

Credit Amendment User Manual

Oracle Banking Credit Facilities Process Management Cloud Service

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Oracle Banking Credit Facilities Process Management Cloud Service 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 Credit Amendment process in OBCFPM.

Intended Audience

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

Conventions Used

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

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates • Field name • Drop down options • Other UX labels
	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 Credit Amendment

Credit Amendment is the process of modifying credit limit of the facility availed by the customer. This process can be initiated by the Relationship Manager, when the corporate customer requests for additional funding to cope up with their new business requirements. In Credit Amendment process, bankers evaluate the most recent data of the corporate customer and modify the facility limit.



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

The stages available in the Credit Amendment process are:

- Amendment Initiation
- Amendment Enrichment
- Amendment Evaluation
- KYC Check (Optional)
- Amendment Structuring
- Amendment Review
- Amendment Approval
- Draft Generation
- Customer Acceptance
- Limit Configuration
- Handoff

Chapter 4 - Amendment Initiation

Amendment Initiation

Credit Amendment is initiated either on the basis of customer's request or if the bank wants. The Amendment application enables amendment of facilities, collateral, covenants and T&C. In the Amendment Initiation stage, the user can view the list of existing facilities, collateral, covenants, and T&C, and propose addition/removal/modification of collateral, facilities, covenants and T&Cs based on details such as facility over utilization detail, and covenant / T&C compliance details.

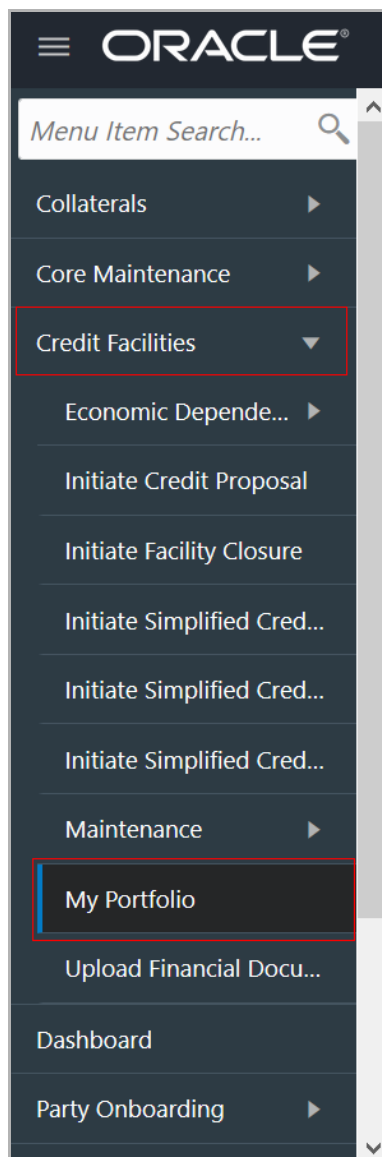
The following table provides a high level overview about the Amendment Initiation stage.

Information Available for User	Activities that can be performed by user
• Customer demographic information • Customer group structure • Liability details • Facility details • Other bank facilities • Group wise exposure • Connected party details • Facility over utilized • Facility overdue • Breached covenants • Breached T&C • Existing Collateral details • Existing covenants and T&C	• Capture changes in Liability • Capture changes in facility • Add collateral if required • Add write up if required • Add comments • Submit application for enrichment

Steps to initiate credit amendment

1. Login to OBCFPM.

Chapter 4 - Amendment Initiation



2. Navigate to **Credit Facilities > My Portfolio**. The *My Portfolio* page listing the current customers appears.

Chapter 4 - Amendment Initiation

The screenshot shows the Oracle My Portfolio interface. On the left is a navigation menu with options like Collaterals, Core Maintenance, Credit Facilities, Economic Dependence, and My Portfolio (which is selected). The main area displays a table with the following data:

Customer	Customer Id	Amount Sanctioned	Balance Available	Earmarked	Annual Review Date
████████ Corporation	PTY183443401	\$500,000.00	\$450,000.00	NA	19-04-01 AR

There is a search bar at the top with the placeholder 'Type to filter' and a '+ New Proposal' button.

3. Click and expand the required customer. Detailed information about the customer is displayed.

The screenshot shows the detailed view of the customer PTY183443401. The interface includes a summary section with the following data:

Funded		Non Funded		Upcoming events
1 Entities	\$500,000.00 Sanctioned	\$450,000.00 Available	\$0.00 Sanctioned	\$0.00 Available

Below this, there are three tabs: Financial Info, WIP Applications, and Ratings. Each tab currently shows 'No items to display.' There are also buttons for 'Initiate Amendment' and 'Initiate Closure' at the bottom.

4. Click the **Initiate Amendment** button. The *Amendment Initiation - Customer Info* page appears.

Or

5. Navigate to **Credit Facilities > Corporate > CP Amendment**. The *CP Amendment* page appears:

Chapter 4 - Amendment Initiation

Oracle CP Amendment

Application Priority: ☒ Low ☐ Medium ☐ High

Application Branch: 004

Party Id: PTY192560509

Party Information

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

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

WIP Applications

Application Number	BranchCode	Priority	Party Id	Customer Name	Process Name	Current Stage
APP21501019	004	Low	PTY192560509	PTY192560509	Credit Extension Process	Credit Extension Initiation
APP21501020	004	Low	PTY192560509	PTY192560509	Credit Extension Process	Credit Extension Initiation
APP21541083	004	Low	PTY192560509	PTY192560509	Facility Amendment	Amendment Initiation
APP21571154	004	Low	PTY192560509	PTY192560509	Short Form Credit Process	Initiation
APP21621234	004	Low	PTY192560509	PTY192560509	Group Concentration Amendment Process	Group Concentration Amendment In

Page 1 of 6 (1 - 10 of 57 items)

Initiate CP Amendment

6. Select the CP Amendment **Application Priority**. The options available are: Low, Medium, and High.

7. Select the **Application Branch**. Bank branches maintained in the system are displayed in LOV.

8. Search and select the required **Party Id** for which CP Amendment has to be initiated. The system displays all the WIP Applications for the selected party and enables the **Initiate CP Amendment** button.

9. Click the **Initiate CP Amendment** button. The *Amendment Initiation - Customer Info* page appears.

Customer Info

This data segment allows the user to capture information about the party (customer) and all their child parties.

Facility Amendment - Amendment Initiation

Customer Info

TCS

Company Name: TCS US
Type of Customer: Single
Entity Type: Customer
Demography: Domestic

Add Customer
View
Quick View
Configure
Delete

Hold Back Next Save & Close Cancel

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

Chapter 4 - Amendment Initiation

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

- Add Customer
- View
- Quick View
- Configure

Add Customer

11. To add a child party for the party, click **Add Customer**. The *Customer Details* window appears.

Customer Details

Organization details

Organization Name *

ABC

Organization Type *

Single

Entity Type *

Proprietorship

Demography Type *

Global

Country of incorporation *

INDIA

Incorporation date *

May 12, 2018

Country of risk *

Zombia

Geographical Spread *

INDIA X United States X

Website Address

https://www.

Facebook Address

https://www.facebook.com/

Twitter Address

https://www.twitter.com/

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 **Organization Name**.

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

Chapter 4 - Amendment Initiation

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

Upon selecting Global option, Geographical Spread field appears.

16. Search and select all the countries in which the organization 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:
 - Website Address
 - Facebook Address
 - Twitter Address

Customer Sector

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

Add Industry

Sectors

Energy

Utilities

Real Estate

Materials

Industrials

Consumer Discretionary

Consumer Staples

Health Care

Industry Groups

Energy

Cancel

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

Chapter 4 - Amendment Initiation

25. Select the sub-industry of the organization. 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 party is into different sectors, the user has to capture all the sector details while initiating credit amendment. 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 party, click **+Add ratings**. The *Add Rating* window appears:

Add Rating
×

Rating Date *
Year Of Rating *

Jul 1, 2019
2019

Risk Ratings
Rated By

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

Close

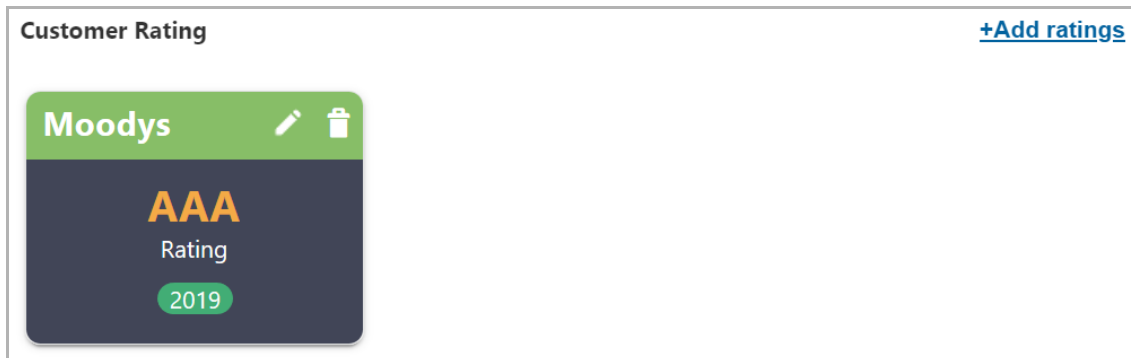
Chapter 4 - Amendment Initiation

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. To add the customer, click **Create**.

34. To close the *Customer Details* window, click **Close**.

View, Quick View and Delete Customer

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

Chapter 4 - Amendment Initiation

36. To **View**, **Quick view**, and **Configure** the party information, right click the party icon and click the respective option.



Parent customer (party / entity) cannot be deleted.

Configure Customer

37. To configure the party / child party, right click on the party / child party icon and click **Configure**. The following window appears:

The screenshot shows the 'Configure Customer' window with a sidebar on the left containing the following menu items: Party Det..., Customer Profile, Financial Profile, Projections, StakeHolders, Assets, Customer Covenants, Customer Terms & conditio..., and Exposures. The main content area is divided into several sections:

- Demographic Details**: Includes tabs for Basic Info, Address, and Industry.
- Company Details**: A form with the following fields:
 - Registration Number: 87567456
 - Company Name: OFSS
 - Type Of Company: Public Ltd
 - Geographical Spread: INDIA, United States
 - Place Of Incorporation: IN
 - Incorporated Date: Jan 1, 1970
 - Established Date: Jun 6, 2007
 - RM Id: [Searchable field]
 - Company Web site: [Empty]
 - Facebook URL: [Empty]
 - Twitter URL: [Empty]
 - Employee Strength: 400
 - No. Of Years In Business: 13
 - No. Of Companies In the Group: 2
 - Country of Risk: ZA
 - Is Blacklisted?: [Toggle switch]
 - Is KYC Complaint?: [Toggle switch]
 - Last KYC Date: Oct 9, 2019
 - Listed Company: [Toggle switch]
 - Language: ENG
 - Media: SWIFT
- KYC Details**: Includes fields for Received (toggle), Verification Date (Jun 2, 2020), Effective Date (Jun 2, 2020), and Verification Method (Field Verification).

At the bottom of the window, there is a 'Save' button and an 'OK' button.



For existing party, **Customer Profile** menu is a read only module and modification to the field values is not allowed. You can configure the menus for Credit Amendment process in Business Process Maintenance.

Customer Profile

Company Details

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

- Registration Number
- Company Name

Chapter 4 - Amendment Initiation

- Type Of Company
 - Geographical Spread
 - Place Of Incorporation
 - Incorporated Date
 - Established Date
 - RM Id
 - Company Website
 - Facebook URL
 - Twitter URL
 - Employee Strength
 - No. Of Years In Business
 - No. Of Companies in the Group
 - Country of Risk
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. The *Address Details* window appears.

Chapter 4 - Amendment Initiation

Address Details

Address Type *

Office

Name *

James

Street

Enter Street Details

Landmark

Enter Landmark

City *

Mumbai

Zip-Code *

400004

Email Address *

James@sample.com

House/Building *

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State *

Maharashtra

Country *

IN

Phone Number

Enter Phone

Add

Clear

Cancel

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 - Amendment Initiation

Financial Profile

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

The screenshot shows the 'Financial Profile' screen. On the left, a sidebar menu lists various options: Party Det..., Customer Profile, Financial Profile (selected), Projections, StakeHolders, Assets, Customer Covenants, Customer Terms & conditio..., and Exposures. The main content area is titled 'Financial Profile' and shows a list of items with the message 'No items to display.' and an 'Add' button. In the top right corner, there is an 'Upload Financial Document' button and a small icon. An 'OK' button is located at the bottom right of the main area.

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

The screenshot shows the 'Financial Profile' dialog box. It contains several input fields and buttons. The fields are: Year (2020), Currency (USD), Operating Profit (\$5,000,000.00), Balance Sheet Size (\$5,000,000.00), Net Profit (\$3,000,000.00), Return On Investment (20%), and Return On Equity (11%). Each field has a search icon or a dropdown arrow. At the bottom right, there are three buttons: 'Add' (highlighted), 'Clear', and 'Cancel'.

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:

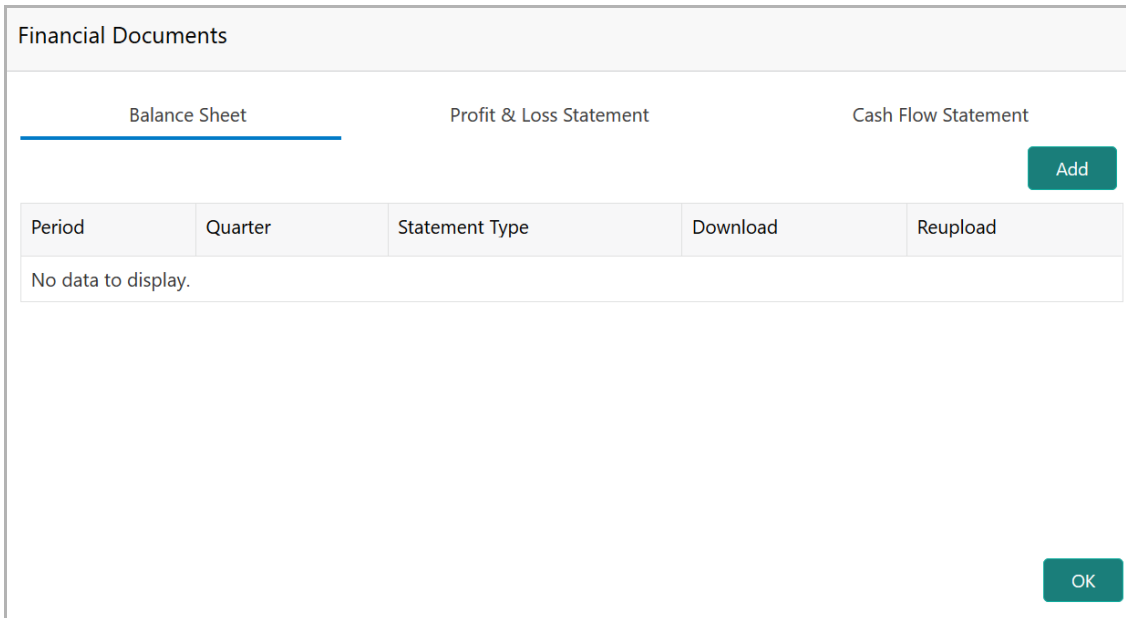
- Balance Sheet Size
- Operating Profit
- Net Profit
- Year Over Year Growth
- Return On Investment
- Return On Equity

Chapter 4 - Amendment Initiation

- 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:

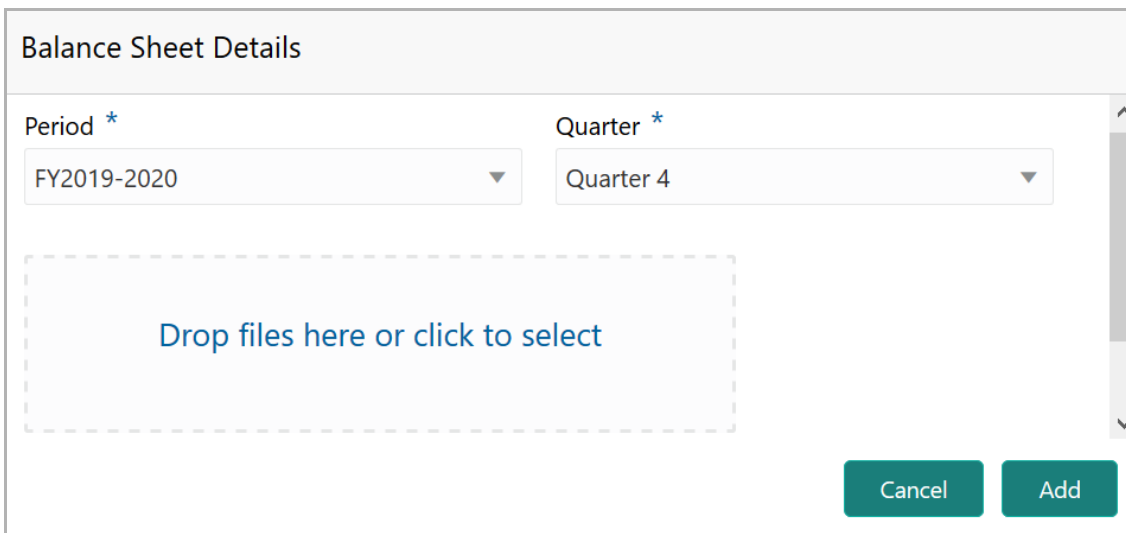


The screenshot shows the 'Financial Documents' window. At the top, there are three tabs: 'Balance Sheet' (selected), 'Profit & Loss Statement', and 'Cash Flow Statement'. To the right of these tabs is a green 'Add' button. Below the tabs is a table with five columns: 'Period', 'Quarter', 'Statement Type', 'Download', and 'Reupload'. The table currently contains the text 'No data to display.' At the bottom right of the window is a green 'OK' button.

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.



The screenshot shows the 'Balance Sheet Details' window. It features two dropdown menus at the top: 'Period *' with the value 'FY2019-2020' and 'Quarter *' with the value 'Quarter 4'. Below these is a large dashed rectangular box containing the text 'Drop files here or click to select'. At the bottom right, there are two green buttons: 'Cancel' and 'Add'.

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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. The *Projections* window appears.

Projections

Year

2021

Operating Profit

£30,000,000.00

Year Over Year Growth

20% ▼ ▲

Return On Equity

8% ▼ ▲

Balance Sheet Size

£5,000,000.00

Net Profit

£2,000,000.00

Return On Investment

18% ▼ ▲

Return On Asset

10% ▼ ▲

Add

Clear

Cancel

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.

Chapter 4 - Amendment Initiation

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

Projection Documents

Balance Sheet Profit & Loss Statement Cash Flow Statement

Add

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

In the *Projection Documents* window, 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.

Balance Sheet Details

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.

Chapter 4 - Amendment Initiation

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.
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 - Amendment Initiation

OFSSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Customer Rating

Year *

All

Moody's

AAA

Positive

2018

+Add ratings

Close

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

< StakeHol...

Sponsors

Sponsors

Share holders

Directors

Management Team

Bankers

Guarantors

Customers

Suppliers

Add

No items to display.

OK

Chapter 4 - Amendment Initiation

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

The screenshot shows the 'Sponsors' window with the following fields and values:

- Promoter Type ***: ☒ Individual, ☐ Corporate
- Name ***: Thomas
- Age**: 45 (with up/down arrows)
- Experience Summary**: (empty text area)
- Designation**: CEO
- Role**: Management
- Stake Percentage ***: 30% (with up/down arrows)
- Associated Since**: May 4, 2010 (with a calendar icon)
- Education Qualifications**: Masters Degree
- Address details**: (expandable section, currently collapsed)

At the bottom right 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 - Amendment Initiation

Sponsors

▲ Address details

Name *

Thomas

Street

Enter Street Details

Landmark

Enter Landmark

City *

Mumbai

Zip-Code *

400004

Email Address *

Thomas@sample.com

House/Building *

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State *

Maharashtra

Country *

IN

Phone Number

Enter Phone

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 - Amendment Initiation

Assets

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

The screenshot shows a window titled "Assets". Inside, there is a form with four input fields: "Name *" with the value "Golf court", "Currency *" with the value "INR" and a search icon, "Value *" with the value "₹40,000,000.00", and "Description" which is empty. At the bottom right of the window are three buttons: "Add" (green), "Clear" (grey), and "Cancel" (grey).

- 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 - Amendment Initiation

Party Det...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Exposures >

Overview

Filter Type to filter x + -

No items to display.

Page 1 (0 of 0 items) < 1 >

OK

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

Covenant details

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

[Click to add new covenant](#)

Covenant details

Others

Monitoring information details

Create Cancel

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 - Amendment 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

📅

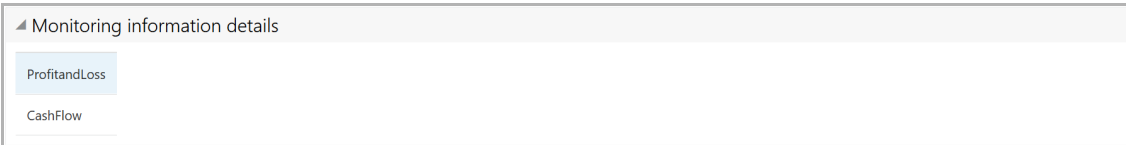
99. Select the **Compliance Status** and **Waiver Status**.

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 - Amendment Initiation



A screenshot of a 'Monitoring information details' window. It contains two tabs: 'ProfitandLoss' (selected) and 'CashFlow'.

103. Select the monitoring information.

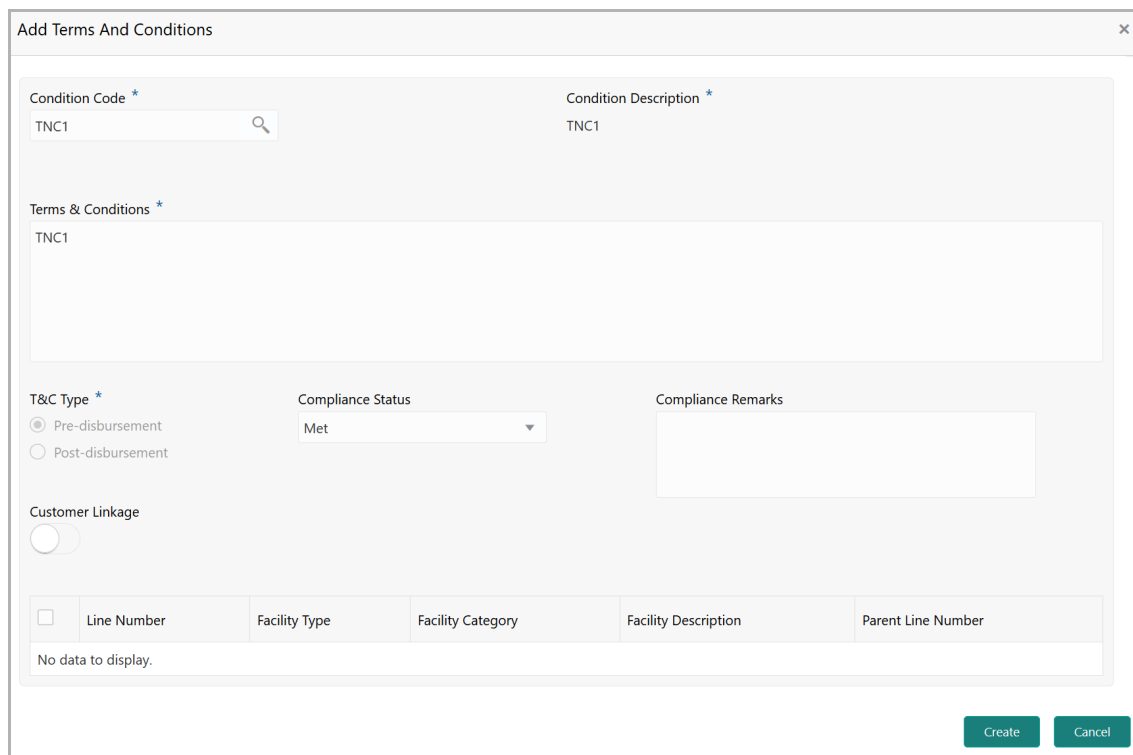
104. Click **Save**. Covenant details are added.



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

Customer Terms & Conditions

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



A screenshot of the 'Add Terms And Conditions' window. It contains the following fields and controls:

- Condition Code ***: Text input with 'TNC1' and a search icon.
- Condition Description ***: Text input with 'TNC1'.
- Terms & Conditions ***: Large text area with 'TNC1'.
- T&C Type ***: Radio buttons for 'Pre-disbursement' (selected) and 'Post-disbursement'.
- Compliance Status**: Dropdown menu with 'Met' selected.
- Compliance Remarks**: Text area.
- Customer Linkage**: Radio buttons.
- Table**: A table with columns: Line Number, Facility Type, Facility Category, Facility Description, Parent Line Number. It shows 'No data to display.'
- Buttons**: 'Create' and 'Cancel' buttons at the bottom right.

106. Search and select the **Condition Code**. Terms and Conditions maintained in the **Maintenance** module are displayed in the LOV.

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

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

Chapter 4 - Amendment Initiation

108. Select the **Compliance Status** of terms and conditions. The options available are **Met** and **Breached**.
109. Specify the **Compliance Remarks**.
110. Enable the **Customer Linkage** flag.
111. Click **Create**. Terms and conditions are linked to the customer and displayed in the **Terms and Conditions** tab.
112. To edit the added terms and conditions, select the terms and conditions record and click the Edit icon.
113. To delete the added terms and conditions, select the terms and conditions record and click the Delete icon.
114. To link documents related to terms and conditions, select the required terms and conditions record and click the **D** icon.
115. To view a particular terms and conditions, select the required terms and conditions record and click the **V** icon.



In case of linking the terms and conditions with facility, instead of enabling the **Customer Linkage** flag, select the required facilities from the facility table.



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

Exposures

116. To add the exposure details of the entity, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.
117. Click **Country exposure** and then click the add icon. The *Country Dependency Details* window is displayed.

Country Dependency Details

Country *
USD

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

Chapter 4 - Amendment Initiation

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

Country Wise Data

- 119. Specify the amount of **Sales** recorded in the selected country.
- 120. Specify the amount of **Purchase** made from the selected country.
- 121. Specify the amount of **Investments** made in the selected country.
- 122. Specify the amount of **Loans** received from the selected country.
- 123. Specify the amount of **Deposits** made in the selected country.

Country Wise Business Operations

Country Wise Business Operations			
Market Share Percentage *	Presence for Years *	Major Products Sold *	Associated Since *
10% ▼ ▲	9 ▼ ▲	Construction steel	Sep 30, 2010 📅

- 124. Specify the entity's **Market Share Percentage** in selected country.
- 125. Specify the entity's **Presence for Years** in selected county.
- 126. Specify the **Major Products Sold** by the entity in the selected country.
- 127. Specify the date on which association between entity and selected country is established in the **Associated Since** field.

Sales Breakup

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

Sales Breakup	
+ 📄 🗑️	
No items to display.	

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

Chapter 4 - Amendment Initiation

Sales Breakup

Customer *

Sales Amount *

Percentage of Total Sales *

Major Product Sold

Bee Constructions

\$20,000.00

40%

▼

▲

Steel rods

Debtor Days

Associated Since *

Country

15

▼

▲

Sep 1, 2016

📅

US

🔍

Save

Cancel

129. Specify the **Customer** of the entity.
130. Specify the **Sales Amount** recorded for the specified customer.
131. Specify the **Percentage of Total Sales** recorded for the specified customer.
132. Specify the **Major Product Sold** to the specified customer.
133. Specify the **Debtor Days** for the specified customer.
134. In the **Associated Since** field, search and select the date on which association between the entity and its customer is established.
135. Click **Save**. Sales breakup is added and displayed in the **Sales Breakup** section.
136. 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.

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

Chapter 4 - Amendment Initiation

Purchase Breakup

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 🔍

Save

Cancel

138. Specify the name of **Supplier**.

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

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

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

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

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

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

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

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

Country exposure

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)

< 1 >

OK

Chapter 4 - Amendment Initiation

147. 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.

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

Currency Dependency Details

Currency *
USD

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

Save Cancel

149. Search and select the **Currency**.

Currency details

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

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

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

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

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

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

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

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

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

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

Chapter 4 - Amendment Initiation

Hedging Details

Hedging Details			
Credit Outstanding *	Debit Outstanding *	Variance	Hedging Required?
\$30,000.00	\$20,000.00	\$10,000.00	☐

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

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

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

162. 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 *
\$50,000.00	\$10,000.00	\$40,000.00

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

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

165. 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 *	
\$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

0-30 days	50.0%
30-60 days	50.0%
60-90 days	0.0%
90-120 days	0.0%
120-150 days	0.0%
150-180 days	0.0%
More than 180 days	0.0%

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

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

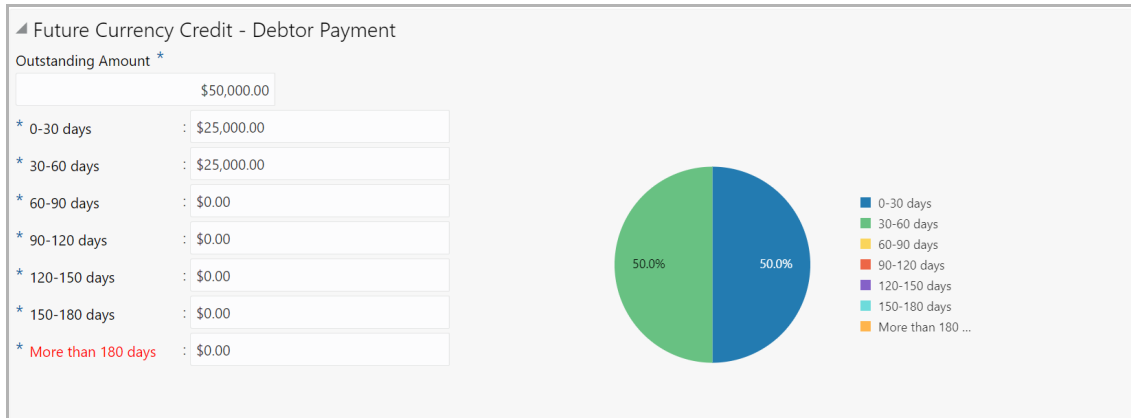
168. Specify the outstanding amount to be paid in **30-60 days**.

