Credit Amendment User Manual

Oracle Banking Credit Facilities Process Management

Release 14.5.0.0.0

Part No. F42343-01
May 2021

ORACLE®
Financial Services

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
Italic	Italic denotes a screen name
Bold	Bold indicates • Field name • Drop down options • Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

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
• Customer demographic information • Customer group structure • Liability details • Facility details • Other bank facilities • Group wise exposure • Connected party details • Facility over utilized • Facility overdue • Breached covenants • Breached T&C • Existing Collateral details • Existing covenants and T&C	• Capture changes in Liability • Capture changes in facility • Add collateral if required • Add write up if required • Add comments • Submit application for enrichment

Steps to initiate credit amendment

1. Login to OBCFPM.

Credit Amendment User Manual
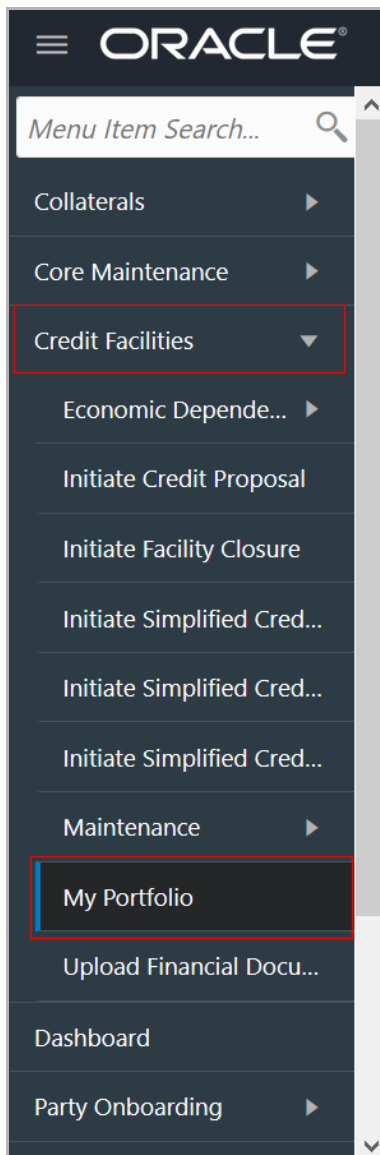
2. Navigate to **Credit Facilities > My Portfolio**. The *My Portfolio* page listing the current customers appears.
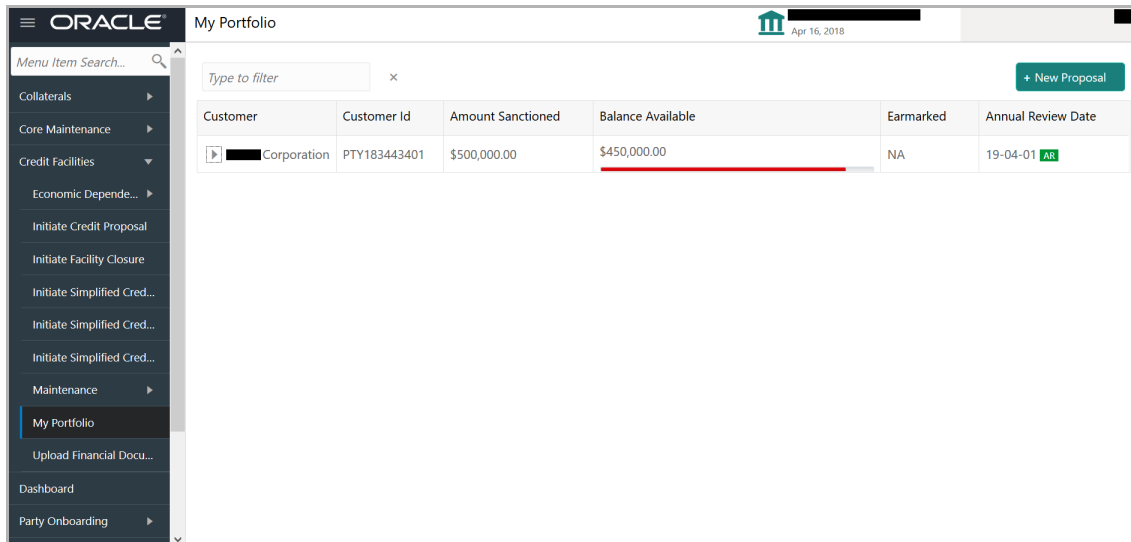
3. Click and expand the required customer. Detailed information about the customer is displayed.
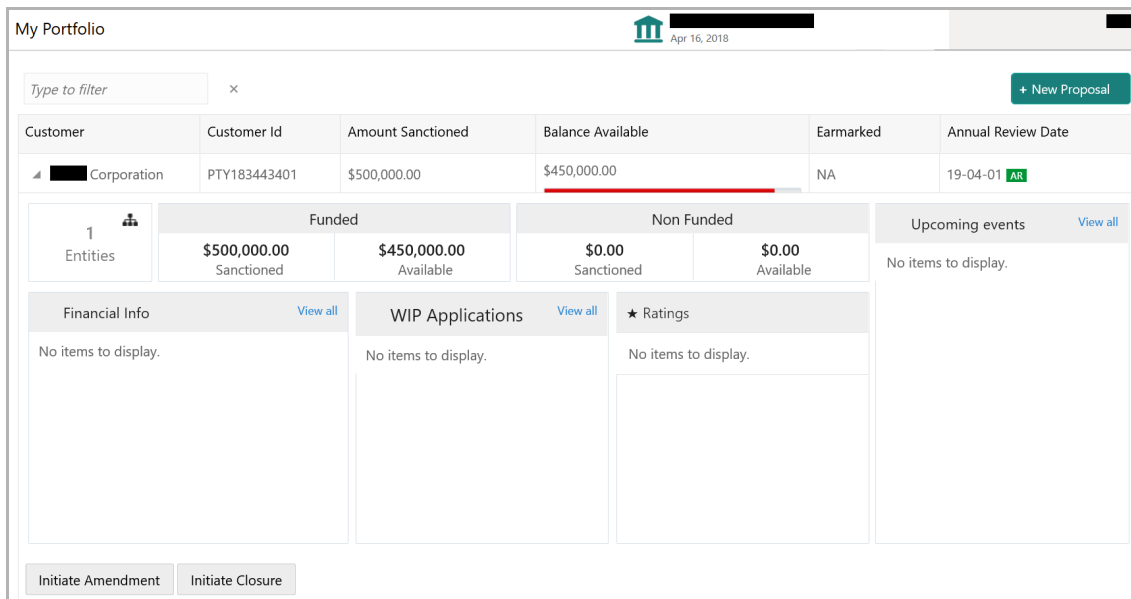
4. Click the **Initiate Amendment** button. The *Amendment Initiation - Customer Info* page appears.

Or

5. Navigate to **Credit Facilities > Corporate > CP Amendment**. The *CP Amendment* page appears:
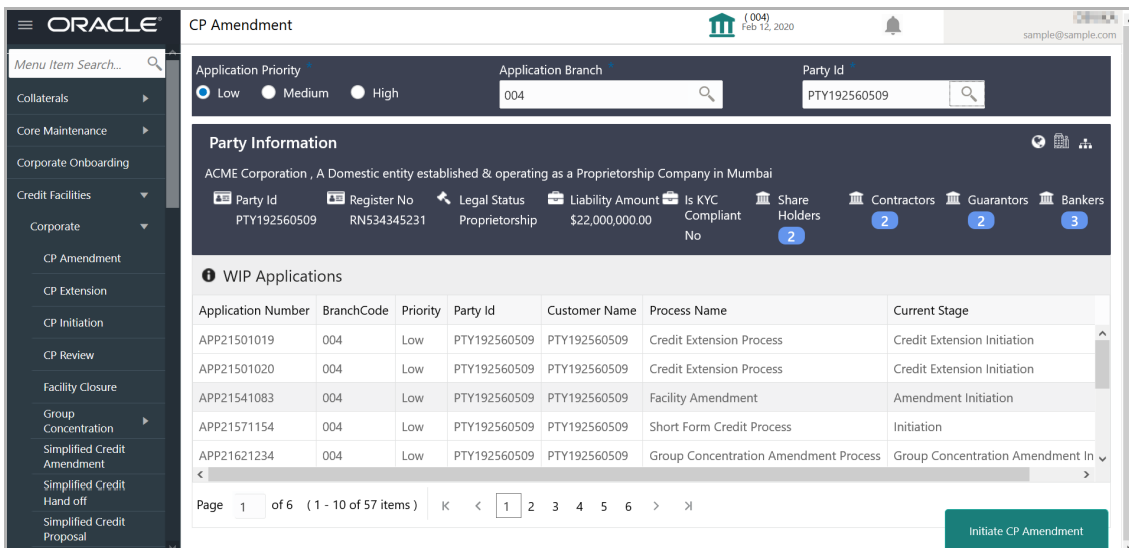
6. Select the CP Amendment **Application Priority**. The options available are: Low, Medium, and High.

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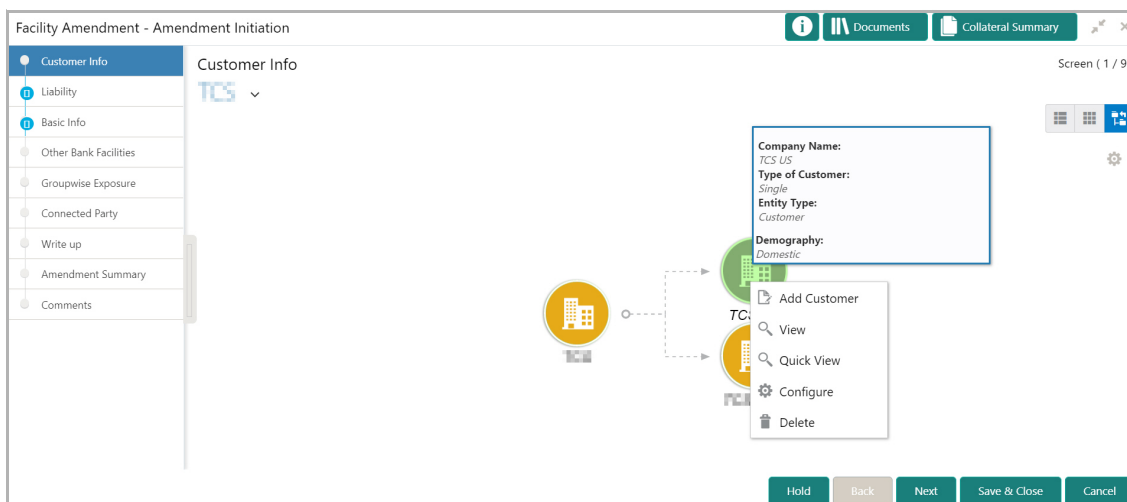
Mouse hovering on the party icon displays the basic information about the party.

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.

Customer Details			×
Organization details			

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 *
Zombia ▼

Geographical Spread *
INDIA ✕   United States ✕

Website Address
https://www.

Facebook Address
https://www.facebook.com/

Twitter Address
https://www.twitter.com/

Customer sector   **+Add Industry**

No Sectors Added

Customer Rating   **+Add ratings**

No Ratings Added

Other Details

Special customer *
⬤

Join customer
⬤

RM Details

RM Id *

🔍

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**.

Credit Amendment User Manual

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

<u>Customer Sector</u>

21. To capture industry details of the organization, click **+Add sector**. The *Add Industry* window appears:
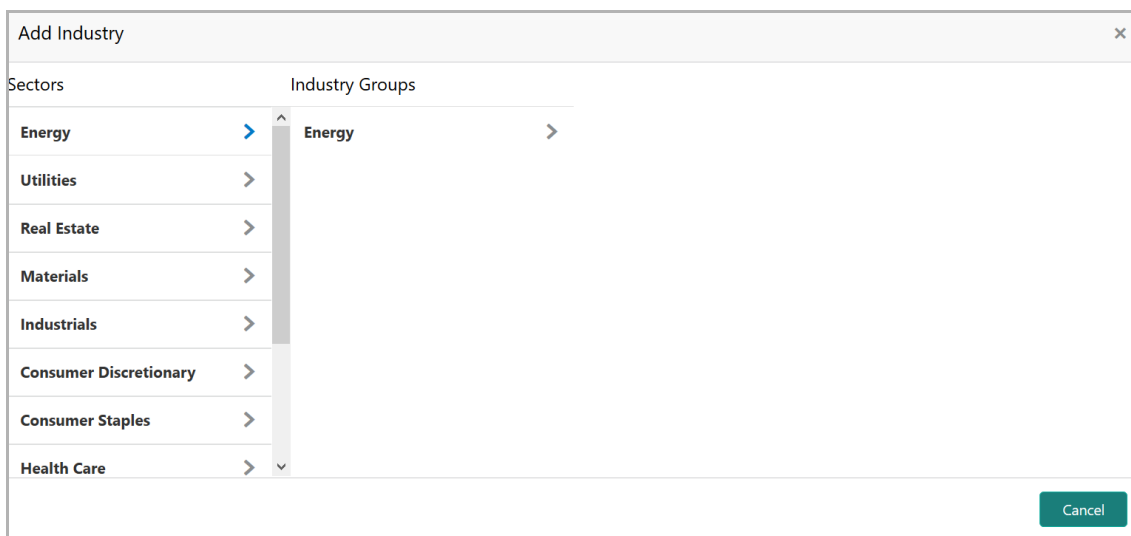
22. Select a sector of the organization. Available **Industry Groups** appear.

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

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

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

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:

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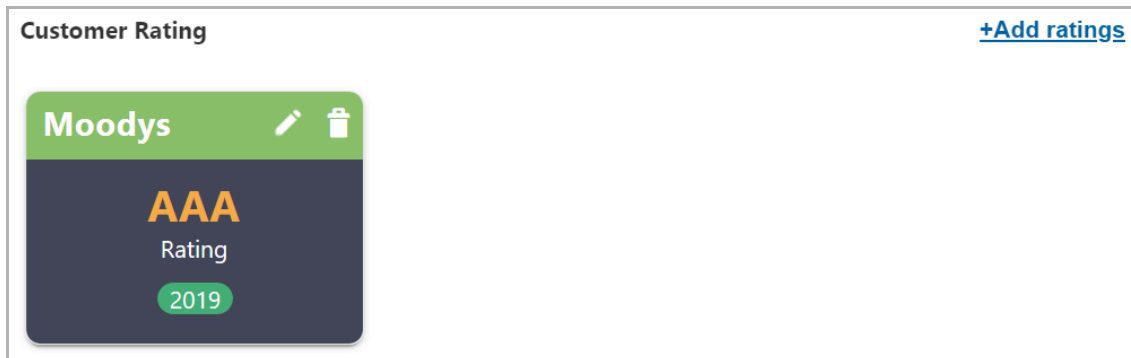
29. To modify the added rating, click the edit icon and change the required details.
30. To delete the added rating, click the delete icon.

> 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.

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:

OFSSS

Party Det...	Demographic Details		
Customer Profile >	Basic Info	Address	Industry
Financial Profile	Company Details		Save
Projections			
Rating			
StakeHolders >			
Assets			
Customer Covenants			
Customer Terms & conditio...			

Company Details

Registration Number	Company Name	Type Of Company	Demography Type *
99034234	OFSSS	Pvt Ltd	Domestic

Place Of Incorporation *	Incorporated Date	Established Date	
INDIA	Apr 2, 2018	May 1, 2018	

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 *
100	3		Argentina

Is Blacklisted?	Is KYC Complaint?	Last KYC Date	Listed Company
		May 13, 2018	

Language *	Media *		
ENG	SWIFT		

KYC Details

Received	Verification Date	Effective Date	Verification Method
	May 1, 2018	May 13, 2018	Field Verification

▲ Additional Fields

No Additional fields configured!

Close

> 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.

<u>*Customer Profile*</u>

<u>Company Details</u>

38. Enter / select the following details in the corresponding fields:
- Registration Number
- Company Name

- 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.

Address Details

Address Type *
Office

Name *
James

House/Building *
GK Enclave

Street
Enter Street Details

Locality
Enter Street Details

Landmark
Enter Landmark

Area
Enter Area

City *
Mumbai

State *
Maharashtra

Zip-Code *
400004

Country *
IN

Email Address *
James@sample.com

Phone Number
Enter Phone

Add   Clear   Cancel

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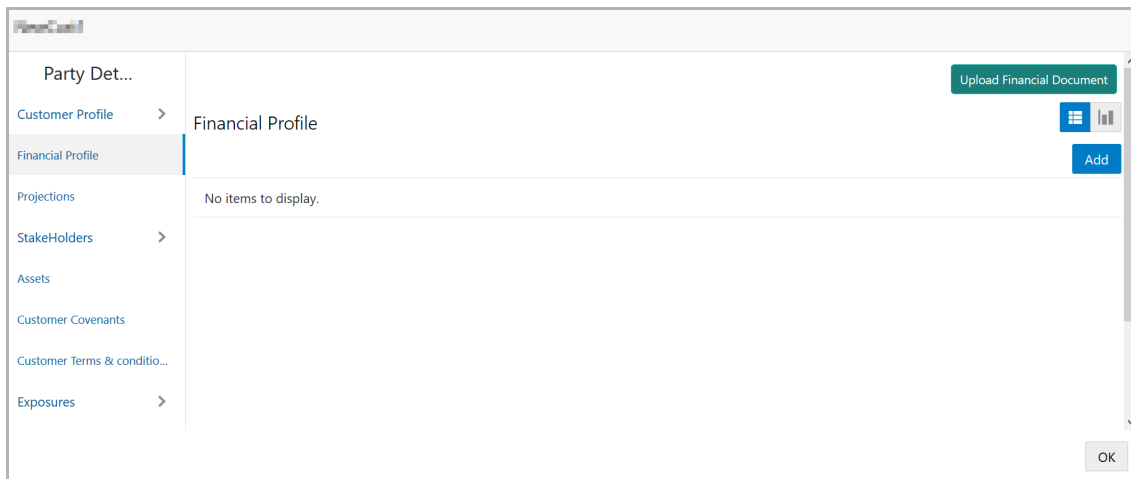
> To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**. click the hamburger icon in the required list item and select the required option.

