

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



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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# 1

## Preface

### 1.1 About this guide

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

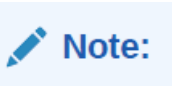
### 1.2 Intended Audience

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

### 1.3 Conventions Used

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





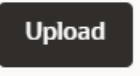
**Table 1-1 Conventions Used**

| Convention   | Description  |
|--|--|
| <b>Bold</b>  | Bold indicates: <ul style="list-style-type: none"><li>• Field Name</li><li>• Screen Name</li><li>• Drop-down Options</li><li>• Other UX labels</li></ul> |
| <b>Figure 1-1 Note</b><br> <b>Note:</b> | This icon indicates a Note.  |

### 1.4 Common Icons in OBCFPM

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

**Table 1-2 Common Icons**

| Icons   | Purpose                             |
|---|-------------------------------------|
| <p><b>Figure 1-2 Add</b></p>         | <p>To add new record.</p>           |
| <p><b>Figure 1-3 Edit</b></p>        | <p>To modify existing record.</p>   |
| <p><b>Figure 1-4 Delete</b></p>    | <p>To delete a record.</p>          |
| <p><b>Figure 1-5 Calendar</b></p>  | <p>To select start or end date.</p> |
| <p><b>Figure 1-6 Upload</b></p>    | <p>To upload a record.</p>          |

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

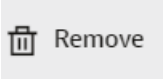




| Icons   | Purpose   |
|---|---|
| <p><b>Figure 1-7 Remove</b></p>            | <p>To remove the record.</p>                      |
| <p><b>Figure 1-8 List View</b></p>         | <p>To change the screen layout to list view.</p>  |
| <p><b>Figure 1-9 Table View</b></p>      | <p>To change the screen layout to table view.</p> |
| <p><b>Figure 1-10 Tree View</b></p>      | <p>To change the screen layout to tree view.</p>  |
| <p><b>Figure 1-11 Action Button</b></p>  | <p>To view, edit, and delete a record</p>         |



Table 1-2 (Cont.) Common Icons





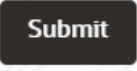

| Icons  | Purpose  |
|--|--|
| <p><b>Figure 1-12 Hold</b></p>              | <p>To hold the process.</p>  |
| <p><b>Figure 1-13 Back</b></p>              | <p>To go back to the previous screen.</p>                            |
| <p><b>Figure 1-14 Next</b></p>            | <p>To go to the next data segment.</p>                               |
| <p><b>Figure 1-15 Save and Close</b></p>  | <p>To save the captured information and exit the process window.</p> |
| <p><b>Figure 1-16 Submit</b></p>          | <p>To submit the task to next stage.</p>                             |

Table 1-2 (Cont.) Common Icons

| Icons  | Purpose   |
|--|---|
| <p data-bbox="370 401 634 432"><b>Figure 1-17 Cancel</b></p>  | <p data-bbox="878 338 1380 394">To exit the window without saving the captured information.</p> |

# 2

## Overview

### 2.1 About Credit Proposal

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

### 2.2 Credit Proposal Stages

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



**Note:**

The Credit Proposal Origination process explained in this user manual is a model flow. Banks can configure the data segments to appear in various stages of the process flow based on their requirement as part of implementation.

# 3

## Proposal Initiation

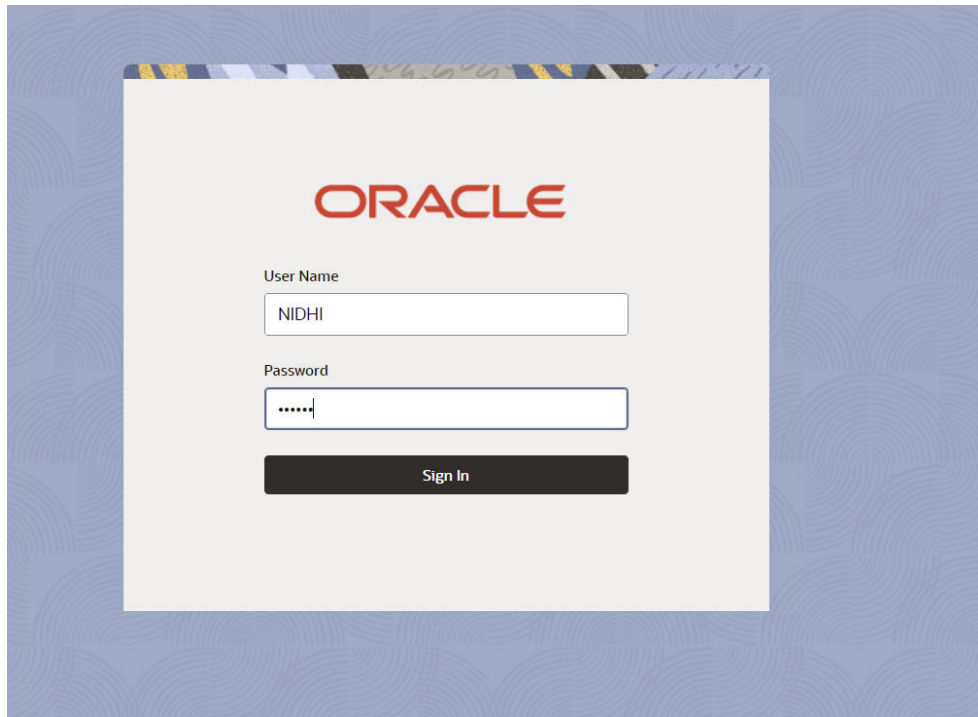
In this stage, the RM captures basic details about the party and initiates the credit application process after discussing the credit proposal with a new party. The RM can perform the following activities in this stage.

| <b>Activities that can be performed by user</b>   |
|---|
| <ul style="list-style-type: none"><li>• Capture party's basic information<ul style="list-style-type: none"><li>– Basic demographic details</li><li>– Sector to Sub Industry details</li><li>– Rating details</li></ul></li><li>• Capture other Bank details<ul style="list-style-type: none"><li>– Facilities availed</li></ul></li><li>• Capture connected party details</li><li>• Capture write - up about the party</li><li>• Capture funding sought</li><li>• Capture collateral offered by the party</li><li>• Capture comments</li><li>• Upload party documents</li></ul> |

### **Steps to initiate credit proposal**

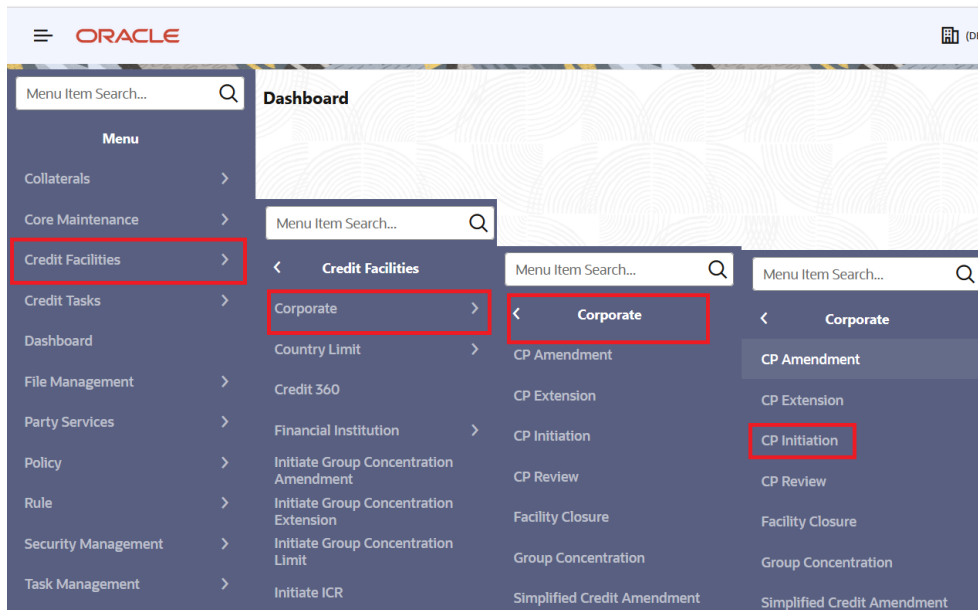
1. Login to **OBCFPM**. Enter your User Name, Password and click Sign In.

Figure 3-1 Login Screen



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

Figure 3-2 OBCFPM Menu



3. The **Initiate Credit Proposal** window is displayed.

Figure 3-3 Initiate Credit Proposal

**Initiate credit proposal**

Application priority:  Low  Medium  High

Application branch: FLEXCLUBE UNIVERSAL BRANCH

Customer details

Customer:

**Organization Details**

Organization Name  Required

Short Name  Required

Organization Type  Required

Entity Type  Required

Country Of Incorporation  Required

Incorporated Date  Required

Country Of Risk  Required

Customer Category  Required

Demography Type  Required

Classification Type  Required

Branch Code  Required

Customer Access Group  Required

Special customer  Required

Upload Logo  Required  
Maximum file size is 100kb

**Industries \***

| Sector | Industry Group | Industry | Sub-Industry | Action |
|--------|----------------|----------|--------------|--------|
|        |                |          |              |        |

Figure 3-4 Initiate Credit Proposal

**Initiate credit proposal**

Customer Access Group  Required

Special customer  Required

Branch Code  Required

Upload Logo  Required  
Maximum file size is 100kb

**Industries \***

| Sector              | Industry Group | Industry | Sub-Industry | Action |
|---------------------|----------------|----------|--------------|--------|
| No data to display. |                |          |              |        |

**Credit Rating \***

| Year                | Rating Date | Outlook | Agency | Rating | Action |
|---------------------|-------------|---------|--------|--------|--------|
| No data to display. |             |         |        |        |        |

**Social Media Profiles**

Official Website

Facebook

Twitter

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

## 3.1 [Creating Application](#)

In Initiate Credit Proposal window:

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

**Note:** **Application Branch** field is displayed by default.

### Customer Details

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

**Figure 3-5 Initiate Credit Proposal- Customer Details**

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

### 3. Organization Details

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

**Table 3-1 Organization Details**

| Fields/ Icons     | Description                                   |
|-------------------|---|
| Organization Name | Enter <b>Organization Name</b> for the party. |

Table 3-1 (Cont.) Organization Details

| Fields/ Icons            | Description  |
|--------------------------|--|
| <b>Short Name</b>        | Enter <b>Short Name</b> for the party.   |
| <b>Organization Type</b> | Select <b>Organization Type</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Conglomerate</li> <li>• Single</li> </ul>   |
| <b>Entity Type</b>       | Select <b>Entity Type</b> from the drop-down list. The options available are : <ul style="list-style-type: none"> <li>• Proprietorship</li> <li>• Pvt Ltd</li> <li>• Public Ltd</li> <li>• Govt Owned</li> <li>• Trusts</li> <li>• Clubs</li> <li>• Society</li> <li>• Associations</li> <li>• Limited Liability Partnership</li> <li>• Foreign Bodies</li> <li>• NGO</li> <li>• Others</li> </ul> |

Table 3-2 Organization Details

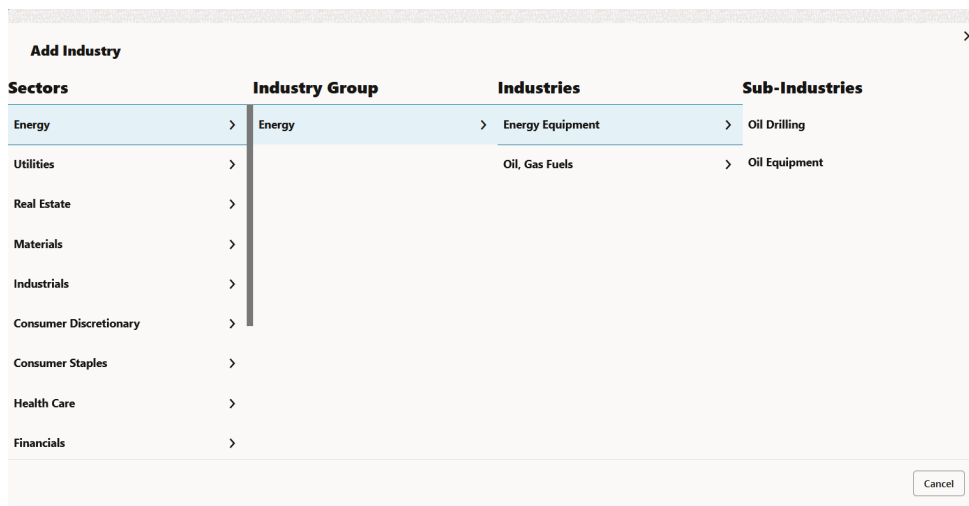
| Fields/ Icons                   | Description  |
|---------------------------------|--|
| <b>Country of Incorporation</b> | Click <b>Search</b> icon and select <b>Country of Incorporation</b> .  |
| <b>Incorporation Date</b>       | Click <b>Calendar</b> icon and select <b>Incorporation Date</b> .  |
| <b>Country of Risk</b>          | Click <b>Search</b> icon and select <b>Country of Risk</b> , i.e country on whose books the risk exposure will be recorded for the party.  |
| <b>Customer Category</b>        | Click <b>Search</b> icon and select <b>Customer Category</b> , for example Corporate, Labour, Individual, Banks etc.   |
| <b>Demography Type</b>          | Select <b>Demography Type</b> from the drop-down list. The options available are : <ul style="list-style-type: none"> <li>• Domestic</li> <li>• Global</li> </ul> <b>Note:</b><br>If you select Global option, <b>Geographical Spread</b> field appears. |
| <b>Geographical Spread</b>      | Search and select all the countries in which the party is operating <b>Geographical Spread</b> .   |
| <b>Classification Type</b>      | Select <b>Classification Type</b> from the drop-down list. The default options available are: <ul style="list-style-type: none"> <li>• Micro</li> <li>• Small</li> <li>• Medium</li> </ul>   |
| <b>Branch Code</b>              | <b>Branch Code</b> is displayed by default.  |
| <b>Upload Logo</b>              | Click <b>Upload Logo</b> , to upload the company logo file.  |
| <b>Customer Access Group</b>    | Click <b>Search</b> icon and select <b>Customer Access Group</b> .   |
| <b>Special Customer</b>         | Select <b>Special Customer</b> , if the party is eligible for special customer service.  |
| <b>RM Id</b>                    | Enter <b>RM Id</b> of the Relationship Manager initiating the Proposal.  |



## Industries

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

**Figure 3-7 Add Industry**



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

**Table 3-3 Add Industry**

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

## Credit Rating

- To capture rating information of the party, click +.  
The **Add Rating** window is displayed.

Figure 3-8 Add Rating

6. Select the following details:

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

Table 3-4 Customer Rating

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

### Social Media Profiles

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

Table 3-5 Social Media Profiles

| Fields/ Icons                | Description   |
|------------------------------|---|
| <b>Social Media Profiles</b> | Enter the following addresses in respective fields: <ul style="list-style-type: none"> <li>• Official Website Address</li> <li>• Facebook Address</li> <li>• Twitter Address</li> </ul> |

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

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

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

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

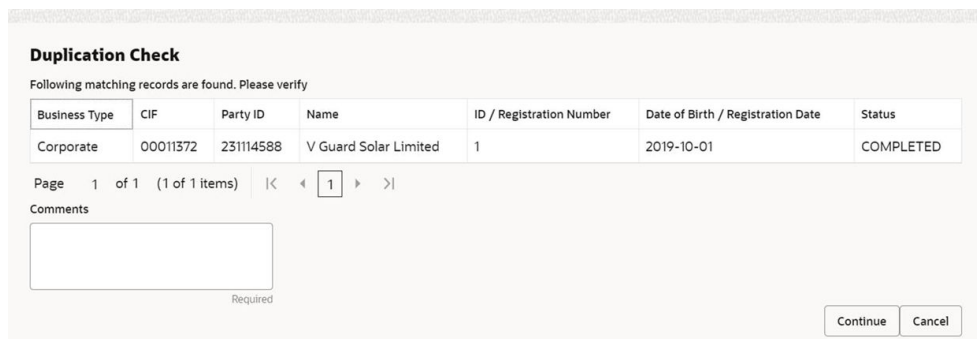
 **Note:**

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

### 7. **Dedupe Check Screen**

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

**Figure 3-9 Dedupe Check**



**Duplication Check**

Following matching records are found. Please verify

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

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

Comments

Required

Continue Cancel

## 3.2 Enriching Application

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

The **My Tasks** page is displayed.

Figure 3-10 My Tasks

| Edit                     | Priority | Process Name       | Process Reference Number | Application Number | Stage               | Application Date | Branch             |
|--------------------------|----------|--------------------|--------------------------|--------------------|---------------------|------------------|--------------------|
| <input type="checkbox"/> | Low      | Credit Origination | APP231918251             | APP231918251       | Proposal Initiation | 23-07-10         | 000(FLEXCLUB... 23 |
| <input type="checkbox"/> | Low      | Collateral Review  | APP231788071             | APP231788071       | ExternalCheck       | 19-11-11         | 000 00             |
| <input type="checkbox"/> | Low      | Collateral Review  | APP231788071             | APP231788071       | External Valuation  | 19-11-11         | 000 00             |
| <input type="checkbox"/> | Low      | Policy Amendment   | APP231447598             | APP231447598       | Initiation          | 23-05-24         | 000                |
| <input type="checkbox"/> | Low      | Policy Amendment   | APP231447592             | APP231447592       | Initiation          | 23-05-24         | 000                |
| <input type="checkbox"/> | Low      | Policy Amendment   | APP231447591             | APP231447591       | Initiation          | 23-05-24         | 000                |
| <input type="checkbox"/> | Low      | Policy Amendment   | APP231447586             | APP231447586       | Initiation          | 23-05-24         | 000                |
| <input type="checkbox"/> | Low      | Policy Amendment   | APP231437556             | APP231437556       | Initiation          | 23-05-23         | 000                |
| <input type="checkbox"/> | Low      | Policy Amendment   | APP231427411             | APP231427411       | Initiation          | 23-05-22         | 000                |

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

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

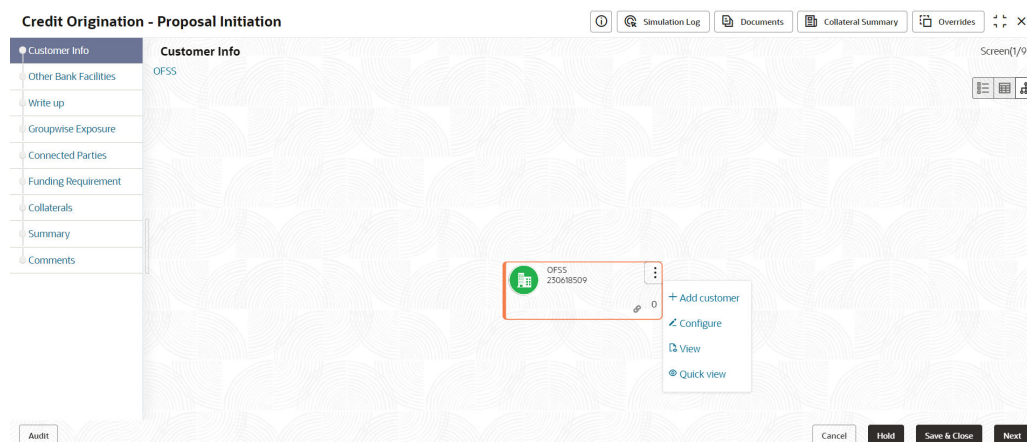
### 3.3 Customer Info

This data segment allows to view and modify the basic information captured during credit proposal initiation and add child parties to the party. Click **Submit and Enrich** in the Initiate Credit Proposal window. **Customer Info** screen is displayed.

Figure 3-11 Customer Info

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

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



1. Select the required option to perform the following actions:

- Add Customer
- Configure
- View
- Quick View

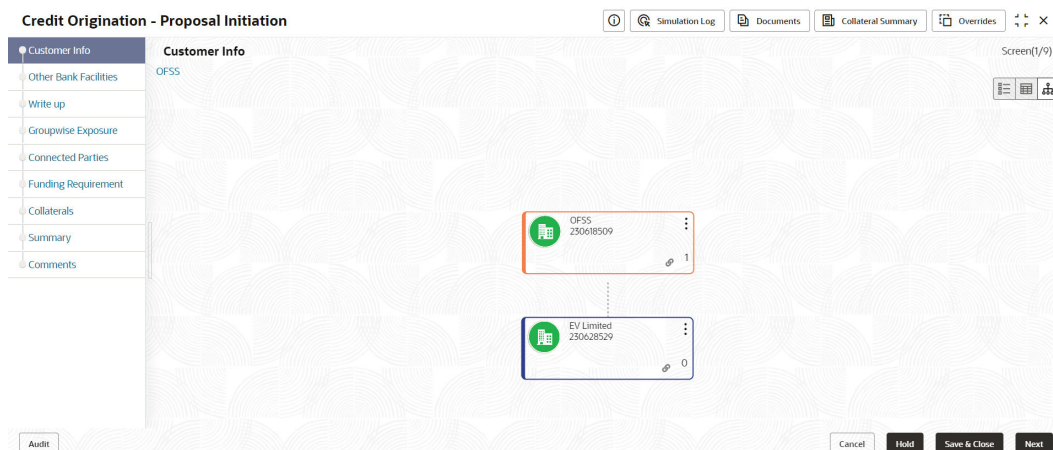
The following table describes the functionality of each actions listed above:

**Table 3-7 Customer Info**

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

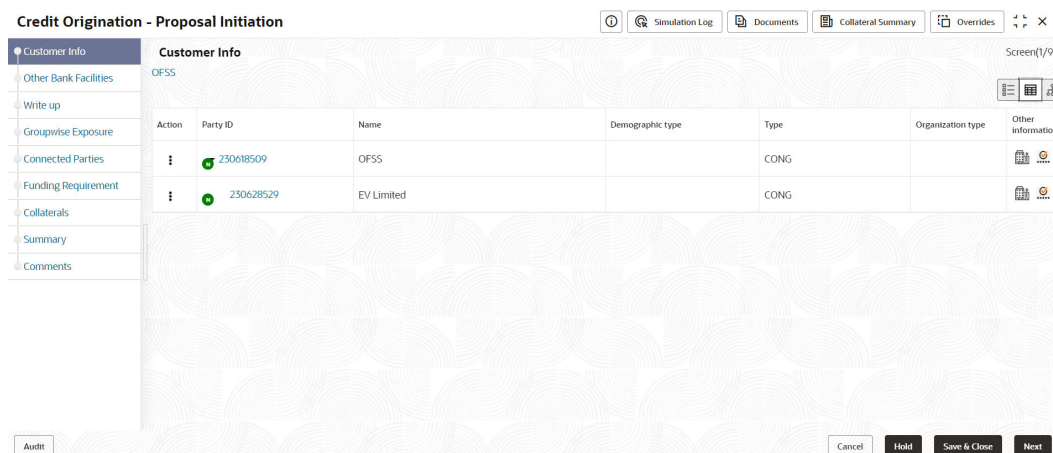
2. Click the settings icon at the right corner, to change the layout. **Layout** options appear as shown below:

**Figure 3-13 Customer Info Layout**



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

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



**Note:**

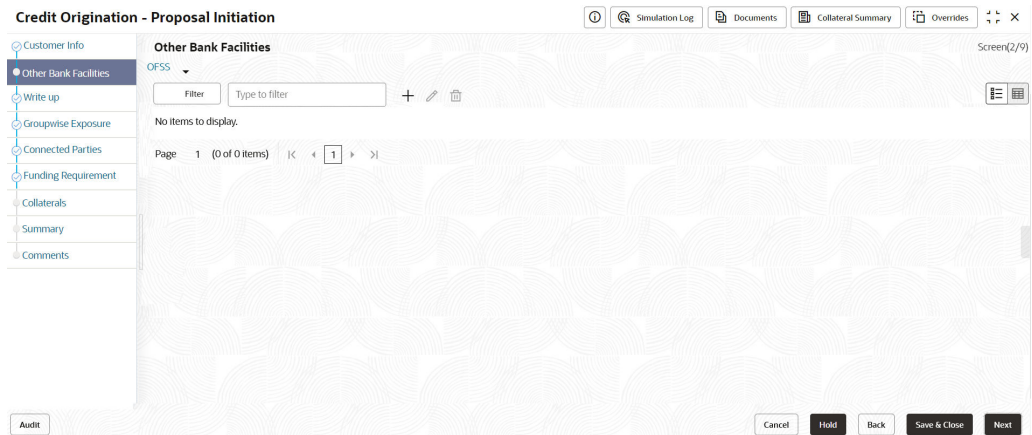
For more information on layout changes, please refer **Customer Acceptance> Entity Overview** section.

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

## 3.4 Other Bank Facilities

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

Figure 3-15 Other Bank Facilities



1. Click + icon.  
The **Facility Details** window is displayed.

Figure 3-16 Facility Details

### Facility details

|   |  |
|---|--|
| <p><b>Bank name</b></p> <input style="width: 90%;" type="text" value="Corp Bank"/>  | <p><b>Branch name</b></p> <input style="width: 90%;" type="text" value="Urban Branch"/>  |
| <p><b>Sanction letter available</b></p> <input type="checkbox"/>                    | <p><b>Facility type</b></p> <p> <input type="radio"/> Funded    <input type="radio"/> Non Funded         </p> <p style="text-align: right; font-size: small;">Required</p> |
| <p><b>Facility category</b></p> <input style="width: 90%;" type="text" value="TL"/> | <p><b>Sanctioned year</b></p> <input style="width: 90%;" type="text" value="2018"/>  |
| <p><b>Term Loan Take over</b></p> <input type="checkbox"/>                          | <p><b>Secured</b></p> <input type="checkbox"/>   |

|  |  |
|--|--|
| <p><b>Sanctioned amount</b></p> <div style="display: flex; align-items: center;"> <input style="width: 30%; border: none; border-bottom: 1px solid #ccc;" type="text" value="USD"/> <input style="width: 60%; border: none; border-bottom: 1px solid #ccc;" type="text" value="10,000,000.00"/> </div> | <p><b>Outstanding amount</b></p> <div style="display: flex; align-items: center;"> <input style="width: 30%; border: none; border-bottom: 1px solid #ccc;" type="text" value="USD"/> <input style="width: 60%; border: none; border-bottom: 1px solid #ccc;" type="text" value="500,000.00"/> </div> |
|--|--|

|  |   |
|--|---|
| <p><b>Rate of interest</b></p> <input style="width: 90%;" type="text" value="12"/> | <p><b>Tenor (in months)</b></p> <input style="width: 90%;" type="text" value="30"/> |
|--|---|

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

Table 3-8 Facility Details

| Field/Icon                       | Description   |
|----------------------------------|---|
| <b>Bank Name and Branch Name</b> | In <b>Bank Name and Branch Name</b> fields, enter the name of other bank from which the party has availed facility.                       |
| <b>Sanction Letter Available</b> | Enable <b>Sanction Letter Available</b> option, if sanction letter is available for the other bank facility.                              |
| <b>Facility Type</b>             | Choose <b>Facility Type</b> . The options available are: <ul style="list-style-type: none"> <li>• Funded</li> <li>• Non-Funded</li> </ul> |
| <b>Facility Category</b>         | Select <b>Facility Category</b> from the drop-down list.  |

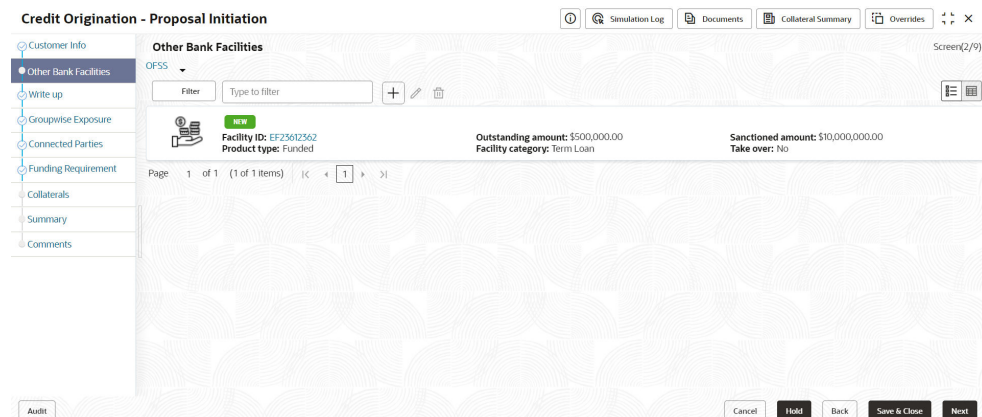


**Table 3-8 (Cont.) Facility Details**

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

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

**Figure 3-17 Other Bank Facilities**



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

**Figure 3-18 Other Bank Facilities**

**Credit Origination - Proposal Initiation**

Simulation Log Documents Collateral Summary Overrides

Customer Info  
**Other Bank Facilities**  
 Write-up  
 Groupwise Exposure  
 Connected Parties  
 Funding Requirement  
 Collaterals  
 Summary  
 Comments

**Other Bank Facilities** OFSS

Filter type to filter

| Bank name | Branch name  | Take over | Product type | Facility category | Currency | Sanctioned amount | Outstanding amount |
|-----------|--------------|-----------|--------------|-------------------|----------|-------------------|--------------------|
| Corp Bank | Urban Branch | No        | Funded       | TL                | USD      | 10000000          | 500000             |

Audit Cancel Hold Back Save & Close Next

 **Note:**

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

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

Figure 3-19 Filter

5. Enter or select the filter parameters.

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

Table 3-9 Filter

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

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

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

## 3.5 Write Up

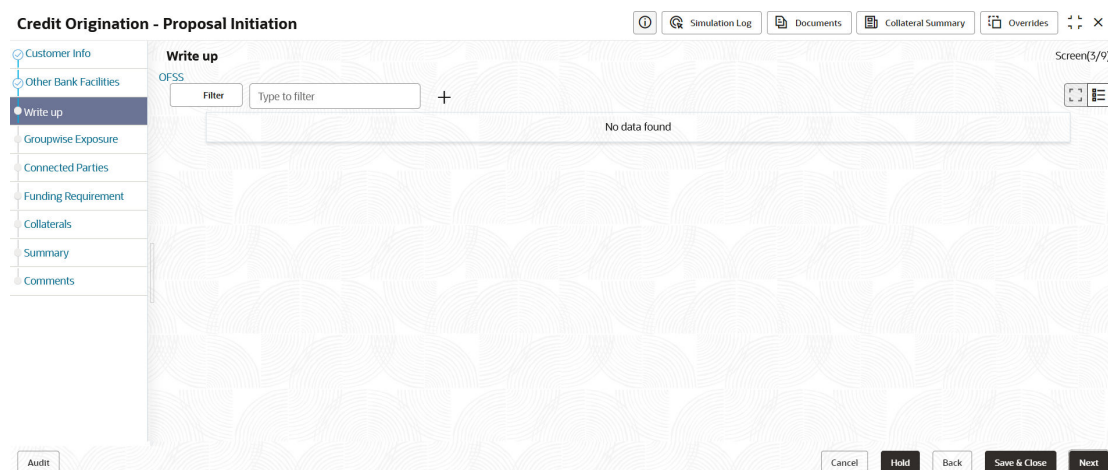
This data segment allows the user to add writeup for the party and all their child parties in the available writeup categories. The history of writeup for the party will be available to the users throughout the party's association with the bank. If you click **Next** in the **Other Bank Facilities**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



### Note:

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

Figure 3-20 Write Up



1. Click + icon.

The **Write Up** window is displayed.

Figure 3-21 Write Up

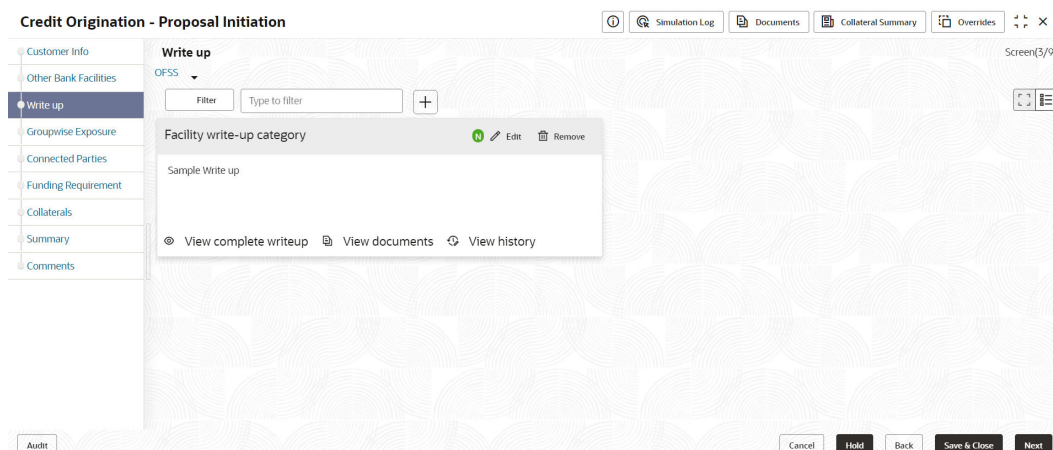
2. Click **Search** icon in the **Writeup Category** field. The **Fetch Writeup Category** window with the list of categories maintained in the Maintenance module is displayed.

Figure 3-22 Writeup Category

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

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

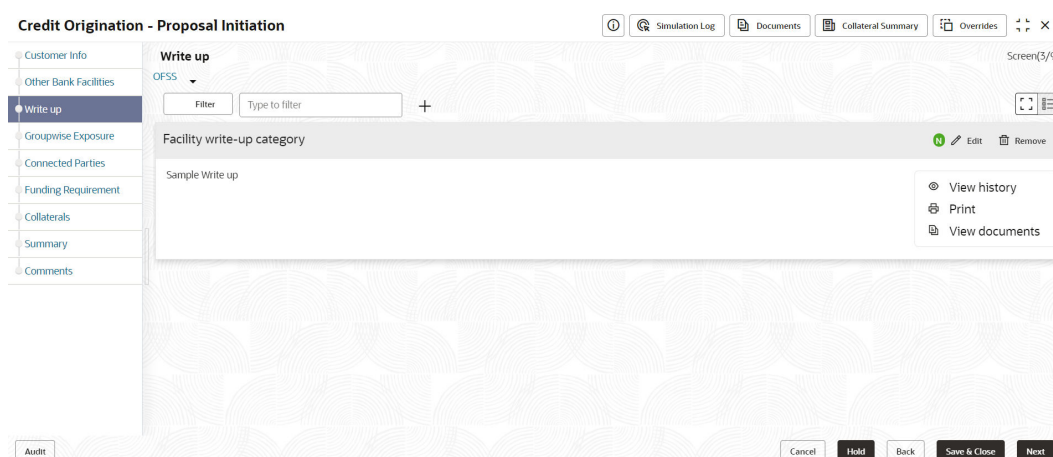
Figure 3-23 Write up



- To change the layout of **Write up** data segment to the expanded view, click the **Expanded View** icon at the top right corner.

The **Write up** is expanded as shown below:

Figure 3-24 Write up



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

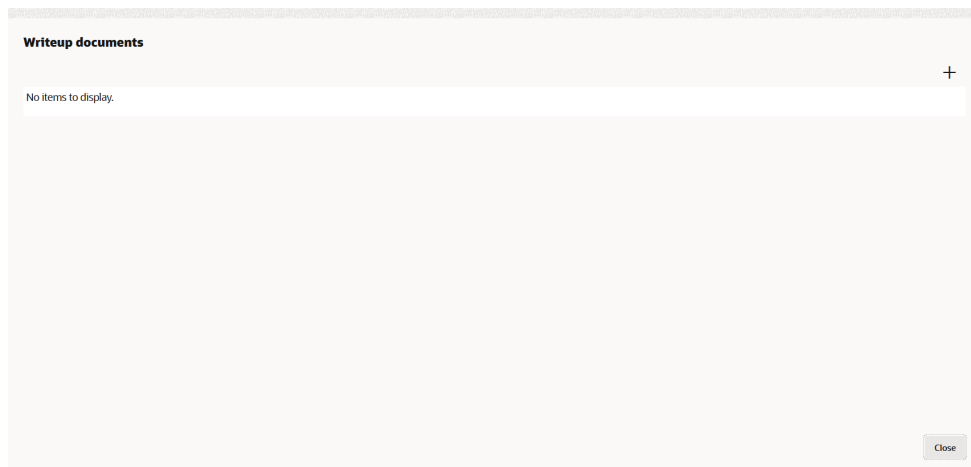
Table 3-10 Write up field and description

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

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

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

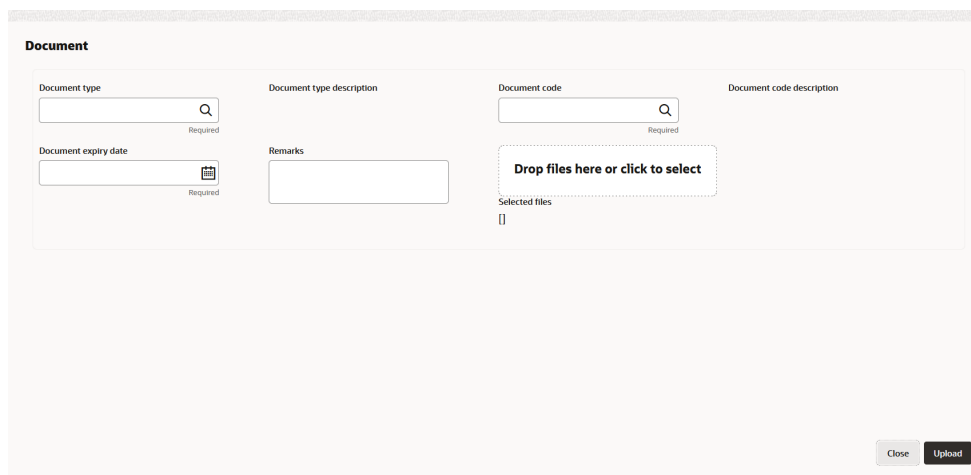
**Figure 3-25 Writeup Documents**



Click + icon, to add new documents.

The **Document** screen displays.

**Figure 3-26 Document**



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

**Table 3-11 Documents**

| Fields/ Icons        | Description   |
|----------------------|---|
| <b>Document Type</b> | Search and select <b>Document Type</b> to add new document. |
| <b>Document Code</b> | Search and select <b>Document Code</b> to add new document. |

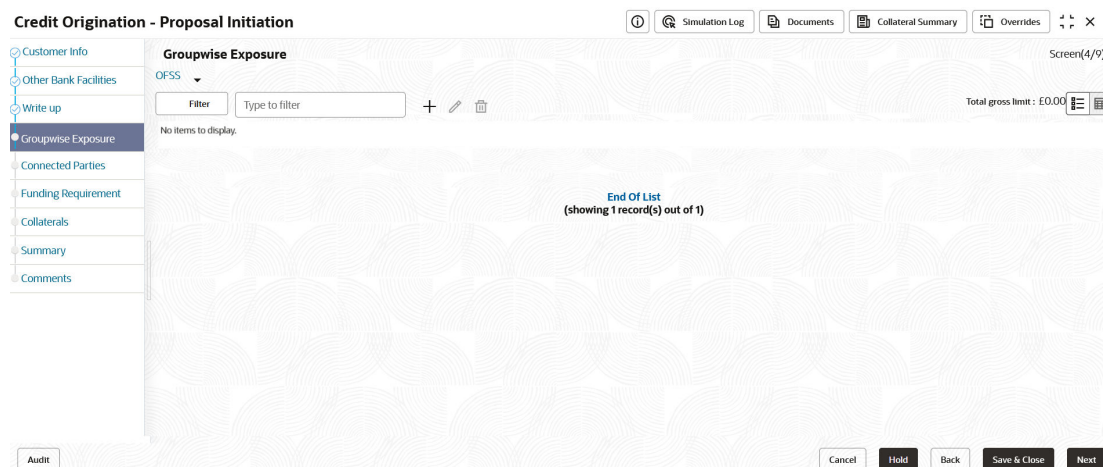
Table 3-11 (Cont.) Documents

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

## 3.6 Groupwise Exposure

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

Figure 3-27 Groupwise Exposure



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



Figure 3-28 Groupwise Exposure Details

### Groupwise exposure details

|  |  |
|--|--|
| Existing bank name<br><input style="width: 90%;" type="text" value="Universe Bank"/>   | Customer name<br><input style="width: 90%;" type="text" value="OFSS"/>   |
| Relation<br><input checked="" type="radio"/> Borrower <input type="radio"/> Connected party  |  |
| Sanctioned limit<br><input style="width: 30%;" type="text" value="USD"/> <input style="width: 60%;" type="text" value="\$600,000.00"/> | Outstanding limit amount<br><input style="width: 30%;" type="text" value="USD"/> <input style="width: 60%;" type="text" value="\$200,000.00"/> |
| Tenor (in months)<br><input style="width: 90%;" type="text" value="24"/>   | Commitment status<br><input style="width: 90%;" type="text" value="Committed"/>  |

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

Table 3-12 Groupwise Exposure Details

| Fields/ Icon             | Description   |
|--------------------------|---|
| <b>Entity Name</b>       | In <b>Entity Name</b> field, enter the name of bank from which the party has availed facility.  |
| <b>Customer Name</b>     | In <b>Customer Name</b> field, enter the name of the party or the child party.  |
| <b>Relation</b>          | Select <b>Relation</b> as <b>Borrower</b> , if party name is provided in the <b>Customer Name</b> field.<br>Select <b>Relation</b> as <b>Connected Party</b> , if child party name is provided in the <b>Customer Name</b> field. |
| <b>Commitment Status</b> | Select <b>Commitment Status</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul>  |

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

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

**Figure 3-29 Groupwise Exposure**

The screenshot displays the 'Credit Origination - Proposal Initiation' window. On the left is a navigation menu with options: Customer Info, Other Bank Facilities, Write up, Groupwise Exposure (selected), Connected Parties, Funding Requirement, Collaterals, Summary, and Comments. The main area is titled 'Groupwise Exposure' and shows details for 'Universe Bank' with a green 'Committed' status. The customer name is 'OFSS' and the sanctioned limit is '\$600,000.00'. The currency is 'USD' and the relationship is 'Borrower'. The tenor is '24 months' and the outstanding limit amount is '\$200,000.00'. A 'Filter' button is visible at the top left of the main area. At the bottom right, there are buttons for 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'. The top right corner shows 'Screen(4/9)' and 'Total gross limit : £0.00'.

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

 **Note:**

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

5. Click **Filter**, to filter the required groupwise exposure from the list. The **Filter** window is displayed.

Figure 3-30 Filter

The screenshot shows a 'Filter' dialog box with the following elements:

- Header:** 'Filter' label, 'Reset' button, and 'Apply' button.
- Relation:** Radio buttons for 'Borrower' and 'Connected party'.
- Tenor (in months):** A text input field.
- Currency:** A search input field with a magnifying glass icon.
- From amount:** A text input field.
- To amount:** A text input field.
- Commitment status:** Checkboxes for 'Committed' and 'Uncommitted'.

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

Table 3-13 Filter

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

Table 3-13 (Cont.) Filter

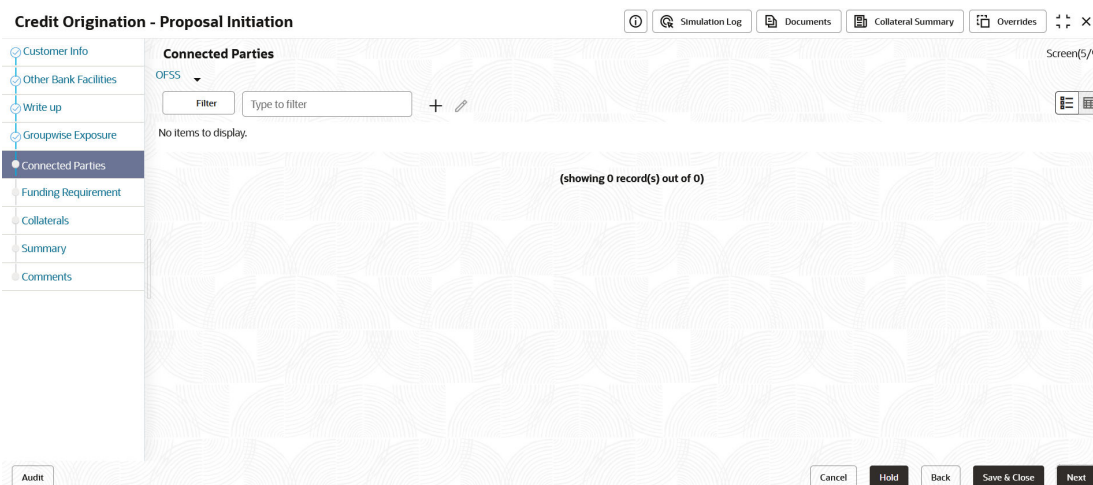
| Field/ Icon              | Description   |
|--------------------------|---|
| <b>Reset</b>             | Click <b>Reset</b> , to enter new filter parameters.  |
| <b>Relation</b>          | Select <b>Relation</b> option from the below checklist for sanctioned amount. <ul style="list-style-type: none"> <li>• Borrower</li> <li>• Connected Party</li> </ul>       |
| <b>Tenor</b>             | Enter <b>Tenor</b> for sanctioned amount.   |
| <b>Currency</b>          | Search and select <b>Currency</b> for sanctioned amount.  |
| <b>From Amount</b>       | Enter <b>From Amount</b> for sanctioned amount.   |
| <b>To Amount</b>         | Enter <b>To Amount</b> for sanctioned amount.   |
| <b>Commitment Status</b> | Select <b>Commitment Status</b> option from the below checklist for sanctioned amount. <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul> |

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

## 3.7 Connected Parties

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

Figure 3-31 Connected Parties



- Click + icon.

The **Connected Parties Details** window appears.

**Figure 3-32 Connected Party Details**

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

**Table 3-14 Connected Party Details**

| Fields/Icon             | Description  |
|-------------------------|--|
| <b>Customer ID</b>      | Search and select <b>Customer ID</b> of the connected party. The following fields are displayed by default: <ul style="list-style-type: none"> <li>Name</li> <li>Total gross facility</li> <li>Total net facility</li> </ul> Enter amount for following fields: <ul style="list-style-type: none"> <li>Cash cover</li> <li>Approved funded sell down</li> <li>Approved unfunded sell down</li> </ul> |
| <b>Facility Details</b> | <b>Facility Details</b> is displayed by default based on the selected <b>Customer ID</b> .   |
| <b>Create</b>           | Click <b>Create</b> . Connected party details are added and displayed in the Connected Parties page.   |
| <b>List view</b>        | To change the table view to list view, click the <b>List view</b> icon at the right corner.<br><b>Note:</b> If the party has more than one connected party in your bank, add all the connected parties details by clicking <b>+</b> icon again.  |

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

The **Filter window** is displayed.

Figure 3-33 Filter

The screenshot shows a 'Filter' dialog box with the following elements:

- Header:** A grey bar containing the word 'Filter' on the left, and 'Reset' and 'Apply' buttons on the right. The 'Apply' button is highlighted in black.
- Close Button:** A small square button with an 'X' icon in the top right corner of the dialog.
- Customer ID:** A text input field.
- Name:** A text input field.
- Currency:** A text input field with a magnifying glass icon on the right side.
- From gross amount:** A text input field.
- To gross amount:** A text input field.

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

Table 3-15 Filter

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

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

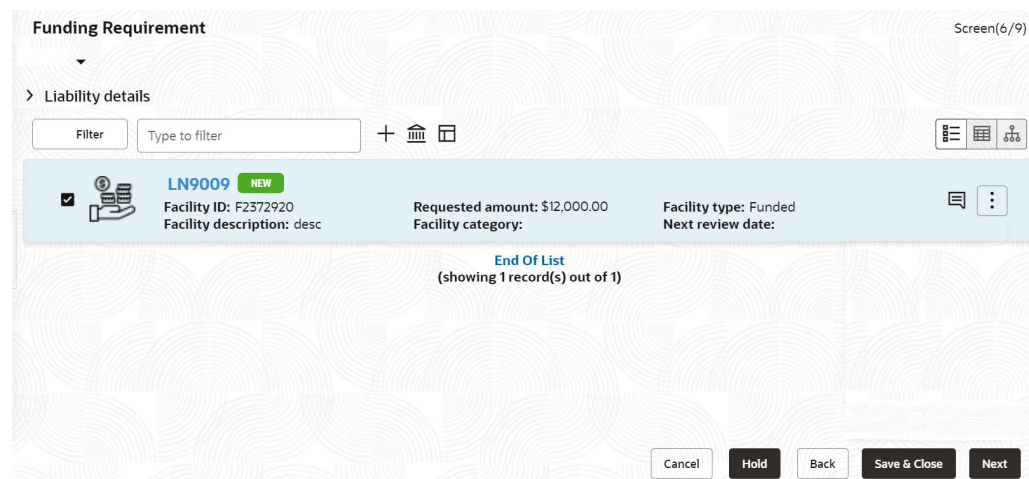
## 3.8 Funding Requirement

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

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

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

**Figure 3-34 Funding Requirement**



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

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

Click **Edit** icon, The **Liability Details** window is displayed.

Figure 3-35 Liability Details

**OFSS (230618509) - Liability details**

Liability details Allowed customers for this liability

---

Branch:    
Bank Futura - Canary Wharf Branch

Requested liability currency:

---

**Amount**

Requested liability amount:

Cash cover:

Proposed funded sell down:

Proposed unfunded sell down:

Approved funded sell down:

Approved unfunded sell down:

Return on capital:

Probability of default:

Loss given default:

---

**Total gross and net facility**

Total gross facility: \$0.00

Total net facility: \$0.00

---

**Dates**

Next review date:

Requested expiry date:

Figure 3-36 Liability Details

**OFSS (230754217) - Liability details**

FLEXCUBE UNIVERSAL BRANCH

---

**Amount**

Requested liability amount:

Cash cover:

Proposed funded sell down:

Proposed unfunded sell down:

Approved funded sell down:

Approved unfunded sell down:

Return on capital:

Probability of default:

Loss given default:

---

**Total gross and net facility**

Total gross facility: £0.00

Total net facility: £0.00

---

**Dates**

Next review date:

Requested expiry date:



**Figure 3-37 Liability Details**

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

**Table 3-16 Liability Details**

| Fields/Icon             | Description   |
|-------------------------|---|
| <b>Currency</b>         | In <b>Requested Liability Currency</b> field, search and select the currency in which the liability is requested by the party.  |
| <b>Amount</b>           | Specify the following details: <ul style="list-style-type: none"> <li>Requested Liability Amount - Liability amount requested by the party</li> <li>Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital</li> <li>Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations</li> <li>Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan</li> <li>Cash Cover - Amount deposited by the party in your bank</li> <li>Proposed Funded Sell Down - Funded sell down proposed for the party</li> <li>Proposed Unfunded Sell Down - Unfunded sell down proposed for the party</li> <li>Approved Funded Sell Down - Funded sell down approved for the party</li> <li>Approved Unfunded Sell Down - Unfunded sell down approved for the party</li> </ul> |
| <b>Dates</b>            | <ol style="list-style-type: none"> <li>Select the <b>Next Review Date</b> when the Party's Liability needs to be reviewed.</li> <li>Select the <b>Requested Expiry Date</b> for the liability based on your party request.</li> </ol>   |
| <b>Fetch Latest UDF</b> | Click <b>Fetch Latest UDF</b> button to input UDF data available in ELCM.   |

**Table 3-16 (Cont.) Liability Details**

| Fields/Icon              | Description   |
|--------------------------|---|
| <b>Liability Details</b> | Specify <b>UDF</b> details for the below fields: <ul style="list-style-type: none"> <li>• LIABAUTHSIGNATORY</li> <li>• LIABSTARTDATE</li> <li>• LIABTURNOVER</li> </ul> |
| <b>Save</b>              | Click <b>Save</b> . Details are updated in the <b>Liability details</b> section.  |
| <b>View</b>              | To view the added Liability, mouse hover on the Liability details section and click <b>View</b> .   |

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

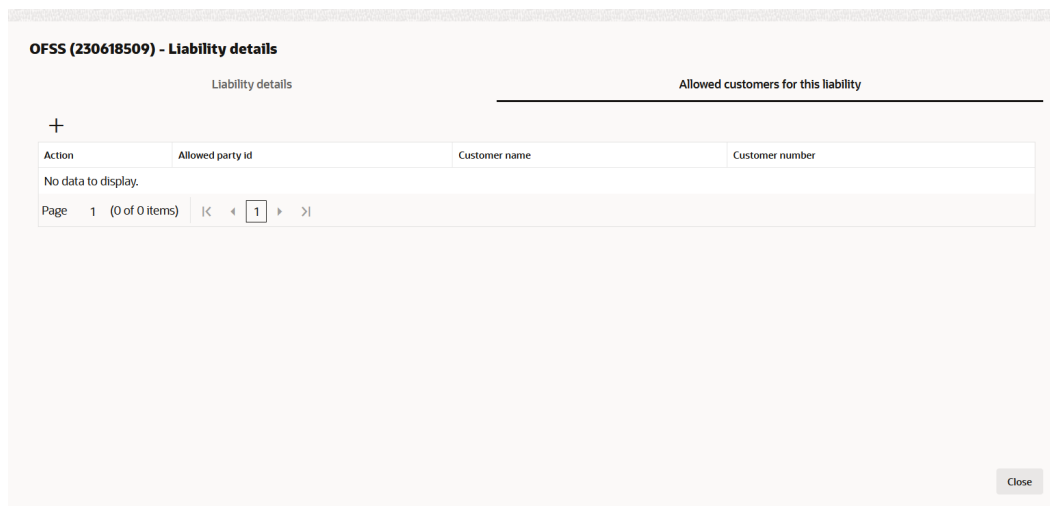
**Allowed Customers For This Liability**

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

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

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

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

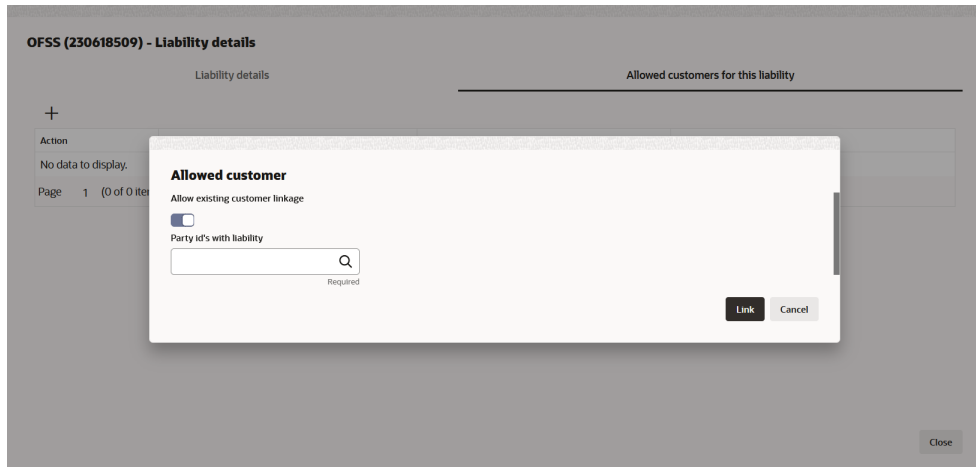


4. Click **+** icon. The **Allowed Customer window** appears.
5. Click drop-down arrow of the **Current Application Party Ids without liability** field. The drop-down shows other new party Ids added as part of the current application.
6. Click **Party ID**. The selected ID is added to the **Party ID**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

**To link an existing customer to the liability:**

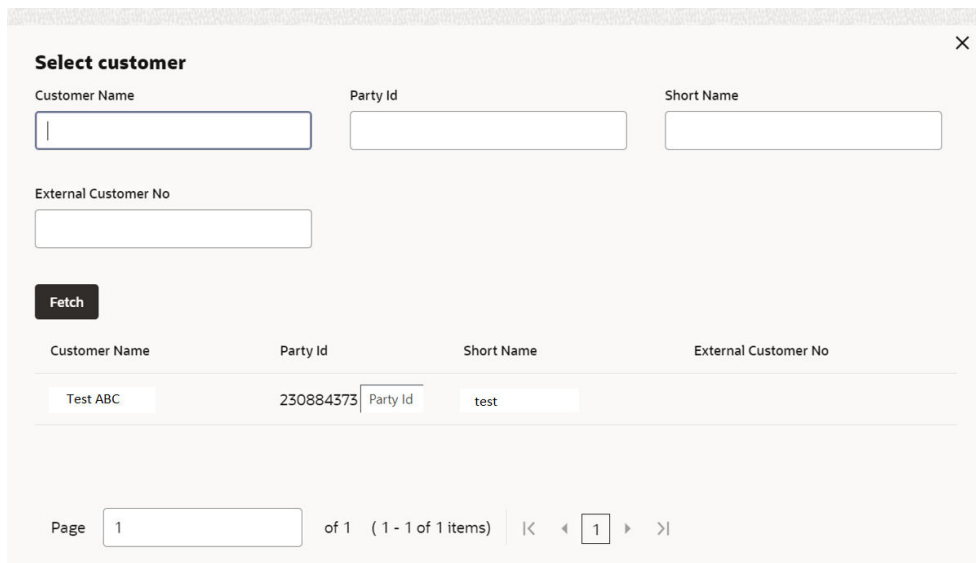
8. Enable **Allow existing customer linkage** option.

