# Oracle® Banking Credit Facilities Process Management Credit Proposal User Guide



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ORACLE

Oracle Banking Credit Facilities Process Management Credit Proposal User Guide, Release 14.7.1.0.0

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# Contents

1	Pre	Preface			
	1.1	About this guide	1-1		
	1.2	Intended Audience	1-1		
	1.3	Conventions Used	1-1		
	1.4	Common Icons in OBCFPM	1-1		
2	Ove	erview			
	2.1	About Credit Proposal	2-1		
	2.2	Credit Proposal Stages	2-1		
3	Pro	Proposal Initiation			
	3.1	Creating Application	3-3		
	3.2	Enriching Application	3-8		
	3.3	Customer Info	3-9		
	3.4	Other Bank Facilities	3-11		
	3.5	Write Up	3-17		
	3.6	Groupwise Exposure	3-21		
	3.7	Connected Parties	3-25		
	3.8	Funding Requirement	3-28		
	3.9	Collateral	3-47		
	3.10	Summary	3-51		
	3.11	Comments	3-52		
4	Pro	pposal Enrichment			
	4.1	Proposal Enrichment - Summary	4-2		

4.1	Proposal Enrichment - Summary	4-2
4.2	Proposal Enrichment - Customer Info	4-4
4.3	Proposal Enrichment - Writeup	4-32
4.4	Proposal Enrichment - Funding Requirement	4-32
4.5	Proposal Enrichment - Collateral	4-33
4.6	Basic Details	4-33



4.7	Collateral Details	4-38
4.8	Collateral Facility Linkage	4-48
4.9	Proposal Enrichment - Comments	4-49

### 5 Proposal Evaluation

5.1	Credit Evaluation	5-1
5.2	Legal Evaluation	5-17
5.3	Risk Evaluation	5-27

### 6 KYC Check

### 7 Proposal Structuring

7.1	Proposal Structuring - Liabilities and Facilities	7-7
7.2	Restricting Limit based on Tenor	7-11
7.3	Linking Facility to the Pool	7-14
7.4	Proposal Structuring - Linking Facility with Collateral	7-21
7.5	Proposal Structuring - Collateral	7-34
7.6	Proposal Structuring - Covenants	7-35
7.7	Proposal Structuring - Covenant Details	7-35
7.8	Proposal Structuring - Terms and Conditions	7-38

### 8 Proposal Review

### 9 Proposal Approval

### 10 Draft Generation

### 11 Customer Acceptance

### 12 Limit Configuration

### 13 Proposal Handoff

	13.1	Handoff to Back Office System	13-1
	13.2	Handoff - Manual Retry	13-1
14	Doc	ument Upload and Checklist	

### 15 Business Overrides

### 16 Reference and Feedback



# 1 <u>Preface</u>

# 1.1 About this guide

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

# 1.2 Intended Audience

This document is intended for banking personnel in Corporate Banking specifically handling relationship, credit or risk management.

# 1.3 Conventions Used

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

Convention	Description
Bold	Bold indicates: • Field Name • Screen Name • Drop-down Options • Other UX labels
Figure 1-1 Note	This icon indicates a Note.
Note:	

#### Table 1-1 Conventions Used

# 1.4 Common Icons in OBCFPM

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



lcons	Purpose
	To add new record.
Figure 1-2 Add	
+	
	To modify existing record.
Figure 1-3 Edit	
Figure 1-5 Luit	
A	
	To delete a record.
Figure 1.4 Delete	
Figure 1-4 Delete	
C.	
一	
	To select start or end date.
Figure 1-5 Calendar	
iiii	
	To upload a record.
Figure 1-6 Upload	
0 · · = · · · · · · · ·	
Upload	

Table 1-2Common Icons

Icons	Purpose
	To remove the record.
Figure 1-7 Remove	
聞 Remove	
	To change the screen layout to list view.
Figure 1-8 List View	
[ <b>n</b> ]	
100 000 0 0 0 0 1	
	To change the screen layout to table view.
	to change the screen layout to table view.
Figure 1-9 Table View	
Ħ	
	To change the screen layout to tree view.
Figure 1-10 Tree View	
5	
- And	
	To view, edit, and delete a record
Figure 1-11 Action Button	

#### Table 1-2 (Cont.) Common Icons



Icons	Purpose
	To hold the process.
Figure 1-12 Hold	
Hold	
Same in fr	
	To go back to the previous screen.
Figure 1-13 Back	
Back	
(Conner	
	To go to the next data segment.
Figure 1-14 Next	
Next	
	To save the captured information and exit the process window.
Figure 1-15 Save and Close	
Save & Close	
· · · · · · · · · · · · · · · · · · ·	
	To submit the task to next stage.
Figure 1-16 Submit	
Submit	

Table 1-2 (Cont.) Common Icons



#### Table 1-2 (Cont.) Common Icons

Icons	Purpose
	To exit the window without saving the captured information.
Figure 1-17 Cancel	
Cancel	



# 2 <u>Overview</u>

# 2.1 About Credit Proposal

**OBCFPM** Credit proposal is a process to evaluate the party's on the basis of their financial and non - financial parameters and determine their credit worthiness.

## 2.2 Credit Proposal Stages

In **OBCFPM**, credit proposal application is passed through different stages from proposal initiation to hand over of liability, facility, collateral and covenants to Back office. Each of these stages can either be performed by the same or a different banking personnel based on the bank's structure.

### Note:

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.



# 3 <u>Proposal Initiation</u>

In this stage, the RM captures basic details about the party and initiates the credit application process after discussing the credit proposal with a new party. The RM can perform the following activities in this stage.

#### Activities that can be performed by user

- Capture party's 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 the party
- Capture funding sought
- Capture collateral offered by the party
- Capture comments
- Upload party documents

#### Steps to initiate credit proposal

1. Login to **OBCFPM**. Enter your User Name, Password and click Sign In.



	146.640
	ORACLE
	User Name
	NIDHI
	Password
(Institute	
	Sign In

Figure 3-1 Login Screen

2. Navigate to Credit Facilities > Corporate > CP Initiation > Initiate Credit Proposal.

							<b>H</b> (C
Menu Item Search	Q	Dashboard					
Menu							
Collaterals							
Core Maintenance		Menu Item Search	Q				
Credit Facilities		< Credit Facilities		Menu Item Search	Q	Menu Item Search	С
Credit Tasks		Corporate		Corporate	٦	< Corporate	
Dashboard		Country Limit		CP Amendment		CP Amendment	
File Management		Credit 360		CP Extension		CP Extension	
Party Services		Financial Institution		CP Initiation		CP Initiation	
Policy		Initiate Group Concentration Amendment		CP Review		CP Initiation	
Rule		Initiate Group Concentration Extension		Facility Closure		Facility Closure	
Security Management		Initiate Group Concentration		Group Concentration		Group Concentration	
Task Management		Initiate ICR		Simplified Credit Amendmen	nt	Simplified Credit Amendn	nent

Figure 3-2 OBCFPM Menu

3. The Initiate Credit Proposal window is displayed.



Initiate credit proposal					
Application priority Low O Medium O High	Application branch FLEXCUBE UNIVERSAL BRANCH				
Customer details Customer New Existing					
Organization Details Organization Name Country Of Incorporation Required	Short Name Required Incorporated Date	Organization Type	Required	Entity Type	
Demography Type	Classification Type	Branch Code	Q. Required	Q Upload Logo Required	
Customer Access Group	Special customer Special customer	RMId	Q Required	Maximum file size is 100kb	
Industries *					+
Sector ©	Industry Group 💲	Industry 0	Sub Industry 0	Action 0	
				Cancel Submi	t Submit and enrich

Figure 3-3 Initiate Credit Proposal

#### Figure 3-4 Initiate Credit Proposal

Initiate credit proposal Customer Access Group	Required		Special customer Special customer	Required		000 41d	Q. Required	Land Upload Maximum file size is 100k	b	
Industries *										+
Sector 0		Industry Group 0			Industry 0		Sub Industry 0		Action 0	
No data to display.										
Credit Rating *										+
Year ≎	Rating	Date O		Outlook 0		Agency $\Diamond$		Rating 0	Action 0	
No data to display.										
Social Media Profiles Official Website			Facebook		Τι	vitter				
									Cancel Submit Subm	mit and enrich

- 4. Navigate to **Free Task** and select the proposal initiation task. The quick initiation task needs to be completed and submitted for it to be in free task. The quick initiation has been explained in detail in **Creating Application** section.
- 5. From Free Task, you can click Acquire or Acquire and Edit.
  - If you click **Acquire**, it will go to **My Task** but you will not be taken inside the application.
  - If you click **Acquire and Edit**, it will go to **My Task** and also inside the application. You can directly start working on it.

## 3.1 Creating Application

In Initiate Credit Proposal window:



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

Note: Application Branch field is displayed by default.

#### **Customer Details**

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

Figure 3-5 Initiate Credit Proposal- Customer Details

Initiate credit proposal					
Application priority Low O Medium O High	Application branch FLEXCUBE UNIVERSAL BRANCH				
Customer details Customer New Existing					
Organization Details Organization Neme Country Of Incerparation Demography Type Transport Costoner Access Group Transport Cost	Short Name	Organitation Type Country Of Risk Breach Code 000 RM Id	Required	Entry Type Contorner Category Request Contorner Category Request Reque	
Industries *					+
Sector 🗘	Industry Group 🗘	Industry 🗘	Sub Industry 🗘	Action © Cancel Subm	it Submit and enrich

#### Figure 3-6 Initiate Credit Proposal- Customer Details

Industries*		
No data to display.         Agency ©         Rating ©         Action ©           Year ©         Rating Date ©         Outlook ©         Agency ©         Rating ©         Action ©           Social Media Profiles         Social Profiles         <		
Credit Rating *         Rating Dar ©         Outlook ©         Agency ©         Rating ©         Atton ©           No data to display:	2	
Value         O         Dutlook         O         Agency         Rating         Action         Action         C           No data to display.         Social Media Profiles         Social Media		
No data to display. Social Media Profiles		
Social Media Profiles	0	
Hicial Website Facebook Twitter		

#### 3. Organization Details

For information on fields in the **Organization Details** screen, refer the below table.

Table 3-1 Organization Details

Fields/ Icons	Description
Organization Name	Enter Organization Name for the party.



Fields/ Icons	Description				
Short Name	Enter Short Name for the party.				
Organization Type	Select <b>Organization Type</b> from the drop-down list. The options available are: • Conglomerate • Single				
Entity Type	Select 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 Others				

 Table 3-1
 (Cont.) Organization Details

#### Table 3-2Organization Details

Fields/ Icons	Description
Country of Incorporation	Click Search icon and select Country of Incorporation.
Incorporation Date	Click Calendar icon and select Incorporation Date.
Country of Risk	Click <b>Search</b> icon and select <b>Country of Risk</b> , i.e country on whose books the risk exposure will be recorded for the party.
Customer Category	Click <b>Search</b> icon and select <b>Customer Category</b> , for example Corporate, Labour, Individual, Banks etc.
Demography Type	<ul> <li>Select Demography Type from the drop-down list. The options available are :</li> <li>Domestic</li> <li>Global</li> <li>Note:</li> <li>If you select Global option, Geographical Spread field appears.</li> </ul>
Geographical Spread	Search and select all the countries in which the party is operating <b>Geographical Spread</b> .
Classification Type	Select <b>Classification Type</b> from the drop-down list. The default options available are: • Micro • Small • Medium
Branch Code	Branch Code is displayed by default.
Upload Logo	Click Upload Logo, to upload the company logo file.
Customer Access Group	Click Search icon and select Customer Access Group.
Special Customer	Select <b>Special Customer</b> , if the party is eligible for special customer service.
RM Id	Enter <b>RM Id</b> of the Relationship Manager initiating the Proposal.



#### **Industries**

 To capture the line of business of the party, click +. The Add Industry window is displayed.

Sectors	Industry Group	Industries	Sub-Industries
Energy	> Energy	> Energy Equipment	> Oil Drilling
Utilities	>	Oil, Gas Fuels	> Oil Equipment
Real Estate	>		
Materials	>		
Industrials	>		
Consumer Discretionary	<b>,</b>		
Consumer Staples	>		
Health Care	>		
Financials	>		

#### Figure 3-7 Add Industry

For information on fields in the **Add Industry** screen, refer the table below.

Table 3-3 Add Industry

Fields/ Icons	Description
Sector	Select Sector of the party.
Industry Group	Available industry group under Sector will appear. Select <b>Industry</b> <b>Group</b> appropriate for the party.
Industry	Available industries under industry group appears. Select <b>Industry</b> appropriate for the party.
Sub Industry	Available sub-industries under industries appears. Select <b>Sub</b> <b>Industry</b> appropriate for the party.
Delete	Click <b>Delete</b> , if you need to delete the industry details. <b>Note:</b>
	If the party is into different sectors, the user can capture all the sector details while initiating credit proposal. To add another sector information, click +.

#### Credit Rating

5. To capture rating information of the party, click +.

The Add Rating window is displayed.



Add Rating			
Rating Date	Outlook		Year Of Rating
Jul 4, 2018	Positive		2018
ated By			Risk Rating
loodys		>	B88+
itch		>	A-
IRS		>	A+
loodys		>	AA-
and P		>	AA
itch		>	AA+
			ccc+
			B-
			В

Figure 3-8 Add Rating

6. Select the following details:

For information on fields in the **Customer Rating** screen, refer the table below.

Table 3-4 Customer Rating

Fields/ Icons	Description
Rating Date	Select <b>Rating Date</b> . The date when the rating was done by the rating agency.
Outlook	Select <b>Outlook</b> . The outlook given by the rating agency.
Risk Ratings	Select Risk Ratings. The risk rating given by the rating agency.
Year Of Rating	Year of Rating is automatically populated based on the selected Rating Date.
Rated By	Select Rated By. The rating agency name.
Delete	Click <b>Delete</b> , to delete the added rating. <b>Note:</b>
	If the party is rated by different rating firms, all the rating information must be captured while initiating credit proposal. To add another rating information, click <b>+ Add ratings</b> again.

#### Social Media Profiles

For information on fields in the **Social Media Profiles** screen, refer the table below.

	Table 3-5	Social Media Profil	es
--	-----------	---------------------	----

Fields/ Icons	Description
Social Media Profiles	<ul><li>Enter the following addresses in respective fields:</li><li>Official Website Address</li></ul>
	<ul><li>Facebook Address</li><li>Twitter Address</li></ul>

#### Submit, Submit and Enrich, and Cancel

For quick initiation, the RM clicks **Submit** and submits the application. For more information about **Submit**, **Submit and Enrich** and **Cancel** fields refer the table below.

Fields/ Icons	Description
Submit	If you click <b>Submit</b> , a task will be created in the next stage and stored in <b>Free Task</b> .
Submit and Enrich	If you click <b>Submit and Enrich</b> , you will be directly taken to the next stage of the application.
Cancel	If you click <b>Cancel</b> , the application will not be initiated and the proposal is cancelled.

#### Table 3-6 Submit, Submit and Enrich, and Cancel

#### Note:

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

#### 7. Dedupe Check Screen

If the party is available, then the system stops here and asks for further action.

#### Figure 3-9 Dedupe Check

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Corporate	00011372	231114588	V Guard Solar Limited	1	2019-10-01	COMPLETED
omments						

# 3.2 Enriching Application

1. To enrich the already created application in which the RM has given **Submit** option, navigate to **Free Tasks > My Tasks**.

The My Tasks page is displayed.



Menu Item Search Q	My	Tasks								
Corporate	Q	Refresh	Relea	ase 🕜 Escalate 🔠	Delegate Ba Flow Diagram					
CP Amendment		Edit	Priority 🗘	Process Name \Rightarrow	Process Reference Number 🛛 💲	Application Number 0	Stage 🗘	Application Date \Rightarrow	Branch 😄	
		Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXCUB	
		Edit	Low	Collateral Review	APP231788071	APP231788071	ExternalCheck	19-11-11	000	
		Edit	Law	Collateral Review	APP231788071	APP231788071	External Valuation	19-11-11	000	
		Edit	Law	Policy Amendment	APP231447598	APP231447598	Initiation	23-05-24	000	
		Edit	Low	Policy Amendment	APP231447592	APP231447592	Initiation	23-05-24	000	
		Edit	Low	Policy Amendment	APP231447591	APP231447591	Initiation	23-05-24	000	
Simplified Credit Proposal		Edit	Law	Policy Amendment	APP231447586	APP231447586	Initiation	23-05-24	000	
		Edit	Low	Policy Amendment	APP231437556	APP231437556	Initiation	23-05-23	000	
		Edit	Low	Policy Amendment	APP231427411	APP231427411	Initiation	23-05-22	000	

Figure 3-10 My Tasks

- 2. Select the application and click Edit. The Credit Proposal Evaluation Process Enrichment page is displayed.
- 3. To enrich the application after application creation process, click **Submit and Enrich** in the **Initiate Credit Proposal** window. **Customer Info** screen is displayed.

**Note:** If RM has given **Submit and Enrich** in already created application, then you will directly get the option for Enriching the application.

### 3.3 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. Click **Submit** and **Enrich** in the Initiate Credit Proposal window. **Customer Info** screen is displayed.

Credit Origination	- Proposal Initiation	Ō	GR Simulation Log	Documents	Collateral Summary	Overrides	:: ×
• Customer Info	Customer Info						Screen(1/9)
Other Bank Facilities	OFSS					6	E 🖩 🏦
Write up						Ľ	8=   <b>EE</b>   <b>555</b> ]
Groupwise Exposure							
Connected Parties							
Funding Requirement							
Collaterals							
Summary							
Comments		OF55 2306/8509	: • •				
Audit					Cancel Hold	Save & Close	Next

#### Figure 3-11 Customer Info

Click Action button, the list of action options are displayed.



Credit Originatio	n - Proposal Initiation		0	G Simulation Log	Documents	Collateral Summary	Overrides	):: ×
Customer Info	Customer Info							Screen(1/9
Other Bank Facilities	OFSS							= <b>a</b> a
Write up								= = 4
Groupwise Exposure								
Connected Parties								
Funding Requirement								
Collaterals								
Summary								
Comments		OFSS		:				
		230618509		11000	customer			
				Cont	igure			
				C View				
				@ Quic	k view			
Audit						Cancel Hold	Save & Close	Next

#### Figure 3-12 Customer Info Action List

- **1**. Select the required option to perform the following actions:
  - Add Customer
  - Configure
  - View
  - Quick View

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

Table 3-7	Customer	Info
-----------	----------	------

Actions	Functionality
View	Displays and allows to edit <b>Customer Details</b> window for viewing party details.
Quick View	Displays View Entity Details window.
Configure	Displays <b>Customer Details</b> window for adding or editing party details.
Add Customer	To add a child party of the party, click <b>Add Customer</b> . The <b>Customer Details</b> window appears. Refer <b>Creating Application</b> section for information on adding party.
	<b>Note</b> : After creating the party, right click the customer icon to <b>Add Customer</b> , <b>View</b> party details, <b>Quick View</b> party details, <b>Configure</b> party information and <b>Delete</b> party if required.

2. Click the settings icon at the right corner, to change the layout. **Layout** options appear as shown below:



Credit Originatio	on - Proposal Initiation	🛈 🕼 Simulation Log 🕒 Documents 📳 Collateral Summary
Customer Info	Customer Info	Screen(1/9
Other Bank Facilities	OFSS	
Write up		
Groupwise Exposure		
Connected Parties		
Funding Requirement		
Collaterals		
Summary		0FSS 230018509
Comments		Ø 1
		EV Limited 2306/28529
		0 <sup>0</sup>
Audit		Cancel Hold Save & Close Next

Figure 3-13 Customer Info Layout

3. Click the required Layout option. Layout is changed as shown below:

#### Figure 3-14 Customer Info Layout Change

	Custo	mer Info					Screen(1/9
Other Bank Facilities	OFSS						
Write up							8 <b>II</b> a
Groupwise Exposure	Action	Party ID	Name	Demographic type	Туре	Organization type	Other informatio
Connected Parties	:	g 230618509	OFSS		CONG		
Funding Requirement		-	EV Limited		CONG		<u>01</u>
Collaterals	·	R 230628529			2000		iesza init
Summary							
Comments							
Audit					Cancel	Hold Save & Close	Next
Audit					Cancel	Hold Save & Close	Next
Audit					Cancel	Hold Save & Close	Next
Audit					Cancel	Hold Save & Close	Next
Audit					Cancel	Hold Save & Close	Next
Audit					Cancel	Hold Save & Close	Next
udit					Cancel	Hold Save & Close	Next
ustit					Cancel	Hold Save & Close	Next
avit					Cancel	Hold Save & Close	Next

For more information on layout changes, please refer **Customer Acceptance**> **Enitity Overview** section.

4. Click Next, to go to the next page. The Other Bank Facilities page appears.

# 3.4 Other Bank Facilities

Details about the facilities availed by the party from other banks can be captured in this data segment. If you click **Next** in the Customer Info screen, the **Other Bank Facilities screen** is displayed.



#### Figure 3-15 Other Bank Facilities

Credit Originatior	a - Proposal Initiation		0	R Simulation Log	Documents	Collateral Summary	Overrides	;; ×
Customer Info	Other Bank Facilities							Screen(2/9
Other Bank Facilities	OFSS 🖕							
)Write up	Filter Type to filter	+ / 🗇						
Groupwise Exposure	No items to display.							
Connected Parties	Page 1 (0 of 0 items)  < ∢ 1 →	ж						
Funding Requirement								
Collaterals								
Summary								
Comments								
Audit					Cance	Hold Back	Save & Close	Next

1. Click + icon.

The Facility Details window is displayed.



Bank name	Branch name
Corp Bank	Urban Branch
anction letter available	Facility type
	O Funded O Non Funded Required
TL Q	Sanctioned year
Term Loan Take over	Secured
Sanctioned amount	Outstanding amount
USD • 10,000,000.00	USD <b>v</b> 500,000.00
Rate of interest	Tenor (in months)
12	30

Figure 3-16 Facility Details

For information on fields in the **Facility Details** screen, refer the table below.

Table 3-8	Facility Details

Field/Icon	Description
Bank Name and Branch Name	In <b>Bank Name and Branch Name</b> fields, enter the name of other bank from which the party has availed facility.
Sanction Letter Available	Enable <b>Sanction Letter Available</b> option, if sanction letter is available for the other bank facility.
Facility Type	Choose <b>Facility Type</b> . The options available are: • Funded • Non-Funded
Facility Category	Select Facility Category from the drop-down list.



Field/Icon	Description
Sanctioned Year	In the <b>Sanctioned Year</b> field, enter the year in which the other bank facility is sanctioned.
Take Over	Enable <b>Take Over</b> option, if the party has requested the bank to takeover the facility. Once this option is enabled the facility gets added in the funding requirement section by default.
Currency	Search and select <b>Currency</b> for the sanctioned amount.
Sanctioned Amount	In the <b>Sanctioned Amount</b> field, specify the initial facility amount sanctioned by the other bank.
Outstanding Amount	Specify Outstanding Amount to be paid by the party.
Rate of Interest	Specify <b>Rate of Interest</b> at which facility is offered by the other bank.
Tenor	Specify <b>Tenor</b> of the other bank facility.
Secured	Enable <b>Secured</b> option, if the other bank facility is secured with collateral.

 Table 3-8
 (Cont.) Facility Details

2. Click **Create**. Other bank facility is added and displayed as shown below:

#### Figure 3-17 Other Bank Facilities

Credit Origination	n - Proposal Initiation	Simulation Log	Documents Collateral Summary
ာ Customer Info	Other Bank Facilities		Screen(2/9)
Other Bank Facilities	OFSS 🖕		
Write up	Filter Type to filter		8= 🖩
) Groupwise Exposure			
Connected Parties	Facility ID: EF23612362 Product type: Funded	Outstanding amount: \$500,000.00 Facility category: Term Loan	Sanctioned amount: \$10,000,000.00 Take over: No
Funding Requirement	Page 1 of 1 (1 of 1 items)  < ∢ 1 → >		
Collaterals			
Summary			
Comments			
Audit			Cancel Hold Back Save & Close Next

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



Customer Info	Other Bank Fac	ilities							Screen(2
Other Bank Facilities	OFSS 🖕								
) Write up	Filter	ype to filter	+ /	<u>ه</u>					
) Groupwise Exposure	Bank name 🗘	Branch name 0	Take over 🛛 🗘	Product type 0	Facility category 0	Currency ©	Sanctioned amount 0	Outstanding amount	1 O
Connected Parties	Corp Bank	Urban Branch	No	Funded	TL	USD	10000000	500000	
) Funding Requirement									
Collaterals									
Summary									
Comments									
Audit							Cancel Hold Bac	k Save & Close	Nex

#### Figure 3-18 Other Bank Facilities

#### Note:

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.

To filter the required facility from all the available other bank facilities, click Filter button.
 The Filter window is displayed.



		(
Filter	Reset	Apply
🗌 Take over		
Facility category		
	(	<b>ર</b>
Currency		
	(	2
From amount		
To amount		

Figure 3-19 Filter

**5.** Enter or select the filter parameters.

For information on fields in the **Filter** screen, refer the table below.

Table	3-9	Filter
-------	-----	--------

Field/Icon	Description
Apply	Click <b>Apply</b> . Other bank facilities that matches the filter parameters are displayed.
Reset	Click Reset, to enter new filter parameters.
Facility Category	Search and select <b>Facility Category</b> . It indicates the category of the facility. E.g. Overdraft, Term Loan, etc. <b>Note</b> : Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.
From Amount	Enter From Amount for the sanctioned amount.
To Amount	Enter To Amount for the sanctioned amount.

6. Select the required child party. The **Other Bank Facilities** page is displayed.



7. Add the other bank facility information of the child party and click **Next**. The **Write up** page appears.

# 3.5 Write Up

This data segment allows the user to add writeup for the party and all their child parties in the available writeup categories. The history of writeup for the party will be available to the users throughout the party's association with the bank. If you click **Next** in the **Other Bank Facilities** screen, the **Write up** screen is displayed.

#### Note:

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

#### Figure 3-20 Write Up

Credit Origination	ı - Proposal Iı	nitiation		i 🕼 🕼 Simulation Log	Documents Collateral Sur	nmary Overrides
Customer Info	Write up					Screen(3/9)
Other Bank Facilities	OFSS	Torre des Alders				
• Write up	Filler	Type to filter	+			
Groupwise Exposure				No data found		
Connected Parties						
Funding Requirement						
Collaterals						
Summary						
Comments						
Audit					Cancel Hold	Back Save & Close Next

1. Click + icon.

The Write Up window is displayed.



#### Figure 3-21 Write Up

Writeup category				Q Required											
5 0	B I	Ū	Ŧ	- size -	•	Ξ	Ξ	Đ	Ð	⊟	H1 I	12	କେ କେ	Ħ	
Enter writeup her	re														

2. Click **Search** icon in the **Writeup Category** field. The Fetch **Writeup Category** window with the list of categories maintained in the Maintenance module is displayed.

riteup category code	Writeup category description	
Fetch		
Writeup category code	Writeup category description	
Cone	Facility write-up category	
TST5	Test 5	
C002	Code for Facility	
C003	Capture for facility level.	
TEST	TESTING FOR BUG	
SP34	description	

Figure 3-22 Writeup Category

- 3. Click on the required category code. Selected code is displayed in the Writeup Category field.
- 4. Enter Remarks in the text box and click **Create**. The Remarks are added in the **Write Up** page as shown below:



Credit Originatio	n - Proposal Initiation		0	G Simulation Log	Documents	Collateral Summary	Overrides	:: ×
Customer Info	Write up							Screen(3/9
Other Bank Facilities	OFSS 🕌							
Write up	Filter Type to filter	]						
Groupwise Exposure	Facility write-up category	🚺 🖉 Edit  🛅 Remove						
Connected Parties	Sample Write up							
Funding Requirement	Surpe true op							
Collaterals								
Summary	<ul> <li>View complete writeup</li> <li>View documents</li> </ul>	s 🧐 View history						
Comments								

#### Figure 3-23 Write up

5. 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:

#### Figure 3-24 Write up

	n - Proposal Initiation		Simulation Log	Documents Collateral Sur	
Customer Info	Write up				Screen(3
Other Bank Facilities	OFSS 💂				
Vrite up	Filter Type to filter	+			
iroupwise Exposure	Facility write-up category				🔃 🖉 Edit 🗄 Remov
Connected Parties	Sample Write up				
unding Requirement	Sumple write up				View history
Collaterals					<ul> <li>Print</li> <li>View documents</li> </ul>
iummary					View documents
Comments					

For information on fields in the Write up screen, refer the table below.

 Table 3-10
 Write up field and description

Fields/ Icons	Description
Edit	Click Edit icon, to modify write up information.
Remove	Click <b>Remove</b> icon, to delete the write up. A confirmation message appears.
Yes	Click <b>Yes</b> . The writeup is removed.
View History	Click View History icon, to view the write up history.
Print	Click <b>Print</b> icon, to print the write up.

6. Click **View complete writeup** icon and then click the **Print** icon to print the write up from tile view.



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

 Writeup documents

Figure 3-25 Writeup Documents

Click + icon, to add new documents.

The **Document** screen displays.

Figure 3-26 Document
----------------------

ocument type	Document type description	Document code	Document code description	ı
Q			Q	
Required		Re	quired	
ocument expiry date	Remarks			
		Drop files here or click to	o select	
Required		Selected files		
		0		

For information on fields in the **Documents** screen, refer the table below.

Table 3-11 Documents

Fields/ Icons	Description
Document Type	Search and select Document Type to add new document.
Document Code	Search and select Document Code to add new document.



Fields/ Icons	Description
Document Expiry Date	Select Document Expiry Date.
Remarks	Enter <b>Remarks</b> , if any.
Selected Files	Click Drop files here or click to select, to add the document.
Upload	Click Upload, to upload the document.
Close	Click Close, to exit the Write up documents window.
Next	Click <b>Next</b> , to go to the next page. The <b>Groupwise Exposure</b> page is displayed.

Table 3-11 (Cont.) Documents

# 3.6 Groupwise Exposure

This data segment allows to capture exposure details of the other parties which are group entities of the party for whom the application is created. If you click **Next** in the **Write Up** screen, the **Groupwise Exposure** screen is displayed.

#### Figure 3-27 Groupwise Exposure

Credit Originatio	n - Proposar	miliacion		G Simulation Log	Documents	Collateral Summary	Overrides : X
Customer Info	Groupwise	Exposure					Screen(4/9
Other Bank Facilities	OFSS 🖕						
) Write up	Filter	Type to filter	+ / 🖻				Total gross limit : £0.00
Groupwise Exposure	No items to displa	ay.					
Connected Parties							
Funding Requirement				End Of List			
Collaterals				(showing 1 record(s) out of 1)			
Summary							
Comments							
Audit					Can	cel Hold Back	Save & Close Next

1. Click + icon. The Groupwise Exposure Details window is displayed.



Existing bank name	Customer name	
Universe Bank	OFSS	
<ul> <li>Borrower</li> <li>Connected party</li> <li>Sanctioned limit</li> </ul>	Outstanding limit am	ount
USD - \$600,000.00		\$200,000.00
Tenor (in months)	Commitment status	
24	Commited	•

Figure 3-28 Groupwise Exposure Details	Figure 3-28	Groupwise	Exposure	Details
--	-------------	-----------	----------	---------

For information on fields in the **Groupwise Exposure Details** screen, refer the table below.

 Table 3-12
 Groupwise Exposure Details

Fields/ Icon	Description
Entity Name	In <b>Entity Name</b> field, enter the name of bank from which the party has availed facility.
Customer Name	In <b>Customer Name</b> field, enter the name of the party or the child party.
Relation	Select <b>Relation</b> as <b>Borrower</b> , if party name is provided in the <b>Customer Name</b> field. Select <b>Relation</b> as <b>Connected Party</b> , if child party name is provided in the <b>Customer Name</b> field.
Commitment Status	Select <b>Commitment Status</b> from the drop-down list. The options available are: <ul> <li>Committed</li> <li>Uncommitted</li> </ul>

- 2. Specify the following details about the facility:
  - Approved Limit along with currency from drop-down list
  - Outstanding Limit Amount with currency from drop-down list



- Tenor
- 3. Click Create. Groupwise exposure details are added and displayed as shown below:

redit Originatio	n - Proposal Initiation		GR Simulation Log	Documents Collateral Summ	hary Overrides
Customer Info	Groupwise Exposure				Screen(4/9
Other Bank Facilities	OF55 🖕				
Write up	Filter Type to filter	+ / 1			Total gross limit : £0.00 📳 🖩
Groupwise Exposure	Universe Bank Committed				
Connected Parties	Customer name: OFSS Sanctioned limit: \$600,000.00	Currency: USD Relation: Borrower		Tenor (in months): 24 Outstanding limit amount: \$20	0,000.00
Funding Requirement					
Collaterals		(sno	wing 1 record(s) out of 1)		
Summary					
Comments					
Audit				Cancel Hold B	ack Save & Close Next

Figure 3-29 Groupwise Exposure

4. To change the layout, click **Layout** icon at the right corner.



5. Click Filter, to filter the required groupwise exposure from the list.

The Filter window is displayed.



		×
Filter	Reset	Apply
Relation		
O Borrower		
O Connected party		
Tenor (in months)		
Currency		
	C	2
From amount		
To amount		
Commitment status		
Commited		
Uncommited		

For information on fields in the  $\ensuremath{\textit{Filter}}$  screen, refer the table below.

#### Table 3-13 Filter

Field/ Icon	Description
Filter	Enter or select the filter parameters.
Apply	Click <b>Apply</b> . Existing groupwise exposure that matches the filter parameters are displayed.



Field/ Icon	Description				
Reset	Click Reset, to enter new filter parameters.				
Relation	<ul> <li>Select Relation option from the below checklist for sanctioned amount.</li> <li>Borrower</li> <li>Connected Party</li> </ul>				
Tenor	Enter <b>Tenor</b> for sanctioned amount.				
Currency	Search and select Currency for sanctioned amount.				
From Amount	Enter From Amount for sanctioned amount.				
To Amount	Enter <b>To Amount</b> for sanctioned amount.				
Commitme nt Status	Select <b>Commitment Status</b> option from the below checklist for sanctioned amount. <ul> <li>Commited</li> <li>Uncommited</li> </ul>				

Table 3-13 (Cont.) Filter

6. Add the groupwise exposure information of the party and click **Next**. The **Connected Parties** screen is displayed.

## 3.7 Connected Parties

If the party's connected party (party, supplier, etc) is already banking with you or is a borrower, the connected party information can be added during proposal initiation. If you click **Next** in the **Groupwise Exposure** screen, the **Connected Parties** screen is displayed.



Credit Originatio	n - Proposal Initiation		Generation Log	Documents	Collateral Summary	Overrides	);: ×
O Customer Info	Connected Parties						Screen(5/9)
Other Bank Facilities	OFSS 🗸						
Write up	Filter Type to filter	+ /					
Groupwise Exposure	No items to display.						
Connected Parties							
Funding Requirement			(showing 0 record(s) out of 0)				
Collaterals							
Summary							
Comments							
Audit				Cance	Hold Back	Save & Close	Next

1. Click + icon.

The Connected Parties Details window appears.



Customer ID			
00011231	Q		
Name		Cash cover	
ASIAN PAINTS L	TD	USD 👻	
Total gross facility		Approved funded sell down	
USD 👻	30,000,000.00	USD 👻	
Total net facility		Approved unfunded sell down	
USD 👻		USD 👻	
Facility details:			
	number: <sup>APM1</sup> r (in months): <sup>0</sup>	Limit amount: \$30,000,000.00 Commitment stat	us:
Page 1 of 1	(1 of 1 items)  < 4	] ► >I	

Figure 3-32 Connected Party Details

For information on fields in the **Connected Party Details** screen, refer the table below.