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

Chapter 4 - Amendment Initiation

- 170. Specify the outstanding amount to be paid in **90-120 days**.
- 171. Specify the outstanding amount to be paid in **120-150 days**.
- 172. Specify the outstanding amount to be paid in **150-180 days**.
- 173. Specify the outstanding amount to be paid after 180 days in the **More than 180 days** field.

Future currency credit - Debtor payment



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

Future Currency Credit - Interests

Future Currency Credit - Interests

Investment Amount Interest *	Interest expected in Current Year *	Interest expected next 3 Years *
\$4,500.00	\$1,500.00	\$3,000.00

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

Chapter 4 - Amendment Initiation

- 185. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.
- 186. 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.
- 187. Click Ok in the *Party Details* window.
- 188. To go to the next page, click **Next** in the Customer Info page.

Liability

This data segment lists all the liabilities created for the party. As a part of credit amendment, you can also modify the liability details to capture new requirement.

Liability

TCS

Screen (2 / 9)

Filter

Type to filter

Party Id: PTY201344330 Parent Party Id: PTY201344329 Name: Liability Number: 005827 Edit
Party Id: PTY003 Parent Party Id: PTY201344330 Name: Liability Number: 04567
Party Id: PTY002 Parent Party Id: PTY201344330 Name: Liability Number: 006288

Hold

Back

Next

Save & Close

Cancel

- 189. To filter the required liability, click the **Filter** icon and specify the filter parameters or directly type the liability detail in the **Type to filter** text box.
- 190. To edit the liability information, click the hamburger icon and select **Edit**. The Liability Details window appears:

Chapter 4 - Amendment Initiation

Liability Details

Existing Details

Existing Amount	Outstanding Amount	Liability Expiry Date
\$2,000.00	\$0.00	

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

Dates

Next Review Date *
Nov 30, 2020

Requested Expiry Date *
Nov 30, 2021

Additional Fields

No Additional fields configured!

Save

Cancel

In the **Existing Details** section, the following details about the existing liability are displayed:

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

To add new requirement to the existing liability, specify the following details.

Currency

191. In the **Requested Liability Currency** field, search and select the currency for the liability amount to be requested.

Amount

192. In the **Requested Liability Amount** field, specify the liability requirement in selected currency.

193. Specify the following possibilities for the mentioned liability amount in percentage:

- Return On Capital
- Probability Of Default
- Loss Given Default

Chapter 4 - Amendment Initiation

194. Specify the **Cash Cover** for the requested liability, if the party has deposited amount in your bank.

Dates

195. Click the calendar icon and select the **Next Review Date** and **Requested Expiry Date** for the liability.

196. Click **Save**. Details are saved and displayed in the *Liability* page.

197. After modifying all the required liability details, click **Next**. The *Basic Info* page appears.

Basic Information

This data segment displays information about the facilities, collaterals, covenants and terms & conditions set for the party in the credit proposal process. You can add, edit or modify these information based on the request raised by the party.

Facility Amendment - Amendment Initiation

Simulation Log Documents Overrides Collateral Summary

Customer Info Liability details Basic Info Other Bank Facilities Groupwise Exposure Connected Party Write up Amendment Summary Comments

Basic Info

ACME Corporation

Facilities Facility Block Collaterals Covenants Terms & Conditions

Facilities Facility Transfer

Amount Over utilization 0

Overdue Facility review overdue 0

Facility Covenants Breached 0

Facility T&C Breached 0

No Anomaly 4 Facilities with no changes

Filter Type to filter

Actions

LINEPOOL1

Facility Id: F20183486

Facility Description: LC

Released Amount: \$600,000.00

Requested Amount: Facility Category:

Facility Type: Non Funded

Next Review Date: May 6, 2024

COLL1231

Facility Id: F20183485

Facility Description: LC

Requested Amount: \$600,000.00

Facility Category:

Facility Type: Non Funded

Next Review Date: May 6, 2024

Edit Facility

Copy Facility

Create Sub Limit

Link Document

Audit Hold Back Next Save & Close Cancel

From the *Basic Info* page, you can view the following information:

- Facilities
- Facility Block
- Collaterals
- Covenants
- Terms & Conditions

Chapter 4 - Amendment Initiation

Facilities

The following table describes the widgets available in the *Facilities* page:

Widget	Description
Amount	Displays the number of facilities that are over utilized
Overdue	Displays the number of facilities for which review is overdue
Facility Covenants	Displays the number of facilities that does not comply with the covenants
Facility T&C	Displays the number of facilities that does not comply with the terms & conditions
No Anomaly	Displays the number of facilities that does not require any action

Transferring Facility

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

Basic Info

Screen (3 / 9)

ACME Corporation

Facilities

Facility Block

Collaterals

Covenants

Terms & Conditions

Facilities

Facility Transfer

Filter

Type to filter

+

List View

Table View

No items to display.

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

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

Chapter 4 - Amendment Initiation

Transfer Facility

From entity

PTY201344330 -

From facility

LIN21

To entity

PTY201344330 -

To facility

LIN41

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

Transfer currency *

GBP

Effective from *

Transfer Amount *

£1,000.00

Expiry Date *

Create

Close

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

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

201. 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.

202. 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 - Amendment Initiation

203. Select the **Transfer Currency** in which the amount has to be transferred.
204. Specify the amount to be transferred in the **Transfer Amount** field.
205. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
206. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
207. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.
208. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.
209. Modify the required details and click **Update**.

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

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

Creating Facility without Template

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

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

Chapter 4 - Amendment Initiation

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

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

To add a new funding requirement:

215. Type the **Line Code**.

216. Type the **Line Serial Number**.

217. Type the **Facility Description**.

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

219. 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.

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

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

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

223. Click the calendar icon and select the **Next Review Date** for the facility.

224. Type the **Tenor** for the facility.

225. Select the **Line Expiry Date**.

226. Specify the **Availability Period** for the facility.

227. 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.

228. 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.

229. 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.

230. 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.

231. To save the details and exit the *New Facility* window, click **Save**.

232. To add further details about the facility, click **Save & Configure**.

Chapter 4 - Amendment Initiation

233. To exit the *New Facility* window without saving the information, click **Cancel**.



Project Id field appears in the *New Facility* or *Facility Details* window, in case the party is a stakeholder in any of the projects. You can select the required project for linking with the facility based on requirement.

Modifying Facility Details

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



Available Amount, OSUC Amount (Outstanding + Unutilized Commitment Amount), Total repaid amount, and Outstanding utilized amount are displayed only for the existing facilities.

234. Modify the facility details, if required.

Scheduling facility disbursement

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

Chapter 4 - Amendment Initiation

Scheduling Required? ☒

Scheduling Details Add

Date	Amount	Action
No data to display.		

Comments



Enter text here...

Post

No items to display.

Close

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

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

Scheduling Details

Date *
Nov 30, 2020 

Amount *
\$10,000.00

Create Close

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

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

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

Chapter 4 - Amendment Initiation

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

B

I

U

¶

A

- size -

Enter text here...

Post

No items to display.

Close

241. To add another scheduling detail, click the **Add** button again.
242. To edit the scheduling detail, click the **Edit** button.
243. To delete the scheduling detail, click the **Delete** button.
244. Specify remarks for the schedule, if any.
245. Click **Post**. Comment is posted below the **Comments** text box.

Restricting Limit based on Tenor

The system allows you to restrict the limit set for the facility for a specific period. That is, you can define how much limit the customers must be utilize in a specific period using the Tenor Restriction feature.

246. To capture Tenor Restrictions for a limit, click **Tenor Restrictions** from the left menu.

146

Chapter 4 - Amendment Initiation

Letter of Credit UK - LC

Facility Details

Facility Basic Info

Schedule

Tenor Restrictions

Exposure

Fee

Pool Linkage

Pricing

Filter Type to filter +

No items to display.

Close

247. Click + the Add icon. The following window appears.

Tenor Restrictions X

Tenor * Days *

Max of 6 characters

Limit

Create Cancel

248. Specify the user defined **Tenor** ID.

249. Specify the **Days** till which the Limit has to be available to the customers.

250. Specify the **Limit** that has to be made available for the defined period.

251. Click **Create**. The details are added and listed in the *Tenor restriction* page.

252. To View, Edit, or Delete the added tenor details, click the hamburger icon and select the required option.

Chapter 4 - Amendment Initiation

Adding Exposure Details

253. 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.

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

Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

Close

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

Chapter 4 - Amendment Initiation

Adding Fee Details

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

Fee Details

Fee Preferences

Populate

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

259. 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.

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

Facility Linkages

Link facility

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

Close

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

Chapter 4 - Amendment Initiation

Link facilityF20315600

Pool Code *

Select pool code

Link facility

Close

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

263. Click **Link Facility**.

Adding Pricing Detail

264. 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.

Pricing

CommissionCharges

Commission

FilterType to filter

No items to display.

Page 1 (0 of 0 items)

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

Chapter 4 - Amendment Initiation

Commission Details

Rate Type *

Fixed Rate

Commission Type *

Usance

Currency *

INR

Commission Rate *

12

Rate Basis *

Quarterly

Collection Period *

Advance

Minimum Commission Amount *

₹500,000.00

Save

Cancel

266. Select the **Rate Type** from the drop down list.
267. Select the commission collection frequency from the **Rate Basis** drop down list.
268. Select the **Commission Type** from the drop down list.
269. Select the **Collection Period** from the drop down list.
270. Search and select the **Currency** in which the commission has to be collected from the organization.
271. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
272. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
273. Click **Save**. Commission details are added and listed in Commission tab.
274. To cancel the operation, click **Cancel**.

Pricing

Interest

Charges

Interest

Filter

Type to filter

+

No items to display.

Page 1 (0 of 0 items) < 1 >

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

Chapter 4 - Amendment Initiation

Interest Details

Component Name *	Component Type *
ABC	Main
Rate Type *	Fixed Interest Rate *
Fixed	12

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

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

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

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

Interest Details

Component Name *	Component Type *
ABC	Main
Rate Type *	Rate Code *
Floating	LIBOR
Spread *	Interest Reset Cycle *
3	Monthly

Chapter 4 - Amendment Initiation

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

- Rate Code
- Spread
- Interest Reset Cycle

Interest Details

Component Name *

ABC

Component Type *

Main

Rate Type *

Special Amount

Currency *

USD

Special Interest Amount *

\$3,000.00

Save

Cancel

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

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

Facility Details

Pricing

Interest

Charges

Interest

Filter

Type to filter

×

+

Component Name: ABC

Component Type: Main

Rate Type: Special Amount

Page 1 of 1 (1 of 1 items)

⏪ < 1 > ⏩

Additional Fields

Save

Close

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

Chapter 4 - Amendment Initiation

Charge Details

Charge Code *

005

Charge Amount *

₹1,500.00

Is Charge Waived

☐

Minimum Charge Amount

Net Charge Amount

Waiver Remarks

Charge Currency *

INR

Charge Description

Processing Fees

Waived Amount

Maximum Charge Amount

Charge Base Amount

Save

Cancel

284. Type the **Charge Code** to mention the type of charge.
285. Search and select the **Charge Currency**.
286. Specify the **Charge Amount** for the facility.
287. Type the **Charge Description**.
288. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.
289. Enter the following details in respective fields:
 - Waived Amount
 - Minimum Charge Amount
 - Maximum Charge Amount
 - Net Charge Amount
 - Charge Base Amount
 - Waiver Remarks
290. Click **Save**. Charge details are added and listed as shown below.

Chapter 4 - Amendment Initiation

Pricing

Commission

Charges

Charges

Filter

Type to filter

×

+

Charge Code: 005

Charge Description: Processing Fees

Minimum Charge Amount:

Waiver Remarks:

Charge Currency: INR

Is Charge Waived: false

Maximum Charge Amount:

Charge Amount: ₹1,500.00

Waived Amount:

Net Charge Amount:

Page 1 of 1 (1 of 1 items)

⏪ < 1 > ⏩



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

291. To edit the charge details, click the added charge and then click the edit icon.
292. To delete the charge details, click the added charge and then click the delete icon.
293. 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.

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

Term loan for - TL

Facility Details

Facility Basic Info

Exposure

Fee

Pricing

Facility collateral linkage

Credit Rating

Facility-Collateral Linkage

Filter

Type to filter

+

No items to display.

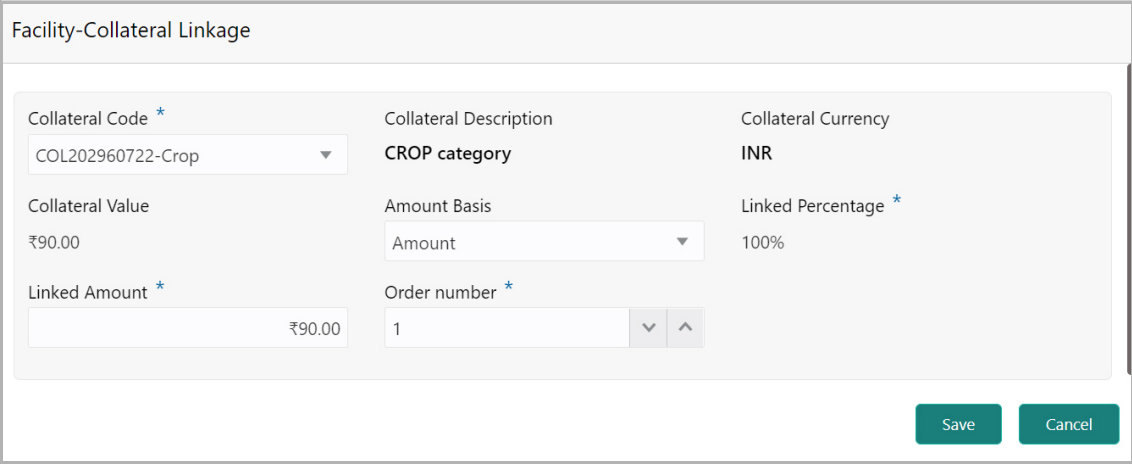
Page 1 (0 of 0 items)

⏪ < 1 > ⏩

Close

Chapter 4 - Amendment Initiation

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



The Facility-Collateral Linkage window is a form with a light gray border. It contains several input fields and buttons. At the bottom right, there are two green buttons labeled 'Save' and 'Cancel'.

Collateral Code *	Collateral Description	Collateral Currency
COL202960722-Crop	CROP category	INR
Collateral Value	Amount Basis	Linked Percentage *
₹90.00	Amount	100%
Linked Amount *	Order number *	
₹90.00	1	

296. 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.

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

298. 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.

299. 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.

300. 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.

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

Chapter 4 - Amendment Initiation

Term loan for **India Group - TL**

Facility Details
Facility Basic Info
Exposure
Fee
Pricing
Facility collateral linkage
Credit Rating

Facility-Collateral Linkage

 Filter

Type to filter





Collateral Code: COL202960722	Collateral Description: CROP category	Collateral Currency: INR
Collateral Value: ₹90.00	Amount Basis: Amount	Linked Percentage: 100%
Linked Amount: ₹90.00	Order number: 1	View linkage

Page 1 of 1 (1 of 1 items)   1  

Close

302. 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.

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

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

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

Adding Credit Rating

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



 History

No items to display.

Close

306. Click the add icon. The *Credit Rating* window appears.

Chapter 4 - Amendment Initiation

Credit Rating

Agency Name *

Moody's

Outlook *

Positive

Grade *

AAA

Score *

10

Effective Date *

May 1, 2018

Year Of Rating *

2018

Recommend

☒

Create

Close

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

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

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

310. 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.

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

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

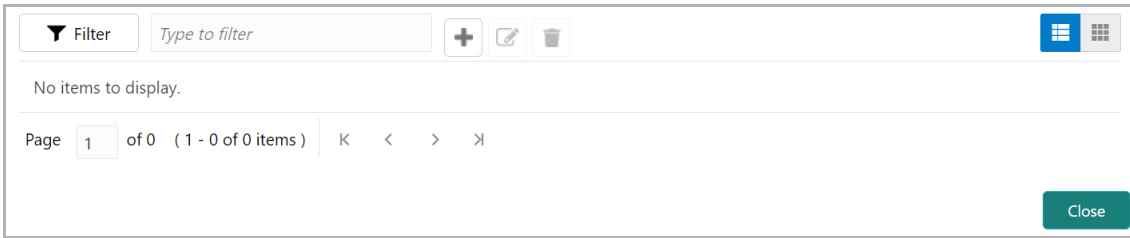
313. To view the history of credit ratings added during different processes, click the **History** icon.

314. 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.

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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 table interface with a header bar containing a filter dropdown, a search input field, and action icons (add, edit, delete). The main area displays "No items to display." Below this is a pagination bar showing "Page 1 of 0 (1 - 0 of 0 items)" and navigation controls. A "Close" button is located in the bottom right corner.

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

Chapter 4 - Amendment 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	
☒ Ignore Holidays *	Holiday Check *
	Currency
Holiday Currency *	Schedule Movement *
USD	Move Backward
☒ Move Across Month *	☒ Cascade Scheduled *

Create

Cancel

316. 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)

317. 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)

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

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

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

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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.

321. 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.

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

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

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

325. 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.

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

327. 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.

328. 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.

329. 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.

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

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

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

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.

333. 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

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

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

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

Copying Facility

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

337. Click the hamburger icon in the required facility record and select **Copy Facility**. The *Facility Details* window appears.

338. Modify the required details.

339. Click **Save** or **Save & Configure**.

Clicking **Save & Configure** opens the Edit Facility window. Refer [“Modifying Facility Details” on page 144](#) for information on configuring facility.

Chapter 4 - Amendment Initiation

Creating Facility with Template

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

The screenshot shows the 'Facility Template' window. At the top, there's a header bar. Below it, on the left, is a 'Template Code' field with the value '0022' and a search icon. On the right, there's a 'Template Name' field with the value 'Test Template'. In the center, there's a box titled 'Facility Template' containing a 'Liability' section with two items: 'Working capital facility (1112)' and 'Term Loan Facility (2233)'. At the bottom right, there are 'Submit' and 'Close' buttons.

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

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

This screenshot shows the 'Facility Template' window with the 'Available Facility' section expanded on the left. The 'Available Facility' list includes 'Working Capital Finance', 'Term Loan', 'Letter of Credit', and 'Guarantee'. The 'Facility Template' box on the right remains the same as in the previous screenshot, showing the 'Liability' section with 'Working capital facility (1112)' and 'Term Loan Facility (2233)'. The 'Submit' and 'Close' buttons are still at the bottom right.

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

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

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Facility Template

Template Code *

0022

Template Name

Test Template

×

Working capital facility - 1112

Facility Description *

Working capital facility

Next Review Date *

Oct 1, 2020

Currency *

USD

Requested Amount *

\$10,000.00

<

>

Save

Submit

Close

345. Type the **Facility Description**.

346. Select / specify the **Next Review Date** for the facility.

347. Search and select the **Currency** for the **Requested Amount**.

348. Specify the **Requested Amount**.

349. Click **Save**.

350. 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

The user 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.

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

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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

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

Basic Info

ACME Corporation

Facilities Facility Block Collaterals Covenants Terms & Conditions

Facilities Facility Transfer

Amount Overdue Facility Covenants Facility T&c No Anomaly

0 0 0 0 4

Over utilization Facility review overdue Breached Breached Facilities with no changes

Filter Type to filter + T Actions

2233 NEW

Facility Id: F20266979 Facility Description: Term Loan Parent Line Number: LC1

Requested Amount: \$5,000.00 Facility Category: TL

Facility Type: Funded Next Review Date: 20-10-27

COLL1231

Facility Id: F20183485 Facility Description: LC

Requested Amount: \$600,000.00 Facility Category:

Facility Type: Non Funded Next Review Date: May 6, 2021

Hold Back Next Save & Close Cancel

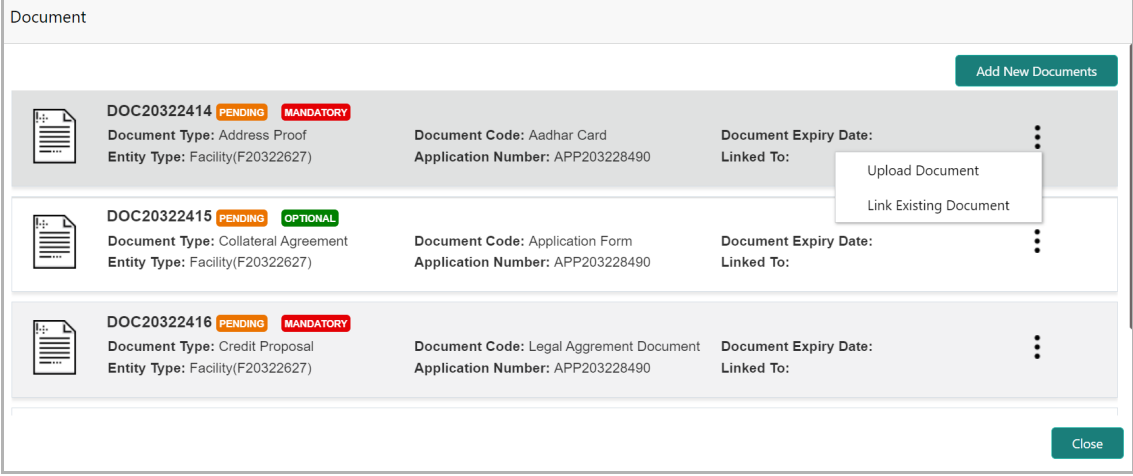
Chapter 4 - Amendment Initiation

Removing Facility

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

Linking Document

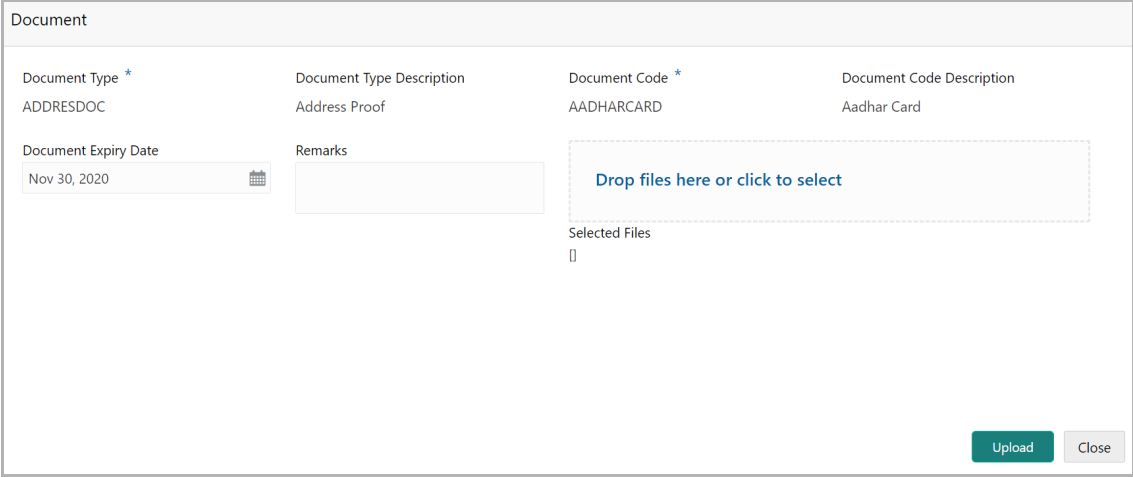
354. To link documents with the facility, click the hamburger icon at the corresponding facility record and select **Link Document**. The *Document* window listing the mandatory and optional documents maintained for the facility appears:



The screenshot shows a window titled "Document" with a list of three documents. Each document entry includes a document icon, a document ID, status tags (PENDING, MANDATORY, or OPTIONAL), document type, entity type, document code, application number, and document expiry date. A hamburger menu icon is visible next to each entry, and a context menu is open for the first entry, showing "Upload Document" and "Link Existing Document" options. An "Add New Documents" button is at the top right, and a "Close" button is at the bottom right.

Document ID	Status	Document Type	Entity Type	Document Code	Application Number	Document Expiry Date
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	

355. 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" for uploading a document. It contains fields for Document Type (ADDRESDOC), Document Type Description (Address Proof), Document Code (AADHARCARD), and Document Code Description (Aadhar Card). There is a field for Document Expiry Date (Nov 30, 2020) and a Remarks field. A large dashed box contains the text "Drop files here or click to select". Below this is a "Selected Files" section with an empty list. An "Upload" button and a "Close" button are at the bottom right.

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

Document Expiry Date: Nov 30, 2020

Remarks:

Drop files here or click to select

Selected Files: []

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

357. Click **Upload**.

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If the party is your existing customer and the documents are already uploaded, you can use the **Link Existing Document** option available under the hamburger icon to link the existing documents.

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

Linking Existing Facilities

If the **Take Over** check box is not enabled while adding other bank facilities, you can link the other bank facilities using this option.

358. 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:

Link Existing Facilities				
Filter Type to filter ×				
	Facility Id: EF20237144 Facility Category: Term Loan	Outstanding Amount: \$25,000.00 Take Over: No	Product Type: Funded	
	Facility Id: EF20237145 Facility Category: Term Loan	Outstanding Amount: \$25,000.00 Take Over: No	Product Type: Funded	
Page 1 of 1 (1-2 of 2 items) K < 1 > × Link Cancel				

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

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

361. Select the required other bank facility and click **Link**. Other bank facility is added to the facility list.

Filtering Facility

362. To filter the required facility from the list, click **Filter** button. The *Filter* window appears.

Chapter 4 - Amendment 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

363. Type and / or select the filter parameters.

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

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



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

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

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

Chapter 4 - Amendment Initiation

Basic Info Screen (3 / 9)

ACME Corporation Facilities Facility Block Collaterals Covenants Terms & Conditions

Facilities Facility Transfer

+ T Actions

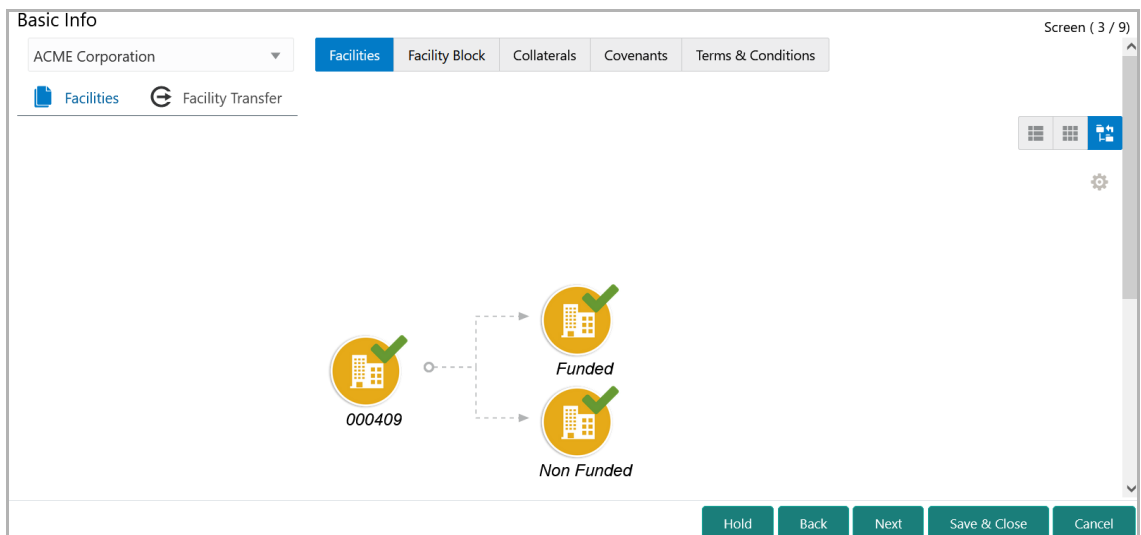
Action	Line Number	Facility Type	Facility Category	Writeups	Facility Description	Next Review Date	Requested Amount	Parent Line Number	Released
⋮	LINEPOOL1	Non Funded		📄	LC	21-05-06			\$600,000
⋮	COLL1231	Non Funded		📄	LC	21-05-06	\$600,000.00		\$600,000
⋮	LINE_CD1	Non Funded		📄	LC	21-05-06			\$600,000
⋮	GUARANTEE1	Funded		📄	Short Term WC	21-05-06	\$100,000.00		\$10,000

Hold Back Next Save & Close Cancel

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

369. To capture writeup for the facility, click the **Writeup** icon.

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



Adding Facility for Child Parties

371. To add facility details for the child party, select the child party from the party drop down list. The Customer list appears.

372. Select the required customer. The *Child Party - Facility Details* page appears.

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

- Add facility without template. Refer [“Creating Facility without Template”](#) on page 142 for information

Chapter 4 - Amendment Initiation

- Add facility using template. Refer [“Creating Facility with Template” on page 163](#) for information
- Import from parent party. Refer the following section for information

Importing Facilities From Parent Party

373. Click  the **Import from parent party** icon in the child party Facility Details page. The following window appears.