**Figure 3-39 Allowed Customer**



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

**Figure 3-40 Select Customer**



10. Click **Fetch**. The party details list appears.
11. Select **Party ID** from displayed list.  
The selected Party ID is added in the **Party id's with liability** field.

**Figure 3-41 Allowed Customer - Party ID**

**Allowed customer**

Allow existing customer linkage

Party id's with liability

Customer name

External customer number

**Link** **Cancel**

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

**Figure 3-42 External Party Linked to the Liability**

**Test ABC 0724207) - Liability details**

Liability details Allowed customers for this liability

Type to filter +

| Action                   | Allowed party id | Customer name | Customer number |
|--------------------------|------------------|---------------|-----------------|
| <input type="checkbox"/> | 230884373        |               |                 |

< < 1 > >

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

**Figure 3-43 Delete Party Linkage Information**

**Test ABC 0724207) - Liability details**

Liability details Allowed customers for this liability

Type to filter +

| Action                   | Allowed party id | Customer name | Customer number |
|--------------------------|------------------|---------------|-----------------|
| <input type="checkbox"/> | 230884373        |               |                 |

1 of 1 items < < 1 > >

**Delete**

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

### Creating Facility without Template

- Click + icon, to directly add the facility without using template.  
The **New Facility** window is displayed.

**Figure 3-44 New Facility**

**New facility** Close Save Save & configure

Take over other bank facility

**Basic info**

Branch: FLEXCUBE UNIVERSAL BRANCH

Line code: Enter line code

Line serial number: 1

Parent facility ID: [Input field]

Facility type:  Funded  Non Funded

Facility category: [Input field]

Facility description: Enter facility description

Commitment status:  Committed  Uncommitted

Secured?:

Sanction

Currency: Requested amount: Probability of default: Loss given default:

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

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

**Figure 3-45 Take over other bank facility**

**New facility** Close Save Save & configure

Take over other bank facility

Existing facilities

Select existing facility

**Figure 3-46 Take over other bank facility**

**New facility** Close Save Save & configure

Take over other bank facility

Existing facilities

Select existing facility

- F - TL - EF23191282 - \$400,000.00

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

**Figure 3-47 Take over other bank facility**

The screenshot shows the 'New facility' form with the 'Take over other bank facility' checkbox selected. The 'Existing facility' dropdown is set to 'F - TL - EF23191282 - \$400,000'. The 'Bank name' is 'Corp Bank' and the 'Branch name' is 'Urban Branch'. The 'Facility type' is 'Funded'. The 'Sanctioned year' is '2019'. The 'Sanctioned amount' is 'USD 500,000.00' and the 'Outstanding amount' is 'USD 400,000.00'. There are also fields for 'Rate of interest' and 'Tenor (in months)'. Buttons for 'Close', 'Save', and 'Save & configure' are visible in the top right corner.

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

**Table 3-17 New Facility**

| Fields/Icon               | Description   |
|---------------------------|---|
| <b>Branch</b>             | Search and select the <b>Branch Code</b> for <b>Branch</b> field. List of branch code and branch name is displayed below <b>Fetch</b> field.  |
| <b>Line Code</b>          | Enter the <b>Line Code</b> for the facility.  |
| <b>Line Serial Number</b> | <b>Line Serial Number</b> should be defaulted to 1 and you cannot modify line serial number.  |
| <b>Parent Facility Id</b> | To link the facility being created as a child facility to an existing facility, select the <b>Parent Facility Id</b> from the drop-down list. |
| <b>Facility Type</b>      | Choose the <b>Facility Type</b> . The options available are: <ul style="list-style-type: none"> <li>Funded</li> <li>Non Funded</li> </ul>     |

You can restrict creation of sub-facility of type other than the selected type by enabling the **Cascade** check box.

For example, if the **Facility Type** is selected as **Funded** and the **Cascade** check box is enabled, the sub-facility of type Non Funded cannot be created.

**Table 3-18 New Facility**

| Fields/Icon                 | Description   |
|-----------------------------|---|
| <b>Facility Category</b>    | Search and Select <b>Facility Category</b> from <b>Category Code</b> . List of category code and category description is displayed below <b>Fetch</b> field.  |
| <b>Facility Description</b> | Enter the <b>Facility Description</b> for the facility.   |
| <b>Commitment Status</b>    | Choose <b>Commitment Status</b> for the facility. The options available are: <ul style="list-style-type: none"> <li>Committed</li> <li>Uncommitted</li> </ul> |

**Table 3-18 (Cont.) New Facility**

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

You can restrict creation of committed / uncommitted sub-facility for this facility by enabling the **Cascade** check box.

For example, if the **Commitment Status** is selected as **Committed** and the **Cascade** check box is enabled, the uncommitted sub-facility cannot be created, and vice versa.

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

**Table 3-19 New Facility**

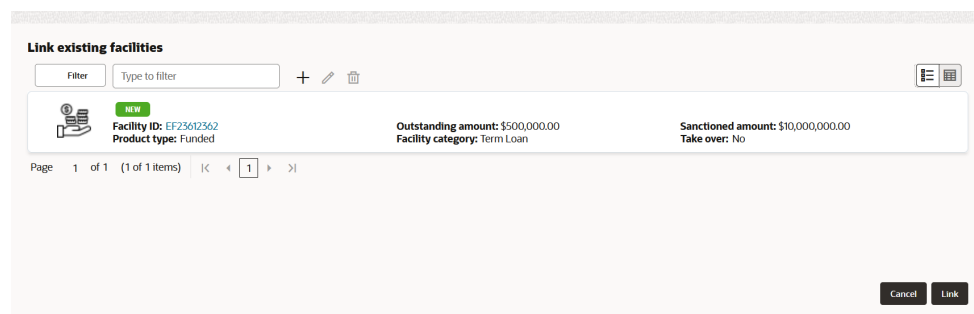
| Fields/Icon                 | Description   |
|-----------------------------|---|
| <b>Save</b>                 | To save the details and exit the New Facility window, click <b>Save</b> .             |
| <b>Save &amp; Configure</b> | To add further details about the facility, click <b>Save &amp; Configure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

**To Link Existing Facilities**

17. Click **Link Existing Facilities**.

The **Link Existing Facilities** Window is displayed.

**Figure 3-48 Link Existing Facilities**

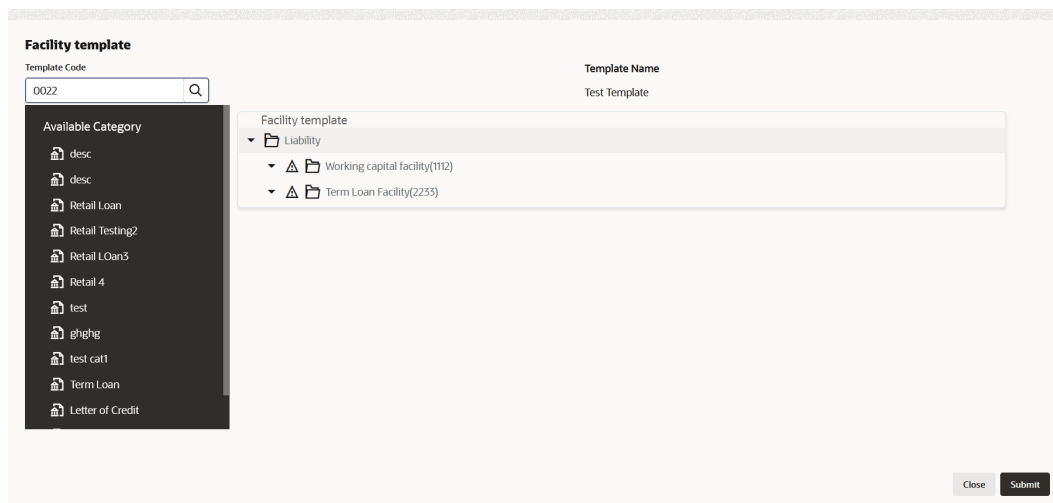


Click **Link**, the existing facilities is added.

**Creating Facility with Template**

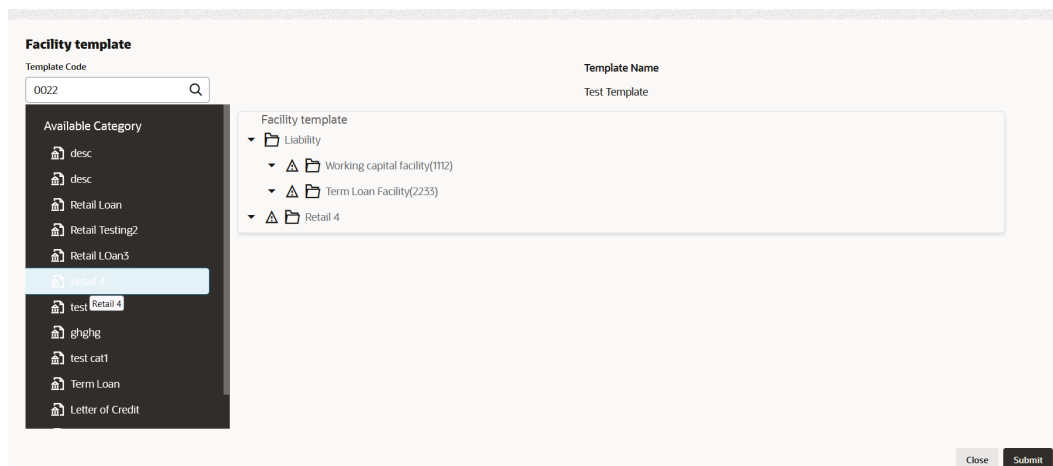
18. Click **Facility Template (T)** icon, to create the facility using template.  
The **Facility Template** Window is displayed.

**Figure 3-49 Facility Template**



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

**Figure 3-50 Facility Template**



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



**Figure 3-51 Facility Template**

The screenshot shows a 'Facility template' form. At the top, there's a search bar for 'Template Code' with '0022' entered and a 'Template Name' field with 'Test Template'. Below this is a 'Facility Description' field containing 'Working capital facility'. To the right are three date pickers: 'Next Review Date', 'Line Start Date' (set to 'Jul 7, 2018'), and 'Line Expiry Date'. Below these is a 'Requested Amount' field with a dropdown menu. At the bottom right, there are 'Close' and 'Submit' buttons.

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

**Table 3-20 Facility Template**

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

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

**Figure 3-52 Funding Requirement**

The screenshot shows a 'Funding Requirement' screen. It has a 'Liability details' section with a filter box. Below this is a list of facilities. One facility is highlighted: 'LN9009' (marked as 'NEW') with 'Facility ID: F2372920' and 'Facility description: desc'. To its right, it shows 'Requested amount: \$12,000.00', 'Facility category', 'Facility type: Funded', and 'Next review date:'. A context menu is open over this facility, listing actions: 'Edit facility', 'Copy facility', 'Create sub limit', 'Remove facility', and 'Link document'. At the bottom, there are buttons for 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

**To add New Facility**

- Click + to add New Facility.  
The New Facility Screen is displayed.

**Figure 3-53 New Facility**

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

**Figure 3-54 New Facility Basic Info**

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

**Table 3-21 Basic Info**

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

Table 3-21 (Cont.) Basic Info

| Fields/Icon                    | Description   |
|--------------------------------|---|
| <b>Parent Facility ID</b>      | Search and Select <b>Parent Facility ID</b> and enter the following fields: <ul style="list-style-type: none"> <li>• Facility ID</li> <li>• Facility Description</li> <li>• Line Code</li> <li>• Line Serial</li> </ul> |
| <b>Facility Type</b>           | Select <b>Facility Type</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Funded</li> <li>• Non Funded</li> </ul>   |
| <b>Facility Category</b>       | Search and Select <b>Facility Category</b> from list of <b>Category Code</b> .  |
| <b>Facility Description</b>    | Enter <b>Facility Description</b> for the facility.   |
| <b>Commitment Status</b>       | Select <b>Commitment Status</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul>   |
| <b>Secured</b>                 | Click <b>Secured</b> option and select Cascade check box, if required.  |
| <b>Revaluation Required</b>    | Select <b>Revaluation Required</b> option, if required.   |
| <b>Rate Agreement Required</b> | Select <b>Rate Agreement Required</b> option, if required.  |

 **Note:**

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

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

Figure 3-55 New Facility Sanction

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

Table 3-22 Sanction

| Fields/Icon                   | Description  |
|-------------------------------|--|
| <b>Currency</b>               | Search and select <b>Currency</b> in which the facility has to be offered.   |
| <b>Requested Amount</b>       | Specify the amount requested by the party in <b>Requested Amount</b> field.  |
| <b>Probability of Default</b> | Enter <b>Probability of Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the probability.   |
| <b>Loss Given Default</b>     | Enter <b>Loss Given Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the loss given.  |
| <b>Expected Loss</b>          | Enter <b>Expected Loss</b> .   |
| <b>Collateral Allocation</b>  | Enter <b>Collateral Allocation</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the collateral allocation.  |
| <b>Facility Risk Rating</b>   | Enter <b>Facility Risk Rating</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the facility risk rating.  |
| <b>RAROC</b>                  | Enter <b>RAROC</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the RAROC.  |
| <b>Day Light Limit</b>        | Enter <b>Day Light Limit</b> for the facility.   |
| <b>Shadow Limit</b>           | Click <b>Shadow Limit</b> check box to select <b>Shadow Limit</b> .  |
| <b>Limit Amount Basis</b>     | Select <b>Limit Amount Basis</b> from the below drop-down list. The options are: <ul style="list-style-type: none"> <li>• Limit Amount</li> <li>• Limit Amount + Collateral Contribution</li> <li>• Minimum of Limit Amount or Collateral</li> </ul> |
| <b>Bulk Payment</b>           | Click <b>Bulk Payment</b> check box to select <b>Bulk Payment</b> .  |
| <b>Internal Remarks</b>       | Enter <b>Internal Remarks</b> , if required.   |

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

Figure 3-56 New Facility Utilization Order

The screenshot shows the 'New facility' screen with a sidebar menu containing 'Sanction', 'Utilization order', 'Availability', 'Limit review', and 'Utilization'. The 'Utilization order' section is expanded, showing three input fields: 'Limit amount', 'Collateral amount', and 'Pool amount'. Each field has a dropdown arrow and an up/down arrow icon, and is marked as 'Required' below it. At the bottom right of the screen, there are three buttons: 'Close', 'Save', and 'Save & configure'.

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

**Table 3-23 Utilization Order**

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

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

**Figure 3-57 New Facility Availability**

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

**Table 3-24 Availability**

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

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

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

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

**Figure 3-58 New Facility Limit Review**

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

**Table 3-25 Limit Review**

| Fields/Icon             | Description  |
|-------------------------|--|
| <b>Next Review Date</b> | Select <b>Date</b> for <b>Next Review Date</b> .   |
| <b>Review Frequency</b> | Select <b>Review Frequency</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Half yearly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul> |

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

**Figure 3-59 New Facility Utilization**

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

**Table 3-26 Utilization**

| Fields/Icon                 | Description  |
|-----------------------------|--|
| <b>Utilization Tracking</b> | Select <b>Utilization Tracking</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Local</li> <li>• Global</li> </ul> |

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

**Figure 3-60 New Facility Exception**

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

**Table 3-27 Exception**

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

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

**Figure 3-61 New Facility Restrictions**

**Figure 3-62 New Facility Restrictions**

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



Table 3-28 Restrictions

| Fields/Icon     | Description   |
|-----------------|---|
| <b>Customer</b> | Select <b>Allowed</b> or <b>Disallowed</b> .<br>Click <b>+</b> . Search and select <b>Customer No</b> by clicking <b>Fetch</b> . Below facility details are displayed: <ul style="list-style-type: none"> <li>• Customer No</li> <li>• Customer Name</li> <li>• Short Name</li> <li>• External Customer No, if any</li> </ul> |
| <b>Currency</b> | Select <b>Allowed</b> or <b>Disallowed</b> .<br>Click <b>+</b> . Search and select <b>Currency</b> by clicking <b>Fetch</b> . Below currency details are displayed: <ul style="list-style-type: none"> <li>• Currency Code</li> <li>• Currency Name</li> </ul>  |
| <b>Branch</b>   | Select <b>Allowed</b> or <b>Disallowed</b> .<br>Click <b>+</b> . Search and select <b>Branch</b> by clicking <b>Fetch</b> . Below branch details are displayed: <ul style="list-style-type: none"> <li>• Branch Code</li> <li>• Branch Name</li> </ul>  |
| <b>Product</b>  | Select <b>Allowed</b> or <b>Disallowed</b> .<br>Click <b>+</b> . Search and select <b>Product</b> by clicking <b>Fetch</b> . Below product details are displayed: <ul style="list-style-type: none"> <li>• Source Code</li> <li>• Description</li> </ul>  |
| <b>Exposure</b> | Select <b>Allowed</b> or <b>Disallowed</b> .<br>Click <b>+</b> . Search and select <b>Exposure</b> by clicking <b>Fetch</b> . Below exposure details are displayed: <ul style="list-style-type: none"> <li>• Exposure Code</li> <li>• Exposure Type</li> <li>• Exposure Description, if any</li> </ul>                        |

33. Click **CAMS facilitydetails** in **New Facility** Screen to enter the Additional Fields.

Enter the **UDF** details for:

- LINERENEWNUMBER
- LINELASTREVIEW
- LINEAUTHSIGNATORY

Figure 3-63 CAMS facilitydetails

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

## 3.9 Collateral

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

Figure 3-64 Collateral

1. Click the + icon.

The **Basic Details** window is displayed.

### **Basic Details**

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

Figure 3-65 Basic Details

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

Table 3-29 Basic Details

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

Table 3-29 (Cont.) Basic Details

| Fields/Icon                                       | Description   |
|---|---|
| <b>Collateral Type</b>                            | Select the <b>Collateral Type</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Accounts Receivables</li> <li>• Accounts Contracts</li> <li>• Agreement Undertaking</li> <li>• Aircraft</li> <li>• Bill of Exchange</li> <li>• Bond</li> <li>• Cash Collateral</li> <li>• Commercial Paper</li> <li>• Commodity</li> <li>• Corporate Deposits</li> <li>• Crop</li> <li>• Deposits</li> <li>• Fund</li> <li>• Guarantee</li> <li>• Intangible Assets</li> <li>• Insurance</li> <li>• Inventory</li> <li>• Livestock</li> <li>• Machine</li> <li>• Miscellaneous</li> <li>• PDC</li> <li>• Perishable</li> <li>• Precious Metals</li> <li>• Promissory Note</li> <li>• Property</li> <li>• Ship</li> <li>• Stock</li> <li>• Vehicle</li> </ul> |
| <b>Collateral Category</b>                        | Select <b>Collateral Category</b> from the drop-down list. Collateral categories are listed based on the selected <b>Collateral Type</b> .  |
| <b>Collateral Currency</b>                        | Click search icon in <b>Collateral Currency</b> field and select the currency for collateral value.   |
| <b>Collateral Value and Held Collateral Value</b> | Specify <b>Collateral Value</b> and <b>Held Collateral Value</b> in corresponding fields.   |
| <b>Charge Type</b>                                | Select <b>Charge Type</b> based on selected Collateral Type. The options available are: <ul style="list-style-type: none"> <li>• Assignment</li> <li>• Equitable Mortgage</li> <li>• Hypothecation</li> <li>• Lien</li> <li>• Mortgage</li> <li>• Negative lien</li> <li>• Pledge</li> <li>• Registered Mortgage</li> <li>• Setoff</li> </ul>   |

Table 3-29 (Cont.) Basic Details

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

Table 3-29 (Cont.) Basic Details

| Fields/Icon                   | Description  |
|-------------------------------|--|
| <b>Document Status</b>        | Select <b>Document Status</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Not Submitted</li> <li>• Released</li> <li>• Submitted</li> </ul> |
| <b>Revaluation Details</b>    | Select <b>Revaluation Type</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Automatic</li> <li>• Manual</li> </ul>                                     |
| <b>Collateral Description</b> | Specify a brief description about the collateral in <b>Collateral Description</b> field.   |
| <b>Remarks</b>                | Capture <b>Remarks</b> about the collateral.   |

- Click **Next**. The **Collateral Details** page is displayed.

 **Note:**

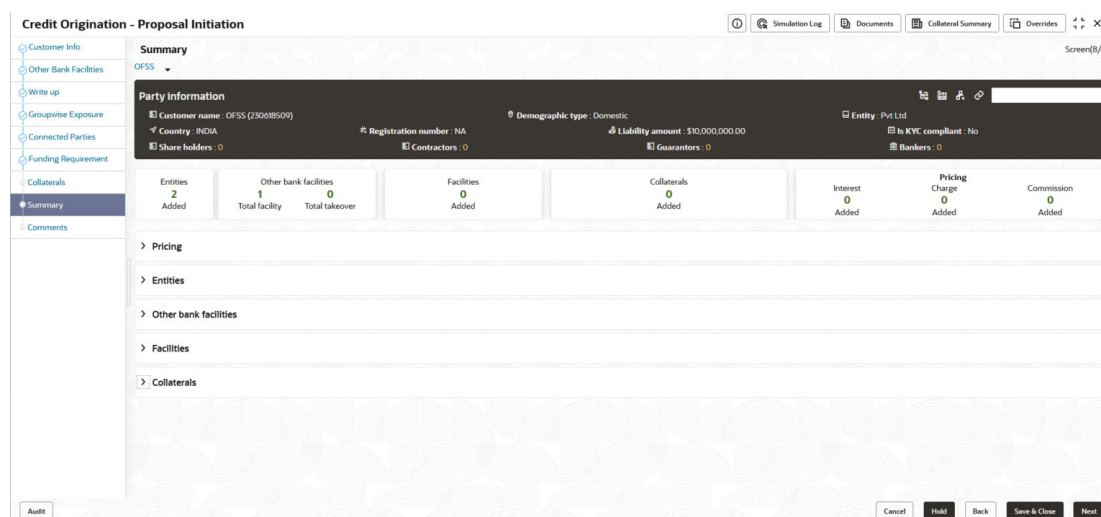
During Initiation stage, if information is available then you can enter all the details about the collateral. Otherwise, Only the basic details can be entered and further enrichment can be done in the later stages.

Refer [Collateral Details](#), for more information on adding collateral details.

## 3.10 Summary

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

Figure 3-66 Summary



**Credit Origination - Proposal Initiation**

Summary

Customer name: OFSS (230618509)    Country: INDIA    Registration number: NA    Demographic type: Domestic    Liability amount: \$10,000,000.00    Entity: Pvt.Ltd    Is KYC compliant: No

| Entities | Other bank facilities                | Facilities | Collaterals | Interest | Pricing Charge | Commission |
|----------|--------------------------------------|------------|-------------|----------|----------------|------------|
| 2 Added  | 1 Total facility<br>0 Total takeover | 0 Added    | 0 Added     | 0 Added  | 0 Added        | 0 Added    |

> Pricing

> Entities

> Other bank facilities

> Facilities

> Collaterals

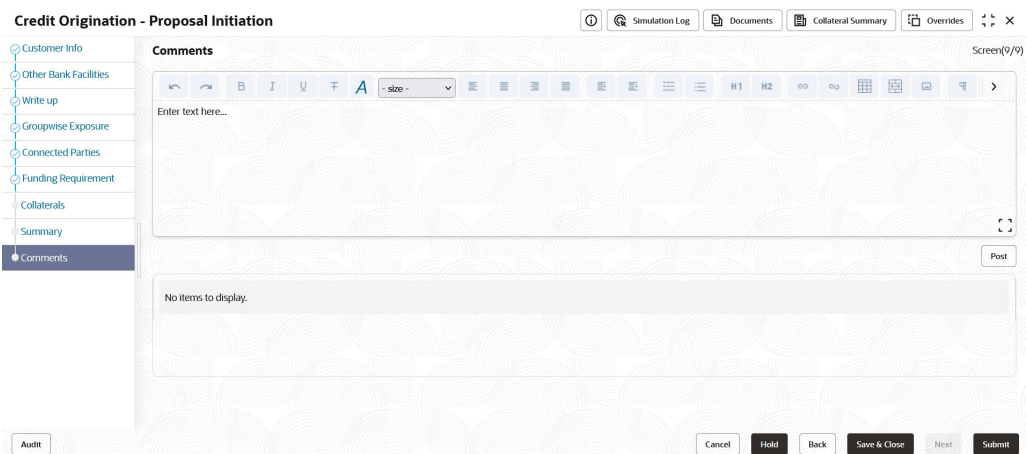
Audit    Cancel    Hold    Back    Save & Close    Next

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

## 3.11 Comments

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

**Figure 3-67 Comments**



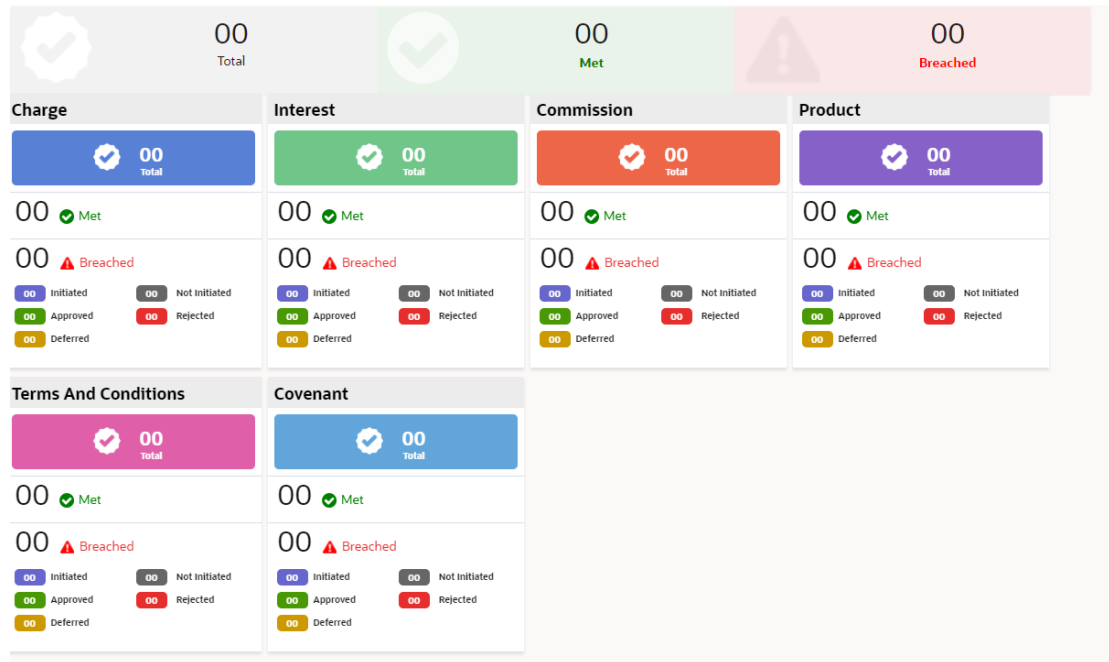
For information on fields in the **Comments** screen, refer the below table.

**Table 3-30 Comments**

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


On clicking **Submit**, the Policy Exception window is displayed.

**Figure 3-68 Policy Exception**



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

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

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

3. Click **Business** data segment.

**Figure 3-69 Business**



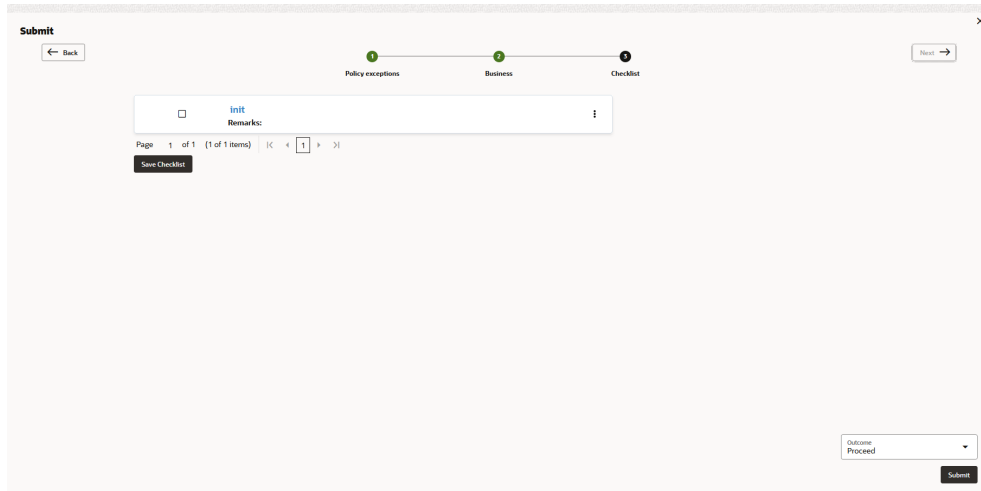


4. Click **Checklist** data segment.

 **Note:**

Using business process definition Checklist can be maintained for specific stages and the same will appear here. Further the checklist item can be classified as mandatory or optional and if it is mandatory then the user will not be able to submit the stage without checking it.

**Figure 3-70 Checklist**



The screenshot shows a 'Submit' form with a progress bar at the top. The progress bar has three stages: 'Policy exceptions' (1), 'Business' (2), and 'Checklist' (3). The 'Checklist' stage is currently selected. Below the progress bar, there is a table with one row containing 'init' and 'Remarks:'. Below the table, there is a 'See Checklist' button. At the bottom right, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a 'Submit' button.

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

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

# 4

## Proposal Enrichment

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

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

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

### Steps to enrich credit proposal

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

The **Free Tasks** page is displayed.

Figure 4-1 Free Tasks

| Acquire and Edit         | Priority | Process Name          | Process Reference Number | Application Number | Stage                      | Application Date | Branch    |
|--------------------------|----------|-----------------------|--------------------------|--------------------|----------------------------|------------------|-----------|
| <input type="checkbox"/> | Low      | Credit Origination    | APP231918251             | APP231918251       | Proposal Initiation        | 23-07-10         | 000(FLEXI |
| <input type="checkbox"/> |          | Collateral Perfection | APP231858212             | APP231858212       | Enrichment                 | 19-11-11         | 000       |
| <input type="checkbox"/> | Low      | Credit Origination    | APP231858206             | APP231858206       | Customer Manual Retry      | 23-07-04         | 000(FLEXI |
| <input type="checkbox"/> | Low      | Credit Origination    | APP231858199             | APP231858199       | Proposal Enrichment        | 23-07-04         | 000(FLEXI |
| <input type="checkbox"/> |          | Collateral Perfection | APP231858198             | APP231858198       | Enrichment                 | 19-11-11         | 000       |
| <input type="checkbox"/> |          | Collateral Review     | APP231858189             | APP231858189       | DataEnrichment             | 23-07-04         | 000       |
| <input type="checkbox"/> |          | Collateral Review     | APP231848181             | APP231848181       | DataEnrichment             | 23-07-03         | 000       |
| <input type="checkbox"/> | High     | FI Credit Process     | APP231848178             | APP231848178       | FI Review and Recommend... | 23-07-03         | 000       |
| <input type="checkbox"/> | Low      | Collateral Perfection | APP231848177             | APP231848177       | Draft Generation           | 19-11-11         | 000       |
| <input type="checkbox"/> | Low      | Credit Origination    | APP231848172             | APP231848172       | Customer Manual Retry      | 23-07-03         | 000(FLEXI |

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

## 4.1 Proposal Enrichment - Summary

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

Figure 4-2 Summary

**Party information**

Customer name: (230674184) Demographic type: Domestic Entity: Proprietorship  
 Country: INDIA Registration number: NA Liability amount: \$100,000,000.00 Is KYC compliant: No  
 Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

| Entities | Other bank facilities | Facilities | Collaterals | Interest | Pricing Charge | Commission |
|----------|-----------------------|------------|-------------|----------|----------------|------------|
| 3 Added  | 0 Total facility      | 1 Added    | 0 Added     | 1 Added  | 1 Added        | 0 Added    |

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

The **Industry Details** window is displayed.

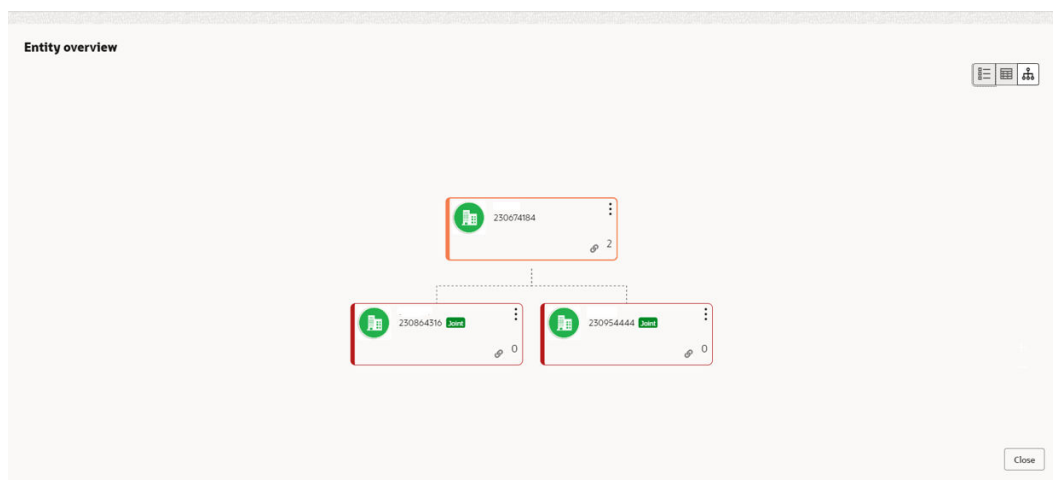
Figure 4-3 Industry Details



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

The **Entity Overview** window is displayed.

Figure 4-4 Entity Overview



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

**Figure 4-5 Layout**



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

**Figure 4-6 Entity Overview**

Entity overview

| Party ID  | Organization type | Name | Type | Demographic type |
|-----------|-------------------|------|------|------------------|
| 230754217 | CONG              |      |      |                  |
| 230754222 | SIND              |      |      |                  |
| 230754220 | SIND              |      |      |                  |
| 230754219 | SIND              |      |      |                  |
| 230754218 | SIND              |      |      |                  |
| 230754221 | SIND              |      |      |                  |

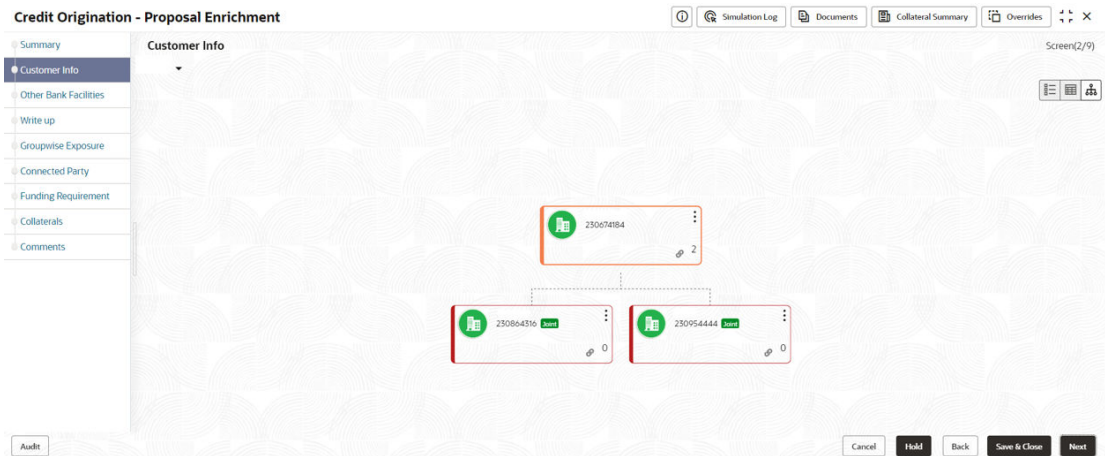
Close

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

## 4.2 Proposal Enrichment - Customer Info

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

Figure 4-7 Customer Info



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

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



**Note:**

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

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

**Figure 4-8 OFFSS Party Details**

The screenshot shows the 'OFFSS Party Details' form. On the left is a navigation menu with options: Party Details, Customer profile, Financial profile, Projections, Stake holders, Assets, Customer covenants, Customer terms & conditions, Customer documents, and Exposures. The main area is titled 'Demographic Details' and has tabs for 'Basic Info', 'Address', and 'Rating'. The 'Basic Info' tab is active, showing a 'Company Details' section with various input fields: Registration Number (45657), Organization Name (coffee), Organization Type (Conglomerate), Short Name (coffee), Branch Code (000), Legal Entity Type (Proprietorship), Customer Category (C), Classification Type (Micro), Demographic Type (Domestic), Country Of Incorporation (IN), Country Of Risk (IN), Place Of Incorporation, Incorporation Date (Sep 20, 2019), Established Date, Upload Logo (with a note 'Maximum file size is 100kb'), RM Id (GANESH), Customer Access Group, Country Of Tax, Tax Identification Number, Good and Services Tax Id, Website, Facebook URL, Twitter URL, and Employee Strength. There are 'Save' and 'Close' buttons.

**Customer Profile**

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

**Table 4-1 Demographic Details- Basic Info**

| Fields/Icon            | Description   |
|------------------------|---|
| <b>Company Details</b> | <p>Enter or select the following details in the corresponding fields:</p> <ul style="list-style-type: none"> <li>• Registration Number</li> <li>• Organization Name</li> <li>• Organization Type</li> <li>• Short Name</li> <li>• Branch Code</li> <li>• Entity Type</li> <li>• Customer Category</li> <li>• Classification Type</li> <li>• Demographic Type</li> <li>• Country of Incorporation</li> <li>• Country of Risk</li> <li>• Place of Incorporation</li> <li>• Incorporation Date</li> <li>• Established Date</li> <li>• Upload Logo</li> <li>• RM Id</li> <li>• Customer Access Group</li> <li>• Country of Tax</li> <li>• Tax Identification Number</li> <li>• Goods and Services Tax Id</li> <li>• Company Website</li> <li>• Facebook URL</li> <li>• Twitter URL</li> <li>• Employee Strength</li> <li>• No. Of Years In Business</li> <li>• No. Of Companies in the Group</li> </ul> |

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

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

**Table 4-2 KYC Details**

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

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

The **Add Address** window is displayed.

**Figure 4-9 Add Address**

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



**Table 4-3 Add Address**

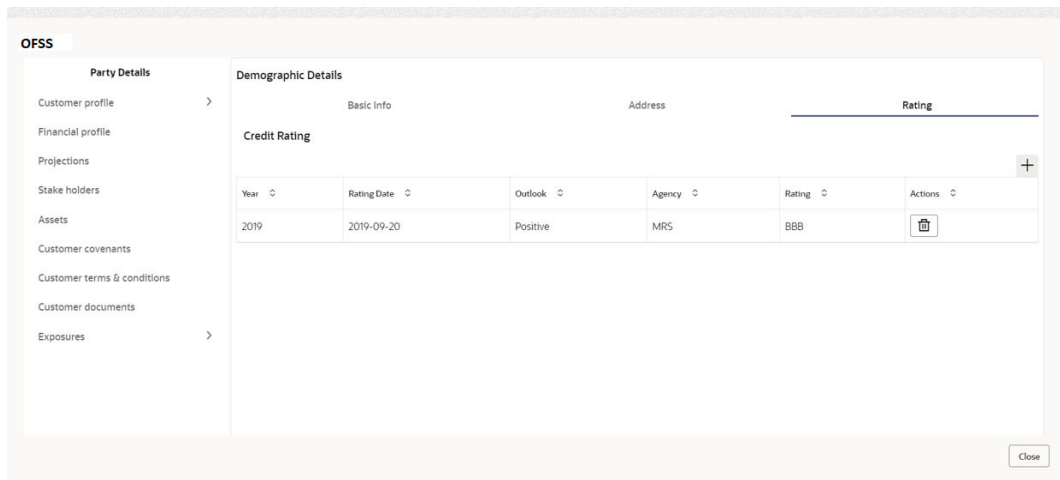
| Fields/Icon            | Description  |
|------------------------|--|
| <b>Address Details</b> | Enter or select the following details in the corresponding fields: <ul style="list-style-type: none"> <li>• Address Type</li> <li>• Location</li> <li>• Preferred</li> <li>• Address from- Address To</li> <li>• Address Line 1/ Building Name</li> <li>• Address Line 2/ Street Name</li> <li>• Address Line 3/ City/ Town Name</li> <li>• State/ Country Sub Division</li> <li>• Country</li> <li>• Zip Code/ Post Code</li> </ul> |
| <b>Additional Info</b> | Click <b>Additional Info</b> . The following options are displayed. Enter the details in the below fields: <ul style="list-style-type: none"> <li>• Department</li> <li>• Sub Department</li> <li>• Building Number</li> <li>• Floor</li> <li>• Post Box</li> <li>• Room</li> <li>• Town Location Name/ Locality</li> <li>• Direct Name</li> <li>• Landmark</li> <li>• Contact name/ Narrative</li> </ul>                            |
| <b>Media</b>           | The followings fields are displayed. <ul style="list-style-type: none"> <li>• Email</li> <li>• Swift</li> <li>• Phone</li> <li>• Fax</li> <li>• Swift</li> <li>• FAX</li> <li>• Swift</li> </ul>   |
| <b>Save</b>            | Click <b>Save</b> . Address details are added.   |

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

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

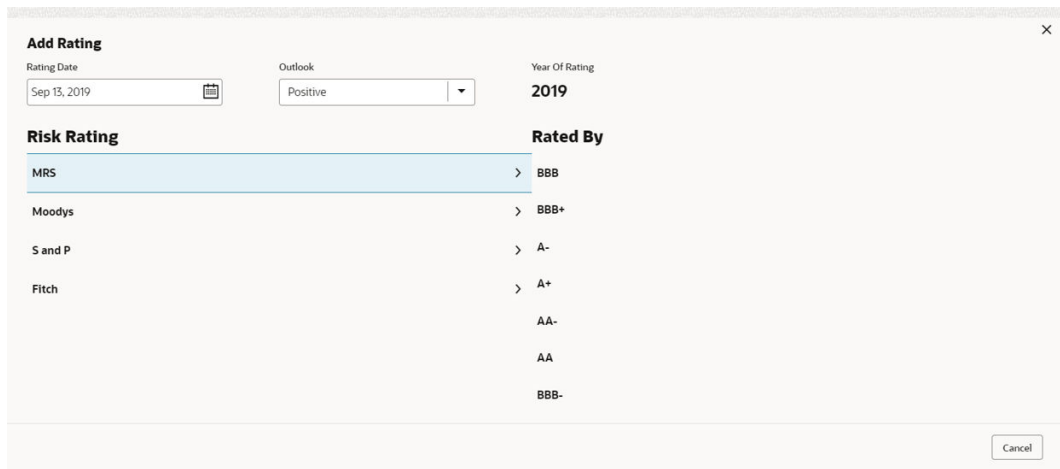
- Year
- Rating Date
- Outlook
- Agency
- Rating
- Actions

**Figure 4-10 Rating**



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

**Figure 4-11 Add Rating**



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

**Table 4-4 Add Rating**

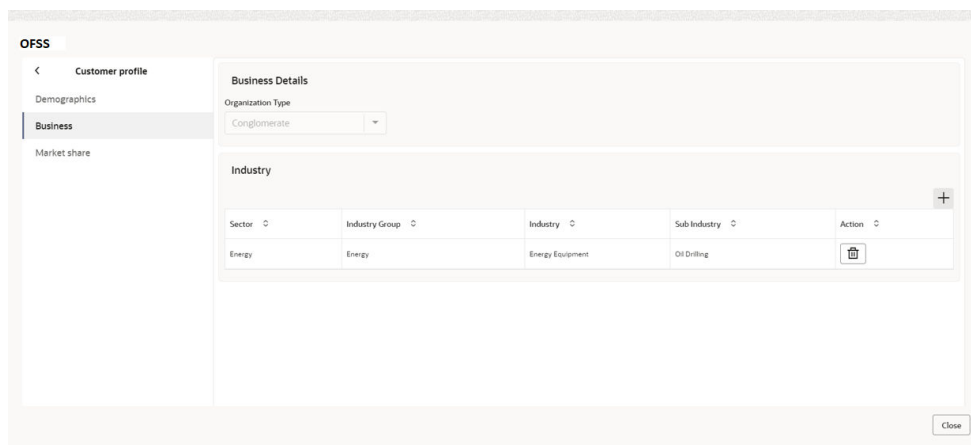
| Fields/Icon           | Description  |
|-----------------------|--|
| <b>Rating Date</b>    | Search and select <b>Rating Date</b> .   |
| <b>Outlook</b>        | Select <b>Outlook</b> from drop-down list: <ul style="list-style-type: none"> <li>• Positive</li> <li>• Neutral</li> <li>• Negative</li> </ul> |
| <b>Year of Rating</b> | <b>Year of Rating</b> is displayed by default.   |

**Table 4-4 (Cont.) Add Rating**

| Fields/Icon        | Description   |
|--------------------|---|
| <b>Risk Rating</b> | Select <b>Risk Rating</b> from the below list: <ul style="list-style-type: none"> <li>• BBB</li> <li>• BBB+</li> <li>• A-</li> <li>• A+</li> <li>• AA-</li> <li>• AA</li> <li>• AA+</li> <li>• CCC+</li> <li>• B-</li> <li>• B</li> <li>• BB+</li> <li>• AAA</li> <li>• BBB-</li> </ul> |
| <b>Rated By</b>    | Select <b>Rated By</b> from the below list: <ul style="list-style-type: none"> <li>• MRS</li> <li>• Moodys</li> <li>• S and P</li> <li>• Fitch</li> </ul>   |

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

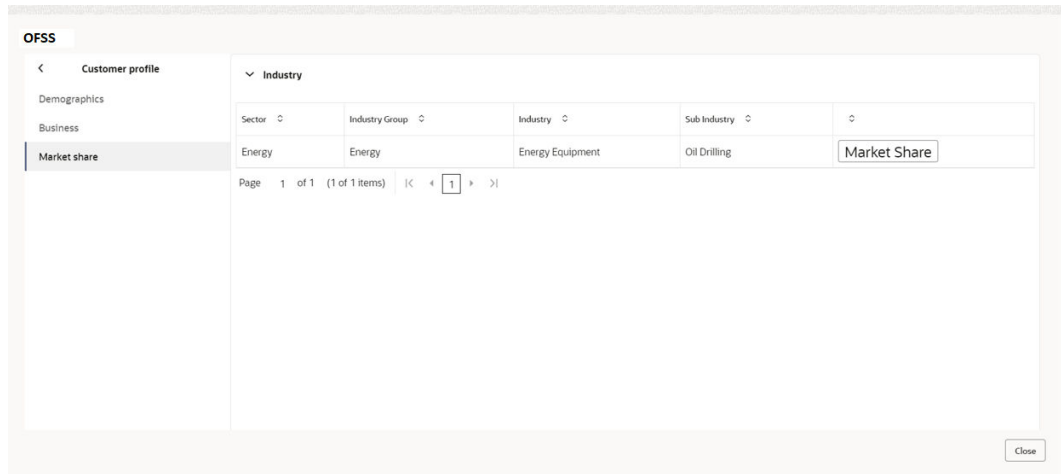
**Figure 4-12 Business Details**



Click + to add new Industry. For more information about adding new industry refer **Industries> Add Industry** in [Creating Application](#)

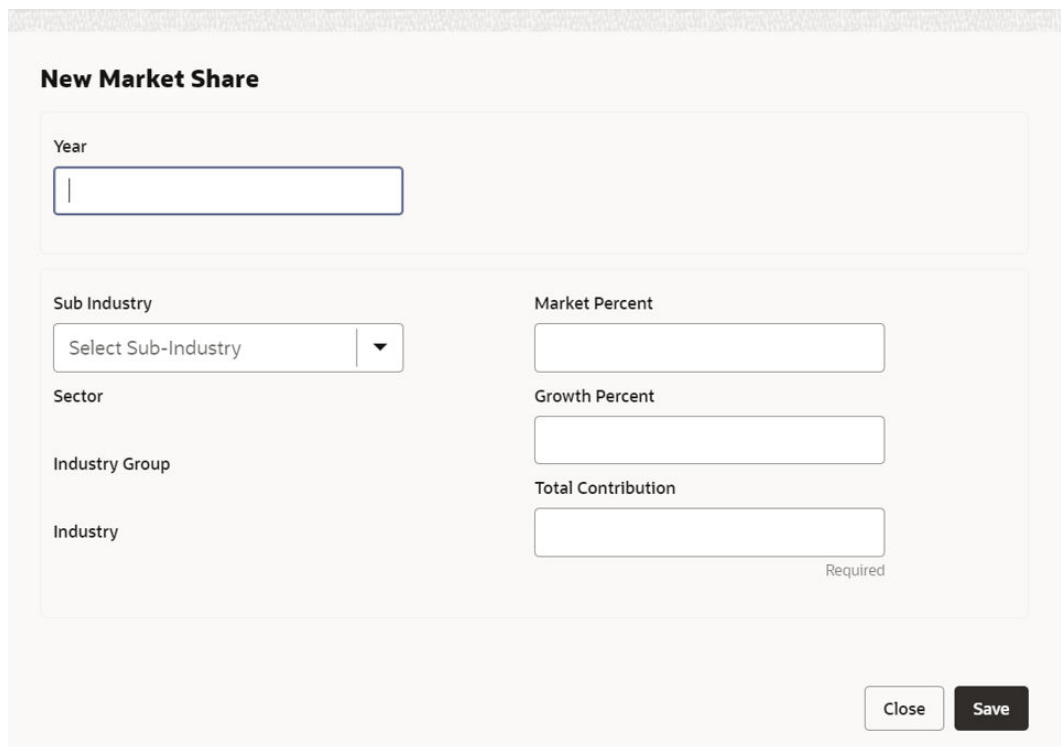
- Click **Market Share** in **Customer Profile** to view the market share details. The **Market Share** screen is displayed with Business details information and Industry details.

**Figure 4-13 Market Share**



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

**Figure 4-14 Market Share**



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

**Table 4-5 Market Share**

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

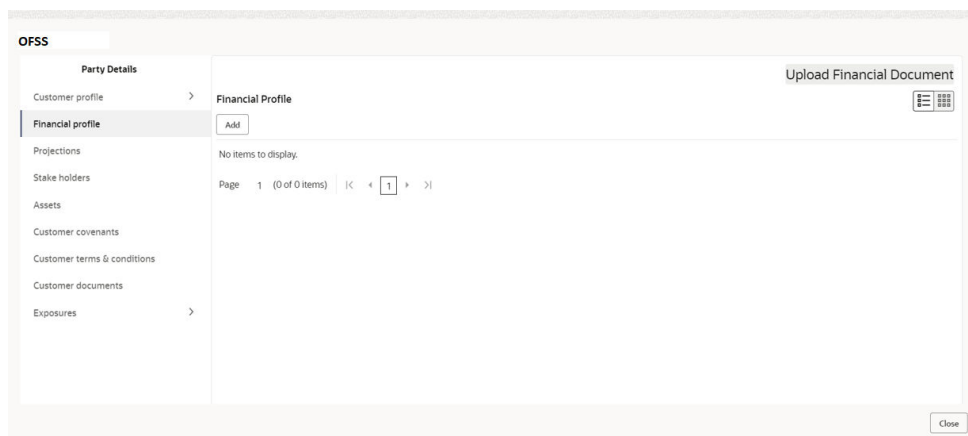
 **Note:**

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

**Financial Profile**

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

**Figure 4-15 Financial profile**



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

**Figure 4-16 Add Financial Profile**

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

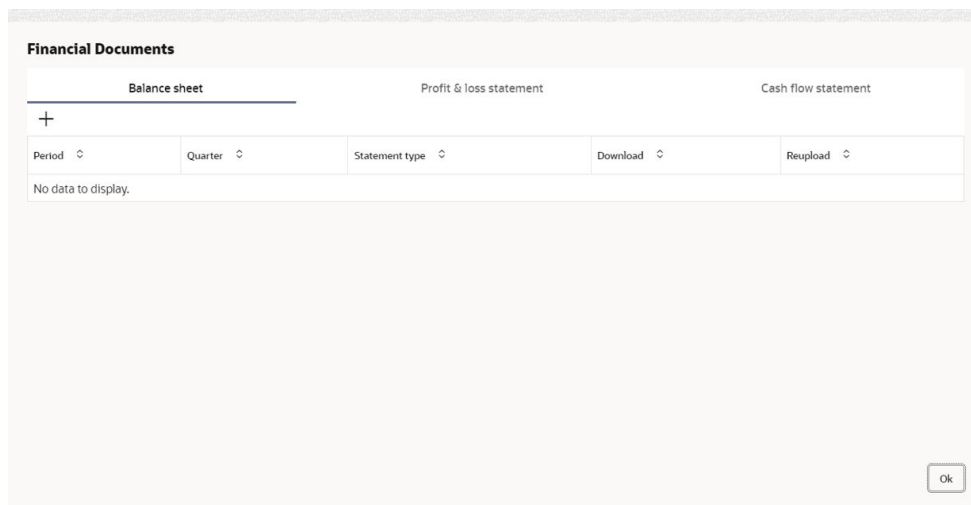
**Table 4-6 Add Financial profile**

| Fields/Icon    | Description  |
|----------------|--|
| <b>Year</b>    | Specify <b>Year</b> for which the party's financial details are to be added.   |
| <b>Details</b> | Specify the following details in the corresponding fields: <ul style="list-style-type: none"> <li>• Balance Sheet Size and currency from drop-down list</li> <li>• Operating Profit and currency from drop-down list</li> <li>• Net Profit and currency from drop-down list</li> <li>• Year Over Year Growth</li> <li>• Return On Investment</li> <li>• Return On Equity</li> <li>• Return On Asset</li> <li>• Capital Adequacy Ratio</li> <li>• Cost to Income ratio</li> <li>• Equity</li> <li>• Gross Impaired Loans</li> <li>• Liquid assets</li> <li>• Loan Loss Res / Impaired Loans</li> <li>• Loan-to-Deposit Ratio</li> <li>• NPA coverage ratio</li> <li>• NPA ratio</li> <li>• Return on Avg Equity</li> <li>• Return on Avg Assets</li> <li>• Tier 1 CAR</li> <li>• Total Assets</li> <li>• Unreserved Equity</li> </ul> |
| <b>Save</b>    | Click <b>Save</b> . Party's financial details are added.   |

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

The **Financial Documents** window is displayed.

