Oracle® Banking Credit Facilities Process Management

Credit Proposal User Guide

Release 14.7.3.0.0
F95945-01
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Oracle Banking Credit Facilities Process Management Credit Proposal User Guide, Release 14.7.3.0.0

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Contents

1 Preface

1.1 About this guide

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

1.2 Intended Audience

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

1.3 Conventions Used

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

Table 1-1 Conventions Used

Convention	Description
Bold	Bold indicates: • Field Name • Screen Name • Drop-down Options • Other UX labels
Figure 1-1 Note 	This icon indicates a Note.

1.4 Common Icons in OBCFPM

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

Table 1-2 Common Icons

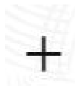
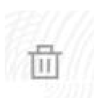
Icons	Purpose
Figure 1-2 Add 	To add new record.
Figure 1-3 Edit 	To modify existing record.
Figure 1-4 Delete 	To delete a record.
Figure 1-5 Calendar 	To select start or end date.
Figure 1-6 Upload 	To upload a record.

Table 1-2 (Cont.) Common Icons

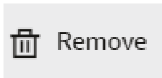
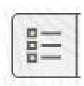
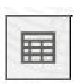
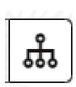
Icons	Purpose
Figure 1-7 Remove  	To remove the record.
Figure 1-8 List View 	To change the screen layout to list view.
Figure 1-9 Table View 	To change the screen layout to table view.
Figure 1-10 Tree View 	To change the screen layout to tree view.
Figure 1-11 Action Button 	To view, edit, and delete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

Table 1-2 (Cont.) Common Icons

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

Table 1-2 (Cont.) Common Icons

Icons	Purpose
Figure 1-17 Cancel 	To exit the window without saving the captured information.

2 Overview

2.1 About Credit Proposal

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

2.2 Credit Proposal Stages

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

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

3

Proposal Initiation

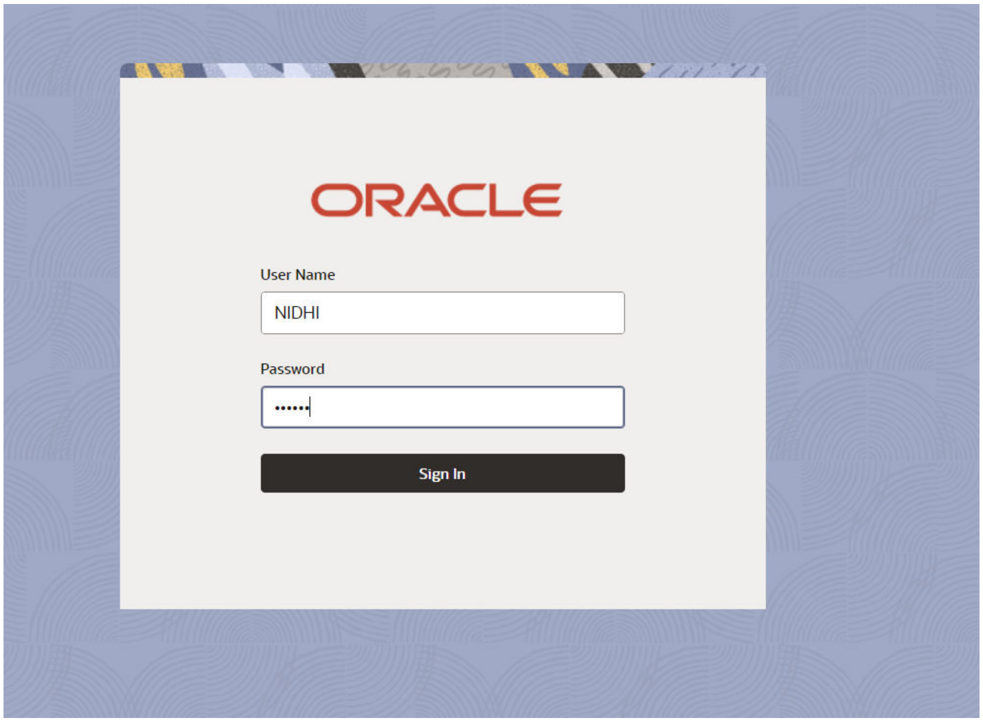
In this stage, the RM captures basic details about the party and initiates the credit application process after discussing the credit proposal with a new party.
The RM can perform the following activities in this stage.

Activities that can be performed by user
• Capture party's basic information – Basic demographic details – Sector to Sub Industry details – Rating details • Capture other Bank details – Facilities availed • Capture connected party details • Capture write - up about the party • Capture funding sought • Capture collateral offered by the party • Capture comments • Upload party documents

Steps to initiate credit proposal

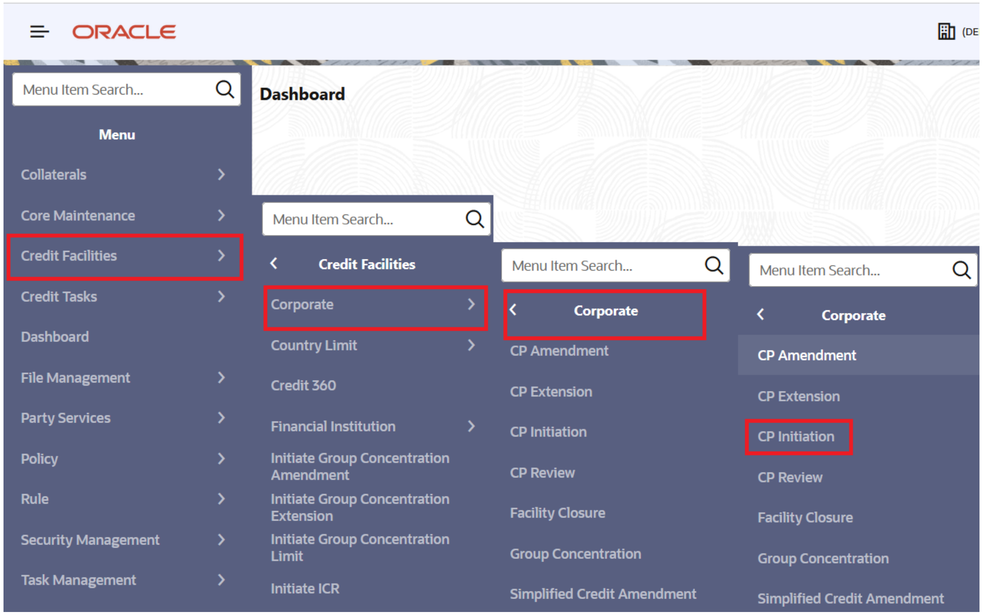
1. Login to **OBCFPM**. Enter your User Name, Password and click Sign In.

Figure 3-1 Login Screen



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

Figure 3-2 OBCFPM Menu



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

Figure 3-3 Initiate Credit Proposal

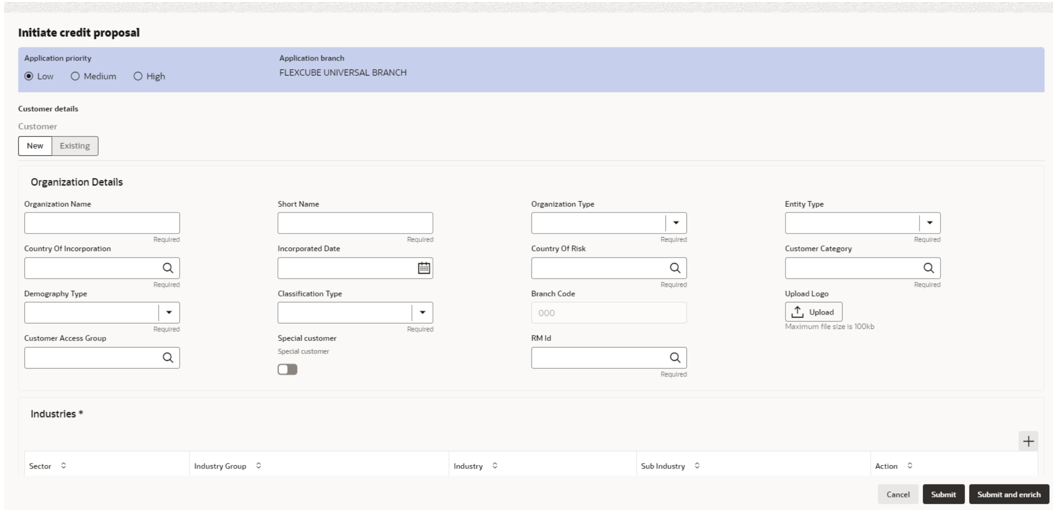
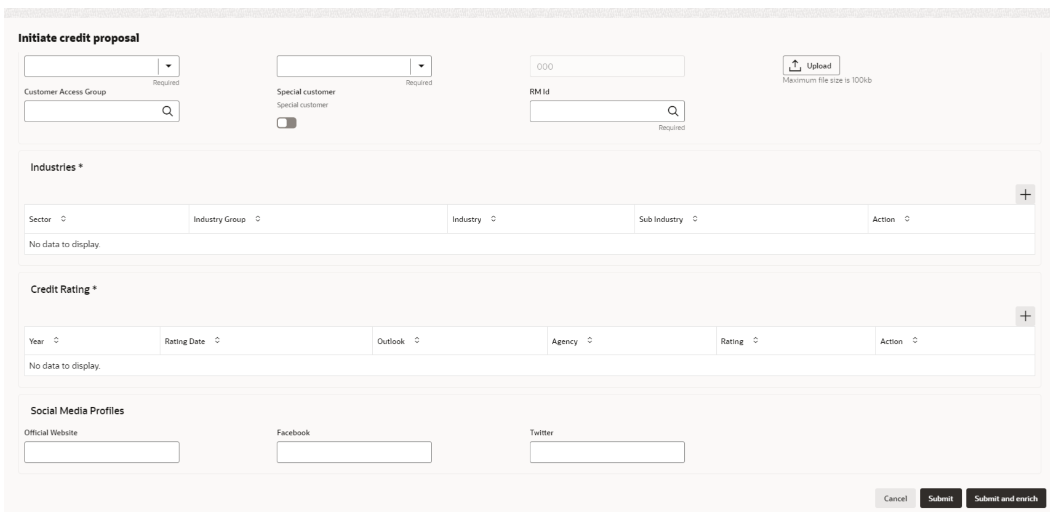


Figure 3-4 Initiate Credit Proposal



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

3.1 Creating Application

In Initiate Credit Proposal window:

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

   Note: Application Branch field is displayed by default.

Customer Details

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

Figure 3-5 Initiate Credit Proposal- Customer Details

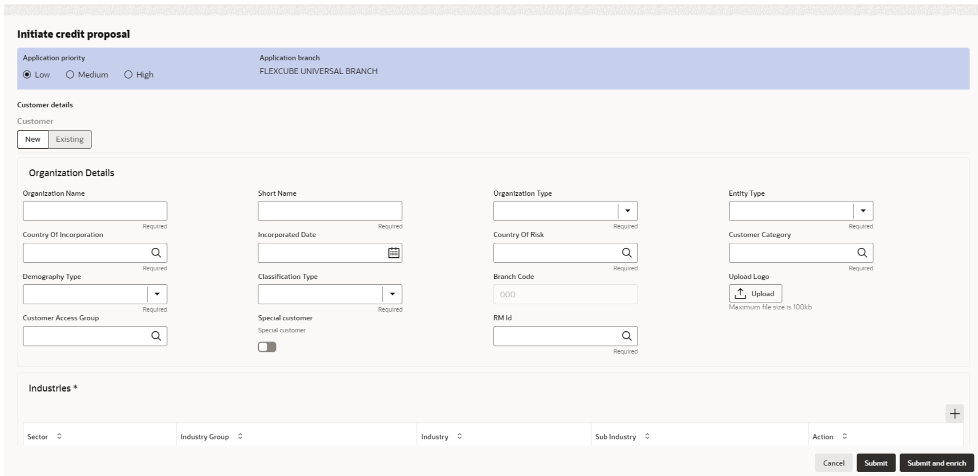
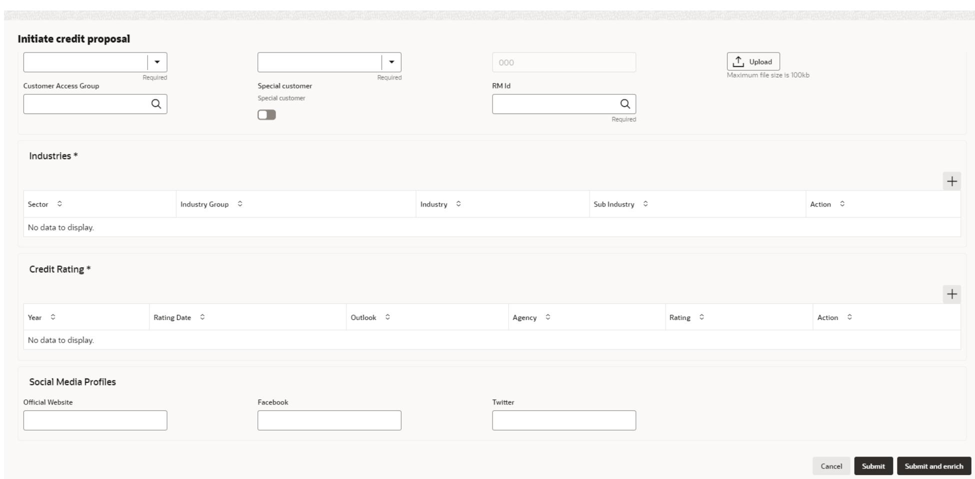


Figure 3-6 Initiate Credit Proposal- Customer Details



3. **Organization Details**

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

Table 3-1 Organization Details

Fields/ Icons	Description
Organization Name	Enter **Organization Name** for the party.

Table 3-1 (Cont.) Organization Details

Fields/ Icons	Description
Short Name	Enter **Short Name** for the party.
Organization Type	Select **Organization Type** from the drop-down list. The options available are: • Conglomerate • Single
Entity Type	Select **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 • Others

Table 3-2 Organization Details

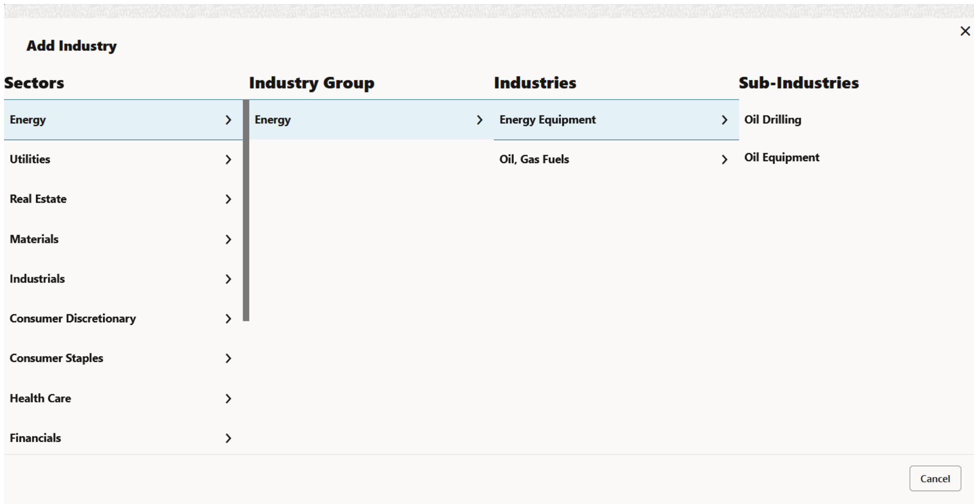
Fields/ Icons	Description
Country of Incorporation	Click **Search** icon and select **Country of Incorporation**.
Incorporation Date	Click **Calendar** icon and select **Incorporation Date**.
Country of Risk	Click **Search** icon and select **Country of Risk**, i.e country on whose books the risk exposure will be recorded for the party.
Customer Category	Click **Search** icon and select **Customer Category**, for example Corporate, Labour, Individual, Banks etc.
Demography Type	Select **Demography Type** from the drop-down list. The options available are : • Domestic • Global **Note:** If you select Global option, **Geographical Spread field** appears.
Geographical Spread	Search and select all the countries in which the party is operating **Geographical Spread**.
Classification Type	Select **Classification Type** from the drop-down list. The default options available are: • Micro • Small • Medium
Branch Code	**Branch Code** is displayed by default.
Upload Logo	Click **Upload Logo**, to upload the company logo file.
Customer Access Group	Click **Search** icon and select **Customer Access Group**.
Special Customer	Select **Special Customer**, if the party is eligible for special customer service.
RM Id	Enter **RM Id** of the Relationship Manager initiating the Proposal.

Industries

4. To capture the line of business of the party, click **+**.

   The **Add Industry** window is displayed.

Figure 3-7 Add Industry



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

Table 3-3 Add Industry

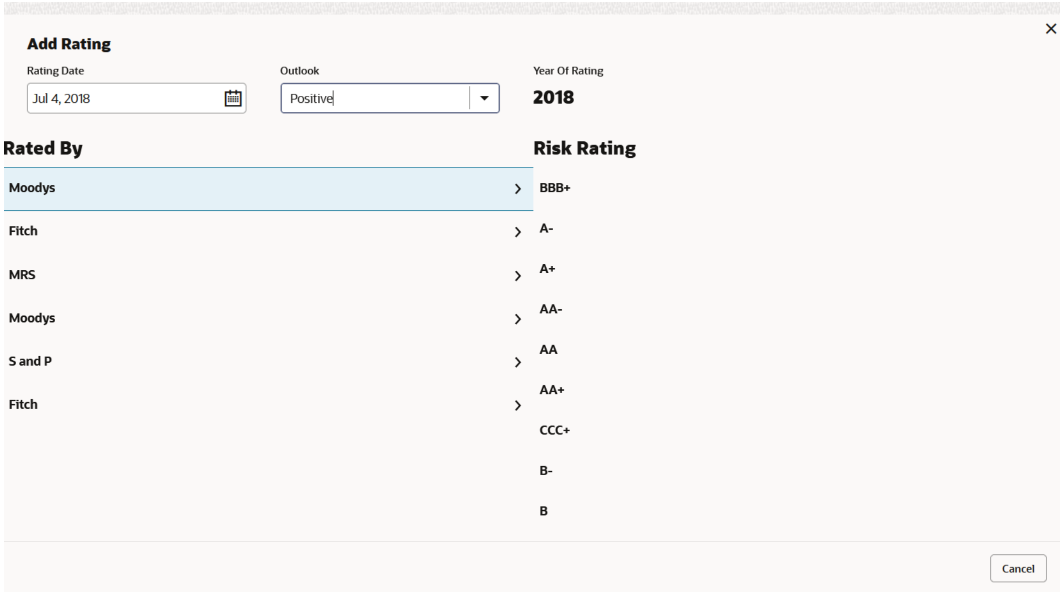
Fields/ Icons	Description
Sector	Select **Sector** of the party.
Industry Group	Available industry group under Sector will appear. Select **Industry Group** appropriate for the party.
Industry	Available industries under industry group appears. Select **Industry** appropriate for the party.
Sub Industry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

Credit Rating

5. To capture rating information of the party, click **+**.

   The **Add Rating** window is displayed.

Figure 3-8 Add Rating



6. Select the following details:

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

Table 3-4 Customer Rating

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

Social Media Profiles

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

Table 3-5 Social Media Profiles

Fields/ Icons	Description
Social Media Profiles	Enter the following addresses in respective fields: • Official Website Address • Facebook Address • Twitter Address

Submit, Submit and Enrich, and Cancel

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

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

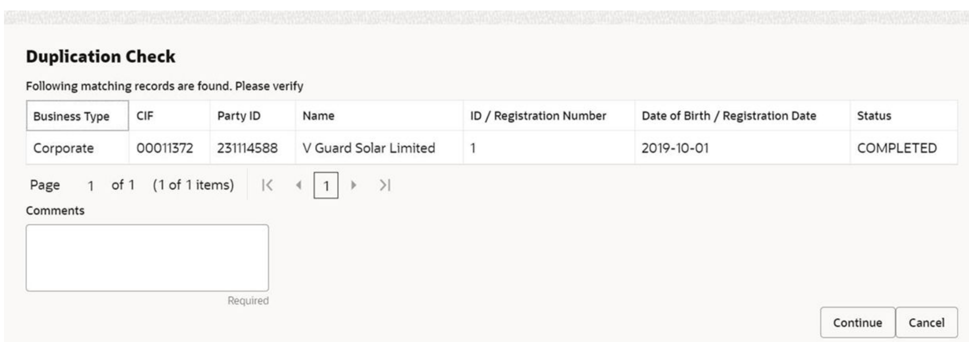
Fields/ Icons	Description
Submit	If you click **Submit**, a task will be created in the next stage and stored in **Free Task**.
Submit and Enrich	If you click **Submit and Enrich**, you will be directly taken to the next stage of the application.
Cancel	If you click **Cancel**, the application will not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

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

7. **Dedupe Check Screen**

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

Figure 3-9 Dedupe Check

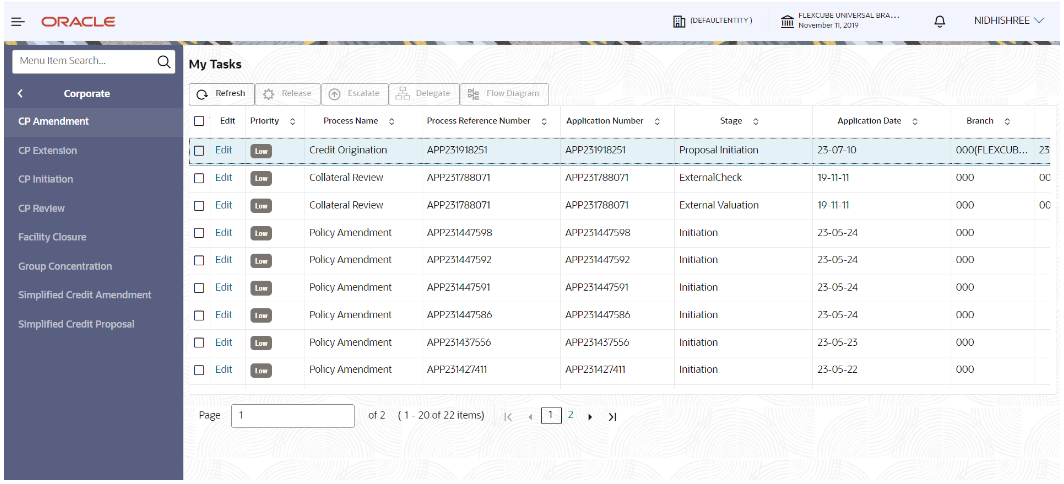


3.2 Enriching Application

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

   The **My Tasks** page is displayed.

Figure 3-10 My Tasks



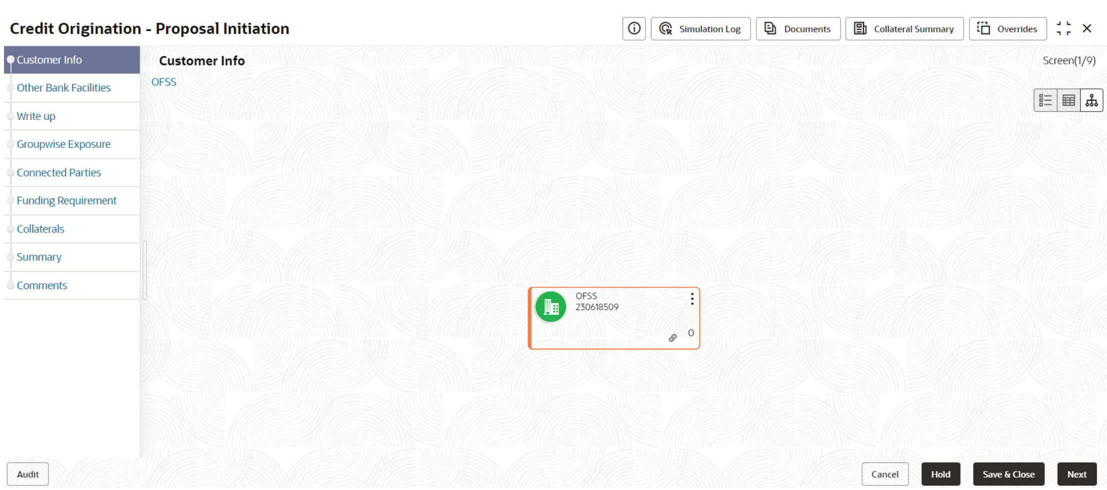
2. Select the application and click **Edit**. The **Credit Proposal Evaluation Process - Enrichment** page is displayed.
3. To enrich the application after application creation process, click **Submit and Enrich** in the **Initiate Credit Proposal** window. **Customer Info** screen is displayed.

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

3.3 Customer Info

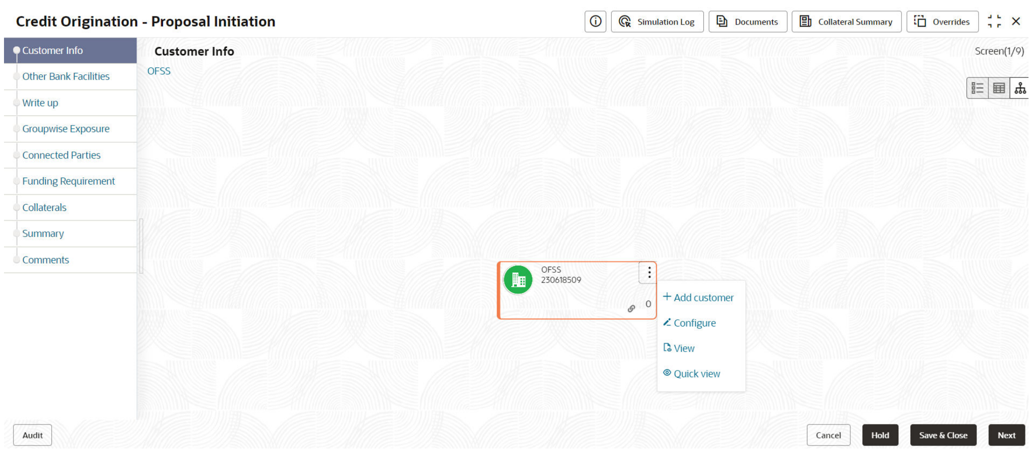
This data segment allows to view and modify the basic information captured during credit proposal initiation and add child parties to the party. Click **Submit** and **Enrich** in the Initiate Credit Proposal window. **Customer Info** screen is displayed.

Figure 3-11 Customer Info



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

Figure 3-12 Customer Info Action List



1. Select the required option to perform the following actions:
   - Add Customer
   - Configure
   - View
   - Quick View

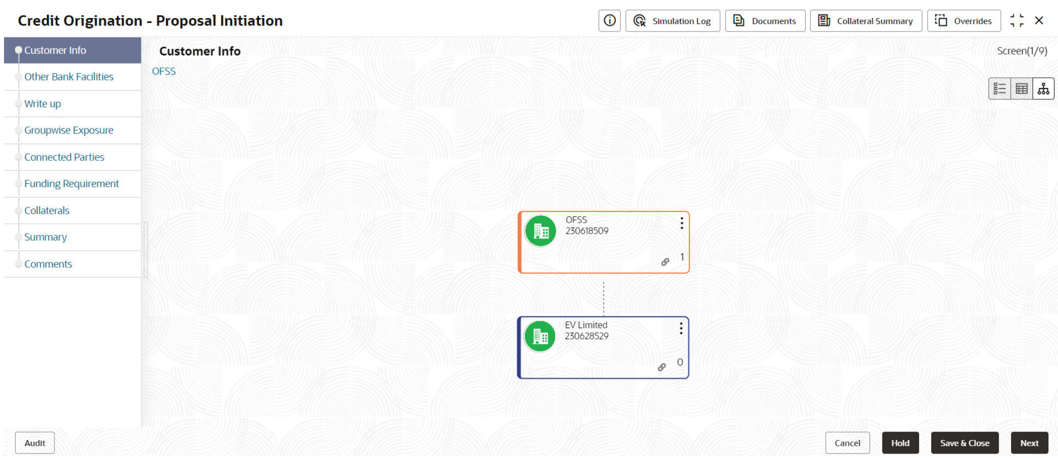
   The following table describes the functionality of each actions listed above:

   Table 3-7 Customer Info

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

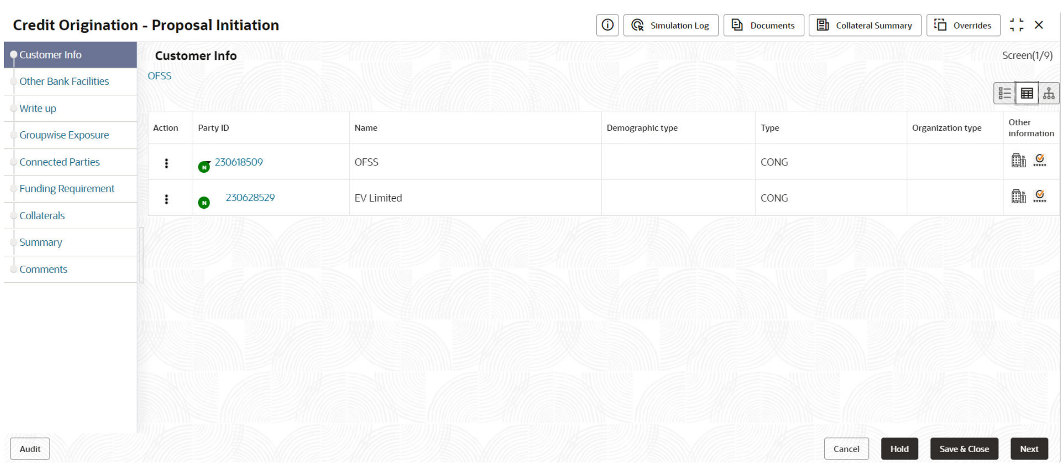
2. Click the settings icon at the right corner, to change the layout. **Layout** options appear as shown below:

Figure 3-13 Customer Info Layout



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

Figure 3-14 Customer Info Layout Change



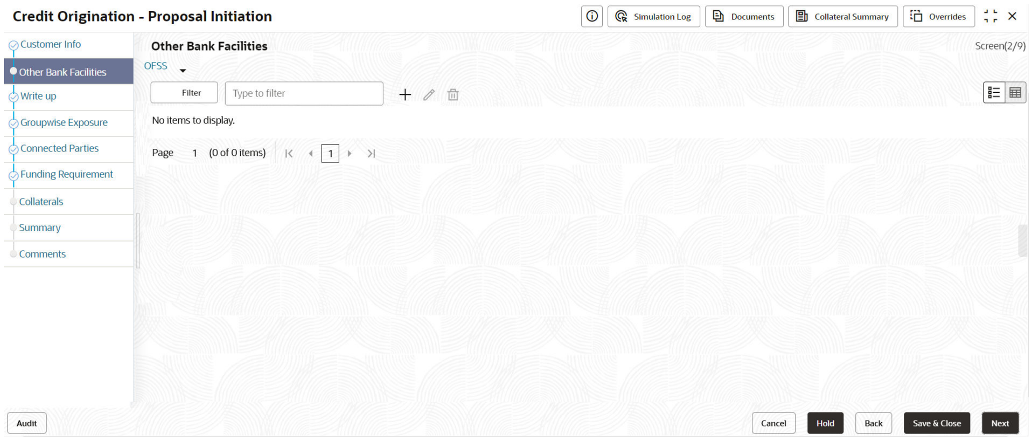
> **Note:**
>
> For more information on layout changes, please refer **Customer Acceptance**> **Enitity Overview** section.

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

3.4 Other Bank Facilities

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

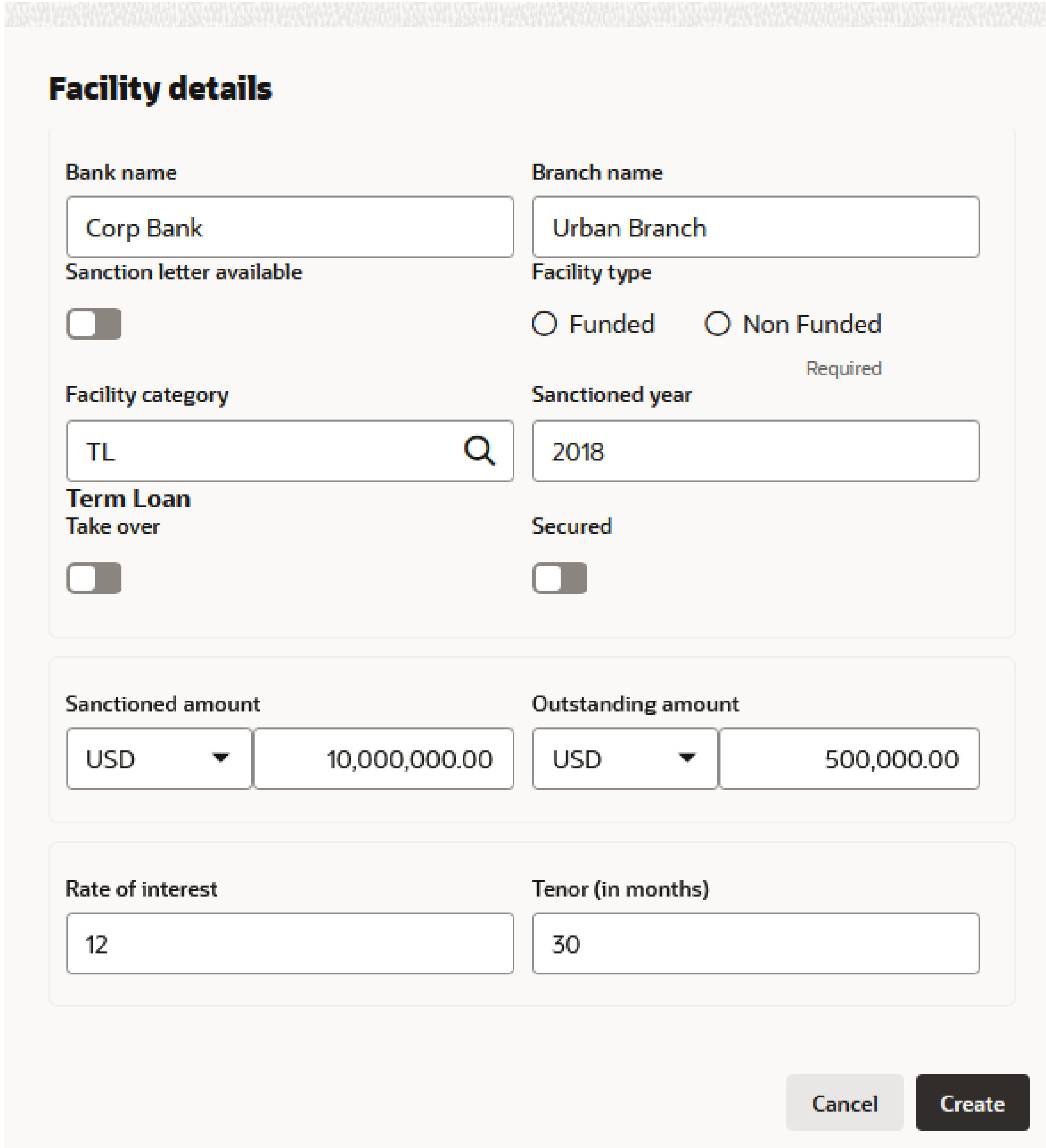
Figure 3-15 Other Bank Facilities



1. Click **+** icon.

   The **Facility Details** window is displayed.

Figure 3-16 Facility Details



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

Table 3-8 Facility Details

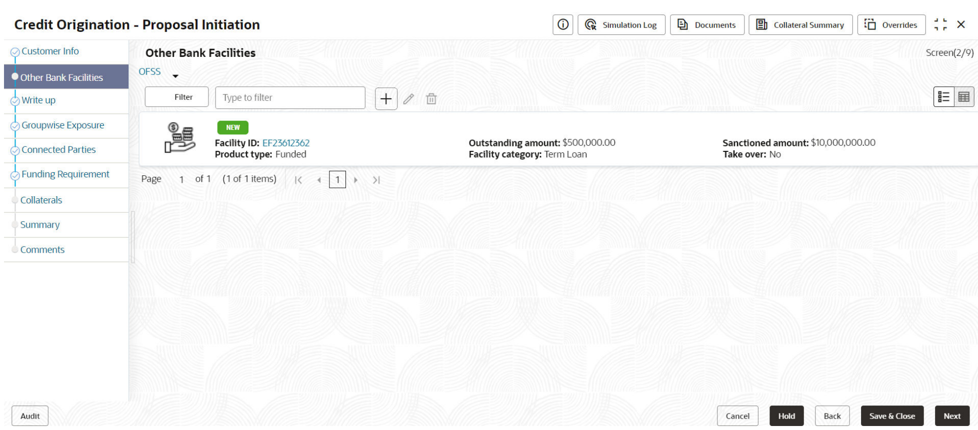
Field/Icon	Description
Bank Name and Branch Name	In **Bank Name and Branch Name** fields, enter the name of other bank from which the party has availed facility.
Sanction Letter Available	Enable **Sanction Letter Available** option, if sanction letter is available for the other bank facility.
Facility Type	Choose **Facility Type**. The options available are: • Funded • Non-Funded
Facility Category	Select **Facility Category** from the drop-down list.

Table 3-8 (Cont.) Facility Details

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

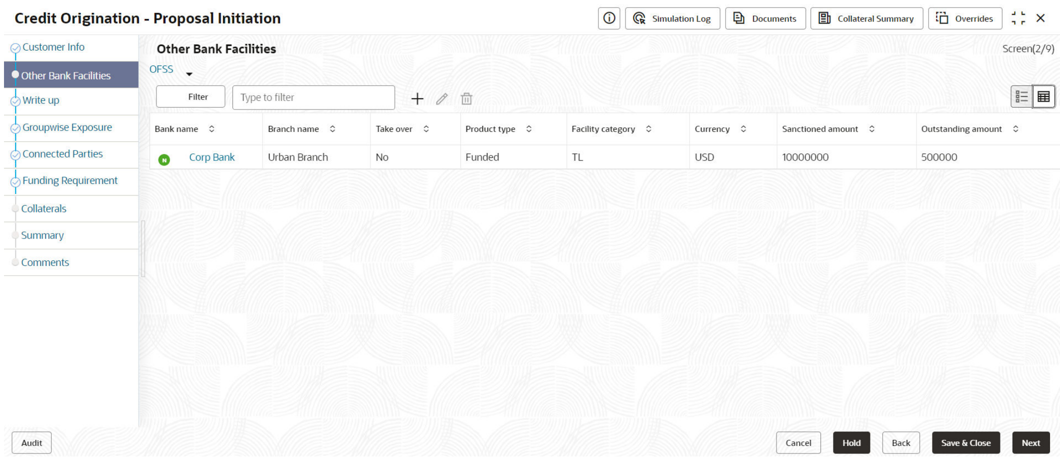
2. Click **Create**. Other bank facility is added and displayed as shown below:

Figure 3-17 Other Bank Facilities



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

Figure 3-18 Other Bank Facilities

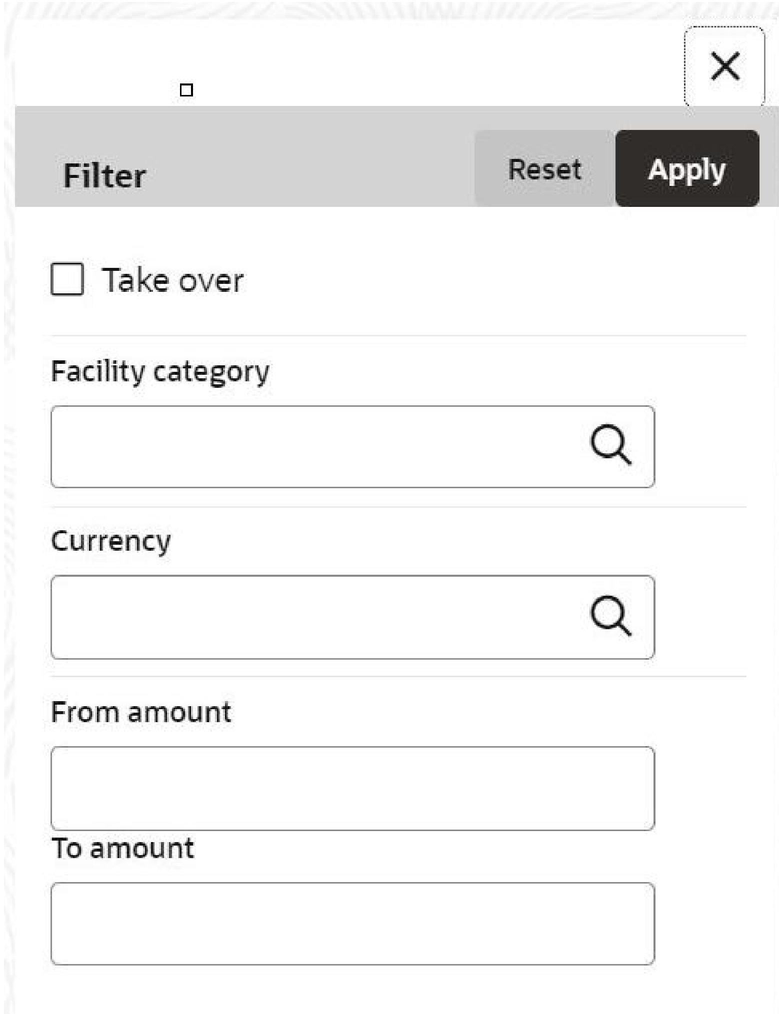


> **Note:**
>
> If the party has availed more than one facility from any bank, add all the other bank facilities information by clicking the add icon again.

4. To filter the required facility from all the available other bank facilities, click **Filter** button.

   The **Filter** window is displayed.

Figure 3-19 Filter



5. Enter or select the filter parameters.

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

Table 3-9 Filter

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

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

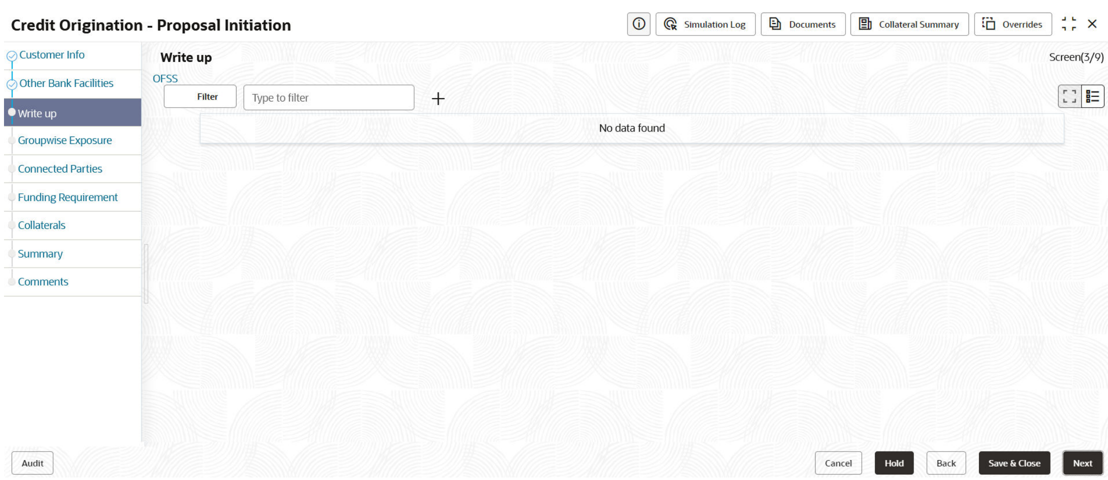
7. Add the other bank facility information of the child party and click **Next**. The **Write up** page appears.

3.5 Write Up

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

> **Note:**
>
> Write up data segment appears only if that data segment is enabled in the Maintenance module.

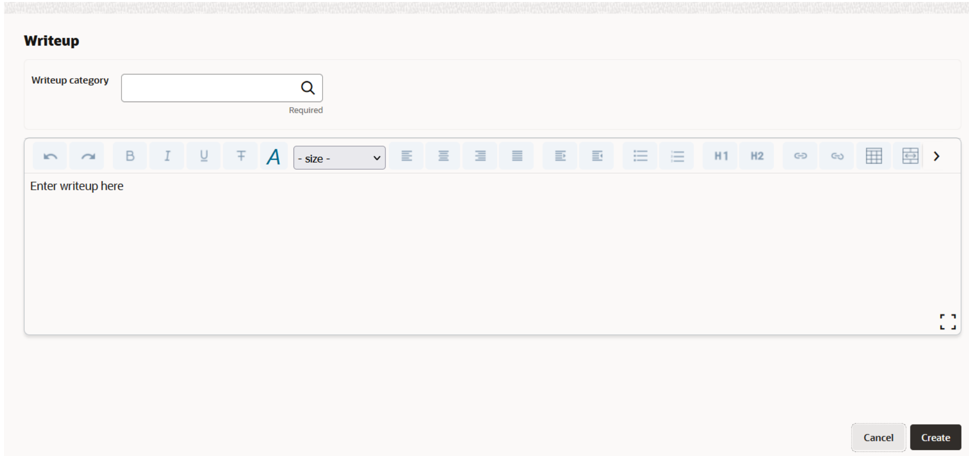
Figure 3-20 Write Up



1. Click **+** icon.

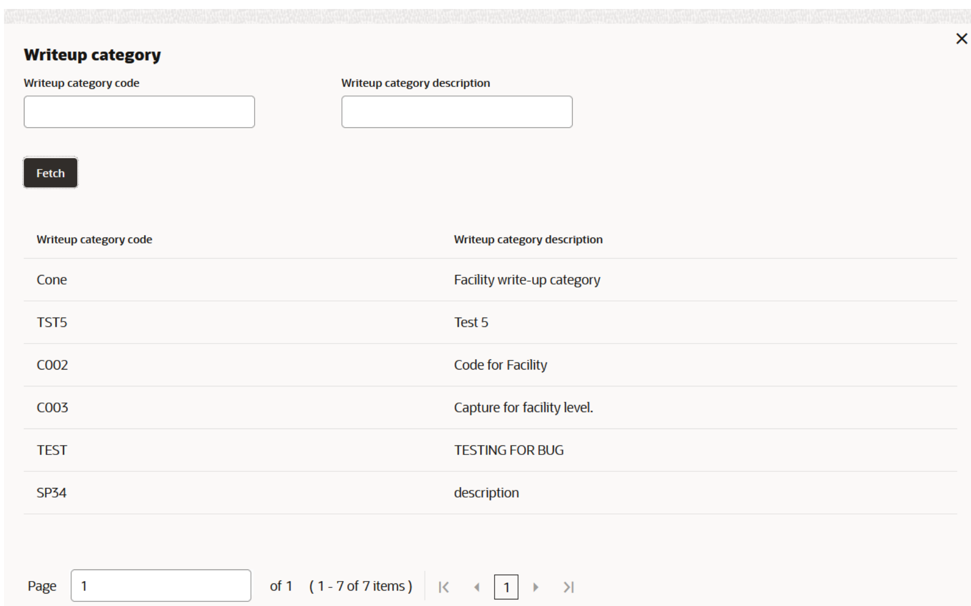
   The **Write Up** window is displayed.

Figure 3-21 Write Up



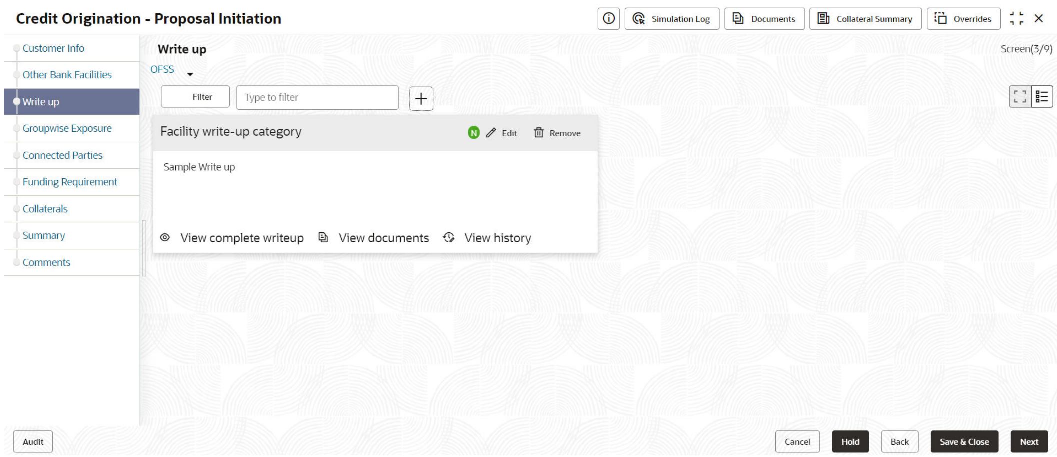
2. Click **Search** icon in the **Writeup Category** field. The Fetch **Writeup Category** window with the list of categories maintained in the Maintenance module is displayed.

Figure 3-22 Writeup Category



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

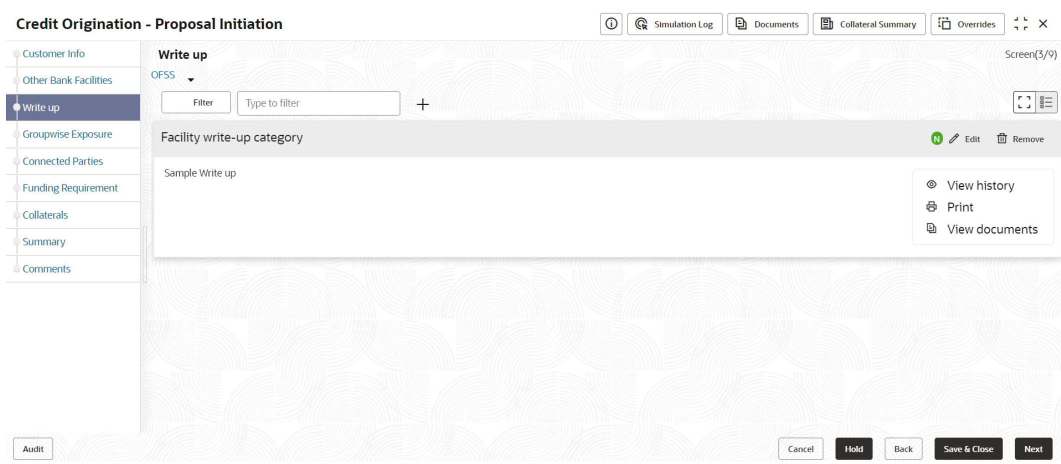
Figure 3-23   Write up



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

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

Figure 3-24   Write up



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

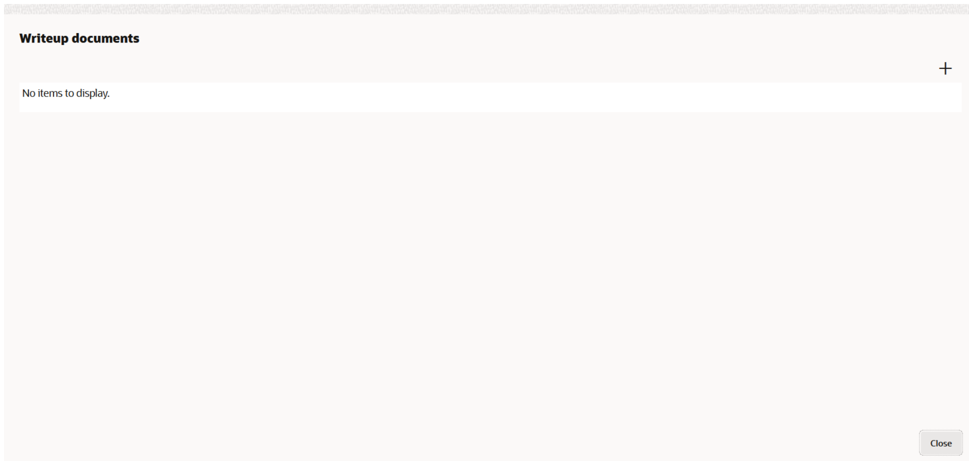
Table 3-10   Write up field and description

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

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

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

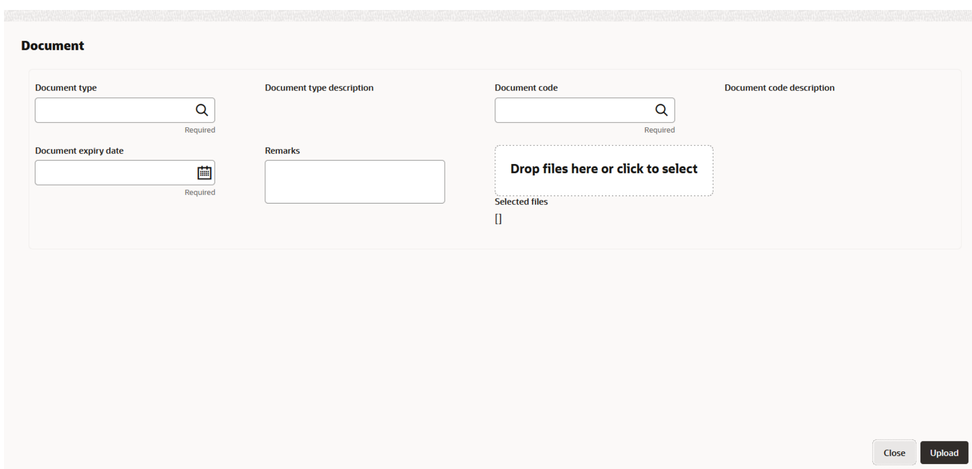
Figure 3-25 Writeup Documents



Click **+** icon, to add new documents.

The **Document** screen displays.

Figure 3-26 Document



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

Table 3-11 Documents

Fields/ Icons	Description
Document Type	Search and select **Document Type** to add new document.
Document Code	Search and select **Document Code** to add new document.

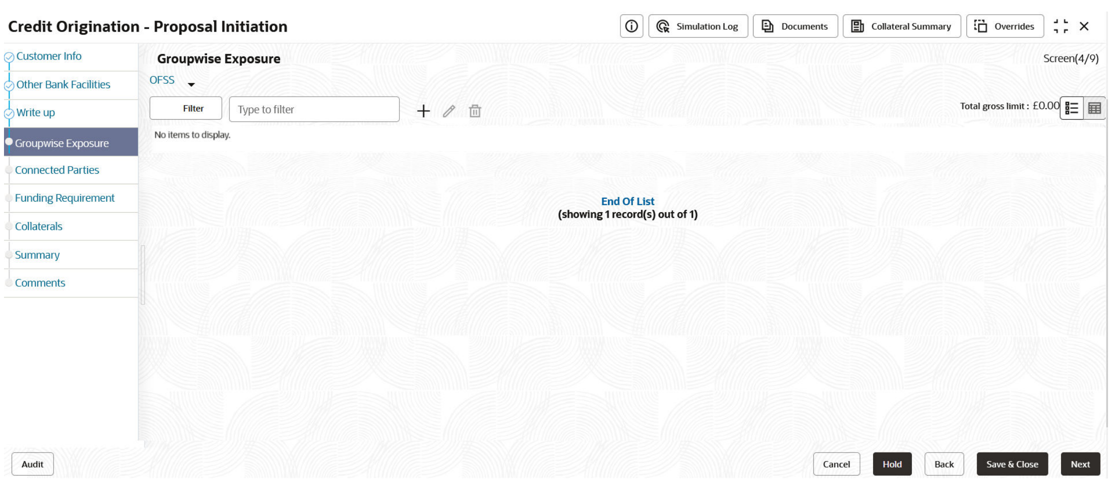
Table 3-11 (Cont.) Documents

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

3.6 Groupwise Exposure

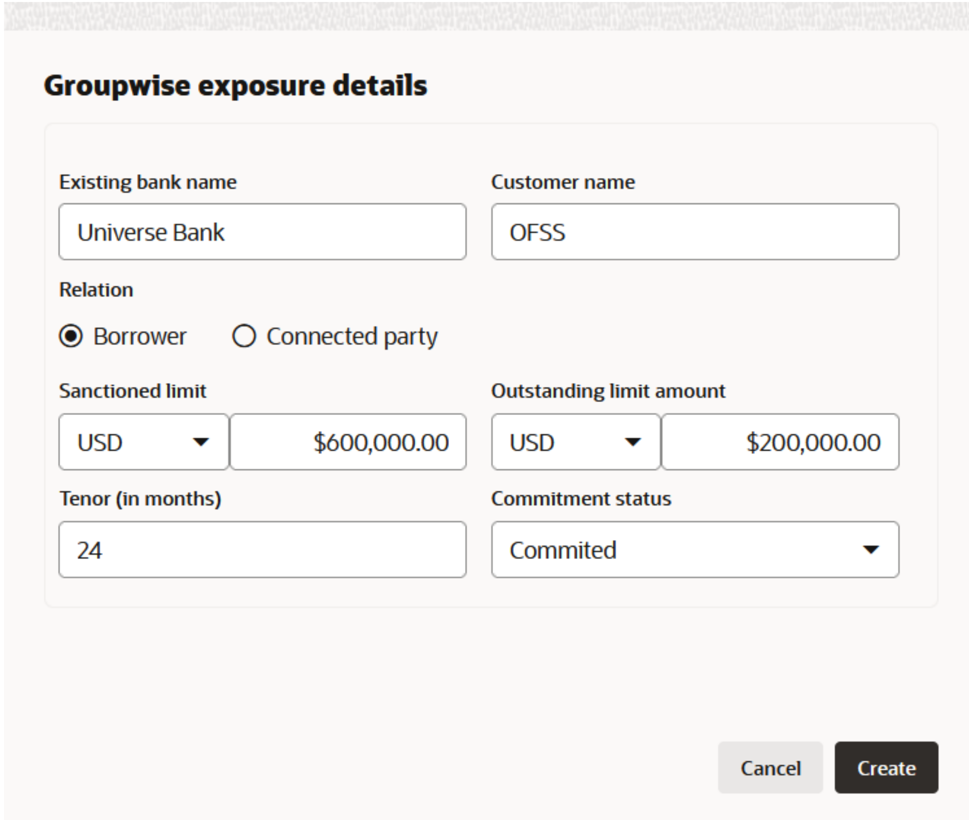
This data segment allows to capture exposure details of the other parties which are group entities of the party for whom the application is created. If you click **Next** in the **Write Up** screen, the **Groupwise Exposure** screen is displayed.

Figure 3-27 Groupwise Exposure



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

Figure 3-28 Groupwise Exposure Details



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

Table 3-12 Groupwise Exposure Details

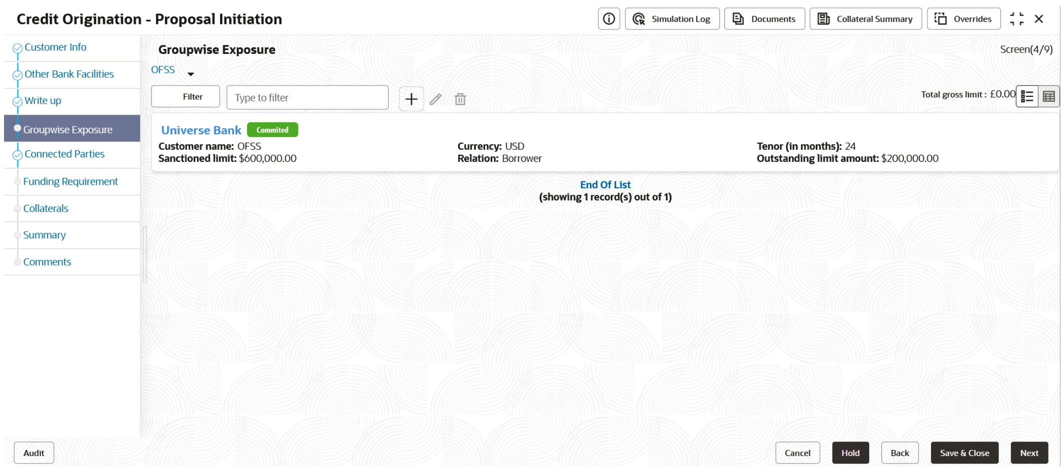
Fields/ Icon	Description
Entity Name	In **Entity Name** field, enter the name of bank from which the party has availed facility.
Customer Name	In **Customer Name** field, enter the name of the party or the child party.
Relation	Select **Relation** as **Borrower**, if party name is provided in the **Customer Name** field. Select **Relation** as **Connected Party**, if child party name is provided in the **Customer Name** field.
Commitment Status	Select **Commitment Status** from the drop-down list. The options available are: • Committed • Uncommitted

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

- Tenor

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

Figure 3-29 Groupwise Exposure



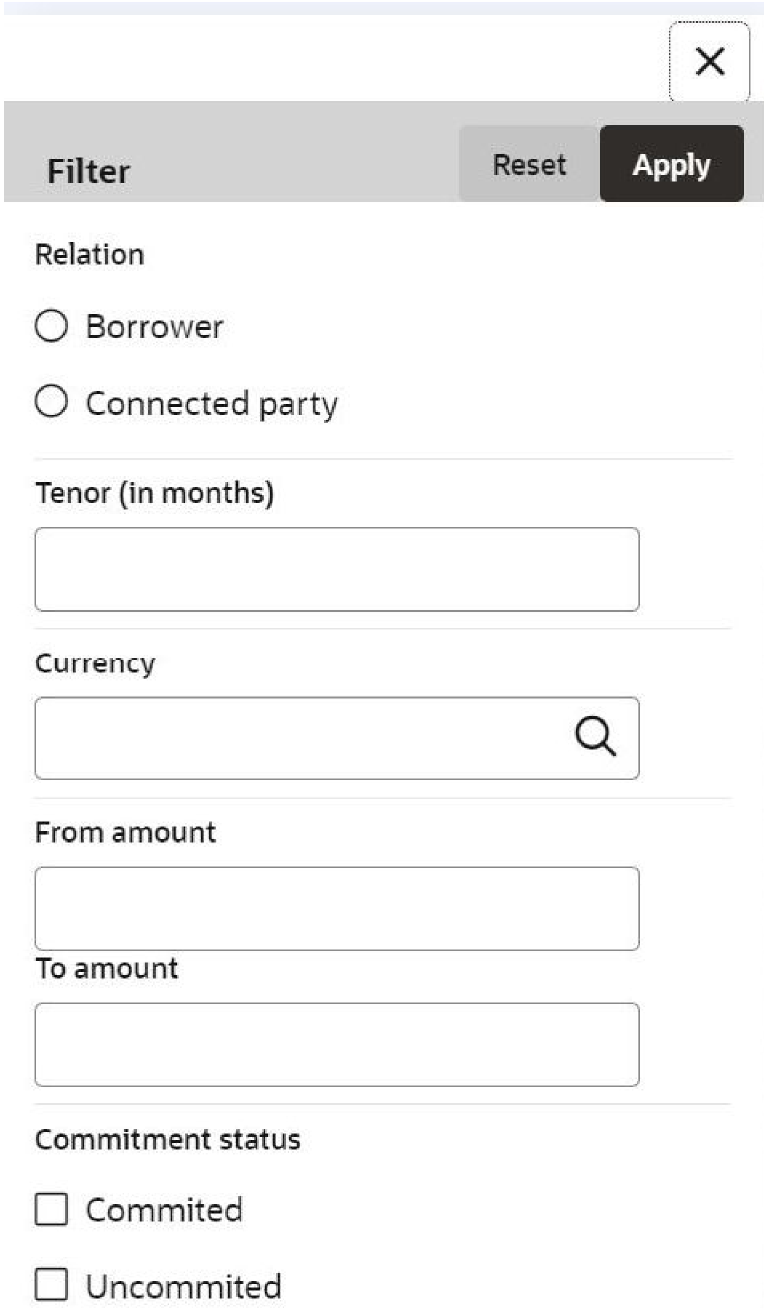
4. To change the layout, click **Layout** icon at the right corner.

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

5. Click **Filter**, to filter the required groupwise exposure from the list.

   The **Filter** window is displayed.

Figure 3-30 Filter



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

Table 3-13 Filter

Field/ Icon	Description
Filter	Enter or select the filter parameters.
Apply	Click **Apply**. Existing groupwise exposure that matches the filter parameters are displayed.

Table 3-13 (Cont.) Filter

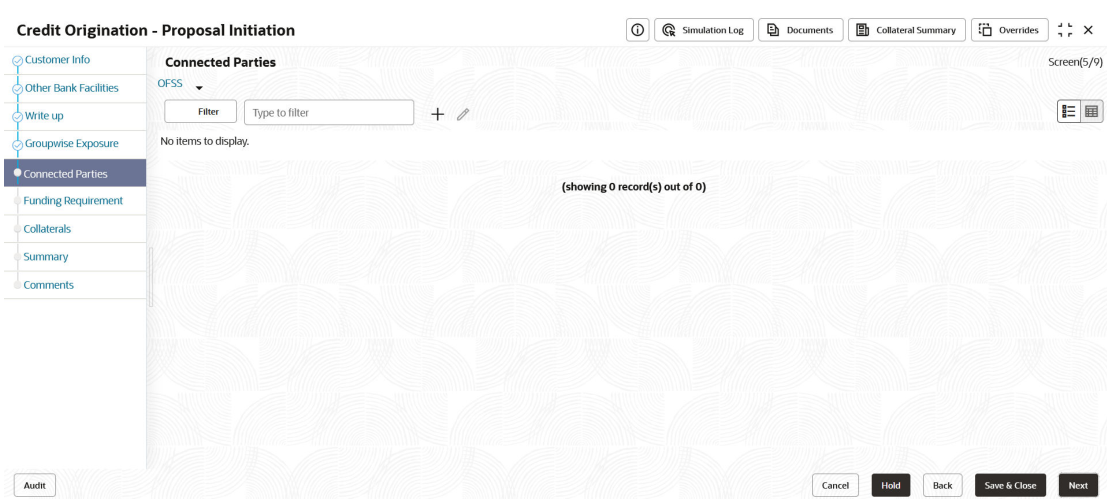
Field/ Icon	Description
Reset	Click **Reset**, to enter new filter parameters.
Relation	Select **Relation** option from the below checklist for sanctioned amount. • Borrower • Connected Party
Tenor	Enter **Tenor** for sanctioned amount.
Currency	Search and select **Currency** for sanctioned amount.
From Amount	Enter **From Amount** for sanctioned amount.
To Amount	Enter **To Amount** for sanctioned amount.
Commitment Status	Select **Commitment Status** option from the below checklist for sanctioned amount. • Commited • Uncommited

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

3.7 Connected Parties

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

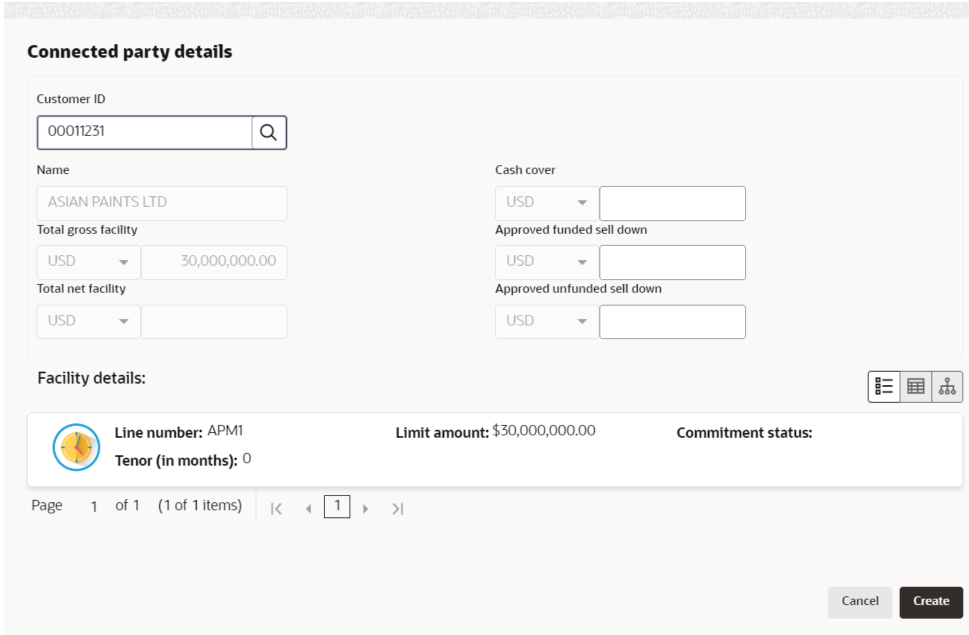
Figure 3-31 Connected Parties



1. Click **+** icon.

   The **Connected Parties Details** window appears.

Figure 3-32 Connected Party Details



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

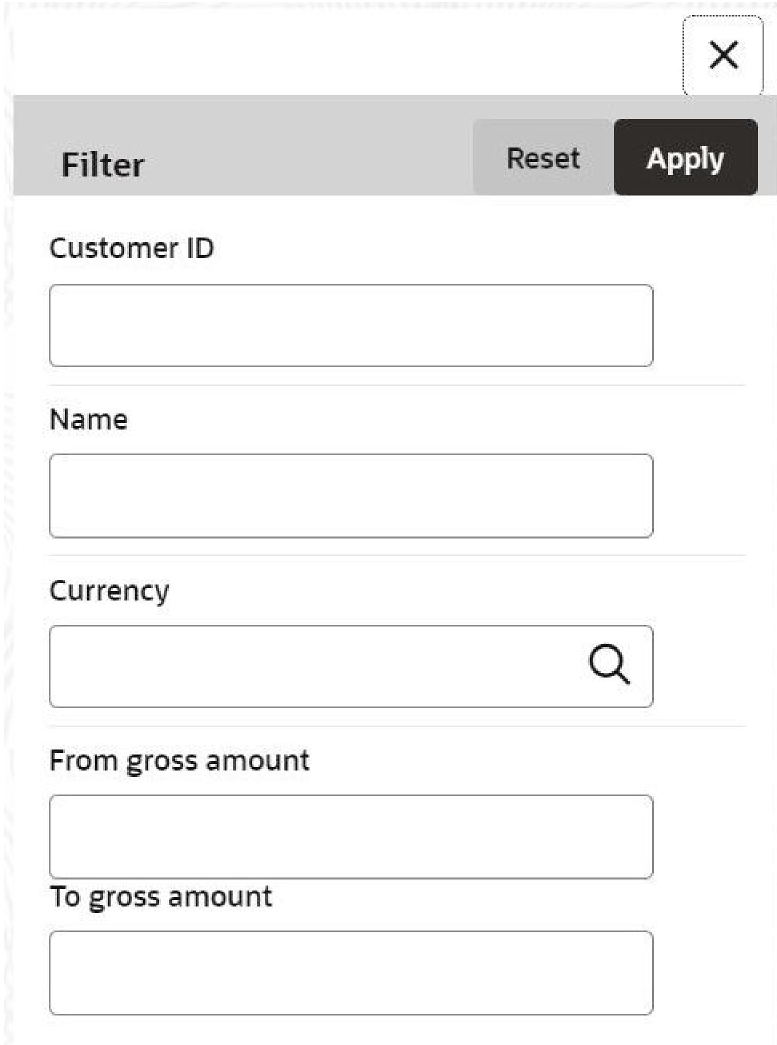
Table 3-14 Connected Party Details

Fields/Icon	Description
Customer ID	Search and select **Customer ID** of the connected party. The following fields are displayed by default: • Name • Total gross facility • Total net facility Enter amount for following fields: • Cash cover • Approved funded sell down • Approved unfunded sell down
Facility Details	**Facility Details** is displayed by default based on the selected **Customer ID**.
Create	Click **Create**. Connected party details are added and displayed in the Connected Parties page.
List view	To change the table view to list view, click the **List view** icon at the right corner. **Note:** If the party has more than one connected party in your bank, add all the connected parties details by clicking **+** icon again.

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

   The **Filter window** is displayed.

Figure 3-33 Filter



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

Table 3-15 Filter

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

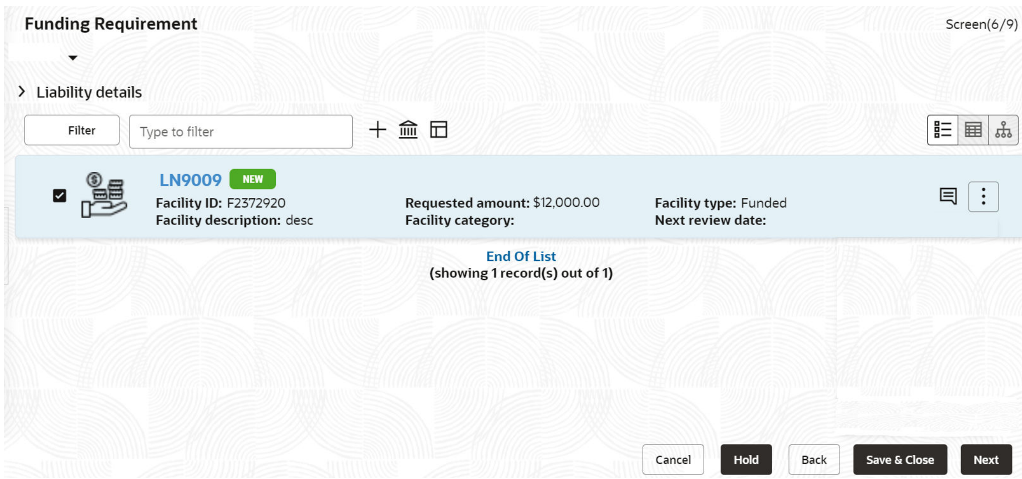
3. Add the connected party details of the party and click **Next**. The **Funding Requirement** page is displayed.

3.8 Funding Requirement

You can capture the funding requirement of your party in this data segment by adding liability and facilities for the party.
The facility can be either directly created or created using the Facility Template maintained at the Maintenance module.

