

Facility Review User Guide

# **Oracle Banking Credit Facilities Process Management**

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

## Preface

### About this guide




This guide provides the user with all the information necessary to perform Facility Review process in OBCFPM.

### Intended Audience

This document is intended for the banking personnel responsible for reviewing facilities offered to the corporate customer.

### Conventions Used

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






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

# Chapter 1 - Preface

---

## Common Icons in OBCFPM

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

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

# Chapter 4 - Overview

---

## About Facility Review

After disbursing the facilities to corporate customers, the banks need to closely monitor the performance of the customers in a periodic manner to mitigate risk that could occur due to the poor customer performance.

In OBCFPM, the Facility Review process allows the user to review the utilization of facility along with the customer's performance with respect to the set terms and conditions. The system will trigger the Facility Review process based on the Next Review Date selected by the user during Credit Proposal process or Credit Amendment process.

The following stages are available in the Facility Review process for reviewing the facility and taking necessary actions:

- Proposal Initiation
- Proposal Enrichment
- Proposal Evaluation (Credit, Risk, Legal and KYC Evaluations)
- Proposal Structuring
- Proposal Review
- Proposal Approval
- Draft Generation
- Customer Acceptance
- Limit Configuration
- Proposal Handoff
- Handoff - Manual Retry (Applicable if automatic Handoff fails)

# Chapter 4 - Proposal Initiation

---

## Proposal Initiation

In this stage, the user can review all the customer information captured in Credit Proposal or Simplified Credit Proposal Evaluation process and take necessary actions for the facilities offered to the customer.

The actions that the user can take in this stage include:

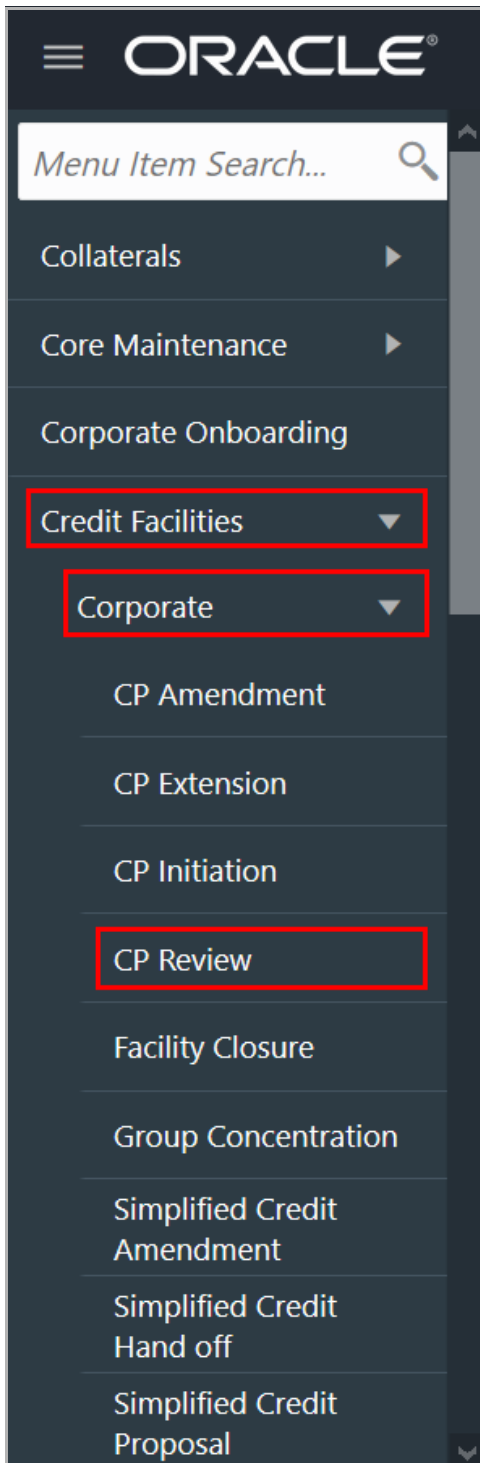
- Mark as no change required
- Change to new review date
- Close Facility
- Hold Facility

To initiate Facility Review process, perform the following steps:

### Steps to initiate facility review

1. Login to OBCFPM.

# Chapter 4 - Proposal Initiation

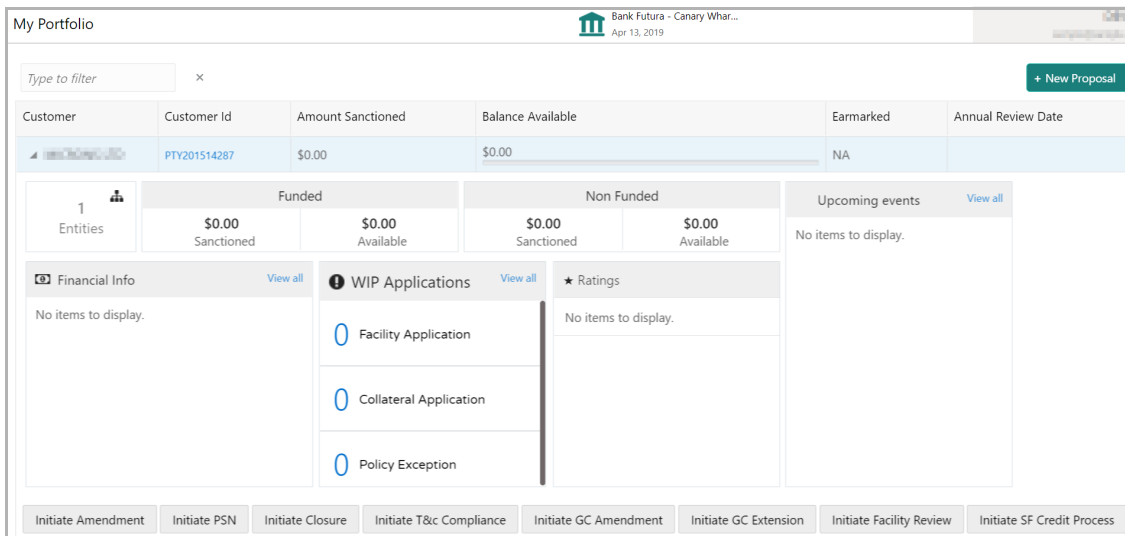


2. Navigate to **Credit Facilities > Corporate > CP Review**. The *Facility Review Initiation* page appears:

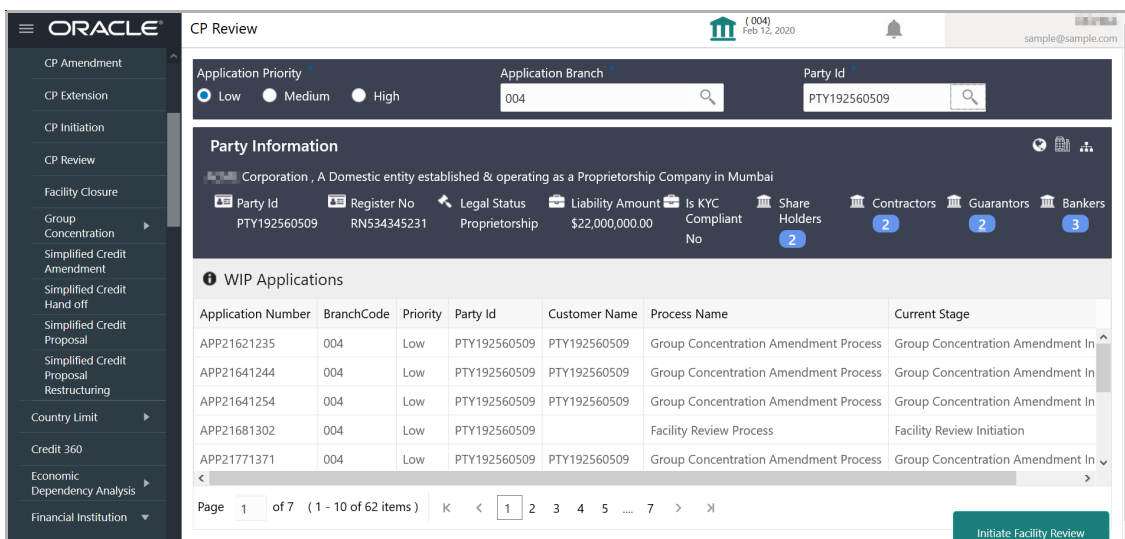
Or

3. Navigate to **Credit Facilities > My Portfolio** from the left menu. The *My Portfolio* page appears:

# Chapter 4 - Proposal Initiation



4. Click and expand the required customer. Details associated with the customer appear.
5. Click the **Initiate Facility Review** button. The *Facility Review Initiation* page appears:

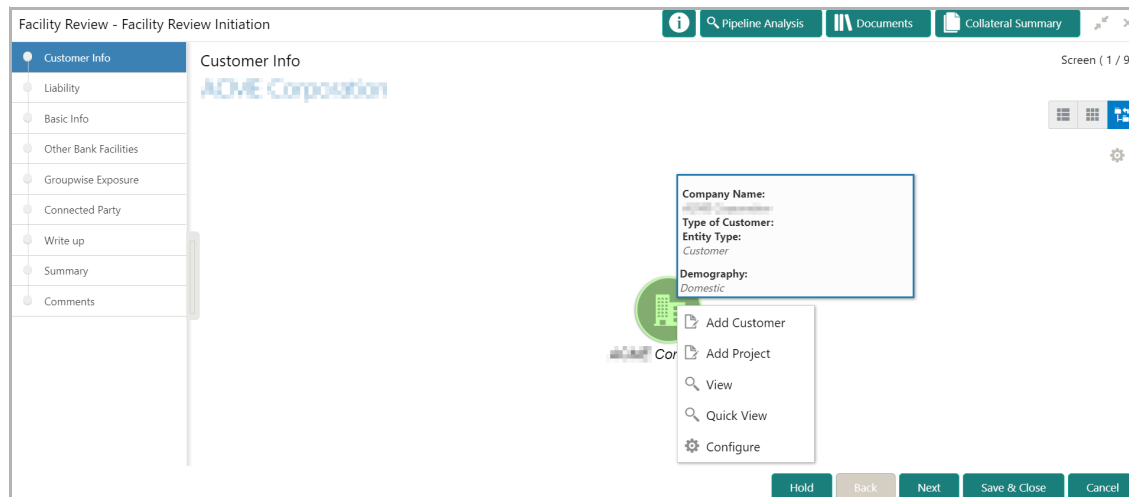


6. Select the facility review **Application Priority**. The options available are: Low, Medium, and High.
7. Search and select the **Application Branch**. Bank branches maintained in the system are displayed in the LOV.
8. Search and select the required customer / party for facility review. The system displays all the WIP applications for the selected party and enables the **Initiate Facility Review** button.
9. Click **Initiate Facility Review**. The *Customer Info* page appears.

# Chapter 4 - Proposal Initiation

## Customer Info

This data segment allows to view and manage information of the party and child parties.



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

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

- Add Customer (not applicable for joint customer)
- View
- Quick View
- Configure
- Delete (applicable only for child party)

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

Actions	Functionality
Add Customer	Displays the <i>Customer Details</i> window for adding child party of the party
View	Displays the <i>Customer Details</i> window for viewing party details
Quick View	Displays the <i>View Entity Details</i> window
Configure	Displays the <i>Party Details</i> window for capturing party details

## Add Customer

11. To add a child party, right click on the party / child party icon and click **Add Customer**. The *Customer Details* window appears:



# Chapter 4 - Proposal Initiation

**Customer Details**

**Organization details**

Organization Name \*    Organization Type \*    Entity Type \*    Demography Type \*

Country of incorporation \*    Incorporation date \*    Country of risk \*    Geographical Spread

Website Address    Facebook Address    Twitter Address

**Customer sector**    +Add Industry

No Sectors Added

**Customer Rating**    +Add ratings

No Ratings Added

**Other Details**

Special customer \*    Join customer

**RM Details**

RM Id \*

Create    Close

## Organization details

12. Type the child party name in the **Organization Name** field.
13. Select the **Organization Type** from the drop down list. The options available are **Single** and **Conglomerate**.
14. Select the **Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.
15. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

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

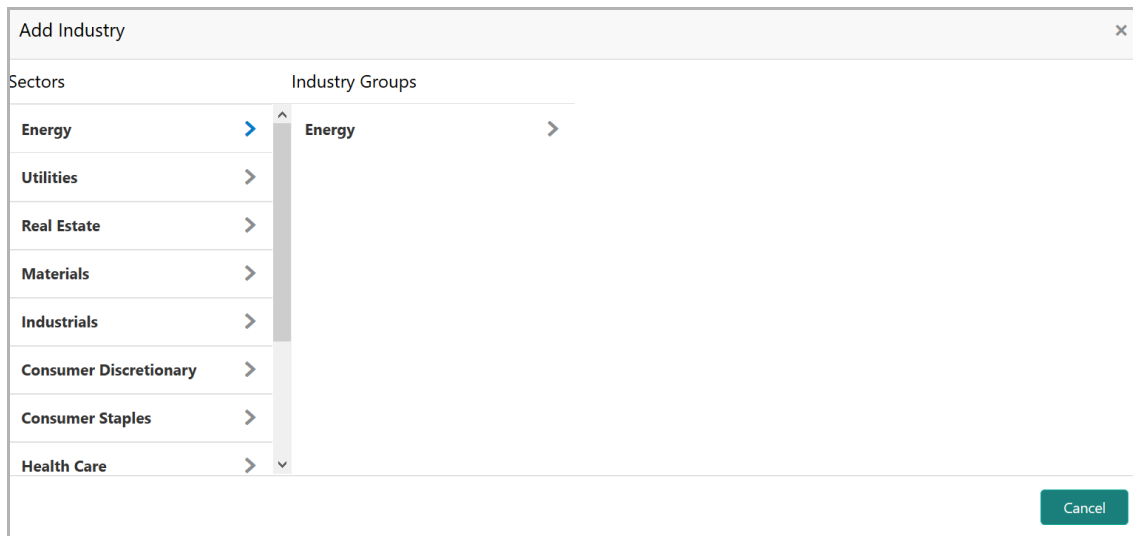
16. Search and select all the countries in which the child party is operating as **Geographical Spread**.
17. Select the **Country of incorporation**.
18. Click the calendar icon and select the **Incorporation date**.
19. Select the **Country of risk** for organization from the drop down list.
20. Type the following addresses in respective fields:

# Chapter 4 - Proposal Initiation

- Website Address
- Facebook Address
- Twitter Address

## Customer Sector

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



The screenshot shows a window titled "Add Industry" with a close button (X) in the top right corner. The window is divided into two columns: "Sectors" and "Industry Groups".

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

A "Cancel" button is located in the bottom right corner of the window.

22. Select a sector of the child party. Available **Industry Groups** appear.
23. Select the **Industry Group** of the child party. Available **Industries** appear.
24. Select the Industry of the child party. Available **Sub-Industries** appear.

# Chapter 4 - Proposal Initiation

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

Customer sector [+Add sector](#)

**Energy** 🗑️

Industry Group  
**Energy**

Industry  
**Energy Equipment**

Sub-Industry  
**Oil Drilling**

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



If the child party is into different sectors, the user has to capture all the sector details while adding the child party. To add another sector information, click **+Add sector** again.

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

## Customer Rating

27. To capture rating information of the child party, click **+Add ratings**. The *Add Rating* window appears:

Add Rating ✕

Rating Date \* Outlook \* Year Of Rating \*

May 5, 2020 Positive 2020

Risk Ratings Rated By

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

Close

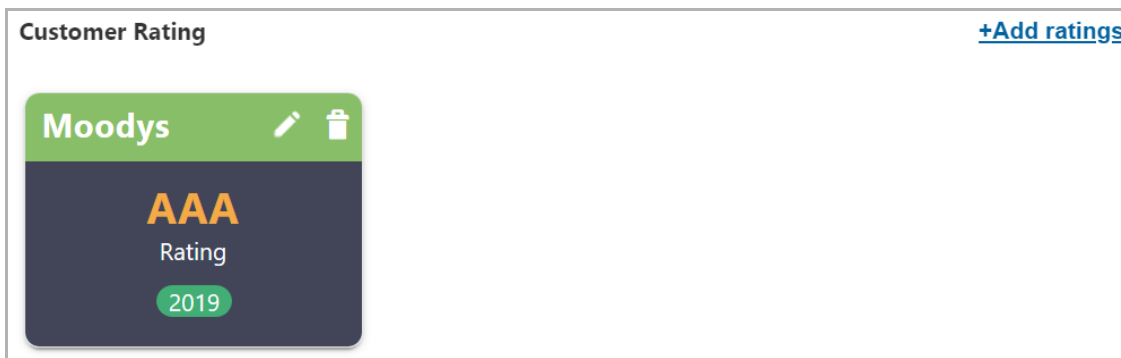
# Chapter 4 - Proposal Initiation

28. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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



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

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



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

## Other Details

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

## RM Details

RM Id is automatically populated based on the login details.

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

33. Click **Create**. The child party is created and displayed in the *Customer Info* page.



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

# Chapter 4 - Proposal Initiation

## View, Quick View, Delete

34. To **View** the party / child party information, right click the party / child party icon and click View.
35. To **Quick view** the party / child party information, right click the party / child party icon and click Quick View.
36. To **Delete** the child party, right click the child party icon and click Delete.

## Configure Party / Child Party

37. Right click on the party / child party icon and click **Configure**. The following window appears:

OFSSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditions...

Demographic Details

Basic Info Address Industry

Company Details Save

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

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

RM Id Company Web site Facebook URL Twitter URL

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

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

Language: ENG Media: SWIFT

KYC Details

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

Additional Fields

No Additional fields configured!

Close

## Customer Profile

## Company Details

38. Enter / select the following details in the corresponding fields:
  - Registration Number
  - Company Name
  - Type Of Company
  - Geographical Spread

# Chapter 4 - Proposal Initiation

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

39. Enable the **Is Blacklisted?** switch, if the company is blacklisted.
40. Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.
41. Click the calendar icon and select the **Last KYC Date**.
42. Enable the **Listed Company** switch, if the company is listed.
43. Select the **Language** from the drop down list.
44. Select the **Media** for transactions from the drop down list.

## **KYC Details**

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

# Chapter 4 - Proposal Initiation

Address Details

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

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

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

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

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



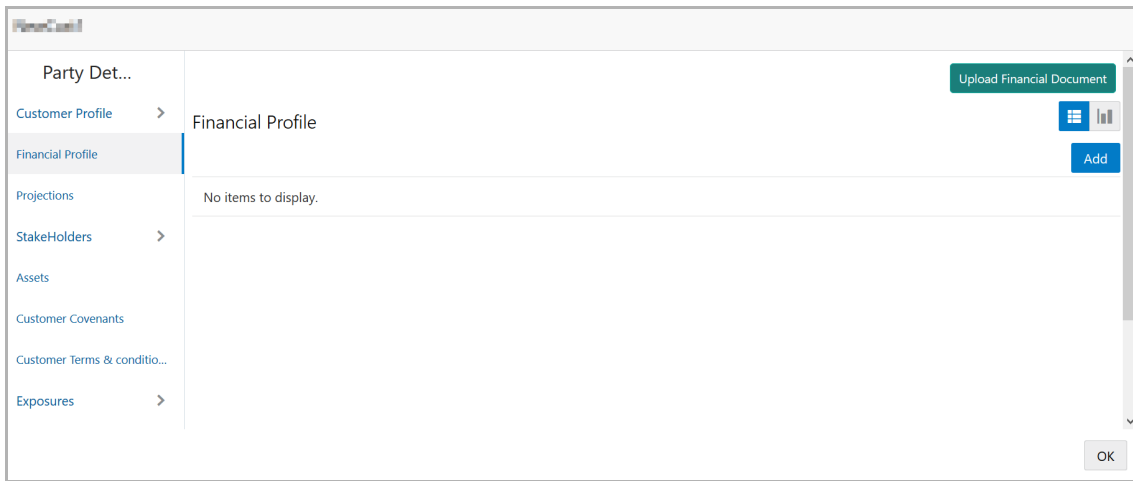
To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**, click the hamburger icon in the required list item and select the required option.

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

# Chapter 4 - Proposal Initiation

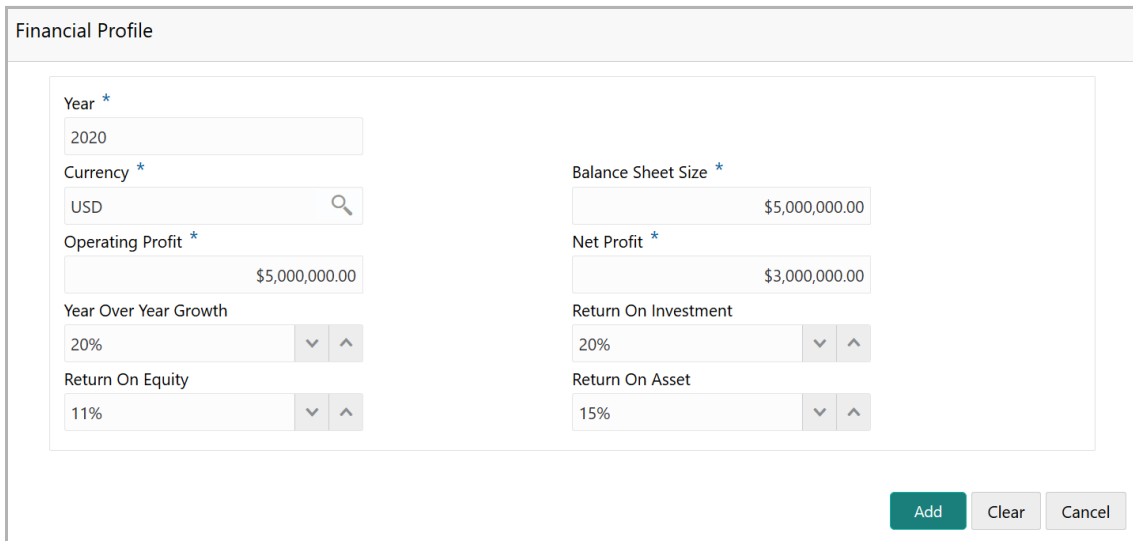
## **Financial Profile**

54. To configure party's financial details, click **Financial Profile** in left menu. The *Financial profile* screen appears:



The screenshot shows a software interface with a left-hand navigation menu. The menu items are: Party Det..., Customer Profile, Financial Profile (highlighted), Projections, StakeHolders, Assets, Customer Covenants, Customer Terms & conditio..., and Exposures. The main content area is titled 'Financial Profile' and contains a message 'No items to display.' Below this message is a large empty space. In the top right corner of the main area, there is a green button labeled 'Upload Financial Document', a small grid icon, and a blue button labeled 'Add'. In the bottom right corner, there is a grey button labeled 'OK'.

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



The screenshot shows a 'Financial Profile' configuration window. It contains several input fields for financial data:

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

At the bottom right, there are three buttons: 'Add' (green), 'Clear' (grey), and 'Cancel' (grey).

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

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

58. Specify the following details in the corresponding fields:

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

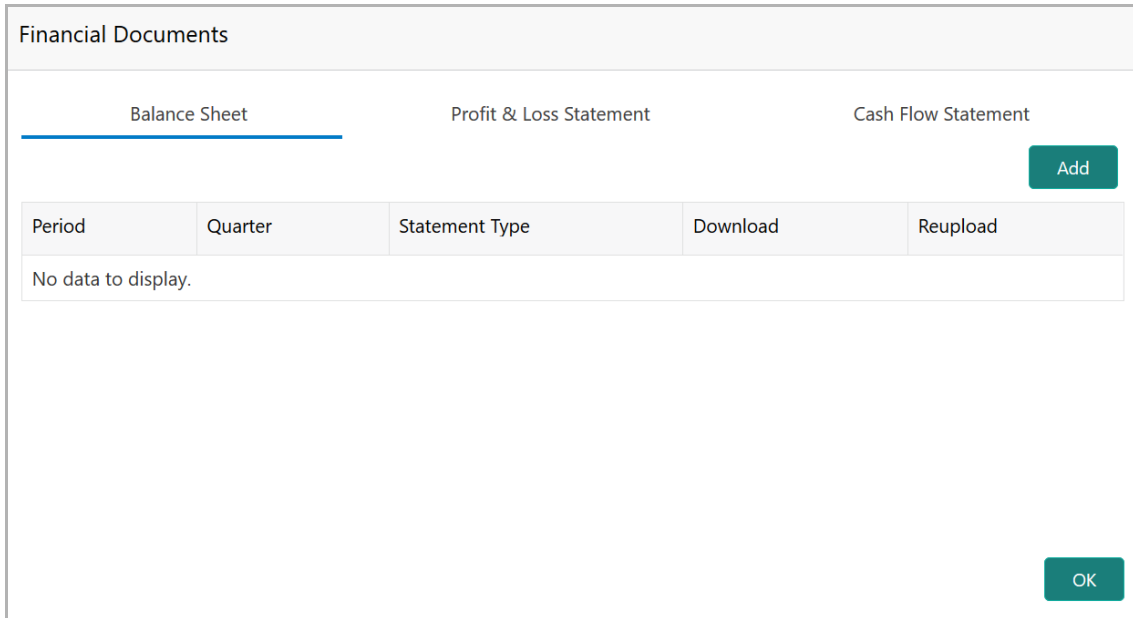


# Chapter 4 - Proposal Initiation

- Return On Equity
- Return On Asset

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

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



Financial Documents

Balance Sheet      Profit & Loss Statement      Cash Flow Statement

**Add**

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

**OK**

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

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

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

# Chapter 4 - Proposal Initiation

Balance Sheet Details

Period \*      Quarter \*

FY2019-2020      Quarter 4

Drop files here or click to select

Cancel      Add

61. Select the **Period** and **Quarter** for which the financial document is to be added.
62. In **Drop files here or click to select** section, drag and drop or click and upload the financial document.
63. Click **Add**. Document is added.
64. In the *Financial Profile* screen, click the Chart view icon to change the List view to Chart view.



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

## Projections

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

# Chapter 4 - Proposal Initiation

Projections

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

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

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

68. Specify the following details in the corresponding fields:

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

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

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

# Chapter 4 - Proposal Initiation

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

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

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

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

Year \*      Quarter \*

FY2020-2021      Annual

Drop files here or click to select

Current selected files:

Cancel      Add

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

# Chapter 4 - Proposal Initiation

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



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

## **Rating**

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

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

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

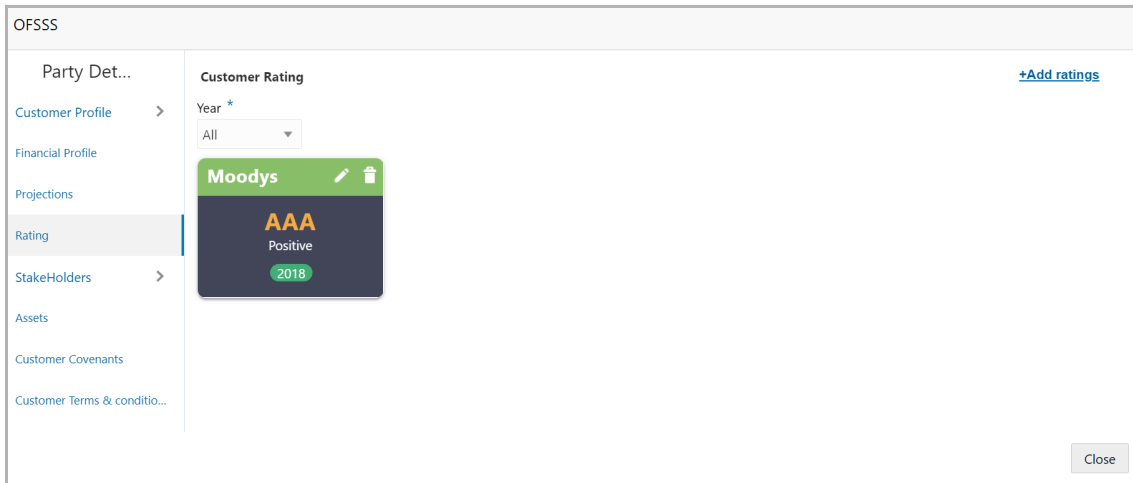
77. Select the following details of the rating:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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

# Chapter 4 - Proposal Initiation



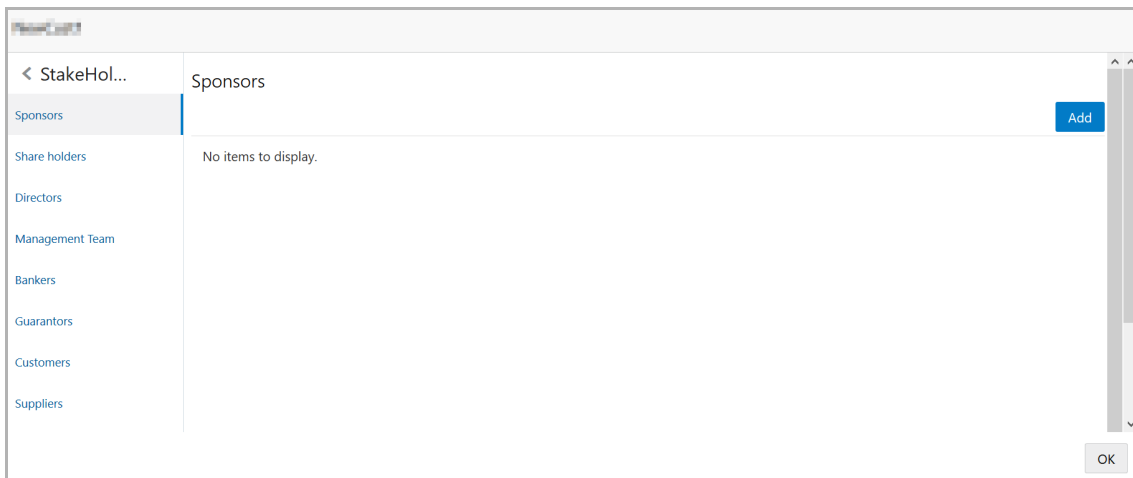
78. To modify the added rating, click the edit icon.

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

## **Stakeholders**

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

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



# Chapter 4 - Proposal Initiation

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

The screenshot shows a web form titled "Sponsors". At the top left, there are two radio buttons for "Promoter Type": "Individual" (selected) and "Corporate". Below this are several input fields: "Name" (containing "Thomas"), "Age" (containing "45" with up/down arrows), "Experience Summary" (empty text area), "Designation" (containing "CEO"), "Role" (containing "Management"), "Stake Percentage" (containing "30%" with up/down arrows), "Associated Since" (containing "May 4, 2010" with a calendar icon), and "Education Qualifications" (containing "Masters Degree"). At the bottom of the form is a grey bar with a right-pointing arrow and the text "Address details". At the bottom right of the window are three buttons: "Add" (green), "Clear" (grey), and "Cancel" (grey).

