

Oracle® Banking Credit Facilities Process Management Credit Proposal User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Preface

1.1 About this guide

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

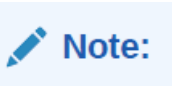
1.2 Intended Audience

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: <ul style="list-style-type: none">• Field Name• Screen Name• Drop-down Options• Other UX labels
Figure 1-1 Note  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





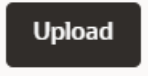
Icons	Purpose
<p>Figure 1-2 Add</p> 	<p>To add new record.</p>
<p>Figure 1-3 Edit</p> 	<p>To modify existing record.</p>
<p>Figure 1-4 Delete</p> 	<p>To delete a record.</p>
<p>Figure 1-5 Calendar</p> 	<p>To select start or end date.</p>
<p>Figure 1-6 Upload</p> 	<p>To upload a record.</p>

Table 1-2 (Cont.) Common Icons

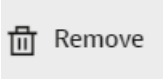




Icons	Purpose
<p>Figure 1-7 Remove</p> 	<p>To remove the record.</p>
<p>Figure 1-8 List View</p> 	<p>To change the screen layout to list view.</p>
<p>Figure 1-9 Table View</p> 	<p>To change the screen layout to table view.</p>
<p>Figure 1-10 Tree View</p> 	<p>To change the screen layout to tree view.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

Table 1-2 (Cont.) Common Icons





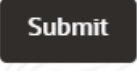

Icons	Purpose
<p>Figure 1-12 Hold</p> 	<p>To hold the process.</p>
<p>Figure 1-13 Back</p> 	<p>To go back to the previous screen.</p>
<p>Figure 1-14 Next</p> 	<p>To go to the next data segment.</p>
<p>Figure 1-15 Save and Close</p> 	<p>To save the captured information and exit the process window.</p>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

Table 1-2 (Cont.) Common Icons

Icons	Purpose
<p data-bbox="370 401 634 432">Figure 1-17 Cancel</p> 	<p data-bbox="878 338 1380 394">To exit the window without saving the captured information.</p>

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

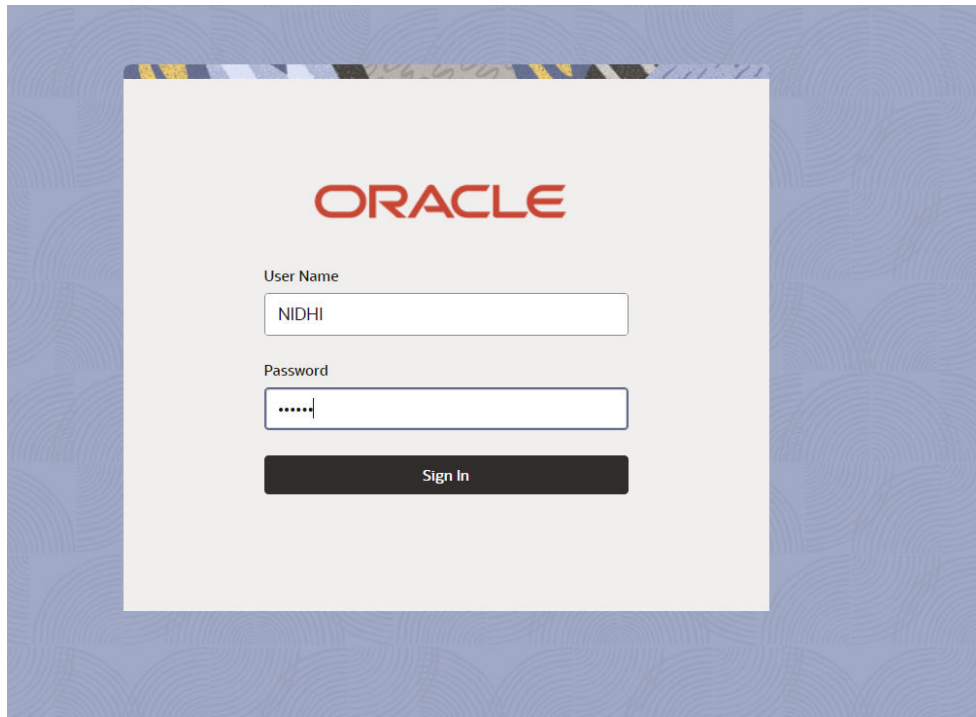
In this stage, the RM captures basic details about the party and initiates the credit application process after discussing the credit proposal with a new party. The RM can perform the following activities in this stage.

Activities that can be performed by user
<ul style="list-style-type: none">• Capture party's basic information<ul style="list-style-type: none">– Basic demographic details– Sector to Sub Industry details– Rating details• Capture other Bank details<ul style="list-style-type: none">– 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

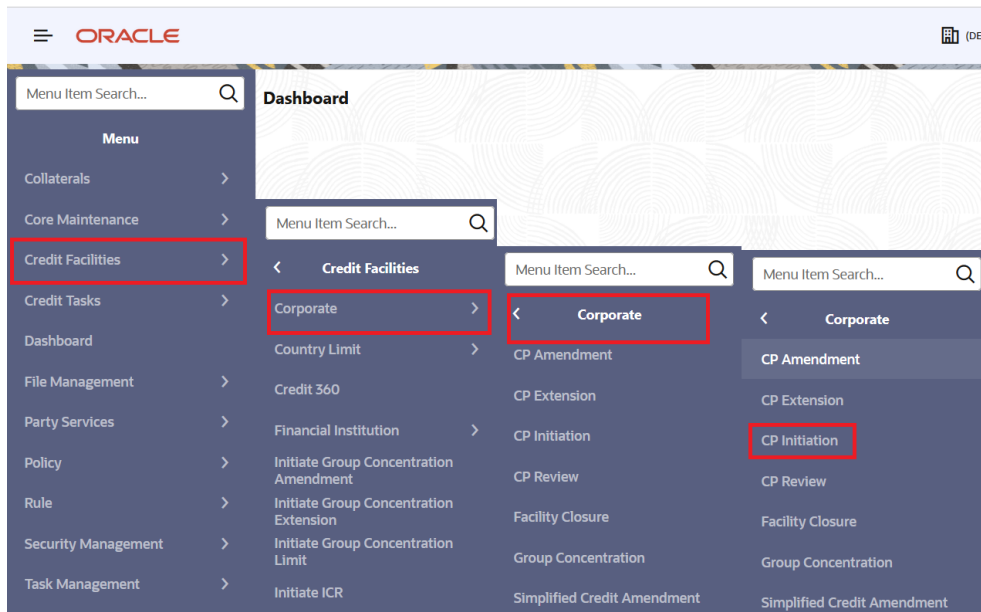
1. Login to **OBCFPM**. Enter your User Name, Password and click Sign In.

Figure 3-1 Login Screen



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

Figure 3-2 OBCFPM Menu



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

Figure 3-3 Initiate Credit Proposal

Initiate credit proposal

Application priority: Low Medium High

Application branch: FLEXCLUBE UNIVERSAL BRANCH

Customer details

Customer:

Organization Details

Organization Name Required

Short Name Required

Organization Type Required

Entity Type Required

Country Of Incorporation Required

Incorporated Date Required

Country Of Risk Required

Customer Category Required

Demography Type Required

Classification Type Required

Branch Code Required

Customer Access Group Required

Special customer Required

Upload Logo Required
Maximum file size is 100kb

Industries *

Sector	Industry Group	Industry	Sub-Industry	Action

Figure 3-4 Initiate Credit Proposal

Initiate credit proposal

Customer Access Group Required

Special customer Required

Branch Code Required

Upload Logo Required
Maximum file size is 100kb

Industries *

Sector	Industry Group	Industry	Sub-Industry	Action
No data to display.				

Credit Rating *

Year	Rating Date	Outlook	Agency	Rating	Action
No data to display.					

Social Media Profiles

Official Website

Facebook

Twitter

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: <ul style="list-style-type: none"> • Conglomerate • Single
Entity Type	Select Entity Type from the drop-down list. The options available are : <ul style="list-style-type: none"> • Proprietorship • Pvt Ltd • Public Ltd • Govt Owned • Trusts • Clubs • Society • Associations • Limited Liability Partnership • Foreign Bodies • NGO • Others

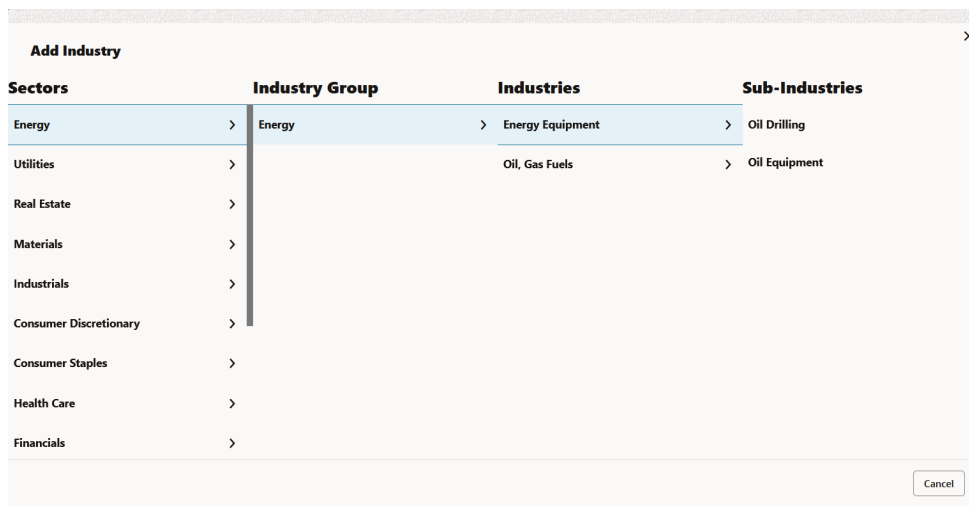
Table 3-2 Organization Details

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 : <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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

- 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

- 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: <ul style="list-style-type: none"> • 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.

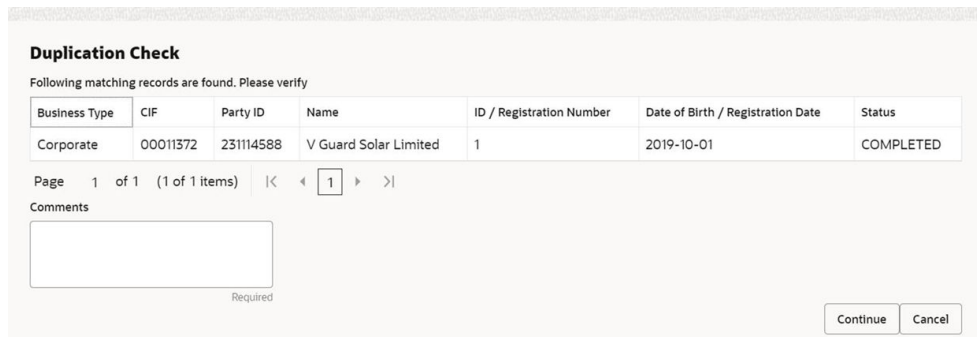
 **Note:**

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



Duplication Check
Following matching records are found. Please verify

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Corporate	00011372	231114588	V Guard Solar Limited	1	2019-10-01	COMPLETED

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

Comments

Required

Continue Cancel

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

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXCLUB... 23
<input type="checkbox"/>	Low	Collateral Review	APP231788071	APP231788071	ExternalCheck	19-11-11	000 00
<input type="checkbox"/>	Low	Collateral Review	APP231788071	APP231788071	External Valuation	19-11-11	000 00
<input type="checkbox"/>	Low	Policy Amendment	APP231447598	APP231447598	Initiation	23-05-24	000
<input type="checkbox"/>	Low	Policy Amendment	APP231447592	APP231447592	Initiation	23-05-24	000
<input type="checkbox"/>	Low	Policy Amendment	APP231447591	APP231447591	Initiation	23-05-24	000
<input type="checkbox"/>	Low	Policy Amendment	APP231447586	APP231447586	Initiation	23-05-24	000
<input type="checkbox"/>	Low	Policy Amendment	APP231437556	APP231437556	Initiation	23-05-23	000
<input type="checkbox"/>	Low	Policy Amendment	APP231427411	APP231427411	Initiation	23-05-22	000

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.

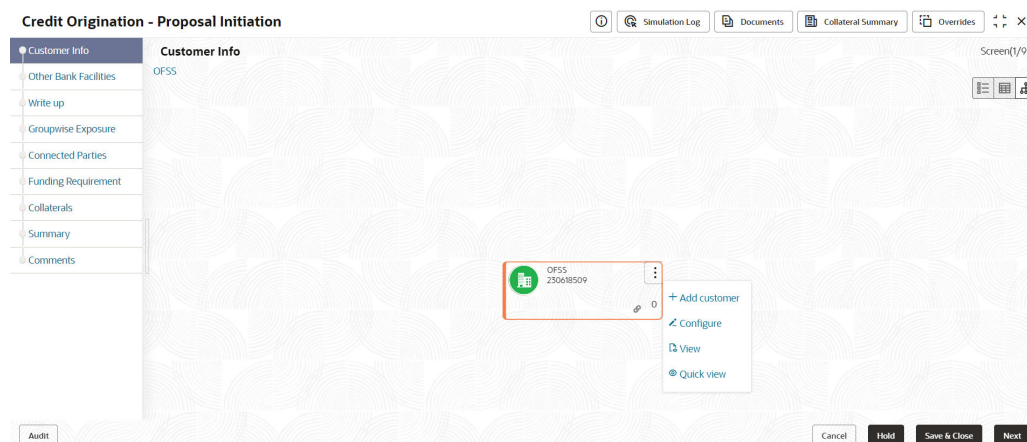
3.3 Customer Info

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

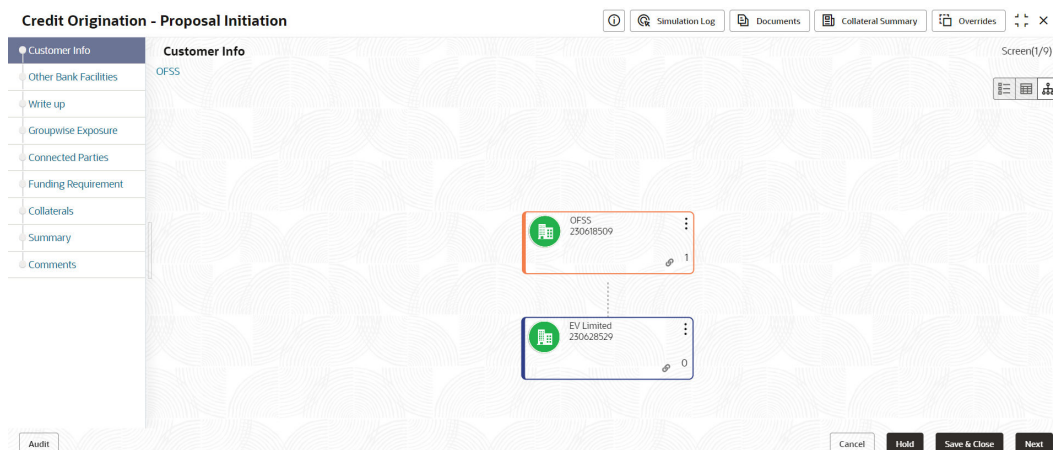
The following table describes the functionality of each actions listed above:

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.

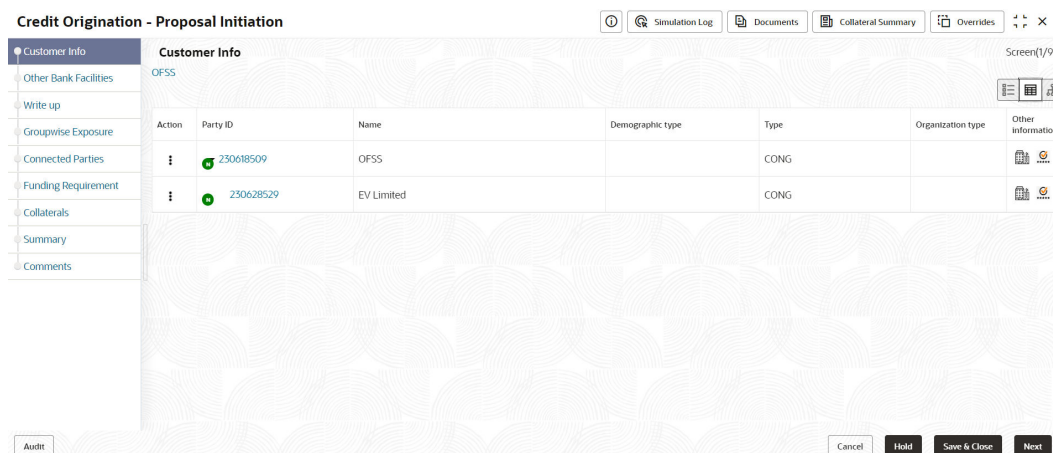
2. Click the settings icon at the right corner, to change the layout. **Layout** options appear as shown below:

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:

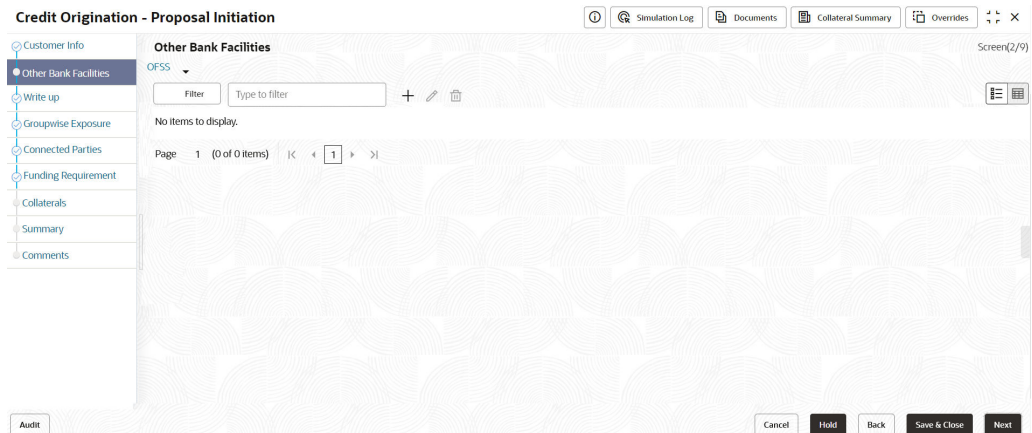
For more information on layout changes, please refer **Customer Acceptance> Entity Overview** section.

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

Facility details

<p>Bank name</p> <input style="width: 90%;" type="text" value="Corp Bank"/>	<p>Branch name</p> <input style="width: 90%;" type="text" value="Urban Branch"/>
<p>Sanction letter available</p> <input type="checkbox"/>	<p>Facility type</p> <p> <input type="radio"/> Funded <input type="radio"/> Non Funded </p> <p style="text-align: right; font-size: small;">Required</p>
<p>Facility category</p> <input style="width: 90%;" type="text" value="TL"/>	<p>Sanctioned year</p> <input style="width: 90%;" type="text" value="2018"/>
<p>Term Loan</p> <p>Take over</p> <input type="checkbox"/>	<p>Secured</p> <input type="checkbox"/>

<p>Sanctioned amount</p> <div style="display: flex; align-items: center;"> <input style="width: 20px;" type="text" value="USD"/> <input style="width: 80%;" type="text" value="10,000,000.00"/> </div>	<p>Outstanding amount</p> <div style="display: flex; align-items: center;"> <input style="width: 20px;" type="text" value="USD"/> <input style="width: 80%;" type="text" value="500,000.00"/> </div>
---	---

<p>Rate of interest</p> <input style="width: 90%;" type="text" value="12"/>	<p>Tenor (in months)</p> <input style="width: 90%;" type="text" value="30"/>
--	---

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

Table 3-8 Facility Details

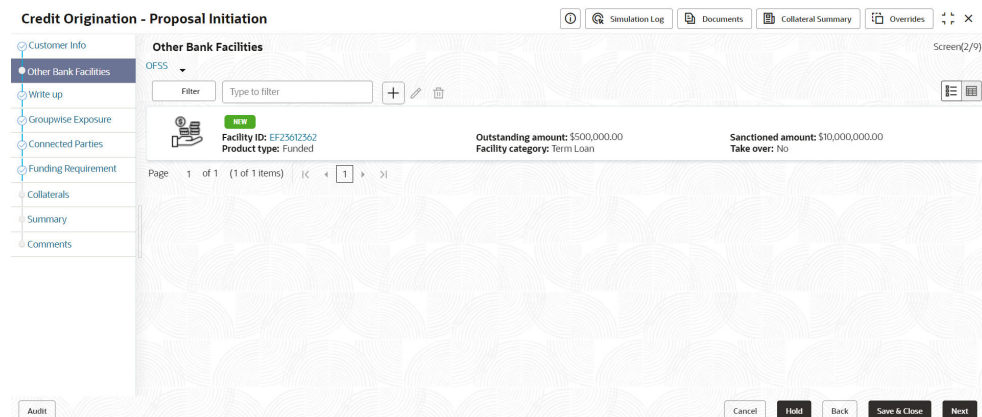
Field/Icon	Description
Bank Name and Branch Name	In Bank Name and Branch Name fields, enter the name of other bank from which the party has availed facility.
Sanction Letter Available	Enable Sanction Letter Available option, if sanction letter is available for the other bank facility.
Facility Type	Choose Facility Type . The options available are: <ul style="list-style-type: none"> 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.

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

Figure 3-17 Other Bank Facilities



- 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

Credit Origination - Proposal Initiation

Simulation Log Documents Collateral Summary Overrides

Customer Info
Other Bank Facilities
 Write-up
 Groupwise Exposure
 Connected Parties
 Funding Requirement
 Collaterals
 Summary
 Comments

Other Bank Facilities OFSS

Filter type to filter

Bank name	Branch name	Take over	Product type	Facility category	Currency	Sanctioned amount	Outstanding amount
Corp Bank	Urban Branch	No	Funded	TL	USD	10000000	500000

Audit Cancel Hold Back Save & Close Next

 **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.

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

Figure 3-19 Filter

The screenshot shows a 'Filter' dialog box. At the top right is a close button (X). Below the title bar are three buttons: 'Filter', 'Reset', and 'Apply'. The 'Apply' button is highlighted in black. Below the buttons is a 'Take over' checkbox. Underneath are four search fields: 'Facility category', 'Currency', 'From amount', and 'To amount'. Each search field has a magnifying glass icon on the right side.

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

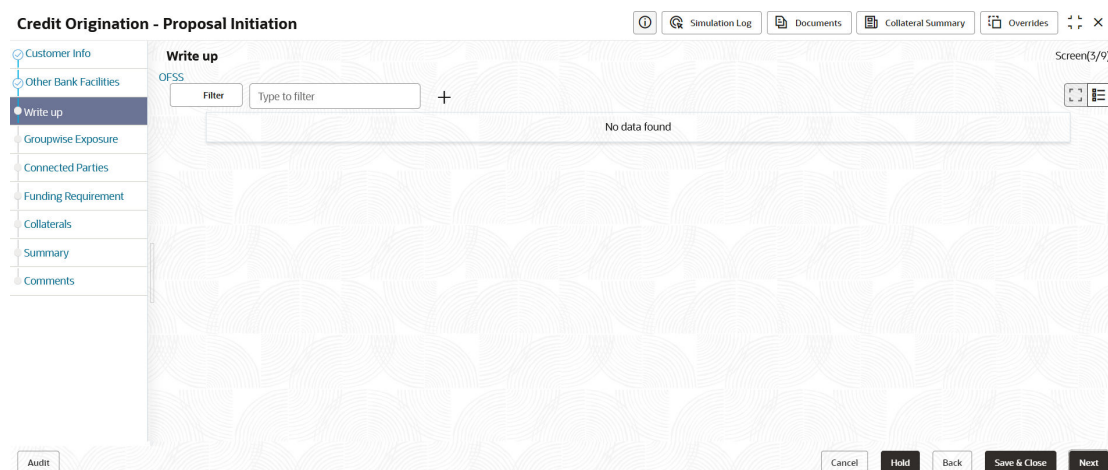
This data segment allows the user to add writeup for the party and all their child parties in the available writeup categories. The history of writeup for the party will be available to the users throughout the party's association with the bank. If you click **Next** in the **Other Bank Facilities**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

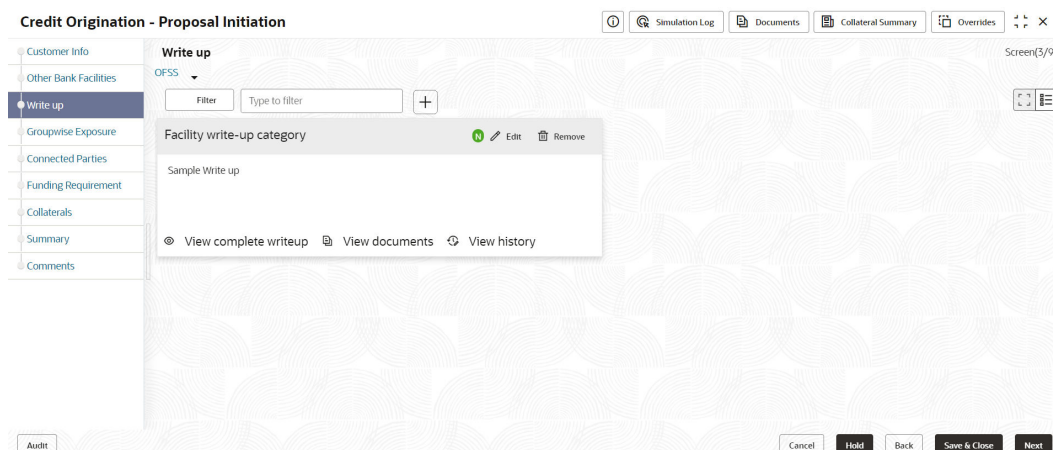
2. Click **Search** icon in the **Writeup Category** field. The **Fetch Writeup Category** window with the list of categories maintained in the Maintenance module is displayed.

Figure 3-22 Writeup Category

Writeup category code	Writeup category description
Cone	Facility write-up category
TST5	Test 5
C002	Code for Facility
C003	Capture for facility level.
TEST	TESTING FOR BUG
SP34	description

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:

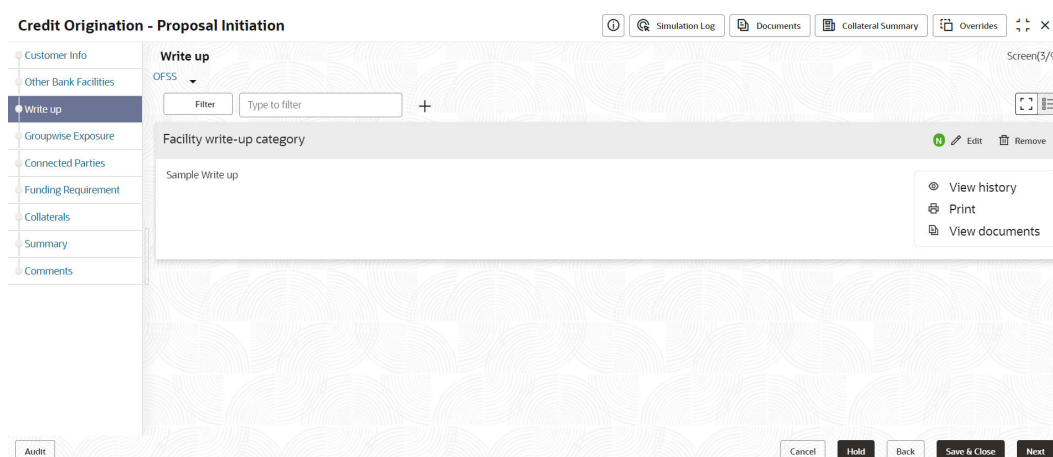
Figure 3-23 Write up



- 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.

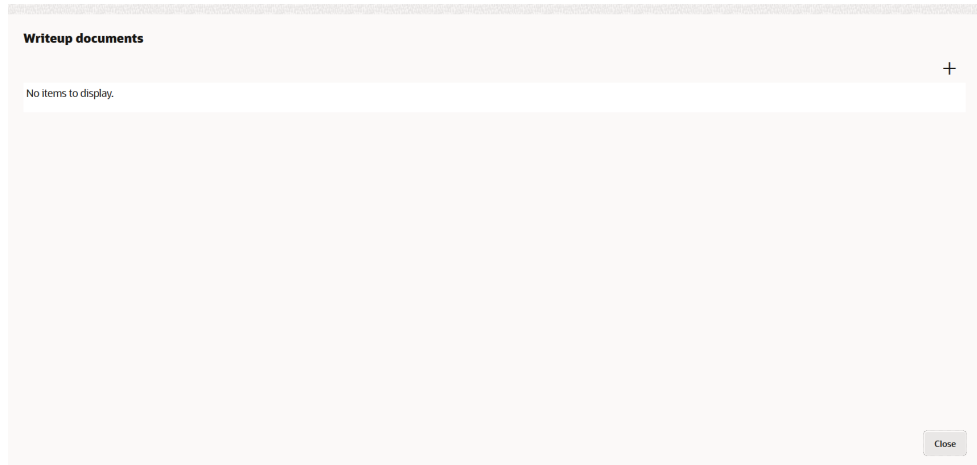
Table 3-10 Write up field and description

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.

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

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

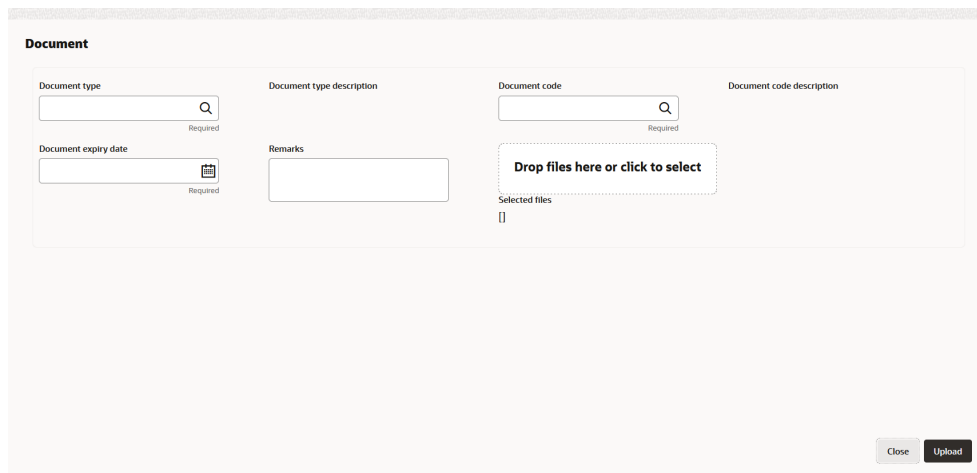
Figure 3-25 Writeup Documents



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.

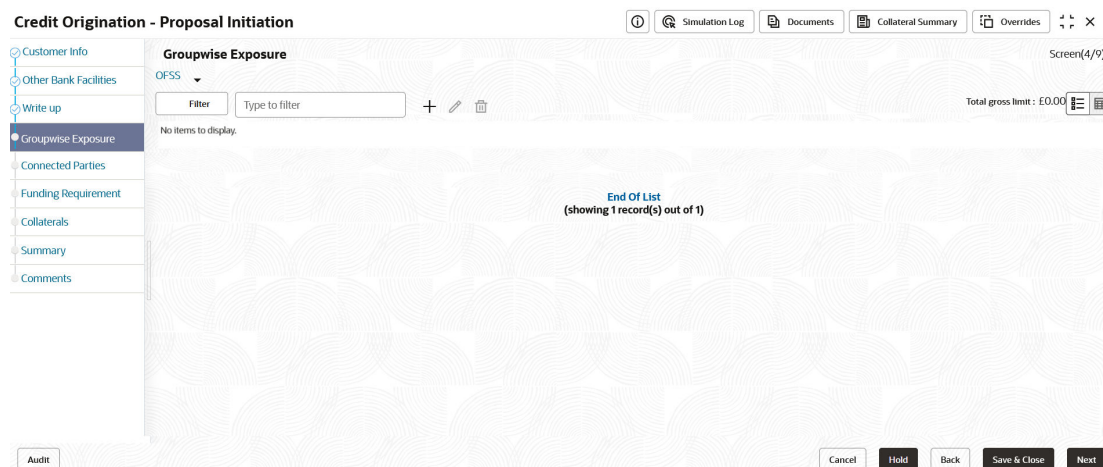
Table 3-11 (Cont.) Documents

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

Groupwise exposure details

Existing bank name <input style="width: 90%;" type="text" value="Universe Bank"/>	Customer name <input style="width: 90%;" type="text" value="OFSS"/>
Relation <input checked="" type="radio"/> Borrower <input type="radio"/> Connected party	
Sanctioned limit <input style="width: 30%;" type="text" value="USD"/> <input style="width: 60%;" type="text" value="\$600,000.00"/>	Outstanding limit amount <input style="width: 30%;" type="text" value="USD"/> <input style="width: 60%;" type="text" value="\$200,000.00"/>
Tenor (in months) <input style="width: 90%;" type="text" value="24"/>	Commitment status <input style="width: 90%;" type="text" value="Committed"/>

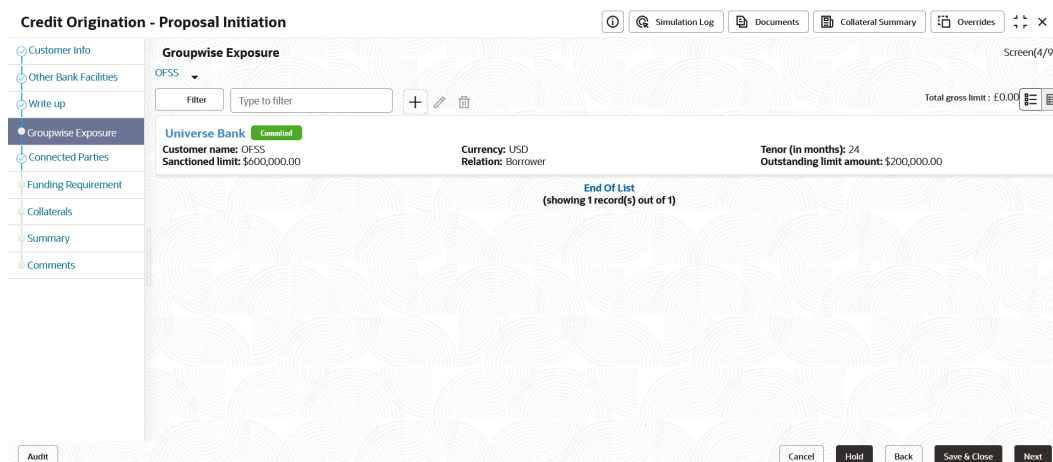
For information on fields in the **Groupwise Exposure Details** screen, refer the table below.

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: <ul style="list-style-type: none"> • 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

The screenshot shows a 'Filter' dialog box with the following elements:

- Header:** 'Filter' label, 'Reset' button, and 'Apply' button.
- Relation:** Radio buttons for 'Borrower' and 'Connected party'.
- Tenor (in months):** A text input field.
- Currency:** A search input field with a magnifying glass icon.
- From amount:** A text input field.
- To amount:** A text input field.
- Commitment status:** Checkboxes for 'Committed' and 'Uncommitted'.

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

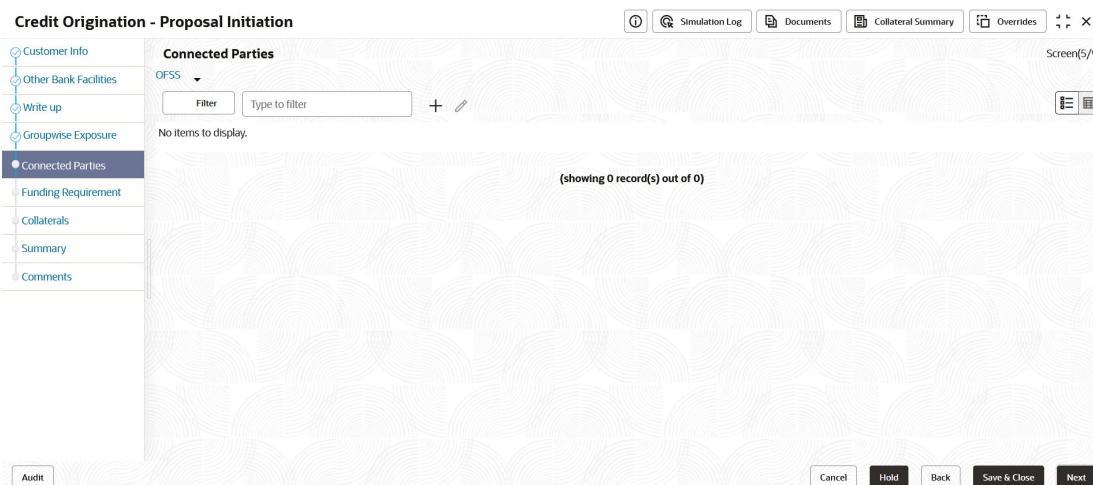
Field/ Icon	Description
Reset	Click Reset , to enter new filter parameters.
Relation	Select Relation option from the below checklist for sanctioned amount. <ul style="list-style-type: none"> • Borrower • Connected Party
Tenor	Enter Tenor for sanctioned amount.
Currency	Search and select Currency for 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. <ul style="list-style-type: none"> • Committed • Uncommitted

- 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



- 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: <ul style="list-style-type: none"> Name Total gross facility Total net facility Enter amount for following fields: <ul style="list-style-type: none"> 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

The screenshot shows a 'Filter' dialog box with the following elements:

- Header:** A grey bar containing the word 'Filter' on the left, and 'Reset' and 'Apply' buttons on the right. The 'Apply' button is highlighted in black.
- Close Button:** A small square button with an 'X' icon in the top right corner of the dialog.
- Customer ID:** A text input field.
- Name:** A text input field.
- Currency:** A text input field with a magnifying glass icon on the right side.
- From gross amount:** A text input field.
- To gross amount:** A text input field.

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.

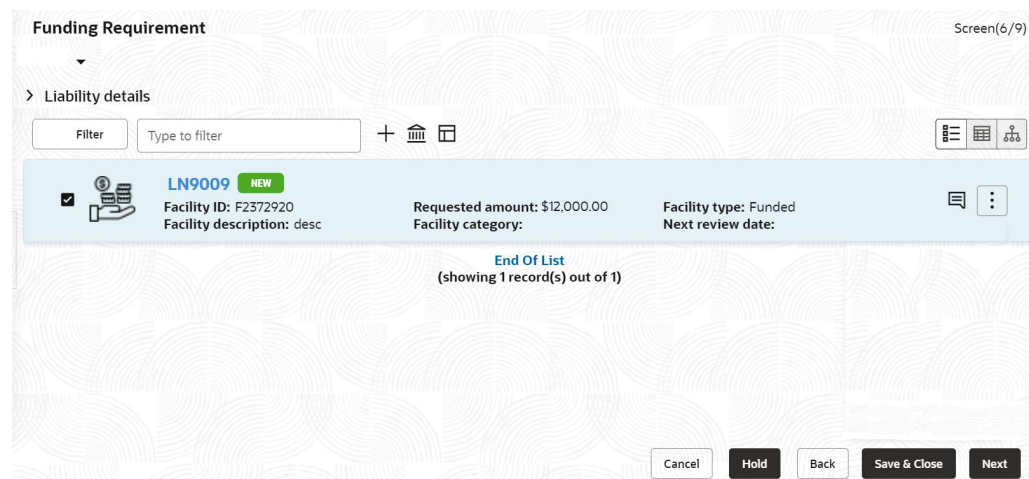
3.8 Funding Requirement

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

OFSS (230618509) - Liability details

Liability details Allowed customers for this liability

Branch:
Bank Futura - Canary Wharf Branch

Requested liability currency:

Amount

Requested liability amount:

Cash cover:

Proposed funded sell down:

Proposed unfunded sell down:

Approved funded sell down:

Approved unfunded sell down:

Return on capital:

Probability of default:

Loss given default:

Total gross and net facility

Total gross facility: \$0.00

Total net facility: \$0.00

Dates

Next review date:

Requested expiry date:

Figure 3-36 Liability Details

OFSS (230754217) - Liability details

FLEXCUBE UNIVERSAL BRANCH

Amount

Requested liability amount:

Cash cover:

Proposed funded sell down:

Proposed unfunded sell down:

Approved funded sell down:

Approved unfunded sell down:

Return on capital:

Probability of default:

Loss given default:

Total gross and net facility

Total gross facility: £0.00

Total net facility: £0.00

Dates

Next review date:

Requested expiry date:

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: <ul style="list-style-type: none"> 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	<ol style="list-style-type: none"> Select the Next Review Date when the Party's Liability needs to be reviewed. 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: <ul style="list-style-type: none"> • 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**.

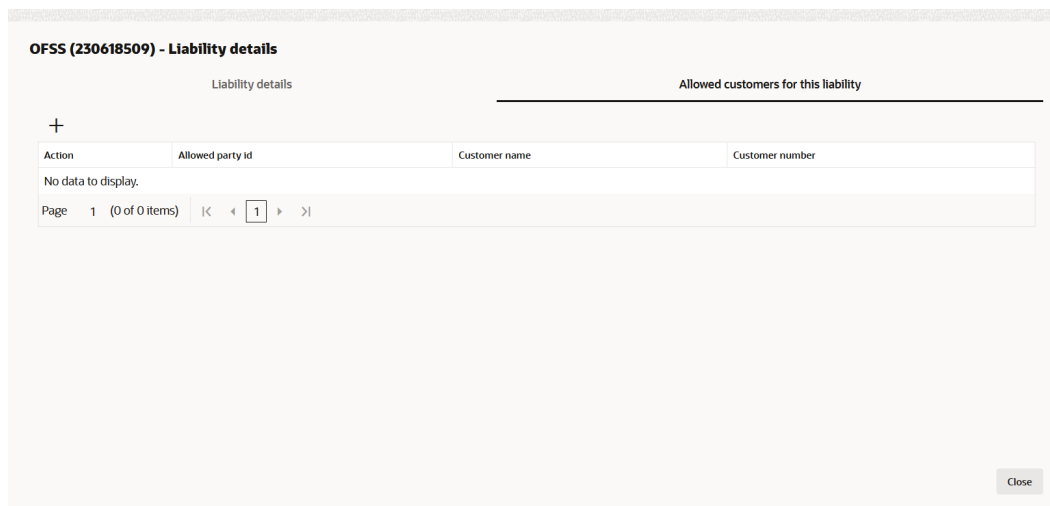
Allowed Customers For This Liability

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

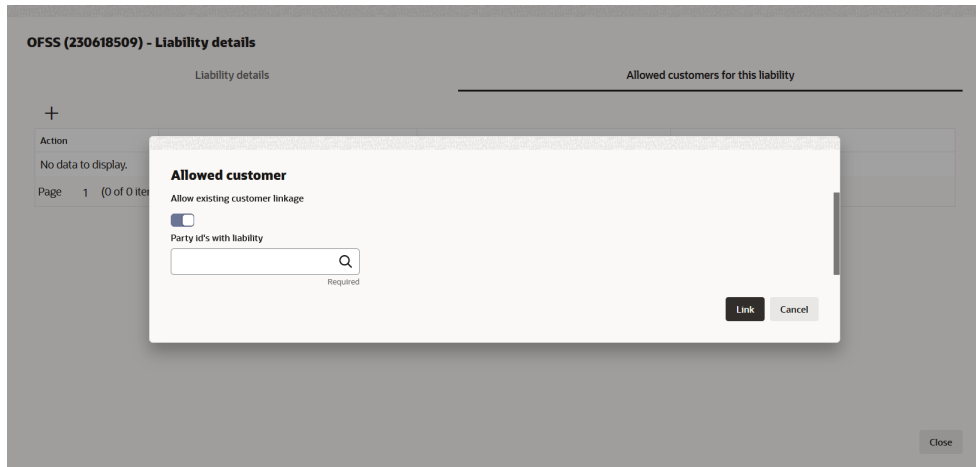


4. Click **+** icon. The **Allowed Customer window** appears.
5. Click drop-down arrow of the **Current Application Party Ids without liability** field. The drop-down shows other new party Ids added as part of the current application.
6. Click **Party ID**. The selected ID is added to the **Party ID**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

To link an existing customer to the liability:

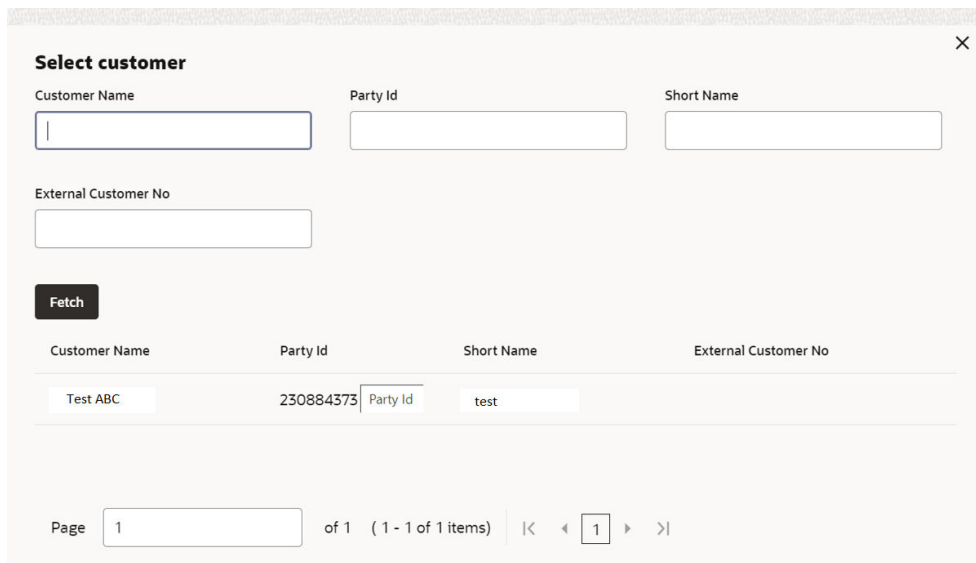
8. Enable **Allow existing customer linkage** option.

