Group Concentration Limit Proposal User Guide

Oracle Banking Credit Facilities Process Management

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ORACLE®
Financial Services

Oracle Banking Credit Facilities Process Management User Guide
Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

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Chapter 1 - Introduction

Preface

About this guide

This guide provides the user with all the information necessary to initiate Group Concentration Limit process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for setting and approving liability limit for the group entity.

Conventions Used

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

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

Common Icons in OBCFPM

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

Icons	Icon Name
✚	Add icon
📅	Calendar icon
⚙	Configuration / settings icon
🗑	Delete icon
✎	Edit icon

Chapter 2 - Overview

Group Concentration Limit - Overview

The Group Concentration Limit process is specifically designed to set an overall group limit for a group of companies. This process flow allows the banks to assess basic details of a group and set the overall liability. Thus, when a single customer from the group or the whole group approaches the bank for facilities, the bank user can refer the overall Group limit set already and sanction the facilities.

The stages available in the Group Concentration Limit process are:

- Initiation
- Enrichment
- KYC Check (optional)
- Review and Recommendation
- Approval
- Documentation

Group Concentration Limit Initiation

In this stage, the RM can initiate Group Concentration Limit Proposal Process for a group entity by capturing basic information about the parent party and its connected child parties. The basic information captured in this stage can be enriched in the enrichment stage.

To initiate Group Concentration Limit Proposal Process, perform the following steps:

Initiation Steps

1. Login to OBCFPM.

2. Navigate to **Credit Facilities > Group Concentration > GC Initiation** from the left menu. The *Initiate Group Concentration Limit* window appears.

Initiate Group Concentration Limit

Application Priority *			Application Branch *
○ Low	● Medium	● High	004

Customer details

Customer

| New | Existing |

Organization details

Organization Name *	Organization Type *	Entity Type *	Demography Type *
ABC	Single	Pvt Ltd	Domestic

Country of incorporation *	Incorporation date *	Country of risk *
IN	Apr 26, 2010	GB
INDIA		Great Britain

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

Customer sector   +Add Industry

No Sectors Added

Initiate Group Concentration Limit

Customer Rating   +Add ratings

No Ratings Added

Other Details

Special customer   Join customer

RM Details

RM Id *

| Submit | Submit and Enrich | Cancel |

Chapter 3 - Initiation

Creating Application

In the *Initiate Group Concentration Limit* window:

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

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

Select Branch	✕

Branch Code

Branch Name

[Fetch]

Branch Code	Branch Name
002	Flexcube
006	Flexcube
965	Flexcube
008	Flexcube
009	Flexcube
007	Flexcube
642	Test branch
000	FLEXCUBE UNIVERSAL BRANCH

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

5. Click **Fetch.** Branch details appear.

6. Click the required **Branch Code** to add it to the **Application Branch** field**.**

Customer details

7. Specify if the **Customer** is **New** or **Existing** by selecting respective option.

Upon selecting the **Existing** option, **Select Customer** link appears.

8. Click the **Select Customer** link. The *Select Customer* window appears.

Select Customer

Customer Name	Party ID	External Customer No
ACME	Enter atleast 5 characters	Enter atleast 3 characters

Country

[   ] [Filter]

Customer Name	Customer No	External Customer No
ACME US	PTY21209402	005090
ACME UK	PTY212094303	005190
ACME IN	PTY212094304	005290
ACME India	PTY192590531	PTY192590531
ACME US	PTY192590530	PTY192590530
ACME UK	PTY192590532	PTY192590532

[Close]

9. Specify any or all of the following filter parameters:

- Customer Name
- Party ID
- External Customer No
- Country

10. Click **Filter**. Customer records matching the filter parameters appear.

11. Click on the required customer record. Customer details get defaulted in the *Initiate Group Concentration Limit* window.

Organization details

If the **Customer** is selected as **New**:

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 group entity is operating as **Geographical Spread**.

6

17. Select the **Country of incorporation** from the drop down list.

18. Click the calendar icon and select the **Incorporation date** of group entity.

19. Select the party's **Country of risk** from the drop down list.

20. Type the following addresses in respective fields:
    - Website Address
    - Facebook Address
    - Twitter Address

Customer sector

21. Click the **+Add sector** link to capture industry and rating details of the group entity. The *Add Industry* window appears:
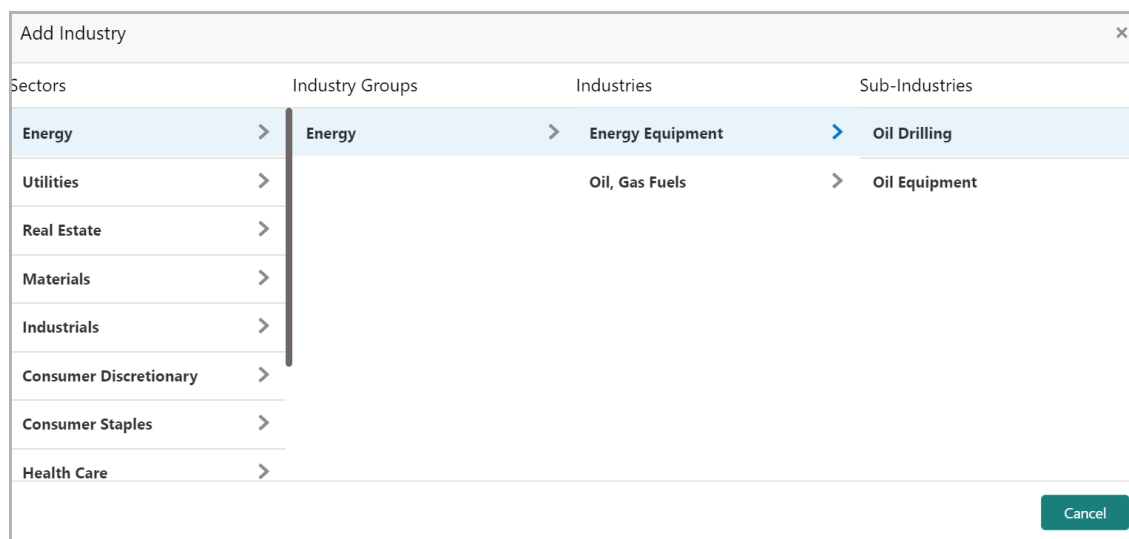
22. Select a sector of the group entity. Available **Industry Groups** appear.

23. Select the **Industry Group** of the group entity. Available **Industries** appear.

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

25. Select the sub-industry of the group entity. Industry details are added and displayed in **Industry** section as shown below:
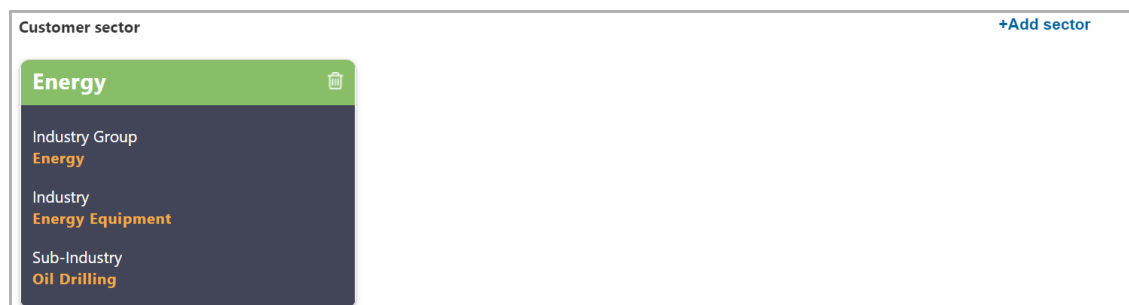
26. To delete the added industry, click the delete icon.

> If the group entity is into different sectors, all the sector details must be captured while initiating Group Concentration Limit Proposal process. To add another sector information, click +Add sector and capture the information again.
>
> The industry added first will be considered as the default industry.

Customer Rating

27. Click the **+Add ratings** link to add rating information of the group entity. The *Add Rating* window appears:

28. Select the following details:
   - Rating Date
   - Outlook
   - Risk Ratings
   - Rated By

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

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

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

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

> If the group entity is rated by different rating firms, all the rating information must be captured while initiating Group Concentration Limit Proposal process. To add another rating information, click +Add ratings and capture the information again.

Other Details

31. Enable the **Special Customer** flag, if the customer is special to your bank.

32. Enable the **Join Customer** flag, if the customer is a joint customer of another party.

RM Details

User Id of the logged in user gets defaulted in this field. You can modify the RM Id, if required.

33. To submit the application for enrichment, click **Submit** or **Submit and Enrich**. 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.

Enriching Application

OBCFPM allows you 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:

Chapter 3 - Initiation

35. Select the required application and click **Edit.** The *Group Concentration Limit Process - Group Concentration Initiation* page appears.

36. To enrich the application after application creation process, click the **Submit and Enrich** button in **Initiate Credit Proposal** window. The *Group Concentration Limit - Group Concentration Initiation* page appears.

Customer Info

In this page, you can add more information about the party, and add / link child parties.
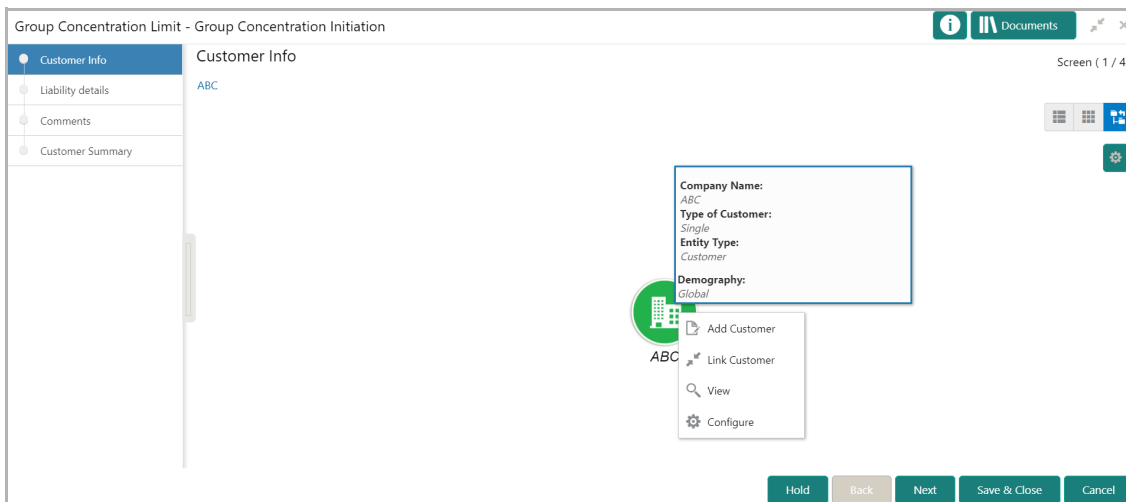
Mouse hovering on the party icon displays basic information about the group entity.

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

- Add Customer
- Link Customer
- View

10

- Quick View
- Configure

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

Actions	Functionality
Add Customer	Displays the *Customer Details* window to add customer of the group entity
Link Customer	Displays the *Select Customer* window to link existing customer
View	Displays the *Customer Details* window for viewing detailed information about the group entity
Quick View	Displays *View Entity Details* window with basic information about the group entity
Configure	Displays the *Customer Details* window for modifying group entity details

Add Customer

In the *Customer Info* page, you can add any number of customers (child party) to an organization / entity (party) and then add customers to the child party as well. If a child party is marked as a joint customer while adding customer to the party / child party, you cannot add customers to that child party.

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

After creating child party, right click the child party icon to perform following actions:

- **Add Customer** for the child party
- **Link Customer** for the child party
- **View** child party details
- **Quick View** child party details
- **Configure** child party information
- **Delete** child party (not applicable for linked customers)

Add Customer option does not appear for the child parties that are added as joint customers on right clicking the child party icon.

Link Customer

Chapter 3 - Initiation

This option allows you to directly link the existing customers on-boarded through party onboarding process and the child parties under different group entity to the parties in this application.

Using this option, both the child party for which parent party is not available and the child party that already have parent can be linked to a new party.

Linkage of child party that already have parent party with a new party can be done in the case of mergers and acquisitions, etc. In order to perform this, the party to be linked to the new party must be delinked from its current parent party.

Refer **Group Concentration Limit Amendment User Guide** for information on delinking a child party from its parent party.

39. To link existing customer / child party under different group entity, right click the party icon and select **Link Customer**. The *Select Customer* window appears:

Select Customer	✕
Customer Id	**Customer name**
Fetch	

Customer Id	Customer name
PTY202615250	
PTY202615252	
PTY202615260	
PTY303174375	
PTY202104309	
PTY202835702	
PTY202885743	
PTY203096101	

Page 2 of 11 (11 - 10 of 107 items) |<   <   1   2   3   4   5   11   >   >|

40. Click **Fetch** and select the required customer record. Selected customer is linked to the parent party as shown below:

Chapter 3 - Initiation
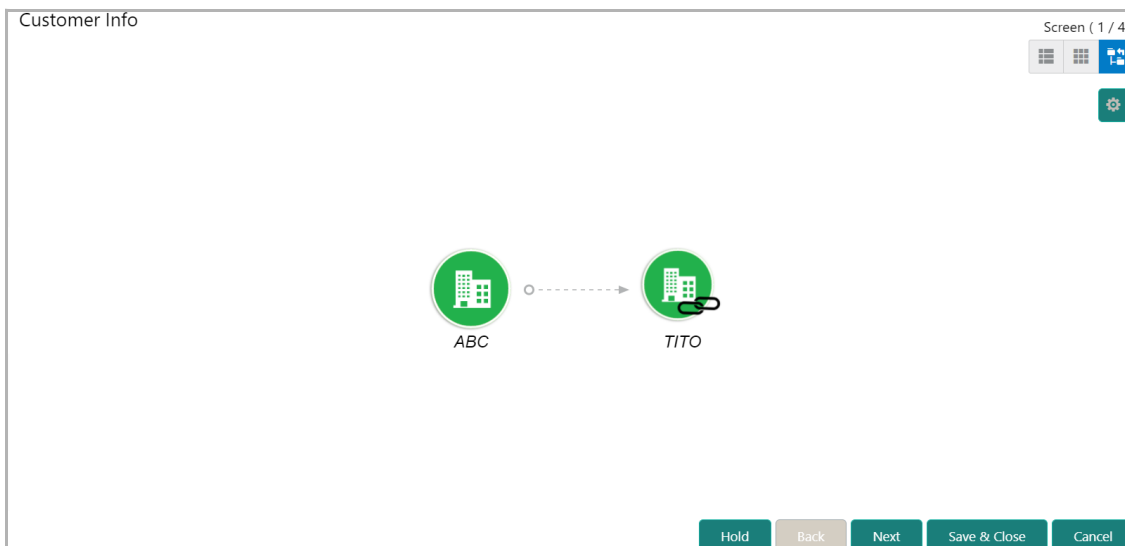
After linking existing customer / child party, the following actions can be performed by right clicking the linked party icon:
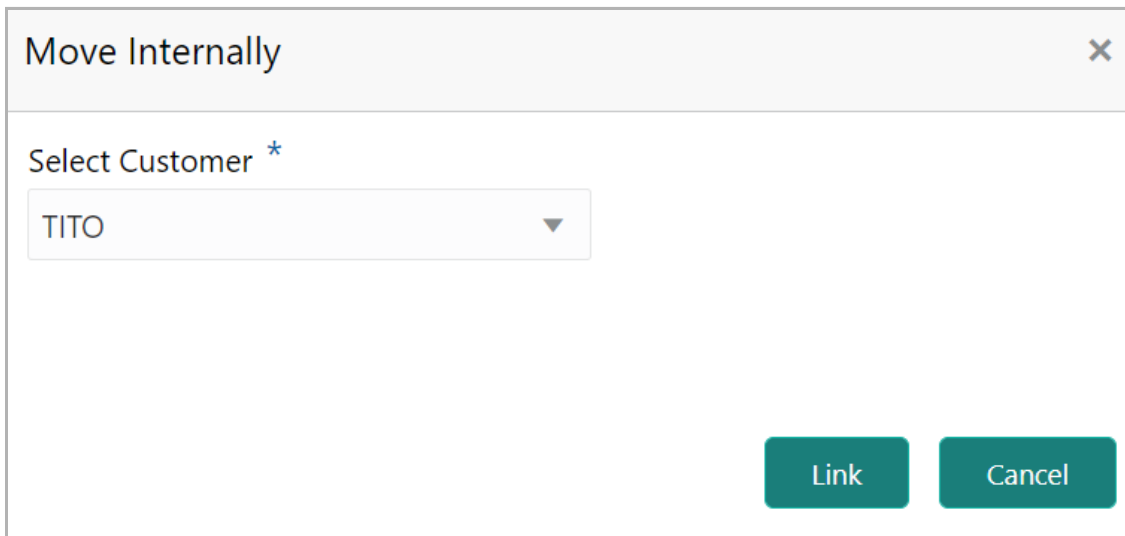
- **Add Customer** for the child party
- **Link Customer** for the child party
- **View** child party details
- **Quick View** child party details
- **Configure** child party information
- **Move** (child party) **Internally**
- **Undo** linkage

Move Internally

Existing customers / child parties linked to a new party can be internally moved within the hierarchical structure by using this option.

41. Right click on the linked party icon and select **Move Internally**. The following window appears:

Move Internally   ✕

Select Customer *

| TITO | ▼ |

[Link]   [Cancel]

42. **Select Customer** from the drop down list.

43. Click **Link**. The linked party is moved under the selected party.

> You can also directly drag and drop the linked party icon under the required party to move them internally within the hierarchy.

Undo

You can always undo the link established between the existing customer / child party and the new parent party.

44. Right click on the linked party icon and select **Undo**, a confirmation dialog box appears.

45. Click **Confirm**. The linked party is delinked from the hierarchy.

View / Quick View

46. To **View / Quick view** the customer information, right click the customer icon and click the respective option.
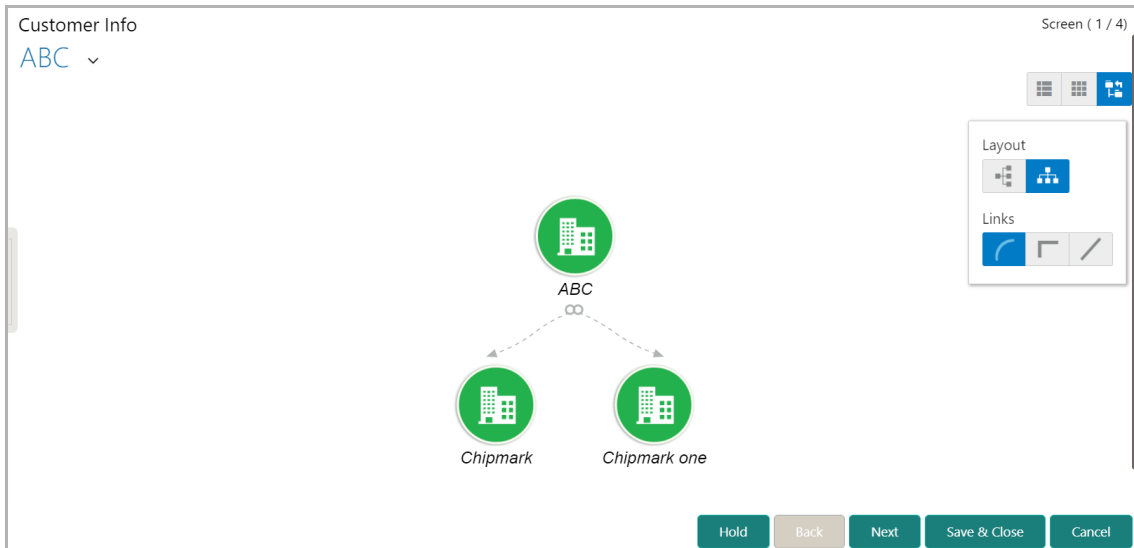
Configure

47. To modify the organization information, right click the party icon and click **Configure**.

Layout Options

You can view the party information in three different layouts, such as List View, Table View and Tree View.
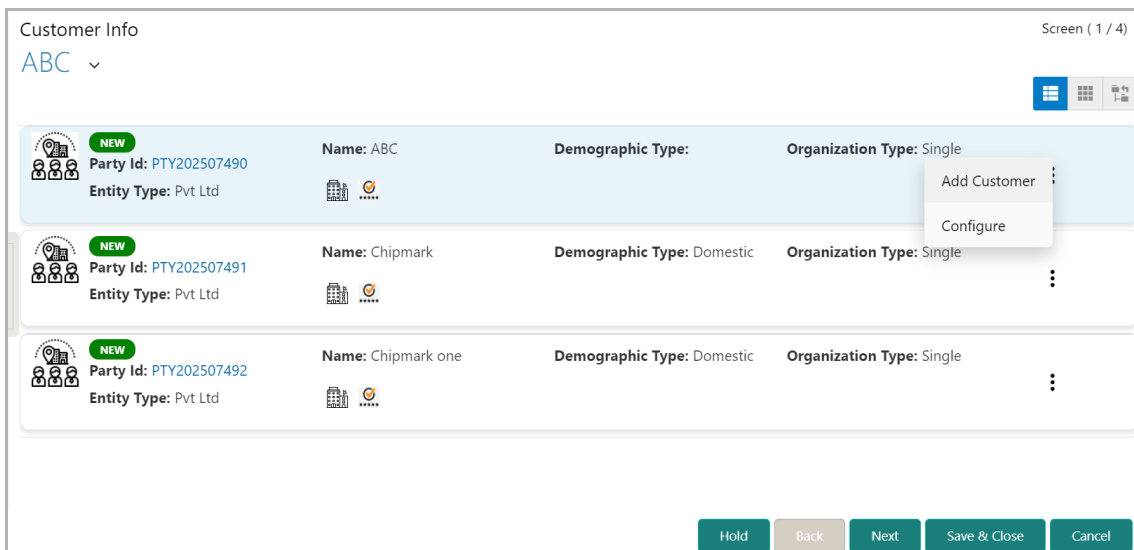
48. To change the layout of tree view, click the settings icon at the right corner. Layout options appear as shown below.

49. Click the required **Layout** and **Link** option. Layout is changed based on the selected option.

50. To change the layout to list view, click the **List View** icon at the top right corner. The customer information appears as shown below:

51. To change the layout to table view, click the **Table View** icon at the top right corner. The customer information appears as shown below.

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
(N) ◢ PTY202507490	ABC		Single	Pvt Ltd	🏢 🔄	⋮
(N) PTY202507491	Chipmark	Domestic	Single	Pvt Ltd	🏢 🔄	⋮
(N) PTY202507492	Chipmark one	Domestic	Single	Pvt Ltd	🏢 🔄	⋮

Customer Info
ABC ⌄   Screen (1 / 4)

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

52. To view the party details in tree view or list view, click the **Party Id**.

53. To configure the party or add customer to the party in tree view or list view, click the Hamburger icon and select the respective option.

54. To go to the next stage, click **Next**. The *Liability Details* page appears.

Liability Details

You can capture the liability details for the party / child party in this data segment.

Liability details
ABC ⌄   Screen (2 / 4)

[▼ Filter] [Type to filter] ✕

Party Id: PTY202507490   **Name:** ABC   [Edit] ⋮

Party Id: PTY202507492   **Name:** Chipmark one
Parent Party Id: PTY202507490   ⋮

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

55. Click the hamburger icon in the corresponding entity record and then click **Edit**. The *Liability Details* window appears.

Chapter 3 - Initiation

Currency

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

Amount

57. 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

Dates

58. Select the **Next Review Date** for the Group Concentration Limit Proposal application.

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

60. Click **Save**. The Liability is added and displayed as shown below:
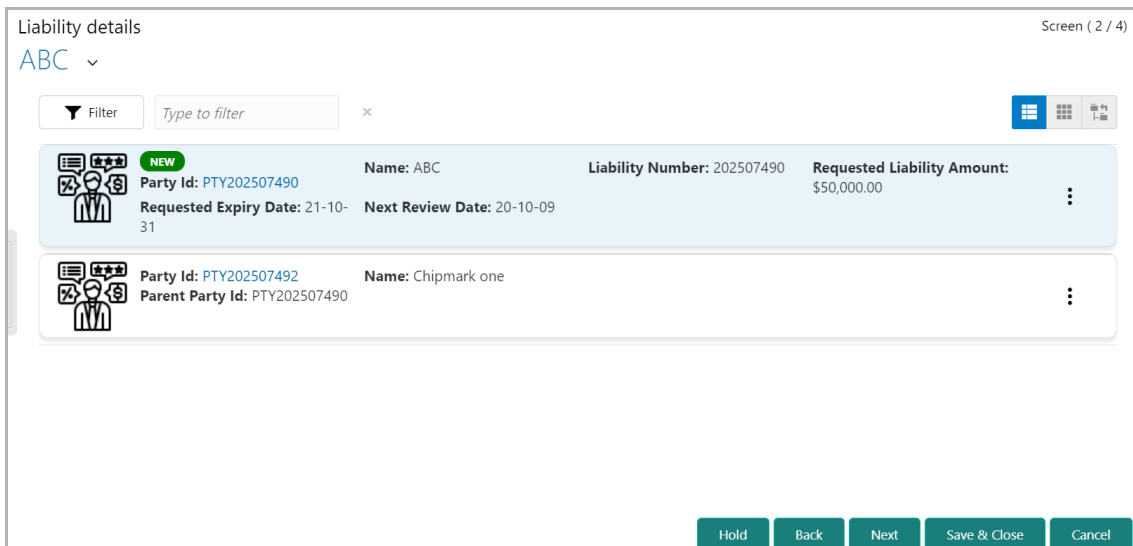
61. To filter the liability, click the **Filter** icon and specify the filter parameters or directly enter a liability detail in the **Type to filter** text box.

62. To change the layout of liability details to table view, click the **Table View** icon at the top right corner.

63. To change the layout of liability details to tree view, click the **Tree View** icon at the top right corner.

64. To modify the added liability details, click the Hamburger icon in the corresponding record and select **Edit**.

65. To hold the initiation operation, click **Hold**.

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

67. To go to the **Next** page, click **Next**.

68. To save the provided information and exit the page, click **Save & Close**.

69. To exit the page without saving the information, click **Cancel**.

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

Comments

In this page, you can mention why the Group Concentration Limit Origination is initiated. Posting comments help the user in next stage to better understand the application.

Chapter 3 - Initiation

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

71. To hold the initiation operation, click **Hold**.

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

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

74. To save the provided information and exit the page, click **Save & Close**.

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

Upon clicking **Next**, the *Customer Summary* page appears.

Customer Summary

The *Customer Summary* page displays all the entities (e.g. liabilities) added in the initiation stage for verification purpose.

Group Concentration Limit - Group Concentration Initiation   ⓘ | Ⅲ Documents

- Customer Info
- Liability details
- Comments
- Customer Summary

Customer Summary

Screen (4 / 4)

ABC ▾

Customer Information

, A entity established & operating as a Company in

🔳 Customer ID	🔳 Register No	🖊 Legal Status	🏛 Liability Amount	Is KYC Compliant	🏛 Share Holders	🏛 Contractors	🏛 Guarantors	🏛 Bankers
PTY21336908			$0.00		0	0	0	0

Liability summary

▼ Filter | Type to filter

NEW   Party Id: **PTY21336908**   Name: **ABC**   Liability Number: **21336908**
Requested Liability Amount: **₹2,000,000.00**   Requested Expiry Date: **22-02-28**   Next Review Date: **21-02-28**

NEW   Party Id: **PTY203096101**   Name: **TITO**   Liability Number: **203096101**
Parent Party Id: **PTY21336908**
Requested Liability Amount: **₹500,000.00**   Requested Expiry Date: **22-02-28**   Next Review Date: **21-02-28**

NEW   Party Id: **PTY202615260**   Name: **KFC**   Liability Number: **202615260**
Parent Party Id: **PTY21336908**
Requested Liability Amount: **₹500,000.00**   Requested Expiry Date: **22-02-28**   Next Review Date: **21-02-28**

Pricing

0
Total Pricing

0 Interest	**0** Charges	**0** Commission
0 Added 0 Modified 0 Removed	0 Added 0 Modified 0 Removed	0 Added 0 Modified 0 Removed

★ Ratings

Moodys

AAA	Positive	2020

Project Summary

No data to display.

Covenants

1 Total Covenants

1 Entity Wise	0 Facility Wise	1 Financial	0 Non Financial

1   Newly Added   1 Financial   0 Non Financial
0   Met   0 Financial   0 Non Financial
0   Breached   0 Financial   0 Non Financial

Terms & conditions

1 Total Terms and Conditions

1 Entity	0 Facility	1 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

Show results for [Previous 3 yea... ▾]

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.					

🏛 Upcoming events   View all

<   February   2020   >   15-February-2020

No items to display.

WK	S	M	T	W	T	F	S
4							1
5	2	3	4	5	6	7	8
6	9	10	11	12	13	14	**15**
7	16	17	18	19	20	21	22
8	23	24	25	26	27	28	29

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

76. To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.

77. To view more details about the liability, click the **party Id** in the **Liability Summary** widget.

78. To change the layout of **Liability Summary** widget, use the **List View**, **Table View**, and **Tree View** icons.