Import from parent party

Type to filter

Joint facility	Joint line code	Joint Amount	Line number	Facility description	Parent description	Facility type	Facility category	Facility amount
☒	 JSTLO	 \$5,000,00	 STLOAN1	Short Term Loan			Term Loan	\$5,000,000.0
☒	 JSTL1	 \$2,000,00	 STLNIND1	Short Term Loan IND	STLOAN1 - Short Term Loan		Term Loan	\$2,000,000.0
☐			 STLNUK1	Short Term Loan UK	STLOAN1 - Short Term Loan		Term Loan	\$1,000,000.0
☐			 STWC1	Short Term Working C...			Working Capital	\$2,500,000.0
☐			 STWCUK1	Short Term WC UK	STWC1 - Short Term Workin...		Working Capital	\$1,000,000.0
☐			 STWCUS1	Short Term WC US	STWC1 - Short Term Workin...		Working Capital	\$1,000,000.0
☐			 STWCIND1	Short Term WC IND	STWC1 - Short Term Workin...		Working Capital	\$500,000.00
☐			 LC1	LC	STWC1 - Short Term Working Capital		Letter of credit	\$3,000,000.0
☐			 LCIND1	Letter of Credit IND...	LC1 - LC		Letter of credit	\$1,000,000.0
☐			 LCUS1	Letter of Credit US	LC1 - LC		Letter of credit	\$1,000,000.0

Save Close

374. Select the facilities which you want to import from the parent party.

375. Specify the **Joint line code** (user defined) and **Joint Amount** in corresponding cell.

376. To modify other facility details, click the edit icon in the **Joint Amount** column. The **Facility Details** window appears.

377. Modify the required details and click **Save**. For more information on configuring the facility using Edit option, refer [“Modifying Facility Details” on page 144](#).

Facility Block

The system allows you to block the facility amount for certain purposes in the **Facility Block** tab. Once the block is created and handed off to OBELCM, the facility available amount is reduced to the extent of blocked amount and the customer and their child parties can only utilize the latest available amount.

Chapter 4 - Amendment Initiation

Facility Amendment - Amendment Initiation

Simulation Log Documents Overrides Collateral Summary

Customer Info Liability details Basic Info Other Bank Facilities Groupwise Exposure Connected Party Write up Amendment Summary Comments

Basic Info

ACME Corporation

Facilities Facility Block Collaterals Covenants Terms & Conditions

Block Number: BNR44
Block Amount: ₹1,005.00
Effective Date: Jan 1, 1970

Facility Id: F20183483
Facility Description: LC
Expiry Date: Mar 13, 2392

Line Code: GUARANTEE
Line Serial: 1

End Of List
(showing 1 record(s) out of 1)

Update Facility Block
Delete Facility Block
View Facility Block

Audit Hold Back Next Save & Close Cancel

378. To block the facility amount, click the Add icon. The **Block Facility** window is displayed.

Block Facility

Block Number * 56888

Branch 004

Line Code * LINE_CD

Line Serial 1

Facility Id F20183484

Facility Description LC

Block Currency * GBP

Block Amount * £10,000.00

Effective Date Nov 20, 2021

Expiry Date Nov 30, 2022

Remarks

Create Close

379. Specify a reference number for block in the **Block Number** field.

The current branch number is displayed in the **Branch** field. You cannot modify the Branch details.

380. Select the **Line Code** of facility for which block has to be created.

The **Line Serial**, **Facility Id**, and **Facility Description** are displayed based on the selected **Line Code**.

381. Search and select the **Block Currency**.

In case the Block Currency is different from the Facility Currency, the system converts the Block Amount to Facility Currency and then calculates the Available Amount.

382. Specify the facility amount to be blocked in **Block Amount** field.

Chapter 4 - Amendment Initiation

383. Specify the date from which the block becomes effective in the **Effective Date** field.
384. Specify the **Expiry Date** of the block.
385. Capture Remarks for the block, if any.
386. Click **Create**. The block is created and displayed in the **Initiation - Basic Info - Facility Block** screen.

You can perform following actions on the facility block record by clicking the Action icon in the corresponding record:

- Update Facility Block
- Delete Facility Block
- View Facility Block

Collaterals

387. To add, modify, or delete the collateral information, click the **Collaterals** tab in **Basic Info** page.

Facility Amendment - Amendment Initiation

Basic Info

ACME Corporation

Facilities Facility Block **Collaterals** Covenants Terms & Conditions

Collateral Collateral Pool

Filter Type to filter

	COL211552454 Collateral Status: Active	Type: ACCN Collateral Value: \$200,000.00	Category: ACCN Agreed Collateral Value: \$0.00	Collateral Currency: USD Document Status: Not Submitted	Edit View Release
	COL211552455 Collateral Status: Active	Type: ACCN Collateral Value: \$200,000.00	Category: ACCN Agreed Collateral Value: \$0.00	Collateral Currency: USD Document Status: Not Submitted	
	COL211552456 Collateral Status: Active	Type: ACCN Collateral Value: \$200,000.00	Category: ACCN Agreed Collateral Value: \$0.00	Collateral Currency: USD Document Status: Not Submitted	

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

Audit Hold Back Next Save & Close Cancel

388. To filter the required collateral details from the list, click **Filter** button. The **Filter** window appears.
389. Type and / or select the filter parameters.
390. Click **Apply**. Collateral details that matches the filter parameters are displayed.
391. To filter the collateral details using single filter parameter, type the parameter directly in **Type to filter** text box.



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

Chapter 4 - Amendment Initiation

392. To add new collateral detail, click the add icon. The *Basic Details* window appears.

Basic Details

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

The screenshot shows the 'Basic Details' window for collateral amendment initiation. The window is divided into four tabs: 'Basic Details' (active), 'Collateral Details', 'Collateral Facility Linkage', and 'Comments'. The 'Basic Details' tab contains the following fields:

- Collateral Id ***: COL211612556
- Collateral Currency ***: AED
- Collateral End Date**: Jun 30, 2021
- Collateral Status ***: Active
- Tangible**: ☐
- Collateral Description**: (Text area)
- Remarks**: (Text area)
- External Reference ID ***: EXTER123AC
- Collateral Value ***: AED3,000.00
- Collateral Expiry Date**: Jun 30, 2021
- LGD Type**: Cash & Cash Equivalent - FD Lien
- Document Status**: Not Submitted
- Collateral Type ***: Accounts Contracts
- Held Collateral Value**: AED100.00
- Charge Type ***: Hypothecation
- Collateral Classification**: Select
- Collateral Category ***: ACCN category
- Collateral Start Date**: Feb 1, 2020
- Seniority of Charge ***: First
- LTV %**: 3

At the bottom right, there are 'Back' and 'Next' buttons.

393. Specify a unique ID for collateral in the **Collateral Id** field.

394. Select the **Collateral Type** from the drop down list. The options available are:

- Accounts Contracts
- Crop
- Commercial Paper
- Perishable
- Commodity
- PDC
- Bill of Exchange
- Promissory Note
- Machine
- Deposits
- Bond
- Stock
- Fund
- Vehicle
- Guarantee
- Property
- Aircraft

Chapter 4 - Amendment Initiation

- Insurance
- Precious Metals
- Ship
- Accounts Receivables
- Cash Collaterals
- Inventory

395. Select the **Collateral Category** from the drop down list. Collateral categories are listed based on the selected **Collateral Type**.

396. Click the search icon in **Collateral Currency** field and select the currency for collateral value.

397. Specify the **Collateral Value** and the **Held Collateral Value** in corresponding fields.

398. Click the calendar icon and select the **Collateral Start Date** and **Collateral End Date**. Collateral will be effective only during the mentioned period.

399. Click the calendar icon and select the **Collateral Expiry Date**. This is the actual expiry date of the collateral. For example, if the collateral type is selected as Bill of Exchange, collateral expiry date is the expiry date mentioned in the Bill of Exchange.

400. Select the Charge Type based on selected Collateral Type. The options available are **Hypothecation**, **Pledge**, and **Lien**.

401. Select the bank's **Seniority of Charge** on the collateral. The options available are: **First**, **Second**, and **Third**.

402. Select the **Collateral Status** from the drop down list.

403. Select the **LGD Type** (Loss Given Default Type) from the drop down list. The bank will take action on loss given default based on the option selected in this field.

404. Select the **Collateral Classification** from the drop down list. The options available are: **Secured**, **Unsecured**, and **Liquid**.

405. Specify the collateral's loan to value percentage in **LTV %** field.

406. Enable the **Tangible** flag, if the collateral is tangible.

407. Select the **Document Status** from the drop down list. The options available are: **Submitted**, **Released**, **Not Submitted**, and **Partially Submitted**.

408. Specify a brief description about the collateral in **Collateral Description** field.

409. Capture **Remarks** about the collateral.

410. Click **Next**. The *Collateral Details* page appears:

Collateral Details

In this page, you can capture detailed information about the selected collateral.

Chapter 4 - Amendment Initiation

Basic Details

1 Basic Details 2 Collateral Details 3 Collateral Facility Linkage 4 Comments

Collateral Details

Account Value: AED3,000.00	Account Type: Corporate Deposit	Reference Number: REF123123123
Branch Name:	Currency: AED	

Page 1 of 1 (1 of 1 items) Back Next

411. Click the add icon. The *Configuration* window appears:

Configure

Ship

Collateral Insurance

Valuation

Covenants

Documents

Collateral Summary

Ship Details

Ship Name: asd

Powered By: Select

Condition: Select

Basis Vessel Value: Invoice Value

Revaluation Base Value

Number of Hull Units

Manufacturer Name: assa

TEU

Description: sdfsdf

Type: General Cargo Vessels

Fuel types: Select

Location: MUMBAI

Invoice Value: \$100,000.00

Port of Registry: MUMBAI

Number of Decks: 2

State or Territory: assa

License Number: 121212

Navigational Limits: Select

Intended Use: Select

Currency: USD

Amount in Collateral Currency: ₹0.00

Registration Number: 11111

Manufactured Date

Motor Number: 12121

License Details: vfewerewr

Ship Dimensions

Chin Trinnana

Back Next



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

Chapter 4 - Amendment Initiation

Ship

Ship Details

412. Specify the name of ship in **Ship Name** field.
413. Select the **Ship Type**. The options available are: General Cargo Vessels, Container Ships, Dry Bulk Carriers, Multi Purpose Vessels, Reefer Ships, Ferries, Freight, Ro-Pax, Pure Car Carriers, Combined Carriers, Ocean Liners, Cruise Ships, Fishing Vessel, High Speed Craft, Tankers, Passenger, and Roll On Roll Off.
414. Select the **Condition** of ship from the drop down list.
415. Search and select **Location** of the ship.
416. Click the search icon in **Invoice Currency** field and select the currency in which the ship is purchased.
417. Specify the amount for which the ship is purchased in the **Invoice Value** field.
418. Specify the **Number of Decks** available in the ship.
419. Click the calendar icon and select the Ship **Manufactured Date**.
420. Specify the ship **Manufacturer Name**.
421. Specify the **License Number** of the ship.
422. Type a brief information about the license in **License Details** field.
423. Type a brief description about the ship in **Description** field.

Ship Dimensions

Ship

▶ Ship Details

◀ Ship Dimensions

Dimensions Unit *	Length *
Feet ▼	7
Beam	Height *
6	7
Displacement Unit *	Displacement *
Tons ▼	6

▶ Ship Tonnage

▶ External Pricing Details

Back

Next

Submit

424. Select the unit for ship dimension from **Dimension Unit** drop down list. The options available are: **Feet** and, **Meters**.
425. Specify the **Length** of ship in selected unit.
426. Specify the **Beam** (width) of ship in selected unit.

Chapter 4 - Amendment Initiation

427. Specify the **Height** of ship in selected unit.

428. Select the unit for ship weight from **Displacement Unit** drop down list. The options available are: **Tons** and, **Metric Tons**.

429. Specify the **Displacement** of ship in selected unit.

Ship Tonnage

Ship

▶ Ship Details

▶ Ship Dimensions

◀ Ship Tonnage

Size

Panamax

Gross Registered Tonnage

2

Deadweight Tonnage

3

Net Registered Tonnage

3

▶ External Pricing Details

Back

Next

Submit

430. Select the **Size** of the Ship. The options available are: Aframax, Capesize, Chinamax, Handymax, Handysize, Malaccamax, Panamax, Q-Max, Seawaymax, and Suezmax.

431. Specify the following details of the ship.

- Deadweight Tonnage
- Gross Registered Tonnage
- Net Registered Tonnage

Chapter 4 - Amendment Initiation

External Pricing Details

Ship

▶ Ship Details	
▶ Ship Dimensions	
▶ Ship Tonnage	
◀ External Pricing Details	
Security Code 564778	Security Description
Price Code * 445	Unit Value * 5,000,000 ▼ ▲
No of Units * 1 ▼ ▲	Current Value 5,000,000

Back

Next

Submit

432. Specify the **Security Code** of ship.

433. Type brief description about the ship security in **Security Description** field.

434. Specify the **Price Code** of ship.

435. Specify the **Unit Value** of ship and **No of Units**.

The **Current Value** gets calculated based on the provided unit value and the number of units.

436. Click **Next**. The *Collateral Insurance* page appears.

Collateral Insurance

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

Chapter 4 - Amendment Initiation

Collateral Insurance

+ Add

Edit

View

Delete

No items to display.

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

Back

Next

Submit

437. To add insurance details, click **+Add**. The following window appears:

Collateral Details

Insurance Basic Details

Policy Number *

45678043687

Insurance Name

Contract Insurance

Insurance Currency *

INR

End Date *

May 1, 2021

Policy Assigned To Bank

Yes

Policy Name *

Contract Policy

Insurance Type

Asset Insurance

Insurance Amount *

₹100,000.00

Grace Days

10

Insurance Provider *

First Bank

Policy Status

Inforced

Start Date *

May 1, 2020

Notice Days

10

Insurance Premium Details

Premium Currency *

INR

Premium Amount *

₹9,000.00

Premium Frequency

Monthly

Premium End Date *

May 1, 2021

Remarks

Add

Cancel

Clear

Insurance Basic Details

438. Specify the insurance following details in respective fields

Chapter 4 - Amendment Initiation

- Policy Number
- Policy Name
- Insurance Provider
- Insurance Name

439. Select the **Insurance Type** from the drop down list. The options available are: **Asset Insurance**, **Life Insurance**, **Corporate Insurance**, and **Borrower Insurance**.

440. Select the **Policy Status** from the drop down list. The options available are: **Inforced**, **Lapsed**, and **Paidup**.

441. Click the search icon in the **Insurance Currency** field and select the currency in which insurance amount is paid.

442. Specify the **Insurance Amount** in selected insurance currency.

443. Click the calendar icon and select the insurance **Start Date** and **End Date**.

444. Specify the **Grace Days** for making insurance premium payment.

445. Specify the **Notice Days** for insurance premium payment.

446. Specify if the policy is assigned to your bank by selecting required option from the **Policy Assigned To Bank** drop down list.

Insurance Premium Details

447. Click the search icon in the **Premium Currency** field and select the currency in which insurance premium is paid.

448. Specify the **Premium Amount** in selected premium currency.

449. Select the **Premium Frequency** from the drop down list.

450. Click the calendar icon and select the **Premium End Date**.

451. Type **Remarks** about the insurance, if any.

452. Click **Add**. The insurance details are added and displayed as shown below:

Chapter 4 - Amendment Initiation

Collateral Insurance

+ Add

Edit

View

Delete

NEW

Policy Number: 45678043687

Policy Name: Contract Policy

Insurance Name: Contract Insurance

Insurance Currency: INR

Insurance Amount: ₹100,000.00

Page

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of 1

(1 - 1 of 1 items)

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1

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>

Back

Next

Submit

- 453. To modify the insurance details, select the record and click **Edit**.
- 454. To view the added insurance details, select the record and click **View**.
- 455. To delete the insurance details, select the record and click **Delete**.
- 456. Click **Next**. The *Valuation* page appears.

Chapter 4 - Amendment Initiation

Valuation

If the value of collateral is evaluated by any agency, you can add those details in the *Valuation* page.

Valuation

+ Add

 Edit

 View

 Delete

No items to display.

Page of 0 (1 - 0 of 0 items)

K

<

>

>|

Back

Next

Submit

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

Collateral Details

Agency *

ATI Valuations

Valuation Date *

Oct 7, 2020

Valuation Expiry Date *

Mar 31, 2021

Valuation Currency *

USD

Valuation Amount *

\$200,000.00

Valuer Remarks *

Valuation as on October 2020

Add

Cancel

Clear

476. Select the **Agency** which valued the collateral.

477. Click the calendar icon and select the **Valuation Date** and **Valuation Expiry Date**.

Chapter 4 - Amendment Initiation

478. Click the search icon in the **Valuation Currency** field and select the currency in which collateral is valued.
479. Specify the **Valuation Amount** in selected valuation currency.
480. Type **Valuer Remarks**.
481. Click **Add**. The collateral valuation details are added and displayed in the *Valuation* page.
482. To modify the valuation details, select the record and click **Edit**.
483. To view the added valuation details, select the record and click **View**.
484. To delete the valuation details, select the record and click **Delete**.
485. Click **Next**. The *Collateral Summary* page appears.

Chapter 4 - Amendment Initiation

Collateral Summary

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

Collateral Summary

Customer ID
PTY21122600

Application ID
APP21129085

Date Initiated
2020-01-30

Current Status
Active

Documents
0

Basic Information

COL021121051

Collateral Type
Ship

Ownership Type

Collateral Currency
INR

Owner Estimated Value
\$undefined

Available From
2020-01-30

Available Till
2021-12-30

Applicable Business

Exposure Type
-

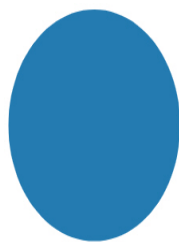
Charge Type
Hypothecation

Purpose Of Collateral
s

Shareable Across Customers
No

Ownership

[View Details](#)



■ null 100%

Seniority of charge

[View details](#)

1

Position

Seniority of charge held by

0

Total
Percentage

100

Percentage
Available

Covenants

[View details](#)

0

Covenants proposed

Standard Covenants Applicable

0

Complied
Covenants

0

Breached
Covenants

Insurance

[View details](#)

NA

Active Insurance

0

Total Insurance Amount

Configured Stage Status

Field Investigation

Not applicable

External Check

Not applicable

External Valuation

Not applicable

Internal Valuation

Not applicable

Risk Evaluation

Not applicable

Legal Opinion

Not applicable

[Back](#)

[Next](#)

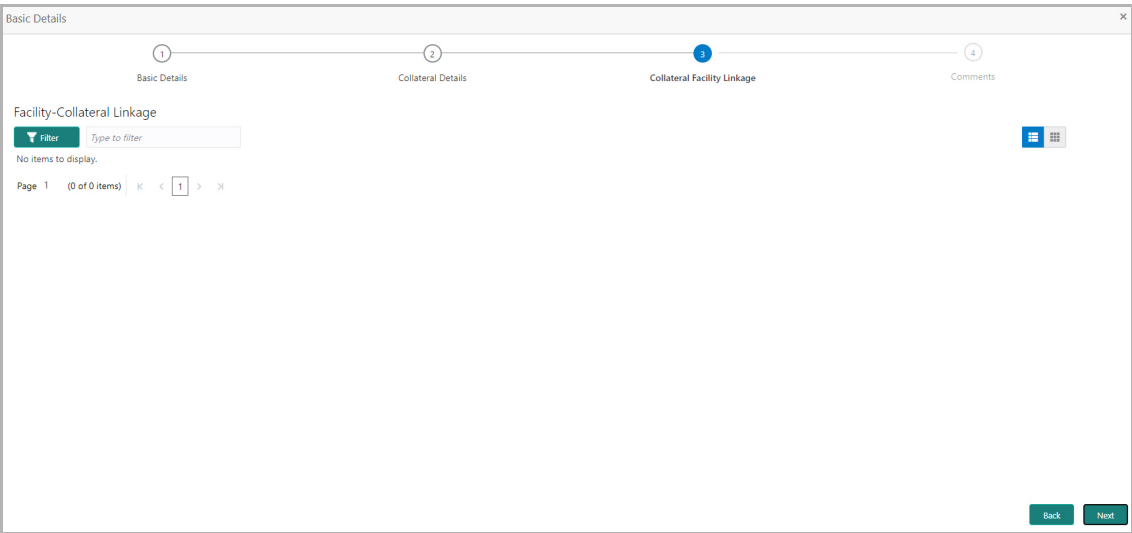
[Submit](#)

Chapter 4 - Amendment Initiation

- 503. View the Collateral Summary and click **Submit**. Collateral record is added and displayed in the *Collateral Details* page.
- 504. To **View**, **Edit** or **Delete** the collateral details, click the down arrow in the corresponding record and select the required option.
- 505. Click **Next** in the *Collateral Details* page. The *Collateral Facility Linkage* page appears.

Collateral Facility Linkage

This page displays the list of facilities with which the collateral is linked. During collateral creation, this page will be empty as there is no association between the collateral and facilities.



- 506. To filter the required facility-collateral linkage record, click the **Filter** icon and specify the search parameters or directly type the parameter in *Type to filter* text box.
- 507. To change the layout of *Collateral Facility Linkage* page to table view, click the Table View icon.
- 508. To go to the *Comments* page, click **Next**.

Comments

In this page, you can capture comments for the added collaterals, if any.

Chapter 4 - Amendment Initiation

The screenshot shows a web application window titled 'Basic Details'. At the top, there are four tabs: 'Basic Details' (1), 'Collateral Details' (2), 'Collateral Facility Linkage' (3), and 'Comments' (4, which is active). Below the tabs is a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, background color, link, unlink, bulleted list, numbered list, indent, outdent, table, table of contents, H1, H2, link, unlink, link icon, text color, text background color, and a right arrow. The text area below the toolbar contains the placeholder text 'Enter text here...'. At the bottom right of the window are two buttons: 'Back' and 'Save & Close'.

509. Type comments in the **Comments** box.

510. Click **Post**. Comments are posted below the Comments box.

511. Click **Save & Close**. The collateral records are listed in **Collaterals** data segment.

512. To release an existing collateral, select the collateral record from the list and click



the Release icon. Or click the hamburger icon in the corresponding record and select **Release**.



To release the child collaterals:

1. click the hamburger icon and select **Edit** option. The *Basic Details* window appears.
2. Click **Next** and navigate to the collateral details data segment.
3. select the collateral record from the list and click the Release icon. Or click the hamburger icon in the corresponding record and select **Release**.

Collaterals that are modified in the amendment process cannot be released until it is approved and handed off to the back office system (OBELCM).

513. To edit the collateral details, click on the collateral record and then click the edit icon.

514. To delete the collateral details, click on the collateral record and then click the delete icon.

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

Covenants

516. To add, modify or delete the covenant information, click the **Covenants** tab in *Basic Info* page.

Chapter 4 - Amendment Initiation

Basic Info

ACME Corporation

Facilities Facility Block Collaterals **Covenants** Terms & Conditions

Overview

Filter Type to filter

DSCR on the basis of EBITDA ratio should be greater than 1.25

Covenant Code : DSCROBOEBITDA Covenant Type : Financial Start Date : Sep 16, 2020 Linked Customer : PTY201514287

Description : DSCR on th... Frequency : Quarterly End Date : Dec 31, 2020

Classification : Internal Notice Days : 15 Next Check Date :

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

Hold Back Next Save & Close Cancel

517. To view the overview of the covenants, click and expand the **Overview** section.

518. To filter the required covenant, click the **Filter** button. The *Filter* window appears:

Filter Reset Apply

Status
☒ New ☐ Amended

Covenant Type
☐ Non Financial ☒ Financial

Linkage Type
☐ Facility ☒ Customer

Frequency
☐ FortNightly ☒ Quarterly ☐ Monthly
☐ SemiAnnual ☐ Custom ☐ Annual ☐ Weekly

From Due Date

To Due Date

519. Type and / or select the filter parameters.

520. Click **Apply**. Covenants that matches the filter parameters are displayed.

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



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

Chapter 4 - Amendment Initiation

Refer “[Customer Covenants](#)” on page 126 for information on adding customer covenants.

Terms and Conditions

522. To add, modify or delete the terms and conditions, click the **Terms & Conditions** tab in *Basic Info* page.

The screenshot shows the 'Facility Amendment - Amendment Initiation' window. The 'Basic Info' tab is selected, and the 'Terms & Conditions' sub-tab is active. The main area displays a list of terms and conditions. A single record is shown with the following details:

- T&C Type:** Pre-disbursement
- Terms & Conditions:** TNC1
- Linkage ID:** 000409
- Compliance Remarks:** Successful
- Condition Code:** TNC1

At the bottom of the record, it says 'End Of List (showing 1 record(s) out of 1)'. The left sidebar contains navigation links: Customer Info, Liability details, Basic Info (selected), Other Bank Facilities, Groupwise Exposure, Connected Party, Write up, Amendment Summary, and Comments. The top bar includes buttons for Simulation Log, Documents, Overrides, and Collateral Summary. The bottom bar has buttons for Audit, Hold, Back, Next, Save & Close, and Cancel.

523. To filter the terms and conditions, click the **Filter** button. the *Filter* window appears:

The 'Filter' window is shown with the following options:

- T&C Type:** Radio buttons for All (selected), Facility, and Customer.
- Status:** Checkboxes for New, Amended (checked), and Removed.
- T&C Type:** Checkboxes for Pre-disbursement (checked) and Post-disbursement.

Buttons for 'Reset' and 'Apply' are at the top right of the filter window.

524. Type and / or select the filter parameters.

525. Click **Apply**. Terms & Conditions that matches the filter parameters are displayed.

526. To filter the terms & conditions using single filter parameter, type the parameter directly in **Type to filter** text box.



Minimum 3 characters need to be entered in the Type to filter text box to filter the terms & conditions.

Refer “[Customer Terms & Conditions](#)” on page 129 for information on adding terms and conditions.

Chapter 4 - Amendment Initiation

- 527. To hold the Amendment Initiation, click **Hold** in the *Basic Info* page.
- 528. To go back to the previous page, click **Back**.
- 529. To save the Amendment Initiation for future edit, click **Save & Close**.
- 530. To go to the next page, click **Next**.
- 531. To exit the process without saving the information, click **Cancel**.

Upon clicking **Next** in the *Basic Info* page, the *Other Bank Facility* page appears.

Other Bank Facility

This data segment allows to view, modify, delete and add details about the facilities availed by the party / child party from the other banks.

Other Bank Facilities

Screen (3 / 8)

Filter

Type to filter

Facility Id: EF20260711

Facility Category: Term Loan

Outstanding Amount: \$40,000.00

Take Over: Yes

Product Type: Funded

Page 1 of 1 (1 of 1 items)

1

Hold

Back

Next

Save & Close

Cancel

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

Chapter 4 - Amendment Initiation

Filter

Reset

Apply

Limit

☒ Joint Customer

Bank Name

Branch Name

☒ Take Over

Product Type

☒ Term Loan

☐ Working Capital Finance

☐ AR Finance

☐ Overdraft

☐ Letter Of Credit

☐ Guarantee

☐ Others

Currency

From Amount

To Amount

533. Type and / or select the filter parameters.

534. Click **Apply**. Other bank facilities that matches the filter parameters are displayed.

535. To filter the other bank facilities using single filter parameter, type the parameter directly in **Type to filter** text box.



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

536. To add details about the other bank facilities received by the party, click the add icon. The *Facility Details* window appears.

Chapter 4 - Amendment Initiation

Facility Details

Bank Name *	Branch Name
SMD	NYC
Sanction Letter Available	Facility Type *
☒	☒ Funded ☐ Non Funded
Facility Category *	Sanctioned Year
Term Loan	2019
Take Over	Currency *
☒	USD
Sanctioned Amount *	Outstanding Amount
\$100,000,000,000.00	\$3,000,000,000.00
Rate of Interest	Tenor
12	36
Secured	
☒	

CreateClose

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

538. Enable the **Sanction Letter Available** check box, if sanction letter is available for the other bank facility.

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

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

541. Type the year in which the existing facility is sanctioned in the **Sanctioned Year** field.

542. Enable **Take Over** check box to add the other bank facility to the facility list.

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

544. Specify the amount sanctioned by the other bank in **Sanctioned Amount** field.

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

546. Specify the **Rate of Interest** at which the other bank facility is offered.

Chapter 4 - Amendment Initiation

547. Specify the **Tenor** of the other bank facility.
548. Enable **Secured** check box, if the other bank facility is secured with collateral.
549. Click **Create**. The other bank facility is added.
550. To edit the other bank facility information, **Select** the required facility from the list and then click the edit icon. The *Facility Details* window appears.
551. Modify the required information and click **Save**.
552. To delete the other bank facility information, **Select** the facility and then click delete icon.
553. To change the layout of *Other Bank Facilities* page to table view, click the table icon at the right corner.
554. To hold the Amendment Initiation, click **Hold** in the *Other Bank Facilities* page.
555. To go back to the previous page, click **Back**.
556. To save the Amendment Initiation for future edit, click **Save & Close**.
557. To go to the next page, click **Next**.
558. To exit the process without saving the information, click **Cancel**.

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

Groupwise Exposure

This data segment allows to view, modify, delete and add information about the facilities already availed by the party / child party from your bank.

