

Simplified Credit Proposal Evaluation Restructuring 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 - Introduction

## Preface

### About this guide

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

### Intended Audience

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

### Conventions Used

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

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



# Chapter 1 - Introduction

## Common Icons in OBCFPM

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

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

# Chapter 3 - Overview

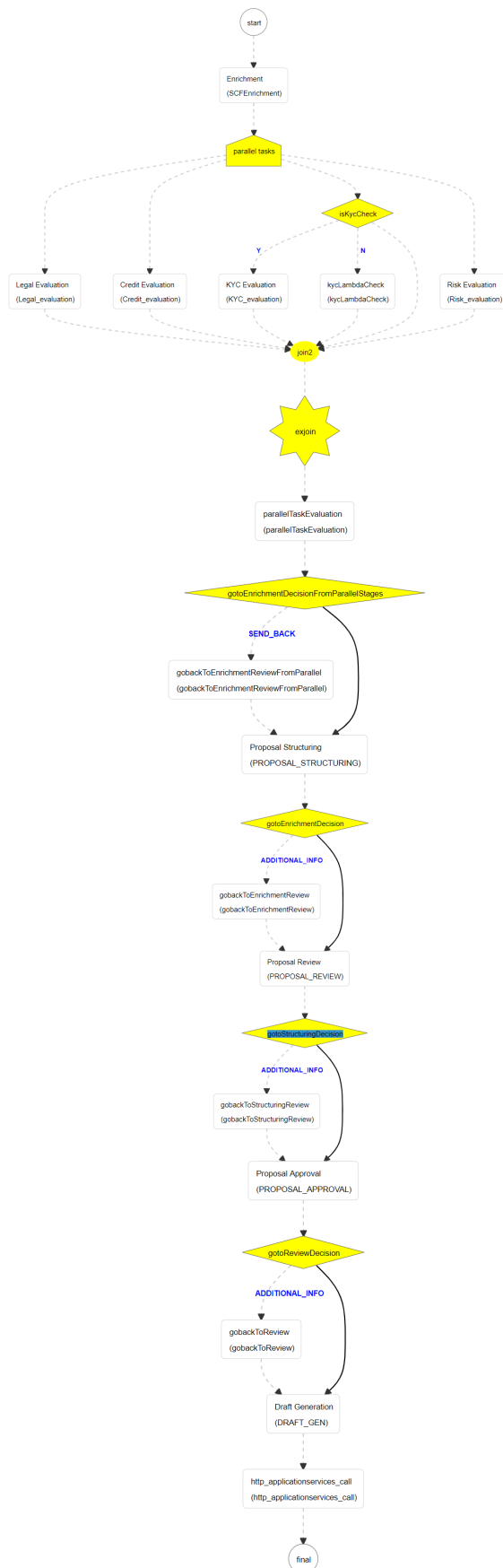
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## About Credit Proposal Evaluation Restructuring

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

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

# Chapter 3 - Overview



# Chapter 3 - Proposal Initiation

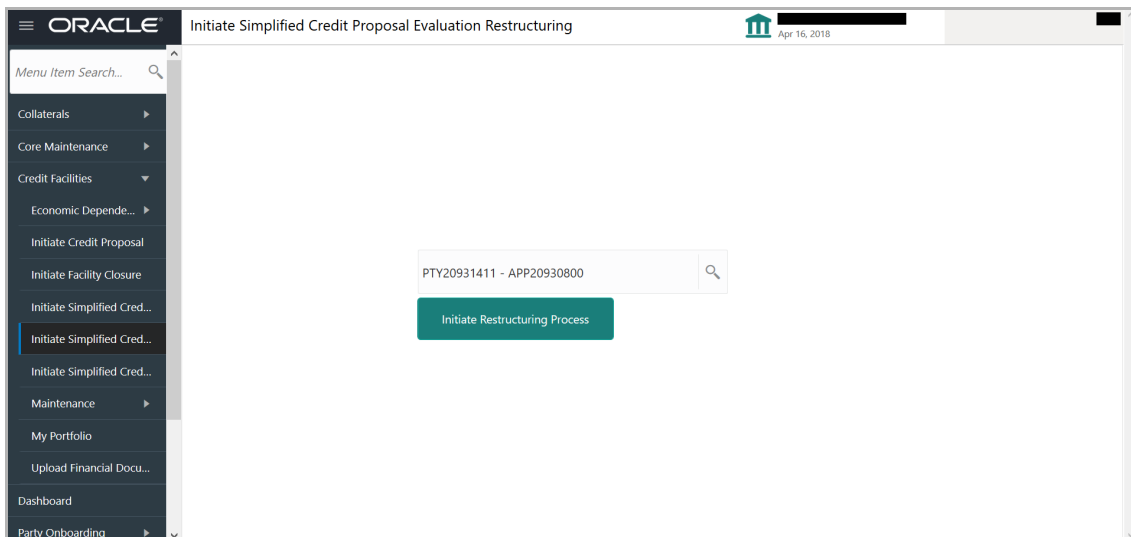
## Proposal Initiation

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

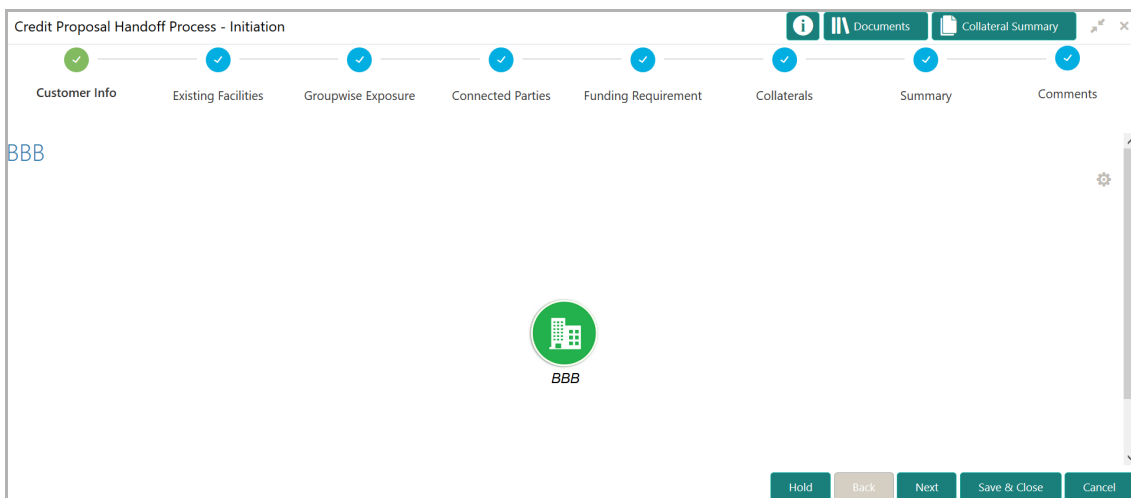
To initiate Simplified CPER process, perform the following steps:

### Steps to initiate CPER process

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



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



# Chapter 3 - Proposal Initiation

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

4. Right click on the organization icon to perform the following actions:

- Add Customer
- View
- Quick View
- Configure

## Add Customer

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

Customer Details

Organization Name \*

EV Motors

Organization Type \*

Single

Entity Type \*

Pvt Ltd

Demography Type \*

Global

Geographical Spread \*

INDIA X United States X

Country of incorporation \*

INDIA

Incorporation date

Jul 1, 2010

Country of risk \*

Zombia

Special customer

☒

RM Id

Website Address

https://www.

Facebook Address

https://www.facebook.com/

Twitter Address

https://www.twitter.com/

Add

Energy

Industry Group

Add

No Ratings Added

6. Type the **Organization Name**.

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

## Chapter 3 - Proposal Initiation

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

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

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

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

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

| Sectors                | Industry Groups |
|------------------------|-----------------|
| Energy                 |                 |
| Utilities              |                 |
| Real Estate            |                 |
| Materials              |                 |
| Indrials               |                 |
| Consumer Discretionary |                 |
| Consumer Staples       |                 |
| Health Care            |                 |

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

## Chapter 3 - Proposal Initiation

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

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



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

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

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

| Rating Date * | Year Of Rating * |
|---------------|------------------|
| Jul 1, 2019   | 2019             |
| Risk Ratings  | Rated By         |
| AAA           | Moody's          |
| BB+           | Fitch            |
| B             |                  |
| B-            |                  |
| CCC+          |                  |
| AA+           |                  |

23. Select the following details:

- Rating Date
- Risk Ratings
- Rated By

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

## Chapter 3 - Proposal Initiation

---

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

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



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

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

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

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



Parent customer (party / entity) cannot be deleted.

### **Configure Customer**

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



# Chapter 3 - Proposal Initiation

Party Det...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Exposures >

Demographic Details

Basic Info Address Industry

Company Details

Registration Number Company Name Type Of Company Geographical Spread

87567456 OFSS Public Ltd INDIA x United States x

Place Of Incorporation Incorporated Date Established Date RM Id

IN Jan 1, 1970 Jun 6, 2007 DEVIKA

Company Web site Facebook URL Twitter URL Employee Strength

400

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

13 2 ZA

Is KYC Compliant? Last KYC Date Listed Company Language \*

Oct 9, 2019 ENG

Media \*

SWIFT

KYC Details

Received Verification Date Effective Date Verification Method

Jun 2, 2020 Jun 2, 2020 Field Verification

Save OK

In the **Company Details** section:

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

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

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

## Chapter 3 - Proposal Initiation

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

In the **KYC Details** section:

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

Address Details

Address Type \*

Office

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

# Chapter 3 - Proposal Initiation

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

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

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

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



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

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

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

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

# Chapter 3 - Proposal Initiation

Financial Profile

Year \*

2020

Currency \*

USD

Operating Profit \*

\$5,000,000.00

Year Over Year Growth

20%

Return On Equity

11%

Balance Sheet Size \*

\$5,000,000.00

Net Profit \*

\$3,000,000.00

Return On Investment

20%

Return On Asset

15%

Add

Clear

Cancel

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

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

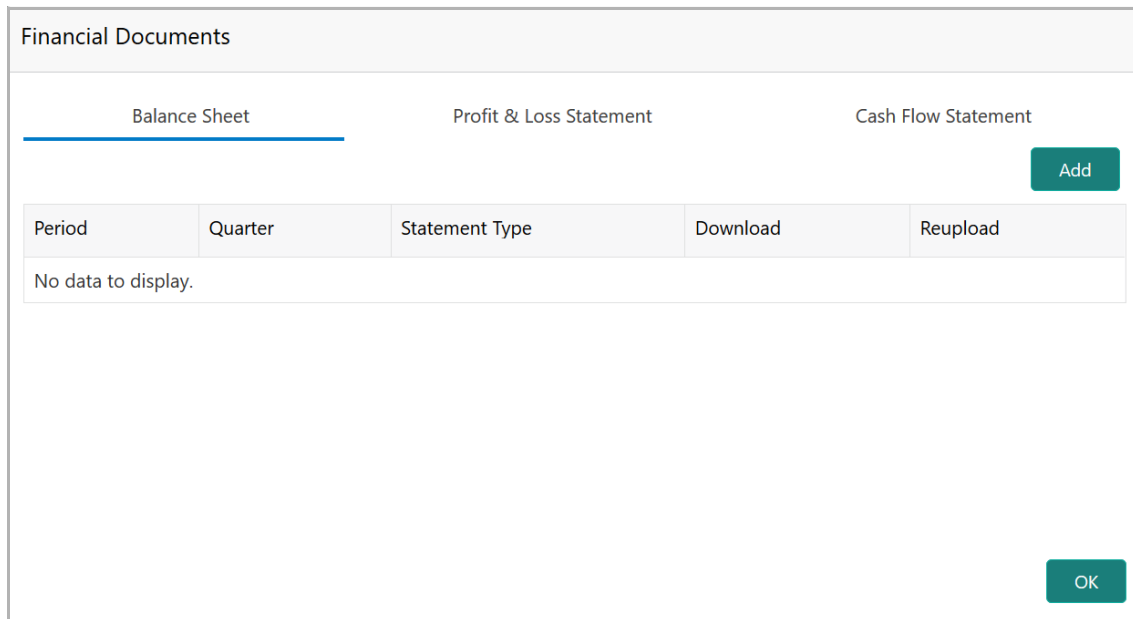
50. Specify the following details in the corresponding fields:

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

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

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

## Chapter 3 - Proposal Initiation

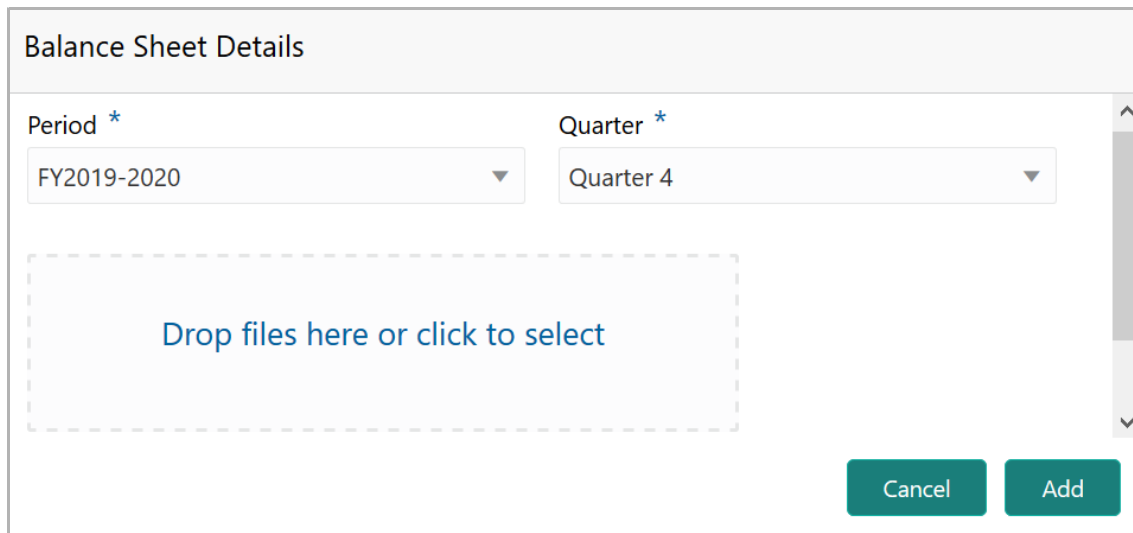


The **Financial Documents** window features three tabs: **Balance Sheet**, **Profit & Loss Statement**, and **Cash Flow Statement**. The **Balance Sheet** tab is currently selected. An **Add** button is located in the top right corner. Below the tabs is a table with the following headers: **Period**, **Quarter**, **Statement Type**, **Download**, and **Reupload**. The table body contains the text "No data to display." An **OK** button is positioned in the bottom right corner.

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 **Balance Sheet Details** window contains two dropdown menus: **Period \*** (set to FY2019-2020) and **Quarter \*** (set to Quarter 4). Below these is a dashed box with the text "Drop files here or click to select". At the bottom right are **Cancel** and **Add** buttons.

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

## Chapter 3 - Proposal Initiation

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



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

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

Projections

Year

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

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

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

60. Specify the following details in the corresponding fields:

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

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

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

## Chapter 3 - Proposal Initiation

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

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

## Chapter 3 - Proposal Initiation

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

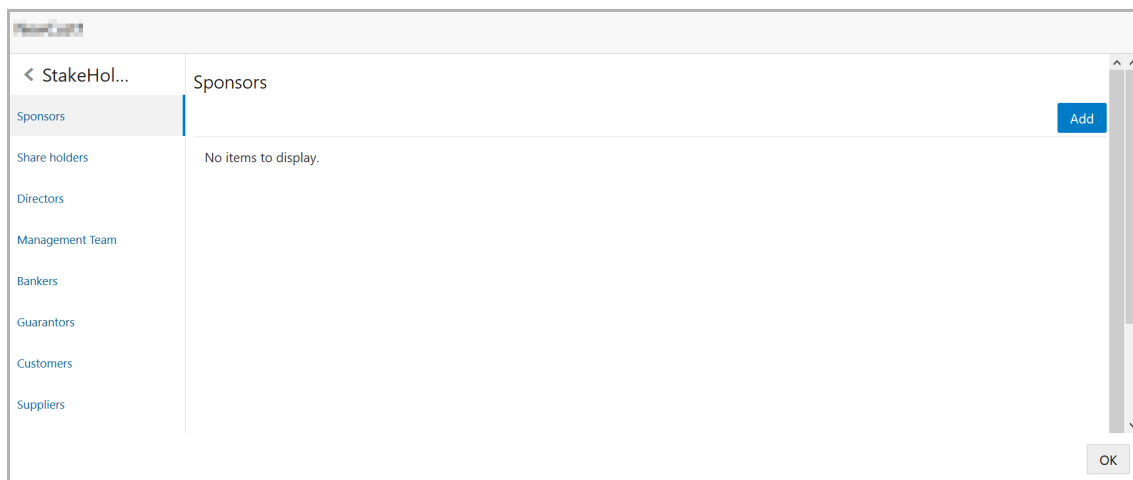


To Edit, Delete or View the added **Projections**, click the hamburger icon in the required list item and select the required option.

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

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

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



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



# Chapter 3 - Proposal Initiation

Sponsors

Promoter Type \*

☒ Individual ☐ Corporate

Name \*

Thomas

Age

45

▼ ▲

Experience Summary

Designation

CEO

Role

Management

Stake Percentage \*

30%

▼ ▲

Associated Since

May 4, 2010

Education Qualifications

Masters Degree

▶ Address details

Add

Clear

Cancel

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

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

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

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

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

# Chapter 3 - Proposal Initiation

Sponsors

Address details

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

AddClearCancel

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

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

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



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



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

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

# Chapter 3 - Proposal Initiation

**Assets**

Name \*

Value \*

Currency \*

Description

Add Clear Cancel

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



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

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

**Customer Covenants**

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

Overview

Filter  × + ✎ 🗑

No items to display.

Page 1 (0 of 0 items) < 1 >

OK

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

# Chapter 3 - Proposal Initiation

Covenant details

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

[Click to add new covenant](#)

▸ Covenant details

▸ Others

▸ Monitoring information details

Create Cancel

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

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

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

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

▾ Covenant details

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

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

Formula

( CCE ) / ( INEXP + RPCB + RPNCB )

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

# Chapter 3 - Proposal Initiation

85. Select / type the following in respective fields:

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



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

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

Others

Compliance status

☐ Met ☐ Breach

Waiver status

Waive

Last check value

Last Checked Value

Deferred due date

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

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

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

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

Monitoring information details

ProfitandLoss

CashFlow

91. Select the monitoring information.

## Chapter 3 - Proposal Initiation

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



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

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

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

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

A screenshot of the 'Add Terms And Conditions' window. The window has a title bar with a close button (X). Inside, there is a 'Customer Linkage' section with a toggle switch that is currently turned on. Below this is the 'T&C Type' section with two radio button options: 'Pre-disbursement' (selected) and 'Post-disbursement'. The 'Condition Code' field contains '002'. The 'Condition Description' field contains 'Terms and Condition for Collateral'. The 'Terms & Conditions' text area contains the text: 'New collateral has to be submitted, if the existing collateral value is found to be decreased during the collateral evaluation process.' At the bottom right, there are two buttons: 'Create' (green) and 'Cancel' (grey).

Add Terms And Conditions

Customer Linkage

☒

T&C Type \*

☒ Pre-disbursement

☐ Post-disbursement

Condition Code \* 002

Condition Description \* Terms and Condition for Collateral

Terms & Conditions \*

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

Create Cancel

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

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

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

## Chapter 3 - Proposal Initiation

Add Terms And Conditions

Customer Linkage

T&C Type \*

Pre-disbursement

Post-disbursement

Facility Id \*

Funded - Term Loan-F20174004

Condition Code \*

004

Condition Description \*

Terms and Condition for term loan

Terms & Conditions \*

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

Create

Cancel

97. Select the required **Facility Id** from the drop down list.
98. Specify the **Condition Code**.
99. Type the **Condition Description** and **Terms & Conditions**.
100. Click **Create**. Terms & Conditions are added.



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

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

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



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

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

## Chapter 3 - Proposal Initiation

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

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

Credit Proposal Handoff Process - Initiation

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

Filter Type to filter

Facility Id: EF2092365  
Facility Category: Term Loan  
Outstanding Amount: \$500,000,000.00  
Product Type: Funded  
Taken Over: Yes

Page 1 of 1 (1 of 1 items)

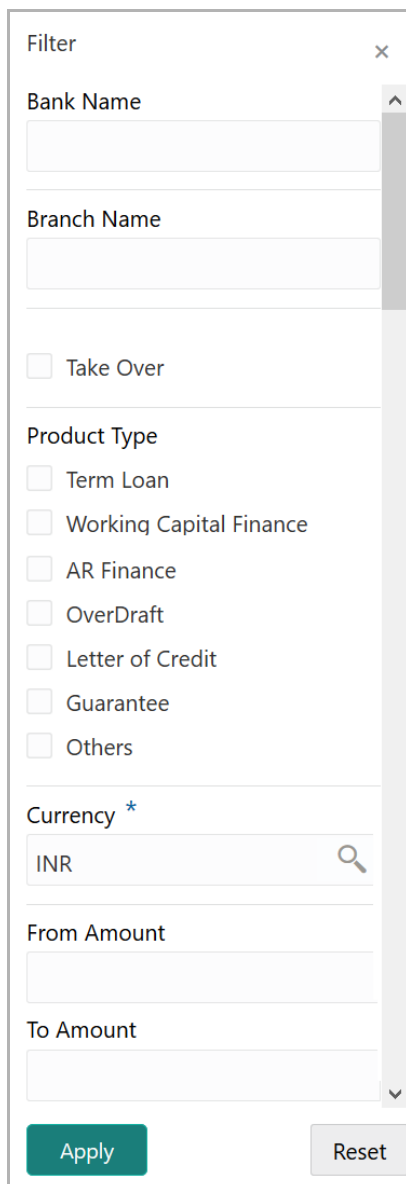
Hold Back Next Save & Close Cancel

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

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



## Chapter 3 - Proposal Initiation



The screenshot shows a 'Filter' dialog box with a close button (X) in the top right corner. The dialog contains several input fields and checkboxes. The 'Bank Name' field is at the top, followed by the 'Branch Name' field. Below these is a 'Take Over' checkbox. The 'Product Type' section contains a list of checkboxes: 'Term Loan', 'Working Capital Finance', 'AR Finance', 'OverDraft', 'Letter of Credit', 'Guarantee', and 'Others'. The 'Currency' field is marked with an asterisk and contains 'INR'. Below the currency field are 'From Amount' and 'To Amount' fields. At the bottom of the dialog are two buttons: 'Apply' (in green) and 'Reset' (in grey).

106. Type and / or select the filter parameters.

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

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



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

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

# Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

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

BBB

Filter Type to filter × + ✎ 🗑

Total Gross Limit : \$350,000,000.00

Entity Name: Uniserve Bank  
Customer Name: Neamtrees  
Relation: Connected Party

Currency: USD  
Approved Limit: \$350,000,000.00  
Outstanding Limit Amount: \$200,000,000.00

Tenor: 30  
Commitment Status: Committed

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

Hold Back Next Save & Close Cancel

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

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

## Chapter 3 - Proposal Initiation

Filter

×

Relation

^

☒ Borrower

☐ Connected Party

Tenor

Currency

INR

From Amount

To Amount

Commitment Status

☒ Committed

☐ Uncommitted

Apply

Reset

112. Type and / or select the filter parameters.

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

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



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

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

# Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

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

Filter Type to filter

No items to display.

