

Simplified Credit Proposal Evaluation Restructuring User Manual  
**Oracle Banking Credit Facilities Process  
Management**

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

## Preface

### About this guide




This guide provides the user with all the information necessary to perform Simplified Credit Proposal Evaluation Restructuring (CPER) process in OBCFPM.

### Intended Audience

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

### Conventions Used

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

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

# Chapter 1 - Introduction

## Common Icons in OBCFPM

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

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

# Chapter 3 - Overview

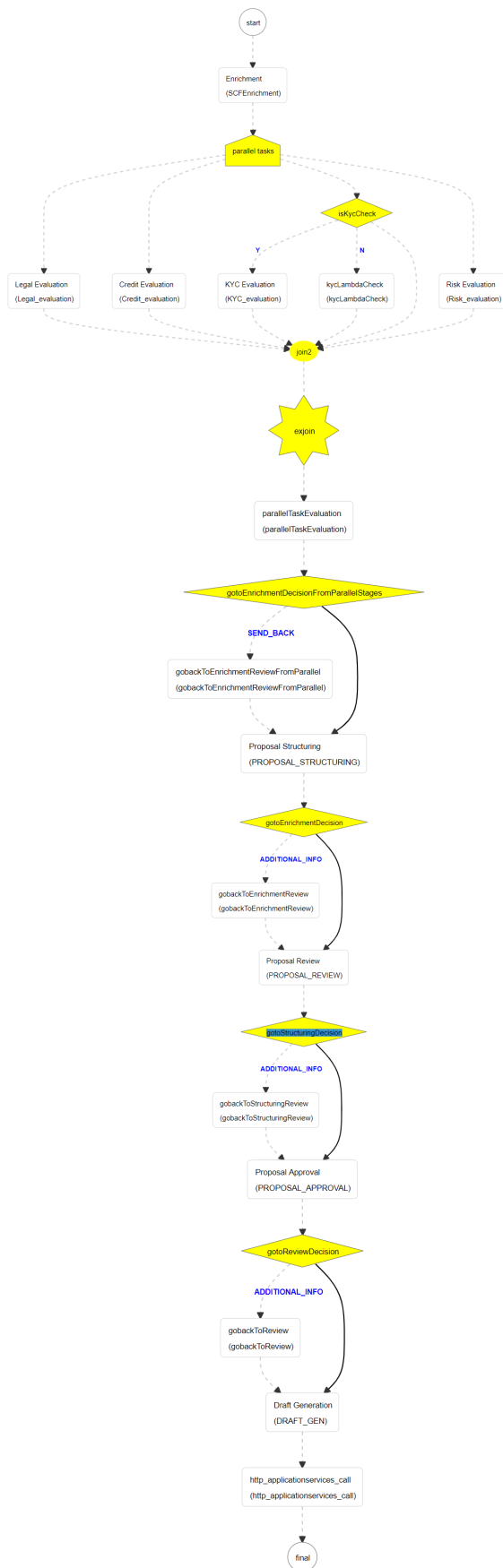
---

## About Credit Proposal Evaluation Restructuring

Credit Proposal Evaluation Restructuring is the process of re-evaluating the credit proposal based on the request from the customer. This process can be initiated to re-evaluate and reset the limit set for the customer, if the proposal is not accepted by the customer. If the Outcome of CPER process is Proceed, then the banker can initiate Simplified Credit Proposal Handoff Process (CPHP) to handoff the proposal to the back office system.

The following flow diagram illustrates the process for restructuring the evaluated credit proposal:

# Chapter 3 - Overview



# Chapter 3 - Proposal Initiation

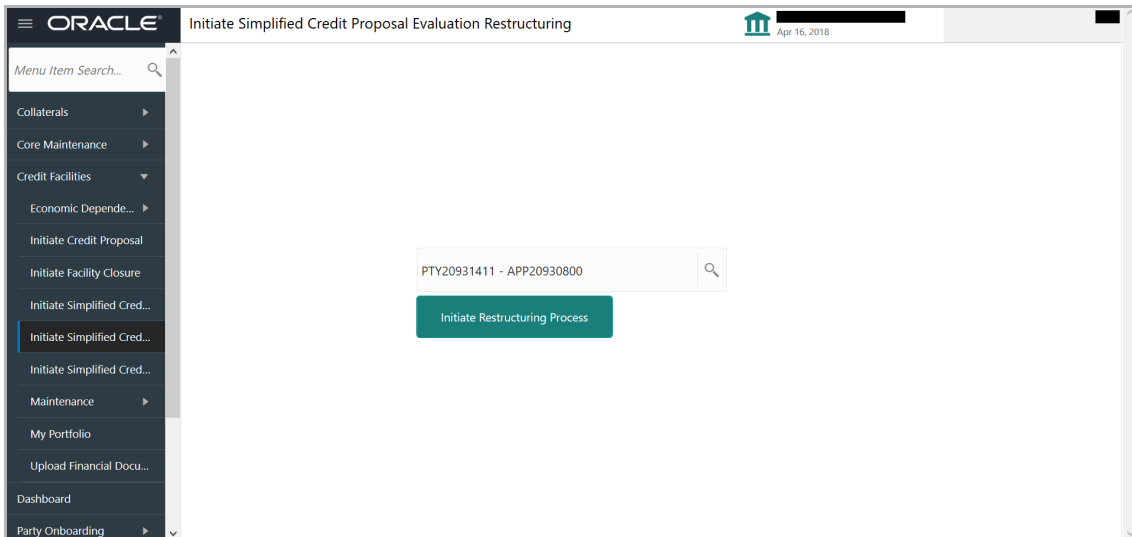
## Proposal Initiation

Simplified Credit Proposal Evaluation Restructuring (CPEP) can be initiated only for the proposals that are not handed off to the Back Office System in the Simplified Credit Proposal Handoff Process (CPHP).

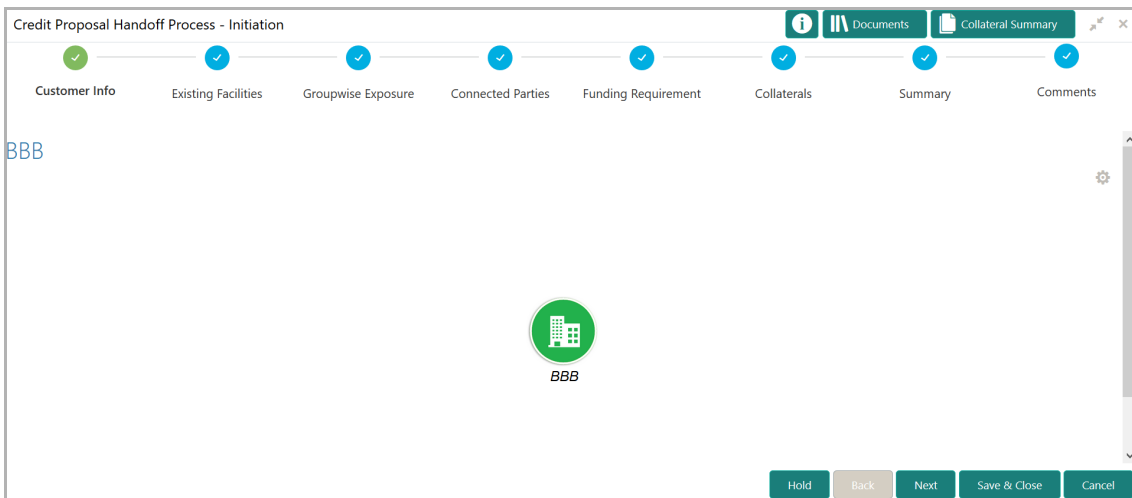
To initiate Simplified CPEP process, perform the following steps:

### Steps to initiate CPEP process

1. In OBCFPM, navigate to **Credit Facilities > Simplified Credit Proposal Evaluation Restructuring**. *Initiate Restructuring* page appears:



2. Search and select the required application. **Initiate Restructuring Process** button is enabled.
3. Click the **Initiate Restructuring Process** button. *Customer Info* page with organization and connected party details added in simplified CPEP appears:





# Chapter 3 - Proposal Initiation

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

4. Right click on the organization icon to perform the following actions:
  - Add Customer
  - View
  - Quick View
  - Configure

## **Add Customer**

5. To add a customer (child party) of the organization (party), click **Add Customer**. *Customer Details* window appears.

The screenshot displays the 'Customer Details' window with the following fields and values:

Organization Name *	Organization Type *	Entity Type *	Demography Type *
EV Motors	Single	Pvt Ltd	Global
Geographical Spread *	Country of incorporation *	Incorporation date	Country of risk *
INDIA x United States x	INDIA	Jul 1, 2010	Zombia
Special customer	RM Id		
<input checked="" type="checkbox"/>			
Website Address	Facebook Address	Twitter Address	
https://www.	https://www.facebook.com/	https://www.twitter.com/	

Below the form, there is an 'Add' button. Underneath, a card for 'Energy' is shown with a trash icon and the text 'Industry Group'. At the bottom, a box contains the text 'No Ratings Added'. Another 'Add' button is located at the bottom right of the window.

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

# Chapter 3 - Proposal Initiation

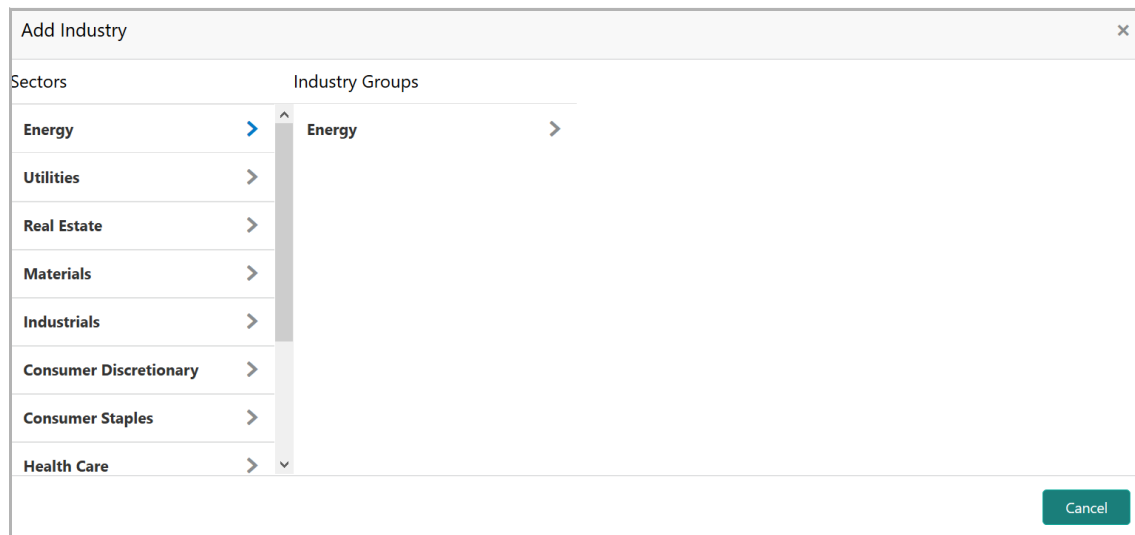
8. Select the **Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.
9. Select the **Demography Type** from the drop down list. The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

Upon selecting **Global** option, **Geographical Spread** field appears.

10. Search and select all the countries in which the organization is operating as **Geographical Spread**.
11. Select the **Country of incorporation**.
12. Click the calendar icon and select the **Incorporation date**.
13. Select the **Country of risk** for organization from the drop down list.
14. Enable the **Special customer** switch, if the customer is a special customer for your bank.

**RM Id** is automatically populated based on the login details.

15. Type the following addresses in respective fields:
  - Website Address
  - Facebook Address
  - Twitter Address
16. To capture industry details of the organization, click **Add** below the addresses fields. *Add Industry* window appears:



17. Select a sector of the organization. Available **Industry Groups** appear.
18. Select the **Industry Group** of the organization. Available **Industries** appear.
19. Select the Industry of the organization. Available **Sub-Industries** appear.

# Chapter 3 - Proposal Initiation

20. Select the sub-industry of the organization. Industry details are added:

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



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

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

22. To capture rating information of the organization, click **Add** below the sector information. *Add Rating* window appears:

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

23. Select the following details:

- Rating Date
- Risk Ratings
- Rated By

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

# Chapter 3 - Proposal Initiation

---

Upon selection of the above details, the rating is added and displayed in the *Customer Details* window:

24. To modify the added rating, click the edit icon and change the required details.
25. To delete the added rating, click the delete icon.



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

26. To close the *Customer Details* window, click the close icon.

## **View, Quick View and Delete Customer**

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



Parent customer (party / entity) cannot be deleted.

## **Configure Customer**

29. To configure the organization (entity), right click on the organization icon and click **Configure**. The following window appears:

# Chapter 3 - Proposal Initiation

Party Det...  
Customer Profile >  
Financial Profile  
Projections  
StakeHolders >  
Assets  
Customer Covenants  
Customer Terms & conditio...  
Exposures >

Demographic Details

Basic Info Address Industry

Company Details

Registration Number	Company Name	Type Of Company	Geographical Spread
87567456	OFSS	Public Ltd	INDIA x United States x

Place Of Incorporation	Incorporated Date	Established Date	RM Id
IN	Jan 1, 1970	Jun 6, 2007	DEVIKA

Company Web site	Facebook URL	Twitter URL	Employee Strength
			400

No. Of Years In Business	No. Of Companies In the Group	Country of Risk	Is Blacklisted?
13	2	ZA	<input type="checkbox"/>

Is KYC Compliant?	Last KYC Date	Listed Company	Language *
<input checked="" type="checkbox"/>	Oct 9, 2019	<input checked="" type="checkbox"/>	ENG

Media \*

SWIFT

KYC Details

Received	Verification Date	Effective Date	Verification Method
<input checked="" type="checkbox"/>	Jun 2, 2020	Jun 2, 2020	Field Verification

Save OK

In the **Company Details** section:

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

- Registration Number
- Company Name
- Type Of Company
- Geographical Spread
- Place Of Incorporation
- Incorporated Date
- Established Date
- RM Id
- Company Website
- Facebook URL
- Twitter URL
- Employee Strength
- No. Of Years In Business
- No. Of Companies in the Group
- Country of Risk

31. Enable the **Is Blacklisted?** switch, if the company is blacklisted.

# Chapter 3 - Proposal Initiation

32. Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.
33. Click the calendar icon and select the **Last KYC Date**.
34. Enable the **Listed Company** switch, if the company is listed.
35. Select the **Language** from the drop down list.
36. Select the **Media** for transactions from the drop down list.

In the **KYC Details** section:

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

Address Details

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

# Chapter 3 - Proposal Initiation

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

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

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

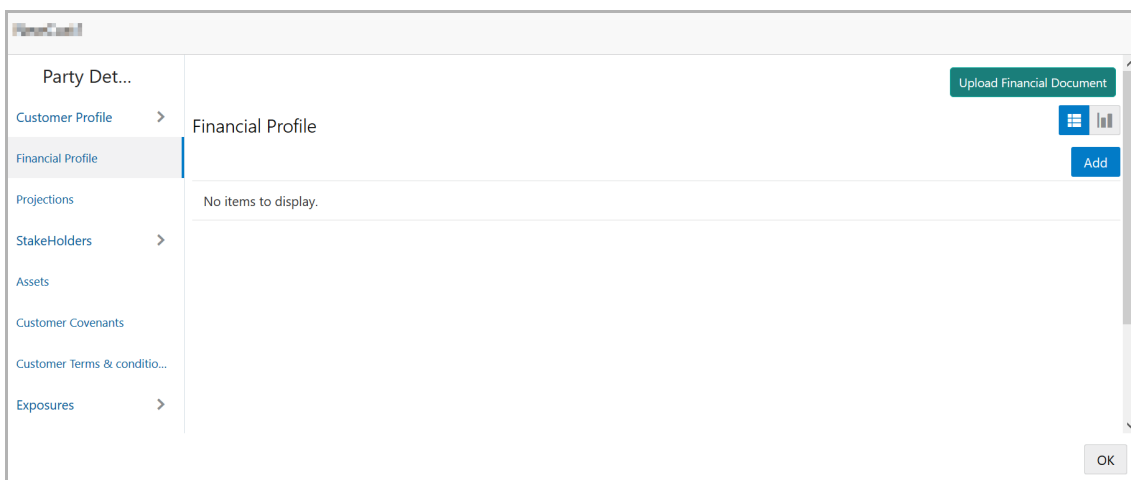
44. To add the industry details, click the **Industry** tab and select the required details.



