

Simplified Credit Proposal Evaluation User Manual

# **Oracle Banking Credit Facilities Process Management Cloud Service**

Release 14.7.2.0.0

**Part No. F93930-01**

January 2024

Oracle Banking Credit Facilities Process Management Cloud Service User Guide  
Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:  
Phone: +91 22 6718 3000  
Fax: +91 22 6718 3001  
[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © 2023, 2024, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

**ORACLE®**  
Financial Services

# Table of Contents

Preface .....	1
<i>About this guide</i> .....	1
<i>Intended Audience</i> .....	1
<i>Conventions Used</i> .....	1
<i>Common Icons in OBCFPM</i> .....	2
About Simplified Credit Proposal Evaluation .....	3
Proposal Initiation .....	5
<i>Creating Application</i> .....	6
<i>Enriching Application</i> .....	12
Proposal Evaluation .....	80
<i>Credit Evaluation</i> .....	80
<i>Legal Evaluation</i> .....	92
<i>Risk Evaluation</i> .....	99
KYC Check .....	100
Proposal Structuring .....	109
Proposal Review .....	123
Proposal Approval .....	124
Draft Generation .....	126
Document Upload and Checklist .....	134
Reference and Feedback .....	137

<i>References</i> .....	137
<i>Feedback and Support</i> .....	137
Appendix A - Write Up .....	138

# Chapter 1 - Introduction

## Preface

### About this guide




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

### Intended Audience

This document is intended for the banking personnel responsible for performing credit proposal evaluation process for the corporate customer.

### Conventions Used






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

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

# Chapter 1 - Introduction

## Common Icons in OBCFPM

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

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

# Chapter 3 - Overview

---

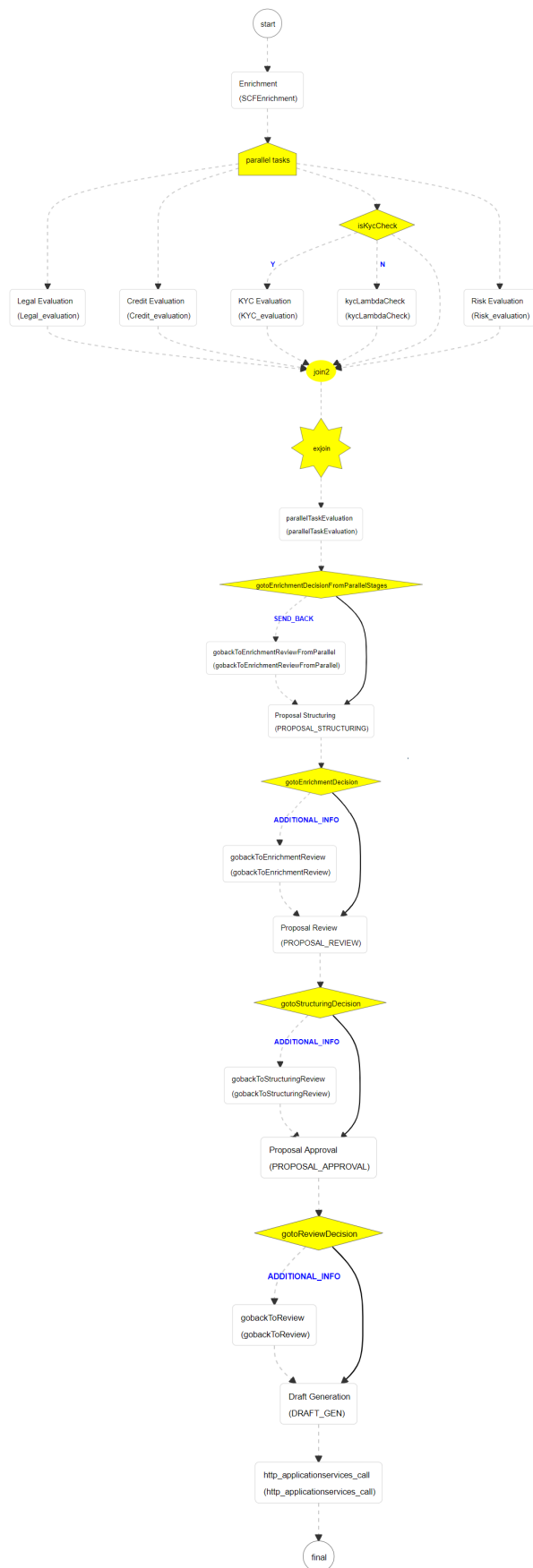
## About Simplified Credit Proposal Evaluation

Banks around the countries have different teams to perform their day to day activities that are necessary to keep the banks functional. Since credit proposal is initiated and enriched by the same team in many banks, Simplified Credit Proposal Evaluation Process (CPEP) is introduced in OBCFPM to process and evaluate the credit proposals with ease. As the process name indicates, the credit proposal is only evaluated for determining the credit, legal, and risk status of the corporate customer. To handoff the facility, Simplified Credit Proposal Handoff Process must be initiated.

Refer each chapter in this book for information on processing the application in each stage.

The following flow diagram illustrates the different stages in Simplified CPEP:

# Chapter 3 - Overview



# Chapter 3 - Proposal Initiation

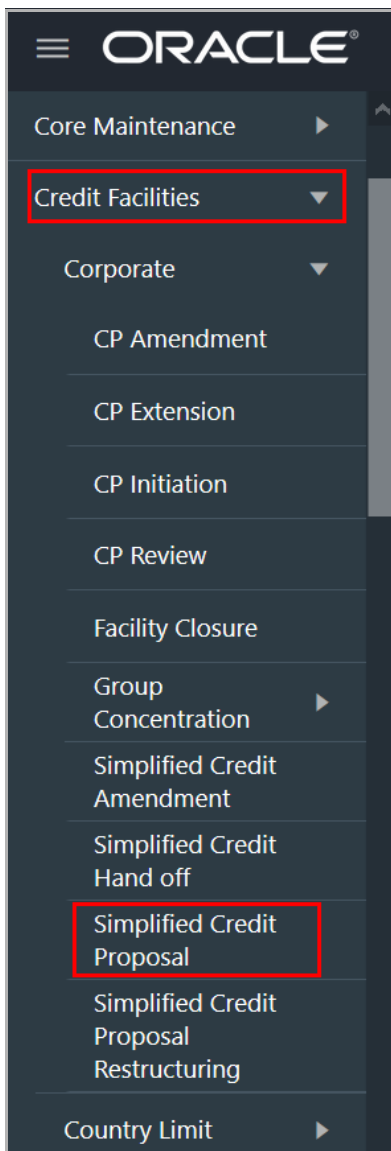
## Proposal Initiation

In this stage, credit proposal application can be created by capturing basic information about the organization and its connected parties (child organization) and then sent for evaluation process.

To initiate credit proposal, perform the following steps:

### Steps to initiate credit proposal

1. Login to OBCFPM.



# Chapter 3 - Proposal Initiation

2. Navigate to **Credit Facilities > Corporate > Simplified Credit Proposal**. *Initiate Credit Proposal Evaluation Process* window appears:

Initiate Credit Proposal Evaluation Process

Application Priority \*

☒ Low
☐ Medium
☐ High

Application Branch \*

Linked application number

Application number

Customer details

Customer \*

New
Existing

Organization details

Organization Name \*

Organization Type \*

Single

Entity Type \*

Pvt Ltd

Demography Type \*

Global

Country of incorporation \*

INDIA

Incorporation date \*

Apr 30, 2000

Country of risk \*

Zombia

Geographical Spread

INDIA X
United States X

Website Address

Facebook Address

Twitter Address

Customer sector

No Sectors Added

Customer Rating

No Ratings Added

Other Details

Special customer \*

☒

RM Details

RM Id \*

Submit
Submit and Enrich
Cancel

## Creating Application

In the *Initiate Credit Proposal Evaluation Process* window:

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

# Chapter 3 - Proposal Initiation

4. Click search icon in the **Application Branch** field. *Select Branch* window appears:

Select Branch

Branch Code

Branch Name

Fetch

Branch Code	Branch Name
965	Flexcube
008	Flexcube
009	Flexcube
007	Flexcube
642	Test branch
000	FLEXCUBE UNIVERSAL BRANCH
AT1	KORMANGALA
555	Flexcube

Page 1 of 3 ( 1 - 10 of 22 items )

K

<

1

2

3

>

>

5. Click **Fetch**. Branch details appear.
6. Click the required **Branch Code** to add it to the **Application Branch** field.

## Linked Application Number

The system lists all the completed and WIP Group Concentration Limit applications in this field. However, the WIP Group Concentration Limit application must be approved before the credit proposal application moves to the Approval stage.

The rejection of WIP Group Concentration Limit application selected for credit proposal will result in the rejection of credit proposal application.

7. Search and select the application Group Concentration Limit application.



If the Linked Application Number is selected, the system will fetch liability details from the Group Concentration Limit Application and the user cannot modify the same.

## Customer details

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

Upon selecting the Existing option, the **Customer ID** field appears.

# Chapter 3 - Proposal Initiation

9. Click search icon in the **Customer ID** field. *Select Customer* window appears:

Select Customer

Customer Id

Customer Name

Customer Category

Fetch

Customer Id	Customer Name	Customer Category
000039	WAL	Corporate
000223	Hero	CORPORATE
001366	WM	CORPORATE
000006	COS	Corporate
000028	VIL	CORPORATE
PTY183443402	TOSHIBA	CORP
PTY0003	TOSHIBA	CORP
PTY0001	TOSHIBHA	CORPORATE

Page 1 of 2 ( 1 - 10 of 14 items ) K < 1 2 > X

10. Click **Fetch**. Customer details appear.

11. Click the **Customer Id**. Selected ID is added to the **Customer ID** field.

## Organization details

12. Type the **Organization Name**.

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

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

15. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

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

16. Search and select all the countries in which the organization is operating as **Geographical Spread**.

17. Select the **Country of incorporation**.

18. Click the calendar icon and select the **Incorporation date**.

19. Select the **Country of risk** for organization from the drop down list.

# Chapter 3 - Proposal Initiation

20. Type the following addresses in respective fields:

- Website Address
- Facebook Address
- Twitter Address

## Customer Sector

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

The screenshot shows a window titled "Add Industry" with a close button (X) in the top right corner. The window is divided into two main sections: "Sectors" on the left and "Industry Groups" on the right. The "Sectors" section contains a list of eight sectors, each with a right-pointing arrow: Energy, Utilities, Real Estate, Materials, Industrials, Consumer Discretionary, Consumer Staples, and Health Care. The "Industry Groups" section shows a list of industry groups, with "Energy" currently selected and displaying a right-pointing arrow. A vertical scrollbar is visible between the two sections. At the bottom right of the window is a green "Cancel" button.

22. Select a sector of the organization. Available **Industry Groups** appear.


23. Select the **Industry Group** of the organization. Available **Industries** appear.

24. Select the Industry of the organization. Available **Sub-Industries** appear.

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

# Chapter 3 - Proposal Initiation

**Customer sector**[+Add sector](#)

**Energy**

Industry Group  
**Energy**

Industry  
**Energy Equipment**

Sub-Industry  
**Oil Drilling**

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




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

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

## Customer Rating

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

Rating Date \*  
May 5, 2020 

Outlook \*  
Positive ▼

Year Of Rating \*  
2020

Risk Ratings

Rated By

AAA	>	Moodys
BB+	>	Fitch
B	>	
B-	>	
CCC+	>	
AA+	>	

Close

28. Select the following details:

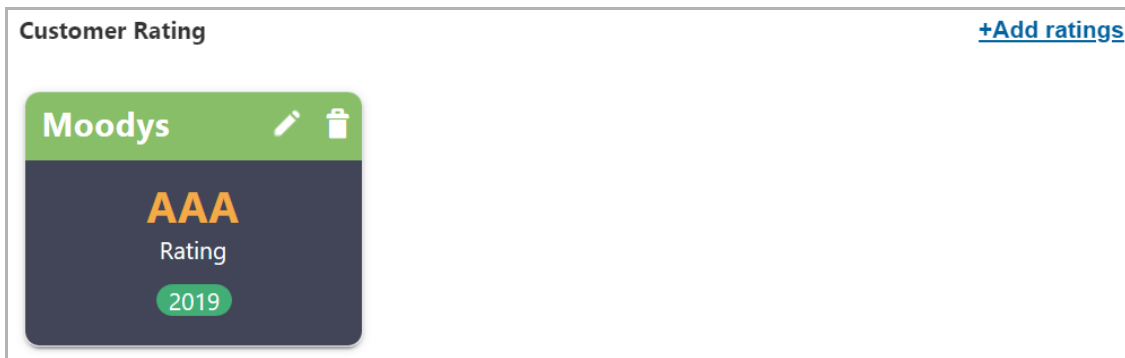
- Rating Date
- Outlook

## Chapter 3 - Proposal Initiation

- Risk Ratings
- Rated By

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

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



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



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

### Other Details

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

### RM Details

RM Id is automatically populated based on the login details.

32. To modify the **RM Id**, search and select the required user.
33. To submit the application for enrichment, click **Submit**. A unique application number is assigned to the application for easy identification.




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

# Chapter 3 - Proposal Initiation

## Enriching Application

OBCFPM allows the user to enrich the already submitted application at any time or enrich the credit application to be submitted during the application creation process itself.

34. To enrich the already created application, navigate to **Tasks > My Tasks**. **My Tasks** page appears:

My Tasks  Feb 12, 2020

[Refresh](#) [Release](#) [Flow Diagram](#)

	Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
<input type="checkbox"/>	<a href="#">Edit</a>	Low		APP20635960	004	Flow Inc	\$0.00	Credit Origination
<input type="checkbox"/>	<a href="#">Edit</a>	Low		APP20355448	004	Apex	\$0.00	Credit Origination
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20625952	004	OFSS	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	High		APP20595933	004	PACKT8	\$0.00	Credit Origination
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20595923	004	Banking	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	High		APP20595922	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20595921	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20595920	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20595919	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/>	<a href="#">Edit</a>	Medium		APP20595918	004	Bank	\$0.00	Credit Proposal Evaluation

Page 1 of 3 (1 - 20 of 58 items) K < 1 2 3 > >|

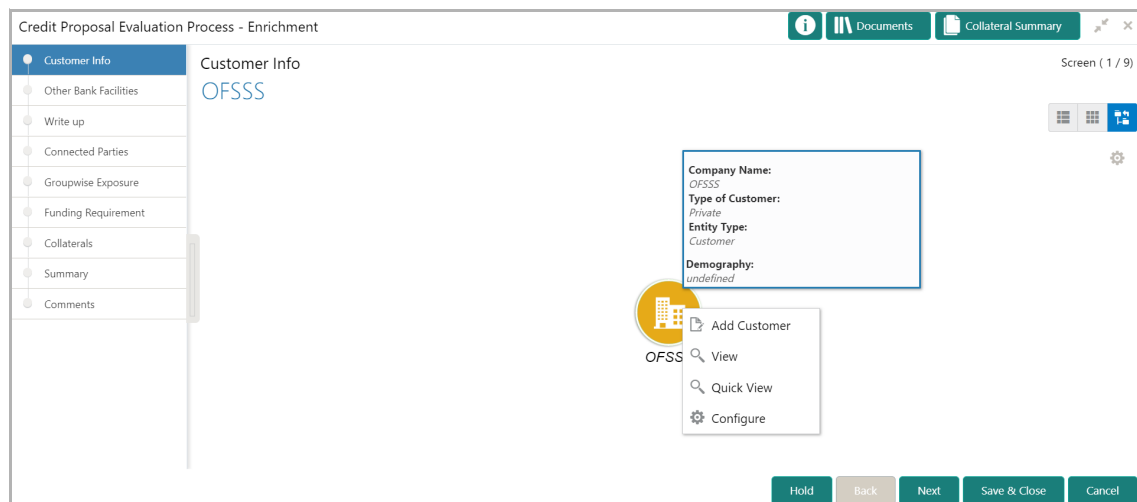
35. Select the application and click **Edit**. *Credit Proposal Evaluation Process - Enrichment* page appears.

36. To enrich the application after application creation process, click the **Submit and Enrich** button in **Initiate Credit Proposal Evaluation Process** window. *Customer Info* page appears.

## Customer Info

This data segment allows to view and modify the basic information captured during credit proposal initiation and add child parties to the party (organization).

# Chapter 3 - Proposal Initiation



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

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

- Add Customer
- View
- Quick View
- Configure

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

Actions	Functionality
Add Customer	Displays the <i>Customer Details</i> window for adding customer of the organization
View	Displays the <i>Customer Details</i> window for viewing organization details
Quick View	Displays the <i>View Entity Details</i> window
Configure	Displays the <i>Customer Details</i> window for modifying organization details

38. To add a customer (child party) of the organization (party), click **Add Customer**. *Customer Details* window appears. Refer **Creating Application** section for information on adding customer.



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

# Chapter 3 - Proposal Initiation

39. To **View**, or **Quick view** the organization information, right click the organization icon and click the respective option.

## Configure Organization Details

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

OFSSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditions

Demographic Details

Basic Info Address Industry

Company Details Save

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

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

RM Id Company Web site Facebook URL Twitter URL

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

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

Language \* ENG Media \* SWIFT

KYC Details

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

Additional Fields

No Additional fields configured!

Close

## Customer Profile

## Company Details

41. 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

## Chapter 3 - Proposal Initiation

- Facebook URL
- Twitter URL
- Employee Strength
- No. Of Years In Business
- No. Of Companies in the Group
- Country of Risk

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

### KYC Details

48. Enable the **Received** switch, if KYC verification details are received for the customer.
49. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
50. Type the KYC **Verification Method**. For example: Field verification.
51. Click **Save**.
52. 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

53. 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**

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

55. 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.

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

## **Financial Profile**

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

The screenshot shows the 'Financial Profile' screen. On the left is a sidebar menu with the following items: 'Party Det...', 'Customer Profile' (with a right arrow), 'Financial Profile' (highlighted with a blue bar), 'Projections', 'StakeHolders' (with a right arrow), 'Assets', 'Customer Covenants', 'Customer Terms & conditio...', and 'Exposures' (with a right arrow). The main content area is titled 'Financial Profile' and contains the text 'No items to display.' In the top right corner of the main area, there is a green button labeled 'Upload Financial Document', a blue button with a grid icon, and a blue button labeled 'Add'. In the bottom right corner, there is a grey button labeled 'OK'.