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

Hold Back Next Save & Close Cancel

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

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

Filter

Customer No.  
00063

Name  
EV Limited

Currency \*  
INR

From Gross Amount

To Gross Amount

Apply Reset

118. Type and / or select the filter parameters.

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

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



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

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

# Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

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

BBB

Liability details

|               |                        |                                 |                                  |
|---------------|------------------------|---------------------------------|----------------------------------|
| 004<br>Branch | NA<br>Liability Number | NA<br>Existing Liability Amount | NA<br>Requested Liability Amount |
|---------------|------------------------|---------------------------------|----------------------------------|

Filter Type to filter

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

Hold Back Next Save & Close Cancel

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

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

# Chapter 3 - Proposal Initiation

Filter

Status

☒ New

☐ Amended

☐ Removed

Facility Type

☒ Funded

☐ Non Funded

Product Type

☐ Term Loan

☐ Working Capital Finance

☐ AR Finance

☐ OverDraft

☐ Letter Of Credit

☐ Guarantee

☐ Others

Currency \*

INR

From Amount

To Amount

Apply

Reset

124. Type and / or select the filter parameters.

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

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



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

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

# Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

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

BBB

Filter Type to filter

|  |                                                                                             |                                        |                                                |
|--|---------------------------------------------------------------------------------------------|----------------------------------------|------------------------------------------------|
|  | Collateral Id: FC200330150<br>Collateral Type: Deposits<br>Owner Estimated Value: ₹1,000.00 | Charge Hierarchy: 1<br>Valuation Date: | Valuation Amount:<br>Collateral Details: Coll1 |
|  | Collateral Id: FC200330151<br>Collateral Type: Fund<br>Owner Estimated Value: ₹2,000.00     | Charge Hierarchy: 1<br>Valuation Date: | Valuation Amount:<br>Collateral Details: Coll2 |

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

Collateral Pool Details

Hold Back Next Save & Close Cancel

128. To change the list view to table view, click the table icon at the right corner.
129. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.
130. Type and / or select the filter parameters.
131. Click **Apply**. Collateral details that matches the filter parameters are displayed.
132. To filter the collateral details using single filter parameter, type the parameter directly in **Type to filter** text box.



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

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

# Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

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

BBB

**Customer Information**

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

Customer ID: PTY20901335 Register No: Legal Status: Pvt Ltd Liability Amount: Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

| Entities | Existing Facilities                  | Facilities |
|----------|--------------------------------------|------------|
| 1 Added  | 1 Total Facility<br>1 Total Takeover | 2 Added    |

Collaterals

2 Added

Entities

Existing Facilities

Facilities

Collaterals

Hold Back Next Save & Close Cancel

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

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

- Entities
- Existing Facilities
- Facilities
- Collaterals

135. Click **Next**.

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

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

Credit Proposal Handoff Process - Initiation

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

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel



## Chapter 3 - Proposal Initiation

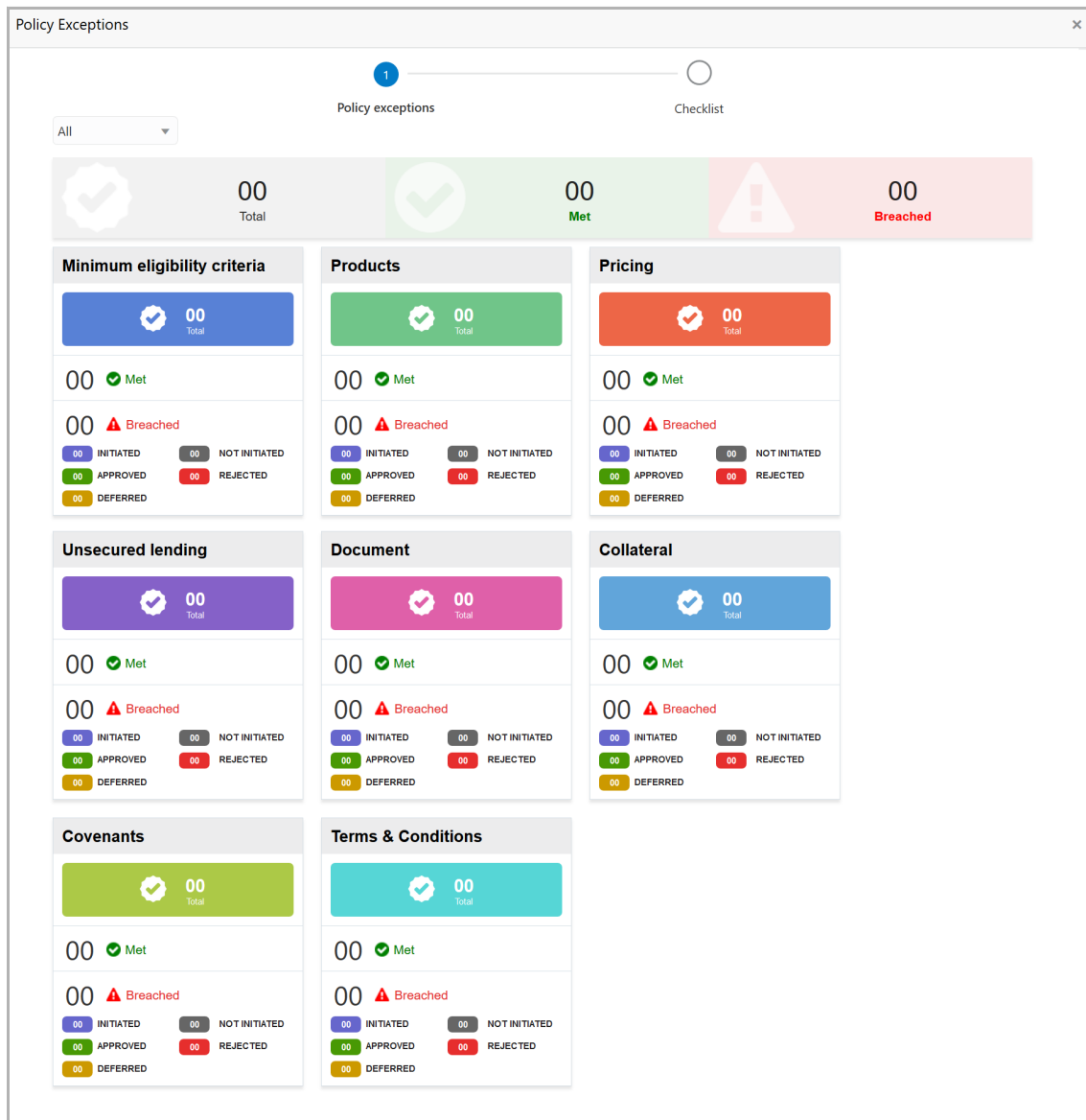
---

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

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

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

# Chapter 3 - Proposal Initiation



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

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

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

## Chapter 3 - Proposal Initiation

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

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

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

147. Click **Submit**.

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

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



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

# Chapter 3 - Proposal Evaluation

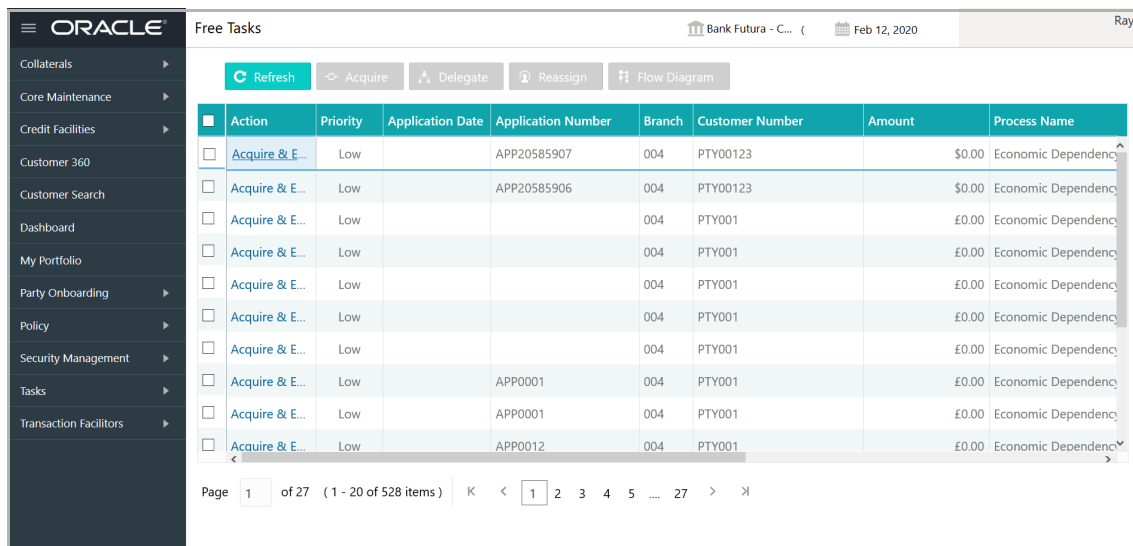
## Proposal Evaluation

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

### Credit Evaluation

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

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



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

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

# Chapter 3 - Proposal Evaluation

Credit Origination - Credit Evaluation

1

Summary

2

Credit Evaluation

3

Comments

Summary

Customer Information

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

Customer ID

PTY201774545

Register No

Legal Status

Pvt Ltd

Liability Amount

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Facility Summary

Total funded - \$0.00

Total non funded - \$20,000.00

Facility summary list

No data to display

24K

16K

8K

0

Non Funded

Term Loan

Collateral summary

\$0.00

Total collateral value

0%

Customer LTV

No data to display

Existing Facilities

\$0.00 - (0)

Total existing facilities

\$0.00 - (0)

Takeover amount

\$0.00 - (0)

Takeover in this application

Covenants

0

Total Covenants

0

Entity Wise

0

Facility Wise

0

Financial

0

Non Financial

No items to display.

Terms & conditions

0

Total Terms and Conditions

0

Pre-Distributed

0

Post-Distributed

No items to display.

Financial Profile

View all

Show results for Previous 3 years

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

Projections

View all

Show results for Next 3 years

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

Group entities

1

Scores

Evaluation not yet done

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moodys

AAA

Hold

Back

Next

Save & Close

Cancel

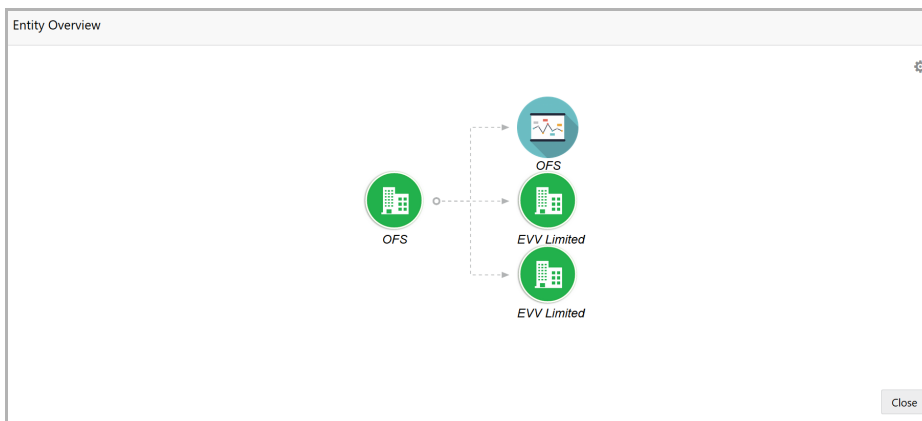
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

6

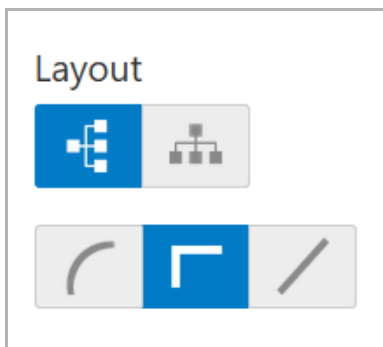
# Chapter 3 - Proposal Evaluation

| Industry Details |                |                             |                         |
|------------------|----------------|-----------------------------|-------------------------|
| Sectors          | Industry Group | Industries                  | Sub Industries          |
| Energy           | Energy         | Energy Equipment disconnect | Oil disconnect Drilling |
| <div>Close</div> |                |                             |                         |

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

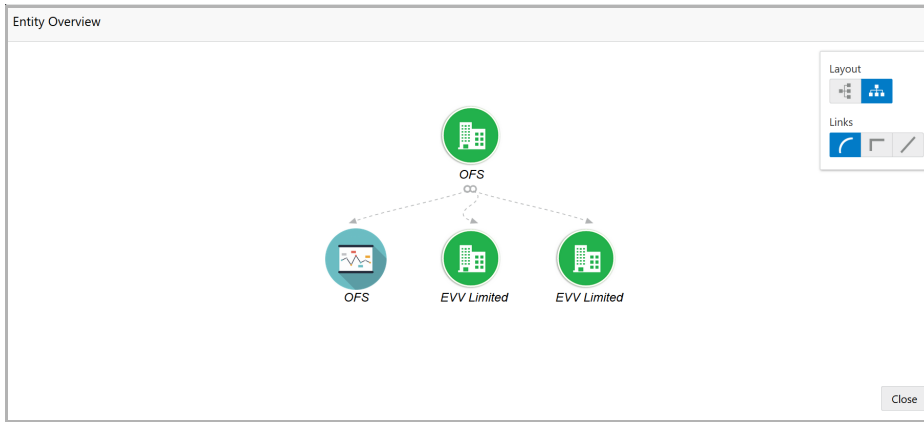


- To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 3 - Proposal Evaluation