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

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

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



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

# Chapter 3 - Proposal Initiation

Financial Profile

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

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

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

50. Specify the following details in the corresponding fields:

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

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

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



# Chapter 3 - Proposal Initiation

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

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

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

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

Drop files here or click to select

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

# Chapter 3 - Proposal Initiation

56. In the *Financial Profile* screen, click the Chart view icon to change the List view to Chart view.



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

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

Projections

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

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

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

60. Specify the following details in the corresponding fields:

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

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

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

# Chapter 3 - Proposal Initiation

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

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

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

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

Year \* FY2020-2021 Quarter \* Annual

Drop files here or click to select

Current selected files:

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

# Chapter 3 - Proposal Initiation

66. In the *Business Projection* screen, click the Chart view icon to change the List view to Chart view.

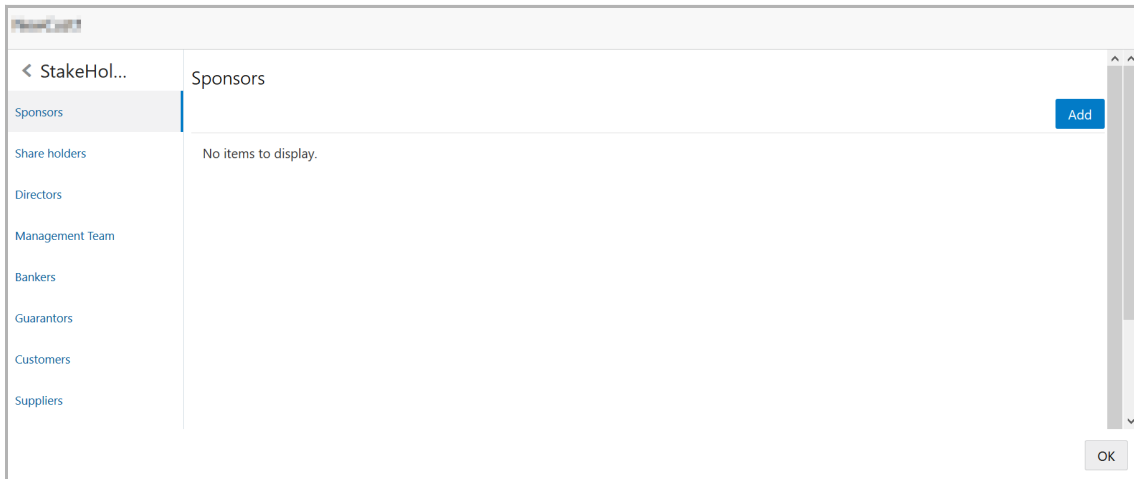


To Edit, Delete or View the added **Projections**, click the hamburger icon in the required list item and select the required option.

67. To configure stakeholders information, click **Stakeholders** in the left menu.

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

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



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

# Chapter 3 - Proposal Initiation

Sponsors

Promoter Type \*  
 Individual  Corporate

Name \*  
Thomas

Age  
45

Experience Summary

Designation  
CEO

Role  
Management

Stake Percentage \*  
30%

Associated Since  
May 4, 2010

Education Qualifications  
Masters Degree

▶ Address details

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

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

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

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

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

# Chapter 3 - Proposal Initiation

Sponsors

Address details

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

Add Clear Cancel

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

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

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



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



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

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

# Chapter 3 - Proposal Initiation

Assets

Name \*  
Golf court

Currency \*  
INR

Value \*  
₹40,000,000.00

Description

Add Clear Cancel

75. Type the **Name** of the Asset.
76. Search and select the **Currency** for the asset value.
77. Specify the asset **Value**.
78. Type the asset **Description**.
79. Click **Add**. Asset details are added.



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

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

Customer Covenants

Party Det...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Exposures >

Overview

Filter Type to filter

No items to display.

Page 1 (0 of 0 items)

OK

81. Click the add icon. *Covenant Details* window appears:

# Chapter 3 - Proposal Initiation

Covenant details

Covenant code *	Covenant name *	Covenant description *	Classification type *
CVT191832245	DSCR on the basis of Cash Flow	DSCR on the basis of Cash Flow	External

[Click to add new covenant](#)

- ▶ Covenant details
- ▶ Others
- ▶ Monitoring information details

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

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

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

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

◀ Covenant details

Covenant type *	Covenant Sub Type	Notice days *	Revision frequency *
Financial	Select covenant subtype	15	Quarterly

Revision days	Start date *	End Date *
Enter revision days	Jun 30, 2020	Aug 31, 2020

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

Target type *	Covenant check condition *	Target value *
Ratio	Equal to	1.5



# Chapter 3 - Proposal Initiation

85. Select / type the following in respective fields:

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



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

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

Others

Compliance status:  Met  Breach

Waiver status: Waive

Last check value: Last Checked Value

Deferred due date: [Calendar icon]

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

88. Enter the **Last Check Value**.

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

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

Monitoring information details

ProfitandLoss

CashFlow

91. Select the monitoring information.

# Chapter 3 - Proposal Initiation

92. Click **Save**. Covenant details are added.



To filter the required information, click the filter icon and provide the filter parameters or directly type first three characters of the parameter in Type to filter text box.

To view, edit, or delete a list item, click the hamburger icon in the required list item and select the required option.

To change the list view to chart view, click the Chart view icon.

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

The screenshot shows a dialog box titled "Add Terms And Conditions" with a close button (X) in the top right corner. The dialog contains the following fields and controls:

- Customer Linkage:** A toggle switch that is currently turned on (blue).
- T&C Type \*:** A radio button selection with two options: "Pre-disbursement" (selected) and "Post-disbursement".
- Condition Code \*:** A text input field containing the value "002".
- Condition Description \*:** A text input field containing the value "Terms and Condition for Collateral".
- Terms & Conditions \*:** A large text area containing the text: "New collateral has to be submitted, if the existing collateral value is found to be decreased during the collateral evaluation process."
- Buttons:** "Create" (green) and "Cancel" (grey) buttons are located at the bottom right of the dialog.

94. Enable the **Customer Linkage** switch, if required.

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

96. If the **Customer Linkage** switch is not enabled, the **Facility Id** field appears as shown below:

# Chapter 3 - Proposal Initiation

### Add Terms And Conditions ✕

Customer Linkage

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

Facility Id \*

Condition Code \*  Condition Description \*

Terms & Conditions \*

97. Select the required **Facility Id** from the drop down list.

98. Specify the **Condition Code**.

99. Type the **Condition Description** and **Terms & Conditions**.

100. Click **Create**. Terms & Conditions are added.



To filter the required information, click the filter icon and provide the filter parameters or directly type first three characters of the parameter in Type to filter text box.

To view, edit, or delete a list item, click the hamburger icon in the required list item and select the required option.

To change the list view to chart view, click the Chart view icon.



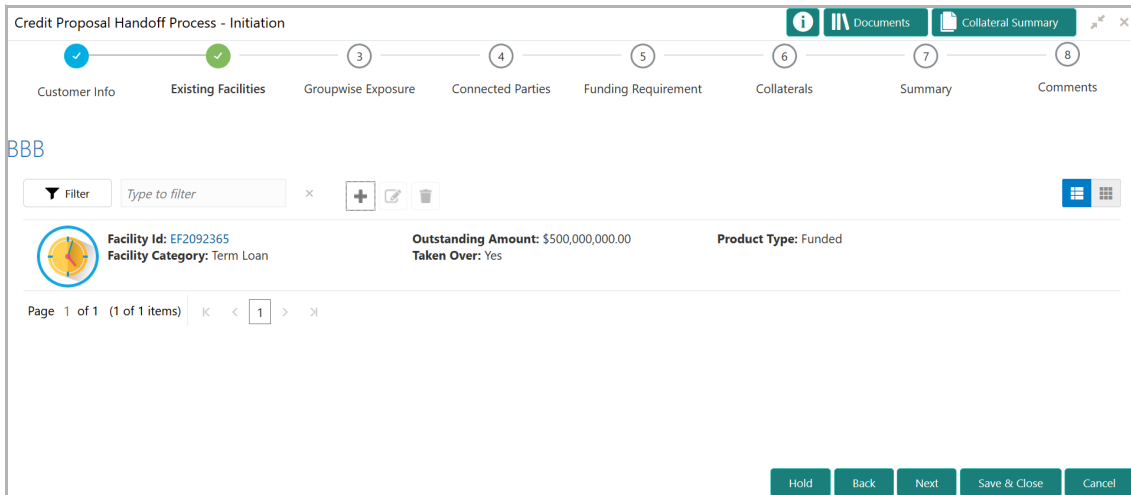
For information on adding **Exposures** detail, refer "**Economic Dependency Analysis User Manual**".

101. To change the layout of the *Customer Info* page, click the settings icon at the right corner. Layout options appears.

# Chapter 3 - Proposal Initiation

102. Click the required **Layout** and **Link** option. Layout is changed.

103. To go to the next page, click **Next**. *Existing Facilities* page with existing facilities details added in simplified CPEP appears:



104. To change the list view to table view, click the table view icon at the right corner. View is changed.

105. To filter the required facility from all the available existing facilities, click **Filter** button. *Filter* window appears:

# Chapter 3 - Proposal Initiation

Filter

Bank Name

Branch Name

Take Over

Product Type

Term Loan

Working Capital Finance

AR Finance

OverDraft

Letter of Credit

Guarantee

Others

Currency \*

INR

From Amount

To Amount

Apply

Reset

106. Type and / or select the filter parameters.

107. Click **Apply**. Existing facilities that matches the filter parameters are displayed.

108. To filter the existing facilities using single filter parameter, type the parameter directly in **Type to filter** text box.



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

109. To go to the next page, click **Next**. *Groupwise Exposure* page with exposure details added in Simplified CPEP appears:

# Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities **Groupwise Exposure** Connected Parties Funding Requirement Collaterals Summary Comments

BBB

Filter Type to filter × + ✎ 🗑 Total Gross Limit : \$350,000,000,000.00

Entity Name: Uniserve Bank Currency: USD Tenor: 30  
Customer Name: Neamtree Approved Limit: \$350,000,000,000.00 Commitment Status: Committed  
Relation: Connected Party Outstanding Limit Amount: \$200,000,000.00

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

Hold Back Next Save & Close Cancel

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

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

# Chapter 3 - Proposal Initiation

Filter

Relation

Borrower

Connected Party

Tenor

Currency

INR

From Amount

To Amount

Commitment Status

Committed

Uncommitted

Apply

Reset

112. Type and / or select the filter parameters.

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

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



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

115. To go to the next page, click **Next**. *Connected Parties* page with details added in Simplified CPEP appears:

# Chapter 3 - Proposal Initiation

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

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

118. Type and / or select the filter parameters.

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

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



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

121. To go to the next page, click **Next**. *Funding Requirement* page appears:



# Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

BBB

Liability details

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

Filter Type to filter

Line Number: 000777 Facility Description: Test Facility	Requested Amount: \$9,999,999,999.00 Facility Category: Term Loan	Product Type: Funded NR Date: 21-04-01
Line Number: 0 Facility Description:	Requested Amount: \$500,000,000.00 Facility Category: Term Loan	Product Type: Funded NR Date:

Hold Back Next Save & Close Cancel

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

123. To filter the required facility from the list, click **Filter** button. *Filter* window appears:

# Chapter 3 - Proposal Initiation

Filter

Status

New

Amended

Removed

Facility Type

Funded

Non Funded

Product Type

Term Loan

Working Capital Finance

AR Finance

OverDraft

Letter Of Credit

Guarantee

Others

Currency \*

INR

From Amount

To Amount

Apply Reset

124. Type and / or select the filter parameters.

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

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



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

127. To go to the next page, click **Next**. *Collaterals* page with collaterals detail added in Simplified CPEP appears:



# Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

BBB

Filter Type to filter

 Collateral Id: FC200330150 Collateral Type: Deposits Owner Estimated Value: ₹1,000.00	Charge Hierarchy: 1 Valuation Date:	Valuation Amount: Collateral Details: Col1
 Collateral Id: FC200330151 Collateral Type: Fund Owner Estimated Value: ₹2,000.00	Charge Hierarchy: 1 Valuation Date:	Valuation Amount: Collateral Details: Col2

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

Collateral Pool Details

Hold Back Next Save & Close Cancel

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

129. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.

130. Type and / or select the filter parameters.

131. Click **Apply**. Collateral details that matches the filter parameters are displayed.

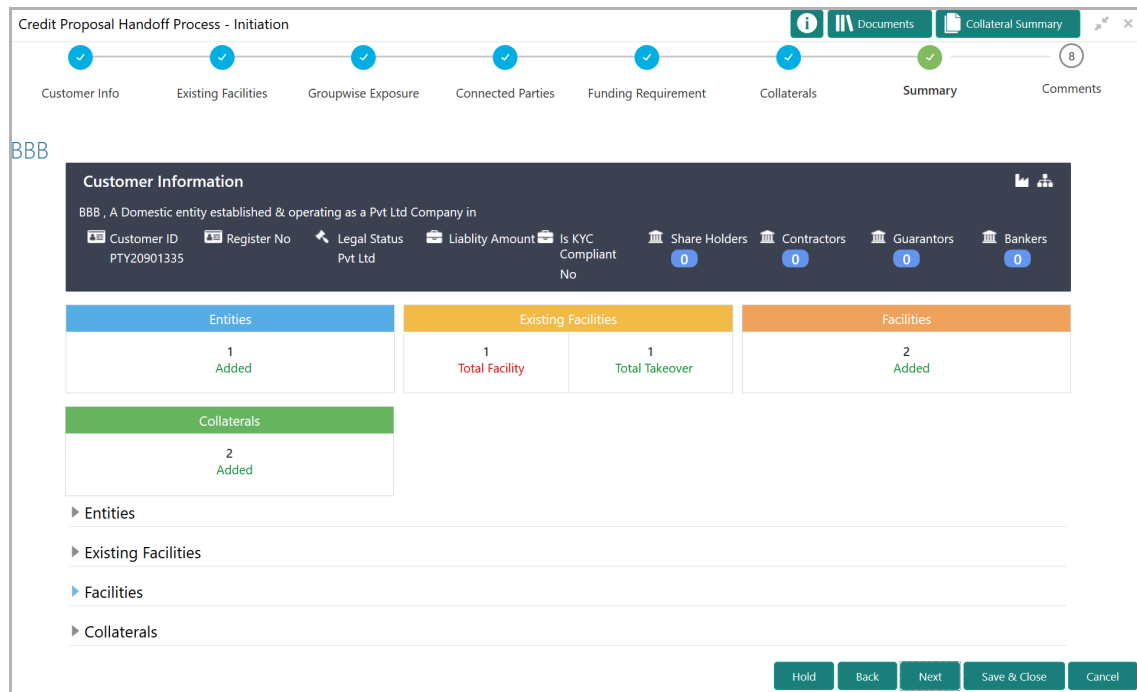
132. To filter the collateral details using single filter parameter, type the parameter directly in **Type to filter** text box.



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

133. To go to the next page, click **Next**. *Summary* page appears:

# Chapter 3 - Proposal Initiation



The *Summary* page displays all the information about the evaluated proposal for easy verification.