Table 3-14 Connected Party Details

Fields/Icon	Description
Customer ID	<ul> <li>Search and select Customer ID of the connected party.</li> <li>The following fields are displayed by default:</li> <li>Name</li> <li>Total gross facility</li> <li>Total net facility</li> <li>Enter amount for following fields:</li> <li>Cash cover</li> <li>Approved funded sell down</li> <li>Approved unfunded sell down</li> </ul>
Facility Details	Facility Details is displayed by default based on the selected Customer ID.
Create	Click <b>Create</b> . Connected party details are added and displayed in the Connected Parties page.
List view	To change the table view to list view, click the <b>List view</b> icon at the right corner. <b>Note:</b> If the party has more than one connected party in your bank, add all the connected parties details by clicking + icon again.

2. Click Filter, to filter the required connected party from the list.

The Filter window is displayed.

Filter	Reset Appl
Customer ID	
Name	
Currency	
	Q
From gross amount	
To gross amount	

Figure 3-33 Filter

For information on fields in the **Filter details** screen, refer the below table.

Table	3-15	Filter
-------	------	--------

Fields/Icon	Description
Filter	Enter or select <b>Filter</b> parameters.
Apply	Click <b>Apply</b> . Connected parties that matches the filter parameters are displayed.
Reset	Click Reset to enter new filter parameters.
Customer ID	Enter Customer ID of the connected party.
Name	Enter Name of the connected party.
Currency	Search and Select Currency for the connected party.
From Gross Amount	Enter From Gross Amount for the connected party.
To Gross Amount	Enter To Gross Amount for the connected party.



3. Add the connected party details of the party and click **Next**. The **Funding Requirement** page is displayed.

### 3.8 Funding Requirement

You can capture the funding requirement of your party in this data segment by adding liability and facilities for the party.

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 party.

Funding Req	uirement			Screen(6/9)
•				
> Liability deta	ils			
Filter	Type to filter	+ 盒 日		臣 🖩 恭
	LN9009 NEW Facility ID: F2372920 Facility description: desc	Requested amount: \$12,000.00 Facility category:	Facility type: Funded Next review date:	■ :
		End Of List (showing 1 record(s) out of 1)		
			Cancel Hold Back	Save & Close Next

Figure 3-34 Funding Requirement

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

1. To add the liability details, expand and mouse hover on the Liability details section. The Edit icon is displayed.

Click Edit icon, The Liability Details window is displayed.

### Figure 3-35 Liability Details

Lia	bility details	Allowed o	sustomers for this liability
kranch 004 Q	Requested liability currency:		
lank Futura - Canary Wharf Branch			
Amount			
equested liability amount:	Return on capital	Probability of default	Loss given default
\$10,000,000.00	~ <b>^</b>	~ <b>^</b>	~ ^
ish cover			
oposed funded sell down	Proposed unfunded sell down	Approved funded sell down	Approved unfunded sell down
otal gross and net facility			
tal gross facility	Total net facility		
0.00	\$0.00		
ates			
xt review date	Requested expiry date		
ul 7, 2018 🛗	Jul 7, 2019 🛗		

### Figure 3-36 Liability Details

DFSS (230754217) - Liability details						
FLEXCUBE UNIVERSAL BRANCH						
Amount						
Requested liability amount: £2,500,000.00	Return on capital	^	Probability of default	~ <b>^</b>	Loss given default	× ^
Cash cover						
Total gross and net facility						
Total gross facility	Total net facility					
E0.00	£0.00					
Dates						
Next review date	Requested expiry date					
September 20, 2022	April 30, 2026	Ē				
Fetch latest UDF						
						Cancel Sav
						Concer



### Figure 3-37 Liability Details

555 (270 (40500) Li-Lillion J			
0FSS (230618509) - Liability d			
Total gross and net facilit	-		
Total gross facility	Total net facility		
\$0.00	\$0.00		
Dates			
Next review date	Requested expiry date		
Jul 7, 2018 🛗	Jul 7, 2019	i iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	
vdditional Fields			
LIABAUTHSIGNATORY	LIABSTARTDATE	LIABTURNOVER	
		tti l	

For information on fields in the Liability Details screen, refer the table below.

Fields/Icon	Description
Currency	In <b>Requested Liability Currency</b> field, search and select the currency in which the liability is requested by the party.
Amount	<ul> <li>Specify the following details:</li> <li>Requested Liability Amount - Liability amount requested by the party</li> <li>Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital</li> <li>Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations</li> <li>Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan</li> <li>Cash Cover - Amount deposited by the party in your bank</li> <li>Proposed Funded Sell Down - Funded sell down proposed for the party</li> <li>Approved Funded Sell Down - Funded sell down approved for the party</li> <li>Approved Unfunded Sell Down - Unfunded sell down approved for the party</li> </ul>
Dates	<ul> <li>a. Select the Next Review Date when the Party's Liability needs to be reviewed.</li> <li>b. Select the Requested Expiry Date for the liability based on your party request.</li> </ul>
Fetch Latest UDF	your party request. Click Fetch Latest UDF button to input UDF data available in ELCM.

### Table 3-16 Liability Details



Fields/Icon	Description
Liability Details	Specify <b>UDF</b> details for the below fields: • LIABAUTHSIGNATORY • LIABSTARTDATE • LIABTURNOVER
Save	Click Save. Details are updated in the Liability details section.
View	To view the added Liability, mouse hover on the Liability details section and click <b>View</b> .

Table 3-16 (Cont.) Liability Details

The liability will always be linked to a party by default. More than one party can be linked to a liability. Additional party's can be linked to a liability using the sub-system **Allowed Customers For This Liability**.

#### **Allowed Customers For This Liability**

The **Allowed Customers For This Liability** option can be used once the liability details are entered for a party.

#### To add the "Allowed Customers For This Liability" information:

- 2. Select the required liability and click Edit icon. The Liability Details window appears.
- 3. Click sub-system Allowed customers for this liability. The Allowed customers for this liability window appears.

### Figure 3-38 Allowed Customers For This Liability

tion Allowed party Id Customer name Customer number		Liability details		Allowed customers for this liability	
data to display.	+				
	Action	Allowed party id	Customer name	Customer number	
	No data to display.				
ge 1 (0 of 0 items)  < ∢ 1 → >					
	ge 1 (0 of	0 items)  <			
	age 1 (O of	0 items)  < ∢ 1 → >			
	age 1 (O of	0 items)  <			
	age 1 (O of	0 items)  < ∢ 1			
	age 1 (O of	0 items)  < 4 1 → >			
	Page 1 (O of	0 items)  < < 1 > >			
	age 1 (0 of	0 items)  <			
	Yage 1 (O of	0 items)  < < 1 → >			
	Page 1 (O of	0 items)  < 4 1 >>			
	age 1 (O of	0 items)  <			
	age 1 (O of	0 items)  <			
	age 1 (O of	0 items)  <			

- 4. Click + icon. The Allowed Customer window appears.
- 5. Click drop-down arrow of the **Current Application Party Ids without liability** field. The drop-down shows other new party Ids added as part of the current application.
- 6. Click Party ID. The selected ID is added to the Party ID field.
- 7. Click Link. The party gets linked to the liability.

To link an existing customer to the liability:

8. Enable Allow existing customer linkage option.



owed customer						
owed customer						
w existing customer linkage ] y Id's with liability	Q Required			Link	Cancel	
	)	) / Id's with liability Q	) rkfs with Nability Q	) γκfs with liability Q	) (rd's with liability Q Required	c (d's with liability Q Required

Figure 3-39 Allowed Customer

9. Click Search in Party Ids with liability field. Select Customer window is displayed.

### Figure 3-40 Select Customer

	Party Id		Short Name	
ternal Customer No				
Fetch				
Customer Name	Party ld	Short Name	External Customer No	
Test ABC	230884373 Party Id	test		

- **10.** Click **Fetch**. The party details list appears.
- **11.** Select **Party ID** from displayed list.

The selected Party ID is added in the Party id's with liability field.



low existing customer linkage		
rty id's with liability	Customer name	External customer number
230884373	Q Test ABC	0000344
200004070		

Figure 3-41 Allowed Customer - Party ID

**12.** Click **Link**. The external party gets linked to the liability.

Figure 3-42 External Party Linked to the Liability

Type to filter	+		
Action	Allowed party id	Customer name	Customer number
	230884373		
	<	Я	

**13.** If the party needs to be deleted / delinked from the liability then select the party and click **Delete** to delete the party linkage information.

Figure 3-43 Delete Party Linkage Information

	Liability details		Allowed customers for this liability
Type to filter	+		
Action	Allowed party id	Customer name	Customer number
	230884373		
P Delete	1 of 1 items)  < ∢ 1 →		

- **14.** Click down arrow next to the party name in the left corner, to add the allowed party of a child party. The child party list appears.
- **15.** Select the required **Child Party**. Add the party linkage information of the child party and click **Next**.



### **Creating Facility without Template**

**16.** Click **+** icon, to directly add the facility without using template.

The **New Facility** window is displayed.

Figure 3-44 New Facility

New facility			Close Save & Save & configure
Take over other bank facility			
✓ Basic info			
Branch	Line code	Line serial number	Parent facility ID
000 Q	Enter line code Q	1	Q
FLEXCUBE UNIVERSAL BRANCH	Required		
Facility type	Cascade	Facility category	Facility description
O Funded O Non Funded	Cascade	Q	Enter facility description
Required			Required
Commitment status	Cascade	Secured?	Cascade
Committee     O Uncommittee	Cascade		Cascade
Revaluation required			
Rate agreement required			
✓ Sanction			
Currency	Requested amount	Probability of default	Loss given default

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

To take over other bank facility, enable the **Take over other bank facility** check box. The **Take over other bank facility** screen is displayed:

Figure 3-45 Take over other bank facility

New facility		Close	Save Save & configure	
Take over other bank facility	Existing facilities           Select existing facility			

Figure 3-46 Take over other bank facility

New facility		Close	Save Save & configure	
Take over other bank facility	Existing facilities Select existing facility F - TL - EF23191282 - \$400,000.00			



Select the existing facilities, the selected existing facilities details are displayed.

Figure 3-47 Take over other bank facility

F - TL - EF23F0282 - \$400,000         •           Branch name         Utban Branch	C Banch Gamp       Banch name       Ubban Banch       Ficility type       Beach Ficility type       Securities (securities)       Q	,		Oose
Corp Bank     Libban Branch       Incrime liter walder     Friedby type       Incrime liter walder     Friedby type       Celly dargery     O Non Funded       Sectioned year     Sectioned year       Th     Q     201P       Internet     Secured	Corp Bank     Ubban Banch       Facility type     Facility type       Corp Carpender     Facility type       Corp Carpender     Secreted year       Secreted     Secreted       International     Secreted       International     Secreted       International     Secreted       International     Secreted       International     Secreted	Take over other bank facility		
		Bank canne Corp Bank Sachty category T. Q. Term Loan Har over	Uban Branch Failing type Go Non Funded Sanctionerd year 2019 Scored	

For information on fields in the **New Facility** screen for creating new facility, refer the table below.

Fields/Icon	Description
Branch	Search and select the <b>Branch Code</b> for <b>Branch</b> field. List of branch code and branch name is displayed below <b>Fetch</b> field.
Line Code	Enter the Line Code for the facility.
Line Serial Number	Line Serial Number should be defaulted to 1 and you cannot modify line serial number.
Parent Facility Id	To link the facility being created as a child facility to an existing facility, select the <b>Parent Facility Id</b> from the drop-down list.
Facility Type	Choose the <b>Facility Type</b> . The options available are: • Funded • 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.

Table 3-18 New Facility

Fields/Icon	Description
Facility Category	Search and Select <b>Facility Category</b> from <b>Category Code</b> . List of category code and category description is displayed below <b>Fetch</b> field.
Facility Description	Enter the Facility Description for the facility.
Commitment Status	Choose <b>Commitment Status</b> for the facility. The options available are: • Committed • Uncommitted



<b>Table 3-18</b>	(Cont.) New Facility
-------------------	----------------------

Fields/Icon	Description
Secured	Enable <b>Secured</b> option, if collateral is available for the facility. You can restrict creation of unsecured sub-facilities for this facility by enabling the <b>Cascade</b> check box along with the <b>Secured</b> option.
Revaluation Required	Enable <b>Revaluation Required</b> check box, if the facility has to be re- valuated during end of the day batch process using the exchange rate maintained at the facility level.
Rate Agreement Required	Enable <b>Rate Agreement Required</b> 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.

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.

For more information on other fields in **New Facility** screen, refer **To add New Facility** section below.

Table 3-19 New Facility

Fields/Icon	Description
Save	To save the details and exit the New Facility window, click Save.
Save & Configure	To add further details about the facility, click Save & Configure.
Cancel	To exit the New Facility window without saving the information, click <b>Cancel</b> .

**To Link Existing Facilities** 

**17.** Click Link Existing Facilities.

The Link Existing Facilities Window is displayed.

Figure 3-48 Link Existing Facilities

Type to filter	+ / 🗇			8
NEW Facility ID: EF23612362 Product type: Funded		Outstanding amount: \$500,000.00 Facility category: Term Loan	Sanctioned amount: \$10,000,000.00 Take over: No	
(1 of 1 items)  < 4 1	) → → I			
	NEW Facility ID: EF23612362 Product type: Funded	NEW Facility ID: EF23612362	Railly UD: EF23612362 Outstanding amount: \$500,000.00 Product type: Funded Facility category: Term Loan	Ref         Outstanding amount: \$500,000.00         Sanctioned amount: \$10,000,000.00           Product type: Funded         Facility category: Term Loan         Take over: No

Click Link, the existing facilities is added.

**Creating Facility with Template** 



Submit

**18.** Click **Facility Template (T)** icon, to create the facility using template.

The **Facility Template** Window is displayed.

emplate Code			Template Name	
0022	Q		Test Template	
Available Category		Facility template		
 ਜ desc		<ul> <li>Liability</li> </ul>		
ப் பல்		<ul> <li>Morking capital facility(1112)</li> </ul>		
Retail Loan		🝷 🛕 🛅 Term Loan Facility(2233)		
Retail Testing2				
🟦 Retail LOan3				
\Lambda Retail 4				
🚮 test				
🔂 ghghg				
🚮 test cat1				
者 Term Loan				
Letter of Credit				

Figure 3-49 Facility Template

- **19.** Search and select **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.
- **20.** To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below.

mplate Code			Template Name	
0022	Q		Test Template	
Available Category	- E - -	ty template ability		
Retail LOan3     Retail 4     rest Retail 4     rest Retail 4     rest Retail 4     rest Retail 4				
윤] test cat1 윤] Term Loan 윤] Letter of Credit				

Figure 3-50 Facility Template

- 21. Drag and drop the required facility from the **Available Facility** section to the **Facility Template** section.
- **22.** To capture the facility details, click the facility in the **Facility Template** section. Fields related to the facility appear as shown below:



mplate Code		Template Name		
0022 Q		Test Template		
×				
<ul> <li>Save</li> <li>Vorking capital facility - 1112</li> </ul>				
acility Description	Next Review Date	Line Start Date	Line Expiry Date	
Working capital facility	Ē		<b>—</b>	Ē
	Requ	ired		Required
equested Amount				
•				
Required Required				
Required Required				

### Figure 3-51 Facility Template

For information on fields in the Facility Template screen, refer the table below.

### Table 3-20Facility Template

Fields/Icon	Description
Facility Description	Enter the Facility Description for the facility template.
Next Review Date	Select or specify the Next Review Date for the facility.
Line Start Date	Click <b>Select Date</b> in calendar and specify the <b>Line Start Date</b> .
Line Expiry Date	Click <b>Select Date</b> in calendar and specify the <b>Line Expiry Date</b> .
Requested Amount	Specify the <b>Requested Amount</b> . Search and select the <b>Currency</b> for the Requested Amount from the drop-down list.
Save	Click Save.

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

### Figure 3-52 Funding Requirement

ability detail	S			
Filter	Type to filter	+ 盦 団		
	LN9009 NEW Facility ID: F2372920	Requested amount: \$12,000.00	Facility type: Funded	
	Facility description: desc	Facility category:	Next review date:	Edit facility
		End Of List (showing 1 record(s) out of 1)		Copy facility
				쀁₊ Create sub limi
				間 Remove facility
				Link document



### To add New Facility

**24.** Click **+** to add New Facility.

The New Facility Screen is displayed.

### Figure 3-53 New Facility

New facility			
Take over other bank facility			
> Basic info			
> Sanction			
> Availability			
> Limit review			
> Utilization			
> Exception			
Restrictions			
CAMS facilitydetails			
	LINEAUTHSIGNATORY		
		Cancel Save	Save & configure

25. Click Basic Info in New Facility Screen to enter the fields in basic info.

New facility			Close Save Save & configure
Take over other bank facility			
✓ Basic info			
Branch	Line code	Line serial number	Parent facility ID
000 Q	Enter line code Q	1	Q
FLEXCUBE UNIVERSAL BRANCH	Required		
Facility type	Cascade	Facility category	Facility description
O Funded O Non Funded	Cascade	Q	Enter facility description
Required			Required
Commitment status	Cascade	Secured?	Cascade
Committed     O Uncommitted	Cascade		Cascade
Revaluation required			
Rate agreement required			
✓ Sanction			
Currency	Requested amount	Probability of default	Loss given default

Figure 3-54 New Facility Basic Info

For information on fields in the **Basic Info** screen, refer the table below.

Fields/Icon	Description
Branch	Search and Select <b>Branch</b> from list of <b>Branch Code</b> .
Line Code	Enter Line Code for the facility.
Line Serial Number	Line Serial Number will be defaulted to 1 and you cannot modify line serial number.

Table 3-21 Basic Info



Fields/Icon	Description
Parent Facility ID	Search and Select <b>Parent Facility ID</b> and enter the following fields: • Facility ID • Facility Description • Line Code • Line Serial
Facility Type	Select <b>Facility Type</b> from the below checklist. The options are: • Funded • Non Funded
Facility Category	Search and Select Facility Category from list of Category Code.
Facility Description	Enter Facility Description for the facility.
Commitment Status	Select <b>Commitment Status</b> from the below checklist. The options are: • Committed • Uncommitted
Secured	Click <b>Secured</b> option and select Cascade check box, if required.
Revaluation Required	Select <b>Revaluation Required</b> option, if required.
Rate Agreement Required	Select Rate Agreement Required option, if required.

### Table 3-21 (Cont.) Basic Info

### Note:

You can select **Cascade** option, if applicable for the new facility.

26. Click Sanction in New Facility Screen to enter the fields in sanction.

Figure 3-55 New Facility Sanction

<ul> <li>Sanction</li> </ul>			
Eurrency	Requested amount	Probability of default	Loss given default
Q		~ ^	~ <b>^</b>
Required	Required		
Expected loss	Collateral allocation	Facility risk rating	RAROC
*	~ ^	~ ^	~ ^
Day light limit	Shadow limit	Limit amount basis	Bulk payment
	Shadow limit	↓	Bulk payment
nternal remarks			
<ul> <li>Availability</li> </ul>			

For information on fields in the **Sanction** screen, refer the table below.



Fields/Icon	Description
Currency	Search and select <b>Currency</b> in which the facility has to be offered.
Requested Amount	Specify the amount requested by the party in <b>Requested Amount</b> field.
Probability of Default	Enter <b>Probability of Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the probability.
Loss Given Default	Enter <b>Loss Given Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the loss given.
Expected Loss	Enter Expected Loss.
Collateral Allocation	Enter <b>Collateral Allocation</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the collateral allocation.
Facility Risk Rating	Enter Facility Risk Rating. Select Decrement and Increment drop-down list option on right to increase or decrease the facility risk rating.
RAROC	Enter <b>RAROC</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the RAROC.
Day Light Limit	Enter <b>Day Light Limit</b> for the facility.
Shadow Limit	Click Shadow Limit check box to select Shadow Limit.
Limit Amount Basis	<ul> <li>Select Limit Amount Basis from the below drop-down list. The options are:</li> <li>Limit Amount</li> <li>Limit Amount + Collateral Contribution</li> <li>Minimum of Limit Amount or Collateral</li> </ul>
Bulk Payment	Click Bulk Payment check box to select Bulk Payment.
Internal Remarks	Enter Internal Remarks, if required.

#### Table 3-22 Sanction

27. Click Utilization Order in New Facility screen to enter the fields in Utilization Order.

### Figure 3-56 New Facility Utilization Order

New facility			
> Sanction			
✓ Utilization order			
Limit amount	Collateral amount	Pool amount	
Required	Required	Required	
> Availability			
> Limit review			
> Utilization			
			Close Save Save & configure



For information on fields in the Utilization Order screen, refer the table below.

Fields/Icon	Description
Limit Amount	Enter Limit Amount. Select Decrement and Increment drop-down list option on right to increase or decrease the Limit amount.
Collateral Amount	Enter <b>Collateral Amount</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the Collateral amount.
Pool Amount	Enter <b>Pool Amount</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the Pool amount.

Table 3-23 Utilization Order

28. Click Availability in New Facility screen to enter the fields in availability.

### Figure 3-57 New Facility Availability

New facility			
Availability Line start date	Line expiry date	Renewal date	Maintenance value date
Limit review Next review date	Review frequency		
V Utilization Utilization tracking			Close Save Save & Configure

For information on fields in the Availability screen, refer the table below.

Fields/Icon	Description
Line Start Date	Select Date for Line Start Date.
Line Expiry Date	Click Select Date and select date for Line Expiry Date.
Renewal Date	Click <b>Renewal Date</b> and select date for <b>Renewal Date</b> .
Maintenance Value Date	Click Maintenance Value Date and select date for Maintenance Value Date.
Revolving Line	Enable Revolving Line, if required.
Is non revolving special line	Enable <b>Is non revolving special line</b> , if required.

Table 3-24 Availability



### Table 3-24 (Cont.) Availability

Fields/Icon	Description
Unadvised	Enable <b>Unadvised</b> , if required.
Availability Period	Specify the <b>Availability Period</b> for the facility.

29. Click Limit Review in New Facility Screen to enter the fields in limit review.

### Figure 3-58 New Facility Limit Review

New facility				
Limit review Next review date	Review frequency			
<ul> <li>✓ Utilization</li> <li>Utilization tracking</li> <li>Global</li> </ul>				
Exception Exception transaction amount	Netting required	Exception breach percentage		
			Clo	se Save Save & configure

For information on fields in the Limit Review screen, refer the table below.

Table 3-25 Limit Review

Fields/Icon	Description
Next Review Date	Select Date for Next Review Date.
Review Frequency	Select <b>Review Frequency</b> from the drop-down list. The options are: • Half yearly • Monthly • Quarterly • Yearly

30. Click Utilization in New Facility Screen to enter the fields in utilization tracking.



### Figure 3-59 New Facility Utilization

New facility				
✓ Utilization Utilization tracking Global				
	letting required	Exception breach percentage		
✓ Restrictions           Customer         ○ Allowed         ● Disallowed				+ -
Customer No	Customer Name	Short Name	External Customer No	
No data to display.				
			Close Save Sa	ave & configure

For information on fields in the **Utilization** screen, refer the table below.

Table 3-26 Utilization

Fields/Icon	Description
Utilization Tracking	Select <b>Utilization Tracking</b> from the drop- down list. The options are: • Local • Global

**31.** Click **Exception** in **New Facility** Screen to enter the fields in exception.

### Figure 3-60 New Facility Exception

New facility			
> Limit review			
> Utilization			
Exception Exception transaction amount	Netting required	Exception breach percentage	
> Restrictions			
			Close Save Save & configure

For information on fields in the **Exception** screen, refer the table below.



Fields/Icon	Description
Exception Transaction Amount	Enter <b>Exception Transaction Amount</b> for the facility.
Netting Required	Select Netting Required, if required.
Exception Breach Percentage	Enter <b>Exception Breach Percentage</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the exception breach percentage.

### Table 3-27 Exception

32. Click **Restrictions** in **New Facility** Screen to enter the fields in restrictions.

### Figure 3-61 New Facility Restrictions

New facility			
<ul> <li>✓ Restrictions</li> <li>Customer ○ Allowed</li></ul>			• -
Customer No	Customer Name	Short Name	External Customer No
No data to display.			
Page 1 (0 of 0 items)  < (1 >>			
Currency O Allowed			+
Currency code	Currency Name		
No data to display.			
Page 1 (0 of 0 items)  < 4 1 > >			
Branch O Allowed			+ -
			Close Save Save & configure

### Figure 3-62 New Facility Restrictions

	acility			
Branc	h O Allowed   Disallowed			+ -
	Branch code	Branch Name		
No data	a to display.			
Page	1 (0 of 0 items)  <			
Produ	Allowed   Disallowed			+ -
	Source Code	Description		
No data	a to display.			
Page	1 (0 of 0 items)  < ∢ 1 → >			
Expos	sure 🔿 Allowed 💿 Disallowed			+ -
	Exposure Code	Exposure Type	Exposure Description	
No data	to display.			
Page	1 (0 of 0 items)  < ∢ 1 → >			

For information on fields in the **Restrictions** screen, refer the table below.



Fields/Icon	Description
Customer	<ul> <li>Select Allowed or Disallowed.</li> <li>Click +. Search and select Customer No by clicking Fetch. Below facility details are displayed:</li> <li>Customer No</li> <li>Customer Name</li> <li>Short Name</li> <li>External Customer No, if any</li> </ul>
Currency	Select Allowed or Disallowed. Click +. Search and select Currency by clicking Fetch. Below currency details are displayed: • Currency Code • Currency Name
Branch	Select <b>Allowed</b> or <b>Disallowed</b> . Click <b>+</b> . Search and select <b>Branch</b> by clicking <b>Fetch</b> . Below branch details are displayed: • Branch Code • Branch Name
Product	Select Allowed or Disallowed. Click+. Search and select Product by clicking Fetch. Below product details are displayed: • Source Code • Description
Exposure	<ul> <li>Select Allowed or Disallowed.</li> <li>Click+. Search and select Exposure by clicking Fetch. Below exposure details are displayed:</li> <li>Exposure Code</li> <li>Exposure Type</li> <li>Exposure Description, if any</li> </ul>

### Table 3-28 Restrictions

- **33.** Click **CAMS facilitydetails** in **New Facility** Screen to enter the Additional Fields. Enter the **UDF** details for:
  - LINERENEWNUMBER
  - LINELASTREVIEW
  - LINEAUTHSIGNATORY



### Figure 3-63 CAMS facilitydetails

New facility	Clos	Save	Save & configure
Take over other bank facility			
> Basic info			
> Sanction			
> Availability			
> Limit review			
> Utilization			
> Exception			
> Restrictions			

34. After adding facilities, click Next. The Collateral page is displayed.

### 3.9 Collateral

You can add collateral details of the party in this data segment, if the details are available.

Credit Origination	n - Proposal Initiation	0	R Simulation Log	Documents	Collateral Summary	Overrides	:: ×
Customer Info	Collaterals						Screen(7/9)
Other Bank Facilities							
Write up							
Groupwise Exposure	No items to display.						
Connected Parties		End Of Lis (showing 0 record(s	t 5) out of 0)				
Funding Requirement							
• Collaterals							
Summary							
Comments							
Audit				Cane	el Hold Back	Save & Close	Next

### Figure 3-64 Collateral

**1.** Click the **+** icon.

The **Basic Details** window is displayed. **Basic Details** 

In this page, you can select a collateral type and capture basic details about the collateral.



Figure 3-65 Basic Details

0	(2)		(4)	
Basic Details	Collatoral Details	Collateral Facility Linkage	Comments	
ateral details				
ni ID	External Reference ID	Collateral Type	Collateral Category	
		Select  Pequived	Select   Replied	
al Currency Q	Collateral Value v S0.00	Held Collateral Value v \$0.00	Bank Haircut	
Required Required	Seniority of Charge	Collateral Status	Collateral Start Date	
t •	Select ·	Active	÷	
Fequired	Collateral Classification Regulated	LTV S	Ta regi ble	
•	Select -	100%	54 CID	
et Status	Charge Registration Required		—	
Submitted •				
luation Details				
ion Type				
•				
Description				

For information on fields in the **Basic Details** screen, refer the table below.

Table 3-29Basic Details

Fields/Icon	Description
Collateral ID	Specify a unique ID for collateral in the Collateral Id field.
External Reference ID	Specify external reference ID for collateral in the <b>External Reference ID</b> field.



Fields/Icon	Description
Collateral Type	Description         Select the Collateral Type from the drop-down list. The options available are:         Accounts Receivables         Accounts Contracts         Agreement Undertaking         Aircraft         Bill of Exchange         Bond         Cash Collateral         Commercial Paper         Commodity         Corporate Deposits         Crop         Deposits         Fund         Guarantee         Insurance         Inventory         Livestock         Machine         Miscellaneous         PDC         Perishable         Promissory Note         Property         Ship
Collateral Category	Select <b>Collateral Category</b> from the drop-down list. Collateral categories are listed based on the selected <b>Collateral Type</b> .
Collateral Currency	Click search icon in <b>Collateral Currency</b> field and select the currency for collateral value.
Collateral Value and Held Collateral Value	Specify <b>Collateral Value</b> and <b>Held Collateral Value</b> in corresponding fields.
Charge Type	Select <b>Charge Type</b> based on selected Collateral Type. The options available are: Assignment Equitable Mortgage Hypothecation Lien Mortgage Negative lien Pledge Registered Mortgage Setoff

Table 3-29 (0	ont.) Basic Details
---------------	---------------------



Collateral Status       C         Collateral Start Date and       C         Collateral End Date       C         LGD Type       S         Collateral Status       C	<ul> <li>First</li> <li>First Pari passu charge</li> <li>Second</li> <li>Second Pari passu charge</li> <li>Subservient Charge</li> <li>Third</li> </ul> Collateral Status is displayed as Active by default. Click Calendar icon and select the Collateral Start Date and Collateral End Date. Collateral will be effective only during the mentioned period. Select the LGD Type (Loss Given Default Type) from the drop-down list. The bank will take action on loss given defaul based on the option selected in this field. The options are: <ul> <li>Cash &amp; Cash Equivalent- Cash Margin</li> <li>Cash &amp; Cash Equivalent- FD Lien</li> </ul>
Collateral Start Date and Collateral End Date	<ul> <li>Click Calendar icon and select the Collateral Start Date and Collateral End Date. Collateral will be effective only during the mentioned period.</li> <li>Select the LGD Type (Loss Given Default Type) from the drop-down list. The bank will take action on loss given defau based on the option selected in this field. The options are:</li> <li>Cash &amp; Cash Equivalent- Cash Margin</li> <li>Cash &amp; Cash Equivalent- FD Lien</li> </ul>
Collateral Start Date and Collateral End Date	<ul> <li>Click Calendar icon and select the Collateral Start Date and Collateral End Date. Collateral will be effective only during the mentioned period.</li> <li>Select the LGD Type (Loss Given Default Type) from the drop-down list. The bank will take action on loss given defau based on the option selected in this field. The options are:</li> <li>Cash &amp; Cash Equivalent- Cash Margin</li> <li>Cash &amp; Cash Equivalent- FD Lien</li> </ul>
	<ul> <li>drop-down list. The bank will take action on loss given defau based on the option selected in this field. The options are:</li> <li>Cash &amp; Cash Equivalent- Cash Margin</li> <li>Cash &amp; Cash Equivalent- FD Lien</li> </ul>
Collateral Classification	<ul> <li>Certificate (MIC)</li> <li>Cash &amp; Cash Equivalent - Mashreq Investment Series (MIS)</li> <li>Contracting Receivables - PPCs</li> <li>Corporate Guarantee - International/GCC /Local Corporate</li> <li>Durables/Non-Durables</li> <li>Financial Guarantee - Banks/Financial Institution</li> <li>Gold</li> <li>Main index equities (including convertible bonds)</li> <li>Mortgage Equipment - Industrial Items /Consumer Durables/Non-DurablesNon-Durables</li> <li>Mortgage Real Estate - Commercial/Residential/ Industrial Unit/Property</li> <li>None (No Collateral)</li> <li>Other equities (including convertible bonds) listed on a recognised exchange</li> <li>Others issuers Bonds</li> <li>Pledged Rental Receivables - Residential/Commercial</li> <li>Pledged Stocks - Goods (durable / non-durable)</li> <li>Shares</li> <li>Sovereign Bonds</li> <li>Trade Receivables - LBD</li> <li>UCITS/Mutual funds</li> </ul> Select Collateral Classification from the drop-down list. The options available are: <ul> <li>Liquid</li> <li>Secured</li> </ul>
	<ul> <li>Unsecured</li> <li>Specify the collateral's loan to value percentage in LTV % field. By default, it is displayed as 100%.</li> </ul>

Table 3-29 (Cont.) Basic Details



Fields/Icon	Description
Document Status	Select <b>Document Status</b> from the drop-down list. The options available are: • Not Submitted • Released • Submitted
Revaluation Details	<ul> <li>Select Revaluation Type from the drop-down list. The options are:</li> <li>Automatic</li> <li>Manual</li> </ul>
Collateral Description	Specify a brief description about the collateral in <b>Collateral Description</b> field.
Remarks	Capture Remarks about the collateral.

Table 3-29 (Cont.) Basic Details

2. Click Next. The Collateral Details page is displayed.

### Note:

During Initiation stage, if information is available then you can enter all the details about the collateral. Otherwise, Only the basic details can be entered and further enrichment can be done in the later stages.

Refer Collateral Details, for more information on adding collateral details.

## 3.10 Summary

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

Credit Origination	n - Proposal Initia	ation		① @ Simu	lation Log Documents	Collateral Summary	Coverrides
Customer Info	Summary						Screen(8/9)
Other Bank Facilities	OFSS 🗸						
Write up	Party informatio	on				14 HI A Ø	
Groupwise Exposure	Customer name	e : OFSS (230618509)	🛡 Demi	ographic type : Domestic	🛛 Entity : Pvt	Ltd	
Connected Parties	✓ Country : INDIA		# Registration number : NA	liability amount : \$10,000,000.00 € Guarantors : 0		Is KYC compliant : No Bankers : 0	
Funding Requirement	E Share holders :	0	El Contractors : 0	El Guarantors : 0	-	E Bankers : 0	
Collaterals	Entities	Other bank facilities	Facilities	Collaterals	Interest	Pricing Charge	Commission
Summary	2 Added	1 0 Total facility Total takeover	0 Added	0 Added	0 Added	0 Added	0 Added
Comments	funning a				Added	Added	Added
	> Pricing						
	> Entities						
	> Other bank faci	ilities					
	> Facilities						
	> Collaterals						
Audit					Ca	ncel Hold Back	Save & Close Next

Figure 3-66 Summary



- **1.** Click and expand the following sections to view detailed information about the entities:
  - Pricing
  - Entities
  - Other Bank Facilities
  - Facilities
  - Collateral
- 2. Click Next, if modification is not required.
- 3. Click **Back** and edit the required information to modify the provided information.

If you click Next in the Summary screen, the Comments screen is displayed.

### 3.11 Comments

The **Comments** page allows to capture the remarks for the overall process. Posting comments help the user in next stage to better understand the application. If you click **Next** in the **Summary** screen, the **Comments** screen is displayed.

### Figure 3-67 Comments

Credit Originatior	ı - Proposal lı	nitiati	ion									0	GR Sir	nulation Le	e Ę	Docu	ments		Collatera	I Summa	ry I	Over	rrides	:: ×
Customer Info	Comments																						11111	Screen(9/
Other Bank Facilities		в	I	Ų	Ŧ	A		~	E	 з	=	E	Ð			Н1	H2	69	eo	Ħ	臣		Я	>
) Write up	Enter text here		-	ž	Ŧ	A	- size -	•	-	-	-				=		112							1
Groupwise Exposure	Enter text here																							
Connected Parties																								
Funding Requirement																								
Collaterals																								
Summary																								13
Comments																								Post
	No items to c	display.																						
Audit															Ca		Hold		ack	Save 8		Ne		Submit

For information on fields in the **Comments** screen, refer the below table.

