

Group Concentration Limit Proposal User Guide

Oracle Banking Credit Facilities Process Management Cloud Service

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

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

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Chapter 1 - Introduction

Preface

About this guide




This guide provides the user with all the information necessary to initiate Group Concentration Limit process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for setting and approving liability limit for the group entity.

Conventions Used





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

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

Chapter 1 - Introduction

Common Icons in OBCFPM

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

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

Chapter 3 - Overview

Group Concentration Limit - Overview

The Group Concentration Limit process is specifically designed to set an overall group limit for a group of companies. This process flow allows the banks to assess basic details of a group and set the overall liability. Thus, when a single customer from the group or the whole group approaches the bank for facilities, the bank user can refer the overall Group limit set already and sanction the facilities.

The stages available in the Group Concentration Limit process are:

- Initiation
- Enrichment
- KYC Check (optional)
- Review and Recommendation
- Approval
- Documentation

Chapter 3 - Initiation

Group Concentration Limit Initiation

In this stage, the RM can initiate Group Concentration Limit Proposal Process for a group entity by capturing basic information about the parent party and its connected child parties. The basic information captured in this stage can be enriched in the enrichment stage.

To initiate Group Concentration Limit Proposal Process, perform the following steps:

Initiation Steps

1. Login to OBCFPM.
2. Navigate to **Credit Facilities > Group Concentration > GC Initiation** from the left menu. The *Initiate Group Concentration Limit* window appears.

Initiate Group Concentration Limit

Application Priority *
☒ Low ☐ Medium ☐ High

Application Branch *
004

Customer details

Customer

Organization details

Organization Name *
ABC

Organization Type *
Single

Entity Type *
Pvt Ltd

Demography Type *
Domestic

Country of incorporation *
IN

Incorporation date *
Apr 26, 2010

Country of risk *
GB

INDIA
Great Britain

Website Address
https://www.

Facebook Address
https://www.facebook.com/

Twitter Address
https://www.twitter.com/

Customer sector

No Sectors Added

+Add Industry

Customer Rating

No Ratings Added

+Add ratings

Other Details

Special customer
☒

Join customer
☐

RM Details

RM Id *

Submit

Submit and Enrich

Cancel

Chapter 3 - Initiation

Creating Application

In the *Initiate Group Concentration Limit* window:

3. Select the **Application Priority** based on the requirement. The options available are **Low**, **Medium** and **High**.
4. Click the search icon in the **Application Branch** field. The *Select Branch* window appears.

Select Branch

Branch Code

Branch Name

Fetch

| Branch Code | Branch Name |
|-------------|---------------------------|
| 002 | Flexcube |
| 006 | Flexcube |
| 965 | Flexcube |
| 008 | Flexcube |
| 009 | Flexcube |
| 007 | Flexcube |
| 642 | Test branch |
| 000 | FLEXCUBE UNIVERSAL BRANCH |

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

Customer details

7. Specify if the **Customer** is **New** or **Existing** by selecting respective option.

Upon selecting the **Existing** option, **Select Customer** link appears.

8. Click the **Select Customer** link. The *Select Customer* window appears.

Chapter 3 - Initiation

Select Customer

Customer Name

ACME

Party ID

Enter atleast 5 characters

External Customer No

Enter atleast 3 characters

Country

Filter

| Customer Name | Customer No | External Customer No |
|---------------|--------------|----------------------|
| ACME US | PTY21209402 | 005090 |
| ACME UK | PTY212094303 | 005190 |
| ACME IN | PTY212094304 | 005290 |
| ACME India | PTY192590531 | PTY192590531 |
| ACME US | PTY192590530 | PTY192590530 |
| ACME UK | PTY192590532 | PTY192590532 |

Close

9. Specify any or all of the following filter parameters:

- Customer Name
- Party ID
- External Customer No
- Country

10. Click **Filter**. Customer records matching the filter parameters appear.

11. Click on the required customer record. Customer details get defaulted in the *Initiate Group Concentration Limit* window.

Organization details

If the **Customer** is selected as **New**:

12. Type the **Organization Name**.

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

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

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

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

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

Chapter 3 - Initiation

17. Select the **Country of incorporation** from the drop down list.
18. Click the calendar icon and select the **Incorporation date** of group entity.
19. Select the party's **Country of risk** from the drop down list.
20. Type the following addresses in respective fields:
 - Website Address
 - Facebook Address
 - Twitter Address

Customer sector

21. Click the **+Add sector** link to capture industry and rating details of the group entity. The *Add Industry* window appears:

The 'Add Industry' window is a modal dialog with a close button (X) in the top right corner. It contains a table with four columns: Sectors, Industry Groups, Industries, and Sub-Industries. The 'Sectors' column lists Energy, Utilities, Real Estate, Materials, Industrials, Consumer Discretionary, Consumer Staples, and Health Care, each with a right-pointing chevron. The 'Industry Groups' column shows 'Energy' selected, with a right-pointing chevron. The 'Industries' column shows 'Energy Equipment' and 'Oil, Gas Fuels', both with right-pointing chevrons. The 'Sub-Industries' column shows 'Oil Drilling' and 'Oil Equipment', both with right-pointing chevrons. A 'Cancel' button is located at the bottom right of the window.

| Sectors | Industry Groups | Industries | Sub-Industries |
|------------------------|-----------------|------------------|----------------|
| Energy | Energy | Energy Equipment | Oil Drilling |
| Utilities | | Oil, Gas Fuels | Oil Equipment |
| Real Estate | | | |
| Materials | | | |
| Industrials | | | |
| Consumer Discretionary | | | |
| Consumer Staples | | | |
| Health Care | | | |

22. Select a sector of the group entity. Available **Industry Groups** appear.
23. Select the **Industry Group** of the group entity. Available **Industries** appear.
24. Select the Industry of the group entity. Available **Sub-Industries** appear.
25. Select the sub-industry of the group entity. Industry details are added and displayed in **Industry** section as shown below:

The 'Customer sector' window displays the selected industry details. It has a title bar with the text 'Customer sector' and a '+Add sector' link in the top right corner. The main content area shows a list of selected items: 'Energy' (highlighted in green), 'Industry Group' (with 'Energy' below it), 'Industry' (with 'Energy Equipment' below it), and 'Sub-Industry' (with 'Oil Drilling' below it). Each item has a trash icon to its right.

Customer sector [+Add sector](#)

- Energy
- Industry Group
 - Energy
- Industry
 - Energy Equipment
- Sub-Industry
 - Oil Drilling

Chapter 3 - Initiation

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



If the group entity is into different sectors, all the sector details must be captured while initiating Group Concentration Limit Proposal process. To add another sector information, click +Add sector and capture the information again.

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

Customer Rating

27. Click the **+Add ratings** link to add rating information of the group entity. The *Add Rating* window appears:

| Risk Ratings | Rated By |
|--------------|----------|
| AAA | Moody's |
| BB+ | Fitch |
| B | |
| B- | |
| CCC+ | |
| AA+ | |

28. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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

Customer Rating [+Add ratings](#)

Moody's

AAA
Positive
2019

Chapter 3 - Initiation

29. To modify the added rating, click the edit icon.
30. To delete the added rating, click the delete icon.



If the group entity is rated by different rating firms, all the rating information must be captured while initiating Group Concentration Limit Proposal process. To add another rating information, click +Add ratings and capture the information again.

Other Details

31. Enable the **Special Customer** flag, if the customer is special to your bank.
32. Enable the **Join Customer** flag, if the customer is a joint customer of another party.

RM Details

User Id of the logged in user gets defaulted in this field. You can modify the RM Id, if required.

33. To submit the application for enrichment, click **Submit** or **Submit and Enrich**. A unique application number is assigned to the application for easy identification.



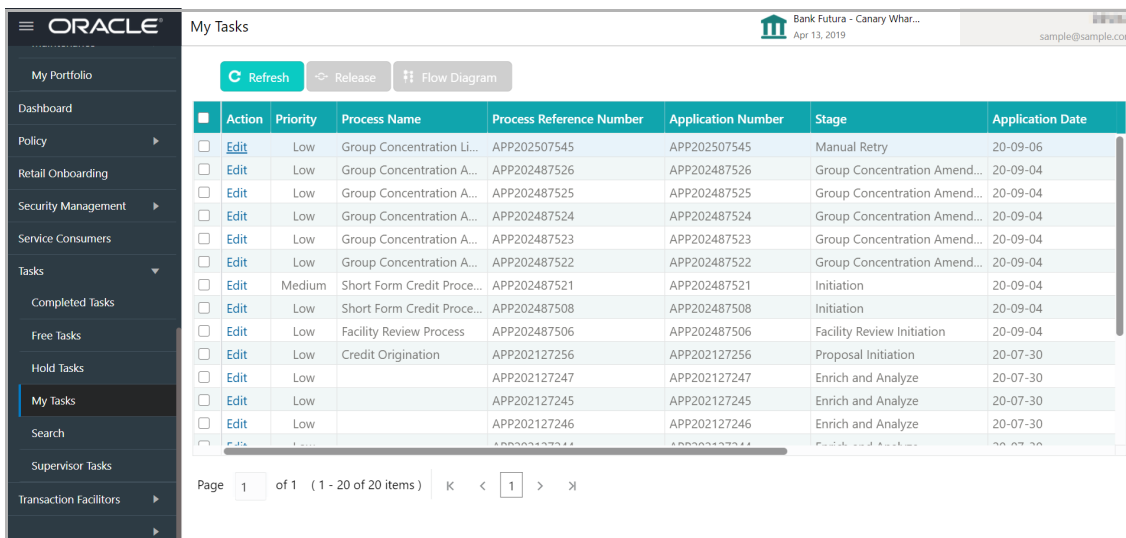
During customer (child party) creation, **Create** button appears instead of **Submit**, **Submit and Enrich**, and **Cancel** buttons. Click **Create** to add customer for the organization.

Enriching Application

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

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

Chapter 3 - Initiation



My Tasks

Refresh Release Flow Diagram

| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date |
|-------------------------------|----------|----------------------------|--------------------------|--------------------|------------------------------|------------------|
| <input type="checkbox"/> Edit | Low | Group Concentration Li... | APP202507545 | APP202507545 | Manual Retry | 20-09-06 |
| <input type="checkbox"/> Edit | Low | Group Concentration A... | APP202487526 | APP202487526 | Group Concentration Amend... | 20-09-04 |
| <input type="checkbox"/> Edit | Low | Group Concentration A... | APP202487525 | APP202487525 | Group Concentration Amend... | 20-09-04 |
| <input type="checkbox"/> Edit | Low | Group Concentration A... | APP202487524 | APP202487524 | Group Concentration Amend... | 20-09-04 |
| <input type="checkbox"/> Edit | Low | Group Concentration A... | APP202487523 | APP202487523 | Group Concentration Amend... | 20-09-04 |
| <input type="checkbox"/> Edit | Low | Group Concentration A... | APP202487522 | APP202487522 | Group Concentration Amend... | 20-09-04 |
| <input type="checkbox"/> Edit | Medium | Short Form Credit Proce... | APP202487521 | APP202487521 | Initiation | 20-09-04 |
| <input type="checkbox"/> Edit | Low | Short Form Credit Proce... | APP202487508 | APP202487508 | Initiation | 20-09-04 |
| <input type="checkbox"/> Edit | Low | Facility Review Process | APP202487506 | APP202487506 | Facility Review Initiation | 20-09-04 |
| <input type="checkbox"/> Edit | Low | Credit Origination | APP202127256 | APP202127256 | Proposal Initiation | 20-07-30 |
| <input type="checkbox"/> Edit | Low | | APP202127247 | APP202127247 | Enrich and Analyze | 20-07-30 |
| <input type="checkbox"/> Edit | Low | | APP202127245 | APP202127245 | Enrich and Analyze | 20-07-30 |
| <input type="checkbox"/> Edit | Low | | APP202127246 | APP202127246 | Enrich and Analyze | 20-07-30 |

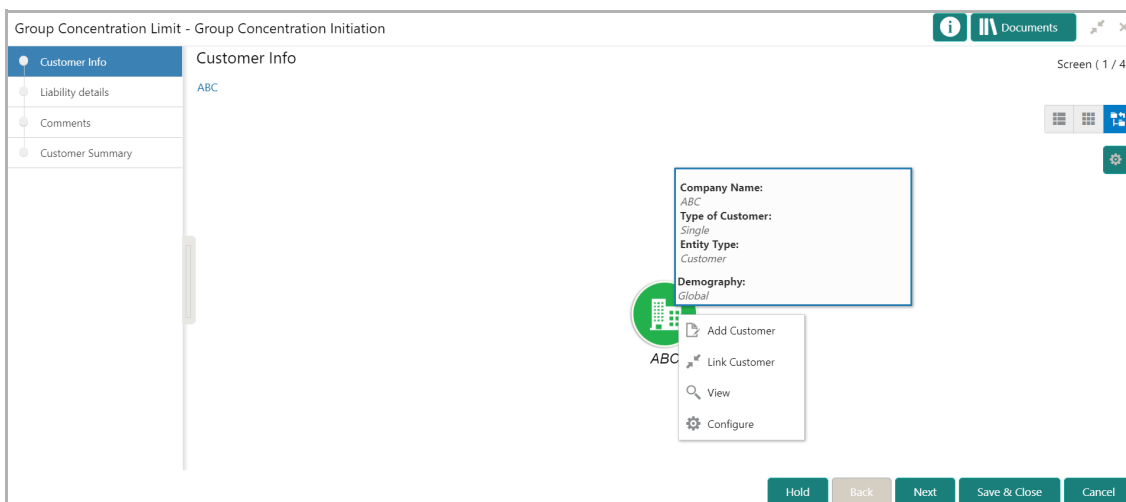
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35. Select the required application and click **Edit**. The *Group Concentration Limit Process - Group Concentration Initiation* page appears.

36. To enrich the application after application creation process, click the **Submit and Enrich** button in **Initiate Credit Proposal** window. The *Group Concentration Limit - Group Concentration Initiation* page appears.

Customer Info

In this page, you can add more information about the party, and add / link child parties.



Group Concentration Limit - Group Concentration Initiation

Customer Info

ABC

Company Name: ABC
Type of Customer: Single
Entity Type: Customer
Demography: Global

Add Customer
Link Customer
View
Configure

Hold Back Next Save & Close Cancel

Mouse hovering on the party icon displays basic information about the group entity.

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

- Add Customer
- Link Customer
- View

Chapter 3 - Initiation

- Quick View
- Configure

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

| Actions | Functionality |
|---------------|---|
| Add Customer | Displays the <i>Customer Details</i> window to add customer of the group entity |
| Link Customer | Displays the <i>Select Customer</i> window to link existing customer |
| View | Displays the <i>Customer Details</i> window for viewing detailed information about the group entity |
| Quick View | Displays <i>View Entity Details</i> window with basic information about the group entity |
| Configure | Displays the <i>Customer Details</i> window for modifying group entity details |

Add Customer

In the *Customer Info* page, you can add any number of customers (child party) to an organization / entity (party) and then add customers to the child party as well. If a child party is marked as a joint customer while adding customer to the party / child party, you cannot add customers to that child party.

38. To add a customer (child party) of the organization (party), click **Add Customer**. The *Customer Details* window appears. Refer [“Creating Application” on page 5](#) for information on adding customer.



After creating child party, right click the child party icon to perform following actions:

- **Add Customer** for the child party
- **Link Customer** for the child party
- **View** child party details
- **Quick View** child party details
- **Configure** child party information
- **Delete** child party (not applicable for linked customers)



Add Customer option does not appear for the child parties that are added as joint customers on right clicking the child party icon.

Link Customer

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This option allows you to directly link the existing customers on-boarded through party onboarding process and the child parties under different group entity to the parties in this application.

Using this option, both the child party for which parent party is not available and the child party that already have parent can be linked to a new party.

Linkage of child party that already have parent party with a new party can be done in the case of mergers and acquisitions, etc. In order to perform this, the party to be linked to the new party must be delinked from its current parent party.

Refer **Group Concentration Limit Amendment User Guide** for information on delinking a child party from its parent party.