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

Figure 3-34 Funding Requirement



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

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

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

Figure 3-35 Liability Details

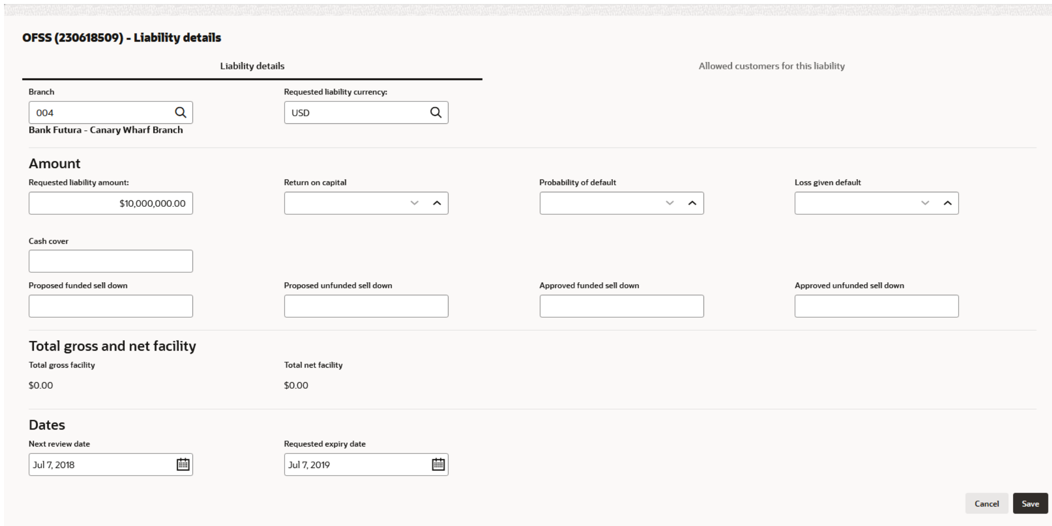


Figure 3-36 Liability Details

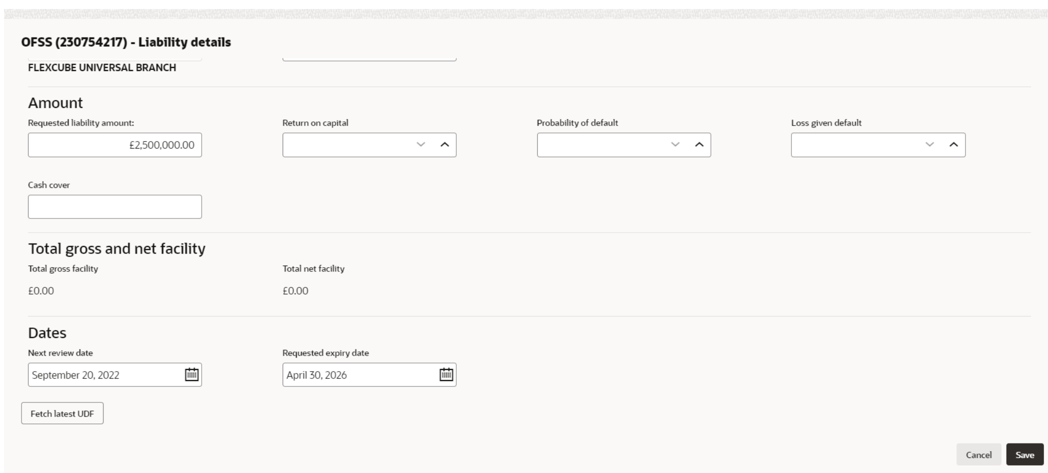
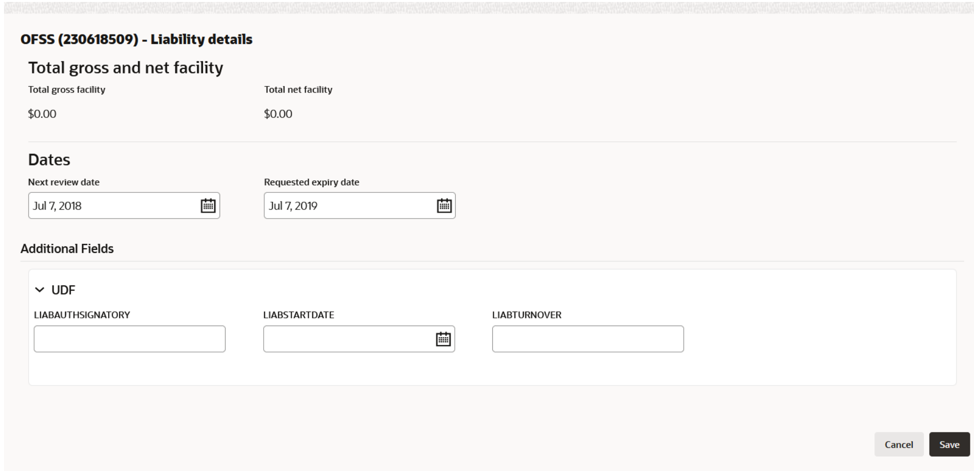


Figure 3-37 Liability Details



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

Table 3-16 Liability Details

Fields/Icon	Description
Currency	In **Requested Liability Currency** field, search and select the currency in which the liability is requested by the party.
Amount	Specify the following details: • Requested Liability Amount - Liability amount requested by the party • 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 party in your bank • Proposed Funded Sell Down - Funded sell down proposed for the party • Proposed Unfunded Sell Down - Unfunded sell down proposed for the party • Approved Funded Sell Down - Funded sell down approved for the party • Approved Unfunded Sell Down - Unfunded sell down approved for the party
Dates	a. Select the **Next Review Date** when the Party's Liability needs to be reviewed. b. Select the **Requested Expiry Date** for the liability based on your party request.
Fetch Latest UDF	Click **Fetch Latest UDF** button to input UDF data available in ELCM.

Table 3-16 (Cont.) Liability Details

Fields/Icon	Description
Liability Details	Specify **UDF** details for the below fields: • LIABAUTHSIGNATORY • LIABSTARTDATE • LIABTURNOVER
Save	Click **Save**. Details are updated in the **Liability details** section.
View	To view the added Liability, mouse hover on the Liability details section and click **View**.

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

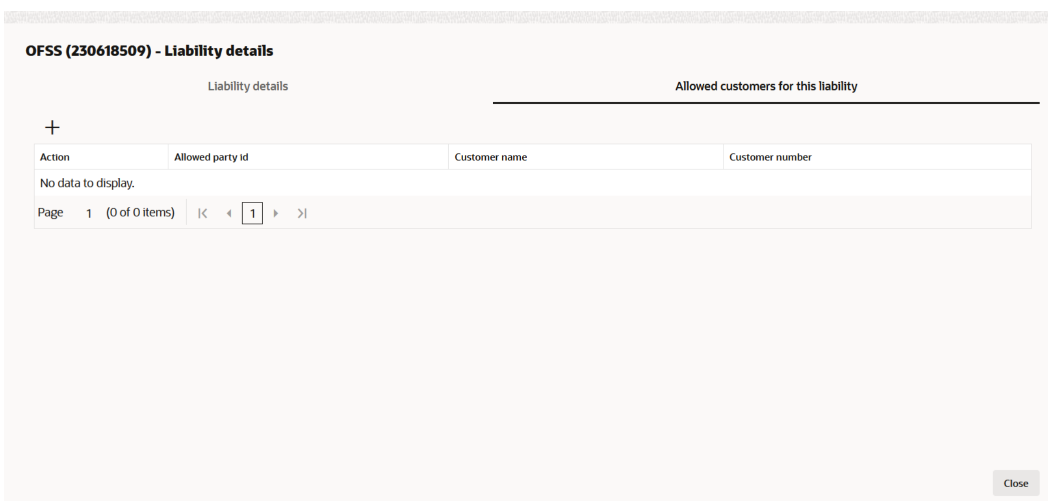
Allowed Customers For This Liability

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

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

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

Figure 3-38 Allowed Customers For This Liability

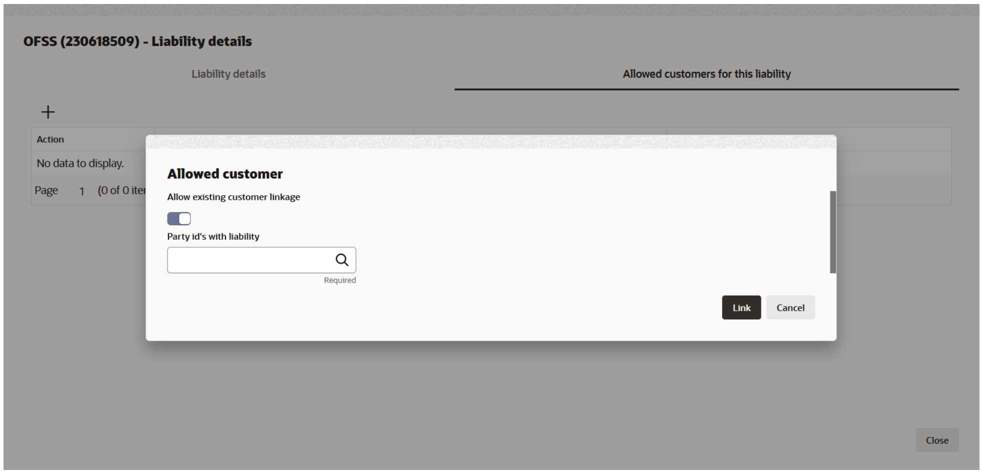


4. Click **+** icon. The **Allowed Customer window** appears.
5. Click drop-down arrow of the **Current Application Party Ids without liability** field. The drop-down shows other new party Ids added as part of the current application.
6. Click **Party ID**. The selected ID is added to the **Party ID**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

To link an existing customer to the liability:

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

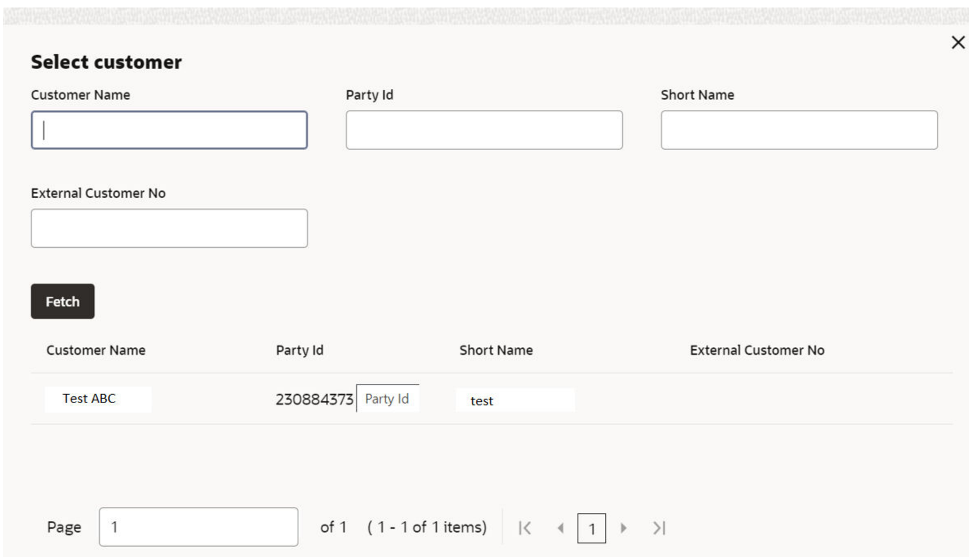
Figure 3-39 Allowed Customer



9. Click **Search** in **Party Ids with liability** field.

   Select Customer window is displayed.

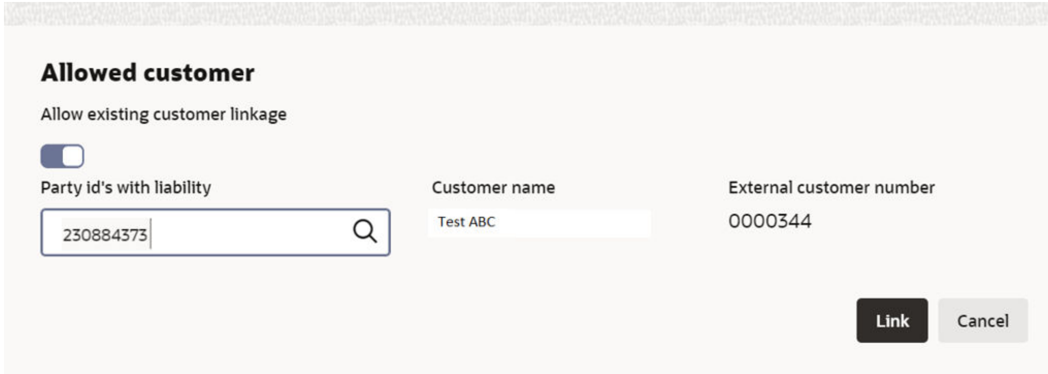
Figure 3-40 Select Customer



10. Click **Fetch**. The party details list appears.
11. Select **Party ID** from displayed list.

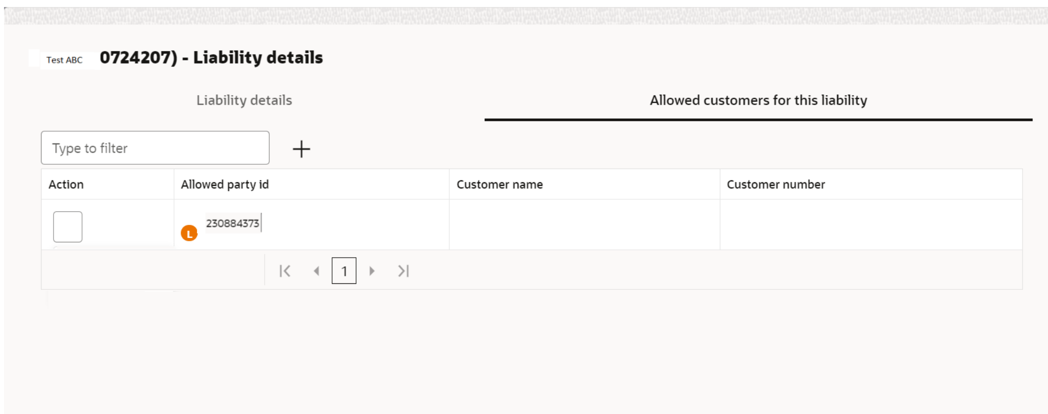
    The selected Party ID is added in the **Party id's with liability** field.

Figure 3-41 Allowed Customer - Party ID



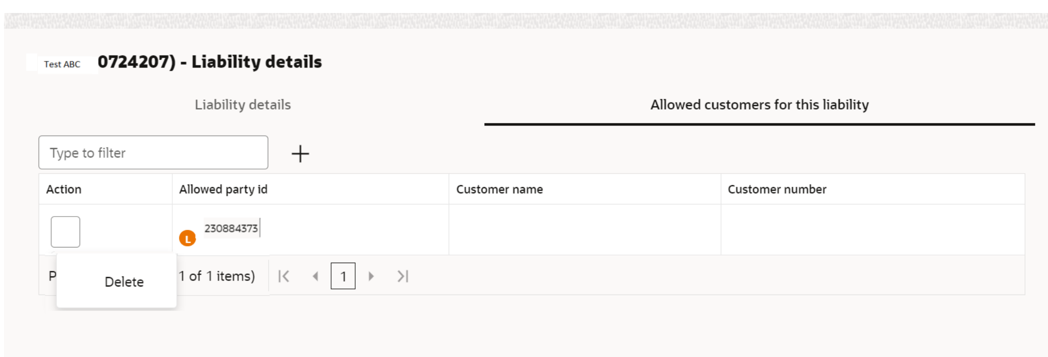
12. Click **Link**. The external party gets linked to the liability.

Figure 3-42 External Party Linked to the Liability



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

Figure 3-43 Delete Party Linkage Information



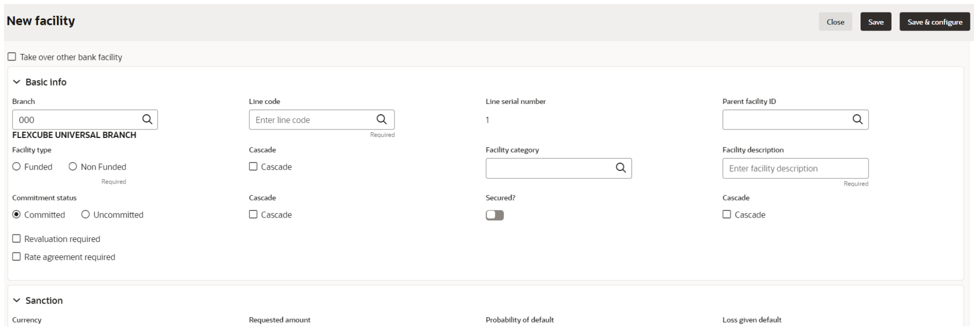
14. Click down arrow next to the party name in the left corner, to add the allowed party of a child party. The child party list appears.
15. Select the required **Child Party**. Add the party linkage information of the child party and click **Next**.

Creating Facility without Template

16. Click **+** icon, to directly add the facility without using template.

    The **New Facility** window is displayed.

Figure 3-44 New Facility



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

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

Figure 3-45 Take over other bank facility

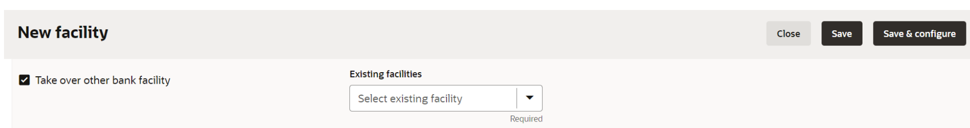
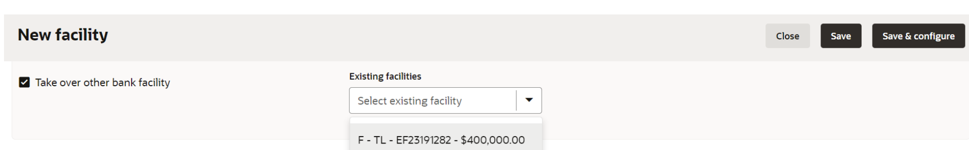
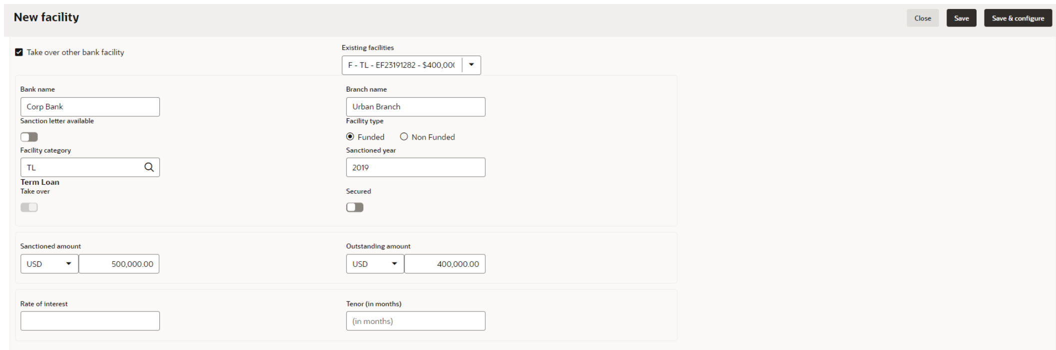


Figure 3-46 Take over other bank facility



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

Figure 3-47   Take over other bank facility



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

Table 3-17   New Facility

Fields/Icon	Description
Branch	Search and select the **Branch Code** for **Branch** field. List of branch code and branch name is displayed below **Fetch** field.
Line Code	Enter the **Line Code** for the facility.
Line Serial Number	**Line Serial Number** should be defaulted to 1 and you cannot modify line serial number.
Parent Facility Id	To link the facility being created as a child facility to an existing facility, select the **Parent Facility Id** from the drop-down list.
Facility Type	Choose the **Facility Type**. The options available are: • Funded • Non Funded

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

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

Table 3-18   New Facility

Fields/Icon	Description
Facility Category	Search and Select **Facility Category** from **Category Code**. List of category code and category description is displayed below **Fetch** field.
Facility Description	Enter the **Facility Description** for the facility.
Commitment Status	Choose **Commitment Status** for the facility. The options available are: • Committed • Uncommitted

Table 3-18 (Cont.) New Facility

Fields/Icon	Description
Secured	Enable **Secured** option, if collateral is 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** option.
Revaluation Required	Enable **Revaluation Required** check box, if the facility has to be re-valuated during end of the day batch process using the exchange rate maintained at the facility level.
Rate Agreement Required	Enable **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.

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

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

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

Table 3-19 New Facility

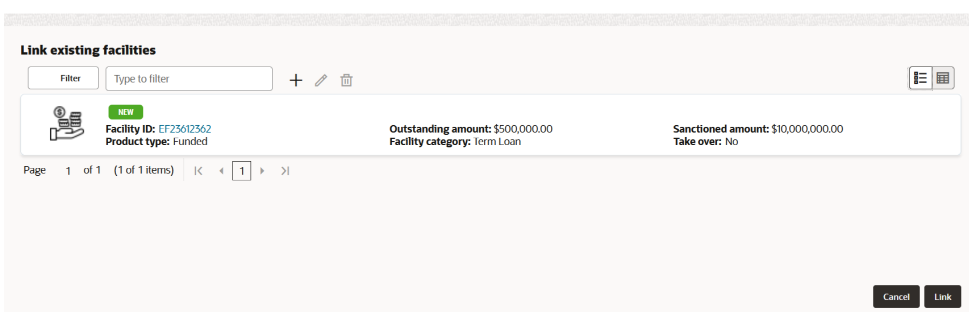
Fields/Icon	Description
Save	To save the details and exit the New Facility window, click **Save**.
Save & Configure	To add further details about the facility, click **Save & Configure**.
Cancel	To exit the New Facility window without saving the information, click **Cancel**.

To Link Existing Facilities

17. Click **Link Existing Facilities**.

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

Figure 3-48 Link Existing Facilities



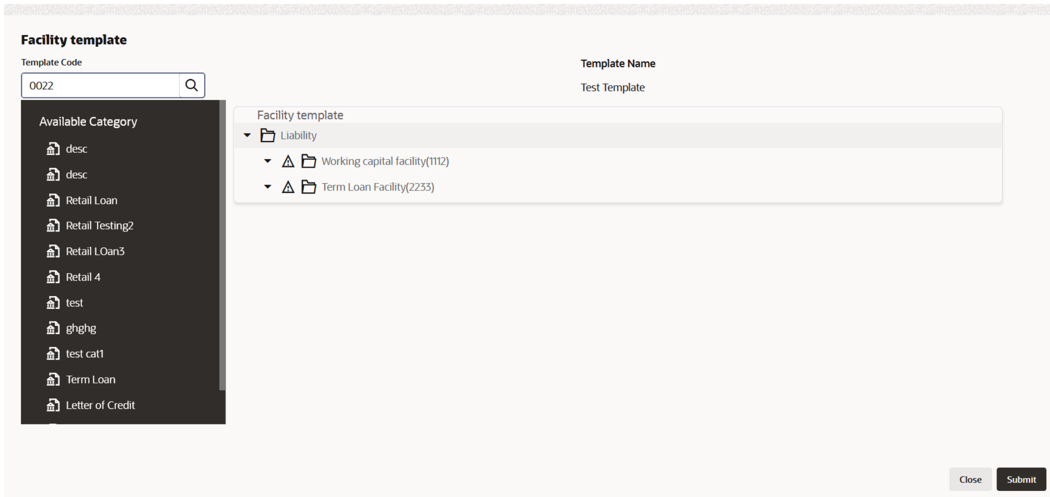
Click **Link**, the existing facilities is added.

Creating Facility with Template

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

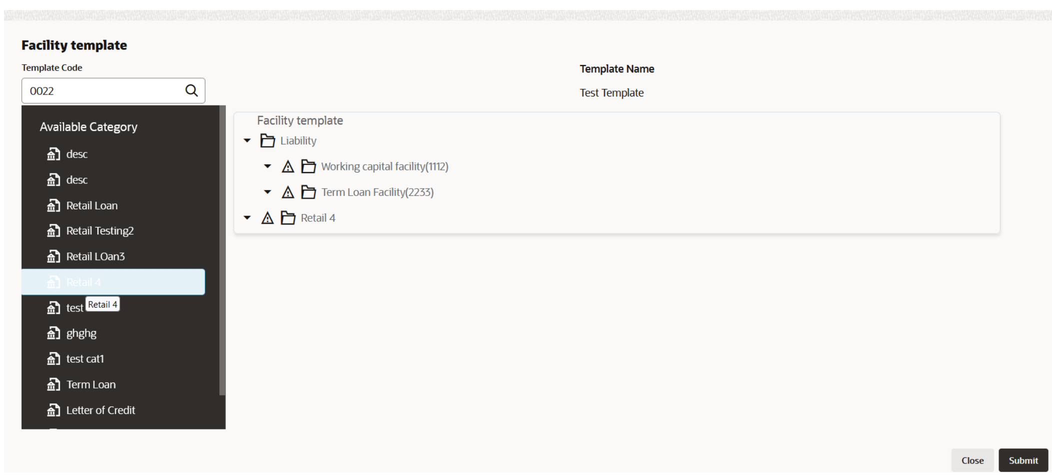
    The **Facility Template** Window is displayed.

Figure 3-49 Facility Template



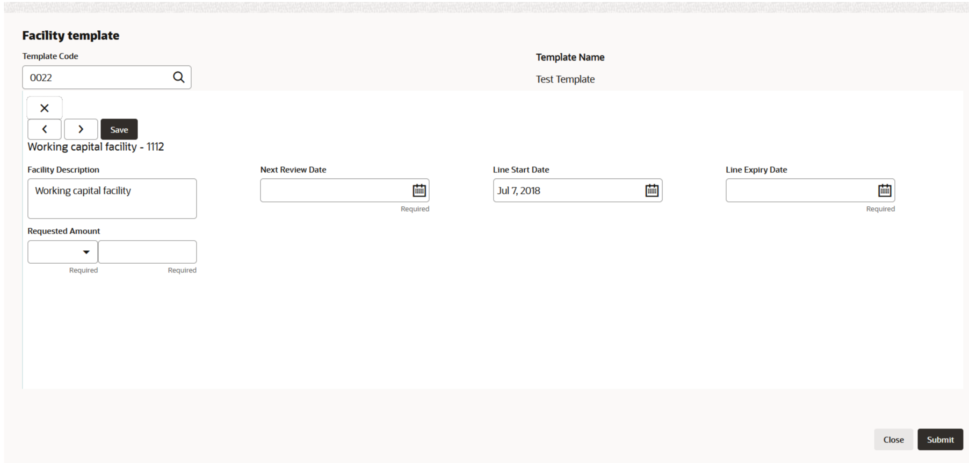
19. Search and select **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.
20. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below.

Figure 3-50 Facility Template



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

Figure 3-51 Facility Template



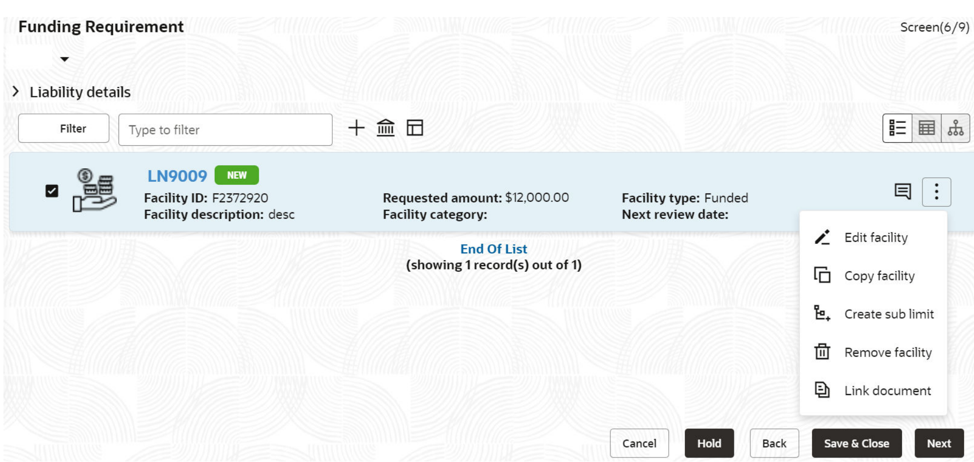
For information on fields in the **Facility Template** screen, refer the table below.

Table 3-20 Facility Template

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

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

Figure 3-52 Funding Requirement

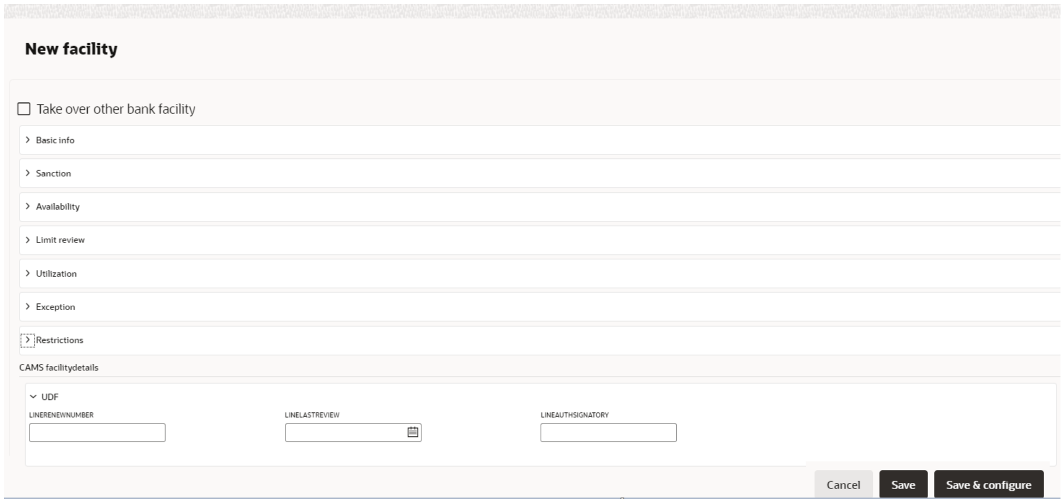


<u>**To add New Facility**</u>

24. Click **+** to add New Facility.

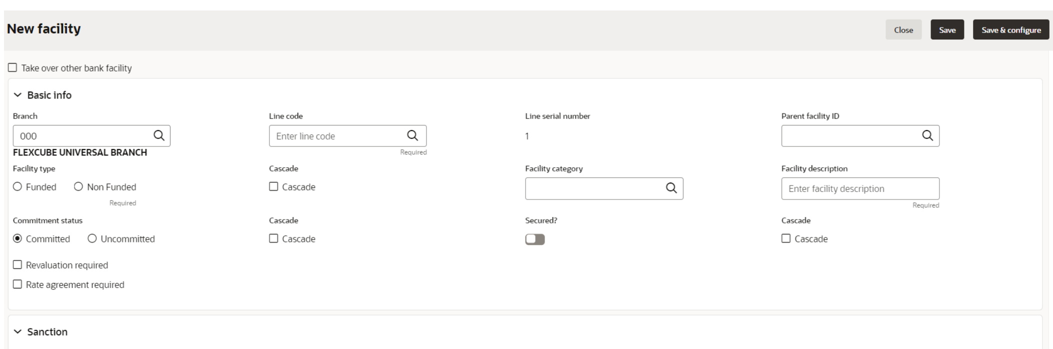
    The New Facility Screen is displayed.

Figure 3-53 New Facility



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

Figure 3-54 New Facility Basic Info



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

Table 3-21 Basic Info

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

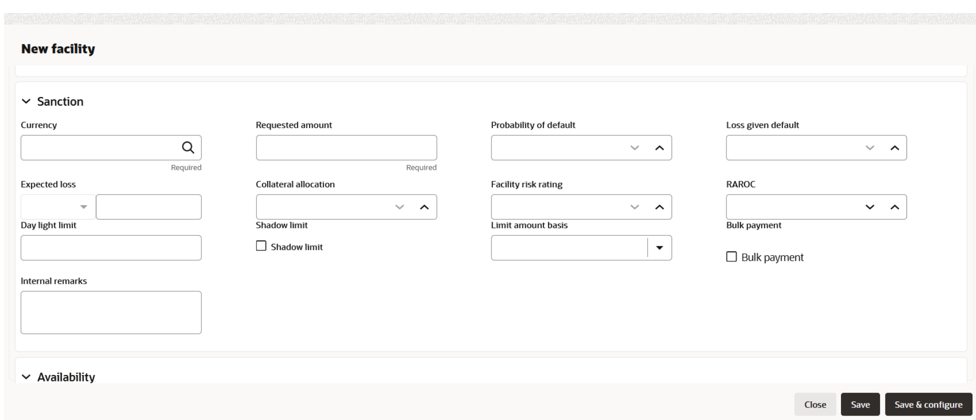
Table 3-21 (Cont.) Basic Info

Fields/Icon	Description
Parent Facility ID	Search and Select **Parent Facility ID** and enter the following fields: • Facility ID • Facility Description • Line Code • Line Serial
Facility Type	Select **Facility Type** from the below checklist. The options are: • Funded • Non Funded
Facility Category	Search and Select **Facility Category** from list of **Category Code**.
Facility Description	Enter **Facility Description** for the facility.
Commitment Status	Select **Commitment Status** from the below checklist. The options are: • Committed • Uncommitted
Secured	Click **Secured** option and select Cascade check box, if required.
Revaluation Required	Select **Revaluation Required** option, if required.
Rate Agreement Required	Select **Rate Agreement Required** option, if required.

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

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

Figure 3-55 New Facility Sanction



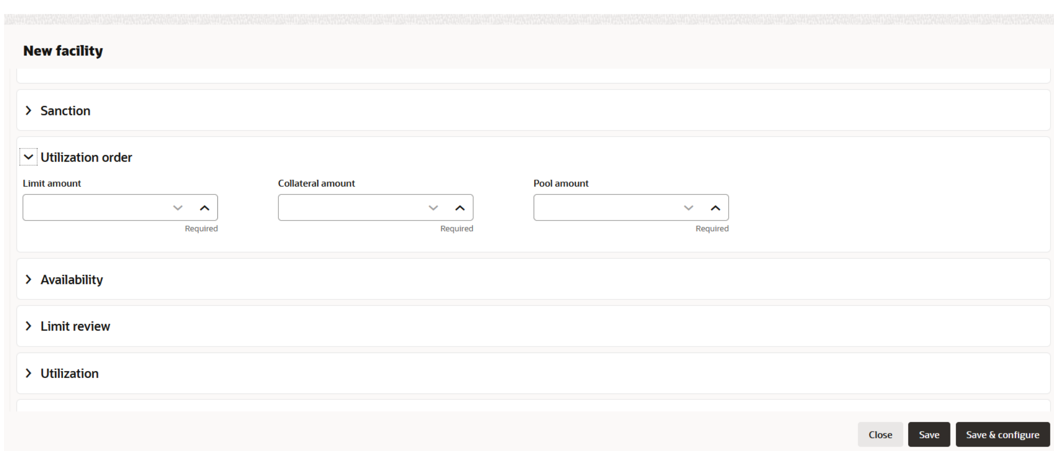
For information on fields in the **Sanction** screen, refer the table below.

Table 3-22 Sanction

Fields/Icon	Description
Currency	Search and select **Currency** in which the facility has to be offered.
Requested Amount	Specify the amount requested by the party in **Requested Amount** field.
Probability of Default	Enter **Probability of Default**. Select **Decrement** and **Increment** drop-down list option on right to increase or decrease the probability.
Loss Given Default	Enter **Loss Given Default**. Select **Decrement** and **Increment** drop-down list option on right to increase or decrease the loss given.
Expected Loss	Enter **Expected Loss**.
Collateral Allocation	Enter **Collateral Allocation**. Select **Decrement** and **Increment** drop-down list option on right to increase or decrease the collateral allocation.
Facility Risk Rating	Enter **Facility Risk Rating**. Select **Decrement** and **Increment** drop-down list option on right to increase or decrease the facility risk rating.
RAROC	Enter **RAROC**. Select **Decrement** and **Increment** drop-down list option on right to increase or decrease the RAROC.
Day Light Limit	Enter **Day Light Limit** for the facility.
Shadow Limit	Click **Shadow Limit** check box to select **Shadow Limit**.
Limit Amount Basis	Select **Limit Amount Basis** from the below drop-down list. The options are: • Limit Amount • Limit Amount + Collateral Contribution • Minimum of Limit Amount or Collateral
Bulk Payment	Click **Bulk Payment** check box to select **Bulk Payment**.
Internal Remarks	Enter **Internal Remarks**, if required.

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

Figure 3-56 New Facility Utilization Order



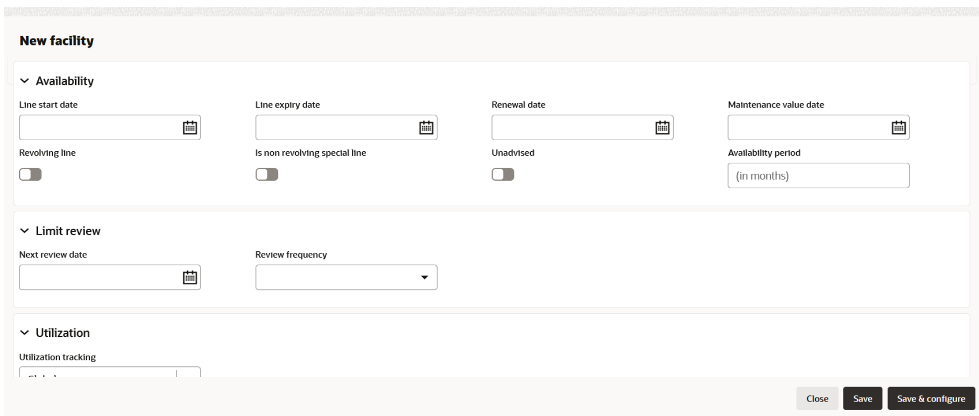
For information on fields in the **Utilization Order** screen, refer the table below.

Table 3-23 Utilization Order

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

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

Figure 3-57 New Facility Availability



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

Table 3-24 Availability

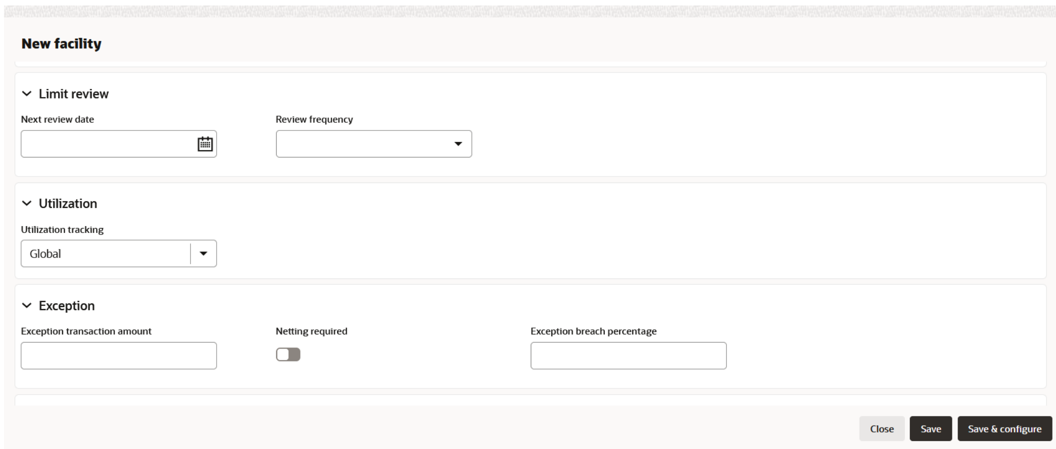
Fields/Icon	Description
Line Start Date	Select **Date** for **Line Start Date**.
Line Expiry Date	Click **Select Date** and select date for **Line Expiry Date**.
Renewal Date	Click **Renewal Date** and select date for **Renewal Date**.
Maintenance Value Date	Click **Maintenance Value Date** and select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

Table 3-24 (Cont.) Availability

Fields/Icon	Description
Unadvised	Enable **Unadvised**, if required.
Availability Period	Specify the **Availability Period** for the facility.

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

Figure 3-58 New Facility Limit Review



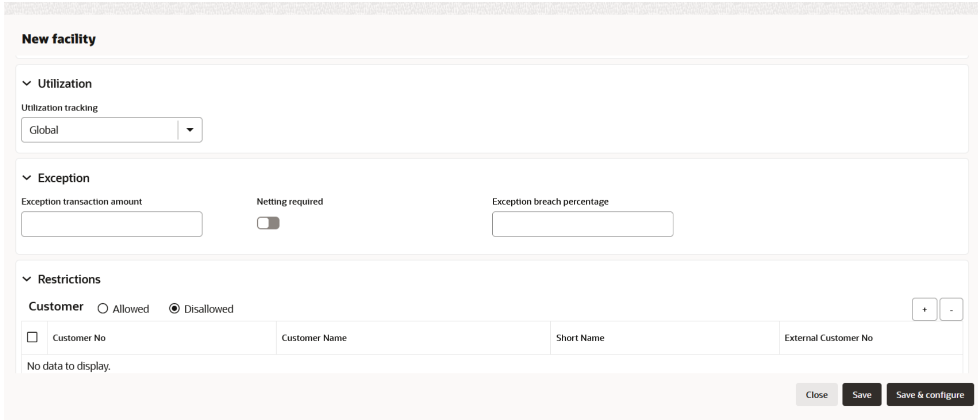
For information on fields in the **Limit Review** screen, refer the table below.

Table 3-25 Limit Review

Fields/Icon	Description
Next Review Date	Select **Date** for **Next Review Date**.
Review Frequency	Select **Review Frequency** from the drop-down list. The options are: • Half yearly • Monthly • Quarterly • Yearly

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

Figure 3-59 New Facility Utilization



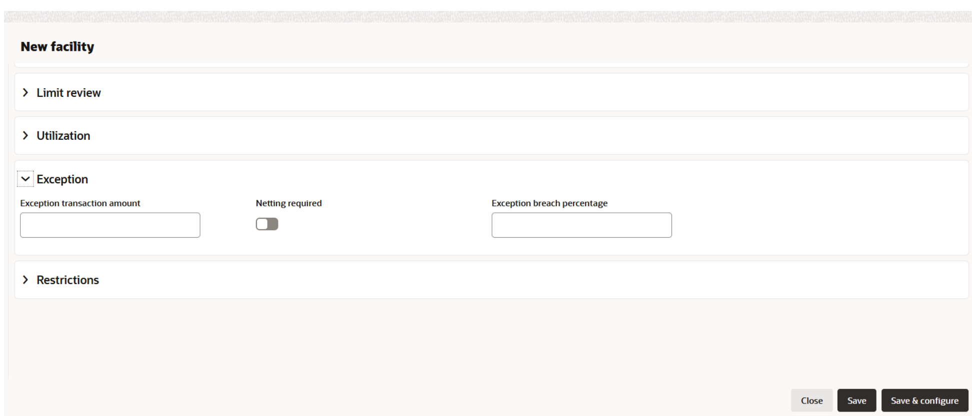
For information on fields in the **Utilization** screen, refer the table below.

Table 3-26 Utilization

Fields/Icon	Description
Utilization Tracking	Select **Utilization Tracking** from the drop-down list. The options are: • Local • Global

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

Figure 3-60 New Facility Exception



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

Table 3-27   Exception

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

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

Figure 3-61   New Facility Restrictions

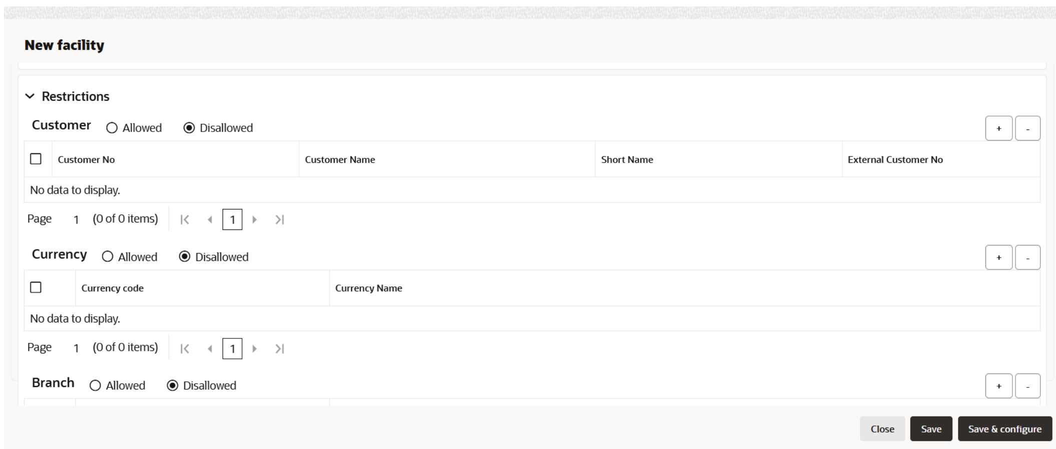
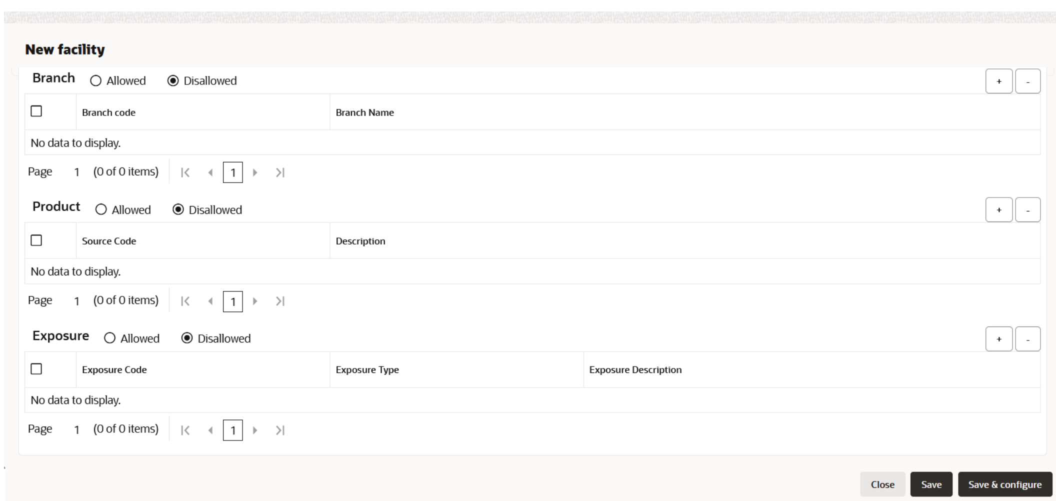


Figure 3-62   New Facility Restrictions



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

Table 3-28 Restrictions

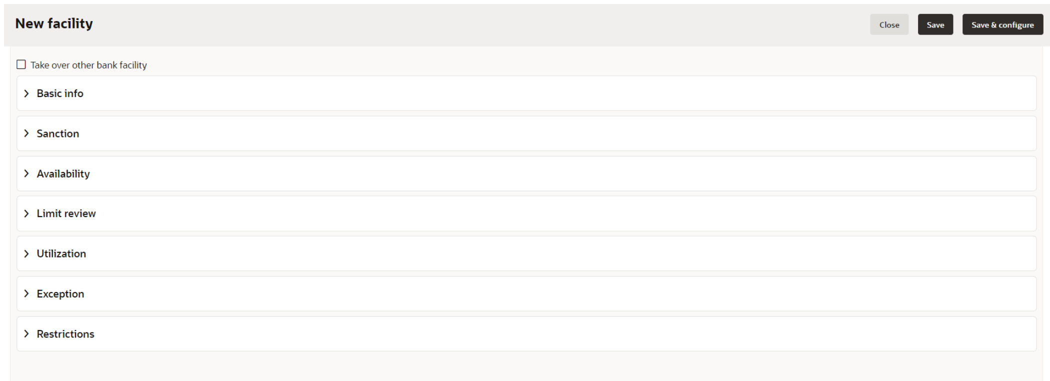
Fields/Icon	Description
Customer	Select **Allowed** or **Disallowed**. Click **+**. Search and select **Customer No** by clicking **Fetch**. Below facility details are displayed: • Customer No • Customer Name • Short Name • External Customer No, if any
Currency	Select **Allowed** or **Disallowed**. Click **+**. Search and select **Currency** by clicking **Fetch**. Below currency details are displayed: • Currency Code • Currency Name
Branch	Select **Allowed** or **Disallowed**. Click **+**. Search and select **Branch** by clicking **Fetch**. Below branch details are displayed: • Branch Code • Branch Name
Product	Select **Allowed** or **Disallowed**. Click**+**. Search and select **Product** by clicking **Fetch**. Below product details are displayed: • Source Code • Description
Exposure	Select **Allowed** or **Disallowed**. Click**+**. Search and select **Exposure** by clicking **Fetch**. Below exposure details are displayed: • Exposure Code • Exposure Type • Exposure Description, if any

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

    Enter the **UDF** details for:

    - LINERENEWNUMBER
    - LINELASTREVIEW
    - LINEAUTHSIGNATORY

Figure 3-63 CAMS facilitydetails

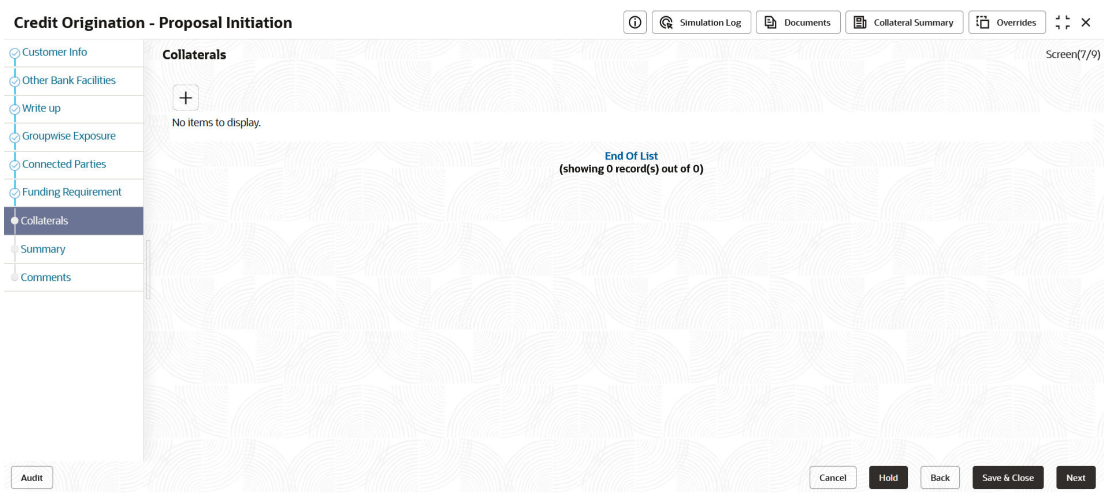


34. After adding facilities, click **Next**. The **Collateral** page is displayed.

3.9 Collateral

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

Figure 3-64 Collateral

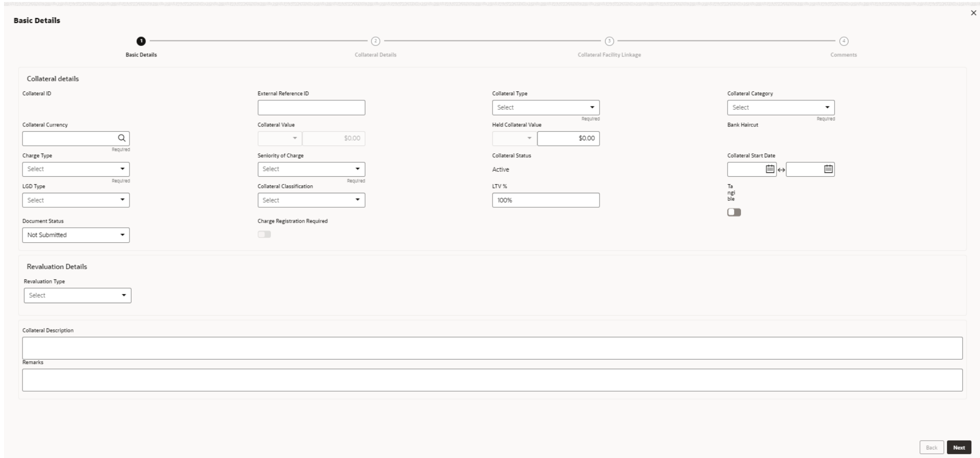


1. Click the **+** icon.

   The **Basic Details** window is displayed.
   Basic Details

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

Figure 3-65 Basic Details



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

Table 3-29 Basic Details

Fields/Icon	Description
Collateral ID	Specify a unique ID for collateral in the **Collateral Id** field.
External Reference ID	Specify external reference ID for collateral in the **External Reference ID** field.

Table 3-29 (Cont.) Basic Details

Fields/Icon	Description
Collateral Type	Select the **Collateral Type** from the drop-down list. The options available are: • Accounts Receivables • Accounts Contracts • Agreement Undertaking • Aircraft • Bill of Exchange • Bond • Cash Collateral • Commercial Paper • Commodity • Corporate Deposits • Crop • Deposits • Fund • Guarantee • Intangible Assets • Insurance • Inventory • Livestock • Machine • Miscellaneous • PDC • Perishable • Precious Metals • Promissory Note • Property • Ship • Stock • Vehicle
Collateral Category	Select **Collateral Category** from the drop-down list. Collateral categories are listed based on the selected **Collateral Type**.
Collateral Currency	Click search icon in **Collateral Currency** field and select the currency for collateral value.
Collateral Value and **Held Collateral Value**	Specify **Collateral Value** and **Held Collateral Value** in corresponding fields.
Charge Type	Select **Charge Type** based on selected Collateral Type. The options available are: • Assignment • Equitable Mortgage • Hypothecation • Lien • Mortgage • Negative lien • Pledge • Registered Mortgage • Setoff

Table 3-29 (Cont.) Basic Details

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

Table 3-29 (Cont.) Basic Details

Fields/Icon	Description
Document Status	Select **Document Status** from the drop-down list. The options available are: • Not Submitted • Released • Submitted
Revaluation Details	Select **Revaluation Type** from the drop-down list. The options are: • Automatic • Manual
Collateral Description	Specify a brief description about the collateral in **Collateral Description** field.
Remarks	Capture **Remarks** about the collateral.

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

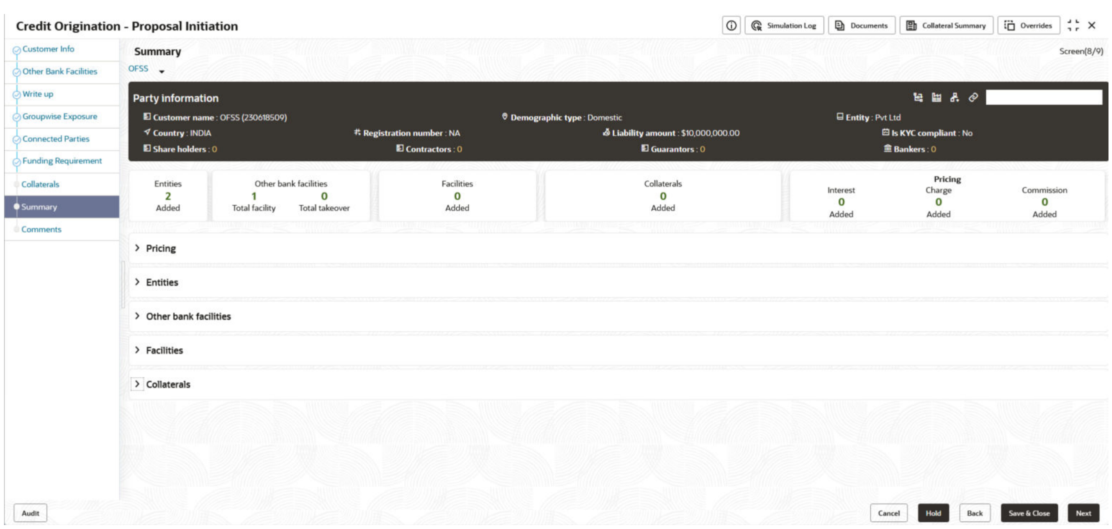
> **Note:**
>
> During Initiation stage, if information is available then you can enter all the details about the collateral. Otherwise, Only the basic details can be entered and further enrichment can be done in the later stages.

Refer Collateral Details, for more information on adding collateral details.

3.10 Summary

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

Figure 3-66 Summary



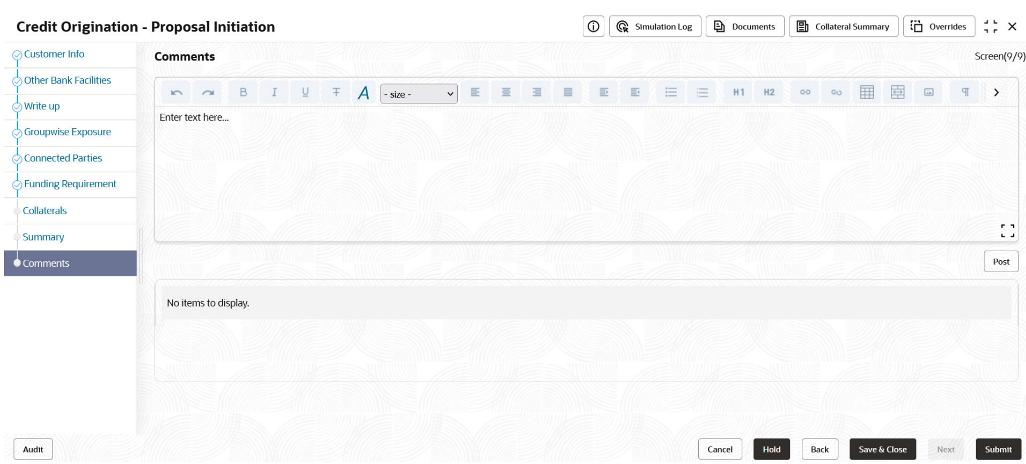
1. Click and expand the following sections to view detailed information about the entities:
   - Pricing
   - Entities
   - Other Bank Facilities
   - Facilities
   - Collateral
2. Click **Next**, if modification is not required.
3. Click **Back** and edit the required information to modify the provided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

   If you click **Next** in the **Summary** screen, the **Comments** screen is displayed.

3.11 Comments

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

Figure 3-67 Comments



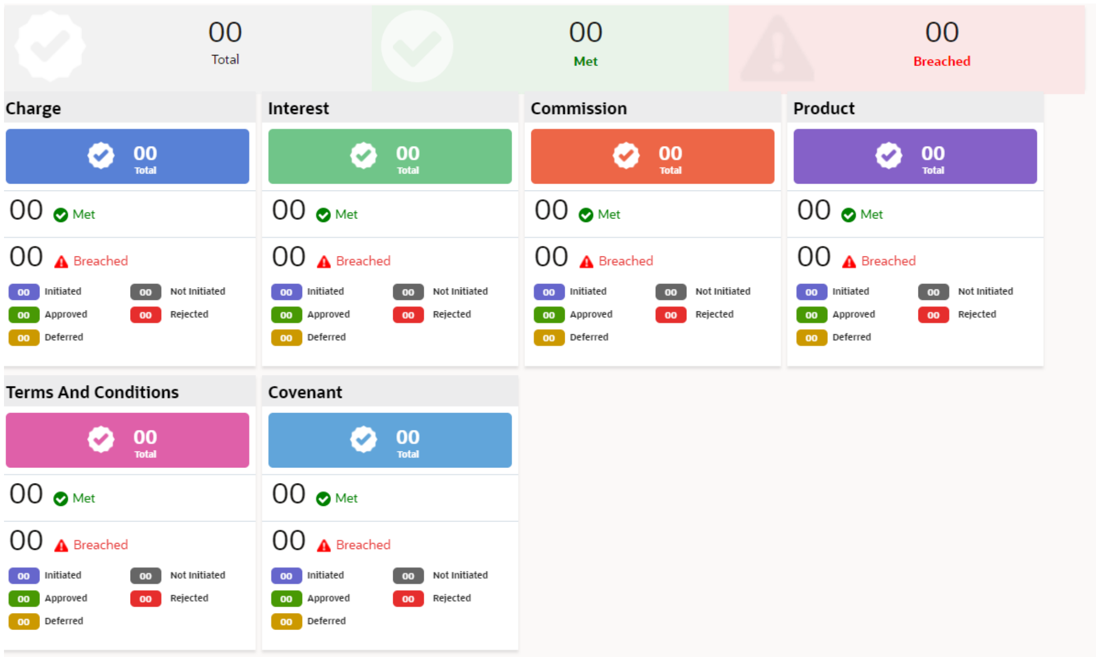
For information on fields in the **Comments** screen, refer the below table.

Table 3-30 Comments

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

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

Figure 3-68 Policy Exception



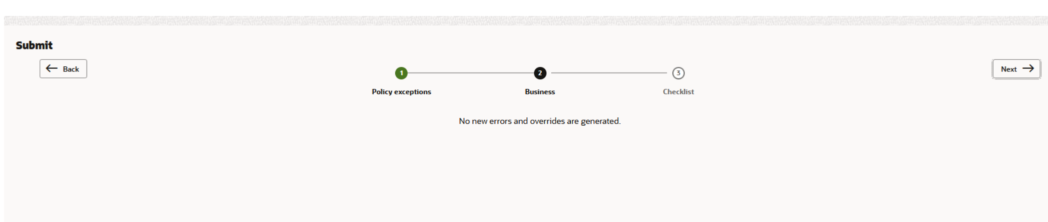
By default, **Policy Exceptions** are displayed for both the party and its child party.

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

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

3. Click **Business** data segment.

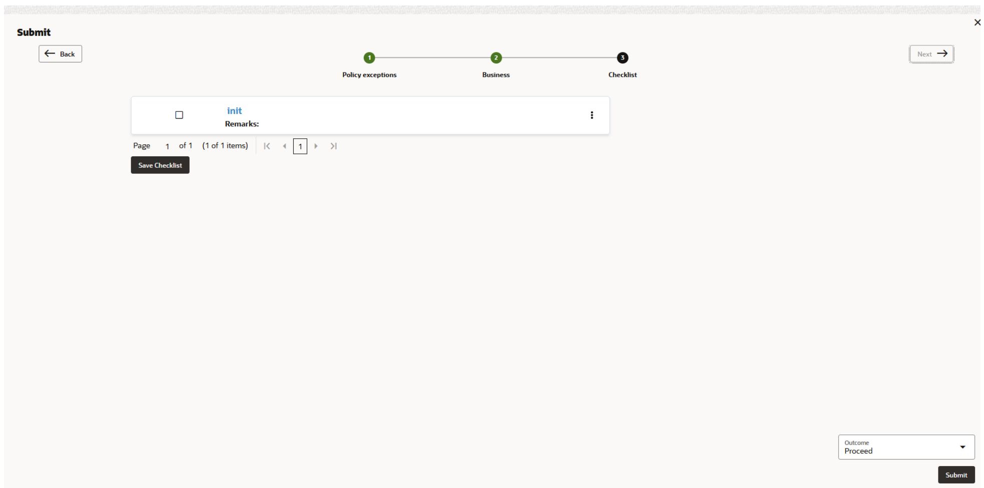
Figure 3-69 Business



4. Click **Checklist** data segment.

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

Figure 3-70 Checklist



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

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

4 Proposal Enrichment

In this stage, the member of the operations/credit team enriches the application by capturing detailed information about the party (the party hierarchy, funding requirement, collateral offered and the other business related information) required to evaluate the credit worthiness, risk profiling and legal fitness.
The following table provides high level overview about the **Proposal Enrichment** stage.

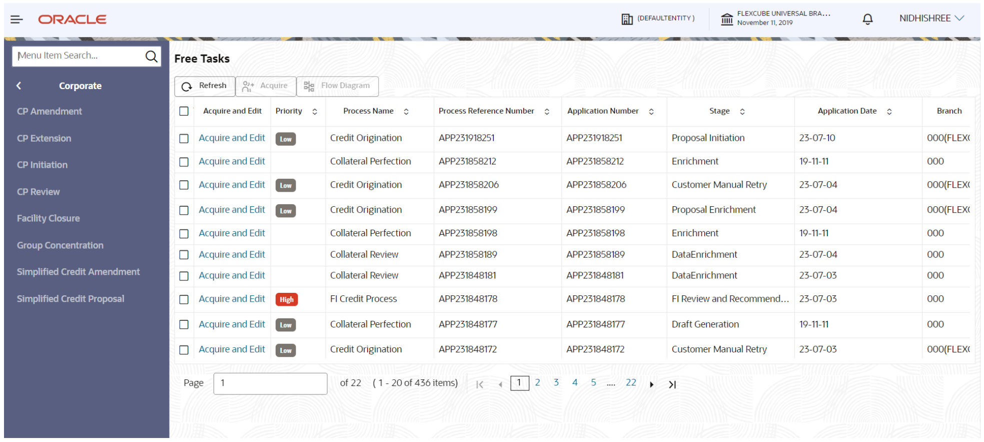
Information available for user	Activities that can be performed by user
• View initiation summary • View the group structure • View rating • View GroupWise exposure • View connected party list • View other bank facility details • View liability proposed and expiry dates • View facility proposed and expiry dates • View collateral offered • View write up submitted as part of initiation • View the comments submitted as part of initiation	• Party Information – Modify Group structure – Add new companies – Capture shareholder details – Capture management team details – Capture auditor details – Capture directors details – Capture party and supplier details • Financial details – Upload financial documents, Input key ratios, Capture projections • Capture party level covenants and T&C • Edit the liability or facility details if required • Edit & Enrich the collateral details required • Capture write up • Upload non financial documents of the party • Capture comments about the party with regard to enrichment stage • Send back the application if additional info required • Initiate party onboarding

Steps to enrich credit proposal

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

   The **Free Tasks** page is displayed.

Figure 4-1 Free Tasks

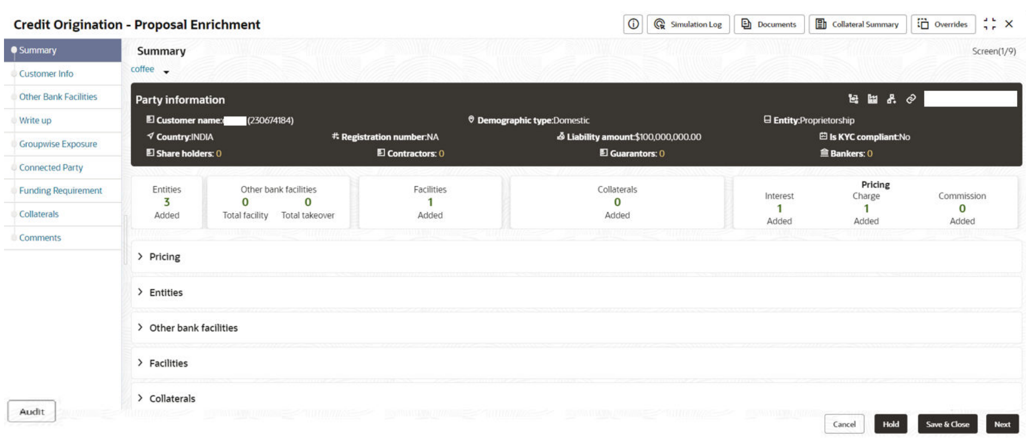


2. **Acquire & Edit** the required Enrichment task. The **Credit Origination - Proposal Enrichment** page summarizing the credit proposal application is displayed.

4.1 Proposal Enrichment - Summary

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

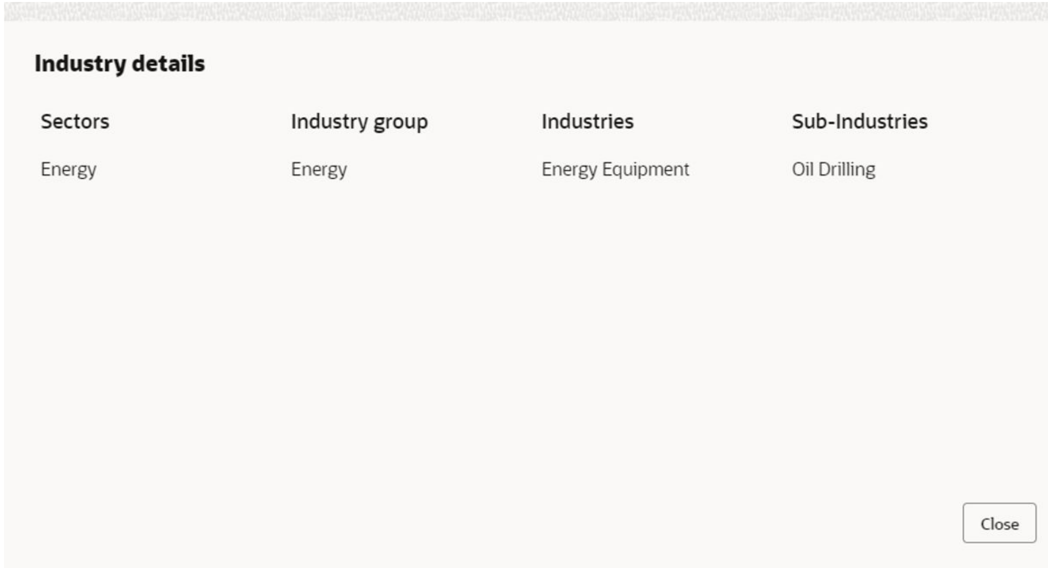
Figure 4-2 Summary



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

   The **Industry Details** window is displayed.

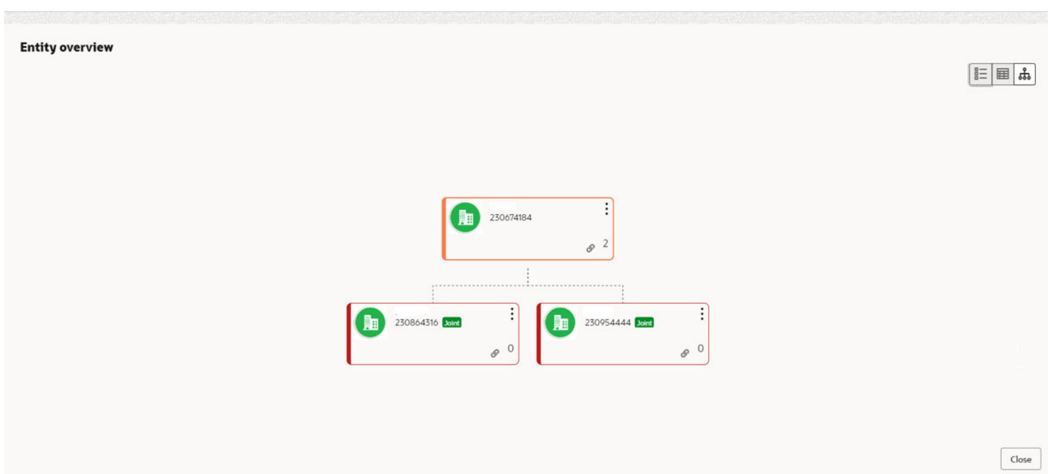
Figure 4-3 Industry Details



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

   The **Entity Overview** window is displayed.

Figure 4-4 Entity Overview



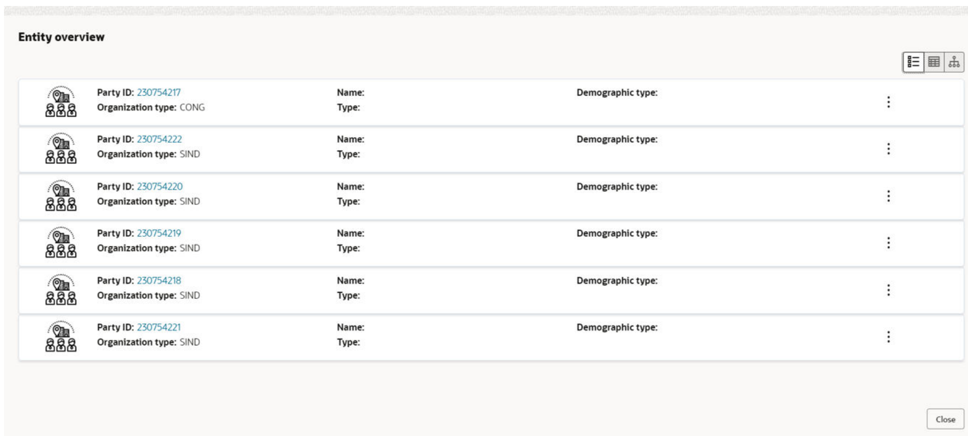
4. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner.

   The **Layout** window is displayed.

Figure 4-5   Layout

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

Figure 4-6   Entity Overview



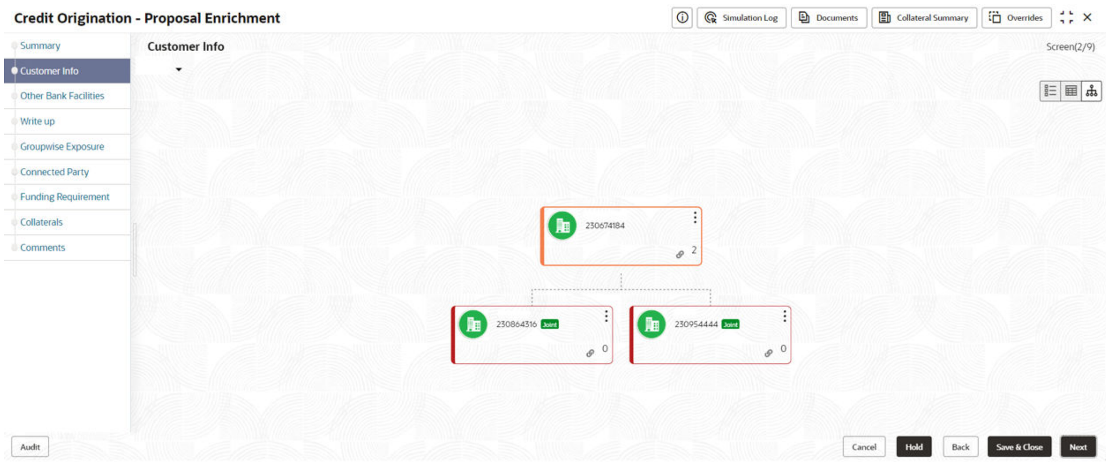
6. Click **Close**, to exit the **Entity Overview** window.
7. To expand **Pricing, Entities, Other Bank Facilities, Facilities and Collateral** sections, click the number in respective count tables or click the triangle in each section.
8. Review the proposal details and click **Next**.

   The **Customer Info** page is displayed.