Groupwise Exposure Screen (4 / 8)

MICROFIN LTD

Filter Total Gross Limit : \$100,000.00

Entity Name: Uniserve Bank Currency: USD Tenor: 24
 Customer Name: OFSS Approved Limit: \$100,000.00 Commitment Status: Committed
 Relation: Connected Party Outstanding Limit Amount: \$50,000.00

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

Hold Back Next Save & Close Cancel

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

Chapter 4 - Amendment Initiation

Filter

Reset

Apply

Relation

☒ Borrower

☐ Connected Party

Tenor

Currency

From Amount

To Amount

Commitment Status

☒ Committed

☐ Uncommitted

560. Type and / or select the filter parameters.

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

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



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

563. To add groupwise exposure details, click the add icon. The *Groupwise Exposure Details* window appears.

Chapter 4 - Amendment Initiation

Groupwise Exposure Details

Entity Name *	Customer Name *
UDB	GreekPod
Relation *	Currency *
☐ Borrower ☒ Connected Party	USD 
Approved Limit *	Outstanding Limit Amount *
\$555,555,555,555,600.00	\$3,333,333,333,333.00
Tenor *	Commitment Status *
30  	Committed 

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

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

566. 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**.

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

568. Specify the following details about the facility:

- Approved Limit
- Outstanding Limit Amount
- Tenor

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

570. Click **Save**. Groupwise exposure details are added.

571. To edit the groupwise exposure information, **Select** the required exposure from the list. Edit icon is enabled.

572. Click the edit icon. The *Groupwise Exposure Details* window appears.

573. Modify the required information and click **Save**.

Chapter 4 - Amendment Initiation

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

575. To change the layout of *Groupwise Exposure* page to list view, click the list view icon at the right corner.

576. To hold the Amendment Initiation task, click **Hold** in the *Groupwise Exposure* page.

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

578. To save the Amendment Initiation task for future edit, click **Save & Close**.

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

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

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

Connected Party

This data segment allows to view, modify, delete and add details about the connected parties of your customer.

Connected Party

MICRON LTD

Filter Type to filter

No items to display.

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

Hold Back Next Save & Close Cancel

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

Chapter 4 - Amendment Initiation

Filter

Reset

Apply

Customer No.

Name

Currency

USD

From Gross Amount

\$50,000.00

To Gross Amount

582. Type and / or select the filter parameters.

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

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



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

585. To add information about connected parties, click the add icon. The *Connected Parties Details* window appears.

Chapter 4 - Amendment Initiation

Connected Party Details

Customer Id

PTY210493117

Name

Total Gross Facility

Total Net Facility

Cash Cover

\$250,000.00

Approved Funded Sell Down

\$300,000.00

Approved Unfunded Sell Down

\$100,000.00

Facility Details:

No items to display.

Page 1 (0 of 0 items)

1

Create

Cancel

586. Search and select the **Customer No.** of the party connected with your customer. 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

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

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

589. To edit the connected party details, **Select** the required party from the list. Edit icon is enabled.

590. Click the edit icon. The *Connected Party Details* window appears.

591. Modify the required information and click **Save**.

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Chapter 4 - Amendment Initiation

- 592. To delete the connected party, **Select** the party and click delete icon.
- 593. To change the table view to list view, click the list view icon at the right corner.
- 594. To hold the Amendment Initiation task, click **Hold** in the *Connected Parties* page.
- 595. To go back to the previous page, click **Back**.
- 596. To save the Amendment Initiation task for future edit, click **Save & Close**.
- 597. To go to the next page, click **Next**.
- 598. To exit the process without saving the information, click **Cancel**.

Upon clicking **Next** in the *Connected Parties* page, the *Write up* page appears.

Write up

This data segment allows the user to add writeup for the customer and all their child parties in the available writeup categories. The history of writeup for the customer will be available to the users throughout the customer's association with the bank.



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

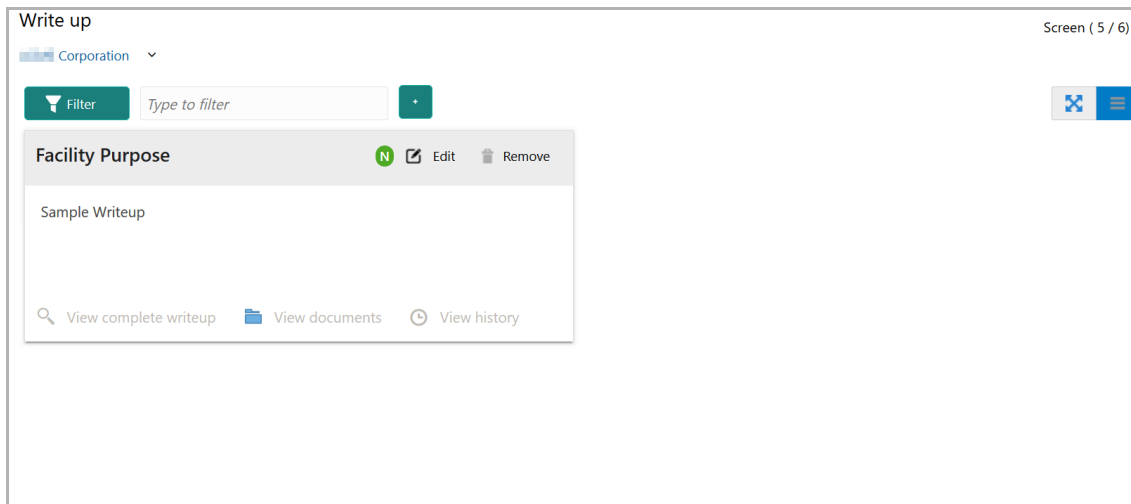
599. Click the add icon. The *Write Up* window appears:

600. 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:

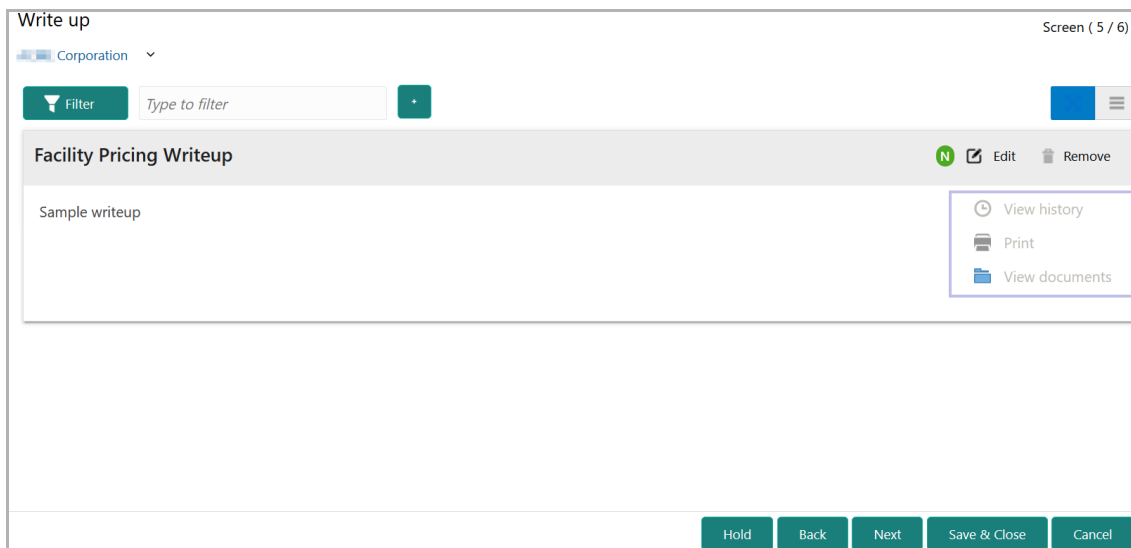
601. Click on the required category code. Selected code is displayed in the **Writeup Category** field.

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Chapter 4 - Amendment Initiation



603. 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:



604. To modify the writeup, click the **Edit** icon and change the information.

605. To delete the writeup, click the **Remove** icon. A confirmation message appears.

606. Click **Yes**. The writeup is removed.

607. To view the writeup history, click the **View history** icon.

608. 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.

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

Chapter 4 - Amendment Initiation

Writeup documents

Add New Documents

No items to display.

Close

610. To add new documents, click **Add New Documents**.

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

612. To hold the Amendment Initiation task, click **Hold** in the *Amendment Summary* page.

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

614. To save the Amendment Initiation task for future edit, click **Save & Close**.

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

Upon clicking **Next** in the *Write up* page, the *Amendment Summary* page appears.

Amendment Summary

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

Chapter 4 - Amendment Initiation

Amendment Summary

Screen (8 / 9)

Register No
12345

Liability Amount
AED100,000,000.00

Expiry date
Jun 26, 2024

Is KYC
Compliant
No

Share Holders
0

Contractors
0

Guarantors
0

Bankers
0

Entities		Other Bank Facilities				Facilities			
1 Added		0 Total Facility		0 Total Takeover		0 Newly Added		1 Modified Facilities	
Collaterals		Pricing						Facility Block	
0 Newly Added		0 Request For Revaluation		Interest		Charge		Commission	
				0 Added		0 Modified		0 Added	
				0 Added		0 Modified		0 Modified	
								1 Newly Blocked	
								0 Modified Blocks	

► Pricing

► Entities

► Other Bank Facilities

► Facilities

► Facility Block

► Collaterals

Hold

Back

Next

Save & Close

Cancel

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

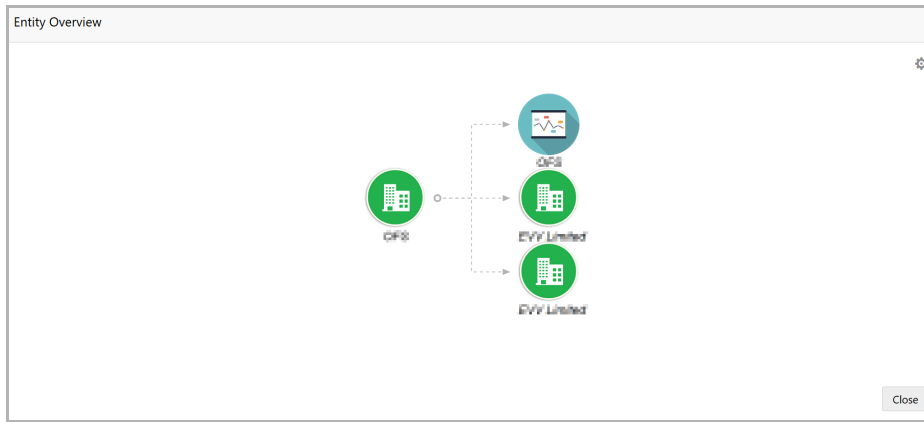
Industry Details

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

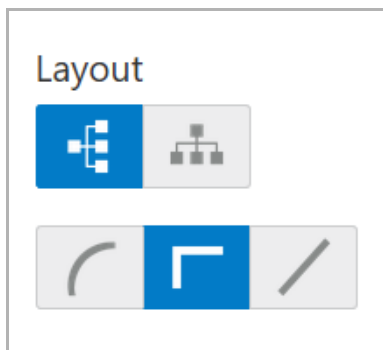
Close

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

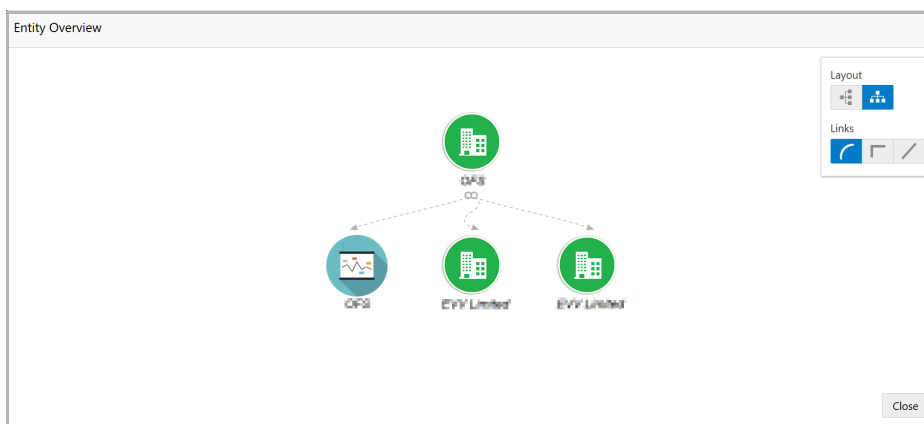
Chapter 4 - Amendment Initiation



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



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



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

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

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

Chapter 4 - Amendment Initiation

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

- Pricing
- Entities
- Other Bank Facilities
- Facilities
- Facility Block
- Facility Transfer
- Collaterals

624. To hold the Amendment Initiation task, click **Hold** in the *Amendment Summary* page.

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

626. To save the Amendment Initiation task for future edit, click **Save & Close**.

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

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

Upon clicking **Next** in the *Amendment Initiation* page, The *Comments* page appears.

Comments

The *Comments* data segment allows to capture overall remarks for the Amendment Initiation stage. Posted comments are displayed at the bottom of the page for easy identification of previous actions.

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

630. To hold the Amendment Initiation task, click **Hold**.

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

Chapter 4 - Amendment Initiation

632. To save the Amendment Initiation task for future edit, click **Save & Close**.

633. To move to the next stage, click **Submit**.

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

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

The screenshot displays the 'Policy Exceptions' window. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. Below the tabs, a summary bar shows three categories: 'Total' (00), 'Met' (00), and 'Breached' (00). The main content area is divided into several sections, each with a title and a summary bar. Each section also includes a 'Met' status and a 'Breached' status, along with a breakdown of counts for 'INITIATED', 'NOT INITIATED', 'APPROVED', 'REJECTED', and 'DEFERRED'.

Category	Total	Met	Breached	INITIATED	NOT INITIATED	APPROVED	REJECTED	DEFERRED
Minimum eligibility criteria	00	00	00	00	00	00	00	00
Products	00	00	00	00	00	00	00	00
Pricing	00	00	00	00	00	00	00	00
Unsecured lending	00	00	00	00	00	00	00	00
Document	00	00	00	00	00	00	00	00
Collateral	00	00	00	00	00	00	00	00
Covenants	00	00	00	00	00	00	00	00
Terms & Conditions	00	00	00	00	00	00	00	00

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

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

636. Click the **Checklist** data segment.

Chapter 4 - Amendment Initiation

The screenshot shows a web form for 'Credit Amendment Initiation'. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right of the form, there is a label '* Outcome' followed by a dropdown menu currently set to 'Proceed'. To the right of the dropdown is a green 'Submit' button.

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

638. Click **Submit**.

If the **Outcome** is selected as **PROCEED**, the application will be moved to Amendment Enrichment stage on clicking Submit.

Chapter 4 - Amendment Enrichment

Amendment Enrichment

In this stage, the member of the operations/credit team enriches the amendment application by capturing detailed information about the customer (the customer hierarchy, funding requirement, collateral offered and the other business related information) required to evaluate the customers on parameters like credit worthiness, risk profiling and legal fitness. After performing the necessary actions, the user can send the application to three parallel stages as well as initiate the collateral evaluation and the customer on-boarding work flows.

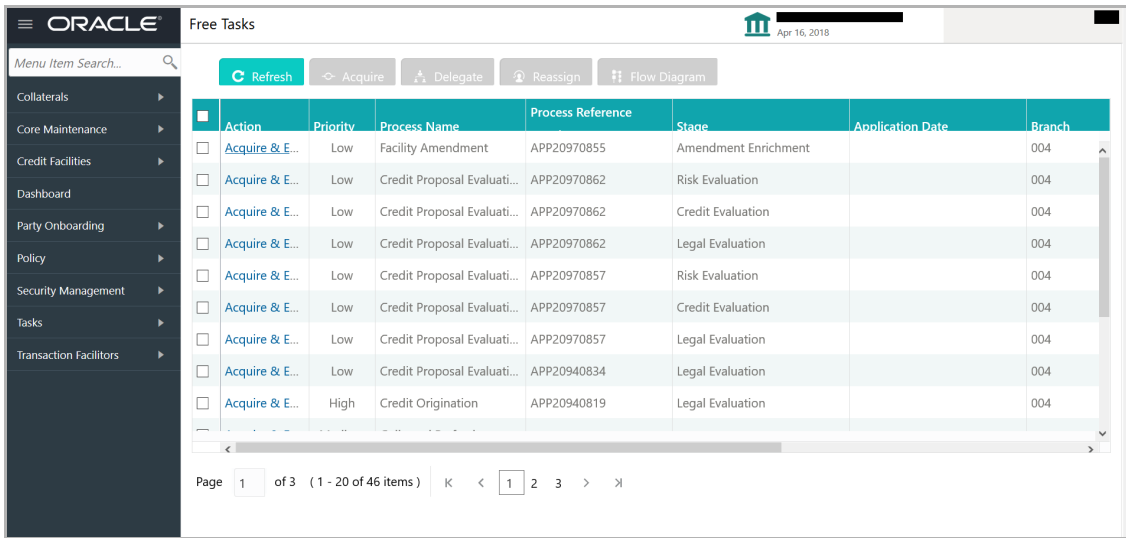
The following table provides a high level overview about the Amendment Enrichment stage.

Information Available for User	Activities that can be performed by user
• Amendment summary • Customer group Structure • Liability details • Facility details • Other bank facilities • Group wise exposure • Connected party details • Facility over utilized • Facility overdue • Breached covenants • Breached T&C • Existing collateral details • Existing covenants and T&C	• Edit the information captured as part of amendment initiation • View and update financial details • View and update Shareholder details • View and update management team details • View and update auditor details • View and update Directors details • View and update customer and supplier details • View and update projections • Upload financial documents • View and update address of the customers • View and update customer level covenants and T&C • Edit the liability or facility details if required • Edit the collateral details if required • Capture fresh write up • Upload non financial documents of the customer • Capture comments about the customer with regard to enrichment stage • Send back the application if additional information is required

Enrichment Steps

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

Chapter 4 - Amendment Enrichment

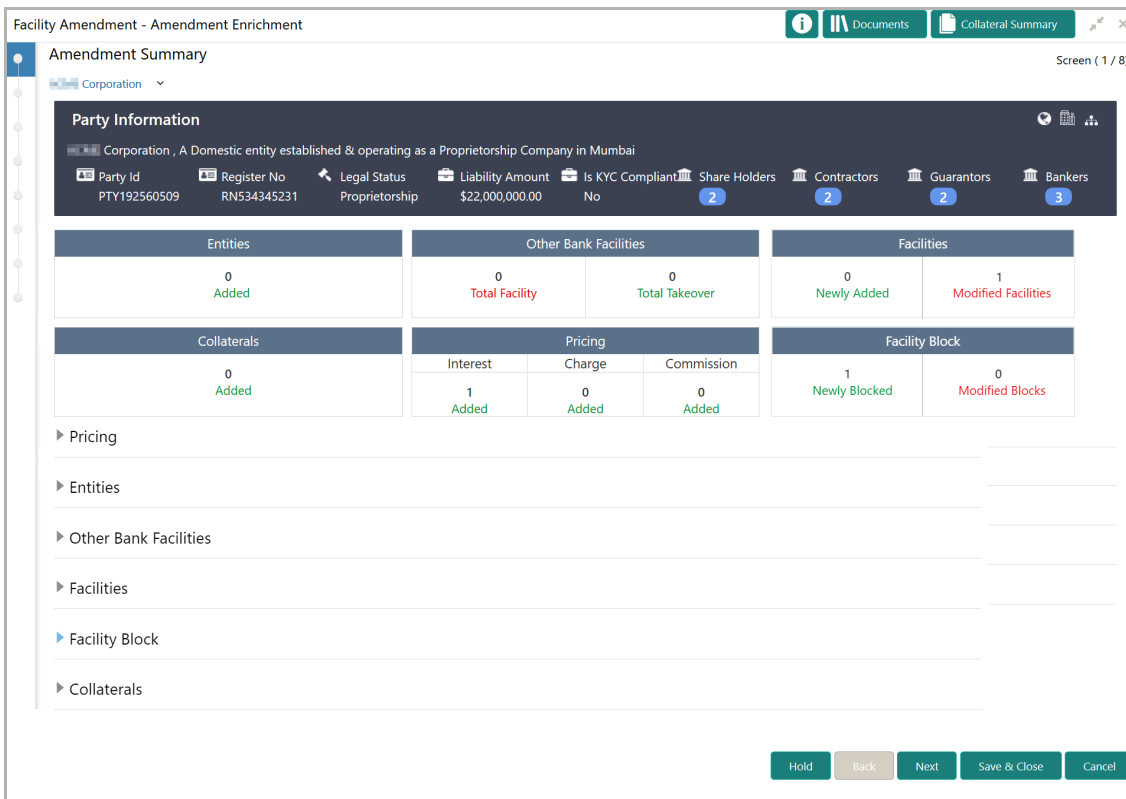


The screenshot shows the Oracle Free Tasks interface. On the left is a navigation menu with options like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main area displays a table of tasks. The table has columns for Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The tasks listed are for 'Acquire & Edit' with various process names and references, mostly at 'Low' priority, except for one at 'High' priority. The page is on 1 of 3, showing 1-20 of 46 items.

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & Edit	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & Edit	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required Amendment Enrichment task. The *Amendment Summary* page appears.

Amendment Summary



The screenshot shows the 'Amendment Summary' page for a 'Facility Amendment - Amendment Enrichment'. It displays various summary statistics for the amendment. The page is titled 'Amendment Summary' and shows 'Screen (1 / 8)'. The main content area is divided into several sections: Party Information, Entities, Other Bank Facilities, Facilities, Collaterals, Pricing, Facility Block, and Collaterals. Each section shows counts and status indicators. For example, 'Entities' shows 0 Added, 'Other Bank Facilities' shows 0 Total Facility and 0 Total Takeover, 'Facilities' shows 0 Newly Added and 1 Modified Facilities, 'Collaterals' shows 0 Added, 'Pricing' shows 1 Added, 'Facility Block' shows 1 Newly Blocked and 0 Modified Blocks. The bottom of the page has navigation buttons: Hold, Back, Next, Save & Close, and Cancel.

Section	Count	Status
Party Information	PTI192560509	Register No RN534345231
Entities	0	Added
Other Bank Facilities	0	Total Facility
Other Bank Facilities	0	Total Takeover
Facilities	0	Newly Added
Facilities	1	Modified Facilities
Collaterals	0	Added
Pricing	1	Added
Facility Block	1	Newly Blocked
Facility Block	0	Modified Blocks

3. Refer “[Amendment Summary](#)” on page 204 for information on actions that can be performed in this page.

4. To go to the *Customer Info* page, click **Next**.

Chapter 4 - Amendment Enrichment

Customer Info

Customer info Screen (2 / 8)

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5. Refer “[Customer Info](#)” on page 110 for information on actions that can be performed in this page.
6. To go to the *Liability* page, click **Next**.

Liability

Liability Screen (2 / 9)

TCS

 Filter

	Party Id: PTY201344330 Parent Party Id: PTY201344329	Name: 	Liability Number: 005827	
	Party Id: PTY003 Parent Party Id: PTY201344330	Name: 	Liability Number: 04567	
	Party Id: PTY002 Parent Party Id: PTY201344330	Name: 	Liability Number: 006288	

7. Refer “[Liability](#)” on page 137 for information on actions that can be performed in this page.
8. To go to the *Other Bank Facilities* page, click **Next**.

Chapter 4 - Amendment Enrichment

Other Bank Facilities

Other Bank Facilities Screen (3 / 8)

MICRONS LTD

Filter + ✎ 🗑 ☰ ☱


Facility Id: EF20265305 **Outstanding Amount:** \$50,000.00 **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

9. Refer “Other Bank Facility” on page 192 for information on actions that can be performed in this page.

10. To go to the *Groupwise Exposure* page, click **Next**.

Groupwise Exposure

Groupwise Exposure Screen (4 / 8)

MICRONS LTD

Filter + ✎ 🗑 Total Gross Limit : \$50,000.00 ☰ ☱

Entity Name: Uniserve Bank **Currency:** USD **Tenor:** 24
Customer Name: OFSS **Approved Limit:** \$50,000.00 **Commitment Status:** Committed
Relation: Borrower **Outstanding Limit Amount:** \$10,000.00

Page 1 of 1 (1 - 1 of 1 items) ⏪ < 1 > ⏩

Hold Back Next Save & Close Cancel

11. Refer “Groupwise Exposure” on page 195 for information on actions that can be performed in this page.

12. To go to the *Connected Party* page, click **Next**.

Chapter 4 - Amendment Enrichment

Connected Party

Connected Party Screen (5 / 8)

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Filter + -

No items to display.

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

Hold Back Next Save & Close Cancel

13. Refer “[Connected Party](#)” on page 198 for information on actions that can be performed in this page.

14. To go to the *Enrichment* page, click **Next**.

Enrichment

Enrichment Screen (7 / 9)

CRONS LTD **Facilities** Facility Block Collaterals Covenants Terms and Conditions

Facilities Facility Transfer

Amount 0 Over utilization	Overdue 0 Facility review overdue	Facility Covenants 0 Breached	Facility T&C 0 Breached	No Anomaly 1 Facilities with no changes
--	--	--	--	--

Filter + - Actions

☐

STFL1
Facility ID: F20199932
Facility Description: Line Desc 1
Released Amount: \$2,000.00

Requested Amount:
Facility Category:

Facility Type: Non Funded
Next Review Date: Jul 30, 2020

End Of List
(showing 1 record(s) out of 1)

Hold Back Next Save & Close Cancel

15. Refer “[Basic Information](#)” on page 139 for information on actions that can be performed in this page.

16. To go to the *Write up* page, click **Next**.

Chapter 4 - Amendment Enrichment

Write Up

Write up

MICROBINS LTD

Filter Type to filter +

Expanded view Tile view

No Data Found

Hold Back Next Save & Close Cancel

17. Refer [“Write up” on page 201](#) for information on actions that can be performed in this page.

18. To go to the *Comments* page, click **Next**.

Comments

Comments

Enter text here...

Post

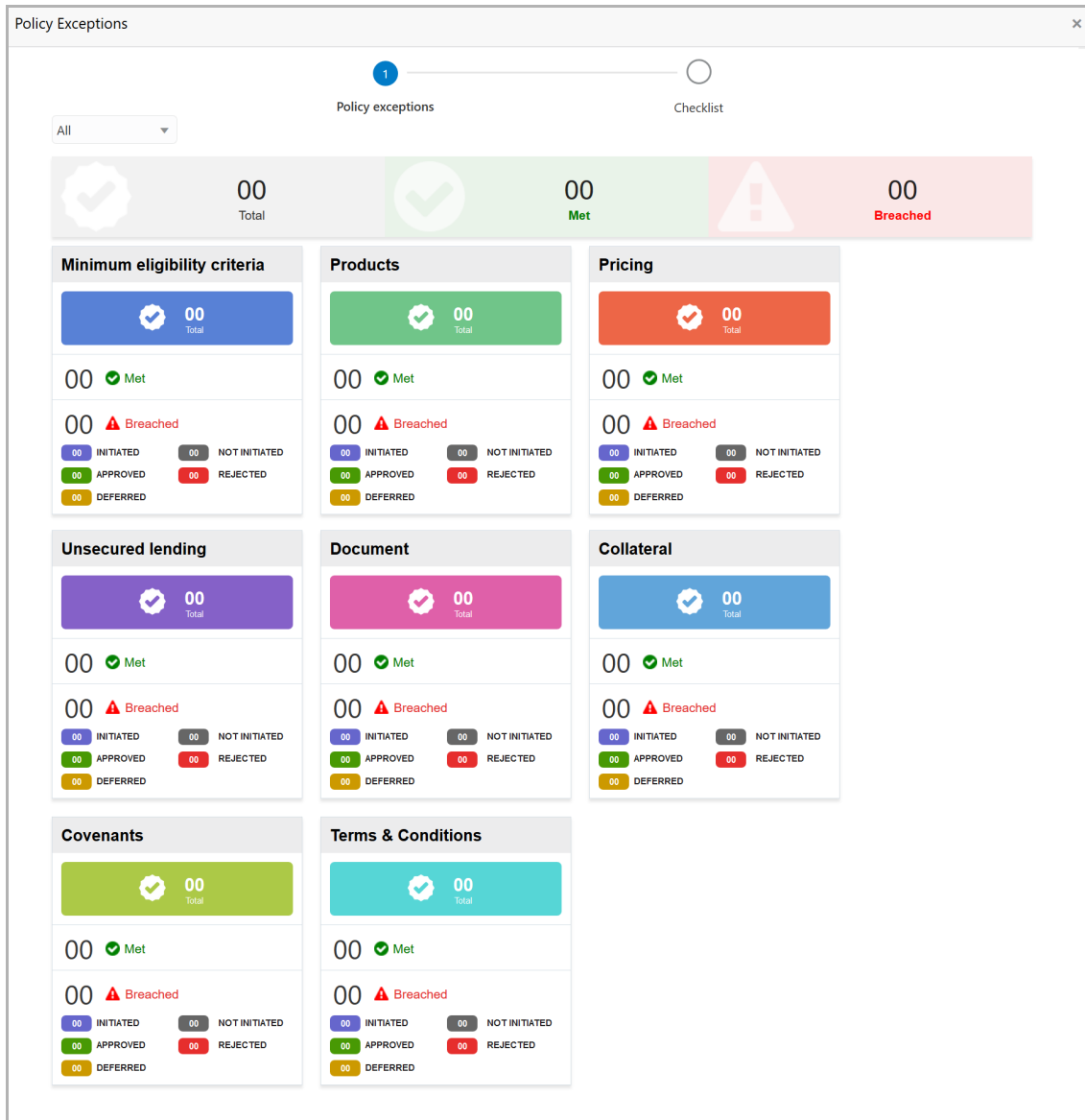
No items to display.