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

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

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

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

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

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

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

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

The screenshot shows the "Credit Evaluation" page. At the top, there's a header bar with "Credit Origination - undefined" and several icons. Below the header, there's a progress bar with three steps: "Summary" (completed), "Credit Evaluation" (current), and "Comments" (pending). The main content area is divided into two sections: "Quantitative Analysis" and "Qualitative Analysis". Under "Quantitative Analysis", there's a "Sector Analysis" card with an "Evaluate" button and "Edit" and "Comments" icons. Under "Qualitative Analysis", there's an "Other Analysis" card with an "Evaluate" button and "Edit" and "Comments" icons. At the bottom, there's a navigation bar with buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

## Chapter 3 - Proposal Evaluation

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

- Quantitative Analysis
- Qualitative Analysis

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

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

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

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

17. Click **Save**.

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

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



# Chapter 3 - Proposal Evaluation

The screenshot shows the 'Credit Evaluation' page for 'Credit Origination - undefined'. The top navigation bar includes 'Pipeline Analysis', 'Documents', and 'Collateral Summary'. The main content area is divided into 'Quantitative Analysis' and 'Qualitative Analysis' tabs. Under 'Quantitative Analysis', there are two cards: 'Sector Analysis' with a score of 13 and 'Other Analysis' with a score of 5. Each card has 'Edit' and 'Comments' buttons. The bottom navigation bar includes 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

The screenshot shows the 'Credit Evaluation' page for 'Credit Origination - undefined'. The top navigation bar includes 'Pipeline Analysis', 'Documents', and 'Collateral Summary'. The main content area is divided into 'Quantitative Analysis' and 'Qualitative Analysis' tabs. Under 'Qualitative Analysis', there are two cards: 'Peer Analysis' with an 'Evaluate' button and 'Financial Analysis' with a score of 0. Each card has 'Edit' and 'Comments' buttons. The bottom navigation bar includes 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

20. To perform peer analysis in **Qualitative Analysis**, click **Evaluate** in **Peer Analysis** section. *Peer Analysis* window appears.
21. Perform the peer analysis and click **Close**.
22. To perform financial analysis in **Qualitative Analysis**, click **Evaluate** in **Financial Analysis** section and answer all the questions.
23. To perform the analysis again, click **Edit**.
24. To capture comments for the analysis, click **Comment**.
25. After performing the qualitative analysis for both the organization and its connected parties, click **Next** in the *Credit Evaluation* page. *Comments* page appears:

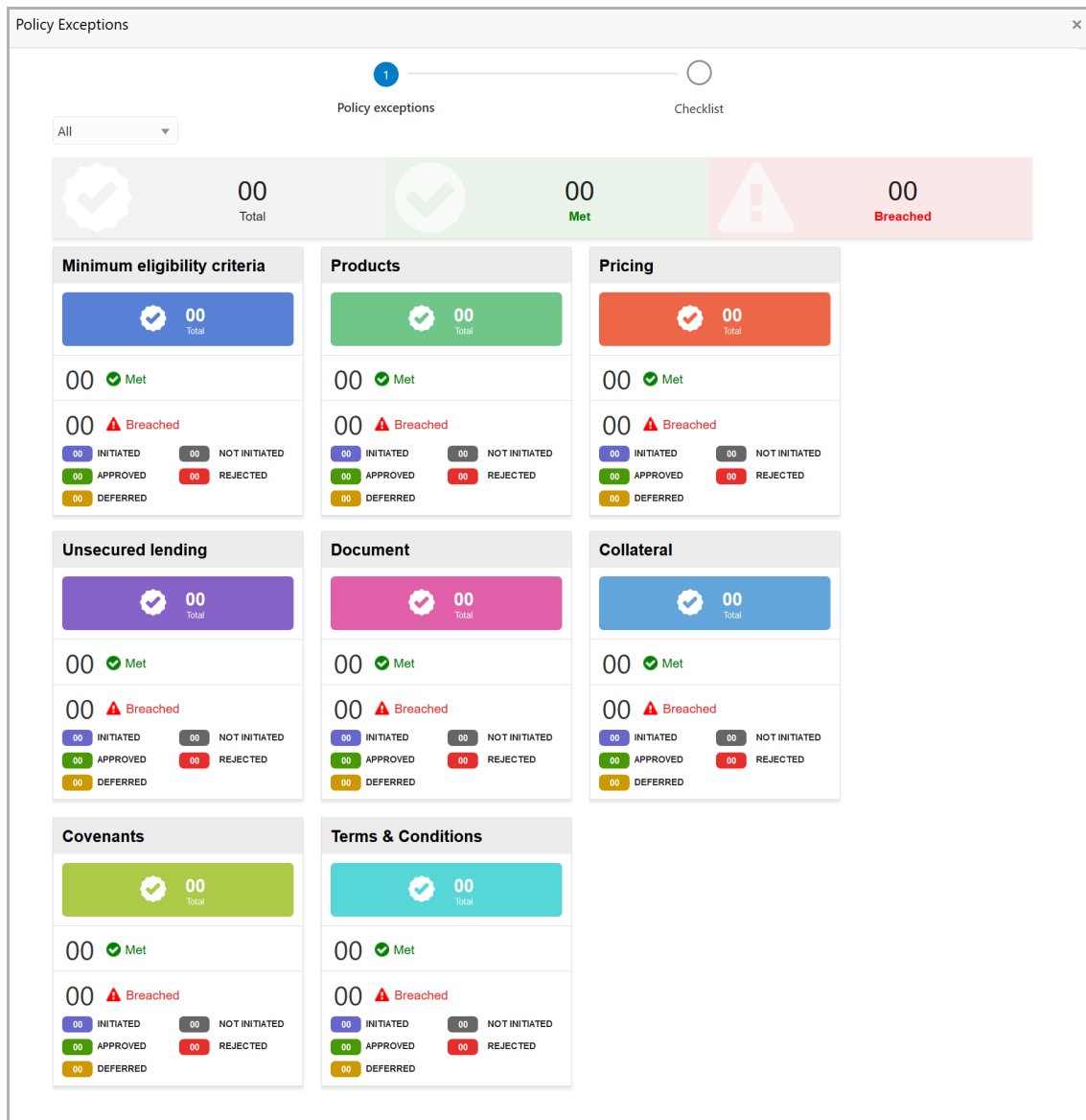
# Chapter 3 - Proposal Evaluation

The screenshot shows a web application window titled "Credit Origination - undefined". At the top, there is a navigation bar with three tabs: "Pipeline Analysis", "Documents", and "Collateral Summary". Below the navigation bar, there is a progress bar with three steps: "Summary", "Credit Evaluation", and "Comments". The "Comments" step is currently active, indicated by a green checkmark. The main content area is titled "Comments" and contains a rich text editor with a toolbar (including undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and a right arrow) and a large text input area. Below the text input area is a "Post" button. At the bottom of the window, there is a row of buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel". The "Next" button is highlighted in orange.

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

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

# Chapter 3 - Proposal Evaluation



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

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

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

# Chapter 3 - Proposal Evaluation

Policy exceptions Checklist

No items to display.

\* Outcome Proceed Submit

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

31. Click **Submit**.



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

## Legal Evaluation

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

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

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

Page 1 of 27 (1 - 20 of 528 items) K < 1 2 3 4 5 ... 27 > >K

# Chapter 3 - Proposal Evaluation

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

Credit Origination - Legal Evaluation

1 Summary 2 Legal Evaluation 3 Comments

Summary

**Customer Information**

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

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

**Facility Summary**

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

No data to display

24K 16K 8K 0

Non Funded

Term Loan

**Group entities**

1

**Collateral summary**

Total collateral value: \$0.00

0% Customer LTV

No data to display

**Existing Facilities**

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

**Covenants**

0 Total Covenants

0 Entity Wise 0 Facility Wise 0 Financial 0 Non Financial

No items to display.

**Terms & conditions**

0 Total Terms and Conditions

0 Pre-Distributed 0 Post-Distributed

No items to display.

**Financial Profile** View all

Show results for Previous 3 years

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

**Projections** View all

Show results for Next 3 years

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

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Ratings**

Moodys AAA

Hold Back Next Save & Close Cancel

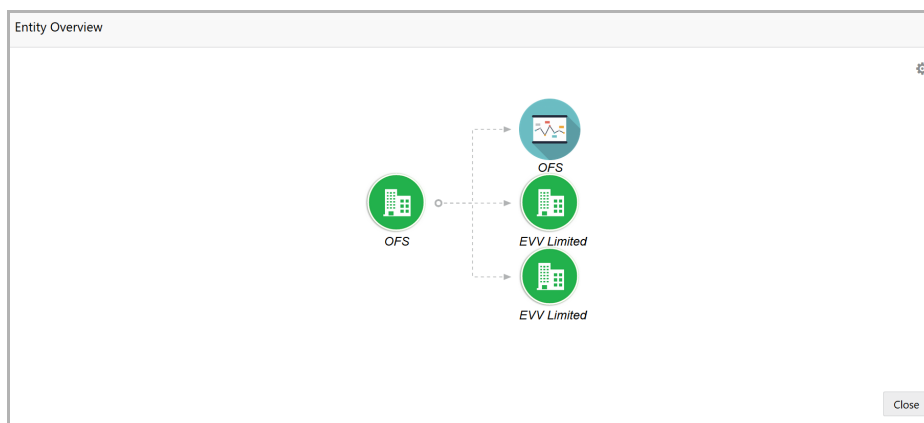
34. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

# Chapter 3 - Proposal Evaluation

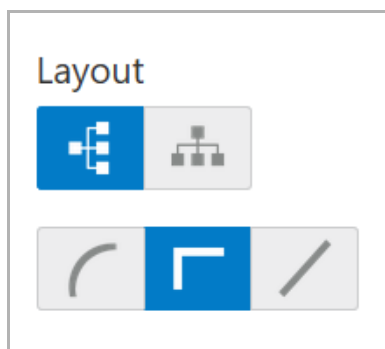
| Industry Details |                |                             |                         |
|------------------|----------------|-----------------------------|-------------------------|
| Sectors          | Industry Group | Industries                  | Sub Industries          |
| Energy           | Energy         | Energy Equipment disconnect | Oil disconnect Drilling |
| <div>Close</div> |                |                             |                         |

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

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

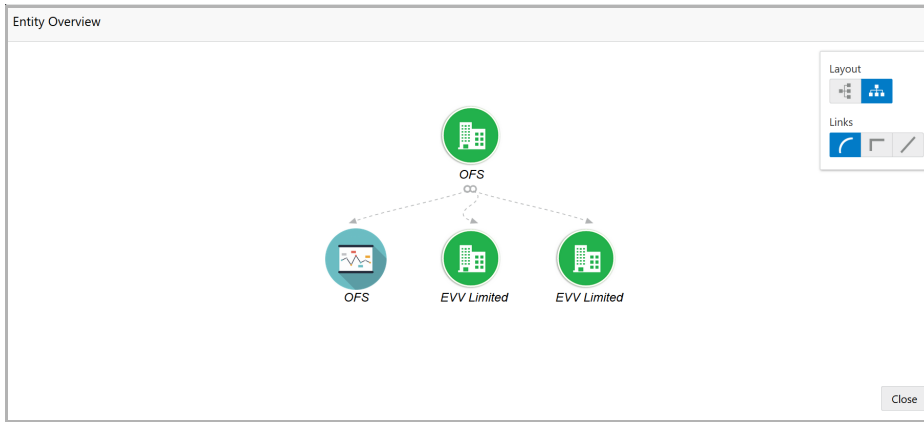


37. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 3 - Proposal Evaluation



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

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

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

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

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

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

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

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

The screenshot shows the "Legal Evaluation" page within a "Credit Origination - undefined" window. The page has a top navigation bar with "Summary", "Legal Evaluation", and "Comments" tabs. The "Legal Evaluation" tab is active. Below the tabs, there are two main sections: "OFSSS" and "EV Limited". Each section contains a large orange circle with the number "0" and a "Start" button. At the bottom of the page, there are buttons for "Hold", "Back", "Next", "Save & Close", and "Cancel".