**Figure 4-17 Financial Documents**

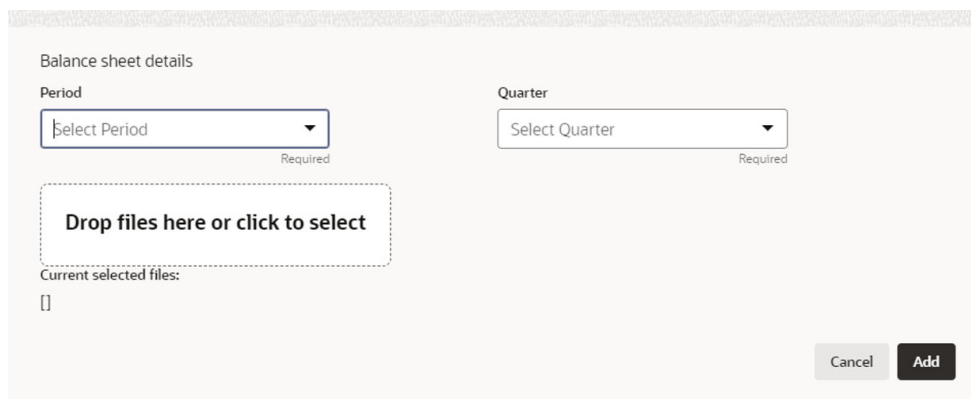


In the **Financial Documents** window, the user can **Add** the following documents by clicking respective tabs.

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

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

**Figure 4-18 Balance Sheet Details**



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

**Table 4-7 Balance Sheet Details**

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

**Projections**

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

The **Projections** window is displayed.

**Figure 4-19 Projections**

The screenshot shows the 'Projections' form with the following fields and values:

- Year:** 2020 (dropdown menu)
- Currency:** (empty search field with a magnifying glass icon and 'Required' label below it)
- Balance sheet size:** \$0.00
- Operating profit:** \$0.00
- Net profit:** \$0.00
- Year over year growth:** 0
- Return on investment:** 0
- Return on equity:** 0
- Return on asset:** 0

Buttons for 'Save' and 'Cancel' are located at the bottom right of the form.

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

**Table 4-8 Projections**

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

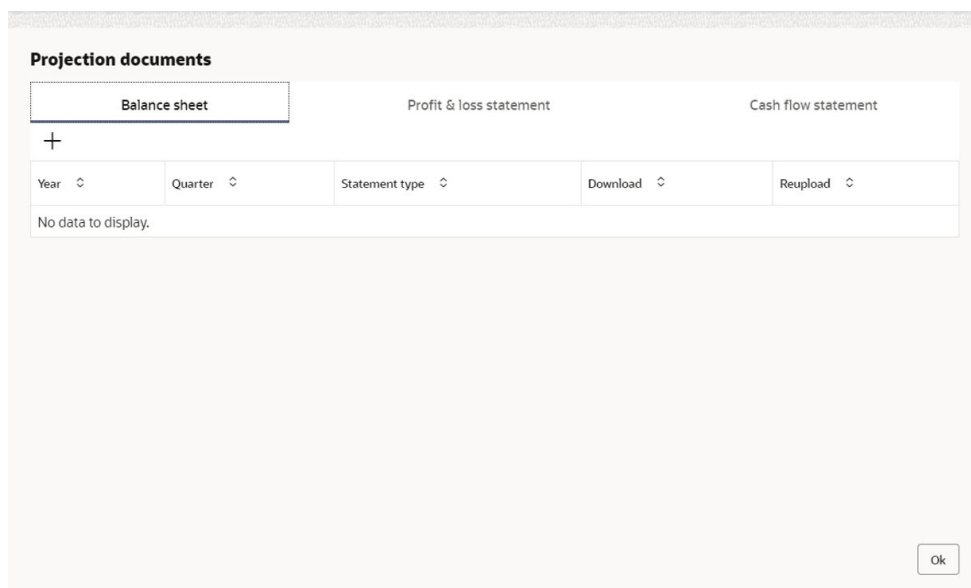


**Table 4-8 (Cont.) Projections**

| Fields/ Icons  | Descriptions  |
|----------------|---|
| <b>Details</b> | Specify the following details in the corresponding fields: <ul style="list-style-type: none"> <li>• Balance Sheet Size</li> <li>• Operating Profit</li> <li>• Net Profit</li> <li>• Year Over Year Growth</li> <li>• Return On Investment</li> <li>• Return On Equity</li> <li>• Return On Asset</li> </ul> |
| <b>Save</b>    | Click <b>Save</b> . Party's projection details are added.   |

- To add projection documents, click **Upload Projection Document**. The **Projection Documents** window is displayed.

**Figure 4-20 Projection Documents**



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

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

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

**Figure 4-21 Balance Sheet Details**

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

**Table 4-9 Balance Sheet Details**

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

 **Note:**

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

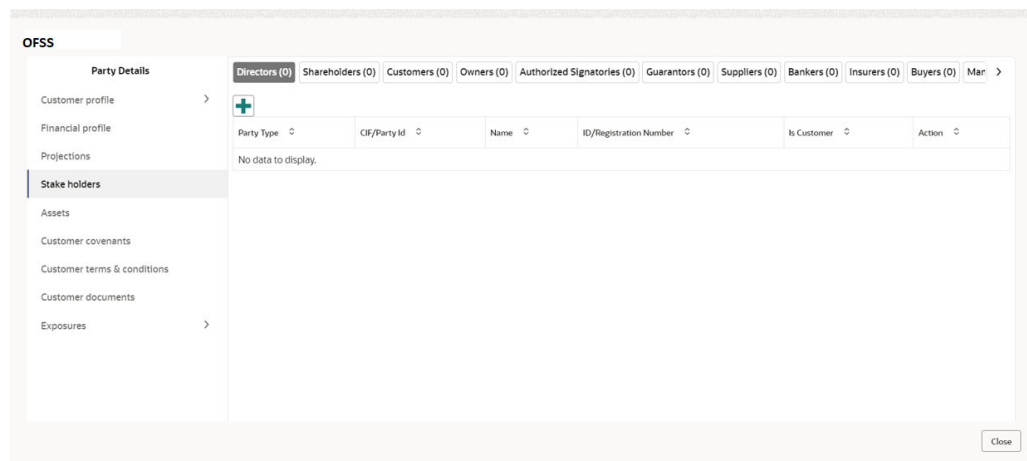
**Stakeholders**

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

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

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

**Figure 4-22 Stakeholders**



### **To Add Owners**

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

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

**Figure 4-23 Add Owners**

**Add New Owners** ×

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

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

**To Enter Existing CIF/Party Id**

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

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

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

**Search Party** ×

Individual  Non-Individual

Business/Organization Name:

Registration Number:

Registration date:

Email:

| Stakeholder Type | CIF      | Registration Number | Business/Organization Name | Registration Date | Party Id  | Customer |
|------------------|----------|---------------------|----------------------------|-------------------|-----------|----------|
| Non-Individual   | 00010674 | 98788400            | NOISE LTD                  | 2001-09-20        | 230744211 | Customer |
| Non-Individual   | 00010742 | 005                 | Calcutta Pipes P Ltd       | 2019-09-02        | 230804239 | Customer |
| Non-Individual   | 00010748 | 00001               | ASHIRWAD PVT LTD           | 2000-09-03        | 230804244 | Customer |
| Non-Individual   | 00010750 | 00003               | BAGMANE P LTD              | 2010-09-03        | 230804246 | Customer |
| Non-Individual   | 00010890 | 987841584           | NEXON LTD                  | 2001-09-20        | 230874335 | Customer |

Page  of 8 (1 - 10 of 75 items) |< < 1 2 3 4 5 ... 8 > >|

**Select from the Recently Added Stakeholders**

Select **Recently Added Stakeholder** from the drop-down list.

**Select Next to onboard a new stakeholder**

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

- Basic info & Citizenship

- ID Details
- Address

**Figure 4-25 Add New Owners**

**Figure 4-26 Stakeholders**

| Id Type     | Name | Date of Registration | Organization type |
|-------------|------|----------------------|-------------------|
| Is Customer | IFS  | 00003                |                   |

| Stakeholder Name | Stake Percentage | Associated Since | Action |
|------------------|------------------|------------------|--------|
| tata             | 10%              | 2019-09-12       |        |

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

**Figure 4-27 Sponsors**

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

**Table 4-10 Sponsors**

| Fields/Icon       | Description  |
|-------------------|--|
| <b>Individual</b> | If the sponsor is an <b>Individual</b> , select or type the following sponsor details in the corresponding fields: <ul style="list-style-type: none"> <li>• Promoter Type (select Individual option)</li> <li>• Name</li> <li>• Age</li> <li>• Experience Summary</li> <li>• Designation</li> <li>• Role</li> <li>• Stake Percentage</li> <li>• Associated Since</li> <li>• Education Qualification</li> </ul> |
| <b>Corporate</b>  | If the sponsor is an <b>Entity</b> , select or type the following sponsor details in the corresponding fields: <ul style="list-style-type: none"> <li>• Promoter Type (select Corporate option)</li> <li>• Name</li> <li>• Stake Percentage</li> <li>• Associated Since</li> </ul>   |

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

**Figure 4-28 Address details**


The screenshot shows the 'Add Address' form with the following fields and sections:


- Address Type:** A dropdown menu with a search icon and a 'Required' label.
- Location:** A text input field with a search icon and a 'Required' label.
- Preferred:** A toggle switch.
- Address Since:** A text input field with a calendar icon and a 'Required' label.
- Country:** A text input field with a search icon and a 'Required' label.
- State / Country Sub Division:** A text input field with a search icon and a 'Required' label.
- Address Line 1 / Building Name:** A text input field with a 'Required' label.
- Address Line 2 / Street Name:** A text input field with a 'Required' label.
- Address Line 3 / City / Town Name:** A text input field with a 'Required' label.
- Zip Code / Post Code:** A text input field with a 'Required' label.
- Additional Info:** An expandable section with a chevron icon.
- Media For Address:** An expandable section with a chevron icon.
- Buttons:** 'Save', 'Clear', and 'Cancel' buttons at the bottom right.

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

**Table 4-11 Address details**

| Fields/ Icons  | Description   |
|----------------|---|
| <b>Details</b> | Enter or select the following details in the corresponding fields: <ul style="list-style-type: none"> <li>• House/Building name</li> <li>• Street</li> <li>• Locality</li> <li>• Landmark</li> <li>• Area</li> <li>• City</li> <li>• State</li> <li>• Zip-Code</li> <li>• Country</li> <li>• Email Address</li> <li>• Phone Number</li> </ul> |
| <b>Add</b>     | Click <b>Add</b> . Sponsor details are added.   |

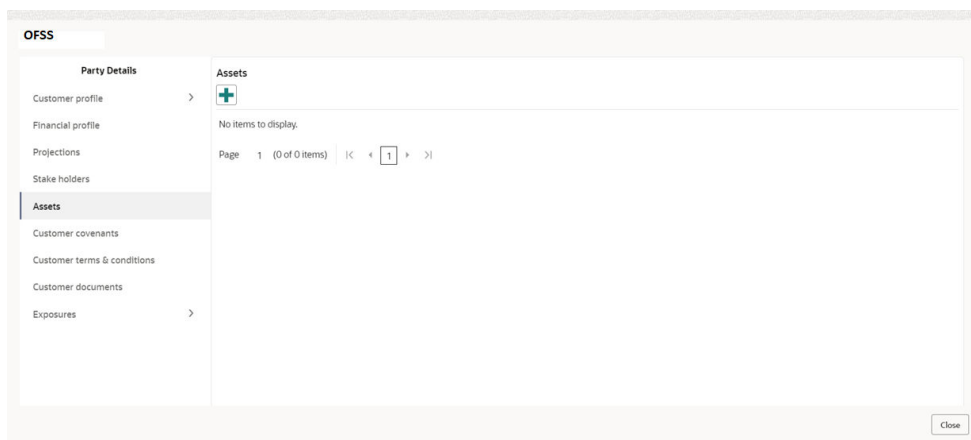
 **Note:**  
 To Edit, Delete or View the added **Sponsors**. Click **Action** icon in the required list item and select the required option.

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

**Assets**

- To add asset details, click **Assets** from the left menu and then click **Add**. The **Assets** window is displayed.

**Figure 4-29 Assets**



**Figure 4-30 Add Assets Details**

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

**Table 4-12 Assets**

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

 **Note:**

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

**Customer Covenants**

Refer [Covenants Details](#) section for information on adding and managing covenants for the party.

**Customer Terms & Conditions**

Refer [Terms & Conditions](#) section for information to configure terms and conditions for the party.

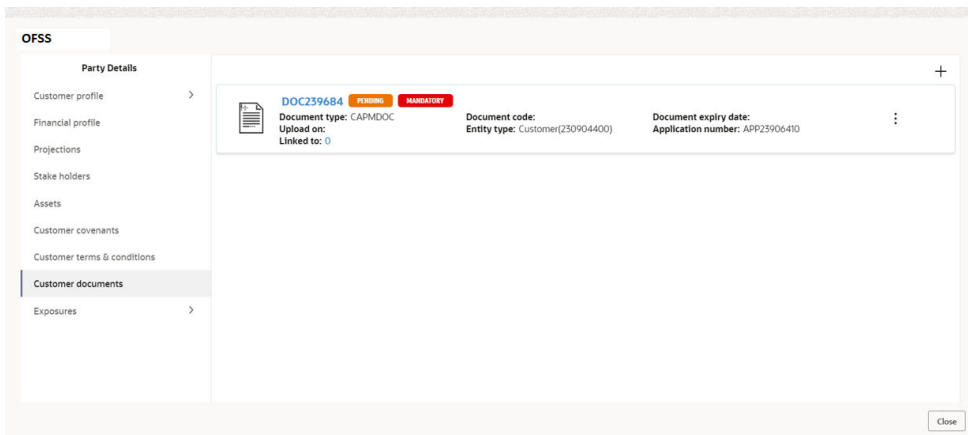
**Customer Documents**

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

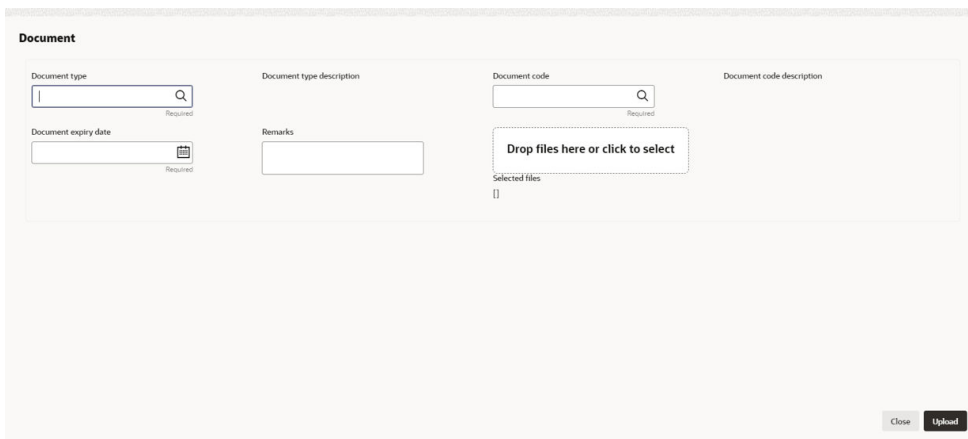
The **Customer Documents** window is displayed below.



**Figure 4-31 Customer Documents**



**Figure 4-32 Add New Documents**



**Exposures**

**Table 4-13 Exposures**

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

**Figure 4-33 Country Dependency Details**

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

**Country Wise Data**

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

**Table 4-14 Country Wise Data**

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

**Country Wise Business Operations**

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

For field level information refer the table below.

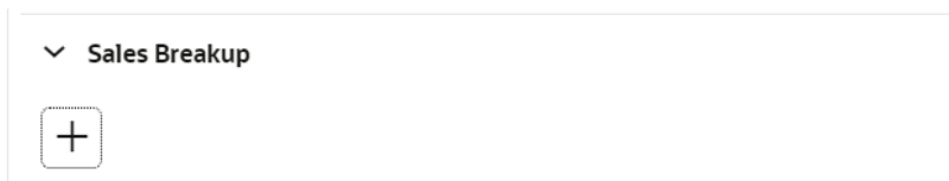
**Table 4-15 Country Wise Business Operations**

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

**Sales Breakup**

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

**Figure 4-35 Sales Breakup**



Click +. The **Sales Breakup** window is displayed.

**Figure 4-36 Sales Breakup**

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

**Table 4-16 Sales Breakup**

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

**Purchase Breakup**

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

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

**Figure 4-37 Purchase Breakup**

The screenshot shows a form titled "Purchase Breakup" with the following fields and controls:

- Supplier:** Text input field with a "Required" label below it.
- Purchase Amount:** Text input field with a "Required" label below it.
- Percentage of Total Purchases:** A dropdown menu with up and down arrows and a "Required" label below it.
- Major Product Bought:** Text input field.
- Creditor Days:** Text input field.
- Associated Since:** Text input field with a calendar icon and a "Required" label below it.
- Country:** Text input field with a search icon.

At the bottom right of the form, there are two buttons: "Cancel" and "Save".

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

**Table 4-17 Purchase Breakup**

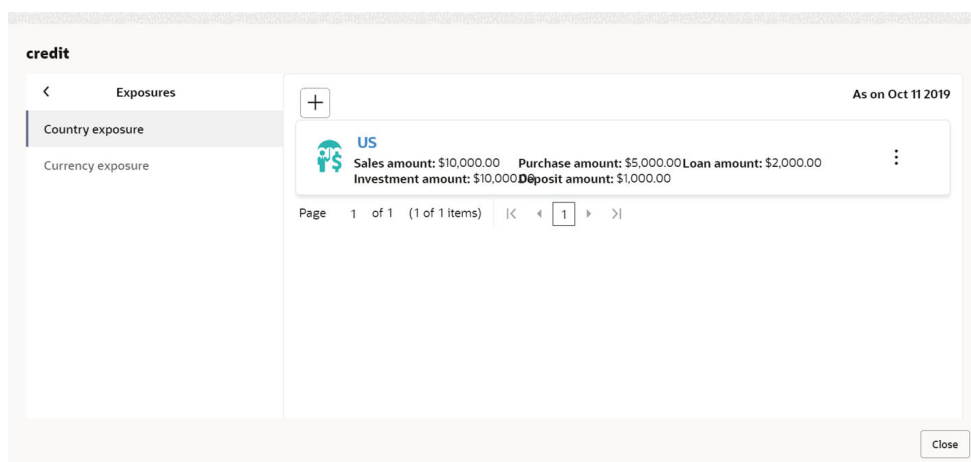
| Fields/Icons           | Description  |
|------------------------|--|
| <b>Supplier</b>        | Specify the name of <b>Supplier</b> .  |
| <b>Purchase Amount</b> | In the <b>Purchase Amount</b> field, specify the amount of products or services purchased by the entity from the supplier. |

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

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

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

**Figure 4-38 Exposure**



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

The **Currency Dependency Details** window is displayed.

**Figure 4-39 Currency Dependency Details**

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

**Table 4-18 Currency details**

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

**Hedging Details**

**Figure 4-40 Hedging Details**

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

**Table 4-19 Hedging Details**

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

**Future Currency Requirement - Loan Repayment**

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

Future Currency Requirement - Loan Repayment

Outstanding Amount  Required

Repayment in Current Year  Required

Repayment in next 3 Years  Required

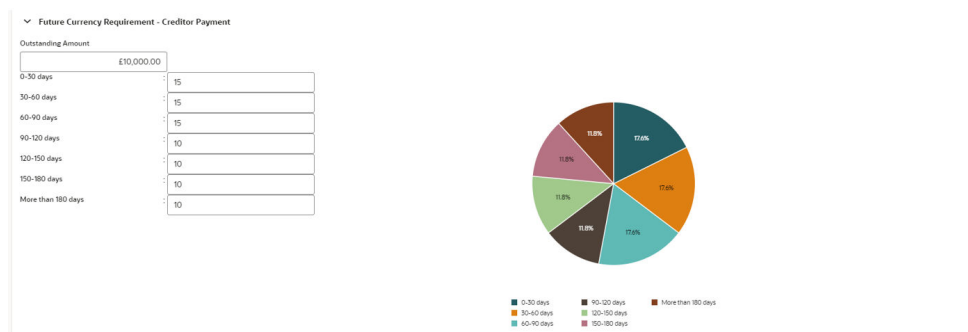
For information on fields in the **Future Currency Requirement - Loan Repayment** screen, refer the below table.

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

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

**Future Currency Requirement - Creditor Payment**

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



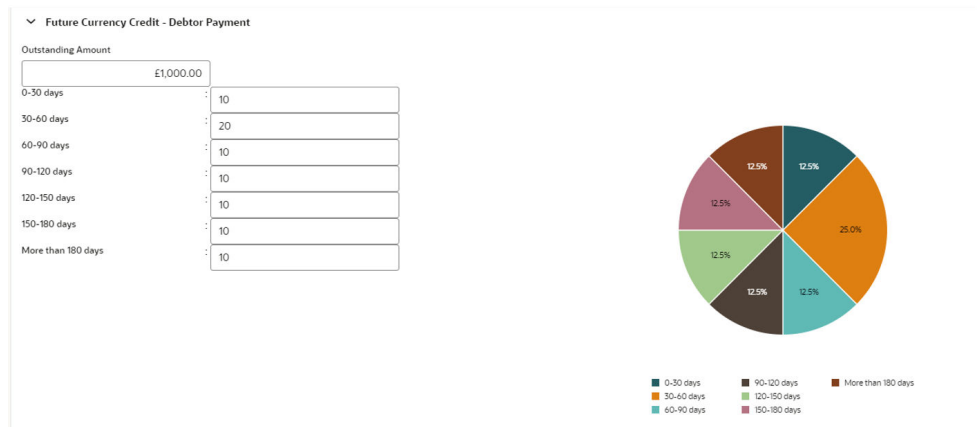
For information on fields in the **Future Currency Requirement - Creditor Payment** screen, refer the table below.

**Table 4-21 Future Currency Requirement - Creditor Payment**

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

**Future currency credit - Debtor payment**

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



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

**Table 4-22 Future currency credit - Debtor payment**

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



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

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

**Future Currency Credit - Interests**

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

The screenshot shows a form titled "Future Currency Credit - Interests" with a dropdown menu. Below the title are three input fields, each labeled "Required": "Investment Amount Interest", "Interest expected in Current Year", and "Interest expected next 3 Years".

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

**Table 4-23 Future Currency Credit - Interest**

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

## 4.3 Proposal Enrichment - Writeup

Refer [Write Up](#) for information on adding writeup for the party or facility. After adding writeup, click **Next**. The **Funding Requirement** page is displayed.

## 4.4 Proposal Enrichment - Funding Requirement

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

Figure 4-45 Funding Requirement

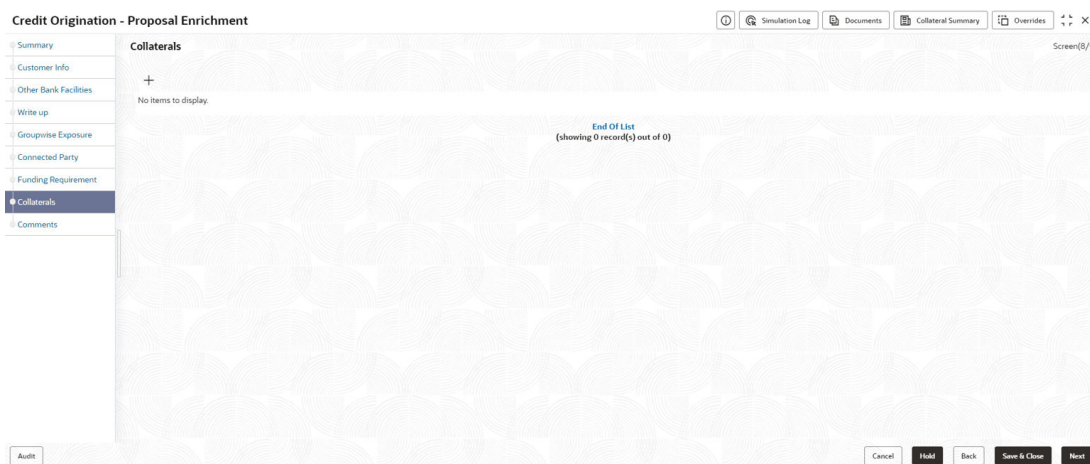


1. Refer [Funding Requirement](#) for information adding facility with or without template.
2. Refer **Modifying Facility Details** in [Proposal Structuring - Liabilities and Facilities](#) section for detailed information on configuring the facility.
3. After performing the necessary action in the **Funding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

## 4.5 [Proposal Enrichment - Collateral](#)

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

Figure 4-46 Collaterals



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

## 4.6 [Basic Details](#)

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

Figure 4-47 Basic Details

For field level information refer the table below.

Table 4-24 Basic Details

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

Table 4-24 (Cont.) Basic Details

| Fields / Icons               | Description  |
|------------------------------|--|
| <b>Collateral Type</b>       | <p>Select <b>Collateral Type</b> from the drop-down list. The options available are:</p> <ul style="list-style-type: none"> <li>• Account Receivables</li> <li>• Accounts Contracts</li> <li>• Agreements Undertaking</li> <li>• Aircraft</li> <li>• Bill of Exchange</li> <li>• Bond</li> <li>• Cash Collaterals</li> <li>• Commercial Paper</li> <li>• Commodity</li> <li>• Corporate Deposits</li> <li>• Crop</li> <li>• Deposits</li> <li>• Fund</li> <li>• Guarantee</li> <li>• INTANGIBLE ASSETS</li> <li>• Insurance</li> <li>• Inventory</li> <li>• Livestock</li> <li>• Machine</li> <li>• Miscellaneous</li> <li>• PDC</li> <li>• Perishable</li> <li>• PreciousMetals</li> <li>• Promissory Note</li> <li>• Property</li> <li>• Ship</li> <li>• Stock</li> <li>• Vehicle</li> </ul> |
| <b>Collateral Category</b>   | <p>Select <b>Collateral Category</b> from the drop-down list. Collateral categories are listed based on the selected <b>Collateral Type</b>.</p> <p><b>Note:</b> The below options are displayed only for <b>Collateral Type</b> selected as <b>Vehicle</b>.</p> <ul style="list-style-type: none"> <li>• Goods Vehicle</li> <li>• Passenger Vehicle</li> <li>• Userdefined Vehicle</li> </ul>   |
| <b>Collateral Currency</b>   | Click <b>Search</b> icon in <b>Collateral Currency</b> field and select the currency for collateral value.   |
| <b>Collateral Value</b>      | Specify <b>Collateral Value</b> in the collateral value field.   |
| <b>Held Collateral Value</b> | Specify <b>Held Collateral Value</b> in corresponding fields.  |

Table 4-24 (Cont.) Basic Details

| Fields / Icons               | Description   |
|------------------------------|---|
| <b>Charge Type</b>           | Select <b>Charge Type</b> based on selected Collateral Type. The options available are: <ul style="list-style-type: none"><li>• Assignment</li><li>• Equitable Mortgage</li><li>• Hypothecation</li><li>• Lien</li><li>• Mortgage</li><li>• Negative lien</li><li>• Pledge</li><li>• Registered Mortgage</li><li>• Setoff</li></ul> |
| <b>Seniority of Charge</b>   | Select the bank's <b>Seniority of Charge</b> on the collateral. The options available are: <ul style="list-style-type: none"><li>• Exclusive</li><li>• First</li><li>• First Pari passu charge</li><li>• Second</li><li>• Second Pari passu charge</li><li>• Subservient Charge</li><li>• Third</li></ul>                           |
| <b>Collateral Status</b>     | <b>Collateral Status</b> is displayed as <b>Active</b> by default.  |
| <b>Collateral Start Date</b> | Click <b>Select Date</b> in <b>Calendar</b> icon and specify the <b>Collateral Start Date</b> and <b>End Date</b> .   |

Table 4-24 (Cont.) Basic Details

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

Table 4-24 (Cont.) Basic Details

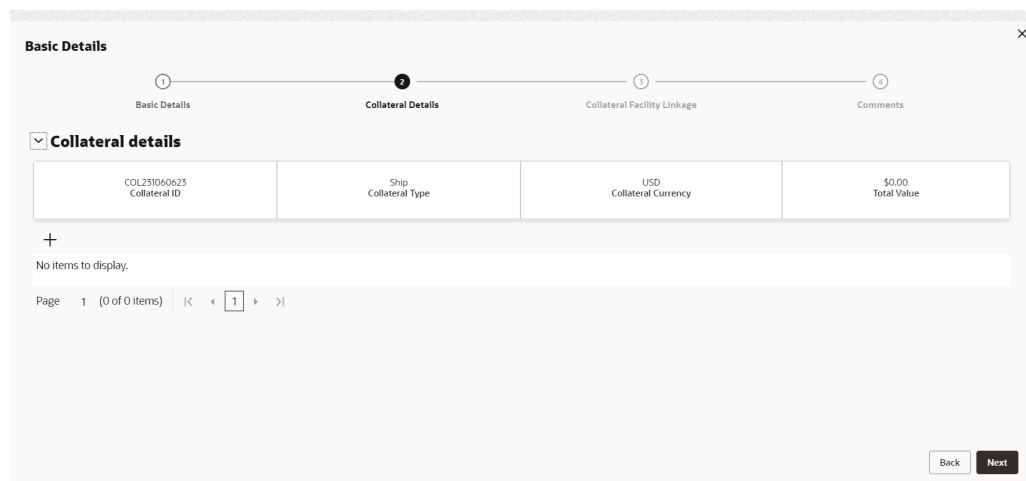
| Fields / Icons                | Description   |
|-------------------------------|---|
| <b>Revaluation Details</b>    | <p>Select <b>Revaluation Details</b> from <b>Revaluation Type</b> drop-down list. The option available in <b>Revaluation Type</b> are:</p> <ul style="list-style-type: none"> <li>• Automatic- If you select <b>Automatic</b> below options are displayed. Enter or select the appropriate details for each field. <ul style="list-style-type: none"> <li>– Revaluation Method</li> <li>– Revaluation Frequency</li> <li>– Revaluation Start Month</li> <li>– Revaluation Day</li> <li>– Useful Life</li> </ul> </li> <li>• Manual</li> </ul> |
| <b>Collateral Description</b> | Specify a brief description about the collateral in <b>Collateral Description</b> field.  |
| <b>Remarks</b>                | Enter <b>Remarks</b> , if any.  |

- Click **Next**. The **Collateral Details** screen is displayed.

## 4.7 Collateral Details

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

Figure 4-48 Collateral Details



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

Figure 4-49 Configuration

**Configure**

- Ship
- Collateral Insurance
- Valuation
- Collateral Summary

**Ship**

**Ship Details**

Water Vessel Name: Reecon Whale

Powered By: Fuel

Water Vessel Condition: Good

Basis Vessel Value: Invoice Value

Revaluation Base Value: INR 500,000.00

Number of Hull Units: 1

Manufacturer Name: 20

Twenty Foot Equivalent: 20

Water Vessel Description:

Type: Container Ships

Fuel Type: Diesel

Water Vessel Location: IN

Invoice Value: INR ₹500,000.00

Port of Registry: 45

Number of Vessel Decks: 4

State Or Territory Vessel Operates In: 1

Water Vessel License Number: 52345

Navigational Limits: Seas

Water Vessel Intended Use: Commercial

Currency: INR

Amount In Collateral Currency: USD 0.00

Registration Number: 12345

Manufactured Date: September 17, 2019

Motor Number:

License Details:

Back Next

Figure 4-50 Configuration

**Configure**

- Collateral Insurance
- Valuation
- Collateral Summary

Fuel: Diesel

Water Vessel Condition: Good

Basis Vessel Value: Invoice Value

Revaluation Base Value: INR 500,000.00

Number of Hull Units: 1

Manufacturer Name: 20

Twenty Foot Equivalent: 20

Water Vessel Description:

Water Vessel Location: IN

Invoice Value: INR ₹500,000.00

Port of Registry: 45

Number of Vessel Decks: 4

State Or Territory Vessel Operates In: 1

Water Vessel License Number: 52345

Navigational Limits: Commercial

Currency: INR

Amount In Collateral Currency: USD 0.00

Registration Number: 12345

Manufactured Date: September 17, 2019

Motor Number:

License Details:

> Ship Dimensions

> Ship Tonnage

Back Next



**Note:**

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

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

**Ship**



Table 4-25 Ship Details

| Fields/ Icons                    | Description   |
|----------------------------------|---|
| <b>Water Vessel Name</b>         | Specify name of ship in <b>Water Vessel Name</b> field.   |
| <b>Type</b>                      | Select <b>Type</b> of the ship. The options available are: <ul style="list-style-type: none"> <li>• Combined Carriers</li> <li>• Container Ships</li> <li>• Cruise Ships</li> <li>• Dry Bulk Carriers</li> <li>• Ferries</li> <li>• Fishing Vessel</li> <li>• Freight</li> <li>• General Cargo Vessels</li> <li>• High Speed Craft</li> <li>• Multi Purpose Vessels</li> <li>• Ocean Liners</li> <li>• Passenger</li> <li>• Pure Car Carriers</li> <li>• Reefer Ships</li> <li>• Ro-Pax</li> <li>• Roll On Roll Off</li> <li>• Tankers</li> </ul> |
| <b>Navigational Limits</b>       | Select <b>Navigational Limits</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Inland Lakes</li> <li>• Inland Rivers</li> <li>• Oceans</li> <li>• Seas</li> </ul>   |
| <b>Powered By</b>                | Select <b>Powered By</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Fuel</li> <li>• Sail</li> </ul>   |
| <b>Fuel Type</b>                 | Select <b>Fuel Type</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Diesel</li> <li>• Gasoline</li> </ul>  |
| <b>Water Vessel Intended Use</b> | Select <b>Water Vessel Intended Use</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Commercial</li> <li>• Personal</li> <li>• Recreational</li> </ul>  |
| <b>Water Vessel Condition</b>    | Select <b>Water Vessel Condition</b> of ship from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Average</li> <li>• Damaged</li> <li>• Exceptional</li> <li>• Good</li> </ul>  |
| <b>Water Vessel Location</b>     | Search and select <b>Water Vessel Location</b> of the ship.   |
| <b>Currency</b>                  | Search and select <b>Currency</b> .   |
| <b>Basis Vessel Value</b>        | Select <b>Basis Vessel Value</b> of the ship from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Invoice Value</li> <li>• Market Value</li> </ul>  |

Table 4-25 (Cont.) Ship Details

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

### Ship Dimensions

Figure 4-51 Configure - Ship Dimensions

The screenshot displays the 'Configure - Ship Dimensions' screen. On the left, a sidebar lists navigation options: Ship (selected), Collateral Insurance, Valuation, and Collateral Summary. The main content area is titled 'Ship' and contains two expandable sections: 'Ship Details' and 'Ship Dimensions'. The 'Ship Dimensions' section is expanded, showing the following fields:

- Dimension Unit:** A dropdown menu currently set to 'Feet'.
- Water Vessel Length:** A text input field containing the value '7'.
- Water Vessel Beam:** A text input field containing the value '6'.
- Water Vessel Height:** A text input field containing the value '7'.
- Displacement Unit:** A dropdown menu currently set to 'Tons'.
- Water Vessel Displacement:** A text input field containing the value '7'.

Below these fields is another expandable section labeled 'Ship Tonnage'. At the bottom right of the screen, there are 'Back' and 'Next' buttons.

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

**Table 4-26 Configure - Ship Dimensions**

| Fields/ Icons                    | Descriptions   |
|----------------------------------|--|
| <b>Dimension Unit</b>            | Select unit for ship dimension from <b>Dimension Unit</b> drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Feet</li> <li>• Meters</li> </ul>      |
| <b>Water Vessel Length</b>       | Specify <b>Water Vessel Length</b> of ship in selected unit.   |
| <b>Water Vessel Beam</b>         | Specify <b>Water Vessel Beam</b> (width) of ship in selected unit.   |
| <b>Water Vessel Height</b>       | Specify <b>Water Vessel Height</b> of ship in selected unit.   |
| <b>Displacement Unit</b>         | Select unit for ship weight from <b>Displacement Unit</b> drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Tons</li> <li>• Metric Tons</li> </ul> |
| <b>Water Vessel Displacement</b> | Specify <b>Water Vessel Displacement</b> in selected unit.   |

**Ship Tonnage**

**Figure 4-52 Ship Tonnage**

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

The options available are:

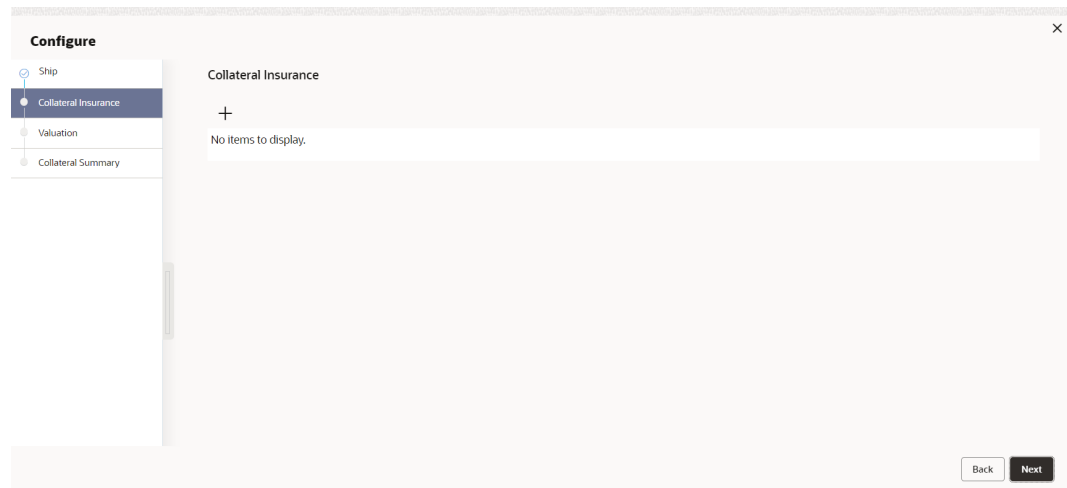
- Aframax
- Capesize
- Chinamax
- Handymax
- Handysize

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

### **Collateral Insurance**

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

**Figure 4-53 Collateral Insurance**



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

Figure 4-54 Collateral Details

**Insurance Basic Details**

5. Specify the insurance following details in respective fields:

- Insurance Name
- Insurance Number
- Insurance Owner
- Policy Name

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

Table 4-27 Insurance Basic Details

| Fields/ Icons             | Description   |
|---------------------------|---|
| <b>Insurance Type</b>     | Select <b>Insurance Type</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Asset Insurance</li> <li>• Borrower Insurance</li> <li>• Corporate Insurance</li> <li>• Life Insurance</li> </ul> |
| <b>Start Date</b>         | Click <b>Calendar</b> icon and select the insurance <b>Start Date</b> .   |
| <b>End Date</b>           | Click <b>Calendar</b> icon and select the insurance <b>End Date</b> .   |
| <b>Revision Date</b>      | Click <b>Calendar</b> icon and select the insurance <b>Revision Date</b> .  |
| <b>Notice Days</b>        | Specify <b>Notice Days</b> for insurance premium payment.   |
| <b>Insurance Currency</b> | Search and Select <b>Insurance Currency</b> .   |
| <b>Insurance Amount</b>   | Specify <b>Insurance Amount</b> in selected insurance currency.   |
| <b>Grace Days</b>         | Specify <b>Grace Days</b> for making insurance premium payment.   |
| <b>Insurance Code</b>     | Enter <b>Insurance Code</b> .   |

Table 4-27 (Cont.) Insurance Basic Details

| Fields/ Icons                  | Description  |
|--------------------------------|--|
| <b>Policy Assigned To Bank</b> | Specify if the policy is assigned to your bank by selecting required option from the <b>Policy Assigned To Bank</b> drop-down list. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |
| <b>Date</b>                    | Click <b>Calendar</b> icon and select <b>Date</b> .  |

**Insurance Premium Details**

Insurance Premium Details screen.

Figure 4-55 Insurance Premium Details

Insurance Premium Details

Premium Frequency: Monthly

Premium End Date: April 16, 2023

Premium Currency: INR

Premium Status: Inforce

Premium Amount: ₹90,000.00

Cover Date: April 19, 2023

Coverage:

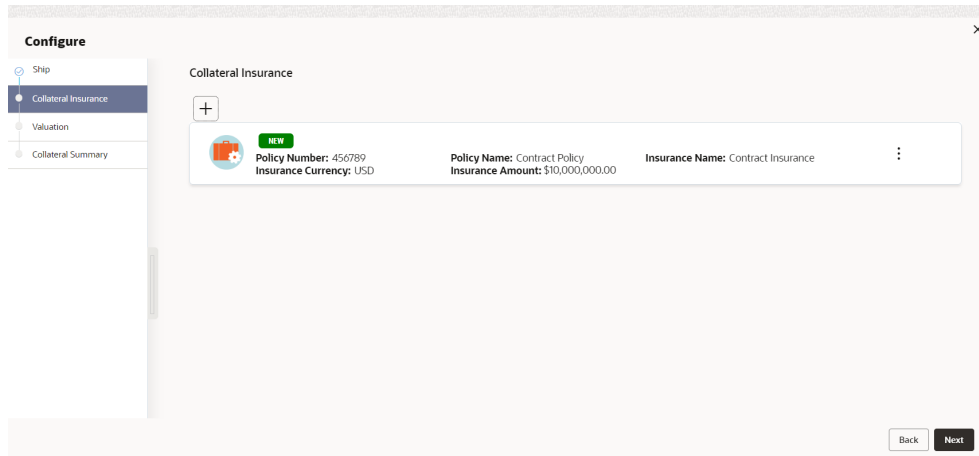
For information on fields in the **Insurance Premium Details** screen, refer the table below.

Table 4-28 Insurance Premium Details

| Fields/ Icons            | Description  |
|--------------------------|--|
| <b>Premium Frequency</b> | Select <b>Premium Frequency</b> from the drop-down list.   |
| <b>Premium Currency</b>  | Click <b>Search</b> icon in <b>Premium Currency</b> field and select the currency in which insurance premium is paid.  |
| <b>Premium Amount</b>    | Specify <b>Premium Amount</b> in selected premium currency.  |
| <b>Premium End Date.</b> | Click <b>Calendar</b> icon and select <b>Premium End Date</b> .  |
| <b>Premium Status</b>    | Select <b>Premium Status</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Inforce</li> <li>• Lapsed</li> <li>• Paidup</li> </ul> |
| <b>Cover Date</b>        | Click <b>Calendar</b> icon and select <b>Cover Date</b> .  |
| <b>Coverage</b>          | Enter <b>Coverage</b> details.   |
| <b>Remarks</b>           | Enter <b>Remarks</b> about the insurance, if any.  |
| <b>Add</b>               | Click <b>Add</b> to add the insurance.   |

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

**Figure 4-56 Collateral Insurance**



For field level information refer the table below.

**Table 4-29 Collateral Insurance**

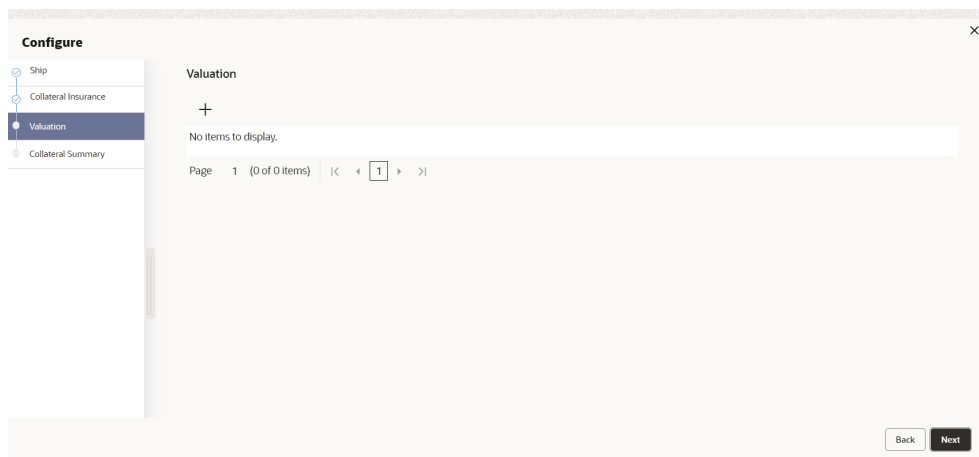
| Fields/ Icons | Description   |
|---------------|---|
| <b>Edit</b>   | To modify the insurance details, select the record and click <b>Edit</b> on <b>Action</b> button.     |
| <b>View</b>   | To view the added insurance details, select the record and click <b>View</b> on <b>Action</b> button. |
|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

7. Click **Next**. The **Valuation** page is displayed.

**Valuation**

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

**Figure 4-57 Valuation**



Click + icon. The following window is displayed.

**Figure 4-58 External Valuation Details**

The screenshot shows a window titled "External Valuation Details" with a close button (X) in the top right corner. The form is organized into two columns of input fields. The left column includes: Agency (text input with search icon, value: HTW001), Valuation Date (calendar icon, value: September 30, 2019), Valuation Expiry Date (calendar icon, value: April 26, 2023), and Estimated Age Of Asset (text input, value: 20). The right column includes: Valuation Type (dropdown menu, value: Financial Statement (BS)), Valuation Frequency (dropdown menu, value: Half Yearly), Valuation Amount (text input with currency dropdown, value: INR ₹50,000.00), and Estimated Life Span Of Asset (text input, value: 10). Below these fields are two sections: "Remarks" with a large text area and "Valuer Remarks" with a smaller text area. At the bottom right, there are three buttons: "Cancel", "Clear", and "Add".

For field level information refer the table below.

**Table 4-30 External Valuation Details**

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

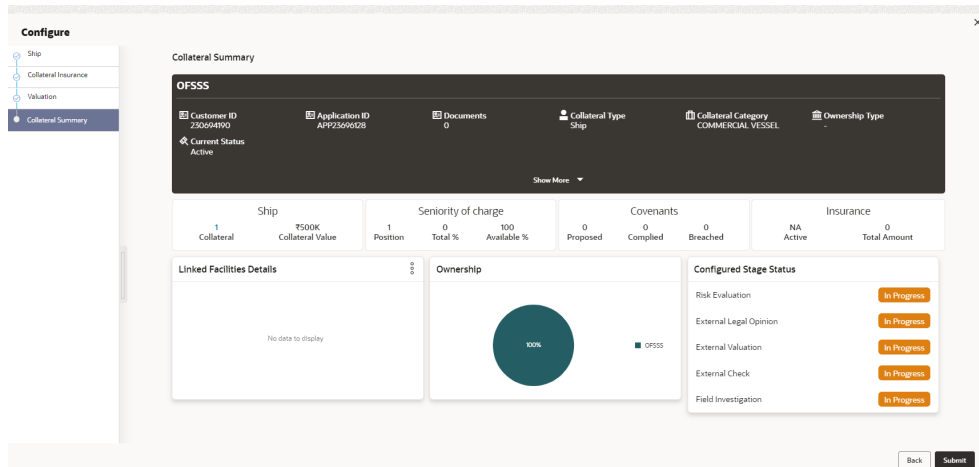
- Click **Next**. The **Collateral Summary** page is displayed.

### **Collateral Summary**

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



**Figure 4-59 Collateral Summary**



For field level information refer the table below

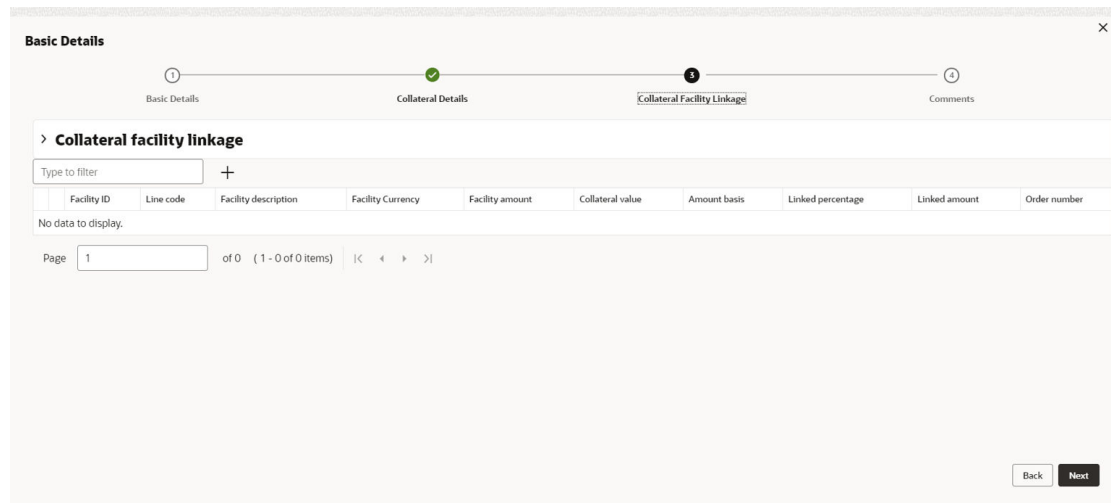
**Table 4-31 Collateral Summary**

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

## 4.8 Collateral Facility Linkage

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

Figure 4-60 Basic Details



For field level information refer the table below.

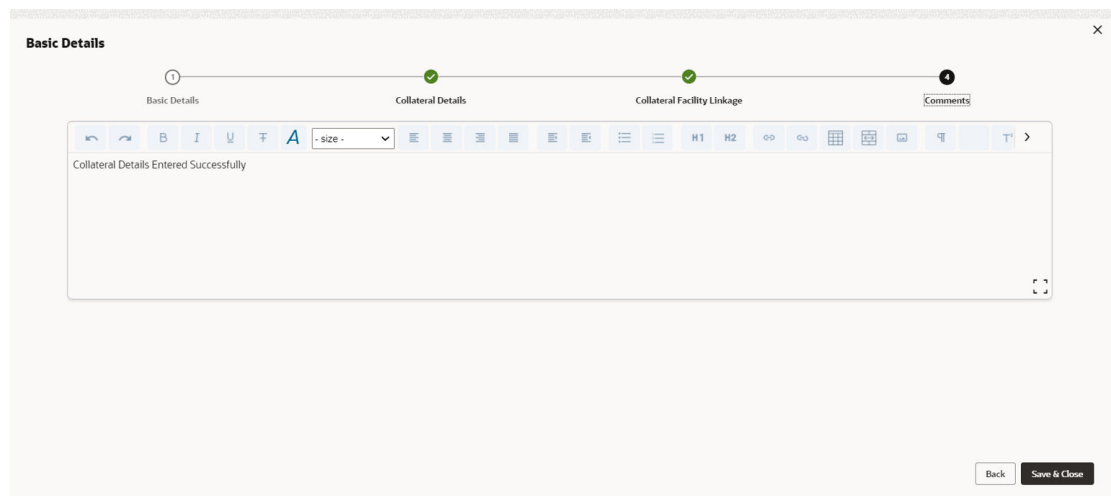
Table 4-32 Basic Details

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

## 4.9 Proposal Enrichment - Comments

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

Figure 4-61 Comments



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

**Table 4-33 Comments**

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

# 5

## Proposal Evaluation

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

In the corresponding evaluation stages, the Risk, the Legal and the Credit team performs Quantitative and Qualitative analysis to evaluate the party.

### 5.1 Credit Evaluation

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

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

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

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

The **Free Task** screen is displayed.