Hold Back Next Save & Close Submit Cancel

19. Refer [“Comments” on page 207](#) for information on actions that can be performed in this page.

20. To move to the next stage of Credit Amendment process, click **Submit**. *Policy exceptions* window appears:

Chapter 4 - Amendment Enrichment



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

21. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
22. Click the **Checklist** data segment.

Chapter 4 - Amendment Enrichment

The screenshot displays a web interface for the 'Amendment Enrichment' process. At the top, a progress bar shows two steps: 'Policy exceptions' (Step 1) and 'Checklist' (Step 2, currently active). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a 'Submit' button.

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

24. Enable the Is KYC Required check box, if required. The system will create a KYC Evaluation task to perform KYC check for the party and child party.

25. Click **Submit**.

Upon submitting the enriched application, the application is passed to multiple parallel stages of evaluation. Refer **Amendment Evaluation** chapter for information on the parallel stages.

Chapter 4 - Amendment Evaluation

Amendment Evaluation

In OBCFPM, credit evaluation, legal evaluation and risk evaluation for the amendment proposal can be performed in parallel before sending the proposal to the Amendment Structuring stage.

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

Credit Evaluation

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

Information Available for User	Activities that can be performed by user
• Customer summary -Customer group Structure -Liability details -Facility details -Other bank facilities -Group wise exposure -Connected party details -Facility over utilized -Facility overdue -Breached covenants -Breached T&C -Existing Collateral details -Existing covenants and T&C -Amendment summary • Details about changes related to facilities, collateral, covenants, and T&C • Comments added in previous stages	• Perform the Quantitative Analysis -View ratios and the scores generated -View Peer analysis -View trend analysis of the ratios • Perform the Qualitative Analysis by answering questions maintained -Debtor analysis -Creditor analysis -Sector analysis -Global Economic analysis -Domestic analysis • Capture comments about the performed credit evaluation • Send back the application if additional information is required

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

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

Chapter 4 - Amendment Evaluation

ORACLE

Free Tasks

Apr 16, 2018

Menu Item Search...

Refresh

Acquire

Delegate

Reassign

Flow Diagram

Collaterals

Core Maintenance

Credit Facilities

Dashboard

Party Onboarding

Policy

Security Management

Tasks

Transaction Facilitors

	Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐	Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐	Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

Page 1 of 3 (1 - 20 of 46 items)

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

Credit Amendment User Manual

Hold Back Next Save & Close Cancel

Chapter 4 - Amendment 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 *Amendment Summary* page appears:

Amendment Summary Screen (2 / 4)

CRONS LTD

► Amendment impact overview

Entities Facilities Facility Block Collaterals Covenants Terms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities Facility Transfer

Amount
0
Over utilization

Overdue
0
Facility review overdue

Facility Covenants
0
Breached

Facility T&C
0
Breached

No Anomaly
1
Facilities with no changes

Filter Type to filter

☐ **STFL1**
Facility ID: F20199932
Facility Description: Line Desc 1

Requested Amount:
Facility Category:

Facility Type: Non Funded
Next Review Date: Jul 30, 2020

End Of List
(showing 1 record(s) out of 0)

Hold Back Next Save & Close Cancel



Refer “[Amendment Summary](#)” on page 110 for information on actions that can be performed in *Amendment Summary* page.

Upon clicking **Next** in the *Amendment Summary* page, the *Credit Evaluation* page appears.

Chapter 4 - Amendment Evaluation

The screenshot displays the 'Credit Evaluation' interface. At the top left, it says 'Credit Evaluation' and 'Libby71234'. At the top right, it says 'Screen (3 / 4)'. The interface is divided into two main sections: 'Quantitative Analysis' and 'Qualitative Analysis'. Under 'Quantitative Analysis', there are four tiles: 'Creditor Analysis' (blue header), 'Debtor Analysis' (purple header), 'Global Economic' (blue header), and 'Domestic Economic' (purple header). Each of these tiles has an 'Evaluate' button and 'Edit' and 'Comments' options at the bottom. Below these is a 'Sector Analysis' tile (green header) with an 'Evaluate' button and 'Edit' and 'Comments' options. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

In *Credit Evaluation* page, the banker 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.

Chapter 4 - Amendment Evaluation

> Global Economic Analysis

< Previous Category Next Category >

Total Score 4

Availability of raw materials Score 4

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

No

Yes

Comment

Cancel Save

4. Select answers for the available questions and click **Next Category**.
5. 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.

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

Credit Evaluation Screen (3 / 4)

71234

Quantitative Analysis Qualitative Analysis

Creditor Analysis 6 Edit Comments

Debtor Analysis 9 Edit Comments

Hold Back Next Save & Close Cancel

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

Chapter 4 - Amendment Evaluation

> Creditor Analysis

Creditor Details

Creditor aging

Top Suppliers

No data to display

No data to display

< Previous Category Next Category >

Total Score 0

Profitability Score 0

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

Yes

No

Comment

Cancel Save

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

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

Key Creditors

Save Close

8. **Fetch** the Creditor / Debtor Details for the required period.

Chapter 4 - Amendment Evaluation

9. To add Key Creditor / Key Debtor, click and expand the respective section and then click the Add icon.
10. After adding the information, click **Save**.
11. After performing the quantitative analysis, click **Qualitative Analysis** tab. The *Qualitative Analysis* page appears:

Credit Evaluation Screen (3 / 4)

Liability 71234

Quantitative Analysis

Qualitative Analysis

Peer Analysis

104

Edit Comments

Financial Analysis

104

Review Comments

Covenant Analysis

2 Met

0 Breached

Review Comments

T&C Analysis

0 New

0 Removed

2 Modified

Review Comments

Account Conduct

0 Current

0 Loan

0 Saving

Edit Comments

Hold

Back

Next

Save & Close

Cancel

12. To analyze the account conduct, click **Evaluate** in **Account Conduct** tile.

Chapter 4 - Amendment 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	3000000000		2000000000000	

<

>

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

Comment

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H1

H2

>

Enter text here...

Post

No items to display.

Close

13. To view the summary of current, loan and deposit accounts, click and expand the **Account Overview** section.
14. To add the current account, click **Add**. The *Current Account Performance Details* window appears.

Chapter 4 - Amendment Evaluation

Current Account Performance Details

Current Account No *

489022244

Currency *

USD

Average Debit Balance *

\$3,000,000,000.00

Current Balance

\$2,000,000,000,000.00

Branch

004

Average Credit Balance *

\$45,000,000,000.00

Limit

No Of Excess In 6 Months

0

OK

Clear

Cancel

15. Type the **Current Account No**.
16. Search and select the **Branch** and **Currency**.
17. Specify the following details in corresponding fields:
 - Average Credit Balance
 - Average Debit Balance
 - Limit
 - Current Balance
 - No Of Excess in 6 Months
18. Click **OK**. Details are added and displayed in *Current Accounts* page.
19. To refresh the current account list, click **Refresh**.
20. To view the current account details, select the current account and click **View**.
21. To modify the current account details, select the current account and click **Edit**.
22. To delete the current account details, select the current account and click **Delete**.
23. To add the loan account, click the **Loan Accounts** tab and then click **Add**. The *Loan Account Performance Details* window appears.

Chapter 4 - Amendment Evaluation

Loan Account Performance Details

Loan Account No *

3245343

Sanctioned Amount *

\$450,000,000.00

EMI Paid

\$300,000,000.00

Balance Outstanding

\$150,000,000.00

Currency *

USD

Tenor (In Months)

30

EMI Remaining

\$12.00

Discrepancy

☐

OK

Clear

Cancel

24. Type the **Loan Account No**.
25. Search and select the **Currency**.
26. Specify the following details in corresponding fields:
 - Sanctioned Amount
 - Tenor (In Months)
 - EMI Paid
 - EMI Remaining
 - Balance Outstanding
27. If there is a discrepancy in payment, enable the **Discrepancy** switch.
28. Click **OK**. Details are added and displayed in *Loan Accounts* page.
29. To refresh the loan account list, click **Refresh**.
30. To view the loan account details, select the loan account and click **View**.
31. To modify the loan account details, select the loan account and click **Edit**.
32. To delete the loan account details, select the loan account and click **Delete**.
33. To add the deposit account, click the **Deposit Accounts** tab and then click **Add**. The *Deposit Account Performance Details* window appears.

Chapter 4 - Amendment Evaluation

Deposit Account Performance Details

Deposit Account No *

9000000022

Branch

004

Balance

\$5,000,000,000.00

Account Type *

Savings

Currency

USD

OK

Clear

Cancel

34. Type the **Deposit Account No**.
35. Select the **Account Type** from the drop down list.
36. Search and select the **Branch** and **Currency**.
37. Specify the **Balance** in deposit account.
38. Click **OK**. Details are added and displayed in *Deposit Accounts* page.
39. To refresh the deposit account list, click **Refresh**.
40. To view the deposit account details, select the deposit account and click **View**.
41. To modify the deposit account details, select the deposit account and click **Edit**.
42. To delete the deposit account details, select the deposit account and click **Delete**.
43. **Post** the **Comments** for the account conduct.
44. Close the *Account Conduct* window. A score is generated for the account conduct and displayed in the *Qualitative Analysis* window.
45. To perform peer analysis in **Qualitative Analysis**, click **Evaluate** in **Peer Analysis** tile. The *Peer Analysis* window appears.

Credit Amendment User Manual

ACME Corporation > Peer Analysis

Period

Quarter

Select Customer

Score

0

History

Ratio	Benchmark	Value
No data to display.		

Comment

B

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- size -

H1

H2

>

Enter text here...

Post

No items to display.

Close

46. Select the **Period** and the **Quarter** and then perform the peer analysis. A score is generated for the analysis.
47. **Post** the **Comment** for the Peer Analysis.
48. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
49. To perform financial analysis in **Qualitative Analysis**, click **Evaluate** in the **Financial Analysis** tile. The *Financial Analysis* window appears.

Chapter 4 - Amendment Evaluation

ACME Corporation > Financial Analysis

Period

Quarter

Score

0

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
No items to display.									

Comment

Close

50. Select the **Period** and the **Quarter** and then perform the financial analysis. A score is generated for the analysis.
51. **Post** the **Comment** for the Financial Analysis.
52. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
53. To perform covenant analysis in **Qualitative Analysis**, click **Evaluate** in the **Covenant Analysis** tile. The *Covenant Analysis* window appears.

Credit Amendment User Manual

New Covenant Proposed

No items to display.

Page 1 (0 of 0 items)

Existing Covenant Past Performance

No items to display.

Comment

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H1

H2

GO

GO

>

Enter text here...

Post

No items to display.

Close

- New Covenant Proposed
- Existing Covenant Past Performance

55. Click **Close**. Met and Breached covenants are displayed in **Covenants** tile.

56. To analyze terms & conditions in **Qualitative Analysis** page, click **Evaluate** in the **T&C Analysis** tile. The *T&C Analysis* window appears.

Chapter 4 - Amendment Evaluation

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 ×  

No items to display.

Page of 0 (1 - 0 of 0 items)    

Existing Terms & conditions compliance

Filter ×  

No items to display.

Page of 0 (1 - 0 of 0 items)    

Comment

  **B** *I* U    - size -                        

Enter text here...



No items to display.



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

- New Terms And Conditions Proposed
- Existing Terms & conditions compliance

57. View the terms and conditions and then **Post** the **Comments**.

58. Click **Close**. Count of New, Removed and Modified terms and conditions is displayed in the **T&C Analysis** tile.

59. To perform the analysis again, click **Edit** in the corresponding tile.

60. To capture comments for the analysis, click **Comment** in the corresponding tile.

61. After performing the qualitative analysis, click **Next** in the *Credit Evaluation* page. The *Comments* page appears.

Comments

Screen (8 / 8)

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>

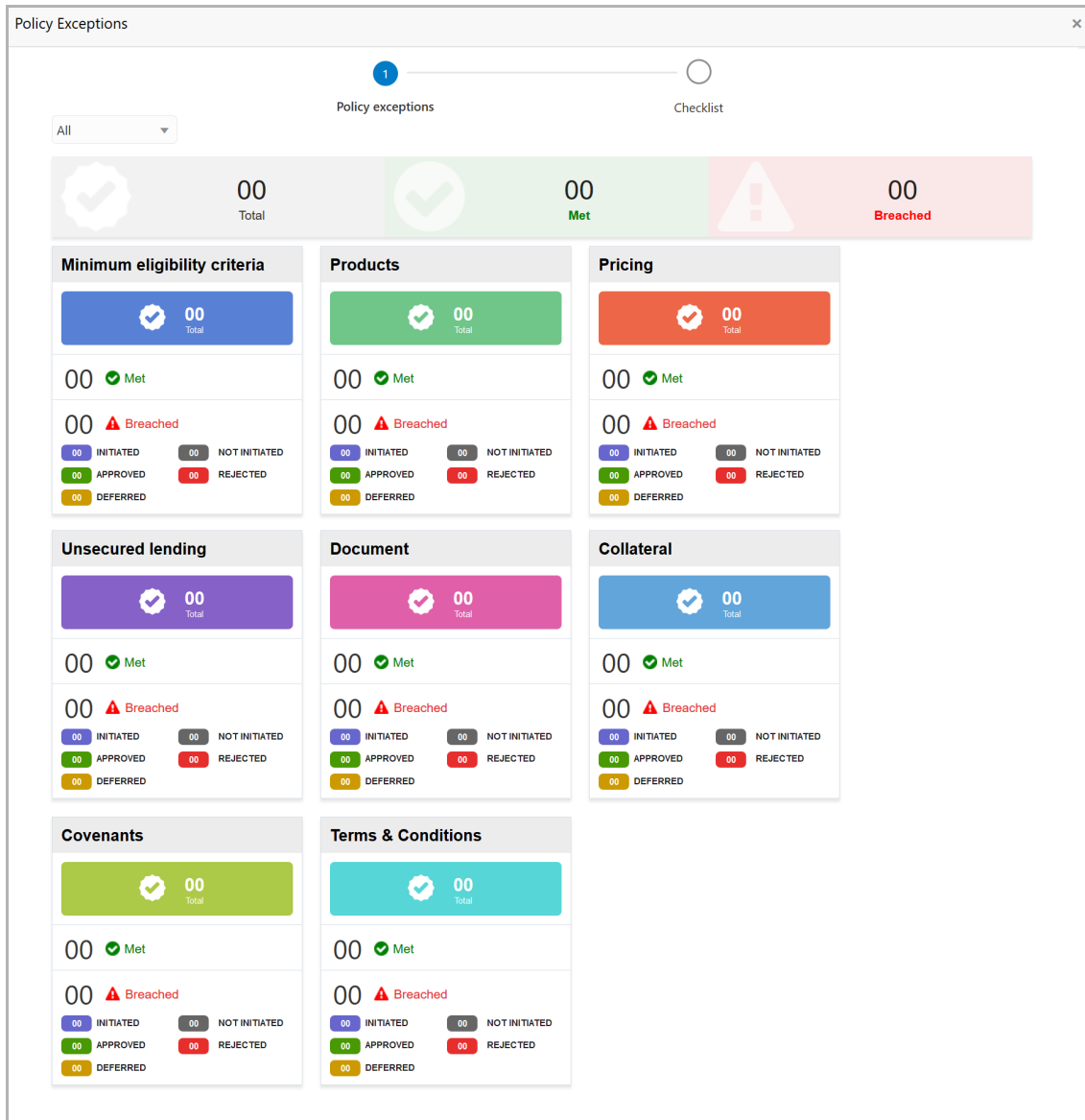
Enter text here...

Post

No items to display.

62. Type the overall **Comments** for the credit evaluation and click **Post**. Comment is posted below the **Comments** box.
63. Click **Submit**. The *Policy exceptions* window appears.

Chapter 4 - Amendment Evaluation



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

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

65. Click the **Checklist** data segment.

Chapter 4 - Amendment Evaluation

The screenshot shows a web form titled "Credit Amendment 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 large white box with the text "No items to display." At the bottom right of the form, there is a label "* Outcome" followed by a dropdown menu currently showing "Proceed". To the right of the dropdown menu is a green "Submit" button.

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

67. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Chapter 4 - Amendment Evaluation

Risk Evaluation

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

Information Available for User	Activities that can be performed by user
• Customer summary -Customer group Structure -Liability details -Facility details -Other bank facilities -Group wise exposure -Connected party details -Facility over utilized -Facility overdue -Breachd covenants -Breachd T&C -Existing Collateral details -Existing covenants and T&C -Amendment summary • Details about the changes related to facilities, collateral, covenants, and T&C • Comments added in previous stages	• Complete the risk evaluation -Questionnaire • Send back the application if additional information is required • Capture comments about the performed risk evaluation

To perform risk evaluation for the amendment proposal, perform the following steps:

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

The screenshot displays the 'Free Tasks' page in the Oracle OBCFPM system. The page features a sidebar on the left with navigation links such as 'Collaterals', 'Core Maintenance', 'Credit Facilities', 'Dashboard', 'Party Onboarding', 'Policy', 'Security Management', 'Tasks', and 'Transaction Facilitors'. The main content area shows a table of tasks. The table has the following columns: Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The tasks listed are:

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐ Acquire & Edit	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & Edit	Low	Credit Proposal Evaluation	APP20970862	Risk Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluation	APP20970862	Credit Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluation	APP20970862	Legal Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluation	APP20970857	Risk Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluation	APP20970857	Credit Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluation	APP20970857	Legal Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluation	APP20940834	Legal Evaluation		004
☐ Acquire & Edit	High	Credit Origination	APP20940819	Legal Evaluation		004

The page also includes a 'Page 1 of 3 (1 - 20 of 46 items)' indicator and navigation controls.

69. **Acquire & Edit** the required Risk Evaluation task. The *Risk Evaluation - Customer Summary* page appears.

Credit Amendment User Manual

Hold Back Next Save & Close Cancel

Chapter 4 - Amendment Evaluation



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

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

Amendment Summary

Screen (2 / 4)

CRONS LTD

Amendment impact overview

Entities

Facilities

Facility Block

Collaterals

Covenants

Terms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities

Facility Transfer

Amount

Over utilization

0

Overdue

Facility review overdue

0

Facility Covenants

Breached

0

Facility T&C

Breached

0

No Anomaly

Facilities with no changes

1

Filter

Type to filter

STFL1

Facility ID: F20199932

Facility Description: Line Desc 1

Requested Amount:

Facility Category:

Facility Type: Non Funded

Next Review Date: Jul 30, 2020

End Of List

(showing 1 record(s) out of 0)

Hold

Back

Next

Save & Close

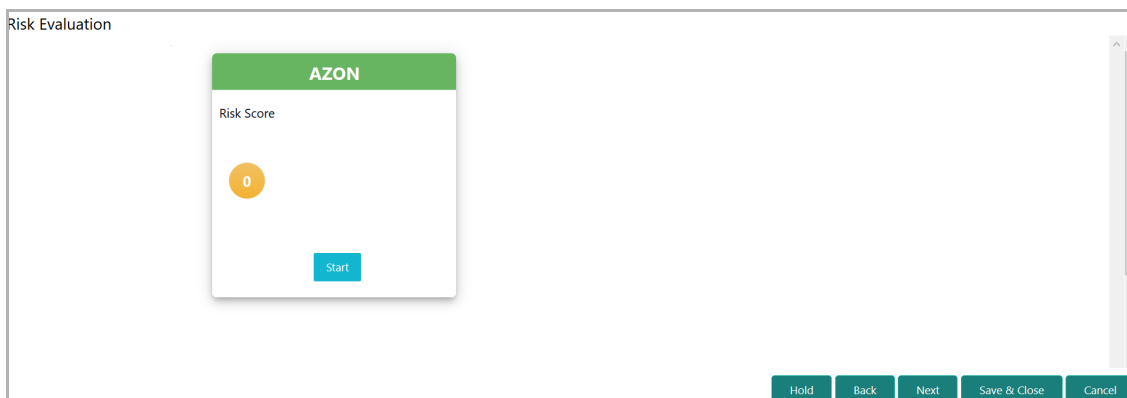
Cancel



Refer “[Amendment Summary](#)” on page 110 for information on actions that can be performed in *Amendment Summary* page.

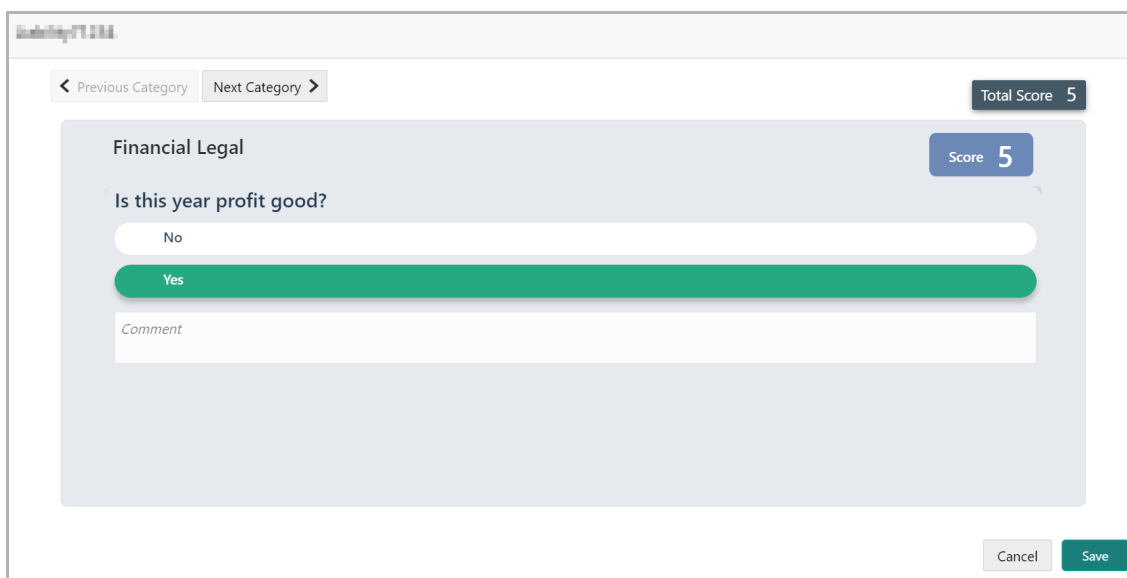
Upon clicking **Next** in the *Amendment Summary* page, the *Risk Evaluation* page appears.

Chapter 4 - Amendment Evaluation

A screenshot of the 'Risk Evaluation' window. At the top, it says 'Risk Evaluation'. In the center, there is a white box with a green header 'AZON'. Below the header, it says 'Risk Score' and displays a large orange circle with the number '0'. At the bottom of this box is a blue 'Start' button. At the bottom of the main window, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

In *Risk Evaluation* page, the banker can perform risk evaluation for the customer by answering simple questions related to the evaluation.

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

A screenshot of the 'Questionnaire' window. At the top, there are navigation buttons: '< Previous Category' and 'Next Category >'. On the right, it shows 'Total Score 5'. The main section is titled 'Financial Legal' and has a 'Score 5' indicator. 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 is a text input field labeled 'Comment'. At the bottom right, there are 'Cancel' and 'Save' buttons.

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

73. 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.

74. Click **Save**. *Risk Evaluation* page with a cumulative score appears.

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

Chapter 4 - Amendment Evaluation

Comments

Screen (8 / 8)

B

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Enter text here...

Post

No items to display.

Hold

Back

Next

Save & Close

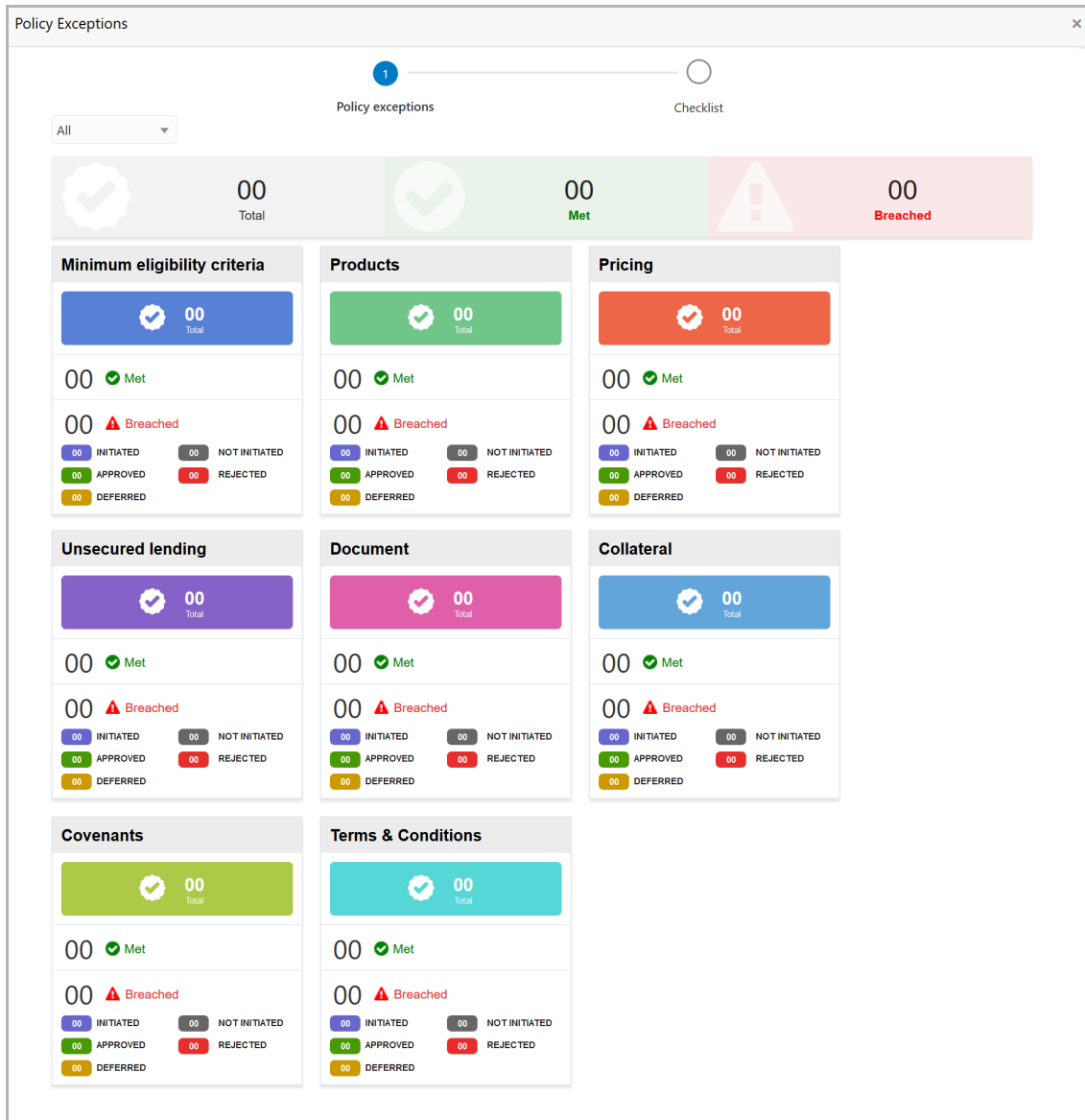
Submit

Cancel

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

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

Chapter 4 - Amendment Evaluation



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

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

79. Click the **Checklist** data segment.

Chapter 4 - Amendment Evaluation

The screenshot shows a web form titled "Credit Amendment 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 large rectangular box containing the text "No items to display." At the bottom right of the form, there is a label "* Outcome" followed by a dropdown menu currently showing "Proceed" with a downward arrow. To the right of the dropdown is a green "Submit" button.

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

81. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Chapter 4 - Amendment Evaluation

Legal Evaluation

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

Information Available for User	Activities that can be performed by user
• Customer summary -Customer group Structure -Liability details -Facility details -Other bank facilities -Group wise exposure -Connected party details -Facility over utilized -Facility overdue -Breached covenants -Breached T&C -Existing Collateral details -Existing covenants and T&C -Amendment summary • Details about the changes related to facilities, collateral, covenants, and T&C • Comments added in previous stages	• Complete the legal evaluation -Questionnaire • Send back the application, if additional information is required • Capture comments about the performed legal evaluation

Legal evaluation is similar to the risk evaluation. Refer [“Risk Evaluation” on page 126](#) for information on performing legal evaluation.

After completing all the evaluation processes, the amendment proposal is sent to the proposal structuring stage.

Chapter 4 - KYC Check

KYC Check

This is an optional stage. If the KYC details are available for the party and child party, the user can add the KYC details during the Credit Amendment 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:

Free Tasks

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

Page 1 of 3 (1 - 20 of 46 items) K < 1 2 3 > X

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

Credit Amendment User Manual

Hold Back Next Save & Close Cancel

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 *Amendment Summary* page appears:

Amendment Summary

Screen (2 / 4)

CRONS LTD

Amendment impact overview

EntitiesFacilitiesFacility BlockCollateralsCovenantsTerms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities

Facility Transfer

Amount

0

Over utilization

Overdue

0

Facility review overdue

Facility Covenants

0

Breached

Facility T&C

0

Breached

No Anomaly

1

Facilities with no changes

Filter

Type to filter

STFL1

Facility ID: F20199932

Facility Description: Line Desc 1

Requested Amount:

Facility Category:

Facility Type: Non Funded

Next Review Date: Jul 30, 2020

End Of List

(showing 1 record(s) out of 0)

Hold

Back

Next

Save & Close

Cancel



Refer “[Amendment Summary](#)” on page 110 for information on actions that can be performed in *Amendment Summary* page.