## Chapter 3 - Proposal Evaluation

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

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

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

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

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

48. Click **Save**.

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



# Chapter 3 - Proposal Evaluation

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

Credit Origination - undefined

Summary Legal Evaluation Comments

Comments

Legal evaluation for QESSS and EV limited

Post

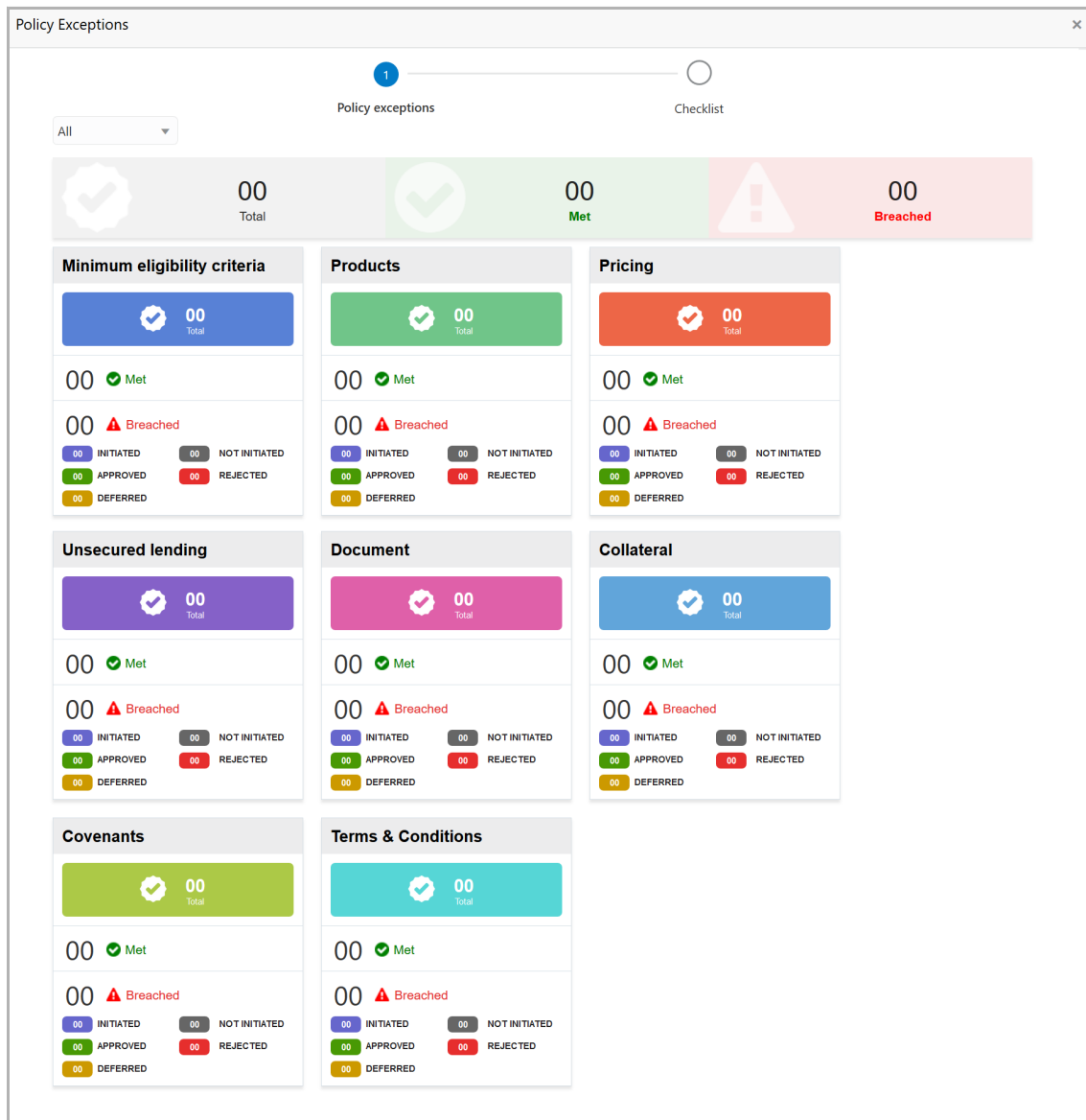
No items to display.

Hold Back Next Save & Close Submit Cancel

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

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

# Chapter 3 - Proposal Evaluation



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

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

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

## Chapter 3 - Proposal Evaluation

The screenshot shows a web form for proposal evaluation. At the top, a progress bar indicates two steps: 'Policy exceptions' (completed) 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 a dropdown menu for 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

55. Click **Submit**.



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

### Risk Evaluation

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

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

# Chapter 3 - KYC Check

## Customer KYC

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

### Steps to add KYC details

To add KYC details, perform the following steps:

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

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

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

# Chapter 3 - KYC Check

Credit Origination - KYC Evaluation

1

Summary

2

KYC

3

Comments

Documents

Collateral Summary

Summary

Customer Information

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

Customer ID

PTY201774545

Register No

Legal Status

Pvt Ltd

Liability Amount

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Facility Summary

Total funded - \$0.00

Total non funded - \$20,000.00

Facility summary list

No data to display

24K

16K

8K

0

Non Funded

Term Loan

Collateral summary

\$0.00

Total collateral value

No data to display

0%

Customer LTV

Existing Facilities

\$0.00 - (0)

Total existing facilities

\$0.00 - (0)

Takeover amount

\$0.00 - (0)

Takeover in this application

Covenants

0

Total Covenants

0

Entity Wise

0

Facility Wise

0

Financial

0

Non Financial

No items to display.

Terms & conditions

0

Total Terms and Conditions

0

Pre-Distributed

0

Post-Distributed

No items to display.

Financial Profile

View all

Show results for Previous 3 years

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

Projections

View all

Show results for Next 3 years

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

Group entities

1

Scores

Evaluation not yet done

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moodys

AAA

Hold

Back

Next

Save & Close

Cancel

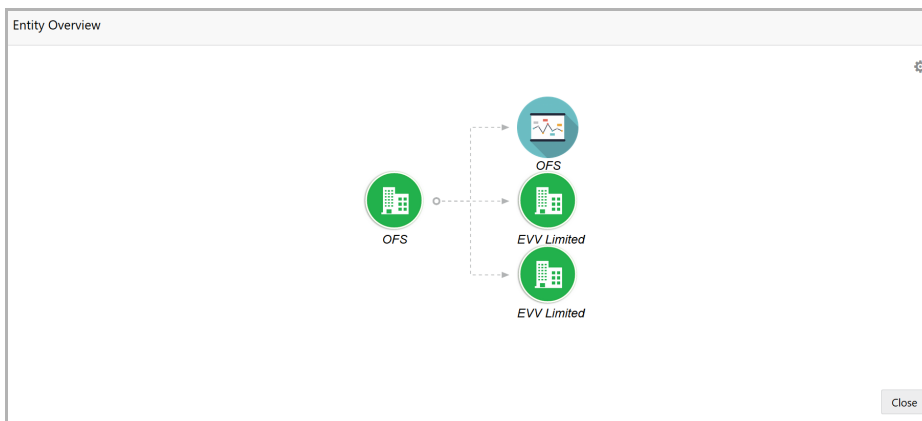
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

6

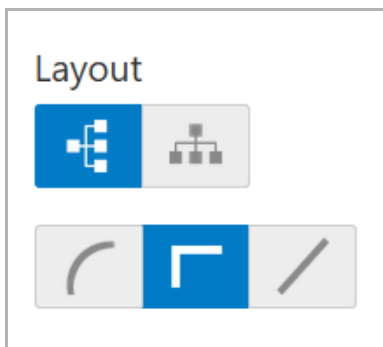
## Chapter 3 - KYC Check

| Industry Details |                |                             |                         |
|------------------|----------------|-----------------------------|-------------------------|
| Sectors          | Industry Group | Industries                  | Sub Industries          |
| Energy           | Energy         | Energy Equipment disconnect | Oil disconnect Drilling |
| <div>Close</div> |                |                             |                         |

