

Credit Amendment User Manual

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

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Oracle Banking Credit Facilities Process Management Cloud Service User Guide
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Chapter 1 - Preface

Preface

About this guide

This guide provides the user with all the information necessary to perform Credit Amendment process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for performing Credit Amendment process for the corporate customer.

Conventions Used

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

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates <ul style="list-style-type: none">• 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 - Preface

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 4 - Overview

About Credit Amendment

Credit Amendment is the process of modifying credit limit of the facility availed by the customer. This process can be initiated by the Relationship Manager, when the corporate customer requests for additional funding to cope up with their new business requirements. In Credit Amendment process, bankers evaluate the most recent data of the corporate customer and modify the facility limit.



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

The stages available in the Credit Amendment process are:

- Amendment Initiation
- Amendment Enrichment
- Amendment Evaluation
- KYC Check (Optional)
- Amendment Structuring
- Amendment Review
- Amendment Approval
- Draft Generation
- Customer Acceptance
- Limit Configuration
- Handoff

Chapter 4 - Amendment Initiation

Amendment Initiation

Credit Amendment is initiated either on the basis of customer's request or if the bank wants. The Amendment application enables amendment of facilities, collateral, covenants and T&C. In the Amendment Initiation stage, the user can view the list of existing facilities, collateral, covenants, and T&C, and propose addition/removal/modification of collateral, facilities, covenants and T&Cs based on details such as facility over utilization detail, and covenant / T&C compliance details.

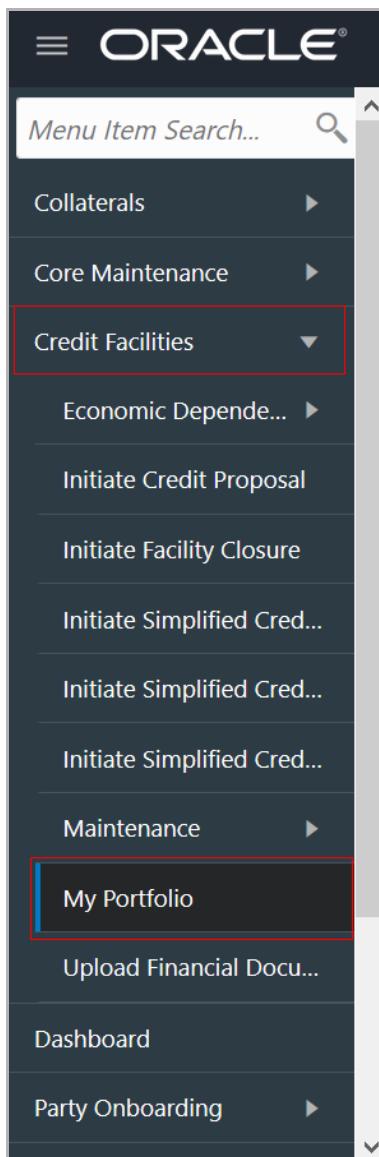
The following table provides a high level overview about the Amendment Initiation stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none">Customer demographic informationCustomer group structureLiability detailsFacility detailsOther bank facilitiesGroup wise exposureConnected party detailsFacility over utilizedFacility overdueBreached covenantsBreached T&CExisting Collateral detailsExisting covenants and T&C	<ul style="list-style-type: none">Capture changes in LiabilityCapture changes in facilityAdd collateral if requiredAdd write up if requiredAdd commentsSubmit application for enrichment

Steps to initiate credit amendment

1. Login to OBCFPM.

Chapter 4 - Amendment Initiation



2. Navigate to **Credit Facilities > My Portfolio**. The *My Portfolio* page listing the current customers appears.

Chapter 4 - Amendment Initiation

3. Click and expand the required customer. Detailed information about the customer is displayed.

4. Click the **Initiate Amendment** button. The *Amendment Initiation - Customer Info* page appears.

Or

5. Navigate to **Credit Facilities > Corporate > CP Amendment**. The *CP Amendment* page appears:

Chapter 4 - Amendment Initiation

The screenshot shows the Oracle CP Amendment interface. On the left is a navigation sidebar with various menu items. The main area is titled 'CP Amendment' and shows 'Application Priority' (Low selected), 'Application Branch' (004), and 'Party Id' (PTY192560509). Below this is a 'Party Information' section for 'ACME Corporation'. The 'WIP Applications' table lists several entries, and at the bottom is a 'Page' navigation bar and an 'Initiate CP Amendment' button.

6. Select the CP Amendment **Application Priority**. The options available are: Low, Medium, and High.
7. Select the **Application Branch**. Bank branches maintained in the system are displayed in LOV.
8. Search and select the required **Party Id** for which CP Amendment has to be initiated. The system displays all the WIP Applications for the selected party and enables the **Initiate CP Amendment** button.
9. Click the **Initiate CP Amendment** button. The *Amendment Initiation - Customer Info* page appears.

Customer Info

This data segment allows the user to capture information about the party (customer) and all their child parties.

The screenshot shows the 'Facility Amendment - Amendment Initiation' screen. The left sidebar has a 'Customer Info' tab selected. The main area is titled 'Customer Info' and shows a 'TCS' logo. A tooltip for a party icon displays basic information: Company Name: TCS US, Type of Customer: Single, Entity Type: Customer, Demography: Domestic. Below the tooltip are buttons for 'Add Customer', 'View', 'Quick View', 'Configure', and 'Delete'. At the bottom are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Chapter 4 - Amendment Initiation

- Right click on the party icon to perform the following actions:
 - Add Customer
 - View
 - Quick View
 - Configure

Add Customer

- To add a child party for the party, click **Add Customer**. The *Customer Details* window appears.

Customer Details

Organization details			
Organization Name *	Organization Type *	Entity Type *	Demography Type *
ABC	Single	Proprietorship	Global
Country of incorporation *	Incorporation date *	Country of risk *	Geographical Spread *
INDIA	May 12, 2018	Zombia	INDIA X United States X
Website Address	Facebook Address	Twitter Address	
https://www.	https://www.facebook.com/	https://www.twitter.com/	
Customer sector <div style="text-align: right; margin-top: -10px;">+ Add Industry</div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center; margin-top: 10px;">No Sectors Added</div>			
Customer Rating <div style="text-align: right; margin-top: -10px;">+ Add ratings</div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center; margin-top: 10px;">No Ratings Added</div>			
Other Details <div style="display: flex; justify-content: space-between;"> <div> <p>Special customer *</p> <input checked="" type="checkbox"/> </div> <div> <p>Join customer</p> <input checked="" type="checkbox"/> </div> </div> <div style="margin-top: 10px;"> <p>RM Details</p> <p>RM Id *</p> <input type="text"/> Search </div>			
<input type="button" value="Create"/> <input type="button" value="Close"/>			

Organization details

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

Chapter 4 - Amendment Initiation

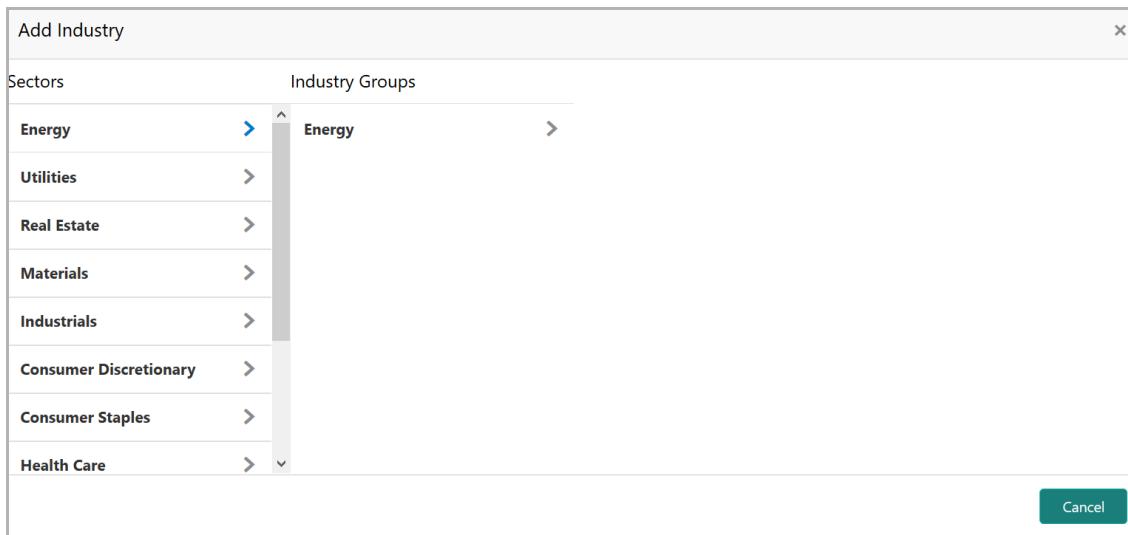
14. Select the **Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO and Others.**
15. Select the **Demography Type** from the drop down list. The options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

Upon selecting Global option, Geographical Spread field appears.

16. Search and select all the countries in which the organization is operating as **Geographical Spread.**
17. Select the **Country of incorporation.**
18. Click the calendar icon and select the **Incorporation date.**
19. Select the **Country of risk** for organization from the drop down list.
20. Type the following addresses in respective fields:
 - Website Address
 - Facebook Address
 - Twitter Address

Customer Sector

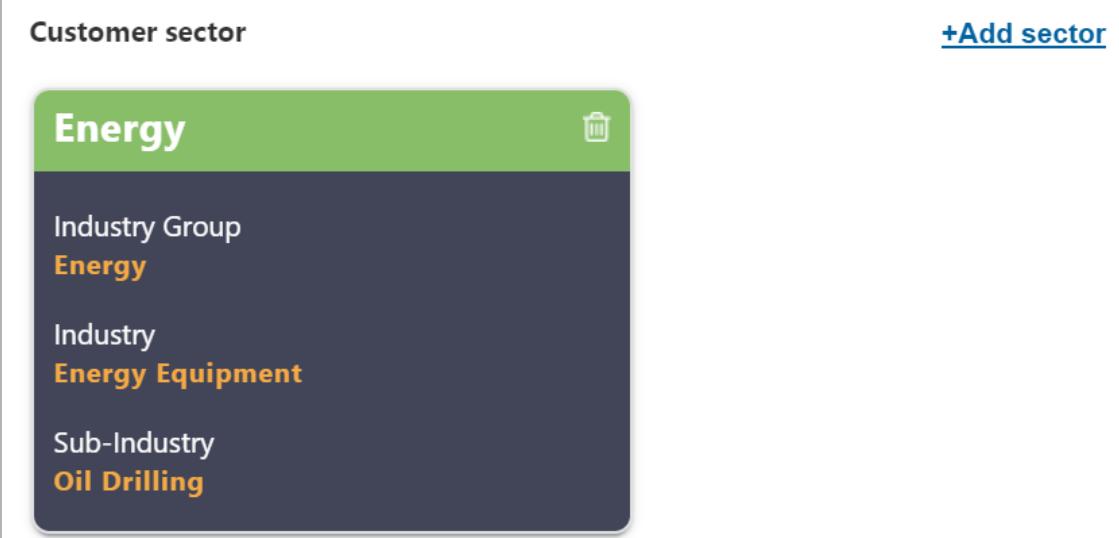
21. To capture industry details of the organization, click **+Add sector.** The *Add Industry* window appears:



22. Select a sector of the organization. Available **Industry Groups** appear.
23. Select the **Industry Group** of the organization. Available **Industries** appear.
24. Select the Industry of the organization. Available **Sub-Industries** appear.