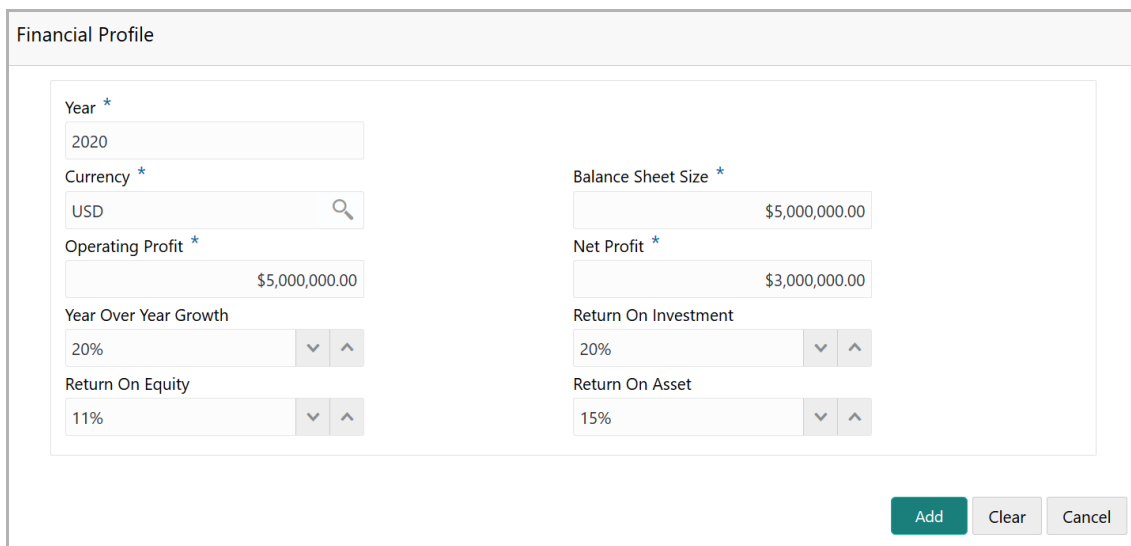53. To view the organization's business details, click the **Customer Profile** in menu and select **Business** sub-menu**.**

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

- 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:

Financial Documents

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

Add

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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.

Balance Sheet Details

Period *

FY2019-2020

Quarter *

Quarter 4

Drop files here or click to select

Cancel   Add

---

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 2021	**Balance Sheet Size** £5,000,000.00
Operating Profit £30,000,000.00	**Net Profit** £2,000,000.00
Year Over Year Growth 20%	**Return On Investment** 18%
Return On Equity 8%	**Return On Asset** 10%

Add   Clear   Cancel

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.

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

Projection Documents				
Balance Sheet		Profit & Loss Statement		Cash Flow Statement

Add

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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.

Balance Sheet Details

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.

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
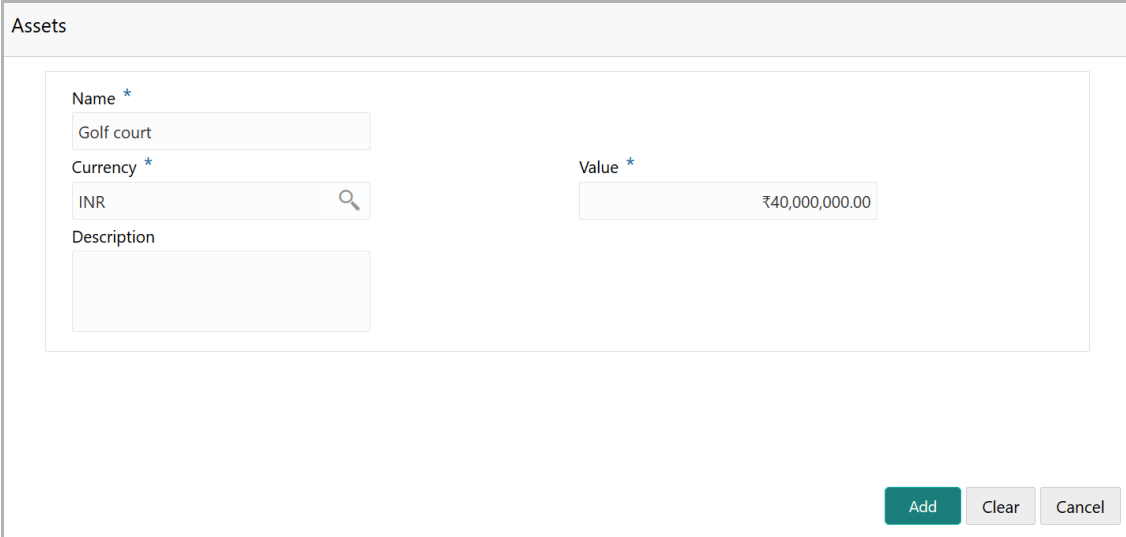
75. To add rating information of the customer, click **Rating** in the left menu.

76. To configure stakeholders information, click **Stakeholders** in the left menu and click **+Add Ratings**. The *Add Ratings* window appears.

Add Rating		✕
Rating Date *	**Outlook** *	**Year Of Rating** *
May 13, 2018 📅	Positive ▾	2018
Risk Ratings		**Rated By**
AAA	❯	Moodys
BB+	❯	Fitch
B	❯	
B-	❯	
CCC+	❯	
AA+	❯	
		Close

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.

OFSSS

Party Det...

Customer Profile >
Financial Profile
Projections
Rating
StakeHolders >
Assets
Customer Covenants
Customer Terms & conditio...

Customer Rating

+Add ratings

Year *

All ▾

Moodys ✏ 🗑

AAA
Positive

2018

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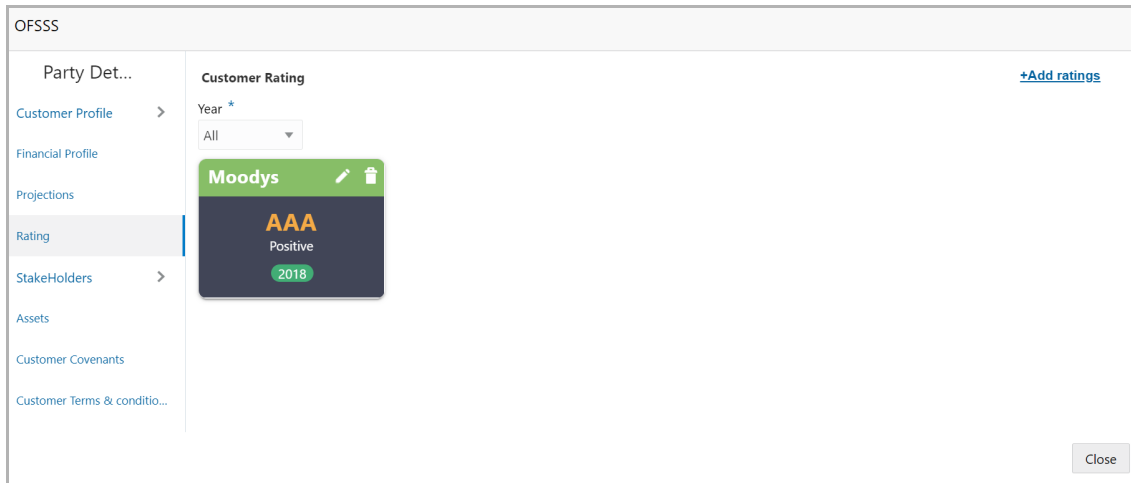
78. To modify the added rating, click the edit icon.

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

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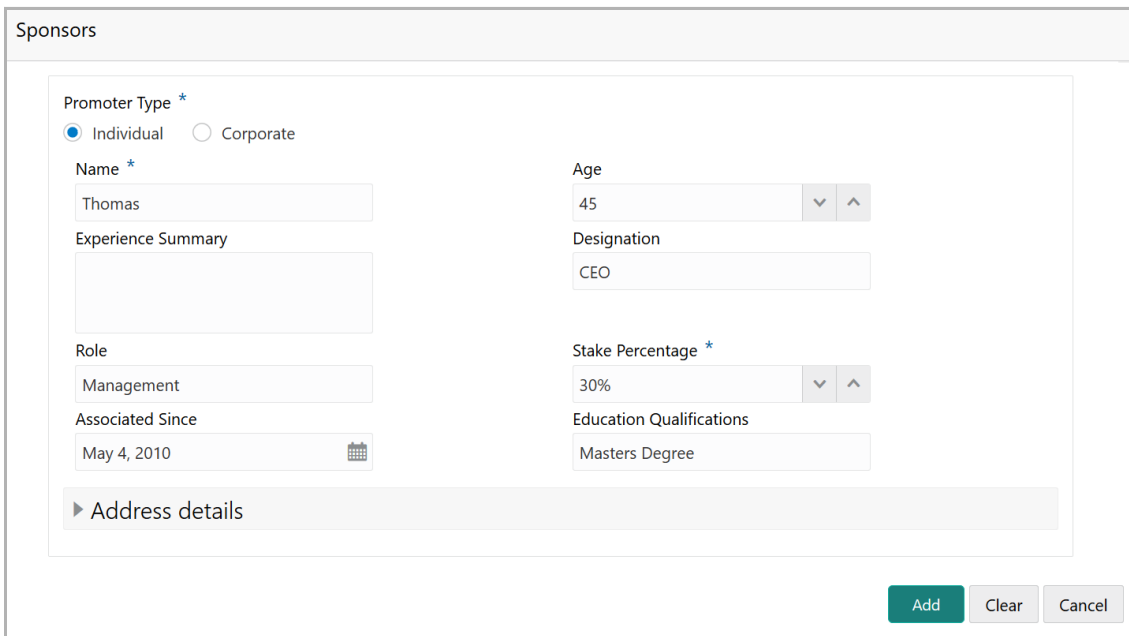
The user can add information about the following stakeholders by clicking the Stakeholders menu:

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

StakeHol...

Sponsors
Share holders
Directors
Management Team
Bankers
Guarantors
Customers
Suppliers

Sponsors

Add

No items to display.

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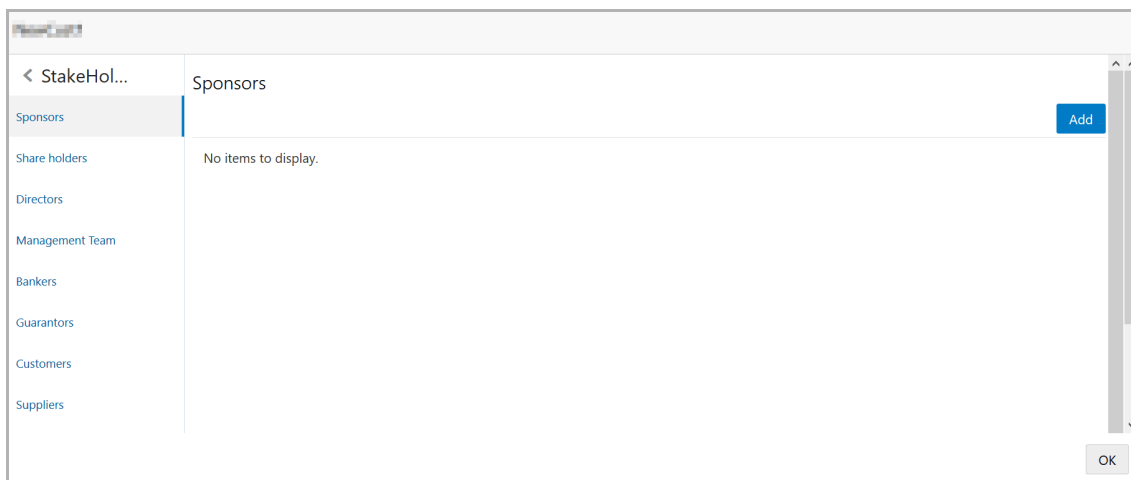
80. To add sponsor details, click **Sponsors** from the left menu and then click **Add**. The *Sponsors* window appears.

Sponsors

Promoter Type *
◉ Individual   ○ Corporate

Name *
Thomas

Age
45

Experience Summary

Designation
CEO

Role
Management

Stake Percentage *
30%

Associated Since
May 4, 2010

Education Qualifications
Masters Degree

▶ Address details

Add   Clear   Cancel

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.

Sponsors

▲ Address details

Name *
Thomas

House/Building *
GK Enclave

Street
Enter Street Details

Locality
Enter Street Details

Landmark
Enter Landmark

Area
Enter Area

City *
Mumbai

State *
Maharashtra

Zip-Code *
400004

Country *
IN

Email Address *
Thomas@sample.com

Phone Number
Enter Phone

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**".

22

Assets

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

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.

23
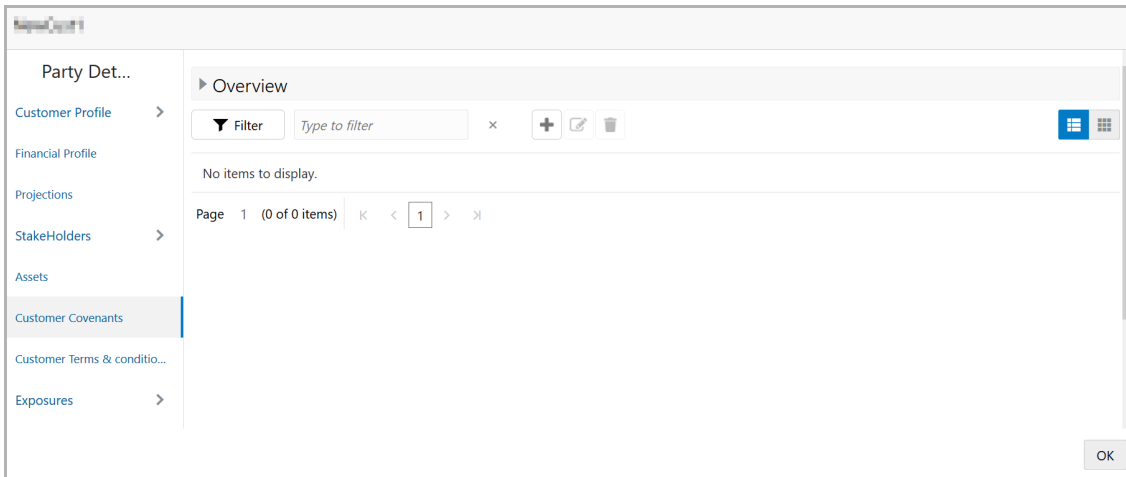
93. Click the add icon. The *Covenant Details* window appears.
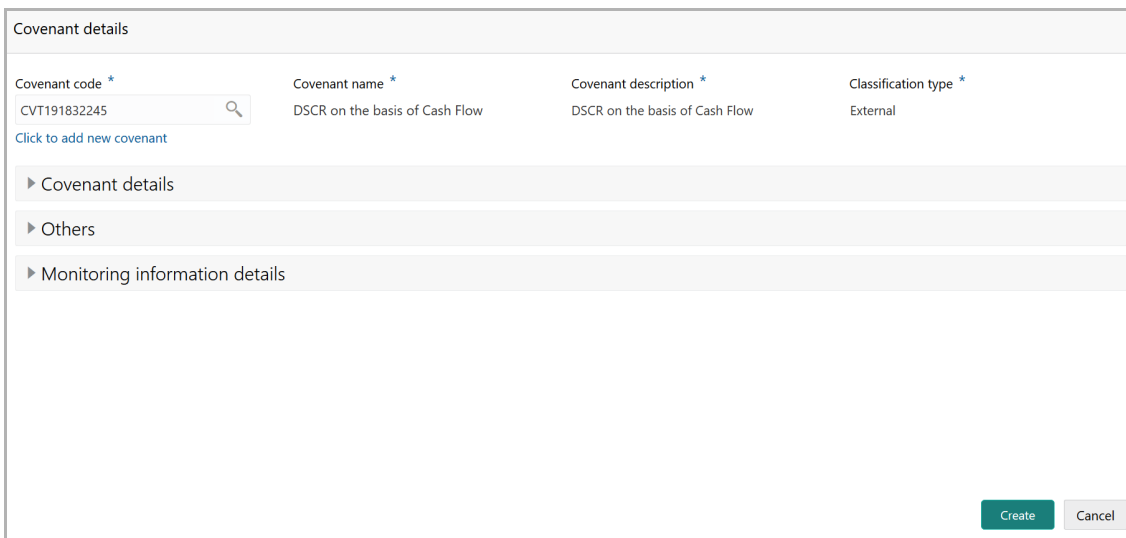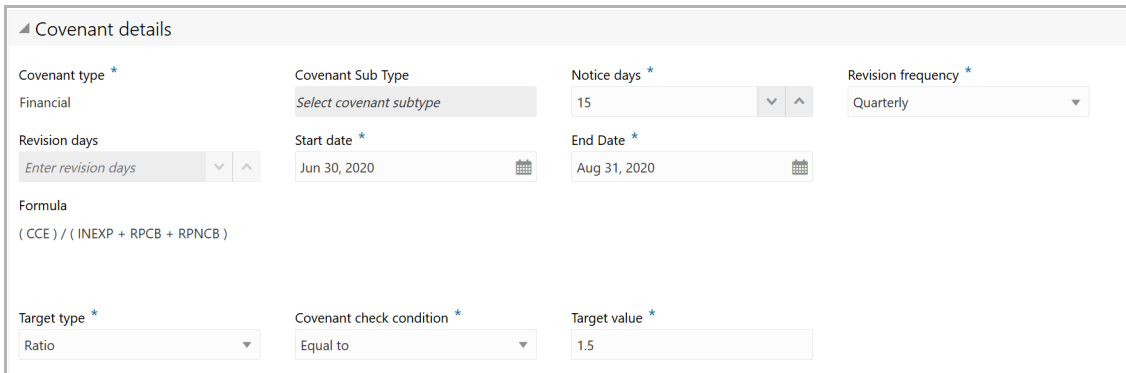
94. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.

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.

Covenant details

Covenant type *	Covenant Sub Type	Notice days *	Revision frequency *
Financial	Select covenant subtype	15	Quarterly
Revision days	Start date *	End Date *	
Enter revision days	Jun 30, 2020	Aug 31, 2020	

Formula

(CCE) / (INEXP + RPCB + RPNCB)

Target type *	Covenant check condition *	Target value *
Ratio	Equal to	1.5
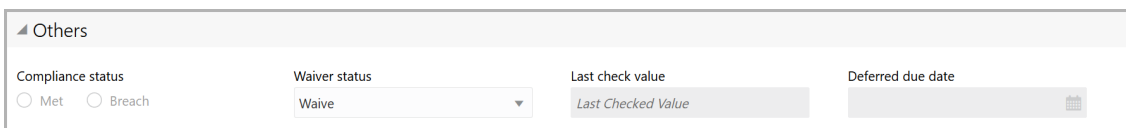
97. Select / type the following in respective fields:

   • 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	Waiver status	Last check value	Deferred due date
○ Met ○ Breach	Waive	Last Checked Value	

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.