4.2 Proposal Enrichment - Customer Info

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

Figure 4-7 Customer Info



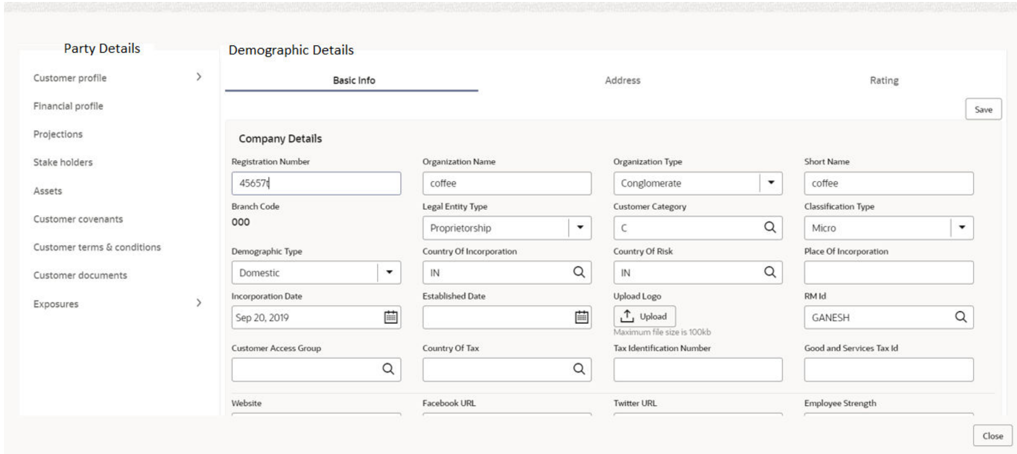
Click **Action** button on the right to perform the following actions:

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

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

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

Figure 4-8 OFFSS Party Details



Customer Profile

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

Table 4-1 Demographic Details- Basic Info

Fields/Icon	Description
Company Details	Enter or select the following details in the corresponding fields: • Registration Number • Organization Name • Organization Type • Short Name • Branch Code • Entity Type • Customer Category • Classification Type • Demographic Type • Country of Incorporation • Country of Risk • Place of Incorporation • Incorporation Date • Established Date • Upload Logo • RM Id • Customer Access Group • Country of Tax • Tax Identification Number • Goods and Services Tax Id • Company Website • Facebook URL • Twitter URL • Employee Strength • No. Of Years In Business • No. Of Companies in the Group

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

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

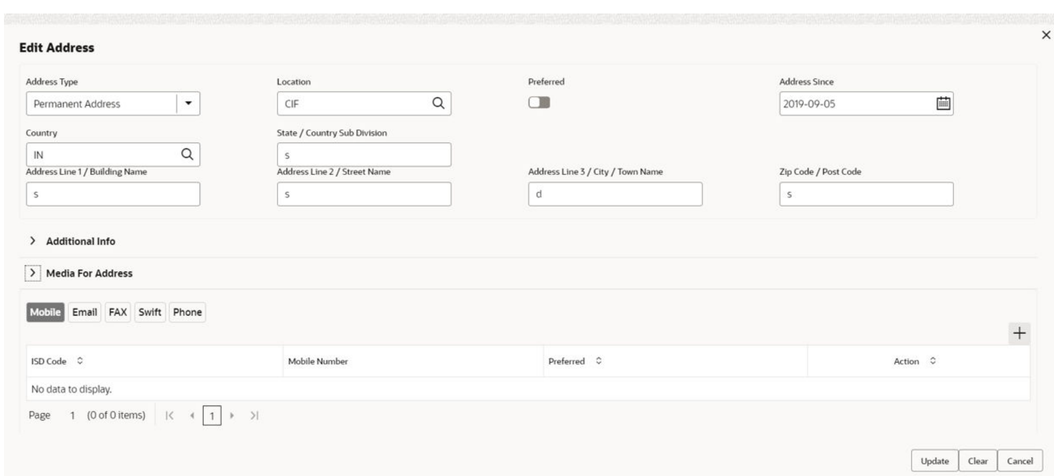
Table 4-2 KYC Details

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

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

   The **Add Address** window is displayed.

Figure 4-9 Add Address



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

Table 4-3 Add Address

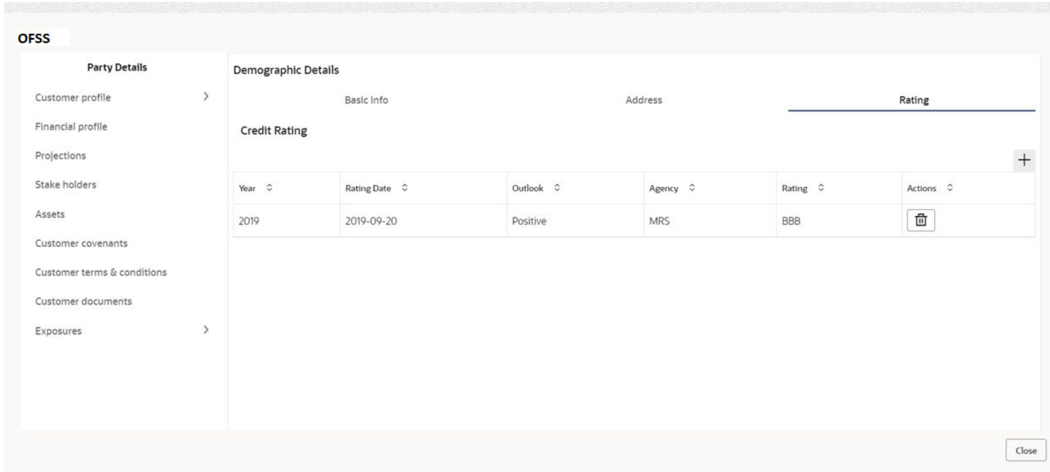
Fields/Icon	Description
Address Details	Enter or select the following details in the corresponding fields: • Address Type • Location • Preferred • Address from- Address To • Address Line 1/ Building Name • Address Line 2/ Street Name • Address Line 3/ City/ Town Name • State/ Country Sub Division • Country • Zip Code/ Post Code
Additional Info	Click **Additional Info**. The following options are displayed. Enter the details in the below fields: • Department • Sub Department • Building Number • Floor • Post Box • Room • Town Location Name/ Locality • Direct Name • Landmark • Contact name/ Narrative
Media	The followings fields are displayed. • Email • Swift • Phone • Fax • Swift • FAX • Swift
Save	Click **Save**. Address details are added.

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

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

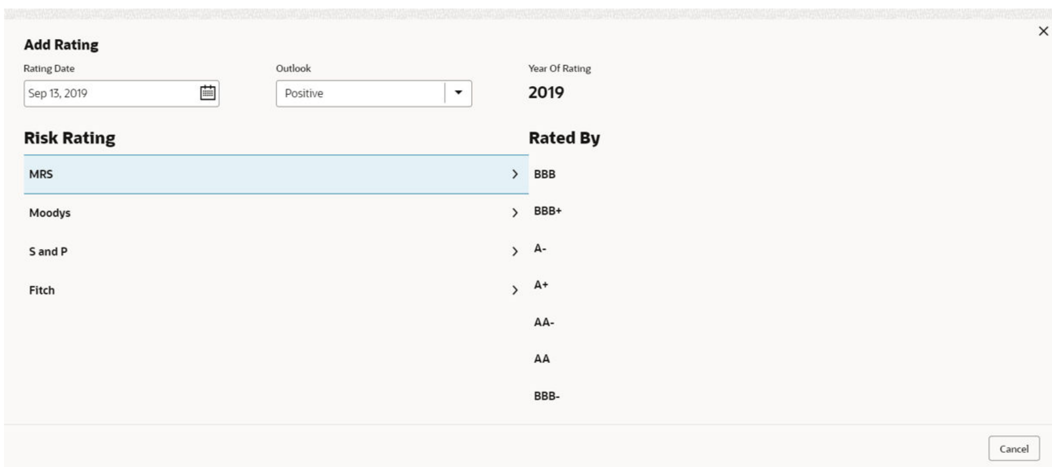
   - Year
   - Rating Date
   - Outlook
   - Agency
   - Rating
   - Actions

Figure 4-10 Rating



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

Figure 4-11 Add Rating



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

Table 4-4 Add Rating

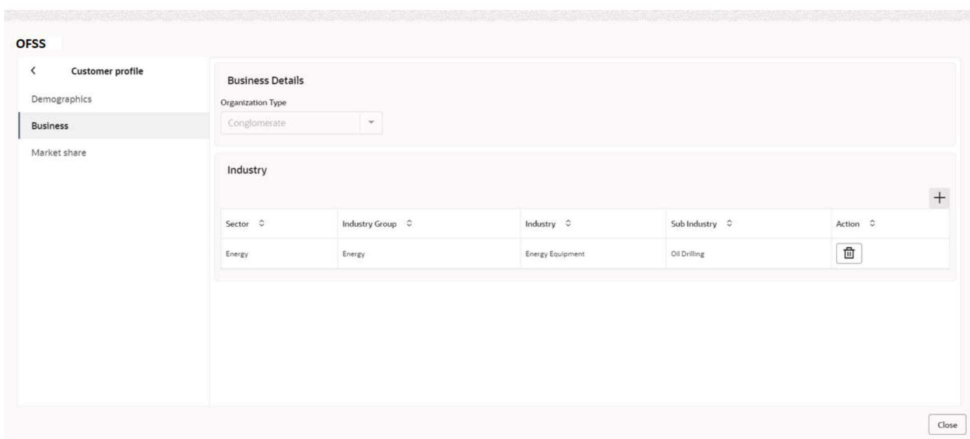
Fields/Icon	Description
Rating Date	Search and select **Rating Date**.
Outlook	Select **Outlook** from drop-down list: • Positive • Neutral • Negative
Year of Rating	**Year of Rating** is displayed by default.

Table 4-4 (Cont.) Add Rating

Fields/Icon	Description
Risk Rating	Select **Risk Rating** from the below list: • BBB • BBB+ • A- • A+ • AA- • AA • AA+ • CCC+ • B- • B • BB+ • AAA • BBB-
Rated By	Select **Rated By** from the below list: • MRS • Moodys • S and P • Fitch

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

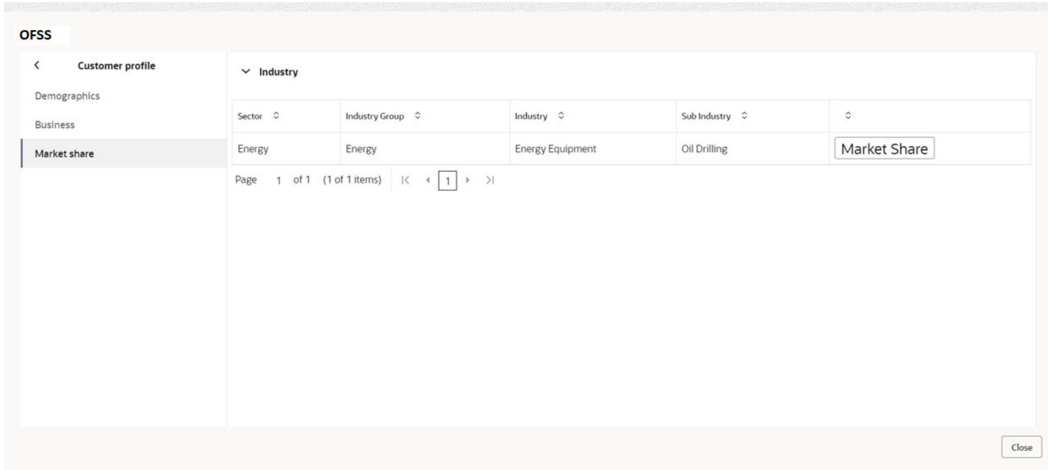
Figure 4-12 Business Details



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

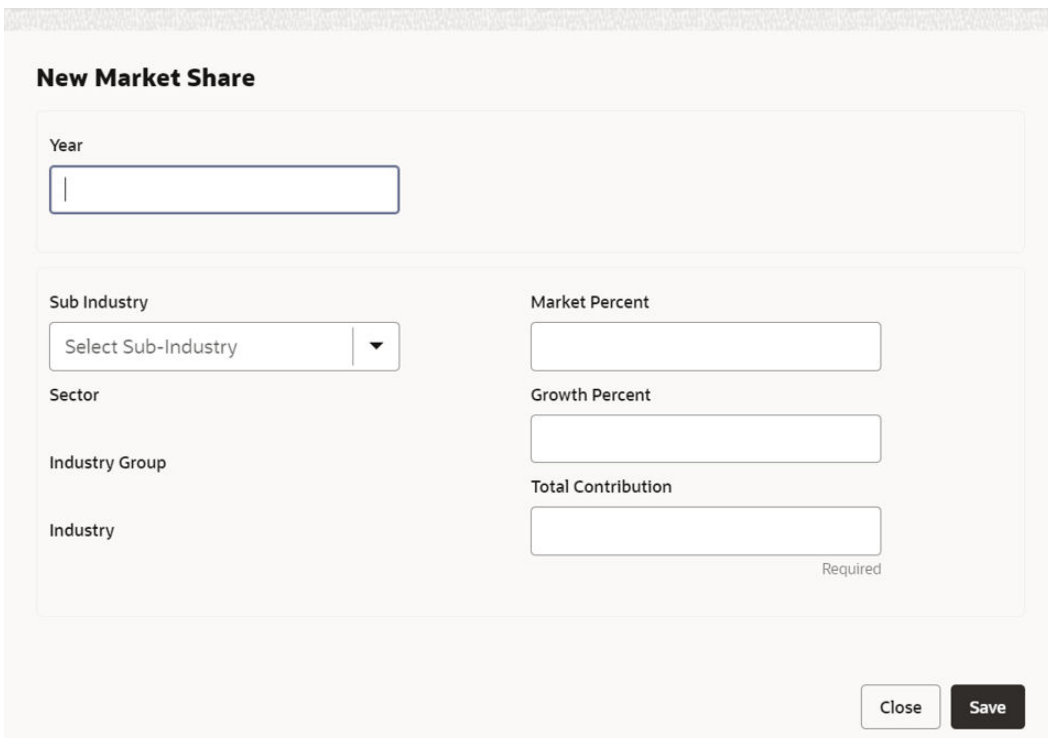
5. Click **Market Share** in **Customer Profile** to view the market share details. The **Market Share** screen is displayed with Business details information and Industry details.

Figure 4-13 Market Share



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

Figure 4-14 Market Share



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

Table 4-5 Market Share

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

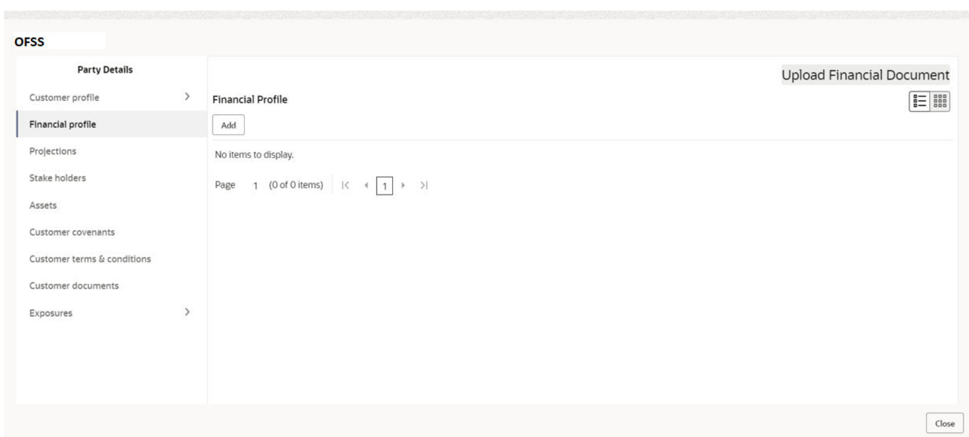
> **Note:**
>
> To Edit, Delete or View the added Basic Info, Address, and Rating. click **Action** icon in the required list item and select the required option.

Financial Profile

6. To **Upload / Add** party's financial details, click **Financial Profile** in left menu.

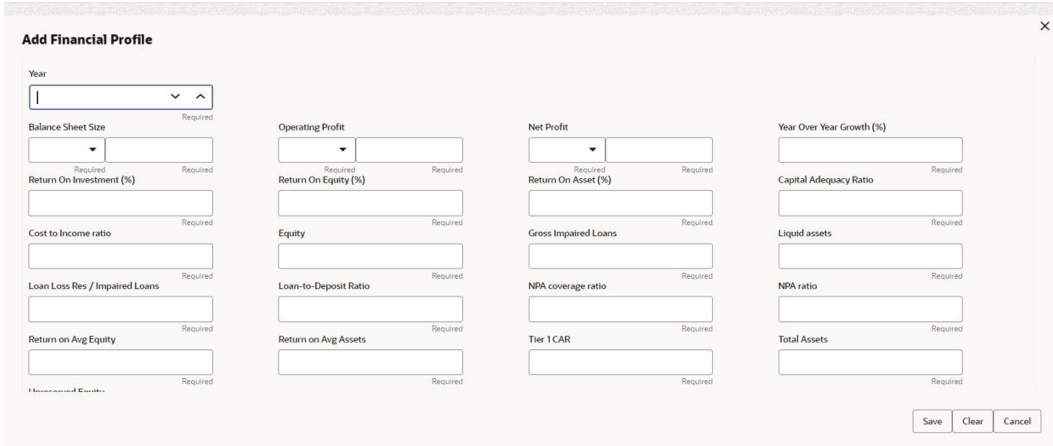
   The **Financial profile** screen is displayed.

Figure 4-15 Financial profile



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

Figure 4-16   Add Financial Profile



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

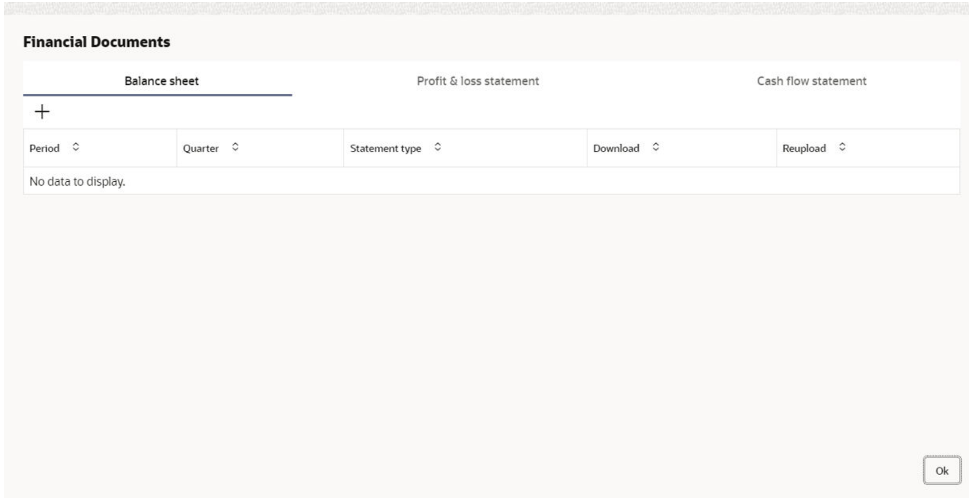
Table 4-6   Add Financial profile

Fields/Icon	Description
Year	Specify **Year** for which the party's financial details are to be added.
Details	Specify the following details in the corresponding fields: • Balance Sheet Size and currency from drop-down list • Operating Profit and currency from drop-down list • Net Profit and currency from drop-down list • Year Over Year Growth • Return On Investment • Return On Equity • Return On Asset • Capital Adequacy Ratio • Cost to Income ratio • Equity • Gross Impaired Loans • Liquid assets • Loan Loss Res / Impaired Loans • Loan-to-Deposit Ratio • NPA coverage ratio • NPA ratio • Return on Avg Equity • Return on Avg Assets • Tier 1 CAR • Total Assets • Unreserved Equity
Save	Click **Save**. Party's financial details are added.

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

   The **Financial Documents** window is displayed.

Figure 4-17 Financial Documents

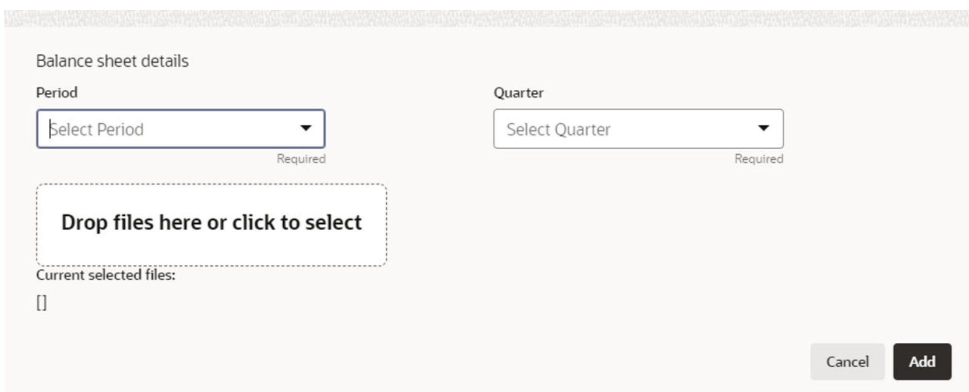


In the **Financial Documents** window, the user can **Add** the following documents by clicking respective tabs.

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

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

Figure 4-18 Balance Sheet Details



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

Table 4-7 Balance Sheet Details

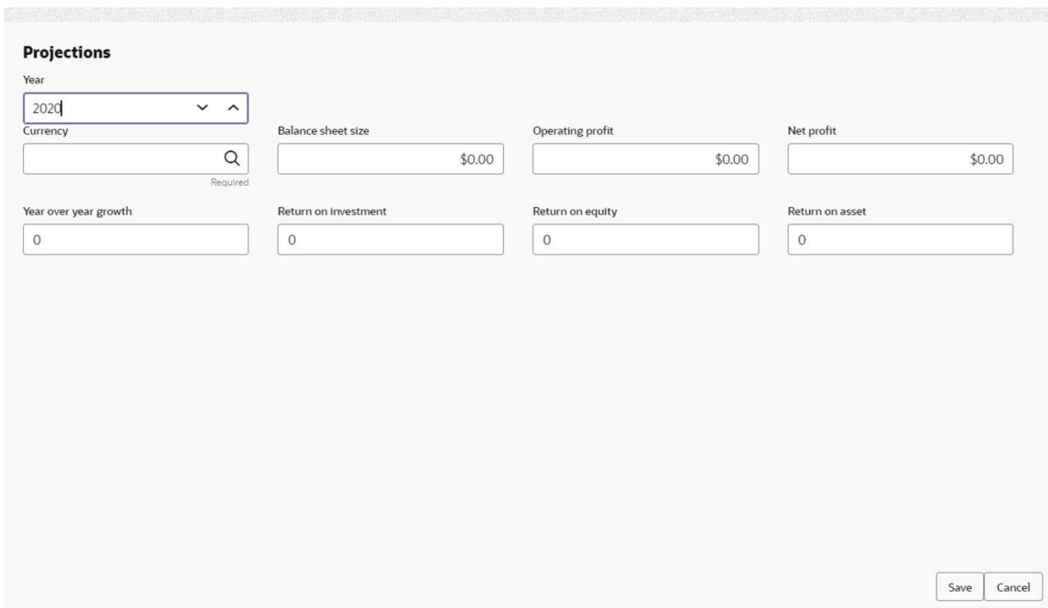
Fields/ Icons	Description
Period	Select **Period** for which the financial document is to be added.
Quarter	Select **Quarter** for which the financial document is to be added.
Drop files here or click to select	In **Drop files here or click to select** section, drag and drop or click and upload the financial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

Projections

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

   The **Projections** window is displayed.

Figure 4-19 Projections



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

Table 4-8 Projections

Fields/ Icons	Descriptions
Year	Specify **Year** for which the party's projection details are to be added.
Currency	Search and select **Currency** for the projection details.

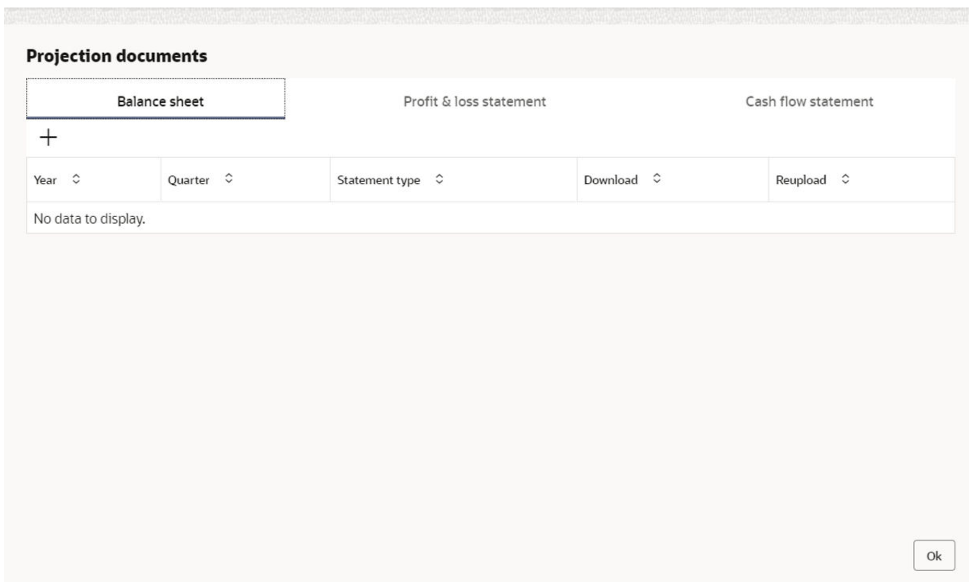
Table 4-8 (Cont.) Projections

Fields/ Icons	Descriptions
Details	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
Save	Click **Save**. Party's projection details are added.

9. To add projection documents, click **Upload Projection Document**.

   The **Projection Documents** window is displayed.

Figure 4-20 Projection Documents

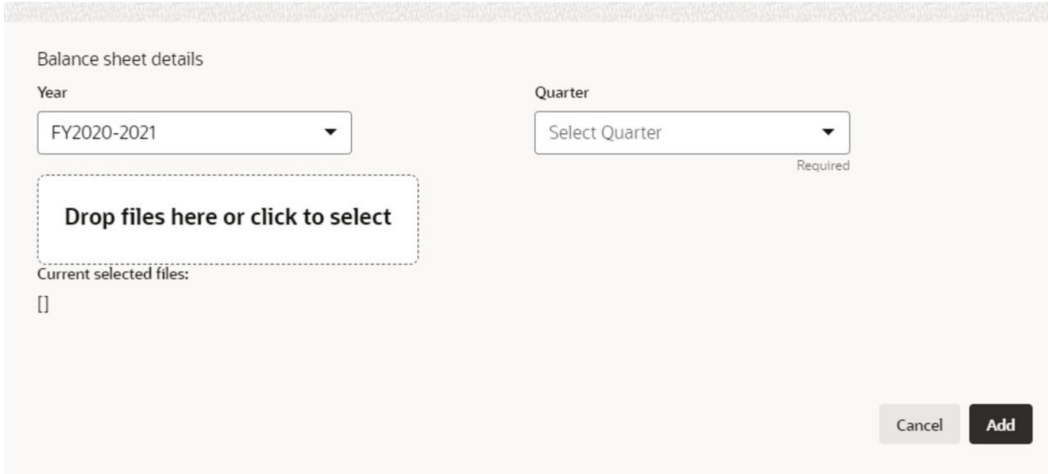


In the **Projection Documents** window, the user can **Add** the following documents by clicking respective tabs.

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

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

Figure 4-21 Balance Sheet Details



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

Table 4-9 Balance Sheet Details

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

Note:

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

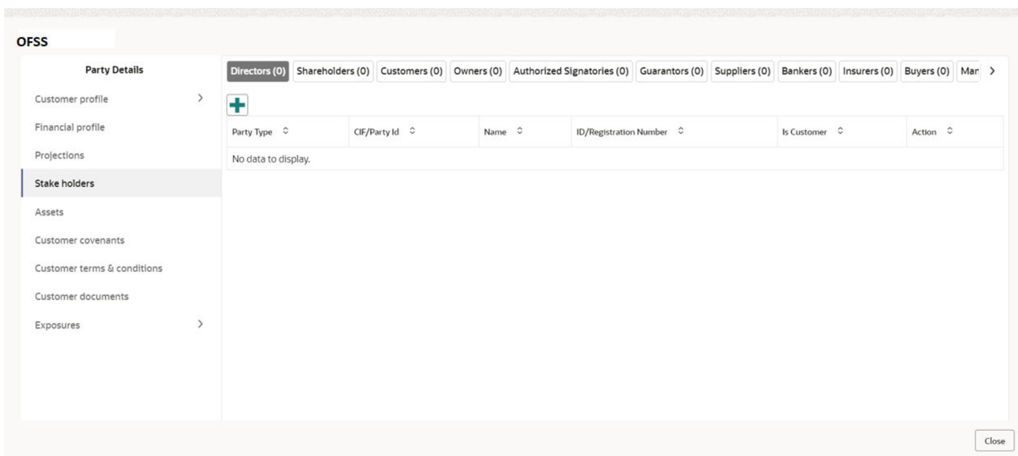
Stakeholders

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

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

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

Figure 4-22 Stakeholders

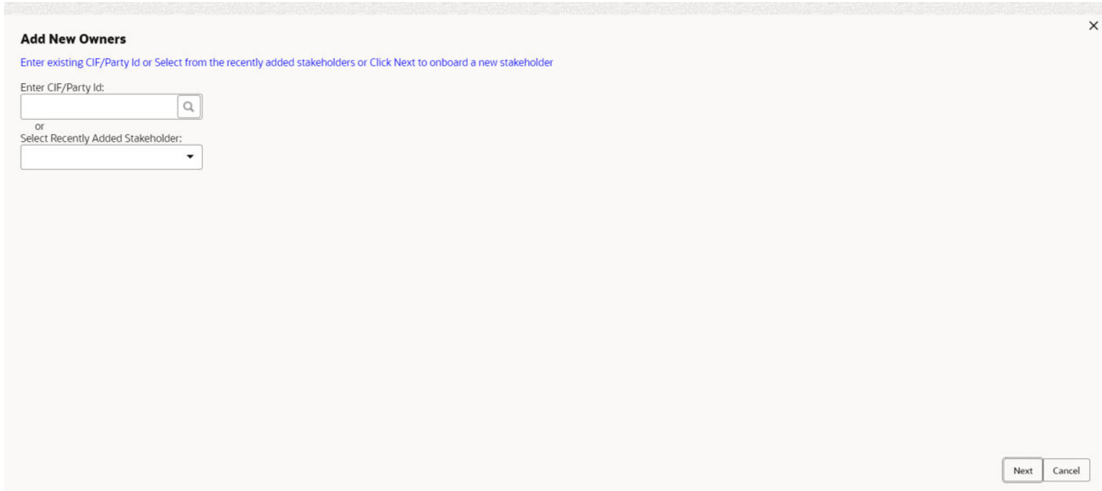


To Add Owners

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

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

Figure 4-23 Add Owners

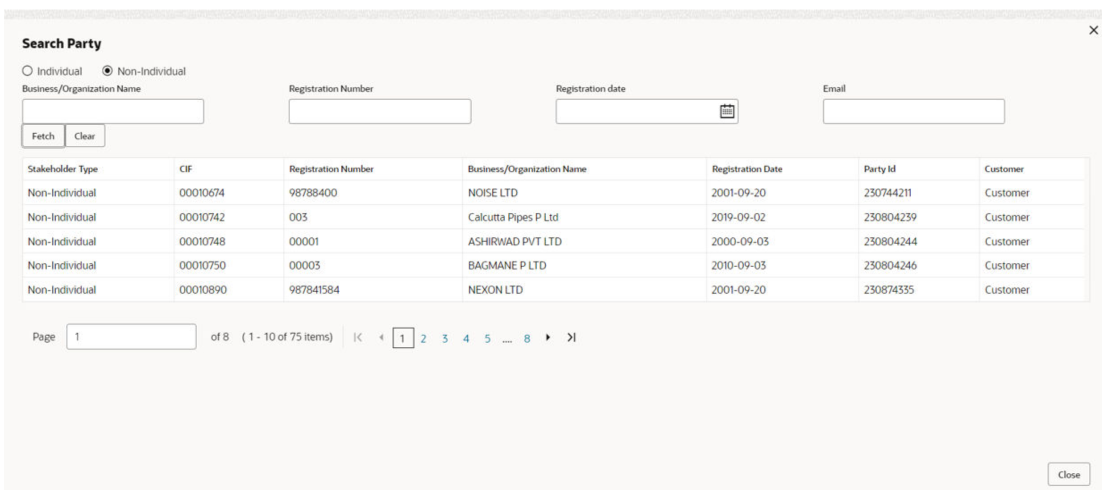


To Enter Existing CIF/Party Id

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

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

Figure 4-24 Add New Owners- Search Party



Select from the Recently Added Stakeholders

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

Select Next to onboard a new stakeholder

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

- Basic info & Citizenship

- ID Details
- Address

Figure 4-25 Add New Owners

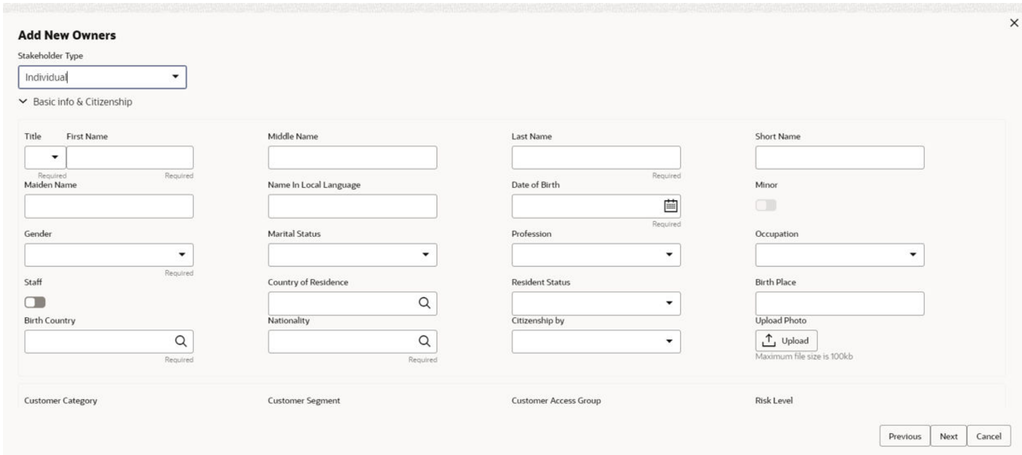
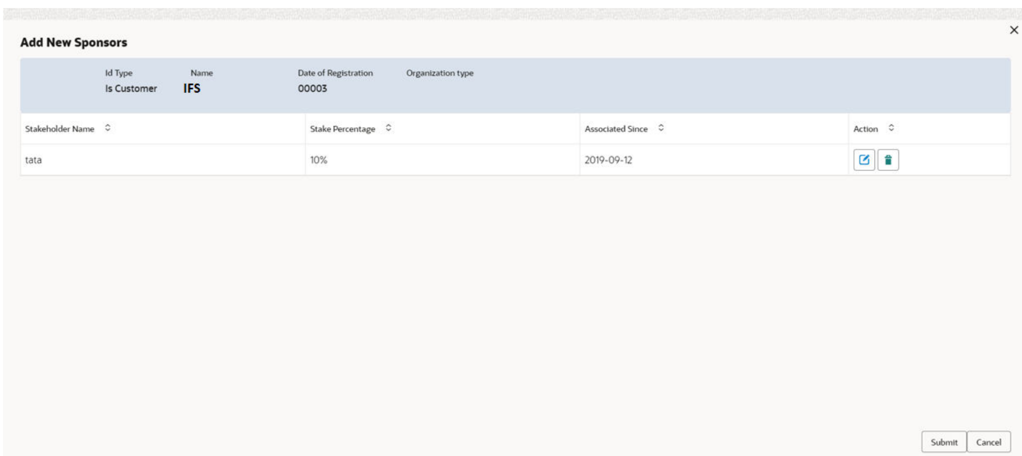


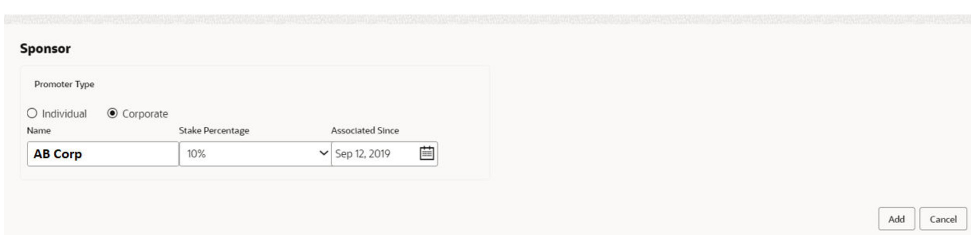
Figure 4-26 Stakeholders



10. To add sponsor details, click **Sponsors** from the left menu and then click **Add**.

    The **Sponsors window** is displayed.

    Figure 4-27 Sponsors



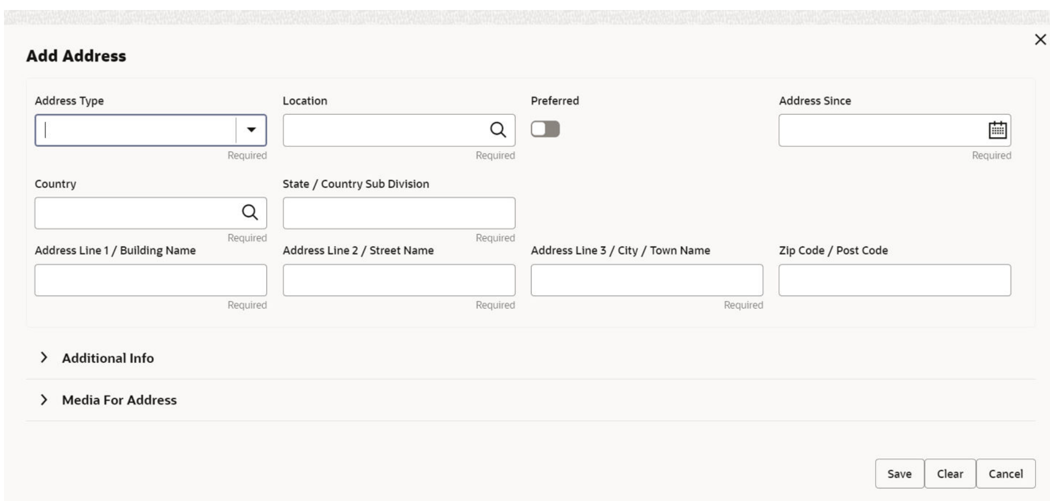
For information on fields in the **Sponsors** screen, refer the below table.

Table 4-10 Sponsors

Fields/Icon	Description
Individual	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 Qualification
Corporate	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 • Associated Since

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

Figure 4-28 Address details



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

Table 4-11 Address details

Fields/ Icons	Description
Details	Enter 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
Add	Click **Add**. Sponsor details are added.

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

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

Assets

12. To add asset details, click **Assets** from the left menu and then click **Add**.

    The **Assets** window is displayed.

Figure 4-29 Assets

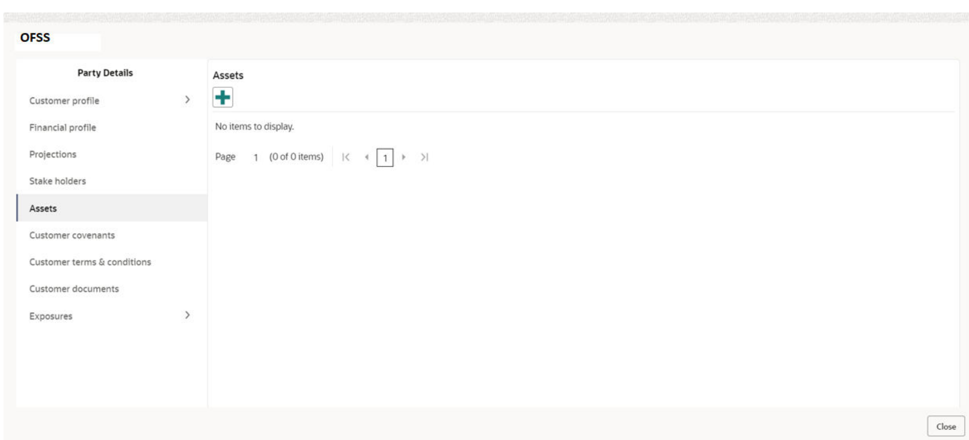
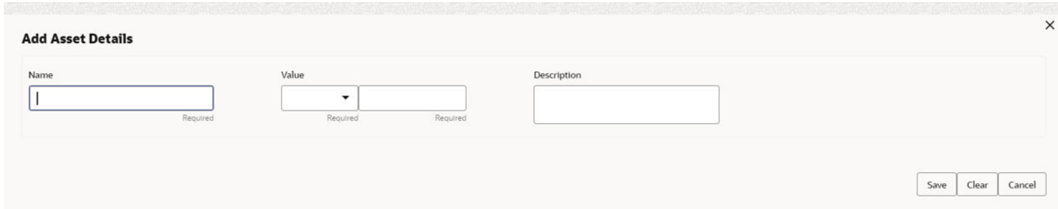


Figure 4-30 Add Assets Details



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

Table 4-12 Assets

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

Note:

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

Customer Covenants

Refer Covenants Details section for information on adding and managing covenants for the party.

Customer Terms & Conditions

Refer Terms & Conditions section for information to configure terms and conditions for the party.

Customer Documents

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

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

Figure 4-31 Customer Documents

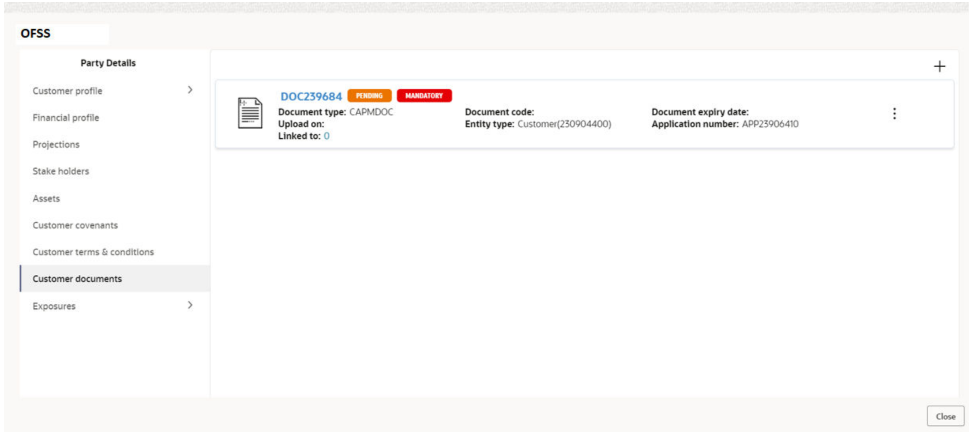
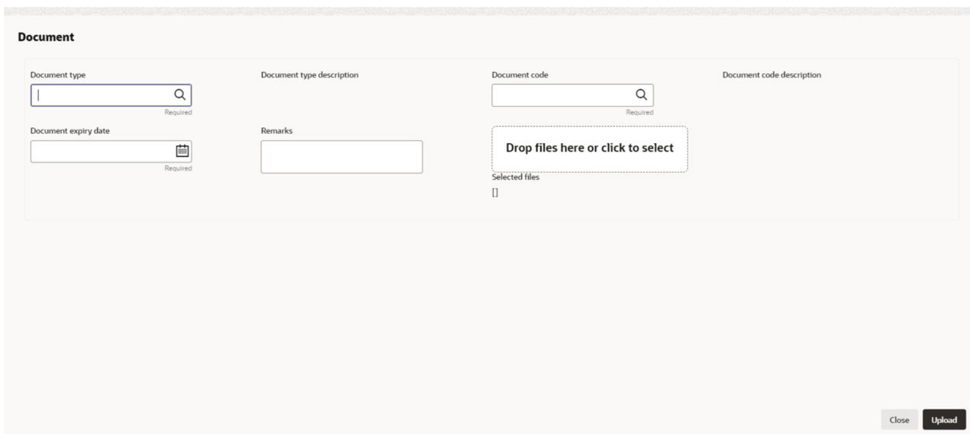


Figure 4-32 Add New Documents

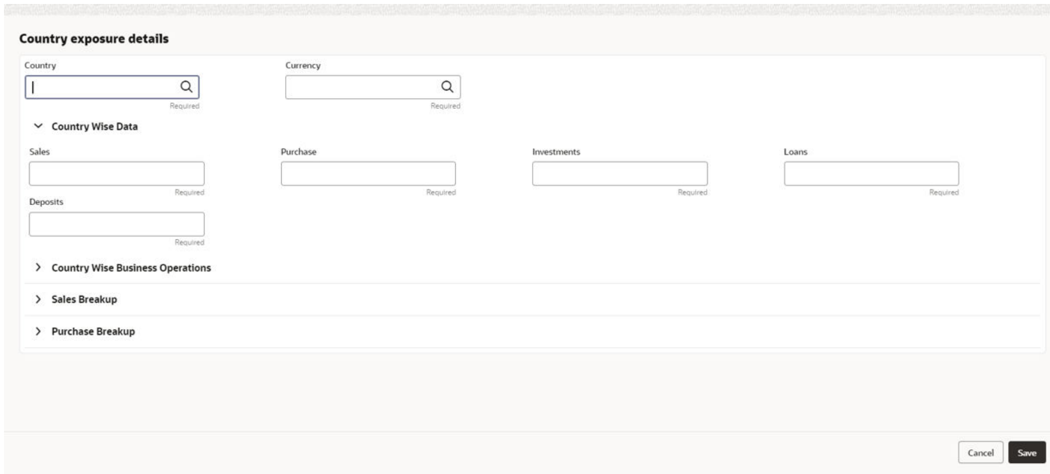


Exposures

Table 4-13 Exposures

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

Figure 4-33 Country Dependency Details



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

Country Wise Data

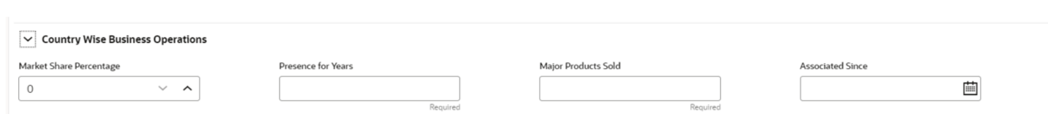
For information on fields in the **Country Wise Data** screen, refer the table below.

Table 4-14 Country Wise Data

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

Country Wise Business Operations

Figure 4-34 Country Wise Business Operations



For field level information refer the table below.

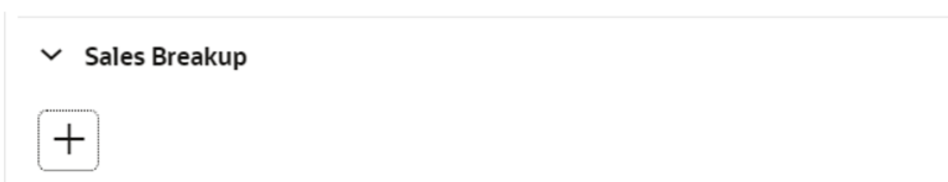
Table 4-15 Country Wise Business Operations

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

Sales Breakup

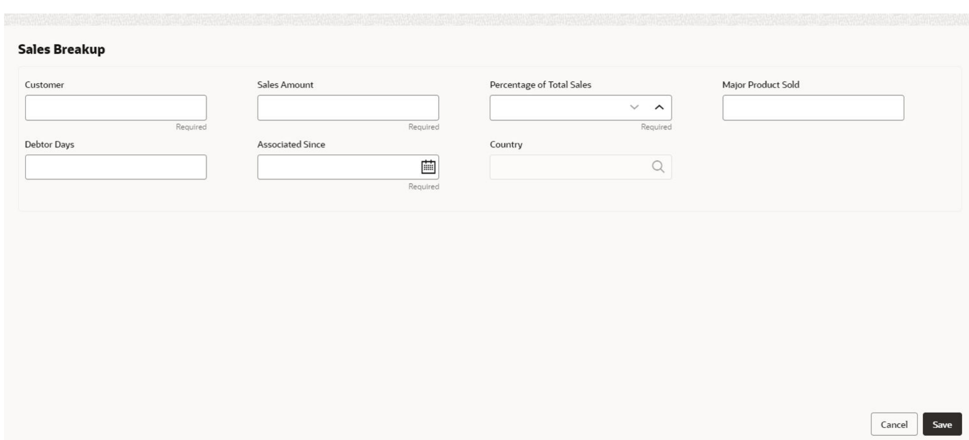
In this section, the user must add details of all the entity's party in the selected country.

Figure 4-35 Sales Breakup



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

Figure 4-36 Sales Breakup



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

Table 4-16 Sales Breakup

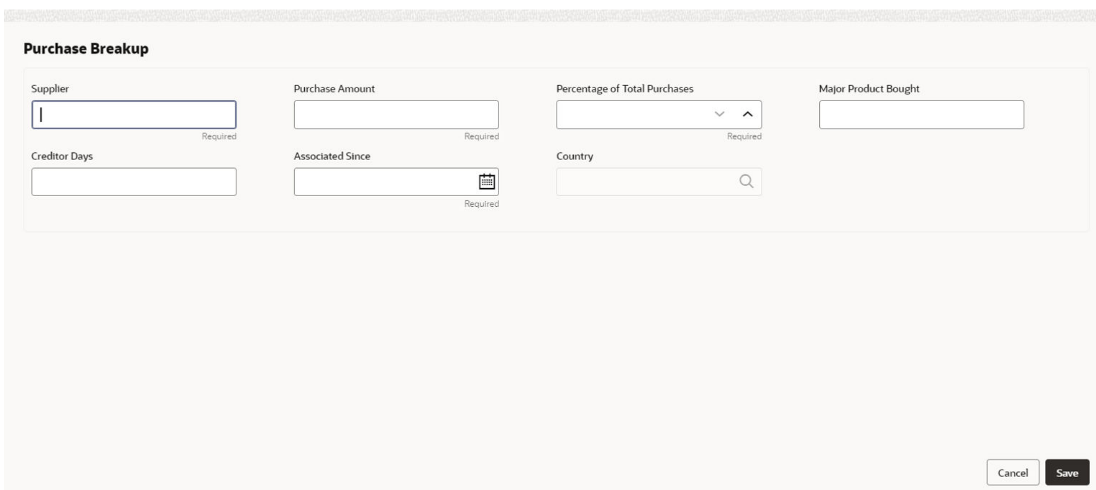
Fields/Icon	Description
Customer	Specify **Customer** of the entity.
Sales Amount	Specify **Sales Amount** recorded for the specified party.
Percentage of Total Sales	Specify **Percentage of Total Sales** recorded for the specified party.
Major Product Sold	Specify **Major Product Sold** to the specified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

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

Figure 4-37 Purchase Breakup



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

Table 4-17 Purchase Breakup

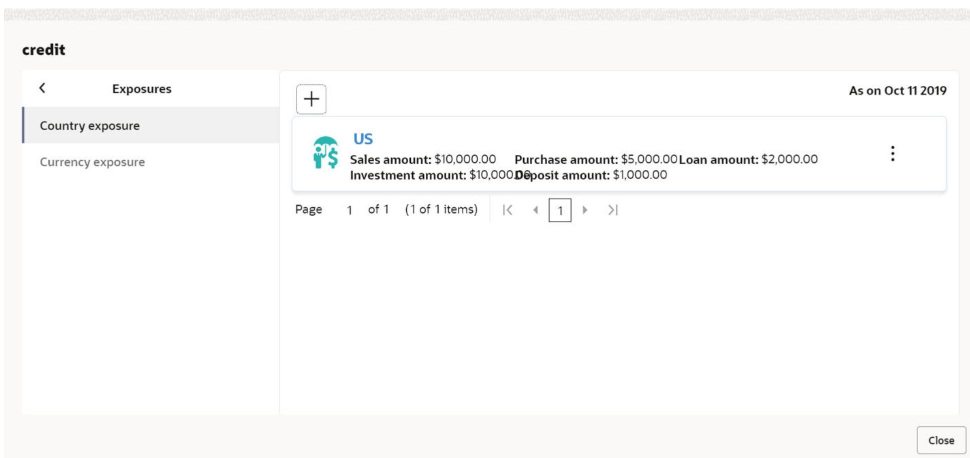
Fields/Icons	Description
Supplier	Specify the name of **Supplier**.
Purchase Amount	In the **Purchase Amount** field, specify the amount of products or services purchased by the entity from the supplier.

Table 4-17 (Cont.) Purchase Breakup

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

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

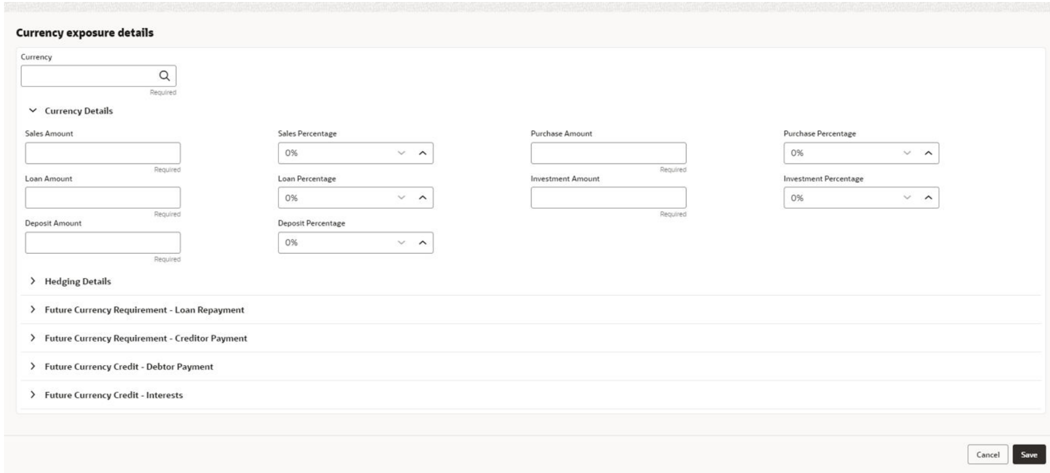
Figure 4-38 Exposure



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

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

Figure 4-39 Currency Dependency Details



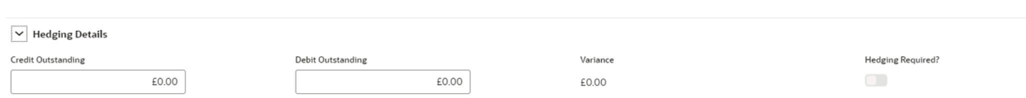
For information on fields in the **Currency details** screen, refer the table below.

Table 4-18 Currency details

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

Hedging Details

Figure 4-40 Hedging Details



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

Table 4-19 Hedging Details

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

Future Currency Requirement - Loan Repayment

Figure 4-41 Future Currency Requirement - Loan Repayment

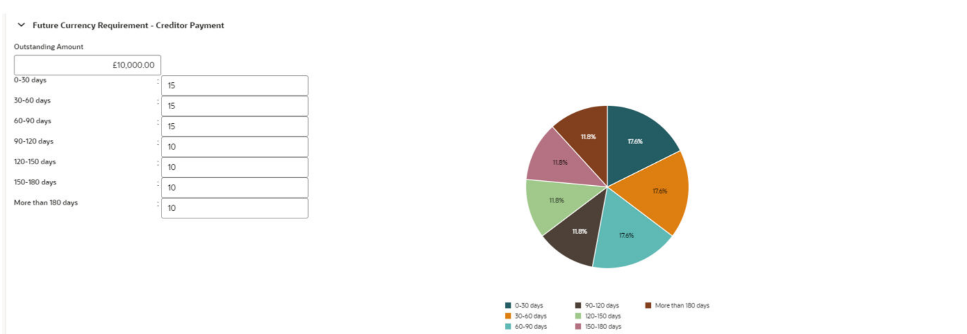
For information on fields in the **Future Currency Requirement - Loan Repayment** screen, refer the below table.

Table 4-20 Future Currency Requirement - Loan Repayment

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

Future Currency Requirement - Creditor Payment

Figure 4-42 Future Currency Requirement - Creditor Payment



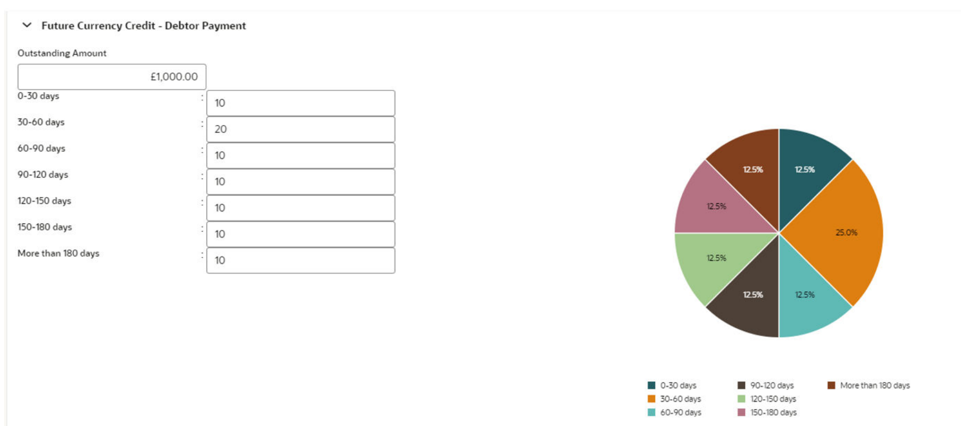
For information on fields in the **Future Currency Requirement - Creditor Payment** screen, refer the table below.

Table 4-21 Future Currency Requirement - Creditor Payment

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

Future currency credit - Debtor payment

Figure 4-43 Future currency credit - Debtor payment



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

Table 4-22 Future currency credit - Debtor payment

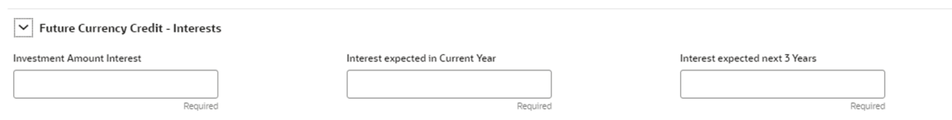
Fields/Icon	Description
Outstanding Amount	Specify **Outstanding Amount** to be paid by your party's debtor in the selected currency.
0-30 days	Specify outstanding amount to be received in **0-30 days**.
30-60 days	Specify outstanding amount to be received in **30-60 days**.
60-90 days	Specify outstanding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

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

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

Future Currency Credit - Interests

Figure 4-44 Future Currency Credit - Interest



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

Table 4-23 Future Currency Credit - Interest

Fields/Icon	Description
Investment amount interests	In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
Interest expected in current year	In the **Interest expected in current year** field, specify the interest to be received in the Current year.
Interest expected in next 3 years	In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.
Save	Click **Save** in the Currency Dependency Details window. The details are saved and displayed in **Currency Dependency Details** page.
Edit, Delete and View	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.
OK	Click **OK** in the Party Details window.
Next	To go to the next page, click **Next**. The **Write up** page is displayed.

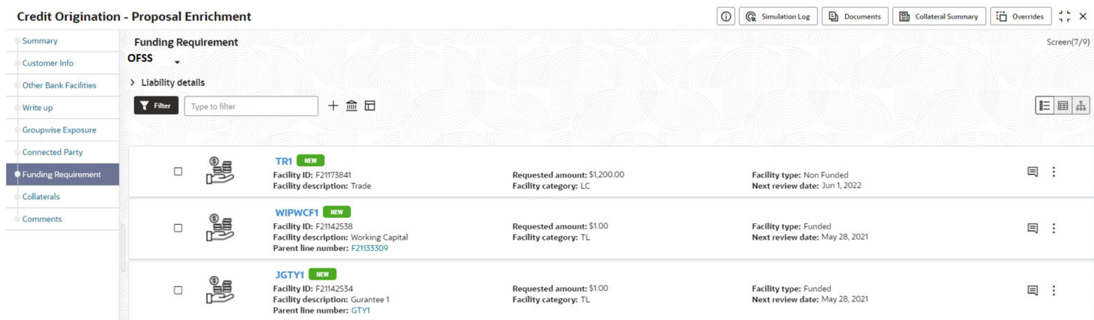
4.3 Proposal Enrichment - Writeup

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

4.4 Proposal Enrichment - Funding Requirement

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

Figure 4-45 Funding Requirement

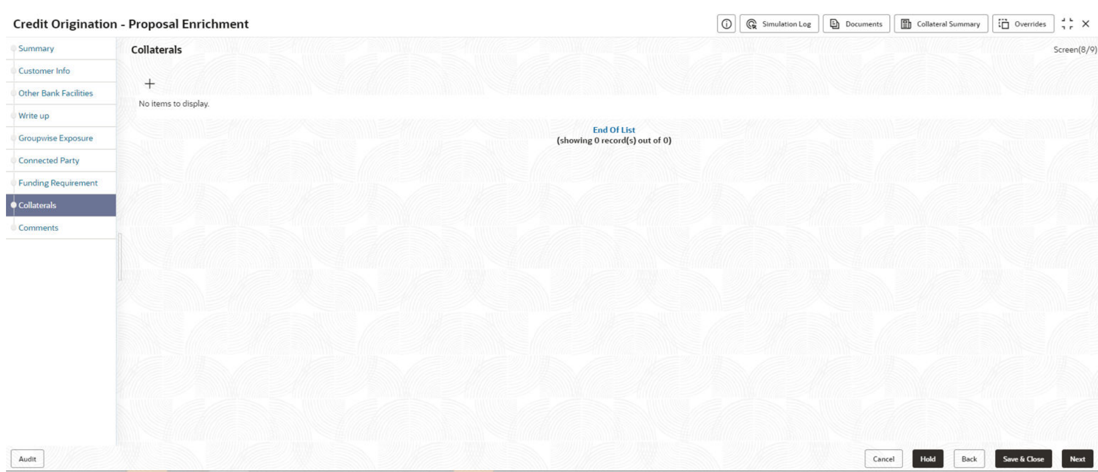


1. Refer Funding Requirement for information adding facility with or without template.
2. Refer **Modifying Facility Details** in Proposal Structuring - Liabilities and Facilities section for detailed information on configuring the facility.
3. After performing the necessary action in the **Funding Requirement**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

4.5 Proposal Enrichment - Collateral

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

Figure 4-46 Collaterals

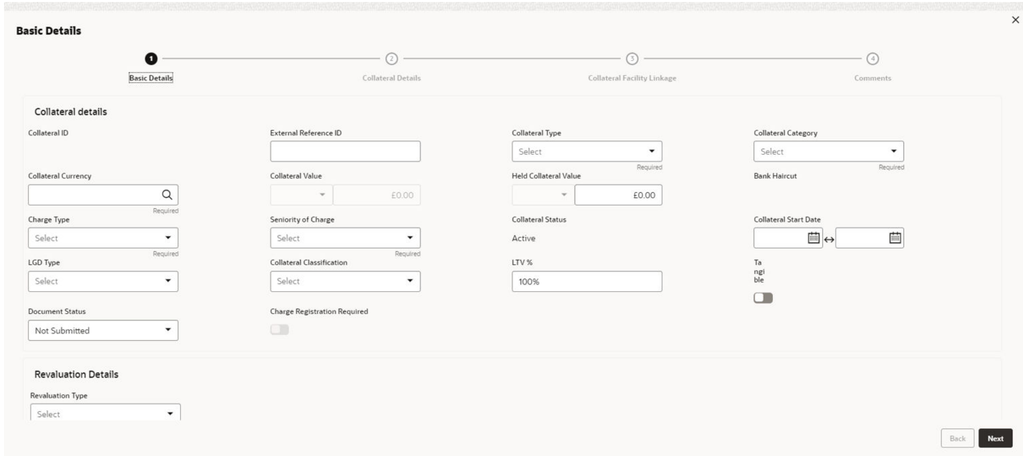


1. To add collateral details, click **+** icon. The **Basic Details** window is displayed.
2. Click **Next**. The **Collateral Details** screen is displayed.

4.6 Basic Details

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

Figure 4-47 Basic Details



For field level information refer the table below.

Table 4-24 Basic Details

Fields / Icons	Description
Collateral ID	**Collateral ID** is displayed in the Collateral ID details, by default.
External Reference ID	Enter **External Reference ID**.

Table 4-24 (Cont.) Basic Details

Fields / Icons	Description
Collateral Type	Select **Collateral Type** from the drop-down list. The options available are: • Account Receivables • Accounts Contracts • Agreements Undertaking • Aircraft • Bill of Exchange • Bond • Cash Collaterals • Commercial Paper • Commodity • Corporate Deposits • Crop • Deposits • Fund • Guarantee • INTANGIBLE ASSETS • Insurance • Inventory • Livestock • Machine • Miscellaneous • PDC • Perishable • PreciousMetals • Promissory Note • Property • Ship • Stock • Vehicle
Collateral Category	Select **Collateral Category** from the drop-down list. Collateral categories are listed based on the selected **Collateral Type**. **Note:** The below options are displayed only for **Collateral Type** selected as **Vehicle**. • Goods Vehicle • Passenger Vehicle • Userdefined Vehicle
Collateral Currency	Click **Search** icon in **Collateral Currency** field and select the currency for collateral value.
Collateral Value	Specify **Collateral Value** in the collateral value field.
Held Collateral Value	Specify **Held Collateral Value** in corresponding fields.

Table 4-24 (Cont.) Basic Details

Fields / Icons	Description
Charge Type	Select **Charge Type** based on selected Collateral Type. The options available are: • Assignment • Equitable Mortgage • Hypothecation • Lien • Mortgage • Negative lien • Pledge • Registered Mortgage • Setoff
Seniority of Charge	Select the bank's **Seniority of Charge** on the collateral. The options available are: • Exclusive • First • First Pari passu charge • Second • Second Pari passu charge • Subservient Charge • Third
Collateral Status	**Collateral Status** is displayed as **Active** by default.
Collateral Start Date	Click **Select Date** in **Calendar** icon and specify the **Collateral Start Date** and **End Date**.

Table 4-24 (Cont.) Basic Details

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

Table 4-24 (Cont.) Basic Details

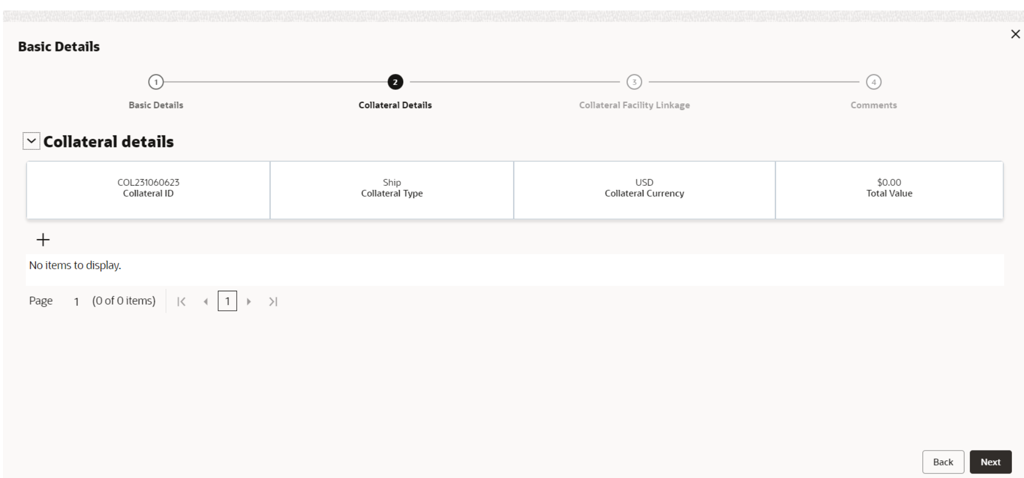
Fields / Icons	Description
Revaluation Details	Select **Revaluation Details** from **Revaluation Type** drop-down list. The option available in **Revaluation Type** are: • Automatic- If you select **Automatic** below options are displayed. Enter or select the appropriate details for each field. – Revaluation Method – Revaluation Frequency – Revaluation Start Month – Revaluation Day – Useful Life • Manual
Collateral Description	Specify a brief description about the collateral in **Collateral Description** field.
Remarks	Enter **Remarks**, if any.

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

4.7 Collateral Details

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

Figure 4-48 Collateral Details



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

Figure 4-49 Configuration

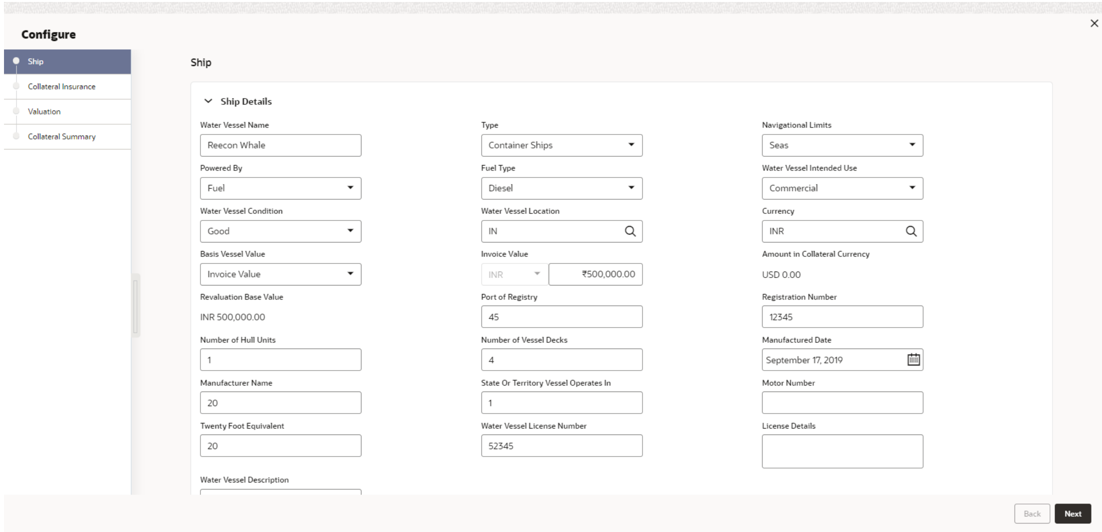
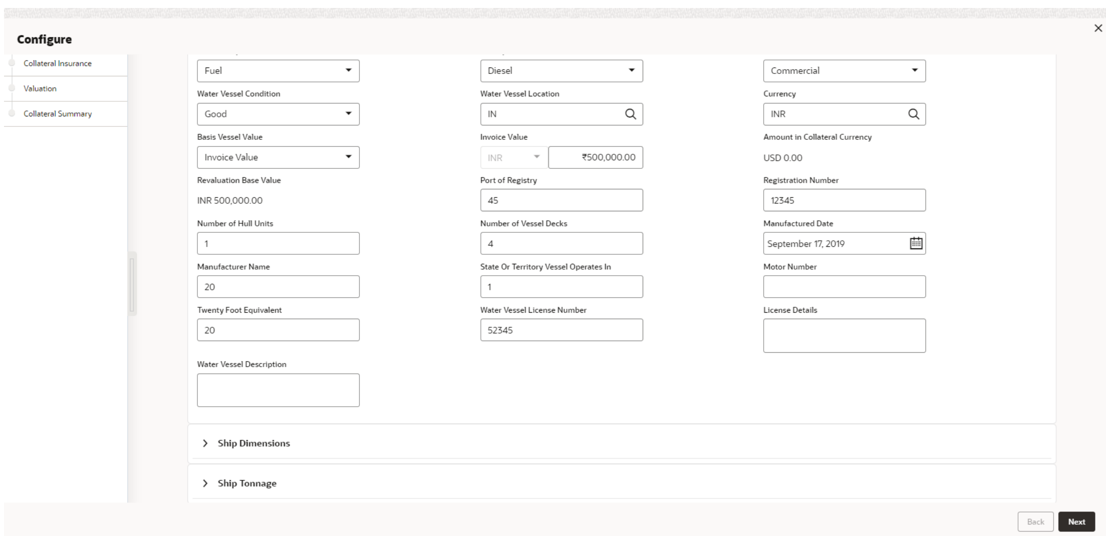


Figure 4-50 Configuration



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

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

Ship

Table 4-25 Ship Details

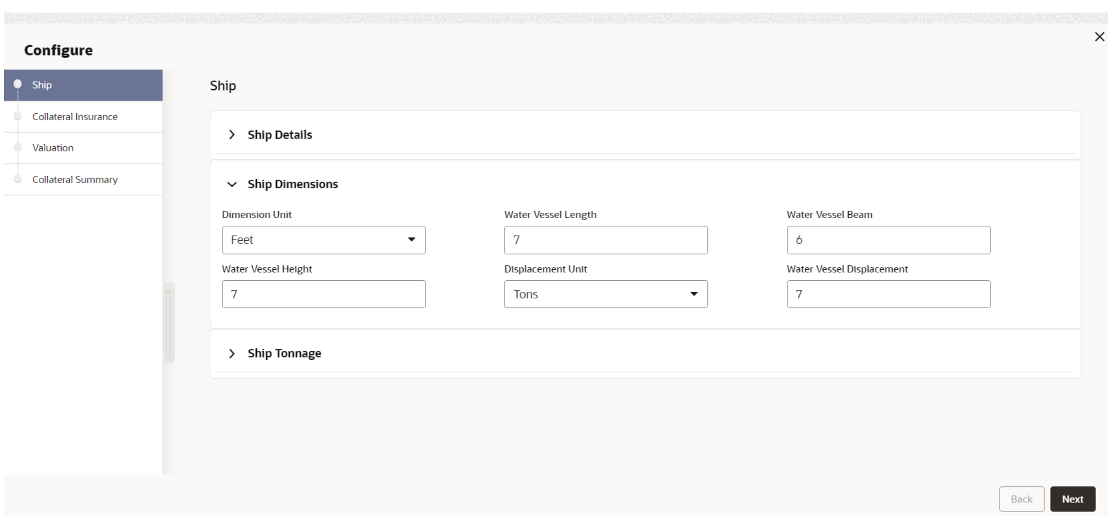
Fields/ Icons	Description
Water Vessel Name	Specify name of ship in **Water Vessel Name** field.
Type	Select **Type** of the ship. The options available are: • Combined Carriers • Container Ships • Cruise Ships • Dry Bulk Carriers • Ferries • Fishing Vessel • Freight • General Cargo Vessels • High Speed Craft • Multi Purpose Vessels • Ocean Liners • Passenger • Pure Car Carriers • Reefer Ships • Ro-Pax • Roll On Roll Off • Tankers
Navigational Limits	Select **Navigational Limits** from the drop-down list. The options are: • Inland Lakes • Inland Rivers • Oceans • Seas
Powered By	Select **Powered By** from the drop-down list. The options are: • Fuel • Sail
Fuel Type	Select **Fuel Type** from the drop-down list. The options are: • Diesel • Gasoline
Water Vessel Intended Use	Select **Water Vessel Intended Use** from the drop-down list. The options are: • Commercial • Personal • Recreational
Water Vessel Condition	Select **Water Vessel Condition** of ship from the drop-down list. The options are: • Average • Damaged • Exceptional • Good
Water Vessel Location	Search and select **Water Vessel Location** of the ship.
Currency	Search and select **Currency**.
Basis Vessel Value	Select **Basis Vessel Value** of the ship from the drop-down list. The options are: • Invoice Value • Market Value

Table 4-25 (Cont.) Ship Details

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

Ship Dimensions

Figure 4-51 Configure - Ship Dimensions



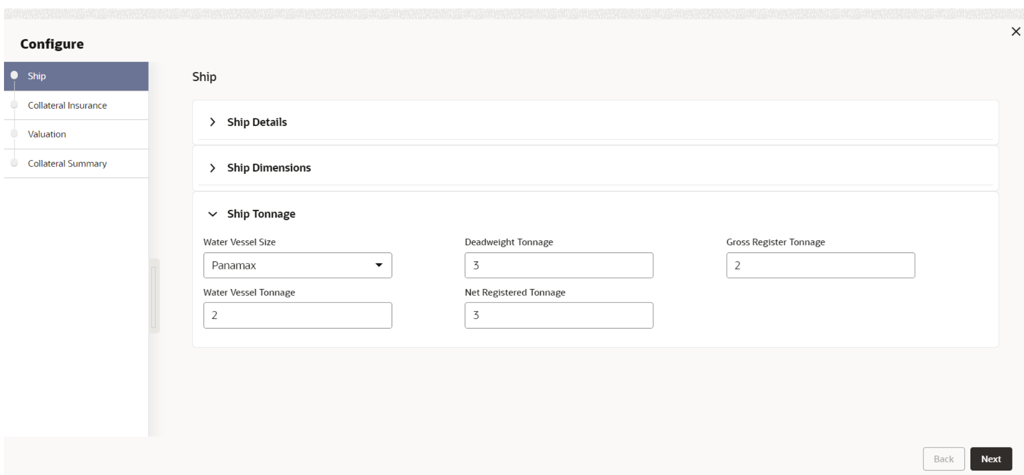
For information on fields in the **Configure - Ship Dimensions** screen, refer the below table.