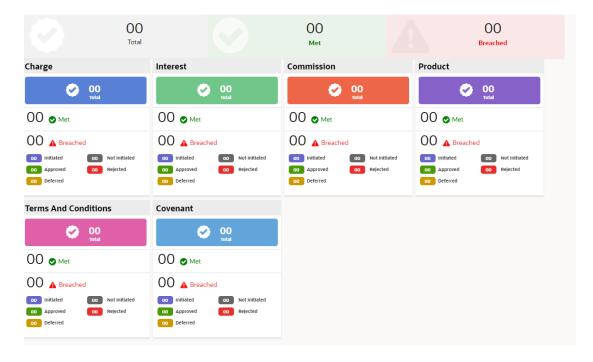
Table 3-30	Comments	

Fields/ Icons	Description
Post	Enter the necessary comments in the text box and click <b>Post</b> . The comment is posted.
Hold	Click Hold, to hold the credit proposal initiation process.
Back	Click <b>Back</b> , to go back to the previous stage.
Save & Close	Click Save & Close, to save the process for future edit.
Submit	Click <b>Submit</b> , to submit the enriched application for evaluation.
Cancel	Click <b>Cancel</b> , to exit the process without saving the information.



On clicking Submit, the Policy Exception window is displayed.

### Figure 3-68 Policy Exception



By default, **Policy Exceptions** are displayed for both the party and its child party.

- **1.** To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
- 2. The fields which will get validated are:
  - Customer Terms and Conditions
  - Customer Covenants
  - Facility Category

### Note:

For more information, refer to the **Policy Definition user manual**, Policy Initiation > Policy Definition section.

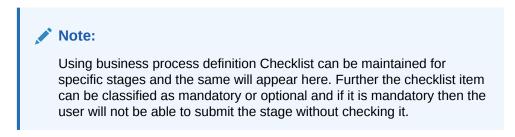
3. Click Business data segment.

### Figure 3-69 Business

Submit	0		3	Next →
	Policy exceptions	Business	Checklist	·
	No	new errors and overrides are genera	ed.	



4. Click Checklist data segment.



### Figure 3-70 Checklist

Submit ← Back		0	0		Next →
	_ init	Policy exceptions	Business	Checklist	
	Remarks: Page <u>1</u> of 1 (1 of 1 items)  < 4	) × >/			
					Outcome Proceed Submit

- 5. Select Outcome as Proceed.
- 6. Click Submit.

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



# 4 <u>Proposal Enrichment</u>

In this stage, the member of the operations/credit team enriches the application by capturing detailed information about the party (the party hierarchy, funding requirement, collateral offered and the other business related information) required to evaluate the credit worthiness, risk profiling and legal fitness.

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

Info	ormation available for user	Activities that can be performed by user
	View initiation summary View the group structure View rating View GroupWise exposure View connected party list View other bank facility details View liability proposed and expiry dates View facility proposed and expiry dates View collateral offered View write up submitted as part of initiation View the comments submitted as part of initiation	<ul> <li>Party Information         <ul> <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 auditor details</li> <li>Capture directors details</li> <li>Capture party and supplier details</li> </ul> </li> <li>Financial details         <ul> <li>Upload financial documents, Input key ratios, Capture projections</li> </ul> </li> <li>Capture party 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 party</li> <li>Capture comments about the party with regard to enrichment stage</li> <li>Send back the application if additional info required</li> <li>Initiate party onboarding</li> </ul>

### Steps to enrich credit proposal

1. In OBCFPM, navigate to Tasks > Free Tasks.

The Free Tasks page is displayed.



Menu Item Search Q	Fre	ee Tasks							
< Corporate	C	Refresh ∩a Ar	quire 8	Flow Diagram					
		Acquire and Edit	Priority 0	Process Name 🔉	Process Reference Number 🛛 🗘	Application Number 💲	Stage 🗘	Application Date 😄	Branch
		Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLE
		Acquire and Edit		Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
CP Review		Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLE
Facility Closure		Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLE
		Acquire and Edit		Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
		Acquire and Edit		Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
		Acquire and Edit		Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
		Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend	23-07-03	000
		Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
		Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLE
	in the	age 1		-6.22 (1. 20-6.47	ó items)   ( 1 2	5 4 5 22			

Figure 4-1 Free Tasks

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

## 4.1 Proposal Enrichment - Summary

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

	Summary						Screen
Customer Info	coffee 🖕						
Other Bank Facilities	Party inform	ation				14 <b>11 </b> 8 0	
Write up	E Customer r	name: (230674184)	© Demo	graphic type:Domestic	Entity:Propr	ietorship	
Groupwise Exposure	✓ Country:IN Share hold		gistration number:NA E Contractors: 0	liability amount:\$100,000,000.00 IE Guarantors: 0		🗄 Is KYC compliant:No 盦 Bankers: 0	
Connected Party				Carlos (2012) Sector (1) Sectors)		//////////////////////////////////////	1000
Funding Requirement	Entities 3	Other bank facilities	Facilities	Collaterals	Interest	Pricing Charge	Commission
Collaterals	Added	Total facility Total takeover	Added	Added	1 Added	1 Added	0 Added
Comments							
	> Pricing						
	> Entities						
	> Other bank	facilities					
	> Facilities						
	> Collaterals						

#### Figure 4-2 Summary

**1.** To view the sector and industry information, click the industry icon in **Party Information** section.

The Industry Details window is displayed.

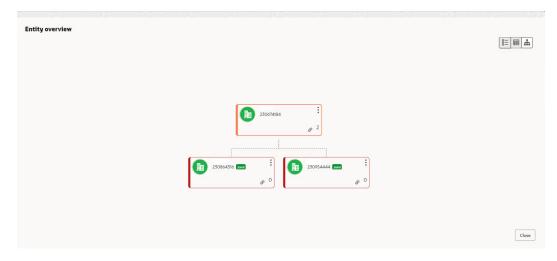


- ·			
Sectors	Industry group	Industries	Sub-Industries
Energy	Energy	Energy Equipment	Oil Drilling

### Figure 4-3 Industry Details

- 2. Click Close, to exit the Industry Details window.
- **3.** To view the overview of the party, click **Entity Overview** icon in **Party Information** section.

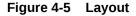
The Entity Overview window is displayed.

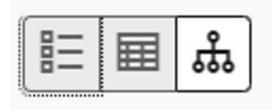


### Figure 4-4 Entity Overview

4. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.







5. Select the required layout. Entity Overview is changed as shown below.

Figure 4-6 Entity Overview

	Party ID: 230754217	Name:	Demographic type:	
010 888	Organization type: CONG	Туре:		:
20	Party ID: 230754222	Name:	Demographic type:	:
<b>1</b>	Organization type: SIND	Type:		:
(Ma)	Party ID: 230754220	Name:	Demographic type:	
<b>1</b>	Organization type: SIND	Type:		:
20	Party ID: 230754219	Name:	Demographic type:	•
<b>91</b> 888	Organization type: SIND	Type:		:
20	Party ID: 230754218	Name:	Demographic type:	
<b>91</b> 888	Organization type: SIND	Type:		:
(Ola)	Party ID: 230754221	Name:	Demographic type:	
() 10 10 10 10 10 10 10 10 10 10 10 10 10	Organization type: SIND	Type:		:

- 6. Click Close, to exit the Entity Overview window.
- 7. To expand **Pricing, Entities, Other Bank Facilities, Facilities and Collateral** sections, click the number in respective count tables or click the triangle in each section.
- 8. Review the proposal details and click Next.

The Customer Info page is displayed.

## 4.2 Proposal Enrichment - Customer Info

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



Credit Originatio	n - Proposal Enrichment		G Simulation Log	Documents	Collateral Summary	Overrides	:: ×
Summary	Customer Info					s	creen(2/9)
Customer Info	•						
Other Bank Facilities						000	E 🖩 🖧
Write up							
Groupwise Exposure							
Connected Party							
unding Requirement							
Collaterals		230674184	:				
Comments			ø 2				
		230864316 5000 🗄 👔	230954444 30int				
		ø 0	e 0				
Audit				Can	cel Hold Back	Save & Close	Next

### Figure 4-7 Customer Info

Click **Action** button on the right to perform the following actions:

- Add Customer (not applicable for Joint party)
- Configure
- View
- Quick View
- Delete (Not applicable for parent entity)

### Note:

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

To configure the party / child party, click on the party / child party icon and click **Configure**. The **Party Details** window is displayed.



Party Details	Demographic Details							
Customer profile	> Basic Info	Basic Info			Address		Rating	
Financial profile								
Projections	Company Details							
itake holders	Registration Number		Organization Name		Organization Type		Short Name	
ssets	45657		coffee		Conglomerate	-	coffee	
	Branch Code		Legal Entity Type		Customer Category		Classification Type	
ustomer covenants	000		Proprietorship	•	c	Q	Micro	-
ustomer terms & conditions	Demographic Type		Country Of Incorporation		Country Of Risk		Place Of Incorporation	
ustomer documents	Domestic	-	IN	Q	IN	Q		
xposures	Incorporation Date		Established Date		Upload Logo		RMId	
Aposules .	Sep 20, 2019	i		Ē	Upload		GANESH	Q
	Customer Access Group		Country Of Tax		Maximum file size is 100kb Tax Identification Number		Good and Services Tax Id	
		Q		Q				
	Website		Facebook URL		Twitter URL		Employee Strength	

### Figure 4-8 OFFSS Party Details

### **Customer Profile**

For information on fields in the **Party Details** screen, refer the table below.

Fields/Icon	Description
Company Details	Enter or select the following details in the corresponding fields: <ul> <li>Registration Number</li> <li>Organization Type</li> <li>Short Name</li> <li>Branch Code</li> <li>Entity Type</li> <li>Customer Category</li> <li>Classification Type</li> <li>Demographic Type</li> <li>Country of Incorporation</li> <li>Country of Risk</li> <li>Place of Incorporation</li> <li>Incorporation Date</li> <li>Established Date</li> <li>Upload Logo</li> <li>RM Id</li> <li>Customer Access Group</li> <li>Country of Tax</li> <li>Tax Identification Number</li> <li>Goods and Services Tax Id</li> <li>Company Website</li> <li>Facebook URL</li> <li>Twitter URL</li> <li>Employee Strength</li> <li>No. Of Years In Business</li> </ul>
	Employee Strength

 Table 4-1
 Demographic Details- Basic Info



Fields/Icon	Description			
Is Special Customer?	Enable <b>Is Special Customer?</b> option, if the party is special customer.			
Is Blacklisted?	Enable Is Blacklisted? option, if the party is blacklisted.			
Is KYC Compliant?	Enable Is KYC Compliant? option, if the party is KYC Compliant.			
Last KYC Date	Click Calendar icon and select Last KYC Date.			
Listed Company	If the party is listed, then enable Listed Company option.			
Language	Select Language from the drop-down list.			
Media	Search and select Media for transactions.			

### Table 4-1 (Cont.) Demographic Details- Basic Info

### Table 4-2 KYC Details

Fields/Icon	Description			
Received	Enable <b>Received</b> option, if KYC verification details are received for the party.			
KYC Verification Date and Effective Date	Click Calendar icon and select KYC Verification Date and Effective Date.			
Verification Method	Enter the KYC Verification Method. For example, Field verification.			
Save	Click <b>Save</b> to save the details.			

1. To add the party address details in **Demographic Details** screen, click **Address** tab and then click **+** icon.

The Add Address window is displayed.

#### × Edit Address Address Type Location Preferred Address Since • Q CIF Permanent Address 2019-09-05 Country State / Country Sub Division Q IN S Address Line 2 / Street Name Address Line 1 / Building Name Address Line 3 / City / Town Name Zip Code / Post Code s s d s > Additional Info > Media For Address Mobile Email FAX Swift Phone + ISD Code 🗘 Mobile Number Preferred 0 Action 0 No data to display Page 1 (0 of 0 items) |< 4 1 → >| Update Clear Cancel

### Figure 4-9 Add Address

For information on fields in the **Add Address** screen, refer the table below.



Fields/Icon	Description
Address Details	Enter or select the following details in the corresponding fields: <ul> <li>Address Type</li> <li>Location</li> <li>Preferred</li> <li>Address from- Address To</li> <li>Address Line 1/ Building Name</li> <li>Address Line 2/ Street Name</li> <li>Address Line 3/ City/ Town Name</li> <li>State/ Country Sub Division</li> <li>Country</li> <li>Zip Code/ Post Code</li> </ul> Click Additional Info. The following options are displayed. Enter the details in the below fields: <ul> <li>Department</li> <li>Sub Department</li> <li>Building Number</li> </ul>
	<ul> <li>Floor</li> <li>Post Box</li> <li>Room</li> <li>Town Location Name/ Locality</li> <li>Direct Name</li> <li>Landmark</li> <li>Contact name/ Narrative</li> </ul>
Media	The followings fields are displayed. <ul> <li>Email</li> <li>Swift</li> <li>Phone</li> <li>Fax</li> <li>Swift</li> <li>FAX</li> <li>Swift</li> </ul>
Save	Click <b>Save</b> . Address details are added.

Table 4-3 Add Address

# 2. To view Rating in Demographic Details screen, click Rating.

The Rating window is displayed with Credit Rating details for below fields.

- Year
- Rating Date
- Outlook
- Agency
- Rating
- Actions



Party Details		Demographic Detai	ls				
Customer profile	>		Basic Info		Address		Rating
Financial profile		Credit Rating					
Projections							
Stake holders		Year 0	Rating Date 🗘	Outlook 0	Agency ©	Rating ©	Actions 0
Assets		2019	2019-09-20	Positive	MRS	BBB	団
Customer covenants							
Customer terms & conditions							
Customer documents							
Exposures	>						

Figure 4-10 Rating

3. Click +, to add new rating. The Add Rating screen is displayed.

Figure 4-11 Add Rating

dd Rating				
ating Date	Outlook		Year Of Rating	
Gep 13, 2019	Positive	· ·	2019	
tisk Rating			Rated By	
MRS			> BBB	
Moodys			> BBB+	
S and P			> A-	
Fitch			> <sup>A+</sup>	
			AA-	
			AA	
			BBB-	
				Cancel

For information on fields in the **Add Rating** screen, refer the table below.

Fields/Icon	Description
Rating Date	Search and select Rating Date.
Outlook	Select <b>Outlook</b> from drop-down list: <ul> <li>Positive</li> <li>Neutral</li> <li>Negative</li> </ul>
Year of Rating	Year of Rating is displayed by default.

Table 4-4 Add Rating



Fields/Icon	Description
Risk Rating	Select <b>Risk Rating</b> from the below list: BBB BBB+ A- A+ AA- AA- AA- B- B BB+ AAA BBB-
Rated By	Select <b>Rated By</b> from the below list: • MRS • Moodys • S and P • Fitch

Table 4-4 (Cont.) Add Rating

4. Click **Business** in **Customer Profile** to view the party's business details. The **Business Details** screen is displayed with Business details information and Industry details.

Figure 4-12 Business Details

C Customer profile	Business Details				
Demographics	Organization Type				
Business	Conglomerate	*			
Market share	Industry				
	Sector ©	Industry Group 🗘	Industry 🗘	Sub Industry 0	Action 0
	Energy	Energy	Energy Equipment	Oll Drilling	田

Click + to add new Industry. For more information about adding new industry refer Industries> Add Industry in Creating Application

5. Click Market Share in Customer Profile to view the market share details. The Market Share screen is displayed with Business details information and Industry details.



< Customer profile	✓ Industry				
Demographics Business	Sector 0	Industry Group 🗘	Industry O	Sub Industry 🗘	•
Market share	Energy	Energy	Energy Equipment	Oil Drilling	Market Share

Figure 4-13 Market Share

Click Market Share to add Market Share. The Market Share window is displayed.

Year	]
Sub Industry	Market Percent
Select Sub-Industry	Growth Percent
Industry Group	Total Contribution
industry	Required
	nequireu

#### Figure 4-14 Market Share

For information on fields in the **Market Share** screen, refer the table below.



Fields/Icon	Description
Year	Enter Year for the market share.
MarketShare Percent	Enter <b>MarketShare Percent</b> . Select Decrement and Increment drop-down list option on right to increase or decrease the MarketShare Percent.
Currency	Search and select Currency.
Sales	Enter Sales for market share.
Growth Percent	Enter <b>Growth Percent</b> . Select Decrement and Increment drop-down list option on right to increase or decrease the Growth Percent.
Add	Click Add to add the market share.
Clear	Click Clear to remove the market share.
Save	Click Save to save the market share.

#### Table 4-5 Market Share

## Note:

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

#### **Financial Profile**

 To Upload / Add party's financial details, click Financial Profile in left menu. The Financial profile screen is displayed.

## Figure 4-15 Financial profile

Party Details		Upload Financial Documen
ustomer profile	> Financial Profile	
nancial profile	Add	
ojections	No items to display.	
ake holders	Page 1 (0 of 0 items)  < ∢ 1 → >	
ssets		
istomer covenants		
ustomer terms & conditions		
ustomer documents		
cposures	>	

Click Add icon. The Add Financial Profile window is displayed.



/ear			
· · ·			
Required Balance Sheet Size	Operating Profit	Net Profit	Year Over Year Growth (%)
•	•		
Required Required leturn On Investment (%)	Required Required Return On Equity (%)	Required Required Required	Required Capital Adequacy Ratio
Cost to Income ratio	Required	Gross Impaired Loans	Required Liquid assets
oan Loss Res / Impaired Loans	Loan-to-Deposit Ratio	NPA coverage ratio	NPA ratio
Required Required	Return on Avg Assets	Required Tier 1 CAR	Required Total Assets
Required	Required	Required	Required

Figure 4-16 Add Financial Profile

For information on fields in the Add Financial Profile screen, refer the table below.

Fields/Icon	Description
Year	Specify Year for which the party's financial details are to be added.
Details	Specify real for which the party's infancial details are to be added.         Specify the following details in the corresponding fields:         Balance Sheet Size and currency from drop-down list         Operating Profit and currency from drop-down list         Net Profit and currency from drop-down list         Year Over Year Growth         Return On Investment         Return On Equity         Return On Asset         Capital Adequacy Ratio         Cost to Income ratio         Equity         Gross Impaired Loans         Liquid assets         Loan Loss Res / Impaired Loans         Loan-to-Deposit Ratio         NPA ratio         Return on Avg Equity         Return on Avg Assets         Tier 1 CAR         Total Assets         Unreserved Equity
Save	Click Save. Party's financial details are added.

Table 4-6 Add Financial profile

7. To add financial documents, click **Upload Financial Document**.

The Financial Documents window is displayed.



## Figure 4-17 Financial Documents

Bi	alance sheet	Profit & loss statement		Cash flow statement		
+						
eriod 🗘	Quarter ≎	Statement type	Download 🗘	Reupload 🗘		
lo 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

Click **Add** in any of the above tabs, the following window to upload documents is displayed.

### Figure 4-18 Balance Sheet Details

eriod		Quarter		
Select Period	-	Select Quarter	•	
	Required		Required	
Drop files here o	or click to select			

For information on fields in the **Balance Sheet Details** screen, refer the table below.



	Table 4-7	<b>Balance Sheet Details</b>
--	-----------	------------------------------

Fields/ Icons	Description
Period	Select <b>Period</b> for which the financial document is to be added.
Quarter	Select Quarter for which the financial document is to be added.
Drop files here or click to select	In <b>Drop files here or click to select</b> section, drag and drop or click and upload the financial document.
Add	Click Add. Document is added.
Chart view	In the Financial Profile screen, click <b>Chart view</b> icon to change the List view to Chart view.

## **Projections**

8. To Upload / Add projection details, click **Projections** from the left menu and then click the Add icon.

The **Projections** window is displayed.

# Figure 4-19 Projections

ar					
2020 V	Balance sheet size	Operating profit	N	profit	
rrency		0.00	\$0.00	\$0.0	00
	Required		\$0.00	φ0.0	
r over year growth	Return on investment	Return on equity	Retu	irn on asset	
	0	0	0		

For information on fields in the **Projections** screen, refer the below table.

## Table 4-8 Projections

Fields/ Icons	Descriptions
Year	Specify Year for which the party's projection details are to be added.
Currency	Search and select Currency for the projection details.



Fields/ Icons	Descriptions
Details	<ul> <li>Specify the following details in the corresponding fields:</li> <li>Balance Sheet Size</li> <li>Operating Profit</li> <li>Net Profit</li> <li>Year Over Year Growth</li> <li>Return On Investment</li> <li>Return On Equity</li> <li>Return On Asset</li> </ul>
Save	Click Save. Party's projection details are added.

Table 4-8(Cont.) Projections

9. To add projection documents, click Upload Projection Document.

The Projection Documents window is displayed.

Figure 4-20 Projection Documents

В	alance sheet	Profit & loss staten	ent	Cash flow statement	
+					
∕ear ≎	Quarter ≎	Statement type 💲	Download 🗘	Reupload 🗘	
No data to disp	lay.				

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

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

Click + in any of the above tabs, the following window to upload documents is displayed.



ear	Quarter	
FY2020-2021	Select Quarter	•
		Required
Dren files here er sliekte se	-	
Drop files here or click to se	ct	
	ect	
urrent selected files:	ct	
	ct	

Figure 4-21 Balance Sheet Details

For information on fields in the **Balance Sheet Details** screen, refer the table below.

Table 4-9 Balance Sheet Details

Fields/Icons	Description
Year	Select Year for which the projection document is to be added.
Quarter	Select Quarter for which the projection document is to be added.
Drop files here or click to select	In <b>Drop files here or click to select</b> section, drag and drop or click and upload the projection document.
Add	Click Add. Document is added.
Chart view	In <b>Business Projection</b> screen, click <b>Chart view</b> icon to change the List view to Chart view.

# Note:

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

# **Stakeholders**

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

- Owners
- Authorized Signatories
- Guarantors
- Suppliers
- Bankers
- Insurers
- Buyers



- Management Team
- Sponsors
- Debtors
- Creditors
- Advisor
- Auditors
- Directors
- Contractors
- Shareholders
- Customers

## Figure 4-22 Stakeholders

	Directors (0)	Shareholders	(0) Customers (0)	Owners (0)	Authorized Signatories (0)	Guarantors (0)	Suppliers (0)	Bankers (0)	Insurers (0)	Buyers (0)	Mar
stomer profile	> 🛨										
nancial profile	Party Type	0	CIF/Party Id 🗘	Name	D/Registratio	in Number 🗘		Is Customer	0	Action	>
ojections	No data to d	lisplay.									
ake holders											
sets											
stomer covenants											
stomer covenants stomer terms & conditions											
stomer terms & conditions stomer documents	>										
stomer terms & conditions stomer documents	>										
stomer terms & conditions stomer documents	>										

## To Add Owners

Click + to add new owners. The **Add Owners** screen is displayed with following options:

- Enter existing CIF/Party Id or
- Select from the recently added stakeholders or
- Click Next to onboard a new stakeholder



Add New Owners			
Enter existing CIF/Party ld or Select from the recently added stakeholders or Click Next to onboard a new s	stakeholder		
Enter CIF/Party Id:			
G G			
Of			
elect Recently Added Stakeholder:			
·			
			Next Ca
			INEXC Ca

## Figure 4-23 Add Owners

#### To Enter Existing CIF/Party Id

Specify Enter CIF/Party Id or click search, the Search Party screen is displayed.

Select **Individual** or **Non-Individual** check box. Enter the field details or click **Fetch**. The Stakeholders details are displayed.

				Ē		
Fetch Clear						
Stakeholder Type	CIF	Registration Number	Business/Organization Name	Registration Date	Party Id	Customer
Non-Individual	00010674	98788400	NOISE LTD	2001-09-20	230744211	Customer
Non-Individual 00010742		003	Calcutta Pipes P Ltd	2019-09-02	230804239	Customer
Non-Individual	00010748 00001		ASHIRWAD PVT LTD	2000-09-03	230804244	Customer
Non-Individual 00010750 00003		00003	BAGMANE P LTD	2010-09-03	230804246	Customer
Non-Individual	00010890	987841584	NEXON LTD	2001-09-20	230874335	Customer
Page 1	of 8 (1-	10 of 75 items) K 4 1	2 3 4 5 <u></u> 8 ▶ ¥			Go

#### Figure 4-24 Add New Owners- Search Party

#### Select from the Recently Added Stakeholders

Select Recently Added Stakeholder from the drop-down list.

#### Select Next to onboard a new stakeholder

Click **Next**, the **Add New Owners** screen is displayed. Select Stakeholder Type and enter the field details for the below fields and click **Next**.

Basic info & Citizenship



- ID Details
- Address

Figure 4-25 Add New Owners

holder Type			
iividual 🔹			
Basic info & Citizenship			
e First Name	Middle Name	Last Name	Short Name
Required     Required		Required	
iden Name	Name In Local Language	Date of Birth	Minor
		<b></b>	
nder	Marital Status	Required Profession	Occupation
•	· ·	•	•
Required	Country of Residence	Resident Status	Birth Place
	Q	•	
h Country	Nationality	Citizenship by	Upload Photo
Q	Q	×	1 Upload
Required	Required		Maximum file size is 100kb
	Customer Segment	Customer Access Group	Risk Level

# Figure 4-26 Stakeholders

itakeholder Name 🗘	00003		
	Stake Percentage 💲	Associated Since 🗘	Action \$
ata	10%	2019-09-12	<b>()</b>

10. To add sponsor details, click Sponsors from the left menu and then click Add. The Sponsors window is displayed.

# Figure 4-27 Sponsors

Sponsor Promoter Type				
O Individual	ate Stake Percentage	Assoc	iated Since	
AB Corp	10%	✓ Sep	12, 2019	



For information on fields in the **Sponsors** screen, refer the below table.

Fields/Icon	Description
Individual	If the sponsor is an <b>Individual</b> , select or type the following sponsor details in the corresponding fields: <ul> <li>Promoter Type (select Individual option)</li> <li>Name</li> <li>Age</li> <li>Experience Summary</li> <li>Designation</li> <li>Role</li> <li>Stake Percentage</li> <li>Associated Since</li> <li>Education Qualification</li> </ul>
Corporate	If the sponsor is an <b>Entity</b> , select or type the following sponsor details in the corresponding fields: <ul> <li>Promoter Type (select Corporate option)</li> <li>Name</li> <li>Stake Percentage</li> <li>Associated Since</li> </ul>

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

Figure 4-28 Address details

Address Type		Location		Preferred		Address Since			
	•		Q						曲
	Required		Required					F	Required
Country		State / Country Sub Division							
	Q								
ddress Line 1 / Building Name	Required	Address Line 2 / Street Name	Required	Address Line 3 / City / Town Name		Zip Code / Post Code	•		
	Required		Required	Requir	red				
> Additional Info									
> Media For Address									

Detailed information about the fields in Address details screen refer the table below.



Fields/ Icons	Description
Details	Enter 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
Add	Click Add. Sponsor details are added.

Table 4-11 Address details

# Note:

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

# Note:

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

## Assets

12. To add asset details, click Assets from the left menu and then click Add.

The Assets window is displayed.

Figure 4-29 Assets

Party Details		Assets
		Assets
Customer profile	>	
Financial profile		No items to display.
Projections		Page 1 (O of 0 items)  < (1 >>)
Stake holders		
Assets		
Customer covenants		
Customer terms & conditions		
Customer documents		
Exposures	>	



#### Figure 4-30 Add Assets Details

	Value		Description	
	-			
Require	d Required	Required		

For information on fields in the **Assets** screen, refer the table below.

#### Table 4-12 Assets

Fields/Icon	Description
Name	Enter Name of the Asset.
Value	Specify the asset Value and select currency from the drop-down list.
Description	Enter <b>Description</b> of the Asset.
Save	Click Save. Asset details are added.

# Note:

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

#### Customer Covenants

Refer Covenants Details section for information on adding and managing covenants for the party.

#### **Customer Terms & Conditions**

Refer Terms & Conditions section for information to configure terms and conditions for the party.

#### **Customer Documents**

**13.** To add party documents, click **Customer Documents** from the left menu and then click **Add New Documents**. Enter the fields in **Document** page and click **Upload**.

The Customer Documents window is displayed below.



SS					
Party Details					
Customer profile Financial profile Projections	>	DOCC239684 TRIDING MAILENTED Document type: CAPMDOC Upload on: Linked to: 0	Document code: Entity type: Customer(230904400)	Document expiry date: Application number: APP23906410	÷
itake holders Assets					
ustomer covenants ustomer terms & conditions					
Customer documents					
Exposures	>				

Figure 4-31 Customer Documents

# Figure 4-32 Add New Documents

cument type	Document type description	Document code	Document code description
Required ument expiry date	Remarks	Drop files here or click to select Selected files	

# Exposures

# Table 4-13 Exposures

Fields/ Icons	Description
Exposures	To add the exposure details of the entity, click <b>Exposures</b> in the left menu. The <b>Country Exposure</b> and <b>Currency Exposure</b> sub-menus are displayed.
Country exposure	Click <b>Country exposure</b> and then click the add icon. The <b>Country Dependency Details</b> window is displayed.



		Required				
Country Wise Data les  posits  Resured  Resured  Country Wise Business Operations	Purchase	Required	Investments	Required	Loans	Required
Sales Breakup     Purchase Breakup						

Figure 4-33 Country Dependency Details

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

## **Country Wise Data**

For information on fields in the **Country Wise Data** screen, refer the table below.

Table 4-14 Country Wise Data

Fields/Icon	Description
Country and Currency	Search and select <b>Country</b> and its <b>Currency</b> .
Sales	Specify amount of <b>Sales</b> recorded in the selected country.
Purchase	Specify amount of <b>Purchase</b> made from the selected country.
Investments	Specify amount of Investments made in the selected country.
Loans	Specify amount of Loans received from the selected country.
Deposits	Specify amount of <b>Deposits</b> made in the selected country.

**Country Wise Business Operations** 

#### Figure 4-34 Country Wise Business Operations

✓ Country Wise Business Operations			
Market Share Percentage	Presence for Years	Major Products Sold	Associated Since
0 ~ ^			Ē
	Required	Required	

For field level information refer the table below.



Fields/Icon	Description
Market Share Percentage	Specify entity's <b>Market Share Percentage</b> in selected country.
Presence for Years	Specify entity's <b>Presence for Years</b> in selected county.
Major Products Sold	Specify <b>Major Products Sold</b> by the entity in the selected country.
Associated Since	Specify date on which association between entity and selected country is established in the <b>Associated Since</b> field.

## Table 4-15 Country Wise Business Operations

#### Sales Breakup

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

#### Figure 4-35 Sales Breakup

✓ Sales Breakup		
(+)		

Click +. The Sales Breakup window is displayed.

## Figure 4-36 Sales Breakup

Customer		Sales Amount		Percentage of Total Sa	les	Major Product Sold	
					~ ^		
	Required		Required		Required		
btor Days		Associated Since		Country			
			Ē		Q		
			Required				

For information on fields in the **Sales Breakup** screen, refer the table below.



Table 4-16	Sales Breakup
------------	---------------

Fields/Icon	Description
Customer	Specify <b>Customer</b> of the entity.
Sales Amount	Specify Sales Amount recorded for the specified party.
Percentage of Total Sales	Specify <b>Percentage of Total Sales</b> recorded for the specified party.
Major Product Sold	Specify Major Product Sold to the specified party.
Debtor Days	Specify <b>Debtor Days</b> for the specified party.
Associated Since	In the <b>Associated Since</b> field, search and select the date on which association between the entity and its party is established.
Country	Search and select <b>Country</b> for the specified party.
Save	Click <b>Save</b> . Sales breakup is added and displayed in the <b>Sales Breakup</b> section.
Edit or Delete	To <b>Edit or Delete</b> 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.

Click + icon. The **Purchase Breakup** window is displayed.

## Figure 4-37 Purchase Breakup

	Purchase Amount	Percentage of Total Purchases	Major Product Bought
		~ ^	
Required	Required	Required	
litor Days	Associated Since	Country	
		Q	
	Required		

For information on fields in the **Purchase Breakup** screen, refer the table below.

Fields/Icons	Description
Supplier	Specify the name of <b>Supplier</b> .
Purchase Amount	In the <b>Purchase Amount</b> field, specify the amount of products or services purchased by the entity from the supplier.



Table 4-17	(Cont.)	Purchase	Breakup
------------	---------	----------	---------

Fields/Icons	Description
Percentage of Total Purchases	Specify Percentage of Total Purchases from the supplier.
Major Product Bought	Specify Major Product Bought by the entity from the supplier.
Creditor Days	Specify Creditor Days for the supplier.
Associated Since	In the <b>Associated Since</b> field, search and select the date on which association between the entity and its supplier is established.
Country	Search and select Country.
Save	Click <b>Save</b> . Purchase breakup is added and displayed in the Purchase Breakup section.
Edit or Delete	To <b>Edit or Delete</b> the added purchase breakup, select the record and click the respective icon.

14. In the **Country Dependency Details** window, click **Save**. The details are added and displayed in **Exposures** screen.

Figure 4-38 Exposure

+	As on Oct 11 201
US Sales amount: \$10,000.00 Purchase amount: \$5,000.00 Loan amount: \$2,000.00 Investment amount: \$10,0000@posit amount: \$1,000.00	:
Page 1 of 1 (1 of 1 items)  < ∢ 1 → >	
	US Sales amount: \$10,000.00 Purchase amount: \$5,000.00Loan amount: \$2,000.00 Investment amount: \$1,0000D@posit amount: \$1,000.00

**15.** To capture the currency dependency details, click the **Currency Exposure** sub menu.

The Currency Dependency Details window is displayed.

urrency			
Q			
Required			
✓ Currency Details			
iales Amount	Sales Percentage	Purchase Amount	Purchase Percentage
	0% ~ ^		0% ~ ^
Required Required	Loan Percentage	Required Investment Amount	Investment Percentage
	0% ~ ^		0% ~ ^
eposit Amount	Deposit Percentage	Required	
	0%		
Required	0.0		
> Hedging Details			
> Future Currency Requirement - Loan Repa	iyment		
> Future Currency Requirement - Creditor Pa	ayment		
> Future Currency Credit - Debtor Payment			
> Future Currency Credit - Interests			

Figure 4-39 Currency Dependency Details

For information on fields in the **Currency details** screen, refer the table below.

Fields/Icon	Description
Currency	Search and select Currency.
Sales Amount	Specify your party's Sales Amount in the selected currency.
Sales Percentage	Specify your party's <b>Sales Percentage</b> with respect to the selected currency.
Purchase Amount	Specify your party's Purchase Amount in the selected currency.
Purchase Percentage	Specify your party's <b>Purchase Percentage</b> with respect to the selected currency.
Loan Amount	Specify the <b>Loan Amount</b> availed by your party in the selected currency.
Loan Percentage	Specify your party's Loan Percentage with respect to the selected currency.
Investment Amount	Specify your party's Investment Amount in the selected currency.
Investment Percentage	Specify your party's <b>Investment Percentage</b> with respect to the selected currency.
Deposit Amount	In the <b>Deposit Amount</b> field, specify the amount deposited by your party in the selected currency.
Deposit Percentage	In the <b>Deposit Percentage</b> field, specify the percentage of amount deposited by your party in the selected currency.

Table 4-18 Currency details

# Hedging Details

## Figure 4-40 Hedging Details

ĺ	✓ Hedging Details			
C	redit Outstanding	Debit Outstanding	Variance	Hedging Required?
	£0.00	£0.00	£0.00	



For information on fields in the **Hedging Details** screen, refer the table below.

Table 4-19 Hedging Details

Fields/ Icons	Description
Credit Outstanding	Specify Credit Outstanding amount in the selected currency.
Debit Outstanding	Specify Debit Outstanding amount in the selected currency.
Variance	On entering the Credit and Debit Outstanding amounts, the system calculates and displays the <b>Variance</b> .
Hedging required	Enable Hedging required option, if hedging is required.

**Future Currency Requirement - Loan Repayment** 

## Figure 4-41 Future Currency Requirement - Loan Repayment

Future Currency Requirement - Loan Repayment		
Outstanding Amount	Repayment in Current Year	Repayment in next 3 Years
Required	Required	Required

For information on fields in the **Future Currency Requirement - Loan Repayment** screen, refer the below table.