◢ 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

	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.

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 *	Purchase *	Investments *	Loans *
$50,000.00	$30,000.00	$100,000.00	$200,000.00

Deposits *
$50,000.00

▶ Country Wise Business Operations

▶ Sales Breakup

▶ Purchase Breakup

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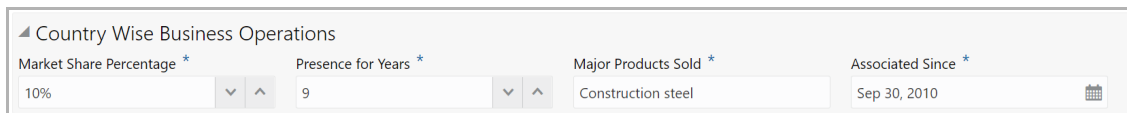
118. Search and select the **Country** and its **Currency**.

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.
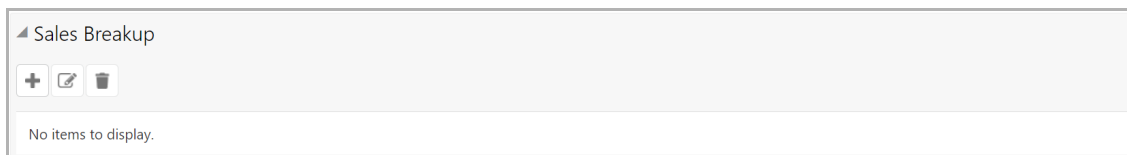
Country Wise Business Operations

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:

Sales Breakup   ×

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 🔍

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.

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.

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.

Hedging Details

Hedging Details			
Credit Outstanding *	Debit Outstanding *	Variance	Hedging Required?
$30,000.00	$20,000.00	$10,000.00	

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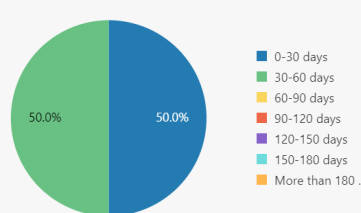
163. Specify your customer's **Outstanding Loan Amount** in selected currency.

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

Legend: 0-30 days, 30-60 days, 60-90 days, 90-120 days, 120-150 days, 150-180 days, More than 180 ...

50.0% / 50.0%

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**.

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
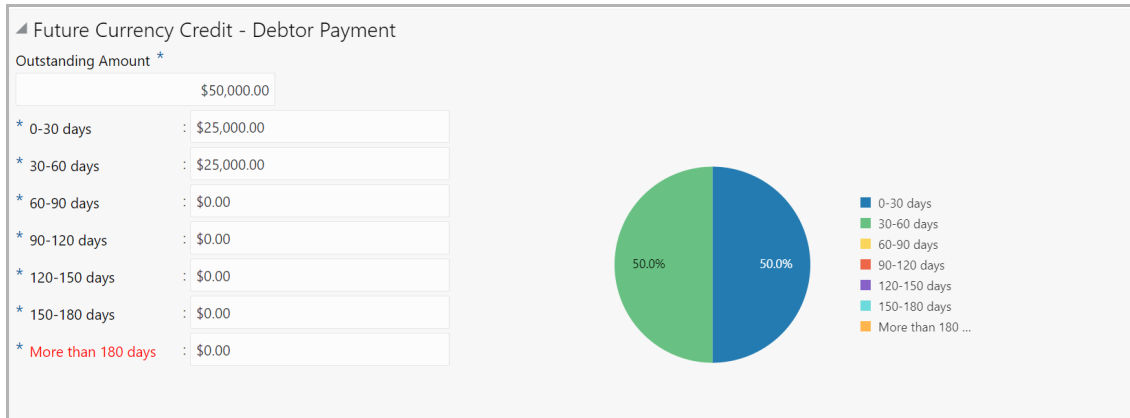
174. Specify the **Outstanding Amount** to be paid by your customer's debtor in the selected currency.

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
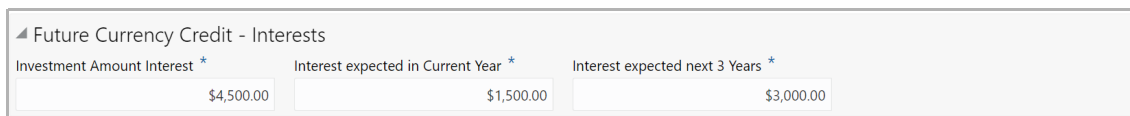
182. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.

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.

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.
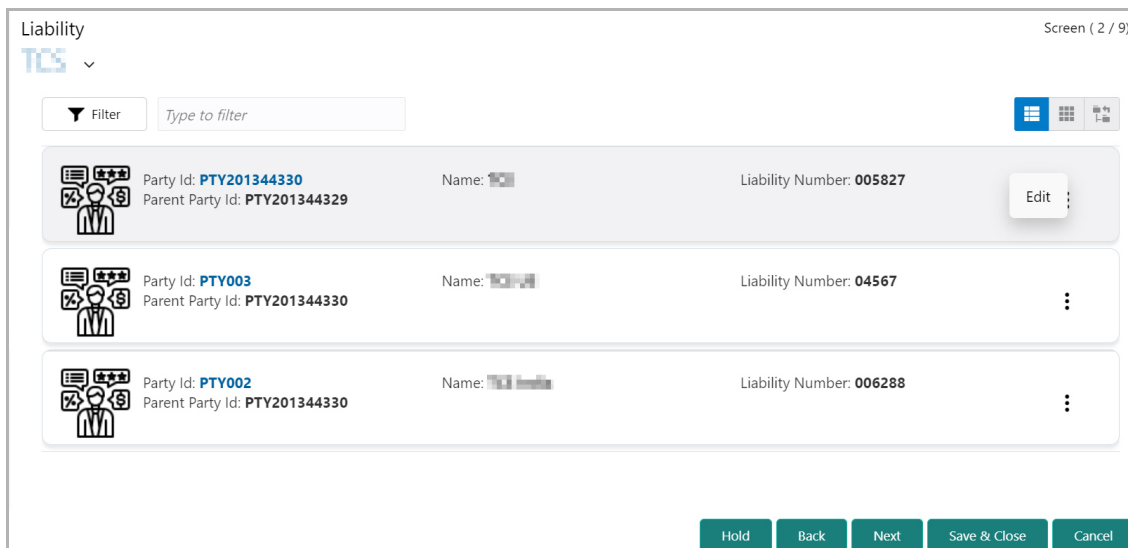
189. To filter the required liability, click the **Filter** icon and specify the filter parameters or directly type the liability detail in the **Type to filter** text box.

190. To edit the liability information, click the hamburger icon and select **Edit**. The Liability Details window appears:

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: *	Return On Capital	Probability Of Default	Loss Given Default
$50,000.00	20%	0%	0%

Cash Cover

$20,000.00

Dates

Next Review Date *	Requested Expiry Date *
Nov 30, 2020	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

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.

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

- Facilities
- Collaterals
- Covenants
- Terms & Conditions

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**.

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

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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

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.

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**.

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.

<u>Modifying Facility Details</u>

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.

<u>Scheduling facility disbursement</u>

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

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:

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Scheduling Required?

Scheduling Details   Add

Date	Amount	Action	
20-11-30	$10,000.00	Edit	Delete
21-02-05	$40,000.00	Edit	Delete

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.

Letter of Credit UK - LC

Facility Details

Facility Basic Info

Schedule

Tenor Restrictions

Exposure

Fee

Pool Linkage

Pricing

Filter | Type to filter | +

No items to display.

Close

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

Tenor Restrictions ✕

Tenor *

Max of 6 characters

Days *

Limit

Create | Cancel

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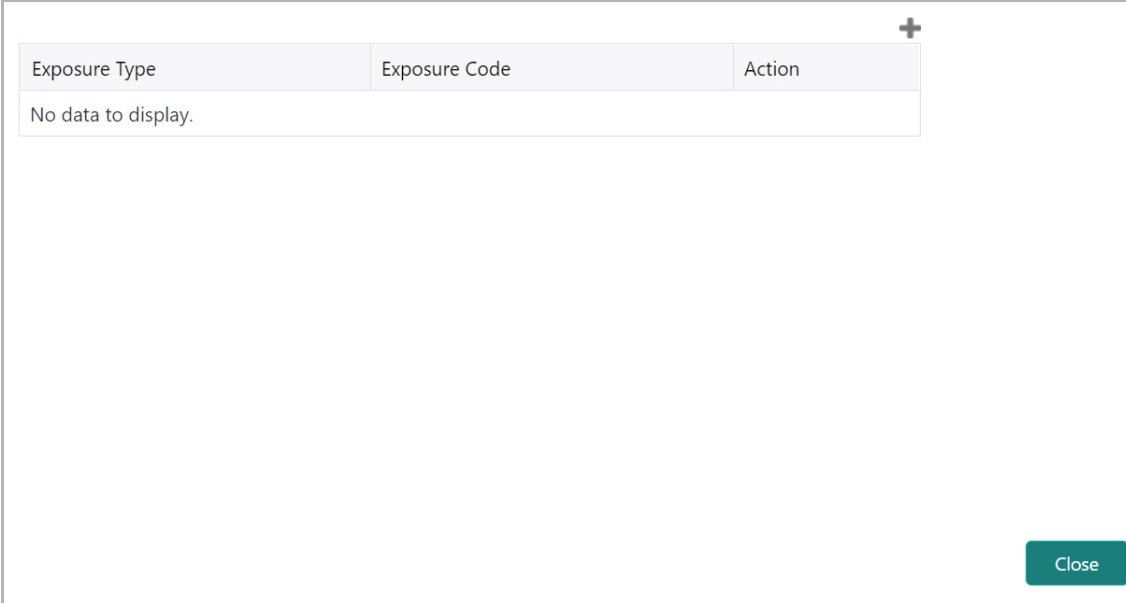
251. Click **Create**. The details are added and listed in the *Tenor restriction* page.

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

Adding Exposure Details

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

Exposure Type	Exposure Code	Action
No data to display.		

Close

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.

Exposure Type	Exposure Code	Action
Currency	USD	🗑
Country	USA	🗑

Close

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

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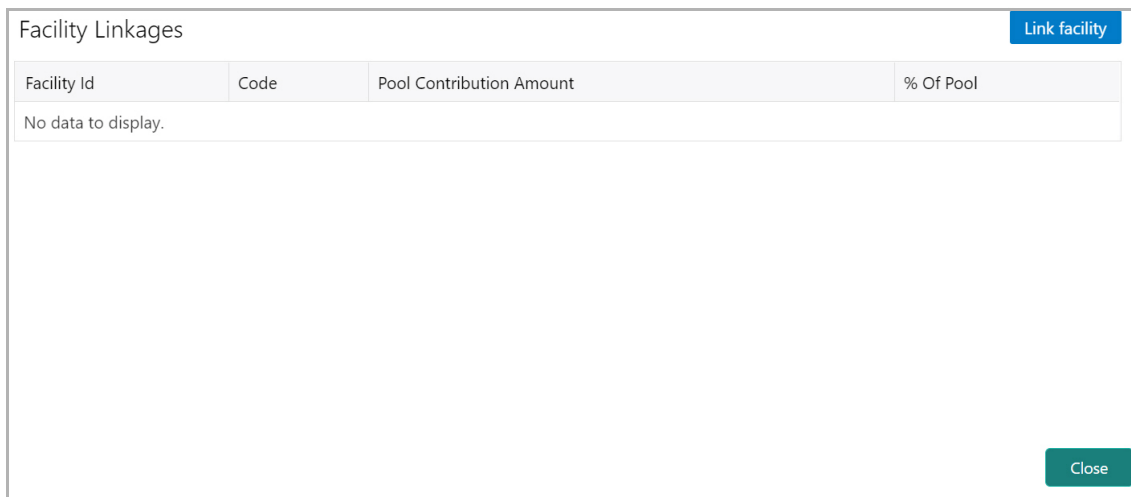
259. Click **Populate.** Fee details such as Rule code, Liquidation Preference, Component Type, Fee Start Date, Fee End Date and Waived will be fetched from the target system.

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:

46

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.

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)   K < 1 > ＞|

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

Interest Details

Component Name *

ABC

Component Type *

Main

Rate Type *

Fixed

Fixed Interest Rate *

12

Save   Cancel

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 *

ABC

Component Type *

Main

Rate Type *

Floating

Rate Code *

LIBOR

Spread *

3

Interest Reset Cycle *

Monthly

Save   Cancel

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

- Rate Code
- Spread
- Interest Reset Cycle

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:

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

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Charge Details

Charge Code *

005

Charge Currency *

INR

Charge Amount *

₹1,500.00

Charge Description

Processing Fees

Is Charge Waived

Waived Amount

Minimum Charge Amount

Maximum Charge Amount

Net Charge Amount

Charge Base Amount

Waiver Remarks

Save   Cancel

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.

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:

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

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:

Term loan for ▮▮▮ ▮▮▮▮▮ - TL

Facility Details

Facility Basic Info

Exposure

Fee

Pricing

Facility collateral linkage

Credit Rating

Facility-Collateral Linkage

Filter | Type to filter | ➕ ✎ 🗑 | ▦ ▦

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

Page 1 of 1 (1 of 1 items) | ⟨ ⟨ 1 ⟩ ⟩|

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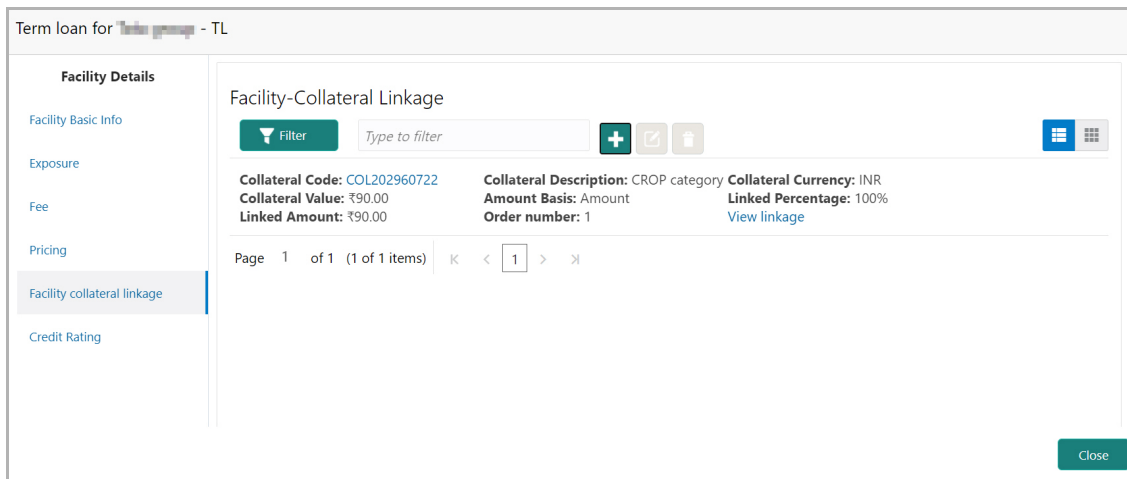
302. To filter a linkage record, click the **Filter** icon and specify values for the filter parameters or directly type the first three characters of filter parameter in **Type to filter** text box.

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.

➕ ✎ 🗑   🕓 History

No items to display.
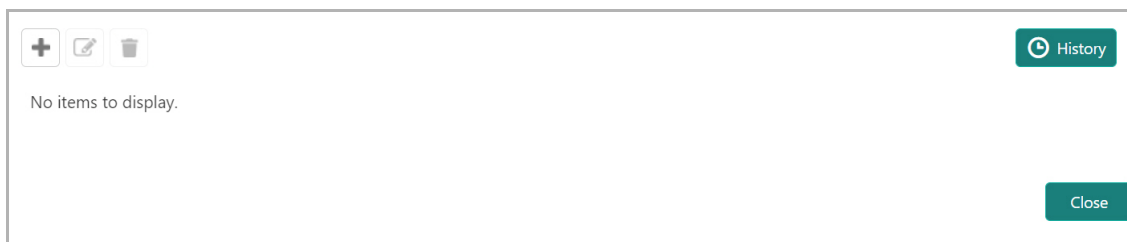
Close

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

Credit Rating

Agency Name *

Moodys ▾

Outlook *

Positive ▾

Grade *

AAA ▾

Score *

10

Effective Date *

May 1, 2018 📅

Year Of Rating *

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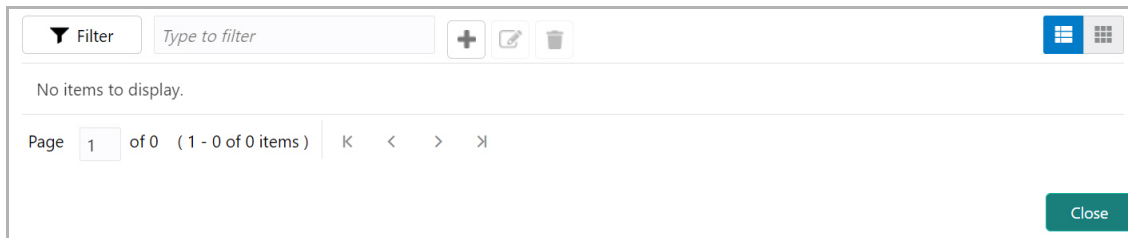
313. To view the history of credit ratings added during different processes, click the **History** icon.

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.

<u>*Adding FX Rate Revaluation Details*</u>

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.

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

FX Rate Revaluation Details

Module *
MC

Product *
FCUB

Currency *
USD

FX Rate Type *
Mid

Rate Input Method *
Derived

Rate Fixing Days *
1

Revaluation Frequency *
Weekly

Revaluation Effective Date *
Value Date

Exchange Rate Code *
Standard

☑ Ignore Holidays *

Holiday Check *
Currency

Holiday Currency *
USD

Schedule Movement *
Move Backward

☑ Move Across Month *

☑ Cascade Scheduled *

Create   Cancel

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.

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.

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:

TESTTL0 - TL						
Facility Details	Utilization Log					
Facility Basic Info	From Date *		To Date *			
	Mar 1, 2020		Mar 10, 2020		Fetch	
Schedule						
Exposure	mit Type	Transaction Date	Source Code	User Reference	Utilization Amount in Utilization currency	Utilization Amount in Facility currency
Fee		Mar 1st 2020		0000890	$10,000.00	$10,000.00
Pool Linkage						
Pricing						
Facility collateral linkage						
Credit Rating					Close	

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.