Chapter 4 - Amendment Initiation

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



Customer sector

+Add sector

Energy

Industry Group
Energy

Industry
Energy Equipment

Sub-Industry
Oil Drilling

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

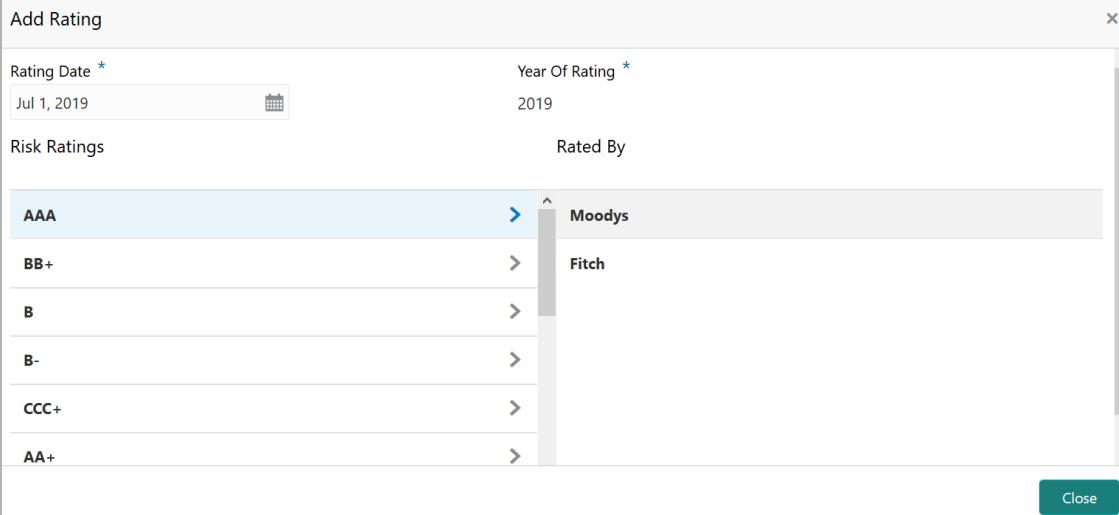


If the party is into different sectors, the user has to capture all the sector details while initiating credit amendment. To add another sector information, click **+Add sector** again.

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

Customer Rating

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



Add Rating

Rating Date *	Year Of Rating *	Risk Ratings	Rated By
Jul 1, 2019	2019	AAA	Moodys
		BB+	Fitch
		B	
		B-	
		CCC+	
		AA+	

Close

Chapter 4 - Amendment Initiation

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 as shown below:



Customer Rating

+Add ratings

Moodys  

AAA
Rating
2019

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

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



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

Other Details

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

RM Details

RM Id is automatically populated based on the login details.

32. To modify the **RM Id**, search and select the required user.

33. To add the customer, click **Create**.

34. To close the *Customer Details* window, click **Close**.

[View, Quick View and Delete Customer](#)

35. To **View, Quick view, Configure** and **Delete** the child party information, right click the child party icon and click the respective option.

Chapter 4 - Amendment Initiation

36. To **View**, **Quick view**, and **Configure** the party information, right click the party icon and click the respective option.



Parent customer (party / entity) cannot be deleted.

Configure Customer

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



For existing party, **Customer Profile** menu is a read only module and modification to the field values is not allowed. You can configure the menus for Credit Amendment process in Business Process Maintenance.

Customer Profile

Company Details

38. Enter / select the following details in the corresponding fields:

- Registration Number
- Company Name

Chapter 4 - Amendment Initiation

- 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
- Country of Risk

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

KYC Details

45. Enable the **Received** switch, if KYC verification details are received for the customer.
46. Click the calendar icon and select the **KYC Verification Date** and **Effective Date**.
47. Type the **KYC Verification Method**. For example: Field verification.
48. Click **Save**.
49. To add the company address details, click the **Address** tab and then click the **Add** icon. The *Address Details* window appears.

Chapter 4 - Amendment Initiation

Address Details

<p>Address Type *</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="Office"/>	<p>House/Building *</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="GK Enclave"/>
<p>Name *</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="James"/>	<p>Locality</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="Enter Street Details"/>
<p>Street</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="Enter Street Details"/>	<p>Area</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="Enter Area"/>
<p>Landmark</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="Enter Landmark"/>	<p>State *</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="Maharashtra"/>
<p>City *</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="Mumbai"/>	<p>Country *</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="IN"/> 🔍
<p>Zip-Code *</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="400004"/>	<p>Phone Number</p> <input style="width: 100%; height: 25px; border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;" type="text" value="Enter Phone"/>
<input style="border: 1px solid #0070C0; color: #0070C0; padding: 2px 10px; border-radius: 5px; cursor: pointer; margin-right: 10px;" type="button" value="Add"/> <input style="border: 1px solid #ccc; color: #ccc; padding: 2px 10px; border-radius: 5px; cursor: pointer; margin-right: 10px;" type="button" value="Clear"/> <input style="border: 1px solid #ccc; color: #ccc; padding: 2px 10px; border-radius: 5px; cursor: pointer;" type="button" value="Cancel"/>	

50. Type or select the following details in the corresponding fields:

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

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

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



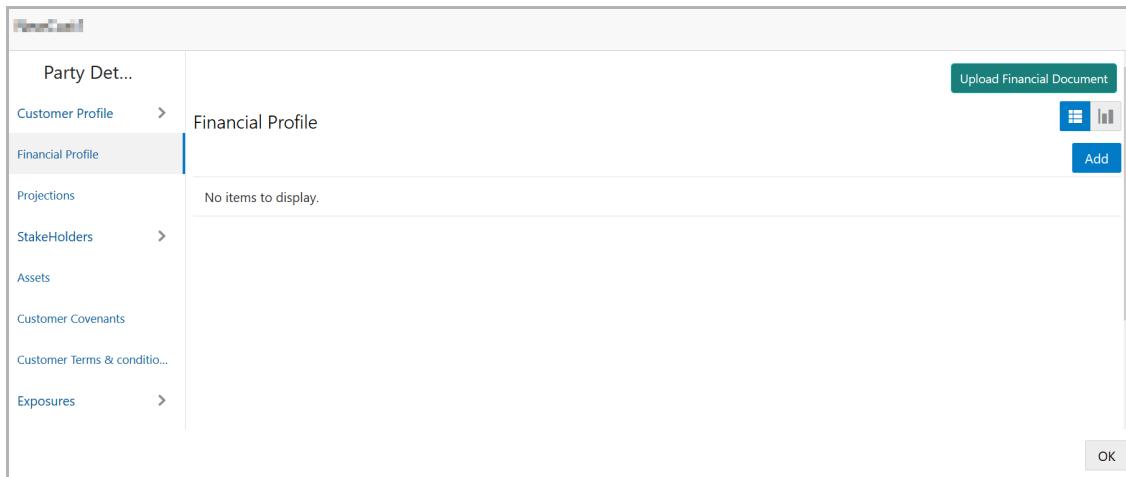
To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**. click the hamburger icon in the required list item and select the required option.

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

Chapter 4 - Amendment Initiation

Financial Profile

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



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

Year *	2020	Balance Sheet Size *	\$5,000,000.00
Currency *	USD	Net Profit *	\$3,000,000.00
Operating Profit *	\$5,000,000.00	Return On Investment	20%
Year Over Year Growth	20%	Return On Asset	15%
Return On Equity	11%		

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

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

58. 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

Chapter 4 - Amendment Initiation

- Return On Asset

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

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

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

Add **OK**

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

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

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

Balance Sheet Details

Period * **FY2019-2020**

Quarter * **Quarter 4**

Drop files here or click to select

Cancel **Add**

Chapter 4 - Amendment Initiation

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

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

Projections

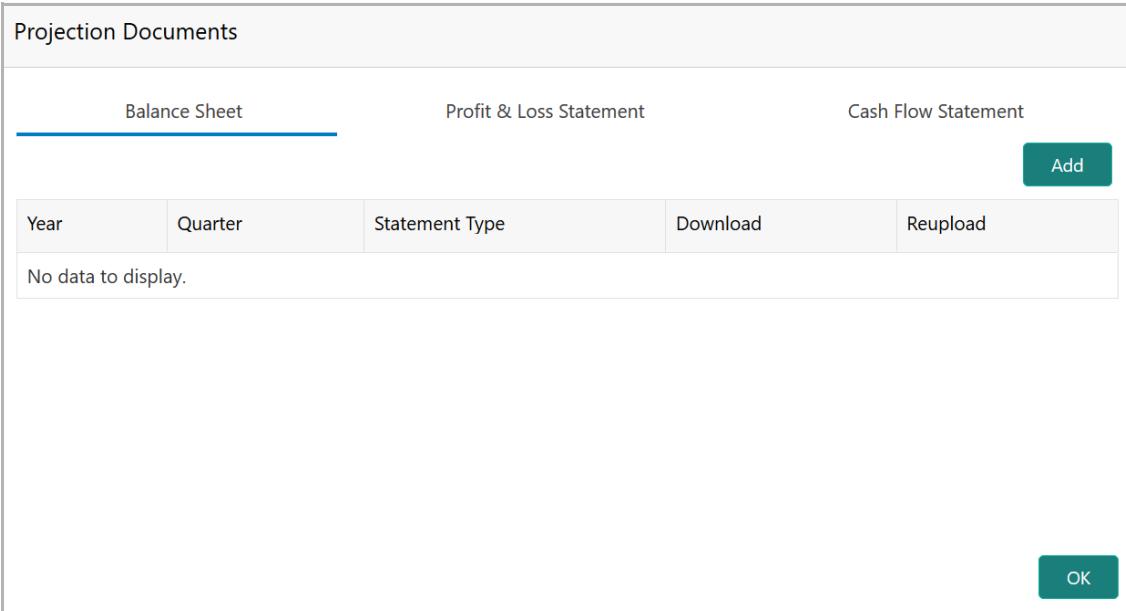
<p>Year <input type="text" value="2021"/></p> <p>Operating Profit <input type="text" value="£30,000,000.00"/></p> <p>Year Over Year Growth <input type="text" value="20%"/> ▼ ▲</p> <p>Return On Equity <input type="text" value="8%"/> ▼ ▲</p>	<p>Balance Sheet Size <input type="text" value="£5,000,000.00"/></p> <p>Net Profit <input type="text" value="£2,000,000.00"/></p> <p>Return On Investment <input type="text" value="18%"/> ▼ ▲</p> <p>Return On Asset <input type="text" value="10%"/> ▼ ▲</p>
---	--

Add Clear Cancel

66. Specify the **Year** for which the organization's projection details are to be added.
67. Search and select the **Currency** for the projection details.
68. 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
69. Click **Add**. Organization's projection details are added.