## Chapter 3 - Proposal Initiation

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

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

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

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

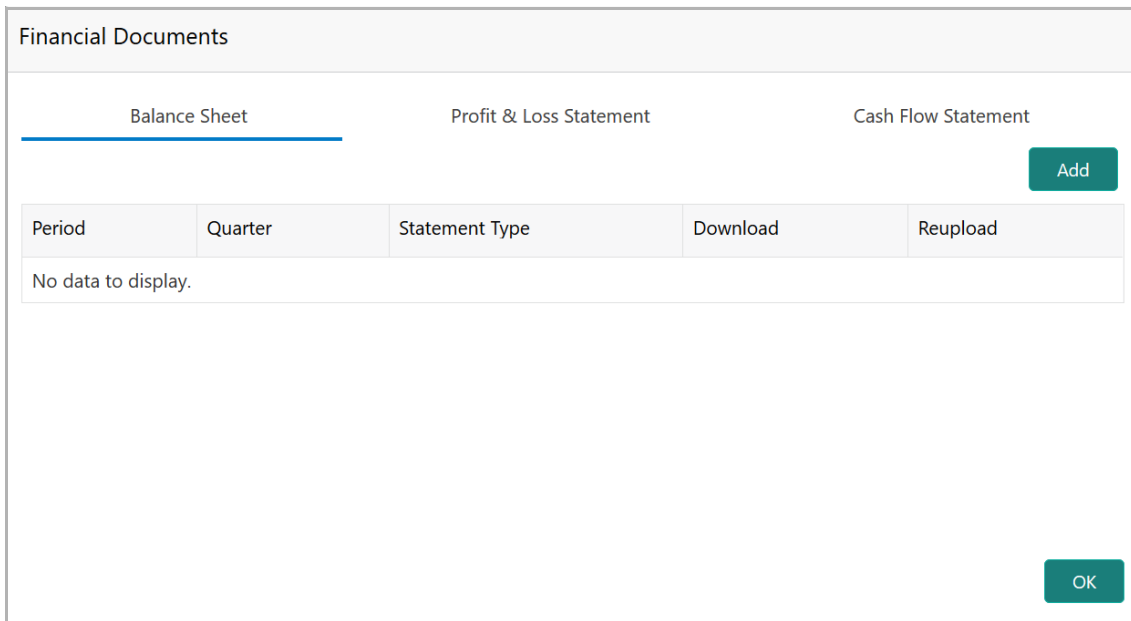
61. Specify the following details in the corresponding fields:

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

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

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

## Chapter 3 - Proposal Initiation

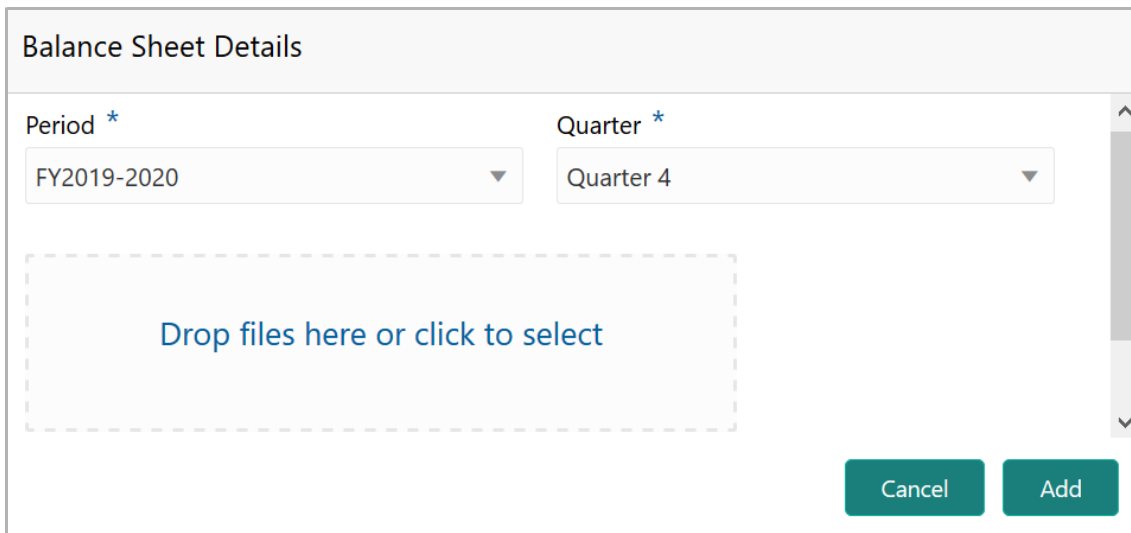


The **Financial Documents** window features three tabs: **Balance Sheet**, **Profit & Loss Statement**, and **Cash Flow Statement**. The **Balance Sheet** tab is currently selected. An **Add** button is located in the top right corner. Below the tabs is a table with the following headers: **Period**, **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.

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

## Chapter 3 - Proposal Initiation

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



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

### Projections

68. 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

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

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

71. 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

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

73. 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 \*

FY2020-2021

Quarter \*

Annual

Drop files here or click to select

Current selected files:

Cancel

Add

74. Select the **Period** and **Quarter** for which the projection document is to be added.

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

76. Click **Add**. Document is added.

## Chapter 3 - Proposal Initiation

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



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

### Rating

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

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

Risk Ratings	Rated By
AAA	Moodys
BB+	Fitch
B	
B-	
CCC+	
AA+	

80. Select the following details of the rating:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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

# Chapter 3 - Proposal Initiation

OFSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Customer Rating

+Add ratings

Year \*

All

Moody's

AAA

Positive

2018

Close

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

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

## **Stakeholders**

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

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

< StakeHol...

Sponsors

Share holders

Directors

Management Team

Bankers

Guarantors

Customers

Suppliers

Sponsors

Add

No items to display.

OK

## Chapter 3 - Proposal Initiation

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

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

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

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

84. 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

85. 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

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

# Chapter 3 - Proposal Initiation

Sponsors

Address details

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

Add

Clear

Cancel

87. 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**

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



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

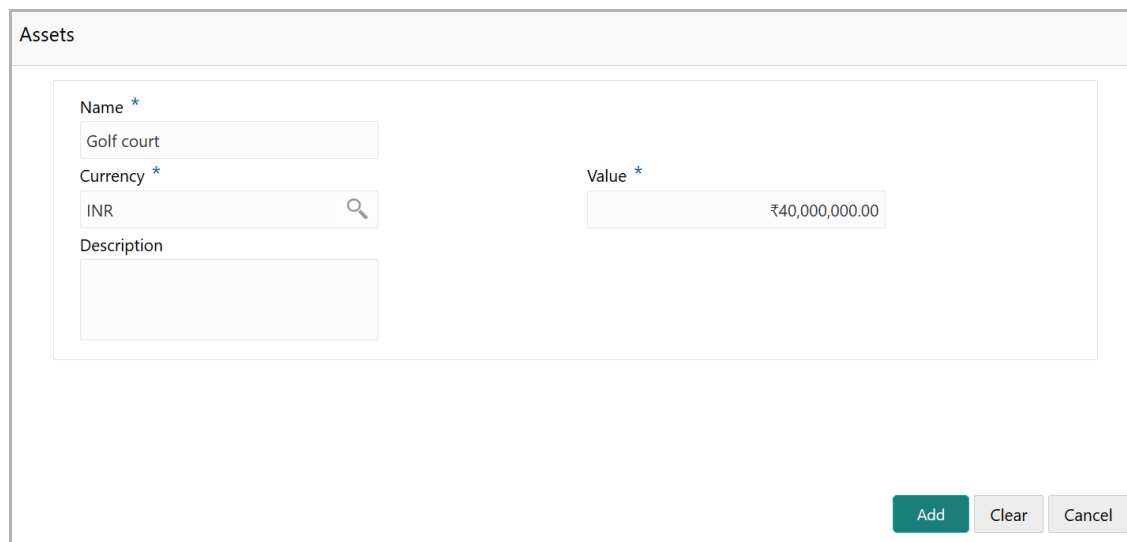


For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer "**Economic Dependency Analysis User Manual**".

# Chapter 3 - Proposal Initiation

## Assets

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



90. Type the **Name** of the Asset.
91. Search and select the **Currency** for the asset value.
92. Specify the asset **Value**.
93. Type the asset **Description**.
94. Click **Add**. Asset details are added.



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

## Customer Covenants

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

# Chapter 3 - Proposal Initiation

Party Det...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Exposures >

Overview

Filter Type to filter x + -

No items to display.

Page 1 (0 of 0 items) < 1 >

OK

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

Covenant details

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

Click to add new covenant

Covenant details

Others

Monitoring information details

Create Cancel

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

98. 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

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

# Chapter 3 - Proposal Initiation

▲ Covenant details

Covenant type \*

Financial

Covenant Sub Type

Select covenant subtype

Notice days \*

15

Revision frequency \*

Quarterly

Revision days

Enter revision days

Start date \*

Jun 30, 2020

End Date \*

Aug 31, 2020

Formula

( CCE ) / ( INEXP + RPCB + RPNCB )

Target type \*

Ratio

Covenant check condition \*

Equal to

Target value \*

1.5

100. 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.

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

▲ Others

Compliance status

☐ Met ☐ Breach

Waiver status

Waive

Last check value

Last Checked Value

Deferred due date

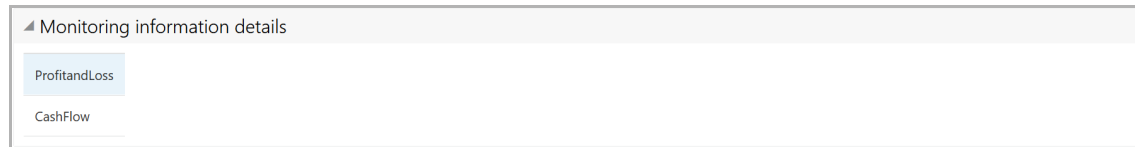
102. Select the **Compliance Status** and **Waiver Status**.

103. Enter the **Last Check Value**.

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

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

## Chapter 3 - Proposal Initiation



Monitoring information details

ProfitandLoss

CashFlow

106. Select the monitoring information.

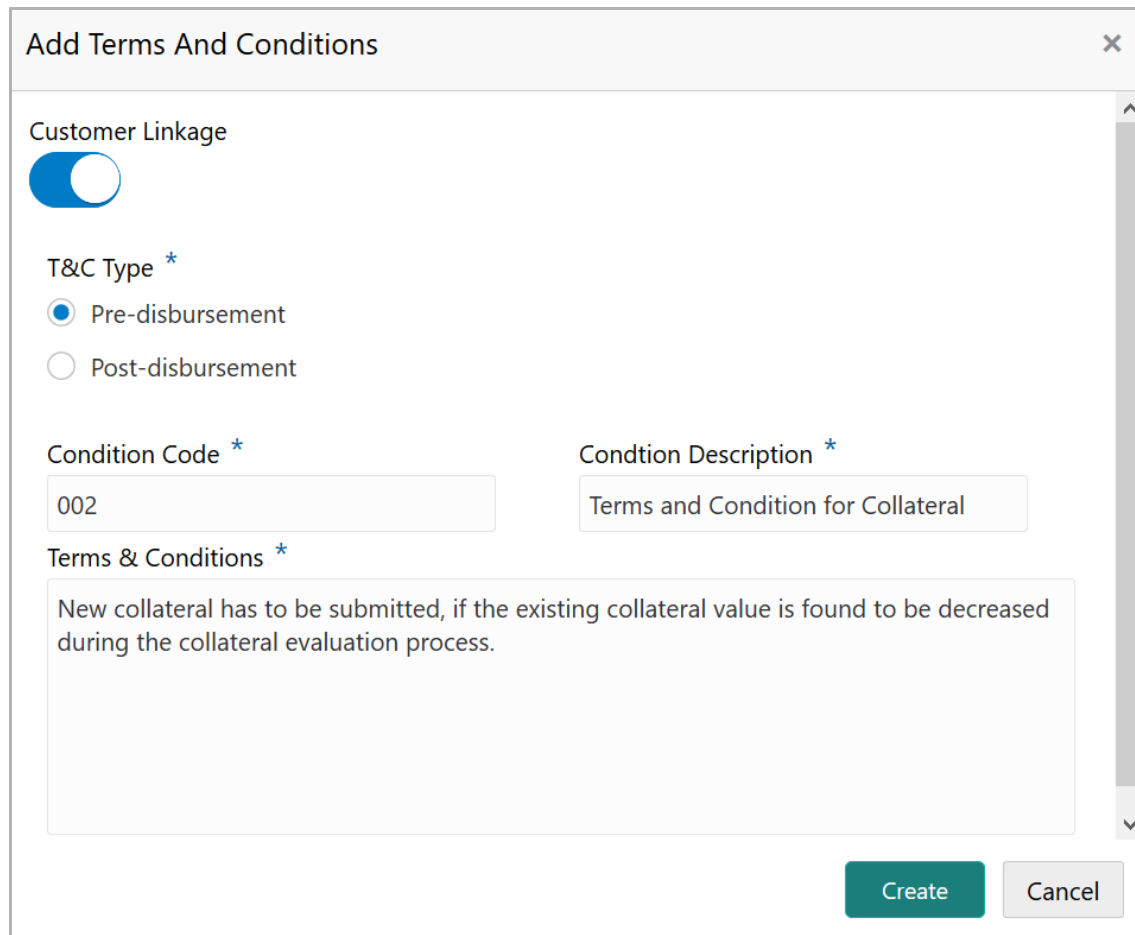
107. Click **Save**. Covenant details are added.



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

### **Customer Terms & Conditions**

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



Add Terms And Conditions

Customer Linkage

☒

T&C Type \*

☒ Pre-disbursement

☐ Post-disbursement

Condition Code \*

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

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

## Chapter 3 - Proposal Initiation

110. Select the **T&C Type**. The options available are **Pre-disbursement** and **Post-disbursement**.
111. If the **Customer Linkage** switch is not enabled, the **Facility Id** field appears as shown below:

**Add Terms And Conditions**

Customer Linkage ☐

T&C Type \*

☒ Pre-disbursement

☐ Post-disbursement

Facility Id \*

Funded - Term Loan-F20174004

Condition Code \*

004

Condition Description \*

Terms and Condition for term loan

Terms & Conditions \*

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

Create Cancel

112. Select the required **Facility Id** from the drop down list.
113. Specify the **Condition Code**.
114. Type the **Condition Description** and **Terms & Conditions**.
115. Click **Create**. Terms & Conditions are added.



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

### Exposures

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

# Chapter 3 - Proposal Initiation

Country Dependency Details

Country \*  Currency \*

Country Wise Data

Sales \*  Purchase \*  Investments \*  Loans \*

Deposits \*

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Save Cancel

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

## Country Wise Data

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

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

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

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

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

## Country Wise Business Operations

Country Wise Business Operations

Market Share Percentage \*  Presence for Years \*  Major Products Sold \*  Associated Since \*

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

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

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

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

## Sales Breakup

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

# Chapter 3 - Proposal Initiation

Sales Breakup

+
✎
🗑

No items to display.

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

Sales Breakup

×

Customer *	Sales Amount *	Percentage of Total Sales *	Major Product Sold
Bee Constructions	\$20,000.00	40%	Steel rods
Debtor Days	Associated Since *	Country	
15	Sep 1, 2016	US	

Save

Cancel

129. Specify the **Customer** of the entity.

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

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

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

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

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

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

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

## Purchase Breakup

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

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

# Chapter 3 - Proposal Initiation

Purchase Breakup

Supplier \*

Purchase Amount \*

Percentage of Total Purchases \*

Major Product Bought

Navy Cements

\$30,000.00

50%

▼

▲

Cement

Creditor Days

Associated Since \*

Country

10

▼

▲

Sep 30, 2000

📅

US

🔍

Save

Cancel

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

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

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

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

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

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

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

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

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

Exposures

Country exposure

Currency exposure

US

Sales Amount : \$50,000.00

Purchase Amount : \$30,000.00

Loan Amount : \$200,000.00

Investment Amount : \$100,000.00

Deposit Amount

Edit Delete View

Page 1 of 1 (1 of 1 items)

<

1

>

OK

## Chapter 3 - Proposal Initiation

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

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

Currency Dependency Details

Currency \*  
USD

Currency Details

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

Hedging Details

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

Save Cancel

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

### Currency details

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

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

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

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

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

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

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

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

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

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

# Chapter 3 - Proposal Initiation

## Hedging Details

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

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

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

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

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

## Future Currency Requirement - Loan Repayment

Future Currency Requirement - Loan Repayment		
Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
\$50,000.00	\$10,000.00	\$40,000.00

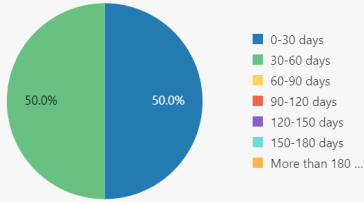
163. Specify your customer's **Outstanding Loan Amount** in selected currency.

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

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

## Future Currency Requirement - Creditor Payment

Future Currency Requirement - Creditor Payment	
Outstanding Amount *	\$50,000.00
* 0-30 days	: \$25,000.00
* 30-60 days	: \$25,000.00
* 60-90 days	: \$0.00
* 90-120 days	: \$0.00
* 120-150 days	: \$0.00
* 150-180 days	: \$0.00
* More than 180 days	: \$0.00



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

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

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

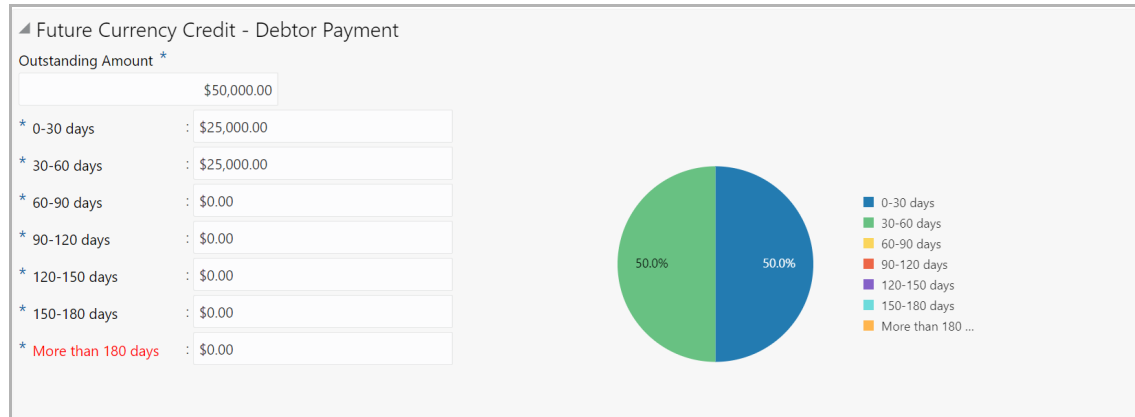
168. Specify the outstanding amount to be paid in **30-60 days**.

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

## Chapter 3 - Proposal Initiation

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

### Future currency credit - Debtor payment



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

### Future Currency Credit - Interests

Future Currency Credit - Interests

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

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

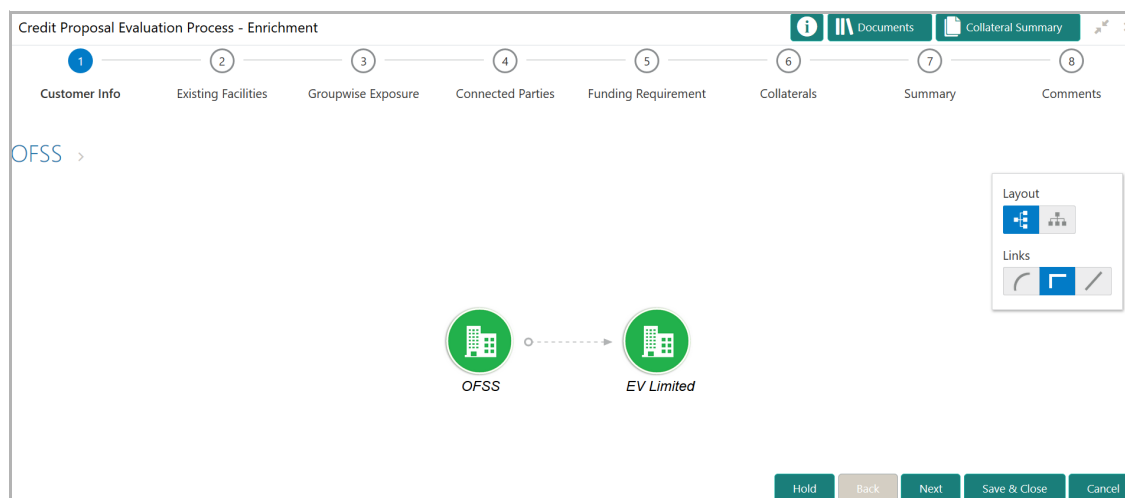
## Chapter 3 - Proposal Initiation

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

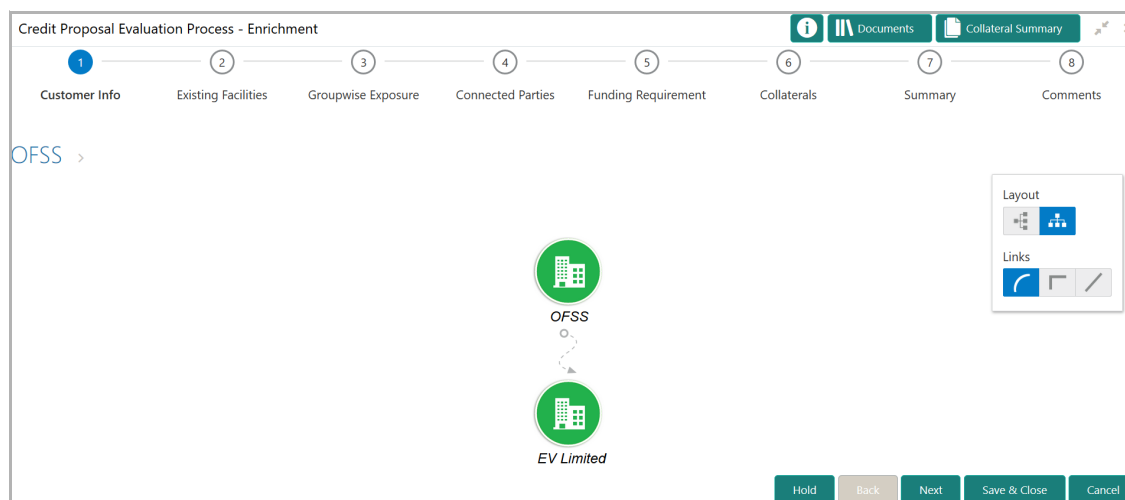
186. To **Edit**, **Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.