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

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

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

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

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

# Chapter 4 - Proposal Initiation

Sponsors

Address details

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

Add Clear Cancel

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

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

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



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



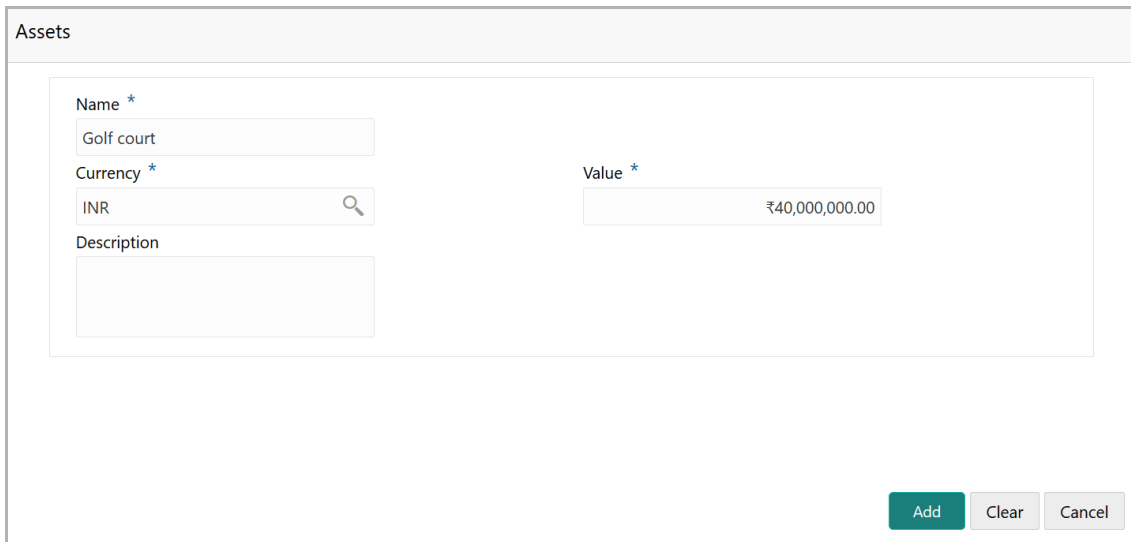
For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer "**Economic Dependency Analysis User Manual**".



# Chapter 4 - Proposal Initiation

## Assets

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



Assets

Name \*  
Golf court

Currency \*  
INR

Value \*  
₹40,000,000.00

Description

Add Clear Cancel

87. Type the **Name** of the Asset.

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

89. Specify the asset **Value**.

90. Type the asset **Description**.

91. Click **Add**. Asset details are added.

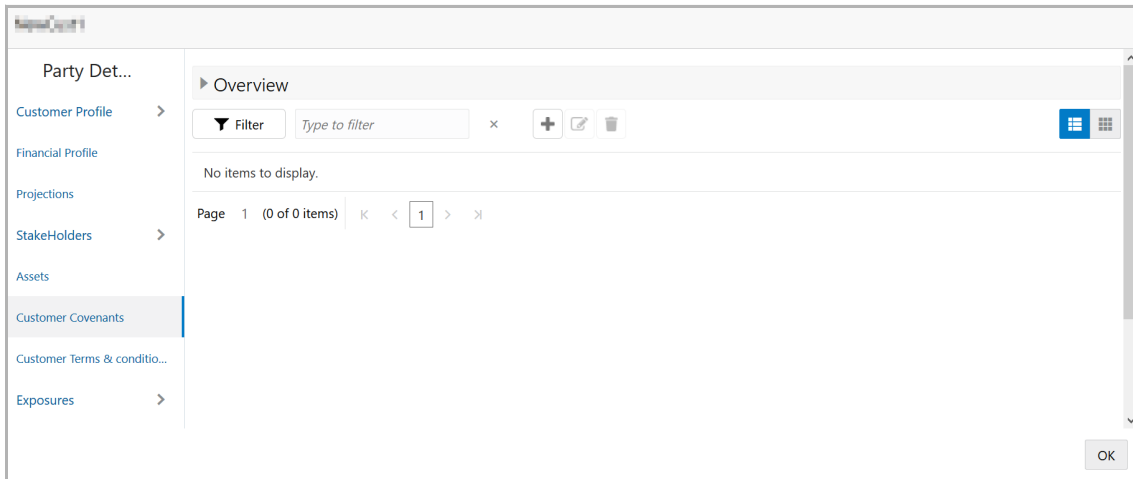


To Edit, Delete or View the added **Assets**, click the hamburger icon in the required list item and select the required option.

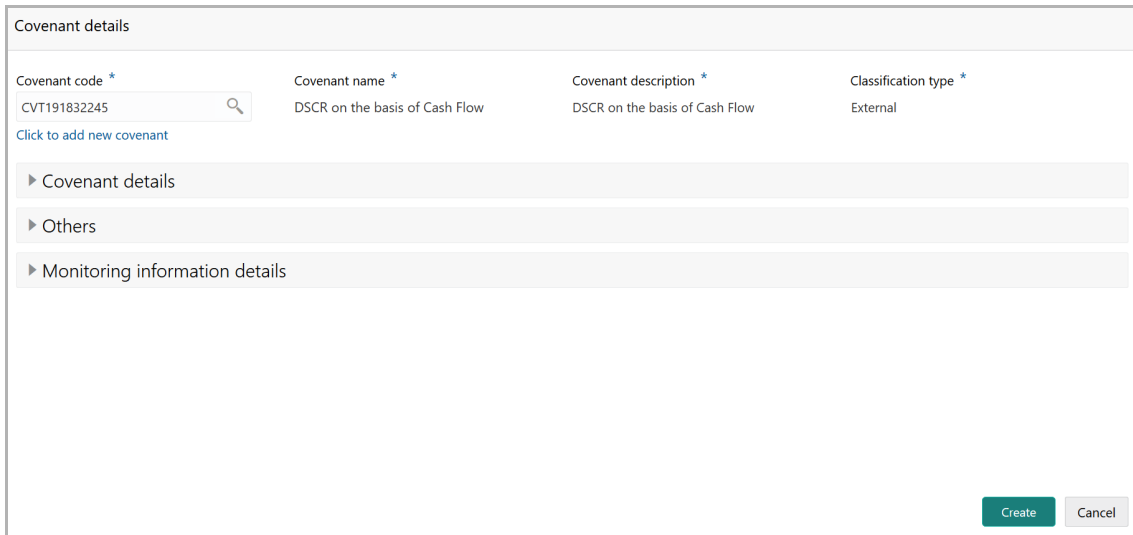
## Customer Covenants

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

# Chapter 4 - Proposal Initiation



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



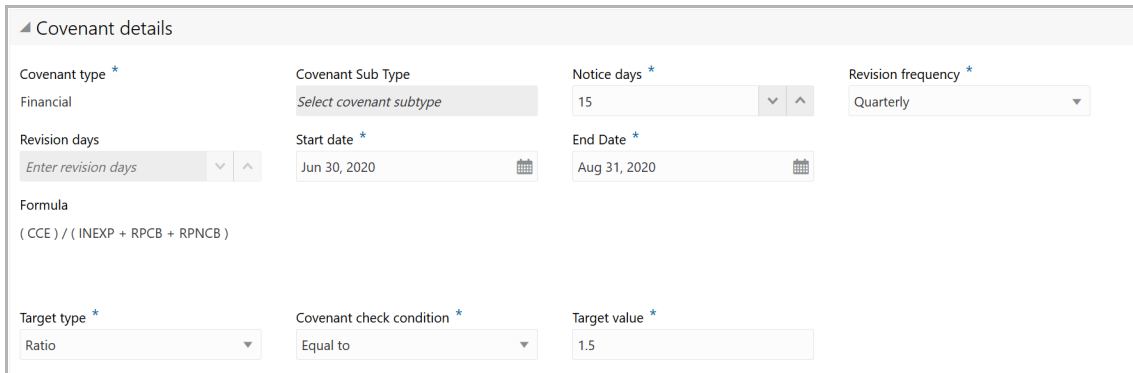
94. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.

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

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

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

# Chapter 4 - Proposal Initiation



▲ Covenant details

Covenant type \*  
Financial

Covenant Sub Type  
Select covenant subtype

Notice days \*  
15

Revision frequency \*  
Quarterly

Revision days  
Enter revision days

Start date \*  
Jun 30, 2020

End Date \*  
Aug 31, 2020

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

Target type \*  
Ratio

Covenant check condition \*  
Equal to

Target value \*  
1.5

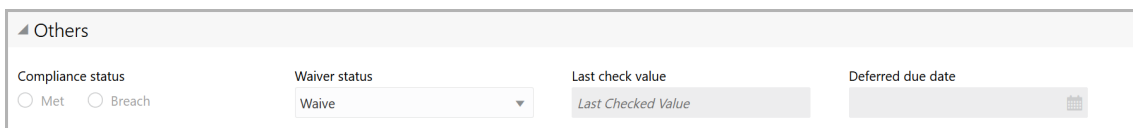
97. Select / type the following in respective fields:

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



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

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



▲ Others

Compliance status  
 Met  Breach

Waiver status  
Waive

Last check value  
Last Checked Value

Deferred due date

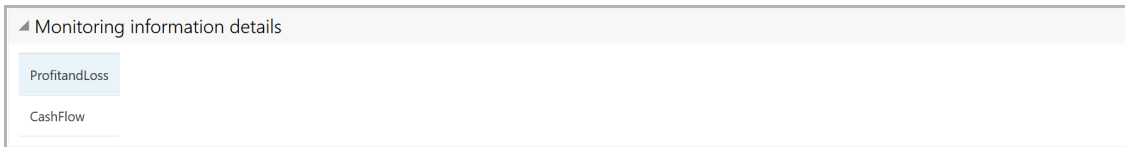
99. Select the **Compliance Status** and **Waiver Status**.

100. Enter the **Last Check Value**.

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

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

# Chapter 4 - Proposal Initiation



Monitoring information details

ProfitandLoss

CashFlow

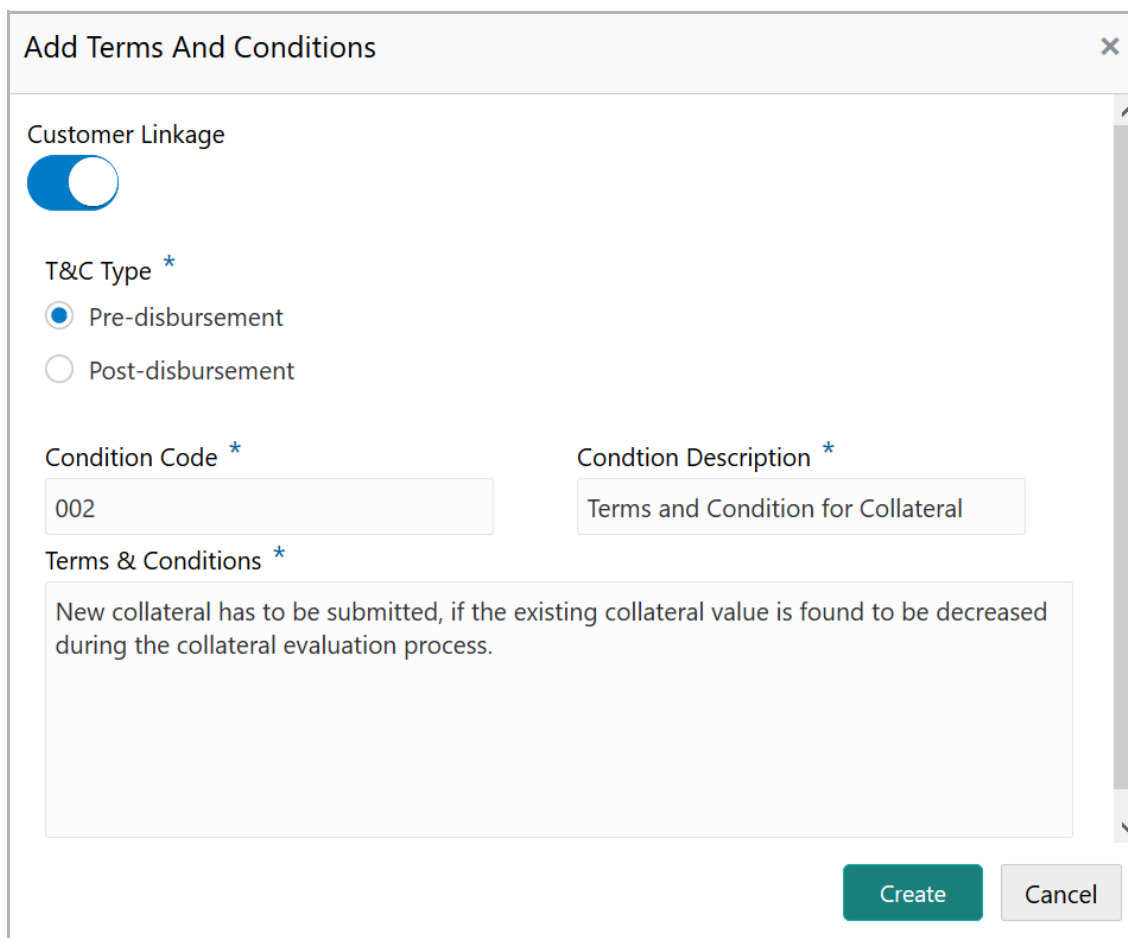
- 103. Select the monitoring information.
- 104. Click **Save**. Covenant details are added.



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

## Terms & Conditions

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



Add Terms And Conditions

Customer Linkage

T&C Type \*

Pre-disbursement

Post-disbursement

Condition Code \*

Condition Description \*

Terms & Conditions \*

New collateral has to be submitted, if the existing collateral value is found to be decreased during the collateral evaluation process.

Create Cancel

- 106. Enable the **Customer Linkage** flag, if the flag is disabled.

# Chapter 4 - Proposal Initiation

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

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

Add Terms And Conditions

Customer Linkage

T&C Type \*

Pre-disbursement

Post-disbursement

Facility Id \*

Funded - Term Loan-F20174004

Condition Code \*

004

Condition Description \*

Terms and Condition for term loan

Terms & Conditions \*

Term loan must be repaid every month. The failure of term loan payment for three consecutive months will result in liquidation of collateral.

Create Cancel

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

110. Specify the **Condition Code**.

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

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



In case of linking terms and conditions to the customer, do not disable the **Customer Linkage** flag. Facility selection is required only in the case of linking the terms and conditions with the facility in Funding Requirement data segment.

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

# Chapter 4 - Proposal Initiation

## Exposures

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

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

Country Dependency Details

Country \* US Currency \* USD

Country Wise Data

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

Country Wise Business Operations

- Sales Breakup
- Purchase Breakup

Save Cancel

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

## Country Wise Data

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

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

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

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

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

## Country Wise Business Operations

Country Wise Business Operations

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

121. Specify the entity's **Market Share Percentage** in selected country.

122. Specify the entity's **Presence for Years** in selected county.

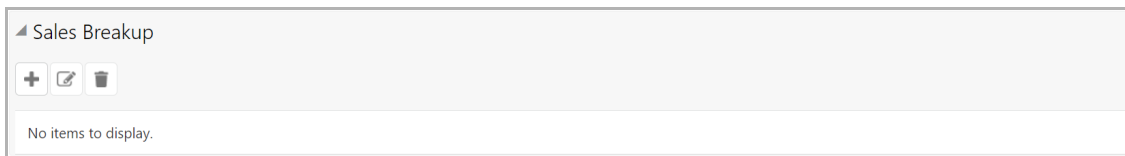
123. Specify the **Major Products Sold** by the entity in the selected country.

124. Specify the date on which association between entity and selected country is established in the **Associated Since** field.

## Sales Breakup

# Chapter 4 - Proposal Initiation

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

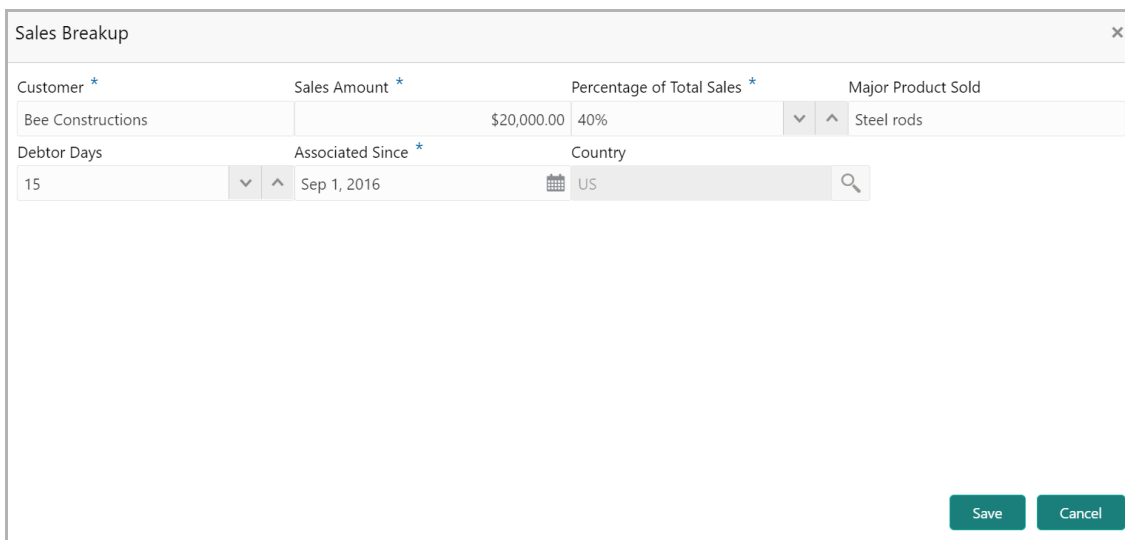


Sales Breakup

+ ✎ 🗑

No items to display.

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



Sales Breakup

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

Debtor Days: 15

Associated Since \*: Sep 1, 2016

Country: US

Save Cancel

126. Specify the **Customer** of the entity.

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

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

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

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

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

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

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

## Purchase Breakup

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

134. Click the add icon. The *Purchase Breakup* window appears:

# Chapter 4 - Proposal Initiation

Supplier *	Purchase Amount *	Percentage of Total Purchases *	Major Product Bought
Navy Cements	\$30,000.00	50%	Cement

Creditor Days	Associated Since *	Country
10	Sep 30, 2000	US

135. Specify the name of **Supplier**.

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

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

138. Specify the **Major Product Bought** by the entity from the supplier.

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

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

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

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

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

US	
Sales Amount	: \$50,000.00
Purchase Amount	: \$30,000.00
Loan Amount	: \$200,000.00
Investment Amount	: \$100,000.00

Deposit Amount

Edit Delete View

Page 1 of 1 (1 of 1 items)

OK



# Chapter 4 - Proposal Initiation

144. To Edit, Delete or View the added country dependency details, select the record and click the respective icon or click the hamburger icon and select the required option.

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

Currency Details			
Sales Amount *	\$50,000.00	Sales Percentage *	50%
Purchase Amount *	\$30,000.00	Purchase Percentage *	20%
Loan Amount *	\$40,000.00	Loan Percentage *	30%
Investment Amount *	\$100,000.00	Investment Percentage *	40%
Deposit Amount *	\$60,000.00	Deposit Percentage *	30%

Hedging Details

- Future Currency Requirement - Loan Repayment
- Future Currency Requirement - Creditor Payment
- Future Currency Credit - Debtor Payment
- Future Currency Credit - Interests

146. Search and select the **Currency**.

## Currency details

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

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

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

150. Specify your customer's **Purchase Percentage** with respect to the selected currency.

151. Specify the **Loan Amount** availed by your customer in the selected currency.

152. Specify your customer's **Loan Percentage** with respect to the selected currency.

153. Specify your customer's **Investment Amount** in the selected currency.

154. Specify your customer's **Investment Percentage** with respect to the selected currency.

155. In the **Deposit Amount** field, specify the amount deposited by your customer in the selected currency.

156. In the **Deposit Percentage** field, specify the percentage of amount deposited by your customer in the selected currency.

# Chapter 4 - Proposal Initiation

## Hedging Details

Hedging Details			
Credit Outstanding *	Debit Outstanding *	Variance	Hedging Required?
<input type="text" value="\$30,000.00"/>	<input type="text" value="\$20,000.00"/>	<input type="text" value="\$10,000.00"/>	<input type="checkbox"/>

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

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

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

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

## Future Currency Requirement - Loan Repayment

Future Currency Requirement - Loan Repayment		
Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
<input type="text" value="\$50,000.00"/>	<input type="text" value="\$10,000.00"/>	<input type="text" value="\$40,000.00"/>

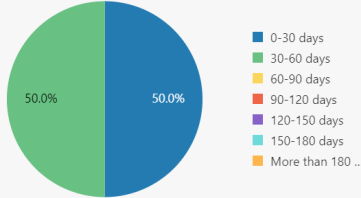
160. Specify your customer's **Outstanding Loan Amount** in selected currency.

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

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

## Future Currency Requirement - Creditor Payment

Future Currency Requirement - Creditor Payment	
Outstanding Amount *	<input type="text" value="\$50,000.00"/>
* 0-30 days	: \$25,000.00
* 30-60 days	: \$25,000.00
* 60-90 days	: \$0.00
* 90-120 days	: \$0.00
* 120-150 days	: \$0.00
* 150-180 days	: \$0.00
* More than 180 days	: \$0.00



The pie chart displays the distribution of the outstanding amount by payment period. The 0-30 days period (blue) and the 30-60 days period (green) each represent 50.0% of the total outstanding amount of \$50,000.00. All other periods (60-90 days, 90-120 days, 120-150 days, 150-180 days, and more than 180 days) represent 0.0%.

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

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

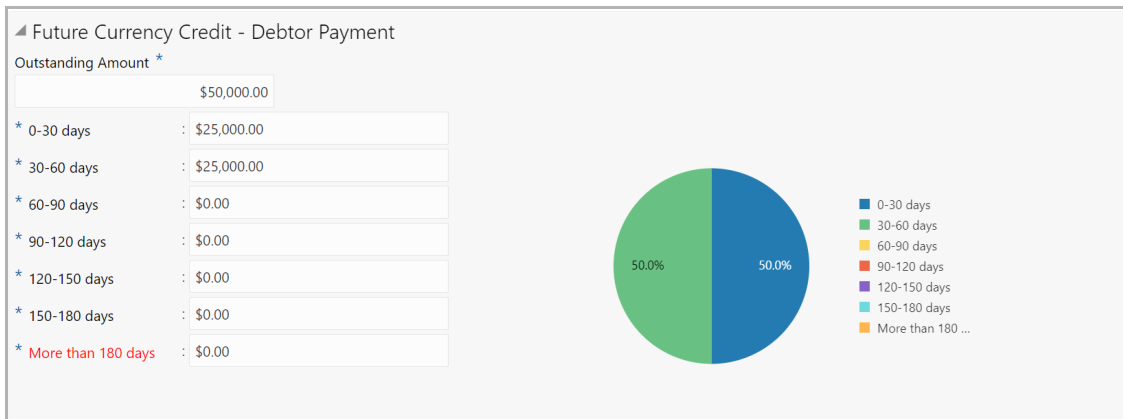
165. Specify the outstanding amount to be paid in **30-60 days**.

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

# Chapter 4 - Proposal Initiation

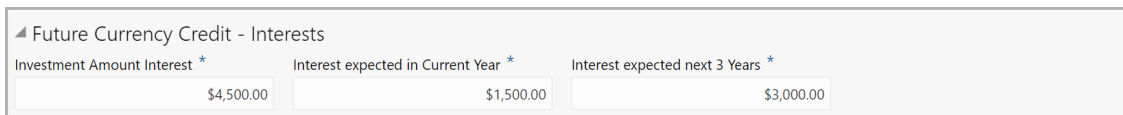
- 167. Specify the outstanding amount to be paid in **90-120 days**.
- 168. Specify the outstanding amount to be paid in **120-150 days**.
- 169. Specify the outstanding amount to be paid in **150-180 days**.
- 170. Specify the outstanding amount to be paid after 180 days in the **More than 180 days** field.

## Future currency credit - Debtor payment



- 171. Specify the **Outstanding Amount** to be paid by your customer's debtor in the selected currency.
- 172. Specify the outstanding amount to be received in **0-30 days**.
- 173. Specify the outstanding amount to be received in **30-60 days**.
- 174. Specify the outstanding amount to be received in **60-90 days**.
- 175. Specify the outstanding amount to be received in **90-120 days**.
- 176. Specify the outstanding amount to be received in **120-150 days**.
- 177. Specify the outstanding amount to be received in **150-180 days**.
- 178. Specify the outstanding amount to be received after 180 days in the **More than 180 days** field.

## Future Currency Credit - Interests



- 179. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
- 180. In the **Interest expected in current year** field, specify the interest to be received in the Current year.
- 181. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.

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

183. To **Edit**, **Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.

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

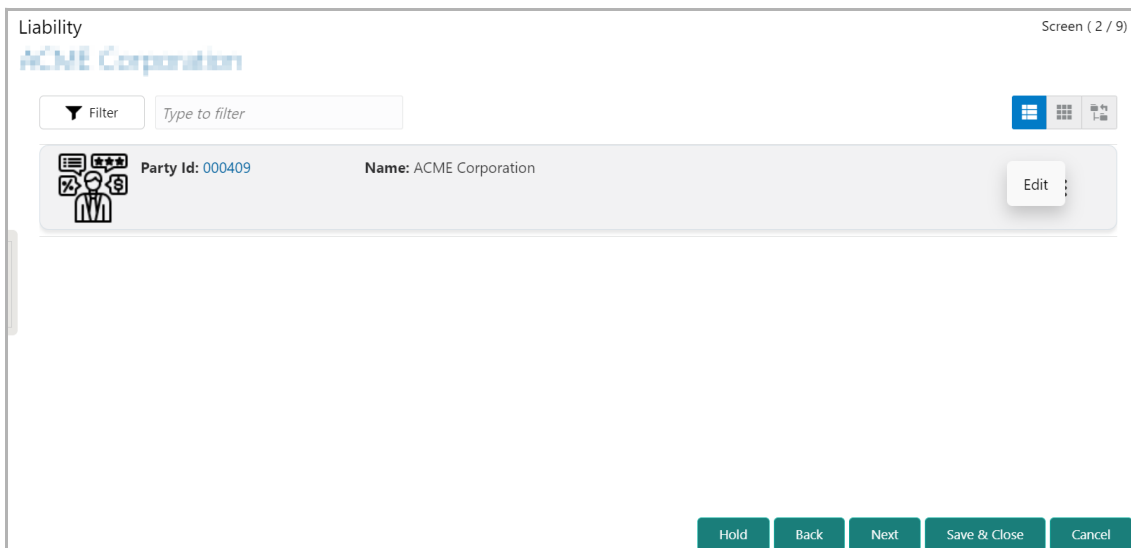
185. To change the layout of the *Customer info* page to list view, click the List View icon at the right corner.

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

187. To go to the next page, click **Next**. The *Liability* page appears.

## Liability

This data segment displays the liability details of the customer. If your customer has requested to increase / decrease the liability, you can modify the liability detail in this page.



188. To modify the liability details, click the Hamburger icon in the corresponding record and select **Edit**. The Liability Details window appear:

# Chapter 4 - Proposal Initiation

### Liability Details

Existing Details

Existing Amount	Outstanding Amount	Liability Expiry Date
\$50,000.00	\$20,000.00	Dec 15, 2020

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

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

Cash Cover  
\$20,000.00

**Total Gross and Net Facility**  
Total Gross Facility \$20,000.00  
Total Net Facility \$0.00

**Dates**  
Next Review Date \* Dec 15, 2020  
Requested Expiry Date \* Nov 30, 2021

Additional Fields  
*No Additional fields configured!*

## Existing Details

The following details about the existing liability is displayed in this section:

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

## Currency

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

## Amount

190. Specify the following details:

- Requested Liability Amount - Liability amount requested by the entity
- Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital
- Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations

# Chapter 4 - Proposal Initiation

- Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan
- Cash Cover - Amount deposited by the entity in your bank

## **Total Gross and Net Facility**

The following existing facility amounts are displayed in this section:

- Total Gross Facility
- Total Net Facility

## **Dates**

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

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

193. Click **Save**. The Liability is added and displayed as shown below:

The screenshot displays a web interface for managing liabilities. At the top, it says "Liability" and "Screen ( 2 / 9)". Below this is a search bar with a "Filter" icon and a text input field labeled "Type to filter". A "MODIFY" button is visible. The main content area shows details for a liability with ID "PARTYTEST".

<b>Name:</b> Liability71234	<b>Liability Number:</b> 004889	<b>Requested Liability Amount:</b> \$50,000.00
<b>Party Id:</b> PARTYTEST	<b>Requested Expiry Date:</b> 21-09-30	<b>Next Review Date:</b> 20-10-17
<b>Approval Liability Amount:</b> \$50,000.00	<b>Proposed Liability Amount:</b> \$50,000.00	<b>Proposed Expiry Date:</b> 21-09-30
<b>Approved Expiry Date:</b> 21-09-30		

At the bottom of the interface, there are five buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

194. To filter the liability, type the liability detail in **Type to filter** text box or click the **Filter** icon. The *Filter* window appears:

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**Filter** Reset Apply

Currency

From Amount

To Amount

From Sanctioned Amount

To Sanctioned Amount

From Review Date

To Review Date

From Expiry Date

To Expiry Date

195. Specify / select the filter parameter and click **Apply**. Liabilities that matches the filter parameter are displayed.