39. To link existing customer / child party under different group entity, right click the party icon and select **Link Customer**. The *Select Customer* window appears:

Select Customer

Customer Id

Customer name

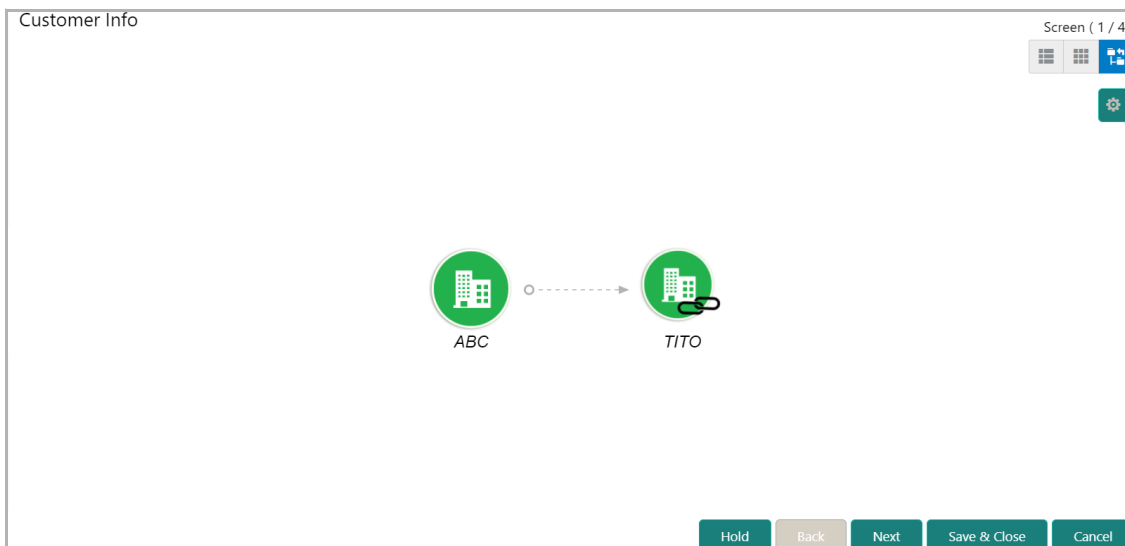
Fetch

| Customer Id | Customer name |
|--------------|---------------|
| PTY202615250 | ... |
| PTY202615252 | ... |
| PTY202615260 | ... |
| PTY303174375 | ... |
| PTY202104309 | ... |
| PTY202835702 | ... |
| PTY202885743 | ... |
| PTY203096101 | ... |

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40. Click **Fetch** and select the required customer record. Selected customer is linked to the parent party as shown below:

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After linking existing customer / child party, the following actions can be performed by right clicking the linked party icon:

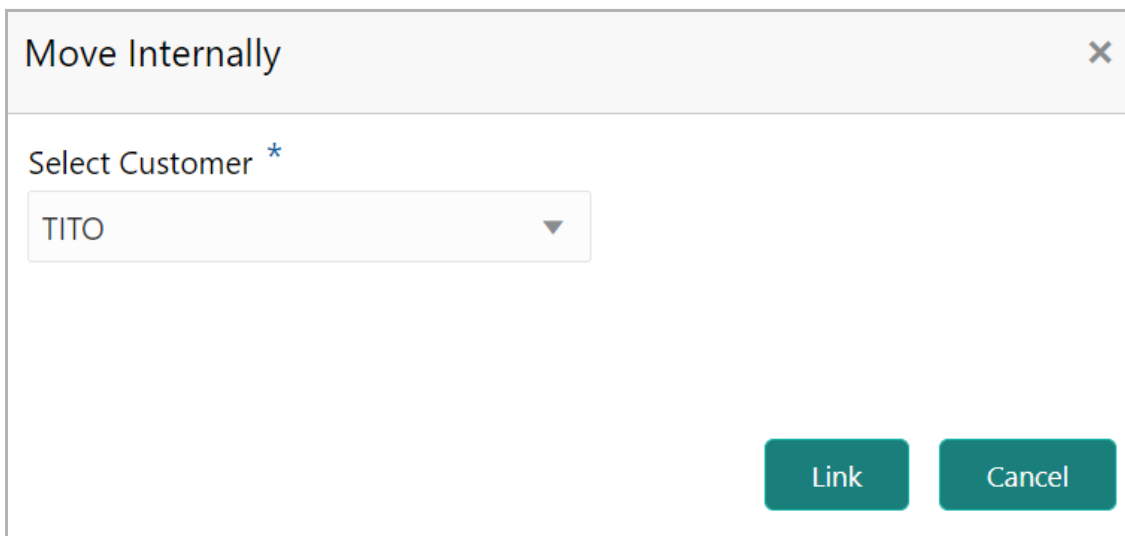
- **Add Customer** for the child party
- **Link Customer** for the child party
- **View** child party details
- **Quick View** child party details
- **Configure** child party information
- **Move** (child party) **Internally**
- **Undo** linkage

Move Internally

Existing customers / child parties linked to a new party can be internally moved within the hierarchical structure by using this option.

41. Right click on the linked party icon and select **Move Internally**. The following window appears:

Chapter 3 - Initiation



42. **Select Customer** from the drop down list.
43. Click **Link**. The linked party is moved under the selected party.



You can also directly drag and drop the linked party icon under the required party to move them internally within the hierarchy.

Undo

You can always undo the link established between the existing customer / child party and the new parent party.

44. Right click on the linked party icon and select **Undo**, a confirmation dialog box appears.
45. Click **Confirm**. The linked party is delinked from the hierarchy.

View / Quick View

46. To **View / Quick view** the customer information, right click the customer icon and click the respective option.

Configure

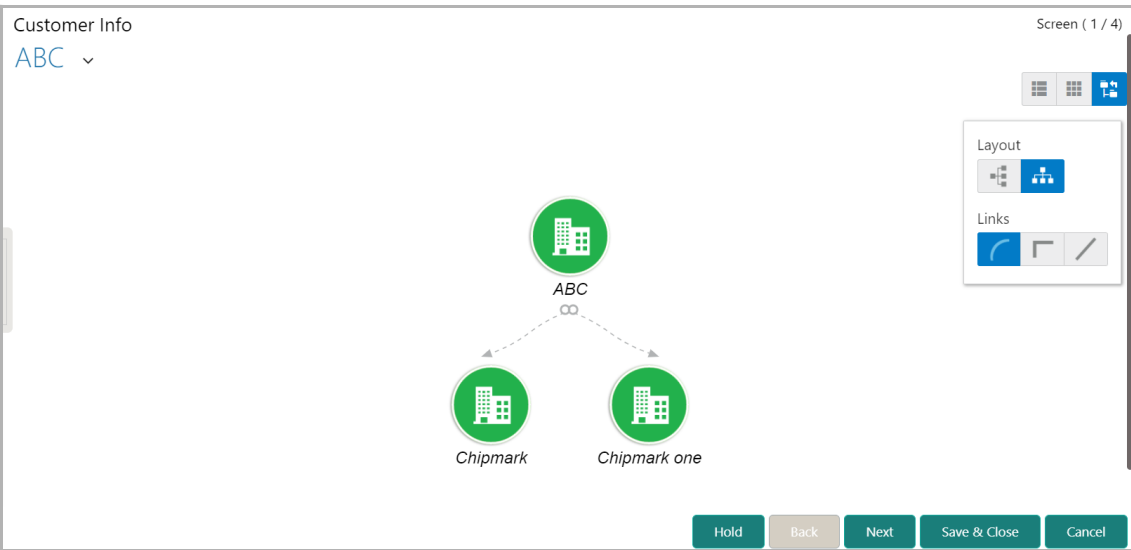
47. To modify the organization information, right click the party icon and click **Configure**.

Layout Options

You can view the party information in three different layouts, such as List View, Table View and Tree View.

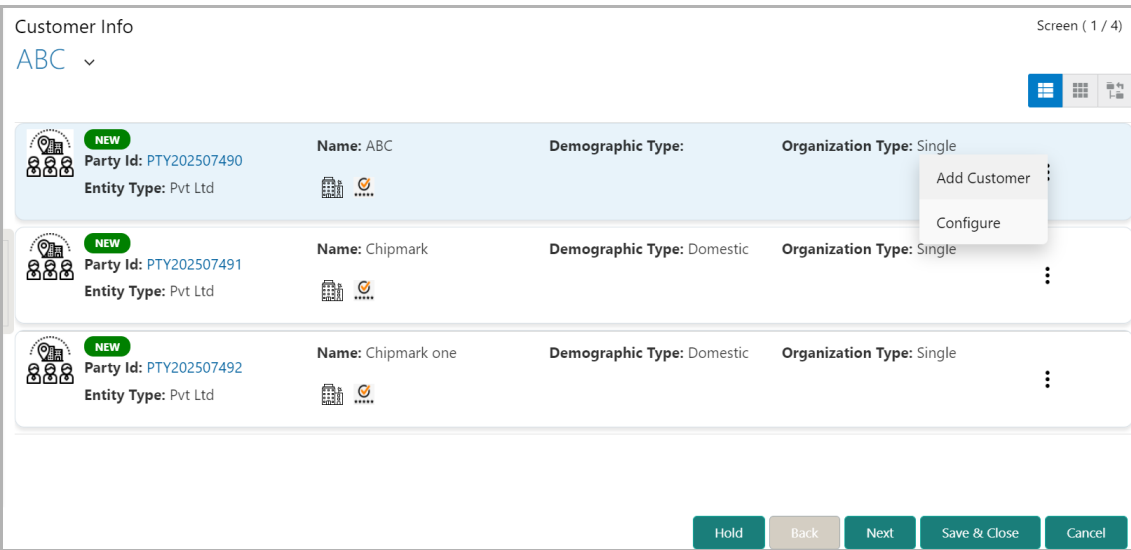
Chapter 3 - Initiation

48. To change the layout of tree view, click the settings icon at the right corner. Layout options appear as shown below.



49. Click the required **Layout** and **Link** option. Layout is changed based on the selected option.

50. To change the layout to list view, click the **List View** icon at the top right corner. The customer information appears as shown below:



51. To change the layout to table view, click the **Table View** icon at the top right corner. The customer information appears as shown below.

Chapter 3 - Initiation

Customer Info Screen (1 / 4)

ABC ▾

| Party Id | Name | Demographic Type | Entity Type | Organization Type | Other Information | Action |
|--------------|--------------|------------------|-------------|-------------------|-------------------|--------|
| PTY202507490 | ABC | | Single | Pvt Ltd | | |
| PTY202507491 | Chipmark | Domestic | Single | Pvt Ltd | | |
| PTY202507492 | Chipmark one | Domestic | Single | Pvt Ltd | | |

Hold Back Next Save & Close Cancel

52. To view the party details in tree view or list view, click the **Party Id**.

53. To configure the party or add customer to the party in tree view or list view, click the Hamburger icon and select the respective option.

54. To go to the next stage, click **Next**. The *Liability Details* page appears.

Liability Details

You can capture the liability details for the party / child party in this data segment.

Liability details Screen (2 / 4)

ABC ▾

Filter ×

| | | | |
|--|---|--------------------|--|
| | Party Id: PTY202507490 | Name: ABC | |
| | Party Id: PTY202507492 Parent Party Id: PTY202507490 | Name: Chipmark one | |

Hold Back Next Save & Close Cancel

55. Click the hamburger icon in the corresponding entity record and then click **Edit**. The *Liability Details* window appears.

Chapter 3 - Initiation

Liability Details

Currency

Requested Liability Currency: *
INR

Amount

Requested Liability Amount: *
₹2,000,000.00

Return On Capital
20%

Probability Of Default
0%

Loss Given Default
0%

Cash Cover
₹2,500,000.00

Dates

Next Review Date *
Feb 28, 2021

Requested Expiry Date *
Feb 28, 2022

Additional Fields

No Additional fields configured!

Save

Cancel

Currency

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

Amount

57. Specify the following details:

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

Dates

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

59. Select the **Requested Expiry Date** for the liability based on the your customer request.




60. Click **Save**. The Liability is added and displayed as shown below:




Chapter 3 - Initiation






Liability details Screen (2 / 4)

ABC ▾

Filter ×

| | | | | |
|---|--|------------------------------------|--|---|
|  NEW | Name: ABC | Liability Number: 202507490 | Requested Liability Amount: \$50,000.00 | ⋮ |
|  Party Id: PTY202507490 | Requested Expiry Date: 21-10-31 | Next Review Date: 20-10-09 | | |
|  Party Id: PTY202507492 | Name: Chipmark one | | | ⋮ |
| Parent Party Id: PTY202507490 | | | | |

61. To filter the liability, click the **Filter** icon and specify the filter parameters or directly enter a liability detail in the **Type to filter** text box.
62. To change the layout of liability details to table view, click the **Table View** icon at the top right corner.
63. To change the layout of liability details to tree view, click the **Tree View** icon at the top right corner.
64. To modify the added liability details, click the Hamburger icon in the corresponding record and select **Edit**.
65. To hold the initiation operation, click **Hold**.
66. To go back to the previous page, click **Back**.
67. To go to the **Next** page, click **Next**.
68. To save the provided information and exit the page, click **Save & Close**.
69. To exit the page without saving the information, click **Cancel**.

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

Comments

In this page, you can mention why the Group Concentration Limit Origination is initiated. Posting comments help the user in next stage to better understand the application.

Chapter 3 - Initiation

- 70. Type the necessary comments in the text box and click **Post**. Comment is posted.
- 71. To hold the initiation operation, click **Hold**.
- 72. To go back to the previous page, click **Back**.
- 73. To go to the next page, click **Next**.
- 74. To save the provided information and exit the page, click **Save & Close**.
- 75. To exit the process without saving the information, click **Cancel**.

Upon clicking **Next**, the *Customer Summary* page appears.

Customer Summary

The *Customer Summary* page displays all the entities (e.g. liabilities) added in the initiation stage for verification purpose.

Chapter 3 - Initiation

Customer Info

Liability details

Comments

Customer Summary

Customer Summary

ABC

Customer Information

A entity established & operating as a Company in

Customer ID

PTY21336908

Register No

Legal Status

Liability Amount

\$0.00

Is KYC Compliant

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Liability summary

Filter

Type to filter

NEW

Party Id: PTY21336908

Name: ABC

Liability Number: 21336908

Requested Liability Amount: ₹2,000,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

NEW

Party Id: PTY203096101

Parent Party Id: PTY21336908

Name: TITO

Liability Number: 203096101

Requested Liability Amount: ₹500,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

NEW

Party Id: PTY202615260

Parent Party Id: PTY21336908

Name: KFC

Liability Number: 202615260

Requested Liability Amount: ₹500,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

Pricing

0

Total Pricing

0

Interest

0

0

0

Added

Modified

Removed

0

Charges

0

0

0

Added

Modified

Removed

0

Commission

0

0

0

Added

Modified

Removed

Ratings

Moodys

AAA

Positive

2020

Project Summary

No data to display.

Covenants

1

Total Covenants

1

Entity Wide

0

Facility Wide

1

Financial

0

Non Financial

1

Newly Added

1

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

1

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for

Previous 3 years

| Category | 2018-2019 | Variance % | 2019-2020 | Variance % | 2020-2021 |
|---------------------|-----------|------------|-----------|------------|-----------|
| No data to display. | | | | | |

Projections

View all

Show results for

Next 3 years

| Category | 2021-2022 | Variance % | 2022-2023 | Variance % | 2023-2024 |
|---------------------|-----------|------------|-----------|------------|-----------|
| No data to display. | | | | | |

Upcoming events

View all

< February 2020 >

15-February-2020

| WK | S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|----|
| 4 | | | | | | 1 | |
| 5 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 6 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 7 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 8 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |

No items to display.