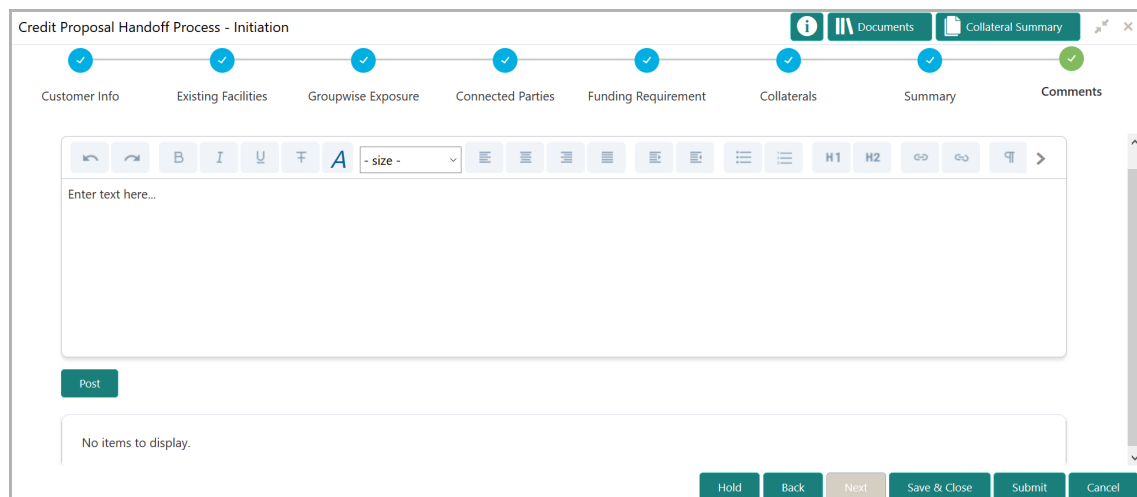
134. Click and expand the following sections to verify the information:

- Entities
- Existing Facilities
- Facilities
- Collaterals

135. Click **Next**.

136. To view the details in previous data segment, click **Back**.

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



# Chapter 3 - Proposal Initiation

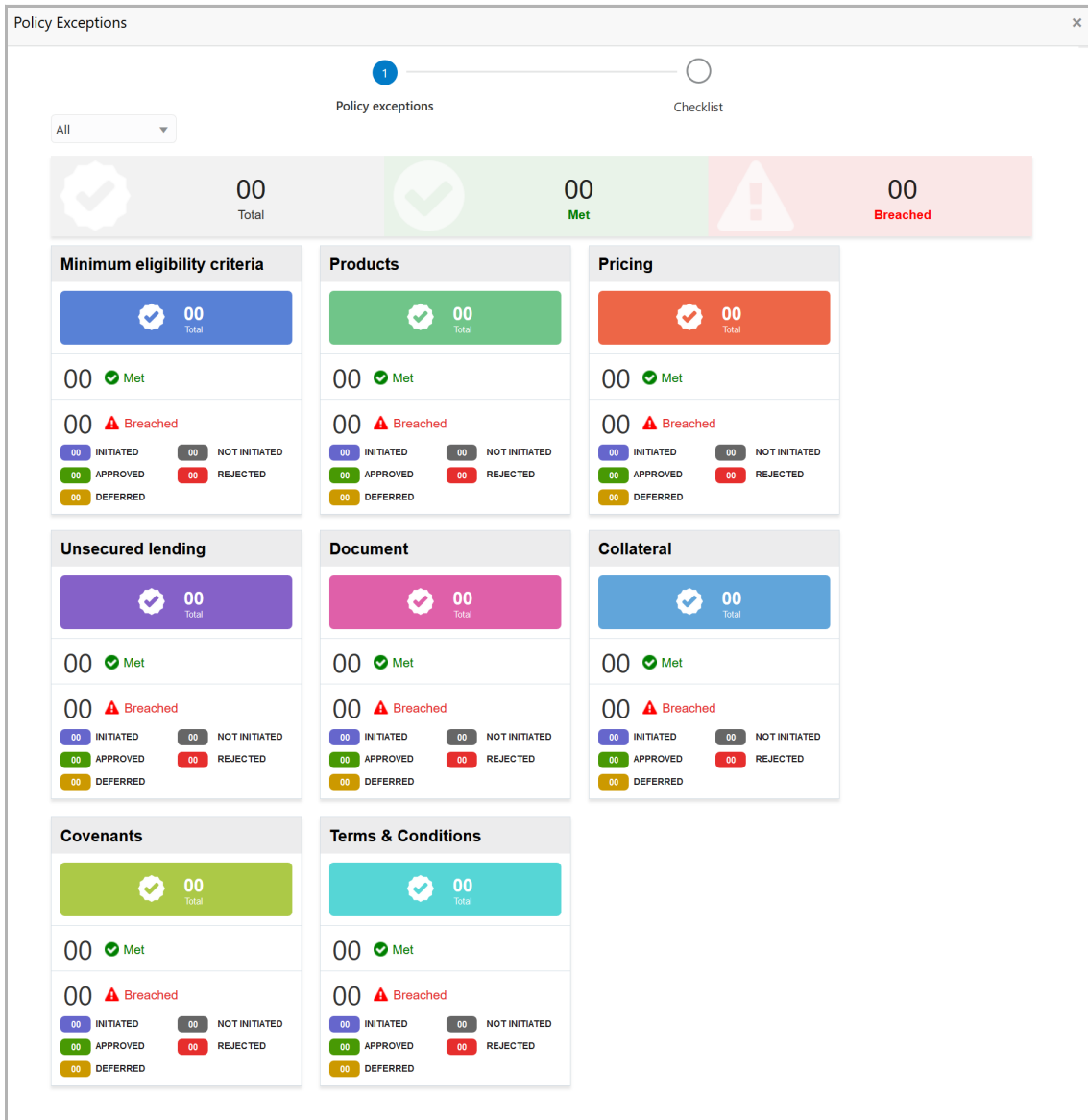
---

The *Comments* page allows to capture the remarks for the overall process. Posted comments are displayed at the bottom of the page to enable the user in identifying the previous actions performed by them.

- 137. Type the necessary comments in the text box and click **Post**. Comment is posted.
- 138. To hold the Simplified CPER process, click **Hold**.
- 139. To go back to the previous page, click **Back**.
- 140. To save the process for future edit, click **Save & Close**.
- 141. To submit the proposal to validation stage, click **Submit**.
- 142. To exit the task without saving the information, click **Cancel**.

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

# Chapter 3 - Proposal Initiation



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

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

144. Click the **Checklist** data segment.

# Chapter 3 - Proposal Initiation

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

145. Enable the **Is KYC Required** check box, if KYC evaluation task is required to be created.

146. Select the **Outcome**. The options available are **CREDIT EVALUATE** and **PROCEED**.

147. Click **Submit**.

If the Outcome is selected as CREDIT EVALUATE, the proposal is moved to Proposal Evaluation stage.

If the Outcome is selected as PROCEED, the proposal is directly moved to Proposal Review stage.



**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

# Chapter 3 - Proposal Evaluation

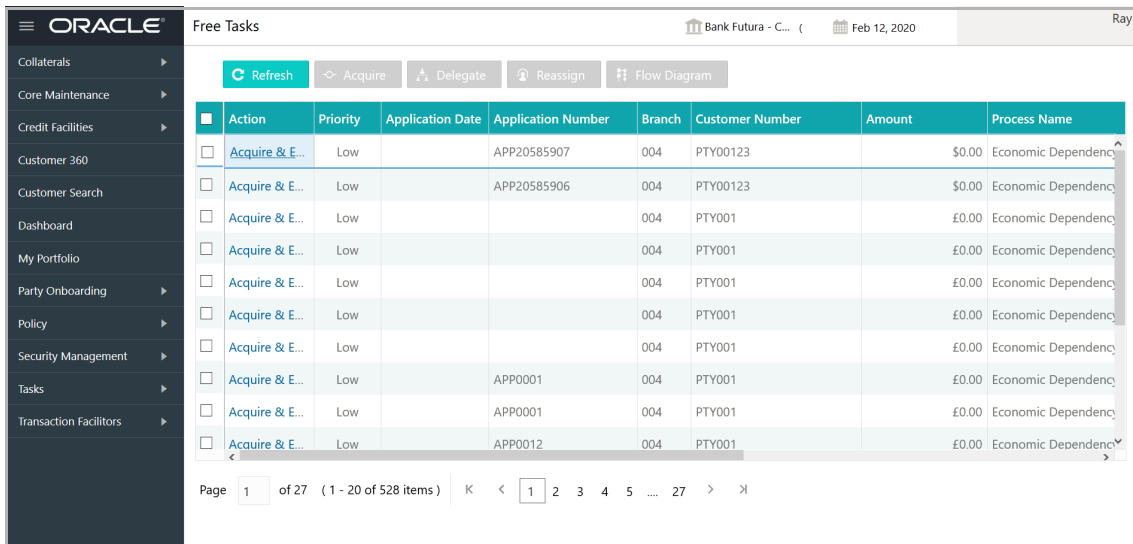
## Proposal Evaluation

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

### Credit Evaluation

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

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



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

2. Select the required application and click **Acquire & Edit**. *Credit <process name>* page summarizing the proposal appears:



# Chapter 3 - Proposal Evaluation

Credit Origination - Credit Evaluation

Pipeline Analysis | Documents | Collateral Summary

1 Summary      2 Credit Evaluation      3 Comments

Summary

**Customer Information**

PTY201774545, A Domestic entity established & operating as a Pvt Ltd Company in

Customer ID: PTY201774545 | Register No: | Legal Status: Pvt Ltd | Liability Amount: | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

**Facility Summary**

Total funded - \$0.00 | Total non funded - \$20,000.00

No data to display

Bar chart: Non Funded (Term Loan)

**Group entities**

1

**Collateral summary**

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

No data to display

**Existing Facilities**

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

**Covenants**

Total Covenants: 0

Entity Wise: 0 | Facility Wise: 0 | Financial: 0 | Non Financial: 0

No items to display.

**Terms & conditions**

Total Terms and Conditions: 0

Pre-Distributed: 0 | Post-Distributed: 0

No items to display.

**Financial Profile**

Show results for: Previous 3 years

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

**Projections**

Show results for: Next 3 years

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

**Scores**

Evaluation not yet done

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Ratings**

Moodys: AAA

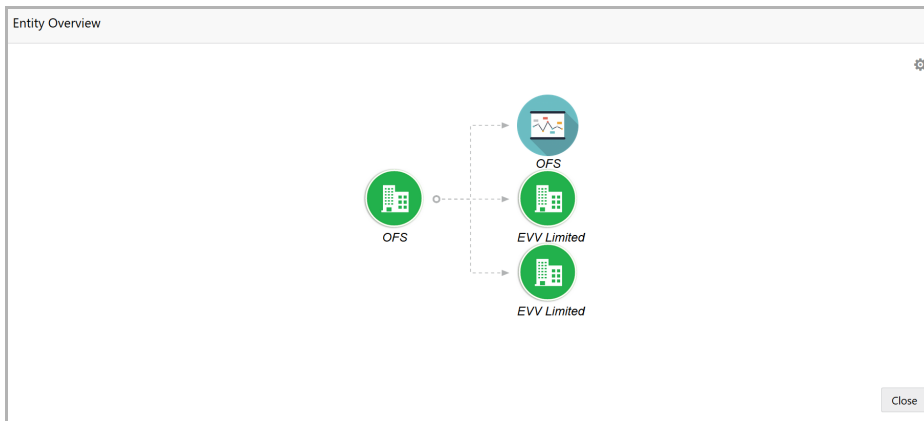
Hold | Back | Next | Save & Close | Cancel

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

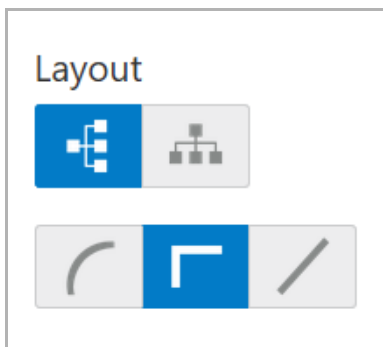
# Chapter 3 - Proposal Evaluation

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

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

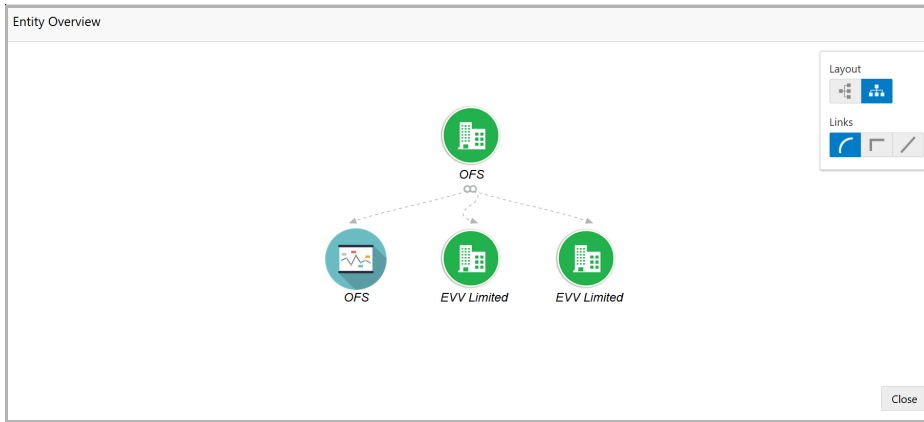


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 3 - Proposal Evaluation



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

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

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

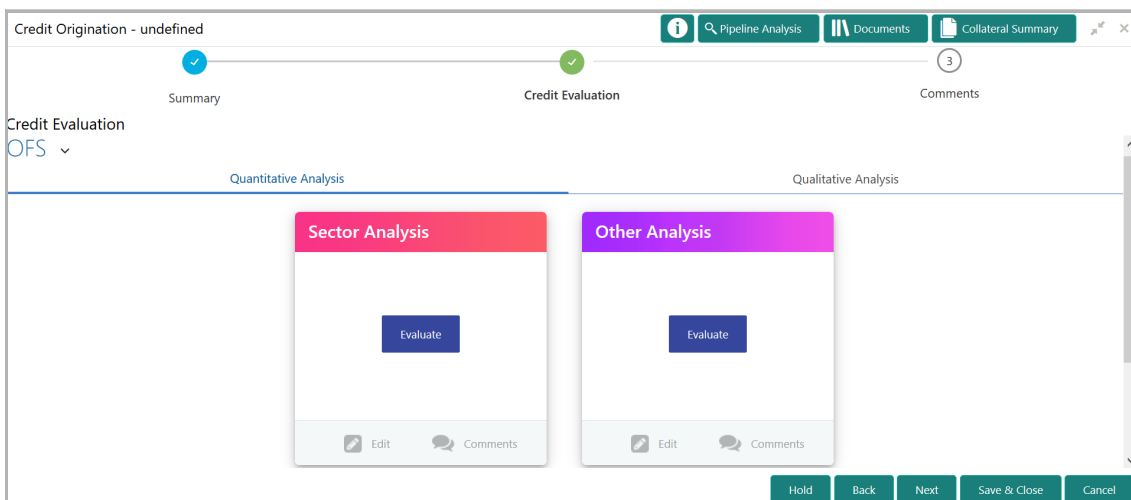
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

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

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

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

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



# Chapter 3 - Proposal Evaluation

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

- Quantitative Analysis
- Qualitative Analysis

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

undefined > Sector Analysis

< Previous Category   Next Category >

Total Score  
13

Availability of raw materials   Score 9

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

Yes

No

Status as of 17th March

Cancel   Save

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

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

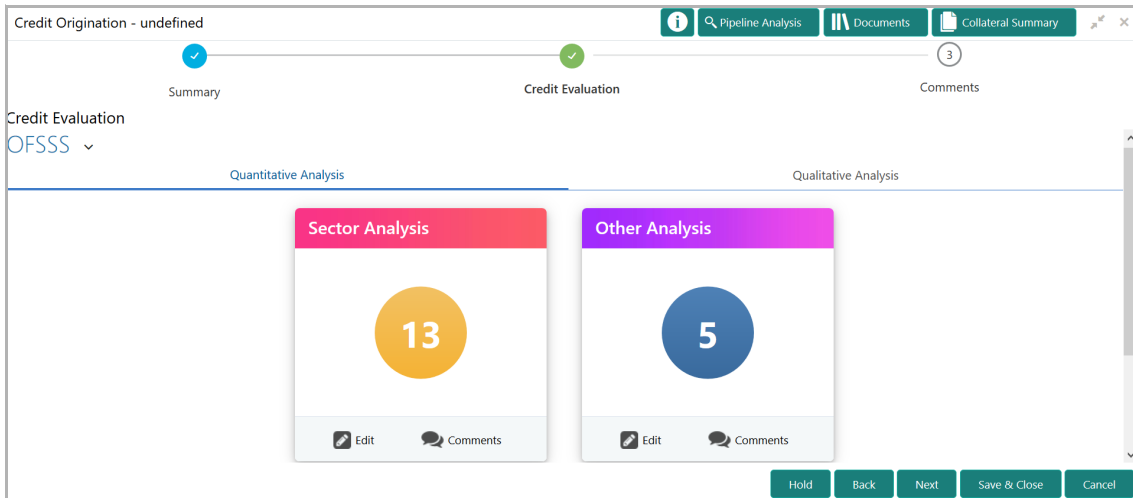
A score is generated and displayed for the sector based on each answer provided.

17. Click **Save**.

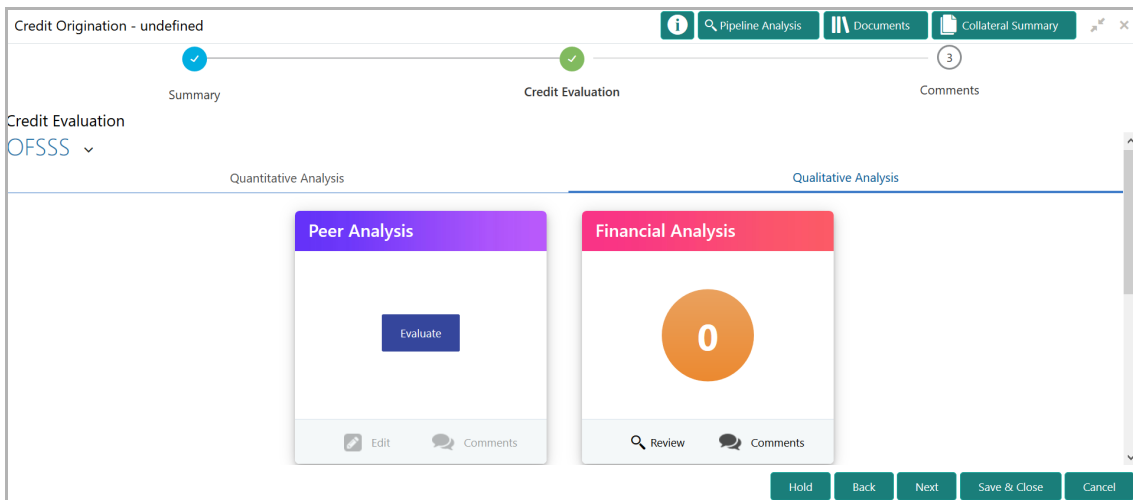
18. To perform other analysis in **Quantitative Analysis**, click **Evaluate** in **Other Analysis** section and answer the questions.