<u>**Creating Facility with Template**</u>

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

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.

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:

Chapter 3 - Amendment Initiation

Facility Template

Template Code *
0022

Template Name
Test Template

×

< > ✓ Save

Working capital facility - 1112

Facility Description *
Working capital facility

Next Review Date *
Oct 1, 2020

Currency *
USD

Requested Amount *
$10,000.00

Submit   Close

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:

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:

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:

Document

Add New Documents

DOC20322414 PENDING MANDATORY
Document Type: Address Proof
Entity Type: Facility(F20322627)
Document Code: Aadhar Card
Application Number: APP203228490
Document Expiry Date:
Linked To:
⋮
Upload Document
Link Existing Document

DOC20322415 PENDING OPTIONAL
Document Type: Collateral Agreement
Entity Type: Facility(F20322627)
Document Code: Application Form
Application Number: APP203228490
Document Expiry Date:
Linked To:
⋮

DOC20322416 PENDING MANDATORY
Document Type: Credit Proposal
Entity Type: Facility(F20322627)
Document Code: Legal Aggrement Document
Application Number: APP203228490
Document Expiry Date:
Linked To:
⋮

Close

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:

Document

Document Type *
ADDRESDOC

Document Type Description
Address Proof

Document Code *
AADHARCARD

Document Code Description
Aadhar Card

Document Expiry Date
Nov 30, 2020

Remarks

Drop files here or click to select

Selected Files
[]

Upload   Close

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

357. Click **Upload**.

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:

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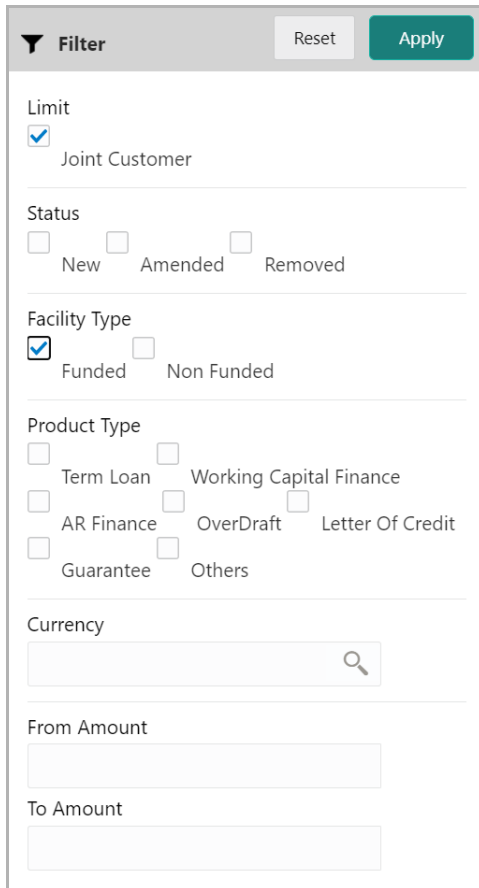
360. To change the layout of the *Link Existing Facilities* window, use the **List View** and **Table view** icons at the top right corner.

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.

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.

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:
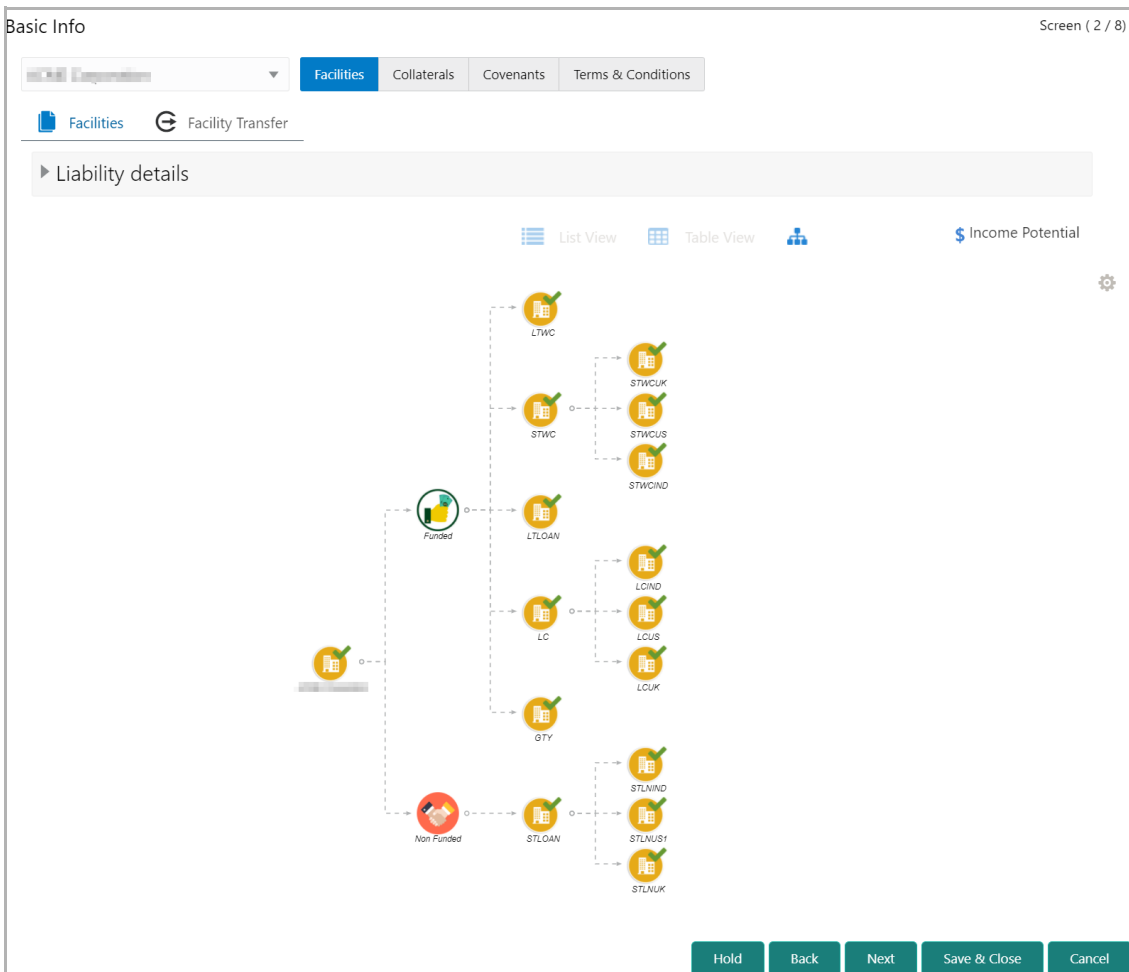
Adding Facility for Child Parties

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 for information

• Add facility using template. Refer for information

• Import from parent party. Refer the following section for information

Importing Facilities From Parent Party

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

	Import from parent party								
Joint facility	Joint line code	Joint Amount	Line number	Facility description	Parent description	Facility type	Facility category	Facility amount
☑	ⓝ JSTLO	⚠ ✎ $5,000,00	ⓝ STLOAN1	Short Term Loan			Term Loan	$5,000,000.0
☑	ⓝ JSTL1	⚠ ✎ $2,000,00	ⓝ STLNIND1	Short Term Loan IND	STLOAN1 - Short Term Loan		Term Loan	$2,000,000.0
☐			ⓝ STLNUK1	Short Term Loan UK	STLOAN1 - Short Term Loan		Term Loan	$1,000,000.0
☐			ⓝ STWC1	Short Term Working C...			Working Capital	$2,500,000.0
☐			ⓝ STWCUK1	Short Term WC UK	STWC1 - Short Term Workin...		Working Capital	$1,000,000.0
☐			ⓝ STWCUS1	Short Term WC US	STWC1 - Short Term Workin...		Working Capital	$1,000,000.0
☐			ⓝ STWCIND1	Short Term WC IND	STWC1 - Short Term Workin...		Working Capital	$500,000.00
☐			ⓝ LC1	LC			Letter of credit	$3,000,000.0
☐			ⓝ LCIND1	Letter of Credit IND...	LC1 - LC		Letter of credit	$1,000,000.0
☐			ⓝ LCUS1	Letter of Credit US	LC1 - LC		Letter of credit	$1,000,000.0

(STWC1 - Short Term Working Capital)

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 .

Collaterals

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

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:

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

- 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.

Basic Info				Screen (7 / 9)

[Company dropdown] Facilities **Collaterals** Covenants Terms & Conditions

+ Add   **View**   **Edit**   **Delete**

Collateral Code: COL202480492	**Type:** Vehicle	**Category:** Passenger Vehicle	**Collateral Currency:** USD	
Collateral Value: $5,000.00	**Held Collateral Value:** $5,000.00	**Collateral Status:** Active	**Document Status:**	
Collateral Code: COL202480474	**Type:** Vehicle	**Category:** Passenger Vehicle	**Collateral Currency:** USD	
Collateral Value: $500,000.00	**Held Collateral Value:** $50,000.00	**Collateral Status:** Active	**Document Status:**	

Page 1 of 1 (1 - 2 of 2 items) |< < 1 > >|

Hold   Back   Next   Save & Close   Cancel

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.

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.

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:

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.

Basic Info   Screen (2 / 8)

| MICRONS LTD ▾ | Facilities | Collaterals | Covenants | **Terms & Conditions** |

▼ Filter   Type to filter   ✚ ✎ 🗑 D   ☷ ☷

No items to display.

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

Hold   Back   Next   Save & Close   Cancel
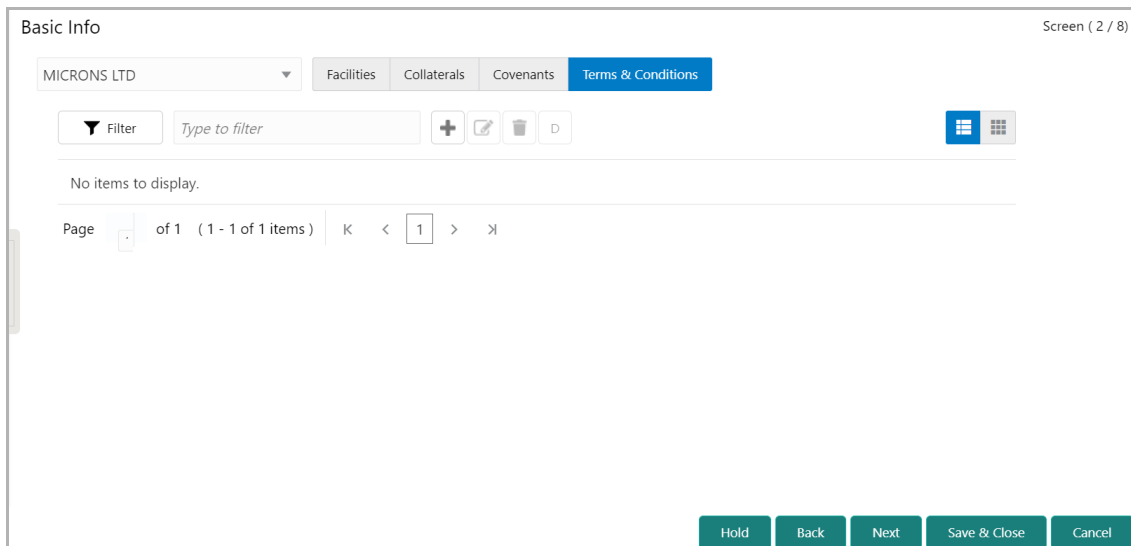
401. To filter the terms and conditions, click the **Filter** button. the *Filter* window appears:

▼ Filter   Reset   **Apply**

T&C Type
○ All   ● Facility   ○ Customer

Status
☐ New   ☑ Amended   ☐ Removed

T&C Type
☑ Pre-disbursement   ☐ Post-disbursement
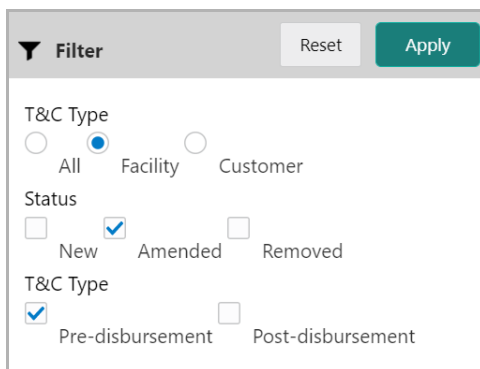
402. Type and / or select the filter parameters.

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**.

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.

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

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.

Facility Details

Bank Name *

SMD

Branch Name

NYC

Sanction Letter Avaliable

⦿ (toggle on)

Facility Type *

● Funded   ○ Non Funded

Facility Category *

Term Loan ▾

Sanctioned Year

2019 ⌄ ⌃

Take Over

⦿ (toggle on)

Currency *

USD 🔍

Sanctioned Amount *

$100,000,000,000.00

Outstanding Amount

$3,000,000,000.00

Rate of Interest

12 ⌄ ⌃

Tenor

36 ⌄ ⌃

Secured

⦿ (toggle on)

[Create]   [Close]

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.

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 Type to 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:** Commited	
Relation: Connected Party	**Outstanding Limit Amount:** $50,000.00		

Page 1 of 1 (1 - 1 of 1 items) |◁ ◁ 1 ▷ ▷|

Hold   Back   Next   Save & Close   Cancel

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

Filter   Reset   Apply

Relation
- ● Borrower
- ○ Connected Party

Tenor

Currency

From Amount

To Amount

Commitment Status
- ☑ Commited
- ☐ Uncommited

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.

Groupwise Exposure Details

Entity Name *

UDB

Customer Name *

GreekPod

Relation *

○ Borrower   ● Connected Party

Currency *

USD   🔍

Approved Limit *

$555,555,555,555,555,600.00

Outstanding Limit Amount *

$3,333,333,333,333.00

Tenor *

30   ⌄ ⌃

Commitment Status *

Commited   ▾

[Save] [Cancel]

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**.

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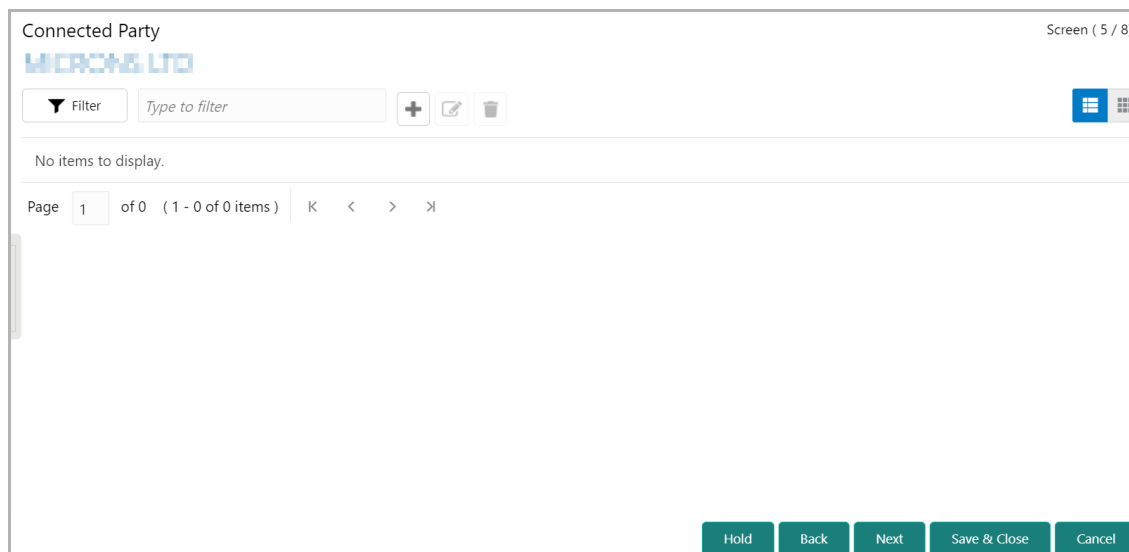
459. To filter the required connected party from the list, click **Filter** button. The *Filter* window appears.

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.

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**.