Table 4-20	Future Currency Requirement - Loan Repayment
------------	--

Fields/ Icons	Descriptions
Outstanding Loan Amount	Specify your party's <b>Outstanding Loan Amount</b> in selected currency.
Repayment in Current Year	In the <b>Repayment in Current Year</b> field, specify the loan amount to be repaid in the current year.
Repayment in Next 3 Years	In the <b>Repayment in Next 3 Years</b> field, specify the loan amount to be repaid in next three years.

**Future Currency Requirement - Creditor Payment** 

#### Figure 4-42 Future Currency Requirement - Creditor Payment

utstanding Amount	1				
£10,000.00					
50 days	15				
0-60 days	15	1			
0-90 days ;	15	1			
0-120 days	10	1		1.8% 72	m Angel Ang
20-150 days	10	1	11.8	15	
50-180 days	10	1			17.6%
fore than 180 days	10	1	11.85		
				11.8% 17.6%	
			0-30 days	90-120 days	More than 180 days
			30-60 days	120-150 days	-
			60-90 days	150-180 days	



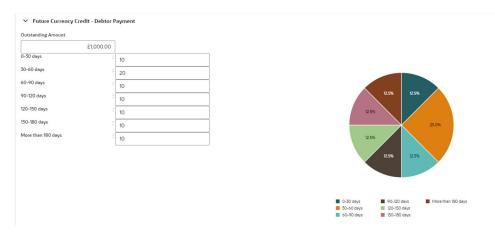
For information on fields in the **Future Currency Requirement - Creditor Payment** screen, refer the table below.

Fields/Icon	Description
Outstanding Amount	Specify <b>Outstanding Amount</b> to be paid by your party to their creditor in selected currency.
0-30 days	Specify outstanding amount to be paid in <b>0-30 days</b> .
30-60 days	Specify outstanding amount to be paid in <b>30-60 days</b> .
60-90 days	Specify outstanding amount to be paid in 60-90 days.
90-120 days	Specify outstanding amount to be paid in <b>90-120 days</b> .
120-150 days	Specify outstanding amount to be paid in <b>120-150 days.</b>
150-180 days	Specify outstanding amount to be paid in <b>150-180 days</b> .
More than 180 days	Specify outstanding amount to be paid after 180 days in the <b>More than 180 days</b> field.

 Table 4-21
 Future Currency Requirement - Creditor Payment

Future currency credit - Debtor payment

#### Figure 4-43 Future currency credit - Debtor payment



For information on fields in the **Future currency credit - Debtor payment** screen, refer the table below.

Fields/Icon	Description
Outstanding Amount	Specify <b>Outstanding Amount</b> to be paid by your party's debtor in the selected currency.
0-30 days	Specify outstanding amount to be received in <b>0-30 days</b> .
30-60 days	Specify outstanding amount to be received in <b>30-60 days</b> .
60-90 days	Specify outstanding amount to be received in 60-90 days.
90-120 days	Specify outstanding amount to be received in 90-120 days.
120-150 days	Specify outstanding amount to be received in <b>120-150 days</b> .

 Table 4-22
 Future currency credit - Debtor payment



Fields/Icon	Description
150-180 days	Specify outstanding amount to be received in <b>150-180 days</b> .
More than 180 days	Specify outstanding amount to be received after 180 days in the <b>More than 180 days</b> field.

#### Table 4-22 (Cont.) Future currency credit - Debtor payment

**Future Currency Credit - Interests** 

#### Figure 4-44 Future Currency Credit - Interest

✓ Future Currency Credit - Interests		
Investment Amount Interest	Interest expected in Current Year	Interest expected next 3 Years
Required	Required	Required

For information on fields in the **Future Currency Credit - Interest** screen, refer the table below.

Table 4-23 Future Currency Credit - Interest

Fields/Icon	Description
Investment amount interests	In the <b>Investment amount interests</b> field, specify the interest to be received for the amount invested in selected currency.
Interest expected in current year	In the <b>Interest expected in current year</b> field, specify the interest to be received in the Current year.
Interest expected in next 3 years	In the <b>Interest expected in next 3 years</b> field, specify the interest to be received in the next 3 Years.
Save	Click <b>Save</b> in the Currency Dependency Details window. The details are saved and displayed in <b>Currency Dependency Details</b> page.
Edit, Delete and View	To <b>Edit, Delete and View</b> the added currency exposure details, select the record and click the respective icons or click the Hamburger icon and select the corresponding option.
ок	Click <b>OK</b> in the Party Details window.
Next	To go to the next page, click <b>Next</b> . The <b>Write up</b> page is displayed.

# 4.3 Proposal Enrichment - Writeup

Refer <u>Write Up</u> for information on adding writeup for the party or facility. After adding writeup, click **Next**. The **Funding Requirement** page is displayed.

# 4.4 Proposal Enrichment - Funding Requirement

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



## Figure 4-45 Funding Requirement

Credit Originatio	n - Proposal Enric	hment			Collater     Collater     Collater	al Summary 🔯 Overrides 🚦 K
Summary	Funding Require	ment				Screen(7/9
Customer Info	OFSS .					
Other Bank Facilities	> Liability details					
Write up	Type to	o filter	+ 盦 日			
Groupwise Exposure						
Connected Party						
Funding Requirement		Facility	/ ID: F21173841 / description: Trade	Requested amount: \$1,200.00 Facility category: LC	Facility type: Non Funded Next review date: Jun 1, 2022	国 :
Comments		Facility Facility	VCF1 Intw / ID: F21142538 / description: Working Capital line number: F21133309	Requested amount: \$1.00 Facility category: TL	Facility type: Funded Next review date: May 28, 2021	E :
		Facility Facility	ri Nuv / ID: F21142534 / description: Gurantee 1 line number: GTY1	Requested amount: \$1.00 Facility category: TL	Facility type: Funded Next review date: May 28, 2021	E :

- 1. Refer <u>Funding Requirement</u> for information adding facility with or without template.
- 2. Refer **Modifying Facility Details** in <u>Proposal Structuring Liabilities and Facilities</u> section for detailed information on configuring the facility.
- 3. After performing the necessary action in the **Funding Requirement** page, click **Next**. The **Collateral** page is displayed.

# 4.5 Proposal Enrichment - Collateral

You can add collateral details of the party prospect in this data segment, if the details have been provided by the party.

Credit Origination	n - Proposal Enrichment		GR Simulation Log	Documents	Collateral Summary	Overrides	;; ×
Summary	Collaterals						Screen(8/9)
Customer Info							
Other Bank Facilities	+ No items to display.						
Write up	No terns to display.						
Groupwise Exposure		End Of List (showing 0 record(s) out of 0)					
Connected Party							
Funding Requirement							
Collaterals							
Comments							
Audit				Cance	el Hold Back	Save & Close	Next

## Figure 4-46 Collaterals

- **1.** To add collateral details, click **+** icon. The **Basic Details** window is displayed.
- 2. Click Next. The Collateral Details screen is displayed.

# 4.6 Basic Details

In this page, you can select a collateral type and capture basic details about the collateral.



## Figure 4-47 Basic Details

0		(3	(4)
Basic Details	Collateral Details	Collateral Facility Linkage	Comments
Collateral details			
ollateral ID	External Reference ID	Collateral Type	Collateral Category
		Select 👻	Select 👻
ollateral Currency	Collateral Value	Required Held Collateral Value	Required Bank Haircut
Q	▼ £0.00	* E0.00	
Required harge Type	Seniority of Charge	Collateral Status	Collateral Start Date
Select 👻	Select 👻	Active	(
5D Type	Required Collateral Classification	LTV %	Та
Select 👻	Select 👻	100%	ngi ble
ocument Status	Charge Registration Required		
Not Submitted			
Revaluation Details			
evaluation Type			

For field level information refer the table below.

# Table 4-24 Basic Details

Fields / Icons	Description
Collateral ID	<b>Collateral ID</b> is displayed in the Collateral ID details, by default.
External Reference ID	Enter External Reference ID.



Fields / Icons	Description
Collateral Type	Select Collateral Type from the drop-down         list. The options available are:         Account Receivables         Accounts Contracts         Agreements Undertaking         Aircraft         Bill of Exchange         Bond         Cash Collaterals         Commercial Paper         Corporate Deposits         Crop         Deposits         Fund         Guarantee         INTANGIBLE ASSETS         Insurance         Inventory         Livestock         Machine         PDC         Perishable         Promissory Note         Property         Ship         Stock
Collateral Category	Select <b>Collateral Category</b> from the drop- down list. Collateral categories are listed based on the selected <b>Collateral Type</b> . <b>Note:</b> The below options are displayed only for <b>Collateral Type</b> selected as <b>Vehicle</b> . • Goods Vehicle • Passenger Vehicle • Userdefined Vehicle
Collateral Currency	Click <b>Search</b> icon in <b>Collateral Currency</b> field and select the currency for collateral value.
Collateral Value	Specify <b>Collateral Value</b> in the collateral value field.
Held Collateral Value	Specify <b>Held Collateral Value</b> in corresponding fields.

Table 4-24	(Cont.)	<b>Basic Details</b>
------------	---------	----------------------



Fields / Icons	Description
Charge Type	Select <b>Charge Type</b> based on selected Collateral Type. The options available are: Assignment Equitable Mortgage Hypothecation Lien Mortgage Negative lien Pledge Registered Mortgage Setoff
Seniority of Charge	<ul> <li>Select the bank's Seniority of Charge on the collateral. The options available are:</li> <li>Exclusive</li> <li>First</li> <li>First Pari passu charge</li> <li>Second</li> <li>Second Pari passu charge</li> <li>Subservient Charge</li> <li>Third</li> </ul>
Collateral Status	<b>Collateral Status</b> is displayed as <b>Active</b> by default.
Collateral Start Date	Click <b>Select Date</b> in <b>Calendar</b> icon and specify the <b>Collateral Start Date</b> and <b>End Date</b> .

Table 4-24 (Cont.) Basic Details

Fields / Icons	Description
Fields / Icons LGD Type	Description         Select LGD Type from the drop-down list. The options available are:         Cash & Cash Equivalent - Cash Margin         Cash & Cash Equivalent - FD Lien         Cash & Cash Equivalent - Mashreq Investment Certificate (MIC)         Cash & Cash Equivalent - Mashreq Investment Series (MIS)         Contracting Receivables - PPCs         Corporate Guarantee - International/GCC /Local Corporate         Durables/Non-Durables         Financial Guarantee - Banks/Financial Institution         Gold         Main index equities (including convertible bonds)         Mortgage Equipment - Industrial Items / Consumer Durables/Non-DurablesNon-Durables         Mortgage Real Estate - Commercial/ Residential/Industrial Unit/Property         None (No Collateral)         Other equities (including convertible bonds) listed on a recognised exchange         Others issuers Bonds         Pledged Rental Receivables - Residential/ Commercial         Pledged Stocks - Goods (durable / non-durable)         Shares         Sovereign Bonds
Collateral Classification	<ul> <li>UCITS/Mutual funds</li> <li>Select Collateral Classification from the drop-down list. The options available are:         <ul> <li>Liquid</li> <li>Secured</li> </ul> </li> </ul>
	Unsecured
LTV %	Enter LTV %.
Tangible	Enable <b>Tangible</b> , if required.
Document Status	Select <b>Document Status</b> from the drop-down list. The options available are: Not Submitted Released Submitted
Charge Registration Required	Enable <b>Charge Registration Required</b> , if required.

Table 4-24 (	Cont.)	Basic	Details
--------------	--------	-------	---------



Fields / Icons	Description
Revaluation Details	<ul> <li>Select Revaluation Details from Revaluation</li> <li>Type drop-down list. The option available in</li> <li>Revaluation Type are:</li> <li>Automatic- If you select Automatic below options are displayed. Enter or select the appropriate details for each field. <ul> <li>Revaluation Method</li> <li>Revaluation Frequency</li> <li>Revaluation Start Month</li> <li>Revaluation Day</li> <li>Useful Life</li> </ul> </li> </ul>
Collateral Description	Specify a brief description about the collateral in <b>Collateral Description</b> field.
Remarks	Enter <b>Remarks</b> , if any.

Table 4-24 (Con	t.) Basic Details
-----------------	-------------------

• Click Next. The Collateral Details screen is displayed.

# 4.7 Collateral Details

In this page, you can capture detailed information about the selected collateral. Click **Next** in the **Basic Details** screen, the **Collateral Details** is displayed.

#### Figure 4-48 Collateral Details

Basic Details			
()	2 Collateral Details	Gollateral Facility Linkage	Comments
✓ Collateral details			
COL231060623 Collateral ID	Ship Collateral Type	USD Collateral Currency	\$0.00 Total Value
+			
No items to display.			
Page 1 (0 of 0 items)  < ∢ 1 → >			
			Back Next

Click + icon. The **Configuration** window is displayed.



onfigure				
ihip	Ship			
ollateral Insurance	✓ Ship Details			
aluation		_		
ollateral Summary	Water Vessel Name	Type	Navigational Limits	
	Reecon Whale	Container Ships 💌	Seas 👻	
	Powered By	Fuel Type	Water Vessel Intended Use	
	Fuel	Diesel 💌	Commercial	
	Water Vessel Condition	Water Vessel Location	Currency	
	Good	IN Q	INR Q	
	Basis Vessel Value	Invoice Value	Amount in Collateral Currency	
	Invoice Value 👻	INR - ₹500,000.00	USD 0.00	
	Revaluation Base Value	Port of Registry	Registration Number	
	INR 500,000.00	45	12345	
	Number of Hull Units	Number of Vessel Decks	Manufactured Date	
	1	4	September 17, 2019	
	Manufacturer Name	State Or Territory Vessel Operates In	Motor Number	
	20	1		
	Twenty Foot Equivalent	Water Vessel License Number	License Details	
	20	52345		
	Water Vessel Description			

## Figure 4-50 Configuration

Configure				
Collateral Insurance	Fuel	Diesel	Commercial	
Valuation	Water Vessel Condition	Water Vessel Location	Currency	
Collateral Summary	Good	IN Q	INR Q	
	Basis Vessel Value	Invoice Value	Amount in Collateral Currency	
	Invoice Value 💌	INR - 7500,000.00	USD 0.00	
	Revaluation Base Value	Port of Registry	Registration Number	
	INR 500,000.00	45	12345	
	Number of Hull Units	Number of Vessel Decks	Manufactured Date	
	1	4	September 17, 2019	
	Manufacturer Name	State Or Territory Vessel Operates In	Motor Number	
	20	1		
	Twenty Foot Equivalent	Water Vessel License Number	License Details	
	20	52345		
	Water Vessel Description			
	> Ship Dimensions			
	> Ship Tonnage			

# Note:

The above screen varies based on the selected collateral type. For example, if **Deposit** is selected as the **Collateral Type** in **Basic Details** page, deposit related fields appear.

For information on fields in the **Ship Details** screen, refer the table below.

<u>Ship</u>

Fields/ Icons Description			
Water Vessel Name	Specify name of ship in Water Vessel Name field.		
Туре	Select Type of the ship. The options available are:         Combined Carriers         Container Ships         Cruise Ships         Dry Bulk Carriers         Ferries         Fishing Vessel         Freight         General Cargo Vessels         High Speed Craft         Multi Purpose Vessels         Ocean Liners         Passenger         Pure Car Carriers         Reefer Ships         Roll On Roll Off         Tankers		
Navigational Limits	<ul> <li>Select Navigational Limits from the drop-down list. The options are:</li> <li>Inland Lakes</li> <li>Inland Rivers</li> <li>Oceans</li> <li>Seas</li> </ul>		
Powered By	Select <b>Powered By</b> from the drop-down list. The options are: • Fuel • Sail		
Fuel Type	Select <b>Fuel Type</b> from the drop-down list. The options are: • Diesel • Gasoline		
Water Vessel Intended Use	Select Water Vessel Intended Use from the drop-down list. The options are: Commercial Personal Recreational		
Water Vessel Condition	Select Water Vessel Condition of ship from the drop-down list. The options are: <ul> <li>Average</li> <li>Damaged</li> <li>Exceptional</li> <li>Good</li> </ul>		
Water Vessel Location	Search and select Water Vessel Location of the ship.		
Currency	Search and select <b>Currency</b> .		
Basis Vessel Value	Select <b>Basis Vessel Value</b> of the ship from the drop-down list. The options are: <ul> <li>Invoice Value</li> <li>Market Value</li> </ul>		

Table 4-25 Ship Details



Fields/ Icons	Description
Market Value	Enter Market Value of the ship.
Amount in Collateral Currency	Amount in Collateral Currency is displayed by default.
Port of Registry	Enter Port of Registry of the ship.
Registration Number	Enter <b>Registration Number</b> of the ship.
Number of Hull Units	Enter <b>Number of Hull Units</b> of the ship.
Number of Vessel Decks	Enter Number of Vessel Decks of the ship.
Manufactured Date	Click Select Date and specify Manufactured Date.
Manufacturer Name	Enter Manufacturer Name of the ship.
State Or Territory Vessel Operates In	Enter State Or Territory Vessel Operates In of the ship.
Motor Number	Enter Motor Number of the ship.
Twenty Foot Equivalent	Enter Twenty Foot Equivalent of the ship.
Water Vessel License Number	Enter Water Vessel License Number of the ship.
License Details	Enter License Details of the ship.
Water Vessel Description	Enter Water Vessel Description of the ship.

Table 4-25 (Cont.) Ship Details

# Ship Dimensions

Figure 4-51	Configure -	- Ship	Dimensions
-------------	-------------	--------	------------

figure				
	Ship			
teral Insurance				
tion	> Ship Details			
teral Summary	✓ Ship Dimensions			
	Dimension Unit	Water Vessel Length	Water Vessel Beam	
	Feet 👻	7	6	
	Water Vessel Height	Displacement Unit	Water Vessel Displacement	
	7	Tons 👻	7	
	> Ship Tonnage			

For information on fields in the **Configure - Ship Dimensions** screen, refer the below table.



Fields/ Icons	Descriptions
Dimension Unit	Select unit for ship dimension from <b>Dimension Unit</b> drop-down list. The options available are: <ul> <li>Feet</li> <li>Meters</li> </ul>
Water Vessel Length	Specify Water Vessel Length of ship in selected unit.
Water Vessel Beam	Specify Water Vessel Beam (width) of ship in selected unit.
Water Vessel Height	Specify Water Vessel Height of ship in selected unit.
Displacement Unit	Select unit for ship weight from <b>Displacement Unit</b> drop-down list. The options available are: <ul> <li>Tons</li> <li>Metric Tons</li> </ul>
Water Vessel Displacement	Specify Water Vessel Displacement in selected unit.

 Table 4-26
 Configure - Ship Dimensions

Ship Tonnage

Figure 4-52 Ship Tonnage

	Ship			
	Slip			
al Insurance	> Ship Details			
on				
al Summary	> Ship Dimensions			
	✓ Ship Tonnage			
	Water Vessel Size	Deadweight Tonnage	Gross Register Tonnage	
	Panamax -	3	2	
	Water Vessel Tonnage	Net Registered Tonnage		
	2	3		

**1.** Select **Water Vessel Size** of the Ship.

The options available are:

- Aframax
- Capesize
- Chinamax
- Handymax
- Handysize



- Malaccamax
- Panamax
- Q-Max
- Seawaymax
- Suezmax
- 2. Specify the following details of the ship.
  - Deadweight Tonnage
  - Gross Registered Tonnage
  - Water Vessel Tonnage
  - Net Registered Tonnage
- 3. Click Next. The Collateral Insurance page is displayed.

## **Collateral Insurance**

In this page, you can capture insurance details of the collateral

#### Figure 4-53 Collateral Insurance

Configure		
⊘ Ship	Collateral Insurance	
Collateral Insurance	+	
Valuation	No items to display.	
Collateral Summary		
		Back

4. To add insurance details, click +. The following window is displayed.



nsurance Name	Insurance Number	Insurance Owner
Contract Insurance	456789	First Bank
nsurance Type	Policy Name	Start Date
Asset Insurance	Contract Policy	April 16, 2023
nd Date	Revision Date	Notice Days
April 19, 2023	April 30, 2023	10 ~ ^
isurance Currency	Insurance Amount	Grace Days
USD Q	\$10,000,000.00	10 ~ ^
isurance Code	Policy Assigned To Bank	Date
4567	Yes 👻	April 16, 2023
Insurance Premium Details     Remarks		

#### Figure 4-54 Collateral Details

#### **Insurance Basic Details**

- 5. Specify the insurance following details in respective fields:
  - Insurance Name
  - Insurance Number
  - Insurance Owner
  - Policy Name

For information on fields in the **Insurance Basic Details** screen, refer the table below.

 Table 4-27
 Insurance Basic Details

Fields/ Icons	Description	
Insurance Type	<ul> <li>Select Insurance Type from the drop-down list. The options available are:</li> <li>Asset Insurance</li> <li>Borrower Insurance</li> <li>Corporate Insurance</li> <li>Life Insurance</li> </ul>	
Start Date	Click Calendar icon and select the insurance Start Date.	
End Date	Click Calendar icon and select the insurance End Date.	
Revision Date	Click Calendar icon and select the insurance Revision Date.	
Notice Days	Specify Notice Days for insurance premium payment.	
Insurance Currency	Search and Select Insurance Currency.	
Insurance Amount	Specify <b>Insurance Amount</b> in selected insurance currency.	
Grace Days	Specify Grace Days for making insurance premium payment.	
Insurance Code	Enter Insurance Code.	



Fields/ Icons	Description
Policy Assigned To Bank	Specify if the policy is assigned to your bank by selecting required option from the <b>Policy Assigned To Bank</b> drop-down list. The options are: • Yes • No
Date	Click Calendar icon and select Date.

 Table 4-27
 (Cont.) Insurance Basic Details

#### **Insurance Premium Details**

Insurance Premium Details screen.

#### Figure 4-55 Insurance Premium Details

✓ Insurance Premium Details				
Premium Frequency	Premium Currency		Premium Amount	
Monthly -	INR	Q	₹90,00	0.00
Premium End Date	Premium Status		Cover Date	
April 16, 2023	Inforce	•	April 19, 2023	t i i i i i i i i i i i i i i i i i i i
Coverage				

For information on fields in the **Insurance Premium Details** screen, refer the table below.

#### Table 4-28 Insurance Premium Details

Fields/ Icons	Description	
Premium Frequency	Select Premium Frequency from the drop-down list.	
Premium Currency	Click <b>Search</b> icon in <b>Premium Currency</b> field and select the currency in which insurance premium is paid.	
Premium Amount	Specify Premium Amount in selected premium currency.	
Premium End Date.	Click Calendar icon and select Premium End Date.	
Premium Status	<ul> <li>Select Premium Status from the drop-down list. The options available are:</li> <li>Inforce</li> <li>Lapsed</li> <li>Paidup</li> </ul>	
Cover Date	Click Calendar icon and select Cover Date.	
Coverage	Enter <b>Coverage</b> details.	
Remarks	Enter <b>Remarks</b> about the insurance, if any.	
Add	Click Add to add the insurance.	

6. Click + icon. The insurance details are added and displayed as shown below:



onfigure					
Ship	Collateral Insurance				
Collateral Insurance	+				
Valuation					
Collateral Summary	Policy Number Insurance Curr	: 456789 ency: USD	Policy Name: Contract Policy Insurance Amount: \$10,000,000.00	Insurance Name: Contract Insurance	:

#### Figure 4-56 Collateral Insurance

For field level information refer the table below.

Table 4-29	<b>Collateral Insurance</b>
------------	-----------------------------

Fields/ Icons	Description
Edit	To modify the insurance details, select the record and click <b>Edit</b> on <b>Action</b> button.
View	To view the added insurance details, select the record and click <b>View</b> on <b>Action</b> button.
Delete	To delete the insurance details, select the record and click <b>Delete</b> on <b>Action</b> button.

7. Click Next. The Valuation page is displayed.

#### <u>Valuation</u>

Update the monetary value that can be attributed to the collateral in the **Valuation** page.

Figure 4-57 Valuation

Configure		×
Ship	Valuation	
<ul> <li>Collateral Insurance</li> </ul>	+	
Valuation	No items to display.	
Collateral Summary	Page 1 (0 of 0 items)  < ∢ 1 → >	
		Back



Click + icon. The following window is displayed.

ternal Valuation Det	tails		
Agency		Valuation Type	
HTW001	Q	Financial Statement (BS)	
/aluation Date		Valuation Frequency	
September 30, 2019	Ē	Half Yearly 👻	
aluation Expiry Date		Valuation Amount	
April 26, 2023	iii (	INR ▼ ₹50,000.00	
stimated Age Of Asset		Estimated Life Span Of Asset	
20		10	
✓ Remarks			
aluer Remarks			
			Cancel Clear P

Figure 4-58 External Valuation Details

For field level information refer the table below.

Table 4-30 External Valuation Deta	ils
------------------------------------	-----

Fields/ Icons	Description
Agency	Search and select Agency which valuated the collateral.
Valuation Type	Select Valuation Type from the drop-down list.
Valuation Date	Click Calendar icon and select Valuation Date.
Valuation Frequency	Select Valuation Frequency from the drop-down list.
Valuation Expiry Date	Click Calendar icon and select Valuation Expiry Date.
Valuation Amount	Specify Valuation Amount in selected valuation currency.
Estimated Age of Asset	Specify Estimated Age of Asset.
Estimated Life Span of Asset	Specify Estimated Life Span of Asset.
Remarks	Enter <b>Remarks</b> , if any.
Valuer Remarks	Enter Valuer Remarks, if any.
Add	Click <b>Add</b> . The collateral valuation details are added and displayed in the <b>Valuation</b> page.

8. Click Next. The Collateral Summary page is displayed.

#### **Collateral Summary**

The collateral summary provides an overview of collateral based on the information added in previous pages.



G	illateral Summary										
E	図 Customer ID 国 Application ID 230604190 APP23606128 令 Current Status Active		0 🖪 Documents 0			Collateral Ty Ship	pe	Collateral Cate COMMERCIAL	Collateral Category     COMMERCIAL VESSEL     -		
					Show P	More 🔻					
	SI Collateral	hip ₹500K Collateral Value	1		tharge 100 Available %	0 0 Proposed Complie		0 Breached	NA Activ		
L	inked Facilities Deta	ked Facilities Details			Ownership				Configured Stage Status		
		DX				• 0F555		n Opinion tion tion	In Progress In Progress In Progress In Progress In Progress		

#### Figure 4-59 Collateral Summary

For field level information refer the table below

#### Table 4-31Collateral Summary

Fields/ Icons	Description
Submit	View the Collateral Summary and click <b>Submit</b> . Collateral record is added and displayed in the <b>Collateral Details</b> page.
View/Edit/ Delete	To View, Edit or Delete the collateral details, click <b>Down Arrow</b> in the corresponding record and select the required option.
Next	Click <b>Next</b> in the <b>Collateral Details</b> page. The <b>Collateral Facility Linkage</b> page appears.

## 4.8 Collateral Facility Linkage

This page displays the list of facilities with which the collateral is linked. During collateral creation, this page will be empty as there is no association between the collateral and facilities. Click **Next** in the **Collateral** screen, **Collateral Facility Linkage** screen is displayed.



#### Figure 4-60 Basic Details

Basic D	)etails									
		(1)		<b>⊘</b>			6		(4)	
		Basic Details		Collateral Deta	ils	Collateral	Facility Linkage		Comments	
> co	ollateral	facility lin	ikage							
Type t	to filter		+							
	Facility ID	Line code	Facility description	Facility Currency	Facility amount	Collateral value	Amount basis	Linked percentage	Linked amount	Order number
No dat	ta to display.									
Page	1		of 0 (1-0 of 0 items)	K ↔ > 31						
										Back Next

For field level information refer the table below.

#### Table 4-32 Basic Details

Fields/ Icons	Description
Type to filter	To filter the required facility-collateral linkage record, type the parameter in <b>Type to filter</b> text box.
Next	Click Next. The Comments page appears.

# 4.9 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.

	1 Basic Detail	s			Co	llateral De	ails			Co		or acility Liv	nkage					O Commen	ts	
5 0	В	I ⊻	Ŧ	A - size -	~	EB	Э	E	Ð	≡	I	H1	H2	69	60	Ħ	臣	P	т	>
Collateral De	tails Entered S	Successfully																		
																				5

#### Figure 4-61 Comments



For information on fields in the **Comments** screen, refer the table below.

Fields/ Icons	Description
Comment	Enter the necessary comments in the text box and click <b>Save &amp; Close</b> . The collateral records are listed in <b>Collateral</b> data segment.
Back	Click Back to go to previous screen.



# 5 <u>Proposal Evaluation</u>

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 party.

## 5.1 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> <li>View the party summary <ul> <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> <li>Perform the Quantitative Analysis         <ul> <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> <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 inforequired</li> </ul>

To perform **Credit Evaluation** for the proposal, perform the following steps:

**1.** In OBCFPM, navigate to **Tasks > Free Tasks**.

The Free Task screen is displayed.

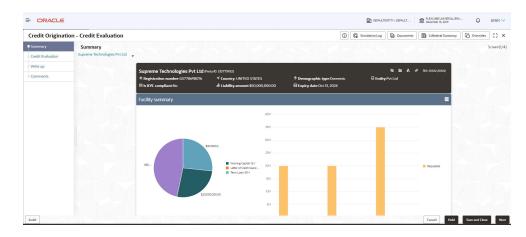


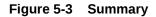
Figure	5-1	Free	Task
--------	-----	------	------

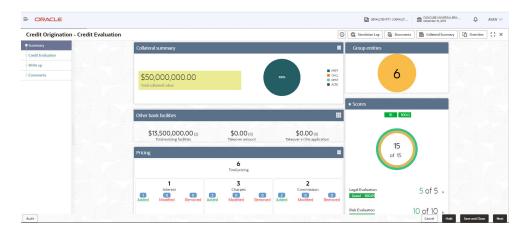
Menu Item Search Q	Fre	e Tasks									
< Corporate	C	Q         Refresh         %**         Acquire         Big         Flow Diagram									
		Acquire and Edit	Priority 🗘	Process Name 🛛 🗘	Process Reference Number 🛛 🗘	Application Number 💲	Stage 0	Application Date 😋	Branch		
		Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEX		
		Acquire and Edit		Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000		
CP Review		Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEX		
Facility Closure		Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLE)		
		Acquire and Edit		Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000		
		Acquire and Edit		Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000		
		Acquire and Edit		Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000		
		Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend	23-07-03	000		
		Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000		
		Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEX		
	Sur.	age 1			56 items)  < ∢ 1 2 3	5 4 5 22 🖡					

2. Acquire & Edit the required Credit Evaluation task. The Credit Origination - Credit Evaluation page summarizing the proposal appears.

Figure 5-2 Summary









Credit Origination - Credit	valuation						0	G Simulation Log	Documents	Collateral Summary	0verrides	:: ×		
Summary		J		1				Good 100.09						
Credit Evaluation	Covenants	Covenants 🔳 1			Terms & conditions 🛛 🔳									
Write up		1		1		5		Groupwise exposure details						
Comments	Т	otal Covenants			Total ter	ms & conditions								
	0 0 Entity Wise Facility W	0 Financial	0 Non	O Grany	5 Facility	O Pre disbuessensert	0 het debesserert	\$30,00						
				o Newly a	ddad		_							
	1 Newly added	· · ·			disburseme	nt 🚺 Post disb	ursement							
	1 Financial	0 Non Fina	ncial	0 Met	0 Met 0 Pre disbursement 0 Post disbursement									
	0 Met <b>D</b> Financial				Breached				00.00					
	Breached			0 Pre disbursement 0 Post disbursement										
	O Breached Financial	0 Non Fina	ncial											
	Financial profile					Ŀ	: View all							
	Show results for Previous 3	years	•					Symphony Ltd	Josh Tech Pvt Ltd	Future Holdings				
	Category	FY2018-2019	Variance %	FY2017-2018	Variance %	FY2016-2017	Variance %	Connected partie	s					
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%		- ility amount cont	ribution				
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%	01035100	anty official contraction					

#### Figure 5-4 Summary



Credit Origination - Credit Ev	aluation						O	G Simulation Log Documents Collateral Summ	ary 📋 Overrides ;	; >
Summary	0 Breached Financial	0 Non Fina	ancial							
Credit Evaluation	Financial profile			1		1.	View all			
Write up	Prinancial profile					E	view all	Symphony Ltd 📕 Josh Tech Pyt Ltd 📕 Future Holdings		
Comments	Show results for Previous 3	years	•					Shiphery Co. Southeast (Co. Construction)		
	Category	FY2018-2019	Variance %	FY2017-2018	Variance %	FY2016-2017	Variance %	Connected parties		
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%	Gross facility amount contribution		
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%	Gloss facility amount contribution		
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%			
	Other Long Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49,44%	\$44,500,000.00	0%			
							_			
	Projections					Ł	View all			
	Show results for Next 3 year	rs	•					\$75.00M		
	Category	FY2019-2020	Variance %	FY2020-2021	Variance %	FY2021-2022	Variance %	3/3.004		
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%			
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%			
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%			
	Other Long Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%			

**3.** To view the sector and industry information, click the Industry icon in **Party information** section.

The Industry Details window is displayed.



ectors	Industry group	Industries	Sub-Industries
nergy	Energy	Energy Equipment	Oil Drilling

Figure 5-6 Industry Details

Table 5-1 Industry Details

Fields/ Icons	Description
Close	Click Close to exit the Industry Details window.

To view the overview of the party, click the **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

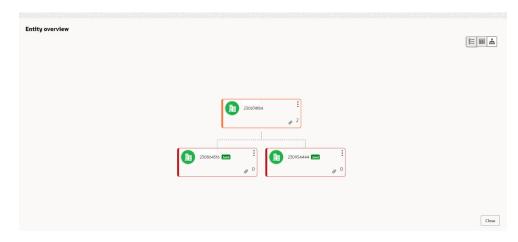


Figure 5-7 Entity Overview

4. Click Allowed Customers For This Liability icon in the Party Information section, to view party's linked to the liability information.

The Allowed Customers For This Liability window appears.

mmary redit Evaluation	Summary OFSS						Scre
mments		Party information E Customer name: OFSS ✓ Country:INDIA E Share holders: 0	(230954427) # Registration number:SIMON12345 El Contractors: 0	ම Demographic type:Domesti ඒ Liability am ඞ් Guara	c ount:\$90,000,000.00	별 법 문 수 Allowed Custome - Allowed Custome Entity:Proprietorship 은 Is KYC compliant.N 會 Bankers: 0	
		Facility summary		гок			•
				100К			
			Loon Line-LOAMUA-1	80K			Requested
				40K			

#### Figure 5-8 Allowed Customers For This Liability

Figure 5-9 Allowed Customers For This Liability

Allowed party id	Customer name	Customer number	
No data to display.			
Page 1 (0 of 0 items)			

- 5. Click Close, if you want to exit the Allowed Customers for this liability window.
- 6. Click Linked to other liabilities icon in the Party Information section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.



ummary	Summary					Scree
redit Evaluation	0133				_	
omments		Party information			월 🖿 유 🔗 📕 _ Linked to c	ther liabilities
		Customer name: OFSS Country:INDIA	(230934427) # Registration number:SIMON12345	Demographic type:Domestic	Entity:Proprietorship	h
		E Share holders: 0	Contractors: 0	El Guarantors: 0	會 Bankers: 0	
		Facility summary				
				120K		
				100K		
				JOK .		
				80K		
			Loen Line-LOANLN-1	60K		Requested
			LOW DIVE-CORNEN-1			
				40K		

#### Figure 5-10 Linked to other liabilities



	Customer name	Liability number	
No data to display.			
Page 1 (0 of 0 items)			

- 7. Click Close, if you want to exit the Linked to other liabilities window.
- 8. Click Layout icon at the top right corner, to change the layout of the Entity Overview. The Layout window is displayed.

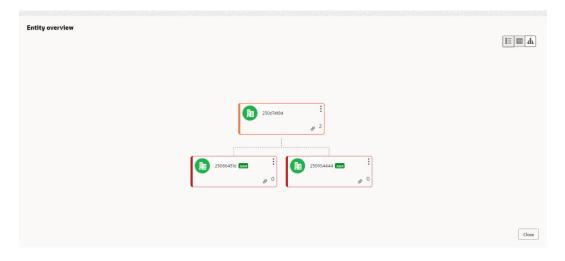
Figure 5-12 Layout

8=	围	ĥ
<u> </u>		000

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



#### Figure 5-13 Entity Overview



For field level information refer the table below.

