# Oracle® Banking Credit Facilities Process Management Cloud Service Credit Proposal User Guide





Oracle Banking Credit Facilities Process Management Cloud Service Credit Proposal User Guide, Release 14.7.3.0.0

F99135-01

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

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

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

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

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

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

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

# Contents

| Pre  | race                                      |      |
|------|---|------|
| 1.1  | About this guide                          | 1-1  |
| 1.2  | Intended Audience                         | 1-3  |
| 1.3  | Conventions Used                          | 1-3  |
| 1.4  | Common Icons in OBCFPM                    | 1-3  |
| Ove  | erview                                    |      |
| 2.1  | About Credit Proposal                     | 2-2  |
| 2.2  | Credit Proposal Stages                    | 2-2  |
| Pro  | posal Initiation                          |      |
| 3.1  | Creating Application                      | 3-4  |
| 3.2  | Enriching Application                     | 3-8  |
| 3.3  | Customer Info                             | 3-9  |
| 3.4  | Other Bank Facilities                     | 3-12 |
| 3.5  | Write Up                                  | 3-17 |
| 3.6  | Groupwise Exposure                        | 3-22 |
| 3.7  | Connected Parties                         | 3-25 |
| 3.8  | Funding Requirement                       | 3-28 |
| 3.9  | Collateral                                | 3-47 |
| 3.10 | Summary                                   | 3-52 |
| 3.11 | Comments                                  | 3-52 |
| Pro  | posal Enrichment                          |      |
| 4.1  | Proposal Enrichment - Summary             | 4-2  |
| 4.2  | Proposal Enrichment - Customer Info       | 4-4  |
| 4.3  | Proposal Enrichment - Writeup             | 4-32 |
| 4.4  | Proposal Enrichment - Funding Requirement | 4-32 |
|      |   |      |
| 4.5  | Proposal Enrichment - Collateral          | 4-33 |



| 4.7 | Collateral Details                          | 4-38 |
|-----|---|------|
| 4.8 | Collateral Facility Linkage                 | 4-48 |
| 4.9 | Proposal Enrichment - Comments              | 4-49 |
| Pro | oposal Evaluation                           |      |
| 5.1 | Credit Evaluation                           | 5-1  |
| 5.2 | Legal Evaluation                            | 5-13 |
| 5.3 | Risk Evaluation                             | 5-23 |
| KY  | C Check                                     |      |
| Pro | oposal Structuring                          |      |
| 7.1 | · · · · · · · · · · · · · · · · · · ·       | 7-7  |
| 7.2 |   | 7-11 |
| 7.3 | 5   | 7-13 |
| 7.4 |   | 7-21 |
| 7.5 |   | 7-34 |
| 7.6 | Proposal Structuring - Covenants            | 7-35 |
| 7.7 |   | 7-35 |
| 7.8 | Proposal Structuring - Terms and Conditions | 7-38 |
| Pro | oposal Review                               |      |
| Pro | oposal Approval                             |      |
| Dra | aft Generation                              |      |
|     |   |      |
| Cu  | ustomer Acceptance                          |      |
|     |   |      |
| Lir | mit Configuration                           |      |
|     | -   |      |



| 13 | 3 Proposal Handoff   |              |  |
|----|--|--------------|--|
|    | 13.1 Handoff to Back Office System 13.2 Handoff - Manual Retry | 13-1<br>13-1 |  |
| 14 | Document Upload and Checklist                                  |              |  |
| 15 | Business Overrides   |              |  |
| 16 | Reference and Feedback   |              |  |



1

# **Preface**

## 1.1 About this guide

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

## 1.2 Intended Audience

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

## 1.3 Conventions Used

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

Table 1-1 Conventions Used

| Convention | Description                           |  |
|------------|---------------------------------------|--|
| Bold       | Bold indicates:  • Field Name         |  |
|            | <ul> <li>Screen Name</li> </ul>       |  |
|            | <ul> <li>Drop-down Options</li> </ul> |  |
|            | <ul> <li>Other UX labels</li> </ul>   |  |
|            | This icon indicates a Note.           |  |

Figure 1-1 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                      |
|            |                | To add new record.           |
| Figure 1-2 | bbA            |                              |
| 9          | 7.00           |                              |
|            |                |                              |
| +          |                |                              |
|            |                |                              |
|            |                |                              |
|            |                | To modify existing record.   |
| Figure 1-3 | Edit           |                              |
|            |                |                              |
| 8          |                |                              |
|            |                |                              |
|            |                |                              |
|            |                | To delete a record.          |
| Fig 4 4    | Dalata         |                              |
| Figure 1-4 | Delete         |                              |
|            |                |                              |
| 面          |                |                              |
|            |                |                              |
|            |                |                              |
|            |                | To select start or end date. |
| Figure 1-5 | Calendar       |                              |
| rigare ± 5 | Guicildui      |                              |
|            |                |                              |
| _          |                |                              |
|            |                |                              |
|            |                | To upload a record.          |
| Figure 1-6 | Unload         |                              |
| inguic 1-0 | <b>Ορίθα</b> α |                              |
| Upload     | 1              |                              |
| Орюац      |                |                              |
|            |                |                              |
|            |                |                              |

Table 1-2 (Cont.) Common Icons

| Icons                     | Purpose                                    |
|---------------------------|--|
|                           | To remove the record.                      |
| Figure 1-7 Remove         |  |
|                           |  |
| ☐ Remove                  |  |
|                           |  |
|                           | To change the screen layout to list view.  |
| Figure 1.9 List View      | Ç  |
| Figure 1-8 List View      |  |
|                           |  |
|                           |  |
|                           |  |
|                           | To change the screen layout to table view. |
| Figure 1-9 Table View     |  |
|                           |  |
| ■                         |  |
|                           |  |
|                           | To change the screen layout to tree view.  |
| Figure 1-10 Tree View     |  |
|                           |  |
| கூ                        |  |
|                           |  |
|                           | To view, edit, and delete a record         |
| Figure 4.44 Asting Botton | To view, early area delete a record        |
| Figure 1-11 Action Button |  |
| 3                         |  |
|                           |  |
|                           |  |



Table 1-2 (Cont.) Common Icons

| Icons  |               | Purpose                                       |
|--|---------------|---|
|  |               | To hold the process.                          |
| <b>5</b> :   | -1-1          |   |
| Figure 1-12 H  | ola           |   |
|  |               |   |
| Hold   |               |   |
| Name of the same o |               |   |
|  |               |   |
| -  |               |   |
|  |               | To go back to the previous screen.            |
| Figure 1-13 B  | ack           |   |
| rigare 1 10 B  | uon           |   |
|  |               |   |
| Back   |               |   |
| Canada   |               |   |
|  |               |   |
|  |               | To go to the next data segment.               |
|  |               | To go to the floxt data cogment.              |
| Figure 1-14 N  | ext           |   |
|  |               |   |
| Next   |               |   |
| Next   |               |   |
|  |               |   |
|  |               |   |
|  |               | To save the captured information and exit the |
|  |               | process window.                               |
| Figure 1-15 Sa   | ave and Close |   |
| 5=52////IIIIIk   | 78            |   |
| Save & Close   |               |   |
|  |               |   |
|  |               |   |
|  |               |   |
|  |               | To submit the task to next stage.             |
| Figure 1-16 S  | uhmit         |   |
| Figure 1-10 3  | uviill        |   |
|  |               |   |
| Submit   |               |   |
| h  |               |   |
|  |               |   |
|  |               |   |

Table 1-2 (Cont.) Common Icons

| Purpose   |
|---|
| To exit the window without saving the captured information. |
|   |
|   |
|   |
|   |



2

# Overview

# 2.1 About Credit Proposal

**OBCFPM** Credit proposal is a process to evaluate customers 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.



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.



# **Proposal Initiation**

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

#### Activities that can be performed by user

- Capture customer basic information
  - Basic demographic details
  - Sector to Sub Industry details
  - Rating details
- Capture other Bank details
  - Facilities availed
- · Capture connected party details
- Capture write up about customer
- Capture funding sought
- Capture collateral offered by customer
- Capture comments
- Upload customer documents

#### Steps to initiate credit proposal

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

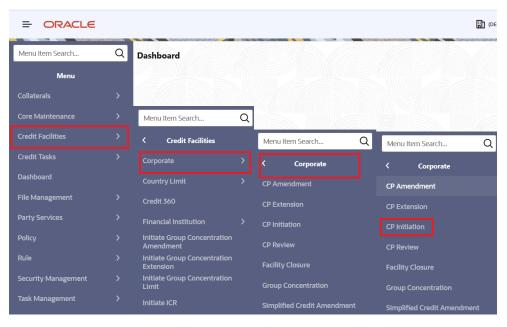


Figure 3-1 Login Screen



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

Figure 3-2 OBCFPM Menu



3. The Initiate Credit Proposal window is displayed

Figure 3-3 Initiate Credit Proposal

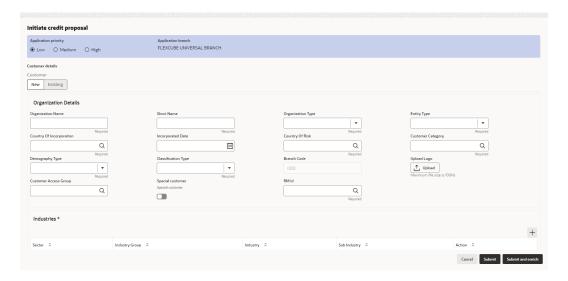
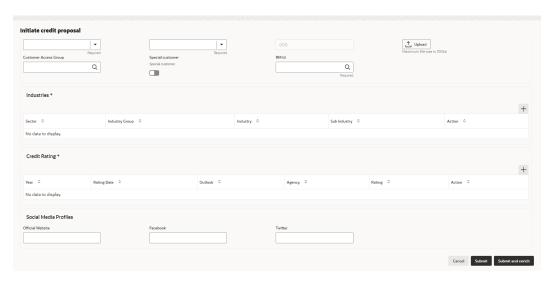


Figure 3-4 Initiate Credit Proposal



- 4. Navigate to **Free Task** and select the proposal initiation task.
- 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.



Only once the quick initiation is submitted, the task can be picked from the free task tray.

# 3.1 Creating Application

In Initiate Credit Proposal window:

 Select the Application Priority based on the customer 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

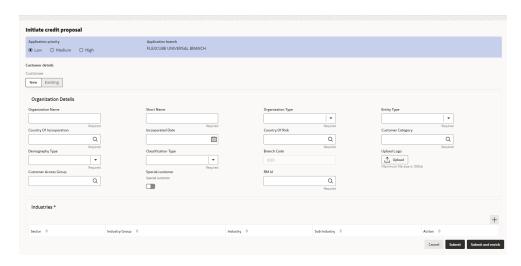
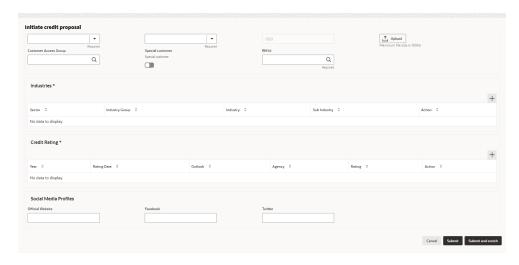


Figure 3-6 Initiate Credit Proposal- Customer Details



#### 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.   |  |
| Short Name        | Enter <b>Short Name</b> for the party.   |  |
| Organization Type | Select Organization Type from the drop-down list. The options available are: Conglomerate Single   |  |
| Entity Type       | Select Entity Type from the drop-down list. The options available are: Proprietorship Pvt Ltd Quality 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 <b>Search</b> icon and select <b>Country of Risk</b> , i.e country on whose books the risk exposure will be recorded for the customer.                     |
| Customer Category        | Click <b>Search</b> icon and select <b>Customer Category</b> , for example Corporate, Labour, Individual, Banks etc.   |
| Demography Type          | Select Demography Type from the drop-down list. The options available are: Domestic Global Note: If you select Global option, Geographical Spread field appears. |
| Geographical Spread      | Search and select all the countries in which the organization is operating <b>Geographical Spread</b> .  |
| Classification Type      | Select Classification Type from the drop-down list. The default options available are:  Micro  Small  Medium   |
| Branch Code              | Branch Code is displayed by default.   |
| Upload Logo              | Click <b>Upload Logo</b> , to upload the company logo file.  |
| Customer Access Group    | Click Search icon and select Customer Access Group.  |
| Special Customer         | Select <b>Special Customer</b> , if the customer is eligible for special customer service.   |



Table 3-2 (Cont.) Organization Details

| Fields/ Icons | Description   |
|---------------|---|
| RM Id         | Enter <b>RM Id</b> of the Relationship Manager initiating the Proposal. |

#### **Industries**

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

The **Add Industry** window is displayed.

Figure 3-7 Add Industry



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

Table 3-3 Add Industry

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

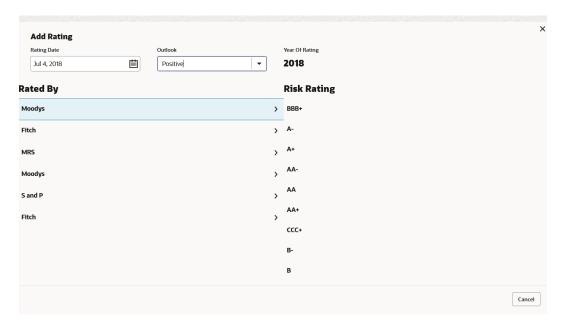
#### **Credit Rating**

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

The **Add Rating** window is displayed.



Figure 3-8 Add Rating



6. Select the following details:

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

Table 3-4 Customer Rating

| Fields/ Icons  | Description   |
|----------------|---|
| Rating Date    | Select <b>Rating Date</b> . The date when the rating was done by the rating agency.   |
| Outlook        | Select <b>Outlook</b> . 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 <b>Delete</b> , to delete the added rating. <b>Note:</b>  |
|                | 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 <b>+ Add ratings</b> 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<br>Profiles | Enter the following addresses in respective fields:  Official Website Address |  |
|                          | <ul><li>Facebook Address</li><li>Twitter Address</li></ul>                    |  |



#### 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 <b>Submit</b> , a task will be created in the next stage and stored in <b>Free Task</b> .   |
| Submit and Enrich | If you click <b>Submit and Enrich</b> , you will be directly taken to the next stage of the application. |
| Cancel            | If you click <b>Cancel</b> , the application will not be initiated and the proposal is cancelled.        |

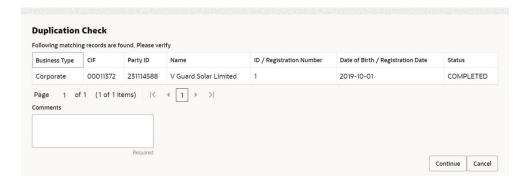


During child party creation, **Create** button appears instead of **Submit**, **Submit and Enrich**, and **Cancel** buttons. Click **Create** to add the child party for the existing party.

#### 7. Dedupe Check Screen

If the customer is available, then the system stops here and ask for further action.

Figure 3-9 Dedupe Check



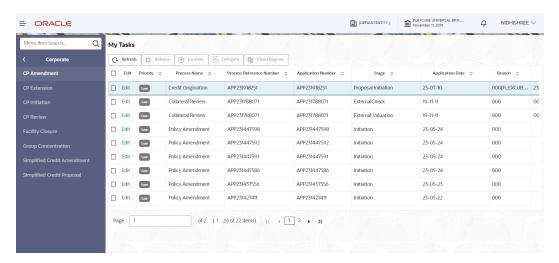
## 3.2 Enriching Application

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

The My Tasks page is displayed.



Figure 3-10 My Tasks



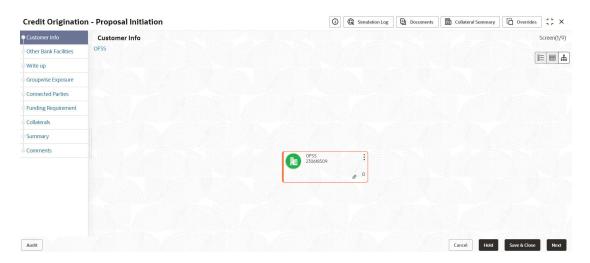
- Select the application and click Edit. The Credit Proposal Evaluation Process -Enrichment page is displayed.
- 3. To enrich the application after application creation process, click **Submit and Enrich** in the **Initiate Credit Proposal** window. **Customer Info** screen is displayed.

**Note:** To enrich the already created application in which the RM has given **Submit and Enrich**, 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.

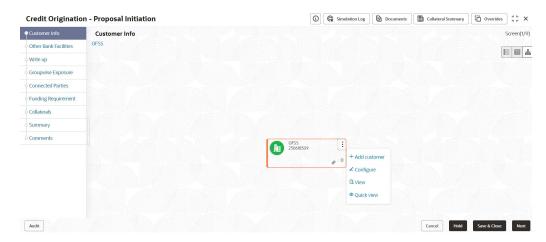
Figure 3-11 Customer Info



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

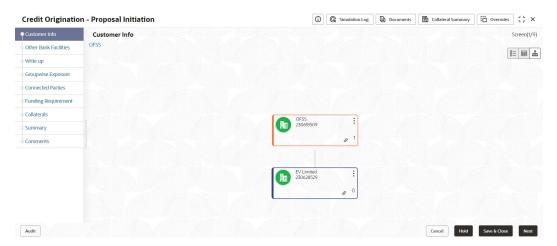
The following table describes the functionality of each actions listed above:

Table 3-7 Customer Info

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

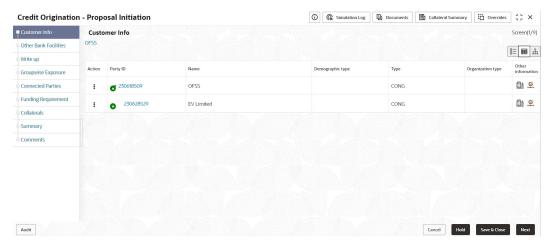
2. Click the settings icon at the right corner, to change the layout. **Layout** options appear as shown below:

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



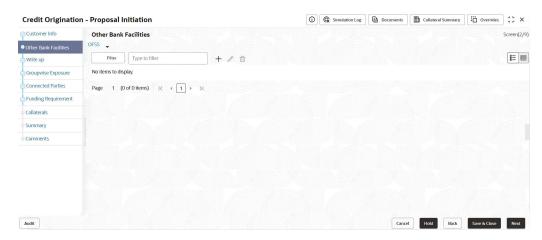
4. Click **Next**, to go to the next page. The **Other Bank Facilities** page appears.

# 3.4 Other Bank Facilities

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



Figure 3-15 Other Bank Facilities

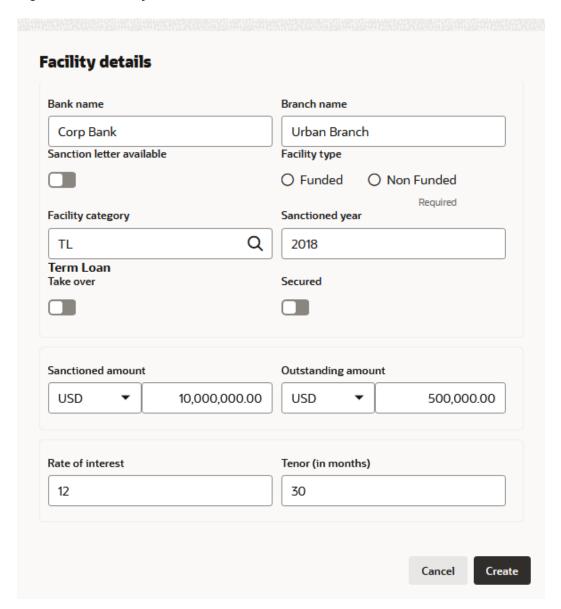


1. Click + icon.

The Facility Details window is displayed.



Figure 3-16 Facility Details



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

**Table 3-8 Facility Details** 

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

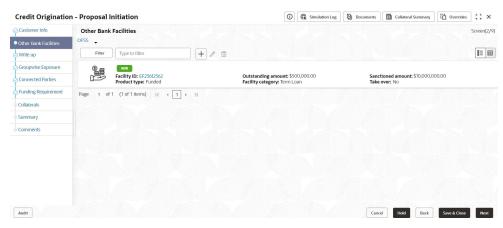


Table 3-8 (Cont.) Facility Details

| Field/Icon         | Description   |
|--------------------|---|
| Sanctioned Year    | In the <b>Sanctioned Year</b> field, enter the year in which the other bank facility is sanctioned.   |
| Take Over          | Enable <b>Take Over</b> 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 <b>Currency</b> for the sanctioned amount.  |
| Sanctioned Amount  | In the <b>Sanctioned Amount</b> 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 <b>Tenor</b> of the other bank facility.  |
| Secured            | Enable <b>Secured</b> option, if the other bank facility is secured with collateral.  |

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

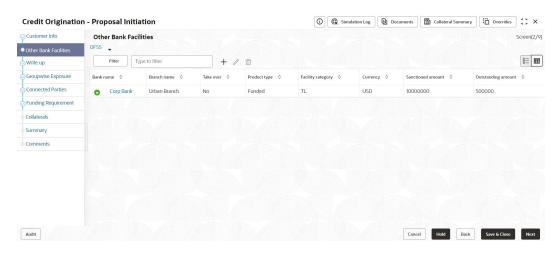
Figure 3-17 Other Bank Facilities



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



Figure 3-18 Other Bank Facilities



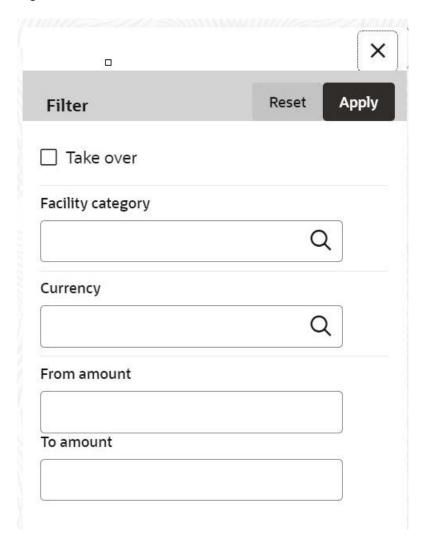
Note:

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

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



Figure 3-19 Filter



**5.** Enter or select the filter parameters.

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

Table 3-9 Filter

| Field/Icon        | Description  |
|-------------------|--|
| Apply             | Click <b>Apply</b> . Other bank facilities that matches the filter parameters are displayed.   |
| Reset             | Click <b>Reset</b> , to enter new filter parameters.   |
| Facility Category | Search and select <b>Facility Category</b> . It indicates the category of the facility. E.g. Overdraft, Term Loan, etc. <b>Note</b> : 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.

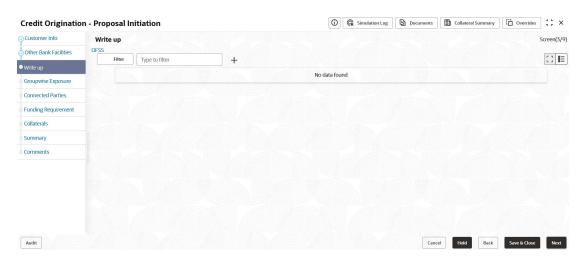
## 3.5 Write Up

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



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

Figure 3-20 Write Up

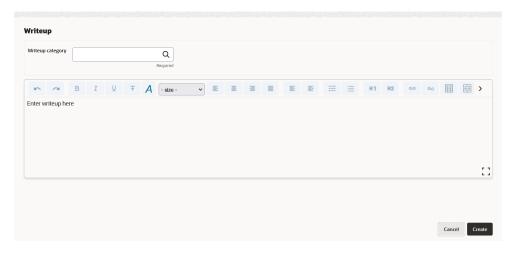


1. Click + icon.

The Write Up window is displayed.

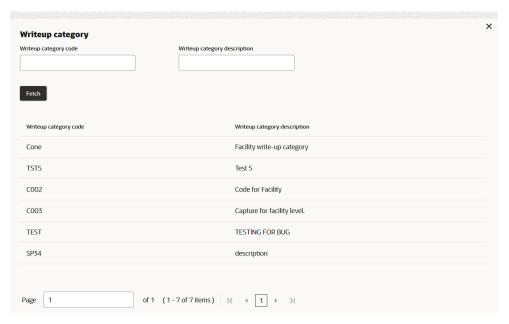


Figure 3-21 Write Up



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

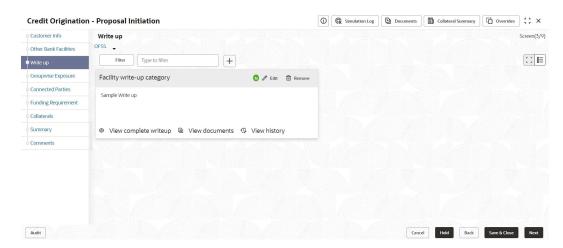
Figure 3-22 Writeup Category



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



Figure 3-23 Write up



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

The Write up is expanded as shown below:

Figure 3-24 Write up



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

Table 3-10 Write up field and description

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

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



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

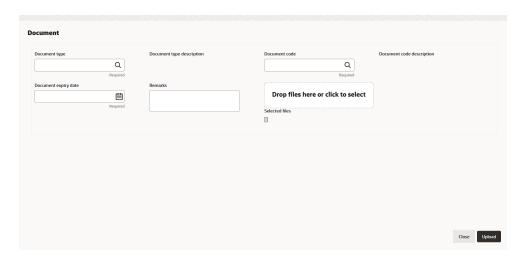
Figure 3-25 Writeup Documents



Click + icon, to add new documents.

The **Document** screen displays.

Figure 3-26 Document



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

**Table 3-11 Documents** 

| Fields/ Icons | Description   |
|---------------|---|
| Document Type | Search and select <b>Document Type</b> to add new document. |
| Document Code | Search and select <b>Document Code</b> to add new document. |



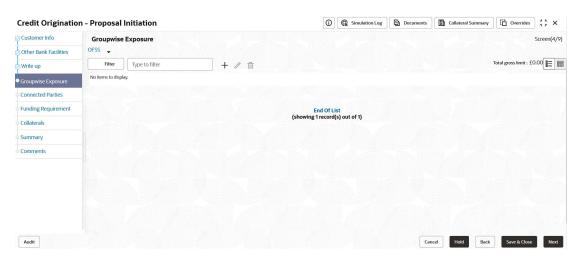
Table 3-11 (Cont.) Documents

| 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 <b>Upload</b> , to upload the document.  |
| Close                | Click Close, to exit the Write up documents window.  |
| Next                 | Click <b>Next</b> , to go to the next page. The <b>Groupwise Exposure</b> page is displayed. |

# 3.6 Groupwise Exposure

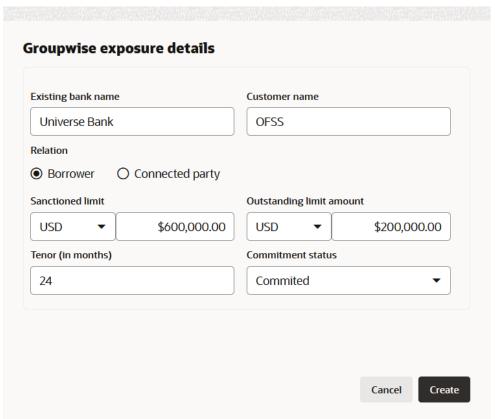
This data segment allows to capture exposure details of the other parties which are group entities of the party for whom the application is created. If you click **Next** in the **Write Up** screen, the **Groupwise Exposure** screen is displayed.