Chapter 4 - Amendment Initiation

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

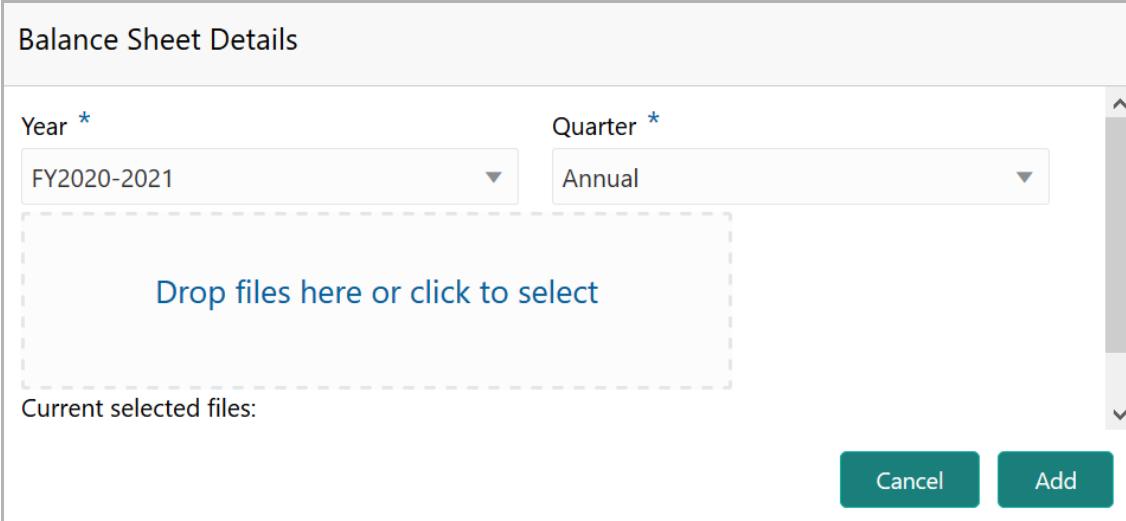


The screenshot shows the 'Projection Documents' window. At the top, there are three tabs: 'Balance Sheet' (which is selected and underlined in blue), 'Profit & Loss Statement', and 'Cash Flow Statement'. Below the tabs is a green 'Add' button. The main area has a table with columns for 'Year', 'Quarter', 'Statement Type', 'Download', and 'Reupload'. A message 'No data to display.' is shown. In the bottom right corner of the window is a green 'OK' button.

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

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

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



The screenshot shows the 'Balance Sheet Details' window. It has two dropdown menus: 'Year *' (set to 'FY2020-2021') and 'Quarter *' (set to 'Annual'). Below these is a dashed box with the text 'Drop files here or click to select'. At the bottom, it says 'Current selected files:'. In the bottom right corner are 'Cancel' and 'Add' buttons.

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

Chapter 4 - Amendment Initiation

72. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.
73. Click **Add**. Document is added.
74. 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

75. To add rating information of the customer, click **Rating** in the left menu.
76. To configure stakeholders information, click **Stakeholders** 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+	>	

77. 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 4 - Amendment Initiation

78. To modify the added rating, click the edit icon.
79. To delete the added rating, click the delete icon.

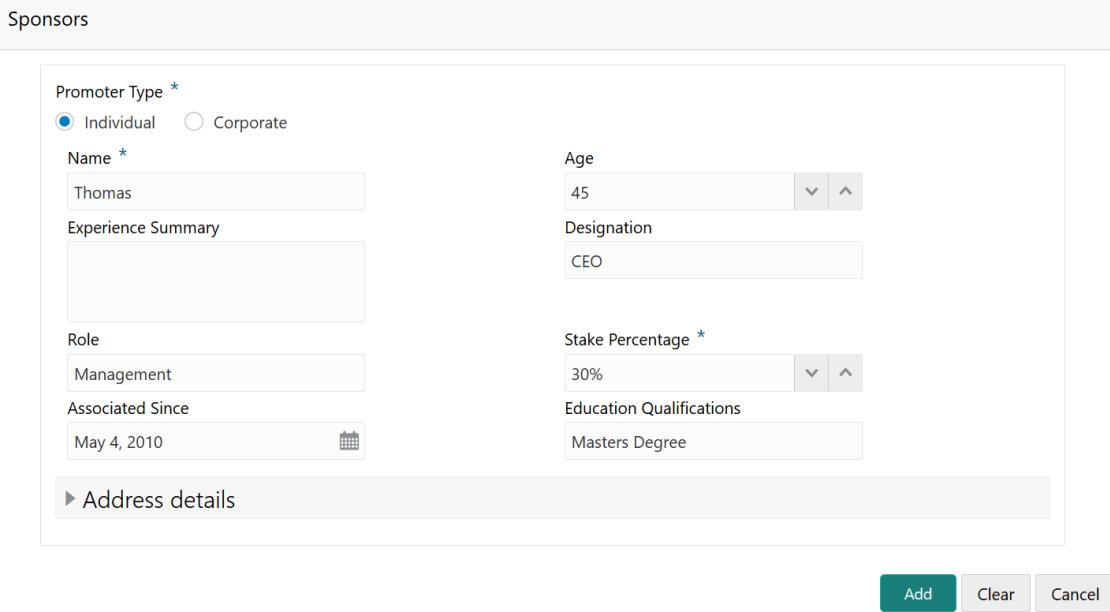
Stakeholders

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

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

Chapter 4 - Amendment Initiation

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



The Sponsors window displays fields for entering sponsor details. The 'Promoter Type' section shows 'Individual' selected. The 'Name' field contains 'Thomas'. The 'Age' field is set to '45'. The 'Experience Summary' and 'Designation' fields are empty. The 'Role' field contains 'Management'. The 'Stake Percentage' field is set to '30%'. The 'Associated Since' field shows 'May 4, 2010'. The 'Education Qualifications' field contains 'Masters Degree'. A 'Address details' section is collapsed. At the bottom are 'Add', 'Clear', and 'Cancel' buttons.

81. If the sponsor is an individual, select or type the following sponsor details in the corresponding fields:

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

82. If the sponsor is an entity, select or type the following sponsor details in the corresponding fields:

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

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

Chapter 4 - Amendment Initiation

Sponsors

Address details

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

Add Clear Cancel

84. Type or select the following details in the corresponding fields:

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

85. 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.

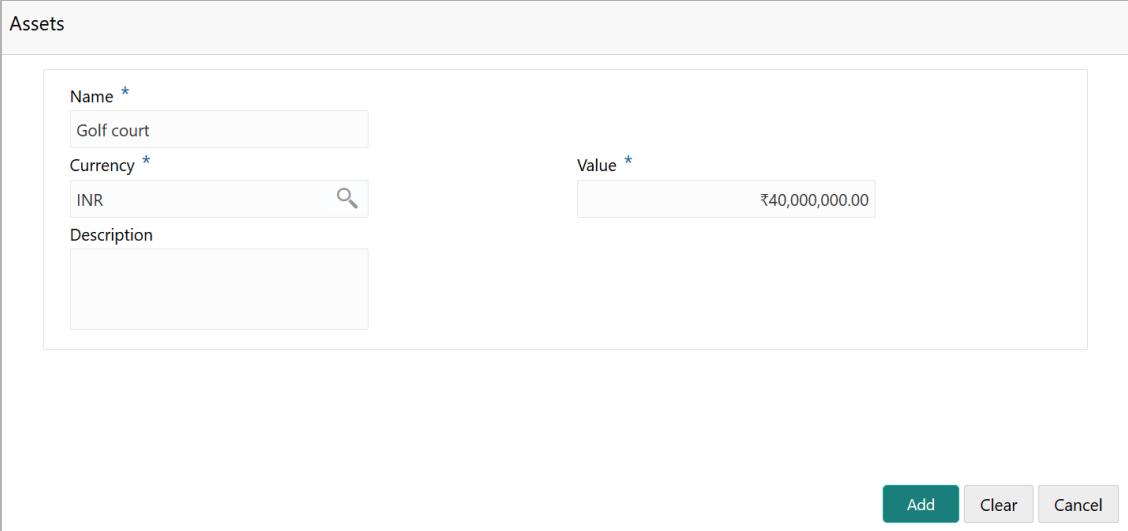


For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer "**Economic Dependency Analysis User Manual**".

Chapter 4 - Amendment Initiation

Assets

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



The screenshot shows the 'Assets' addition window. It has fields for 'Name *' (Golf court), 'Currency *' (INR), 'Value *' (₹40,000,000.00), and a 'Description' text area. At the bottom are buttons for 'Add' (green), 'Clear' (grey), and 'Cancel' (grey).