196. To change the layout of the *Liability* page to table view, click the Table View icon. The layout is changed as shown below:

Liability Screen ( 2 / 9)

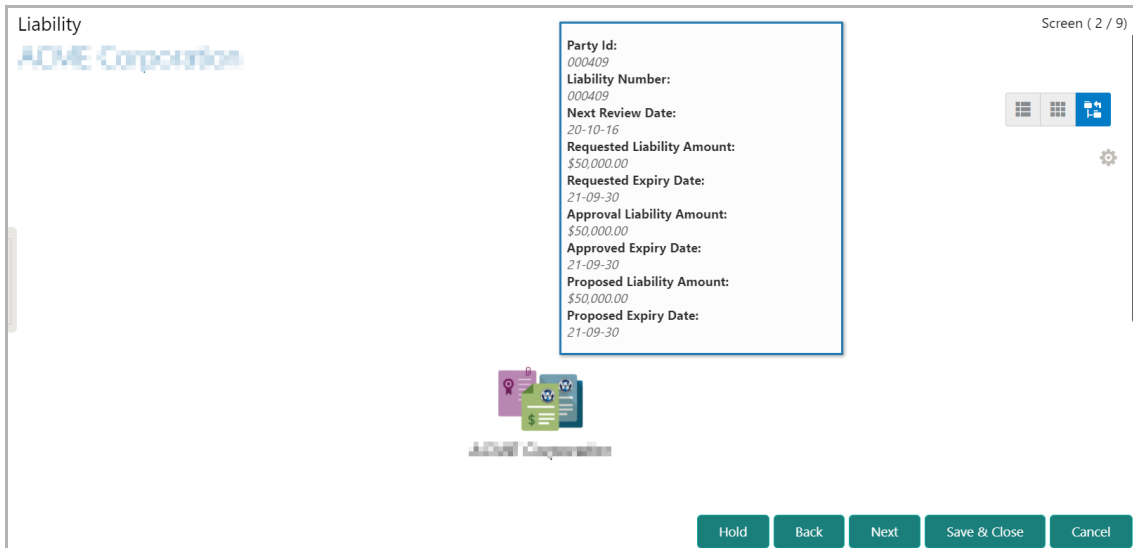
ACME Corporation

Party Id	Name	Liability Number	Liability Expiry Date	Requested Liability Amount	Requested Expiry Date	Next Review
000409	ACME Corporation	000409		\$50,000.00	21-09-30	20-10-16

Hold Back Next Save & Close Cancel

# Chapter 4 - Proposal Initiation

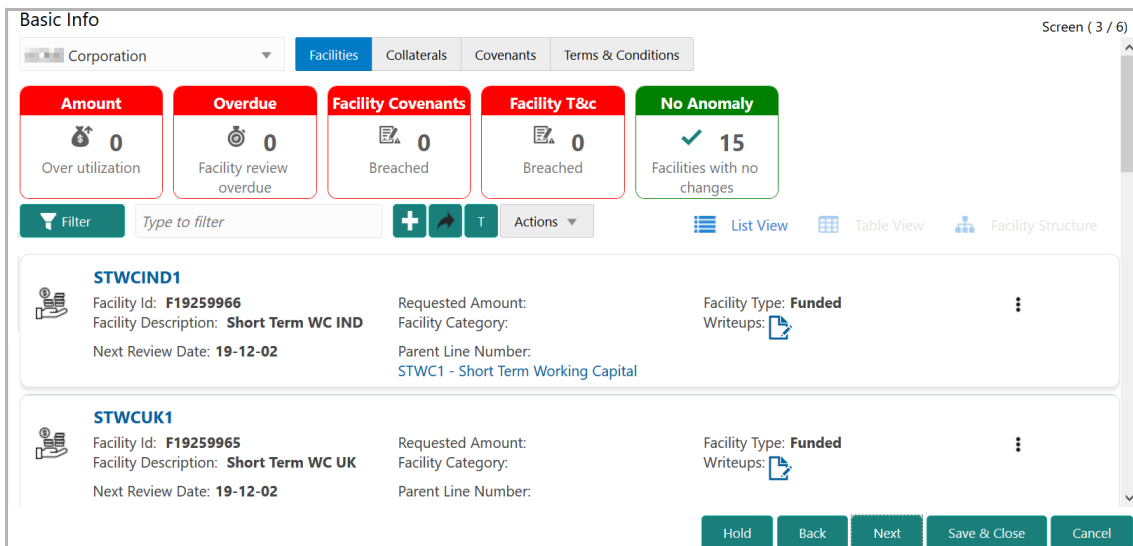
197. To change the layout of the *Liability* page to tree view, click the Tree View icon. The layout is changed as shown below:



198. To go to the **Next** page, click **Next**. The *Basic Info* page appears.

## Basic Info

In this data segment, the user can view and manage the Facilities, Collaterals, Covenants, and Terms and Conditions of the customer.



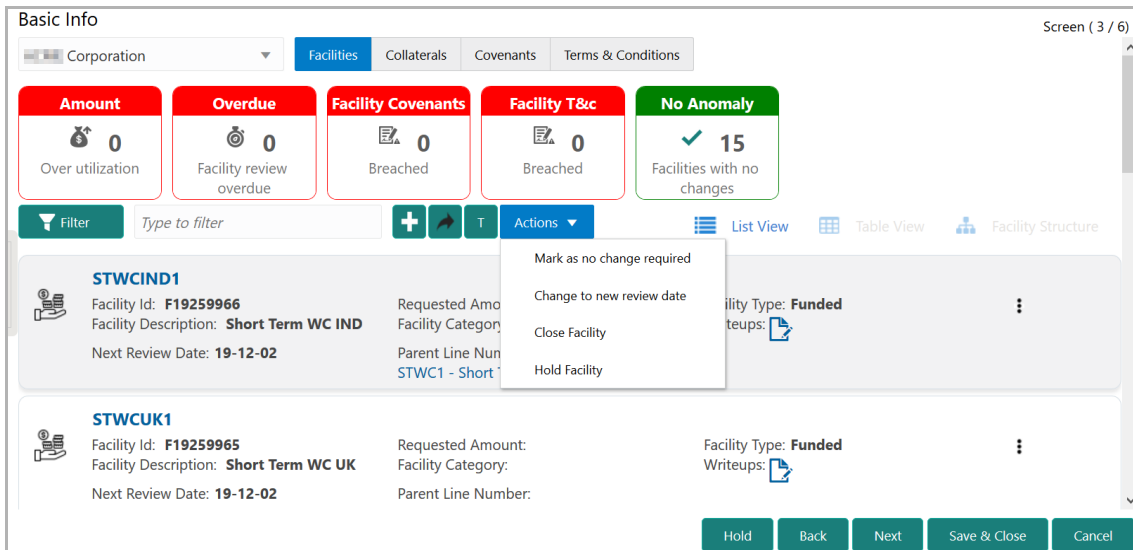


# Chapter 4 - Proposal Initiation

In the **Facilities** tab, the count of facilities that need to be reviewed are listed in the following widgets:

- Amount
- Overdue
- Facility Covenants
- Facility T&C
- No Anomaly

199. Click the count on required widget to view the facilities under a particular category.



200. To take necessary action for the facility, select the facility and click **Actions**.

The following table describes the result of each action available in the **Actions** list of values:

Actions	Result
Mark as no change required	The system will mark that no change is required for the facility
Change to new review date	The user can enter a new review date for the facility
Close Facility	The facility will be closed
Hold Facility	The system will hold the facility

201. Click on the required action.

You can directly create new facility or create facility using the Facility Template maintained at the Maintenance module in this data segment.

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## Creating Facility without Template

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

The screenshot shows the 'New Facility' window with the following details:

- Take over other bank facility
- Line Code \*: 22
- Parent Facility Id: TERMLOAN3 - test
- Currency \*: USD
- Tenor: 12
- Commitment Status:  Committed,  Uncommitted,  Cascade
- Line Serial Number \*: 33
- Facility Type \*:  Funded,  Non Funded
- Cascade
- Requested Amount \*: \$50,000.00
- Line Expiry Date \*: Nov 30, 2021
- Secured?:  Yes,  No,  Cascade
- Facility Description \*: Facility for Tata motors
- Facility Category: Term Loan
- Next Review Date \*: Dec 31, 2020
- Availability Period: Availability Period
- Revaluation Required
- Rate Agreement Required
- Additional Fields: UDF
- Buttons: Save, Save & Configure, Close

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

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

To add a new funding requirement:

204. Type the **Line Code**.

205. Type the **Line Serial Number**.

206. Type the **Facility Description**.

207. Select the **Parent Facility Id** from the drop down list.

208. Choose the **Facility Type**. The options available are **Funded** and **Non Funded**.

You can restrict creation of sub-facility of type other than the selected type by enabling the Cascade check box. For example, if the **Facility Type** is selected as **Funded** and the **Cascade** check box is enabled, the sub-facility of type Non Funded cannot be created.

209. Select the **Facility Category** from the drop down list.

210. Search and select the **Currency** in which the facility has to be offered.

211. Specify the amount requested by the organization in **Requested Amount** field.

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212. Click the calendar icon and select the **Next Review Date** for the facility.
213. Type the **Tenor** for the facility.
214. Select the **Line Expiry Date**.
215. Specify the **Availability Period** for the facility.
216. Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**.

You can restrict creation of committed / uncommitted sub-facility for this facility by enabling the Cascade check box. For example, if the **Commitment Status** is selected as **Committed** and the **Cascade** check box is enabled, the uncommitted sub-facility cannot be created, and vice versa.

217. Enable the **Secured?** switch, if collaterals are available for the facility.

You can restrict creation of unsecured sub-facilities for this facility by enabling the **Cascade** check box along with the **Secured?** switch.

218. Enable the **Revaluation Required** check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.
219. Enable the **Rate Agreement Required** check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation.
220. To save the details and exit the *New Facility* window, click **Save**.
221. To add further details about the facility, click **Save & Configure**.
222. To exit the *New Facility* window without saving the information, click **Cancel**.

## Modifying Facility Details

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

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223. Modify the facility details, if required.

## **Scheduling facility disbursement**

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

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

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

Scheduling Details

Date \*  
Nov 30, 2020

Amount \*  
\$10,000.00

Create Close

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

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

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

Scheduling Required?

Scheduling Details Add

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

Comments

Enter text here...

Post

No items to display.

Close

230. To add another scheduling detail, click the **Add** button again.

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- 231. To edit the scheduling detail, click the **Edit** button.
- 232. To delete the scheduling detail, click the **Delete** button.
- 233. Specify remarks for the schedule, if any.
- 234. Click **Post**. Comment is posted below the **Comments** text box.

## **Adding Exposure Details**

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

Exposure Type	Exposure Code	Action
No data to display.		

+

Close

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

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

# Chapter 4 - Proposal Initiation

Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

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

## **Adding Fee Details**

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

Fee Details

Fee Preferences

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

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

## **Linking Facility to the Pool**

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

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

# Chapter 4 - Proposal Initiation

Facility Linkages Link facility

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

Close

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

Link facilityF20315600

Pool Code \*

Select pool code ▼

✓ Link facility Close

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

245. Click **Link Facility**.

## **Adding Pricing Detail**

246. To add pricing detail for the facility, click **Pricing** from the left menu.

If Facility Type is selected as Non Funded, Commission and Charges can be added in the Pricing section.

If Facility Type is selected as Funded, Interest and Charges can be added in the Pricing section.



# Chapter 4 - Proposal Initiation

Pricing

Commission Charges

Commission

Filter Type to filter × + ✎ 🗑️

No items to display.

Page 1 (0 of 0 items) ⏪ < 1 > ⏩

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

Commission Details

Rate Type \*  
Fixed Rate

Rate Basis \*  
Quarterly

Commission Type \*  
Usance

Collection Period \*  
Advance

Currency \*  
INR

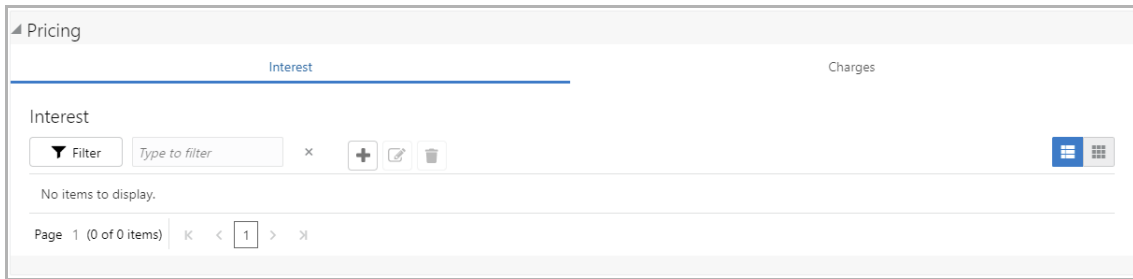
Minimum Commission Amount \*  
₹500,000.00

Commission Rate \*  
12

Save Cancel

248. Select the **Rate Type** from the drop down list.
249. Select the commission collection frequency from the **Rate Basis** drop down list.
250. Select the **Commission Type** from the drop down list.
251. Select the **Collection Period** from the drop down list.
252. Search and select the **Currency** in which the commission has to be collected from the organization.
253. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
254. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
255. Click **Save**. Commission details are added and listed in Commission tab.
256. To cancel the operation, click **Cancel**.

# Chapter 4 - Proposal Initiation



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

258. Type a name for the interest in **Component Name** field.

259. Select the **Component Type** from the drop down field.

260. Select **Rate Type** from the drop down field. The options available are: Fixed, Floating and Special Amount.

261. If Fixed is selected as **Rate Type**, specify the **Fixed Interest Rate**.

# Chapter 4 - Proposal Initiation

### Interest Details

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

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

- Rate Code
- Spread
- Interest Reset Cycle

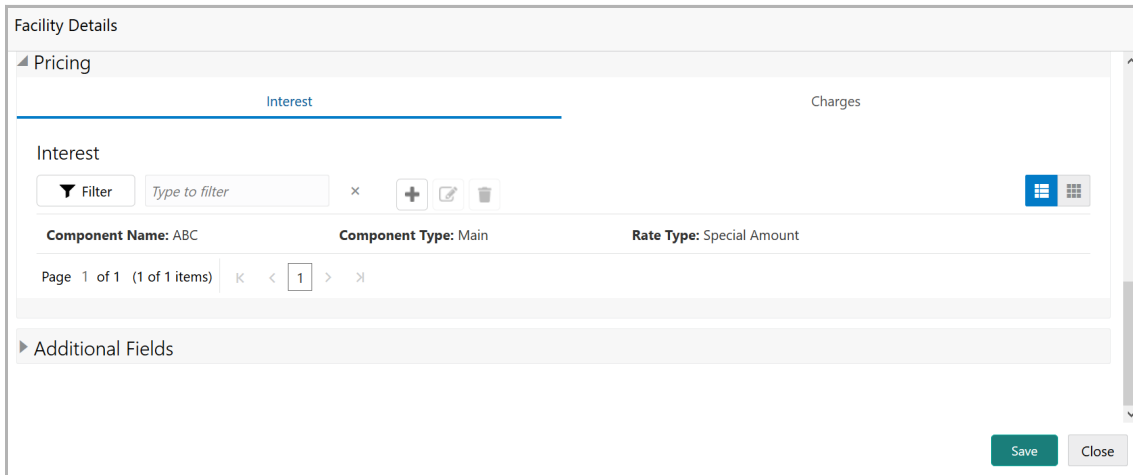
### Interest Details

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

# Chapter 4 - Proposal Initiation

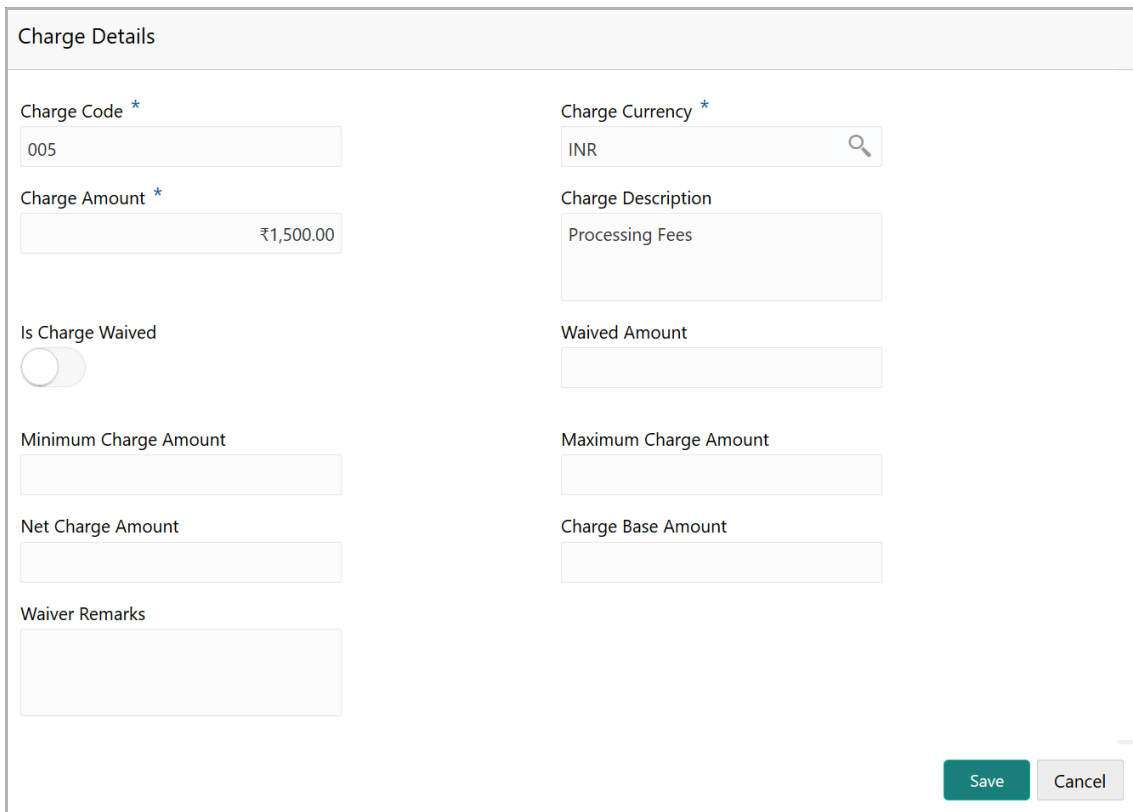
263. If Special Amount is selected as **Rate Type**, search and select the **Currency** and then specify the **Special Interest Amount**.

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



The screenshot shows the 'Facility Details' window with the 'Pricing' section expanded. The 'Interest' tab is selected, displaying a table with one item. The table headers are 'Interest' and 'Charges'. The table content shows 'Component Name: ABC', 'Component Type: Main', and 'Rate Type: Special Amount'. Below the table, there are 'Additional Fields' and 'Save' and 'Close' buttons.

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



The screenshot shows the 'Charge Details' form. It contains the following fields and controls:

- Charge Code \***: Text input field with value '005'.
- Charge Currency \***: Dropdown menu with value 'INR' and a search icon.
- Charge Amount \***: Text input field with value '₹1,500.00'.
- Charge Description**: Text input field with value 'Processing Fees'.
- Is Charge Waived**: Toggle switch, currently turned off.
- Waived Amount**: Text input field.
- Minimum Charge Amount**: Text input field.
- Maximum Charge Amount**: Text input field.
- Net Charge Amount**: Text input field.
- Charge Base Amount**: Text input field.
- Waiver Remarks**: Text input field.
- Save** and **Cancel** buttons at the bottom right.

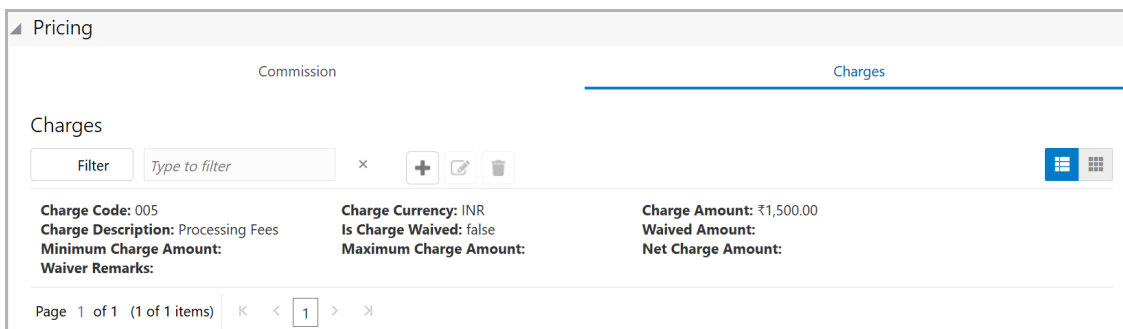
266. Type the **Charge Code** to mention the type of charge.

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

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

# Chapter 4 - Proposal Initiation

269. Type the **Charge Description**.
270. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.
271. Enter the following details in respective fields:
  - Waived Amount
  - Minimum Charge Amount
  - Maximum Charge Amount
  - Net Charge Amount
  - Charge Base Amount
  - Waiver Remarks
272. Click **Save**. Charge details are added and listed as shown below:



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

273. To edit the charge details, click the added charge and then click the edit icon.
274. To delete the charge details, click the added charge and then click the delete icon.
275. To change the list view to table view, click the table icon at the right corner.

## **Linking Facility with Collateral**

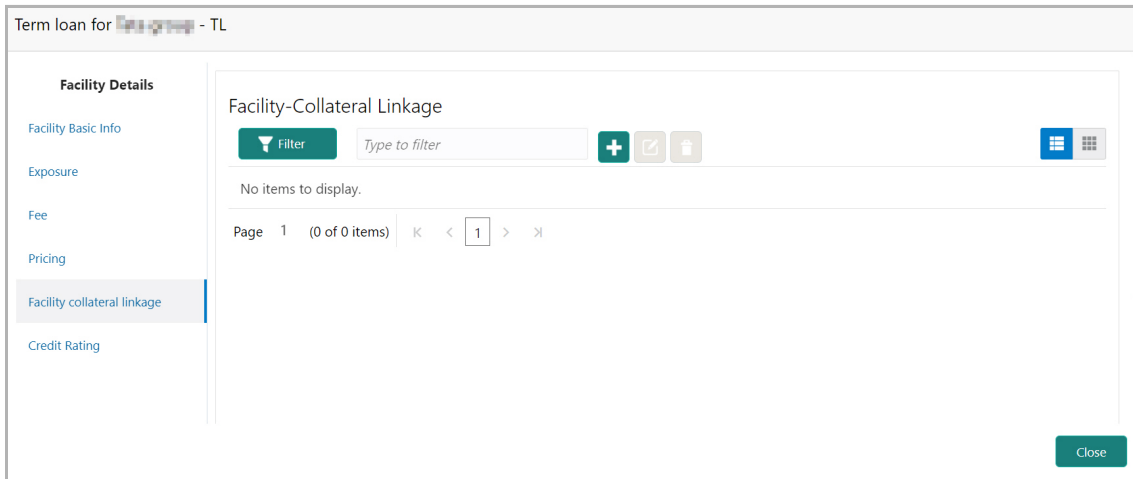
In case you want to secure facility with collateral, you can link the facility and the available collateral.



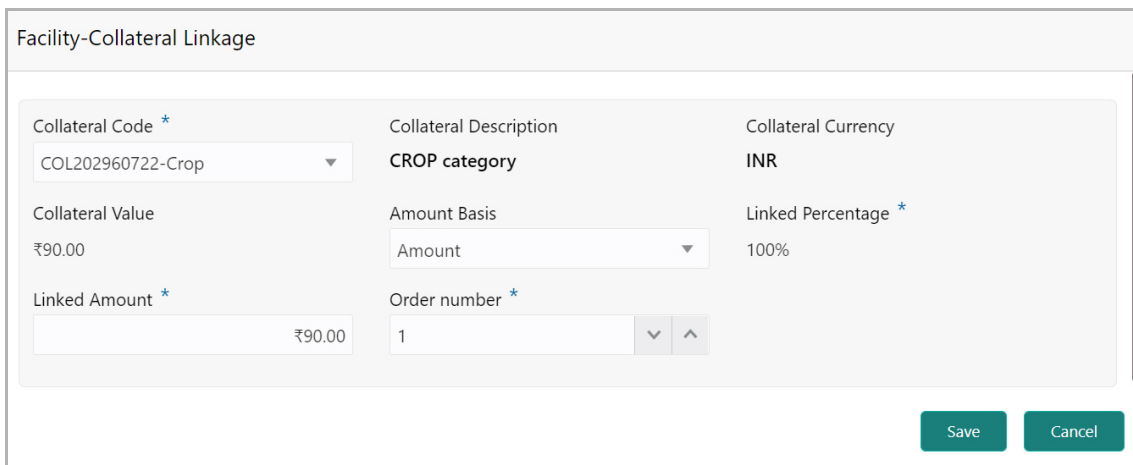
To link facility with the collateral, collateral must be added in the **Collateral** data segment.

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

# Chapter 4 - Proposal Initiation



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



278. Select the **Collateral Code** from the drop down list. The collaterals added in **Collateral** data segment are displayed in the LOV.

Upon selecting the **Collateral Code**, the following details get populated in the corresponding fields:

- Collateral Description
- Collateral Currency
- Collateral Value

You can link a collateral with the facility either by specifying the actual amount to be linked or by specifying the percentage of collateral value.

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

# Chapter 4 - Proposal Initiation

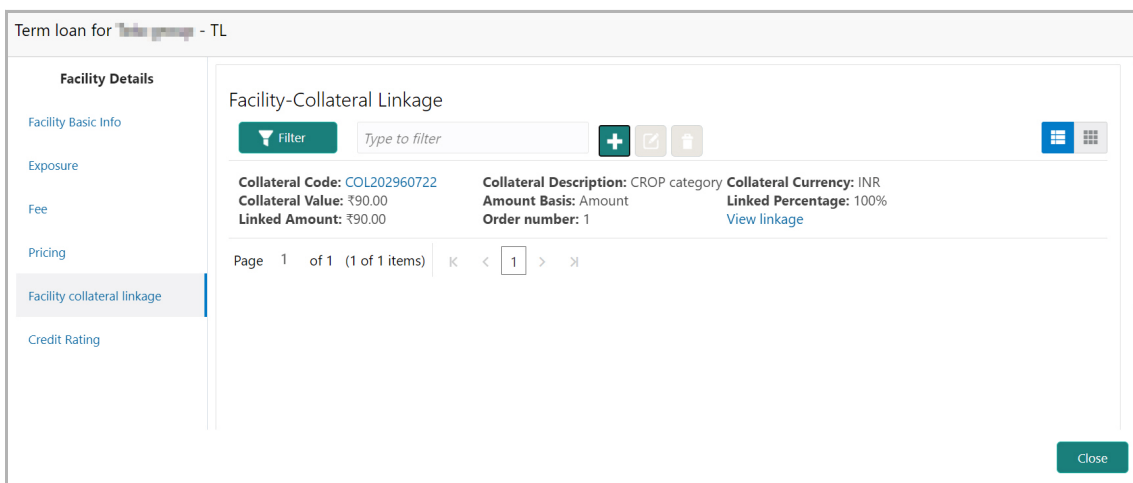
280. If **Amount** is selected as **Amount Basis**, specify the **Linked Amount**. The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.

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

282. In the **Order number** field, specify the collateral utilization order for e.g. 1, or 2.

If the collateral is contributing to the line, and the order number is mentioned as 2, collateral utilization will happen only after the other amount (e.g. Line amount) with order number 1 is utilized.

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



284. To filter a linkage record, click the **Filter** icon and specify values for the filter parameters or directly type the first three characters of filter parameter in **Type to filter** text box.

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

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

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

# Chapter 4 - Proposal Initiation

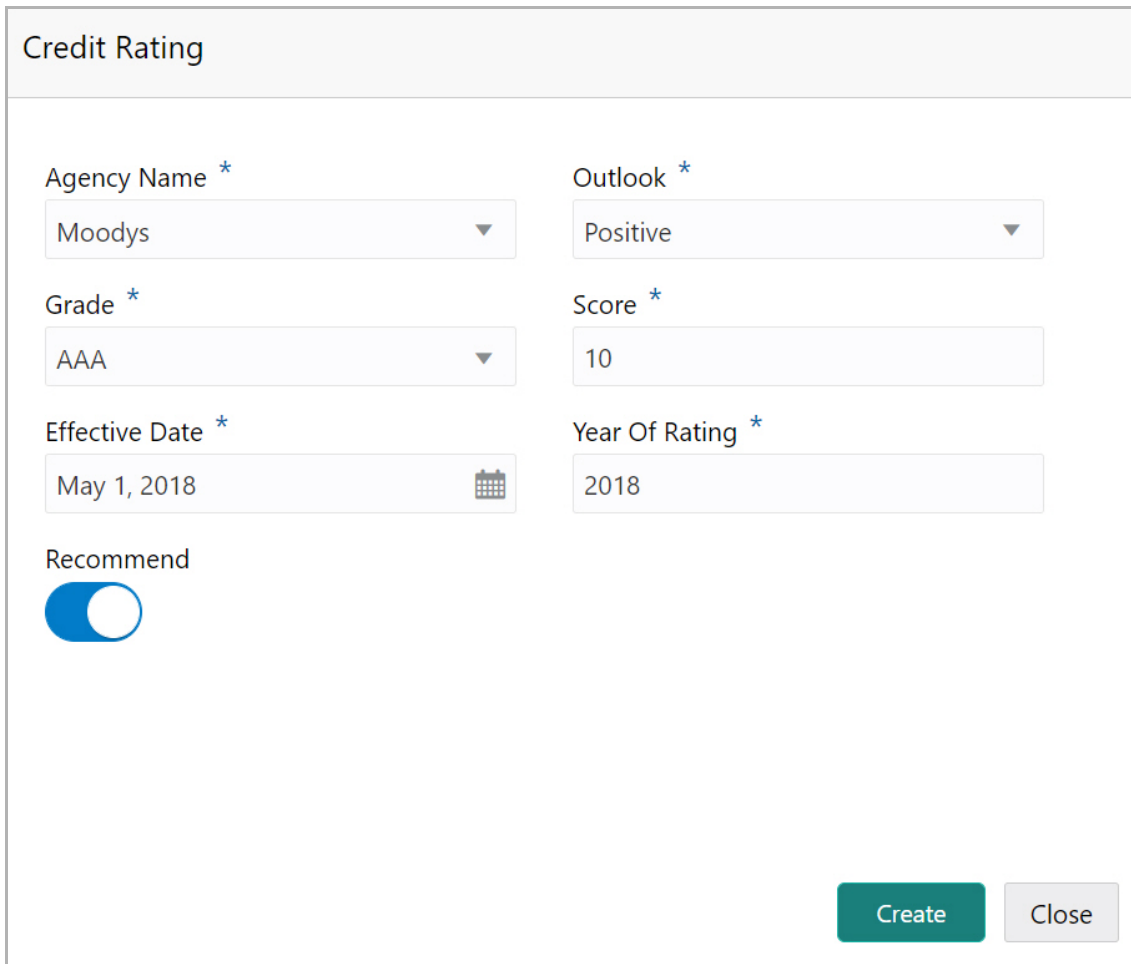
## Adding Credit Rating

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



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

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



A screenshot of a 'Credit Rating' form. The title 'Credit Rating' is at the top left. The form contains several fields: 'Agency Name \*' with a dropdown menu showing 'Moody's'; 'Outlook \*' with a dropdown menu showing 'Positive'; 'Grade \*' with a dropdown menu showing 'AAA'; 'Score \*' with a text input field containing '10'; 'Effective Date \*' with a date picker showing 'May 1, 2018'; and 'Year Of Rating \*' with a text input field containing '2018'. Below these fields is a 'Recommend' section with a blue toggle switch that is currently turned on. At the bottom right are two buttons: a green 'Create' button and a grey 'Close' button.

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

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

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



# Chapter 4 - Proposal Initiation

292. Click the calendar icon in the **Effective Date** field and select the date on which the rating is provided.

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

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

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

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

296. To filter the credit ratings in the *History* window, click the **Filter** icon and select the **Agency Name** or directly type the agency name in **Type to filter** text box.

## **Adding FX Rate Revaluation Details**

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

The screenshot shows a filter dialog box. At the top left, there is a 'Filter' button with a downward arrow. Next to it is a text input field with the placeholder text 'Type to filter'. To the right of the input field are three icons: a plus sign, a pencil, and a trash can. In the top right corner, there are two grid icons. Below the input field, the text 'No items to display.' is centered. At the bottom left, there is a pagination control showing 'Page 1 of 0 (1 - 0 of 0 items)' with navigation arrows. At the bottom right, there is a green 'Close' button.

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

# Chapter 4 - Proposal Initiation

### FX Rate Revaluation Details

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

298. In the **Module** field, type the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS)

299. In the **Product** field, type the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module)

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

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

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

# Chapter 4 - Proposal Initiation

If **Rate Input Method** is selected as Derived, the **Exchange Rate Code** field appears. You must select the required exchange rate code from the list of codes maintained in the mentioned Product.

If **Rate Input Method** is selected as Fixed, the **Fixed Rate** field appears. You must specify the fixed rate for the revaluation.

303. Specify the **Rate Fixing Days**. The value must be between 1 to 5.

If the Rate Fixing Days is set as 1, the system will pick up the rate from previous day i.e. current day - 1.