4. 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

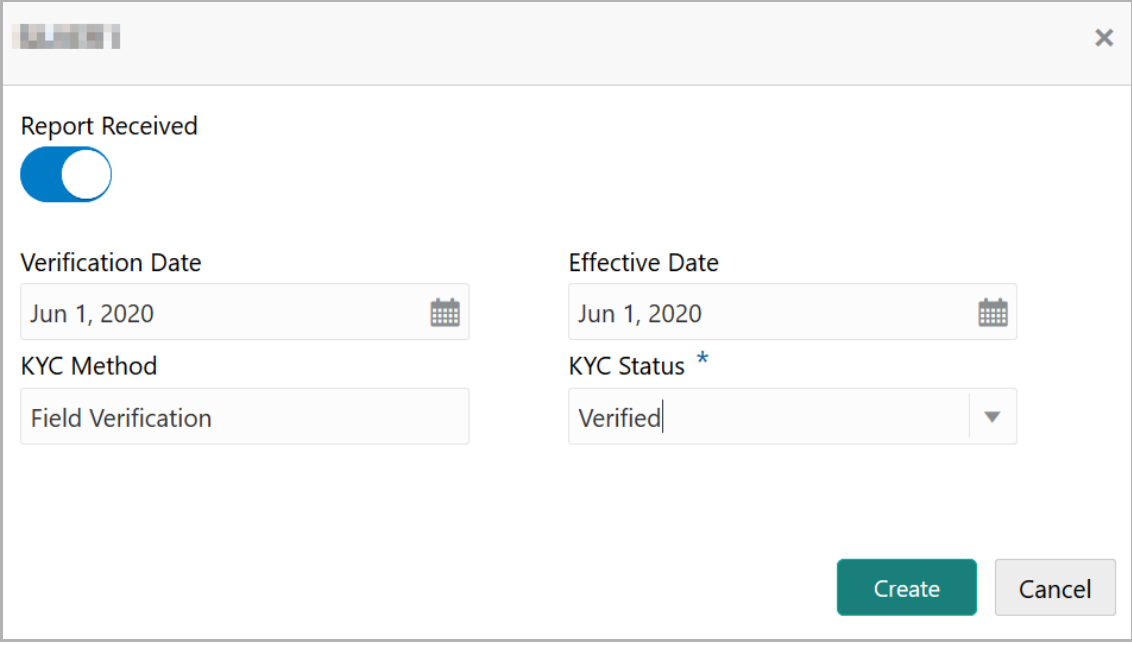
Save & Close

Cancel

Chapter 4 - KYC Check

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

5. Click or mouse hover on the hamburger icon in the corresponding record. The following options appears:
 - KYC Details
 - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
6. To add the KYC Details, click **KYC Details** option. The *KYC Details* window appears:



Report Received

Verification Date: Jun 1, 2020

Effective Date: Jun 1, 2020

KYC Method: Field Verification

KYC Status *: Verified

Create Cancel

7. If KYC report is available for the party / child party, enable the **Report Received** switch.
8. Click the calendar icon and select the KYC **Verification Date**.
9. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
10. Type the **KYC Method**. For example: Field verification is a KYC Method.
11. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.
12. Click **Create**. KYC details are updated in the *KYC* page as shown below.

Chapter 4 - KYC Check

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

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

KYC Category

< Previous Category Next Category >

Total Score 9

Profitability Score 3

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

Yes

No

Comment

Cancel Save

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

15. 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.

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

Chapter 4 - KYC Check

KYC

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

Hold Back Next Save & Close Cancel

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

Comments Screen (8 / 8)

Enter text here...

Post

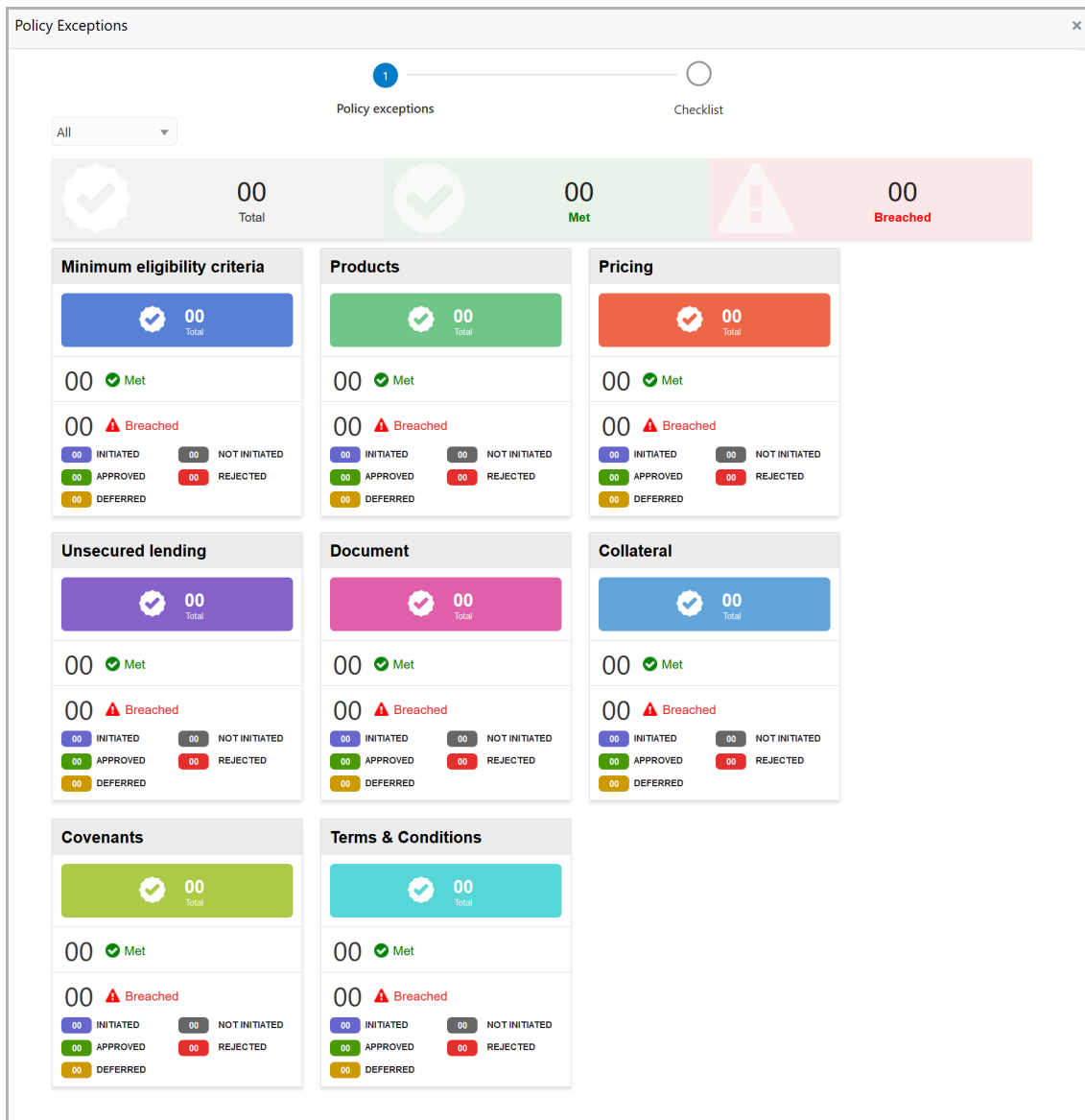
No items to display.

Hold Back Next Save & Close Submit Cancel

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

19. Click **Submit**. The *Policy exceptions* window appears.

Chapter 4 - KYC Check

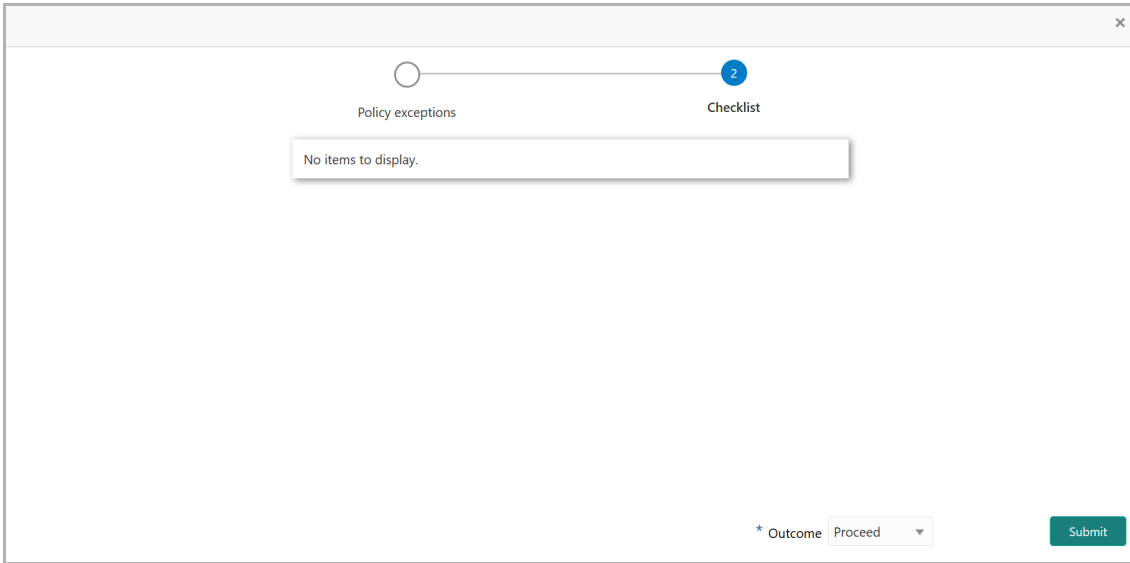


By default, policy exceptions are displayed for both the party and the child parties.

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

21. Click the **Checklist** data segment.

Chapter 4 - KYC Check



The screenshot displays a KYC Check interface. At the top, a progress bar shows two steps: 'Policy exceptions' (inactive) and 'Checklist' (active, marked with a blue circle containing the number 2). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is an 'Outcome' dropdown menu with 'Proceed' selected, and a green 'Submit' button.

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

23. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Chapter 4 - Amendment Structuring

Amendment Structuring

In this stage, the Credit manager structures the proposal in terms of change of funding, type of products/funding to be extended, and pricing, T&C, covenants, collateral/margin etc. to be applied based on the scoring generated in the risk, legal and credit evaluation stages, collateral value and information captured in the previous stages. In addition, the user can also structure the availability of funds between the parent and the child customers.

The following table provides a high level overview about the Amendment Structuring stage.

Information Available for User	Activities that can be performed by user
• Customer summary - Customer group Structure - Liability details, Facility details - Other bank facilities - Group wise exposure - Connected party details - Facility over utilized, Facility overdue - Breached covenants - Breached T&C, Existing Collateral details - Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Edit the liability details if needed • Liability -Capture proposed Liability amount -Capture proposed expiry dates • Facility -Capture proposed facility amount -Capture proposed expiry dates, -Add/Modify/Delete facilities -Add details like Schedule, Exposure, Fee, Collateral Pool -Linkage, Pricing • Collateral -Remove any collateral added in previous stages -Add new collateral • Add write up about the customer • Add comments for the stage • Send back the application if additional information is required • Submit application for review

Steps to structure amendment proposal

To structure the credit amendment proposal, perform the following steps:

Chapter 4 - Amendment Structuring

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

Menu Item Search...

ORACLE Free Tasks

Refresh Acquire Delegate Reassign Flow Diagram

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐ Acquire & Edit	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐ Acquire & Edit	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐ Acquire & Edit	High	Credit Origination	APP20940819	Legal Evaluation		004

Page 1 of 3 (1 - 20 of 46 items)

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

Customer Summary

This data segment displays all the customer details to help you in proposing an amount for the facility.

Credit Amendment User Manual

Hold Back Next Save & Close Cancel

Chapter 4 - Amendment 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 *Amendment Summary* page appears.

Amendment Summary

This data segment displays amendment summary of the facilities, collaterals, covenants and terms & conditions, thus the user can easily identify the changes made to the proposal.

Amendment Summary

Screen (2 / 4)

CRONS LTD

Amendment impact overview

EntitiesFacilitiesFacility BlockCollateralsCovenantsTerms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities

Facility Transfer

Amount

0

Over utilization

Overdue

0

Facility review overdue

Facility Covenants

0

Breached

Facility T&C

0

Breached

No Anomaly

1

Facilities with no changes

Filter

Type to filter

STFL1

Facility ID: F20199932

Facility Description: Line Desc 1

Requested Amount:

Facility Category:

Facility Type: Non Funded

Next Review Date: Jul 30, 2020

End Of List

(showing 1 record(s) out of 0)

Hold

Back

Next

Save & Close

Cancel

4. To view the existing and proposed entities, click and expand the **Amendment Impact Overview**.

Amendment impact overview

Existing entitiesProposed entities

Facilities

\$0.00 Existing

\$0.00 Requested

Collaterals

\$0.00 Existing

\$0.00 Requested

Covenants

0 Existing

0 Requested

Terms & conditions

0 Existing

20 Requested

Chapter 4 - Amendment Structuring

5. To filter the required facility, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
6. To change the layout of Facilities page to the table view, click the table icon.
7. After viewing the **Facility Amendment Summary**, click the **Entities** tab. The *Entities* page appears:

Amendment Summary					
ACME Corporation					
Amendment impact overview					
Entities	Facilities	Facility Block	Collaterals	Covenants	Terms & conditions
Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY192560509	ACME Corporation		Proprietorship	CONG	

8. To view the entity details, click the **Party Id**. The *Entity Details* window appears:

Entity De...
Customer Profile
Financial Profile
Projections
StakeHolders
Assets

Demographic Details

Basic Info
Address
Industry

Company Details

Registration Number
Company Name
Type Of Company
Geographical Spread

Enter the registration Numbe
Select

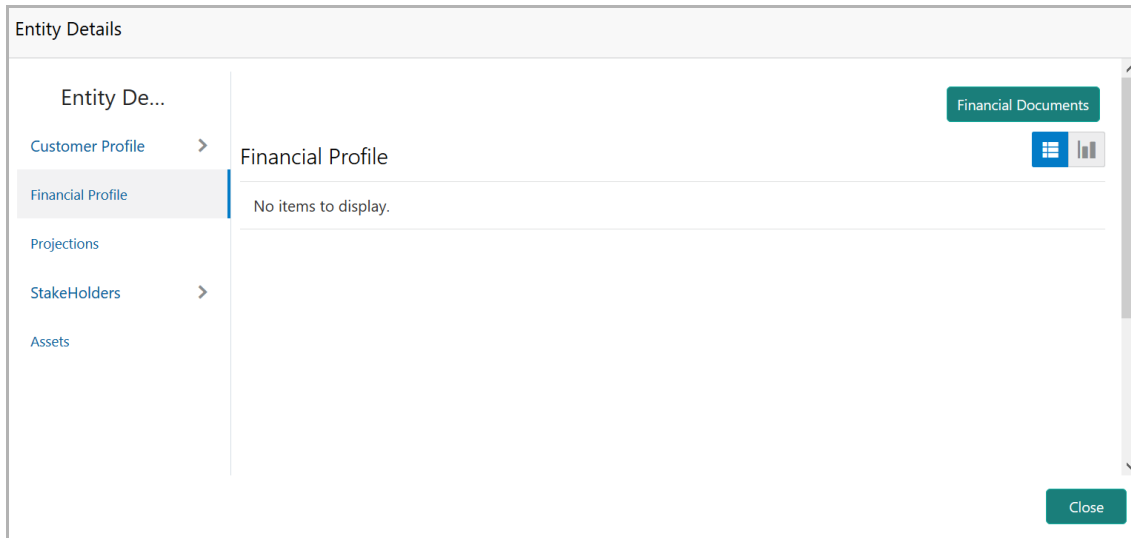
Place Of Incorporation
Incorporated Date
Established Date
RM Id

Company Web site
Facebook URL
Twitter URL
Employee Strength

No. Of Years In Business
No. Of Companies In the
Country of Risk
Is Blacklisted?

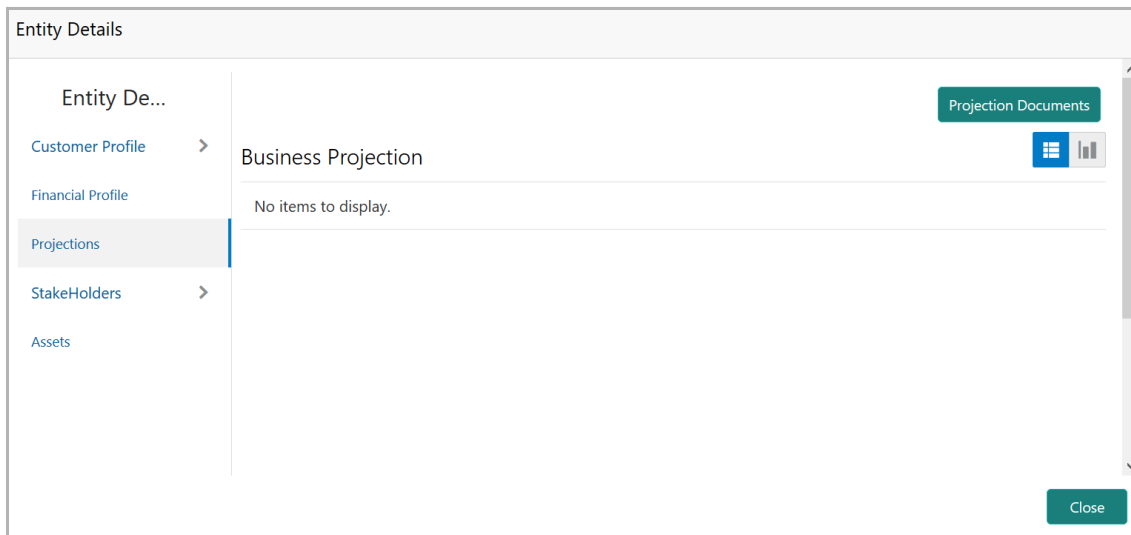
9. To view the entity's address and industry information, click the **Address** and the **Industry** tabs respectively.
10. To view the business details, click the right arrow next to the Customer Profile menu and select the Business sub-menu.
11. To view the entity's financial details, click **Financial Profile** from the left menu.

Chapter 4 - Amendment Structuring



12. To view the financial documents submitted by the entity, click the **Financial Documents** button.

13. To view the projections calculated for the entity, click **Projections** from the left menu.



14. To view the projection documents, click the **Projection Documents** button.

15. To view the credit rating of party, click **Rating** from the left menu.

16. To view the information about entity's stakeholders, click StakeHolders from the left menu. Stakeholders menu expands.

Chapter 4 - Amendment Structuring

Entity Details

< StakeHol...

Management Team

Bankers/Financiers

Guarantors

Customers

Suppliers

Contractors

Insurers

Business Projection

No items to display.

Projection Documents

Close

17. To view the stakeholder information such as Management Team, Bankers/Financiers, Guarantors, Customers, Suppliers, Contractors and Insurers, click on the respective sub-menu.
18. To go back to the main menu, click the left arrow at the top left corner.
19. To view the asset details, click **Assets** from the left menu.
20. To view the covenant details, click **Customer Covenants** from the left menu.
21. To view the terms and conditions detail, click **Terms & Conditions** from the left menu.
22. To exit the Entity Details window, click **Close**.
23. To view the Facility Block Amendment Summary, click **Facility Block** tab in the *Amendment Summary* page.

Amendment Summary

Screen (2 / 4)

ACME Corporation

Amendment impact overview

Entities

Facilities

Facility Block

Collaterals

Covenants

Terms & conditions

Show All

Block Number	Line Code	Line Serial	Facility Description	Block Currency	Block Amount	Effective Date	Expiry Date
No data to display.							

End Of List

(showing 0 record(s) out of 0)

Hold

Back

Next

Save & Close

Cancel

24. To view the Collaterals Amendment Summary, click **Collaterals** tab in the *Amendment Summary* page.

Chapter 4 - Amendment Structuring

Amendment Summary

AZON

Amendment impact overview

Entities Facilities Facility Block **Collaterals** Covenants Terms & conditions

Collaterals Amendment Summary

Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

Filter Type to filter Show all

Collateral Id: FC200406184
Collateral Type: Ship
Owner Estimated Value: \$2,000,000,000,000,000,000.00

Charge Hierarchy: 1
Valuation Date:

Valuation Amount:
Collateral Details: Collateral for working capital loan

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

Hold Back Next Save & Close Cancel

25. To filter the required collateral information, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.

26. To change the layout of *Collaterals* page to the table view, click the Table View icon.

27. To view the Covenants Amendment Summary, click the **Covenants** tab.

Amendment Summary

AZON

Amendment impact overview

Entities Facilities Facility Block Collaterals **Covenants** Terms & conditions

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
		2	0

Filter Type to filter Show All

Linked Facility: F2097887
Linkage Sub-Type: Term Loan
Covenant Id: CVT20972222

Description: Covenant for wo ...
Classification: EXTERNAL
Covenant Type: Operating Activity

Target Type: PERCENTAGE
Target Condition: Greater Than
Target Value: 60

Last Check Value:
Last Check Result:
Next Check Date:

Hold Back Next Save & Close Cancel

28. To filter the required covenants, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.

29. To change the layout of the *Covenants* page to the table view, click the Table View icon.

30. To view the Terms & Conditions Amendment Summary, click the **Terms & Conditions** tab.

Chapter 4 - Amendment Structuring

Amendment Summary

Screen (2 / 4)

ACME Corporation

Amendment impact overview

Entities

Facilities

Facility Block

Collaterals

Covenants

Terms & conditions

Terms & conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				
Filter Type to filter D V				
No items to display.				
(showing 0 record(s) out of 0)				

Hold

Back

Next

Save & Close

Cancel

31. To filter the required terms & conditions, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
32. To change the layout of *Terms & Conditions* page to the table view, click the Table View icon.
33. To go to the next page, click **Next**. The *Proposal Structuring* page appears.

Proposal Structuring

This data segment allows the user to set facility limit for the entity based on the information available in Customer Summary and Amendment Summary pages.



Only the information on setting facility limit is provided in this chapter. For information about filter, add, edit, delete, and layout options available in Facilities, Collaterals, Covenants, and Terms & Conditions tab, refer **Amendment Initiation** Chapter.

Chapter 4 - Amendment Structuring

Proposal Structuring Screen (4 / 6)

CRONS LTD

Amendment impact overview

Facilities	Facility Block	Collaterals	Covenants	Terms & Conditions
Amount £0 Over utilization	Overdue 0 Facility review overdue	Facility Covenants 0 Breached	Facility T&C 0 Breached	No Anomaly 1 Facilities with no changes

Filter + 🏠 T Actions

☒ **STFL1**
Facility ID: F20199932
Facility Description: Line Desc 1
Released Amount: \$2,000.00

Requested Amount:
Facility Category:

Facility Type: Non Funded
Next Review Date: Jul 30, 2020

[End Of List](#)

Hold Back Next Save & Close Cancel

Edit Facility
Copy Facility
Create Sub Limit
Link Document

34. To set limit for the facility, click the Hamburger icon in corresponding record and select **Edit Facility**. The *Facility Details* window appears.

Facility Details Save

Facility Basic Info	Line Code * LIN	Line Serial Number * 2	Facility Description * LIN2
Schedule	Parent Facility Id Select Parent Facility	Facility Type * ☐ Funded ☒ Non Funded	Facility Category Term Loan
Exposure	Currency * GBP	☐ Cascade	Proposed Amount * £120,000.00
Fee	Next Review Date * Oct 12, 2020	Requested Amount * £5,000.00	Line Expiry Date *
Pool Linkage	Availability Period Availability Period	Tenor (in months)	Secured? ☒ Secured ☐ Cascade
Pricing	☐ Revaluation Required	Commitment Status ☐ Committed ☐ Uncommitted	Utilized Amount £1,000.00
Credit Rating	☐ Rate Agreement Required	☐ Cascade	Total repaid amount £0.00
FX Rate Revaluation	Available Amount £1,000.00	Sanctioned Amount £2,000.00	
	Outstanding utilized amount £0.00	OSUC Amount £0.00	

Close

35. Specify an amount in **Proposed Amount** field.

36. Click **Save**. Proposed amount is added to the facility.

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

Write Up

For information on Write up data segment, refer ["Write up" on page 201](#).

Chapter 4 - Amendment Structuring

Comments

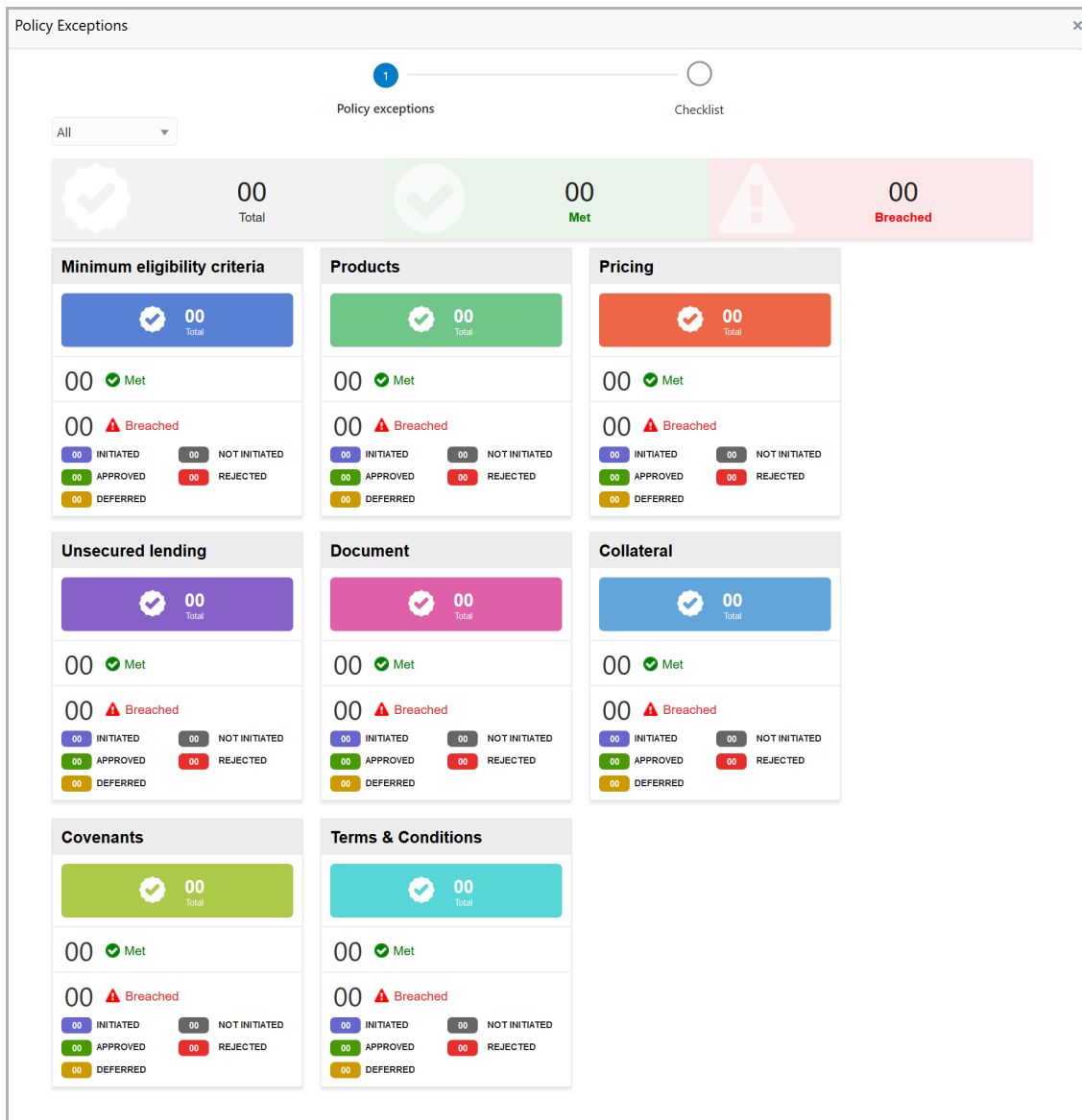
The Comments data segment allows to capture overall comments for the proposal structuring stage. Posted comments are displayed at the bottom of the page for easy identification of previous actions.

The screenshot shows a web interface titled "Comments" in the top left corner and "Screen (8 / 8)" in the top right corner. The main area contains a rich text editor with a toolbar at the top featuring icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), text color (A), font size (dropdown), bulleted list, numbered list, decrease indent, increase indent, link, unlink, table, and a right arrow. Below the toolbar is a large text input area with the placeholder text "Enter text here...". Underneath the text 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 row of seven buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

38. Type the necessary comments in the text box and click **Post**. Comment is posted.
39. To hold the Amendment Initiation, click **Hold**.
40. To go back to the previous page, click **Back**.
41. To save the Amendment Initiation for future edit, click **Save & Close**.
42. To move to the next stage, click **Submit**.
43. To exit the process without saving the information, click **Cancel**.

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

Chapter 4 - Amendment Structuring



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

44. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
45. Click the **Checklist** data segment.

Chapter 4 - Amendment Structuring

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

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

47. Click **Submit**.

If Proceed is selected as Outcome, the amendment proposal is moved to Proposal Review stage.

If Additional Info is selected as Outcome, the amendment proposal is sent back to Amendment Enrichment stage.

Chapter 4 - Amendment Review

Amendment Review

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

The following table provides a high level overview about the Amendment Review stage.