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

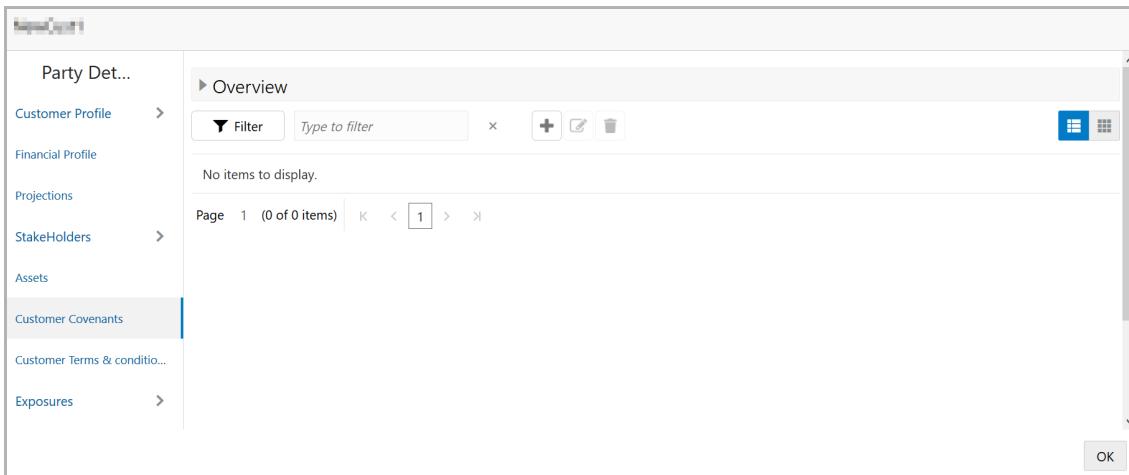


To Edit, Delete or View the added **Assets**. click the hamburger icon in the required list item and select the required option.

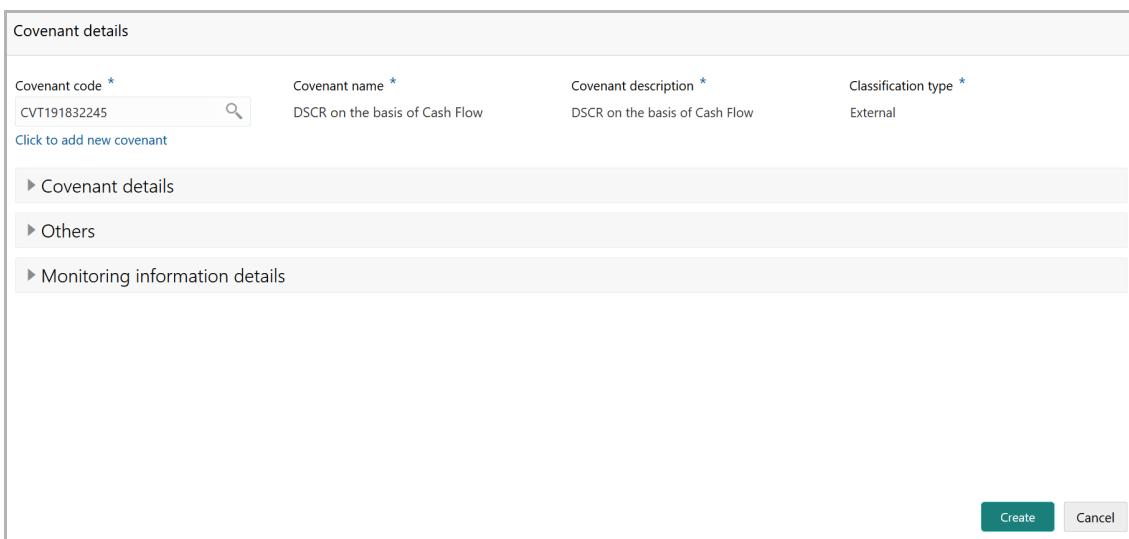
Customer Covenants

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

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93. Click the add icon. The **Covenant Details** window appears.



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

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

- Covenant code
- Covenant name
- Covenant description
- Classification type

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

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▲ Covenant details

Covenant type *	Covenant Sub Type	Notice days *	Revision frequency *
Financial	Select covenant subtype	15	Quarterly
Revision days	Start date *	End Date *	
Enter revision days	Jun 30, 2020	Aug 31, 2020	
Formula	(CCE) / (INEXP + RPCB + RPNCB)		
Target type *	Covenant check condition *	Target value *	
Ratio	Equal to	1.5	

97. Select / type the following in respective fields:

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



Covenant details such as **Covenant type**, **Covenant Sub Type**, **Revision Frequency**, **Revision days**, **Formula**, **Target Type**, and **Target Value** are automatically populated based on the selected covenant.

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

▲ Others

Compliance status	Waiver status	Last check value	Deferred due date
<input type="radio"/> Met <input type="radio"/> Breach	Waive	Last Checked Value	

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

100. Enter the **Last Check Value**.

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

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

Chapter 4 - Amendment Initiation

▲ Monitoring information details

ProfitandLoss

CashFlow

103. Select the monitoring information.
104. Click **Save**. Covenant details are added.



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

Customer Terms & Conditions

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

Add Terms And Conditions

Condition Code *	Condition Description *	
TNC1	TNC1	
Terms & Conditions *		
TNC1		
T&C Type *	Compliance Status	Compliance Remarks
<input checked="" type="radio"/> Pre-disbursement <input type="radio"/> Post-disbursement	Met	
Customer Linkage		
<input type="radio"/> Line Number Facility Type Facility Category Facility Description Parent Line Number		
No data to display.		
<input type="button" value="Create"/> <input type="button" value="Cancel"/>		

106. 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.

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

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108. Select the **Compliance Status** of terms and conditions. The options available are **Met** and **Breached**.
109. Specify the **Compliance Remarks**.
110. Enable the **Customer Linkage** flag.
111. Click **Create**. Terms and conditions are linked to the customer and displayed in the **Terms and Conditions** tab.
112. To edit the added terms and conditions, select the terms and conditions record and click the Edit icon.
113. To delete the added terms and conditions, select the terms and conditions record and click the Delete icon.
114. To link documents related to terms and conditions, select the required terms and conditions record and click the **D** icon.
115. To view a particular terms and conditions, select the required terms and conditions record and click the **V** icon.



In case of linking the terms and conditions with facility, instead of enabling the **Customer Linkage** flag, select the required facilities from the facility table.



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

Exposures

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

Country Dependency Details

Country *	Currency *																
US	USD																
Country Wise Data <table border="1"> <tr> <td>Sales *</td> <td>Purchase *</td> <td>Investments *</td> <td>Loans *</td> </tr> <tr> <td>\$50,000.00</td> <td>\$30,000.00</td> <td>\$100,000.00</td> <td>\$200,000.00</td> </tr> <tr> <td>Deposits *</td> <td></td> <td></td> <td></td> </tr> <tr> <td>\$50,000.00</td> <td></td> <td></td> <td></td> </tr> </table>		Sales *	Purchase *	Investments *	Loans *	\$50,000.00	\$30,000.00	\$100,000.00	\$200,000.00	Deposits *				\$50,000.00			
Sales *	Purchase *	Investments *	Loans *														
\$50,000.00	\$30,000.00	\$100,000.00	\$200,000.00														
Deposits *																	
\$50,000.00																	
<p>► Country Wise Business Operations</p> <p>► Sales Breakup</p> <p>► Purchase Breakup</p>																	
<input type="button" value="Save"/> <input type="button" value="Cancel"/>																	

Chapter 4 - Amendment Initiation

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

Country Wise Data

119. Specify the amount of **Sales** recorded in the selected country.
120. Specify the amount of **Purchase** made from the selected country.
121. Specify the amount of **Investments** made in the selected country.
122. Specify the amount of **Loans** received from the selected country.
123. Specify the amount of **Deposits** made in the selected country.

Country Wise Business Operations

The screenshot shows a form with the following fields:

- Market Share Percentage *: 10%
- Presence for Years *: 9
- Major Products Sold *: Construction steel
- Associated Since *: Sep 30, 2010

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

Sales Breakup

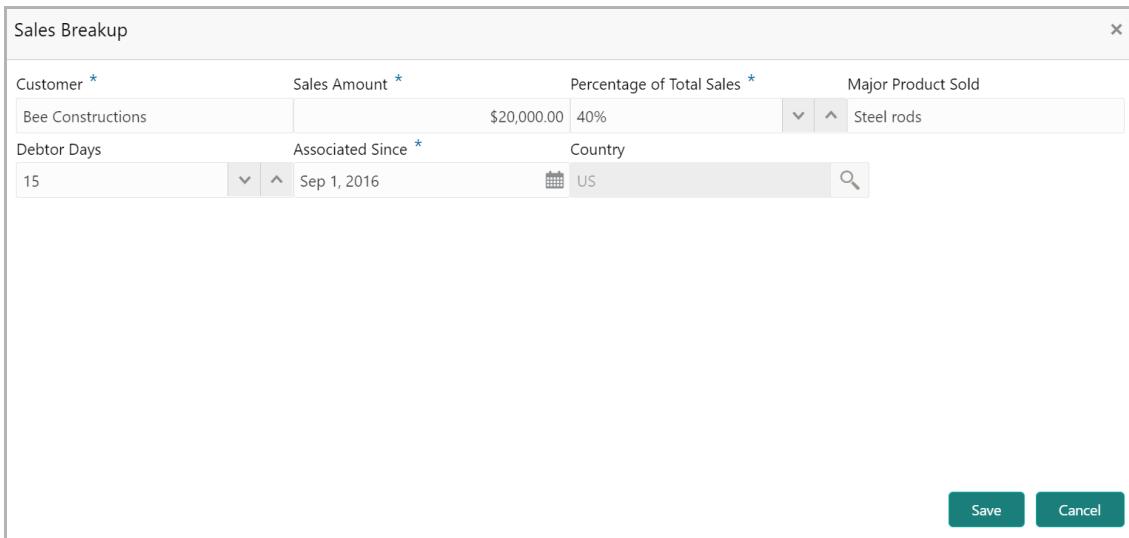
In this section, the user must add details of all the entity's customers in the selected country.

The screenshot shows a table with the following structure:

Sales Breakup		
No items to display.		

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

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The screenshot shows a 'Sales Breakup' window with the following data:

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

Below this, there are fields for 'Debtor Days' (15), 'Associated Since' (Sep 1, 2016), and 'Country' (US). At the bottom right are 'Save' and 'Cancel' buttons.

129. Specify the **Customer** of the entity.
130. Specify the **Sales Amount** recorded for the specified customer.
131. Specify the **Percentage of Total Sales** recorded for the specified customer.
132. Specify the **Major Product Sold** to the specified customer.
133. Specify the **Debtor Days** for the specified customer.
134. In the **Associated Since** field, search and select the date on which association between the entity and its customer is established.
135. Click **Save**. Sales breakup is added and displayed in the **Sales Breakup** section.
136. To edit or delete the added sales breakup, select the record and click the respective icon.