Table 4-26 Configure - Ship Dimensions

Fields/ Icons	Descriptions
Dimension Unit	Select unit for ship dimension from **Dimension Unit** drop-down list. The options available are: • Feet • Meters
Water Vessel Length	Specify **Water Vessel Length** of ship in selected unit.
Water Vessel Beam	Specify **Water Vessel Beam** (width) of ship in selected unit.
Water Vessel Height	Specify **Water Vessel Height** of ship in selected unit.
Displacement Unit	Select unit for ship weight from **Displacement Unit** drop-down list. The options available are: • Tons • Metric Tons
Water Vessel Displacement	Specify **Water Vessel Displacement** in selected unit.

Ship Tonnage

Figure 4-52 Ship Tonnage



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

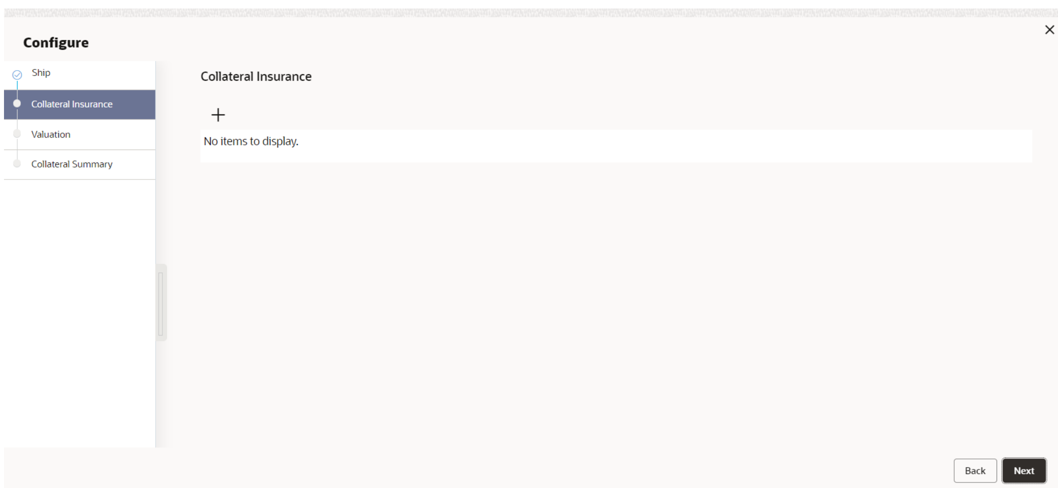
   The options available are:
   - Aframax
   - Capesize
   - Chinamax
   - Handymax
   - Handysize

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

    Collateral Insurance

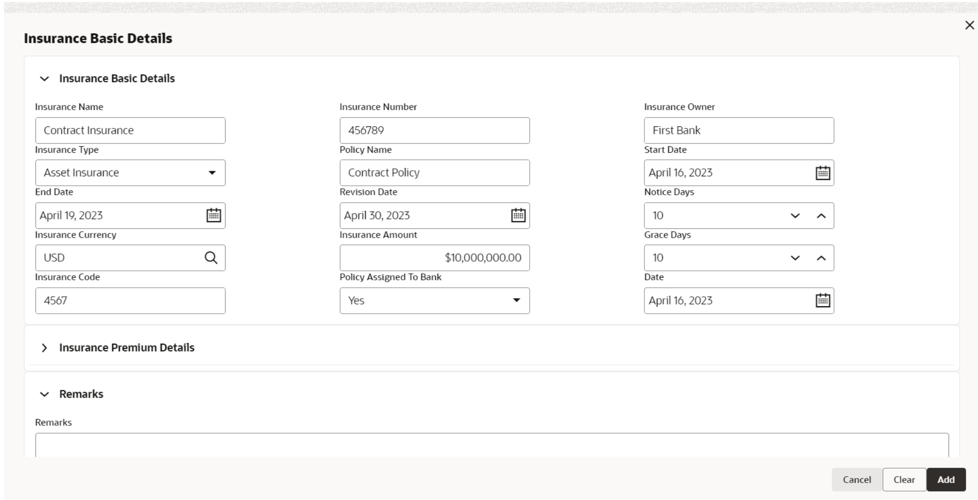
    In this page, you can capture insurance details of the collateral

    Figure 4-53 Collateral Insurance

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

Figure 4-54 Collateral Details



Insurance Basic Details

5. Specify the insurance following details in respective fields:
   - Insurance Name
   - Insurance Number
   - Insurance Owner
   - Policy Name

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

Table 4-27 Insurance Basic Details

Fields/ Icons	Description
Insurance Type	Select **Insurance Type** from the drop-down list. The options available are: • Asset Insurance • Borrower Insurance • Corporate Insurance • Life Insurance
Start Date	Click **Calendar** icon and select the insurance **Start Date**.
End Date	Click **Calendar** icon and select the insurance **End Date**.
Revision Date	Click **Calendar** icon and select the insurance **Revision Date**.
Notice Days	Specify **Notice Days** for insurance premium payment.
Insurance Currency	Search and Select **Insurance Currency**.
Insurance Amount	Specify **Insurance Amount** in selected insurance currency.
Grace Days	Specify **Grace Days** for making insurance premium payment.
Insurance Code	Enter **Insurance Code**.

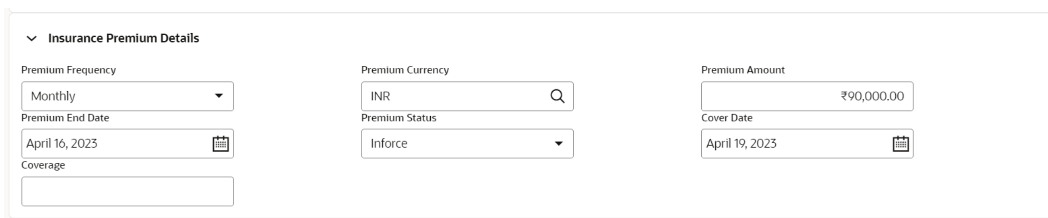
Table 4-27 (Cont.) Insurance Basic Details

Fields/ Icons	Description
Policy Assigned To Bank	Specify if the policy is assigned to your bank by selecting required option from the **Policy Assigned To Bank** drop-down list. The options are: • Yes • No
Date	Click **Calendar** icon and select **Date**.

Insurance Premium Details

Insurance Premium Details screen.

Figure 4-55 Insurance Premium Details



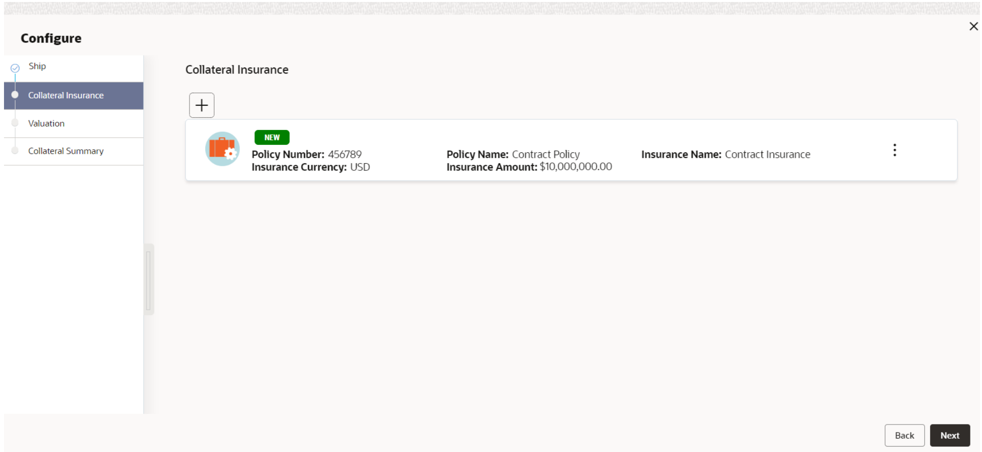
For information on fields in the **Insurance Premium Details** screen, refer the table below.

Table 4-28 Insurance Premium Details

Fields/ Icons	Description
Premium Frequency	Select **Premium Frequency** from the drop-down list.
Premium Currency	Click **Search** icon in **Premium Currency** field and select the currency in which insurance premium is paid.
Premium Amount	Specify **Premium Amount** in selected premium currency.
Premium End Date.	Click **Calendar** icon and select **Premium End Date**.
Premium Status	Select **Premium Status** from the drop-down list. The options available are: • Inforce • Lapsed • Paidup
Cover Date	Click **Calendar** icon and select **Cover Date**.
Coverage	Enter **Coverage** details.
Remarks	Enter **Remarks** about the insurance, if any.
Add	Click **Add** to add the insurance.

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

Figure 4-56 Collateral Insurance



For field level information refer the table below.

Table 4-29 Collateral Insurance

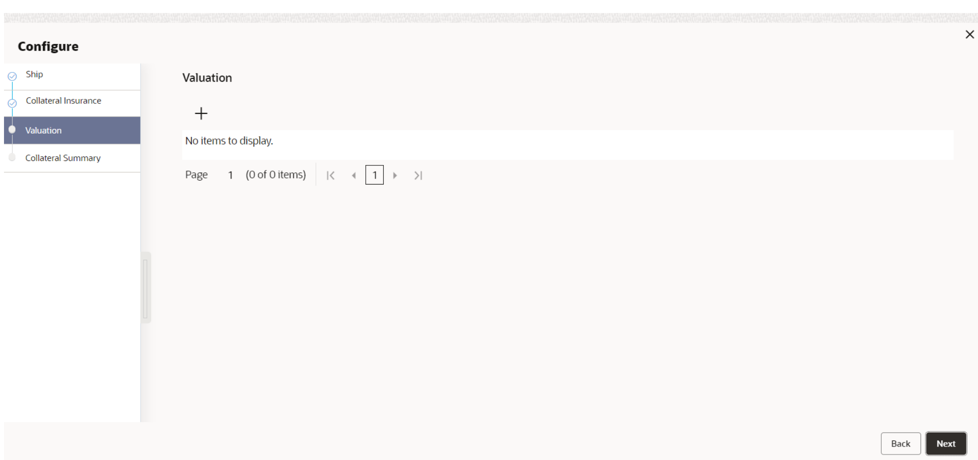
Fields/ Icons	Description
Edit	To modify the insurance details, select the record and click **Edit** on **Action** button.
View	To view the added insurance details, select the record and click **View** on **Action** button.
Delete	To delete the insurance details, select the record and click **Delete**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

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

Valuation

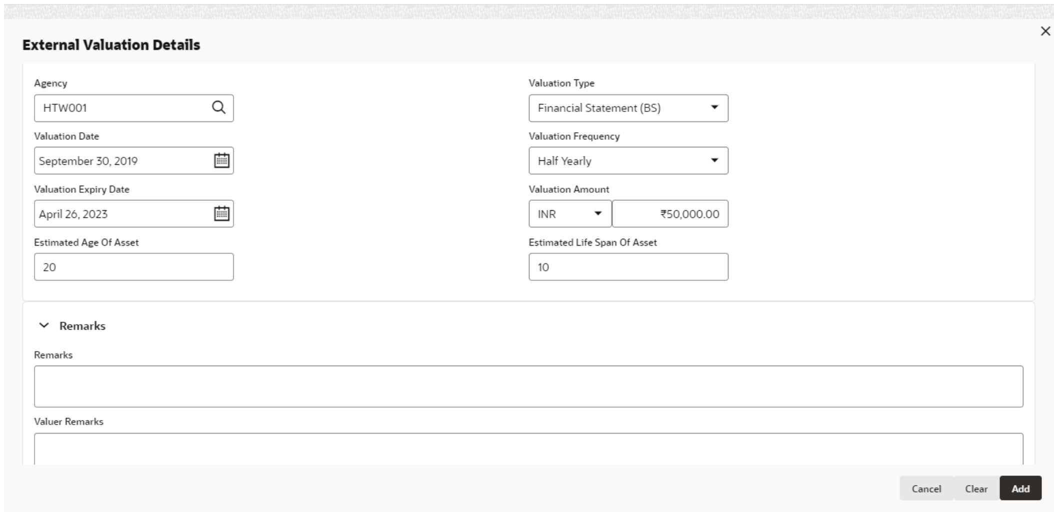
Update the monetary value that can be attributed to the collateral in the **Valuation** page.

Figure 4-57 Valuation



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

Figure 4-58   External Valuation Details



For field level information refer the table below.

Table 4-30   External Valuation Details

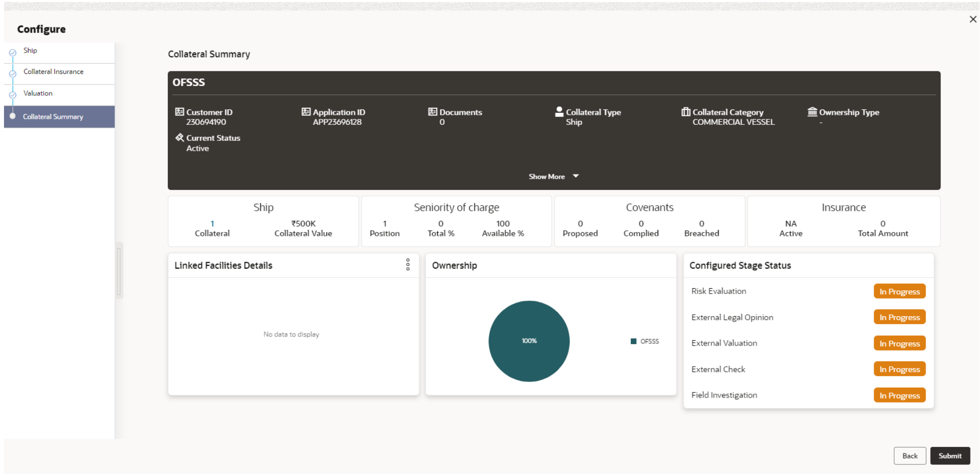
Fields/ Icons	Description
Agency	Search and select **Agency** which valuated the collateral.
Valuation Type	Select **Valuation Type** from the drop-down list.
Valuation Date	Click **Calendar** icon and select **Valuation Date**.
Valuation Frequency	Select **Valuation Frequency** from the drop-down list.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

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

Collateral Summary

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

Figure 4-59 Collateral Summary



For field level information refer the table below

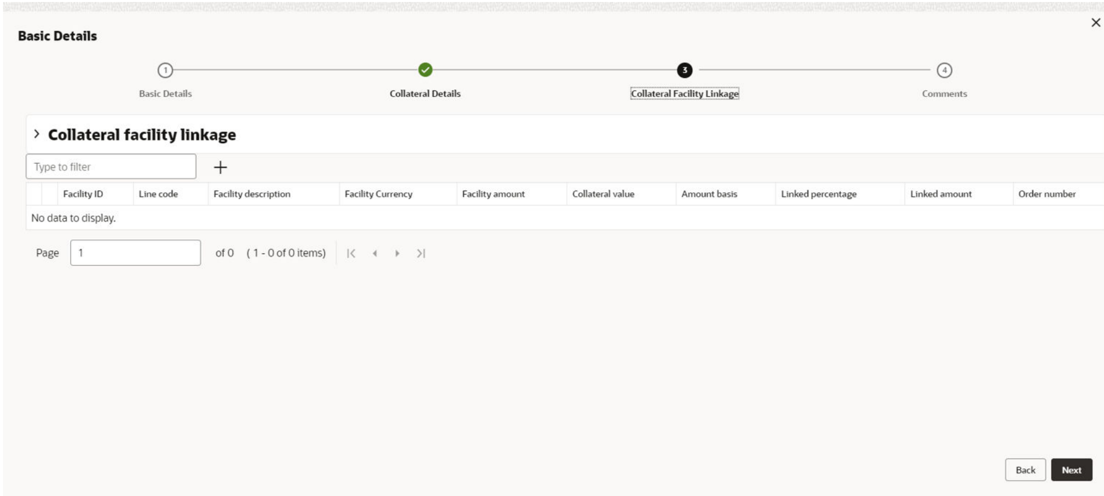
Table 4-31 Collateral Summary

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

4.8 Collateral Facility Linkage

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

Figure 4-60 Basic Details



For field level information refer the table below.

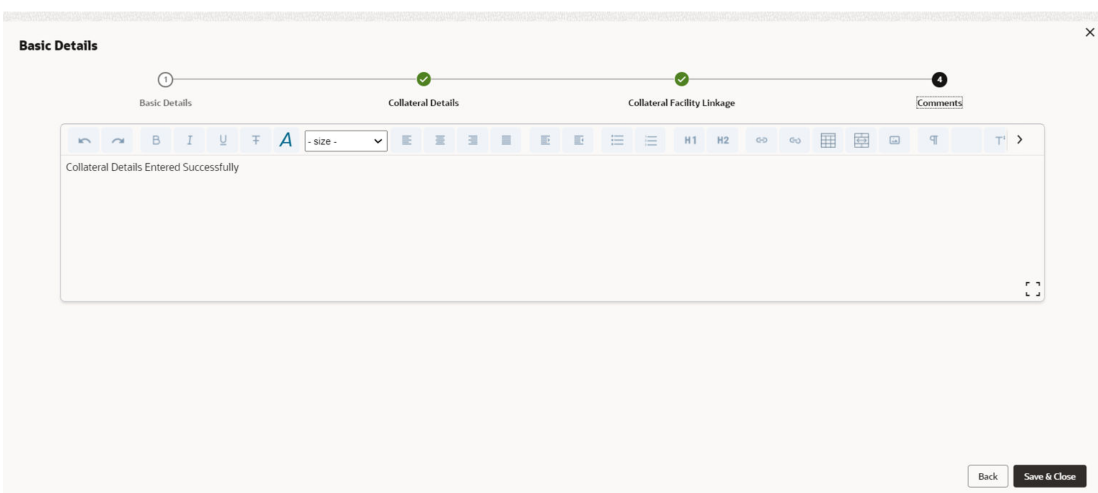
Table 4-32 Basic Details

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

4.9 Proposal Enrichment - Comments

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

Figure 4-61 Comments



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

Table 4-33 Comments

Fields/ Icons	Description
Comment	Enter the necessary comments in the text box and click **Save & Close**. The collateral records are listed in **Collateral** data segment.
Back	Click **Back** to go to previous screen.

5 Proposal Evaluation

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

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

5.1 Credit Evaluation

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

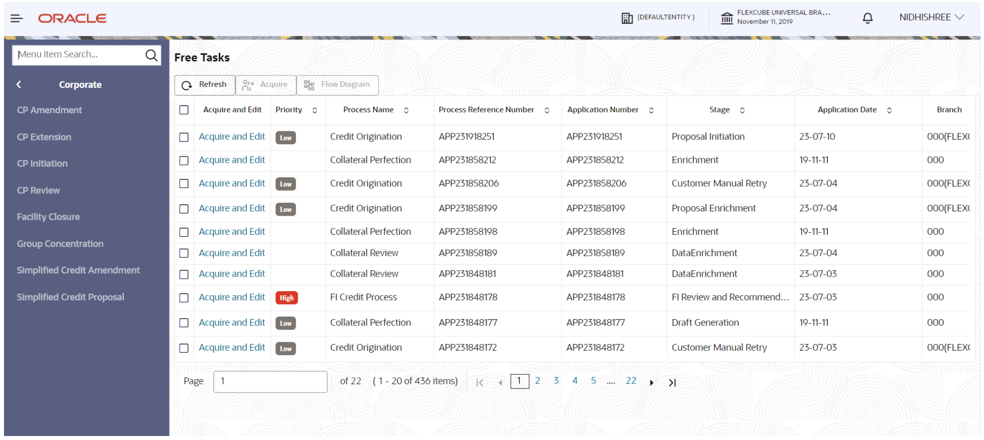
Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested – Facilities requested – Collateral offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View comments added in previous stages	• Perform the Quantitative Analysis – View ratios and the scores generated – View Peer analysis – View trend analysis of the ratios – View scores generated by system • Perform the Qualitative Analysis by answering questions about – Debtor analysis – Creditor analysis – Sector analysis – Global Economic analysis – Domestic analysis • Add write up detailing addition information about the business • Capture comments about the credit evaluation done • Send back the application if additional info required

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

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

   The **Free Task** screen is displayed.

Figure 5-1 Free Task



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

Figure 5-2 Summary

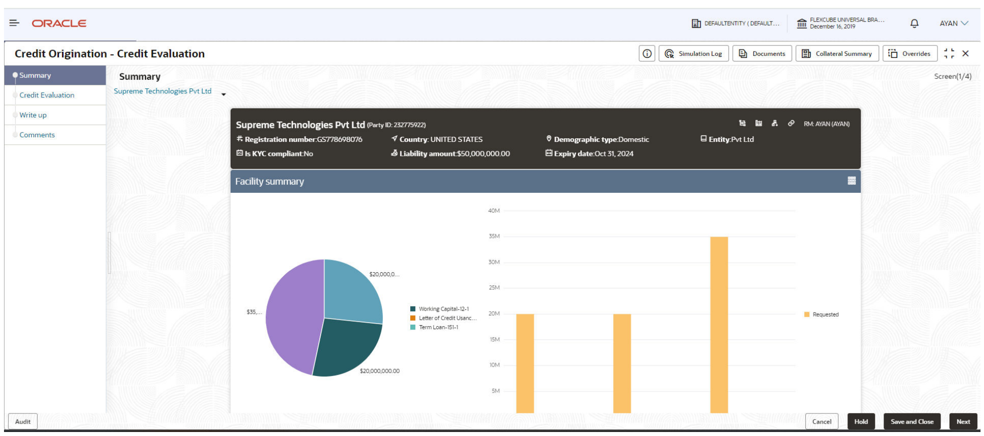


Figure 5-3 Summary

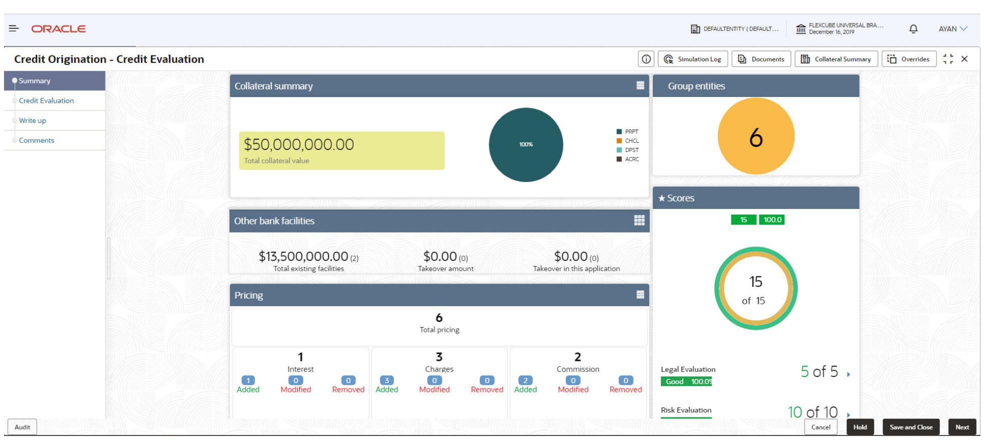


Figure 5-4 Summary

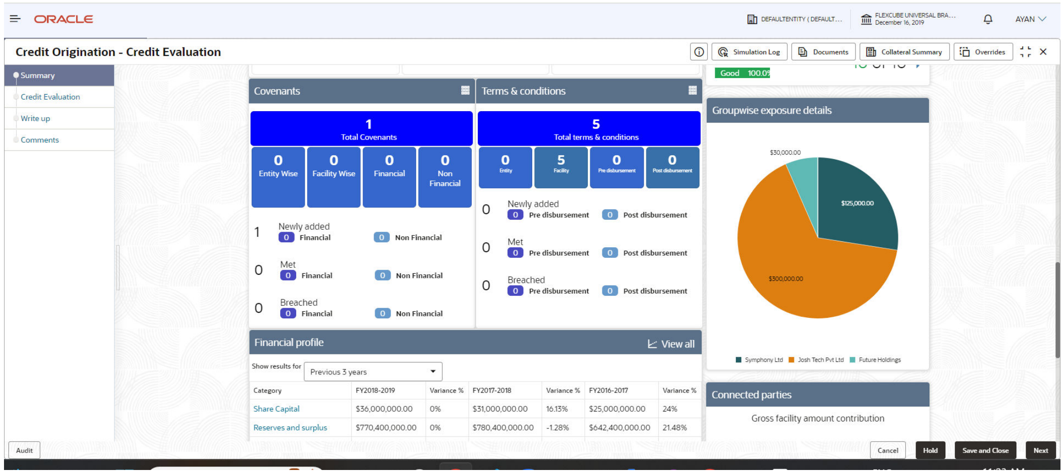
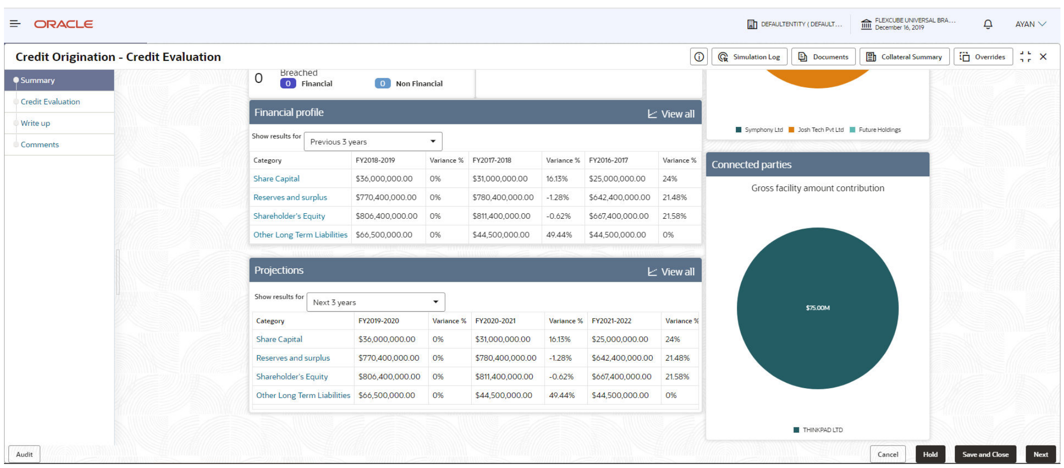


Figure 5-5 Summary



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

   The **Industry Details** window is displayed.

Figure 5-6 Industry Details

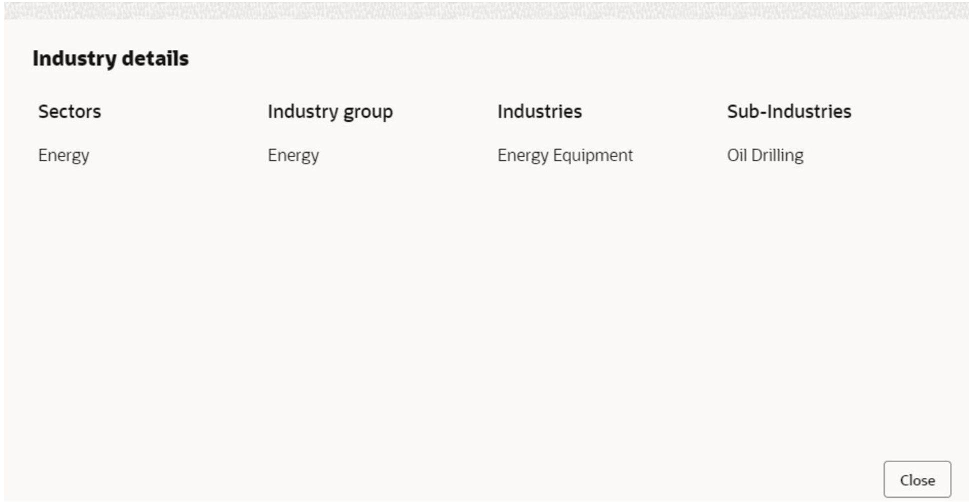
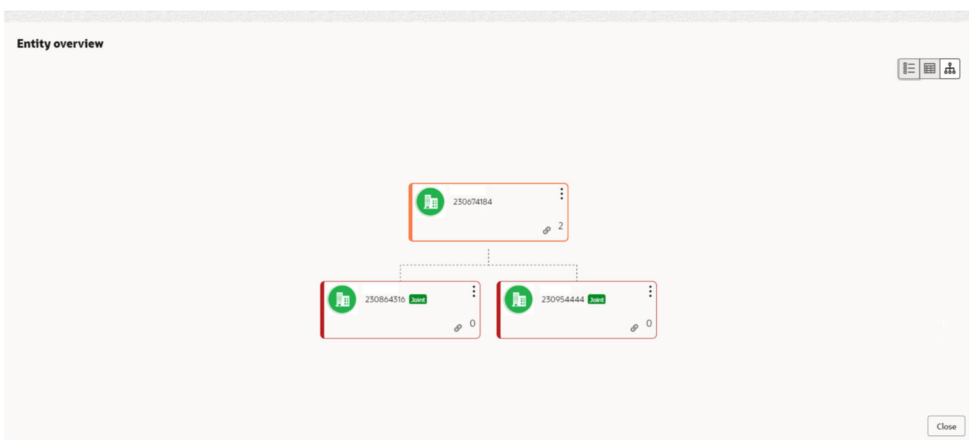


Table 5-1 Industry Details

Fields/ Icons	Description
Close	Click **Close** to exit the **Industry Details** window.

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

Figure 5-7 Entity Overview



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

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

Figure 5-8 Allowed Customers For This Liability

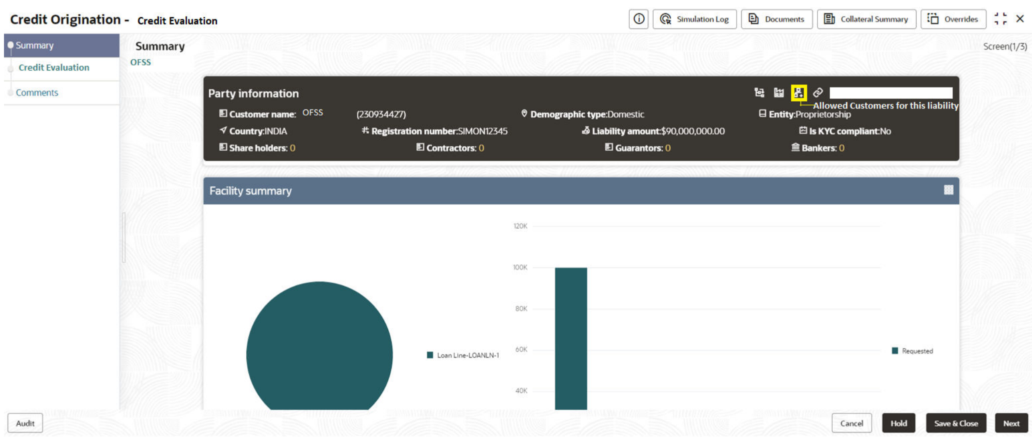
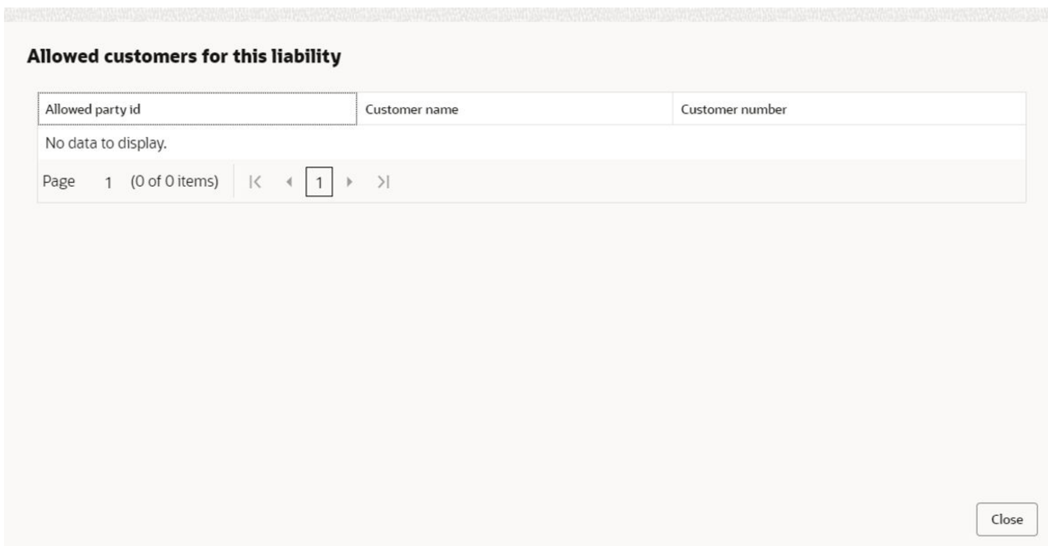


Figure 5-9 Allowed Customers For This Liability



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

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

Figure 5-10 Linked to other liabilities

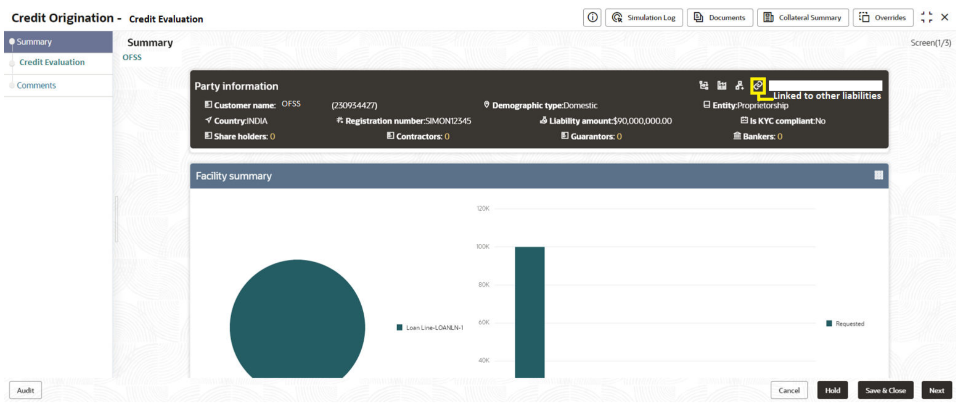
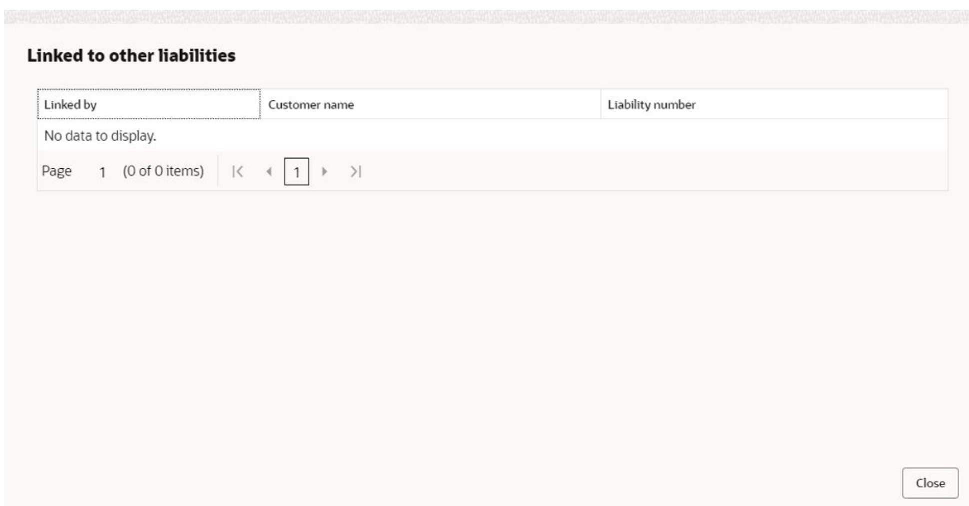
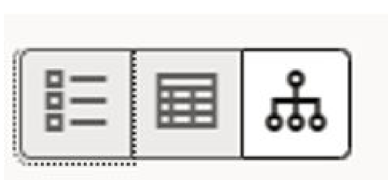


Figure 5-11 Linked to other liabilities



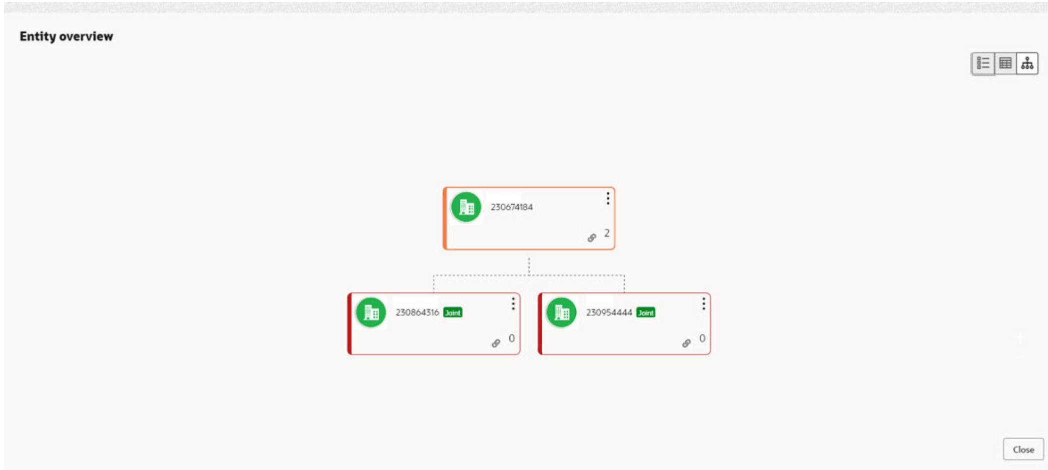
7. Click **Close**, if you want to exit the **Linked to other liabilities** window.
8. Click **Layout** icon at the top right corner, to change the layout of the **Entity Overview**. The **Layout** window is displayed.

Figure 5-12 Layout



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

Figure 5-13 Entity Overview



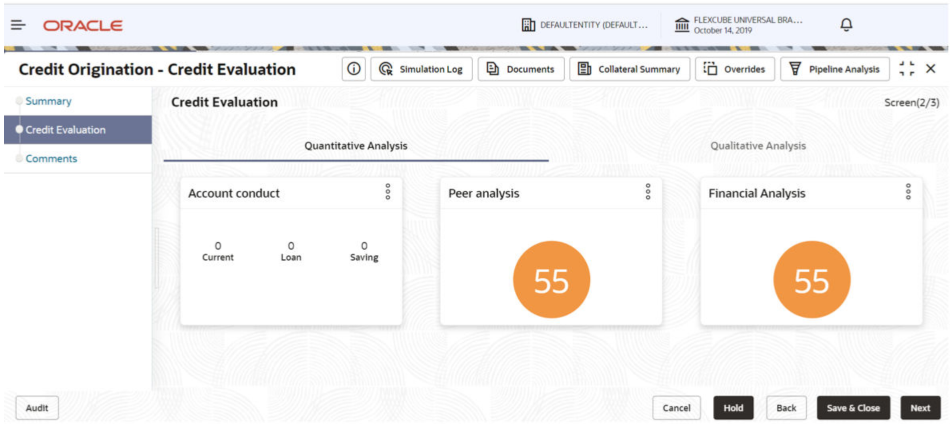
For field level information refer the table below.

Table 5-2 Entity Overview

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

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

Figure 5-14 Credit Evaluation



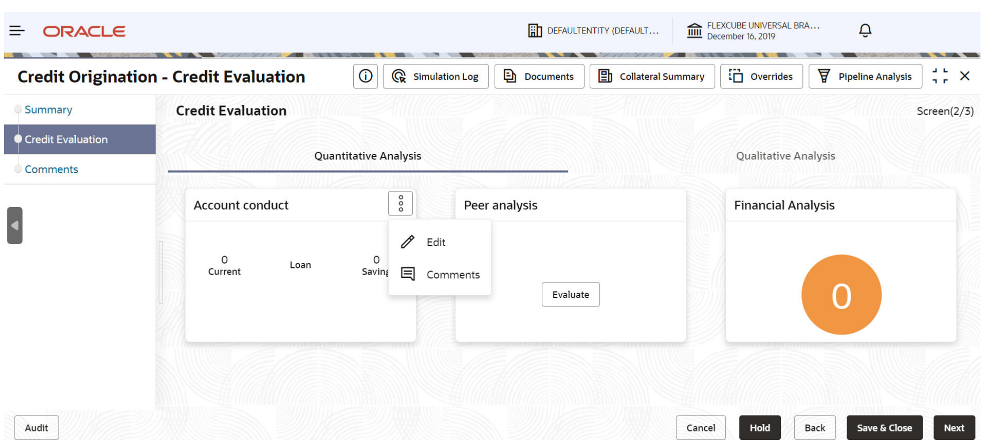
In **Credit Evaluation** page, you can perform the following analysis for the party and the child parties by answering simple questions related to the analysis:

- Quantitative Analysis
- Qualitative Analysis

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

    Account Conduct page is displayed.

Figure 5-15 Account Conduct



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

New Working Capital Accounts screen is displayed.

Figure 5-16 Account Conduct - Working Capital Accounts

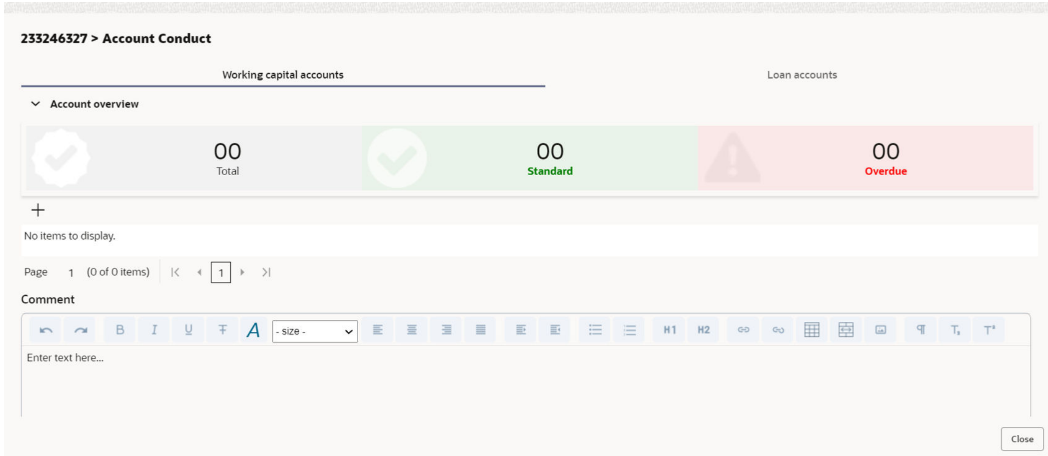
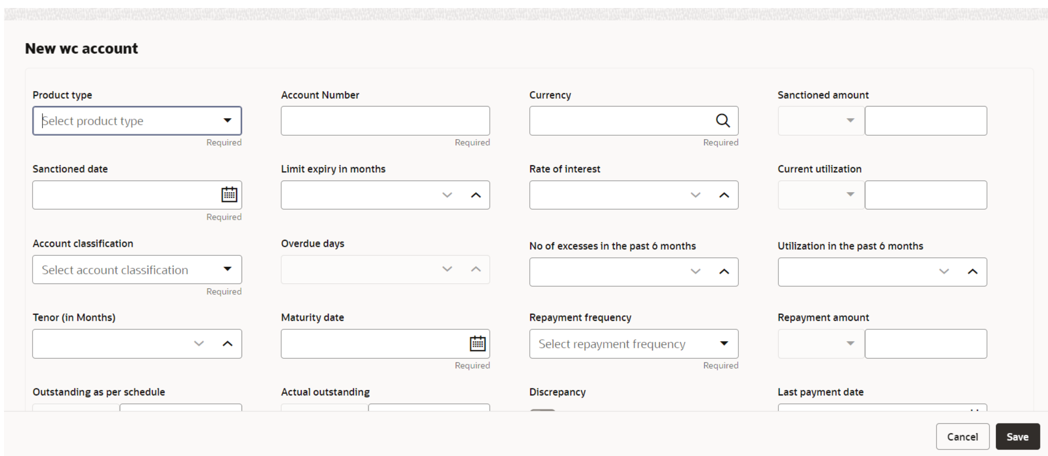


Figure 5-17 Account Conduct - New Working Capital Accounts



For field level information refer the table below.

Table 5-3 Account Conduct- New Working Capital Accounts

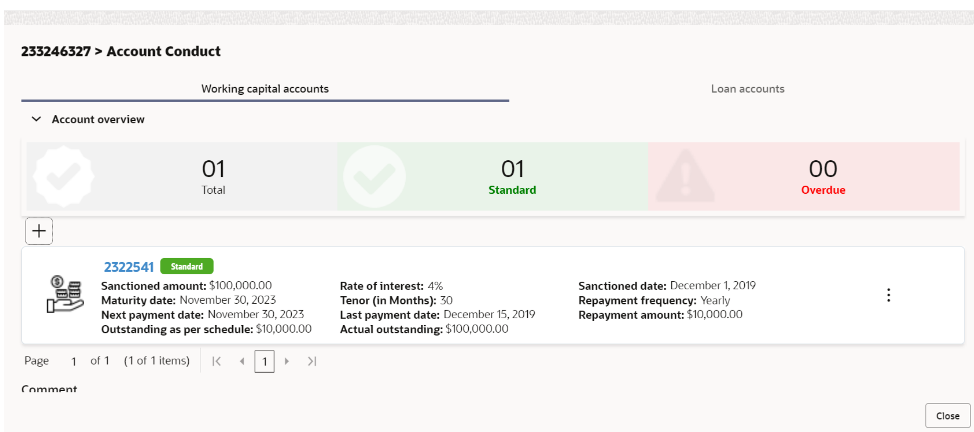
Fields/ Icons	Description
Product Type	Select **Product Type** from drop-down list.
Account Number	Enter **Account Number** for new working capital account.
Currency	Search and select **Currency**.
Sanctioned Amount	Enter **Sanctioned Amount**.
Sanctioned Date	Select **Sanctioned Date** from **Calendar**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

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

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

Click **Save**. Working Captial Accounts details are dispalyed in **Account Overview** screen.

Figure 5-18 Account Conduct - Account Overview



Click **+** in **Loan Accounts** screen to add new loan account.

New Loan Account screen is displayed.

Figure 5-19 Account Conduct - Loan Accounts

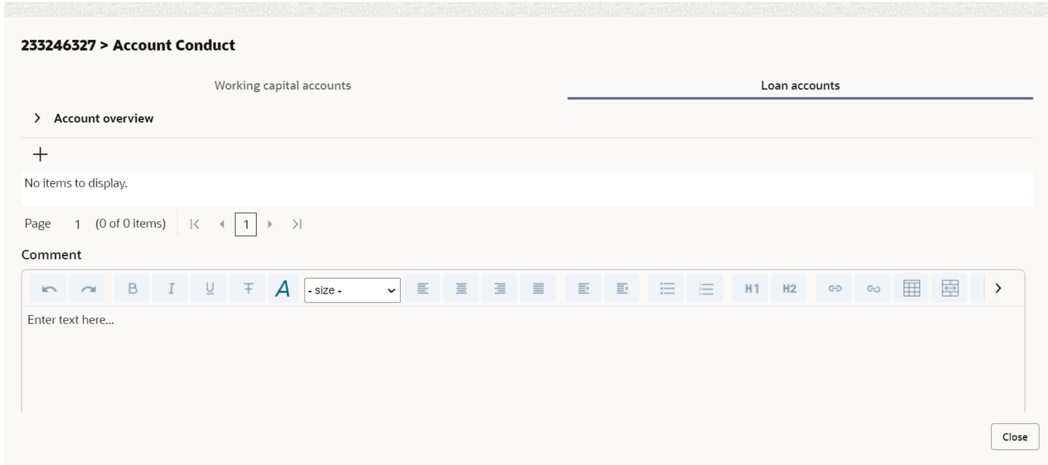
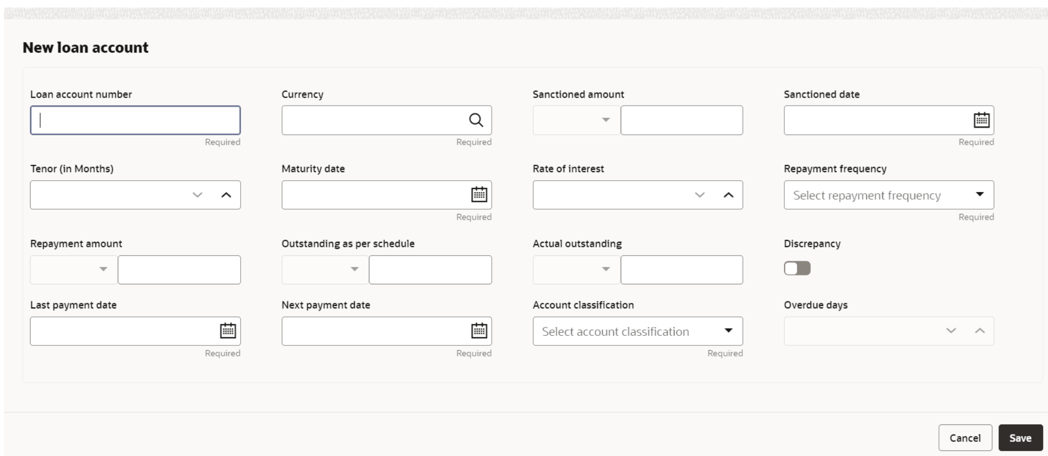


Figure 5-20 Account Conduct - New Loan Account



For field level information refer the table below.

Table 5-4 Account Conduct - New Loan Account

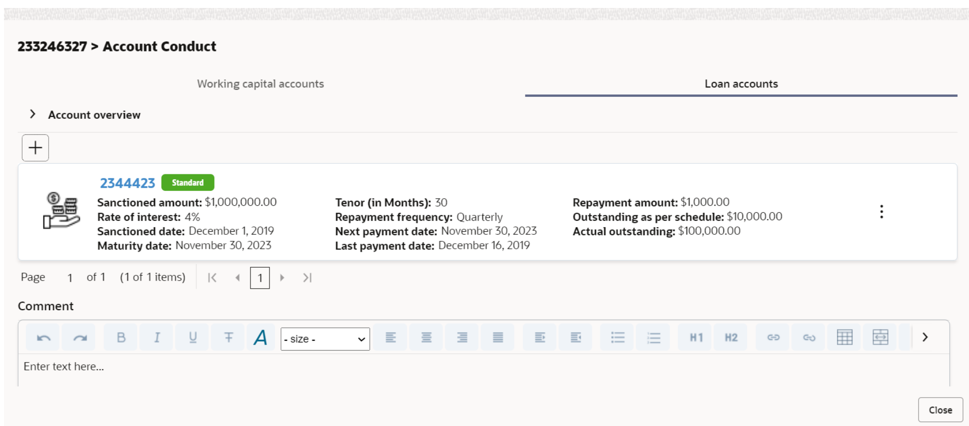
Fields/ Icons	Description
Loan Account Number	Enter **Loan Account Number** for new loan account.
Currency	Search and select **Currency**.
Sanctioned Amount	Enter **Sanctioned Amount**.
Sanctioned Date	Select **Sanctioned Date** from **Calendar** icon.
Tenor (in months)	Enter **Tenor (in months)**. Select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

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

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

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

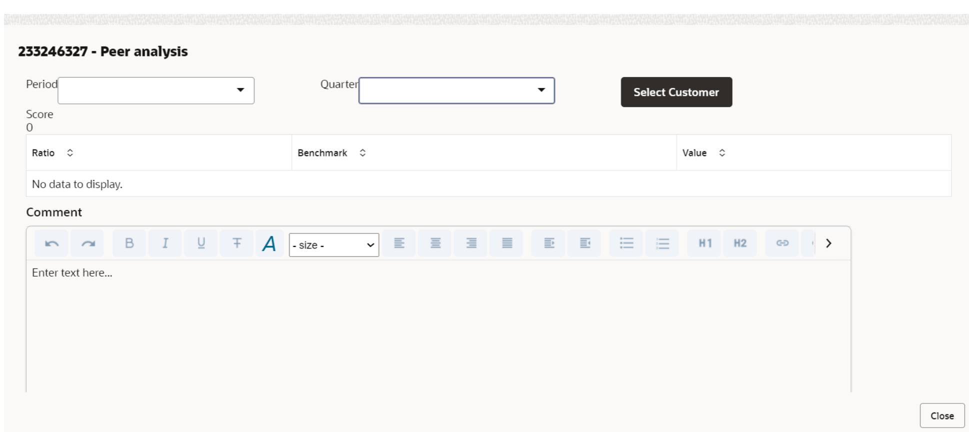
Figure 5-21 Account Conduct - Account Overview



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

    Peer Analysis page is displayed.

Figure 5-22 Peer Analysis



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

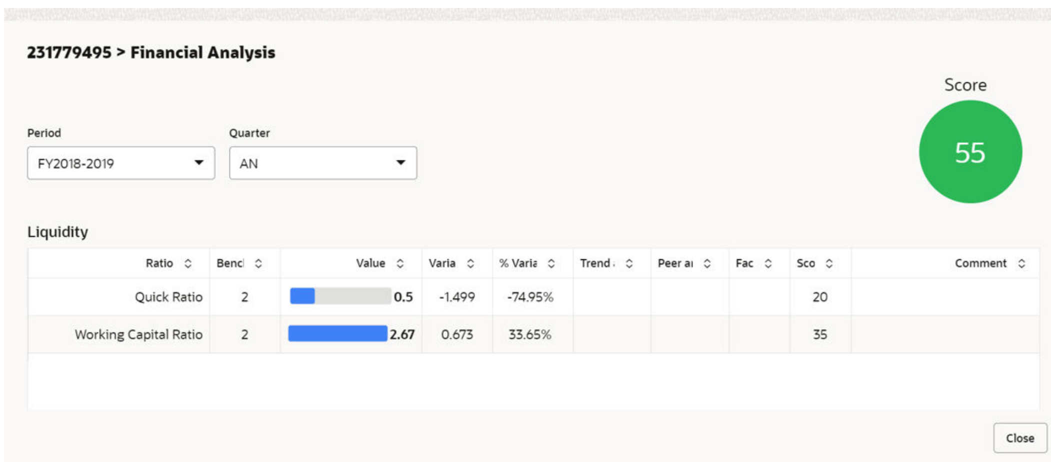
- Period
- Quarter
- Select Customer
- Comment

> **Note:**
>
> Based on the details selected - Score, Ratio, Benchmark, Value are displayed.

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

    Financial Analysis page is displayed.

Figure 5-23 Financial Analysis



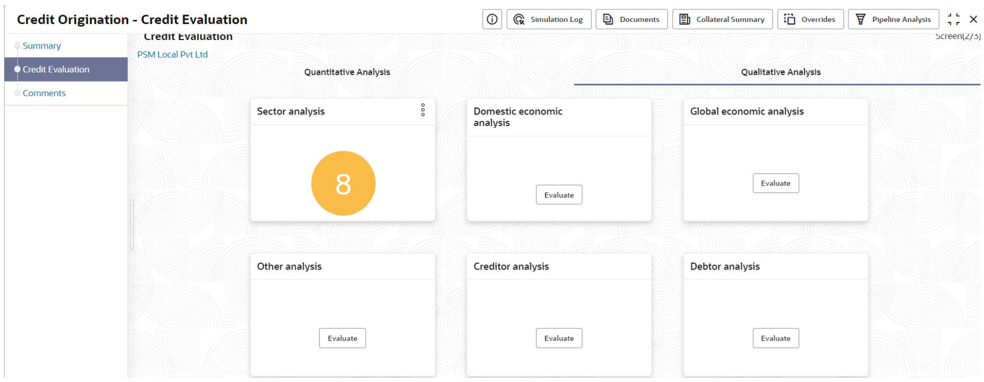
Enter/Select **Period** and **Quarter**, the following **Liquidity** details are displayed.

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

> **Note:**
>
> The scores generated for each ratio contributes to the overall Quantitative analysis score generation.

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

Figure 5-24 Credit Evaluation



For field level information refer the table below.

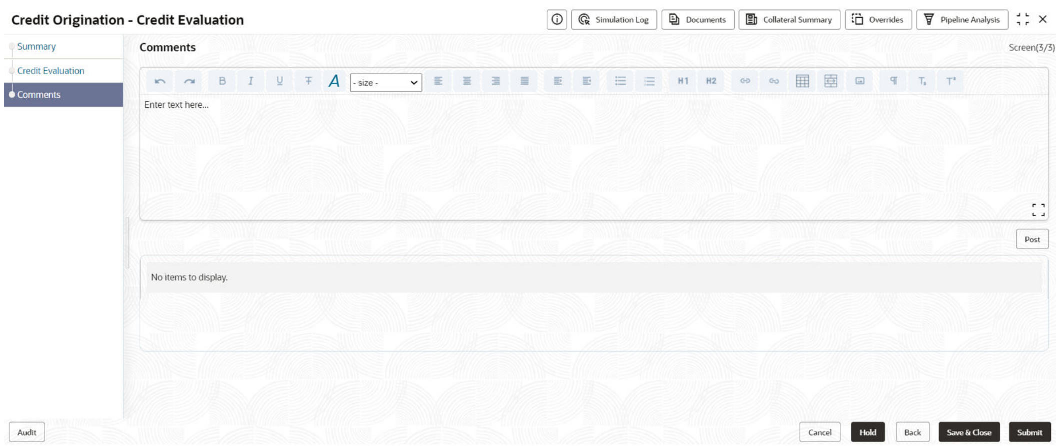
Table 5-5 Credit Evaluation

Fields/ Icons	Description
Qualitative Analysis	To perform Qualitative Analysis, click **Qualitative Analysis** in **Credit Evaluation** section. **Qualitative Analysis** window appears with following analysis. • Sector analysis • Domestic economic analysis • Global economic analysis • Other analysis • Creditor analysis • Debtor analysis Click **Evaluate** in respective analysis section and answer all the questions.
Close	Perform the analysis and click **Close**.
Edit	To perform the analysis again, click **Edit**.
Comment	To capture comments for the analysis, click **Comment**.

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

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

Figure 5-25 Comments



For field level information refer the table below.

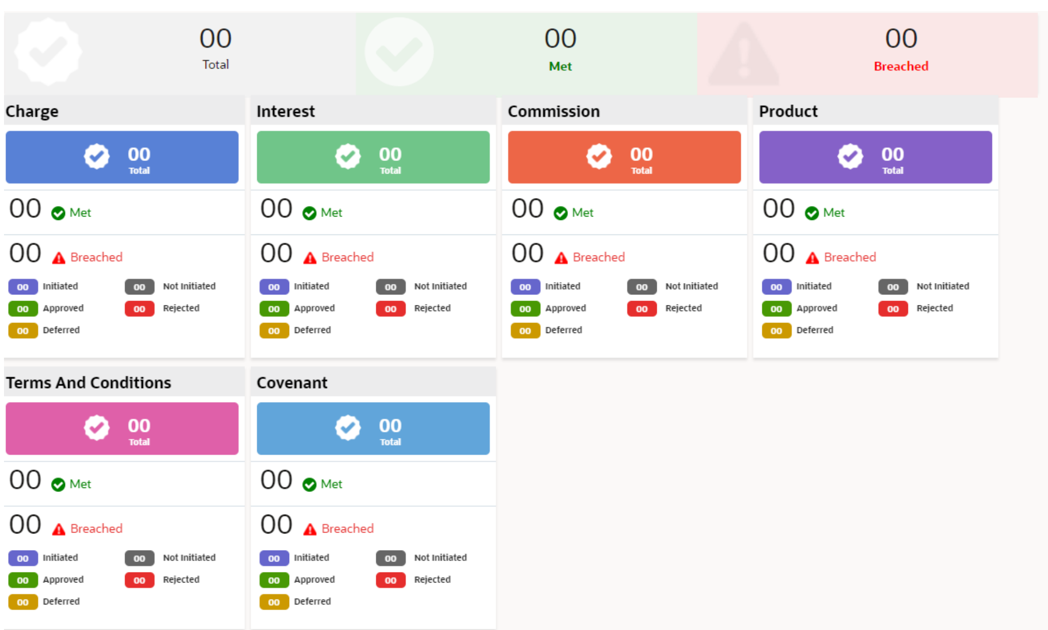
Table 5-6 Comments

Fields/ Icons	Description
Comments	Enter the overall **Comments** for the credit evaluation and click **Post**. Comment is posted below the **Comments** box.

14. Click **Submit**.

    The **Policy Exception** window is displayed.

Figure 5-26 Policy Exception



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

For field level information refer the table below.

Table 5-7 Policy Exception

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

15. Click the **Business** data segment.

Figure 5-27 Business

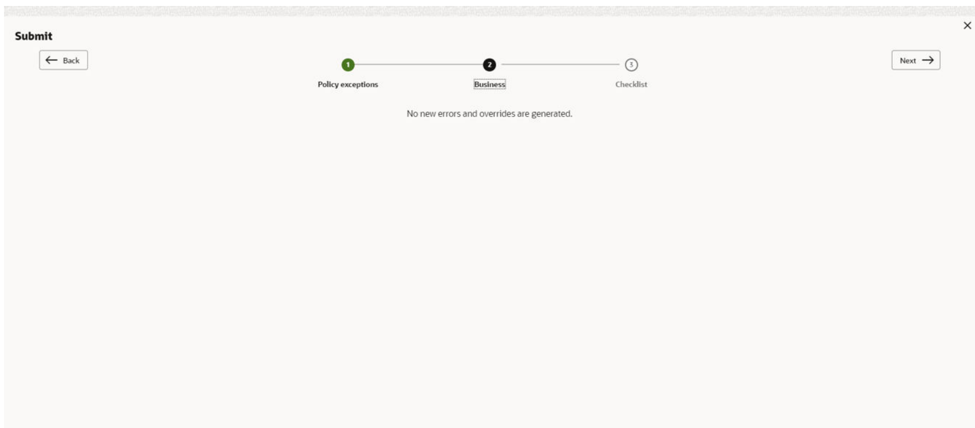


Table 5-8 Business

Fields/ Icons	Description
Next	Click **Next**, the **Checklist** screen is displayed.

16. Click the **Checklist** data segment.

Figure 5-28 Checklist

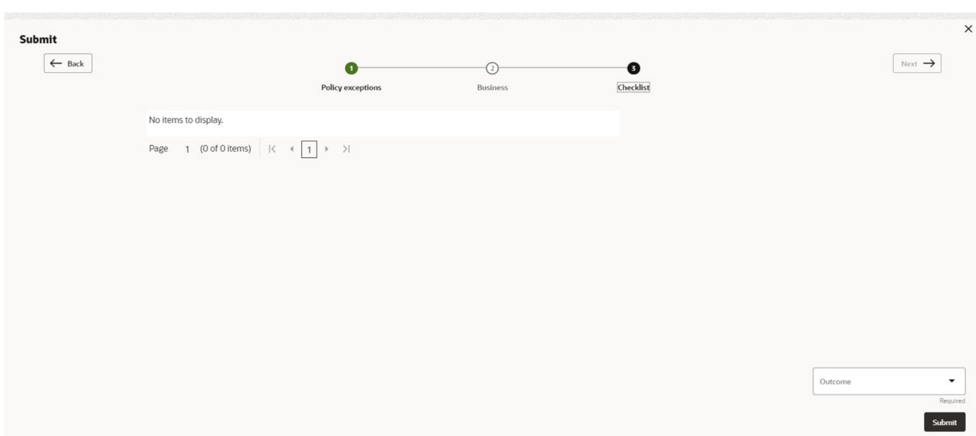


Table 5-9 Checklist

Fields/ Icons	Description
Outcome	Select **Outcome** as **Proceed** if additional information is not required. Else, select **Outcome** as **Additional Info**.
Submit	Click **Submit**.

> **Note:**
>
> For information on **Write up** data segment, refer Write Up section.

5.2 Legal Evaluation

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

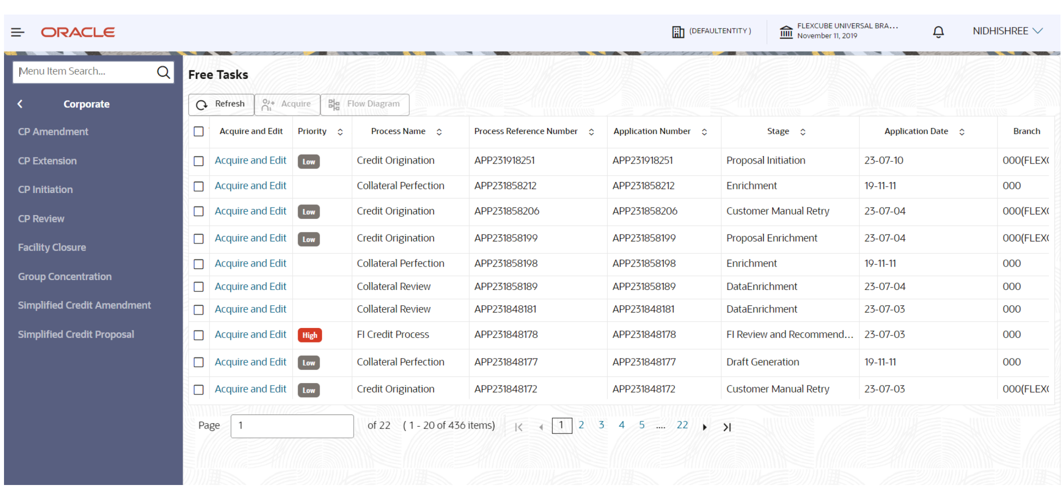
Information available for user	Activities that can be performed by user
• View the party summary. – Liabilities requested – Facilities requested – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View comments added in previous stages.	• Complete the Legal Evaluation. – Questionnaire – Generate Score • Send back the application if additional info required. • Capture comments about the Legal evaluation done.

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

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

   The **Free Task** page is displayed.

Figure 5-29 Free Task



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

Figure 5-30 Summary

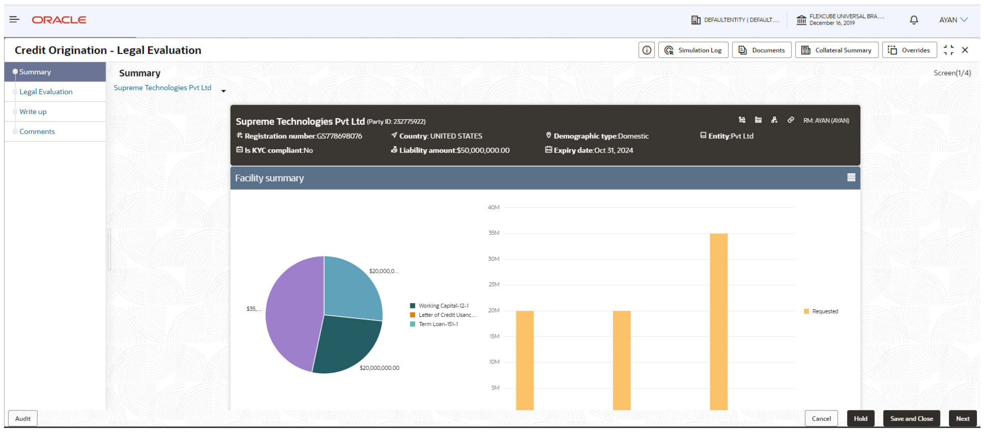


Figure 5-31 Summary

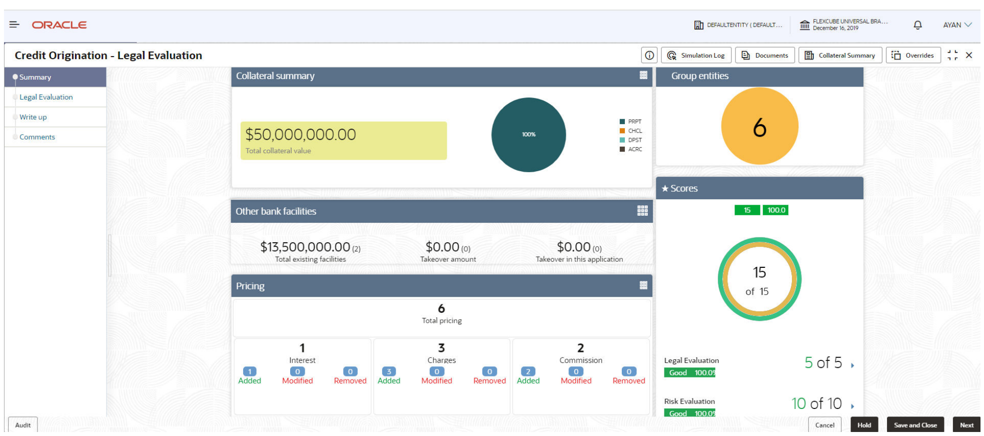


Figure 5-32 Summary

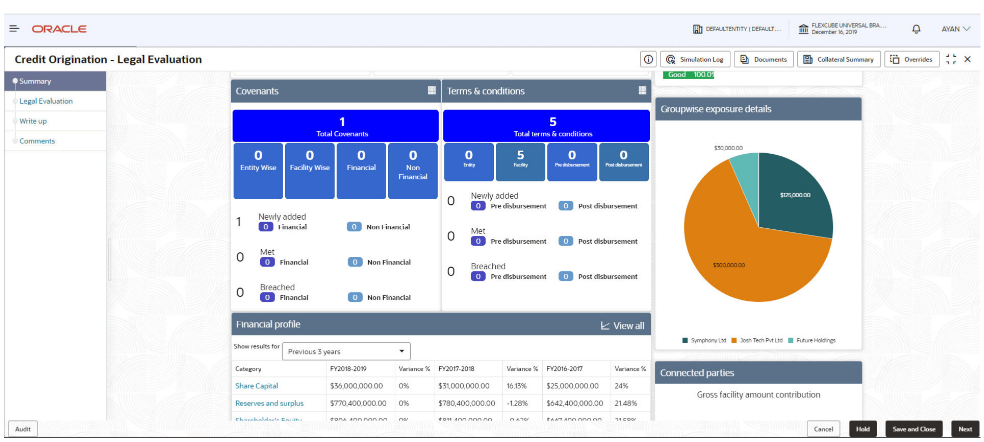
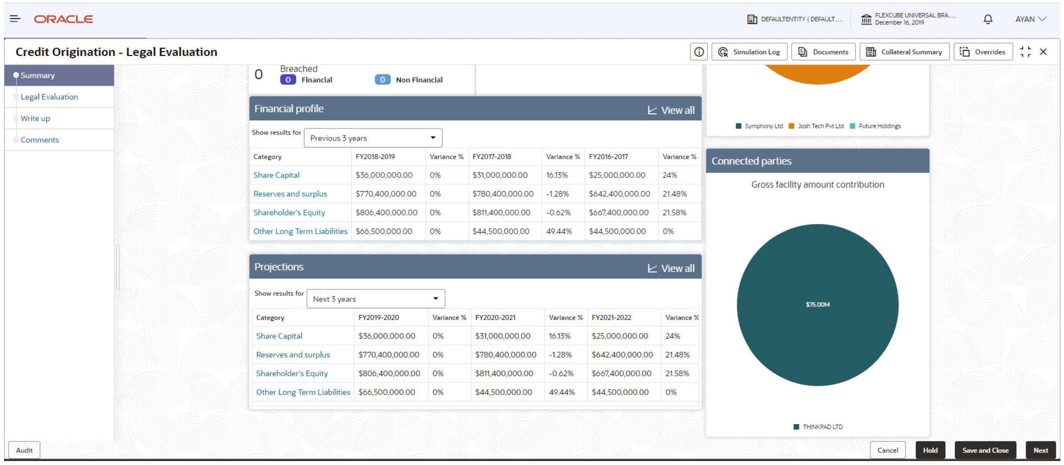


Figure 5-33 Summary



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

   The **Industry Details** window is displayed.