Figure 5-1 Free Task

| Priority | Process Name          | Process Reference Number | Application Number | Stage                      | Application Date | Branch    |
|----------|-----------------------|--------------------------|--------------------|----------------------------|------------------|-----------|
| Low      | Credit Origination    | APP231918251             | APP231918251       | Proposal Initiation        | 23-07-10         | 000(FLEXI |
| Low      | Collateral Perfection | APP231858212             | APP231858212       | Enrichment                 | 19-11-11         | 000       |
| Low      | Credit Origination    | APP231858206             | APP231858206       | Customer Manual Retry      | 23-07-04         | 000(FLEXI |
| Low      | Credit Origination    | APP231858199             | APP231858199       | Proposal Enrichment        | 23-07-04         | 000(FLEXI |
| Low      | Collateral Perfection | APP231858198             | APP231858198       | Enrichment                 | 19-11-11         | 000       |
| Low      | Collateral Review     | APP231858189             | APP231858189       | DataEnrichment             | 23-07-04         | 000       |
| Low      | Collateral Review     | APP231848181             | APP231848181       | DataEnrichment             | 23-07-03         | 000       |
| High     | FI Credit Process     | APP231848178             | APP231848178       | FI Review and Recommend... | 23-07-03         | 000       |
| Low      | Collateral Perfection | APP231848177             | APP231848177       | Draft Generation           | 19-11-11         | 000       |
| Low      | Credit Origination    | APP231848172             | APP231848172       | Customer Manual Retry      | 23-07-03         | 000(FLEXI |

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

Figure 5-2 Summary

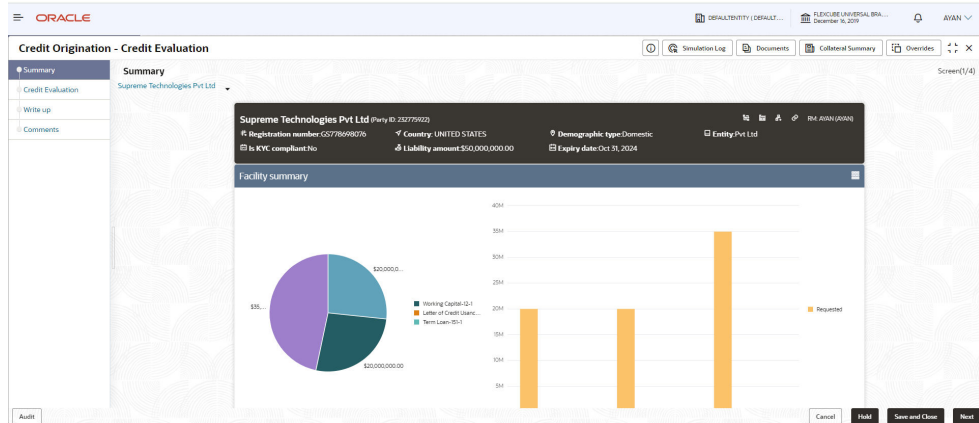


Figure 5-3 Summary

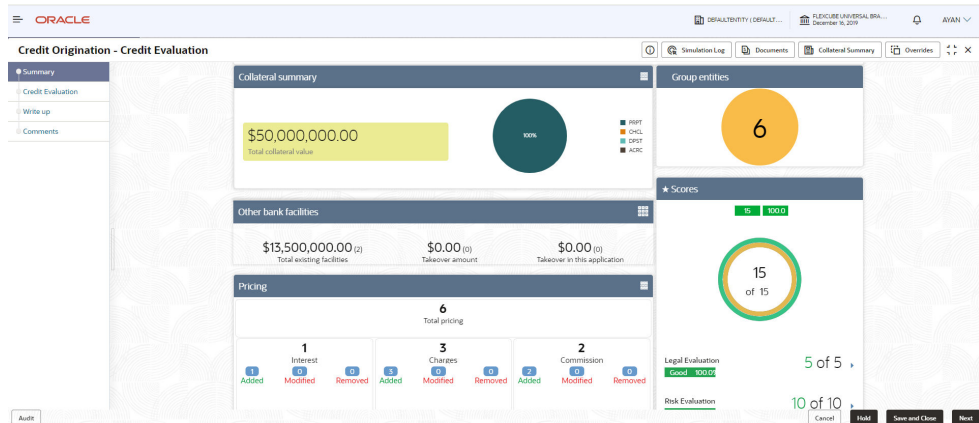


Figure 5-4 Summary

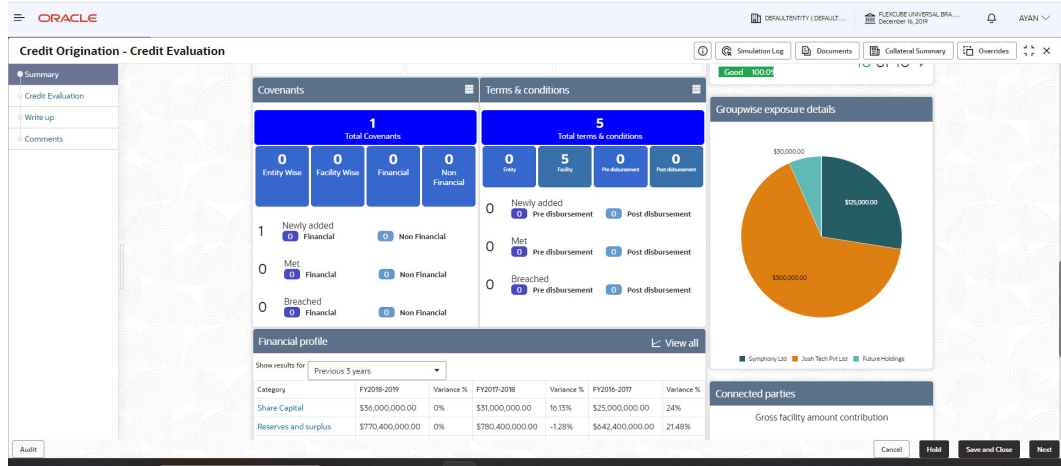
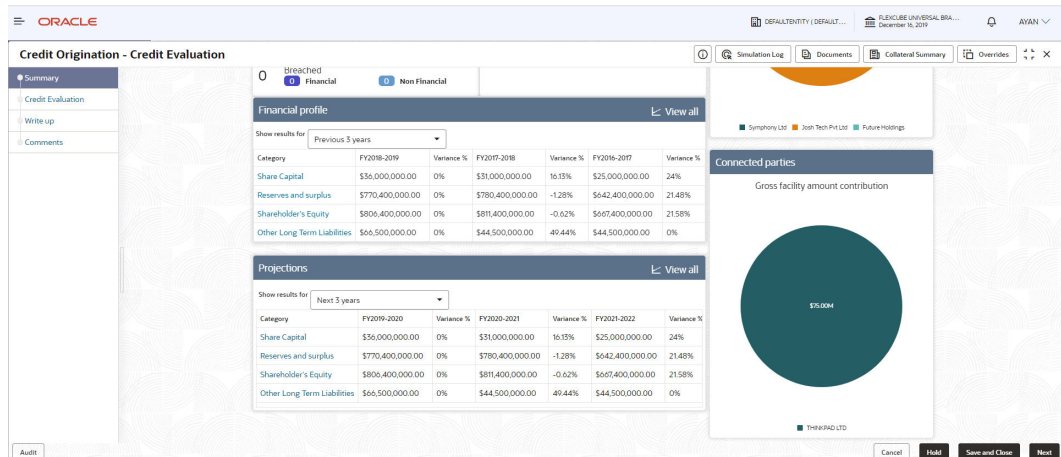


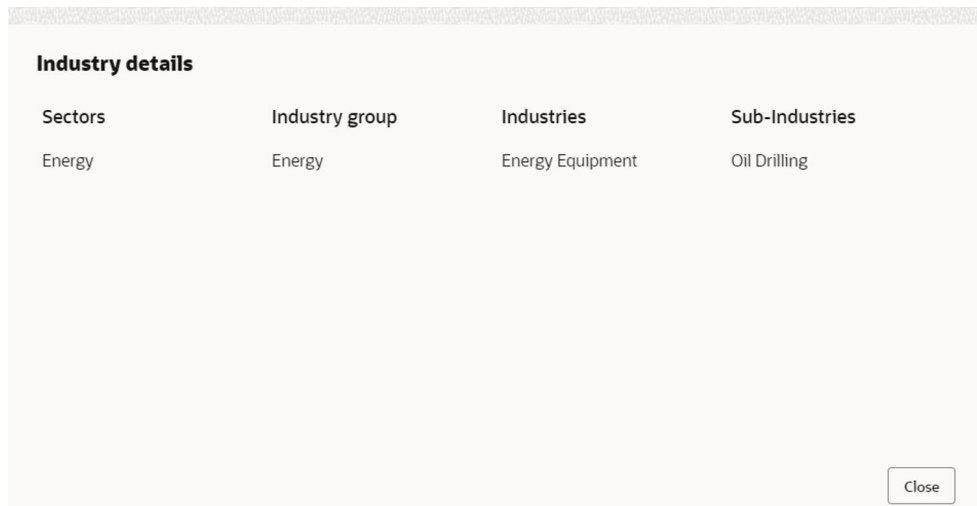
Figure 5-5 Summary



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

The **Industry Details** window is displayed.

**Figure 5-6 Industry Details**

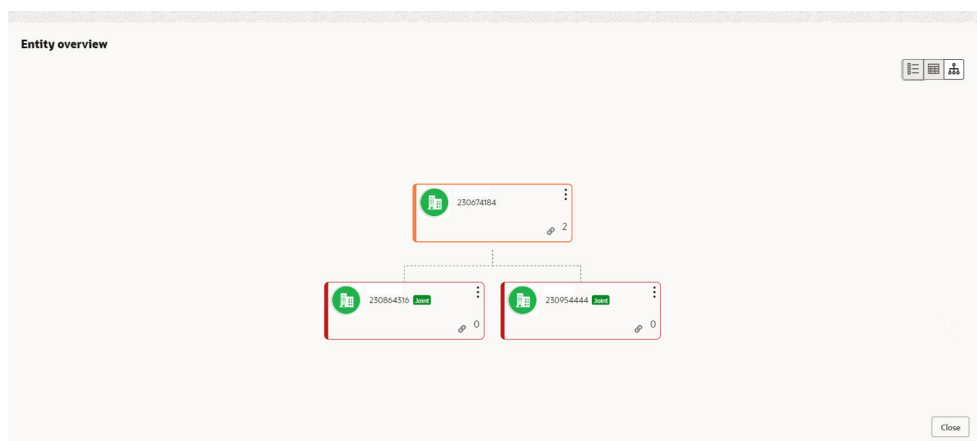


**Table 5-1 Industry Details**

| Fields/ Icons | Description  |
|---------------|--|
| <b>Close</b>  | Click <b>Close</b> to exit the <b>Industry Details</b> window. |

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

**Figure 5-7 Entity Overview**



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

The **Allowed Customers For This Liability** window appears.

Figure 5-8 Allowed Customers For This Liability

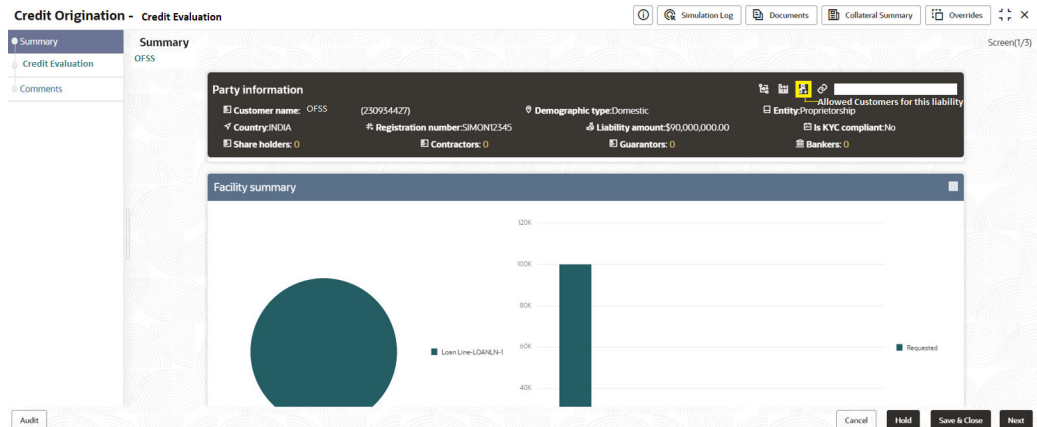
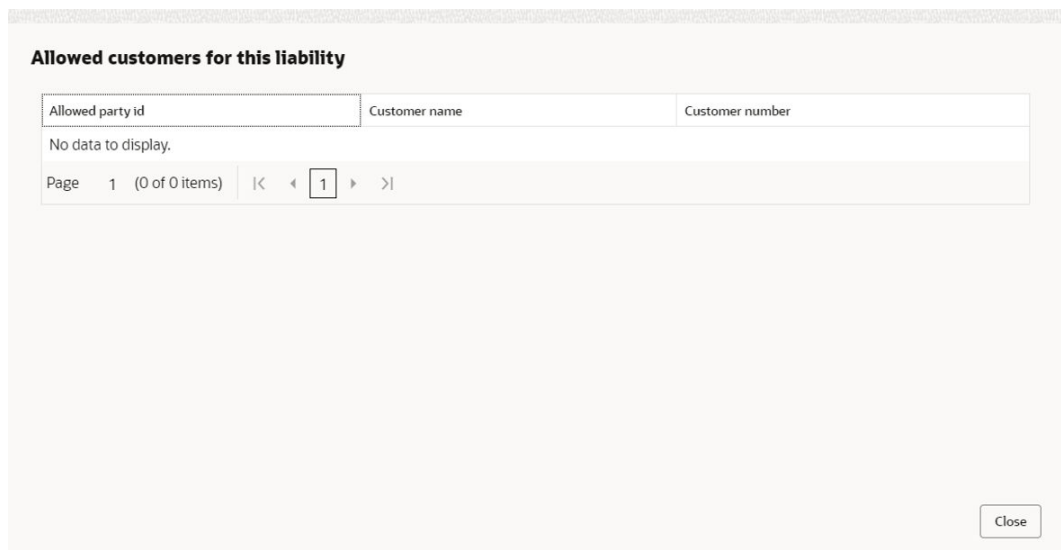


Figure 5-9 Allowed Customers For This Liability



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

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



Figure 5-10 Linked to other liabilities

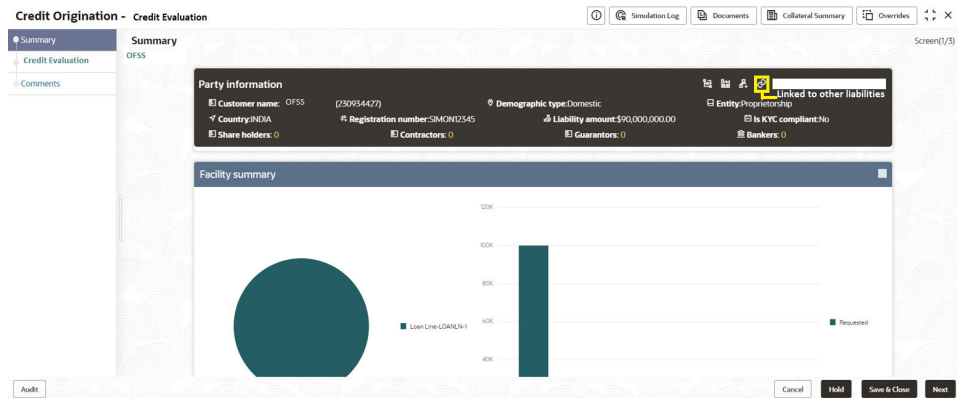
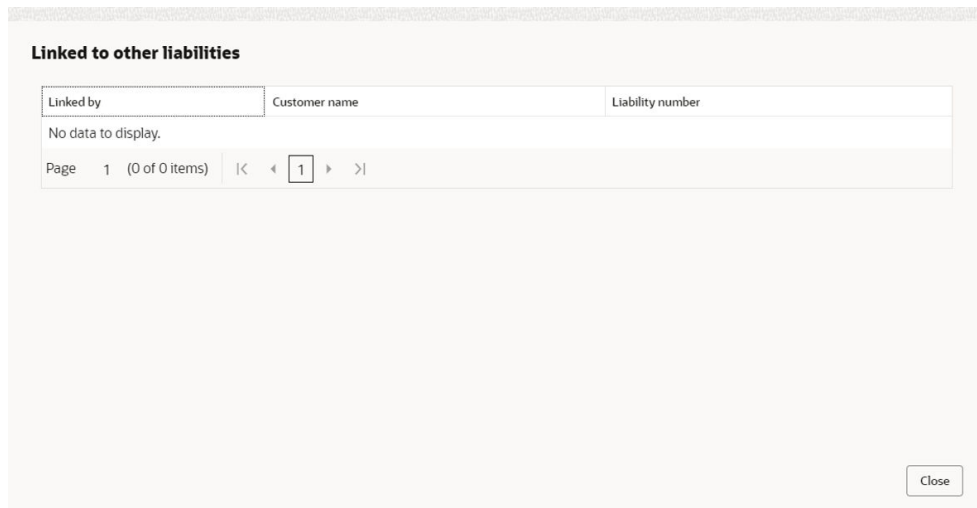


Figure 5-11 Linked to other liabilities



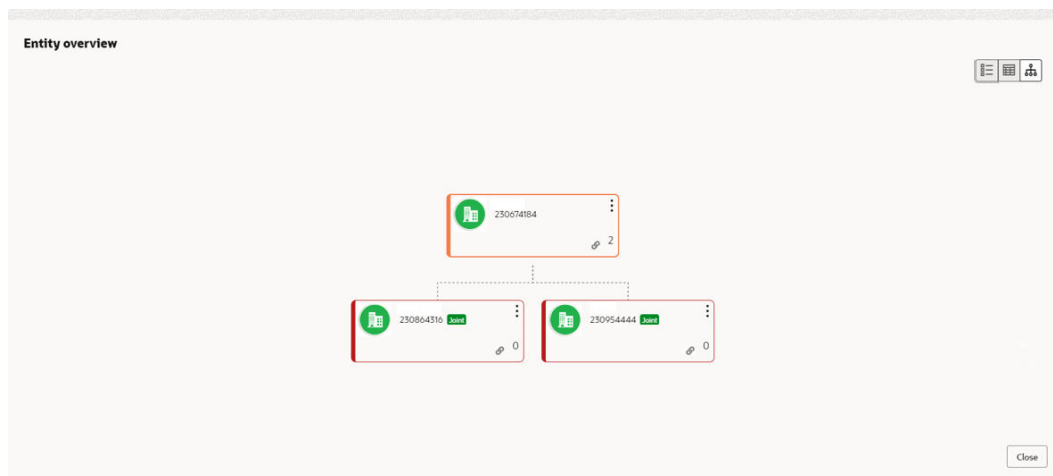
7. Click **Close**, if you want to exit the **Linked to other liabilities** window.
8. Click **Layout** icon at the top right corner, to change the layout of the **Entity Overview**. The **Layout** window is displayed.

Figure 5-12 Layout



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

**Figure 5-13 Entity Overview**



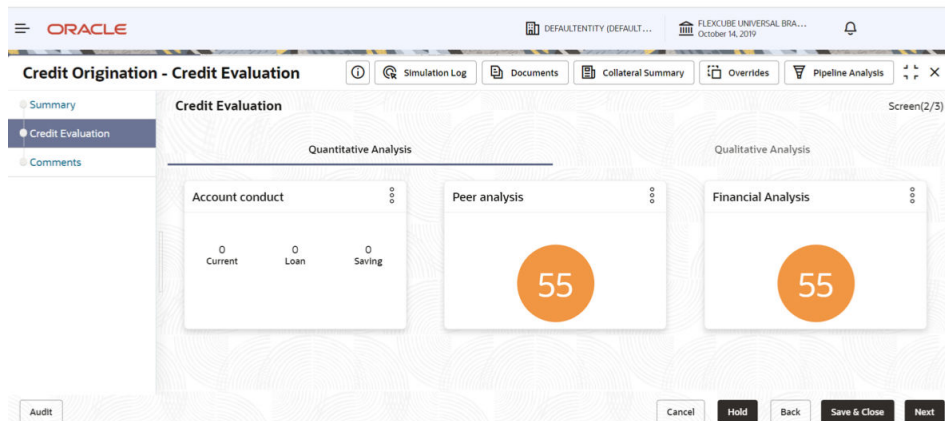
For field level information refer the table below.

**Table 5-2 Entity Overview**

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

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

Figure 5-14 Credit Evaluation



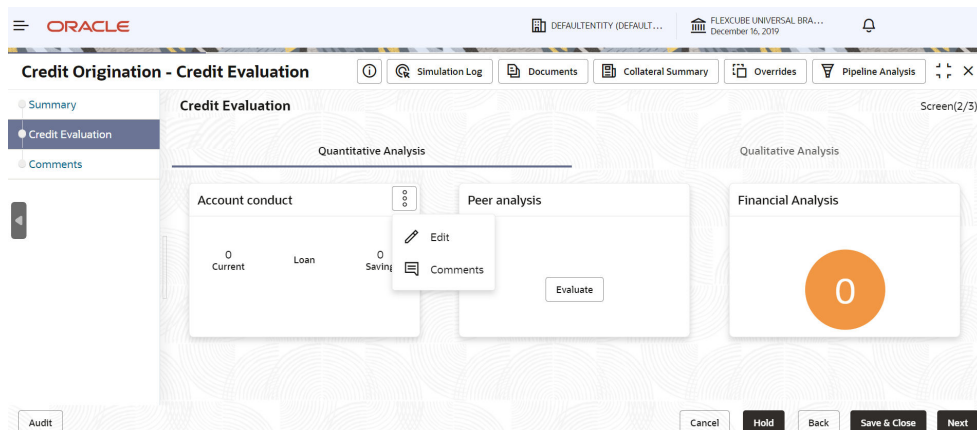
In **Credit Evaluation** page, you can perform the following analysis for the party and the child parties by answering simple questions related to the analysis:

- Quantitative Analysis
- Qualitative Analysis

- To edit **Account Conduct** in **Quantitative Analysis**, click **Edit** in **Account Conduct** Action button.

**Account Conduct** page is displayed.

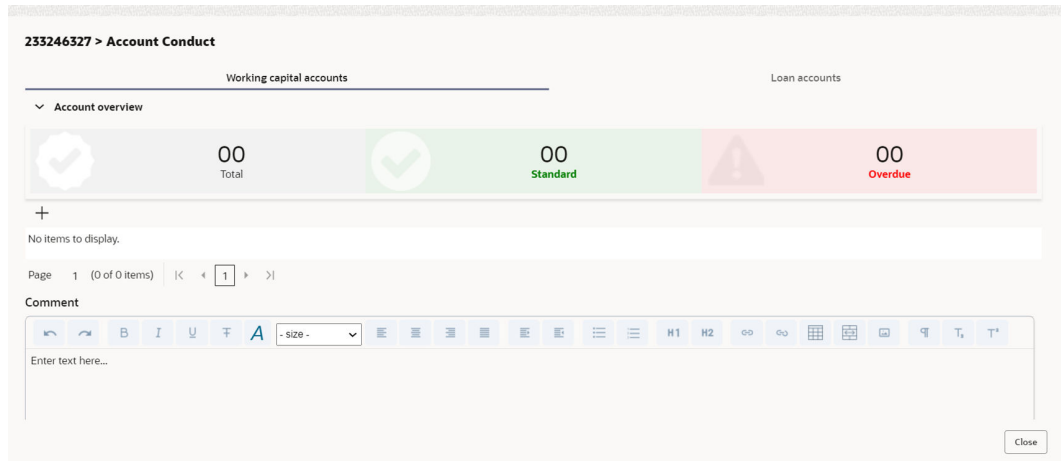
Figure 5-15 Account Conduct



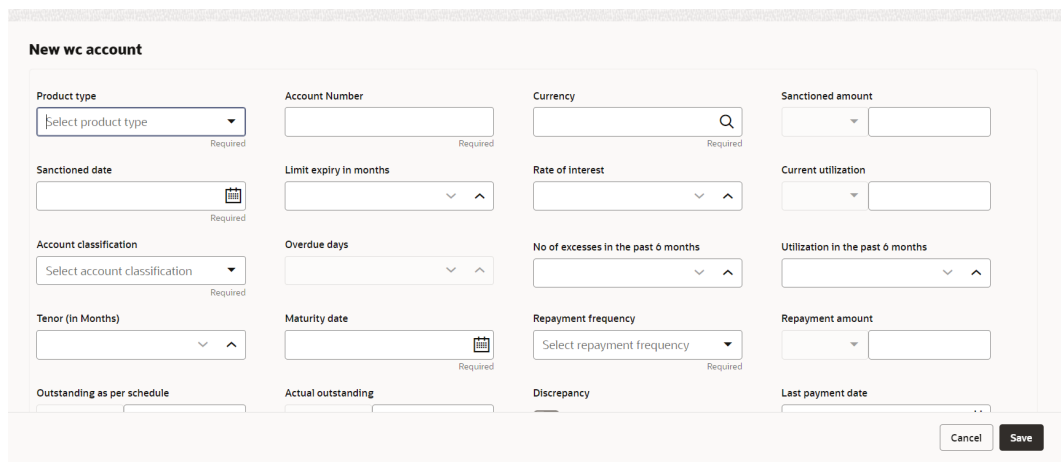
Click **+** in **Working Capital Accounts** screen to add new working capital account.

**New Working Capital Accounts** screen is displayed.

**Figure 5-16 Account Conduct - Working Capital Accounts**



**Figure 5-17 Account Conduct - New Working Capital Accounts**



For field level information refer the table below.

**Table 5-3 Account Conduct- New Working Capital Accounts**

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

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

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

Click **Save**. Working Capital Accounts details are displayed in **Account Overview** screen.

**Figure 5-18 Account Conduct - Account Overview**

233246327 > Account Conduct

Working capital accounts Loan accounts

Account overview

|             |                |               |
|-------------|----------------|---------------|
| 01<br>Total | 01<br>Standard | 00<br>Overdue |
|-------------|----------------|---------------|

+ Add new account

**2322541** Standard

Sanctioned amount: \$100,000.00  
 Maturity date: November 30, 2023  
 Next payment date: November 30, 2023  
 Outstanding as per schedule: \$10,000.00

Rate of interest: 4%  
 Tenor (in Months): 30  
 Last payment date: December 15, 2019  
 Actual outstanding: \$100,000.00

Sanctioned date: December 1, 2019  
 Repayment frequency: Yearly  
 Repayment amount: \$10,000.00

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

Comment Close

Click **+** in **Loan Accounts** screen to add new loan account.  
**New Loan Account** screen is displayed.

**Figure 5-19 Account Conduct - Loan Accounts**

**Figure 5-20 Account Conduct - New Loan Account**

For field level information refer the table below.

**Table 5-4 Account Conduct - New Loan Account**

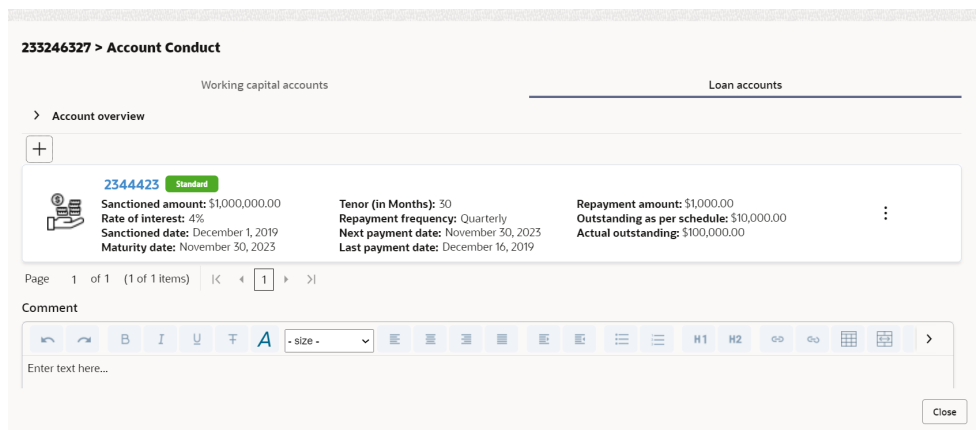
| Fields/ Icons              | Description   |
|----------------------------|---|
| <b>Loan Account Number</b> | Enter <b>Loan Account Number</b> for new loan account.  |
| <b>Currency</b>            | Search and select <b>Currency</b> .   |
| <b>Sanctioned Amount</b>   | Enter <b>Sanctioned Amount</b>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

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

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

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

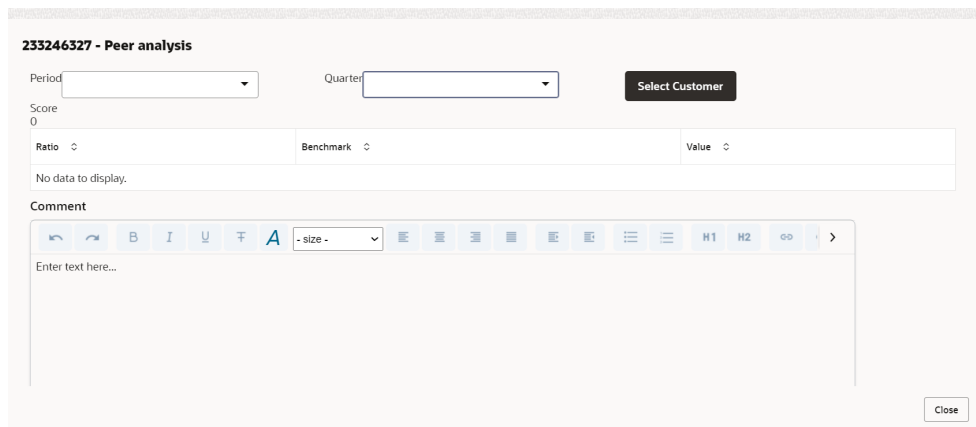
**Figure 5-21 Account Conduct - Account Overview**



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

**Peer Analysis** page is displayed.

**Figure 5-22 Peer Analysis**



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

- Period
- Quarter
- Select Customer
- Comment

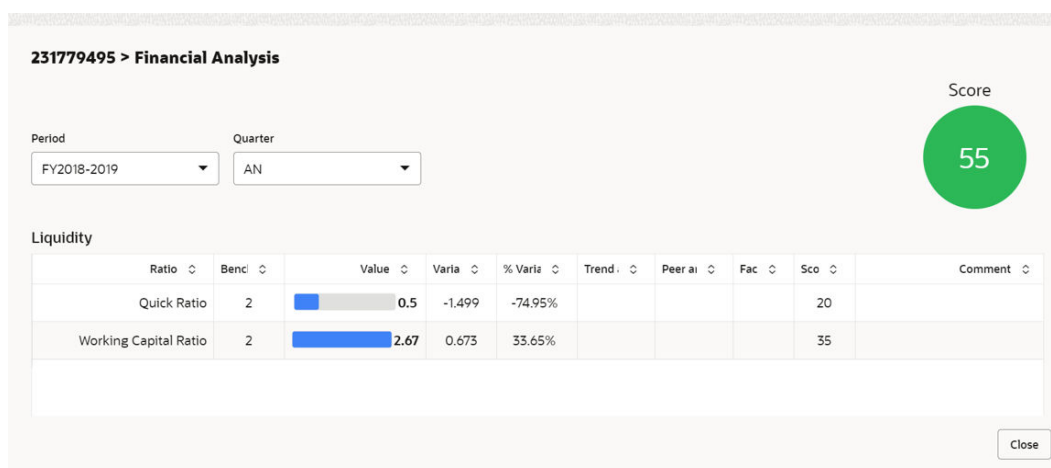
 **Note:**

Based on the details selected - Score, Ratio, Benchmark, Value are displayed.

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

**Financial Analysis** page is displayed.

**Figure 5-23 Financial Analysis**



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

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

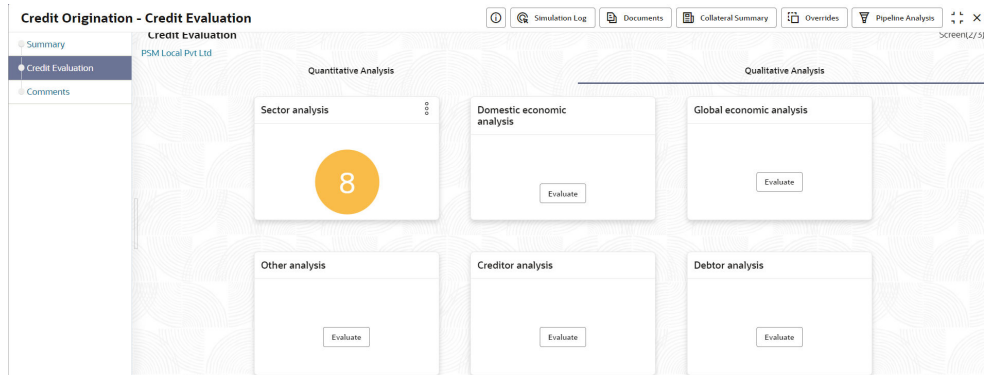
 **Note:**

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



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

**Figure 5-24 Credit Evaluation**



For field level information refer the table below.

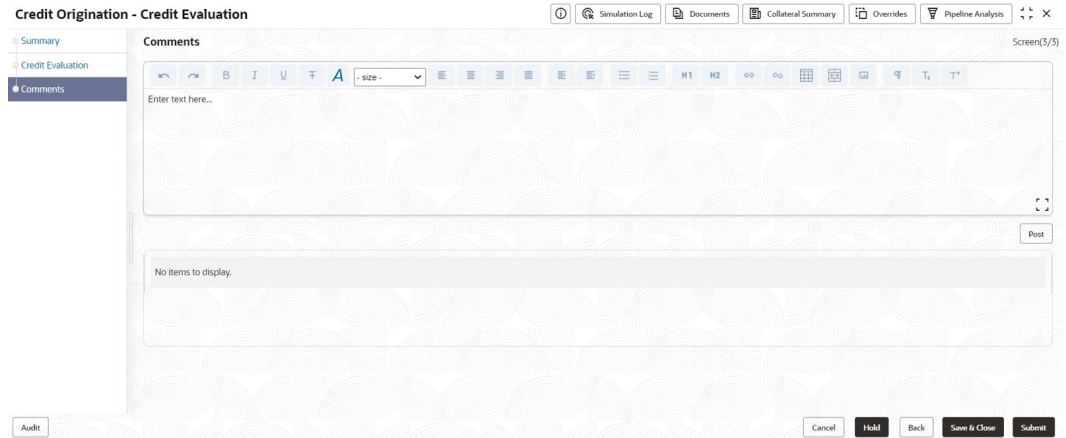
**Table 5-5 Credit Evaluation**

| Fields/ Icons               | Description  |
|-----------------------------|--|
| <b>Qualitative Analysis</b> | To perform Qualitative Analysis, click <b>Qualitative Analysis</b> in <b>Credit Evaluation</b> section. <b>Qualitative Analysis</b> window appears with following analysis. <ul style="list-style-type: none"> <li>• Sector analysis</li> <li>• Domestic economic analysis</li> <li>• Global economic analysis</li> <li>• Other analysis</li> <li>• Creditor analysis</li> <li>• Debtor analysis</li> </ul> Click <b>Evaluate</b> in respective analysis section and answer all the questions. |
| <b>Close</b>                | Perform the analysis and click <b>Close</b> .  |
| <b>Edit</b>                 | To perform the analysis again, click <b>Edit</b> .   |
| <b>Comment</b>              | To capture comments for the analysis, click <b>Comment</b> .   |

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

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

**Figure 5-25 Comments**



For field level information refer the table below.

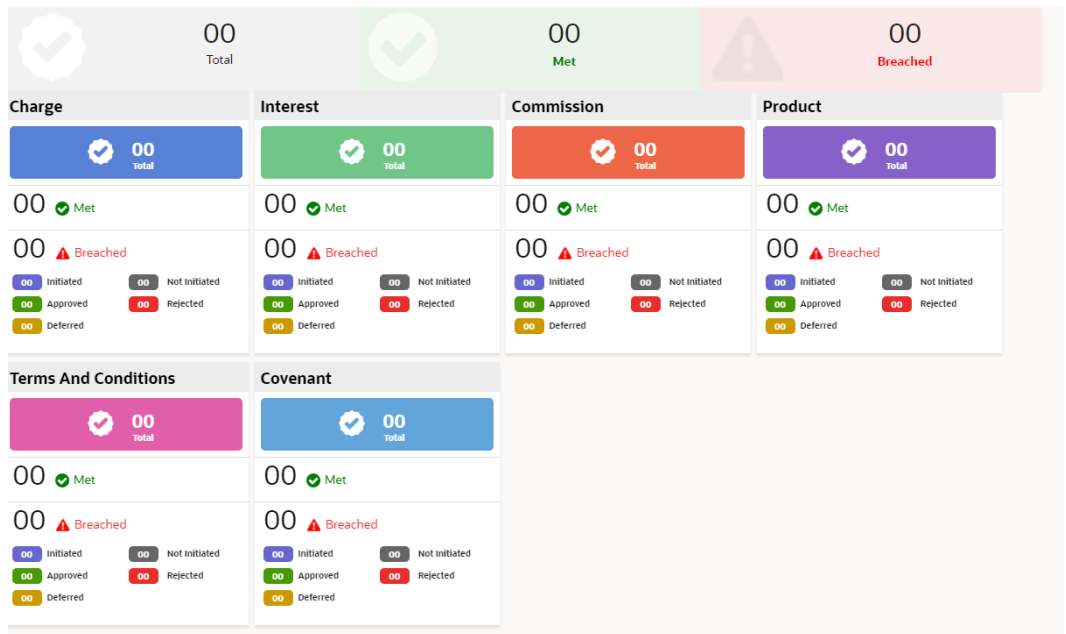
**Table 5-6 Comments**

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

- Click **Submit**.

The **Policy Exception** window is displayed.

**Figure 5-26 Policy Exception**



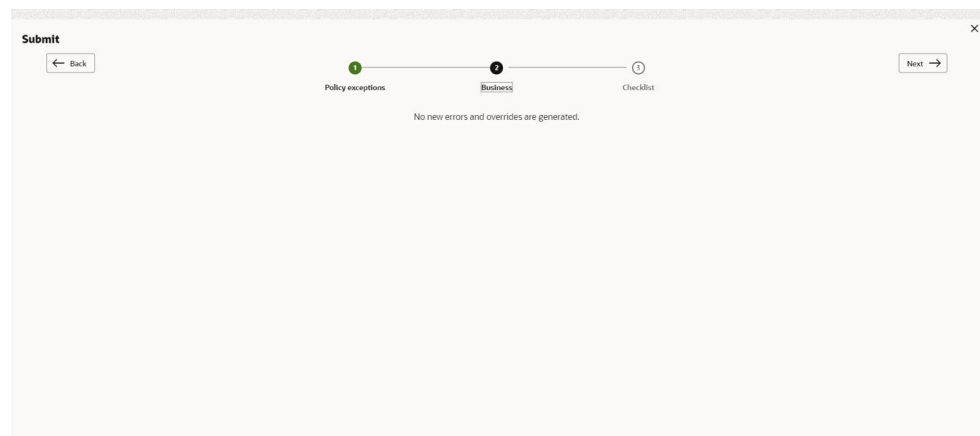
By default, **Policy Exceptions** are displayed for both the party and its child party. For field level information refer the table below.

**Table 5-7 Policy Exception**

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

- Click the **Business** data segment.

**Figure 5-27 Business**

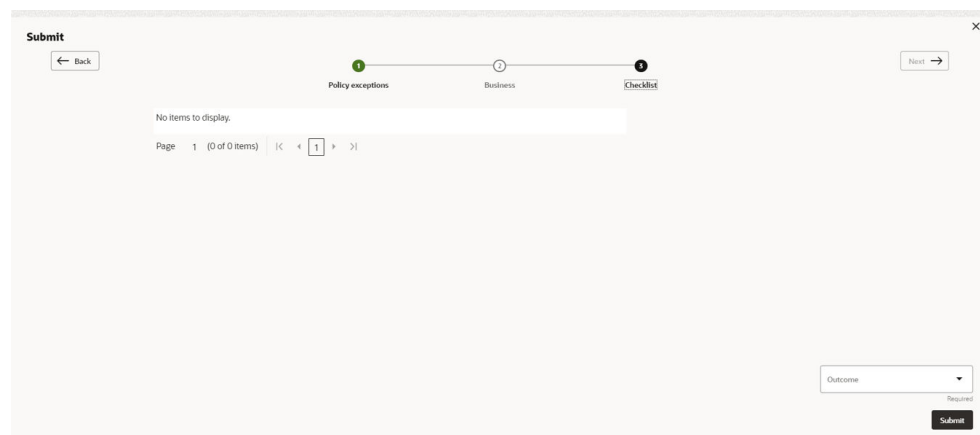


**Table 5-8 Business**

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

- Click the **Checklist** data segment.

**Figure 5-28 Checklist**



**Table 5-9 Checklist**

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

 **Note:**

For information on **Write up** data segment, refer [Write Up](#) section.

## 5.2 Legal Evaluation

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

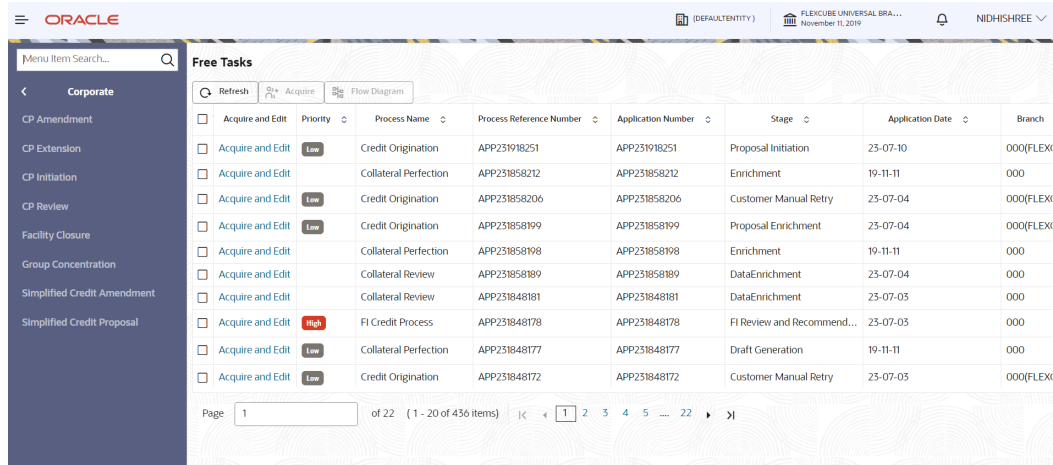
| Information available for user   | Activities that can be performed by user   |
|--|--|
| <ul style="list-style-type: none"> <li>View the party summary.                             <ul style="list-style-type: none"> <li>Liabilities requested</li> <li>Facilities requested</li> <li>Collateral Offered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

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

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

The **Free Task** page is displayed.

**Figure 5-29 Free Task**



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

Figure 5-30 Summary

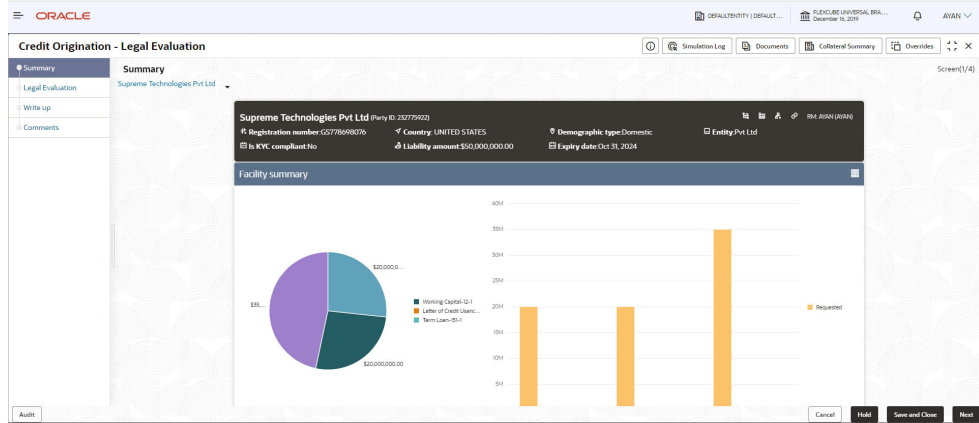


Figure 5-31 Summary

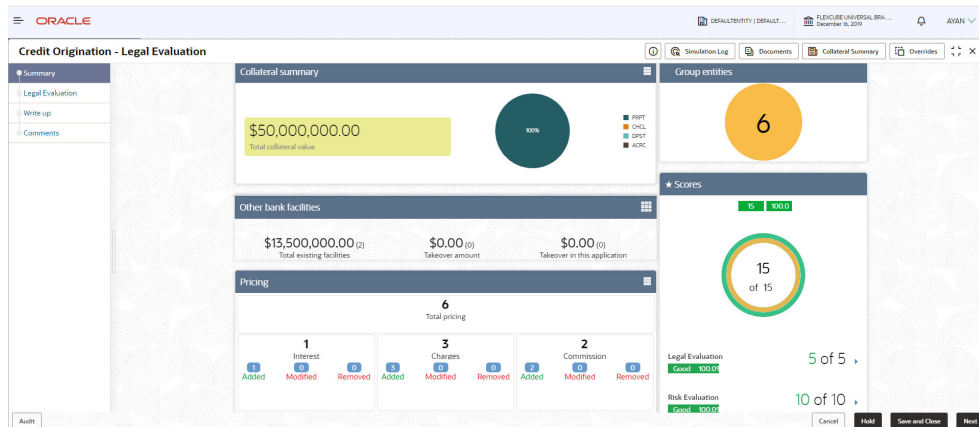


Figure 5-32 Summary

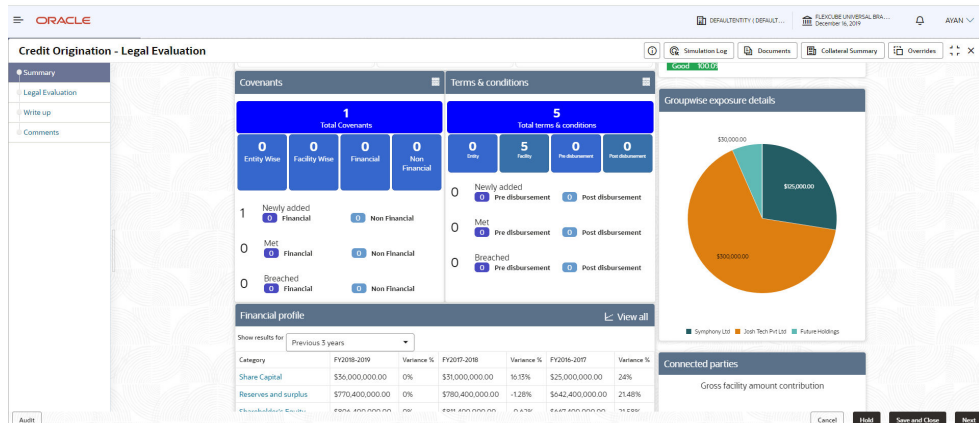
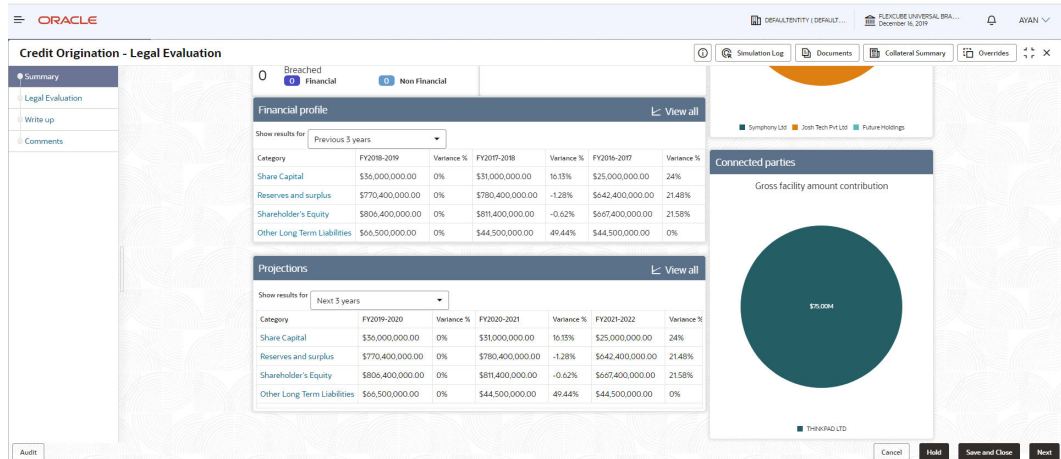


Figure 5-33 Summary



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

The **Industry Details** window is displayed.

Figure 5-34 Industry Details

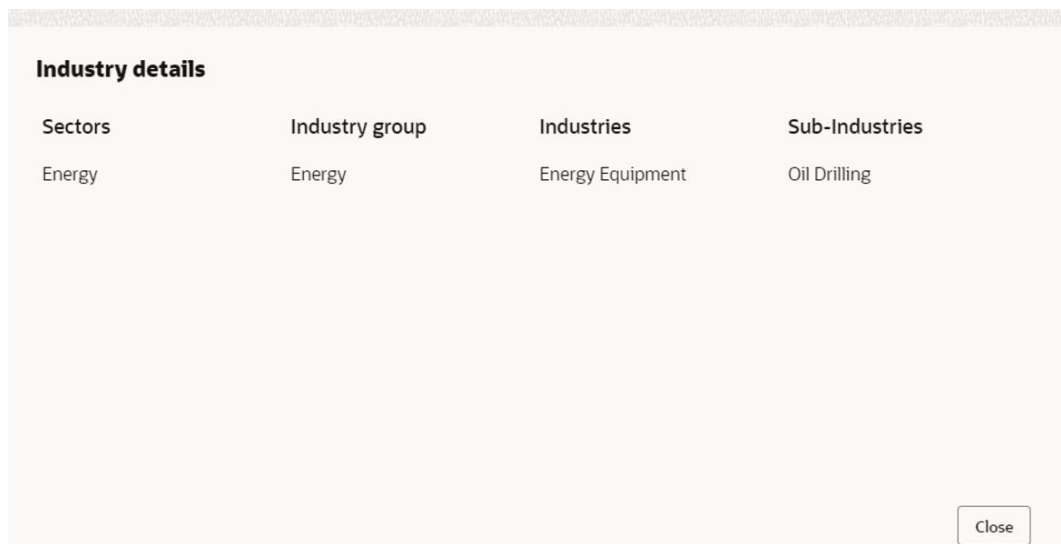
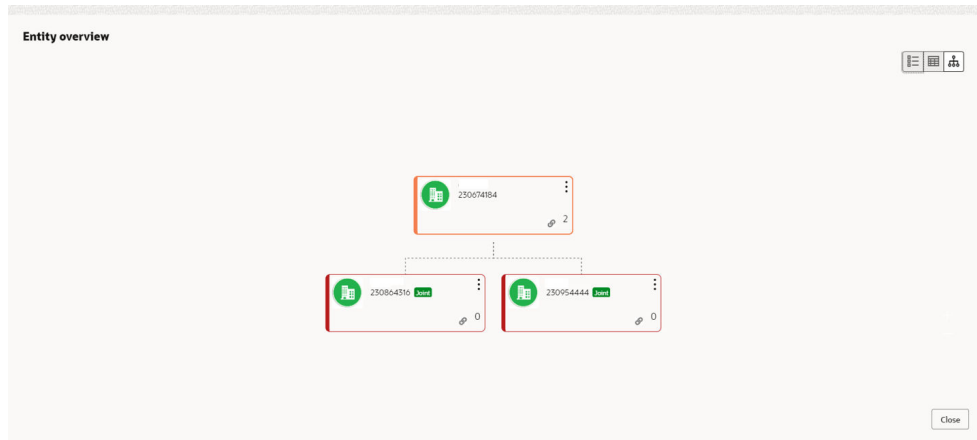


Table 5-10 Industry Details

| Fields/ Icons | Description  |
|---------------|--|
| Close         | Click <b>Close</b> , to exit the <b>Industry Details</b> window. |

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

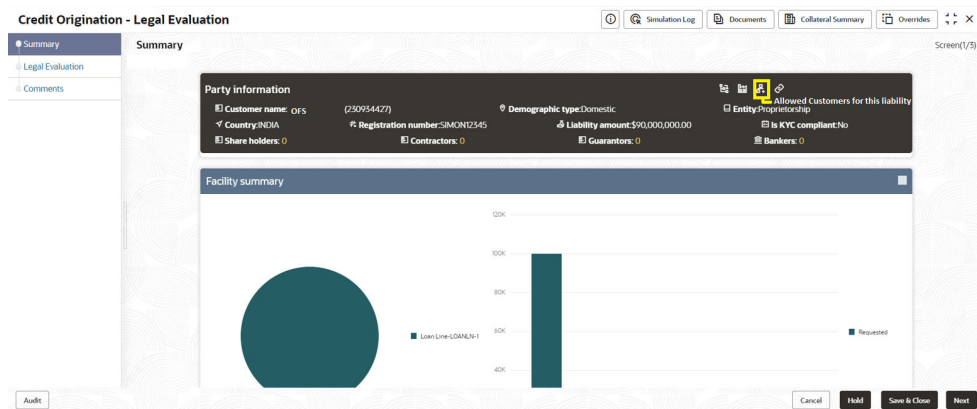
Figure 5-35 Entity Overview



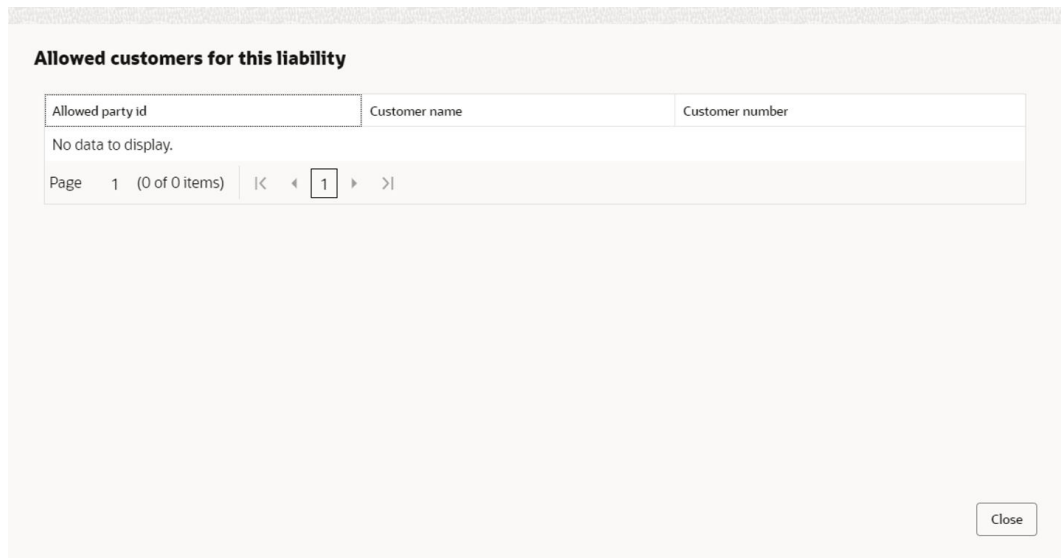
4. Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information.

The **Allowed Customers For This Liability** window appears.