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

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

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

307. Select the **Holiday Check** option from the drop down list. The options available are Currency, Both, and Local.

The system will determine the holidays based on the selected Holiday Check option. For example, if Holiday Check is selected as Currency, then the system will refer the Currency Holiday Maintenance to determine holidays.

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

309. Select the **Schedule Movement** option from the drop down list. The options available are: Move Backward and Move Forward.

If **Move Backward** option is selected, the system will schedule the revaluations that are due on holiday before the holiday.

If **Move Forward** option is selected, the system will schedule the revaluations that are due on holiday after the holiday.

310. Enable the **Move Across Month** check box, if required.

If you have chosen to move a schedule falling due on a holiday to the next working day, or the previous working day, and it crosses over into another month, the schedule date will be moved only if you indicate so. If not, the schedule date will be kept in the same month.

311. Enable the **Cascade Schedule** check box, if required. Next schedule will be fixed based on how the schedule date was moved for a holiday.

For example, if the **Revaluation Frequency** is Monthly and the schedule that is due on holiday (1st January) is moved forward to the next day (2nd January) based on selected **Schedule Movement** option, then from the next month (February), the schedule is shifted to 2nd of every month if the **Cascade Schedule** check box is enabled.

# Chapter 4 - Proposal Initiation

312. Click **Create**. The FX rate revaluation details are saved.

313. To modify the added FX rate revaluation details, select the record and click the edit icon.

314. To delete the added FX rate revaluation details, select the record and click the delete icon.

## Viewing Utilization History

The system allows you to view the facility utilization history for up to last 12 months in the *Utilization History* screen. The utilization amount is displayed in both the utilization currency and facility currency.

315. Click **Utilization History** from the left menu. The following screen appears:

mit Type	Transaction Date	Source Code	User Reference	Utilization Amount in Utilization currency	Utilization Amount in Facility currency
Fee	Mar 1st 2020		0000890	\$10,000.00	\$10,000.00

316. Specify the period for which you want to view the utilization history by selecting the **From Date** and **To Date**.

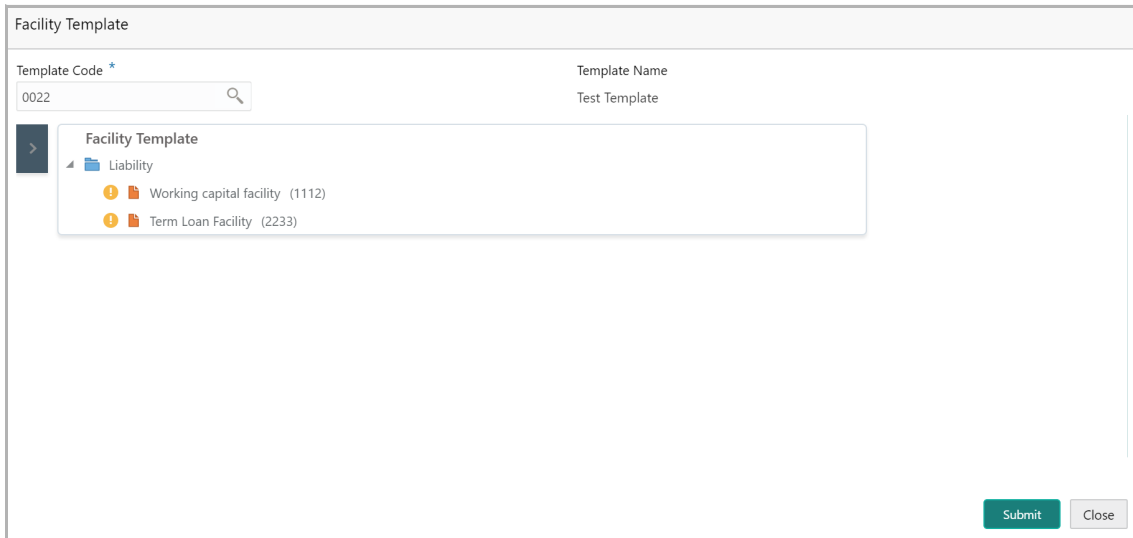
317. Click **Fetch**. The utilization history is displayed.

318. To exit the *Facility Details* window, click **Close**.

## Creating Facility with Template

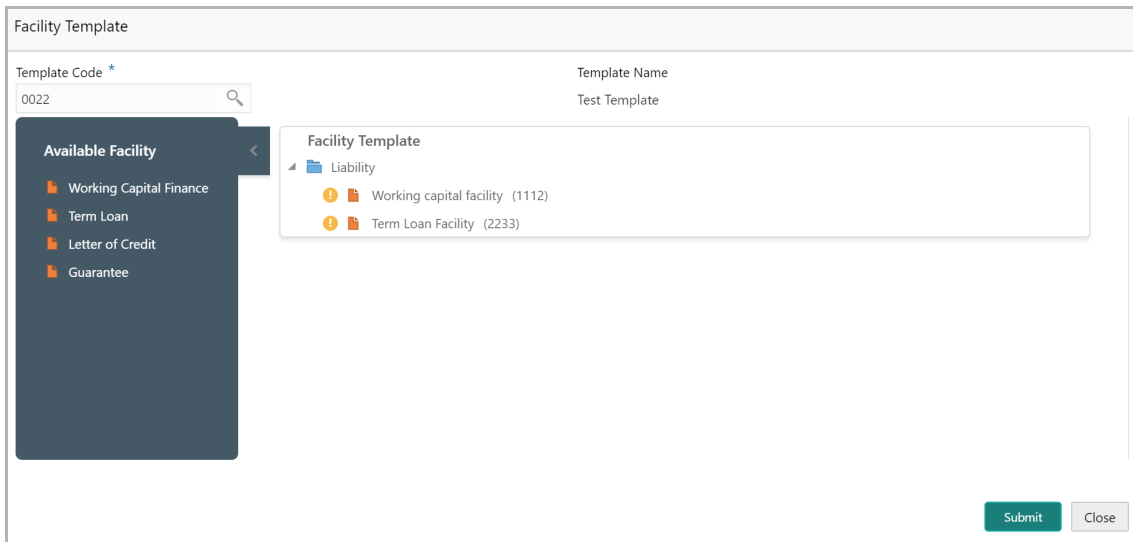
319. To create the facility using template, click the **Facility Template** (T) icon. The *Facility Template* window appears:

# Chapter 4 - Proposal Initiation



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

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



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

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

# Chapter 4 - Proposal Initiation

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

324. Type the **Facility Description**.
325. Select / specify the **Next Review Date** for the facility.
326. Search and select the **Currency** for the **Requested Amount**.
327. Specify the **Requested Amount**.
328. Click **Save**.
329. After providing details for all the facilities in the **Facility Template** section, click **Submit**. Facility is created and listed in the *Basic Info* page.

## 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.

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

# Chapter 4 - Proposal Initiation

New Facility

Take over other bank facility

Line Code \*  
22

Parent Facility Id  
TERMLOAN3 - test

Currency \*  
USD

Tenor  
12

Commitment Status  
 Committed  Uncommitted  Cascade

Line Serial Number \*  
33

Facility Type \*  
 Funded  Non Funded

Cascade

Requested Amount \*  
\$50,000.00

Line Expiry Date \*  
Nov 30, 2021

Secured?  
 Secured  Cascade

Facility Description \*  
Facility for Tata motors

Facility Category  
Term Loan

Next Review Date \*  
Dec 31, 2020

Availability Period  
Availability Period

Revaluation Required  
 Rate Agreement Required

Additional Fields

UDF

Save Save & Configure Close

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



Funding Requirement OFSSS Screen ( 6 / 9)

Liability details

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

Filter  ×

List View Table View Facility Structure

 <b>2235</b> <span style="background-color: green; color: white; padding: 2px;">NEW</span>	Facility Id: F20241653 Facility Description: Second sub-facility Parent Line Number: 2233-Term Loan Facility	Requested Amount: \$5,000.00 Facility Category: Term Loan	Product Type: funded Next Review Date: 20-09-30	⋮
 <b>2234</b> <span style="background-color: green; color: white; padding: 2px;">NEW</span>	Facility Id: F20241652 Facility Description: First sub limit Parent Line Number: 2233-Term Loan Facility	Requested Amount: \$5,000.00 Facility Category: Term Loan	Product Type: funded Next Review Date: 20-09-30	⋮

Hold Back Next Save & Close Cancel

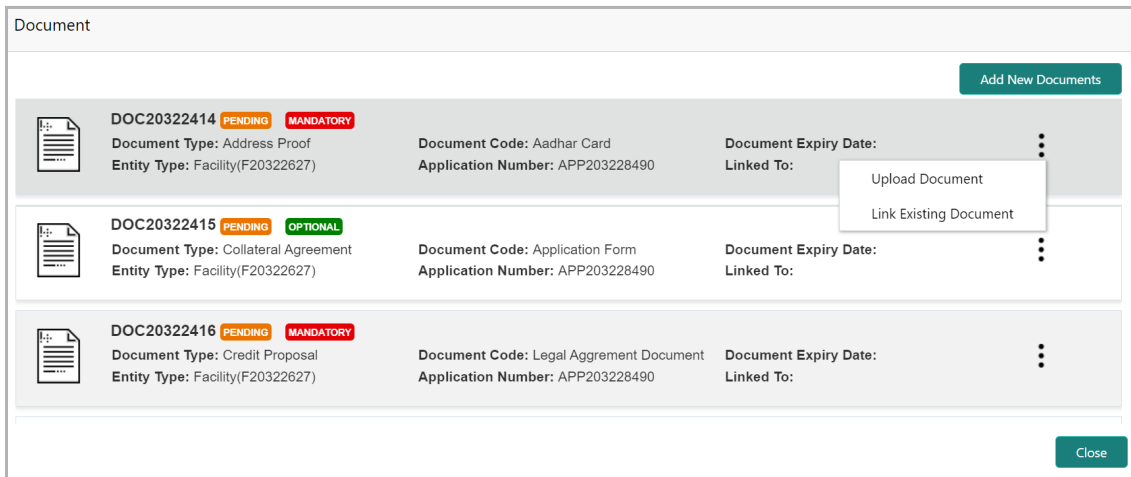
## Remove Facility

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

# Chapter 4 - Proposal Initiation

## Link Document

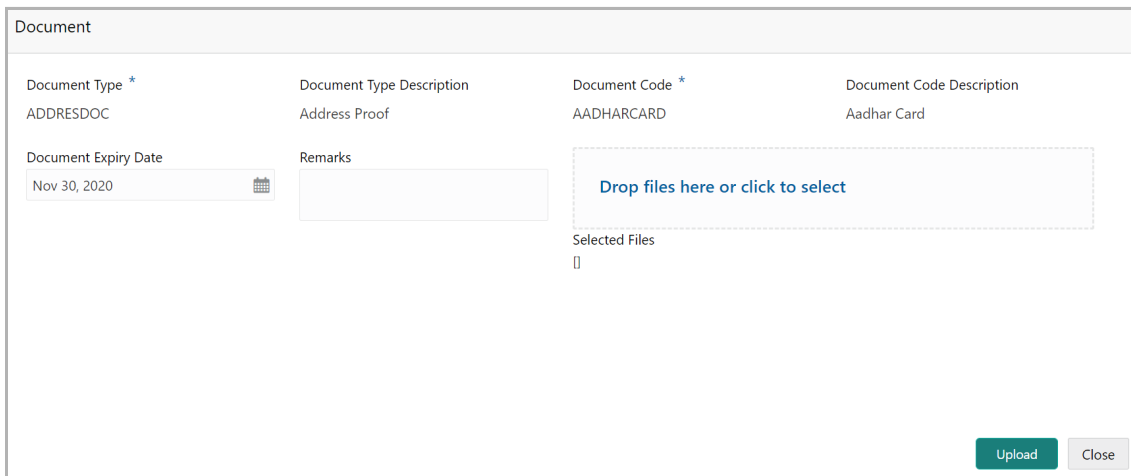
333. To link documents with the facility, click the hamburger icon at the corresponding facility record and select **Link Document**. The *Document* window listing the mandatory and optional documents maintained for the facility appears:



The screenshot shows a window titled "Document" with a list of three documents. Each document entry includes a document ID, status, document type, entity type, document code, application number, and document expiry date. A hamburger menu icon is visible next to the expiry date of the first document, with a dropdown menu showing "Upload Document" and "Link Existing Document" options. An "Add New Documents" button is in the top right, and a "Close" button is in the bottom right.

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

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



The screenshot shows a window titled "Document" with pre-populated details. The "Document Type" is "ADDRESSDOC" and the "Document Code" is "AADHARCARD". The "Document Expiry Date" is "Nov 30, 2020". There is a "Remarks" field and a "Drop files here or click to select" area. An "Upload" button is in the bottom right.

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

Document Expiry Date: Nov 30, 2020

Remarks: [Empty field]

Drop files here or click to select

Selected Files: []

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

336. Click **Upload**.

If you want to link the documents that are already uploaded with the facility, you can use the **Link Existing Document** option available under the hamburger icon to link the existing documents.

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

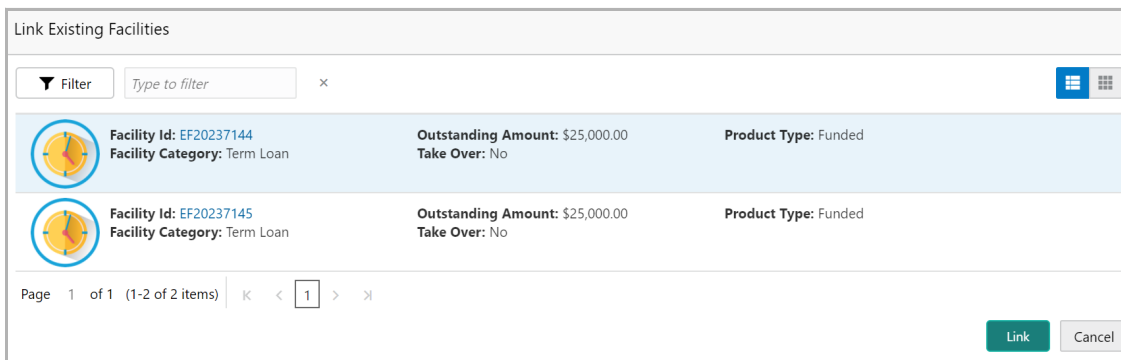


# Chapter 4 - Proposal Initiation

## Link Existing Facilities

If the **Take Over** check box is not enabled while adding other bank facilities in credit proposal process, you can link the other bank facilities with the created facility using this option.

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



The screenshot shows a window titled "Link Existing Facilities". At the top left, there is a "Filter" button and a text input field labeled "Type to filter" with a clear "x" icon. At the top right, there are two view icons: a list view (active) and a table view. The main area contains two facility entries, each with a circular icon on the left and text details on the right. The first entry has Facility Id: EF20237144, Facility Category: Term Loan, Outstanding Amount: \$25,000.00, and Take Over: No. The second entry has Facility Id: EF20237145, Facility Category: Term Loan, Outstanding Amount: \$25,000.00, and Take Over: No. At the bottom left, there is a pagination control showing "Page 1 of 1 (1-2 of 2 items)" and navigation arrows. At the bottom right, there are "Link" and "Cancel" buttons.

338. To filter the required other bank facility, click the **Filter** icon and select the search parameters or directly specify the other bank facility detail in the **Type to filter** text box.

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

340. Select the required other bank facility and click **Link**. Other bank facility is linked to the created facility.

## Filtering Facility

341. To filter the required facility, provide the facility detail in **Type to filter** text box or click the **Filter** icon. The *Filter* window appears:

# Chapter 4 - Proposal Initiation

**Filter** Reset Apply

Limit  
 Joint Customer

Status  
 New  Amended  Removed

Facility Type  
 Funded  Non Funded

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

Currency

From Amount

To Amount

342. Type and / or select the filter parameters.

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

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

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

Basic Info Screen ( 3 / 9)

Facilities Collaterals Covenants Terms & Conditions

+ 📄 🔄 🗑️ T D Actions List View **Table View** Facility Structure

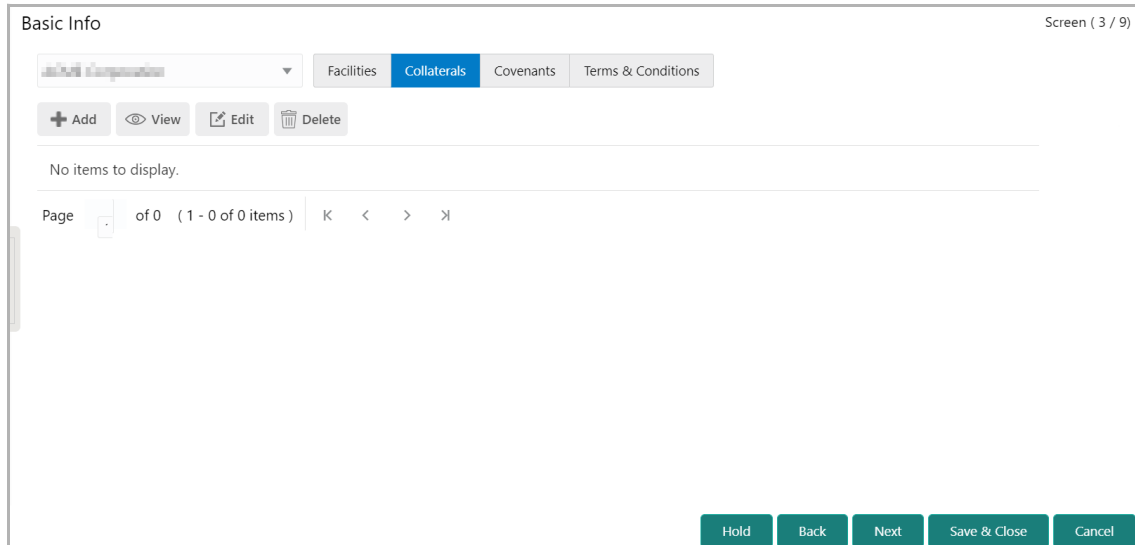
Line Number	Product Type	Facility Category	Writeups	Facility Description	Requested Amount	Next Review Date	Parent Line Number
<span>N</span> 2233	Funded	TL		Term loan for Acme C ...	\$30,000.00	20-10-16	

Hold Back Next Save & Close Cancel

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

# Chapter 4 - Proposal Initiation

- 347. To capture writeup for the facility, click the **Writeup** icon.
- 348. To change the layout of facility details to tree view, click the **Facility Structure** icon.
- 349. To add facility details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.
- 350. Select the required child party. *Funding Requirement - [party name] > [child party name]* page appears.
- 351. Add the facility details for the child party.
- 352. To view, add, modify or delete the customer collateral, click the **Collaterals** tab.



- 353. To add information about new collateral, click the Add icon. The *Collateral Details* window appears:

# Chapter 4 - Proposal Initiation

### Collateral Details

Collateral Type \*  
Bond

Collateral Description \*  
Property Bond

Charge Hierarchy \*  
 1  2  3

Collateral Currency \*  
INR

Owner Estimated Value \*  
₹50,000,000.00

Purpose Of Collateral \*  
Security

354. Select the **Collateral Type** from the drop down list.
355. Type the **Collateral Description**.
356. Choose the **Charge Hierarchy**.
357. Search and select the currency in which the collateral is evaluated from **Collateral Currency** search box.
358. Specify the **Owner estimated value** of the collateral.
359. Type the **Purpose Of Collateral**.
360. Click **Create**. Collateral details are added and listed as shown below:

# Chapter 4 - Proposal Initiation

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

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

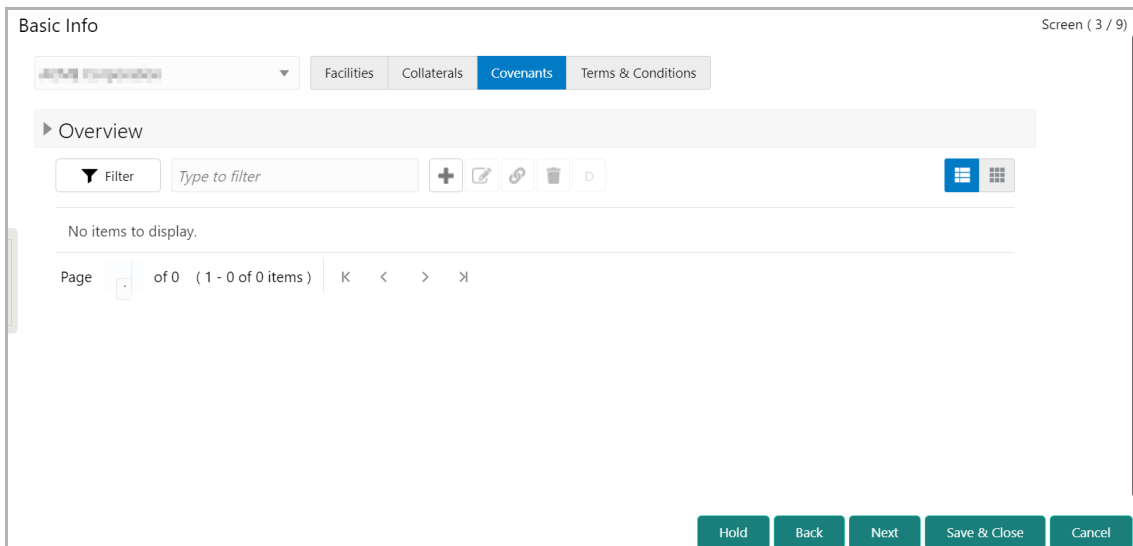
Below the table, there is a pagination control showing 'Page 1 of 1 ( 1 - 2 of 2 items )' and navigation arrows. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.



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

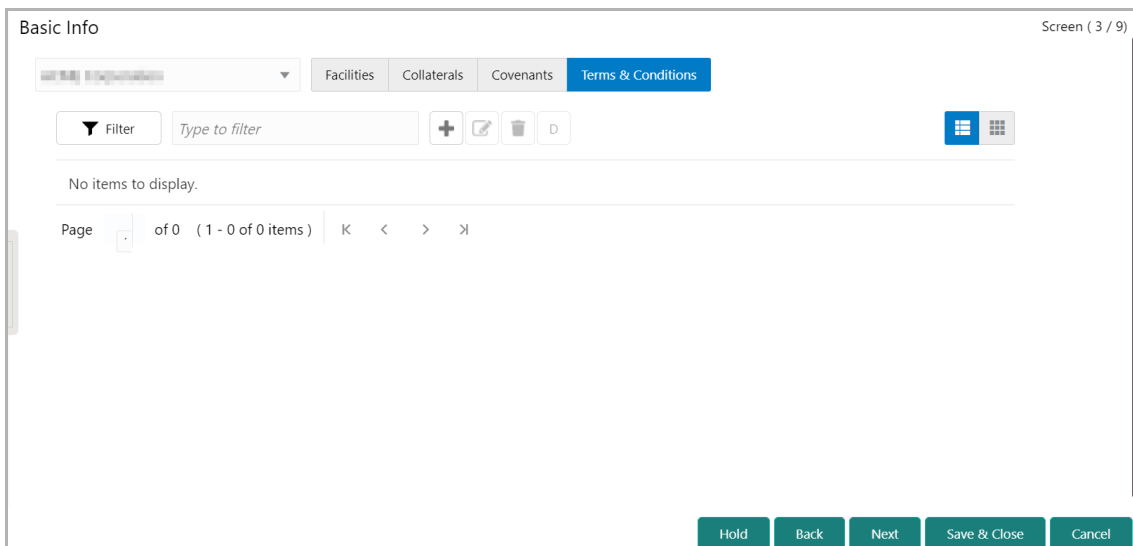
361. To filter the required collateral, click the **Filter** icon and specify the filter parameters or directly type the collateral detail in **Type to filter** text box.
362. To edit the collateral details, select the corresponding record and click the edit icon.
363. To delete the collateral details, select the corresponding record and click the delete icon.
364. To change the layout of *Collaterals* page to table view, click the Table View icon at the right corner.
365. To add collateral details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.
366. Select the required child party. *Collaterals - [party name] > [child party name]* page appears.
367. Add the collateral details for the child party.
368. To view, modify, add or delete the Covenants, click the **Covenants** tab.

# Chapter 4 - Proposal Initiation



For information on viewing, modifying, adding or deleting the Covenants, refer [“Customer Covenants” on page 104](#).

369. To view, modify, add or delete the terms and conditions for customer, click the **Terms & Conditions** tab.



For information on viewing, modifying, adding or deleting the Terms and Conditions, refer [“Terms & Conditions” on page 107](#)

370. To go to the next page, click **Next** in the *Basic Info* page. The *Other Bank Facilities* page appears.

# Chapter 4 - Proposal Initiation


## Other Bank Facilities

Details about the facilities availed by the party from other banks are displayed in this data segment. If the party has availed new facilities in addition to the listed facilities from other banks, you can add them in this page.

Other Bank Facilities Screen ( 4 / 9)

**ADME Corporation**

Filter  + ✎ 🗑 ☰

 **Facility Id:** EF20260698 **Outstanding Amount:** \$10,000.00 **Product Type:** Funded  
**Facility Category:** Term Loan **Take Over:** Yes

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Hold Back Next Save & Close Cancel

371. Click the add icon. The *Facility Details* window appears:

# Chapter 4 - Proposal Initiation

### Facility Details

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

372. Type the other **Bank Name** and **Branch Name**.

373. Enable the **Sanction Letter Available** switch, if sanction letter is available for the other bank facility.

374. Choose the **Facility Type**. The options available are **Funded** and **Non-Funded**.

375. Select the **Facility Category** from the drop down list.

376. Type the year in which facility is sanctioned by the other bank in the **Sanctioned Year** field.

377. Enable the **Take Over** switch to add the other bank facility in funding requirement hop.

378. Search and select the **Currency** for the **Sanctioned Amount**.

379. Specify the initial amount of other bank facility in the **Sanctioned Amount** field.

380. Specify the **Outstanding Amount** to be paid by the party.



# Chapter 4 - Proposal Initiation

381. Specify the **Rate of Interest** at which facility is offered by the other bank.
382. Specify the **Tenor** of the other bank facility.
383. Enable the **Secured** switch, if the other bank facility is secured with collateral.
384. Click **Create**. Other bank facility is added and displayed the *Other Bank Facilities* page.
385. To change the layout of *Other Bank Facilities* page to table view, click the table view icon at the right corner.
386. To filter the required facility, click the **Filter** icon and specify the filter parameters or directly type the facility detail in the **Type to filter** text box.
387. To modify the other bank facility information, **Select** the required facility and click the edit icon. The *Facility Details* window appears.
388. Modify the required information and click **Save**.
389. To delete the other bank facility information, **Select** the facility and click the delete icon.
390. To add other bank facility detail of the child party, click the down arrow next to the party name in the left corner. Child party list appears.
391. Select the required child party. The *Other Bank Facilities - [organization name] > [customer name]* page appears.
392. Add the other bank facility information of the child party and click **Next**. The *Groupwise Exposure* page appears.

## Groupwise Exposure

In this data segment, the user can details of the party and / or the connected party's exposure with your bank.

Groupwise Exposure Screen ( 5 / 9)

**ACME Corporation**

Filter  + ✎ 🗑 Total Gross Limit : \$100,000.00 ☰ ☱

<b>Entity Name:</b> Uniserve Bank	<b>Currency:</b> USD	<b>Tenor:</b> 24
<b>Customer Name:</b> OFSS	<b>Approved Limit:</b> \$100,000.00	<b>Commitment Status:</b> Committed
<b>Relation:</b> Borrower	<b>Outstanding Limit Amount:</b> \$50,000.00	

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

Hold Back Next Save & Close Cancel

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

# Chapter 4 - Proposal Initiation

### Groupwise Exposure Details

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

394. In **Entity Name** field, enter your bank name.

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

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

397. Search and select the **Currency** in which the facility is offered by the bank.

398. Specify the following details about the facility:

- Approved Limit
- Outstanding Limit Amount
- Tenor

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

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

# Chapter 4 - Proposal Initiation

The screenshot displays the 'Groupwise Exposure' interface. At the top, it shows 'Groupwise Exposure' and 'Screen ( 4 / 9)'. Below this, there's a dropdown menu for 'OFSS' and a search bar with the placeholder 'Type to filter'. To the right of the search bar are icons for adding, editing, and deleting items, and a 'Total Gross Limit : \$6,000,000.00' label. The main section contains the following details: Entity Name: Uniserve Bank, Currency: INR, Tenor: 24, Customer Name: OFSS, Approved Limit: ₹6,000,000.00, Commitment Status: Committed, and Relation: Borrower, Outstanding Limit Amount: ₹2,000,000.00. Below the details is a pagination control showing 'Page 1 of 1 (1 - 1 of 1 items)'. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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



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

402. To filter the required groupwise exposure, click the **Filter** icon and specify the filter parameters or directly provide the exposure detail in the **Type to filter** text box.

403. To edit the groupwise exposure information, **Select** the required exposure from the list and click the Edit icon.

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

405. To add groupwise exposure detail of the child party, click the arrow next to the party name in the top left corner. Customer list appears.

406. Select the required child party. *The Groupwise Exposure - [party name] > [child party name]* page appears.

407. Add the groupwise exposure information of the child party and click **Next**. The *Connected Parties* page appears.






## Connected Party

If the connected party of your customer is already linked with your bank, the connected party information can be added during proposal evaluation.

# Chapter 4 - Proposal Initiation

Connected Parties Screen ( 5 / 9)

OFSSS ▾


Filter  ×     

No items to display.

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

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




Connected Party Details

Customer No.    Name

Cash Cover  Total Gross Facility

Approved Funded Sell Down  Total Net Facility

Approved Unfunded Sell Down

Facility Details:   

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

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

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

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

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

# Chapter 4 - Proposal Initiation

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

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

413. To change the layout of *Connected Party* page to list view, click the list view icon at the right corner.



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

414. To filter the required connected party, click the **Filter** icon and specify the filter parameters or directly type the connected party detail in the **Type to filter** text box.

415. To edit the connected party details, **Select** the required party and click the edit icon.

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

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

418. Select the required child party. *Connected Parties - [party name] > [child party name]* page appears.

419. Add the connected party details for the child party and click **Next**. The *Write Up* page appears.

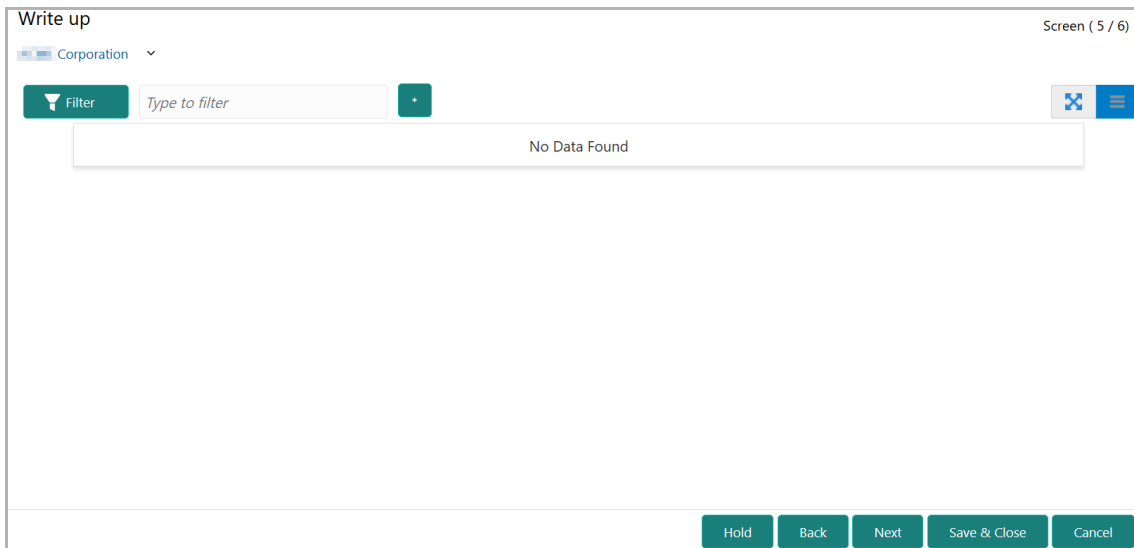
## Write Up

You can add writeup for different writeup categories maintained in the system, if observations or additional customer information are available for the categories.