Figure 5-34 Industry Details

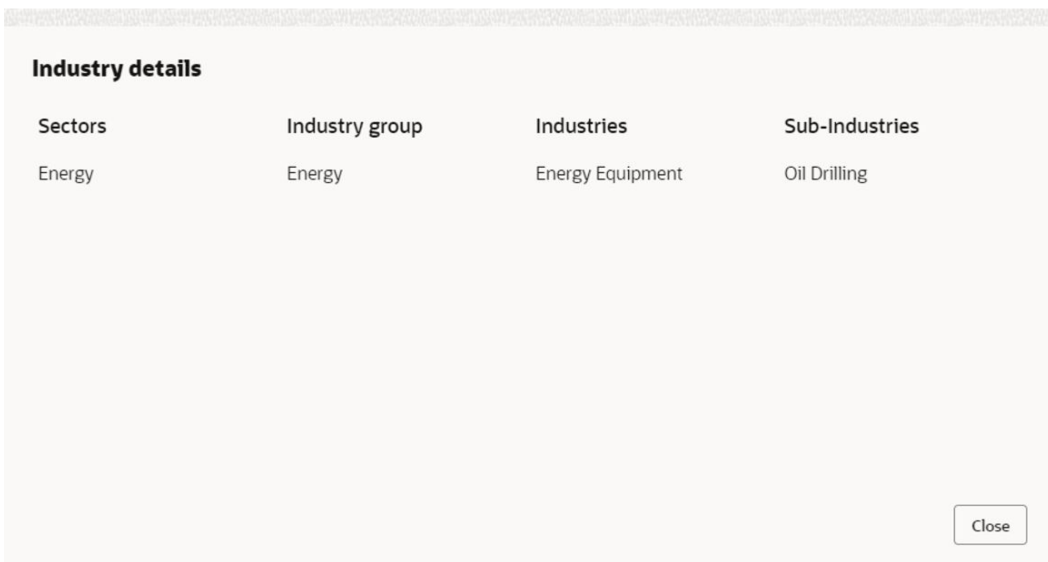


Table 5-10 Industry Details

Fields/ Icons	Description
Close	Click **Close**, to exit the **Industry Details** window.

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

Figure 5-35 Entity Overview

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

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

Figure 5-36 Allowed Customers For This Liability

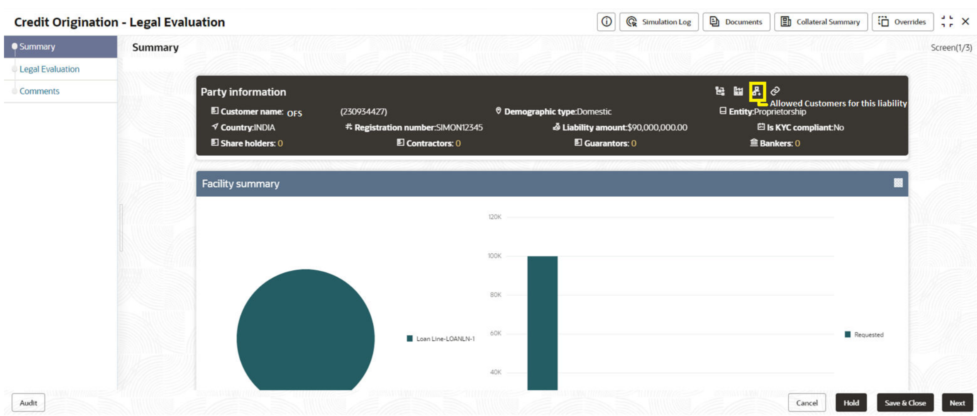
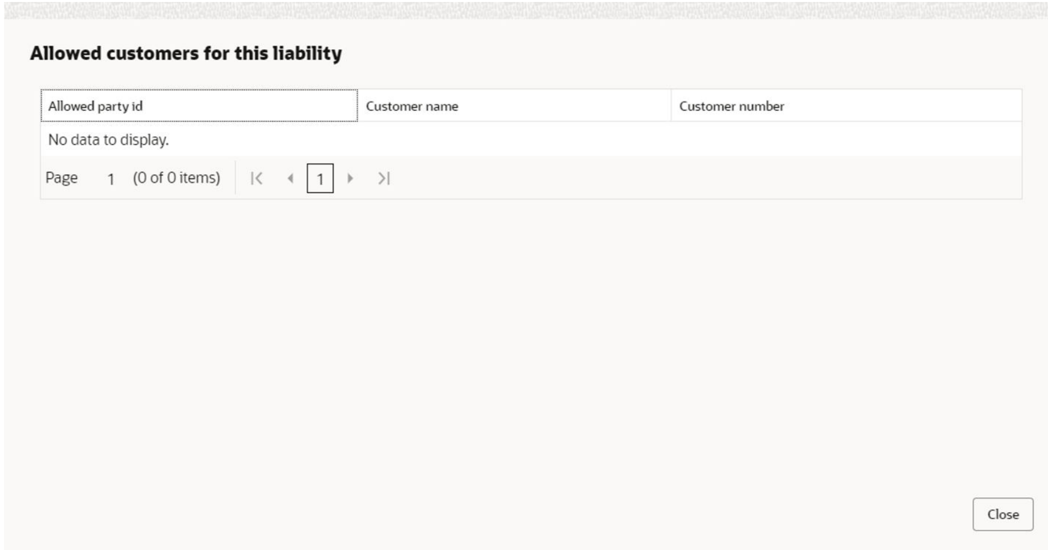


Figure 5-37 Allowed Customers For This Liability



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

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

Figure 5-38 Linked to other liabilities

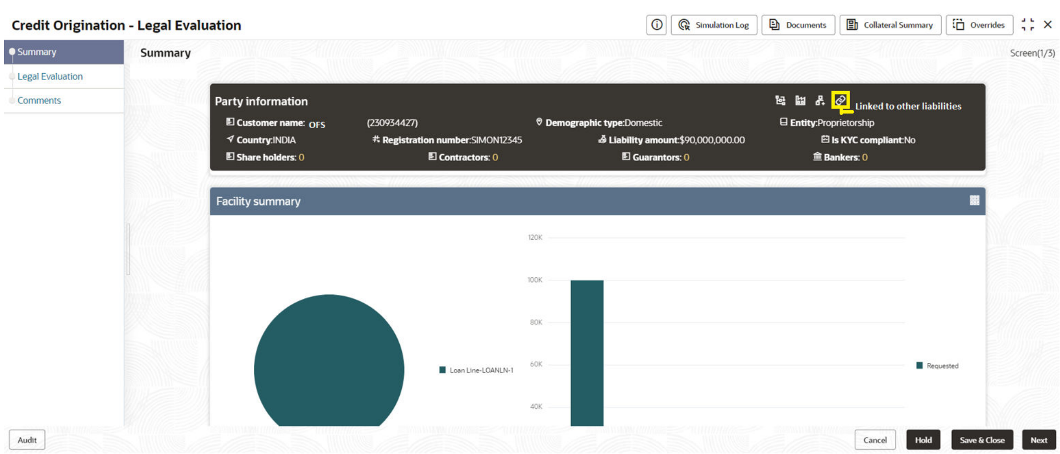
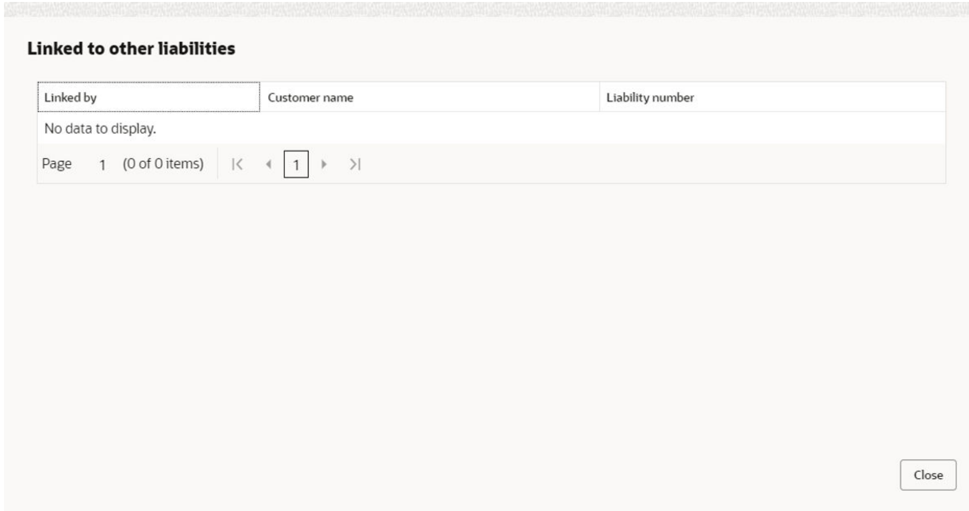
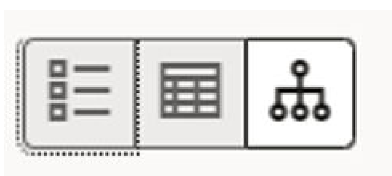


Figure 5-39 Linked to other liabilities



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

Figure 5-40 Layout



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

Figure 5-41 Entity Overview

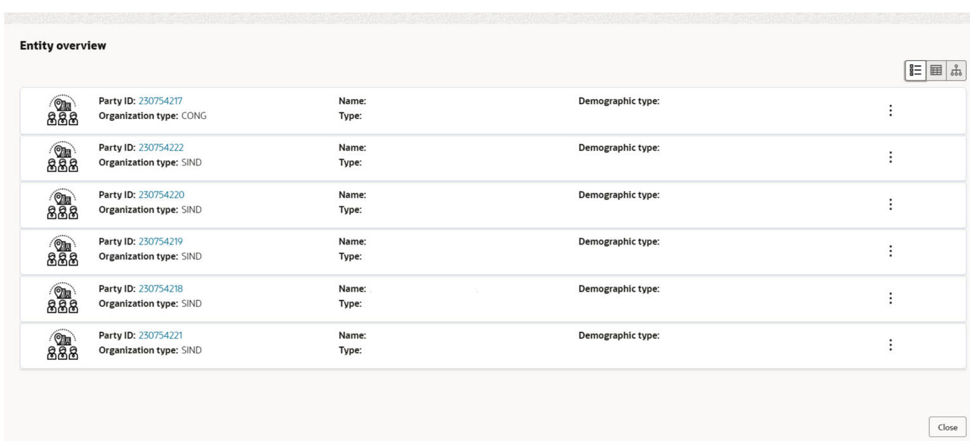


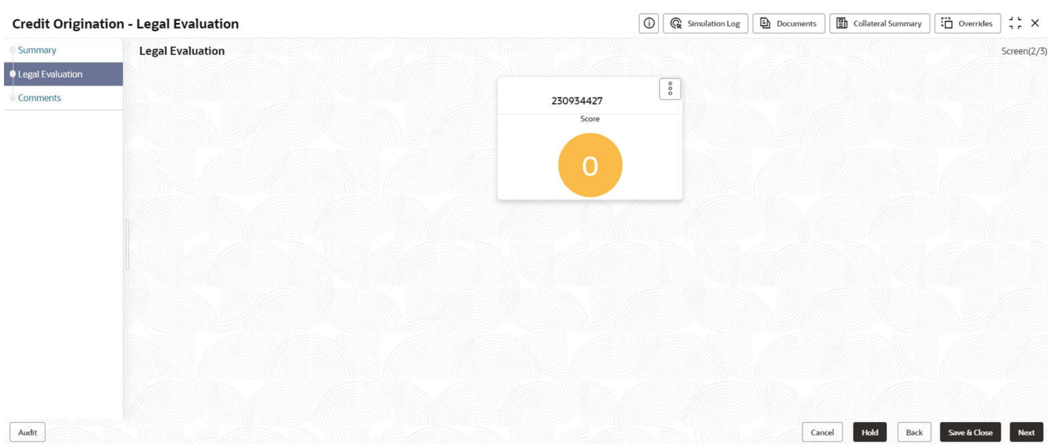
Table 5-11 Entity Overview

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

10. After reviewing the Summary, click **Next**.

    The **Legal Evaluation** page is displayed.

Figure 5-42 Legal Evaluation



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

11. To initiate the evaluation, click **Start**.

    The **Questionnaire** window is displayed.

Figure 5-43 Questionnaire

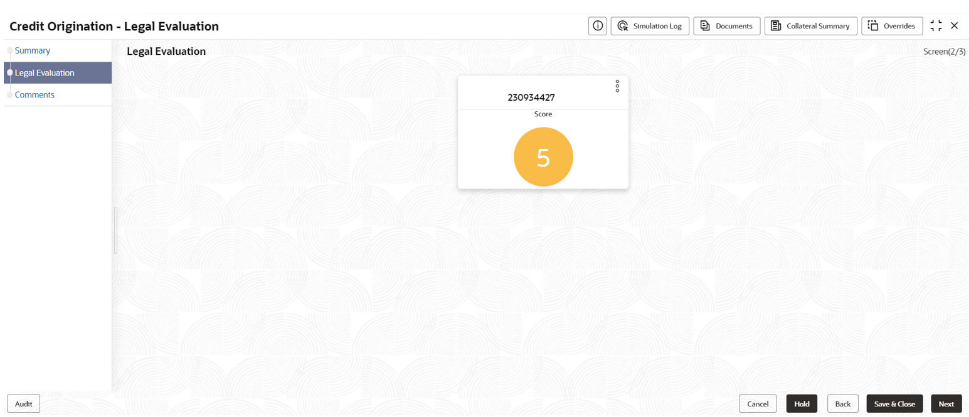
Table 5-12 Questions

Fields/ Icons	Description
Next Category	Select answers for the available questions and click **Next Category**.
Right arrow	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.
Save	Click **Save**. A score is generated and displayed for the sector based on each answer provided.

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

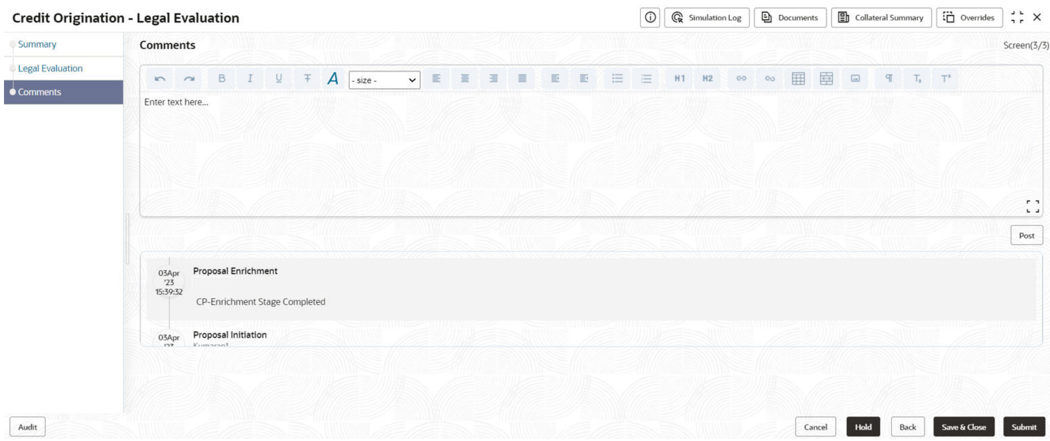
After performing the legal analysis for both the party and its connected parties, the **Legal Evaluation** page with a cumulative score appears.

Figure 5-44 Legal Evaluation



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

Figure 5-45 Comments



For field level information refer the table below.

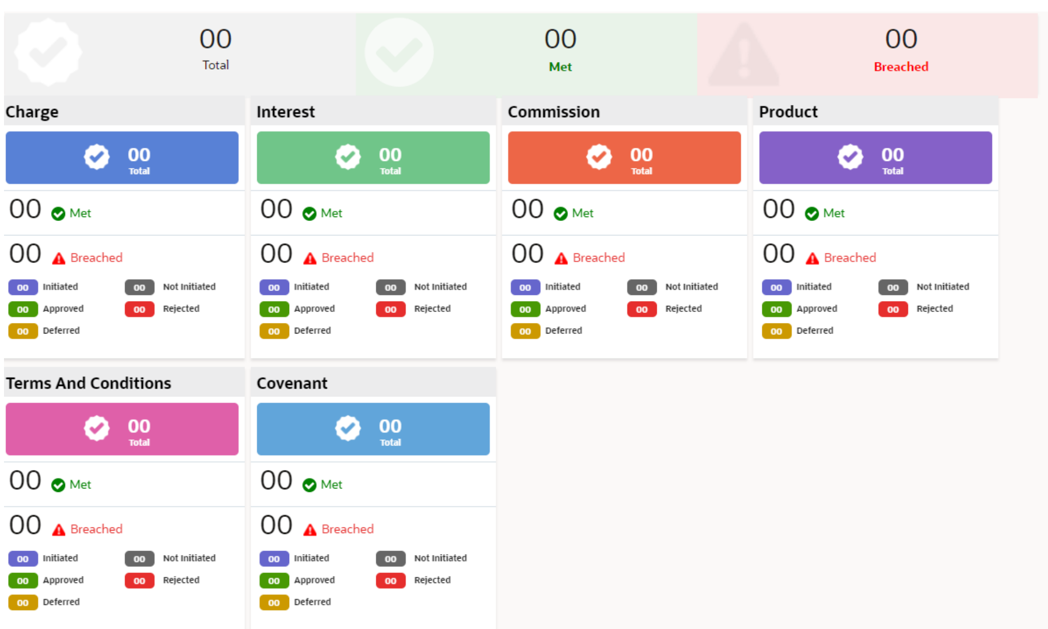
Table 5-13 Comments

Fields/ Icons	Description
Comments	Enter the overall **Comments** for the legal evaluation and click **Post**. The comment is posted below the **Comments** box section.

12. Click **Submit**.

The **Policy Exceptions** window is displayed.

Figure 5-46 Policy Exceptions



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

Table 5-14 Policy Exception

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

13. Click the **Business** data segment.

Figure 5-47 Business

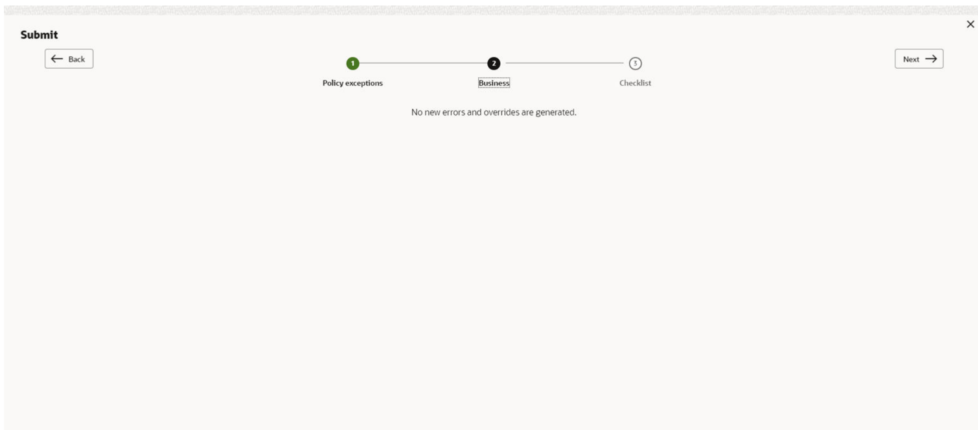


Table 5-15 Business

Fields/ Icons	Description
Next	Click **Next**, the **Checklist** screen is displayed.

14. Click the **Checklist** data segment.

Figure 5-48 Checklist

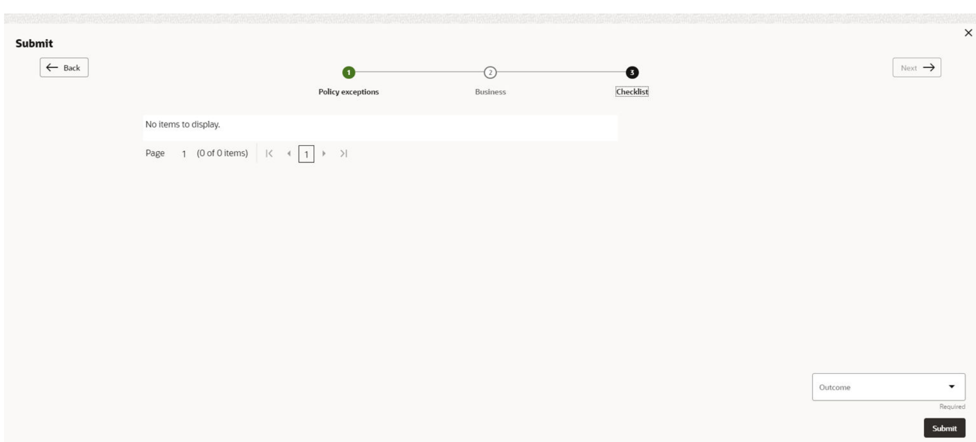


Table 5-16 Checklist

Fields/ Icons	Description
Outcome	Select the **Outcome** as **Proceed** if additional information is not required. Else, select the **Outcome** as **Additional Info**.
Submit	Click **Submit**.

> **Note:**
>
> For information on **Write up** data segment, refer Write Up section.

5.3 Risk Evaluation

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

Information available for user	Activities that can be performed by user
• View the party summary. – Liabilities requested – Facilities requested – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View comments added in previous stages.	• Complete the risk evaluation. – Questionnaire – Generate score • Send back the application if additional info required • Capture comments about the risk evaluation done

Risk evaluation is similar to the legal evaluation. Refer Legal Evaluation for information on performing risk evaluation.

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

6
KYC Check

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

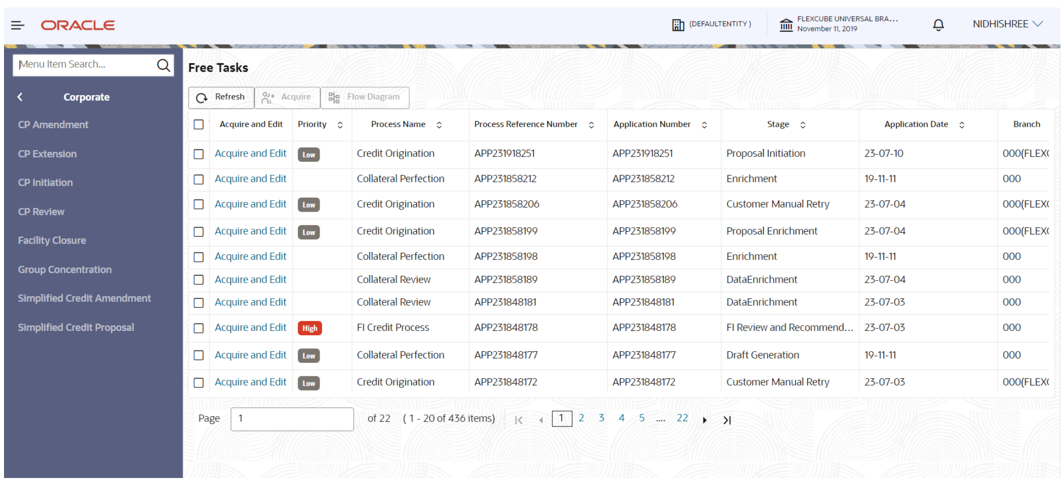
Steps to add KYC details

To add **KYC** details, perform the following steps:

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

   The **Free Tasks** page is displayed.

   Figure 6-1 Free Tasks

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

   Figure 6-2 Summary

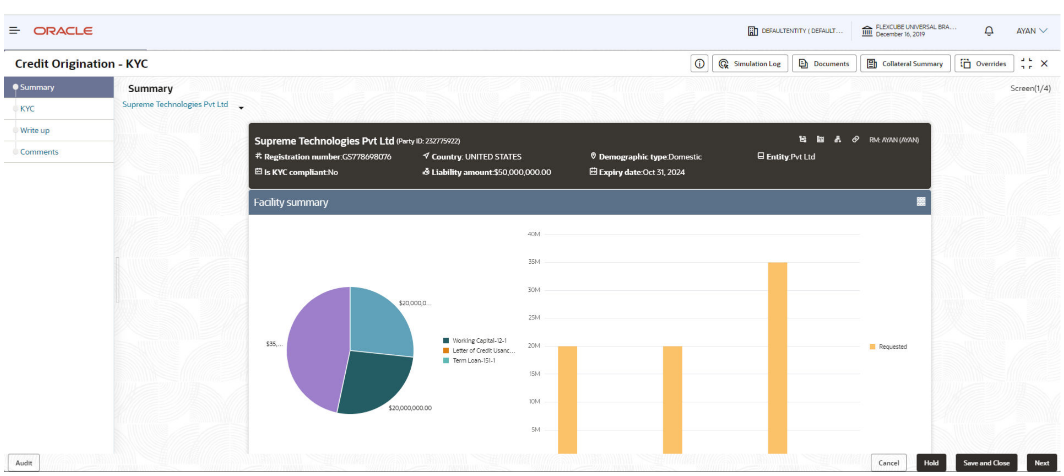
   

Figure 6-3 Summary

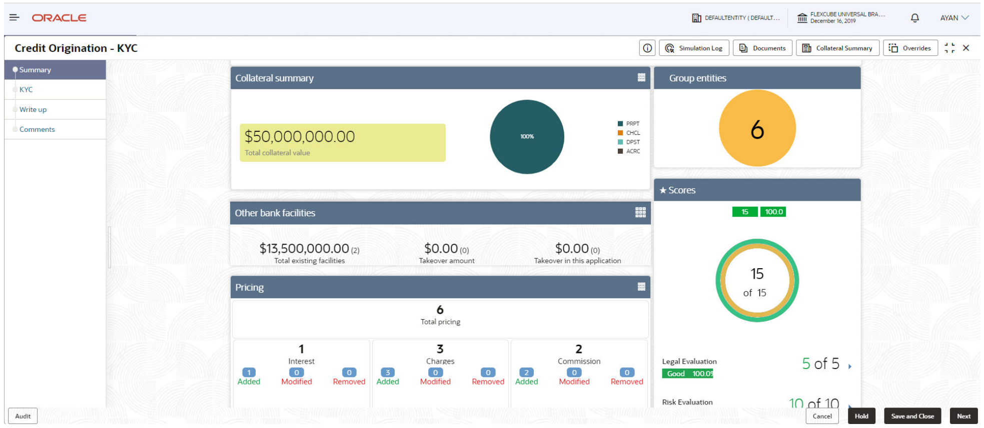


Figure 6-4 Summary

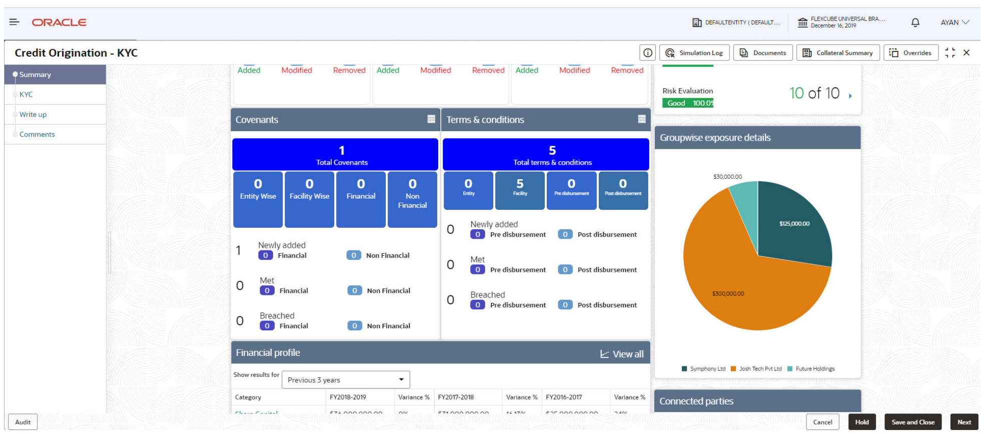
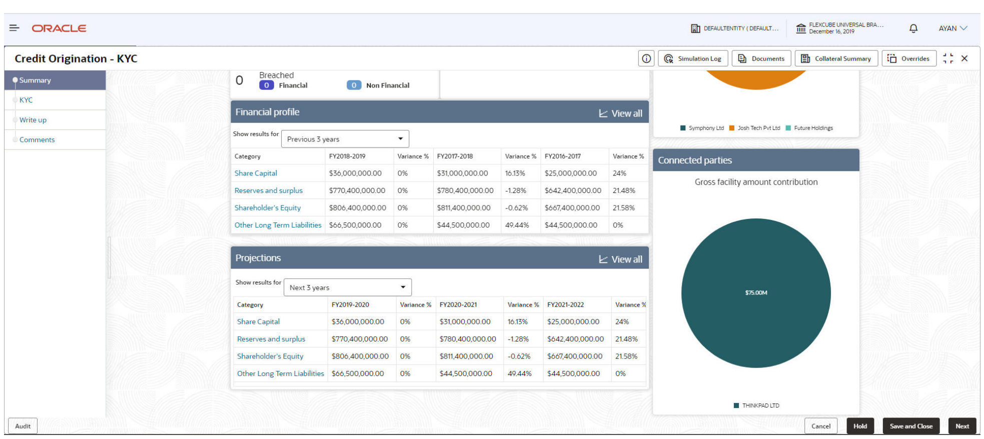


Figure 6-5 Summary



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

   The **Industry Details** window is displayed.

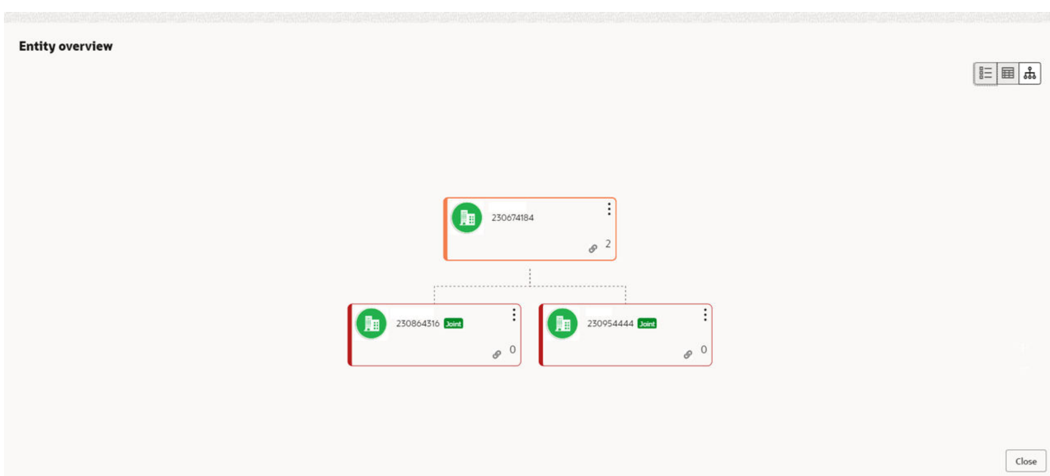
Figure 6-6 Industry Details

Table 6-1 Industry Details

Fields/ Icons	Description
Close	Click **Close**, to exit the **Industry Details** window.

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

Figure 6-7 Entity Overview



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

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

Figure 6-8 Allowed Customers For This Liability

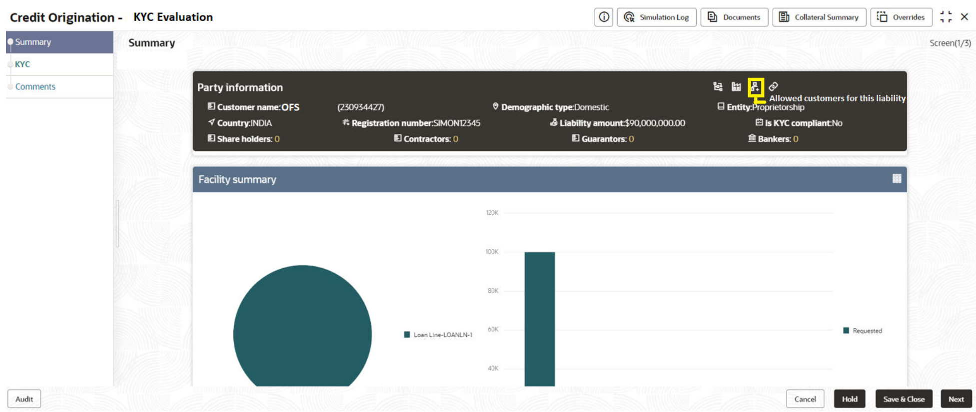
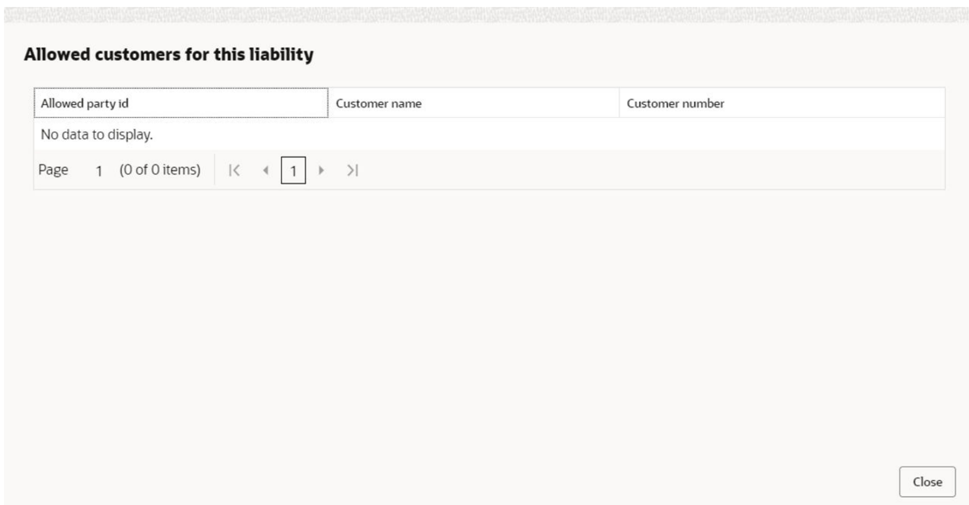


Figure 6-9 Allowed Customers For This Liability



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

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

Figure 6-10   Linked to other liabilities

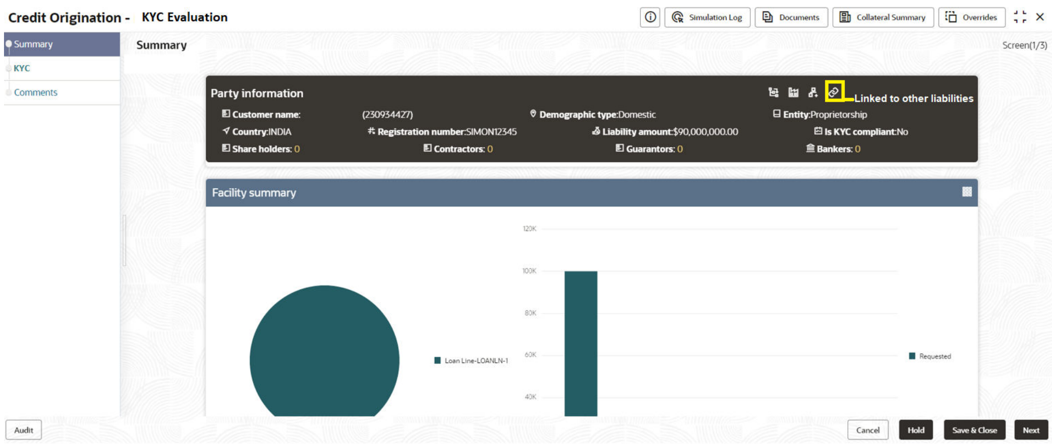
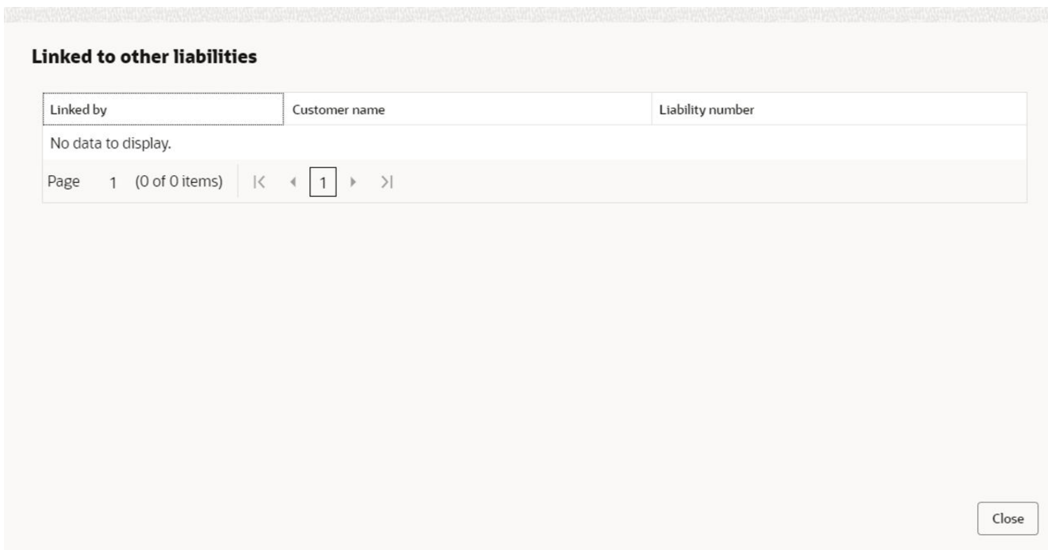
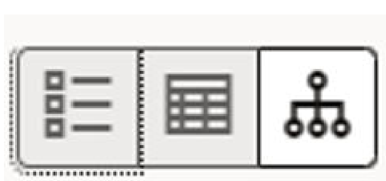


Figure 6-11   Linked to other liabilities



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

Figure 6-12   Layout



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

Figure 6-13 Entity Overview

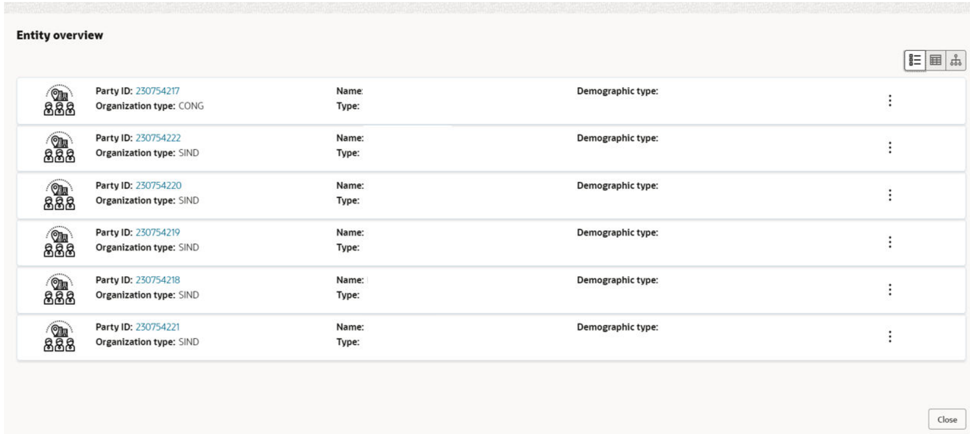


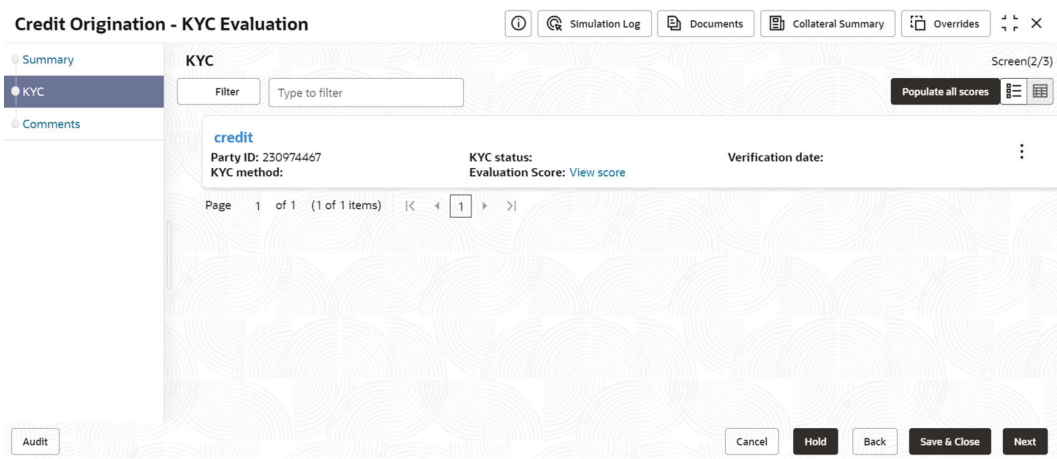
Table 6-2 Entity Overview

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

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

    The **KYC** page is displayed.

Figure 6-14 KYC



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

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

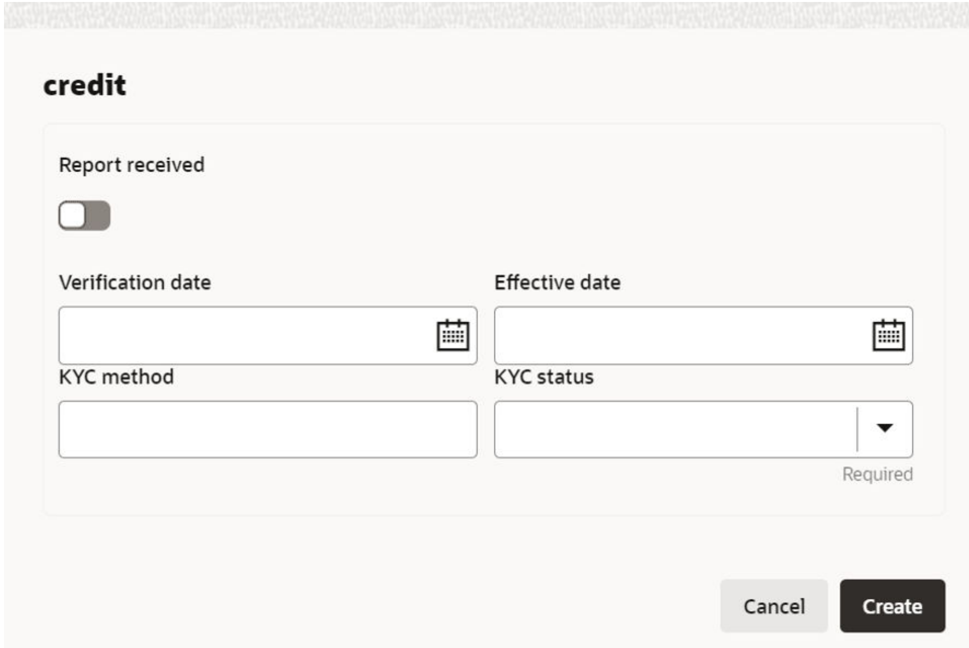
Table 6-3 KYC details

Fields/ Icons	Description
Hamburger icon	Click or mouse hover on **Action** icon in the required list item (party or its connected parties). The following options appears: • KYC Details • KYC Evaluation (appears only if this feature is enabled in Maintenance module)

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

    The **KYC Details** window is displayed.

Figure 6-15 KYC Details



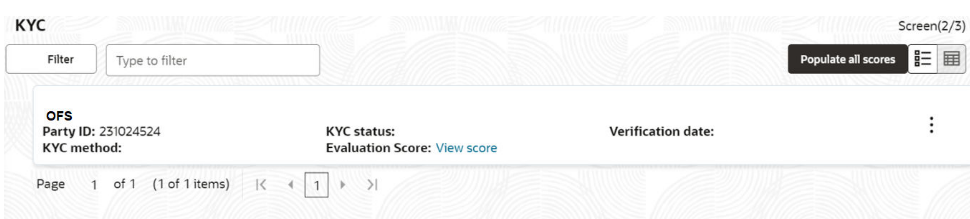
For **KYC details** field level information refer the table below.

Table 6-4 KYC details

Fields/ Icons	Description
Report Received	If KYC report is available for the party, enable **Report Received** option.
Verification Date	Click the **Calendar** icon and select KYC **Verification Date**.
Effective Date	Click the **Calendar** icon and select **Effective Date** on which the KYC verification is approved.
KYC Method	Enter **KYC Method**. For example, Field verification is a KYC Method.
KYC Status	Select **KYC Status**. The options available are: • Verified • Yet To Verify • Verification Failed

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

Figure 6-16 KYC



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

Figure 6-17 KYC Evaluation

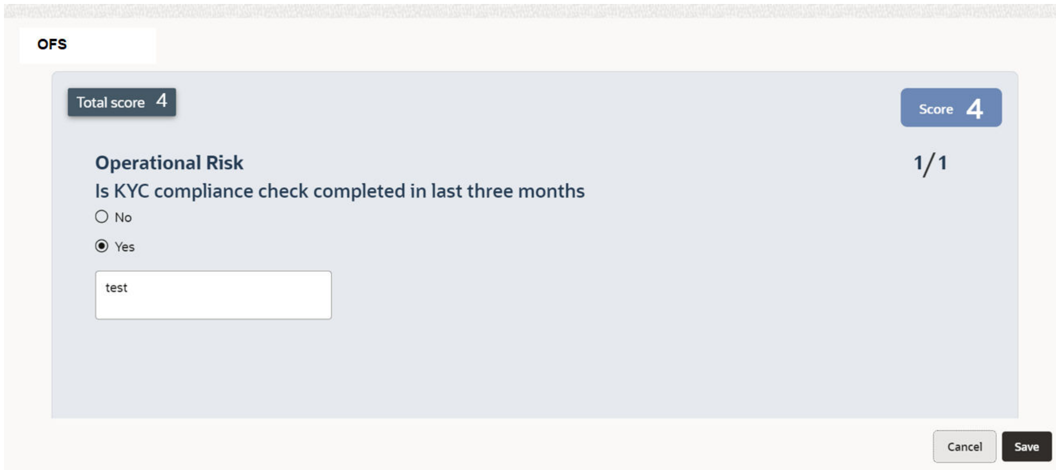
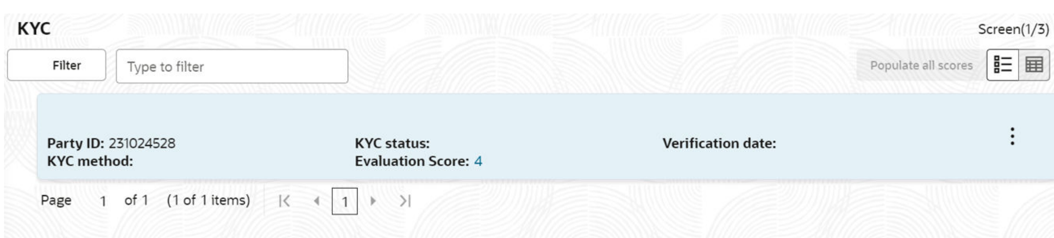


Table 6-5 KYC Evaluation

Fields/ Icons	Description
Next Category	Select answers for the available questions and click **Next Category**.
Right arrow	Right arrow icon appears in case of multiple questions, click **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.
Save	Click **Save**.

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

Figure 6-18 KYC



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

    The **Comments** page is displayed.

Figure 6-19 Comments

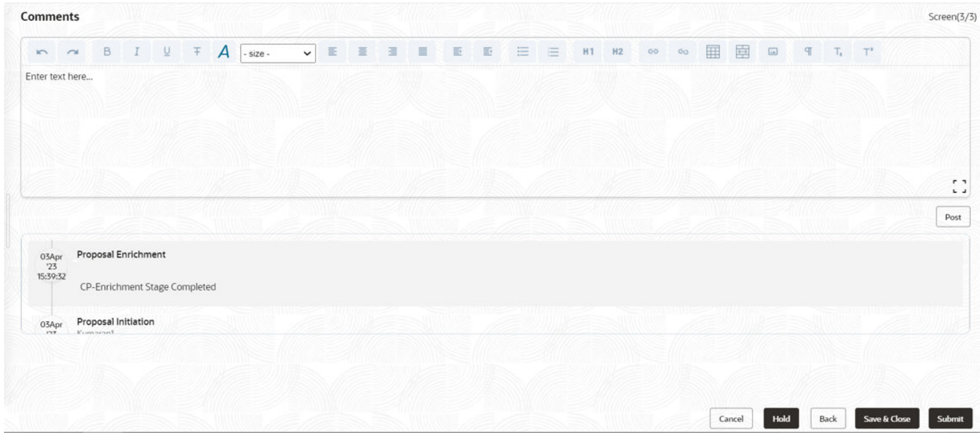


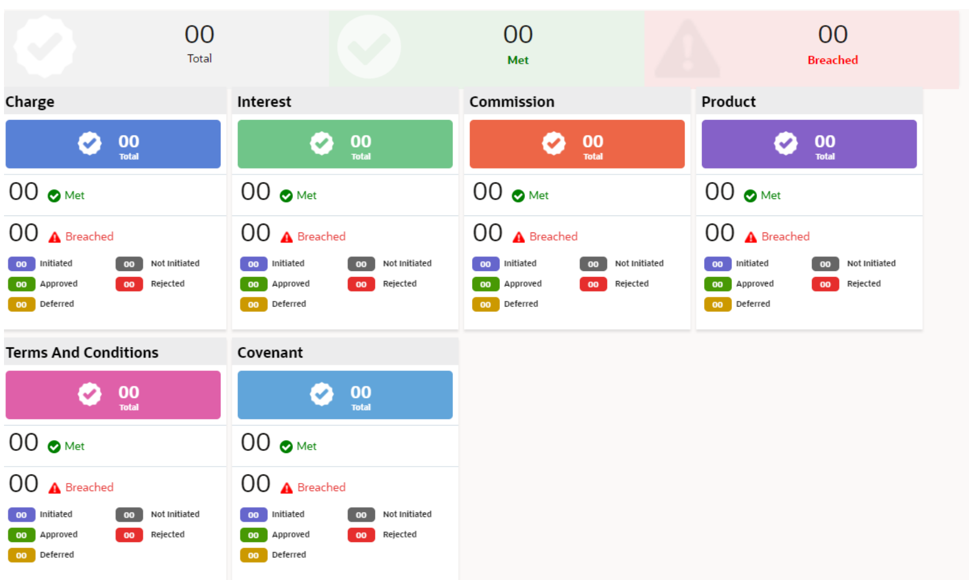
Table 6-6 Comments

Fields/ Icons	Description
Comments	**Post** comments, if required. The posted comment is displayed below the **Comments** box.

15. Click **Submit**.

    The **Policy exceptions** window is displayed.

Figure 6-20 Policy Exceptions



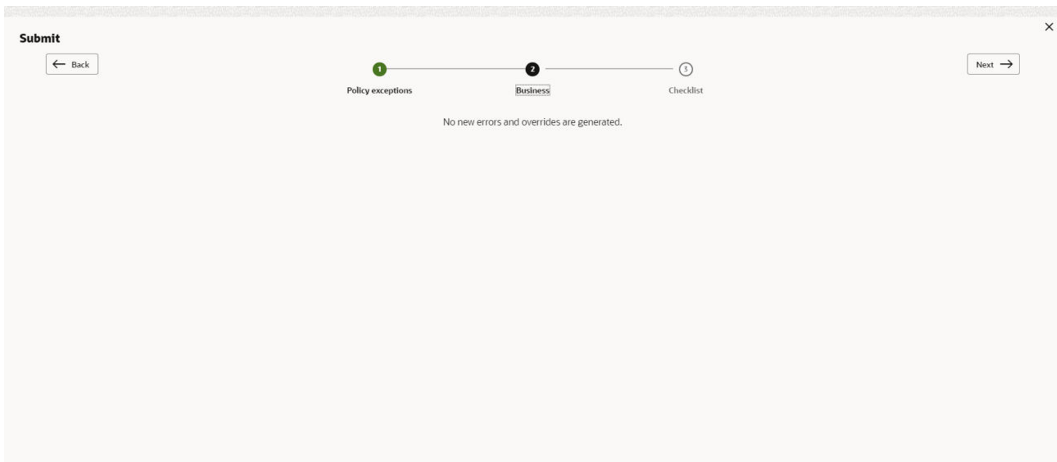
By default, **Policy Exceptions** are displayed for both the party and its child party.

Table 6-7 Policy Exception

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

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

Figure 6-21 Business



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

Figure 6-22 Checklist

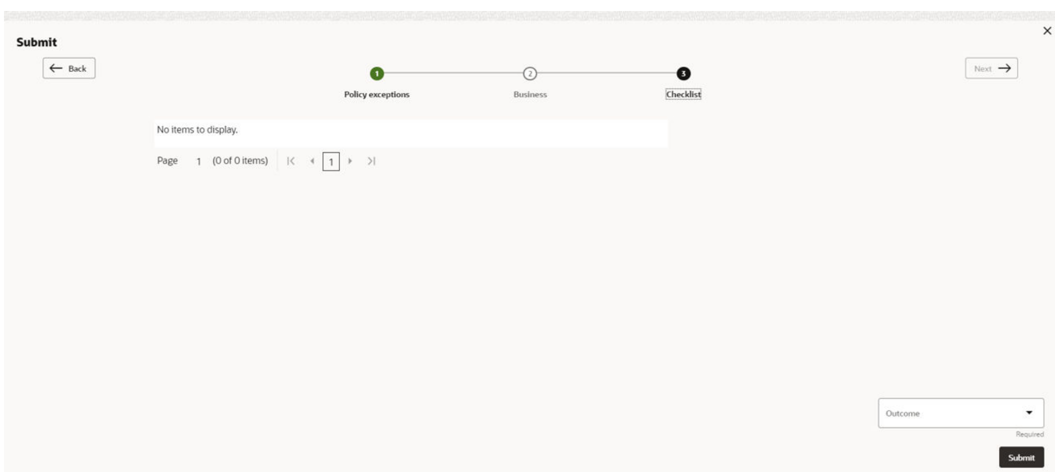


Table 6-8 Checklist

Fields/ Icons	Description
Outcome	Select **Outcome** as **Proceed** if additional information is not required. Else, select the **Outcome** as **Additional Info**.

Table 6-8 (Cont.) Checklist

Fields/ Icons	Description
Submit	Click **Submit**.

> **Note:**
>
> For information on **Write up** data segment, refer Write Up section.

7

Proposal Structuring

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

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

Table 7-1 Proposal Structuring

Information available for user	Activities that can be performed by user
• View party summary – Liabilities requested – Facilities requested – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View Write up added in previous stages • View comments added in previous stages • View Collateral valuation details	• Edit the liability details if needed • Liability – Capture proposed Liability amount – Capture proposed expiry dates • Facility – Capture proposed facility amount – Capture proposed expiry dates – Add/Modify/Delete facilities – Add details like Schedule, Exposure, Fee, Collateral Pool – Linkage, Pricing, Covenants, T & C • Collateral – Remove any collateral added in previous stages – Add new collateral • Add write up about the party • Add comments for the stage • Send back the application if additional info required • Submit application for review

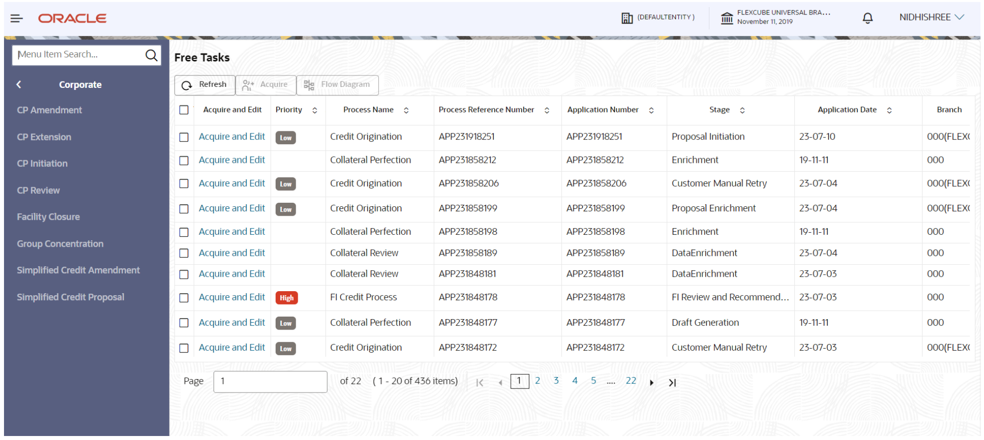
Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

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

   The **Free Tasks** page is displayed.

Figure 7-1 Free Tasks



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

Figure 7-2 Summary

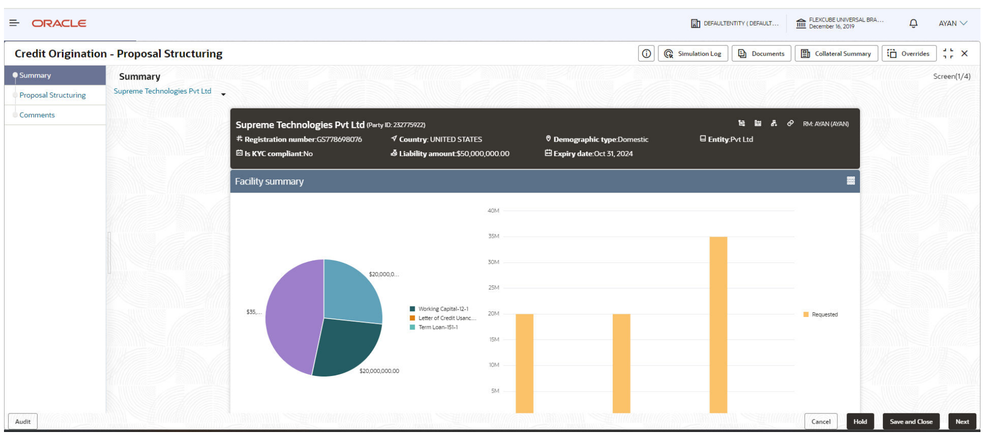


Figure 7-3 Summary

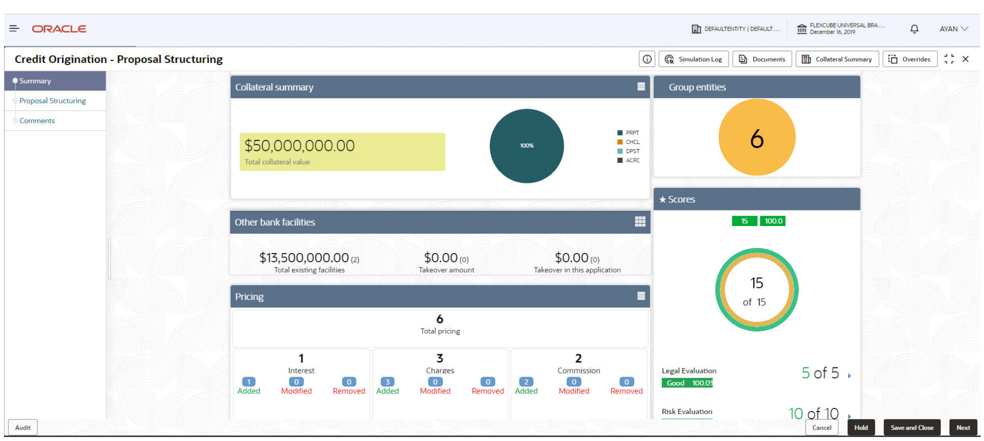


Figure 7-4 Summary

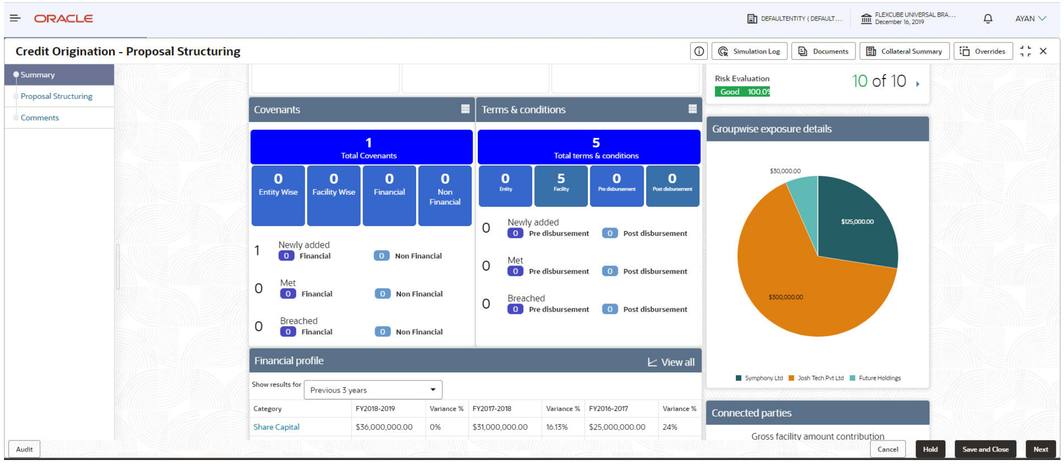
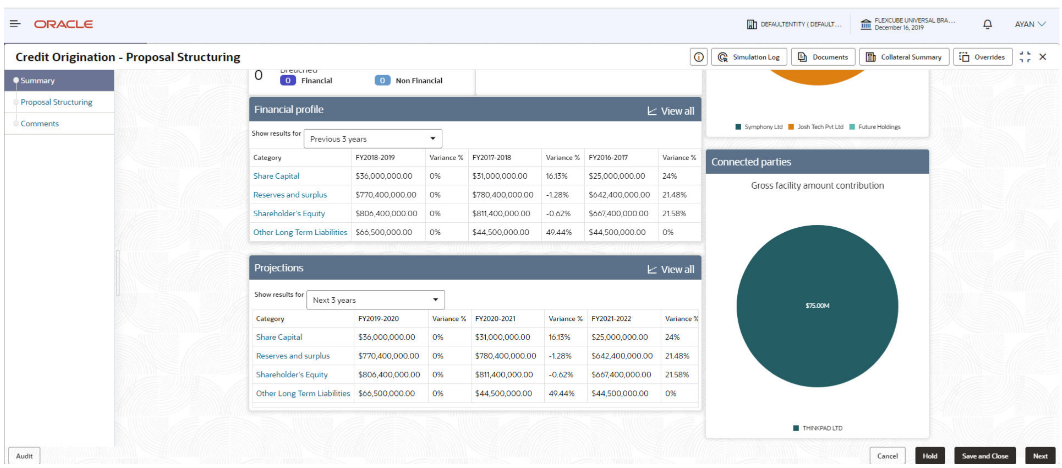


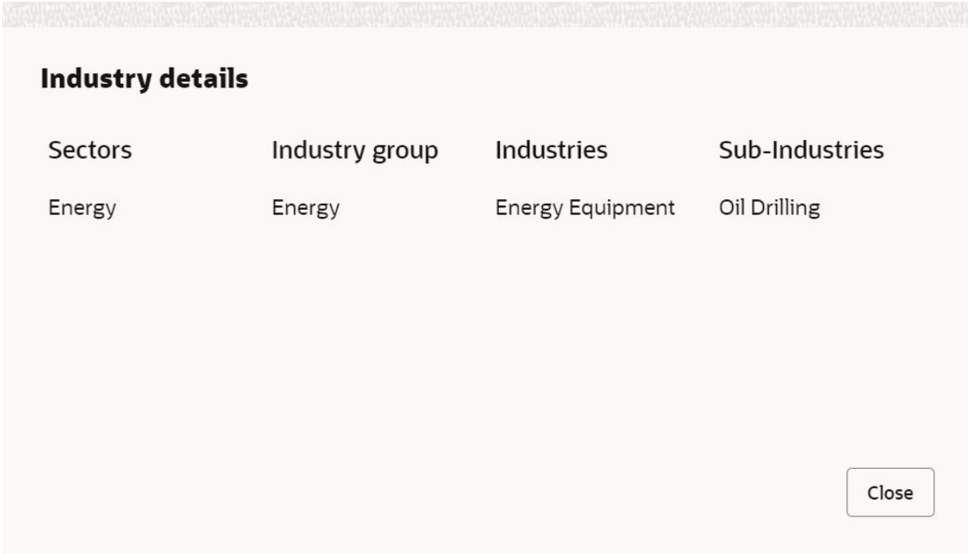
Figure 7-5 Summary



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

   The **Industry Details** window is displayed.

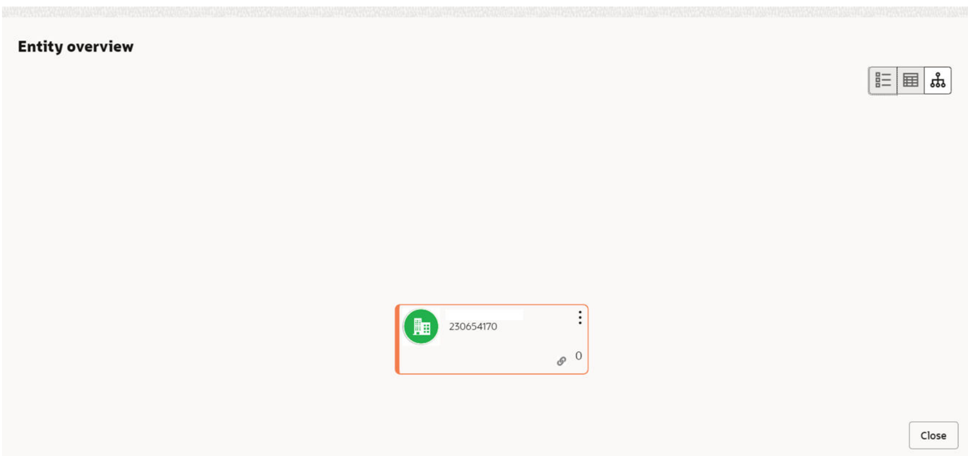
Figure 7-6 Industry Details



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

   The **Entity Overview** window appears.

Figure 7-7 Entity Overview



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

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

Figure 7-8 Allowed Customers For This Liability

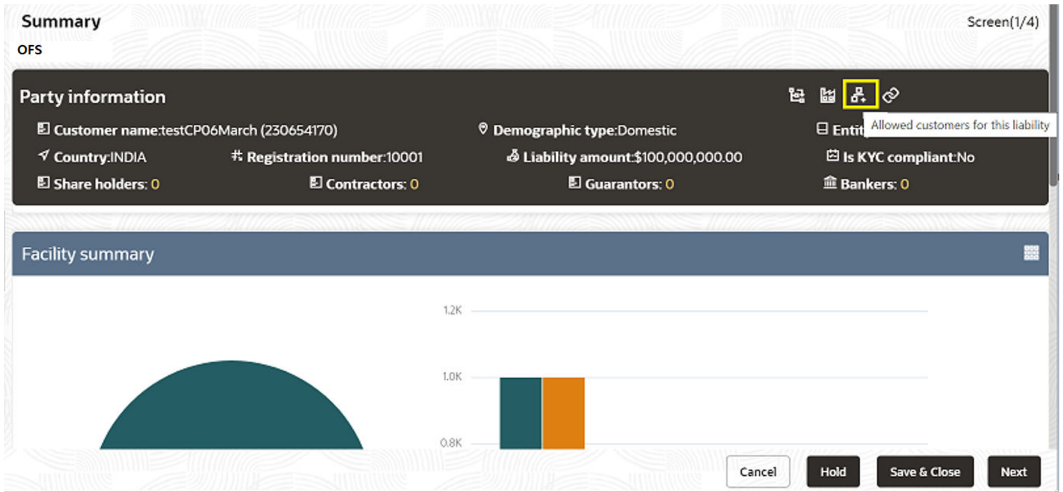
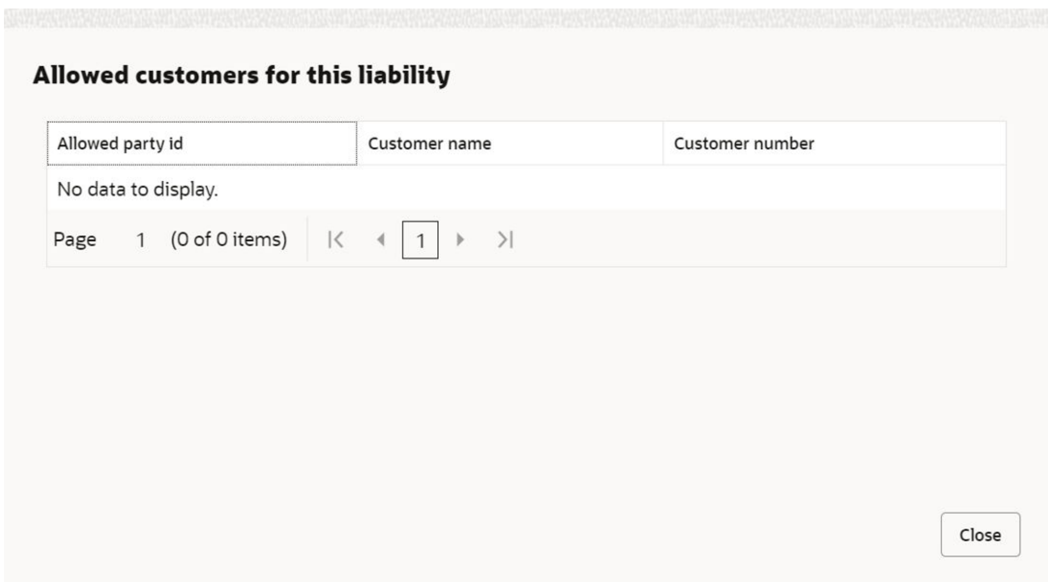


Figure 7-9 Allowed Customers For This Liability



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

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

Figure 7-10 Linked to other liabilities

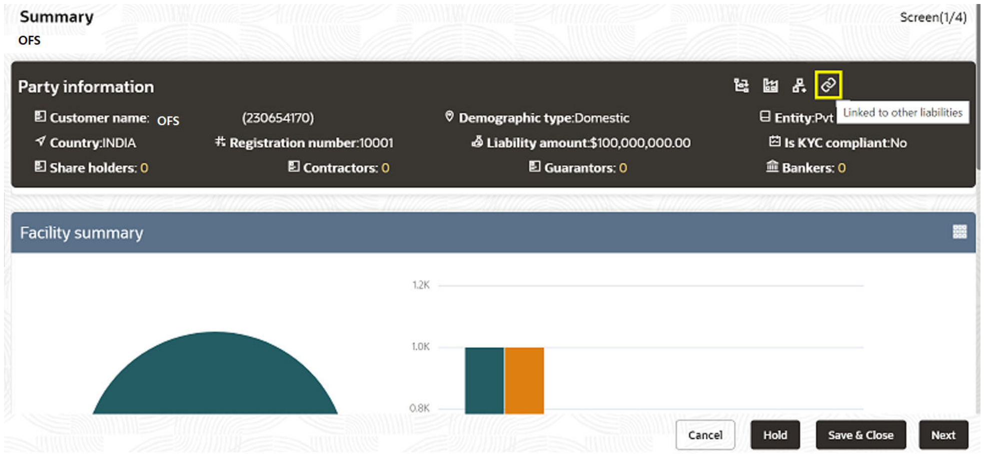
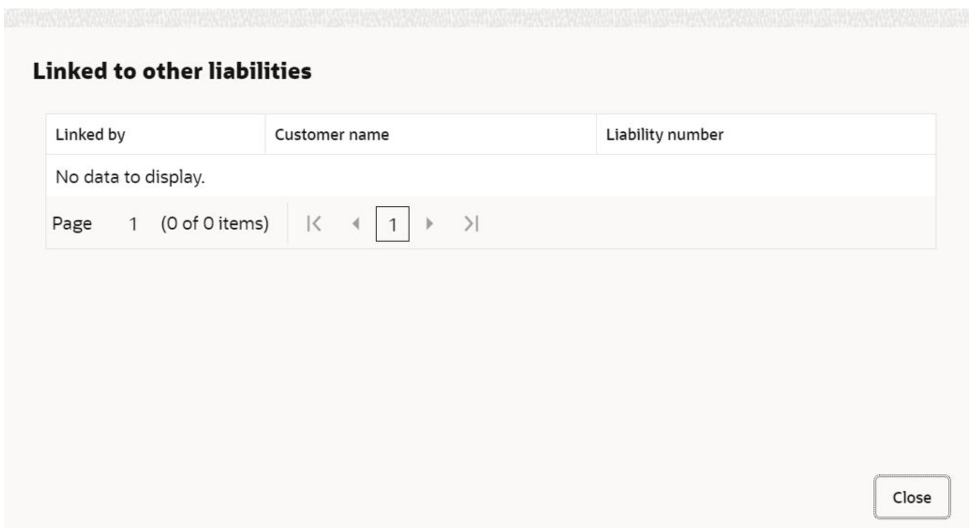


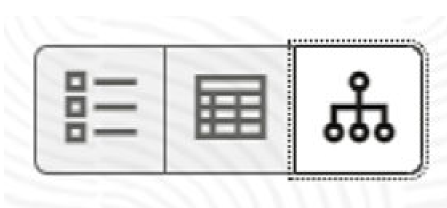
Figure 7-11 Linked to other liabilities



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

    The **Layout** window is displayed.

Figure 7-12 Layout



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

Figure 7-13 Entity Overview

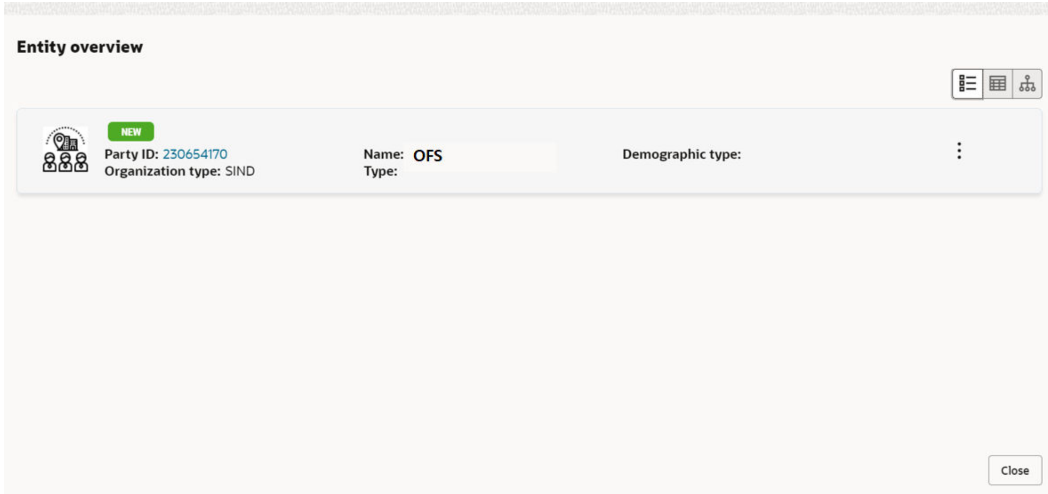


Table 7-2 Entity Overview

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

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

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

7.1 Proposal Structuring - Liabilities and Facilities

Liability Details

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

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

Figure 7-14 Liability Details

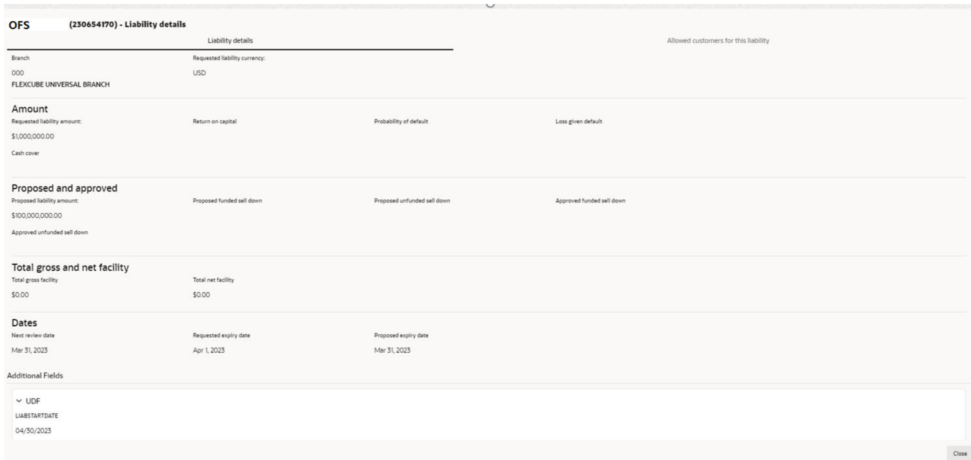


Table 7-3 Liability Details

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

Modifying Facility Details

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

The **Facility Details** window is displayed.

