

Credit Proposal User Guide

# **Oracle Banking Credit Facilities Process Management**

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Oracle Banking Credit Facilities Process Management User Guide  
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# Chapter 1 - Preface

## Preface

### About this guide




This guide provides the user with all the information necessary to perform credit proposal process in OBCFPM.

### Intended Audience

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

### Conventions Used

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






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

# Chapter 1 - Preface

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## Common Icons in OBCFPM

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

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

# Chapter 2 - Overview

---

## About Credit Proposal

Credit proposal is the process of creating and evaluating the application for lending credit facility to a corporate customer. During this process, various information about the organization is captured and evaluated to determine the credit worthiness of the customer.

## Credit Proposal Stages

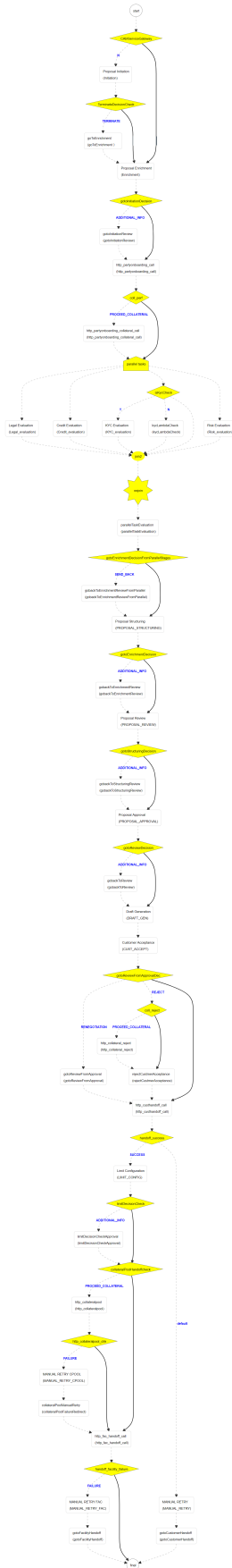
In OBCFPM, credit proposal application is passed through different stages from proposal initiation to draft generation. Each of these stages can either be performed by a same person or different banking personnel based on the bank's structure.



The Credit Proposal Origination 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 following flow diagram illustrates the different stages in Credit Proposal process:

# Chapter 2 - Overview





# Chapter 3 - Proposal Initiation

## Proposal Initiation

In this stage, the RM captures very basic details about the customer and initiates the credit application process after discussing the credit proposal with a new customer.

The RM can perform the following activities in this stage.

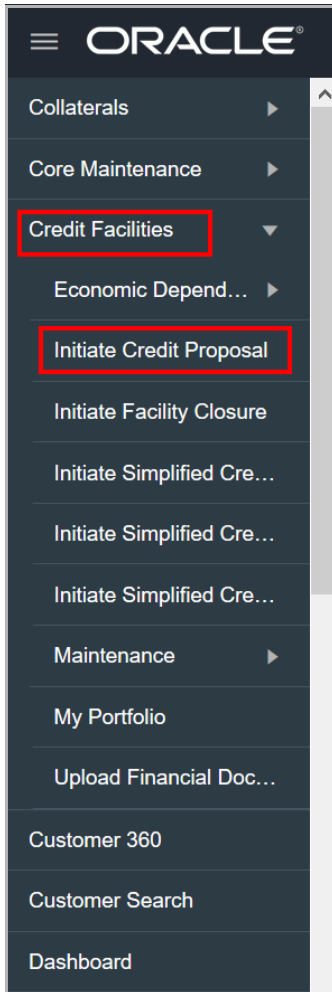
### Activities that can be performed by user

- Capture customer basic information
  - Basic demographic details
  - Sector to Sub Industry details
  - Rating details
- Capture other Bank details
  - Facilities availed
- Capture connected party details
- Capture write up about customer
- Capture funding sought
- Capture collateral offered by customer
- Initiate Collateral Perfection process
- Capture comments
- Upload customer documents

### Steps to initiate credit proposal

1. Login to OBCFPM.

# Chapter 3 - Proposal Initiation



# Chapter 3 - Proposal Initiation

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

Initiate Credit Proposal

Application Priority \*  Low  Medium  High Application Branch \* 004

Linked application number  
Application number

Customer details  
Customer \*  
**New** Existing

Organization details  
Organization Name \* OFSS Organization Type \* Single Entity Type \* Pvt Ltd Demography Type \* Domestic  
Country of incorporation \* INDIA Incorporation date \* Apr 2, 2018 Country of risk \* Argentina

Website Address <https://www.> Facebook Address <https://www.facebook.com/> Twitter Address <https://www.twitter.com/>

Customer sector [+Add sector](#)  
No Sectors Added

Customer Rating [+Add ratings](#)  
No Ratings Added

Other Details  
Special customer \*

RM Details  
RM Id \*

**Submit** **Submit and Enrich** Cancel

## Creating Application

In *Initiate Credit Proposal* window:

3. Select the **Application Priority** based on the customer requirement. The options available are **Low**, **Medium** and **High**.

# Chapter 3 - Proposal Initiation

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

Select Branch ×

Branch Code  Branch Name

**Fetch**

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

Page  of 3 ( 1 - 10 of 22 items ) K <  2 3 > ✕

5. Click **Fetch**. Branch details appear.
6. Click the required **Branch Code** to add it to the **Application Branch** field.

## Linked Application Number

The system lists all the completed and WIP Group Concentration Limit applications in this field. However, the WIP Group Concentration Limit application must be approved before the credit proposal application moves to the Approval stage.

The rejection of WIP Group Concentration Limit application selected for credit proposal will result in the rejection of credit proposal application.

7. Search and select the Group Concentration Limit application.



If the Linked Application Number is selected, the system will fetch liability details from the Group Concentration Limit Application and the user cannot modify the same.

## Customer details

8. Select the **Customer** type. The options available are **New** and **Existing**.

Upon selecting the Existing option, Customer ID field appears as shown below.

# Chapter 3 - Proposal Initiation

### Initiate Credit Proposal

Application Priority \*  Low  Medium  High

Application Branch \*

**Linked application number**

Application number

**Customer details**

Customer \*  New  Existing

Customer ID \*

**Organization details**

Organization Name \*

Organization Type \*

Entity Type \*

Demography Type \*

Country of incorporation \*

Incorporation date \*

Country of risk \*

Geographical Spread

Website Address

Facebook Address

Twitter Address

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

No Sectors Added

**Customer Rating** [+Add ratings](#)

No Ratings Added

**Other Details**

Special customer \*

**RM Details**

RM Id \*

# Chapter 3 - Proposal Initiation

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

Select Customer ×

Customer Id	Customer Name	Customer Category
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="Fetch"/>		
Customer Id	Customer Name	Customer Category
000039	WAL	Corporate
000223	Hero	CORPORATE
001366	WM	CORPORATE
000006	COS	Corporate
000028	VIL	CORPORATE
PTY183443402	TOSHIBA	CORP
PTY0003	TOSHIBA	CORP
PTY0001	TOSHIBHA	CORPORATE

Page  of 2 ( 1 - 10 of 14 items )

10. Click **Fetch**. Customer details appear.

11. Click the **Customer Id**. Selected ID is added to the **Customer ID** field.

## Organization details

12. Type the **Organization Name**.

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

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.

# Chapter 3 - Proposal Initiation

20. Type the following addresses in respective fields:

- Website Address
- Facebook Address
- Twitter Address

## **Customer Sector**

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

Sectors	Industry Groups
Energy >	Energy >
Utilities >	
Real Estate >	
Materials >	
Industrials >	
Consumer Discretionary >	
Consumer Staples >	
Health Care >	

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

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

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

# Chapter 3 - Proposal Initiation

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

Customer sector [+Add sector](#)

**Energy** 🗑️

Industry Group  
**Energy**

Industry  
**Energy Equipment**

Sub-Industry  
**Oil Drilling**

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



If the organization is into different sectors, the user has to capture all the sector details while initiating credit proposal. 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 organization, click **+Add ratings**. The *Add Rating* window appears:

Add Rating ✕

Rating Date \*  📅 Outlook \*  ▼ Year Of Rating \*

Risk Ratings Rated By

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

Close



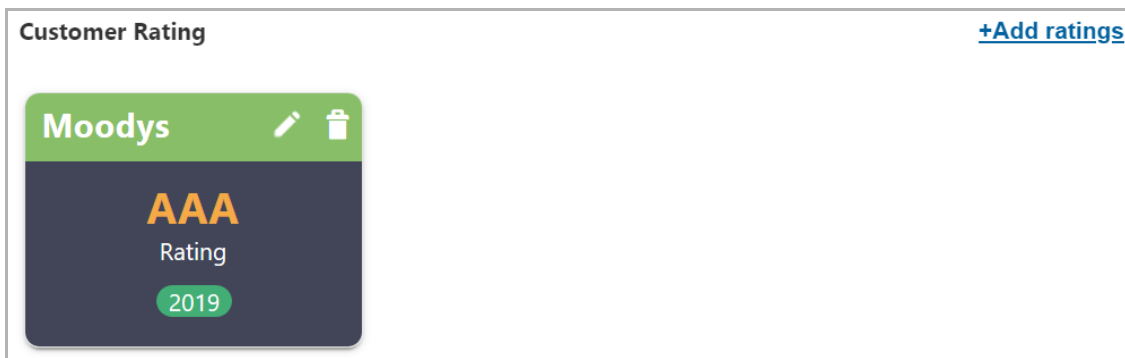
# Chapter 3 - Proposal Initiation

28. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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



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

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



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

## Other Details

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

## RM Details

RM Id is automatically populated based on the login details.

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

33. To submit the application for enrichment, click **Submit**. A unique application number is assigned to the application for easy identification.



During customer (child party) creation, **Create** button appears instead of **Submit**, **Submit and Enrich**, and **Cancel** buttons. Click **Create** to add customer for the organization.

# Chapter 3 - Proposal Initiation

## Enriching Application

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

34. To enrich the already created application, navigate to **Tasks > My Tasks**. **My Tasks** page appears:

	Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
<input type="checkbox"/>	<a href="#">Edit</a>	Low		APP20635960	004	Flow Inc	\$0.00	Credit Origination
<input type="checkbox"/>	<a href="#">Edit</a>	Low		APP20355448	004	Apex	\$0.00	Credit Origination
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20625952	004	OFSS	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	High		APP20595933	004	WACCTB	\$0.00	Credit Origination
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20595923	004	Banking	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	High		APP20595922	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20595921	004	High	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20595920	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20595919	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20595918	004	Bank	\$0.00	Credit Proposal Evaluation

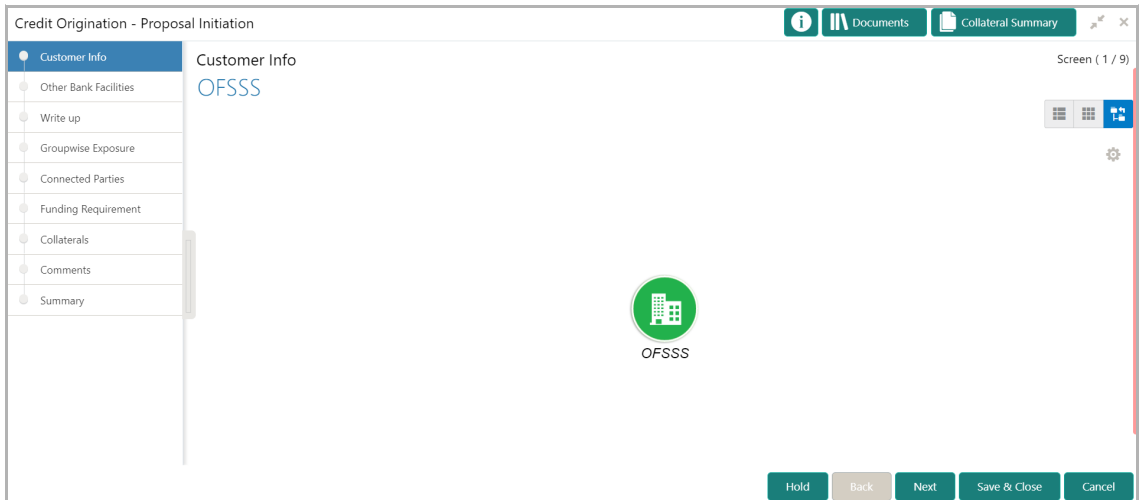
35. Select the application and click **Edit**. *Credit Proposal Evaluation Process - Enrichment* page appears.

36. To enrich the application after application creation process, click **Submit and Enrich** in the **Initiate Credit Proposal** window. *Customer Info* page appears.

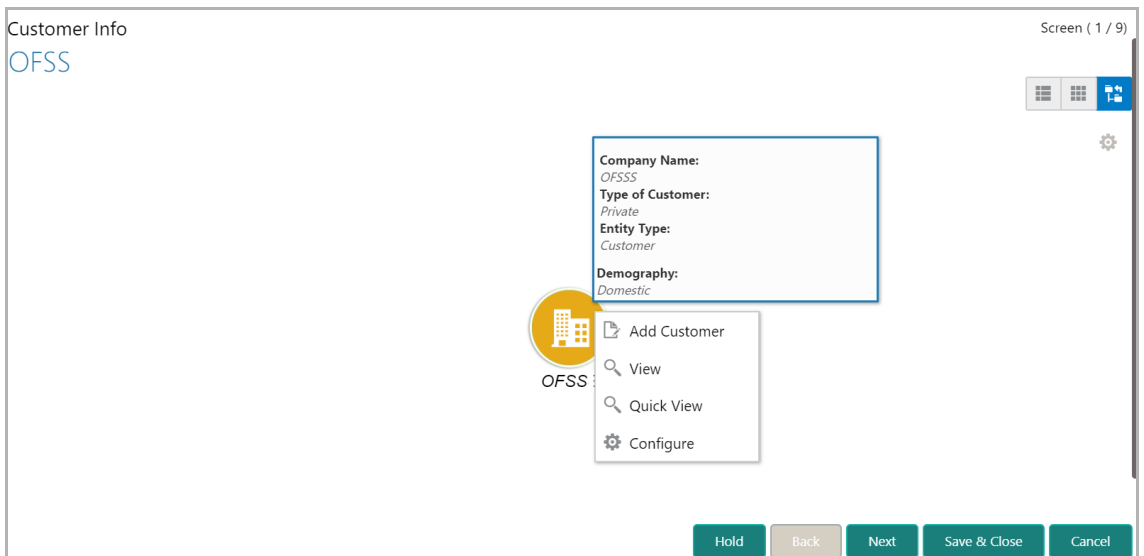
## Customer Info

This data segment allows to view and modify the basic information captured during credit proposal initiation and add child parties to the party (organization).

# Chapter 3 - Proposal Initiation



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



37. Right click on the organization icon to perform the following actions:

- Add Customer
- View
- Quick View
- Configure

The following table describes the functionality of each actions listed above:

Actions	Functionality
Add Customer	Displays the <i>Customer Details</i> window for adding customer of the organization

# Chapter 3 - Proposal Initiation

Actions	Functionality
View	Displays the <i>Customer Details</i> window for viewing organization details
Quick View	Displays the <i>View Entity Details</i> window
Configure	Displays the <i>Customer Details</i> window for modifying organization details

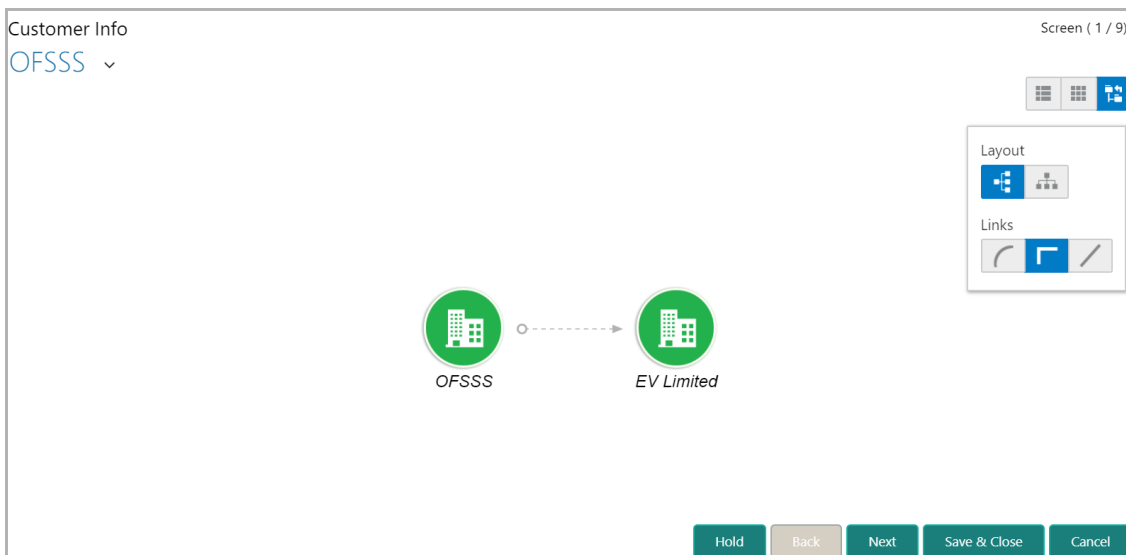
38. To add a customer (child party) of the organization (party), click **Add Customer**. The *Customer Details* window appears. Refer **Creating Application** section for information on adding customer.



After creating the customer, right click the customer icon to **Add Customer** for the customer, **View** the customer details, **Quick View** the customer details, **Configure** the customer information and **Delete** the customer if required.

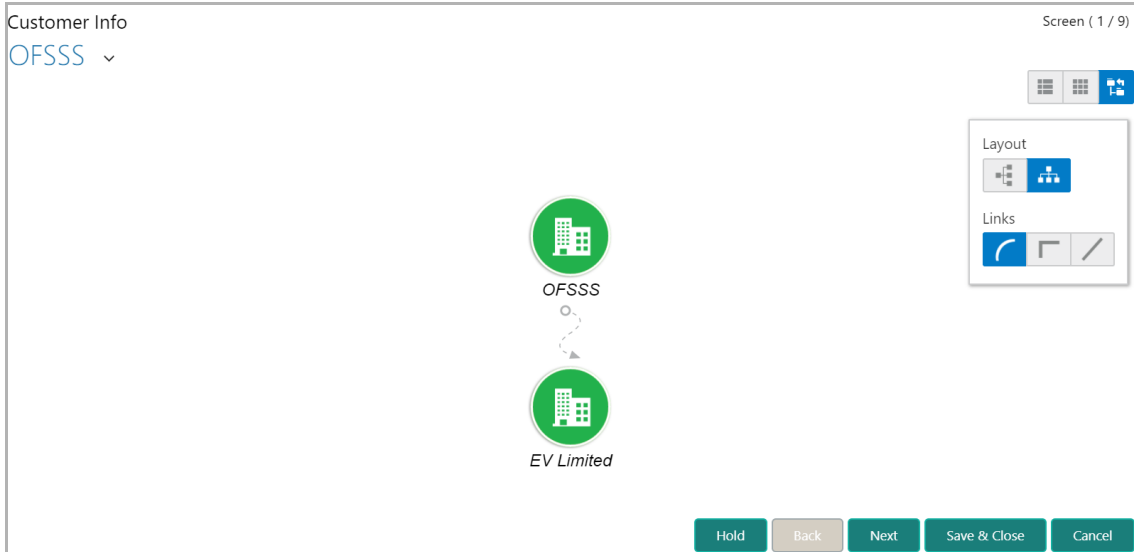
39. To **View**, **Quick view**, and **Configure** the organization information, right click the organization icon and click the respective option.

40. To change the layout of the tree view, click the settings icon at the right corner. Layout options appear as shown below:



41. Click the required **Layout** and **Links** option. Layout is changed as shown below.

# Chapter 3 - Proposal Initiation



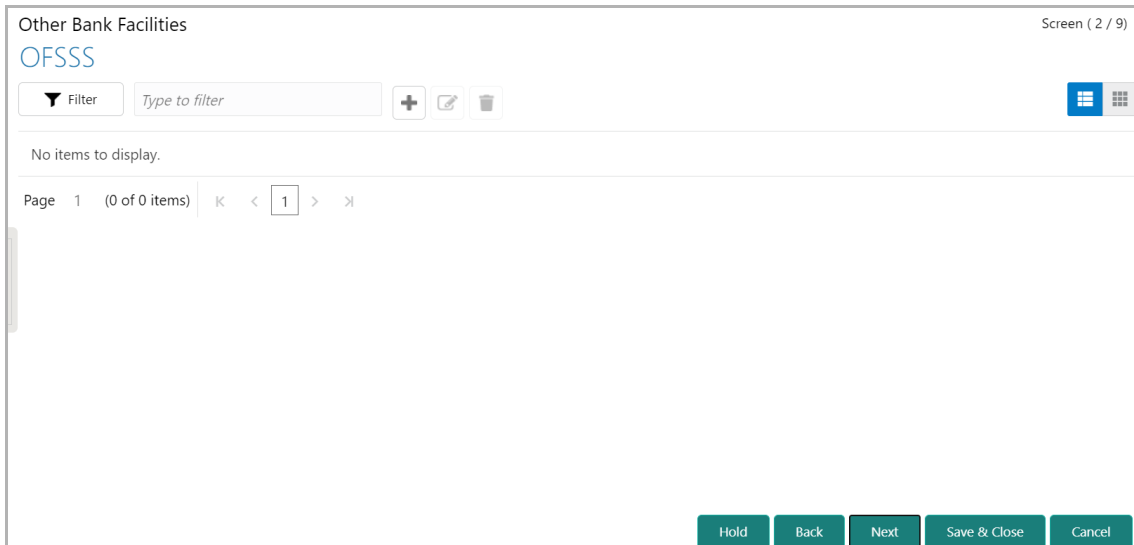
42. To change the view of the *Customer Info* page to list view, click the List View icon at the top right corner.

43. To change the view of the *Customer Info* page to table view, click the Table View icon at the top right corner.

44. To go to the next page, click **Next**. The *Existing Facilities* page appears.

## Other Bank Facilities

Details about the facilities availed by the party from other banks can be captured in this data segment.



45. Click the add icon. The *Facility Details* window appears.

# Chapter 3 - Proposal Initiation

### Facility Details

Bank Name *	Branch Name
<input type="text" value="Corp Bank"/>	<input type="text" value="Urban Branch"/>
Sanction Letter Available	Facility Type *
<input checked="" type="checkbox"/>	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded
Facility Category *	Sanctioned Year
<input type="text" value="Term Loan"/>	<input type="text" value="2019"/>
Take Over	Currency *
<input checked="" type="checkbox"/>	<input type="text" value="USD"/>
Sanctioned Amount *	Outstanding Amount
<input type="text" value="\$10,000,000.000"/>	<input type="text" value="\$5,000,000.000"/>
Rate of Interest	Tenor
<input type="text" value="12"/>	<input type="text" value="30"/>
Secured	
<input checked="" type="checkbox"/>	

46. In the **Bank Name** and **Branch Name** fields, type the name of other bank from which the party has availed facility.
47. Enable the **Sanction Letter Available** switch, if sanction letter is available for the other bank facility.
48. Choose the **Facility Type**. The options available are **Funded** and **Non-Funded**.
49. Select the **Facility Category** from the drop down list.
50. In the **Sanctioned Year** field, type the year in which the other bank facility is sanctioned.
51. Enable the **Take Over** switch to add the other bank facility in funding requirement hop.
52. Search and select the **Currency** for the **Sanctioned Amount**.
53. In the **Sanctioned Amount** field, specify the initial facility amount sanctioned by the other bank.

# Chapter 3 - Proposal Initiation

- 54. Specify the **Outstanding Amount** to be paid by the party.
- 55. Specify the **Rate of Interest** at which facility is offered by the other bank.
- 56. Specify the **Tenor** of the other bank facility.
- 57. Enable the **Secured** switch, if the other bank facility is secured with collateral.
- 58. Click **Create**. Other bank facility is added and displayed as shown below:

The screenshot shows the 'Other Bank Facilities' interface. At the top, it says 'Other Bank Facilities' and 'OFSSS'. There is a filter section with a dropdown arrow and a text input field labeled 'Type to filter'. To the right of the filter are icons for adding, editing, and deleting. In the top right corner, it says 'Screen ( 2 / 9)'. Below the filter, there is a facility card with a circular icon on the left. The card contains the following information: Facility Id: EF203221026, Facility Category: Term Loan, Outstanding Amount: \$20,000.00, and Product Type: Funded. Below the card, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' with navigation arrows. At the bottom right, there are five buttons: Hold, Back, Next, Save & Close, and Cancel.

- 59. To change the list view to table view, click the table view icon at the right corner. View is changed as shown below:

The screenshot shows the 'Other Bank Facilities' interface in table view. At the top, it says 'Other Bank Facilities' and 'OFSSS'. There is a filter section with a dropdown arrow and a text input field labeled 'Type to filter'. To the right of the filter are icons for adding, editing, and deleting. In the top right corner, it says 'Screen ( 2 / 9)'. Below the filter, there is a table with the following columns: Select, Bank Name, Branch Name, Take Over, Product Type, Facility Category, Currency, Sanctioned Amount, and Outstanding Amount. The table contains one row with the following data:  in the Select column, 'Corp Bank' in the Bank Name column, 'Urban Branch' in the Branch Name column, 'Yes' in the Take Over column, 'Funded' in the Product Type column, 'Term Loan' in the Facility Category column, 'USD' in the Currency column, '\$50,000.00' in the Sanctioned Amount column, and '\$20,000.00' in the Outstanding Amount column. Below the table, there is a pagination control showing 'Page 1 of 1' with navigation arrows. At the bottom right, there are five buttons: Hold, Back, Next, Save & Close, and Cancel.



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

# Chapter 3 - Proposal Initiation

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

**Filter** Reset Apply

Limit

Joint Customer

Bank Name

Branch Name

Take Over

Product Type

Term Loan

Working Capital Finance

AR Finance

Overdraft

Letter Of Credit

Guarantee

Others

Currency

USD

From Amount

To Amount

61. Type and / or select the filter parameters.

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



# Chapter 3 - Proposal Initiation

63. 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.

64. To modify the other bank facility information, **Select** the required facility and click the edit icon. The *Facility Details* window appears.

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

66. To delete the other bank facility information, **Select** the facility and click the delete icon.

67. To add other bank facilities detail of the child party, click the down arrow next to the party name in the left corner. Child party list appears.

68. Select the required child party. The *Other Bank Facilities - [party name] > [child party name]* page appears.

69. Add the other bank facility information of the child party and click **Next**. 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.

Write up

Corporation

Filter Type to filter

No Data Found

Hold Back Next Save & Close Cancel

Screen ( 5 / 6)

# Chapter 3 - Proposal Initiation

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

Writeup

Writeup Category \* BOVR   Business overview

Undo Redo Bold Italic Underline Text Color Font Size Bulleted List Numbered List Link Unlink H1 H2 >

Sample writeup

71. 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

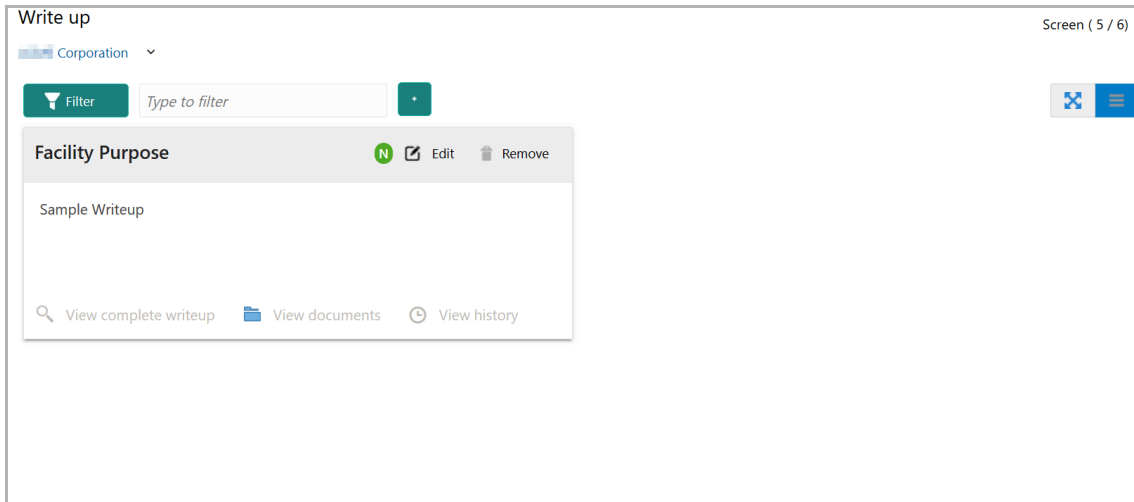
Writeup Category Code	Writeup Category Description
PURP	Facility Purpose
PRIC	Facility Pricing Writeup
F005	Facility Customer Relationship Writeup
MKTI	Market Intelligence
BOVR	Business overview
CALL	Call Report
PIPE	PIPELINE

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

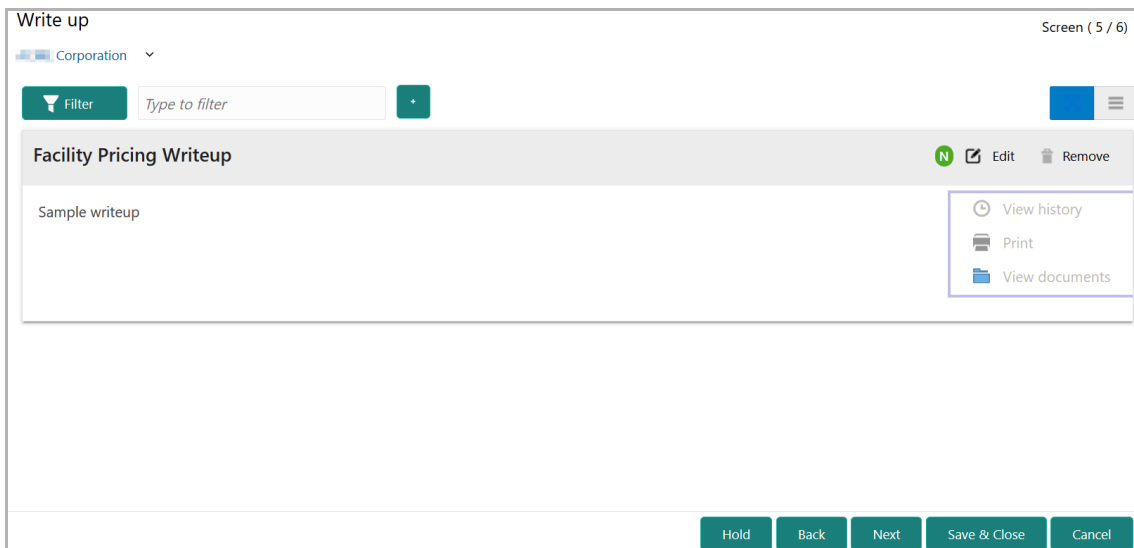
72. Click on the required category code. Selected code is displayed in the **Writeup Category** field.

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

# Chapter 3 - Proposal Initiation



74. 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:



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

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

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

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

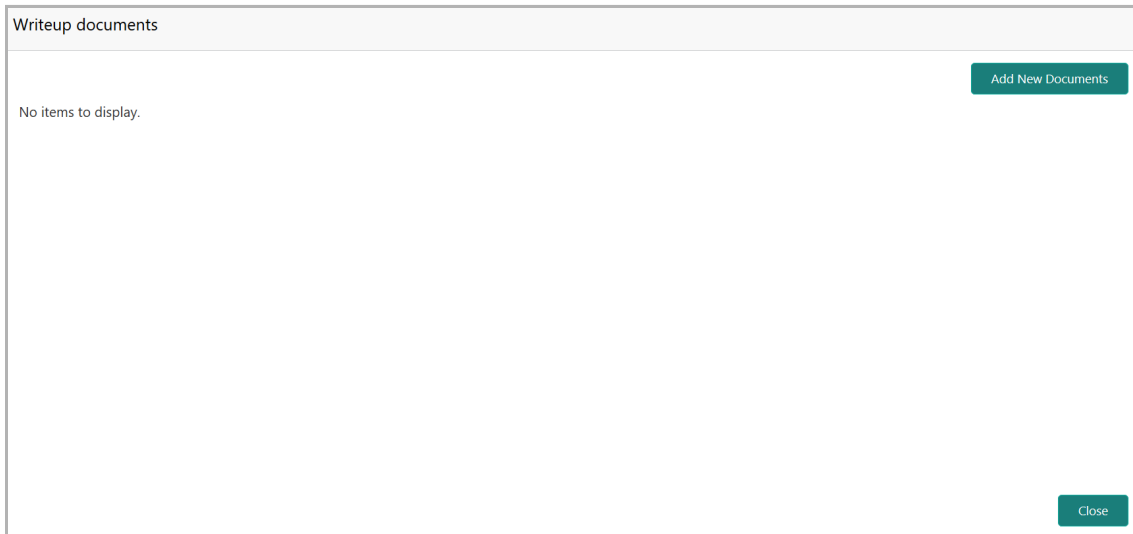
79. To print the write up, click the **Print** icon.