Figure 3-27 Groupwise Exposure



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

Figure 3-28 Groupwise Exposure Details



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

Table 3-12 Groupwise Exposure Details

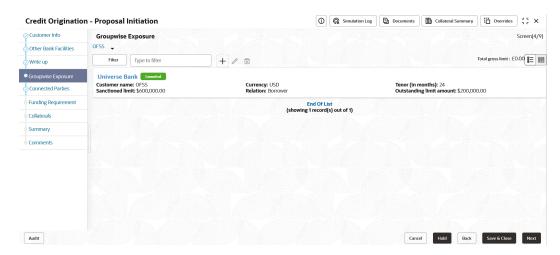
| Fields/ Icon      | Description   |
|-------------------|---|
| Entity Name       | In <b>Entity Name</b> field, enter the name of bank from which the party has availed facility.  |
| Customer Name     | In <b>Customer Name</b> field, enter the name of the party or the child party.  |
| Relation  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

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



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

Figure 3-29 Groupwise Exposure



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



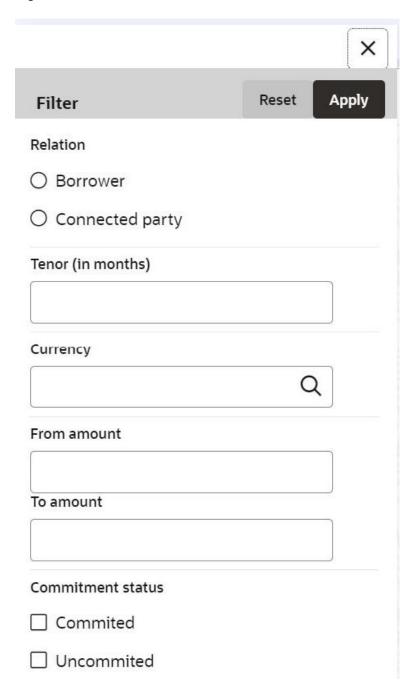
If the organization or its connected party has availed facility from more than one bank, add all the groupwise exposure details by clicking + icon again.

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

The Filter window is displayed.



Figure 3-30 Filter



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

Table 3-13 Filter

| Field/ Icon | Description  |
|-------------|--|
| Filter      | Enter or select the filter parameters.   |
| Apply       | Click <b>Apply</b> . Existing groupwise exposure that matches the filter parameters are displayed. |



Table 3-13 (Cont.) Filter

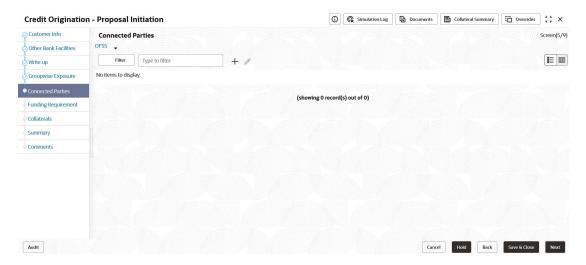
| Field/ Icon        | Description  |
|--------------------|--|
| Reset              | Click <b>Reset</b> , to enter new filter parameters.   |
| Relation           | Select <b>Relation</b> option from the below checklist for sanctioned amount.  Borrower  Connected Party |
| Tenor              | Enter <b>Tenor</b> for sanctioned amount.  |
| Currency           | Search and select <b>Currency</b> for sanctioned amount.   |
| From<br>Amount     | Enter From Amount for sanctioned amount.   |
| To Amount          | Enter To Amount for sanctioned amount.   |
| Commitme nt Status | Select Commitment Status option from the below checklist for sanctioned amount.  Committed  Uncommitted  |

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

## 3.7 Connected Parties

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

Figure 3-31 Connected Parties

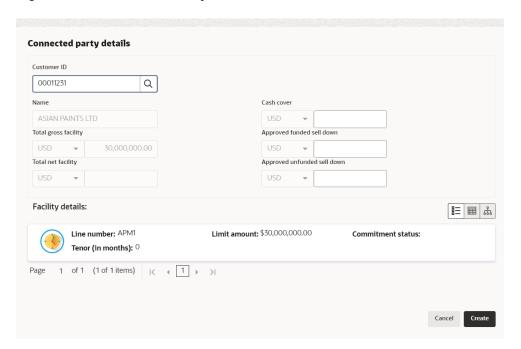


1. Click + icon.

The Connected Parties Details window appears.



Figure 3-32 Connected Party Details



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

Table 3-14 Connected Party Details

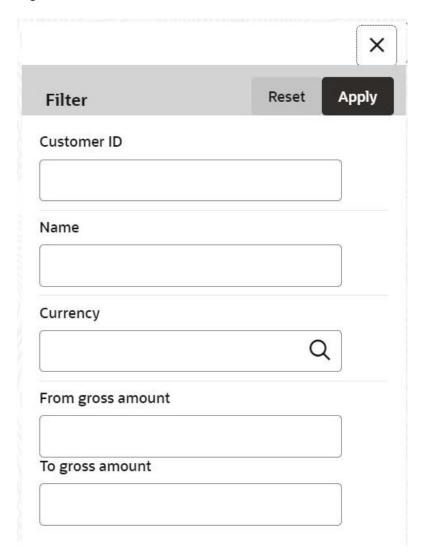
| Fields/Icon      | Description  |  |
|------------------|--|--|
| Customer ID      | Search and select Customer ID of the connected party. The following fields are displayed by default:  Name Total gross facility Total net facility Enter amount for following fields: Cash cover Approved funded sell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

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

The Filter window is displayed.



Figure 3-33 Filter



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

Table 3-15 Filter

| Fields/Icon          | Description  |  |
|----------------------|--|--|
| Filter               | Enter or select Filter parameters.   |  |
| Apply                | Click <b>Apply</b> . Connected parties that matches the filter parameters are displayed. |  |
| Reset                | Click <b>Reset</b> 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 <b>Currency</b> for the connected party.                               |  |
| From Gross<br>Amount | Enter From Gross Amount for the connected party.   |  |
| To Gross Amount      | Enter To Gross Amount for the connected party.   |  |



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

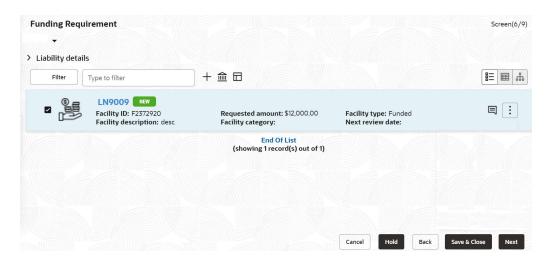
### 3.8 Funding Requirement

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



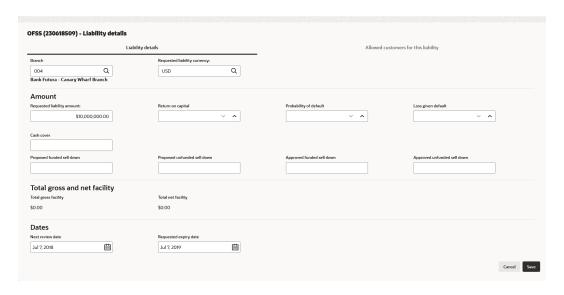
If **Take Over** check box is selected while adding Other bank facility, the added existing facility is displayed in the Funding Requirement page.

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

Click Edit icon, The Liability Details window is displayed.



Figure 3-35 Liability Details



### Figure 3-36 Liability Details

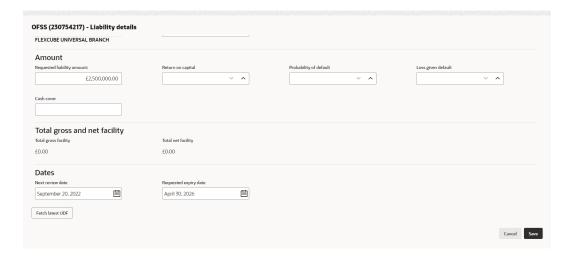
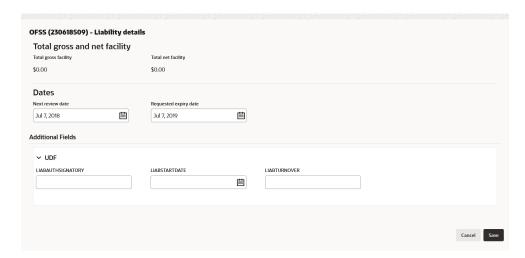




Figure 3-37 Liability Details



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

Table 3-16 Liability Details

| Fields/Icon      | Description  |
|------------------|--|
| Currency         | In Requested Liability Currency field, search and select the currency in which the liability is requested by the party.  |
| Amount           | <ul> <li>Specify the following details:         <ul> <li>Requested Liability Amount - Liability amount requested by the party</li> </ul> </li> <li>Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital</li> <li>Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations</li> <li>Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan</li> <li>Cash Cover - Amount deposited by the party in your bank</li> <li>Proposed Funded Sell Down - Funded sell down proposed for the party</li> <li>Proposed Unfunded Sell Down - Unfunded sell down approved for the party</li> <li>Approved Funded Sell Down - Funded sell down approved for the party</li> <li>Approved Unfunded Sell Down - Unfunded sell down approved for the party</li> </ul> |
| Dates            | <ul> <li>a. Select the Next Review Date when the Party's Liability needs to be reviewed.</li> <li>b. Select the Requested Expiry Date for the liability based on your customer request.</li> </ul>   |
| Fetch Latest UDF | Click <b>Fetch Latest UDF</b> button to input UDF data available in ELCM.  |



Table 3-16 (Cont.) Liability Details

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

The liability will always be linked to a customer by default. More than one customer can be linked to a liability. Additional customers can be linked to a liability using the subsystem **Allowed Customers For This Liability**.

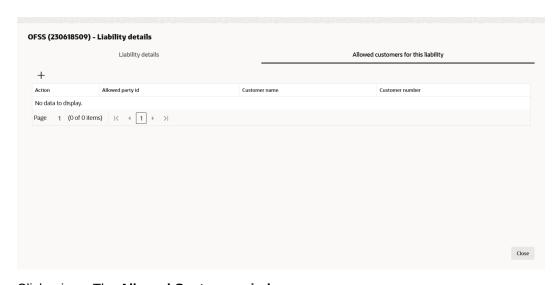
#### **Allowed Customers For This Liability**

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

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

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

Figure 3-38 Allowed Customers For This Liability



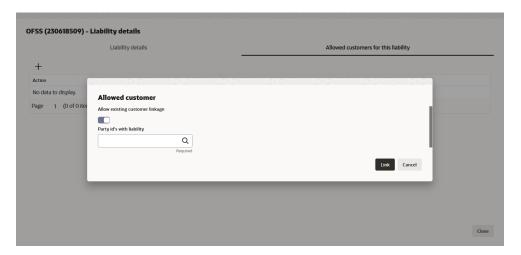
- 4. Click + icon. The Allowed Customer window appears.
- 5. Click drop-down arrow of the **Current Application Party Ids without liability** field. The drop-down shows other new party Ids added as part of the current application.
- 6. Click Party ID. The selected ID is added to the Party ID field.
-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

#### To link an existing customer to the liability:

8. Enable Allow existing customer linkage option.

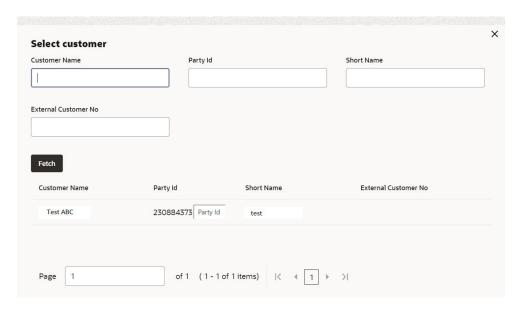


Figure 3-39 Allowed Customer



Click Search in Party Ids with liability field.Select Customer window is displayed.

Figure 3-40 Select Customer

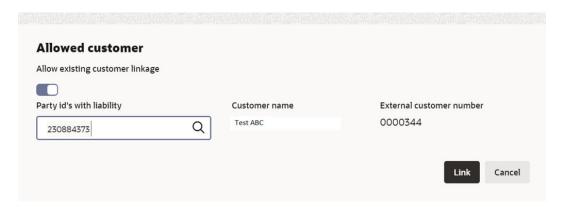


- 10. Click **Fetch**. The Customer details list appears.
- 11. Select Party ID from displayed list.

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

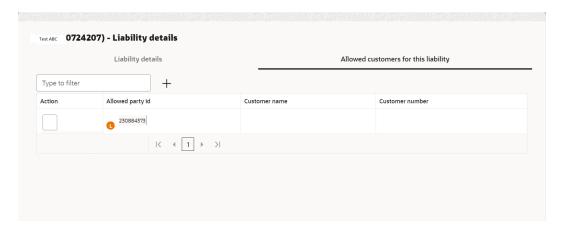


Figure 3-41 Allowed Customer - Party ID



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

Figure 3-42 External Customer Linked to the Liability



13. Select the customer and click **Delete** to delete the customer linkage information.

Figure 3-43 Delete Customer Linkage Information



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

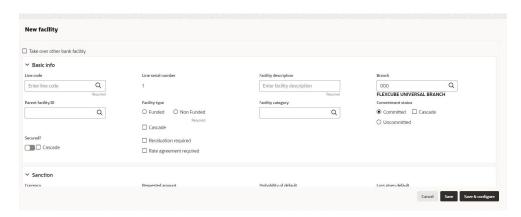


#### **Creating Facility without Template**

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

The **New Facility** window is displayed.

Figure 3-44 New Facility



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

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

To add a new funding requirement:

Table 3-17 New Facility

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

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

| =:.1.1.0                   |   |
|----------------------------|---|
| Fields/Icon                | Description   |
| Facility Category          | Search and Select <b>Facility Category</b> from <b>Category Code</b> . List of category code and category description is displayed below <b>Fetch</b> field.  |
| Commitment Status          | Choose <b>Commitment Status</b> for the facility. The options available are:  Committed  Uncommitted  |
| Secured                    | Enable <b>Secured</b> option, if collateral is available for the facility. You can restrict creation of unsecured sub-facilities for this facility by enabling the <b>Cascade</b> check box along with the <b>Secured</b> option. |
| Revaluation Required       | Enable <b>Revaluation Required</b> check box, if the facility has to be revaluated during end of the day batch process using the exchange rate maintained at the facility level.  |
| Rate Agreement<br>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 <b>Save</b> .     |  |
| 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 3-45 Link Existing Facilities



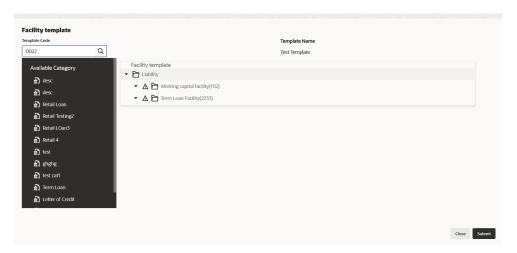
Click **Link**, the existing facilities is added.

#### **Creating Facility with Template**

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

The Facility Template Window is displayed.

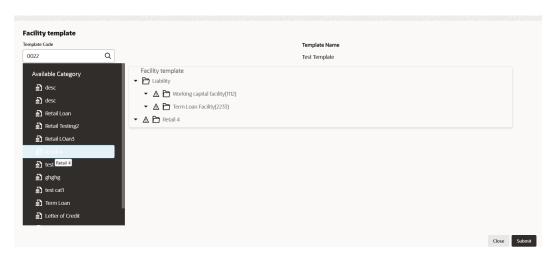
Figure 3-46 Facility Template



- **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.

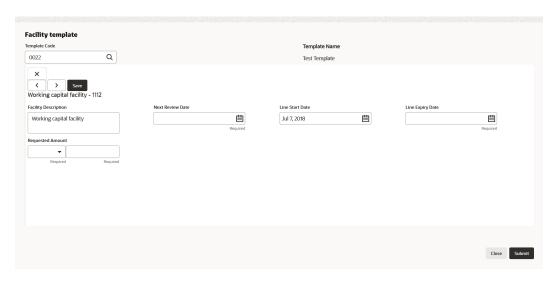


Figure 3-47 Facility Template



- 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 3-48 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 <b>Next Review Date</b> for the facility.               |
| Line Start Date      | Click <b>Select Date</b> in calendar and specify the <b>Line Start Date</b> . |

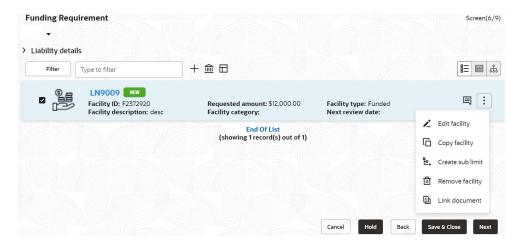


Table 3-20 (Cont.) Facility Template

| Fields/Icon      | Description  |
|------------------|--|
| Line Expiry Date | Click <b>Select Date</b> in calendar and specify the <b>Line Expiry Date</b> .                                 |
| Requested Amount | Specify the Requested Amount. Search and select the Currency for the Requested Amount from the drop-down list. |
| Save             | Click Save.  |

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

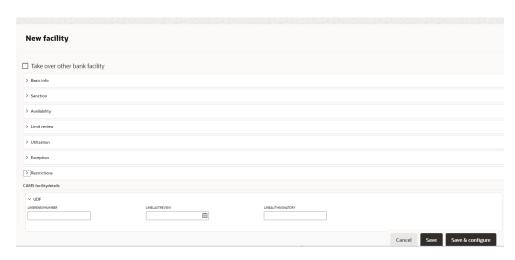
Figure 3-49 Funding Requirement



### To add New Facility

24. Click + to add New Facility.
The New Facility Screen is displayed.

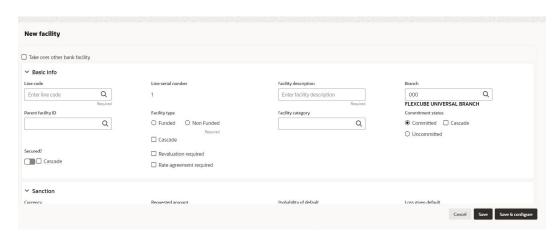
Figure 3-50 New Facility





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

Figure 3-51 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  |
|----------------------|--|
| Line Code            | Enter <b>Line Code</b> for the facility.   |
| Line Serial Number   | <b>Line Serial Number</b> should be defaulted to 1 and you cannot modify line serial number.   |
| Facility Description | Enter Facility Description for the facility.   |
| Branch               | Search and Select <b>Branch</b> from list of <b>Branch Code</b> .  |
| Parent Facility ID   | Search and Select <b>Parent Facility ID</b> and enter the following fields:  • Facility ID  • Facility Description  • Line Code  • Line Serial |
| Facility Type        | Select <b>Facility Type</b> from the below checklist. The options are: Funded Non Funded   |
| Facility Category    | Search and Select Facility Category from list of Category Code.  |
| Commitment Status    | Select Commitment Status from the below checklist. The options are: Committed Uncommitted  |
| Secured              | Click <b>Secured</b> option and select Cascade check box, if required.   |
| Revaluation Required | Select <b>Revaluation Required</b> option, if required.  |



Table 3-21 (Cont.) Basic Info

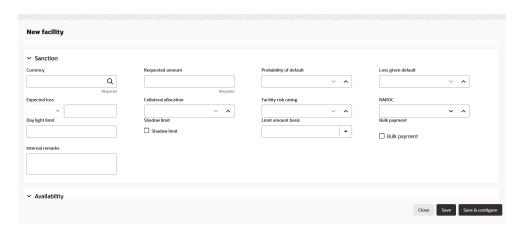
| Fields/Icon             | Description  |
|-------------------------|--|
| Rate Agreement Required | Select <b>Rate Agreement Required</b> option, if required. |



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

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

Figure 3-52 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 <b>Currency</b> in which the facility has to be offered.  |
| Requested Amount       | Specify the amount requested by the party in <b>Requested Amount</b> 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.  |

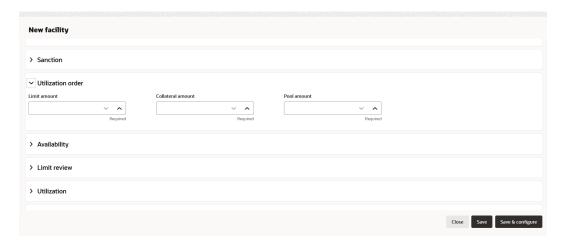


Table 3-22 (Cont.) Sanction

| Fields/Icon           | Description  |
|-----------------------|--|
| 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 <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the RAROC.  |
| Day Light Limit       | Enter Day Light Limit for the facility.  |
| Shadow Limit          | Click Shadow Limit check box to select Shadow Limit.   |
| Limit Amount Basis    | Select Limit Amount Basis from the below drop-down list. The options are:  Limit Amount  Limit Amount + Collateral Contribution  Minimum of Limit Amount or Collateral |
| Bulk Payment          | Click Bulk Payment check box to select Bulk Payment.   |
| Internal Remarks      | Enter Internal Remarks, if required.   |

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

Figure 3-53 New Facility Utilization Order



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

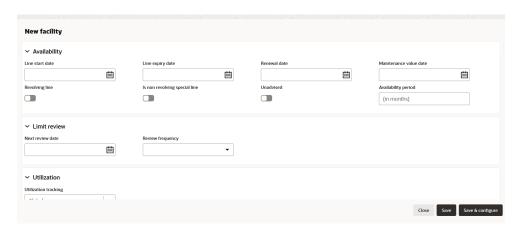


Table 3-23 Utilization Order

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

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

Figure 3-54 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 <b>Select Date</b> and select date for <b>Line Expiry Date</b> .                  |
| Renewal Date                  | Click <b>Renewal Date</b> and select date for <b>Renewal Date</b> .                     |
| Maintenance Value Date        | Click <b>Maintenance Value Date</b> and select date for <b>Maintenance Value Date</b> . |
| Revolving Line                | Enable <b>Revolving Line</b> , if required.   |
| Is non revolving special line | Enable <b>Is non revolving special line</b> , if required.                              |
| Unadvised                     | Enable <b>Unadvised</b> , if required.  |

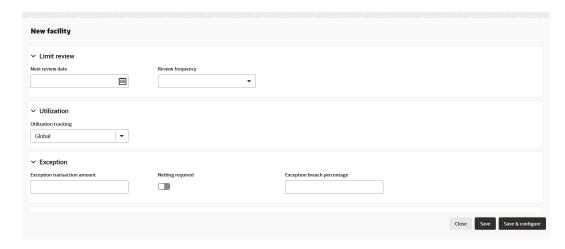


Table 3-24 (Cont.) Availability

| Fields/Icon         | Description  |
|---------------------|--|
| Availability Period | Specify the <b>Availability Period</b> for the facility. |

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

Figure 3-55 New Facility Limit Review



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

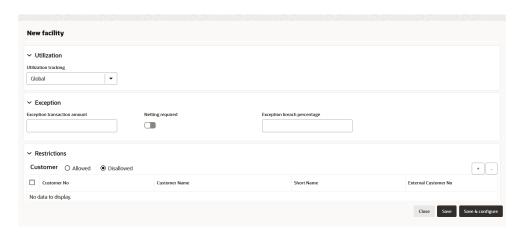
Table 3-25 Limit Review

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

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



Figure 3-56 New Facility Utilization



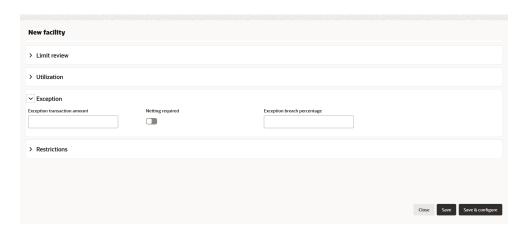
For information on fields in the **Utilization** screen, refer the table below.

Table 3-26 Utilization

| Fields/Icon          | Description   |
|----------------------|---|
| Utilization Tracking | Select <b>Utilization Tracking</b> from the drop-<br>down list. The options are:  Local |
|                      | <ul> <li>Global</li> </ul>  |

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

Figure 3-57 New Facility Exception



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

Table 3-27 Exception

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

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

Figure 3-58 New Facility Restrictions

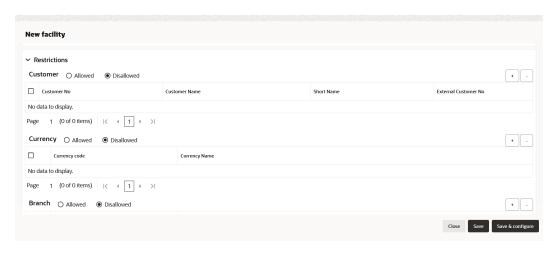
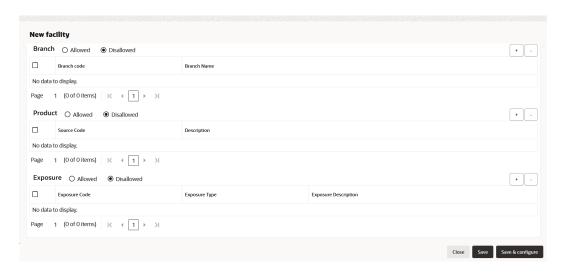


Figure 3-59 New Facility Restrictions



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



Table 3-28 Restrictions

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

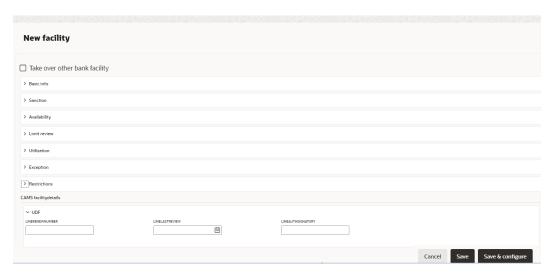
33. Click CAMS facilitydetails in New Facility Screen to enter the Additional Fields.

Enter the **UDF** details for:

- LINERENEWNUMBER
- LINELASTREVIEW
- LINEAUTHSIGNATORY



Figure 3-60 CAMS facilitydetails

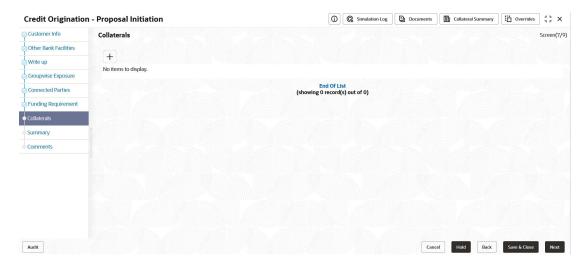


**34.** After adding facilities, click **Next**. The **Collateral** page is displayed.

### 3.9 Collateral

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

Figure 3-61 Collateral



1. Click the + icon.

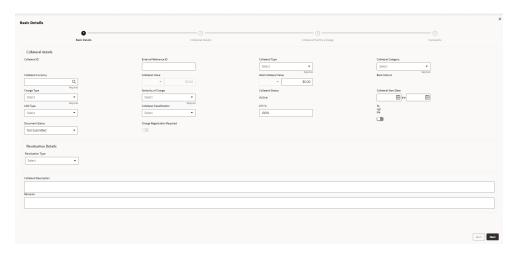
The Basic Details window is displayed.