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

Allowed customer

Allow existing customer linkage

Party id's with liability

Customer name

External customer number

Link **Cancel**

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

Figure 3-42 External Party Linked to the Liability

Test ABC 0724207) - Liability details

Liability details Allowed customers for this liability

Type to filter +

Action	Allowed party id	Customer name	Customer number
<input type="checkbox"/>	230884373		

< < 1 > >

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

Test ABC 0724207) - Liability details

Liability details Allowed customers for this liability

Type to filter +

Action	Allowed party id	Customer name	Customer number
<input type="checkbox"/>	230884373		

1 of 1 items < < 1 > >

Delete

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

- Click + icon, to directly add the facility without using template.
The **New Facility** window is displayed.

Figure 3-44 New Facility

New facility Close Save Save & configure

Take over other bank facility

Basic info

Branch: FLEXCUBE UNIVERSAL BRANCH

Line code: Enter line code

Line serial number: 1

Parent facility ID: [Input field]

Facility type: Funded Non Funded

Facility category: [Input field]

Facility description: Enter facility description

Commitment status: Committed Uncommitted

Secured?:

Sanction

Currency: Requested amount: Probability of default: Loss given default:

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

New facility Close Save Save & configure

Take over other bank facility

Existing facilities

Select existing facility

Figure 3-46 Take over other bank facility

New facility Close Save Save & configure

Take over other bank facility

Existing facilities

Select existing facility

- F - TL - EF23191282 - \$400,000.00

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

Figure 3-47 Take over other bank facility

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

- Take over other bank facility:**
- Existing facilities:** F - TL - EF23191282 - \$400,000
- Bank name:** Corp Bank
- Sanction letter available:**
- Facility category:** TL
- Term Loan Take over:**
- Branch name:** Urban Branch
- Facility type:** Funded Non Funded
- Sanctioned year:** 2019
- Secured:**
- Sanctioned amount:** USD 500,000.00
- Outstanding amount:** USD 400,000.00
- Rate of interest:** (empty)
- Term (in months):** (empty)

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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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

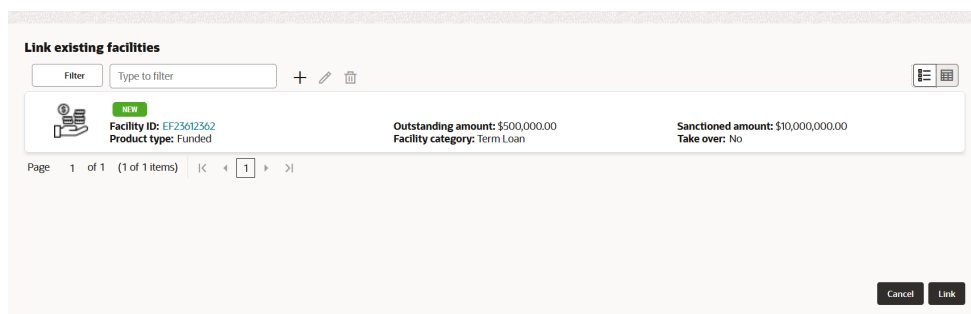
Fields/Icon	Description
Save	To save the details and exit the New Facility window, click Save .
Save & Configure	To add further details about the facility, click Save & Configure .
Cancel	To exit the New Facility window without saving the information, click Cancel .

To Link Existing Facilities

17. Click **Link Existing Facilities**.

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

Figure 3-48 Link Existing Facilities

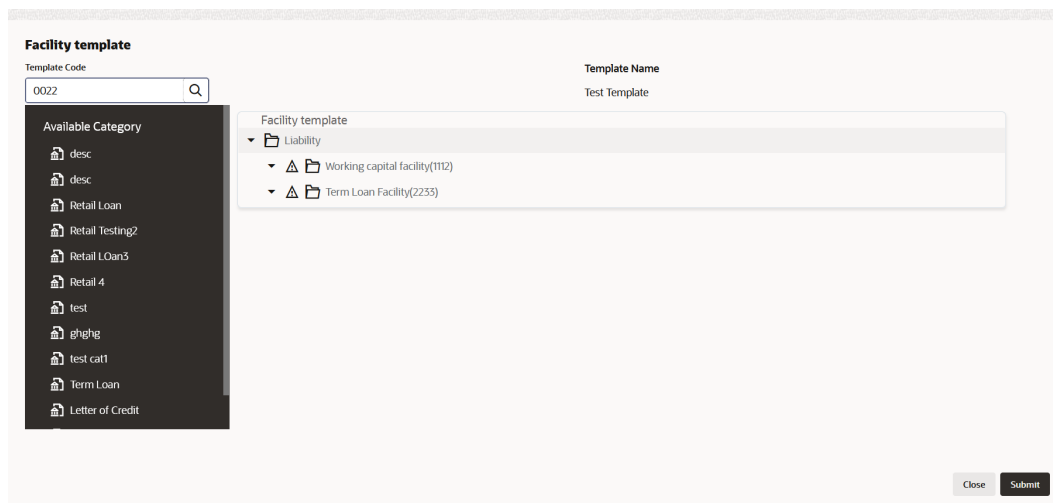


Click **Link**, the existing facilities is added.

Creating Facility with Template

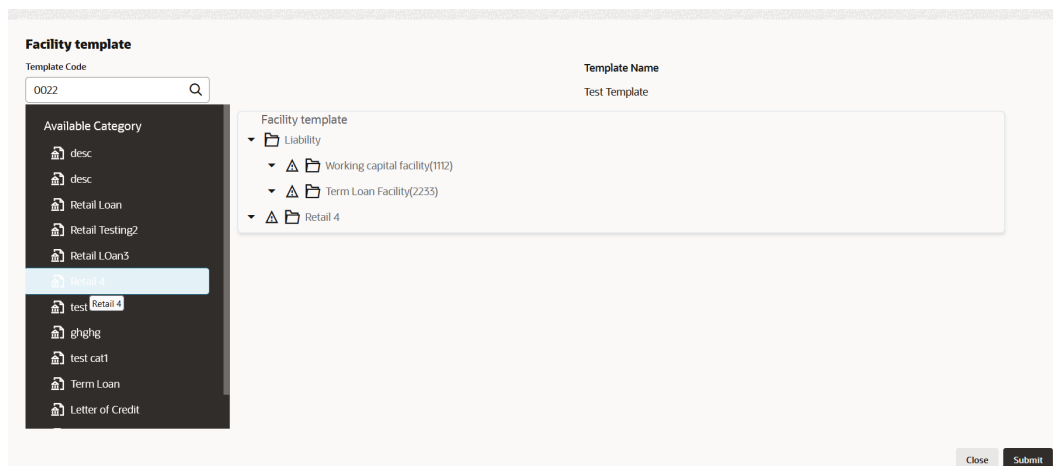
18. Click **Facility Template (T)** icon, to create the facility using template.
The **Facility Template** Window is displayed.

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 .

- 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

To add New Facility

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: <ul style="list-style-type: none"> • Facility ID • Facility Description • Line Code • Line Serial
Facility Type	Select Facility Type from the below checklist. The options are: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.

- 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: <ul style="list-style-type: none"> • 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

The screenshot shows the 'New facility' screen with a sidebar menu containing 'Sanction', 'Utilization order', 'Availability', 'Limit review', and 'Utilization'. The 'Utilization order' section is expanded and contains three input fields: 'Limit amount', 'Collateral amount', and 'Pool amount'. Each field has a dropdown arrow and an up/down arrow icon, and is marked as 'Required' below it. At the bottom right of the screen, there are three buttons: 'Close', 'Save', and 'Save & configure'.

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.

- 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.

- 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Currency Code • Currency Name
Branch	Select Allowed or Disallowed . Click + . Search and select Branch by clicking Fetch . Below branch details are displayed: <ul style="list-style-type: none"> • Branch Code • Branch Name
Product	Select Allowed or Disallowed . Click + . Search and select Product by clicking Fetch . Below product details are displayed: <ul style="list-style-type: none"> • Source Code • Description
Exposure	Select Allowed or Disallowed . Click + . Search and select Exposure by clicking Fetch . Below exposure details are displayed: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Not Submitted • Released • Submitted
Revaluation Details	Select Revaluation Type from the drop-down list. The options are: <ul style="list-style-type: none"> • Automatic • Manual
Collateral Description	Specify a brief description about the collateral in Collateral Description field.
Remarks	Capture Remarks about the collateral.

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

 **Note:**

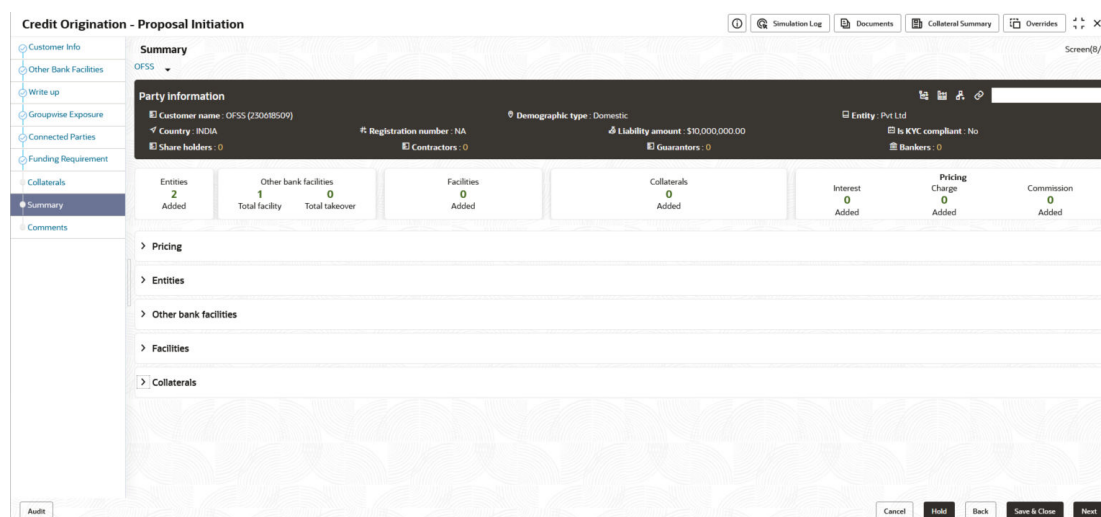
During Initiation stage, if information is available then you can enter all the details about the collateral. Otherwise, Only the basic details can be entered and further enrichment can be done in the later stages.

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



Credit Origination - Proposal Initiation

Summary

Customer name: OFSS (230618509) Country: INDIA Registration number: NA Demographic type: Domestic Liability amount: \$10,000,000.00 Entity: Pvt.Ltd Is KYC compliant: No

Entities	Other bank facilities	Facilities	Collaterals	Interest Charge	Pricing Charge	Commission
2 Added	1 Total facility 0 Total takeover	0 Added	0 Added	0 Added	0 Added	0 Added

> Pricing

> Entities

> Other bank facilities

> Facilities

> Collaterals

Audit Cancel Hold Back Save & Close Next

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

The screenshot displays the 'Comments' screen within the 'Credit Origination - Proposal Initiation' application. The interface includes a left-hand navigation pane with the following items: Customer Info, Other Bank Facilities, Write up, Groupwise Exposure, Connected Parties, Funding Requirement, Collaterals, Summary, and Comments (which is currently selected). The main content area features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, H1, H2, table, table of contents, and a right arrow. Below the toolbar is a text input field with the placeholder text 'Enter text here...'. To the right of the input field is a 'Post' button. Below the input field is a message box that says 'No items to display.' At the bottom of the screen, there is a row of buttons: 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', 'Next', and 'Submit'.

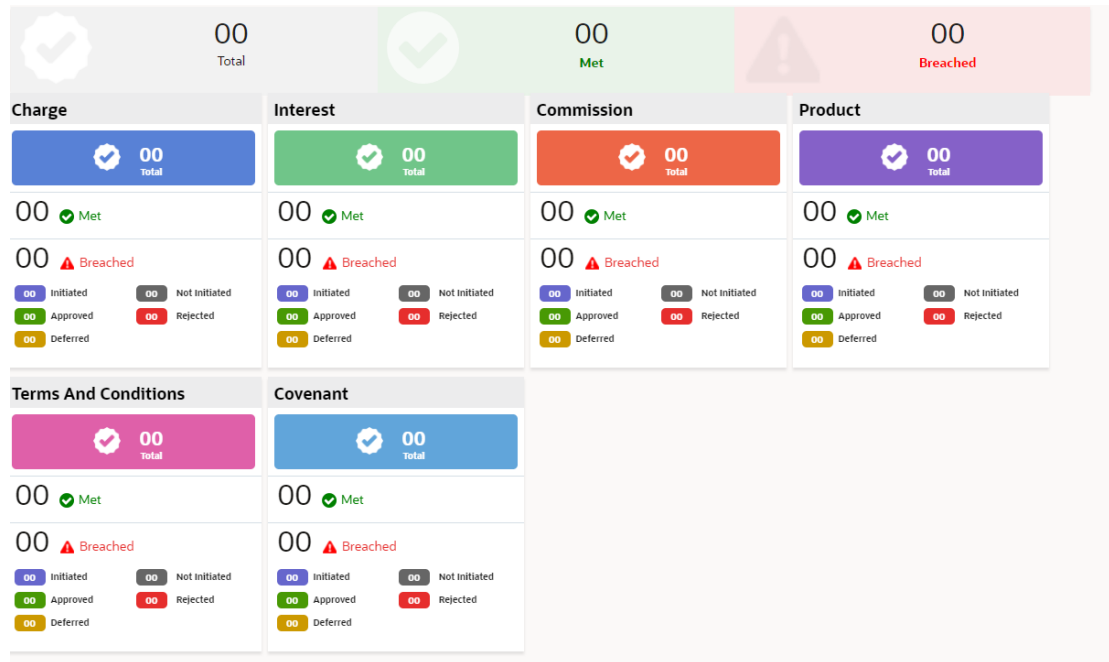
For information on fields in the **Comments** screen, refer the below table.

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.

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

- Click **Business** data segment.

Figure 3-69 Business

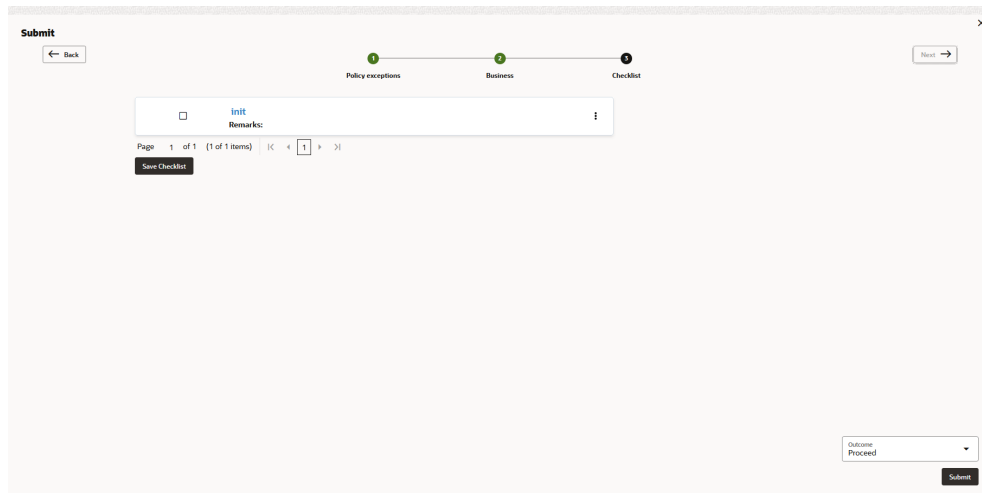


4. Click **Checklist** data segment.

 **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



The screenshot shows a 'Submit' form with a progress bar at the top indicating three stages: 'Policy exceptions', 'Business', and 'Checklist'. The 'Checklist' stage is currently active. Below the progress bar, there is a checklist item for 'init' with a 'Remarks' field. The page number is 'Page 1 of 1 (1 of 1 items)'. At the bottom right, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a 'Submit' button.

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
<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• Party Information<ul style="list-style-type: none">– 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<ul style="list-style-type: none">– 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

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEX)
<input type="checkbox"/>		Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
<input type="checkbox"/>	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEX)
<input type="checkbox"/>	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEX)
<input type="checkbox"/>		Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
<input type="checkbox"/>		Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
<input type="checkbox"/>		Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
<input type="checkbox"/>	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
<input type="checkbox"/>	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEX)

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

Credit Origination - Proposal Enrichment

Summary

Party information

Customer name: (230674184) Demographic type: Domestic Entity: Proprietorship

Country: INDIA Registration number: NA Liability amount: \$100,000,000.00 Is KYC compliant: No

Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Entities	Other bank facilities	Facilities	Collaterals	Interest	Pricing Charge	Commission
3 Added	0 Total facility	1 Added	0 Added	1 Added	1 Added	0 Added

> Pricing

> Entities

> Other bank facilities

> Facilities

> Collaterals

Audit: [Cancel] [Hold] [Save & Close] [Next]

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

The **Industry Details** window is displayed.

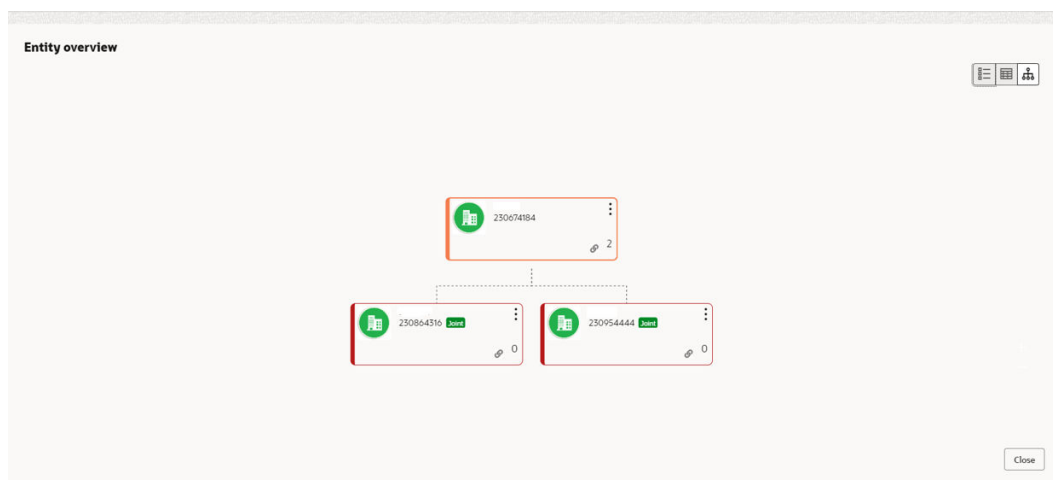
Figure 4-3 Industry Details



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

Entity overview

Party ID	Organization type	Name	Type	Demographic type
230754217	CONG			
230754222	SIND			
230754220	SIND			
230754219	SIND			
230754218	SIND			
230754221	SIND			

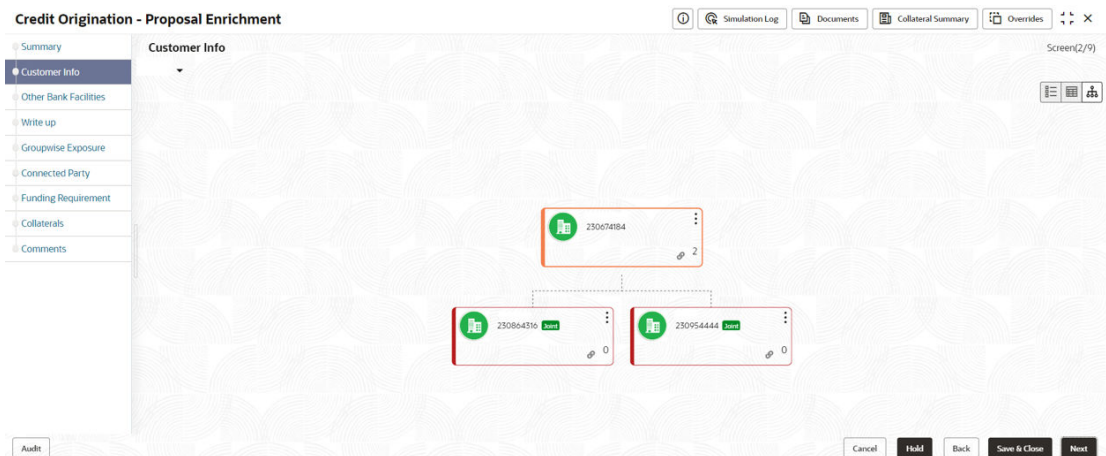
Close

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

The screenshot shows the 'OFFSS Party Details' form. On the left is a navigation menu with options: Party Details, Customer profile, Financial profile, Projections, Stake holders, Assets, Customer covenants, Customer terms & conditions, Customer documents, and Exposures. The main area is titled 'Demographic Details' and has tabs for 'Basic Info', 'Address', and 'Rating'. The 'Basic Info' tab is active. Below the tabs is a 'Company Details' section with various input fields: Registration Number (45657), Organization Name (coffee), Organization Type (Conglomerate), Short Name (coffee), Branch Code (000), Legal Entity Type (Proprietorship), Customer Category (C), Classification Type (Micro), Demographic Type (Domestic), Country Of Incorporation (IN), Country Of Risk (IN), Place Of Incorporation, Incorporation Date (Sep 20, 2019), Established Date, Upload Logo (with a note 'Maximum file size is 100kb'), RM Id (GANESH), Customer Access Group, Country Of Tax, Tax Identification Number, Good and Services Tax Id, Website, Facebook URL, Twitter URL, and Employee Strength. There are 'Save' and 'Close' buttons at the top right and bottom right respectively.

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	<p>Enter or select the following details in the corresponding fields:</p> <ul style="list-style-type: none"> • 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

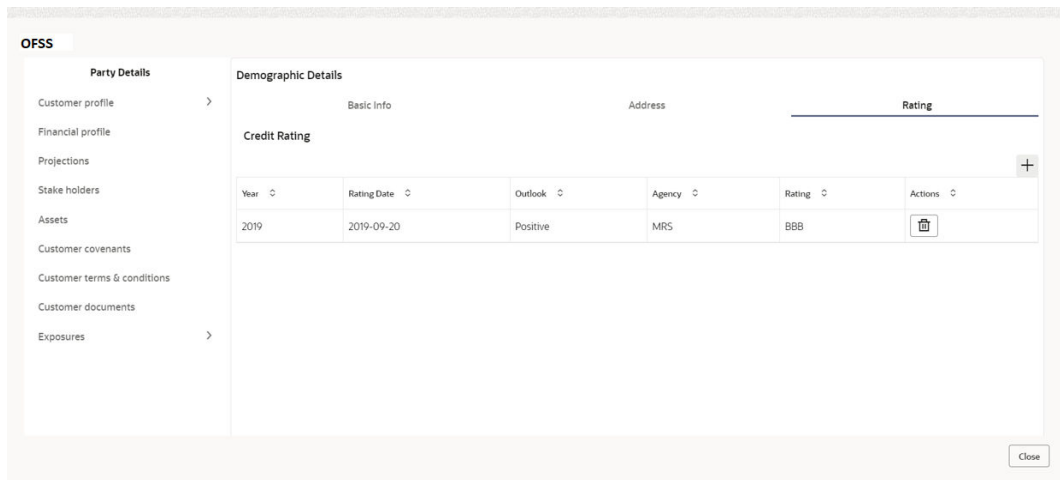
Fields/Icon	Description
Address Details	Enter or select the following details in the corresponding fields: <ul style="list-style-type: none"> • Address Type • Location • Preferred • Address from- Address To • Address Line 1/ Building Name • Address Line 2/ Street Name • Address Line 3/ City/ Town Name • 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: <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • 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.

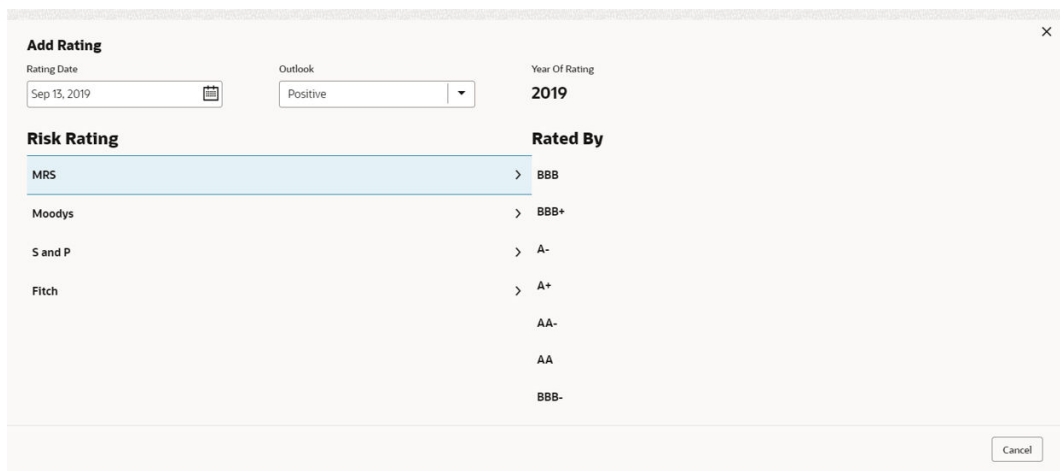
- Year
- Rating Date
- Outlook
- Agency
- Rating
- Actions

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

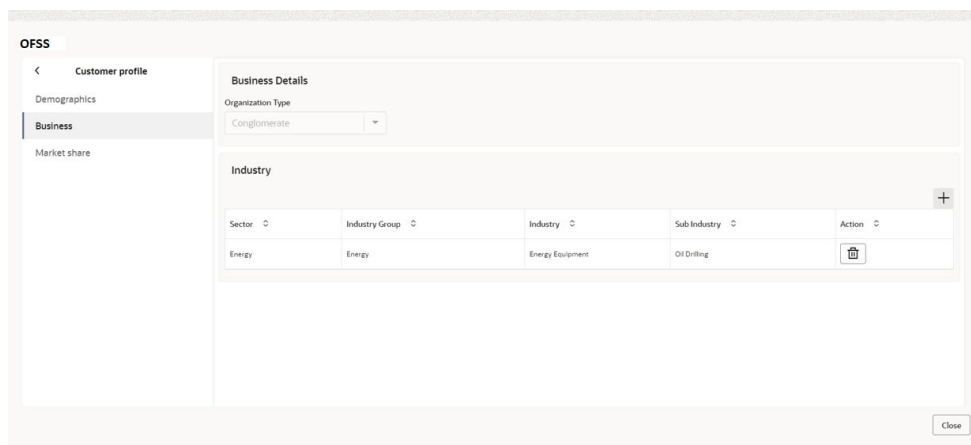
Fields/Icon	Description
Rating Date	Search and select Rating Date .
Outlook	Select Outlook from drop-down list: <ul style="list-style-type: none"> • Positive • Neutral • Negative
Year of Rating	Year of Rating is displayed by default.

Table 4-4 (Cont.) Add Rating

Fields/Icon	Description
Risk Rating	Select Risk Rating from the below list: <ul style="list-style-type: none"> • BBB • BBB+ • A- • A+ • AA- • AA • AA+ • CCC+ • B- • B • BB+ • AAA • BBB-
Rated By	Select Rated By from the below list: <ul style="list-style-type: none"> • MRS • Moodys • S and P • Fitch

- 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.

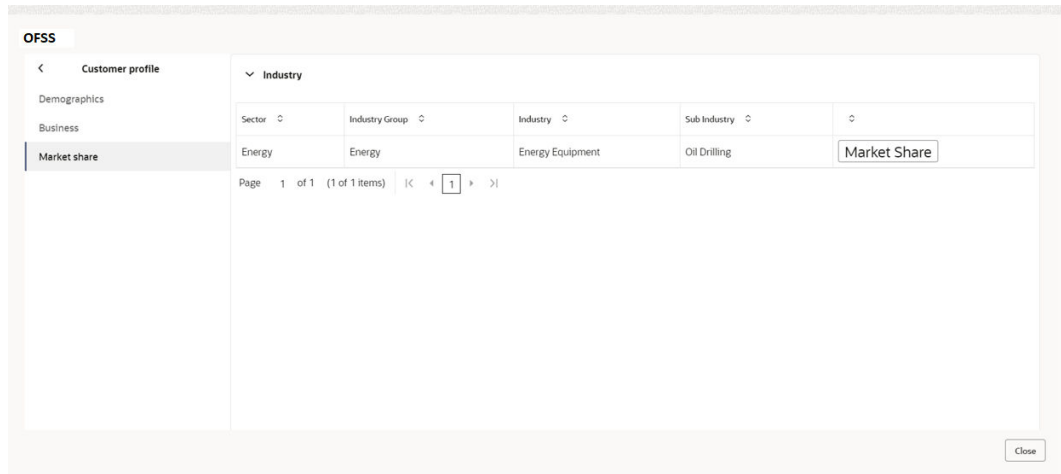
Figure 4-12 Business Details



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

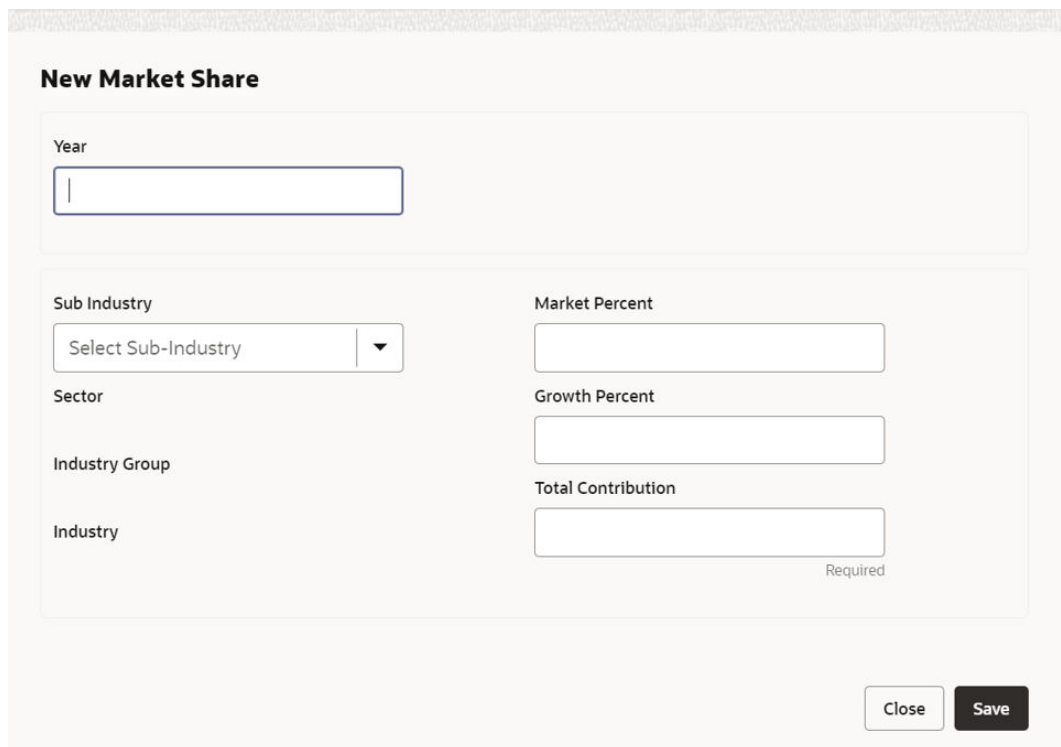
- Click **Market Share** in **Customer Profile** to view the market share details. The **Market Share** screen is displayed with Business details information and Industry details.

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.

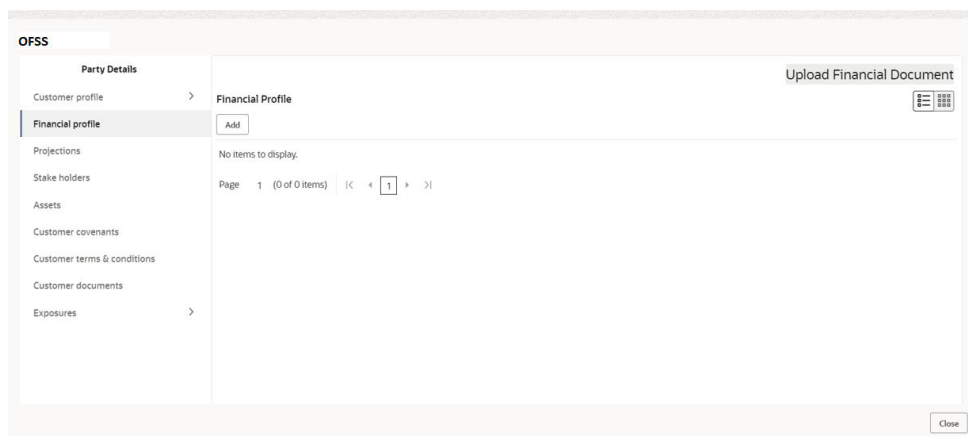
 **Note:**

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

- 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.

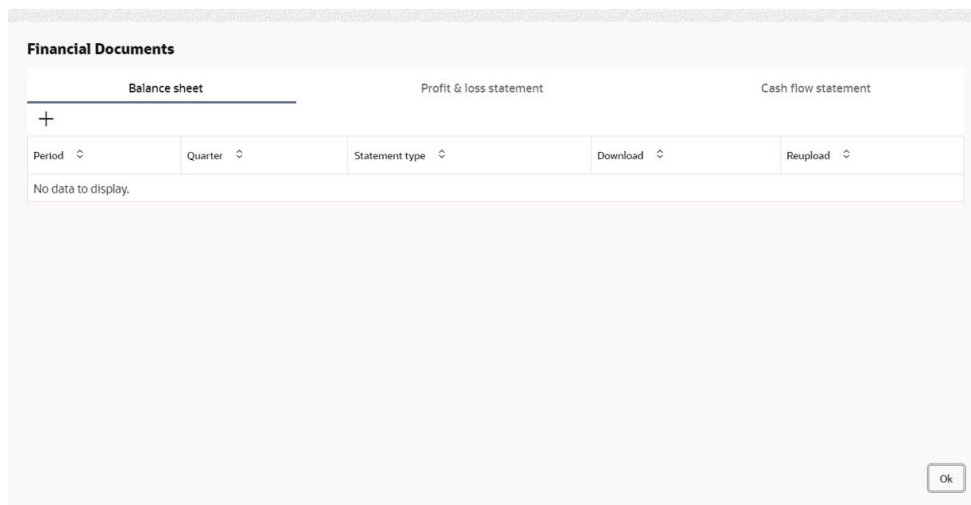
Table 4-6 Add Financial profile

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: <ul style="list-style-type: none"> • 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.

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

The **Financial Documents** window is displayed.

Figure 4-17 Financial Documents

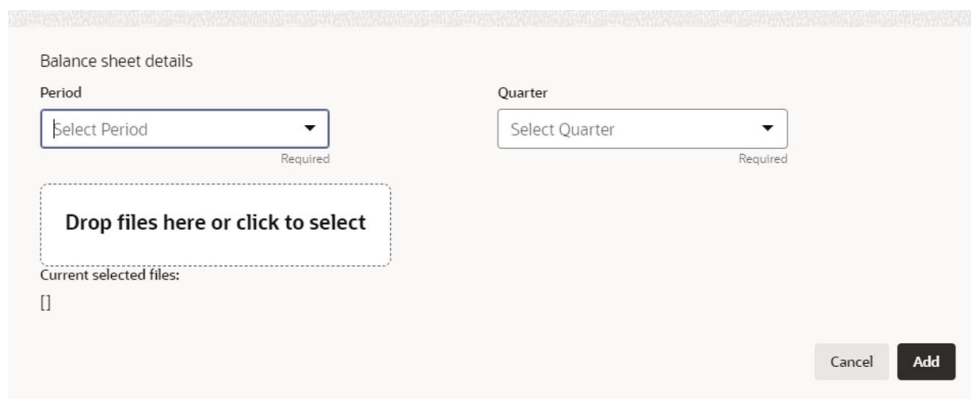


In the **Financial Documents** window, the user can **Add** the following documents by clicking respective tabs.

- 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

- 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

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

- Year:** 2020 (dropdown menu)
- Currency:** (empty search field with a magnifying glass icon and 'Required' label below it)
- Balance sheet size:** \$0.00
- Operating profit:** \$0.00
- Net profit:** \$0.00
- Year over year growth:** 0
- Return on investment:** 0
- Return on equity:** 0
- Return on asset:** 0

Buttons for 'Save' and 'Cancel' are located at the bottom right of the form.

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.

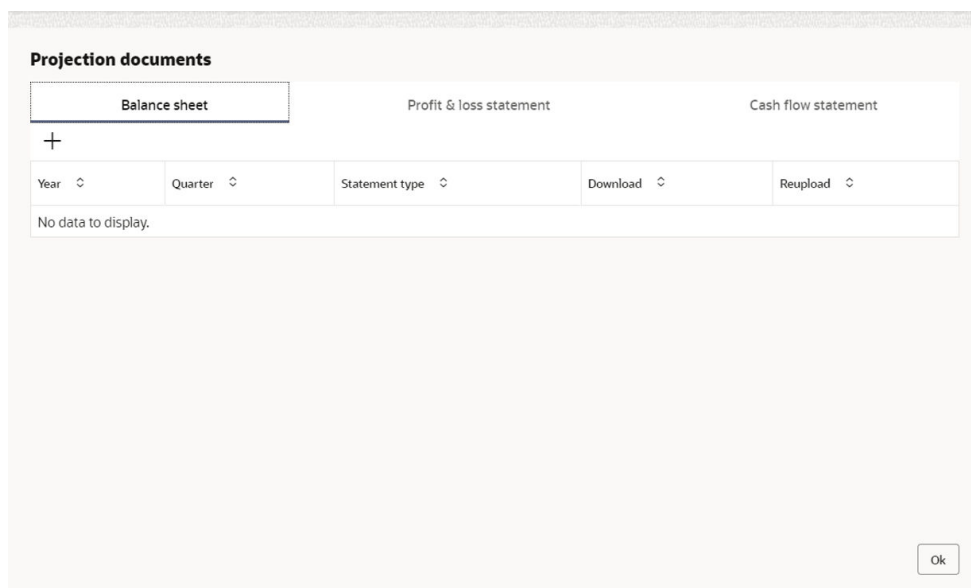
Table 4-8 (Cont.) Projections

Fields/ Icons	Descriptions
Details	Specify the following details in the corresponding fields: <ul style="list-style-type: none"> • 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.

- 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.

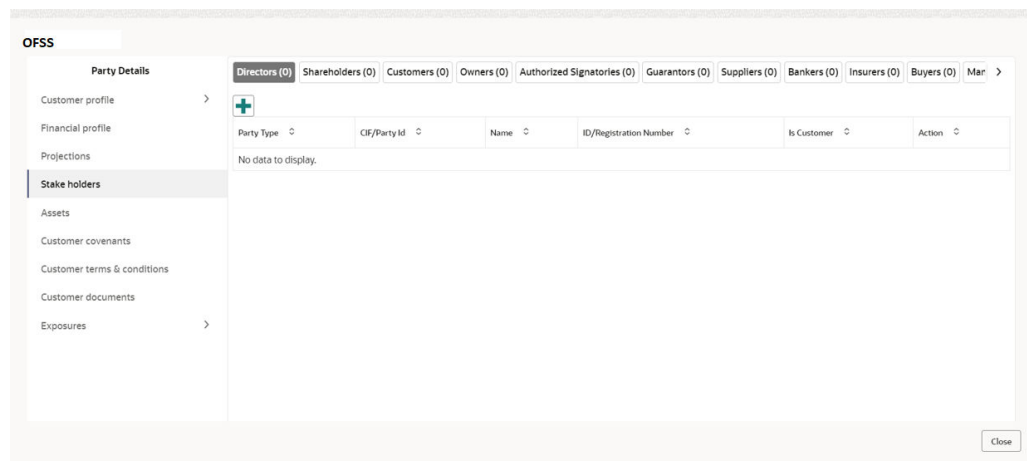
Stakeholders

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

Add New Owners ×

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

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

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

Search Party ×

Individual Non-Individual

Business/Organization Name:

Registration Number:

Registration date:

Email:

Stakeholder Type	CIF	Registration Number	Business/Organization Name	Registration Date	Party Id	Customer
Non-Individual	00010674	98788400	NOISE LTD	2001-09-20	230744211	Customer
Non-Individual	00010742	005	Calcutta Pipes P Ltd	2019-09-02	230804239	Customer
Non-Individual	00010748	00001	ASHIRWAD PVT LTD	2000-09-03	230804244	Customer
Non-Individual	00010750	00003	BAGMANE P LTD	2010-09-03	230804246	Customer
Non-Individual	00010890	987841584	NEXON LTD	2001-09-20	230874335	Customer

Page of 8 (1 - 10 of 75 items) |< < 1 2 3 4 5 ... 8 > >|

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

Id Type	Name	Date of Registration	Organization type
Is Customer	IFS	00003	

Stakeholder Name	Stake Percentage	Associated Since	Action
tata	10%	2019-09-12	

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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Promoter Type (select Corporate option) • Name • Stake Percentage • Associated Since

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

Figure 4-28 Address details


The screenshot shows the 'Add Address' form with the following fields and sections:


- Address Type:** A dropdown menu with a search icon and a 'Required' label.
- Location:** A text input field with a search icon and a 'Required' label.
- Preferred:** A toggle switch.
- Address Since:** A date picker field with a calendar icon and a 'Required' label.
- Country:** A text input field with a search icon and a 'Required' label.
- State / Country Sub Division:** A text input field with a search icon and a 'Required' label.
- Address Line 1 / Building Name:** A text input field with a 'Required' label.
- Address Line 2 / Street Name:** A text input field with a 'Required' label.
- Address Line 3 / City / Town Name:** A text input field with a 'Required' label.
- Zip Code / Post Code:** A text input field with a 'Required' label.
- Additional Info:** An expandable section with a chevron icon.
- Media For Address:** An expandable section with a chevron icon.
- Buttons:** 'Save', 'Clear', and 'Cancel' buttons at the bottom right.