Hold

Back

Next

Save & Close

Submit

Cancel

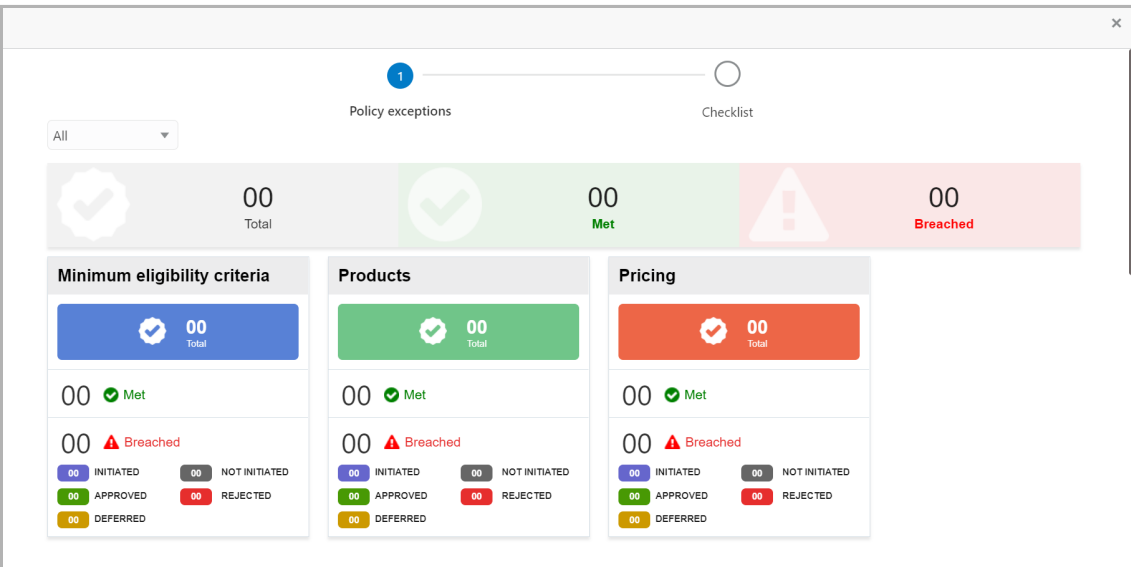
Chapter 3 - Initiation

76. To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.
77. To view more details about the liability, click the **party Id** in the **Liability Summary** widget.
78. To change the layout of **Liability Summary** widget, use the **List View**, **Table View**, and **Tree View** icons.
79. To hold the initiation operation, click **Hold**.
80. To go back to the previous page, click **Back**.
81. To save the process and exit the page, click **Save & Close**.
82. To submit the Group Concentration Limit Proposal application, click **Submit**.
83. To exit the process without saving the information, click **Cancel**.



For information on more actions that can be performed in the *Customer Summary* page, refer Credit 360 User Manual.

Upon clicking **Submit**, the *Policy Exception Summary / Business* window appears based on Business Process Maintenance.



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

84. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
85. Click the **Total** count on each tile to view detailed information and initiate policy exception process.
86. To **Submit** the application, click the **Checklist** data segment.

Chapter 3 - Initiation

The screenshot shows a web application window with a close button (X) in the top right corner. A progress bar at the top indicates two steps: 'Policy exceptions' (Step 1) and 'Checklist' (Step 2, currently active). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a label '* Outcome' followed by a dropdown menu showing 'Proceed' and a green 'Submit' button.

87. Select the **Outcome** as **PROCEED**.

88. Click **Submit**.

Upon submitting the Group Concentration Limit proposal application, the application is moved to the Enrichment stage.

Chapter 3 - Enrichment

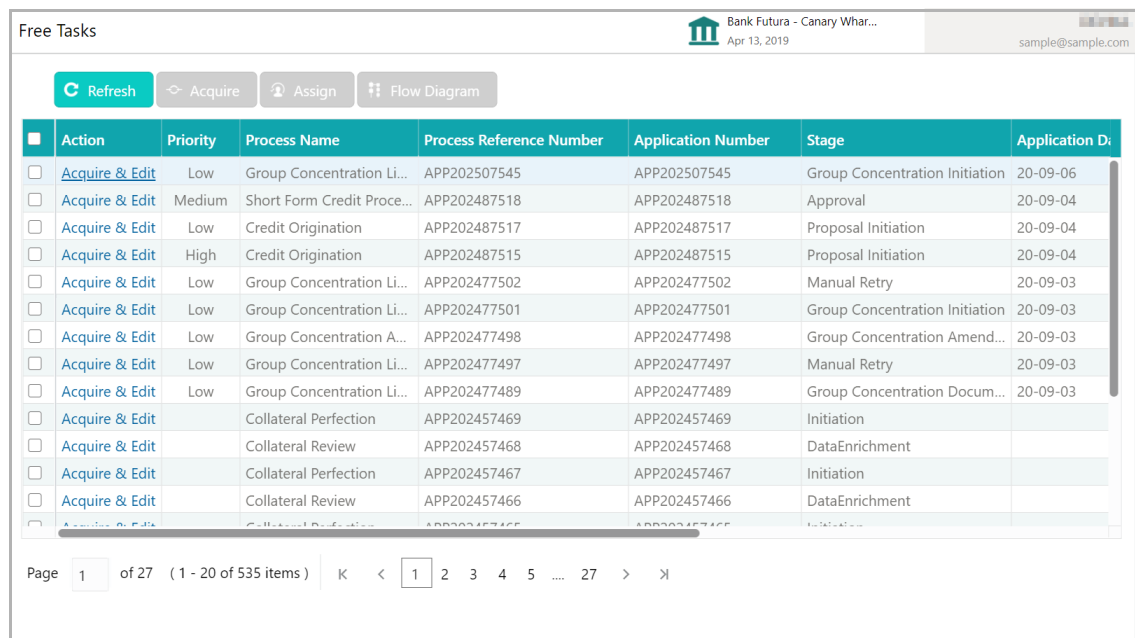
Group Concentration Limit Enrichment

In this stage, the Group Concentration Limit Proposal application can be further enriched by modifying the already added basic information or adding new information about the parent and child parties.

To enrich the limit proposal, perform the following steps:

Enrichment Steps

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



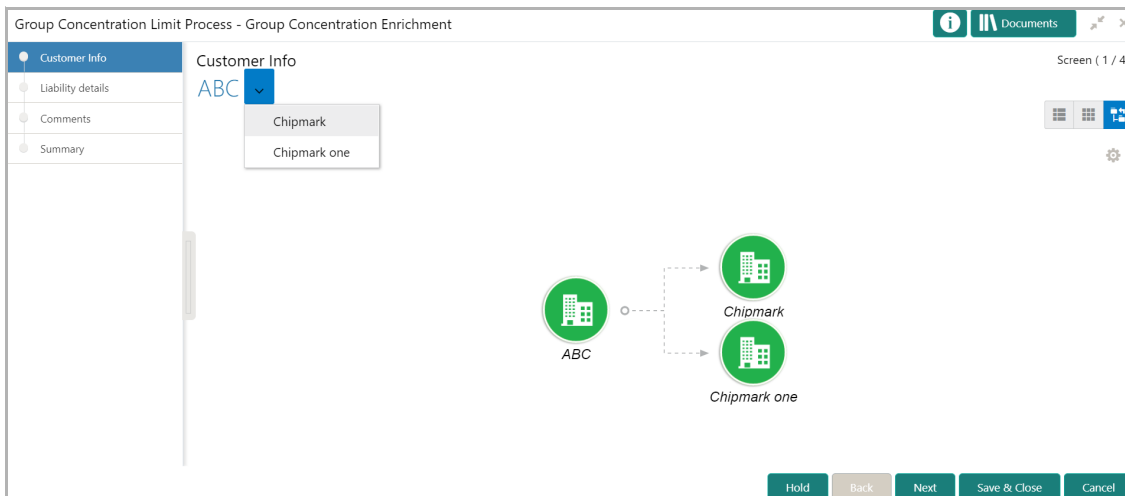
| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date |
|------------------------------------|----------|----------------------------|--------------------------|--------------------|--------------------------------|------------------|
| Acquire & Edit | Low | Group Concentration Li... | APP202507545 | APP202507545 | Group Concentration Initiation | 20-09-06 |
| Acquire & Edit | Medium | Short Form Credit Proce... | APP202487518 | APP202487518 | Approval | 20-09-04 |
| Acquire & Edit | Low | Credit Origination | APP202487517 | APP202487517 | Proposal Initiation | 20-09-04 |
| Acquire & Edit | High | Credit Origination | APP202487515 | APP202487515 | Proposal Initiation | 20-09-04 |
| Acquire & Edit | Low | Group Concentration Li... | APP202477502 | APP202477502 | Manual Retry | 20-09-03 |
| Acquire & Edit | Low | Group Concentration Li... | APP202477501 | APP202477501 | Group Concentration Initiation | 20-09-03 |
| Acquire & Edit | Low | Group Concentration A... | APP202477498 | APP202477498 | Group Concentration Amend... | 20-09-03 |
| Acquire & Edit | Low | Group Concentration Li... | APP202477497 | APP202477497 | Manual Retry | 20-09-03 |
| Acquire & Edit | Low | Group Concentration Li... | APP202477489 | APP202477489 | Group Concentration Docum... | 20-09-03 |
| Acquire & Edit | | Collateral Perfection | APP202457469 | APP202457469 | Initiation | |
| Acquire & Edit | | Collateral Review | APP202457468 | APP202457468 | DataEnrichment | |
| Acquire & Edit | | Collateral Perfection | APP202457467 | APP202457467 | Initiation | |
| Acquire & Edit | | Collateral Review | APP202457466 | APP202457466 | DataEnrichment | |

2. Select the required Group Concentration Limit enrichment task and click **Acquire & Edit**. The *Group Concentration Enrichment* page appears.

Customer Info

In this page, you can enrich the party / child party details captured in the initiation stage.

Chapter 3 - Enrichment



Mouse hovering on the party / child party icon displays the basic information about the party / child party.

3. Right click on the party / child party icon to perform the following actions:
 - Add Customer (not applicable for joint customer)
 - Link Customer
 - View
 - Quick View
 - Configure
 - Move Internally (applicable only for linked parties)
 - Undo (applicable only for linked parties)
 - Delete (applicable only for child parties)



For information on performing **Add Customer**, **Link Customer**, **View**, **Quick View**, **Move Internally**, **Undo** and **Delete** actions, refer "[Customer Info](#)" on page 10.

Configure Party / Child Party

4. Right click on the party / child party icon and click **Configure**. The following window appears.

Chapter 3 - Enrichment

OFSSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Demographic Details

Basic Info

Address

Industry

Company Details

Registration Number

Company Name

Type Of Company

Demography Type *

99034234

OFSSS

Pvt Ltd

Domestic

Place Of Incorporation *

Incorporated Date

Established Date

INDIA

Apr 2, 2018

May 1, 2018

RM Id

Company Web site

Facebook URL

Twitter URL

Employee Strength

No. Of Years In Business

No. Of Companies In the Group

Country of Risk *

100

3

Argentina

Is Blacklisted?

Is KYC Complaint?

Last KYC Date

Listed Company

May 13, 2018

Language *

Media *

ENG

SWIFT

KYC Details

Received

Verification Date

Effective Date

Verification Method

May 1, 2018

May 13, 2018

Field Verification

Additional Fields

No Additional fields configured!

Close

Customer Profile

Company Details

5. Specify the following details in the respective fields:

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

Chapter 3 - Enrichment

- Country of Risk

6. Enable the **Is Blacklisted?** switch, if the party is blacklisted.
7. Enable the **Is KYC Compliant?** switch, if the party is KYC Compliant.
8. Click the calendar icon and select the **Last KYC Date**.
9. Enable the **Listed Company** switch, if the group entity is listed in stock market.
10. Select the **Language** from the drop down list.
11. Select the **Media** for transactions from the drop down list.

KYC Details

12. Enable the **Received** switch, if KYC verification details are received for the customer.
13. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
14. Type the KYC **Verification Method**. For example: Field verification.
15. Click **Save**.
16. To add address details of the party, click the **Address** tab and then click the **Add** icon. The *Address Details* window appears:

Address Details

Address Type *

Office

Name *

James

Street

Enter Street Details

Landmark

Enter Landmark

City *

Mumbai

Zip-Code *

400004

Email Address *

James@sample.com

House/Building *

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State *

Maharashtra

Country *

IN

Phone Number

Enter Phone

Add

Clear

Cancel

Chapter 3 - Enrichment

17. Specify the following details in the respective fields:

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

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

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



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

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

Financial Profile

21. To configure party's financial details, click **Financial Profile** in left menu. The *Financial profile* screen appears:

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

Chapter 3 - Enrichment

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

Financial Profile

Year *

2020

Currency *

USD

Operating Profit *

\$5,000,000.00

Year Over Year Growth

20%

Return On Equity

11%

Balance Sheet Size *

\$5,000,000.00

Net Profit *

\$3,000,000.00

Return On Investment

20%

Return On Asset

15%

Add

Clear

Cancel

23. Specify the **Year** for which the party's financial details are to be added.

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

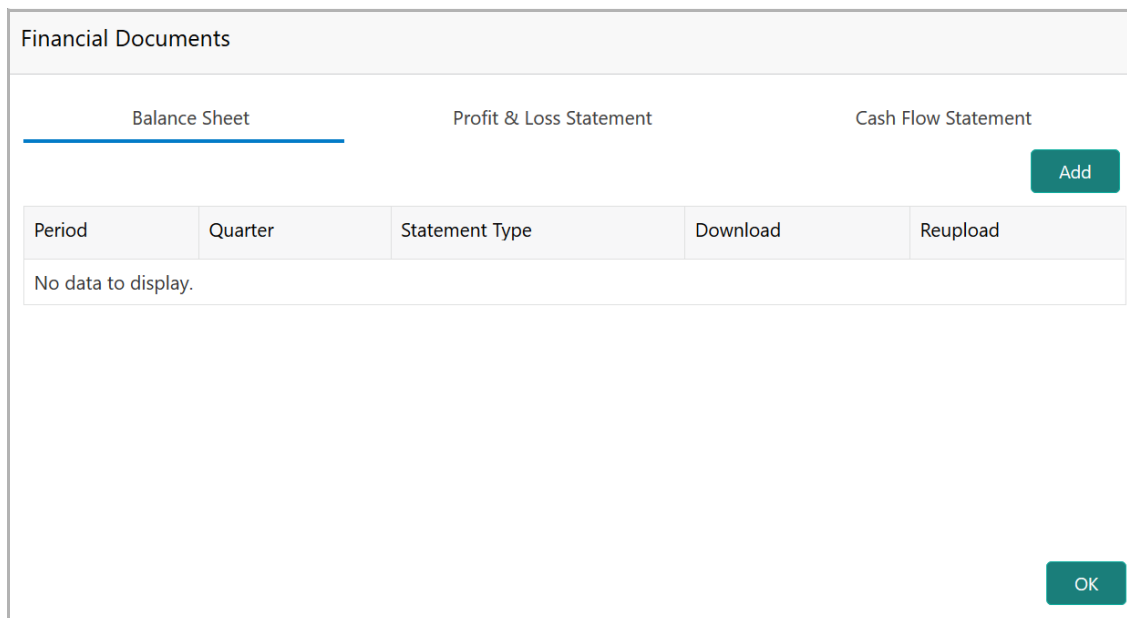
25. Specify the following details in the corresponding fields:

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

26. Click **Add**. Party's financial details are added.

27. To add financial documents, click **Upload Financial Document**. The *Financial Documents* window appears.

Chapter 3 - Enrichment

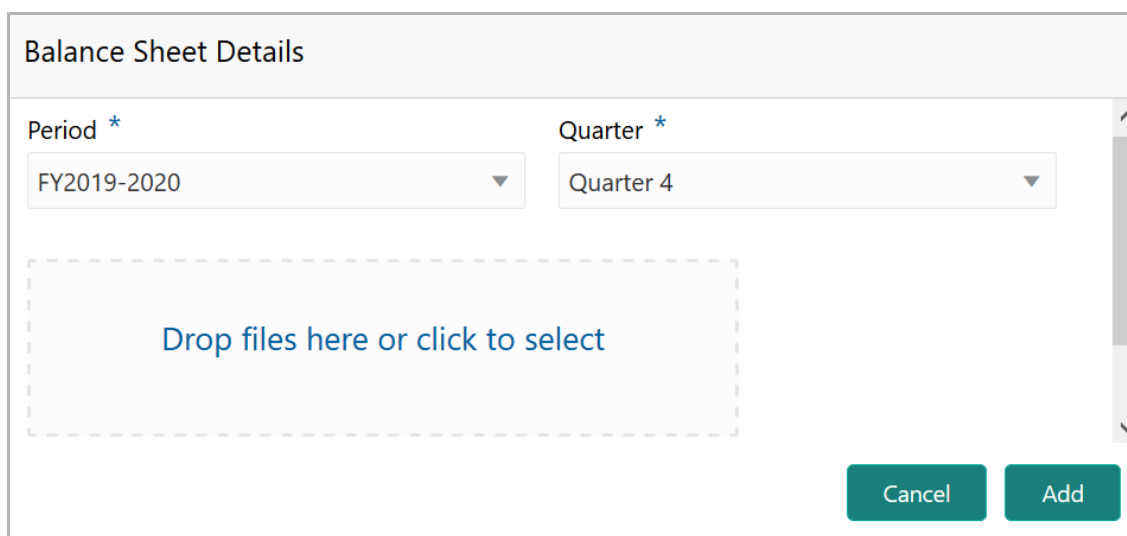


The **Financial Documents** window features three tabs: **Balance Sheet**, **Profit & Loss Statement**, and **Cash Flow Statement**. The **Balance Sheet** tab is currently selected. An **Add** button is located in the top right corner. Below the tabs is a table with the following headers: **Period**,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

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

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

Upon clicking **Add** in any of the above tabs, the following window to upload documents appears:



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

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

Chapter 3 - Enrichment

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



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

Projections

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

Projections

Year

2021

Operating Profit

£30,000,000.00

Year Over Year Growth

20% ▼ ▲

Return On Equity

8% ▼ ▲

Balance Sheet Size

£5,000,000.00

Net Profit

£2,000,000.00

Return On Investment

18% ▼ ▲

Return On Asset

10% ▼ ▲

Add

Clear

Cancel

33. Specify the **Year** for which the party's projection details are to be added.

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

35. 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

36. Click **Add**. Party's projection details are added.

37. To add projection documents, click **Upload Projection Document**. The *Projection Documents* window appears.

Chapter 3 - Enrichment

Projection Documents

Balance Sheet Profit & Loss Statement Cash Flow Statement

Add

| Year | Quarter | Statement Type | Download | Reupload |
|---------------------|---------|----------------|----------|----------|
| No data to display. | | | | |

OK

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

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

Upon clicking **Add** in any of the above tabs, the following window to upload documents appears.