Figure 7-15 Facility Details

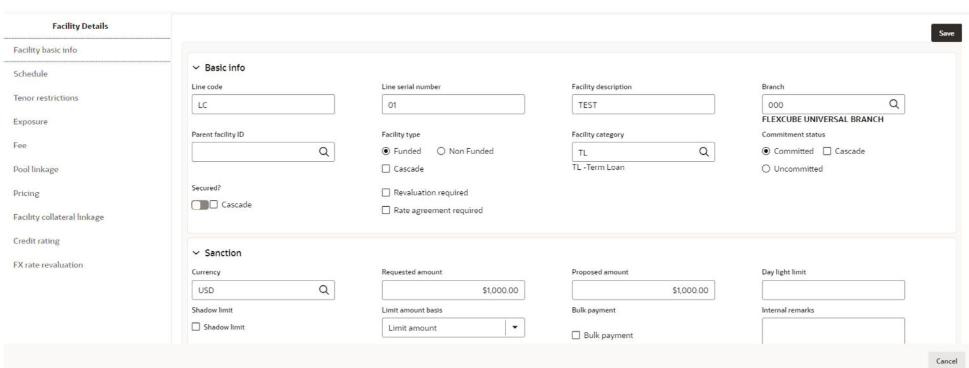
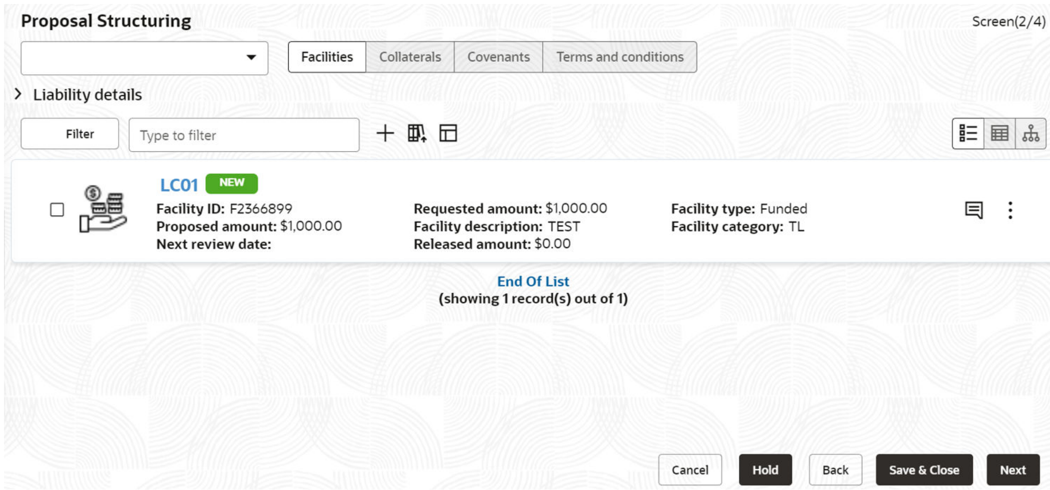


Table 7-4 Facility Details

Fields/ Icons	Description
Proposed Amount	Specify **Proposed Amount**.
Other Details	Modify **Other Details**, if required.

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

Figure 7-16 Proposal Structuring - Facilities



> **Note:**
>
> For information about filtering, adding, and deleting facility record, and layout options, refer **Proposal Enrichment - Funding Requirement**

Scheduling facility disbursement

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

Figure 7-17 Schedule Required?

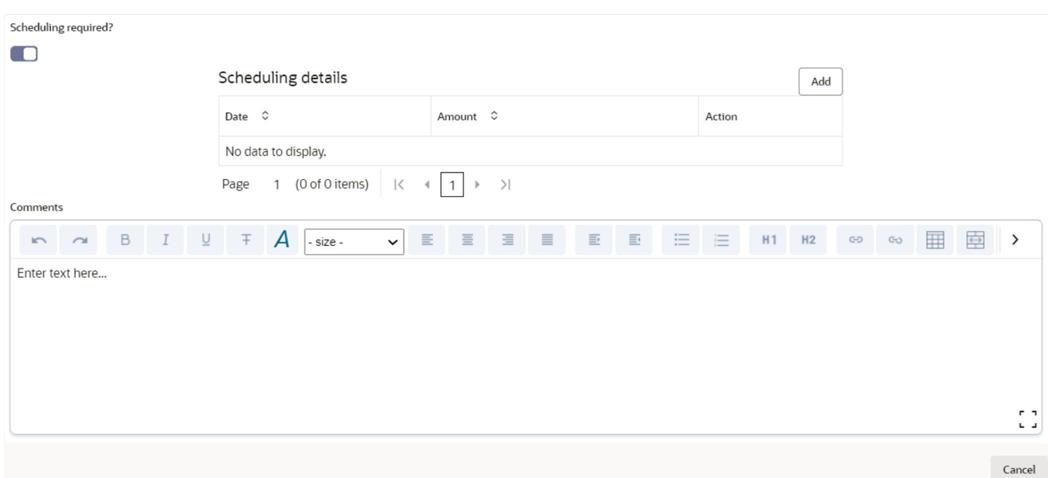


Table 7-5 Schedule Required?

Fields/ Icons	Description
Scheduling Required?	Enable **Scheduling Required?** option. The **Add** button is enabled.

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

Figure 7-18 Scheduling Details

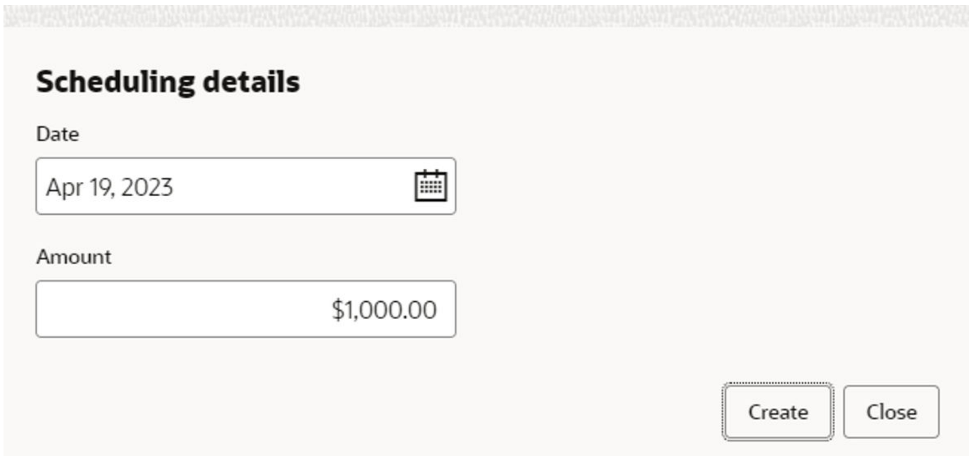
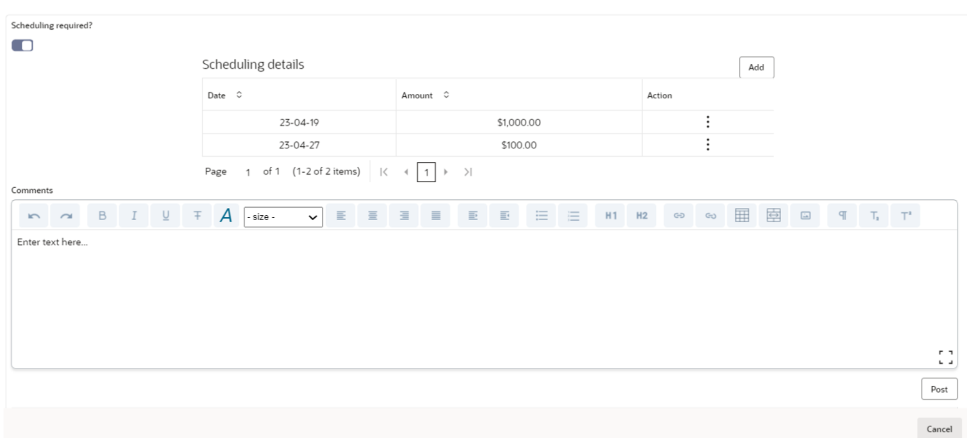


Table 7-6 Scheduling Details

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

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

Figure 7-19 Scheduling Required?



For field level information refer the below table.

Table 7-7 Scheduling Required?

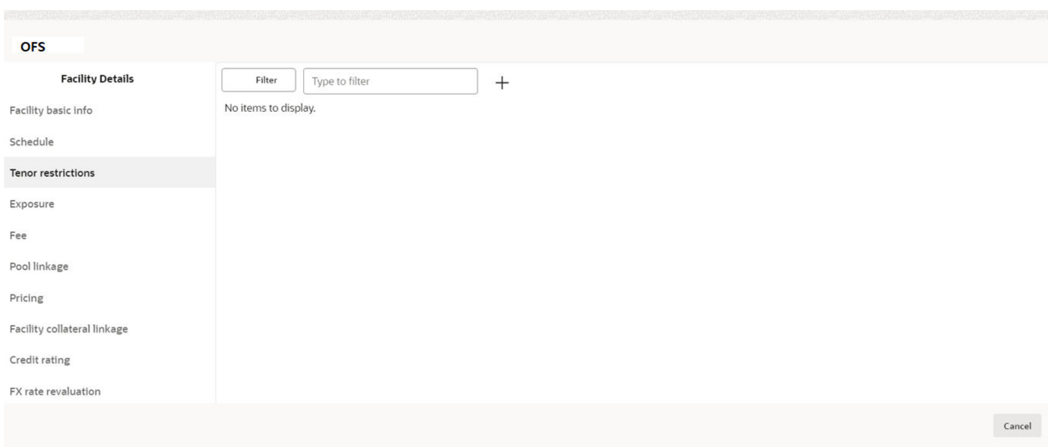
Fields/ Icons	Description.
Add	Click **Add** again, to add another scheduling detail.
Edit	Click **Edit**, to edit the scheduling detail.
Delete	Click **Delete**, to delete the scheduling detail.
Comments	Specify **Comments**, if any in the **Comments** text box.
Post	Click **Post**. Comment is posted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

7.2 Restricting Limit based on Tenor

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

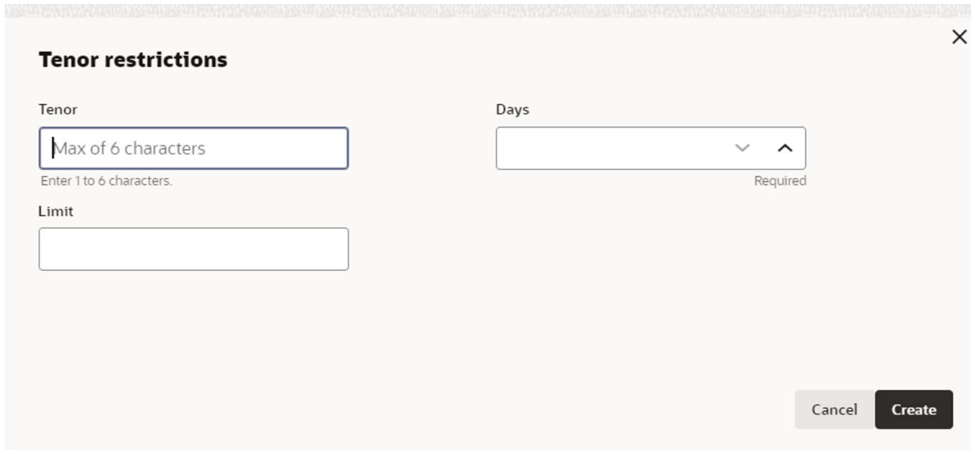
1. Click **Tenor Restrictions** from the left menu, to capture **Tenor Restrictions** for a limit.

Figure 7-20 Facility Details



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

Figure 7-21 Tenor Restrictions



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

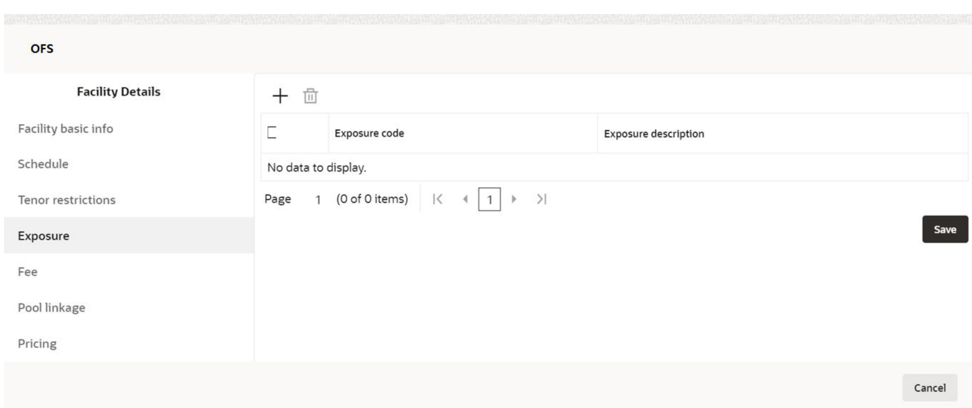
Table 7-8 Tenor Restrictions

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

Adding Exposure Details

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

Figure 7-22 Exposure Details



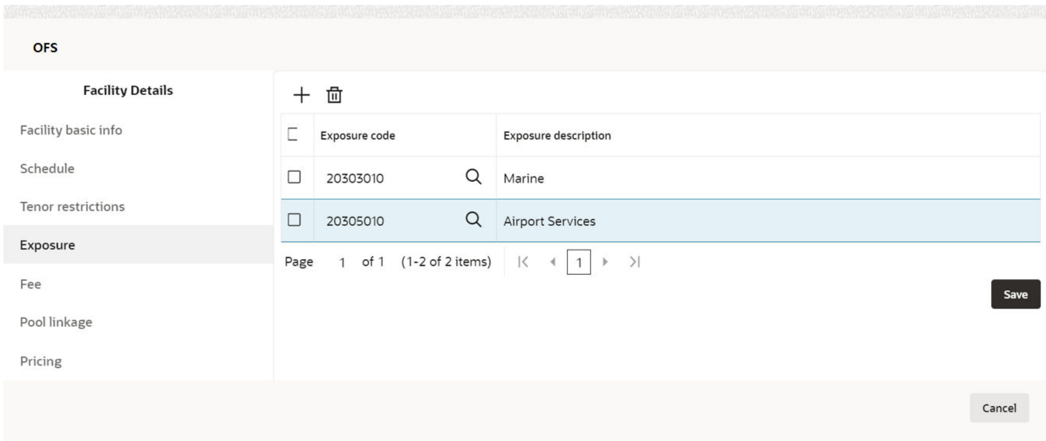
You can associate any exposure maintained in **OBELCM** to the facility for tracking purpose.

Table 7-9 Exposure Details

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

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

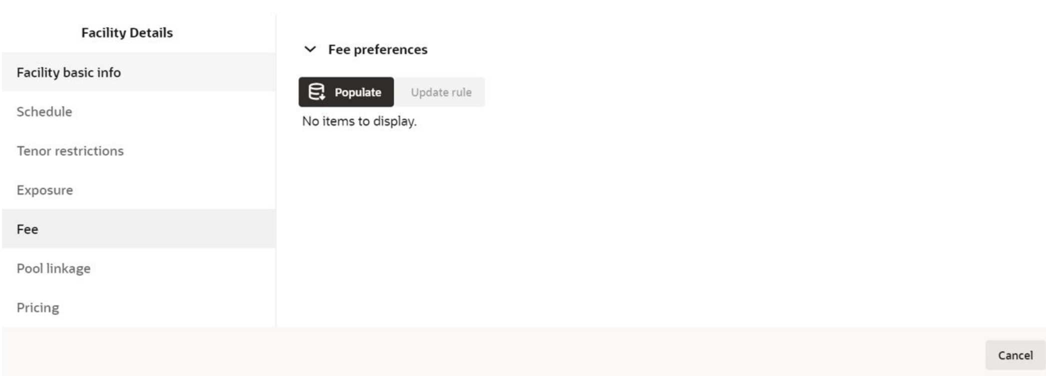
Figure 7-23 Exposure Details



Adding Fee Details

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

Figure 7-24 Fee Details



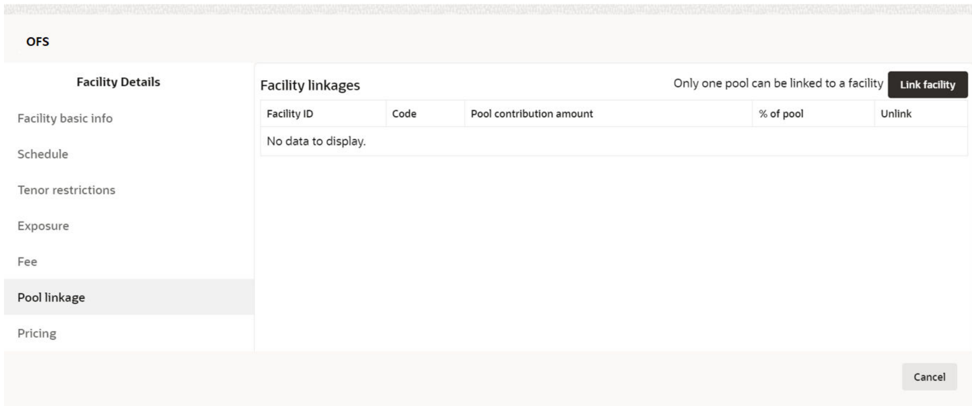
6. Click **Populate**. Fee details such as Rule code, Liquidation Preference, Component Type, Fee Start Date, Fee End Date and Waived will be fetched from the target system.

7.3 Linking Facility to the Pool

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

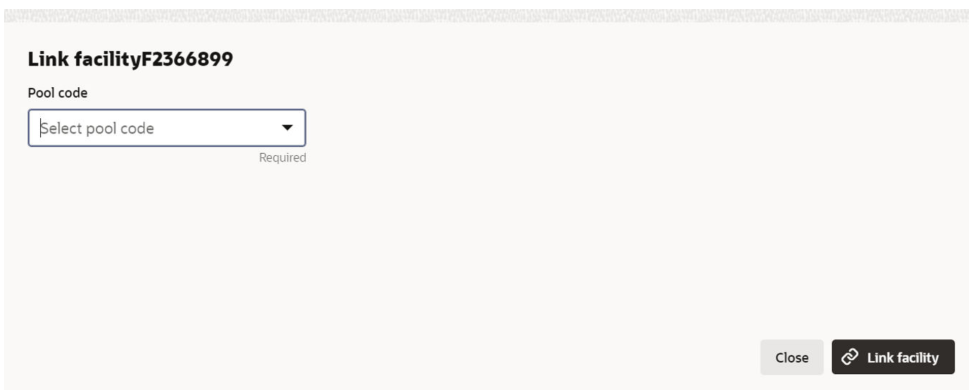
1. Click **Pool Linkage** from the left menu.

Figure 7-25 Facility Linkages



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

Figure 7-26 Link Facility



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

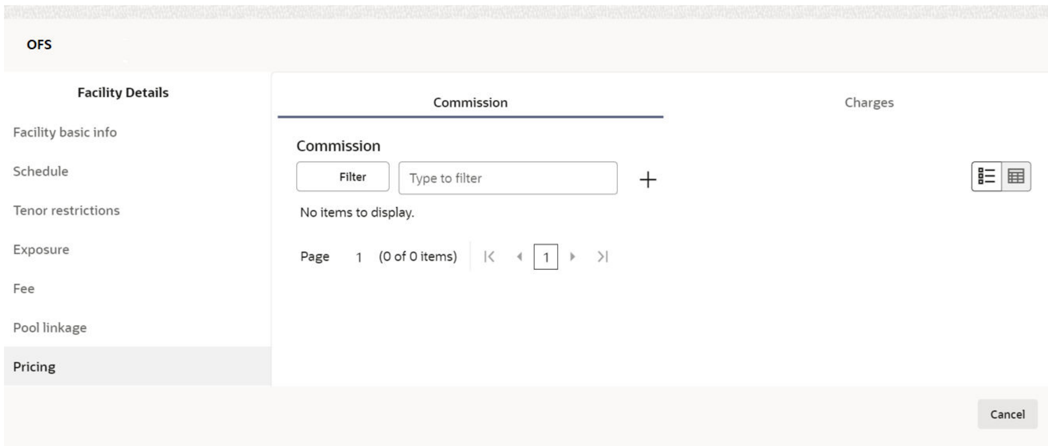
Table 7-10 Link Facility

Fields/ Icons	Description
Pool Code	Select required **Pool Code** from the drop-down list.
Link Facility	Click **Link Facility**.

Adding Pricing Detail

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

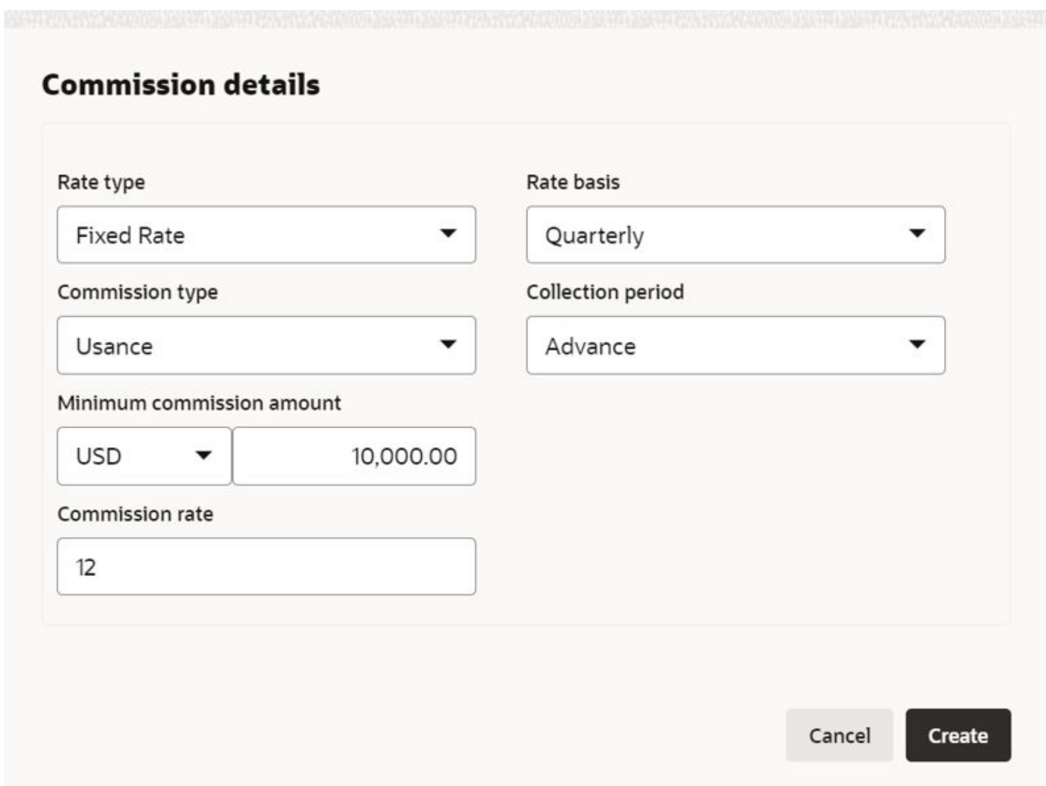
Figure 7-27 Pricing



4. Click **+** icon, to add commission details.

   The **Commission Details** window is displayed.

Figure 7-28 Commission Details

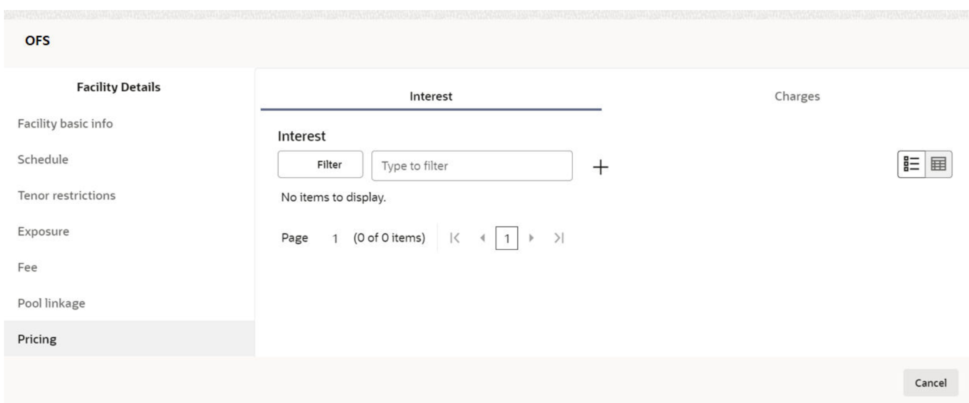


For information on fields **Commission Details** screen refer the below table.

Table 7-11 Commission Details

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

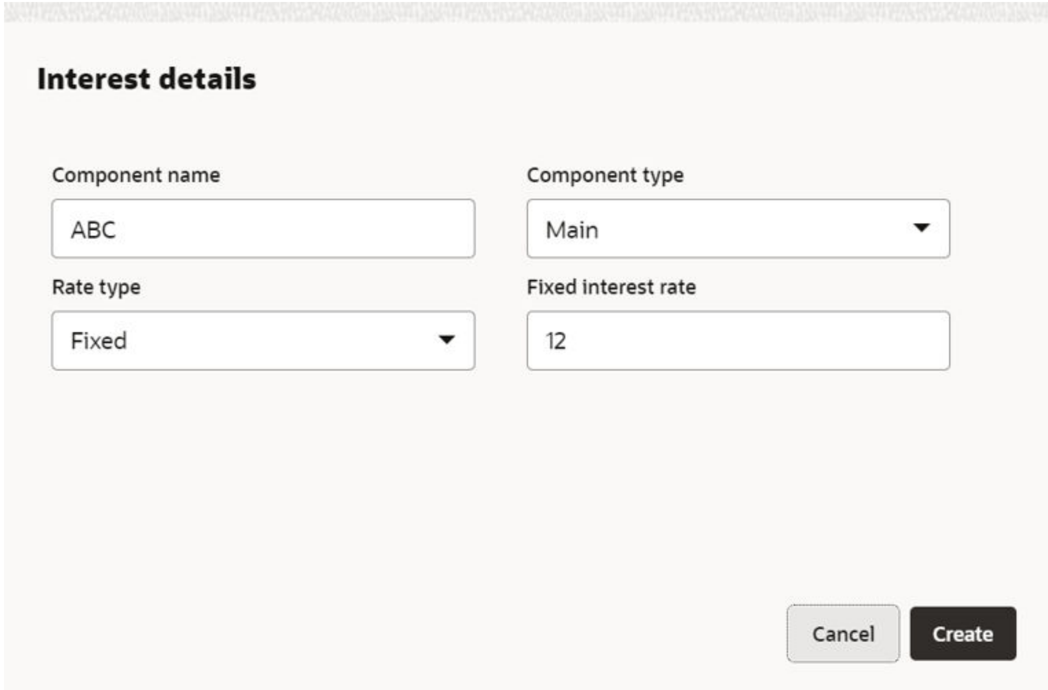
Figure 7-29 Pricing



5. Click **+** icon in **Pricing - Interest** section, to add interest details.

   The **Interest Details** window is displayed.

Figure 7-30 Interest Details

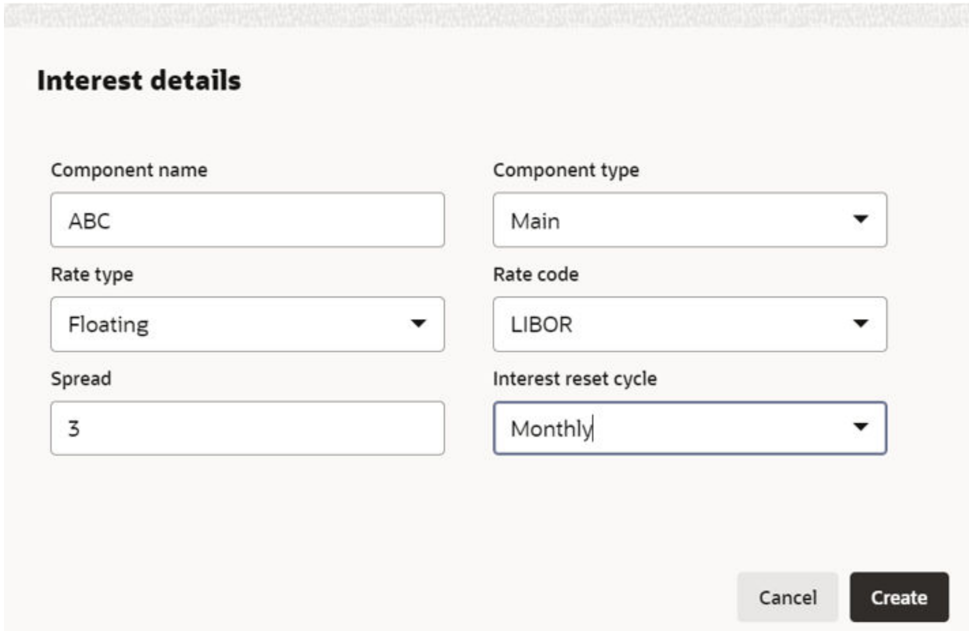


For information on fields in **Interest Details** screen refer the below table.

Table 7-12 Interest Details

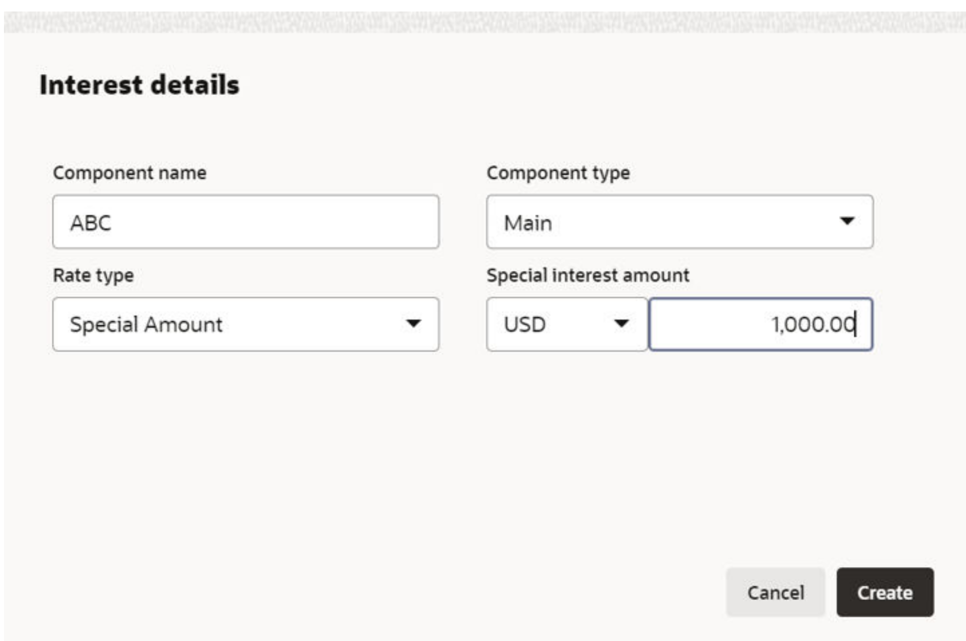
Fields/ Icons	Description
Component Name	Enter a name for the interest in **Component Name** field.
Component Type	Select **Component Type** from the drop-down field.
Rate Type	Select **Rate Type** from the drop-down field. The options available are: • Fixed • Floating • Special Amount
Fixed Interest Rate	Specify **Fixed Interest Rate**, if **Rate Type** is selected as **Fixed**.

Figure 7-31 Interest Details



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

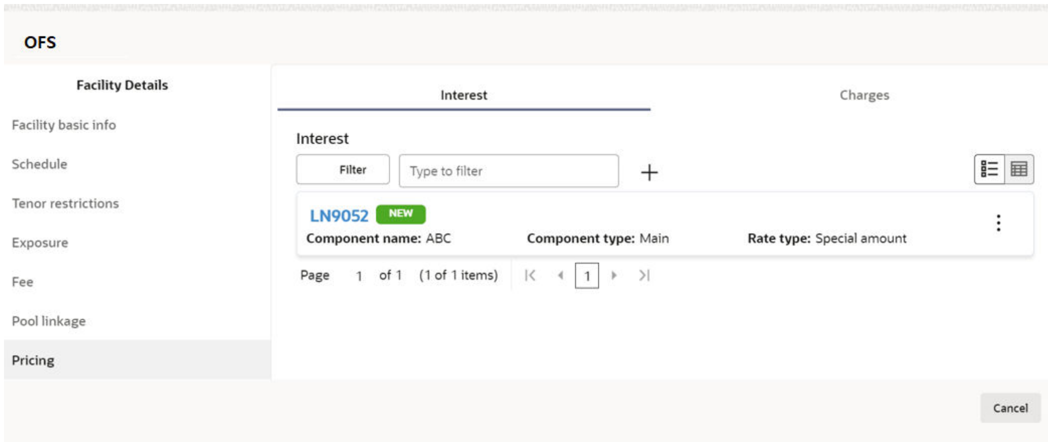
Figure 7-32 Interest Details



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

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

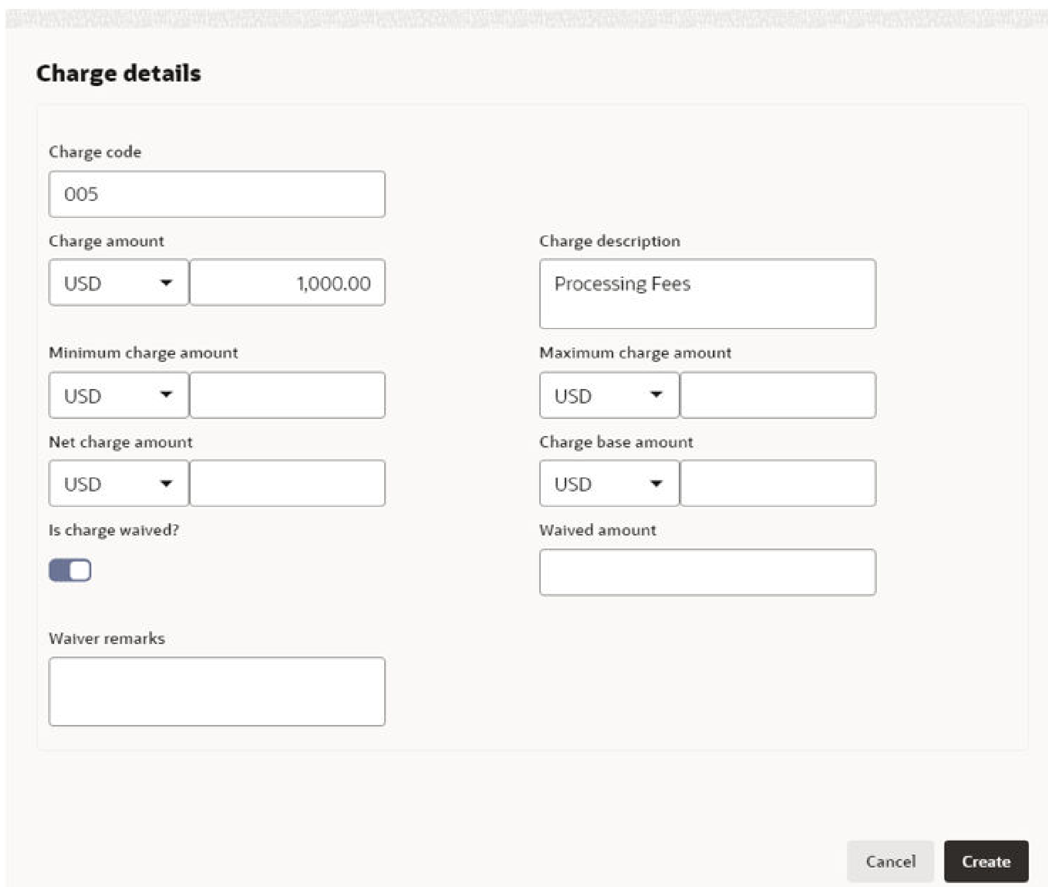
Figure 7-33 Facility Details



9. Click **Charges** tab in **Pricing** section and then click **+**, to add the charge details.

   The **Charge Details** window is displayed.

Figure 7-34 Charge Details



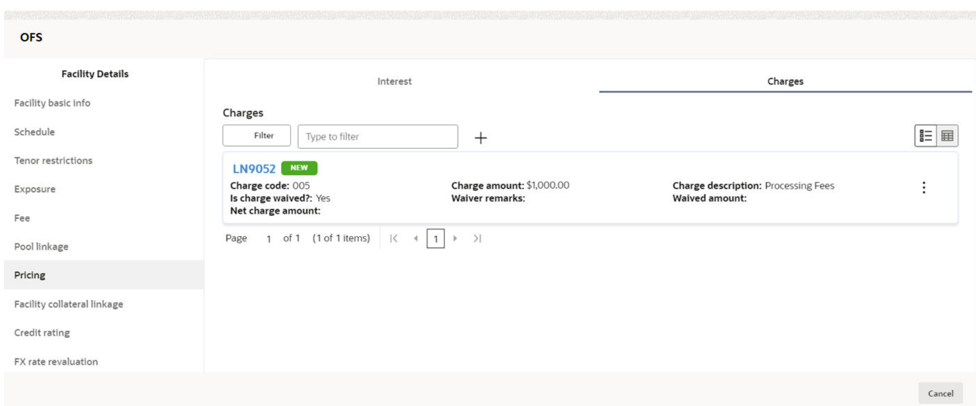
For field level information **Charge Details** screen refer the below table.

Table 7-13 Charge Details

Fields/ Icons	Description
Charge Code	Enter **Charge Code** to mention the type of charge.
Charge Currency	Select **Charge Currency** from the left drop-down list given in respective fields.
Charge Amount	Specify **Charge Amount** for the facility.
Charge Description	Enter **Charge Description**.
Is Charge Waived	Enable **Is Charge Waived** option, if waiver can be claimed for this charge.
Fields	Enter the following details in respective fields: • Waived Amount • Minimum Charge Amount • Maximum Charge Amount • Net Charge Amount • Charge Base Amount • Waiver Remarks

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

Figure 7-35 Pricing



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

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

Table 7-14 Pricing

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

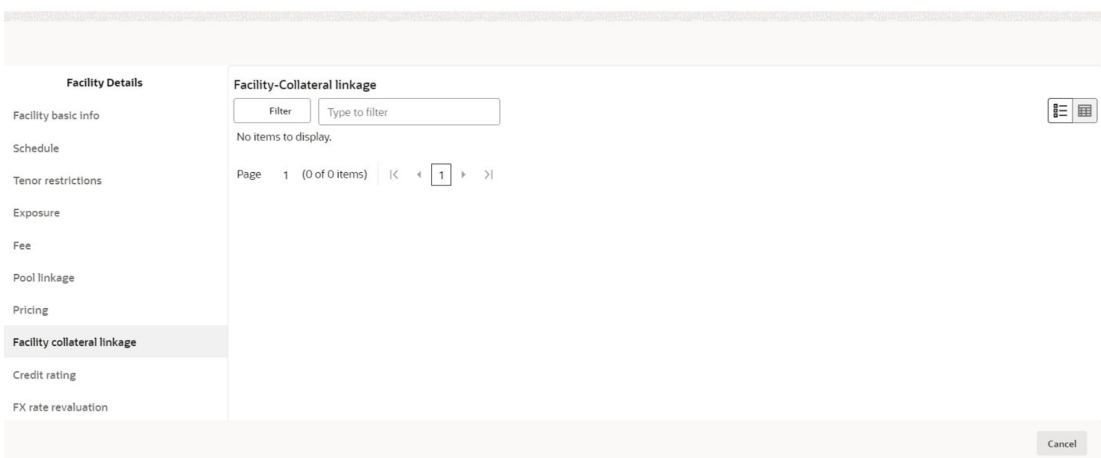
7.4 Proposal Structuring - Linking Facility with Collateral

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

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

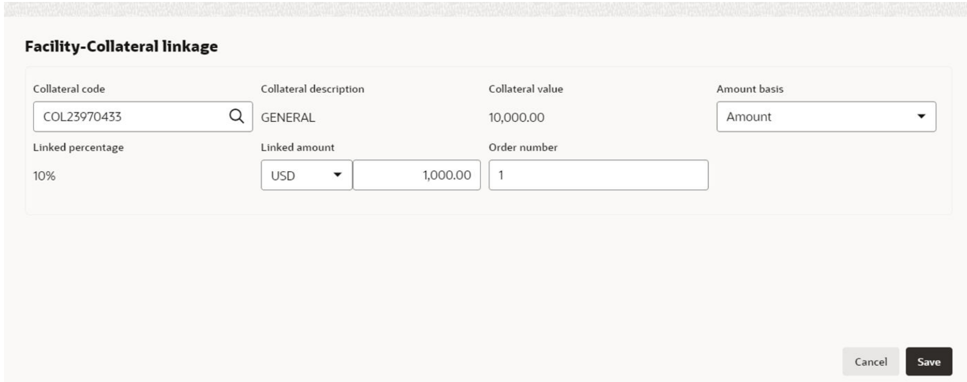
Click **Facility Collateral Linkage** from the left menu. The **Facility Details** screen appears as shown below:

Figure 7-36 Facility Details



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

Figure 7-37 Facility-Collateral Linkage



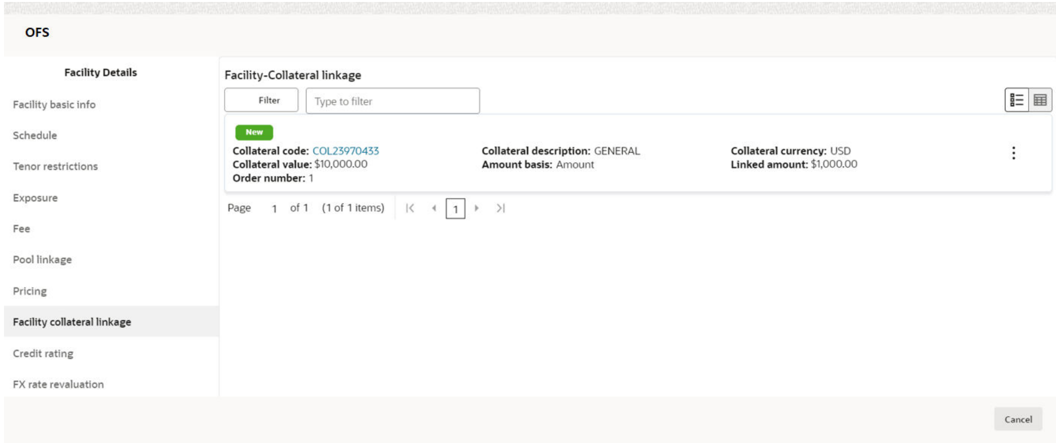
For field level information in **Facility-Collateral Linkage** screen refer the table below.

Table 7-15 Facility-Collateral Linkage

Fields/ Icons	Description
Collateral Code	Select **Collateral Code** from the drop-down list. The collateral added in **Collateral** data segment are displayed in the drop-down list. Select **Collateral Code**, the following details get populated in the corresponding fields: • Collateral Description • Collateral Currency • Collateral Value You can link a collateral with the facility either by specifying the actual amount to be linked or by specifying the percentage of collateral value.
Amount Basis	Select **Amount Basis** from the drop-down list. The options available are: • Amount • Percentage If **Amount** is selected as **Amount Basis**, specify the **Linked Amount**. The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.
Percentage	If **Percentage** is selected as **Amount Basis**, specify the **Linked Percentage**. The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.
Order number	In the **Order number** field, specify the collateral utilization order for example 1 or 2. If the collateral is contributing to the line, and the order number is mentioned as 2, collateral utilization will happen only after the other amount (e.g. Line amount) with order number 1 is utilized.

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

Figure 7-38 Facility Details



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

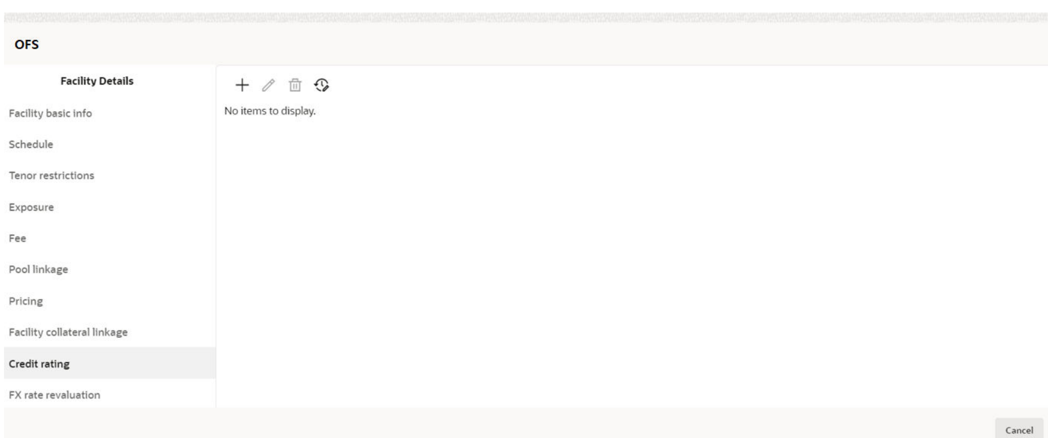
Table 7-16 Facility Details

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

Adding Credit Rating

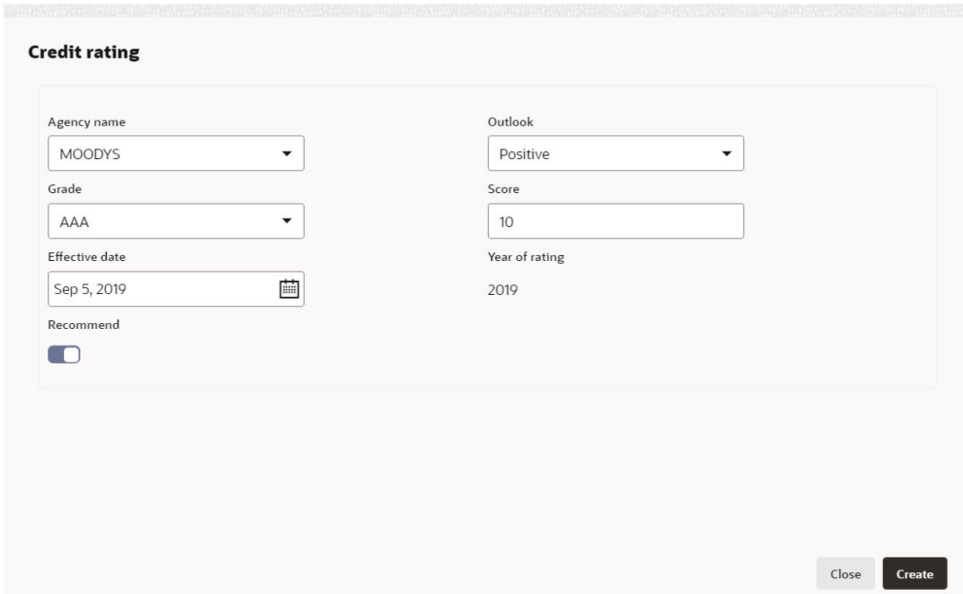
If the facility is rated by the rating party's, you can add the ratings of facility under Credit Ratings menu.

Figure 7-39 Credit Rating



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

Figure 7-40   Credit Rating



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

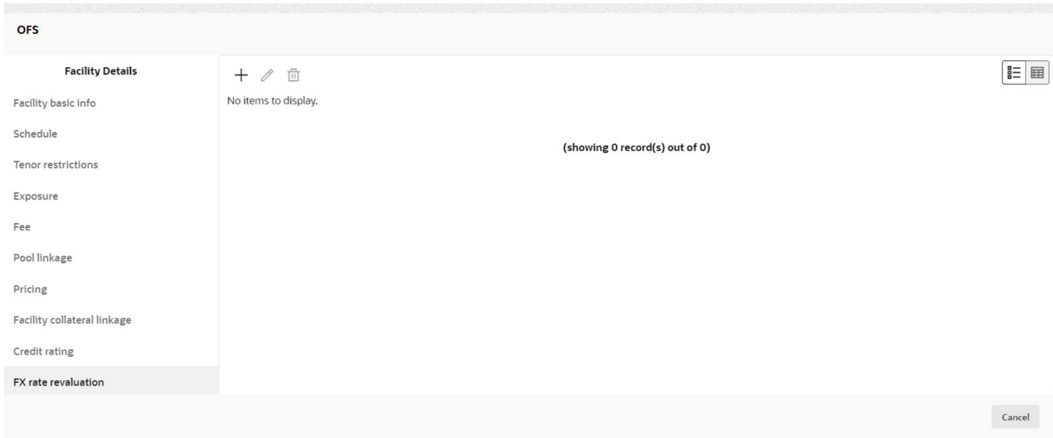
Table 7-17   Credit Rating

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

[Adding FX Rate Revaluation Details]

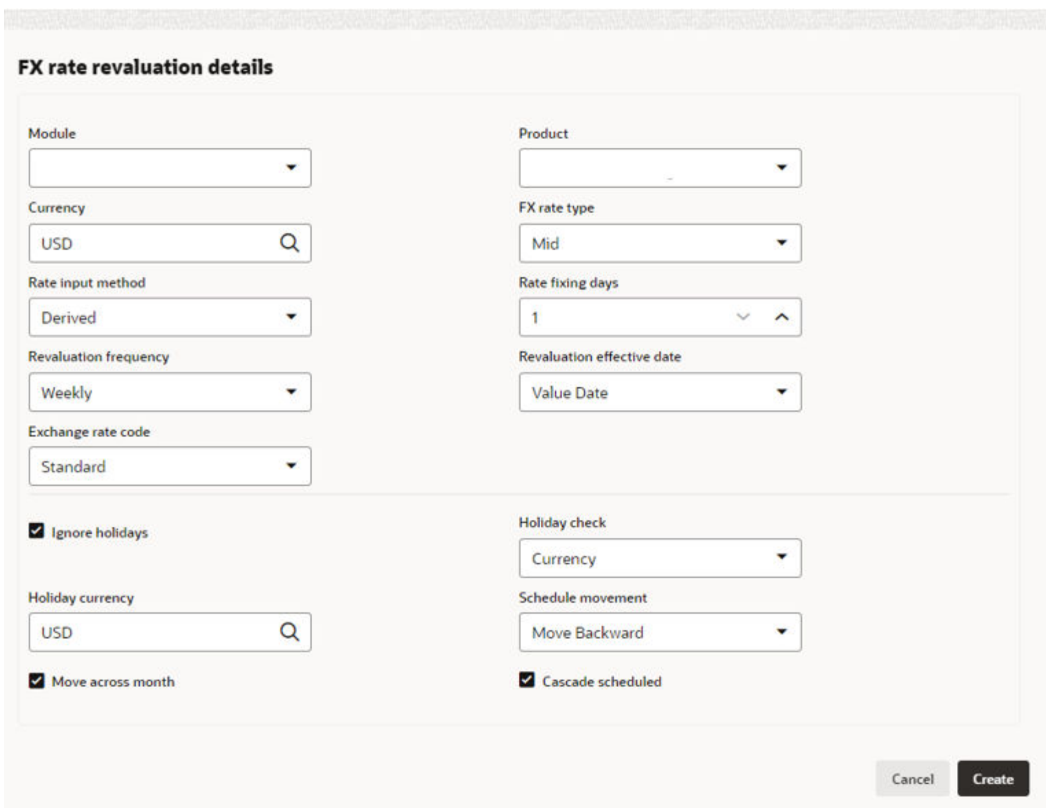
You can add FX rate and revaluation details for the facility under the **FX Rate Revaluation** menu. The facility will be periodically re-valuated considering the FX rate, based on the configured frequency.

Figure 7-41 FX Rate Revaluation



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

Figure 7-42 FX Rate Revaluation



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

Table 7-18   FX Rate Revaluation Details

Fields/ Icons	Description
Module	In the **Module** field, enter the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS).
Product	In the **Product** field, enter the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module).
Currency	Select **Currency** for which the FX rate has to be applied.
FX Rate Type	Select **FX Rate Type** from the drop-down list. The options available are: • Mid • Sell • Buy
Rate Input Method	Select **Rate Input Method** from the drop-down list. The options available are: • Derived • Fixed
Exchange Rate Code	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.
Fixed Rate	If **Rate Input Method** is selected as Fixed, the **Fixed Rate** field appears. You must specify the fixed rate for the revaluation.
Rate Fixing Days	Specify **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.
Revaluation Frequency	Select **Revaluation Frequency** from the drop-down list. The options available are: • Daily • Weekly • Monthly • Quarterly • Half Yearly • Yearly • None
Revaluation Effective Date	Select **Revaluation Effective Date** from which the revaluation should happen. The options available are: • Value Date • Calendar Date
Ignore Holidays	Enable **Ignore Holidays** check box, if required. The revaluations that are due on holidays will not be performed on the holiday.
Holiday Check	Select **Holiday Check** option from the drop-down list. The options available are: • Currency • Both, • 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.

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

Fields/ Icons	Description
Holiday Currency	Select **Holiday Currency** for which the holiday table must be checked.
Schedule Movement	Select **Schedule Movement** option from the drop-down list. The options available are: • Move Backward • Move Forward
Move Backward	If **Move Backward** option is selected, the system will schedule the revaluations that are due on holiday before the holiday.
Move Forward	If **Move Forward** option is selected, the system will schedule the revaluations that are due on holiday after the holiday.
Move Across Month	Enable **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.
Cascade Schedule	Enable **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.
Create	Click **Create**. The FX rate revaluation details are saved.
Edit	To modify the added FX rate revaluation details, select the record and click the **Edit** icon.
Delete	To delete the added FX rate revaluation details, select the record and click the **Delete** icon.
Close	Click **Close**, to exit the **Facility Details** window.

Copying Facility

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

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

Table 7-19 Copying Facility

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

Creating Sub Limit

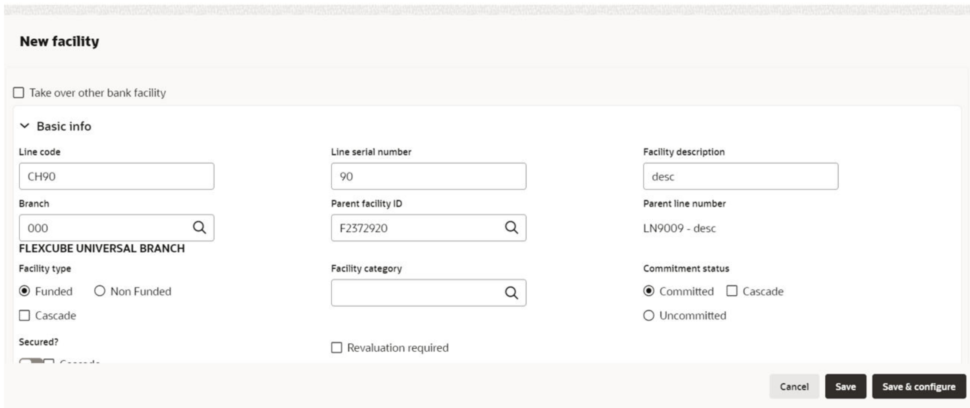
You can create any number of sub-limits for the facility. The sum of Requested Amount specified in each sub-limit should not exceed the Requested Amount in the parent facility.

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

3. Click **Action** icon at the corresponding facility record and select **Create Sub Limit**.

   The **Facility Details** window is displayed.

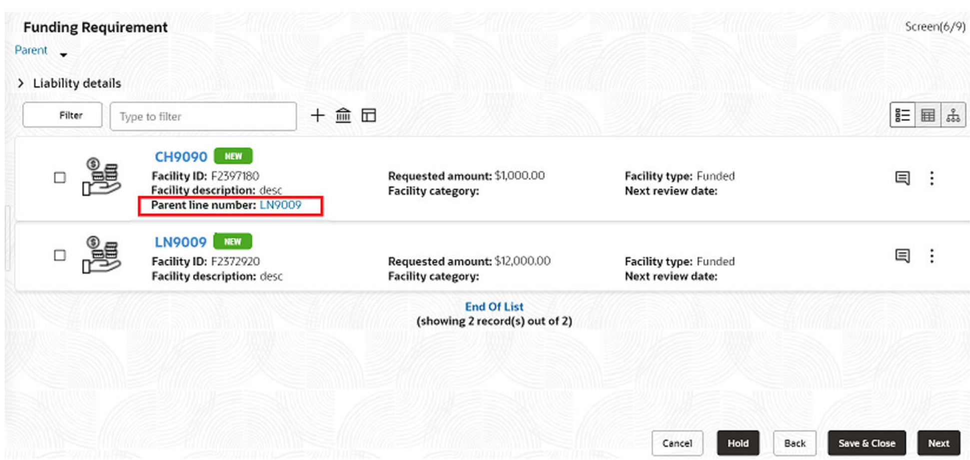
Figure 7-43 New facility



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

   The **Funding Requirement** page is displayed.

Figure 7-44 Funding Requirement



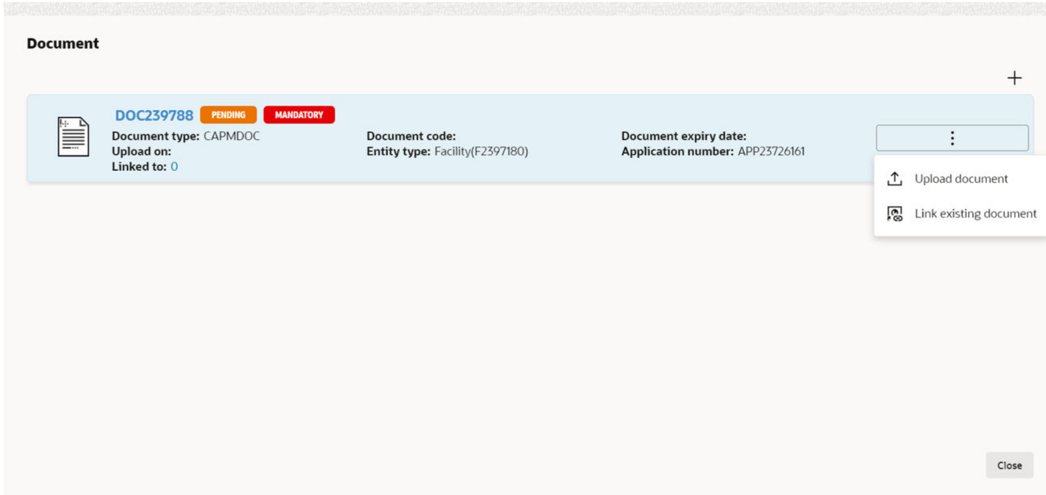
Removing Facility

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

Linking Document

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

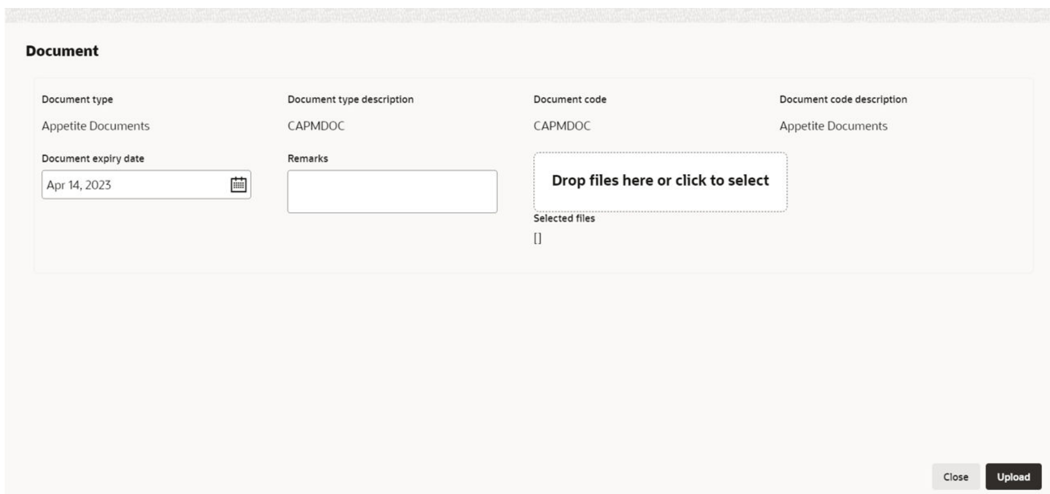
Figure 7-45 Document



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

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

Figure 7-46 Document



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

Table 7-20 Document

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

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

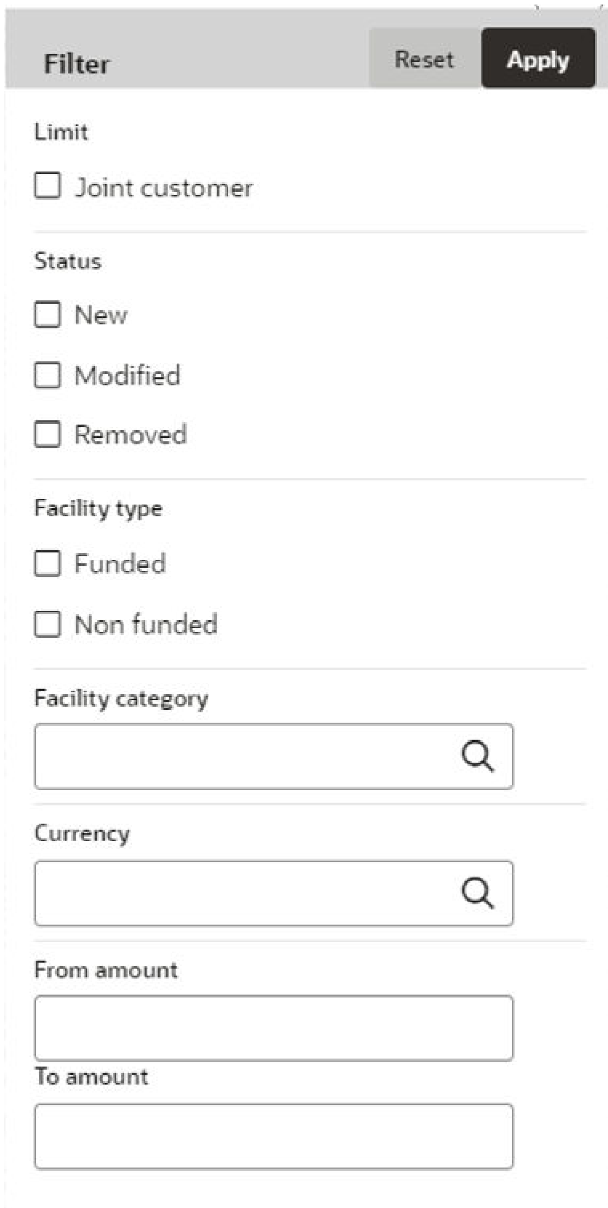
If you want to upload any document that is not listed in the **Documents** window, click **Add New Documents** and upload the document.

Filtering Facility

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

   The **Filter** window is displayed.

Figure 7-47 Filter



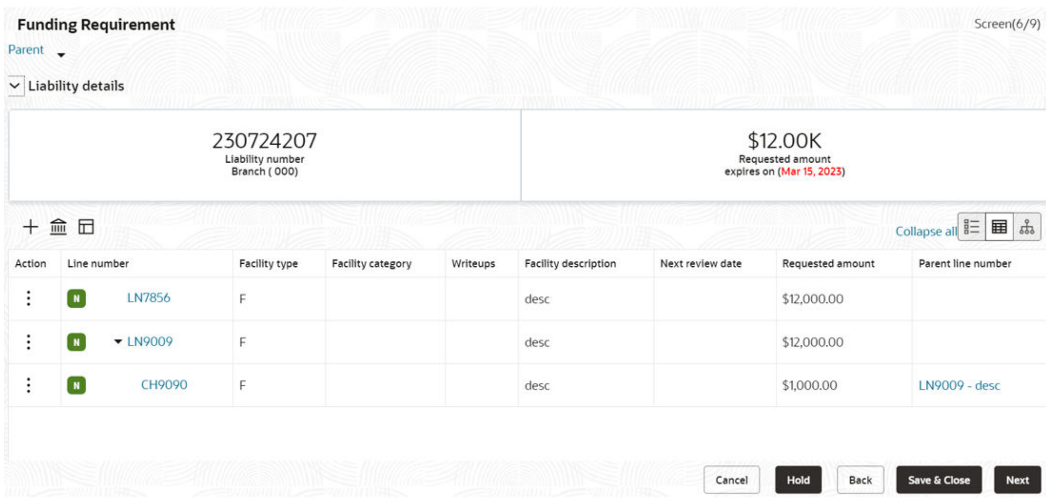
Enter or select the filter parameters.

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

Table 7-21 Filter

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

Figure 7-48 Funding Requirement



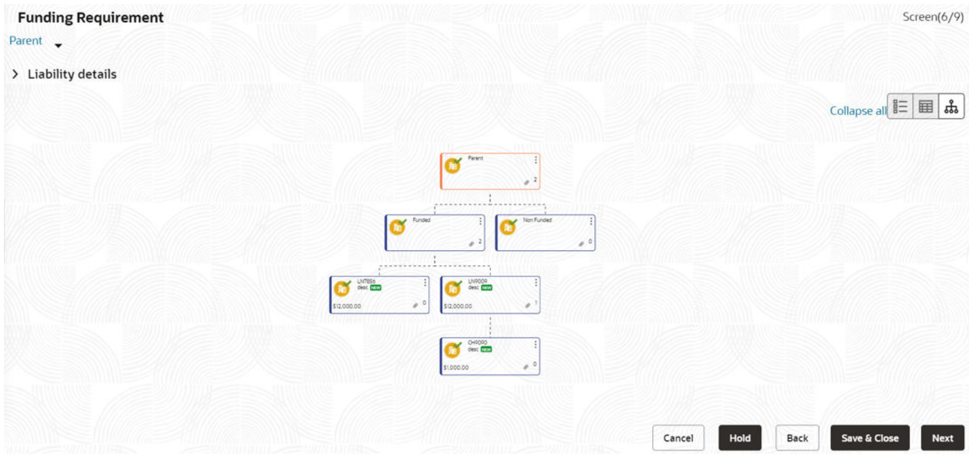
For field level information on **Funding Requirement** screen refer the below table.

Table 7-22 Funding Requirement

Fields/ Icons	Description
Line Number	To view the facility details in table view, click **Line Number**.
Writeup	To capture writeup for the facility, click **Writeup** icon.

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

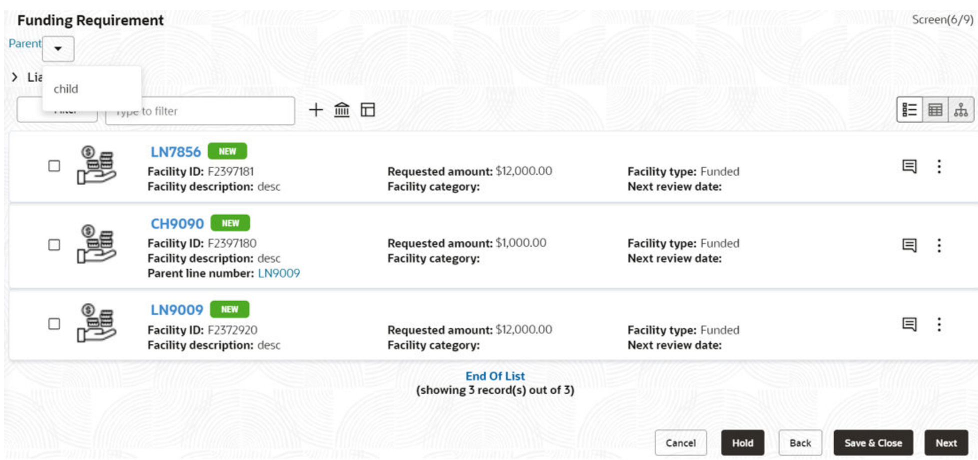
Figure 7-49 Funding Requirement



Adding Facility for Child Parties

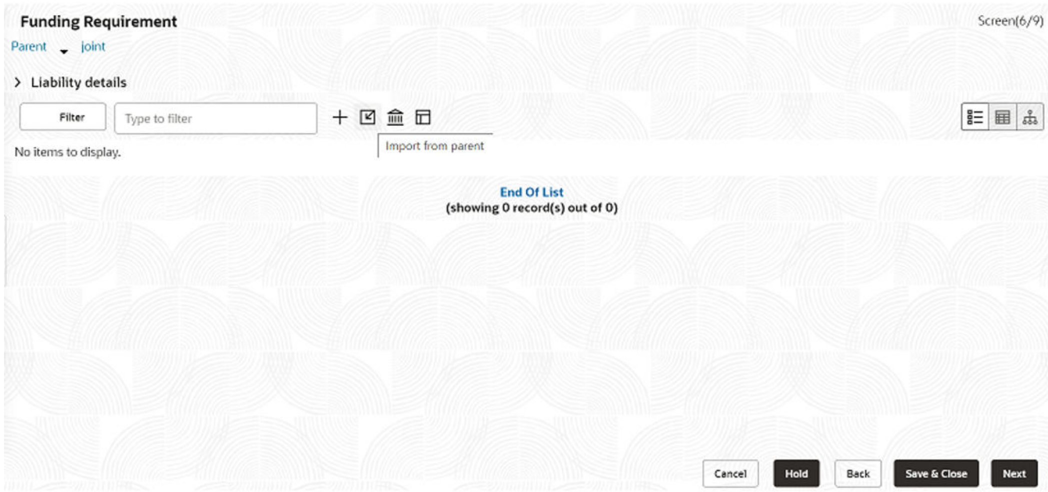
10. To add facility details for the child party, click the arrow next to the party name in the top left corner. Party list is displayed.

Figure 7-50 Funding Requirement



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

Figure 7-51 Funding Requirement



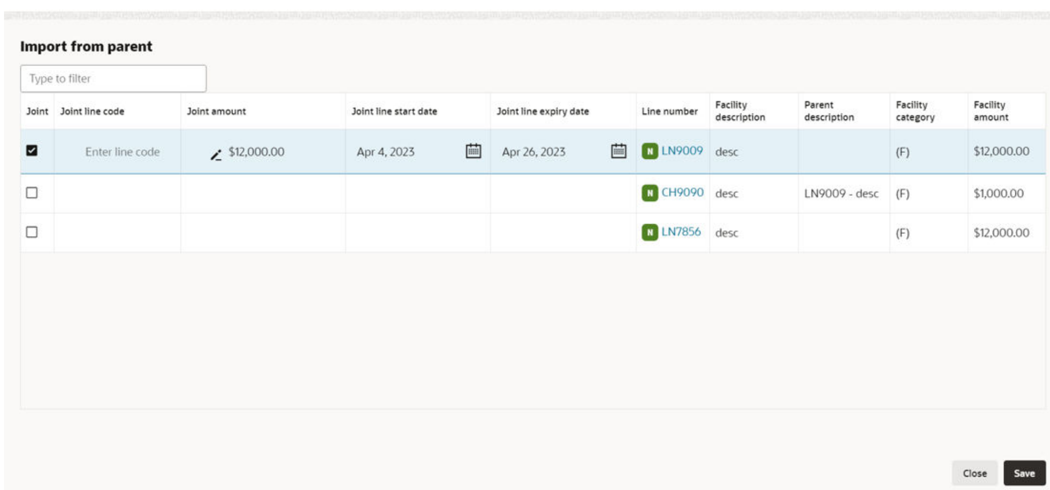
You can add facility to the child party by using any of the following options:

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

Importing Facilities From Parent Party

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

Figure 7-52 Import from parent party



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

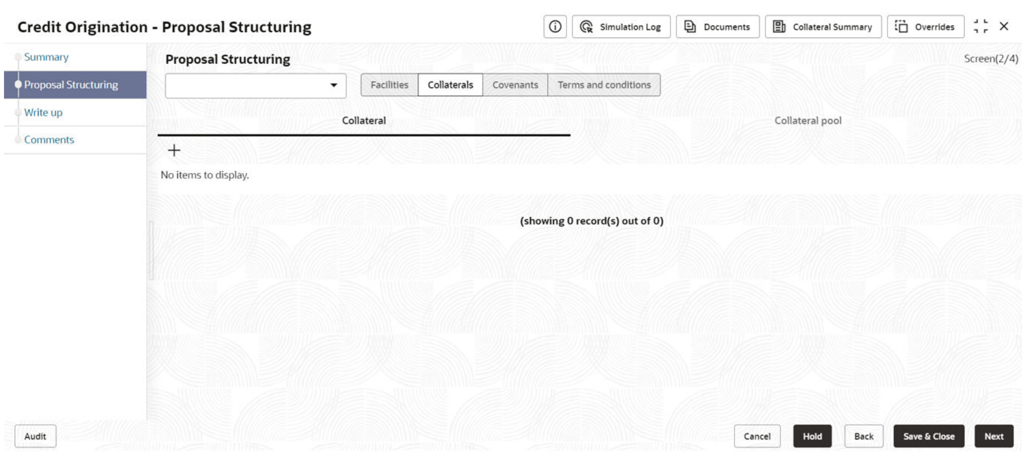
Table 7-23 Import from parent party

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

7.5 Proposal Structuring - Collateral

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

Figure 7-53 Proposal Structuring - Collateral

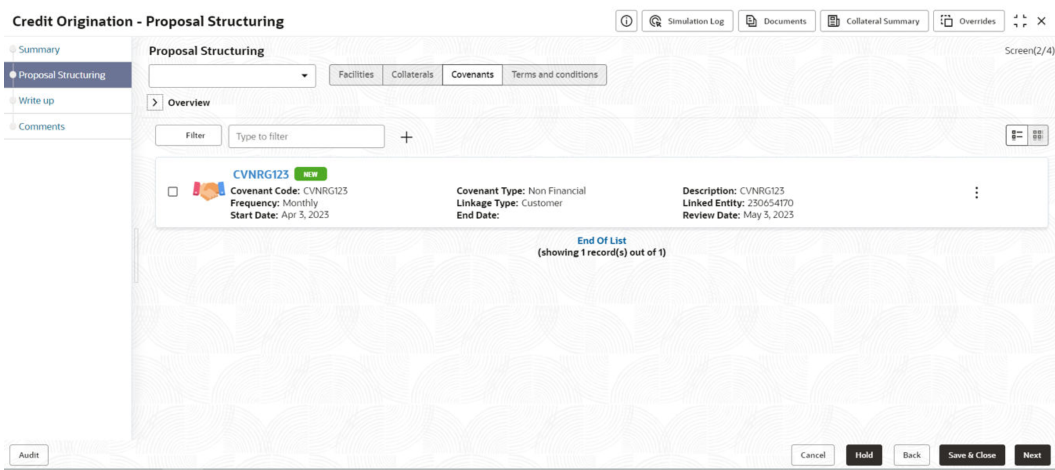


> **Note:**
>
> For information about filter, add, edit, delete, and layout options, refer **Collaterals**.