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: <ul style="list-style-type: none"> • 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

- To add asset details, click **Assets** from the left menu and then click **Add**. The **Assets** window is displayed.

Figure 4-29 Assets

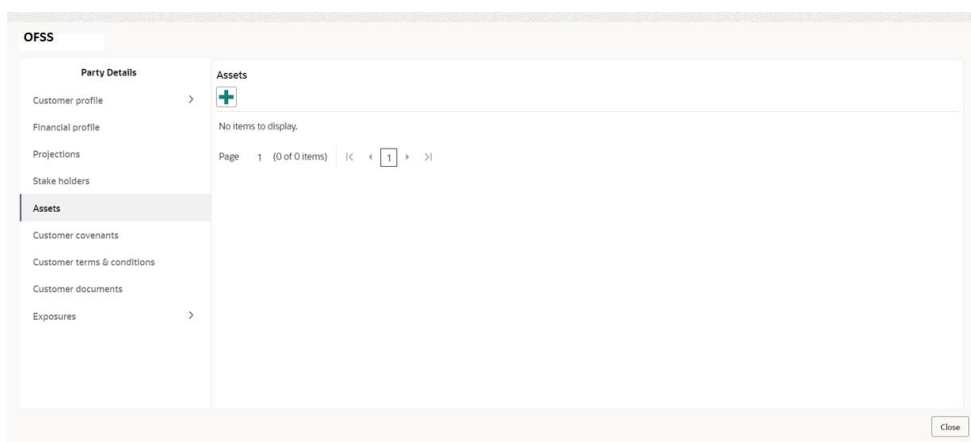


Figure 4-30 Add Assets Details

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

- 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

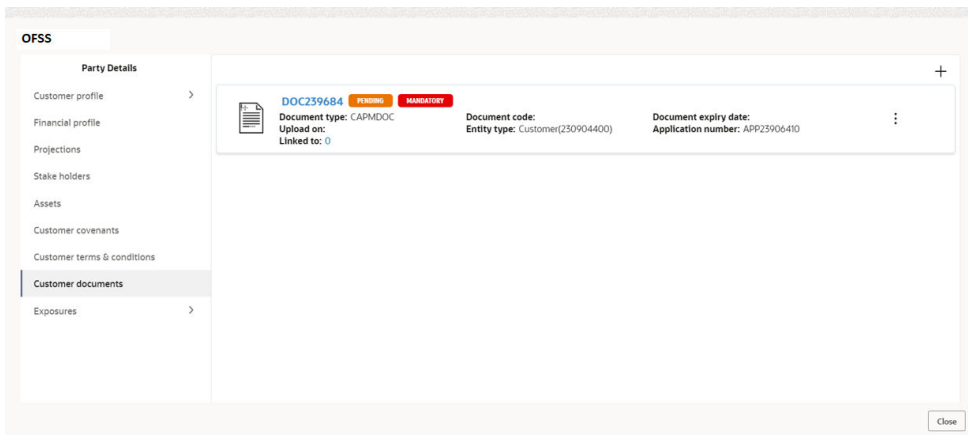
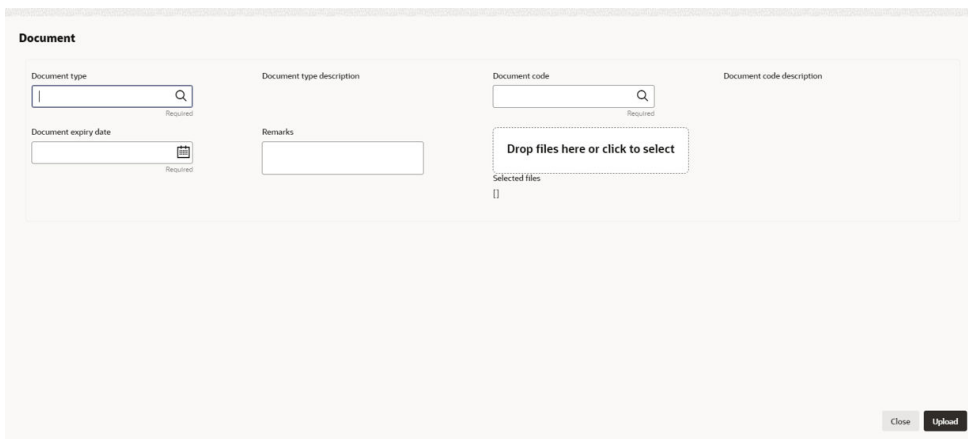


Figure 4-32 Add New Documents



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.

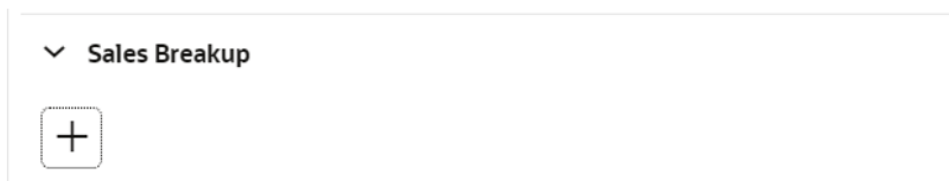
Table 4-15 Country Wise Business Operations

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 country.
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

The screenshot shows a form titled "Purchase Breakup" with the following fields and controls:

- Supplier:** Text input field with a "Required" label below it.
- Purchase Amount:** Text input field with a "Required" label below it.
- Percentage of Total Purchases:** A dropdown menu with up and down arrows and a "Required" label below it.
- Major Product Bought:** Text input field.
- Creditor Days:** Text input field.
- Associated Since:** Text input field with a calendar icon and a "Required" label below it.
- Country:** Text input field with a search icon.

At the bottom right of the form, there are two buttons: "Cancel" and "Save".

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

Table 4-17 Purchase Breakup

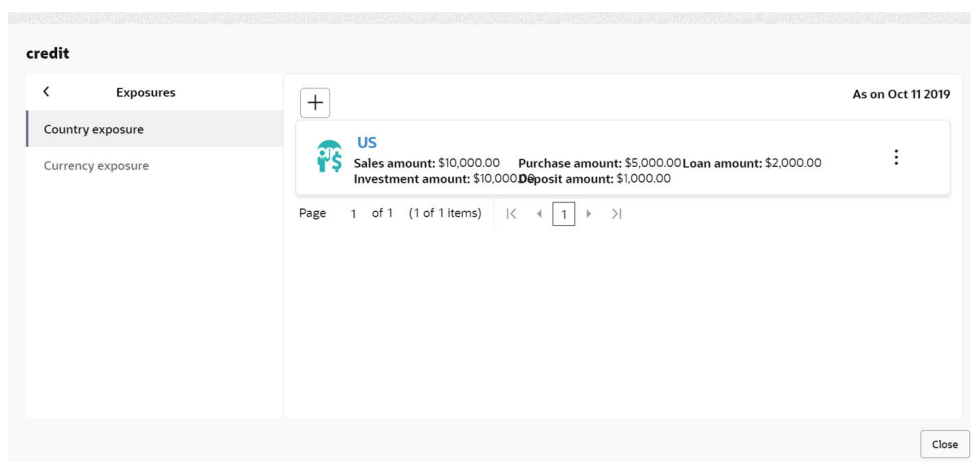
Fields/Icons	Description
Supplier	Specify the name of Supplier .
Purchase Amount	In the Purchase Amount field, specify the amount of products or services purchased by the entity from the supplier.

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.

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

Figure 4-38 Exposure



- 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

Future Currency Requirement - Loan Repayment

Outstanding Amount Required

Repayment in Current Year Required

Repayment in next 3 Years Required

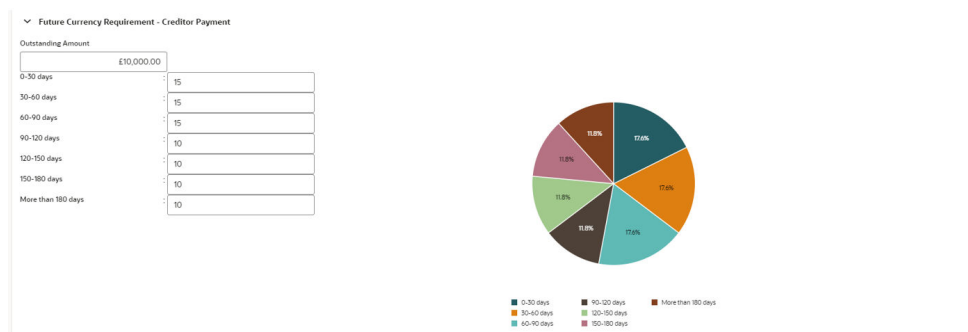
For information on fields in the **Future Currency Requirement - Loan Repayment** screen, refer the below table.

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



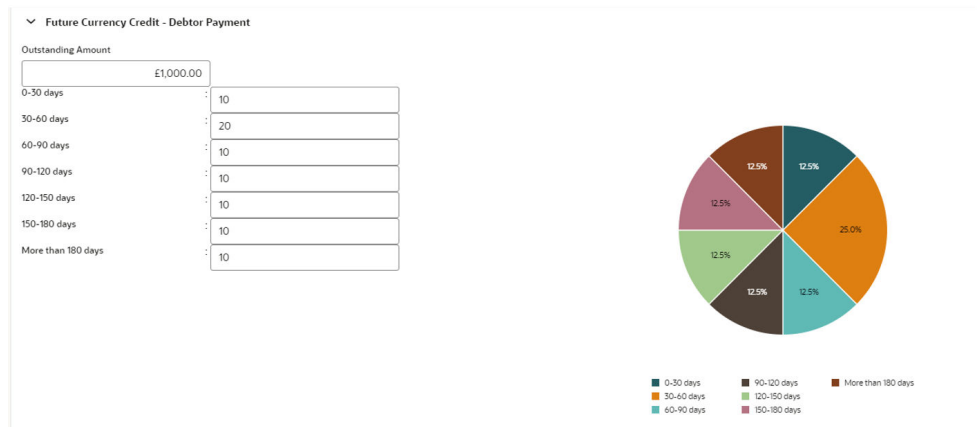
For information on fields in the **Future Currency Requirement - Creditor Payment** screen, refer the table below.

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

The screenshot shows a form titled "Future Currency Credit - Interests" with a dropdown menu. Below the title are three input fields, each labeled "Required": "Investment Amount Interest", "Interest expected in Current Year", and "Interest expected next 3 Years".

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

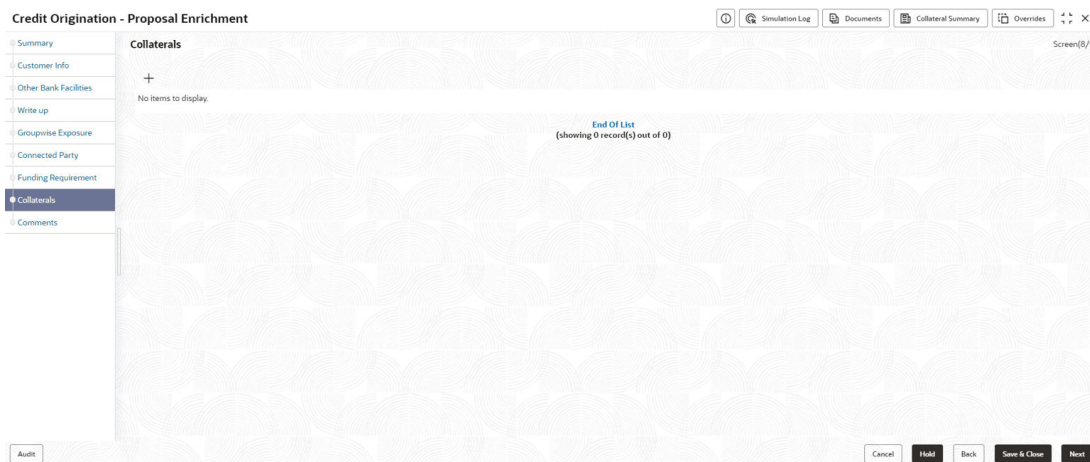


1. Refer [Funding Requirement](#) for information adding facility with or without template.
2. Refer **Modifying Facility Details** in [Proposal Structuring - Liabilities and Facilities](#) section for detailed information on configuring the facility.
3. After performing the necessary action in the **Funding 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	<p>Select Collateral Type from the drop-down list. The options available are:</p> <ul style="list-style-type: none"> • 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	<p>Select Collateral Category from the drop-down list. Collateral categories are listed based on the selected Collateral Type.</p> <p>Note: The below options are displayed only for Collateral Type selected as Vehicle.</p> <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none">• 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: <ul style="list-style-type: none">• 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	<p>Select LGD Type from the drop-down list. The options available are:</p> <ul style="list-style-type: none"> • 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	<p>Select Collateral Classification from the drop-down list. The options available are:</p> <ul style="list-style-type: none"> • Liquid • Secured • Unsecured
LTV %	Enter LTV % .
Tangible	Enable Tangible , if required.
Document Status	<p>Select Document Status from the drop-down list. The options available are:</p> <ul style="list-style-type: none"> • Not Submitted • Released • Submitted
Charge Registration Required	Enable Charge Registration Required , if required.

Table 4-24 (Cont.) Basic Details

Fields / Icons	Description
Revaluation Details	<p>Select Revaluation Details from Revaluation Type drop-down list. The option available in Revaluation Type are:</p> <ul style="list-style-type: none"> • Automatic- If you select Automatic below options are displayed. Enter or select the appropriate details for each field. <ul style="list-style-type: none"> – 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

The screenshot shows the 'Collateral Details' screen. At the top, there is a progress bar with four steps: 'Basic Details', 'Collateral Details' (which is the current step and has a black circle), 'Collateral Facility Linkage', and 'Comments'. Below the progress bar, there is a section titled 'Collateral details' with a table containing four columns: 'COL231060623 Collateral ID', 'Ship Collateral Type', 'USD Collateral Currency', and '\$0.00 Total Value'. Below the table, there is a plus sign icon and the text 'No items to display.'. At the bottom right, there are 'Back' and 'Next' buttons.

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

Figure 4-49 Configuration

Configure

- Ship
- Collateral Insurance
- Valuation
- Collateral Summary

Ship

Ship Details

Water Vessel Name: Reecon Whale

Powered By: Fuel

Water Vessel Condition: Good

Basis Vessel Value: Invoice Value

Revaluation Base Value: INR 500,000.00

Number of Hull Units: 1

Manufacturer Name: 20

Twenty Foot Equivalent: 20

Water Vessel Description:

Type: Container Ships

Fuel Type: Diesel

Water Vessel Location: IN

Invoice Value: INR ₹500,000.00

Port of Registry: 45

Number of Vessel Decks: 4

State Or Territory Vessel Operates In: 1

Water Vessel License Number: 52345

Navigation Limits: Seas

Water Vessel Intended Use: Commercial

Currency: INR

Amount In Collateral Currency: USD 0.00

Registration Number: 12345

Manufactured Date: September 17, 2019

Motor Number:

License Details:

Back Next

Figure 4-50 Configuration

Configure

- Collateral Insurance
- Valuation
- Collateral Summary

Fuel: Diesel

Water Vessel Condition: Good

Basis Vessel Value: Invoice Value

Revaluation Base Value: INR 500,000.00

Number of Hull Units: 1

Manufacturer Name: 20

Twenty Foot Equivalent: 20

Water Vessel Description:

Water Vessel Location: IN

Invoice Value: INR ₹500,000.00

Port of Registry: 45

Number of Vessel Decks: 4

State Or Territory Vessel Operates In: 1

Water Vessel License Number: 52345

Commercial

Currency: INR

Amount In Collateral Currency: USD 0.00

Registration Number: 12345

Manufactured Date: September 17, 2019

Motor Number:

License Details:

> Ship Dimensions

> Ship Tonnage

Back Next



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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Inland Lakes • Inland Rivers • Oceans • Seas
Powered By	Select Powered By from the drop-down list. The options are: <ul style="list-style-type: none"> • Fuel • Sail
Fuel Type	Select Fuel Type from the drop-down list. The options are: <ul style="list-style-type: none"> • Diesel • Gasoline
Water Vessel Intended Use	Select Water Vessel Intended Use from the drop-down list. The options are: <ul style="list-style-type: none"> • Commercial • Personal • Recreational
Water Vessel Condition	Select Water Vessel Condition of ship from the drop-down list. The options are: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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

The screenshot displays the 'Configure' window for 'Ship Dimensions'. On the left, a sidebar lists 'Ship', 'Collateral Insurance', 'Valuation', and 'Collateral Summary'. The main content area is titled 'Ship' and contains two expandable sections: 'Ship Details' and 'Ship Dimensions'. The 'Ship Dimensions' section is expanded, showing six input fields arranged in a 2x3 grid:

- Dimension Unit:** A dropdown menu currently set to 'Feet'.
- Water Vessel Length:** A text input field containing the value '7'.
- Water Vessel Beam:** A text input field containing the value '6'.
- Water Vessel Height:** A text input field containing the value '7'.
- Displacement Unit:** A dropdown menu currently set to 'Tons'.
- Water Vessel Displacement:** A text input field containing the value '7'.

Below these fields is another expandable section labeled 'Ship Tonnage'. At the bottom right of the window, there are 'Back' and 'Next' buttons.

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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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:

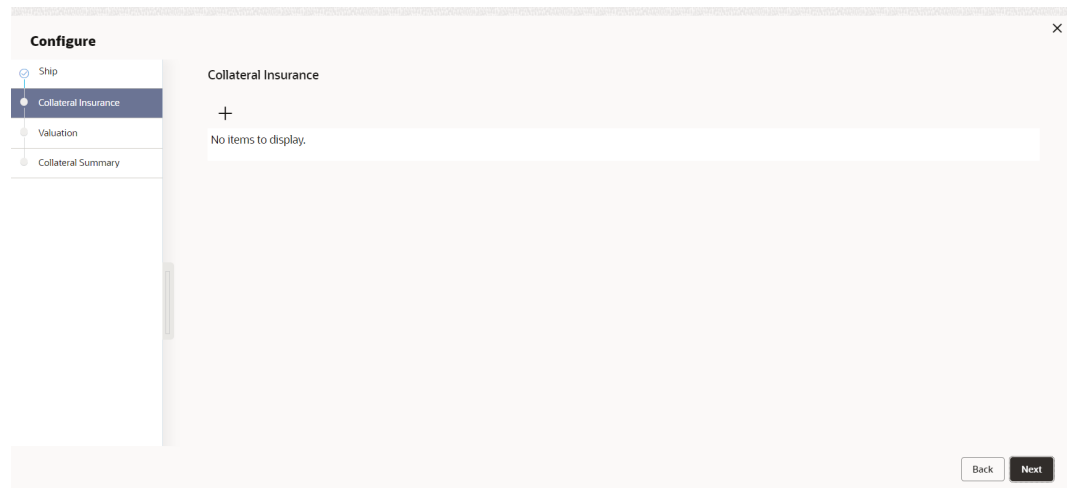
- Aframax
- Capesize
- Chinamax
- Handymax
- Handysize

- 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Yes • No
Date	Click Calendar icon and select Date .

Insurance Premium Details

Insurance Premium Details screen.

Figure 4-55 Insurance Premium Details

Insurance Premium Details

Premium Frequency: Monthly

Premium End Date: April 16, 2023

Premium Currency: INR

Premium Status: Inforce

Premium Amount: ₹90,000.00

Cover Date: April 19, 2023

Coverage:

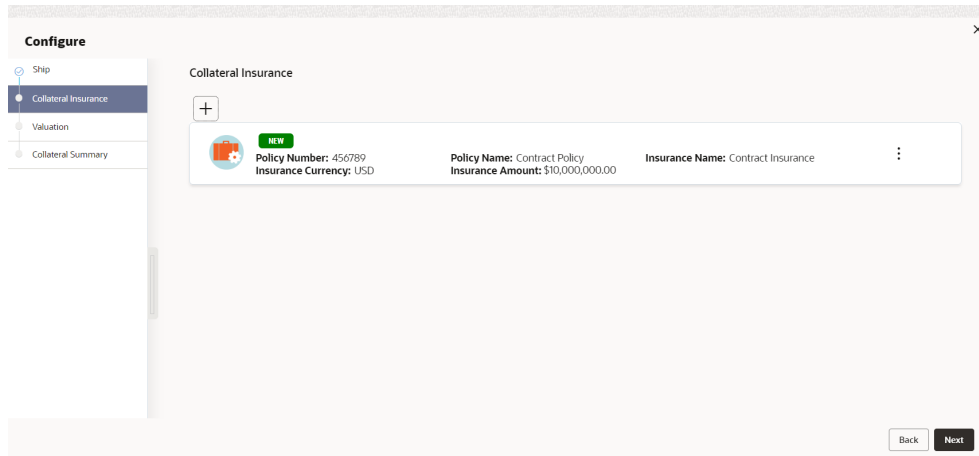
For information on fields in the **Insurance Premium Details** screen, refer the table below.

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: <ul style="list-style-type: none"> • 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.

- 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

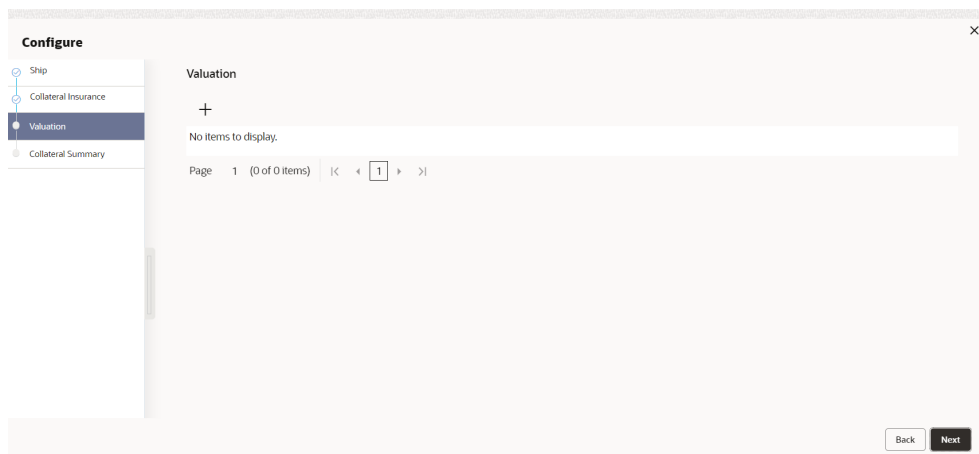
Fields/ Icons	Description
Edit	To modify the insurance details, select the record and click Edit on Action button.
View	To view the added insurance details, select the record and click View on Action button.
Delete	To delete the insurance details, select the record and click Delete on Action button.

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

The screenshot shows a window titled "External Valuation Details" with a close button (X) in the top right corner. The form is organized into two columns of input fields. The left column includes: Agency (text input with search icon, value: HTW001), Valuation Date (calendar icon, value: September 30, 2019), Valuation Expiry Date (calendar icon, value: April 26, 2023), and Estimated Age Of Asset (text input, value: 20). The right column includes: Valuation Type (dropdown menu, value: Financial Statement (BS)), Valuation Frequency (dropdown menu, value: Half Yearly), Valuation Amount (currency dropdown and text input, value: INR ₹50,000.00), and Estimated Life Span Of Asset (text input, value: 10). Below these fields are two sections: "Remarks" with a large text area and "Valuer Remarks" with a smaller text area. At the bottom right, there are three buttons: "Cancel", "Clear", and "Add".

For field level information refer the table below.

Table 4-30 External Valuation Details

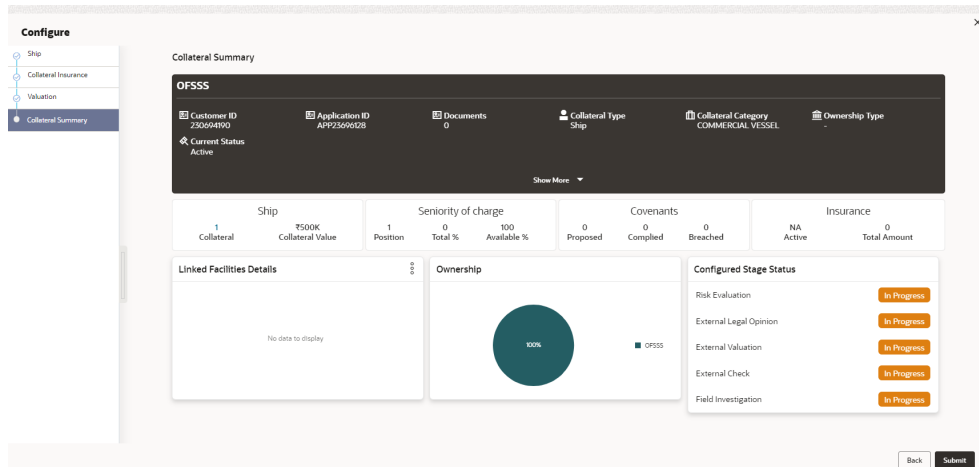
Fields/ Icons	Description
Agency	Search and select Agency which valued the collateral.
Valuation Type	Select Valuation Type from the drop-down list.
Valuation Date	Click Calendar icon and select Valuation Date .
Valuation Frequency	Select Valuation Frequency from the drop-down list.
Valuation Expiry 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.

- 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

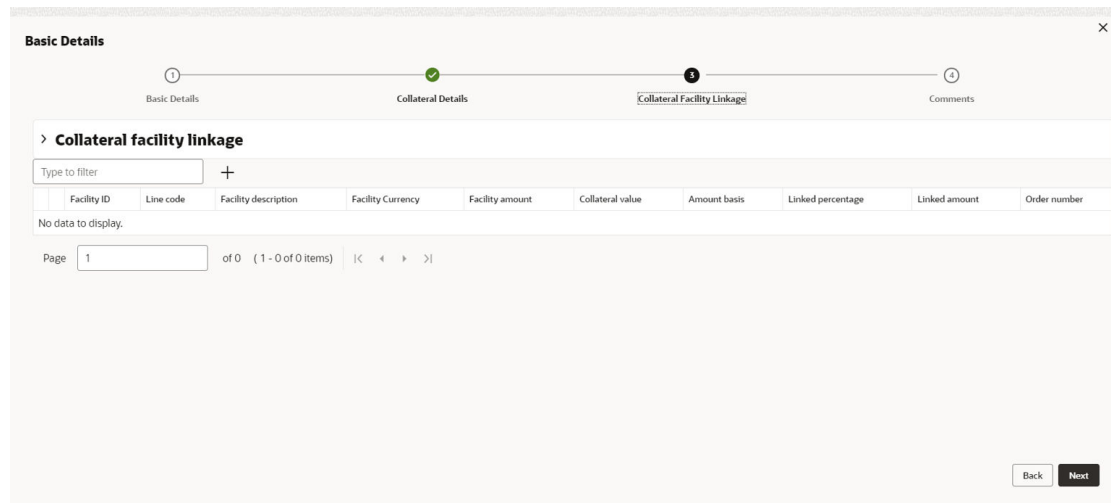
Table 4-31 Collateral Summary

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.

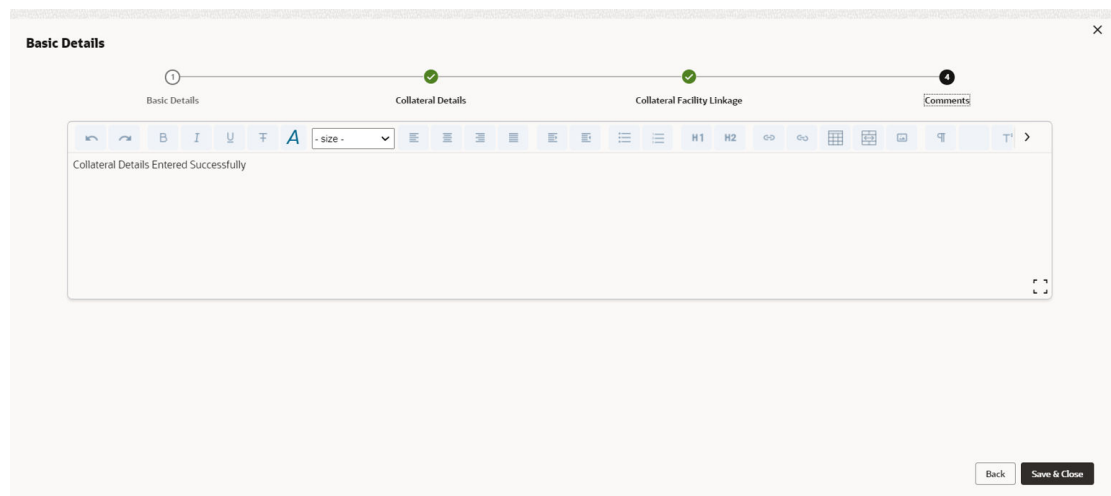
Table 4-32 Basic Details

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
<ul style="list-style-type: none">• View the party summary<ul style="list-style-type: none">– Liabilities requested– Facilities requested– Collateral offered– Covenants stipulated– T&C stipulated– Financials– Rating– Demographic details• View comments added in previous stages	<ul style="list-style-type: none">• Perform the Quantitative Analysis<ul style="list-style-type: none">– 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<ul style="list-style-type: none">– 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

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEX)
Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEX)
Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEX)
Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEX)

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

Figure 5-2 Summary

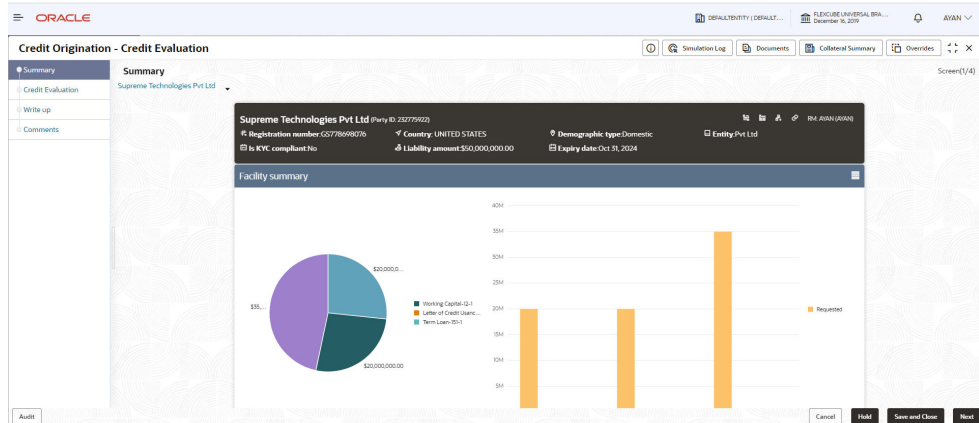


Figure 5-3 Summary

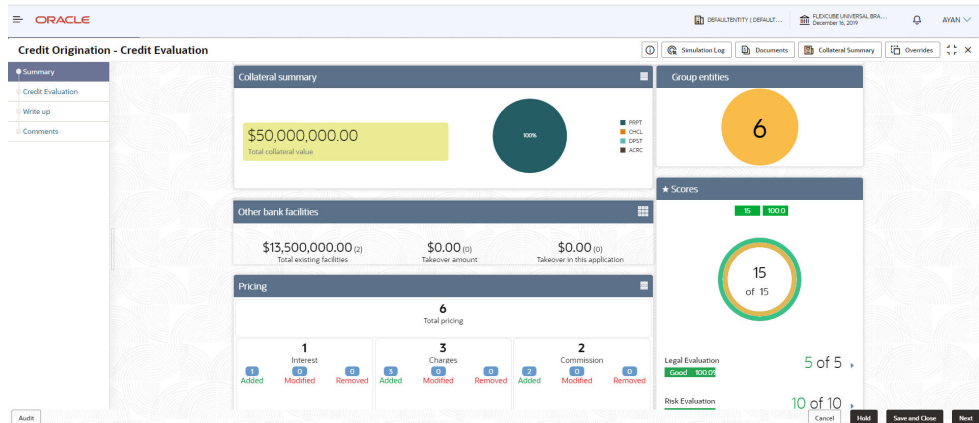


Figure 5-4 Summary

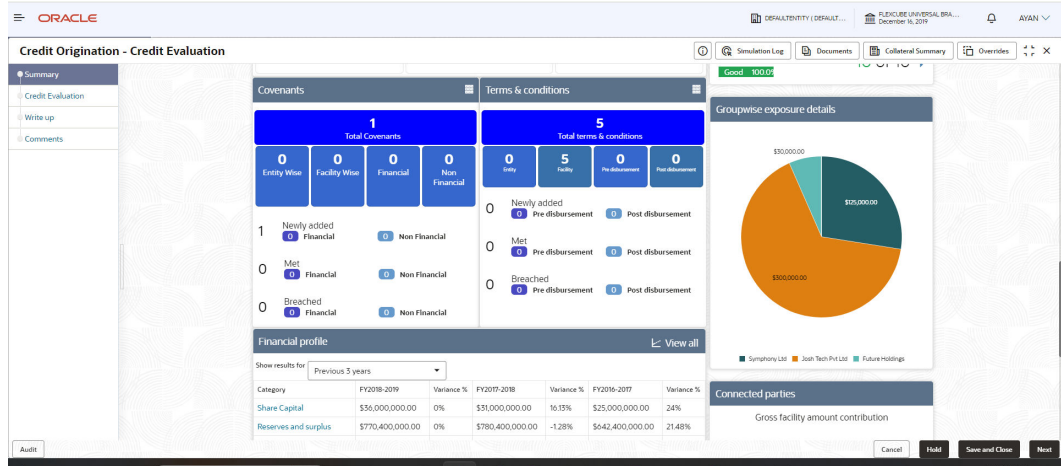
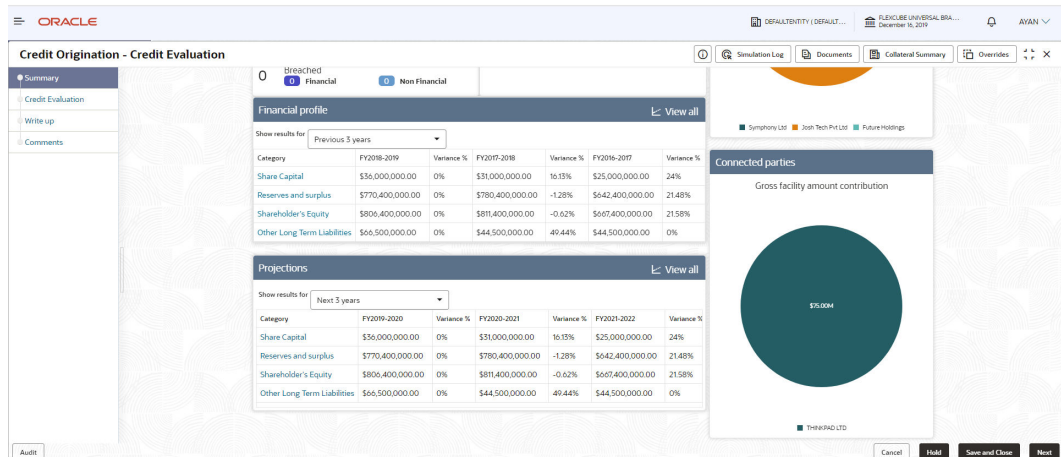


Figure 5-5 Summary



- 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

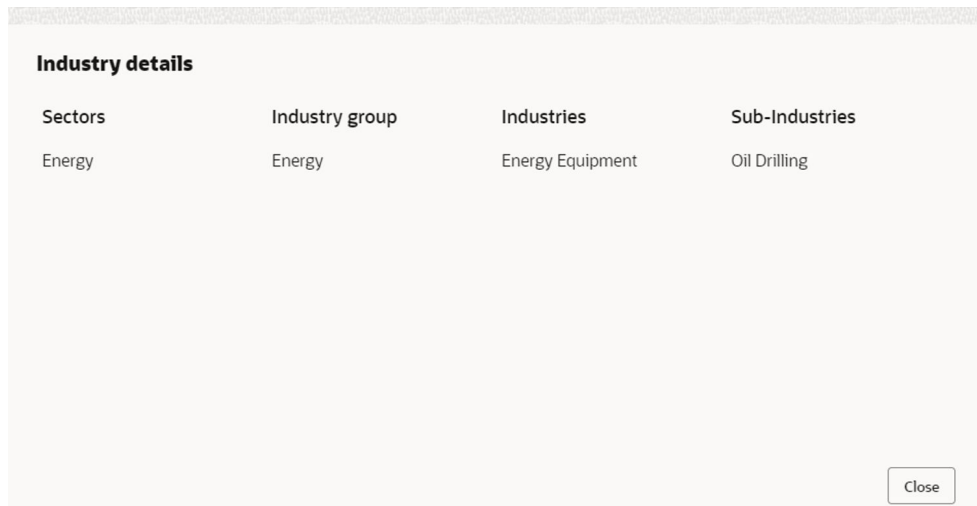


Table 5-1 Industry Details

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

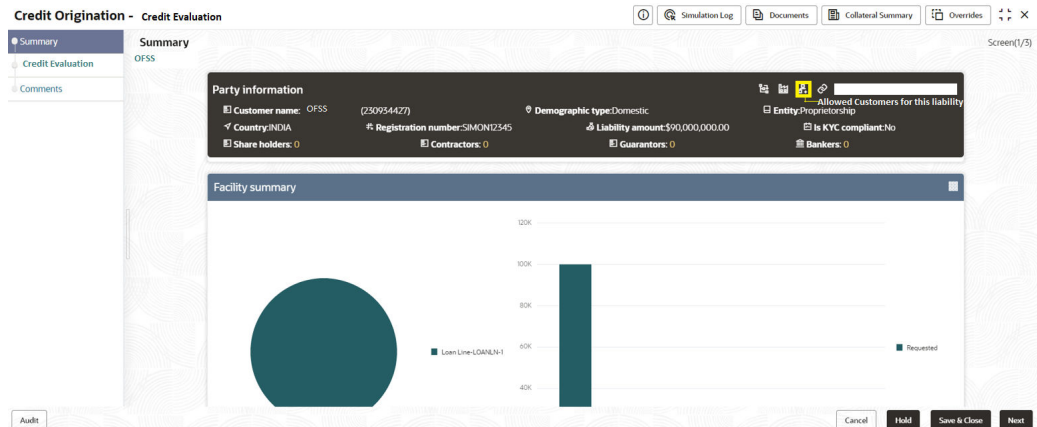
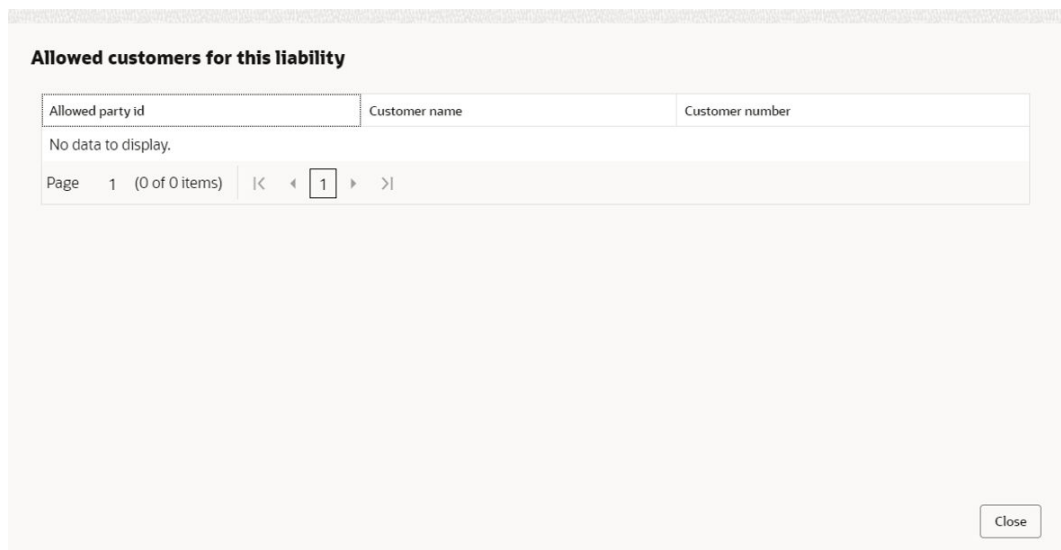


Figure 5-9 Allowed Customers For This Liability



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

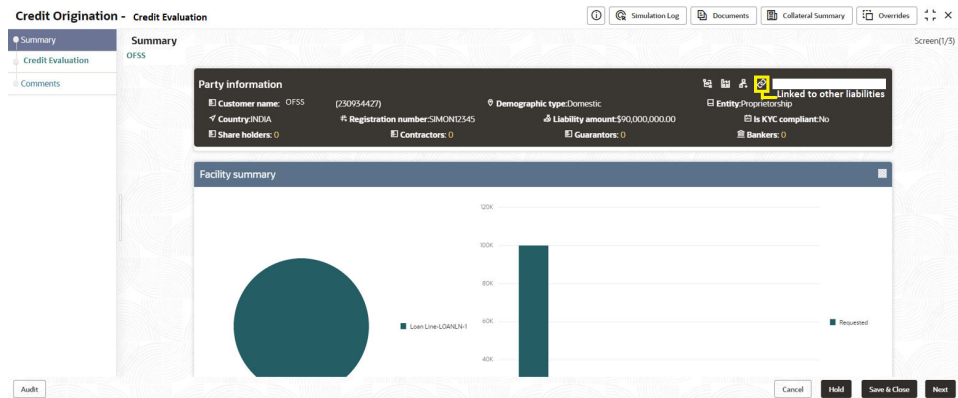
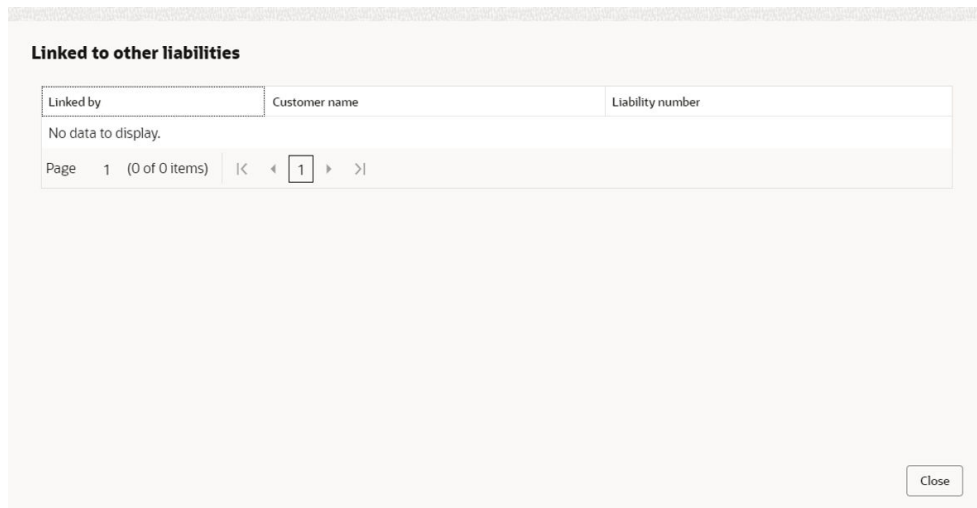


Figure 5-11 Linked to other liabilities



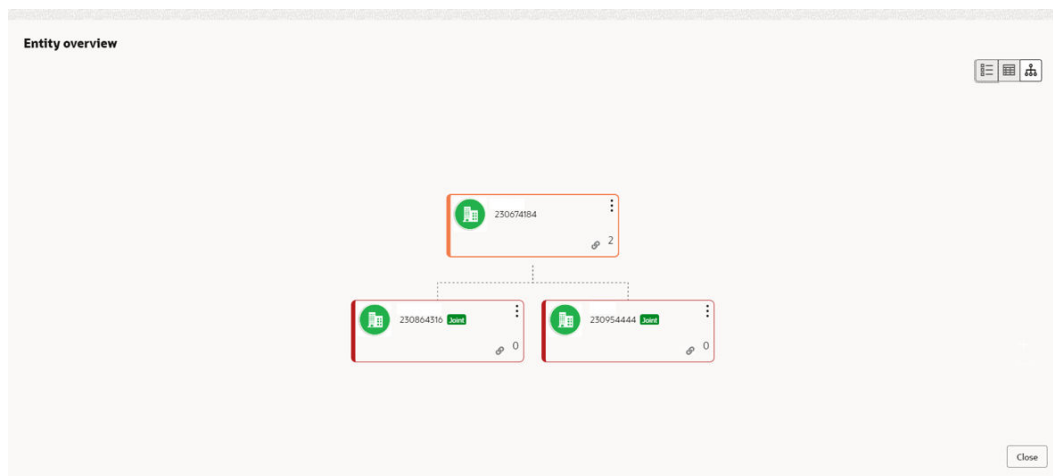
7. Click **Close**, if you want to exit the **Linked to other liabilities** window.
8. Click **Layout** icon at the top right corner, to change the layout of the **Entity Overview**. The **Layout** window is displayed.