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

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

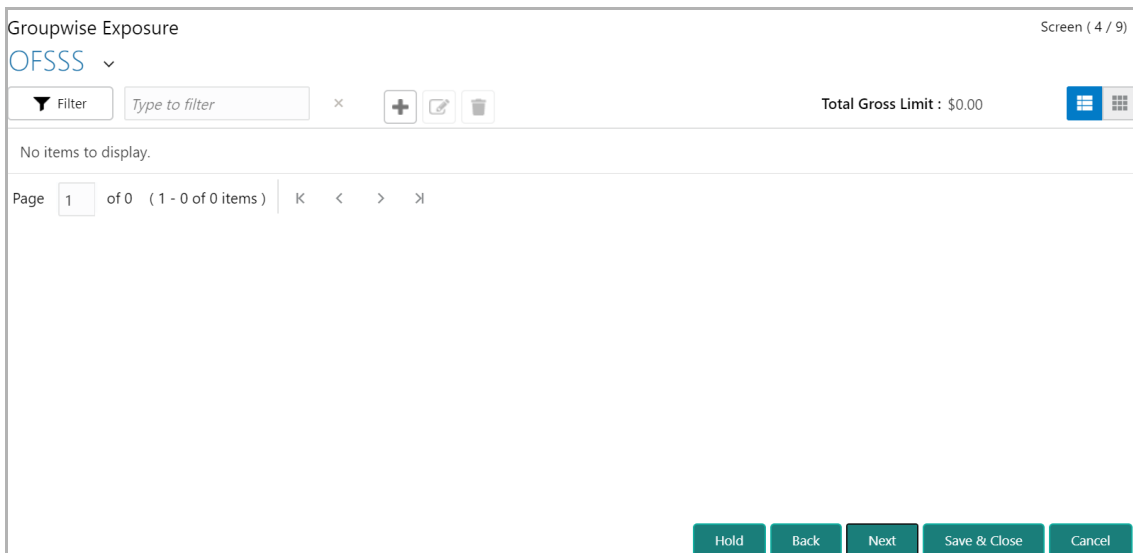
# Chapter 3 - Proposal Initiation



81. To add new documents, click **Add New Documents**.
82. To exit the Writeup documents window, click **Close**.
83. To go to the next page, click **Next**. The *Groupwise Exposure* page appears.

## Groupwise Exposure

This data segment allows to capture exposure details of the customers and their connected parties.



84. Click the add icon. The *Groupwise Exposure Details* window appears:

# Chapter 3 - Proposal Initiation

### Groupwise Exposure Details

Entity Name *	Customer Name *
<input type="text" value="Uniserve Bank"/>	<input type="text" value="OFSS"/>
Relation *	Currency *
<input checked="" type="radio"/> Borrower <input type="radio"/> Connected Party	<input type="text" value="INR"/>
Approved Limit *	Outstanding Limit Amount *
<input type="text" value="₹6,000,000.00"/>	<input type="text" value="₹2,000,000.00"/>
Tenor *	Commitment Status *
<input type="text" value="24"/> <input type="button" value="v"/> <input type="button" value="^"/>	<input type="text" value="Committed"/>

85. In **Entity Name** field, enter the name of bank from which the organization has availed facility.

86. In **Customer Name** field, enter the name of the party or the child party.

87. Select the **Relation** as **Borrower**, if party name is provided in the **Customer Name** field. If child party name is provided in the **Customer Name** field, select the **Relation** as **Connected Party**.

88. Search and select the **Currency** in which the facility is offered from the mentioned bank.

89. Specify the following details about the facility:

- Approved Limit
- Outstanding Limit Amount
- Tenor

90. Select the **Commitment Status** from the drop don list. The options available are **Committed** and **Uncommitted**.

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

# Chapter 3 - Proposal Initiation

The screenshot displays the 'Groupwise Exposure' interface. At the top right, it indicates 'Screen ( 4 / 9)'. Below the title, there is a dropdown menu for 'OFSS' and a 'Filter' button. A search bar with the placeholder 'Type to filter' and a close icon is present. To the right, the 'Total Gross Limit : \$6,000,000.00' is shown along with a list view icon. The main content area contains the following details:

<b>Entity Name:</b> Uniserve Bank	<b>Currency:</b> INR	<b>Tenor:</b> 24
<b>Customer Name:</b> OFSS	<b>Approved Limit:</b> ₹6,000,000.00	<b>Commitment Status:</b> Committed
<b>Relation:</b> Borrower	<b>Outstanding Limit Amount:</b> ₹2,000,000.00	

Below the details, there is a pagination control showing 'Page 1 of 1 ( 1 - 1 of 1 items )' and navigation arrows. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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



If the organization or its connected party has availed facility from more than one bank, add all the groupwise exposure details by clicking add icon again.

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

# Chapter 3 - Proposal Initiation

**Filter** Reset Apply

Relation

Borrower

Connected Party

---

Tenor

---

Currency

USD

---

From Amount

---

To Amount

---

Commitment Status

Committed

Uncommitted

94. Type and / or select the filter parameters.

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

96. To filter the groupwise exposure using single filter parameter, type the parameter directly in **Type to filter** text box.



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

97. To edit the groupwise exposure information, **Select** the required exposure from the list. Edit icon is enabled.

98. Click the edit icon. *Groupwise Exposure Details* window appears.

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

100. To delete the groupwise exposure information, **Select** the exposure and click delete icon.

# Chapter 3 - Proposal Initiation

101. To add groupwise exposure detail of the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.
102. Select the required customer. *Groupwise Exposure - [organization name] > [customer name]* page appears.
103. Add the groupwise exposure information of the customer and click **Next**. *Connected Parties* page appears.

## Connected Parties

If the party's connected party is already linked with your bank, the connected party information can be added during proposal initiation.

Connected Parties Screen ( 5 / 9)

OFSSS ▾

Filter  ×

No items to display.

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

Hold Back Next Save & Close Cancel

104. Click the add icon. The *Connected Parties Details* window appears.

Connected Party Details

Customer No.  Fetch Details Name

Cash Cover  Total Gross Facility

Approved Funded Sell Down  Total Net Facility

Approved Unfunded Sell Down

Facility Details:

Line Code	Line Serial	Limit Amount	Commitment Status	Tenor (months)
No data to display.				

Page 1 (0 of 0 items)

Create Close



# Chapter 3 - Proposal Initiation

105. Search and select the Customer No of the connected party.

106. Click **Fetch Details**. Following details about the connected party are fetched and displayed:

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

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

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

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



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

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

**Filter** Reset Apply

Customer No.

Name

Currency  
USD

From Gross Amount

To Gross Amount

111. Type and / or select the filter parameters.

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

# Chapter 3 - Proposal Initiation

113. To filter the connected parties using single filter parameter, type the parameter directly in **Type to filter** text box.



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

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

115. Click the edit icon. *Connected Party Details* window appears.

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

117. To delete the connected party, **Select** the party and click delete icon.

118. To add connected party details of the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.

119. Select the required customer. *Connected Parties - [organization name] > [customer name]* page appears.

120. Add the connected party details of the customer and click **Next**. The *Funding Requirement* page appears.

## Funding Requirement

You can capture the funding requirement of your customer (party) in this data segment by adding a facility for the party. If all the details are available, it can be captured in this stage. Otherwise, the details can be captured in further stages.

The facility can be either directly created or created using the Facility Template maintained at the Maintenance module.

Before creating the facility, Liability details must be captured for the facility.



Liability details cannot be captured, if the Group Concentration Limit application is selected during credit proposal initiation.

# Chapter 3 - Proposal Initiation

Funding Requirement Screen ( 6 / 9)

OFSSS

Liability details

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

Filter  + ↶ T List View Table View Facility Structure

0 <span style="background-color: green; color: white; padding: 2px;">NEW</span>	Facility Id: <b>F20322625</b>	Requested Amount: <b>\$20,000.00</b>	Product Type: <b>Funded</b>	<span>⋮</span>
	Facility Description:	Facility Category: <b>Term Loan</b>	Next Review Date:	

Hold Back Next Save & Close Cancel

If the **Take Over** check box is selected while adding existing facility, the added existing facility is displayed in the *Funding Requirement* page.

121. To add the liability details, expand and mouse hover on the **Liability details** section. The **Edit** icon appears.

122. Click the **Edit** icon. The *Liability Details* window appears.

Liability Details

**Currency**  
Requested Liability Currency: \*  
USD

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

Cash Cover \$20,000.00

Proposed Funded Sell Down \$30,000.00  
Proposed Unfunded Sell Down \$20,000.00  
Approved Funded Sell Down  
Approved Unfunded Sell Down

**Dates**  
Next Review Date \* Nov 30, 2020  
Requested Expiry Date \* Nov 30, 2021

Additional Fields  
*No Additional fields configured!*

Save Cancel

## Currency

123. In the **Requested Liability Currency** field, search and select the currency in which the liability is requested by the entity.

# Chapter 3 - Proposal Initiation

---

## Amount

124. Specify the following details:

- Requested Liability Amount - Liability amount requested by the entity
- Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital
- Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations
- Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan
- Cash Cover - Amount deposited by the entity in your bank
- Proposed Funded Sell Down - Funded sell down proposed for the entity
- Proposed Unfunded Sell Down - Unfunded sell down proposed for the entity
- Approved Funded Sell Down - Funded sell down approved for the entity
- Approved Unfunded Sell Down - Unfunded sell down approved for the entity

## Dates

125. Select the **Next Review Date** for the Credit Proposal application.

126. Select the **Requested Expiry Date** for the liability based on your customer request.

127. Click **Save**. Details are updated in the **Liability details** section.

128. To view the added Liability, mouse hover on the Liability details section and click **View**.

## Creating Facility without Template

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

# Chapter 3 - Proposal Initiation

New Facility

Take over other bank facility

Line Code \* 22

Parent Facility Id TERMLOAN3 - test

Currency \* USD

Tenor 12

Commitment Status  
 Committed  Uncommitted  Cascade

Line Serial Number \* 33

Facility Type \*  
 Funded  Non Funded

Cascade

Requested Amount \* \$50,000.00

Line Expiry Date \* Nov 30, 2021

Secured?   Cascade

Facility Description \* Facility for Tata motors

Facility Category Term Loan

Next Review Date \* Dec 31, 2020

Availability Period  
Availability Period

Revaluation Required  
 Rate Agreement Required

Additional Fields

UDF

Save Save & Configure Close

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

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

To add a new funding requirement:

131. Type the **Line Code**.
132. Type the **Line Serial Number**.
133. Type the **Facility Description**.
134. Select the **Parent Facility Id** from the drop down list.
135. 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.

136. Select the **Facility Category** from the drop down list.
137. Search and select the **Currency** in which the facility has to be offered.
138. Specify the amount requested by the organization in **Requested Amount** field.
139. Click the calendar icon and select the **Next Review Date** for the facility.
140. Type the **Tenor** for the facility.
141. Select the **Line Expiry Date**.

# Chapter 3 - Proposal Initiation

- 142. Specify the **Availability Period** for the facility.
- 143. 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.

- 144. 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.

- 145. 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.
- 146. 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.
- 147. To save the details and exit the *New Facility* window, click **Save**.
- 148. To add further details about the facility, click **Save & Configure**.
- 149. 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.

## Creating Facility with Template

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

Facility Template

Template Code \*  
0022

Template Name  
Test Template

Facility Template

- Liability
  - Working capital facility (1112)
  - Term Loan Facility (2233)

Submit Close

# Chapter 3 - Proposal Initiation

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

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

The screenshot shows the 'Facility Template' interface. At the top, there are two fields: 'Template Code \*' with the value '0022' and a search icon, and 'Template Name' with the value 'Test Template'. Below these is a dark blue sidebar titled 'Available Facility' with a left-pointing arrow. The sidebar contains four items: 'Working Capital Finance', 'Term Loan', 'Letter of Credit', and 'Guarantee'. To the right of the sidebar is a white box titled 'Facility Template' containing a folder icon and the text 'Liability'. Below this are two items: 'Working capital facility (1112)' and 'Term Loan Facility (2233)', each with a warning icon. At the bottom right of the interface are 'Submit' and 'Close' buttons.

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

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

The screenshot shows the 'Facility Template' interface with a facility selected. At the top, there are two fields: 'Template Code \*' with the value '0022' and a search icon, and 'Template Name' with the value 'Test Template'. Below these is a white box titled 'Working capital facility - 1112' with a close icon (x) and a 'Save' button. Below this box are four fields: 'Facility Description \*' with the value 'Working capital facility', 'Next Review Date \*' with the value 'Oct 1, 2020' and a calendar icon, 'Currency \*' with the value 'USD' and a search icon, and 'Requested Amount \*' with the value '\$10,000.00'. At the bottom right of the interface are 'Submit' and 'Close' buttons.

155. Type the **Facility Description**.

156. Select / specify the **Next Review Date** for the facility.

157. Search and select the **Currency** for the **Requested Amount**.

158. Specify the **Requested Amount**.

159. Click **Save**.

# Chapter 3 - Proposal Initiation

160. After providing details for all the facilities in the **Facility Template** section, click **Submit**. Facility is created and listed as shown below.

The screenshot shows the 'Funding Requirement' interface for 'OFSS'. It displays liability details: Branch 004, Liability Number 202374510, and Requested Liability Amount \$50,000.00. Below this is a list of facilities with a context menu open over the first facility (ID: F20241574). The context menu options are: Edit Facility, Create Sub Limit, Remove Facility, and Link Document. At the bottom are buttons for Hold, Back, Next, Save & Close, and Cancel.

Branch	Liability Number	Requested Liability Amount
004	202374510	\$50,000.00

Facility ID	Requested Amount	Facility Category	Product Type	Next Review Date
00222 NEW F20241574 Term loan for OFSS	\$50,000.00	Term Loan	Fun	
0 NEW F20237076	\$25,000.00	Term Loan	Fun	

## Linking Existing Facilities

If the **Take Over** check box is not enabled while adding existing facilities, the user can link the existing facilities with the funding requirement using this option.

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

The screenshot shows the 'Link Existing Facilities' window. It contains a list of two existing facilities. Each facility entry includes a clock icon, Facility ID, Facility Category, Outstanding Amount, Take Over status, and Product Type. At the bottom, there is a pagination control showing 'Page 1 of 1 (1-2 of 2 items)' and a 'Link' button.

Facility ID	Facility Category	Outstanding Amount	Take Over	Product Type
EF20237144	Term Loan	\$25,000.00	No	Funded
EF20237145	Term Loan	\$25,000.00	No	Funded

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

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



# Chapter 3 - Proposal Initiation

164. Select the required existing facility and click **Link**. Existing facility is added to the funding requirement page.



In the Business Process configuration, the sub menus such as Fee Details, and Pricing can be configured to appear in the facility details window in various stages.

If it is configured to appear in Initiation stage, refer [“Modifying Facility Details” on page 107](#) for information.

165. After adding facilities, click **Next**. The *Collaterals* page appears.

## Collaterals

This data segment allows you to add details about the collaterals submitted by your customer to the bank.

Collaterals Screen ( 7 / 9)

OFSSS ▾

+ Add View Edit Delete

No items to display.

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

Hold Back Next Save & Close Cancel



In the Initiation stage, you can capture the collateral details if information is available. Otherwise, the collateral details can be captured in further stages.

Refer [“Collaterals” on page 66](#) for more information on adding collateral details.

## Summary

The *Summary* page displays a preview of actions performed in the previous pages for verification purpose.

# Chapter 3 - Proposal Initiation

OFSS Summary

**Customer Information**

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

Customer ID PTY210403022	Register No	Legal Status Pvt Ltd	Liability Amount \$500,000.00	Is KYC Compliant No	Share Holders 0	Contractors 0	Guarantors 0	Bankers 0
-----------------------------	-------------	-------------------------	----------------------------------	------------------------	--------------------	------------------	-----------------	--------------

Entities 0 Added	Other Bank Facilities 0 Total Facility 0 Total Takeover		Facilities 1 Added
Collaterals 1 Added	Pricing		
	Interest 0 Added	Charge 1 Added	Commission 0 Added

▶ Pricing

▶ Entities

▶ Other Bank Facilities

▶ Facilities

▶ Collaterals

Hold Back Next Save & Close Cancel

166. Click and expand the following sections to view detailed information about the entities:

- Pricing
- Entities
- Other Bank Facilities
- Facilities
- Collaterals

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

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

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

# Chapter 3 - Proposal Initiation

## Comments

The *Comments* page allows to capture the remarks for the Proposal Initiation stage. Posting comments help the user of next stage to better understand the application.

The screenshot shows a web interface titled "Comments" in the top left corner and "Screen ( 9 / 9 )" in the top right corner. The main content area contains a rich text editor with a toolbar at the top. The toolbar includes icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), font color (A), font size (dropdown), bulleted list, numbered list, link, unlink, indent, outdent, H1, and a right arrow. Below the toolbar is a large text input field with the placeholder text "Enter text here...". Underneath the text field is a green "Post" button. Below the "Post" button is a rectangular area containing the text "No items to display.". At the bottom of the interface, there is a row of seven buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

170. To hold the credit proposal initiation process, click **Hold**.

171. To go back to the previous stage, click **Back**.

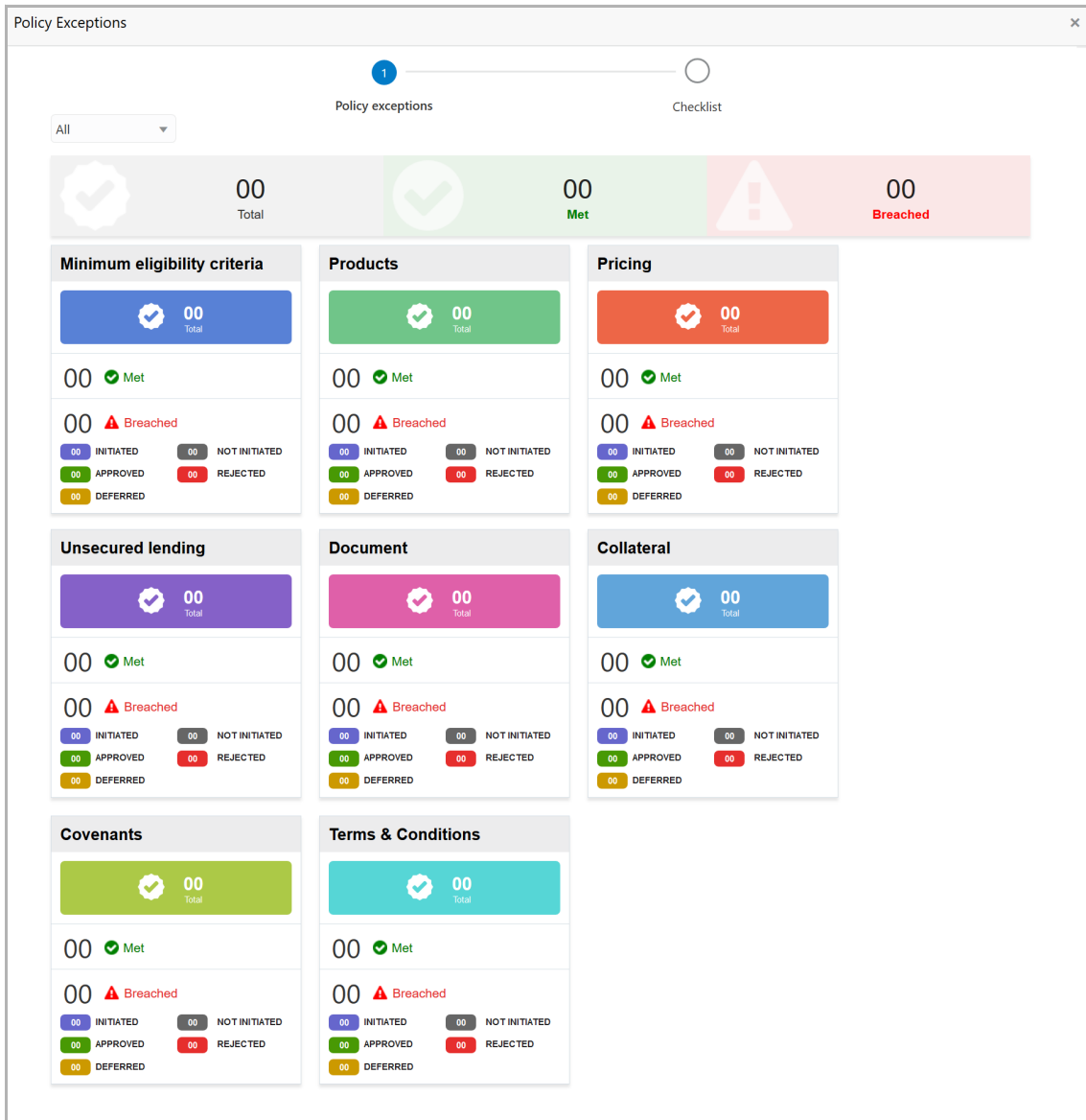
172. To save the process for future edit, click **Save & Close**.

173. To submit the enriched application for evaluation, click **Submit**.

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

Upon clicking the Submit button, the *Policy Exception* window appears.

# Chapter 3 - Proposal Initiation



By default, policy exceptions are displayed for both the organization (party) and its child party.

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

176. Click the **Checklist** data segment.

## Chapter 3 - Proposal Initiation

Checklist ×

No items to display.

Save Checklist

\* Outcome Proceed ▼ Submit

177. Select the **Outcome** as **PROCEED**.

178. Click **Submit**.

Upon submitting the credit proposal application, the application is moved to Proposal Enrichment stage.

# Chapter 4 - Proposal Enrichment

## Proposal Enrichment

In this stage, the member of the operations/credit team enriches the 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 high level overview about the Proposal Enrichment stage.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"><li>• View initiation summary</li><li>• View the group structure</li><li>• View rating</li><li>• View GroupWise exposure</li><li>• View connected party list</li><li>• View other bank facility details</li><li>• View liability proposed and expiry dates</li><li>• View facility proposed and expiry dates</li><li>• View collateral offered</li><li>• View write up submitted as part of initiation</li><li>• View the comments submitted as part of initiation</li></ul>	<ul style="list-style-type: none"><li>• Customer Information<ul style="list-style-type: none"><li>- Modify Group structure</li><li>- Add new companies</li><li>- Capture shareholder details</li><li>- Capture management team details</li><li>- Capture auditor details</li><li>- Capture directors details</li><li>- Capture customer and supplier details</li></ul></li><li>• Financial details<ul style="list-style-type: none"><li>- Upload financial documents, Input key ratios, Capture projections</li></ul></li><li>• Capture customer level covenants and T&amp;C</li><li>• Edit the liability or facility details if required</li><li>• Edit &amp; Enrich the collateral details required</li><li>• Capture write up</li><li>• Upload non financial documents of the customer</li><li>• Capture comments about the customer with regard to enrichment stage</li><li>• Send back the application if additional info required</li><li>• Initiate collateral perfection</li></ul>

### Steps to enrich credit proposal

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

# Chapter 4 - Proposal Enrichment

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

2. **Acquire & Edit** the required Enrichment task. The *Credit Origination - Proposal Enrichment* page summarizing the credit proposal application appears.

## Summary

The *Summary* page displays a preview of actions performed in the previous stages for verification purpose.

**Credit Origination - Proposal Enrichment** Summary

OFSS

**Customer Information**

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

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY210403022		Pvt Ltd	\$500,000.00	No	0	0	0	0

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

Collaterals	Pricing		
1 Added	Interest	Charge	Commission
	0 Added	1 Added	0 Added

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

Hold Back Next Save & Close Cancel

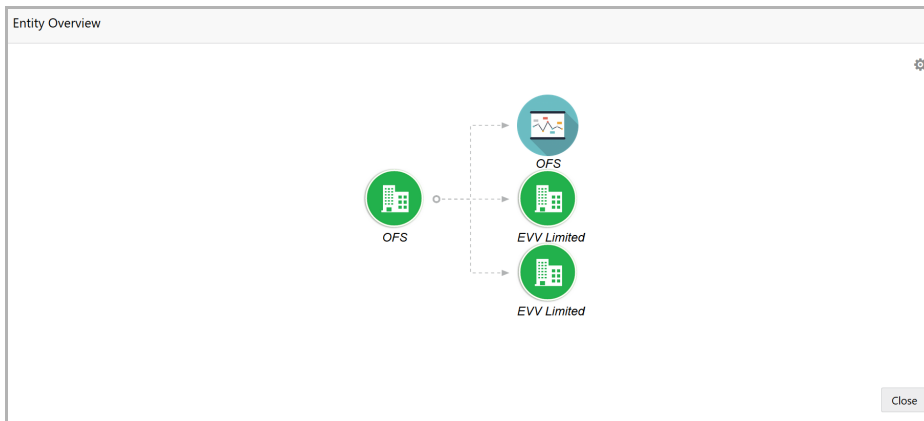
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

# Chapter 4 - Proposal Enrichment

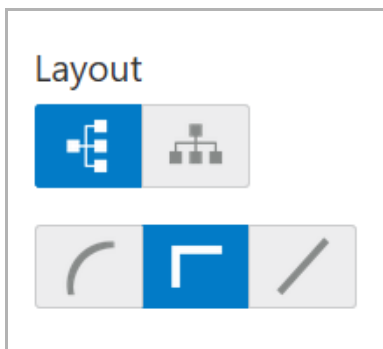
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

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



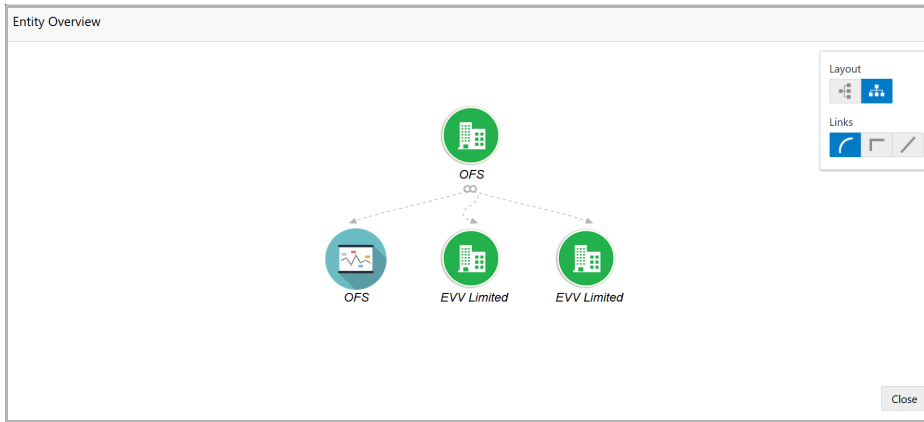
6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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



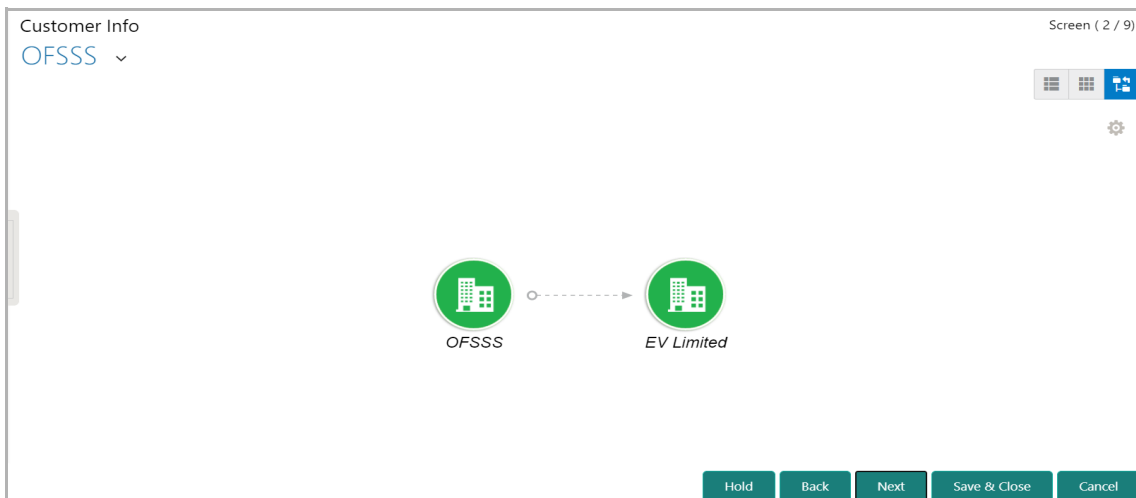
# Chapter 4 - Proposal Enrichment



8. To exit the *Entity Overview* window, click **Close**.
9. To expand **Pricing**, **Entities**, **Other Bank Facilities**, **Facilities** and **Collaterals** sections, click the number in respective count tables or click the triangle in each section.
10. Review the proposal details and click **Next**. The *Customer Info page appears*.

## Customer Info

This data segment allows you to configure the party details and add child parties to the party.



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

11. Right click on the party / child party icon to perform the following actions:
  - Add Customer (not applicable for Joint customer)
  - View
  - Quick View
  - Configure

# Chapter 4 - Proposal Enrichment

- Delete (Not applicable for parent entity)



For information on performing **Add Customer**, **View**, and **Quick View** actions, refer **Existing Facilities** section in Proposal Initiation chapter.

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

OFSSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Demographic Details

Basic Info Address Industry

Company Details Save

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

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

RM Id [REDACTED] Company Web site Facebook URL Twitter URL

Employee Strength 100 No. Of Years In Business 3 No. Of Companies In the Group Country of Risk \* Argentina

Is Blacklisted? [Off] Is KYC Complaint? [On] Last KYC Date May 13, 2018 Listed Company [On]

Language \* ENG Media \* SWIFT

KYC Details

Received [On] Verification Date May 1, 2018 Effective Date May 13, 2018 Verification Method Field Verification

Additional Fields

No Additional fields configured!

Close

## Customer Profile

## Company Details

13. 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

# Chapter 4 - Proposal Enrichment

- Company Website
- Facebook URL
- Twitter URL
- Employee Strength
- No. Of Years In Business
- No. Of Companies in the Group
- Country of Risk

14. Enable the **Is Blacklisted?** switch, if the company is blacklisted.
15. Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.
16. Click the calendar icon and select the **Last KYC Date**.
17. Enable the **Listed Company** switch, if the company is listed.
18. Select the **Language** from the drop down list.
19. Select the **Media** for transactions from the drop down list.

## KYC Details

20. Enable the **Received** switch, if KYC verification details are received for the customer.
21. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
22. Type the KYC **Verification Method**. For example: Field verification.
23. Click **Save**.
24. To add the company address details, click the **Address** tab and then click the **Add** icon. *Address Details* window appears:

Address Details

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

# Chapter 4 - Proposal Enrichment

25. 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**

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

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

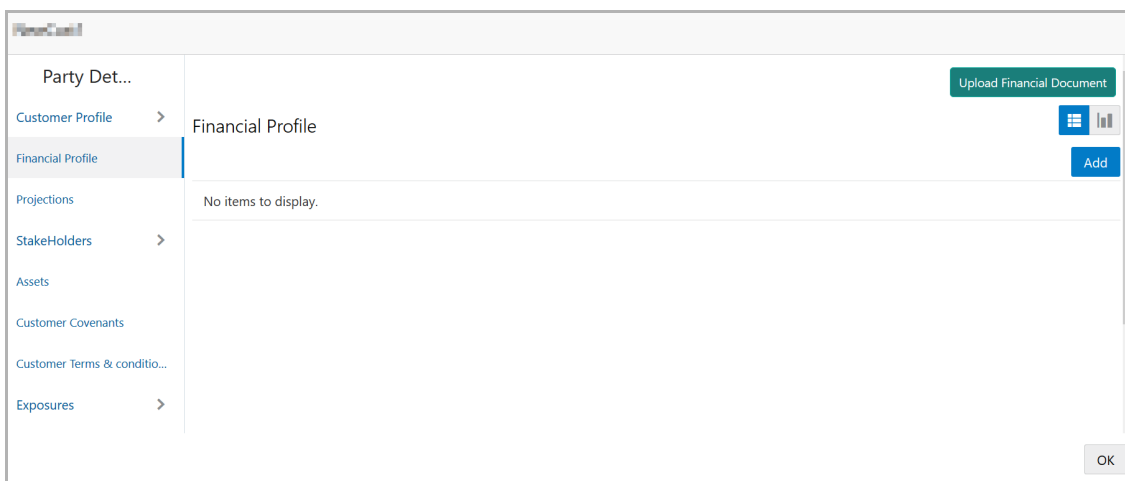


To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**, click the hamburger icon in the required list item and select the required option.

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

## **Financial Profile**

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



# Chapter 4 - Proposal Enrichment

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

The screenshot shows a window titled "Financial Profile" with the following fields and values:

Field	Value
Year *	2020
Currency *	USD
Operating Profit *	\$5,000,000.00
Balance Sheet Size *	\$5,000,000.00
Net Profit *	\$3,000,000.00
Year Over Year Growth	20%
Return On Investment	20%
Return On Equity	11%
Return On Asset	15%

At the bottom right of the window are three buttons: "Add" (green), "Clear" (grey), and "Cancel" (grey).

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

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

33. 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

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

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

# Chapter 4 - Proposal Enrichment

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

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

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

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

Drop files here or click to select

36. Select the **Period** and **Quarter** for which the financial document is to be added.
37. In **Drop files here or click to select** section, drag and drop or click and upload the financial document.
38. Click **Add**. Document is added.

# Chapter 4 - Proposal Enrichment

39. 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

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

Projections

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

Add Clear Cancel

41. Specify the **Year** for which the organization's projection details are to be added.

42. Search and select the **Currency** for the projection details.

43. 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

44. Click **Add**. Organization's projection details are added.

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

# Chapter 4 - Proposal Enrichment

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

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

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

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

Drop files here or click to select

Current selected files:

46. Select the **Period** and **Quarter** for which the projection document is to be added.
47. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.
48. Click **Add**. Document is added.