7.6 Proposal Structuring - Covenants

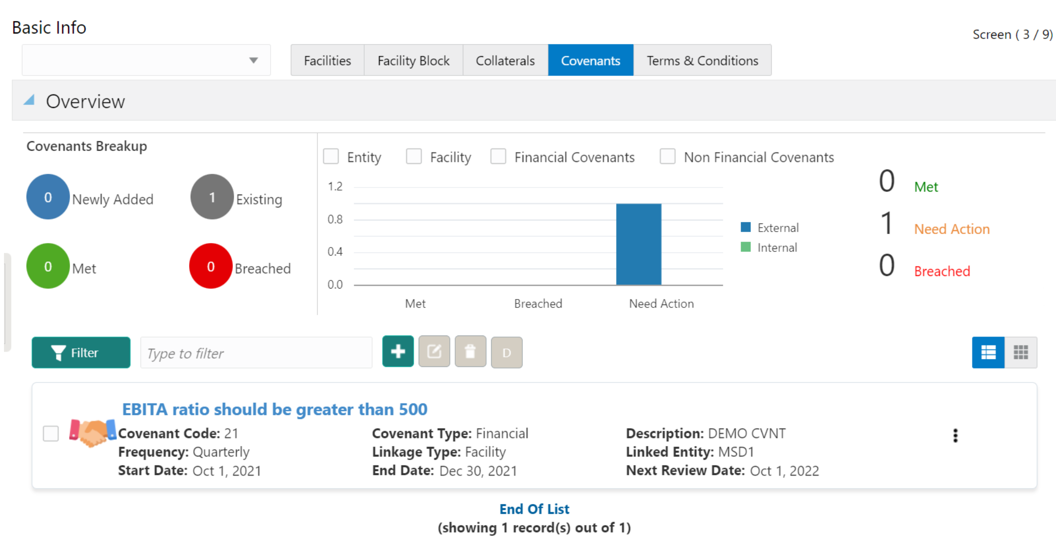
1. To go to the Covenants page, click **Covenants** tab in **Proposal Structuring** screen. The **Covenants** page is displayed.

Figure 7-54 Proposal Structuring - Covenants



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

Figure 7-55 Overview

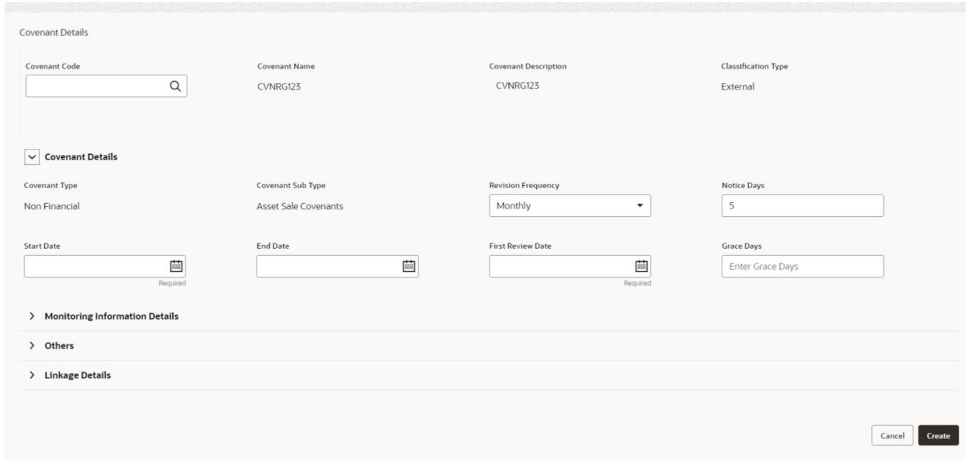


7.7 Proposal Structuring - Covenant Details

1. To add new covenant, click the **+** icon.

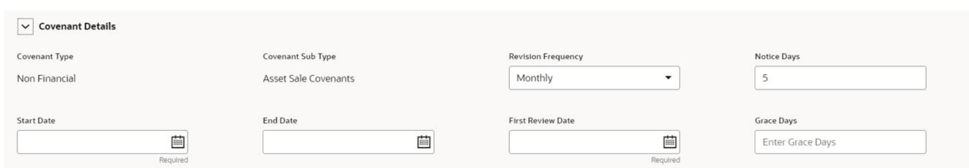
   The **Covenant Details** window is displayed.

Figure 7-56 Covenant Details



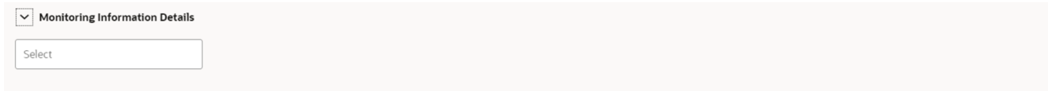
2. Enter or Select the details for the following field names in the respective fields:
   - Covenant Code
   - Covenant Name
   - Covenant Description
   - Classification Type
3. To set the covenant condition, click and expand **Covenant Details** section.

Figure 7-57 Covenant Details



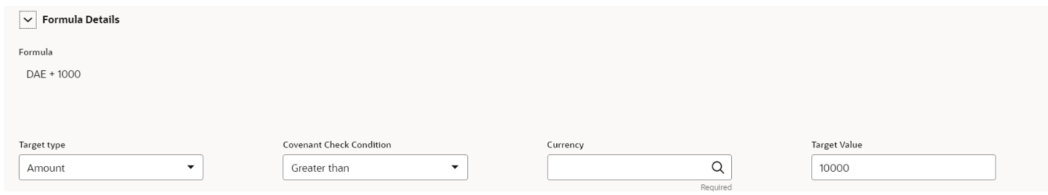
4. Enter or select the details for following field names in the respective fields:
   - Covenant Type
   - Revision Frequency
   - Custom Days
   - Notice Days
   - Start Date
   - End Date
   - First Review Date
   - Grace Days
5. To capture the monitoring information for the covenant, click and expand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

Figure 7-58 Monitoring Information Details



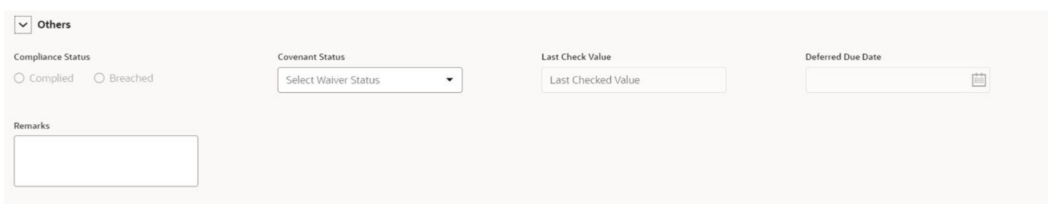
6. Select **Monitoring Information Details** from the drop-down list.
7. Click and expand **Formula Details** section.

Figure 7-59 Formula Details



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

Figure 7-60 Others



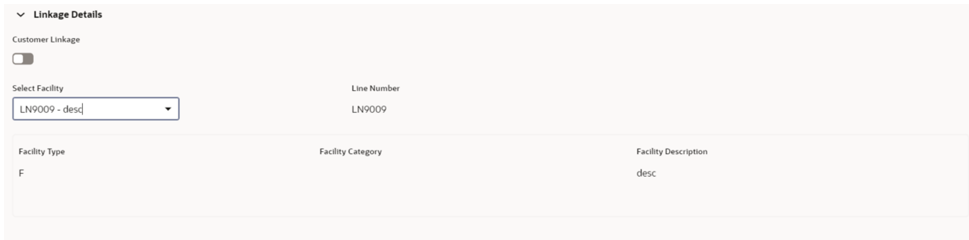
For field level information on **Others** screen refer the table below.

Table 7-24 Others

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

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

Figure 7-61 Linkage Details



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

Table 7-25 Linkage Details

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

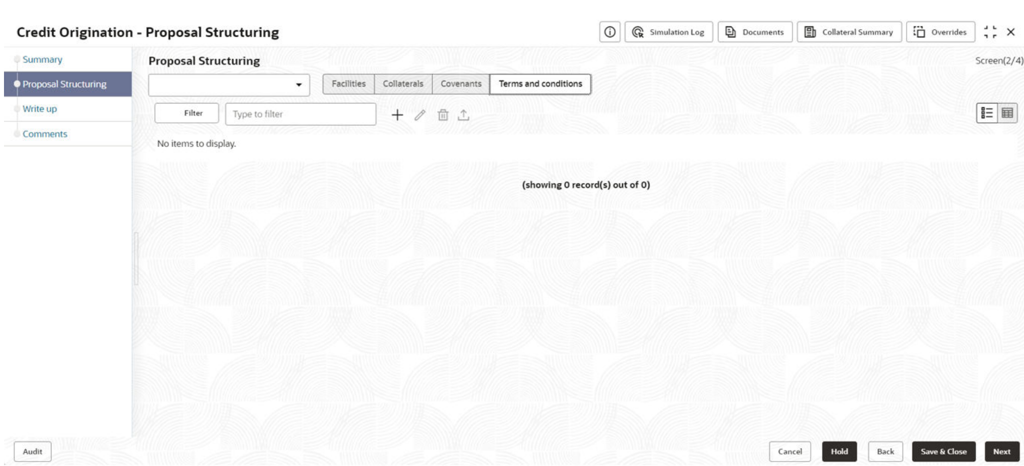
> **Note:**
>
> For information about filter, add, edit, delete, and layout options, refer any section in **Proposal Initiation** Chapter.

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

7.8 Proposal Structuring - Terms and Conditions

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

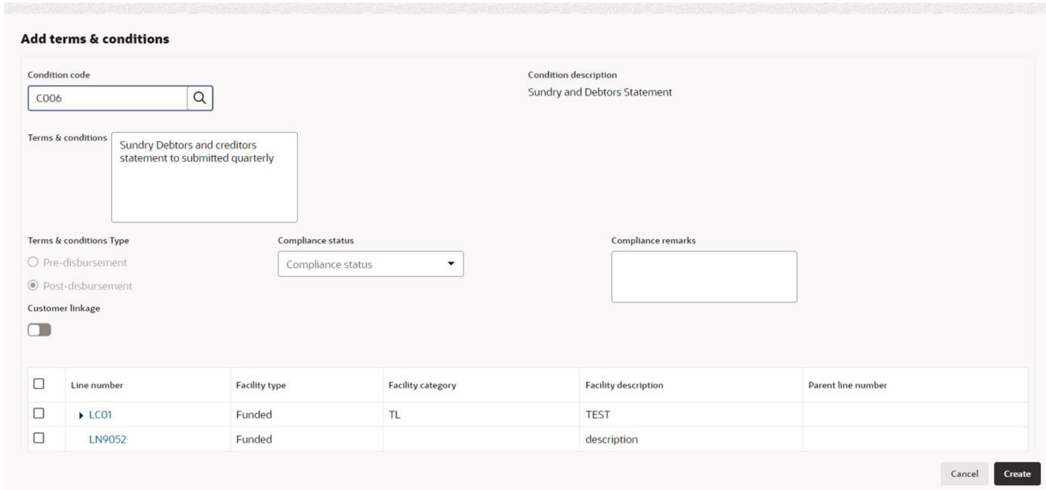
Figure 7-62 Proposal Structuring - Terms and Conditions



1. To add new terms & conditions, click **+** icon.

   The **Add Terms And Conditions** window is displayed.

Figure 7-63   Add Terms And Conditions



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

Table 7-26   Add Terms And Conditions

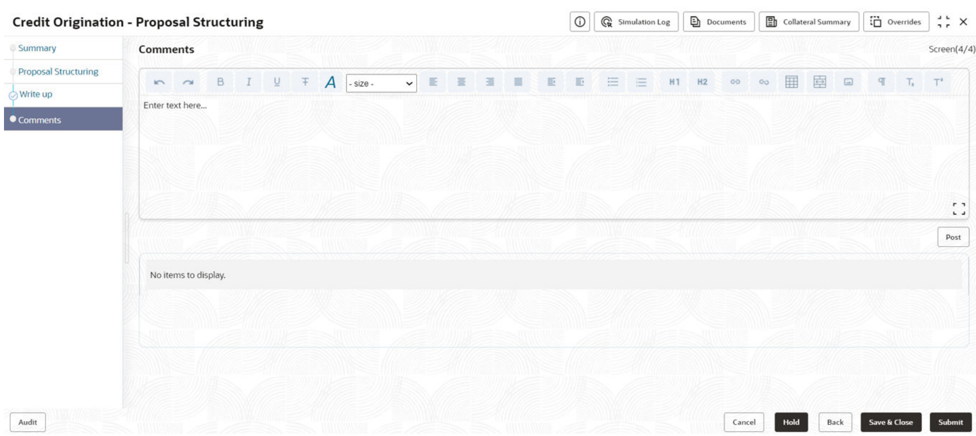
Fields/ Icons	Description
Condition Code	Search and Select **Condition Code**. **Condition Description** and **Terms & Conditions** are defaulted based on the selected condition code.
Terms and Conditions Type	**Terms and Conditions Type** is defaulted based on selected condition code. The options available are: • Pre-disbursement • Post-disbursement
Compliance Status	Select **Compliance Status** from drop-down list. The options available are: • Met • Breached
Compliance Remarks	Enter **Compliance Remarks**, if required.
Customer Linkage	**Customer Linkage** details are displayed by default based on selected condition code.
Create	Click **Create**. Terms and conditions are linked to the party and displayed in the **Terms and Conditions** tab.
Cancel	Click the **Cancel** to cancel and exist the screen.

Note:

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

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

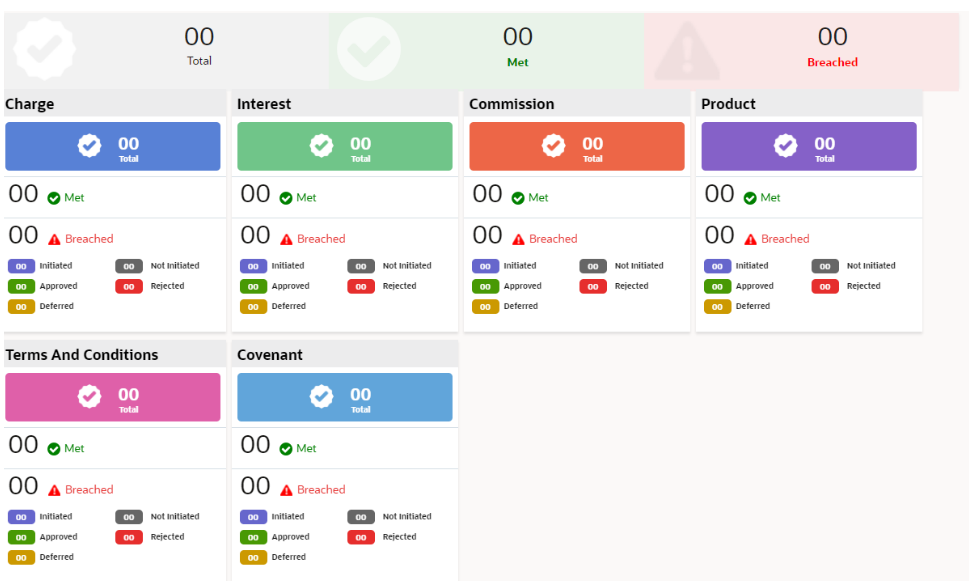
Figure 7-64 Comments



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

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

Figure 7-65 Policy exceptions



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

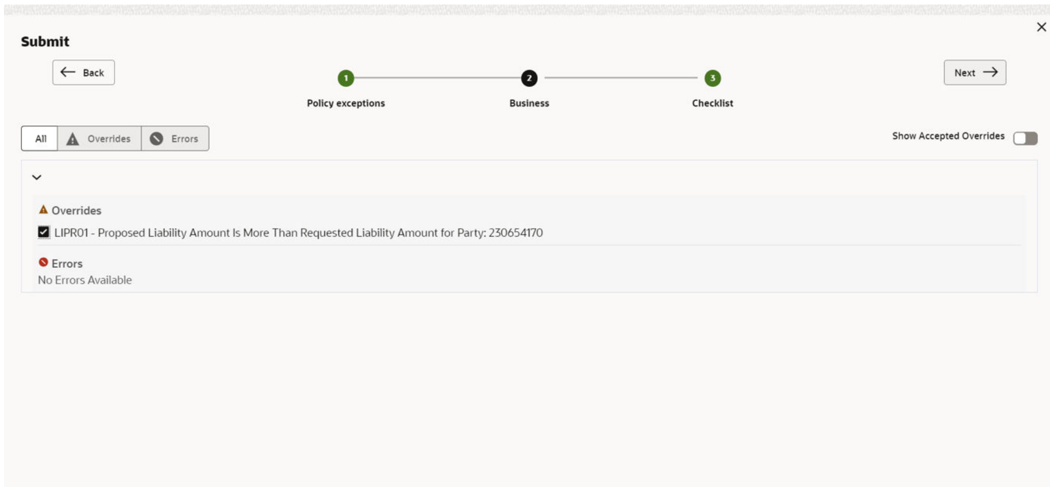
To view the **Policy Exception** detail specific to party or child party, select the party from the drop-down list at top left corner.

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

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

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

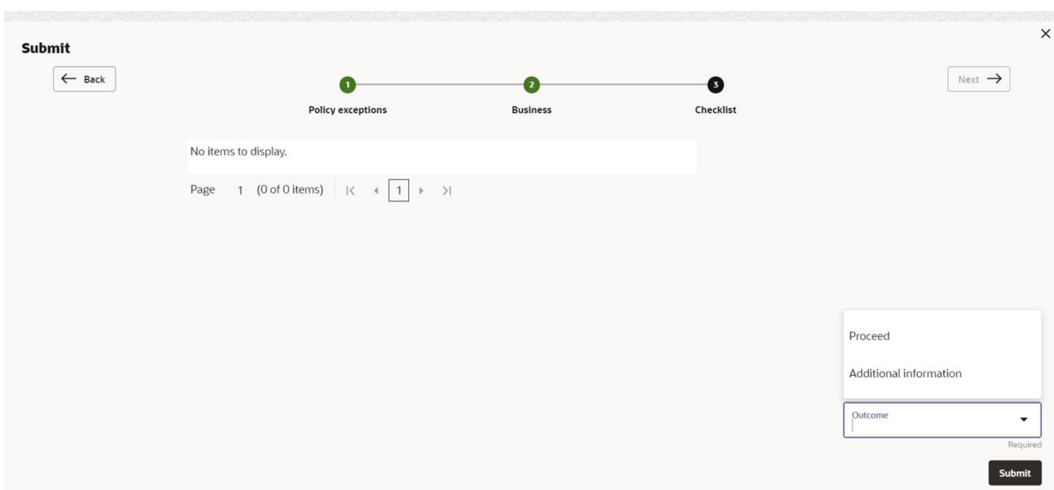
Figure 7-66 Business



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

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

Figure 7-67 Checklist



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

Table 7-27 Checklist

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

For information on **Write up** data segment, refer Write Up section.

8

Proposal Review

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

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

Table 8-1 Proposal Review Stage

Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested and proposed – Facilities requested and proposed – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View Write up added in previous stages • View comments added in previous stages	• Review the following – Liability details – Facility details – Covenants proposed – T&C proposed – Collateral Offered • Add write up • Send back the application if additional info required • Submit application for approval

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

9 Proposal Approval

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

Table 9-1 Proposal Approval stage

Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested and proposed – Facilities requested and proposed – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View Write up added in previous stages • View comments added in previous stages	• Review the following: – Liability amount and dates requested and proposed – Facility amount and dates requested and proposed – Covenants proposed – T&C proposed – Collateral Offered • Capture the following: – Approved Liability amount and dates – Approved Facility amount and dates • Add/Modify/Delete facility, collateral, covenants or T&C • Add write up • Send back the application if additional info required or proposal revision • Approve the application • Reject the application

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

To approve the facility, perform the following steps:

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

   The **Liability Details** window is displayed.

Figure 9-1 Liability Details

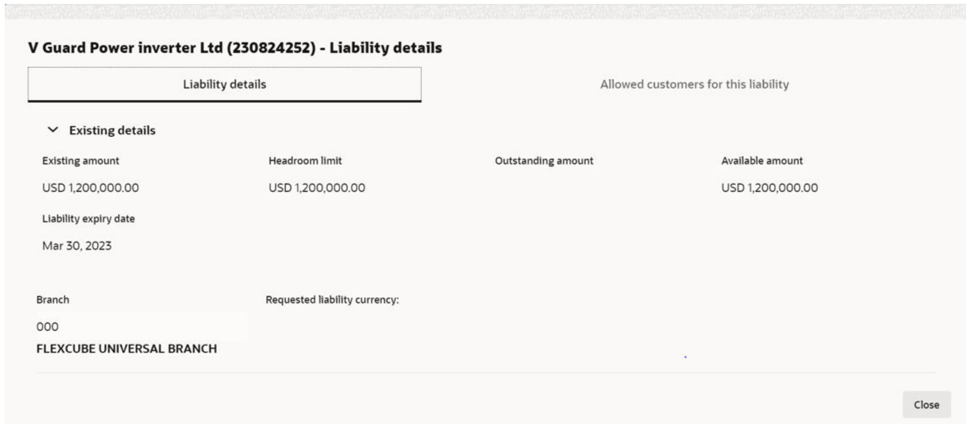
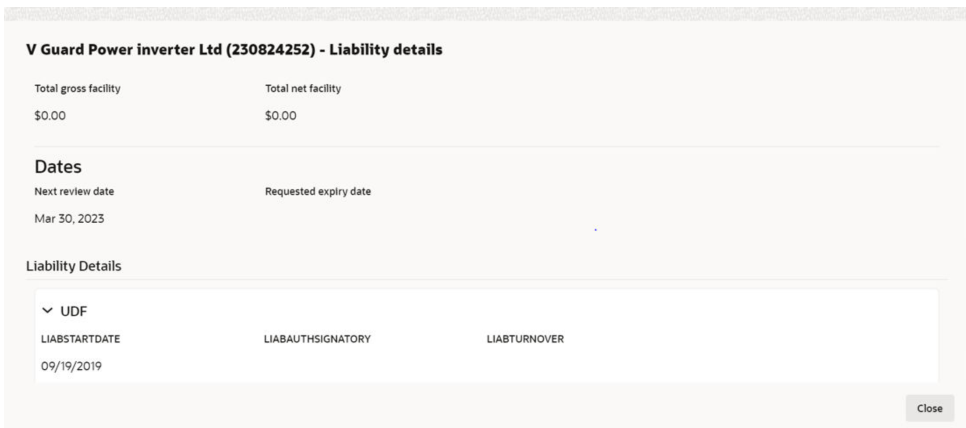


Figure 9-2 Liability Details



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

> **Note:**
>
> Approved Liability Currency and Requested Liability Currency can be different.

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

Table 9-2 Liability Details

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

3. In the **Approval** page, click **Action** icon in the required facility and select **Edit**.

   The **Facility Details** window is displayed.

Figure 9-3 Facility Details

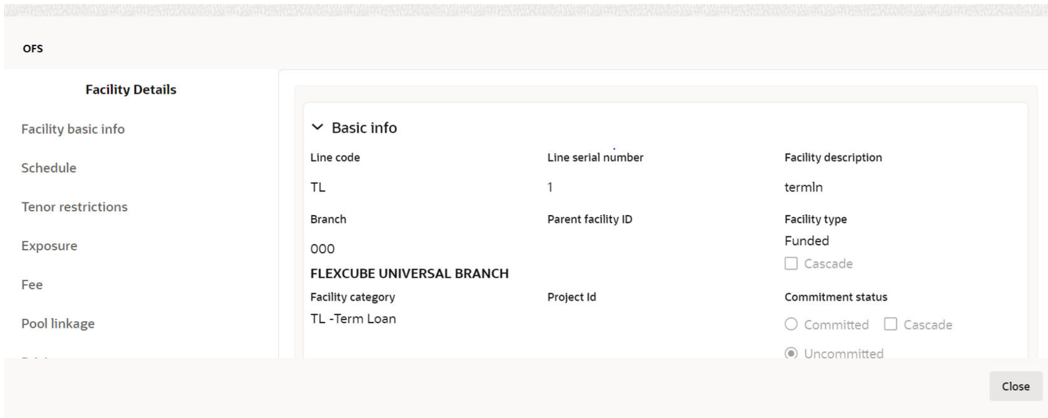


Figure 9-4 Facility Details

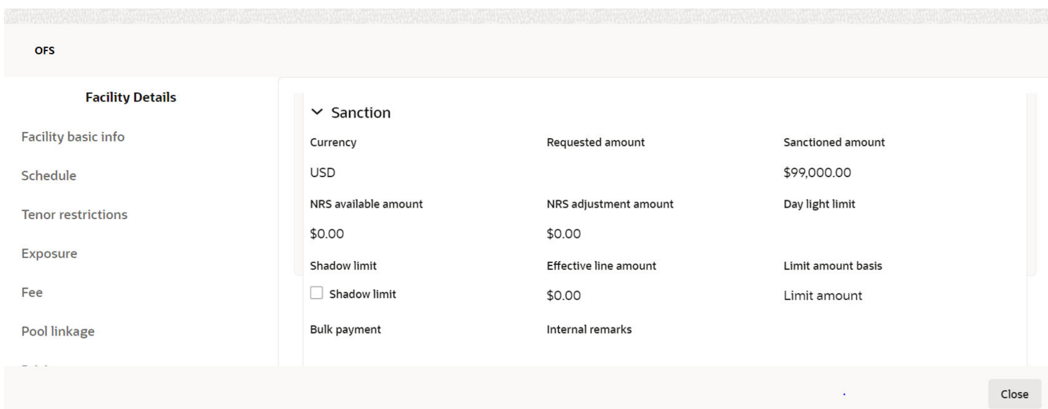


Figure 9-5 Facility Details

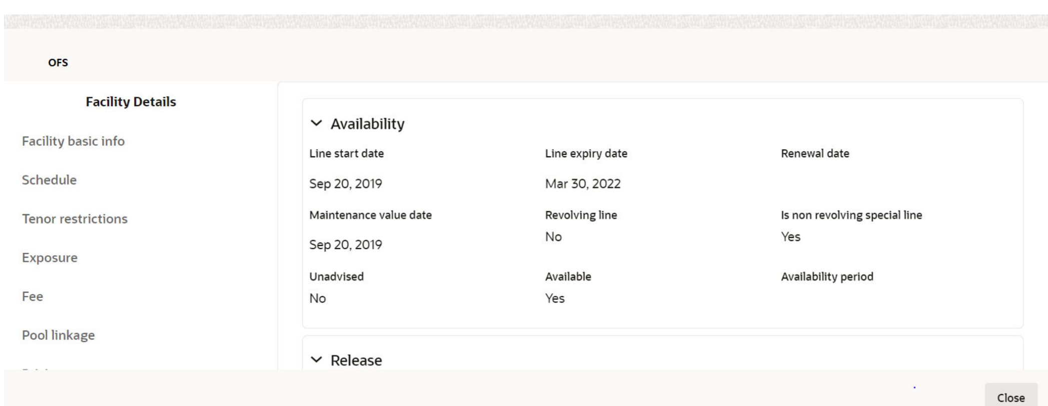
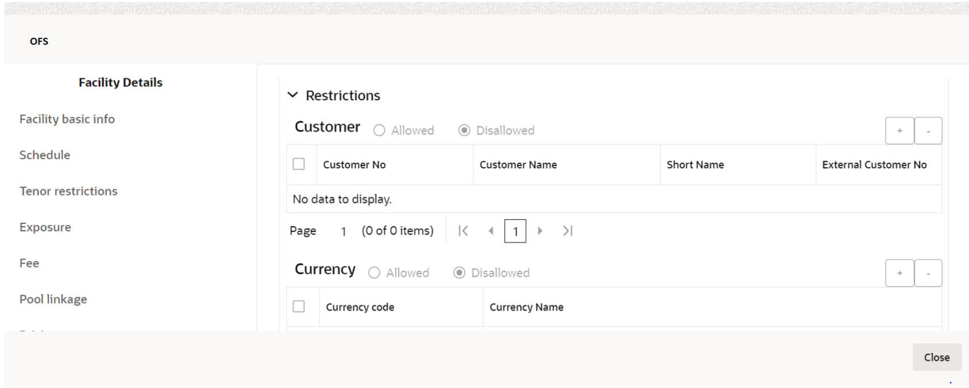


Figure 9-6 Facility Details



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

Table 9-3 Facility Details

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

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

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

10

Draft Generation

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

Table 10-1 Draft Generation stage

Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested, proposed, and approved – Facilities requested, proposed, and approved – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View comments added in previous stages	• Generate draft proposal document

Prerequisites

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

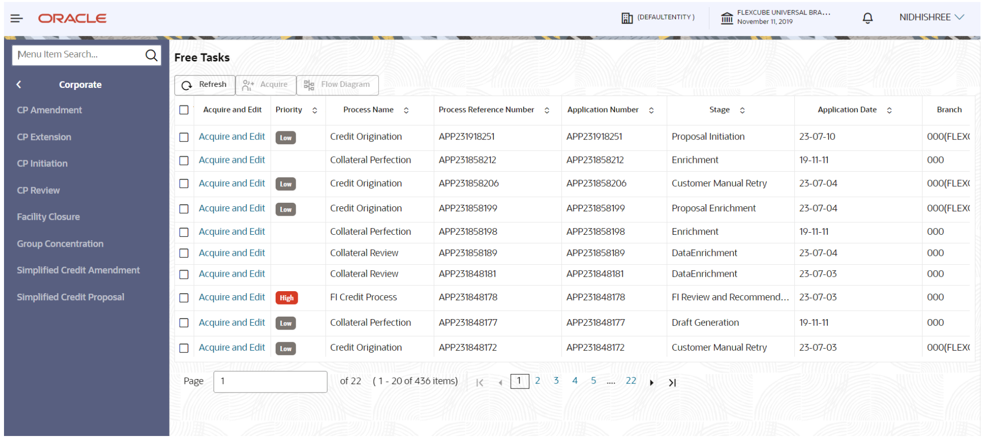
- Upload report template for draft generation in XSL format by navigating to **Core Maintenance > Report Maintenance > Report Template > Upload Report Template**
- Link the maintained report template as Advices in the **Business Process Maintenance** for the required process

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

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

   The **Free Tasks** page is displayed.

Figure 10-1 Free Tasks



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

Figure 10-2 Summary

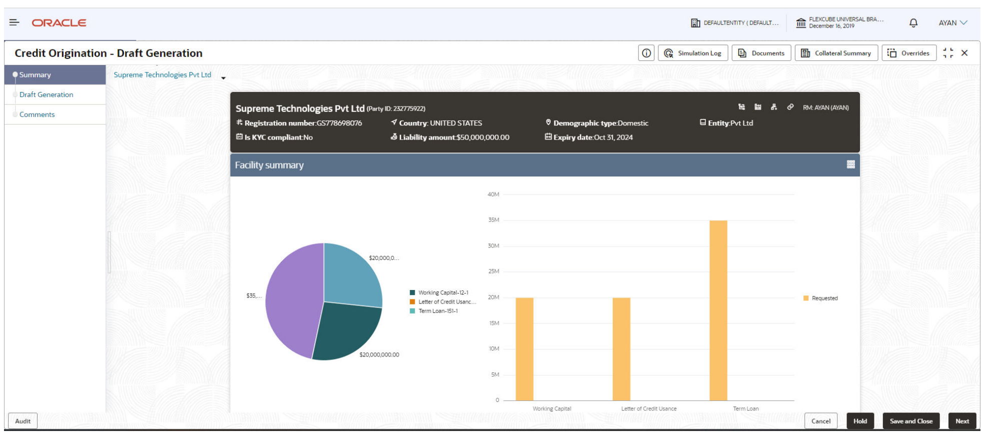


Figure 10-3 Summary

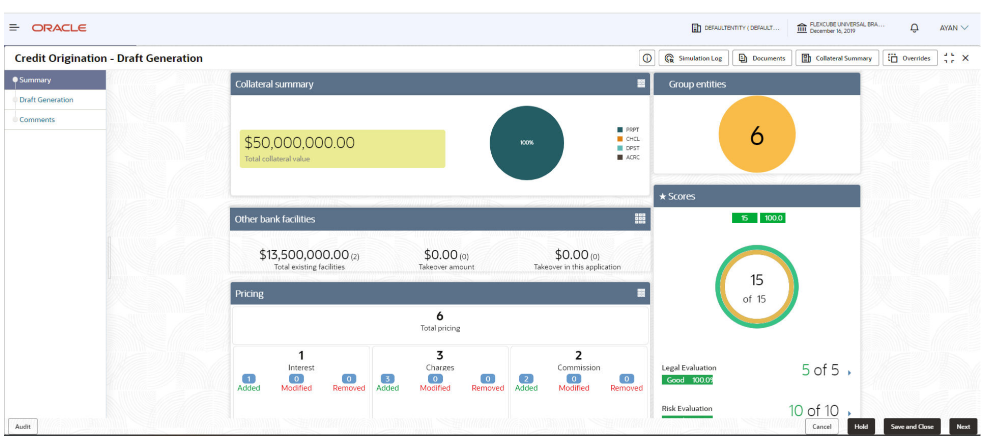


Figure 10-4 Summary

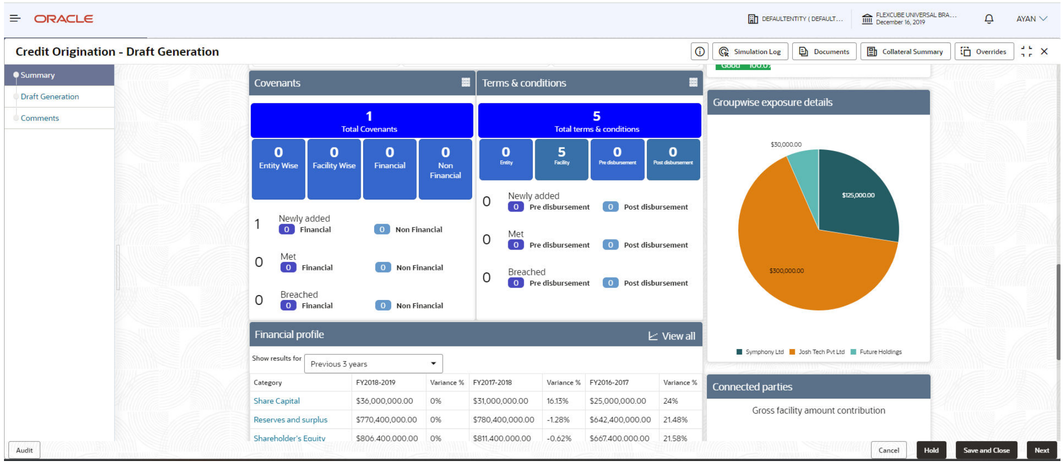
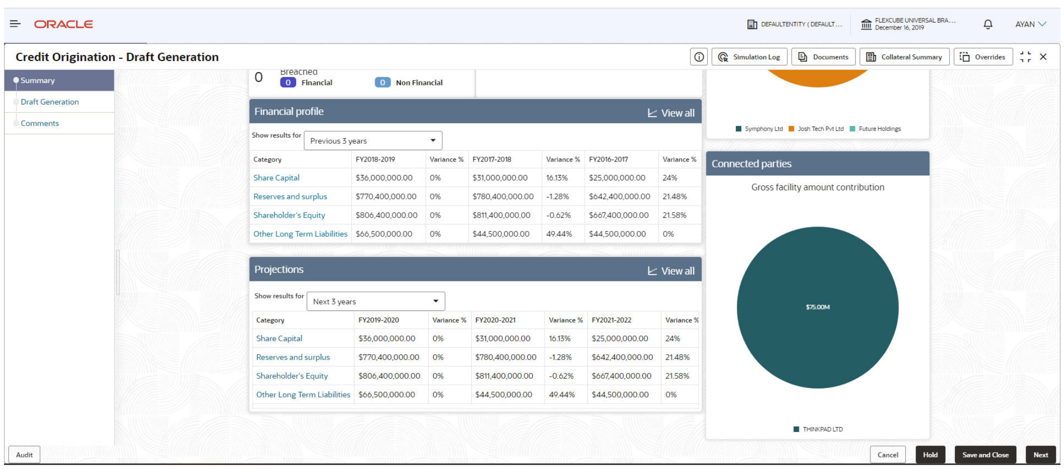


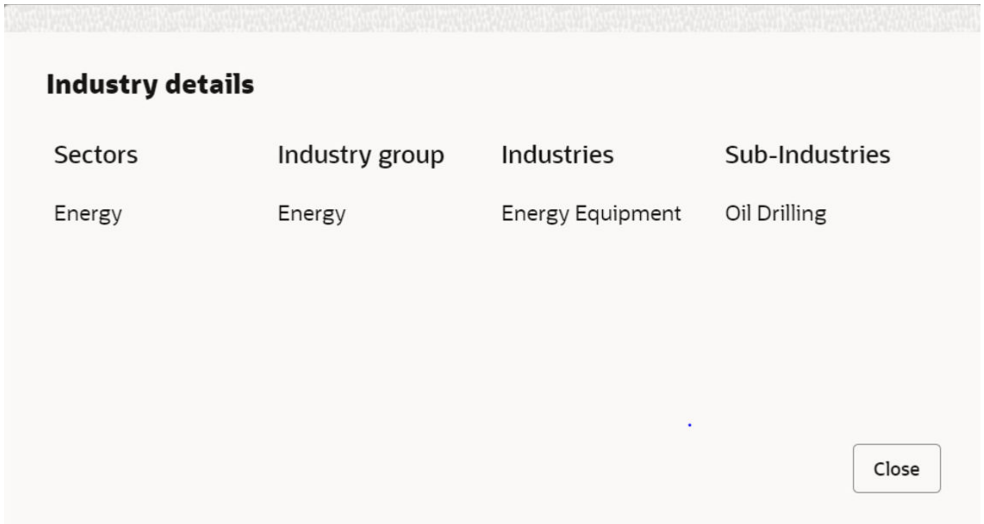
Figure 10-5 Summary



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

   The **Industry Details** window is displayed.

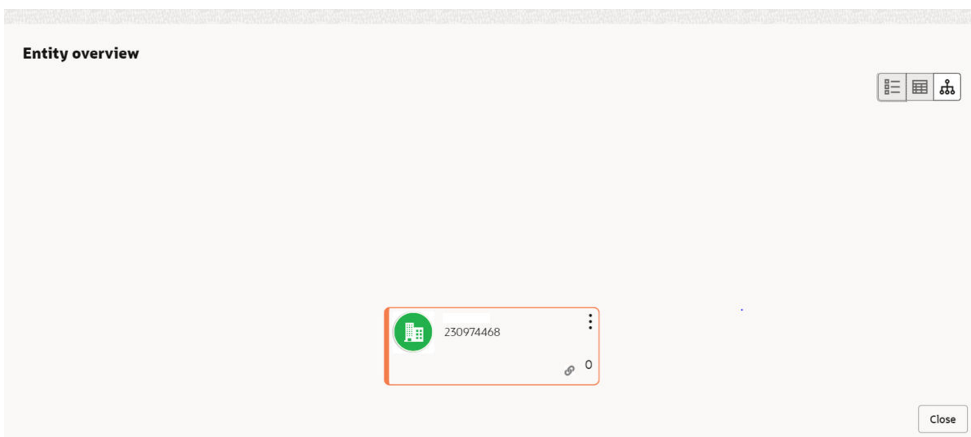
Figure 10-6 Industry Details



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

   The **Entity Overview** window is displayed.

Figure 10-7 Entity Overview



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

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

Figure 10-8 Allowed Customers For This Liability

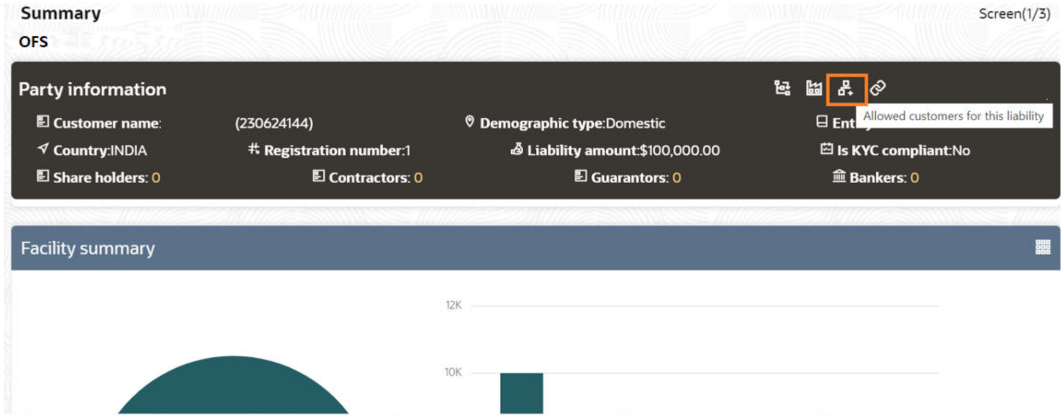
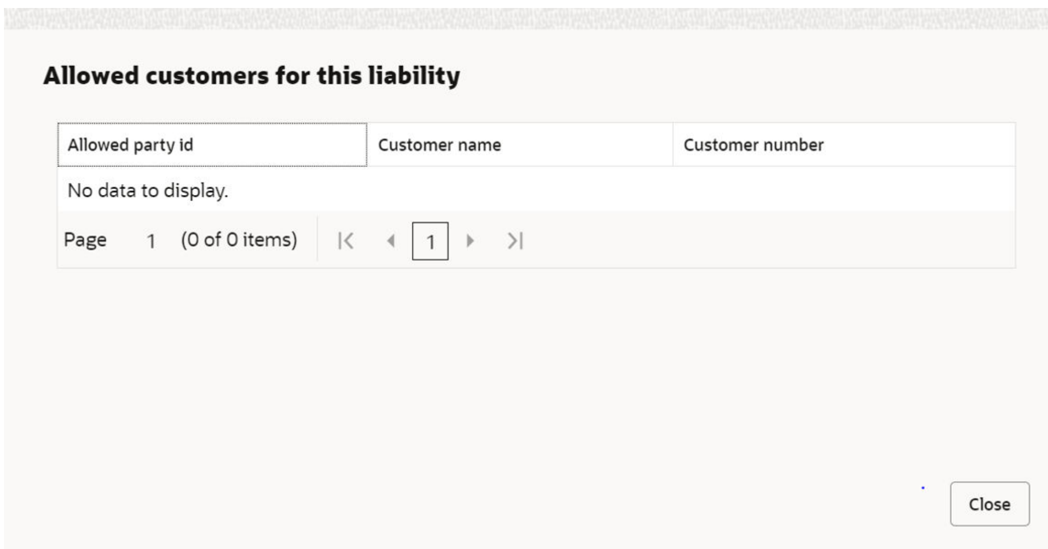


Figure 10-9 Allowed Customers For This Liability



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

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

Figure 10-10 Linked to other liabilities

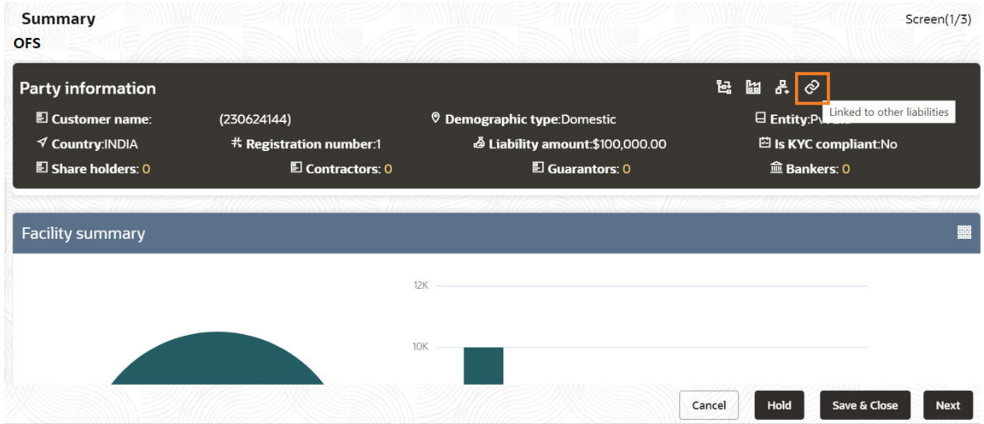
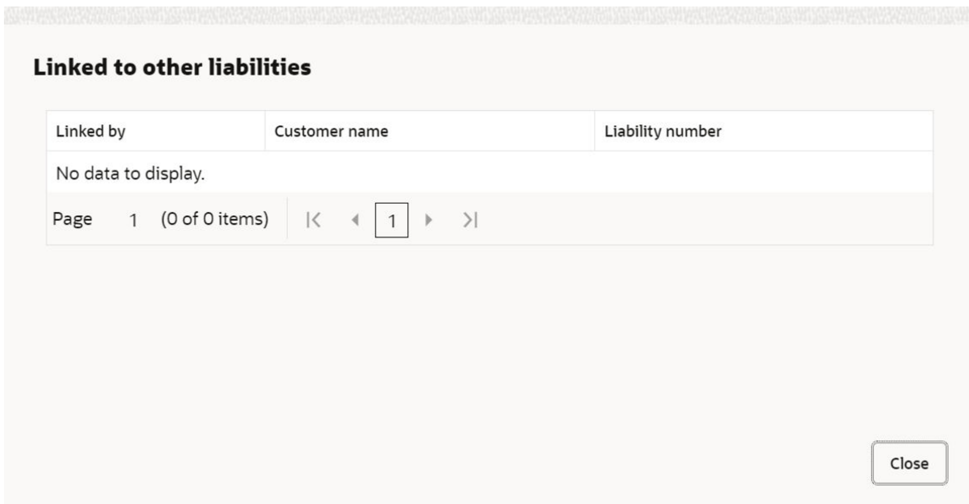


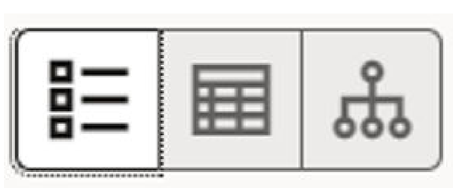
Figure 10-11 Linked to other liabilities



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

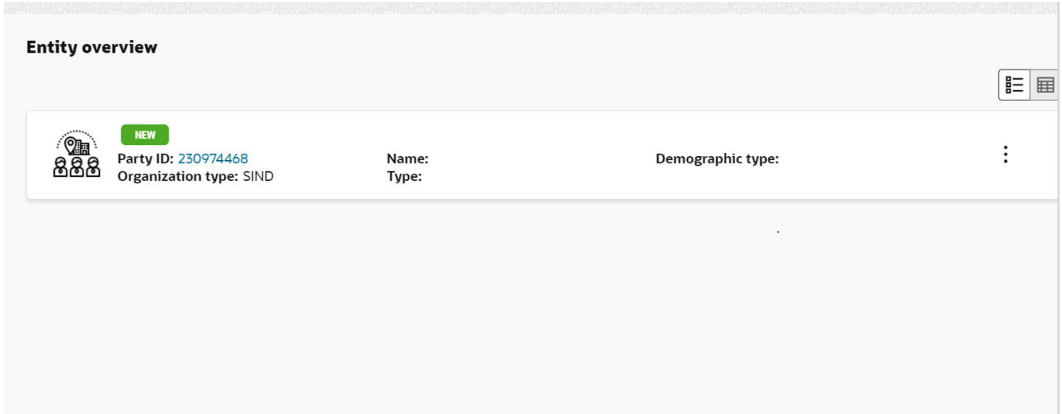
    The **Layout** window is displayed.

Figure 10-12 Layout



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

Figure 10-13 Entity Overview



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

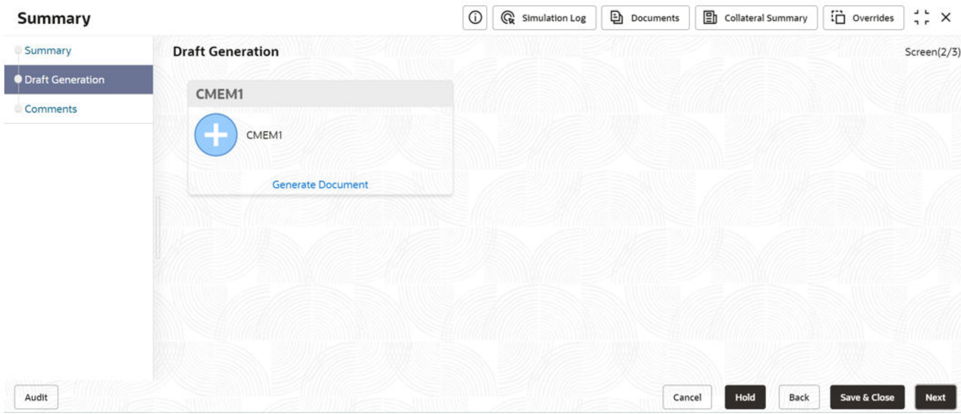
Table 10-2 Entity Overview

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

12. After reviewing the **Summary**, click **Next**.

    The **Draft Generation** window is displayed.

Figure 10-14 Draft Generation



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

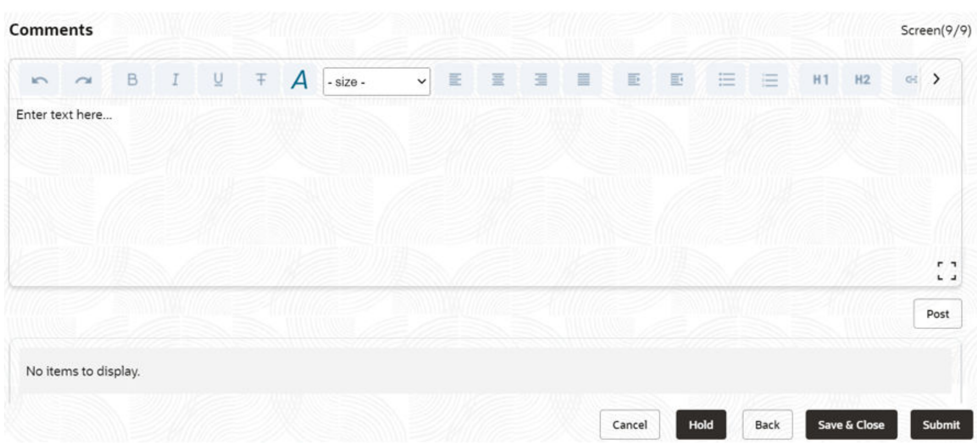
Table 10-3 Draft Generation

Fields/ Icons	Description
View Document	Click **View Document**, to view the generated draft document.
Download Document	Click **Download Document**, to download the generated draft document.

13. After generating proposal draft, click **Next.**

    The **Comments** page is displayed.

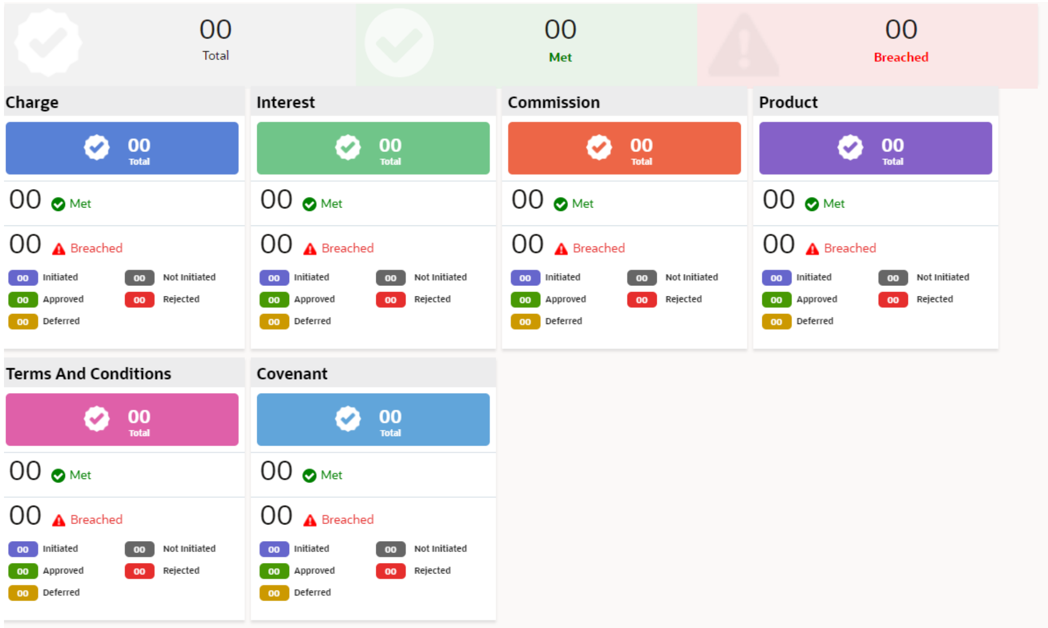
Figure 10-15 Comments



Post comments, if any. The posted comment is displayed below the **Comments** box section.

14. Click **Submit**. The **Policy Exceptions** window is displayed.

Figure 10-16 Policy Exceptions



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

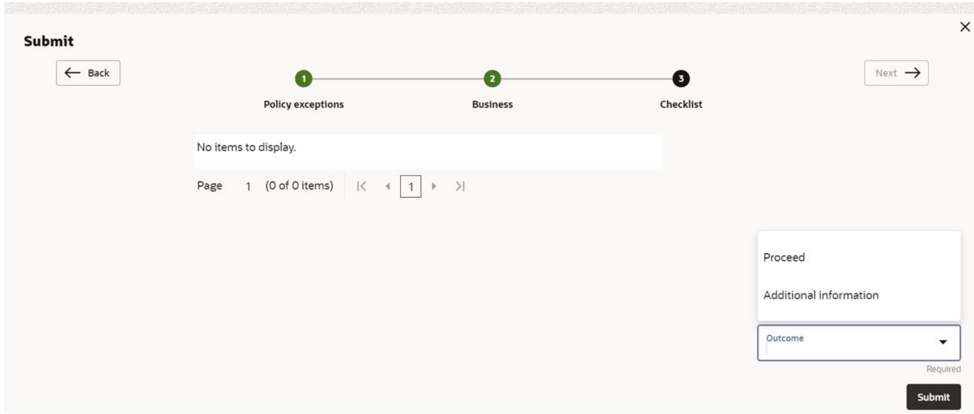
To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.

15. Click the **Business** data segment.

Figure 10-17 Business

16. Click the **Checklist** data segment.

Figure 10-18 Checklist



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

Table 10-4 Checklist

Fields/ Icons	Description
Outcome	Select **Outcome** as **Proceed**, if additional information is not required. Else, select **Outcome** as **Additional Info**.
Submit	Click **Submit**. The draft proposal is sent to the mentioned Email ID.

- If the party accepts the draft proposal, the proposal is sent to **Limit Configuration** stage.
- If the party rejects the draft proposal, the proposal is sent to **Proposal Restructuring** stage.

> **Note:**
>
> For information on **Write up** data segment, refer Write Up section.

11
Customer Acceptance

The user can capture the status of customer acceptance in this stage and move the proposal to the next stage. Upon acceptance of the draft proposal, the proposal must be moved to the **Limit Configuration** stage. If the draft is not accepted by the party, then the proposal is moved back to the structuring stage for re-negotiation.
The following table provides high level overview about the **Customer Acceptance** stage.

Table 11-1 Customer Acceptance stage

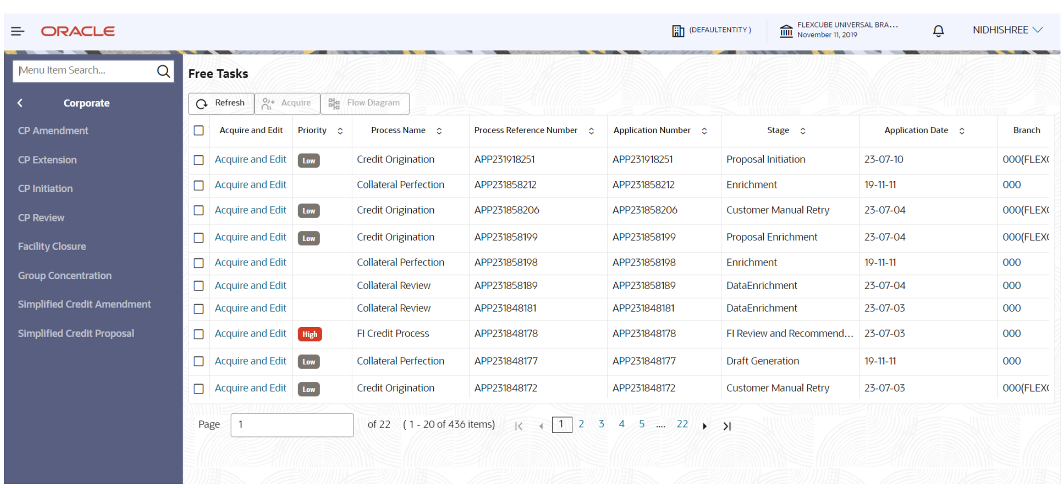
Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested, proposed, and approved – Facilities requested, proposed, and approved – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View comments added in previous stages	• Upload the party accepted documents • Submit for limit configuration • Send application for renegotiation to Proposal review stage • Add comments

Steps to capture customer acceptance status

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

   The **Free Tasks** page is displayed.

   Figure 11-1 Free Tasks



2. **Acquire & Edit** the required customer acceptance task.

   The **Credit Origination- Customer Acceptance** page summarizing the proposal is displayed.

   Figure 11-2 Summary

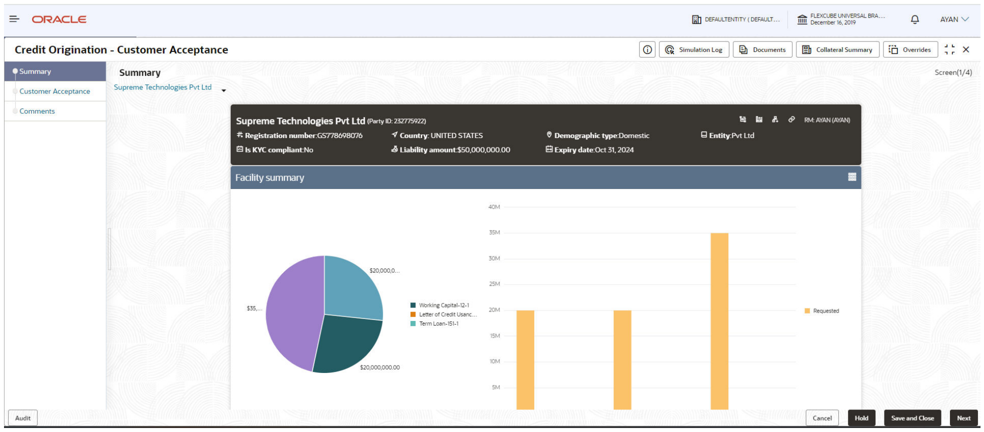
   

   Figure 11-3 Summary

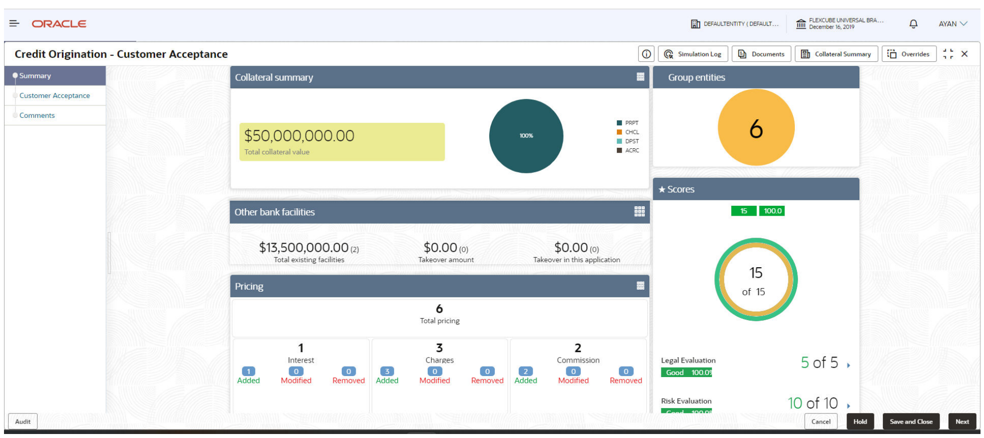
   

   Figure 11-4 Summary

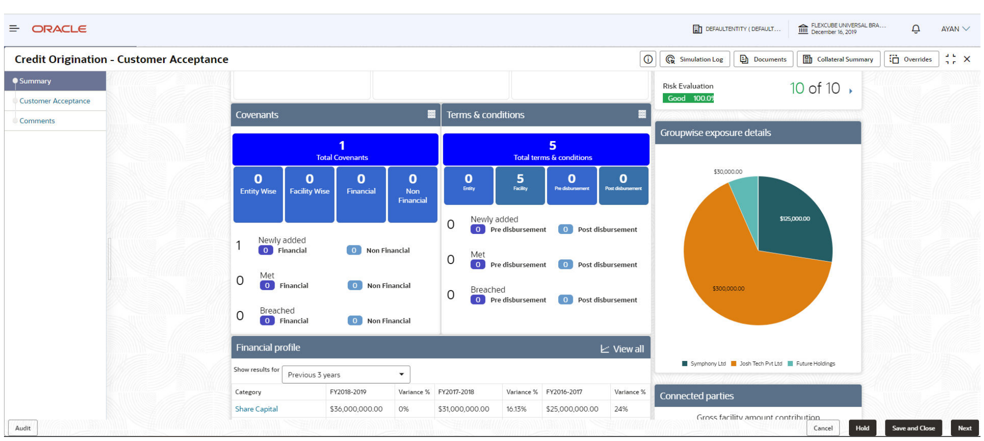
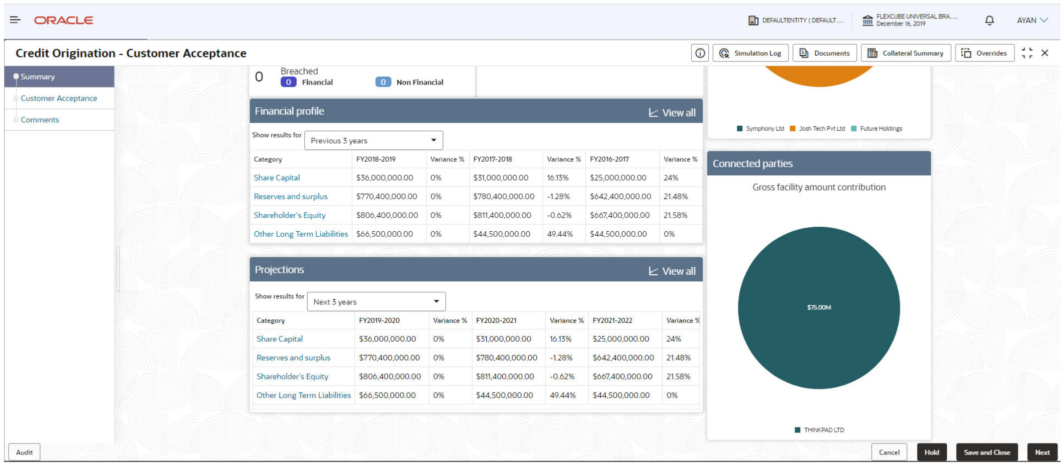
   

Figure 11-5 Summary



3. To view the sector and industry information, click **Industry** icon in party information section.

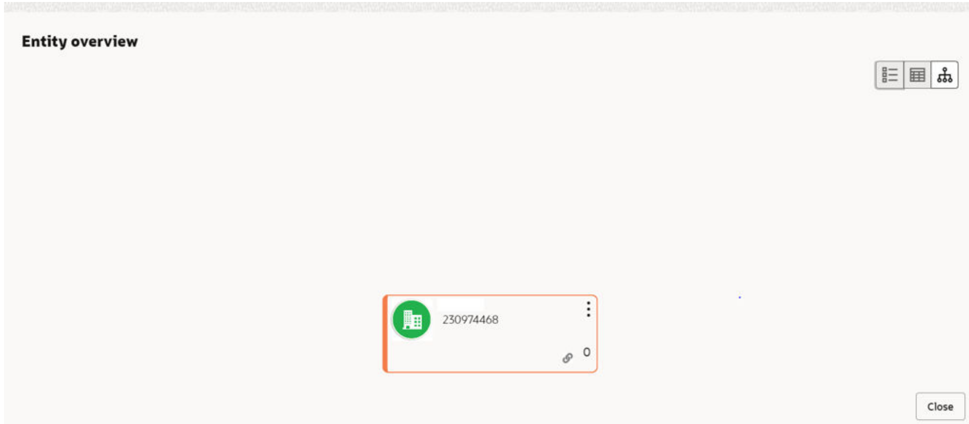
   The **Industry Details** window is displayed.

Figure 11-6 Industry Details

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

   The **Entity Overview** window is displayed.

Figure 11-7 Entity Overview



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

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

Figure 11-8 Allowed Customers For This Liability

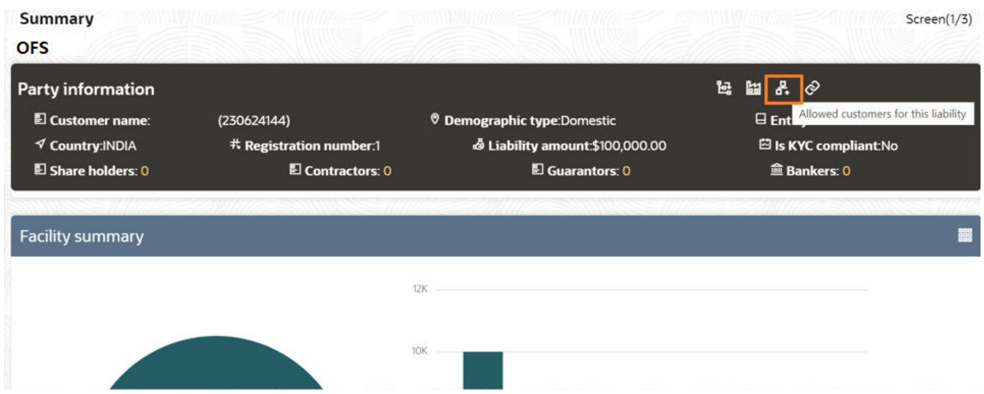
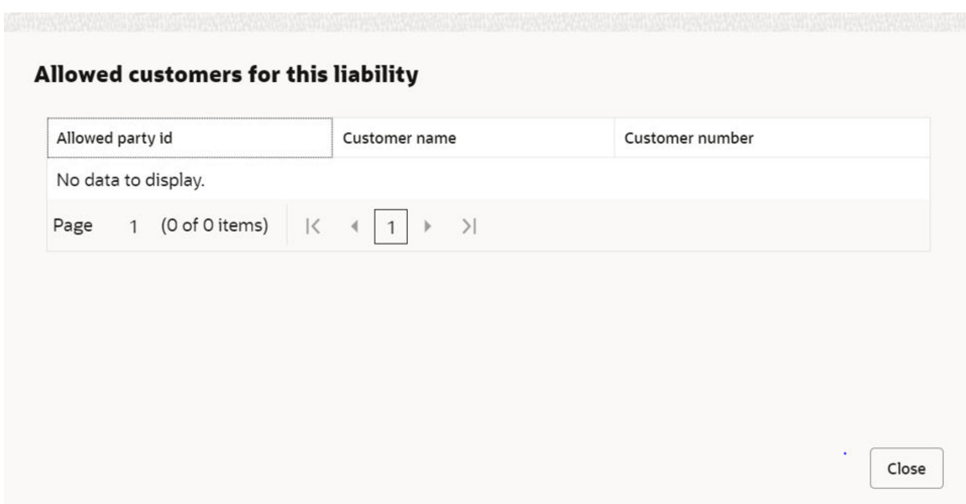


Figure 11-9 Allowed Customers For This Liability



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

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

Figure 11-10 Linked to other liabilities

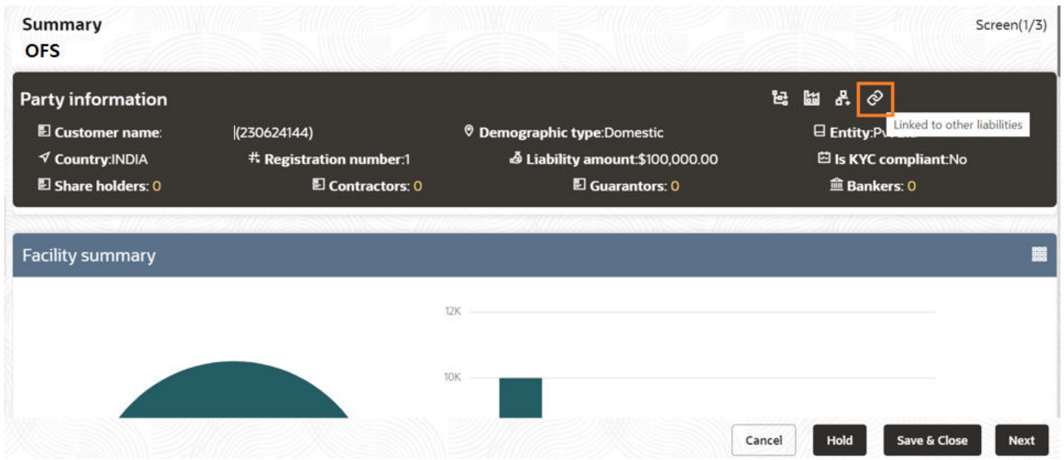
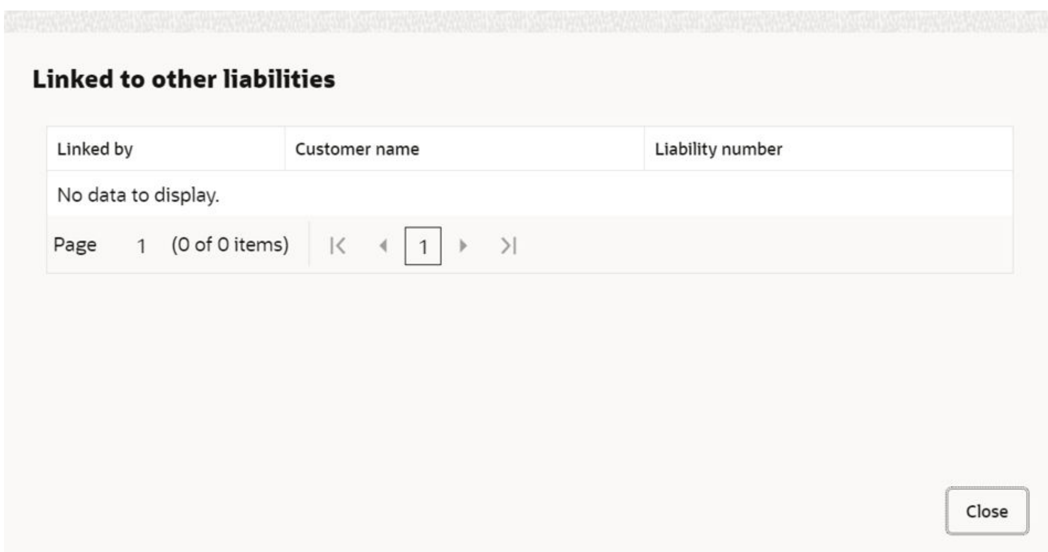


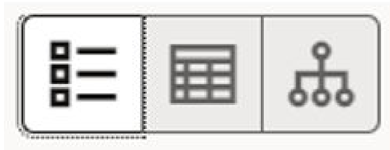
Figure 11-11 Linked to other liabilities



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

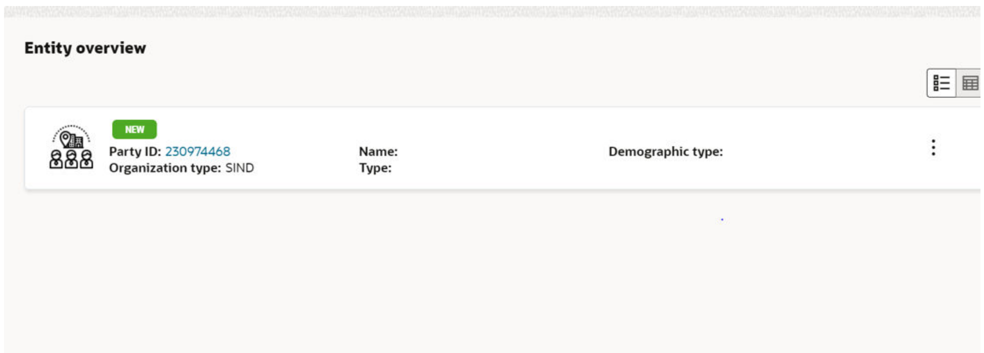
    The **Layout** window is displayed.