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



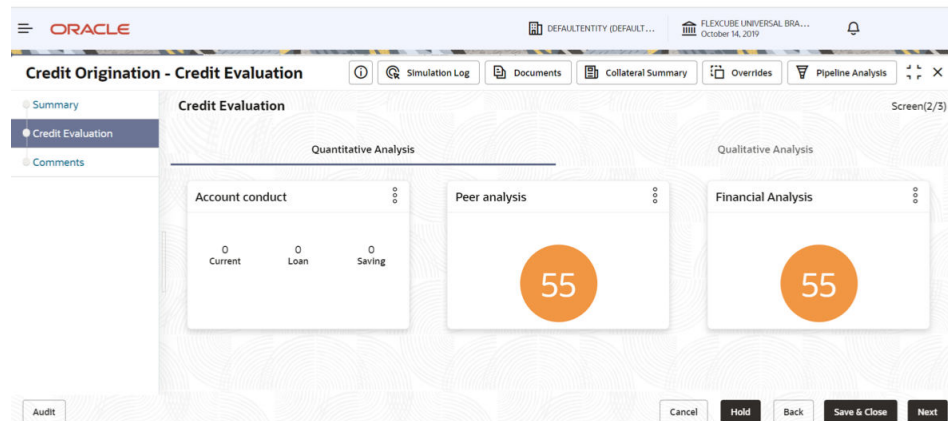
For field level information refer the table below.

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



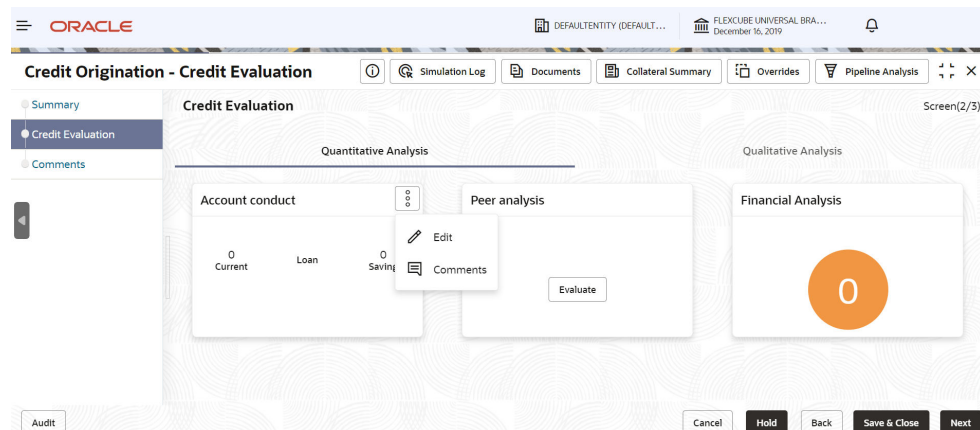
In **Credit Evaluation** page, you can perform the following analysis for the party and the child parties by answering simple questions related to the analysis:

- Quantitative Analysis
- Qualitative Analysis

- 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

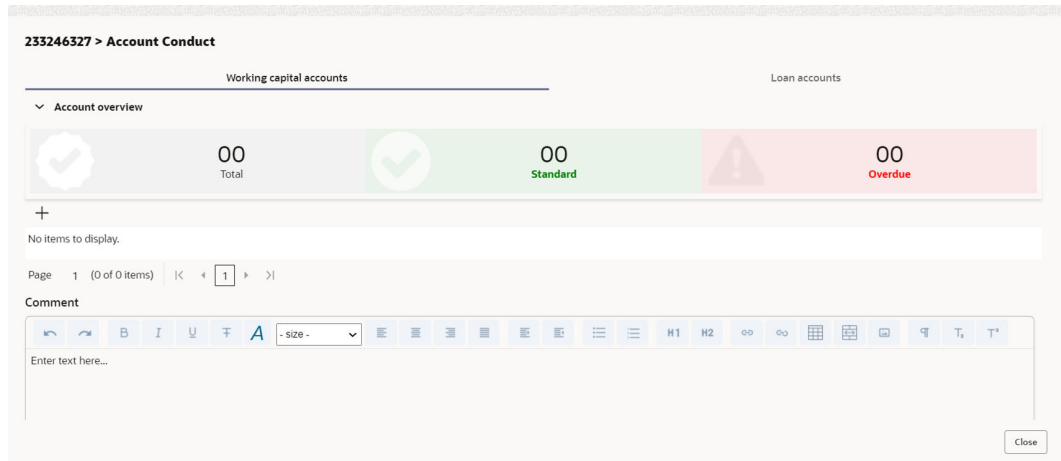
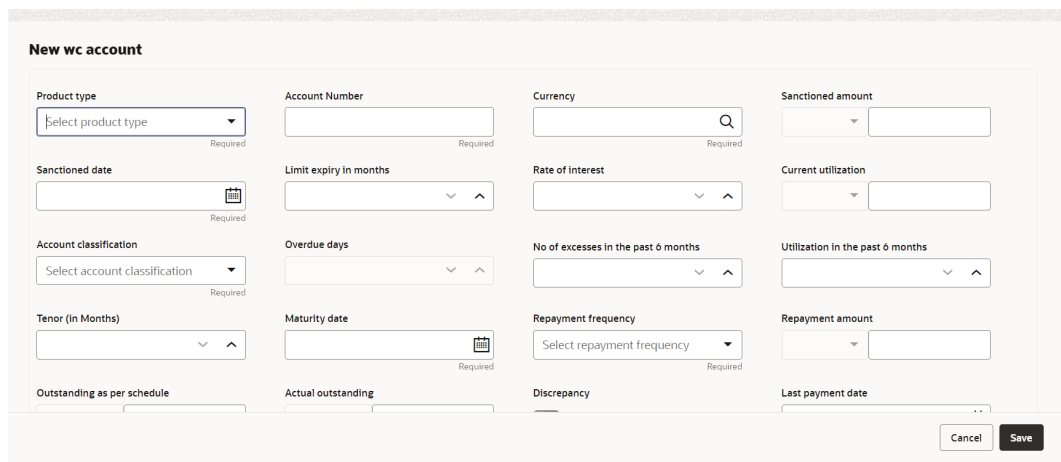


Figure 5-17 Account Conduct - New Working Capital Accounts



For field level information refer the table below.

Table 5-3 Account Conduct- New Working Capital Accounts

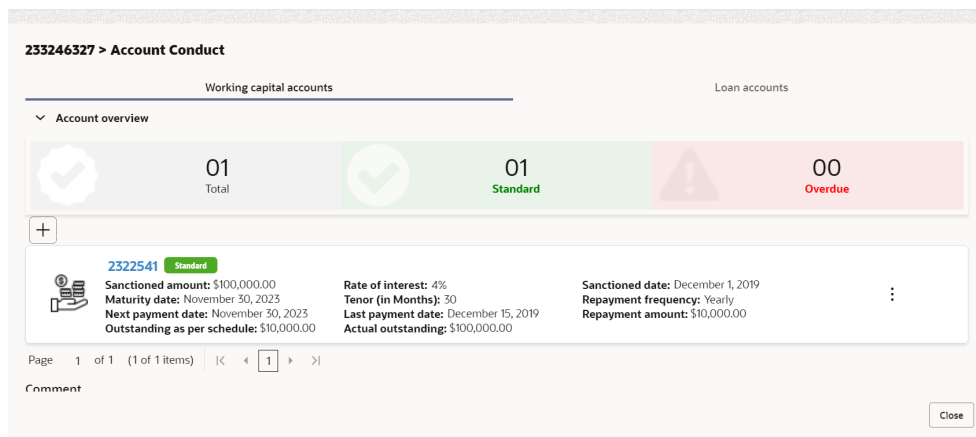
Fields/ Icons	Description
Product Type	Select Product Type from drop-down list.
Account Number	Enter Account Number for new working capital account.
Currency	Search and select Currency .
Sanctioned Amount	Enter Sanctioned Amount .
Sanctioned Date	Select Sanctioned Date from Calendar icon.
Limit Expiry 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.
Utilization in the past 6 months	Enter Utilization in the past 6 months . Select Decrement and Increment drop-down list option on right to decrease or increase the utilization 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 Capital Accounts details are displayed 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

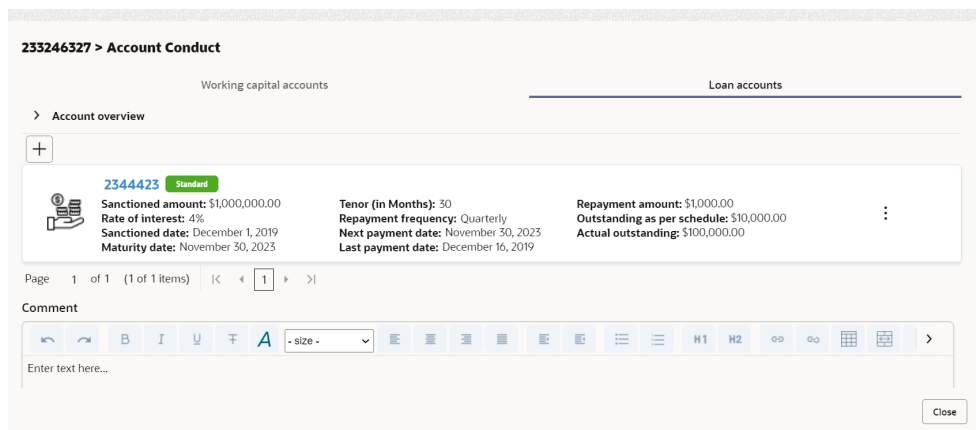
Fields/ Icons	Description
Loan Account Number	Enter Loan Account Number for new loan account.
Currency	Search and select Currency .
Sanctioned Amount	Enter Sanctioned Amount .
Sanctioned Date	Select Sanctioned Date from Calendar icon.
Tenor (in months)	Enter Tenor (in months) . Select Decrement and Increment 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 displayed in **Account Overview** screen.

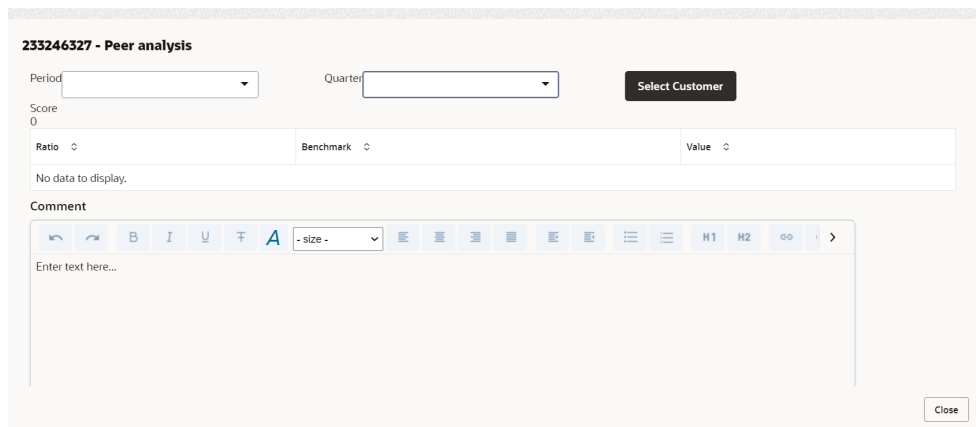
Figure 5-21 Account Conduct - Account Overview



- 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

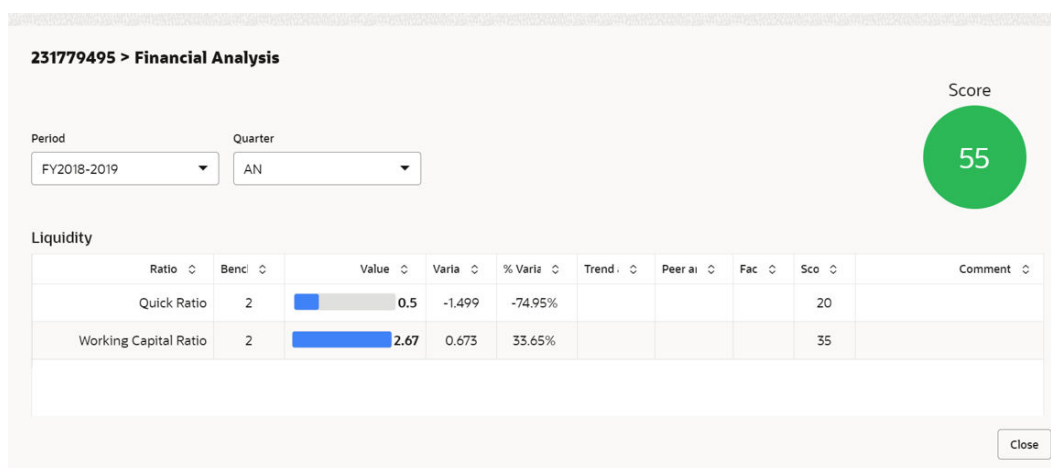
 **Note:**

Based on the details selected - Score, Ratio, Benchmark, Value are displayed.

- 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.

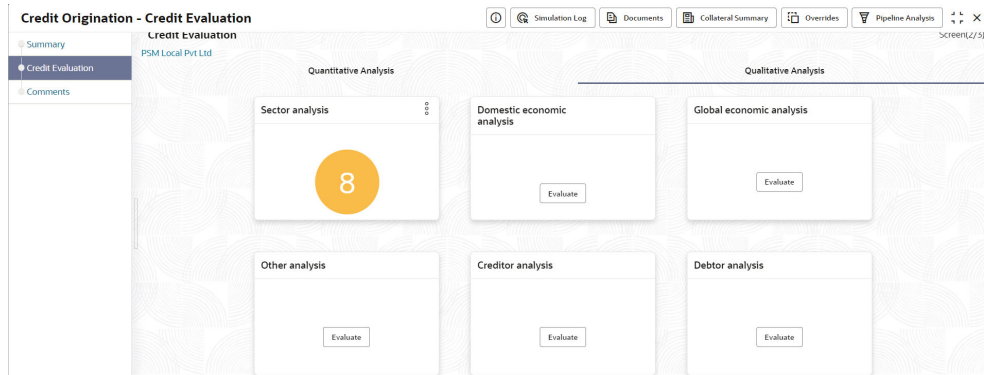
- Ratio
- Benchmark
- Value
- Variable
- % Variable
- Score

 **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.

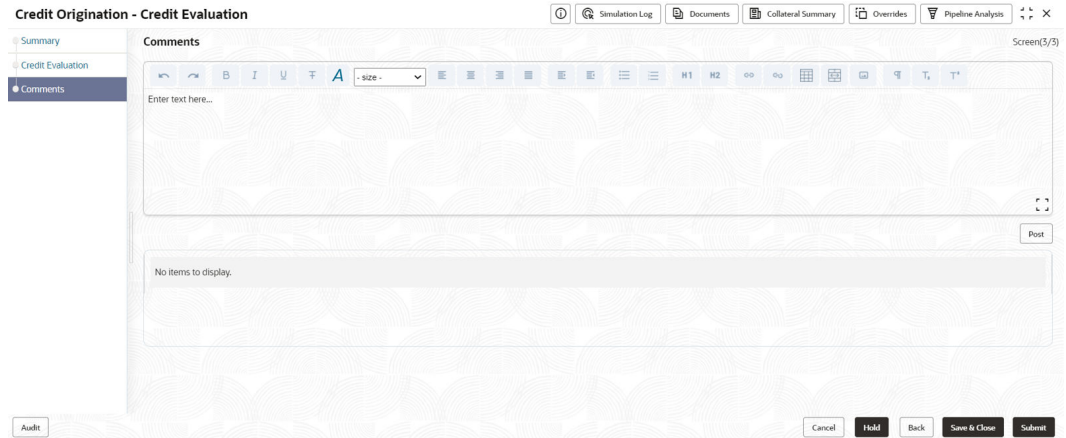
Table 5-5 Credit Evaluation

Fields/ Icons	Description
Qualitative Analysis	To perform Qualitative Analysis, click Qualitative Analysis in Credit Evaluation section. Qualitative Analysis window appears with following analysis. <ul style="list-style-type: none"> • 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.

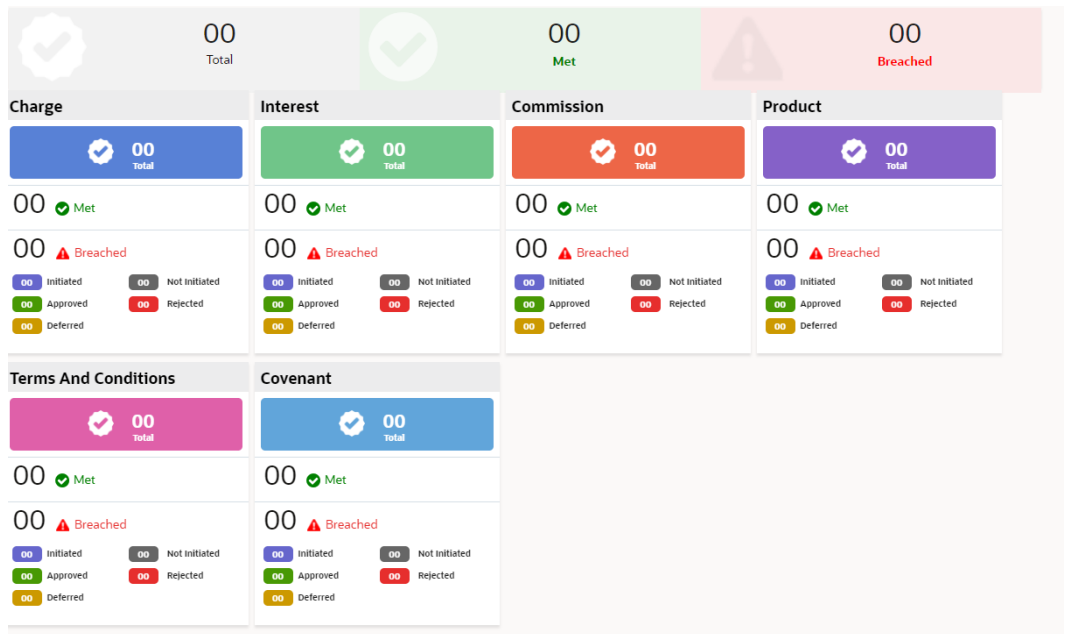
Table 5-6 Comments

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

- 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.

- Click the **Business** data segment.

Figure 5-27 Business

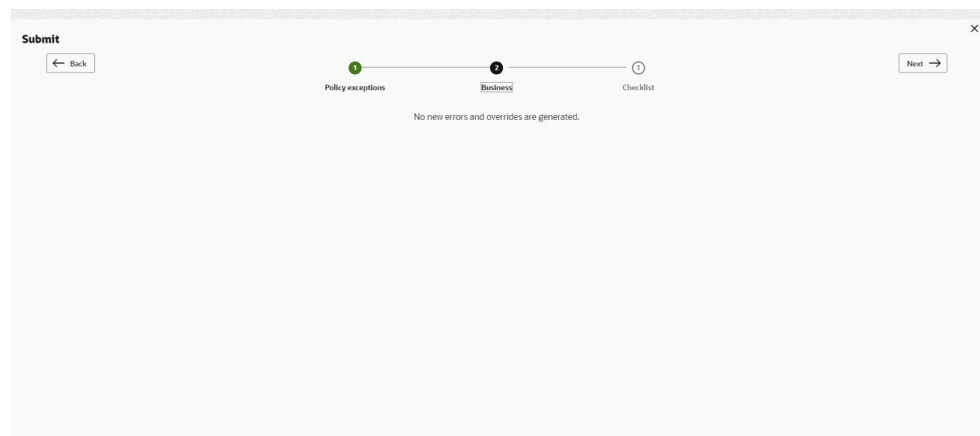


Table 5-8 Business

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

- Click the **Checklist** data segment.

Figure 5-28 Checklist

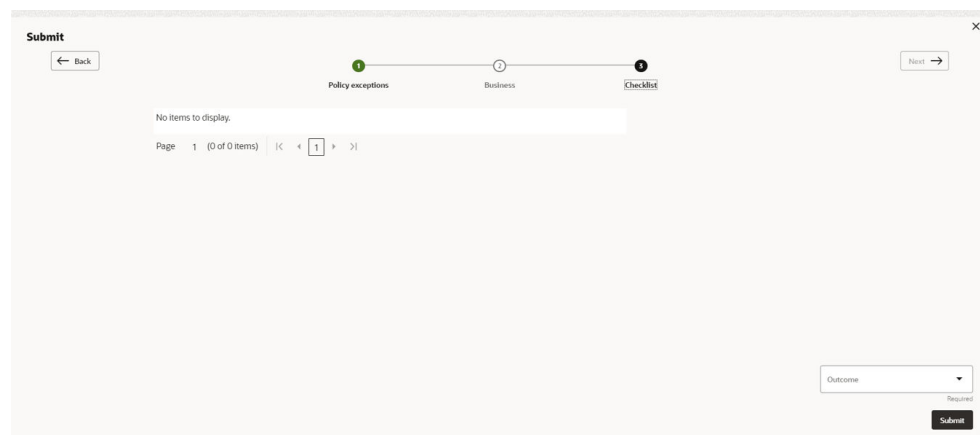


Table 5-9 Checklist

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.

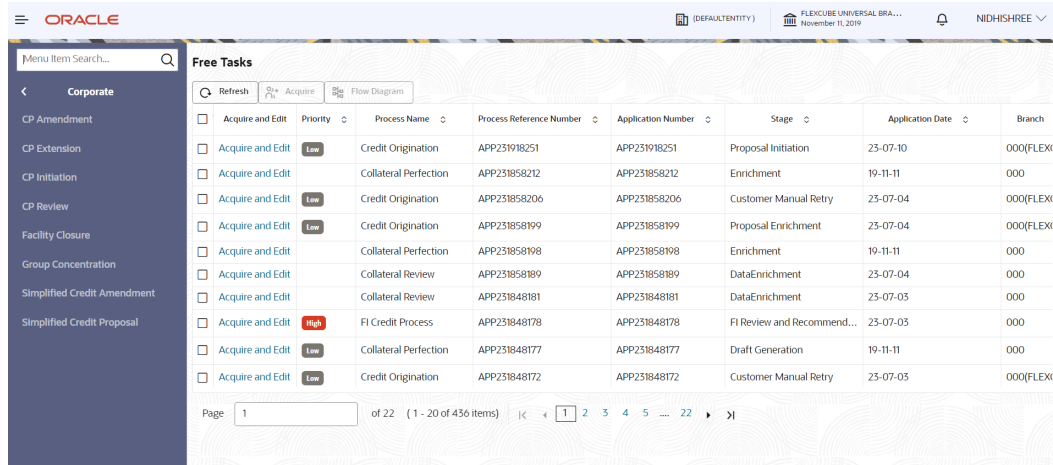
Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> View the party summary. <ul style="list-style-type: none"> Liabilities requested Facilities requested Collateral Offered Covenants stipulated T&C stipulated Financials Rating Demographic details View comments added in previous stages. 	<ul style="list-style-type: none"> Complete the Legal Evaluation. <ul style="list-style-type: none"> 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



Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>		Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
<input type="checkbox"/>	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
<input type="checkbox"/>	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
<input type="checkbox"/>	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
<input type="checkbox"/>		Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
<input type="checkbox"/>		Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
<input type="checkbox"/>		Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
<input type="checkbox"/>	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
<input type="checkbox"/>	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

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

Figure 5-30 Summary

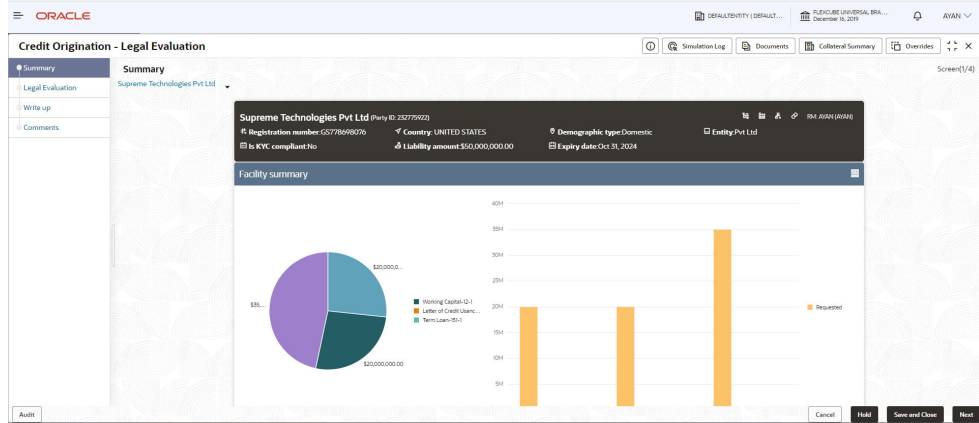


Figure 5-31 Summary

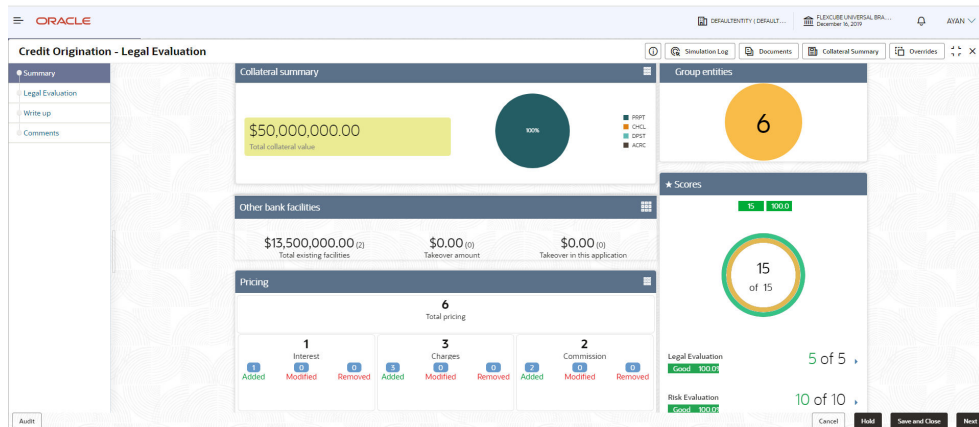


Figure 5-32 Summary

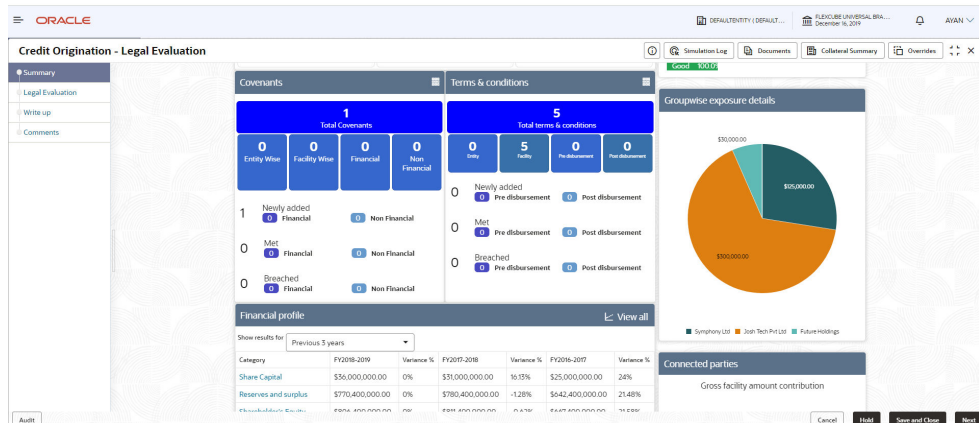
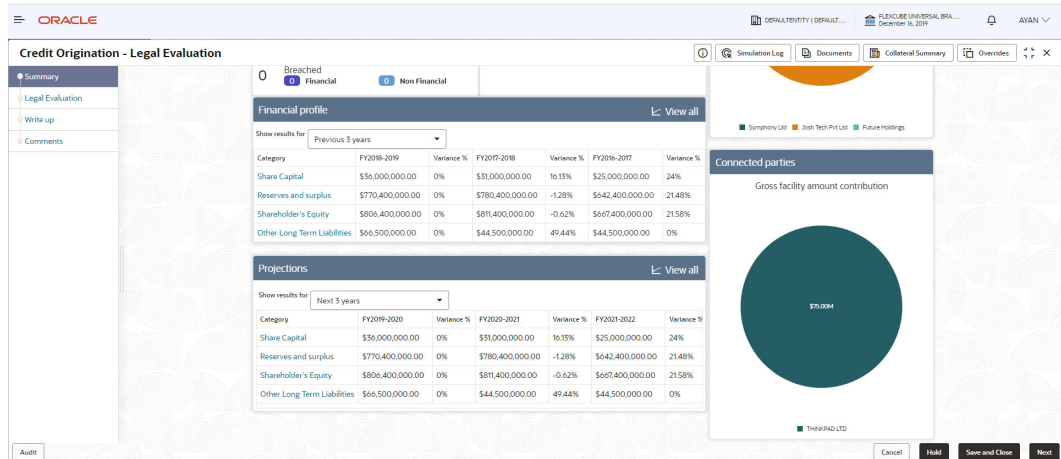


Figure 5-33 Summary



- 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

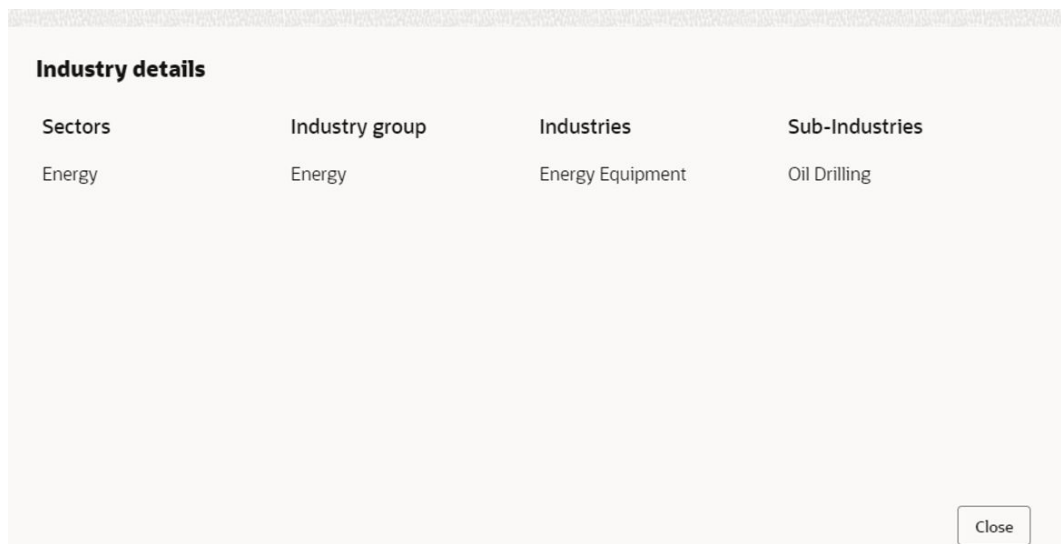
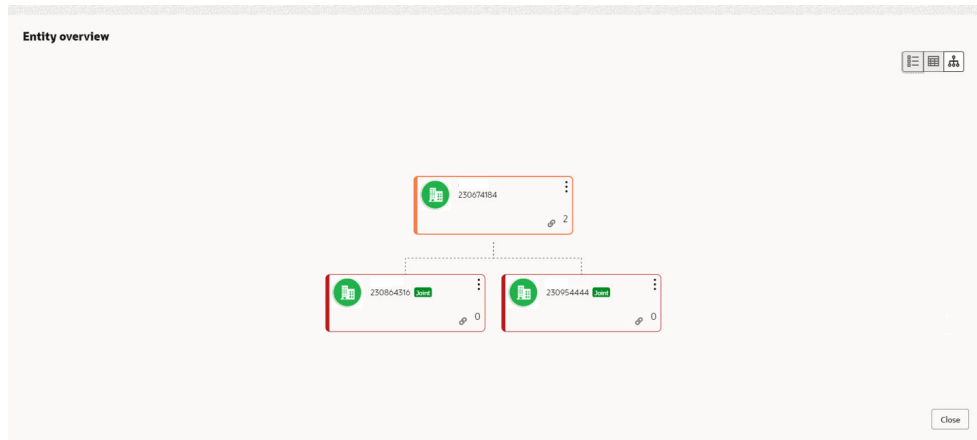


Table 5-10 Industry Details

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

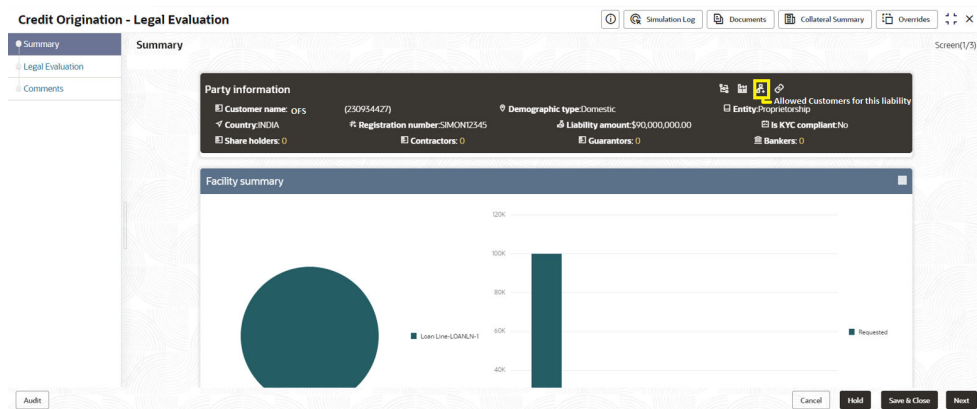
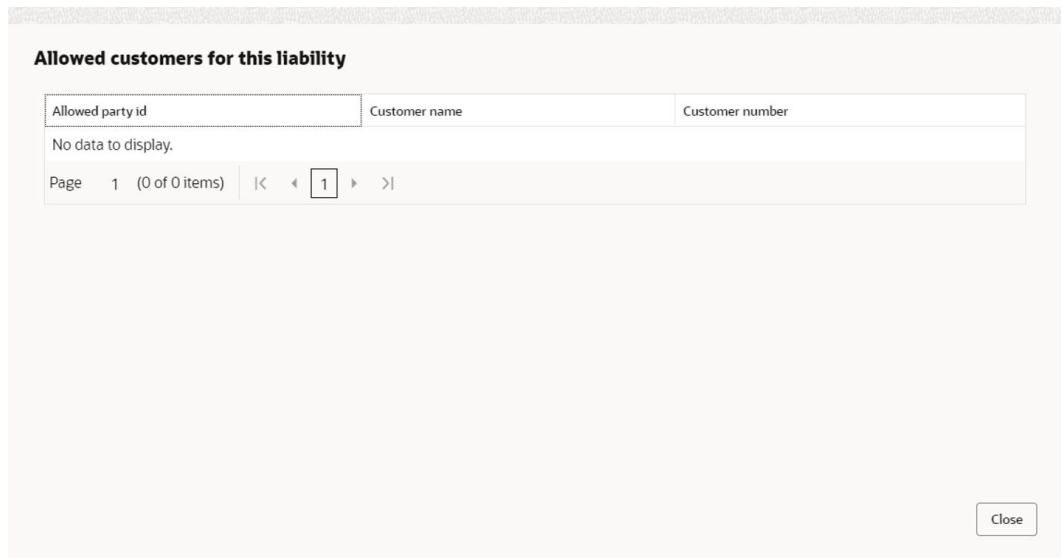


Figure 5-37 Allowed Customers For This Liability



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

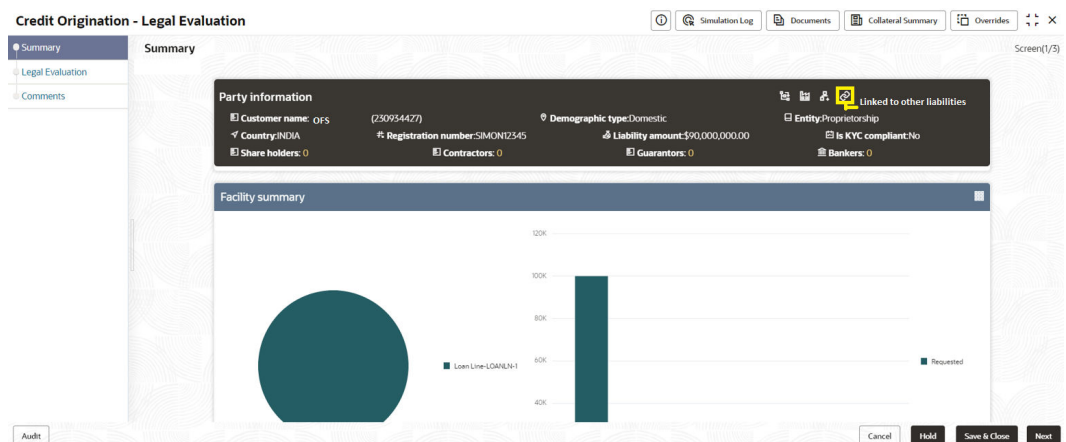
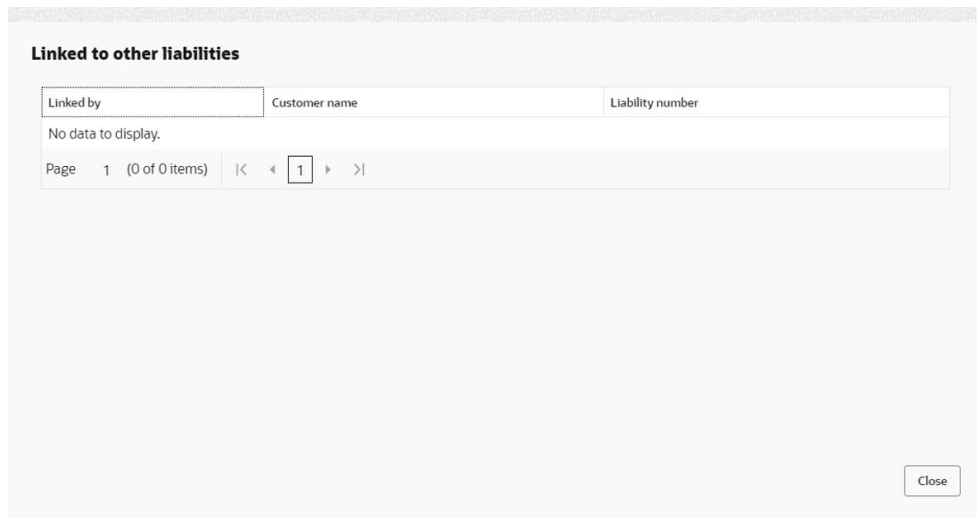


Figure 5-39 Linked to other liabilities



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

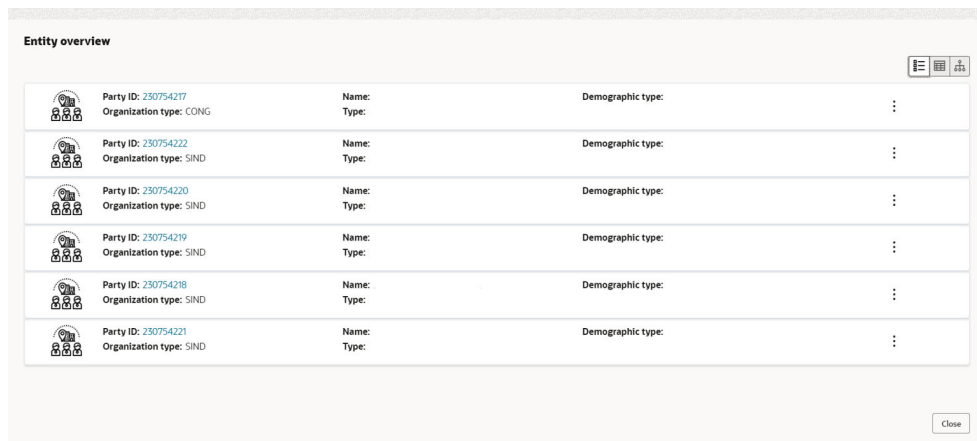
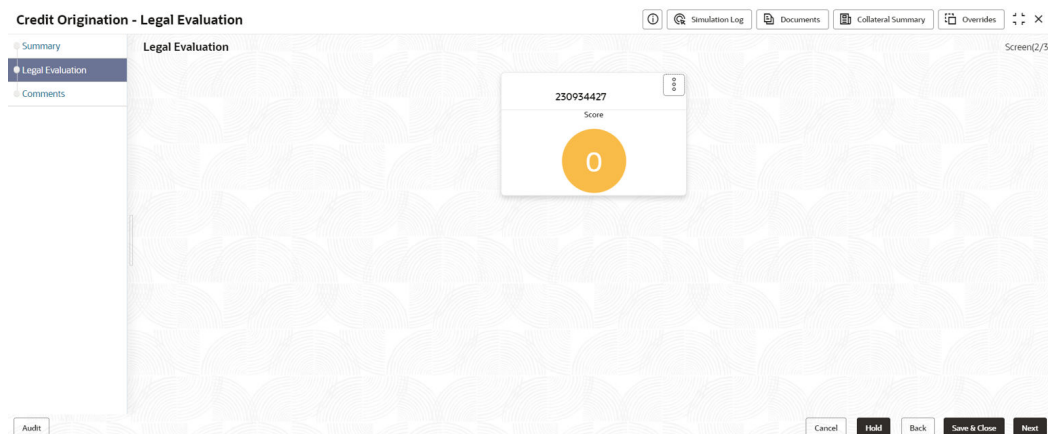


Table 5-11 Entity Overview

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.