Figure 5-36 Allowed Customers For This Liability



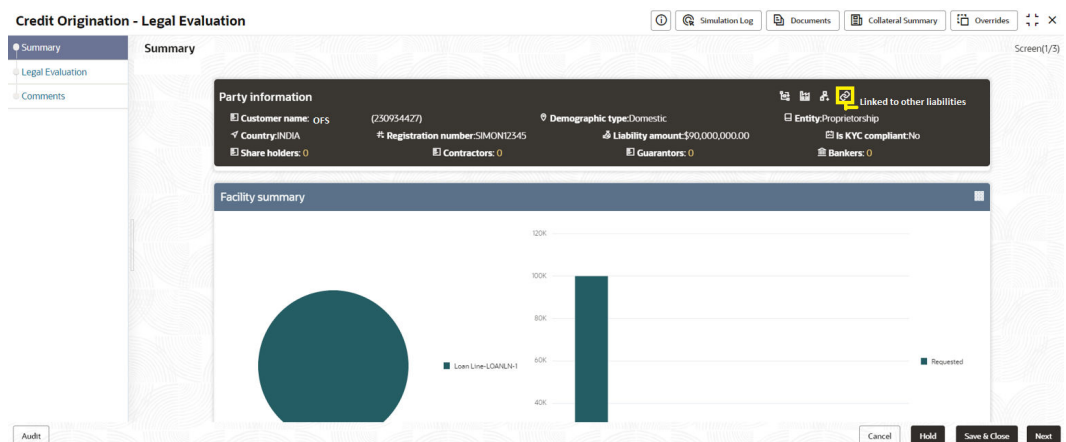
**Figure 5-37 Allowed Customers For This Liability**



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

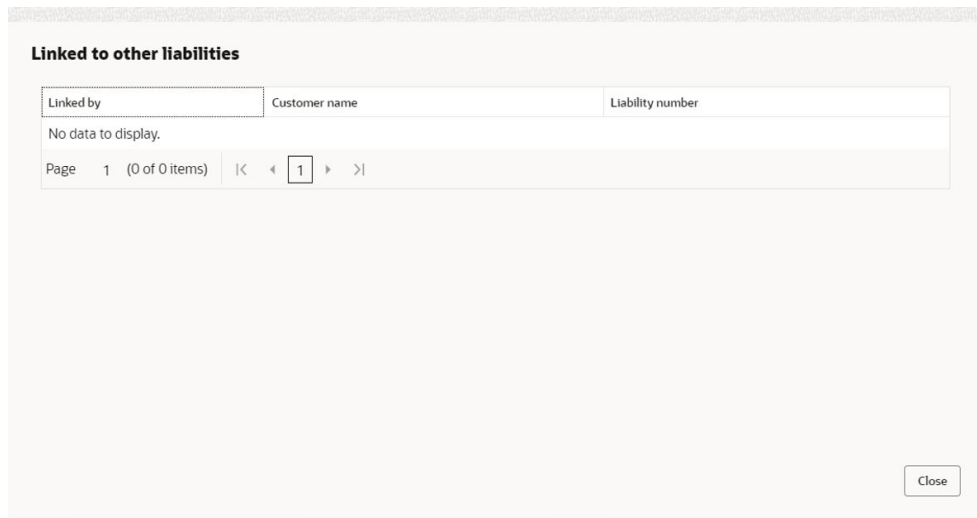
The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

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





**Figure 5-39** Linked to other liabilities



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

**Figure 5-40** Layout



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

**Figure 5-41** Entity Overview

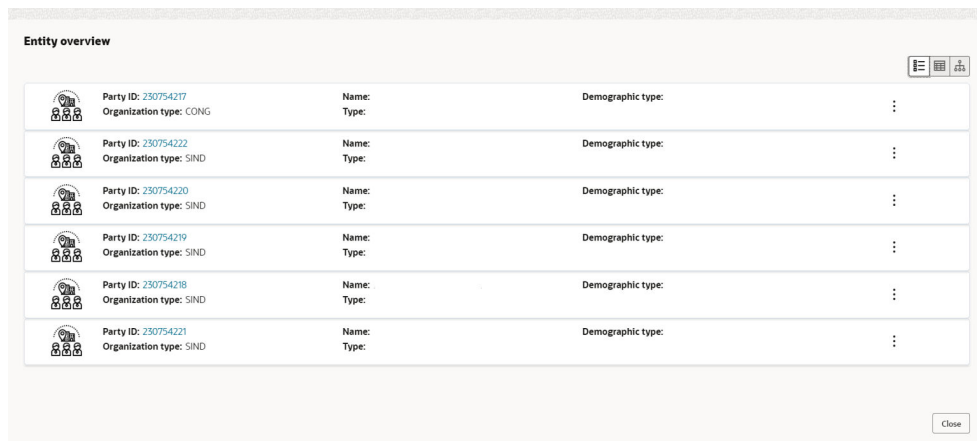
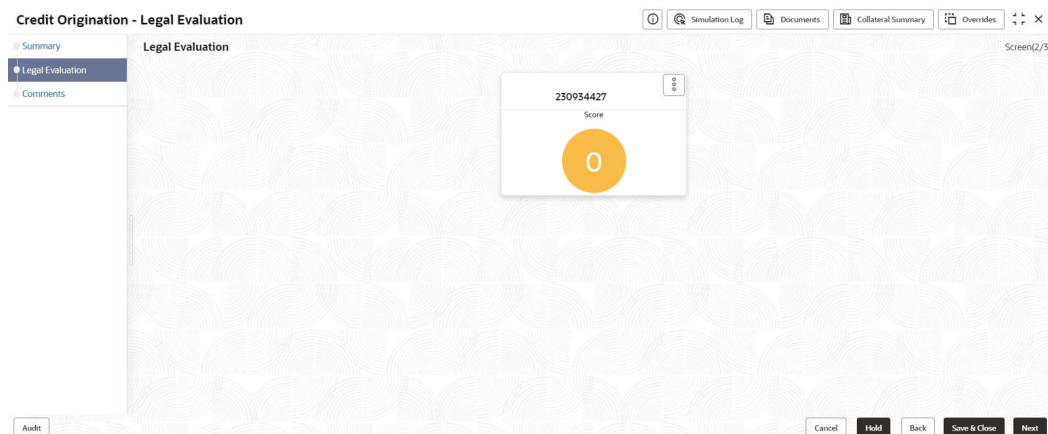


Table 5-11 Entity Overview

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

- After reviewing the Summary, click **Next**.  
The **Legal Evaluation** page is displayed.

Figure 5-42 Legal Evaluation



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

- To initiate the evaluation, click **Start**.  
The **Questionnaire** window is displayed.

Figure 5-43 Questionnaire

Table 5-12 Questions

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

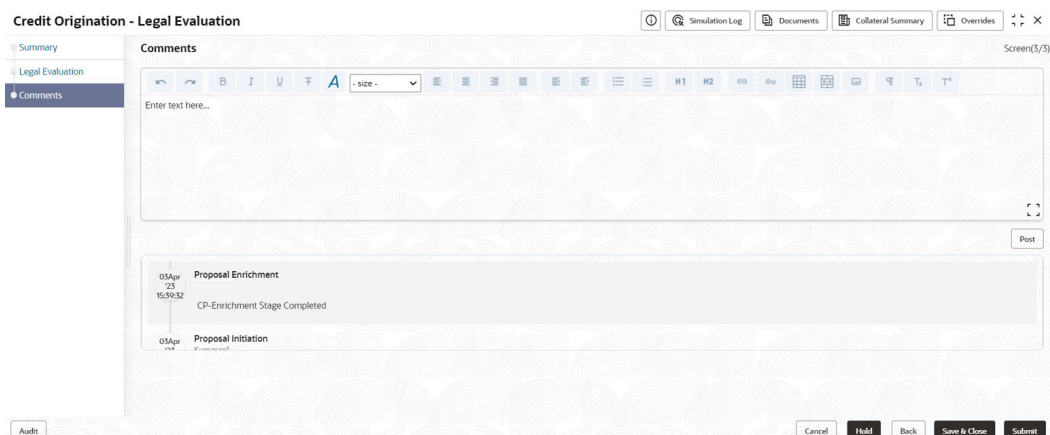
**Note:** The questions can be of multiple categories. For each question depending on the answer a score is generated.

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

Figure 5-44 Legal Evaluation

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

Figure 5-45 Comments



For field level information refer the table below.

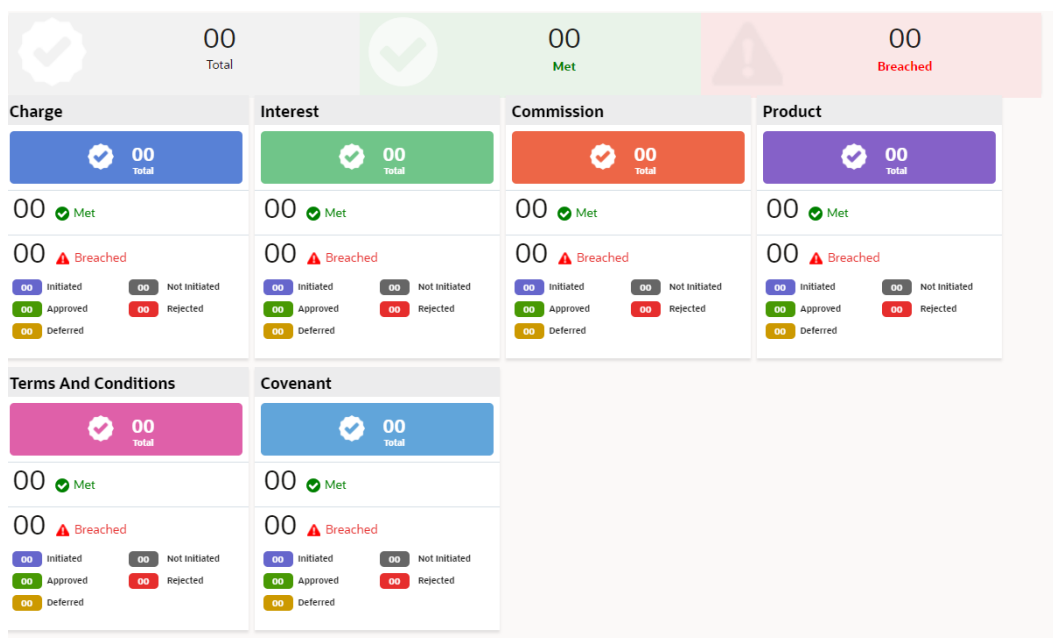
Table 5-13 Comments

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

- Click **Submit**.

The **Policy Exceptions** window is displayed.

Figure 5-46 Policy Exceptions



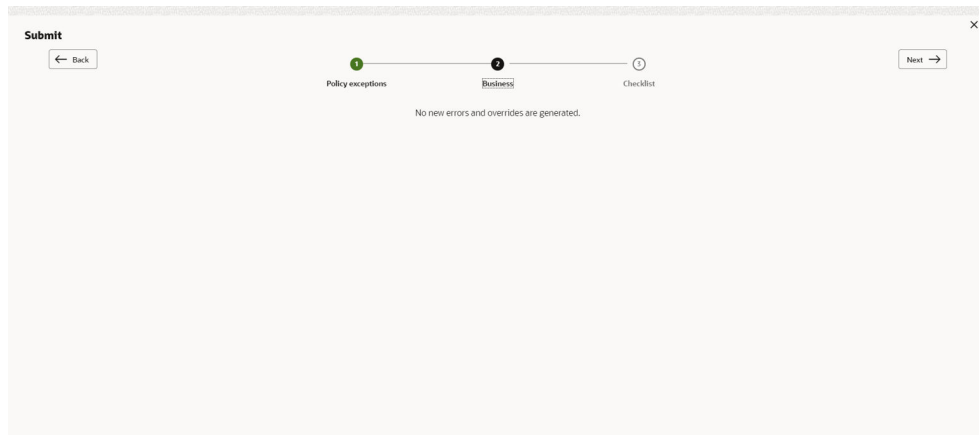
By default, **Policy Exceptions** are displayed for both the party and its child party.

**Table 5-14 Policy Exception**

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

- Click the **Business** data segment.

**Figure 5-47 Business**



**Table 5-15 Business**

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

- Click the **Checklist** data segment.

**Figure 5-48 Checklist**

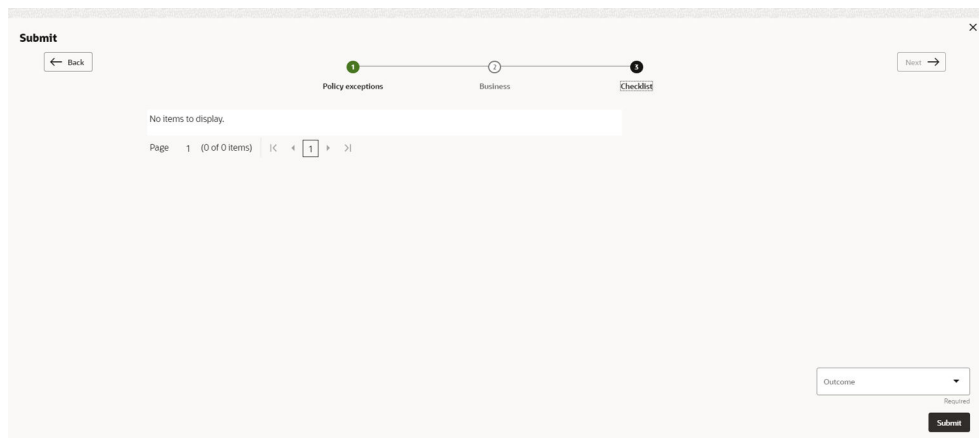


Table 5-16 Checklist

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

 **Note:**

For information on **Write up** data segment, refer [Write Up](#) section.

## 5.3 Risk Evaluation

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

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

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

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

# 6

## KYC Check

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

### Steps to add KYC details

To add KYC details, perform the following steps:

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

The **Free Tasks** page is displayed.

Figure 6-1 Free Tasks

| Priority | Process Name          | Process Reference Number | Application Number | Stage                      | Application Date | Branch    |
|----------|-----------------------|--------------------------|--------------------|----------------------------|------------------|-----------|
| Low      | Credit Origination    | APP231918251             | APP231918251       | Proposal Initiation        | 23-07-10         | 000(FLEX) |
|          | Collateral Perfection | APP231858212             | APP231858212       | Enrichment                 | 19-11-11         | 000       |
| Low      | Credit Origination    | APP231858206             | APP231858206       | Customer Manual Retry      | 23-07-04         | 000(FLEX) |
| Low      | Credit Origination    | APP231858199             | APP231858199       | Proposal Enrichment        | 23-07-04         | 000(FLEX) |
|          | Collateral Perfection | APP231858198             | APP231858198       | Enrichment                 | 19-11-11         | 000       |
|          | Collateral Review     | APP231858189             | APP231858189       | DataEnrichment             | 23-07-04         | 000       |
|          | Collateral Review     | APP231848181             | APP231848181       | DataEnrichment             | 23-07-03         | 000       |
| High     | FI Credit Process     | APP231848178             | APP231848178       | FI Review and Recommend... | 23-07-03         | 000       |
| Low      | Collateral Perfection | APP231848177             | APP231848177       | Draft Generation           | 19-11-11         | 000       |
| Low      | Credit Origination    | APP231848172             | APP231848172       | Customer Manual Retry      | 23-07-03         | 000(FLEX) |

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

Figure 6-2 Summary

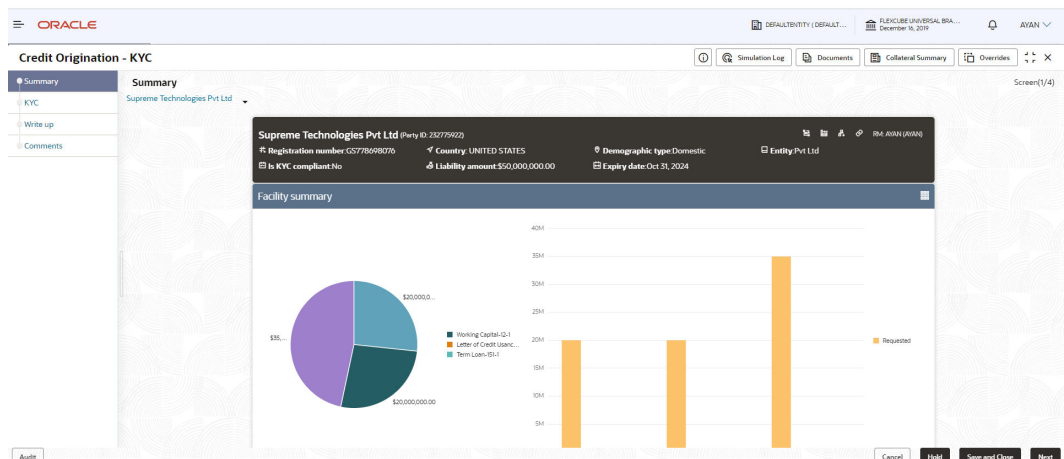


Figure 6-3 Summary

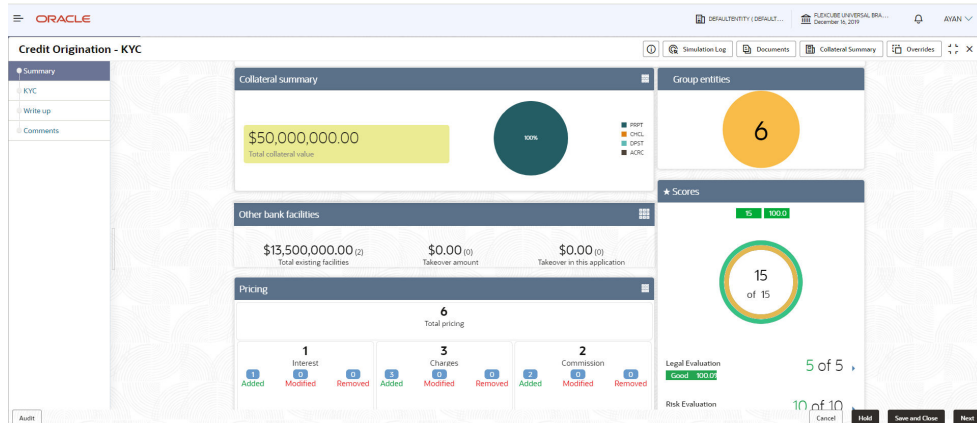


Figure 6-4 Summary

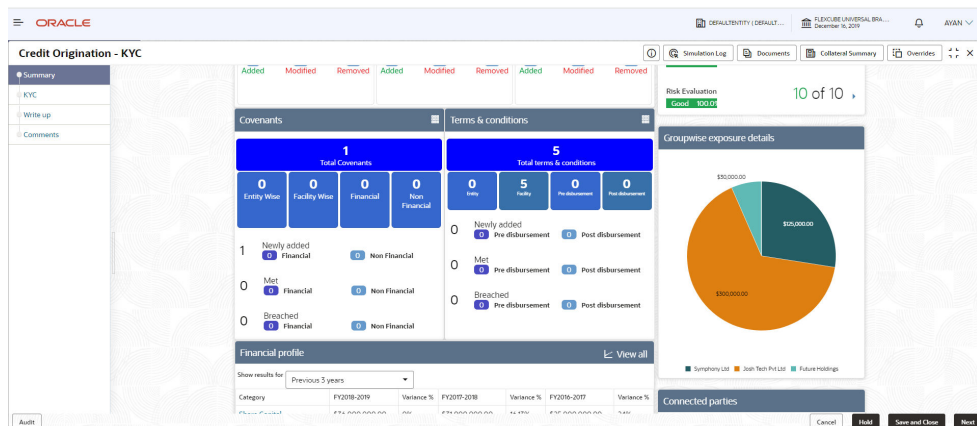
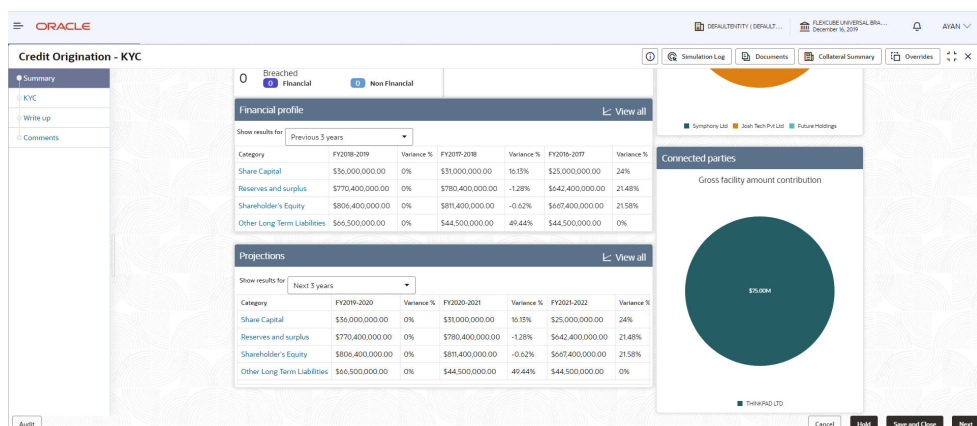


Figure 6-5 Summary



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

The **Industry Details** window is displayed.



Figure 6-6 Industry Details



Table 6-1 Industry Details

| Fields/ Icons | Description  |
|---------------|--|
| Close         | Click <b>Close</b> , to exit the <b>Industry Details</b> window. |

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

Figure 6-7 Entity Overview



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

The **Allowed Customers For This Liability** window appears.

Figure 6-8 Allowed Customers For This Liability

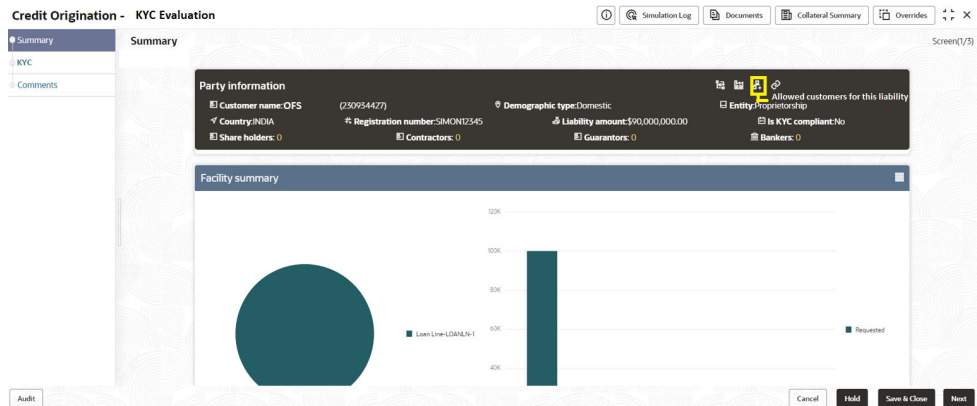
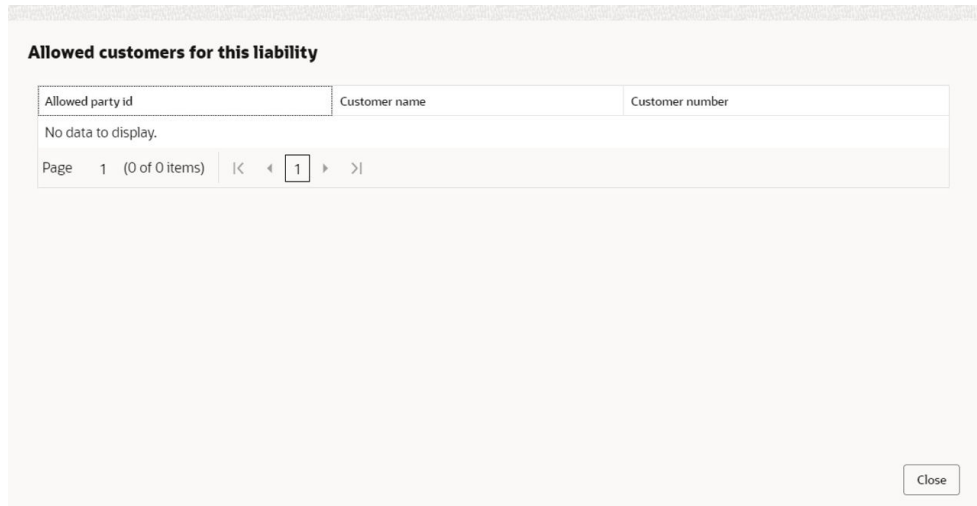


Figure 6-9 Allowed Customers For This Liability



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

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

Figure 6-10 Linked to other liabilities

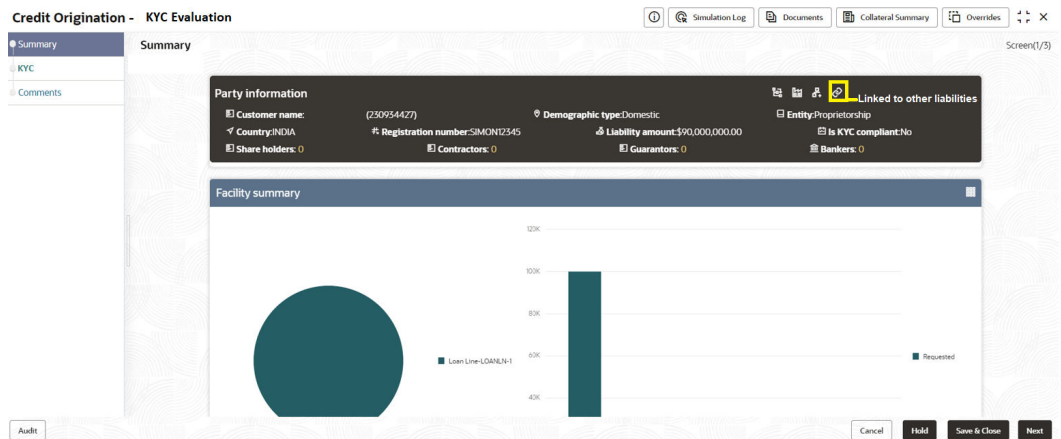
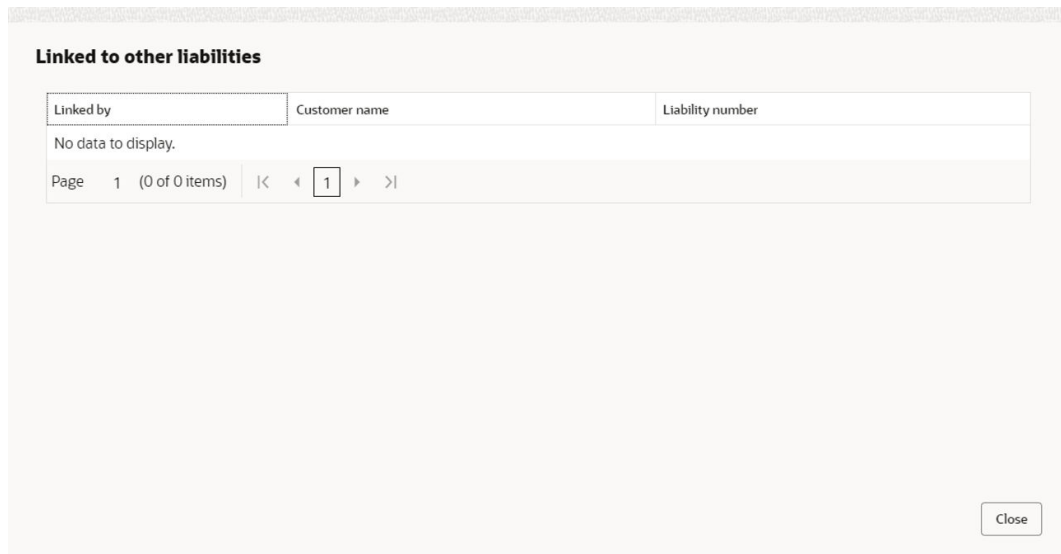
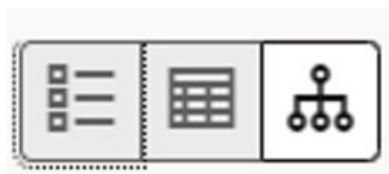


Figure 6-11 Linked to other liabilities



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

Figure 6-12 Layout



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

Figure 6-13 Entity Overview

The screenshot shows a window titled "Entity overview" with a list of six parties. Each row contains a party icon, Party ID, Organization type, Name, Type, Demographic type, and a vertical ellipsis icon. A "Close" button is located at the bottom right of the window.

| Party ID  | Organization type | Name | Type | Demographic type |
|-----------|-------------------|------|------|------------------|
| 230754217 | CONG              |      |      |                  |
| 230754222 | SIND              |      |      |                  |
| 230754220 | SIND              |      |      |                  |
| 230754219 | SIND              |      |      |                  |
| 230754218 | SIND              |      |      |                  |
| 230754221 | SIND              |      |      |                  |

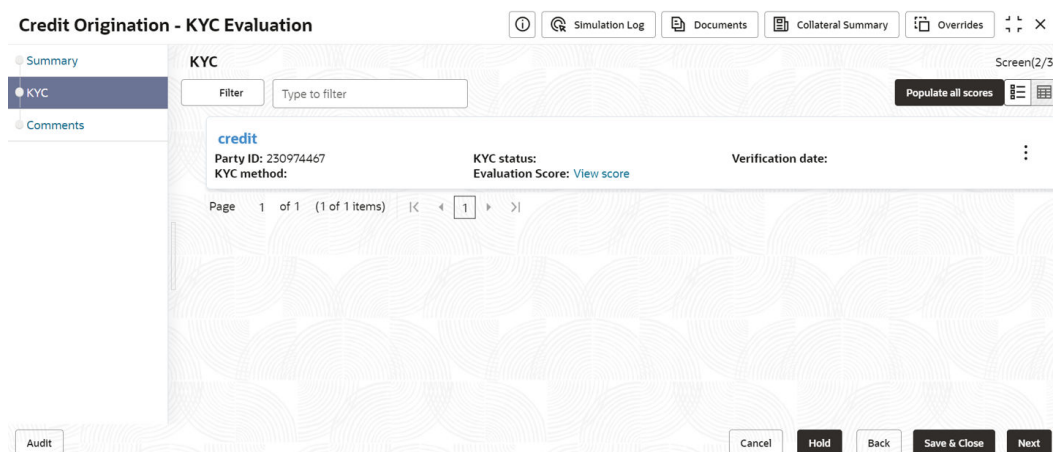
Table 6-2 Entity Overview

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

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

The **KYC** page is displayed.

Figure 6-14 KYC



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

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

Table 6-3 KYC details

| Fields/ Icons         | Description   |
|-----------------------|---|
| <b>Hamburger icon</b> | Click or mouse hover on <b>Action</b> icon in the required list item (party or its connected parties). The following options appears: <ul style="list-style-type: none"> <li>• KYC Details</li> <li>• KYC Evaluation (appears only if this feature is enabled in Maintenance module)</li> </ul> |

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

The **KYC Details** window is displayed.

Figure 6-15 KYC Details

**credit**

Report received

Verification date

Effective date

KYC method

KYC status  Required

Cancel Create

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

Table 6-4 KYC details

| Fields/ Icons            | Description  |
|--------------------------|--|
| <b>Report Received</b>   | If KYC report is available for the party, enable <b>Report Received</b> option.  |
| <b>Verification Date</b> | Click the <b>Calendar</b> icon and select <b>KYC Verification Date</b> .   |
| <b>Effective Date</b>    | Click the <b>Calendar</b> icon and select <b>Effective Date</b> on which the KYC verification is approved.   |
| <b>KYC Method</b>        | Enter <b>KYC Method</b> . For example, Field verification is a KYC Method.   |
| <b>KYC Status</b>        | Select <b>KYC Status</b> . The options available are: <ul style="list-style-type: none"> <li>• Verified</li> <li>• Yet To Verify</li> <li>• Verification Failed</li> </ul> |

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

Figure 6-16 KYC

KYC Screen(2/3)

Filter  Populate all scores

OFS  
Party ID: 231024524  
KYC method: KYC status: Evaluation Score: [View score](#) Verification date:

Page 1 of 1 (1 of 1 items)

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

**Figure 6-17** KYC Evaluation

OFS

Total score 4

Score 4

Operational Risk

Is KYC compliance check completed in last three months

No

Yes

test

1/1

Cancel Save

**Table 6-5** KYC Evaluation

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

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

**Figure 6-18** KYC

KYC

Screen(1/3)

Filter Type to filter

Populate all scores

Party ID: 231024528

KYC method:

KYC status: Evaluation Score: 4

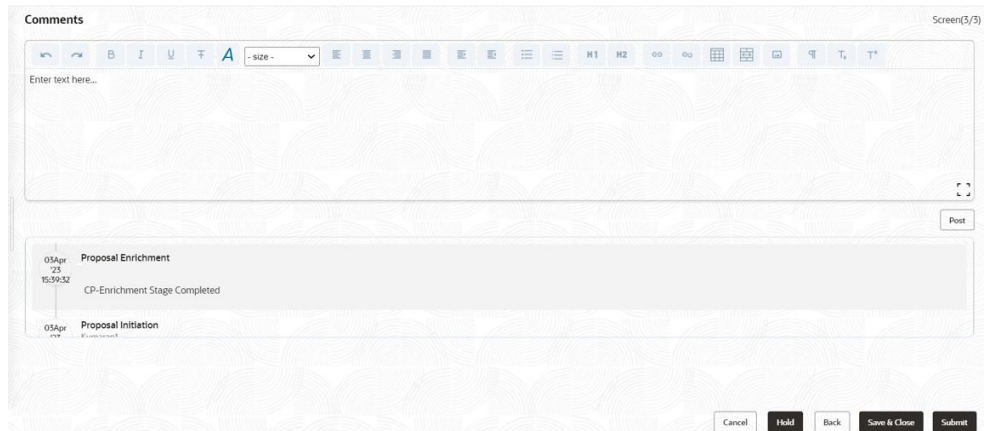
Verification date:

Page 1 of 1 (1 of 1 items)

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

The **Comments** page is displayed.

**Figure 6-19 Comments**



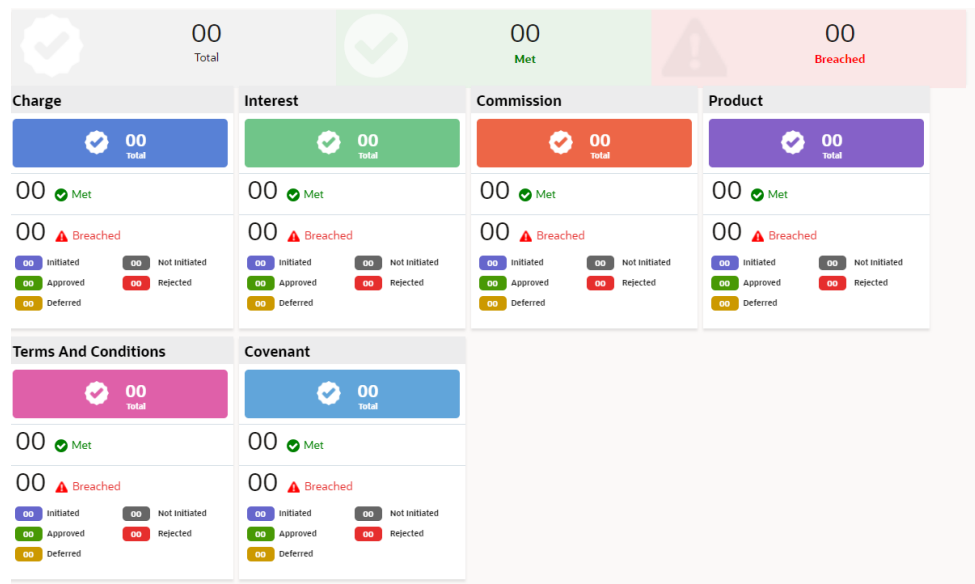
**Table 6-6 Comments**

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

15. Click **Submit**.

The **Policy exceptions** window is displayed.

**Figure 6-20 Policy Exceptions**



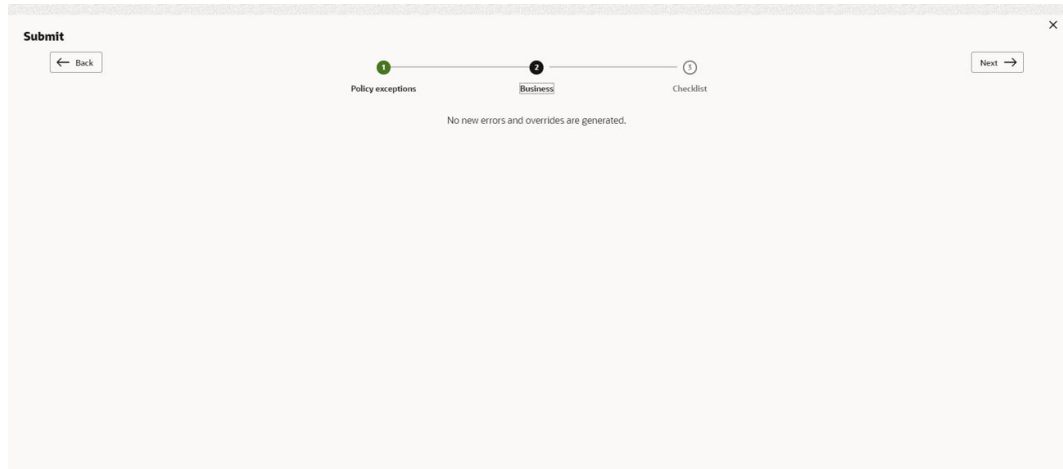
By default, **Policy Exceptions** are displayed for both the party and its child party.



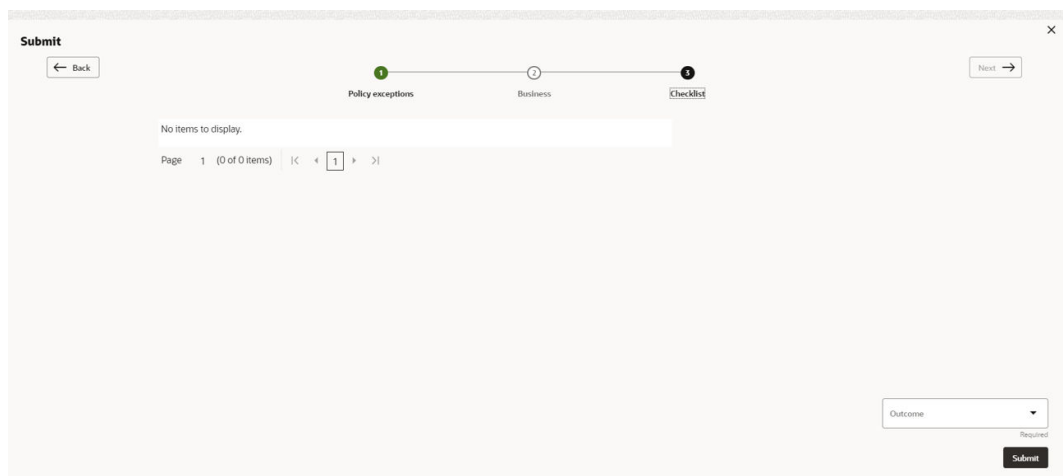
**Table 6-7 Policy Exception**

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

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

**Figure 6-21 Business**

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

**Figure 6-22 Checklist****Table 6-8 Checklist**

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

Table 6-8 (Cont.) Checklist

| Fields/ Icons | Description           |
|---------------|-----------------------|
| Submit        | Click <b>Submit</b> . |

 **Note:**

For information on **Write up** data segment, refer [Write Up](#) section.

# 7

## Proposal Structuring

In this stage, the Credit manager structures the proposal in terms of quantum of funding, type of products/funding to be extended, pricing, T&C, covenants, collateral/margin etc. to be applied based on the scoring generated in the risk, legal and credit evaluation stages, collateral value and information captured in the previous stages. In addition, the user can also structure the availability of funds between the parent and the child party's.

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

**Table 7-1 Proposal Structuring**

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

### Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

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

The **Free Tasks** page is displayed.

Figure 7-1 Free Tasks

| Priority | Process Name          | Process Reference Number | Application Number | Stage                      | Application Date | Branch    |
|----------|-----------------------|--------------------------|--------------------|----------------------------|------------------|-----------|
| Low      | Credit Origination    | APP231918251             | APP231918251       | Proposal Initiation        | 23-07-10         | 000(FLEXI |
| Low      | Collateral Perfection | APP231858212             | APP231858212       | Enrichment                 | 19-11-11         | 000       |
| Low      | Credit Origination    | APP231858206             | APP231858206       | Customer Manual Retry      | 23-07-04         | 000(FLEXI |
| Low      | Credit Origination    | APP231858199             | APP231858199       | Proposal Enrichment        | 23-07-04         | 000(FLEXI |
| Low      | Collateral Perfection | APP231858198             | APP231858198       | Enrichment                 | 19-11-11         | 000       |
| Low      | Collateral Review     | APP231858189             | APP231858189       | DataEnrichment             | 23-07-04         | 000       |
| Low      | Collateral Review     | APP231848181             | APP231848181       | DataEnrichment             | 23-07-03         | 000       |
| High     | FI Credit Process     | APP231848178             | APP231848178       | FI Review and Recommend... | 23-07-03         | 000       |
| Low      | Collateral Perfection | APP231848177             | APP231848177       | Draft Generation           | 19-11-11         | 000       |
| Low      | Credit Origination    | APP231848172             | APP231848172       | Customer Manual Retry      | 23-07-03         | 000(FLEXI |

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

Figure 7-2 Summary

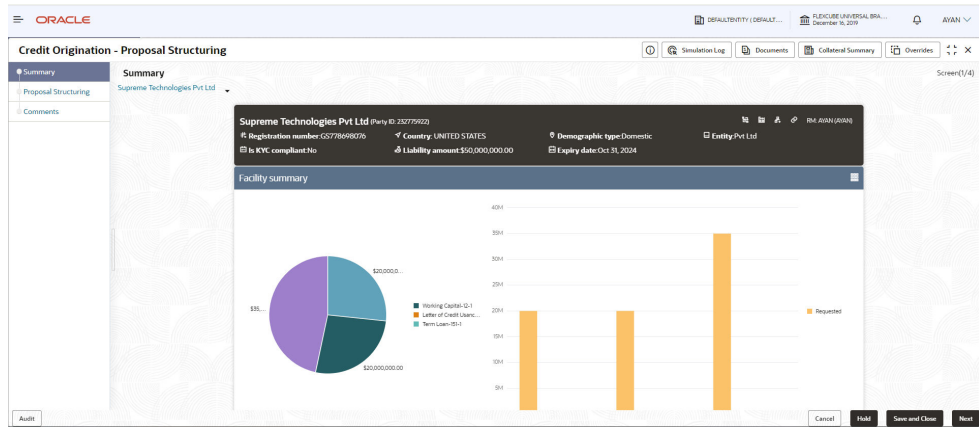


Figure 7-3 Summary

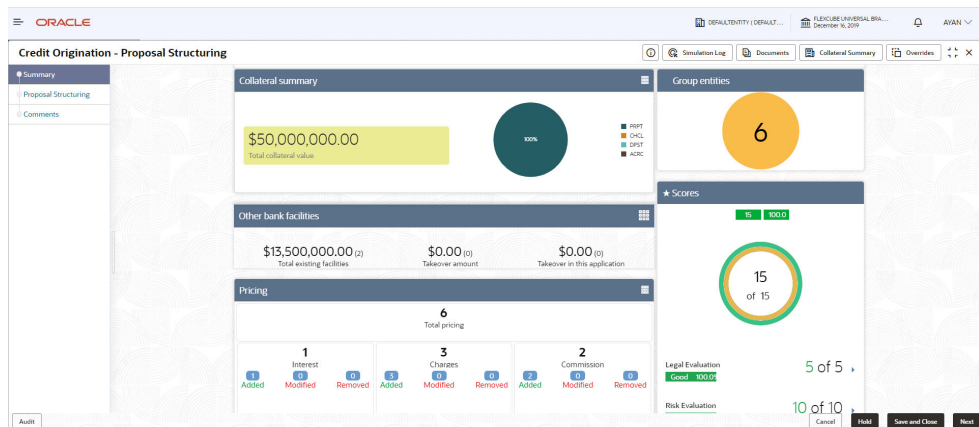


Figure 7-4 Summary

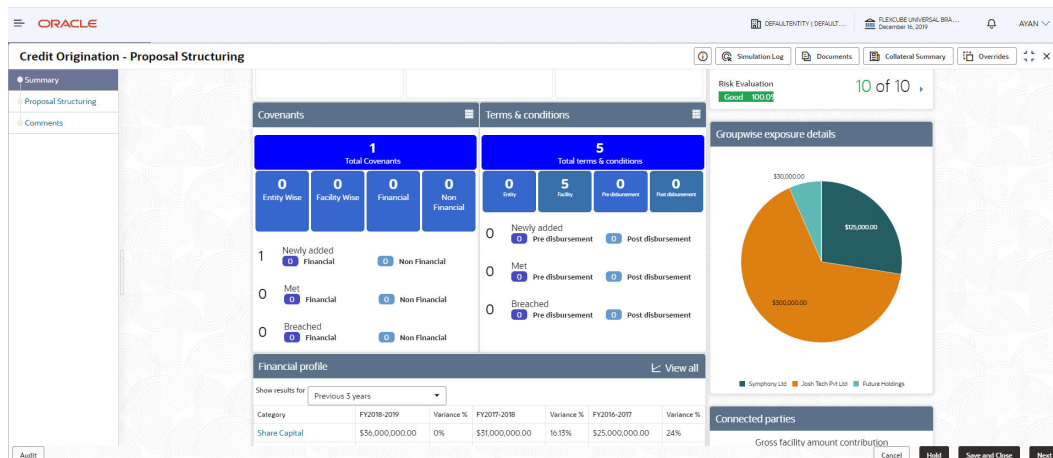
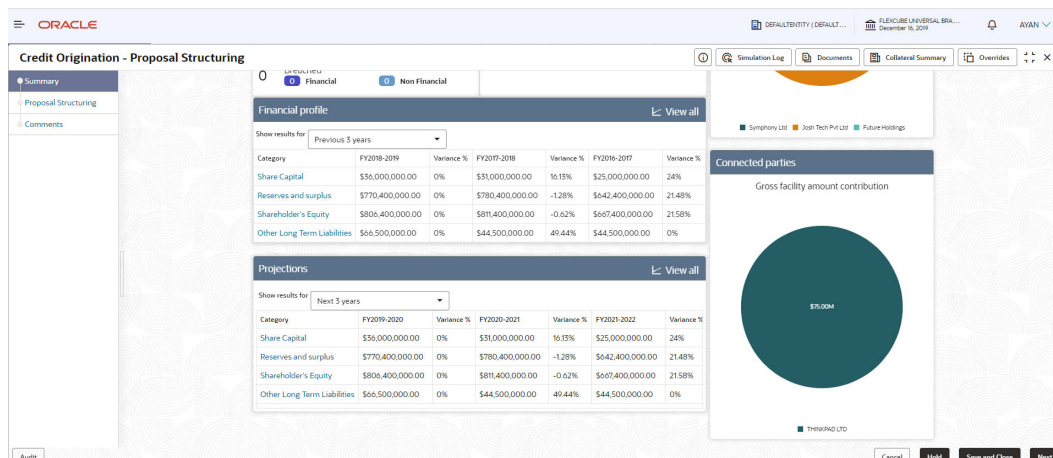


Figure 7-5 Summary



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

The **Industry Details** window is displayed.

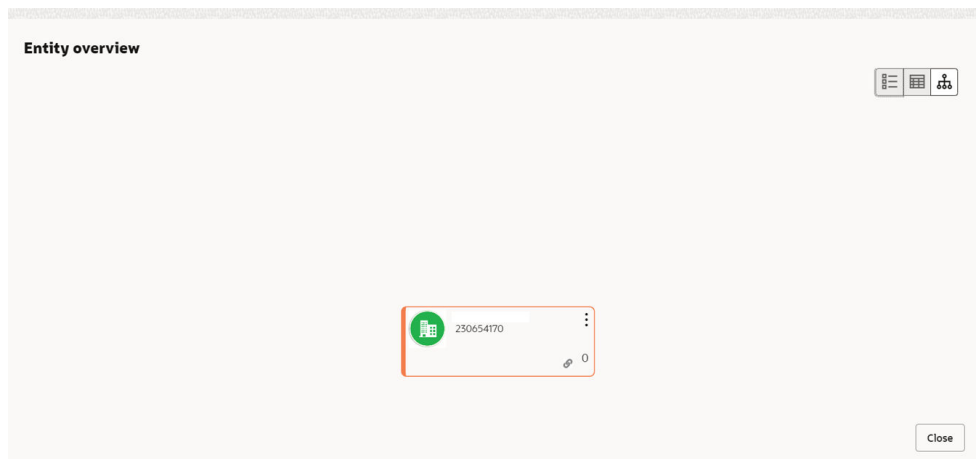
Figure 7-6 Industry Details



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

The **Entity Overview** window appears.

Figure 7-7 Entity Overview



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

The **Allowed Customers For This Liability** window appears.

Figure 7-8 Allowed Customers For This Liability

Summary  
OFS

Party information

Customer name: testCP06March (230654170) Demographic type: Domestic  
 Country: INDIA Registration number: 10001 Liability amount: \$100,000,000.00  
 Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility summary

1.2K  
1.0K  
0.8K

Cancel Hold Save & Close Next

Figure 7-9 Allowed Customers For This Liability

Allowed customers for this liability

| Allowed party id    | Customer name | Customer number |
|---------------------|---------------|-----------------|
| No data to display. |               |                 |

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

Close

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

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

Figure 7-10 Linked to other liabilities

Summary  
OFS

Party information

Customer name: OFS (230654170) Demographic type: Domestic Entity: Pvt Linked to other liabilities  
 Country: INDIA Registration number: 10001 Liability amount: \$100,000,000.00 Is KYC compliant: No  
 Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility summary

1.2K  
1.0K  
0.8K

Cancel Hold Save & Close Next

Figure 7-11 Linked to other liabilities

Linked to other liabilities

| Linked by           | Customer name | Liability number |
|---------------------|---------------|------------------|
| No data to display. |               |                  |

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

Close

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

The **Layout** window is displayed.

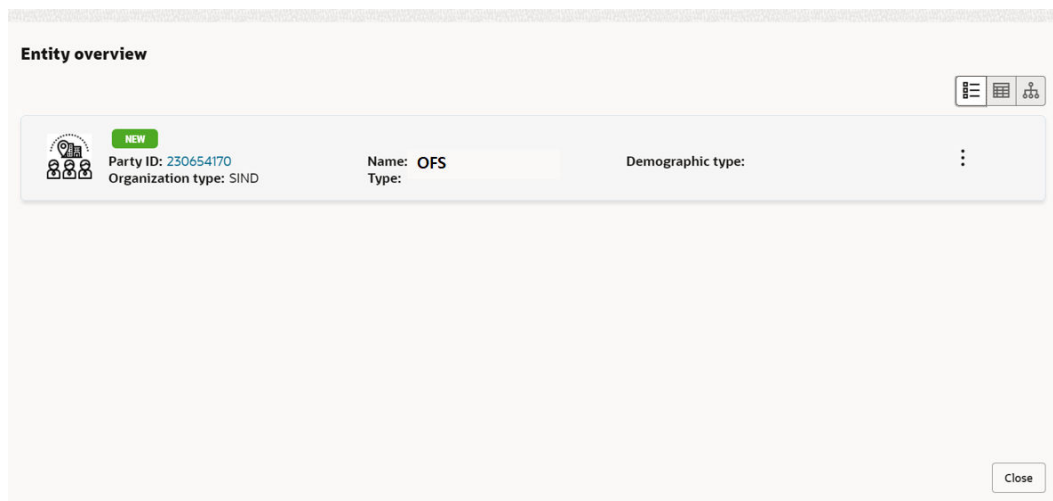
Figure 7-12 Layout



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



**Figure 7-13 Entity Overview**



**Table 7-2 Entity Overview**

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

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

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

## 7.1 Proposal Structuring - Liabilities and Facilities

### Liability Details

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

Click **View** icon, the **Liability Details** window is displayed.

Figure 7-14 Liability Details

Table 7-3 Liability Details

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

**Modifying Facility Details**

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

The **Facility Details** window is displayed.

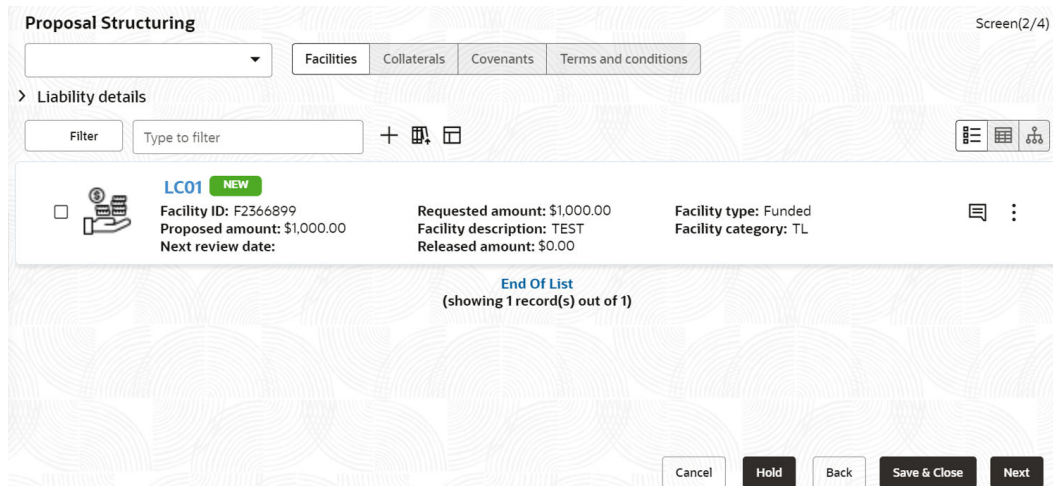
Figure 7-15 Facility Details

Table 7-4 Facility Details

| Fields/ Icons          | Description                                |
|------------------------|--|
| <b>Proposed Amount</b> | Specify <b>Proposed Amount</b> .           |
| <b>Other Details</b>   | Modify <b>Other Details</b> , if required. |

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

**Figure 7-16 Proposal Structuring - Facilities**

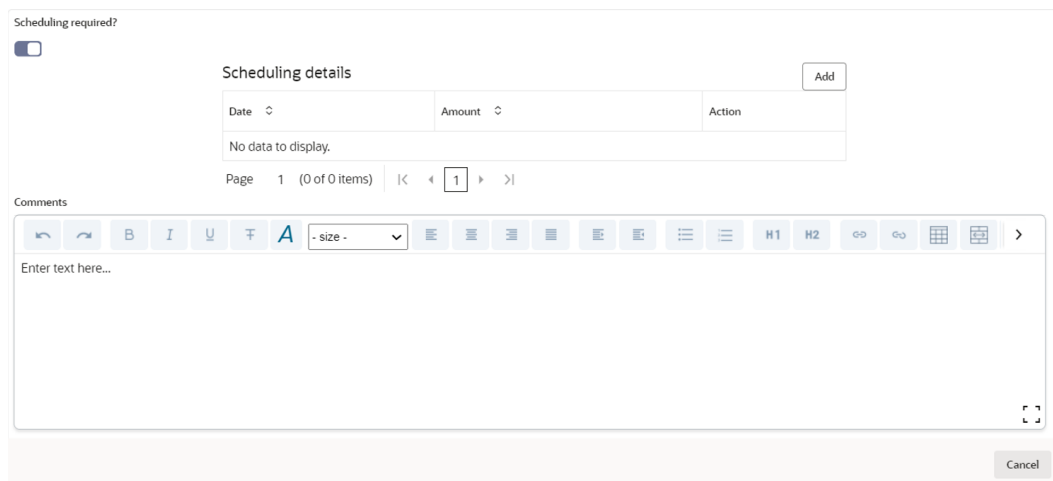


**Note:**  
 For information about filtering, adding, and deleting facility record, and layout options, refer [Proposal Enrichment - Funding Requirement](#)

**Scheduling facility disbursement**

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

**Figure 7-17 Schedule Required?**



**Table 7-5 Schedule Required?**

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

Click **Add** icon, The **Scheduling Details** window is displayed.