# Chapter 4 - Proposal Enrichment

49. 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**

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

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

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

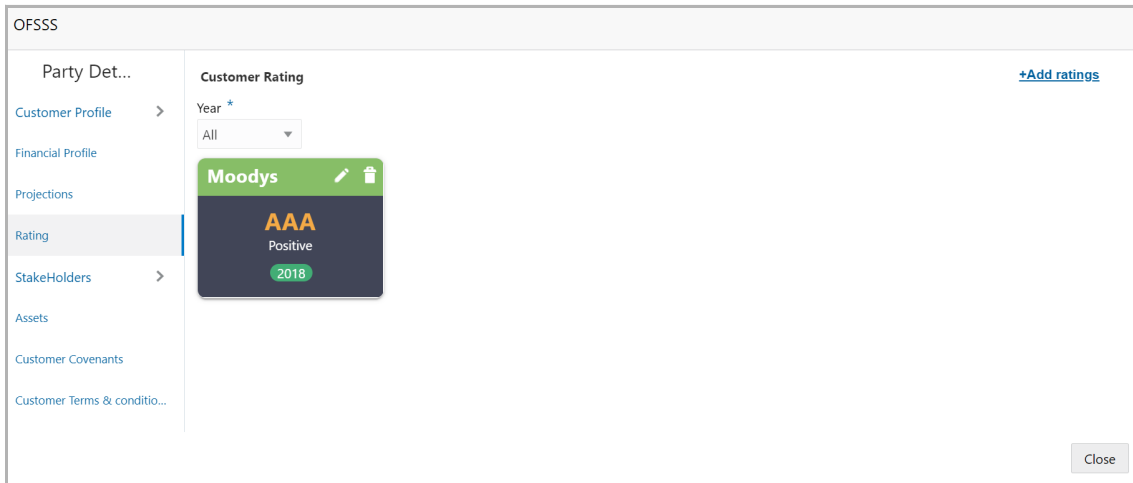
52. Select the following details of the rating:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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

# Chapter 4 - Proposal Enrichment



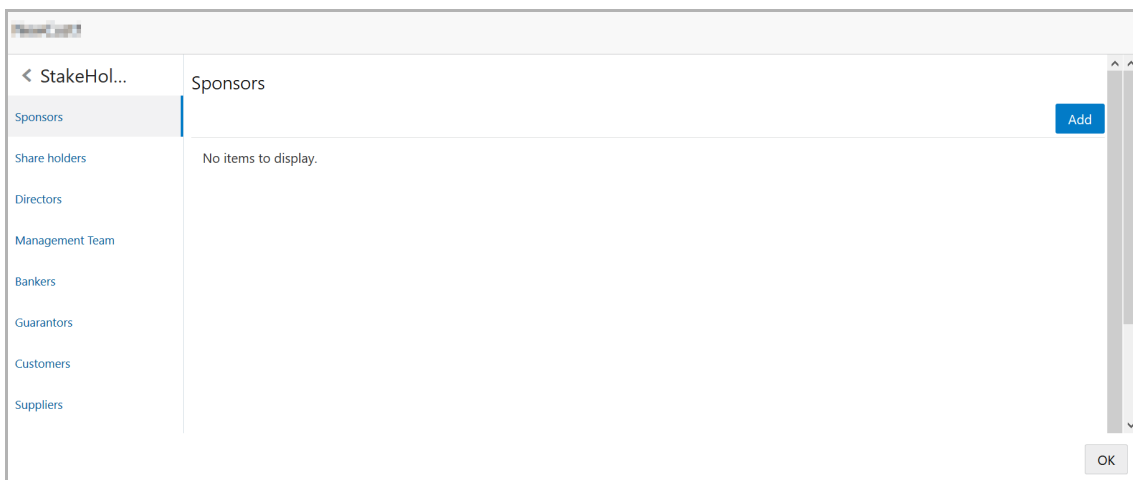
53. To modify the added rating, click the edit icon.

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

## **Stakeholders**

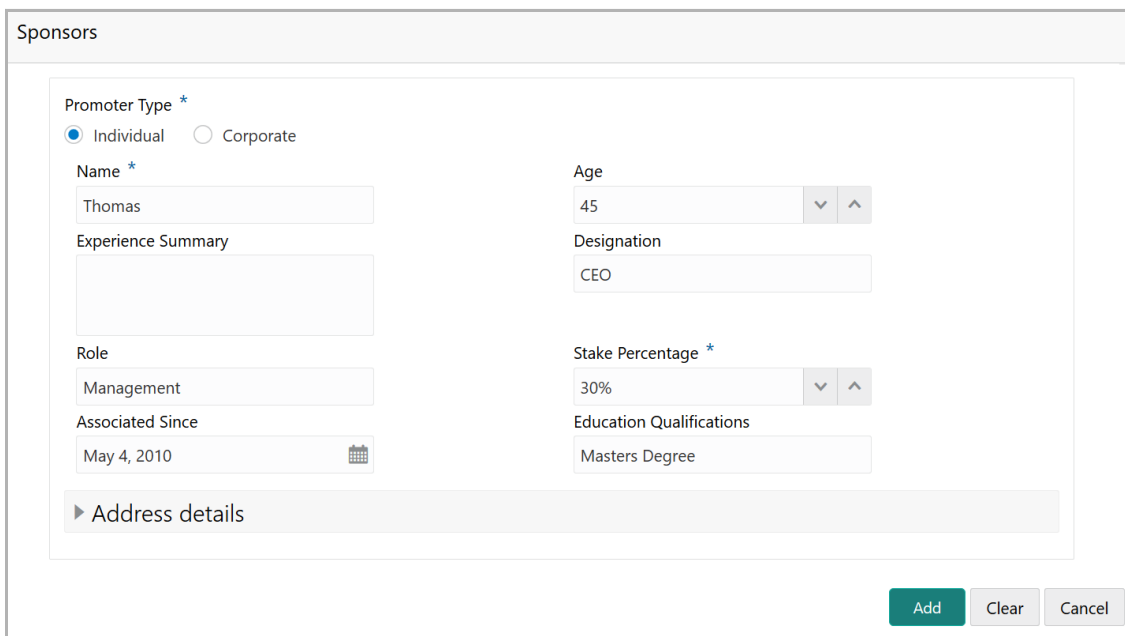
The user can add information about the following stakeholders by clicking the Stakeholders menu:

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



# Chapter 4 - Proposal Enrichment

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



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

56. 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

57. 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

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

# Chapter 4 - Proposal Enrichment

Sponsors

Address details

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

Add Clear Cancel

59. 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**

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



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

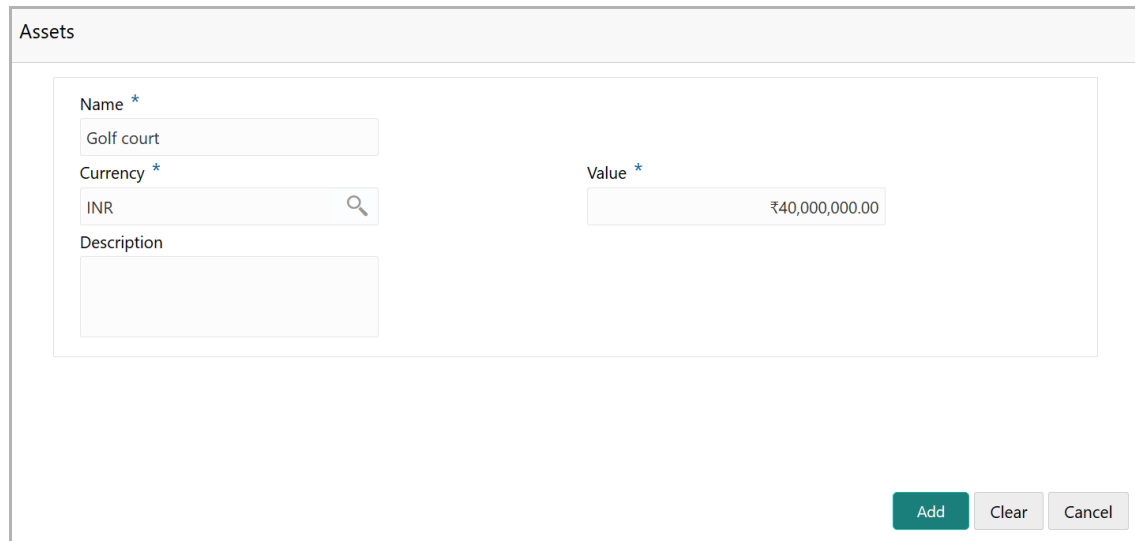


For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer "**Economic Dependency Analysis User Manual**".

# Chapter 4 - Proposal Enrichment

## Assets

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



62. Type the **Name** of the Asset.

63. Search and select the **Currency** for the asset value.

64. Specify the asset **Value**.

65. Type the asset **Description**.

66. 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

Refer [page 131](#) for information on adding and managing covenants for the party.

## Customer Terms & Conditions

67. 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:

# Chapter 4 - Proposal Enrichment

Add Terms And Conditions

Condition Code \*  
TNC1

Condition Description \*  
TNC1

Terms & Conditions \*  
TNC1

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

Compliance Status  
Met

Compliance Remarks

Customer Linkage

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

Create Cancel

68. 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.

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

70. Select the **Compliance Status** of terms and conditions. The options available are **Met** and **Breached**.

71. Specify the **Compliance Remarks**.

72. Enable the **Customer Linkage** flag.

73. Click **Create**. Terms and conditions are linked to the customer and displayed in the **Terms and Conditions** tab.

74. To edit the added terms and conditions, select the terms and conditions record and click the Edit icon.

75. To delete the added terms and conditions, select the terms and conditions record and click the Delete icon.

76. To link documents related to terms and conditions, select the required terms and conditions record and click the **D** icon.

# Chapter 4 - Proposal Enrichment

77. 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

78. To add the exposure details of the entity, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.

79. Click **Country exposure** and then click the add icon. The window is displayed.

Country Dependency Details

Country \* US Currency \* USD

Country Wise Data

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

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Save Cancel

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

## Country Wise Data

81. Specify the amount of **Sales** recorded in the selected country.

82. Specify the amount of **Purchase** made from the selected country.

83. Specify the amount of **Investments** made in the selected country.

84. Specify the amount of **Loans** received from the selected country.

85. Specify the amount of **Deposits** made in the selected country.

# Chapter 4 - Proposal Enrichment

## Country Wise Business Operations

Market Share Percentage *	Presence for Years *	Major Products Sold *	Associated Since *
10%	9	Construction steel	Sep 30, 2010

86. Specify the entity's **Market Share Percentage** in selected country.
87. Specify the entity's **Presence for Years** in selected county.
88. Specify the **Major Products Sold** by the entity in the selected country.
89. 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.

▲ Sales Breakup

+ ✎ 🗑

No items to display.

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

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

Debtor Days: 15

Associated Since \*: Sep 1, 2016

Country: US

Save Cancel

91. Specify the **Customer** of the entity.
92. Specify the **Sales Amount** recorded for the specified customer.
93. Specify the **Percentage of Total Sales** recorded for the specified customer.
94. Specify the **Major Product Sold** to the specified customer.
95. Specify the **Debtor Days** for the specified customer.



# Chapter 4 - Proposal Enrichment

- 96. In the **Associated Since** field, search and select the date on which association between the entity and its customer is established.
- 97. Click **Save**. Sales breakup is added and displayed in the **Sales Breakup** section.
- 98. To edit or delete the added sales breakup, select the record and click the respective icon.

## **Purchase Breakup**

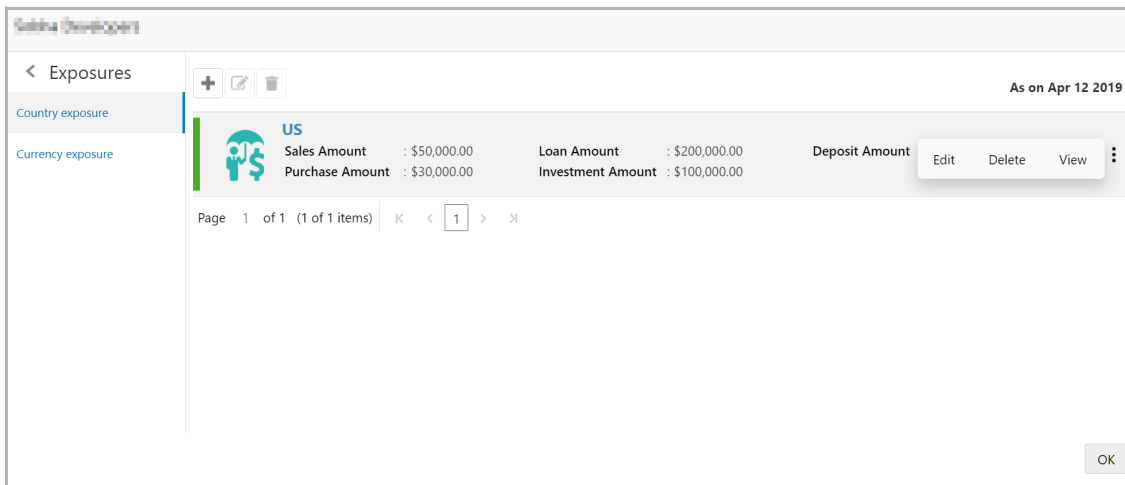
In this section, the user must capture details of all the entity's suppliers in the selected country.

- 99. Click the add icon. The *Purchase Breakup* window appears.

Supplier *	Purchase Amount *	Percentage of Total Purchases *	Major Product Bought	Creditor Days	Associated Since *	Country
Navy Cements	\$30,000.00	50%	Cement	10	Sep 30, 2000	US

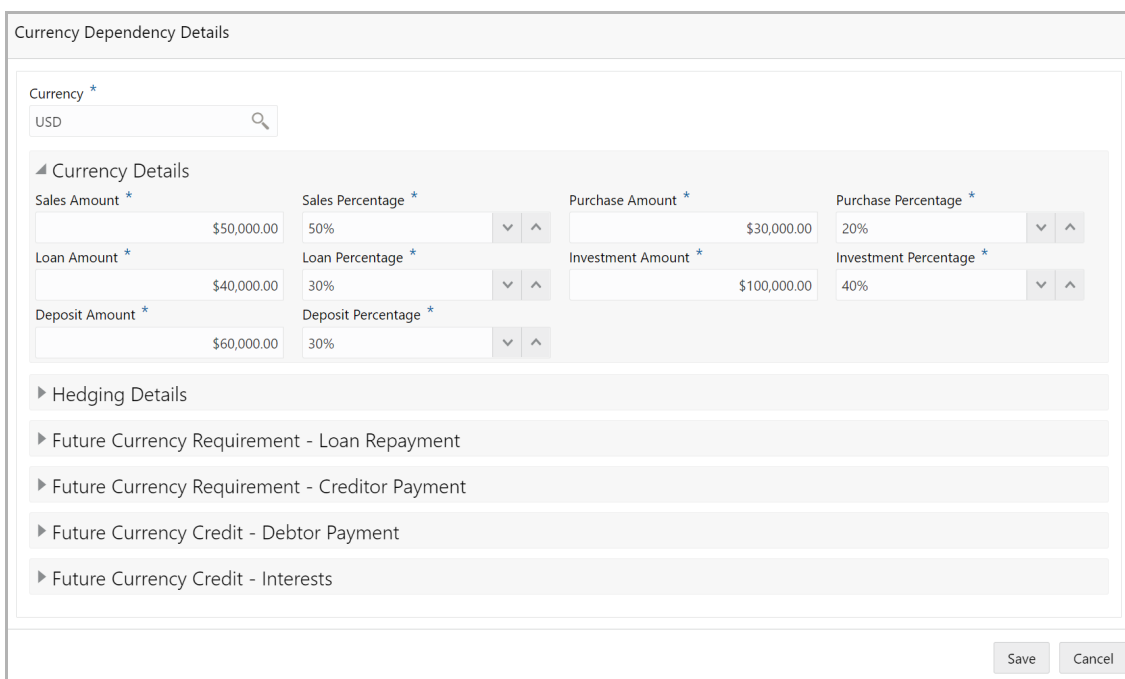
- 100. Specify the name of **Supplier**.
- 101. In the **Purchase Amount** field, specify the amount of products / services purchased by the entity from the supplier.
- 102. Specify the **Percentage of Total Purchases** from the supplier.
- 103. Specify the **Major Product Bought** by the entity from the supplier.
- 104. Specify the **Creditor Days** for the supplier.
- 105. In the **Associated Since** field, search and select the date on which association between the entity and its supplier is established.
- 106. Click **Save**. Purchase breakup is added and displayed in the **Purchase Breakup** section.
- 107. To edit or delete the added purchase breakup, select the record and click the respective icon.
- 108. In the *Country Dependency Details* window, click **Save**. The details are added and displayed as shown below.

# Chapter 4 - Proposal Enrichment



109. 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.

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



111. Search and select the **Currency**.

## Currency details

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

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

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

# Chapter 4 - Proposal Enrichment

- 115. Specify your customer's **Purchase Percentage** with respect to the selected currency.
- 116. Specify the **Loan Amount** availed by your customer in the selected currency.
- 117. Specify your customer's **Loan Percentage** with respect to the selected currency.
- 118. Specify your customer's **Investment Amount** in the selected currency.
- 119. Specify your customer's **Investment Percentage** with respect to the selected currency.
- 120. In the **Deposit Amount** field, specify the amount deposited by your customer in the selected currency.
- 121. 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	<input type="checkbox"/>

- 122. Specify the **Credit Outstanding** amount in the selected currency.
- 123. Specify the **Debit Outstanding** amount in the selected currency.

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

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

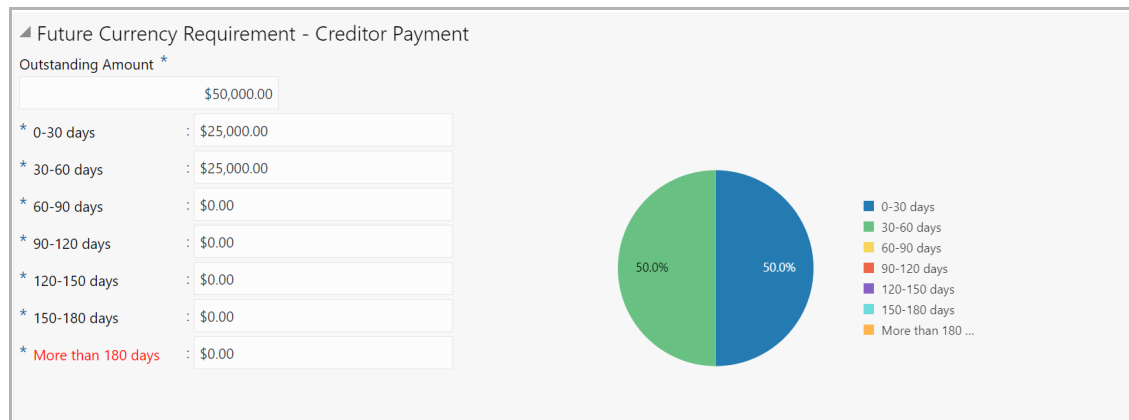
## Future Currency Requirement - Loan Repayment

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

- 125. Specify your customer's **Outstanding Loan Amount** in selected currency.
- 126. In the **Repayment in current year** field, specify the loan amount to be repaid in the current year.
- 127. In the **Repayment in Next 3 Years** field, specify the loan amount to be repaid in next three years.

# Chapter 4 - Proposal Enrichment

## Future Currency Requirement - Creditor Payment



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

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

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

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

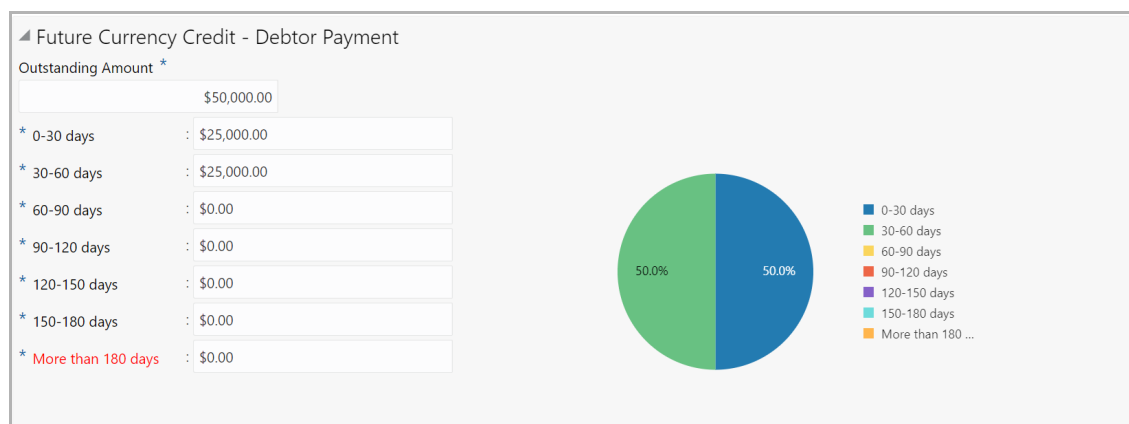
132. Specify the outstanding amount to be paid in **90-120 days**.

133. Specify the outstanding amount to be paid in **120-150 days**.

134. Specify the outstanding amount to be paid in **150-180 days**.

135. Specify the outstanding amount to be paid after 180 days in the **More than 180 days** field.

## Future currency credit - Debtor payment



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

137. Specify the outstanding amount to be received in **0-30 days**.

138. Specify the outstanding amount to be received in **30-60 days**.

139. Specify the outstanding amount to be received in **60-90 days**.

# Chapter 4 - Proposal Enrichment

- 140. Specify the outstanding amount to be received in **90-120 days**.
- 141. Specify the outstanding amount to be received in **120-150 days**.
- 142. Specify the outstanding amount to be received in **150-180 days**.
- 143. Specify the outstanding amount to be received after 180 days in the **More than 180 days** field.

## Future Currency Credit - Interests

Future Currency Credit - Interests		
Investment Amount Interest *	Interest expected in Current Year *	Interest expected next 3 Years *
\$4,500.00	\$1,500.00	\$3,000.00

- 144. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
- 145. In the **Interest expected in current year** field, specify the interest to be received in the Current year.
- 146. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.
- 147. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.
- 148. 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.
- 149. Click **Ok** in the *Party Details* window.
- 150. To go to the next page, click **Next**. The *Writeup* page appears.

## Writeup

Refer ["Write Up" on page 21](#) for information on adding writeup for the party or facility.

After adding writeup, click **Next**. The *Funding Requirement* page appears.

## Funding Requirement

This data segment allows you to modify the facility details added in the Initiation stage as well as to create new facility.

# Chapter 4 - Proposal Enrichment

The screenshot shows the 'Funding Requirement' screen for OFSS. At the top, it displays '004 Branch', '202374510 Liability Number', and '\$50,000.00 Requested Liability Amount'. Below this is a filter section with a search box and view options: List View, Table View, and Facility Structure. A table lists two facilities:

Facility ID	Facility Description	Requested Amount	Facility Category	Product Type	Next Review Date	Actions
00222 NEW	F20241574 Facility Description: Term loan for OFSS	\$50,000.00	Term Loan	Fun		Edit Facility, Create Sub Limit, Remove Facility, Link Document
0 NEW	F20237076 Facility Description:	\$25,000.00	Term Loan	Fun		

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

151. Refer [“Funding Requirement” on page 30](#) for information adding facility with or without template.

152. Refer [“Modifying Facility Details” on page 107](#) for detailed information on configuring the facility.

153. After performing the necessary action in the *Funding Requirement* page, click **Next**. The *Collaterals* page appears.

## Collaterals

You can add basic collateral details of the customer in this data segment, if the collaterals are available for securing the facilities.

Once the Enrichment task is submitted, the Collateral Perfection process is initiated for the 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.

# Chapter 4 - Proposal Enrichment

Collaterals Screen ( 7 / 9)

OFSS ▾

No items to display.

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

154. To add a collateral, click the add icon. The *Collateral Details* window appears.

Collateral Details

Collateral Type * <input type="text" value="Bond"/>	Collateral Category * <input type="text" value="USBOND"/>
Collateral Description * <input type="text" value="Property Bond"/>	Charge Hierarchy * <input checked="" type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3
Collateral Currency * <input type="text" value="INR"/>	Owner Estimated Value * <input type="text" value="₹50,000,000.00"/>
Purpose Of Collateral * <input type="text" value="Security"/>	

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

- Account Receivables
- Accounts Contracts

# Chapter 4 - Proposal Enrichment

---

- 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

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

157. Type the **Collateral Description**.

158. Choose the **Charge Hierarchy**.

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

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

161. Type the **Purpose Of Collateral**.

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



# Chapter 4 - Proposal Enrichment

The screenshot shows the 'Collaterals' interface for 'OFSSS'. At the top right, it says 'Screen ( 7 / 9)'. Below the header, there are four buttons: '+ Add', 'View', 'Edit', and 'Delete'. The main area contains a table with two rows of collateral data:

Collateral Code	Type	Category	Collateral Currency
COL202480492	Vehicle	Passenger Vehicle	USD
COL202480474	Vehicle	Passenger Vehicle	USD

Below the table, there is a pagination control showing 'Page 1 of 1 ( 1 - 2 of 2 items )' and navigation arrows. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.



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

- 163. To view the collateral details, select the collateral record and click the **View** icon.
- 164. To modify the collateral details, select the collateral record and click the **Edit** icon.
- 165. To delete the collateral details, select the collateral record and click the **Delete** icon.



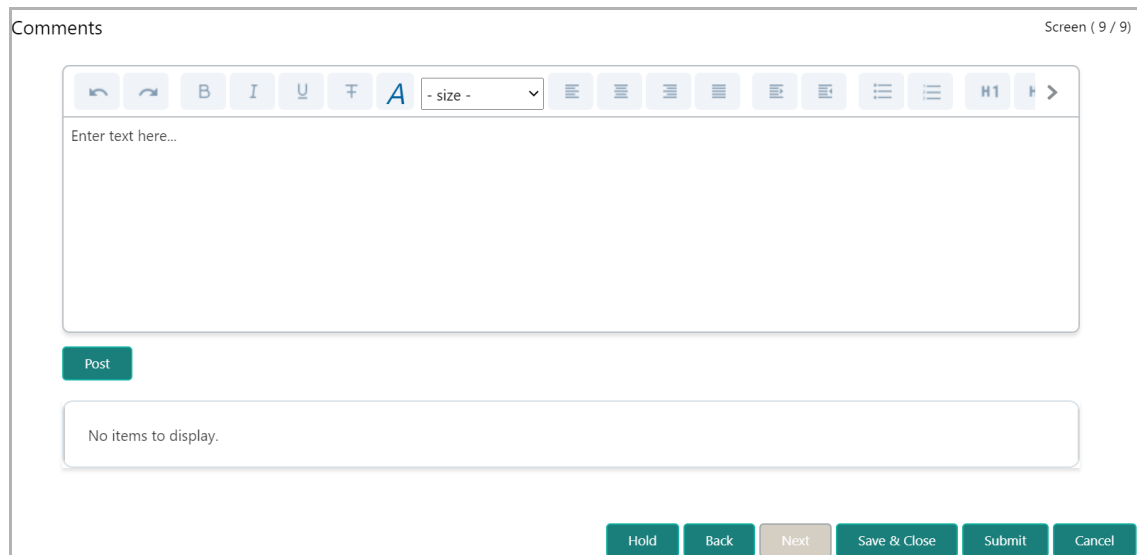
Add, Edit & Delete options for collateral must not be configured to appear in stages after Enrichment stage, because the Collateral Perfection task will be generated only from the Enrichment stage.

- 166. To add collaterals for the customer's child party, click the arrow next to the customer name in the top left corner. The customer list appears.
- 167. Select the required child party. *The Collaterals - [organization name] > [customer name]* page appears.
- 168. Click the Add icon and provide the collateral details.
- 169. After adding all the collaterals, click **Next**. *The Comments* page appears.

# Chapter 4 - Proposal Enrichment

## Comments

The *Comments* page allows to capture the remarks for the overall Enrichment process. Posting comments help the user in next stage to better understand the application.



The screenshot shows a web interface titled "Comments" in the top left corner and "Screen ( 9 / 9 )" in the top right corner. The main content area features a rich text editor with a toolbar containing icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), font color (A), font size (dropdown), bulleted list, numbered list, link, unlink, indent, and H1. Below the toolbar is a large text input field with the placeholder text "Enter text here...". Underneath the text field is a green "Post" button. Below the "Post" button is a rectangular area containing the text "No items to display.". At the bottom of the interface, there is a row of six buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

171. To hold the credit proposal initiation process, click **Hold**.

172. To go back to the previous stage, click **Back**.

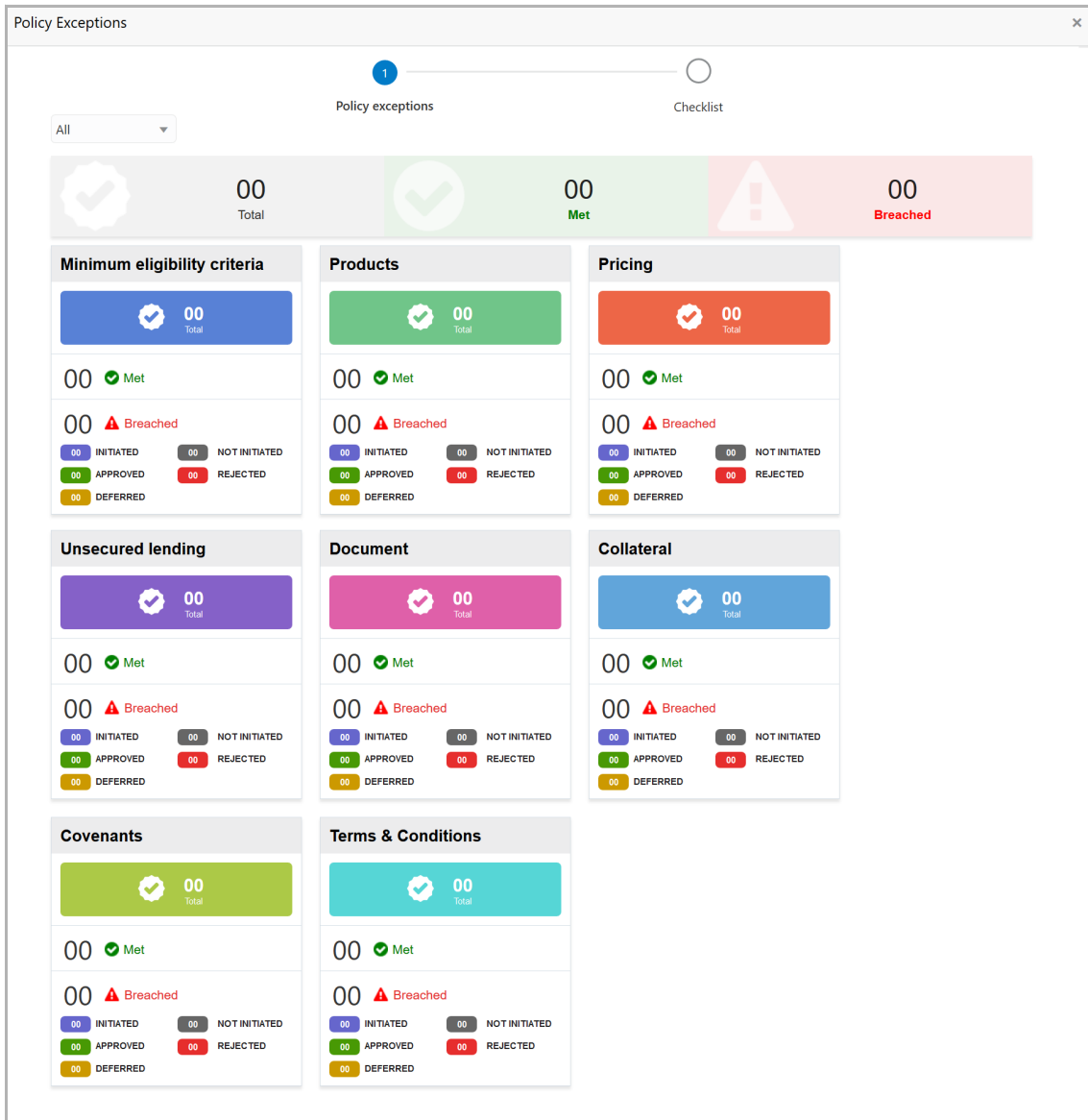
173. To save the process for future edit, click **Save & Close**.

174. To submit the enriched application for evaluation, click **Submit**.

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

Upon clicking the Submit button, the *Policy Exception* window appears.

# Chapter 4 - Proposal Enrichment



By default, policy exceptions are displayed for both the organization (party) and its child party.

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

177. Click the **Checklist** data segment.

# Chapter 4 - Proposal Enrichment

The screenshot shows a web interface for proposal enrichment. At the top, a progress bar indicates two steps: 'Policy exceptions' (step 1) and 'Checklist' (step 2). The 'Checklist' step is currently active. Below the progress bar, there is a text box containing the message 'No items to display.' At the bottom of the form, there is a checkbox labeled 'Is KYC Required', a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

178. Enable the **Is KYC Required** check box, if KYC evaluation task is required to be created.
179. Select the **Outcome** as **PROCEED**.
180. Click **Submit**.

Upon submitting the enriched credit proposal application, the application is moved to multiple parallel stages of evaluation.