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

188. To change the layout of the *customer Info* page, click the settings icon at the right corner. Layout options appear as shown below:



189. Click the required **Layout** and **Link** option. Layout is changed as shown below:



190. To go to the next stage, click **Next**. The *Other Bank Facilities* page appears.

### Other Bank Facilities

Details about the facilities availed by the party from other banks can be captured in this data segment.

# Chapter 3 - Proposal Initiation

Other Bank Facilities

Screen ( 2 / 9 )

OFSSS

Filter

Type to filter

+

No items to display.

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

Hold

Back

Next

Save & Close

Cancel

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

## Chapter 3 - Proposal Initiation

### Facility Details

Bank Name *	Branch Name
<input type="text" value="Corp Bank"/>	<input type="text" value="Urban Branch"/>
Sanction Letter Available	Facility Type *
<input checked="" type="checkbox"/>	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded
Facility Category *	Sanctioned Year
<input type="text" value="Term Loan"/>	<input type="text" value="2019"/>
Take Over	Currency *
<input checked="" type="checkbox"/>	<input type="text" value="USD"/>
Sanctioned Amount *	Outstanding Amount
<input type="text" value="\$10,000,000.00"/>	<input type="text" value="\$5,000,000.00"/>
Rate of Interest	Tenor
<input type="text" value="12"/>	<input type="text" value="30"/>
Secured	
<input checked="" type="checkbox"/>	

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

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

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

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

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

197. Enable **Take Over** check box to add the other bank facility in funding requirement data segment.

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

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

200. Specify the **Outstanding Amount** to be paid by the party to the other bank.

## Chapter 3 - Proposal Initiation

201. Specify the **Rate of Interest** at which the facility is offered by other bank.
202. Specify the **Tenor** of the other bank facility.
203. Enable the **Secured** switch, if the other bank facility is secured with collateral.
204. Click **Create**. The other bank facility is added and displayed as shown below:

Other Bank Facilities Screen ( 2 / 9 )

OFSSS

Filter  + ✎ 🗑

**Facility Id:** EF20259668

**Facility Category:** Term Loan

**Outstanding Amount:** \$30,000.00

**Take Over:** Yes

**Product Type:** Funded

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Hold Back Next Save & Close Cancel

205. To change the layout of the *Other Bank Facilities* page to table view, click the table view icon at the right corner. The view is changed as shown below:

Other Bank Facilities Screen ( 2 / 9 )

OFSSS

Filter  + ✎ 🗑

Select	Bank Name	Branch Name	Take Over	Product Type	Facility Category	Currency	Sanctioned Amount	Outstanding Amount
<input type="checkbox"/>	Corp Bank	Urban Branch	Yes	Funded	Term Loan	USD	\$100,000.00	\$30,000.00

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Hold Back Next Save & Close Cancel



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

## Chapter 3 - Proposal Initiation

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

The screenshot shows a 'Filter' window with a header bar containing a funnel icon, the word 'Filter', and 'Reset' and 'Apply' buttons. The main content area is divided into several sections: 'Limit' with a checked checkbox for 'Joint Customer'; 'Bank Name' and 'Branch Name' with empty text input fields; 'Take Over' with a checked checkbox; 'Product Type' with a list of unchecked checkboxes: 'Term Loan', 'Working Capital Finance', 'AR Finance', 'Overdraft', 'Letter Of Credit', 'Guarantee', and 'Others'; 'Currency' with a dropdown menu showing 'USD' and a search icon; and 'From Amount' and 'To Amount' with empty text input fields.

**Filter** Reset Apply

Limit

☒ Joint Customer

Bank Name

Branch Name

☒ Take Over

Product Type

☐ Term Loan

☐ Working Capital Finance

☐ AR Finance

☐ Overdraft

☐ Letter Of Credit

☐ Guarantee

☐ Others

Currency

USD

From Amount

To Amount

207. Type and / or select the filter parameters.

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

## Chapter 3 - Proposal Initiation

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



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

210. To edit the other bank facility information, **Select** the required facility from the list. Edit icon is enabled as shown below:

Other Bank Facilities Screen ( 2 / 9 )

OFSSS

Filter  + ✎ ✖ ☰ ☱

Select	Bank Name	Branch Name	Take Over	Product Type	Facility Category	Currency	Sanctioned Amount	Outstanding Amount
<input checked="" type="checkbox"/>	Corp Bank	Urban Branch	Yes	Funded	Term Loan	USD	\$100,000.00	\$30,000.00

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Hold Back Next Save & Close Cancel

211. Click the edit icon. The *Facility Details* window appears.

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

213. To delete the other bank facility information, Select the facility and click delete icon.

OFSSS ▼

× + ✎ ✖ ☰ ☱

Select	Bank Name	Branch Name	Taken Over	Product Type	Facility Category	Currency	Sanctioned Amount	Outstanding Amount
<input type="checkbox"/>	Corp Bank	Urban Branch	No	Funded	Term Loan	INR	₹5,000,000.00	₹1,000,000.00
<input type="checkbox"/>	Corp Bank	Rural Branch	Yes	Funded	Term Loan	INR	₹6,000,000.00	₹2,500,000.00
<input type="checkbox"/>	Corp Bank	Neems street	No	Non Funded	Term Loan	USD	\$2,000,000.00	\$1,700,000.00

Page 1 of 1 (1-3 of 3 items) ⏪ < 1 > ⏩

Hold Back Next Save & Close Cancel

214. To add other bank facilities detail of the organization's customer (party's child party), click the arrow next to the organization name in the top left corner. Child party list appears.

## Chapter 3 - Proposal Initiation

215. Select the required child party. The *Other Bank Facilities - [organization name] > [customer name]* page appears.

216. Add the existing Facility information of the customer and click **Next**. The *Write Up* page appears.



Refer Appendix A for information on the **Write Up** data segment.

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

### Connected Parties

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

Connected Parties

OFSSS

Filter Type to filter

No items to display.

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

Hold Back Next Save & Close Cancel

Screen ( 4 / 9)

217. To add information about the organization's connected parties, click the add icon. *Connected Parties Details* window appears:

# Chapter 3 - Proposal Initiation

Connected Party Details

Customer No.  
000088

Fetch Details

Name

Cash Cover  
\$4,000,000.00

Approved Funded Sell Down  
\$2,500,000.00

Approved Unfunded Sell Down  
\$1,500,000.00

Total Gross Facility

Total Net Facility

Facility Details:

Line Code

Line Serial

Limit Amount

Committment Status

Tenor (months)

No data to display.

Page 1 (0 of 0 items) < 1 >

Create Close

218. Search and select the Customer No of the party connected with the organization.

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

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

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

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

222. To change the layout of the *Connected Parties* page to table view, click the Table View icon at the right corner.



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

## Chapter 3 - Proposal Initiation

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

224. Type and / or select the filter parameters.

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

226. 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.

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

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

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

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

231. To add connected party details of the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.

232. Select the required customer. *Connected Parties - [organization name] > [customer name]* page appears.

233. Add the connected party details of the customer and click **Next**. The *Groupwise Exposure* page appears.

### Groupwise Exposure

In this data segment, the exposure details of the child parties connected to the party can be captured.

# Chapter 3 - Proposal Initiation

Groupwise Exposure

Screen ( 5 / 9)

OFSSS

Filter

Type to filter

+

Total Gross Limit : \$0.00

No items to display.

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

Hold

Back

Next

Save & Close

Cancel

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

Groupwise Exposure Details

Entity Name \*

Uniserve Bank

Customer Name \*

OFSS

Relation \*

☒ Borrower ☐ Connected Party

Currency \*

INR

Approved Limit \*

₹6,000,000.00

Outstanding Limit Amount \*

₹2,000,000.00

Tenor \*

24

Commitment Status \*

Committed

Save

Cancel

235. In **Entity Name** field, enter the name of bank from which the organization has availed facility.

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

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

238. Search and select the **Currency** in which the facility is offered from the mentioned bank.

239. Specify the following details about the facility:

- Approved Limit
- Outstanding Limit Amount
- Tenor

## Chapter 3 - Proposal Initiation

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

241. Click **Save**. Groupwise exposure details are added and displayed as shown below:

The screenshot displays the 'Groupwise Exposure' interface. At the top, it shows 'OFSSS' and a 'Total Gross Limit : \$100,000.00'. Below this, a light blue header contains the following details:

<b>Entity Name:</b> Uniserve Bank	<b>Currency:</b> USD	<b>Tenor:</b> 24
<b>Customer Name:</b> OFSS	<b>Approved Limit:</b> \$100,000.00	<b>Commitment Status:</b> Committed
<b>Relation:</b> Borrower	<b>Outstanding Limit Amount:</b> \$25,000.00	

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

242. To change the layout of the *Groupwise Exposure* page to table view, click the Table View icon at the right corner.



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

243. 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

244. Type and / or select the filter parameters.

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

246. 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.

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

248. Click the edit icon. *Groupwise Exposure Details* window appears.

## Chapter 3 - Proposal Initiation

249. Modify the required information and click **Save**.
250. To delete the groupwise exposure information, **Select** the exposure and click delete icon.
251. To add groupwise exposure detail of the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.
252. Select the required customer. *Groupwise Exposure - [organization name] > [customer name]* page appears.
253. Add the groupwise exposure information of the customer and click **Next**. The *Funding Requirement* page appears.

### Funding Requirement

You can capture the funding requirement of your customer (party) in this data segment by adding a facility for the party.

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

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



Liability details cannot be captured, if the Group Concentration Limit application is selected during credit proposal initiation.

Funding Requirement Screen ( 6 / 9 )

OFSSS

Liability details

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

Filter

List View Table View Facility Structure

0 NEW

Facility Id: **F20322625** Requested Amount: **\$20,000.00** Product Type: **Funded**

Facility Description: Facility Category: **Term Loan** Next Review Date:

⋮

Hold Back Next Save & Close Cancel

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

254. To add the liability details, expand and mouse hover on the **Liability details** section. The **Edit** icon appears.
255. Click the **Edit** icon. The *Liability Details* window appears.

# Chapter 3 - Proposal Initiation

Liability Details

Currency

Requested Liability Currency: \*  
USD

Amount

Requested Liability Amount: \*  
\$50,000.00

Return On Capital  
20%

Probability Of Default  
0%

Loss Given Default  
0%

Cash Cover  
\$20,000.00

Proposed Funded Sell Down  
\$30,000.00

Proposed Unfunded Sell Down  
\$20,000.00

Approved Funded Sell Down

Approved Unfunded Sell Down

Dates

Next Review Date \*  
Nov 30, 2020

Requested Expiry Date \*  
Nov 30, 2021

Additional Fields

No Additional fields configured!

Save

Cancel

## Currency

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

## Amount

257. Specify the following details:

- Requested Liability Amount - Liability amount requested by the entity
- Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital
- Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations
- Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan
- Cash Cover - Amount deposited by the entity in your bank
- Proposed Funded Sell Down - Funded sell down proposed for the entity
- Proposed Unfunded Sell Down - Unfunded sell down proposed for the entity
- Approved Funded Sell Down - Funded sell down approved for the entity
- Approved Unfunded Sell Down - Unfunded sell down approved for the entity

## Dates

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

## Chapter 3 - Proposal Initiation

259. Select the **Requested Expiry Date** for the liability based on your customer request.
260. Click **Save**. Details are updated in the **Liability details** section.
261. To view the added Liability, mouse hover on the Liability details section and click **View**.

### Creating Facility without Template

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

The 'New Facility' window contains the following fields and controls:

- ☐ Take over other bank facility
- Line Code \*: 22
- Parent Facility Id: TERMLOAN3 - test
- Currency \*: USD
- Tenor: 12
- Commitment Status:
  - ☒ Committed
  - ☐ Uncommitted
  - ☐ Cascade
- Line Serial Number \*: 33
- Facility Type \*:
  - ☐ Funded
  - ☒ Non Funded
  - ☐ Cascade
- Requested Amount \*: \$50,000.00
- Line Expiry Date \*: Nov 30, 2021
- Secured?:
  - ☒ Secured
  - ☐ Cascade
- Facility Description \*: Facility for Tata motors
- Facility Category: Term Loan
- Next Review Date \*: Dec 31, 2020
- Availability Period:
  - ☒ Revaluation Required
  - ☒ Rate Agreement Required
- Additional Fields:
  - UDF

Buttons at the bottom: Save, Save & Configure, Close.

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

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

To add a new funding requirement:

264. Type the **Line Code**.
265. Type the **Line Serial Number**.
266. Type the **Facility Description**.
267. Select the **Parent Facility Id** from the drop down list.
268. Choose the **Facility Type**. The options available are **Funded** and **Non Funded**.

## Chapter 3 - Proposal Initiation

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

269. Select the **Facility Category** from the drop down list.
270. Search and select the **Currency** in which the facility has to be offered.
271. Specify the amount requested by the organization in **Requested Amount** field.
272. Click the calendar icon and select the **Next Review Date** for the facility.
273. Type the **Tenor** for the facility.
274. Select the **Line Expiry Date**.
275. Specify the **Availability Period** for the facility.
276. Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**.

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

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

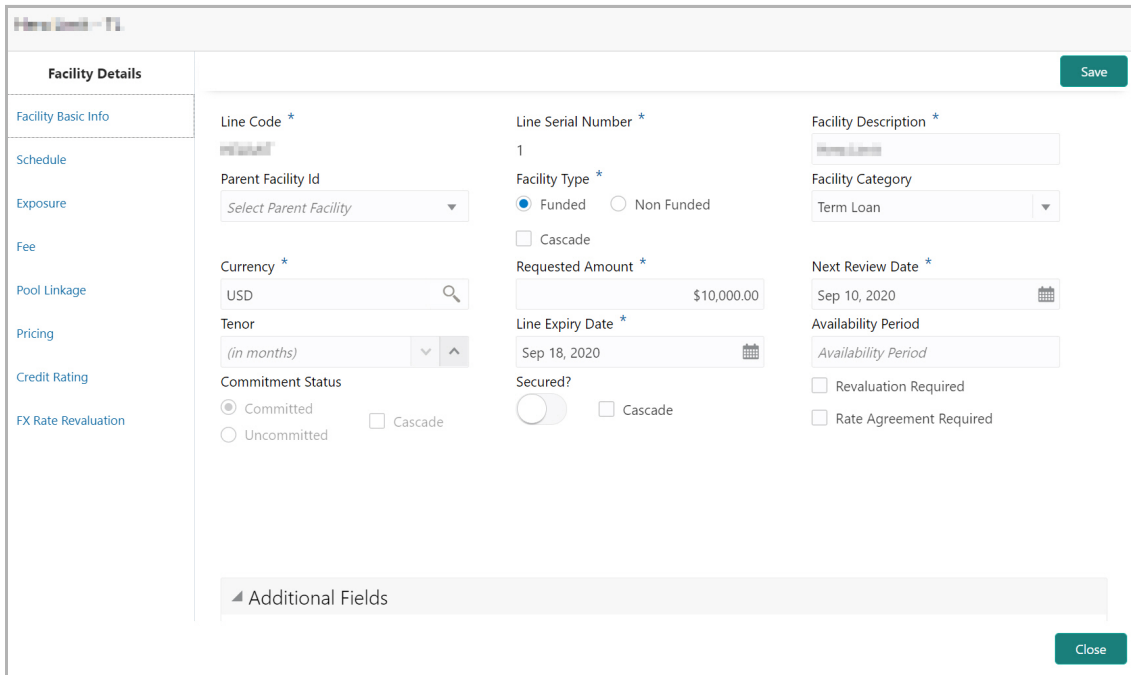
You can restrict creation of unsecured sub-facilities for this facility by enabling the **Cascade** check box along with the **Secured?** switch.

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

### Modifying Facility Details

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

# Chapter 3 - Proposal Initiation



The screenshot shows the 'Facility Details' form. On the left is a sidebar menu with options: Facility Basic Info (selected), Schedule, Exposure, Fee, Pool Linkage, Pricing, Credit Rating, and FX Rate Revaluation. The main form area contains the following fields:

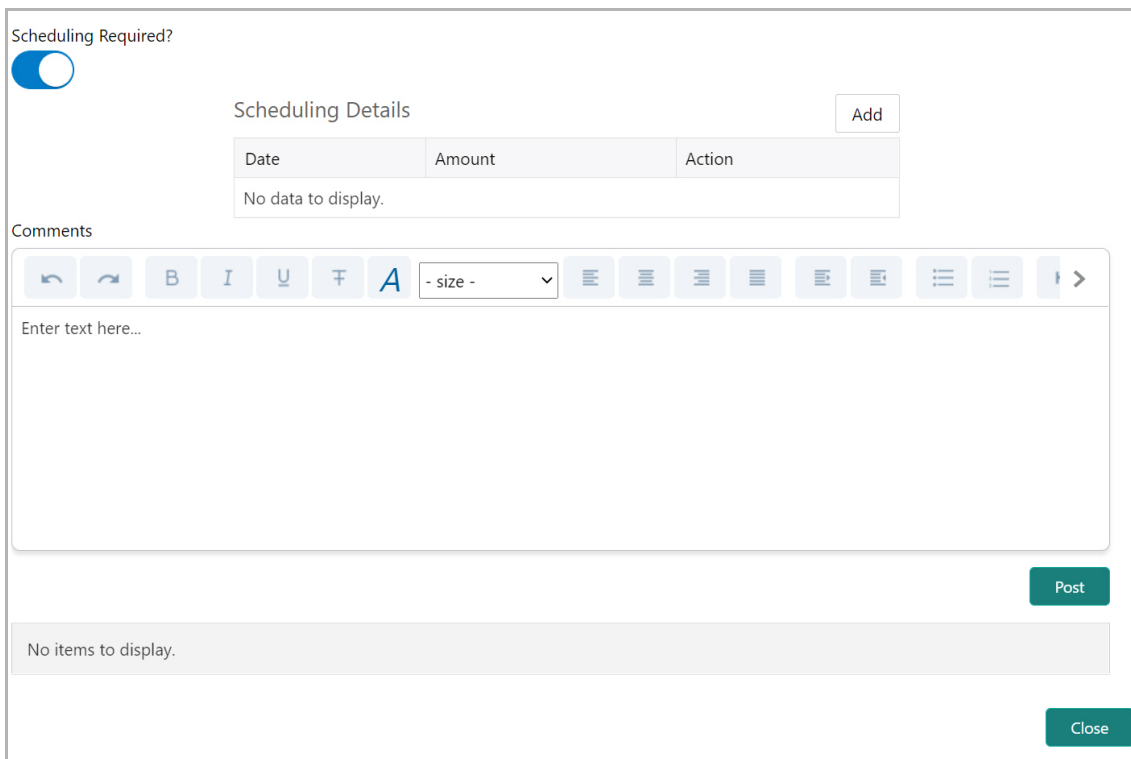
- Line Code \***: A text field with a masked value.
- Parent Facility Id**: A dropdown menu with 'Select Parent Facility'.
- Currency \***: A text field with 'USD' and a search icon.
- Tenor**: A dropdown menu with '(in months)' and up/down arrows.
- Commitment Status**: Radio buttons for 'Committed' (selected) and 'Uncommitted', with a 'Cascade' checkbox.
- Line Serial Number \***: A text field with '1'.
- Facility Type \***: Radio buttons for 'Funded' (selected) and 'Non Funded', with a 'Cascade' checkbox.
- Requested Amount \***: A text field with '\$10,000.00'.
- Line Expiry Date \***: A date field with 'Sep 18, 2020' and a calendar icon.
- Secured?**: A toggle switch (currently off) and a 'Cascade' checkbox.
- Facility Description \***: A text field with 'Term Loan'.
- Facility Category**: A dropdown menu with 'Term Loan'.
- Next Review Date \***: A date field with 'Sep 10, 2020' and a calendar icon.
- Availability Period**: A text field with 'Availability Period'.
- Revaluation Required**: A checkbox.
- Rate Agreement Required**: A checkbox.

At the bottom of the form is an 'Additional Fields' section and a 'Close' button. A 'Save' button is located at the top right of the form area.

283. Modify the facility details, if required.

## **Scheduling facility disbursement**

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



The screenshot shows the 'Scheduling Required?' form. At the top left is a toggle switch for 'Scheduling Required?' which is currently turned on. Below this is the 'Scheduling Details' section, which contains a table with columns 'Date', 'Amount', and 'Action'. The table is currently empty, displaying 'No data to display.' There is an 'Add' button to the right of the table. Below the table is a 'Comments' section with a rich text editor toolbar (including undo, redo, bold, italic, underline, link, unlink, text color, background color, bulleted list, numbered list, indent, outdent, and a right arrow) and a text area with the placeholder 'Enter text here...'. At the bottom right of the form is a 'Post' button. At the very bottom is a 'Close' button. A status bar at the bottom of the form area displays 'No items to display.'