**Figure 7-18 Scheduling Details**

**Table 7-6 Scheduling Details**

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

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

**Figure 7-19 Scheduling Required?**

For field level information refer the below table.

**Table 7-7 Scheduling Required?**

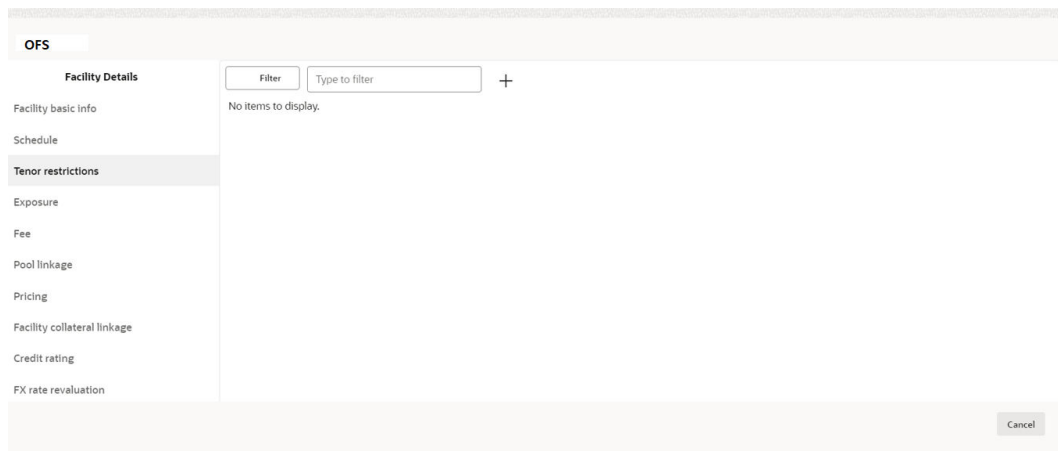
| Fields/ Icons   | Description.  |
|-----------------|---|
| <b>Add</b>      | Click <b>Add</b> again, to add another scheduling detail.                 |
| <b>Edit</b>     | Click <b>Edit</b> , to edit the scheduling detail.                        |
| <b>Delete</b>   | Click <b>Delete</b> , to delete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

## 7.2 Restricting Limit based on Tenor

The system allows you to restrict the limit set for the facility for a specific period. That is, you can define how much party's can utilize in a specific period using the Tenor Restrictions feature.

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

**Figure 7-20 Facility Details**



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

**Figure 7-21 Tenor Restrictions**

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

**Table 7-8 Tenor Restrictions**

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

**Adding Exposure Details**

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

**Figure 7-22 Exposure Details**

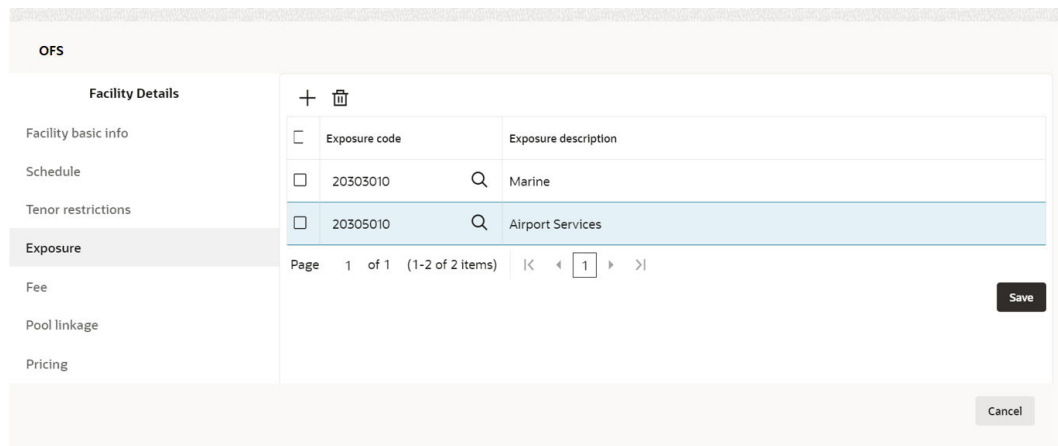
You can associate any exposure maintained in **OBELCM** to the facility for tracking purpose.

**Table 7-9 Exposure Details**

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

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

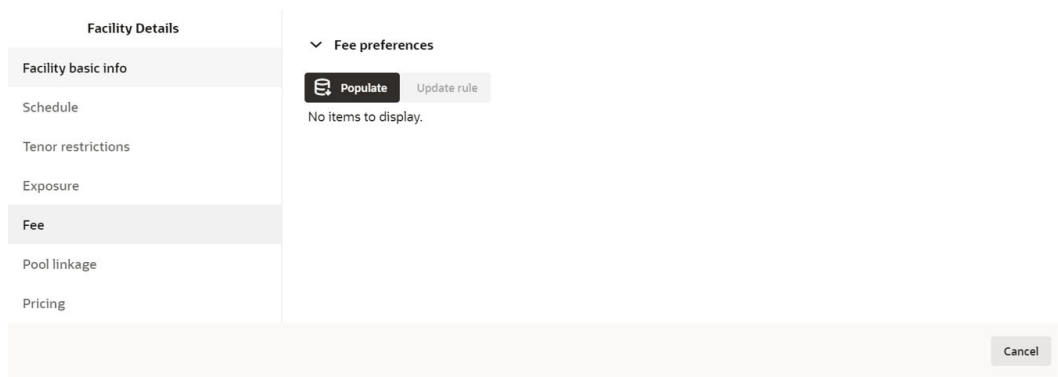
**Figure 7-23 Exposure Details**



### Adding Fee Details

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

**Figure 7-24 Fee Details**



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

## 7.3 Linking Facility to the Pool

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

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

**Figure 7-25 Facility Linkages**

The screenshot shows the 'Facility Linkages' screen. On the left is a sidebar menu with options: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, Pool linkage (selected), and Pricing. The main content area is titled 'Facility linkages' and includes a note: 'Only one pool can be linked to a facility'. Below this is a table with columns: Facility ID, Code, Pool contribution amount, % of pool, and Unlink. The table currently contains the text 'No data to display.' A 'Link facility' button is located in the top right corner of the main area, and a 'Cancel' button is at the bottom right.

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

**Figure 7-26 Link Facility**

The screenshot shows a dialog box titled 'Link facilityF2366899'. It contains a 'Pool code' label above a dropdown menu with the text 'select pool code' and a downward arrow. Below the dropdown is a 'Required' label. At the bottom right of the dialog, there are two buttons: 'Close' and 'Link facility'.

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

**Table 7-10 Link Facility**

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

### Adding Pricing Detail



3. Click **Pricing** from the left menu, to add pricing detail for the facility.
  - If **Facility Type** is selected as Non Funded, Commission and Charges can be added in the Pricing section.
  - If **Facility Type** is selected as Funded, Interest and Charges can be added in the Pricing section.

**Figure 7-27 Pricing**

The screenshot shows the 'Pricing' section of the OFS interface. On the left, a sidebar lists 'Facility Details' with sub-items: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, Pool linkage, and Pricing (which is highlighted). The main content area is titled 'Commission' and contains a table with the message 'No items to display.' Above the table is a search bar with a 'Filter' button and a 'Type to filter' input field, followed by a '+' icon. Below the table is a pagination control showing 'Page 1 (0 of 0 items)' and navigation arrows. A 'Cancel' button is located at the bottom right of the main content area.

4. Click + icon, to add commission details.  
The **Commission Details** window is displayed.

**Figure 7-28 Commission Details**

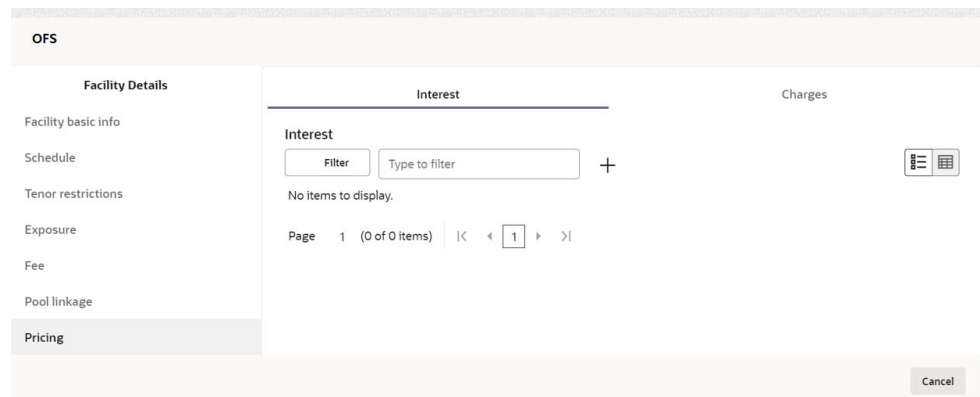
The screenshot displays the 'Commission details' form. It features several input fields: 'Rate type' (Fixed Rate), 'Rate basis' (Quarterly), 'Commission type' (Usance), 'Collection period' (Advance), 'Minimum commission amount' (USD, 10,000.00), and 'Commission rate' (12). The form is organized into two columns. At the bottom right, there are 'Cancel' and 'Create' buttons.

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

**Table 7-11 Commission Details**

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

**Figure 7-29 Pricing**



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

Figure 7-30 Interest Details

**Interest details**

Component name:

Component type:

Rate type:

Fixed interest rate:

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

Table 7-12 Interest Details

| Fields/ Icons              | Description  |
|----------------------------|--|
| <b>Component Name</b>      | Enter a name for the interest in <b>Component Name</b> field.  |
| <b>Component Type</b>      | Select <b>Component Type</b> from the drop-down field.   |
| <b>Rate Type</b>           | Select <b>Rate Type</b> from the drop-down field. The options available are: <ul style="list-style-type: none"> <li>• Fixed</li> <li>• Floating</li> <li>• Special Amount</li> </ul> |
| <b>Fixed Interest Rate</b> | Specify <b>Fixed Interest Rate</b> , if <b>Rate Type</b> is selected as <b>Fixed</b> .   |

Figure 7-31 Interest Details

The screenshot shows a form titled "Interest details" with the following fields:

- Component name: Text input field containing "ABC".
- Component type: Dropdown menu with "Main" selected.
- Rate type: Dropdown menu with "Floating" selected.
- Rate code: Dropdown menu with "LIBOR" selected.
- Spread: Text input field containing "3".
- Interest reset cycle: Dropdown menu with "Monthly" selected.

At the bottom right, there are two buttons: "Cancel" and "Create".

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

Figure 7-32 Interest Details

The screenshot shows a form titled "Interest details" with the following fields:

- Component name: Text input field containing "ABC".
- Component type: Dropdown menu with "Main" selected.
- Rate type: Dropdown menu with "Special Amount" selected.
- Special interest amount: A sub-form containing a dropdown menu with "USD" selected and a text input field containing "1,000.00".

At the bottom right, there are two buttons: "Cancel" and "Create".

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

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

**Figure 7-33 Facility Details**

The screenshot shows the 'Facility Details' interface. On the left is a sidebar with navigation options: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, Pool linkage, and Pricing. The main area is titled 'Interest' and contains a table with one row: 'LN9052' (marked as 'NEW'), 'Component name: ABC', 'Component type: Main', and 'Rate type: Special amount'. Below the table is a pagination control showing 'Page 1 of 1 (1 of 1 items)'. A 'Cancel' button is located at the bottom right of the main area.

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

**Figure 7-34 Charge Details**

The 'Charge details' form contains the following fields and controls:

- Charge code:** Text input field containing '005'.
- Charge amount:** Currency dropdown set to 'USD' and a text input field containing '1,000.00'.
- Minimum charge amount:** Currency dropdown set to 'USD' and an empty text input field.
- Net charge amount:** Currency dropdown set to 'USD' and an empty text input field.
- Is charge waived?:** A toggle switch currently turned off.
- Waiver remarks:** A large text area for notes.
- Charge description:** Text input field containing 'Processing Fees'.
- Maximum charge amount:** Currency dropdown set to 'USD' and an empty text input field.
- Charge base amount:** Currency dropdown set to 'USD' and an empty text input field.
- Waived amount:** An empty text input field.

'Cancel' and 'Create' buttons are located at the bottom right of the form.

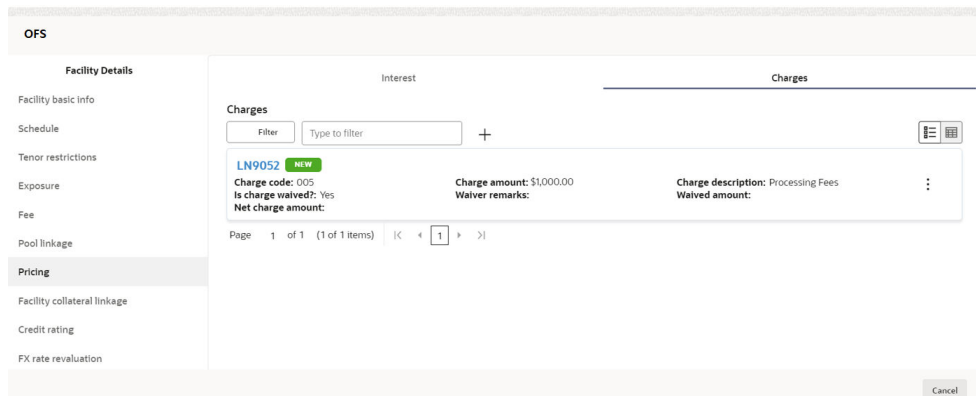
For field level information **Charge Details** screen refer the below table.

**Table 7-13 Charge Details**

| Fields/ Icons             | Description  |
|---------------------------|--|
| <b>Charge Code</b>        | Enter <b>Charge Code</b> to mention the type of charge.  |
| <b>Charge Currency</b>    | Select <b>Charge Currency</b> from the left drop-down list given in respective fields.   |
| <b>Charge Amount</b>      | Specify <b>Charge Amount</b> for the facility.   |
| <b>Charge Description</b> | Enter <b>Charge Description</b> .  |
| <b>Is Charge Waived</b>   | Enable <b>Is Charge Waived</b> option, if waiver can be claimed for this charge.   |
| <b>Fields</b>             | Enter the following details in respective fields: <ul style="list-style-type: none"> <li>• Waived Amount</li> <li>• Minimum Charge Amount</li> <li>• Maximum Charge Amount</li> <li>• Net Charge Amount</li> <li>• Charge Base Amount</li> <li>• Waiver Remarks</li> </ul> |

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

**Figure 7-35 Pricing**



 **Note:**

To add more charges for the facility, click + icon again and provide the charge details.

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

**Table 7-14 Pricing**

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

## 7.4 Proposal Structuring - Linking Facility with Collateral

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

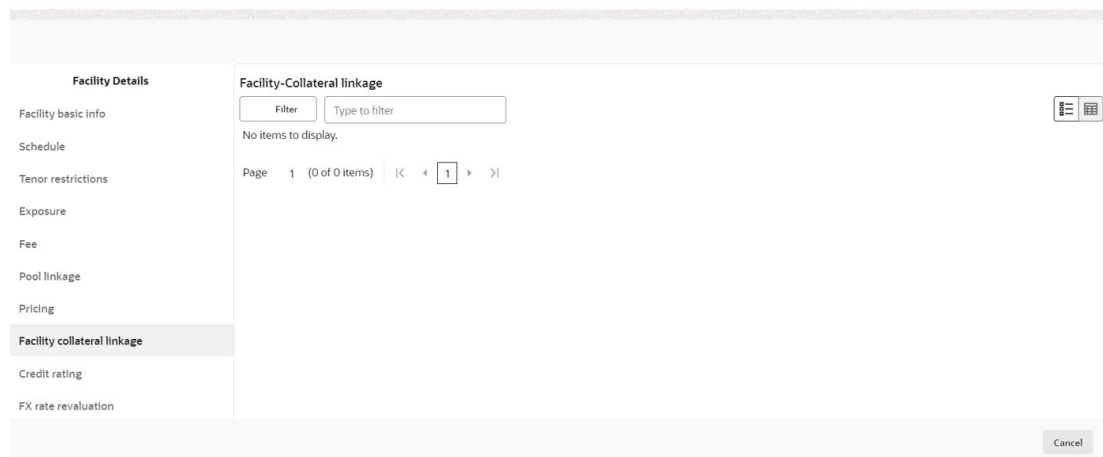


**Note:**

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

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

**Figure 7-36 Facility Details**



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

**Figure 7-37 Facility-Collateral Linkage**

**Facility-Collateral linkage**

Collateral code: COL23970453  
 Collateral description: GENERAL  
 Collateral value: 10,000.00  
 Amount basis: Amount  
 Linked percentage: 10%  
 Linked amount: USD, 1,000.00  
 Order number: 1

Cancel Save

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

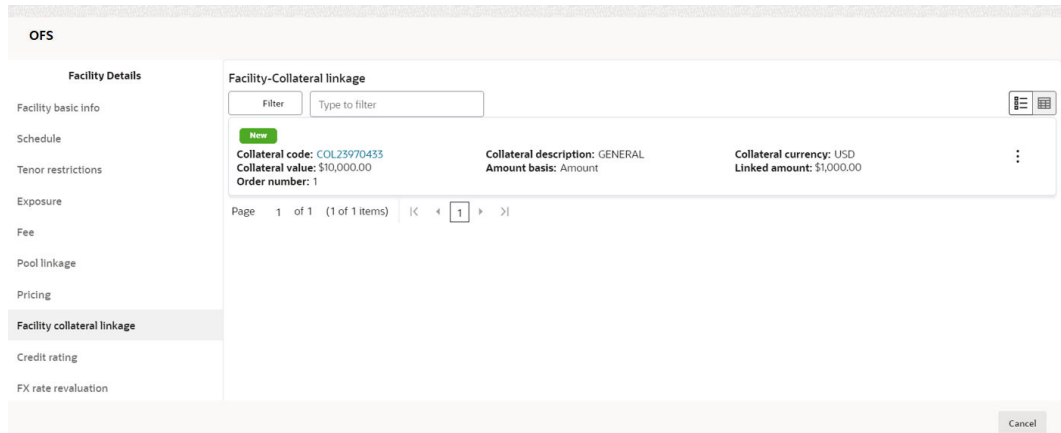
**Table 7-15 Facility-Collateral Linkage**

| Fields/ Icons          | Description   |
|------------------------|---|
| <b>Collateral Code</b> | Select <b>Collateral Code</b> from the drop-down list. The collateral added in <b>Collateral</b> data segment are displayed in the drop-down list.<br>Select <b>Collateral Code</b> , the following details get populated in the corresponding fields: <ul style="list-style-type: none"> <li>• Collateral Description</li> <li>• Collateral Currency</li> <li>• Collateral Value</li> </ul> You can link a collateral with the facility either by specifying the actual amount to be linked or by specifying the percentage of collateral value. |
| <b>Amount Basis</b>    | Select <b>Amount Basis</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Amount</li> <li>• Percentage</li> </ul> If <b>Amount</b> is selected as <b>Amount Basis</b> , specify the <b>Linked Amount</b> . The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.   |
| <b>Percentage</b>      | If <b>Percentage</b> is selected as <b>Amount Basis</b> , specify the <b>Linked Percentage</b> . The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.   |
| <b>Order number</b>    | In the <b>Order number</b> field, specify the collateral utilization order for example 1 or 2.<br>If the collateral is contributing to the line, and the order number is mentioned as 2, collateral utilization will happen only after the other amount (e.g. Line amount) with order number 1 is utilized.   |

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



**Figure 7-38 Facility Details**



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

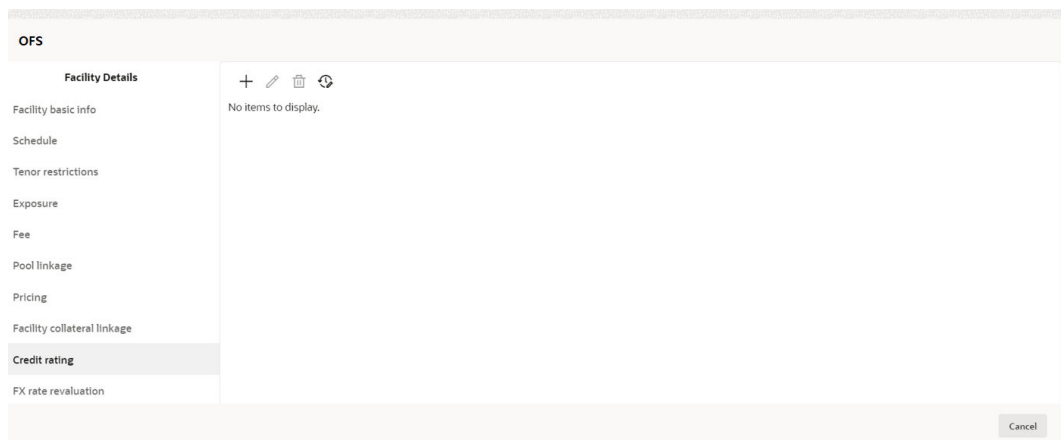
**Table 7-16 Facility Details**

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

**Adding Credit Rating**

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

**Figure 7-39 Credit Rating**



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

**Figure 7-40 Credit Rating**

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

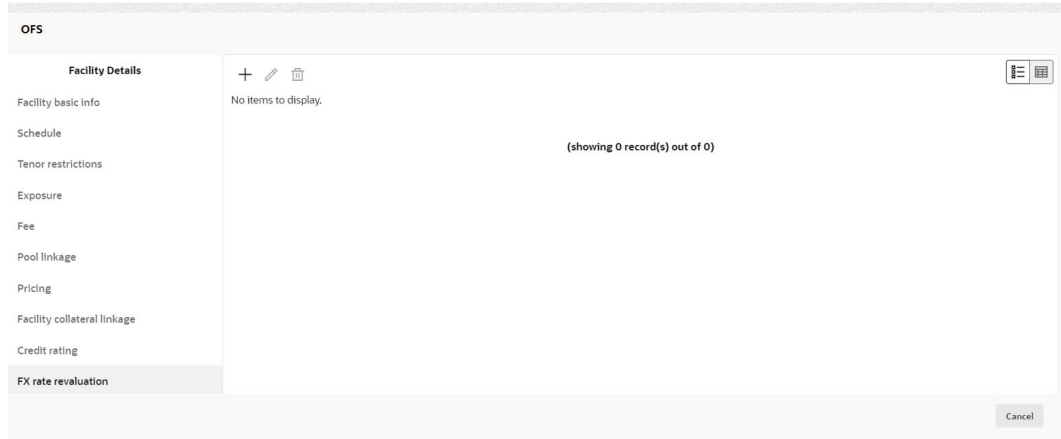
**Table 7-17 Credit Rating**

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

**Adding FX Rate Revaluation Details**

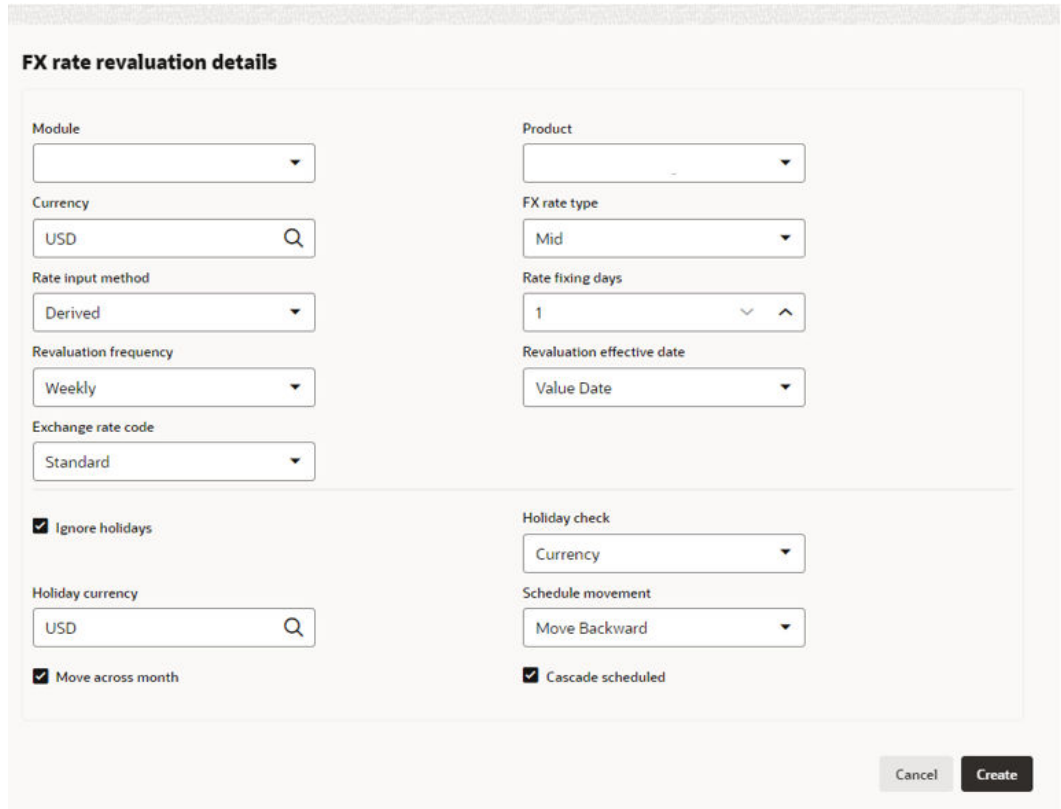
You can add FX rate and revaluation details for the facility under the **FX Rate Revaluation** menu. The facility will be periodically re-valuated considering the FX rate, based on the configured frequency.

**Figure 7-41 FX Rate Revaluation**



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

**Figure 7-42 FX Rate Revaluation**



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

**Table 7-18 FX Rate Revaluation Details**

| Fields/ Icons                     | Description  |
|-----------------------------------|--|
| <b>Module</b>                     | In the <b>Module</b> field, enter the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS).   |
| <b>Product</b>                    | In the <b>Product</b> field, enter the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module).   |
| <b>Currency</b>                   | Select <b>Currency</b> for which the FX rate has to be applied.  |
| <b>FX Rate Type</b>               | Select <b>FX Rate Type</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Mid</li> <li>• Sell</li> <li>• Buy</li> </ul>  |
| <b>Rate Input Method</b>          | Select <b>Rate Input Method</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Derived</li> <li>• Fixed</li> </ul>   |
| <b>Exchange Rate Code</b>         | If <b>Rate Input Method</b> is selected as Derived, the <b>Exchange Rate Code</b> field appears. You must select the required exchange rate code from the list of codes maintained in the mentioned Product.   |
| <b>Fixed Rate</b>                 | If <b>Rate Input Method</b> is selected as Fixed, the <b>Fixed Rate</b> field appears. You must specify the fixed rate for the revaluation.  |
| <b>Rate Fixing Days</b>           | Specify <b>Rate Fixing Days</b> . The value must be between 1 to 5. If the Rate Fixing Days is set as 1, the system will pick up the rate from previous day i.e. current day - 1.  |
| <b>Revaluation Frequency</b>      | Select <b>Revaluation Frequency</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Half Yearly</li> <li>• Yearly</li> <li>• None</li> </ul>   |
| <b>Revaluation Effective Date</b> | Select <b>Revaluation Effective Date</b> from which the revaluation should happen. The options available are: <ul style="list-style-type: none"> <li>• Value Date</li> <li>• Calendar Date</li> </ul>  |
| <b>Ignore Holidays</b>            | Enable <b>Ignore Holidays</b> check box, if required. The revaluations that are due on holidays will not be performed on the holiday.  |
| <b>Holiday Check</b>              | Select <b>Holiday Check</b> option from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Currency</li> <li>• Both,</li> <li>• Local</li> </ul> <p>The system will determine the holidays based on the selected <b>Holiday Check</b> option. For example, if Holiday Check is selected as <b>Currency</b>, then the system will refer the <b>Currency Holiday Maintenance</b> to determine holidays.</p> |

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

| Fields/ Icons            | Description  |
|--------------------------|--|
| <b>Holiday Currency</b>  | Select <b>Holiday Currency</b> for which the holiday table must be checked.  |
| <b>Schedule Movement</b> | Select <b>Schedule Movement</b> option from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Move Backward</li> <li>• Move Forward</li> </ul>   |
| <b>Move Backward</b>     | If <b>Move Backward</b> option is selected, the system will schedule the revaluations that are due on holiday before the holiday.  |
| <b>Move Forward</b>      | If <b>Move Forward</b> option is selected, the system will schedule the revaluations that are due on holiday after the holiday.  |
| <b>Move Across Month</b> | Enable <b>Move Across Month</b> check box, if required. If you have chosen to move a schedule falling due on a holiday to the next working day, or the previous working day, and it crosses over into another month, the schedule date will be moved only if you indicate so. If not, the schedule date will be kept in the same month.  |
| <b>Cascade Schedule</b>  | Enable <b>Cascade Schedule</b> check box, if required. Next schedule will be fixed based on how the schedule date was moved for a holiday. For example, if the <b>Revaluation Frequency</b> is Monthly and the schedule that is due on holiday (1st January) is moved forward to the next day (2nd January) based on selected <b>Schedule Movement</b> option, then from the next month (February), the schedule is shifted to 2nd of every month if the <b>Cascade Schedule</b> check box is enabled. |
| <b>Create</b>            | Click <b>Create</b> . The FX rate revaluation details are saved.   |
| <b>Edit</b>              | To modify the added FX rate revaluation details, select the record and click the <b>Edit</b> icon.   |
| <b>Delete</b>            | To delete the added FX rate revaluation details, select the record and click the <b>Delete</b> icon.   |
| <b>Close</b>             | Click <b>Close</b> , to exit the <b>Facility Details</b> window.   |

**Copying Facility**

Once a facility is created, you can copy that facility to create new facility of similar type. The copied facility will have all the facility details by default, you can easily change the limit details and create new facilities.

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

**Table 7-19 Copying Facility**

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

**Creating Sub Limit**

You can create any number of sub-limits for the facility. The sum of Requested Amount specified in each sub-limit should not exceed the Requested Amount in the parent facility.

While creating sub-limit, the Tenor and Line Expiry Date for the facility cannot be more than that of the parent facility.

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

**Figure 7-43 New facility**

**New facility**

Take over other bank facility

**Basic info**

Line code: CH90

Branch: 000  
FLEXCUBE UNIVERSAL BRANCH

Facility type:  Funded  Non Funded  Cascade

Secured?

Line serial number: 90

Parent facility ID: F2372920

Facility category:

Revaluation required:

Facility description: desc

Parent line number: LN9009 - desc

Commitment status:  Committed  Cascade  Uncommitted

Buttons: Cancel, Save, Save & configure

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

The **Funding Requirement** page is displayed.

**Figure 7-44 Funding Requirement**

**Funding Requirement** Screen(6/9)

Parent

Liability details

Filter: Type to filter

|                          |   |   |  |  |
|--------------------------|---|---|--|--|
| <input type="checkbox"/> | <b>CH9090</b> NEW<br>Facility ID: F2397180<br>Facility description: desc<br><b>Parent line number: LN9009</b> | Requested amount: \$1,000.00<br>Facility category:  | Facility type: Funded<br>Next review date: |  |
| <input type="checkbox"/> | <b>LN9009</b> NEW<br>Facility ID: F2372920<br>Facility description: desc                                      | Requested amount: \$12,000.00<br>Facility category: | Facility type: Funded<br>Next review date: |  |

End Of List  
(showing 2 record(s) out of 2)

Buttons: Cancel, Hold, Back, Save & Close, Next

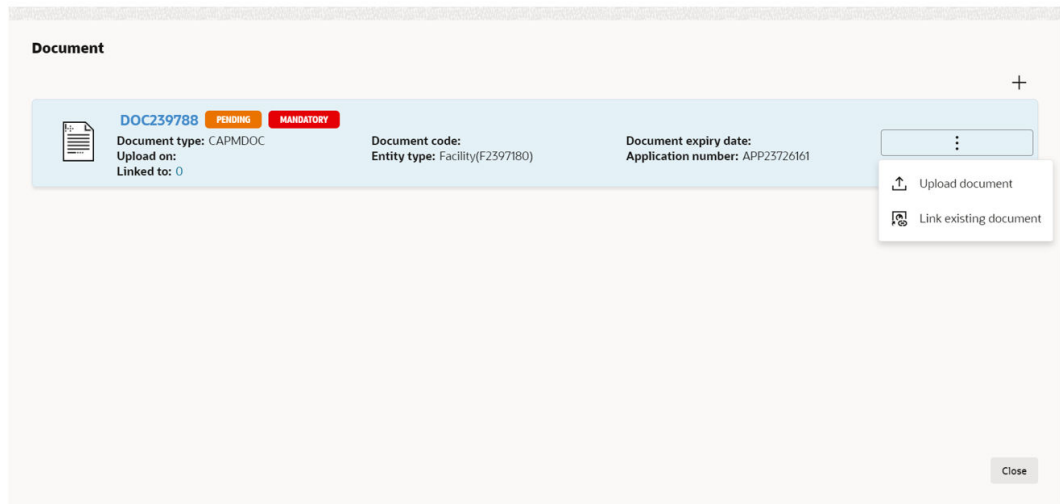
### Removing Facility

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

### Linking Document

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

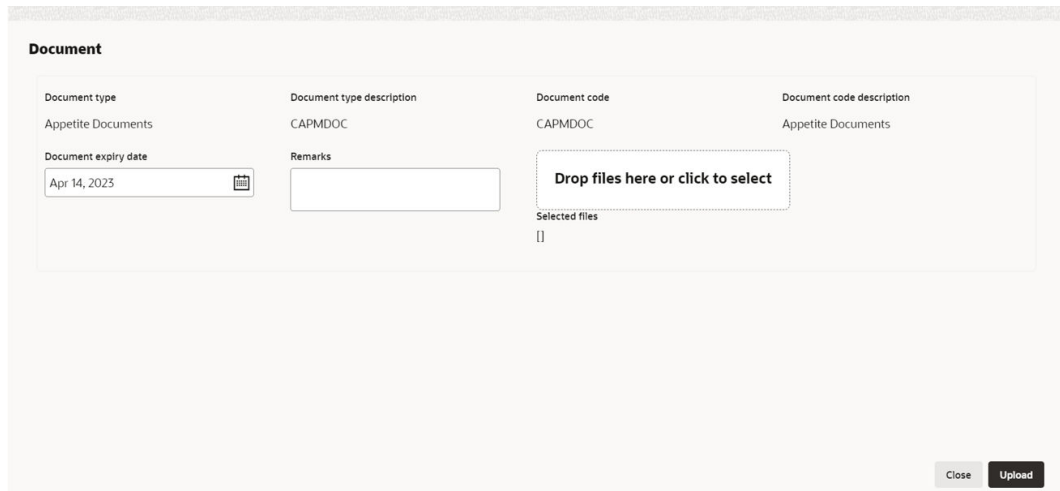
**Figure 7-45 Document**



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

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

**Figure 7-46 Document**



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

**Table 7-20 Document**

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

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

If you want to upload any document that is not listed in the **Documents** window, click **Add New Documents** and upload the document.

### **Filtering Facility**

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

The **Filter** window is displayed.

**Figure 7-47 Filter**

The screenshot shows a 'Filter' window with a header bar containing 'Filter', 'Reset', and 'Apply' buttons. The main area is divided into several sections, each with a title and a list of filter options:

- Limit:** A checkbox for 'Joint customer'.
- Status:** Three checkboxes for 'New', 'Modified', and 'Removed'.
- Facility type:** Two checkboxes for 'Funded' and 'Non funded'.
- Facility category:** A search input field with a magnifying glass icon.
- Currency:** A search input field with a magnifying glass icon.
- From amount:** A text input field.
- To amount:** A text input field.

Enter or select the filter parameters.

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



**Table 7-21 Filter**

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

**Figure 7-48 Funding Requirement**

The screenshot shows the 'Funding Requirement' screen. At the top, it displays 'Parent' and 'Screen(6/9)'. Below this, there is a section for 'Liability details' with a dropdown arrow. The main area shows a liability number '230724207' and a requested amount of '\$12.00K' which expires on 'Mar 15, 2023'. Below this is a table with columns: Action, Line number, Facility type, Facility category, Writeups, Facility description, Next review date, Requested amount, and Parent line number. The table contains three rows of facility data. At the bottom, there are buttons for 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

| Action | Line number | Facility type | Facility category | Writeups | Facility description | Next review date | Requested amount | Parent line number |
|--------|-------------|---------------|-------------------|----------|----------------------|------------------|------------------|--------------------|
| ⋮      | M LN7856    | F             |                   |          | desc                 |                  | \$12,000.00      |                    |
| ⋮      | M LN9009    | F             |                   |          | desc                 |                  | \$12,000.00      |                    |
| ⋮      | H CH9090    | F             |                   |          | desc                 |                  | \$1,000.00       | LN9009 - desc      |

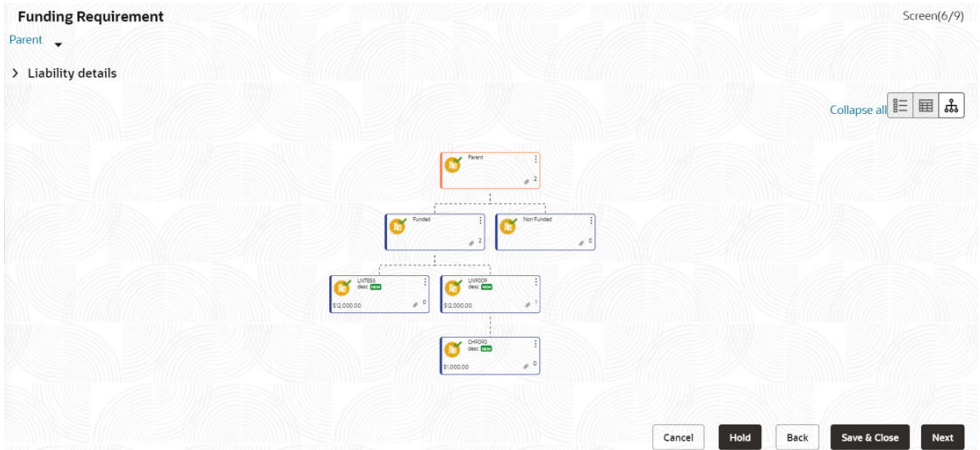
For field level information on **Funding Requirement** screen refer the below table.

**Table 7-22 Funding Requirement**

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

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

**Figure 7-49 Funding Requirement**



**Adding Facility for Child Parties**

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

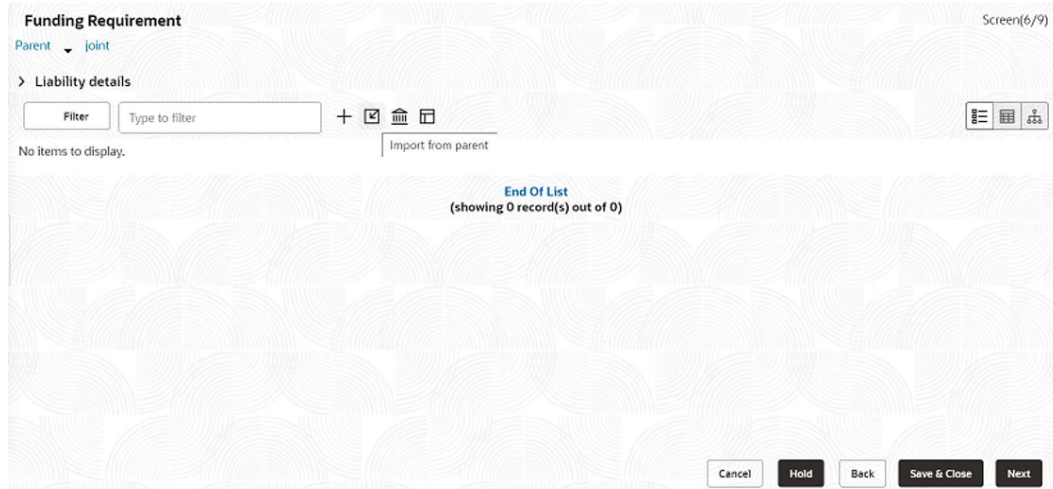
**Figure 7-50 Funding Requirement**

| Party  | Facility ID | Facility description               | Requested amount | Facility category | Facility type | Next review date |
|--------|-------------|------------------------------------|------------------|-------------------|---------------|------------------|
| LN7856 | F2397181    | desc                               | \$12,000.00      |                   | Funded        |                  |
| CH9090 | F2397180    | desc<br>Parent line number: LN9009 | \$1,000.00       |                   | Funded        |                  |
| LN9009 | F2372920    | desc                               | \$12,000.00      |                   | Funded        |                  |

End Of List (showing 3 record(s) out of 3)

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


**Figure 7-51 Funding Requirement**



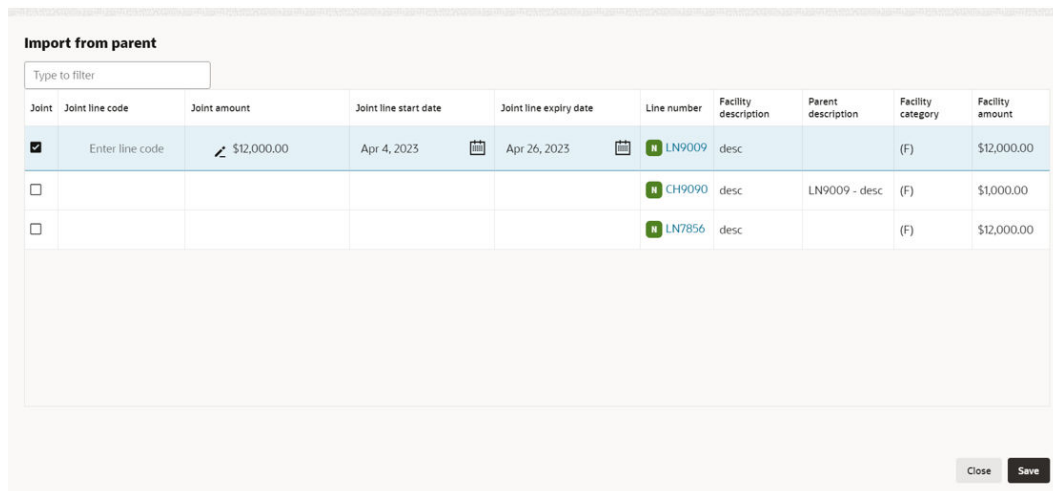
You can add facility to the child party by using any of the following options:

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

**Importing Facilities From Parent Party**

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

**Figure 7-52 Import from parent party**



For field level information on **Import from parent party** screen refer the table below.

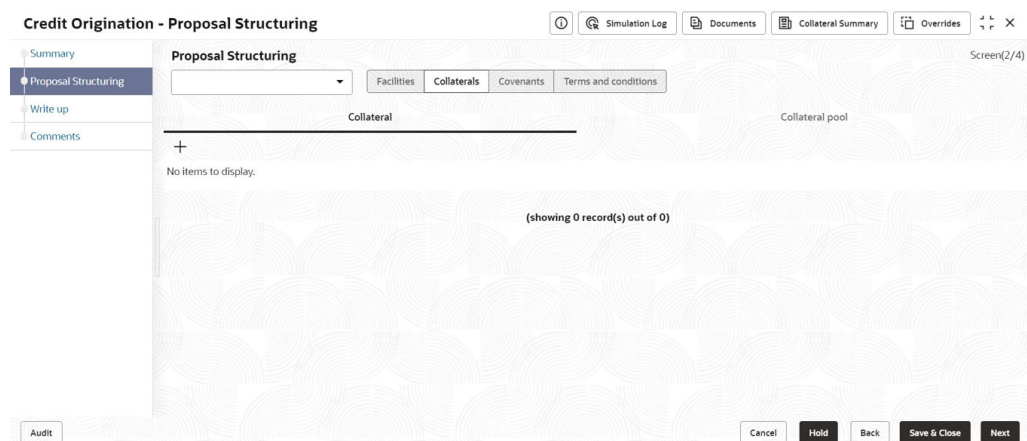
**Table 7-23 Import from parent party**

| Fields/ Icons               | Description  |
|-----------------------------|--|
| <b>Copy Facility</b>        | Click <b>Action</b> icon in the required facility record and select <b>Copy Facility</b> . The <b>Facility Details</b> window appears.   |
| <b>Save &amp; Configure</b> | Click <b>Save</b> or <b>Save &amp; Configure</b> . Clicking <b>Save &amp; Configure</b> opens the Edit Facility window. Refer <b>Modifying Facility Details</b> for information on configuring facility. |
| <b>Facilities</b>           | Select <b>Facilities</b> which you want to import from the parent party.   |
| <b>Joint line code</b>      | Specify <b>Joint line code</b> (user defined) and <b>Joint Amount</b> in corresponding cell.   |
| <b>Joint Amount</b>         | To modify other facility details, click <b>Edit</b> icon in the <b>Joint Amount</b> column. The <b>Facility Details</b> window appears.  |
| <b>Save</b>                 | Modify the required details and click <b>Save</b> . For more information on configuring the facility using <b>Edit</b> option, refer <b>Modifying Facility Details</b> .                                 |

## 7.5 Proposal Structuring - Collateral

To go to the Collateral page, click the **Collateral** tab in **Proposal Structuring** screen. The **Collateral** page is displayed.

**Figure 7-53 Proposal Structuring - Collateral**



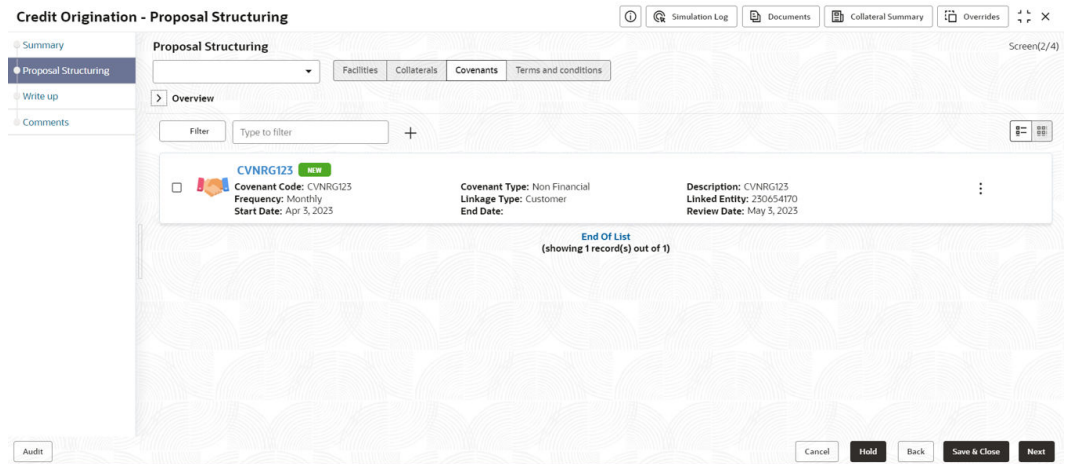
**Note:**

For information about filter, add, edit, delete, and layout options, refer [Collaterals](#).

## 7.6 Proposal Structuring - Covenants

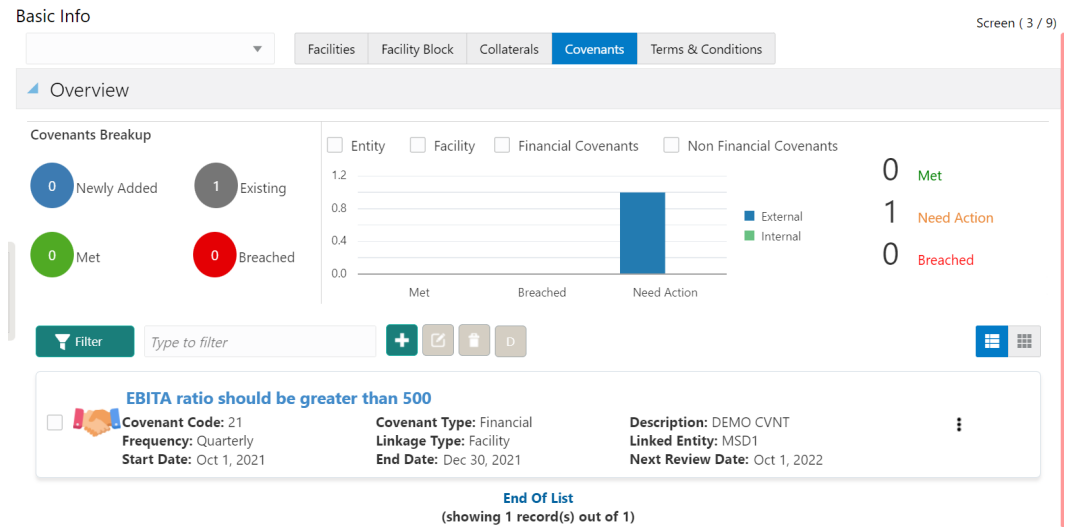
- To go to the Covenants page, click **Covenants** tab in **Proposal Structuring** screen. The **Covenants** page is displayed.

Figure 7-54 Proposal Structuring - Covenants



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

Figure 7-55 Overview



## 7.7 Proposal Structuring - Covenant Details

- To add new covenant, click the **+** icon. The **Covenant Details** window is displayed.

**Figure 7-56 Covenant Details**

The screenshot shows a web form titled 'Covenant Details'. At the top, there are four input fields: 'Covenant Code' (with a search icon), 'Covenant Name' (value: CVNRG123), 'Covenant Description' (value: CVNRG123), and 'Classification Type' (value: External). Below this is a section titled 'Covenant Details' with a dropdown arrow. Underneath, there are eight fields: 'Covenant Type' (value: Non Financial), 'Covenant Sub Type' (value: Asset Sale Covenants), 'Revision Frequency' (dropdown menu with 'Monthly' selected), 'Notice Days' (value: 5), 'Start Date' (calendar icon, 'Required'), 'End Date' (calendar icon), 'First Review Date' (calendar icon, 'Required'), and 'Grace Days' (value: Enter Grace Days). At the bottom right are 'Cancel' and 'Create' buttons. Below the main form are three expandable sections: 'Monitoring Information Details', 'Others', and 'Linkage Details'.

2. Enter or Select the details for the following field names in the respective fields:
  - Covenant Code
  - Covenant Name
  - Covenant Description
  - Classification Type
3. To set the covenant condition, click and expand **Covenant Details** section.

**Figure 7-57 Covenant Details**

This is a close-up of the 'Covenant Details' section from the previous screenshot. It shows the following fields: 'Covenant Type' (value: Non Financial), 'Covenant Sub Type' (value: Asset Sale Covenants), 'Revision Frequency' (dropdown menu with 'Monthly' selected), 'Notice Days' (value: 5), 'Start Date' (calendar icon, 'Required'), 'End Date' (calendar icon), 'First Review Date' (calendar icon, 'Required'), and 'Grace Days' (value: Enter Grace Days).

4. Enter or select the details for following field names in the respective fields:
  - Covenant Type
  - Revision Frequency
  - Custom Days
  - Notice Days
  - Start Date
  - End Date
  - First Review Date
  - Grace Days
5. To capture the monitoring information for the covenant, click and expand **Monitoring Information Details** section.

**Figure 7-58 Monitoring Information Details**

6. Select **Monitoring Information Details** from the drop-down list.
7. Click and expand **Formula Details** section.

**Figure 7-59 Formula Details**

8. Enter or select the details for the following field names in the respective fields:
  - Target Type
  - Covenant Check Condition
  - Currency
  - Target Value
9. Click and expand **Others** section.

**Figure 7-60 Others**

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

**Table 7-24 Others**

| Fields/ Icons            | Description   |
|--------------------------|---|
| <b>Compliance Status</b> | Select <b>Compliance Status</b> and <b>Covenant Status</b> for the covenant.        |
| <b>Last Check Value</b>  | Enter <b>Last Check Value</b> for the covenant.                                     |
| <b>Deferred Due Date</b> | Select <b>Date</b> from <b>Calendar</b> icon and specify <b>Deferred Due Date</b> . |

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

**Figure 7-61 Linkage Details**

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

**Table 7-25 Linkage Details**

| Fields/ Icons          | Description  |
|------------------------|--|
| <b>Select Facility</b> | <b>Select Facility.</b> Facility details such as <b>Facility Type</b> , <b>Line Number</b> , <b>Facility Category</b> and <b>Facility Description</b> are automatically populated. |
| <b>Create</b>          | Click <b>Create</b> Covenant details are added and displayed in the <b>Covenants</b> page.   |

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

- To go to the **Terms & Condition** page, click **Terms & Condition** tab in **Proposal Structuring** screen.

## 7.8 Proposal Structuring - Terms and Conditions

To go to the **Terms & Condition** page, click the **Terms and Condition** tab in **Proposal Structuring** screen.

**Figure 7-62 Proposal Structuring - Terms and Conditions**



- To add new terms & conditions, click + icon.  
The **Add Terms And Conditions** window is displayed.

**Figure 7-63 Add Terms And Conditions**

For information on fields in the **Add Terms And Conditions** screen, refer the table below.