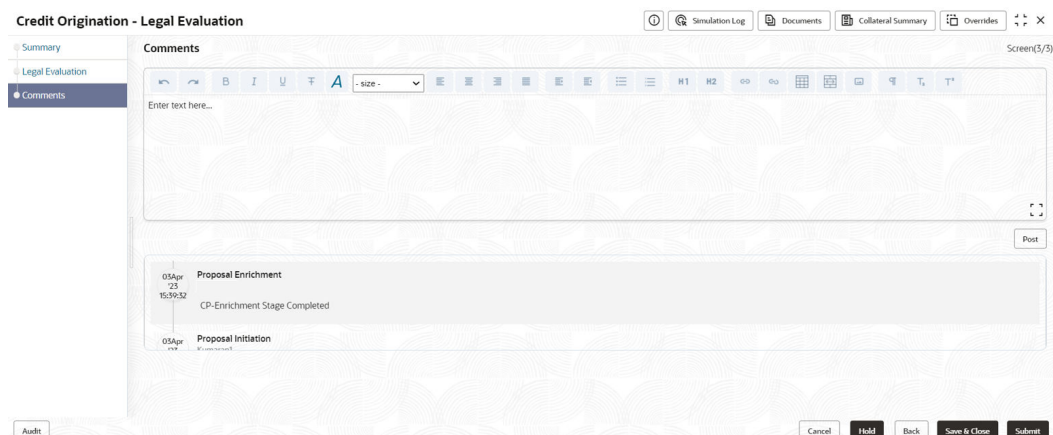
Note: The questions can be of multiple categories. For each question depending on the answer a score is generated.

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.

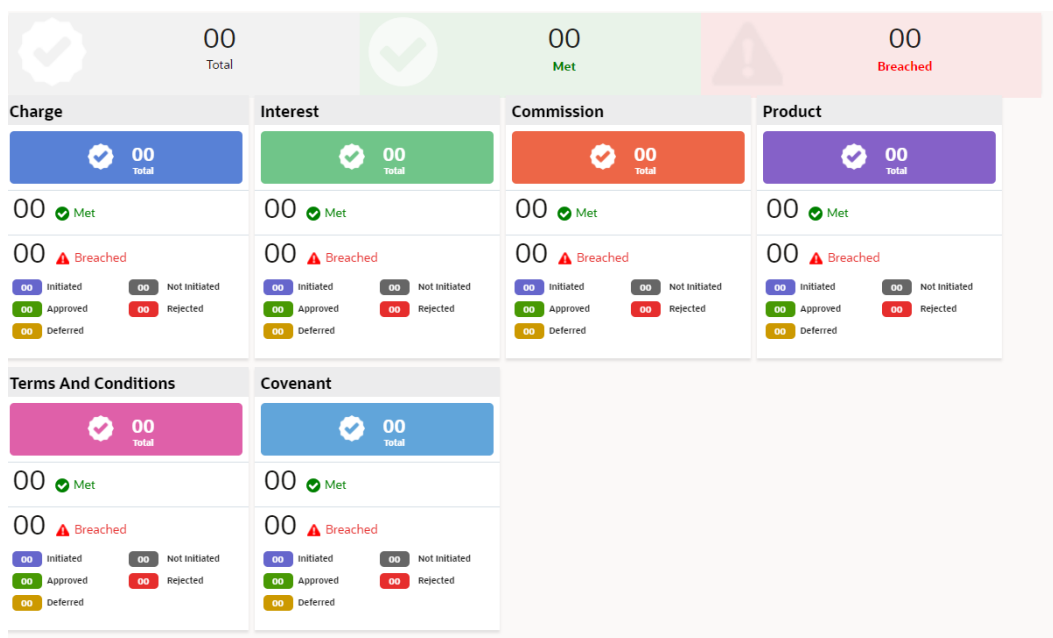
Table 5-13 Comments

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.

- Click the **Business** data segment.

Figure 5-47 Business

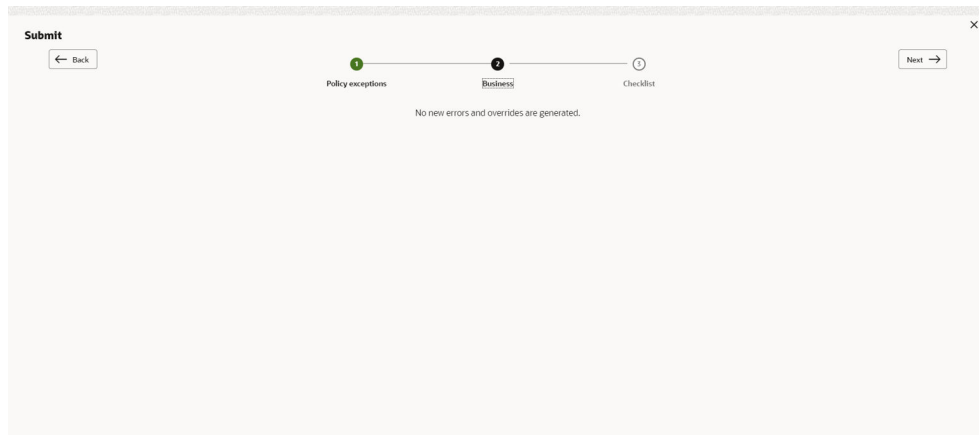


Table 5-15 Business

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

- Click the **Checklist** data segment.

Figure 5-48 Checklist

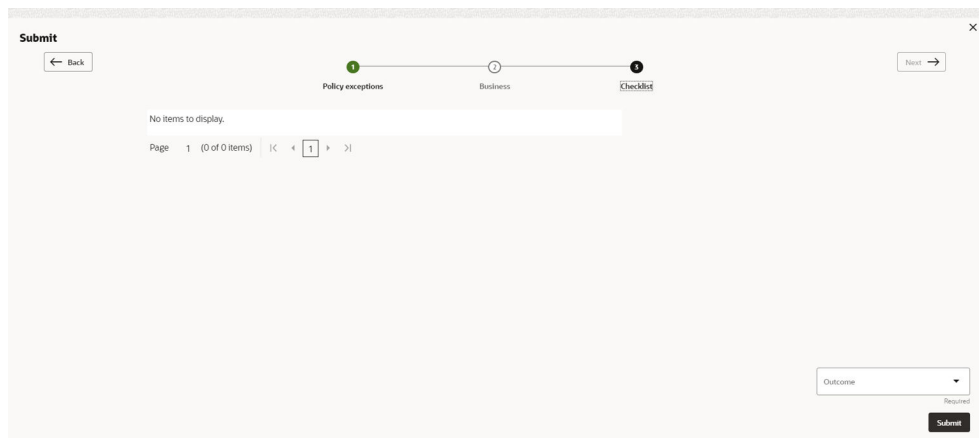


Table 5-16 Checklist

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
<ul style="list-style-type: none"> • View the party summary. <ul style="list-style-type: none"> – Liabilities requested – Facilities requested – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View comments added in previous stages. 	<ul style="list-style-type: none"> • Complete the risk evaluation. <ul style="list-style-type: none"> – 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

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEX)
	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEX)
Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEX)
	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEX)

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

Figure 6-2 Summary

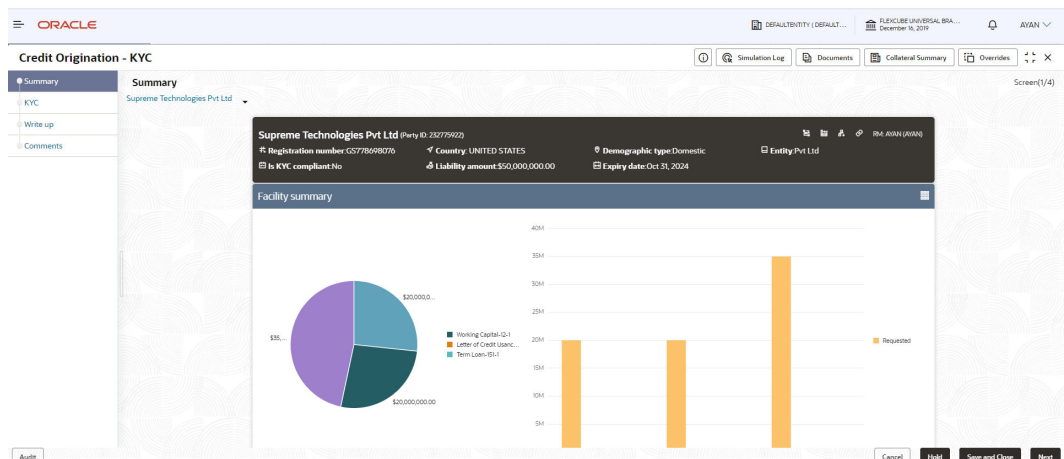


Figure 6-3 Summary

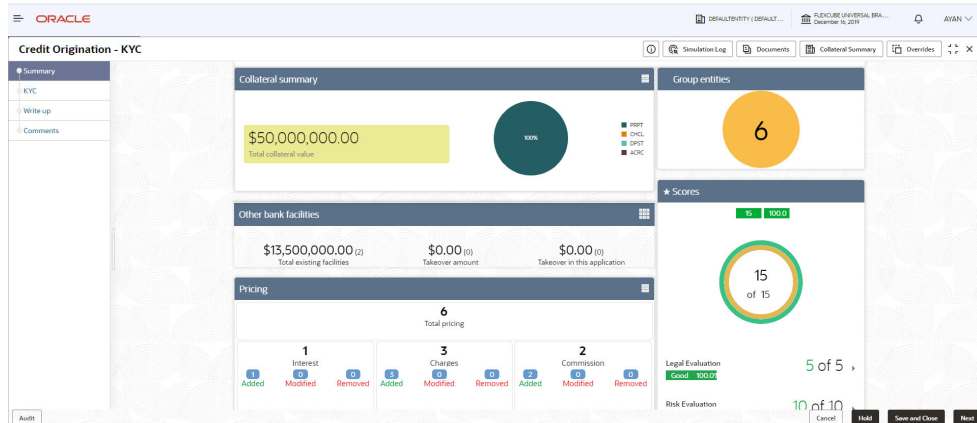


Figure 6-4 Summary

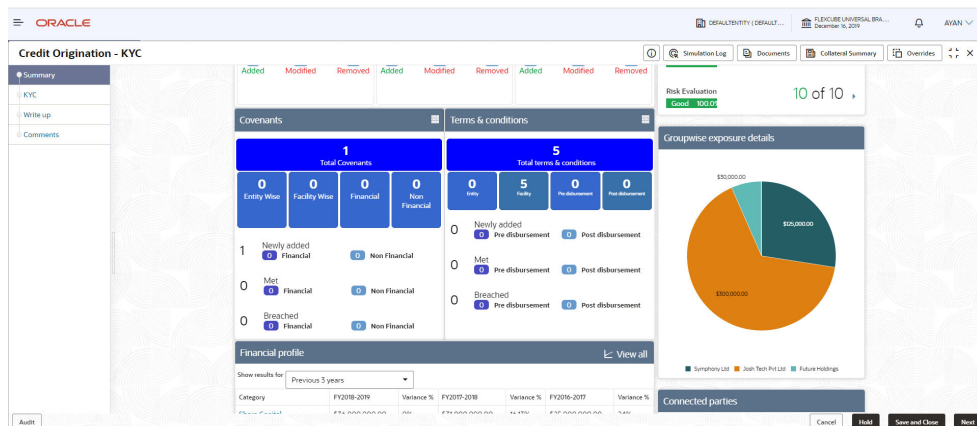
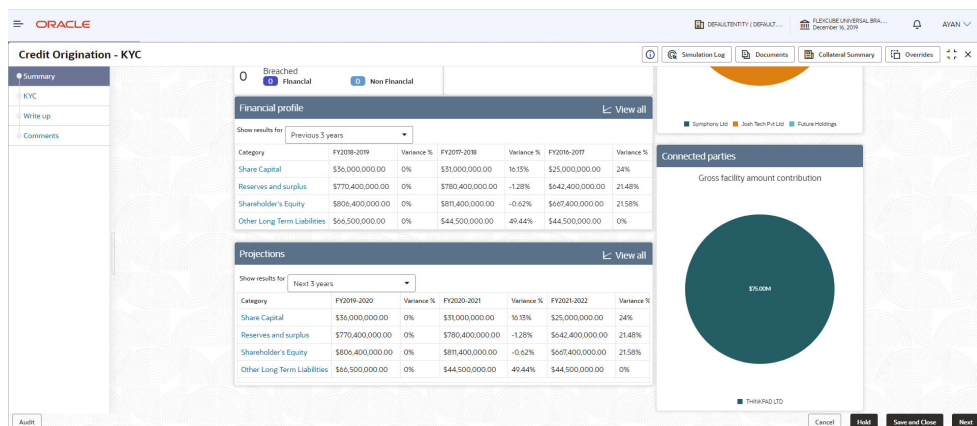


Figure 6-5 Summary



- 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

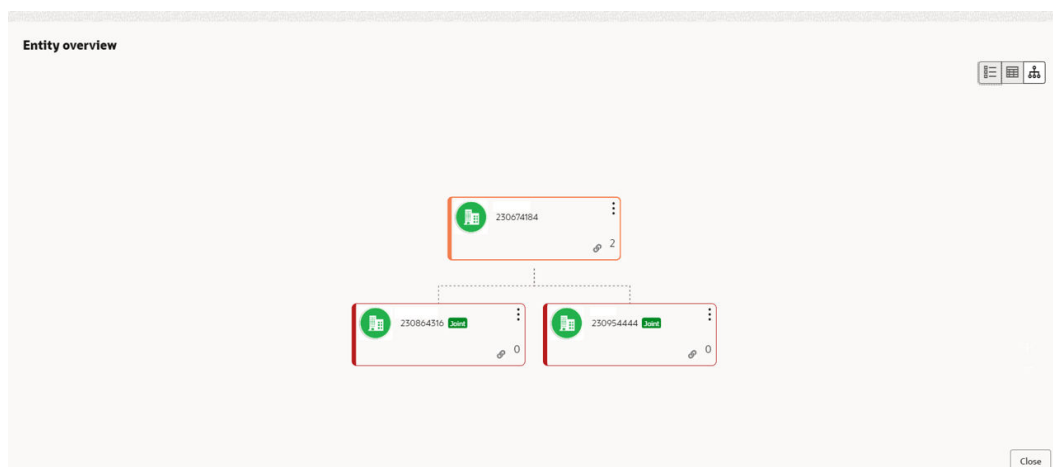


Table 6-1 Industry Details

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



- 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

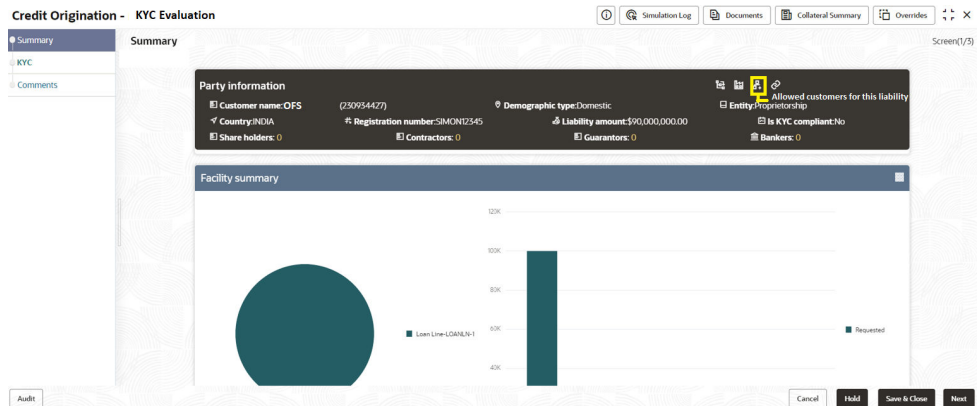
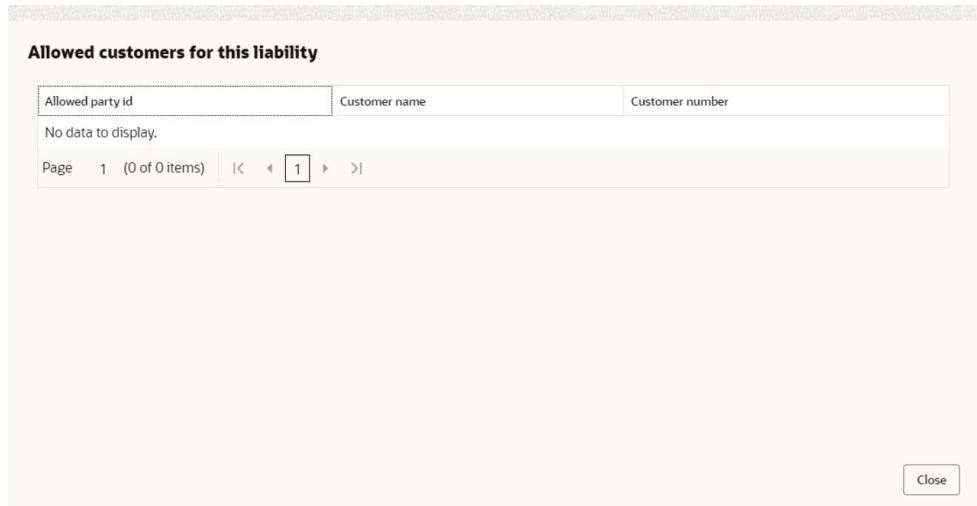


Figure 6-9 Allowed Customers For This Liability



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

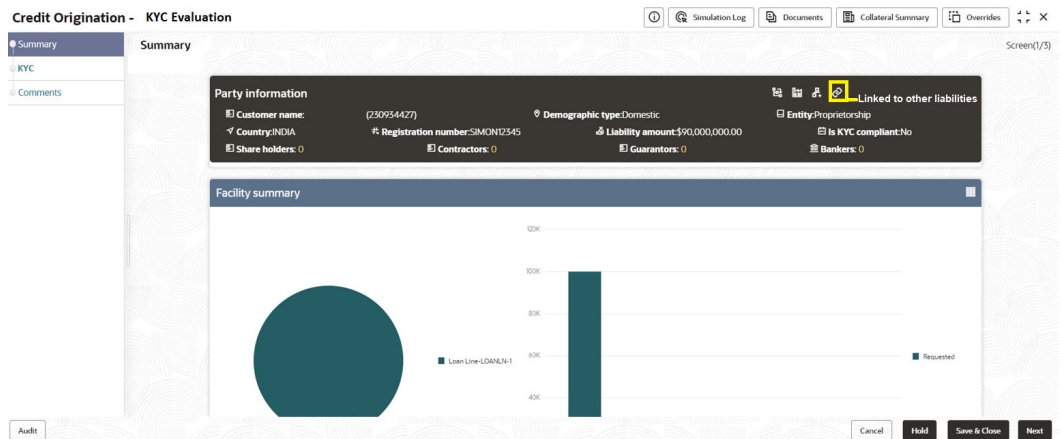
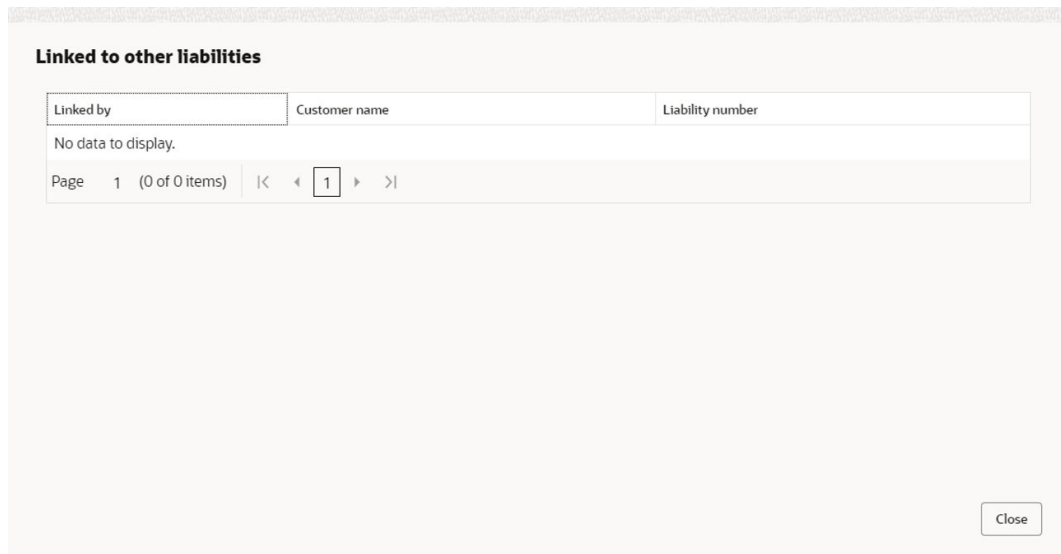
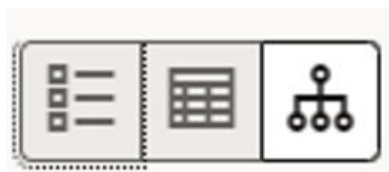


Figure 6-11 Linked to other liabilities



- Click **Close**, if you want to exit the **Linked to other liabilities** window.
- 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



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

Figure 6-13 Entity Overview

The screenshot shows a window titled "Entity overview" with a list of six parties. Each row contains a party icon, Party ID, Organization type, Name, Type, Demographic type, and a vertical ellipsis icon. A "Close" button is located at the bottom right of the window.

Party ID	Organization type	Name	Type	Demographic type
230754217	CONG			
230754222	SIND			
230754220	SIND			
230754219	SIND			
230754218	SIND			
230754221	SIND			

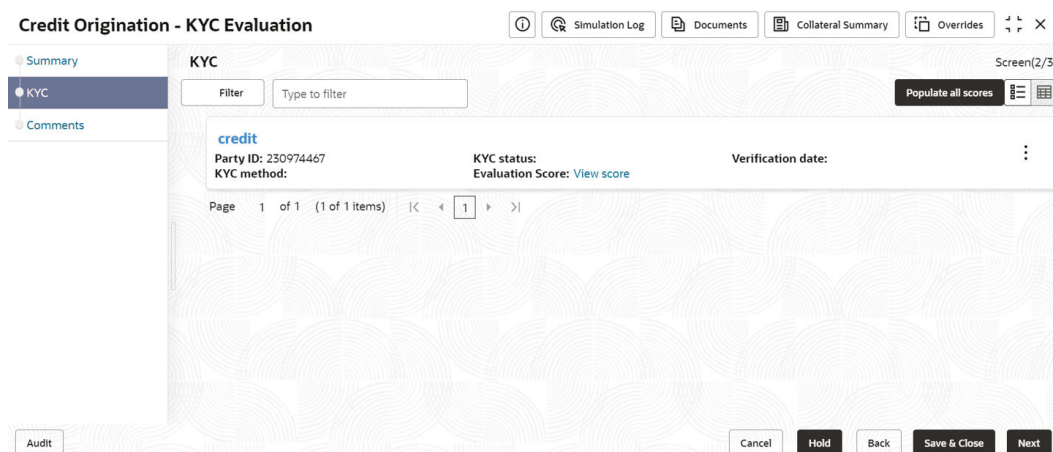
Table 6-2 Entity Overview

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.

- 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: <ul style="list-style-type: none"> • KYC Details • KYC Evaluation (appears only if this feature is enabled in Maintenance module)

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

The **KYC Details** window is displayed.

Figure 6-15 KYC Details

credit

Report received

Verification date

Effective date

KYC method

KYC status Required

Cancel Create

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: <ul style="list-style-type: none"> • Verified • Yet To Verify • Verification Failed

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

Figure 6-16 KYC

KYC Screen(2/3)

Filter Populate all scores

OFS
Party ID: 231024524
KYC method: KYC status: Evaluation Score: [View score](#) Verification date:

Page 1 of 1 (1 of 1 items)

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

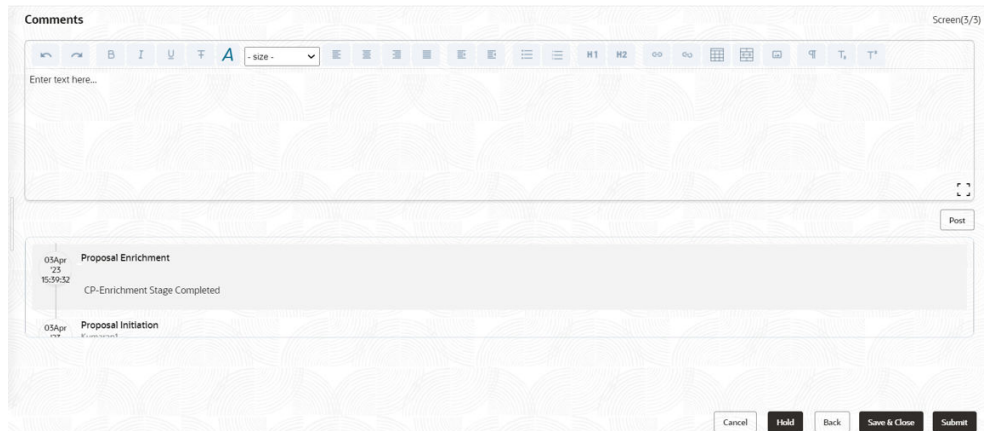


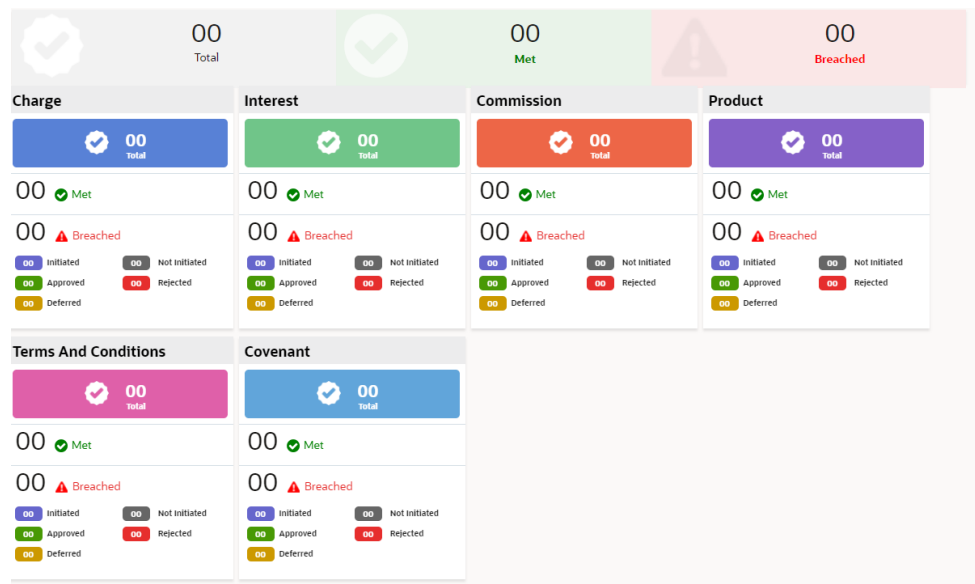
Table 6-6 Comments

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



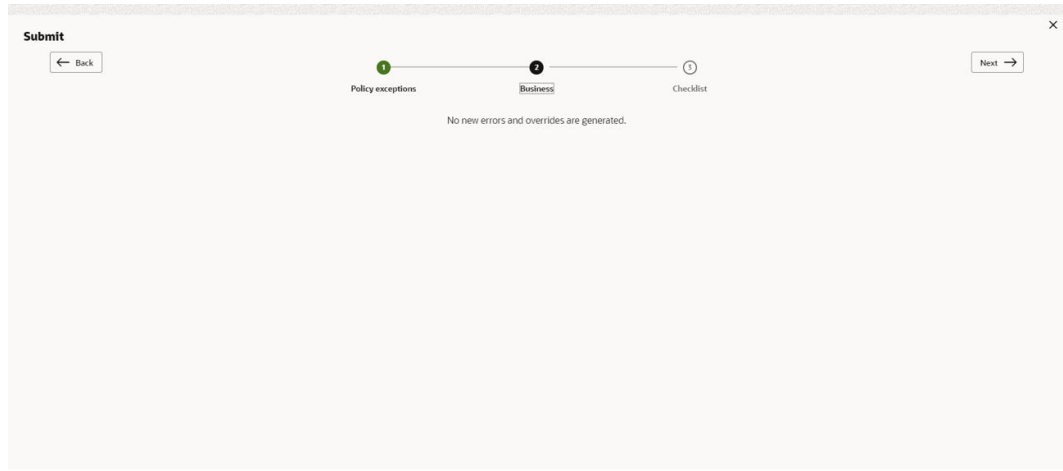
By default, **Policy Exceptions** are displayed for both the party and its child party.

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

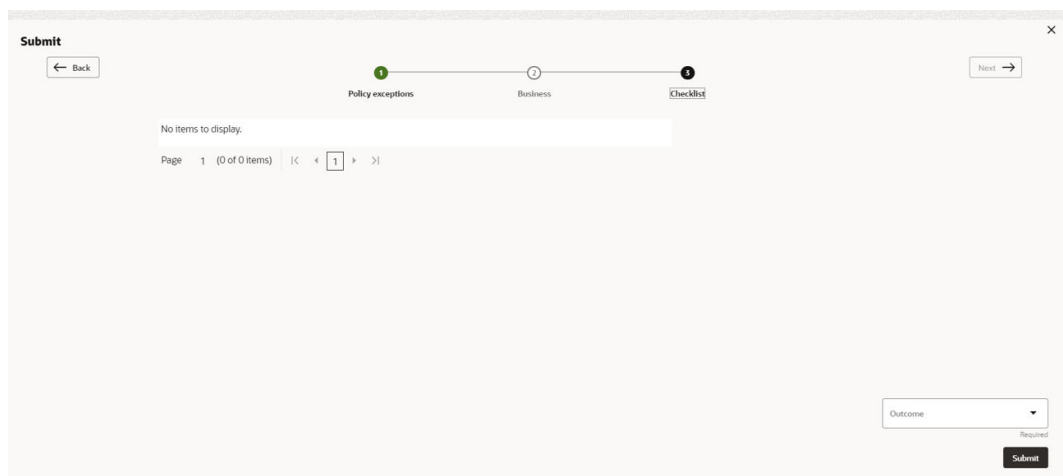


Table 6-8 Checklist

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
<ul style="list-style-type: none"> • View party summary <ul style="list-style-type: none"> – 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 	<ul style="list-style-type: none"> • Edit the liability details if needed • Liability <ul style="list-style-type: none"> – Capture proposed Liability amount – Capture proposed expiry dates • Facility <ul style="list-style-type: none"> – 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 <ul style="list-style-type: none"> – 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

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

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

Figure 7-2 Summary

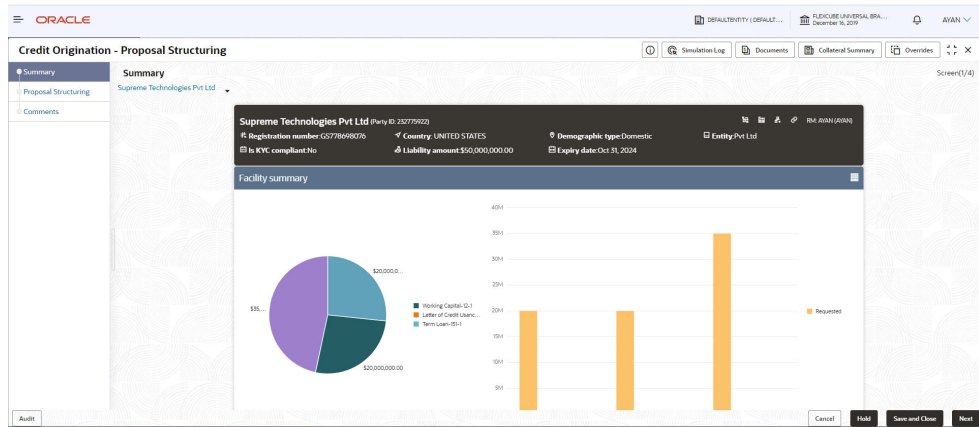


Figure 7-3 Summary

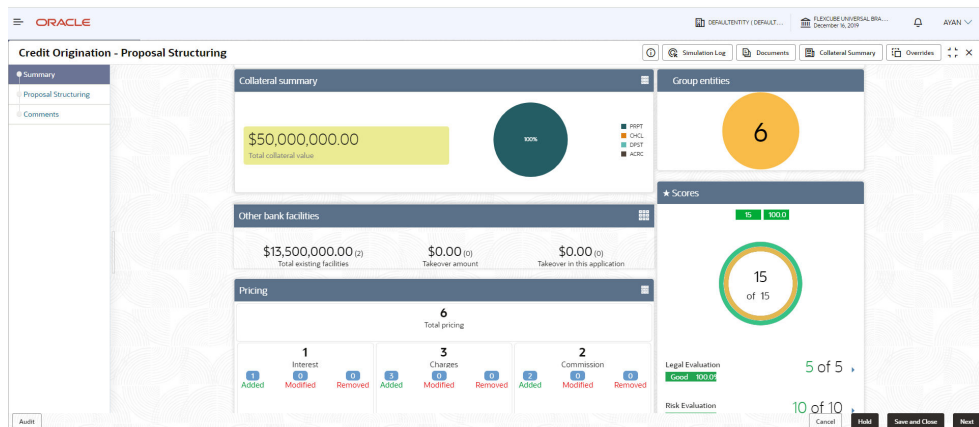


Figure 7-4 Summary

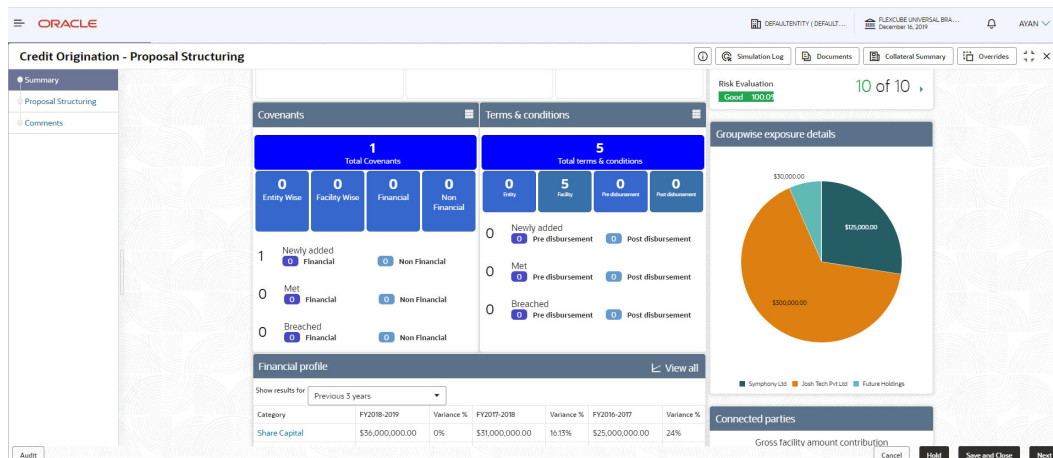
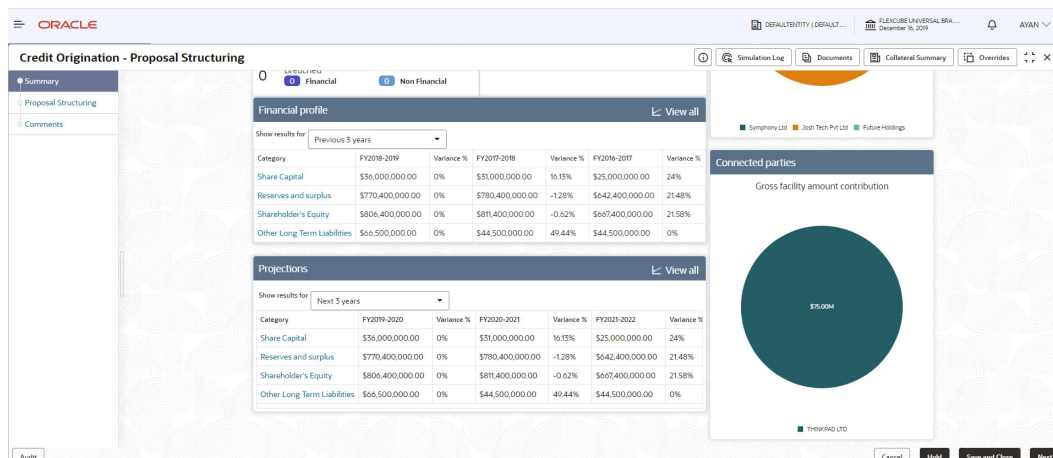


Figure 7-5 Summary



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

The **Industry Details** window is displayed.

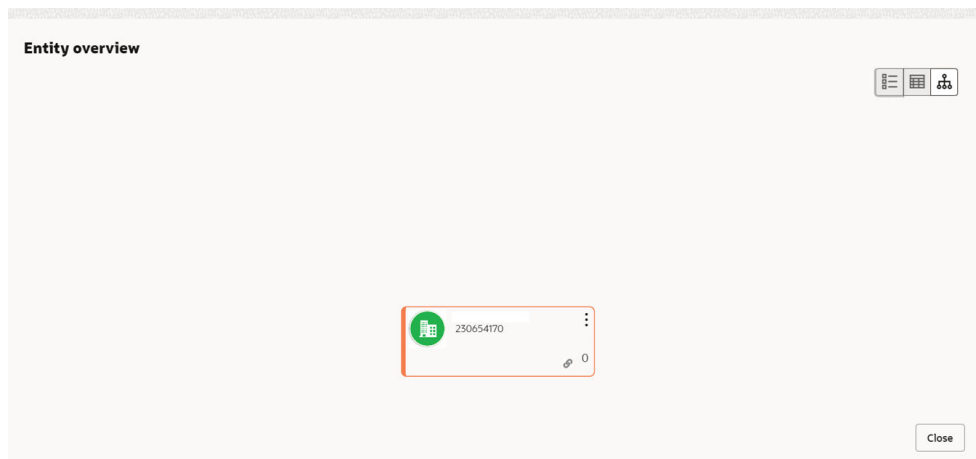
Figure 7-6 Industry Details



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

Summary
OFS

Party information

Customer name: testCP06March (230654170) Demographic type: Domestic
 Country: INDIA Registration number: 10001 Liability amount: \$100,000,000.00
 Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility summary

1.2K
1.0K
0.8K

Cancel Hold Save & Close Next

Figure 7-9 Allowed Customers For This Liability

Allowed customers for this liability

Allowed party id	Customer name	Customer number
No data to display.		

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

Close

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

The screenshot shows a 'Summary' screen for 'OFS'. The top section is 'Party information' with the following details:

- Customer name: OFS (230654170)
- Country: INDIA
- Registration number: 10001
- Demographic type: Domestic
- Liability amount: \$100,000,000.00
- Entity: Pvt
- Is KYC compliant: No
- Share holders: 0
- Contractors: 0
- Guarantors: 0
- Bankers: 0

The bottom section is 'Facility summary', which contains a bar chart. The y-axis ranges from 0.8K to 1.2K. There are two bars: a dark teal bar at approximately 0.9K and an orange bar at approximately 1.0K. A 'Linked to other liabilities' link is visible in the top right corner of the party information section. At the bottom right, there are buttons for 'Cancel', 'Hold', 'Save & Close', and 'Next'.

Figure 7-11 Linked to other liabilities

The screenshot shows a window titled 'Linked to other liabilities'. It contains a table with the following columns: 'Linked by', 'Customer name', and 'Liability number'. The table is empty, with the text 'No data to display.' below the header. Below the table, there is a pagination control showing 'Page 1 (0 of 0 items)' and navigation arrows. A 'Close' button is located at the bottom right of the window.

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

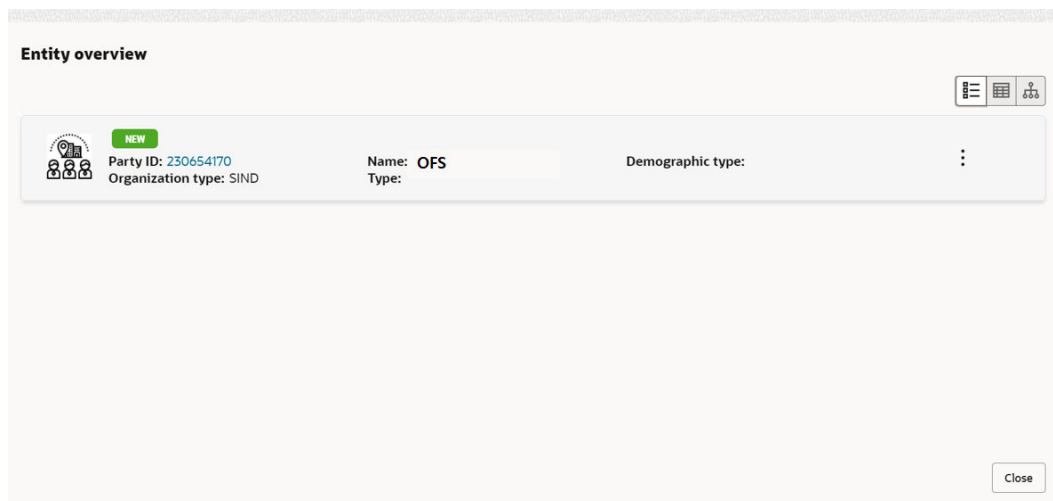


Table 7-2 Entity Overview

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.

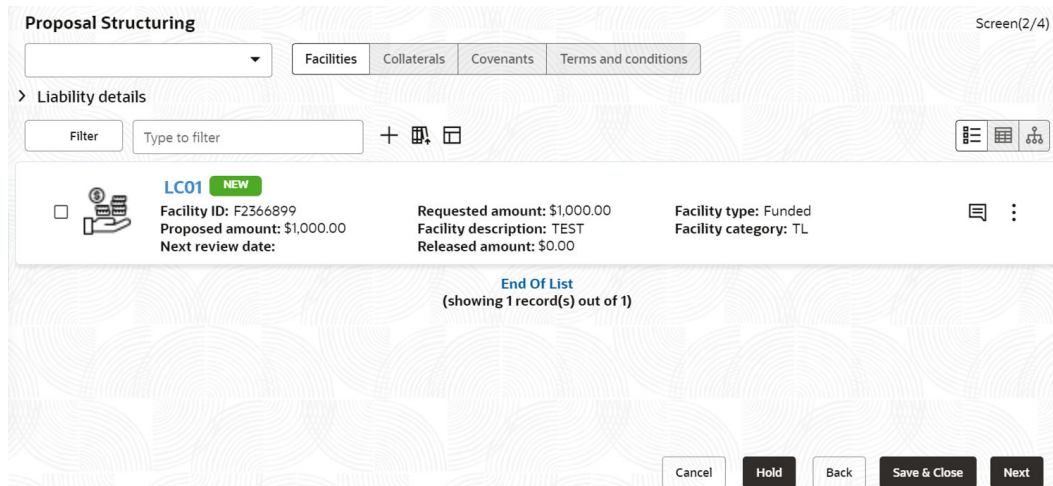
Figure 7-15 Facility Details

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?