Information Available for User	Activities that can be performed by user
• Customer summary -Customer group Structure -Liability details, Facility details -Other bank facilities -Group wise exposure -Connected party details -Facility over utilized, Facility overdue -Breached covenants -Breached T&C, Existing Collateral details -Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Review the following -Liability amount and dates requested and proposed -Facility amount and dates requested and proposed -Covenants proposed -T&C proposed -Collateral Offered • Add write up • Send back the application if additional information is required • Submit application for Approval

Chapter 4 - Amendment Review

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



In Amendment Review stage, the amendment proposal can be only viewed and cannot be modified.

Chapter 4 - Amendment Approval

Amendment Approval

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

The following table provides a high level overview about the Amendment Approval stage.

Information Available for User	Activities that can be performed by user
• Customer summary -Customer group Structure -Liability details, Facility details -Other bank facilities -Group wise exposure -Connected party details -Facility over utilized, Facility overdue -Breached covenants -Breached T&C, Existing Collateral details -Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Review the following -Liability amount and dates requested and proposed -Facility amount and dates requested and proposed -Covenants proposed -T&C proposed -Collateral Offered • Capture the following -Approved Liability amount and dates -Approved Facility amount and dates • Add/Modify/Delete facility, collateral, covenants or T&C • Add write up • Send back the application for proposal revision if additional information is required • Approve the application • Reject the application

To approve the amendment proposal, perform the following steps:

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

Chapter 4 - Amendment Approval

ORACLE

Free Tasks

Apr 16, 2018

Menu Item Search...

Refresh

Acquire

Delegate

Reassign

Flow Diagram

Collaterals

Core Maintenance

Credit Facilities

Dashboard

Party Onboarding

Policy

Security Management

Tasks

Transaction Facilitors

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐ Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐ Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

Page 1 of 3 (1 - 20 of 46 items)

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

Credit Amendment User Manual

Hold Back Next Save & Close Cancel

Chapter 4 - Amendment Approval



For information on actions that can be performed in *Proposal Approval - Customer Summary* page, refer **Customer Summary** section in Amendment Structuring chapter.

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

Amendment Summary

Screen (2 / 4)

CRONS LTD

Amendment impact overview

Entities

Facilities

Facility Block

Collaterals

Covenants

Terms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities

Facility Transfer

Amount

0

Over utilization

Overdue

0

Facility review overdue

Facility Covenants

0

Breached

Facility T&C

0

Breached

No Anomaly

1

Facilities with no changes

Filter

Type to filter

STFL1

Facility ID: F20199932

Facility Description: Line Desc 1

Requested Amount:

Facility Category:

Facility Type: Non Funded

Next Review Date: Jul 30, 2020

End Of List

(showing 1 record(s) out of 0)

Hold

Back

Next

Save & Close

Cancel



For information on actions that can be performed in the *Amendment Summary* page, refer [“Amendment Summary” on page 110](#).

Upon clicking **Next** in the *Amendment Summary* page, the *Approval* page appears.

3. To view the **Amendment impact overview**, click and expand the corresponding section.
4. To filter the facility, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in **Type to filter** text box.



5. To approve the facility, click on the facility and select the **Approve Facility** icon (tick icon). The *Approve Facility* window appears.

111

Chapter 4 - Amendment Approval

6. **Post** the **Comments** for the facility and click **Approve**.
7. To cancel the operation, click **Cancel**.
8. To request additional information for the facility, select the facility and click the **Send Facility Back For More Info** icon (icon next to the tick icon).
9. To reject the facility, select the facility and click the **Reject Facility** icon.



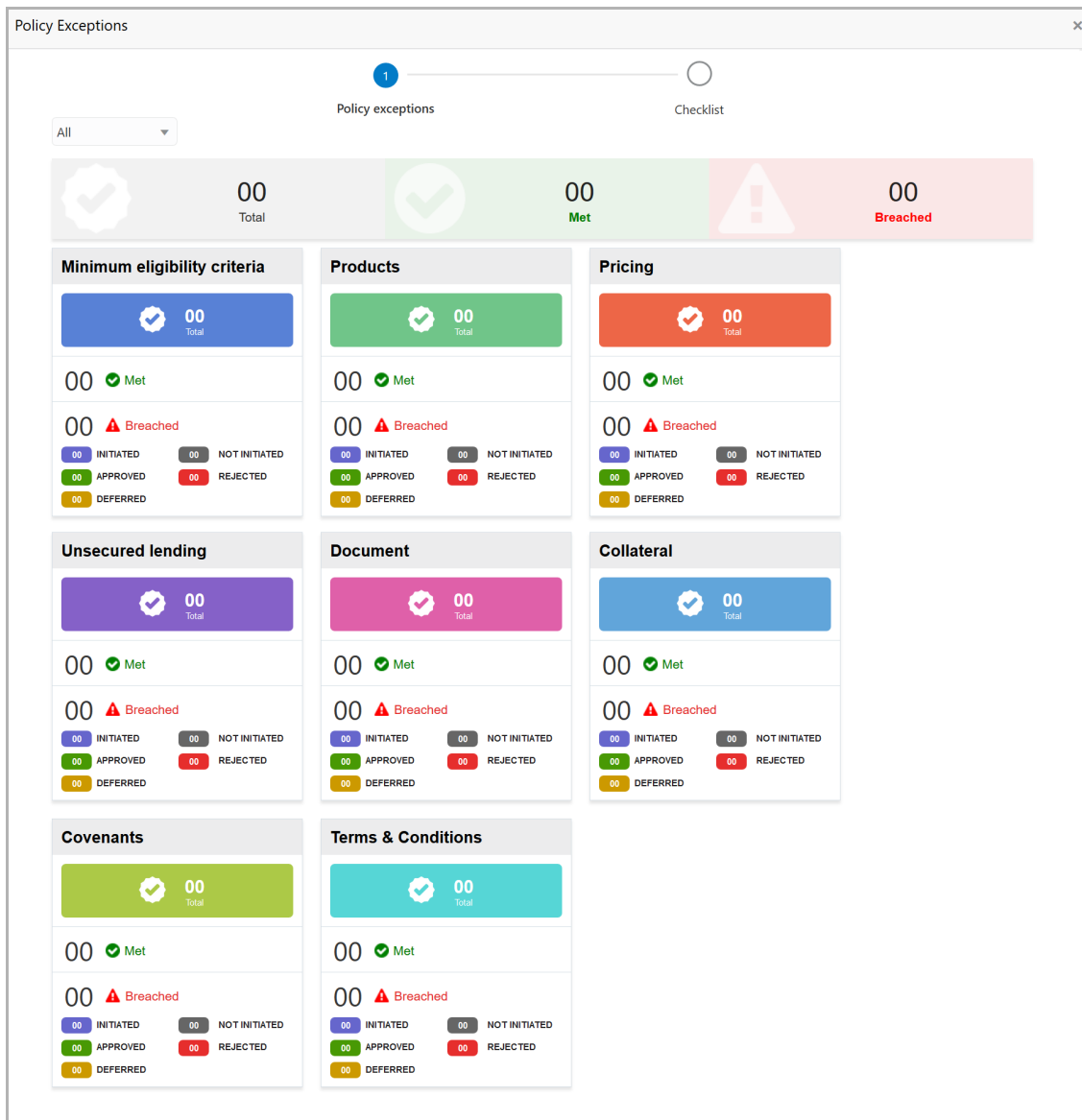
For information on actions that can be performed in the *Covenants*, *Collaterals*, and *Terms & Conditions* tab, refer [“Proposal Structuring” on page 115](#).

10. To go to the *Comments* page, click **Next** in the *Approval* page.

11. **Post** the **Comments** for the overall approval process.
12. To exit the page without saving the information, click **Hold**.
13. To go back to the previous page, click **Back**.
14. To save and exit the page, click **Save & Close**.
15. To go to the **Next** stage, click **Submit**.
16. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, The *Policy exceptions* window appears.

Chapter 4 - Amendment Approval

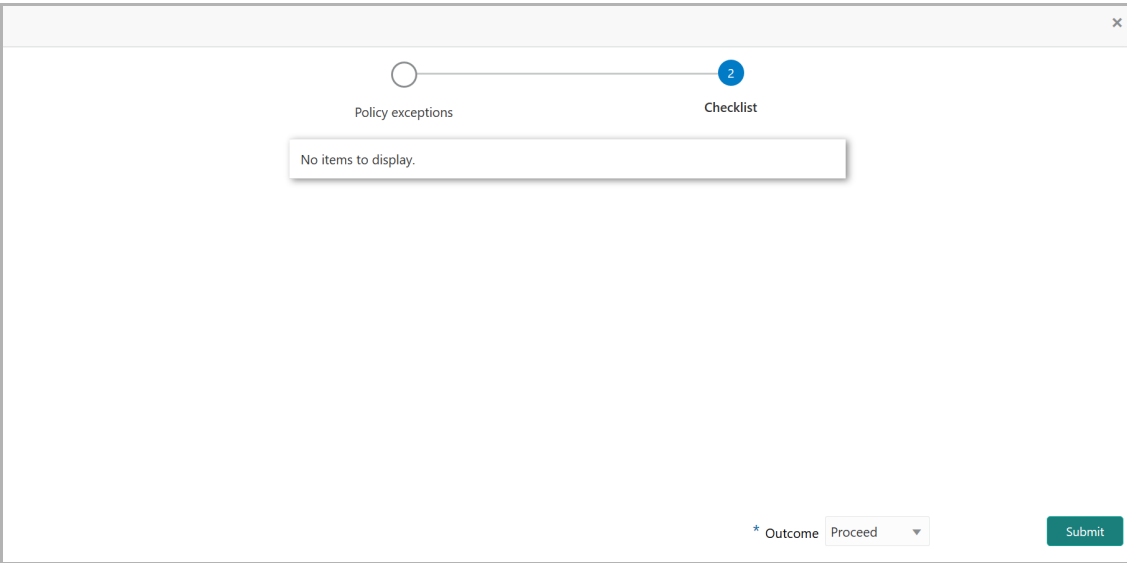


By default, policy exceptions are displayed for both the party and the child parties.

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

18. Click the **Checklist** data segment.

Chapter 4 - Amendment Approval



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

20. Click **Submit**.

If the **Outcome** is selected as Proceed, the amendment proposal is moved to the Draft Generation stage.

If the **Outcome** is selected as Additional Info, the amendment proposal is moved to the Amendment Enrichment stage.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer **Amendment Initiation** chapter.

Chapter 4 - Draft Generation

Draft Generation

In this stage, the user generates the required documentation finalizing the amendment proposal and sends to the customer for his review/acceptance.

The following table provides a high level overview about the Draft Generation stage.

Information Available for User	Activities that can be performed by user
• Customer summary - Customer group Structure - Liability details, Facility details - Other bank facilities - Group wise exposure - Connected party details - Facility over utilized, Facility overdue - Breached covenants - Breached T&C, Existing Collateral details - Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Generate and send the draft

Prerequisites

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

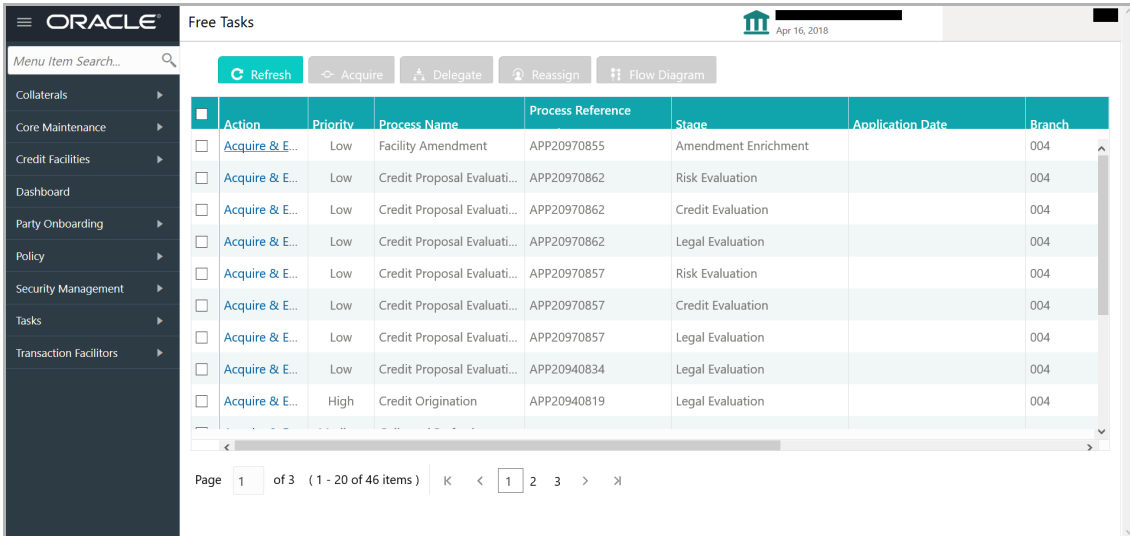
- Upload report template for draft generation in XSL format by navigating to Core Maintenance > Report Maintenance > Report Template > Upload Report Template
- Link the maintained report template as Advices in the Business Process Maintenance for the required process

Chapter 4 - Draft Generation

Steps to generate draft

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

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



Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required draft generation task. The *Draft Generation - Customer Summary* page appears.

Credit Amendment User Manual

Hold Back Next Save & Close Cancel

Chapter 4 - Draft Generation



Refer Credit 360 User Manual for information on actions that can be performed in the *Customer Summary* page.

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

Amendment Summary

Screen (2 / 4)

CRONS LTD

Amendment impact overview

EntitiesFacilitiesFacility BlockCollateralsCovenantsTerms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities

Facility Transfer

Amount

0

Over utilization

Overdue

0

Facility review overdue

Facility Covenants

0

Breached

Facility T&C

0

Breached

No Anomaly

1

Facilities with no changes

Filter

Type to filter

STFL1

Facility ID: F20199932

Facility Description: Line Desc 1

Requested Amount:

Facility Category:

Facility Type: Non Funded

Next Review Date: Jul 30, 2020

End Of List

(showing 1 record(s) out of 0)

Hold

Back

Next

Save & Close

Cancel

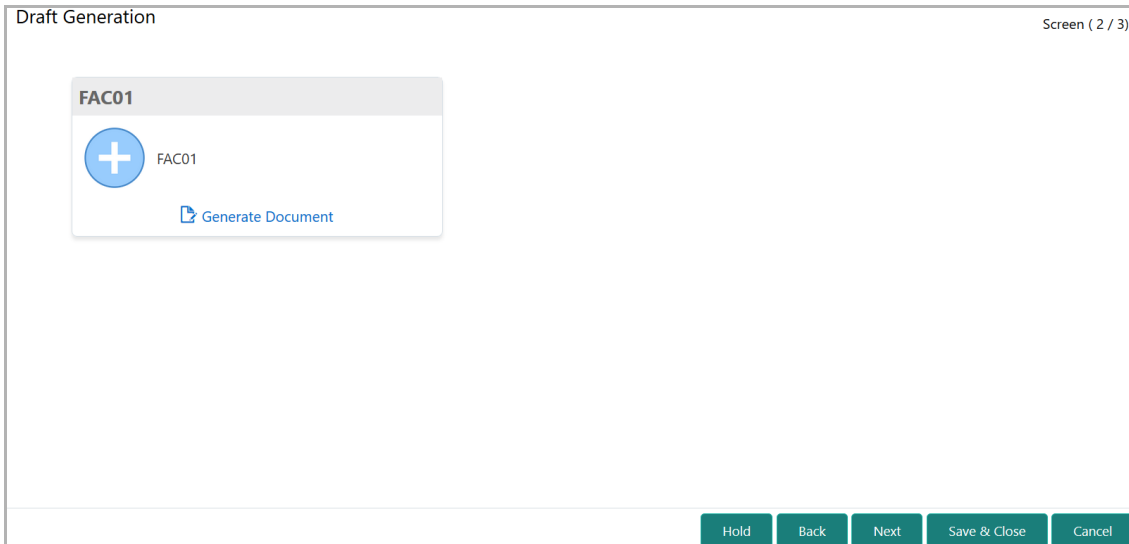


Refer “[Amendment Summary](#)” on page 110 for information on actions that can be performed in the *Amendment Summary* page.

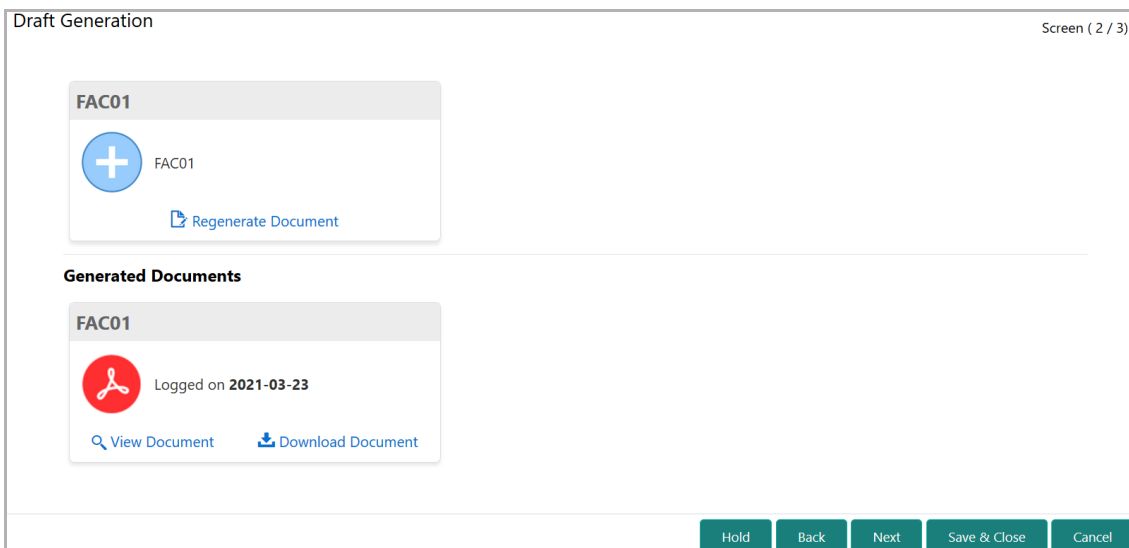
In Draft Generation stage, the amendment proposal can be only viewed and cannot be modified.

Upon clicking **Next** in the *Amendment Summary* page, the *Draft Generation* page appears.

Chapter 4 - Draft Generation



3. 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.

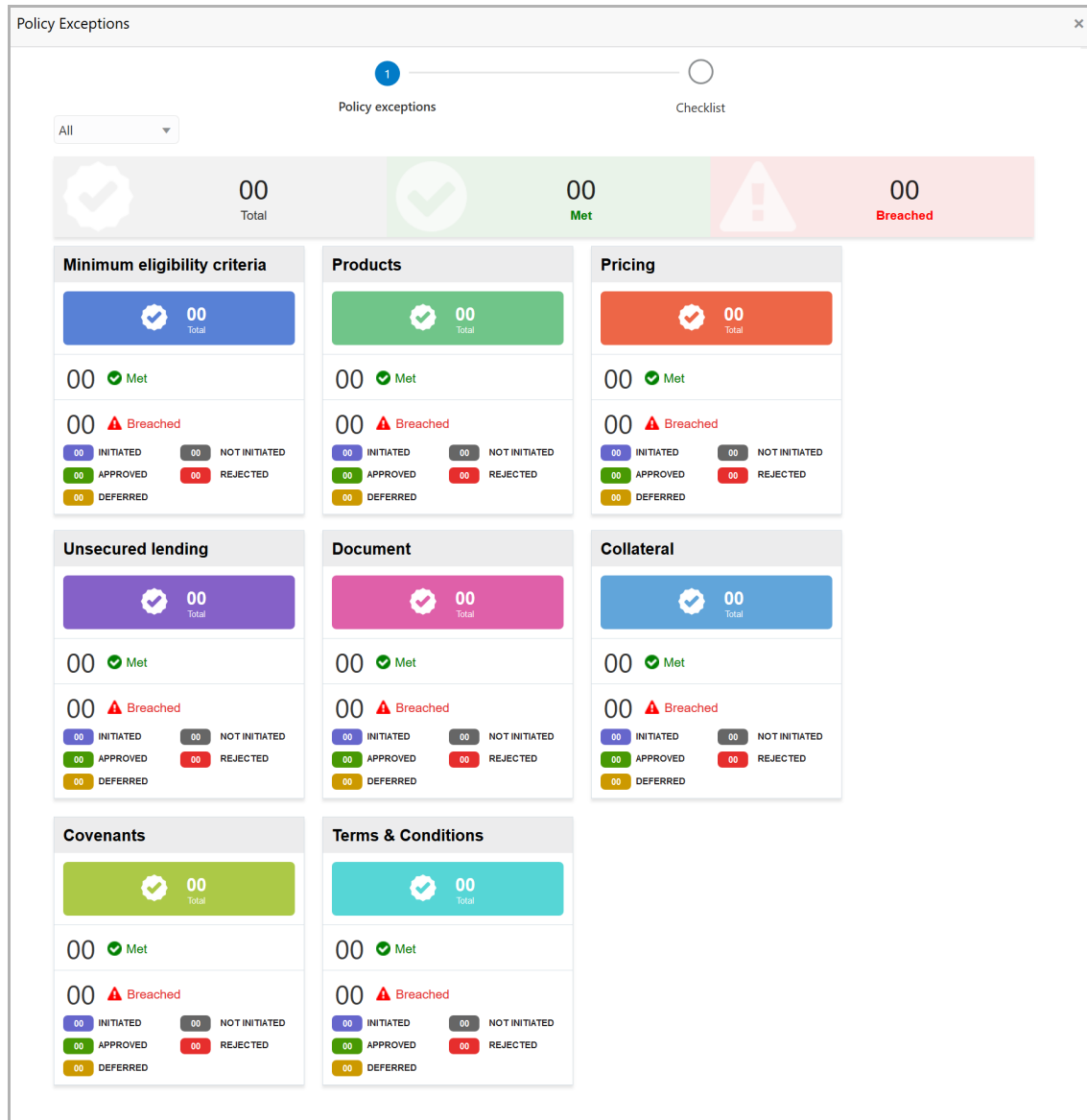


4. To view the generated draft document, click **View Document**.
5. To download the generated draft document, click **Download Document**.
6. After generating proposal draft, click **Next**. The *Comments* page appears:

[illegible]

7. **Post the Comments** for the overall draft generation task. Posted comment is displayed below the **Comments** box.
8. Click **Submit**. The *Policy exceptions* window appears:

Chapter 4 - Draft Generation



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 - Draft Generation

The screenshot shows a web application window with a progress bar at the top. The progress bar has two steps: 'Policy exceptions' (inactive) and 'Checklist' (active, 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 window, 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 application is moved to the next stage based on selected **Outcome**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Chapter 4 - Customer Acceptance

Customer Acceptance

In this stage, the user can capture status of customer acceptance and move the proposal to limit configuration stage. If the customer asks for a re-negotiation, then the user can send the application back to proposal review stage.

The following table provides a high level overview about the Customer Acceptance stage.

Information Available for User	Activities that can be performed by user
• Customer summary - Customer group Structure - Liability details, Facility details - Other bank facilities - Group wise exposure - Connected party details - Facility over utilized, Facility overdue - Breached covenants - Breached T&C, Existing Collateral details - Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Upload the customer accepted documents • Submit for limit configuration • Send application for renegotiation • Add comments

Steps to capture customer acceptance status

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

Chapter 4 - Customer Acceptance

ORACLE

Free Tasks

Menu Item Search...

Refresh

Acquire

Delegate

Reassign

Flow Diagram

Collaterals

Core Maintenance

Credit Facilities

Dashboard

Party Onboarding

Policy

Security Management

Tasks

Transaction Facilitors

	Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐	Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐	Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

Page

1

of 3

(1 - 20 of 46 items)

<

>

1

2

3

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

Chapter 4 - Customer Acceptance

ORACLE

Free Tasks

1000

Feb 12, 2020

sample@sample.com

Facility Amendment - Customer Acceptance

Documents

Collateral Summary

Screen (1 / 4)

Customer Summary

Amendment Summary

Customer Acceptance

Comments

ACME Corporation

Customer Information

Liability Utilized Amount

Liability OverUtilized Amount

Liability Sanctioned Amount

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

Hold

Back

Next

Save & Close

Cancel

Chapter 4 - Customer Acceptance



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

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

Amendment Summary

Screen (2 / 4)

CRONS LTD

Amendment impact overview

Entities

Facilities

Facility Block

Collaterals

Covenants

Terms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities

Facility Transfer

Amount

0

Over utilization

Overdue

0

Facility review overdue

Facility Covenants

0

Breached

Facility T&C

0

Breached

No Anomaly

1

Facilities with no changes

Filter

Type to filter

STFL1

Facility ID: F20199932

Facility Description: Line Desc 1

Requested Amount:

Facility Category:

Facility Type: Non Funded

Next Review Date: Jul 30, 2020

End Of List

(showing 1 record(s) out of 0)

Hold

Back

Next

Save & Close

Cancel



Refer “[Amendment Summary](#)” on page 110 for information on actions that can be performed in the *Amendment Summary* page.

Upon clicking **Next** in the *Amendment Summary* page, the *Customer Acceptance* page appears.

Chapter 4 - Customer Acceptance

Customer Acceptance

**Proposal Documents**
Document Description: Proposal Documents



HoldBackNextSave & CloseCancel

3. Click the download icon to download the proposal draft.
4. Click **Next**. The *Comments* page appears:

Comments Screen (8 / 8)



- size -



Enter text here...

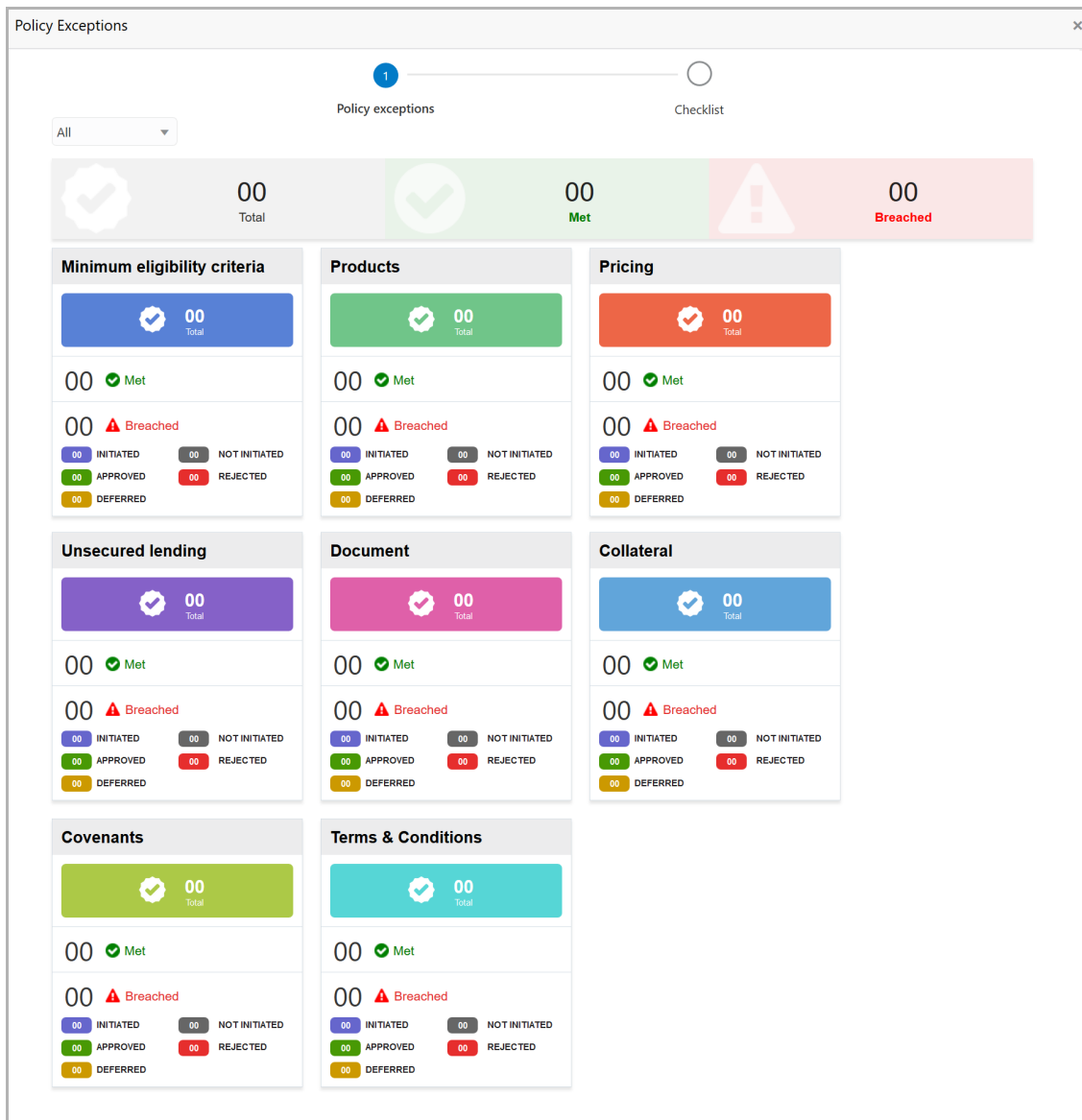
Post

No items to display.

HoldBackNextSave & CloseSubmitCancel

5. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
6. Click **Submit**. The *Policy exceptions* window appears.