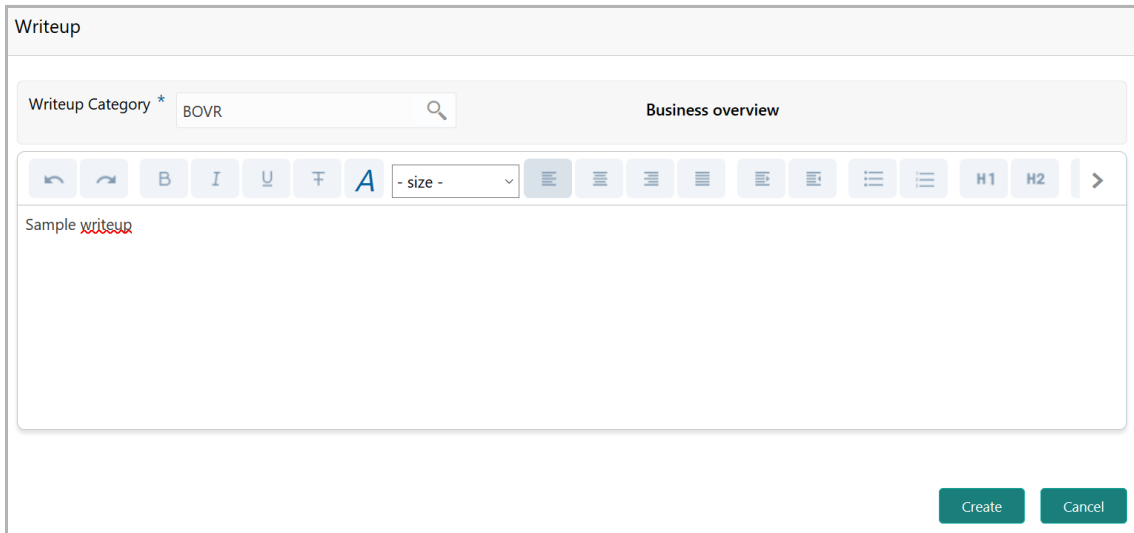


Write up data segment appears only if that data segment is enabled in the Maintenance module.

# Chapter 4 - Proposal Initiation



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



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

# Chapter 4 - Proposal Initiation

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

Page 1 of 1 (1 - 7 of 7 items) | K < 1 > »

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

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

Write up Screen ( 5 / 6)

Corporation ▾

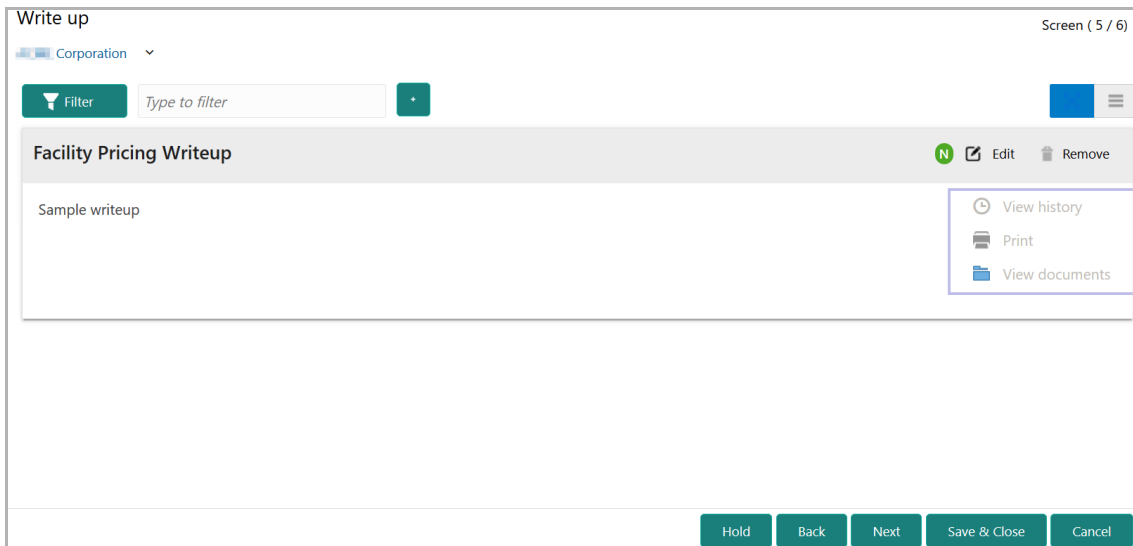
Filter  +

Facility Purpose N Edit Remove

Sample Writeup

424. 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:

# Chapter 4 - Proposal Initiation

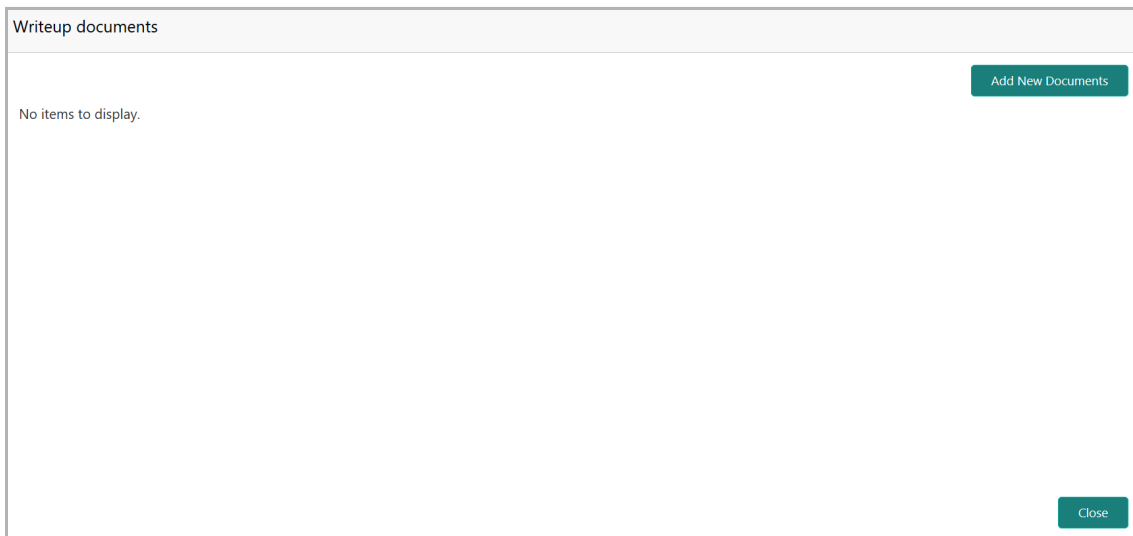


- 425. To modify the writeup, click the **Edit** icon and change the information.
- 426. To delete the writeup, click the **Remove** icon. A confirmation message appears.
- 427. Click **Yes**. The writeup is removed.
- 428. To view the writeup history, click the **View history** icon.
- 429. To print the write up, click the **Print** icon.



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

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



- 431. To add new documents, click **Add New Documents**.



# Chapter 4 - Proposal Initiation

432. To exit the Writeup documents window, click **Close**.

433. To go to the next page, click **Next**. The *Summary* page appears.

## Summary

The *Summary* page displays all the information added in the previous data segments for verification.

Summary Screen ( 5 / 6)

Corporation

### Party Information

Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY192560509	RN534345231	Proprietorship	\$22,000,000.00	No	2	2	2	3

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

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

Hold Back Next Save & Close Cancel

434. Click and expand the following sections for detailed information:

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

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

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

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

# Chapter 4 - Proposal Initiation

## Comments

The *Comments* data segment allows to capture overall remarks for this stage. Posting comments help the user of next stage to make better decision.

Comments Screen ( 9 / 9)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

438. To hold the Facility Review process, click **Hold**.

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

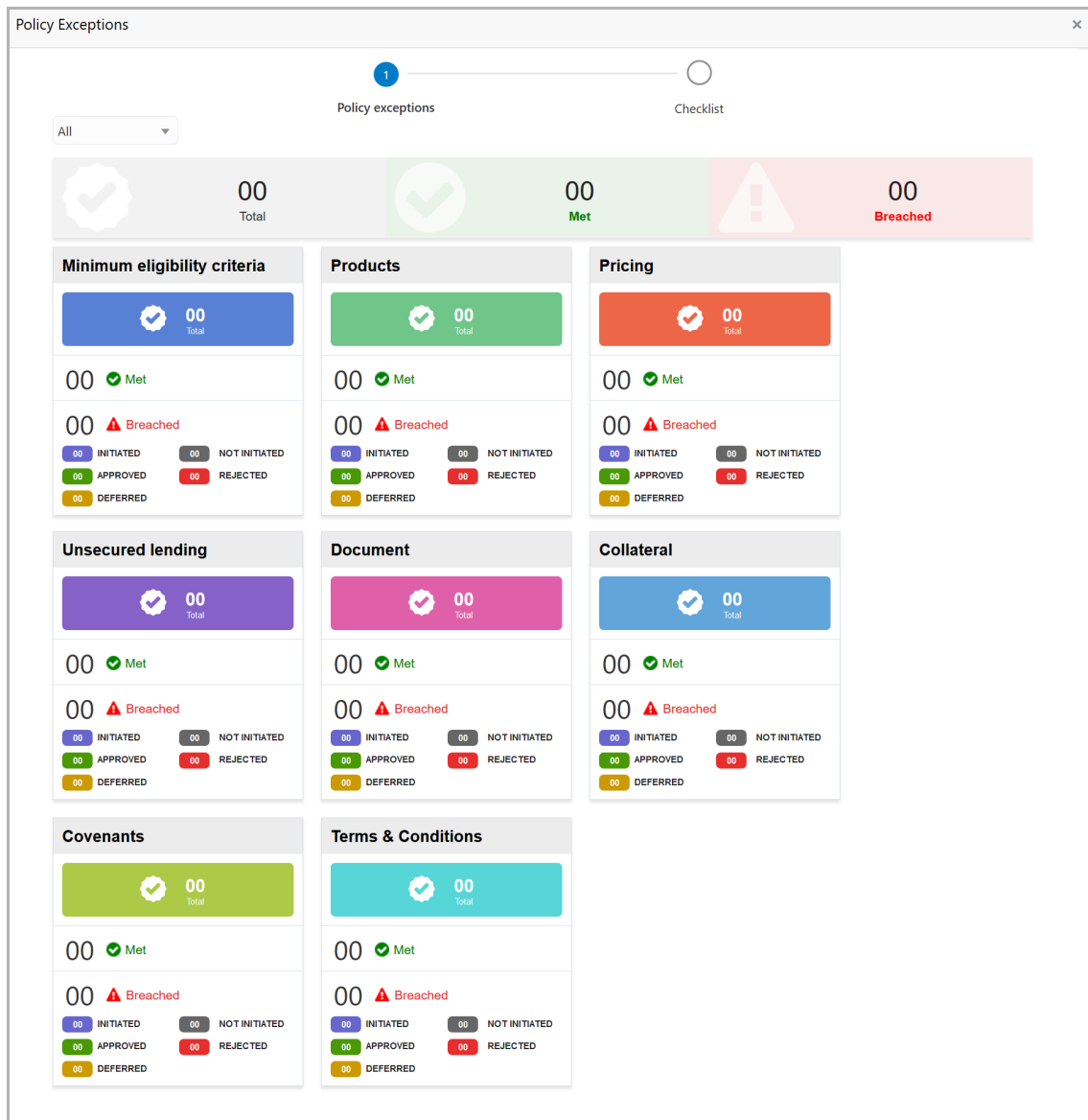
440. To save and exit the process, click **Save & Close**.

441. To submit the task for enrichment, click **Submit**.

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

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

# Chapter 4 - Proposal Initiation

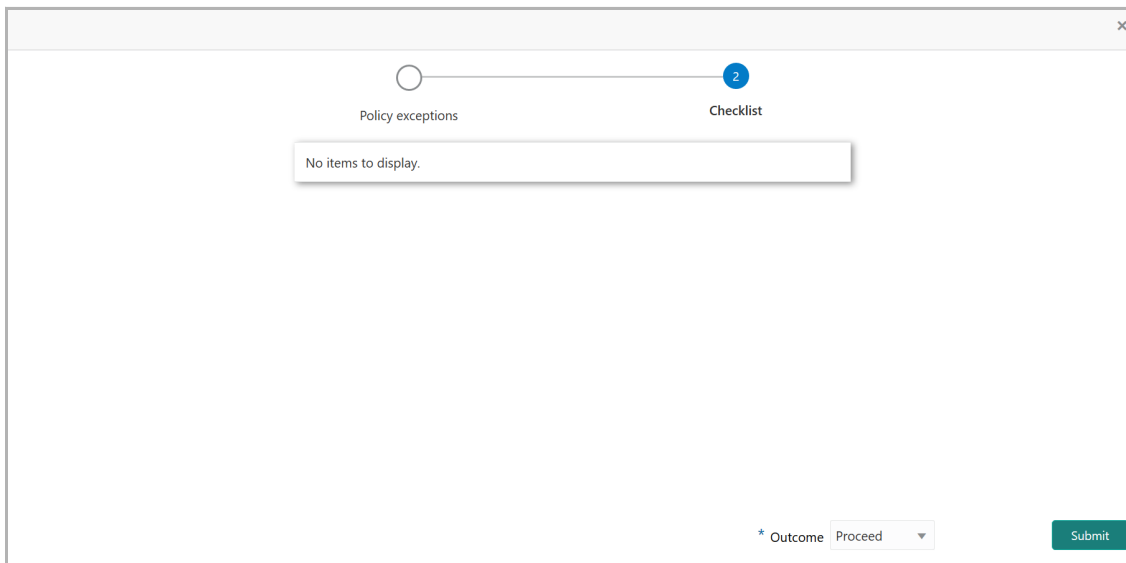


By default, policy exceptions are displayed for both the party and its child party.

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

444. Click the **Checklist** data segment.

# Chapter 4 - Proposal Initiation



Policy exceptions Checklist

No items to display.

\* Outcome Proceed ▾ Submit



In the Enrichment stage, the **Is KYC Required** check box appears in the *Checklist* window. The user can enable that check box to perform KYC evaluation for the party / child party.

445. Select the **Outcome** as **PROCEED**.

446. Click **Submit**.

Upon submitting the Proposal initiation task, the system creates the Proposal Enrichment task for the facility review.

# Chapter 4 - Proposal Enrichment

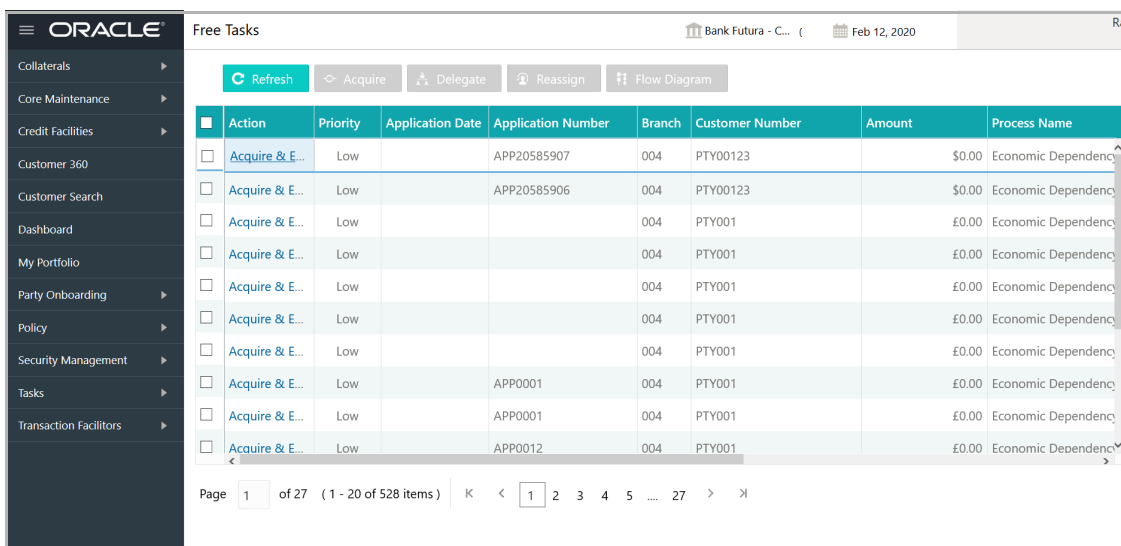
## Proposal Enrichment

In this stage, the user can modify the liability, facility, collaterals, covenants, terms and conditions information or other customer information added in the initiation stage and / or add new information about the parent and child parties.

To enrich the facility review, perform the following steps:

### Steps to enrich credit proposal

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



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

2. **Acquire & Edit** the required application of Enrichment stage. The *Enrichment - Customer Summary* page appears.

## Summary

The *Summary* data segment displays all the information added in the Initiation stage for review.

# Chapter 4 - Proposal Enrichment

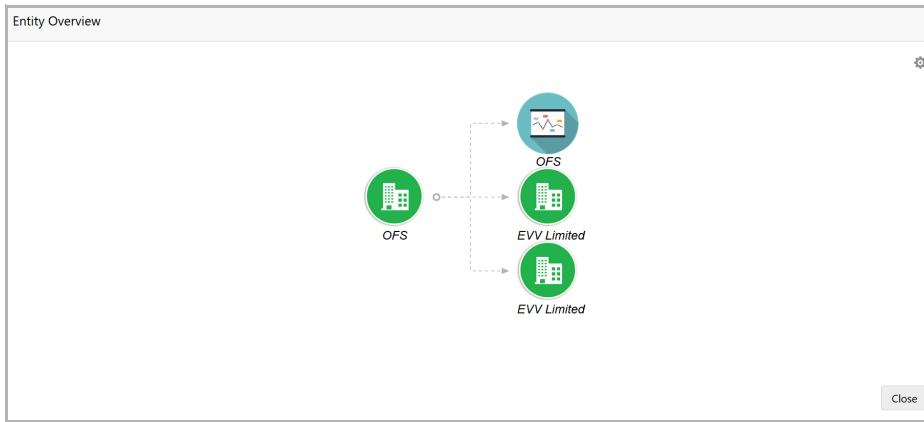
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

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

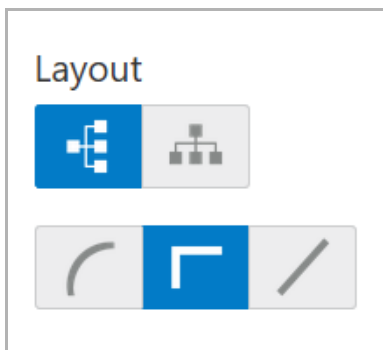
[Close](#)

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

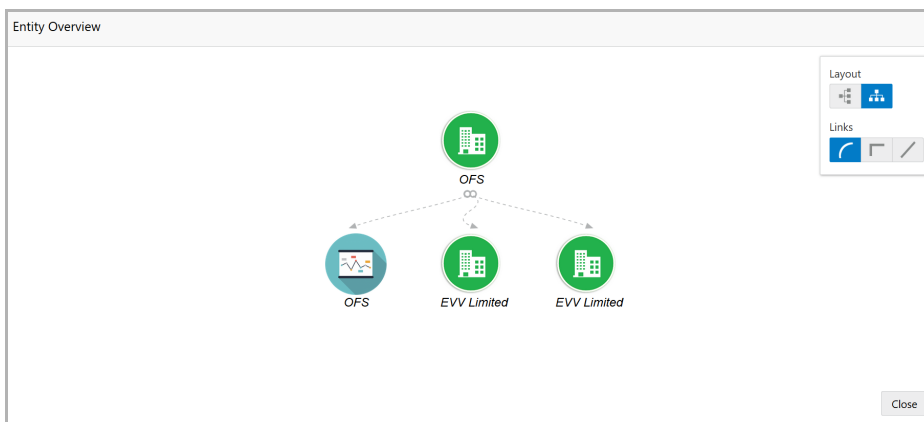
# Chapter 4 - Proposal Enrichment



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



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



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

9. To expand **Entities**, **Other Bank Facilities**, **Facilities**, **Collaterals** and **Pricing** sections, click the count in respective tile or click the triangle in each section.

10. Review the customer details and click **Next**. The *Liability page* appears.

# Chapter 4 - Proposal Enrichment

---

## Liability

Refer “[Liability](#)” on page 115 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Liability* page, the *Customer Info* page appears.

## Customer Info

Refer “[Customer Info](#)” on page 87 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Customer Info* page, the *Other Bank Facilities* page appears.

## Other Bank Facilities

Refer “[Other Bank Facilities](#)” on page 150 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Other Bank Facilities* page, the *Groupwise Exposure* page appears.

## Groupwise Exposure

Refer “[Groupwise Exposure](#)” on page 152 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Groupwise Exposure* page, the *Connected Party* page appears.

## Connected Party

Refer “[Connected Party](#)” on page 154 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Connected Party* page, the *Enrichment* page appears.

## Enrichment

Refer “[Basic Info](#)” on page 119 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Enrichment* page, the *Write Up* page appears.

## Write Up

Refer “[Write Up](#)” on page 156 for information on actions that can be performed in this data segment.



# Chapter 4 - Proposal Enrichment

---

Upon clicking **Next** in the *Write Up* page, the *Comments* page appears.

## Comments

Refer "[Comments](#)" on [page 161](#) for information on actions that can be performed in this data segment.

Upon submitting the Enrichment task, the system will create multiple parallel tasks for customer evaluation.

# Chapter 4 - Proposal Evaluation

## Proposal Evaluation

During Facility Review, the credit evaluation, the legal evaluation and the risk evaluation for customer can be performed in a parallel manner. If KYC Evaluation is opted while submitting the Enrichment task, the KYC check can also be performed in parallel with the other evaluations.



For performing questionnaire based evaluation, Questionnaire Details and Questionnaire Process Linkage maintenance must be done in the Maintenance module.

Refer **Credit Facilities Process Maintenance User Guide** for maintenance related information.

## Credit Evaluation

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

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

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

2. **Acquire & Edit** the required Credit Evaluation task. The *Credit Evaluation - Customer Summary* page appears:

# Chapter 4 - Proposal Evaluation

Facility Review Process - Credit Evaluation

Customer Summary

Party Information

Facility Summary

Collateral summary

Existing Facilities held with Other Bank

Pricing

Covenants

Terms & conditions

Financial Profile

Projections

Upcoming events

Group entities

Scores

Risk Evaluation

Legal Evaluation

Credit Evaluation

Groupwise Exposure Details

Connected Parties

Ratings

Project Summary

# Chapter 4 - Proposal Evaluation



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

3. After reviewing the *Customer Summary*, click **Next**. The *Summary* page appears:

Summary Screen ( 2 / 4 )

Corporation

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

### Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	UK			100000	
PTY192590532	UK			3500000	
PTY192590532	UK			500000	

Facilities Facility Transfer

**Amount**  
Over utilization

**Overdue**  
Facility review overdue

**Facility Covenants**  
Breached

**Facility T&c**  
Breached

**No Anomaly**  
15 Facilities with no changes

Filter  Show All

**STWCIND1**  
Facility Id: F19259966  
Facility Description: Short Term WC IND  
Parent Line Number: STWC1 - Short Term Working Capital  
Requested Amount:  
Facility Category:  
Facility Type: Funded  
Next Review Date: Dec 2, 2019

**STWCUK1**  
Facility Id: F19259965  
Facility Description: Short Term WC UK  
Parent Line Number: STWC1 - Short Term Working Capital  
Requested Amount:  
Facility Category:  
Facility Type: Funded  
Next Review Date: Dec 2, 2019

Hold Back Next Save & Close Cancel

4. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

Facilities Facility Transfer

Filter  + - List View Table View

Transfer Ref. No: **TR2011036118** From facility: **LIN21** To facility: **LIN41**

Transfer amount: **£1,000.00** Effective from: **20-11-28** Expiry date: **20-11-30**

Hold Back Next Save & Close Cancel

# Chapter 4 - Proposal Evaluation

5. Click the **Add** icon. The *Transfer Facility* window appears:

From Line Code	To Line Code
LIN2	LIN4
<b>Facility Amount</b> \$1,600.00	<b>Facility Amount</b> \$1,800.00
<b>Available Amount</b> \$1,600.00	<b>Available Amount</b> \$1,800.00
<b>Facility Type</b> Term Loan	<b>Facility Type</b> Term Loan
<b>Facility Name</b> Test2	<b>Facility Name</b> Test1
<b>Start Date</b> 20-01-07	<b>Start Date</b> 21-02-07
<b>Expiry Date</b> N/A	<b>Expiry Date</b> N/A

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.
7. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.
8. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date
- Expiry Date

# Chapter 4 - Proposal Evaluation

9. Select the **Transfer Currency** in which the amount has to be transferred.
10. Specify the amount to be transferred in the **Transfer Amount** field.
11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.
14. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.
15. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

16. To delete the transfer details, select the required item and click the delete icon.
17. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.
18. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer**. *Facilities* page appears.



For information on more actions that can be performed in the *Facilities* page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer [“Basic Info” on page 119](#).

19. To view the party details, click the **Entities** tab in *Summary* page.
20. To go to the *Credit Evaluation* page, click **Next**.

# Chapter 4 - Proposal Evaluation

Credit Evaluation Screen ( 3 / 4 )  
Liability71234

Quantitative Analysis Qualitative Analysis

### Creditor Analysis

Edit Comments

### Debtor Analysis

Edit Comments

### Global Economic

Edit Comments

### Domestic Economic

Edit Comments

### Sector Analysis

Edit Comments

# Chapter 4 - Proposal Evaluation

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

- Quantitative Analysis
- Qualitative Analysis

The Quantitative Analysis comprises the following analysis for the customer:

- Creditor Analysis
- Debtor Analysis
- Global Economic
- Domestic Economic
- Sector Analysis

Upon clicking **Evaluate** in any of the tile, the *Questionnaire* window appears:

The screenshot shows a window titled "> Global Economic Analysis". At the top, there are navigation buttons: "< Previous Category" and "Next Category >". In the top right corner, a "Total Score 4" is displayed. The main content area is titled "Availability of raw materials" and has a "Score 4" indicator. Below this, a question is asked: "Has the borrower missed any payments or is there any unauthorized overdrafts fro more than 7 days?". There are two radio button options: "No" (which is selected and highlighted in green) and "Yes". Below the radio buttons is a text input field labeled "Comment". A right arrow icon is visible to the right of the comment field. At the bottom right of the window, there are "Cancel" and "Save" buttons.

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

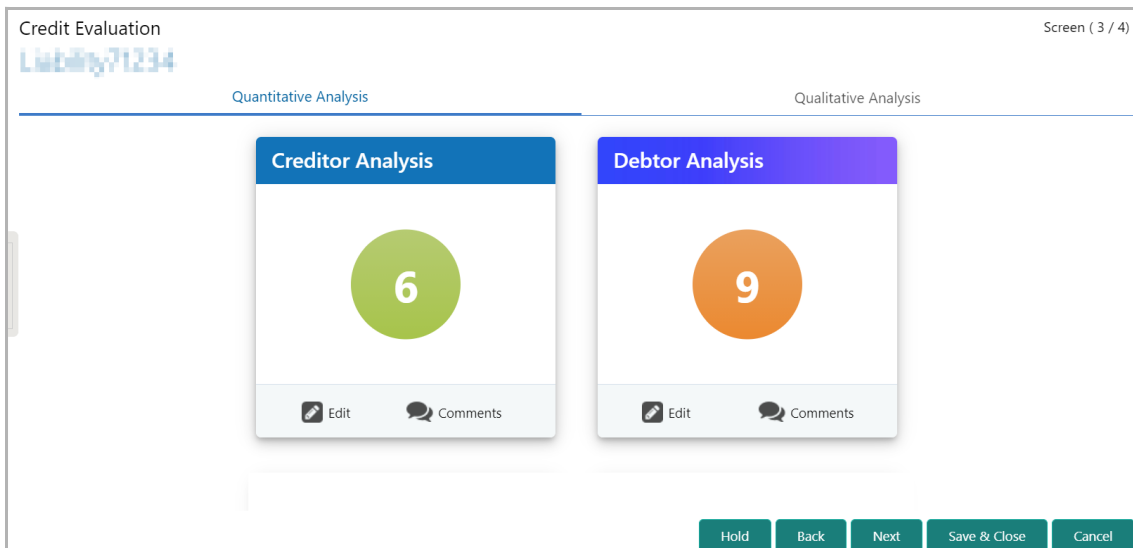
22. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

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

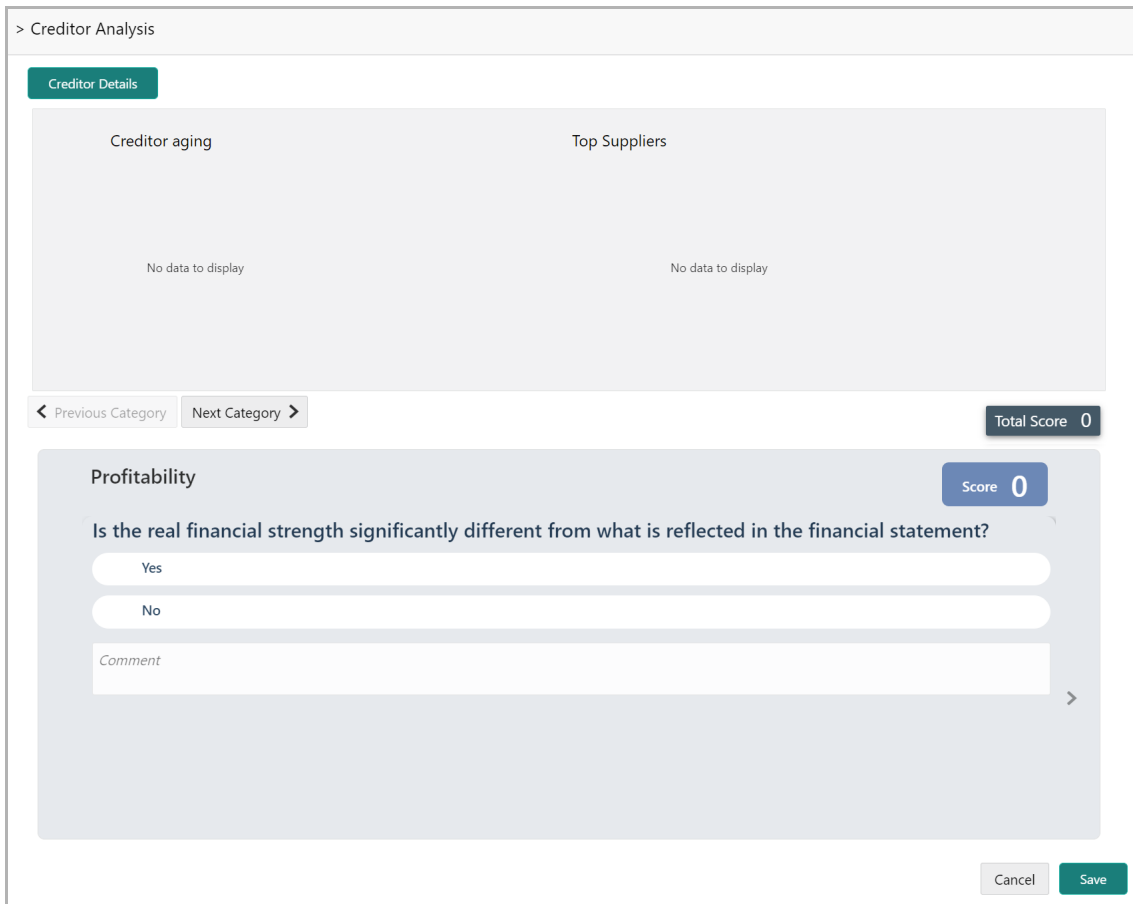
23. Click **Save**. Cumulative score is displayed in the Quantitative Analysis page as shown below:



# Chapter 4 - Proposal Evaluation



For Creditor and Debtor Analysis, the Creditor and Debtor details can be added directly from the questionnaire window.