Purchase Breakup

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

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

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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	<input type="button" value="Search"/>
<input type="button" value="Save"/> <input type="button" value="Cancel"/>			

138. Specify the name of **Supplier**.
139. In the **Purchase Amount** field, specify the amount of products / services purchased by the entity from the supplier.
140. Specify the **Percentage of Total Purchases** from the supplier.
141. Specify the **Major Product Bought** by the entity from the supplier.
142. Specify the **Creditor Days** for the supplier.
143. In the **Associated Since** field, search and select the date on which association between the entity and its supplier is established.
144. Click **Save**. Purchase breakup is added and displayed in the **Purchase Breakup** section.
145. To edit or delete the added purchase breakup, select the record and click the respective icon.
146. In the *Country Dependency Details* window, click **Save**. The details are added and displayed as shown below.

Country Dependency Details

Exposures		As on Apr 12 2019		
Country exposure		Sales Amount : \$50,000.00	Loan Amount : \$200,000.00	Deposit Amount
Currency exposure		Purchase Amount : \$30,000.00	Investment Amount : \$100,000.00	<input type="button" value="Edit"/> <input type="button" value="Delete"/> <input type="button" value="View"/> <input type="button" value="More"/>
Page 1 of 1 (1 of 1 items) <input type="button" value="K"/> < <input type="button" value="1"/> > <input type="button" value="R"/>				
<input type="button" value="OK"/>				

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

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

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

Currency details

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

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

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

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

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

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

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

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

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

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

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Hedging Details

▲ Hedging Details

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

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

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

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

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

Future Currency Requirement - Loan Repayment

▲ Future Currency Requirement - Loan Repayment

Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
\$50,000.00	\$10,000.00	\$40,000.00

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

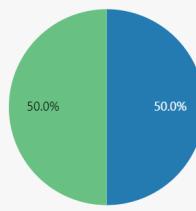
164. In the **Repayment in current year** field, specify the loan amount to be repaid in the current year.

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

Future Currency Requirement - Creditor Payment

▲ Future Currency Requirement - Creditor Payment

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



50.0%
50.0%



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

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

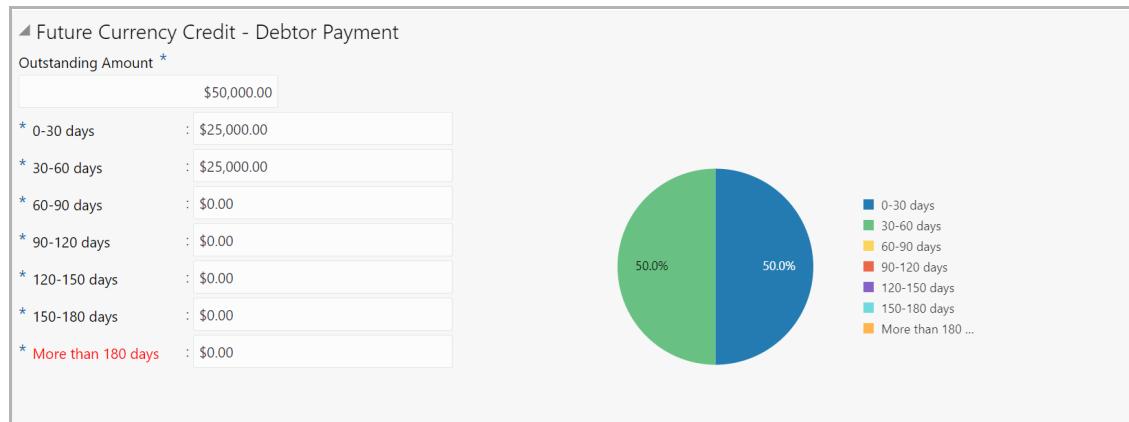
168. Specify the outstanding amount to be paid in **30-60 days**.

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

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

Future currency credit - Debtor payment



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

Future Currency Credit - Interests



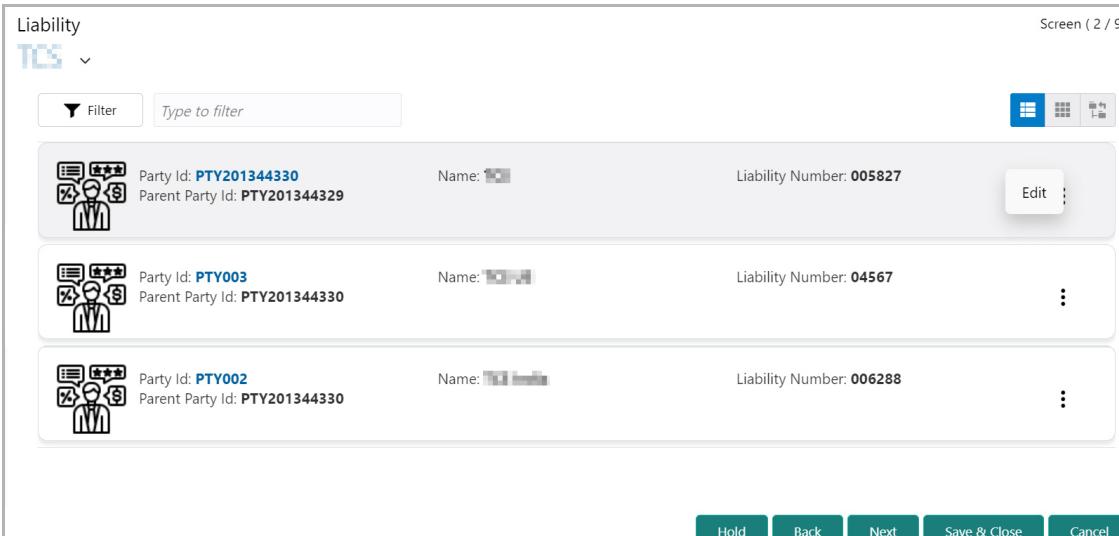
182. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
183. In the **Interest expected in current year** field, specify the interest to be received in the Current year.
184. In the **Interest expected in next 3 years** field,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

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185. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.
186. To **Edit**, **Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.
187. Click **Ok** in the *Party Details* window.
188. To go to the next page, click **Next** in the Customer Info page.

Liability

This data segment lists all the liabilities created for the party. As a part of credit amendment, you can also modify the liability details to capture new requirement.



The screenshot shows the 'Liability' screen with the following data:

Party ID	Parent Party ID	Name	Liability Number	Action
PTY201344330	PTY201344329	1	005827	Edit
PTY003	PTY201344330	2	04567	⋮
PTY002	PTY201344330	3	006288	⋮

At the bottom, there are buttons for Hold, Back, Next, Save & Close, and Cancel.

189. To filter the required liability, click the **Filter** icon and specify the filter parameters or directly type the liability detail in the **Type to filter** text box.
190. To edit the liability information, click the hamburger icon and select **Edit**. The Liability Details window appears:

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Liability Details

Existing Details

Existing Amount	Outstanding Amount	Liability Expiry Date
\$2,000.00	\$0.00	

Currency
Requested Liability Currency: *

USD 

Amount

Requested Liability Amount: *	Return On Capital	Probability Of Default	Loss Given Default
\$50,000.00	20% <input type="text"/> 	0% <input type="text"/> 	0% <input type="text"/> 

Cash Cover
\$20,000.00

Dates

Next Review Date * Nov 30, 2020 

Requested Expiry Date * Nov 30, 2021 

Additional Fields
No Additional fields configured!

In the **Existing Details** section, the following details about the existing liability are displayed:

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

To add new requirement to the existing liability, specify the following details.

Currency

191. In the **Requested Liability Currency** field, search and select the currency for the liability amount to be requested.

Amount

192. In the **Requested Liability Amount** field, specify the liability requirement in selected currency.

193. Specify the following possibilities for the mentioned liability amount in percentage:

- Return On Capital
- Probability Of Default
- Loss Given Default

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194. Specify the **Cash Cover** for the requested liability, if the party has deposited amount in your bank.

Dates

195. Click the calendar icon and select the **Next Review Date** and **Requested Expiry Date** for the liability.

196. Click **Save**. Details are saved and displayed in the *Liability* page.

197. After modifying all the required liability details, click **Next**. The *Basic Info* page appears.

Basic Information

This data segment displays information about the facilities, collaterals, covenants and terms & conditions set for the party in the credit proposal process. You can add, edit or modify these information based on the request raised by the party.

The screenshot shows the 'Facility Amendment - Amendment Initiation' interface. The left sidebar has a navigation menu with 'Customer Info', 'Liability details', and 'Basic Info' selected. The main area is titled 'Basic Info' and shows data for 'ACME Corporation'. It includes sections for 'Facilities' (selected), 'Facility Transfer', and 'Facility Covenants'. Key metrics shown are: Amount (0), Overdue (0), Facility Covenants (0), Facility T&C (0), and No Anomaly (4 facilities with no changes). Below this, two facility entries are listed: 'LINEPOOL' and 'COLL1231'. Each entry provides details like Facility Id, Description, Requested Amount, Facility Category, Facility Type, and Next Review Date. At the bottom, there are buttons for Hold, Back, Next, Save & Close, and Cancel.