#### Table 5-2 Entity Overview

Fields/ Icons	Description					
Close	Click <b>Close</b> to exit the <b>Entity Overview</b> window. In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.					
Count Numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective coun numbers.					
Terms & Conditions	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 Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.					
Financial Profile and Projections	To view the Financial Profile and <b>Projections</b> for five years, select <b>Previous 5 years</b> option from the <b>Show results for</b> drop-down list.					
Detailed Financial Profile and Projection	To view detailed information about the <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.					

Click **Next** in the **Entity overview Layout** screen. The **Credit Evaluation** screen is displayed.



Credit Origination	n - Credit Evaluation	(i) 🕼 Sim	ulation Log Documents	Collateral Summary	Overrides 🛛 🖓 Pi	ipeline Analysis
Summary	Credit Evaluation					Screen(2/
Credit Evaluation	0	uantitative Analysis			Qualitative Analysis	
	Account conduct	000	Peer analysis	°,	Financial Analysis	000
	0 0 Current Loan	0 Saving	55	5	5	

#### Figure 5-14 Credit 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
- **10.** To edit **Account Conduct** in **Quantitative Analysis**, click **Edit** in **Account Conduct** Action button.

Account Conduct page is displayed.

Credit Originati	on - Credit Evaluation	Collate     Collate	eral Summary
Summary	Credit Evaluation		Screen(2/
Credit Evaluation	Qu	antitative Analysis	Qualitative Analysis
	Account conduct	Peer analysis	Financial Analysis
1	0 Loan Current Loan	O Savin E Comments	0
	M		

#### Figure 5-15 Account Conduct

Click + in Working Capital Accounts screen to add new working capital account. New Working Capital Accounts screen is displayed.

io items to display.														ting capital accou		rview	<ul> <li>Account overv</li> </ul>
+ No items to display. Page 1 (0 of 0 items)  < ∢ 1 → >																	
Comment														×I	< 1 →		age 1 (0 of 0
∽ ~ B I ⊻ ∓ A .sze. ▼ E E E E E E ⊟ ⊟ H1 H2 ∞ ∞ ⊞ ⊞ ⊡ ¶	$T_{k} = T^{k}$	Я	 ÷	$\blacksquare$	Gυ	6-0	H2	H1	i	EE	Э	Ξ	~ E	A - size -	2 Ŧ 🖊	B I ⊻	5 9 6

Figure 5-16 Account Conduct - Working Capital Accounts

Figure 5-17 Account Conduct - New Working Capital Accounts

Product type	Account Number	Currency	Sanctioned amount
Şelect product type  ▼		Q	•
Required	Required	Required	
Sanctioned date	Limit expiry in months	Rate of interest	Current utilization
	×	× •	•
Required			
Account classification	Overdue days	No of excesses in the past ó months	Utilization in the past 6 months
Select account classification 🔹	~ ^	× •	× ^
Required			
Tenor (in Months)	Maturity date	Repayment frequency	Repayment amount
~ ^	i i i i i i i i i i i i i i i i i i i	Select repayment frequency 🔹	•
	Required	Required	

For field level information refer the table below.

 Table 5-3
 Account Conduct- New Working Capital Accounts

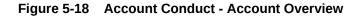
Fields/ Icons	Description						
Product Type	Select Product Type from drop-down list.						
Account Number	Enter Account Number for new working capital account.						
Currency	Search and select Currency.						
Sanctioned Amount	Enter Sanctioned Amount.						
Sanctioned Date	Date Select Sanctioned Date from Calendar icon.						
Limit Expiry in Months	Enter Limit Expiry in Months. Select Decrement and Increment drop-down list option on right to decrease or increase the limit expiry.						
Rate of Interest	Enter <b>Rate of Interest</b> . Select <b>Decrement</b> and <b>Increment</b> drop- down list option on right to decrease or increase the rate of interest.						

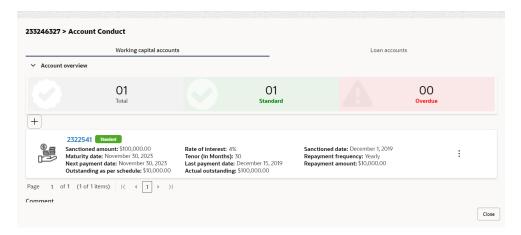


Fields/ Icons	Description						
Current Utilization	Enter Current Utilization.						
Account Classification	Select Account Classification from drop-down list.						
Overdue Days	Enter <b>Overdue Days</b> . Select <b>Decrement</b> and <b>Increment</b> drop- down list option on right to decrease or increase the overdue days.						
No of excesses in the past 6 months	Enter <b>No of excesses in the past 6 months</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to decrease or increase the No of excesses in the past 6 months.						
Ultilization in the past 6 monthsEnter Ultilization in the past 6 months. Select Decrement Increment drop-down list option on right to decrease or increase the ultilization in the past 6 months.							
Tenor (in months)	Enter <b>Tenor (in months)</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to decrease or increase the tenor.						
Maturity Date	Select Maturity Date from Calendar icon.						
Repayment Frequency	Select Repayment Frequency from drop-down list.						
Repayment Amount	Enter Repayment Amount.						
Outstanding as per schedule	Enter Outstanding as per schedule.						
Actual outstanding	Enter Actual outstanding.						
Discrepancy	Enable <b>Discrepancy</b> .						
Last Payment Date	Enter Last Payment Date from drop-down list.						

#### Table 5-3 (Cont.) Account Conduct- New Working Capital Accounts

Click **Save**. Working Captial Accounts details are dispalyed in **Account Overview** screen.





Click + in Loan Accounts screen to add new loan account.

New Loan Account screen is displayed.



233246327 > Account	Conduct														
	Worki	ng capital accounts							Lo	an acco	unts				
> Account overview															
+															
No items to display.															
Page 1 (0 of 0 items)	< ∢ [1	I > >													
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Enter text here															
															Clo

Figure 5-19 Account Conduct - Loan Accounts



n account number	Currency	Sanctioned amount	Sanctioned date
	٩	•	<b></b>
Requ	ired Require	ed	Required
nor (in Months)	Maturity date	Rate of interest	Repayment frequency
~ /	<ul> <li>E</li> </ul>		Select repayment frequency 🔹
	Require	ed	Required
payment amount	Outstanding as per schedule	Actual outstanding	Discrepancy
•	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	
st payment date	Next payment date	Account classification	Overdue days
[		Select account classification	~ ^
Requ	ired Require	ed Required	

For field level information refer the table below.

 Table 5-4
 Account Conduct - New Loan Account

Fields/ Icons	Description						
Loan Account Number	Enter Loan Account Number for new loan account.						
Currency	Search and select Currency.						
Sanctioned Amount	Enter Sanctioned Amount.						
Sanctioned Date	Select Sanctioned Date from Calendar icon.						
Tenor (in months)	Enter <b>Tenor (in months)</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to decrease or increase the tenor.						
Maturity Date	Select Maturity Date from Calendar icon.						
Rate of Interest	Enter <b>Rate of Interest</b> . Select <b>Decrement</b> and <b>Increment</b> drop- down list option on right to decrease or increase the rate of interest.						



Fields/ Icons	Description
Repayment Frequency	Select Repayment Frequency from drop-down list.
Repayment Amount	Enter Repayment Amount.
Outstanding as per schedule	Enter Outstanding as per schedule.
Actual outstanding	Enter Actual outstanding.
Discrepancy	Enable <b>Discrepancy</b> .
Last Payment Date	Enter Last Payment Date from drop-down list.
Next Payment Date	Enter Next Payment Date from drop-down list.
Account Classification	Select Account Classification from drop-down list.
Overdue Days	Enter <b>Overdue Days</b> . Select <b>Decrement</b> and <b>Increment</b> drop- down list option on right to decrease or increase the overdue days.

#### Table 5-4 (Cont.) Account Conduct - New Loan Account

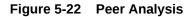
Click **Save**. Loan Accounts details are dispalyed in **Account Overview** screen.

Figure 5-21 Account Conduct - Account Overview

		Working ca	apital accounts								Lo	an accoun	ts			
> Accoun	t overview															
+																
_	2344423 Sta	ndard														
	Sanctioned amo		00.00	Tenor (in	Months):	30					\$1,000.					
ř	Rate of interest: Sanctioned date		2019	Repayme Next payr			)23				schedule \$100,00	e: \$10,000. 10.00	00		:	
	Maturity date: N			Last payn				7101010	outou	Б	4100,00					
age 1	of 1 (1 of 1 items	< -∢	1 > >													
omment			A	~	E 8	3			=	=	H1	H2 (	90 GO	Ŧ	<b>€</b> →	>
omment	BI	ΨŦ	A - size -	~												

**11.** To edit **Peer Analysis** in **Quantitative Analysis**, click **Edit** in **Peer Analysis** Action button.

Peer Analysis page is displayed.



Period	Quarter	Select Customer
Score )		
Ratio 🗘	Benchmark 🗘	Value 🗘
No data to display.		
Comment		
∽	- size - 🗸 📕 📕 🔳 🔳	Ē   H1 H2 ↔ · >
Enter text here		



Enter/select the following details to view or edit the details.

- Period
- Quarter
- Select Customer
- Comment



**12.** To edit **Financial Analysis** in **Quantitative Analysis**, click **Edit** in **Financial Analysis** Action button.

Financial Analysis page is displayed.

#### Figure 5-23 Financial Analysis

Period	Quarter								
FY2018-2019 👻	AN	•							55
iquidity									
Ratio 🗘	Benci 🗘	Value 🗘	Varia 🗘	% Varia 🗘	Trend 🗧 🗘	Peer ai 🗘	Fac 🗘	Sco 🗘	Comment 0
Quick Ratio	2	0.5	-1.499	-74.95%				20	
Working Capital Ratio	2	2.67	0.673	33.65%				35	
Working Capital Ratio	2	2.67	0.673	33.65%				35	

Enter/Select Period and Quarter, the following Liquidity details are displayed.

- Ratio
- Benchmark
- Value
- Variable
- % Variable
- Score

#### Note:

The scores generated for each ratio contributes to the overall Quantitative analysis score generation.



**13.** Click **Qualitative Analysis** tab. The **Qualitative Analysis** page is displayed.

Credit Origination - Credit Evaluation 🔘 🕼 Simulation Log 🕒 Documents 📳 Collateral Summary 🗄 Overrides 🛛 🍸 Pipeline Analysis 📫 🗙 Credit Evaluation PSM Local Pvt Ltd Quantitative Analysis Qualitative Analysis Global economic analysis Sector analysis Domestic economic analysis Evaluate Evaluate Creditor analysis Other analysis Debtor analysis Evaluate Evaluate Evaluate

Figure 5-24 Credit Evaluation

For field level information refer the table below.

Fields/ Icons	Description
Qualitative Analysis	<ul> <li>To perform Qualitative Analysis, click Qualitative Analysis in Credit Evaluation section. Qualitative Analysis window appears with following analysis.</li> <li>Sector analysis</li> <li>Domestic economic analysis</li> <li>Global economic analysis</li> <li>Other analysis</li> <li>Creditor analysis</li> <li>Debtor analysis</li> <li>Click Evaluate in respective analysis section and answer all the questions.</li> </ul>
Close	Perform the analysis and click Close.
Edit	To perform the analysis again, click <b>Edit</b> .
Comment	To capture comments for the analysis, click <b>Comment</b> .

Table 5-5 Credit Evaluation

After performing the qualitative analysis for both the party and its connected parties.

Click **Next** in the Credit Evaluation page. The **Comments** page is displayed.



Credit Originati	on - Credit Evaluation	0	₿ s	imulation	Log	D Do	cuments	Ð	Collate	ral Sumr	nary	<u>ت</u>	werrides	A	Pipeline Analysis	;; ×
Summary	Comments															Screen(3/
Credit Evaluation		Æ	E			Н1	H2	00	90	Ħ	南		q	т.	т*	
Comments	Enter text here										H					
																Post
	No items to display.															
														-		
Audit										Ca	incel	Hole		lack	Save & Close	Submit

#### Figure 5-25 Comments

For field level information refer the table below.

#### Table 5-6 Comments

Fields/ Icons	Description
Comments	Enter the overall <b>Comments</b> for the credit evaluation and click <b>Post</b> . Comment is posted below the <b>Comments</b> box.

#### 14. Click Submit.

The **Policy Exception** window is displayed.

#### Figure 5-26 Policy Exception

	00 <sub>Total</sub>		00 <sub>Met</sub>		00 Breached
Charge	Interest		Commission	Produc	ct
CO Total		CO Total	🤣 📀	0 tal	CO Total
00 👁 Met	00 💿	Met	00 👁 Met	00	오 Met
OO Initiated OO Not In OO Approved OO Reject OO Deferred	itiated 00 mitiate ed 00 Approv 00 Deferre	d 00 Not Initiated ed 00 Rejected	00 A Breached 00 Initiated 00 00 Approved 0 00 Deferred	Not Initiated 00 Ini	pproved 00 Rejected
Terms And Conditions	Covenant	t			
CO Total		CO Total			
00 👁 Met	00 💿	Met	_		
OO Initiated OO Not In OO Approved OO Reject OO Deferred	itiated oo initiate ed oo Approv oo Deferre	d 00 Not Initiated ed 00 Rejected			



By default, **Policy Exceptions** are displayed for both the party and its child party. For field level information refer the table below.

Table 5-7Policy Exception

Fields/ Icons	Description
Party details	To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
Next	Click Next, the Business screen is displayed.

**15.** Click the **Business** data segment.

Figure	5-27	Business
1 Igaic	5 21	Dasiness

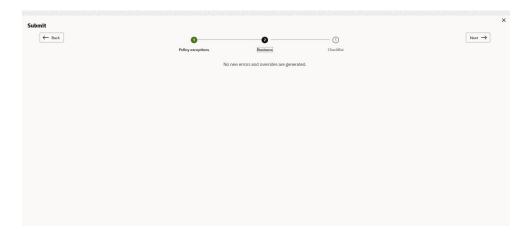


Table 5-8 Business

Fields/ Icons	Description
Next	Click <b>Next</b> , the <b>Checklist</b> screen is displayed.

**16.** Click the **Checklist** data segment.

Figure 5-28 Checklist

ubmit					
$\leftarrow$ Back		0	0		Next →
		Policy exceptions	Business	Checklist	
	No items to display.				
	Page 1 (0 of 0 items)  <	< 1 → >			
					Outcome
					Sub



Table 5-9 Checklist

Fields/ Icons	Description
Outcome	Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select <b>Outcome</b> as <b>Additional Info</b> .
Submit	Click Submit.

#### Note:

For information on Write up data segment, refer Write Up section.

# 5.2 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> <li>View the party summary.         <ul> <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> <li>Complete the Legal Evaluation. <ul> <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:

**1.** In **OBCFPM**, navigate to **Tasks > Free Tasks**.

The Free Task page is displayed.

Menu Item Search Q	Free Tasks										
< Corporate	C Retrest 0/2* Acquire By Flow Diagram										
	Acquire	nd Edit Priority	y 🔅 Process Name 😋	Process Reference Number 💲	Application Number 🔅	Stage 😂	Application Date 💲	Branch			
	Acquire	nd Edit Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEX			
	Acquire	nd Edit	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000			
CP Review	Acquire	nd Edit Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLE>			
acility Closure	Acquire	nd Edit Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLE)			
	Acquire	nd Edit	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000			
	Acquire	nd Edit	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000			
Simplified Credit Amendment	Acquire	nd Edit	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000			
	Acquire	nd Edit High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend	23-07-03	000			
	Acquire	nd Edit Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000			
	Acquire	nd Edit Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEX			
	Page 1		of 22 (1 - 20 of 4	36 items)  < ∢ 1 2 3	5 4 5 22 🖡	Ж					

Figure 5-29 Free Task



2. Acquire & Edit the required Legal Evaluation task. The Credit Origination - Legal Evaluation page summarizing the proposal appears.

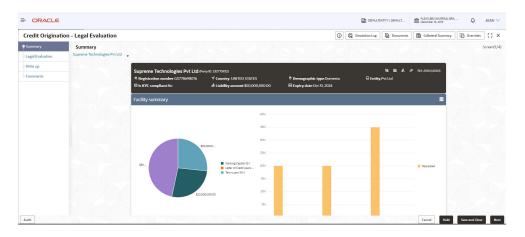
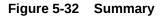


Figure 5-30 Summary

#### Figure 5-31 Summary

Credit Origination - Legal Ev	luation	٥	🕞 Simulation Log 🕒 Documents 🔛 Collateral Su	mmary 🔯 Overrides 📫
Summary	Collateral summary	=	Group entities	
Legal Evaluation Write up Comments	\$50,000,000.00 Total collisional value	1005 F FFT C CL	6	
	Other bank facilities		★ Scores	
	\$13,500,000.00 (z) Total existing facilities \$0.00 (r) Takeover amo Pricing		15 of 15	
	6 Total pricing			
	1 3 Interest Added Modified Removed Added Modified	Commission Removed Added Modified Removed	Legal Evaluation 5 of 5 .	



Credit Origination - Legal Eva	luation						G	G Simulation Log	Documents	Collateral Summary	Overrides	::>
Summary Legal Evaluation	Covenants	<u>.</u>	=	Terms & conc	ditions			Good 100.09	un dataile			
Write up Comments	Te	1 tal Covenants			Total ter	5 ms & conditions		Groupwise expos				
	0 0 Entity Wise Facility Wi		0 Non Financial	0 Draty	5 radity	O Pre-dativenement	0 er debenerer	\$30,00				
	Newly added			0 Newly a	dded e disburseme	nt 🚺 Post disb	rsement		105	000.00		
	0 Met	0 Non Final	ncial	0 Met	e disburseme	nt 🕕 Post disb	irsement					
	- U Financial	0 Non Fina	ncial	0 Breache	d disburseme	nt 🕕 Post disb	irsement	\$300.0	00.00			
	0 Breached 0 Financial Financial profile	0 Non Fina	ncial		_	1.	View all					
	Show results for Previous 3	years	•			E	VIEW dil	Symphony Ltd	Josh Tech Pvt Lad	E Future Holdings		
	Category	FY2018-2019	Variance %	FY2017-2018	Variance %	FY2016-2017	Variance %	Connected partie	5			
	Share Capital Reserves and surplus			\$31,000,000.00 \$780,400,000.00	16.13%	\$25,000,000.00 \$642,400,000.00	24%	Gross fac	iliity amount cont	ribution		
Audit	Charadaddaris Easter	\$904 400 000 00		\$911 400 000 00	0.475/		21000			Cancel Hold	Save and Close	



Credit Origination - Legal E	aluation							(i)	G Simulation Log	Documents	Collateral Summary	0verrides	:: >
• Summary		eached Financial	0 Non Fin	ancial									
Legal Evaluation													
Write up	Financia	al profile					Ł	View all	-	Josh Tech Pvt Ltd			
Comments	Show result	for Previous 3 y	years	•					Symphony Ltd	Josh lech Pvt Lto	Future Holdings		
	Category		FY2018-2019	Variance %	FY2017-2018	Variance %	FY2016-2017	Variance %	Connected parties				
	Share Cap	ital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%		lity amount contri	huting		
	Reserves a	ind surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%	GIUSS Taci	iity amount contri	bution		
	Sharehold	er's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%					
	Other Lon	g Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%					
	Projecti	ons					Ŀ	View all					
	Show resul	ts for Next 3 yea	rs	•						\$75.00M			
	Category		FY2019-2020	Variance %	FY2020-2021	Variance %	FY2021-2022	Variance %					
	Share Ca	pital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%					
	Reserves	and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%					
	Sharehol	der's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%					
	Other Los	ng Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%					

Figure 5-33 Summary

**3.** To view the sector and industry information, click **Industry** icon in **Party Information** section.

The **Industry Details** window is displayed.

#### Figure 5-34 Industry Details

Industry details				
Sectors	Industry group	Industries	Sub-Industries	
Energy	Energy	Energy Equipment	Oil Drilling	
			Close	

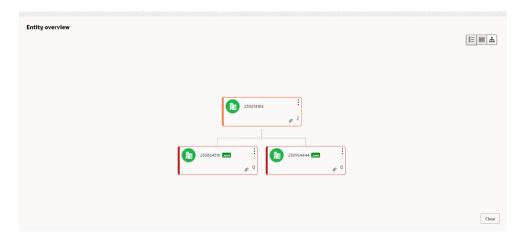
#### Table 5-10 Industry Details

Fields/ Icons	Description
Close	Click Close, to exit the Industry Details window.

To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

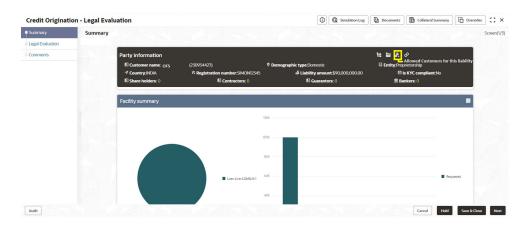






4. Click Allowed Customers For This Liability icon in the Party Information section, to view party's linked to the liability information.

The Allowed Customers For This Liability window appears.



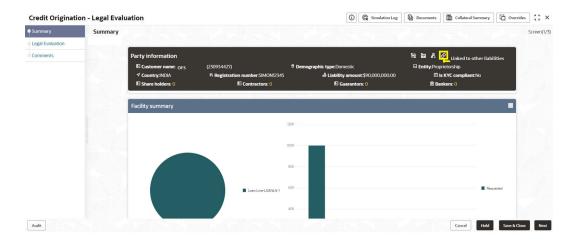
#### Figure 5-36 Allowed Customers For This Liability

Allowed party id	Customer name	Customer number	
No data to display.			
Page 1 (0 of 0 items)  <			

Figure 5-37 Allowed Customers For This Liability

- 5. Click Close, if you want to exit the Allowed Customers for this liability window.
- 6. Click Linked to other liabilities icon in the Party Information section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.



#### Figure 5-38 Linked to other liabilities

Figure 5-39 Linked to other liabilities

- 7. Click Close, if you want to exit the Linked to other liabilities window.
- 8. Click Layout icons at the top right corner, to change the layout of the Entity Overview. The Layout window is displayed.

Figure 5-40 Layout

	•
ē-	-
<b>-</b>	000
<u> </u>	000

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

Figure 5-41 Entity Overview

<b>9</b> 888	Party ID: 230754217 Organization type: CONG	Name: Type:	Demographic type:	:
010 888	Party ID: 230754222	Name:	Demographic type:	:
888	Organization type: SIND	Туре:		·
<b>0</b> 888	Party ID: 230754220	Name:	Demographic type:	:
සිසිසි	Organization type: SIND	Туре:		
01 888	Party ID: 230754219 Organization type: SIND	Name: Type:	Demographic type:	:
888	organization type. Sind	type.		
010 888	Party ID: 230754218 Organization type: SIND	Name: Type:	Demographic type:	:
۵۵۵	organization type. Sind	Type.		
<b>9</b> 888	Party ID: 230754221 Organization type: SIND	Name: Type:	Demographic type:	:
ෂිසිසි	organization type. Sinto	Type.		



Fields/ Icons	Description
Close	To exit <b>Entity Overview</b> window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Terms & Conditions	To change the layout of Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Terms & Conditions widgets in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile and Projections	To view <b>Financial Profile</b> and <b>Projections</b> for five years, select <b>Previous 5 years</b> option from the <b>Show results for</b> drop-down list.
Detailed Financial Profile and Projections	To view detailed information about the <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.

Table 5-11 Entity Overview

**10.** After reviewing the Summary, click **Next**.

The Legal Evaluation page is displayed.

#### Figure 5-42 Legal Evaluation

Credit Originati	ion - Legal Evaluation		(i) 🕞 Simulation Log	Documents	Collateral Summary	Overrides	;:×
Summary	Legal Evaluation						Screen(2/3)
Legal Evaluation							
Comments		230934427	00				
		Score					
		0					
Audit				Cane	el Hold Back	Save & Close	Next

In **Legal Evaluation** page, you can perform legal evaluation for both the party and its connected parties by using a questionnaire related to the evaluation.

**11**. To initiate the evaluation, click **Start**.

The **Questionnaire** window is displayed.



al score 0		Score
Operational Legal	1/1	
Is the entity legally valid	,	
O Yes		
O No		
Comment		
Continent		

Figure 5-43 Questionnaire

Table 5-12 Questions

Fields/ Icons	Description
Next Category	Select answers for the available questions and click <b>Next Category</b> .
Right arrow	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.
Save	Click <b>Save</b> . A score is generated and displayed for the sector based on each answer provided.

**Note:** The questions can be of multiple categories. For each question depending on the answer a score is generated.

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

Figure 5-44 Legal Evaluation

Credit Originati	on - Legal Evaluation		0	G Simulation Log	Documents	Collateral Summary	Overrides	;; ×
Summary	Legal Evaluation							Screen(2,
Legal Evaluation				0				
Comments		230934427		0				
		Score						
		5						
110W/ /////								
Audit					Can	cel Hold Back	Save & Close	Next

Click Next in the Legal Evaluation page. The Comments page is displayed.



Credit Originati	on - Legal Evaluation	0	GR	Simulatio	in Log	Ð	Documen	ts	Colla	steral Summ	ry 🖸 Ove	rrides ¦ k 🗙
Summary	Comments											Screen(3/
Legal Evaluation			Н1	H2	69	60	Ħ	田		q	Г, Т <sup>1</sup>	
Comments	Enter text here											
												:
												Post
	03Apr Proposal Enrichment											
	15:39-32 CP-Enrichment Stage Completed											
	03Apr Proposal Initiation											
Audit							6	ncel	Hold	Bac	Save & C	ose Submit

#### Figure 5-45 Comments

For field level information refer the table below.

#### Table 5-13Comments

Fields/ Icons	Description
Comments	Enter the overall <b>Comments</b> for the legal evaluation and click <b>Post</b> . The comment is posted below the <b>Comments</b> box section.

#### 12. Click Submit.

The **Policy Exceptions** window is displayed.

#### Figure 5-46 Policy Exceptions

OC		00 <sub>Met</sub>	00 Breached
Charge	Interest	Commission	Product
CO Total	CO Total	CO OO Total	CO Total
00 👁 Met	00 👁 Met	00 🔿 Met	00 👁 Met
OO         A Breached           oo         Initiated         oo         Not initiated           oo         Approved         oo         Rejected           oo         Deterred         Image: Comparison of the second of the secon	00 A Breached 00 Initiated 00 Approved 00 Rejected 00 Deferred	OO     A Breached       oo     Initiated     oo       oo     Approved     oo       oo     Deferred	OO mitiated oo Not mitiated oo Approved oo Rejected oo Deferred
Terms And Conditions	Covenant		
00 👁 Met	00 👁 Met		
OO         A Breached           oo         Initiated         oo         Not mitiated           oo         Approved         oo         Rejected           oo         Deterred         Oo         Rejected	00 A Breached 00 Initiated 00 Approved 00 Rejected 00 Deferred		

By default, **Policy Exceptions** are displayed for both the party and its child party.



Table 5-14Policy Exception

Fields/ Icons	Description
Party details	To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
Next	Click Next, the Business screen is displayed.

**13.** Click the **Business** data segment.

#### Figure 5-47 Business

Submit					×
- Back	0	0	(3)	$\sim$ Next $\rightarrow$	
	Policy exceptions	Business	Checklist		
	No nev	w errors and overrides are generat	ed.		

Table 5-15 Business

Fields/ Icons	Description
Next	Click <b>Next</b> , the <b>Checklist</b> screen is displayed.

**14.** Click the **Checklist** data segment.

#### Figure 5-48 Checklist

omit					
← Back		0	0	0	$_{\rm Next}$ $\rightarrow$
		Policy exceptions	Business	Checklist	
	No items to display.				
	Page 1 (0 of 0 items) I<				
					Outcome
					Su



Table 5-16 Checklist

Fields/ Icons	Description
Outcome	Select the <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> .
Submit	Click Submit.

#### Note:

For information on Write up data segment, refer Write Up section.

## 5.3 Risk Evaluation

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

Info	rmation available for user	Activities that can be performed by user
•	<ul> <li>View the party summary.</li> <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> <li>View comments added in previous stages.</li> </ul>	<ul> <li>Complete the risk evaluation.</li> <li>Questionnaire</li> <li>Generate score</li> <li>Send back the application if additional info required</li> <li>Capture comments about the risk evaluation done</li> </ul>

Risk evaluation is similar to the legal evaluation. Refer <u>Legal Evaluation</u> for information on performing risk evaluation.

After completing all the evaluation processes, the proposal is sent to the **Proposal Structuring** stage.



# 6 <u>KYC Check</u>

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

#### Steps to add KYC details

To add **KYC** details, perform the following steps:

1. In OBCFPM, navigate to Tasks > Free Tasks.

The Free Tasks page is displayed.

Menu Item Search Q	Fre	e Tasks									
< Corporate	Q	C Refresh 24 Acquire									
		Acquire and Edit	Priority 0	Process Name 💠	Process Reference Number 💲	Application Number 🔅	Stage 😂	Application Date 💲	Branch		
		Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEX		
		Acquire and Edit		Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000		
CP Review		Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLE>		
Facility Closure		Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEX		
		Acquire and Edit		Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000		
		Acquire and Edit		Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000		
Simplified Credit Amendment		Acquire and Edit		Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000		
		Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend	23-07-03	000		
		Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000		
		Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEX		
	Pa	age 1		of 22 (1 - 20 of 4	36 items)  < ∢ 1 2 3	5 4 5 22 🖡	Я				

#### Figure 6-1 Free Tasks

2. Acquire & Edit the required KYC task. The Credit Origination - KYC Evaluation page summarizing the proposal is displayed.

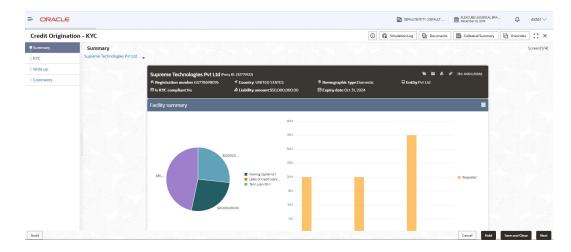
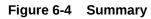


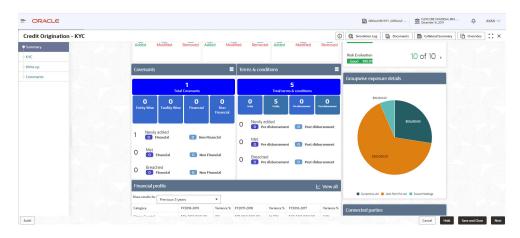
Figure 6-2 Summary



Credit Origination - KYC		🔘 🕼 Simulation Log 🕒 Documents 🕅 Collateral Summa	ry 🔯 Overrides 🕌
Summary	Collateral summary	Group entities	
KYC			
Write up Comments			
comments	\$50,000,000.00 Total collateral value		
	Total condex al value		
		* Scores	
	Other bank facilities	15 100.0	
	\$13,500,000.00 (z) \$0.00 (0)	\$0.00 (0)	
	Total existing facilities Takeover amount Ta	keover in this application	
	Pricing	I J I J I J I J I J I J I J I J I J I J	
	6 Total pricing		
	1 3	2	
	Interest Charges	Commission Legal Evaluation 5 of 5	
	Added Modified Removed Added Modified Removed Added	0 0 Good 100.07	

#### Figure 6-3 Summary







Credit Origina	tion - KYC							G	C Simulation Log Documents	Collateral Summary	Overrides	:: >
Summary		0 Breached 0 Financial	0 Non Fina	ancial								
KYC		Financial profile			1		E	View all				
Write up		Show results for		_					Symphony Ltd 📕 Josh Tech Pvt Ltd 📕	Future Holdings		
Comments		Previous 5 y	ears FY2018-2019	▼ Variance %	FY2017-2018	Maria and W	FY2016-2017	Variance %				
			\$36.000.000.00	0%	\$31,000,000,00	16.13%	\$25,000,000,00	24%	Connected parties			
				0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%	Gross facility amount contri	bution		
		Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%				
		Other Long Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49,44%	\$44,500,000.00	0%				
		Projections					Ł	View all				
		Show results for Next 3 year	s	•					\$75.00M			
		Category	FY2019-2020	Variance %	FY2020-2021	Variance %	FY2021-2022	Variance %	1000			
		Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%				
		Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%				
		Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%				
		Other Long Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%				

3. To view the sector and industry information, click **Industry** icon in **Party Information** section.

The Industry Details window is displayed.



Industry details			
Sectors	Industry group	Industries	Sub-Industries
Energy	Energy	Energy Equipment	Oil Drilling
			Close

#### Figure 6-6 Industry Details

#### Table 6-1 Industry Details

Fields/ Icons	Description
Close	Click Close, to exit the Industry Details window.

To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

#### Figure 6-7 Entity Overview

Entity overview		
	230674184 <b>:</b> Ø 2	
		Close

4. Click Allowed Customers For This Liability icon in the Party Information section, to view party's linked to the liability information.

The Allowed Customers For This Liability window appears.



ummary	Summary					Scree
YC						
omments		Party information E Customer name:OFS Country:INDIA Share holders: 0	(230934427) # Registration number.SIMON12345 El Contractors: 0	♥ Demographic type:Domestic & Liability amount \$90,000,000.00 ₪ Guarantors: 0	ta ta Alowed custom ⊟ Entity:Proprietorship B Is KYC compliant:	
		Facility summary				•
				121		
				804		
			Loan Line-LOANUN-1	80K		Requested
				42K		

#### Figure 6-8 Allowed Customers For This Liability



Allowed party id	Customer name	Customer number	
No data to display.			
Page 1 (0 of 0 items)	< < 1 → >		

- 5. Click Close, if you want to exit the Allowed Customers for this liability window.
- 6. Click Linked to other liabilities icon in the Party Information section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.



Summary Pa						
P						
	Party information El Customer name:	(230934427) <b># Registration number</b> :SIMON12345		unt:\$90,000,000.00	Entity:Proprietorship	ed to other liabilities Nant:No
	E Share holders: 0	El Contractors: 0	El Guarant	tors: 0	證 Bankers: 0	
F	acility summary					
			12ж			
			103K			
			вок			
		Loan Line-LOANLN-1	60K			Requested
			43K			
		CountryINDA     D Share holders: 0     Facility summary	E Share holders: 0 El Contractors: 0 Facility summary	Elshare holders: 0 El Contractors: 0 El Guarant	E Share holders: 0 E Contractors: 0 E Guarantors: 0  Facility summary  UX  SX  SX  SX  SX  SX  SX  SX  SX  SX	El Share holders: 0 El Contractors: 0 El Guarantors: 0 El Guarantors: 0 El Bankers: 0 Facility summary  Facility summary

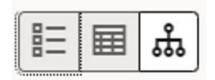
#### Figure 6-10 Linked to other liabilities

Figure 6-11 Linked to other liabilities

		Liability number	
No data to display.	lan and a second s		
Page 1 (0 of 0 items)	< ∢ 1 → >		

- 7. Click Close, if you want to exit the Linked to other liabilities window.
- 8. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.

Figure 6-12 Layout



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



~				8=
888	Party ID: 230754217 Organization type: CONG	Name: Type:	Demographic type:	:
۵۵۵		.,,		
888	Party ID: 230754222	Name:	Demographic type:	:
සිසිසි	Organization type: SIND	Туре:		•
0	Party ID: 230754220	Name:	Demographic type:	
888	Organization type: SIND	Type:		:
0	Party ID: 230754219	Name:	Demographic type:	
888	Organization type: SIND	Туре:		3
(On	Party ID: 230754218	Name:	Demographic type:	
888	Organization type: SIND	Type:		:
0	Party ID: 230754221	Name:	Demographic type:	
<b>9</b> 888	Organization type: SIND	Туре:		:

Figure 6-13 Entity Overview

Table 6-2 Entity Overview

Fields/ Icons	Description
Close	To exit the Entity Overview window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Respective count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Terms & Conditions	To change the layout of Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Terms & Conditions widgets in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile	To view <b>Financial Profile</b> and <b>Projections</b> for five years, select <b>Previous 5 years</b> option from the <b>Show results for</b> drop-down list.
Financial Profile	To view detailed information about <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.