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

# Chapter 3 - Proposal Evaluation



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



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

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

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

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

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

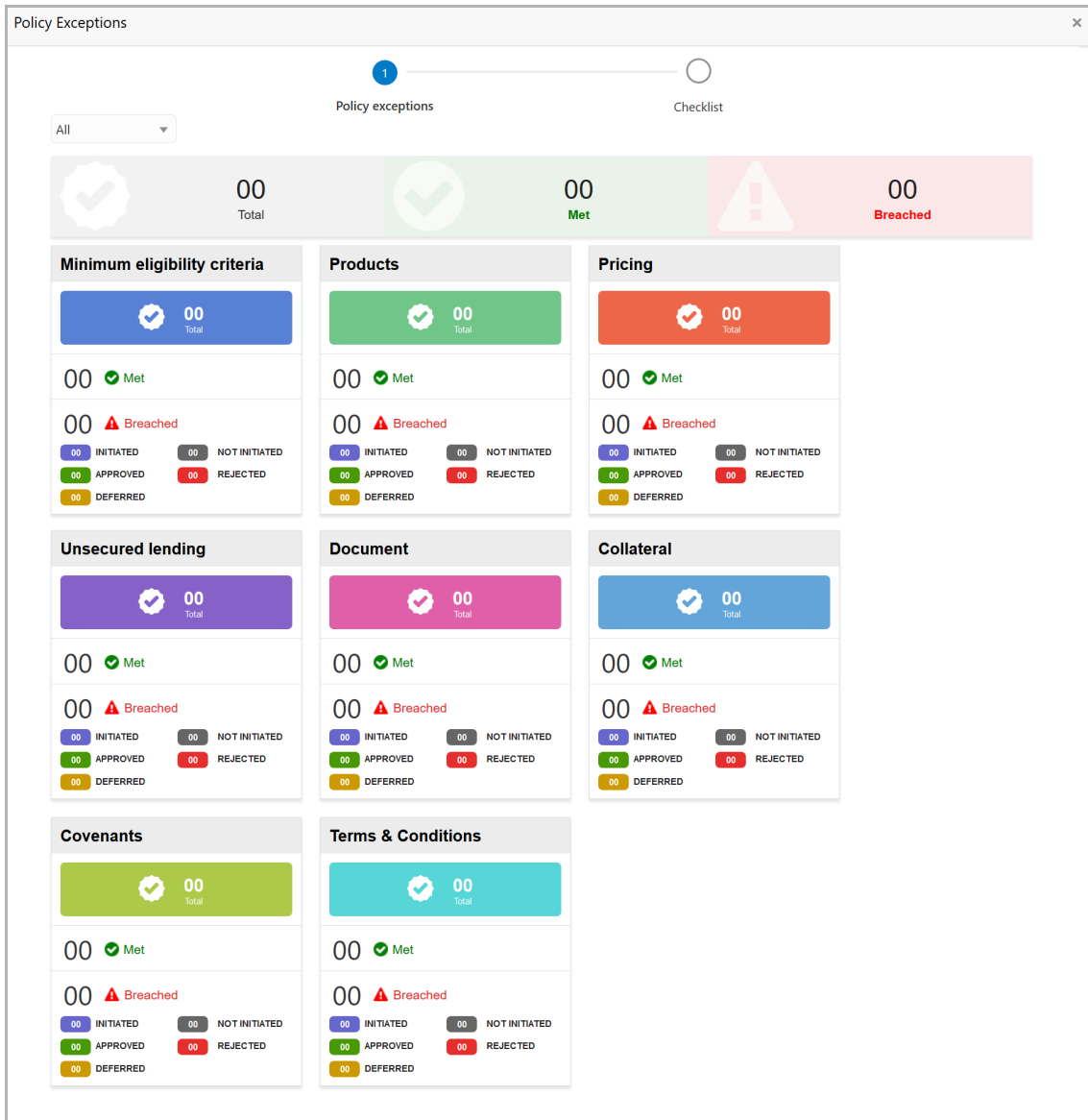
25. After performing the qualitative analysis for both the organization and its connected parties, click **Next** in the *Credit Evaluation* page. *Comments* page appears:

# Chapter 3 - Proposal Evaluation

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

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

# Chapter 3 - Proposal Evaluation

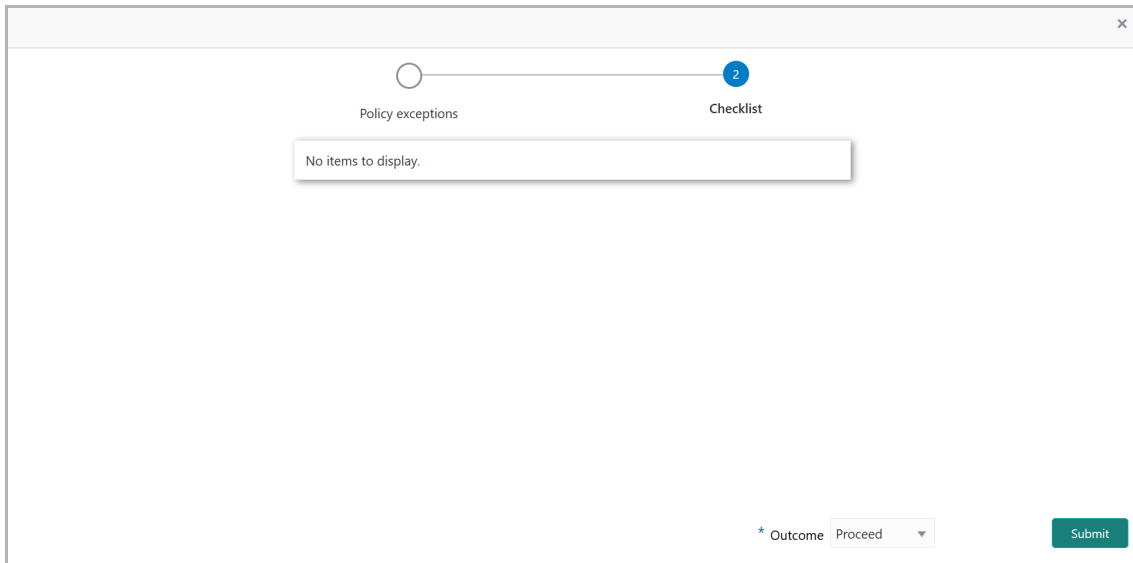


By default, policy exceptions are displayed for both the organization (party) and its child party.

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

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

# Chapter 3 - Proposal Evaluation



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

31. Click **Submit**.



**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

## Legal Evaluation

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

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

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



# Chapter 3 - Proposal Evaluation

33. Select the required application with credit origination as process name and click **Edit**. *Credit Origination* - <process name> page summarizing the proposal appears:

**Customer Information**  
 A Domestic entity established & operating as a Pvt Ltd Company in  
 Customer ID: PTY201774545, Register No: [blank], Legal Status: Pvt Ltd, Liability Amount: [blank], Is KYC Compliant: No, Share Holders: 0, Contractors: 0, Guarantors: 0, Bankers: 0

**Facility Summary**  
 Total funded - \$0.00, Total non funded - \$20,000.00  
 No data to display, Non Funded: 24K, 16K, 8K, 0

**Collateral summary**  
 Total collateral value: \$0.00, Customer LTV: 0%

**Existing Facilities**  
 Total existing facilities: \$0.00, Takeover amount: \$0.00, Takeover in this application: \$0.00

**Covenants**  
 Total Covenants: 0  
 Entity Wise: 0, Facility Wise: 0, Financial: 0, Non Financial: 0

**Terms & conditions**  
 Total Terms and Conditions: 0  
 Pre-Distributed: 0, Post-Distributed: 0

**Financial Profile**  
 Show results for: Previous 3 years  
 Category: 2017-2018, 2018-2019, 2019-2020  
 Variance %: [blank], [blank], [blank]

**Projections**  
 Show results for: Next 3 years  
 Category: 2020-2021, 2021-2022, 2022-2023  
 Variance %: [blank], [blank], [blank]

**Group entities**  
 1

**Scores**  
 Evaluation not yet done

**Groupwise Exposure Details**  
 No data to display

**Connected Parties**  
 Gross Facility Amount Contribution  
 No data to display

**Ratings**  
 Moodys: AAA

Hold Back Next Save & Close Cancel

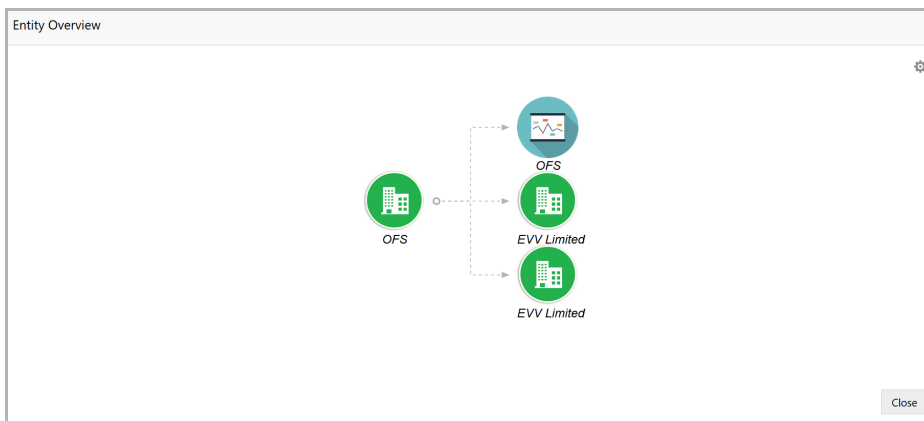
34. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

# Chapter 3 - Proposal Evaluation

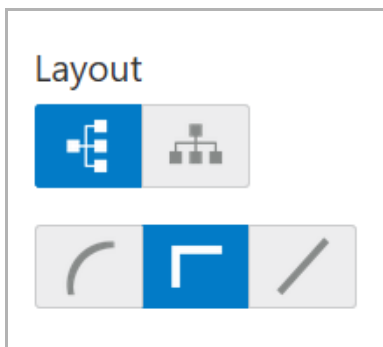
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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

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

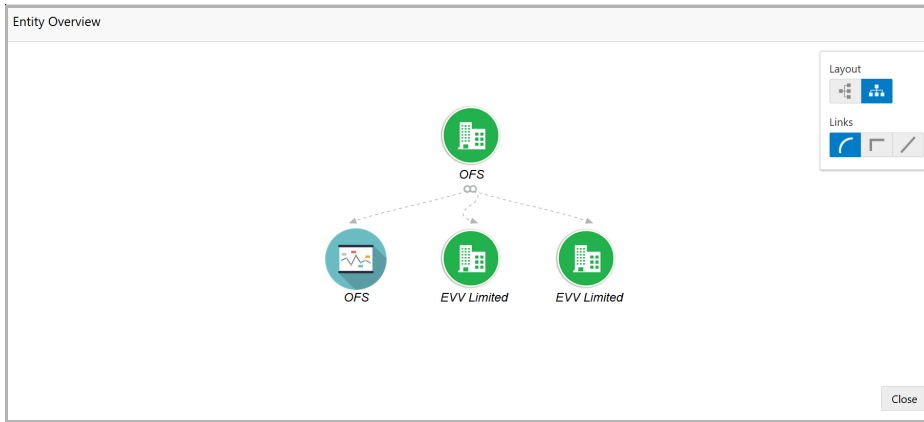


37. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 3 - Proposal Evaluation



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

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

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

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

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

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

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

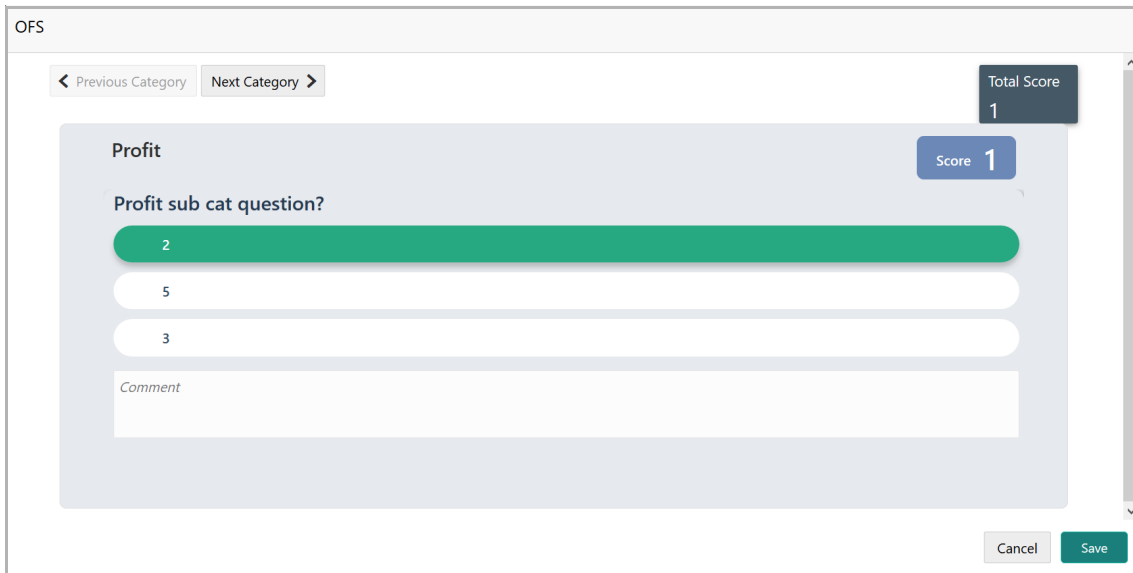
44. After reviewing the *Summary*, click **Next**. *Legal Evaluation* page appears:

The screenshot shows the "Legal Evaluation" page. At the top, there are three progress indicators: "Summary" (checked), "Legal Evaluation" (checked), and "Comments" (3). Below the indicators, there are two entity cards. The first card is for "OFSS" and the second is for "EV Limited". Both cards show a large "0" in a circle and a "Start" button. At the bottom, there are navigation buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

# Chapter 3 - Proposal Evaluation

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

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



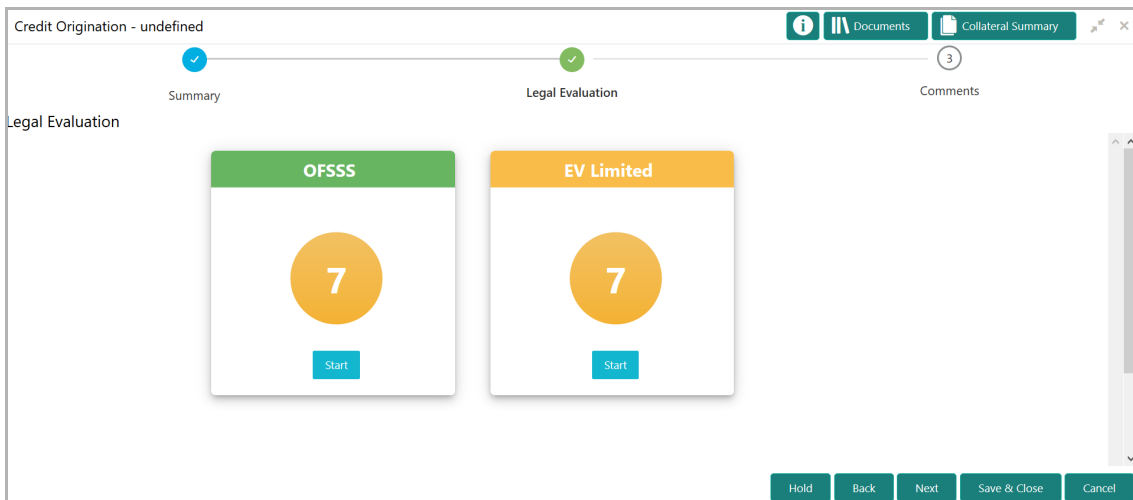
46. Select answers for the available questions and click **Next Category**.