79. To hold the initiation operation, click **Hold**.

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

81. To save the process and exit the page, click **Save & Close**.

82. To submit the Group Concentration Limit Proposal application, click **Submit**.

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

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

Upon clicking **Submit,** the *Policy Exception Summary / Business* window appears based on Business Process Maintenance.
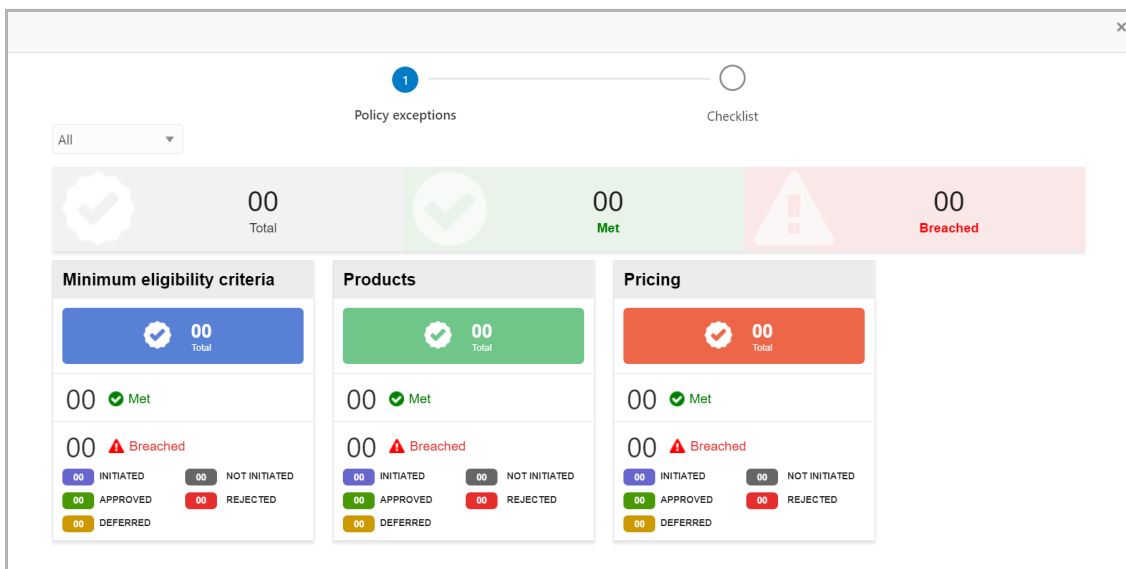
By default, policy exceptions are displayed for both the organization (party) and its child party.

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

85. Click the **Total** count on each tile to view detailed information and initiate policy exception process.

86. To **Submit** the application, click the **Checklist** data segment.

87. Select the **Outcome** as **PROCEED**.

88. Click **Submit**.

Upon submitting the Group Concentration Limit proposal application, the application is moved to the Enrichment stage.

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Chapter 4 - Enrichment

Group Concentration Limit Enrichment

In this stage, the Group Concentration Limit Proposal application can be further enriched by modifying the already added basic information or adding new information about the parent and child parties.

To enrich the limit proposal, perform the following steps:

Enrichment Steps

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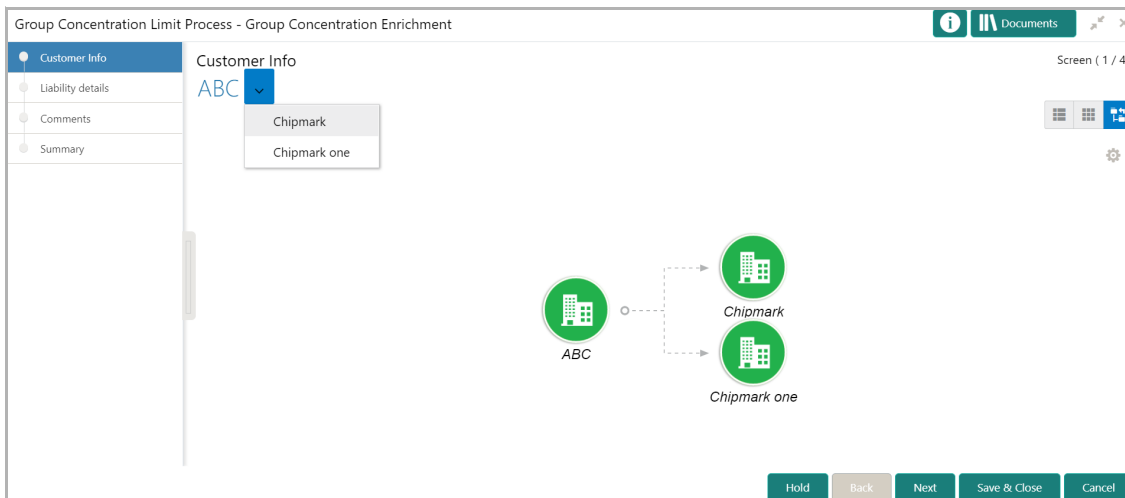

2. Select the required Group Concentration Limit enrichment task and click **Acquire & Edit.** The *Group Concentration Enrichment* page appears.

Customer Info

In this page, you can enrich the party / child party details captured in the initiation stage.

Chapter 4 - Enrichment

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

3. Right click on the party / child party icon to perform the following actions:

- Add Customer (not applicable for joint customer)
- Link Customer
- View
- Quick View
- Configure
- Move Internally (applicable only for linked parties)
- Undo (applicable only for linked parties)
- Delete (applicable only for child parties)

> For information on performing **Add Customer**, **Link Customer**, **View**, **Quick View, Move Internally, Undo and Delete** actions, refer "Customer Info" on page 10.

Configure Party / Child Party

4. 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	Company Name	Type Of Company	Demography Type *
99034234	OFSSS	Pvt Ltd	Domestic

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

RM Id	Company Web site	Facebook URL	Twitter URL

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

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

Language *	Media *		
ENG	SWIFT		

KYC Details

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

◢ Additional Fields

No Additional fields configured!

Close

Customer Profile

Company Details

5. Specify the following details in the respective fields:

  - Registration Number

  - Company Name

  - Type Of Company

  - Geographical Spread

  - Place Of Incorporation

  - Incorporated Date

  - Established Date

  - RM Id

  - Company Website

  - Facebook URL

  - Twitter URL

  - Employee Strength

  - No. Of Years In Business

  - No. Of Companies in the Group

• Country of Risk

6. Enable the **Is Blacklisted?** switch, if the party is blacklisted.

7. Enable the **Is KYC Compliant?** switch, if the party is KYC Compliant.

8. Click the calendar icon and select the **Last KYC Date**.

9. Enable the **Listed Company** switch, if the group entity is listed in stock market.

10. Select the **Language** from the drop down list.

11. Select the **Media** for transactions from the drop down list.

KYC Details

12. Enable the **Received** switch, if KYC verification details are received for the customer.

13. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.

14. Type the KYC **Verification Method**. For example: Field verification.

15. Click **Save**.

16. To add address details of the party, click the **Address** tab and then click the **Add** icon. The *Address Details* window appears:

Address Details

Address Type *
Office

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

Add   Clear   Cancel

17. Specify the following details in the respective fields:

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

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

19. 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.

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

Financial Profile

21. To configure party's financial details, click **Financial Profile** in left menu. The *Financial profile* screen appears:
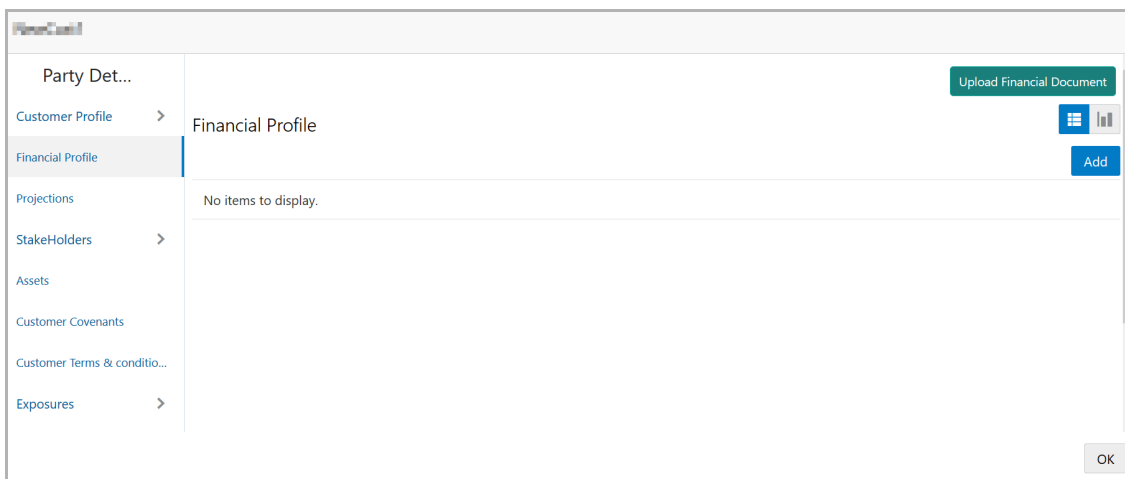
22. Click the **Add** icon. The following window appears:

Financial Profile

Year *
2020

Currency *
USD 🔍

Balance Sheet Size *
$5,000,000.00

Operating Profit *
$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%

Add   Clear   Cancel

23. Specify the **Year** for which the party's financial details are to be added.

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

25. 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

26. Click **Add**. Party's financial details are added.

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

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Financial Documents

Balance Sheet	Profit & Loss Statement	Cash Flow Statement

Add

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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

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

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

Balance Sheet Details

Period *	Quarter *
FY2019-2020	Quarter 4

Drop files here or click to select

Cancel   Add

28. Select the **Period** and **Quarter** for which the financial document is to be added.

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

30. Click **Add**. Document is added.

29

31. 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

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

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

Add   Clear   Cancel

33. Specify the **Year** for which the party's projection details are to be added.

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

35. 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

36. Click **Add**. Party's projection details are added.

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

30

Projection Documents

Balance Sheet	Profit & Loss Statement	Cash Flow Statement

Add

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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

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

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

Balance Sheet Details

Year *

FY2020-2021

Quarter *

Annual

Drop files here or click to select

Current selected files:

Cancel   Add

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

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

40. Click **Add**. Document is added.

31

41. 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.
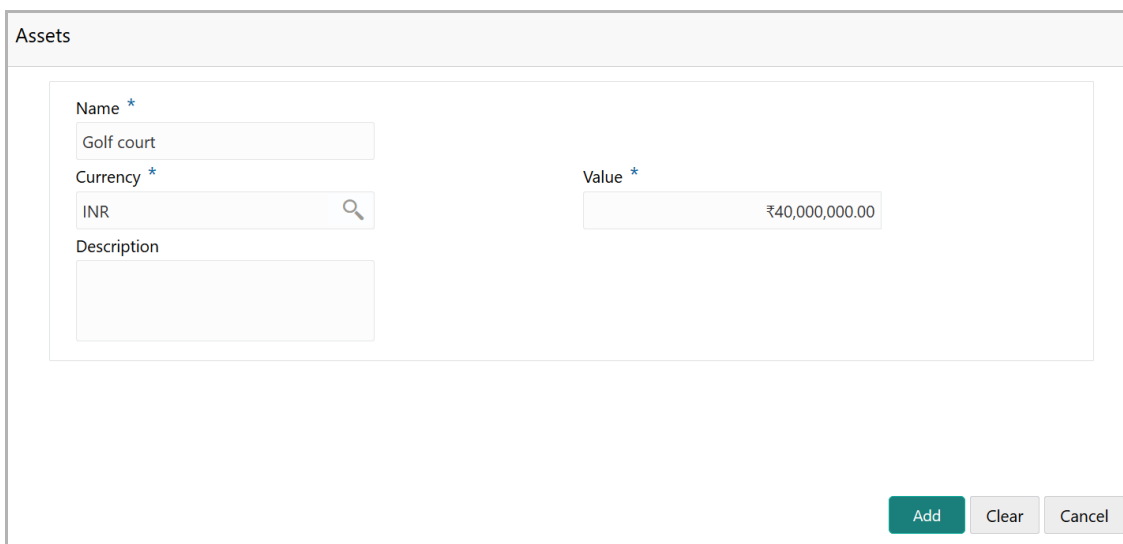
Rating

42. To add rating information of the party, click **Rating** in the left menu and click **+Add Ratings**. The *Add Ratings* window appears:

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

43. 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.
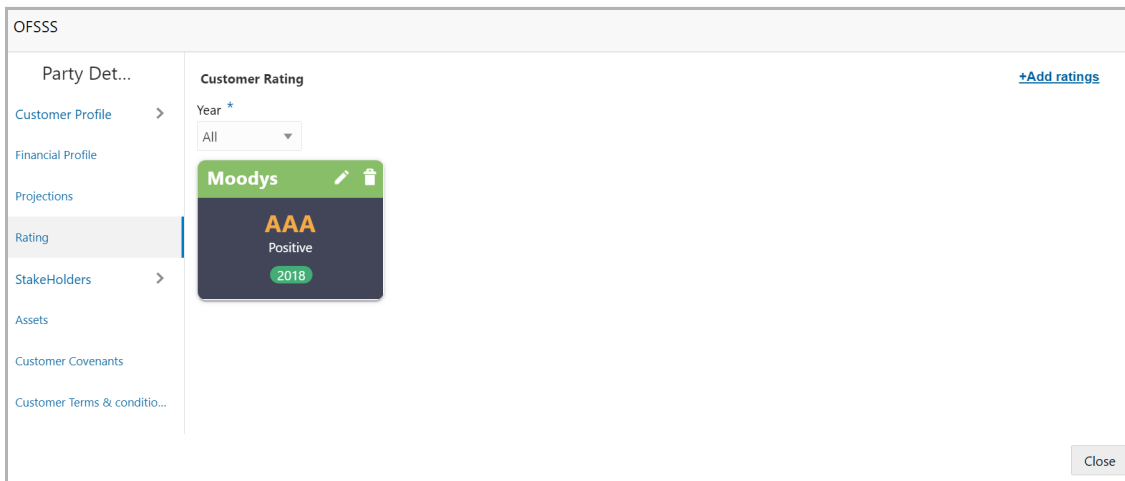
44. To modify the added rating, click the edit icon.