24. Click the **Creditor Details / Debtor Details** in the *Questionnaire* window. The **Creditor Details / Debtor Details** window appears:

# Chapter 4 - Proposal Evaluation

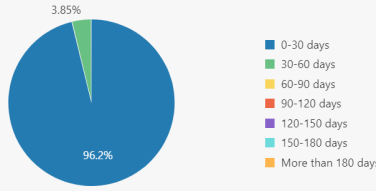
Creditor Details

Financial Year	Quarter	Total Creditor Amount	Creditor Turnover Days
FY2019-2020	AN	\$3,120.00	0.0017828571428571429

Fetch

Outstanding Creditor Amount Breakup

* 0-30 Days	: \$3,000.00
* 30-60 Days	: \$120.00
* 60-90 Days	: \$0.00
* 90-120 Days	: \$0.00
* 120-150 Days	: \$0.00
* 150-180 Days	: \$0.00
* More than 180 Days	: \$0.00



0-30 days	96.2%
30-60 days	3.85%
60-90 days	0%
90-120 days	0%
120-150 days	0%
150-180 days	0%
More than 180 days	0%

Key Creditors

Save Close

25. **Fetch** the Creditor / Debtor Details for the required period.
26. To add Key Creditor / Key Debtor, click and expand the respective section and then click the Add icon.
27. After adding the information, click **Save**.
28. After performing the quantitative analysis, click **Qualitative Analysis** tab. The *Qualitative Analysis* page appears:

# Chapter 4 - Proposal Evaluation

Credit Evaluation Screen ( 3 / 4 )  
Liberty/1234

Quantitative Analysis Qualitative Analysis

Peer Analysis

104

Edit Comments

Financial Analysis

104

Review Comments

Covenant Analysis

2

0

MetBreached

Review Comments

T&C Analysis

0

0

2

NewRemovedModified

Review Comments

Account Conduct

0

0

0

CurrentLoanSaving

Edit Comments

HoldBackNextSave & CloseCancel

29. To analyze the account conduct of customer, click **Evaluate** in **Account Conduct** tile.

# Chapter 4 - Proposal Evaluation

Corporation > Account Conduct

Account OverView

Current Accounts      Loan Accounts      Deposit Accounts

Refresh   Add   View   Edit   Delete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Mo
489022244	USD	45000000000	30000000000		20000000000000	

Page 1 of 1 (1 of 1 items)   < > 1 >

Comment

Enter text here...

Post

No items to display.

Close

30. To view the summary of current, loan and deposit accounts, click and expand **Account Overview** section.

31. To add the current account, click **Add**. Current Account Performance Details window appears:

# Chapter 4 - Proposal Evaluation

Current Account Performance Details

Current Account No *	489022244	Branch	004
Currency *	USD	Average Credit Balance *	\$45,000,000,000.00
Average Debit Balance *	\$3,000,000,000.00	Limit	
Current Balance	\$2,000,000,000,000.00	No Of Excess In 6 Months	0

OK Clear Cancel

32. Type the **Current Account No**.
33. Search and select the **Branch** and **Currency**.
34. Specify the following details in corresponding fields:
  - Average Credit Balance
  - Average Debit Balance
  - Limit
  - Current Balance
  - No Of Excess in 6 Months
35. Click **OK**. Details are added and displayed in *Current Accounts* page.
36. To refresh the current account list, click **Refresh**.
37. To view the current account details, select the current account and click **View**.
38. To modify the current account details, select the current account and click **Edit**.
39. To delete the current account details, select the current account and click **Delete**.
40. To add the loan account, click the **Loan Accounts** tab and then click **Add**. *Loan Account Performance Details* window appears:

# Chapter 4 - Proposal Evaluation

Loan Account Performance Details

Loan Account No *	3245343	Currency *	USD
Sanctioned Amount *	\$450,000,000.00	Tenor (In Months)	30
EMI Paid	\$300,000,000.00	EMI Remaining	\$12.00
Balance Outstanding	\$150,000,000.00	Discrepancy	<input type="checkbox"/>

OK Clear Cancel

41. Type the **Loan Account No.**
42. Search and select the **Currency.**
43. Specify the following details in corresponding fields:
  - Sanctioned Amount
  - Tenor (In Months)
  - EMI Paid
  - EMI Remaining
  - Balance Outstanding
44. If there is a discrepancy in payment, enable the **Discrepancy** switch.
45. Click **OK**. Details are added and displayed in *Loan Accounts* page.
46. To refresh the loan account list, click **Refresh**.
47. To view the loan account details, select the loan account and click **View**.
48. To modify the loan account details, select the loan account and click **Edit**.
49. To delete the loan account details, select the loan account and click **Delete**.
50. To add the deposit account, click the **Deposit Accounts** tab and then click **Add**. *Deposit Account Performance Details* window appears:

# Chapter 4 - Proposal Evaluation

Deposit Account Performance Details

Deposit Account No *	Account Type *
9000000022	Savings
Branch	Currency
004	USD
Balance	
\$5,000,000,000.00	

OK Clear Cancel

51. Type the **Deposit Account No.**
52. Select the **Account Type** from the drop down list.
53. Search and select the **Branch** and **Currency**.
54. Specify the **Balance** in deposit account.
55. Click **OK**. Details are added and displayed in *Deposit Accounts* page.
56. To refresh the deposit account list, click **Refresh**.
57. To view the deposit account details, select the deposit account and click **View**.
58. To modify the deposit account details, select the deposit account and click **Edit**.
59. To delete the deposit account details, select the deposit account and click **Delete**.
60. **Post** the **Comments** for the account conduct.
61. Close the *Account Conduct* window. A score is generated for the account conduct and displayed in the *Qualitative Analysis* window.
62. To evaluate the customer's performance against its peer, click **Evaluate** in **Peer Analysis** tile. The *Peer Analysis* window appears:

# Chapter 4 - Proposal Evaluation

> Peer Analysis

Period

Quarter

Score  
31

Liquidity

Ratio	Benchmark	Value
Quick Ratio	1.1	1.2
Working Capital Ratio	1.3	1.3

Comment

63. Select the **Period** and the **Quarter** for which you want to view peer analysis score.

64. Click **Select Customer** and fetch the required peer customer. The system displays the following details for the selected peer along with a score:

- Liquidity
- Efficiency
- Profitability
- Solvency

65. To view each of the above details, click **Next Category**.

66. **Post** the **Comment** for the Peer Analysis.

67. Click **Close**. The score is displayed in the *Qualitative Analysis* window.

68. To evaluate financial performance of the customer, click **Evaluate** in **Financial Analysis** tile. The *Financial Analysis* window appears:



# Chapter 4 - Proposal Evaluation

> Financial Analysis

Period: FY2018-2019    Quarter: AN

Score: 26

Previous Category    Next Category

Liquidity

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
Quick Ratio	1.1	1	-0.1	-9.09%	T	P		2	
Working Capital Ratio	1.3	1.4	0.1	7.69%	T	P		4	

Comment

Close

69. Select the **Period** and the **Quarter** for which you want to view the financial analysis score. The system displays the following details of the customer for the selected period along with a score:

- Liquidity
- Efficiency
- Profitability
- Solvency

70. To view each of the above details, click **Next Category**.

71. **Post** the **Comment** for the Financial Analysis.

72. Click **Close**. The score is displayed in the *Qualitative Analysis* window.

73. To view the covenant compliance status of the customer, click **Evaluate** in the **Covenant Analysis** tile. The *Covenant Analysis* window appears:

# Chapter 4 - Proposal Evaluation

> Covenant Analysis

N.A.

No of New Covenants Proposed

0

No of Existing Covenants

**New Covenant Proposed**

Type to filter

<input checked="" type="checkbox"/>	<p><b>DebtByEquity ratio should be less than 1</b></p> <p><b>Covenant Code:</b> DebtByEquity <b>Classification:</b> External <b>Start Date:</b> Jul 1, 2019</p>	<p><b>Covenant Type:</b> Financial <b>Frequency:</b> Quarterly <b>End Date:</b> Dec 4, 2028</p>	<p><b>Description:</b> DebtByEquity <b>Linked Facility:</b> FAC00401 <b>Next Check Date:</b> Feb 18, 2020</p>	<span style="font-size: small;">View Linkage</span> <span style="font-size: small;">Covenant History</span>
<input type="checkbox"/>	<p><b>Pollution Certificate ratio should be null null</b> <span style="background-color: #28a745; color: white; padding: 2px;">met with 1</span></p> <p><b>Covenant Code:</b> POLC <b>Classification:</b> External <b>Start Date:</b> Sep 19, 2018</p>	<p><b>Covenant Type:</b> Non Financial <b>Frequency:</b> Quarterly <b>End Date:</b> Dec 4, 2028</p>	<p><b>Description:</b> Pollution Certificate <b>Linked Facility:</b> F202049 <b>Next Check Date:</b> Jun 16, 2020</p>	⋮
<input type="checkbox"/>	<p><b>Fire safety</b> <span style="background-color: #28a745; color: white; padding: 2px;">NEW</span></p> <p><b>Covenant Code:</b> CVNTFACDBE <b>Classification:</b> External <b>Start Date:</b> Sep 19, 2018</p>	<p><b>Covenant Type:</b> Non Financial <b>Frequency:</b> Monthly <b>End Date:</b> Dec 4, 2028</p>	<p><b>Description:</b> Fire safety <b>Linked Facility:</b> FAC0018 <b>Next Check Date:</b> Feb 23, 2020</p>	⋮
<input type="checkbox"/>	<p><b>DSCR on the basis of EBITDA ratio should be greater than 1.25</b> <span style="background-color: #dc3545; color: white; padding: 2px;">breached with 1</span></p> <p><b>Covenant Code:</b> DSCROBOEBITDA <b>Classification:</b> Internal <b>Start Date:</b> Sep 19, 2018</p>	<p><b>Covenant Type:</b> Financial <b>Frequency:</b> Quarterly <b>End Date:</b> Dec 4, 2028</p>	<p><b>Description:</b> DSCR on the basis of EBI... <b>Linked Facility:</b> PTY192560509 <b>Next Check Date:</b> Mar 15, 2020</p>	⋮

Load More  
(showing 4 record(s) out of 15)

**Existing Covenant Past Performance**

Type to filter

<input type="checkbox"/>	<p><b>DebtByEquity ratio should be less than 1</b></p> <p><b>Covenant Code:</b> DebtByEquity <b>Classification:</b> External <b>Start Date:</b> Jul 1, 2019</p>	<p><b>Covenant Type:</b> Financial <b>Frequency:</b> Quarterly <b>End Date:</b> Dec 4, 2028</p>	<p><b>Description:</b> DebtByEquity <b>Linked Facility:</b> FAC00401 <b>Next Check Date:</b> Feb 18, 2020</p>	⋮
<input type="checkbox"/>	<p><b>Fire safety</b> <span style="background-color: #28a745; color: white; padding: 2px;">NEW</span></p> <p><b>Covenant Code:</b> CVNTFACDBE <b>Classification:</b> External <b>Start Date:</b> Sep 19, 2018</p>	<p><b>Covenant Type:</b> Non Financial <b>Frequency:</b> Monthly <b>End Date:</b> Dec 4, 2028</p>	<p><b>Description:</b> Fire safety <b>Linked Facility:</b> FAC0018 <b>Next Check Date:</b> Feb 23, 2020</p>	⋮
<input type="checkbox"/>	<p><b>DSCR on the basis of EBITDA ratio should be greater than 1.25</b> <span style="background-color: #dc3545; color: white; padding: 2px;">breached with 1</span></p> <p><b>Covenant Code:</b> DSCROBOEBITDA <b>Classification:</b> Internal <b>Start Date:</b> Sep 19, 2018</p>	<p><b>Covenant Type:</b> Financial <b>Frequency:</b> Quarterly <b>End Date:</b> Dec 4, 2028</p>	<p><b>Description:</b> DSCR on the basis of EBI... <b>Linked Facility:</b> PTY192560509 <b>Next Check Date:</b> Mar 15, 2020</p>	⋮

Load More  
(showing 10 record(s) out of 15)

**Comment**

B I U T A - size -
[List Icons]
H1 H2 ↵ ↶ ↷

Enter text here...

Post

No items to display.

Close

# Chapter 4 - Proposal Evaluation

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

74. To filter the required new and existing covenants, click the **Filter** icon and specify the filter parameters or directly type the parameter in **Type to filter** text box.

75. To change the layout to table view, click the **Table view** icon.

76. To know with which entity a particular covenant is linked, click the hamburger icon in the covenant record and select **View Linkage**.

77. To view the covenant history, click the hamburger icon in the covenant record and select **Covenant History**.

78. After viewing the covenant details, **Post** the **Comments** and click **Close**. Met and Breached covenants are displayed in **Covenants** tile.

79. To view the terms & conditions compliance status of the customer, click **Review** in **T&C Analysis** tile. The *T&C Analysis* window appears:

ACME Corporation > T&C Analysis

0  
No Of New T&C Proposed

0  
No Of Existing T&C Compliance

New Terms And Conditions Proposed

Filter Type to filter

No items to display.

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

Existing Terms & conditions compliance

Filter Type to filter

No items to display.

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

Comment

Enter text here...

Post

No items to display.

Close

# Chapter 4 - Proposal Evaluation

In the *T&C Analysis* window, the following information are displayed:

- New Terms And Conditions Proposed
  - Existing Terms & conditions compliance
80. To filter the required terms and conditions, click the **Filter** icon and specify the filter parameters or directly type the parameter in **Type to filter** text box.
81. To change the layout to table view, click the **Table view** icon.
82. To delete a terms and conditions record, select the record and click the **D** icon.
83. To view more information about the terms and conditions, select the record and click the **V** icon.
84. After reviewing the terms and conditions, **Post** the **Comments** and click **Close**. Count of New, Removed and Modified terms and conditions is displayed in the **T&C Analysis** tile.
85. To modify the terms and conditions record, click **Edit** in the corresponding tile.
86. To capture comments for the terms and conditions analysis, click **Comment** in the corresponding tile.
87. After performing qualitative analysis for both the party and its child parties, click **Next** in the *Credit Evaluation* page. The *Comments* page appears:

Comments Screen ( 4 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

88. Type the overall **Comments** for the credit evaluation and click **Post**. Comment is posted below the **Comments** box.
89. Click **Submit**. The *Policy Exception* window appears:

# Chapter 4 - Proposal Evaluation

The screenshot displays the 'Policy Exceptions' dashboard. At the top, there are two tabs: 'Policy exceptions' (selected) and 'Checklist'. A dropdown menu is set to 'All'. A summary bar shows: Total (00), Met (00), and Breached (00). Below this, eight criteria are listed in a grid:

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

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

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

91. Click the **Checklist** data segment.

# Chapter 4 - Proposal Evaluation

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

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

93. Click **Submit**.



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

# Chapter 4 - Proposal Evaluation

## Legal Evaluation

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

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

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

95. **Acquire & Edit** the required Legal Evaluation task. The *Legal Evaluation - Customer Summary* page appears:

# Chapter 4 - Proposal Evaluation

Facility Review Process - Legal Evaluation
Customer Summary
Screen 17.6

---

- Summary
- Legal Exposure
- Collateral

**Party Information**



Customer Name: **ABC Corporation** Demographic Type: **Current** Entity: **Proprietorship** Country: **USA**

Party ID: **PT19250509** Register No: **EN344231** Locality: **Atlanta** Apply date: **Jun 27, 2021** A.K.C. Comment: **None**

Chase Partners: **2** Connections: **2** Customers: **2** Traders: **2**

**Facility Summary**

Liability Secured Amount: **\$20,000,000.00**    Liability Released Amount: **\$16,777,000.00**    Liability Over/Under Amount: **\$0.00**

**Collateral summary**

Total collateral value: **\$0.00**

Collateral %: **0%** (No data to display)

**Existing Facilities held with Other Bank**

Total existing facilities: **\$0.00**    Totalover amount: **\$0.00**    Takeover in this application: **\$0.00**

**Pricing**

Total Pricing: **0**

Interest: **0**    Charges: **0**    Commission: **0**

**Covenants**    **Terms & conditions**

15 Total Covenants    17 Total Terms and Conditions

**Financial Profile**

Show results for: **Previous 2 years**

Category	2019-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$5,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$6,000,000.00	12.5%	\$5,000,000.00	0%	
Total Revenue	\$10,000,000.00	4.07%	\$10,000,000.00	0%	
Other Long Term Liabilities	\$2,777,000.00	0%	\$2,777,000.00	0%	

**Projections**

Show results for: **Next 3 years**

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

**Upcoming events**

12-February-2020

No items to display.

**Group entities**

4

**A Scores**

40

of 61

**Risk Evaluation** 7 of 15

**Legal Evaluation** 7 of 10

**Credit Evaluation** 26 of 36

**Groupwise Exposure Details**

No data to display.

**Connected Parties**

Gross Facility Amount Contribution

No data to display.

**A Ratings**

Moody: **AAA**    S&P: **Positive**    2019

**Project Summary**

No data to display.

Print
View
Save & Close
Cancel



# Chapter 4 - Proposal Evaluation



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

96. After reviewing the *Customer Summary*, click **Next**. the Summary page appears:

Summary Screen ( 2 / 4 )

Corporation

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

### Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	UK			100000	
PTY192590532	UK			3500000	
PTY192590532	UK			500000	

Facilities Facility Transfer

**Amount**  
Over utilization

**Overdue**  
Facility review overdue

**Facility Covenants**  
Breached

**Facility T&c**  
Breached

**No Anomaly**  
15 Facilities with no changes

Filter  Show All

**STWCIND1**  
Facility Id: F19259966  
Facility Description: Short Term WC IND  
Parent Line Number: STWC1 - Short Term Working Capital  
Requested Amount:  
Facility Category:  
Facility Type: Funded  
Next Review Date: Dec 2, 2019

**STWCUK1**  
Facility Id: F19259965  
Facility Description: Short Term WC UK  
Parent Line Number: STWC1 - Short Term Working Capital  
Requested Amount:  
Facility Category:  
Facility Type: Funded  
Next Review Date: Dec 2, 2019

Hold Back Next Save & Close Cancel

97. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

Facilities Facility Transfer

Filter  + - List View Table View

Transfer Ref. No: **TR2011036118** From facility: **LIN21** To facility: **LIN41**

Transfer amount: **£1,000.00** Effective from: **20-11-28** Expiry date: **20-11-30**

Hold Back Next Save & Close Cancel

# Chapter 4 - Proposal Evaluation

98. Click the **Add** icon. The *Transfer Facility* window appears:

From Line Code	To Line Code
LIN2	LIN4
<b>Facility Amount</b> \$1,600.00	<b>Facility Amount</b> \$1,800.00
<b>Available Amount</b> \$1,600.00	<b>Available Amount</b> \$1,800.00
<b>Facility Type</b> Term Loan	<b>Facility Type</b> Term Loan
<b>Facility Name</b> Test2	<b>Facility Name</b> Test1
<b>Start Date</b> 20-01-07	<b>Start Date</b> 21-02-07
<b>Expiry Date</b> N/A	<b>Expiry Date</b> N/A

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

99. Select the entity to which the facility has to be transferred from the **To entity** drop down list.

100. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.

101. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date

# Chapter 4 - Proposal Evaluation

- Expiry Date

102. Select the **Transfer Currency** in which the amount has to be transferred.

103. Specify the amount to be transferred in the **Transfer Amount** field.

104. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.

105. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.

106. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.

107. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.

108. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

109. To delete the transfer details, select the required item and click the delete icon.

110. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.

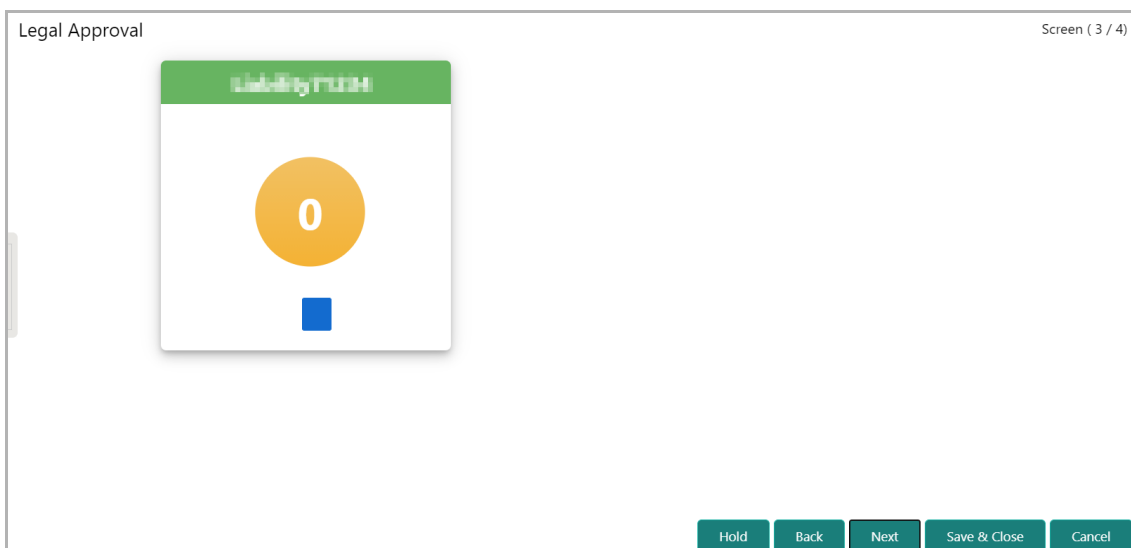
111. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer**. *Facilities* page appears.



For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer [“Basic Info” on page 119](#).

112. To view the party details, click the **Entities** tab in *Summary* page.

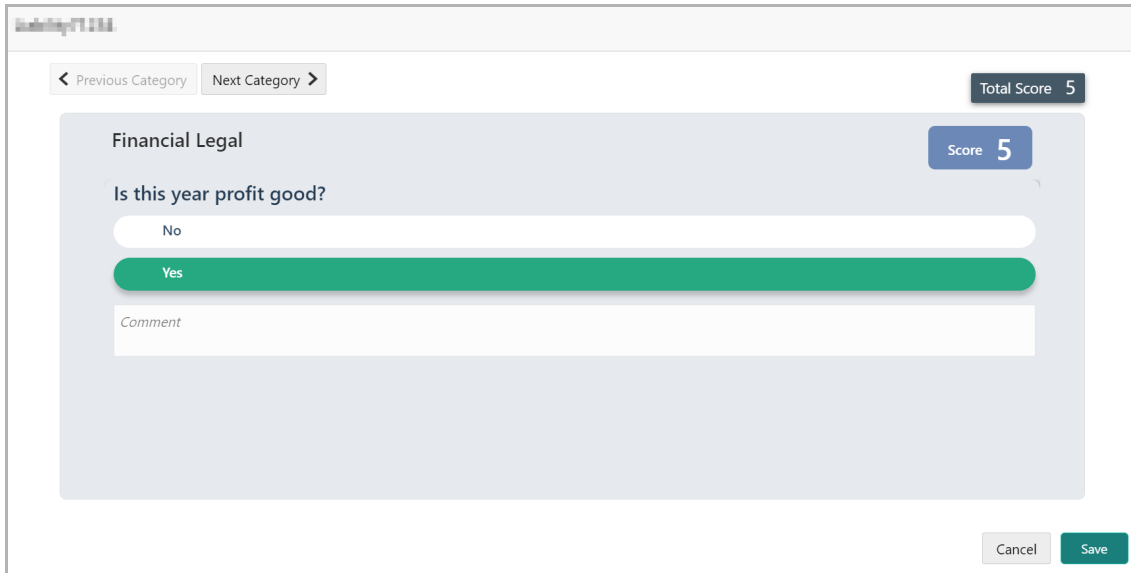
113. To go to the *Legal Approval* page, click **Next**.



# Chapter 4 - Proposal Evaluation

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

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



The screenshot shows a questionnaire window titled "Financial Legal". At the top right, it displays "Total Score 5". Below the title, there is a question: "Is this year profit good?". There are two radio button options: "No" and "Yes". The "Yes" option is selected, indicated by a green bar. Below the question, there is a text input field labeled "Comment". At the bottom right, there are "Cancel" and "Save" buttons. Navigation buttons "Previous Category" and "Next Category" are located at the top left.

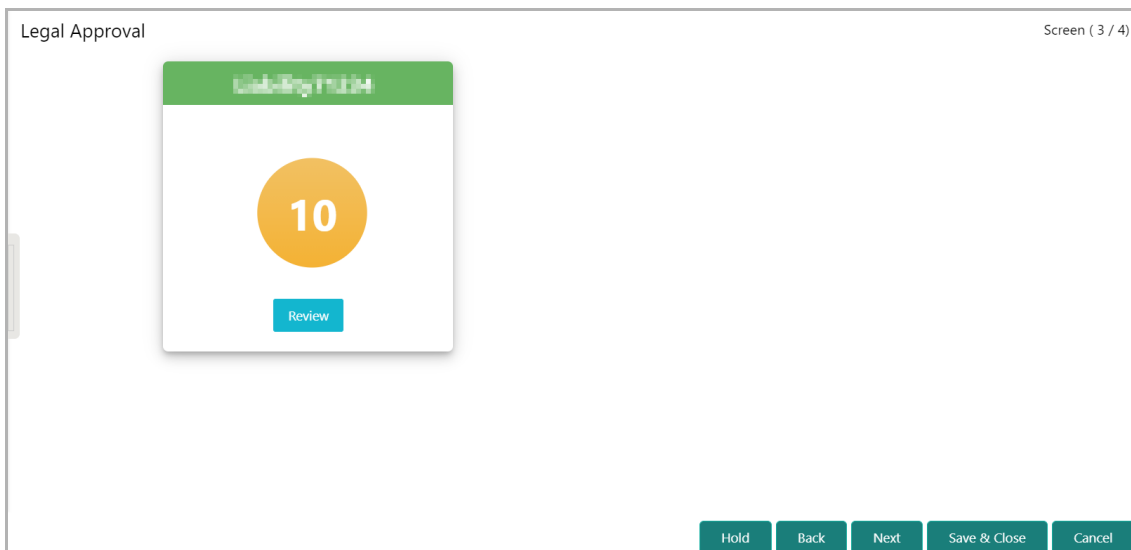
115. Select answers for the available questions and click **Next Category**.