# Chapter 5 - Proposal Evaluation

## Proposal Evaluation

In OBCFPM, credit evaluation, legal evaluation and risk evaluation for the proposal can be performed in a parallel manner before sending the proposal to the proposal structuring stage.

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 high level overview about the Credit Evaluation stage.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"><li>• View the customer summary<ul style="list-style-type: none"><li>- Liabilities requested</li><li>- Facilities requested</li><li>- Collateral offered</li><li>- Covenants stipulated</li><li>- T&amp;C stipulated</li><li>- Financials</li><li>- Rating</li><li>- Demographic details</li></ul></li><li>• View comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Perform the Quantitative Analysis<ul style="list-style-type: none"><li>- View ratios and the scores generated</li><li>- View Peer analysis</li><li>- View trend analysis of the ratios</li><li>- View scores generated by system</li></ul></li><li>• Perform the Qualitative Analysis by answering questions about<ul style="list-style-type: none"><li>- Debtor analysis</li><li>- Creditor analysis</li><li>- Sector analysis</li><li>- Global Economic analysis</li><li>- Domestic analysis</li></ul></li><li>• Add write up detailing addition information about the business</li><li>• Capture comments about the credit evaluation done</li><li>• Send back the application if additional info required</li></ul>

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

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

# Chapter 5 - Proposal Evaluation

The screenshot shows the Oracle Free Tasks interface. The top navigation bar includes the Oracle logo, the text 'Free Tasks', and user information 'Bank Futura - C...' and 'Feb 12, 2020'. A sidebar on the left lists various menu items like Collaterals, Core Maintenance, Credit Facilities, etc. The main area contains a table with the following data:

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

At the bottom of the table, there is a pagination control showing 'Page 1 of 27 (1 - 20 of 528 items)' and navigation arrows.

2. **Acquire & Edit** the required Credit Evaluation task. The *Credit Origination - <process name>* page summarizing the proposal appears.

# Chapter 5 - Proposal Evaluation

Credit Origination - Credit Evaluation
Pipeline Analysis | Documents | Collateral Summary
Screen 1 / 3

- Summary
- Credit Evaluation
- Comments

### Summary

OFSS

#### Customer Information

OFSS, A Domestic entity established & operating as a Pvt Ltd Company in IN

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY210403022		Pvt Ltd	\$500,000.00	No	0	0	0	0

#### Facility Summary



\$200,000.00

■ Term loan-44-22



Requested

#### Collateral summary

\$5,000.00  
Total collateral value

0%  
Customer LTV

#### Group entities

1

#### Existing Facilities held with Other Bank

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

#### Scores

⚠

Evaluation not yet done

#### Pricing

1

Total Pricing

<p>0 Interest</p> <p>0 Added 0 Modified 0 Removed</p>	<p>1 Charges</p> <p>1 Added 0 Modified 0 Removed</p>	<p>0 Commission</p> <p>0 Added 0 Modified 0 Removed</p>
---	--	---

#### Groupwise Exposure Details

No data to display

#### Covenants

0

Total Covenants

0 Entry risk	0 Facility risk	0 Financial	0 Non Financial
--------------	-----------------	-------------	-----------------

0 Newly Added

0 Met

0 Breached

#### Terms & conditions

0

Total Terms and Conditions

0 Entry	0 Facility	0 Pre disbursement	0 Post disbursement
---------	------------	--------------------	---------------------

0 Newly added

0 Met

0 Breached

#### Financial Profile

Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

#### Connected Parties

Gross Facility Amount Contribution

No data to display

#### Projections

Show results for Next 3 years

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

#### Ratings

Moody's

AAA Positive 2020

#### Project Summary

No data to display.

Hold Back Next Save & Close Cancel

# Chapter 5 - Proposal Evaluation

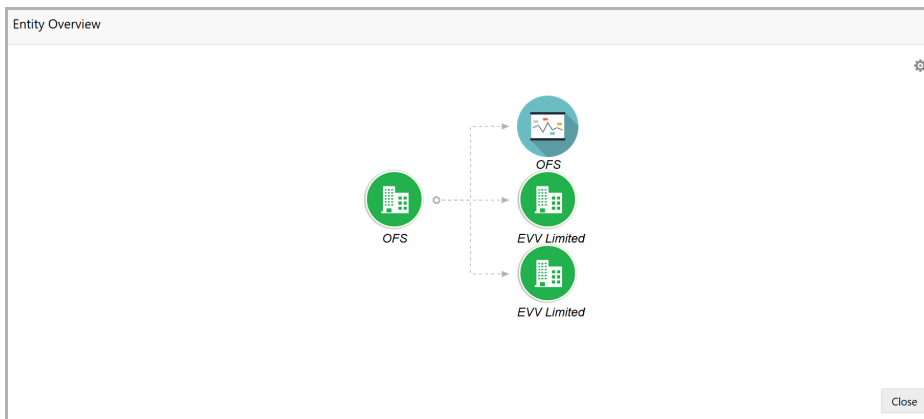
3. To view the sector and industry information, click the industry icon in **customer information** section. The *Industry Details* window appears.

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

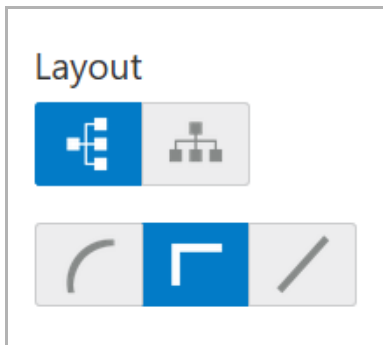
[Close](#)

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

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



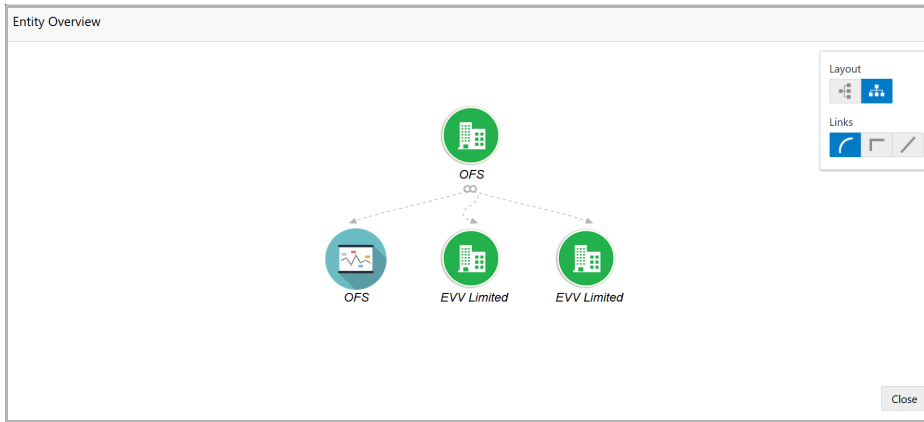
6. To change the layout of the entity overview, click the configuration icon at the top right corner. The *Layout* window appears.



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



# Chapter 5 - Proposal Evaluation



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

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

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

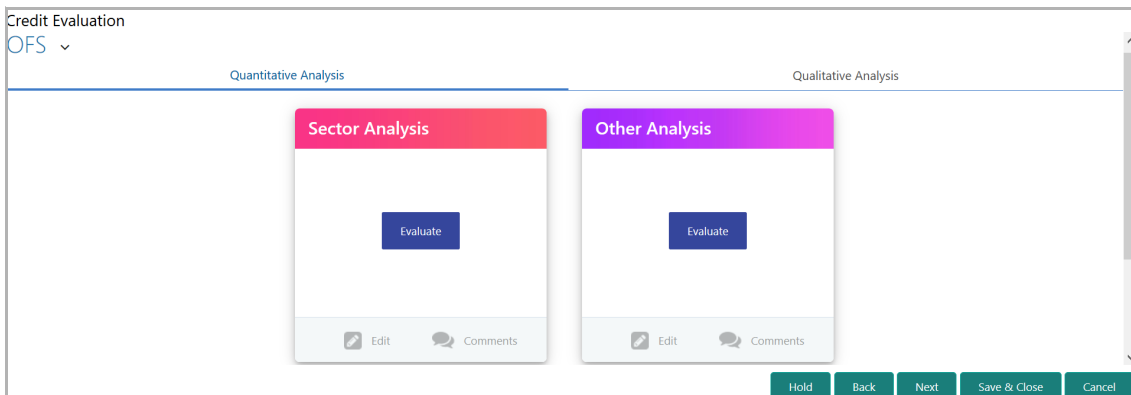
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities held with Other Bank**, **Pricing**, **Covenants**, and **Terms & Conditions** widgets in *Summary* page, click the layout icon and select the required layout.

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

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

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

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



# Chapter 5 - Proposal Evaluation

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

- Quantitative Analysis
- Qualitative Analysis

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

undefined > Sector Analysis

< Previous Category   Next Category >

Total Score  
13

Availability of raw materials   Score 9

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

Yes

No

Status as of 17th March

Cancel   Save

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

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

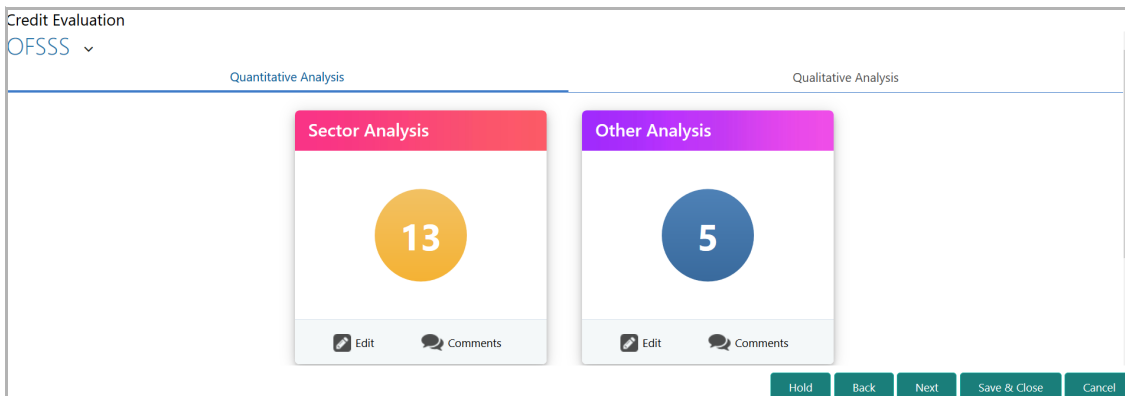
A score is generated and displayed for the sector based on each answer provided.

17. Click **Save**.

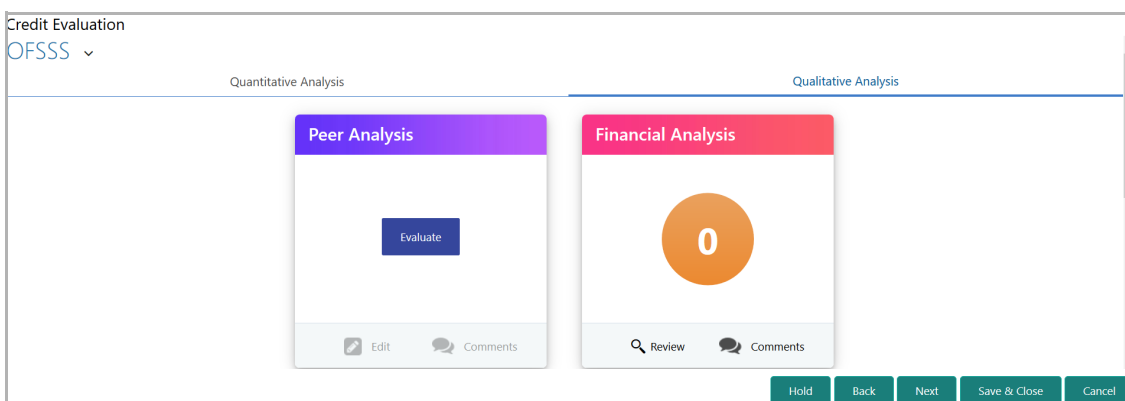
18. To perform other analysis in **Quantitative Analysis**, click **Evaluate** in **Other Analysis** section and answer the questions.

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

# Chapter 5 - Proposal Evaluation



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



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

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

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

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

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

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

# Chapter 5 - Proposal Evaluation

Comments Screen (3 / 3)

Enter text here...

Post

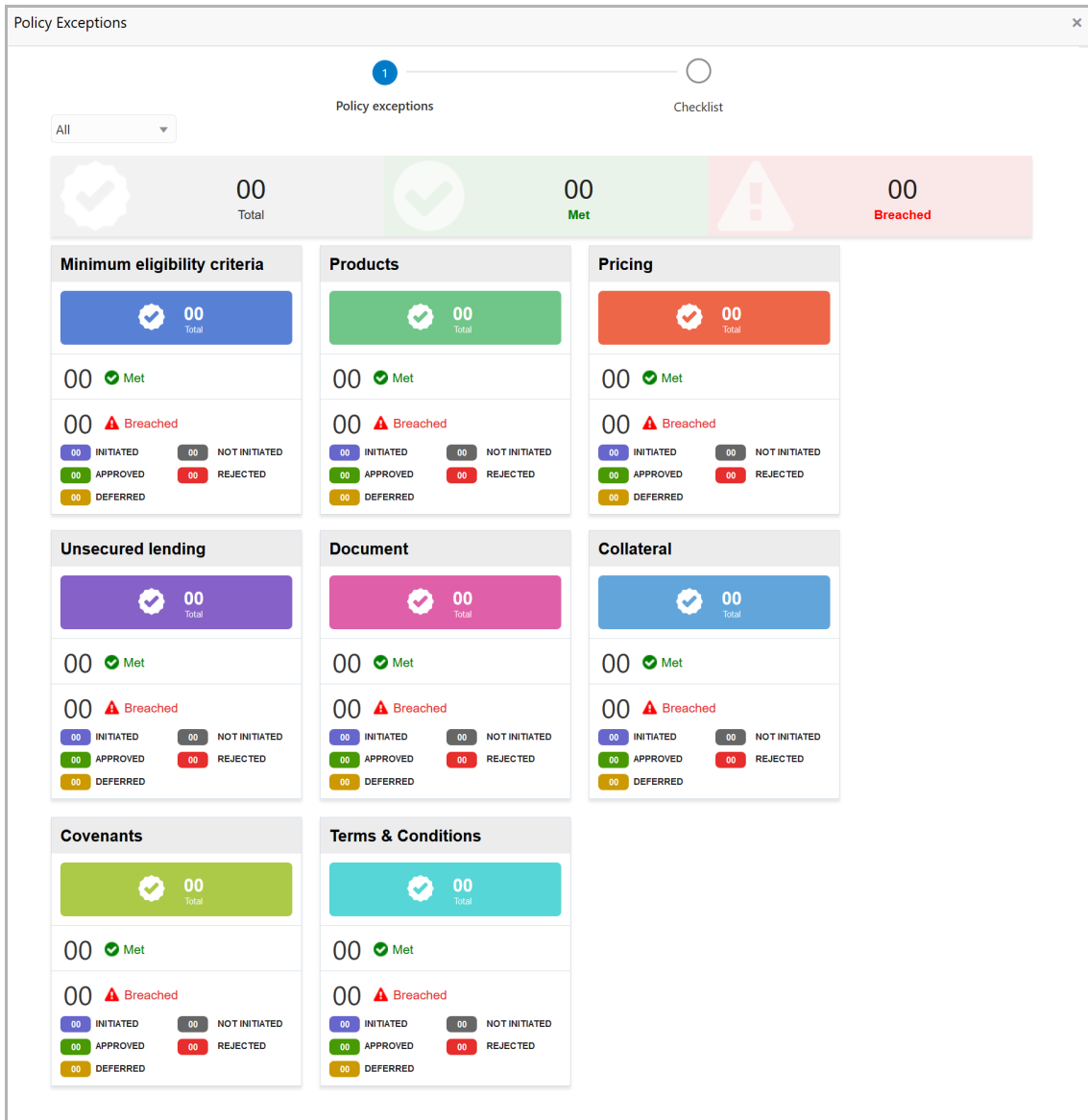
No items to display.

Hold Back Next Save & Close Submit Cancel

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

27. Click **Submit**. The *Policy Exception* window appears.

# Chapter 5 - Proposal Evaluation



By default, policy exceptions are displayed for both the organization (party) and its child party.

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

29. Click the **Checklist** data segment.

# Chapter 5 - Proposal Evaluation

Policy exceptions Checklist

No items to display.

\* Outcome Proceed ▾ Submit

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

31. Click **Submit**.



For information on **Write up** data segment, refer **Proposal Initiation** Chapter.

## Legal Evaluation

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

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"><li>• View the customer summary<ul style="list-style-type: none"><li>- Liabilities requested</li><li>- Facilities requested</li><li>- Collateral Offered</li><li>- Covenants stipulated</li><li>- T&amp;C stipulated</li><li>- Financials</li><li>- Rating</li><li>- Demographic details</li></ul></li><li>• View comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Complete the Legal Evaluation<ul style="list-style-type: none"><li>- Questionnaire</li><li>- Generate Score</li></ul></li><li>• Send back the application if additional info required</li><li>• Capture comments about the Legal evaluation done</li></ul>

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

# Chapter 5 - Proposal Evaluation

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

The screenshot displays the Oracle OBCFPM 'Free Tasks' page. The page features a sidebar on the left with navigation options such as Collaterals, Core Maintenance, Credit Facilities, Customer 360, Customer Search, Dashboard, My Portfolio, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main content area shows a table of tasks with the following columns: Action, Priority, Application Date, Application Number, Branch, Customer Number, Amount, and Process Name. The table contains 10 rows of tasks, all with a priority of 'Low' and a process name of 'Economic Dependence'. The page also includes a top navigation bar with the Oracle logo and user information, and a bottom navigation bar with pagination controls.

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

33. **Acquire & Edit** the required Legal Evaluation task. The *Credit Origination - <process name>* page summarizing the proposal appears.

# Chapter 5 - Proposal Evaluation

Credit Origination - Legal Evaluation
Documents Collateral Summary
Screen 1 / 3

- Summary
- Legal Evaluation
- Comments

### Summary

OFSS

#### Customer Information

OFSS, A Domestic entity established & operating as a Pvt Ltd Company in IN

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY210403022		Pvt Ltd	\$500,000.00	No	0	0	0	0

#### Facility Summary



\$200,000.00

Term loan-44-22



Requested

#### Collateral summary

\$5,000.00

Total collateral value

0%



100% VHCL

Customer LTV

#### Existing Facilities held with Other Bank

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

#### Pricing

1

Total Pricing

<p>0 Interest</p> <p>0 Added 0 Modified 0 Removed</p>	<p>1 Charges</p> <p>1 Added 0 Modified 0 Removed</p>	<p>0 Commission</p> <p>0 Added 0 Modified 0 Removed</p>
---	--	---

#### Covenants

0

Total Covenants

0 Entry Risk	0 Facility Risk	0 Financial	0 Non Financial
--------------	-----------------	-------------	-----------------

Newly Added: 0 Financial 0 Non Financial

Met: 0 Financial 0 Non Financial

Breached: 0 Financial 0 Non Financial

#### Terms & conditions

0

Total Terms and Conditions

0 Entry	0 Facility	0 Pre disbursement	0 Post disbursement
---------	------------	--------------------	---------------------

Newly added: 0 Pre disbursement 0 Post disbursement

Met: 0 Pre disbursement 0 Post disbursement

Breached: 0 Pre disbursement 0 Post disbursement

#### Financial Profile

Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

#### Projections

Show results for Next 3 years

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

#### Group entities

1

#### Scores

!

Evaluation not yet done

#### Groupwise Exposure Details

No data to display

#### Connected Parties

Gross Facility Amount Contribution

No data to display

#### Ratings

Moody's

AAA	Positive	2020
-----	----------	------

#### Project Summary

No data to display.

Hold Back Next Save & Close Cancel

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# Chapter 5 - Proposal Evaluation

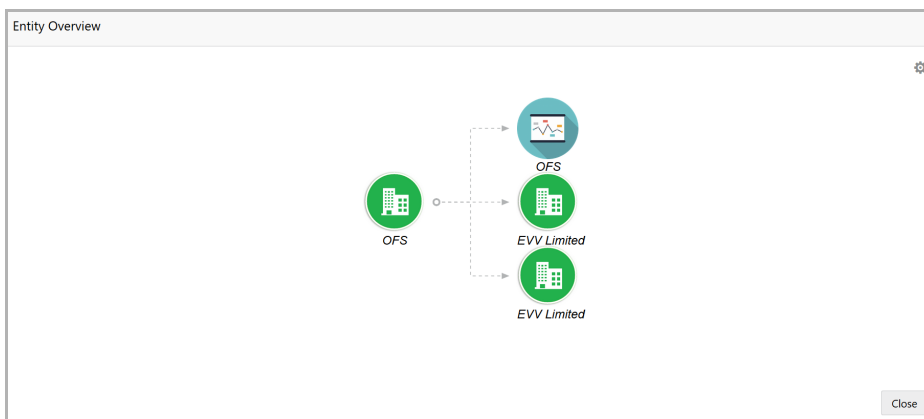
34. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears.

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

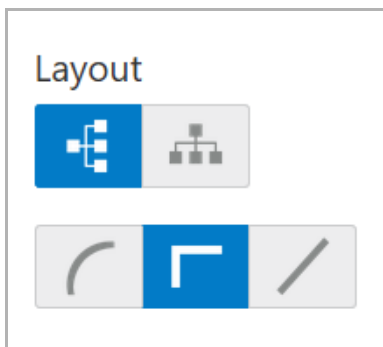
[Close](#)

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

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

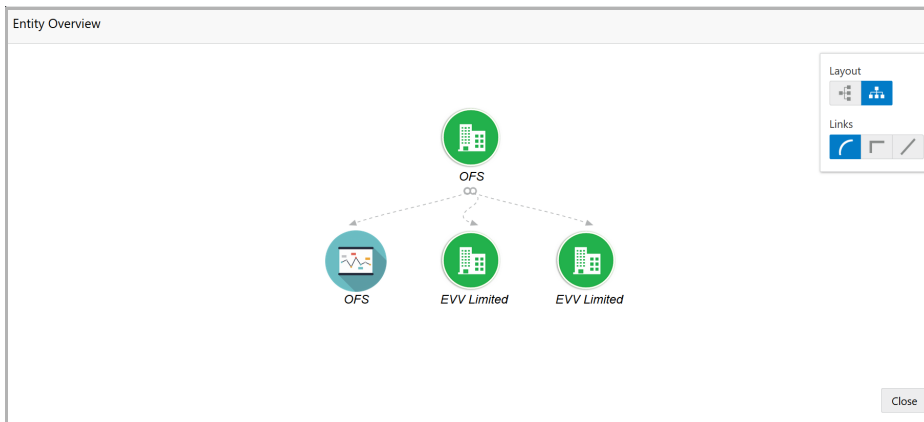


37. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 5 - Proposal Evaluation



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

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

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

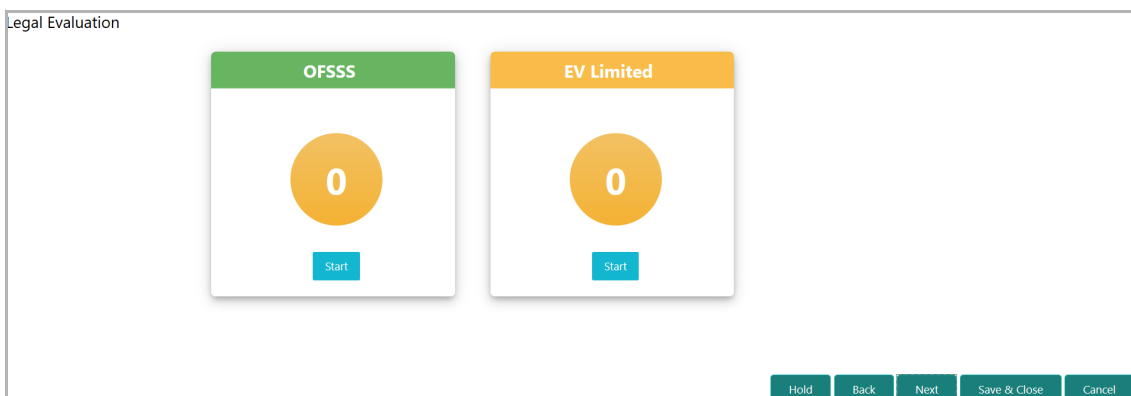
41. To change the layout of **Facility Summary**, **Collateral Summary**, **Existing Facilities held with Other Bank**, **Pricing**, **Covenants**, and **Terms & Conditions** widgets in the *Summary* page, click the layout icon and select the required layout.

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

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

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

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



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

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

# Chapter 5 - Proposal Evaluation

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

47. 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.

48. Click **Save**.

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

49. Click **Next**. The *Comments* page appears.

# Chapter 5 - Proposal Evaluation

Comments Screen ( 3 / 3)

Enter text here...

Post

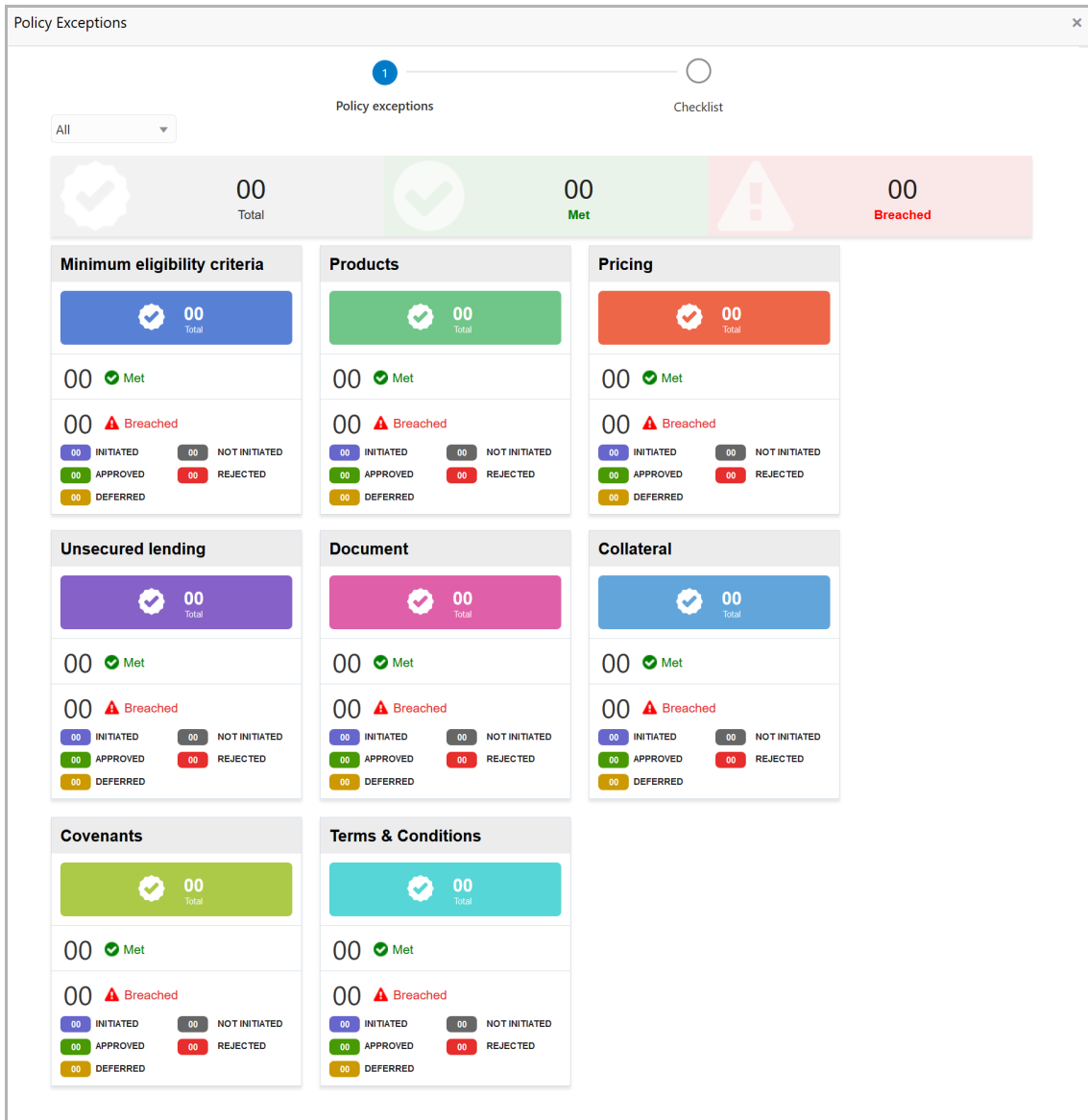
No items to display.

Hold Back Next Save & Close Submit Cancel

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

51. Click **Submit**. The *Policy Exceptions* window appears.

# Chapter 5 - Proposal Evaluation

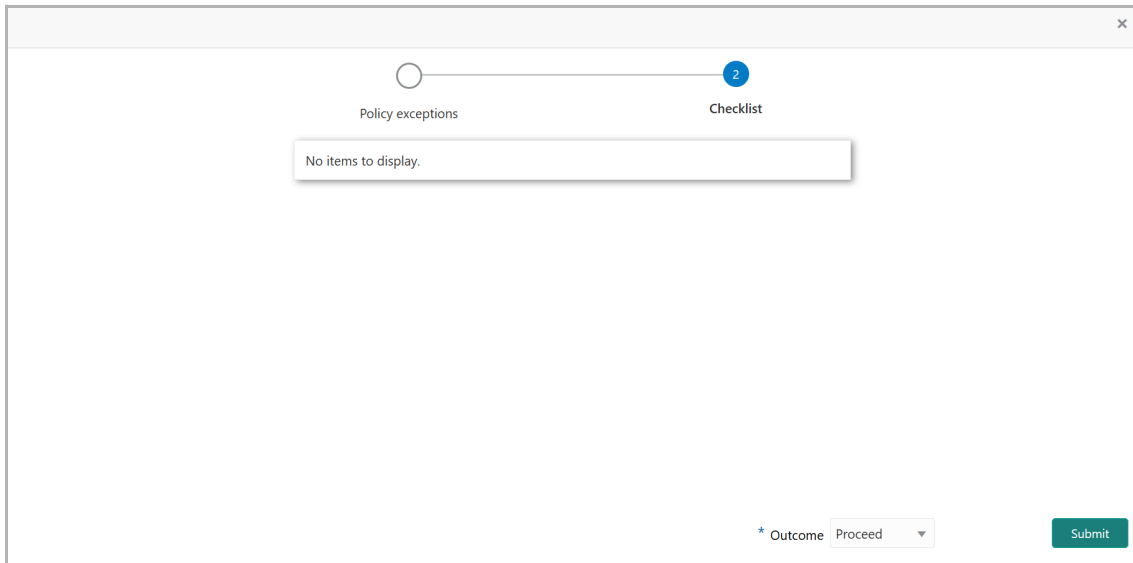


By default, policy exceptions are displayed for both the organization (party) and its child party.

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

53. Click the **Checklist** data segment.

# Chapter 5 - Proposal Evaluation



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

55. Click **Submit**.



For information on **Write up** data segment, refer **Proposal Initiation** Chapter.

## Risk Evaluation

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

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"><li>• View the customer summary<ul style="list-style-type: none"><li>- Liabilities requested</li><li>- Facilities requested</li><li>- Collateral Offered</li><li>- Covenants stipulated</li><li>- T&amp;C stipulated</li><li>- Financials</li><li>- Rating</li><li>- Demographic details</li></ul></li><li>• View comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Complete the risk evaluation<ul style="list-style-type: none"><li>- Questionnaire</li><li>- Generate score</li></ul></li><li>• Send back the application if additional info required</li><li>• Capture comments about the risk evaluation done</li></ul>

# Chapter 5 - Proposal Evaluation

---

Risk evaluation is similar to the legal evaluation. Refer [“Legal Evaluation” on page 82](#) for information on performing risk evaluation.

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

# Chapter 6 - KYC Check

## KYC Check

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

### Steps to add KYC details

To add KYC details, perform the following steps:

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

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

2. Acquire & Edit the required KYC task. The *Credit Origination - <process name>* page summarizing the proposal appears.



# Chapter 6 - KYC Check

Credit Origination - KYC Evaluation
Documents Collateral Summary
Screen 1 (1 / 3)

- Summary
- KYC
- Comments

### Summary

OFSS

#### Customer Information

OFSS, A Domestic entity established & operating as a Pvt Ltd Company in IN

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY210403022		Pvt Ltd	\$500,000.00	No	0	0	0	0

#### Facility Summary



\$200,000.00

Term loan-44-22



Requested

#### Collateral summary

\$5,000.00  
Total collateral value

0%  
Customer LTV

#### Group entities

1

#### Existing Facilities held with Other Bank

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

#### Scores

Evaluation not yet done

#### Pricing

1 Total Pricing

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

#### Groupwise Exposure Details

No data to display

#### Covenants

0 Total Covenants

0 Entry Risk	0 Facility Risk	0 Financial	0 Non Financial
--------------	-----------------	-------------	-----------------

0 Newly Added

0 Met

0 Breached

#### Terms & conditions

0 Total Terms and Conditions

0 Entry	0 Facility	0 Pre disbursement	0 Post disbursement
---------	------------	--------------------	---------------------

0 Newly added

0 Met

0 Breached

#### Financial Profile

Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

#### Connected Parties

Gross Facility Amount Contribution

No data to display

#### Projections

Show results for Next 3 years

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

#### Ratings

Moody's

AAA Positive 2020

#### Project Summary

No data to display.