From the *Basic Info* page, you can view the following information:

- Facilities
- Facility Block
- Collaterals
- Covenants
- Terms & Conditions

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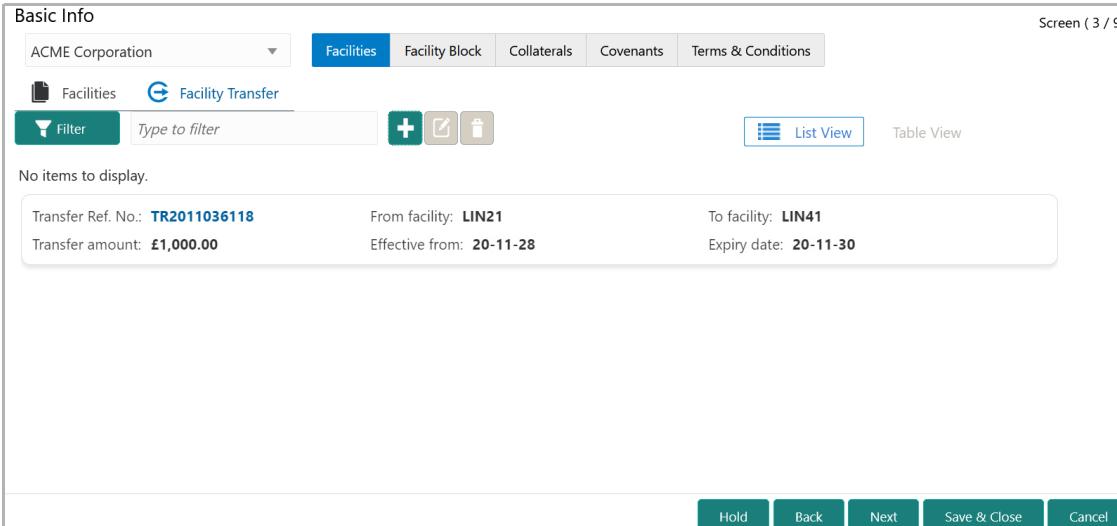
Facilities

The following table describes the widgets available in the *Facilities* page:

Widget	Description
Amount	Displays the number of facilities that are over utilized
Overdue	Displays the number of facilities for which review is overdue
Facility Covenants	Displays the number of facilities that does not comply with the covenants
Facility T&C	Displays the number of facilities that does not comply with the terms & conditions
No Anomaly	Displays the number of facilities that does not require any action

Transferring Facility

198. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.



The screenshot shows the 'Facility Transfer' screen. At the top, there is a navigation bar with tabs: 'Facilities' (selected), 'Facility Block', 'Collaterals', 'Covenants', and 'Terms & Conditions'. Below the tabs, there are buttons for 'Facilities' and 'Facility Transfer', and a 'Filter' button with a dropdown menu. A search bar with the placeholder 'Type to filter' and a 'List View' button are also present. The main area is titled 'Basic Info' and displays the following transfer details:

Transfer Ref. No.: TR2011036118	From facility: LIN21	To facility: LIN41
Transfer amount: £1,000.00	Effective from: 20-11-28	Expiry date: 20-11-30

At the bottom of the screen, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

199. Click the **Add** icon. The *Transfer Facility* window appears:

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Transfer Facility

From entity	To entity														
PTY201344330 - <input type="button" value="..."/>	PTY201344330 - <input type="button" value="..."/>														
From facility	To facility														
LIN11 <input type="button" value="..."/>	LIN41 <input type="button" value="..."/>														
<table border="1"> <tr> <td>From Line Code LIN2</td> <td>To Line Code LIN4</td> </tr> <tr> <td>Facility Amount \$1,600.00</td> <td>Facility Amount \$1,800.00</td> </tr> <tr> <td>Available Amount \$1,600.00</td> <td>Available Amount \$1,800.00</td> </tr> <tr> <td>Facility Type Term Loan</td> <td>Facility Type Term Loan</td> </tr> <tr> <td>Facility Name Test2</td> <td>Facility Name Test1</td> </tr> <tr> <td>Start Date 20-01-07</td> <td>Start Date 21-02-07</td> </tr> <tr> <td>Expiry Date N/A</td> <td>Expiry Date N/A</td> </tr> </table>		From Line Code LIN2	To Line Code LIN4	Facility Amount \$1,600.00	Facility Amount \$1,800.00	Available Amount \$1,600.00	Available Amount \$1,800.00	Facility Type Term Loan	Facility Type Term Loan	Facility Name Test2	Facility Name Test1	Start Date 20-01-07	Start Date 21-02-07	Expiry Date N/A	Expiry Date N/A
From Line Code LIN2	To Line Code LIN4														
Facility Amount \$1,600.00	Facility Amount \$1,800.00														
Available Amount \$1,600.00	Available Amount \$1,800.00														
Facility Type Term Loan	Facility Type Term Loan														
Facility Name Test2	Facility Name Test1														
Start Date 20-01-07	Start Date 21-02-07														
Expiry Date N/A	Expiry Date N/A														
Transfer currency *	Transfer Amount *														
GBP	<input type="text" value="£1,000.00"/>														
Effective from *	Expiry Date *														
<input type="text"/> <input type="button" value="..."/>	<input type="text"/> <input type="button" value="..."/>														

Create **Close**

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

200. Select the entity to which the facility has to be transferred from the **To entity** drop down list.
201. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.
202. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date
- Expiry Date

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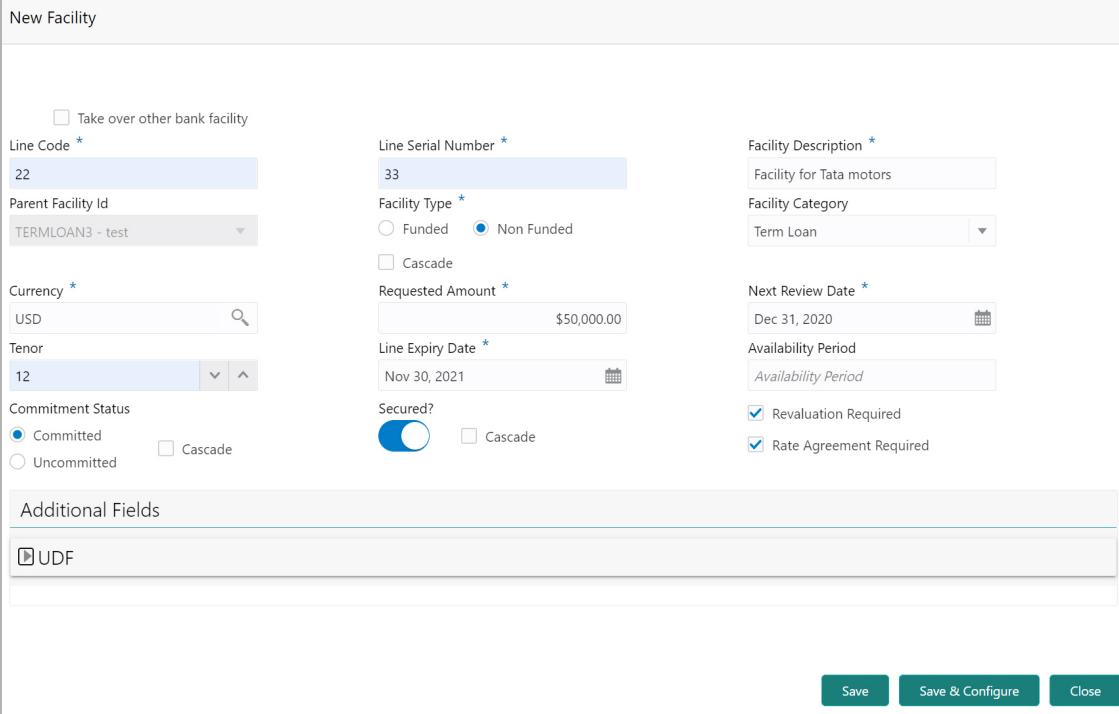
203. Select the **Transfer Currency** in which the amount has to be transferred.
204. Specify the amount to be transferred in the **Transfer Amount** field.
205. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
206. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
207. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.
208. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.
209. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

210. To delete the transfer details, select the required item and click the delete icon.
211. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.
212. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer**. *Facilities* page appears.

Creating Facility without Template

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



The screenshot shows the 'New Facility' window with the following fields:

- Line Code ***: 22
- Parent Facility Id**: TERMLOAN3 - test
- Currency ***: USD
- Tenor**: 12
- Commitment Status**: Committed
- Facility Type ***: Non Funded
- Facility Description ***: Facility for Tata motors
- Facility Category**: Term Loan
- Requested Amount ***: \$50,000.00
- Line Expiry Date ***: Nov 30, 2021
- Secured?**: Secured
- Facility Description ***: Facility for Tata motors
- Facility Category**: Term Loan
- Next Review Date ***: Dec 31, 2020
- Availability Period**: Availability Period
- Additional Fields**: UDF
- Buttons**: Save, Save & Configure, Close

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

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

To add a new funding requirement:

215. Type the **Line Code**.
216. Type the **Line Serial Number**.
217. Type the **Facility Description**.
218. Select the **Parent Facility Id** from the drop down list.
219. Choose the **Facility Type**. The options available are **Funded** and **Non Funded**.

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

220. Select the **Facility Category** from the drop down list.
221. Search and select the **Currency** in which the facility has to be offered.
222. Specify the amount requested by the organization in **Requested Amount** field.
223. Click the calendar icon and select the **Next Review Date** for the facility.
224. Type the **Tenor** for the facility.
225. Select the **Line Expiry Date**.
226. Specify the **Availability Period** for the facility.
227. Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**.

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

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

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

229. Enable the **Revaluation Required** check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.
230. Enable the **Rate Agreement Required** check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation.
231. To save the details and exit the *New Facility* window, click **Save**.
232. To add further details about the facility, click **Save & Configure**.

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233. To exit the *New Facility* window without saving the information, click **Cancel**.



Project Id field appears in the *New Facility* or *Facility Details* window, in case the party is a stakeholder in any of the projects. You can select the required project for linking with the facility based on requirement.

Modifying Facility Details

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

The screenshot shows the 'Facility Details' window with the following fields:

- Facility Basic Info:**
 - Line Code *:
 - Parent Facility Id:
 - Facility Type *: Funded Non Funded
 - Facility Description *:
 - Facility Category:
 - Next Review Date *:
 - Availability Period:
 - Revaluation Required:
 - Rate Agreement Required:
- Fee:**
 - Currency *:
 - Tenor:
 - Commitment Status: Committed Uncommitted
 - Secured?:
 - Cascade:
- Credit Rating:**
 - Available Amount:
 - OSUC Amount:
 - Total repaid amount:
- FX Rate Revaluation:**
 - Outstanding utilized amount:

Additional Fields:

Buttons: Save, Close



Available Amount, OSUC Amount (Outstanding + Unutilized Commitment Amount), Total repaid amount, and Outstanding utilized amount are displayed only for the existing facilities.

234. Modify the facility details, if required.

Scheduling facility disbursement

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

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Scheduling Required?

Scheduling Details

Date	Amount	Action
No data to display.		