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

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

48. Click **Save**.

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



# Chapter 3 - Proposal Evaluation

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

Credit Origination - undefined

Summary Legal Evaluation Comments

Comments

Legal evaluation for QESSS and EV limited

Post

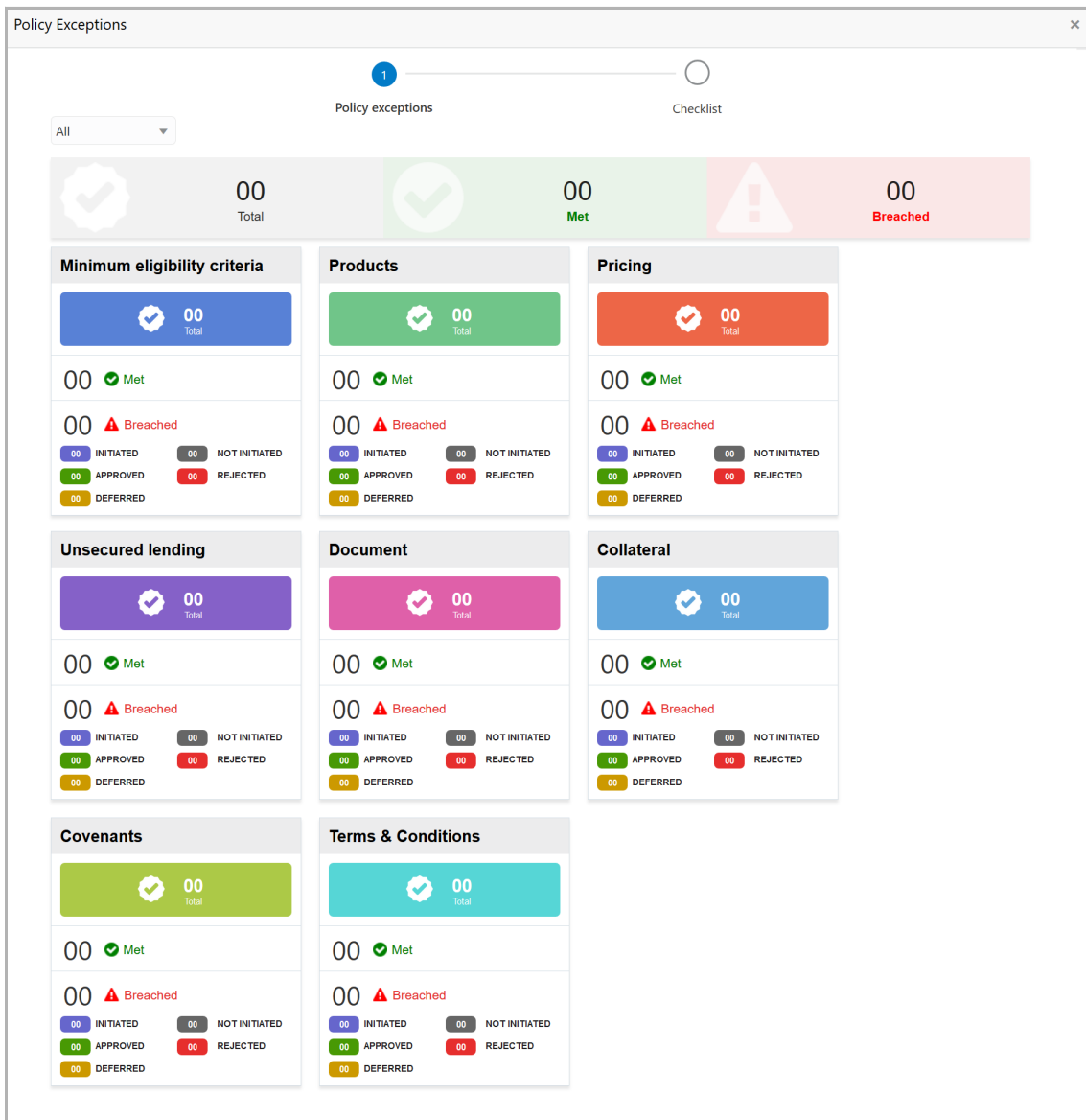
No items to display.

Hold Back Next Save & Close Submit Cancel

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

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

# Chapter 3 - Proposal Evaluation



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

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

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

# Chapter 3 - Proposal Evaluation

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

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

55. Click **Submit**.



**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

## Risk Evaluation

Risk evaluation is similar to the legal evaluation. Refer [“Legal Evaluation” on page 13](#) for information on performing risk evaluation.

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

# Chapter 3 - KYC Check

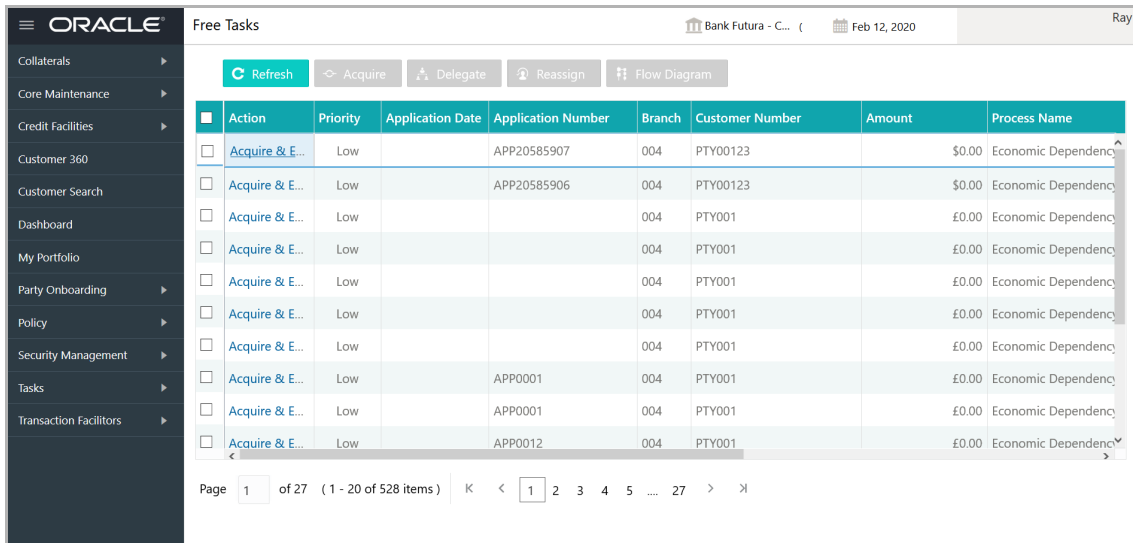
## Customer KYC

This is an optional stage applicable only if **Is KYC Required** check box is selected in restructuring initiation stage. If the KYC details are available for the organization, the banker can add the KYC details to the credit proposal. Adding KYC details helps to determine the originality of the organization.

### Steps to add KYC details

To add KYC details, perform the following steps:

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



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

2. Select the required application and click **Edit**. *Credit <process name>* page summarizing the proposal appears:



# Chapter 3 - KYC Check

Credit Origination - KYC Evaluation

Documents Collateral Summary

1 Summary 2 KYC 3 Comments

Summary

**Customer Information**

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

Customer ID: PTY201774545

Register No: [icon] Legal Status: Pvt Ltd Liability Amount: [icon] Is KYC Compliant: No

Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

**Facility Summary**

Total funded - \$0.00

Total non funded - \$20,000.00

Facility summary list

No data to display

24K 16K 8K 0

Non Funded

Term Loan

**Group entities**

1

**Collateral summary**

Total collateral value: \$0.00

Customer LTV: 0%

No data to display

**Existing Facilities**

Total existing facilities: \$0.00 - (0)

Takeover amount: \$0.00 - (0)

Takeover in this application: \$0.00 - (0)

**Covenants**

Total Covenants: 0

Entity Wise: 0 Facility Wise: 0 Financial: 0 Non Financial: 0

No items to display.

**Terms & conditions**

Total Terms and Conditions: 0

Pre-Distributed: 0 Post-Distributed: 0

No items to display.

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

Show results for: Previous 3 years

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

**Projections** [View all](#)

Show results for: Next 3 years

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

**Scores**

Evaluation not yet done

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Ratings**

Moody's: AAA

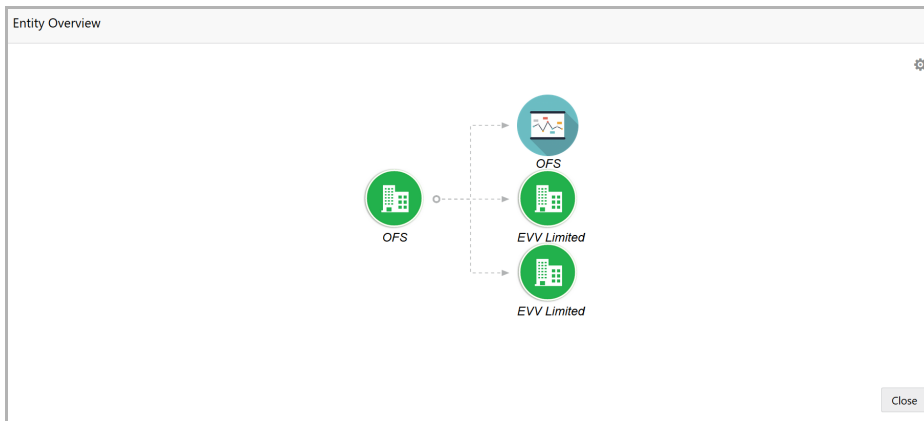
Hold Back Next Save & Close Cancel

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

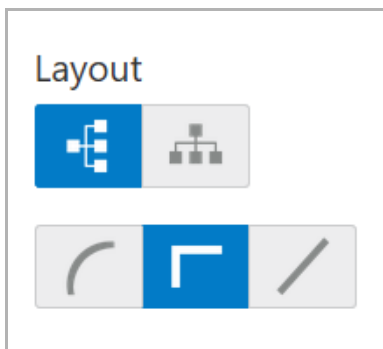
# Chapter 3 - KYC Check

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

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

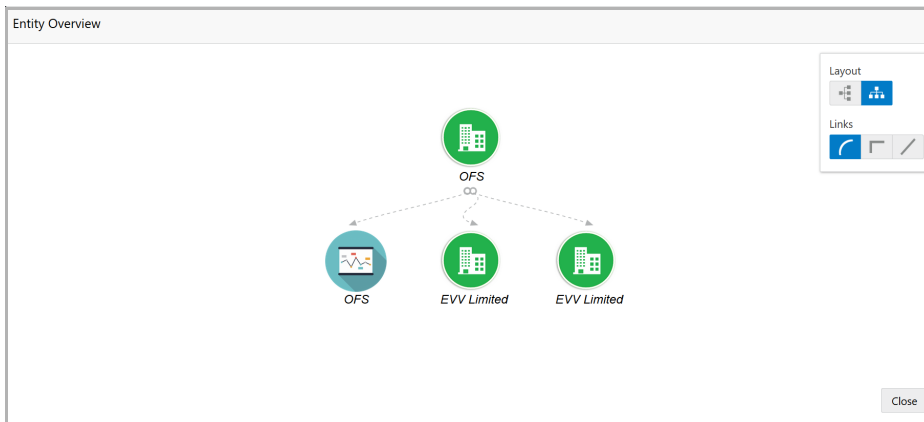


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 3 - KYC Check



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

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

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

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

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

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

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

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

The screenshot shows the "Credit Origination - KYC Evaluation" window. At the top, there are three tabs: "Summary" (with a blue checkmark), "KYC" (with a green checkmark), and "Comments" (with a circled 3). Below the tabs, the "KYC" section is active. It displays a form with the following fields: "Party Id : PTY201774545", "Entity Type : Pvt Ltd", "KYC Status :", "Verification Date :", and "KYC Method :". At the bottom right, there are five buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

# Chapter 3 - KYC Check

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

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

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

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

The screenshot shows a modal window titled "KYC Details" with a close button in the top right corner. The window contains the following fields and controls:

- Report Received:** A toggle switch that is currently turned on (blue).
- Verification Date:** A date picker field showing "Jun 25, 2020" with a calendar icon.
- Effective Date:** A date picker field showing "Jan 2, 2020" with a calendar icon.
- KYC Method:** An empty text input field.
- KYC Status:** A dropdown menu with "Verified" selected and a downward arrow.
- Buttons:** "Create" (green) and "Cancel" (grey) buttons at the bottom right.

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

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

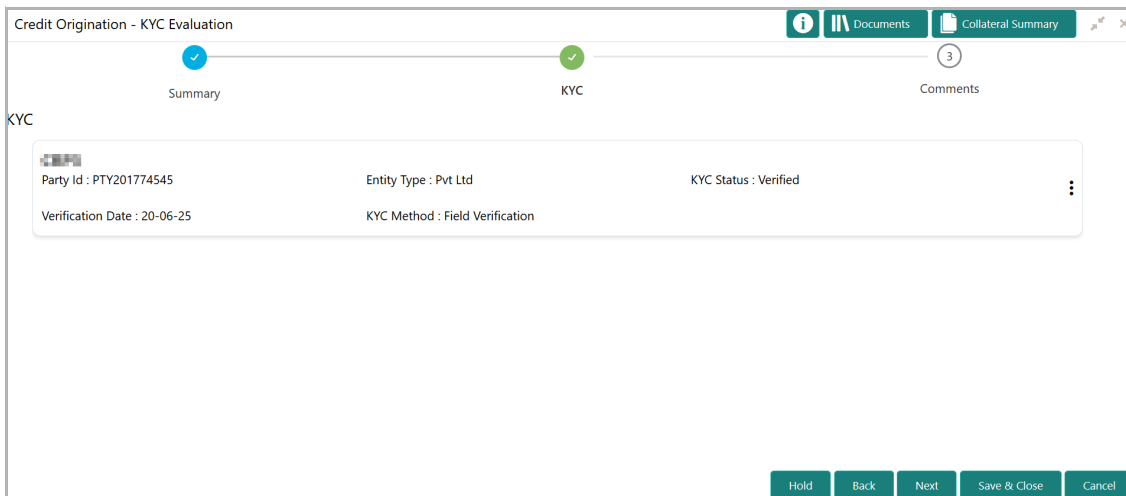
18. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.