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

Stakeholders

You can add information about the following stakeholders of the party by clicking the **Stakeholders** menu:

- Auditors
- Sponsors
- Share holders
- Directors
- Management Team
- Bankers
- Guarantors
- Customers
- Suppliers
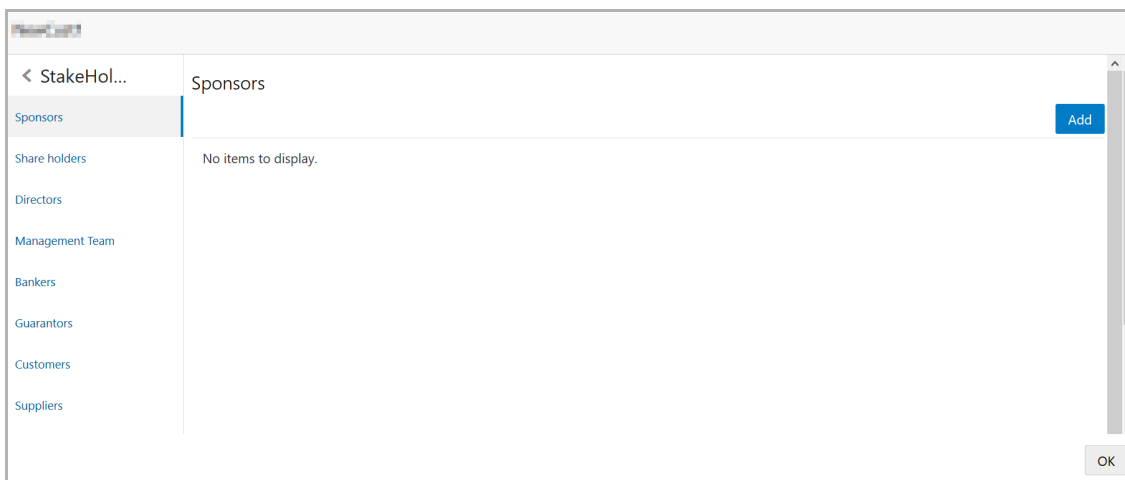
46. To add sponsor details, click **Sponsors** from the left menu and then click **Add**. The *Sponsors* window appears.

Sponsors		

Promoter Type *
◉ Individual ○ Corporate

Name *	Age
Thomas	45 ∨ ∧

Experience Summary	Designation
	CEO

Role	Stake Percentage *
Management	30% ∨ ∧

Associated Since	Education Qualifications
May 4, 2010 🗓	Masters Degree

▶ Address details

Add | Clear | Cancel

47. If the sponsor is an individual, specify the following sponsor details in the respective fields:

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

48. If the sponsor is an entity, specify the following sponsor details in the respective fields:

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

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

Sponsors

◢ Address details

Name *
Thomas

House/Building *
GK Enclave

Street
Enter Street Details

Locality
Enter Street Details

Landmark
Enter Landmark

Area
Enter Area

City *
Mumbai

State *
Maharashtra

Zip-Code *
400004

Country *
IN

Email Address *
Thomas@sample.com

Phone Number
Enter Phone

[Add] [Clear] [Cancel]

50. Specify the following details in the corresponding fields:

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

51. 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**".

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Assets

52. To add asset details of the party, click **Assets** from the left menu and then click **Add**. The *Assets* window appears:

Assets

Name *

Golf court

Currency *

INR

Value *

₹40,000,000.00

Description

Add   Clear   Cancel

53. Type the **Name** of the Asset.

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

55. Specify the asset **Value**.

56. Type the asset **Description**.

57. 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

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

Party Det...	▶ Overview
Customer Profile ❯	▼ Filter Type to filter ✕ ➕ ☑ 🗑 ▦ ▤
Financial Profile	No items to display.
Projections	Page 1 (0 of 0 items) ⏮ ❮ 1 ❯ ⏭
StakeHolders ❯	
Assets	
Customer Covenants	
Customer Terms & conditio...	
Exposures ❯	
	OK
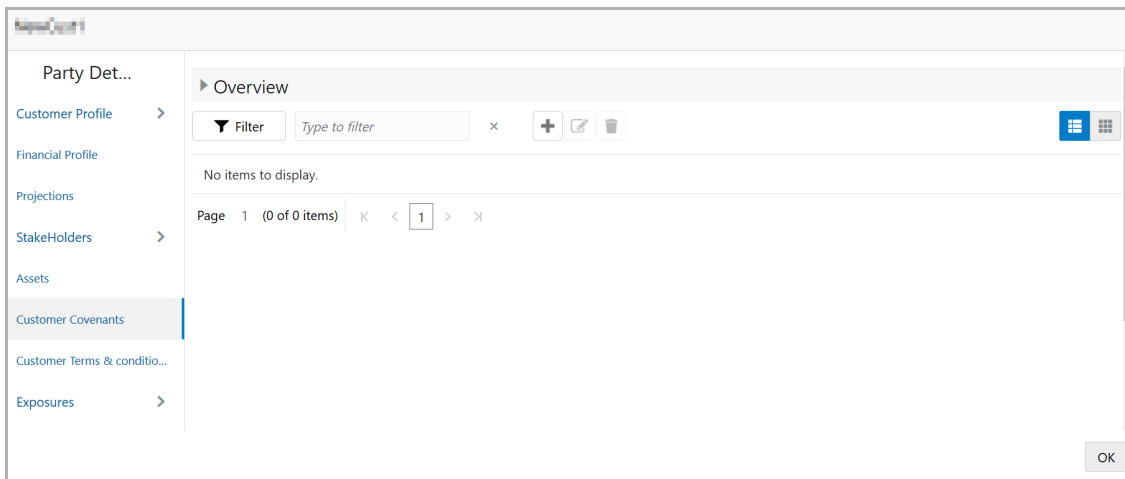
59. Click the add icon. The *Covenant Details* window appears:

Covenant Details

Covenant Code *	Covenant Name *	Covenant Description *	Classification Type *
DSCR on the basis of EBITDA 🔍	DSCR on the basis of EBITDA	DSCR on the basis of EBITDA	External
Click to add New Covenant			

▶ Covenant Details

▶ Monitoring Information Details

▶ Formula Details

▶ Others

Create   Cancel
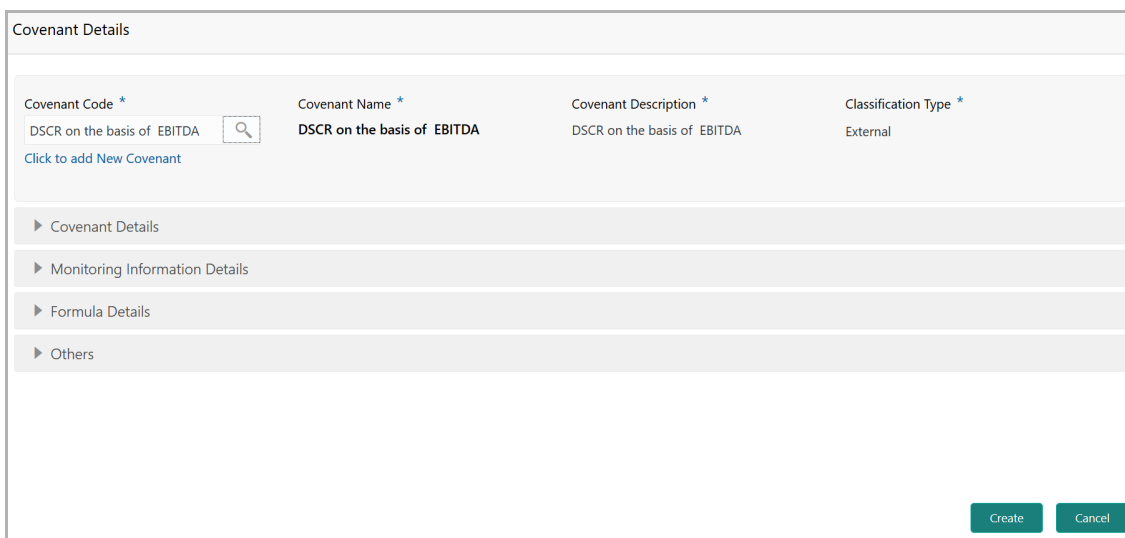
60. To link existing covenant, click the search icon and select the **Covenant code**. The covenant codes maintained in the *Covenant Maintenance* page are displayed in LOV.
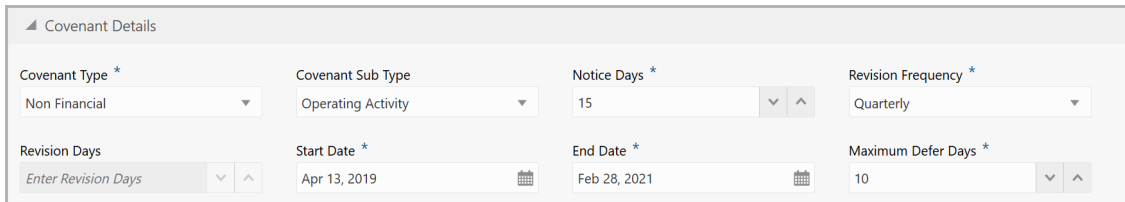
Upon selecting the Covenant Code**, Covenant name**, **Covenant description** and **Classification type** get defaulted.

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

- Covenant code - A unique code for the covenant to be created

- Covenant name - Name for the covenant to be created

- Covenant description - A brief description about the covenant

- Classification type - Classification type of the covenant, such as Internal and External

62. Click and expand the **Covenant details** section..
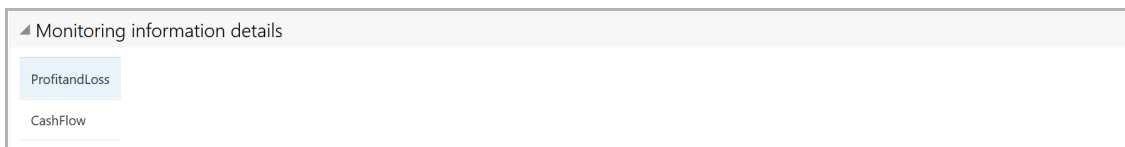
63. Specify the following details in respective fields:

- Covenant type - Type of the covenant, such as Financial and Non-Financial

- Covenant Sub Type - Sub type of the covenant

- Notice Days - Number of days before which the covenant tracking task has to be created

- Revision Frequency - Frequency for reviewing the covenant, such as Quarterly, Monthly, SemiAnnual, and Annual

- Revision Days - Number of days in which the covenant must be reviewed

- Start Date - Date on which the covenant becomes effective

- End Date - Date on which the covenant expires

- Maximum Defer Days - Number of days for which the covenant can be deferred

In case of linking existing covenant, you cannot modify the **Covenant Type** and **Covenant Sub Type.**

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

65. Select the monitoring information. Monitoring information maintained in the Monitoring Information Maintenance module are displayed in the LOV.

66. To build a formula and validate the party against it, expand the **Formula Details** section.

67. Select a **Variable** from the drop down list. The options available are **Debt**, **Asset**, **Debt Ratio** and **Asset Ratio**.

68. Select the required operator from the available **Operators.**

69. Provide a **Custom Value**, if you want to use it in the formula.

70. Click **Build Formula**. The formula is built and displayed below the formula box.

The system will also display whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.

71. Select the **Target Type** from the drop down list. The options available are: **Value**, **Percentage**, and **Ratio**.

72. Select the **Covenant check condition** from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.

If **Between** is selected as the covenant check condition, **Target Value 1** and **Target Value 2** fields appear. You need to specify the range of target values.

73. Specify the **Target Value(s).**

The system will periodically derive the built formula with the values obtained from party's financial documents and validate it against the set target values based on covenant check condition.

74. To add other covenant details, expand the **Others** section.

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75. Select the current covenant **Compliance Status** of the party. The options available are: **Met** and **Breach.**

76. Select the **Waiver Status** from the drop down list. The options available are: Waive and Waive all.

77. Specify the target value observed during the last covenant check in the **Last Check Value** field.

78. Specify the **Deferred due date.** The covenant review can be postponed till the mentioned date.

79. Capture overall **Remarks** for the covenant.

80. Click **Create**. Covenant details are added.

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

Terms & Conditions

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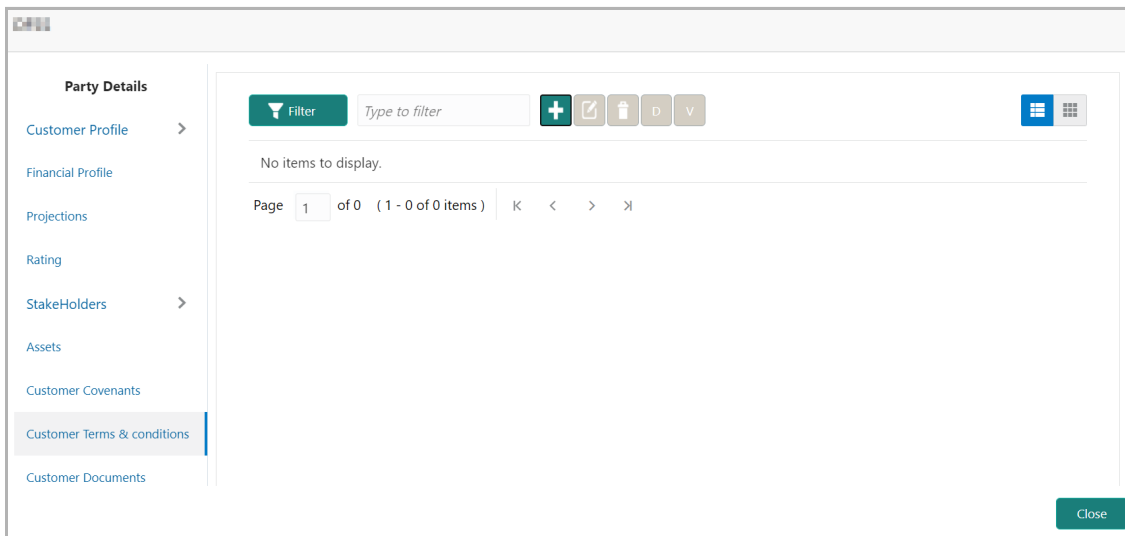
81. To link terms and conditions to the party, click **Customer Terms & Conditions** in the left menu and then click **Add** icon. The *Add Terms And Conditions* window appears.
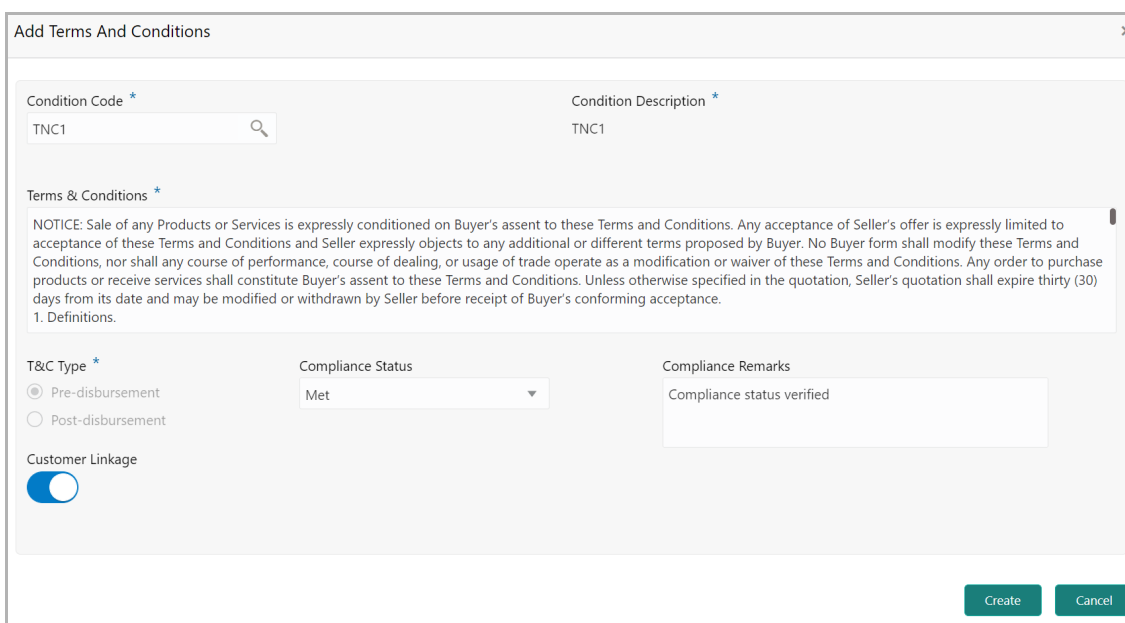
82. Search and select the **Condition Code**. Terms and Conditions maintained in the **Maintenance** module are displayed in the LOV.