**10.** After reviewing **Summary**, click **Next**.

The **KYC** page is displayed.

Summary	КҮС			Screen(2/3
кус	Filter Type to filter			Populate all scores
Comments	credit Party ID: 230974467 KYC method:	KYC status: Evaluation Score: View score	Verification date:	:
	Page 1 of 1 (1 of 1 items)	K 4 1 > X		

#### Figure 6-14 KYC

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

For **KYC details** field level information refer the table below.

Table 6-3 KYC details

Fields/ Icons	Description
Hamburger icon	<ul> <li>Click or mouse hover on Action icon in the required list item (party or its connected parties). The following options appears:</li> <li>KYC Details</li> <li>KYC Evaluation (appears only if this feature is enabled in Maintenance module)</li> </ul>

**11.** To add the KYC Details, click **KYC Details** option.

The **KYC Details** window is displayed.



Report received		
Verification date	Effective date	
	til i i i i i i i i i i i i i i i i i i	Ē
KYC method	KYC status	
		•
	(	Required

Figure 6-15 KYC Details

For **KYC details** field level information refer the table below.

Table 6-4 KYC details

Fields/ Icons	Description	
Report Received	If KYC report is available for the party, enable <b>Report Received</b> option.	
Verification Date	Click the Calendar icon and select KYC Verification Date.	
Effective Date	Click the <b>Calendar</b> icon and select <b>Effective Date</b> on which the KYC verification is approved.	
KYC Method	Enter <b>KYC Method</b> . For example, Field verification is a KYC Method.	
KYC Status	<ul> <li>Select KYC Status. The options available are:</li> <li>Verified</li> <li>Yet To Verify</li> <li>Verification Failed</li> </ul>	

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

### Figure 6-16 KYC

	10000
OFS Party ID: 231024524 KYC status: Verification date: KYC method: Evaluation Score: View score	:



**13.** To perform KYC evaluation, click **Action** icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation is displayed.

Figure 6-17 KYC Evaluation

1/1
,

#### Table 6-5 KYC Evaluation

Fields/ Icons	Description
Next Category	Select answers for the available questions and click <b>Next Category</b> .
Right arrow	Right arrow icon appears in case of multiple questions, click <b>Right arrow</b> and answer all the questions in all the category. Total score is generated and displayed for the KYC evaluation based on each answer provided.
Save	Click Save.

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

#### Figure 6-18 KYC

YC				Screen(1/3)
Filter	Type to filter			Populate all scores
Party ID: KYC met	231024528 hod:	KYC status: Evaluation Score: 4	Verification date:	:
Page 1	I of 1 (1 of 1 items)  <	< <u>1</u> > >I		

14. After adding KYC details or performing KYC evaluation for the party and all its connected parties, click **Next**.

The **Comments** page is displayed.



Comments

Figure 6-19 Comments

Table 6-6 Comments

Fields/ Icons	Description
	<b>Post</b> comments, if required. The posted comment is displayed below the <b>Comments</b> box.

15. Click Submit.

The **Policy exceptions** window is displayed.

#### 00 00 00 Total Met Breached Charge Product Interest Commission **O**0 CO Total O0 00 00 👁 Met 00 🕑 Met 00 👁 Met 00 📀 Met 00 A Breached 00 A Breached 00 🛕 Breached 00 🛕 Breached 00 Initiated 00 Approved 00 Not Initiated 00 Initiated 00 Not Initiated 00 Initiated 00 Not Initiated oo Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Approved 00 Approved 00 Rejected 00 Rejected 00 Rejected 00 Deferred 00 Deferred 00 Deferred 00 Deferred Terms And Conditions Covenant 00 Total **O** 00 📀 Met 00 📀 Met 00 🔥 Breached 00 A Breached oo Initiated 00 Not Initiated 00 Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Approved 00 Rejected 00 Deferred 00 Deferred

#### Figure 6-20 Policy Exceptions

By default, **Policy Exceptions** are displayed for both the party and its child party.



Table 6-7Policy Exception

Fields/ Icons	Description
Party Details	To view the policy exception detail specific to party or child party, select <b>Party</b> from the drop-down list at top left corner.

**16.** Click the **Business** data segment.

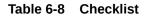
#### Figure 6-21 Business

Submit	0	0	()	$\sim$
	Policy exceptions	Business	Checklist	
	No n	new errors and overrides are generated.		

**17.** Click the **Checklist** data segment.

#### Figure 6-22 Checklist

← Back		0	0		Next →
		Policy exceptions	Business	Checklist	
	No items to display.				
	Page 1 (0 of 0 items)  < 4 1	→ >			
					Outcome



Fields/ Icons	Description
Outcome	Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> .



Table 6-8(Cont.) Checklist

Fields/ Icons	Description
Submit	Click Submit.



For information on **Write up** data segment, refer Write Up section.



# 7 <u>Proposal Structuring</u>

In this stage, the Credit manager structures the proposal in terms of quantum of funding, type of products/funding to be extended, 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 party's. The following table provides high level overview about the **Proposal Structuring** stage.

Information available for user	Activities that can be performed by user
<ul> <li>View party summary <ul> <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 Collateral valuation details</li> </ul>	<ul> <li>Edit the liability details if needed</li> <li>Liability         <ul> <li>Capture proposed Liability amount</li> <li>Capture proposed expiry dates</li> </ul> </li> <li>Facility         <ul> <li>Capture proposed facility amount</li> <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>Collateral         <ul> <li>Remove any collateral added in previous stages</li> <li>Add new collateral</li> </ul> </li> <li>Add write up about the party</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>

#### Table 7-1 Proposal Structuring

#### Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

#### 1. In OBCFPM, navigate to Tasks > Free Tasks.

The Free Tasks page is displayed.

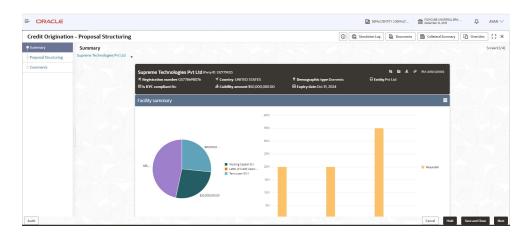


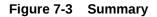
Figure 7-1	Free Tasks
------------	------------

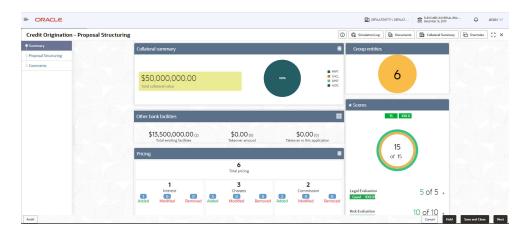
Menu Item Search Q	Fre	e Tasks							
< Corporate	Q	A Refresh O <sub>2+</sub> Ac	quire 🖁	Flow Diagram					
		Acquire and Edit	Priority 0	Process Name \Rightarrow	Process Reference Number 🛛 🗘	Application Number 🛛 😂	Stage 0	Application Date 😄	Branch
		Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLE)
		Acquire and Edit		Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
		Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLE)
Facility Closure		Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLE)
		Acquire and Edit		Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
		Acquire and Edit		Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
		Acquire and Edit		Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
		Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend	23-07-03	000
		Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
		Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLE)
	P	age 1		of 22 (1 - 20 of 43	56 items) IC + 1 2 3	5 4 5 22 🕨	ж		

2. Acquire & Edit the required Proposal Structuring task. The Credit Origination - Proposal Structuring page summarizing the proposal appears.

Figure 7-2 Summary









Credit Origination - Proposal	Structuring					0	G Simulation Log	Documents	Collateral Summary	Overrides	:: >
Summary Proposal Structuring							Risk Evaluation	1	10 of 10 ,		
Proposal structuring Comments	Covenants		Terms & condit	tions		=					
	1 Total Covena	nts		Total terr	5 ns & conditions		Groupwise exposi	ire details			
		0 0 Incial Non Financial	O Eretry	5 Facility	0 Pre-defaursement	0 Past deburgement	\$30,00	0.00			
	1 Newly added	Non Financial	O Met	ded disbursemen disbursemen				\$125,0	200.00		
	Breached	Non Financial	Breached		_		\$300,0	10.00			
	Financial profile	won i manciai			Ŀ	≤ View all	-	Josh Tech Pvt Ltd	Charling and		
	Show results for Previous 3 years	•					Symphony Las	Josh Ren Pre Las	Foure Holdings		
	Category FY2018-20	19 Variance %	FY2017-2018	Variance %	FY2016-2017	Variance %	Connected parties				

#### Figure 7-4 Summary

#### Figure 7-5 Summary

Credit Origination - Proposal St							0	G Simulation Log Documents Collateral Summ	ary 🖸 Overrides	11
Summary	0 Diedched 0 Financial	0 Non Fina	ancial							
Proposal Structuring	Financial profile			1		۲	View all			
Comments	Show results for Previous 3 y	ears	•					Symphony Ltd 📕 Josh Tech Pirt Ltd 📕 Future Holdings		
	Category	FY2018-2019	Variance %	FY2017-2018	Variance %	FY2016-2017	Variance %	Connected parties		
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%	Gross facility amount contribution		
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%	Gross raciity amount contribution		
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%			
	Other Long Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%			
	Projections					Ŀ	: View all			
	Show results for Next 3 year	5	•					\$75.0044		
	Category	FY2019-2020	Variance %	FY2020-2021	Variance %	FY2021-2022	Variance %			
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%			
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%			
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%			
	Other Long Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%			
								THINKPAD LTD		

3. To view the sector and industry information, click **Industry** icon in **Party Information**section.

The Industry Details window is displayed.



Industry det	aile		
Sectors	Industry group	Industries	Sub-Industries
Energy	Energy	Energy Equipment	Oil Drilling
			Close

#### Figure 7-6 Industry Details

- 4. Click Close to exit the Industry Details window.
- **5.** To view the overview of the party, click **Entity Overview** icon in **Party Information** section.

The Entity Overview window appears.

ntity overview		
	230654170 ÷	
		C

#### Figure 7-7 Entity Overview

6. Click Allowed Customers For This Liability icon in the Party Information section, to view party's linked to the liability information.

The Allowed Customers For This Liability window appears.



arty information			별 별 <mark>문</mark> 상
E Customer name:test	P06March (230654170)	Demographic type:Domestic	Entit Allowed customers for this
✓ Country:INDIA	# Registration number:10001	తి Liability amount:\$100,000,000.00	🖾 Is KYC compliant:No
🗉 Share holders: 0	Contractors: 0	🗉 Guarantors: 0	🏛 Bankers: 0
Facility summary			
Facility summary		12K	
Facility summary		12к —	
Facility summary			

#### Figure 7-8 Allowed Customers For This Liability



Allowed party id	Customer name	Customer number	
No data to display.			
Page 1 (0 of 0 items)			

- 7. Click Close, if you want to exit the Allowed Customers for this liability window.
- 8. Click Linked to other liabilities icon in the Party Information section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.



Summary OFS			Screen(1/4)
Party information			e: E # &
Customer name: OFS	(230654170)	Demographic type:Domestic	Entity:Pvt Linked to other liabilities
✓ Country:INDIA E Share holders: 0	Registration number:10001     El Contractors: 0	<sup>必</sup> Liability amount:\$100,000,000.00 回 Guarantors: 0	回 Is KYC compliant:No Bankers: 0
Facility summary			
			585
		1.2K	
		1.0К	
		0.8K	ncel Hold Save & Close Next

#### Figure 7-10 Linked to other liabilities

Figure 7-11 Linked to other liabilities

Linked by	Custome	er name	Liability number	
No data to disp	lay.			
Page 1 (O	of 0 items) K	< 1 → >		
	-/			

- 9. Click Close, if you want to exit the Linked to other liabilities window.
- **10.** Click **Layout** icon at the top right corner, to change the layout of the **Entity Overview**.

The Layout window is displayed.

#### Figure 7-12 Layout

8-		Ľ.
ā-	HEE .	88

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



ity over	view			
01 888 5	NEW Party ID: 230654170 Organization type: SIND	Name: OFS Type:	Demographic type:	:
				Clo

#### Figure 7-13 Entity Overview

Table 7-2 Entity Overview

Fields/ Icons	Description
Close	To exit <b>Entity Overview</b> window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count Numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout Icon	To change the layout of Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Terms & Conditions widgets in Summary page, click Layout icon and select the required layout.
View all	To view detailed information about <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.

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

- 12. To view the Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
- **13.** After reviewing the Summary, click **Next**. The **Proposal Structuring** page is displayed.

### 7.1 Proposal Structuring - Liabilities and Facilities

#### **Liability Details**

1. To view the requested liability amount and add the liability amount, mouse hover on the Liability Details section. View icon is displayed.

Click View icon, the Liability Details window is displayed.

	Liability details		Allowed customers for this liability	
lranch	Requested liability currency:			
000 FLEXCUBE UNIVERSAL BRANCH	USD			
Amount				
Requested liability amount:	Return on capital	Probability of default	Loss given default	
\$1,000,000.00				
Cash cover				
Proposed and approved				
Proposed liability amount:	Proposed funded sell down	Proposed unfunded sell down	Approved funded self down	
\$100,000,000.00				
Approved unfunded sell down				
Total gross and net facility				
Total gross facility	Total net facility			
\$0.00	\$0.00			
Dates				
Next review date	Requested expiry date	Proposed expiry date		
Mar 31, 2023	Apr 1, 2023	Mar 31, 2023		
dditional Fields				
~ UDF				
LIABSTARTDATE				
04/30/2023				

Figure 7-14 Liability Details

Table 7-3 Liability Details

Fields/ Icons	Description
Close	Click Close, to exit the Liability Details window.
Edit	Select the facility and click <b>Edit</b> , to propose the amount. The <b>Facility Details</b> window appears.

#### **Modifying Facility Details**

Click Save & Configure or click Edit icon in Basic Info page.

The Facility Details window is displayed.

#### Figure 7-15 Facility Details

Facility Details				
basic info				
e	✓ Basic info			
	Line code	Line serial number	Facility description	Branch
strictions	LC	01	TEST	000 Q
e				FLEXCUBE UNIVERSAL BRANCH
	Parent facility ID	Facility type	Facility category	Commitment status
	Q	Funded O Non Funded	TL Q	Committed Cascade
age		Cascade	TL -Term Loan	O Uncommitted
	Secured?	Revaluation required		
	Cascade	Rate agreement required		
ollateral linkage		C rate agreement required		
ting	✓ Sanction			
evaluation				
	Currency	Requested amount	Proposed amount	Day light limit
	USD Q	\$1,000.00	\$1,000.00	
	Shadow limit	Limit amount basis	Bulk payment	Internal remarks
	Shadow limit	Limit amount -	Bulk payment	

 Table 7-4
 Facility Details

Fields/ Icons	Description
Proposed Amount	Specify Proposed Amount.
Other Details	Modify Other Details, if required.



After reviewing the Summary, click **Next** in Proposal Structuring, the **Proposal Structuring - Facilities** page is displayed.

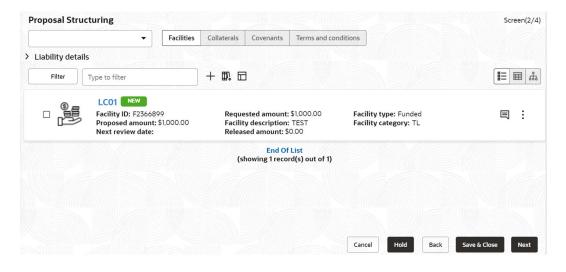


Figure 7-16 Proposal Structuring - Facilities



#### **Scheduling facility disbursement**

2. Click **Schedule** from the left menu, to add the details of the payment to be made on schedule basis.

Figure 7-17 Schedule Required?

Scheduling required?														
	Scheduling	g details								Add	]			
	Date 🗘		Amount	\$				Action						
	No data to d	data to display.												
	Page 1	(0 of 0 items)  <	1 →	>										
Comments														
► A B I U	ŦA	- size - 🗸	E	Ξ		E	≔	) <u> </u>	H1	H2	œ	ො	0	>
Enter text here														
L														
														Cancel
														concer



#### Table 7-5 Schedule Required?

Fields/ Icons	Description
Scheduling Required?	Enable <b>Scheduling Required?</b> option. The <b>Add</b> button is enabled.

Click Add icon, The Scheduling Details window is displayed.

#### Figure 7-18 Scheduling Details

Scheduling de	talls	
Date		
Apr 19, 2023	iii iii iii iii iii iii iii iii iii ii	
Amount	\$1,000.00	
	\$1,000.00	
		Create
		Create

Table 7-6 Scheduling Details

Fields/ Icons	Description
Date	Click <b>Calendar</b> icon in <b>Date</b> field and schedule the date for facility payment.
Amount	Specify <b>Amount</b> to be paid to the party on the scheduled date.

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

### Figure 7-19 Scheduling Required?

	Schedu	Scheduling details				A	bb										
	Date 0				Amou	int ¢				Action							
			04-19				\$1,00				:						
		23-	04-27				\$10	0.00									
omments	Page	1 of 1	(1-2 of 2 iter	ms)  <		1 )											
	ŦA	- size -	~	Ξ	Э		EE		H1	H2	න භ	<b>=</b>	臣	Я	T,	T <sup>1</sup>	
Enter text here																	
																	P



For field level information refer the below table.

Table 7-7	Scheduling	<b>Required?</b>
-----------	------------	------------------

Fields/ Icons	Description.
Add	Click Add again, to add another scheduling detail.
Edit	Click Edit, to edit the scheduling detail.
Delete	Click Delete, to delete the scheduling detail.
Comments	Specify <b>Comments</b> , if any in the <b>Comments</b> text box.
Post	Click Post. Comment is posted below the Comments text box.

### 7.2 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 party's can utilize in a specific period using the Tenor Restrictions feature.

1. Click Tenor Restrictions from the left menu, to capture Tenor Restrictions for a limit.

OFS			
Facility Details	Filter Type to filter	+	
Facility basic info	No items to display.		
Schedule			
Tenor restrictions			
Exposure			
Fee			
Pool linkage			
Pricing			
Facility collateral linkage			
Credit rating			
FX rate revaluation			
			Cance

Figure 7-20 Facility Details

2. Click + icon. The following window is displayed.



enor	Days
Max of 6 characters	× •
nter 1 to 6 characters.	Required
imit	
	J

Figure 7-21 Tenor Restrictions

For **Tenor Restrictions** screen field level information refer the table below.

Table 7-8 Tenor Restrictions

Field/ Icons	Description
Tenor	Specify the user defined Tenor ID.
Days	Specify <b>Days</b> till which the Limit has to be available to the party's.
Limit	Specify Limit that has to be made available for the defined period.
Create	Click <b>Create</b> . The details are added and listed in the <b>Tenor Restriction</b> page.
View/Edit/ Delete	To <b>View</b> , <b>Edit</b> , or <b>Delete</b> the added tenor details, click the hamburger icon and select the required option.

#### Adding Exposure Details

3. Click **Exposure** from the left menu, to capture exposure information.

Figure 7-22 Exposure Details

OFS					
Facility Details	+ 🖻	I			
Facility basic info		Exposure code	Ex	xposure description	
Schedule	No data t	to display.			
Tenor restrictions	Page	1 (0 of 0 items)  < 4 1	▶ >		10
Exposure					Save
Fee					
Pool linkage					
Pricing					
					Cancel



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

Table 7-9 Exposure Details

Fields/ Icons	Description
+ (add)	Click + icon. A record is created for capturing the exposure details.
Exposure Type	Specify <b>Exposure Type</b> for the facility.
Exposure Code	Specify Exposure Code for the facility.

4. Click + icon again, to add another exposure type and code.

#### Figure 7-23 Exposure Details

OFS				
Facility Details	+	団		
Facility basic info		Exposure code		Exposure description
Schedule		20303010	Q	Marine
Tenor restrictions		20305010	Q	Airport Services
Exposure	Page	1 of 1 (1-2	of 2 items)	K <b>∢</b> 1 → >I
Fee				Save
Pool linkage				
Pricing				
				Cancel

#### Adding Fee Details

5. Click Fee from the left menu, to add fee preferences.

Figure 7-24 Fee Details

Facility Details	✓ Fee preferences
Facility basic info	Populate Update rule
Schedule	No items to display.
Tenor restrictions	
Exposure	
Fee	
Pool linkage	
Pricing	

6. 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.



## 7.3 Linking Facility to the Pool

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

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

#### Figure 7-25 Facility Linkages

Facility Details	Facility linkage	S		Only one pool can be linked to	a facility Link facil
acility basic info	Facility ID	Code	Pool contribution amount	% of pool	Unlink
chedule	No data to displa	ay.			
enor restrictions					
kposure					
e					
ool linkage					

2. Click Link Facility. The following window appears:

Figure 7-26 Link Facility

pol code				
Select pool code	•			
	Required			

For Link Facility screen field level information refer the below table.

Table 7-10 Link Facility

Fields/ Icons	Description
Pool Code	Select required <b>Pool Code</b> from the drop-down list.
Link Facility	Click Link Facility.

#### **Adding Pricing Detail**

- 3. Click **Pricing** from the left menu, to add pricing detail for the facility.
  - 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.

Figure 7-27 Pricing

Facility Details	Commission	Charges
Facility basic info	Commission	
Schedule	Filter Type to filter	
Tenor restrictions	No items to display.	
Exposure	Page 1 (0 of 0 items)  < ∢ 1 >>	
Fee		
Pool linkage		
Pricing		
		Cancel

4. Click + icon, to add commission details.

The **Commission Details** window is displayed.

Figure 7-28	Commission	Details
-------------	------------	---------

Rate type		Rate basis
Fixed Rate	•	Quarterly 🔻
Commission type		Collection period
Usance	•	Advance 🔻
Minimum commission am	ount	
USD 🔻	10,000.00	
Commission rate		
12		
<u></u>		



For information on fields **Commission Details** screen refer the below table.

Fields/ Icons	Description
Rate Type	Select Rate Type from the drop-down list.
Rate Basis	Select the commission collection frequency from the <b>Rate Basis</b> drop- down list.
Commission Type	Select <b>Commission Type</b> from the drop down-list.
Collection Period	Select Collection Period from the drop-down list.
Currency	Search and select <b>Currency</b> in which the commission has to be collected from the party.
Minimum Commission Amount and Commission Rate	If <b>Fixed Rate</b> is selected as the <b>Rate Type</b> , specify the <b>Minimum</b> <b>Commission Amount</b> and the <b>Commission Rate</b> in the respective fields.
Create	Click <b>Create</b> . Commission details are added and listed in Commission tab.
Cancel	Click Cancel, to cancel the operation.

Table 7-11 Commission Details

### Figure 7-29 Pricing

OFS			
Facility Details	Interest	Charges	
Facility basic info	Interest		
Schedule	Filter Type to filter		
Tenor restrictions	No items to display.		
Exposure	Page 1 (0 of 0 items)  < ∢ 1 > >		
Fee			
Pool linkage			
Pricing			
			Cancel

 Click + icon in Pricing - Interest section, to add interest details. The Interest Details window is displayed.



omponent name	Component type
ABC	Main
ate type	Fixed interest rate
Fixed	▼ 12

#### Figure 7-30 Interest Details

For information on fields in Interest Details screen refer the below table.

Table 7-12 Interest Details

Fields/ Icons	Description
Component Name	Enter a name for the interest in <b>Component Name</b> field.
Component Type	Select Component Type from the drop-down field.
Rate Type	<ul> <li>Select Rate Type from the drop-down field. The options available are:</li> <li>Fixed</li> <li>Floating</li> <li>Special Amount</li> </ul>
Fixed Interest Rate	Specify Fixed Interest Rate, if Rate Type is selected as Fixed.



Figure 7-31	<b>Interest Details</b>
I Igui C 7-51	mercat Details

omponent name	Component type	
ABC	Main	•
Rate type	Rate code	
Floating		•
pread	Interest reset cycle	
3	Monthly	•

- 6. Enter or select the following details, if **Rate Type** is selected as **Floating**.
  - Rate Code
  - Spread
  - Interest Reset Cycle

Figure 7-32 Interest Details

component name	Component type	
ABC	Main	•
tate type	Special interest amoun	ıt
Special Amount	▼ USD ▼	1,000.0d

7. Search and select **Currency** and then specify the **Special Interest Amount**, if **Rate Type** is selected as **Special Amount**.



8. Click **Create**. Interest details are added and listed as shown below:

Figure 7-33 Facility Details

OFS				
Facility Details	Interest		Charges	
Facility basic info	Interest	2.1		
Schedule	Filter Type to filter	+		
Tenor restrictions	LN9052 NEW			:
Exposure	Component name: ABC Component	t type: Main	Rate type: Special amount	· .
Fee	Page 1 of 1 (1 of 1 items)  < ◀ 1			
Pool linkage				
Pricing				
				Cancel

9. Click **Charges** tab in **Pricing** section and then click +, to add the charge details. The **Charge Details** window is displayed.

Figure 7-34 Charge Details

Charge code	
005	
Charge amount	Charge description
USD • 1,000.00	Processing Fees
Minimum charge amount	Maximum charge amount
USD 🔻	USD 👻
Net charge amount	Charge base amount
USD 👻	USD 👻
Is charge waived?	Waived amount
Waiver remarks	



For field level information **Charge Details** screen refer the below table.

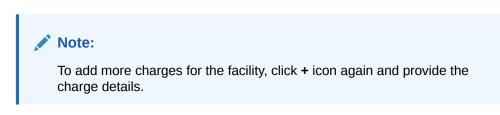
Table	7-13	Charge	Details
-------	------	--------	---------

Fields/ Icons	Description	
Charge Code	Enter Charge Code to mention the type of charge.	
Charge Currency	Select <b>Charge Currency</b> from the left drop-down list given in respective fields.	
Charge Amount	Specify Charge Amount for the facility.	
Charge Description	Enter Charge Description.	
ls Charge Waived	Enable <b>Is Charge Waived</b> option, if waiver can be claimed for this charge.	
Waived       charge.         Fields       Enter the following details in respective fields:         •       Waived Amount         •       Minimum Charge Amount         •       Maximum Charge Amount         •       Net Charge Amount         •       Charge Base Amount         •       Waiver Remarks		

**10.** Click **Create**. Charge details are added and listed as shown below:

Figure 7-35 Pricing

Facility Details	Inte	erest	Charges	
Facility basic info	Charges			
Schedule	Filter Type to filter	+		
Tenor restrictions	LN9052 NEW			
Exposure	Charge code: 005 Is charge waived?: Yes	Charge amount: \$1,000.00 Waiver remarks:	Charge description: Processing Fees Waived amount:	:
ee	Net charge amount:			
Pool linkage	Page 1 of 1 (1 of 1 items)	< ∢ 1 → >		
Pricing				
acility collateral linkage				
redit rating				
-X rate revaluation				



For field level information **Pricing** screen refer the below table.

Fields/ Icons	Description
Edit	To edit the charge details, click the added charge and then click Edit icon.
Delete	To delete the charge details, click the added charge and then click <b>Delete</b> icon.
Table Icon	To change the list view to table view, click <b>Table Icon</b> at the right corner.

Table 7-14 Pricing

## 7.4 Proposal Structuring - Linking Facility with Collateral

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



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

Figure 7-36 Facility Details

Facility Details	Facility-Collateral linkage	
Facility basic info	Filter Type to filter	
Schedule	No items to display.	
Tenor restrictions	Page 1 (0 of 0 items)  < ∢ 1 → >	
Exposure		
Fee		
Pool linkage		
Pricing		
Facility collateral linkage		
Credit rating		
FX rate revaluation		

1. Click + icon, to link facility with a collateral. The **Facility-Collateral Linkage** window appears:



ollateral code		Collateral description		Collateral value	Amount basis	
COL23970433	Q	GENERAL		10,000.00	Amount	•
inked percentage		Linked amount		Order number		
0%		USD 👻	1,000.00	1		

Figure 7-37 Facility-Collateral Linkage

For field level information in **Facility-Collateral Linkage** screen refer the table below.

Table 7-15 Facility-Collateral Linkage

Fields/ Icons	Description
Collateral Code	<ul> <li>Select Collateral Code from the drop-down list. The collateral added in Collateral data segment are displayed in the drop-down list.</li> <li>Select Collateral Code, the following details get populated in the corresponding fields:</li> <li>Collateral Description</li> <li>Collateral Currency</li> <li>Collateral Value</li> </ul>
	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.
Amount Basis	<ul> <li>Select Amount Basis from the drop-down list. The options available are:</li> <li>Amount</li> <li>Percentage</li> <li>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.</li> </ul>
Percentage	If <b>Percentage</b> is selected as <b>Amount Basis</b> , specify the <b>Linked</b> <b>Percentage</b> . The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.
Order number	In the <b>Order number</b> field, specify the collateral utilization order for example 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.

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



Facility Details	Facility-Collateral linkage			
acility basic info	Filter Type to filter			
chedule	Collateral code: COL23970433	Callebook descriptions (Children)	Calledonal annual USD	
enor restrictions	Collateral code: COL25970455 Collateral value: \$10,000.00 Order number: 1	Collateral description: GENERAL Amount basis: Amount	Collateral currency: USD Linked amount: \$1,000.00	:
kposure	Page 1 of 1 (1 of 1 items) K			
e				
ool linkage				
icing				
cility collateral linkage				
edit rating				
<pre>&lt; rate revaluation</pre>				

Figure 7-38 Facility Details

For field level information in Facility Details screen refer the table below.

Fields/ Icons	Description
Filter	To filter a linkage record, click the <b>Filter</b> icon and specify values for the filter parameters or directly enter the first three characters of filter parameter in <b>Type to filter</b> text box.
Edit	To modify the linkage details, select the record from the list and click <b>Edit</b> icon next to add icon.
Delete	To delete the linkage details, select the record from the list and click <b>Delete</b> icon.
Table View	To change the layout of <b>Facility-Collateral Linkage</b> screen to table view, click <b>Table View</b> icon at top right corner.

Table 7-16 Facility Details

#### Adding Credit Rating

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

Figure 7-39 Credit Rating

OFS	
Facility Details	+ / 🗇 😳
Facility basic info	No items to display.
Schedule	
Tenor restrictions	
Exposure	
Fee	
Pool linkage	
Pricing	
Facility collateral linkage	
Credit rating	
FX rate revaluation	
	Cancel



Click + icon. The **Credit Rating** window is displayed.

Agency name	Outlook	
MOODYS -	Positive	-
Grade	Score	
AAA	10	
Effective date	Year of rating	
Sep 5, 2019	2019	
Recommend		

Figure 7-40 Credit Rating

For field level information on **Credit Rating** screen refer the table below.

=:	
Fields/ Icon	Description
Agency Name	Select the name of agency by which the facility is rated from the <b>Agency Name</b> drop-down list.
Outlook	Select <b>Outlook</b> of the rating from the drop-down list.
Grade	Select Grade of the rating from the drop-down list.
Score	Specify Score provided for the facility.
Effective Date	Click <b>Calendar</b> icon in the <b>Effective Date</b> field and select the date on which the rating is provided.
Year Of Rating	The <b>Year Of Rating</b> is automatically populated based on the selected Effective Date.
Recommend	Enable <b>Recommend</b> option, if the facility is recommended by the rating agency.
Create	Click <b>Create</b> . The rating is added and displayed in the <b>Credit Rating</b> page.
History	Click <b>History</b> icon, to view the history of credit ratings added during different processes.
Filter	To filter the credit ratings in the <b>History</b> window, click the <b>Filter</b> icon and select the <b>Agency Name</b> or directly type the agency name in <b>Type to filter</b> 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.

OFS		
Facility Details	+ / 🗇	
Facility basic info	No items to display.	
Schedule	(showing 0 record(s) out of 0)	
Tenor restrictions	(snowing of records) out of of	
Exposure		
Fee		
Pool linkage		
Pricing		
Facility collateral linkage		
Credit rating		
FX rate revaluation		
		Cancel

Figure 7-41 FX Rate Revaluation

Click + icon. The FX Rate Revaluation window is displayed.

Figure 7-42	<b>FX Rate Revaluation</b>
-------------	----------------------------

• •
~ ^
~ ^
•
•
•
•

For field level information on **FX Rate Revaluation** screen refer the table below.

Fields/ Icons	Description
Module	In the <b>Module</b> field, enter the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS).
Product	In the <b>Product</b> field, enter the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module).
Currency	Select <b>Currency</b> for which the FX rate has to be applied.
FX Rate Type	<ul> <li>Select FX Rate Type from the drop-down list. The options available are:</li> <li>Mid</li> <li>Sell</li> <li>Buy</li> </ul>
Rate Input Method	<ul> <li>Select Rate Input Method from the drop-down list. The options available are:</li> <li>Derived</li> <li>Fixed</li> </ul>
Exchange Rate Code	If <b>Rate Input Method</b> is selected as Derived, the <b>Exchange Rate Code</b> field appears. You must select the required exchange rate code from the list of codes maintained in the mentioned Product.
Fixed Rate	If <b>Rate Input Method</b> is selected as Fixed, the <b>Fixed Rate</b> field appears. You must specify the fixed rate for the revaluation.
Rate Fixing Days	Specify <b>Rate Fixing Days</b> . 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.
Revaluation Frequency	Select <b>Revaluation Frequency</b> from the drop-down list. The options available are: Daily Weekly Monthly Quarterly Half Yearly Yearly None
Revaluation Effective Date	<ul> <li>Select Revaluation Effective Date from which the revaluation should happen. The options available are:</li> <li>Value Date</li> <li>Calendar Date</li> </ul>
lgnore Holidays	Enable <b>Ignore Holidays</b> check box, if required. The revaluations that are due on holidays will not be performed on the holiday.
Holiday Check	<ul> <li>Select Holiday Check option from the drop-down list. The options available are:</li> <li>Currency</li> <li>Both,</li> <li>Local</li> <li>The system will determine the holidays based on the selected Holiday</li> <li>Check option. For example, if Holiday Check is selected as Currency, then the system will refer the Currency Holiday Maintenance to determine holidays.</li> </ul>

 Table 7-18
 FX Rate Revaluation Details

Fields/ Icons	Description
Holiday Currency	Select <b>Holiday Currency</b> for which the holiday table must be checked.
Schedule Movement	Select <b>Schedule Movement</b> option from the drop-down list. The options available are: • Move Backward • Move Forward
Move Backward	If <b>Move Backward</b> option is selected, the system will schedule the revaluations that are due on holiday before the holiday.
Move Forward	If <b>Move Forward</b> option is selected, the system will schedule the revaluations that are due on holiday after the holiday.
Move Across Month	Enable <b>Move Across Month</b> 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.
Cascade Schedule	Enable <b>Cascade Schedule</b> check box, if required. Next schedule will be fixed based on how the schedule date was moved for a holiday. For example, if the <b>Revaluation Frequency</b> is Monthly and the schedule that is due on holiday (1st January) is moved forward to the next day (2nd January) based on selected <b>Schedule Movement</b> option, then from the next month (February), the schedule is shifted to 2nd of every month if the <b>Cascade Schedule</b> check box is enabled.
Create	Click Create. The FX rate revaluation details are saved.
Edit	To modify the added FX rate revaluation details, select the record and click the <b>Edit</b> icon.
Delete	To delete the added FX rate revaluation details, select the record and click the <b>Delete</b> icon.
Close	Click Close, to exit the Facility Details window.

Table 7-18	(Cont.) FX Rate Revaluation Details
------------	-------------------------------------

# 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.

For field level information on **Copying Facility** screen refer the below table.

Table 7-19 Copying Facility

Fields/ Icons	Description
Copy Facility	Click <b>Hamburger</b> icon in the required facility record and select <b>Copy Facility</b> . The <b>Facility Details</b> window appears.
Save & Configure	Click <b>Save</b> or <b>Save &amp; Configure</b> . Clicking <b>Save &amp; Configure</b> opens the <b>Edit Facility</b> window. Refer <b>Modifying Facility Details</b> 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.