Hold
Back
Next
Save & Close
Cancel

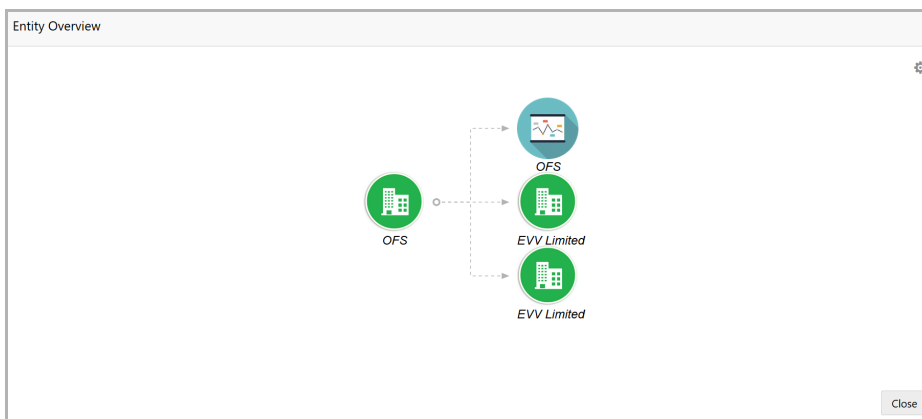
# Chapter 6 - KYC Check

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

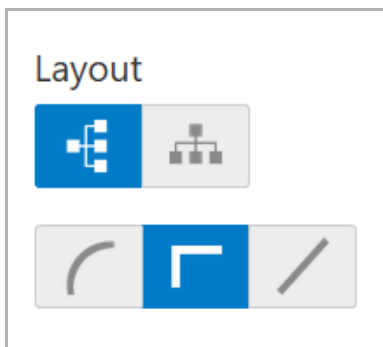
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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

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

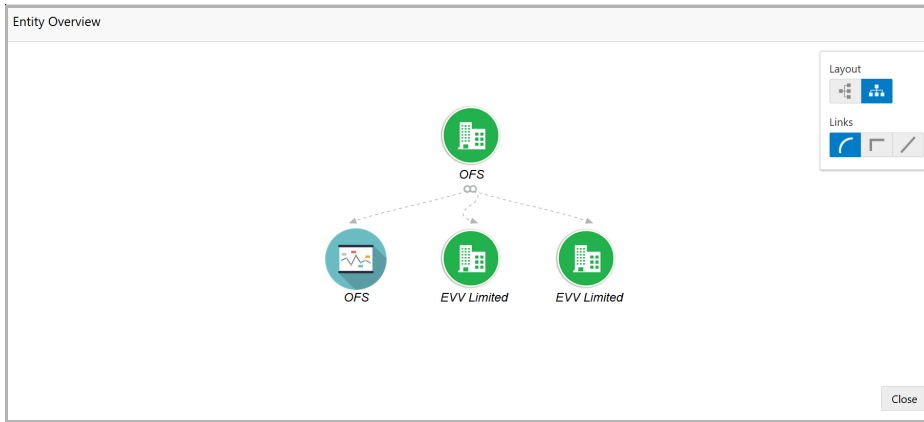


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 6 - KYC Check



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

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

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

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

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

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

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

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

The screenshot shows the 'KYC' page. At the top right, it says 'Screen ( 2 / 3)'. Below the title bar is a 'Filter' section with a dropdown arrow and a text input field labeled 'Type to filter'. To the right of the filter is a layout control panel with a grid icon. The main content area contains a table with one entry:

OFSS		
Party Id : <b>PTY203221262</b>	Entity Type : <b>Pvt Ltd</b>	KYC Status :
Verification Date :	KYC Method :	

Below the table is a pagination control: 'Page 1 of 0 ( 1 - 0 of 0 items )' with navigation arrows. At the bottom of the page are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

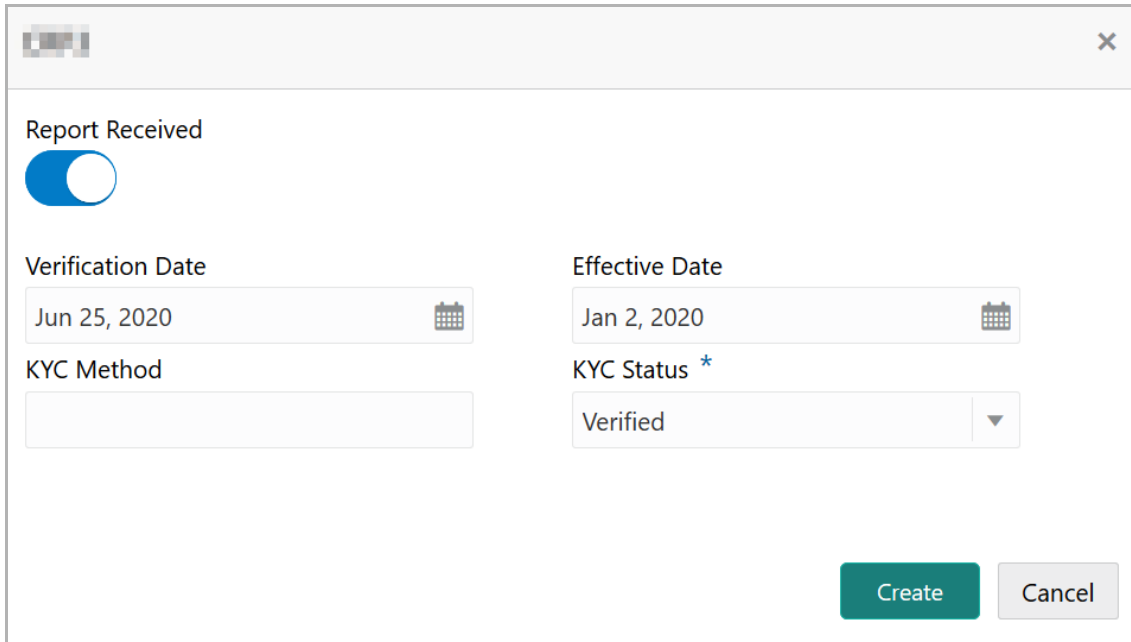
# Chapter 6 - KYC Check

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

14. Click or mouse hover on the hamburger icon in the required list item (organization or its connected parties). The following options appears:

- KYC Details
- KYC Evaluation (appears only if this feature is enabled in Maintenance module)

15. To add the KYC Details, click **KYC Details** option. *KYC Details* window appears:



Report Received

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method:

KYC Status: Verified

Create Cancel

16. If KYC report is available for the organization, enable the **Report Received** switch.

17. Click the calendar icon and select the **KYC Verification Date**.

18. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.

19. Type the **KYC Method**. For example: Field verification is a KYC Method.

20. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.

21. Click **Create**. KYC details are updated in the *KYC* page as shown below.

# Chapter 6 - KYC Check

The screenshot shows a KYC check interface. At the top, it says "KYC" and "Screen (2 / 3)". There is a filter section with a dropdown arrow and a text input field labeled "Type to filter". Below this, a card displays the following information: "OFSSS", "Party Id : PTY203221262", "Entity Type : Pvt Ltd", "KYC Status : Verified", "Verification Date : 20-11-16", and "KYC Method : Field Verification". A hamburger menu icon is visible on the right side of the card. Below the card, there is a pagination control showing "Page 1 of 0 (1 - 0 of 0 items)" and navigation arrows. At the bottom right, there are five buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

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

The screenshot shows a "KYC Category" questionnaire. At the top, there are navigation buttons for "< Previous Category" and "Next Category >". A "Total Score 9" is displayed in the top right corner. The current category is "Profitability", with a "Score 3" shown in a blue box. The question is "Is the real financial strength significantly different from what is reflected in the financial statement?". There are two radio button options: "Yes" (selected) and "No". Below the options is a text input field labeled "Comment". At the bottom right, there are "Cancel" and "Save" buttons.

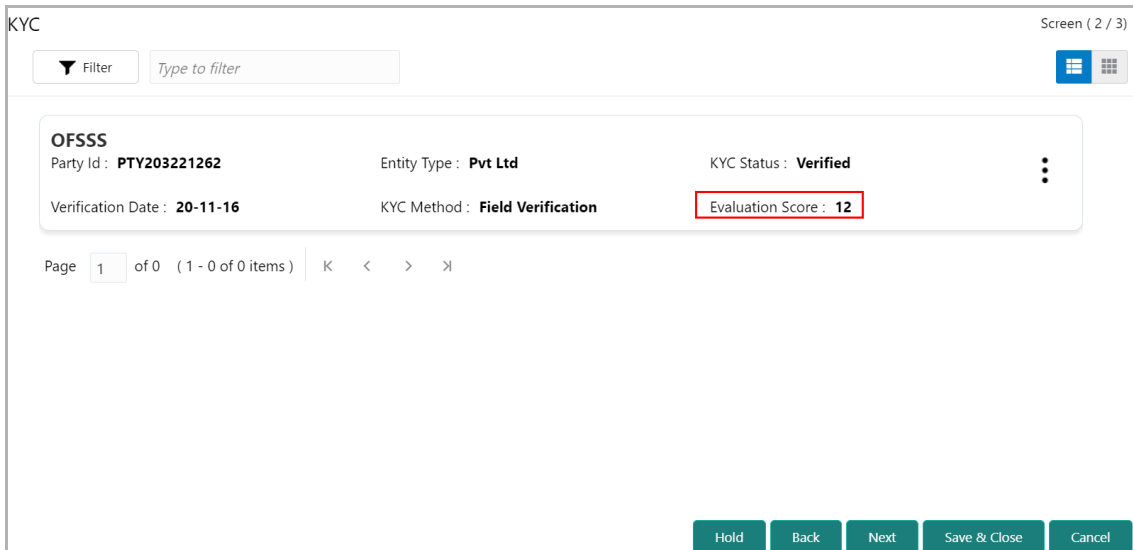
23. Select answers for the available questions and click **Next Category**.

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

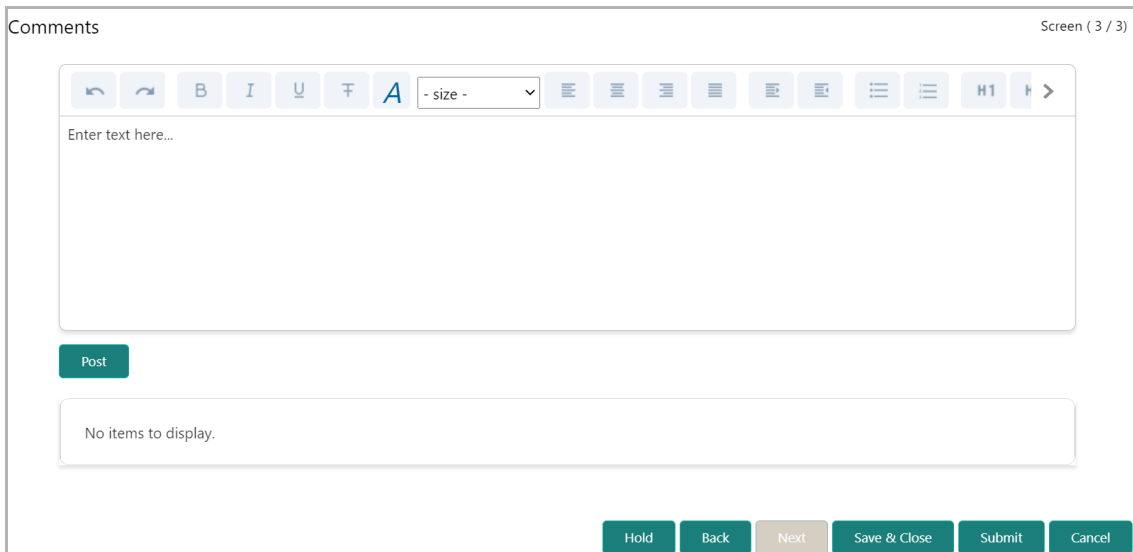
Total score is generated and displayed for the KYC evaluation based on each answer provided.

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

# Chapter 6 - KYC Check



26. After adding KYC details or performing KYC evaluation for the organization and all its connected parties, click **Next**. The *Comments* page appears:



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

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

# Chapter 6 - KYC Check

The screenshot displays the 'Policy Exceptions' dashboard. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. A dropdown menu is set to 'All'. A summary bar shows '00 Total', '00 Met', and '00 Breached'. Below this, eight categories are listed, each with a status card and a detailed breakdown:

- Minimum eligibility criteria:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Products:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Pricing:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Unsecured lending:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Document:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Collateral:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Covenants:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Terms & Conditions:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.

By default, policy exceptions are displayed for both the organization (party) and its child party.

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

30. Click the **Checklist** data segment.

# Chapter 6 - KYC Check

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

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

32. Click **Submit**.



For information on **Write up** data segment, refer **Proposal Initiation** Chapter.



# Chapter 7 - Proposal Structuring

## Proposal Structuring

In this stage, the Credit manager structures the proposal in terms of quantum 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 high level overview about the Proposal Structuring stage

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"><li>• View Customer summary<ul style="list-style-type: none"><li>- Liabilities requested</li><li>- Facilities requested</li><li>- Collateral Offered</li><li>- Covenants stipulated</li><li>- T&amp;C stipulated</li><li>- Financials</li><li>- Rating</li><li>- Demographic details</li></ul></li><li>• View the credit evaluation scores and details</li><li>• View the legal evaluation score and details</li><li>• View the risk evaluation score and details</li><li>• View Write up added in previous stages</li><li>• View comments added in previous stages</li><li>• View Collateral valuation details</li></ul>	<ul style="list-style-type: none"><li>• Edit the liability details if needed</li><li>• Liability<ul style="list-style-type: none"><li>- Capture proposed Liability amount</li><li>- Capture proposed expiry dates</li></ul></li><li>• Facility<ul style="list-style-type: none"><li>- Capture proposed facility amount</li><li>- Capture proposed expiry dates,</li><li>- Add/Modify/Delete facilities</li><li>- Add details like Schedule, Exposure, Fee, Collateral Pool</li><li>- Linkage, Pricing, Covenants, T &amp; C</li></ul></li><li>• Add write up about the customer</li><li>• Add comments for the stage</li><li>• Send back the application if additional info required</li><li>• Submit application for review</li></ul>

### Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

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

# Chapter 7 - Proposal Structuring

The screenshot shows the Oracle Free Tasks interface. The top navigation bar includes the Oracle logo, the text 'Free Tasks', and user information 'Bank Futura - C...' and 'Feb 12, 2020'. Below the navigation bar are several action buttons: 'Refresh', 'Acquire', 'Delegate', 'Reassign', and 'Flow Diagram'. The main content area is a table with the following columns: Action, Priority, Application Date, Application Number, Branch, Customer Number, Amount, and Process Name. The table contains 10 rows of data, all with a priority of 'Low' and a process name of 'Economic Dependenc...'. The first row has an application number of APP20585907 and a customer number of PTY00123. The last row has an application number of APP0012 and a customer number of PTY001. At the bottom of the table, there is a pagination control showing 'Page 1 of 27 ( 1 - 20 of 528 items )' and navigation arrows.

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

2. **Acquire & Edit** the required Proposal Structuring task. The *Credit Origination - <process name>* page summarizing the proposal appears.

# Chapter 7 - Proposal Structuring

Credit Origination - Proposal Structuring

📄 Documents
📄 Collateral Summary

1 Summary
2 Proposal Structuring
3 Comments

### Summary

**Customer Information**

🏠 A Domestic entity established & operating as a Pvt Ltd Company in

📄 Customer ID: PTY201774543    📄 Register No:    🏠 Legal Status: Pvt Ltd    📄 Liability Amount:    🏠 Is KYC Compliant: No    🏠 Share Holders: 0    🏠 Contractors: 0    🏠 Guarantors: 0    🏠 Bankers: 0

**Facility Summary**

Total funded - \$0.00    Total non funded - \$1,024.00    [Facility summary list](#)

No data to display

**Collateral summary**

\$0.00 Total collateral value    No data to display

0% Customer LTV

**Existing Facilities**

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

**Group entities**

1

**★ Scores**

16 of 20

Credit Evaluation: Fair 80.0%    16 of 20

**Groupwise Exposure Details**

No data to display

**Covenants**

1 Total Covenants

1 Entity Wise    0 Facility Wise    1 Financial    0 Non Financial

1 Newly Added    0 Non Financial

0 Met    0 Non Financial

0 Breached    0 Non Financial

**Terms & conditions**

0 Total Terms and Conditions

0 Pre-Distributed    0 Post-Distributed

No items to display.

**Financial Profile**    [View all](#)

Show results for: Previous 3 years

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

**Projections**    [View all](#)

Show results for: Next 3 years

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

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**★ Ratings**

Moody's    AAA

Hold
Back
Next
Save & Close
Cancel

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# Chapter 7 - Proposal Structuring

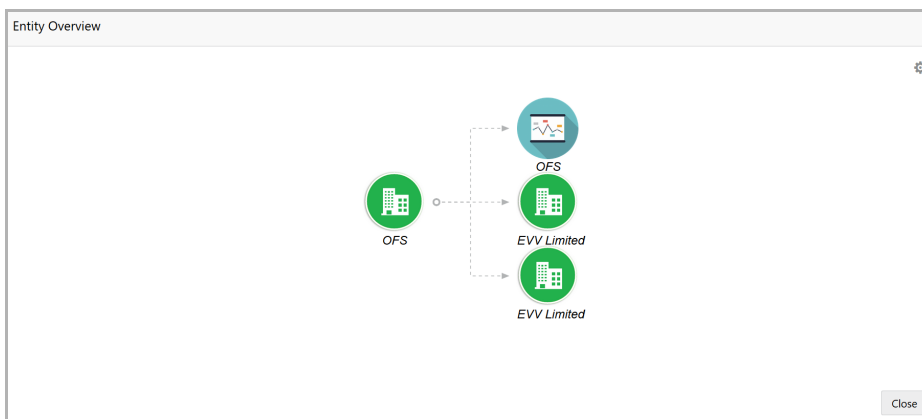
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

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

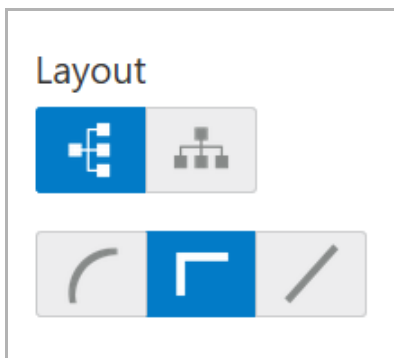
[Close](#)

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

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

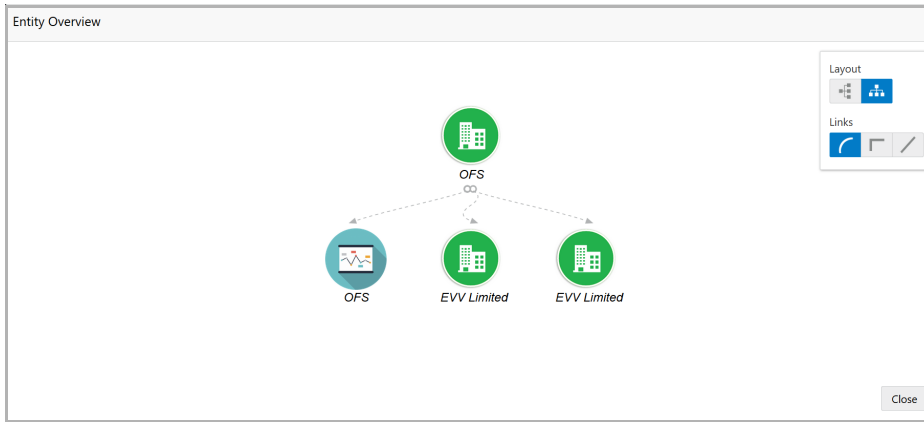


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 7 - Proposal Structuring



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

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

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

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

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

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

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

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

The screenshot shows the 'Proposal Structuring' page. At the top, there is a dropdown menu for 'OFSS' and a set of tabs: 'Facilities' (selected), 'Collaterals', 'Covenants', and 'Terms & Conditions'. Below the tabs is a 'Liability details' section. There is a 'Filter' button and a search box labeled 'Type to filter'. To the right of the search box are icons for '+', a refresh arrow, and 'T'. Further right are icons for 'List View', 'Table View', and 'Facility Structure'. The main content area displays two facility cards. Each card has a 'NEW' badge, a facility ID, a facility description, a requested amount, a facility category, a product type, and a next review date. The first card is for facility ID '2233' with a requested amount of '\$50,000.00'. The second card is for facility ID '2235' with a requested amount of '\$30,000.00'. At the bottom of the page are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The page number 'Screen ( 2 / 4)' is visible in the top right corner.

# Chapter 7 - Proposal Structuring



For information about filtering, adding, and deleting facility record, and layout options, refer ["Funding Requirement" on page 30](#).

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

### Liability Details

**Currency**  
Requested Liability Currency: \*  
USD

---

**Amount**  
Requested Liability Amount: \* \$5,000,000.000  
Return On Capital 20%  
Probability Of Default 20%

Loss Given Default 20%  
Cash Cover \$6,000,000.000

---

**Proposed and Approved**  
Proposed Funded Sell Down \$4,000,000.000  
Proposed Unfunded Sell Down \$1,000,000.000  
Approved Funded Sell Down \$4,000,000.000  
Approved Unfunded Sell Down \$1,000,000.000

---

**Total Gross and Net Facility**  
Total Gross Facility  
Total Net Facility

---

**Dates**  
Next Review Date \* Jun 1, 2021  
Requested Expiry Date: \* Jul 5, 2022

---

additional fields  
▶ UDF  
▶ TMIS  
▶ CMIS

Save Cancel

16. To exit the *Liability Details* window, click **Cancel**.
17. To propose the amount, select the facility and click edit icon. The *Facility Details* window appears.

# Chapter 7 - Proposal Structuring

## Modifying Facility Details

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

18. Specify the **Proposed Amount**.
19. Modify the other details, if required.

## Scheduling facility disbursement

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

# Chapter 7 - Proposal Structuring

Scheduling Required?

Scheduling Details Add

Date	Amount	Action
No data to display.		

Comments

Enter text here...

Post


No items to display.

Close

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

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

Scheduling Details

Date \*  
Nov 30, 2020 

Amount \*  
\$10,000.00

Create Close

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

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

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



# Chapter 7 - Proposal Structuring

Scheduling Required?

Scheduling Details Add

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

Comments

Enter text here...

Post

No items to display.

Close

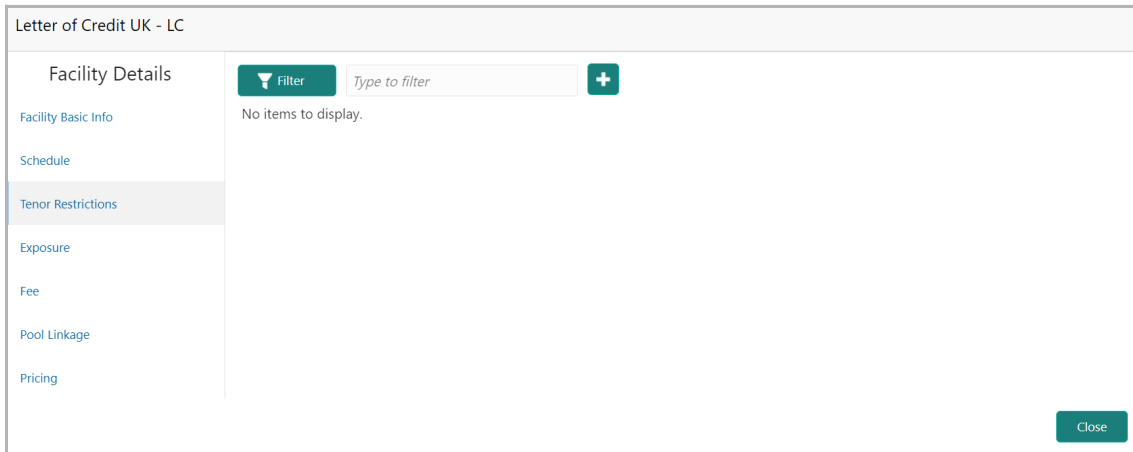
26. To add another scheduling detail, click the **Add** button again.
27. To edit the scheduling detail, click the **Edit** button.
28. To delete the scheduling detail, click the **Delete** button.
29. Specify remarks for the schedule, if any.
30. Click **Post**. Comment is posted below the **Comments** text box.

## **Restricting Limit based on Tenor**

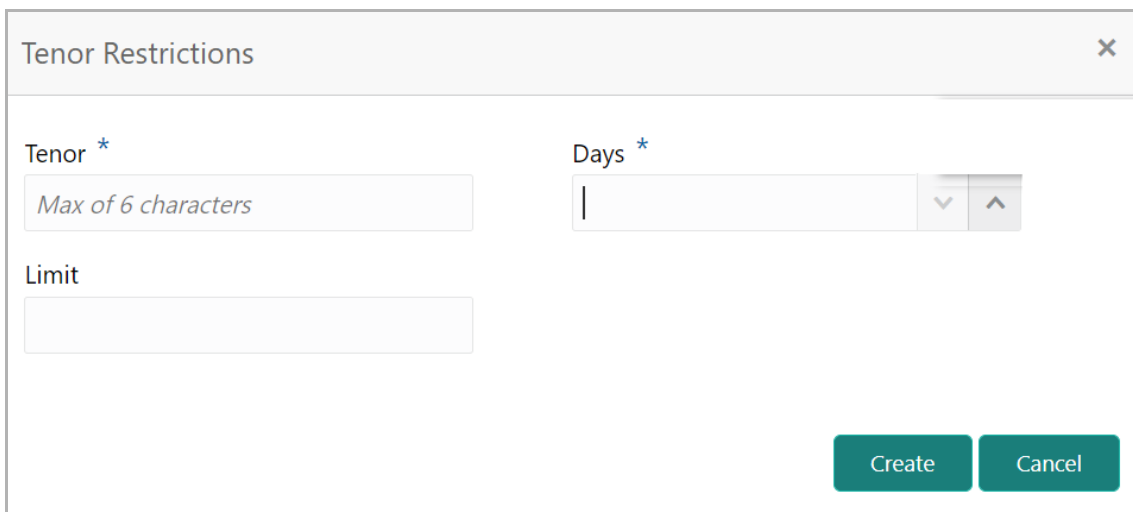
The system allows you to restrict the limit set for the facility for a specific period. That is, you can define how much limit the customers must be utilize in a specific period using the Tenor Restriction feature.

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

# Chapter 7 - Proposal Structuring



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

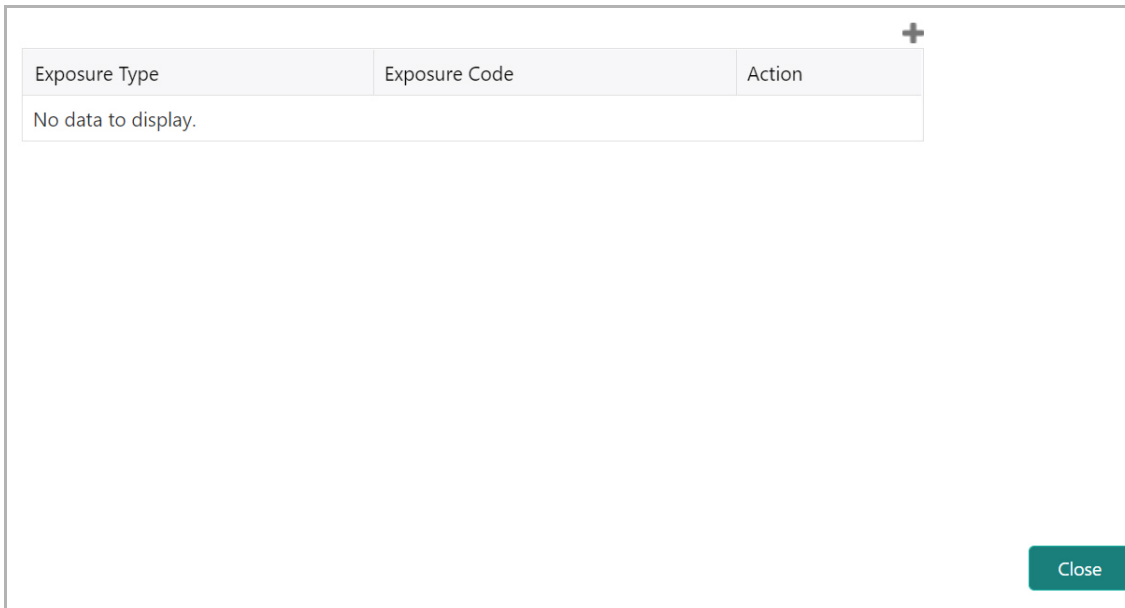


- 33. Specify the user defined **Tenor** ID.
- 34. Specify the **Days** till which the Limit has to be available to the customers.
- 35. Specify the **Limit** that has to be made available for the defined period.
- 36. Click **Create**. The details are added and listed in the *Tenor restriction* page.
- 37. To View, Edit, or Delete the added tenor details, click the hamburger icon and select the required option.

## **Adding Exposure Details**

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

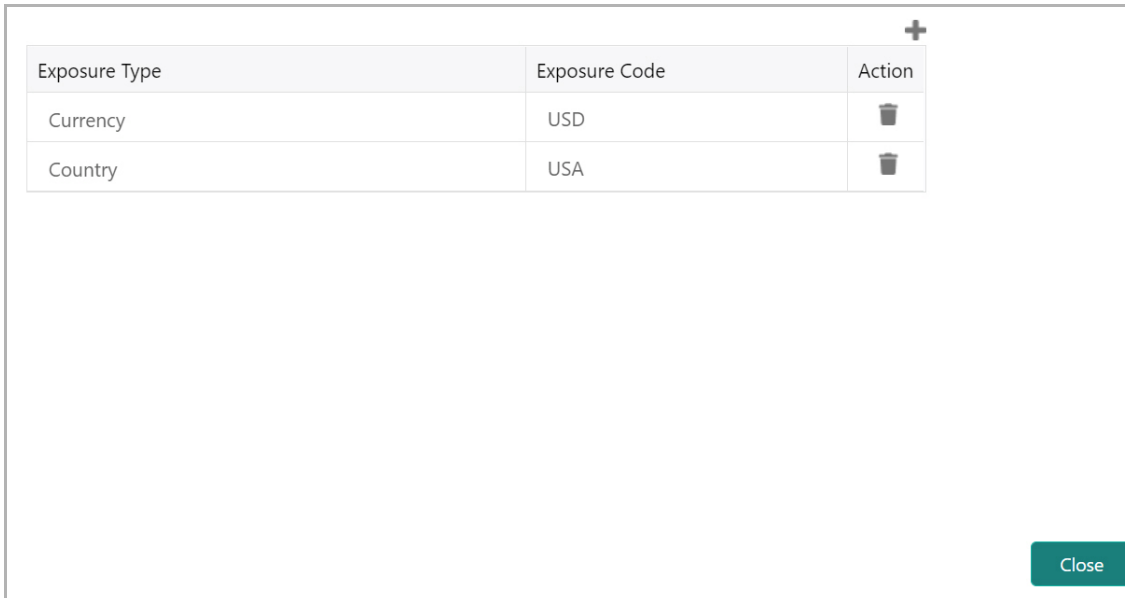
# Chapter 7 - Proposal Structuring



Exposure Type	Exposure Code	Action
No data to display.		

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

39. Click the + (add) icon. A record is created for capturing the exposure details.
40. Type the **Exposure Type** and **Exposure Code** for the facility.
41. To add another exposure type and code, click the + (add) icon again.



Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

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



## **Adding Fee Details**

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

# Chapter 7 - Proposal Structuring

Fee Details

Fee Preferences

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

44. 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.

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

Facility Linkages [Link facility](#)

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

[Close](#)

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

Link facilityF20315600

Pool Code \*

[✓ Link facility](#) [Close](#)

# Chapter 7 - Proposal Structuring

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

48. Click **Link Facility**.

## **Adding Pricing Detail**

49. 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.

The screenshot shows the 'Pricing' section with the 'Commission' tab selected. Below the tab, there is a search filter with the text 'Type to filter' and a plus icon. Below the filter, it says 'No items to display.' At the bottom, there is a pagination control showing 'Page 1 (0 of 0 items)' with navigation arrows.

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

The screenshot shows the 'Commission Details' form. It contains the following fields:

- Rate Type \*: Fixed Rate (dropdown)
- Rate Basis \*: Quarterly (dropdown)
- Commission Type \*: Usance (dropdown)
- Collection Period \*: Advance (dropdown)
- Currency \*: INR (searchable dropdown)
- Minimum Commission Amount \*: ₹500,000.00 (text input)
- Commission Rate \*: 12 (spinners)

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

51. Select the **Rate Type** from the drop down list.

52. Select the commission collection frequency from the **Rate Basis** drop down list.

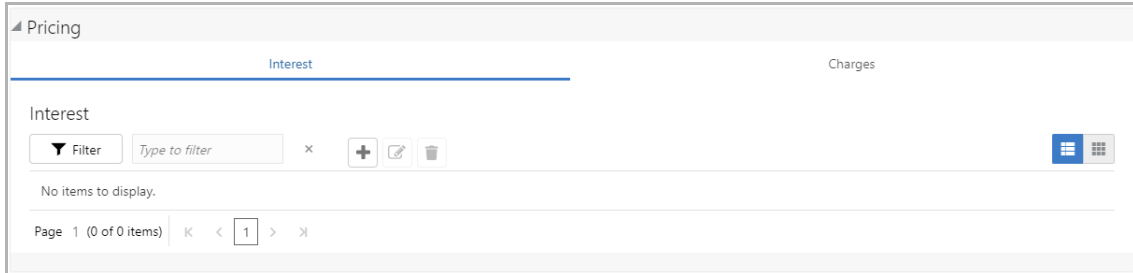
53. Select the **Commission Type** from the drop down list.