Balance Sheet Details

Year * Quarter *

FY2020-2021 Annual

Drop files here or click to select

Current selected files:

Cancel Add

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

Chapter 3 - Enrichment

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



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

Rating

42. To add rating information of the party, click **Rating** in the left menu and click **+Add Ratings**. The *Add Ratings* window appears:

| Risk Ratings | Rated By |
|--------------|----------|
| AAA | Moody's |
| BB+ | Fitch |
| B | |
| B- | |
| CCC+ | |
| AA+ | |

43. Select the following details of the rating:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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

Chapter 3 - Enrichment

OFSSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Customer Rating

Year *
All

+Add ratings

Moody's

AAA
Positive

2018

Close

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

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

Stakeholders

You can add information about the following stakeholders of the party by clicking the **Stakeholders** menu:

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

< StakeHol...

Sponsors

Sponsors

Share holders

Directors

Management Team

Bankers

Guarantors

Customers

Suppliers

No items to display.

Add

OK

Chapter 3 - Enrichment

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

Sponsors

Promoter Type *
☒ Individual ☐ Corporate

Name *
Thomas

Age
45

Experience Summary

Designation
CEO

Role
Management

Stake Percentage *
30%

Associated Since
May 4, 2010

Education Qualifications
Masters Degree

► Address details

Add Clear Cancel

47. If the sponsor is an individual, specify the following sponsor details in the respective fields:

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

48. If the sponsor is an entity, specify the following sponsor details in the respective fields:

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

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

Chapter 3 - Enrichment

Sponsors

▲ Address details

Name *

Thomas

Street

Enter Street Details

Landmark

Enter Landmark

City *

Mumbai

Zip-Code *

400004

Email Address *

Thomas@sample.com

House/Building *

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State *

Maharashtra

Country *

IN

Phone Number

Enter Phone

Add

Clear

Cancel

50. Specify the following details in the corresponding fields:

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

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



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



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

Chapter 3 - Enrichment

Assets

52. To add asset details of the party, click **Assets** from the left menu and then click **Add**. The Assets window appears:

Assets

Name *

Golf court

Currency *

INR

Description

Value *

₹40,000,000.00

Add

Clear

Cancel

- 53. Type the **Name** of the Asset.
- 54. Search and select the **Currency** for the asset value.
- 55. Specify the asset **Value**.
- 56. Type the asset **Description**.
- 57. Click **Add**. Asset details are added.

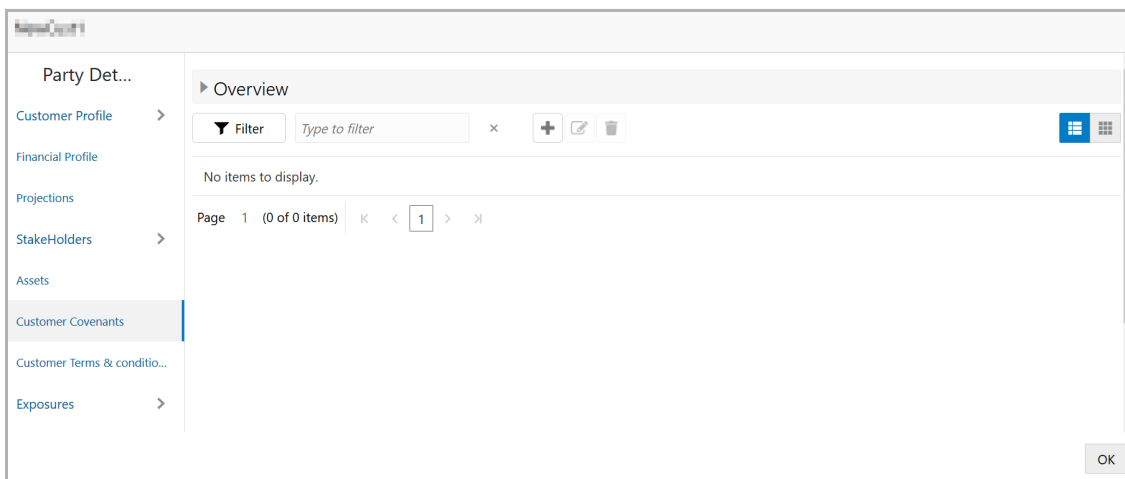


To Edit, Delete or View the added **Assets**. click the hamburger icon in the required list item and select the required option.

Customer Covenants

58. To add covenant details of the party, click **Customer Covenants** from the left menu. The following screen appears.

Chapter 3 - Enrichment



59. Click the add icon. The *Covenant Details* window appears:

A screenshot of a 'Covenant Details' window. It has a header bar with the title 'Covenant Details'. Below the header is a form with four fields: 'Covenant Code *', 'Covenant Name *', 'Covenant Description *', and 'Classification Type *'. The 'Covenant Code' field contains the text 'DSCR on the basis of EBITDA' and has a search icon to its right. Below this field is a link that says 'Click to add New Covenant'. The other three fields are empty. Below the form are four expandable sections: 'Covenant Details', 'Monitoring Information Details', 'Formula Details', and 'Others'. At the bottom right of the window are two buttons: 'Create' and 'Cancel'.

60. To link existing covenant, click the search icon and select the **Covenant code**. The covenant codes maintained in the *Covenant Maintenance* page are displayed in LOV.

Upon selecting the Covenant Code, **Covenant name**, **Covenant description** and **Classification type** get defaulted.

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

- Covenant code - A unique code for the covenant to be created
- Covenant name - Name for the covenant to be created
- Covenant description - A brief description about the covenant
- Classification type - Classification type of the covenant, such as Internal and External

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

Chapter 3 - Enrichment

63. Specify the following details in respective fields:

- Covenant type - Type of the covenant, such as Financial and Non-Financial
- Covenant Sub Type - Sub type of the covenant
- Notice Days - Number of days before which the covenant tracking task has to be created
- Revision Frequency - Frequency for reviewing the covenant, such as Quarterly, Monthly, SemiAnnual, and Annual
- Revision Days - Number of days in which the covenant must be reviewed
- Start Date - Date on which the covenant becomes effective
- End Date - Date on which the covenant expires
- Maximum Defer Days - Number of days for which the covenant can be deferred

In case of linking existing covenant, you cannot modify the **Covenant Type** and **Covenant Sub Type**.

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

65. Select the monitoring information. Monitoring information maintained in the Monitoring Information Maintenance module are displayed in the LOV.

66. To build a formula and validate the party against it, expand the **Formula Details** section.

Chapter 3 - Enrichment

The screenshot shows the 'Formula Details' section of a software interface. At the top, there's a 'Formula Builder' section with three main components: 'Variables', 'Operators', and 'Custom Value'. The 'Variables' dropdown is set to 'Select Any Variable'. The 'Operators' row contains buttons for '+', '-', '*', '/', '%', '(', ')', '>', and '<'. The 'Custom Value' field is empty. Below these is a large text area for the formula, showing 'DEBT - ASSET' with red 'X' marks over the words 'DEBT' and 'ASSET'. A 'Clear All' button is on the right. Below the formula area, it says 'Formula : DEBT - ASSET' and 'Formula Is Valid : Valid Expression'. A 'Build Formula' button is on the left. Below that, the 'Formula' section displays 'DEBT - ASSET'. At the bottom, there are three dropdowns: 'Target type' (set to 'Select Target Type'), 'Covenant Check Condition' (set to 'Select Check Condition'), and 'Target Value' (set to 'Enter Target Value').

67. Select a **Variable** from the drop down list. The options available are **Debt**, **Asset**, **Debt Ratio** and **Asset Ratio**.

68. Select the required operator from the available **Operators**.

69. Provide a **Custom Value**, if you want to use it in the formula.

70. Click **Build Formula**. The formula is built and displayed below the formula box.

The system will also display whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.

71. Select the **Target Type** from the drop down list. The options available are: **Value**, **Percentage**, and **Ratio**.

72. Select the **Covenant check condition** from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.

If **Between** is selected as the covenant check condition, **Target Value 1** and **Target Value 2** fields appear. You need to specify the range of target values.

73. Specify the **Target Value(s)**.

The system will periodically derive the built formula with the values obtained from party's financial documents and validate it against the set target values based on covenant check condition.

74. To add other covenant details, expand the **Others** section.

Chapter 3 - Enrichment

Others

Compliance Status

☐ Met ☐ Breach

Waiver Status

Waive all

Last Check Value

Last Checked Value

Deferred Due Date

Remarks

Enter text here...

Post

No items to display.

Create

Cancel

75. Select the current covenant **Compliance Status** of the party. The options available are: **Met** and **Breach**.

76. Select the **Waiver Status** from the drop down list. The options available are: Waive and Waive all.

77. Specify the target value observed during the last covenant check in the **Last Check Value** field.

78. Specify the **Deferred due date**. The covenant review can be postponed till the mentioned date.

79. Capture overall **Remarks** for the covenant.

80. Click **Create**. Covenant details are added.



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

Terms & Conditions

Chapter 3 - Enrichment

The screenshot shows the 'Party Details' window. On the left, a sidebar menu lists various sections: Customer Profile, Financial Profile, Projections, Rating, StakeHolders, Assets, Customer Covenants, **Customer Terms & conditions** (highlighted), and Customer Documents. The main area on the right shows a filter bar with a 'Filter' button and a search input. Below the filter bar, it states 'No items to display.' and shows pagination information: 'Page 1 of 0 (1 - 0 of 0 items)'. A 'Close' button is located at the bottom right of the window.

81. To link terms and conditions to the party, click **Customer Terms & Conditions** in the left menu and then click **Add** icon. The *Add Terms And Conditions* window appears.

The screenshot shows the 'Add Terms And Conditions' window. It contains the following fields and controls:

- Condition Code ***: A text input field containing 'TNC1' with a search icon.
- Condition Description ***: A text input field containing 'TNC1'.
- Terms & Conditions ***: A large text area containing a NOTICE and a definition section.
- T&C Type ***: Radio buttons for 'Pre-disbursement' (selected) and 'Post-disbursement'.
- Compliance Status**: A dropdown menu with 'Met' selected.
- Compliance Remarks**: A text input field containing 'Compliance status verified'.
- Customer Linkage**: A toggle switch that is turned on.

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

82. Search and select the **Condition Code**. Terms and Conditions maintained in the **Maintenance** module are displayed in the LOV.

Upon selecting the **Condition Code**, **Condition Description**, **Terms & Conditions**, and **T&C Type** maintained for the condition code get defaulted.

83. To modify the terms and conditions specific to customer, edit the required text in the **Terms & Conditions** text box.

84. Select the **Compliance Status** of terms and conditions. The options available are **Met** and **Breached**.

Chapter 3 - Enrichment

85. Specify the **Compliance Remarks**.

By default, the **Customer Linkage** flag is enabled. You can disable it if you want to link the terms and conditions to the facilities.

Upon disabling the **Customer Linkage** flag, facility details table appears as shown below:

Add Terms And Conditions

Condition Code *

TNC1

Condition Description *

TNC1

Terms & Conditions *

Jurisdiction/Arbitration and Survival.

28. Complete Agreement.

These General Terms and Conditions constitute the entire agreement between Buyer and Seller relating to the subject matter hereof, and supersede all prior and contemporaneous discussions, understandings, and agreements related to the subject matter hereof.

29. Language.

The parties have expressly requested that this Contract and all related documents be drafted in the English language. Les parties ont expressément exigé que la présente convention et tous les documents connexes soient rédigés en anglais.

T&C Type *

Pre-disbursement

Post-disbursement

Compliance Status

Met

Compliance Remarks

Compliance status verified

Customer Linkage

Line Number

Facility Type

Facility Category

Facility Description

Parent Line Number

No data to display.

Create

Cancel

86. Select the required facility.

87. Click **Create**. Terms and conditions are linked to the customer or facility and displayed as shown below:

Chapter 3 - Enrichment

The screenshot shows the 'Party Details' interface. On the left is a sidebar menu with options: Customer Profile, Financial Profile, Projections, Rating, StakeHolders, Assets, Customer Covenants, Customer Terms & conditions (highlighted), and Customer Documents. The main area displays a table with one record. Above the table is a filter bar with a 'Filter' button, a search input 'Type to filter', and icons for adding (+), editing (pencil), deleting (trash), and viewing (D and V). The table row shows a checkbox, a document icon, 'Type: Pre-disbursement', 'Linkage ID: PTY21342940', 'Condition Code: TNC1', and 'Terms & Conditions: TNC1'. Below the table is a pagination bar showing 'Page 1 of 1 (1 - 1 of 1 items)' and navigation arrows. A 'Close' button is at the bottom right.



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

88. To link customer documents related to terms and conditions, select the required terms and conditions record and click the **D** icon.

89. To view a particular terms and conditions, select the required terms and conditions record and click the **V** icon.

Customer Documents

90. To add non-financial documents of the party, click **Customer Documents** from the left menu.

The screenshot shows the 'Customer Documents' interface. The left sidebar menu is the same as in the previous screenshot, with 'Customer Documents' highlighted. The main area is titled 'Party Det...' and contains the text 'No items to display.' In the top right corner of the main area is a green button labeled 'Add New Documents'. A 'Close' button is located at the bottom right of the interface.

If the necessary document list is maintained in the **Maintenance** module, it appears in the above screen. You can directly upload the documents by clicking upload / add option in the respective record.

Chapter 3 - Enrichment

91. To add documents that are not in the list, click **Add New Documents**. The following window appears:

92. Search and select the **Document Type** and **Document Code**. Document types and codes maintained in the maintenance module are displayed in the respective LOVs.

DocumentType Description and **DocumentCode Description** get defaulted based on selected Document Type and Document Code, respectively.

93. Click the calendar icon and select the **Document Expiry Date** of customer documents.

94. Specify **Remarks** for the customer documents, if any.

95. Drag and drop or click and upload the customer documents in the **Drop files here or click to select** box. **Selected Files** count is displayed at the bottom of the **Drop files here or click to select** box.