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

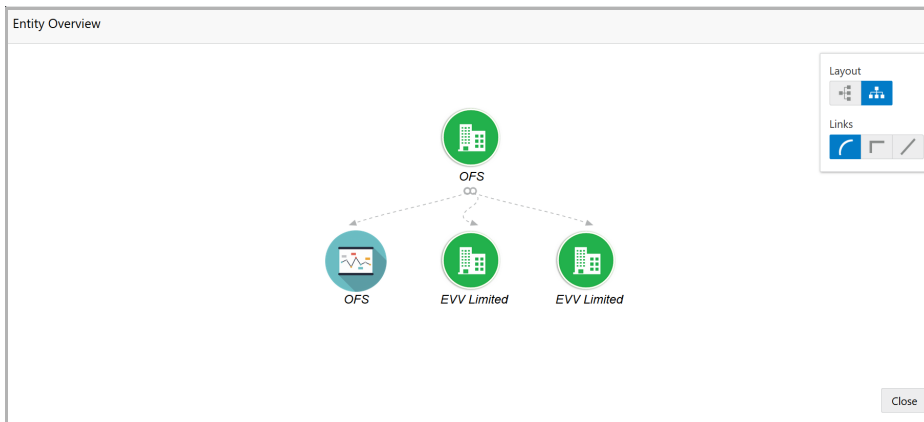


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 3 - KYC Check



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

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

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

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

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

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

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

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

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

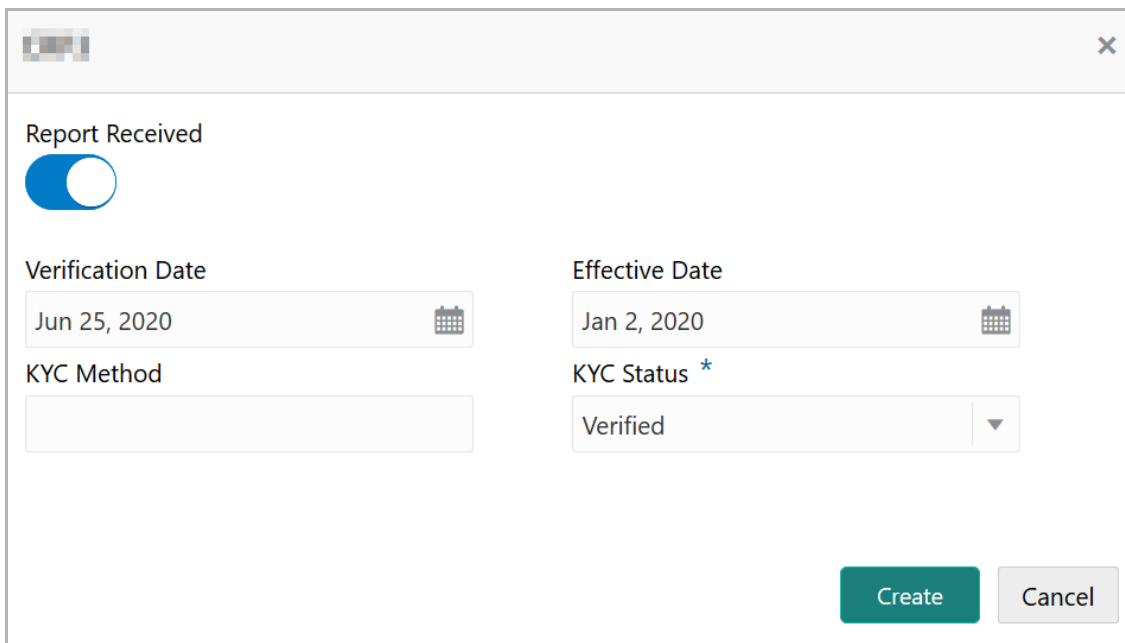
## Chapter 3 - KYC Check

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

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

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

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



Report Received

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method

KYC Status: Verified

Create Cancel

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

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

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

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

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

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



# Chapter 3 - KYC Check

Credit Origination - KYC Evaluation

Summary KYC Comments

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

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

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

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

Credit Origination - undefined

Summary KYC Comments

Comments

KYC for QESSS and EV Limited

Post

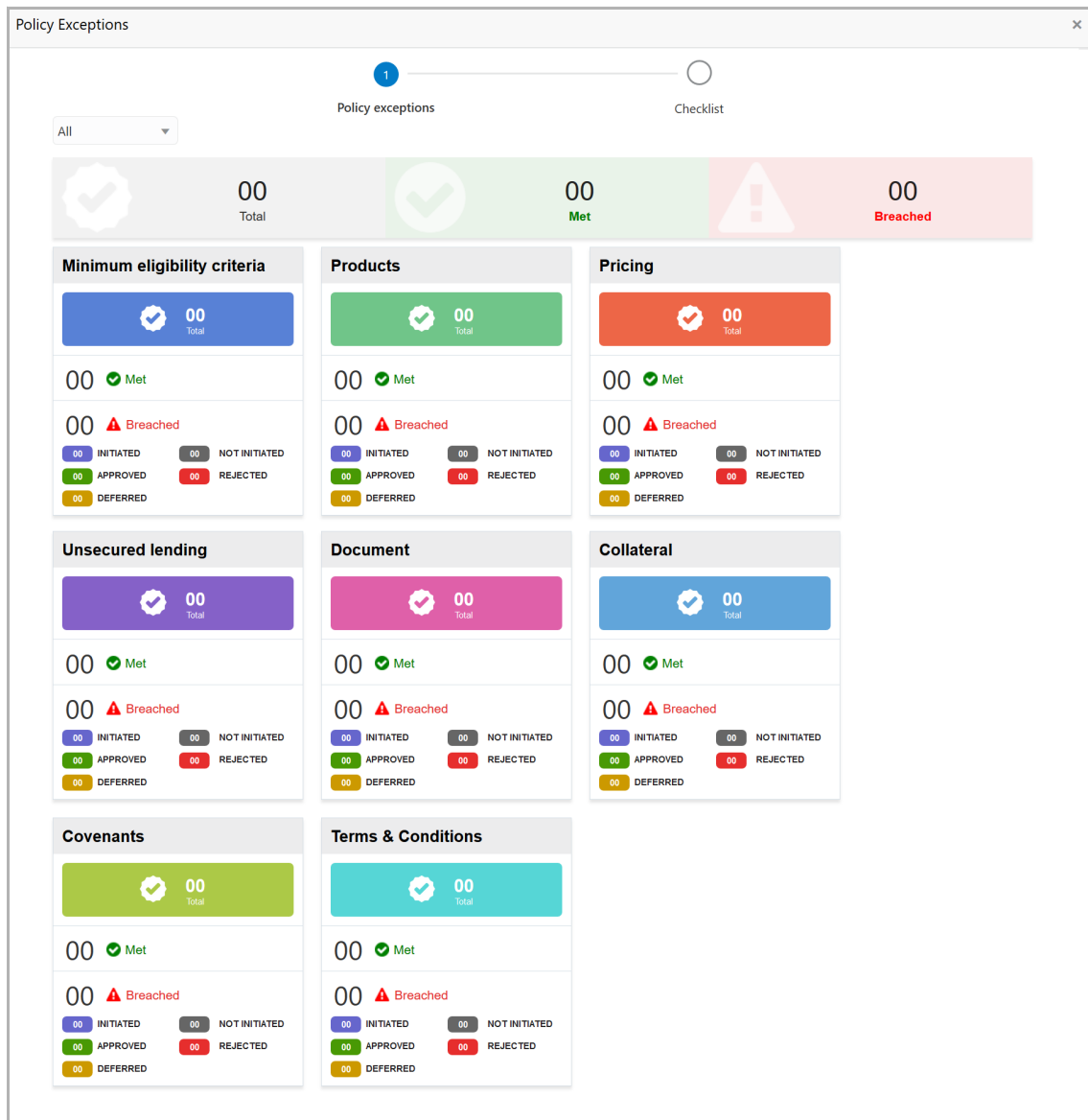
No items to display.

Hold Back Next Save & Close Submit Cancel

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

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

# Chapter 3 - KYC Check

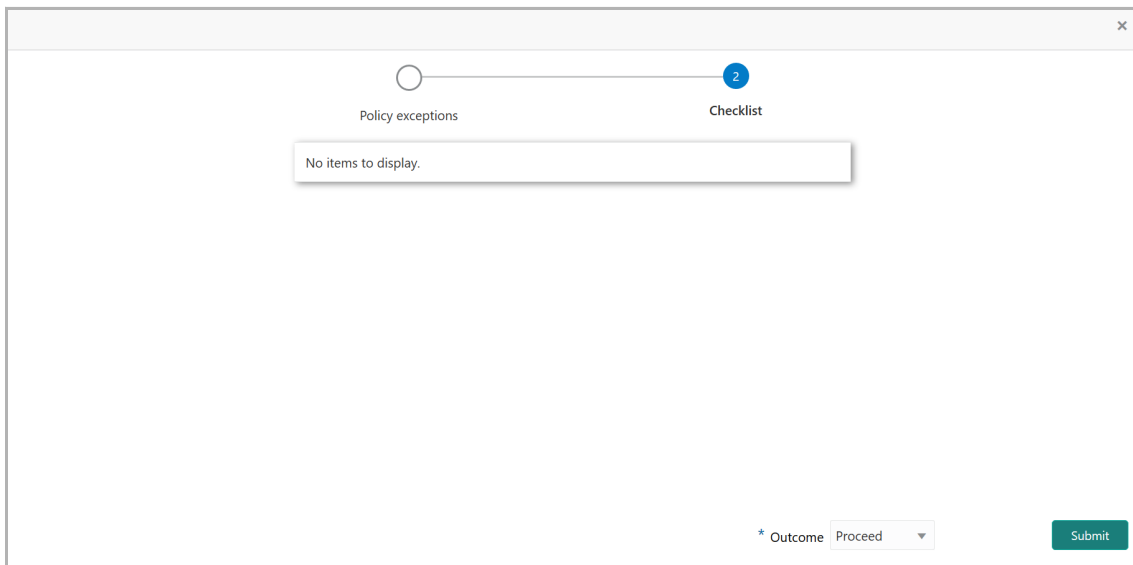


By default, policy exceptions are displayed for both the organization (party) and its child party.

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

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

## Chapter 3 - KYC Check



The screenshot displays a web interface for a KYC check. 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 a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

30. Click **Submit**.



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

# Chapter 3 - Proposal Structuring

## Proposal Structuring

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

### Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

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

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

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

# Chapter 3 - Proposal Structuring

Credit Origination - Proposal Structuring

1

2

3

Summary

Proposal Structuring

Comments

Summary

Customer Information

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

Customer ID

PTY201774543

Register No

Legal Status

Pvt Ltd

Liability Amount

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Facility Summary

Total funded - \$0.00

Total non funded - \$1,024.00

Facility summary list

No data to display

1.2K

0.8K

0.4K

0.0

Non Funded

Term Loan

Collateral summary

\$0.00

Total collateral value

0%

Customer LTV

No data to display

Existing Facilities

\$0.00 - (0)

Total existing facilities

\$0.00 - (0)

Takeover amount

\$0.00 - (0)

Takeover in this application

Covenants

1

Total Covenants

1

Entity Wise

0

Facility Wise

1

Financial

0

Non Financial

1

Newly Added

1

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

0

Total Terms and Conditions

0

Pre-Distributed

0

Post-Distributed

No items to display.

Financial Profile

Show results for

Previous 3 years

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

Projections

Show results for

Next 3 years

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

Group entities

1

Scores

16

80.0 %

16

of 20

Credit Evaluation

Fair

80.0%

16 of 20

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's

AAA

Hold

Back

Next

Save & Close

Cancel

6

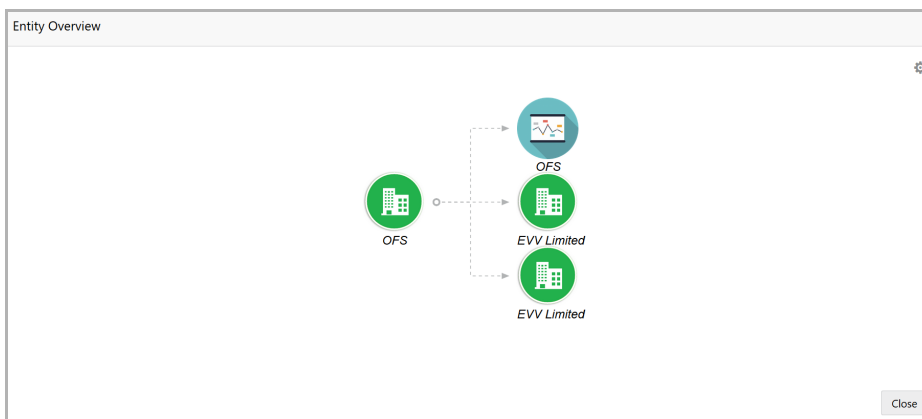
# Chapter 3 - Proposal Structuring

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

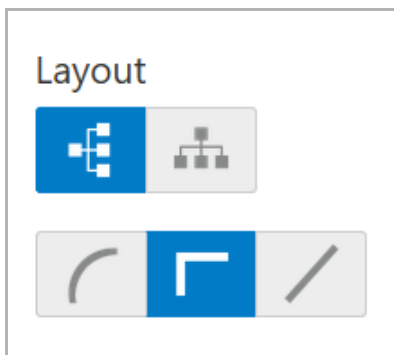
| Industry Details |                |                             |                         |
|------------------|----------------|-----------------------------|-------------------------|
| Sectors          | Industry Group | Industries                  | Sub Industries          |
| Energy           | Energy         | Energy Equipment disconnect | Oil disconnect Drilling |
| <div>Close</div> |                |                             |                         |

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

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

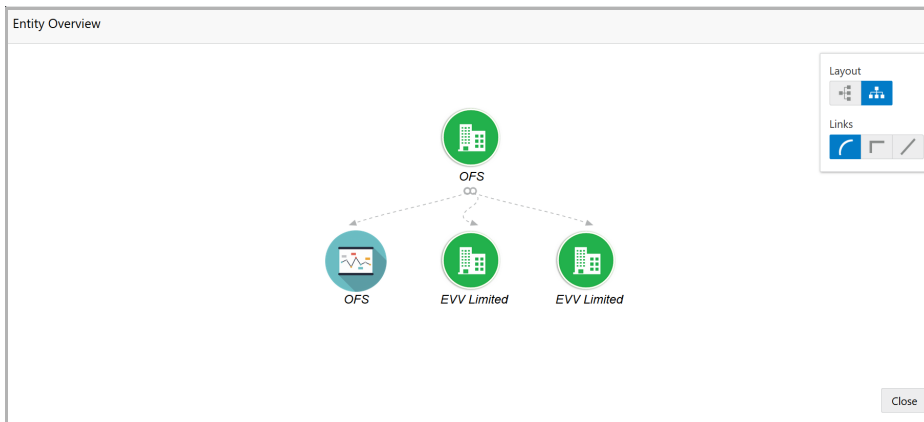


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 3 - Proposal Structuring



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

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

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

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

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

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

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

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

The screenshot shows the "Credit Origination - undefined" window. The top navigation bar includes "Documents" and "Collateral Summary" tabs. The main content area has three tabs: "Summary", "Proposal Structuring", and "Comments". The "Summary" tab is active, showing a dropdown menu for "OFSSS" and a "Liability details" section. The "Liability details" section contains a table with the following data:

| Branch | Liability Number | Requested Liability Amount |
|--------|------------------|----------------------------|
| 004    | 20771147         | ₹900,000,000.00            |

Below the table, there is a "Filter" button and a "Type to filter" input field. The bottom section of the page displays the following information:

- Line Number: 0
- Proposed Amount: ₹400,000,000.00
- NR Date:
- Requested Amount: ₹400,000,000.00
- Facility Description:
- Product Type: Funded
- Facility Category: Term Loan

At the bottom right, there are buttons for "Hold", "Back", "Next", "Save & Close", and "Cancel".

# Chapter 3 - Proposal Structuring



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

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

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

Liability Details

Currency

Requested Liability Currency: \*  
USD

Amount

Requested Liability Amount: \*  
\$5,000,000.000

Return On Capital  
20%

Probability Of Default  
20%

Loss Given Default  
20%

Cash Cover  
\$6,000,000.000

Proposed and Approved

Proposed Funded Sell Down  
\$4,000,000.000

Proposed Unfunded Sell Down  
\$1,000,000.000

Approved Funded Sell Down  
\$4,000,000.000

Approved Unfunded Sell Down  
\$1,000,000.000

Total Gross and Net Facility

Total Gross Facility

Total Net Facility

Dates

Next Review Date \*  
Jun 1, 2021

Requested Expiry Date: \*  
Jul 5, 2022

additional fields

▸ UDF

▸ TMIS

▸ CMIS

Save

Cancel

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

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



# Chapter 3 - Proposal Structuring

Facility Details

Line Code \*

Line Serial Number \*

Facility Description \*

Parent Facility Id

Facility Type

Facility Category

Next Review Date \*

Currency

Requested Amount \*

Proposed Amount \*

Tenor

Availability Period

Commitment Status

Secured?