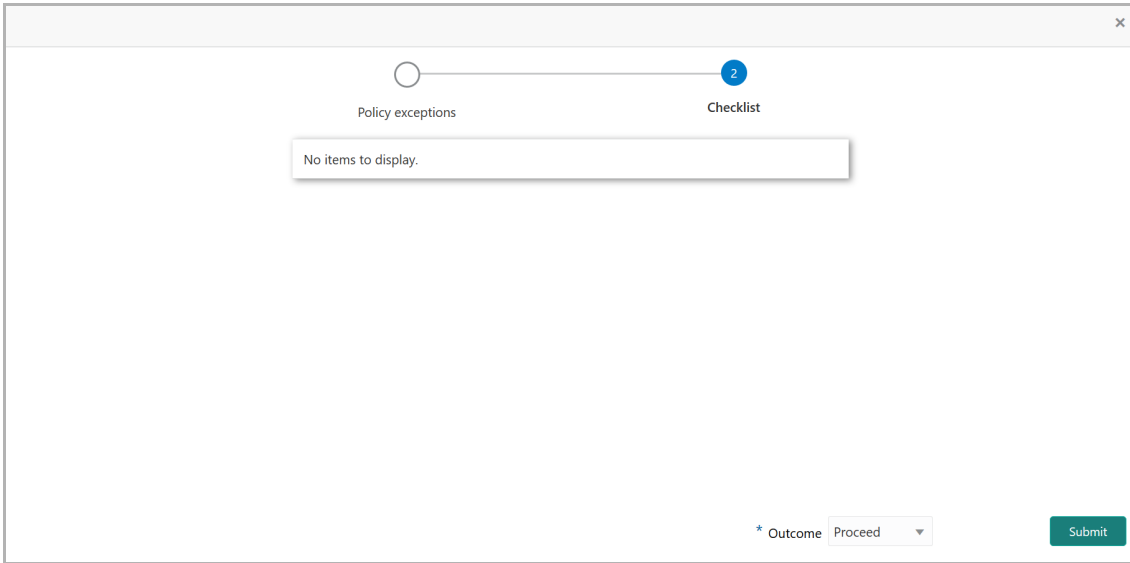
Chapter 4 - Customer Acceptance



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

7. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
8. Click the **Checklist** data segment.

Chapter 4 - Customer Acceptance



The screenshot displays a web form titled "Customer Acceptance". At the top, a progress bar indicates two steps: "Policy exceptions" (inactive) and "Checklist" (active, marked with a blue circle containing the number 2). Below the progress bar, a message box states "No items to display." In the bottom right corner, there is an "Outcome" dropdown menu with "Proceed" selected, and a green "Submit" button.

9. Select the required **Outcome** based on the feedback from the customer. The options available are Proceed, Renegotiate and Reject.

10. Click **Submit**. The proposal is moved to the next stage based on the selected **Outcome**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Chapter 4 - Limit Configuration

Limit Configuration

In this stage, the bank user further fine tunes the facility as advised in the proposal amendment stage by creating a detailed limit structure, setting restrictions in place, etc. and submits the proposal for further action. Post this stage, the details of the revised liability, facility, collateral and covenants gets recorded in the back office system.

The following table provides a high level overview about the Limit Configuration stage.

Information Available for User	Activities that can be performed by user
• Customer summary -Customer group Structure -Liability details, Facility details -Other bank facilities -Group wise exposure -Connected party details -Facility over utilized, Facility overdue -Breached covenants -Breached T&C, Existing Collateral details -Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Configure the facilities approved • Capture the restrictions related to -Currency -Customer -Branch -Product • Add comments • Hand off to ELCM

Steps to configure limit

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

Chapter 4 - Limit Configuration

ORACLE

Free Tasks

Apr 16, 2018

Menu Item Search...

Refresh

Acquire

Delegate

Reassign

Flow Diagram

Collaterals

Core Maintenance

Credit Facilities

Dashboard

Party Onboarding

Policy

Security Management

Tasks

Transaction Facilitors

	Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐	Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐	Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐	Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

Page 1 of 3 (1 - 20 of 46 items)

2. **Acquire & Edit** the required Limit Configuration task. The *Limit Configuration - Customer Summary* page appears.

Chapter 4 - Limit Configuration

ORACLE

Free Tasks

1000

Free 12, 2020

sample@sample.com

Facility Amendment - Limit Configuration

Customer Summary

Amendment Summary

Limit Configuration

Comments

Screen (1 / 4)

Customer Information

ACME Corporation

Customer Information

Liability Utilized Amount

Liability OverUtilized Amount

Liability Sanctioned Amount

Customer ID

Register No

Legal Status

Liability Amount

is KYC

Compliant

Share Holders

Contractors

Guarantors

Bankers

Facility Summary

Liability Sanctioned Amount

Liability Utilized Amount

Liability OverUtilized Amount

Short Term Wor...

Letter of Credit

Short Term Loan

Long Term Loan

Long Term Working Capital

Guarantee

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

Hold

Back

Next

Save & Close

Cancel

Chapter 4 - Limit Configuration



For information on actions that can be performed in *Limit Configuration - Customer Summary* page, refer Customer Summary section in Amendment Structuring chapter.

Upon clicking **Next** in the *Limit Configuration - Customer Summary* page, the *Amendment Summary* page appears:

Amendment Summary

Screen (2 / 4)

CRONS LTD

Amendment impact overview

EntitiesFacilitiesFacility BlockCollateralsCovenantsTerms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities

Facility Transfer

Amount

0

Over utilization

Overdue

0

Facility review overdue

Facility Covenants

0

Breached

Facility T&C

0

Breached

No Anomaly

1

Facilities with no changes

Filter

Type to filter

STFL1

Facility ID: F20199932

Facility Description: Line Desc 1

Requested Amount:

Facility Category:

Facility Type: Non Funded

Next Review Date: Jul 30, 2020

End Of List

(showing 1 record(s) out of 0)

Hold

Back

Next

Save & Close

Cancel



For information on actions that can be performed in the *Amendment Summary* page, refer [“Amendment Summary”](#) on page 110.

Upon clicking **Next** in the *Amendment Summary* page, the *Limit Configuration* page appears.

Chapter 4 - Limit Configuration

In *Limit Configuration* page, Facilities, Facility Block, Collaterals, Covenants and Terms & Conditions added during the proposal initiation are displayed.

3. To configure the limit, click on the facility and then click the edit icon. *Facility Details* window appears.
4. Click and expand the **Limit Details** section.

5. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
6. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
7. To make the facility available, enable the **Available** switch.
8. Specify is **Netting Required** for the facility.
9. Enable **Shadow Limit** switch, if required.
10. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
11. Select the **Review Frequency** for the facility.
12. Click the calendar icon and select the **Renewal Date** for the facility.
13. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
14. Specify the breach limit for the facility in **Exception Breach** field.
15. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
16. Click and expand the **Restrictions** section.

Chapter 4 - Limit Configuration

The screenshot shows a 'Restrictions' configuration window with three columns of radio button options. The first column is for 'Customer' with options 'Allow All' (selected), 'Allow Specific', and 'Disallow Specific'. The second column is for 'Currency' with options 'Allow All' (selected), 'Allow Specific', and 'Disallow Specific'. The third column is for 'Branch' with options 'Allow All' (selected), 'Allow Specific', and 'Disallow Specific'. Below these are two more columns: 'Product' with 'Allow All' (selected), 'Allow Specific', and 'Disallow Specific'; and 'Exposure' with 'Allow All' (selected), 'Allow Specific', and 'Disallow Specific'.

17. **Allow All, Allow Specific or Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.

18. Click **Save**. *Limit Configuration* page appears:

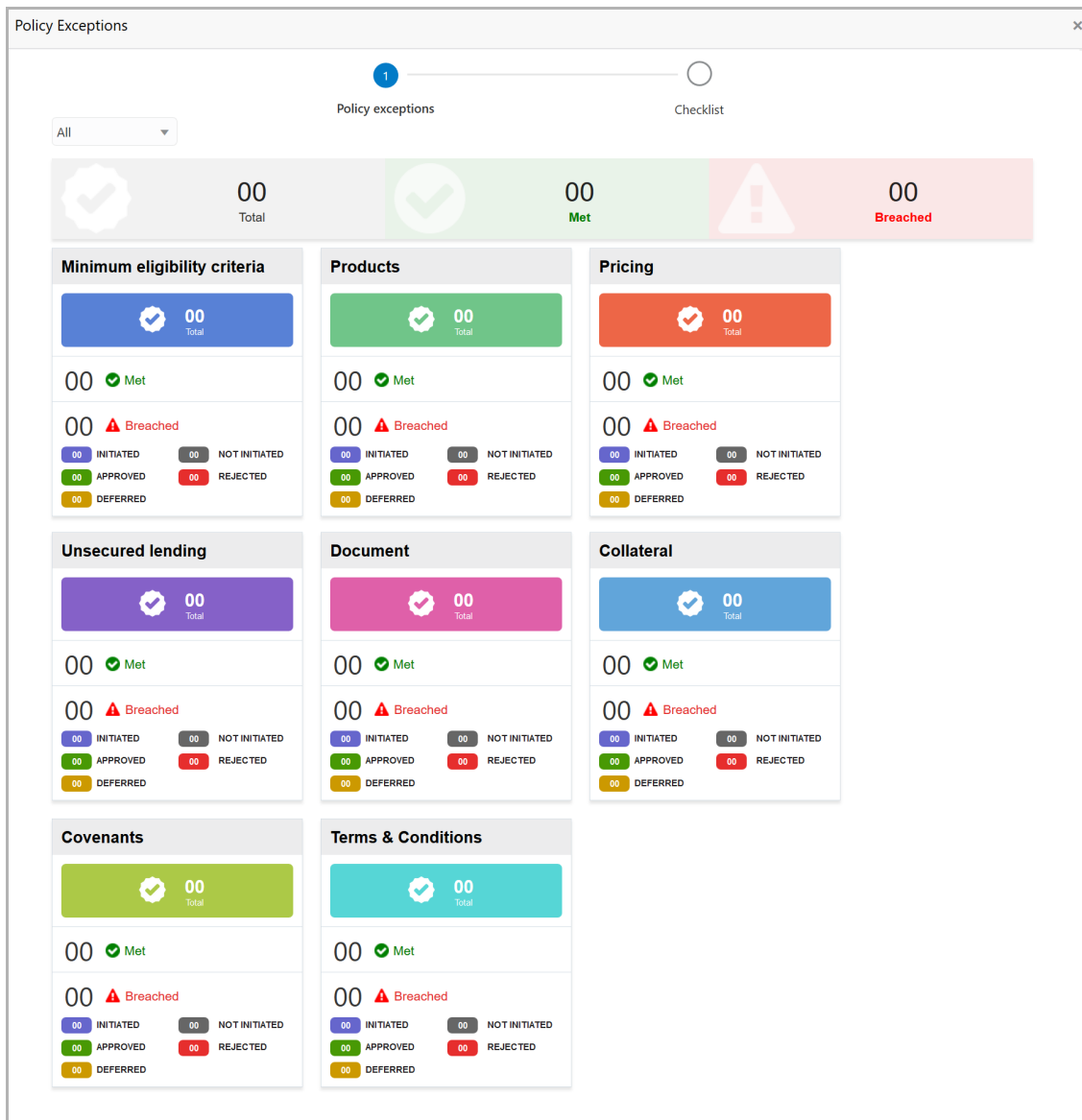
19. Click **Next**. Comments page appears.

The screenshot shows a 'Comments' page with a rich text editor at the top. The editor has a toolbar with icons for undo, redo, bold, italic, underline, link, and a font color dropdown set to blue. Below the toolbar is a large text area with the placeholder 'Enter text here...'. A green 'Post' button is located below the text area. Underneath the 'Post' button is a box that says 'No items to display.' At the bottom of the page, there is a row of buttons: 'Hold', 'Back', 'Next' (highlighted), 'Save & Close', 'Submit', and 'Cancel'. The top right corner of the window says 'Screen (8 / 8)'.

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

21. Click **Submit**. The *Policy exceptions* window appears.

Chapter 4 - Limit Configuration

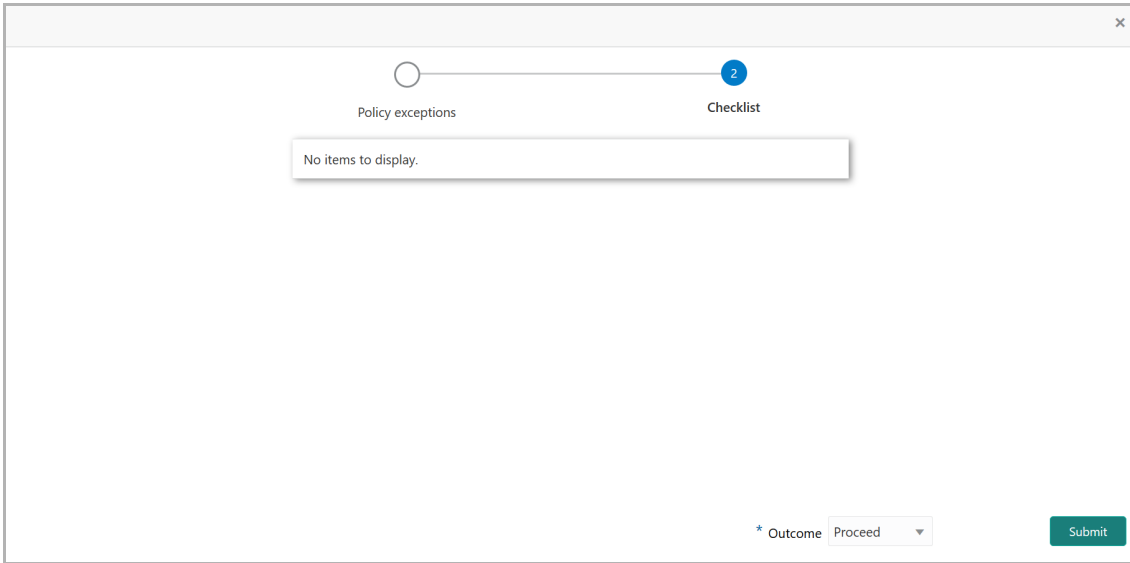


By default, policy exceptions are displayed for both the organization (party) and its child party.

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

23. Click the **Checklist** data segment.

Chapter 4 - Limit Configuration



Policy exceptions Checklist

No items to display.

* Outcome Proceed ▼

Submit

24. Select the **Outcome** as **Proceed**.
25. Click **Submit**. The proposal is moved to the Handoff stage.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Chapter 4 - Handoff

Handoff to Back Office System

The amendment proposal is automatically handed off to the back office system for customer creation, 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 amendment proposal to the Back Office System, perform the following steps:

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐ Acquire & Edit...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & Edit...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐ Acquire & Edit...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐ Acquire & Edit...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐ Acquire & Edit...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐ Acquire & Edit...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐ Acquire & Edit...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐ Acquire & Edit...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐ Acquire & Edit...	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required Manual Retry task. The *Customer Summary* page appears.

Credit Amendment User Manual

Hold Back Next Save & Close Cancel

Chapter 4 - Handoff- Manual Retry

In the *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 *Amendment Summary* page appears.



For information on actions that can be performed in the *Amendment Summary* page, refer [“Amendment Summary” on page 110](#).

Upon clicking **Next** in the *Amendment Summary* page, the *Limit Configuration* page appears:

In *Limit Configuration* page, **Facilities**, **Collaterals**, **Covenants** and **Terms & Conditions** added during the proposal initiation 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.

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**. The *Limit Configuration* page appears.
21. Click **Next**. The *Comments* page appears.

Comments

Screen (8 / 8)

B

I

U

T

A

- size - ▾

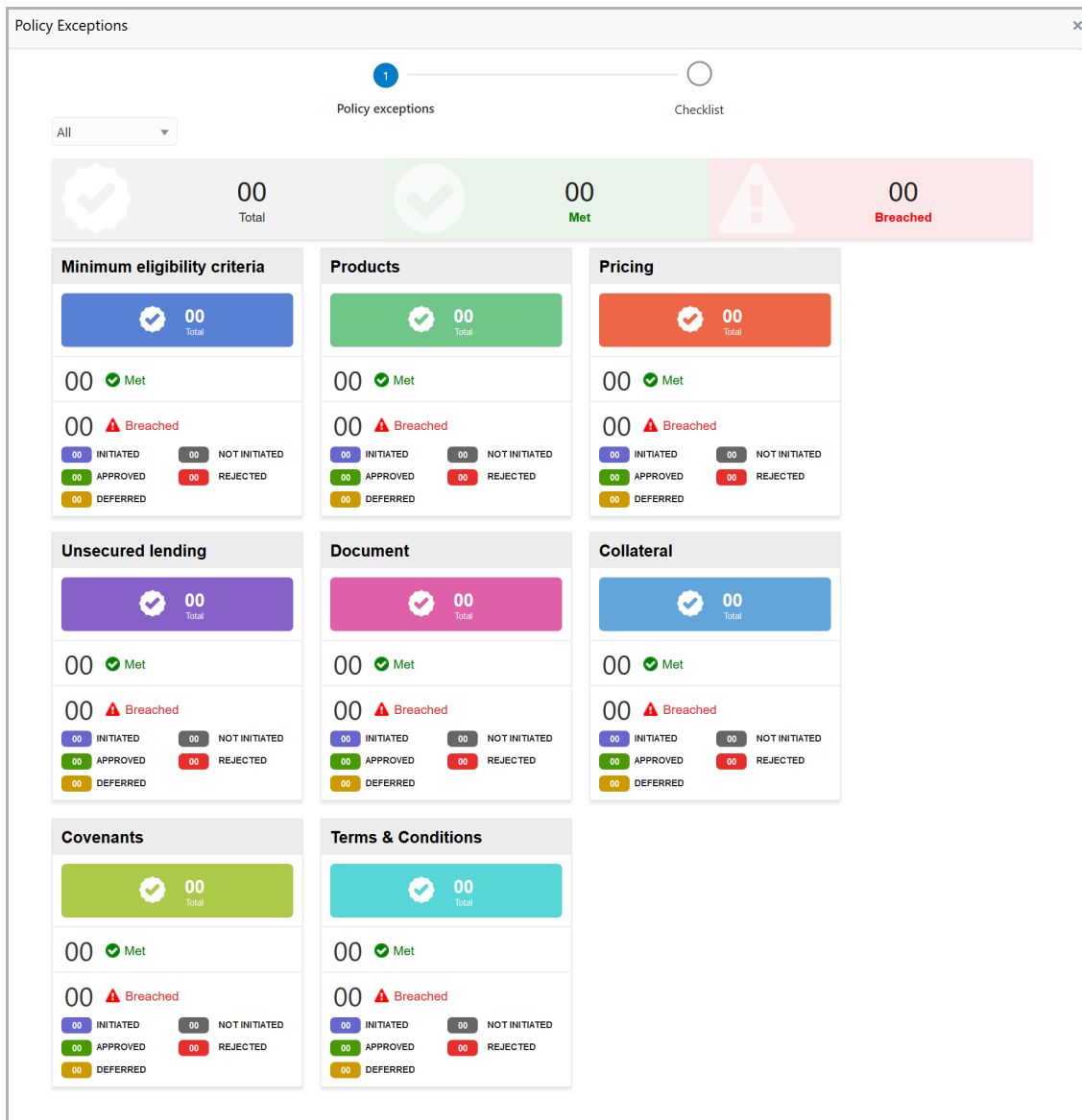
Enter text here...

Post

No items to display.

22. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
23. Click **Submit**. The *Policy exceptions* window appears.

Chapter 4 - Handoff - Manual Retry

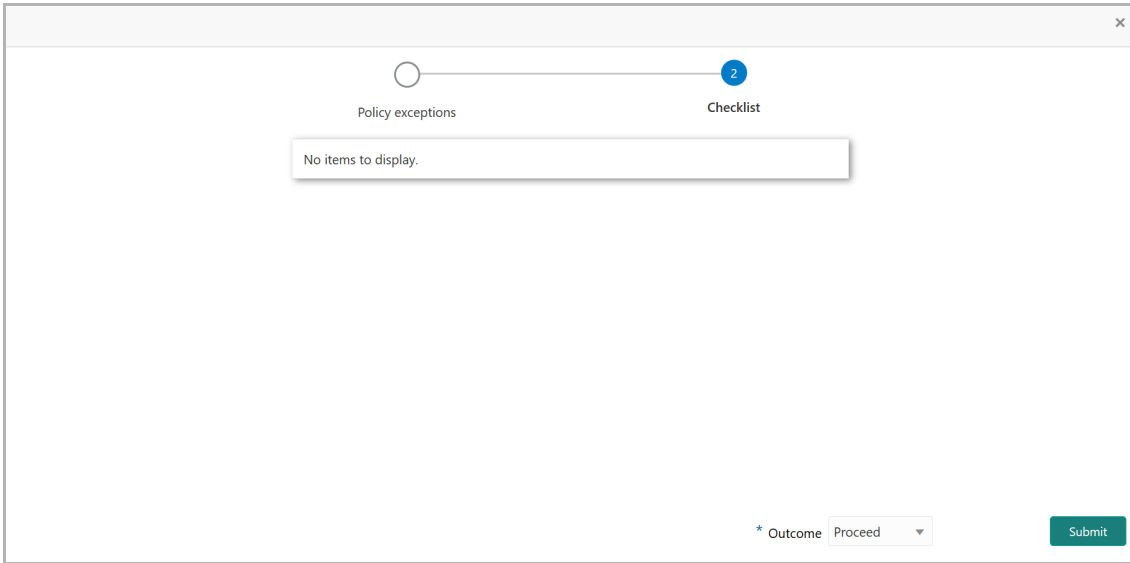


By default, policy exceptions are displayed for both the party and the child parties.

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.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

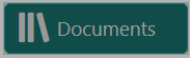
Chapter 4 - Appendix

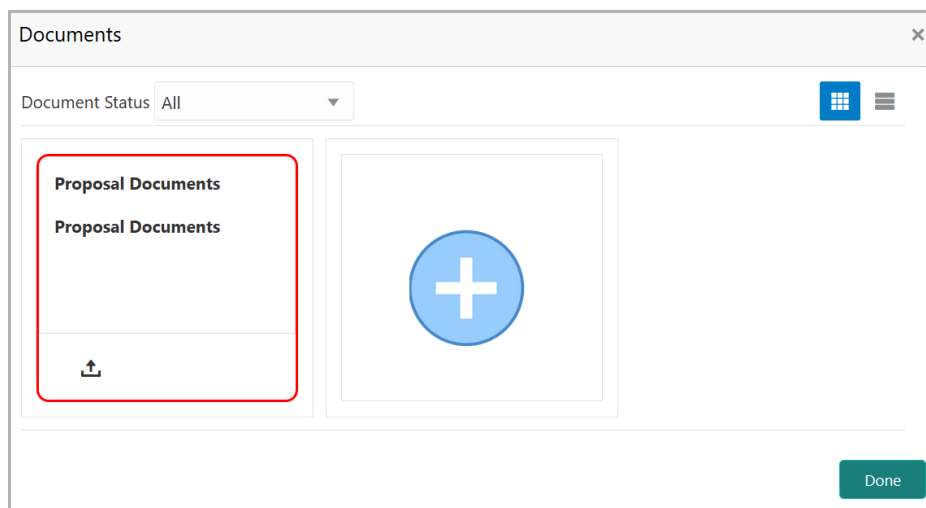
Appendix

Document Upload and Checklist

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of credit amendment process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the amendment 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:

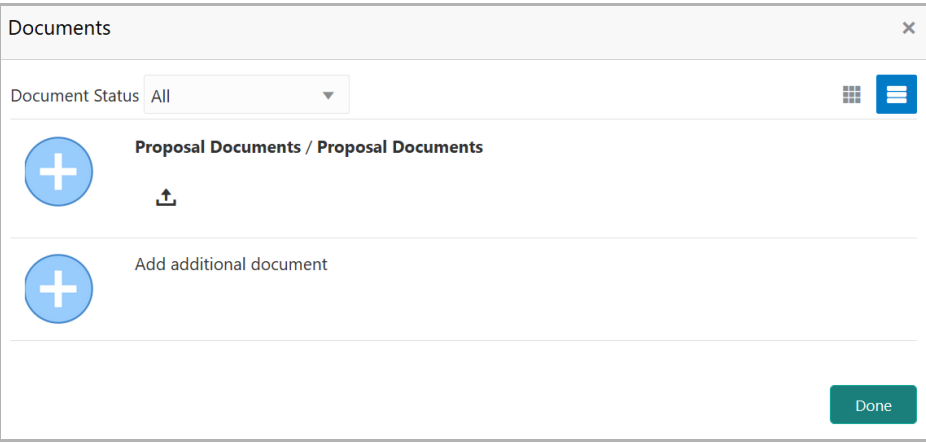


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

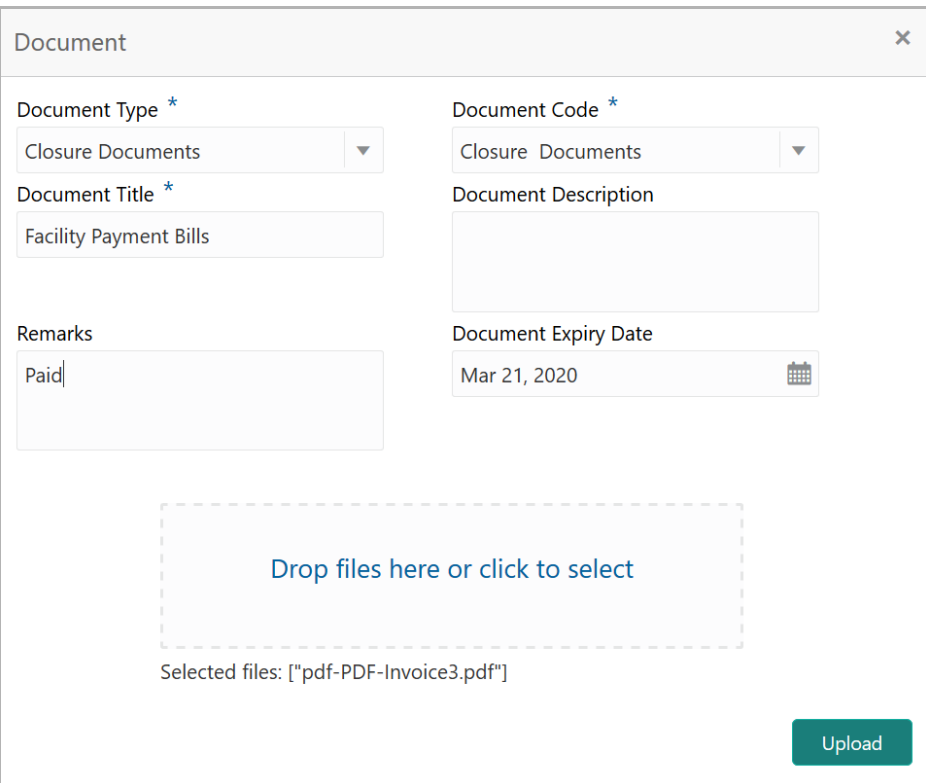
2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:

Chapter 4 - Appendix



The screenshot shows a window titled "Documents" with a close button (X) in the top right corner. Below the title bar, there is a "Document Status" dropdown menu set to "All". To the right of the dropdown are two icons: a grid icon and a list icon. Below this, there is a section titled "Proposal Documents / Proposal Documents" with a blue circular icon containing a white plus sign and an upload icon. Below this section, there is another blue circular icon with a white plus sign and the text "Add additional document". At the bottom right of the window is a green "Done" button.

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



The screenshot shows a window titled "Document" with a close button (X) in the top right corner. The form contains several fields: "Document Type *" with a dropdown menu showing "Closure Documents"; "Document Code *" with a dropdown menu showing "Closure Documents"; "Document Title *" with a text input field containing "Facility Payment Bills"; "Document Description" with a large text area; "Remarks" with a text input field containing "Paid"; and "Document Expiry Date" with a text input field containing "Mar 21, 2020" and a calendar icon. Below these fields is a dashed box containing the text "Drop files here or click to select". Below the dashed box is the text "Selected files: [\"pdf-PDF-Invoice3.pdf\"]". At the bottom right of the window is a green "Upload" button.

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**.

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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. Inside the window, there is a section titled "Proposal Enrichment". Below this title, there are three rows, each with a checkbox, a text label, and a "Remarks" button. The first row has a checked checkbox and the label "Company Registration document Uploaded". The second row has an unchecked checkbox and the label "Incorporation document Uploaded". The third row has an unchecked checkbox and the label "Collateral document Uploaded". At the bottom of the window, there is a label "* Outcome" followed by a dropdown menu 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.

Business Overrides

The system generates overrides to alert the user whenever there is a discrepancy in the requested, proposed and approved amounts based on configuration. The user authorized to approve the override must acquire the task and then view and accept the overrides in order to proceed further with the process.

Business overrides can be viewed before or during submitting the task.

To view the business overrides after capturing the limit amounts, click **Overrides** at the top right corner.

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Business Overrides

SHINY - 2018-04-13T12:57:08+05:30

Proposed Liability Amount Is More Than Requested Liability Amount for Party: PTY2115511412 ☐

Accept Overrides

Cancel

To view the business overrides in the *Submit* window, click **Submit** and navigate to the **Business** data segment.

Submit

< Back

○

●

○

Policy exceptions

Business

Checklist

Next >

Accepted Overrides

SHINY - 2018-04-13T12:57:08+05:30

✔ Proposed Liability Amount Is More Than Requested Liability Amount for Party: PTY2115511412

After the authorized user accepts the overrides, the override status is changed to Accepted Overrides as shown in the above screenshot.

If the business override is generated in the Approval stage, the other user authorization is not required. The approver can directly accept the overrides and proceed with the application.

Chapter 4 - Reference and Feedback

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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