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

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

117. Click **Save**.

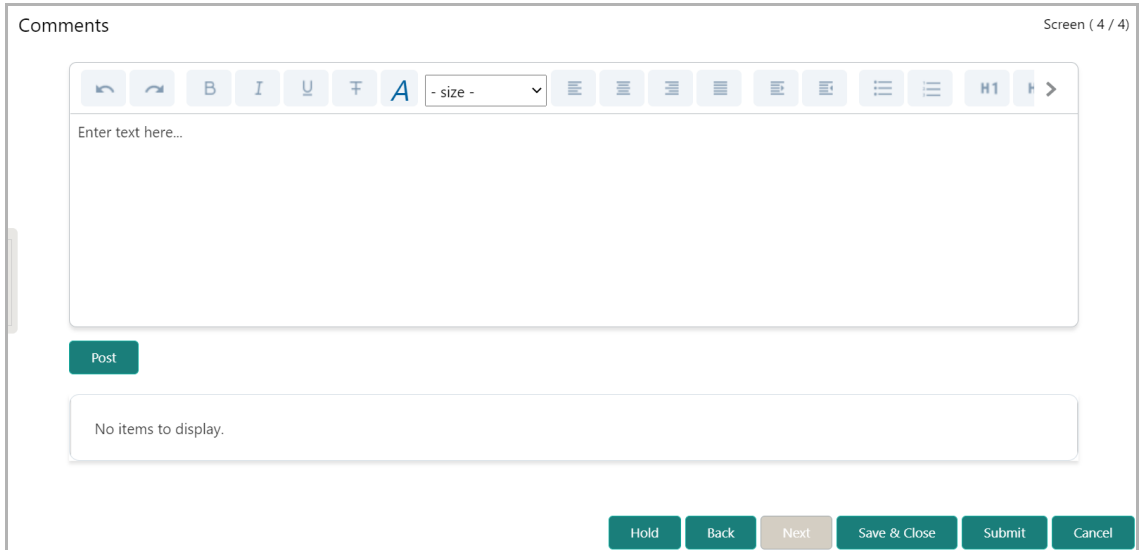
After performing legal analysis for both the party and the child parties, the *Legal Approval* page with the cumulative score appears:



The screenshot shows the "Legal Approval" page. At the top left, it says "Legal Approval" and at the top right, "Screen ( 3 / 4)". In the center, there is a large orange circle with the number "10" inside, representing the cumulative score. Below the score, there is a "Review" button. At the bottom, there are five navigation buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

# Chapter 4 - Proposal Evaluation

118. Click **Next**. The *Comments* page appears:

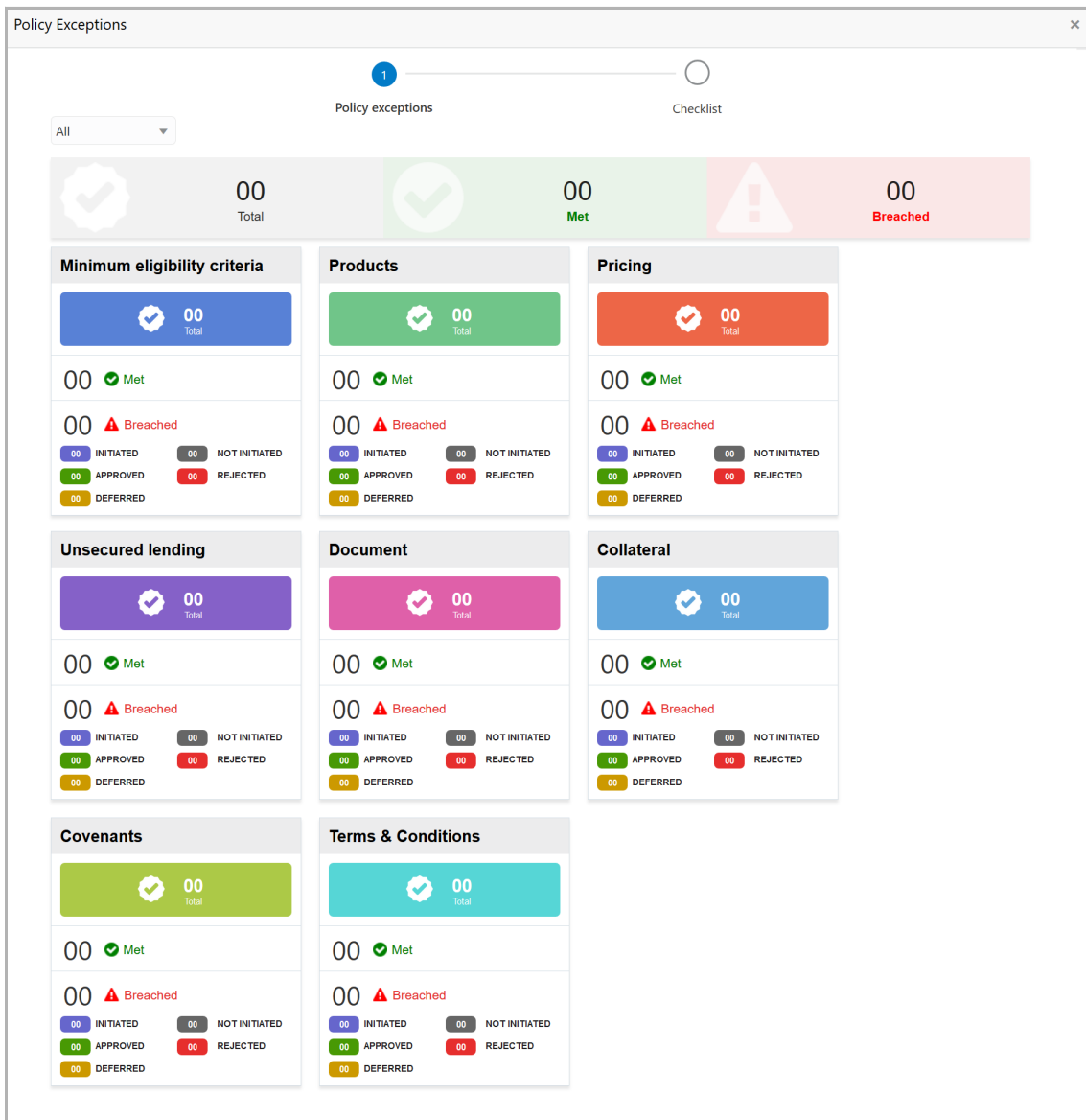


The screenshot shows a web interface titled "Comments" in the top left corner and "Screen ( 4 / 4 )" in the top right corner. Below the title is a rich text editor toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), text color (A), font size (dropdown menu showing "- size -"), bulleted list, numbered list, decrease indent, increase indent, link, unlink, H1, and a right arrow. Below the toolbar is a large text input area with the placeholder text "Enter text here...". Underneath the input area is a green "Post" button. Below the "Post" button is a rectangular box containing the text "No items to display.". At the bottom of the interface is a navigation bar with six buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

120. Click **Submit**. The *Policy Exceptions* window appears:

# Chapter 4 - Proposal Evaluation



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

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

122. Click the **Checklist** data segment.

# Chapter 4 - Proposal Evaluation

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

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

124. Click **Submit**.



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

## Risk Evaluation

Risk evaluation is similar to the legal evaluation. Refer "[Legal Evaluation](#)" on page 105 for information on performing risk evaluation.

After submitting all the evaluation tasks, the system will create the proposal structuring task.

# Chapter 4 - KYC Check

## KYC Check

This is an optional stage. If the KYC details are available for the party and child party, the banker can add the KYC details during the Facility Review process. Adding KYC details helps the Approver to determine the originality of the customer.

### Steps to add KYC details

To add KYC details, perform the following steps:

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

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

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



# Chapter 4 - KYC Check

Facility Review Process - KYC Evaluation
Documents | Overview | Related Summary

**Customer Summary**

Party Information: Customer Name: [Company], Demographic Type: Current, Entry: Proprietary, Country: USA

Customer Details: Party ID: 9179250593, Register No: 83634424231, Liability Amount: 1100,000.00, Expiry date: Jun 27, 2021, KYC Complete: No

**Facility Summary**

Liability Secured Amount: \$20,000,000.00 | Liability Released Amount: \$19,750,000.00 | Liability Overlaid Amount: \$0.00

Collateral summary: Total collateral value: \$0.00, Coverage: 0%

Existing Facilities held with Other Bank: Total existing facilities: \$0.00, Takeover amount: \$0.00, Takeover in this application: \$0.00

Pricing: Total Pricing: 0

Covenants: 15 Total Covenants (7 Newly Added, 8 Modified, 12 Reviewed, 3 Added)

Terms & conditions: 17 Total Terms and Conditions (3 Newly added, 14 Modified, 0 Added)

Financial Profile: Show results for previous 2 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$5,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$6,000,000.00	12.5%	\$5,000,000.00	0%	
Total Revenue	\$10,000,000.00	4.0%	\$10,000,000.00	0%	
Other Long Term Liabilities	\$2,777,000.00	0%	\$2,777,000.00	0%	

Projections: Show results for next 3 years

Upcoming events: 12-February-2020

**Group entities**

4

**A-Scores**

40 of 61

**Risk Evaluation** 7 of 15

**Legal Evaluation** 7 of 10

**Credit Evaluation** 26 of 36

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**A-Ratings**

AAA | Positive | 2019

**Project Summary**

No data to display

# Chapter 4 - KYC Check



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

3. After reviewing the *Customer Summary*, click **Next**. The *Summary* page appears:

Summary Screen ( 2 / 4 )

Corporation

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	UK			100000	
PTY192590532	UK			3500000	
PTY192590532	UK			500000	

Facilities Facility Transfer

**Amount**

Over utilization

**Overdue**

Facility review overdue

**Facility Covenants**

Breached

**Facility T&c**

Breached

**No Anomaly**

15 Facilities with no changes

Filter  Show All

**STWCIND1**

Facility Id: F19259966 Requested Amount: Facility Type: Funded  
 Facility Description: Short Term WC IND Facility Category: Next Review Date: Dec 2, 2019  
 Parent Line Number: STWC1 - Short Term Working Capital

**STWCUK1**

Facility Id: F19259965 Requested Amount: Facility Type: Funded  
 Facility Description: Short Term WC UK Facility Category: Next Review Date: Dec 2, 2019  
 Parent Line Number: STWC1 - Short Term Working Capital

Hold Back Next Save & Close Cancel

4. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

Facilities Facility Transfer

Filter  List View Table View

Transfer Ref. No: **TR2011036118** From facility: **LIN21** To facility: **LIN41**  
 Transfer amount: **£1,000.00** Effective from: **20-11-28** Expiry date: **20-11-30**

Hold Back Next Save & Close Cancel

# Chapter 4 - KYC Check

5. Click the **Add** icon. The *Transfer Facility* window appears:

From Line Code	To Line Code
LIN2	LIN4
<b>Facility Amount</b> \$1,600.00	<b>Facility Amount</b> \$1,800.00
<b>Available Amount</b> \$1,600.00	<b>Available Amount</b> \$1,800.00
<b>Facility Type</b> Term Loan	<b>Facility Type</b> Term Loan
<b>Facility Name</b> Test2	<b>Facility Name</b> Test1
<b>Start Date</b> 20-01-07	<b>Start Date</b> 21-02-07
<b>Expiry Date</b> N/A	<b>Expiry Date</b> N/A

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.
7. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.
8. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date
- Expiry Date

# Chapter 4 - KYC Check

9. Select the **Transfer Currency** in which the amount has to be transferred.
10. Specify the amount to be transferred in the **Transfer Amount** field.
11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.
14. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.
15. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

16. To delete the transfer details, select the required item and click the delete icon.
17. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.
18. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer**. *Facilities* page appears.



For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer [“Basic Info” on page 119](#).

19. To view the party details, click the **Entities** tab in *Summary* page.
20. To go to the *KYC* page, click **Next**.

KYC

Party Id : PTY201774545	Entity Type : Pvt Ltd	KYC Status :
Verification Date :	KYC Method :	

Hold Back Next Save & Close Cancel

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

21. Click or mouse hover on the hamburger icon in the corresponding record. The following options appears:
  - KYC Details

# Chapter 4 - KYC Check

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

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

Report Received

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method:

KYC Status \*: Verified

Create Cancel

23. If KYC report is available for the party / child party, enable the **Report Received** switch.

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

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

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

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

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

KYC

Party Id : PTY201774545 Entity Type : Pvt Ltd KYC Status : Verified

Verification Date : 20-06-25 KYC Method : Field Verification

Hold Back Next Save & Close Cancel

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

# Chapter 4 - KYC Check

The screenshot shows a 'KYC Checks' interface. At the top, there are navigation buttons for '< Previous Category' and 'Next Category >'. A 'Total Score 9' badge is visible in the top right. The main section is titled 'Profitability' and has a 'Score 3' badge. The question is: 'Is the real financial strength significantly different from what is reflected in the financial statement?'. There are two radio button options: 'Yes' (selected) and 'No'. Below the options is a 'Comment' text area. At the bottom right, there are 'Cancel' and 'Save' buttons.

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

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

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

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

The screenshot shows a 'KYC' summary table with three rows. Each row contains the following information: Party Id, Entity Type, KYC Status, Verification Date, and KYC Method. The first row has a status of 'Yet To Verify' and a score of 9. The second row has a status of 'Verification Failed'. The third row has a status of 'Verified'. At the bottom of the table, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Party Id	Entity Type	KYC Status	Verification Date	KYC Method	Evaluation Score
PTY201644281	Pvt Ltd	Yet To Verify	20-04-06		9
PTY201644282	Pvt Ltd	Verification Failed	20-06-15		
PTY201644283	Pvt Ltd	Verified	20-06-14		

33. After adding KYC details or performing KYC evaluation for both the party and child parties, click **Next**. The *Comments* page appears:

# Chapter 4 - KYC Check

Comments Screen ( 4 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

**35.** Click **Submit**. The *Policy exceptions* window appears:

# Chapter 4 - KYC Check

The screenshot displays the 'Policy Exceptions' dashboard. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. A dropdown menu is set to 'All'. The dashboard features a summary bar with three segments: 'Total' (00), 'Met' (00), and 'Breached' (00). Below this, there are eight category cards, each with a header, a status bar, and a detailed breakdown of counts.

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

Each category card includes a status bar (e.g., '00 Met' or '00 Breached') and a detailed breakdown of counts for various stages: INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED.

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

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

37. Click the **Checklist** data segment.



# Chapter 4 - KYC Check

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

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

39. Click **Submit**.



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

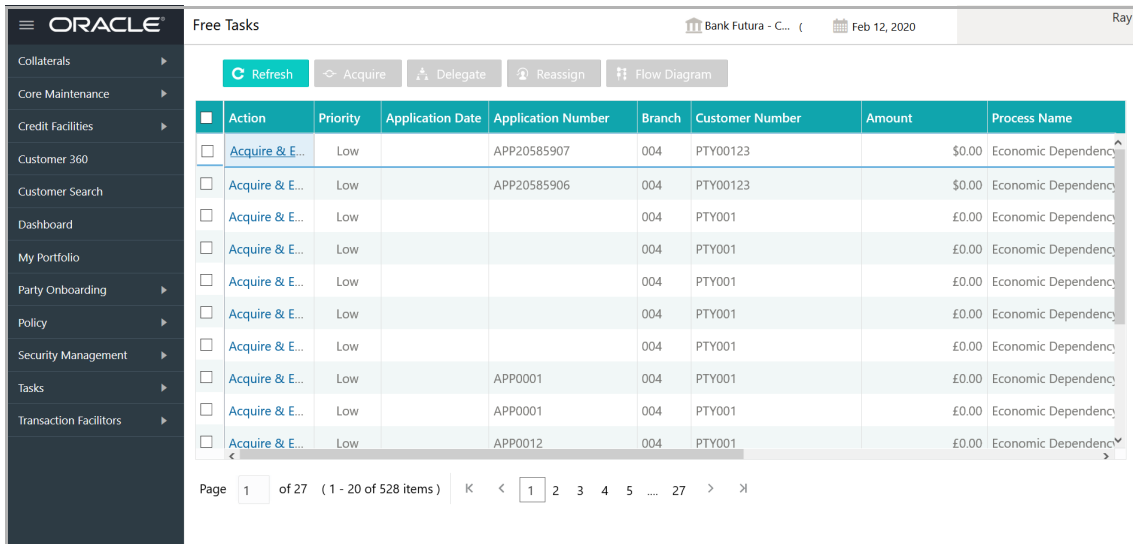
# Chapter 4 - Proposal Structuring

## Proposal Structuring

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

### Proposal Structuring Steps

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



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

2. **Acquire & Edit** the required Proposal Structuring task. The *Proposal Structuring - Customer Summary* page appears.

## Customer Summary

This data segment is the graphical representation of customer information such as Facility Summary, Collateral Summary, Other Bank Facility, Covenants and Terms & Conditions.

# Chapter 4 - Proposal Structuring

Facility Review Process - Proposal Structuring

Customer Summary

Party Information

Customer Name: [Bank Corporation] Demographic Type: [Commercial] Entity: [Proprietorship] Country: [USA]

Party ID: [XXXXXXXXXX] Employer No: [XXXXXXXXXX] Liability Amount: [100,000.00] Apply date: [Jan 27, 2021] A/C Comment: [No] Chase Partners: [2] Connections: [2] Customers: [2] Trainers: [2]

Facility Summary

Liability Secured Amount: \$20,000,000.00    Liability Released Amount: \$4,777,000.00    Liability Overhead Amount: \$0.00

Collateral summary

Total collateral value: \$0.00    0%    No data to display

Existing Facilities held with Other Bank

Total existing facilities: \$0.00    Total takeover amount: \$0.00    Takeover in this application: \$0.00

Pricing

Total Pricing: 0

Interest: 0    Charges: 0    Commission: 0

Covenants

Total Covenants: 15

Terms & conditions

Total Terms and Conditions: 17

Financial Profile

Category	2019-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$5,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$6,000,000.00	12.5%	\$5,000,000.00	0%	
Total Revenue	\$10,000,000.00	4.0%	\$10,000,000.00	0%	
Other Long Term Liabilities	\$2,777,000.00	0%	\$2,777,000.00	0%	

Projections

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

Upcoming events

12-February-2020

Group entities

4

Scores

40 of 61

Risk Evaluation: 7 of 15

Legal Evaluation: 7 of 10

Credit Evaluation: 26 of 36

Groupwise Exposure Details

Connected Parties

Gross Facility Amount Contribution

Ratings

AAA    Positive    2019

Project Summary

No data to display.

# Chapter 4 - Proposal Structuring



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

3. After reviewing the *Customer Summary*, click **Next**. The *Liability* page appears.

## Liability

For information on actions that can be performed in the this data segment, refer “[Liability](#)” on page 115.

Upon clicking **Next** in the *Liability* page, the *Summary* page appears.

## Summary

The *Summary* page displays all the information added in the previous stages for verification.

Summary Screen ( 2 / 4 )

Corporation

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	UK			100000	
PTY192590532	UK			3500000	
PTY192590532	UK			500000	

Facilities Facility Transfer

**Amount** 0 Over utilization

**Overdue** 0 Facility review overdue

**Facility Covenants** 0 Breached

**Facility T&c** 0 Breached

**No Anomaly** 15 Facilities with no changes

Filter  Show All

**STWCIND1**  
Facility Id: F19259966  
Facility Description: Short Term WC IND  
Parent Line Number: STWC1 - Short Term Working Capital  
Requested Amount:   
Facility Category:   
Facility Type: Funded  
Next Review Date: Dec 2, 2019

**STWCUK1**  
Facility Id: F19259965  
Facility Description: Short Term WC UK  
Parent Line Number: STWC1 - Short Term Working Capital  
Requested Amount:   
Facility Category:   
Facility Type: Funded  
Next Review Date: Dec 2, 2019

Hold Back Next Save & Close Cancel

4. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

# Chapter 4 - Proposal Structuring

Facilities Facility Transfer

Filter Type to filter + [edit] [delete] List View Table View

Transfer Ref. No.: **TR2011036118** From facility: **LIN21** To facility: **LIN41**  
Transfer amount: **£1,000.00** Effective from: **20-11-28** Expiry date: **20-11-30**

Hold Back Next Save & Close Cancel

5. Click the **Add** icon. The *Transfer Facility* window appears:

Transfer Facility

From entity: PTY201344330 - [dropdown]  
From facility: LIN21 [search]  
To entity: PTY201344330 - [dropdown]  
To facility: LIN41 [search]

From Line Code	To Line Code
LIN2	LIN4
<b>Facility Amount</b> \$1,600.00	<b>Facility Amount</b> \$1,800.00
<b>Available Amount</b> \$1,600.00	<b>Available Amount</b> \$1,800.00
<b>Facility Type</b> Term Loan	<b>Facility Type</b> Term Loan
<b>Facility Name</b> Test2	<b>Facility Name</b> Test1
<b>Start Date</b> 20-01-07	<b>Start Date</b> 21-02-07
<b>Expiry Date</b> N/A	<b>Expiry Date</b> N/A

Transfer currency \*  
GBP

Effective from \* [calendar]

Transfer Amount \*  
£1,000.00

Expiry Date \* [calendar]

Create Close

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.
7. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.

# Chapter 4 - Proposal Structuring

8. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
  - Facility Amount
  - Available Amount
  - Facility Type
  - Facility Name
  - Start Date
  - Expiry Date
9. Select the **Transfer Currency** in which the amount has to be transferred.
  10. Specify the amount to be transferred in the **Transfer Amount** field.
  11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
  12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
  13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.
  14. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.
  15. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

16. To delete the transfer details, select the required item and click the delete icon.
17. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.
18. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer**. *Facilities* page appears.



For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer [“Basic Info” on page 119](#).

19. To view the party details, click the **Entities** tab in *Summary* page.
20. To go to the *Write Up* page, click **Next**.

# Chapter 4 - Proposal Structuring

## Write Up

For information on actions that can be performed in the this data segment, refer “[Write Up](#)” on page 156.

Upon clicking **Next** in the *Write Up* page, the *Proposal Structuring* page appears.

## Proposal Structuring

This data segment allows the user to propose a facility amount for the customer based on the customer evaluation.



In this chapter, only the procedure to propose facility amount is provided.

For information on **Actions** that can be performed for the facility (such as **Create Sub Limit**, **Remove Facility**, and **Link Document**) and for information on viewing and managing Facility, Collateral, Covenants, and Terms & Conditions, refer “[Basic Info](#)” on page 119.

The screenshot displays the 'Proposal Structuring' interface. At the top, it shows 'Corporation' and 'Screen ( 5 / 6)'. Below this is an 'Amendment impact overview' section with four tabs: 'Facilities', 'Collaterals', 'Covenants', and 'Terms & Conditions'. The 'Facilities' tab is active, showing five summary cards: 'Amount' (0 Over utilization), 'Overdue' (0 Facility review overdue), 'Facility Covenants' (0 Breached), 'Facility T&c' (0 Breached), and 'No Anomaly' (15 Facilities with no changes). Below these cards is a filter section with a 'Filter' button, a search input 'Type to filter', and an 'Actions' dropdown menu. A facility details card for 'STWCIND1' is shown, including 'Facility Id: F19259966', 'Proposed Amount', 'Next Review Date: Dec 2, 2019', 'Requested Amount', 'Facility Description: Short Term WC IND', 'Parent Line Number: STWC1 - Short Term Working Capital', 'Facility Type: Funded', 'Facility Category', and 'Released Amount: 1,000,000.00'. A context menu is open over the facility card, listing 'Edit Facility', 'Copy Facility', 'Create Sub Limit', and 'Link Document'. At the bottom, there are 'Hold', 'Back', and 'Next' navigation buttons.

21. Click the Hamburger icon in the corresponding record and select **Edit Facility**. The *Facility Details* window appears:

# Chapter 4 - Proposal Structuring

Short Term WC IND - Working Capital Finance

Facility Details Save

Facility Basic Info  
Schedule  
Tenor Restrictions  
Exposure  
Fee  
Pool Linkage  
Pricing  
Facility collateral linkage  
Credit Rating  
FX Rate Revaluation  
Utilization History

Line Code *	Line Serial Number *	Facility Description *
STWCIND	1	Short Term WC IND
Parent Facility Id	Parent Line Number	Facility Type *
F19256939	STWC1 - Short Term Working Capital	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded
		<input type="checkbox"/> Cascade
Facility Category	Next Review Date *	Line Start Date *
Working Capital Finance	Dec 2, 2019	Jul 11, 2019
Line Expiry Date *	Currency *	Requested Amount
Apr 30, 2022	USD	500,000.00
Proposed Amount *	Project Id	Availability Period
200,000.00		(in months)
Commitment Status	Secured?	<input checked="" type="checkbox"/> Revaluation Required
<input type="radio"/> Committed <input type="checkbox"/> Cascade	<input checked="" type="checkbox"/> Secured <input type="checkbox"/> Cascade	<input checked="" type="checkbox"/> Rate Agreement Required
<input type="radio"/> Uncommitted		
Sanctioned Amount	Utilized Amount	Available Amount
1,000,000.00	1,000,000.00	0.00
OSUC Amount	Total repaid amount	Outstanding utilized amount
0.00	0.00	0.00
Net Utilization	Peak Utilization	Average Utilization
0.00	0.00	0.00
Released Amount *		
1,000,000.00		

Additional Fields  
*No Additional fields configured!*

Close



For information about Schedule, Exposure, Fee, Pool Linkage, Pricing, Facility Collateral Linkage, Credit Rating, FX Rate Revaluation, and Utilization History menus, refer “[Basic Info](#)” on page 119.

22. Specify an amount in **Proposed Amount** field.
23. Click **Save**. Proposed amount is added to the facility.
24. To go to the *Comments* page, click **Next**.

## Comments

The *Comments* data segment allows to capture overall remarks for this stage. Posted comments are displayed at the bottom of the page to enable the user in identifying actions performed in this stage.



# Chapter 4 - Proposal Structuring

Comments Screen ( 4 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

25. Type the necessary comments in the text box and click **Post**. Comment is posted.
26. To hold the Facility Review process, click **Hold**.
27. To go back to the previous page, click **Back**.
28. To save and exit the process, click **Save & Close**.
29. To submit the task for review, click **Submit**.
30. To exit the process without saving the information, click **Cancel**.
31. Click **Submit**. The *Policy exceptions* window appears:

# Chapter 4 - Proposal Structuring

Policy Exceptions

1 Policy exceptions 0 Checklist

All

00 Total 00 Met 00 Breached

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

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

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

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

33. Click the **Checklist** data segment.

# Chapter 4 - Proposal Structuring

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

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

35. Click **Submit**.

Upon selecting PROCEED and clicking Submit, the system will create the Proposal Review task.

# Chapter 4 - Proposal Review

---

## Proposal Review

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

Entities such as Liability and Facility can be only viewed in this stage. Modification is not allowed. However, edit feature can be enabled by changing the settings in Business Process Maintenance.

For information on options and icons in this stage, refer any of the previous chapters.

# Chapter 4 - Proposal Approval

---

## Proposal Approval

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

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

1. To approve the facility, select the **Outcome** of this stage as 'Approve'.
2. To reject the facility, select the **Outcome** of this stage as 'Reject'.

Upon approval of the proposal, the proposal is sent to the Draft Generation stage.

# Chapter 4 - Draft Generation

## Draft Generation

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

### Prerequisites

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

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

### Steps to generate draft

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

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

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

2. **Acquire & Edit** the required Draft Generation task. The *Draft Generation - Customer Summary* page appears:

# Chapter 4 - Draft Generation

Facility Review Process - Draft Generation

Customer Summary

Customer Information

Facility Summary

Collateral summary

Existing Facilities held with Other Bank

Pricing

Covenants

Terms & conditions

Financial Profile

Projections

Upcoming events

Group entities

Scores

Risk Evaluation

Legal Evaluation

Credit Evaluation

Groupwise Exposure Details

Connected Parties

Ratings

Project Summary

# Chapter 4 - Draft Generation

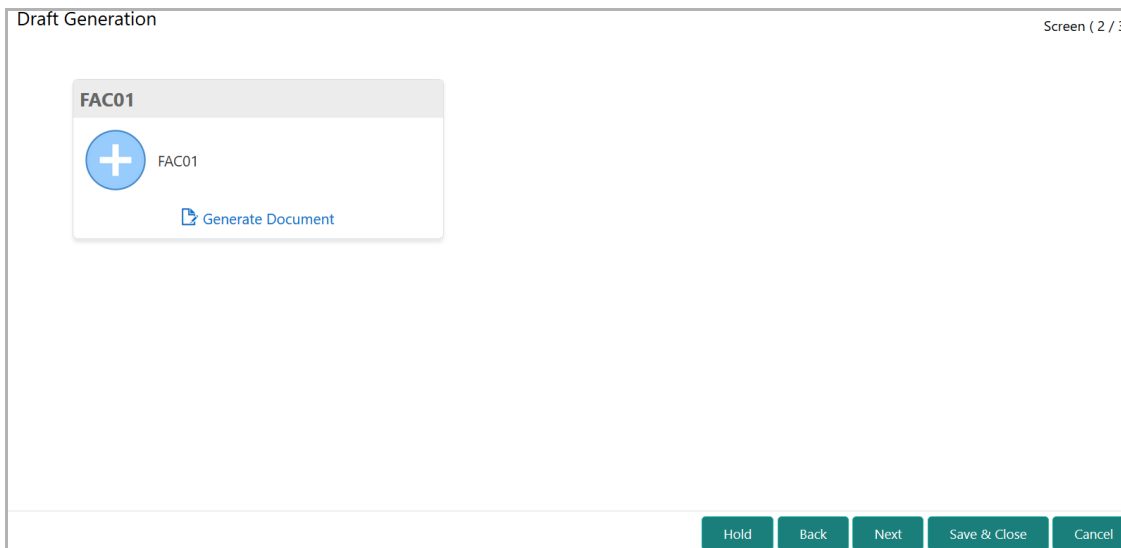


For information on actions that can be performed in the *Customer Summary* page, refer Credit 360 User Guide.

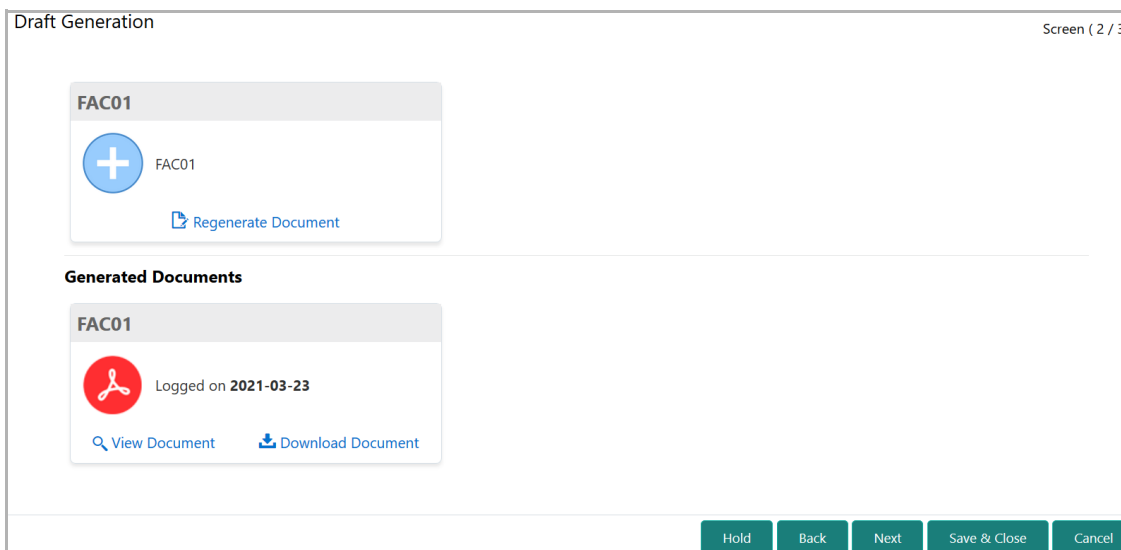
3. After reviewing the *Customer Summary*, click **Next**. The *Summary* page appears.

For information on actions that can be performed in the *Summary* page, refer “[Summary](#)” on page 160.

Upon clicking **Next** in the *Summary* page, the *Draft Generation* page appears:



4. Click **Generate Document**. The system generates the draft document in PDF format based on the template maintained in Report Maintenance under the Core Maintenance module.



5. To view the generated draft document, click **View Document**.



# Chapter 4 - Draft Generation

6. To download the generated draft document, click **Download Document**.
7. After generating proposal draft, click **Next**. The *Comments* page appears:

Comments Screen ( 4 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

8. **Post** comments for this stage, if required. Posted comment is displayed below the **Comments** box.
9. Click **Submit**. The *Policy exceptions* window appears:

# Chapter 4 - Draft Generation

Policy Exceptions

1 Policy exceptions Checklist

All

00 Total 00 Met 00 Breached

**Minimum eligibility criteria**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Products**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Pricing**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Unsecured lending**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Document**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Collateral**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Covenants**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Terms & Conditions**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

By default, policy exceptions are displayed for both the party and the child parties.

10. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
11. Click the **Checklist** data segment.