 Click Action icon at the corresponding facility record and select Create Sub Limit. The Facility Details window is displayed.

New facility		
] Take over other bank facility		
✓ Basic info		
Line code	Line serial number	Facility description
CH90	90	desc
Branch	Parent facility ID	Parent line number
000 Q	F2372920 Q	LN9009 - desc
FLEXCUBE UNIVERSAL BRANCH		
Facility type	Facility category	Commitment status
Funded O Non Funded	Q	● Committed □ Cascade
Cascade		O Uncommitted
Secured?		

Figure 7-43 New facility

4. Provide the necessary details to create sub-limit and click **Save**. Sub-limit is created and displayed in the Funding Requirement page.

The Funding Requirement page is displayed.

Filter	тТу	pe to filter	十盒日			0
		CH9090 NEW Facility ID: F2397180 Facility description: desc Parent line number: LN900	09	Requested amount: \$1,000.00 Facility category:	Facility type: Funded Next review date:	
		LN9009 NEW Facility ID: F2372920 Facility description: desc		Requested amount: \$12,000.00 Facility category:	Facility type: Funded Next review date:	
				End Of List (showing 2 record(s) out of 2)		

# Figure 7-44 Funding Requirement

# **Removing Facility**

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

### **Linking Document**

6. To link documents with the facility, click **Action** icon at the corresponding facility record and select Link Document. The **Document** window listing the mandatory and optional documents maintained for the facility is displayed.



DOC239788 PENDING MANDATORY Document type: CAPMDOC Upload on: Linked to: 0	Document code: Entity type: Facility(F2397180)	Document expiry date: Application number: APP23726161	:
			1 Upload documen
			Link existing doc

Figure 7-45 Document

7. To upload the listed documents, click **Action** icon in the required item and select **Upload Document**.

The **Document** window with pre-populated document details is displayed.

Figure 7-46 Document

Document type	Document type description	Document code	Document code description
Appetite Documents	CAPMDOC	CAPMDOC	Appetite Documents
Document expiry date	Remarks		
Apr 14, 2023		Drop files here or click to select	
		Selected files	
		Π	

For field level information on **Document** screen refer the table below.

### Table 7-20 Document

Fields/ Icons	Description
Drop files here or click to select	In the <b>Drop files here or click to select</b> section, drag and drop or click and upload the necessary document.
Upload	Click Upload.

If the party is your existing party and the documents are already uploaded, you can select the **Link Existing Document** option in **Action** 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**

8. To filter the required facility from the list, click **Filter** button.

The **Filter** window is displayed.

# Figure 7-47 Filter

Filter	Reset	Apply
Limit		
Joint customer		
Status		
New New		
Modified		
Removed		
Facility type		
Funded		
🗌 Non funded		
Facility category		
	C	2
Currency		
	C	2
From amount		
To amount		

Enter or select the filter parameters.

For field level information on **Filter** screen refer the table below.



Fields/ Icons	Description
Арріу	Click <b>Apply</b> . Facility that matches the filter parameters are displayed.
Type to filter	To filter the facility using single filter parameter, enter the parameter directly in <b>Type to filter</b> text box. <b>Note:</b> Minimum 3 characters need to be entered in the <b>Type to filter</b> text box to filter the facilities.
Select	To delete the facility, <b>Select</b> the facility and click <b>Delete</b> icon.
Table View	To change the layout of facility details to table view, click <b>Table View</b> icon.

# Table 7-21 Filter

# Figure 7-48 Funding Requirement

		230724207 Liability number Branch ( 000)	7			Requ	12.00K rested amount on (Mar 15, 2023)	
+ 1								Collapse all
Action	Line number	Facility type	Facility category	Writeups	Facility description	Next review date	Requested amount	Parent line number
:	N LN7856	F			desc		\$12,000.00	
:	■ <b>•</b> LN9009	F			desc		\$12,000.00	
:	CH9090	F			desc		\$1,000.00	LN9009 - desc

For field level information on **Funding Requirement** screen refer the below table.

Table 7-22Funding Requirement

Fields/ Icons	Description
Line Number	To view the facility details in table view, click Line Number.
Writeup	To capture writeup for the facility, click Writeup icon.

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



Funding Requirement		Screen(6/9)
Parent 🖕		
> Liability details		
		Collapse all 🔠 🖩 🎄
	Of free a	
	Cancel Hold	Back Save & Close Next

# Figure 7-49 Funding Requirement

# **Adding Facility for Child Parties**

**10.** To add facility details for the child party, click the arrow next to the party name in the top left corner. Party list is displayed.

# Figure 7-50 Funding Requirement

child				
	pe to filter + f			
	LN7856 NEW Facility ID: F2397181 Facility description: desc	Requested amount: \$12,000.00 Facility category:	Facility type: Funded Next review date:	目
	CH9090 REW Facility ID: F2397180 Facility description: desc Parent line number: LN9009	Requested amount: \$1,000.00 Facility category:	Facility type: Funded Next review date:	国
	LN9009 NEW Facility ID: F2372920 Facility description: desc	Requested amount: \$12,000.00 Facility category:	Facility type: Funded Next review date:	曰
		End Of List (showing 3 record(s) out of 3)		

**11.** Select the required party. The Funding Requirement page is displayed.



Filter Type to filter		ta III III III III III III III III III I
No items to display.	Import from parent	
	End Of List (showing 0 record(s) out of 0)	

# Figure 7-51 Funding Requirement

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

- Add facility without template. Refer Creating Facility without Template for information.
- Add facility using template. Refer **Creating Facility with Template** for information.
- Import from parent party. Refer the following section for information.

# **Importing Facilities From Parent Party**

12. Click the **Import from parent party** icon in the child party **Funding Requirement** page. The following window is displayed.

Type	to filter										
oint	Joint line code	Joint amount	Joint line start date		Joint line expiry date		Line number	Facility description	Parent description	Facility category	Facility amount
2	Enter line code	∠ \$12,000.00	Apr 4, 2023	t	Apr 26, 2023	曲	N9009	desc		(F)	\$12,000.00
כ							CH9090	desc	LN9009 - desc	(F)	\$1,000.00
כ							N LN7856	desc		(F)	\$12,000.0

Figure 7-52 Import from parent party

For field level information on Import from parent party screen refer the table below.



Fields/ Icons	Description
Copy Facility	Click <b>Action</b> icon in the required facility record and select <b>Copy Facility</b> . The <b>Facility Details</b> window appears.
Save & Configure	Click <b>Save</b> or <b>Save &amp; Configure</b> . Clicking <b>Save &amp; Configure</b> opens the Edit Facility window. Refer <b>Modifying Facility</b> <b>Details</b> for information on configuring facility.
Facilities	Select <b>Facilities</b> which you want to import from the parent party.
Joint line code	Specify <b>Joint line code</b> (user defined) and <b>Joint Amount</b> in corresponding cell.
Joint Amount	To modify other facility details, click <b>Edit</b> icon in the <b>Joint Amount</b> column. The <b>Facility Details</b> window appears.
Save	Modify the required details and click <b>Save</b> . For more information on configuring the facility using <b>Edit</b> option, refer <b>Modifying</b> <b>Facility Details</b> .

Table 7-23Import from parent party

# 7.5 Proposal Structuring - Collateral

To go to the Collateral page, click the **Collateral** tab in **Proposal Structuring** screen. The **Collateral** page is displayed.

Figure 7-53	Proposal	Structuring	- Collateral

Credit Originatio	n - Proposal Structuring			(i) (R Simulation Log	Documents	Collateral Summary	Overrides	;; ×
Summary	Proposal Structuring							Screen(2/4)
Proposal Structuring	-	Facilities Collatera	ols Covenants	Terms and conditions				
Write up	Col	lateral				Collateral pool		
Comments	+			- 10				
	No items to display.							
Audit			(sho	wing 0 record(s) out of 0)	Car	ncel Hold Back	Save & Close	Next
	e: nformation about f aterals.	ilter, add,	edit, c	lelete, and	layout c	options, ref	fer	



# 7.6 Proposal Structuring - Covenants

1. To go to the Covenants page, click **Covenants** tab in **Proposal Structuring** screen. The **Covenants** page is displayed.

Figure 7-54 Proposal Structuring - Covenants

Credit Origination	i i i oposai st	i actaring					0	G Simulation Log	Documents	Collateral Summary	Overrides	;; ×
Summary	Proposal Stru	icturing										Screen(2/4)
Proposal Structuring		•	Facilities	Collaterals	Covenants	Terms and conditions						
Write up	> Overview											
Comments	Filter	Type to filter		] +								8= 88
	- 🦊	CVNRG123 NEW Covenant Code: CVN Frequency: Monthly Start Date: Apr 3, 202	RG123			Type: Non Financial ype: Customer			: CVNRG123 ty: 230654170 e: May 3, 2023		÷	
						End Of (showing 1 recor		t of 1)				
Audit									Can	cel Hold Back	Save & Close	Next

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

Overview	Ŧ	Facilities	Facility Block	Collaterals	Covenants	Terms & Conc			
ovenants Breakup		🗌 En	tity 🗌 Facili	ity 🗌 Fina	ncial Covenant	s 🗌 Non Fi	nancial Covenants		
0 Newly Added	1 Existing	1.2			_	_		0	Met
		0.8					<ul> <li>External</li> <li>Internal</li> </ul>	1	Need Action
0 Met	0 Breached	0.4						0	Breached
			Met	Bread	hed	Need Action			
Type	pe to filter		+ 0	D					=
	A ratio should be	greater 1	than 500						
Freque	ant Code: 21 ncy: Quarterly ate: Oct 1, 2021		Covenant Typ Linkage Type: End Date: Dec	Facility	L	Description: DE .inked Entity: N Next Review Da			ł

Figure 7-55 Overview

# 7.7 Proposal Structuring - Covenant Details

**1.** To add new covenant, click the **+** icon.

The Covenant Details window is displayed.



Covenant Code	Covenant Name CVNRG123	Covenant Description CVNRG123	Classification Type External
✓ Covenant Details			
Covenant Type	Covenant Sub Type	Revision Frequency	Notice Days
Non Financial	Asset Sale Covenants	Monthly	5
tart Date	End Date	First Review Date	Grace Days
Required	茴	Required	Enter Grace Days
> Monitoring Information Details			
> Others			
> Linkage Details			

Figure 7-56 Covenant Details

- 2. Enter or Select the details for the following field names in the respective fields:
  - Covenant Code
  - Covenant Name
  - Covenant Description
  - Classification Type
- 3. To set the covenant condition, click and expand **Covenant Details** section.

Figure 7-57 Covenant Details

✓ Covenant Details			
Covenant Type	Covenant Sub Type	Revision Frequency	Notice Days
Non Financial	Asset Sale Covenants	Monthly	5
Start Date	End Date	First Review Date	Grace Days
曲	Ē	Ē	Enter Grace Days
Required		Required	

- 4. Enter or select the details for following field names in the respective fields:
  - Covenant Type
  - Revision Frequency
  - Custom Days
  - Notice Days
  - Start Date
  - End Date
  - First Review Date
  - Grace Days
- **5.** To capture the monitoring information for the covenant, click and expand **Monitoring Information Details** section.



# Figure 7-58 Monitoring Information Details

~	Monitoring Information Details	
Se	lect	

- 6. Select Monitoring Information Details from the drop-down list.
- 7. Click and expand Formula Details section.

# Figure 7-59 Formula Details

✓ Formula Details			
Formula			
DAE + 1000			
Target type	Covenant Check Condition	Currency	Target Value
Amount 👻	Greater than 👻	Q	10000
		Required	

- 8. Enter or select the details for the following field names in the respective fields:
  - Target Type
  - Covenant Check Condition
  - Currency
  - Target Value
- 9. Click and expand Others section.

# Figure 7-60 Others

✓ Others			
ompliance Status	Covenant Status	Last Check Value	Deferred Due Date
🔿 Complied 🛛 🔿 Breached	Select Waiver Status	Last Checked Value	(iii)

For field level information on Others screen refer the table below.

Table 7-24 Others

Fields/ Icons	Description
Compliance Status	Select Compliance Status and Covenant Status for the covenant.
Last Check Value	Enter Last Check Value for the covenant.
Deferred Due Date	Select Date from Calendar icon and specify Deferred Due Date.

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



✓ Linkage Details		
Customer Linkage		
Select Facility LN9009 - desc	Line Number LN9009	
Facility Type F	Facility Category	Facility Description desc

Figure 7-61 Linkage Details

For field level information on Linkage Details screen refer the table below.

Table 7-25 Linkage Details

Fields/ Icons	Description
Select Facility	Select Facility. Facility details such as Facility Type, Line Number, Facility Category and Facility Description are automatically populated.
Create	Click <b>Create</b> Covenant details are added and displayed in the <b>Covenants</b> page.

Note:

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

11. To go to the Terms & Condition page, click Terms & Condition tab in Proposal Structuring screen.

# 7.8 Proposal Structuring - Terms and Conditions

To go to the **Terms & Condition** page, click the**Terms and Condition** tab in **Proposal Structuring** screen.

# Figure 7-62 Proposal Structuring - Terms and Conditions

Credit Originatio	n - Proposal St	tructuring					GR Simulation Lo	g Documents	Collateral Summary	Overrides	;; ×
Summary	Proposal Stru	ucturing									Screen(2/
Proposal Structuring		•	Facilities	Collaterals	Covenants	Terms and conditions	]				
Write up	Filter	Type to filter		+ /	☆ ♪						
Comments	No items to dis	iplay.									
						(showing 0 reco	ord(s) out of 0)				
Audit								Car	icel Hold Back	Save & Close	Next



**1.** To add new terms & conditions, click **+** icon.

The Add Terms And Conditions window is displayed.

Conditi	on code			Condition description				
C000	5	Q		Sundry and Debtors Statement				
ferms 8	s conditions Sundry Debto statement to	ors and creditors submitted quarterly						
	à conditions Type -disbursement	Compliance sta		Compliance remarks				
	st-disbursement	Compliance	status					
ustom	ier linkage							
	Line number	Facility type	Facility category	Facility description	Parent line number			
	▶ LC01	Funded	TL	TEST				
	LN9052	Funded		description				

Figure 7-63 Add Terms And Conditions

For information on fields in the **Add Terms And Conditions** screen, refer the table below.

Fields/ Icons	Description
Condition Code	Search and Select <b>Condition Code</b> . <b>Condition</b> <b>Description</b> and <b>Terms &amp; Conditions</b> are defaulted based on the selected condition code.
Terms and Conditions Type	<ul> <li>Terms and Conditions Type is defaulted based on selected condition code. The options available are:</li> <li>Pre-disbursement</li> <li>Post-disbursement</li> </ul>
Compliance Status	Select <b>Compliance Status</b> from drop-down list. The options available are: • Met • Breached
Compliance Remarks	Enter Compliance Remarks, if required.
Customer Linkage	<b>Customer Linkage</b> details are displayed by default based on selected condition code.
Create	Click <b>Create</b> . Terms and conditions are linked to the party and displayed in the <b>Terms and Conditions</b> tab.
Cancel	Click the <b>Cancel</b> to cancel and exist the screen.

Table 7-26 Add Terms And Conditions



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

Click Next. The Comments page is displayed.

Figure 7-64 Comments

Credit Origination	n - Proposal Structuring	0	GR SI	nulation Log	Documents		Collateral Su	mmary	10 ov	errides	;; ×
Summary	Comments										Screen(4/4
Proposal Structuring				Ш н1	H2 00	00	田園		Я	т,	T*
Write up	Enter text here			-							
Comments	Enter text here										
											::
											Post
	No items to display.										
						2					
Audit					Cance		Hold	Back	Save & C	lose	Submit

2. Post comments, if required. The posted comment is displayed below the **Comments** box.

Click Submit, the Policy exceptions window is displayed.

OO Total		00 Met	00 Breached
Charge	Interest	Commission	Product
CO Total	🧼 00 Total	CO OO Total	CO Total
00 👁 Met	00 👁 Met	00 👁 Met	00 👁 Met
COO A Breached COO Initiated COO Approved COO Deferred	OO     A Breached       OO     Initiated     OO     Not Initiated       OO     Approved     OO     Rejected       OO     Deferred	OO     A Breached       oo     initiated     oo       oo     Approved     oo       oo     Deferred	OO         A Breached           oo         Initiated         oo         Not mitiated           oo         Approved         oo         Rejected           oo         Deferred         O         Deferred
Terms And Conditions	Covenant		
🧭 00 Total	CO Total		
00 👁 Met	00 👁 Met		
00 🔺 Breached	00 A Breached		
00     Initiated     00     Not Initiated       00     Approved     00     Rejected       00     Deferred	00     Initiated     00     Not Initiated       00     Approved     00     Rejected       00     Deferred		

Figure 7-65 Policy exceptions

By default, **Policy Exceptions** are displayed for both the party and its child party.

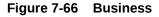


To view the **Policy Exception** detail specific to party or child party, select the party from the drop-down list at top left corner.

Click **Next**, the **Business** page is displayed.

3. Click the **Business** data segment.

The **Business** page is displayed. If there are any overrides, then it will display the details as shown in the below image.



← Back	0	0		${\scriptstyle Next} \rightarrow$
A Overrides S Errors	Policy exceptions	Business	Checklist	Show Accepted Overrides
Overrides				
LIPR01 - Proposed Liability Amount Is	More Than Requested Liability Amount for	or Party: 230654170		
Errors o Errors Available				

Click **Next**, the **Checklist** page is displayed.

4. Click the **Checklist** data segment.

# Figure 7-67 Checklist

← Back	0	0		$\bigvee$ Next $\rightarrow$
	Policy exceptions	Business	Checklist	
	No items to display.			
	Page 1 (0 of 0 items)  < ∢ 1 → >			
				Proceed
				Additional information
				Outcome

For field level information on **Checklist** screen refer the table below.



Fields/ Icons	Description
Outcome	Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select the Outcome as <b>Additional Info</b> .
Submit	Click <b>Submit</b> . The proposal is sent to the <b>Proposal Review</b> stage.

Table 7-27 Checklist

For information on **Write up** data segment, refer Write Up section.



# 8 <u>Proposal Review</u>

This is 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.

Table 8-1	Proposal Review Stage
-----------	-----------------------

Inforr	mation available for user	Activities that can be performed by user
	<ul> <li>/iew the party summary</li> <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> <li>/iew the credit evaluation scores and details</li> <li>/iew the risk evaluation score and details</li> <li>/iew the risk evaluation score and details</li> <li>/iew Write up added in previous stages</li> <li>/iew comments added in previous stages</li> </ul>	<ul> <li>Review the following <ul> <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 **Proposal Structuring** chapter for step-by-step instructions on reviewing the proposal.



# 9 <u>Proposal Approval</u>

In this stage, members of the approving authority team review 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> <li>View the party summary <ul> <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> <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> </li> </ul>	<ul> <li>Review the following:         <ul> <li>Liability amount and dates requested and proposed</li> <li>Facility amount and dates requested and proposed</li> <li>Covenants proposed</li> <li>Collateral Offered</li> </ul> </li> <li>Capture the following:         <ul> <li>Approved Liability amount and dates</li> <li>Approved Facility amount and dates</li> <li>Add/Modify/Delete facility, collateral, covenants or T&amp;C</li> </ul> </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>

# Table 9-1 Proposal Approval stage

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 Edit icon.

The Liability Details window is displayed.



Figure 9-1	<b>Liability Details</b>
------------	--------------------------

Liability details		Allowed customers for this liability		
✓ Existing details				
Existing amount	Headroom limit	Outstanding amount	Available amount	
USD 1,200,000.00	USD 1,200,000.00		USD 1,200,000.00	
Liability expiry date				
Mar 30, 2023				
Branch	Requested liability currency:			
000				
FLEXCUBE UNIVERSAL BRAN	СН			

Figure 9-2 Liability Details

Fotal gross facility	Total net facility		
\$0.00	\$0.00		
Dates			
lext review date	Requested expiry date		
Mar 30, 2023		¥	
ability Details			
✓ UDF			
LIABSTARTDATE	LIABAUTHSIGNATORY	LIABTURNOVER	
09/19/2019			

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



For information on fields in the Liability Details screen, refer the table below.

Fields/ Icons	Description
Approval Liability Amount	Specify Approval Liability Amount.
Approved Expiry Date	Click <b>Calendar</b> icon and select <b>Approved</b> Expiry Date for liability.
Save	Click Save. The approval details are saved.



 In the Approval page, click Action icon in the required facility and select Edit. The Facility Details window is displayed.

Figure	9-3	Facility	Details

OFS			
Facility Details			
Facility basic info	✓ Basic info		
Schedule	Line code	Line serial number	Facility description
	TL	1	termIn
Tenor restrictions	Branch	Parent facility ID	Facility type
Exposure	000		Funded
Fee	FLEXCUBE UNIVERSAL BR	ANCH	Cascade
ree	Facility category	Project Id	Commitment status
Pool linkage	TL -Term Loan		🔘 Committed 🔲 Cascade
			<ul> <li>Uncommitted</li> </ul>
			Close

# Figure 9-4 Facility Details

OFS				
Facility Details	✓ Sanction			
Facility basic info	Currency	Requested amount	Sanctioned amount	
Schedule	USD		\$99,000.00	
Tenor restrictions	NRS available amount	NRS adjustment amount	Day light limit	
	\$0.00	\$0.00		
Exposure	Shadow limit	Effective line amount	Limit amount basis	
Fee	Shadow limit	\$0.00	Limit amount	
Pool linkage	Bulk payment	Internal remarks		
				Close

Figure 9-5 Facility Details

OFS			
<b>Facility Details</b>			
Facility basic info	<ul> <li>Availability</li> <li>Line start date</li> </ul>	Line expiry date	Renewal date
Schedule	Sep 20, 2019	Mar 30, 2022	
Tenor restrictions	Maintenance value date	Revolving line	Is non revolving special line
Exposure	Sep 20, 2019	No	Yes
Fee	Unadvised No	Available Yes	Availability period
Pool linkage			
	✓ Release		
			C



OFS				
Facility Details	✓ Restrictions			
Facility basic info	Customer O Allowed	Disallowed		* -
Schedule	Customer No	Customer Name	Short Name	External Customer No
Tenor restrictions	No data to display.			
Exposure	Page 1 (0 of 0 items)			
Fee	Currency O Allowed	Disallowed		+ -
Pool linkage	Currency code	Currency Name		
				Close

Figure 9-6 Facility Details

For field level information on Facility Details screen refer the below table.

 Table 9-3
 Facility Details

Fields/ Icons	Description
Approved Amount	Specify Approved Amount and click Save.
Close	Click Close to exit the Facility Details window.
Next	In the <b>Approval</b> page, click <b>Next</b> to go to the <b>Comments</b> page.
Post	Click Post comments, if required.
Submit	Click Submit. The Policy Exception window appears.
Checklist	Click the <b>Checklist</b> data segment and select the <b>Outcome</b> as <b>Approve</b> .

4. 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**.

# 10 <u>Draft Generation</u>

In this stage, the bank user can generate a sanction letter and capture the party's communication address to send the sanction letter. The following table provides high level overview about the **Draft Generation** stage.

Inf	ormation available for user	Activities that can be performed by user
•	<ul> <li>View the party summary</li> <li>Liabilities requested, proposed, and approved</li> <li>Facilities requested, proposed, and approved</li> </ul>	Generate draft proposal document
	<ul> <li>Collateral Offered</li> </ul>	
	<ul> <li>Covenants stipulated</li> </ul>	
	<ul> <li>T&amp;C stipulated</li> </ul>	
	<ul> <li>Financials</li> </ul>	
	<ul> <li>Rating</li> </ul>	
	<ul> <li>Demographic details</li> </ul>	
•	View the credit evaluation scores and details	
•	View the legal evaluation score and details	
•	View the risk evaluation score and details	
•	View comments added in previous stages	

# Table 10-1 Draft Generation stage

# **Prerequisites**

Before initiating the credit process, the following actions must be performed:

- Upload report template for draft generation in XSL format by navigating to Core Maintenance > Report Maintenance > Report Template > Upload Report Template
- Link the maintained report template as Advices in the Business Process Maintenance for the required process

### Steps to generate draft

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

1. In OBCFPM, navigate to Tasks > Free Tasks.

The **Free Tasks** page is displayed.



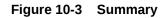
Figure 10-1	Free Tasks
-------------	------------

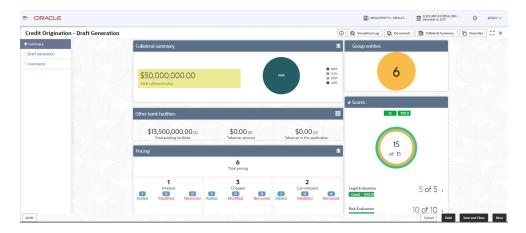
Menu Item Search Q	Fre	e Tasks							
< Corporate	C	A Refresh 000+ Ac	quire 88	Flow Dtagram					
		Acquire and Edit	Priority 🗘	Process Name 💠	Process Reference Number 🛛 🗘	Application Number 🛛 😂	Stage 🗘	Application Date 😋	Branch
		Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLE)
		Acquire and Edit		Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
CP Review		Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLE)
Facility Closure		Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLE
		Acquire and Edit		Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
		Acquire and Edit		Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
		Acquire and Edit		Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
		Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend	23-07-03	000
		Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
		Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLE
	P	age 1		of 22 (1 - 20 of 4	3ó items)  <	3 4 5 22 🕨	Ж		

2. Acquire & Edit the required draft generation task. The Credit Origination - Draft Generation page summarizing the proposal is displayed.

Figure 10-2 Summary

Fredit Originat	ion - Draft Generation					G Simulation Log	Documents	Collateral Summary	Overrides	::
Summary	Supreme Technologies Pvt Ltd									
Draft Generation							111 1010 101			
Comments		Supreme Technologies Pvt Ltd (Pert * Registration number GS778698076 E Is KYC compliant:No	ty ID: 232779922) ∜ Country: UNITED STATE & Liability amount\$50,00		♥ Demographic type:Domes ⊟ Expiry date:Oct 31, 2024	itic 🛛 🛛 Enti	Ng Na A d Ng/PvtLtd	P RM: AVAN (2001)		
		Facility summary								
				40M						
				39M						
		520	1000.0	30M						
				254						
		\$35	Working Capital-12-1 Letter of Gredit Usanc Term Loan-151-1	2014				Requested		
				15M						
		520,000	0,000.00	10M						
				9M						







ORACLE								DEFAULTENTITY ( DEFAULT	ELEXCUBE UNIVERSAL BRA December 16, 2019	Ô	AYAN `
Credit Origination - Draft Generation							C		Collateral Summary	Overrides	::
Summary	Covenants			Terms & cond	ditions			G000 100.03			
Draft Generation								Groupwise exposure details			
Comments	та	1 stal Covenants			Total ter	5 ms & conditions			1		
	0 0 Entity Wise Facility W	0 Se Financial	0 Non Financial	O Linety	5 Techty	O Pro diskoranne t	<b>0</b>	\$30,000.00			
	1 Newly added Financial	0 Non Fin	ancial	O Met	dded e disburseme e disburseme	_		512	00000		
	O Met Financial O Breached Financial	0 Non Fir		O Breache		_		\$300,000.00			
	Financial profile	U Non Fir	andai			Ł	≤ View all				
	Show results for Previous 3	years	•					Symphony Ltd 📕 Josh Tech Pvt Ltd	Future Holdings		
	Category	FY2018-2019	Variance %	FY2017-2018	Variance %	FY2016-2017	Variance %	Connected parties			
	Share Capital Reserves and surplus	\$36,000,000.00	0%	\$31,000,000.00 \$780,400,000.00	16.13%	\$25,000,000.00 \$642,400,000.00	24% 21.48%	Gross facility amount con	ribution		
wdit	Shareholder's Equity	\$806.400.000.00	0%	\$811.400.000.00	-0.62%	\$667.400.000.00	21.58%		Cancel Hold	Save and Close	

# Figure 10-4 Summary

# Figure 10-5 Summary

redit Origination - Draft	Seneration						0	🕼 Simulation Log 🕒 Documents 👔 Collateral Summary	Overrides a c
Summary	0 Breached	al 🚺 Non Fin	ancial						
Draft Generation	Financial profile			1			16		
Comments	Tinanciai pronie					e	: View all	Symphony Ltd Josh Tech Pit Ltd Ruture Holdings	
	Show results for Previ	ious 3 years	•					Junghony Low July I resident Commence	
	Category	FY2018-2019	Variance %	FY2017-2018	Variance %	FY2016-2017	Variance %	Connected parties	
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%	Gross facility amount contribution	
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%	diddi tucing and an contribution	
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%		
	Other Long Term Liab	oilities \$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%		
	Projections					Ŀ	: View all		
	Show results for Nex	t 3 years	•					\$75.00M	
	Category	FY2019-2020	Variance %	FY2020-2021	Variance %	FY2021-2022	Variance %		
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%		
	Reserves and surplu	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%		
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%		
	Other Long Term Lia	bilities \$66,500,000.00	0%	\$44,500,000.00	49,44%	\$44,500,000.00	0%		
								THINGRAD LTD	

**3.** To view the sector and industry information, click **Industry** icon in **Party Information** section.

The Industry Details window is displayed.



ails		
Industry group	Industries	Sub-Industries
Energy	Energy Equipment	Oil Drilling
		Close
		Industry group Industries Energy Energy Equipment

# Figure 10-6 Industry Details

- 4. Click Close, to exit the Industry Details window.
- **5.** To view the overview of the party, click **Entity Overview** icon in **Party Information** section.

The Entity Overview window is displayed.

Figure 10-7 Entity Overview

			<u>ه</u> ا
	230974468	: ø 0	

6. Click Allowed Customers For This Liability icon in the Party Information section, to view party's linked to the liability information.

The Allowed Customers For This Liability window appears.



E Customer name: (250624144) V Demographic type: Domestic E Ent	- 14 Al - 12 - 14 - 14 - 14 - 14 - 14 - 14 - 14
	wed customers for this liabili
✓ Country:INDIA         # Registration number:1         ▲ Liability amount:\$100,000.00         □ Is KYC           El Share holders: 0         El Contractors: 0         El Guarantors: 0         童 Bank	c <b>ompliant</b> :No ers: 0
Facility summary	
12K	

Figure 10-8 Allowed Customers For This Liability

Figure 10-9 Allowed Customers For This Liability

- 7. Click Close, if you want to exit the Allowed Customers for this liability window.
- 8. Click Linked to other liabilities icon in the Party Information section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.



Summary OFS			Screen(
Party information 티 Customer name: イ Country:INDIA	(230624144) # Registration number:1	ି Demographic type:Domestic ୬ Liability amount:\$100,000.00	記 よ そ 日 Entity:Pu <mark>Linked to other liabilities</mark> 日 Is KYC compliant.No
E Share holders: 0	Contractors: 0	🗈 Guarantors: 0	盦 Bankers: 0
Facility summary			
racincy summary			
		12K	
		10K	
			Cancel Hold Save & Close Ne

Figure 10-10 Linked to other liabilities

Figure 10-11 Linked to other liabilities

Linked by		Customer name	Liability number	
No data to dis	splay.			
Page 1	0 of 0 items	)  < ∢ 1 > >		

- 9. Click Close, if you want to exit the Linked to other liabilities window.
- **10.** To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner.

The Layout window is displayed.

# Figure 10-12 Layout

	E	щ
--	---	---

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



# Entity overview Image: Demographic type: Image: Demographic type: Image: Demographic type: Image: Demographic type:

Figure 10-13 Entity Overview

For field level information on Entity Overview screen refer the table below.

Table 10-2 Entity Overview

Fields/ Icons	Description
Close	To exit <b>Entity Overview</b> window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count Numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout icon	To change the layout of Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Terms & Conditions in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile	To view <b>Financial Profile</b> and <b>Projections</b> for five years, select <b>Previous 5 years</b> option from the <b>Show results for</b> drop-down list.
Projection	To view detailed information about <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.

**12.** After reviewing the **Summary**, click **Next**.

The **Draft Generation** window is displayed.



Summary		Û	GR Simulation Log	Documents	Collateral Summary	Overrides	:: ×
Summary	Draft Generation						Screen(2/3
Draft Generation							
Comments	СМЕМ1						
	СМЕМ1						
	Generate Document						

# Figure 10-14 Draft Generation

For field level information on **Draft Generation** screen refer the below table.

Table 10-3 Draft Generation

Fields/ Icons	Description
View Document	Click View Document, to view the generated draft document.
Download Document	Click <b>Download Document</b> , to download the generated draft document.

**13.** After generating proposal draft, click **Next**.

The **Comments** page is displayed.

# Figure 10-15 Comments

omments																Sere	en(9/
n a B	I ⊻	Ŧ	Α	- size -	~	E	W	H		E	Đ	≡	Ξ	H1	H2	G:	>
inter text here																	
			<u> </u>						1		1					_	۰.
																	Post
No items to display.																	
												2000		3701	1.0000		
										Cancel	н	ad I	Back	Cau	& Close		Subm

**Post** comments, if any. The posted comment is displayed below the **Comments** box section.

14. Click Submit. The Policy Exceptions window is displayed.



	00 <sub>Total</sub>	00 <sub>Met</sub>	00 Breached
Charge	Interest	Commission	Product
🧭 00 Total	📀 OO	OO Total	📀 00 Total
00 👁 Met	00 👁 Met	00 🔿 Met	00 👁 Met
OO     A Breached       oo     Initiated     oo     Not Initiated       oo     Approved     oo     Rejecter       oo     Deferred			ot milisted 00 Approved 00 Rejected 00 Defered
Terms And Conditions	Covenant		
00 👁 Met	00 👁 Met		
00 A Breached 00 Initiated 00 Not Init 00 Approved 00 Rejecte 00 Deferred		Not initiated Rejected	

Figure 10-16 Policy Exceptions

By default, **Policy Exceptions** are displayed for both the party and its child party.

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

**15.** Click the **Business** data segment.

← Back	0	0	3
	Policy exceptions	Business	Checklis
	No r	new errors and overrides are genera	ted.

Figure 10-17 Business

**16.** Click the **Checklist** data segment.



← Back	0	2		Next $\rightarrow$
	Policy exceptions	Business	Checklist	
	No items to display.			
	Page 1 (0 of 0 items)  < 4	1 ▶ >		
			Pr	oceed
			Ac	lditional information
			0	itcome
				R

Figure 10-18 Checklist

For field level information on **Checklist** screen refer the table below.

Table 10-4 Checklist

Fields/ Icons	Description
Outcome	Select <b>Outcome</b> as <b>Proceed</b> , if additional information is not required. Else, select <b>Outcome</b> as <b>Additional Info</b> .
Submit	Click <b>Submit</b> . The draft proposal is sent to the mentioned Email ID.

- If the party accepts the draft proposal, the proposal is sent to Limit Configuration stage.
- If the party rejects the draft proposal, the proposal is sent to **Proposal Restructuring** stage.



For information on **Write up** data segment, refer Write Up section.



# 11 <u>Customer Acceptance</u>

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 party, then the proposal is moved back to the structuring stage for re-negotiation.

The following table provides high level overview about the **Customer Acceptance** stage.

# Table 11-1 Customer Acceptance stage

Info	ormation available for user	Activities that can be performed by user
•	<ul> <li>View the party summary</li> <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> <li>View the credit evaluation score and details</li> <li>View the risk evaluation score and details</li> </ul>	<ul> <li>Upload the party 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**.

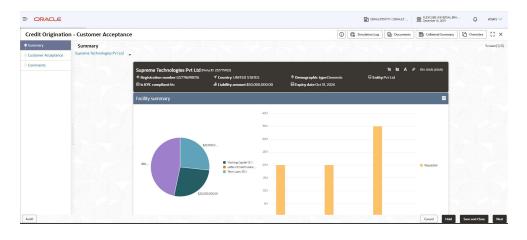
The Free Tasks page is displayed.