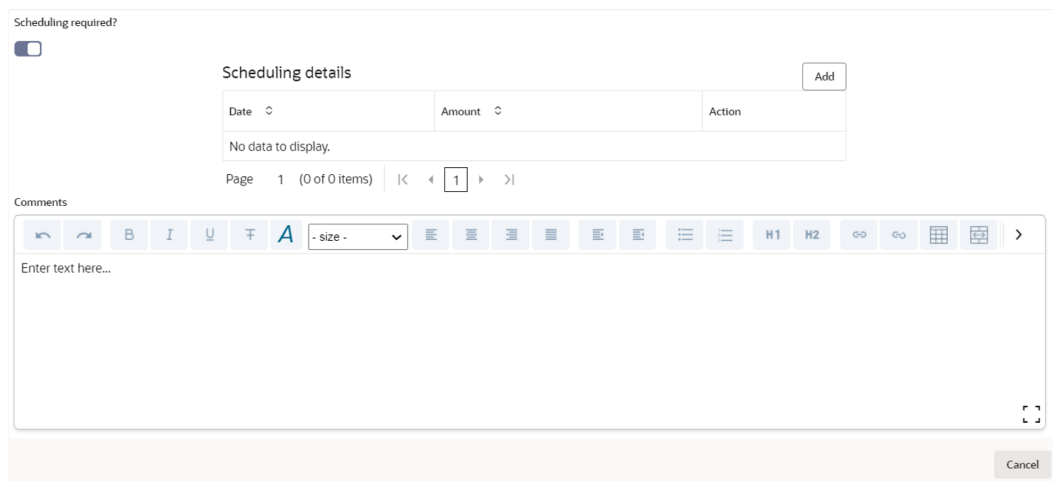


Table 7-5 Schedule Required?

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.

- 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?

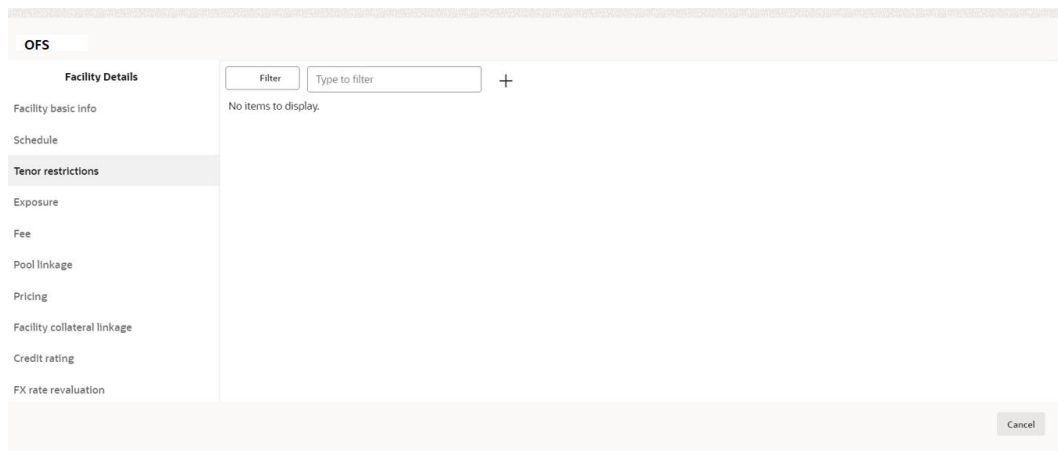
Fields/ Icons	Description.
Add	Click Add again, to add another scheduling detail.
Edit	Click Edit , to edit the scheduling detail.
Delete	Click Delete , to delete the scheduling detail.
Comments	Specify Comments , if any in the Comments text box.
Post	Click Post . Comment is posted below the Comments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

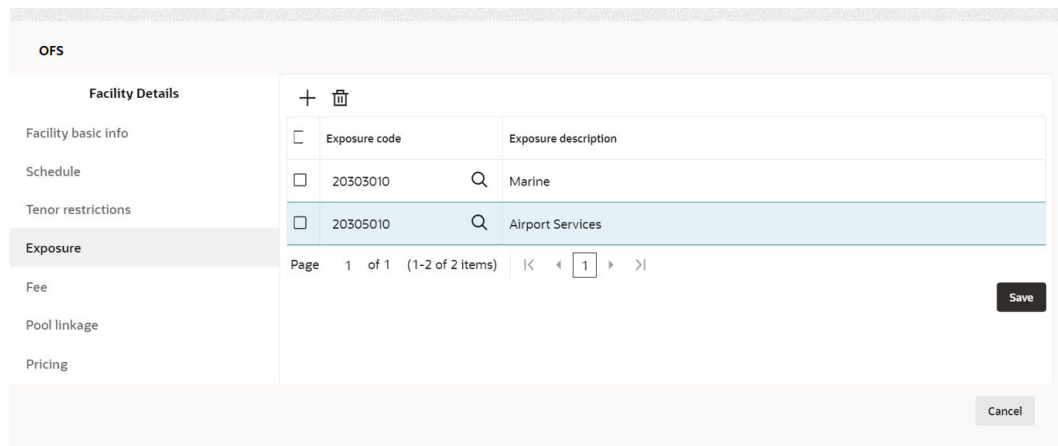
You can associate any exposure maintained in **OBELCM** to the facility for tracking purpose.

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.

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

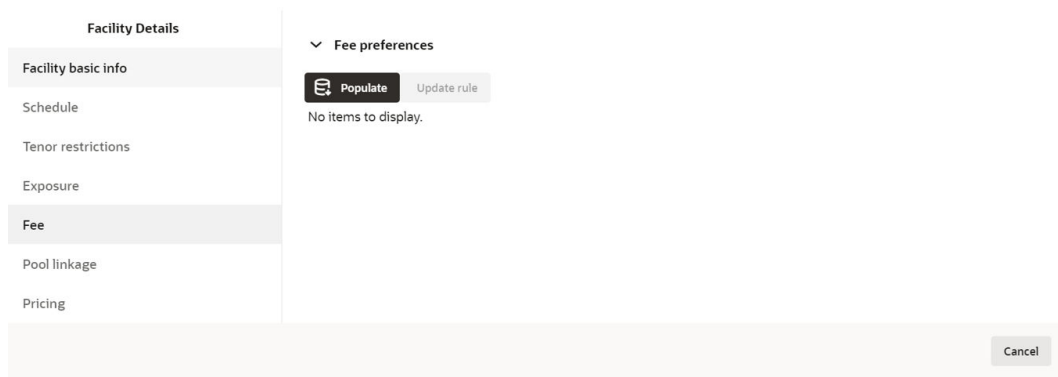
Figure 7-23 Exposure Details



Adding Fee Details

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

Figure 7-24 Fee Details



- 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

The screenshot shows the 'Facility Linkages' screen. On the left, there is a sidebar with 'Pool linkage' selected. The main content area has a header 'Facility linkages' and a sub-header 'Only one pool can be linked to a facility'. Below this is a table with columns: Facility ID, Code, Pool contribution amount, % of pool, and Unlink. The table currently shows 'No data to display.' There is a 'Link facility' button in the top right corner and a 'Cancel' button at the bottom right.

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

Figure 7-26 Link Facility

The screenshot shows the 'Link Facility' dialog box. The title is 'Link facilityF2366899'. Below the title is a 'Pool code' label and a dropdown menu with the text 'select pool code'. A 'Required' label is positioned below the dropdown. At the bottom right, there are two buttons: 'Close' and '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

The screenshot shows the 'Pricing' section of the OFS interface. On the left, a sidebar lists 'Facility Details' with sub-items: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, Pool linkage, and Pricing (which is highlighted). The main content area is titled 'Commission' and contains a table with the text 'No items to display.' Below the table is a pagination control showing 'Page 1 (0 of 0 items)' and navigation arrows. A '+ ' icon is visible to the right of the table header. A 'Cancel' button is located at the bottom right of the main area.

4. Click + icon, to add commission details.
The **Commission Details** window is displayed.

Figure 7-28 Commission Details

The screenshot shows the 'Commission details' form. It contains several input fields:

- Rate type:** Fixed Rate (dropdown)
- Rate basis:** Quarterly (dropdown)
- Commission type:** Usance (dropdown)
- Collection period:** Advance (dropdown)
- Minimum commission amount:** USD (currency dropdown) and 10,000.00 (text input)
- Commission rate:** 12 (text input)

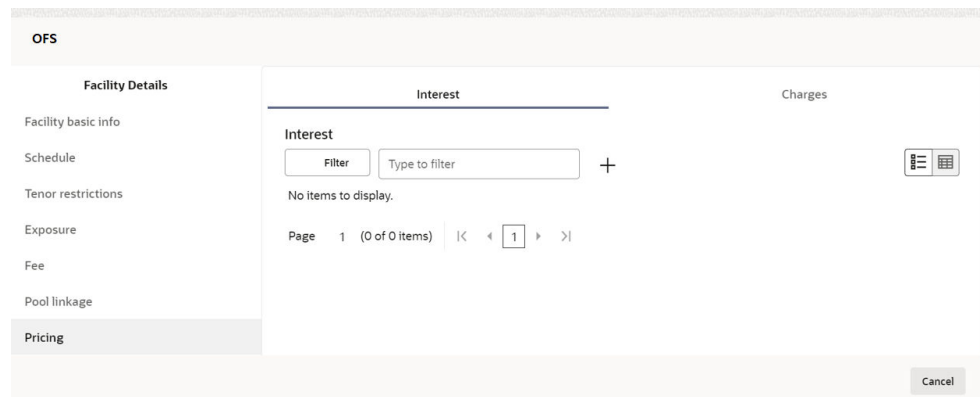
 At the bottom right, there are two buttons: 'Cancel' and 'Create'.

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

Interest details

Component name: ABC

Component type: Main

Rate type: Fixed

Fixed interest rate: 12

Buttons: Cancel, Create

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: <ul style="list-style-type: none"> • Fixed • Floating • Special Amount
Fixed Interest Rate	Specify Fixed Interest Rate , if Rate Type is selected as Fixed .

Figure 7-31 Interest Details

The screenshot shows a form titled "Interest details" with the following fields:

- Component name: Text input field containing "ABC".
- Component type: Dropdown menu with "Main" selected.
- Rate type: Dropdown menu with "Floating" selected.
- Rate code: Dropdown menu with "LIBOR" selected.
- Spread: Text input field containing "3".
- Interest reset cycle: Dropdown menu with "Monthly" selected.

At the bottom right, there are two buttons: "Cancel" (disabled) and "Create" (active).

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

The screenshot shows a form titled "Interest details" with the following fields:

- Component name: Text input field containing "ABC".
- Component type: Dropdown menu with "Main" selected.
- Rate type: Dropdown menu with "Special Amount" selected.
- Special interest amount: A sub-form containing a dropdown menu with "USD" selected and a text input field containing "1,000.00".

At the bottom right, there are two buttons: "Cancel" (disabled) and "Create" (active).

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

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

Figure 7-33 Facility Details

The screenshot shows the 'Facility Details' interface. On the left is a sidebar with navigation options: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, Pool linkage, and Pricing. The 'Pricing' section is active, showing two tabs: 'Interest' and 'Charges'. The 'Interest' tab is selected, displaying a table with one row: 'LN9052' (marked as 'NEW'), 'Component name: ABC', 'Component type: Main', and 'Rate type: Special amount'. Below the table is a pagination control showing 'Page 1 of 1 (1 of 1 items)'. A 'Cancel' button is located at the bottom right of the interface.

- 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

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

- Charge code:** Text input field containing '005'.
- Charge amount:** Currency dropdown set to 'USD' and a text input field containing '1,000.00'.
- Minimum charge amount:** Currency dropdown set to 'USD' and an empty text input field.
- Net charge amount:** Currency dropdown set to 'USD' and an empty text input field.
- Is charge waived?:** A toggle switch currently turned off.
- Waiver remarks:** A large text area for notes.
- Charge description:** Text input field containing 'Processing Fees'.
- Maximum charge amount:** Currency dropdown set to 'USD' and an empty text input field.
- Charge base amount:** Currency dropdown set to 'USD' and an empty text input field.
- Waived amount:** An empty text input field.

'Cancel' and 'Create' buttons are located at the bottom right of the form.

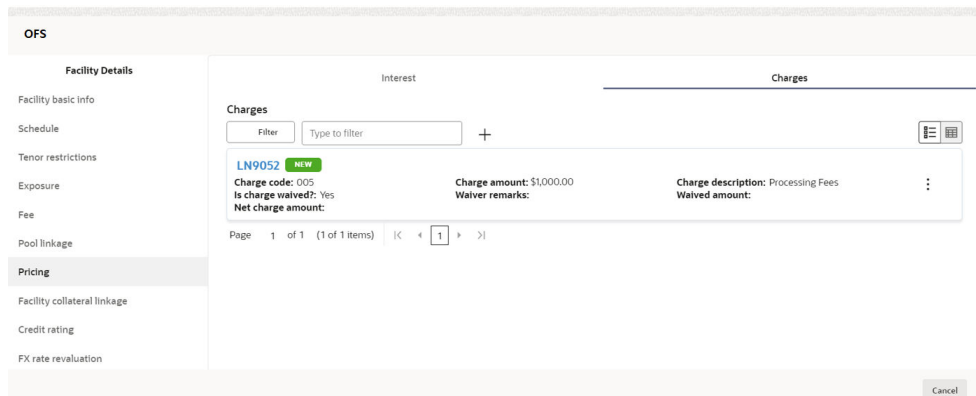
For field level information **Charge Details** screen refer the below table.

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: <ul style="list-style-type: none"> • 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.

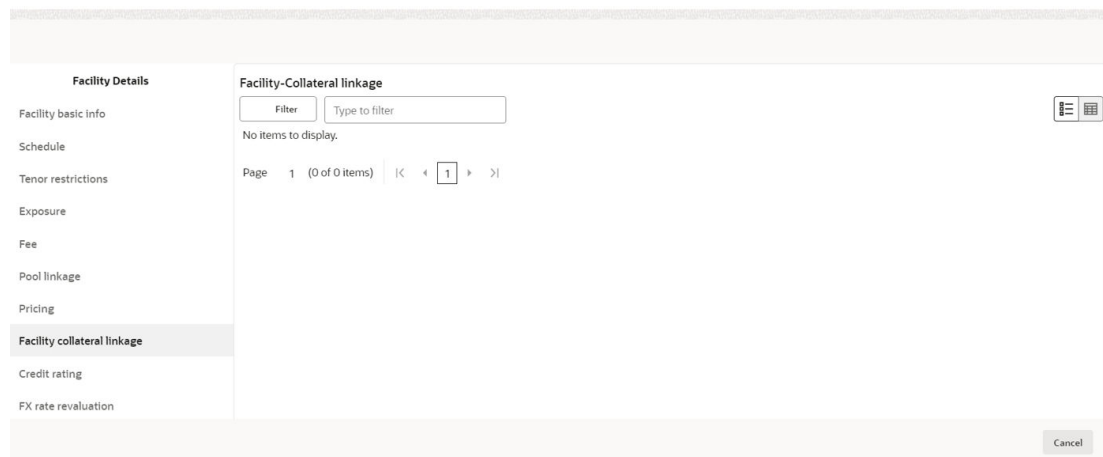


Note:

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

Facility-Collateral linkage

Collateral code: COL23970453
 Collateral description: GENERAL
 Collateral value: 10,000.00
 Amount basis: Amount
 Linked percentage: 10%
 Linked amount: USD, 1,000.00
 Order number: 1

Cancel Save

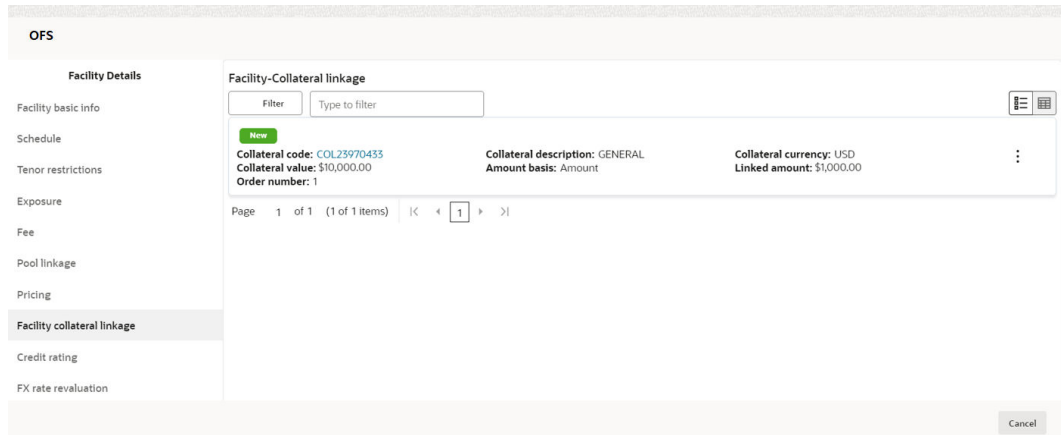
For field level information in **Facility-Collateral Linkage** screen refer the table below.

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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.

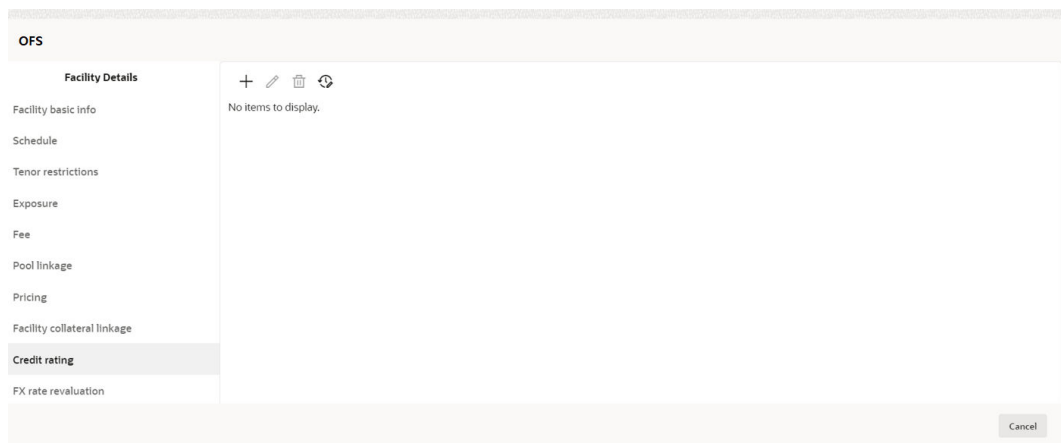
Table 7-16 Facility Details

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.

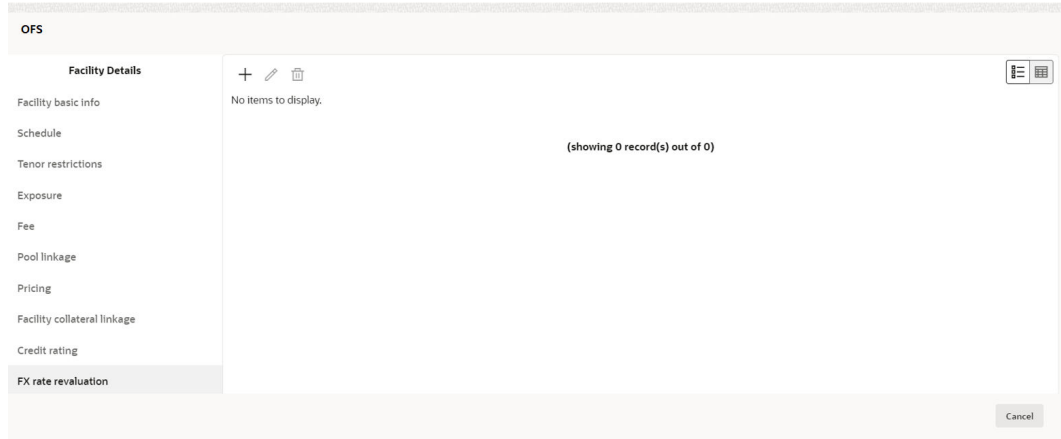
Table 7-17 Credit Rating

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

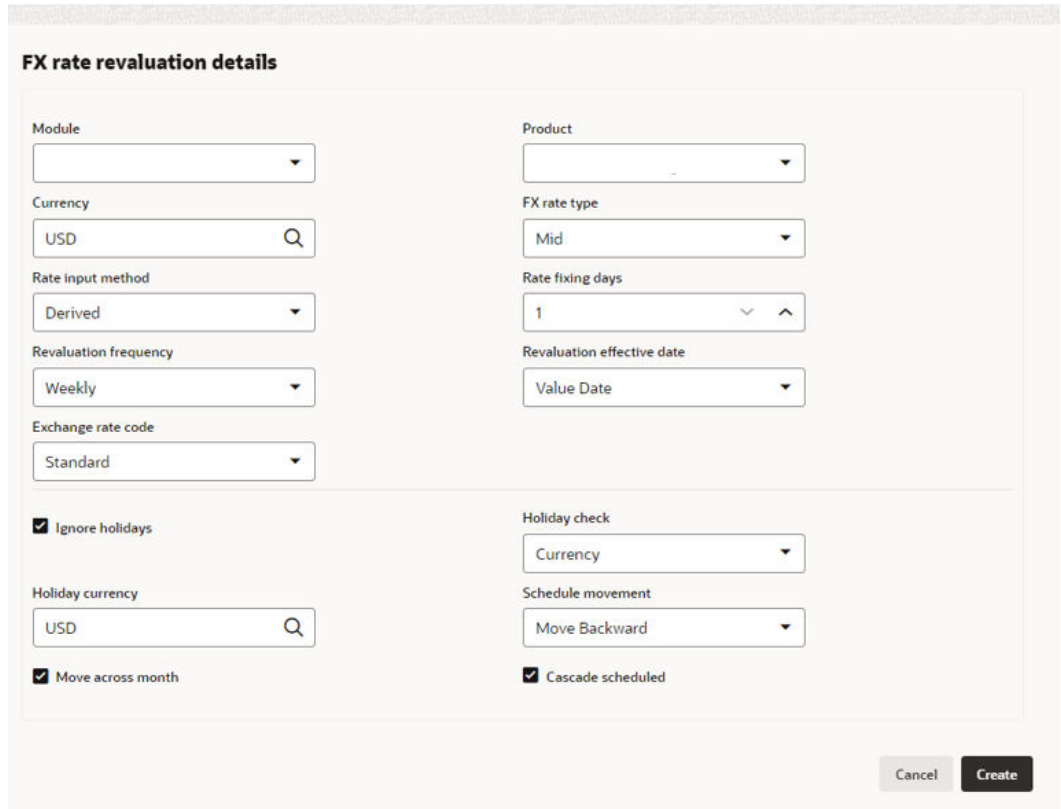
You can add FX rate and revaluation details for the facility under the **FX Rate Revaluation** menu. The facility will be periodically re-valuated considering the FX rate, based on the configured frequency.

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: <ul style="list-style-type: none"> • Mid • Sell • Buy
Rate Input Method	Select Rate Input Method from the drop-down list. The options available are: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Currency • Both, • Local <p>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.</p>

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: <ul style="list-style-type: none"> • 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

New facility

Take over other bank facility

Basic info

Line code: CH90

Branch: 000
FLEXCUBE UNIVERSAL BRANCH

Facility type: Funded Non Funded
 Cascade

Secured?

Line serial number: 90

Parent facility ID: F2372920

Facility category: [Search]

Facility description: desc

Parent line number: LN9009 - desc

Commitment status: Committed Cascade
 Uncommitted

Revaluation required

Buttons: Cancel, Save, Save & configure

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

Funding Requirement Screen(6/9)

Parent

Liability details

Filter: Type to filter

<input type="checkbox"/>	CH9090 NEW Facility ID: F2397180 Facility description: desc Parent line number: LN9009	Requested amount: \$1,000.00 Facility category:	Facility type: Funded Next review date:	[Action]
<input type="checkbox"/>	LN9009 NEW Facility ID: F2372920 Facility description: desc	Requested amount: \$12,000.00 Facility category:	Facility type: Funded Next review date:	[Action]

End Of List
(showing 2 record(s) out of 2)

Buttons: Cancel, Hold, Back, Save & Close, Next

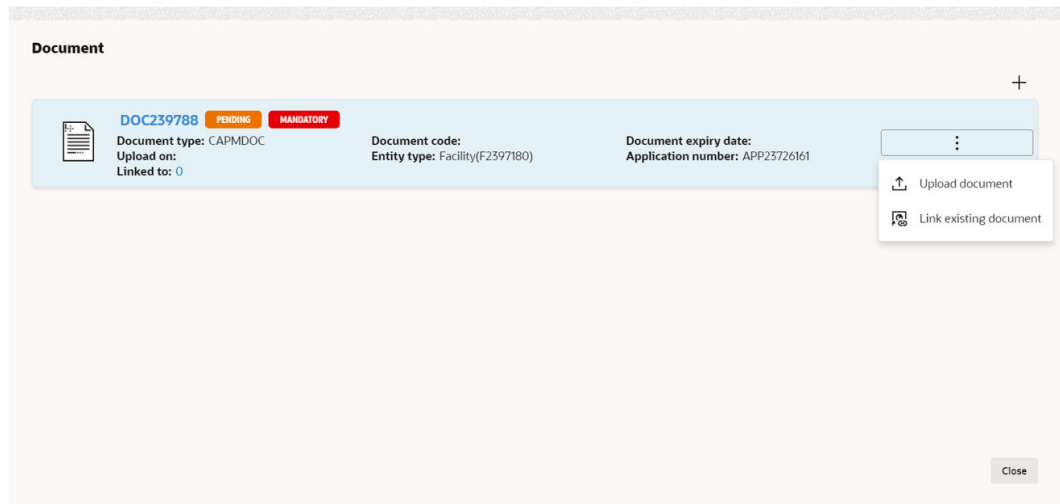
Removing Facility

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.

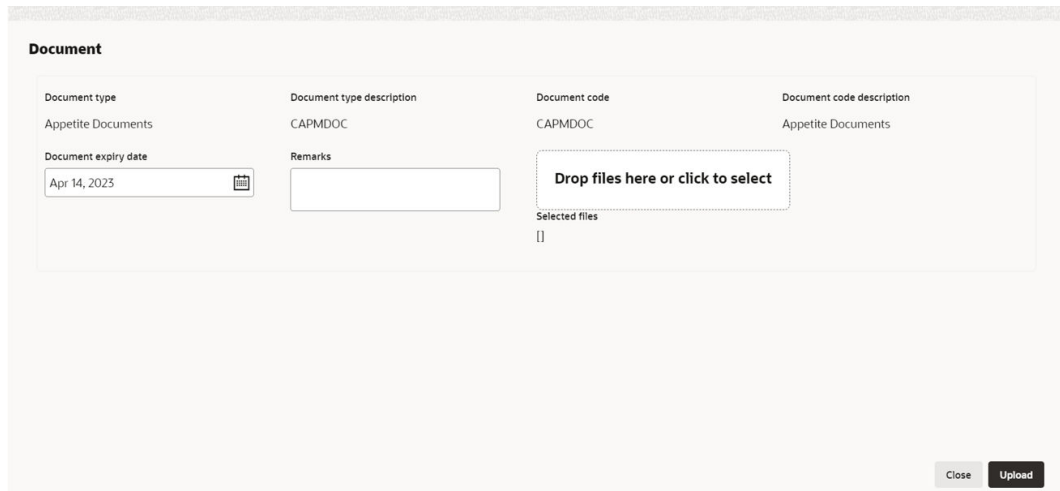
Figure 7-45 Document



- 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

- To filter the required facility from the list, click **Filter** button.
The **Filter** window is displayed.

Figure 7-47 Filter

The screenshot shows a 'Filter' window with a header bar containing 'Filter', 'Reset', and 'Apply' buttons. The main area is divided into several sections, each with a title and a list of filter options:

- Limit:** A checkbox for 'Joint customer'.
- Status:** Three checkboxes for 'New', 'Modified', and 'Removed'.
- Facility type:** Two checkboxes for 'Funded' and 'Non funded'.
- Facility category:** A search input field with a magnifying glass icon.
- Currency:** A search input field with a magnifying glass icon.
- From amount:** A text input field.
- To amount:** A text input field.

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

The screenshot shows the 'Funding Requirement' screen. At the top, it displays 'Parent' and 'Screen(6/9)'. Below this, there is a section for 'Liability details' with a dropdown arrow. The main area shows a liability number '230724207' and a requested amount of '\$12.00K' which expires on 'Mar 15, 2023'. Below this is a table with columns: Action, Line number, Facility type, Facility category, Writeups, Facility description, Next review date, Requested amount, and Parent line number. The table contains three rows of facility data. At the bottom right, there are buttons for 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

Action	Line number	Facility type	Facility category	Writeups	Facility description	Next review date	Requested amount	Parent line number
⋮	M LN7856	F			desc		\$12,000.00	
⋮	M LN9009	F			desc		\$12,000.00	
⋮	H CH9090	F			desc		\$1,000.00	LN9009 - desc

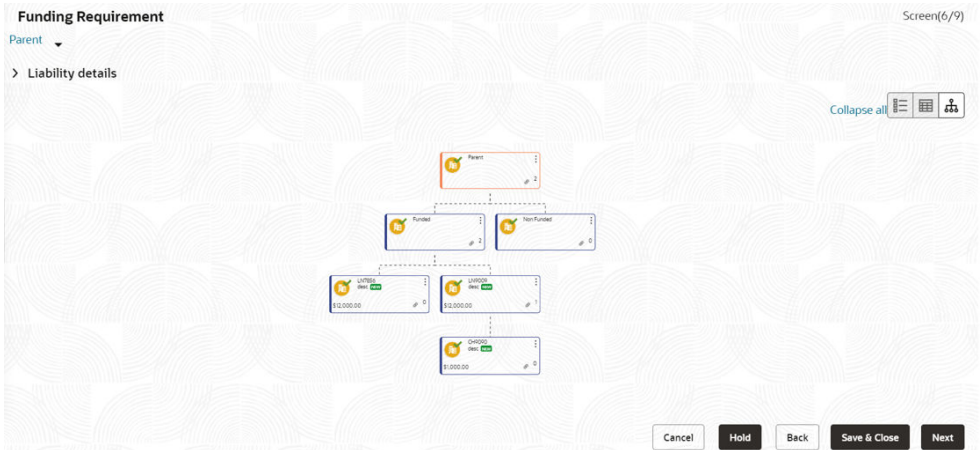
For field level information on **Funding Requirement** screen refer the below table.

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.

- 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.

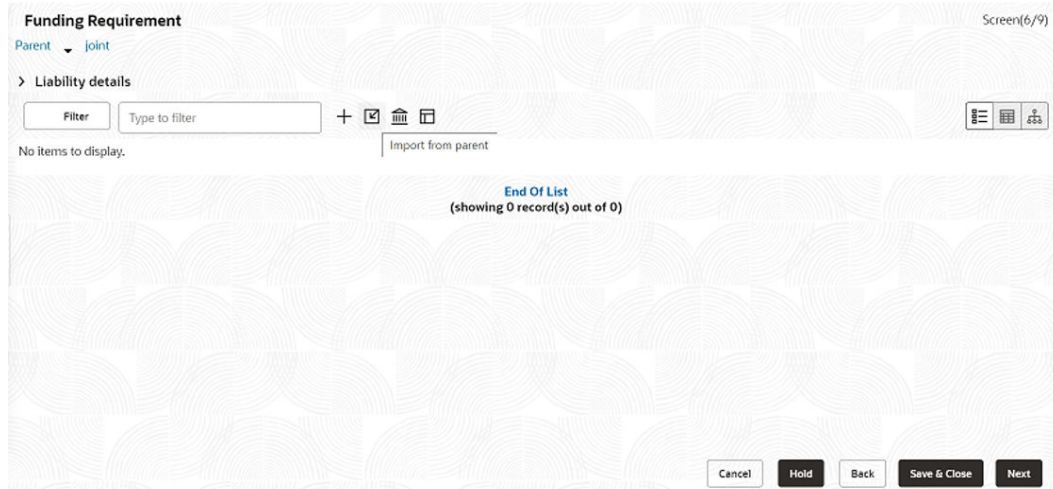
Figure 7-50 Funding Requirement

Party	Facility ID	Facility description	Requested amount	Facility category	Facility type	Next review date
LN7856	F2397181	desc	\$12,000.00		Funded	
CH9090	F2397180	desc Parent line number: LN9009	\$1,000.00		Funded	
LN9009	F2372920	desc	\$12,000.00		Funded	

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

- 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


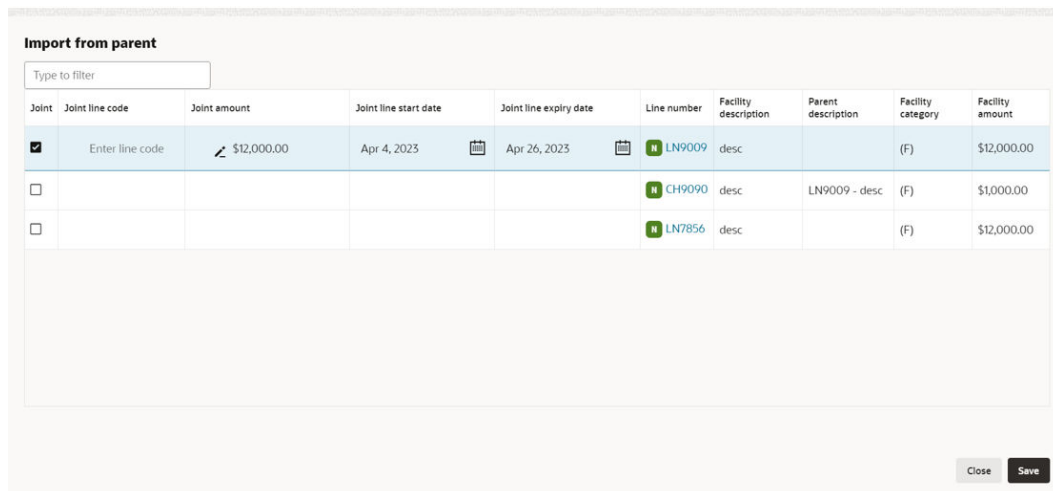
12. Click  the **Import from parent party** icon in the child party **Funding Requirement** page. The following window is displayed.

Figure 7-52 Import from parent party



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

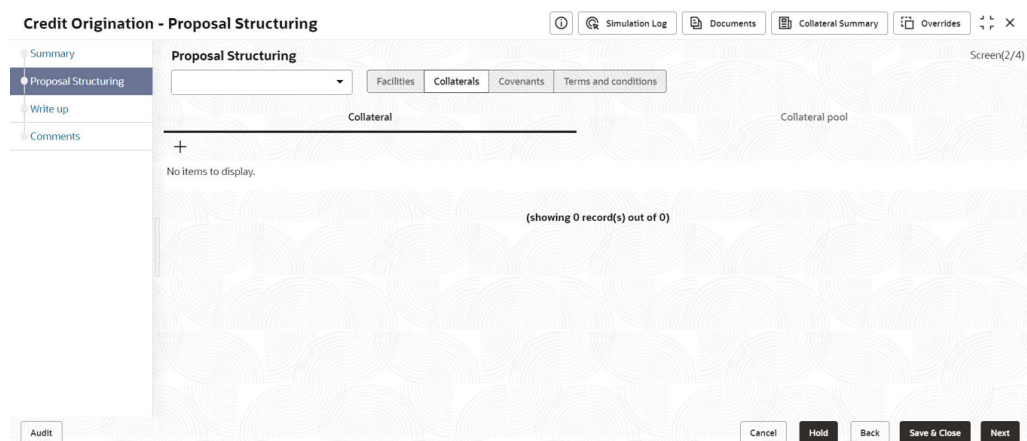
Table 7-23 Import from parent party

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



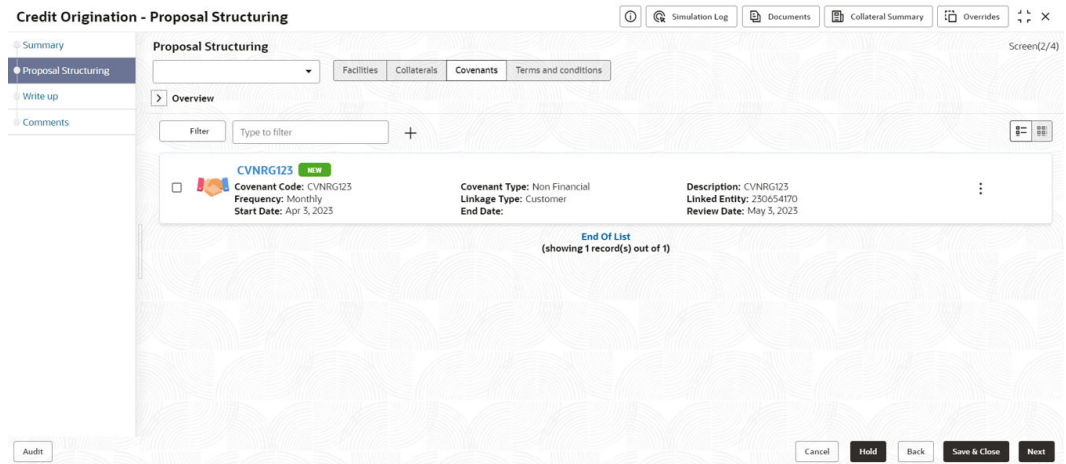
Note:

For information about filter, add, edit, delete, and layout options, refer [Collaterals](#).

7.6 Proposal Structuring - Covenants

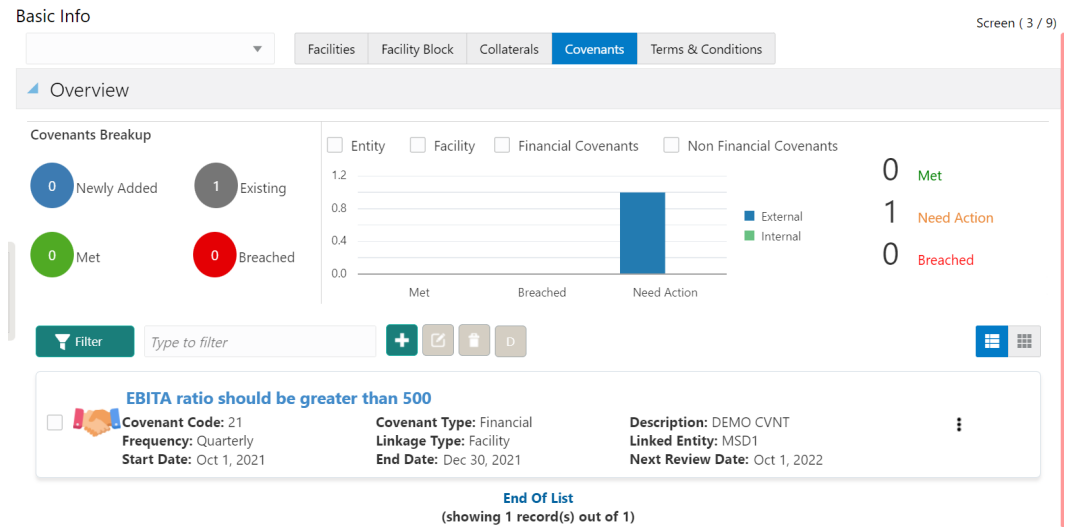
- To go to the Covenants page, click **Covenants** tab in **Proposal Structuring** screen. The **Covenants** page is displayed.

Figure 7-54 Proposal Structuring - Covenants



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

Figure 7-55 Overview



7.7 Proposal Structuring - Covenant Details

- To add new covenant, click the **+** icon. The **Covenant Details** window is displayed.

Figure 7-56 Covenant Details

The screenshot shows a web form titled 'Covenant Details'. At the top, there are four input fields: 'Covenant Code' (with a search icon), 'Covenant Name' (containing 'CVNRG123'), 'Covenant Description' (containing 'CVNRG123'), and 'Classification Type' (containing 'External'). Below these is a section titled 'Covenant Details' with a dropdown arrow. This section contains: 'Covenant Type' (Non Financial), 'Covenant Sub Type' (Asset Sale Covenants), 'Revision Frequency' (Monthly dropdown), and 'Notice Days' (5). At the bottom of this section are four date fields: 'Start Date', 'End Date', 'First Review Date', and 'Grace Days' (with the placeholder 'Enter Grace Days'). Each date field has a calendar icon and a 'Required' label. Below the 'Covenant Details' section are three expandable sections: 'Monitoring Information Details', 'Others', and 'Linkage Details'. At the bottom right are 'Cancel' and 'Create' buttons.

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

This is a close-up of the 'Covenant Details' section from the previous figure. It shows the following fields: 'Covenant Type' (Non Financial), 'Covenant Sub Type' (Asset Sale Covenants), 'Revision Frequency' (Monthly dropdown), and 'Notice Days' (5). Below these are four date fields: 'Start Date', 'End Date', 'First Review Date', and 'Grace Days' (with the placeholder 'Enter Grace Days'). Each date field has a calendar icon and a 'Required' label.

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.

- 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

- 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

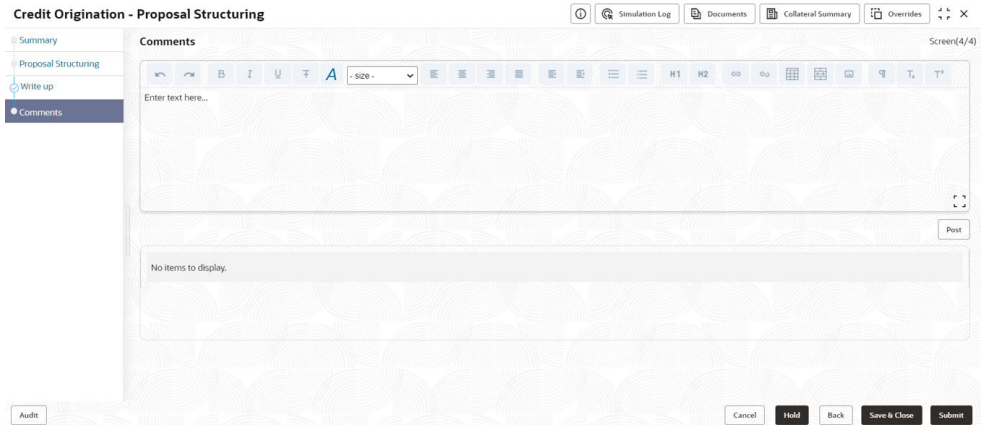
Fields/ Icons	Description
Condition Code	Search and Select Condition Code . Condition Description and Terms & Conditions are defaulted based on the selected condition code.
Terms and Conditions Type	Terms and Conditions Type is defaulted based on selected condition code. The options available are: <ul style="list-style-type: none"> • Pre-disbursement • Post-disbursement
Compliance Status	Select Compliance Status from drop-down list. The options available are: <ul style="list-style-type: none"> • 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.