Schedule Details

Fee Details

Link Pool To Facility

Pricing

Additional Fields

Save

Cancel



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

18. Specify the **Proposed Amount**.

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

Fee Details

Fee Preferences

Populate

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

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

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

Link Pool To Facility

Facility Linkages

Link facility

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

# Chapter 3 - Proposal Structuring

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

Link facilityF2086104

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

► Collateral Linkages

Contribute To Facility

|                                  |                                |
|----------------------------------|--------------------------------|
| Facility Contribution Currency * | Facility Contribution Amount * |
| USD                              | 5000                           |

✓ Link facility Close

23. Select the **Pool Code**.

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

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

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

Link Pool To Facility

Facility Linkages

Link facility

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

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

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

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

Credit Origination - undefined

Summary Proposal Structuring Comments

OFSSS

OFSSS

Facilities Collaterals Covenants Terms & Conditions

Filter Type to filter

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

Charge Hierarchy: 1  
Valuation Date:

Valuation Amount:  
Collateral Details: Collateral for term loan

Hold Back Next Save & Close Cancel



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

# Chapter 3 - Proposal Structuring

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

Credit Origination - undefined

Summary Proposal Structuring Comments

OFSSS

Facilities Collaterals Covenants Terms & Conditions

Overview

No items to display.

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

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

Overview

Covenants Breakup

|   |             |   |          |
|---|-------------|---|----------|
| 0 | Newly Added | 0 | Existing |
| 0 | Met         | 0 | Breached |

Financial Covenants-0

| Type                | Met | Breached |
|---------------------|-----|----------|
| No data to display. |     |          |

Non Financial Covenants-0

| Type                | Met | Breached |
|---------------------|-----|----------|
| No data to display. |     |          |

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

Covenant Details

Covenant Id \*  
New - Covenant Details

Covenant Name  
Enter Covenant Name

Covenant Description \*  
Enter the covenant description

Classification Type \*  
Select Classification Type

Covenant Details

Others

Monitoring Information Details

Facility Linkage Details

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

Save Cancel

# Chapter 3 - Proposal Structuring

33. Select / type the following in respective fields:

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

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

▲ Covenant Details

Covenant Type  
Financial

Revision Frequency \*  
Select Revision Frequency

Start Date \*  
Mar 18, 2020

Formula

Covenant Check Condition  
Greater Than

Target Value  
10000000000000000

Notice Days \*  
90

Revision Days  
Enter Revision Days

End Date \*  
May 18, 2020

Target Type  
Select Covenant Target Type

35. Enter / select the following in respective fields:

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

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

▲ Others

Compliance Status  
☐ Met ☐ Breach

Last Check Value  
Last Checked Value

Waiver Status  
Select Waiver Status

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

# Chapter 3 - Proposal Structuring

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

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

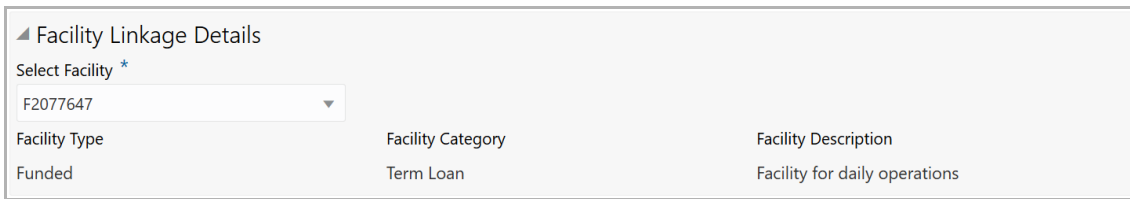


Monitoring Information Details

Select

40. Select the monitoring information.

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



Facility Linkage Details

Select Facility \*

F2077647

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

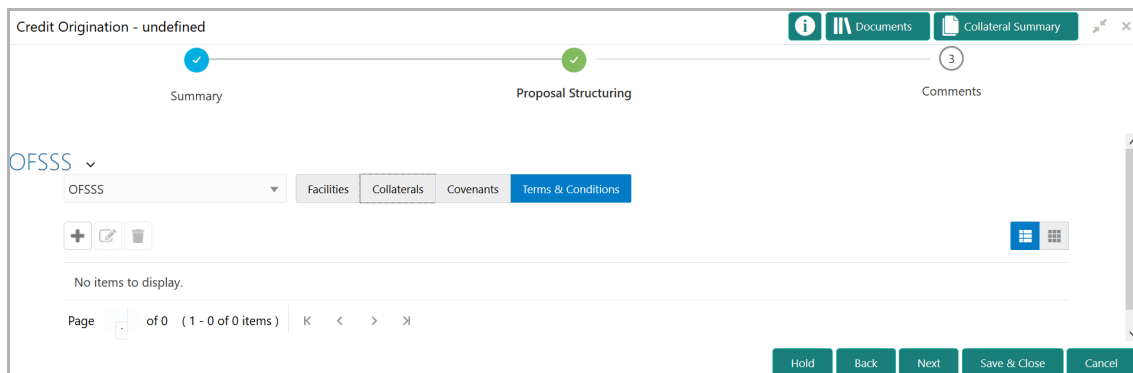
42. **Select Facility.** Facility details such as **Facility Type**, **Facility Category** and **Facility Description** are automatically populated.

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



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

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



Credit Origination - undefined

Summary Proposal Structuring Comments

OFSSS

Facilities Collaterals Covenants **Terms & Conditions**

No items to display.

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

Hold Back Next Save & Close Cancel

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

Add Terms And Conditions

T&C Type \*

☒ Pre-disbursement

☐ Post-disbursement

Condition Code \*

4577

Facility Id \*

999

Terms & Conditions \*

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

Add

Cancel

46. Select the **T&C Type**. The options available are **Pre-disbursement** and **Post-disbursement**.
47. To link the facility with the terms & conditions, select the required **Facility Id** from the drop down list.
48. Type the **Condition Code** and the **Terms & Conditions**.
49. Click **Add**. Terms & Conditions are added and displayed in *Terms & Conditions* page.



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

Credit Origination - undefined

Documents

Collateral Summary

✓

Summary

✓

Proposal Structuring

✓

Comments

↶

↷

B

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A

- size - ▾

☰

☳

☹

☵

☶

☱

☲

☴

☸

☺

H1

H2

🔗

🔗

🔍

>

Enter text here...

Post

No items to display.

Hold

Back

Next

Save & Close

Submit

Cancel

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

# Chapter 3 - Proposal Structuring

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

Policy Exceptions

1 Policy exceptions Checklist

All

|                                                                                               |                                                                                             |                                                                                                    |
|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
|  00<br>Total |  00<br>Met |  00<br>Breached |
|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|

**Minimum eligibility criteria**

 00  
Total

00  Met

00  Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

**Products**

 00  
Total

00  Met

00  Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

**Pricing**

 00  
Total

00  Met

00  Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

**Unsecured lending**

 00  
Total

00  Met

00  Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

**Document**

 00  
Total

00  Met

00  Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

**Collateral**

 00  
Total

00  Met

00  Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

**Covenants**

 00  
Total

00  Met

00  Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

**Terms & Conditions**

 00  
Total

00  Met

00  Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

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

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

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

## Chapter 3 - Proposal Structuring

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

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

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



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



# Chapter 3 - Proposal Review

---

## Proposal Review

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

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

# Chapter 3 - Proposal Approval

---

## Proposal Approval

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

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

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

# Chapter 3 - Draft Generation

## Draft Generation

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

### Prerequisites

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

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

### Steps to generate draft

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

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

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

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

# Chapter 3 - Draft Generation

Credit Origination - Draft Generation

1

2

3

Summary

Draft Generation

Comments

Summary

OFSS

Customer Information

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

Customer ID

Register No

Legal Status

Liability Amount

Is KYC Compliant

Share Holders

Contractors

Guarantors

Bankers

PTY201814590

Public Ltd

No

0

0

0

0

Facility Summary

Total funded - \$5,000,000.00

Total non funded - \$0.00

Facility summary list

6M

4M

2M

0

Funded

Term Loan

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

0%

Customer LTV

Existing Facilities

\$0.00 - (0)

Total existing facilities

\$0.00 - (0)

Takeover amount

\$0.00 - (0)

Takeover in this application

Covenants

0

Total Covenants

0

Entity Wise

0

Facility Wise

0

Financial

0

Non Financial

No items to display.

Terms & conditions

0

Total Terms and Conditions

0

Pre-Distributed

0

Post-Distributed

0

Newly added

0

Pre-Distributed

0

Post-Distributed

0

Met

0

Pre-Distributed

0

Post-Distributed

0

Breached

0

Pre-Distributed

0

Post-Distributed

Financial Profile

View all

Show results for

Previous 3 years

Category

2017-2018

Variance %

2018-2019

Variance %

2019-2020

Variance %

No data to display.

Projections

View all

Show results for

Next 3 years

Category

2020-2021

Variance %

2021-2022

Variance %

2022-2023

Variance %

No data to display.

Group entities

1

Scores

!

Evaluation not yet done

Groupwise Exposure Details

\$5,000,000.00

GE20181562

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's

AAA

Hold

Back

Next

Save & Close

Cancel

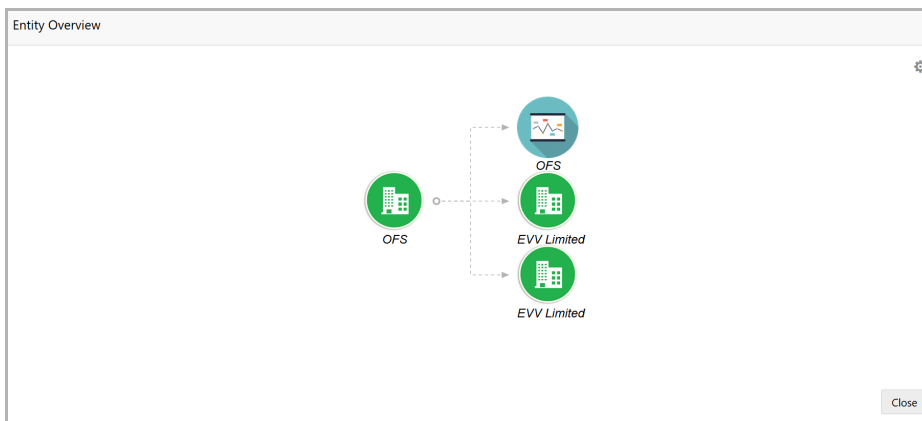
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

# Chapter 3 - Draft Generation

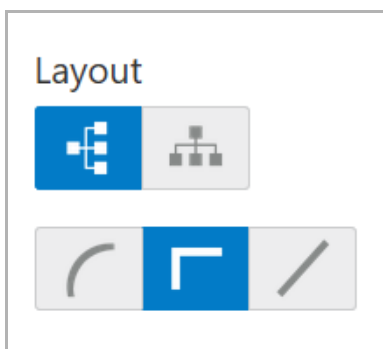
| Industry Details |                |                             |                         |
|------------------|----------------|-----------------------------|-------------------------|
| Sectors          | Industry Group | Industries                  | Sub Industries          |
| Energy          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

Close

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

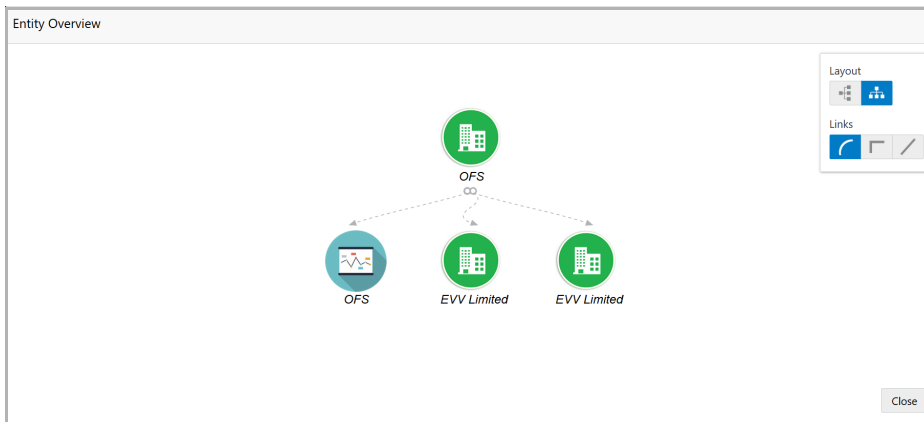


- To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

# Chapter 3 - Draft Generation



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

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

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

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

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

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

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

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

The screenshot shows the 'Credit Origination - Draft Generation' window. At the top, there is a progress bar with three steps: 'Summary' (completed, marked with a checkmark), 'Draft Generation' (current step, marked with a checkmark), and 'Comments' (pending, marked with a question mark). Below the progress bar, the 'Draft Generation' section contains a form with two fields: 'Document Name :' and 'Document Description :'. Below these fields are three icons: a document, a magnifying glass, and a download icon. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner of the window has tabs for 'Documents' and 'Collateral Summary'.