Figure 11-12 Layout



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

Figure 11-13 Entity Overview



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

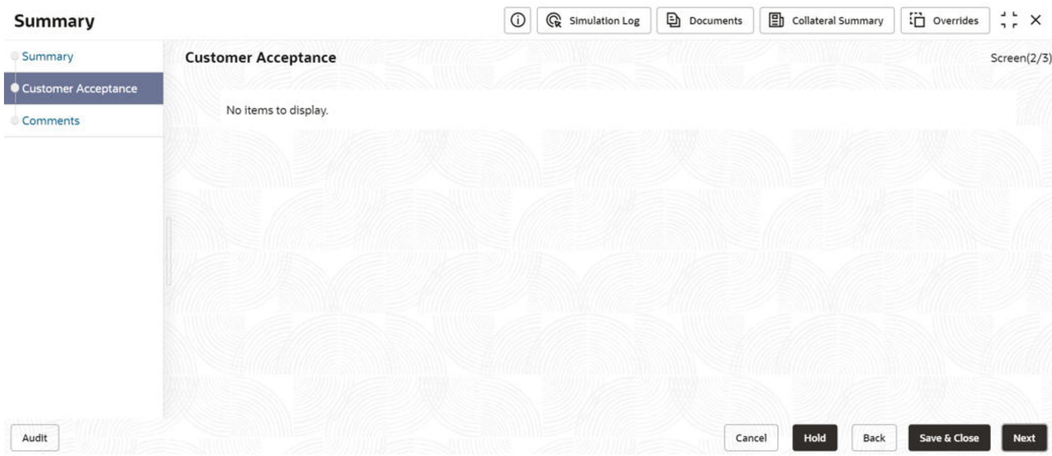
Table 11-2 Entity Overview

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

12. After reviewing the Summary, click **Next**.

    The **Customer Acceptance** page is displayed.

Figure 11-14 Credit Origination-Customer Acceptance

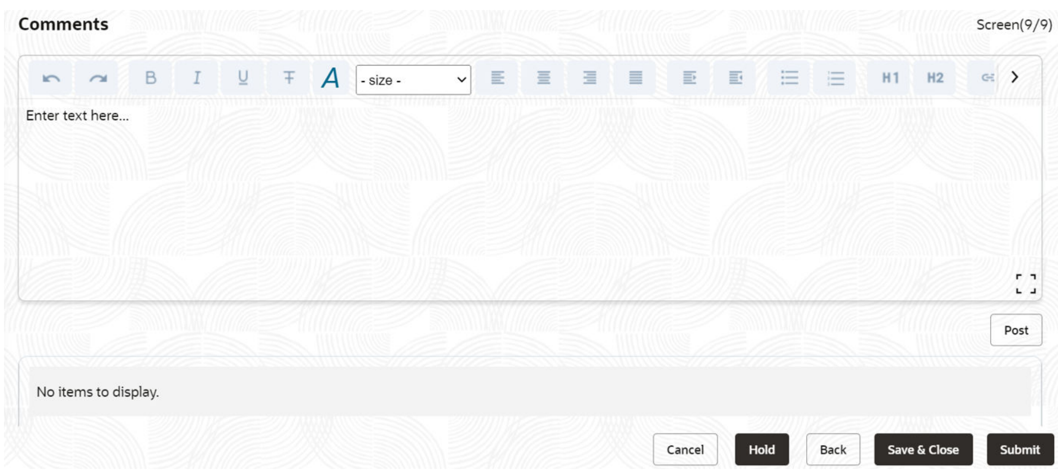


In the **Customer Acceptance** page, the user needs to upload the signed / party accepted sanction letter or can select "re-negotiation" and send the application back to proposal review stage.

13. Click the **Download** icon, to download the proposal draft.

    Click **Next** in the proposal draft. The **Comments** page is displayed.

Figure 11-15 Comments

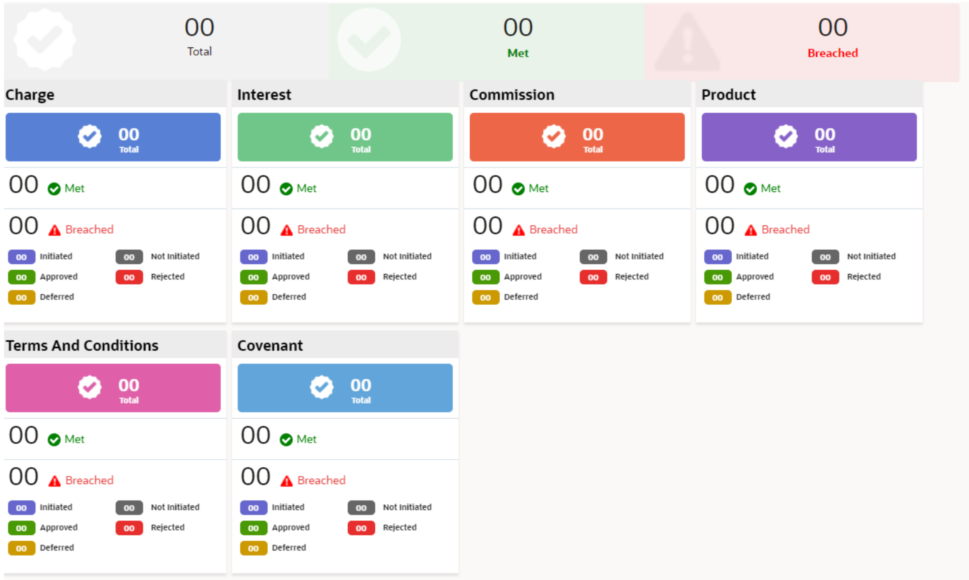


Post comments, if required. The posted comment is displayed below the **Comments** box section.

14. Click **Submit**.

    The **Policy Exceptions** window is displayed.

Figure 11-16 Policy Exceptions



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

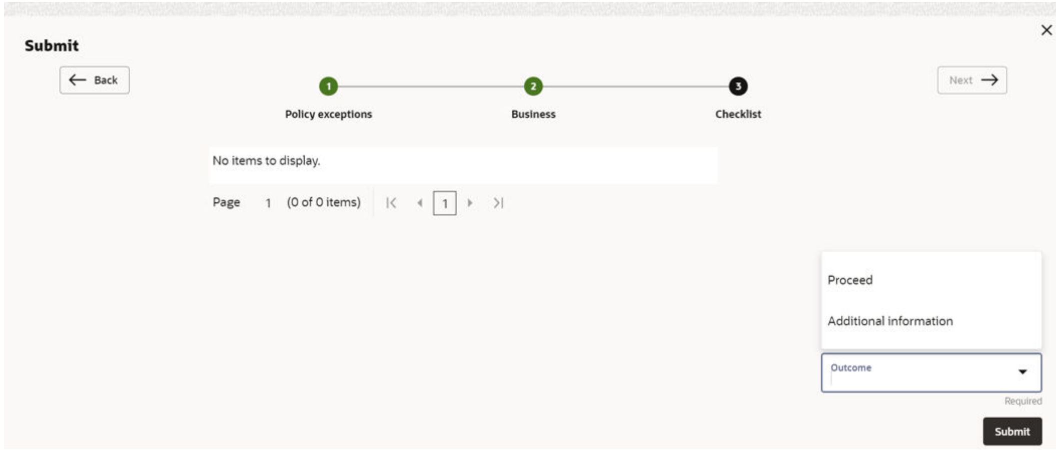
To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.

15. Click the **Business** data segment.

Figure 11-17 Business

16. Click the **Checklist** data segment.

Figure 11-18 Checklist



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

Table 11-3 Checklist

Fields/ Icons	Description
Outcome	Select **Outcome** as **Proceed**, if additional information is not required. Else, select the **Outcome** as **Additional Info**.
Submit	Click **Submit**. The proposal is moved to the next stage based on the selected **Outcome**.

Note:

For information on **Write up** data segment, refer Write Up section.

12 Limit Configuration

In this stage, the bank user further fine tunes the facility by creating a detailed limit structure, setting restrictions in place, etc. and submits the proposal for further action. Post this stage the details of the liability, facility, collateral and covenants gets recorded in the back office system.
The following table provides high level overview about the **Limit Configuration** stage.

Table 12-1 Limit Configuration stage

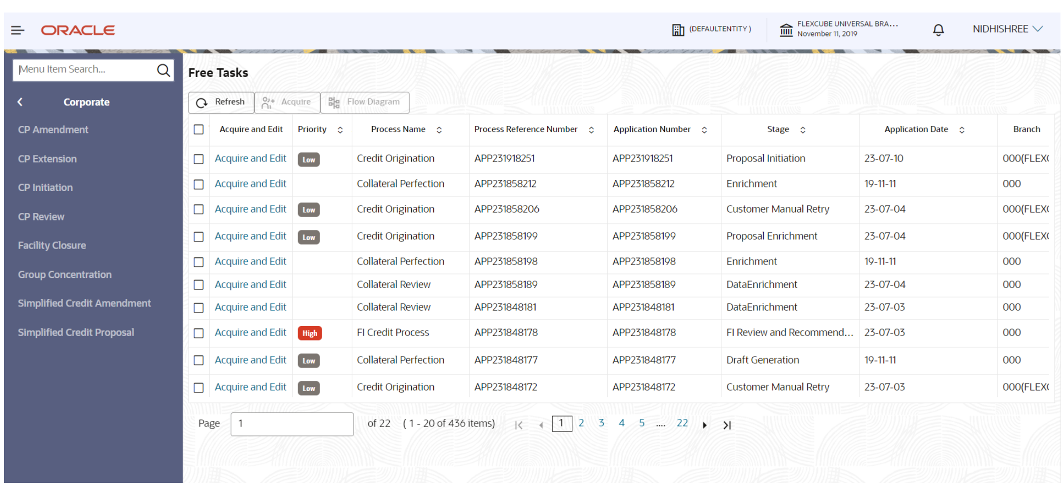
Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested, proposed, and approved – Facilities requested, proposed, and approved – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View comments added in previous stages	• Configure the facilities approved – Create sublines – Update Collateral details • Capture the restrictions related to – Currency – Party – Branch – Product – Exposure • Add comments • Hand off to ELCM

Steps to configure limit

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

   The **Free Tasks** page is displayed.

   Figure 12-1 Free Tasks

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

Viewing Summary:

Figure 12-2 Summary

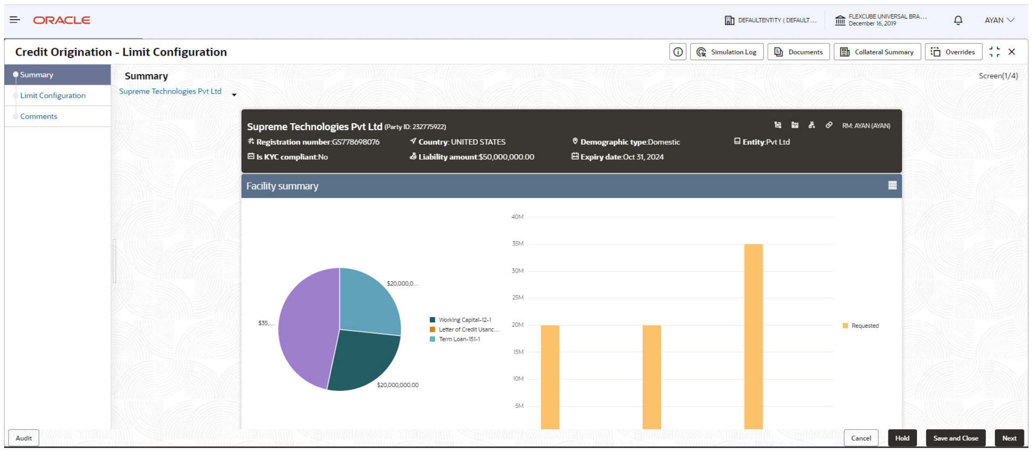


Figure 12-3 Summary

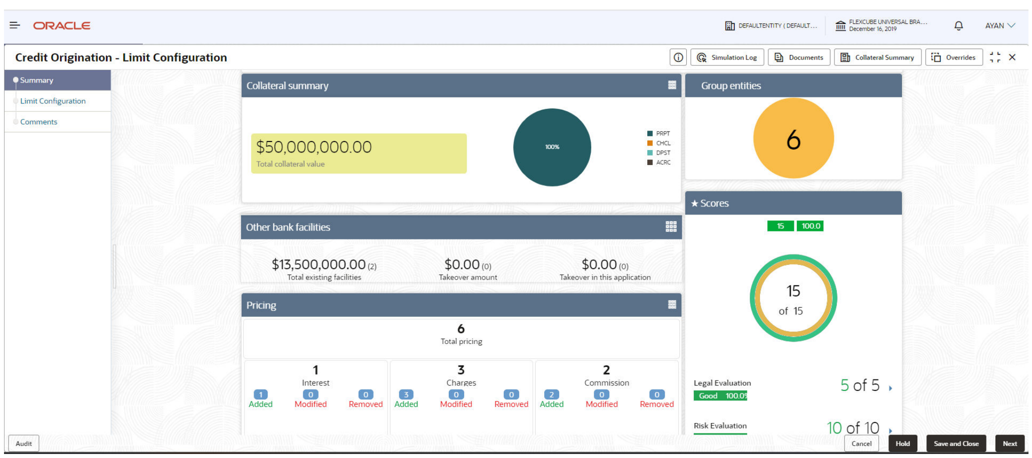


Figure 12-4 Summary

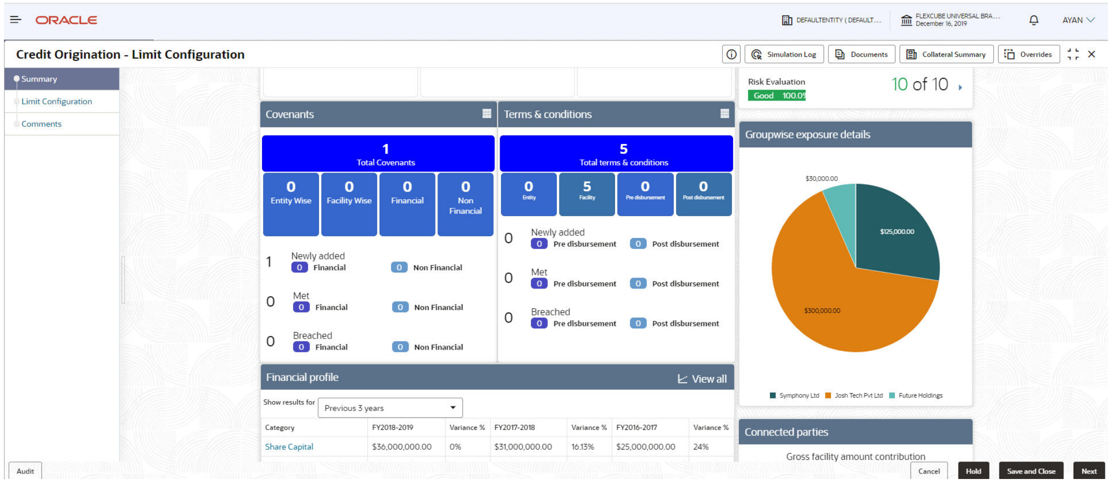
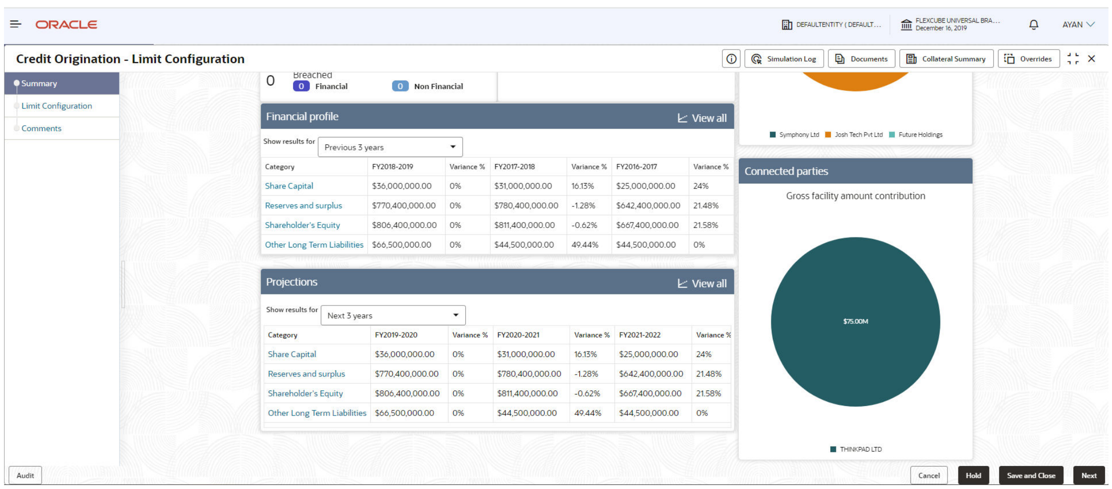


Figure 12-5 Summary



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

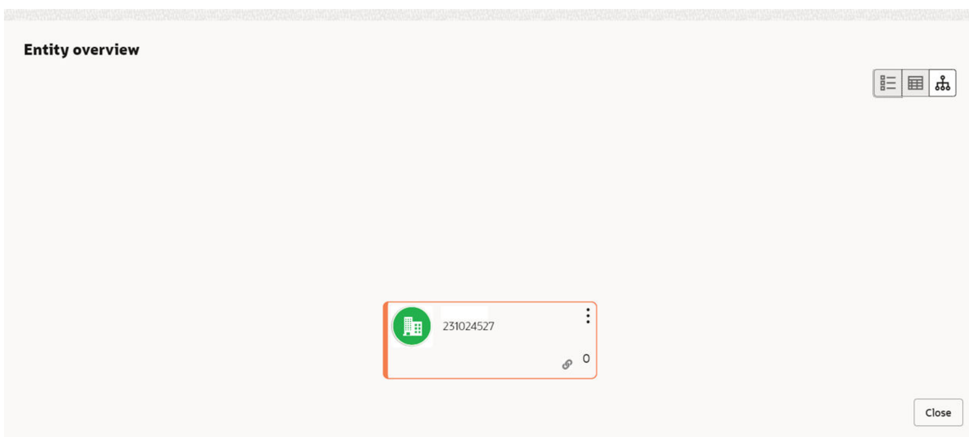
   The **Industry Details** window is displayed.

Figure 12-6 Industry Details

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

   The **Entity Overview** window is displayed.

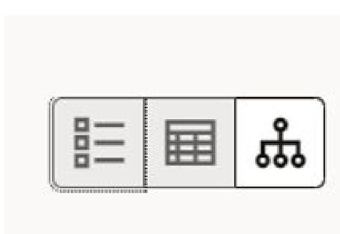
   Figure 12-7 Entity Overview



6. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner.

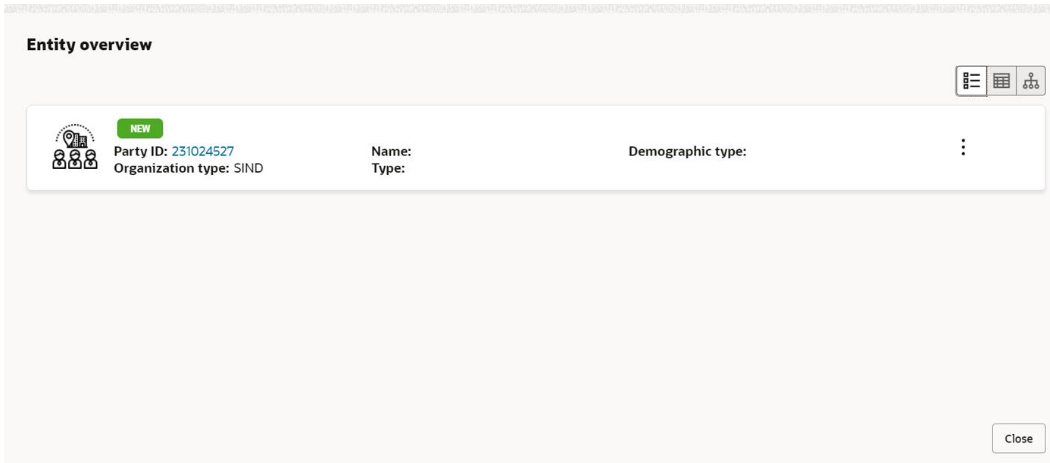
   The **Layout** window is displayed.

   Figure 12-8 Layout



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

Figure 12-9 Entity Overview



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

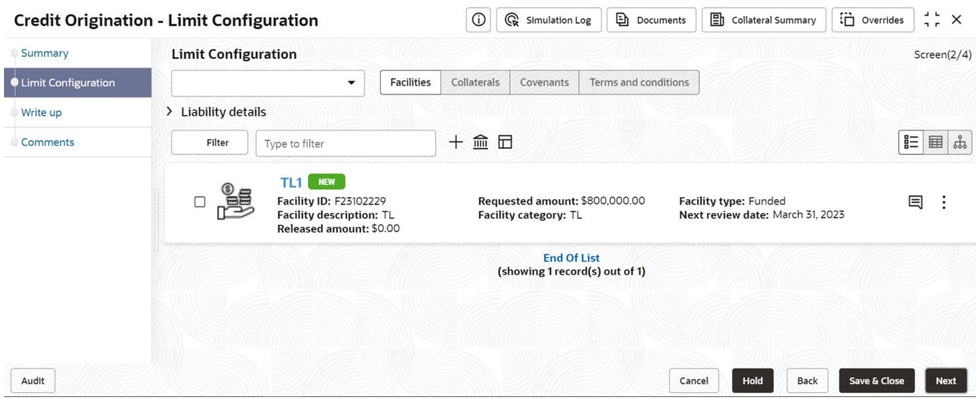
Table 12-2 Entity Overview

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

8. After reviewing the **Summary**, click **Next**.

   The **Limit Configuration** page is displayed.
   Configuring Limit:

Figure 12-10 Limit Configuration



In **Limit Configuration** page, Facilities, Collateral, Covenants and Terms & Conditions added during the proposal initiation are displayed.

To configure the limit, click on the **Facility** and then click the **Edit** icon. **Facility Details** window is displayed.

Enter or Select the fields in **Facility Details** window. For more information on adding facility details refer **To Add new facility (step 24)** in Funding Requirement section.

Figure 12-11 Facility Details

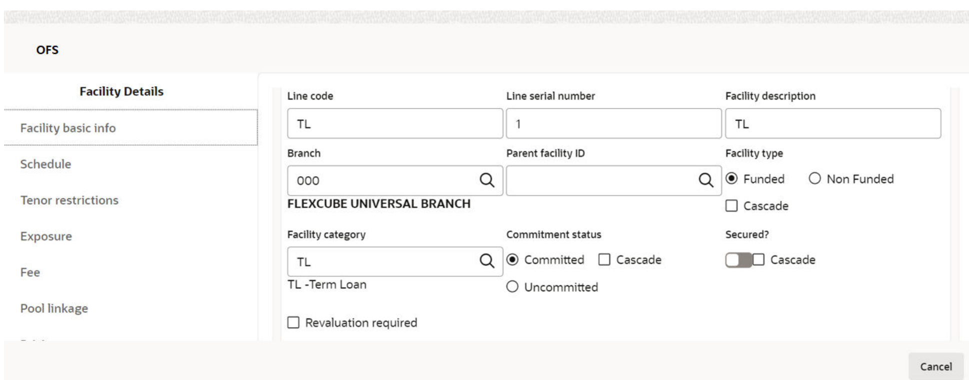


Figure 12-12 Facility Details

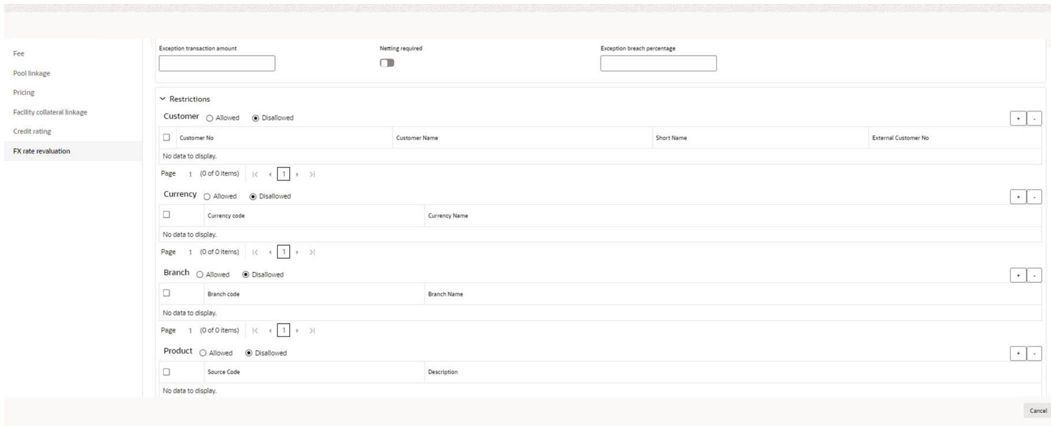
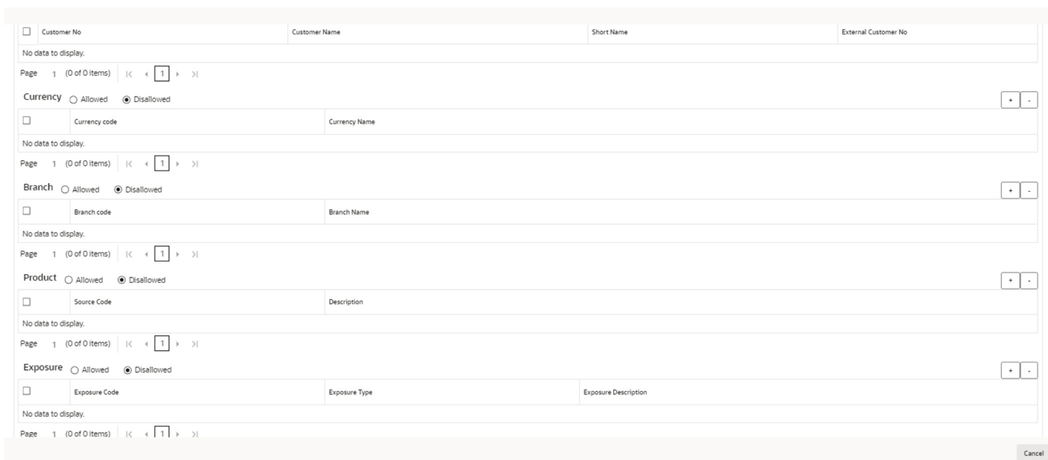
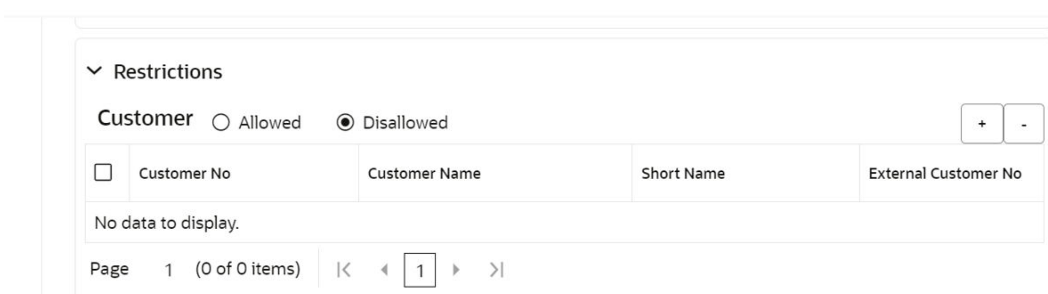


Figure 12-13 Facility Details



9. Click and expand the **Restrictions** section.

Figure 12-14 Restrictions



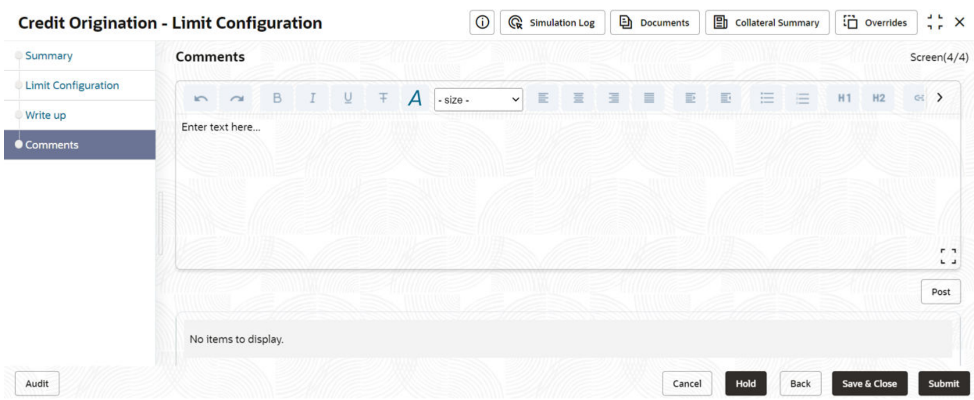
For field level information on **Restrictions** screen refer the table below.

Table 12-3 Restrictions

Fields/ Icons	Description
Allowed, Disallowed	Select **Allowed** or **Disallowed** for specific **Customer**, **Currency**, **Branch**, **Product**, and **Exposure**, based on the requirement.
Save	Click **Save**. The **Limit Configuration** page is displayed.

Click **Next** in the **Limit Configuration** screen. The **Comments** page is displayed.

Figure 12-15 Comments

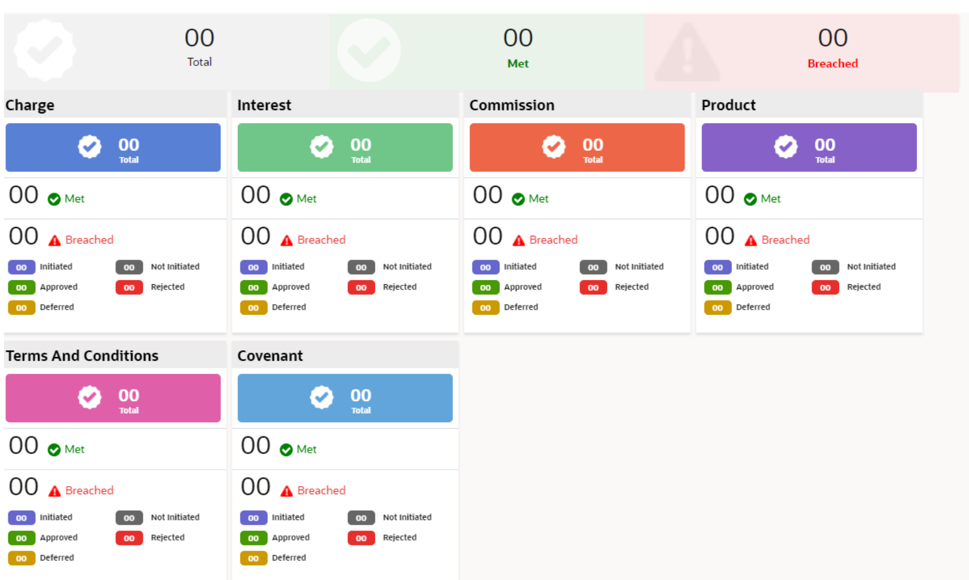


Post comments, if required. The posted comment is displayed below the **Comments** box section.

10. Click **Submit**.

    The **Policy exceptions** window is displayed.

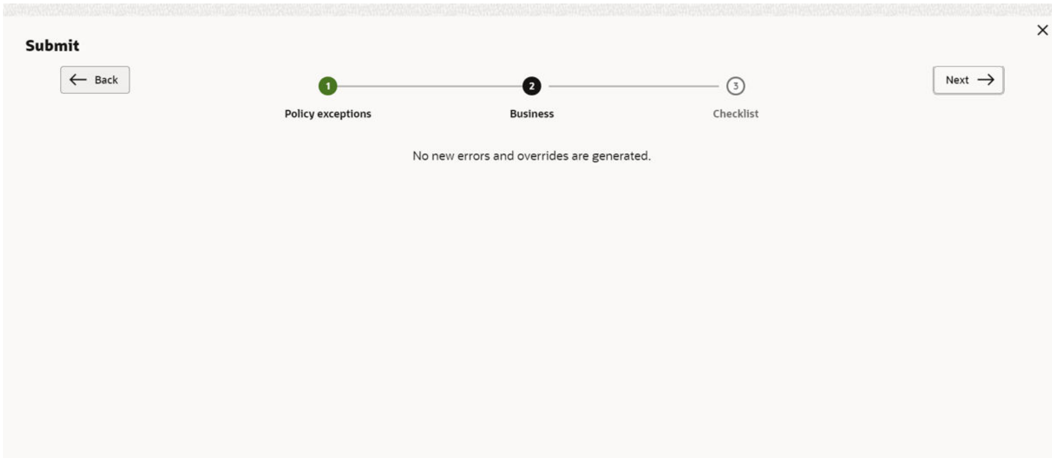
Figure 12-16 Policy Exceptions



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

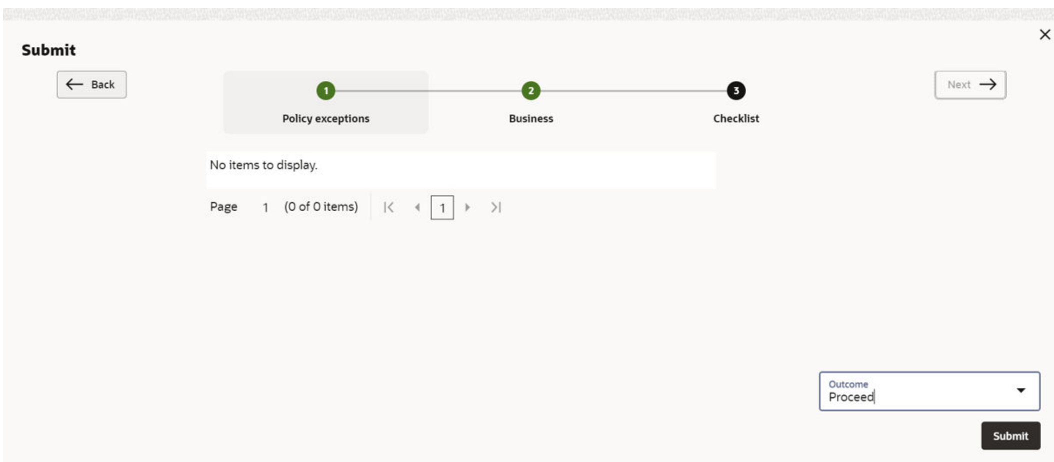
11. To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
12. Click the **Business** data segment.

Figure 12-17 Business



13. Click the **Checklist** data segment.

Figure 12-18 Checklist



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

Table 12-4 Checklist

Fields/ Icons	Description
Outcome	Select **Outcome** as **Proceed** if additional information is not required. Else, select **Outcome** as **Additional Info**.

Table 12-4 (Cont.) Checklist

Fields/ Icons	Description
Submit	Click **Submit**. The proposal is moved to the **Handoff** stage.

Note:

For information on **Write up** data segment, refer Write Up section.

13
Proposal Handoff

13.1 Handoff to Back Office System

The proposal is automatically handed off to the back office system for creation of party as well as liability, facility, collateral and covenants, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

Refer **Handoff - Manual Retry** section for information on the manual retry stage.

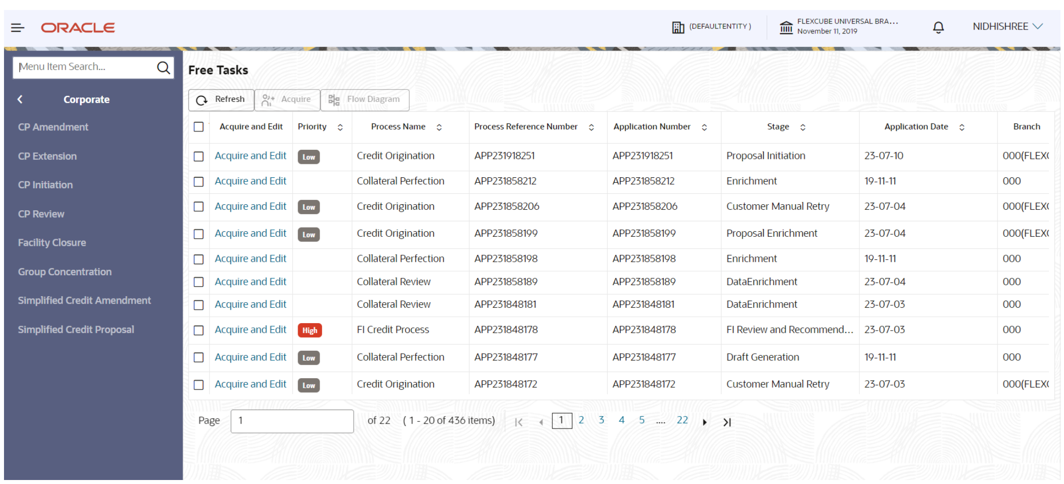
13.2 Handoff - Manual Retry

To manually Handoff the proposal to the Back Office System, perform the following steps:

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

   The **Free Tasks** page is displayed.

   Figure 13-1 Free Tasks

2. **Acquire & Edit** the required Manual Retry task.

   The **Credit Origination- Manual Retry** page summarizing the proposal is displayed.

Figure 13-2 Manual Retry - Summary

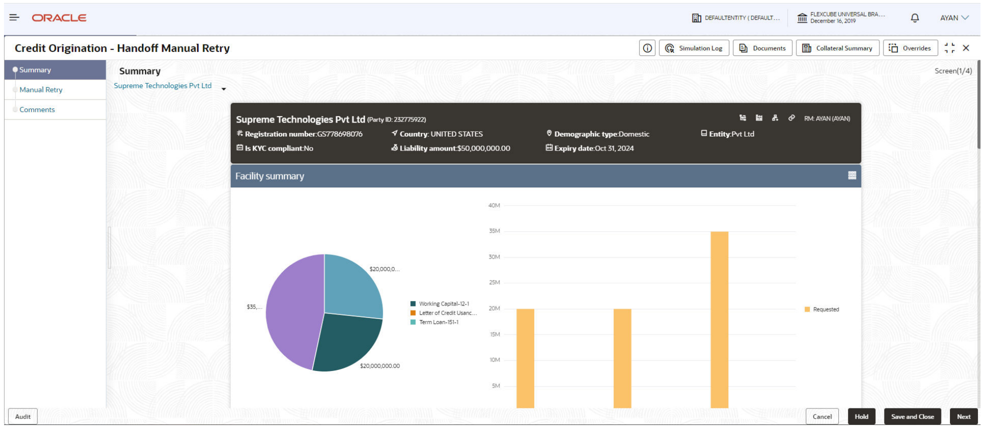


Figure 13-3 Manual Retry - Summary

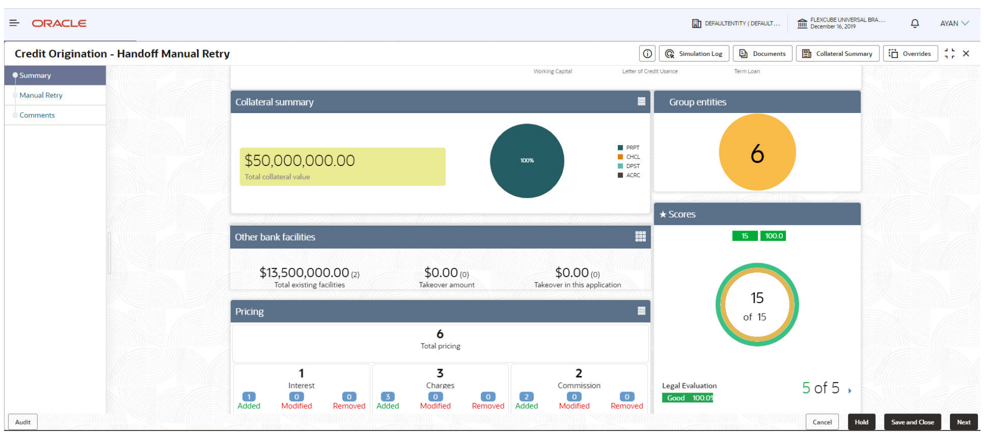


Figure 13-4 Manual Retry - Summary

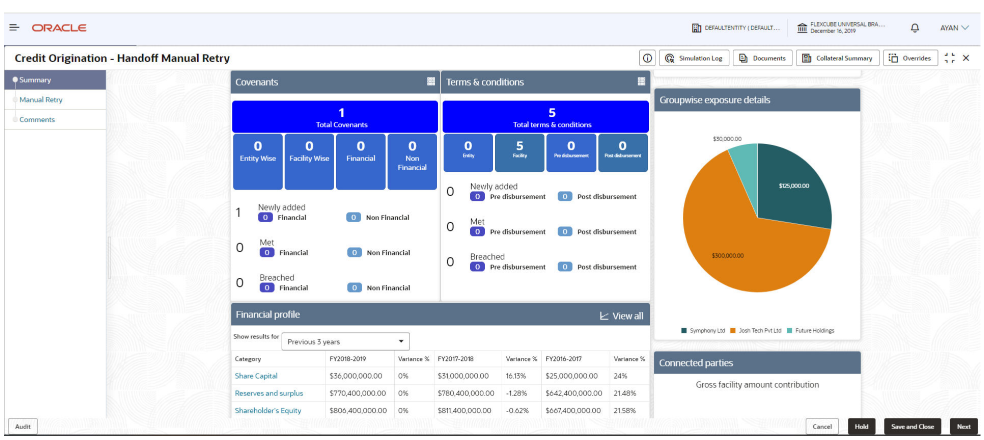
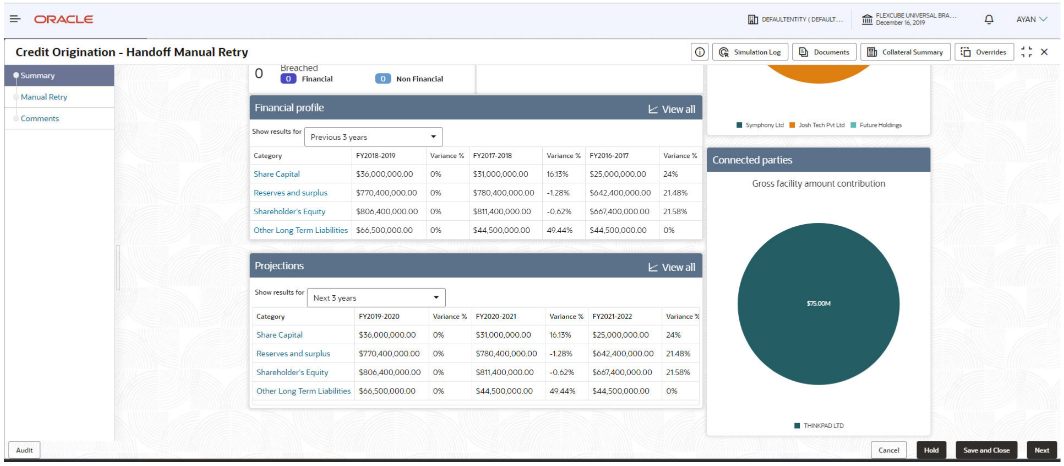


Figure 13-5 Manual Retry - Summary

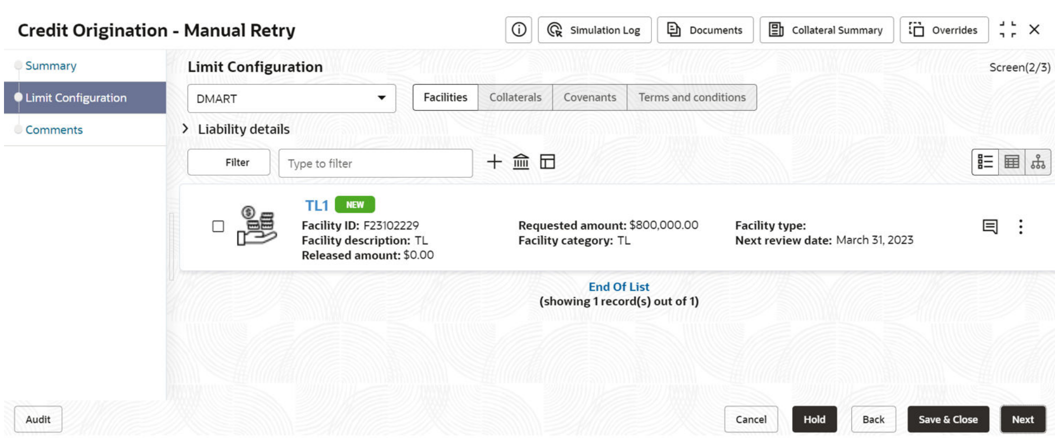


In **Summary** page the hand-off error details are displayed.

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**.

   The **Limit Configuration** page is displayed.

Figure 13-6 Limit Configuration



In **Limit Configuration** page, **Facilities, Collateral, Covenants** and **Terms & Conditions** added during the proposal initiation are displayed.

5. To configure the limit, click on the **Facility** and then click **Edit** icon. **Facility Details** window appears.

   Enter or Select the fields in **Facility Details** window. For more information on adding facility details refer **To Add new facility (step 24)** in Funding Requirement section.

Figure 13-7 Facility Details

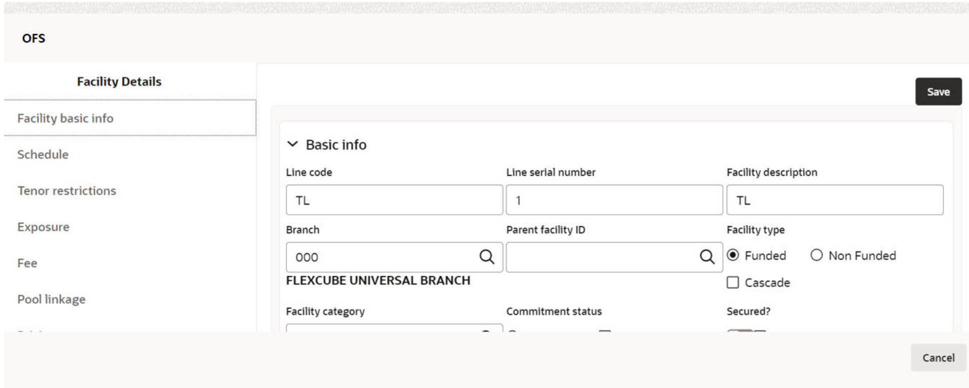


Figure 13-8 Facility Details

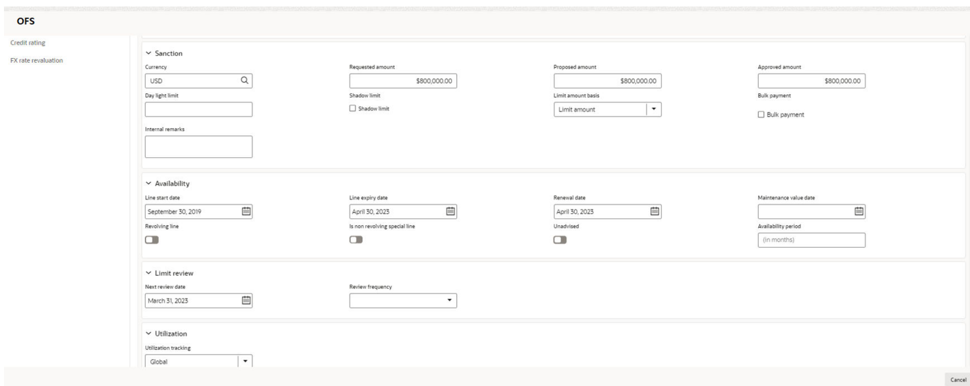
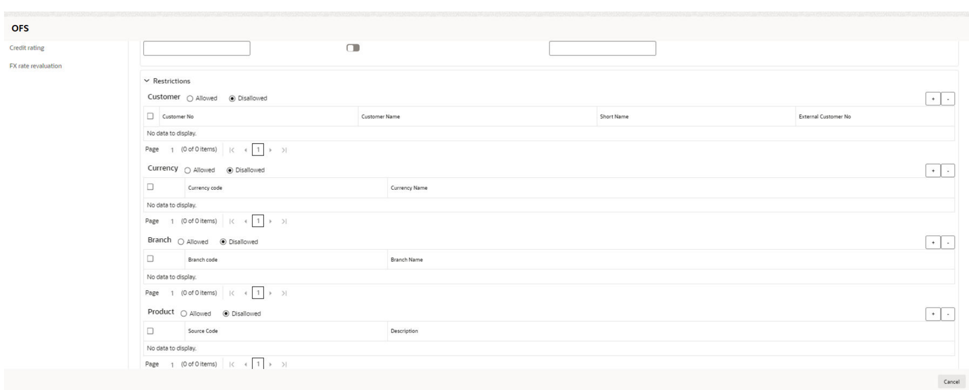
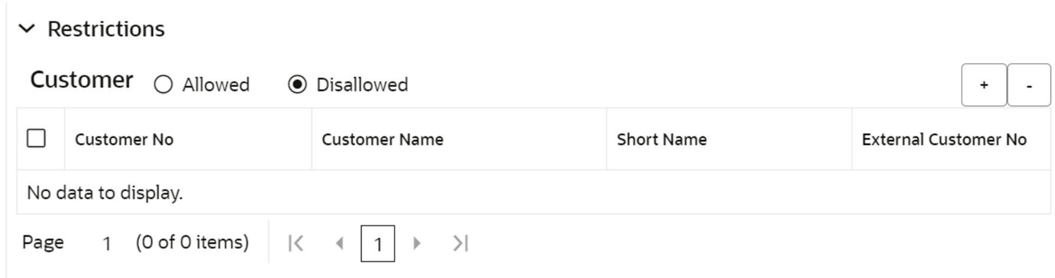


Figure 13-9 Facility Details



6. Click and expand the **Restrictions** section.

Figure 13-10 Restrictions



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

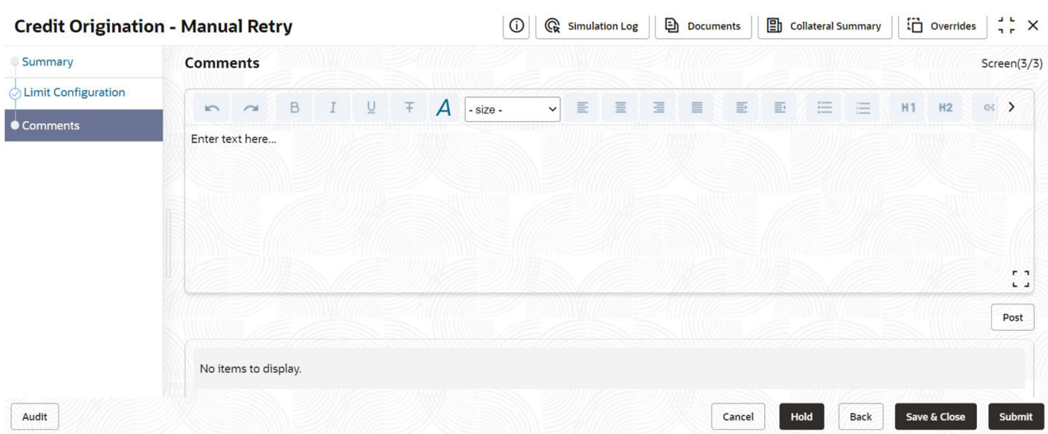
Table 13-1 Restrictions

Fields/ Icons	Description
Allowed, Disallowed	**Allowed** or **Disallowed** for specific **Customer**, **Currency**, **Branch**, **Product**, and **Exposure**, based on the requirement.
Save	Click **Save**. The **Limit Configuration** page is displayed.

Click **Next** in the **Limit Configuration** screen. The **Comments** page is displayed.

The **Comments** page is displayed.

Figure 13-11 Manual Retry - Comments

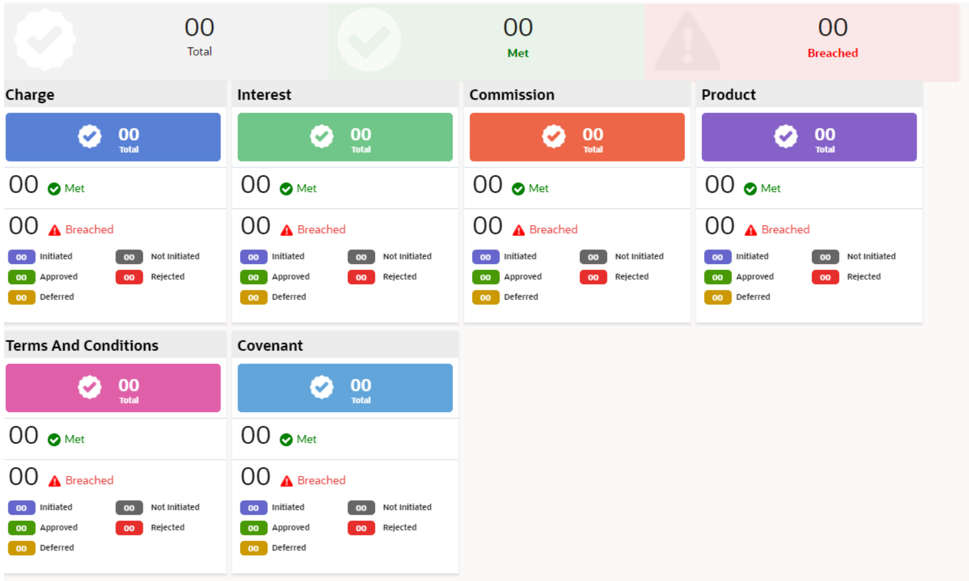


Post comments, if required. The posted comment is displayed below **Comments** box section.

7. Click **Submit**.

   The **Policy exceptions** window is displayed.

Figure 13-12 Policy exceptions

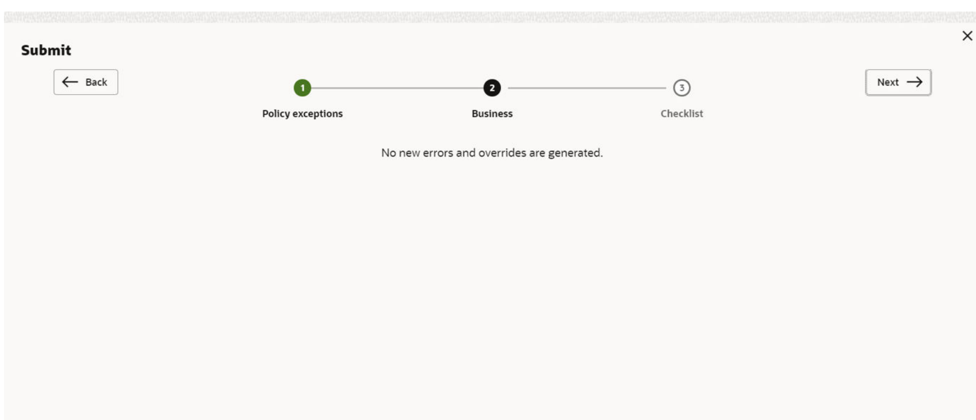


By default, **Policy Exceptions** are displayed for both the party and its child party.

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

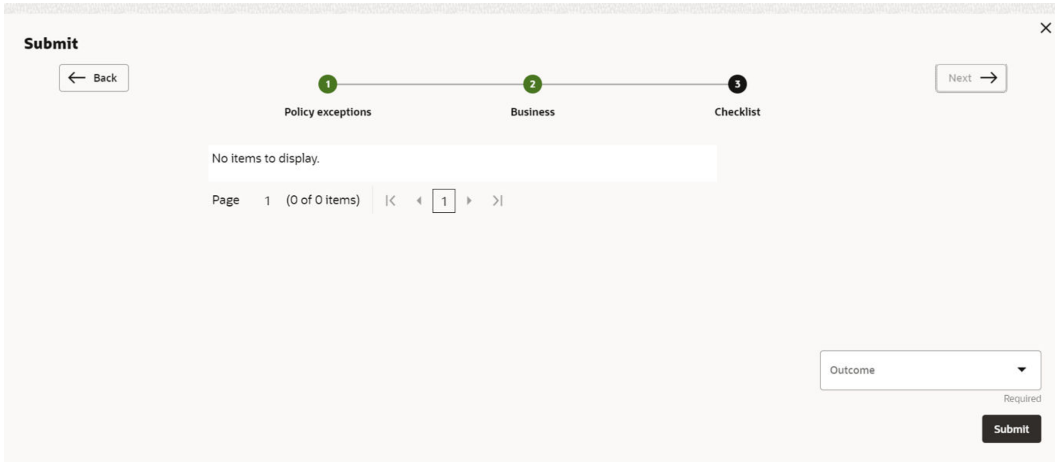
8. Click the **Business** data segment.

Figure 13-13 Business



9. Click the **Checklist** data segment.

Figure 13-14 Checklist



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

Table 13-2 Checklist

Fields/ Icons	Description
Outcome	Select **Outcome** as **Proceed** if additional information is not required. Else, select the **Outcome** as **Additional Info**.
Submit	Click **Submit**. The proposal is moved to the **Back Office System**.

Note:

For information on **Write up** data segment, refer Write Up section.

14

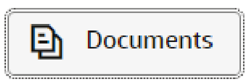
Document Upload and Checklist

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

Steps to upload documents

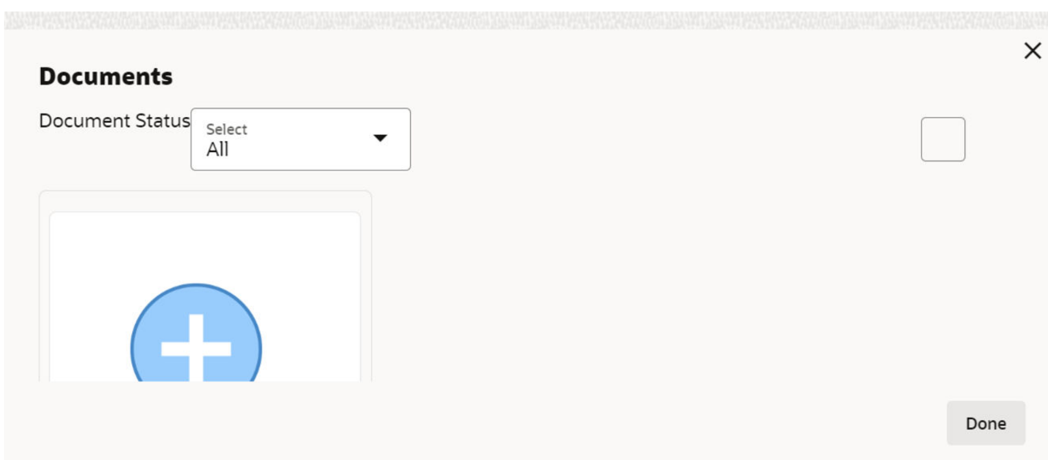
1. Click **Documents** Icon at the top right corner of any page.

Figure 14-1 Documents



The **Documents** window is displayed.

Figure 14-2 Documents



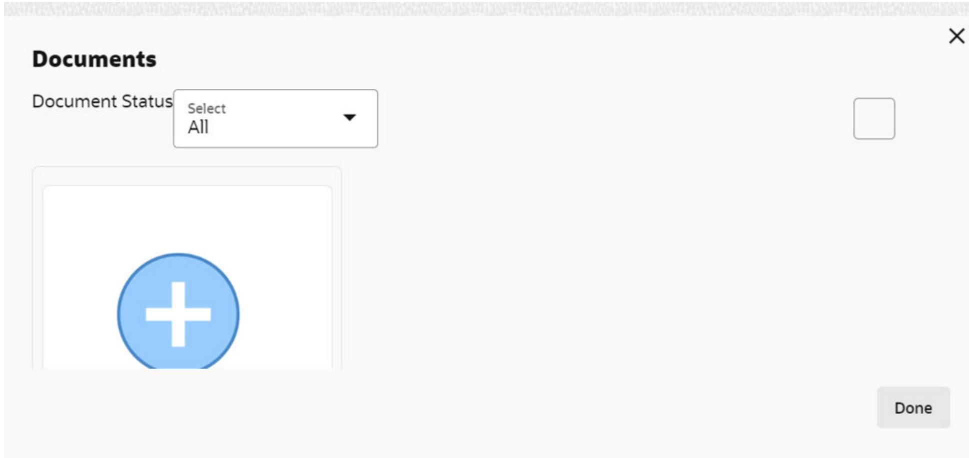
If the document list is configured in **Business Process Maintenance**, the same appears in the above window. You can also click the **Add** icon to upload other documents.

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

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

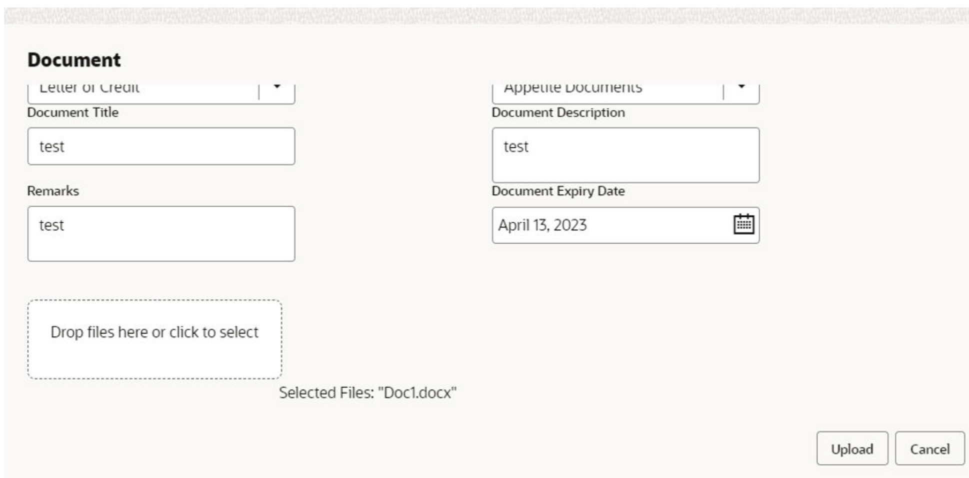
The **Documents** window is displayed.

Figure 14-3 Documents



3. Click **Add** icon. The **Document Details** window is displayed.

Figure 14-4 Document Details



For field level information refer the table below.

Table 14-1 Document Details

Fields/ Icons	Description
Document Type	Select **Document Type** from the drop-down list. The options available are: • Amendment Documents • Proposal Documents • Closure Documents

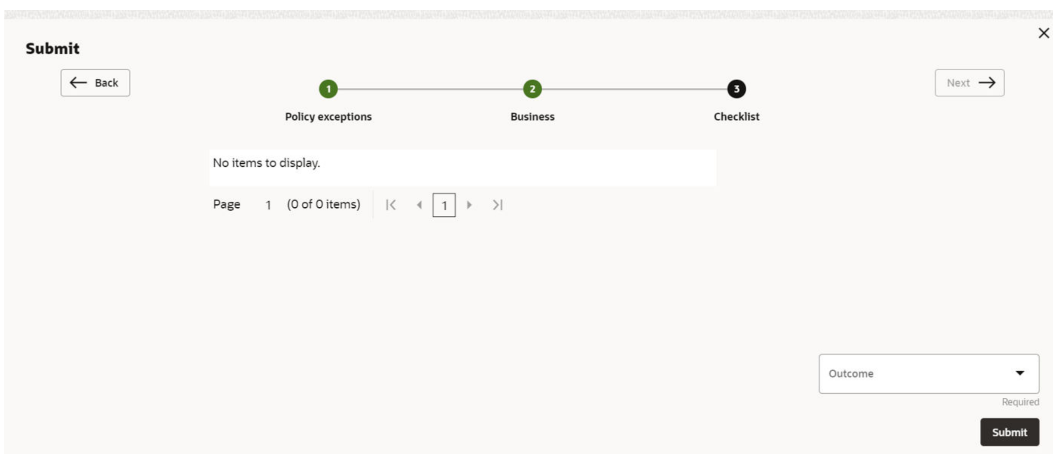
Table 14-1 (Cont.) Document Details

Fields/ Icons	Description
Document Code	Select **Document Code** from the drop-down list. The options available are: • Amendment Documents • Proposal Documents • Closure Documents
Document Title	Enter **Document Title** for the document.
Document Description	Enter a brief description about the document in the **Document Description** field.
Remarks	Enter **Remarks**, if any.
Document Expiry Date	Click **Calendar** icon and select **Document Expiry Date**.
Drop files here or click to select	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. **Note:**To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

4. Click **Upload**.

   The **Checklist** window is displayed.

Figure 14-5 Checklist



5. Manually verify all the checklist and enable the corresponding check box.

   For field level information refer the table below.

Table 14-2 Checklist

Fields/ Icons	Description
Outcome	Select **Outcome** as **Proceed**.

Table 14-2 (Cont.) Checklist

Fields/ Icons	Description
Submit	Click **Submit**. Document is uploaded and listed in **Document** window.
Edit or Delete	To edit or delete the document, click **Edit** or **Delete** icons.

15
Business Overrides

The system generates overrides to alert the user whenever there is a discrepancy in the requested, proposed and approved amounts based on configuration. The user authorized to approve the override must acquire the task and then view and accept the overrides in order to proceed further with the process.

Business Overrides can be viewed before or during submitting the task.

1. Click **Overrides** at the top right corner to view the business overrides after capturing the limit amounts.

Figure 15-1 Business Overrides

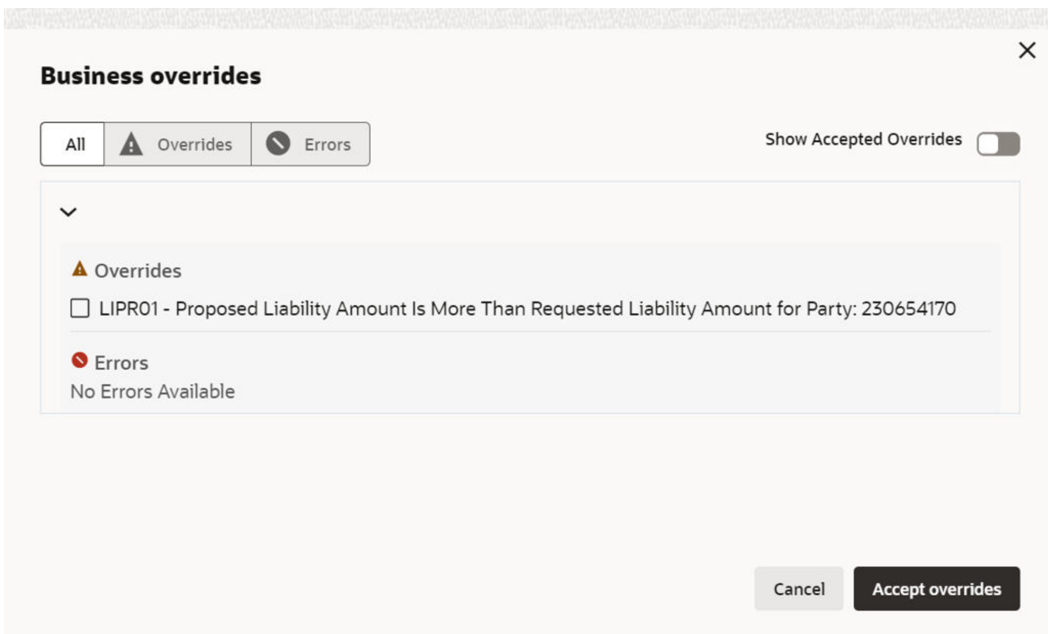


Figure 15-2 Business Overrides

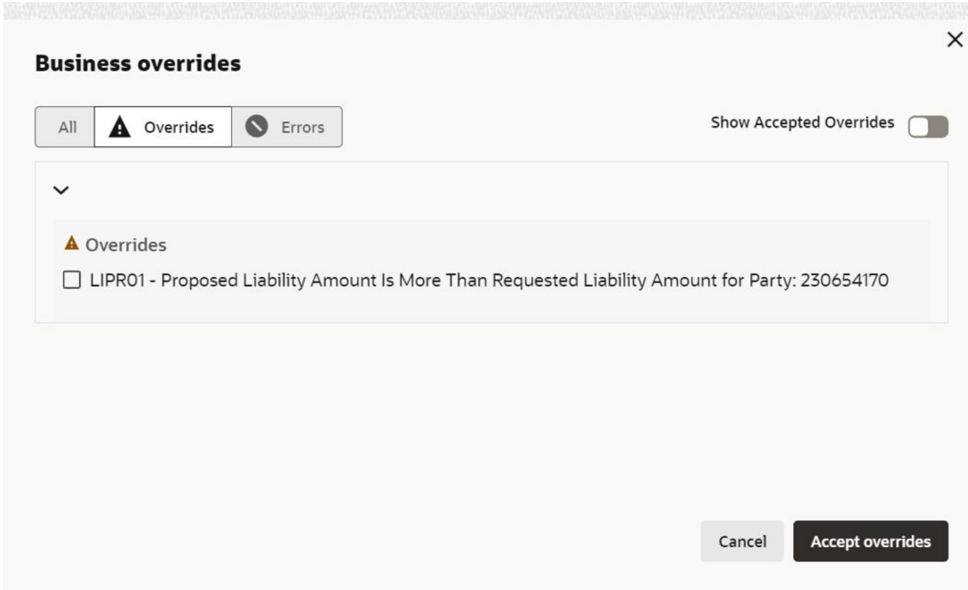
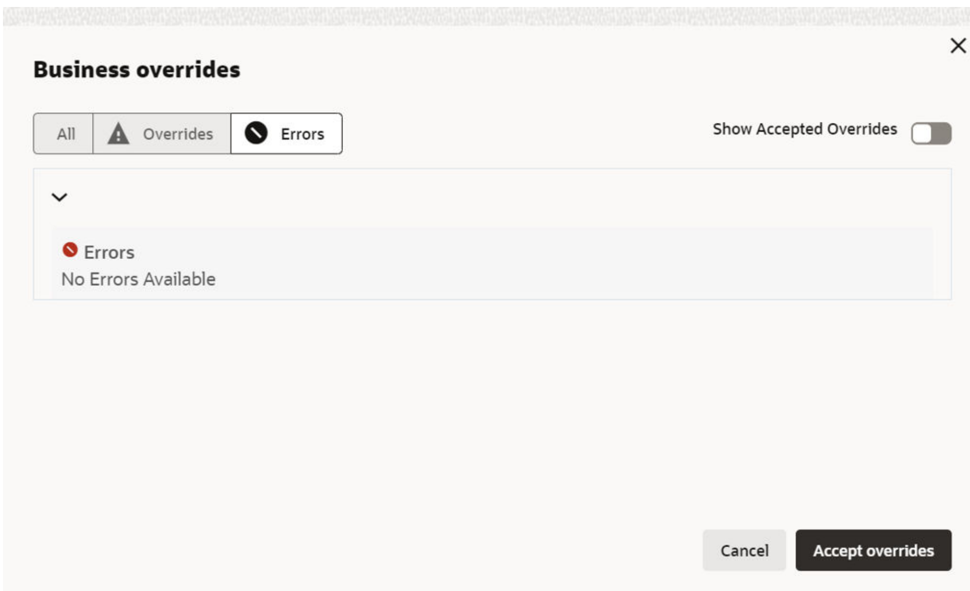
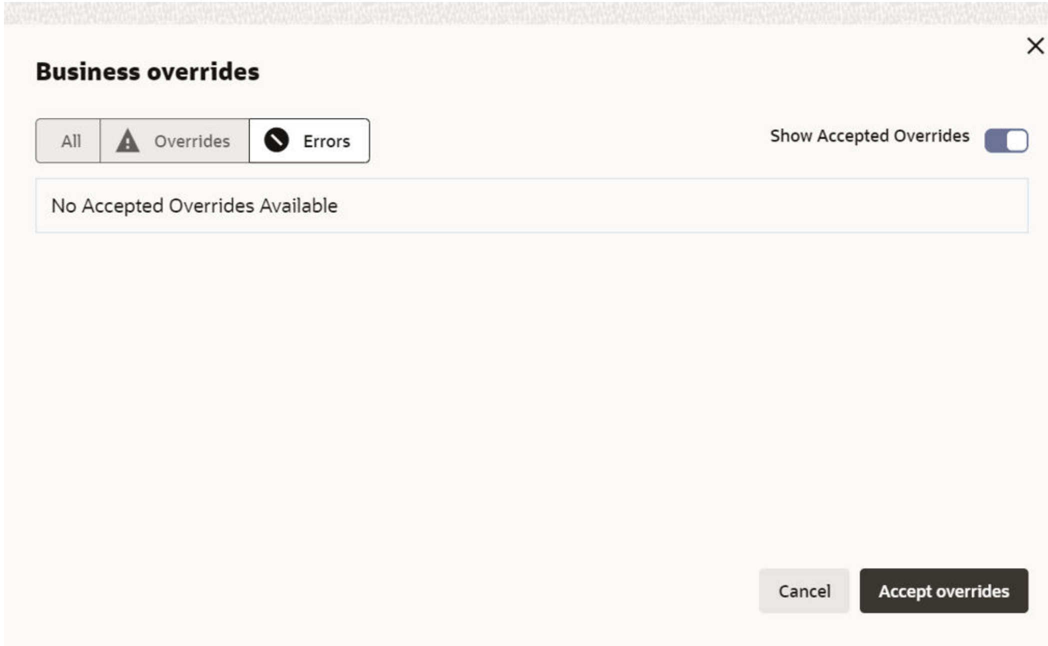


Figure 15-3 Business Overrides



2. Click **Submit** and navigate to the **Business** data segment to view the business overrides in the **Submit** window.

Figure 15-4 Submit



After the authorized user accepts the overrides, the override status is changed to **Accepted Overrides** as shown in the above screenshot.

If the business override is generated in the **Approval** stage, the other user authorization is not required. The approver can directly accept the overrides and proceed with the application.

16 Reference and Feedback

References

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

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

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