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

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

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

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85. Specify the **Compliance Remarks**.

By default, the **Customer Linkage** flag is enabled. You can disable it if you want to link the terms and conditions to the facilities.

Upon disabling the **Customer Linkage** flag, facility details table appears as shown below:

86. Select the required facility.

87. Click **Create**. Terms and conditions are linked to the customer or facility and displayed as shown below:

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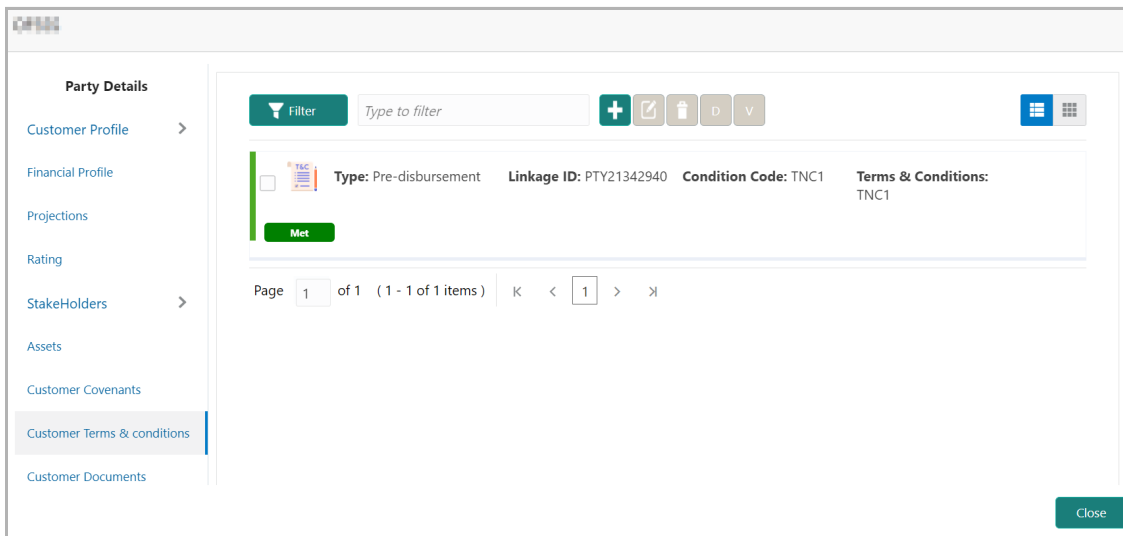
For information about filter, edit, delete, and layout options, refer any section in **Initiation** Chapter.

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

89. To view a particular terms and conditions, select the required terms and conditions record and click the **V** icon.

Customer Documents

90. To add non-financial documents of the party, click **Customer Documents** from the left menu.
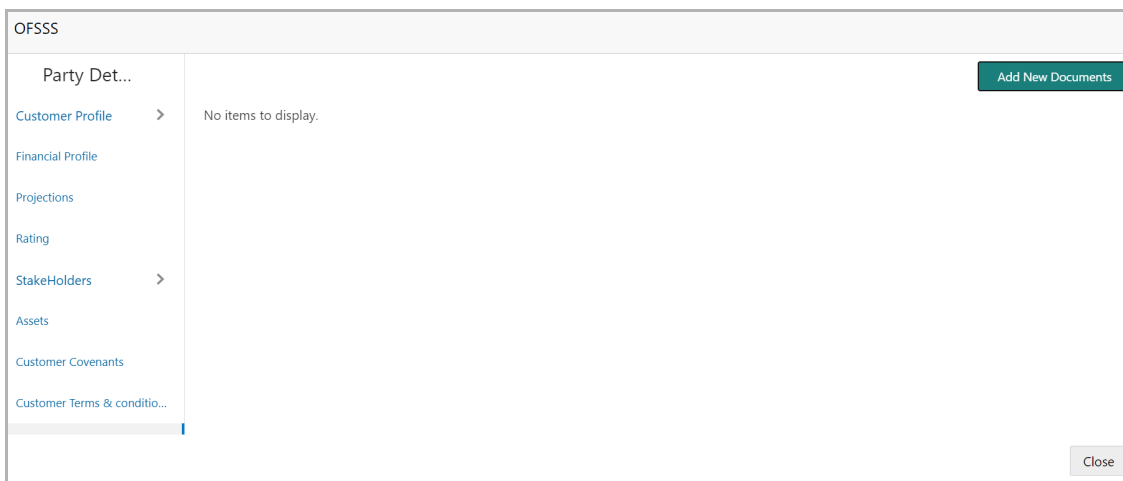
If the necessary document list is maintained in the **Maintenance** module, it appears in the above screen. You can directly upload the documents by clicking upload / add option in the respective record.

91. To add documents that are not in the list, click **Add New Documents**. The following window appears:

Document			
Document Type *	DocumentType Description	Document Code *	DocumentCode Description
ADDRESDOC 🔍	Address Proof	COLAGRDOC 🔍	Legal Aggrement Document
Document Expiry Date	Remarks		
Jan 31, 2021 📅	Valid address	Drop files here or click to select	
		Selected Files	
		[]	

Upload   Close

92. Search and select the **Document Type** and **Document Code.** Document types and codes maintained in the maintenance module are displayed in the respective LOVs.

DocumentType Description and **DocumentCode Description** get defaulted based on selected Document Type and Document Code, respectively.

93. Click the calendar icon and select the **Document Expiry Date** of customer documents.

94. Specify **Remarks** for the customer documents, if any.

95. Drag and drop or click and upload the customer documents in the **Drop files here or click to select** box. **Selected Files** count is displayed at the bottom of the **Drop files here or click to select** box.

96. Click **Upload**. Documents are uploaded and displayed in the *Customer Documents* window.
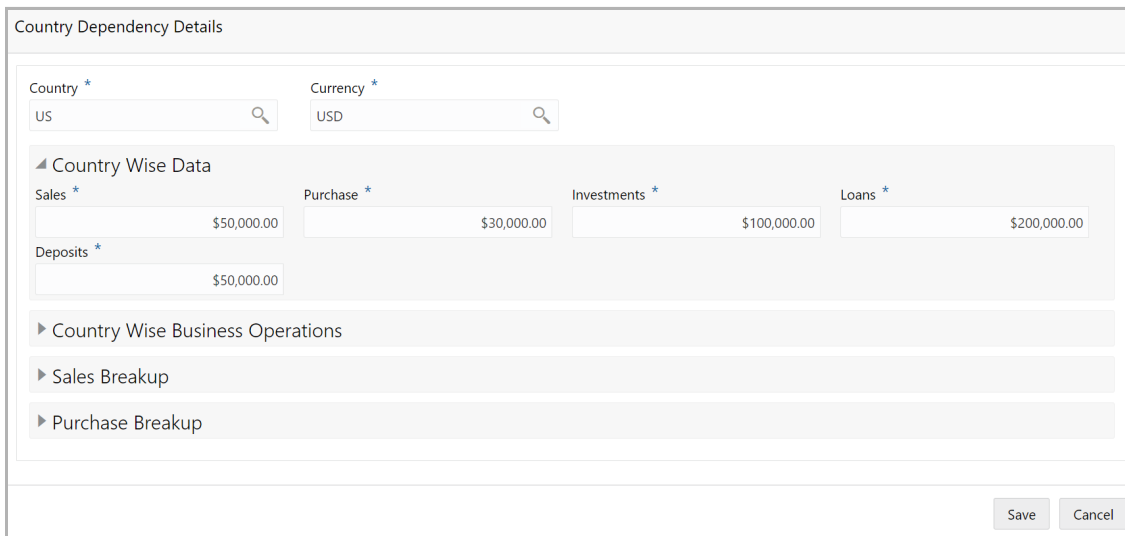
> For information about filter, edit, delete, and layout options, refer any section in **Initiation** Chapter.

Exposures

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

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

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

Country Wise Data

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

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

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

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

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

Country Wise Business Operations

105. Specify the party's **Market Share Percentage** in selected country.

106. Specify the party's **Presence for Years** in selected county.

107. Specify the **Major Products Sold** by the party in the selected country.

108. In the **Associated Since** field, specify the date on which association between party and selected country is established.

Sales Breakup

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

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

Sales Breakup window showing fields: Customer (Bee Constructions), Sales Amount ($20,000.00), Percentage of Total Sales (40%), Major Product Sold (Steel rods), Debtor Days (15), Associated Since (Sep 1, 2016), Country (US), with Save and Cancel buttons.

110. Specify the party's **Customer** name.

111. Specify the **Sales Amount** recorded for the specified customer.

112. Specify the **Percentage of Total Sales** recorded for the specified customer.

113. Specify the **Major Product Sold** to the specified customer.

114. Specify the **Debtor Days** for the specified customer.

115. In the **Associated Since** field, search and select the date on which association between the party and its customer is established.

116. Click **Save**. Sales breakup is added and displayed in the **Sales Breakup** section.

117. To edit or delete the added sales breakup, select the record and click the respective icon.

Purchase Breakup

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

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

119. Specify the name of **Supplier**.

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

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

122. Specify the **Major Product Bought** by the party from the supplier.

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

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

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

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

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

128. 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.

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

130. Search and select the **Currency**.

Currency details

131. Specify the party's **Sales Amount** in the selected currency.

132. Specify the party's **Sales Percentage** with respect to the selected currency.

133. Specify the party's **Purchase Amount** in the selected currency.

134. Specify the party's **Purchase Percentage** with respect to the selected currency.

135. Specify the **Loan Amount** availed by the party in selected currency.

136. Specify the party's **Loan Percentage** with respect to the selected currency.

137. Specify the party's **Investment Amount** in the selected currency.

138. Specify the party's **Investment Percentage** with respect to the selected currency.

139. In the **Deposit Amount** field, specify the amount deposited by the party in selected currency.

140. In the **Deposit Percentage** field, specify the percentage of amount deposited by the party in selected currency.

Hedging Details

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

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

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

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

Future Currency Requirement - Loan Repayment

144. Specify the party's **Outstanding Loan Amount** in selected currency.

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

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

Future Currency Requirement - Creditor Payment

147. Specify the **Outstanding Amount** to be paid by the party to their creditor in selected currency.

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

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

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

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

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

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

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

Future currency credit - Debtor payment
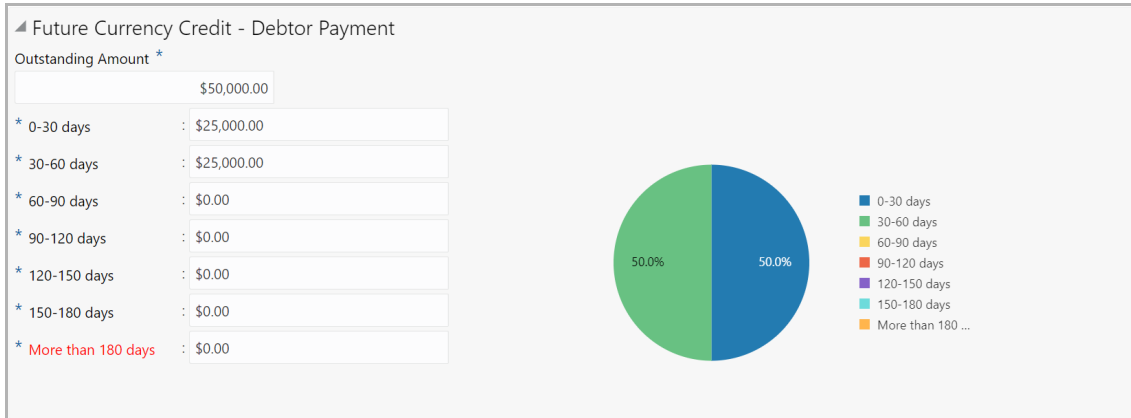
155. Specify the **Outstanding Amount** to be paid by the party's debtor in selected currency.

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

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

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

159. Specify the outstanding amount to be received in **90-120 days**.

160. Specify the outstanding amount to be received in **120-150 days**.

161. Specify the outstanding amount to be received in **150-180 days**.

162. Specify the outstanding amount to be received after 180 days in the **More than 180 days** field.

Future Currency Credit - Interests
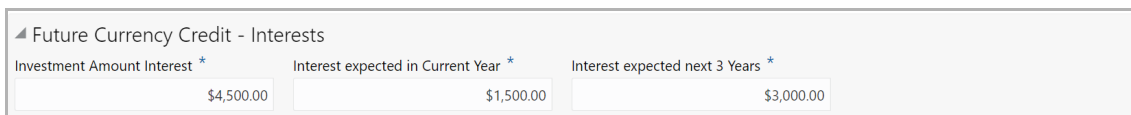
163. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.

164. In the **Interest expected in current year** field, specify the interest to be received in the Current year.

165. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.

166. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.

167. 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.

168. Click **Ok** in the *Party Details* window.

169. To hold the enrichment operation, click **Hold**.

170. To go to the **Next** page, click **Next**.

171. To save the provided information and exit the page, click **Save & Close**.

172. To exit the page without saving the information, click **Cancel**.

Upon clicking **Next**, the *Liability Details* page appears.

Liability Details

In this page, you can enrich the liability details added in the initiation stage.
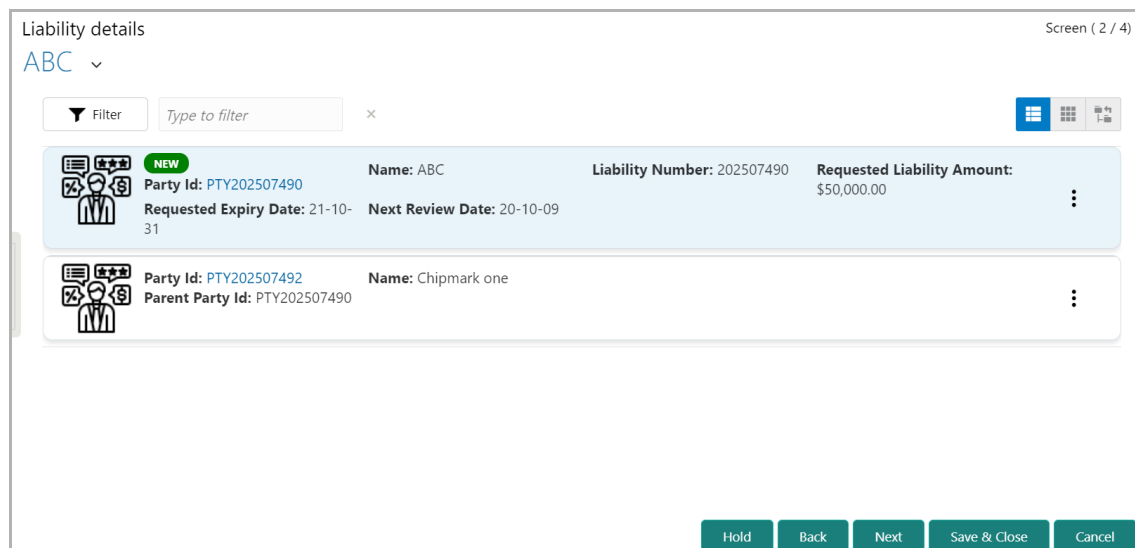
173. Refer in initiation chapter to enrich the liability details.