54. Select the **Collection Period** from the drop down list.

55. Search and select the **Currency** in which the commission has to be collected from the organization.

# Chapter 7 - Proposal Structuring

56. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
57. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
58. Click **Save**. Commission details are added and listed in Commission tab.
59. To cancel the operation, click **Cancel**.



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

A screenshot of the "Interest Details" form. It contains four fields: "Component Name" with the value "ABC", "Component Type" with a dropdown menu showing "Main", "Rate Type" with a dropdown menu showing "Fixed", and "Fixed Interest Rate" with the value "12" and up/down arrows. At the bottom, there are "Save" and "Cancel" buttons.

61. Type a name for the interest in **Component Name** field.
62. Select the **Component Type** from the drop down field.
63. Select **Rate Type** from the drop down field. The options available are: Fixed, Floating and Special Amount.
64. If Fixed is selected as **Rate Type**, specify the **Fixed Interest Rate**.

# Chapter 7 - Proposal Structuring

Interest Details

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

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

- Rate Code
- Spread
- Interest Reset Cycle

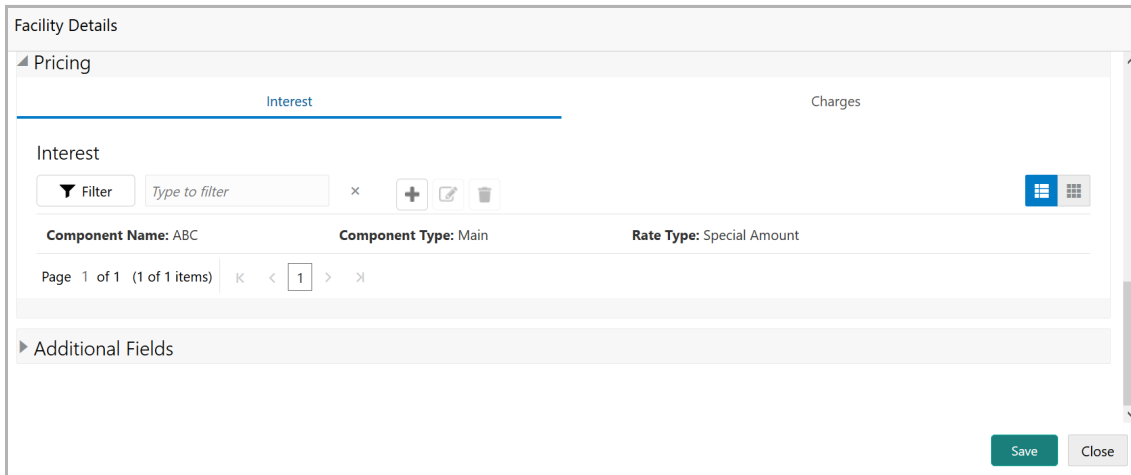
Interest Details

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

# Chapter 7 - Proposal Structuring

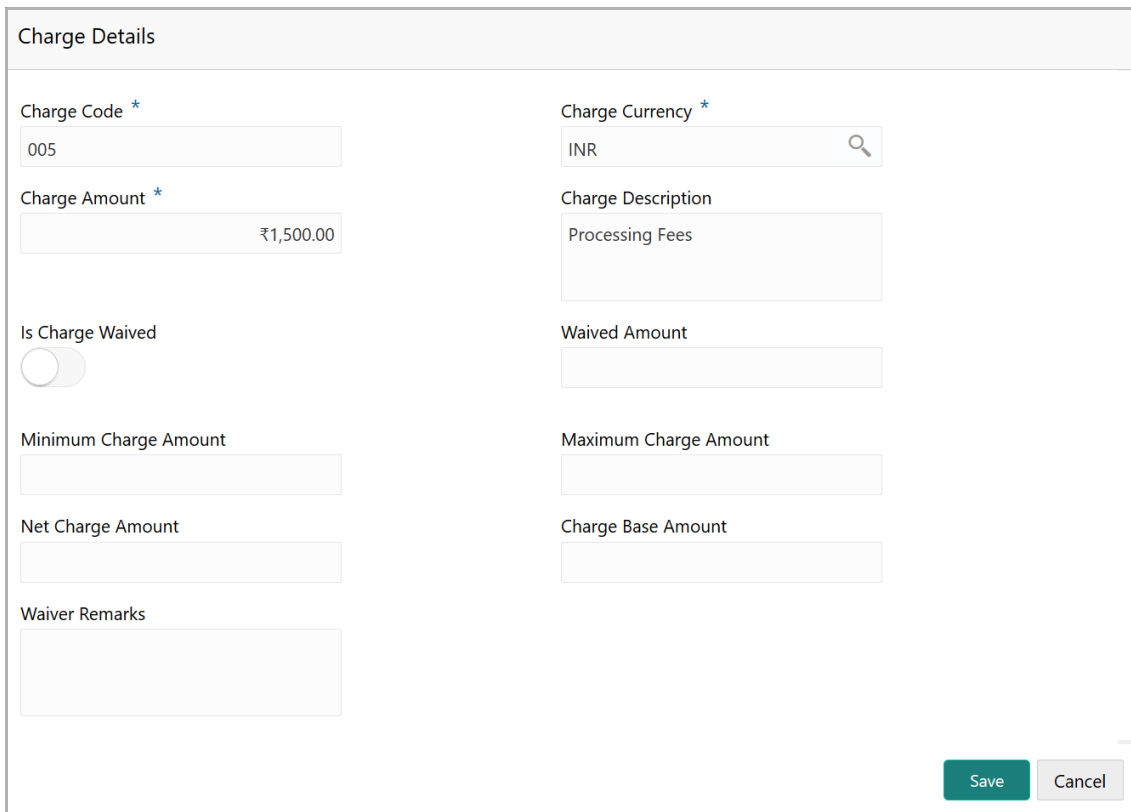
66. If Special Amount is selected as **Rate Type**, search and select the **Currency** and then specify the **Special Interest Amount**.

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



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

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



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

- Charge Code \*: 005
- Charge Currency \*: INR
- Charge Amount \*: ₹1,500.00
- Charge Description: Processing Fees
- Is Charge Waived:
- Waived Amount: [Empty field]
- Minimum Charge Amount: [Empty field]
- Maximum Charge Amount: [Empty field]
- Net Charge Amount: [Empty field]
- Charge Base Amount: [Empty field]
- Waiver Remarks: [Empty text area]

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

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

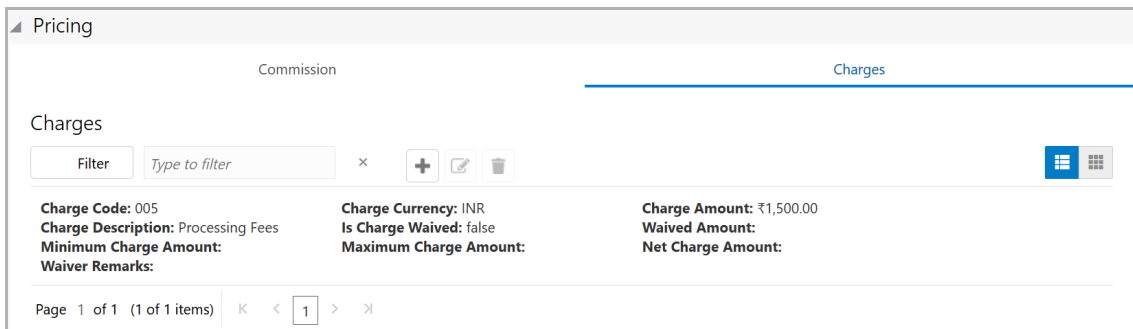
70. Search and select the **Charge Currency**.

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



# Chapter 7 - Proposal Structuring

72. Type the **Charge Description**.
73. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.
74. Enter the following details in respective fields:
  - Waived Amount
  - Minimum Charge Amount
  - Maximum Charge Amount
  - Net Charge Amount
  - Charge Base Amount
  - Waiver Remarks
75. 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.

76. To edit the charge details, click the added charge and then click the edit icon.
77. To delete the charge details, click the added charge and then click the delete icon.
78. To change the list view to table view, click the table icon at the right corner.

## **Linking Facility with Collateral**

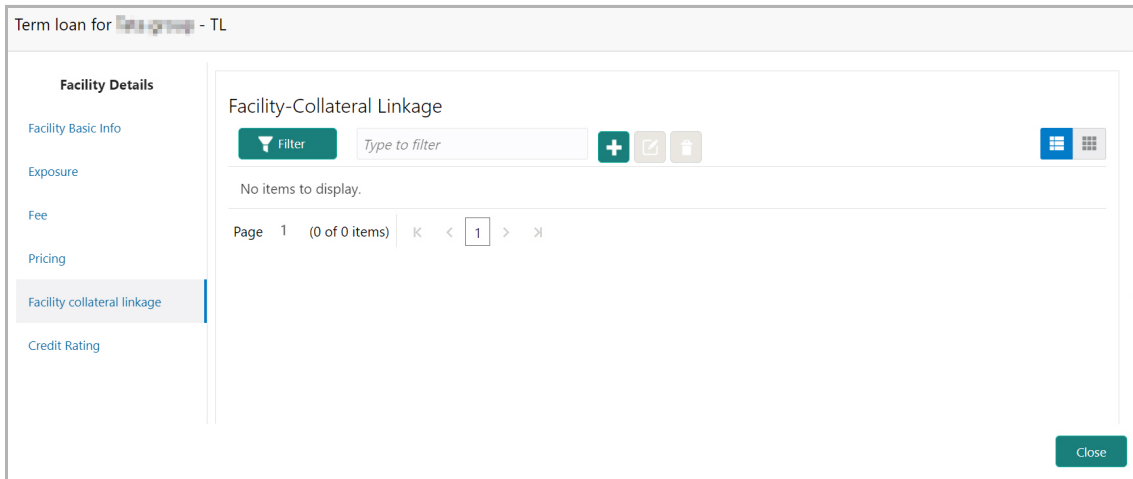
In case you want to secure facility with collateral, you can link the facility and the available collateral.



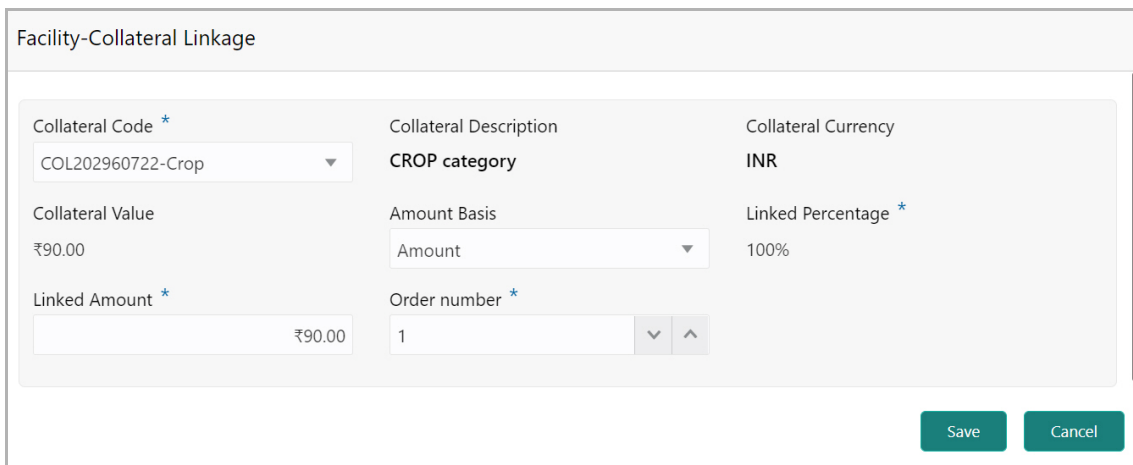
To link facility with the collateral, collateral must be added in the **Collateral** data segment.

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

# Chapter 7 - Proposal Structuring



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



81. 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.

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

# Chapter 7 - Proposal Structuring

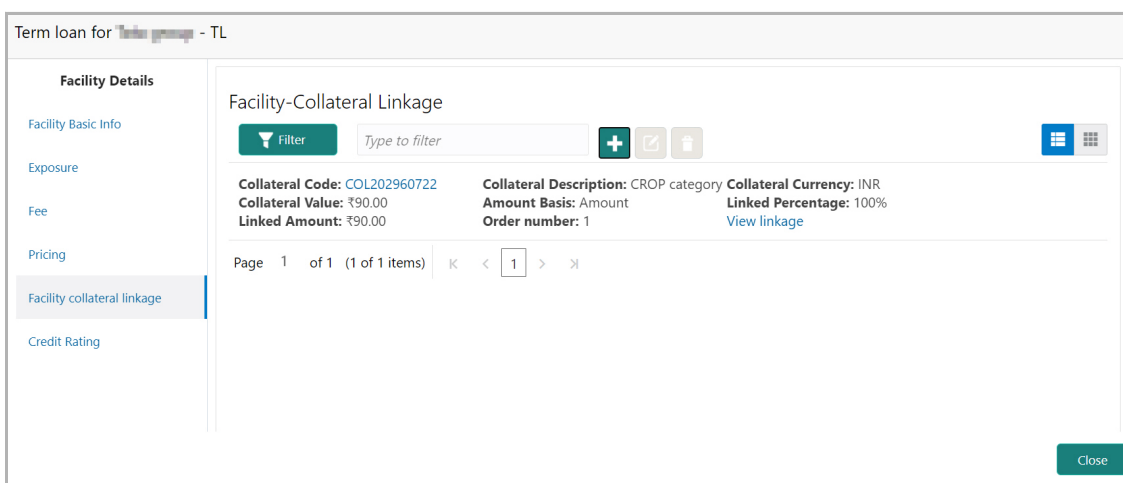
83. If **Amount** is selected as **Amount Basis**, specify the **Linked Amount**. The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.

84. 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.

85. 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.

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



87. 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.

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

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

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

# Chapter 7 - Proposal Structuring

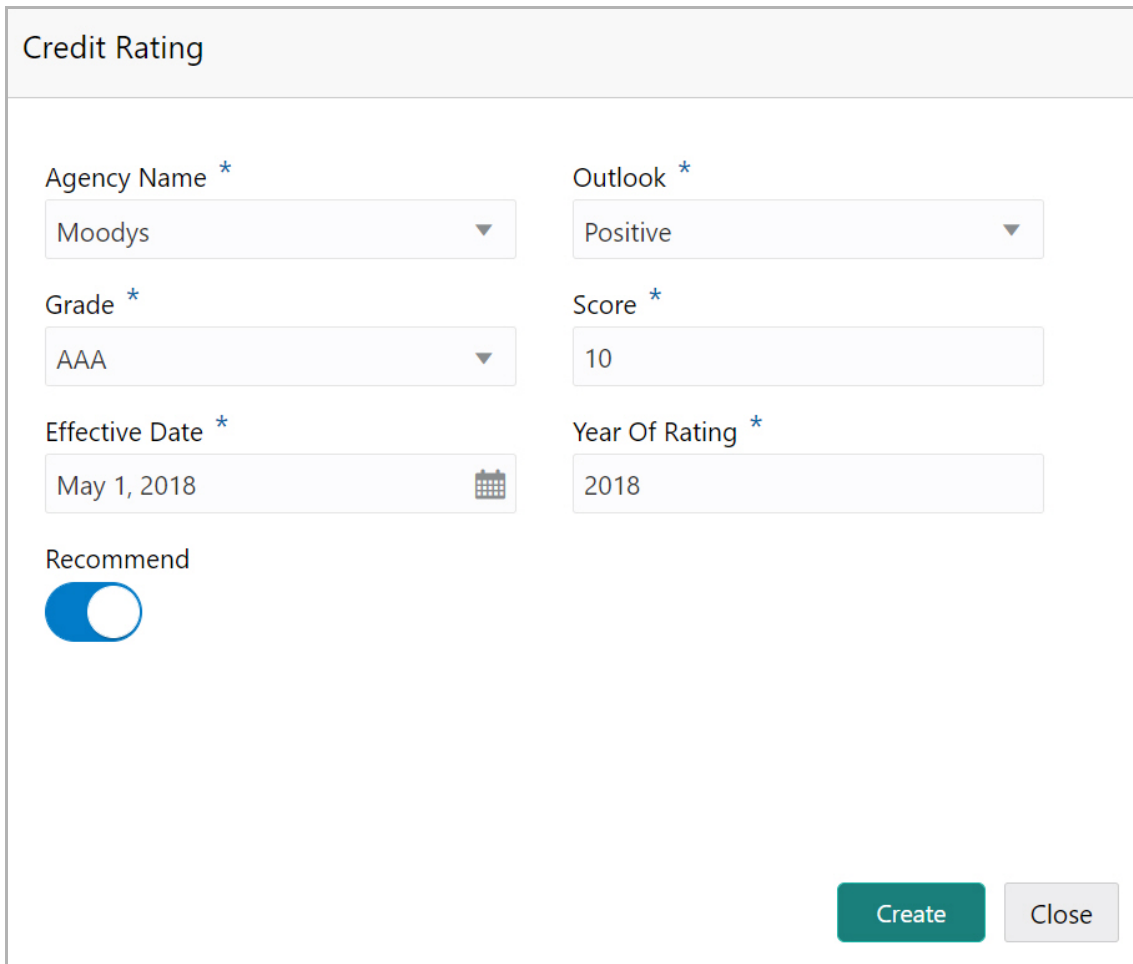
## Adding Credit Rating

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



A screenshot of a list view. At the top left are three icons: a plus sign, a pencil, and a trash can. At the top right is a green button with a circular arrow icon and the text 'History'. In the center, the text 'No items to display.' is displayed. At the bottom right is a green button with the text 'Close'.

91. Click the add icon. The *Credit Rating* window appears:



A screenshot of the 'Credit Rating' form. The title 'Credit Rating' is at the top. The form contains the following fields:

- Agency Name \***: A dropdown menu with 'Moody's' selected.
- Outlook \***: A dropdown menu with 'Positive' selected.
- Grade \***: A dropdown menu with 'AAA' selected.
- Score \***: A text input field containing '10'.
- Effective Date \***: A date picker showing 'May 1, 2018' with a calendar icon.
- Year Of Rating \***: A text input field containing '2018'.
- Recommend**: A toggle switch that is currently turned on (blue).

At the bottom right, there are two buttons: a green 'Create' button and a grey 'Close' button.

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

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

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

# Chapter 7 - Proposal Structuring

95. 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.

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

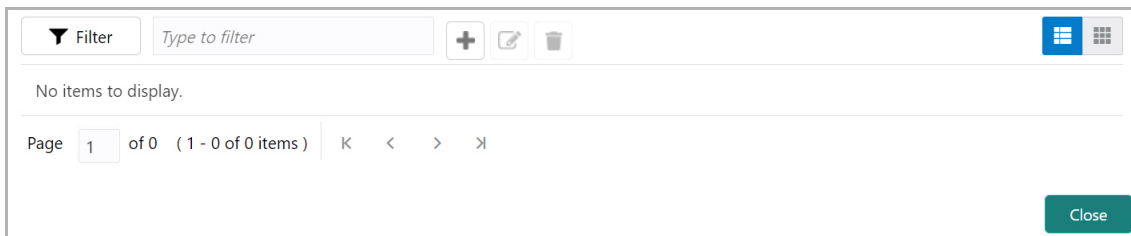
97. Click **Create**. The rating is added and displayed in the Credit Rating page.

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

99. 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.

## **Adding FX Rate Revaluation Details**

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



The screenshot shows a filter dialog box with the following elements:

- A "Filter" button on the left.
- A text input field with the placeholder text "Type to filter".
- Three icons (add, edit, delete) to the right of the input field.
- A "No items to display." message in the center.
- A pagination control at the bottom showing "Page 1 of 0 (1 - 0 of 0 items)" and navigation arrows.
- A "Close" button in the bottom right corner.

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

# Chapter 7 - Proposal Structuring

### FX Rate Revaluation Details

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

101. 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)

102. 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)

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

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

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

# Chapter 7 - Proposal Structuring

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.

106. 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.

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

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

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

110. 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.

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

112. 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.

113. 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.

114. 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.

# Chapter 7 - Proposal Structuring

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115. Click **Create**. The FX rate revaluation details are saved.
116. To modify the added FX rate revaluation details, select the record and click the edit icon.
117. To delete the added FX rate revaluation details, select the record and click the delete icon.
118. To exit the *Facility Details* window, click **Close**.
119. Click **Save** in the *Facility Details* window.

## **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.

120. Click the hamburger icon in the required facility record and select **Copy Facility**. The *Facility Details* window appears.
121. Modify the required details.
122. Click **Save** or **Save & Configure**.

Clicking **Save & Configure** opens the Edit Facility window. Refer "[Modifying Facility Details](#)" on page 107 for information on configuring facility.

## **Creating Sub Limit**

You 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.

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



# Chapter 7 - Proposal Structuring

New Facility

Take over other bank facility

Line Code \* 22

Parent Facility Id TERMLOAN3 - test

Currency \* USD

Tenor 12

Commitment Status  
 Committed  Uncommitted  Cascade

Line Serial Number \* 33

Facility Type \*  
 Funded  Non Funded

Cascade

Requested Amount \* \$50,000.00

Line Expiry Date \* Nov 30, 2021

Secured?   Cascade

Facility Description \* Facility for Tata motors

Facility Category Term Loan

Next Review Date \* Dec 31, 2020

Availability Period

Revaluation Required

Rate Agreement Required

Additional Fields

UDF

Save Save & Configure Close

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

Funding Requirement OFSSS Screen ( 6 / 9)

Liability details

004 Branch	203221263 Liability Number	\$50,000.00 Requested Liability Amount:
---------------	-------------------------------	--

Filter Type to filter + ↶ T

List View Table View Facility Structure

2235 NEW  
Facility Id: F20322627  
Facility Description: Term Loan  
Parent Line Number: 2233-Term Loan  
Requested Amount: \$10,000.00  
Facility Category: TL  
Product Type: Funded  
Next Review Date: 20-11-30

2233 NEW

Hold Back Next Save & Close Cancel

## Removing Facility

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

## Linking Document

# Chapter 7 - Proposal Structuring

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

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

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

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

The screenshot shows the "Document" window with pre-populated fields: Document Type (ADDRESSDOC), Document Type Description (Address Proof), Document Code (AADHARCARD), and Document Code Description (Aadhar Card). The Document Expiry Date is set to Nov 30, 2020. There is a "Remarks" field and a "Drop files here or click to select" area. Below the drop area is a "Selected Files" section. "Upload" and "Close" buttons are at the bottom right.

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

Document Expiry Date: Nov 30, 2020

Remarks: [Empty field]

Drop files here or click to select

Selected Files: [Empty list]

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

129. 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.

## Filtering Facility

# Chapter 7 - Proposal Structuring

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

**Filter** Reset Apply

**Limit**  
 Joint Customer

**Status**  
 New  
 Modified  
 Removed

**Facility Type**  
 Funded  
 Non Funded

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

**Currency**  
USD

**From Amount**

**To Amount**

131. Type and / or select the filter parameters.

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

# Chapter 7 - Proposal Structuring

133. 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.

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

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

Funding Requirement Screen ( 6 / 9)

OFSSS

▲ Liability details

004 Branch	203221263 Liability Number	\$50,000.00 Requested Liability Amount:
---------------	-------------------------------	--

+ [edit] [share] [refresh] [delete] [T] [D] List View Table View Facility Structure

Line Number	Product Type	Facility Category	Writeups	Facility Description	Requested Amount	Next Review Date	Parent Line Number
<a href="#">2233</a>	Funded	TL		Term Loan	\$25,000.00	20-11-30	
<a href="#">2235</a>	Funded	TL		Term Loan	\$10,000.00	20-11-30	<a href="#">2233-Term Loan</a>
<a href="#">0</a>	Funded	Term Loan			\$20,000.00		

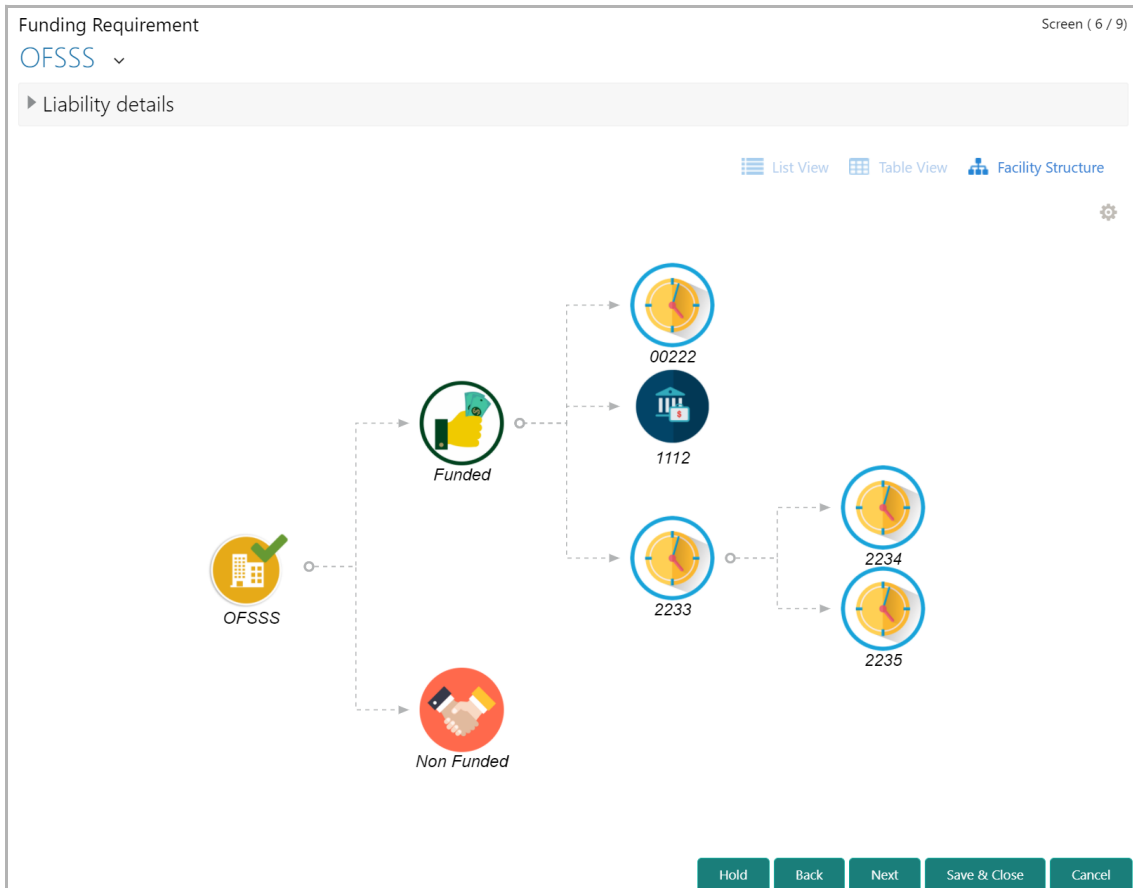
Hold Back Next Save & Close Cancel

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

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

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

# Chapter 7 - Proposal Structuring



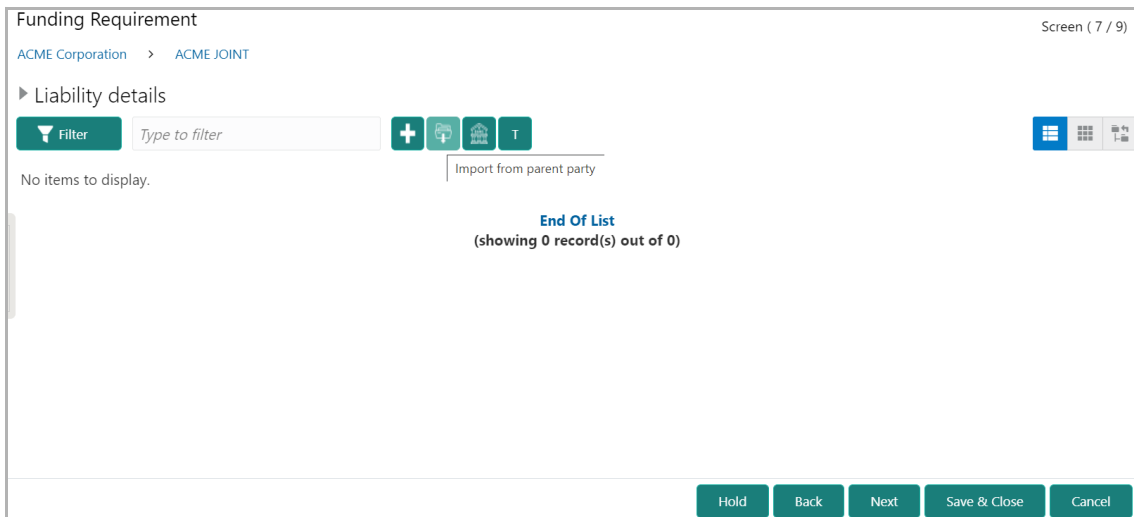
## Adding Facility for Child Parties

139. To add facility details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.

Facility Id	Facility Description	Requested Amount	Facility Category	Facility Type	Next Review Date
F21112979	Letter of Credit UK Parent Line Number: LC1 - LC	\$1,000,000.00	Letter of credit	Non Funded	May 6, 2021
LCUS1	Letter of Credit US Parent Line Number: LC1 - LC	\$1,000,000.00	Letter of credit	Non Funded	May 6, 2021
LCIND1	Letter of Credit	\$1,000,000.00	Letter of credit	Non Funded	May 6, 2021

140. Select the required customer. The *Funding Requirement - [organization name] > [customer name]* page appears.


# Chapter 7 - Proposal Structuring



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

- Add facility without template. Refer [“Creating Facility without Template”](#) on page 32 for information
- Add facility using template. Refer [“Creating Facility with Template”](#) on page 34 for information
- Import from parent party. Refer the following section for information

## Importing Facilities From Parent Party

141. Click  the **Import from parent party** icon in the child party Funding Requirement page. The following window appears.

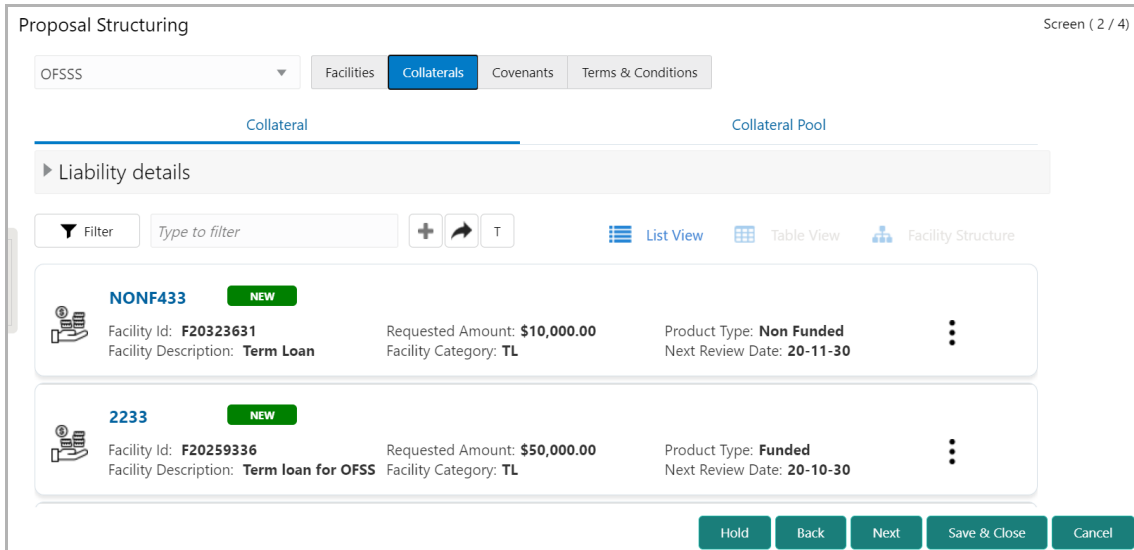
Import from parent party								
Type to filter								
Joint facility	Joint line code	Joint Amount	Line number	Facility description	Parent description	Facility type	Facility category	Facility amount
<input checked="" type="checkbox"/>	JSTLO	\$5,000,00	STLOAN1	Short Term Loan			Term Loan	\$5,000,000.0
<input checked="" type="checkbox"/>	JSTL1	\$2,000,00	STLNIND1	Short Term Loan IND	STLOAN1 - Short Term Loan		Term Loan	\$2,000,000.0
<input type="checkbox"/>			STLNUK1	Short Term Loan UK	STLOAN1 - Short Term Loan		Term Loan	\$1,000,000.0
<input type="checkbox"/>			STWC1	Short Term Working C...			Working Capital	\$2,500,000.0
<input type="checkbox"/>			STWCUK1	Short Term WC UK	STWC1 - Short Term Workin...		Working Capital	\$1,000,000.0
<input type="checkbox"/>			STWCUS1	Short Term WC US	STWC1 - Short Term Workin...		Working Capital	\$1,000,000.0
<input type="checkbox"/>			STWCIND1	Short Term WC IND	STWC1 - Short Term Workin...		Working Capital	\$500,000.00
<input type="checkbox"/>			LC1	LC	STWC1 - Short Term Working Capital		Letter of credit	\$3,000,000.0
<input type="checkbox"/>			LCIND1	Letter of Credit IND...	LC1 - LC		Letter of credit	\$1,000,000.0
<input type="checkbox"/>			LCUS1	Letter of Credit US	LC1 - LC		Letter of credit	\$1,000,000.0

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

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

# Chapter 7 - Proposal Structuring

- 144. To modify other facility details, click the edit icon in the **Joint Amount** column. The **Facility Details** window appears.
- 145. Modify the required details and click **Save**. For more information on configuring the facility using Edit option, refer [“Modifying Facility Details” on page 107](#).
- 146. To go to the *Collaterals* page, click the **Collaterals** tab. The *Collaterals* page appears.