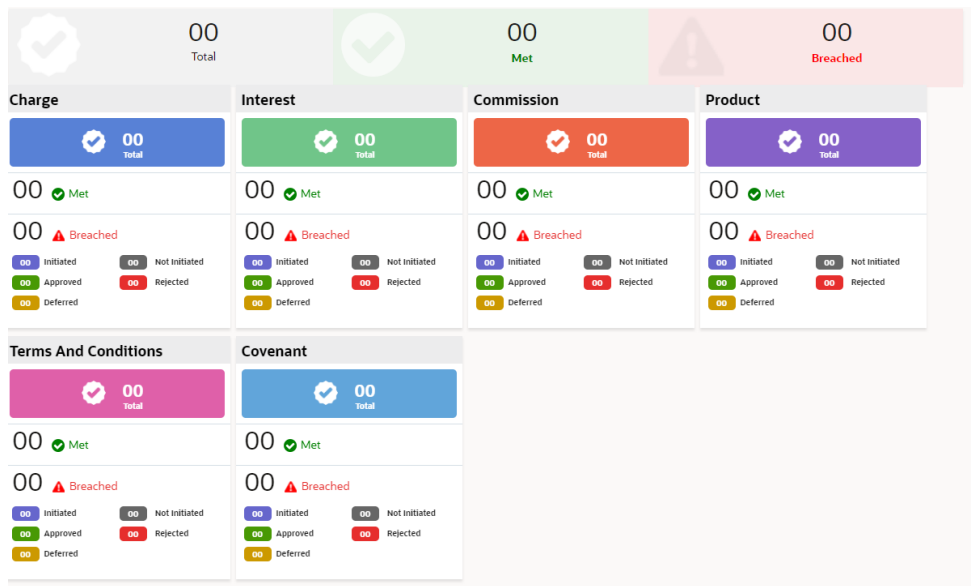
Click **Next**. The **Comments** page is displayed.

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.

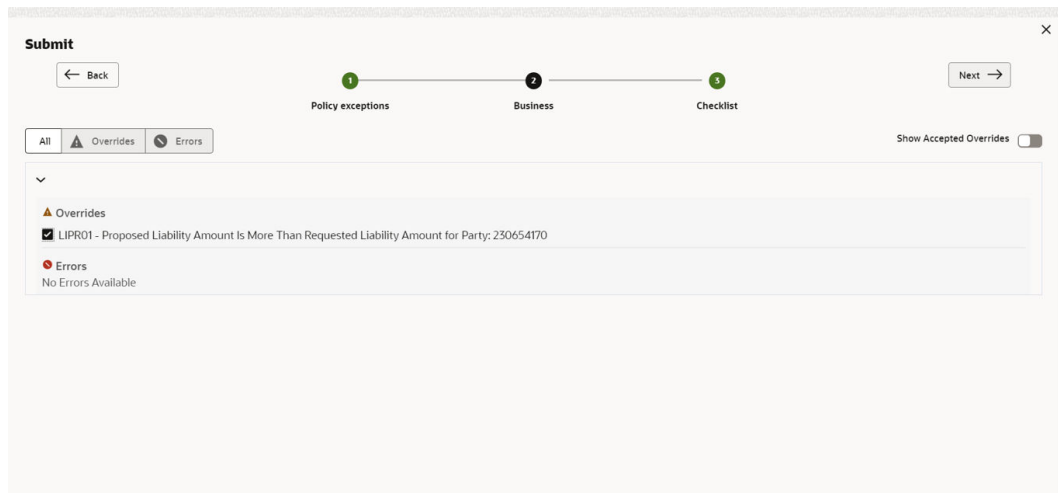
To view the **Policy Exception** detail specific to party or child party, select the party from the drop-down list at top left corner.

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.

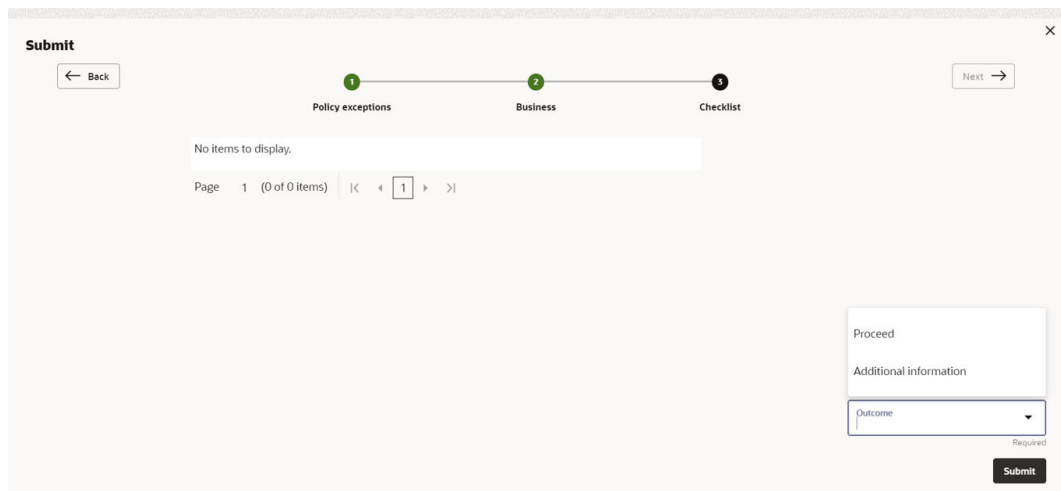
Figure 7-66 Business



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
<ul style="list-style-type: none"> • View the party summary <ul style="list-style-type: none"> – 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 	<ul style="list-style-type: none"> • Review the following <ul style="list-style-type: none"> – 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
<ul style="list-style-type: none"> • View the party summary <ul style="list-style-type: none"> – 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 	<ul style="list-style-type: none"> • Review the following: <ul style="list-style-type: none"> – Liability amount and dates requested and proposed – Facility amount and dates requested and proposed – Covenants proposed – T&C proposed – Collateral Offered • Capture the following: <ul style="list-style-type: none"> – 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

V Guard Power inverter Ltd (230824252) - Liability details

Liability details

Allowed customers for this liability

Existing details

Existing amount	Headroom limit	Outstanding amount	Available amount
USD 1,200,000.00	USD 1,200,000.00		USD 1,200,000.00

Liability expiry date
Mar 30, 2023

Branch
000
FLEXCUBE UNIVERSAL BRANCH

Requested liability currency:

Close

Figure 9-2 Liability Details

V Guard Power inverter Ltd (230824252) - Liability details

Total gross facility	Total net facility
\$0.00	\$0.00

Dates

Next review date	Requested expiry date
Mar 30, 2023	

Liability Details

UDF

LIABSTARTDATE	LIABAUTHSIGNATORY	LIABTURNOVER
09/19/2019		

Close

- 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.

- 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

The screenshot shows the 'Facility Details' window with the 'Basic info' section expanded. The window title is 'OFS'. On the left, there is a sidebar with 'Facility Details' and a list of categories: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

Basic info		
Line code	Line serial number	Facility description
TL	1	termIn
Branch	Parent facility ID	Facility type
000		Funded
FLEXCUBE UNIVERSAL BRANCH		
Facility category	Project id	Commitment status
TL -Term Loan		<input type="radio"/> Committed <input type="checkbox"/> Cascade <input checked="" type="radio"/> Uncommitted

A 'Close' button is located at the bottom right of the window.

Figure 9-4 Facility Details

The screenshot shows the 'Facility Details' window with the 'Sanction' section expanded. The window title is 'OFS'. On the left, there is a sidebar with 'Facility Details' and a list of categories: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

Sanction		
Currency	Requested amount	Sanctioned amount
USD		\$99,000.00
NRS available amount	NRS adjustment amount	Day light limit
\$0.00	\$0.00	
Shadow limit	Effective line amount	Limit amount basis
<input type="checkbox"/> Shadow limit	\$0.00	Limit amount
Bulk payment	Internal remarks	

A 'Close' button is located at the bottom right of the window.

Figure 9-5 Facility Details

The screenshot shows the 'Facility Details' window with the 'Availability' section expanded. The window title is 'OFS'. On the left, there is a sidebar with 'Facility Details' and a list of categories: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

Availability		
Line start date	Line expiry date	Renewal date
Sep 20, 2019	Mar 30, 2022	
Maintenance value date	Revolving line	Is non revolving special line
Sep 20, 2019	No	Yes
Unadvised	Available	Availability period
No	Yes	

The 'Release' section is partially visible below the 'Availability' section. A 'Close' button is located at the bottom right of the window.

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
<ul style="list-style-type: none">• View the party summary<ul style="list-style-type: none">– 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	<ul style="list-style-type: none">• 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

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

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

Figure 10-2 Summary

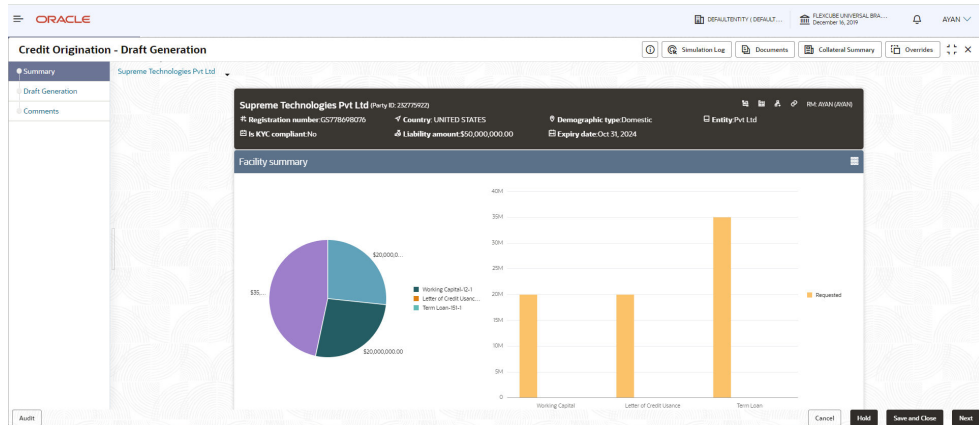


Figure 10-3 Summary

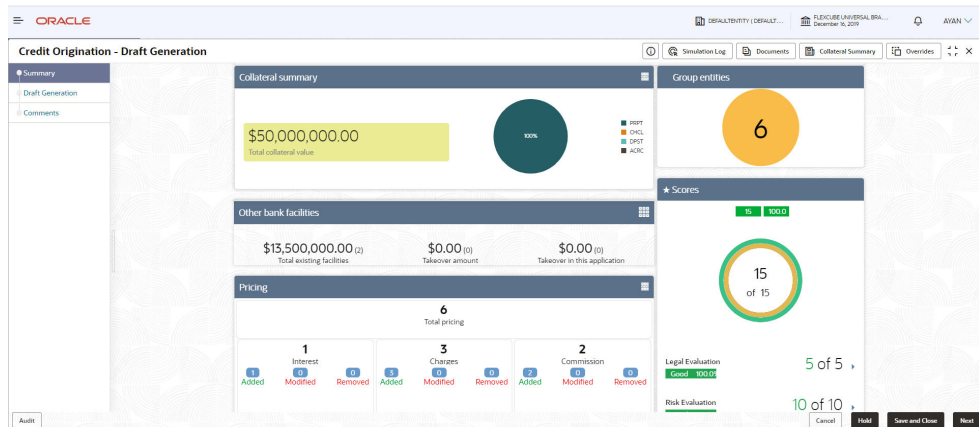


Figure 10-4 Summary

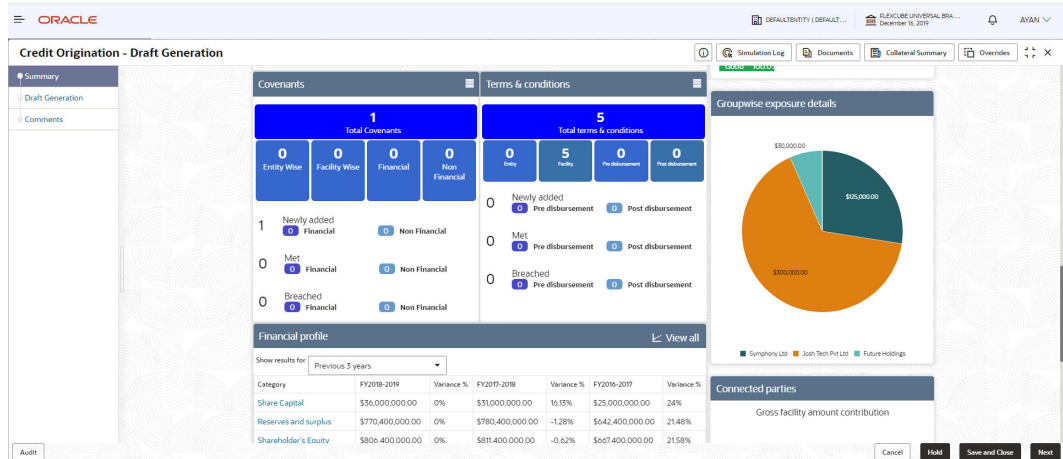
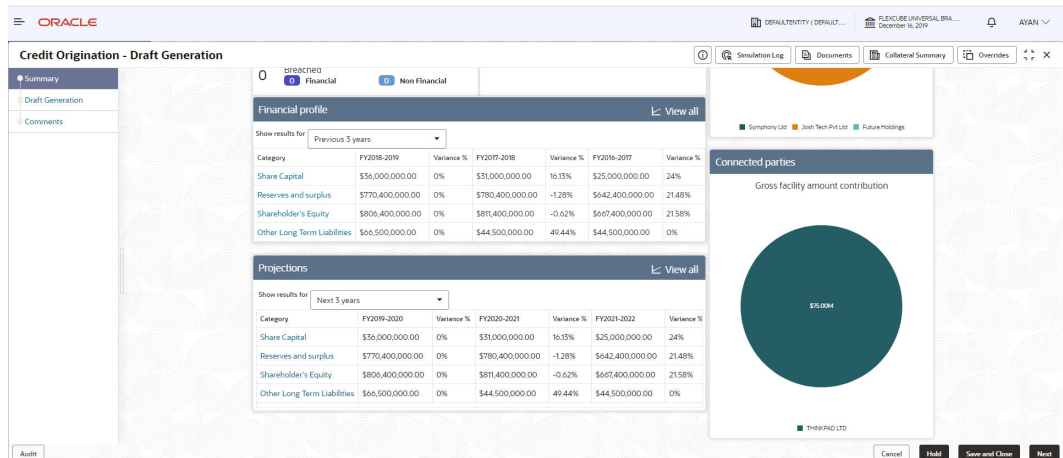


Figure 10-5 Summary



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

The **Industry Details** window is displayed.

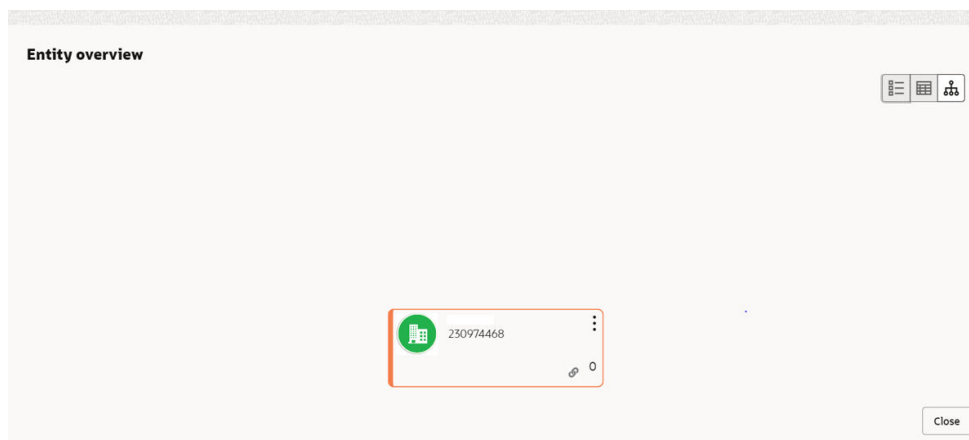
Figure 10-6 Industry Details



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

Summary Screen(1/3)
OFS

Party information

Customer name: (230624144) Demographic type: Domestic
 Country: INDIA Registration number: 1 Liability amount: \$100,000.00
 Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Is KYC compliant: No

Facility summary

Figure 10-9 Allowed Customers For This Liability

Allowed customers for this liability

Allowed party id	Customer name	Customer number
No data to display.		

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

Close

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

The screenshot shows the 'Summary' screen for 'OFS' (Screen 1/3). The 'Party information' section includes fields for Customer name (230624144), Demographic type (Domestic), Entity (P), Country (INDIA), Registration number (1), Liability amount (\$100,000.00), Share holders (0), Contractors (0), Guarantors (0), and Bankers (0). A 'Linked to other liabilities' icon is highlighted with a red box. Below this is the 'Facility summary' section, which contains a bar chart with a y-axis ranging from 10K to 12K. At the bottom right, there are buttons for 'Cancel', 'Hold', 'Save & Close', and 'Next'.

Figure 10-11 Linked to other liabilities

The screenshot shows the 'Linked to other liabilities' window. It features a table with the following columns: 'Linked by', 'Customer name', and 'Liability number'. The table is currently empty, displaying 'No data to display.' Below the table, there is a pagination control showing 'Page 1 (0 of 0 items)' and navigation arrows. A 'Close' button is located at the bottom right of the window.

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.

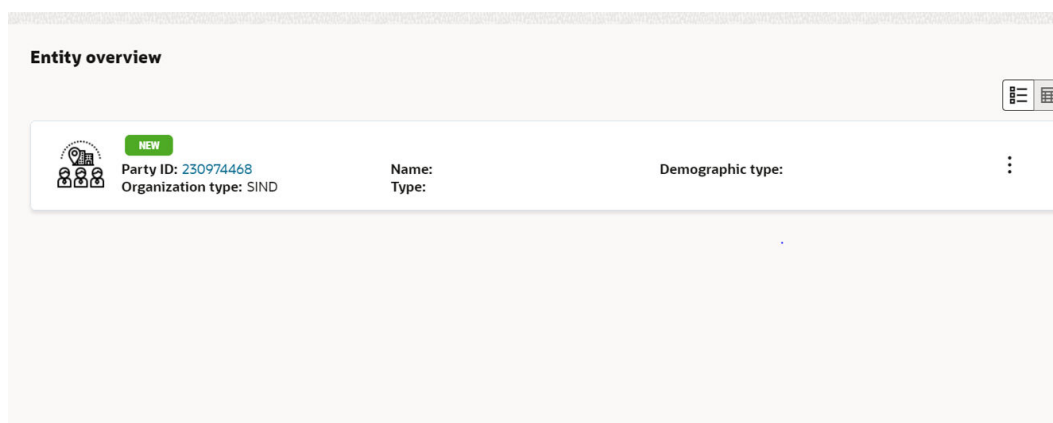
The **Layout** window is displayed.

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.

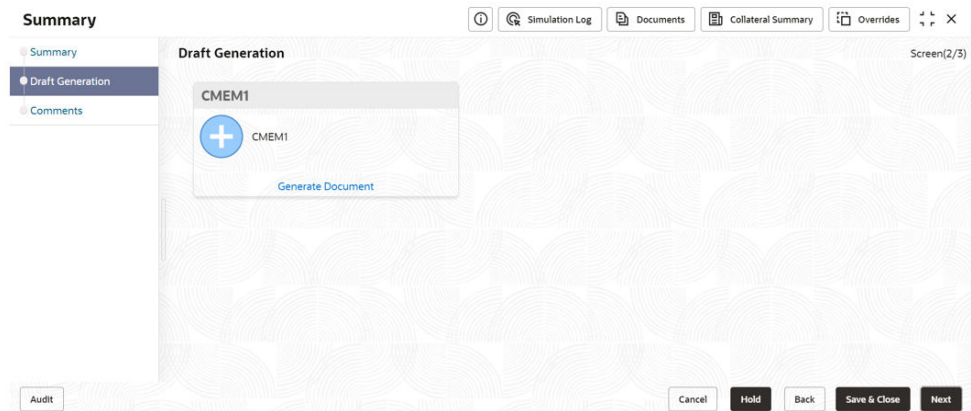
Table 10-2 Entity Overview

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



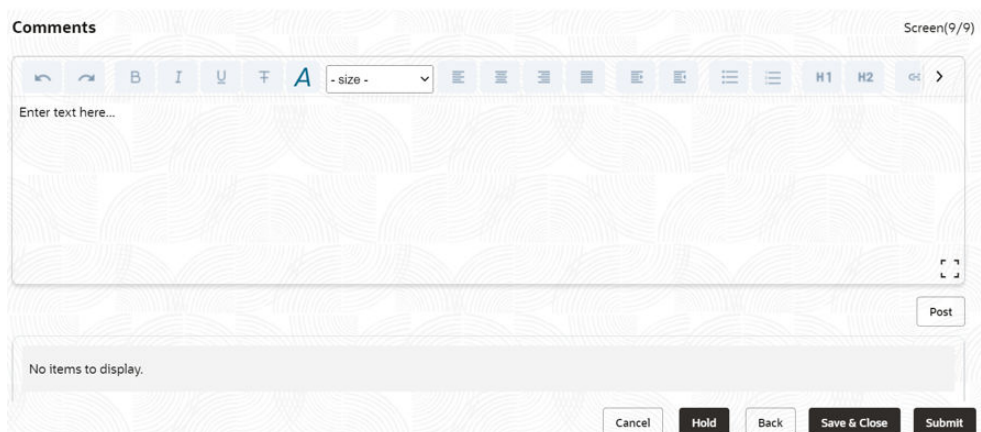
For field level information on **Draft Generation** screen refer the below table.

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.

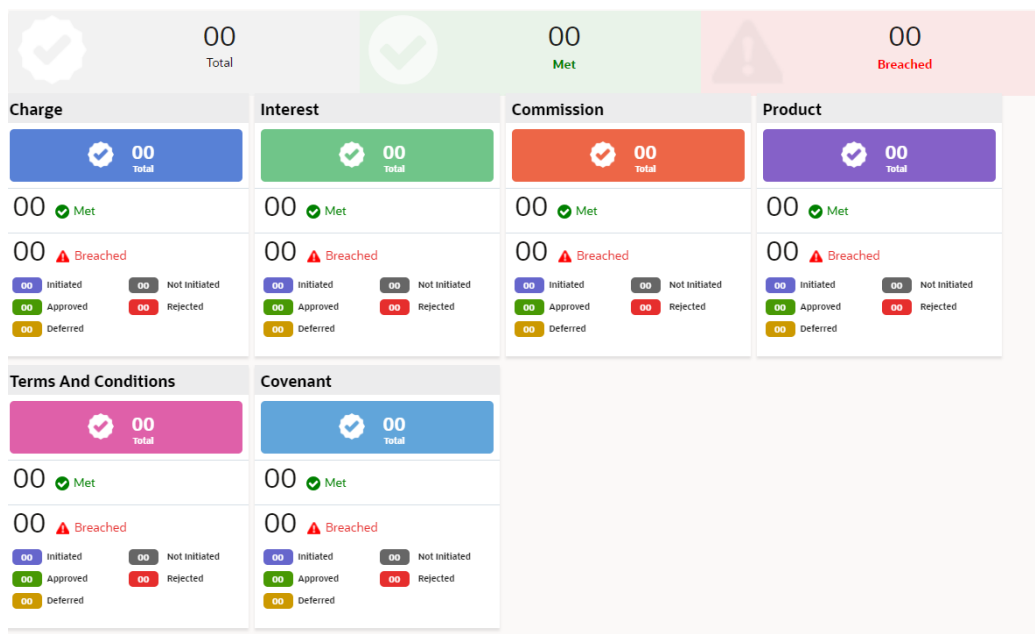
Figure 10-15 Comments



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.

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.

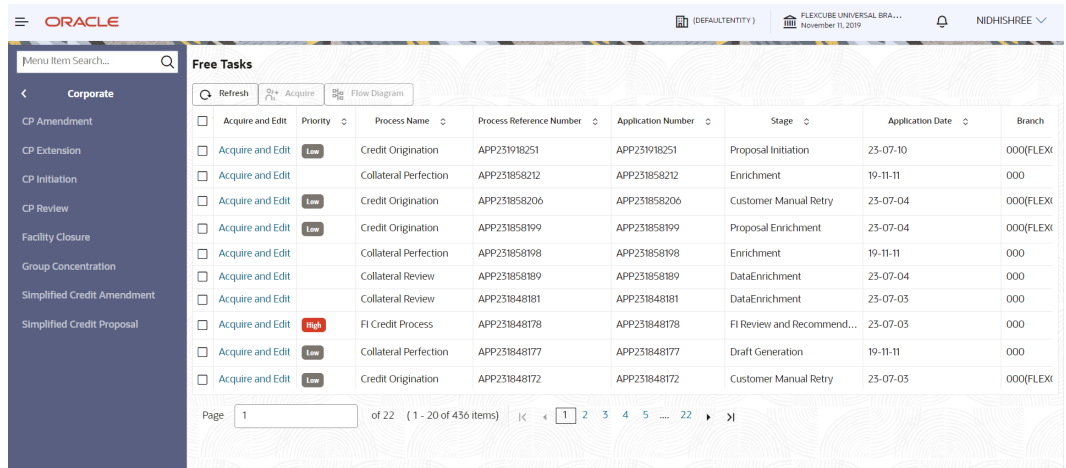
Table 11-1 Customer Acceptance stage

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> • View the party summary <ul style="list-style-type: none"> – 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 	<ul style="list-style-type: none"> • 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

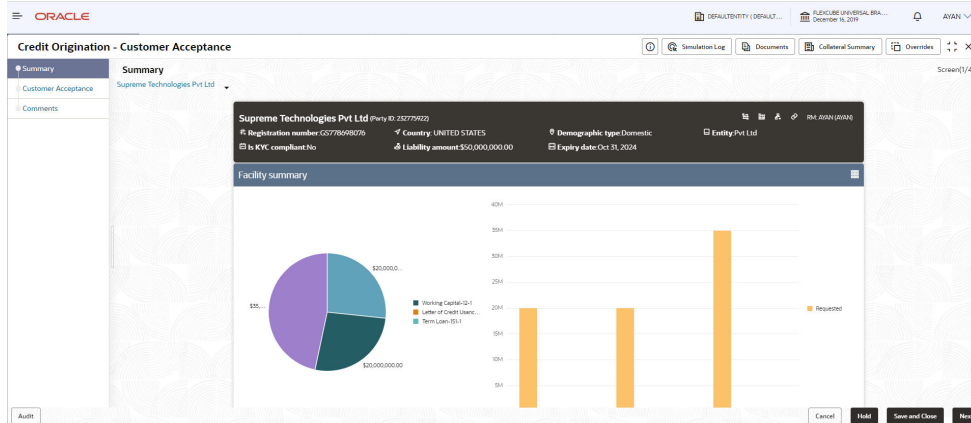


Figure 11-3 Summary

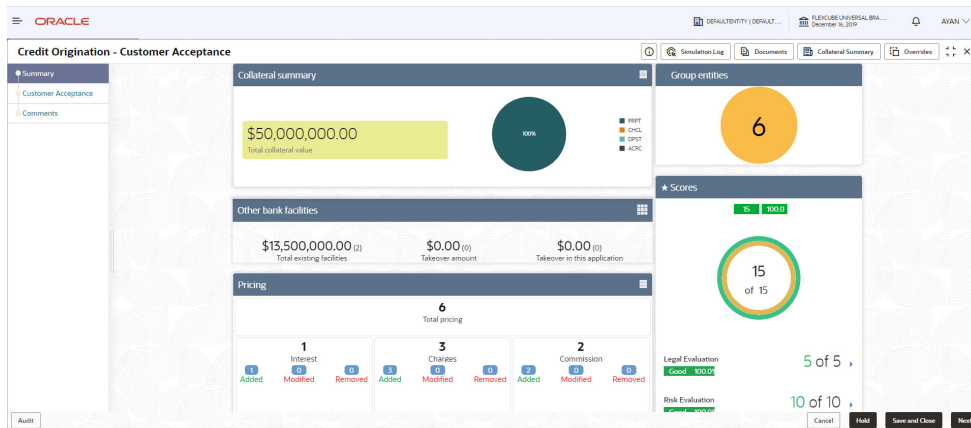


Figure 11-4 Summary

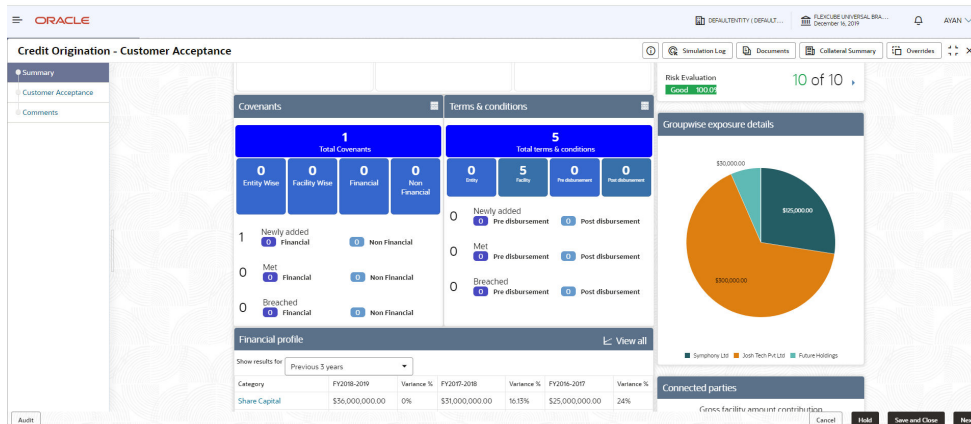
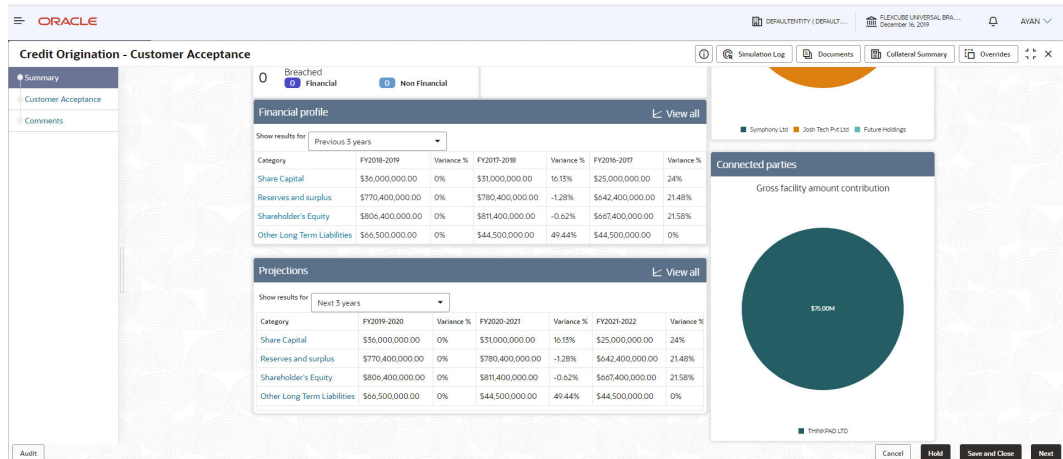


Figure 11-5 Summary



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

The **Industry Details** window is displayed.

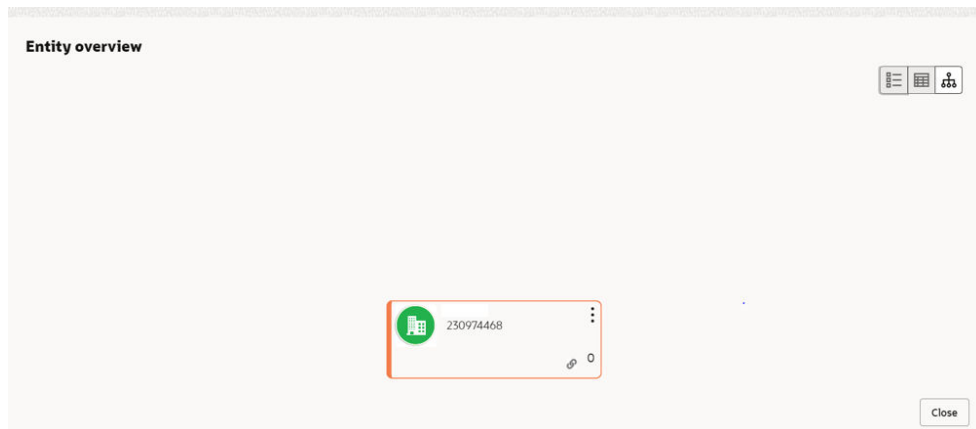
Figure 11-6 Industry Details



- 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 11-7 Entity Overview



- 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

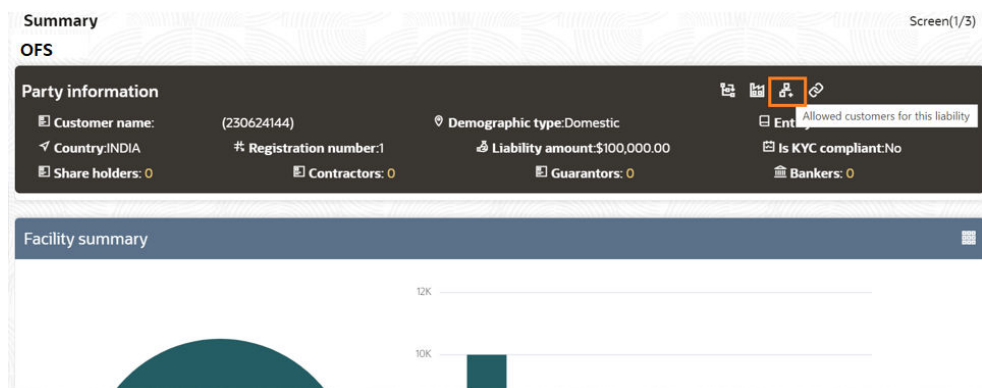
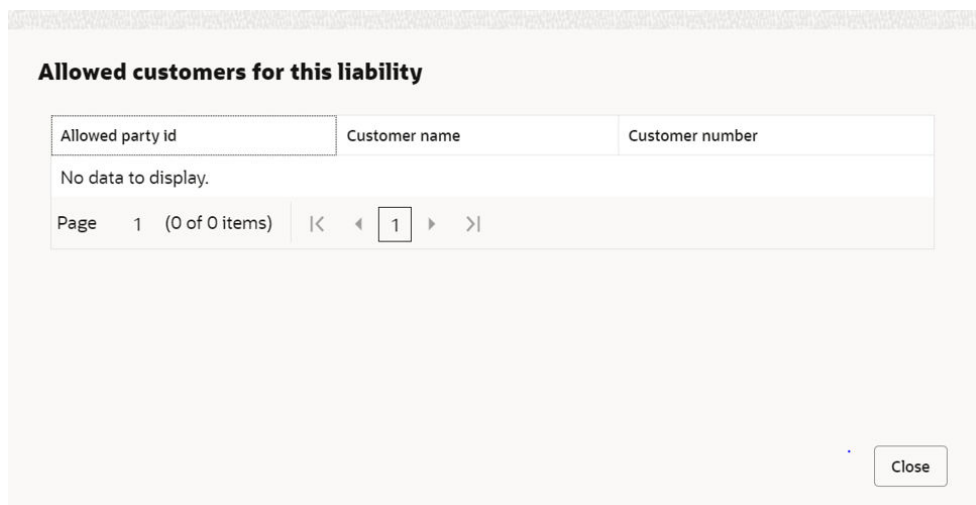


Figure 11-9 Allowed Customers For This Liability



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

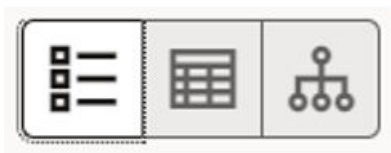
Linked by	Customer name	Liability number
No data to display.		

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

Close

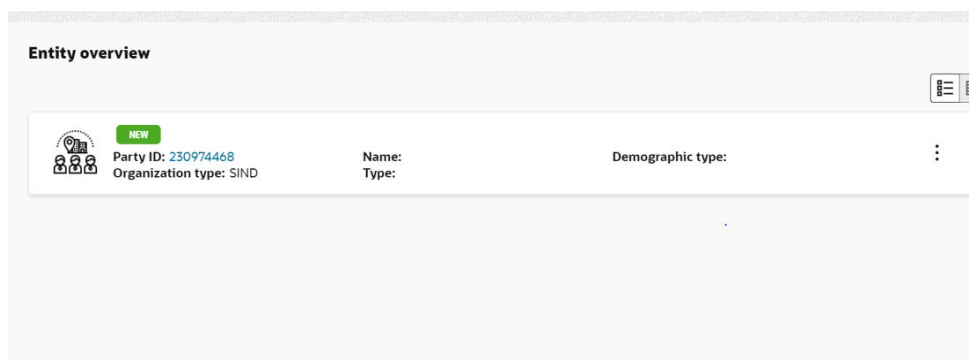
9. Click **Close**, if you want to exit the **Linked to other liabilities** window.
10. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.

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



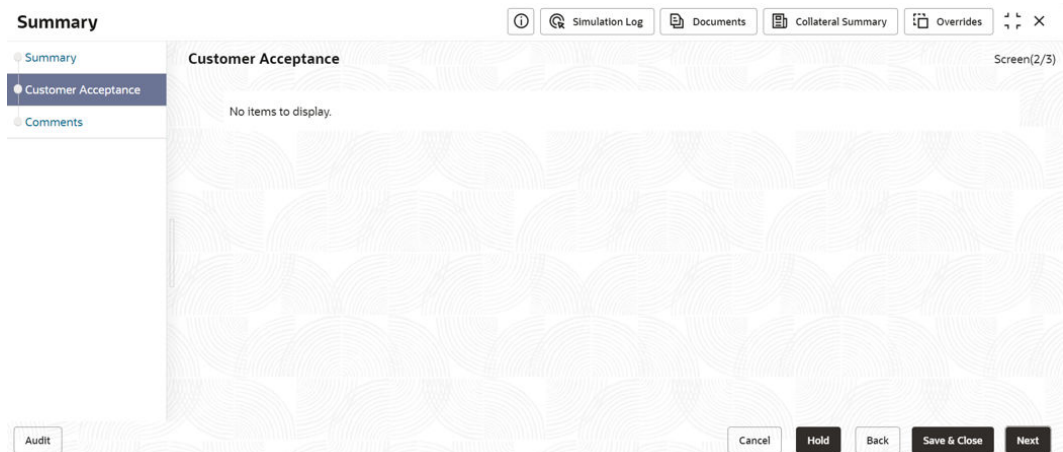
For field level information on **Entity Overview** screen refer the below table.

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.

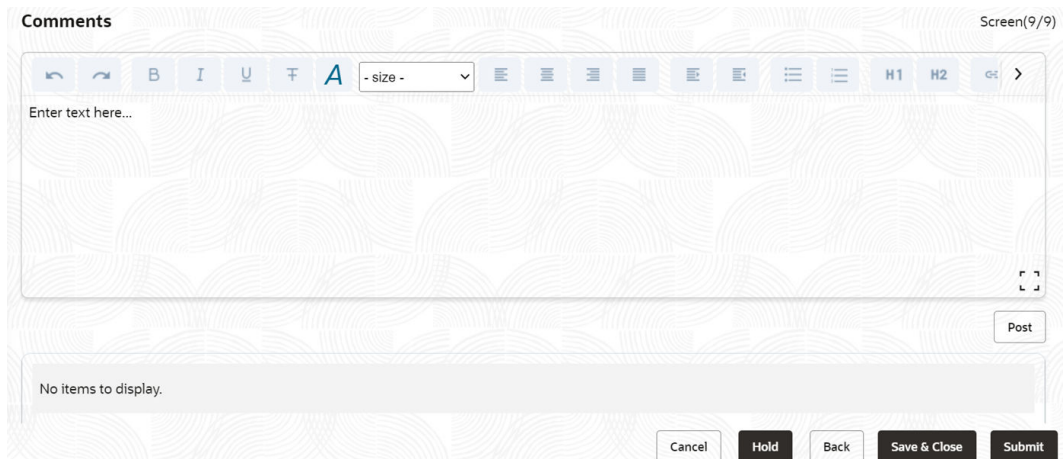
Figure 11-14 Credit Origination-Customer Acceptance



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.

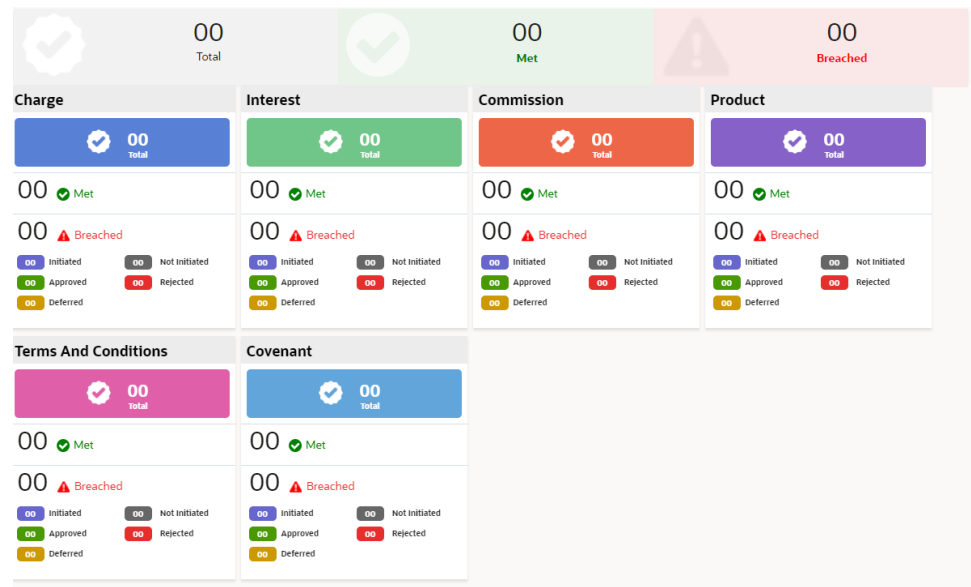
Figure 11-15 Comments



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

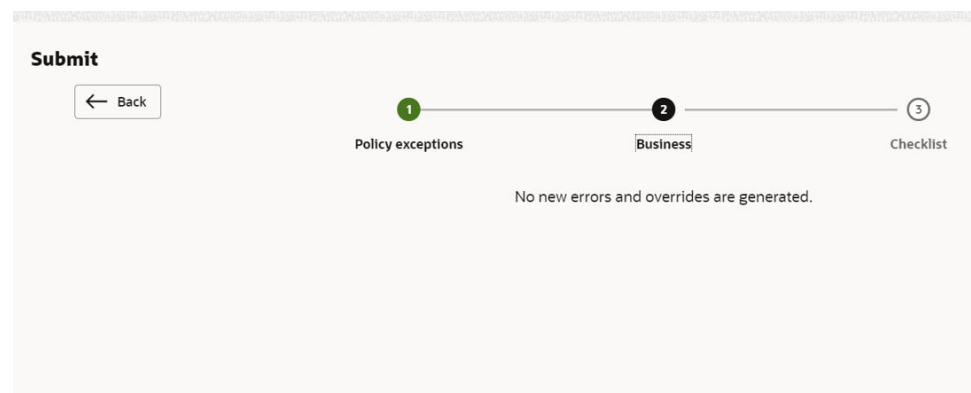


By default, **Policy Exceptions** are displayed for both the party and its child party.

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

- Click the **Business** data segment.

Figure 11-17 Business



- Click the **Checklist** data segment.

Figure 11-18 Checklist

The screenshot shows a 'Submit' checklist interface. At the top, there is a progress bar with three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Checklist' step is currently active. Below the progress bar, there is a message 'No items to display.' and a pagination control showing 'Page 1 (0 of 0 items)'. On the right side, there is a dropdown menu for 'Outcome' with options 'Proceed' and 'Additional information'. Below the dropdown is a 'Submit' button.

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.