## Chapter 3 - Proposal Initiation


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

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

### Scheduling Details

Date \*

Nov 30, 2020



Amount \*

\$10,000.00

Create

Close

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

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

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

[illegible]

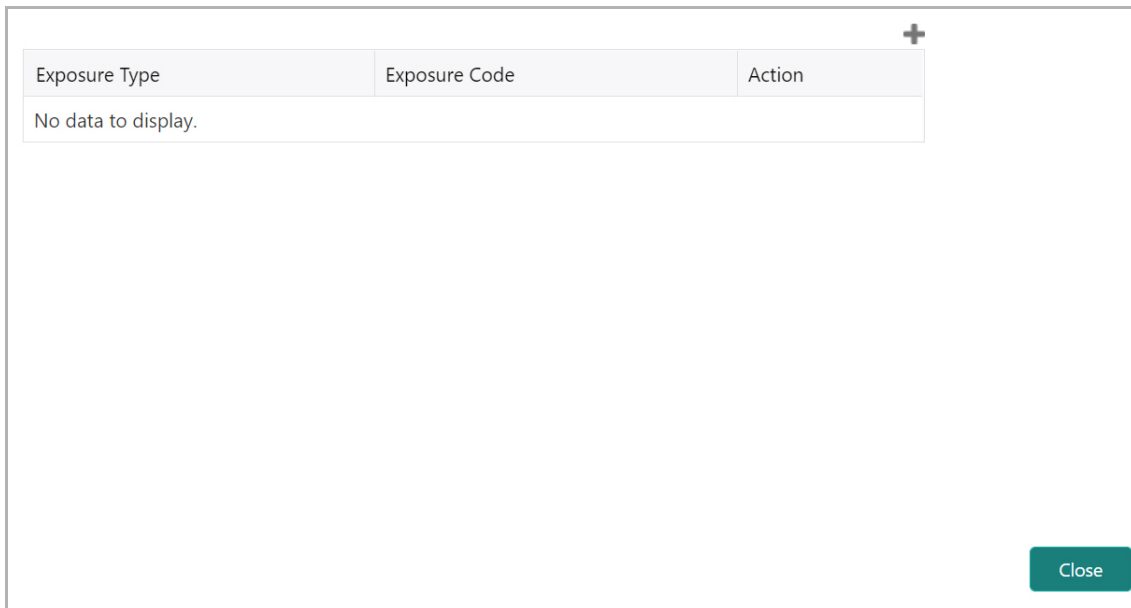
290. To add another scheduling detail, click the **Add** button again.

## Chapter 3 - Proposal Initiation

291. To edit the scheduling detail, click the **Edit** button.
292. To delete the scheduling detail, click the **Delete** button.
293. Specify remarks for the schedule, if any.
294. Click **Post**. Comment is posted below the **Comments** text box.

### **Adding Exposure Details**

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





Exposure Type	Exposure Code	Action
No data to display.		

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

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

## Chapter 3 - Proposal Initiation



Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

Close

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

### **Adding Fee Details**

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

Fee Details					
Fee Preferences					
<div>  Populate            </div>					
Rule Code	Liquidation Preference	Component Type	Fee Start Date	Fee End Date	Waived
No data to display.					

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

### **Linking Facility to the Pool**

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

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

# Chapter 3 - Proposal Initiation

Facility Linkages

Link facility

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

Close

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

Link facilityF20315600

Pool Code \*

Select pool code

Link facilityClose

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

305. Click **Link Facility**.

## **Adding Pricing Detail**

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

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

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

# Chapter 3 - Proposal Initiation

Pricing

Commission Charges

Commission

Filter Type to filter × + ✎ 🗑

No items to display.

Page 1 (0 of 0 items) ⏪ < 1 > ⏩

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

Commission Details

Rate Type \* Fixed Rate ▼

Rate Basis \* Quarterly ▼

Commission Type \* Usance ▼

Collection Period \* Advance ▼

Currency \* INR 🔍

Minimum Commission Amount \* ₹500,000.00

Commission Rate \* 12 ▼ ▲

Save Cancel

308. Select the **Rate Type** from the drop down list.
309. Select the commission collection frequency from the **Rate Basis** drop down list.
310. Select the **Commission Type** from the drop down list.
311. Select the **Collection Period** from the drop down list.
312. Search and select the **Currency** in which the commission has to be collected from the organization.
313. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
314. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
315. Click **Save**. Commission details are added and listed in Commission tab.
316. To cancel the operation, click **Cancel**.

# Chapter 3 - Proposal Initiation

The screenshot shows a web application interface for 'Pricing'. It has two tabs: 'Interest' (active) and 'Charges'. Under the 'Interest' tab, there is a filter section with a 'Filter' button, a text input 'Type to filter', and icons for adding, editing, and deleting items. Below this, it says 'No items to display.' At the bottom, there is a pagination bar showing 'Page 1 (0 of 0 items)' and navigation arrows.

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

The 'Interest Details' form contains the following fields:

- Component Name \***: A text input field containing 'ABC'.
- Component Type \***: A dropdown menu with 'Main' selected.
- Rate Type \***: A dropdown menu with 'Fixed' selected.
- Fixed Interest Rate \***: A numeric input field containing '12', with up and down arrow buttons on the right.

At the bottom of the form are two buttons: 'Save' (in a green box) and 'Cancel' (in a grey box).

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

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

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

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

## Chapter 3 - Proposal Initiation

### Interest Details

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

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

- Rate Code
- Spread
- Interest Reset Cycle

### Interest Details

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

## Chapter 3 - Proposal Initiation

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

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

The screenshot shows the 'Facility Details' window with the 'Pricing' section expanded. The 'Interest' tab is active, displaying a table with one item. The table has columns for 'Component Name', 'Component Type', and 'Rate Type'. The item shown is 'ABC' with 'Main' component type and 'Special Amount' rate type. Below the table, there are 'Additional Fields' and 'Save' and 'Close' buttons.

Interest	Charges
<p>Interest</p> <p>Filter <input type="text" value="Type to filter"/> × + ✎ 🗑</p> <p>Component Name: ABC      Component Type: Main      Rate Type: Special Amount</p> <p>Page 1 of 1 (1 of 1 items) ⏪ &lt; 1 &gt; ⏩</p> <p>Additional Fields</p>	

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

The screenshot shows the 'Charge Details' form. It contains fields for 'Charge Code', 'Charge Currency', 'Charge Amount', 'Charge Description', 'Is Charge Waived', 'Waived Amount', 'Minimum Charge Amount', 'Maximum Charge Amount', 'Net Charge Amount', 'Charge Base Amount', and 'Waiver Remarks'. The 'Charge Code' is 005, 'Charge Currency' is INR, and 'Charge Amount' is ₹1,500.00. The 'Is Charge Waived' toggle is off. The 'Save' and 'Cancel' buttons are at the bottom right.

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

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

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

# Chapter 3 - Proposal Initiation

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

The screenshot shows a window titled 'Pricing' with a tab 'Charges' selected. Below the tab is a 'Charges' section with a filter input and icons for adding, editing, and deleting. A single charge entry is displayed with the following details:

<b>Charge Code:</b> 005	<b>Charge Currency:</b> INR	<b>Charge Amount:</b> ₹1,500.00
<b>Charge Description:</b> Processing Fees	<b>Is Charge Waived:</b> false	<b>Waived Amount:</b>
<b>Minimum Charge Amount:</b>	<b>Maximum Charge Amount:</b>	<b>Net Charge Amount:</b>
<b>Waiver Remarks:</b>		

At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and a table view icon.



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

333. To edit the charge details, click the added charge and then click the edit icon.
334. To delete the charge details, click the added charge and then click the delete icon.
335. To change the list view to table view, click the table icon at the right corner.

## **Adding Credit Rating**

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

The screenshot shows a window titled 'Credit Rating' with a toolbar containing icons for adding, editing, and deleting. A message 'No items to display.' is shown in the center. At the bottom right, there is a 'Close' button. A 'History' button is also visible in the top right corner.

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

## Chapter 3 - Proposal Initiation

### Credit Rating

Agency Name *	Outlook *
<div>Moody's</div>	<div>Positive</div>
Grade *	Score *
<div>AAA</div>	<div>10</div>
Effective Date *	Year Of Rating *
<div>May 1, 2018</div>	<div>2018</div>
Recommend	
<div></div>	

Create

Close

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

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

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

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

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

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

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

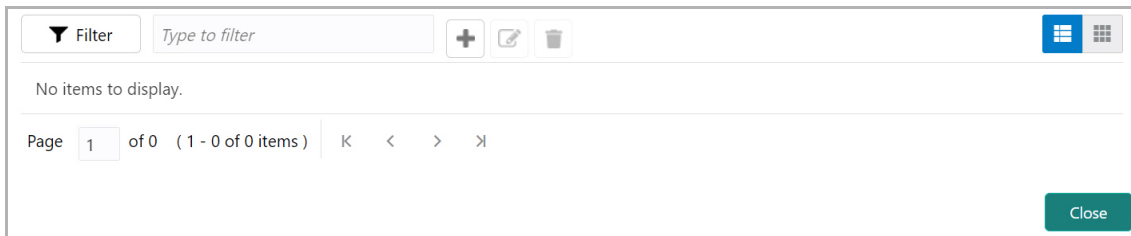
343. To view the history of credit ratings added during different processes, click the **History** icon.

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

# Chapter 3 - Proposal Initiation

## Adding FX Rate Revaluation Details

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



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

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

## Chapter 3 - Proposal Initiation

### FX Rate Revaluation Details

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

CreateCancel

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

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

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

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

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

## Chapter 3 - Proposal Initiation

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# Chapter 3 - Proposal Initiation

360. Click **Create**. The FX rate revaluation details are saved.
361. To modify the added FX rate revaluation details, select the record and click the edit icon.
362. To delete the added FX rate revaluation details, select the record and click the delete icon.
363. To exit the *Facility Details* window, click **Close**.

## Creating Facility with Template

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

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

# Chapter 3 - Proposal Initiation

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

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

Facility Template

Template Code *	Template Name
0022	Test Template

×
Working capital facility - 1112
<
>
Save

Facility Description *	Next Review Date *	Currency *	Requested Amount *
Working capital facility	Oct 1, 2020	USD	\$10,000.00

Submit
Close

369. Type the **Facility Description**.

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

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

372. Specify the **Requested Amount**.

373. Click **Save**.

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

Funding Requirement

OFSSS

Liability details

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

Filter Type to filter

List View Table View Facility Structure

<b>00222</b> NEW Facility Id: F20241574 Facility Description: Term loan for OFSS	Requested Amount: \$50,000.00 Facility Category: Term Loan	Product Type: Fun Next Review Date:	Edit Facility Create Sub Limit Remove Facility Link Document
<b>0</b> NEW Facility Id: F20237076 Facility Description:	Requested Amount: \$25,000.00 Facility Category: Term Loan	Product Type: Fun Next Review Date:	

Hold Back Next Save & Close Cancel

# Chapter 3 - Proposal Initiation

## Creating Sub Limit

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

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

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

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

- ☐ Take over other bank facility
- Line Code \*: 22
- Parent Facility Id: TERMLOAN3 - test
- Currency \*: USD
- Tenor: 12
- Commitment Status: ☒ Committed, ☐ Uncommitted
- ☐ Cascade
- Line Serial Number \*: 33
- Facility Type \*: ☐ Funded, ☒ Non Funded
- ☐ Cascade
- Requested Amount \*: \$50,000.00
- Line Expiry Date \*: Nov 30, 2021
- Secured?: ☒ Secured, ☐ Cascade
- Facility Description \*: Facility for Tata motors
- Facility Category: Term Loan
- Next Review Date \*: Dec 31, 2020
- Availability Period: Availability Period
- ☒ Revaluation Required
- ☒ Rate Agreement Required
- Additional Fields: UDF
- Buttons: Save, Save & Configure, Close

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

# Chapter 3 - Proposal Initiation

Funding Requirement Screen ( 6 / 9 )

OFSSS

Liability details

004 Branch	203221263 Liability Number	\$50,000.00 Requested Liability Amount:
---------------	-------------------------------	--

Filter  + ↩ T List View Table View Facility Structure

**2235** NEW

Facility Id: **F20322627**

Facility Description: **Term Loan**

Parent Line Number: **2233-Term Loan**

Requested Amount: **\$10,000.00**

Facility Category: **TL**

Product Type: **Funded**

Next Review Date: **20-11-30**

⋮

**2233** NEW

Hold Back Next Save & Close Cancel

## Removing Facility

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

## Linking Document

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

Document Add New Documents

	<p><b>DOC20322414</b> <span>PENDING</span> <span>MANDATORY</span></p> <p>Document Type: Address Proof</p> <p>Entity Type: Facility(F20322627)</p>	<p>Document Code: Aadhar Card</p> <p>Application Number: APP203228490</p>	<p>Document Expiry Date:</p> <p>Linked To:</p>	⋮
	<p><b>DOC20322415</b> <span>PENDING</span> <span>OPTIONAL</span></p> <p>Document Type: Collateral Agreement</p> <p>Entity Type: Facility(F20322627)</p>	<p>Document Code: Application Form</p> <p>Application Number: APP203228490</p>	<p>Document Expiry Date:</p> <p>Linked To:</p>	⋮
	<p><b>DOC20322416</b> <span>PENDING</span> <span>MANDATORY</span></p> <p>Document Type: Credit Proposal</p> <p>Entity Type: Facility(F20322627)</p>	<p>Document Code: Legal Agreement Document</p> <p>Application Number: APP203228490</p>	<p>Document Expiry Date:</p> <p>Linked To:</p>	⋮

Close

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

# Chapter 3 - Proposal Initiation

Document

Document Type \*

ADDRESDOC

Document Type Description

Address Proof

Document Code \*

AADHARCARD

Document Code Description

Aadhar Card

Document Expiry Date

Nov 30, 2020

Remarks

Drop files here or click to select

Selected Files

Upload

Close

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

381. Click **Upload**.

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

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

## Linking Existing Facilities

If the **Take Over** check box is not enabled while adding existing facilities, the user can link the existing facilities with the funding requirement using this option.

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

Link Existing Facilities

Filter

Type to filter

Facility Id: EF20237144

Facility Category: Term Loan

Outstanding Amount: \$25,000.00

Take Over: No

Product Type: Funded

Facility Id: EF20237145

Facility Category: Term Loan

Outstanding Amount: \$25,000.00

Take Over: No

Product Type: Funded

Page 1 of 1 (1-2 of 2 items)

<

1

>

Link

Cancel

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

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

## Chapter 3 - Proposal Initiation

385. Select the required existing facility and click **Link**. Existing facility is added to the funding requirement page.

### **Filtering Facility**

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

The screenshot shows a 'Filter' window with a grey header bar containing a funnel icon, the word 'Filter', and two green buttons labeled 'Reset' and 'Apply'. The main content area is white and contains several filter sections, each separated by a horizontal line. The sections are: 'Limit' with a checked checkbox for 'Joint Customer'; 'Status' with checked checkboxes for 'New', 'Modified', and 'Removed'; 'Facility Type' with a checked checkbox for 'Funded' and an unchecked checkbox for 'Non Funded'; 'Product Type' with a checked checkbox for 'Term Loan' and unchecked checkboxes for 'Working Capital Finance', 'AR Finance', 'OverDraft', 'Letter Of Credit', 'Guarantee', and 'Others'; 'Currency' with a text input field containing 'USD' and a magnifying glass icon; 'From Amount' with an empty text input field; and 'To Amount' with an empty text input field.

**Filter** Reset Apply

Limit  
☒ Joint Customer

Status  
☒ New  
☐ Modified  
☐ Removed

Facility Type  
☒ Funded  
☐ Non Funded

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

Currency  
USD

From Amount

To Amount

387. Type and / or select the filter parameters.

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

## Chapter 3 - Proposal Initiation

389. 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.

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

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

Funding Requirement Screen ( 6 / 9 )

OFSSS

▲ Liability details

004 Branch	203221263 Liability Number	\$50,000.00 Requested Liability Amount:
---------------	-------------------------------	--

+ ✎ 🔍 ↶ 🗑️ T D

☰ List View   📊 Table View   👤 Facility Structure

Line Number	Product Type	Facility Category	Writeups	Facility Description	Requested Amount	Next Review Date	Parent Line Number
<span>W</span> ▲ 2233	Funded	TL	<span>📄</span>	Term Loan	\$25,000.00	20-11-30	
<span>W</span> 2235	Funded	TL	<span>📄</span>	Term Loan	\$10,000.00	20-11-30	2233-Term Loan
<span>W</span> 0	Funded	Term Loan	<span>📄</span>		\$20,000.00		

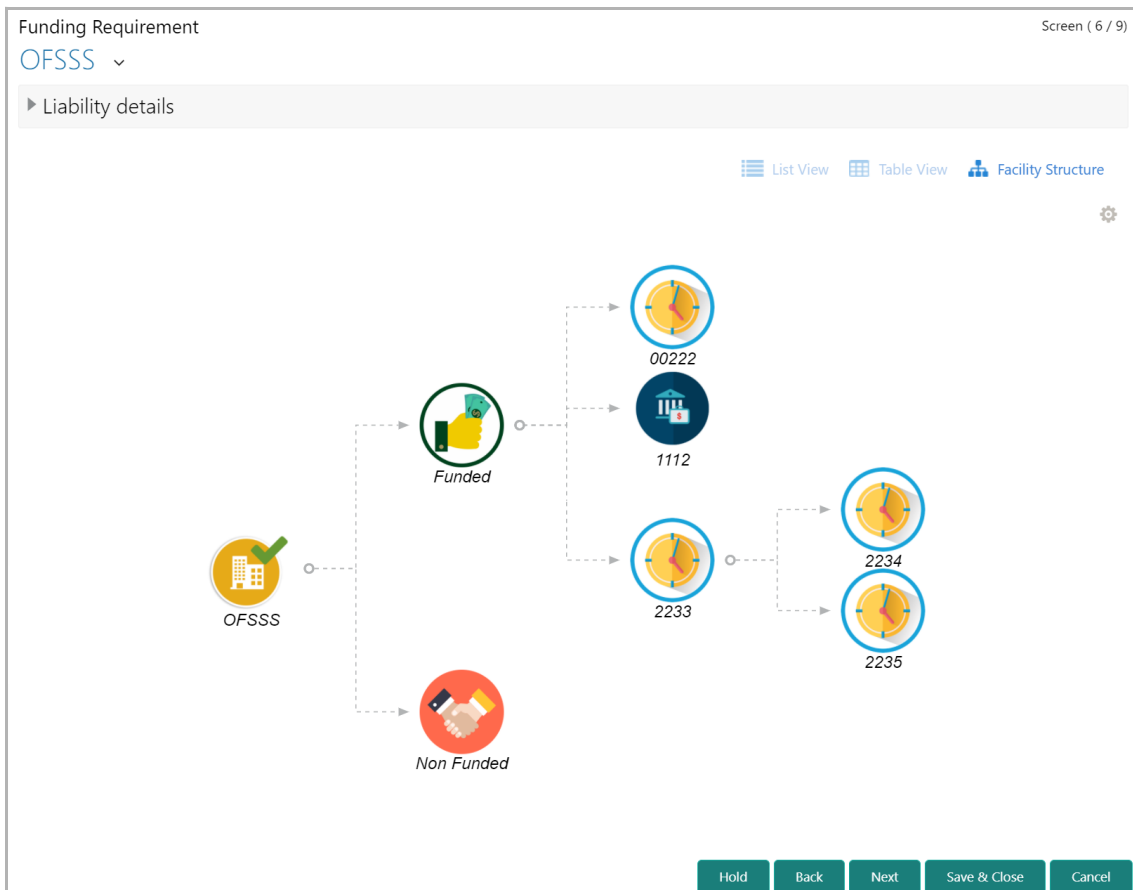
Hold Back Next Save & Close Cancel

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

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

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

# Chapter 3 - Proposal Initiation



395. To add facility details for the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.

396. Select the required customer. *Funding Requirement - [organization name] > [customer name]* page appears.

397. Add the facility details for the customer and click **Next**. The *Collaterals* page appears.

## Collaterals

You can capture information about the collaterals submitted by the party in this data segment.