**Table 7-26 Add Terms And Conditions**

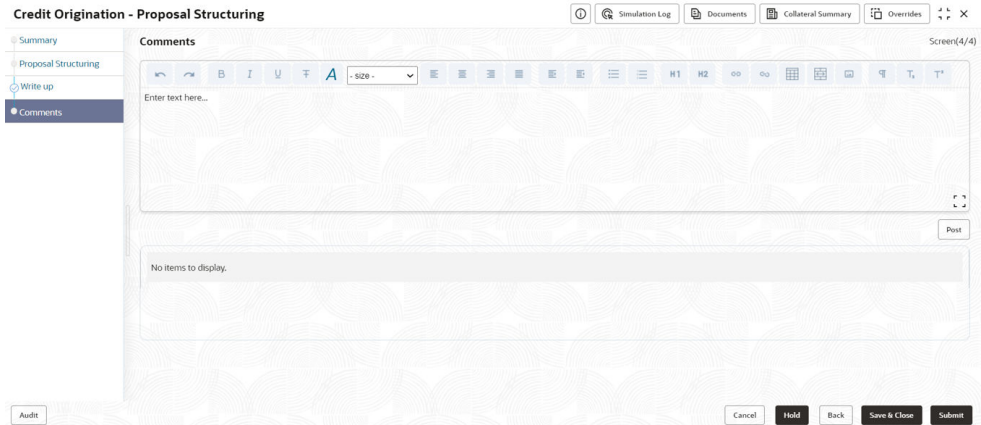
| Fields/ Icons                    | Description  |
|----------------------------------|--|
| <b>Condition Code</b>            | Search and Select <b>Condition Code</b> . <b>Condition Description</b> and <b>Terms &amp; Conditions</b> are defaulted based on the selected condition code.   |
| <b>Terms and Conditions Type</b> | <b>Terms and Conditions Type</b> is defaulted based on selected condition code. The options available are: <ul style="list-style-type: none"> <li>• Pre-disbursement</li> <li>• Post-disbursement</li> </ul> |
| <b>Compliance Status</b>         | Select <b>Compliance Status</b> from drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Met</li> <li>• Breached</li> </ul>  |
| <b>Compliance Remarks</b>        | Enter <b>Compliance Remarks</b> , if required.   |
| <b>Customer Linkage</b>          | <b>Customer Linkage</b> details are displayed by default based on selected condition code.   |
| <b>Create</b>                    | Click <b>Create</b> . Terms and conditions are linked to the party and displayed in the <b>Terms and Conditions</b> tab.   |
| <b>Cancel</b>                    | Click the <b>Cancel</b> to cancel and exist the screen.  |

**Note:**

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

Click **Next**. The **Comments** page is displayed.

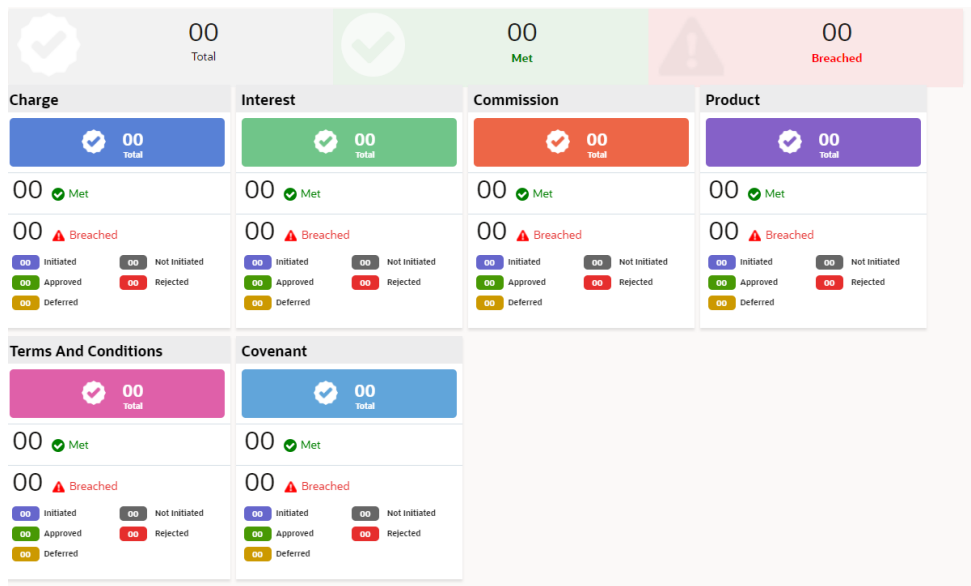
**Figure 7-64 Comments**



2. **Post** comments, if required. The posted comment is displayed below the **Comments** box.

Click **Submit**, the **Policy exceptions** window is displayed.

**Figure 7-65 Policy exceptions**



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

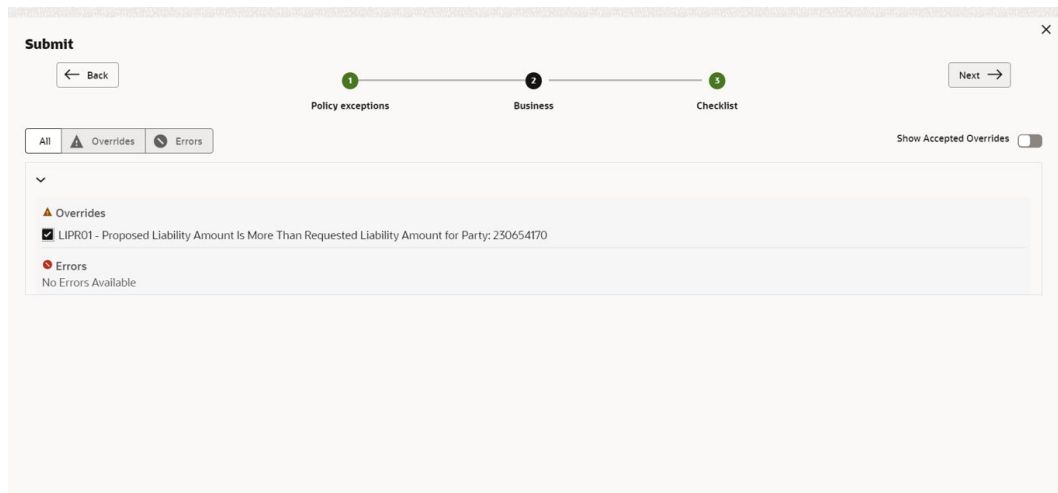
To view the **Policy Exception** detail specific to party or child party, select the party from the drop-down list at top left corner.

Click **Next**, the **Business** page is displayed.

3. Click the **Business** data segment.

The **Business** page is displayed. If there are any overrides, then it will display the details as shown in the below image.

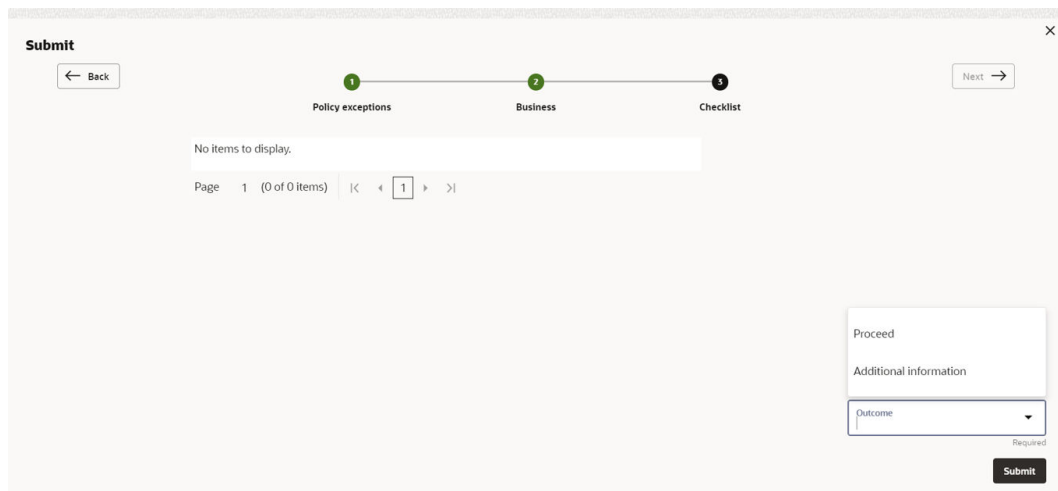
**Figure 7-66 Business**



Click **Next**, the **Checklist** page is displayed.

4. Click the **Checklist** data segment.

**Figure 7-67 Checklist**



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

**Table 7-27 Checklist**

| <b>Fields/ Icons</b> | <b>Description</b>  |
|----------------------|---|
| <b>Outcome</b>       | Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select the Outcome as <b>Additional Info</b> . |
| <b>Submit</b>        | Click <b>Submit</b> . The proposal is sent to the <b>Proposal Review</b> stage.   |

For information on **Write up** data segment, refer [Write Up](#) section.

# 8

## Proposal Review

This is a **Checker** stage in the work flow. In this stage, the senior member of the credit team reviews the application and verifies if it is as per the banks policies. The user will have the option to send the application back to the previous stages in case any additional information is required or if the proposal needs any modification. If all the conditions are satisfied, the proposal is sent to the approving authority for approval.

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

**Table 8-1 Proposal Review Stage**

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

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

# 9

## Proposal Approval

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

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

**Table 9-1 Proposal Approval stage**

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

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

To approve the facility, perform the following steps:

1. In the **Approval** data segment, mouse hover on the **Liability Details** section and click **Edit** icon.

The **Liability Details** window is displayed.

Figure 9-1 Liability Details

Figure 9-2 Liability Details

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

 **Note:**

Approved Liability Currency and Requested Liability Currency can be different.

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

Table 9-2 Liability Details

| Fields/ Icons                    | Description  |
|----------------------------------|--|
| <b>Approval Liability Amount</b> | Specify <b>Approval Liability Amount</b> .                                       |
| <b>Approved Expiry Date</b>      | Click <b>Calendar</b> icon and select <b>Approved Expiry Date</b> for liability. |
| <b>Save</b>                      | Click <b>Save</b> . The approval details are saved.                              |

- In the **Approval** page, click **Action** icon in the required facility and select **Edit**. The **Facility Details** window is displayed.

**Figure 9-3 Facility Details**

The screenshot shows the 'Facility Details' window with the 'Basic info' section expanded. The window title is 'OFS'. On the left, there is a sidebar with 'Facility Details' and a list of categories: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

| Basic info                |                    |   |
|---------------------------|--------------------|---|
| Line code                 | Line serial number | Facility description  |
| TL                        | 1                  | termIn  |
| Branch                    | Parent facility ID | Facility type   |
| 000                       |                    | Funded  |
| FLEXCUBE UNIVERSAL BRANCH |                    |   |
| Facility category         | Project id         | Commitment status   |
| TL -Term Loan             |                    | <input type="radio"/> Committed <input type="checkbox"/> Cascade <input checked="" type="radio"/> Uncommitted |

A 'Close' button is located at the bottom right of the window.

**Figure 9-4 Facility Details**

The screenshot shows the 'Facility Details' window with the 'Sanction' section expanded. The window title is 'OFS'. On the left, there is a sidebar with 'Facility Details' and a list of categories: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

| Sanction                              |                       |                    |
|---------------------------------------|-----------------------|--------------------|
| Currency                              | Requested amount      | Sanctioned amount  |
| USD                                   |                       | \$99,000.00        |
| NRS available amount                  | NRS adjustment amount | Day light limit    |
| \$0.00                                | \$0.00                |                    |
| Shadow limit                          | Effective line amount | Limit amount basis |
| <input type="checkbox"/> Shadow limit | \$0.00                | Limit amount       |
| Bulk payment                          | Internal remarks      |                    |

A 'Close' button is located at the bottom right of the window.

**Figure 9-5 Facility Details**

The screenshot shows the 'Facility Details' window with the 'Availability' and 'Release' sections expanded. The window title is 'OFS'. On the left, there is a sidebar with 'Facility Details' and a list of categories: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

| Availability           |                  |                               |
|------------------------|------------------|-------------------------------|
| Line start date        | Line expiry date | Renewal date                  |
| Sep 20, 2019           | Mar 30, 2022     |                               |
| Maintenance value date | Revolving line   | Is non revolving special line |
| Sep 20, 2019           | No               | Yes                           |
| Unadvised              | Available        | Availability period           |
| No                     | Yes              |                               |

The 'Release' section is partially visible below the 'Availability' section. A 'Close' button is located at the bottom right of the window.



**Figure 9-6 Facility Details**

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

**Table 9-3 Facility Details**

| Fields/ Icons          | Description   |
|------------------------|---|
| <b>Approved Amount</b> | Specify <b>Approved Amount</b> and click <b>Save</b> .                                    |
| <b>Close</b>           | Click <b>Close</b> to exit the <b>Facility Details</b> window.                            |
| <b>Next</b>            | In the <b>Approval</b> page, click <b>Next</b> to go to the <b>Comments</b> page.         |
| <b>Post</b>            | Click <b>Post</b> comments, if required.  |
| <b>Submit</b>          | Click <b>Submit</b> . The <b>Policy Exception</b> window appears.                         |
| <b>Checklist</b>       | Click the <b>Checklist</b> data segment and select the <b>Outcome</b> as <b>Approve</b> . |

4. Click **Submit**. The proposal is sent to the **Draft Generation** stage.

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

# 10

## Draft Generation

In this stage, the bank user can generate a sanction letter and capture the party's communication address to send the sanction letter. The following table provides high level overview about the **Draft Generation** stage.

**Table 10-1 Draft Generation stage**

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

### Prerequisites

Before initiating the credit process, the following actions must be performed:

- Upload report template for draft generation in XSL format by navigating to **Core Maintenance > Report Maintenance > Report Template > Upload Report Template**
- Link the maintained report template as Advices in the **Business Process Maintenance** for the required process

### Steps to generate draft

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

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

Figure 10-1 Free Tasks

| Priority | Process Name          | Process Reference Number | Application Number | Stage                      | Application Date | Branch    |
|----------|-----------------------|--------------------------|--------------------|----------------------------|------------------|-----------|
| Low      | Credit Origination    | APP231918251             | APP231918251       | Proposal Initiation        | 23-07-10         | 000(FLEXI |
| Low      | Collateral Perfection | APP231858212             | APP231858212       | Enrichment                 | 19-11-11         | 000       |
| Low      | Credit Origination    | APP231858206             | APP231858206       | Customer Manual Retry      | 23-07-04         | 000(FLEXI |
| Low      | Credit Origination    | APP231858199             | APP231858199       | Proposal Enrichment        | 23-07-04         | 000(FLEXI |
| Low      | Collateral Perfection | APP231858198             | APP231858198       | Enrichment                 | 19-11-11         | 000       |
| Low      | Collateral Review     | APP231858189             | APP231858189       | DataEnrichment             | 23-07-04         | 000       |
| Low      | Collateral Review     | APP231848181             | APP231848181       | DataEnrichment             | 23-07-03         | 000       |
| High     | FI Credit Process     | APP231848178             | APP231848178       | FI Review and Recommend... | 23-07-03         | 000       |
| Low      | Collateral Perfection | APP231848177             | APP231848177       | Draft Generation           | 19-11-11         | 000       |
| Low      | Credit Origination    | APP231848172             | APP231848172       | Customer Manual Retry      | 23-07-03         | 000(FLEXI |

2. Acquire & Edit the required draft generation task. The **Credit Origination - Draft Generation** page summarizing the proposal is displayed.

Figure 10-2 Summary

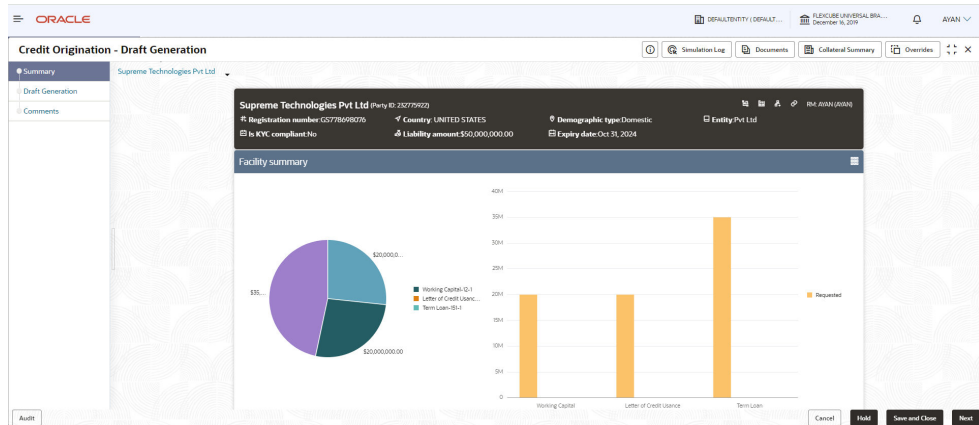


Figure 10-3 Summary

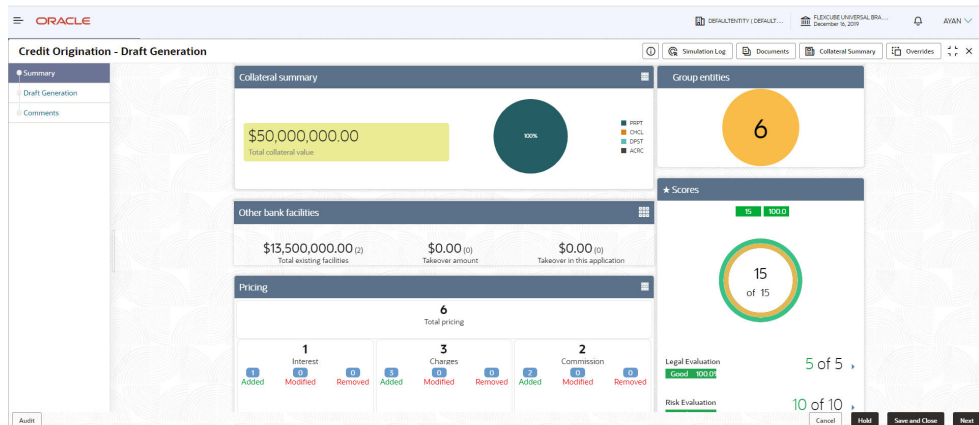


Figure 10-4 Summary

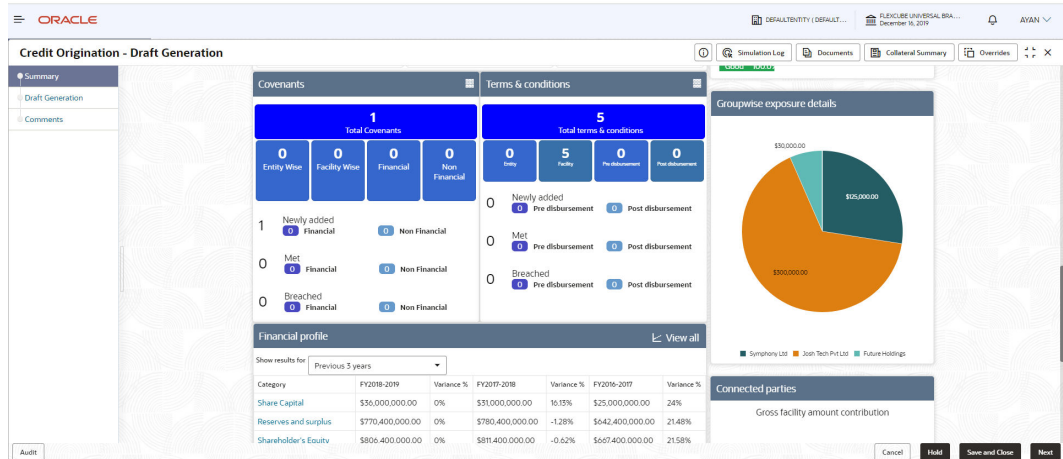
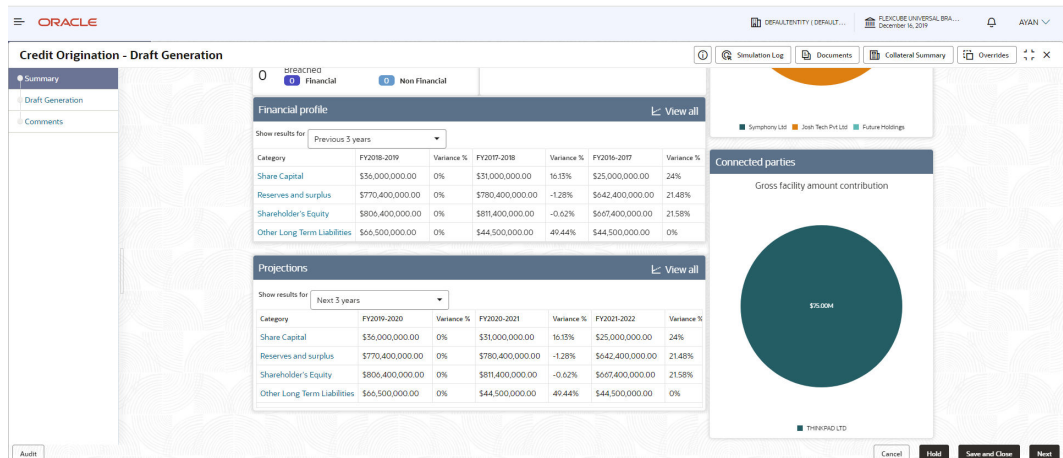


Figure 10-5 Summary



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

The **Industry Details** window is displayed.

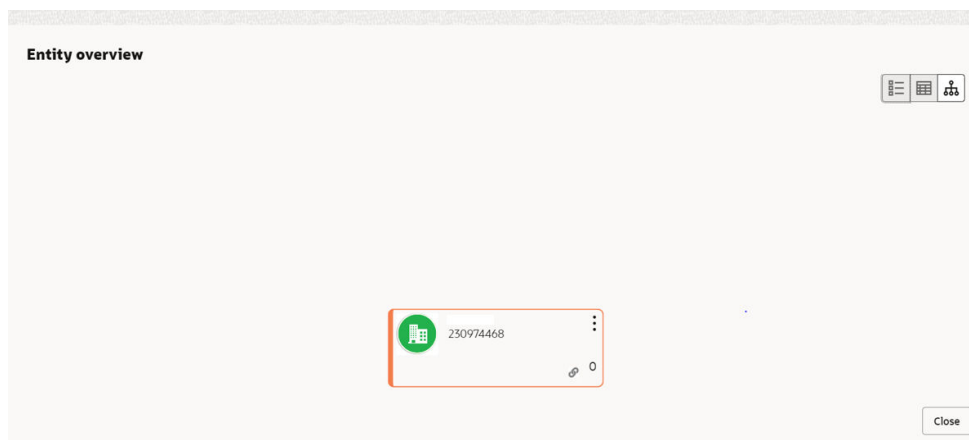
Figure 10-6 Industry Details



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

The **Entity Overview** window is displayed.

Figure 10-7 Entity Overview



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

The **Allowed Customers For This Liability** window appears.

Figure 10-8 Allowed Customers For This Liability

Summary Screen(1/3)  
OFS

**Party information**

Customer name: (230624144) Demographic type: Domestic  
 Country: INDIA Registration number: 1 Liability amount: \$100,000.00  
 Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0  
 Is KYC compliant: No

**Facility summary**

Figure 10-9 Allowed Customers For This Liability

**Allowed customers for this liability**

| Allowed party id    | Customer name | Customer number |
|---------------------|---------------|-----------------|
| No data to display. |               |                 |

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

Close

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

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

Figure 10-10 Linked to other liabilities

Summary  
OFS

Party information

Customer name: (230624144) Demographic type: Domestic  
Country: INDIA Registration number: 1 Liability amount: \$100,000.00  
Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0  
Entity: P Linked to other liabilities

Facility summary

12K  
10K

Cancel Hold Save & Close Next

Figure 10-11 Linked to other liabilities

Linked to other liabilities

| Linked by           | Customer name | Liability number |
|---------------------|---------------|------------------|
| No data to display. |               |                  |

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

Close

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

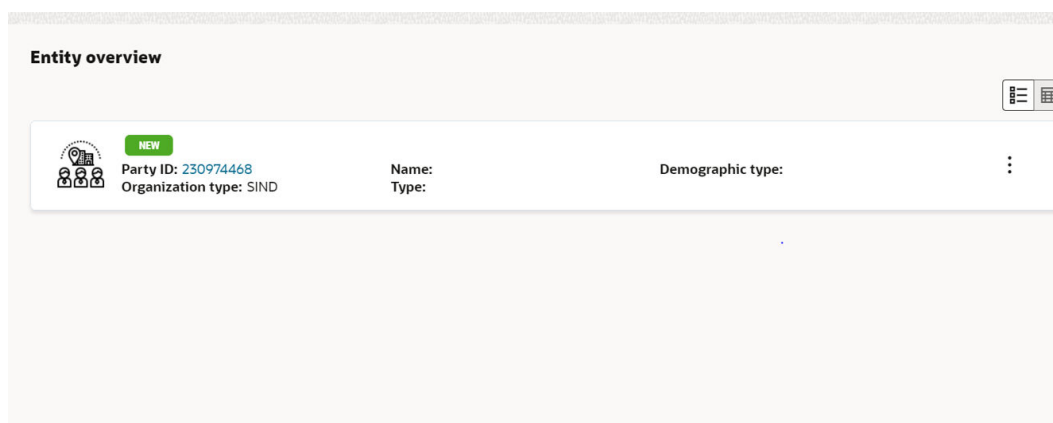
The **Layout** window is displayed.

Figure 10-12 Layout



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

Figure 10-13 Entity Overview



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

Table 10-2 Entity Overview

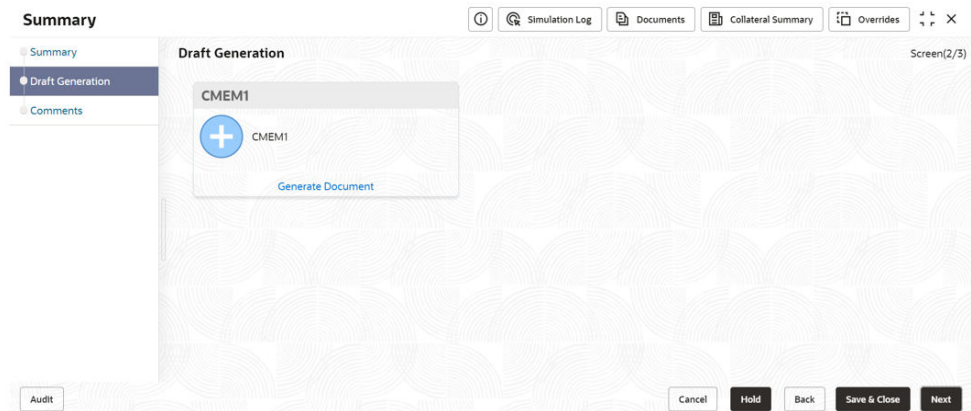
| Fields/ Icons            | Description  |
|--------------------------|--|
| <b>Close</b>             | To exit <b>Entity Overview</b> window, click <b>Close</b> .<br>In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.   |
| <b>Count Numbers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

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

The **Draft Generation** window is displayed.



Figure 10-14 Draft Generation



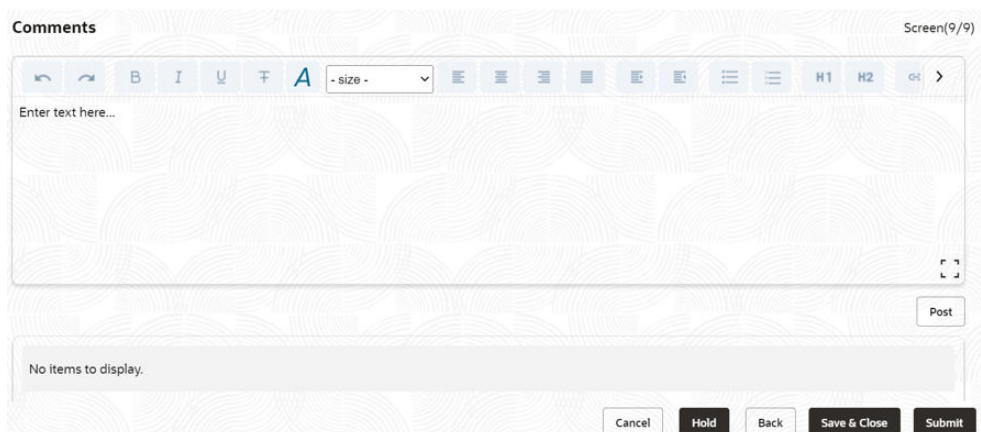
For field level information on **Draft Generation** screen refer the below table.

Table 10-3 Draft Generation

| Fields/ Icons            | Description  |
|--------------------------|--|
| <b>View Document</b>     | Click <b>View Document</b> , to view the generated draft document.         |
| <b>Download Document</b> | Click <b>Download Document</b> , to download the generated draft document. |

13. After generating proposal draft, click **Next**.  
The **Comments** page is displayed.

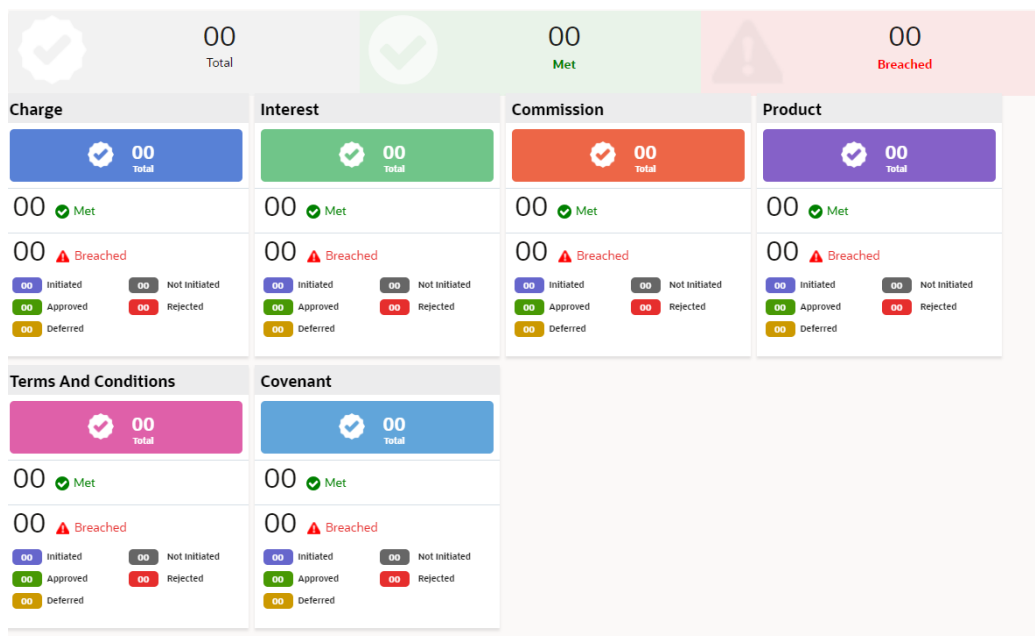
Figure 10-15 Comments



**Post** comments, if any. The posted comment is displayed below the **Comments** box section.

14. Click **Submit**. The **Policy Exceptions** window is displayed.

Figure 10-16 Policy Exceptions



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

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

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

Figure 10-17 Business



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

Figure 10-18 Checklist

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

Table 10-4 Checklist

| Fields/ Icons  | Description  |
|----------------|--|
| <b>Outcome</b> | Select <b>Outcome</b> as <b>Proceed</b> , if additional information is not required. Else, select <b>Outcome</b> as <b>Additional Info</b> . |
| <b>Submit</b>  | Click <b>Submit</b> . The draft proposal is sent to the mentioned Email ID.  |

- If the party accepts the draft proposal, the proposal is sent to **Limit Configuration** stage.
- If the party rejects the draft proposal, the proposal is sent to **Proposal Restructuring** stage.

 **Note:**

For information on **Write up** data segment, refer [Write Up](#) section.

## Customer Acceptance

The user can capture the status of customer acceptance in this stage and move the proposal to the next stage. Upon acceptance of the draft proposal, the proposal must be moved to the **Limit Configuration** stage. If the draft is not accepted by the party, then the proposal is moved back to the structuring stage for re-negotiation. The following table provides high level overview about the **Customer Acceptance** stage.

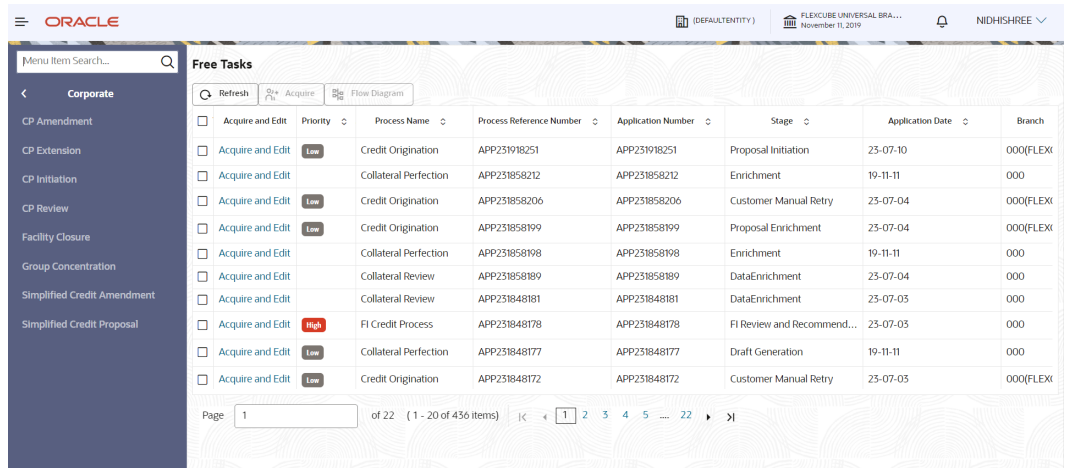
**Table 11-1 Customer Acceptance stage**

| Information available for user   | Activities that can be performed by user   |
|--|--|
| <ul style="list-style-type: none"> <li>• View the party summary                             <ul style="list-style-type: none"> <li>– Liabilities requested, proposed, and approved</li> <li>– Facilities requested, proposed, and approved</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Rating</li> <li>– Demographic details</li> </ul> </li> <li>• View the credit evaluation scores and details</li> <li>• View the legal evaluation score and details</li> <li>• View the risk evaluation score and details</li> <li>• View comments added in previous stages</li> </ul> | <ul style="list-style-type: none"> <li>• Upload the party accepted documents</li> <li>• Submit for limit configuration</li> <li>• Send application for renegotiation to Proposal review stage</li> <li>• Add comments</li> </ul> |

### Steps to capture customer acceptance status

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

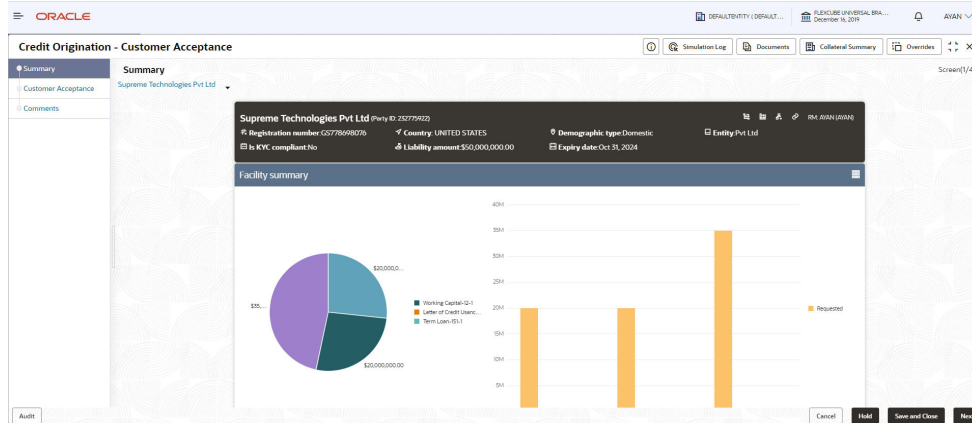
**Figure 11-1 Free Tasks**



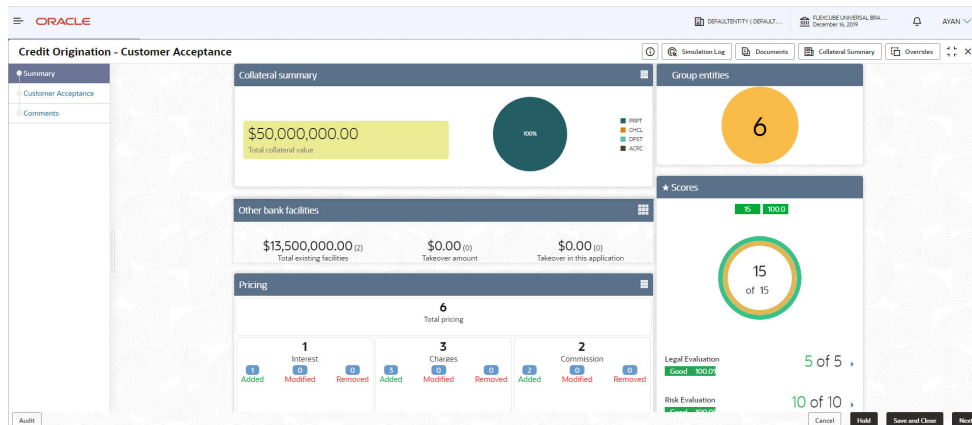
2. **Acquire & Edit** the required customer acceptance task.

The **Credit Origination- Customer Acceptance** page summarizing the proposal is displayed.

**Figure 11-2 Summary**



**Figure 11-3 Summary**



**Figure 11-4 Summary**

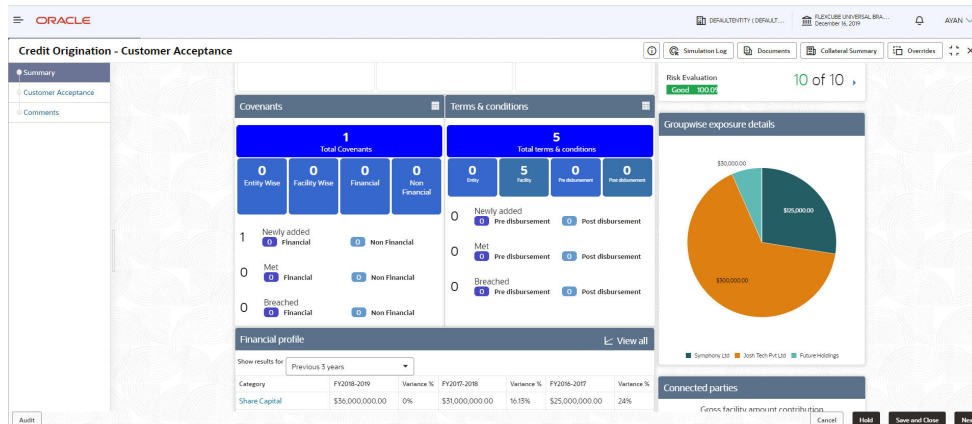
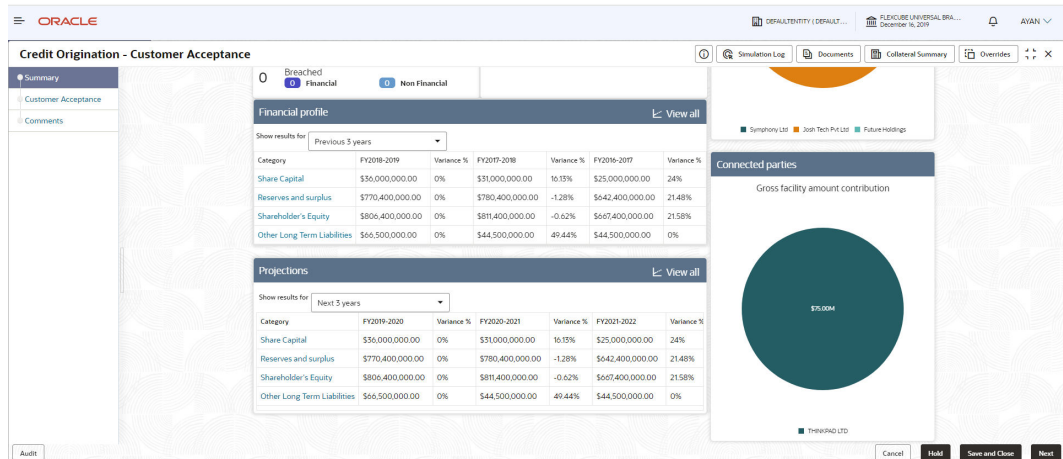


Figure 11-5 Summary



- To view the sector and industry information, click **Industry** icon in party information section.

The **Industry Details** window is displayed.

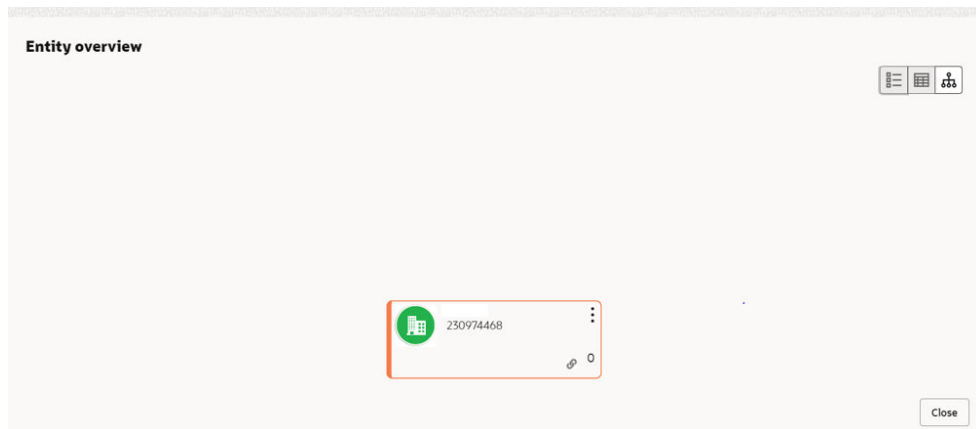
Figure 11-6 Industry Details



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

The **Entity Overview** window is displayed.

Figure 11-7 Entity Overview



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

The **Allowed Customers For This Liability** window appears.

Figure 11-8 Allowed Customers For This Liability

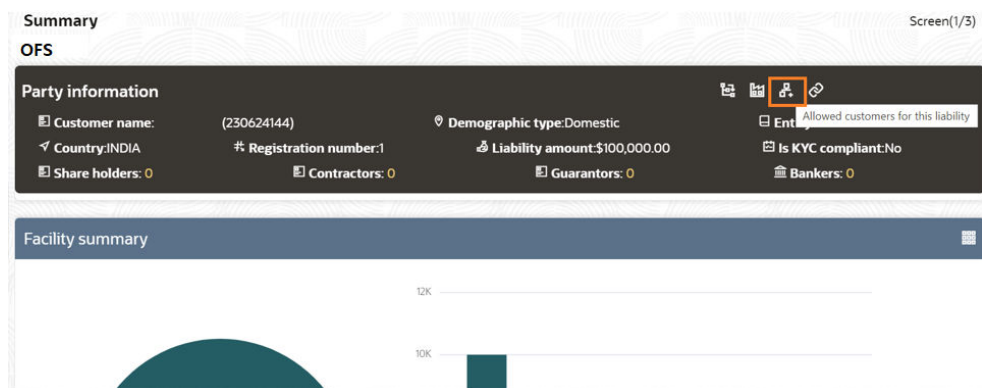
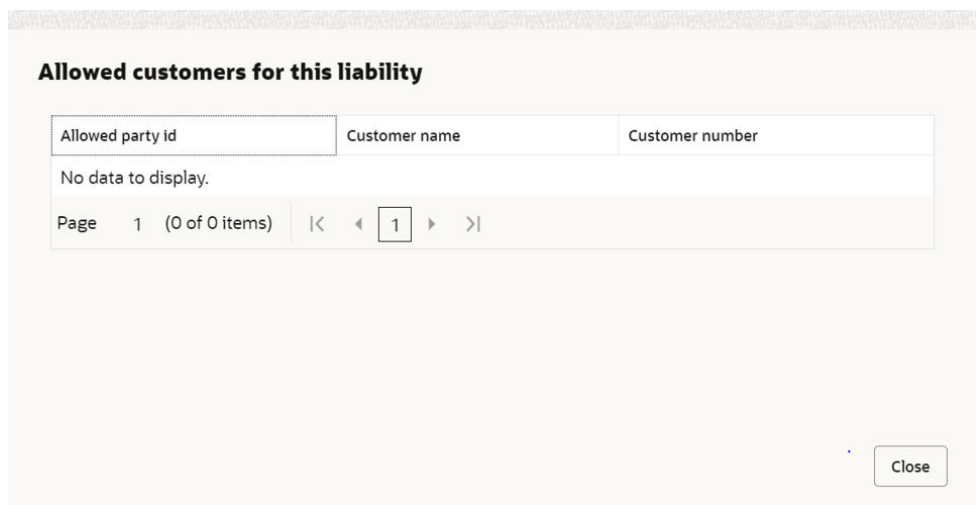


Figure 11-9 Allowed Customers For This Liability



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

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

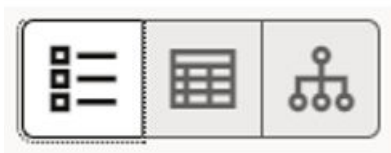
**Figure 11-10** Linked to other liabilities

**Figure 11-11** Linked to other liabilities

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

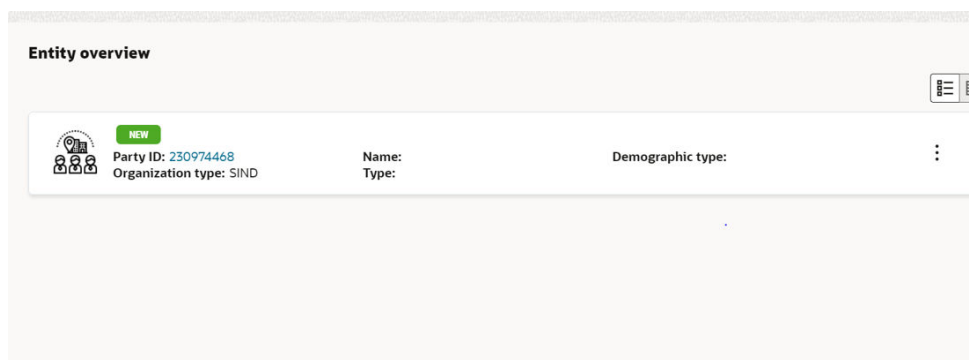


Figure 11-12 Layout



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

Figure 11-13 Entity Overview



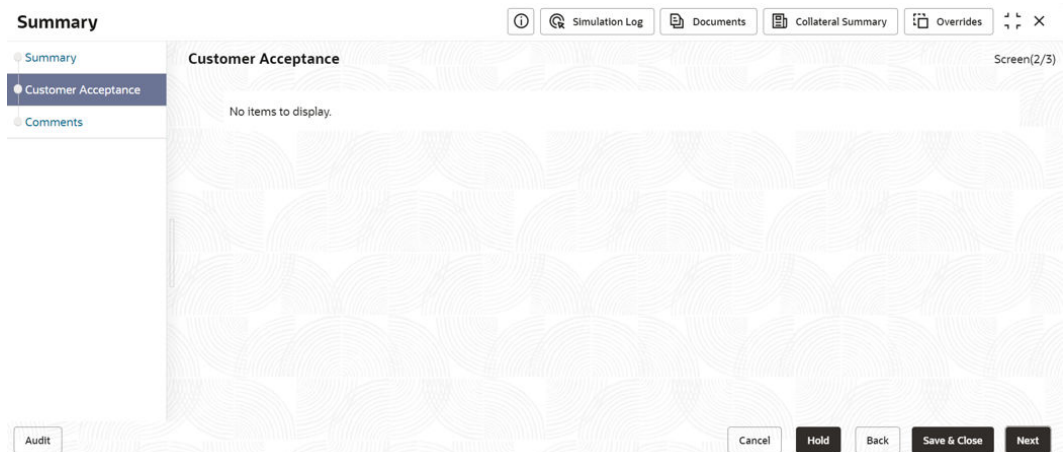
For field level information on **Entity Overview** screen refer the below table.

Table 11-2 Entity Overview

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

12. After reviewing the Summary, click **Next**.  
The **Customer Acceptance** page is displayed.

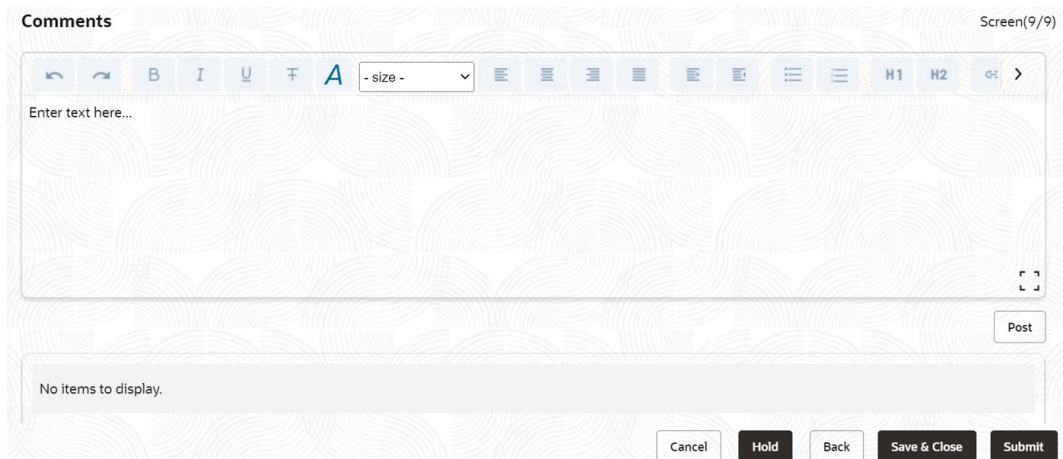
Figure 11-14 Credit Origination-Customer Acceptance



In the **Customer Acceptance** page, the user needs to upload the signed / party accepted sanction letter or can select "re-negotiation" and send the application back to proposal review stage.

13. Click the **Download** icon, to download the proposal draft.  
Click **Next** in the proposal draft. The **Comments** page is displayed.

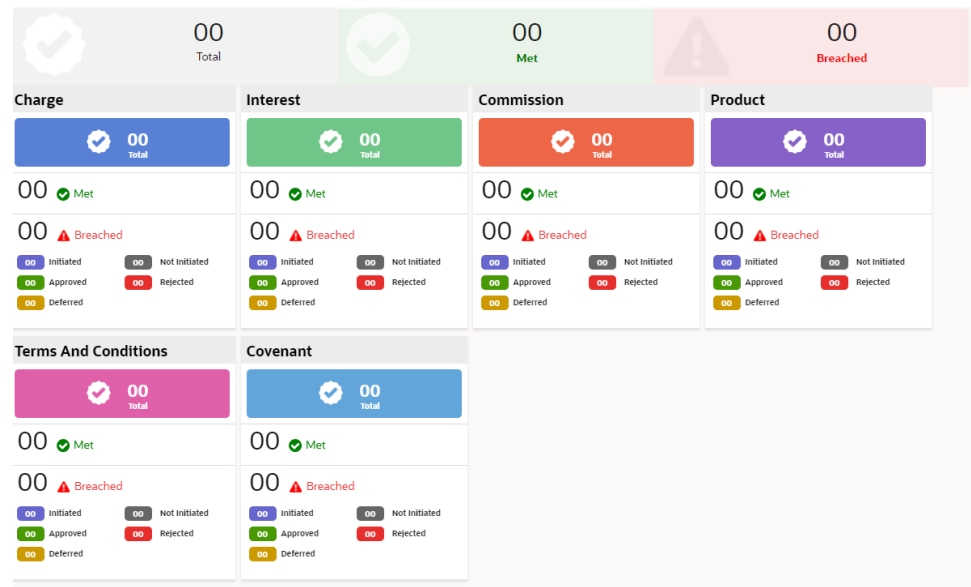
Figure 11-15 Comments



**Post** comments, if required. The posted comment is displayed below the **Comments** box section.

14. Click **Submit**.  
The **Policy Exceptions** window is displayed.

Figure 11-16 Policy Exceptions

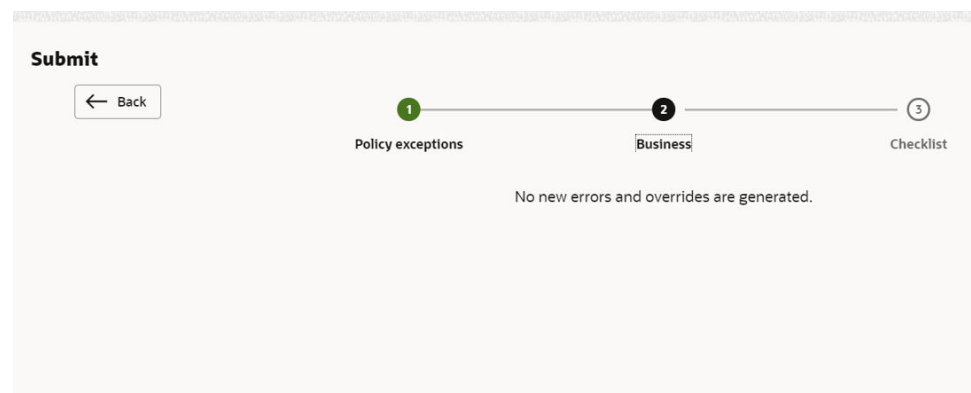


By default, **Policy Exceptions** are displayed for both the party and its child party.

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

- Click the **Business** data segment.

Figure 11-17 Business



- Click the **Checklist** data segment.


Figure 11-18 Checklist

The screenshot shows a 'Submit' checklist interface. At the top, there is a 'Submit' title and a close button (X). Below the title is a 'Back' button and a 'Next' button. A progress bar indicates three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Checklist' step is currently active. Below the progress bar, there is a message 'No items to display.' and a pagination control showing 'Page 1 (0 of 0 items)'. On the right side, there is a dropdown menu for 'Outcome' with options 'Proceed' and 'Additional information'. Below the dropdown is a 'Submit' button.

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

Table 11-3 Checklist

| Fields/ Icons  | Description  |
|----------------|--|
| <b>Outcome</b> | Select <b>Outcome</b> as <b>Proceed</b> , if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> . |
| <b>Submit</b>  | Click <b>Submit</b> . The proposal is moved to the next stage based on the selected <b>Outcome</b> .   |

 **Note:**

For information on **Write up** data segment, refer [Write Up](#) section.

## Limit Configuration

In this stage, the bank user further fine tunes the facility by creating a detailed limit structure, setting restrictions in place, etc. and submits the proposal for further action. Post this stage the details of the liability, facility, collateral and covenants gets recorded in the back office system.

The following table provides high level overview about the **Limit Configuration** stage.