# Chapter 4 - Draft Generation

The screenshot shows a web application window with a close button (X) in the top right corner. A progress bar at the top indicates two steps: 'Policy exceptions' (step 1) and 'Checklist' (step 2). The 'Checklist' step is currently active. Below the progress bar, a message box displays 'No items to display.' At the bottom right, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

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



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

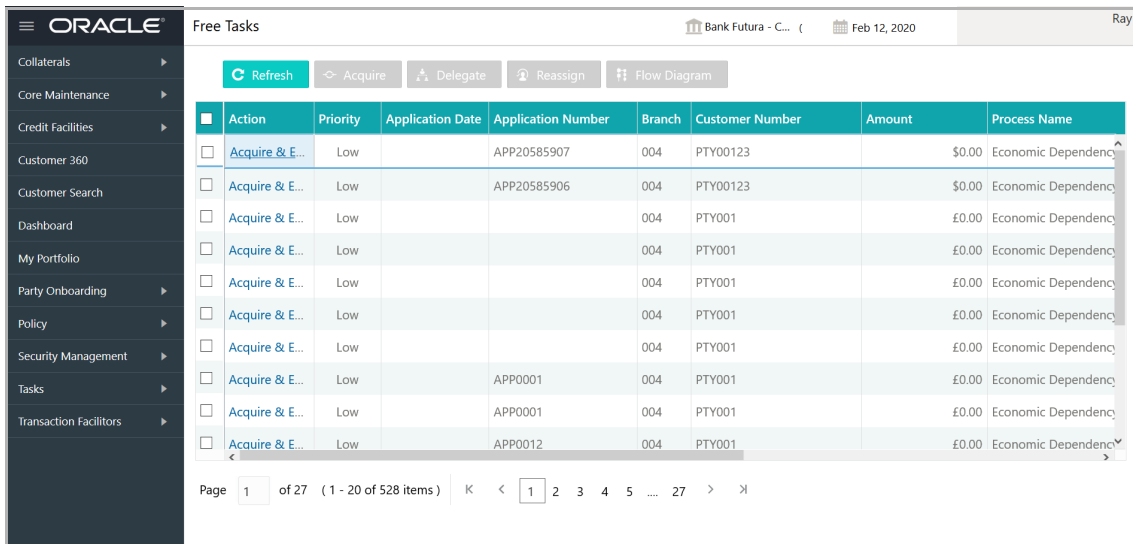
# Chapter 4 - Customer Acceptance

## Customer Acceptance

The user configured for this stage can capture the customer acceptance status of draft proposal and move the proposal to the next stage. Upon customer acceptance, the proposal must be moved to the Limit Configuration stage by selecting the Outcome as Proceed. If the draft is not accepted by the customer, then the proposal must be moved back to the structuring stage.

### Steps to capture customer acceptance status

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



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

2. **Acquire & Edit** the required Customer Acceptance task. The *Customer Acceptance - Customer Summary* page appears:

# Chapter 4 - Customer Acceptance

Facility Review Process - Customer Acceptance
Screen 1.1.4

**Customer Information**

Party ID: P179255059 | Register No: EN3424231 | Liability Amount: 1100,000.00 | Apply date: Jun 27, 2021 | KYC Comment: No

**Facility Summary**

Liability Sanctioned Amount: \$20,000,000.00 | Liability Mitigated Amount: \$16,777,000.00 | Liability Overfunded Amount: \$0.00

**Collateral summary**

Total collateral value: \$0.00 (0%)

**Existing Facilities held with Other Bank**

Total existing facilities: \$0.00 | Totalover amount: \$0.00 | Takeover in this application: \$0.00

**Pricing**

Total Pricing: 0

Interest: 0 | Charges: 0 | Commission: 0

**Covenants** (15 Total Covenants) | **Terms & conditions** (17 Total Terms and Conditions)

**Financial Profile**

Category	2019-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$5,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$6,000,000.00	12.5%	\$5,000,000.00	0%	
Total Revenue	\$10,000,000.00	4.07%	\$10,000,000.00	0%	
Other Long Term Liabilities	\$2,777,000.00	0%	\$2,777,000.00	0%	

**Projections**

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

**Upcoming events**

12-February-2020

**Group entities**

4

**Scores**

40 of 61

**Risk Evaluation** (7 of 15)

**Legal Evaluation** (7 of 10)

**Credit Evaluation** (26 of 36)

**Groupwise Exposure Details**

No data to display.

**Connected Parties**

Gross Facility Amount Contribution

No data to display.

**Ratings**

Moody: AAA | Rating: Positive | 2019

**Project Summary**

No data to display.

# Chapter 4 - Customer Acceptance

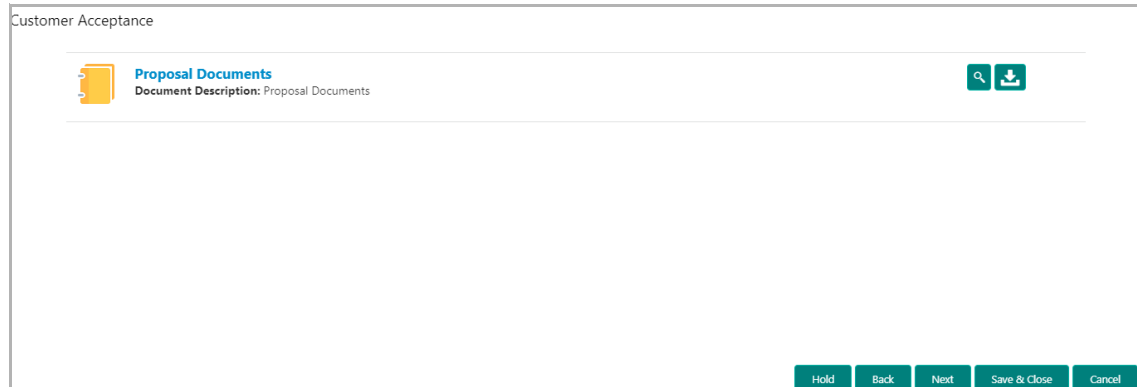


For information on actions that can be performed in the *Customer Summary* page, refer Credit 360 User Guide.

3. After reviewing the *Customer Summary*, click **Next**. The *Summary* page appears.

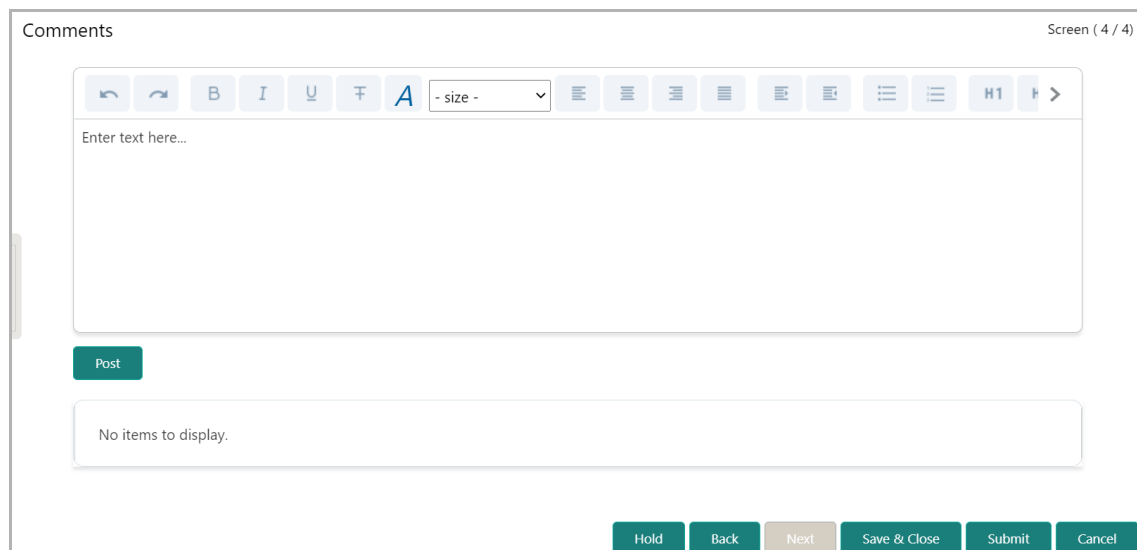
For information on actions that can be performed in the *Summary* page, refer “[Summary](#)” on page 160.

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



In the *Customer Acceptance* page, the Proposal Draft accepted by the customer is displayed.

4. Click the download icon to download the proposal draft.
5. Click Next. The *Comments* page appears:



6. Type the customer acceptance status in the **Comments** box.
7. Click **Post**. Comments are posted below the **Comments** box.

# Chapter 4 - Customer Acceptance

8. Click **Submit**. The *Policy exceptions* window appears:

The screenshot displays the 'Policy Exceptions' window. At the top, there are two tabs: 'Policy exceptions' (selected) and 'Checklist'. A progress indicator shows step 1 of 1. Below the tabs is a dropdown menu set to 'All'. A summary bar shows three segments: 'Total' (00), 'Met' (00), and 'Breached' (00). The main content area is divided into several category cards, each with a 'Total' count and a 'Met' or 'Breached' status. Each card also includes a status breakdown: INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED.

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

By default, policy exceptions are displayed for both the party and the child parties.

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

10. Click the **Checklist** data segment.

# Chapter 4 - Customer Acceptance

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

11. Select the **Outcome** as PROCEED, if additional information is not required. Otherwise select the **Outcome** as Additional Info.
12. Click **Submit**. The proposal is moved to the next stage based on the selected Outcome.



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



# Chapter 4 - Limit Configuration

## Limit Configuration

In this stage, credit officer sets the amount accepted by the customer as a limit for the facility.

### Steps to configure limit

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

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



2. **Acquire & Edit** the required Limit Configuration task. The *Limit Configuration - Customer Summary* page appears:

# Chapter 4 - Limit Configuration

Bank Review Process - Limit Configuration
Documents
Related Services

Customer Summary
Screen 1 of 4

**Customer Information**  
 Facility ID: 1234567890 - Corporate entity established & operating in USA - Ltd Company - N  
 Party ID: P1234567890    Register No: RNS34567891    Locality: Loc123    Apply date: 24-APR-2021    A/C Comment: No  
 Amount: \$100,000.00    Share: 100%    Contractors: 2    Customers: 2    Traders: 0

**Facility Summary**  
 Liability Satisfied Amount: \$20,000,000.00    Liability Met/At Risk Amount: \$45,777,000.00    Liability Over/Under Amount: \$0.00  



**Collateral summary**  
 Total collateral value: \$0.00    0%    No data to display

**Existing Facilities held with Other Bank**  
 Total existing facilities: \$0.00    Total takeover amount: \$0.00    Takeover in this application: \$0.00

**Pricing**  
 Total Pricing: 0  
 Interest: 0    Charges: 0    Commission: 0

**Covenants**  
 Total Covenants: 15  
 7 Newly Added    8 Financial    12 New Financial    3 Non Financial

**Terms & conditions**  
 Total Terms and Conditions: 17  
 3 Newly added    14 Pre-disbursement    0 Post-disbursement  
 0 Mtd    0 Pre-disbursement    0 Post-disbursement  
 0 Breached    0 Pre-disbursement    0 Post-disbursement

**Financial Profile**  
 Show results for: previous 2 years  

Category	2019-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$5,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$6,000,000.00	12.5%	\$5,000,000.00	0%	
Total Revenue	\$10,000,000.00	4.07%	\$10,000,000.00	0%	
Other Long Term Liabilities	\$2,777,000.00	0%	\$2,777,000.00	0%	

**Projections**  
 Show results for: next 3 years  

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

**Upcoming events**  
 No data to display.

**Group entities**  
 4

**A-Scores**  
 40 of 61

**Risk Evaluation**  
 7 of 15

**Legal Evaluation**  
 7 of 10

**Credit Evaluation**  
 26 of 36

**Groupwise Exposure Details**  
 No data to display.

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

**A-Ratings**  
 Moody's: AAA    Rating: Positive    2019

**Project Summary**  
 No data to display.

Print
View
Save & Close
Cancel

# Chapter 4 - Limit Configuration

---



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

3. After reviewing the *Customer Summary*, click **Next**. *The Limit Configuration* page appears:

# Chapter 4 - Limit Configuration

Limit Configuration
Screen ( 2 / 3 )

Facilities
Collaterals
Covenants
Terms & Conditions

Amount

0

Over utilization

Overdue

0

Facility review overdue

Pricing

15

Not as per policy

Tenor

15

Not as per policy

Facility Covenants

0

Not as per policy

Facility T&c

1

Not as per policy

No Anomaly

1

Facilities with no changes

Filter

+ ↶ T Actions

List View Table View Facility Structure

<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p><b>LC1</b></p> <p>Facility Id: <b>FC99999</b> Facility Description: <b>LC</b> Also affected in <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">PRICING</span> <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">TENOR</span></p> </div> <div style="width: 30%;"> <p>Requested Amount: Facility Category: <b>LC</b></p> </div> <div style="width: 30%;"> <p>Product Type: <b>Non Funded</b> Next Review Date: <b>20-08-18</b></p> </div> </div>
<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p><b>LTLOAN1</b></p> <p>Facility Id: <b>FC99998</b> Facility Description: <b>LTLOAN</b> Also affected in <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">PRICING</span> <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">TENOR</span></p> </div> <div style="width: 30%;"> <p>Requested Amount: Facility Category: <b>TL</b></p> </div> <div style="width: 30%;"> <p>Product Type: <b>Funded</b> Next Review Date: <b>20-08-18</b></p> </div> </div>
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<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p><b>STWCUK1</b></p> <p>Facility Id: <b>FC99995</b> Facility Description: <b>STWCUK</b> Parent Line Number: <b>STWC1</b> Also affected in <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">PRICING</span> <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">TENOR</span></p> </div> <div style="width: 30%;"> <p>Requested Amount: Facility Category: <b>WC</b></p> </div> <div style="width: 30%;"> <p>Product Type: <b>Funded</b> Next Review Date: <b>20-08-18</b></p> </div> </div>
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<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p><b>LTWC1</b></p> <p>Facility Id: <b>FC99993</b> Facility Description: <b>LTWC</b> Also affected in <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">PRICING</span> <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">TENOR</span></p> </div> <div style="width: 30%;"> <p>Requested Amount: Facility Category: <b>WC</b></p> </div> <div style="width: 30%;"> <p>Product Type: <b>Funded</b> Next Review Date: <b>20-08-18</b></p> </div> </div>
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<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p><b>STLNUS1</b></p> <p>Facility Id: <b>FC99991</b> Facility Description: <b>STLNUS</b> Parent Line Number: <b>STLOAN1</b> Also affected in <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">PRICING</span> <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">TENOR</span></p> </div> <div style="width: 30%;"> <p>Requested Amount: <b>\$1,500,000.00</b> Facility Category: <b>TL</b></p> </div> <div style="width: 30%;"> <p>Product Type: <b>Funded</b> Next Review Date: <b>20-08-18</b></p> </div> </div>
<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p><b>STLOAN1</b></p> <p>Facility Id: <b>FC99990</b> Facility Description: <b>STLOAN</b> Also affected in <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">PRICING</span> <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">TENOR</span> <span style="font-size: 8px; border: 1px solid #ccc; border-radius: 3px; padding: 1px;">TERMS &amp; CONDITIONS</span></p> </div> <div style="width: 30%;"> <p>Requested Amount: Facility Category: <b>TL</b></p> </div> <div style="width: 30%;"> <p>Product Type: <b>Funded</b> Next Review Date: <b>20-08-18</b></p> </div> </div>

Load More +

Hold
Back
Next
Save & Close
Cancel

# Chapter 4 - Limit Configuration

In *Limit Configuration* page, Facilities, Collaterals, Covenants and Terms & Conditions added during the proposal initiation / added in previous stages of Facility Review process are displayed.

4. To configure the limit for a facility, click the Hamburger icon in the corresponding record and select **Edit Facility**. The *Facility Details* window appears.
5. Click and expand the **Limit Details** section.

6. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
7. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
8. To make the facility available, enable the **Available** switch.
9. Specify is **Netting Required** for the facility.
10. Enable **Shadow Limit** switch, if required.
11. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
12. Select the **Review Frequency** for the facility.
13. Click the calendar icon and select the **Renewal Date** for the facility.
14. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
15. Specify the breach limit for the facility in **Exception Breach** field.
16. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
17. Click and expand the **Restrictions** section.

18. **Allow All, Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.
19. Click **Save**. Limit is configured for the facility.
20. To go to the *Comments* page, click **Next**.

# Chapter 4 - Limit Configuration

Comments Screen ( 4 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

21. **Post** comments for this stage, if any. Posted comment is displayed below the **Comments** box.

22. Click **Submit**. The *Policy exceptions* window appears:

# Chapter 4 - Limit Configuration

Policy Exceptions

1 Policy exceptions Checklist

All

00 Total 00 Met 00 Breached

**Minimum eligibility criteria**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Products**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Pricing**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Unsecured lending**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Document**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Collateral**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Covenants**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Terms & Conditions**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

By default, policy exceptions are displayed for both the party and the child parties.

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

24. Click the **Checklist** data segment.

# Chapter 4 - Limit Configuration

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

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

26. Click **Submit**.

Upon selecting PROCEED and clicking Submit, the proposal is moved to the Handoff stage.



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



# Chapter 4 - Proposal Handoff

---

## Handoff to Back Office System

The proposal is automatically handed off to the back office system (OBELCM), if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

Refer **Handoff - Manual Retry** chapter for information on the manual retry stage.

# Chapter 4 - Handoff - Manual Retry

## Handoff - Manual Retry

To manually Handoff the proposal to the Back Office System, perform the following steps:

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

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

2. **Acquire & Edit** the required Manual Retry Task. *The Manual Retry - Customer Summary* page appears:

# Chapter 4 - Handoff- Manual Retry

Facility Review Process - Manual Retry
Documents
Collateral Summary
Screen (1 / 4)

- Customer Summary
- Summary
- KYC
- Comments

### Customer Summary

Liability 71234

**Customer Information**

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

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PARTYTEST		Pvt Ltd	\$50,000.00	No	0	0	0	0

**Hand-Off Error Details**

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

**Facility Summary**



\$12,000.00



TESTTL

**Collateral summary**

\$0.00

Total collateral value

No data to display

0%

Customer LTV

**Existing Facilities held with Other Bank**

\$0.00

Total existing facilities

\$0.00

Takeover amount

\$0.00

Takeover in this application

**Covenants**

2 Total Covenants

0 Entity Wise	2 Facility Wise	2 Financial	0 Non Financial
---------------	-----------------	-------------	-----------------

0 Newly Added

2 Met

**Terms & conditions**

2 Total Terms and Conditions

0 Entity	2 Facility	1 Pre disbursement	1 Post disbursement
----------	------------	--------------------	---------------------

0 Newly added

0 Met

**Group entities**

1

**Scores**

79

of 94



Legal Evaluation 10 of 10

Risk Evaluation 14 of 14

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Ratings**

No items to display.

**Financial Profile**

Show results for Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00
Total Shareholders Funds	\$0.00	0%	\$0.00	0%	\$0.00
Deferred Tax	\$105.76	-14.9%	\$90.00	-100%	\$0.00

**Projections**

Show results for Next 3 years

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

**Upcoming events**

View all

< September 2020 > 18-September-2020

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

No items to display.

Hold
Back
Next
Save & Close
Cancel

# Chapter 4 - Handoff - Manual Retry

---

In Customer *Summary* page the hand-off error details are displayed.

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**. The *Summary* page appears:

For information on actions that can be performed in the *Summary* page, refer [“Summary” on page 160](#).

Upon clicking **Next** in the *Summary* page, the *Limit Configuration* page appears:

# Chapter 4 - Handoff - Manual Retry

Limit Configuration
Screen ( 2 / 3 )

Facilities
Collaterals
Covenants
Terms & Conditions

Amount

0

Over utilization

Overdue

0

Facility review overdue

Pricing

15

Not as per policy

Tenor

15

Not as per policy

Facility Covenants

0

Not as per policy

Facility T&c

1

Not as per policy

No Anomaly

1

Facilities with no changes

Filter


+
↶
T
Actions

List View
Table View
Facility Structure

<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p><b>LC1</b></p> <p>Facility Id: <b>FC99999</b> Facility Description: <b>LC</b> Also affected in <span style="border: 1px solid #ccc; border-radius: 5px; padding: 2px; font-size: 8px;">PRICING</span> <span style="border: 1px solid #ccc; border-radius: 5px; padding: 2px; font-size: 8px;">TENOR</span></p> </div> <div style="width: 30%;"> <p>Requested Amount: Facility Category: <b>LC</b></p> </div> <div style="width: 30%;"> <p>Product Type: <b>Non Funded</b> Next Review Date: <b>20-08-18</b></p> </div> </div>
<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p><b>LTLOAN1</b></p> <p>Facility Id: <b>FC99998</b> Facility Description: <b>LTLOAN</b> Also affected in <span style="border: 1px solid #ccc; border-radius: 5px; padding: 2px; font-size: 8px;">PRICING</span> <span style="border: 1px solid #ccc; border-radius: 5px; padding: 2px; font-size: 8px;">TENOR</span></p> </div> <div style="width: 30%;"> <p>Requested Amount: Facility Category: <b>TL</b></p> </div> <div style="width: 30%;"> <p>Product Type: <b>Funded</b> Next Review Date: <b>20-08-18</b></p> </div> </div>
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<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p><b>STLNUS1</b></p> <p>Facility Id: <b>FC99991</b> Facility Description: <b>STLNUS</b> Parent Line Number: <b>STLOAN1</b> Also affected in <span style="border: 1px solid #ccc; border-radius: 5px; padding: 2px; font-size: 8px;">PRICING</span> <span style="border: 1px solid #ccc; border-radius: 5px; padding: 2px; font-size: 8px;">TENOR</span></p> </div> <div style="width: 30%;"> <p>Requested Amount: <b>\$1,500,000.00</b> Facility Category: <b>TL</b></p> </div> <div style="width: 30%;"> <p>Product Type: <b>Funded</b> Next Review Date: <b>20-08-18</b></p> </div> </div>
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Load More +

Hold
Back
Next
Save & Close
Cancel

# Chapter 4 - Handoff- Manual Retry

In *Limit Configuration* page, **Facilities, Collaterals, Covenants** and **Terms & Conditions** added during the proposal initiation / added in previous stages of Facility Review process are displayed.

5. To configure the limit, click on the facility and then click the edit icon. *Facility Details* window appears.
6. Click and expand the **Limit Details** section.

Limit Details

Is Revolving Line?

Shadow Limit \*

Renewal Date \* Apr 17, 2020

Day Light OD Limit \$12,000.00

Is UnAdvised Currency?

Line Start Date \* Mar 12, 2020

Exception Transaction Amount \* \$12,000.00

Available

Line Expiry Date \* Mar 30, 2020

Exception Breach \* \$12,000.00

Netting Required

Review Frequency Quarterly

Day Light Limit \$12,000.00

7. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
8. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
9. To make the facility available, enable the **Available** switch.
10. Specify is **Netting Required** for the facility.
11. Enable **Shadow Limit** switch, if required.
12. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
13. Select the **Review Frequency** for the facility.
14. Click the calendar icon and select the **Renewal Date** for the facility.
15. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
16. Specify the breach limit for the facility in **Exception Breach** field.
17. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
18. Click and expand the **Restrictions** section.

Restrictions

Customer  Allow All  Allow Specific  Disallow Specific

Currency  Allow All  Allow Specific  Disallow Specific

Branch  Allow All  Allow Specific  Disallow Specific

Product  Allow All  Allow Specific  Disallow Specific

Exposure  Allow All  Allow Specific  Disallow Specific

19. **Allow All, Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.
20. Click **Save**. Limit is configured for the facility.
21. To go to the *Comments* page, click **Next**.

# Chapter 4 - Handoff - Manual Retry

Comments Screen ( 4 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

22. **Post** comments for this stage, if required. Posted comment is displayed below the **Comments** box.

23. Click **Submit**. The *Policy exceptions* window appears:

# Chapter 4 - Handoff- Manual Retry

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

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

By default, policy exceptions are displayed for both the party and the child parties.

24. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
25. Click the **Checklist** data segment.



# Chapter 4 - Handoff - Manual Retry

Policy exceptions Checklist

No items to display.

\* Outcome Proceed ▾ Submit

26. Select the **Outcome** as **PROCEED**.

27. Click **Submit**. The proposal is moved to the Back Office System (OBELCM).



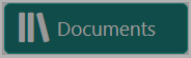
For information on **Write up** data segment, refer Proposal Initiation Chapter.

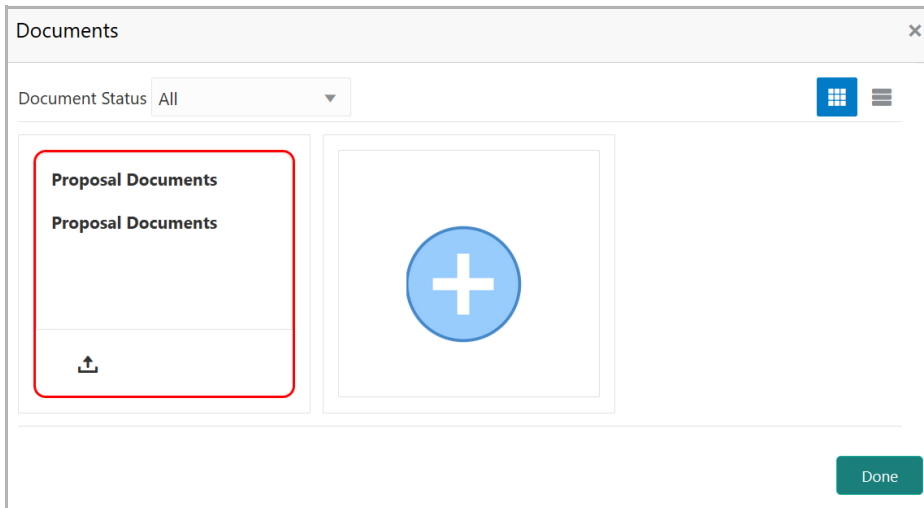
# Chapter 4 - Document Upload

## Document Upload and Checklist

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

### Steps to upload documents

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

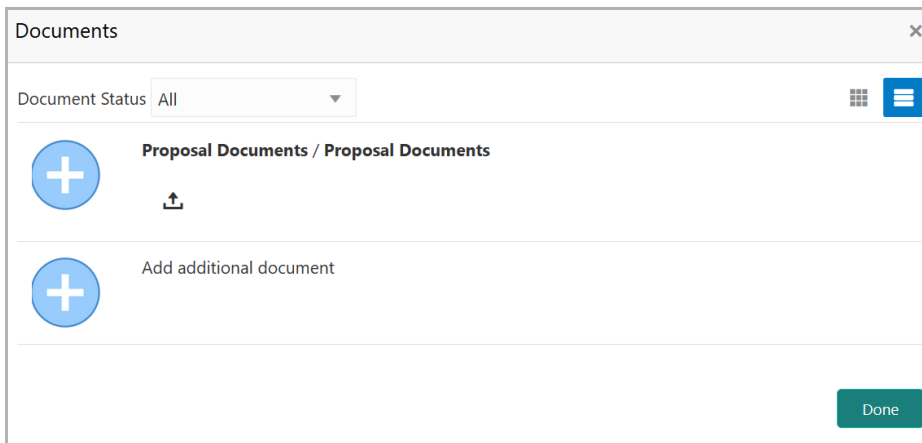


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

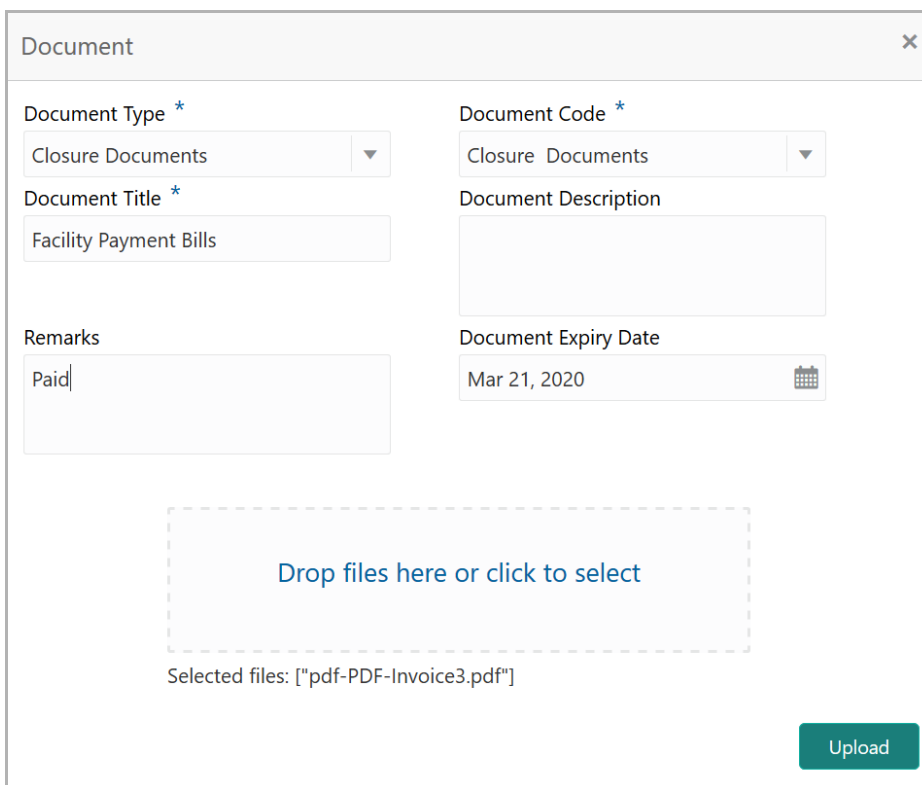
In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

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

# Chapter 4 - Document Upload



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



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

5. Type the **Document Title**.

6. Type a brief description about the document in the **Document Description** field.

7. Type the **Remarks**, if any.

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

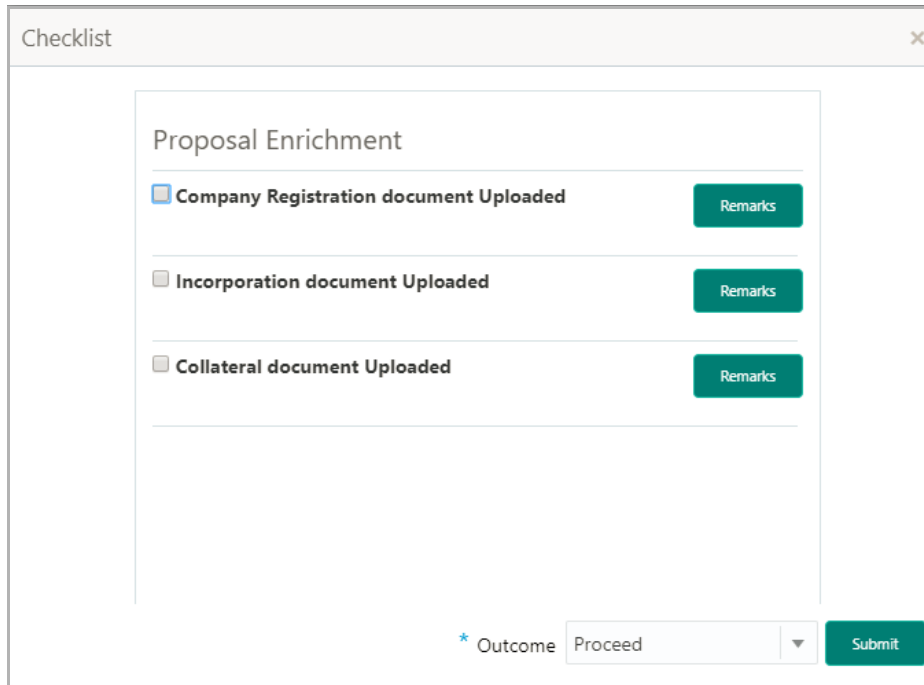
# Chapter 4 - Document Upload

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



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

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



The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. The main content area is titled "Proposal Enrichment" and contains a list of three items, each with a checkbox and a "Remarks" button:

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

At the bottom of the window, there is a label "\* Outcome" followed by a dropdown menu currently showing "Proceed" and a "Submit" button.

11. Manually verify all the checklist and enable the corresponding check box.

12. Select the **Outcome** as **Proceed**.

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

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

# Chapter 4 - Reference and Feedback

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## Reference and Feedback

### References

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

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

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