# Chapter 3 - Proposal Initiation

Collaterals

OFSSS

+ Add

<> View

[Pencil] Edit

[Trash] Delete

No items to display.

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

Hold

Back

Next

Save & Close

Cancel

398. Click the add icon. The *Collateral Details* window appears:

Collateral Details

Collateral Type \*

Bond

Collateral Description \*

Property Bond

Collateral Currency \*

INR

Purpose Of Collateral \*

Security

Charge Hierarchy \*

☒ 1 ☐ 2 ☐ 3

Owner Estimated Value \*

₹50,000,000.00

Create

Cancel

399. Select the **Collateral Type** from the drop down list.

400. Type the **Collateral Description**.

401. Choose the **Charge Hierarchy**.

## Chapter 3 - Proposal Initiation

402. Search and select the currency in which the collateral is evaluated from **Collateral Currency** search box.
403. Specify the **Owner estimated value** of the collateral.
404. Type the **Purpose Of Collateral**.
405. Click **Create**. Collateral details are added and listed as shown below:

OFSS >

Filter  ×

**Collateral Id:** FC2003022798 **Charge Hierarchy:** 1 **Valuation Amount:**  
**Collateral Type:** Bond **Valuation Date:** **Collateral Details:** property bond  
**Owner Estimated Value:** ₹50,000,000.00

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

Hold Back Next Save & Close Cancel



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

406. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.
407. Type and / or select the filter parameters.
408. Click **Apply**. Collateral details that matches the filter parameters are displayed.
409. 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.

410. To edit the collateral details, select the corresponding record and click the edit icon.
411. To delete the collateral details, select the corresponding record and click the delete icon.
412. To change the layout of the *Collateral Details* page to table view, click the Table View icon at the right corner.
413. To add collateral details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.
414. Select the required customer. *Collaterals - [organization name] > [customer name]* page appears.

## Chapter 3 - Proposal Initiation

415. Add the collateral details for the child party and click **Next**. The *Summary* page appears.

### Summary

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

Summary Screen ( 8 / 9)

OFSSS ▾

**Customer Information**
🏢 👤

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

🏠 Customer ID PTY202374510	📄 Register No	🔑 Legal Status Pvt Ltd	💰 Liability Amount \$50,000.00	📁 Is KYC Compliant No	🏢 Share Holders 0	🏢 Contractors 0	🏢 Guarantors 0	🏢 Bankers 0
-------------------------------	---------------	---------------------------	-----------------------------------	--------------------------	----------------------	--------------------	-------------------	----------------

Entities	Existing Facilities		Facilities
2 Added	2 Total Facility	0 Total Takeover	5 Added

Collaterals
0 Added

▶ Entities  
▶ Existing Facilities  
▶ Facilities  
▶ Collaterals

Hold Back Next Save & Close Cancel

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

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

- Entities
- Existing Facilities
- Facilities
- Collaterals

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

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

## Chapter 3 - Proposal Initiation

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

### Comments

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.

The screenshot shows a web interface for adding comments. At the top, it says 'Comments' on the left and 'Screen ( 9 / 9 )' on the right. Below this is a rich text editor with a toolbar containing icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), text color (A), font size (dropdown), bulleted list, numbered list, decrease indent, increase indent, link, unlink, table, and a full screen icon. The text area below the toolbar contains the placeholder text 'Enter text here...'. Below the text area is a green 'Post' button. Underneath the 'Post' button is a box that says 'No items to display.' At the bottom of the interface is a row of buttons: 'Hold', 'Back', 'Next' (which is highlighted in grey), 'Save & Close', 'Submit', and 'Cancel'.

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

420. To hold the credit proposal initiation process, click **Hold**.

421. To go back to the previous stage, click **Back**.

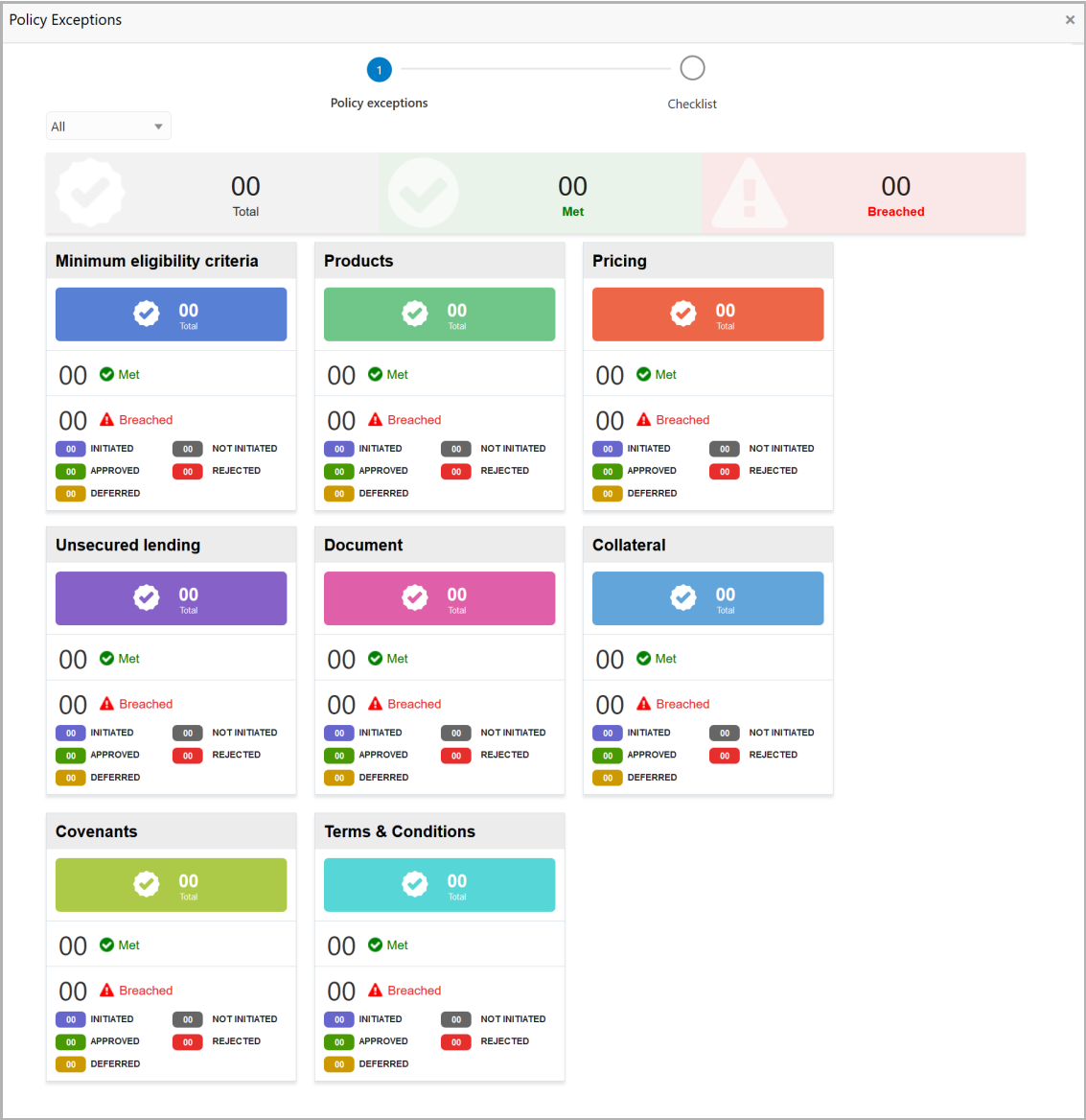
422. To save the process for future edit, click **Save & Close**.

423. To submit the enriched application for evaluation, click **Submit**.

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

# Chapter 3 - Proposal Initiation

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



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

- 425. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
- 426. 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 are three main elements: a checkbox labeled 'Is KYC Required', a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

428. Select the **Outcome** as **PROCEED**.

429. Click **Submit**.

Upon submitting the enriched application, the application is moved to Proposal Evaluation stage.

# Chapter 3 - Proposal Evaluation

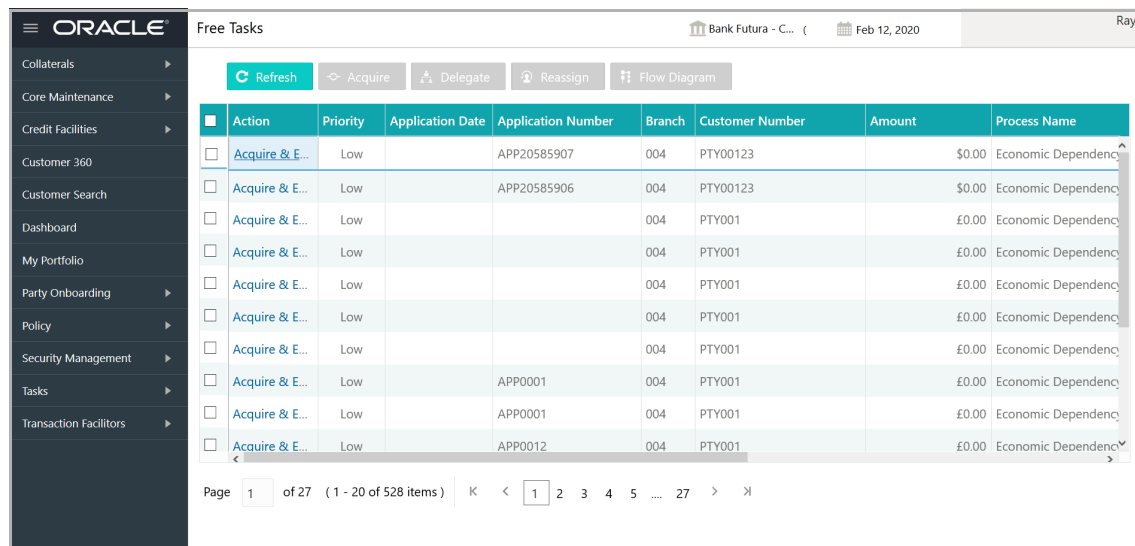
## Proposal Evaluation

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 Evaluation - Summary* page summarizing the proposal appears:

# Chapter 3 - Proposal Evaluation

Credit Proposal Evaluation Process - Credit Evaluation

Summary

OFSSS

Customer Information

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

Customer ID

PTY202597573

Register No

Legal Status

Pvt Ltd

Liability Amount

\$100,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Facility Summary

\$50,000.00

Term loan for ...

60K

50K

40K

30K

20K

10K

0

Sanctioned

Requested

Term loan for OFSSS

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

Entry 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.						

Scores

Evaluation not yet done

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's

AAA

Hold

Back

Next

Save & Close

Cancel

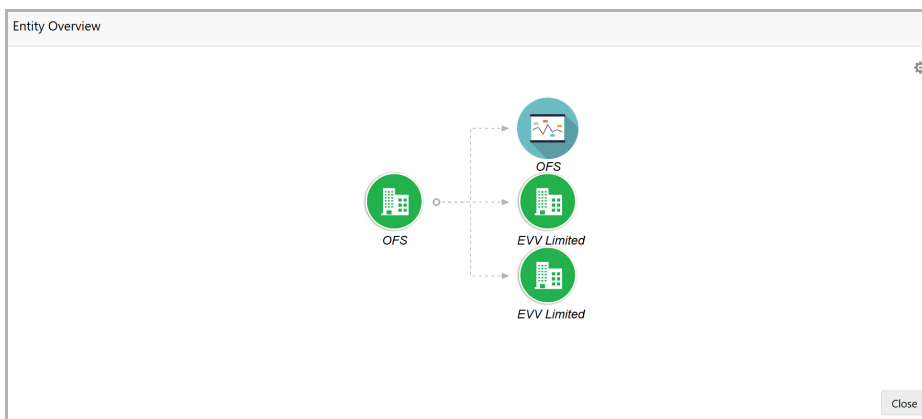
# Chapter 3 - Proposal Evaluation

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

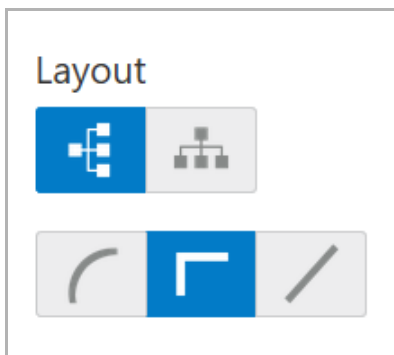
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
<div>Close</div>			

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:

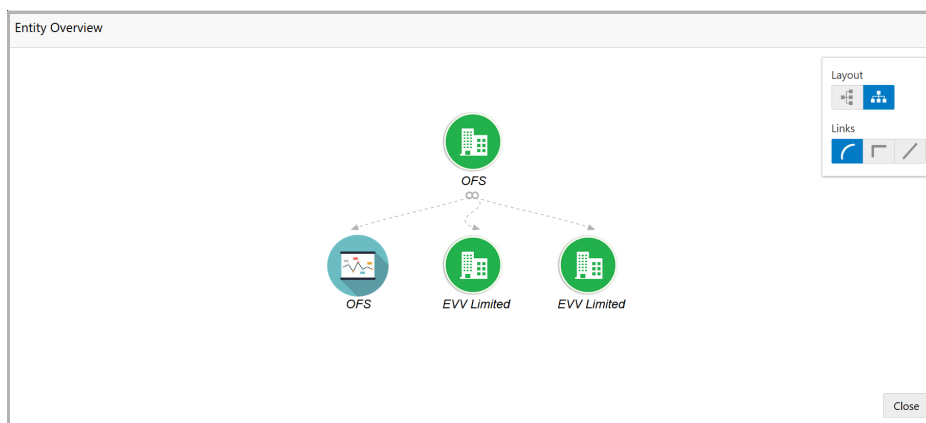


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



## Chapter 3 - Proposal Evaluation

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



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

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.



For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.

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

# Chapter 3 - Proposal Evaluation

Credit Evaluation OFSSS Screen ( 2 / 3 )

Quantitative Analysis Qualitative Analysis

### Creditor Analysis

Evaluate

Edit Comments

### Debtor Analysis

Evaluate

Edit Comments

### Global Economic

Evaluate

Edit Comments

### Domestic Economic

Evaluate

Edit Comments

### Sector Analysis

Evaluate

Edit Comments

Hold Back Next Save & Close Cancel

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

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

# Chapter 3 - Proposal Evaluation

undefined > Sector Analysis

< Previous Category   Next Category >

Total Score 13

Availability of raw materials   Score 9

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

Yes

No

Status as of 17th March

Cancel   Save

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

13. 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.

14. Click **Save**.

15. 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:

Credit Evaluation  
OFSSS

Quantitative Analysis   Qualitative Analysis

Sector Analysis   Other Analysis

13   5

Edit   Comments   Edit   Comments

Hold   Back   Next   Save & Close   Cancel

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

# Chapter 3 - Proposal Evaluation

Credit Evaluation

OFSSS

Screen ( 2 / 3 )

Quantitative Analysis

Qualitative Analysis

Account Conduct

000

CurrentLoanSaving

EditComments

Peer Analysis

Evaluate

EditComments

Financial Analysis

0

ReviewComments

Covenant Analysis

00

MetBreached

ReviewComments

T&C Analysis

NewRemovedModified

ReviewComments

Hold

Back

Next

Save & Close

Cancel

In the Qualitative Analysis page, the user can capture the party's **Account Conduct**, perform **Peer Analysis**, and review **Financial Analysis**, **Covenant Analysis**, and **T&C Analysis**.

17. To capture the account conduct, click Edit in the **Account Conduct** tile. The *Account Conduct* window appears:

# Simplified Credit Process User Manual

OFSSS > Account Conduct

Account Overview

Current Accounts

Loan Accounts

Deposit Accounts

RefreshAddViewEditDelete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Months
No items to display.						

Page 1 (null items) <<1>>

Comment

<=>BIUFTASize-FontColorList Bulleted Numbered H1H2LinkUnlinkQuote

Enter text here...

Post

No items to display.

In the *Account Conduct* window, party's conduct for the following accounts can be captured:

- Current Account
- Loan Account
- Deposit Account

18. To add current account conduct details, click **Add** in the **Current Accounts** tab.

# Chapter 3 - Proposal Evaluation

Current Account Performance Details

Current Account No *	Branch
5563220901	002
Currency *	Average Credit Balance *
USD	\$40,000.00
Average Debit Balance *	Limit
\$40,000.00	\$50,000.00
Current Balance	No Of Excess In 6 Months
\$30,000.00	4

OK

Clear

Cancel

19. Provide the following details about the party's current account:

- Current Account No
- Branch
- Currency
- Average Credit Balance
- Average Debit Balance
- Limit
- Current Balance
- No Of Excess in 6 Months

20. Click **OK**. The details are added and listed in the *Account Conduct* window.

21. To refresh the **Current Accounts** section, click the **Refresh** button.

22. To **View**, **Edit** or **Delete** the Account Conduct details, select the corresponding record from the list and click the required option.

23. **Post** comments for the account conduct in the **Comments** text box.

24. After adding conduct details for the **Loan Accounts** and **Deposit Accounts**, click **Close**. The **Account Conduct** tile is updated with the number of current, loan and savings accounts added.

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

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

27. To perform Financial Analysis, Covenant Analysis, and T&C Analysis in **Qualitative Analysis**, click **Review** in the corresponding tile and answer all the questions.

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

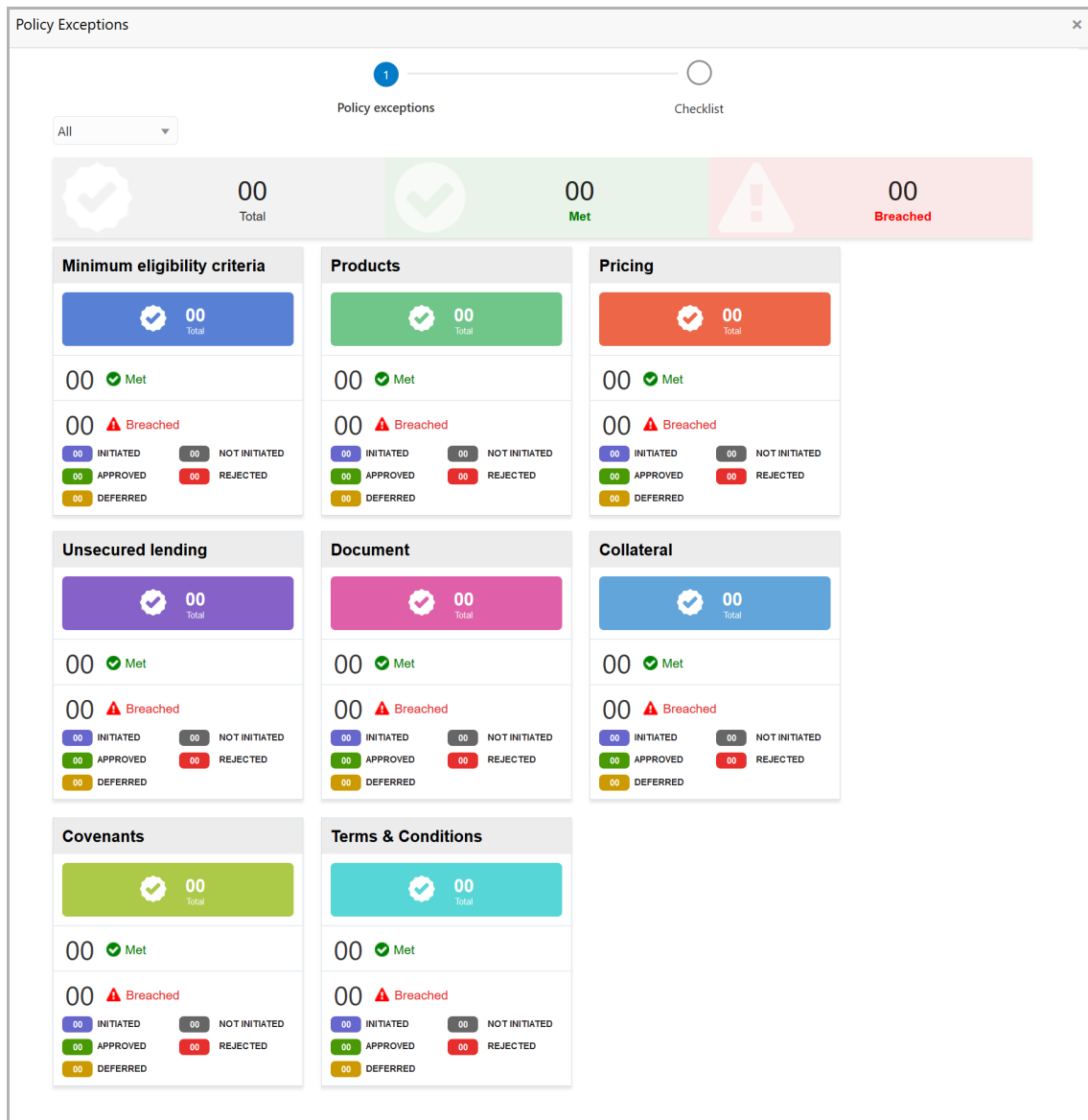
## Chapter 3 - Proposal Evaluation

29. To capture comments for the analysis, click **Comment**.
30. After performing the qualitative analysis for both the organization and its connected parties, click **Next** in the *Credit Evaluation* page. The *Comments* page appears:

The screenshot shows a web interface titled "Comments" in the top left corner and "Screen ( 9 / 9 )" in the top right corner. The main area contains a rich text editor with a toolbar at the top featuring icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), text color (A), font size (dropdown), bulleted list, numbered list, decrease indent, increase indent, link, unlink, table, and a full screen icon. Below the toolbar is a large text input area with the placeholder text "Enter text here...". Underneath the text area is a green "Post" button. Below the "Post" button is a box containing the text "No items to display." At the bottom of the interface is a row of buttons: "Hold", "Back", "Next" (highlighted in grey), "Save & Close", "Submit", and "Cancel".