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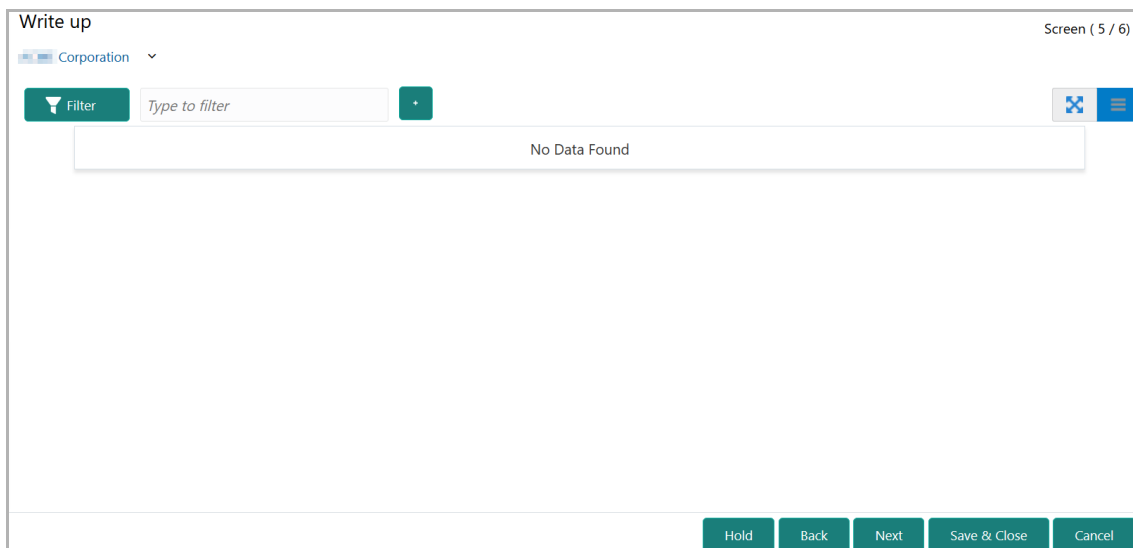
477. Click the add icon. The *Write Up* window appears:

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 ✕

Writeup Category Code | Writeup Category Description

Fetch

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) |◄ ◄ [1] ► ►|

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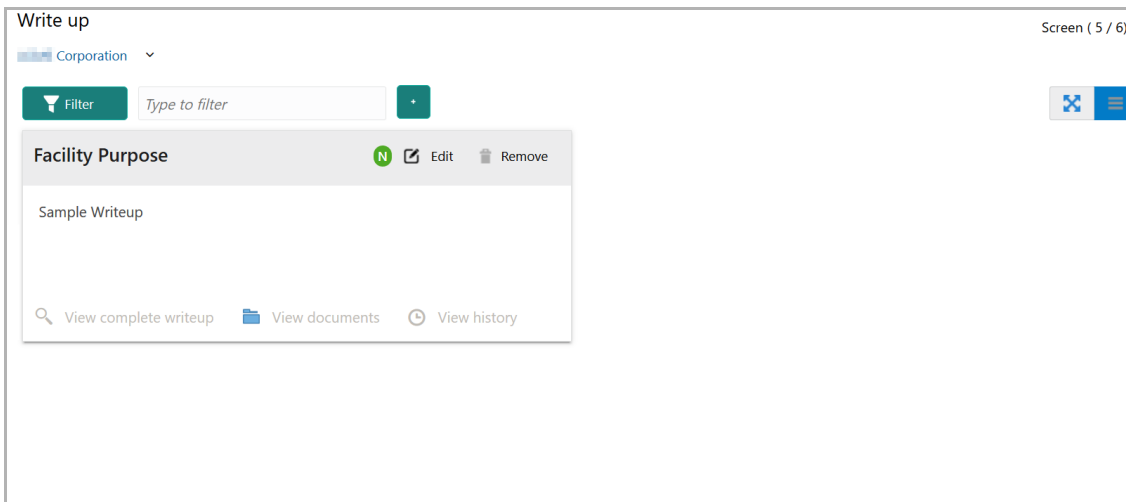
481. To change the layout of Write up data segment to the expanded view, click the Expanded View icon at the top right corner. The write up is expanded as shown below:
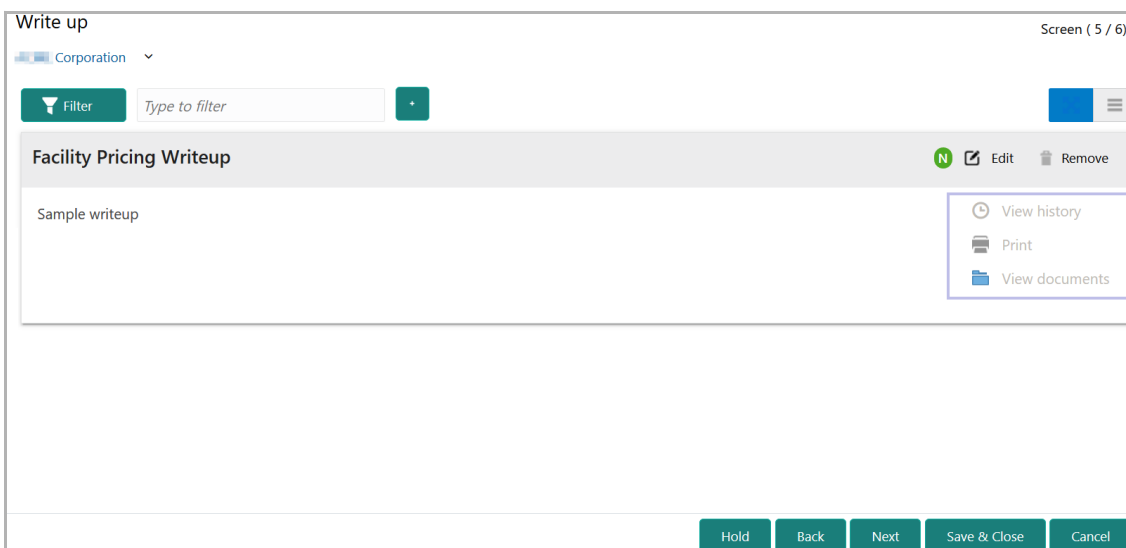
482. To modify the writeup, click the **Edit** icon and change the information.

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:

Writeup documents

Add New Documents

No items to display.
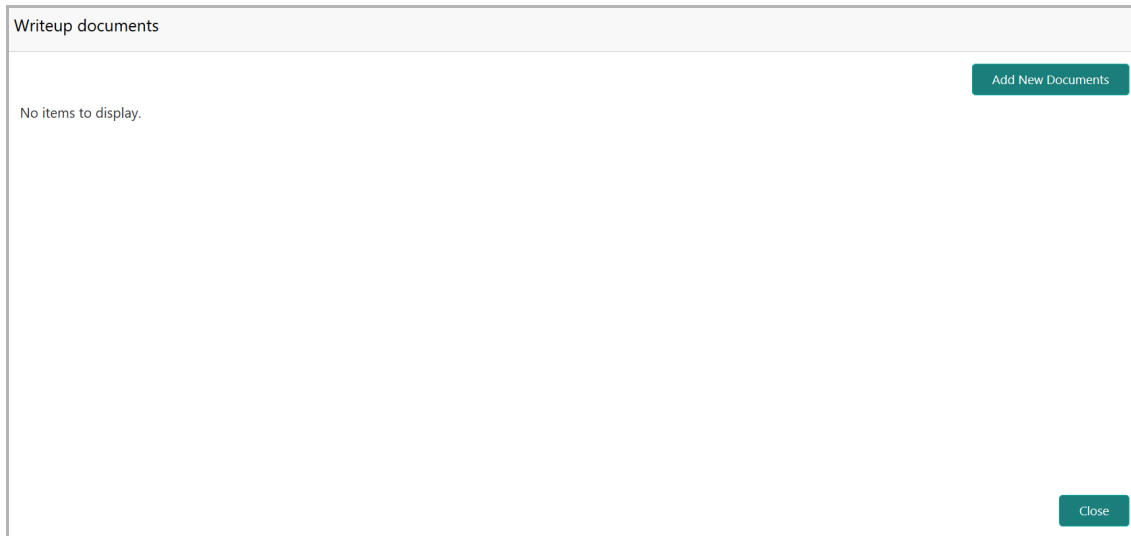
Close

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.

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	🏛 Share	🏛 Contractors	🏛 Guarantors	🏛 Bankers
PTY192560509	RN534345231	Proprietorship	$22,000,000.00	Compliant No	Holders **2**	**2**	**2**	**3**

Entities	Other Bank Facilities		Facilities	
0	0	0	0	1
Added	Total Facility	Total Takeover	Newly Added	Modified Facilities

Collaterals		Pricing					
		Interest		Charge		Commission	
0	0	1	0	0	0	0	0
Newly Added	Request For Revaluation	Added	Modified	Added	Modified	Added	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.
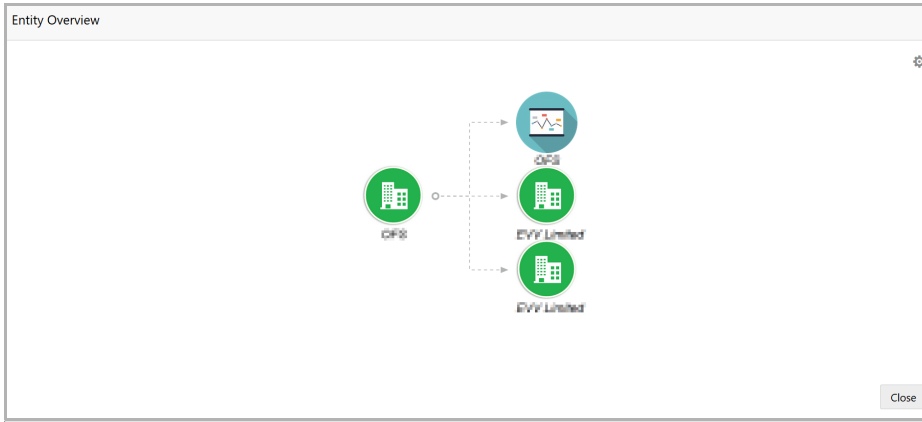
497. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:
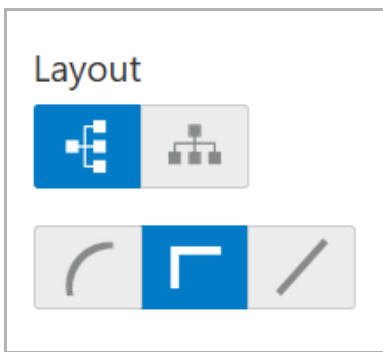
498. Select the required layout. Entity Overview is changed to the selected layout as shown below:

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.

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.

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**.

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:

Policy Exceptions	✕

① Policy exceptions ——— ○ Checklist

All ▾

	00 Total		00 Met	⚠	00 Breached

Minimum eligibility criteria
- 00 Total
- 00 ✔ Met
- 00 ⚠ Breached
  - 00 INITIATED 00 NOT INITIATED
  - 00 APPROVED 00 REJECTED
  - 00 DEFERRED

Products
- 00 Total
- 00 ✔ Met
- 00 ⚠ Breached
  - 00 INITIATED 00 NOT INITIATED
  - 00 APPROVED 00 REJECTED
  - 00 DEFERRED

Pricing
- 00 Total
- 00 ✔ Met
- 00 ⚠ Breached
  - 00 INITIATED 00 NOT INITIATED
  - 00 APPROVED 00 REJECTED
  - 00 DEFERRED

Unsecured lending
- 00 Total
- 00 ✔ Met
- 00 ⚠ Breached
  - 00 INITIATED 00 NOT INITIATED
  - 00 APPROVED 00 REJECTED
  - 00 DEFERRED

Document
- 00 Total
- 00 ✔ Met
- 00 ⚠ Breached
  - 00 INITIATED 00 NOT INITIATED
  - 00 APPROVED 00 REJECTED
  - 00 DEFERRED

Collateral
- 00 Total
- 00 ✔ Met
- 00 ⚠ Breached
  - 00 INITIATED 00 NOT INITIATED
  - 00 APPROVED 00 REJECTED
  - 00 DEFERRED

Covenants
- 00 Total
- 00 ✔ Met
- 00 ⚠ Breached
  - 00 INITIATED 00 NOT INITIATED
  - 00 APPROVED 00 REJECTED
  - 00 DEFERRED

Terms & Conditions
- 00 Total
- 00 ✔ Met
- 00 ⚠ Breached
  - 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.

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

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
• Amendment summary • Customer group Structure • Liability details • Facility details • Other bank facilities • Group wise exposure • Connected party details • Facility over utilized • Facility overdue • Breached covenants • Breached T&C • Existing collateral details • Existing covenants and T&C	• Edit the information captured as part of amendment initiation • View and update financial details • View and update Shareholder details • View and update management team details • View and update auditor details • View and update Directors details • View and update customer and supplier details • View and update projections • Upload financial documents • View and update address of the customers • View and update customer level covenants and T&C • Edit the liability or facility details if required • Edit the collateral details if required • Capture fresh write up • Upload non financial documents of the customer • Capture comments about the customer with regard to enrichment stage • Send back the application if additional information is required

Enrichment Steps

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

92

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

Amendment Summary

3. Refer 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

Customer info   Screen (2 / 8)

MICRONS LTD

MICRONS LTD
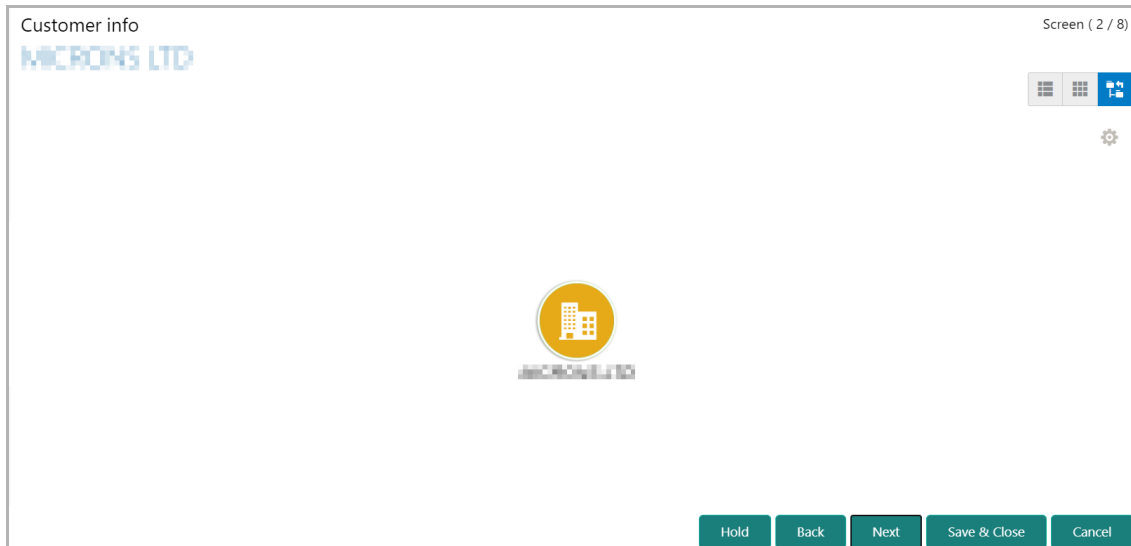
5. Refer "Customer Info" on page 7 for information on actions that can be performed in this page.

6. To go to the *Liability* page, click **Next**.

Liability

Liability   Screen (2 / 9)

TCS ⌄

Filter   Type to filter

Party Id: **PTY201344330**   Name: ▨   Liability Number: **005827**   Edit ⋮
Parent Party Id: **PTY201344329**

Party Id: **PTY003**   Name: ▨   Liability Number: **04567**   ⋮
Parent Party Id: **PTY201344330**

Party Id: **PTY002**   Name: ▨   Liability Number: **006288**   ⋮
Parent Party Id: **PTY201344330**

Hold   Back   Next   Save & Close   Cancel
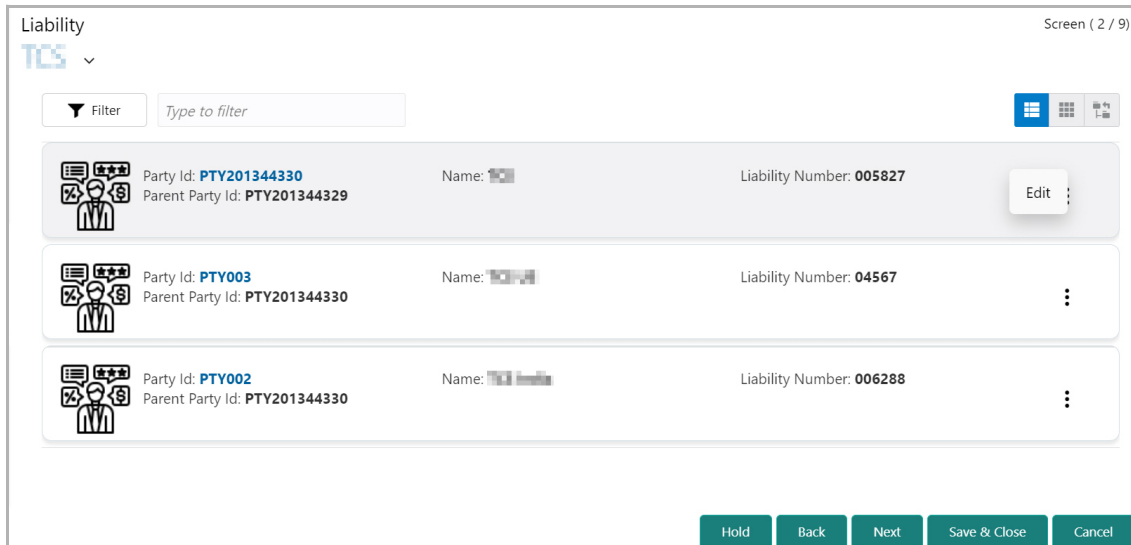
7. Refer "Liability" on page 34 for information on actions that can be performed in this page.

8. To go to the *Other Bank Facilities* page, click **Next**.

Chapter 4 - Amendment Enrichment

Other Bank Facilities

Screen (3 / 8)

Filter | Type to 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) |< < 1 > >|

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 | Type to 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: Commited
Relation: Borrower   Outstanding Limit Amount: $10,000.00

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

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**.

Connected Party

Connected Party	Screen (5 / 8)

MICRONS LTD

▼ Filter | Type to filter | ➕ ✏️ 🗑️ | ▦ ▦

No items to display.

Page [1] of 0 (1 - 0 of 0 items) ⏮ ‹ › ⏭

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 | Type to filter | ➕ ➤ T | ☰ List View | ▦ Table View | ⛓ Facility Structure

2233	**NEW**			⋮
Facility Id: **F20265871**	Requested Amount: **$1,000.00**	Product Type: **Non Funded**	
Facility Description: **Term Loan for OFSS**	Facility Category: **TL**	Next Review Date: **20-10-27**	

0	**NEW**			⋮
Facility Id: **F20265870**	Requested Amount: **$50,000.00**	Product Type: **Funded**	
Facility Description:	Facility Category: **Term Loan**	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**.

Write Up

Write up   Screen (7 / 8)

MICRONS LTD

[Filter] [Type to filter] [+]   ⤢ Expanded view   ☰ Tile view

⚠   No Data Found

[Hold] [Back] [Next] [Save & Close] [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

Comments   Screen (8 / 8)

↶ ↷   B *I* U̲ ∓ *A* [- size - ▾] ≡ ≡ ≡ ≡   ≡ ≡   ☰ ☰   H1 H >

Enter text here...

[Post]

No items to display.

[Hold] [Back] [Next] [Save & Close] [Submit] [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:

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.

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.