Proposal Structuring Screen ( 2 / 4 )

OFSSS Facilities **Collaterals** Covenants Terms & Conditions

Collateral Collateral Pool

Liability details

Filter Type to filter + ↻ T List View Table View Facility Structure

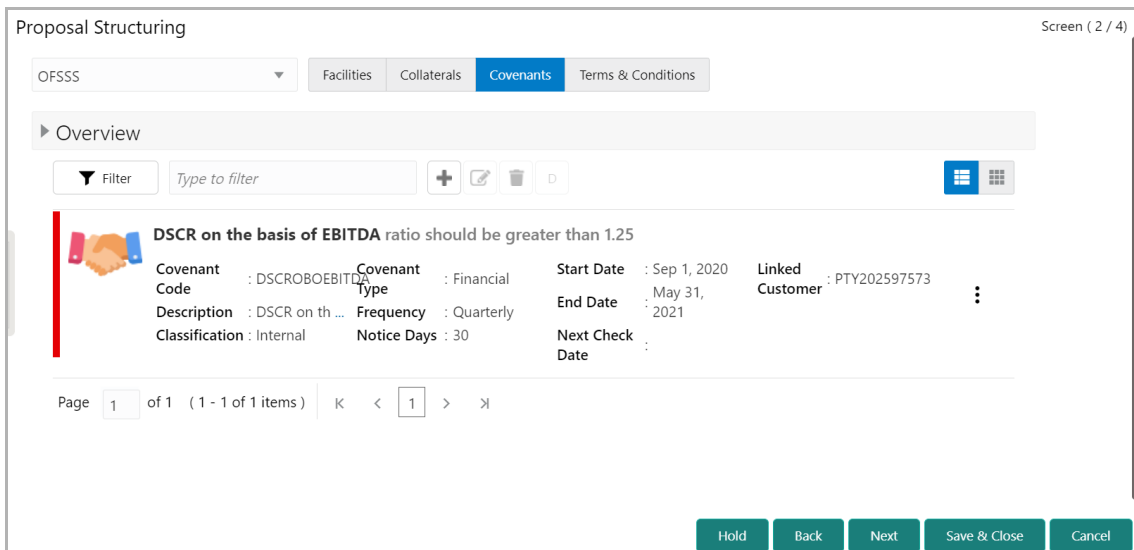
<b>NONF433</b> NEW	Facility Id: <b>F20323631</b> Facility Description: <b>Term Loan</b>	Requested Amount: <b>\$10,000.00</b> Facility Category: <b>TL</b>	Product Type: <b>Non Funded</b> Next Review Date: <b>20-11-30</b>	⋮
<b>2233</b> NEW	Facility Id: <b>F20259336</b> Facility Description: <b>Term loan for OFSS</b>	Requested Amount: <b>\$50,000.00</b> Facility Category: <b>TL</b>	Product Type: <b>Funded</b> Next Review Date: <b>20-10-30</b>	⋮

Hold Back Next Save & Close Cancel



For information about filter, add, edit, delete, and layout options, refer [“Collaterals” on page 37](#).

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



Proposal Structuring Screen ( 2 / 4 )

OFSSS Facilities Collaterals **Covenants** Terms & Conditions

Overview

Filter Type to filter + ↻ D

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

Covenant Code : DSCROBOEBITDA	Covenant Type : Financial	Start Date : Sep 1, 2020	Linked Customer : PTY202597573
Description : DSCR on th ...	Frequency : Quarterly	End Date : May 31, 2021	⋮
Classification : Internal	Notice Days : 30	Next Check Date :	

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

Hold Back Next Save & Close Cancel

# Chapter 7 - Proposal Structuring

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

The screenshot shows the 'Overview' section of a covenant management interface. It is divided into three main panels:

- Covenants Breakup:** A summary of covenant counts. It shows 0 Newly Added (green), 0 Existing (grey), 0 Met (green), and 0 Breached (red).
- Financial Covenants-0:** A table with columns for Type, Met, and Breached. The content is 'No data to display.'
- Non Financial Covenants-0:** A table with columns for Type, Met, and Breached. The content is 'No data to display.'

149. To add new covenant, click the add icon. The *Covenant Details* window appears.

The screenshot shows the 'Covenant Details' form. It contains the following fields and sections:

- Covenant Id \*:** A dropdown menu with the selected option 'New - Covenant Details'.
- Covenant Name:** A text input field with the placeholder 'Enter Covenant Name'.
- Covenant Description \*:** A text input field with the placeholder 'Enter the covenant description'.
- Classification Type \*:** A dropdown menu with the placeholder 'Select Classification Type'.
- Expandable Sections:** Four sections with expandable headers: 'Covenant Details', 'Others', 'Monitoring Information Details', and 'Facility Linkage Details'.
- Facility Linkage Details Table:** A table with three columns: Facility Type, Facility Category, and Facility Description. The data row shows 'Funded', 'Term Loan', and 'Facility for daily operations'.
- Buttons:** 'Save' and 'Cancel' buttons at the bottom right.

150. Select / type the following in respective fields:

- Covenant Id
- Covenant Name
- Covenant Description
- Classification Type

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



# Chapter 7 - Proposal Structuring

▲ Covenant Details

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

# Chapter 7 - Proposal Structuring

152. Enter / select the following in respective fields:

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

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

▲ Others

Compliance Status

Met  Breach

Last Check Value

*Last Checked Value*

Waiver Status

Select Waiver Status

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

155. Enter the **Last Check Value**.

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

▲ Monitoring Information Details

Select

157. Select the monitoring information.

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

▲ Facility Linkage Details

Select Facility \*

F2077647

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

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

# Chapter 7 - Proposal Structuring

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



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

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

The screenshot shows the 'Proposal Structuring' window with the 'Terms & Conditions' tab selected. The window title is 'Proposal Structuring' and the screen number is 'Screen ( 2 / 4)'. The main content area is empty, displaying 'No items to display.' and a pagination control showing 'Page 1 of 1 ( 1 - 5 of 5 items)'. At the bottom, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

The screenshot shows the 'Add Terms And Conditions' dialog box. It has a title bar with a close button (X). The dialog contains four fields: 'T&C Type \*' with radio buttons for 'Pre-disbursement' (selected) and 'Post-disbursement'; 'Facility Id \*' with a dropdown menu showing '999'; 'Condition Code \*' with a text input field containing '4577'; and 'Terms & Conditions \*' with a text area containing 'Borrower to the Administrative Agent, and with respect to the initial Borrowing, such notice may'. At the bottom right, there are 'Add' and 'Cancel' buttons.

163. Select the **T&C Type**. The options available are **Pre-disbursement** and **Post-disbursement**.

164. To link the facility with the terms & conditions, select the required **Facility Id** from the drop down list.

# Chapter 7 - Proposal Structuring

165. Type the **Condition Code** and the **Terms & Conditions**.

166. Click **Add**. Terms & Conditions are added and displayed in *Terms & Conditions* page.



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

167. Click **Next**. The *Comments* page appears.

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

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

# Chapter 7 - Proposal Structuring

Policy Exceptions

1 Policy exceptions 0 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 organization (party) and its child party.

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

171. Click the **Checklist** data segment.

# Chapter 7 - Proposal Structuring

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

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

173. Click **Submit**. The proposal is sent to the Proposal Review stage.



For information on **Write up** data segment, refer **Proposal Initiation** Chapter.

# Chapter 8 - Proposal Review

## Proposal Review

This is as a “Checker” stage in the work flow. In this stage, the senior member of the credit team reviews the 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 proposal needs any modification. If all the conditions are satisfied, the proposal is sent to the approving authority for approval.

The following table provides high level overview about the Proposal Review stage.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"><li>• View the customer summary<ul style="list-style-type: none"><li>- Liabilities requested and proposed</li><li>- Facilities requested and proposed</li><li>- Collateral Offered</li><li>- Covenants stipulated</li><li>- T&amp;C stipulated</li><li>- Financials</li><li>- Rating</li><li>- Demographic details</li></ul></li><li>• View the credit evaluation scores and details</li><li>• View the legal evaluation score and details</li><li>• View the risk evaluation score and details</li><li>• View Write up added in previous stages</li><li>• View comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Review the following<ul style="list-style-type: none"><li>- Liability details</li><li>- Facility details</li><li>- Covenants proposed</li><li>- T&amp;C proposed</li><li>- Collateral Offered</li></ul></li><li>• Add write up</li><li>• Send back the application if additional info required</li><li>• Submit application for approval</li></ul>

Proposal review process is similar to the proposal structuring process. Refer Chapter 7 for step-by-step instructions on reviewing the proposal.

# Chapter 9 - Proposal Approval

## Proposal Approval

In this stage, members of the approving authority team reviews the application in its entirety, evaluates the recommendations given by the business and credit teams, and then finally makes a judgment on the proposal. The approving authority may refer the proposal back to the previous stages for any modification or reject the proposal. If all the conditions are satisfied, the proposal is approved.

The following table provides high level overview about the Proposal Approval stage.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"><li>• View the customer summary<ul style="list-style-type: none"><li>- Liabilities requested and proposed</li><li>- Facilities requested and proposed</li><li>- Collateral Offered</li><li>- Covenants stipulated</li><li>- T&amp;C stipulated</li><li>- Financials</li><li>- Rating</li><li>- Demographic details</li></ul></li><li>• View the credit evaluation scores and details</li><li>• View the legal evaluation score and details</li><li>• View the risk evaluation score and details</li><li>• View Write up added in previous stages</li><li>• View comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Review the following<ul style="list-style-type: none"><li>- Liability amount and dates requested and proposed</li><li>- Facility amount and dates requested and proposed</li><li>- Covenants proposed</li><li>- T&amp;C proposed</li><li>- Collateral Offered</li></ul></li><li>• Capture the following<ul style="list-style-type: none"><li>- Approved Liability amount and dates</li><li>- Approved Facility amount and dates</li></ul></li><li>• Add/Modify/Delete facility, collateral, covenants or T&amp;C</li><li>• Add write up</li><li>• Send back the application if additional info required or proposal revision</li><li>• Approve the application</li><li>• Reject the application</li></ul>

Refer **Proposal Structuring** chapter for field level explanation on all the data segments in this stage.

To approve the facility, perform the following steps:

1. In the **Approval** data segment, mouse hover on the **Liability Details** section and click the edit icon. The *Liability Details* window appears.



# Chapter 9 - Proposal Approval

Liability Details

**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

**Proposed and Approved**

Proposed Liability Currency: USD	Proposed Liability Amount: \$100,000.00	Approval Liability Currency: * USD	Approval Liability Amount: * \$50,000.00
Proposed Funded Sell Down \$30,000.00	Proposed Unfunded Sell Down \$20,000.00	Approved Funded Sell Down	Approved Unfunded Sell Down

**Total Gross and Net Facility**

Total Gross Facility \$50,000.00	Total Net Facility \$20,000.00
-------------------------------------	-----------------------------------

**Dates**

Next Review Date * Nov 30, 2020	Requested Expiry Date Nov 30, 2021	Proposed Expiry Date Dec 31, 2021	Approved Expiry Date * Dec 31, 2021
------------------------------------	---------------------------------------	--------------------------------------	--

Additional Fields  
No Additional fields configured!

Save Cancel

2. Click the search icon in the **Approval Liability Currency** field and select the currency in which the liability has to be created.



Approved Liability Currency and Requested Liability Currency can be different.

3. Specify the **Approval Liability Amount**.
4. Click the calendar icon and select the **Approved Expiry Date** for liability.
5. Click **Save**. The approval details are saved.
6. In the *Approval* page, click the hamburger icon in the required facility and select **Edit**. The *Facility Details* window appears.

# Chapter 9 - Proposal Approval

Term Loan - TL

**Facility Details**

Facility Basic Info

Schedule

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Line Code \* 22

Line Serial Number \* 33

Facility Description \* Term Loan

Parent Facility Id Select Parent Facility

Facility Type \*  Funded  Non Funded

Facility Category Term Loan

Cascade

Next Review Date \* Nov 30, 2020

Line Start Date \* Dec 1, 2020

Line Expiry Date \* Nov 30, 2021

Currency \* USD

Requested Amount \$20,000.00

Proposed Amount \$50,000.00

Approved Amount \$50,000.00

Tenor 12

Availability Period Availability Period

Commitment Status  Committed  Uncommitted  Cascade

Secured?  Secured  Cascade

Revaluation Required

Rate Agreement Required

Additional Fields

No Additional fields configured!

Save

Close

7. Specify the **Approved Amount** and click **Save**.
8. Click **Close** to exit the *Facility Details* window.
9. In the *Approval* page, click **Next** to go to the *Comments* page.
10. **Post** comments, if required.
11. Click **Submit**. The *Policy Exception* window appears.
12. Click the **Checklist** data segment and select the **Outcome** as 'Approve'.
13. Click **Submit**. The proposal is sent to the Draft Generation stage.

To reject the facility, perform the above steps by specifying **Approval Liability Amount** and **Approved Amount** as zero and selecting the Outcome as 'Reject'.

# Chapter 10 - Draft Generation

## Draft Generation

In this stage, customer's communication address can be configured and the draft document can be generated for customer acceptance.

The following table provides high level overview about the Draft Generation stage.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"><li>• View the customer summary<ul style="list-style-type: none"><li>- Liabilities requested, proposed, and approved</li><li>- Facilities requested, proposed, and approved</li><li>- Collateral Offered</li><li>- Covenants stipulated</li><li>- T&amp;C stipulated</li><li>- Financials</li><li>- Rating</li><li>- Demographic details</li></ul></li><li>• View the credit evaluation scores and details</li><li>• View the legal evaluation score and details</li><li>• View the risk evaluation score and details</li><li>• View comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Mention the recipient details of the draft</li><li>• Generate and send the draft</li></ul>

### Steps to generate draft

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

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

# Chapter 10 - Draft Generation

The screenshot shows the Oracle Free Tasks interface. The top navigation bar includes the Oracle logo, the text 'Free Tasks', and user information 'Bank Futura - C...' and 'Feb 12, 2020'. Below the navigation bar are several action buttons: 'Refresh', 'Acquire', 'Delegate', 'Reassign', and 'Flow Diagram'. The main content area is a table with the following columns: Action, Priority, Application Date, Application Number, Branch, Customer Number, Amount, and Process Name. The table contains 10 rows of data, all with a priority of 'Low' and a process name of 'Economic Dependence'. The first row has an application number of APP20585907 and a customer number of PTY00123. The last row has an application number of APP0012 and a customer number of PTY001. At the bottom of the table, there is a pagination control showing 'Page 1 of 27 ( 1 - 20 of 528 items )' and navigation arrows.

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

2. **Acquire & Edit** the required draft generation task. The *Credit Origination - <process name>* page summarizing the proposal appears.

# Chapter 10 - Draft Generation

Credit Origination - Draft Generation
Documents Collateral Summary
Screen 1 (1 / 3)

- Summary
- Draft Generation
- Comments

### Summary

OFSS

#### Customer Information

OFSS, A Domestic entity established & operating as a Pvt Ltd Company in IN

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY210403022		Pvt Ltd	\$500,000.00	No	0	0	0	0

#### Facility Summary



\$200,000.00

■ Term loan-44-22



Requested

#### Collateral summary

\$5,000.00

Total collateral value

0%

Customer LTV

#### Group entities

1

#### Existing Facilities held with Other Bank

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

#### Pricing

1

Total Pricing

<p>0</p> <p>Interest</p> <div style="display: flex; justify-content: space-around; font-size: 0.7em;"> <span>0 Added</span> <span>0 Modified</span> <span>0 Removed</span> </div>	<p>1</p> <p>Charges</p> <div style="display: flex; justify-content: space-around; font-size: 0.7em;"> <span>1 Added</span> <span>0 Modified</span> <span>0 Removed</span> </div>	<p>0</p> <p>Commission</p> <div style="display: flex; justify-content: space-around; font-size: 0.7em;"> <span>0 Added</span> <span>0 Modified</span> <span>0 Removed</span> </div>
---	--	---

#### Covenants

0

Total Covenants

0	0	0	0
Entry level	Facility level	Financial	Non Financial

0 Newly Added

0 Financial
0 Non Financial

0 Met

0 Financial
0 Non Financial

0 Breached

0 Financial
0 Non Financial

#### Terms & conditions

0

Total Terms and Conditions

0	0	0	0
Entry level	Facility level	Pre disbursement	Post disbursement

0 Newly added

0 Pre disbursement
0 Post disbursement

0 Met

0 Pre disbursement
0 Post disbursement

0 Breached

0 Pre disbursement
0 Post disbursement

#### Financial Profile

View all

Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

#### Projections

View all

Show results for Next 3 years

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

#### Groupwise Exposure Details

No data to display

#### Connected Parties

Gross Facility Amount Contribution

No data to display

#### Ratings

Moody's

AAA
Positive
2020

#### Project Summary

No data to display.

Hold
Back
Next
Save & Close
Cancel

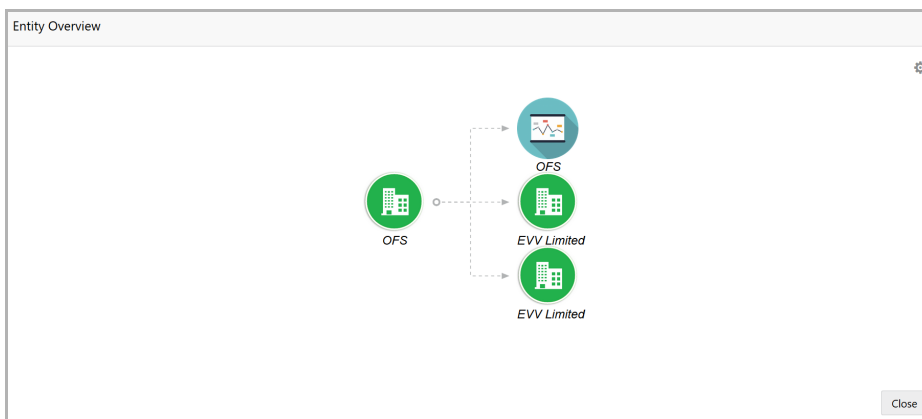
# Chapter 10 - Draft Generation

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

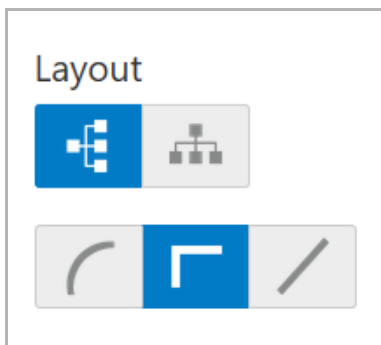
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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

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

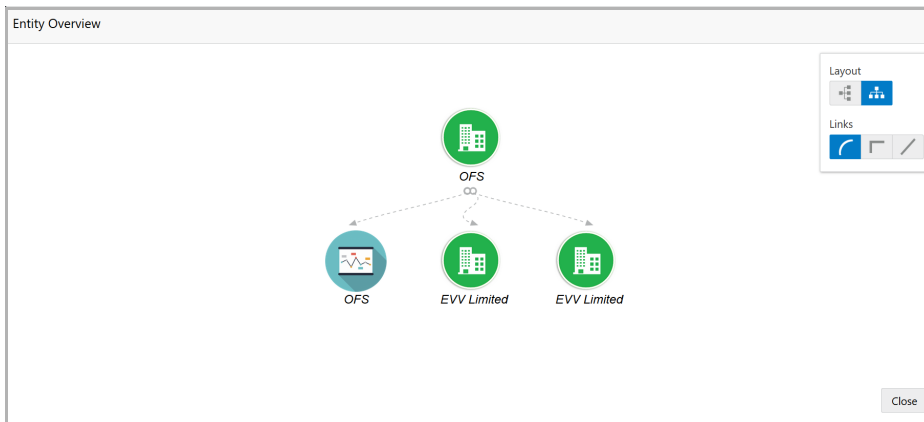


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 10 - Draft Generation



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

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

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

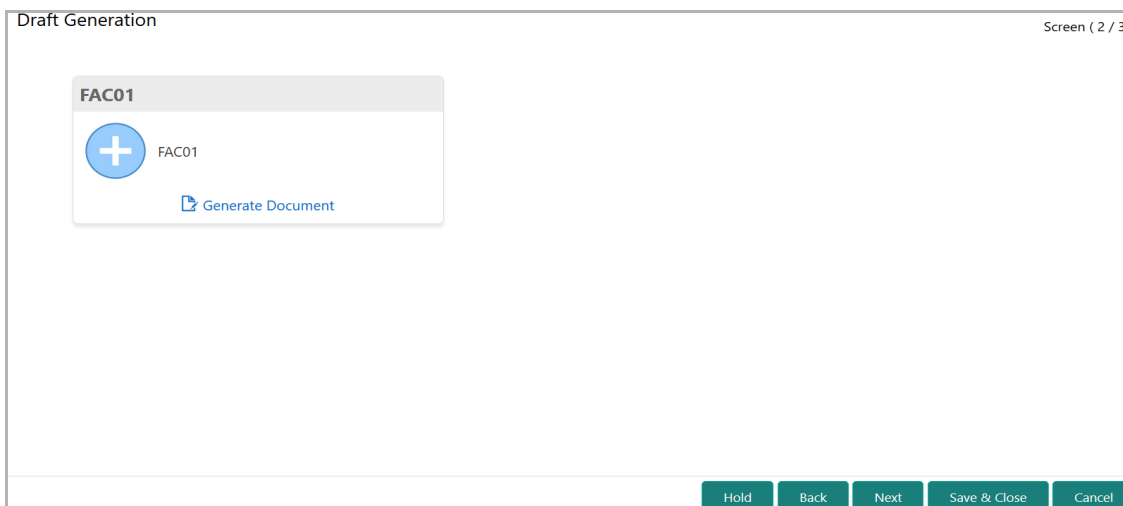
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities held with Other Bank**, **Pricing**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

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

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

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

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



# Chapter 10 - Draft Generation

14. 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

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

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

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

18. Click **Generate**. Proposal draft configured in the system is sent to the mail ID mentioned in **E-Mail To** field.

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

19. To view the generated draft document, click **View Document**.

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

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



# Chapter 10 - Draft Generation

Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

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

Policy Exceptions

1 Policy exceptions Checklist

All

00 Total	00 Met	00 Breached
-------------	-----------	----------------

Minimum eligibility criteria	Products	Pricing
00 Total	00 Total	00 Total
00  Met	00  Met	00  Met
00  Breached	00  Breached	00  Breached
00 INITIATED 00 NOT INITIATED	00 INITIATED 00 NOT INITIATED	00 INITIATED 00 NOT INITIATED
00 APPROVED 00 REJECTED	00 APPROVED 00 REJECTED	00 APPROVED 00 REJECTED
00 DEFERRED	00 DEFERRED	00 DEFERRED

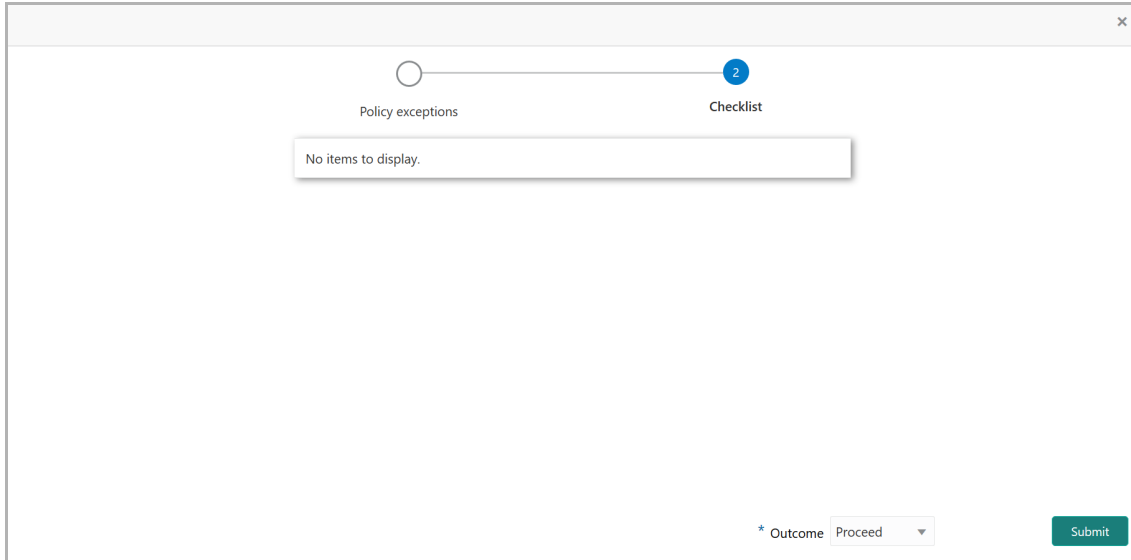
Unsecured lending	Document	Collateral
00 Total	00 Total	00 Total
00  Met	00  Met	00  Met
00  Breached	00  Breached	00  Breached
00 INITIATED 00 NOT INITIATED	00 INITIATED 00 NOT INITIATED	00 INITIATED 00 NOT INITIATED
00 APPROVED 00 REJECTED	00 APPROVED 00 REJECTED	00 APPROVED 00 REJECTED
00 DEFERRED	00 DEFERRED	00 DEFERRED

Covenants	Terms & Conditions
00 Total	00 Total
00  Met	00  Met
00  Breached	00  Breached
00 INITIATED 00 NOT INITIATED	00 INITIATED 00 NOT INITIATED
00 APPROVED 00 REJECTED	00 APPROVED 00 REJECTED
00 DEFERRED	00 DEFERRED

# Chapter 10 - Draft Generation

By default, policy exceptions are displayed for both the organization (party) and its child party.

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**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
27. Click **Submit**. The draft proposal is sent to the mentioned Email ID.

Upon customer acceptance of the draft proposal, the proposal is sent to Limit Configuration stage.

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



For information on **Write up** data segment, refer Proposal Initiation Chapter.

# Chapter 11 - Customer Acceptance

## Customer Acceptance

The user can capture the status of customer acceptance in this stage and move the proposal to the next stage. Upon acceptance of the draft proposal, the proposal must be moved to the Limit Configuration stage. If the draft is not accepted by the customer, then the proposal must be moved back to the structuring stage for re-negotiation.

The following table provides high level overview about the Customer Acceptance stage.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"><li>• View the customer summary<ul style="list-style-type: none"><li>- Liabilities requested, proposed, and approved</li><li>- Facilities requested, proposed, and approved</li><li>- Collateral Offered</li><li>- Covenants stipulated</li><li>- T&amp;C stipulated</li><li>- Financials</li><li>- Rating</li><li>- Demographic details</li></ul></li><li>• View the credit evaluation scores and details</li><li>• View the legal evaluation score and details</li><li>• View the risk evaluation score and details</li><li>• View comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Upload the customer accepted documents</li><li>• Submit for limit configuration</li><li>• Send application for renegotiation to Proposal review stage</li><li>• Add comments</li></ul>

### Steps to capture customer acceptance status

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

# Chapter 11 - Customer Acceptance

The screenshot shows the Oracle Free Tasks interface. The top navigation bar includes the Oracle logo, the text 'Free Tasks', and the user name 'Ray'. The date 'Feb 12, 2020' is also visible. Below the navigation bar, there are several action buttons: 'Refresh', 'Acquire', 'Delegate', 'Reassign', and 'Flow Diagram'. The main content area is a table with the following columns: Action, Priority, Application Date, Application Number, Branch, Customer Number, Amount, and Process Name. The table contains 10 rows of data, all with a priority of 'Low' and a process name of 'Economic Dependence'. The first row has an application number of 'APP20585907' and a customer number of 'PTY00123'. The last row has an application number of 'APP0012' and a customer number of 'PTY001'. At the bottom of the table, there is a pagination control showing 'Page 1 of 27 ( 1 - 20 of 528 items )' and navigation arrows.

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

2. **Acquire & Edit** the required customer acceptance task. The *Credit Origination - <process name>* page summarizing the proposal appears.

# Chapter 11 - Customer Acceptance

Credit Origination - Customer Acceptance
Documents Collateral Summary
Screen 1 / 3

### Summary

OFSS

#### Customer Information

OFSS, A Domestic entity established & operating as a Pvt Ltd Company in IN

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY210403022		Pvt Ltd	\$500,000.00	No	0	0	0	0

#### Facility Summary



Term loan-44-22

\$200,000.00



#### Collateral summary

\$5,000.00  
Total collateral value

0%  
Customer LTV

100%  
VHCL

#### Group entities

1

#### Existing Facilities held with Other Bank

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

#### Pricing

1 Total Pricing

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

#### Covenants

0 Total Covenants

0 Entry Risk	0 Facility Risk	0 Financial	0 Non Financial
--------------	-----------------	-------------	-----------------

0 Newly Added  
0 Financial 0 Non Financial

0 Met  
0 Financial 0 Non Financial

0 Breached  
0 Financial 0 Non Financial

#### Terms & conditions

0 Total Terms and Conditions

0 Entry	0 Facility	0 Pre disbursement	0 Post disbursement
---------	------------	--------------------	---------------------

0 Newly added  
0 Pre disbursement 0 Post disbursement

0 Met  
0 Pre disbursement 0 Post disbursement

0 Breached  
0 Pre disbursement 0 Post disbursement

#### Financial Profile

View all

Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

#### Projections

View all

Show results for Next 3 years

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

#### Groupwise Exposure Details

No data to display

#### Connected Parties

Gross Facility Amount Contribution

No data to display

#### Ratings

Moody's

AAA Positive 2020

#### Project Summary

No data to display.