96. Click **Upload**. Documents are uploaded and displayed in the *Customer Documents* window.



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

Exposures

97. To add the exposure details of the party, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.

98. Click **Country exposure** and then click the add icon. The window is displayed.

Chapter 3 - Enrichment

Country Dependency Details

Country *

US

Currency *

USD

Country Wise Data

Sales *

\$50,000.00

Purchase *

\$30,000.00

Investments *

\$100,000.00

Loans *

\$200,000.00

Deposits *

\$50,000.00

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Save

Cancel

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

Country Wise Data

100. Specify the amount of **Sales** recorded in the selected country.
101. Specify the amount of **Purchase** made from the selected country.
102. Specify the amount of **Investments** made in the selected country.
103. Specify the amount of **Loans** received from the selected country.
104. Specify the amount of **Deposits** made in the selected country.

Country Wise Business Operations

Country Wise Business Operations

Market Share Percentage *

10%

Presence for Years *

9

Major Products Sold *

Construction steel

Associated Since *

Sep 30, 2010

105. Specify the party's **Market Share Percentage** in selected country.
106. Specify the party's **Presence for Years** in selected county.
107. Specify the **Major Products Sold** by the party in the selected country.
108. In the **Associated Since** field, specify the date on which association between party and selected country is established.

Sales Breakup

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

Sales Breakup

No items to display.

26

Chapter 3 - Enrichment

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

The screenshot shows a 'Sales Breakup' window with the following fields and values:

| Customer * | Sales Amount * | Percentage of Total Sales * | Major Product Sold |
|-------------------|----------------|-----------------------------|--------------------|
| Bee Constructions | \$20,000.00 | 40% | Steel rods |

| Debtor Days | Associated Since * | Country |
|-------------|--------------------|---------|
| 15 | Sep 1, 2016 | US |

At the bottom right, there are 'Save' and 'Cancel' buttons.

110. Specify the party's **Customer** name.

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

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

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

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

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

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

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

Purchase Breakup

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

118. Click the add icon. The *Purchase Breakup* window appears.

Chapter 3 - Enrichment

Purchase Breakup

Supplier *

Purchase Amount *

Percentage of Total Purchases *

Major Product Bought

Navy Cements

\$30,000.00

50%

▼ ^ Cement

Creditor Days

Associated Since *

Country

10 ▼ ^

Sep 30, 2000

📅 US 🔍

Save

Cancel

119. Specify the name of **Supplier**.

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

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

122. Specify the **Major Product Bought** by the party from the supplier.

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

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

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

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

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

Exposures

Country exposure

Currency exposure

US

Sales Amount : \$50,000.00

Purchase Amount : \$30,000.00

Loan Amount : \$200,000.00

Investment Amount : \$100,000.00

Deposit Amount

Edit Delete View

Page 1 of 1 (1 of 1 items)

< 1 >

OK

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

130. Search and select the **Currency**.

131. Specify the party's **Sales Amount** in the selected currency.
132. Specify the party's **Sales Percentage** with respect to the selected currency.
133. Specify the party's **Purchase Amount** in the selected currency.
134. Specify the party's **Purchase Percentage** with respect to the selected currency.
135. Specify the **Loan Amount** availed by the party in selected currency.
136. Specify the party's **Loan Percentage** with respect to the selected currency.
137. Specify the party's **Investment Amount** in the selected currency.
138. Specify the party's **Investment Percentage** with respect to the selected currency.
139. In the **Deposit Amount** field, specify the amount deposited by the party in selected currency.
140. In the **Deposit Percentage** field, specify the percentage of amount deposited by the party in selected currency.

29

Chapter 3 - Enrichment

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

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

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

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

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

Future Currency Requirement - Loan Repayment

| Future Currency Requirement - Loan Repayment | | |
|--|--|--|
| Outstanding Amount * | Repayment in Current Year * | Repayment in next 3 Years * |
| <input type="text" value="\$50,000.00"/> | <input type="text" value="\$10,000.00"/> | <input type="text" value="\$40,000.00"/> |

144. Specify the party's **Outstanding Loan Amount** in selected currency.

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

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

Future Currency Requirement - Creditor Payment

| Future Currency Requirement - Creditor Payment | |
|--|--|
| Outstanding Amount * | <input type="text" value="\$50,000.00"/> |
| * 0-30 days | <input type="text" value="\$25,000.00"/> |
| * 30-60 days | <input type="text" value="\$25,000.00"/> |
| * 60-90 days | <input type="text" value="\$0.00"/> |
| * 90-120 days | <input type="text" value="\$0.00"/> |
| * 120-150 days | <input type="text" value="\$0.00"/> |
| * 150-180 days | <input type="text" value="\$0.00"/> |
| * More than 180 days | <input type="text" value="\$0.00"/> |

| Period | Percentage |
|--------------------|------------|
| 0-30 days | 50.0% |
| 30-60 days | 50.0% |
| 60-90 days | 0.0% |
| 90-120 days | 0.0% |
| 120-150 days | 0.0% |
| 150-180 days | 0.0% |
| More than 180 days | 0.0% |

147. Specify the **Outstanding Amount** to be paid by the party to their creditor in selected currency.

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

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

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

151. Specify the outstanding amount to be paid in **90-120 days**.

152. Specify the outstanding amount to be paid in **120-150 days**.

Chapter 3 - Enrichment

153. Specify the outstanding amount to be paid in **150-180 days**.

154. Specify the outstanding amount to be paid after 180 days in the **More than 180 days** field.

Future currency credit - Debtor payment

Future Currency Credit - Debtor Payment

Outstanding Amount *

| | |
|----------------------|---------------|
| | \$50,000.00 |
| * 0-30 days | : \$25,000.00 |
| * 30-60 days | : \$25,000.00 |
| * 60-90 days | : \$0.00 |
| * 90-120 days | : \$0.00 |
| * 120-150 days | : \$0.00 |
| * 150-180 days | : \$0.00 |
| * More than 180 days | : \$0.00 |

A pie chart illustrating the distribution of the outstanding amount. The chart is divided into two equal halves, each representing 50.0%. The legend indicates that the blue half represents the 0-30 days period and the green half represents the 30-60 days period. The other periods (60-90 days, 90-120 days, 120-150 days, 150-180 days, and More than 180 days) are listed in the legend but have no corresponding slices in the chart, indicating a 0% share.

155. Specify the **Outstanding Amount** to be paid by the party's debtor in selected currency.

156. Specify the outstanding amount to be received in **0-30 days**.

157. Specify the outstanding amount to be received in **30-60 days**.

158. Specify the outstanding amount to be received in **60-90 days**.

159. Specify the outstanding amount to be received in **90-120 days**.

160. Specify the outstanding amount to be received in **120-150 days**.

161. Specify the outstanding amount to be received in **150-180 days**.

162. Specify the outstanding amount to be received after 180 days in the **More than 180 days** field.

Future Currency Credit - Interests

Future Currency Credit - Interests

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

163. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.

164. In the **Interest expected in current year** field, specify the interest to be received in the Current year.

165. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.

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

Chapter 3 - Enrichment

- 167. To **Edit**, **Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.
- 168. Click **Ok** in the *Party Details* window.
- 169. To hold the enrichment operation, click **Hold**.
- 170. To go to the **Next** page, click **Next**.
- 171. To save the provided information and exit the page, click **Save & Close**.
- 172. To exit the page without saving the information, click **Cancel**.

Upon clicking **Next**, the *Liability Details* page appears.

Liability Details

In this page, you can enrich the liability details added in the initiation stage.

Liability details

Screen (2 / 4)

ABC

Filter

Type to filter

×

NEW

Party Id: PTY202507490

Requested Expiry Date: 21-10-31

Name: ABC

Liability Number: 202507490

Next Review Date: 20-10-09

Requested Liability Amount: \$50,000.00

Party Id: PTY202507492

Parent Party Id: PTY202507490

Name: Chipmark one

Hold

Back

Next

Save & Close

Cancel

- 173. Refer [“Liability Details” on page 16](#) in initiation chapter to enrich the liability details.

Upon clicking **Next** in the *Liability Details* page, the *Comments* page appears.

Comments

In this page, you can mention the actions performed in this stage with justification. Posting comments help the user in next stage to better understand the application.

Chapter 3 - Enrichment

Comments

Screen (3 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Cancel

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

175. To hold the enrichment operation, click **Hold**.

176. To go back to the previous page, click **Back**.

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

178. To save the process and exit the page, click **Save & Close**.

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

Upon clicking **Next**, the *Customer Summary* page appears:

Customer Summary

The *Customer Summary* page displays all the entities modified / added in the enrichment stage.

Chapter 3 - Enrichment

Customer Info

Liability details

Comments

Customer Summary

Group Concentration Limit Process - Group Concentration Enrichment

Customer Summary

Screen (4 / 4)

Customer Information

ABC, A Global entity established & operating as a Pvt Ltd Company in IN

Customer ID

PTY21336908

Register No

Legal Status

Pvt Ltd

Liability Amount

₹2,000,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Liability summary

Filter

Type to filter

NEW

Party Id: PTY21336908

Name: ABC

Liability Number: 21336908

Requested Liability Amount: ₹2,000,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

NEW

Party Id: PTY203096101

Parent Party Id: PTY21336908

Name: TITO

Liability Number: 203096101

Requested Liability Amount: ₹500,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

NEW

Party Id: PTY202615260

Parent Party Id: PTY21336908

Name: KFC

Liability Number: 202615260

Requested Liability Amount: ₹500,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

Pricing

0

Total Pricing

0

Interest

0

Charges

0

Commission

0

Added

0

Modified

0

Removed

Covenants

1

Total Covenants

1

Entity Wide

0

Facility Wide

1

Financial

0

Non Financial

1

Newly Added

1

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

1

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for

Previous 3 years

| Category | 2018-2019 | Variance % | 2019-2020 | Variance % | 2020-2021 |
|---------------------|-----------|------------|-----------|------------|-----------|
| No data to display. | | | | | |

Projections

View all

Show results for

Next 3 years

| Category | 2021-2022 | Variance % | 2022-2023 | Variance % | 2023-2024 |
|---------------------|-----------|------------|-----------|------------|-----------|
| No data to display. | | | | | |

Upcoming events

View all

< February 2020 >

15-February-2020

| WK | S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|----|
| 4 | | | | | | 1 | |
| 5 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 6 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 7 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 8 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |

No items to display.

Hold

Back

Next

Save & Close

Submit

Cancel

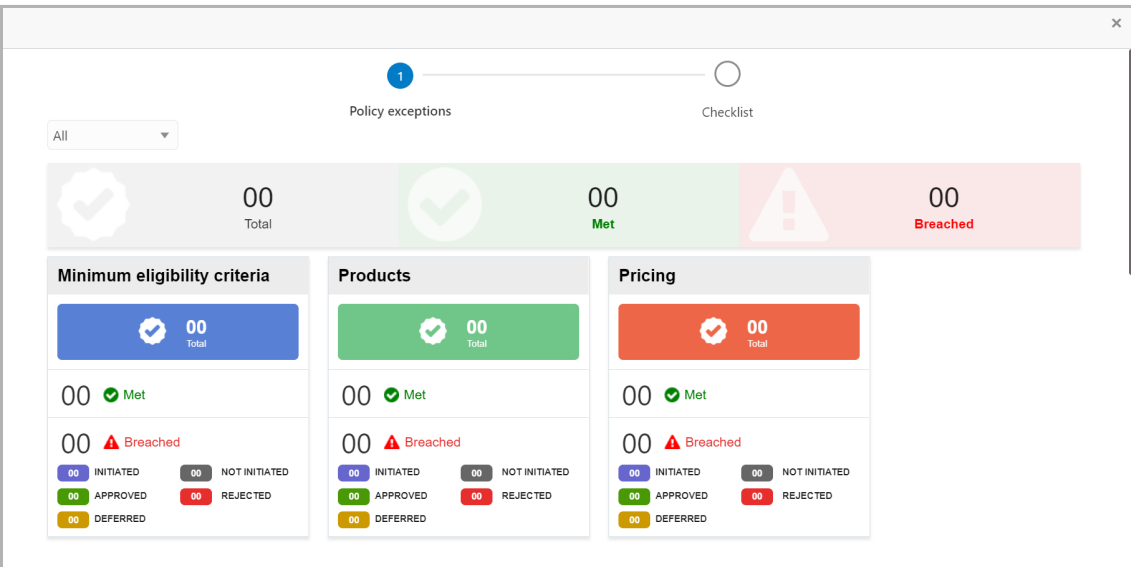
Chapter 3 - Enrichment

- 180. To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.
- 181. To view more details about the liability, click the **party Id** in the **Liability Summary** widget.
- 182. To change the layout of **Liability Summary** widget, use the **List View**, **Table View**, and **Tree View** icons.
- 183. To hold the enrichment operation, click **Hold**.
- 184. To go back to the previous page, click **Back**.
- 185. To save the process and exit the page, click **Save & Close**.
- 186. To submit the Group Concentration Limit Proposal application, click **Submit**.
- 187. To exit the process without saving the information, click **Cancel**.



For information on more actions that can be performed in the *Customer Summary* page, refer Credit 360 User Manual.

Upon clicking **Submit**, the *Policy Exception Summary / Business* window appears based on Business Process Maintenance.



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

- 188. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
- 189. Click the **Total** count on each tile to view detailed information and initiate policy exception process.
- 190. To **Submit** the application, click the **Checklist** data segment.

Chapter 3 - Enrichment

The screenshot shows a web interface with two tabs: 'Policy exceptions' and 'Checklist'. The 'Checklist' tab is selected and contains a message box stating 'No items to display.' Below the tabs, there is a checkbox labeled 'Is KYC Required', a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

191. Enable **Is KYC Required** check box, if KYC verification is required.

192. Select the **Outcome** as **PROCEED**.

193. Click **Submit**.

If **Is KYC Required** check box is selected, the KYC evaluation task is created upon clicking the **Submit** button.

If **Is KYC Required** check box is not selected, the application is moved to the Review and Recommendation stage upon clicking the **Submit** button.

Chapter 3 - KYC Check

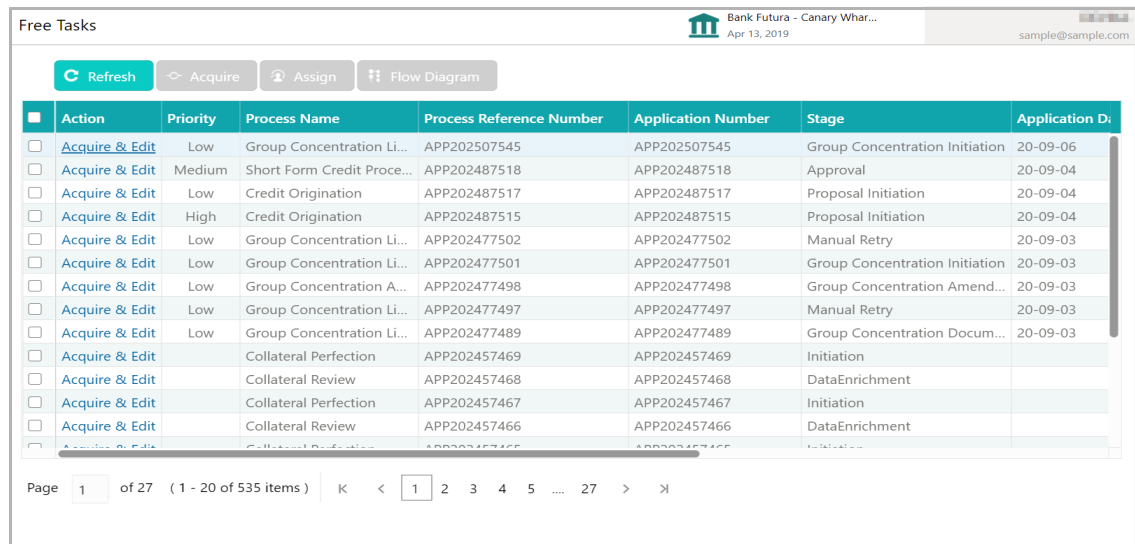
KYC Check

This is an optional stage. If the KYC details are available for the group entity, you can add the KYC details to the GC Limit Origination application. Adding KYC details helps to determine the originality of the group entity.