Upon clicking **Next** in the *Liability Details page*, the *Comments* page appears.

Comments

In this page, you can mention the actions performed in this stage with justification. Posting comments help the user in next stage to better understand the application.

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

175. To hold the enrichment operation, click **Hold**.

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

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

178. To save the process and exit the page, click **Save & Close**.

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

Upon clicking **Next**, the *Customer Summary* page appears:

Customer Summary

The *Customer Summary* page displays all the entities modified / added in the enrichment stage.

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180. To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.

181. To view more details about the liability, click the **party Id** in the **Liability Summary** widget.

182. To change the layout of **Liability Summary** widget, use the **List View**, **Table View**, and **Tree View** icons.

183. To hold the enrichment operation, click **Hold**.

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

185. To save the process and exit the page, click **Save & Close**.

186. To submit the Group Concentration Limit Proposal application, click **Submit**.

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

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

Upon clicking **Submit,** the *Policy Exception Summary / Business* window appears based on Business Process Maintenance.
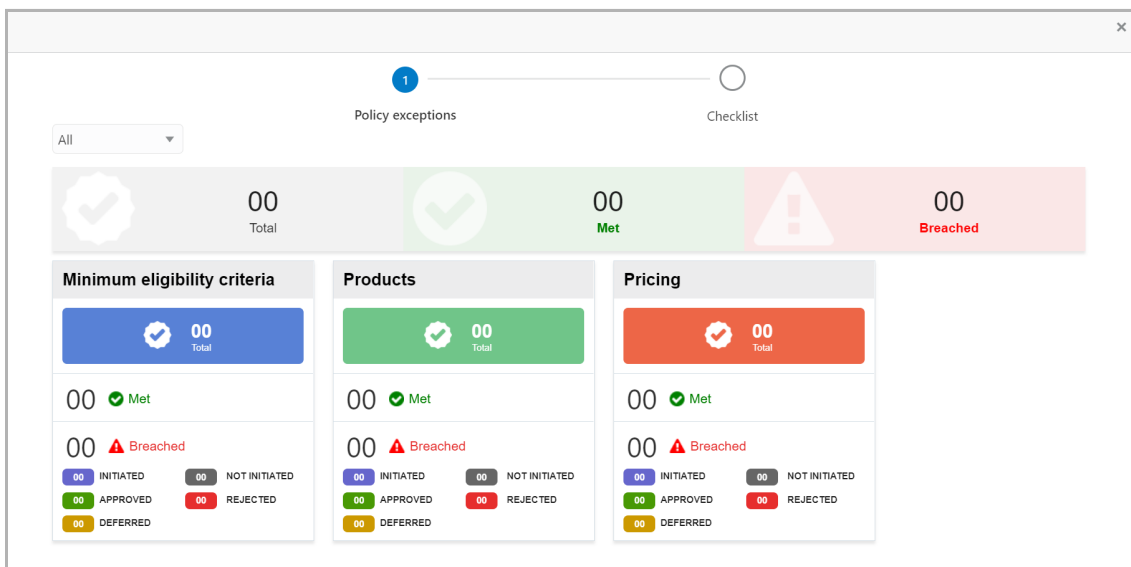
By default, policy exceptions are displayed for both the organization (party) and its child party.

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

189. Click the **Total** count on each tile to view detailed information and initiate policy exception process.

190. To **Submit** the application, click the **Checklist** data segment.

Chapter 4 - Enrichment

191. Enable **Is KYC Required** check box, if KYC verification is required.

192. Select the **Outcome** as **PROCEED**.

193. Click **Submit**.

If **Is KYC Required** check box is selected, the KYC evaluation task is created upon clicking the **Submit** button.

If Is **KYC Required** check box is not selected, the application is moved to the Review and Recommendation stage upon clicking the **Submit** button.
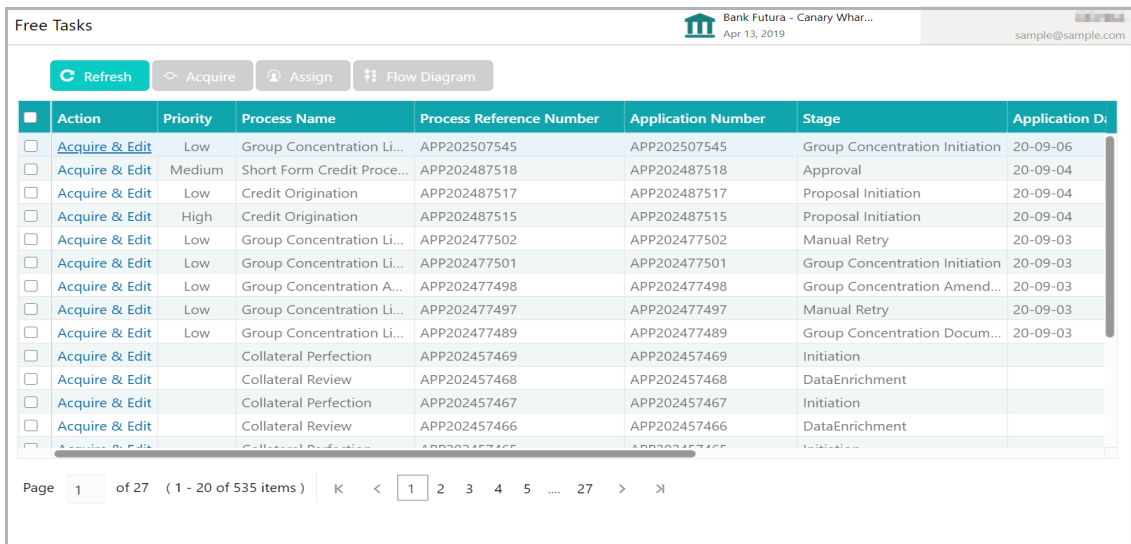
KYC Check

This is an optional stage. If the KYC details are available for the group entity, you can add the KYC details to the GC Limit Origination application. Adding KYC details helps to determine the originality of the group entity.

Steps to add KYC details

To add KYC details, perform the following steps:

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

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

3. To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.

4. To view more details about the liability, click the **party Id** in the **Liability Summary** widget.

5. To change the layout of **Liability Summary** widget, use the **List View**, **Table View**, and **Tree View** icons.

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

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

In the *KYC* page, provision to add KYC details for all the parties in the hierarchy is provided.

7. Click or mouse hover on the hamburger icon in the required list item (party). The following options appears:

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

8. To add the KYC Details, click **KYC Details** option. The *KYC Details* window appears.

9. If KYC report is available for the party, enable the **Report Received** switch.

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

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

12. Specify the **KYC Method.** For example: Field verification is a KYC Method**.**

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

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

KYC			Screen (2 / 3)

OFSSS
Party Id : **PTY203221262** Entity Type : **Pvt Ltd** KYC Status : **Verified**
Verification Date : **20-11-16** KYC Method : **Field Verification**

Page [1] of 0 (1 - 0 of 0 items) |< < > >|

Hold Back Next Save & Close Cancel

15. To perform KYC evaluation, click the hamburger icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation appears.
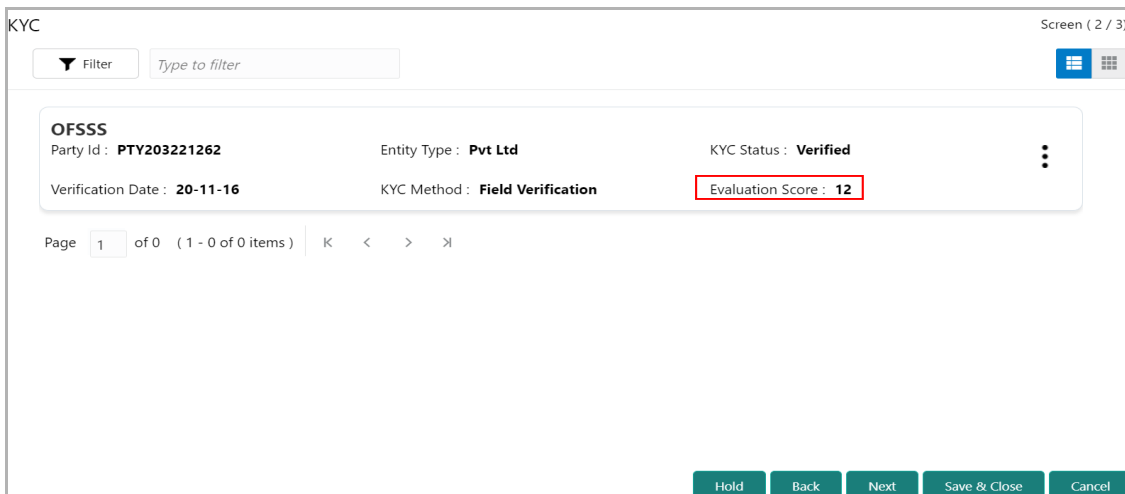
< Previous Category   Next Category >   Total Score 9

Profitability   Score 3

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

Yes

No

Comment

Cancel   Save

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

17. 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.

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

19. After adding KYC details or performing KYC evaluation for the parties in the hierarchy, click **Next**. The *Comments* page appears.

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

21. Click **Submit.** The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.
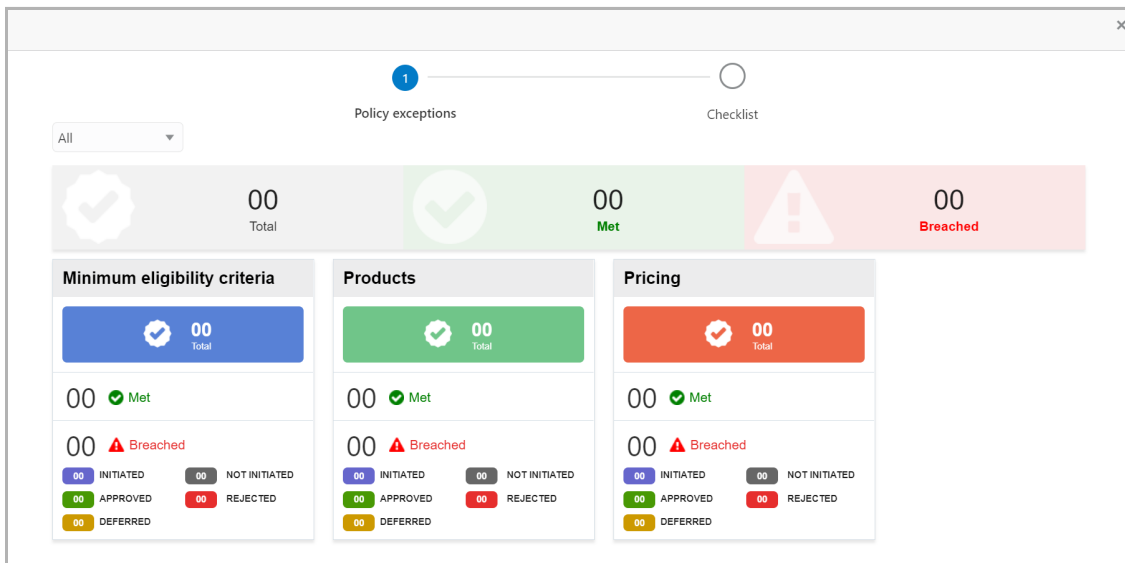
By default, policy exceptions are displayed for both the organization (party) and its child party.

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

23. Click the **Total** count on each tile to view detailed information and initiate policy exception process.

24. To **Submit** the application, click the **Checklist** data segment.
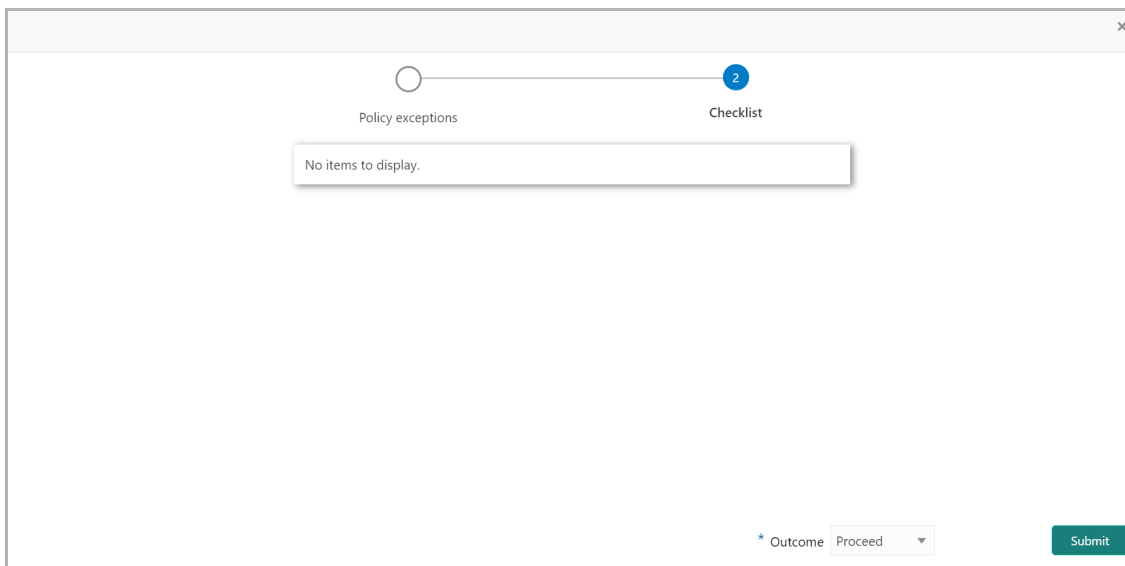
25. Select the **Outcome** as **PROCEED,** if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

26. Click **Submit**.

Group Concentration Limit Review and Recommendation

In this stage, the Credit Reviewer must review the proposed Group Concentration Limit and recommend a liability limit for the group entity.

> In this chapter, only the procedure to recommend Liability limit is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the review and recommendation task, navigate to **Tasks > Free Tasks** from the left Navigation menu. The *Free Task* page appears.