Hold
Back
Next
Save & Close
Cancel

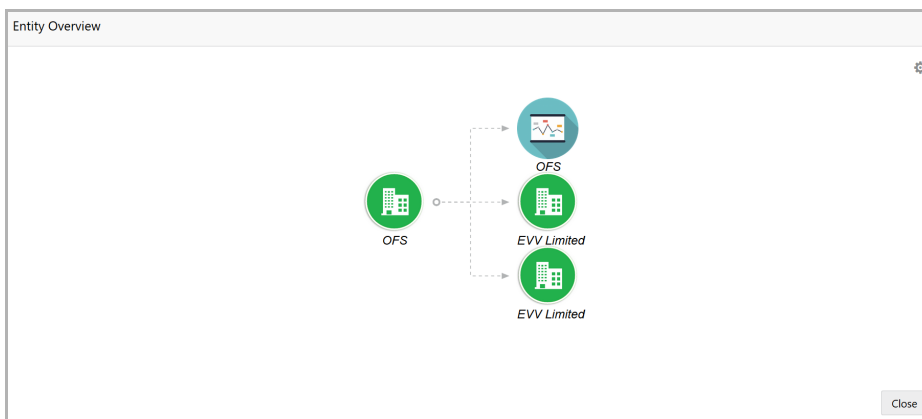
# Chapter 11 - Customer Acceptance

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

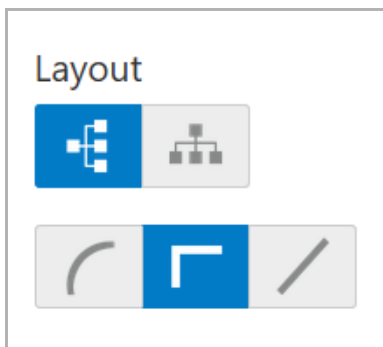
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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

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

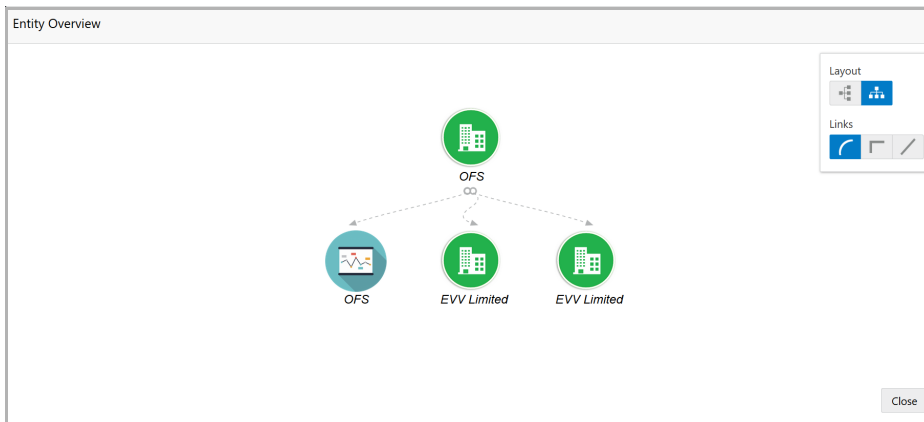


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 11 - Customer Acceptance



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

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

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

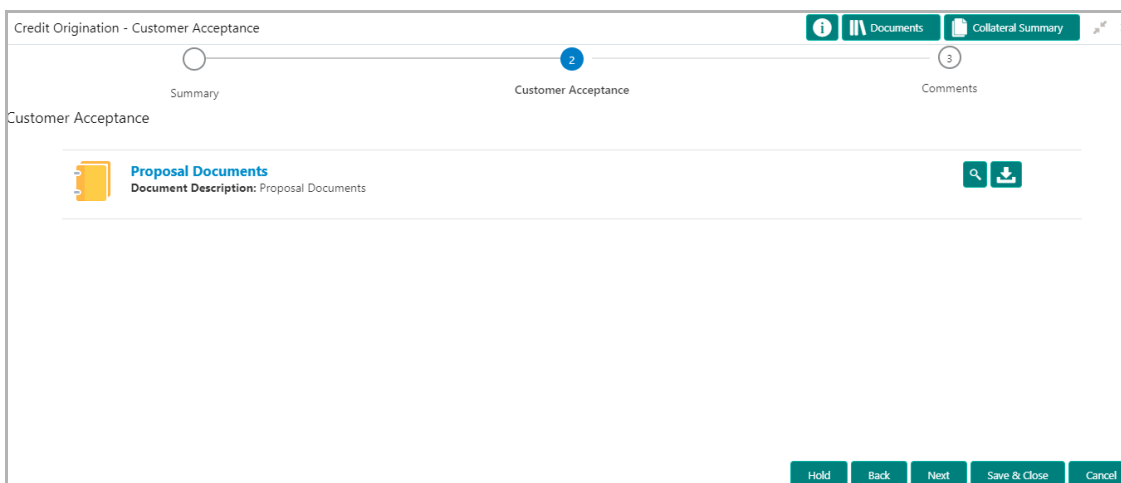
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities held with Other Bank**, **Pricing**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

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

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

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

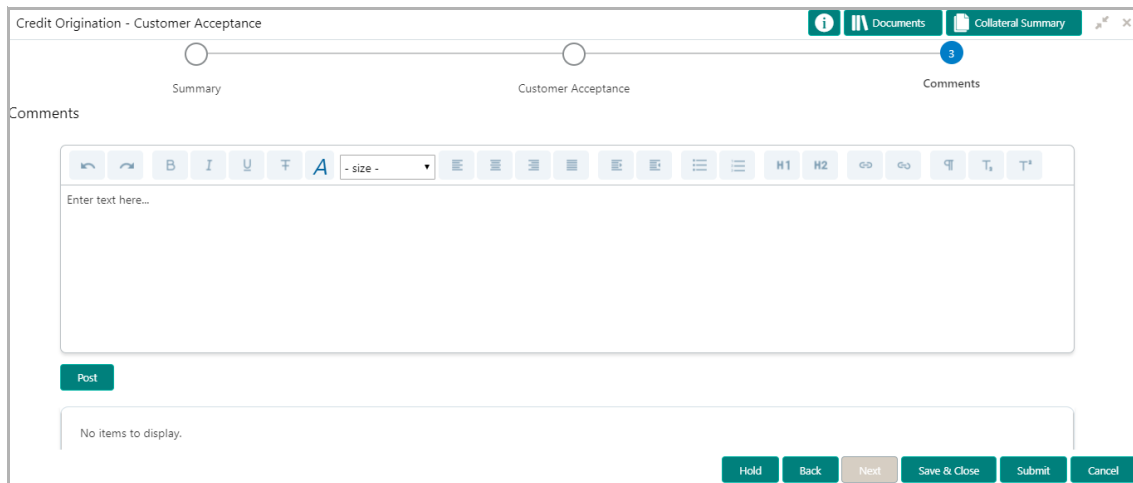
13. After reviewing the *Summary*, click **Next**. The *Customer Acceptance* page appears:



# Chapter 11 - Customer Acceptance

In the *Customer Acceptance* page, the Proposal Draft accepted by the customer is displayed.

14. Click the download icon to download the proposal draft.
15. Click **Next**. The *Comments* page appears.



The screenshot shows a web application window titled "Credit Origination - Customer Acceptance". At the top, there is a progress bar with three steps: "Summary", "Customer Acceptance", and "Comments". The "Comments" step is currently active and highlighted with a blue circle containing the number 3. Below the progress bar, the "Comments" section is visible. It features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, H1, H2, link, unlink, and text color. The text area contains the placeholder text "Enter text here...". Below the text area is a green "Post" button. Underneath the "Post" button, there is a message that says "No items to display." At the bottom right of the window, there is a row of navigation buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

16. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
17. Click **Submit**. The *Policy exceptions* window appears.



# Chapter 11 - Customer Acceptance

Policy Exceptions

1 Policy exceptions 0 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 organization (party) and its child party.

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

19. Click the **Checklist** data segment.

# Chapter 11 - Customer Acceptance

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

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

21. Click **Submit**. The proposal is moved to the next stage based on the selected **Outcome**.



For information on **Write up** data segment, refer Proposal Initiation Chapter.

# Chapter 12 - Limit Configuration

## Limit Configuration

In this stage, the bank user further fine tunes the facility 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 liability, facility, collateral and covenants gets recorded in the back office system.

The following table provides high level overview about the Limit Configuration stage.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"><li>• View the customer summary<ul style="list-style-type: none"><li>- Liabilities requested, proposed, and approved</li><li>- Facilities requested, proposed, and approved</li><li>- Collateral Offered</li><li>- Covenants stipulated</li><li>- T&amp;C stipulated</li><li>- Financials</li><li>- Rating</li><li>- Demographic details</li></ul></li><li>• View the credit evaluation scores and details</li><li>• View the legal evaluation score and details</li><li>• View the risk evaluation score and details</li><li>• View comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Configure the facilities approved<ul style="list-style-type: none"><li>- Create sublines</li></ul></li><li>• Capture the restrictions related to<ul style="list-style-type: none"><li>- Currency</li><li>- Customer</li><li>- Branch</li><li>- Product</li><li>- Exposure</li></ul></li><li>• Add comments</li><li>• Hand off to ELCM</li></ul>

### Steps to configure limit

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

# Chapter 12 - Limit Configuration

Free Tasks

Bank Futura - C... ( Feb 12, 2020 Ray

Refresh Acquire Delegate Reassign Flow Diagram

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

Page 1 of 27 ( 1 - 20 of 528 items ) 1 2 3 4 5 ... 27

2. **Acquire & Edit** the required Limit Configuration task. The *Credit Origination - <process name>* page summarizing the proposal appears.

## Viewing Summary:

# Chapter 12 - Limit Configuration

Credit Origination - Limit Configuration
Documents Collateral Summary
Screen 1 / 3

- Summary
- Limit Configuration
- Comments

### Summary

OFSS

#### Customer Information

OFSS, A Domestic entity established & operating as a Pvt Ltd Company in IN

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY210403022		Pvt Ltd	\$500,000.00	No	0	0	0	0

#### Facility Summary

■ Term loan-44-22

\$200,000.00

240K  
200K  
160K  
120K  
80K  
40K  
0

■ Requested

Term loan

#### Collateral summary

\$5,000.00  
Total collateral value

0%  
Customer LTV

100%  
■ VHCL

#### Group entities

#### Existing Facilities held with Other Bank

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

#### ★ Scores

Evaluation not yet done

#### Pricing

1  
Total Pricing

0 Interest	1 Charges	0 Commission
<input type="checkbox"/> Added <input type="checkbox"/> Modified <input type="checkbox"/> Removed	<input checked="" type="checkbox"/> Added <input type="checkbox"/> Modified <input type="checkbox"/> Removed	<input type="checkbox"/> Added <input type="checkbox"/> Modified <input type="checkbox"/> Removed

#### Groupwise Exposure Details

No data to display

#### Covenants

0  
Total Covenants

0 Entry date	0 Facility type	0 Financial	0 Non Financial
-----------------	--------------------	----------------	--------------------

0 Newly Added  
 Financial  Non Financial

0 Met  
 Financial  Non Financial

0 Breached  
 Financial  Non Financial

#### Terms & conditions

0  
Total Terms and Conditions

0 Entry	0 Facility	0 Pre disbursement	0 Post disbursement
------------	---------------	-----------------------	------------------------

0 Newly added  
 Pre disbursement  Post disbursement

0 Met  
 Pre disbursement  Post disbursement

0 Breached  
 Pre disbursement  Post disbursement

#### Financial Profile

View all

Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

#### ★ Ratings

Moody's

AAA	Positive	2020
-----	----------	------

#### Projections

View all

Show results for Next 3 years

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

#### Project Summary

No data to display.

Hold Back Next Save & Close Cancel

# Chapter 12 - Limit Configuration

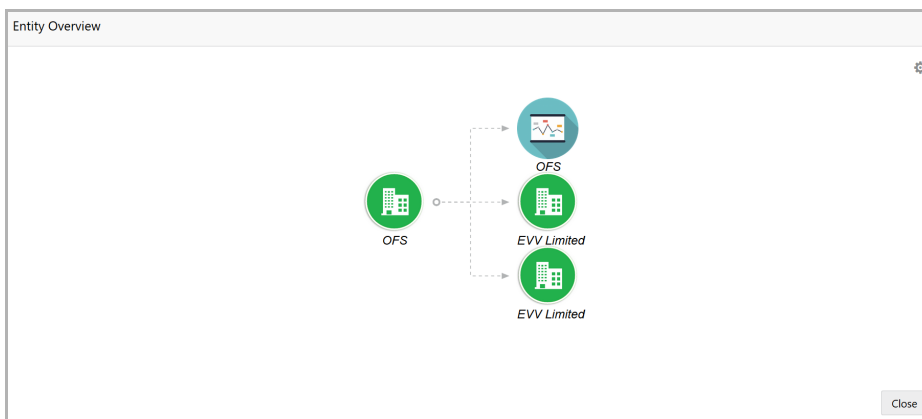
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears.

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

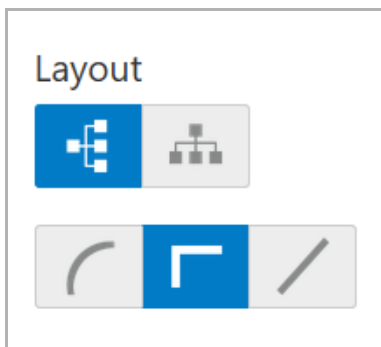
[Close](#)

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

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

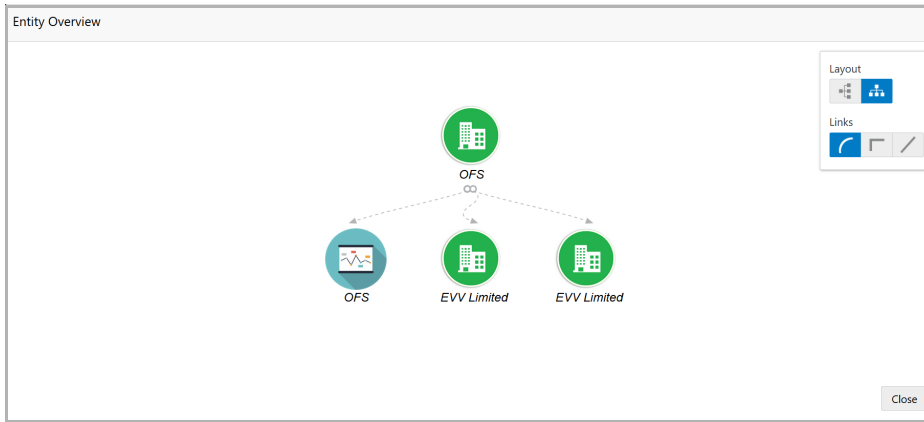


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 12 - Limit Configuration



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

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

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

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

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

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

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

13. After reviewing the *Summary*, click **Next**. The *Limit Configuration* page appears.

## Configuring Limit:

The screenshot shows the "Credit Origination - Limit Configuration" window. At the top, there are three tabs: "Summary" (active), "Limit Configuration", and "Comments". Below the tabs is a dropdown menu for "TestPartyName123" and a set of tabs: "Facilities" (active), "Collaterals", "Covenants", and "Terms & Conditions". The "Liability details" section contains a table with three columns: "Branch" (004), "Liability Number" (20801251), and "Requested Liability Amount" (\$120,000.00). Below the table is a filter section with a "Filter" button and a "Type to filter" input field. At the bottom, there is a summary row with "Line Number: 2312", "Facility Description: desc", "Requested Amount: \$12,000.00", "Facility Category: Term Loan", "Product Type: Non Funded", and "NR Date: 20-03-24". A pagination bar shows "Page 1 of 1 (1 - 1 of 1 items)". At the bottom right, there are buttons for "Hold", "Back", "Next", "Save & Close", and "Cancel".

# Chapter 12 - Limit Configuration

In *Limit Configuration* page, Facilities, Collaterals, Covenants and Terms & Conditions added during the proposal initiation are displayed.

14. To configure the limit, click on the facility and then click the edit icon. *Facility Details* window appears.
15. Click and expand the **Limit Details** section.

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

Field	Value
Is Revolving Line?	<input checked="" type="checkbox"/>
Shadow Limit *	<input checked="" type="checkbox"/>
Renewal Date *	Apr 17, 2020
Day Light OD Limit	\$12,000.00
Is UnAdvised Currency?	<input checked="" type="checkbox"/>
Line Start Date *	Mar 12, 2020
Exception Transaction Amount *	\$12,000.00
Available	<input checked="" type="checkbox"/>
Line Expiry Date *	Mar 30, 2020
Exception Breach *	\$12,000.00
Netting Required	<input checked="" type="checkbox"/>
Review Frequency	Quarterly
Day Light Limit	\$12,000.00

16. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
17. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
18. To make the facility available, enable the **Available** switch.
19. Specify is **Netting Required** for the facility.
20. Enable **Shadow Limit** switch, if required.
21. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
22. Select the **Review Frequency** for the facility.
23. Click the calendar icon and select the **Renewal Date** for the facility.
24. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
25. Specify the breach limit for the facility in **Exception Breach** field.
26. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
27. Click and expand the **Restrictions** section.

The screenshot shows the 'Restrictions' configuration window with the following options:

Category	Option
Customer	<input checked="" type="radio"/> Allow All
	<input type="radio"/> Allow Specific
	<input type="radio"/> Disallow Specific
Currency	<input checked="" type="radio"/> Allow All
	<input type="radio"/> Allow Specific
	<input type="radio"/> Disallow Specific
Branch	<input checked="" type="radio"/> Allow All
	<input type="radio"/> Allow Specific
	<input type="radio"/> Disallow Specific
Product	<input checked="" type="radio"/> Allow All
	<input type="radio"/> Allow Specific
	<input type="radio"/> Disallow Specific
Exposure	<input checked="" type="radio"/> Allow All
	<input type="radio"/> Allow Specific
	<input type="radio"/> Disallow Specific

28. **Allow All, Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.
29. Click **Save**. The *Limit Configuration* page appears.
30. Click **Next**. The *Comments* page appears.



# Chapter 12 - Limit Configuration

## Posting Comments:

The screenshot shows a web application window titled "Credit Origination - Limit Configuration". At the top, there are three tabs: "Summary", "Limit Configuration", and "Comments". The "Comments" tab is active, indicated by a green checkmark. Below the tabs is a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, H1, H2, link, unlink, and text color. The text area contains the placeholder text "Enter text here...". Below the text area is a green "Post" button. At the bottom of the window, there is a status bar with buttons for "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

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

# Chapter 12 - Limit Configuration

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 organization (party) and its child party.

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

34. Click the **Checklist** data segment.

# Chapter 12 - Limit Configuration

Policy exceptions Checklist

No items to display.

\* Outcome Proceed

Submit

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

36. Click **Submit**. The proposal is moved to the Handoff stage.



For information on **Write up** data segment, refer **Proposal Initiation** Chapter.

# Chapter 13 - Proposal Handoff

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## Handoff to Back Office System

The proposal is automatically handed off to the back office system for customer creation, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

Refer **Handoff - Manual Retry** chapter for information on the manual retry stage.

# Chapter 14 - Handoff - Manual Retry

## Handoff - Manual Retry

To manually Handoff the proposal to the Back Office System, perform the following steps:

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

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

2. **Acquire & Edit** the required Manual Retry task. The *Credit Origination - <process name>* page summarizing the proposal appears:

Customer Information

TestPartyNameCorp, A Domestic entity established & operating as a Public Ltd Company in IN

Customer ID: PTY20841264, Register No: Public Ltd, Legal Status: Public Ltd, Liability Amount: \$12,000.00, Is KYC Compliant: No, Share Holders: 0, Contractors: 0, Guarantors: 0, Bankers: 0

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
PTY20841264	Customer	ST-OTH-001	Unhandled Exception

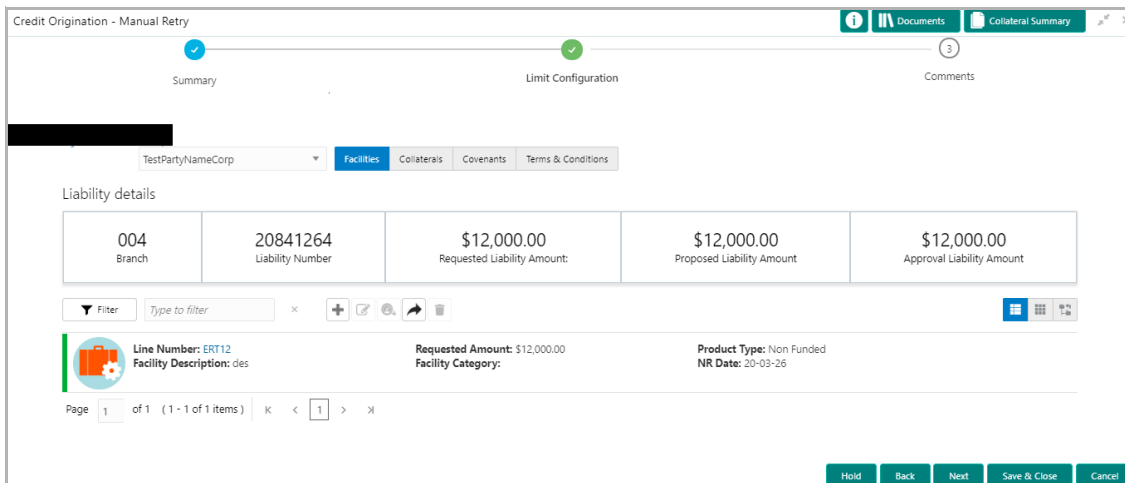
Facility Summary

Total funded - \$0.00, Total non funded - \$12,000.00

In *Summary* page the hand-off error details are displayed.

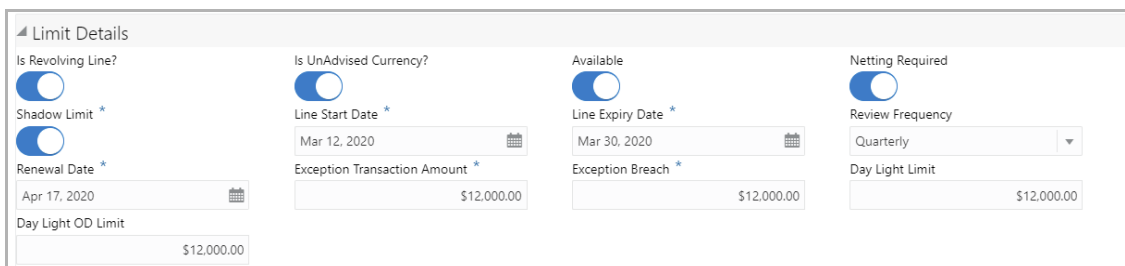
3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**. The *Limit Configuration* page appears.

# Chapter 14 - Handoff - Manual Retry



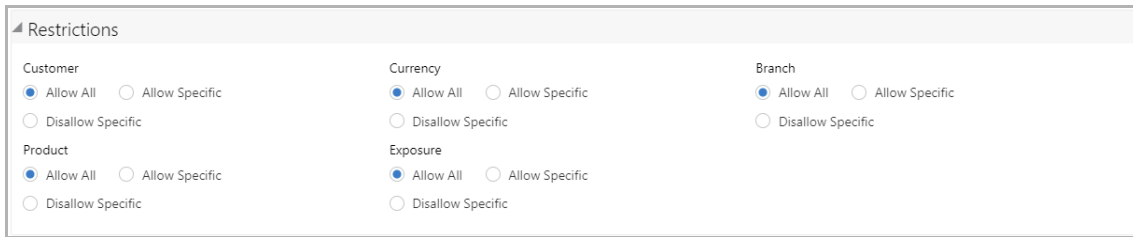
In *Limit Configuration* page, **Facilities**, **Collaterals**, **Covenants** and **Terms & Conditions** added during the proposal initiation are displayed.

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.

# Chapter 14 - Handoff - Manual Retry



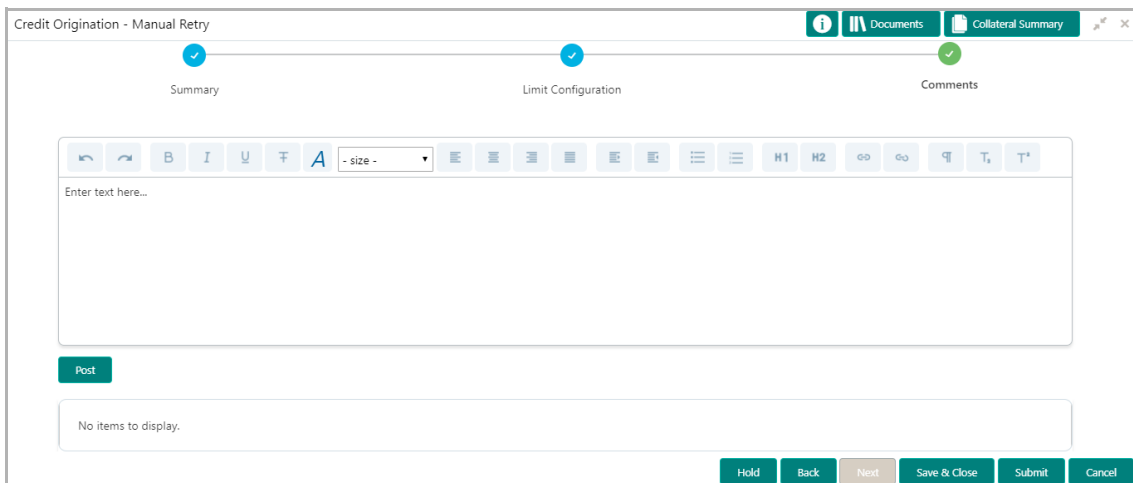
Restrictions

<b>Customer</b> <input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific	<b>Currency</b> <input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific	<b>Branch</b> <input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific
<b>Product</b> <input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific	<b>Exposure</b> <input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific	

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.



Credit Origination - Manual Retry

Summary   Limit Configuration   Comments

Enter text here...

Post

No items to display.

Hold   Back   Next   Save & Close   Submit   Cancel

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

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

# Chapter 14 - Handoff - Manual Retry

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

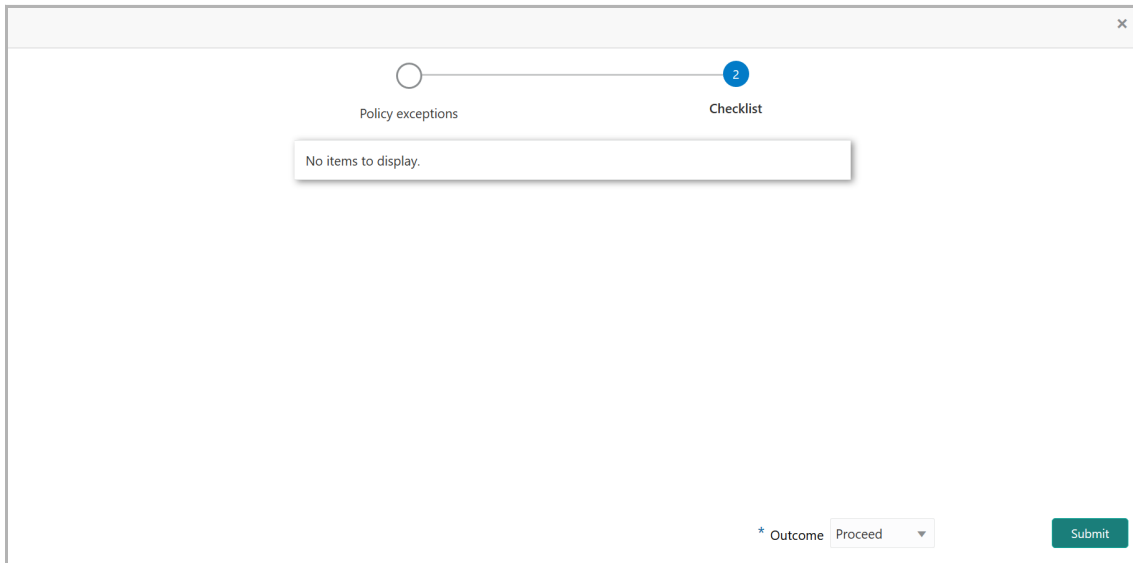
By default, policy exceptions are displayed for both the organization (party) and its child party.

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

25. Click the **Checklist** data segment.



# Chapter 14 - Handoff - Manual Retry



Policy exceptions Checklist

No items to display.

\* Outcome Proceed ▾ Submit

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

27. Click **Submit**. The proposal is moved to the Back Office System.



For information on **Write up** data segment, refer **Proposal Initiation** Chapter.

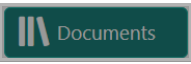
# Chapter 15 - Appendix

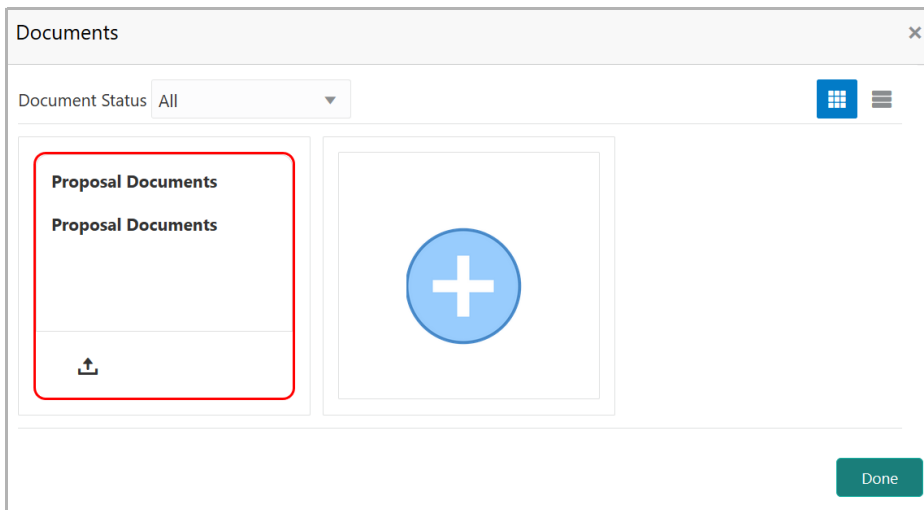
## Appendix

### Document Upload and Checklist

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

#### Steps to upload documents

1. Click  at the top right corner of any page. The *Documents* window appears.

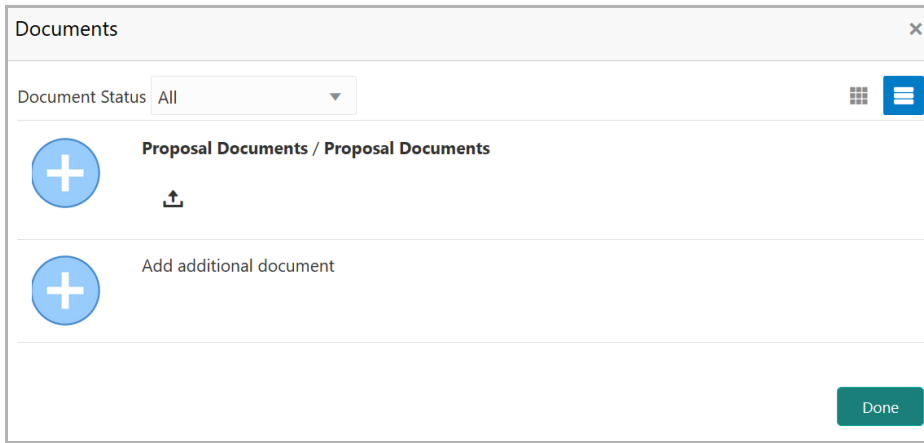


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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. The *Documents* window appears as shown below.

# Chapter 15 - Appendix



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

A screenshot of a "Document" details form. It contains several input fields: "Document Type" and "Document Code" are dropdown menus, both set to "Closure Documents"; "Document Title" is a text field containing "Facility Payment Bills"; "Document Description" is a large empty text area; "Remarks" is a text field containing "Paid"; and "Document Expiry Date" is a date picker set to "Mar 21, 2020". At the bottom, there is a dashed box with the text "Drop files here or click to select" and "Selected files: [\"pdf-PDF-Invoice3.pdf\"]". An "Upload" button is at the bottom right.

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.

# Chapter 15 - Appendix

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

<input checked="" type="checkbox"/> Company Registration document Uploaded	Remarks
<input type="checkbox"/> Incorporation document Uploaded	Remarks
<input type="checkbox"/> 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 Document window.
14. To edit or delete the document, click the edit or delete icons.

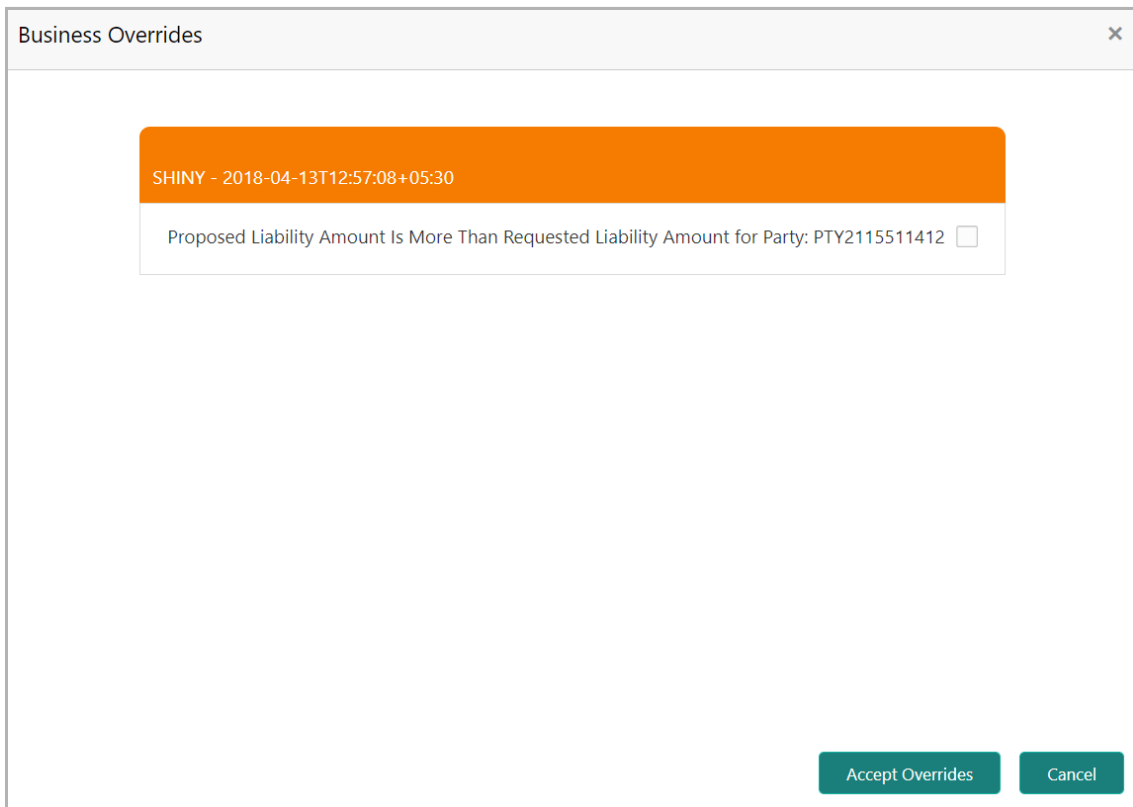
## Business Overrides

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.

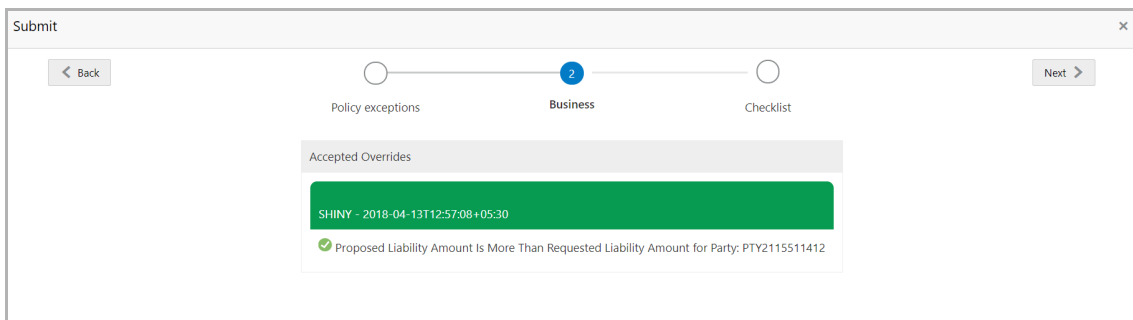
Business overrides can be viewed before or during submitting the task.

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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.

# Chapter 16 - Reference and Feedback

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## Reference and Feedback

### References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

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