Steps to add KYC details

To add KYC details, perform the following steps:

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



| Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Date |
|------------------------------------|----------|----------------------------|--------------------------|--------------------|--------------------------------|------------------|
| Acquire & Edit | Low | Group Concentration Li... | APP202507545 | APP202507545 | Group Concentration Initiation | 20-09-06 |
| Acquire & Edit | Medium | Short Form Credit Proce... | APP202487518 | APP202487518 | Approval | 20-09-04 |
| Acquire & Edit | Low | Credit Origination | APP202487517 | APP202487517 | Proposal Initiation | 20-09-04 |
| Acquire & Edit | High | Credit Origination | APP202487515 | APP202487515 | Proposal Initiation | 20-09-04 |
| Acquire & Edit | Low | Group Concentration Li... | APP202477502 | APP202477502 | Manual Retry | 20-09-03 |
| Acquire & Edit | Low | Group Concentration Li... | APP202477501 | APP202477501 | Group Concentration Initiation | 20-09-03 |
| Acquire & Edit | Low | Group Concentration A... | APP202477498 | APP202477498 | Group Concentration Amend... | 20-09-03 |
| Acquire & Edit | Low | Group Concentration Li... | APP202477497 | APP202477497 | Manual Retry | 20-09-03 |
| Acquire & Edit | Low | Group Concentration Li... | APP202477489 | APP202477489 | Group Concentration Docum... | 20-09-03 |
| Acquire & Edit | | Collateral Perfection | APP202457469 | APP202457469 | Initiation | |
| Acquire & Edit | | Collateral Review | APP202457468 | APP202457468 | DataEnrichment | |
| Acquire & Edit | | Collateral Perfection | APP202457467 | APP202457467 | Initiation | |
| Acquire & Edit | | Collateral Review | APP202457466 | APP202457466 | DataEnrichment | |

2. **Acquire & Edit** the required KYC task. The *KYC Evaluation - Summary* page appears.

Chapter 3 - KYC Check

Group Concentration Limit Process - KYC Evaluation

Summary

OFSS

Screen (1 / 3)

Customer Information

OFSS, A Domestic entity established & operating as a Proprietorship Company in IN

| | | | | | | | | |
|-------------|-------------|----------------|------------------|------------------|---------------|-------------|------------|---------|
| Customer ID | Register No | Legal Status | Liability Amount | Is KYC Compliant | Share Holders | Contractors | Guarantors | Bankers |
| PTY21342934 | | Proprietorship | ₹2,500,000.00 | No | 0 | 0 | 0 | 0 |

Liability summary

Filter Type to filter

NEW Party Id: **PTY21342934** Name: **OFSS** Liability Number: **21342934**
Requested Liability Amount: **₹2,500,000.00** Requested Expiry Date: **22-02-28** Next Review Date: **21-02-28**

Covenants

Total Covenants: 0

| | | | |
|-------------|---------------|-----------|---------------|
| Entity Wise | Facility Wise | Financial | Non Financial |
| 0 | 0 | 0 | 0 |

Newly Added: 0 Financial 0 Non Financial

Met: 0 Financial 0 Non Financial

Breached: 0 Financial 0 Non Financial

Terms & conditions

Total Terms and Conditions: 0

| | | | |
|--------|----------|------------------|-------------------|
| Entity | Facility | Pre disbursement | Post disbursement |
| 0 | 0 | 0 | 0 |

Newly added: 0 Pre disbursement 0 Post disbursement

Met: 0 Pre disbursement 0 Post disbursement

Breached: 0 Pre disbursement 0 Post disbursement

Ratings

Moodys

| | | |
|-----|----------|------|
| AAA | Positive | 2019 |
|-----|----------|------|

Project Summary

No data to display.

Financial Profile

View all

Previous 3 years

| Category | 2018-2019 | Variance % | 2019-2020 | Variance % | 2020-2021 |
|---------------------|-----------|------------|-----------|------------|-----------|
| No data to display. | | | | | |

Projections

View all

Show results for: Next 3 years

| Category | 2021-2022 | Variance % | 2022-2023 | Variance % | 2023-2024 |
|---------------------|-----------|------------|-----------|------------|-----------|
| No data to display. | | | | | |

Hold Back Next Save & Close Cancel

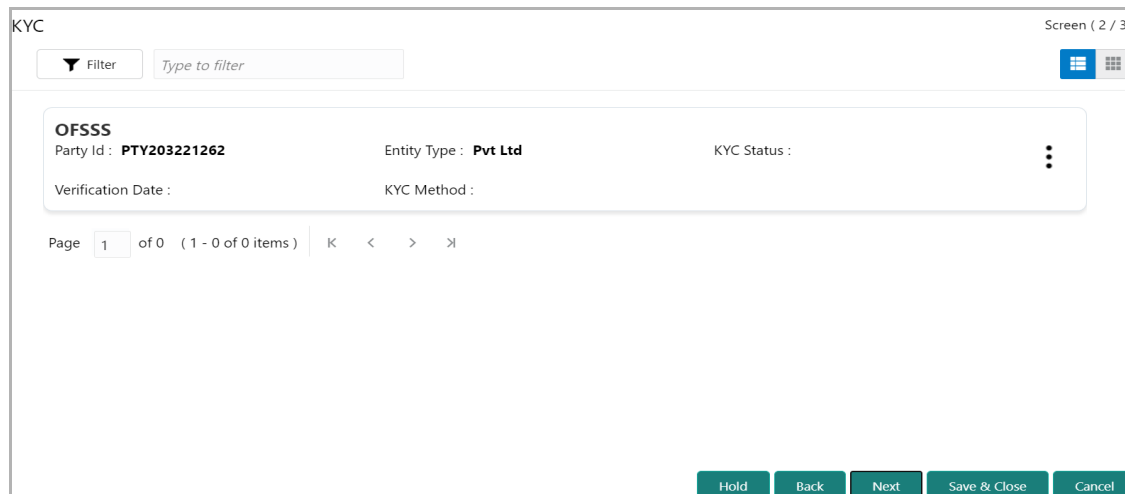
3. To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.
4. To view more details about the liability, click the **party Id** in the **Liability Summary** widget.
5. To change the layout of **Liability Summary** widget, use the **List View**, **Table View**, and **Tree View** icons.



For information on more actions that can be performed in the *Summary* page, refer Credit 360 User Manual.

Chapter 3 - KYC Check

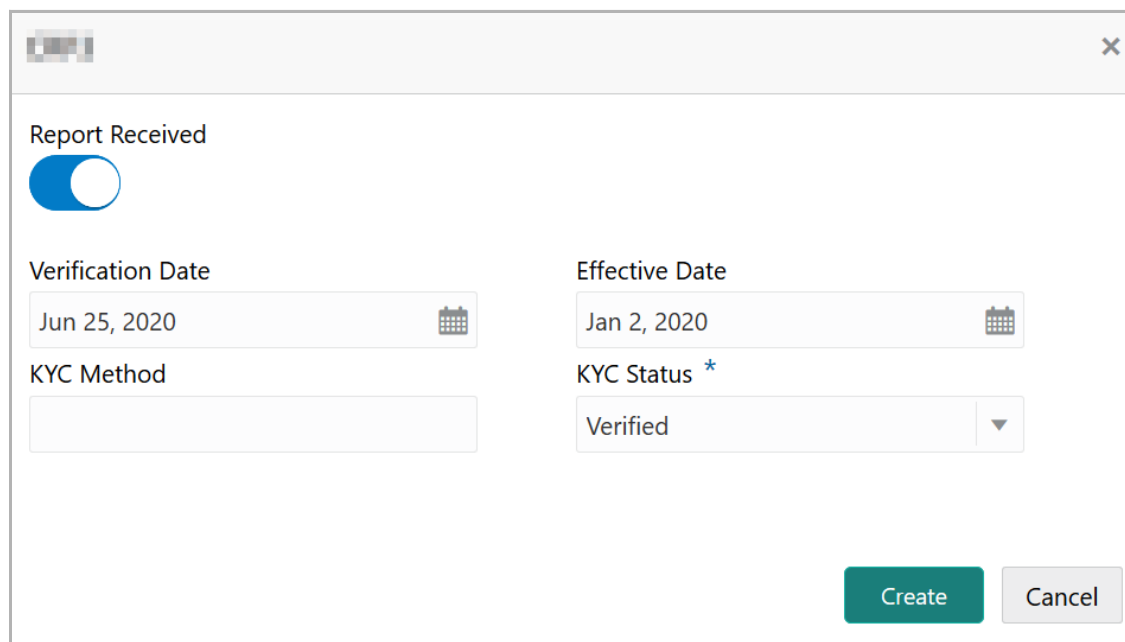
6. After reviewing the *Summary*, click **Next**. *KYC* page appears.



The screenshot shows the 'KYC' page with a header 'Screen (2 / 3)'. Below the header is a filter section with a 'Filter' button and a text input 'Type to filter'. The main content area displays details for 'OFSSS' with 'Party Id : PTY203221262', 'Entity Type : Pvt Ltd', and 'KYC Status :'. There are also fields for 'Verification Date' and 'KYC Method'. At the bottom, there is a pagination bar showing 'Page 1 of 0 (1 - 0 of 0 items)' and navigation buttons. At the very bottom, there are five action buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

In the *KYC* page, provision to add KYC details for all the parties in the hierarchy is provided.

7. Click or mouse hover on the hamburger icon in the required list item (party). The following options appears:
 - KYC Details
 - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
8. To add the KYC Details, click **KYC Details** option. The *KYC Details* window appears.



The screenshot shows the 'KYC Details' window. It has a title bar with a close button. The main content area includes a 'Report Received' toggle switch which is currently turned on. Below this are two date pickers: 'Verification Date' set to 'Jun 25, 2020' and 'Effective Date' set to 'Jan 2, 2020'. There is also a 'KYC Method' text input field and a 'KYC Status' dropdown menu currently showing 'Verified'. At the bottom right, there are two buttons: 'Create' and 'Cancel'.

9. If KYC report is available for the party, enable the **Report Received** switch.
10. Click the calendar icon and select the KYC **Verification Date**.

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11. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
12. Specify the **KYC Method**. For example: Field verification is a KYC Method.
13. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.
14. Click **Create**. KYC details are updated in the *KYC* page as shown below.

KYC

Screen (2 / 3)

Filter Type to filter

OFSSS
Party Id : **PTY203221262** Entity Type : **Pvt Ltd** KYC Status : **Verified**
Verification Date : **20-11-16** KYC Method : **Field Verification**

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

Hold Back Next Save & Close Cancel

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

Data Change

< Previous Category Next Category >

Total Score 9

Profitability Score 3

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

Yes No

Comment

Cancel Save

16. Select answers for the available questions and click **Next Category**.
17. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

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

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

The screenshot shows the KYC (Know Your Customer) page for a party named OFSSS. The page displays the following details:

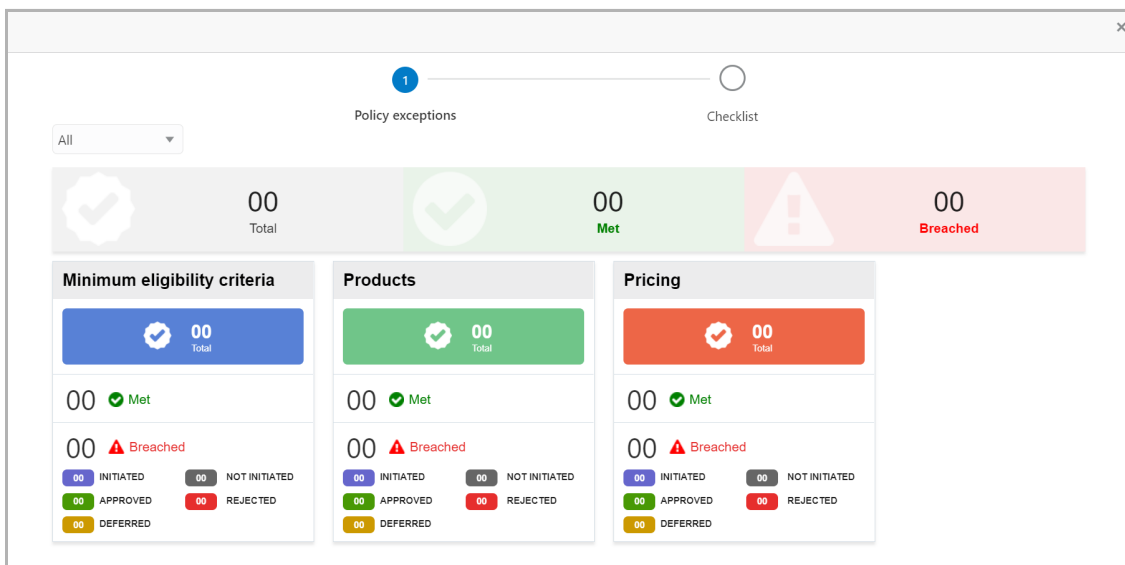
- Party Id : PTY203221262
- Entity Type : Pvt Ltd
- KYC Status : Verified
- Verification Date : 20-11-16
- KYC Method : Field Verification
- Evaluation Score : 12 (highlighted with a red box)

At the bottom of the page, there are navigation buttons: Hold, Back, Next, Save & Close, and Cancel.

19. After adding KYC details or performing KYC evaluation for the parties in the hierarchy, click **Next**. The *Comments* page appears.

The screenshot shows the Comments page. It features a text input field with the placeholder text "Enter text here...". Above the input field is a rich text editor toolbar with various formatting options (bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, indent, outdent, H1, H2, H3, H4, H5, H6, H7, H8, H9, H10, H11, H12, H13, H14, H15, H16, H17, H18, H19, H20, H21, H22, H23, H24, H25, H26, H27, H28, H29, H30, H31, H32, H33, H34, H35, H36, H37, H38, H39, H40, H41, H42, H43, H44, H45, H46, H47, H48, H49, H50, H51, H52, H53, H54, H55, H56, H57, H58, H59, H60, H61, H62, H63, H64, H65, H66, H67, H68, H69, H70, H71, H72, H73, H74, H75, H76, H77, H78, H79, H80, H81, H82, H83, H84, H85, H86, H87, H88, H89, H90, H91, H92, H93, H94, H95, H96, H97, H98, H99, H100, H101, H102, H103, H104, H105, H106, H107, H108, H109, H110, H111, H112, H113, H114, H115, H116, H117, H118, H119, H120, H121, H122, H123, H124, H125, H126, H127, H128, H129, H130, H131, H132, H133, H134, H135, H136, H137, H138, H139, H140, H141, H142, H143, H144, H145, H146, H147, H148, H149, H150, H151, 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H1985, H1986, H1987, H1988, H1989, H1990, H1991, H1992, H1993, H1994, H1995, H1996, H1997, H1998, H1999, H2000, H2001, H2002, H2003, H2004, H2005, H2006, H2007, H2008, H2009, H2010, H2011, H2012, H2013, H2014, H2015, H2016, H2017, H2018, H2019, H2020, H2021, H2022, H2023, H2024, H2025, H2026, H2027, H2028, H2029, H2030, H2031, H2032, H2033, H2034, H2035, H2036, H2037, H2038, H2039, H2040, H2041, H2042, H2043, H2044, H2045, H2046, H2047, H2048, H2049, H2050, H2051, H2052, H2053, H2054, H2055, H2056, H2057, H2058, H2059, H2060, H2061, H2062, H2063, H2064, H2065, H2066, H2067, H2068, H2069, H2070, H2071, H2072, H2073, H2074, H2075, H2076, H2077, H2078, H2079, H2080, H2081, H2082, H2083, H2084, H2085, H2086, H2087, H2088, H2089, H2090, H2091, H2092, H2093, H2094, H2095, H2096, H2097, H2098, H2099, H2100, H2101, H2102, H2103, H2104, H2105, H2106, H2107, H2108, H2109, H2110, H2111, H2112, H2113, H2114, H2115, H2116, H2117, H2118, H2119, H2120, H2121, H2122, H2123, H2124, H2125, H2126, H2127, H2128, H2129, H2130, H2131, H2132, H2133, H2134, H2135, H2136, H2137, H2138, H2139, H2140, H2141, H2142, H2143, H2144, H2145, H2146, H2147, H2148, H2149, H2150, H2151, H2152, H2153, H2154, H2155, H2156, H2157, H2158, H2159, H2160, H2161, H2162, H2163, H2164, H2165, H2166, H2167, H2168, H2169,