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

# Chapter 3 - Proposal Evaluation



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

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

34. 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' (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 for 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

36. Click **Submit**.



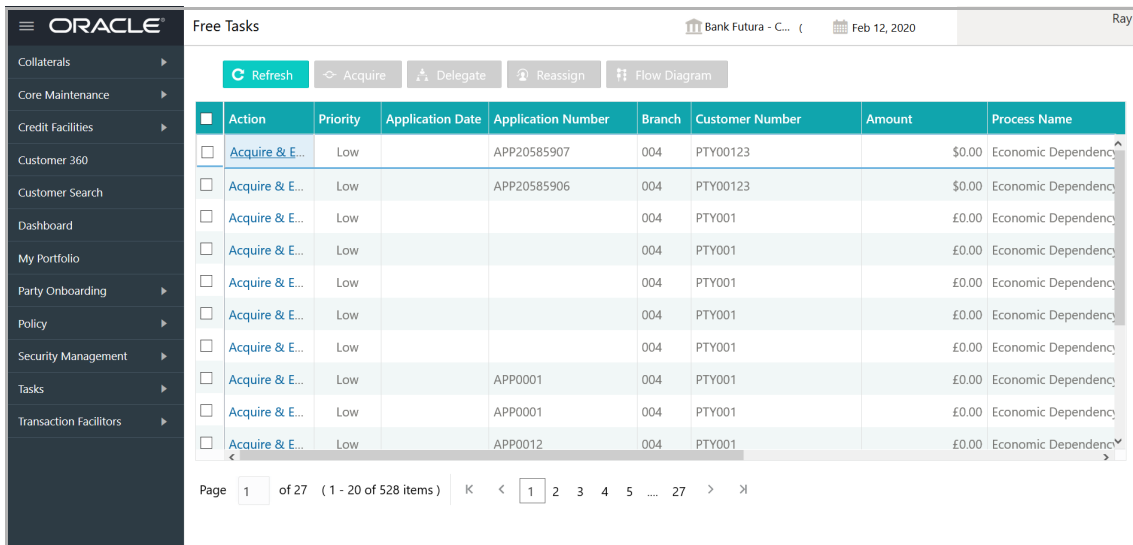
**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

# Chapter 3 - Proposal Evaluation

## Legal Evaluation

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

37. 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

38. Select the required application with credit origination as process name and click **Edit**. *Legal Evaluation - Summary* page appears:

# Chapter 3 - Proposal Evaluation

Credit Proposal Evaluation Process - Legal Evaluation

Documents

Collateral Summary

Screen ( 1 / 3 )

Summary

OFSSS

Customer Information

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

Customer ID

PTY202597573

Register No

Legal Status

Pvt Ltd

Liability Amount

\$100,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Facility Summary

\$50,000.00

Term loan for ...

60K

50K

40K

30K

20K

10K

0

Sanctioned

Requested

Term loan for OFSSS

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

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.

Scores

Evaluation not yet done

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's

AAA

Hold

Back

Next

Save & Close

Cancel

18

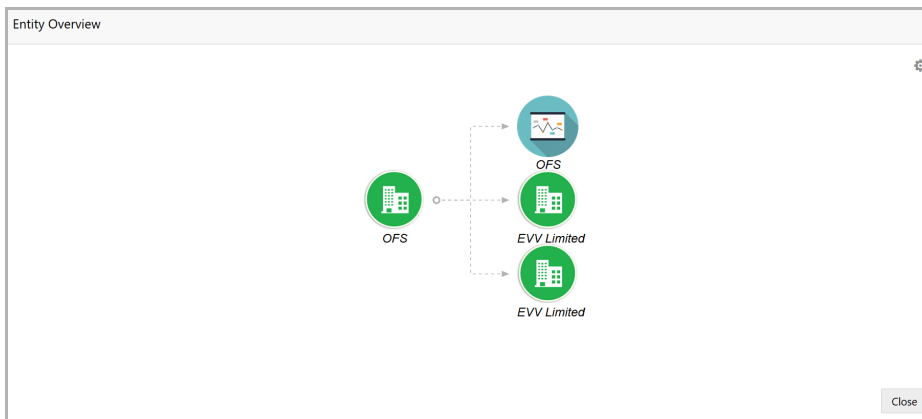
## Chapter 3 - Proposal Evaluation

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

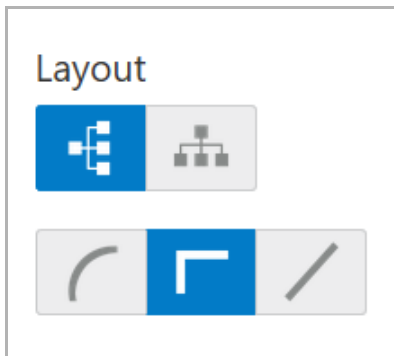
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
<div>Close</div>			

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

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

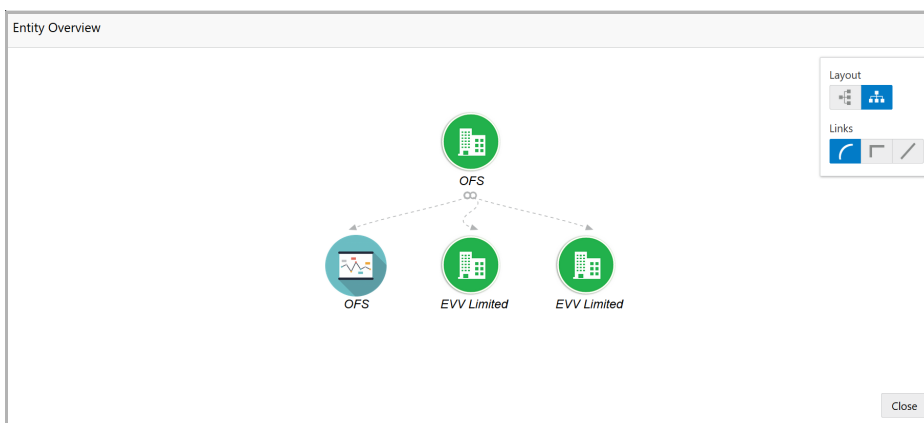


42. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



## Chapter 3 - Proposal Evaluation

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



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

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

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

46. 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.

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

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

## Chapter 3 - Proposal Evaluation

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

The screenshot shows the 'Legal Evaluation' page. It features two main evaluation cards side-by-side. The first card is titled 'OFSSS' in a green header and displays a large orange circle with the number '0' inside, and a blue 'Start' button below it. The second card is titled 'EV Limited' in an orange header and also displays a large orange circle with the number '0' inside, and a blue 'Start' button below it. At the bottom right of the page, there is a row of five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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:

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

The screenshot shows a questionnaire window titled 'OFS'. At the top, there are navigation buttons: '< Previous Category' and 'Next Category >'. On the right side, there is a 'Total Score' box showing '1'. The main content area is titled 'Profit' and has a 'Score 1' box. Below this, there is a question 'Profit sub cat question?' with a score of '2' displayed in a green box. There are three input fields below the question, with the first one containing the number '2', the second containing '5', and the third containing '3'. At the bottom, there is a 'Comment' text area. At the bottom right, there are 'Cancel' and 'Save' buttons.

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

52. 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.

53. 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

Legal Evaluation

OFSSS

7

Start

EV Limited

7

Start

Hold Back Next Save & Close Cancel

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

Comments Screen ( 9 / 9 )

↶ ↷ B I U T A - size -

Enter text here...

Post

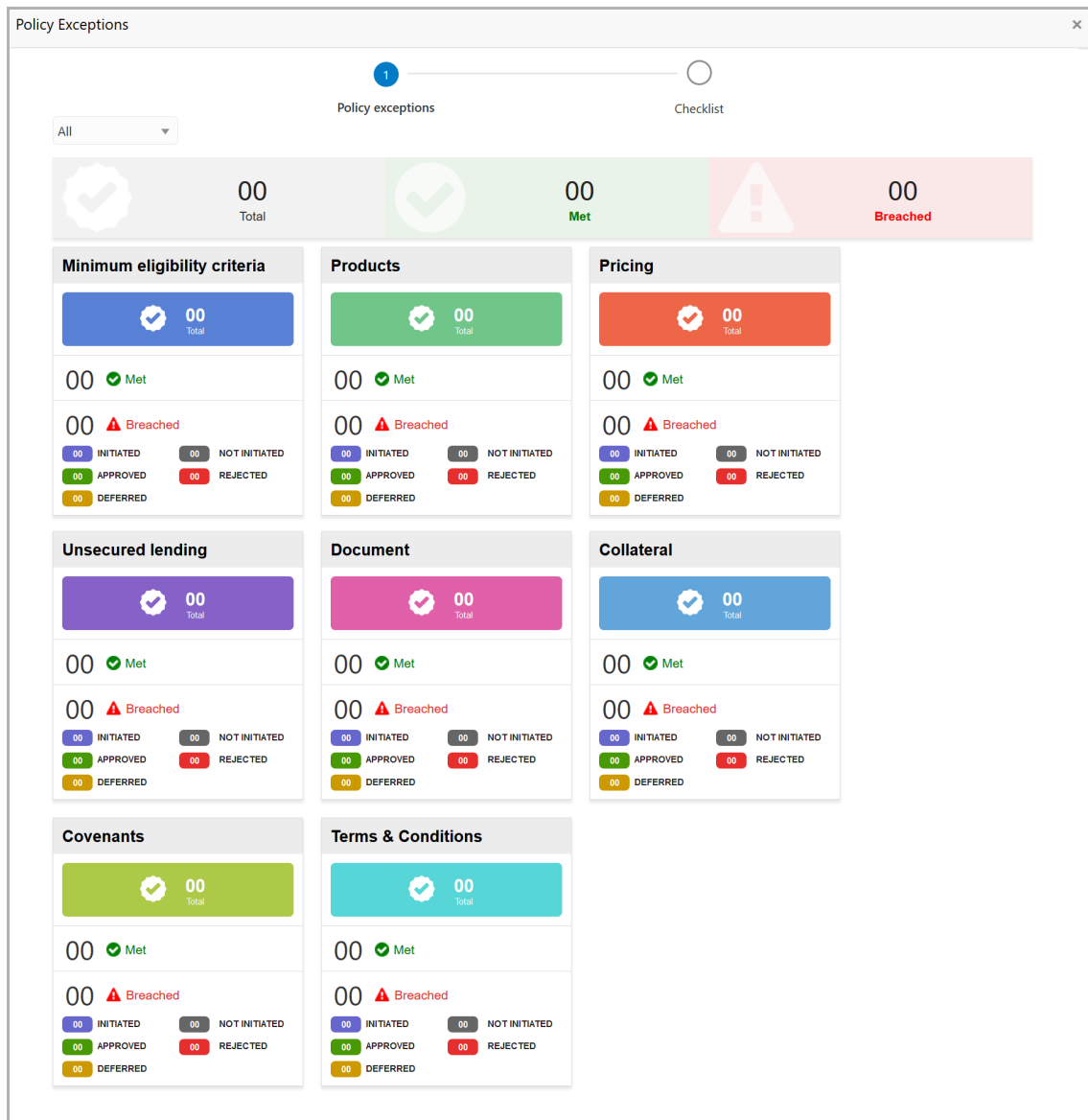
No items to display.

Hold Back Next Save & Close Submit Cancel

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

56. 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.

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

58. 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' (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 for 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

60. 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 17](#) 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

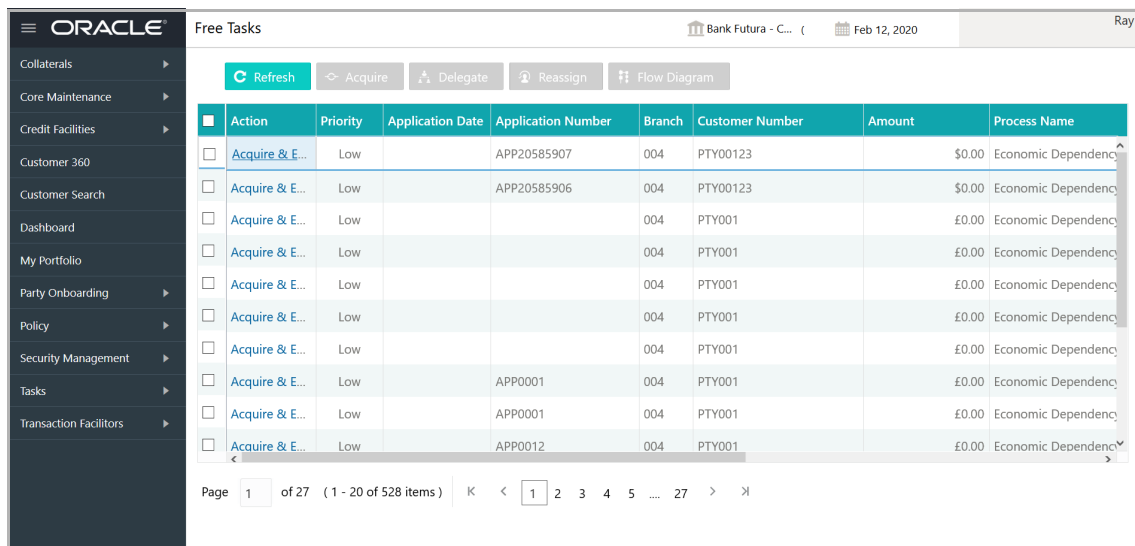
## KYC Check

This is an optional 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 & 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**. *KYC Evaluation - Summary* page appears:

# Chapter 3 - KYC Check

Credit Proposal Evaluation Process - KYC Evaluation

Documents

Collateral Summary

Screen ( 1 / 3 )

Summary

OFSSS

Customer Information

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

Customer ID

Register No

Legal Status

Liability Amount

Is KYC Compliant

Share Holders

Contractors

Guarantors

Bankers

PTY202597573

Pvt Ltd

\$100,000.00

No

0

0

0

0

Facility Summary

\$50,000.00

Term loan for ...

60K

50K

40K

30K

20K

10K

0

Sanctioned

Requested

Term loan for OFSS

Collateral summary

\$0.00

Total collateral value

0%

Customer LTV

No data to display

Existing Facilities

\$0.00 - (0)

\$0.00 - (0)

\$0.00 - (0)

Total existing facilities

Takeover amount

Takeover in this application

Covenants

0

Total Covenants

0

0

0

0

Entity Wise

Facility Wise

Financial

Non Financial

No items to display.

Terms & conditions

0

Total Terms and Conditions

0

0

Pre-Distributed

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.

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

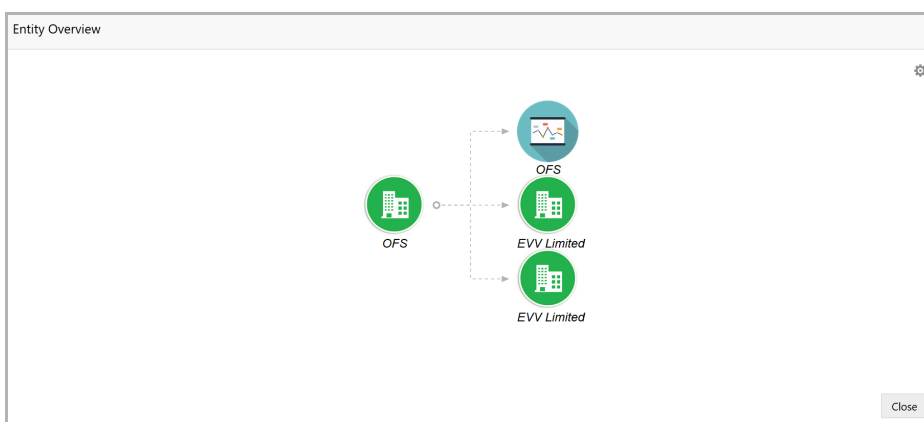
## Chapter 3 - KYC Check

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

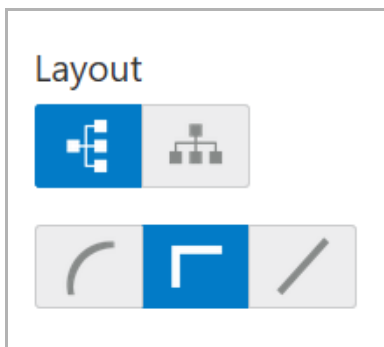
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
<div>Close</div>			

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:

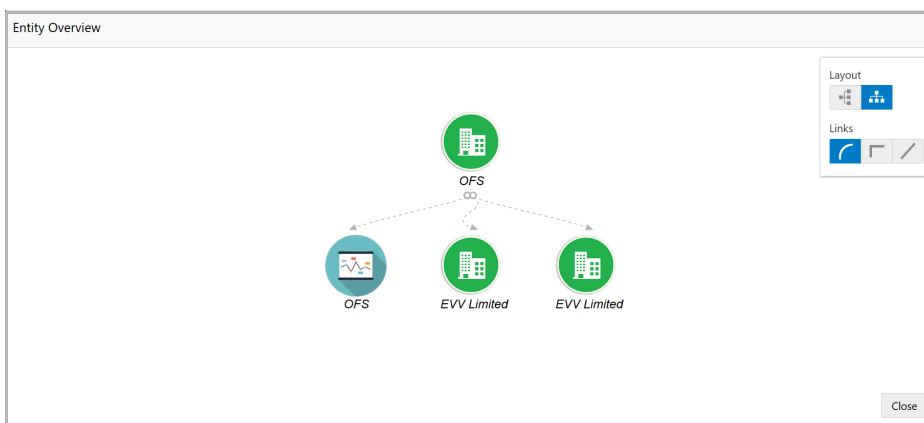


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



## Chapter 3 - KYC Check

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



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

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.



For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.