Menu Item Search Q	Fre	e Tasks							
< Corporate	0	, Refresh ∩i Ad	quire Ba	Flow Diagram					
		Acquire and Edit	Priority 0	Process Name \Rightarrow	Process Reference Number 💲	Application Number 💲	Stage 😂	Application Date 💲	Branch
		Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLE)
		Acquire and Edit		Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
		Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLE>
Facility Closure		Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEX
Group Concentration		Acquire and Edit		Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
Group Concentration		Acquire and Edit		Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
Simplified Credit Amendment		Acquire and Edit		Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
		Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend	23-07-03	000
		Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
		Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLE>
	Pa	age 1		of 22 (1 - 20 of 4	36 items)  < ∢ 1 2 :	3 4 5 <u>2</u> ,	Ж		

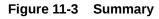


2. Acquire & Edit the required customer acceptance task.

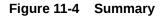
The **Credit Origination- Customer Acceptance** page summarizing the proposal is displayed.



# Figure 11-2 Summary



redit Origination - Custom	er Acceptance	0	C Simulation Log Documents Collateral Summa	ary Overrides
Summary	Collateral summary	=	Group entities	
Customer Acceptance				
comments	\$50,000,000.00	KOW PROT	6	
	Total collateral value	ACRC		
			* Scores	
	Other bank facilities		15 100.0	
	\$13,500,000.00 <sub>(2)</sub> \$0.00 <sub>(0)</sub>			
	Total existing facilities Takeover amou		15	
	Pricing		of 15	
	Total pricing			
	1 3 Interest Charges	2 Commission	Legal Evaluation 5 of 5 +	
			Good 100.09	
			Risk Evaluation 10 of 10	



Carecurards Connered Connered Connereds	redit Origination - Customer Ac	cceptance						G	C Simulation Log	Documents	Collateral Summary	Overrides	:: ×
Concents	Summary									1	10 of 10 ,		
1     Notify stated       1     Notify stated       0     1   <		Covenants			Terms & con	ditions			0000 100.07				
0       0					1				Groupwise exposi	ure details			
Entry Wer     Tearbox     Francel     Francel     Francel     Francel     Francel       1     Non Francel     Ito Non Francel     Ito Non Francel     Ito Non Francel       0     Met     Ito Non Francel     Ito Non Francel       0     Trancel     Trancel				0	0			0	\$30,00	0.00			
1       Newly added       Image: New Filework       Image: New Filework       Image: New Filework         1       Image: New Filework       Image: New Filework       Image: New Filework       Image: New Filework         0       Image: New Filework       Image: New Filework       Image: New Filework       Image: New Filework         0       Image: New Filework       Image: New Filework       Image: New Filework       Image: New Filework         0       Image: New Filework       Image: New Filework       Image: New Filework       Image: New Filework         0       Image: New Filework       Image: New Filework       Image: New Filework       Image: New Filework         1       Image: New Filework         1       Image: New Filework         1       Image: New Filework       Ima				Non									
Constraints     Constrain							nt 🚺 Post dist	oursement		\$125,1	0000		
0     Met Branchal     Imanchal		1 Newly added Financial	0 Non Fina	ancial		e dirhurremen	at 👩 Doct dick	urromont					
Constraints     Constrain		0 Met <b>D</b> Financial	0 Non Fin	ancial	O Breach	ed	_		\$300,00	00.00			
Shew results for Previous 3 years		0 Breached 0 Financial	🕕 Non Fin	ancial	U 🕕 P	e disburseme	nt 🔲 Post dist	oursement					
Now reads for previous 3 years		Financial profile					Ł	≤ View all	í .				
Cetegory P2098-2019 Variasce's P2017-2018 Variasce's P2017-2018 Variasce's P2019-2017 Variance's Connected parties		Show results for Previous 3	years	•					Symphony Ltd	Josh Tech Pvt Ltd 🔳	Future Holdings		
		Category	FY2018-2019	Variance %	FY2017-2018	Variance %	FY2016-2017	Variance %	Connected parties	5			



Credit Origination - Custome	r Acceptance						0	G Simulation Log Documents	Collateral Summary	Overrides	11
Summary	0 Breached	0 Non Fina	ncial								
Customer Acceptance							_				
Comments	Financial profile					Ł	View all				
	Show results for Previous 3 y	ears	-					Symphony Ltd 📕 Josh Tech Pvt Ltd 📕 I	Future Holdings		
	Category	FY2018-2019	Variance %	FY2017-2018	Variance %	FY2016-2017	Variance %	Connected parties			
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%	Gross facility amount contri			
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%	Gross raciity amount contri	bution		
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%				
	Other Long Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%				
	Projections					Ł	View all				
	Show results for Next 3 year	5	•					\$75,004			
	Category	FY2019-2020	Variance %	FY2020-2021	Variance %	FY2021-2022	Variance %	212004			
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%				
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%				
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%				
	Other Long Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%				

Figure 11-5 Summary

**3.** To view the sector and industry information, click **Industry** icon in party information section.

The Industry Details window is displayed.

ndustry det	ails		
Sectors	Industry group	Industries	Sub-Industries
Energy	Energy	Energy Equipment	Oil Drilling
			Close

# Figure 11-6 Industry Details

- 4. Click Close, to exit the Industry Details window.
- **5.** To view the overview of the party, click **Entity Overview** icon in **Party Information** section.

The Entity Overview window is displayed.



# Figure 11-7 Entity Overview

ntity overview				
			ž	
	230	)974468 : ص 0		

6. Click Allowed Customers For This Liability icon in the Party Information section, to view the party's linked to the liability information.

The Allowed Customers For This Liability window appears.

# Figure 11-8 Allowed Customers For This Liability

acility summary	
12K	_

Figure 11-9 Allowed Customers For This Liability

Allowed party id	Customer name	Customer number
No data to display.		
Page 1 (0 of 0 items)		



- 7. Click Close, if you want to exit the Allowed Customers for this liability window.
- 8. Click Linked to other liabilities icon in the Party Information section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Summary OFS			Screen(1/:
Party information E Customer name: ✓ Country:INDIA E Share holders: 0	(230624144) # Registration number:1 E] Contractors: 0	ି Demographic type:Domestic ଜ Liability amount\$100,000.00 ଣା Guarantors: 0	は 品 유 ② 日 Entity P、 Linked to other liabilities 臼 Is KYC compliant.No 會 Bankers: 0
Facility summary			
		12K	
		10К	
			Cancel Hold Save & Close Next

Figure 11-10 Linked to other liabilities

Figure 11-11 Linked to other liabilities

Linked by	Customer name	Liability number	
No data to display	у.		
Page 1 (0 of	f 0 items)  < ∢ 1 → >		

- 9. Click Close, if you want to exit the Linked to other liabilities window.
- To change the layout of the Entity Overview, click Layout icon at the top right corner. The Layout window is displayed.



Figure 11-12 Layout

	÷

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

Figure 11-13 Entity Overview

tity overview			
Rew Party ID: 230974468 Organization type: SIN	Name: D Type:	Demographic type:	:

For field level information on **Entity Overview** screen refer the below table.

Fields/ Icons	Description
Close	To exit <b>Entity Overview</b> window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout icon	To change the layout of Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Terms & Conditions in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile	To view <b>Financial Profile</b> and <b>Projections</b> for five years, select <b>Previous 5 years</b> option from the <b>Show results for</b> drop-down list.
Projection	To view detailed information about <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.

Table 11-2 Entity Overview

**12.** After reviewing the Summary, click **Next**.

The **Customer Acceptance** page is displayed.



Summary Customer Acceptance No Items to display.	s ; X
No items to display.	Screen(2/3)
Comments No items to display.	
Audit Cancel Hold Back Save & Ck	e Next

#### Figure 11-14 Credit Origination-Customer Acceptance

In the **Customer Acceptance** page, the user needs to upload the signed / party accepted sanction letter or can select "re-negotiation" and send the application back to proposal review stage.

**13.** Click the **Download** icon, to download the proposal draft.

Click **Next** in the proposal draft. The **Comments** page is displayed.

Comments														Scre	en(9/9
n a B	I ⊻	Ŧ	A - size -	~	E	Ξ	Ξ	Ð	E	∷	i	H1	H2	œ	>
Enter text here															
															13
														F	Post
No items to display.															
								Cancel	Ho	ld	Back	Save	& Close	1	Submit

### Figure 11-15 Comments

**Post** comments, if required. The posted comment is displayed below the **Comments** box section.

14. Click Submit.

The **Policy Exceptions** window is displayed.

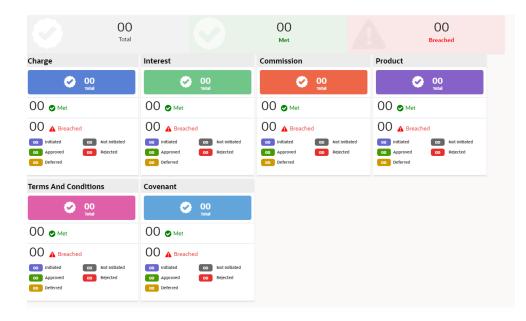


Figure 11-16 Policy Exceptions

By default, **Policy Exceptions** are displayed for both the party and its child party.

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

**15.** Click the **Business** data segment.



Figure 11-17 Business

**16.** Click the **Checklist** data segment.



← Back	0	2	6	Next →
	Policy exceptions	Business	Checklist	
	No items to display.			
	Page 1 (0 of 0 items)  < •	1 > >		
				Proceed
				Additional information
				Outcome

Figure 11-18 Checklist

For field level information on **Checklist** screen refer the table below.

Table 11-3 Checklist

Fields/ Icons	Description
Outcome	Select <b>Outcome</b> as <b>Proceed</b> , if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> .
Submit	Click <b>Submit</b> . The proposal is moved to the next stage based on the selected <b>Outcome</b> .

# Note:

For information on **Write up** data segment, refer Write Up section.



# 12 <u>Limit Configuration</u>

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				
approved - Facilities re approved - Collateral - Covenants - T&C stipul - Financials - Rating - Demograp View the credit View the legal - View the risk e	requested, proposed, and equested, proposed, and Offered s stipulated lated	•	<ul> <li>Configure the facilities approved</li> <li>Create sublines</li> <li>Update Collateral details</li> <li>Capture the restrictions related to</li> <li>Currency</li> <li>Party</li> <li>Branch</li> <li>Product</li> <li>Exposure</li> <li>Add comments</li> <li>Hand off to ELCM</li> </ul>				

 Table 12-1
 Limit Configuration stage

#### Steps to configure limit

**1.** In **OBCFPM**, navigate to **Tasks > Free Tasks**.

The Free Tasks page is displayed.

Figure	12-1	Free	Tasks
--------	------	------	-------

Menu Item Search Q	Fre	e Tasks							
< Corporate	O         Refresh         Q <sup>++</sup> Acquire         ₿g         Flow Diagram								
		Acquire and Edit	Priority 🗘	Process Name \Rightarrow	Process Reference Number 🛛 🗘	Application Number 💲	Stage 😂	Application Date 💲	Branch
		Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEX
		Acquire and Edit		Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
CP Review		Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEX
Facility Closure		Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEX
		Acquire and Edit		Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
		Acquire and Edit		Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
Simplified Credit Amendment		Acquire and Edit		Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
		Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend	23-07-03	000
		Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
		Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEX
	Pa	age 1		of 22 (1 - 20 of 4	56 items)  < 4 1 2 3	5 4 5 22 🖡	Я		



2. Acquire & Edit the required Limit Configuration task. The Credit Origination - Limit Configuration page summarizing the proposal is displayed.

Viewing Summary:

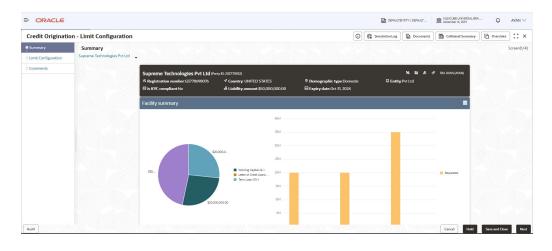
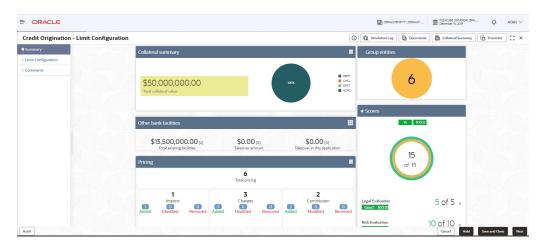


Figure 12-2 Summary

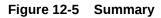
#### Figure 12-3 Summary





<b>Credit Origination - Limit Config</b>	ration	[	🛈 🕼 Simulation Log 🕒 Documents 📳 Collateral Summary						
Summary			Risk Evaluation 10 of 10 ,						
Limit Configuration	Covenants 🔳 Ter	s & conditions							
Comments	1 Total Covenants	5 Total terms & conditions	Groupwise exposure details						
	0 0 0 0 0 Non Financial Non	by 5 0 Prediktorement O	\$30,000						
	0 1 Newly added 0 Financial 0 Non Financial 0	Newly added Pre disbursement Post disbursement Post disbursement Post disbursement	525,000.00						
	0 Met 0 Financial 0 Non Financial 0	Breached Pre disbursement O Post disbursement	500,000,00						
	0 Breached 0 Financial 0 Non Financial								
	Financial profile	Financial profile   View all							
	Show results for Previous 3 years 👻		Symphony Ltd 📕 Josh Tech Pvt Ltd 📕 Future Holdings						
	Category FY2018-2019 Variance % FY2017	18 Variance % FY2016-2017 Variance 9	Connected parties						

#### Figure 12-4 Summary



Credit Origination - Limit Confi	guration						0	G Simulation Log Documents Collateral Summ	ary Overrides	] 💠 :	
Summary	0 Breached 0 Financial	0 Non Fin	ancial								
Limit Configuration	Financial assolite										
Comments	Pillaricial profile	Financial profile									
	Show results for Previous 3 y	ears	•		Symphony Ltd Josh Tech Pvt Ltd Puture Holdings						
	Category	FY2018-2019	Variance %	FY2017-2018	Variance %	FY2016-2017	Variance %	Connected parties			
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%	Gross facility amount contribution			
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%	cross rucinty uniounic contribution			
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%				
	Other Long Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%				
	Projections					Ŀ	: View all				
	Show results for Next 3 year	s	•					\$75.00M			
	Category	FY2019-2020	Variance %	FY2020-2021	Variance %	FY2021-2022	Variance %				
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%				
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%				
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%				
	Other Long Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%				

**3.** To view the sector and industry information, click **Industry** icon in **Party Information** section.

The Industry Details window is displayed.



Industry deta	ils		
Sectors	Industry group	Industries	Sub-Industries
Energy	Energy	Energy Equipment	Oil Drilling
			Close

#### Figure 12-6 Industry Details

- 4. Click Close, to exit the Industry Details window.
- 5. To view the overview of the party, click the **Entity Overview** icon in **Party Information** section.

The **Entity Overview** window is displayed.

Figure 12-7 Entity Overview

Entity overview	_	
		= III &
	231024527 :	
		Close

6. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner.

The **Layout** window is displayed.

#### Figure 12-8 Layout

1 4	-
田	HI L



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

intity ove	rview			1日 1日 1
() 2888	NEW Party ID: 231024527 Organization type: SIND	Name: Type:	Demographic type:	:
				Clos

Figure 12-9 Entity Overview

For field level information on **Entity Overview** screen refer the table below.

Fields/ Icons	Description
Close	To exit <b>Entity Overview</b> window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout icon	To change the layout of <b>Facility Summary, Collateral Summary,</b> <b>Existing Facilities held with Other Bank, Pricing, Covenants,</b> and <b>Terms &amp; Conditions</b> in <b>Summary</b> page, click the <b>Layout</b> icon and select the required layout. By default, <b>Financial Profile</b> of the party and financial <b>Projections</b> for the party are listed for 3 years.
Financial Profile	To view <b>Financial Profile</b> and <b>Projections</b> for five years, select <b>Previous 5 years</b> option from the <b>Show results for</b> drop-down list.
View all	To view detailed information about <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.

Table 12-2 Entity Overview

8. After reviewing the **Summary**, click **Next**.

The Limit Configuration page is displayed. Configuring Limit:



crean originatio	on - Limit Configuration	C Simulation Log     Docume	ents Collateral Summary Overrides	;; ×
Summary	Limit Configuration		Scr	reen(2/4
Limit Configuration	✓ Facilities	Collaterals Covenants Terms and condition	ions	
Write up	> Liability details			
Comments	Filter Type to filter	+ 盒 団		<b>田</b> ぷ
	Facility ID: F23102229 Facility ID: F23102229 Facility description: TL Released amount: \$0.00	Requested amount: \$800,000.00 Facility category: TL End Of List	Facility type: Funded E Next review date: March 31, 2023	:
		(showing 1 record(s) out of 1)		
Audit			Cancel Hold Back Save & Close	Next

#### Figure 12-10 Limit Configuration

In **Limit Configuration** page, Facilities, Collateral, Covenants and Terms & Conditions added during the proposal initiation are displayed.

To configure the limit, click on the **Facility** and then click the **Edit** icon. **Facility Details** window is displayed.

Enter or Select the fields in **Facility Details** window. For more information on adding facility details refer **To Add new facility (step 24)** in Funding Requirement section.

Facility Details	Line code		Line serial number		Facility descript	tion	
acility basic info	TL		1		TL		
chedule	Branch		Parent facility ID		Facility type		
schedule	000	Q		Q	• Funded	O Non Funded	
enor restrictions	FLEXCUBE UNIVERSAL BRA	NCH			Cascade		
xposure	Facility category		Commitment status		Secured?		
ee	TL	Q	● Committed □ Cascade		Casca	ade	
ee	TL -Term Loan		O Uncommitted				
ool linkage	Revaluation required						

Figure 12-11 Facility Details

Fee Pool linkage	Exception transa	ection amount	Netting require	ed Exception b	weach percentage		
hicing acility collateral linkage fredit rating		O Allowed   Disallowed					•
-X rate revaluation	Custome		Custome	er Name	Short Name	External Customer No	
		No deta to display. Page 1 (Did Ditenci) (C ()) > )(					
		○ Allowed ④ Diselfowed					•
		Currency code		Currency Neme			
	No data to display,						
	Page 1 (	(0 of 0 items)  < < 1 → >					
	Branch C	Allowed					•
		Branch code		Branch Name			
	No data to dis						
	Page 1 (	(0 of 0 items)  < < 1 > >					
	Product (	Allowed     Otsallowed					+
		Source Code		Description			
	No data to dis	solav.					

Figure 12-12 Facility Details

### Figure 12-13 Facility Details

Customer No	Customer Name	Short Name	External Customer No
No data to display.			
Page 1 (0 of 0 items)  < (1 > >			
Currency O Allowed			•
Currency code	Currency Name		
No data to display.			
Page 1 (0 of 0 items) $ \langle - \langle 1 \rangle \rangle$			
Branch O Allowed   Disallowed			+ -
Branch code	Branch Name		
No data to display.			
Page 1 (0 of 0 items) $ \langle - \langle 1 \rangle \rangle$			
Product O Allowed       Disallowed			+ -
Source Code	Description		
No data to display.			
Page 1 (0 of 0 items)  < 4 1 → >			
Exposure O Allowed			+ -
Exposure Code	Exposure Type	Exposure Description	
No data to display.			
Page 1 (0 of 0 items)  < < 1 → >			
			G

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

Figure 12-14 Restrictions

	wed		+
Customer No	Customer Name	Short Name	External Customer N
No data to display.			

For field level information on **Restrictions** screen refer the table below.



Fields/ Icons	Description
Allowed, Disallowed	Select <b>Allowed</b> or <b>Disallowed</b> for specific <b>Customer</b> , <b>Currency</b> , <b>Branch</b> , <b>Product</b> , and <b>Exposure</b> , based on the requirement.
Save	Click Save. The Limit Configuration page is displayed.

Click Next in the Limit Configuration screen. The Comments page is displayed.

#### Figure 12-15 Comments

Credit Originatio	on - Limit Configuration	Documents Collateral Summary
Summary	Comments	Screen(4
Limit Configuration		
Write up	Enter text here	
Comments		
		Post
	No items to display.	
Audit		Cancel Hold Back Save & Close Subm

**Post** comments, if required. The posted comment is displayed below the **Comments** box section.

10. Click Submit.

The **Policy exceptions** window is displayed.

OO Total		00 Met	00 Breached
Charge	Interest	Commission	Product
CO Total	CO Total	CO Total	CO Total
00 👁 Met	00 👁 Met	00 👁 Met	00 👁 Met
00       A Breached         00       Initiated       00       Not Initiated         00       Approved       00       Rejected         00       Deferred       00       Rejected	Image: Second system     Image: Second system       Image: Second system     Ima	OO     A Breached       00     Initiated     00     Not initiated       00     Approved     00     Rejected       00     Deferred	OO         A Breached           oo         initiated         oo           oo         Approved         oo           oo         Detered
Terms And Conditions	Covenant		
00 👁 Met	00 👁 Met		
OO         A Breached           00         Initiated         00         Not initiated           00         Approved         00         Rejected           00         Deferred	Image: Second system     Image: Second system       Image: Second system     Ima		

Figure 12-16 Policy Exceptions



By default, Policy Exceptions are displayed for both the party and its child party.

- **11.** To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
- **12.** Click the **Business** data segment.

Submit				×
- Back	0	0	3	Next →
	Policy exceptions	Business	Checklist	
	No n	ew errors and overrides are gene	erated.	

Figure 12-17 Business

**13.** Click the **Checklist** data segment.

Submit	Policy exceptions	2 Business	3 Checklist	×
	No items to display.			
	Page 1 (0 of 0 items)  ζ ∢ [1	] ► >I		
			P	roceed -
				Submit

### Figure 12-18 Checklist

For field level information on **Checklist** screen refer the table below.

#### Table 12-4 Checklist

Fields/ Icons	Description
Outcome	Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select <b>Outcome</b> as <b>Additional Info</b> .



## Table 12-4 (Cont.) Checklist

Fields/ Icons	Description
Submit	Click <b>Submit</b> . The proposal is moved to the <b>Handoff</b> stage.

# Note:

For information on **Write up** data segment, refer Write Up section.



# 13 <u>Proposal Handoff</u>

# 13.1 Handoff to Back Office System

The proposal is automatically handed off to the back office system for creation of party as well as liability, facility, collateral and covenants, 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 section for information on the manual retry stage.

# 13.2 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 Tasks** page is displayed.

Menu Item Search Q	Fre	e Tasks							
< Corporate	Ģ	Refresh	quire Ba	Flow Diagram					
		Acquire and Edit	Priority 🗘	Process Name \Rightarrow	Process Reference Number \Rightarrow	Application Number 💲	Stage 😂	Application Date 💲	Branch
		Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLE)
		Acquire and Edit		Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
CP Review		Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLE
Facility Closure		Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLE
		Acquire and Edit		Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
Group Concentration		Acquire and Edit		Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
Simplified Credit Amendment		Acquire and Edit		Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
		Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend	23-07-03	000
		Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
		Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLE
	Pa			of 22 (1-20 of 43	ió items)  < 4 1 2 3	5 4 5 22 .			

Figure 13-1 Free Tasks

2. Acquire & Edit the required Manual Retry task.

The Credit Origination- Manual Retry page summarizing the proposal is displayed.

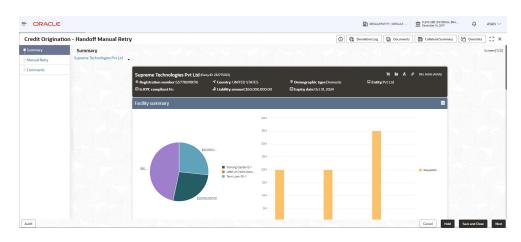


Figure 13-2 Manual Retry - Summary



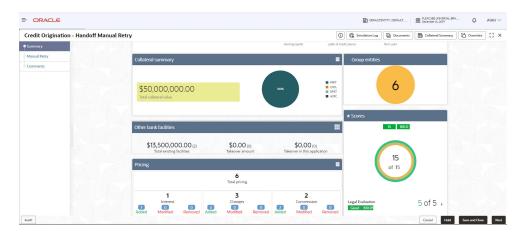


Figure 13-4 Manual Retry - Summary

Credit Origination - Hand	off Manual Retry				0	Collateral Summa	y 🖸 Overrides	12
Summary	Covenants		Terms & conditio	ns	=			
Manual Retry				-		Groupwise exposure details		
Comments		1 otal Covenants		5 Total terms & conditions				
	0 0 Entity Wise Facility V	00 Financial Non Financial		5 O Produktiver	O Prost delawaren	\$50,000 00		
	1 Newly added		0 Newly adde		bursement	\$125,000.00		
	0 Met	0 Non Financial	0 Met 0 Pre dist	ursement 🕕 Post dis	bursement			
	0 Einancial 0 Breached 0 Financial	Non Financial     Non Financial	0 Breached 0 Pre dist	ursement 🚺 Post dis	bursement	\$500,000.00		
	Financial profile	Non Financial		ł	∠ View all			
	Show results for Previous	years 👻				Symphony Ltd Josh Tech Pic Ltd Putwe Holdings		
	Category	FY2018-2019 Variance %	FY2017-2018 Var	iance % FY2016-2017	Variance %	Connected parties		
	Share Capital	\$36,000,000.00 0%		\$25,000,000.00	2496	Gross facility amount contribution		
	Reserves and surplus	\$770,400,000.00 0%	\$780,400,000.00 -1.	\$642,400,000.00	21.48%			



Credit Origination - Hand	off Manual Retry						0	G Simulation Log Documents	Collateral Summary	Overrides	11
Summary	0 Breached 0 Financial	0 Non Fin	ancial								
Manual Retry	Financial profile					Ł	View all				
Comments	Show results for Previous 3	10.377	•					📕 Symphony Ltd 📕 Josh Tech Pvt Ltd 📕 Put	ture Holdings		
	Category	FY2018-2019		FY2017-2018	Variance %	FY2016-2017	Variance %	Connected parties			
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%				
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%	Gross facility amount contribu	ution		
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%				
	Other Long Term Liabilities	\$66,500,000.00	0%	\$44,500,000.00	49.44%	\$44,500,000.00	0%				
	Projections					Ŀ	View all				
	Show results for Next 3 yes	irs	•					\$75.00M			
	Category	FY2019-2020	Variance %	FY2020-2021	Variance %	FY2021-2022	Variance %				
	Share Capital	\$36,000,000.00	0%	\$31,000,000.00	16.13%	\$25,000,000.00	24%				
	Reserves and surplus	\$770,400,000.00	0%	\$780,400,000.00	-1.28%	\$642,400,000.00	21.48%				
	Shareholder's Equity	\$806,400,000.00	0%	\$811,400,000.00	-0.62%	\$667,400,000.00	21.58%				
	Other Long Term Liabilitie	\$66,500,000.00	0%	\$44,500,000.00	49,44%	\$44,500,000.00	0%				

Figure 13-5 Manual Retry - Summary

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 is displayed.

Figure 13-6 Limit Configuration

Credit Originatio	on - Manual Retry	(i) 🕞 Simulation Log 🕒 Docum	Collateral Summary			
Summary	Limit Configuration		Screen(2/3)			
Limit Configuration	DMART - Facilities	Collaterals Covenants Terms and condi	tions			
Comments	> Liability details					
	Filter Type to filter					
	Facility ID: F23102229 Facility ID: F23102229 Facility description: TL Released amount: \$0.00	Requested amount: \$800,000.00 Facility category: TL	Facility type: 🗐 : Next review date: March 31, 2023			
		End Of List (showing 1 record(s) out of 1)				
Audit			Cancel Hold Back Save & Close Next			

In Limit Configuration page, Facilities, Collateral, Covenants and Terms & Conditions added during the proposal initiation are displayed.

5. To configure the limit, click on the **Facility** and then click **Edit** icon. **Facility Details** window appears.

Enter or Select the fields in **Facility Details** window. For more information on adding facility details refer **To Add new facility (step 24)** in Funding Requirement section.



<b>Facility Details</b>					Si
cility basic info					
hedule	✓ Basic info				
	Line code	Line serial number		Facility description	
nor restrictions	TL	1		TL	
cposure	Branch	Parent facility ID		Facility type	
e	000	Q	Q	Funded O Non Funded	
	FLEXCUBE UNIVERSAL BRAN	юн		Cascade	
ool linkage	Facility category	Commitment status		Secured?	

Figure 13-7 Facility Details

Figure 13-8 Facility Details

OFS				
Create revolution	Servician     Grancy     UD     O     O     en fight head     fight head	Requested Januard 5000,000,00 Studies Intel 9 Studies State	Propesd amount S500,000 00 Linte amount state Linte amount   *	Apprend tensore 5000,000.00 Bulk apprend d bulk apprend
	Availability Una start data     September 300,2019  Recording title	Live exploy date April 50, 2023 Is non-reaching goods live	Revent data Agril 30, 2023	Materieuro velue date
	✓ Limit review Nest review date March 31, 2023	Review frequency.		
	V Utilization Utilization racking Global			Care

Figure 13-9 Facility Details

edit rating Crate revaluation				
PA nate revaluation	~ Restrictions			
	Customer O Allowed   Customer			•
	Customer No	Customer Name	Short Name	External Customer No
	No data to display.			
	Page 1 (0 of 0 items)  < < 1 > >			
	Currency Allowed			•
	Currency code	Currency Name		
	No data to display.			
	Page 1 (0 of 0 items)  < < 1 > >			
	Branch O Allowed  Cisallowed			•
	Branch code	Branch Name		
	No data to display.			
	Page 1 (0 of 0 items)  < ( 1 > >			
	Product O Allowed   Disallowed			•
	Source Code	Description		
	No data to display.			
	Page 1 (0 of 0 items)  < < 1 > >			

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



#### Figure 13-10 Restrictions

✓ Re	✓ Restrictions						
Customer O Allowed							
	Customer No	Customer Name	Short Name	External Customer No			
No data to display.							
Page 1 (0 of 0 items)  < ∢ 1 >>							

For field level information on **Restrictions** screen refer the table below.

Table 13-1	Restrictions
------------	--------------

Fields/ Icons	Description
Allowed, Disallowed	Allowed or Disallowed for specific Customer, Currency, Branch, Product, and Exposure, based on the requirement.
Save	Click Save. The Limit Configuration page is displayed.

Click **Next** in the **Limit Configuration** screen. The **Comments** page is displayed. The **Comments** page is displayed.

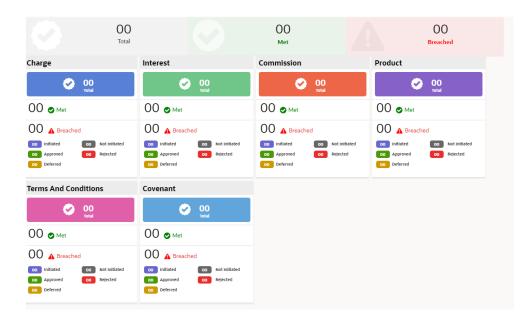
ummary	Comments Screen(3,
imit Configuration	
Comments	Enter text here
	Post
	No items to display.

#### Figure 13-11 Manual Retry - Comments

**Post** comments, if required. The posted comment is displayed below **Comments** box section.

7. Click Submit.

The **Policy exceptions** window is displayed.



#### Figure 13-12 Policy exceptions

By default, **Policy Exceptions** are displayed for both the party and its child party.

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

8. Click the **Business** data segment.



Figure 13-13 Business

9. Click the **Checklist** data segment.



← Back	0	2		Next $\rightarrow$
	Policy exceptions	Business	Checklist	
	No items to display.			
	Page 1 (0 of 0 items)  < 4	1 > >		
			Ou	tcome
				Re

Figure 13-14 Checklist

For field level information on **Checklist** screen refer the below table.

#### Table 13-2 Checklist

Fields/ Icons	Description
Outcome	Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> .
Submit	Click Submit. The proposal is moved to the Back Office System.



For information on **Write up** data segment, refer Write Up section.

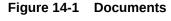


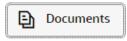
# 14 <u>Document Upload and Checklist</u>

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 party and approve the proposal. Documents added for the proposal can be removed whenever the document becomes invalid.

#### Steps to upload documents

**1**. Click **Documents** Icon at the top right corner of any page.





The **Documents** window is displayed.

#### Figure 14-2 Documents

Documents		
Document Status	Select	
( =		
		Done

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.

The **Documents** window is displayed.



Documents		
Document Status	Select	
L		
C		

Figure 14-3 Documents

3. Click Add icon. The Document Details window is displayed.

Figure 14-4 Document Details

Letter of Credit	Appente Documents	
Document Title	Document Description	
test	test	
Remarks	Document Expiry Date	
test	April 13, 2023	
Drop files here or click to select		
Selected Files: "Doc1.docx"		

For field level information refer the table below.

Table 14-1Document Details

Fields/ Icons	Description
Document Type	<ul> <li>Select Document Type from the drop-down list. The options available are:</li> <li>Amendment Documents</li> <li>Proposal Documents</li> <li>Closure Documents</li> </ul>



Fields/ Icons	Description
Document Code	Select <b>Document Code</b> from the drop-down list. The options available are: Amendment Documents Proposal Documents Closure Documents
Document Title	Enter Document Title for the document.
Document Description	Enter a brief description about the document in the <b>Document Description</b> field.
Remarks	Enter <b>Remarks</b> , if any.
Document Expiry Date	Click Calendar icon and select Document Expiry Date.
Drop files here or click to select	In <b>Drop files here or click to select</b> area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom. <b>Note:</b> To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

#### Table 14-1 (Cont.) Document Details

## 4. Click Upload.

The **Checklist** window is displayed.

Submit	0	0			$\overset{\times}{\scriptstyle \qquad \qquad$
	Policy exceptions	Business	Checklist		
No items	s to display.				
Page	1 (0 of 0 items)  < 4 1	► >			
				Outcome	•
					Required Submit

#### Figure 14-5 Checklist

Manually verify all the checklist and enable the corresponding check box.
 For field level information refer the table below.

#### Table 14-2 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed.



Fields/ Icons	Description
Submit	Click <b>Submit</b> . Document is uploaded and listed in <b>Document</b> window.
Edit or Delete	To edit or delete the document, click <b>Edit</b> or <b>Delete</b> icons.

### Table 14-2 (Cont.) Checklist

# 15 <u>Business Overrides</u>

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.

1. Click **Overrides** at the top right corner to view the business overrides after capturing the limit amounts.

All	A Overrides	S Errors	Show Accepted Overrides
~			
<b>A</b> (	Overrides		
	LIPR01 - Propose	ed Liability Amo	ount Is More Than Requested Liability Amount for Party: 230654170
S E	rrors		
No	Errors Available		

Figure 15-1 Business Overrides



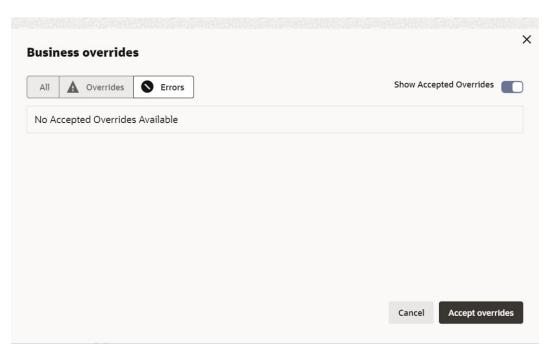
All	A	Overrides	0	Errors	Show Accepted Overrides
~					
•					
A C	)verri	des			
			ما ما د ا	:l:+	
)verrides LIPR01 - Pro		pose	d Liab	ility Am	nount Is More Than Requested Liability Amount for Party: 230654170
			d Liab	ility Am	nount Is More Than Requested Liability Amount for Party: 230654170
			d Liab	ility Am	nount Is More Than Requested Liability Amount for Party: 230654170
			d Liab	ility Am	nount Is More Than Requested Liability Amount for Party: 230654170
			d Liab	ility Am	nount Is More Than Requested Liability Amount for Party: 230654170

Figure 15-3 Business Overrides

2. Click **Submit** and navigate to the **Business** data segment to view the business overrides in the **Submit** window.



Figure 15-4	Submit
-------------	--------



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.



# 16 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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