Chapter 3 - KYC Check



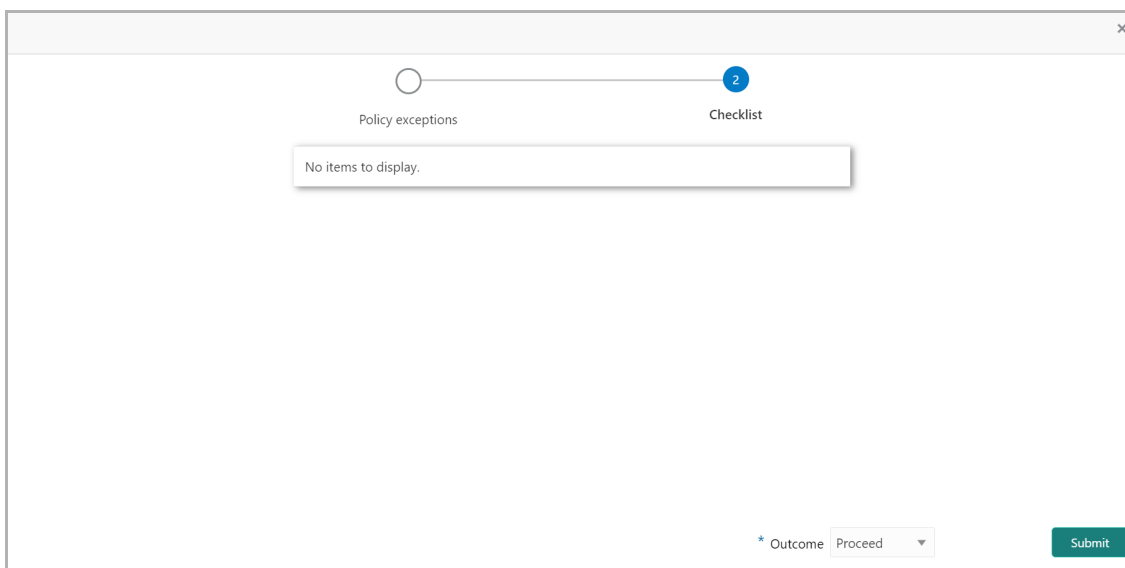
The screenshot shows the 'Policy exceptions' tab selected. At the top, there's a progress bar with '1' and 'Policy exceptions' and '2' and 'Checklist'. Below the progress bar, there's a summary bar with three sections: '00 Total' (with a checkmark icon), '00 Met' (with a green checkmark icon), and '00 Breached' (with a red warning icon). Below the summary bar, there are three main sections: 'Minimum eligibility criteria', 'Products', and 'Pricing'. Each section has a 'Total' count and a breakdown of status: '00 INITIATED', '00 NOT INITIATED', '00 APPROVED', '00 REJECTED', and '00 DEFERRED'. The 'Minimum eligibility criteria' section shows '00 Met' and '00 Breached'. The 'Products' section shows '00 Met' and '00 Breached'. The 'Pricing' section shows '00 Met' and '00 Breached'.

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

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

23. Click the **Total** count on each tile to view detailed information and initiate policy exception process.

24. To **Submit** the application, click the **Checklist** data segment.



The screenshot shows the 'Checklist' tab selected. At the top, there's a progress bar with '1' and 'Policy exceptions' and '2' and 'Checklist'. Below the progress bar, there's a message box that says 'No items to display.' At the bottom right, there's an 'Outcome' dropdown menu set to 'Proceed' and a 'Submit' button.

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

26. Click **Submit**.

Chapter 3 - Review and Recommendation

Group Concentration Limit Review and Recommendation

In this stage, the Credit Reviewer must review the proposed Group Concentration Limit and recommend a liability limit for the group entity.



In this chapter, only the procedure to recommend Liability limit is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the review and recommendation task, navigate to **Tasks > Free Tasks** from the left Navigation menu. The *Free Task* page appears.

Free Tasks

Bank Futura - Canary Whar...

Apr 13, 2019

sample@sample.com

Refresh

Acquire

Assign

Flow Diagram

| | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Di |
|--------------------------|------------------------------------|----------|----------------------------|--------------------------|--------------------|--------------------------------|----------------|
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202507545 | APP202507545 | Group Concentration Initiation | 20-09-06 |
| <input type="checkbox"/> | Acquire & Edit | Medium | Short Form Credit Proce... | APP202487518 | APP202487518 | Approval | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | Low | Credit Origination | APP202487517 | APP202487517 | Proposal Initiation | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | High | Credit Origination | APP202487515 | APP202487515 | Proposal Initiation | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477502 | APP202477502 | Manual Retry | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477501 | APP202477501 | Group Concentration Initiation | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration A... | APP202477498 | APP202477498 | Group Concentration Amend... | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477497 | APP202477497 | Manual Retry | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477489 | APP202477489 | Group Concentration Docum... | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457469 | APP202457469 | Initiation | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Review | APP202457468 | APP202457468 | DataEnrichment | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457467 | APP202457467 | Initiation | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Review | APP202457466 | APP202457466 | DataEnrichment | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457465 | APP202457465 | Initiation | |

Page

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of 27

(1 - 20 of 535 items)

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Page 1 of 27 (1 - 20 of 535 items) K < 1 2 3 4 5 27 > >

2. Click **Acquire & Edit** in the required review and recommendation task. The *GC Review and Recommendation - Customer Summary* page appears.

Chapter 3 - Review and Recommendation

Group Concentration Limit Process - GC Review and Recommendation

Customer Summary

Liability details

Comments

Customer Summary

Screen (1 / 3)

Customer Information

ABC, A Global entity established & operating as a Pvt Ltd Company in IN

Customer ID

PTY21336908

Register No

Legal Status

Pvt Ltd

Liability Amount

₹2,000,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Liability summary

Filter

Type to filter

NEW

Party Id: PTY21336908

Name: ABC

Liability Number: 21336908

Requested Liability Amount: ₹2,000,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

NEW

Party Id: PTY203096101

Parent Party Id: PTY21336908

Name: TITO

Liability Number: 203096101

Requested Liability Amount: ₹500,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

NEW

Party Id: PTY202615260

Parent Party Id: PTY21336908

Name: KFC

Liability Number: 202615260

Requested Liability Amount: ₹500,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

★ Ratings

Moody's

AAA

Positive

2020

Project Summary

No data to display.

Covenants

1

Total Covenants

1

Entity Wide

0

Facility Wide

1

Financial

0

Non Financial

1

Newly Added

1

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

1

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for

Previous 3 yea...

| Category | 2018-2019 | Variance % | 2019-2020 | Variance % | 2020-2021 |
|---------------------|-----------|------------|-----------|------------|-----------|
| No data to display. | | | | | |

Projections

View all

Show results for

Next 3 years

| Category | 2021-2022 | Variance % | 2022-2023 | Variance % | 2023-2024 |
|---------------------|-----------|------------|-----------|------------|-----------|
| No data to display. | | | | | |

Upcoming events

View all

< February 2020 >

15-February-2020

| WK | S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|----|
| 4 | | | | | | 1 | |
| 5 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 6 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 7 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 8 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |

No items to display.

Hold

Back

Next

Save & Close

Cancel

Chapter 3 - Review and Recommendation

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears.

The screenshot shows the 'Liability details' page for a customer named ABC. The page includes a sidebar with 'Customer Summary', 'Liability details', and 'Comments'. The main content area displays a filter bar and a table with one record. The record shows a 'NEW' status, Party ID: PTY21336908, Name: ABC, Requested Liability Amount: ₹2,000,000.00, Requested Expiry Date: 22-02-28, Liability Number: 21336908, and Next Review Date: 21-02-28. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

4. Click the Hamburger icon in required liability record and select **Edit**. The *Liability Details* window appears.

The screenshot shows the 'Liability Details' window. It contains several sections: 'Currency' with 'Requested Liability Currency' set to 'INR'; 'Amount' with 'Requested Liability Amount' (₹2,000,000.00), 'Return On Capital' (20%), 'Probability Of Default' (0%), 'Loss Given Default' (0%), and 'Cash Cover' (₹2,500,000.00); 'Proposed and Approved' with 'Proposed Liability Currency' (INR), 'Proposed Liability Amount' (₹1,500,000.00), 'Proposed Funded Sell Down' (₹1,000,000.00), and 'Proposed Unfunded Sell Down' (₹500,000.00); and 'Dates' with 'Next Review Date' (Feb 28, 2021), 'Requested Expiry Date' (Feb 28, 2022), and 'Proposed Expiry Date' (Feb 28, 2022). At the bottom, there is a section for 'Additional Fields' with the message 'No Additional fields configured!' and 'Save' and 'Cancel' buttons.

Proposed and Approved

5. Search and select the **Proposed Liability Currency**.

6. Propose the following amounts in **Proposed Liability Currency**, based on details specified in the **Amount** section:

Chapter 3 - Review and Recommendation

- Proposed Liability Amount
- Proposed Funded Sell Down
- Proposed Unfunded Sell Down

Dates

In this section, you can change the **Next Review Date** specified in the initiation / enrichment stage and propose an expiry date for the liability.

7. Click the calendar icon and select the **Proposed Expiry Date**.
8. Click **Save**. The information is saved and displayed in the *Liability Details* page.
9. Click **Next** to go to the *Comments* page.

Comments

Screen (3 / 4)

↶ ↷ B I U T A - size -

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⌂ >

Enter text here...

Post

No items to display.

Hold

Back

Next

Save & Close

Cancel

10. **Post** the **Comments** for this stage.
11. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.

Chapter 3 - Review and Recommendation

1 Policy exceptions Checklist

All

00 Total

00 Met

00 Breached

Minimum eligibility criteria

Products

Pricing

00 Total

00 Met

00 Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

12. Click the **Checklist** data segment.

Policy exceptions Checklist

No items to display.

* Outcome Proceed

Submit

13. Select the required **Outcome**. The options available are **Proceed**, **Send Back**, and **Reject**.

14. Click **Submit**.

If the **Outcome** is selected as 'Proceed', the Group Concentration Limit proposal is moved to the Approval stage.

If the **Outcome** is selected as 'Send Back', the Group Concentration Limit proposal is sent back to the Enrichment stage.

If the **Outcome** is selected as 'Reject', the Group Concentration Limit proposal is rejected.

Chapter 3 - Approval

Group Concentration Limit Approval

In this stage, the Credit Approver must review the Group Concentration Limit proposed for the group entity and approve / reject the same.



In this chapter, only the procedure to approve Liability limit is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the Group Concentration Limit approval task, navigate to **Tasks > Free Tasks** from the left Navigation menu. The *Free Task* page appears.

Free Tasks

Bank Futura - Canary Whar...
Apr 13, 2019

sample@sample.com

Refresh

Acquire

Assign

Flow Diagram

| | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Di |
|--------------------------|------------------------------------|----------|----------------------------|--------------------------|--------------------|--------------------------------|----------------|
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202507545 | APP202507545 | Group Concentration Initiation | 20-09-06 |
| <input type="checkbox"/> | Acquire & Edit | Medium | Short Form Credit Proce... | APP202487518 | APP202487518 | Approval | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | Low | Credit Origination | APP202487517 | APP202487517 | Proposal Initiation | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | High | Credit Origination | APP202487515 | APP202487515 | Proposal Initiation | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477502 | APP202477502 | Manual Retry | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477501 | APP202477501 | Group Concentration Initiation | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration A... | APP202477498 | APP202477498 | Group Concentration Amend... | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477497 | APP202477497 | Manual Retry | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477489 | APP202477489 | Group Concentration Docum... | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457469 | APP202457469 | Initiation | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Review | APP202457468 | APP202457468 | DataEnrichment | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457467 | APP202457467 | Initiation | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Review | APP202457466 | APP202457466 | DataEnrichment | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457465 | APP202457465 | Initiation | |

Page 1 of 27 (1 - 20 of 535 items)

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X

2. Click **Acquire & Edit** in the required approval task. The *Group Concentration Proposal Approval - Customer Summary* page appears.

Chapter 3 - Approval

Group Concentration Limit Process - Group Concentration Proposal Approval

Documents

Screen (1 / 3)

Customer Summary

Liability details

Comments

Customer Summary

ABC

Customer Information

ABC, A Global entity established & operating as a Pvt Ltd Company in IN

Customer ID

PTY21336908

Register No

Legal Status

Pvt Ltd

Liability Amount

₹1,500,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Liability summary

Filter

Type to filter

NEW

Party Id: PTY21336908

Name: ABC

Liability Number: 21336908

Requested Liability Amount: ₹2,000,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

NEW

Party Id: PTY203096101

Parent Party Id: PTY21336908

Name: TITO

Liability Number: 203096101

Requested Liability Amount: ₹500,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

NEW

Party Id: PTY202615260

Parent Party Id: PTY21336908

Name: KFC

Liability Number: 202615260

Requested Liability Amount: ₹500,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

Pricing

0

Total Pricing

0

Interest

0

Charges

0

Commission

0

Added

0

Modified

0

Removed

0

Added

0

Modified

0

Removed

0

Added

0

Modified

0

Removed

Covenants

1

Total Covenants

1

Entity Wide

0

Facility Wide

1

Financial

0

Non Financial

1

Newly Added

1

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

1

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for

Previous 3 yea...

Category

2018-2019Variance %2019-2020Variance %2020-2021

No data to display.

Projections

View all

Show results for

Next 3 years

Category

2021-2022Variance %2022-2023Variance %2023-2024

No data to display.

Upcoming events

View all

< February 2020 >

15-February-2020

WK S M T W T F S

4 1

5 2 3 4 5 6 7 8

6 9 10 11 12 13 14 15

7 16 17 18 19 20 21 22

8 23 24 25 26 27 28 29

No items to display.

Hold

Back

Next

Save & Close

Cancel

Chapter 3 - Approval

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears.
4. Click the Hamburger icon in required record and select **Edit**. The *Liability Details* window appears.

Liability Details

Currency

Requested Liability Currency:

INR

Amount

Requested Liability Amount:

₹2,000,000.00

Return On Capital

20%

▼

▲

Probability Of Default

0%

▼

▲

Loss Given Default

0%

▼

▲

Cash Cover

₹2,500,000.00

Proposed and Approved

Proposed Liability Currency:

INR

Proposed Liability Amount:

₹1,500,000.00

Approval Liability Currency: *

INR

🔍

Approval Liability Amount: *

₹1,500,000.00

Proposed Funded Sell Down

₹1,000,000.00

Approved Funded Sell Down

₹1,000,000.00

Approved Unfunded Sell Down

₹500,000.00

Dates

Next Review Date *

Feb 28, 2021

📅

Requested Expiry Date

Feb 28, 2022

Proposed Expiry Date

Feb 28, 2022

Approved Expiry Date *

Feb 28, 2022

📅

📄 Additional Fields

No Additional fields configured!

Save

Cancel

Proposed and Approved

5. Search and select the **Approval Liability Currency**.
6. Propose the following amounts in **Approval Liability Currency**, based on details specified in the **Amount** section:
 - Approval Liability Amount
 - Approved Funded Sell Down
 - Approved Unfunded Sell Down

Dates

In this section, you can change the **Next Review Date** selected in the initiation / enrichment / review and recommendation stage and specify **Approved Expiry Date** for the liability.

7. Click the calendar icon and select the **Approved Expiry Date**.
8. Click **Save**. The information is saved and displayed in the *Liability Details* page.
9. Click **Next** to go to the *Comments* page.

Chapter 3 - Approval

Comments Screen (3 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Cancel

10. **Post** the **Comments** for this stage.

11. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.

1 Policy exceptions Checklist

All

| | | |
|-------------|-----------|----------------|
| 00 Total | 00 Met | 00 Breached |
|-------------|-----------|----------------|

Minimum eligibility criteria

00
Total

00 Met

00 Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

Products

00
Total

00 Met

00 Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

Pricing

00
Total

00 Met

00 Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

12. Click the **Checklist** data segment.

Chapter 3 - Approval

The screenshot shows a web application window with a close button (X) in the top right corner. At the top, a progress bar indicates two steps: 'Policy exceptions' (Step 1) and 'Checklist' (Step 2, currently active). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a label '* Outcome' followed by a dropdown menu currently set to 'Proceed', and a green 'Submit' button.