### **Basic Details**

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



Figure 3-62 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/leen                                   | Description   |
|---|---|
| Fields/Icon                                   | Description   |
| Collateral Type                               | Select the Collateral Type from the drop-down list. The options available are:  Accounts Receivables  Accounts Contracts  Agreement Undertaking  Aircraft  Bill of Exchange  Bond  Cash Collateral  Commercial Paper  Commodity  Corporate Deposits  Crop  Deposits  Fund  Guarantee  Intangible Assets  Insurance  Inventory  Livestock  Machine  Miscellaneous  PDC  Perishable  Precious Metals  Property  Ship  Stock |
| Collateral Category                           | Vehicle  Select Collateral Category from the drop-down list.  Collateral categories are listed based on the selected  |
| Collateral Currency                           | Collateral Type.  Click search icon in Collateral Currency field and select the currency for collateral value.  |
| Collateral Value and Held<br>Collateral Value | Specify Collateral Value and Held Collateral Value in corresponding fields.   |
| Charge Type                                   | Select Charge Type based on selected Collateral Type. The options available are:      Assignment     Equitable Mortgage     Hypothecation     Lien     Mortgage     Negative lien     Pledge     Registered Mortgage     Setoff   |



Table 3-29 (Cont.) Basic Details

| Fielde/leen                                      | Description  |
|--|--|
| Fields/Icon                                      | Description  |
| Seniority of Charge                              | Select the bank's <b>Seniority of Charge</b> on the collateral. The options available are:  Exclusive  First  First Pari passu charge  Second  Second Pari passu charge  Subservient Charge  Third   |
| Collateral Status                                | Collateral Status is displayed as Active by default.   |
| Collateral Start Date and<br>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.   |
| Collateral Classification                        | Select the LGD Type (Loss Given Default Type) from the drop-down list. The bank will take action on loss given default based on the option selected in this field. The options are:  Cash & Cash Equivalent- Cash Margin  Cash & Cash Equivalent - 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  Select Collateral Classification from the drop-down list. The options available are:  Liquid |
| 1700   | Secured     Unsecured  |
| LTV %  | Specify the collateral's loan to value percentage in LTV % field. By default, it is displayed as 100%.   |
| Tangible   | Enable <b>Tangible</b> flag, if the collateral is tangible.  |



Table 3-29 (Cont.) Basic Details

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

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



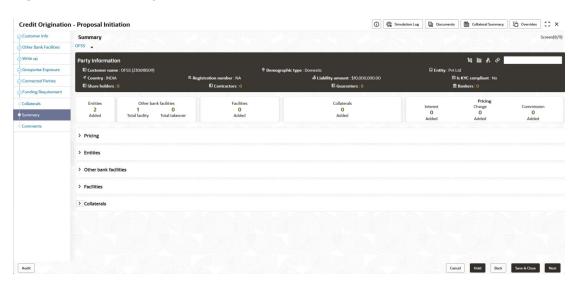
During Initiation stage, if information is available then you can enter all the details about the collateral. Otherwise, Only the basic details can be entered and further enrichment can be done in the later stages.

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 3-63 Summary



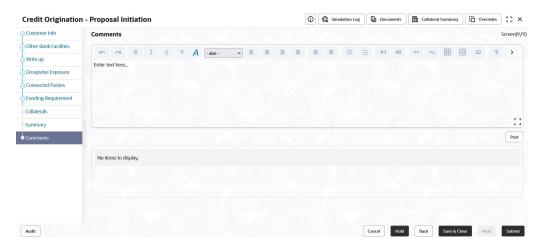


- 1. Click and expand the following sections to view detailed information about the entities:
  - Pricing
  - Entities
  - · Other Bank Facilities
  - Facilities
  - Collateral
- 2. Click **Next**, if modification is not required.
- Click Back and edit the required information to modify the provided 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. 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 3-64 Comments



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

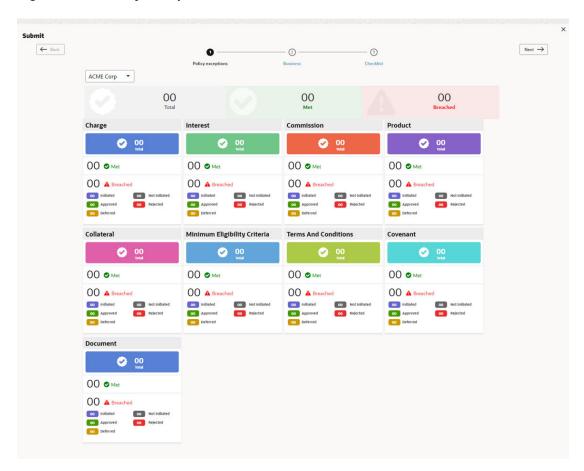
Table 3-30 Comments

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



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

Figure 3-65 Policy Exception



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

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



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



3. Click **Business** data segment.

Figure 3-66 Business

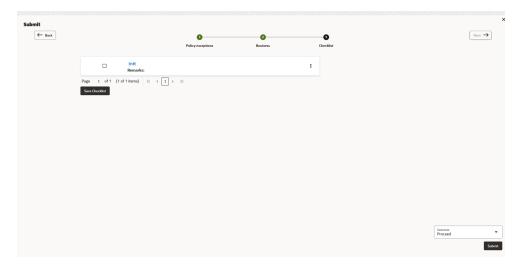


4. Click **Checklist** data segment.



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 3-67 Checklist



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

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

4

# **Proposal Enrichment**

In this stage, the member of the operations/credit team enriches the application by capturing detailed information about the customer (the customer 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.

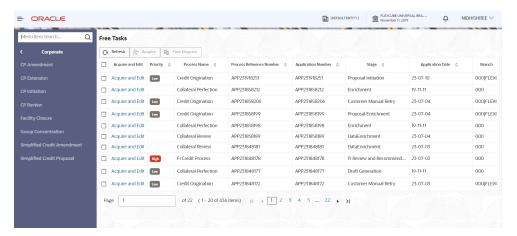
| Information available for user  |  | Activities that can be performed by user  |  |
|---|--|---|--|
| <ul><li>View facility propo</li><li>View collateral off</li><li>View write up sub</li></ul> | exposure party list facility details osed and expiry dates osed and expiry dates | <ul> <li>Customer Information         <ul> <li>Modify Group structure</li> <li>Add new companies</li> <li>Capture shareholder details</li> <li>Capture management team details</li> <li>Capture auditor details</li> <li>Capture directors details</li> <li>Capture customer and supplier details</li> </ul> </li> <li>Financial details         <ul> <li>Upload financial documents, Input key ratios, Capture projections</li> </ul> </li> <li>Capture customer level covenants and T&amp;C</li> <li>Edit the liability or facility details if required</li> <li>Edit &amp; Enrich the collateral details required</li> <li>Capture write up</li> </ul> <li>Upload non financial documents of the customer</li> <li>Capture comments about the customer with regard to enrichment stage</li> <li>Send back the application if additional info required</li> <li>Initiate customer onboarding</li> |  |

### Steps to enrich credit proposal

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

The **Free Tasks** page is displayed.

Figure 4-1 Free Tasks

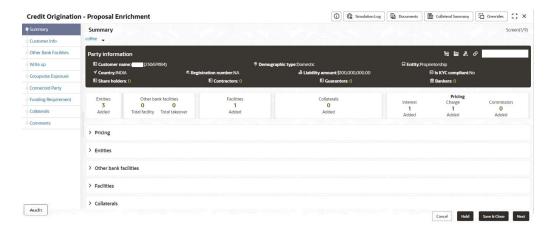


2. Acquire & Edit the required Enrichment task. The Credit Origination - Proposal Enrichment page summarizing the credit proposal application is displayed.

## 4.1 Proposal Enrichment - Summary

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

Figure 4-2 Summary



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

The **Industry Details** window is displayed.

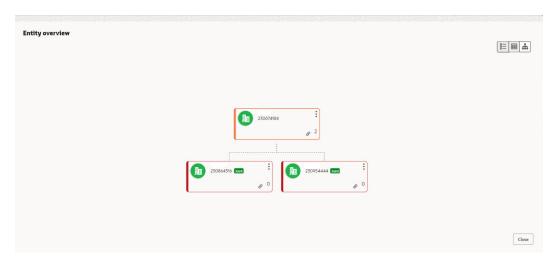
Figure 4-3 Industry Details



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

The **Entity Overview** window is displayed.

Figure 4-4 Entity Overview



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

The **Layout** window is displayed.

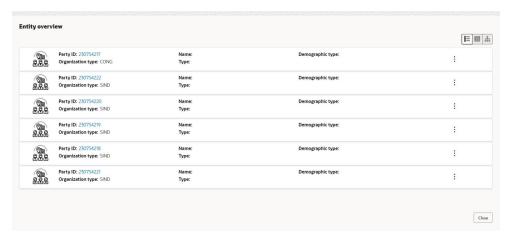


Figure 4-5 Layout



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

Figure 4-6 Entity Overview



- 6. Click Close, to exit the Entity Overview window.
- 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**.

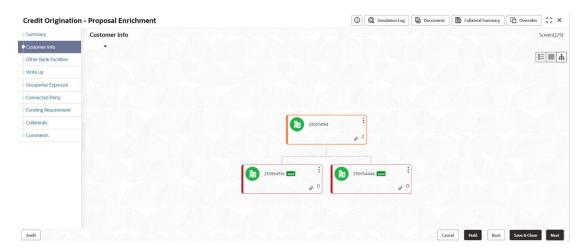
The **Customer Info** page is displayed.

### 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 customer)
- Configure
- View
- Quick View
- Delete (Not applicable for parent entity)

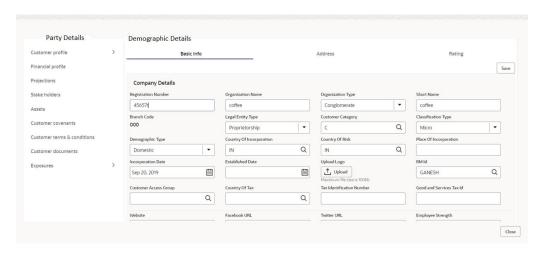


For information on performing **Add Customer, View**, and **Quick View** actions, refer **Existing Facilities** section in Proposal Initiation chapter.

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



Figure 4-8 OFFSS Party Details



### **Customer Profile**

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

Table 4-1 Demographic Details- Basic Info

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



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

| Fields/Icon          | Description  |
|----------------------|--|
| Is Special Customer? | Enable <b>Is Special Customer?</b> 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 <b>Media</b> for transactions.                             |

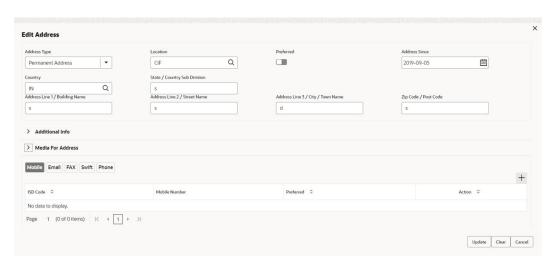
Table 4-2 KYC Details

| Fields/Icon                              | Description  |
|--|--|
| Received                                 | Enable <b>Received</b> 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 <b>Verification Method</b> . For example, Field verification.            |
| Save                                     | Click <b>Save</b> 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  Enter or select the following details in the corresponding fie   | elds:     |
|--|-----------|
| Additional Info Click Additional Info. The following options are displayed.  |           |
| <ul> <li>Department</li> <li>Sub Department</li> <li>Building Number</li> <li>Floor</li> <li>Post Box</li> <li>Room</li> <li>Town Location Name/ Locality</li> <li>Direct Name</li> <li>Landmark</li> <li>Contact name/ Narrative</li> </ul> | Enter the |
| Media  The followings fields are displayed.  Email  Swift  Phone  Fax  Swift  FAX  Swift  Click Save. Address details are added.   |           |

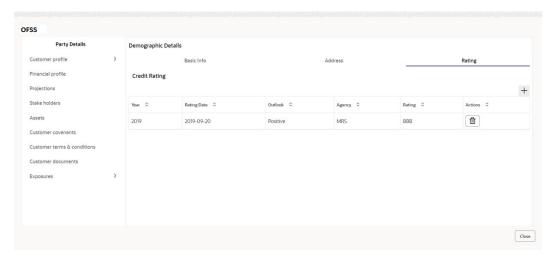
2. To view Rating in Demographic Details screen, click Rating.

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

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

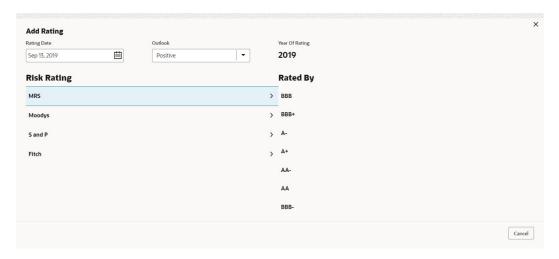


Figure 4-10 Rating



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

| E* 11.00       | Post tiere                              |
|----------------|---|
| Fields/Icon    | Description                             |
| Rating Date    | Search and select Rating Date.          |
| Outlook        | Select Outlook from drop-down list:     |
|                | <ul> <li>Positive</li> </ul>            |
|                | <ul> <li>Neutral</li> </ul>             |
|                | <ul> <li>Negative</li> </ul>            |
| Year of Rating | Year of Rating is displayed by default. |

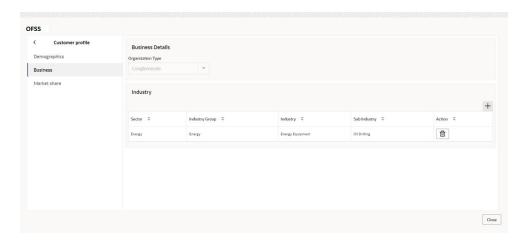


Table 4-4 (Cont.) Add Rating

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

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

Figure 4-12 Business Details

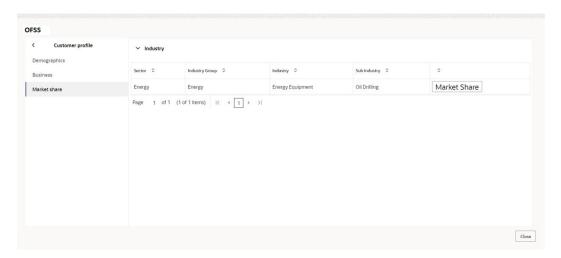


Click + to add new Industry. For more information about adding new industry refer Industries> Add Industry in <a href="Mailto:Creating Application">Creating Application</a>

 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.

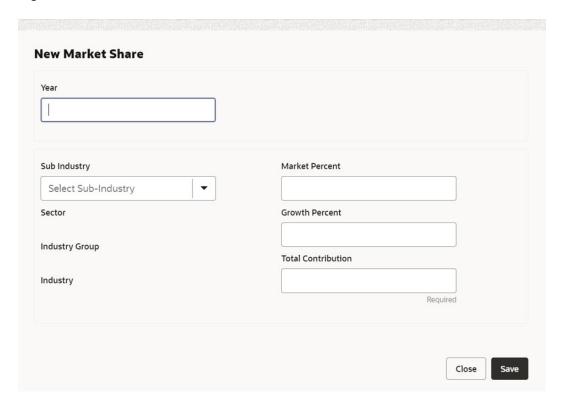


Figure 4-13 Market Share



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 <b>Year</b> 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 <b>Currency</b> .   |
| Sales               | Enter Sales for market share.   |
| Growth Percent      | Enter <b>Growth Percent</b> . Select Decrement and Increment drop-down list option on right to increase or decrease the Growth Percent.   |
| Add                 | Click <b>Add</b> to add the market share.   |
| Clear               | Click Clear to remove the market share.   |
| Save                | Click <b>Save</b> to save the market share.   |

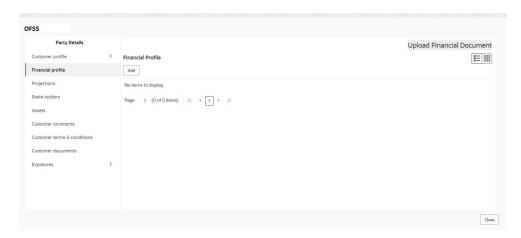


To Edit, Delete or View the added Basic Info, Address, and Rating. click the **Action** icon in the required list item and select the required option.

#### **Financial Profile**

To Upload / Add party's financial details, click Financial Profile in left menu.The Financial profile screen is displayed.

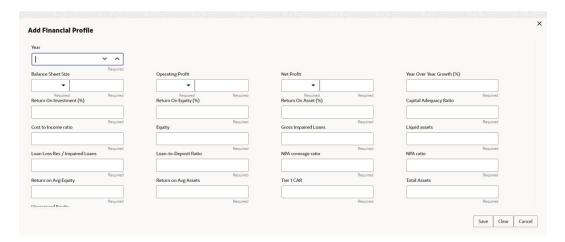
Figure 4-15 Financial profile



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** 

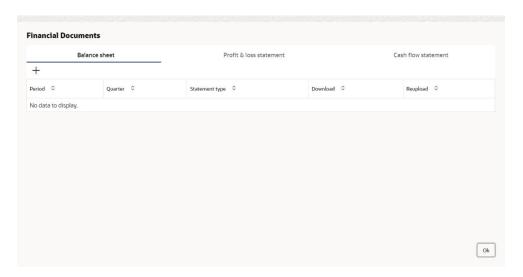
| Fields/Icon | Description   |
|-------------|---|
| Year        | Specify Year for which the party's financial details are to be added.   |
| Details     | Specify the following details in the corresponding fields:              |
|             | <ul> <li>Balance Sheet Size and currency from drop-down list</li> </ul> |
|             | <ul> <li>Operating Profit and currency from drop-down list</li> </ul>   |
|             | <ul> <li>Net Profit and currency from drop-down list</li> </ul>         |
|             | 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   |
|             | <ul> <li>Loan Loss Res / Impaired Loans</li> </ul>                      |
|             | <ul> <li>Loan-to-Deposit Ratio</li> </ul>                               |
|             | NPA coverage ratio  |
|             | NPA ratio   |
|             | Return on Avg Equity  |
|             | Return on Avg Assets  |
|             | Tier 1 CAR  |
|             | Total Assets  |
|             | Unreserved Equity   |
| Save        | Click Save. Party's financial details are added.                        |

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

The **Financial Documents** window is displayed.



Figure 4-17 Financial Documents

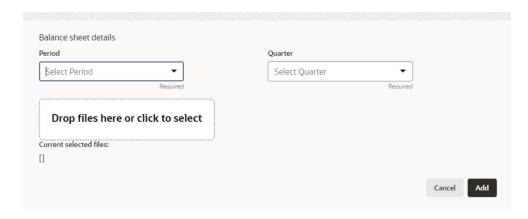


In the **Financial Documents** window, the user can **Add** the following documents by clicking respective tabs.

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

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

Figure 4-18 Balance Sheet Details



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



**Table 4-7 Balance Sheet Details** 

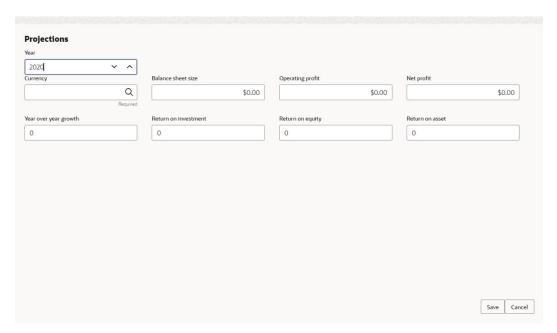
| Fields/ Icons                      | Description   |
|------------------------------------|---|
| Period                             | Select <b>Period</b> for which the financial document is to be added.   |
| Quarter                            | Select Quarter for which the financial document is to be added.   |
| Drop files here or click to select | In <b>Drop files here or click to select</b> 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 the <b>Chart view</b> icon to change the List view to Chart view.        |

#### **Projections**

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

The **Projections** window is displayed.

Figure 4-19 Projections



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

Table 4-8 Projections

| Fields/ Icons | Descriptions   |
|---------------|--|
| Year          | Specify Year for which the party's projection details are to be added. |
| Currency      | Search and select <b>Currency</b> for the projection details.          |



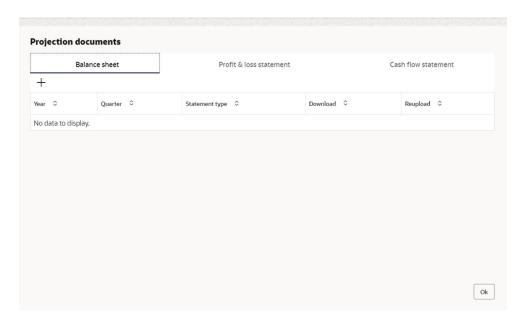
Table 4-8 (Cont.) Projections

| Fields/ Icons | Descriptions   |
|---------------|--|
| Details       | Specify the following details in the corresponding fields:  Balance Sheet Size  Operating Profit  Net Profit  Year Over Year Growth  Return On Investment  Return On Equity  Return On Asset |
| Save          | Click Save. Party's projection details are added.  |

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

The **Projection Documents** window is displayed.

Figure 4-20 Projection Documents



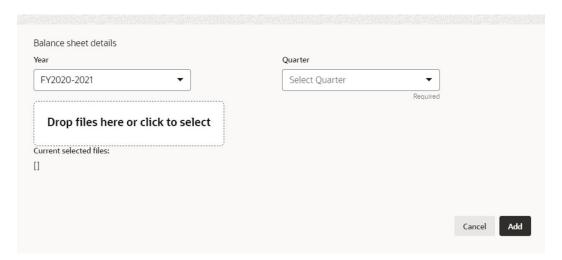
In the **Projection Documents** window, the user can **Add** the following documents by clicking respective tabs.

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

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



Figure 4-21 Balance Sheet Details



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

Table 4-9 Balance Sheet Details

| Fields/Icons                       | Description  |
|------------------------------------|--|
| Year                               | Select <b>Year</b> 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 <b>Drop files here or click to select</b> section, drag and drop or click and upload the projection document. |
| Add                                | Click Add. Document is added.  |
| Chart view                         | In <b>Business Projection</b> screen, click <b>Chart view</b> icon to change the List view to Chart view.        |



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

## **Stakeholders**

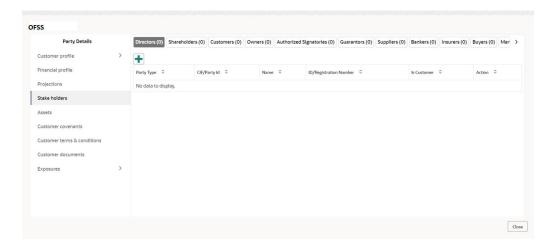
The user can add information about the following stakeholders by clicking the **Stakeholders** menu:

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



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

#### Figure 4-22 Stakeholders



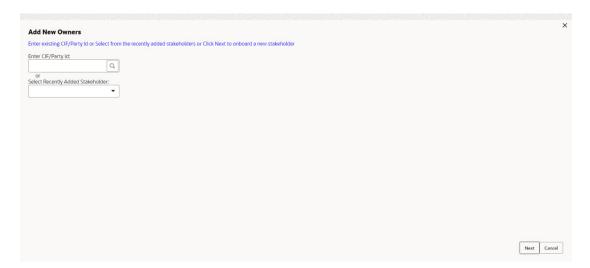
## **To Add Owners**

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

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



Figure 4-23 Add Owners

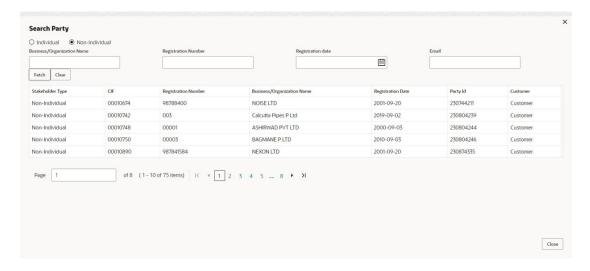


#### To Enter Existing CIF/Party Id

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

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

Figure 4-24 Add New Owners- Search Party



#### Select from the Recently Added Stakeholders

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

#### Select Next to onboard a new stakeholder

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

Basic info & Citizenship



- ID Details
- Address

Figure 4-25 Add New Owners

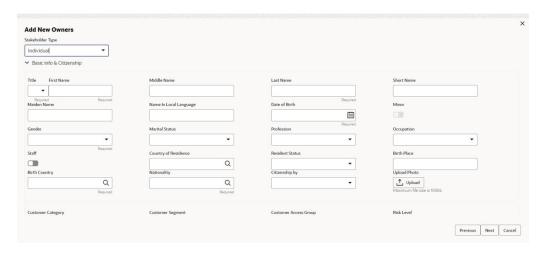
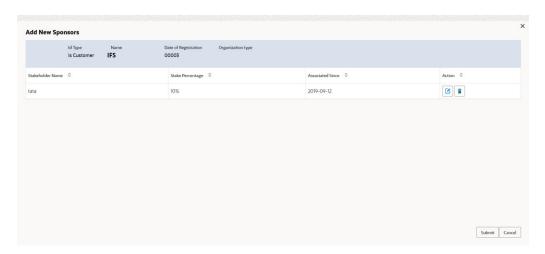


Figure 4-26 Stakeholders



To add sponsor details, click Sponsors from the left menu and then click Add.
 The Sponsors window is displayed.

Figure 4-27 Sponsors





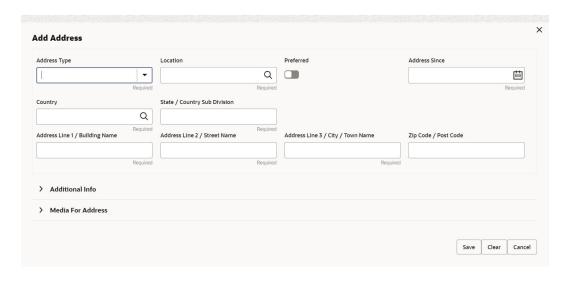
For information on fields in the **Sponsors** screen, refer the below table.

Table 4-10 Sponsors

| Fields/Icon | Description   |
|-------------|---|
| Individual  | If the sponsor is an Individual, select or type the following sponsor details in the corresponding fields:  Promoter Type (select Individual option)  Name  Age  Experience Summary  Designation  Role  Stake Percentage  Associated Since  Education Qualification |
| Corporate   | If the sponsor is an <b>Entity</b> , select or type the following sponsor details in the corresponding fields:  • Promoter Type (select Corporate option)  • Name  • Stake Percentage  • Associated Since   |

11. Click and expand the Address details section.

Figure 4-28 Address details



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

Table 4-11 Address details

| Fields/ Icons | Description  |
|---------------|--|
| Details       | Enter or select the following details in the corresponding fields:  House/Building name  Street  Locality  Landmark  Area  City  State  Zip-Code  Country  Email Address  Phone Number |
| Add           | Click Add. Sponsor details are added.  |



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

## Note:

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

## <u>Assets</u>

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

Figure 4-29 Assets

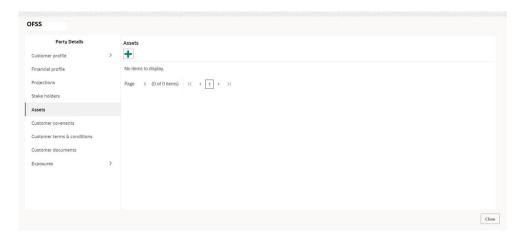




Figure 4-30 Add Assets Details



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

Table 4-12 Assets

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



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

#### **Customer Covenants**

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

#### **Customer Terms & Conditions**

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

#### **Customer Documents**

**13.** To add customer 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

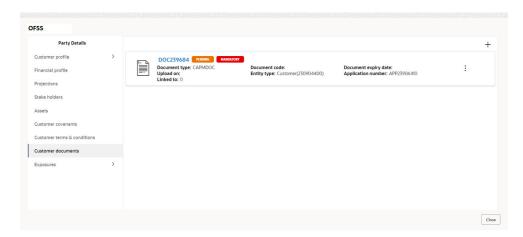
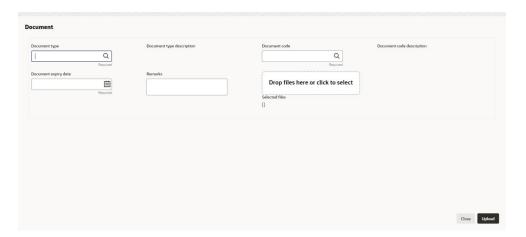


Figure 4-32 Add New Documents



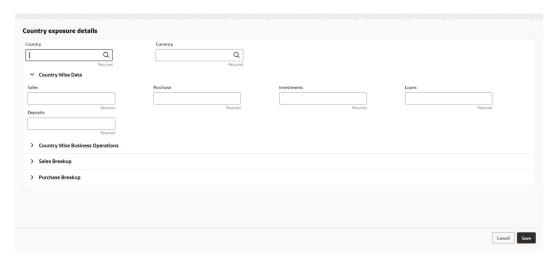
#### **Exposures**

Table 4-13 Exposures

| Fields/ Icons    | Description   |
|------------------|---|
| Exposures        | To add the exposure details of the entity, click <b>Exposures</b> in the left menu. The <b>Country Exposure</b> and <b>Currency Exposure</b> 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 <b>Sales</b> recorded in the selected country.   |
| Purchase             | Specify amount of <b>Purchase</b> made from the selected country.  |
| Investments          | Specify amount of <b>Investments</b> made in the selected country. |
| Loans                | Specify amount of <b>Loans</b> received from the selected country. |
| Deposits             | Specify amount of <b>Deposits</b> 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 <b>Market Share Percentage</b> in selected country.   |
| Presence for Years      | Specify entity's <b>Presence for Years</b> in selected county.   |
| Major Products Sold     | Specify <b>Major Products Sold</b> by the entity in the selected country.  |
| Associated Since        | Specify date on which association between entity and selected country is established in the <b>Associated Since</b> field. |

#### **Sales Breakup**

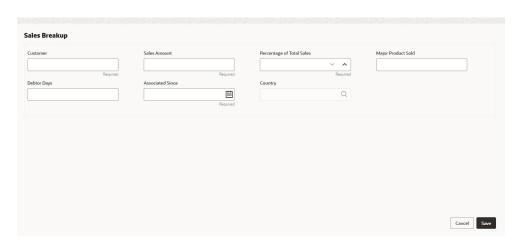
In this section, the user must add details of all the entity's customers in the selected country.