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

KYC

Screen ( 2 / 3 )

Filter Type to filter

Party Id	Entity Type	KYC Status	Verification Date	KYC Method
PTY202597573	Pvt Ltd			

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

Hold Back Next Save & Close Cancel

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

## Chapter 3 - KYC Check

11. To filter the required KYC record, click the **Filter** icon and specify the filter parameters or directly type the KYC detail in Type to filter text box.
12. 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)
13. To add the KYC Details, click **KYC Details** option. *KYC Details* window appears:

Report Received ☒

Verification Date: Jun 1, 2020

Effective Date: Jun 1, 2020

KYC Method: Field Verification

KYC Status: Verified

Create Cancel

14. If KYC report is available for the organization, enable the **Report Received** switch.
15. Click the calendar icon and select the KYC **Verification Date**.
16. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
17. Type the **KYC Method**. For example: Field verification is a KYC method.
18. Select the **KYC Status**. The options available are **Verified**, **Not Verified**, and **Verification Failed**.
19. Click **Create**. KYC details are updated in the *KYC* page as shown below:

# Chapter 3 - KYC Check

KYC

Screen ( 2 / 3 )

Filter Type to filter

**OFSSS**  
Party Id : **PTY202597573** Entity Type : **Pvt Ltd** KYC Status : **Verified**  
Verification Date : **20-09-01** KYC Method : **Field Verification**

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

Hold Back Next Save & Close Cancel

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

Data Change

< Previous Category Next Category >

Total Score 9

**Profitability** Score 3

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

Yes No

Comment

Cancel Save

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

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

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

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

# Chapter 3 - KYC Check

KYC Screen ( 2 / 3 )

<b>DATA, Singapore</b> Party Id : PTY201644281	Entity Type : Pvt Ltd	KYC Status : Yet To Verify	⋮
Verification Date : 20-04-06	KYC Method :	Evaluation Score : 9	
<b>DATA, CHINA</b> Party Id : PTY201644282	Entity Type : Pvt Ltd	KYC Status : Verification Failed	⋮
Verification Date : 20-06-15	KYC Method :		
<b>DATA, INDIA</b> Party Id : PTY201644283	Entity Type : Pvt Ltd	KYC Status : Verified	⋮
Verification Date : 20-06-14	KYC Method :		

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

Comments Screen ( 9 / 9 )

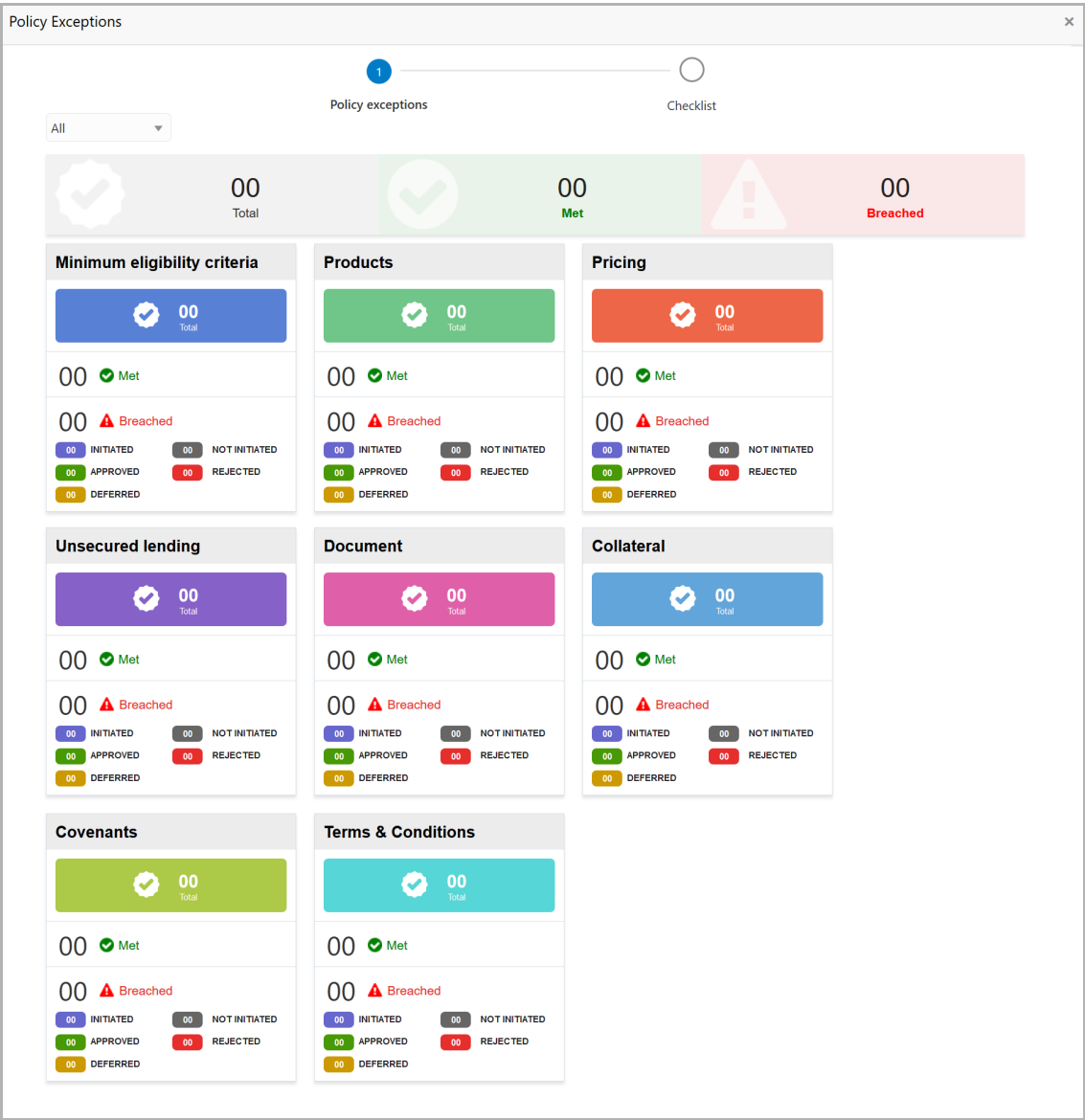
Enter text here...

No items to display.

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

# Chapter 3 - KYC Check

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

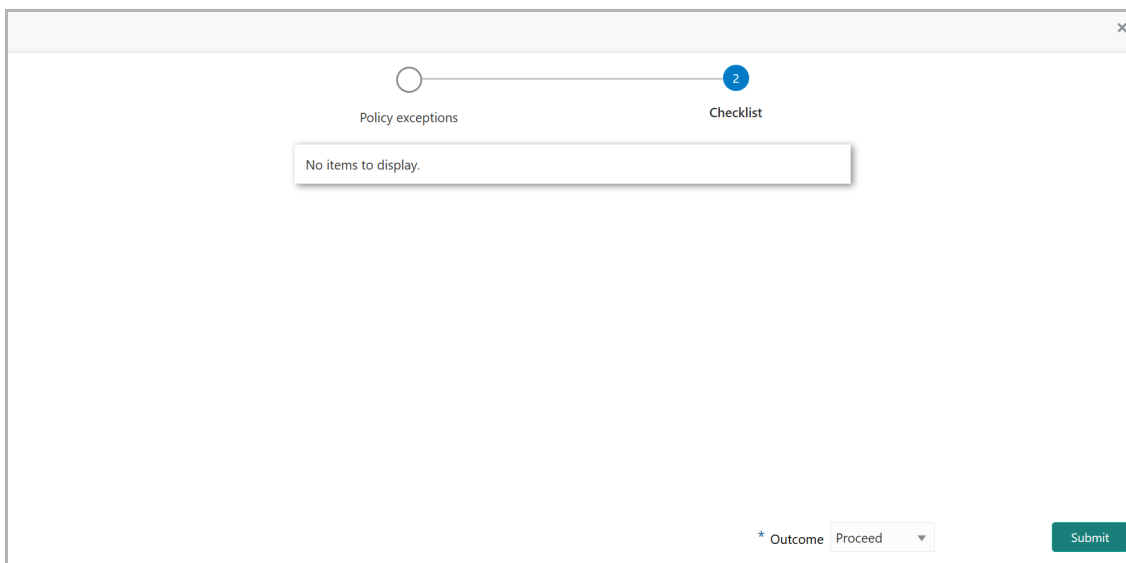


By default, policy exceptions are displayed for both the organization (party) and its child party.

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



Policy exceptions Checklist

No items to display.

\* Outcome Proceed ▼ Submit

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 **Acquire & Edit**. *Proposal Structuring - Summary* page appears:

# Chapter 3 - Proposal Structuring

Credit Proposal Evaluation Process - Proposal Structuring

Documents

Collateral Summary

Screen ( 1 / 4 )

Summary

OFSSS

Customer Information

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

Customer ID

PTY202597573

Register No

Legal Status

Pvt Ltd

Liability Amount

\$100,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Facility Summary

\$50,000.00

Term loan for ...

60K

50K

40K

30K

20K

10K

0

Sanctioned

Requested

Term loan for OFSSS

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

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.						

Scores

Evaluation not yet done

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's

AAA

Hold

Back

Next

Save & Close

Cancel

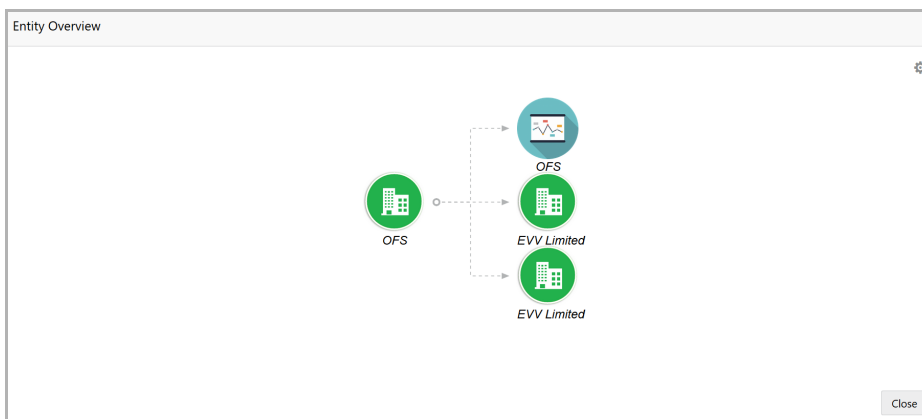
# Chapter 3 - Proposal Structuring

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

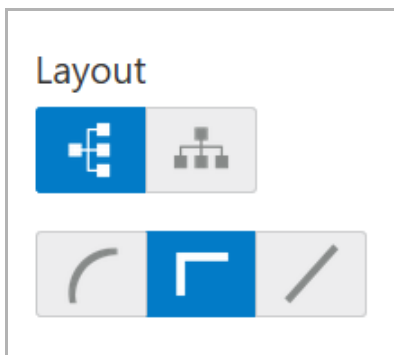
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
<div>Close</div>			

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:

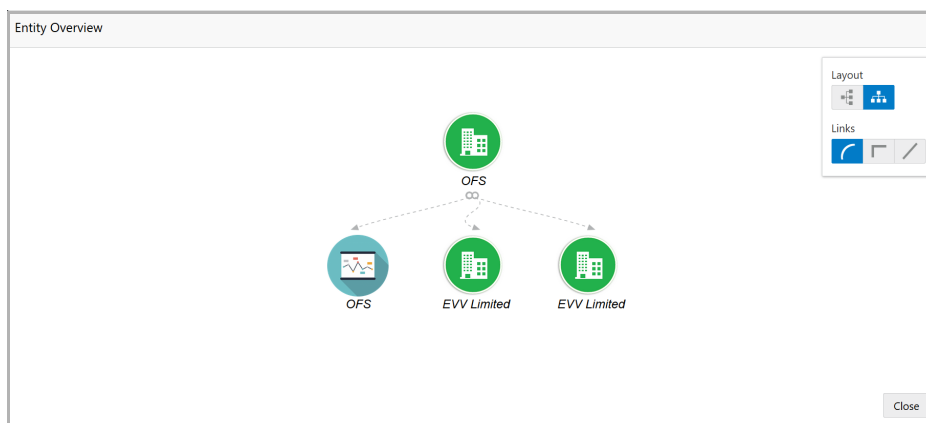


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



## Chapter 3 - Proposal Structuring

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



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

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.



For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.

# Chapter 3 - Proposal Structuring

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

The screenshot shows the 'Proposal Structuring' interface. At the top, there's a dropdown menu set to 'OFSSS' and a tab bar with 'Facilities' selected. Below this is a filter section with a 'Filter' button and a text input 'Type to filter'. To the right are icons for '+', a refresh arrow, and a 'T' icon. Further right are view options: 'List View' (selected), 'Table View', and 'Facility Structure'. The main area displays a list of facilities. Facility 2233 is highlighted, and a context menu is open for facility 2235, showing options: 'Edit Facility', 'Create Sub Limit', 'Remove Facility', and 'Link Document'. At the bottom, there are buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Facility ID	Facility Description	Requested Amount	Facility Category	Product Type	Next Review Date
2233	Term loan for OFSS	\$50,000.00	TL	Funded	20-10-30
2235	Term Loan	\$30,000.00	Term Loan	Fund	20-10-30



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

In the Proposal Approval stage, Approve, Reject, and Send Back icons appear. To Approve, Reject or Send Back the proposal, select the corresponding record from the list and click the required icon.

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

# Chapter 3 - Proposal Structuring

12. 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

13. To exit the *Liability Details* window, click **Ok**.

14. To propose the amount, select the facility and click edit icon. The *Facility Details* window appears.

# Chapter 3 - Proposal Structuring

The screenshot shows the 'Facility Details' form. On the left is a sidebar with a 'Facility Details' header and several menu items: 'Facility Basic Info', 'Schedule', 'Exposure', 'Fee', 'Pool Linkage', 'Pricing', 'Credit Rating', and 'FX Rate Revaluation'. The main form area contains several input fields and sections. At the top right is a 'Save' button. The form is organized into three columns. The first column contains 'Line Code \*' (text input with 'LIN'), 'Parent Facility Id' (dropdown with 'Select Parent Facility'), 'Currency \*' (text input with 'GBP' and a search icon), 'Next Review Date \*' (calendar icon with 'Oct 12, 2020'), 'Availability Period' (text input with 'Availability Period'), and two checkboxes: 'Revaluation Required' and 'Rate Agreement Required'. The second column contains 'Line Serial Number \*' (text input with '2'), 'Facility Type \*' (radio buttons for 'Funded' and 'Non Funded', with 'Non Funded' selected, and a 'Cascade' checkbox), 'Requested Amount \*' (text input with '£120,000.00'), 'Tenor' (text input with '(in months)' and up/down arrows), 'Commitment Status' (radio buttons for 'Committed' and 'Uncommitted', and a 'Cascade' checkbox), and 'Secured?' (radio buttons for 'Secured' and 'Unsecured', with 'Secured' selected, and a 'Cascade' checkbox). The third column contains 'Facility Description \*' (text input with 'LIN2'), 'Facility Category' (dropdown with 'Term Loan'), 'Proposed Amount \*' (text input with '£120,000.00'), 'Line Expiry Date \*' (calendar icon), and 'Secured?' (radio buttons for 'Secured' and 'Unsecured', with 'Secured' selected, and a 'Cascade' checkbox). At the bottom right is a 'Close' button.



For information about Schedule, Exposure, Fee, Pool Linkage, Pricing, Credit Rating and FX Rate Revaluation menus, refer Funding Requirement section in Proposal Initiation Chapter.

15. Specify the **Proposed Amount**.
16. Click **Save** in the *Facility Details* window.
17. To go to the *Collaterals* page, click the **Collaterals** tab. The *Collaterals* page appears.

# Chapter 3 - Proposal Structuring

Proposal Structuring Screen ( 2 / 4 )

OFSSS Facilities **Collaterals** Covenants Terms & Conditions

Collateral Collateral Pool

► Liability details

Filter Type to filter + ↶ T List View Table View Facility Structure

**NONF433** NEW

Facility Id: **F20323631** Requested Amount: **\$10,000.00** Product Type: **Non Funded**

Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-11-30**

**2233** NEW

Facility Id: **F20259336** Requested Amount: **\$50,000.00** Product Type: **Funded**

Facility Description: **Term loan for OFSS** Facility Category: **TL** Next Review Date: **20-10-30**

Hold
Back
Next
Save & Close
Cancel



For information about filter, add, edit, delete, and layout options, refer [“Collaterals” on page 73](#).

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

Proposal Structuring Screen ( 2 / 4 )

OFSSS Facilities Collaterals **Covenants** Terms & Conditions

► Overview

Filter Type to filter + ✎ 🗑 D Table View

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

Covenant Code : DSCROBOEBITDA Covenant Type : Financial Start Date : Sep 1, 2020 Linked Customer : PTY202597573

Description : DSCR on th ... Frequency : Quarterly End Date : May 31, 2021

Classification : Internal Notice Days : 30 Next Check Date :

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

Hold
Back
Next
Save & Close
Cancel

19. 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.		

20. To add new covenant, click the add icon. The *Covenant Details* window appears.

Covenant Details

Covenant Id \*

New - Covenant Details ▼

Covenant Description \*

Enter the covenant description

Covenant Name

Enter Covenant Name

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

21. Select / type the following in respective fields:

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

22. 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 

23. Enter / select the following in respective fields:

- Covenant Type
- Notice Days

## Chapter 3 - Proposal Structuring

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

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

Others

Compliance Status

☐ Met
 ☐ Breach

Last Check Value

Last Checked Value

Waiver Status

Select Waiver Status

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

26. Enter the **Last Check Value**.

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

Monitoring Information Details

Select

28. Select the monitoring information.

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

Facility Linkage Details

Select Facility \*

F2077647

Facility Type

Funded

Facility Category

Term Loan

Facility Description

Facility for daily operations

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

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



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

# Chapter 3 - Proposal Structuring

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

The screenshot shows the 'Proposal Structuring' window with the 'Terms & Conditions' tab selected. The window has a header with 'OFSSS' and tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Terms & Conditions'. Below the tabs are icons for adding, editing, deleting, and displaying items. The main area is empty with the text 'No items to display.' and a pagination bar showing 'Page 1 of 1 (1 - 5 of 5 items)'. At the bottom are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

The screenshot shows the 'Add Terms And Conditions' window. It has a title bar with a close button. The window is divided into two columns. The left column has 'T&C Type' with radio buttons for 'Pre-disbursement' (selected) and 'Post-disbursement'. Below it is a 'Condition Code' field with the value '4577'. The right column has a 'Facility Id' dropdown menu with the value '999'. Below it is a 'Terms & Conditions' text area with the text 'Borrower to the Administrative Agent, and with respect to the initial Borrowing, such notice may'. At the bottom right are 'Add' and 'Cancel' buttons.

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

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

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

## Chapter 3 - Proposal Structuring

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



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

38. Click **Next**. The *Comments* page appears.

Comments Screen ( 9 / 9 )

↶

↷

B

I

U

≡

A

- size -

≡

≡

≡

≡

≡

≡

≡

≡

H1

≡

>

Enter text here...

Post

No items to display.

Hold

Back

Next

Save & Close

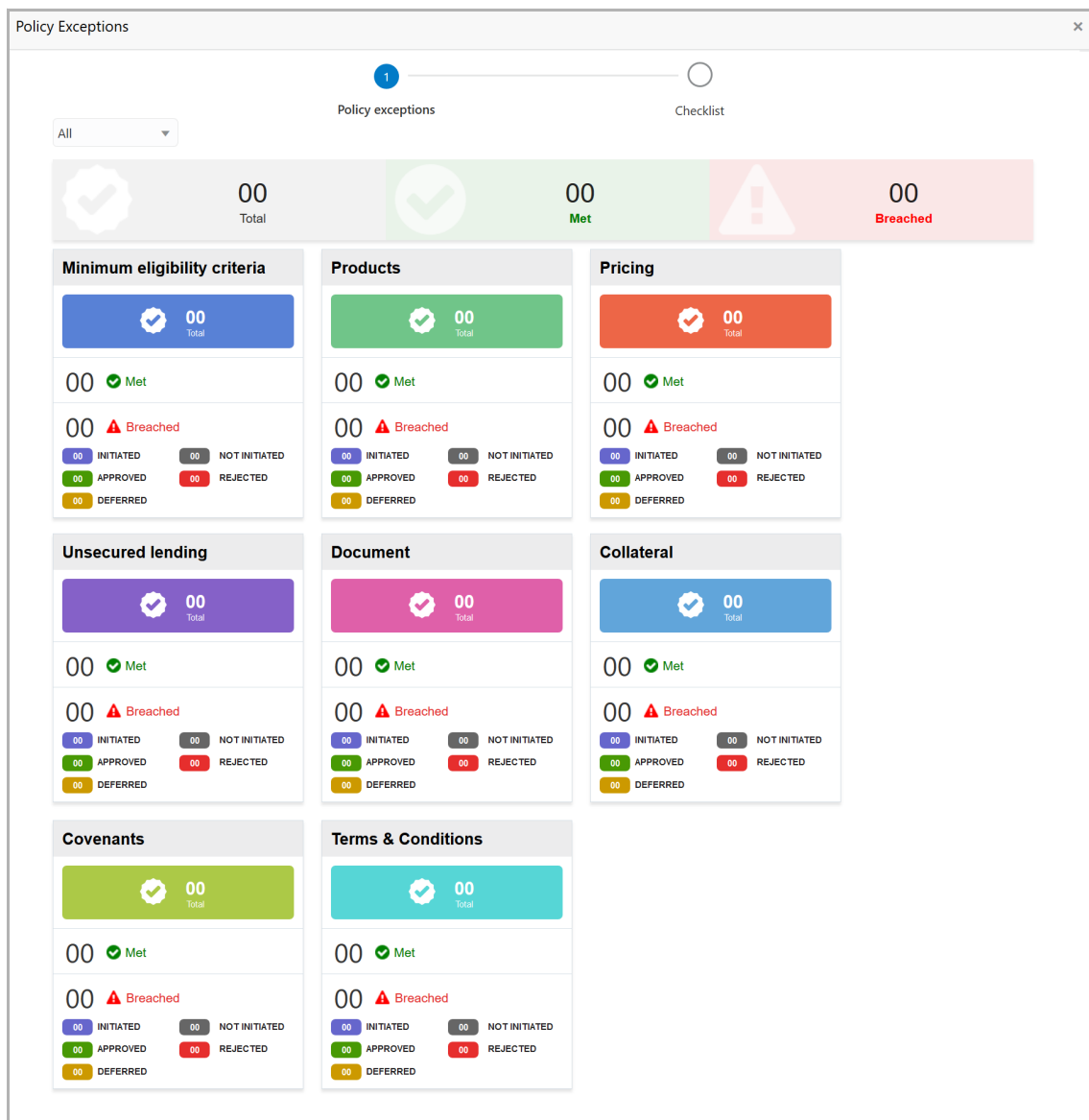
Submit

Cancel

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

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

# Chapter 3 - Proposal Structuring



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

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

42. 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 message 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.