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

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

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

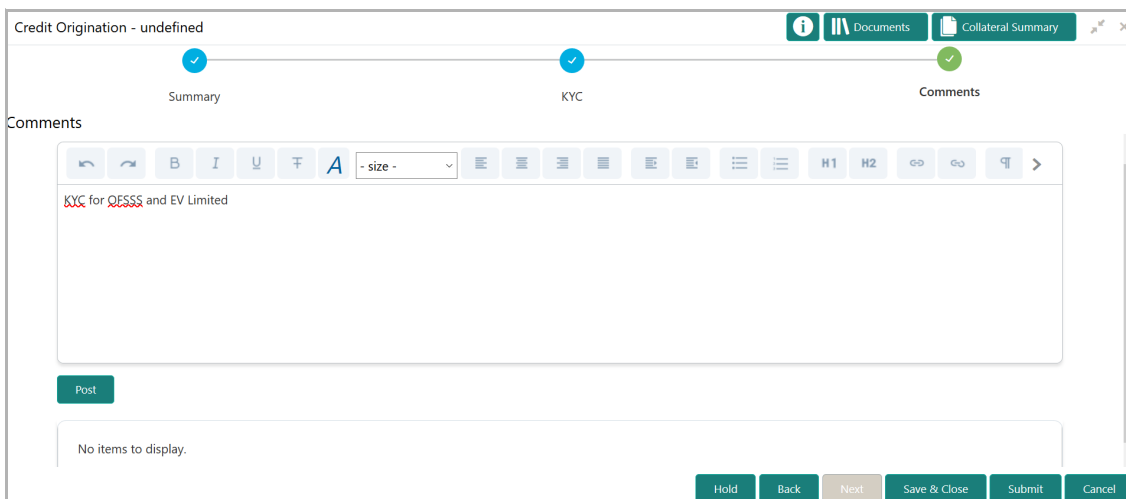
# Chapter 3 - KYC Check



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

23. Select answer for all the questions and click **Save**.

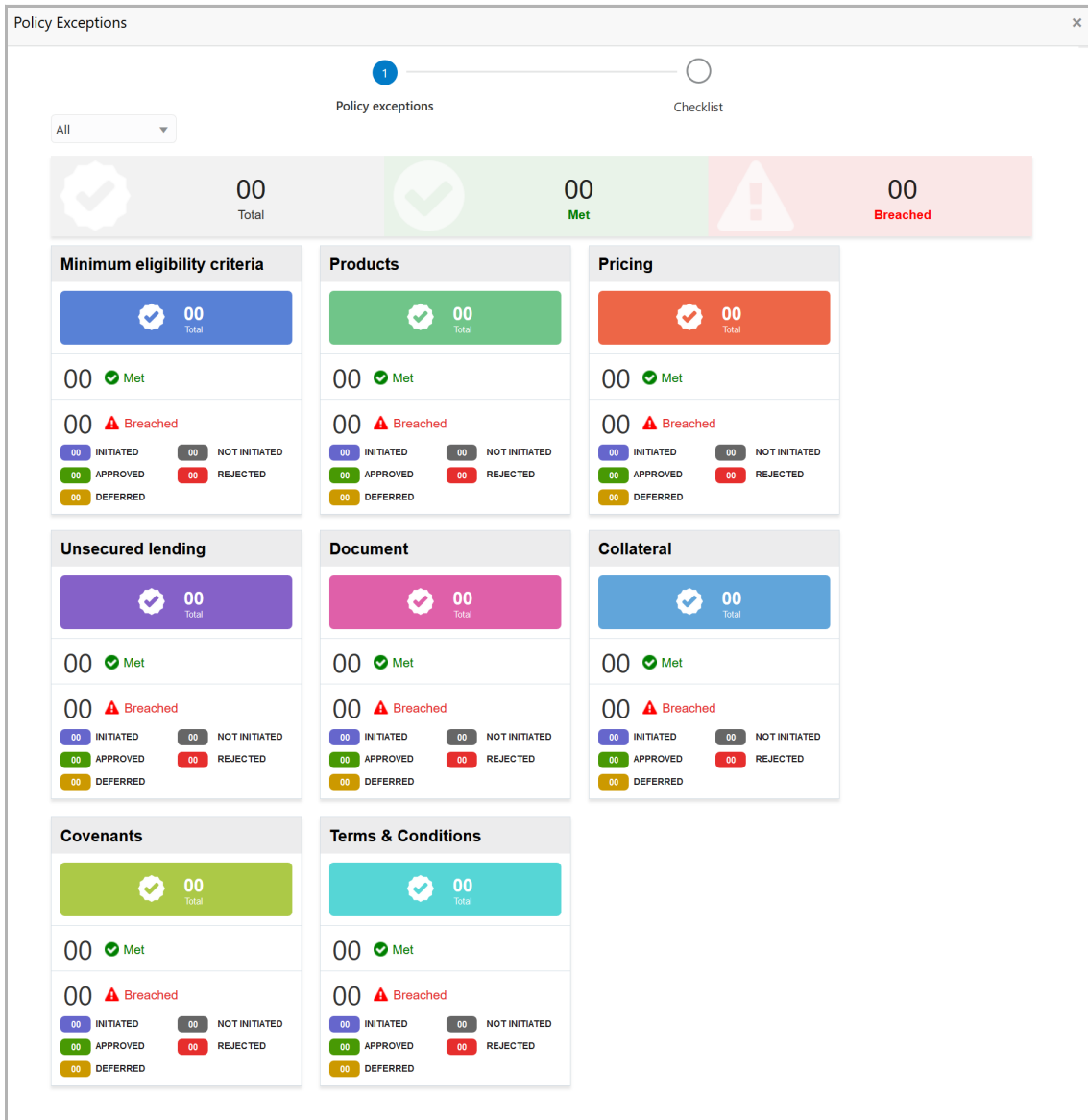
24. After adding KYC details or performing KYC evaluation for the organization and all its connected parties, click **Next**. *Comments* page appears:



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

26. Click **Submit**. *Policy exceptions* window appears:

# Chapter 3 - KYC Check



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

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

28. Click the **Checklist** data segment.

# Chapter 3 - KYC Check

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

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

30. Click **Submit**.



**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

# Chapter 3 - Proposal Structuring

## Proposal Structuring

In this stage, the banker can propose an amount to the organization based on the scores obtained for each evaluation. Additionally, already added information about the collaterals, covenants, and terms & conditions can be viewed, modified and deleted or new collaterals, covenants, and terms & conditions can be added in this stage.

### Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

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

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

2. Select the required application and click **Edit**. *Credit <process name>* page summarizing the proposal appears:



# Chapter 3 - Proposal Structuring

Credit Origination - Proposal Structuring

📄 Documents
📄 Collateral Summary

1 Summary
2 Proposal Structuring
3 Comments

### Summary

**Customer Information**

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

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

**Facility Summary**

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

No data to display

**Collateral summary**

\$0.00 Total collateral value    No data to display

0% Customer LTV

**Existing Facilities**

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

**Group entities**

1

**★ Scores**

16 of 20

Credit Evaluation: Fair 80.0%    16 of 20

**Groupwise Exposure Details**

No data to display

**Covenants**

1 Total Covenants

1 Entity Wise    0 Facility Wise    1 Financial    0 Non Financial

1 Newly Added    0 Non Financial

0 Met    0 Non Financial

0 Breached    0 Non Financial

**Terms & conditions**

0 Total Terms and Conditions

0 Pre-Distributed    0 Post-Distributed

No items to display.

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

Show results for: Previous 3 years

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

**Projections** [View all](#)

Show results for: Next 3 years

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

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**★ Ratings**

Moody's AAA

Hold
Back
Next
Save & Close
Cancel

# Chapter 3 - Proposal Structuring

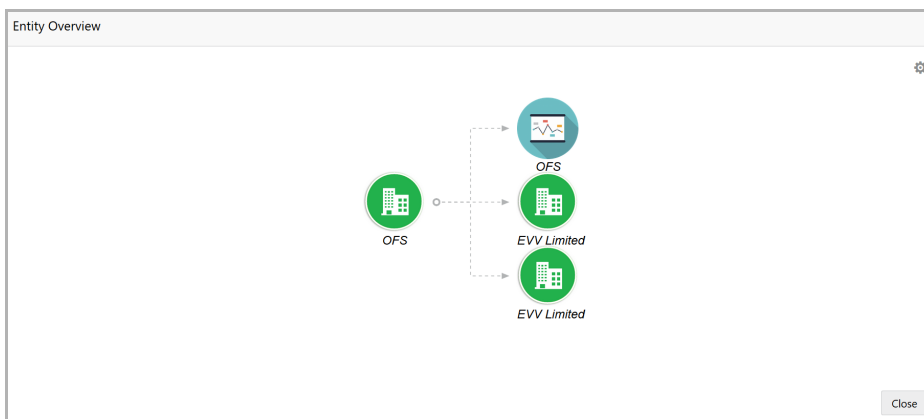
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

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

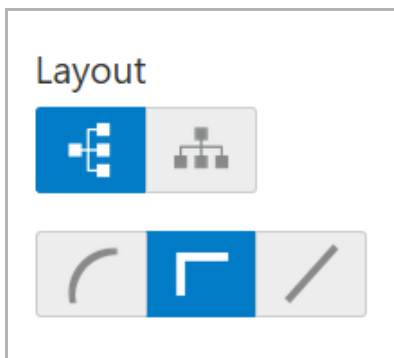
[Close](#)

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

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

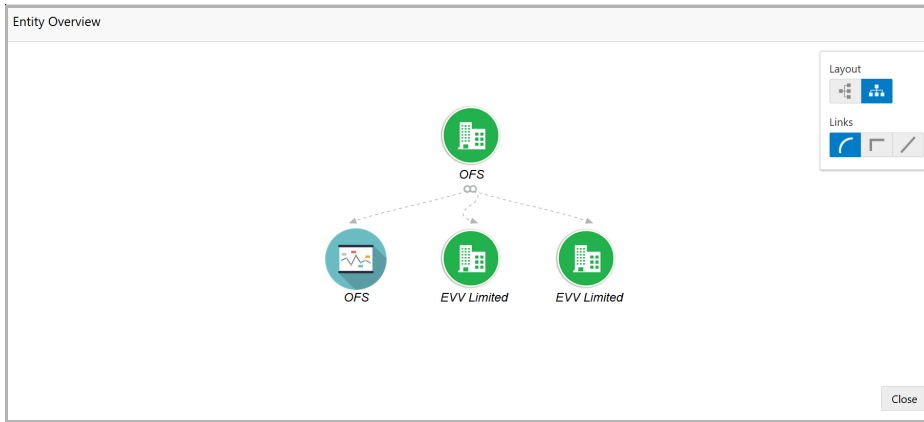


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 3 - Proposal Structuring



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

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

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

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

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

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

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

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

The screenshot shows the 'Proposal Structuring' page. At the top, there is a breadcrumb trail: 'Summary' (checked), 'Proposal Structuring' (checked), and 'Comments' (3). Below this is a dropdown menu for 'OFSSS' with tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Terms & Conditions'. The 'Facilities' tab is active. Under 'Liability details', there is a table with three columns: 'Branch' (004), 'Liability Number' (20771147), and 'Requested Liability Amount' (₹900,000,000.00). Below the table is a filter section with a 'Filter' button and a search box. At the bottom, there is a summary bar with a globe icon, 'Line Number: 0', 'Proposed Amount: NR Date:', 'Requested Amount: ₹400,000,000.00', 'Facility Description:', 'Product Type: Funded', and 'Facility Category: Term Loan'. At the very bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

# Chapter 3 - Proposal Structuring



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

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

15. Click the view icon. *Liability Details* window appears:

Liability Details

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

---

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

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

---

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

---

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

---

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

---

additional fields  
▶ UDF  
▶ TMIS  
▶ CMIS

Save Cancel

16. To exit the *Liability Details* window, click **Cancel**.

17. To propose the amount, select the funding requirement and click edit icon. *Facility Details* window appears:

# Chapter 3 - Proposal Structuring

Facility Details

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

Facility Type  Funded  Non Funded Facility Category  Next Review Date \*  Currency

Requested Amount \*  Proposed Amount \*  Tenor  Availability Period

Commitment Status  Committed  Uncommitted Secured?

Schedule Details  
 Fee Details  
 Link Pool To Facility  
 Pricing  
 Additional Fields



For information about Additional Fields section, refer Additional Fields User Manual.

18. Specify the **Proposed Amount**.

19. To add fee details, click and expand the **Fee Details** section.

Fee Details

Fee Preferences

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

20. 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.

21. To link the facility to facility pool, click and expand the **Link Pool To Facility** section.

Link Pool To Facility

Facility Linkages

Facility Id	Code	Pool Contribution Amount	% Of Pool	Unlink
F2086104	POOLCODE1		0	<a href="#">Unlink</a>

# Chapter 3 - Proposal Structuring

22. Click the **Link Facility** button.

Link facility F2086104

Pool Code *	Pool Description	Pool Amount
POOLCODE1	Pool one	\$12,000.00

▶ Collateral Linkages

Contribute To Facility

Facility Contribution Currency *	Facility Contribution Amount *
USD	5000

✓ Link facility Close

23. Select the **Pool Code**.

24. Type the **Pool Description** and **Pool Amount**.

25. In the **Collateral Linkages** section, search and select the **Facility Contribution Currency** and then specify the **Facility Contribution Amount**.

26. Click **Link Facility**. Facility is linked with the facility pool.

Link Pool To Facility

Facility Linkages

Facility Id	Code	Pool Contribution Amount	% Of Pool	Unlink
F2086104	POOLCODE1		0	Unlink

Link facility

27. To unlink the facility from the facility pool, click **Unlink**.

28. Click **Save** in the *Facility Details* window.

29. To go to the *Collaterals* page, click the **Collaterals** tab. *Collaterals* page appears:

Credit Origination - undefined

Summary Proposal Structuring Comments

OFSSS

Facilities Collaterals Covenants Terms & Conditions

Filter Type to filter

Collateral Id: COL20770044  
Collateral Type: Ship  
Owner Estimated Value: ₹1,000,000,000.00

Charge Hierarchy: 1  
Valuation Date:

Valuation Amount:  
Collateral Details: Collateral for term loan

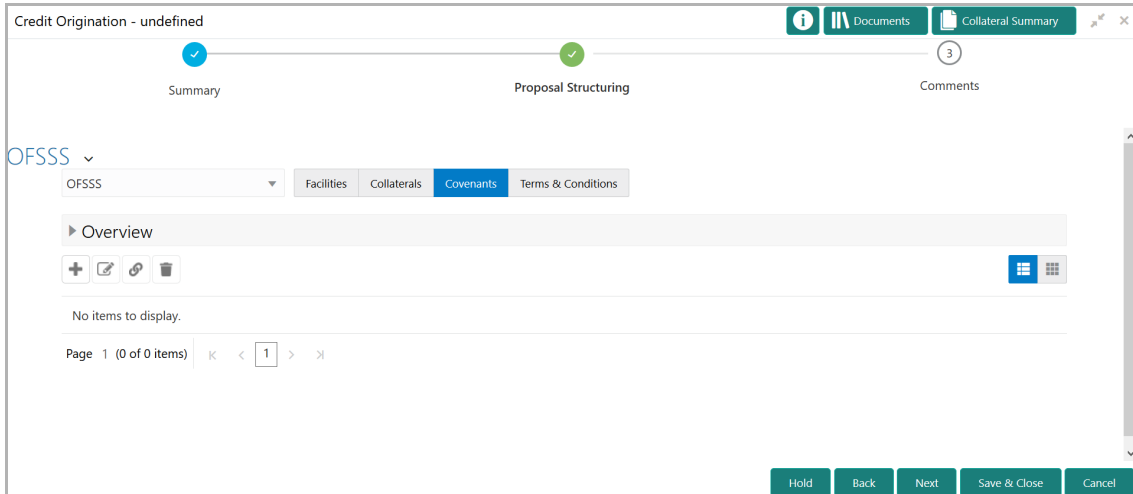
Hold Back Next Save & Close Cancel



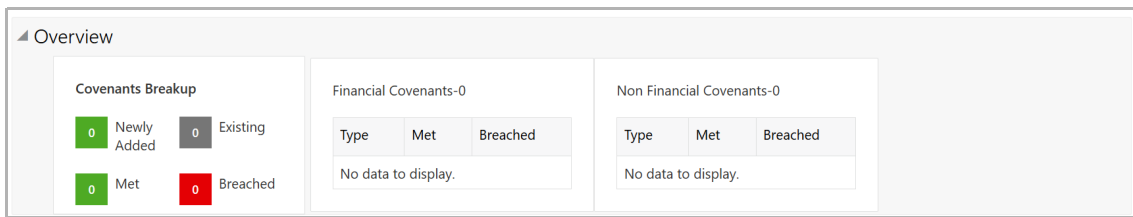
For information about filter, add, edit, delete, and layout options, refer **Collaterals** section in Restructuring Initiation Chapter.

# Chapter 3 - Proposal Structuring

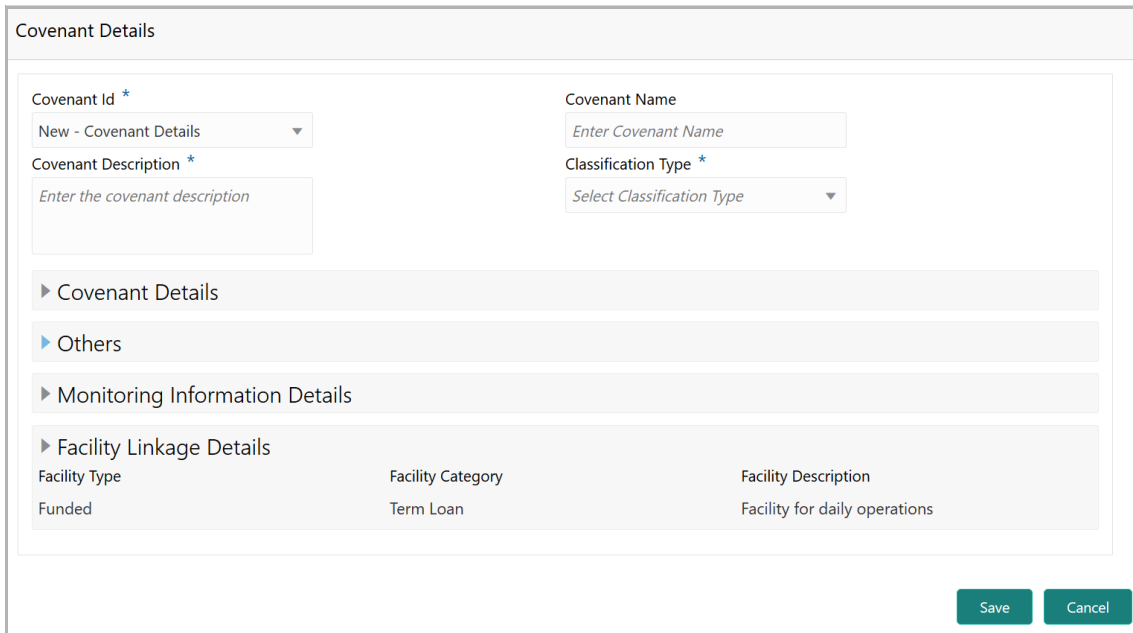
30. To go to the *Covenants* page, click the **Covenants** tab.