Add

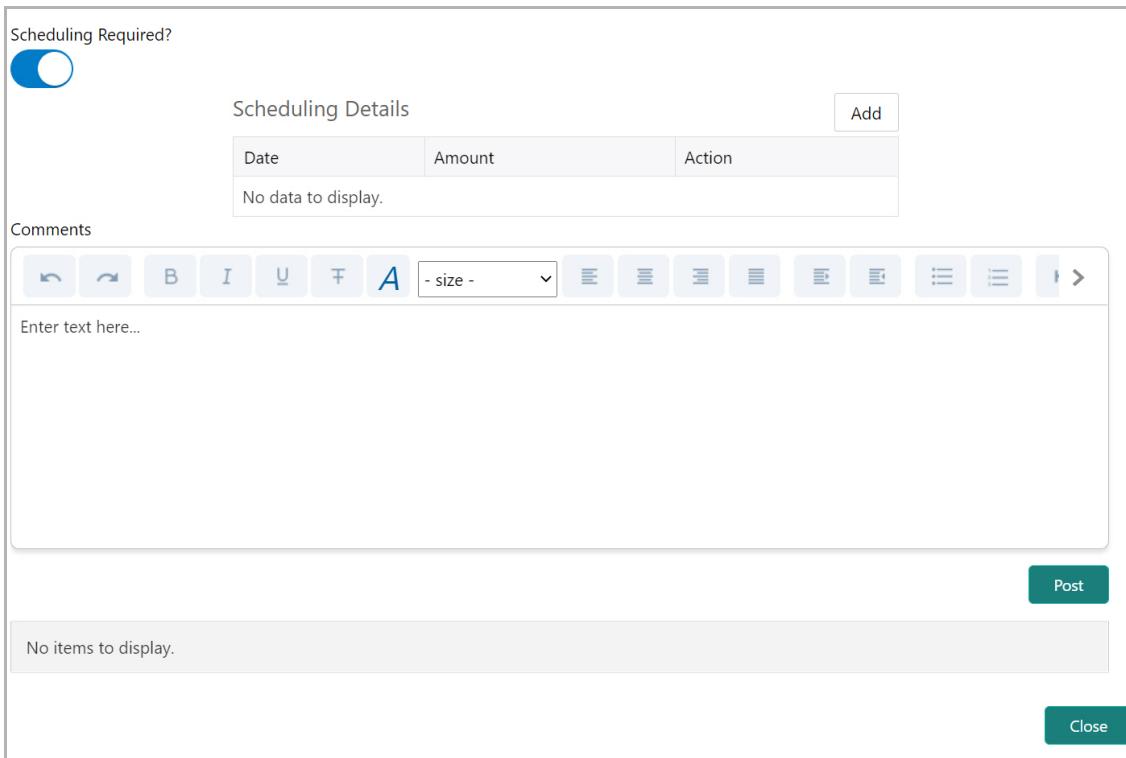
Comments

Enter text here...

Post

No items to display.

Close



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

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

Scheduling Details

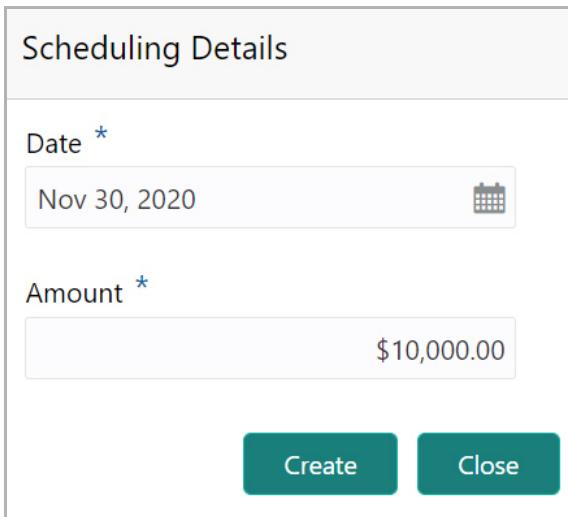
Date *

Nov 30, 2020 

Amount *

\$10,000.00

Create Close



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

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

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

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Scheduling Required?

Scheduling Details

Date	Amount	Action
20-11-30	\$10,000.00	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
21-02-05	\$40,000.00	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

Comments

Enter text here...

No items to display.

241. To add another scheduling detail, click the **Add** button again.
242. To edit the scheduling detail, click the **Edit** button.
243. To delete the scheduling detail, click the **Delete** button.
244. Specify remarks for the schedule, if any.
245. Click **Post**. Comment is posted below the **Comments** text box.

Restricting Limit based on Tenor

The system allows you to restrict the limit set for the facility for a specific period. That is, you can define how much limit the customers must be utilize in a specific period using the Tenor Restriction feature.

246. To capture Tenor Restrictions for a limit, click **Tenor Restrictions** from the left menu.

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Letter of Credit UK - LC

Facility Details	
Facility Basic Info	<input type="button" value="Filter"/> <input type="text" value="Type to filter"/> <input type="button" value="+"/>
Schedule	No items to display.
Tenor Restrictions	
Exposure	
Fee	
Pool Linkage	
Pricing	

247. Click + the Add icon. The following window appears.

Tenor Restrictions

Tenor *	Days *
<input type="text" value="Max of 6 characters"/>	<input type="text"/> <input type="button" value="▼"/> <input type="button" value="▲"/>
Limit	

248. Specify the user defined **Tenor** ID.

249. Specify the **Days** till which the Limit has to be available to the customers.

250. Specify the **Limit** that has to be made available for the defined period.

251. Click **Create**. The details are added and listed in the *Tenor restriction* page.

252. To View, Edit, or Delete the added tenor details, click the hamburger icon and select the required option.

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Adding Exposure Details

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

Exposure Type	Exposure Code	Action
No data to display.		

Close

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

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

Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

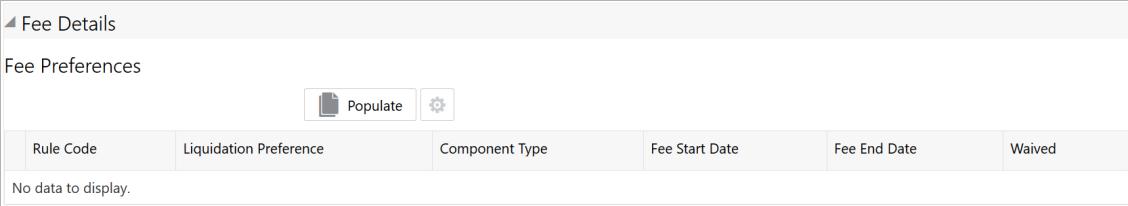
Close

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

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Adding Fee Details

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



Fee Details

Fee Preferences

Rule Code	Liquidation Preference	Component Type	Fee Start Date	Fee End Date	Waived
No data to display.					

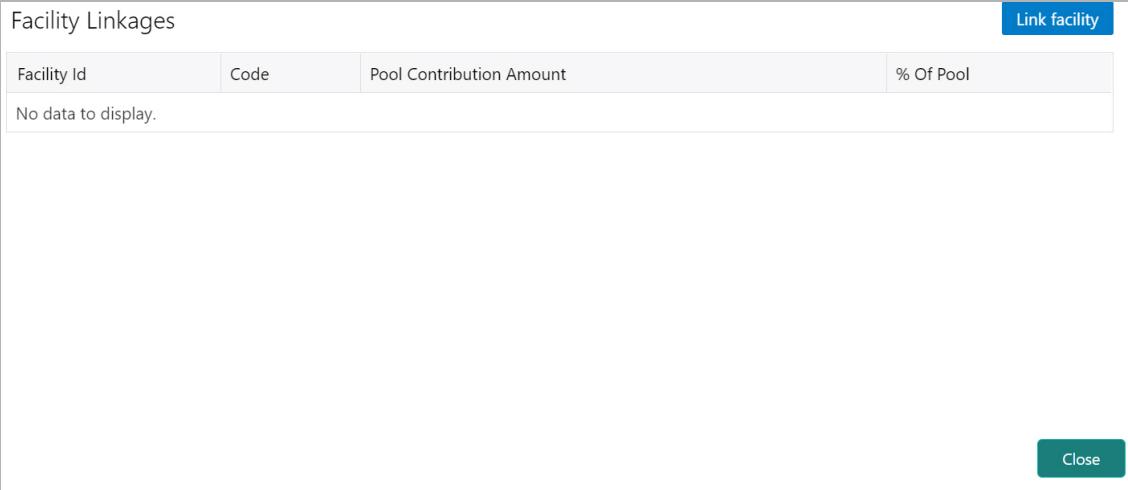
Populate

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

Linking Facility to the Pool

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

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



Facility Linkages

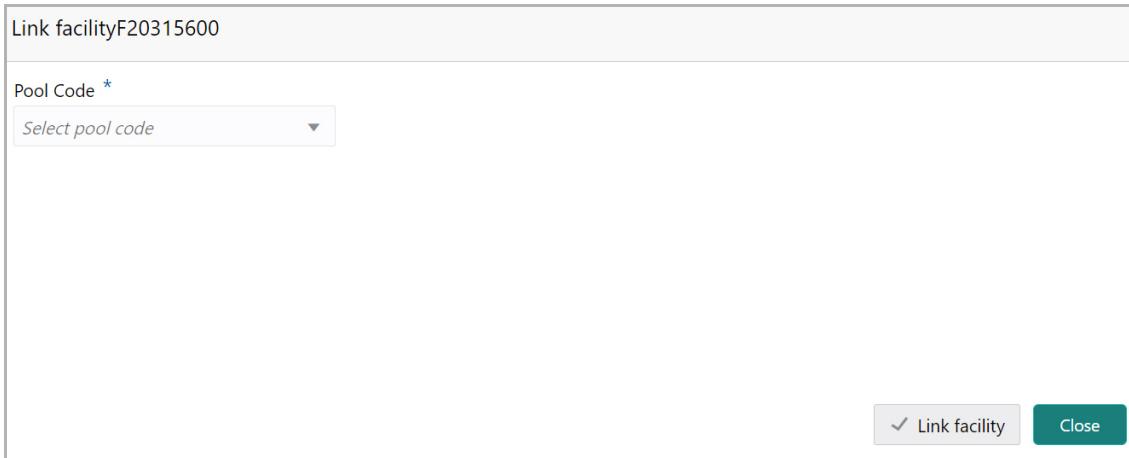
Facility Id	Code	Pool Contribution Amount	% Of Pool
No data to display.			