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

• Customer summary
  - Customer group Structure
  - Liability details
  - Facility details
  - Other bank facilities
  - Group wise exposure
  - Connected party details
  - Facility over utilized
  - Facility overdue
  - Breached covenants
  - Breached T&C
  - Existing Collateral details
  - Existing covenants and T&C
  - Amendment summary
 	
• Details about changes related to facilities, collateral, covenants, and T&C
 	
• Comments added in previous stages
	• Perform the Quantitative Analysis
	  - View ratios and the scores generated
	  - View Peer analysis
	  - View trend analysis of the ratios
	
	• Perform the Qualitative Analysis by answering questions maintained
	  - Debtor analysis
	  - Creditor analysis
	  - Sector analysis
	  - Global Economic analysis
	  - Domestic analysis
	
	• Capture comments about the performed credit evaluation
	
	• Send back the application if additional information is required

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

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

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

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	**Overdue**	**Facility Covenants**	**Facility T&c**	**No Anomaly**
0	0	0	0	✓ 15
Over utilization	Facility review overdue	Breached	Breached	Facilities with no changes

▼ Filter | Type to 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 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

Credit Evaluation

Liability71234

| Quantitative Analysis | Qualitative Analysis |

Creditor Analysis

Evaluate

✎ Edit   💬 Comments

Debtor Analysis

Evaluate

✎ Edit   💬 Comments

Global Economic

Evaluate

✎ Edit   💬 Comments

Domestic Economic

Evaluate

✎ Edit   💬 Comments

Sector Analysis

Evaluate

✎ Edit   💬 Comments

Hold   Back   Next   Save & Close   Cancel
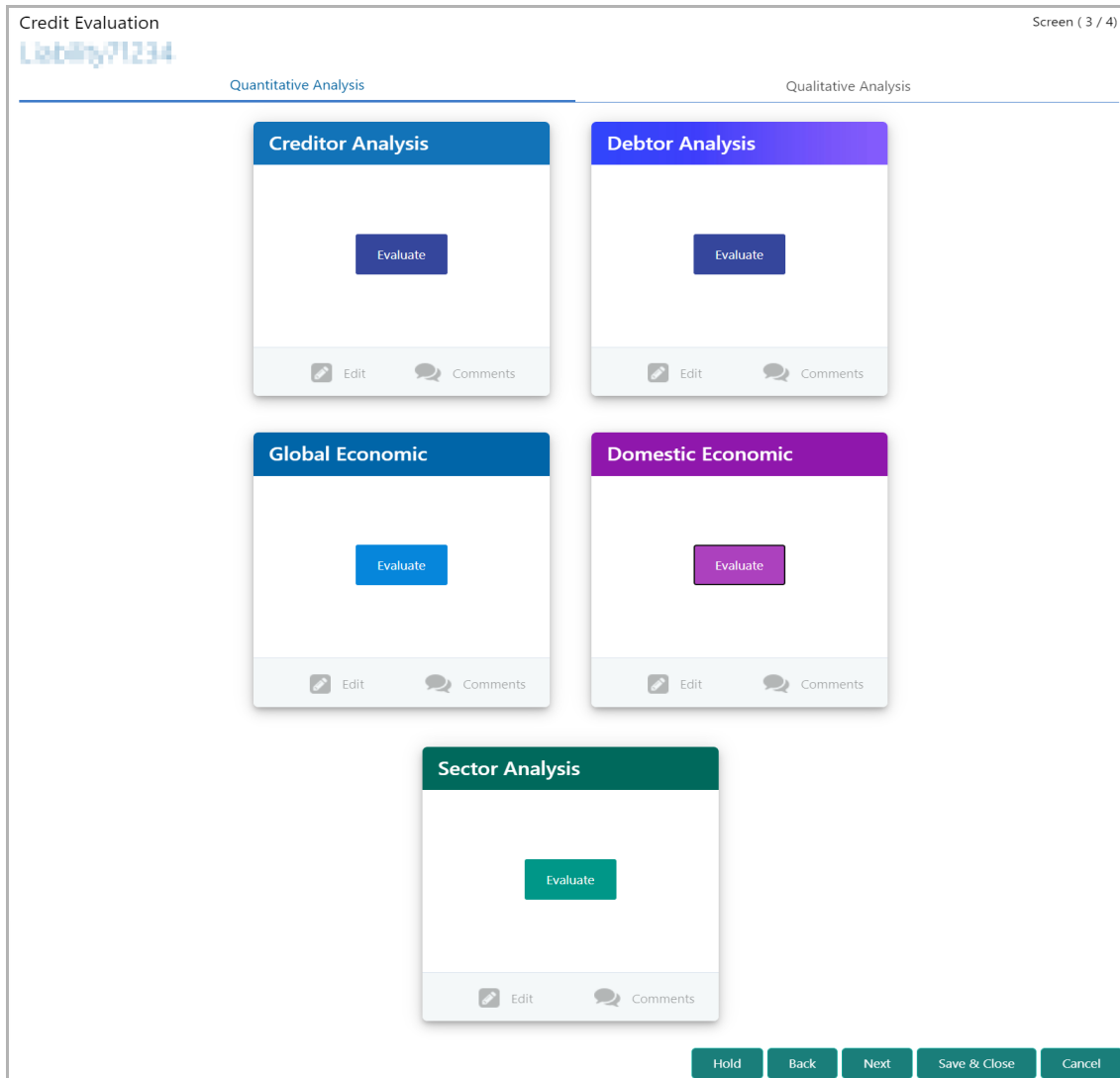
In *Credit Evaluation* page, the banker can perform the following analysis for the party and its child parties by answering simple questions related to the analysis:

- 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.

104

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:

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

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

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

9. To add Key Creditor / Key Debtor, click and expand the respective section and then click the Add icon.

10. After adding the information, click **Save**.

11. After performing the quantitative analysis, click **Qualitative Analysis** tab. The *Qualitative Analysis* page appears:

Credit Evaluation   Screen (3 / 4)

Liability71234

| Quantitative Analysis | Qualitative Analysis |

Peer Analysis

104

🖊 Edit   💬 Comments

Financial Analysis

104

🔍 Review   💬 Comments

Covenant Analysis

2   0

Met   Breached

🔍 Review   💬 Comments

T&C Analysis

0   0   2

New   Removed   Modified

🔍 Review   💬 Comments

Account Conduct

0   0   0

Current   Loan   Saving

🖊 Edit   💬 Comments

[Hold] [Back] [Next] [Save & Close] [Cancel]

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

▦ 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

↶ ↷ **B** *I* U ̄T A - size - ≡ ≡ ≡ ≡ ≡ ≡ ≔ ≔ H1 H2 🔗 🔗 >

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.

Current Account Performance Details

Current Account No *

489022244

Branch

004

Currency *

USD

Average Credit Balance *

$45,000,000,000.00

Average Debit Balance *

$3,000,000,000.00

Limit

Current Balance

$2,000,000,000,000.00

No Of Excess In 6 Months

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.

Loan Account Performance Details

Loan Account No *

3245343

Currency *

USD

Sanctioned Amount *

$450,000,000.00

Tenor (In Months)

30

EMI Paid

$300,000,000.00

EMI Remaining

$12.00

Balance Outstanding

$150,000,000.00

Discrepancy

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 *
9000000022

Account Type *
Savings

Branch
004 🔍

Currency
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.

ACME Corporation > Peer Analysis

Score

Period

Quarter

Select Customer

0

History

Ratio	Benchmark	Value
No data to display.		

Comment

↶ ↷ **B** *I* U ∓ *A* - size - | ≡ ≡ ≡ ≡ ≡ ≡ ☰ ☰ H1 H2 🔗 🔗 ❯

Enter text here...

Post

No items to display.

Close

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.

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Chapter 5 - Amendment Evaluation

ACME Corporation > Financial Analysis

Score

Period

Quarter

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.

ACME Corporation > Covenant Analysis

N.A.	N.A.
No Of New Covenants Proposed	No Of Existing Covenants

New Covenant Proposed

No items to display.

Page 1 (0 of 0 items) | K < 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.

ACME Corporation > T&C Analysis

0	0
No Of New T&C Proposed	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)

Existing Terms & conditions compliance

Filter | Type to filter | ×

No items to display.

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

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.

Comments   Screen (8 / 8)

| ↶ ↷ | **B** *I* U ∓ | *A* | - size - ▾ | ≡ ≡ ≡ ≡ | ≡ ≡ | ≣ ≣ › |

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.

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

No items to display.

* Outcome Proceed ▼   Submit

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.

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

• Customer summary
  - Customer group Structure
  - Liability details
  - Facility details
  - Other bank facilities
  - Group wise exposure
  - Connected party details
  - Facility over utilized
  - Facility overdue
  - Breached covenants
  - Breached T&C
  - Existing Collateral details
  - Existing covenants and T&C
  - Amendment summary
 	
• Details about the changes related to facilities, collateral, covenants, and T&C
 	
• Comments added in previous stages
	• Complete the risk evaluation
	  - Questionnaire
	
	• Send back the application if additional information is required
	
	• Capture comments about the performed risk evaluation

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**.**

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
💰 0	⏱ 0	📝 0	📝 0	✓ 15
Over utilization	Facility review overdue	Breached	Breached	Facilities with no changes

▼ Filter	Type to 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 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
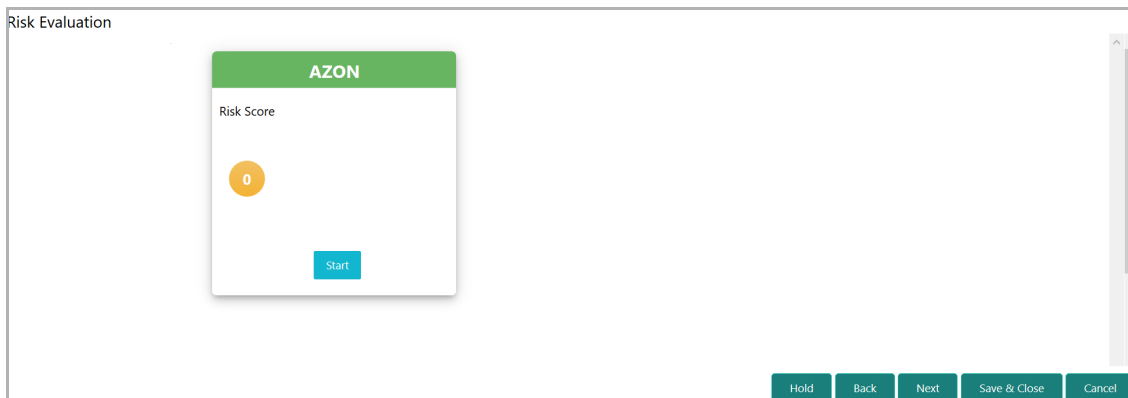
Risk Evaluation

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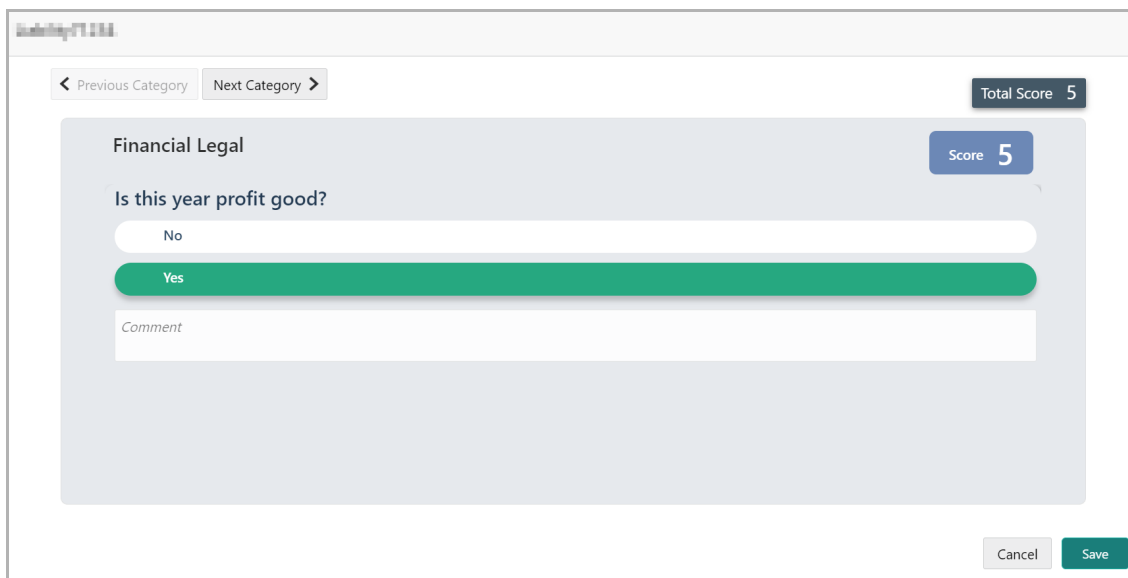
72. Select answers for the available questions and click **Next Category**.

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:

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:

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.

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.

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

• Customer summary
  - Customer group Structure
  - Liability details
  - Facility details
  - Other bank facilities
  - Group wise exposure
  - Connected party details
  - Facility over utilized
  - Facility overdue
  - Breached covenants
  - Breached T&C
  - Existing Collateral details
  - Existing covenants and T&C
  - Amendment summary
 	
• Details about the changes related to facilities, collateral, covenants, and T&C
 	
• Comments added in previous stages
	• Complete the legal evaluation
	  - Questionnaire
	
	• Send back the application, if additional information is required
	
	• Capture comments about the performed legal evaluation

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.

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:

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

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
0	0	0	0	✓ 15
Over utilization	Facility review overdue	Breached	Breached	Facilities with no changes

▼ Filter | Type to 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 :   ⋮
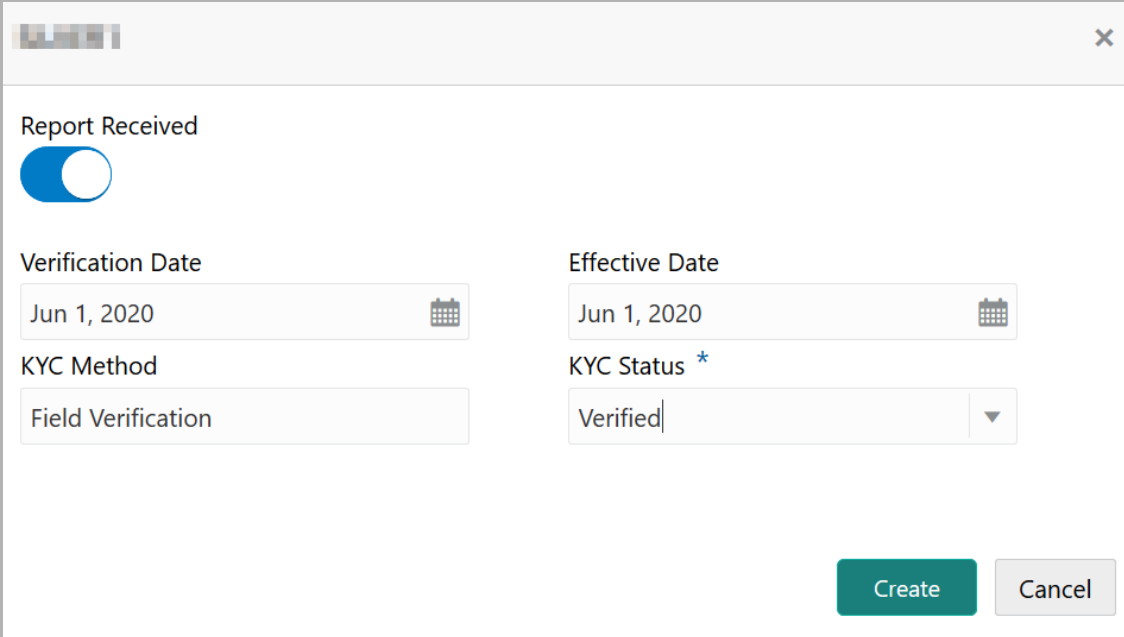
Verification Date :   KYC Method :

[Hold] [Back] [Next] [Save & Close] [Cancel]

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:

    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.

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

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.

KYC

TATA Group		
Party Id : PTY201644281	Entity Type : Pvt Ltd	KYC Status : Yet To Verify
Verification Date : 20-04-06	KYC Method :	Evaluation Score : 9

TATA STEEL		
Party Id : PTY201644282	Entity Type : Pvt Ltd	KYC Status : Verification Failed
Verification Date : 20-06-15	KYC Method :	

TATA MOTORS		
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.

Policy Exceptions ✕

1 — Policy exceptions   ○ Checklist

All ▼

| | 00 Total | | 00 Met | | 00 Breached |

Minimum eligibility criteria

✓ 00 Total

00 ✓ Met

00 ⚠ Breached

00 INITIATED   00 NOT INITIATED
00 APPROVED   00 REJECTED
00 DEFERRED

Products

✓ 00 Total

00 ✓ Met

00 ⚠ Breached

00 INITIATED   00 NOT INITIATED
00 APPROVED   00 REJECTED
00 DEFERRED

Pricing

✓ 00 Total

00 ✓ Met

00 ⚠ Breached

00 INITIATED   00 NOT INITIATED
00 APPROVED   00 REJECTED
00 DEFERRED

Unsecured lending

✓ 00 Total

00 ✓ Met

00 ⚠ Breached

00 INITIATED   00 NOT INITIATED
00 APPROVED   00 REJECTED
00 DEFERRED

Document

✓ 00 Total

00 ✓ Met

00 ⚠ Breached

00 INITIATED   00 NOT INITIATED
00 APPROVED   00 REJECTED
00 DEFERRED

Collateral

✓ 00 Total

00 ✓ Met

00 ⚠ Breached

00 INITIATED   00 NOT INITIATED
00 APPROVED   00 REJECTED
00 DEFERRED

Covenants

✓ 00 Total

00 ✓ Met

00 ⚠ Breached

00 INITIATED   00 NOT INITIATED
00 APPROVED   00 REJECTED
00 DEFERRED

Terms & Conditions

✓ 00 Total

00 ✓ Met

00 ⚠ Breached

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.

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.

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
• Customer summary - Customer group Structure - Liability details, Facility details - Other bank facilities - Group wise exposure - Connected party details - Facility over utilized, Facility overdue - Breached covenants - Breached T&C, Existing Collateral details - Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages	• Edit the liability details if needed • Liability -Capture proposed Liability amount -Capture proposed expiry dates • Facility -Capture proposed facility amount -Capture proposed expiry dates, -Add/Modify/Delete facilities -Add details like Schedule, Exposure, Fee, Collateral Pool -Linkage, Pricing • Add write up about the customer • Add comments for the stage • Send back the application if additional information is required • Submit application for review

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:

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.

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	**Overdue**	**Facility Covenants**	**Facility T&c**	**No Anomaly**
💰 0	⏱ 0	📝 0	📝 0	✓ 15
Over utilization	Facility review overdue	Breached	Breached	Facilities with no changes

🔽 Filter   [Type to 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

🏢 1 Existing entities   🏢 1 Proposed entities   ⓘ 📊

Facilities	Collaterals	Covenants	Terms & conditions
$0.00 Existing	$0.00 Existing	0 Existing	0 Existing
$0.00 Requested	$0.00 Requested	0 Requested	20 Requested

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
PTY183443401	AZON	Domestic	Proprietorship	Single	

8. To view the entity details, click the **Party Id**. The *Entity Details* window appears:

Entity Details

Entity De...	Demographic Details		
Customer Profile >	Basic Info	Address	Industry
Financial Profile	Company Details		
Projections	Registration Number	Company Name	Type Of Company	Geographical Spread
StakeHolders >	Enter the registration Numbe		Select	
Assets	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.