## Chapter 3 - Draft Generation

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



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

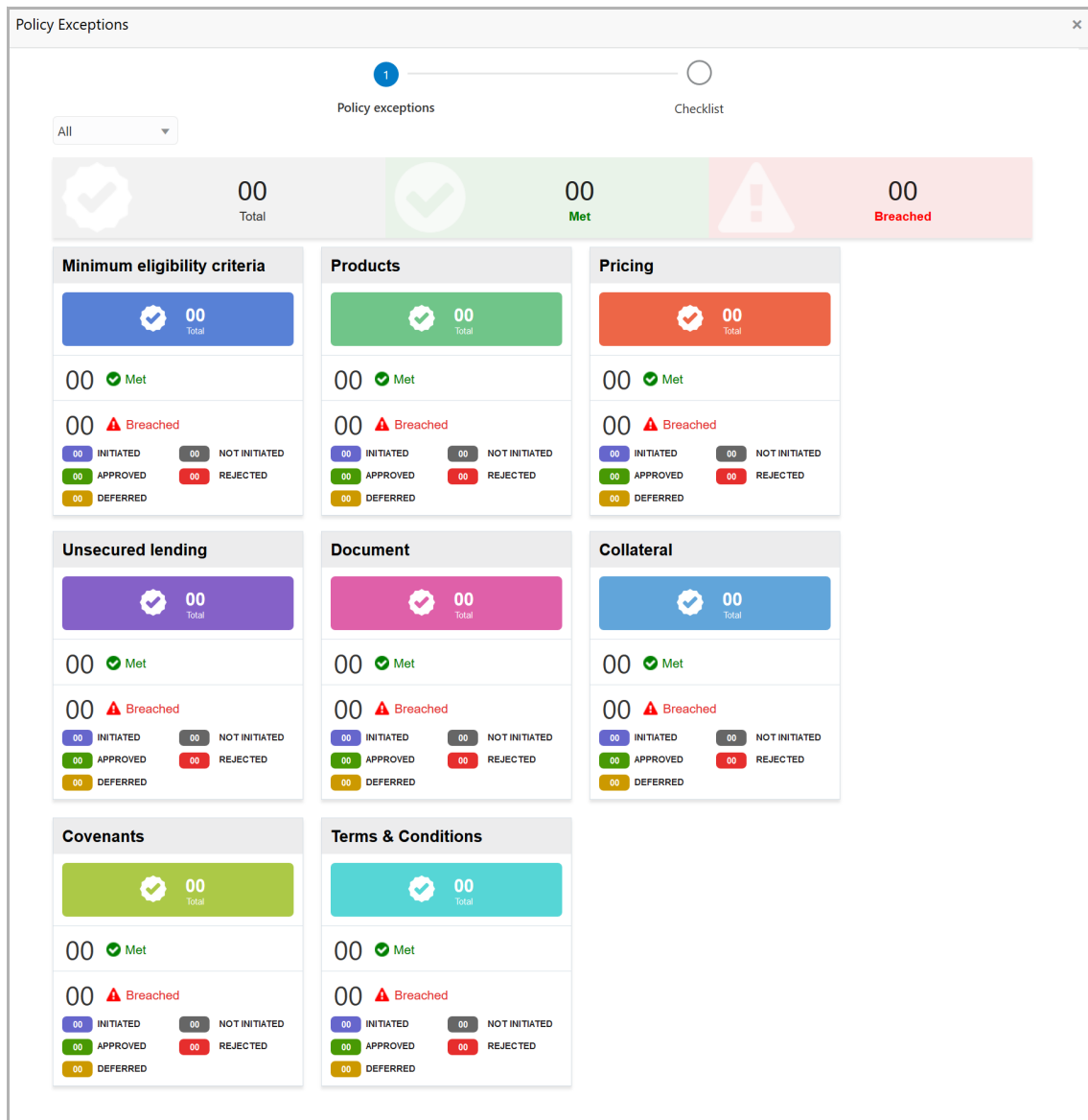
15. To download the generated draft document, click the download icon.

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

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

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

# Chapter 3 - Draft Generation



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

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

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



## Chapter 3 - Draft Generation

The screenshot shows a web application 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.

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

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

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



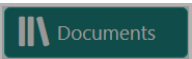
**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

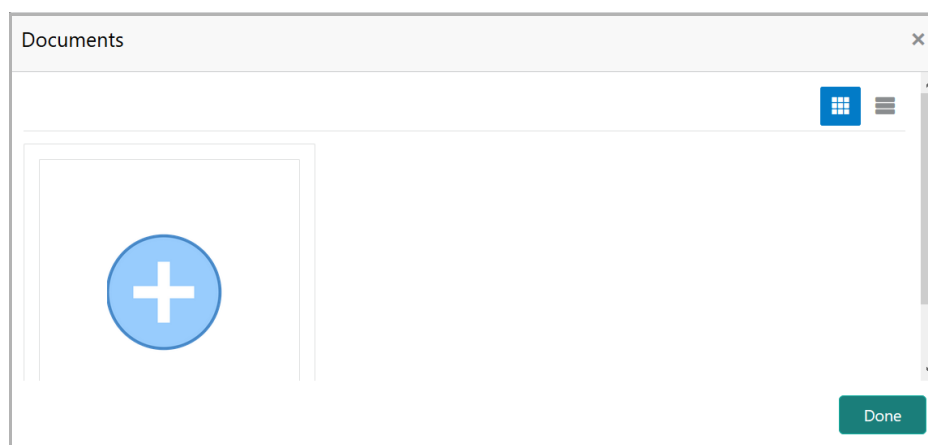
# Chapter 3 - Document Upload

## Document Upload and Checklist

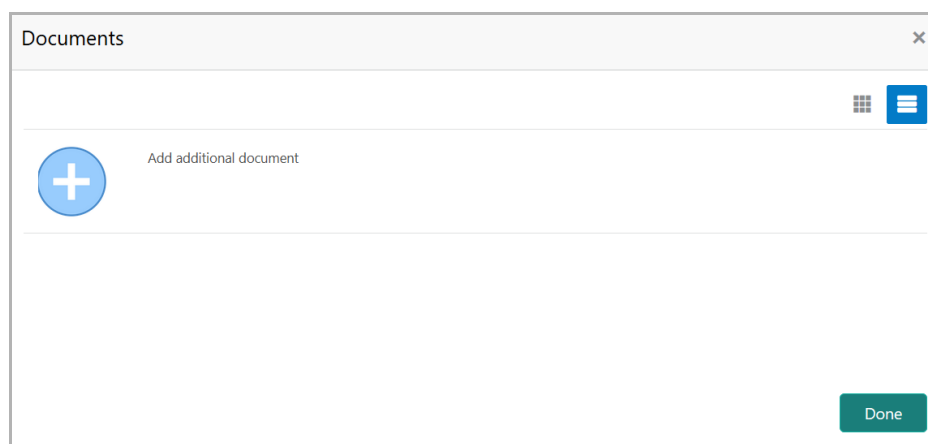
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Proposal Evaluation Restructuring process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve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

### Steps to upload documents

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

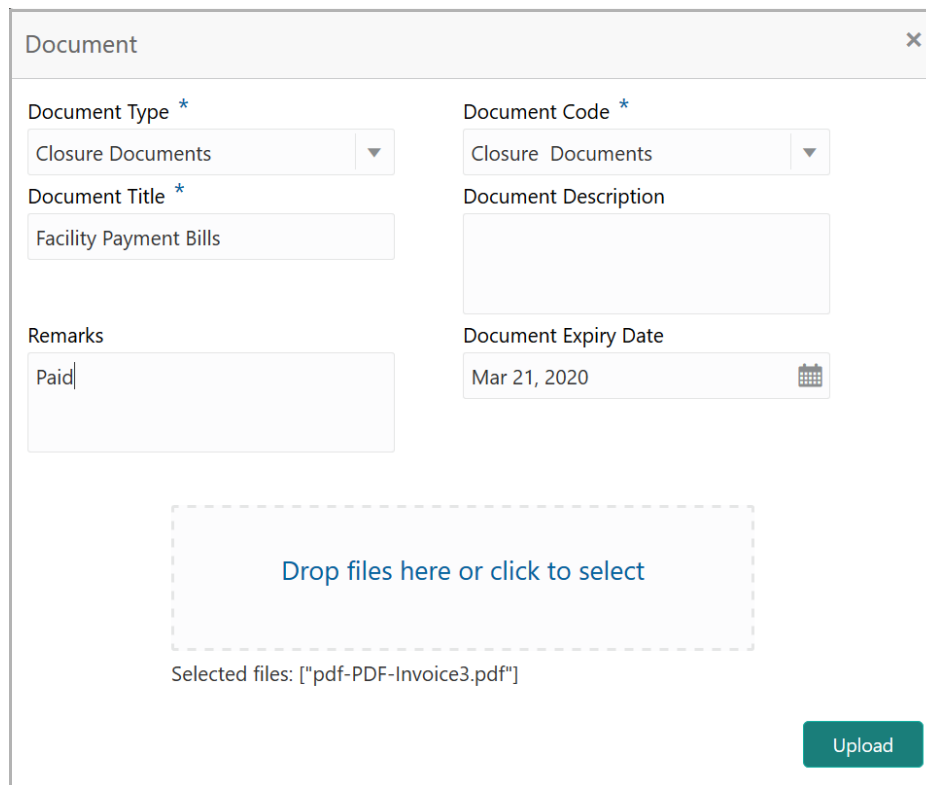


2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:



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

## Chapter 3 - Document Upload



The screenshot shows a web form titled "Document" with a close button (X) in the top right corner. The form is organized into two columns. The left column contains: "Document Type \*" with a dropdown menu showing "Closure Documents"; "Document Title \*" with a text input field containing "Facility Payment Bills"; "Remarks" with a text input field containing "Paid"; and a large dashed rectangular area for file upload with the text "Drop files here or click to select". Below this area, it says "Selected files: [\"pdf-PDF-Invoice3.pdf\"]". The right column contains: "Document Code \*" with a dropdown menu showing "Closure Documents"; "Document Description" with a large empty text area; "Document Expiry Date" with a text input field showing "Mar 21, 2020" and a calendar icon to its right. At the bottom right of the form 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 the **Document Description** that best describes the document.
7. Type the Remarks based on your need.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

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

## Chapter 3 - Document Upload

Checklist

Proposal Enrichment

☒ Company Registration document Uploaded

Remarks

☐ Incorporation document Uploaded

Remarks

☐ Collateral document Uploaded

Remarks

\* Outcome

Proceed

Submit

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

# Chapter 3 - Reference and Feedback

---

## Reference and Feedback

### References

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

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

### Documentation Accessibility

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# Chapter 3 - Appendix A

## Appendix A - Write Up

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

Credit Origination - Proposal Initiation

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

OFSS

No Data Found

Hold Back Next Save & Close Cancel

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

Writeup Category

Enter writeup here

Create Cancel

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

# Chapter 3 - Appendix A

Writeup Category

writeup category code

writeup category Description

Fetch

| writeup category code | writeup category Description |
|-----------------------|------------------------------|
| CODE                  |                              |
| ABC                   |                              |
| TL                    |                              |
| XYZ                   |                              |
| TAB                   |                              |
| NEW                   |                              |

Page

1

of 1

( 1 - 9 of 9 items )

K

<

1

>

>

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

Credit Origination - Proposal Initiation

1

2

3

4

5

6

7

8

9

Customer Info

Existing Facilities

Write up

Groupwise Exposure

Connected Parties

Funding Requirement

Collaterals

Summary

Comments

TL

Edit

View history

Print

Documents

Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.

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Hold

Back

Next

Save & Close

Cancel

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

6