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

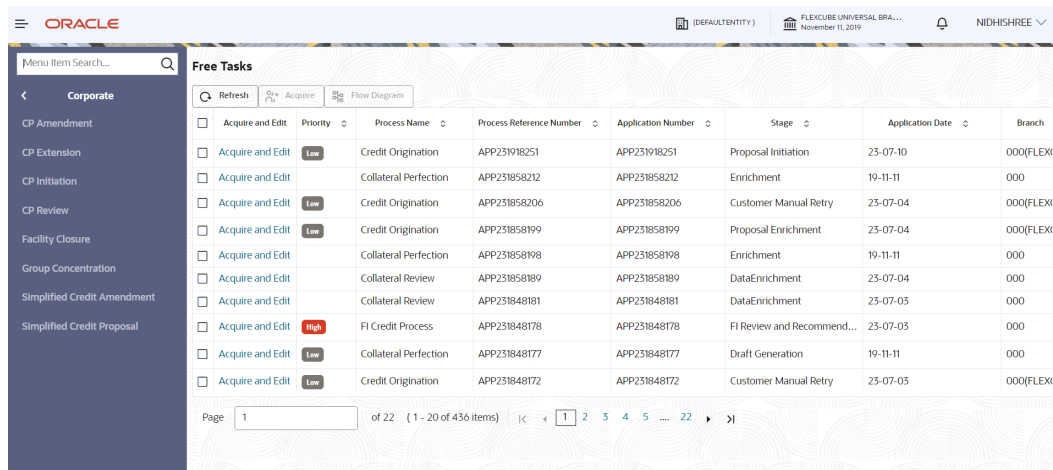
Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> View the party summary <ul style="list-style-type: none"> Liabilities requested, proposed, and approved Facilities requested, proposed, and approved Collateral Offered Covenants stipulated T&C stipulated 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 	<ul style="list-style-type: none"> Configure the facilities approved <ul style="list-style-type: none"> Create sublines Update Collateral details Capture the restrictions related to <ul style="list-style-type: none"> Currency Party Branch Product Exposure Add comments Hand off to ELCM

Steps to configure limit

- 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

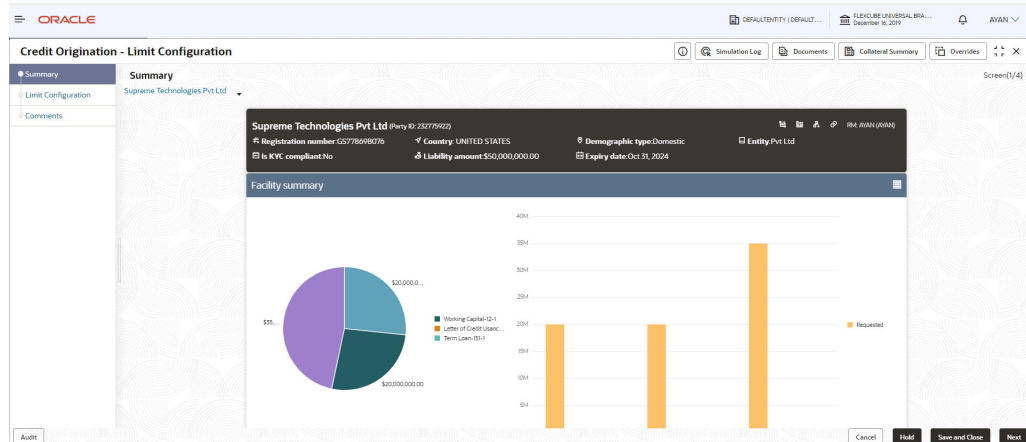


Figure 12-3 Summary

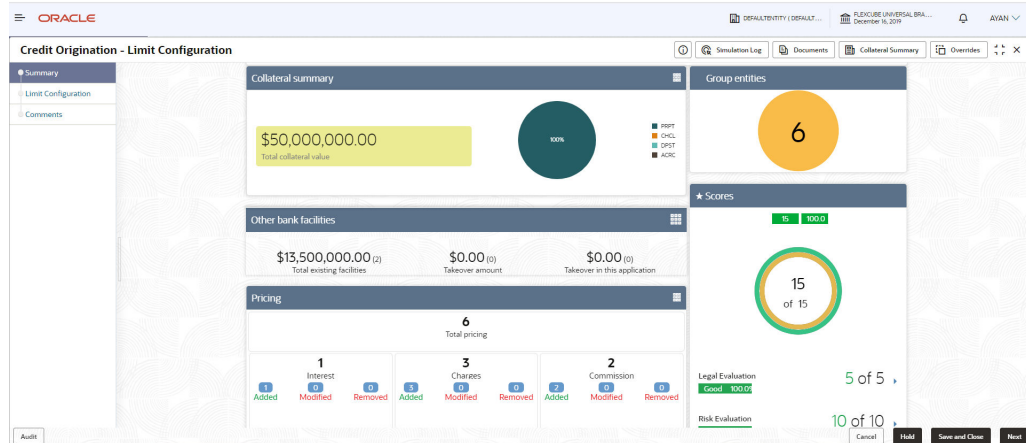


Figure 12-4 Summary

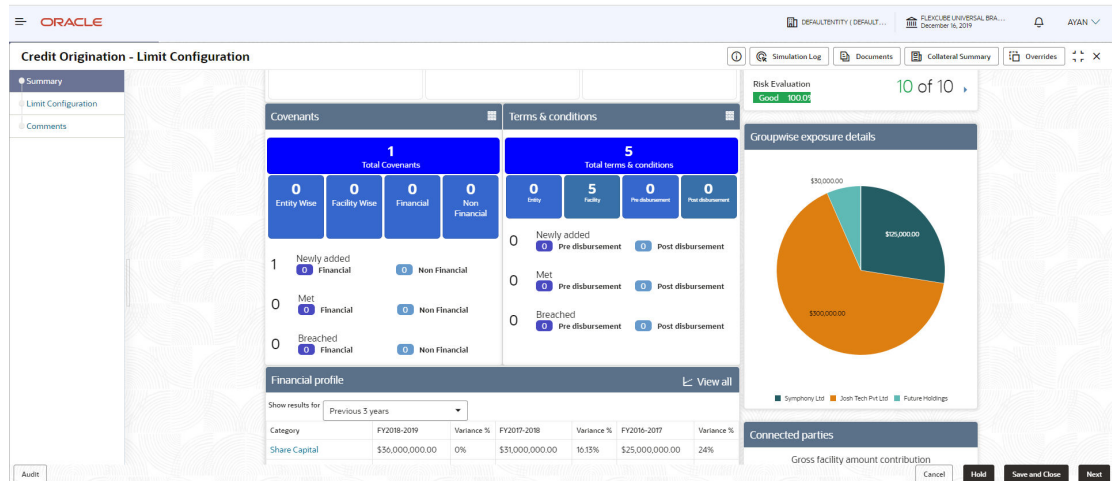
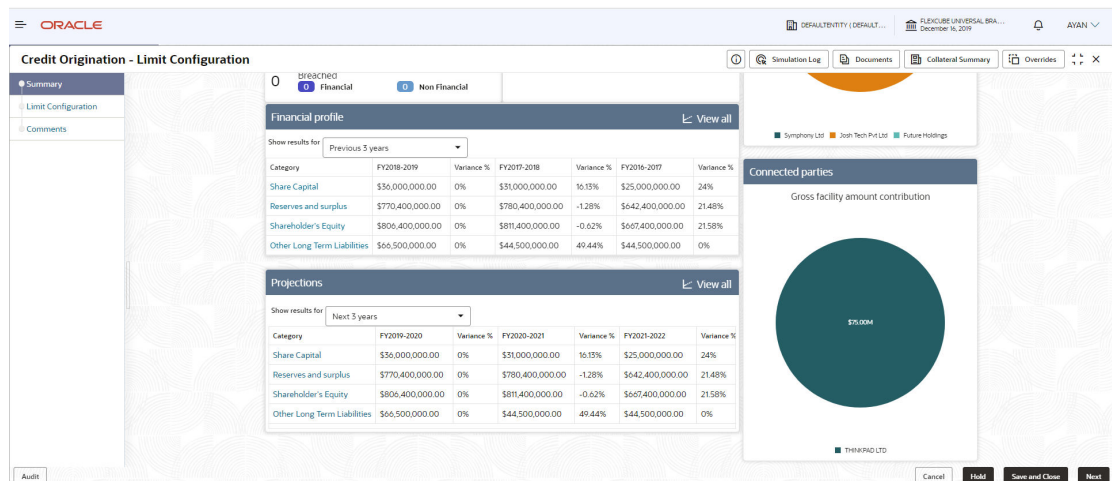


Figure 12-5 Summary



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

The **Industry Details** window is displayed.

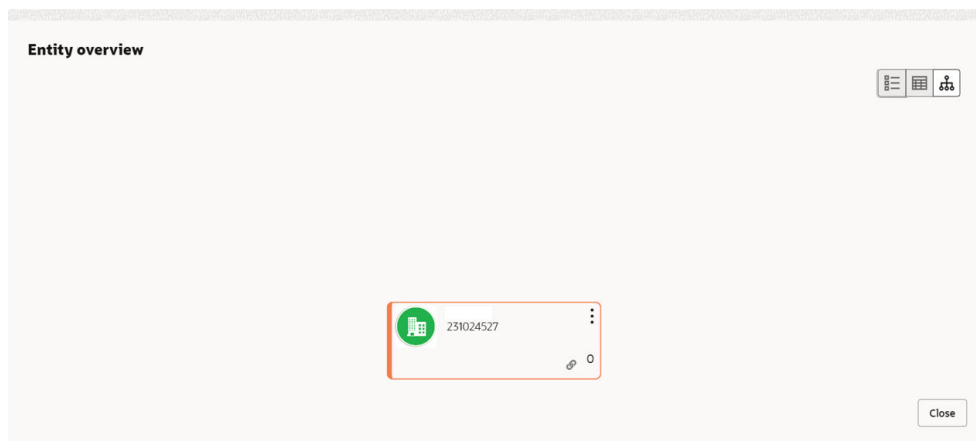
Figure 12-6 Industry Details



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.

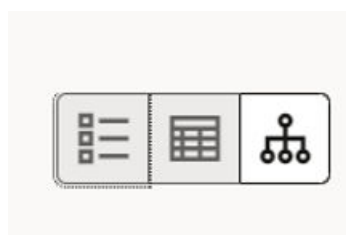
Figure 12-7 Entity Overview



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

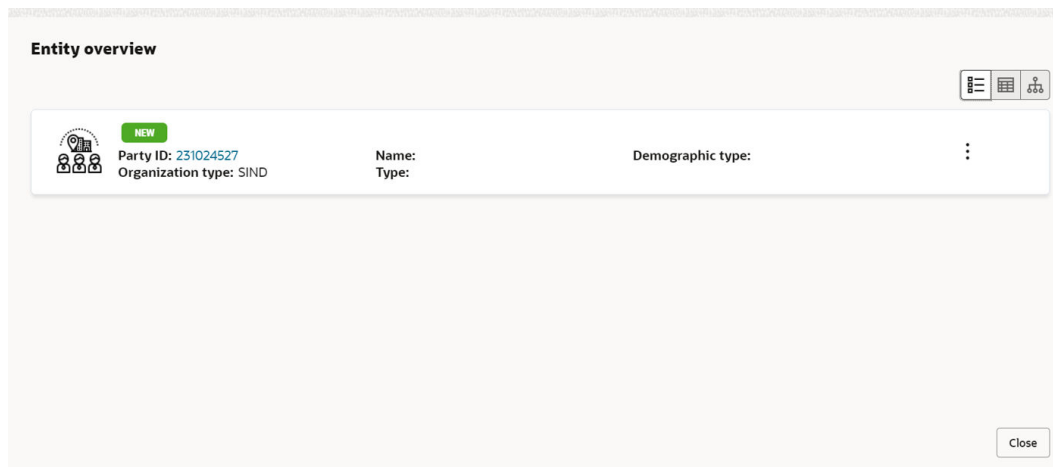
The **Layout** window is displayed.

Figure 12-8 Layout



- 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.

- 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

Exception transaction amount Netting required Exception breach percentage

Fee
Pool linkage
Pricing
Facility collateral linkage
Credit rating
FX rate revaluation

Restrictions

Customer Allowed Disallowed + -

<input type="checkbox"/>	Customer No	Customer Name	Short Name	External Customer No
No data to display.				

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

Currency Allowed Disallowed + -

<input type="checkbox"/>	Currency code	Currency Name
No data to display.		

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

Branch Allowed Disallowed + -

<input type="checkbox"/>	Branch code	Branch Name
No data to display.		

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

Product Allowed Disallowed + -

<input type="checkbox"/>	Source Code	Description
No data to display.		

Cancel

Figure 12-13 Facility Details

<input type="checkbox"/>	Customer No	Customer Name	Short Name	External Customer No
No data to display.				

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

Currency Allowed Disallowed + -

<input type="checkbox"/>	Currency code	Currency Name
No data to display.		

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

Branch Allowed Disallowed + -

<input type="checkbox"/>	Branch code	Branch Name
No data to display.		

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

Product Allowed Disallowed + -

<input type="checkbox"/>	Source Code	Description
No data to display.		

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

Exposure Allowed Disallowed + -

<input type="checkbox"/>	Exposure Code	Exposure Type	Exposure Description
No data to display.			

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

Cancel

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

Figure 12-14 Restrictions

Restrictions

Customer Allowed Disallowed + -

<input type="checkbox"/>	Customer No	Customer Name	Short Name	External Customer No
No data to display.				

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

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.

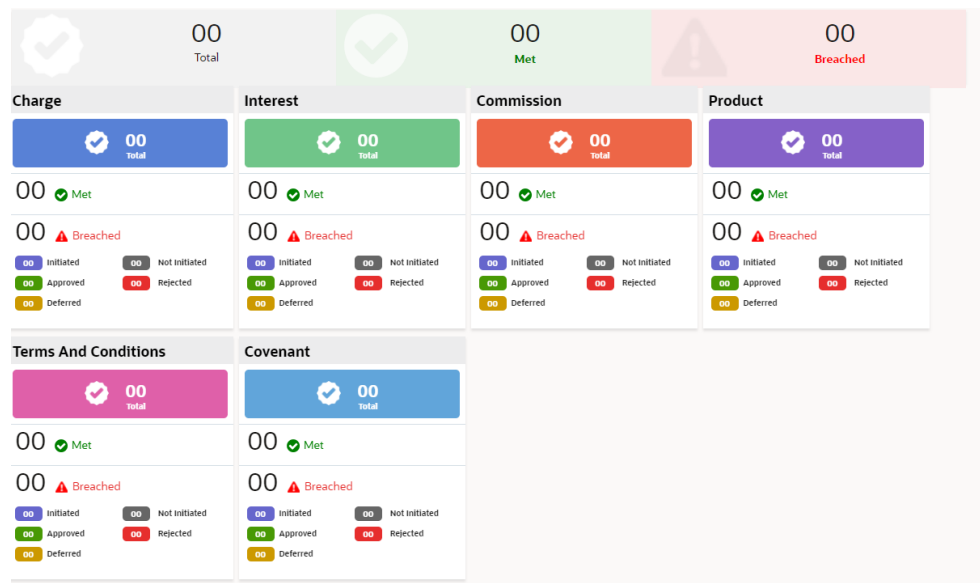
Figure 12-15 Comments

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

10. Click **Submit**.

The **Policy exceptions** window is displayed.

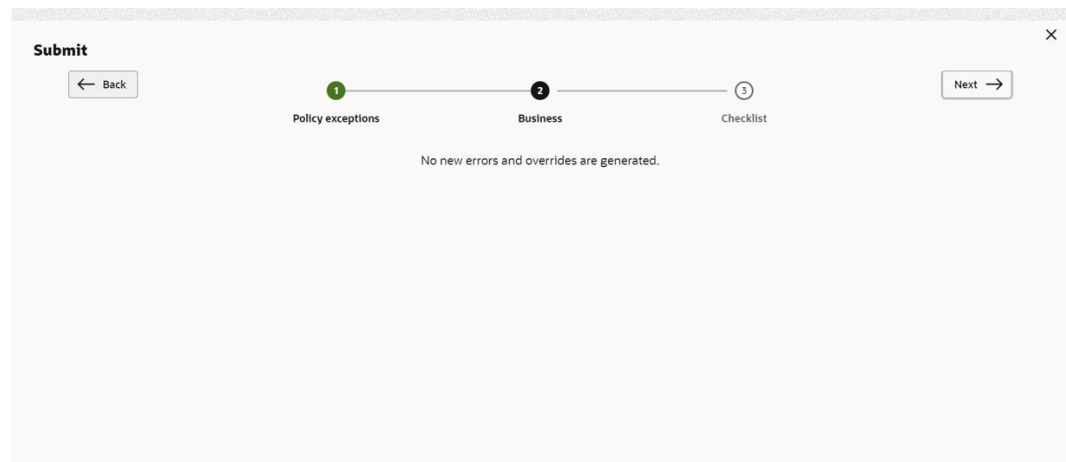
Figure 12-16 Policy Exceptions



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

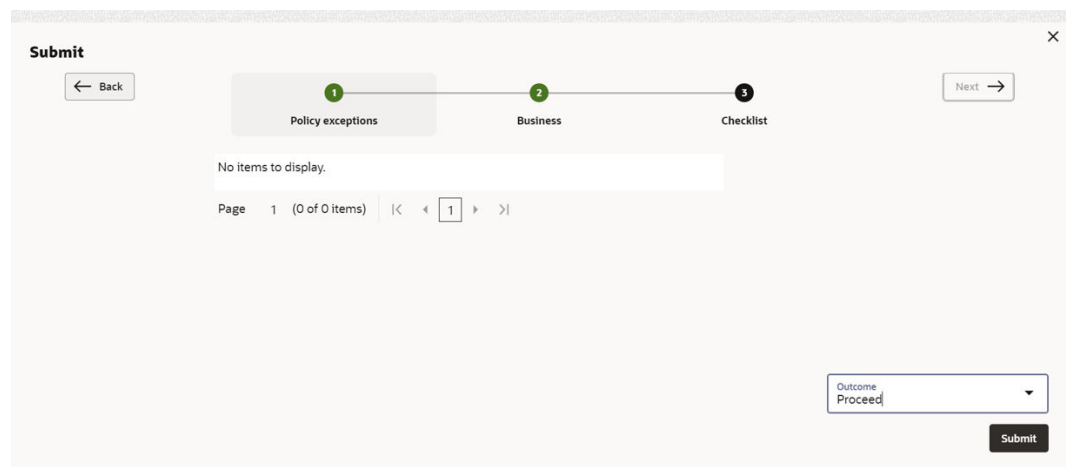
11. To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
12. Click the **Business** data segment.

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

<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-05	000
<input type="checkbox"/>	Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-05	000(FLEXI

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

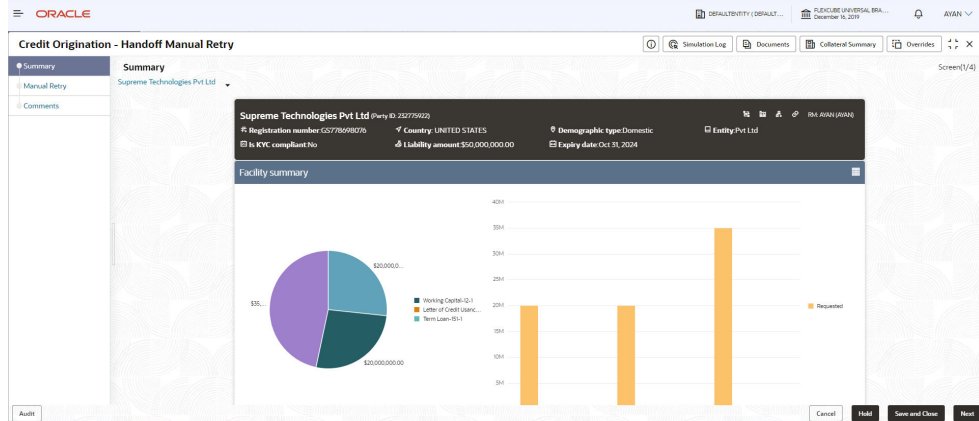


Figure 13-3 Manual Retry - Summary

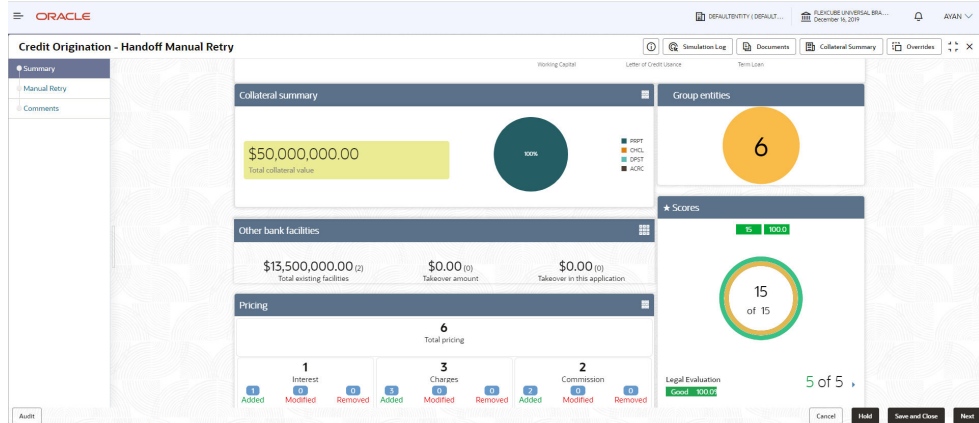


Figure 13-4 Manual Retry - Summary

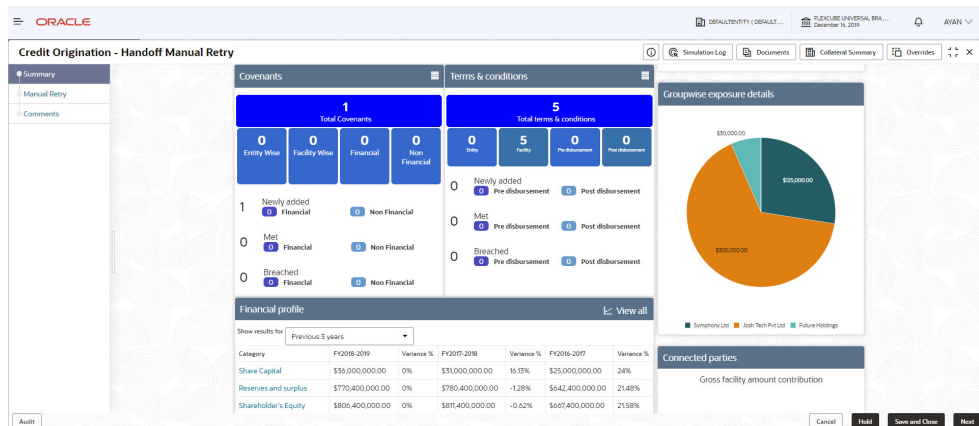
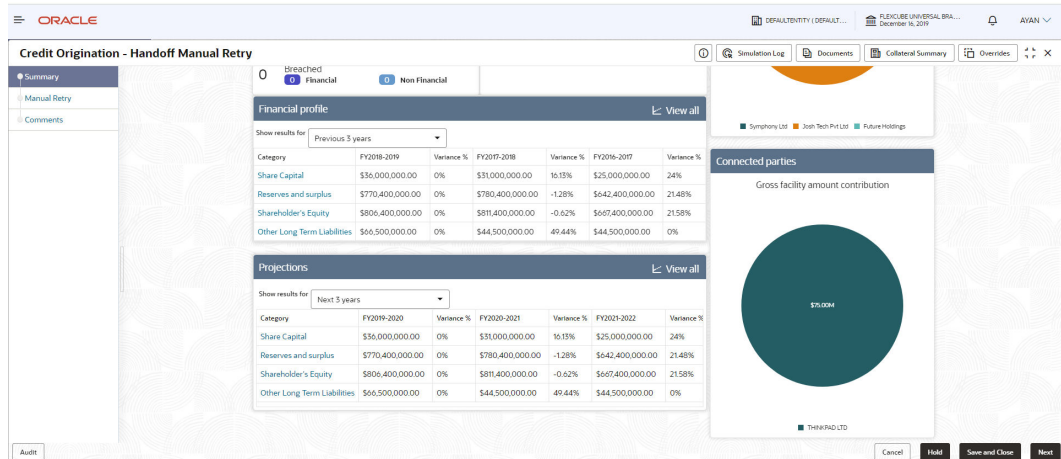


Figure 13-5 Manual Retry - Summary

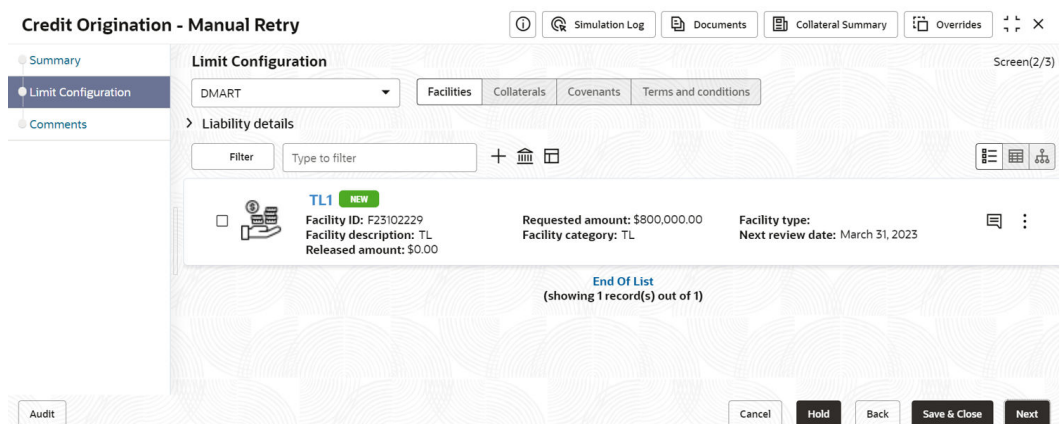


In **Summary** page the hand-off error details are displayed.

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

The screenshot shows the 'Facility Details' form in the OFS system. The 'Basic info' section is expanded, showing the following fields:

- Line code: TL
- Line serial number: 1
- Facility description: TL
- Branch: 000
- Parent facility ID: [Searchable field]
- Facility type: Funded, Non Funded
- Facility category: FLEXCUBE UNIVERSAL BRANCH
- Facility type options: Cascade
- Facility category: [Searchable field]
- Commitment status: [Searchable field]
- Secured?: [Searchable field]

Figure 13-8 Facility Details

The screenshot shows the 'Facility Details' form in the OFS system, focusing on the 'Sanction' and 'Availability' sections:

- Sanction:**
 - Currency: USD
 - Requested amount: \$800,000.00
 - Proposed amount: \$800,000.00
 - Approved amount: \$800,000.00
 - Day/night limit: [Field]
 - Shade limit: Shade limit
 - Limit amount basis: [Field]
 - Limit amount: [Field]
 - Bulk payment: Bulk payment
- Availability:**
 - Line start date: September 30, 2019
 - Line expiry date: April 30, 2023
 - Renewal date: April 30, 2023
 - Maintenance value date: [Field]
 - Restricting line: Restricting special line
 - Unpaid:
 - Availability period: [Field]
- Limit review:**
 - Next review date: March 31, 2023
 - Review frequency: [Field]
- Utilization:**
 - Utilization tracking: Global

Figure 13-9 Facility Details

The screenshot shows the 'Facility Details' form in the OFS system, focusing on the 'Restrictions' section:

- Restrictions:**
 - Customer: Allowed, Disabled
 - Customer No: [Field]
 - Customer Name: [Field]
 - Short Name: [Field]
 - External Customer No: [Field]
 - Page: 1 (0 of 0 items)
 - Currency: Allowed, Disabled
 - Currency code: [Field]
 - Currency Name: [Field]
 - Page: 1 (0 of 0 items)
 - Branch: Allowed, Disabled
 - Branch code: [Field]
 - Branch Name: [Field]
 - Page: 1 (0 of 0 items)
 - Product: Allowed, Disabled
 - Source Code: [Field]
 - Description: [Field]
 - Page: 1 (0 of 0 items)

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

Figure 13-10 Restrictions

Restrictions

Customer Allowed Disallowed

<input type="checkbox"/>	Customer No	Customer Name	Short Name	External Customer No
No data to display.				

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

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

Credit Origination - Manual Retry

Simulation Log Documents Collateral Summary Overrides

Summary
Limit Configuration
Comments

Comments Screen(5/3)

Enter text here...

Post

No items to display.

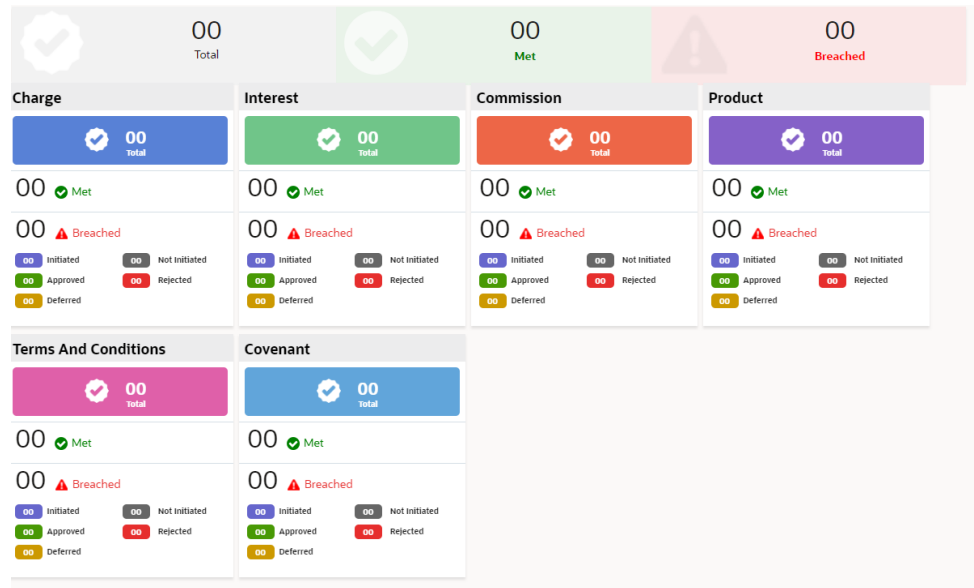
Audit Cancel Hold Back Save & Close Submit

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.

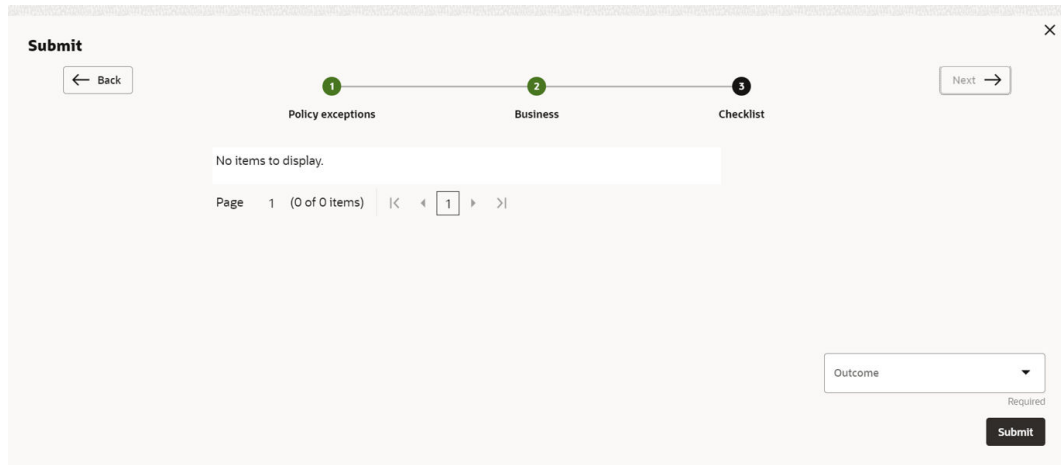
- Click the **Business** data segment.

Figure 13-13 Business



- 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

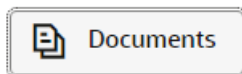
Document Upload and Checklist

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

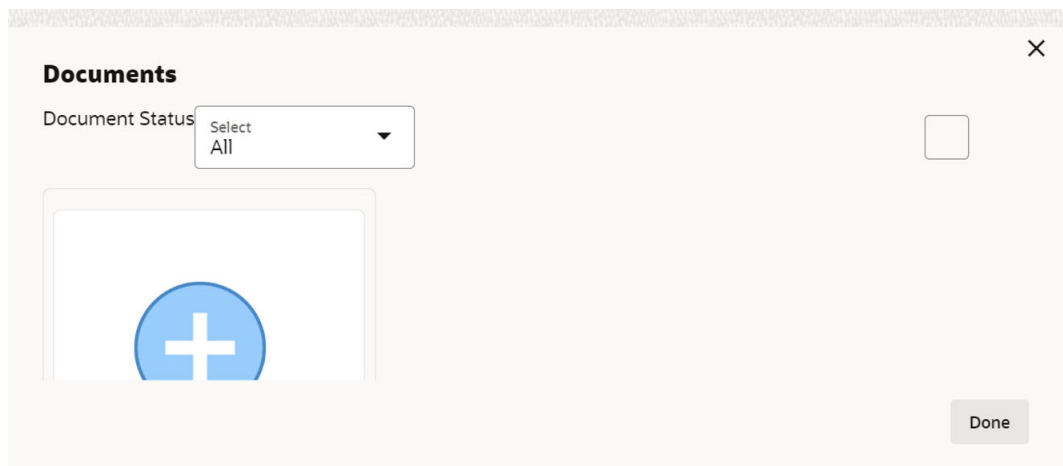
1. Click **Documents** Icon at the top right corner of any page.

Figure 14-1 Documents



The **Documents** window is displayed.

Figure 14-2 Documents

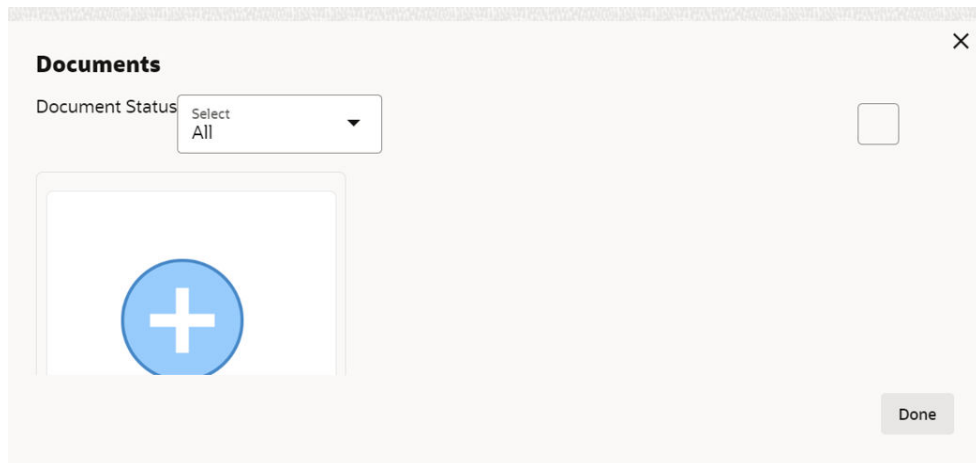


If the document list is configured in **Business Process Maintenance**, the same appears in the above window. You can also click the **Add** icon to upload other documents.

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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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

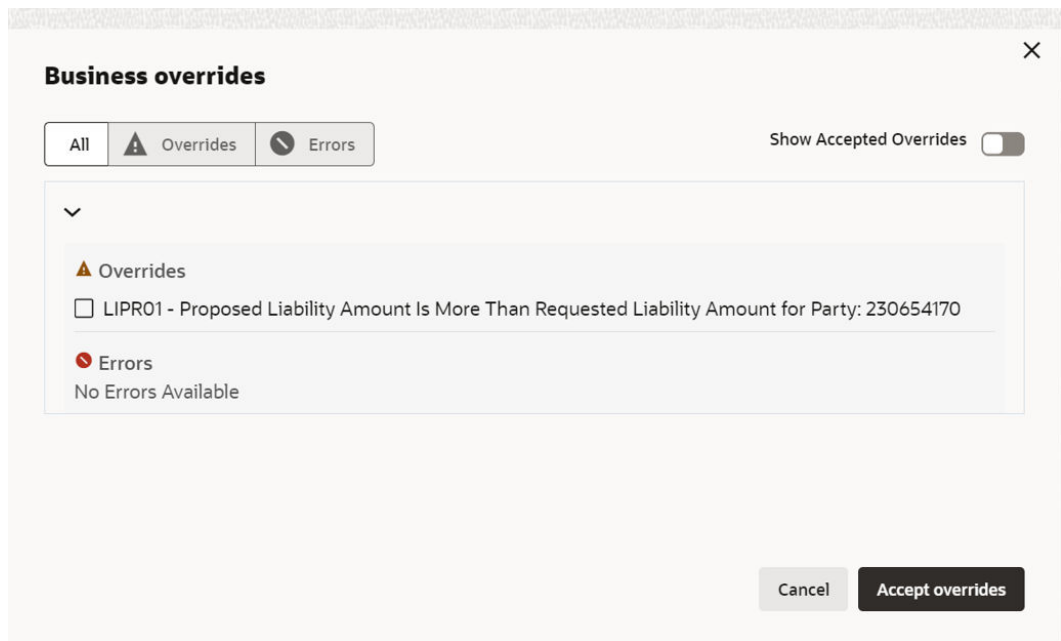


Figure 15-2 Business Overrides

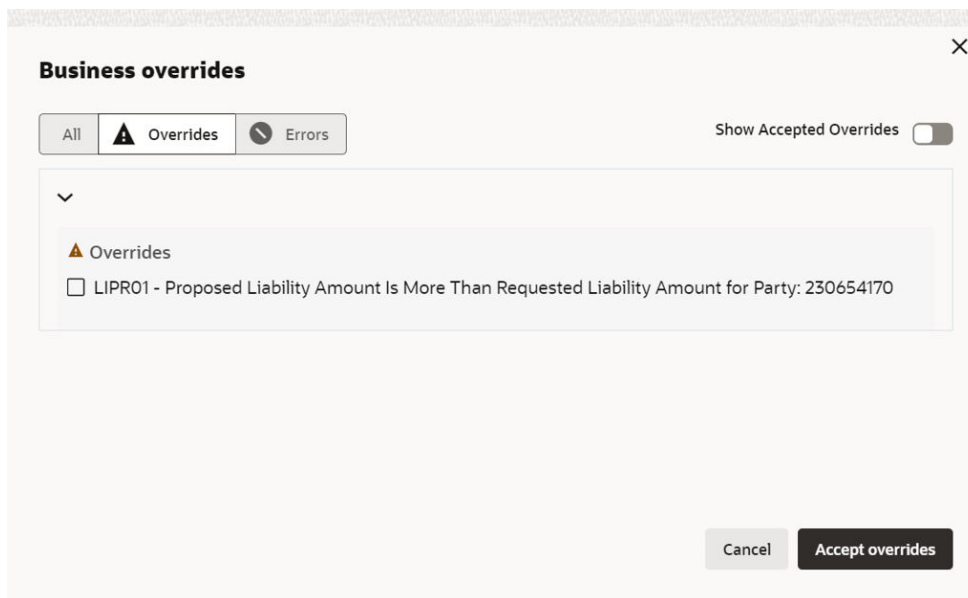
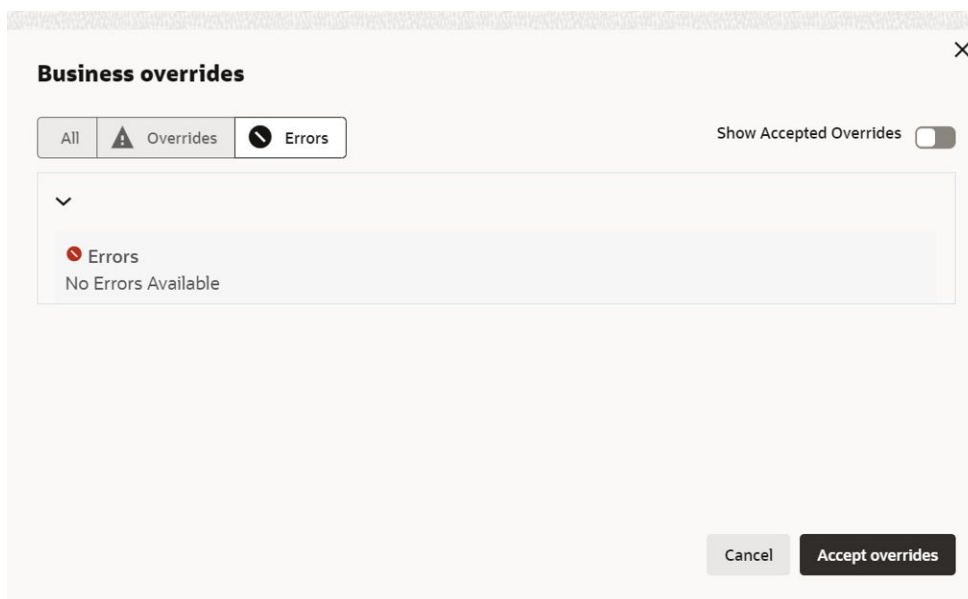
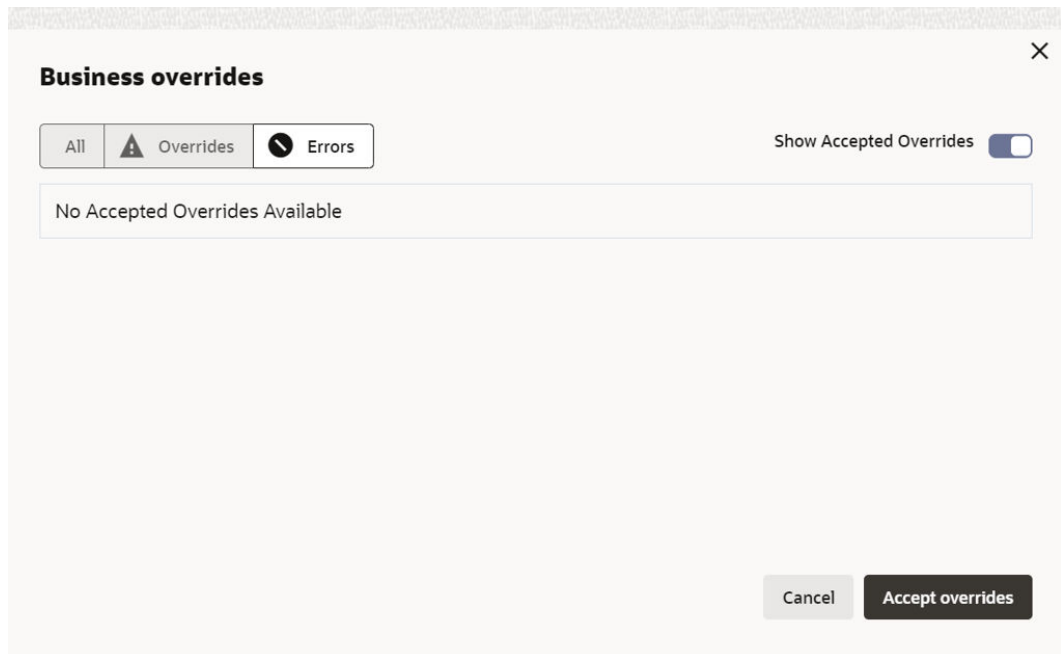


Figure 15-3 Business Overrides



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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