**Table 12-1 Limit Configuration stage**

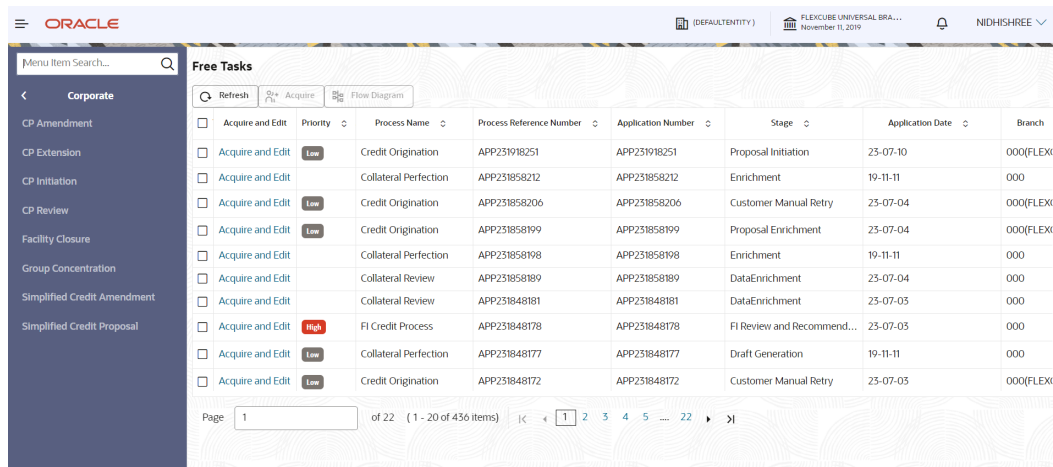
| Information available for user   | Activities that can be performed by user   |
|--|--|
| <ul style="list-style-type: none"> <li>View the party summary                             <ul style="list-style-type: none"> <li>Liabilities requested, proposed, and approved</li> <li>Facilities requested, proposed, and approved</li> <li>Collateral Offered</li> <li>Covenants stipulated</li> <li>T&amp;C stipulated</li> <li>Financials</li> <li>Rating</li> <li>Demographic details</li> </ul> </li> <li>View the credit evaluation scores and details</li> <li>View the legal evaluation score and details</li> <li>View the risk evaluation score and details</li> <li>View comments added in previous stages</li> </ul> | <ul style="list-style-type: none"> <li>Configure the facilities approved                             <ul style="list-style-type: none"> <li>Create sublines</li> <li>Update Collateral details</li> </ul> </li> <li>Capture the restrictions related to                             <ul style="list-style-type: none"> <li>Currency</li> <li>Party</li> <li>Branch</li> <li>Product</li> <li>Exposure</li> </ul> </li> <li>Add comments</li> <li>Hand off to ELCM</li> </ul> |

### Steps to configure limit

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

The **Free Tasks** page is displayed.

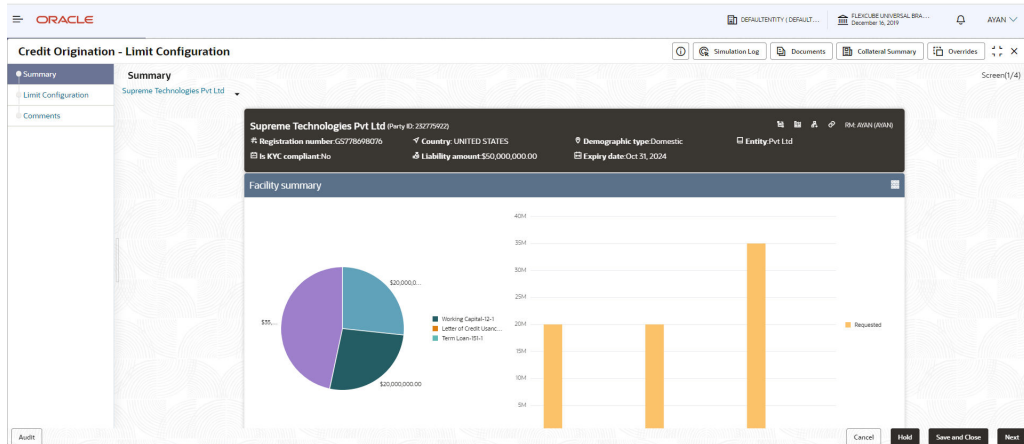
**Figure 12-1 Free Tasks**



2. **Acquire & Edit** the required Limit Configuration task. The **Credit Origination - Limit Configuration** page summarizing the proposal is displayed.

**Viewing Summary:**

**Figure 12-2 Summary**



**Figure 12-3 Summary**

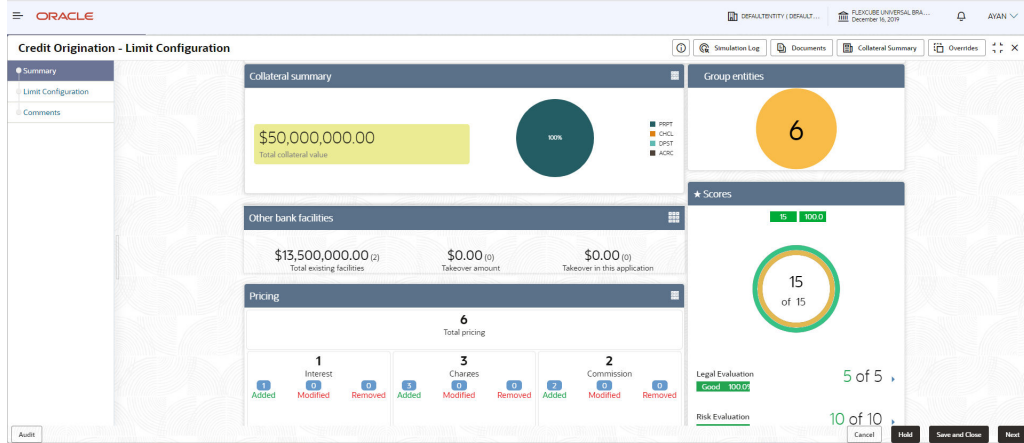


Figure 12-4 Summary

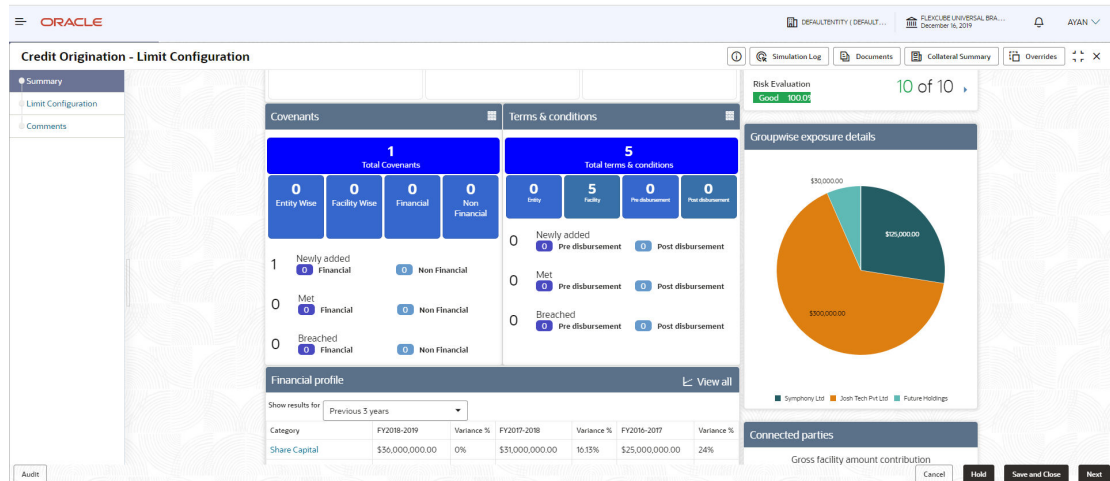
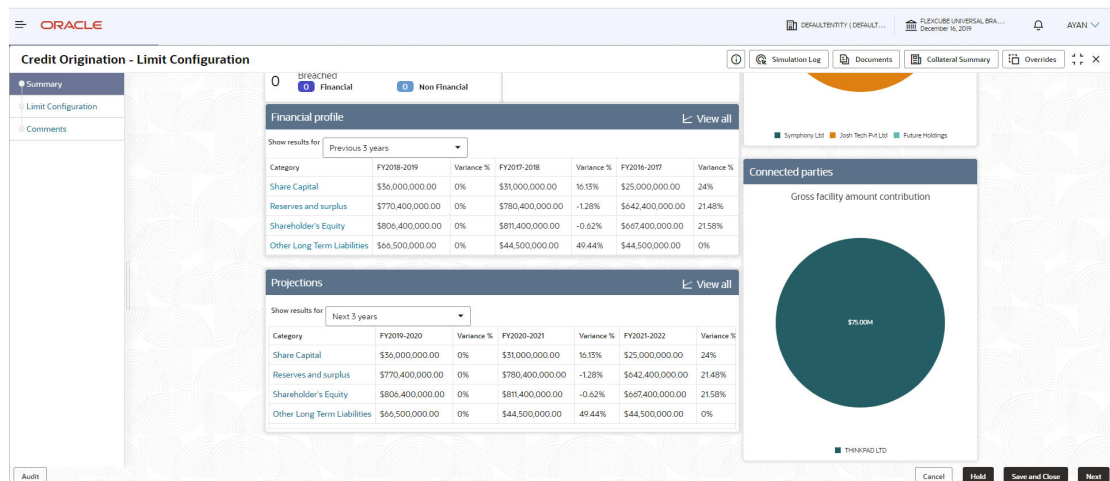


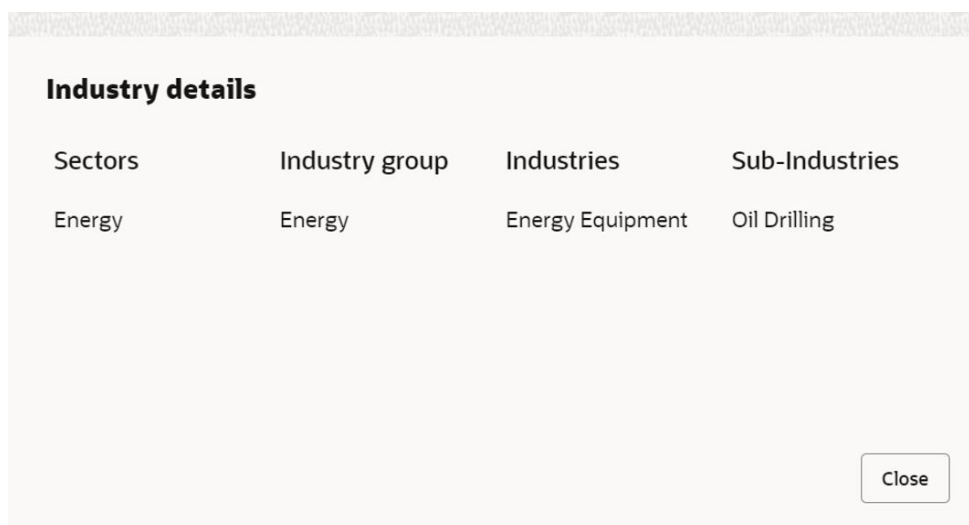
Figure 12-5 Summary



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

The **Industry Details** window is displayed.

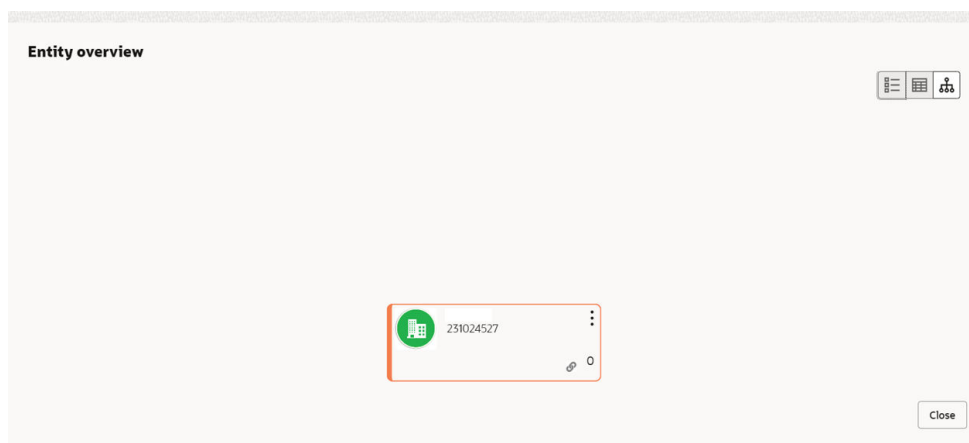
Figure 12-6 Industry Details



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

The **Entity Overview** window is displayed.

Figure 12-7 Entity Overview



6. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner.

The **Layout** window is displayed.

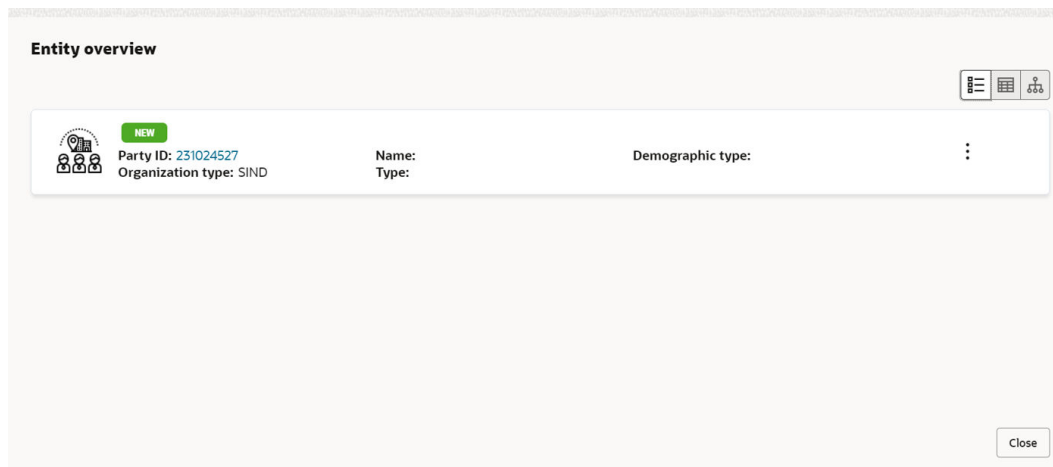
Figure 12-8 Layout





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

**Figure 12-9 Entity Overview**



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

**Table 12-2 Entity Overview**

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

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

The **Limit Configuration** page is displayed.

**Configuring Limit:**

Figure 12-10 Limit Configuration

In **Limit Configuration** page, Facilities, Collateral, Covenants and Terms & Conditions added during the proposal initiation are displayed.

To configure the limit, click on the **Facility** and then click the **Edit** icon. **Facility Details** window is displayed.

Enter or Select the fields in **Facility Details** window. For more information on adding facility details refer **To Add new facility (step 24)** in [Funding Requirement](#) section.

Figure 12-11 Facility Details

Figure 12-12 Facility Details

Exception transaction amount  Netting required  Exception breach percentage

Fee  
Pool linkage  
Pricing  
Facility collateral linkage  
Credit rating  
FX rate revaluation

Restrictions

Customer  Allowed  Disallowed

| <input type="checkbox"/> | Customer No | Customer Name | Short Name | External Customer No |
|--------------------------|-------------|---------------|------------|----------------------|
| No data to display.      |             |               |            |                      |

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

Currency  Allowed  Disallowed

| <input type="checkbox"/> | Currency code | Currency Name |
|--------------------------|---------------|---------------|
| No data to display.      |               |               |

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

Branch  Allowed  Disallowed

| <input type="checkbox"/> | Branch code | Branch Name |
|--------------------------|-------------|-------------|
| No data to display.      |             |             |

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

Product  Allowed  Disallowed

| <input type="checkbox"/> | Source Code | Description |
|--------------------------|-------------|-------------|
| No data to display.      |             |             |

Cancel

Figure 12-13 Facility Details

| <input type="checkbox"/> | Customer No | Customer Name | Short Name | External Customer No |
|--------------------------|-------------|---------------|------------|----------------------|
| No data to display.      |             |               |            |                      |

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

Currency  Allowed  Disallowed

| <input type="checkbox"/> | Currency code | Currency Name |
|--------------------------|---------------|---------------|
| No data to display.      |               |               |

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

Branch  Allowed  Disallowed

| <input type="checkbox"/> | Branch code | Branch Name |
|--------------------------|-------------|-------------|
| No data to display.      |             |             |

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

Product  Allowed  Disallowed

| <input type="checkbox"/> | Source Code | Description |
|--------------------------|-------------|-------------|
| No data to display.      |             |             |

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

Exposure  Allowed  Disallowed

| <input type="checkbox"/> | Exposure Code | Exposure Type | Exposure Description |
|--------------------------|---------------|---------------|----------------------|
| No data to display.      |               |               |                      |

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

Cancel

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

Figure 12-14 Restrictions

Restrictions

Customer  Allowed  Disallowed

| <input type="checkbox"/> | Customer No | Customer Name | Short Name | External Customer No |
|--------------------------|-------------|---------------|------------|----------------------|
| No data to display.      |             |               |            |                      |

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

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

Table 12-3 Restrictions

| Fields/ Icons       | Description  |
|---------------------|--|
| Allowed, Disallowed | Select <b>Allowed</b> or <b>Disallowed</b> for specific <b>Customer</b> , <b>Currency</b> , <b>Branch</b> , <b>Product</b> , and <b>Exposure</b> , based on the requirement. |
| Save                | Click <b>Save</b> . The <b>Limit Configuration</b> page is displayed.  |

Click **Next** in the **Limit Configuration** screen. The **Comments** page is displayed.

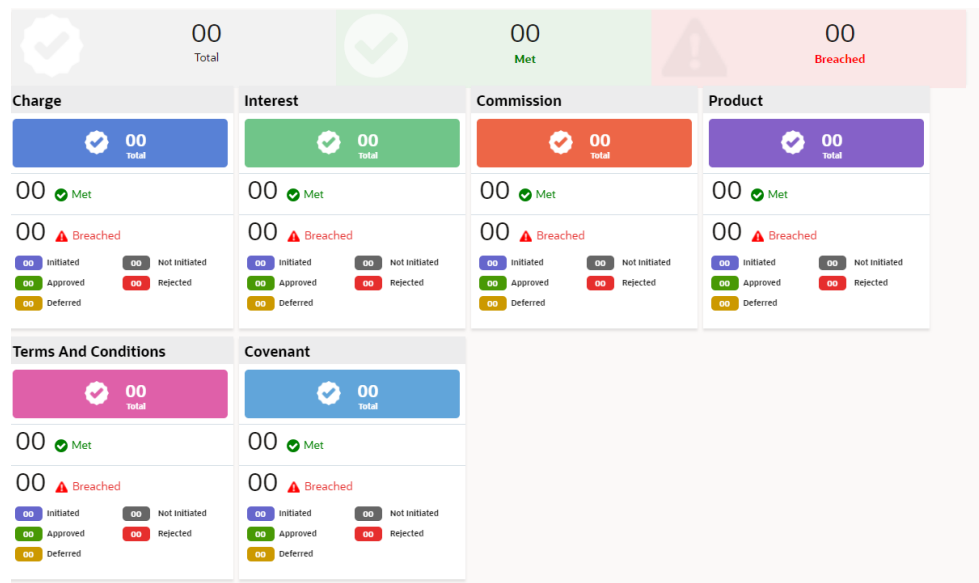
Figure 12-15 Comments

**Post** comments, if required. The posted comment is displayed below the **Comments** box section.

10. Click **Submit**.

The **Policy exceptions** window is displayed.

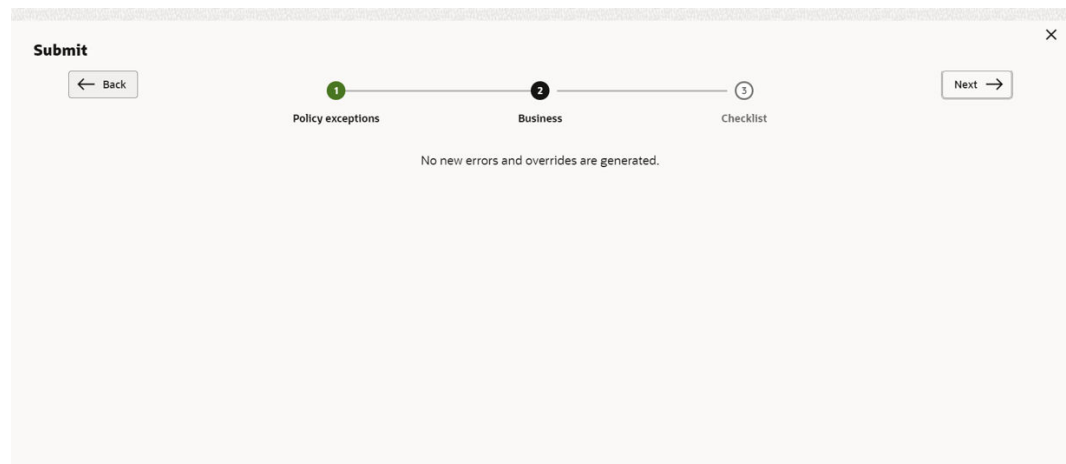
Figure 12-16 Policy Exceptions



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

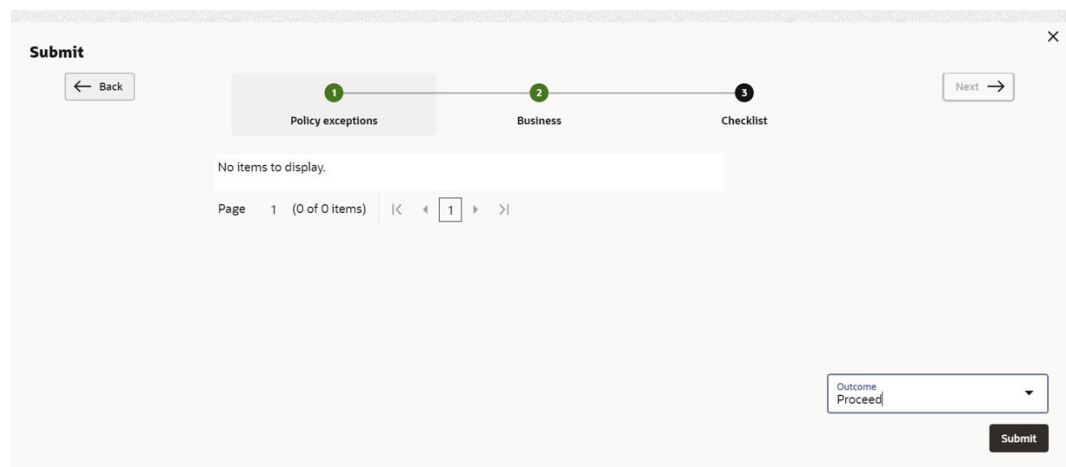
11. To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
12. Click the **Business** data segment.

**Figure 12-17 Business**



13. Click the **Checklist** data segment.

**Figure 12-18 Checklist**



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

**Table 12-4 Checklist**

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

Table 12-4 (Cont.) Checklist

| Fields/ Icons | Description  |
|---------------|--|
| Submit        | Click <b>Submit</b> . The proposal is moved to the <b>Handoff</b> stage. |

 **Note:**

For information on **Write up** data segment, refer [Write Up](#) section.

# 13

## Proposal Handoff

### 13.1 Handoff to Back Office System

The proposal is automatically handed off to the back office system for creation of party as well as liability, facility, collateral and covenants, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

Refer **Handoff - Manual Retry** section for information on the manual retry stage.

### 13.2 Handoff - Manual Retry

To manually Handoff the proposal to the Back Office System, perform the following steps:

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

The **Free Tasks** page is displayed.

**Figure 13-1 Free Tasks**

| <input type="checkbox"/> | Acquire and Edit | Priority | Process Name          | Process Reference Number | Application Number | Stage                      | Application Date | Branch    |
|--------------------------|------------------|----------|-----------------------|--------------------------|--------------------|----------------------------|------------------|-----------|
| <input type="checkbox"/> | Acquire and Edit | Low      | Credit Origination    | APP231918251             | APP231918251       | Proposal Initiation        | 23-07-10         | 000(FLEXI |
| <input type="checkbox"/> | Acquire and Edit | Low      | Collateral Perfection | APP231858212             | APP231858212       | Enrichment                 | 19-11-11         | 000       |
| <input type="checkbox"/> | Acquire and Edit | Low      | Credit Origination    | APP231858206             | APP231858206       | Customer Manual Retry      | 23-07-04         | 000(FLEXI |
| <input type="checkbox"/> | Acquire and Edit | Low      | Credit Origination    | APP231858199             | APP231858199       | Proposal Enrichment        | 23-07-04         | 000(FLEXI |
| <input type="checkbox"/> | Acquire and Edit | Low      | Collateral Perfection | APP231858198             | APP231858198       | Enrichment                 | 19-11-11         | 000       |
| <input type="checkbox"/> | Acquire and Edit | Low      | Collateral Review     | APP231858189             | APP231858189       | DataEnrichment             | 23-07-04         | 000       |
| <input type="checkbox"/> | Acquire and Edit | High     | Collateral Review     | APP231848181             | APP231848181       | DataEnrichment             | 23-07-05         | 000       |
| <input type="checkbox"/> | Acquire and Edit | High     | FI Credit Process     | APP231848178             | APP231848178       | FI Review and Recommend... | 23-07-03         | 000       |
| <input type="checkbox"/> | Acquire and Edit | Low      | Collateral Perfection | APP231848177             | APP231848177       | Draft Generation           | 19-11-11         | 000       |
| <input type="checkbox"/> | Acquire and Edit | Low      | Credit Origination    | APP231848172             | APP231848172       | Customer Manual Retry      | 23-07-05         | 000(FLEXI |

2. **Acquire & Edit** the required Manual Retry task.

The **Credit Origination- Manual Retry** page summarizing the proposal is displayed.

Figure 13-2 Manual Retry - Summary

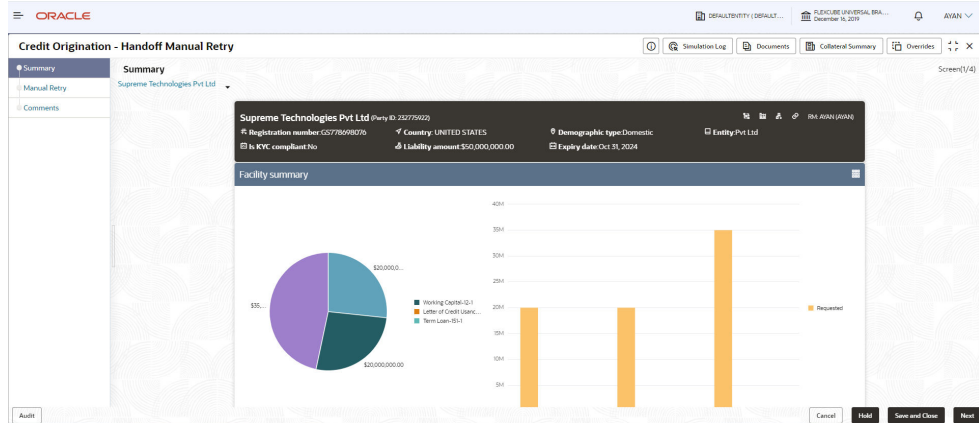


Figure 13-3 Manual Retry - Summary

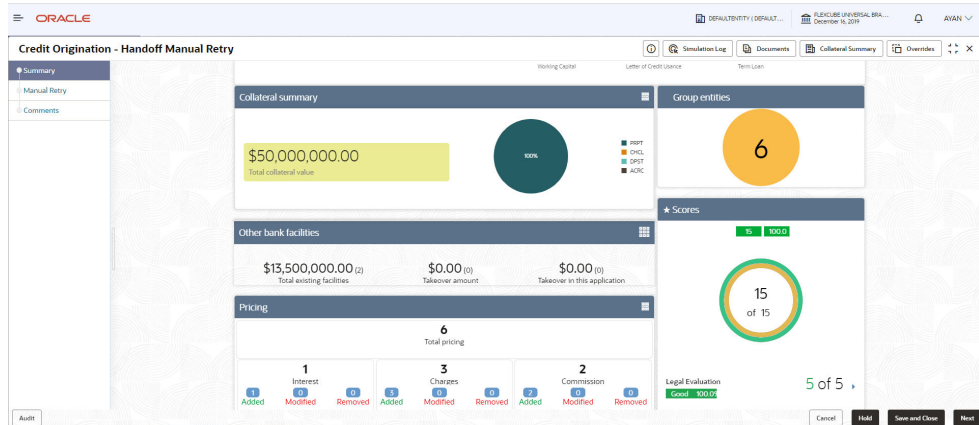


Figure 13-4 Manual Retry - Summary

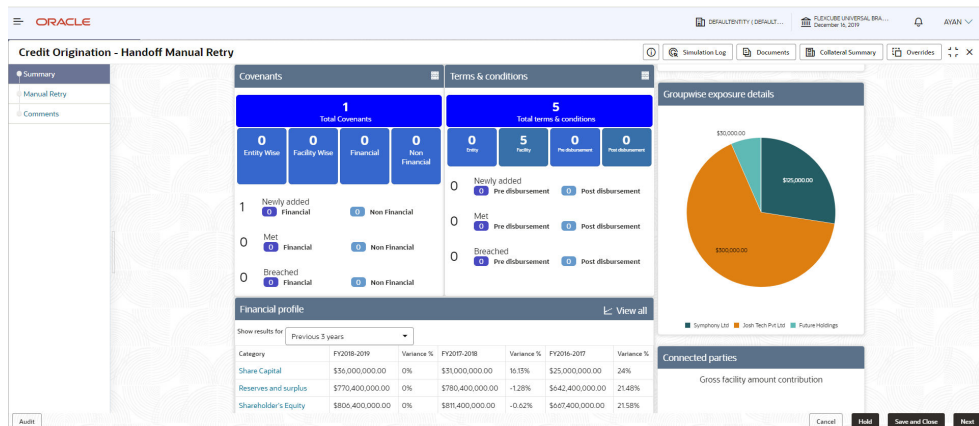
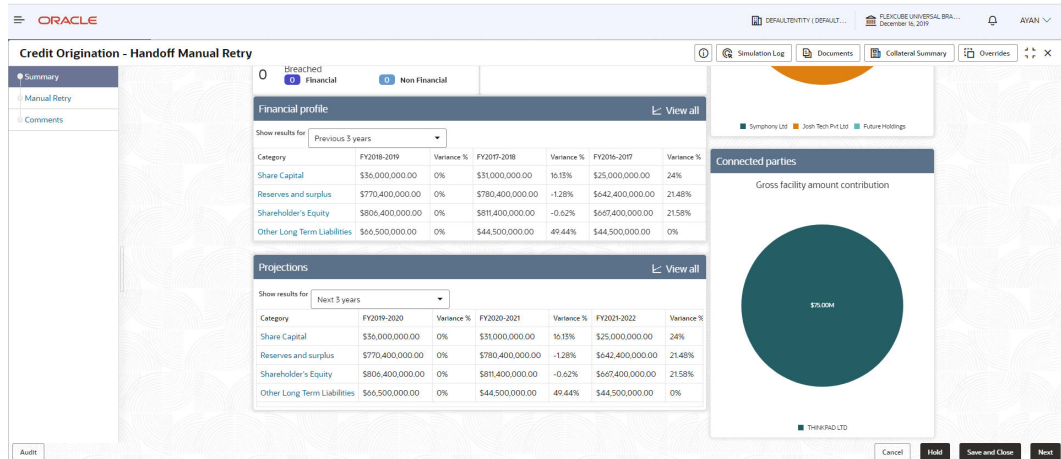




Figure 13-5 Manual Retry - Summary

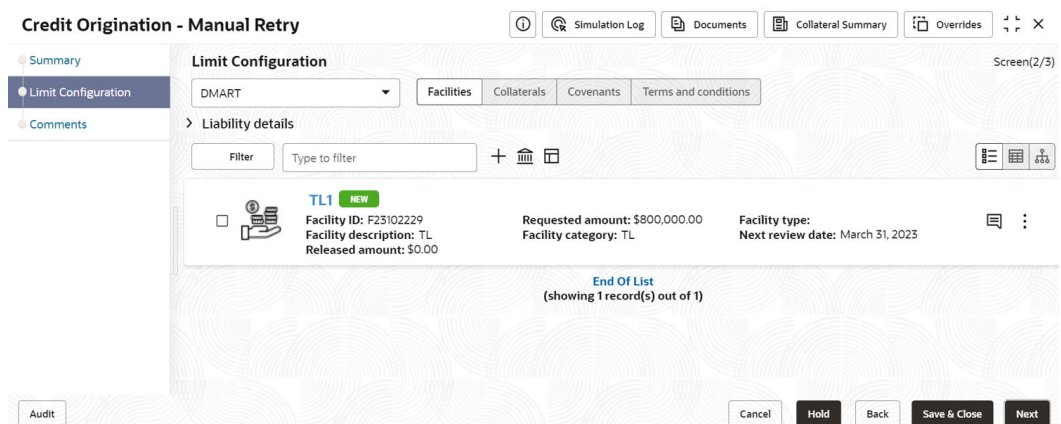


In **Summary** page the hand-off error details are displayed.

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**.

The **Limit Configuration** page is displayed.

Figure 13-6 Limit Configuration



In **Limit Configuration** page, **Facilities, Collateral, Covenants and Terms & Conditions** added during the proposal initiation are displayed.

5. To configure the limit, click on the **Facility** and then click **Edit** icon. **Facility Details** window appears.

Enter or Select the fields in **Facility Details** window. For more information on adding facility details refer **To Add new facility (step 24)** in **Funding Requirement** section.

Figure 13-7 Facility Details

The screenshot shows the 'Facility Details' form in the OFS system. The 'Basic info' section is expanded, showing the following fields:

- Line code: TL
- Line serial number: 1
- Facility description: TL
- Branch: 000
- Parent facility ID: [Searchable field]
- Facility type:  Funded,  Non Funded
- Facility category: [Searchable field]
- Commitment status: [Searchable field]
- Secured?:  Cascade

Buttons for 'Save' and 'Cancel' are visible at the top right and bottom right of the form, respectively.

Figure 13-8 Facility Details

The screenshot shows the 'Facility Details' form in the OFS system, focusing on the 'Sanction' and 'Availability' sections.

**Sanction Section:**

- Currency: USD
- Requested amount: \$800,000.00
- Proposed amount: \$800,000.00
- Approved amount: \$800,000.00
- Day type limit: [Field]
- Shade limit:  Shade limit
- Limit amount: [Dropdown menu]
- Sub payment:  Bulk payment
- Internal remarks: [Text area]

**Availability Section:**

- Line start date: September 30, 2019
- Line expiry date: April 30, 2023
- Renewal date: April 30, 2023
- Maintenance value date: [Field]
- Restricting line:  Restricting special line
- Unpaid:
- Availability period: [Field]

**Limit review Section:**

- Next review date: March 31, 2023
- Review frequency: [Dropdown menu]

**Utilization Section:**

- Utilization tracking: Global

Buttons for 'Save' and 'Cancel' are visible at the bottom right of the form.

Figure 13-9 Facility Details

The screenshot shows the 'Facility Details' form in the OFS system, focusing on the 'Restrictions' section.

**Restrictions Section:**

- Customer:  Allowed,  Disabled
- Customer No: [Field]
- Customer Name: [Field]
- Short Name: [Field]
- External Customer No: [Field]
- Page: 1 (0 of 0 items)
- Currency:  Allowed,  Disabled
- Currency code: [Field]
- Currency Name: [Field]
- Page: 1 (0 of 0 items)
- Branch:  Allowed,  Disabled
- Branch code: [Field]
- Branch Name: [Field]
- Page: 1 (0 of 0 items)
- Product:  Allowed,  Disabled
- Source Code: [Field]
- Description: [Field]
- Page: 1 (0 of 0 items)

Buttons for 'Save' and 'Cancel' are visible at the bottom right of the form.

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

**Figure 13-10 Restrictions**

Restrictions

Customer  Allowed  Disallowed

| <input type="checkbox"/> | Customer No | Customer Name | Short Name | External Customer No |
|--------------------------|-------------|---------------|------------|----------------------|
| No data to display.      |             |               |            |                      |

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

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

**Table 13-1 Restrictions**

| Fields/ Icons              | Description   |
|----------------------------|---|
| <b>Allowed, Disallowed</b> | <b>Allowed</b> or <b>Disallowed</b> for specific <b>Customer, Currency, Branch, Product, and Exposure</b> , based on the requirement. |
| <b>Save</b>                | Click <b>Save</b> . The <b>Limit Configuration</b> page is displayed.   |

Click **Next** in the **Limit Configuration** screen. The **Comments** page is displayed.

The **Comments** page is displayed.

**Figure 13-11 Manual Retry - Comments**

Credit Origination - Manual Retry

Simulation Log Documents Collateral Summary Overrides

Summary  
Limit Configuration  
Comments

Comments Screen(5/3)

Enter text here...

Post

No items to display.

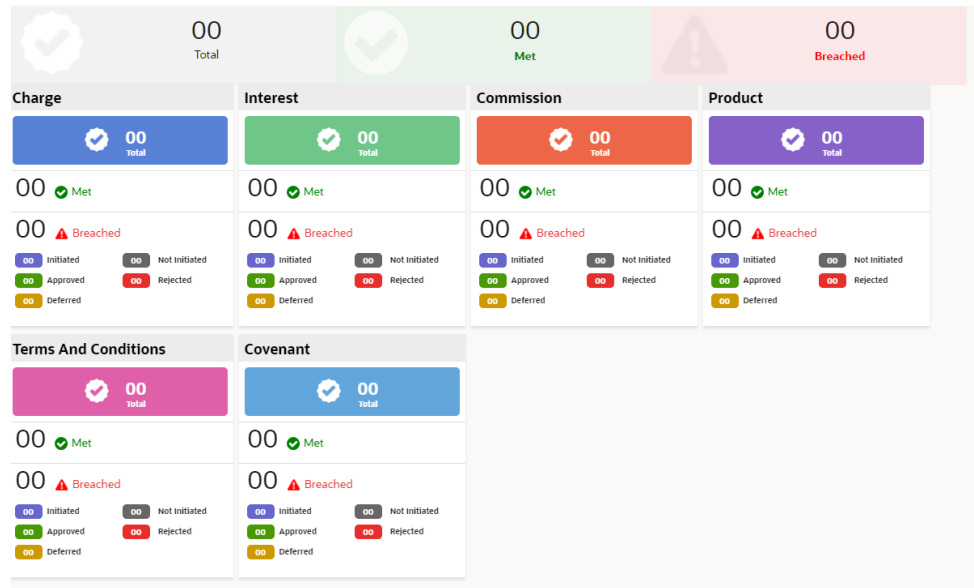
Audit Cancel Hold Back Save & Close Submit

**Post** comments, if required. The posted comment is displayed below **Comments** box section.

7. Click **Submit**.

The **Policy exceptions** window is displayed.

**Figure 13-12 Policy exceptions**



By default, **Policy Exceptions** are displayed for both the party and its child party. To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.

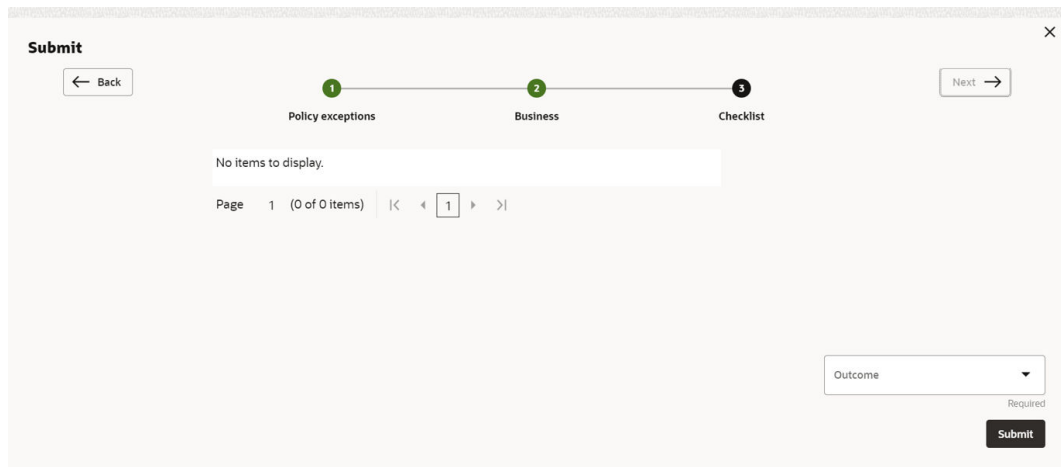
8. Click the **Business** data segment.

**Figure 13-13 Business**



9. Click the **Checklist** data segment.

**Figure 13-14 Checklist**



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

**Table 13-2 Checklist**

| Fields/ Icons  | Description  |
|----------------|--|
| <b>Outcome</b> | Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> . |
| <b>Submit</b>  | Click <b>Submit</b> . The proposal is moved to the <b>Back Office System</b> .   |

 **Note:**

For information on **Write up** data segment, refer [Write Up](#) section.

# 14

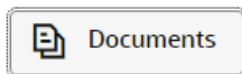
## Document Upload and Checklist

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

### Steps to upload documents

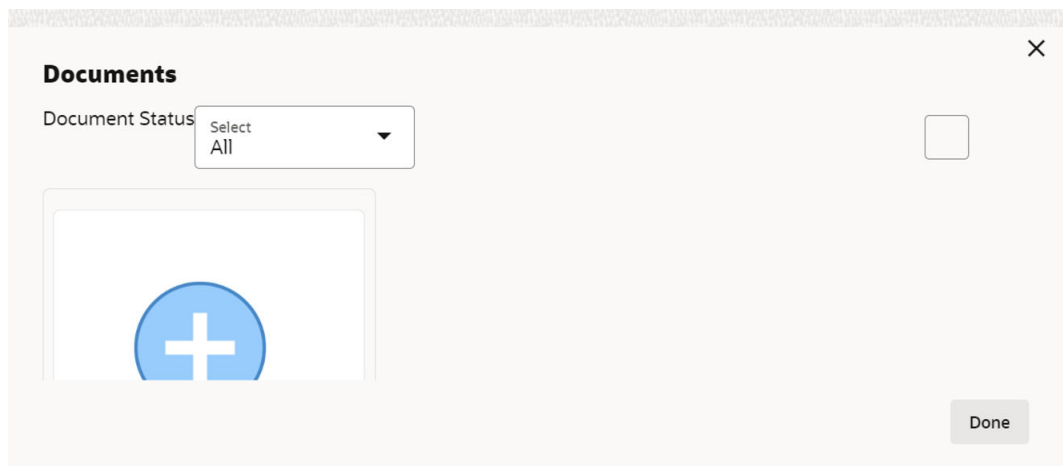
1. Click **Documents** Icon at the top right corner of any page.

**Figure 14-1 Documents**



The **Documents** window is displayed.

**Figure 14-2 Documents**

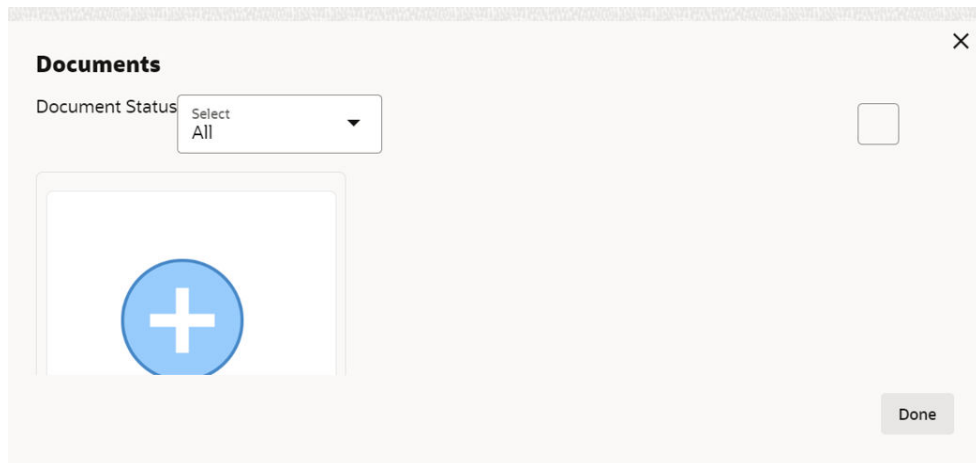


If the document list is configured in **Business Process Maintenance**, the same appears in the above window. You can also click the **Add** icon to upload other documents.

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

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

The **Documents** window is displayed.

**Figure 14-3 Documents**

3. Click **Add** icon. The **Document Details** window is displayed.

**Figure 14-4 Document Details**

For field level information refer the table below.

**Table 14-1 Document Details**

| Fields/ Icons        | Description  |
|----------------------|--|
| <b>Document Type</b> | Select <b>Document Type</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Amendment Documents</li> <li>• Proposal Documents</li> <li>• Closure Documents</li> </ul> |

Table 14-1 (Cont.) Document Details

| Fields/ Icons                             | Description  |
|---|--|
| <b>Document Code</b>                      | Select <b>Document Code</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Amendment Documents</li> <li>• Proposal Documents</li> <li>• Closure Documents</li> </ul>   |
| <b>Document Title</b>                     | Enter <b>Document Title</b> for the document.  |
| <b>Document Description</b>               | Enter a brief description about the document in the <b>Document Description</b> field.   |
| <b>Remarks</b>                            | Enter <b>Remarks</b> , if any.   |
| <b>Document Expiry Date</b>               | Click <b>Calendar</b> icon and select <b>Document Expiry Date</b> .  |
| <b>Drop files here or click to select</b> | In <b>Drop files here or click to select</b> area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.<br><b>Note:</b> To upload multiple supporting documents at the same time, drag and drop or click and select all the documents. |

4. Click **Upload**.

The **Checklist** window is displayed.

Figure 14-5 Checklist

5. Manually verify all the checklist and enable the corresponding check box.

For field level information refer the table below.

Table 14-2 Checklist

| Fields/ Icons  | Description                               |
|----------------|---|
| <b>Outcome</b> | Select <b>Outcome</b> as <b>Proceed</b> . |



Table 14-2 (Cont.) Checklist

| Fields/ Icons         | Description  |
|-----------------------|--|
| <b>Submit</b>         | Click <b>Submit</b> . Document is uploaded and listed in <b>Document</b> window. |
| <b>Edit or Delete</b> | To edit or delete the document, click <b>Edit</b> or <b>Delete</b> icons.        |

# 15

## Business Overrides

The system generates overrides to alert the user whenever there is a discrepancy in the requested, proposed and approved amounts based on configuration. The user authorized to approve the override must acquire the task and then view and accept the overrides in order to proceed further with the process.

**Business Overrides** can be viewed before or during submitting the task.

1. Click **Overrides** at the top right corner to view the business overrides after capturing the limit amounts.

**Figure 15-1 Business Overrides**

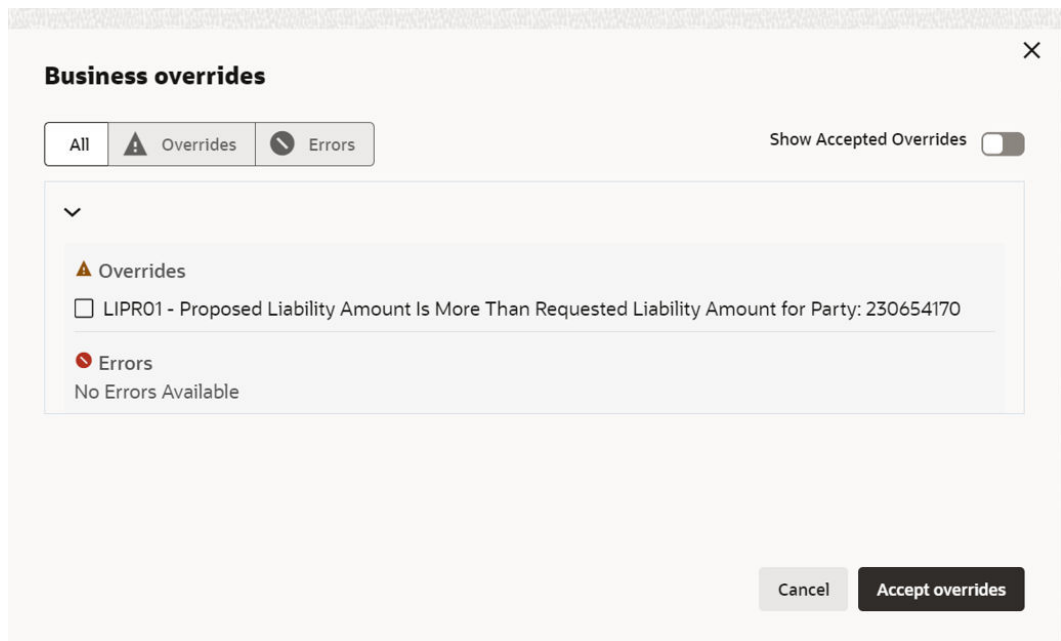


Figure 15-2 Business Overrides

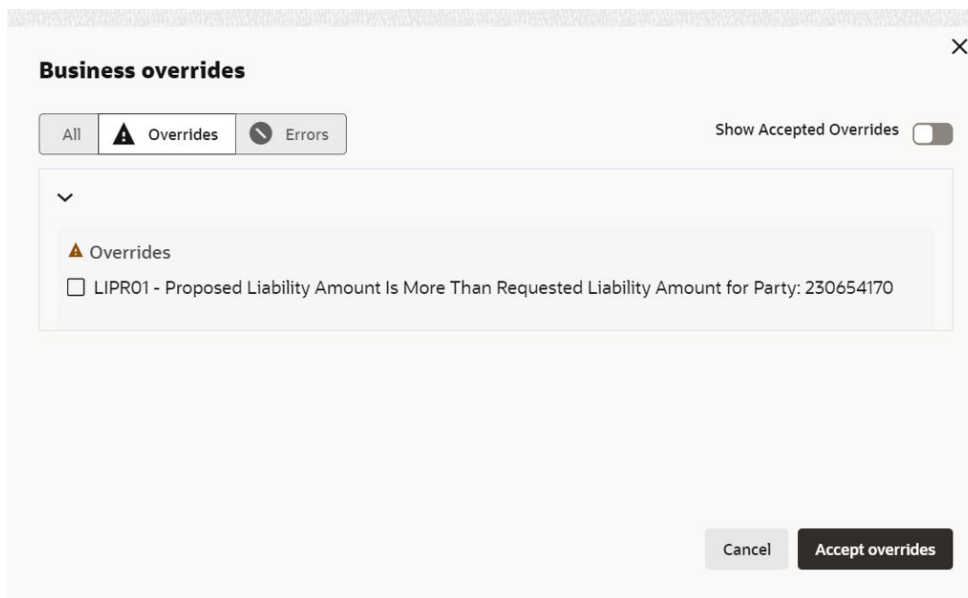
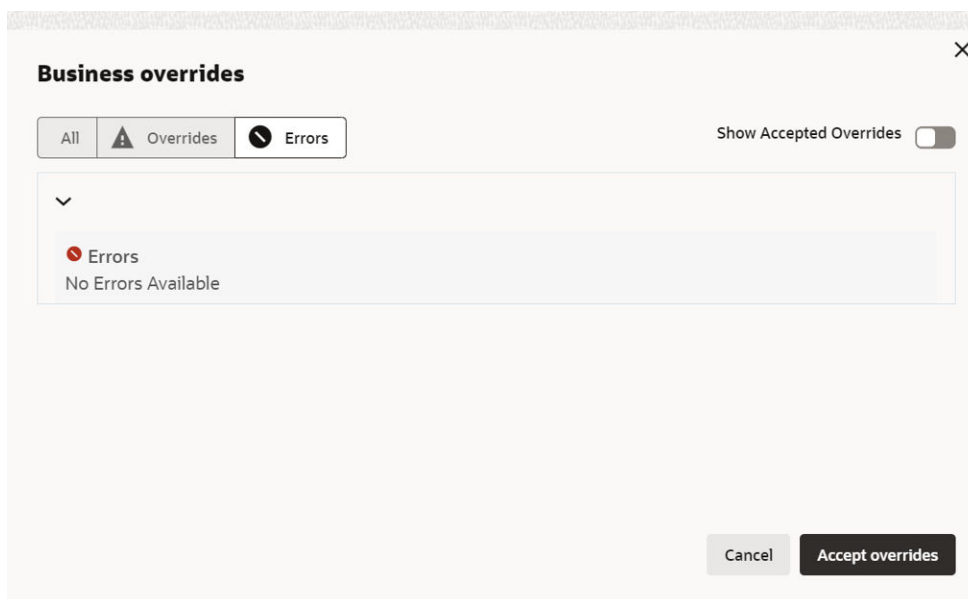
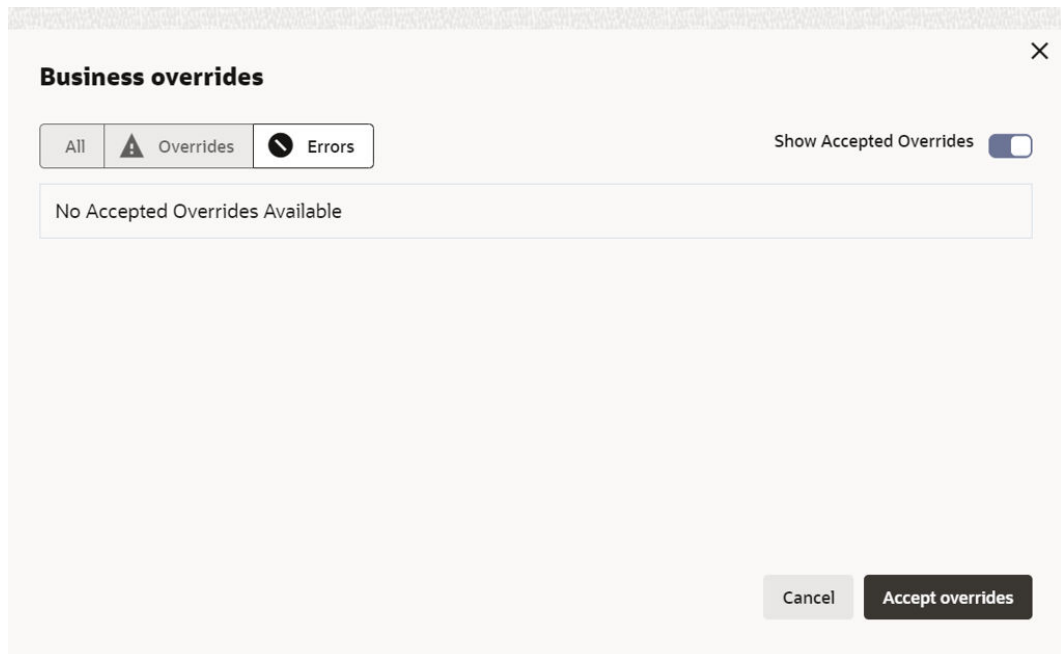


Figure 15-3 Business Overrides



2. Click **Submit** and navigate to the **Business** data segment to view the business overrides in the **Submit** window.

Figure 15-4 Submit



After the authorized user accepts the overrides, the override status is changed to **Accepted Overrides** as shown in the above screenshot.

If the business override is generated in the **Approval** stage, the other user authorization is not required. The approver can directly accept the overrides and proceed with the application.

# 16

## Reference and Feedback

### References

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

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

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