Entity Details

Entity De...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Financial Documents

Financial Profile

No items to display.

Close
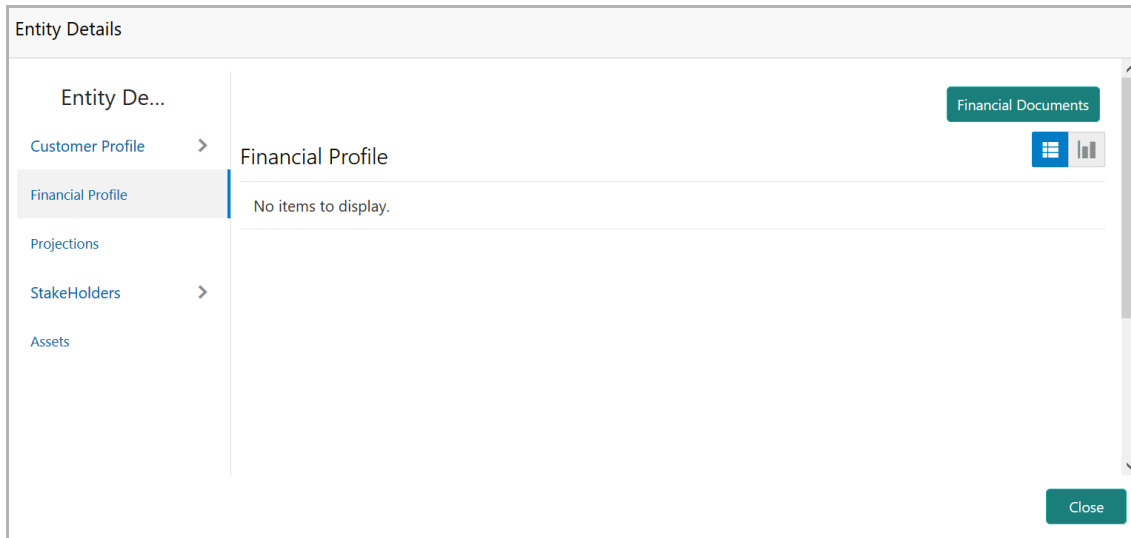
12. To view the financial documents submitted by the entity, click the **Financial Documents** button.

13. To view the projections calculated for the entity, click **Projections** from the left menu.

Entity Details

Entity De...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Projection Documents

Business Projection

No items to display.

Close
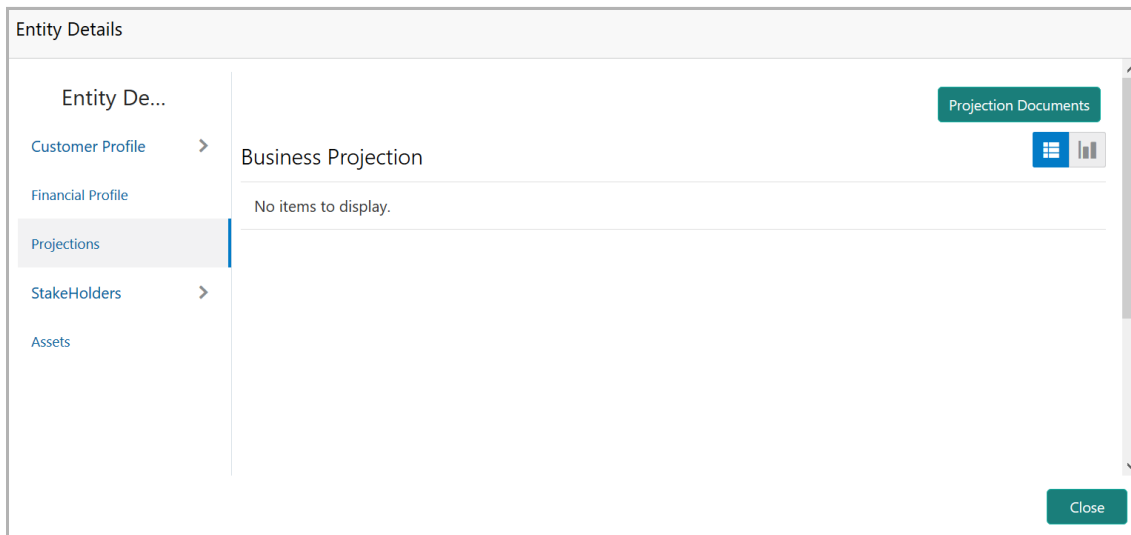
14. To view the projection documents, click the **Projection Documents** button.

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.

Entity Details

‹ StakeHol...

Management Team

Bankers/Financiers

Guarantors

Customers

Suppliers

Contractors

Insurers

Projection Documents

Business Projection

No items to display.

Close
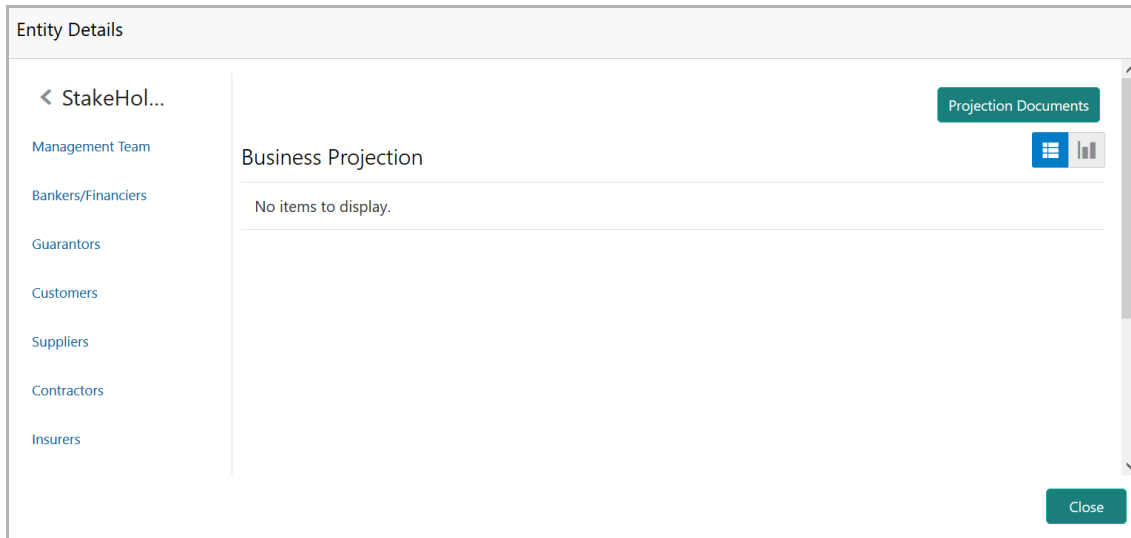
17. To view the stakeholder information such as Management Team, Bankers/Financiers, Guarantors, Customers, Suppliers, Contractors and Insurers, click on the respective sub-menu.

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.

Amendment Summary

AZON

▶ Amendment impact overview

| Entities | Facilities | Collaterals | Covenants | Terms & conditions |

Collaterals Amendment Summary

Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

▼ Filter   Type to filter   ×   Show all

Collateral Id: FC200406184   **Charge Hierarchy:** 1   **Valuation Amount:**
Collateral Type: Ship   **Valuation Date:**   **Collateral Details:** Collateral for working capital
                                                                        loan
Owner Estimated Value:
$2,000,000,000,000,000,000.00

Page 1 of 0 (1 - 0 of 0 items) �K ‹ › ⟩l

Hold   Back   Next   Save & Close   Cancel

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.

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.

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.

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.

33. To set limit for the facility, click the Hamburger icon in corresponding record and select the edit icon. The *Facility Details* window appears.

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.

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.

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.

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

• Customer summary
  - Customer group Structure
  - Liability details, Facility details
  - Other bank facilities
  - Group wise exposure
  - Connected party details
  - Facility over utilized, Facility overdue
  - Breached covenants
  - Breached T&C, Existing Collateral details
  - Existing covenants and T&C
• Amendment summary
• Details about changes related to facilities, collateral, covenants and T&C
• Comments added in previous stages
• Credit evaluation scores and details
• Legal evaluation score and details
• Risk evaluation score and details
• Write up added in previous stages
• Comments added in previous stages
	• Review the following
	  - Liability amount and dates requested and proposed
	  - Facility amount and dates requested and proposed
	  - Covenants proposed
	  - T&C proposed
	  - Collateral Offered
	• Add write up
	• Send back the application if additional information is required
	• Submit application for Approval

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

• Customer summary
   - Customer group Structure
   - Liability details, Facility details
   - Other bank facilities
   - Group wise exposure
   - Connected party details
   - Facility over utilized, Facility overdue
   - Breached covenants
   - Breached T&C, Existing Collateral details
   - Existing covenants and T&C
 	
• Amendment summary
 	
• Details about changes related to facilities, collateral, covenants and T&C
 	
• Comments added in previous stages
 	
• Credit evaluation scores and details
 	
• Legal evaluation score and details
 	
• Risk evaluation score and details
 	
• Write up added in previous stages
 	
• Comments added in previous stages
	• Review the following
	   - Liability amount and dates requested and proposed
	   - Facility amount and dates requested and proposed
	   - Covenants proposed
	   - T&C proposed
	   - Collateral Offered
	
	• Capture the following
	   - Approved Liability amount and dates
	   - Approved Facility amount and dates
	
	• Add/Modify/Delete facility, covenants or T&C
	
	• Add write up
	
	• Send back the application for proposal revision if additional information is required
	
	• Approve the application
	
	• Reject the application

To approve the amendment proposal, perform the following steps:

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

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

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	**Overdue**	**Facility Covenants**	**Facility T&c**	**No Anomaly**
🪙 0	⏱ 0	📝 0	📝 0	✓ 15
Over utilization	Facility review overdue	Breached	Breached	Facilities with no changes

▼ Filter   Type to 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**.**

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.

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.

Comments   Screen (8 / 8)

Enter text here...

Post

No items to display.

Hold   Back   Next   Save & Close   Submit   Cancel

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.

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.

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.

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

• Customer summary
   - Customer group Structure
   - Liability details, Facility details
   - Other bank facilities
   - Group wise exposure
   - Connected party details
   - Facility over utilized, Facility overdue
   - Breached covenants
   - Breached T&C, Existing Collateral details
   - Existing covenants and T&C
 	
• Amendment summary
 	
• Details about changes related to facilities, collateral, covenants and T&C
 	
• Comments added in previous stages
 	
• Credit evaluation scores and details
 	
• Legal evaluation score and details
 	
• Risk evaluation score and details
 	
• Write up added in previous stages
 	
• Comments added in previous stages
	• Mention the recipient details of the draft
	
	• Generate and send the draft

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

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

2. **Acquire & Edit** the required draft generation task**.** The *Draft Generation - Customer Summary* page appears**.**

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				
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
💰 0	⏱ 0	📝 0	📝 0	✓ 15
Over utilization	Facility review overdue	Breached	Breached	Facilities with no changes

🔽 Filter   Type to filter   Show All   ☰ List View   ⊞ Table View   🔾 Facility Structure

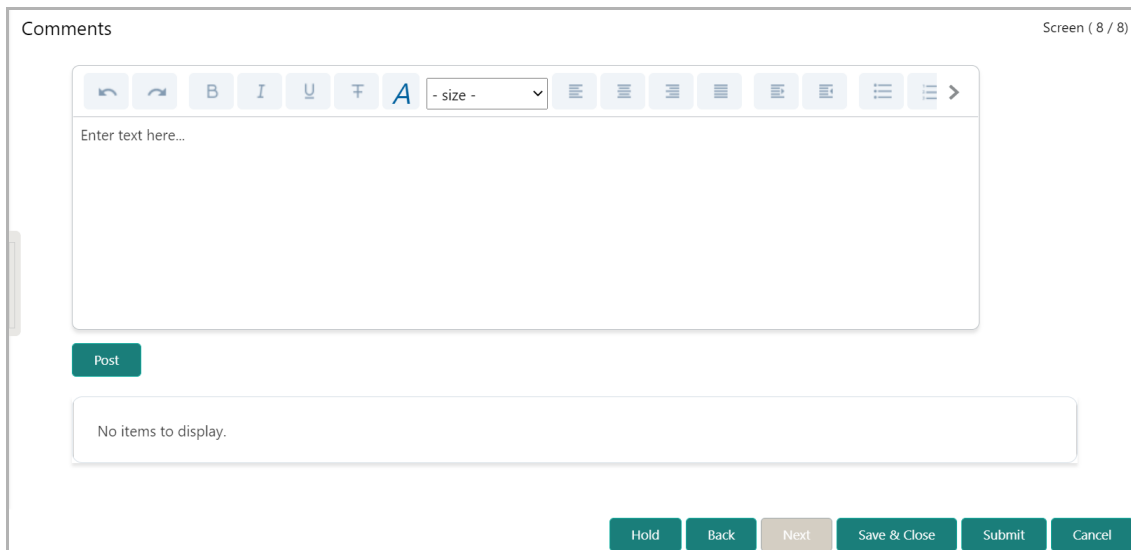| 2233 **NEW**		
Facility Id: **F20315600**	Requested Amount: **$30,000.00**	Product Type: **Non Funded**
Facility Description: **Term Loan**	Facility Category: **TL**	Next Review Date: **20-11-30**

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

FAC01

➕ FAC01

📄 Generate Document

| Hold | Back | Next | Save & Close | Cancel |
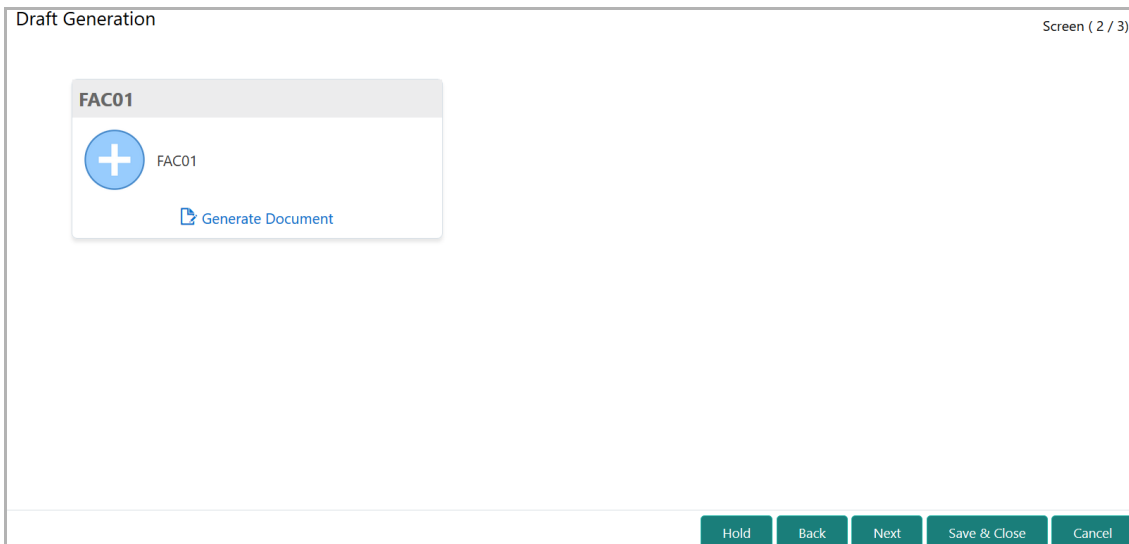
3. Click **Generate Document**. The *Draft Generation Details* window appears:

Draft Generation Details

Communication Type

Email

E-Mail To *

john_doe@example.com

E-Mail CC

john_doe@example.com

Subject *

Proposal draft

| Cancel | Generate |

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.

Credit Amendment User Manual

Draft Generation   Screen (2 / 3)

FAC01

FAC01

🔁 Regenerate Document

Generated Documents

FAC01

Logged on **2021-03-23**

🔍 View Document   ⬇ Download Document

Hold | Back | Next | Save & Close | Cancel
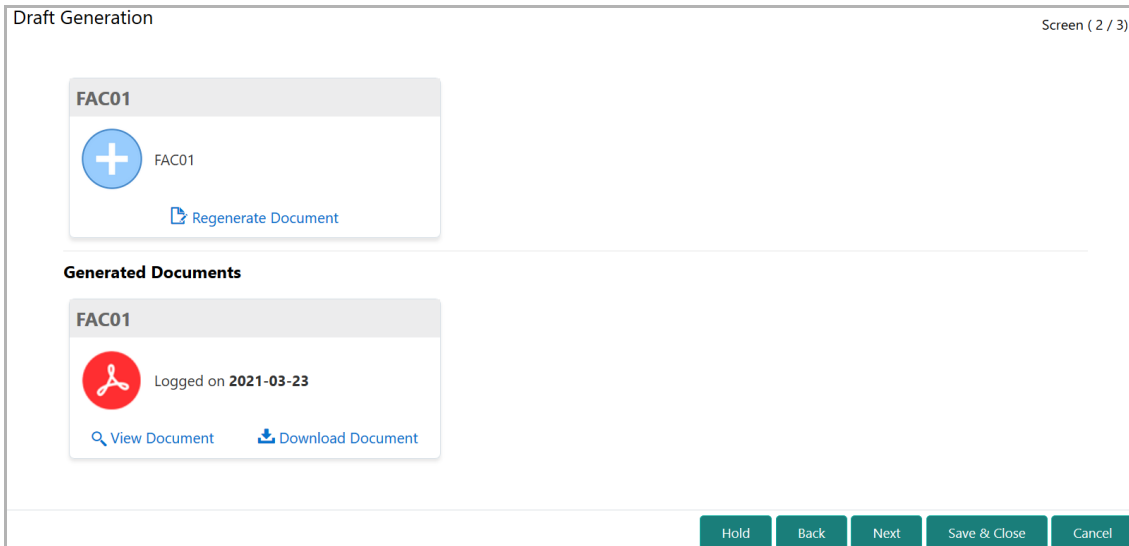
8. To view the generated draft document, click **View Document**.

9. To download the generated draft document, click **Download Document**.

10. After generating proposal draft, click **Next**. The *Comments* page appears:

Comments   Screen (8 / 8)

Enter text here...

Post

No items to display.