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

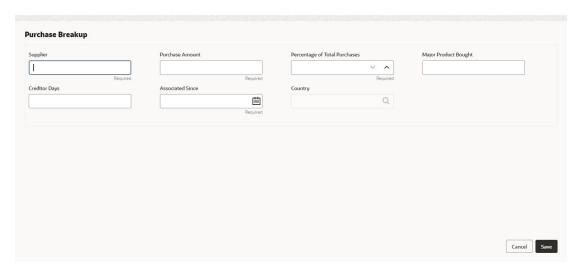
| Fields/Icon               | Description   |
|---------------------------|---|
| Customer                  | Specify <b>Customer</b> of the entity.  |
| Sales Amount              | Specify Sales Amount recorded for the specified customer.   |
| Percentage of Total Sales | Specify <b>Percentage of Total Sales</b> recorded for the specified customer.   |
| Major Product Sold        | Specify Major Product Sold to the specified customer.   |
| Debtor Days               | Specify <b>Debtor Days</b> for the specified customer.  |
| Associated Since          | In the <b>Associated Since</b> field, search and select the date on which association between the entity and its customer is established. |
| Country                   | Search and select <b>Country</b> for the specified customer.  |
| Save                      | Click <b>Save</b> . Sales breakup is added and displayed in the <b>Sales Breakup</b> section.   |
| Edit or Delete            | To <b>Edit or Delete</b> the added sales breakup, select the record and click the respective icon.  |

#### **Purchase Breakup**

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

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

Figure 4-37 Purchase Breakup



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

Table 4-17 Purchase Breakup

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

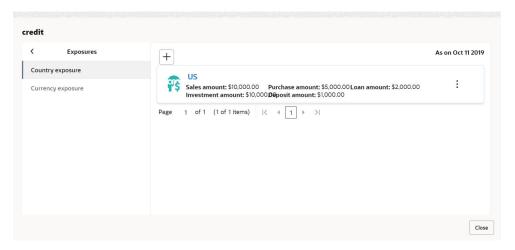


Table 4-17 (Cont.) Purchase Breakup

| Fields/Icons                     | Description   |
|----------------------------------|---|
| Percentage of Total<br>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 <b>Associated Since</b> field, search and select the date on which association between the entity and its supplier is established. |
| Country                          | Search and select Country.  |
| Save                             | Click <b>Save</b> . Purchase breakup is added and displayed in the Purchase Breakup section.  |
| Edit or Delete                   | To <b>Edit or Delete</b> the added purchase breakup, select the record and click the respective icon.                                     |

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

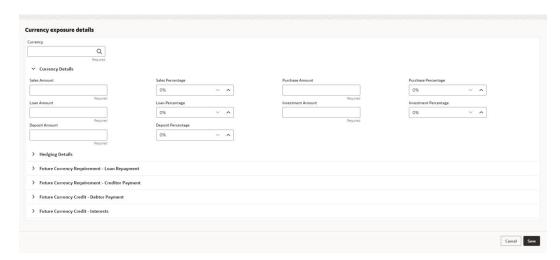
Figure 4-38 Exposure



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

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

Figure 4-39 Currency Dependency Details



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

Table 4-18 Currency details

| Fields/Icon           | Description   |
|-----------------------|---|
| Currency              | Search and select Currency.   |
| Sales Amount          | Specify your customer's <b>Sales Amount</b> in the selected currency.   |
| Sales Percentage      | Specify your customer's <b>Sales Percentage</b> with respect to the selected currency.  |
| Purchase Amount       | Specify your customer's <b>Purchase Amount</b> in the selected currency.  |
| Purchase Percentage   | Specify your customer's <b>Purchase Percentage</b> with respect to the selected currency.                                     |
| Loan Amount           | Specify the <b>Loan Amount</b> availed by your customer in the selected currency.   |
| Loan Percentage       | Specify your customer's <b>Loan Percentage</b> with respect to the selected currency.   |
| Investment Amount     | Specify your customer's <b>Investment Amount</b> in the selected currency.  |
| Investment Percentage | Specify your customer's <b>Investment Percentage</b> with respect to the selected currency.                                   |
| Deposit Amount        | In the <b>Deposit Amount</b> field, specify the amount deposited by your customer in the selected currency.                   |
| Deposit Percentage    | In the <b>Deposit Percentage</b> field, specify the percentage of amount deposited by your customer 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 <b>Debit Outstanding</b> amount in the selected currency.  |
| Variance           | On entering the Credit and Debit Outstanding amounts, the system calculates and displays the <b>Variance</b> . |
| Hedging required   | Enable <b>Hedging required</b> option, if hedging is required.   |

#### **Future Currency Requirement - Loan Repayment**

Figure 4-41 Future Currency Requirement - Loan Repayment



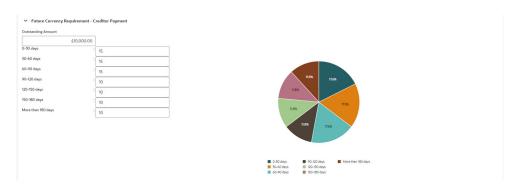
For information on fields in the **Future Currency Requirement - Loan Repayment** screen, refer the below table.

**Table 4-20 Future Currency Requirement - Loan Repayment** 

| Fields/ Icons                | Descriptions   |
|------------------------------|--|
| Outstanding Loan<br>Amount   | Specify your customer's <b>Outstanding Loan Amount</b> in selected currency.                             |
| Repayment in Current<br>Year | In the <b>Repayment in Current Year</b> field, specify the loan amount to be repaid in the current year. |
| Repayment in Next 3<br>Years | In the <b>Repayment in Next 3 Years</b> 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





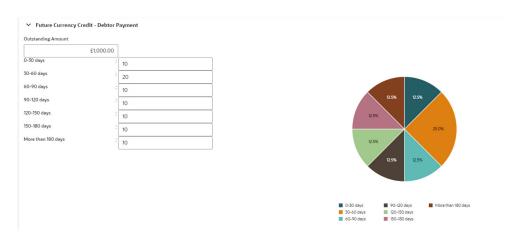
For information on fields in the **Future Currency Requirement - Creditor Payment** screen, refer the table below.

**Table 4-21 Future Currency Requirement - Creditor Payment** 

| Fields/Icon        | Description   |
|--------------------|---|
| Outstanding Amount | Specify <b>Outstanding Amount</b> to be paid by your customer to their creditor in selected currency. |
| 0-30 days          | Specify outstanding amount to be paid in <b>0-30 days</b> .   |
| 30-60 days         | Specify outstanding amount to be paid in 30-60 days.  |
| 60-90 days         | Specify outstanding amount to be paid in <b>60-90 days</b> .  |
| 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 <b>More than 180 days</b> 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 <b>Outstanding Amount</b> to be paid by your customer's debtor in the selected currency. |
| 0-30 days          | Specify outstanding amount to be received in <b>0-30 days</b> .                                  |
| 30-60 days         | Specify outstanding amount to be received in <b>30-60 days</b> .                                 |
| 60-90 days         | Specify outstanding amount to be received in <b>60-90 days</b> .                                 |
| 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 <b>More</b> than 180 days field. |

#### **Future Currency Credit - Interests**

Figure 4-44 Future Currency Credit - Interest



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

Table 4-23 Future Currency Credit - Interest

| Fields/Icon                       | Description  |
|-----------------------------------|--|
| Investment amount interests       | In the <b>Investment amount interests</b> 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 <b>Save</b> in the Currency Dependency Details window. The details are saved and displayed in <b>Currency Dependency Details</b> page.   |
| Edit, Delete and View             | To <b>Edit, Delete and View</b> the added currency exposure details, select the record and click the respective icons or click the Hamburger icon and select the corresponding option. |
| ок                                | Click <b>OK</b> in the Party Details window.   |
| Next                              | To go to the next page, click <b>Next</b> . The <b>Write up</b> page is displayed.   |

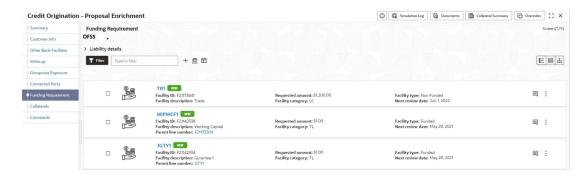
## 4.3 Proposal Enrichment - Writeup

Refer <u>Write Up</u> 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

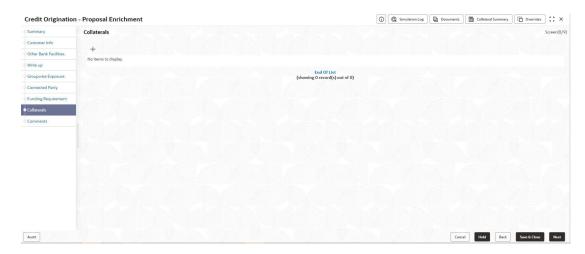


- 1. Refer <u>Funding Requirement</u> for information adding facility with or without template.
- 2. Refer **Modifying Facility Details** in <u>Proposal Structuring Liabilities and Facilities</u> section for detailed information on configuring the facility.
- After performing the necessary action in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

## 4.5 Proposal Enrichment - Collateral

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

Figure 4-46 Collaterals

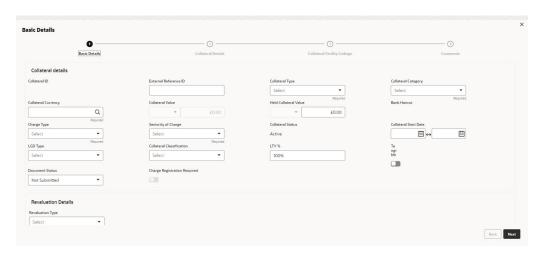


- 1. To add collateral details, click + icon. The Basic Details window is displayed.
- Click Next. The Collateral Details screen is displayed.

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



Table 4-24 (Cont.) Basic Details

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



Table 4-24 (Cont.) Basic Details

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



Table 4-24 (Cont.) Basic Details

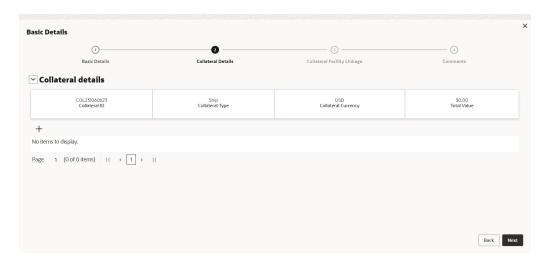
| Fields / Icons         | Description   |
|------------------------|---|
| Revaluation Details    | Select Revaluation Details from Revaluation Type drop-down list. The option available in Revaluation Type are:  • Automatic- If you select Automatic below options are displayed. Enter or select the appropriate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

Click Next. The Collateral Details screen is displayed.

# 4.7 Collateral Details

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

Figure 4-48 Collateral Details



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

Figure 4-49 Configuration

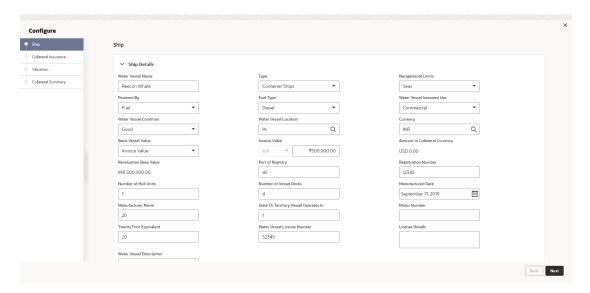
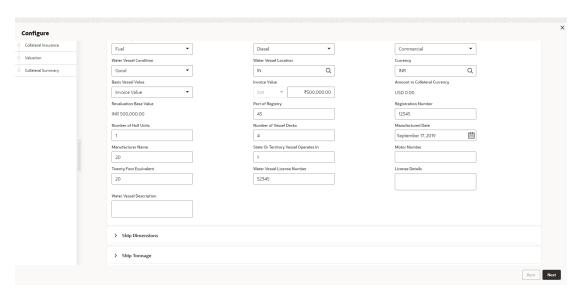


Figure 4-50 Configuration



Note:

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

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

#### **Ship**



Table 4-25 Ship Details

| F1.11.44                     | Para di Maria   |
|------------------------------|---|
| Fields/ Icons                | Description   |
| Water Vessel<br>Name         | Specify name of ship in <b>Water Vessel Name</b> field.   |
| Туре                         | Select Type of the ship. The options available are:  Combined Carriers  Container Ships  Cruise Ships  Dry Bulk Carriers  Ferries  Fishing Vessel  Freight  General Cargo Vessels  High Speed Craft  Multi Purpose Vessels  Ocean Liners  Passenger  Pure Car Carriers  Reefer Ships  Ro-Pax  Roll On Roll Off  Tankers |
| Navigational<br>Limits       | Select Navigational Limits from the drop-down list. The options are: Inland Lakes Inland Rivers Oceans Seas   |
| Powered By                   | Select <b>Powered By</b> from the drop-down list. The options are:  Fuel  Sail  |
| Fuel Type                    | Select <b>Fuel Type</b> from the drop-down list. The options are:  Diesel Gasoline  |
| Water Vessel<br>Intended Use | Select Water Vessel Intended Use from the drop-down list. The options are:  Commercial Personal Recreational  |
| Water Vessel<br>Condition    | Select Water Vessel Condition of ship from the drop-down list. The options are:  Average  Damaged  Exceptional  Good  |
| Water Vessel<br>Location     | Search and select Water Vessel Location of the ship.  |
| Currency                     | Search and select <b>Currency</b> .   |
| Basis Vessel<br>Value        | Select Basis Vessel Value of the ship from the drop-down list. The options are:  Invoice Value  Market Value  |
| I                            | Warnet value  |

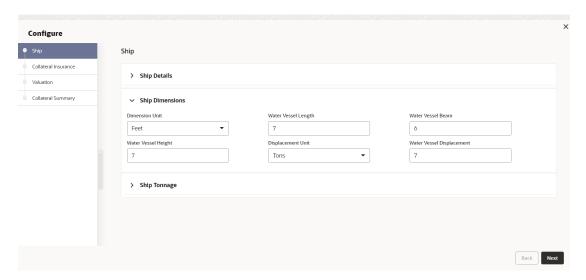


Table 4-25 (Cont.) Ship Details

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

## **Ship Dimensions**

Figure 4-51 Configure - Ship Dimensions



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

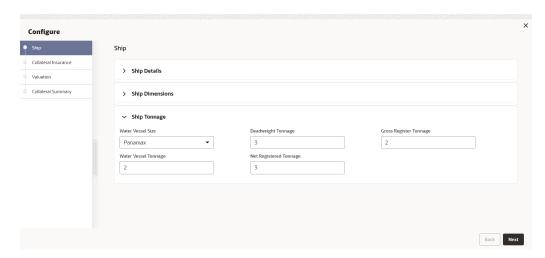


**Table 4-26 Configure - Ship Dimensions** 

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

## **Ship Tonnage**

Figure 4-52 Ship Tonnage



1. Select Water Vessel Size of the Ship.

The options available are:

- Aframax
- Capesize
- Chinamax
- Handymax
- Handysize
- Malaccamax

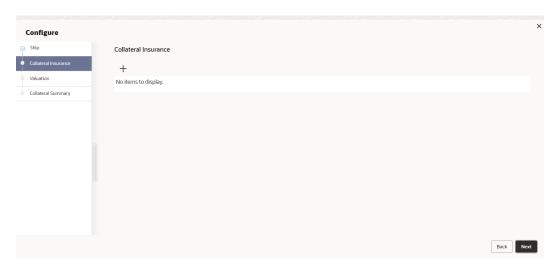


- Panamax
- Q-Max
- Seawaymax
- Suezmax
- 2. Specify the following details of the ship.
  - Deadweight Tonnage
  - Gross Registered Tonnage
  - Water Vessel Tonnage
  - Net Registered Tonnage
- 3. Click **Next**. The **Collateral Insurance** page is displayed.

#### **Collateral Insurance**

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

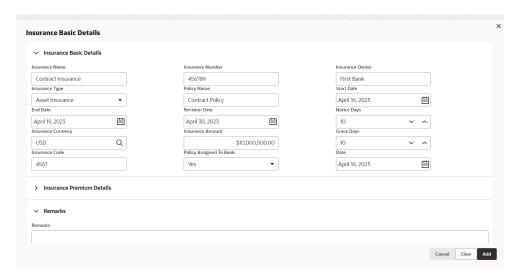
Figure 4-53 Collateral Insurance



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



Figure 4-54 Collateral Details



#### **Insurance Basic Details**

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

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

**Table 4-27 Insurance Basic Details** 

| Fields/ Icons      | Description  |  |
|--------------------|--|--|
| Insurance Type     | Select Insurance Type from the drop-down list. The options available are:      Asset Insurance     Borrower Insurance     Corporate Insurance     Life Insurance |  |
| Start Date         | Click Calendar icon and select the insurance Start Date.   |  |
| End Date           | Click Calendar icon and select the insurance End Date.   |  |
| Revision Date      | Click Calendar icon and select the insurance Revision Date.  |  |
| Notice Days        | Specify <b>Notice Days</b> 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<br>Bank | Specify if the policy is assigned to your bank by selecting required option from the <b>Policy Assigned To Bank</b> drop-down list. The options are:  Yes  No |
| Date                       | Click Calendar icon and select Date.  |

#### **Insurance Premium Details**

Insurance Premium Details screen.

Figure 4-55 Insurance Premium Details



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

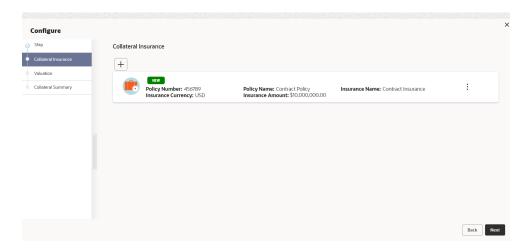
**Table 4-28 Insurance Premium Details** 

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

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



Figure 4-56 Collateral Insurance



For field level information refer the table below.

Table 4-29 Collateral Insurance

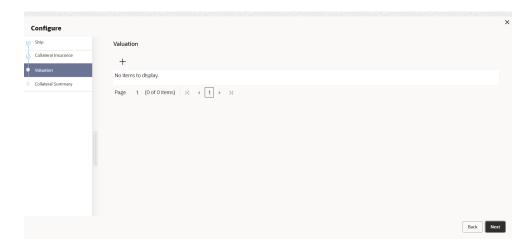
| Fields/<br>Icons | Description   |
|------------------|---|
| Edit             | To modify the insurance details, select the record and click <b>Edit</b> on <b>Action</b> button.     |
| View             | To view the added insurance details, select the record and click <b>View</b> on <b>Action</b>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

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

#### Valuation

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

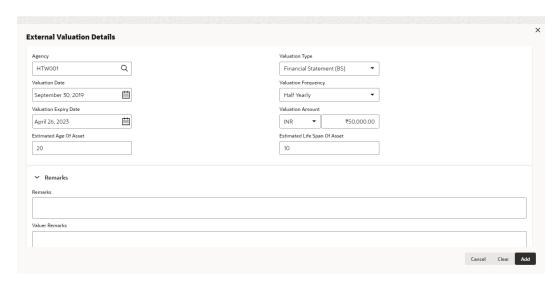
Figure 4-57 Valuation





Click + icon. The following window is displayed.

Figure 4-58 External Valuation Details



For field level information refer the table below.

**Table 4-30 External Valuation Details** 

| Fields/ Icons                | Description   |
|------------------------------|---|
| Agency                       | Search and select <b>Agency</b> which valuated the collateral.  |
| Valuation Type               | Select Valuation Type from the drop-down list.  |
| Valuation Date               | Click Calendar icon and select Valuation Date.  |
| Valuation<br>Frequency       | Select Valuation Frequency from the drop-down list.   |
| Valuation Expiry<br>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 <b>Add</b> . The collateral valuation details are added and displayed in the <b>Valuation</b> page. |

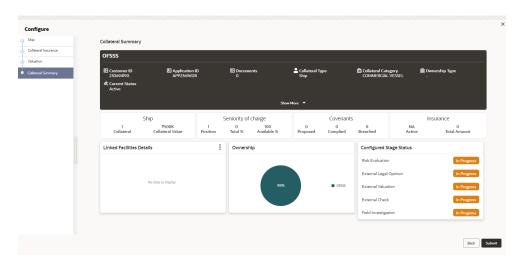
8. Click **Next**. The **Collateral Summary** page is displayed.

#### **Collateral Summary**

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



Figure 4-59 Collateral Summary



For field level information refer the table below

Table 4-31 Collateral Summary

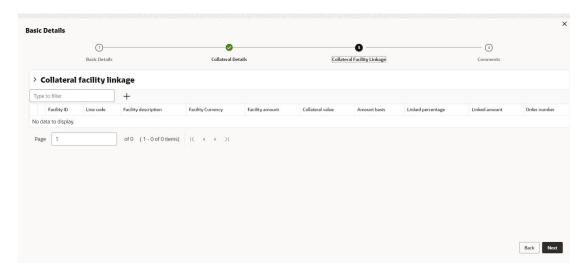
| Fields/<br>lcons     | Description   |
|----------------------|---|
| Submit               | View the Collateral Summary and click <b>Submit</b> . Collateral record is added and displayed in the <b>Collateral Details</b> page. |
| View/Edit/<br>Delete | To View, Edit or Delete the collateral details, click the down arrow in the corresponding record and select the required option.      |
| Next                 | Click <b>Next</b> in the <b>Collateral Details</b> page. The <b>Collateral Facility Linkage</b> 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.

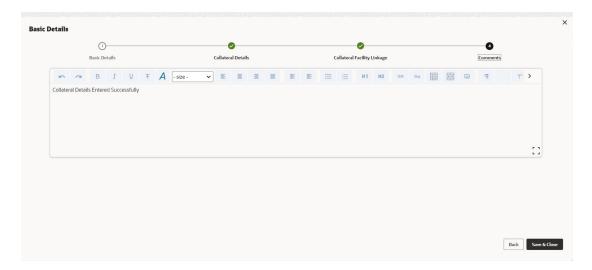
Table 4-32 Basic Details

| Fields/ Icons  | Description  |
|----------------|--|
| Type to filter | To filter the required facility-collateral linkage record, type the parameter in <b>Type to filter</b> 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 <b>Save &amp; Close</b> . The collateral records are listed in <b>Collateral</b> 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 customer.

### 5.1 Credit Evaluation

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

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

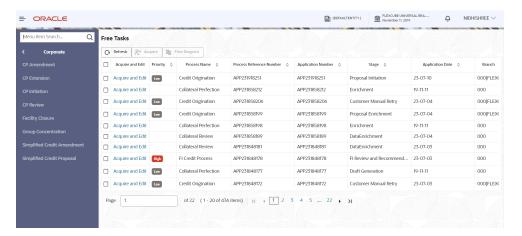
To perform **Credit Evaluation** for the proposal, perform the following steps:

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

The Free Task screen is displayed.



Figure 5-1 Free Task



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

Figure 5-2 Summary

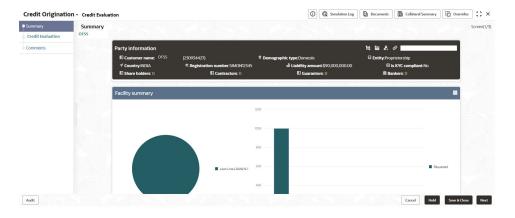


Figure 5-3 Summary



Figure 5-4 Summary

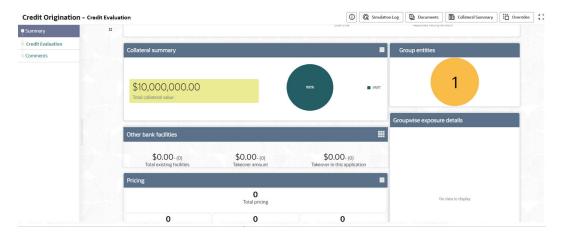
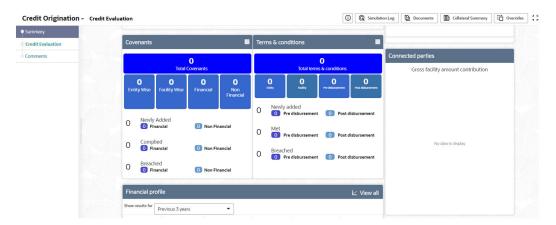


Figure 5-5 Summary



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

The **Industry Details** window is displayed.



Figure 5-6 Industry Details

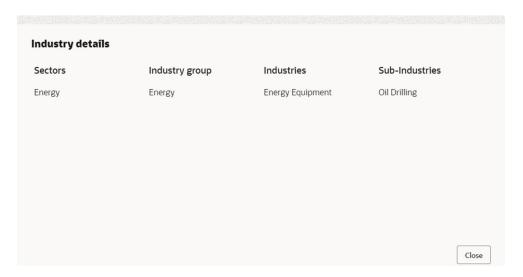
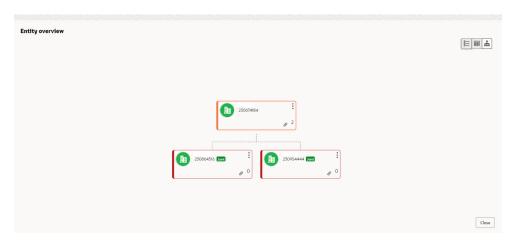


Table 5-1 Industry Details

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

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

Figure 5-7 Entity Overview



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

The Allowed Customers For This Liability window appears.