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



32. To add new covenant, click the add icon. *Covenant Details* window appears:

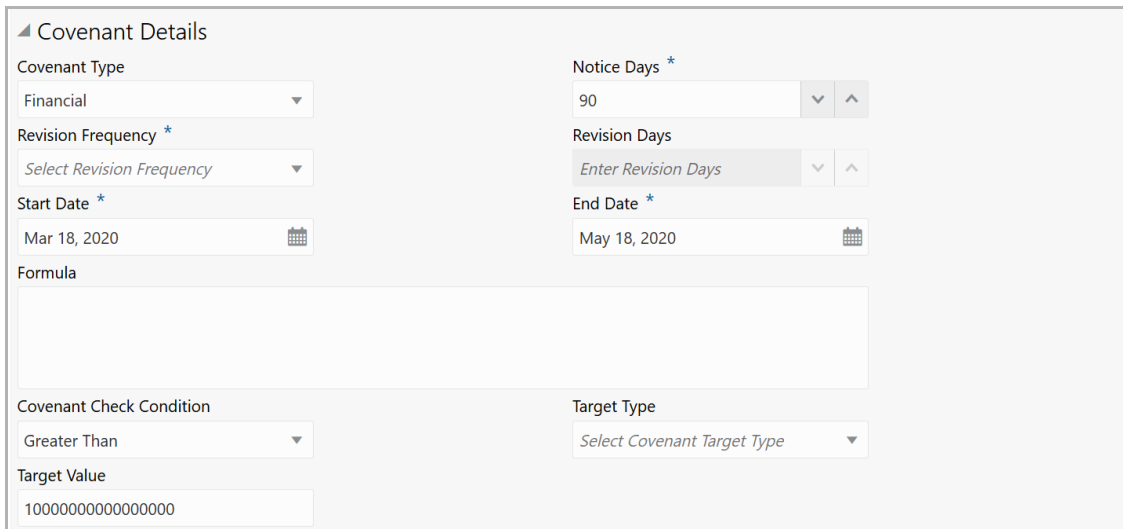


# Chapter 3 - Proposal Structuring

33. Select / type the following in respective fields:

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

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



▲ Covenant Details

Covenant Type  
Financial

Revision Frequency \*  
Select Revision Frequency

Start Date \*  
Mar 18, 2020

Notice Days \*  
90

Revision Days  
Enter Revision Days

End Date \*  
May 18, 2020

Formula

Covenant Check Condition  
Greater Than

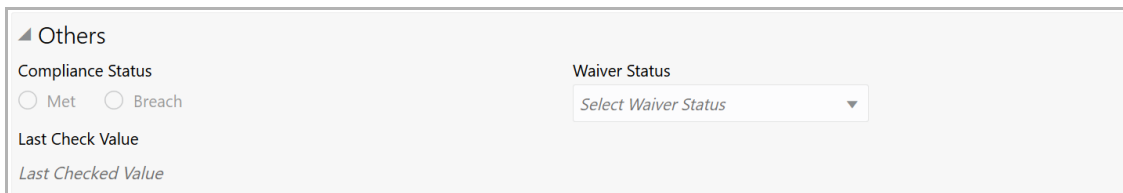
Target Type  
Select Covenant Target Type

Target Value  
1000000000000000000

35. Enter / select the following in respective fields:

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

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



▲ Others

Compliance Status  
 Met  Breach

Last Check Value  
Last Checked Value

Waiver Status  
Select Waiver Status

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



# Chapter 3 - Proposal Structuring

38. Enter the **Last Check Value**.

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

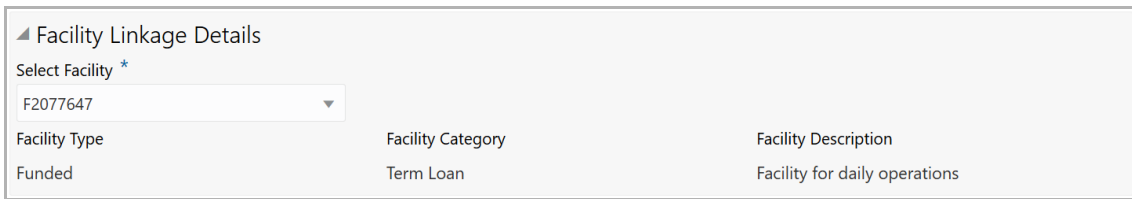


Monitoring Information Details

Select

40. Select the monitoring information.

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



Facility Linkage Details

Select Facility \*

F2077647

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

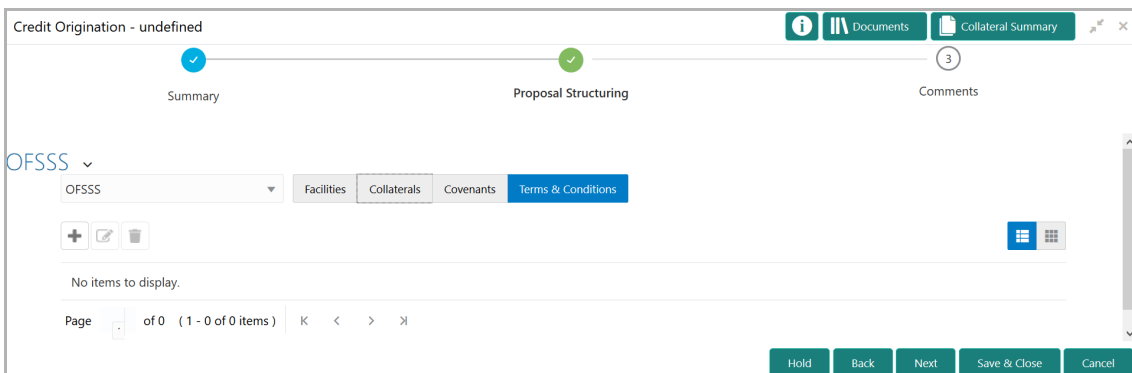
42. **Select Facility.** Facility details such as **Facility Type**, **Facility Category** and **Facility Description** are automatically populated.

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



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

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



Credit Origination - undefined

Summary Proposal Structuring Comments

OFSSS

Facilities Collaterals Covenants **Terms & Conditions**

No items to display.

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

Hold Back Next Save & Close Cancel

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

# Chapter 3 - Proposal Structuring

Add Terms And Conditions

T&C Type \*

Pre-disbursement

Post-disbursement

Facility Id \*

999

Condition Code \*

4577

Terms & Conditions \*

Borrower to the Administrative Agent, and with respect to the initial Borrowing, such notice may

Add Cancel

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

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

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

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



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

50. Click **Next**. *Comments* page appears:

Credit Origination - undefined

Summary Proposal Structuring Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

# Chapter 3 - Proposal Structuring

52. Click **Submit**. *Policy exceptions* window appears:

The screenshot shows a 'Policy Exceptions' window with a progress indicator at the top. Below the indicator are two tabs: 'Policy exceptions' (selected) and 'Checklist'. A dropdown menu is set to 'All'. A summary bar at the top displays three categories: 'Total' (00), 'Met' (00), and 'Breached' (00). Below this are eight category cards, each with a title, a status bar, and a detailed breakdown of counts for 'Met', 'Breached', and 'Initiated' (sub-categories: INITIATED, NOT INITIATED, APPROVED, REJECTED, DEFERRED).

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

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

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

54. Click the **Checklist** data segment.

# Chapter 3 - Proposal Structuring

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

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

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



**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

# Chapter 3 - Proposal Review

---

## Proposal Review

In this stage, the senior officer in the bank can review the proposal and send it for approval if the proposal meets the banks internal criteria.

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

# Chapter 3 - Proposal Approval

---

## Proposal Approval

In this stage, the higher officials such as the head of credit department in the bank can review and approve the proposal, if the proposal meets the approval criteria set by the bank.

Refer **Proposal Structuring** chapter for step-by-step instructions on approving the proposal.

Upon approval of the credit proposal, the proposal is sent to the draft generation stage.

# Chapter 3 - Draft Generation

## Draft Generation

In this stage, the draft document detailing the proposal can be generated for customer acceptance.

### 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**. *Free Task* page appears:

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

2. Select the required application and click **Acquire & Edit**. *Credit <process name>* page summarizing the proposal appears:

# Chapter 3 - Draft Generation

Credit Origination - Draft Generation

Documents
Collateral Summary

1 Summary
2 Draft Generation
3 Comments

Summary

OFSS

**Customer Information**

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

Customer ID: PTY201814590
Register No: [icon]
Legal Status: Public Ltd
Liability Amount: [icon]
Is KYC Compliant: No
Share Holders: 0
Contractors: 0
Guarantors: 0
Bankers: 0

**Facility Summary**

Total funded - \$5,000,000.00

Total non funded - \$0.00

Facility summary list

**Group entities**

1

**Collateral summary**

Total collateral value: \$0.00

Customer LTV: 0%

**Existing Facilities**

Total existing facilities: \$0.00 - (0)

Takeover amount: \$0.00 - (0)

Takeover in this application: \$0.00 - (0)

**Covenants**

Total Covenants: 0

Entity Wise: 0
Facility Wise: 0
Financial: 0
Non Financial: 0

No items to display.

**Terms & conditions**

Total Terms and Conditions: 0

Pre-Distributed: 0
Post-Distributed: 0

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

Met: 0 Pre-Distributed, 0 Post-Distributed

Breached: 0 Pre-Distributed, 0 Post-Distributed

**Groupwise Exposure Details**

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Financial Profile** View all

Show results for: Previous 3 years

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

**Projections** View all

Show results for: Next 3 years

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

**Ratings**

Moody's AAA

Hold
Back
Next
Save & Close
Cancel

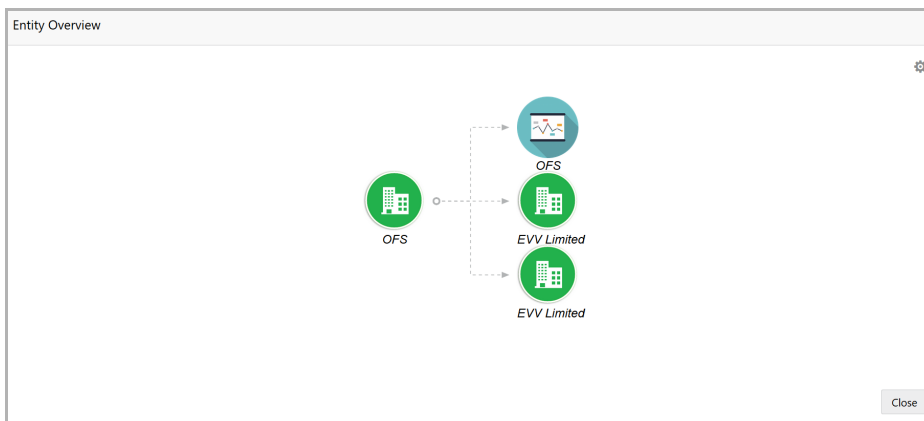
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:



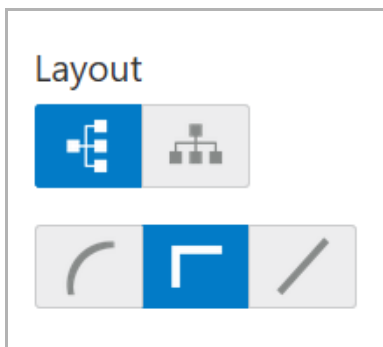
# Chapter 3 - Draft Generation

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

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

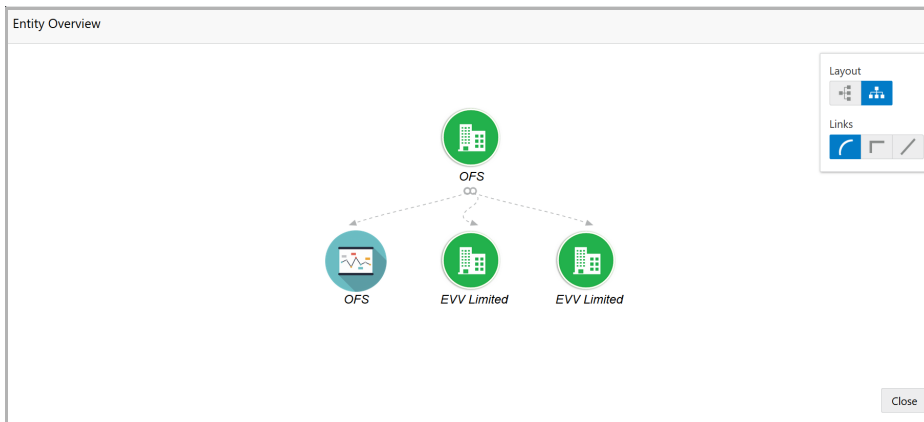


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 3 - Draft Generation



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

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

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

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

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

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

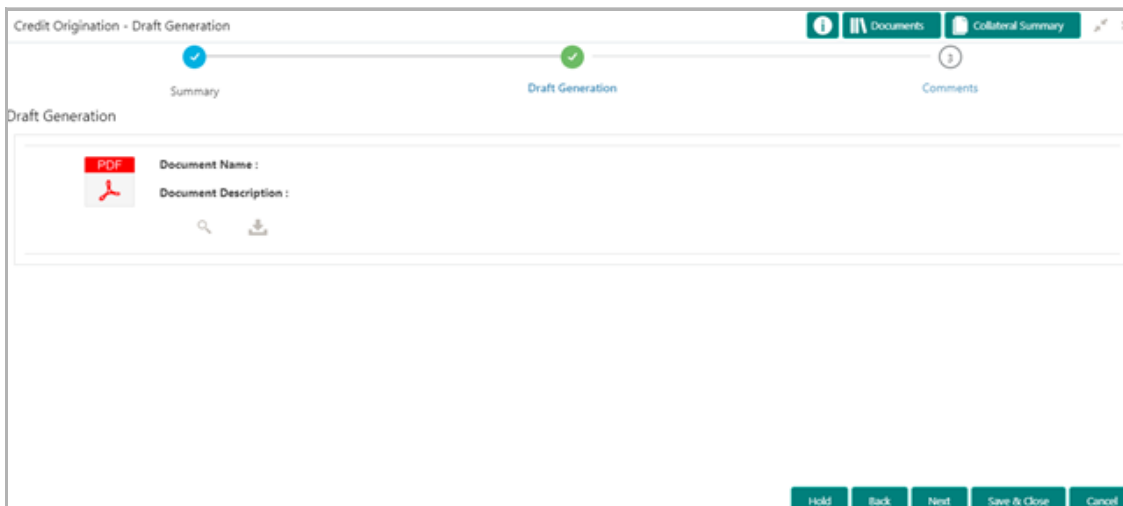
12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

13. After reviewing the *Summary*, click **Next**. *Draft Generation* page appears:

The screenshot shows the "Credit Origination - Draft Generation" window. At the top, there are tabs for "Documents" and "Collateral Summary". Below the tabs is a progress bar with three steps: "Summary" (completed with a blue checkmark), "Draft Generation" (current step with a green checkmark), and "Comments" (pending with a red circle and number 1). The main area is titled "Draft Generation" and contains a form with two fields: "Document Name:" and "Document Description:". Below the fields are three icons: a folder, a magnifying glass, and a download icon. At the bottom of the window, there is a row of buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

# Chapter 3 - Draft Generation

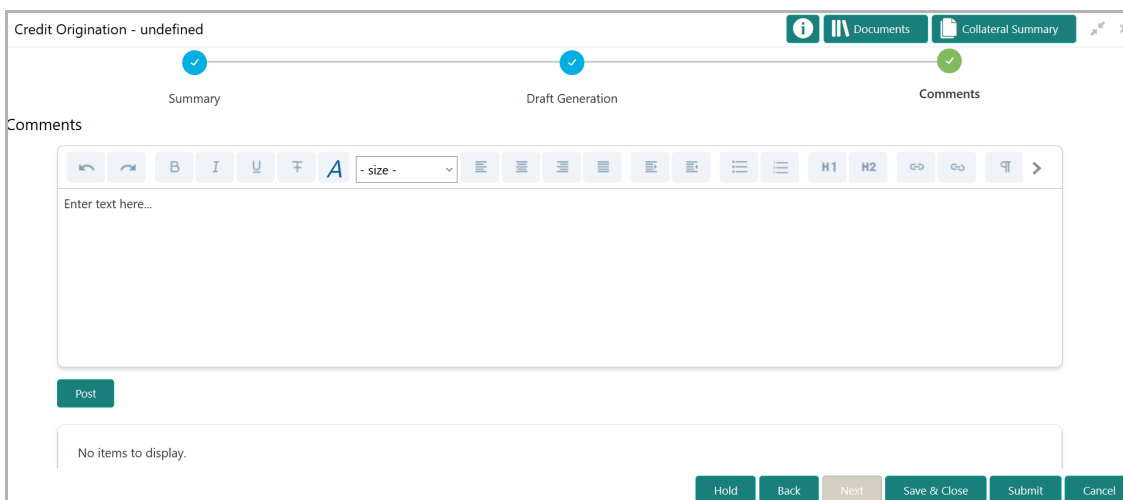
14. Click the generate icon (first icon below the Document Description). The system generates the draft document in PDF format based on the template maintained in Report Maintenance under the Core Maintenance module.