Hold | Back | Next | Save & Close | Submit | Cancel
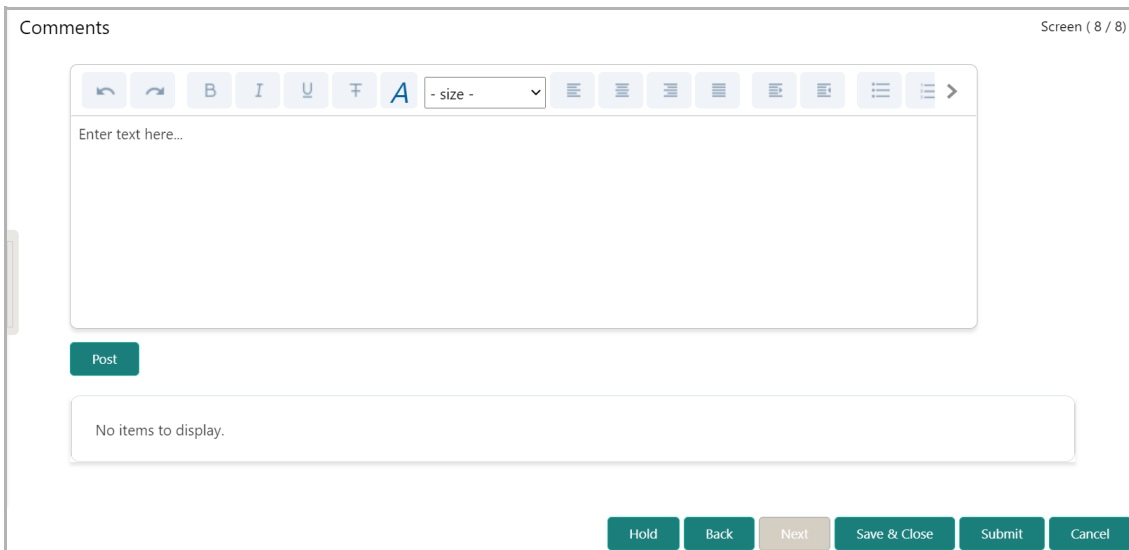
11. Post the **Comments** for the overall draft generation task. Posted comment is displayed below the **Comments** box.

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

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.

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

• Customer summary
   - Customer group Structure
   - Liability details, Facility details
   - Other bank facilities
   - Group wise exposure
   - Connected party details
   - Facility over utilized, Facility overdue
   - Breached covenants
   - Breached T&C, Existing Collateral details
   - Existing covenants and T&C
 	
• Amendment summary
 	
• Details about changes related to facilities, collateral, covenants and T&C
 	
• Comments added in previous stages
 	
• Credit evaluation scores and details
 	
• Legal evaluation score and details
 	
• Risk evaluation score and details
 	
• Write up added in previous stages
	• Upload the customer accepted documents
	• Submit for limit configuration
	• Send application for renegotiation
	• Add comments

Steps to capture customer acceptance status

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

Chapter 11 - Customer Acceptance

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

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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:

Refer 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.

Customer Acceptance

Proposal Documents
Document Description: Proposal Documents

[Hold] [Back] [Next] [Save & Close] [Cancel]

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

4. 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]

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

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

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.

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.

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

• Customer summary
   - Customer group Structure
   - Liability details, Facility details
   - Other bank facilities
   - Group wise exposure
   - Connected party details
   - Facility over utilized, Facility overdue
   - Breached covenants
   - Breached T&C, Existing Collateral details
   - Existing covenants and T&C
 	
• Amendment summary
 	
• Details about changes related to facilities, collateral, covenants and T&C
 	
• Comments added in previous stages
 	
• Credit evaluation scores and details
 	
• Legal evaluation score and details
 	
• Risk evaluation score and details
 	
• Write up added in previous stages
	• Configure the facilities approved
	• Capture the restrictions related to
	   - Currency
	   - Customer
	   - Branch
	   - Product
	• Add comments
	• Hand off to ELCM

Steps to configure limit

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

2. **Acquire & Edit** the required Limit Configuration task**.** The *Limit Configuration - Customer Summary* page appears**.**

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	**Overdue**	**Facility Covenants**	**Facility T&c**	**No Anomaly**
💰 0	⏱ 0	📋 0	📋 0	✓ 15
Over utilization	Facility review overdue	Breached	Breached	Facilities with no changes

🔽 Filter   Type to 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**.**

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.
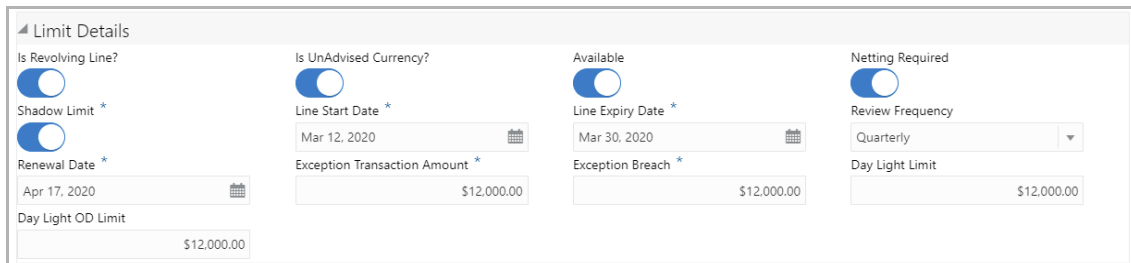
5. To set the facility as revolving facility, enable **Is Revolving Line?** switch.

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.

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.

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

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

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.

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.

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:

2. **Acquire & Edit** the required Manual Retry task**.** The *Customer Summary* page appears**.**

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**:**

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.

7. To set the facility as revolving facility, enable **Is Revolving Line?** switch.

8. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.

9. To make the facility available, enable the **Available** switch.

10. Specify is **Netting Required** for the facility**.**

11. Enable **Shadow Limit** switch, if required.

12. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.

13. Select the **Review Frequency** for the facility.

14. Click the calendar icon and select the **Renewal Date** for the facility.

15. Specify the limit allowed for the facility in **Exception Transaction Amount** field.

16. Specify the breach limit for the facility in **Exception Breach** field.

17. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility**.**

18. Click and expand the **Restrictions** section.

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.

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

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

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.

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.
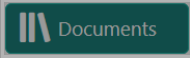
Appendix

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 **Documents** at the top right corner of any page. The *Documents* window appears:
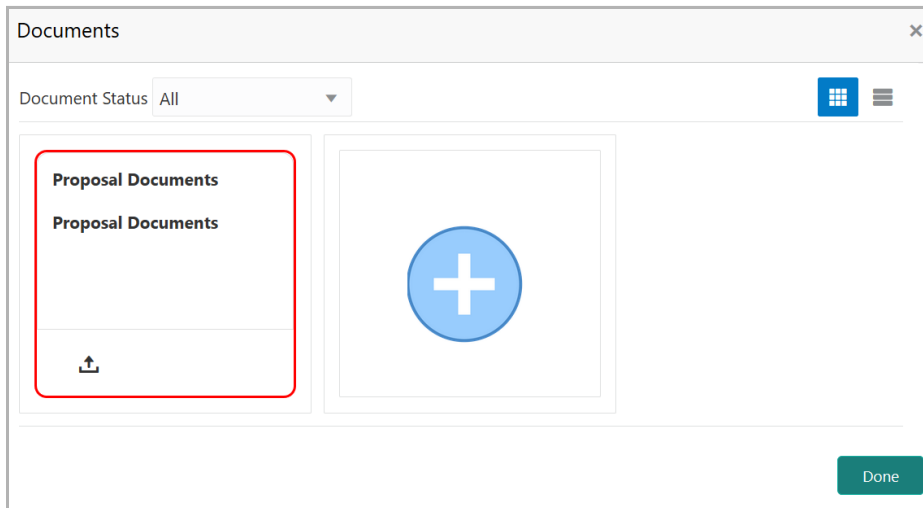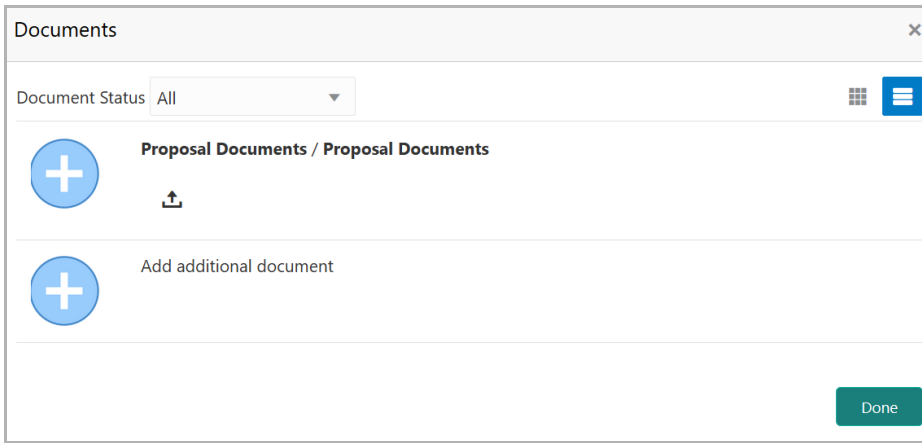
If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.
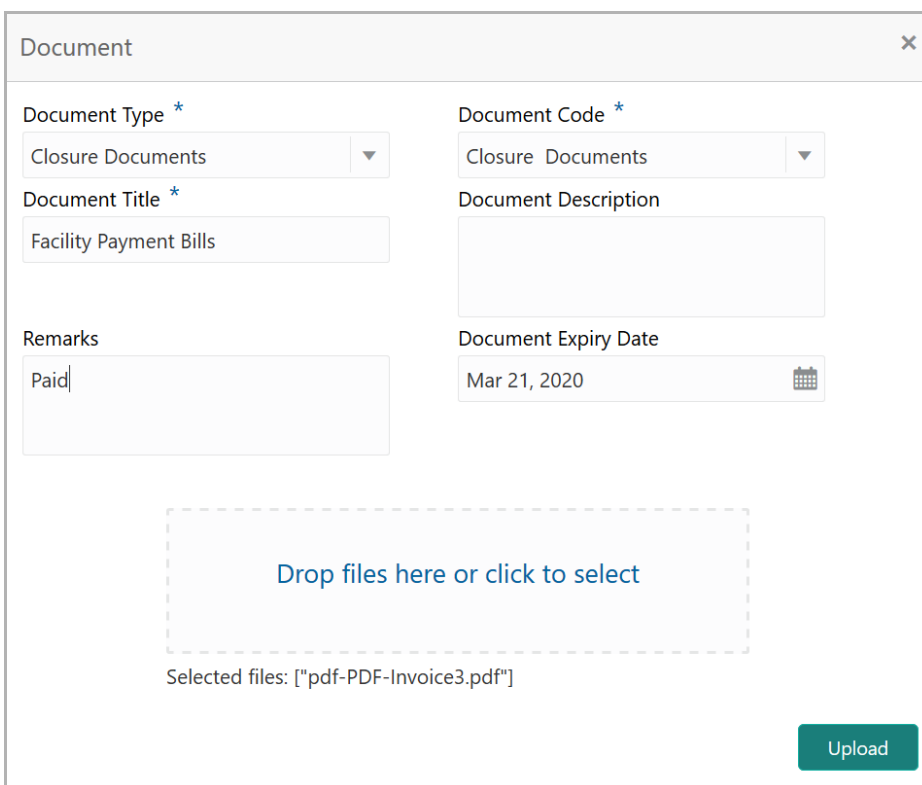
2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:

Documents   ✕

Document Status All ▼   ⊞ ☰

⊕ **Proposal Documents / Proposal Documents**

      ⬆

⊕ Add additional document

                                                              Done

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

Document   ✕

Document Type *   Document Code *

Closure Documents ▼   Closure Documents ▼

Document Title *   Document Description

Facility Payment Bills

Remarks   Document Expiry Date

Paid   Mar 21, 2020 📅

         Drop files here or click to select

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

                                                              Upload

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

5. Type the **Document Title.**

6. Type a brief description about the document in the **Document Description** field.

7. Type the **Remarks**, if any.

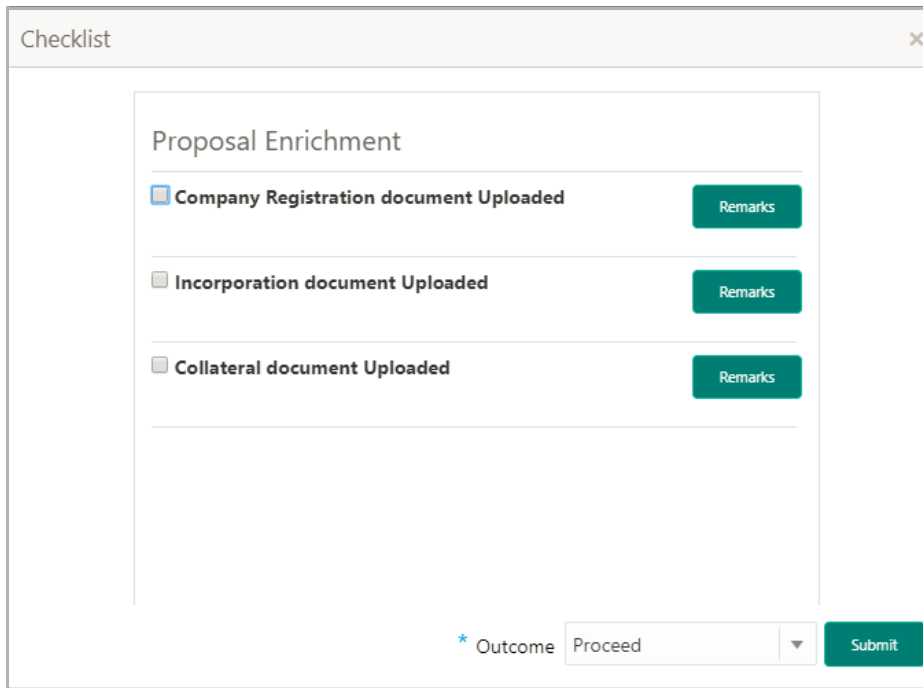8. Click the calendar icon and select the **Document Expiry Date**.

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.
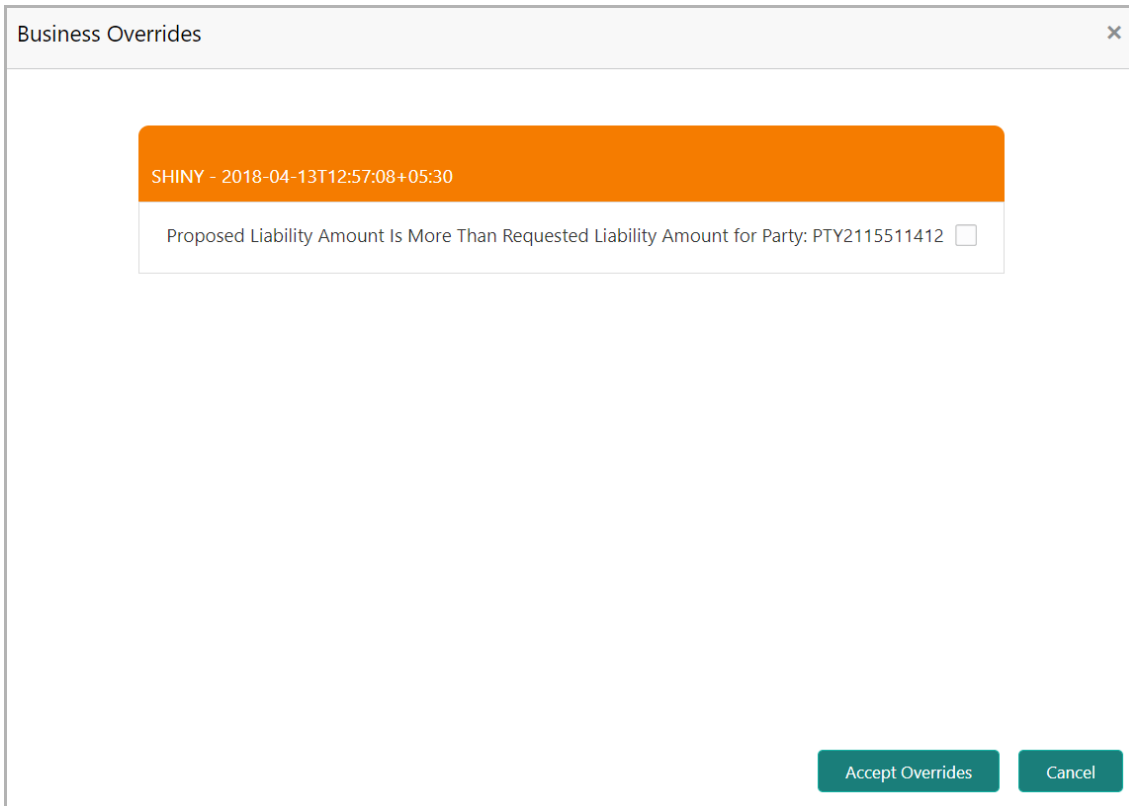
Business Overrides

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.
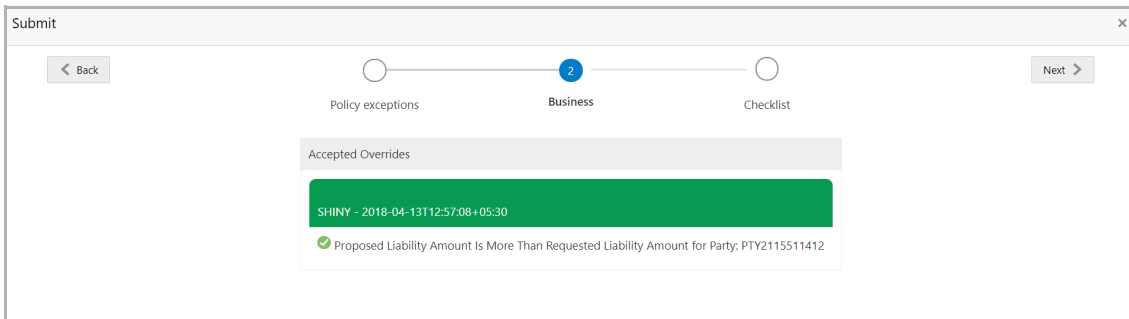
Business overrides can be viewed before or during submitting the task.

To view the business overrides after capturing the limit amounts, click **Overrides** at the top right corner.

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.

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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