Credit Origination - Credit Evaluation

Summary

Credit Evaluation

OFS

Party information

El Customer name. OFSS

(250754477)

Registration number:SMONI7255

A Liability smount-SY00000,00000

El Customer of this liability

Facility summary

The Comments

Facility summary

The Registration number:SMONI7255

A Liability smount-SY00000,00000

El Customer of this liability

Entity/Registration lips

Facility summary

The Registration number:SMONI7255

A Liability smount-SY00000,00000

El Customer of this liability

Entity/Registration lips

The Registration number:SMONI7255

A Liability smount-SY00000,00000

El Customer of this liability

Entity/Registration lips

The Registration number:SMONI7255

A Liability smount-SY00000,000000

El Customer of this liability

Entity/Registration lips

The Registration number:SMONI7255

A Liability smount-SY00000,000000

El Customer of this liability

Entity/Registration lips

El Customer of this liability

El Customer of this liability

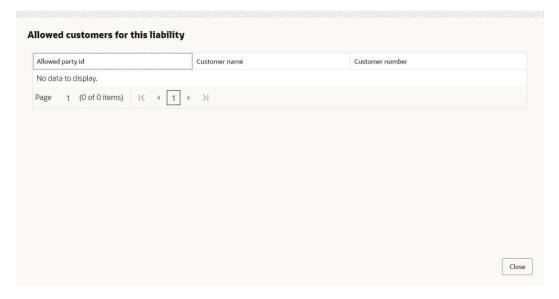
Entity/Registration lips

El Customer of this liability

El Custome

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 customer information.

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



Figure 5-10 Linked to other liabilities

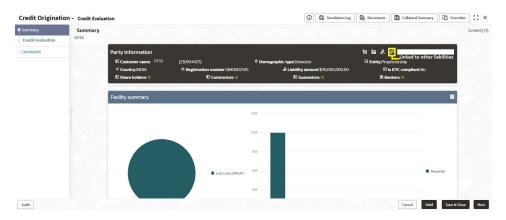
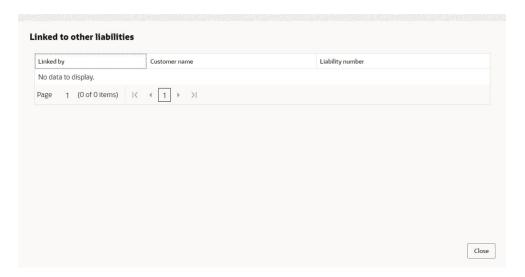


Figure 5-11 Linked to other liabilities



- 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.

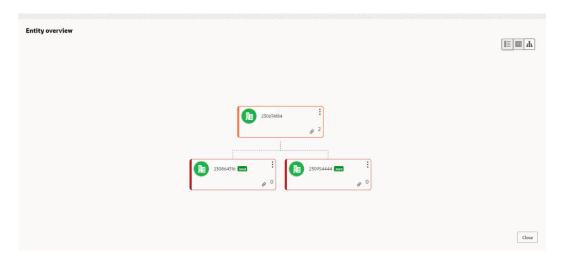
Figure 5-12 Layout



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.

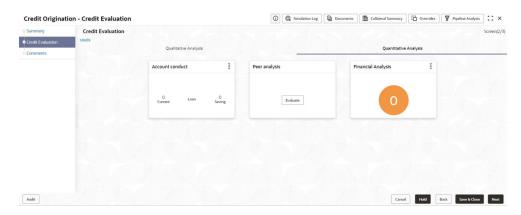
**Table 5-2 Entity Overview** 

| 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,<br>Contractors, Guarantors, and Bankers, click the respective count<br>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 the Layout icon and select the required layout. By default, Financial Profile of the organization and financial Projections for the organization are listed for 3 years. |
| Financial Profile and Projections         | To view the Financial Profile and <b>Projections</b> for five years, select <b>Previous 5 years</b> option from the <b>Show results for</b> dropdown list.   |
| Detailed Financial Profile and Projection | To view detailed information about the <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.  |

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



Figure 5-14 Credit Evaluation

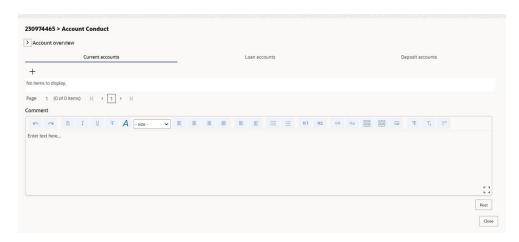


In **Credit Evaluation** page, you can perform the following analysis for the party and the child parties by answering simple questions related to the analysis:

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

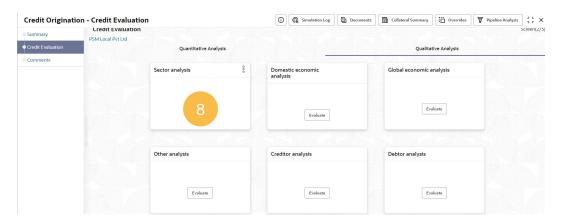
Account Conduct page is display. Add the details and Click Post.

Figure 5-15 Account Conduct



11. Click Qualitative Analysis tab. The Qualitative Analysis page is displayed.

Figure 5-16 Credit Evaluation



For field level information refer the table below.

**Table 5-3 Credit Evaluation** 

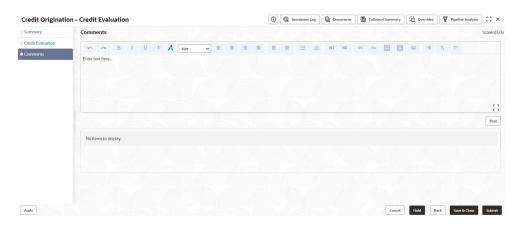
| Fields/ Icons           | Description  |  |
|-------------------------|--|--|
| Qualitative<br>Analysis | To perform Qualitative Analysis, click Qualitative Analysis in Credit Evaluation section. Qualitative Analysis window appears with following analysis.  Sector analysis  Domestic economic analysis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

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 5-17 Comments



For field level information refer the table below.

**Table 5-4 Comments** 

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

#### 12. Click Submit.

The **Policy Exception** window is displayed.



← Back Next → 3 2 ACME Corp ▼ 00 Total 00 Met 00 Charge Product OO Total 00 • Met 00 • Met 00 • Met 00 **⊘** Met 00 A Breached 00 ▲ Breached 00 A Breached 00 A Breached 00 Approved
00 Deferred Collateral Minimum Eligibility Criteria **Terms And Conditions 0**0 OO Total 00 **⊘** Met 00 **⊘** Met 00 **⊘** Met 00 **⊘** Met 00 A Breached 00 A Breached 00 A Breached 00 A Breached oo Initiated
oo Approved
oo Deferred oo Initiated

oo Approved Document **0**00 00 • Met 00 A Breached

Figure 5-18 Policy Exception

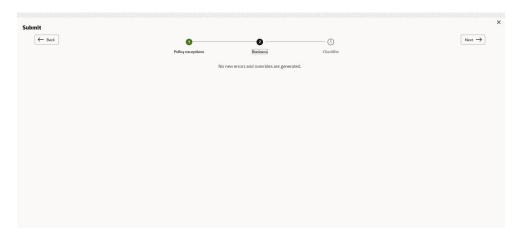
By default, **Policy Exceptions** are displayed for both the party and its child party. For field level information refer the table below.

**Table 5-5 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 <b>Next</b> , the <b>Business</b> screen is displayed.   |

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

Figure 5-19 Business



**Table 5-6 Business** 

| Fields/ Icons | Description   |
|---------------|---|
| Next          | Click <b>Next</b> , the <b>Checklist</b> screen is displayed. |

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

Figure 5-20 Checklist



Table 5-7 Checklist

| Fields/ Icons | Description  |
|---------------|--|
| Outcome       | Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select <b>Outcome</b> as <b>Additional Info</b> . |
| Submit        | Click Submit.  |





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

### 5.2 Legal Evaluation

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

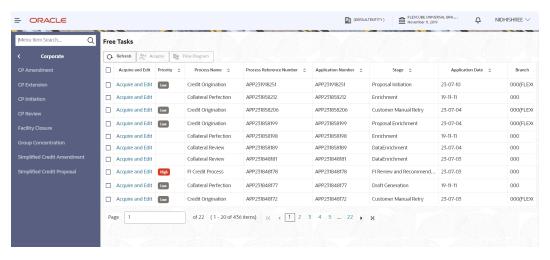
| Information available for user  | Activities that can be performed by user   |  |
|---|--|--|
| View the customer summary.  Liabilities requested  Facilities requested  Collateral Offered  Covenants stipulated  T&C stipulated  Financials  Rating  Demographic details  View comments added in previous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

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 5-21 Free Task



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



Figure 5-22 Summary

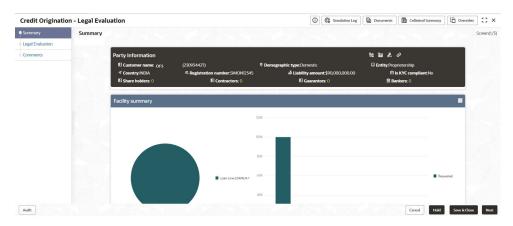


Figure 5-23 Summary

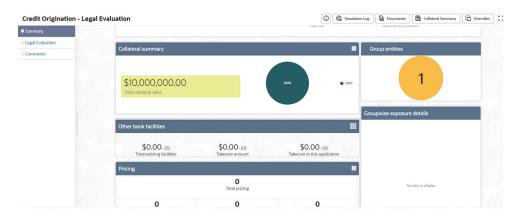
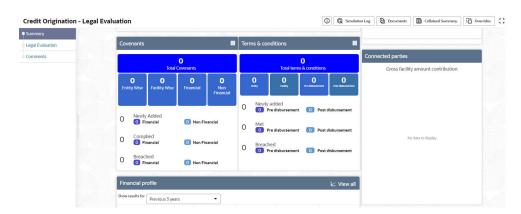


Figure 5-24 Summary

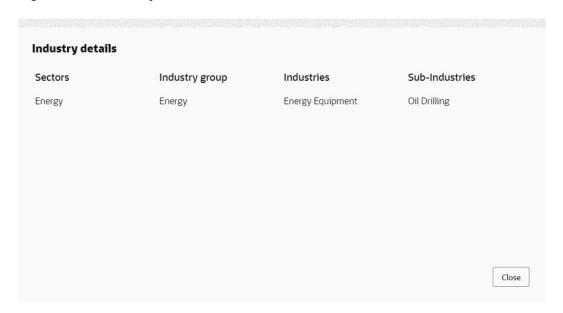


3. To view the sector and industry information, click **Industry** icon in **Party Information** section.

The **Industry Details** window is displayed.



Figure 5-25 Industry Details

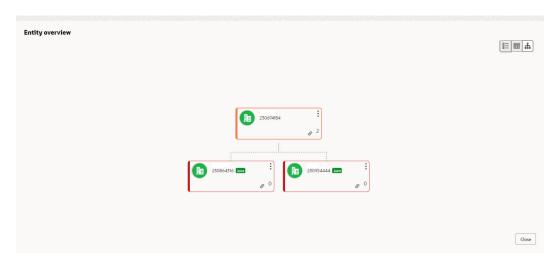


**Table 5-8 Industry Details** 

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

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

Figure 5-26 Entity Overview



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

The Allowed Customers For This Liability window appears.



Credit Origination - Legal Evaluation

Summary

Legal Evaluation

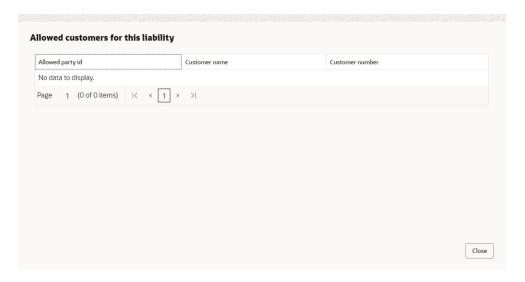
Party information

Comments

Co

Figure 5-27 Allowed Customers For This Liability

Figure 5-28 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 customer information.

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

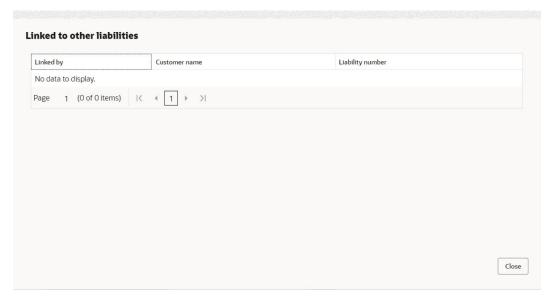


Credit Origination - Legal Evaluation (i) Simulation Log Documents (ii) Collateral Summary (iii) Overrides ; X Comments Proprietorsni Els KYC co

Figure 5-29 Linked to other liabilities



Figure 5-30 Linked to other liabilities



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

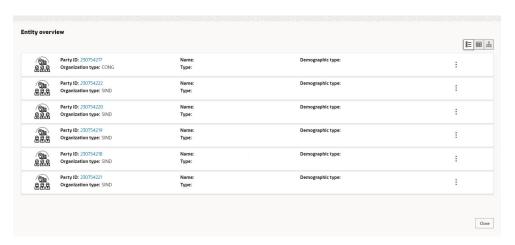
Figure 5-31 Layout



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



Figure 5-32 Entity Overview



**Table 5-9 Entity Overview** 

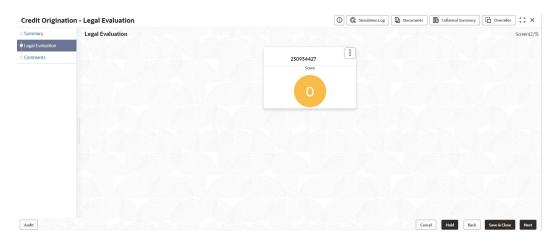
| Fields/ Icons                              | Description   |
|--|---|
| Close                                      | To exit <b>Entity Overview</b> window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.   |
| 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 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 and Projections          | To view <b>Financial Profile</b> and <b>Projections</b> for five years, select <b>Previous 5 years</b> option from the <b>Show results for</b> drop-down list.  |
| Detailed Financial Profile and Projections | To view detailed information about the <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.   |

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

The **Legal Evaluation** page is displayed.



Figure 5-33 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 5-34 Questionnaire



Table 5-10 Questions

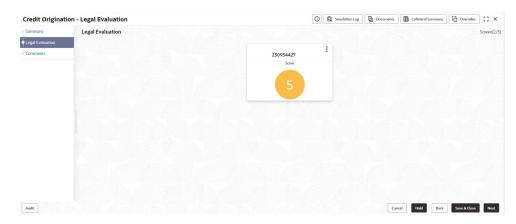
| Fields/ Icons | Description  |
|---------------|--|
| Next Category | Select answers for the available questions and click <b>Next Category</b> .  |
| Right arrow   | Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category. A score is generated and displayed for the sector based on each answer provided. |
| Save          | Click <b>Save</b> . 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.

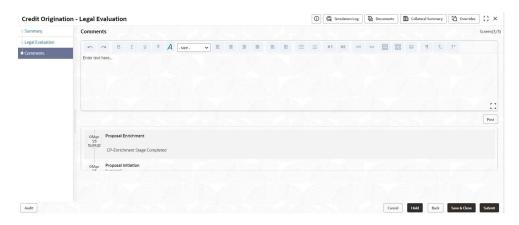
After performing the legal analysis for both the party and its connected parties, the **Legal Evaluation** page with a cumulative score appears.

Figure 5-35 Legal Evaluation



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

Figure 5-36 Comments



For field level information refer the table below.

Table 5-11 Comments

| Fields/ Icons | Description   |
|---------------|---|
| Comments      | Enter the overall <b>Comments</b> for the legal evaluation and click <b>Post</b> . The comment is posted below the <b>Comments</b> box section. |

#### 12. Click Submit.

The **Policy Exceptions** window is displayed.



← Back Next → 3 2 ACME Corp ▼ 00 Total 00 Met 00 Charge Interest Commission Product 00
 70tal **0**0 OO Total 00 • Met 00 **⊘** Met 00 • Met 00 **⊘** Met 00 ▲ Breached 00 A Breached 00 A Breached 00 A Breached oo Initiated

oo Approved

oo Deferred oo Initiated

oo Approved

oo Deferred Collateral Minimum Eligibility Criteria **Terms And Conditions 0**0 **0**0 OO Total 00 **⊘** Met 00 **⊘** Met 00 • Met 00 **⊘** Met 00 A Breached 00 A Breached 00 A Breached 00 A Breached oo Initiated
oo Approved
oo Deferred oo Initiated
oo Approved
oo Deferred Document **0**00 00 • Met 00 A Breached

Figure 5-37 Policy Exceptions

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

**Table 5-12 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 <b>Next</b> , the <b>Business</b> screen is displayed.   |

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

Figure 5-38 Business

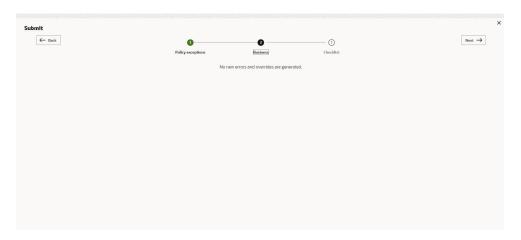


Table 5-13 Business

| Fields/ Icons | Description   |
|---------------|---|
| Next          | Click <b>Next</b> , the <b>Checklist</b> screen is displayed. |

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

Figure 5-39 Checklist



Table 5-14 Checklist

| Fields/ Icons | Description  |
|---------------|--|
| Outcome       | Select the <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> . |
| Submit        | Click Submit.  |





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

# 5.3 Risk Evaluation

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

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

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

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



# **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.

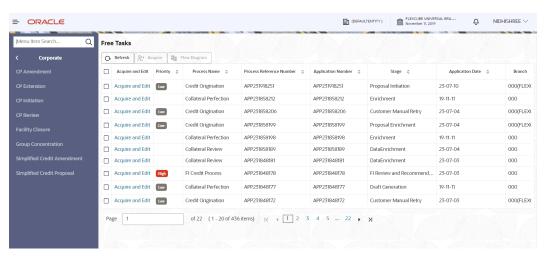
#### Steps to add KYC details

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

In OBCFPM, navigate to Tasks > Free Tasks.

The Free Tasks page is displayed.

Figure 6-1 Free Tasks



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

Figure 6-2 Summary

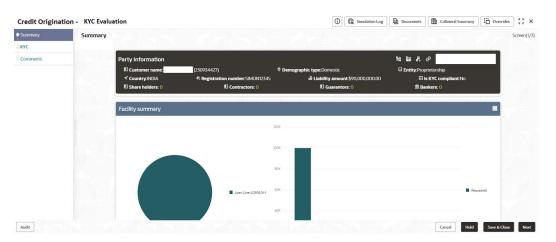


Figure 6-3 Summary

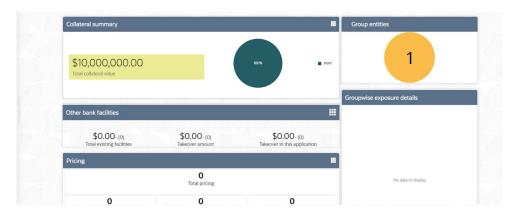
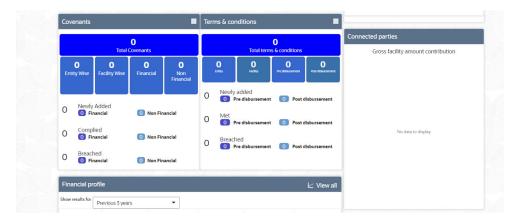


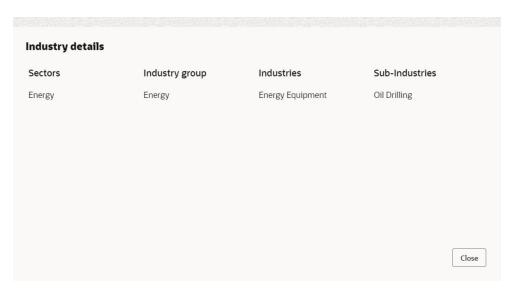
Figure 6-4 Summary



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

The **Industry Details** window is displayed.

Figure 6-5 Industry Details

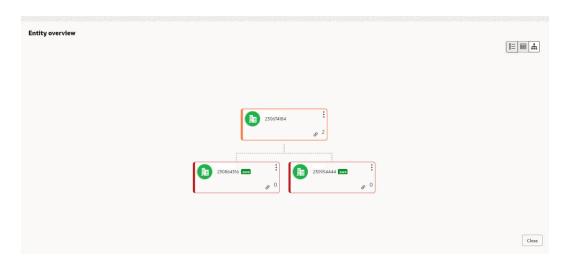


**Table 6-1 Industry Details** 

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

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

Figure 6-6 Entity Overview



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

The Allowed Customers For This Liability window appears.

Figure 6-7 Allowed Customers For This Liability

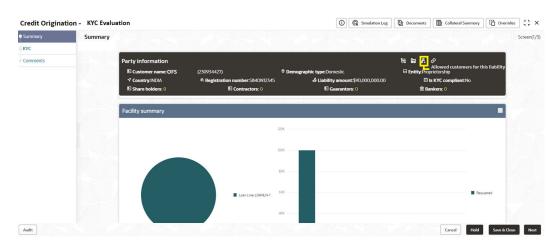
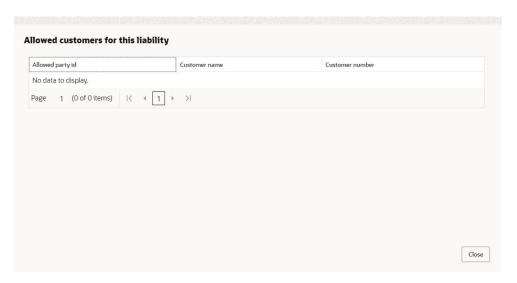


Figure 6-8 Allowed Customers For This Liability



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

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

Figure 6-9 Linked to other liabilities

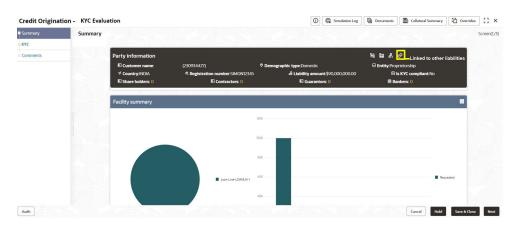
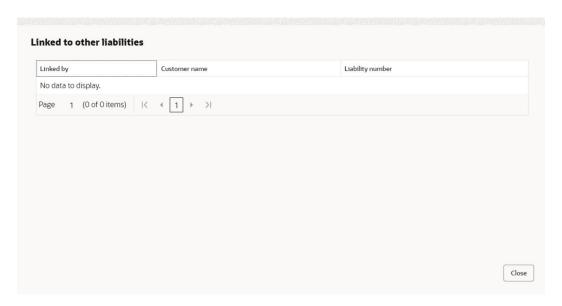


Figure 6-10 Linked to other liabilities



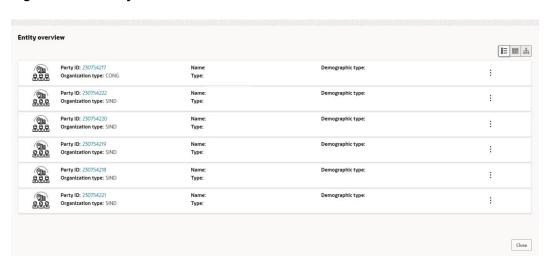
- 7. Click Close, if you want to exit the Linked to other liabilities window.
- 8. To change the layout of the **Entity Overview**, click the **Layout** icon at the top right corner. The **Layout** window is displayed.

Figure 6-11 Layout



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

Figure 6-12 Entity Overview





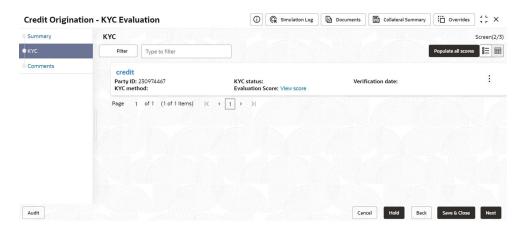
**Table 6-2 Entity Overview** 

| Fields/ Icons            | Description   |
|--------------------------|---|
| Close                    | To exit the Entity Overview window, click <b>Close</b> . In <b>Party Information</b> 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 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 <b>Financial Profile</b> and <b>Projections</b> for five years, select <b>Previous 5 years</b> option from the <b>Show results for</b> drop-down list.  |
| Financial Profile        | To view detailed information about <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.   |

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

The **KYC** page is displayed.

Figure 6-13 KYC



In the  $\mbox{KYC}$  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.

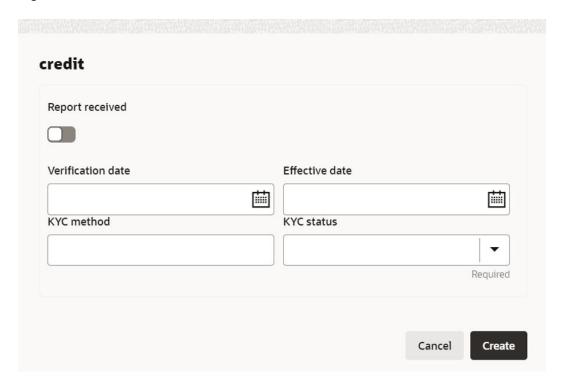
Table 6-3 KYC details

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

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

The **KYC Details** window is displayed.

Figure 6-14 KYC Details



For KYC details field level information refer the table below.

Table 6-4 KYC details

| Fields/ Icons        | Description  |
|----------------------|--|
| Report<br>Received   | If KYC report is available for the party, enable <b>Report Received</b> option.                            |
| Verification<br>Date | Click the Calendar icon and select KYC Verification Date.  |
| Effective Date       | Click the <b>Calendar</b> icon and select <b>Effective Date</b> on which the KYC verification is approved. |
| KYC Method           | Enter KYC Method. For example, Field verification is a KYC Method.   |



Table 6-4 (Cont.) KYC details

| Fields/ Icons | Description   |
|---------------|---|
| KYC Status    | Select KYC Status. The options available are:  Verified  Yet To Verify  Verification Failed |

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

Figure 6-15 KYC



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

Figure 6-16 KYC Evaluation

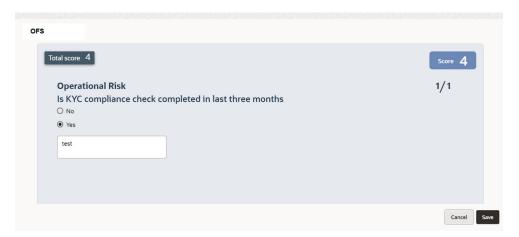


Table 6-5 KYC Evaluation

| Fields/ Icons | Description  |
|---------------|--|
| Next Category | Select answers for the available questions and click <b>Next Category</b> .  |
| Right arrow   | Right arrow icon appears in case of multiple questions, click the <b>Right arrow</b> 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 6-17 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 6-18 Comments

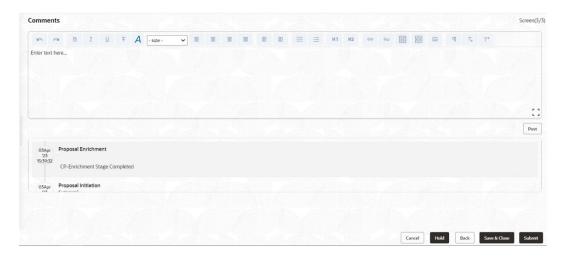


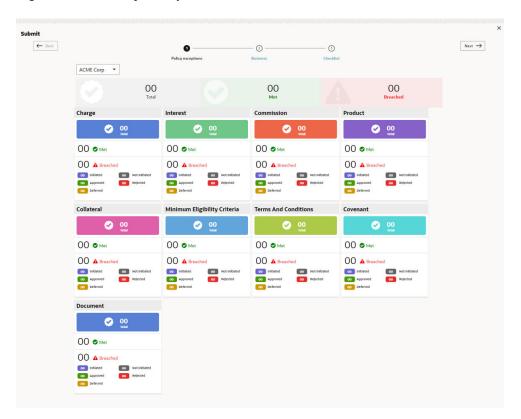
Table 6-6 Comments

| Fields/ Icons | Description   |
|---------------|---|
| Comments      | <b>Post</b> comments, if required. The posted comment is displayed below the <b>Comments</b> box. |

15. Click Submit.

The **Policy exceptions** window is displayed.