Currently, the system does not support html blob, chart, and graph generation in the draft document.

15. To download the generated draft document, click the download icon.

16. Click **Next**. *Comments* page appears:



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

18. Click **Submit**. *Policy exceptions* window appears:

# Chapter 3 - Draft Generation

Policy Exceptions

1 Policy exceptions Checklist

All

00 Total 00 Met 00 Breached

**Minimum eligibility criteria**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Products**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Pricing**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Unsecured lending**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Document**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Collateral**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Covenants**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Terms & Conditions**

00 Total 00 Met 00 Breached

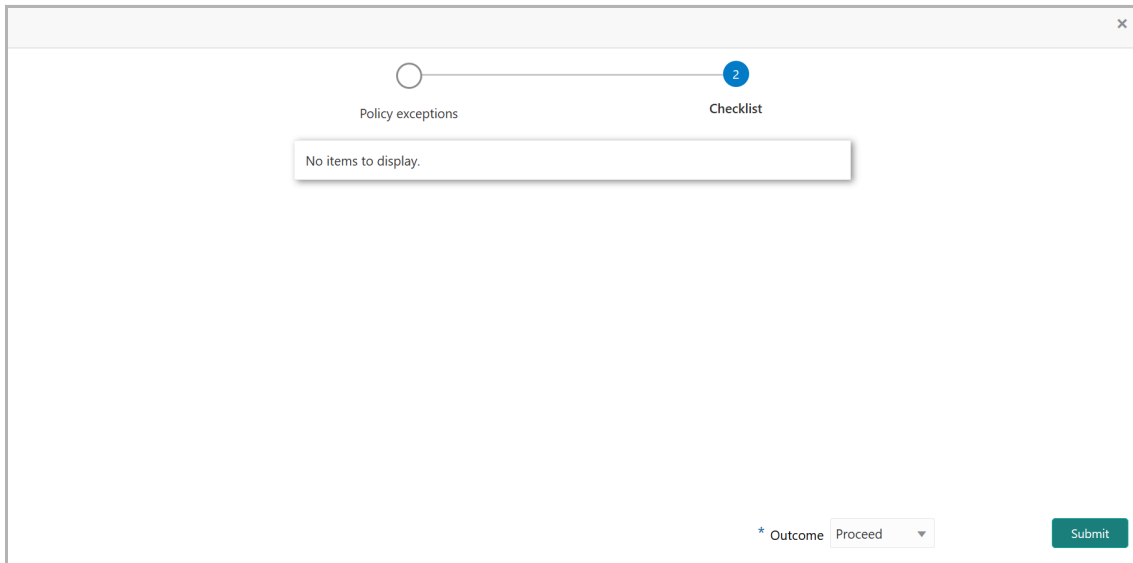
00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

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

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

20. Click the **Checklist** data segment.

# Chapter 3 - Draft Generation



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

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

22. Click **Submit**. The application is moved to the next stage based on the selected **Outcome**.

Refer Simplified Credit Proposal Handoff User Guide for information on performing Simplified CPHP process.



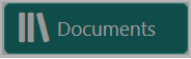
**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

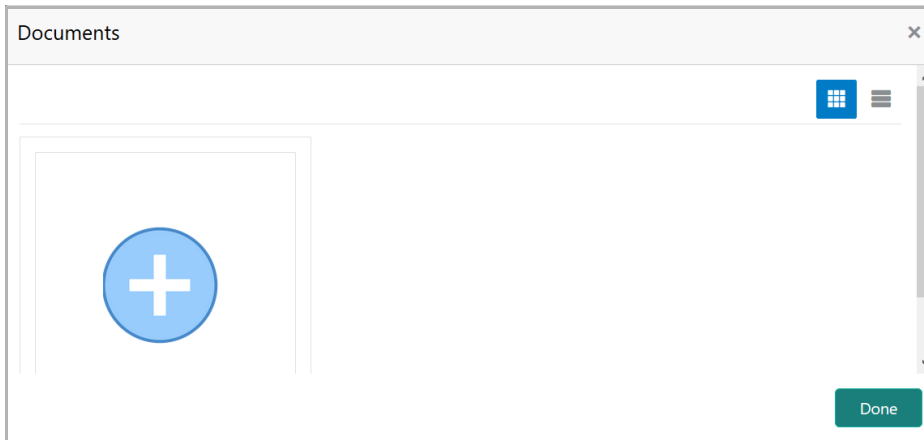
# Chapter 3 - Document Upload

## Document Upload and Checklist

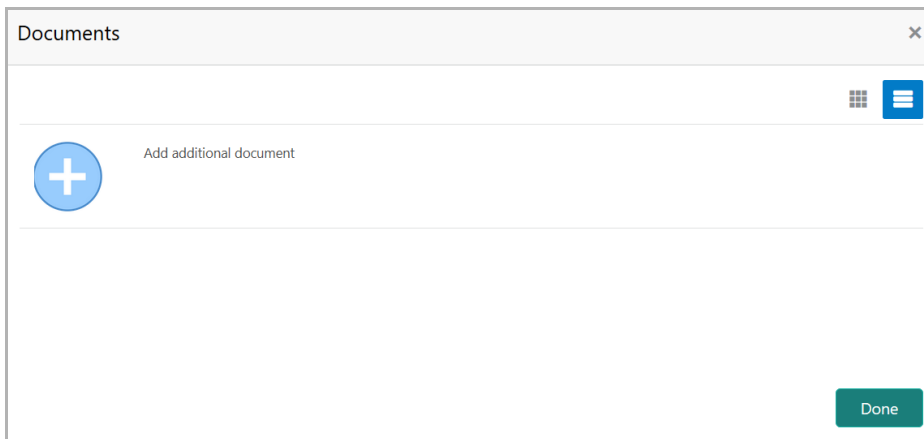
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Proposal Evaluation Restructuring process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. Documents added for the proposal can be removed whenever the document becomes invalid.

### Steps to upload documents

1. Click  at the top right corner of any page. *Documents* window appear:



2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:



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

# Chapter 3 - Document Upload

Document

Document Type \*  
Closure Documents

Document Code \*  
Closure Documents

Document Title \*  
Facility Payment Bills

Document Description

Remarks  
Paid

Document Expiry Date  
Mar 21, 2020

Drop files here or click to select

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

Upload

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

5. Type the **Document Title**.

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

7. Type the Remarks based on your need.

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

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



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

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

# Chapter 3 - Document Upload

Checklist

Proposal Enrichment

- Company Registration document Uploaded Remarks
- Incorporation document Uploaded Remarks
- Collateral document Uploaded Remarks

\* Outcome Proceed Submit

11. Select the **Outcome** as **Proceed**.
12. Click **Submit**. Document is uploaded and listed in Document window.
13. To edit or delete the document, click the edit or delete icons.



# Chapter 3 - Reference and Feedback

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## Reference and Feedback

### References

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

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

### Documentation Accessibility

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

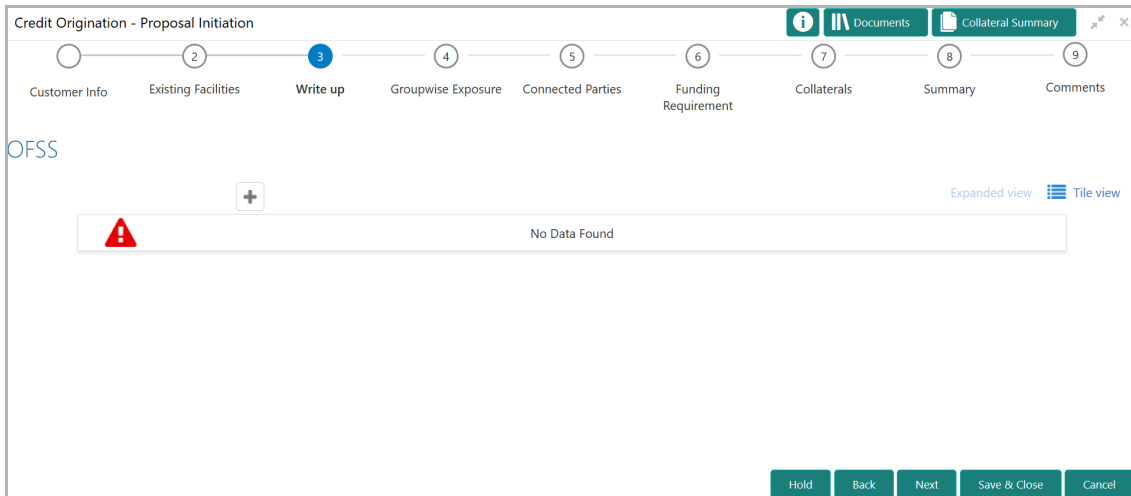
### Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

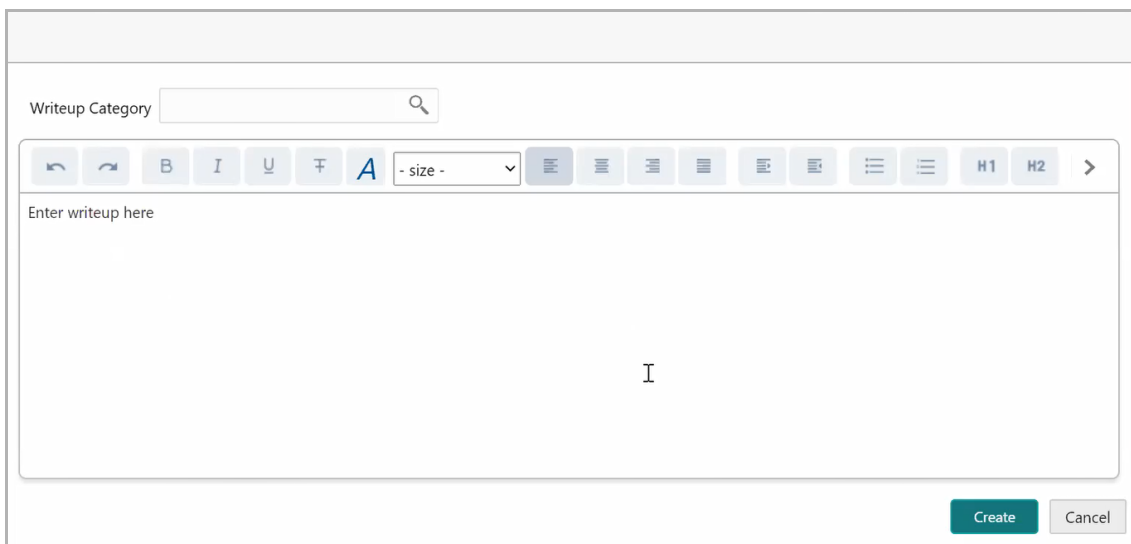
# Chapter 3 - Appendix A

## Appendix A - Write Up

This data segment appears in all the stages of Simplified Credit Proposal Evaluation Restructuring Process, if the data segment is enabled in the Maintenance module. The user can add writeup for the customer and all their child parties in the available writeup categories. The history of the writeup for the customer will be available to the users throughout the customer's association with the bank.

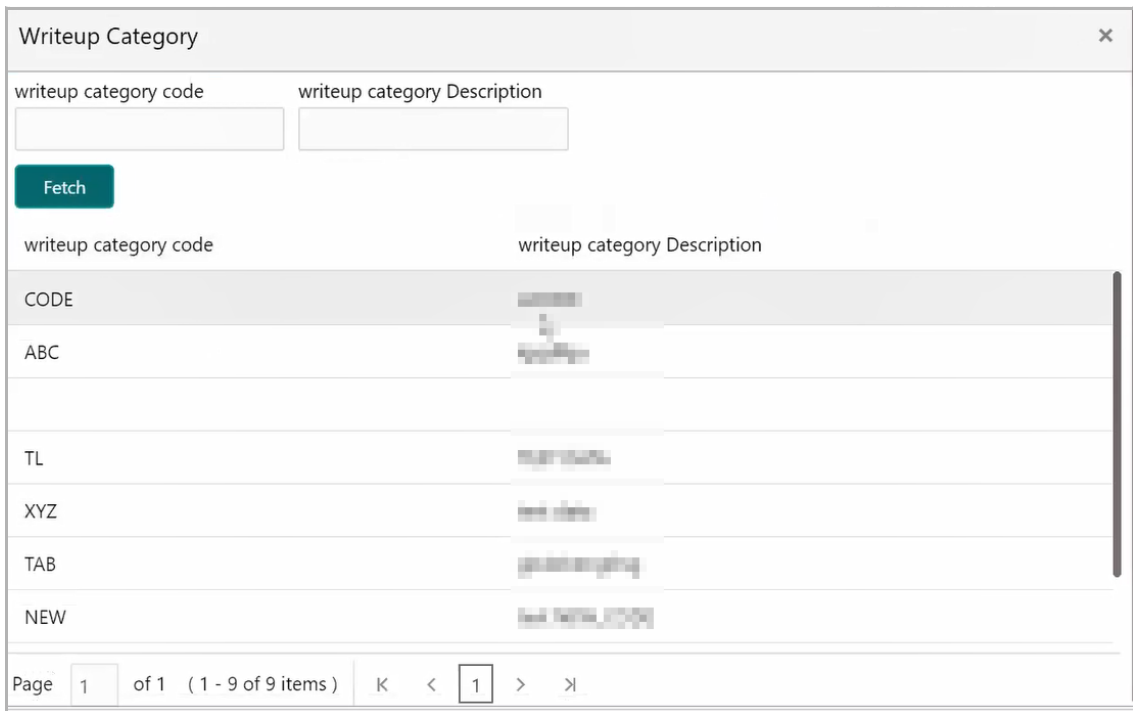


1. To add a writeup for the organization, click the add icon. *Write Up* window appears:

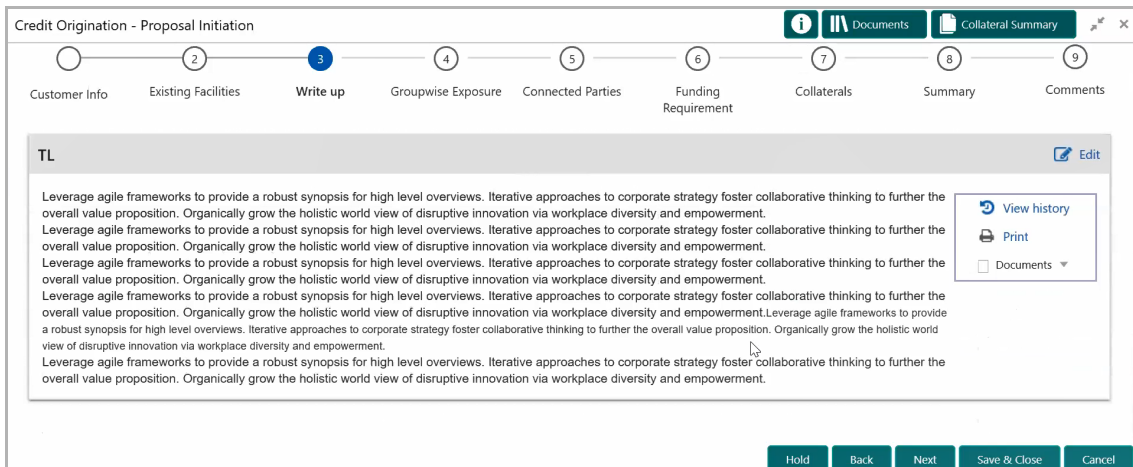


2. Click the search icon in the **Writeup Category** field. *Fetch Writeup Category* window with the list of categories maintained in the Maintenance module appears:

# Chapter 3 - Appendix A



3. Click on the required category code. Selected code is displayed in the **Writeup Category** field.
4. Write up in the text box and click **Create**. The writeup is added in the *Write Up* page.
5. To modify the writeup, click the Edit icon and change the information.
6. To view the complete writeup in Tile view, click the **View complete Writeup** icon.
7. To change the tile view to the expanded view, click the **Expanded view** icon. The *Write Up* page appears as shown below:



8. To view the writeup history, click the **View history** icon.
9. To print the writeup, click the **Print** icon.
10. To go to the next page, click **Next**.