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
☐	Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
☐	Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
☐	Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
☐	Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
☐	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
☐	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	

Page 1 of 27 (1 - 20 of 535 items) |< < 1 2 3 4 5 .... 27 > >|

2. Click **Acquire & Edit** in the required review and recommendation task. The *GC Review and Recommendation - Customer Summary* page appears.

Group Concentration Limit Process - GC Review and Recommendation   ⓘ 🔍 Pipeline Analysis | 📚 Documents   ↗ ✕

- ● Customer Summary
- ○ Liability details
- ○ Comments

Customer Summary   Screen (1 / 3)

ABC

Customer Information   🏢 🔀

ABC , A Global 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
PTY21336908		Pvt Ltd	₹2,000,000.00	No	0	0	0	0

Liability summary

▼ Filter   [Type to filter]   ▤ ▦ ↕

NEW Party Id: **PTY21336908**   Name: **ABC**   Liability Number: **21336908**
Requested Liability Amount: **₹2,000,000.00** Requested Expiry Date: **22-02-28**   Next Review Date: **21-02-28**

NEW Party Id: **PTY203096101**   Name: **TITO**   Liability Number: **203096101**
Parent Party Id: **PTY21336908**
Requested Liability Amount: **₹500,000.00**   Requested Expiry Date: **22-02-28**   Next Review Date: **21-02-28**

NEW Party Id: **PTY202615260**   Name: **KFC**   Liability Number: **202615260**
Parent Party Id: **PTY21336908**
Requested Liability Amount: **₹500,000.00**   Requested Expiry Date: **22-02-28**   Next Review Date: **21-02-28**

Pricing   ▦

0
Total Pricing

0 Interest	**0** Charges	**0** Commission
0 Added 0 Modified 0 Removed	0 Added 0 Modified 0 Removed	0 Added 0 Modified 0 Removed

★ Ratings

Moodys

| AAA | Positive | 2020 |

Project Summary

No data to display.

Covenants   ▦

✓ **1** Total Covenants

| **1** Entity Wise | **0** Facility Wise | **1** Financial | **0** Non Financial |

1 Newly Added   **1** Financial   **0** Non Financial

0 Met   **0** Financial   **0** Non Financial

0 Breached   **0** Financial   **0** Non Financial

Terms & conditions   ▦

✓ **1** Total Terms and Conditions

| **1** Entity | **0** Facility | **1** Pre disbursement | **1** 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

Show results for [Previous 3 yea... ▼]

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.

🗓 Upcoming events   View all

< February 2020 >   15-February-2020

WK	S	M	T	W	T	F	S
4							1
5	2	3	4	5	6	7	8
6	9	10	11	12	13	14	**15**
7	16	17	18	19	20	21	22
8	23	24	25	26	27	28	29

No items to display.

Hold   Back   Next   Save & Close   Cancel

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears.

4. Click the Hamburger icon in required liability record and select **Edit**. The *Liability Details* window appears.

Proposed and Approved

5. Search and select the **Proposed Liability Currency**.

6. Propose the following amounts in **Proposed Liability Currency**, based on details specified in the **Amount** section:

- Proposed Liability Amount
- Proposed Funded Sell Down
- Proposed Unfunded Sell Down

Dates

In this section, you can change the **Next Review Date** specified in the initiation / enrichment stage and propose an expiry date for the liability.

7. Click the calendar icon and select the **Proposed Expiry Date**.

8. Click **Save**. The information is saved and displayed in the *Liability Details* page.

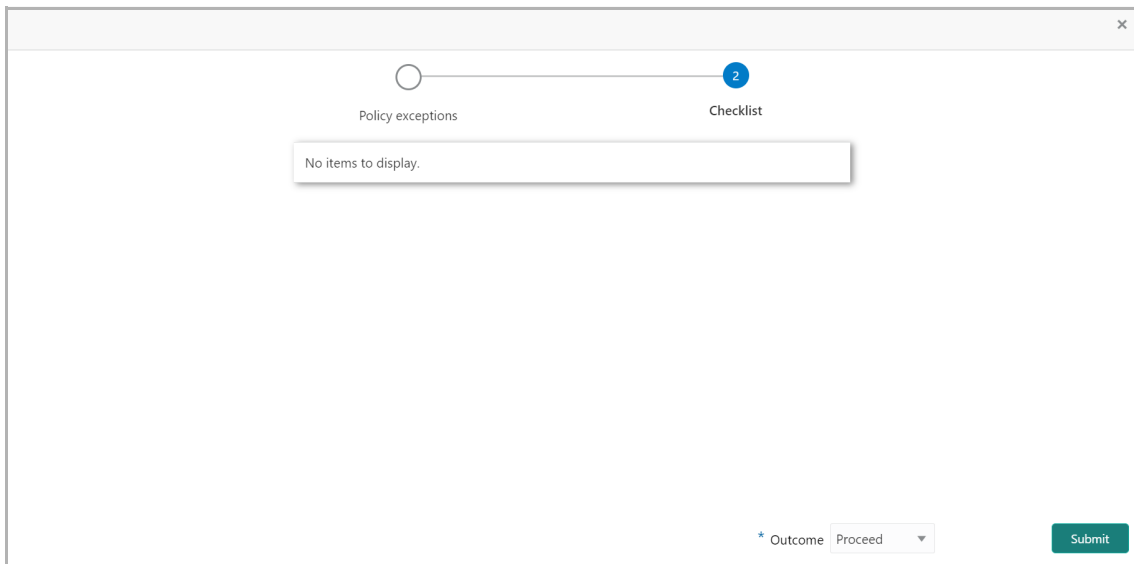9. Click **Next** to go to the *Comments* page.

10. **Post** the **Comments** for this stage.

11. Click **Submit**. The *Policy Exception Summary* / *Business* window appears based on Business Process Maintenance.
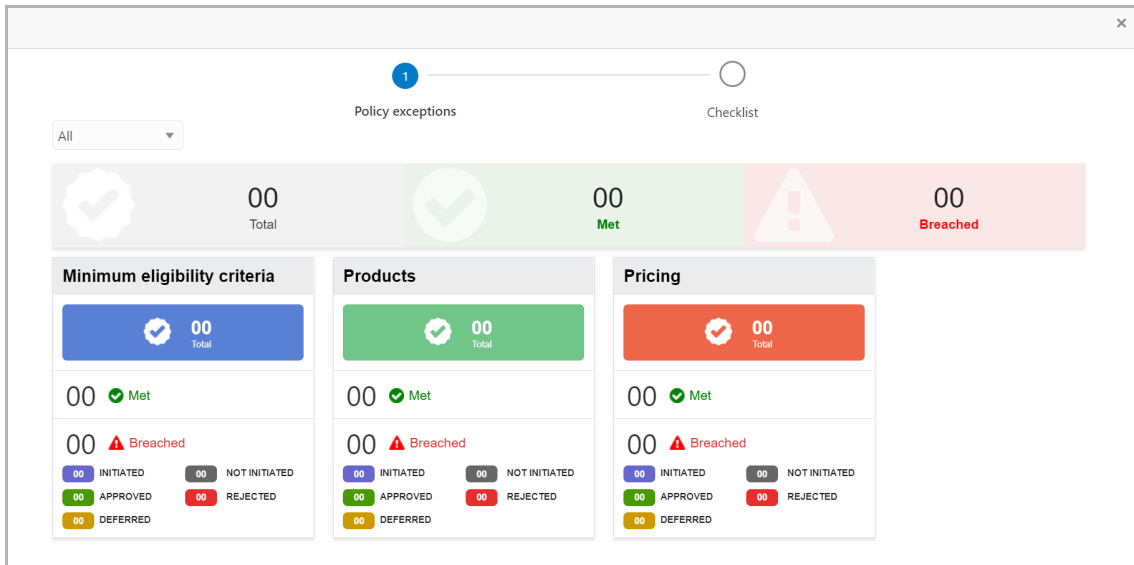
12. Click the **Checklist** data segment.

13. Select the required **Outcome**. The options available are **Proceed**, **Send Back**, and **Reject**.

14. Click **Submit**.

If the **Outcome** is selected as 'Proceed', the Group Concentration Limit proposal is moved to the Approval stage.

If the **Outcome** is selected as 'Send Back', the Group Concentration Limit proposal is sent back to the Enrichment stage.

If the **Outcome** is selected as 'Reject', the Group Concentration Limit proposal is rejected.

Chapter 7 - Approval

Group Concentration Limit Approval

In this stage, the Credit Approver must review the Group Concentration Limit proposed for the group entity and approve / reject the same.

In this chapter, only the procedure to approve Liability limit is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the Group Concentration Limit approval task, navigate to **Tasks > Free Tasks** from the left Navigation menu. The *Free Task* page appears.

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
☐	Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
☐	Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
☐	Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
☐	Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
☐	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
☐	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	

Page 1 of 27 (1 - 20 of 535 items) |< < 1 2 3 4 5 .... 27 > >|

2. Click **Acquire & Edit** in the required approval task. The *Group Concentration Proposal Approval - Customer Summary* page appears.

Chapter 7 - Approval

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears.

4. Click the Hamburger icon in required record and select **Edit**. The *Liability Details* window appears.

Liability Details

Currency
Requested Liability Currency:
INR

Amount

Requested Liability Amount:	Return On Capital	Probability Of Default	Loss Given Default
₹2,000,000.00	20%	0%	0%

Cash Cover
₹2,500,000.00

Proposed and Approved

Proposed Liability Currency:	Proposed Liability Amount:	Approval Liability Currency: *	Approval Liability Amount: *
INR	₹1,500,000.00	INR	₹1,500,000.00

Proposed Funded Sell Down	Approved Funded Sell Down	Approved Unfunded Sell Down
₹1,000,000.00	₹1,000,000.00	₹500,000.00

Dates

Next Review Date *	Requested Expiry Date	Proposed Expiry Date	Approved Expiry Date *
Feb 28, 2021	Feb 28, 2022	Feb 28, 2022	Feb 28, 2022

☑ Additional Fields
No Additional fields configured!

Save   Cancel

Proposed and Approved

5. Search and select the **Approval Liability Currency**.

6. Propose the following amounts in **Approval Liability Currency**, based on details specified in the **Amount** section:

   • Approval Liability Amount

   • Approved Funded Sell Down

   • Approved Unfunded Sell Down

Dates

In this section, you can change the **Next Review Date** selected in the initiation / enrichment / review and recommendation stage and specify **Approved Expiry Date** for the liability.

7. Click the calendar icon and select the **Approved Expiry Date**.

8. Click **Save**. The information is saved and displayed in the *Liability Details* page.

9. Click **Next** to go to the *Comments* page.

Comments

Enter text here...

Post

No items to display.

Hold | Back | Next | Save & Close | Cancel

10. **Post** the **Comments** for this stage.

11. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.

12. Click the **Checklist** data segment.

Chapter 7 - Approval

13. Select the required **Outcome**. The options available are **Approve** and **Reject**.

14. Click **Submit**.

If the **Outcome** is selected as 'Approve', the Group Concentration Limit proposal is moved to the Documentation stage.

If the **Outcome** is selected as 'Reject', the Group Concentration Limit proposal is rejected.

Chapter 8 - Documentation

Group Concentration Limit Documentation

In this stage, the Group Concentration Limit proposal document can be generated and downloaded.

In this chapter, only the procedure to generate and download the proposal document is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the Group Concentration Limit documentation task, navigate to **Tasks > Free Tasks** from the left Navigation menu. The *Free Task* page appears.

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
☐	Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
☐	Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
☐	Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
☐	Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
☐	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
☐	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	

Free Tasks — Bank Futura - Canary Whar... Apr 13, 2019 — sample@sample.com

C Refresh | Acquire | Assign | Flow Diagram

Page 1 of 27 (1 - 20 of 535 items) |< < 1 2 3 4 5 .... 27 > >|

2. Click **Acquire & Edit** in the required record. The *Group Concentration Documentation - Customer Summary* page appears.

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Group Concentration Limit Process - Group Concentration Documentation   ⓘ | 📚 Documents

- ● Customer Summary
- ⓘ Liability details
- ⓘ Draft Generation
- ⓘ Comments

Customer Summary

Screen (1 / 4)

ABC

Customer Information

ABC , A Global 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
PTY21336908		Pvt Ltd	₹1,500,000.00	No	0	0	0	0

Liability summary

▼ Filter | Type to filter

NEW — Party Id: **PTY21336908** Name: **ABC** Liability Number: **21336908**
Requested Liability Amount: **₹2,000,000.00** Requested Expiry Date: **22-02-28** Next Review Date: **21-02-28**

NEW — Party Id: **PTY203096101** Name: **TITO** Liability Number: **203096101**
Parent Party Id: **PTY21336908**
Requested Liability Amount: **₹500,000.00** Requested Expiry Date: **22-02-28** Next Review Date: **21-02-28**

NEW — Party Id: **PTY202615260** Name: **KFC** Liability Number: **202615260**
Parent Party Id: **PTY21336908**
Requested Liability Amount: **₹500,000.00** Requested Expiry Date: **22-02-28** Next Review Date: **21-02-28**

Pricing

0 Total Pricing

0 Interest	**0** Charges	**0** Commission
0 Added 0 Modified 0 Removed	0 Added 0 Modified 0 Removed	0 Added 0 Modified 0 Removed

★ Ratings

Moodys
| AAA | Positive | 2020 |

Project Summary

No data to display.

Covenants

1 Total Covenants

1 Entity Wise	0 Facility Wise	1 Financial	0 Non Financial

1 Newly Added — 1 Financial 0 Non Financial
0 Met — 0 Financial 0 Non Financial
0 Breached — 0 Financial 0 Non Financial

Terms & conditions

1 Total Terms and Conditions

1 Entity	0 Facility	1 Pre disbursement	1 Post disbursement

0 Newly added — 0 Pre disbursement 1 Post disbursement
0 Met — 0 Pre disbursement 1 Post disbursement
0 Breached — 0 Pre disbursement 0 Post disbursement

Financial Profile

📈 View all

Show results for | Previous 3 yea... ▼

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.