Figure 6-19 Policy Exceptions



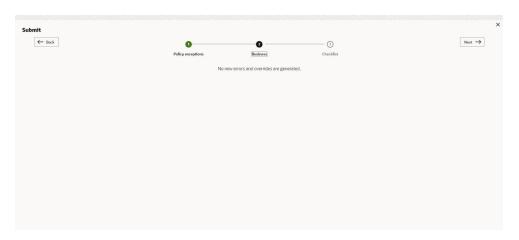
By default, **Policy Exceptions** are displayed for both the party and its child party.

Table 6-7 Policy Exception

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

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

Figure 6-20 Business



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

Figure 6-21 Checklist

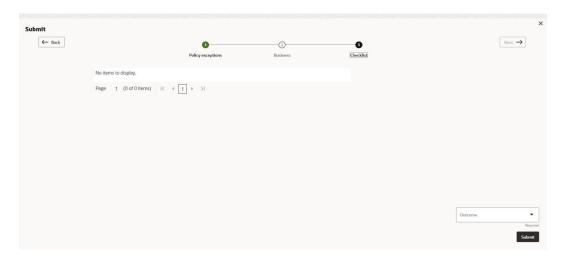


Table 6-8 Checklist

| Fields/ Icons | Description  |
|---------------|--|
| Outcome       | Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> . |
| Submit        | Click Submit.  |



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, and pricing, T&C, covenants, collateral/margin etc. to be applied based on the scoring generated in the risk, legal and credit evaluation stages, collateral value and information captured in the previous stages. In addition, the user can also structure the availability of funds between the parent and the child customers. The following table provides 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> <li>View Customer summary</li> <li>Liabilities requested</li> <li>Facilities requested</li> <li>Collateral Offered</li> <li>Covenants stipulated</li> <li>T&amp;C stipulated</li> <li>Financials</li> <li>Rating</li> <li>Demographic details</li> <li>View the credit evaluation scores and details</li> <li>View the legal evaluation score and details</li> <li>View the risk evaluation score and details</li> <li>View Write up added in previous stages</li> <li>View comments added in previous stages</li> <li>View Collateral valuation details</li> </ul> | <ul> <li>Edit the liability details if needed</li> <li>Liability <ul> <li>Capture proposed Liability amount</li> <li>Capture proposed expiry dates</li> </ul> </li> <li>Facility <ul> <li>Capture proposed facility amount</li> <li>Capture proposed expiry dates</li> <li>Add/Modify/Delete facilities</li> <li>Add details like Schedule, Exposure, Fee, Collateral Pool</li> <li>Linkage, Pricing, Covenants, T &amp; C</li> </ul> </li> <li>Collateral <ul> <li>Remove any collateral added in previous stages</li> <li>Add new collateral</li> </ul> </li> <li>Add write up about the customer</li> <li>Add comments for the stage</li> <li>Send back the application if additional info required</li> <li>Submit application for review</li> </ul> |

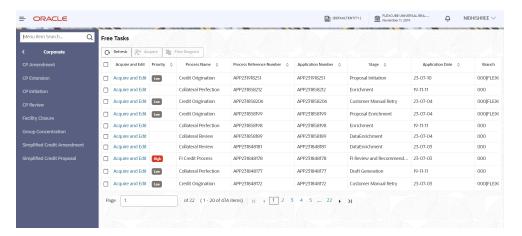
#### Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

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

The Free Tasks page is displayed.

Figure 7-1 Free Tasks



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

Figure 7-2 Summary



Figure 7-3 Summary



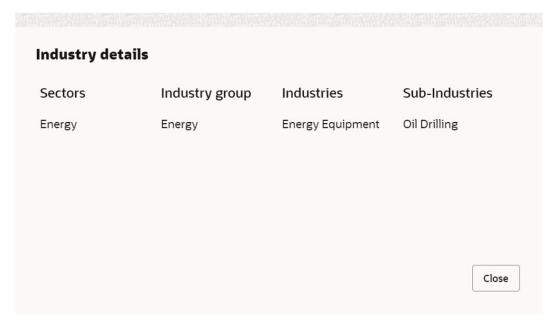
Figure 7-4 Summary



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

The **Industry Details** window is displayed.

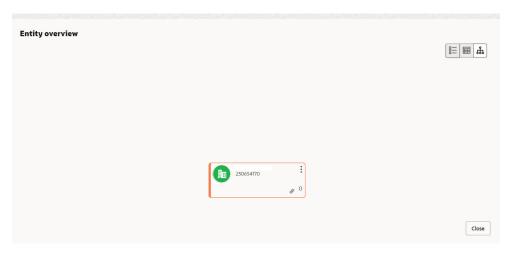
Figure 7-5 Industry Details



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

The **Entity Overview** window appears.

Figure 7-6 Entity Overview



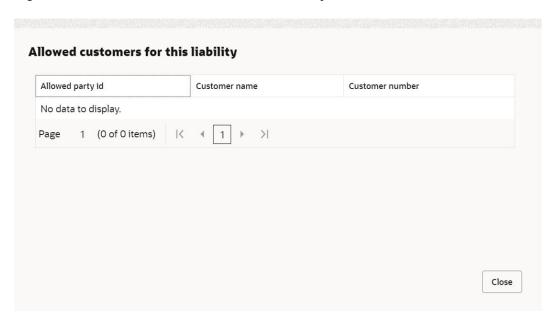
6. Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view Customers linked to the liability information.

The Allowed Customers For This Liability window appears.

Figure 7-7 Allowed Customers For This Liability



Figure 7-8 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 customer information.

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

Figure 7-9 Linked to other liabilities

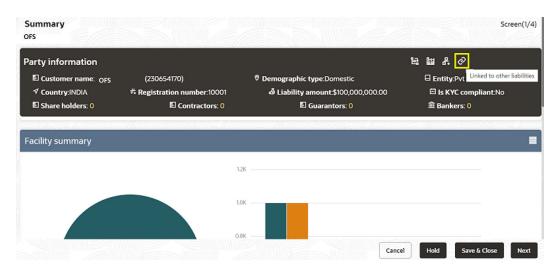
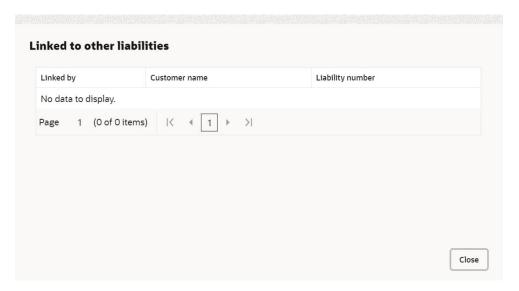




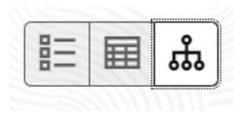
Figure 7-10 Linked to other liabilities



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

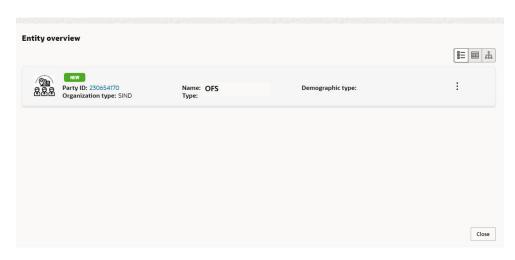
The Layout window is displayed.

Figure 7-11 Layout



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

Figure 7-12 Entity Overview



**Table 7-2 Entity Overview** 

| Fields/ Icons | Description   |
|---------------|---|
| Close         | To exit <b>Entity Overview</b> window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.   |
| Count Numbers | To view the detailed information about the Share Holders,<br>Contractors, Guarantors, and Bankers, click the respective count<br>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 the Layout icon and select the required layout. |
| View all      | To view detailed information about <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> 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.

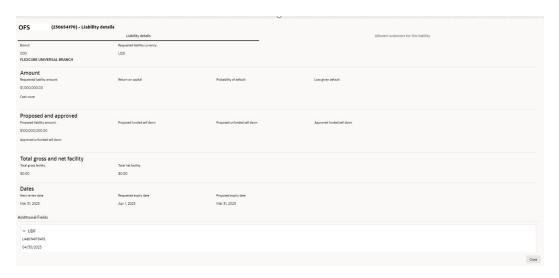
### 7.1 Proposal Structuring - Liabilities and Facilities

### **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 7-13 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 <b>Edit</b> , to propose the amount. The <b>Facility Details</b> window appears. |

#### **Modifying Facility Details**

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

The **Facility Details** window is displayed.

Figure 7-14 Facility Details

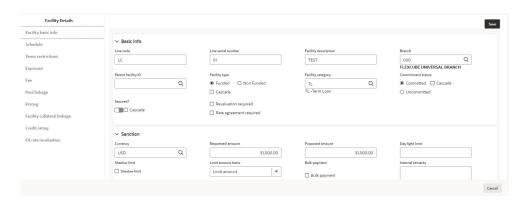
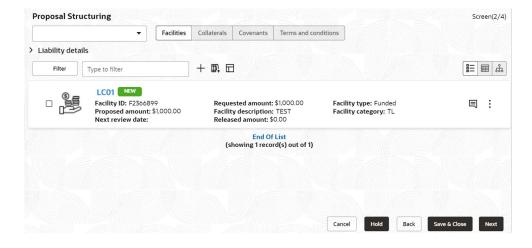


Table 7-4 Facility Details

| 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 7-15 Proposal Structuring - Facilities







For information about filtering, adding, and deleting facility record, and layout options, refer <u>Proposal Enrichment - Funding Requirement</u>

### **Scheduling facility disbursement**

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

Figure 7-16 Schedule Required?

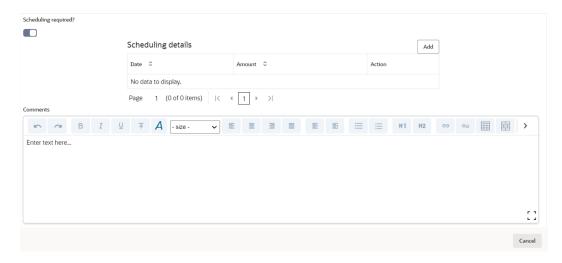


Table 7-5 Schedule Required?

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

Click Add icon, The Scheduling Details window is displayed.



Figure 7-17 Scheduling Details

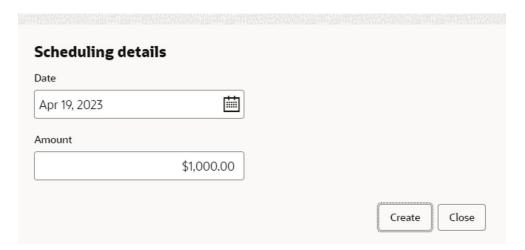
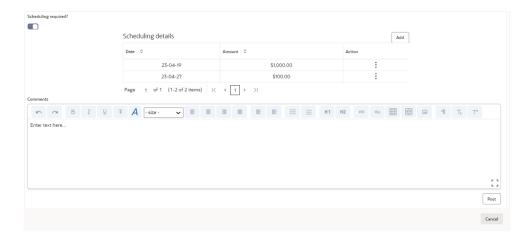


Table 7-6 Scheduling Details

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

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

Figure 7-18 Scheduling Required?



For field level information refer the below table.

Table 7-7 Scheduling Required?

| Fields/ Icons | Description.  |
|---------------|---|
| Add           | Click <b>Add</b> again, to add another scheduling detail. |



Table 7-7 (Cont.) Scheduling Required?

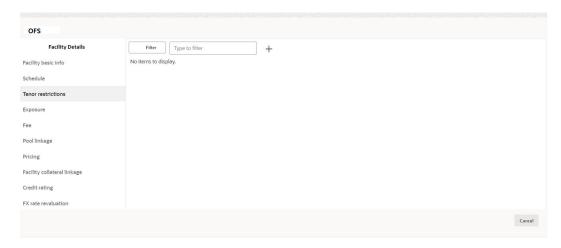
| Fields/ Icons | Description.  |
|---------------|---|
| Edit          | Click <b>Edit</b> , to edit the scheduling detail.                        |
| Delete        | Click <b>Delete</b> , to delete the scheduling detail.                    |
| Comments      | Specify Comments, if any in the Comments text box.                        |
| Post          | Click <b>Post</b> . Comment is posted below the <b>Comments</b> 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 customers 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 7-19 Facility Details



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

Figure 7-20 Tenor Restrictions





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

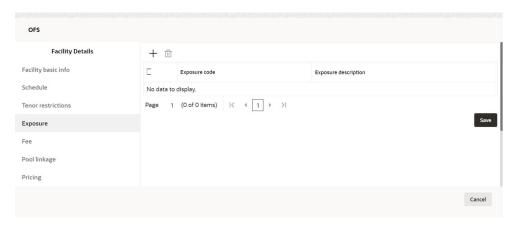
**Table 7-8 Tenor Restrictions** 

| Field/ Icons         | Description   |
|----------------------|---|
| Tenor                | Specify the user defined <b>Tenor ID</b> .  |
| Days                 | Specify <b>Days</b> till which the Limit has to be available to the customers.  |
| Limit                | Specify <b>Limit</b> that has to be made available for the defined period.  |
| Create               | Click <b>Create</b> . The details are added and listed in the <b>Tenor Restriction</b> page.                                      |
| View/Edit/<br>Delete | To <b>View</b> , <b>Edit</b> , or <b>Delete</b> 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 7-21 Exposure Details



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

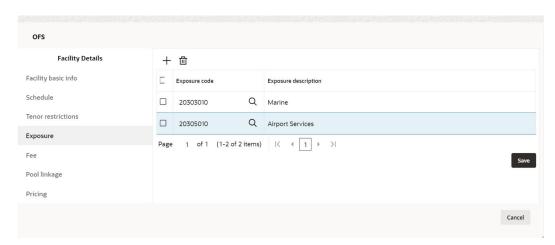
**Table 7-9 Exposure Details** 

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

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



Figure 7-22 Exposure Details



### **Adding Fee Details**

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

Figure 7-23 Fee Details



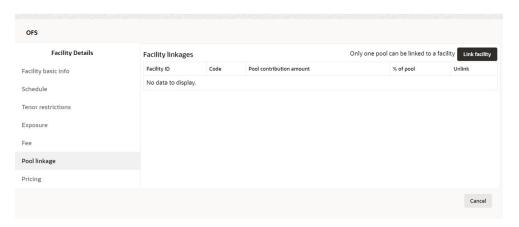
6. Click **Populate**. Fee details such as Rule code, Liquidation Preference, Component Type, Fee Start Date, Fee End Date and Waived will be fetched from the target system.

## 7.3 Linking Facility to the Pool

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

1. Click Pool Linkage from the left menu.

Figure 7-24 Facility Linkages



2. Click Link Facility. The following window appears:

Figure 7-25 Link Facility



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

Table 7-10 Link Facility

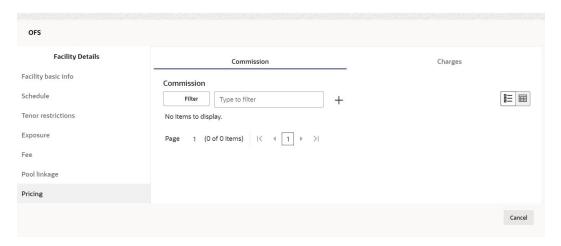
| Fields/ Icons | Description   |
|---------------|---|
| Pool Code     | Select required <b>Pool Code</b> from the drop-down list. |
| Link Facility | Click Link Facility.                                      |

### **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.



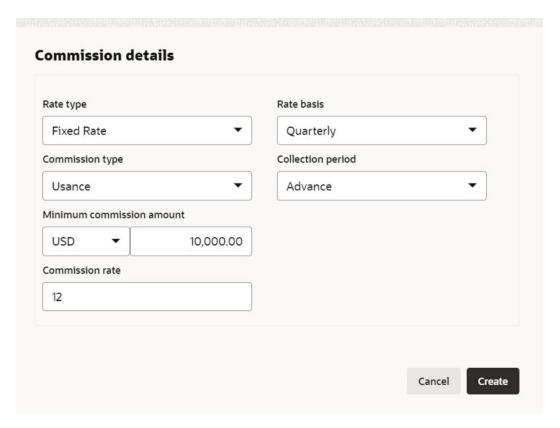
Figure 7-26 Pricing



4. Click + icon, to add commission details.

The Commission Details window is displayed.

Figure 7-27 Commission Details

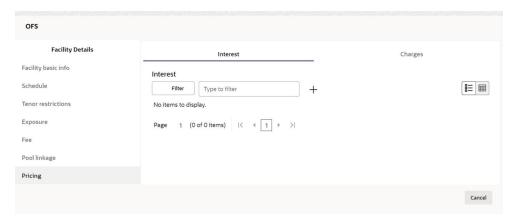


For information on fields **Commission Details** screen refer the below table.

**Table 7-11 Commission Details** 

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

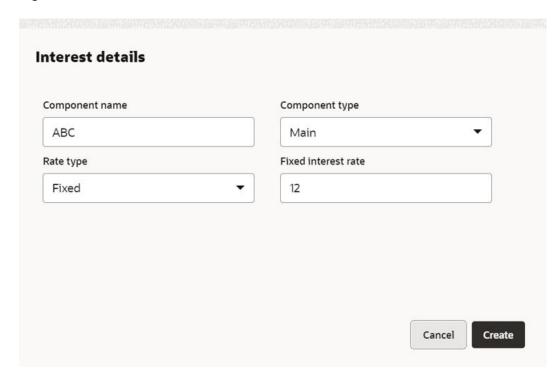
Figure 7-28 Pricing



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

The Interest Details window is displayed.

Figure 7-29 Interest Details



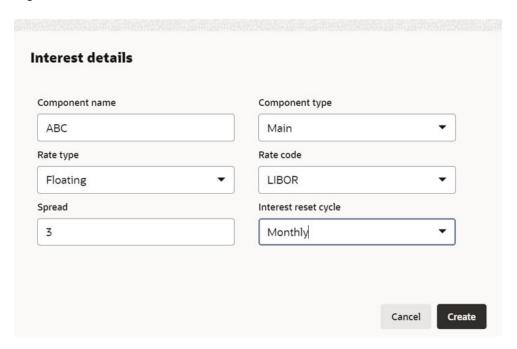
For information on fields in Interest Details screen refer the below table.

**Table 7-12 Interest Details** 

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

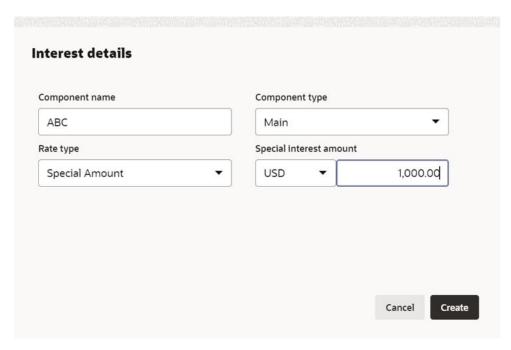


Figure 7-30 Interest Details



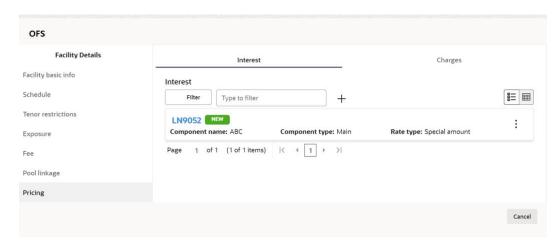
- **6.** Enter or select the following details, if **Rate Type** is selected as **Floating**.
  - Rate Code
  - Spread
  - Interest Reset Cycle

Figure 7-31 Interest Details



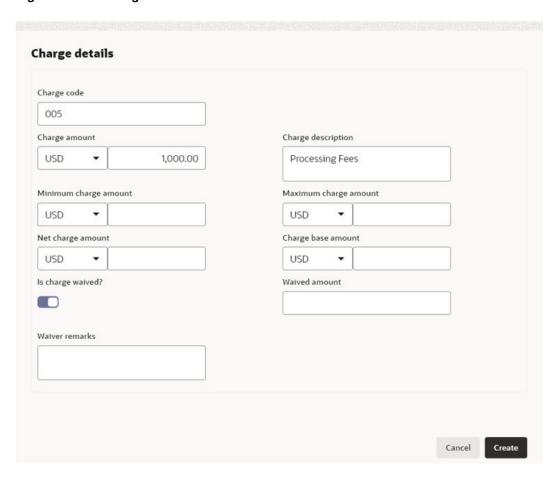
Search and select Currency and then specify the Special Interest Amount, if Rate Type is selected as Special Amount. 8. Click Create. Interest details are added and listed as shown below:

Figure 7-32 Facility Details



Click Charges tab in Pricing section and then click +, to add the charge details.
 The Charge Details window is displayed.

Figure 7-33 Charge Details





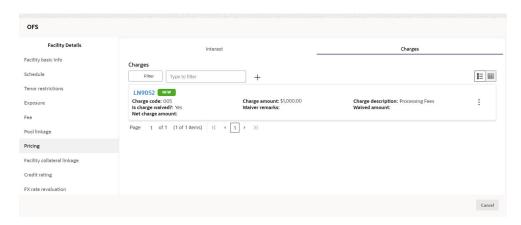
For field level information **Charge Details** screen refer the below table.

**Table 7-13 Charge Details** 

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

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

Figure 7-34 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 <b>Edit</b> icon.     |
| Delete        | To delete the charge details, click the added charge and then click <b>Delete</b> icon. |
| Table Icon    | To change the list view to table view, click <b>Table Icon</b> at the right corner.     |

## 7.4 Proposal Structuring - Linking Facility with Collateral

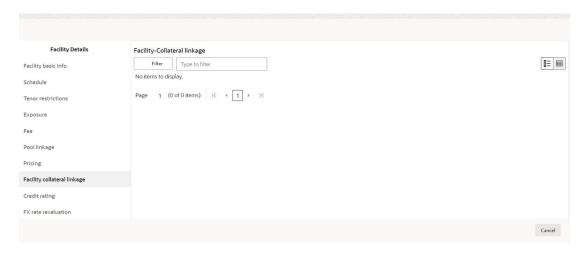
In case you want to secure facility with collateral, you can link the facility and the available collateral.



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

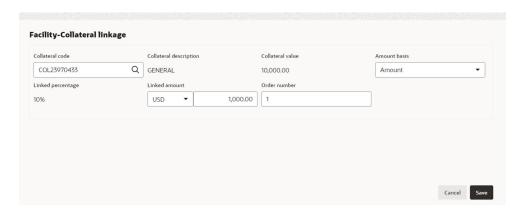
Click **Facility Collateral Linkage** from the left menu. The **Facility Details** screen appears as shown below:

Figure 7-35 Facility Details



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

Figure 7-36 Facility-Collateral Linkage



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

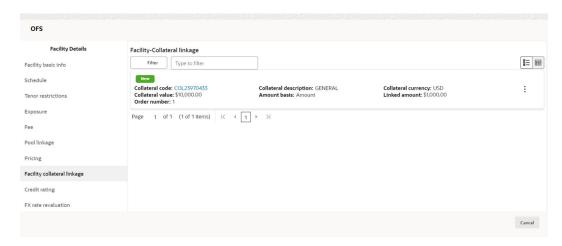
Table 7-15 Facility-Collateral Linkage

| Fields/ Icons      | Description   |
|--------------------|---|
| Collateral<br>Code | Select Collateral Code from the drop-down list. The collateral added in Collateral data segment are displayed in the drop-down list.  Select Collateral Code, the following details get populated in the corresponding fields:  Collateral Description  Collateral Currency  Collateral Value  You can link a collateral with the facility either by specifying the actual amount to be linked or by specifying the percentage of collateral value. |
| Amount Basis       | Select Amount Basis from the drop-down list. The options available are:   |
| Percentage         | If <b>Percentage</b> is selected as <b>Amount Basis</b> , specify the <b>Linked Percentage</b> . The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.   |
| Order number       | In the <b>Order number</b> 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.   |

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



Figure 7-37 Facility Details



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

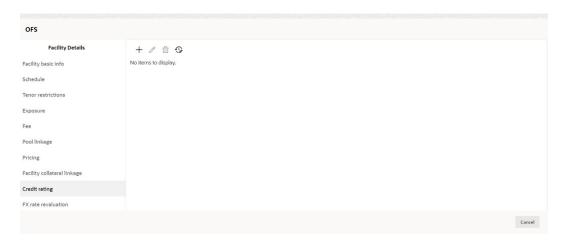
Table 7-16 Facility Details

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

### **Adding Credit Rating**

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

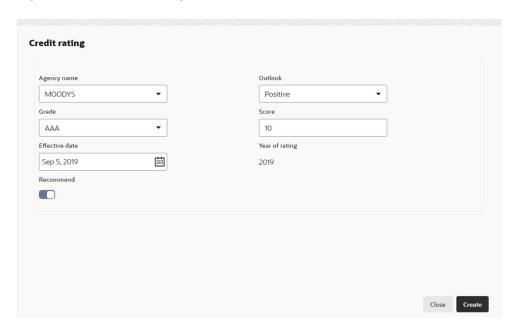
Figure 7-38 Credit Rating





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

Figure 7-39 Credit Rating



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

Table 7-17 Credit Rating

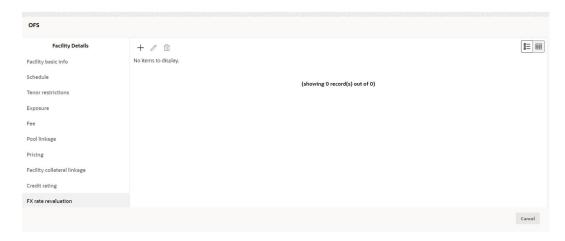
| Fields/ Icon   | Description   |
|----------------|---|
| Agency Name    | Select the name of agency by which the facility is rated from the <b>Agency Name</b> drop-down list.  |
| Outlook        | Select <b>Outlook</b> of the rating from the drop-down list.  |
| Grade          | Select <b>Grade</b>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

**Adding FX Rate Revaluation Details** 



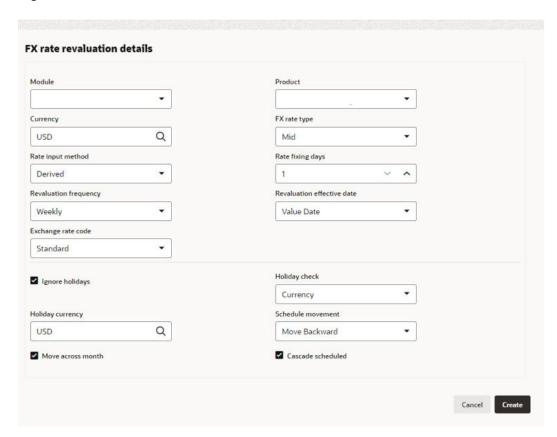
You can add FX rate and revaluation details for the facility under the **FX Rate Revaluation** menu. The facility will be periodically re-valuated considering the FX rate, based on the configured frequency.