13. Select the required **Outcome**. The options available are **Approve** and **Reject**.

14. Click **Submit**.

If the **Outcome** is selected as 'Approve', the Group Concentration Limit proposal is moved to the Documentation stage.

If the **Outcome** is selected as 'Reject', the Group Concentration Limit proposal is rejected.

Chapter 3 - Documentation

Group Concentration Limit Documentation

In this stage, the Group Concentration Limit proposal document can be generated and downloaded.



In this chapter, only the procedure to generate and download the proposal document is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the Group Concentration Limit documentation task, navigate to **Tasks > Free Tasks** from the left Navigation menu. The *Free Task* page appears.

| Free Tasks | | | | | | | |
|---|------------------------------------|----------|----------------------------|--------------------------|--------------------|--------------------------------|----------------|
| <div>Bank Futura - Canary Whar... Apr 13, 2019</div> <div>sample@sample.com</div> | | | | | | | |
| <div><div>Refresh</div><div>Acquire</div><div>Assign</div><div>Flow Diagram</div></div> | | | | | | | |
| | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application D: |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202507545 | APP202507545 | Group Concentration Initiation | 20-09-06 |
| <input type="checkbox"/> | Acquire & Edit | Medium | Short Form Credit Proce... | APP202487518 | APP202487518 | Approval | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | Low | Credit Origination | APP202487517 | APP202487517 | Proposal Initiation | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | High | Credit Origination | APP202487515 | APP202487515 | Proposal Initiation | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477502 | APP202477502 | Manual Retry | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477501 | APP202477501 | Group Concentration Initiation | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration A... | APP202477498 | APP202477498 | Group Concentration Amend... | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477497 | APP202477497 | Manual Retry | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477489 | APP202477489 | Group Concentration Docum... | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457469 | APP202457469 | Initiation | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Review | APP202457468 | APP202457468 | DataEnrichment | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457467 | APP202457467 | Initiation | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Review | APP202457466 | APP202457466 | DataEnrichment | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457465 | APP202457465 | Initiation | |
| Page 1 of 27 (1 - 20 of 535 items) | | | | | | | |
| K < 1 2 3 4 5 ... 27 > X | | | | | | | |

2. Click **Acquire & Edit** in the required record. The *Group Concentration Documentation - Customer Summary* page appears.

Chapter 3 - Documentation

Group Concentration Limit Process - Group Concentration Documentation

Customer Summary

Liability details

Draft Generation

Comments

Customer Summary

Screen (1 / 4)

Customer Information

ABC, A Global entity established & operating as a Pvt Ltd Company in IN

Customer ID

PTY21336908

Register No

Legal Status

Pvt Ltd

Liability Amount

₹1,500,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Liability summary

Filter

Type to filter

NEW

Party Id: PTY21336908

Name: ABC

Liability Number: 21336908

Requested Liability Amount: ₹2,000,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

NEW

Party Id: PTY203096101

Parent Party Id: PTY21336908

Name: TITO

Liability Number: 203096101

Requested Liability Amount: ₹500,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

NEW

Party Id: PTY202615260

Parent Party Id: PTY21336908

Name: KFC

Liability Number: 202615260

Requested Liability Amount: ₹500,000.00

Requested Expiry Date: 22-02-28

Next Review Date: 21-02-28

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

★ Ratings

Moody's

AAA

Positive

2020

Project Summary

No data to display.

Covenants

1

Total Covenants

1

Entity Wide

0

Facility Wide

1

Financial

0

Non Financial

1

Newly Added

1

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

1

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for

Previous 3 yea...

Category

2018-2019

Variance %

2019-2020

Variance %

2020-2021

No data to display.

Projections

View all

Show results for

Next 3 years

Category

2021-2022

Variance %

2022-2023

Variance %

2023-2024

No data to display.

Upcoming events

View all

< February 2020 >

15-February-2020

WK

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M

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W

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F

S

No items to display.

4

1

5

2

3

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8

23

24

25

26

27

28

29

Hold

Back

Next

Save & Close

Cancel

Chapter 3 - Documentation

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears.
4. Click **Next** in the *Liability Details* page. The *Draft Generation* page appears.

Draft Generation Screen (1 / 3)

Document Name : [text box]

Document Description : [text box]

[Document Icon] [Search Icon] [Download Icon]

[Hold] [Back] [Next] [Save & Close] [Cancel]

5. Click the Generate icon next to the search icon. Draft document will be generated.
6. Click the Download icon next to the search icon. Draft document will be downloaded.
7. To go to the next page, click **Next**. The *Comments* page appears.

Comments Screen (3 / 4)

[Undo] [Redo] [B] [I] [U] [ABC] [A - size -] [List Bulleted] [List Numbered] [Decrease Indent] [Increase Indent] [Link] [Unlink] [H1] [More]

Enter text here...

[Post]

No items to display.

[Hold] [Back] [Next] [Save & Close] [Cancel]

8. **Post** the **Comments** for this stage.
9. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.

Chapter 3 - Documentation

The screenshot shows a checklist interface with two steps: 'Policy exceptions' (Step 1) and 'Checklist' (Step 2). The 'Policy exceptions' step is active. Below the step indicator, there is a summary bar with three sections: 'Total' (00), 'Met' (00), and 'Breached' (00). Below this, there are three columns: 'Minimum eligibility criteria', 'Products', and 'Pricing'. Each column has a 'Total' (00) and a 'Met' (00) status. Below each column, there is a 'Breached' (00) status and a table of counts for 'INITIATED', 'NOT INITIATED', 'APPROVED', 'REJECTED', and 'DEFERRED'.

| Minimum eligibility criteria | Products | Pricing |
|------------------------------|------------------|------------------|
| 00 Total | 00 Total | 00 Total |
| 00 Met | 00 Met | 00 Met |
| 00 Breached | 00 Breached | 00 Breached |
| 00 INITIATED | 00 INITIATED | 00 INITIATED |
| 00 NOT INITIATED | 00 NOT INITIATED | 00 NOT INITIATED |
| 00 APPROVED | 00 APPROVED | 00 APPROVED |
| 00 REJECTED | 00 REJECTED | 00 REJECTED |
| 00 DEFERRED | 00 DEFERRED | 00 DEFERRED |

10. Click the **Checklist** data segment.

The screenshot shows the 'Checklist' step (Step 2) selected. The 'Policy exceptions' step is now inactive. Below the step indicator, there is a message box that says 'No items to display.' At the bottom right, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a 'Submit' button.

11. Select the **Outcome** as 'Proceed'.

12. Click **Submit**. The Group Concentration Limit proposal is moved to the Handoff stage.

Chapter 3 - Handoff

Group Concentration Limit Proposal Handoff

By default, the Group Concentration Limit Proposal is automatically handed off to the back office system (OBELCM) upon clicking Submit in the **Documentation** stage.

In case of any failure, the Manual Retry task will be created in OBCFPM and the user must manually try handoff for the proposal.

Chapter 3 - Handoff - Manual Retry

Handoff - Manual Retry

This task is created only if the automatic hand off of the Group Concentration Limit proposal is failed. The user can manually retry the hand off of proposal to the back office system (OBELCM) and complete the Group Concentration Limit Initiation process.

1. To acquire and edit the Manual Retry task, navigate to **Tasks > Free Task**. The **Free Task** page appears.

Free Tasks

Bank Futura - Canary Whar...
Apr 13, 2019

sample@sample.com

Refresh

Acquire

Assign

Flow Diagram

| | Action | Priority | Process Name | Process Reference Number | Application Number | Stage | Application Di |
|--------------------------|------------------------------------|----------|----------------------------|--------------------------|--------------------|--------------------------------|----------------|
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202507545 | APP202507545 | Group Concentration Initiation | 20-09-06 |
| <input type="checkbox"/> | Acquire & Edit | Medium | Short Form Credit Proce... | APP202487518 | APP202487518 | Approval | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | Low | Credit Origination | APP202487517 | APP202487517 | Proposal Initiation | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | High | Credit Origination | APP202487515 | APP202487515 | Proposal Initiation | 20-09-04 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477502 | APP202477502 | Manual Retry | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477501 | APP202477501 | Group Concentration Initiation | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration A... | APP202477498 | APP202477498 | Group Concentration Amend... | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477497 | APP202477497 | Manual Retry | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | Low | Group Concentration Li... | APP202477489 | APP202477489 | Group Concentration Docum... | 20-09-03 |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457469 | APP202457469 | Initiation | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Review | APP202457468 | APP202457468 | DataEnrichment | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457467 | APP202457467 | Initiation | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Review | APP202457466 | APP202457466 | DataEnrichment | |
| <input type="checkbox"/> | Acquire & Edit | | Collateral Perfection | APP202457465 | APP202457465 | Initiation | |

Page 1 of 27 (1 - 20 of 535 items) K < 1 2 3 4 5 27 > X

2. Select the required task and click **Acquire & Edit**. The **Customer Summary** page appears.

Chapter 3 - Handoff - Manual Retry

Customer Summary

Liability details

Comments

Customer Summary

ABC

Customer Information

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

Customer ID

PTY202507490

Register No

Legal Status

Pvt Ltd

Liability Amount

\$50,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Hand-Off Error Details

| Entity Id | Entity Type | Error Code | Error Message |
|---------------------|-------------|------------|---------------|
| No data to display. | | | |

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

0%

Customer LTV

No data to display

Existing Facilities held with Other Bank

\$0.00 - (0)

Total existing facilities

\$0.00 - (0)

Takeover amount

\$0.00 - (0)

Takeover in this application

Covenants

0

Total Covenants

0

Entity Wide

0

Facility Wide

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

0

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for Previous 3 years

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

Projections

View all

Show results for Next 3 years

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

Upcoming events

View all

< September 2020 > 6-September-2020

| WK | S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|----|
| 35 | | | 1 | 2 | 3 | 4 | 5 |
| 36 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 37 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 38 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 39 | 27 | 28 | 29 | 30 | | | |

No items to display.

Group entities

3

Scores

Evaluation not yet done

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moodys AAA 2019

Hold

Back

Next

Save & Close

Cancel

Chapter 3 - Handoff- Manual Retry

3. View the **Hand-Off Error Details** and take necessary actions.
4. Click **Next** to go to the next page. The *Liability Details* page appears.

Liability details

Screen (2 / 3)

ABC

Filter

Type to filter

×

NEW

Party Id: PTY202507490

Requested Expiry Date: 21-10-31

Approval Liability Amount: \$50,000.00

Name: ABC

Next Review Date: 20-10-09

Approved Expiry Date: 21-10-31

Liability Number: 202507490

Proposed Liability Amount: \$50,000.00

Requested Liability Amount: \$50,000.00

Proposed Expiry Date: 21-10-31

Party Id: PTY202507492

Parent Party Id: PTY202507490

Name: Chipmark one

Hold

Back

Next

Save & Close

Cancel

5. View the liability details and click **Next**. The *Comments* page appears.

Comments

Screen (3 / 4)

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Enter text here...

Post

No items to display.

Hold

Back

Next

Save & Close

Cancel

6. **Post** the **Comments** for this stage.
7. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.

6

Chapter 3 - Handoff - Manual Retry

The screenshot shows a web interface for a manual retry process. At the top, there is a progress bar with two steps: 'Policy exceptions' (Step 1, active) and 'Checklist' (Step 2). Below the progress bar, there is a summary bar with three segments: 'Total' (00, green), 'Met' (00, green), and 'Breached' (00, red). Below this, there are three columns: 'Minimum eligibility criteria', 'Products', and 'Pricing'. Each column has a 'Total' bar (00, green) and a 'Met' status (00, green). Below each column, there is a 'Breached' status (00, red) and a table of counts for 'INITIATED', 'NOT INITIATED', 'APPROVED', 'REJECTED', and 'DEFERRED'.

| Category | Met | Breached | INITIATED | NOT INITIATED | APPROVED | REJECTED | DEFERRED |
|------------------------------|-----|----------|-----------|---------------|----------|----------|----------|
| Total | 00 | 00 | 00 | 00 | 00 | 00 | 00 |
| Minimum eligibility criteria | 00 | 00 | 00 | 00 | 00 | 00 | 00 |
| Products | 00 | 00 | 00 | 00 | 00 | 00 | 00 |
| Pricing | 00 | 00 | 00 | 00 | 00 | 00 | 00 |

8. Click the **Checklist** data segment.

The screenshot shows the 'Checklist' step in the manual retry process. The progress bar at the top shows 'Policy exceptions' (Step 1) and 'Checklist' (Step 2, active). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a 'Submit' button.

9. Select the **Outcome** as **Proceed**.

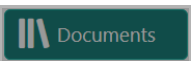
10. Click **Submit**. The Group Concentration Limit proposal will be handed off to the back office system.

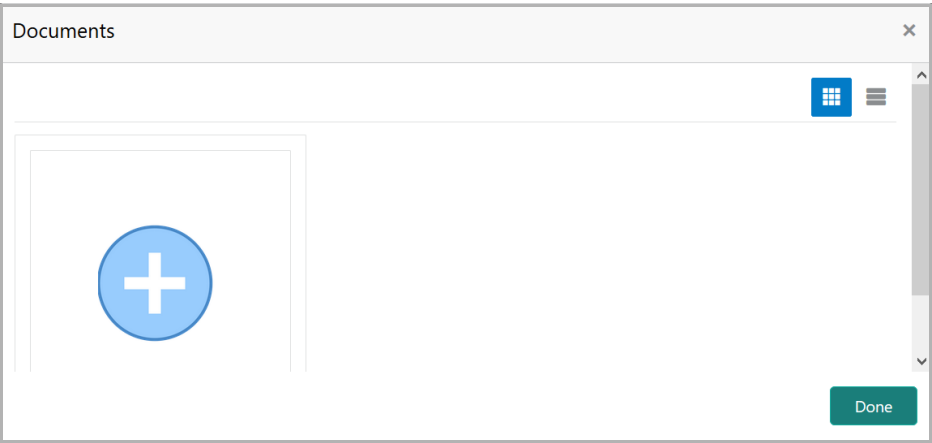
Chapter 3 - Document Upload

Document Upload and Checklist

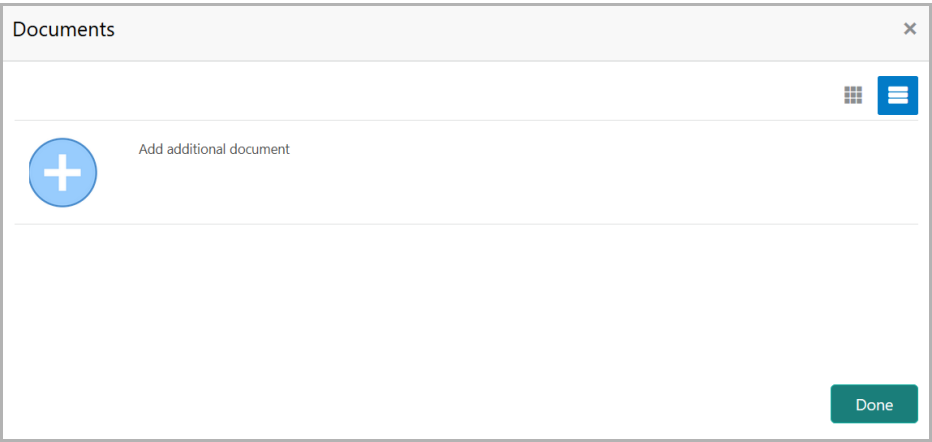
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Group Concentration Limit proposal process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal.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

Steps to upload documents

1. Click  at the top right corner of any page. The *Documents* window appears.



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.



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

Chapter 3 - Document Upload

Document

Document Type *

Closure Documents

Document Code *

Closure Documents

Document Title *

Facility Payment Bills

Document Description

Remarks

Paid

Document Expiry Date

Mar 21, 2020

Drop files here or click to select

Selected files: ["pdf-PDF-Invoice3.pdf"]

Upload

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type the **Document Description** that best describes the document.
7. Type the Remarks based on your need.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

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

Chapter 3 - Document Upload

Checklist ×

Proposal Enrichment

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

* Outcome Proceed ▼ Submit

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

Chapter 3 - Reference and Feedback

Reference and Feedback

References

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

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

Documentation Accessibility

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

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