Upcoming events

View all

‹ February 2020 ›

WK	S	M	T	W	T	F	S
4							1
5	2	3	4	5	6	7	8
6	9	10	11	12	13	14	**15**
7	16	17	18	19	20	21	22
8	23	24	25	26	27	28	29

15-February-2020
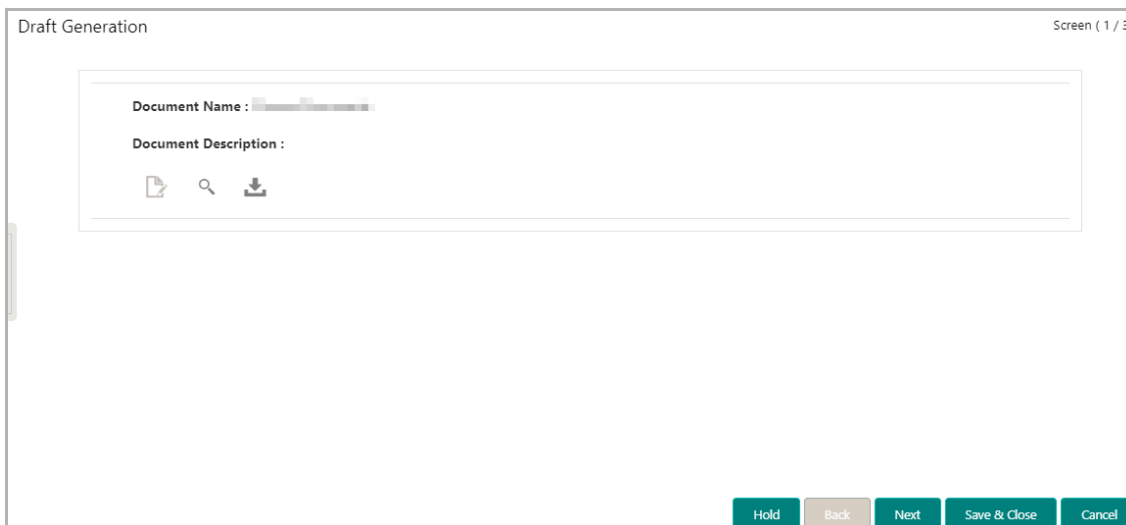
No items to display.

Hold | Back | Next | Save & Close | Cancel
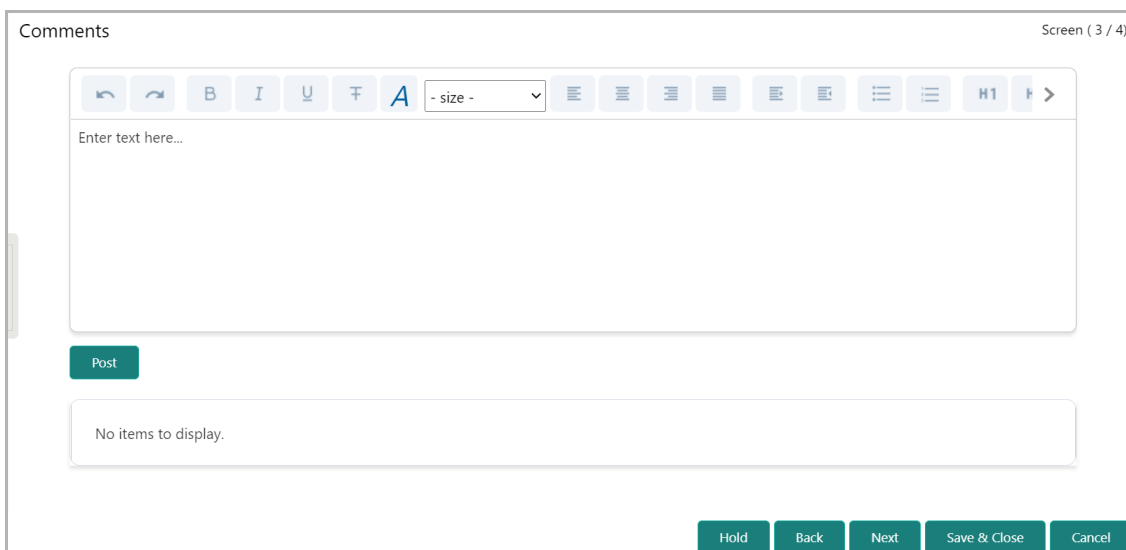
3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears.

4. Click **Next** in the *Liability Details* page. The *Draft Generation* page appears.

Draft Generation   Screen (1 / 3)

Document Name :

Document Description :

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

---

5. Click the Generate icon next to the search icon. Draft document will be generated.

6. Click the Download icon next to the search icon. Draft document will be downloaded.

7. To go to the next page, click **Next**. The *Comments* page appears.

Comments   Screen (3 / 4)

[toolbar: undo redo B I U T A - size - align icons H1]

Enter text here...

[Post]

No items to display.
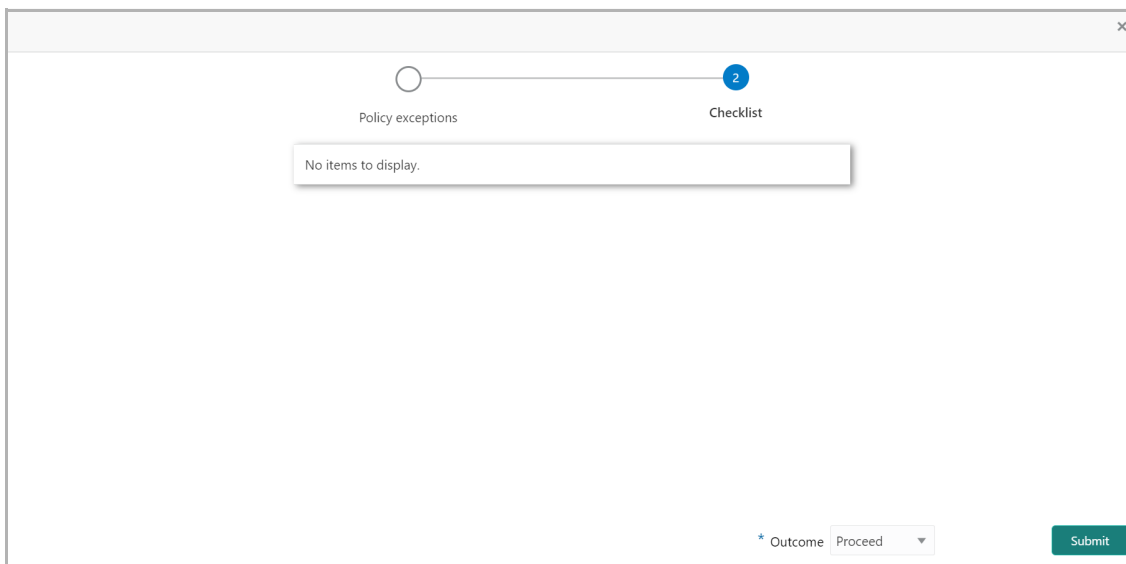
[Hold] [Back] [Next] [Save & Close] [Cancel]

---

8. **Post** the **Comments** for this stage.

9. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.
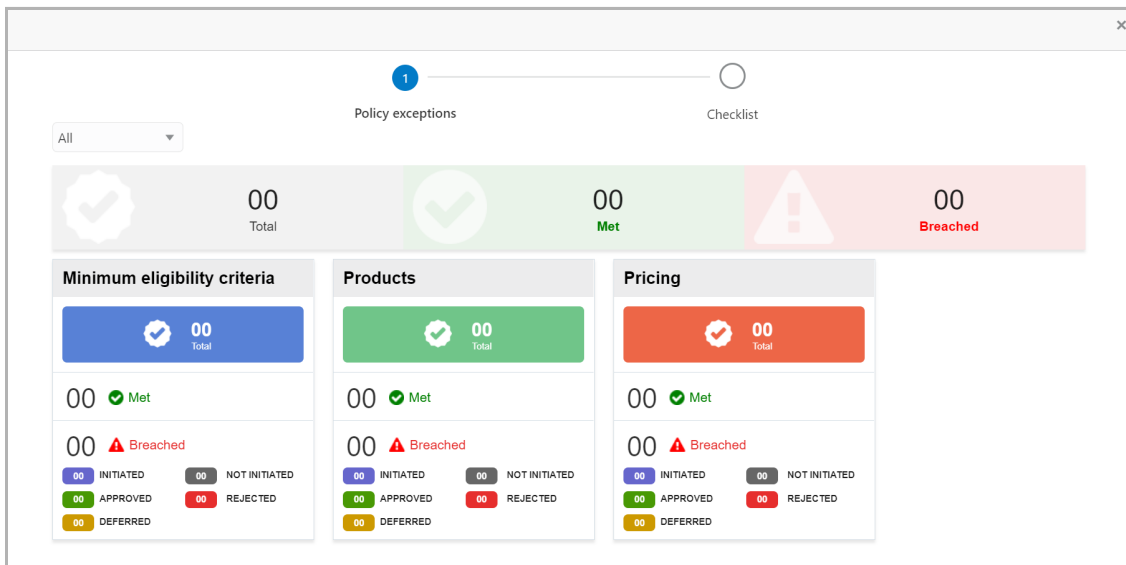
10. Click the **Checklist** data segment.

11. Select the **Outcome** as 'Proceed'.

12. Click **Submit**. The Group Concentration Limit proposal is moved to the Handoff stage.

Group Concentration Limit Proposal Handoff

By default, the Group Concentration Limit Proposal is automatically handed off to the back office system (OBELCM) upon clicking Submit in the **Documentation** stage.

In case of any failure, the Manual Retry task will be created in OBCFPM and the user must manually try handoff for the proposal.

Handoff - Manual Retry

This task is created only if the automatic hand off of the Group Concentration Limit proposal is failed. The user can manually retry the hand off of proposal to the back office system (OBELCM) and complete the Group Concentration Limit Initiation process.

1. To acquire and edit the Manual Retry task, navigate to **Tasks > Free Task**. The *Free Task* page appears.

2. Select the required task and click **Acquire & Edit**. The *Customer Summary* page appears.

Group Concentration Limit Process - Manual Retry   **i**   **Documents**   ⤢ ✕

Customer Summary	Customer Summary	Screen (1 / 3)
Liability details	ABC ⌄	
Comments		

Customer Information

ABC , A 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
PTY202507490		Pvt Ltd	$50,000.00	No	0	0	0	0

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
No data to display.			

Facility Summary

No data to display   No data to display

Collateral summary

$0.00
Total collateral value

0%
Customer LTV

No data to display

Group entities

3

Existing Facilities held with Other Bank

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

Scores

⚠️
Evaluation not yet done

Covenants

0
Total Covenants

0	0	0	0
Entity Wise	Facility Wise	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
Entity	Facility	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

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Financial Profile   📈 View all

Show results for Previous 3 years ⌄

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

Projections   📈 View all

Show results for Next 3 years ⌄

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

Ratings

Moodys   2019
AAA

Upcoming events   View all

< September 2020 >   6-September-2020

WK	S	M	T	W	T	F	S
35			1	2	3	4	5
36	6	7	8	9	10	11	12
37	13	14	15	16	17	18	19
38	20	21	22	23	24	25	26
39	27	28	29	30			

No items to display.

Hold   Back   Next   Save & Close   Cancel

3. View the **Hand-Off Error Details** and take necessary actions.

4. Click **Next** to go to the next page. The *Liability Details* page appears.

Liability details   Screen (2 / 3)
ABC ⌄

Filter | Type to filter | ✕

NEW
Party Id: PTY202507490   Name: ABC   Liability Number: 202507490   Requested Liability Amount:
                                                                                       $50,000.00
Requested Expiry Date: 21-10-   Next Review Date: 20-10-09 Proposed Liability Amount: Proposed Expiry Date: 21-10-31
31 $50,000.00   ⋮
Approval Liability Amount: Approved Expiry Date: 21-10-31
$50,000.00

Party Id: PTY202507492   Name: Chipmark one
Parent Party Id: PTY202507490   ⋮

Hold | Back | Next | Save & Close | Cancel

5. View the liability details and click **Next**. The *Comments* page appears.

Comments   Screen (3 / 4)

↶ ↷ B I U ̄F A - size - ⌄ ≡ ≡ ≡ ≡ ≡ ≡ ≔ ≔ H1 >

Enter text here...

Post

No items to display.

Hold | Back | Next | Save & Close | Cancel

6. **Post** the **Comments** for this stage.

7. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.

8. Click the **Checklist** data segment.

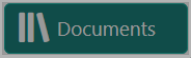9. Select the **Outcome** as **Proceed**.

10. Click **Submit**. The Group Concentration Limit proposal will be handed off to the back office system.
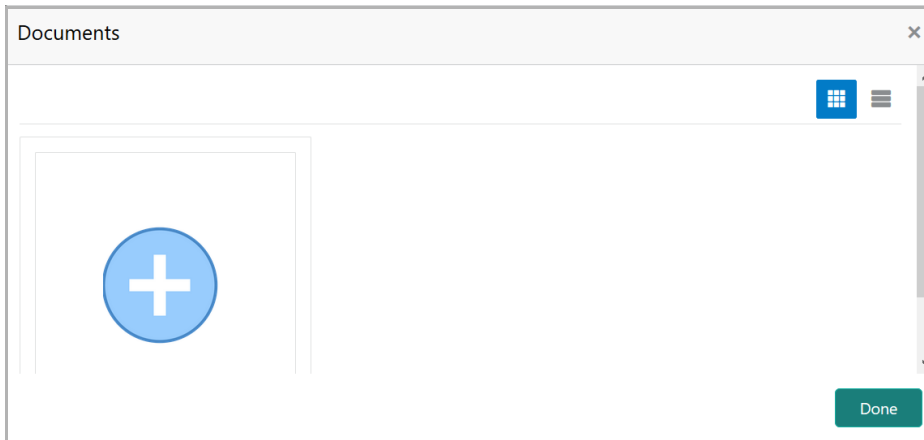
Chapter 11 - Document Upload

Document Upload and Checklist

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Group Concentration Limit 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 **Documents** at the top right corner of any page. The *Documents* window appears.

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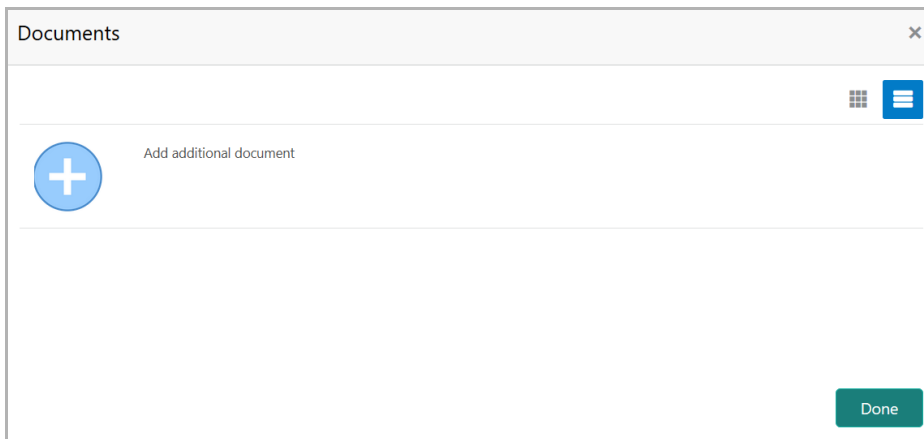
3. Click the add icon. The *Document Details* window appears.

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

5. Type the **Document Title.**

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

7. Type the Remarks based on your need.

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

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

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

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

11. Select the **Outcome** as **Proceed**.

12. Click **Submit**. Document is uploaded and listed in the *Document* window.

13. To edit or delete the document, click the edit or delete icons.

Reference and Feedback

References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

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