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

44. 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.

For field level explanation on the Proposal Approval stage, refer **Proposal Structuring** chapter.

The Outcomes available for this stage are Approve, Send Back, and Reject.

If the **Outcome** is selected as 'Approve', the proposal will be sent to the draft generation stage on clicking **Submit**.

If the **Outcome** is selected as 'Send Back', the proposal will be sent back to the Review stage on clicking **Submit**.

If the **Outcome** is selected as 'Reject', the proposal will be rejected on clicking **Submit**.

To approve the facility, perform the following steps:

1. In the **Approval** data segment, mouse hover on the **Liability Details** section and click the edit icon. The *Liability Details* window appears.

Liability Details

Currency

Requested Liability Currency:

USD

Amount

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

Proposed and Approved

Proposed Liability Currency:	Proposed Liability Amount:	Approval Liability Currency: *	Approval Liability Amount: *
USD	\$100,000.00	USD	\$50,000.00
Proposed Funded Sell Down	Proposed Unfunded Sell Down	Approved Funded Sell Down	Approved Unfunded Sell Down
\$30,000.00	\$20,000.00		

Total Gross and Net Facility

Total Gross Facility	Total Net Facility
\$50,000.00	\$20,000.00

Dates

Next Review Date *	Requested Expiry Date	Proposed Expiry Date	Approved Expiry Date *
Nov 30, 2020	Nov 30, 2021	Dec 31, 2021	Dec 31, 2021

Additional Fields

No Additional fields configured!

Save

Cancel

# Chapter 3 - Proposal Approval

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



Approved Liability Currency and Requested Liability Currency can be different.

3. Specify the **Approval Liability Amount**.
4. Click the calendar icon and select the **Approved Expiry Date** for liability.
5. Click **Save**. The approval details are saved.
6. In the *Approval* page, click the hamburger icon in the required facility and select **Edit**. The *Facility Details* window appears.

Term Loan - TL

**Facility Details**

Facility Basic Info

Schedule

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Line Code \*

22

Line Serial Number \*

33

Facility Description \*

Term Loan

Parent Facility Id

Select Parent Facility

Facility Type \*

☒ Funded ☐ Non Funded

☐ Cascade

Facility Category

Term Loan

Next Review Date \*

Nov 30, 2020

Line Start Date \*

Dec 1, 2020

Line Expiry Date \*

Nov 30, 2021

Currency \*

USD

Requested Amount

\$20,000.00

Proposed Amount

\$50,000.00

Approved Amount

\$50,000.00

Tenor

12

Availability Period

Availability Period

Commitment Status

☒ Committed ☐ Uncommitted ☐ Cascade

Secured?

☐ ☐ Cascade

☐ Revaluation Required

☐ Rate Agreement Required

Additional Fields

No Additional fields configured!

Save

Close

7. Specify the **Approved Amount** and click **Save**.
8. Click **Close** to exit the *Facility Details* window.
9. In the *Approval* page, click **Next** to go to the *Comments* page.
10. **Post** comments, if required.
11. Click **Submit**. The *Policy Exception* window appears.
12. Click the **Checklist** data segment and select the **Outcome** as 'Approve'.
13. Click **Submit**.

# 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
<a href="#">Acquire &amp; Edit</a>	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
<a href="#">Acquire &amp; Edit</a>	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
<a href="#">Acquire &amp; Edit</a>	Low			004	PTY001	£0.00	Economic Dependence
<a href="#">Acquire &amp; Edit</a>	Low			004	PTY001	£0.00	Economic Dependence
<a href="#">Acquire &amp; Edit</a>	Low			004	PTY001	£0.00	Economic Dependence
<a href="#">Acquire &amp; Edit</a>	Low			004	PTY001	£0.00	Economic Dependence
<a href="#">Acquire &amp; Edit</a>	Low			004	PTY001	£0.00	Economic Dependence
<a href="#">Acquire &amp; Edit</a>	Low		APP0001	004	PTY001	£0.00	Economic Dependence
<a href="#">Acquire &amp; Edit</a>	Low		APP0001	004	PTY001	£0.00	Economic Dependence
<a href="#">Acquire &amp; Edit</a>	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. Select the required application and click **Acquire & Edit**. The *Draft Generation - Summary* page appears:

# Chapter 3 - Draft Generation

Credit Proposal Evaluation Process -

Summary  
OFSSS

Screen ( 1 / 3 )

**Customer Information**

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

Customer ID

PTY202597573

Register No

Legal Status

Pvt Ltd

Liability Amount

\$100,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

**Facility Summary**

\$50,000.00

Term loan for ...

60K

50K

40K

30K

20K

10K

0

Sanctioned

Requested

Term loan for OFSS

**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

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.						

**Scores**

Evaluation not yet done

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Ratings**

Moody's AAA

Hold

Back

Next

Save & Close

Cancel

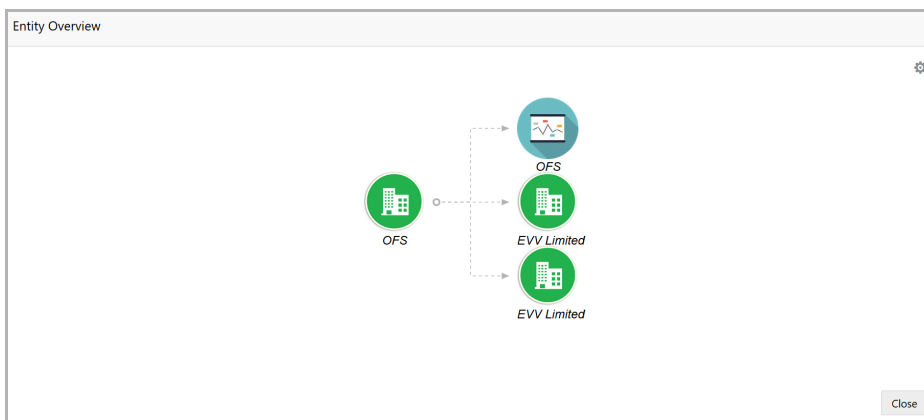
## Chapter 3 - Draft Generation

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

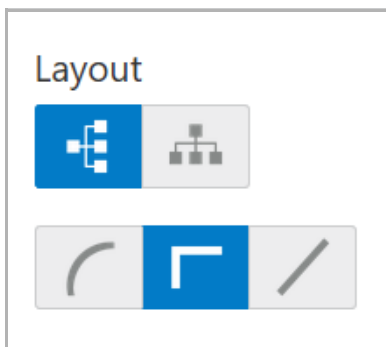
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
<div>Close</div>			

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:

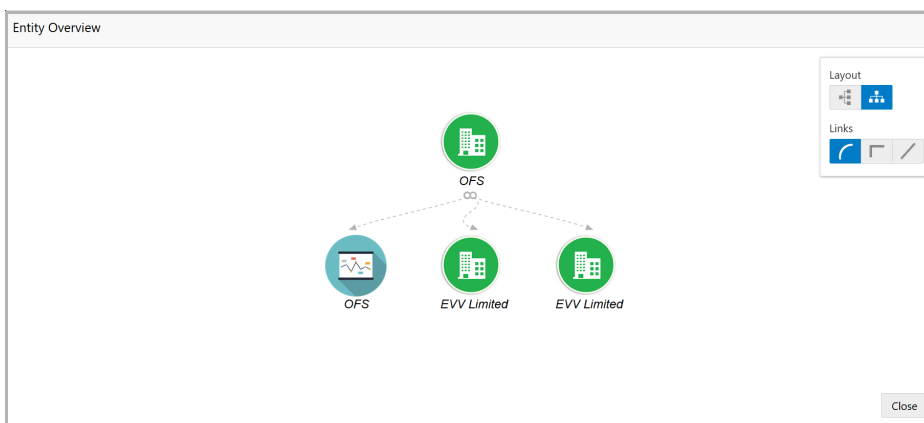


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



## Chapter 3 - Draft Generation

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



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

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.



For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.


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

The form is titled 'Draft Generation'. It has two main input areas: 'Document Name :' and 'Document Description :'. Below the 'Document Description :' field, there are three icons: a document icon, a magnifying glass icon, and a download icon. At the bottom of the form, there is a navigation bar with five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

11. 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.

# Chapter 3 - Draft Generation

Draft Generation

 Document Name :  
Document Description :  
 

Hold Back Next Save & Close Cancel

















12. To download the generated draft document, click **Download Document**.



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

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

Comments Screen ( 9 / 9 )

  **B** **I** U   - size -           **H1**  

Enter text here...

Post

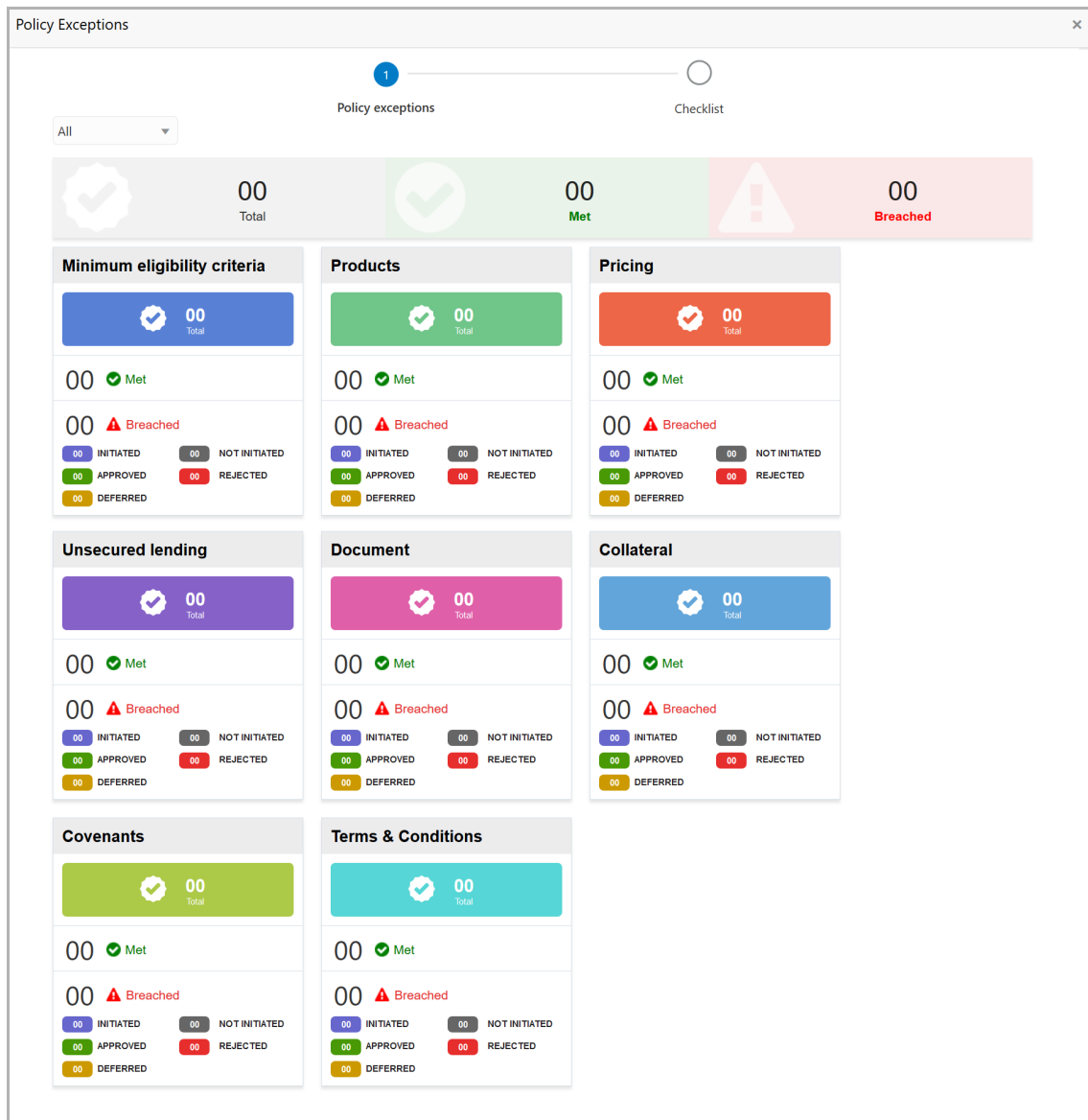
No items to display.

Hold Back Next Save & Close Submit Cancel

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

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

# Chapter 3 - Draft Generation



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

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

17. 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' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right of the window, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

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

Upon customer acceptance of the draft proposal, the proposal will be available in the Simplified Credit Proposal Handoff Process initiation page.

If the customer rejects the draft proposal, the proposal is sent to the restructuring stage.



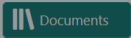
**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

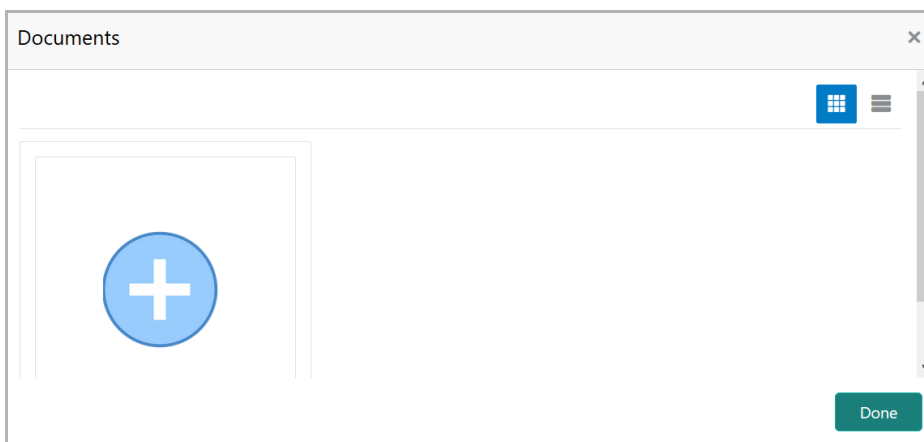
# Chapter 3 - Document Upload

## Document Upload and Checklist

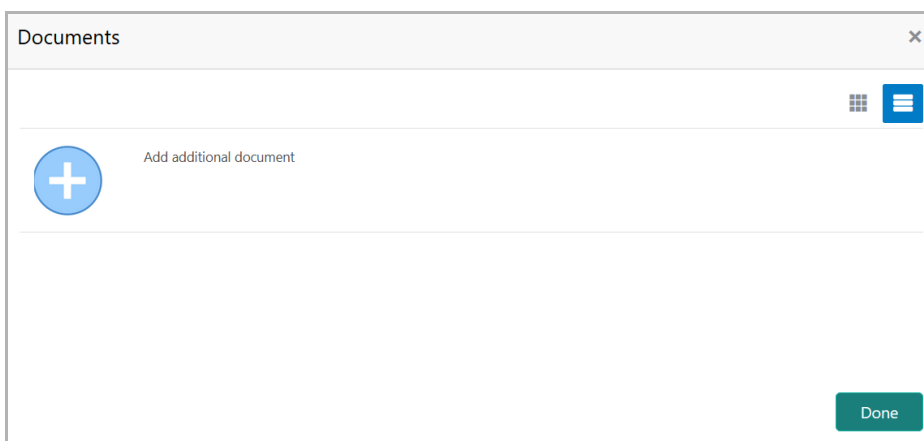
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Proposal Evaluation process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. 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:



## Chapter 3 - Document Upload

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

The screenshot shows a 'Document' window with the following fields and content:

- Document Type \***: Closure Documents (dropdown)
- Document Code \***: Closure Documents (dropdown)
- Document Title \***: Facility Payment Bills
- Document Description**: (empty text area)
- Remarks**: Paid
- Document Expiry Date**: Mar 21, 2020 (with calendar icon)
- File Upload Area**: A dashed box containing the text "Drop files here or click to select". Below it, it says "Selected files: ['pdf-PDF-Invoice3.pdf']".
- Upload Button**: A green button labeled "Upload".

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

5. Type the **Document Title**.

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

7. Type the Remarks based on your need.

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

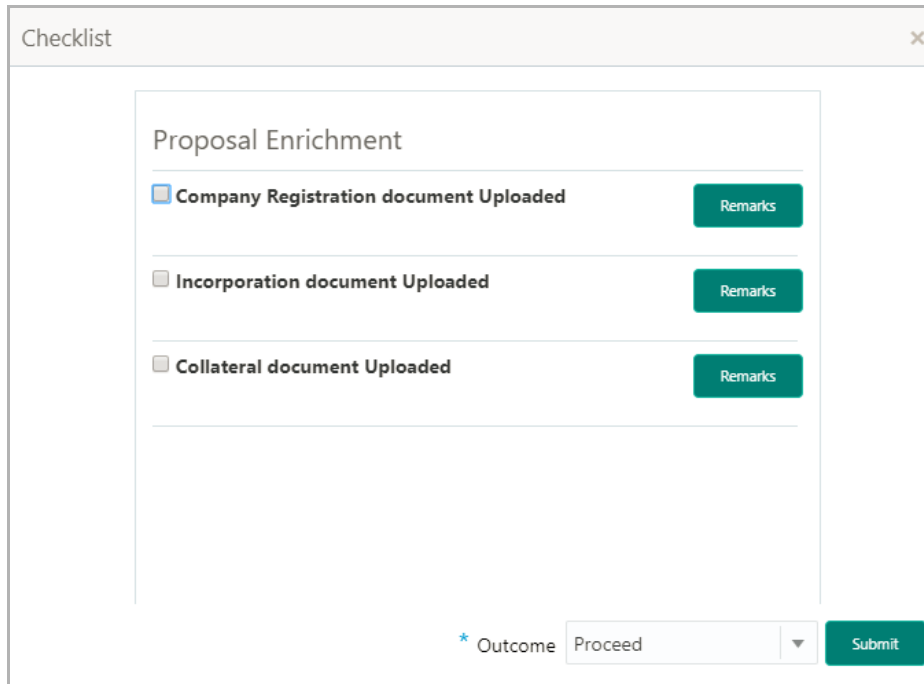
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

## Chapter 3 - Document Upload

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



Checklist

Proposal Enrichment

<input checked="" type="checkbox"/> Company Registration document Uploaded	Remarks
<input type="checkbox"/> Incorporation document Uploaded	Remarks
<input type="checkbox"/> 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

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

### Feedback and Support

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

# Chapter 3 - Appendix A

## Appendix A - Write Up

This data segment appears in all the stages of Simplified Credit Proposal Evaluation 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.

The screenshot shows a window titled "Write up" with a sub-header "OFSSS". Below the header is a filter bar containing a "Filter" button, a text input field with "Type to filter", a close button (x), and an add button (+). To the right of the filter bar are two view options: "Expanded view" and "Tile view". The main content area displays a message "No Data Found". At the bottom of the window are five buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

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

The screenshot shows a window titled "Writeup". At the top, there is a "Writeup Category" field with a dropdown arrow and a search icon, containing the text "BOVR". To the right of this field is a "Business overview" tab. Below the category field is a rich text editor toolbar with various icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and heading (H1, H2). Below the toolbar is a large text area containing the text "Sample writeup". At the bottom right of the window are two buttons: "Create" and "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
C001	writeup category code.
C002	Code for Facility
C003	Capture for facility level.

Page 1 of 1 ( 1 - 3 of 3 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

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.

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.

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.

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.

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.

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.

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.

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.

Hold

Back

Next

Save & Close

Cancel

- To view the writeup history, click the **View history** icon.
- To print the writeup, click the **Print** icon.

6

## Chapter 3 - Appendix A

---



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

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