Figure 7-40 FX Rate Revaluation



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

Figure 7-41 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 <b>Module</b> 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 <b>Product</b> 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 <b>Currency</b> for which the FX rate has to be applied.  |  |
| FX Rate Type                  | Select <b>FX Rate Type</b> from the drop-down list. The options available are:  Mid Sell Buy   |  |
| Rate Input<br>Method          | Select Rate Input Method from the drop-down list. The options available are:  Derived Fixed  |  |
| Exchange Rate<br>Code         | If <b>Rate Input Method</b> is selected as Derived, the <b>Exchange Rate Code</b> 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<br>Days           | Specify <b>Rate Fixing Days</b> . 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<br>Frequency      | Select Revaluation Frequency from the drop-down list. The options available are:  Daily  Weekly  Monthly  Quarterly  Half Yearly  Yearly  None   |  |
| Revaluation<br>Effective Date | Select Revaluation Effective Date from which the revaluation should happen. The options available are:  Value Date Calendar Date   |  |
| Ignore<br>Holidays            | Enable <b>Ignore Holidays</b> check box, if required. The revaluations that are due on holidays will not be performed on the holiday.  |  |
| Holiday Check                 | Select Holiday Check option from the drop-down list. The options available are:  Currency  Both,  Local The system will determine the holidays based on the selected Holiday Check option. For example, if Holiday Check is selected as Currency, then the system will refer the Currency Holiday Maintenance to determine holidays. |  |



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

| Fields/ Icons        | Description  |
|----------------------|--|
| Holiday<br>Currency  | Select <b>Holiday Currency</b> for which the holiday table must be checked.  |
| Schedule<br>Movement | Select <b>Schedule Movement</b> option from the drop-down list. The options available are:  Move Backward  Move Forward  |
| Move<br>Backward     | If <b>Move Backward</b> option is selected, the system will schedule the revaluations that are due on holiday before the holiday.  |
| Move Forward         | If <b>Move Forward</b> option is selected, the system will schedule the revaluations that are due on holiday after the holiday.  |
| Move Across<br>Month | Enable <b>Move Across Month</b> 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<br>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 <b>Create</b> . The FX rate revaluation details are saved.   |
| Edit                 | To modify the added FX rate revaluation details, select the record and click the <b>Edit</b> icon.   |
| Delete               | To delete the added FX rate revaluation details, select the record and click the <b>Delete</b> 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 <b>Hamburger</b> icon in the required facility record and select <b>Copy Facility</b> . The <b>Facility Details</b> 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.

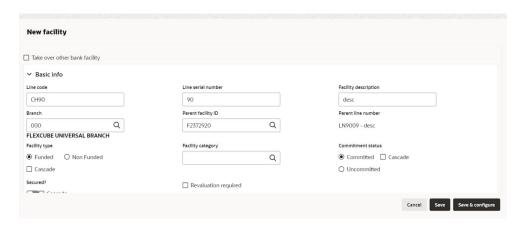


While creating sub-limit, the Tenor and Line Expiry Date for the facility cannot be more than that of the parent facility.

Click the Hamburger icon at the corresponding facility record and select Create Sub Limit.

The Facility Details window is displayed.

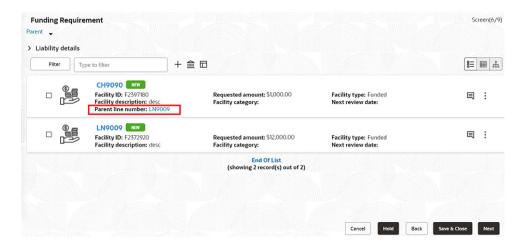
Figure 7-42 New facility



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

The **Funding Requirement** page is displayed.

Figure 7-43 Funding Requirement



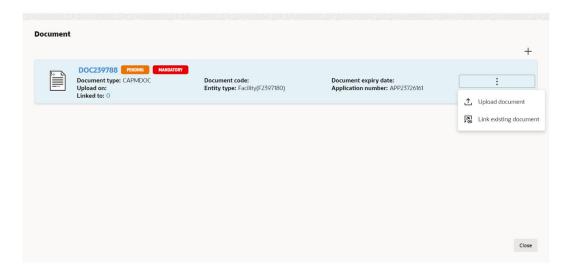
#### **Removing Facility**

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

### **Linking Document**

To link documents with the facility, click Hamburger 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.

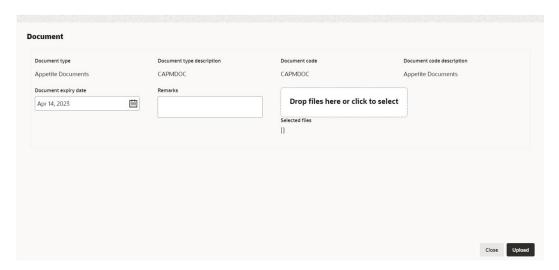
Figure 7-44 Document



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

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

Figure 7-45 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 <b>Drop files here or click to select</b> section, drag and drop or click and upload the necessary document. |
| Upload                             | Click Upload.   |



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

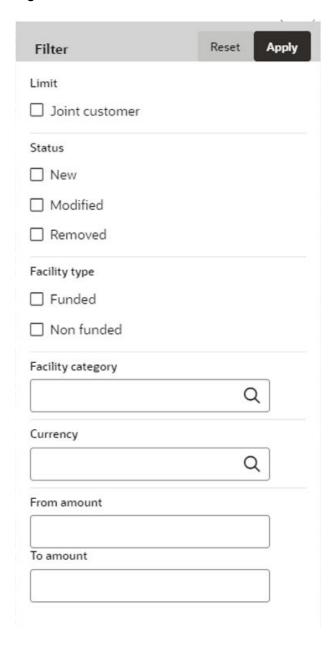
If you want to upload any document that is not listed in the **Documents** window, click **Add New Documents** and upload the document.

#### **Filtering Facility**

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

The Filter window is displayed.

Figure 7-46 Filter



Enter or select the filter parameters.

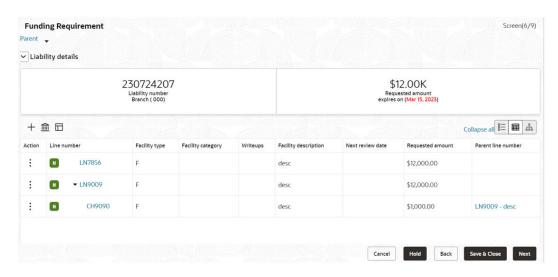


For field level information on Filter screen refer the table below.

Table 7-21 Filter

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

Figure 7-47 Funding Requirement



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

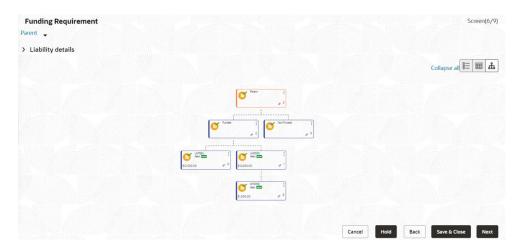
**Table 7-22 Funding Requirement** 

| Fields/ Icons | Description  |
|---------------|--|
| Line Number   | To view the facility details in table view, click the <b>Line Number</b> . |
| Writeup       | To capture writeup for the facility, click the Writeup icon.               |

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



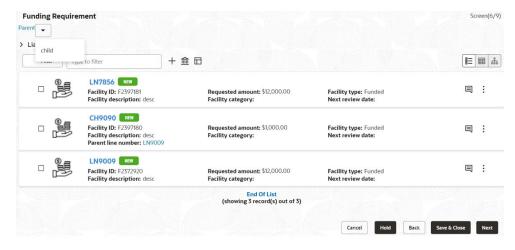
Figure 7-48 Funding Requirement



## **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. Customer list is displayed.

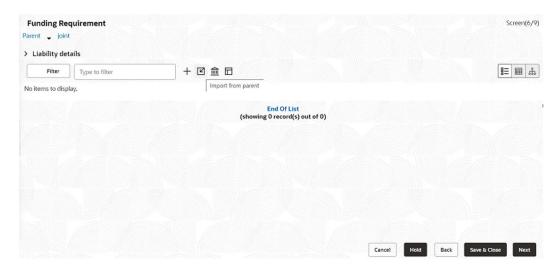
Figure 7-49 Funding Requirement



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



Figure 7-50 Funding Requirement



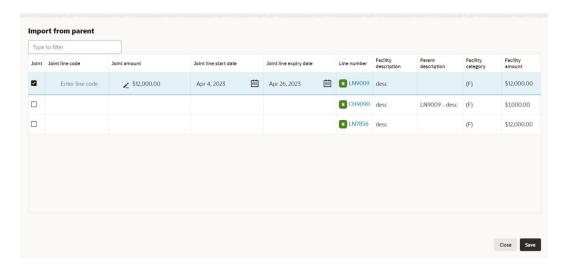
You can add facility to the child party by using any of the following options:

- 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 7-51 Import from parent party



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



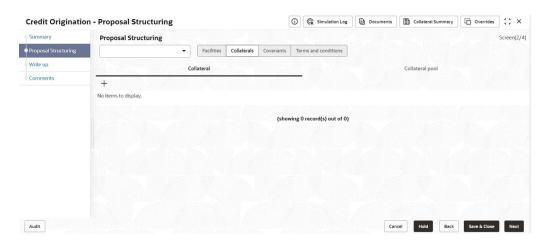
Table 7-23 Import from parent party

| Fields/ Icons    | Description  |
|------------------|--|
| Copy Facility    | Click <b>Hamburger</b> icon in the required facility record and select <b>Copy Facility</b> . The <b>Facility Details</b> 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 <b>Facilities</b> which you want to import from the parent party.   |
| Joint line code  | Specify <b>Joint line code</b> (user defined) and <b>Joint Amount</b> in corresponding cell.   |
| Joint Amount     | To modify other facility details, click the edit icon in the <b>Joint Amount</b> column. The <b>Facility Details</b> window appears.                                     |
| Save             | Modify the required details and click <b>Save</b> . For more information on configuring the facility using <b>Edit</b> option, refer <b>Modifying Facility Details</b> . |

## 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 7-52 Proposal Structuring - Collateral



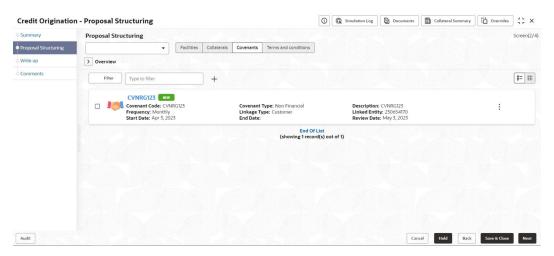


For information about filter, add, edit, delete, and layout options, refer **Collaterals**.

## 7.6 Proposal Structuring - Covenants

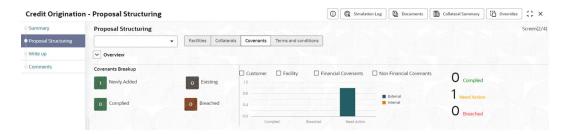
1. To go to the Covenants page, click the **Covenants** tab in **Proposal Structuring** screen. The **Covenants** page is displayed.

Figure 7-53 Proposal Structuring - Covenants



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

Figure 7-54 Overview



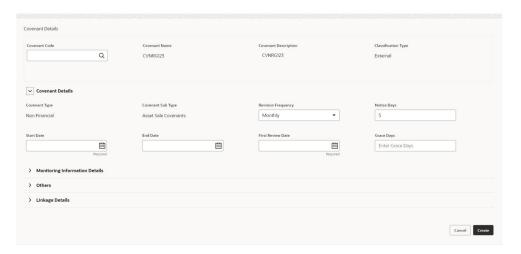
## 7.7 Proposal Structuring - Covenant Details

To add new covenant, click the + icon.

The **Covenant Details** window is displayed.



Figure 7-55 Covenant Details



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

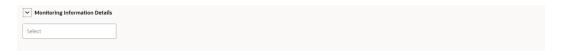
Figure 7-56 Covenant Details



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

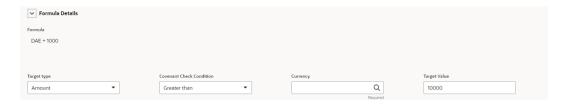


Figure 7-57 Monitoring Information Details



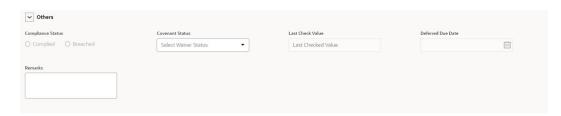
- 6. Select Monitoring Information Details from the drop-down list.
- 7. Click and expand Formula Details section.

### Figure 7-58 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 1
  - Target Value 2
- 9. Click and expand Others section.

## Figure 7-59 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 7-60 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 <b>Create</b> Covenant details are added and displayed in the <b>Covenants</b> page.  |



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

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

## 7.8 Proposal Structuring - Terms and Conditions

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

Figure 7-61 Proposal Structuring - Terms and Conditions

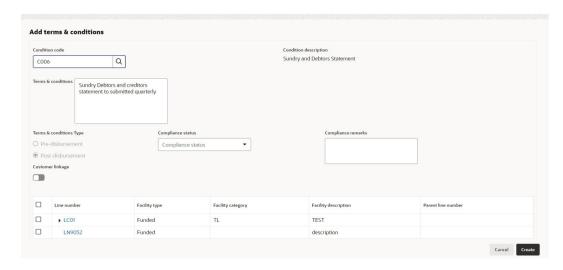




1. To add new terms & conditions, click + icon.

The Add Terms And Conditions window is displayed.

Figure 7-62 Add Terms And Conditions



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

Table 7-26 Add Terms And Conditions

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

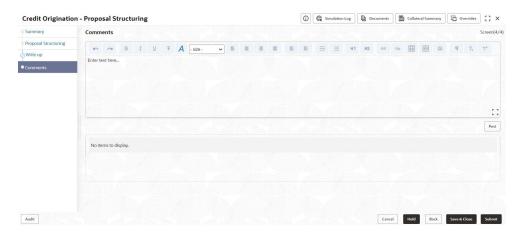




For information about filter, edit, delete, and layout options, refer any section in **Proposal Initiation** Chapter.

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

Figure 7-63 Comments



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

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



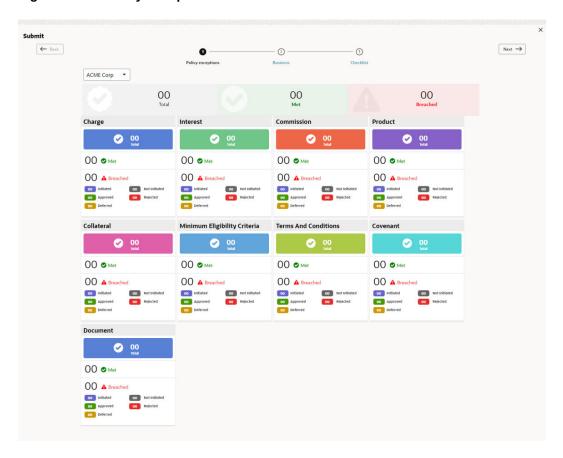


Figure 7-64 Policy exceptions

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 7-65 Business



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

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

Figure 7-66 Checklist



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

Table 7-27 Checklist

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

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



# **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 |  | Ac | Activities that can be performed by user   |  |
|--------------------------------|--|----|--|--|
| Vi • Vi • Vi                   | fiew the customer summary Liabilities requested and proposed Facilities requested and proposed Collateral Offered Covenants stipulated T&C stipulated Financials Rating Demographic details fiew the credit evaluation scores and details fiew the legal evaluation score and details fiew the risk evaluation score and details fiew Write up added in previous stages fiew comments added in previous stages | •  | Review the following  Liability details  Facility details  Covenants proposed  T&C proposed  Collateral Offered  Add write up  Send back the application if additional inforequired  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.



## <u>Proposal Approval</u>

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

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

Table 9-1 Proposal Approval stage

#### Information available for user Activities that can be performed by user View the customer summary Review the following: Liabilities requested and proposed Liability amount and dates requested and Facilities requested and proposed proposed Facility amount and dates requested and Collateral Offered proposed Covenants stipulated Covenants proposed T&C stipulated T&C proposed **Financials** Collateral Offered Rating Capture the following: Demographic details Approved Liability amount and dates View the credit evaluation scores and details Approved Facility amount and dates View the legal evaluation score and details Add/Modify/Delete facility, collateral. View the risk evaluation score and details covenants or T&C View Write up added in previous stages Add write up View comments added in previous stages 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:

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

The **Liability Details** window is displayed.

Figure 9-1 Liability Details

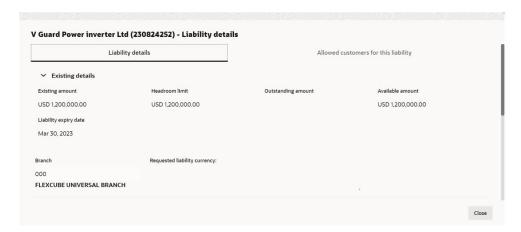
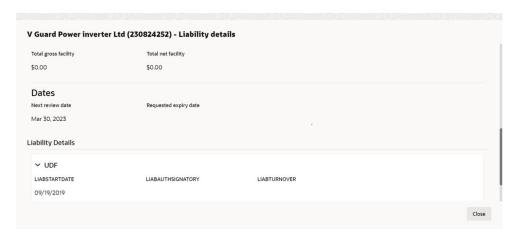


Figure 9-2 Liability Details



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



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 <b>Save</b> . The approval details are saved.                |



In the Approval page, click Hamburger icon in the required facility and select Edit.
 The Facility Details window is displayed.

Figure 9-3 Facility Details

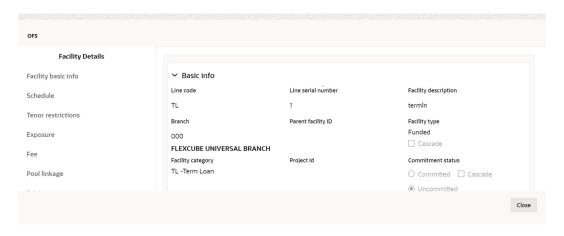


Figure 9-4 Facility Details

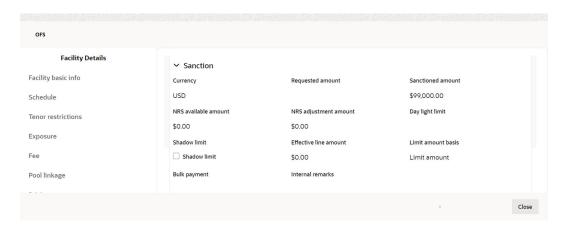


Figure 9-5 Facility Details

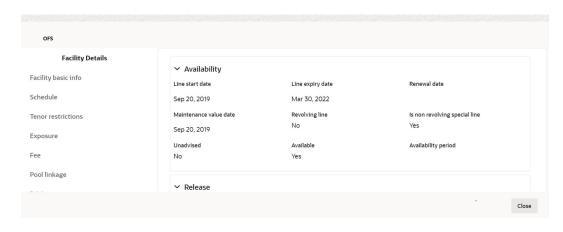
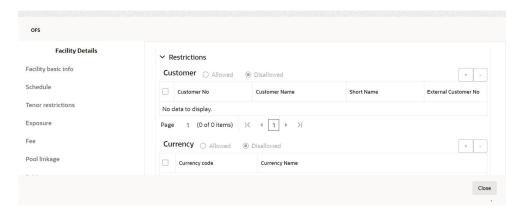




Figure 9-6 Facility Details



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

Table 9-3 Facility Details

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

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**.



## **Draft Generation**

In this stage the bank user can generate a sanction letter and capture a customers communication address to send the sanction letter.

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

Table 10-1 Draft Generation stage

## Information available for user Activities that can be performed by user View the customer summary Generate draft proposal document 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

## **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

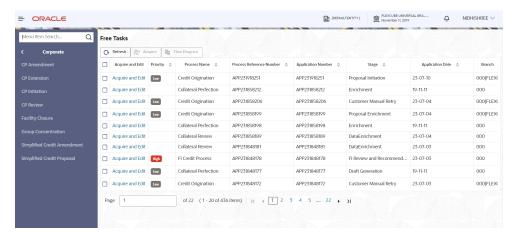
### Steps to generate draft

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



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

Figure 10-2 Summary

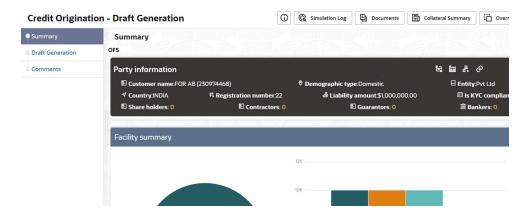


Figure 10-3 Summary

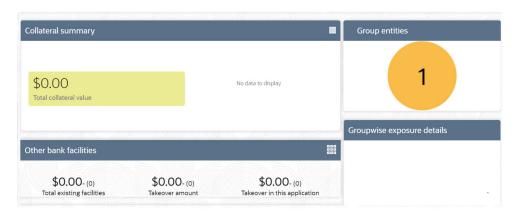
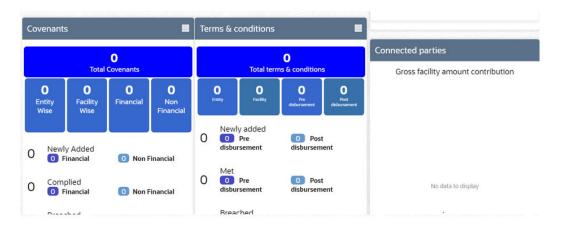
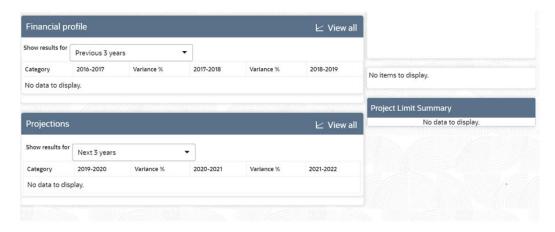




Figure 10-4 Summary





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

The **Industry Details** window is displayed.

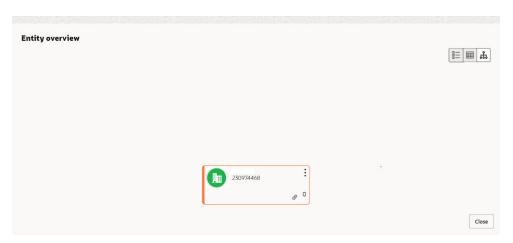
Figure 10-5 Industry Details



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

The **Entity Overview** window is displayed.

Figure 10-6 Entity Overview



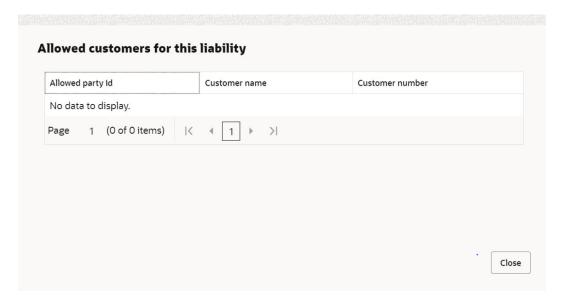
6. Click Allowed Customers For This Liability icon in the Party Information section, to view Customers linked to the liability information.

The Allowed Customers For This Liability window appears.

Figure 10-7 Allowed Customers For This Liability



Figure 10-8 Allowed Customers For This Liability



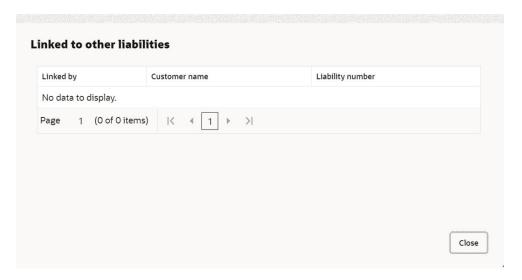
- 7. Click Close, if you want to exit the Allowed Customers for this liability window.
- **8.** Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the customer information.

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

Figure 10-9 Linked to other liabilities



Figure 10-10 Linked to other liabilities



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

The **Layout** window is displayed.

Figure 10-11 Layout



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

Figure 10-12 Entity Overview



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

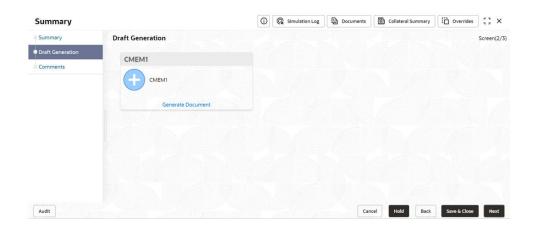
**Table 10-2** Entity Overview

| Fields/ Icons     | Description   |
|-------------------|---|
| Close             | To exit <b>Entity Overview</b> window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.   |
| Count Numbers     | To view the detailed information about the Share Holders,<br>Contractors, Guarantors, and Bankers, click the respective count<br>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 organization and financial Projections for the organization are listed for 3 years. |
| Financial Profile | To view <b>Financial Profile</b> and <b>Projections</b> for five years, select <b>Previous 5 years</b> option from the <b>Show results for</b> drop-down list.  |
| Projection        | To view detailed information about <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.   |

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

The **Draft Generation** window is displayed.

Figure 10-13 Draft Generation



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

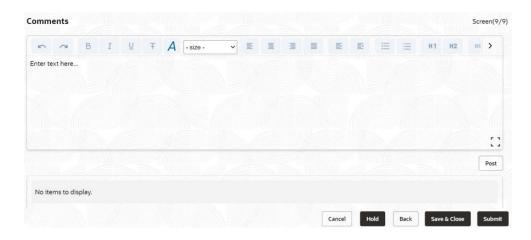
Table 10-3 Draft Generation

| Fields/ Icons            | Description  |
|--------------------------|--|
| View Document            | Click View Document, to view the generated draft document.                 |
| <b>Download Document</b> | Click <b>Download Document</b> , to download the generated draft document. |

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

The **Comments** page is displayed.

Figure 10-14 Comments



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

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

← Back Next → 3 2 ACME Corp ▼ 00 00 00 Charge Product 0 **0**0 00
 ontal 00 • Met 00 o Met 00 • Met 00 • Met 00 A Breached 00 A Break 00 A Breached 00 A Breached 00 I 00 Approved
00 Deferred Collateral Minimum Eligibility Criteria Terms And Conditions Ø 00 **0**0 **0**0 **0**0 00 **⊘** Met 00 **⊘** Met 00 **⊘** Met 00 **⊘** Met 00 A Breached 00 A Bres 00 A Breached 00 A Breached oo Initiated
OO Approved 00 Initiated
00 Approved Document **0**00 00 • Met 00 A Breached

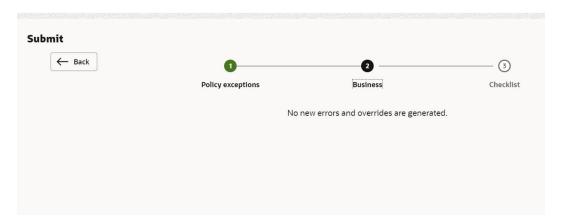
Figure 10-15 Policy Exceptions

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.

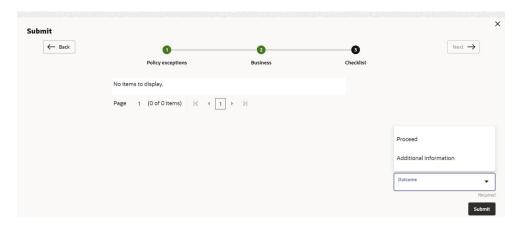
**15.** Click the **Business** data segment.

Figure 10-16 Business



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

Figure 10-17 Checklist



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

Table 10-4 Checklist

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

On customer acceptance of the draft proposal, the proposal is sent to **Limit Configuration** stage.

If the customer rejects the draft proposal, the proposal is sent to the  ${f Proposal}$   ${f Restructuring}$  stage.



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 customer, 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

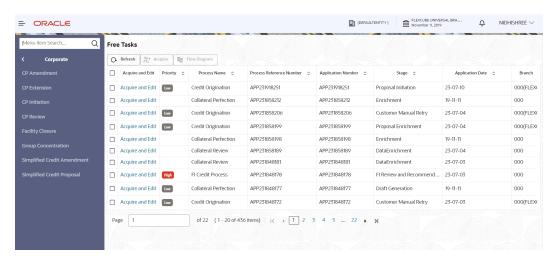
### Information available for user Activities that can be performed by user Upload the customer accepted documents View the customer summary Liabilities requested, proposed, and Submit for limit configuration approved Send application for renegotiation to Proposal Facilities requested, proposed, and review stage approved Add comments 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

### 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

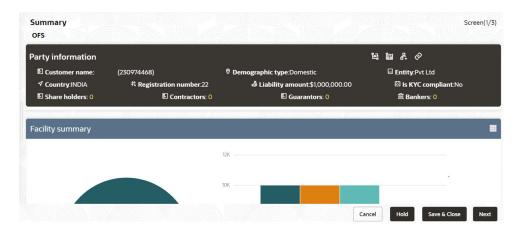


Figure 11-3 Summary

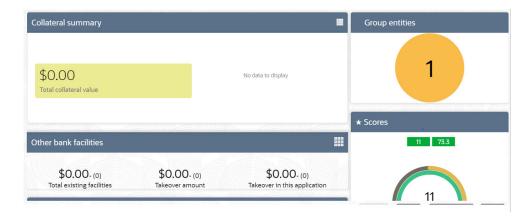


Figure 11-4 Summary

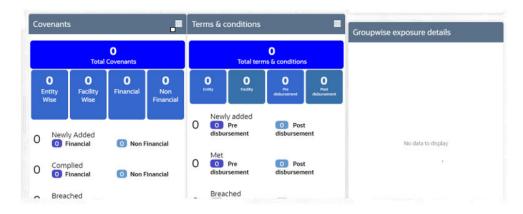
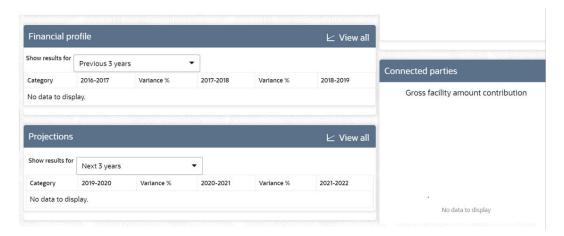


Figure 11-5 Summary



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

The **Industry Details** window is displayed.

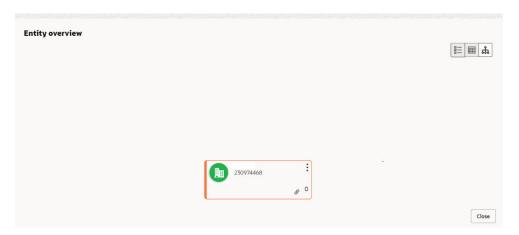
Figure 11-6 Industry Details



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

The **Entity Overview** window is displayed.

Figure 11-7 Entity Overview



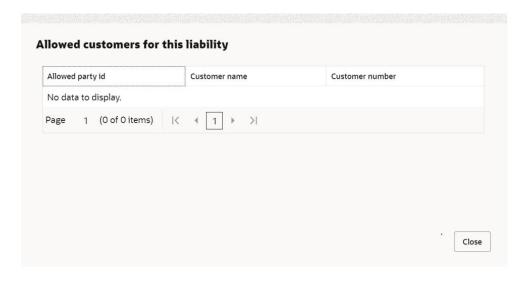
6. Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view Customers linked to the liability information.

The Allowed Customers For This Liability window appears.

Figure 11-8 Allowed Customers For This Liability



Figure 11-9 Allowed Customers For This Liability





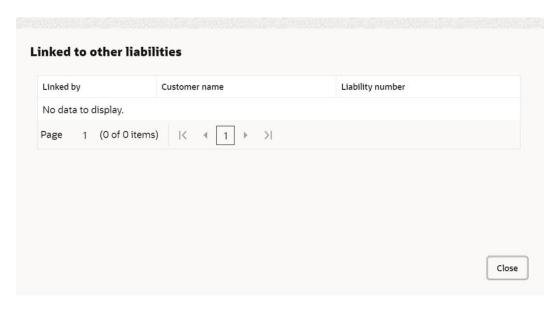
- 7. Click Close, if you want to exit the Allowed Customers for this liability window.
- 8. Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the customer information.

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

Figure 11-10 Linked to other liabilities



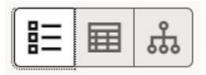
Figure 11-11 Linked to other liabilities



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

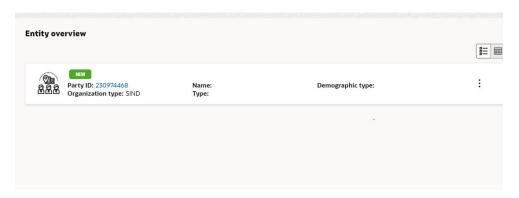
The **Layout** window is displayed.

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** 

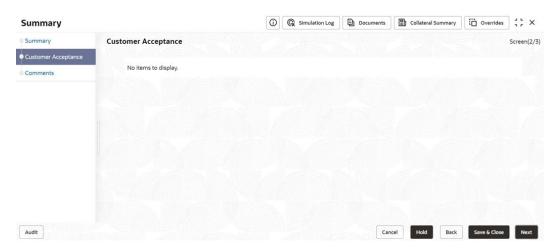
| Fields/ Icons     | Description  |
|-------------------|--|
| Close             | To exit <b>Entity Overview</b> window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.  |
| Count numbers     | To view the detailed 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 <b>Financial Profile</b> and <b>Projections</b> for five years, select <b>Previous 5 years</b> option from the <b>Show results for</b> drop-down list.   |
| Projection        | To view detailed information about <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.  |

12. After reviewing the Summary, click Next.

The **Customer Acceptance** page is displayed.



Figure 11-14 Credit Origination-Customer Acceptance

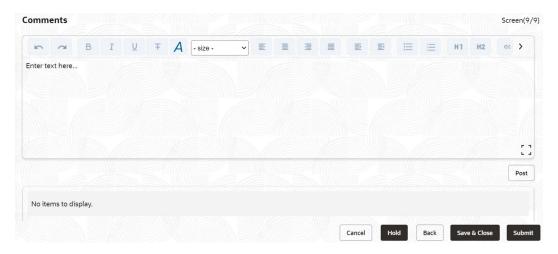


In the **Customer Acceptance** page, the Proposal Draft accepted by the customer is displayed.

**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.

← Back 3 ACME Corp ▼ 00 Total 00 Met 00 Charge **0**0 **0**0 **O** 00 **⊘** Met 00 **o** Met 00 **⊘** Met 00 **⊘** Met 00 🛦 Br 00 A Bre 00 A B 00 🛦 Br Minimum Eligibility Criteria Terms And Conditions Collateral **0**0 **②** 00 **②** 00 00 **o** Met 00 o Met 00 • Met 00 • Met 00 A Bre 00 🛦 Br oo Initiated
oo Approved oo Initiated
oo Approved OO Tetal 00 • Met 00 A Breached

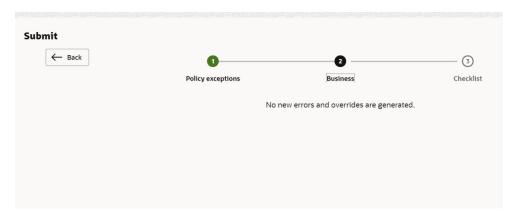
Figure 11-16 Policy Exceptions

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

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

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

Figure 11-17 Business



16. Click the Checklist data segment.

Figure 11-18 Checklist



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

Table 11-3 Checklist

| Fields/ Icons | escription   |  |
|---------------|--|--|
| Outcome       | Select <b>Outcome</b> as <b>Proceed</b> , if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> . |  |
| Submit        | Click <b>Submit</b> . The proposal is moved to the next stage based on the selected <b>Outcome</b> .   |  |



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

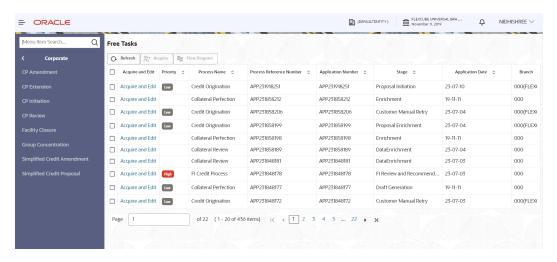
| Information available for user |   | Activities that can be performed by user  |
|--------------------------------|---|---|
| •                              | View the customer summary  Liabilities requested, proposed, and approved  Facilities requested, proposed, and approved  Collateral Offered 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

### Steps to configure limit

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

The Free Tasks page is displayed.

Figure 12-1 Free Tasks





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

### **Viewing Summary:**

Figure 12-2 Summary

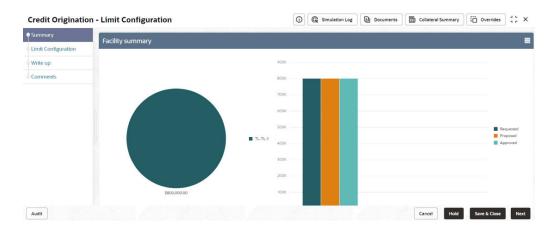


Figure 12-3 Summary

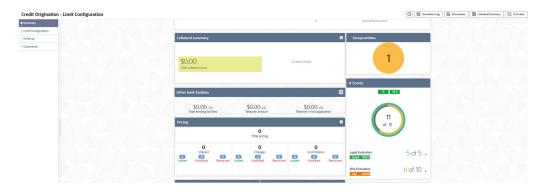


Figure 12-4 Summary

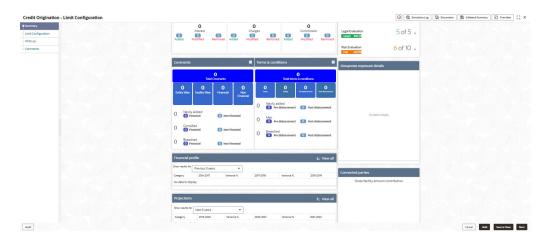
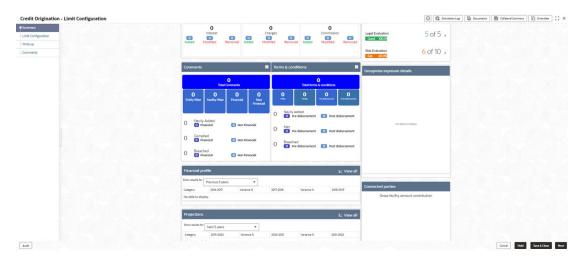


Figure 12-5 Summary



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

The **Industry Details** window is displayed.

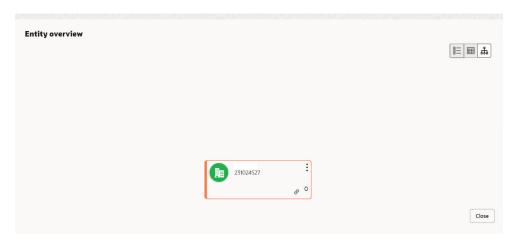
Figure 12-6 Industry Details



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

The **Entity Overview** window is displayed.

Figure 12-7 Entity Overview



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

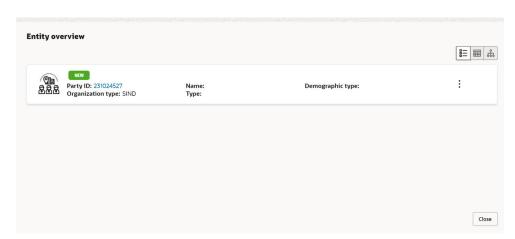
The **Layout** window is displayed.

Figure 12-8 Layout



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

Figure 12-9 Entity Overview



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

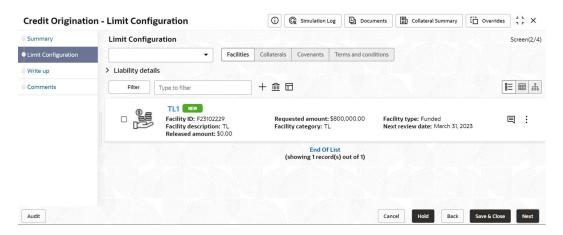
**Table 12-2** Entity Overview

| Fields/ Icons     | Description   |
|-------------------|---|
| Close             | To exit <b>Entity Overview</b> window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.   |
| Count numbers     | To view the detailed information about the Share Holders,<br>Contractors, Guarantors, and Bankers, click the respective count<br>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 <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> in the respective sections.   |

8. After reviewing the Summary, click Next.

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

Figure 12-10 Limit Configuration



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

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

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

Figure 12-11 Facility Details

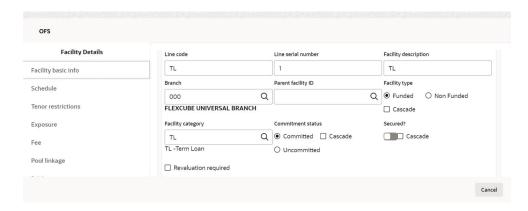


Figure 12-12 Facility Details

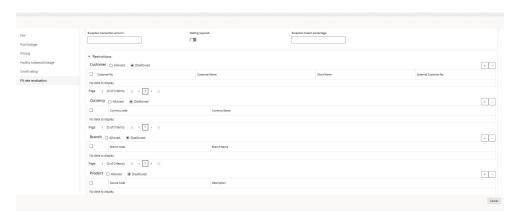
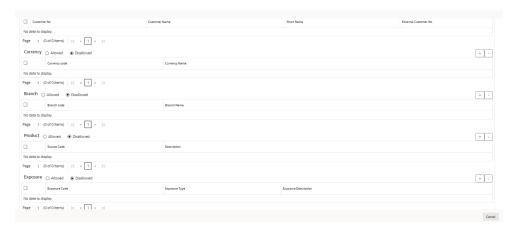
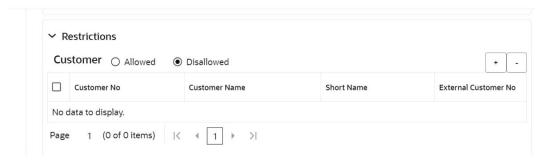


Figure 12-13 Facility Details



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

Figure 12-14 Restrictions



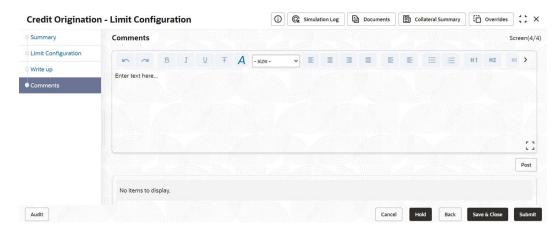
For field level information on **Restrictions** screen refer the table below.

Table 12-3 Restrictions

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

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

Figure 12-15 Comments



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

#### 10. Click Submit.

The **Policy exceptions** window is displayed.



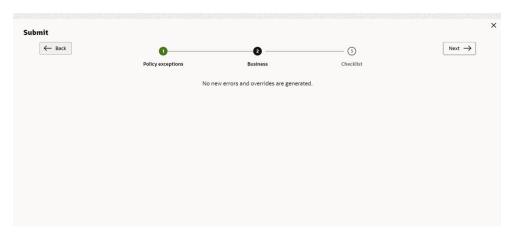
← Back 3 ACME Corp ▼ 00 Total 00 Met 00 Charge **0**0 **0**0 **②** 00 00 **⊘** Met 00 **o** Met 00 **⊘** Met 00 **⊘** Met 00 A Bre 00 A Bre 00 A B 00 🛦 Br Minimum Eligibility Criteria Collateral Terms And Conditions **②** 00 **②** 00 **②** 00 00 **o** Met 00 o Met 00 • Met 00 • Met 00 A Bres 00 A Bre 00 🛦 Br oo Initiated
oo Approved oo Initiated
oo Approved OO Tetal 00 • Met 00 ▲ Breached

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.





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 <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> . |
| Submit        | Click <b>Submit</b> . The proposal is moved to the <b>Handoff</b> stage.   |



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

# <u>Proposal Handoff</u>

## 13.1 Handoff to Back Office System

The proposal is automatically handed off to the back office system for customer creation, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

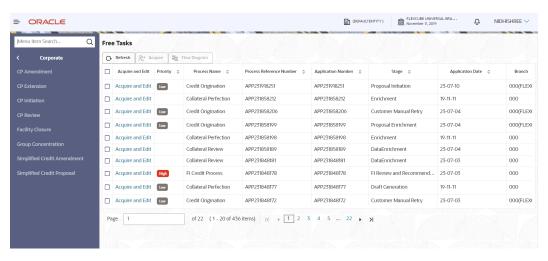
Refer Handoff - Manual Retry section for information on the manual retry stage.

### 13.2 Handoff - Manual Retry

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

In OBCFPM, navigate to Tasks > Free Tasks.
 The Free Tasks page is displayed.

Figure 13-1 Free Tasks



2. Acquire & Edit the required Manual Retry task.

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

Figure 13-2 Manual Retry - Summary

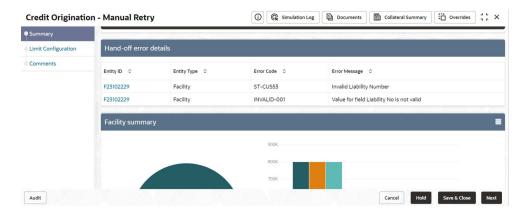


Figure 13-3 Manual Retry - Summary

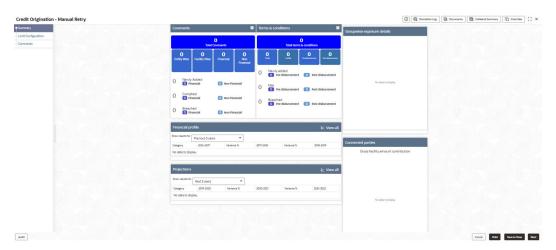


Figure 13-4 Manual Retry - Summary





Figure 13-5 Manual Retry - Summary

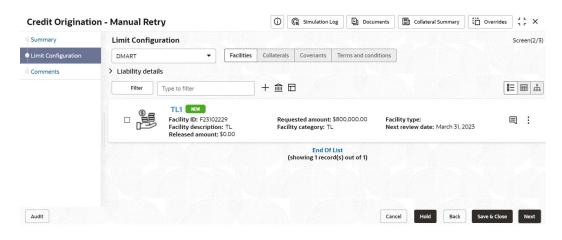


In **Summary** page the hand-off error details are displayed.

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

The Limit Configuration page is displayed.

Figure 13-6 Limit Configuration



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

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

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



Figure 13-7 Facility Details

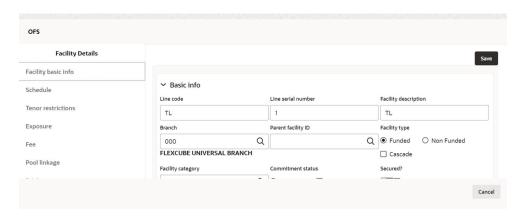


Figure 13-8 Facility Details

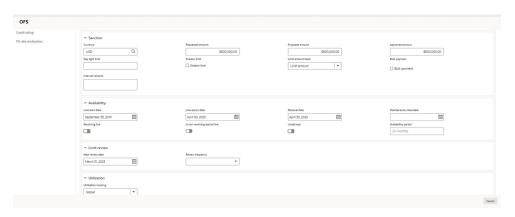


Figure 13-9 Facility Details



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

Figure 13-10 Restrictions



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

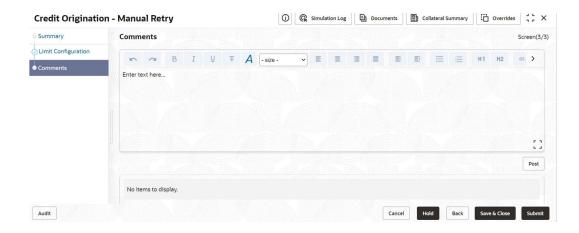
Table 13-1 Restrictions

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

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

The **Comments** page is displayed.

Figure 13-11 Manual Retry - Comments



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

#### 7. Click Submit.

The **Policy exceptions** window is displayed.



← Back 2 3 ACME Corp ▼ 00 Total 00 Met 00 Charge **0**0 **②** 00 **0**0 00 **⊘** Met 00 **o** Met 00 **⊘** Met 00 **⊘** Met 00 A Bre 00 A B 00 A Bre 00 🛦 Br Minimum Eligibility Criteria Collateral Terms And Conditions **0**0 **②** 00 **②** 00 00 **o** Met 00 o Met 00 • Met 00 • Met 00 A Bre 00 A Bre 00 🛦 Br oo Initiated
oo Approved
Deferred oo Initiated
oo Approved oo Initiated
oo Approved OO Tetal 00 • Met 00 ▲ Breached

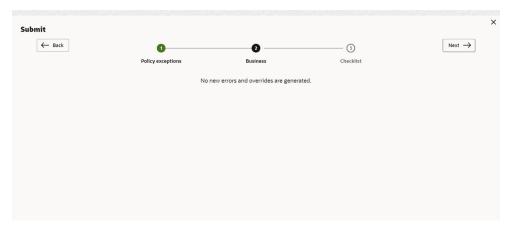
Figure 13-12 Policy exceptions

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

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

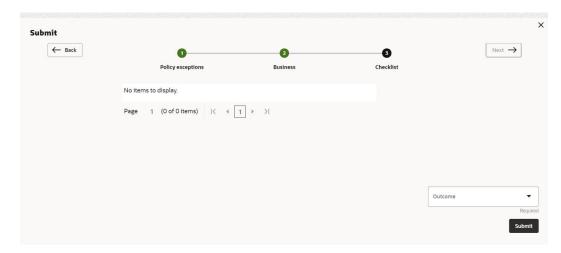
8. Click the **Business** data segment.





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

Figure 13-14 Checklist



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

Table 13-2 Checklist

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



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



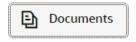
# Document Upload and Checklist

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

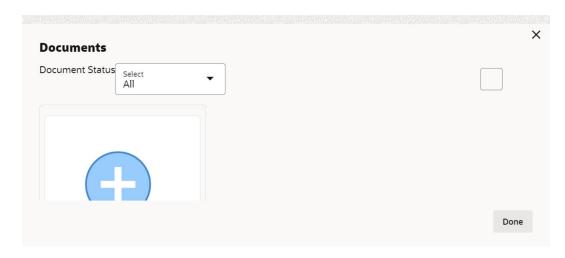
1. Click **Documents** Icon at the top right corner of any page.

Figure 14-1 Documents



The **Documents** window is displayed.

Figure 14-2 Documents



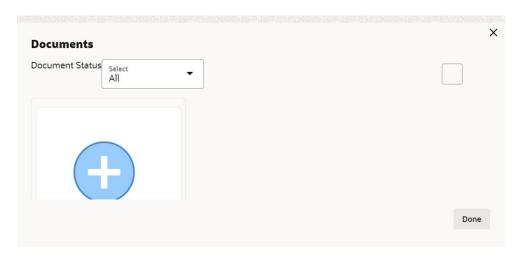
If the document list is configured in **Business Process Maintenance**, the same appears in the above window. You can also click the **Add** icon to upload other documents.

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.

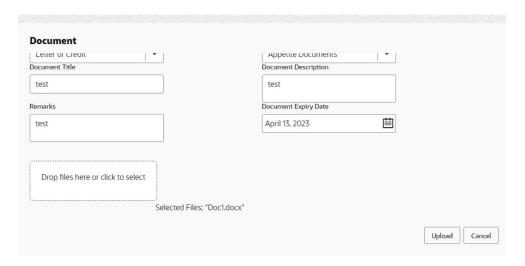
The **Documents** window is displayed.

Figure 14-3 Documents



3. Click the 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 <b>Document Type</b> from the drop-down list. The options available are:  • Amendment Documents  • Proposal Documents  • Closure Documents |



Table 14-1 (Cont.) Document Details

| Fields/ Icons                      | Description   |
|------------------------------------|---|
| Document Code                      | Select <b>Document Code</b> from the drop-down list. The options available are:  • Amendment Documents  • Proposal Documents  • Closure Documents   |
| Document Title                     | Enter <b>Document Title</b> for the document.   |
| <b>Document Description</b>        | Enter a brief description about the document in the <b>Document Description</b> field.  |
| Remarks                            | Enter <b>Remarks</b> , if any.  |
| Document Expiry Date               | Click <b>Calendar</b> icon and select <b>Document Expiry Date</b> .   |
| Drop files here or click to select | In <b>Drop files here or click to select</b> area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom. <b>Note:</b> 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



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.   |
| Submit        | Click <b>Submit</b> . Document is uploaded and listed in <b>Document</b> window. |



Table 14-2 (Cont.) Checklist

| Fields/ Icons  | Description   |
|----------------|---|
| Edit or Delete | To edit or delete the document, click <b>Edit</b> or <b>Delete</b> icons. |



# **Business Overrides**

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

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

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

Figure 15-1 Business Overrides

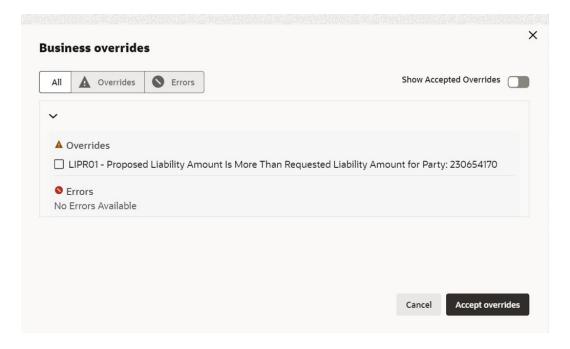


Figure 15-2 Business Overrides

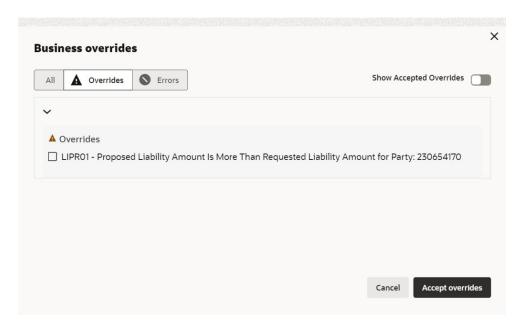
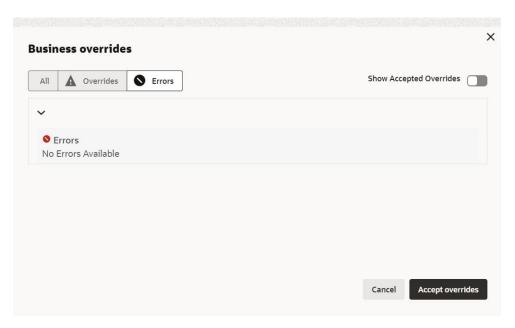
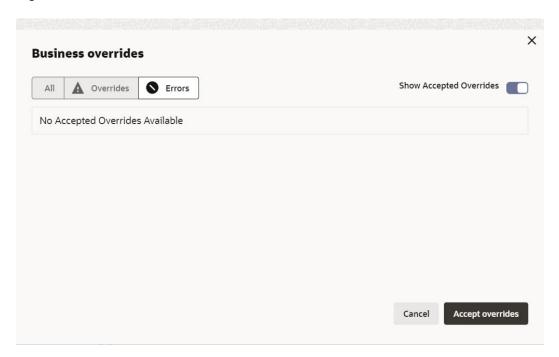


Figure 15-3 Business Overrides



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

### **Documentation Accessibility**

For information about Oracle's commitment to accessibility, visit the **Oracle Accessibility Program** website at https://www.oracle.com/corporate/accessibility/.

#### **Feedback and Support**

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