Link facility

Close

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

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Link facility F20315600

Pool Code *

Select pool code

✓ Link facility Close

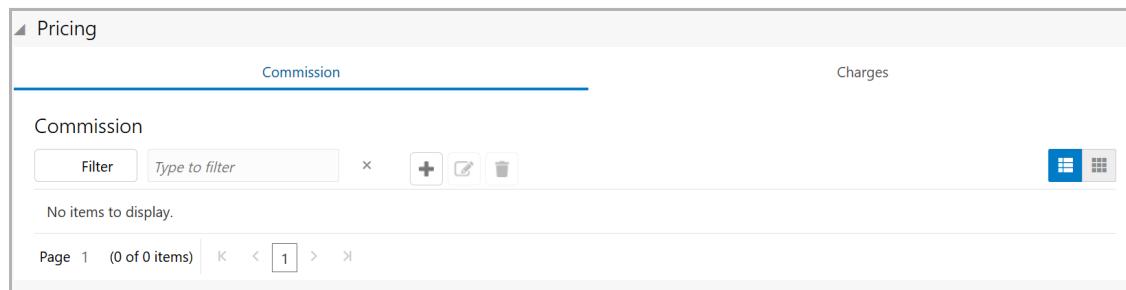
262. Select the required **Pool Code** from the drop down list.
263. Click **Link Facility**.

Adding Pricing Detail

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

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

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



Pricing

Commission Charges

Commission

Filter Type to filter x +

No items to display.

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

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

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Commission Details

Rate Type *	Fixed Rate	Rate Basis *	Quarterly
Commission Type *	Usance	Collection Period *	Advance
Currency *	INR	Minimum Commission Amount *	₹500,000.00
Commission Rate *	12	<input type="button" value="▼"/> <input type="button" value="▲"/>	
<input type="button" value="Save"/> <input type="button" value="Cancel"/>			

266. Select the **Rate Type** from the drop down list.
267. Select the commission collection frequency from the **Rate Basis** drop down list.
268. Select the **Commission Type** from the drop down list.
269. Select the **Collection Period** from the drop down list.
270. Search and select the **Currency** in which the commission has to be collected from the organization.
271. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
272. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
273. Click **Save**. Commission details are added and listed in Commission tab.
274. To cancel the operation, click **Cancel**.

► Pricing

Interest	Charges
Interest Filter Type to filter <input type="button" value="X"/> <input type="button" value="+"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/> No items to display.	
Page 1 (0 of 0 items) <input type="button" value="<"/> <input type="button" value="1"/> <input type="button" value=">"/> <input type="button" value=">>"/>	

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

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Interest Details

Component Name *	Component Type *
ABC	Main
Rate Type *	Fixed Interest Rate *
Fixed	12

Save **Cancel**

276. Type a name for the interest in **Component Name** field.
277. Select the **Component Type** from the drop down field.
278. Select **Rate Type** from the drop down field. The options available are: Fixed, Floating and Special Amount.
279. If Fixed is selected as **Rate Type**, specify the **Fixed Interest Rate**.

Interest Details

Component Name *	Component Type *
ABC	Main
Rate Type *	Rate Code *
Floating	LIBOR
Spread *	Interest Reset Cycle *
3	Monthly

Save **Cancel**

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

- Rate Code
- Spread
- Interest Reset Cycle

Interest Details

Component Name *	Component Type *
ABC	Main
Rate Type *	Currency *
Special Amount	USD 
Special Interest Amount *	
\$3,000.00	

Save **Cancel**

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

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

Facility Details

► Pricing

Interest		Charges
Component Name: ABC	Component Type: Main	Rate Type: Special Amount
Page: 1 of 1 (1 of 1 items) 		
► Additional Fields		

Save **Close**

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

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Charge Details

Charge Code *	005	Charge Currency *	INR 
Charge Amount *	₹1,500.00	Charge Description	Processing Fees
Is Charge Waived	<input type="checkbox"/>	Waived Amount	
Minimum Charge Amount		Maximum Charge Amount	
Net Charge Amount		Charge Base Amount	
Waiver Remarks			

284. Type the **Charge Code** to mention the type of charge.
285. Search and select the **Charge Currency**.
286. Specify the **Charge Amount** for the facility.
287. Type the **Charge Description**.
288. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.
289. Enter the following details in respective fields:
 - Waived Amount
 - Minimum Charge Amount
 - Maximum Charge Amount
 - Net Charge Amount
 - Charge Base Amount
 - Waiver Remarks
290. Click **Save**. Charge details are added and listed as shown below.

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► Pricing

Commission	Charges
Charges	
<input type="button" value="Filter"/> <input type="text" value="Type to filter"/> <input type="button" value="X"/> <input type="button" value="+"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>	<input type="button" value="List View"/> <input type="button" value="Table View"/>
Charge Code: 005 Charge Description: Processing Fees Minimum Charge Amount: Waiver Remarks:	Charge Currency: INR Is Charge Waived: false Maximum Charge Amount: Waived Amount: Net Charge Amount:
Page 1 of 1 (1 of 1 items) <input type="button" value="K"/> <input type="button" value="<"/> <input type="button" value="1"/> <input type="button" value=">"/> <input type="button" value="X"/>	



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

291. To edit the charge details, click the added charge and then click the edit icon.
292. To delete the charge details, click the added charge and then click the delete icon.
293. To change the list view to table view, click the table icon at the right corner.

Linking Facility with Collateral

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



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

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

Term loan for [REDACTED] - TL

Facility Details	
Facility Basic Info	Facility-Collateral Linkage
Exposure	<input type="button" value="Filter"/> <input type="text" value="Type to filter"/> <input type="button" value="+"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
Fee	No items to display.
Pricing	
Facility collateral linkage	
Credit Rating	

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295. To link facility with a collateral, click the add icon. The **Facility-Collateral Linkage** window appears:

296. Select the **Collateral Code** from the drop down list. The collaterals added in **Collateral** data segment are displayed in the LOV.

Upon selecting the **Collateral Code**, the following details get populated in the corresponding fields:

- Collateral Description
- Collateral Currency
- Collateral Value

You can link a collateral with the facility either by specifying the actual amount to be linked or by specifying the percentage of collateral value.

297. Select the **Amount Basis** from the drop down list. The options available are: **Amount** and **Percentage**.

298. If **Amount** is selected as **Amount Basis**, specify the **Linked Amount**. The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.

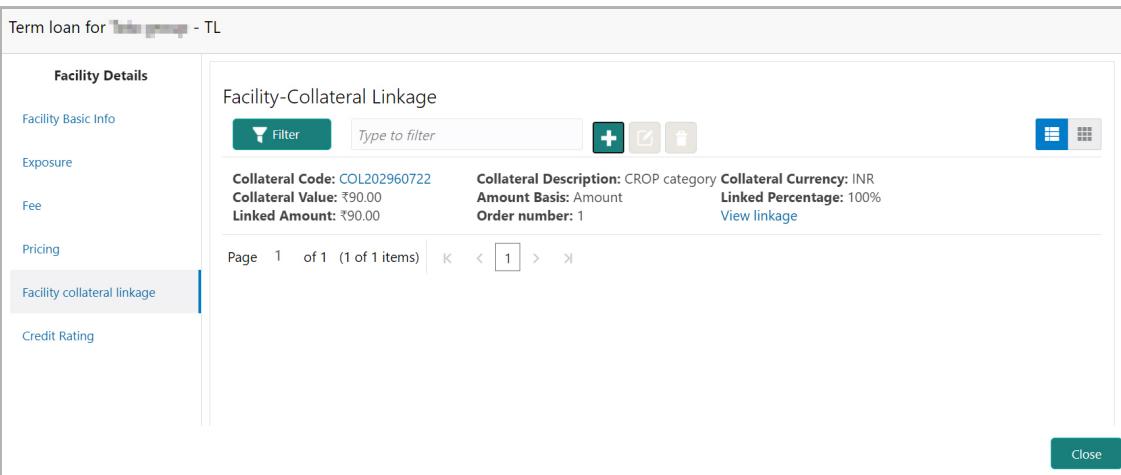
299. If **Percentage** is selected as **Amount Basis**, specify the **Linked Percentage**. The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.

300. In the **Order number** field, specify the collateral utilization order for e.g. 1, or 2.

If the collateral is contributing to the line, and the order number is mentioned as 2, collateral utilization will happen only after the other amount (e.g. Line amount) with order number 1 is utilized.

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

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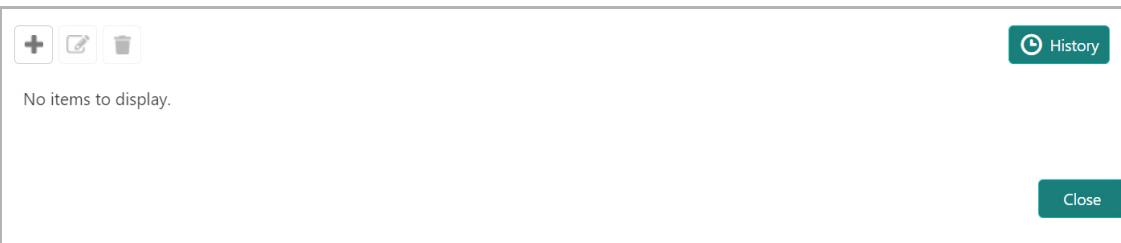


The screenshot shows a list of facility-collateral linkages for a term loan. The left sidebar has tabs for Facility Basic Info, Exposure, Fee, Pricing, Facility collateral linkage (which is selected), and Credit Rating. The main area is titled 'Facility-Collateral Linkage' and shows one record. The record details are: Collateral Code: COL202960722, Collateral Description: CROP category, Collateral Currency: INR, Linked Percentage: 100%, Amount Basis: Amount, and Order number: 1. There is a 'View linkage' link. At the bottom, there are navigation buttons for Page, 1 of 1 (1 of 1 items), and a 'Close' button.

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

Adding Credit Rating

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



The screenshot shows the 'Credit Rating' window. At the top are icons for add, edit, and delete. To the right is a 'History' button. The main area displays the message 'No items to display.' At the bottom is a 'Close' button.

306. Click the add icon. The *Credit Rating* window appears.

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Credit Rating

Agency Name *	Outlook *
<input type="text" value="Moody's"/>	<input type="text" value="Positive"/>
Grade *	Score *
<input type="text" value="AAA"/>	<input type="text" value="10"/>
Effective Date *	Year Of Rating *
<input type="text" value="May 1, 2018"/> 	<input type="text" value="2018"/>
Recommend 	
<div style="text-align: right;"><input type="button" value="Create"/> <input type="button" value="Close"/></div>	

307. Select the name of agency by which the facility is rated from the **Agency Name** drop down list.
308. Select the **Outlook** and **Grade** of the rating from the drop down list.
309. Specify the **Score** provided for the facility.
310. Click the calendar icon in the **Effective Date** field and select the date on which the rating is provided.

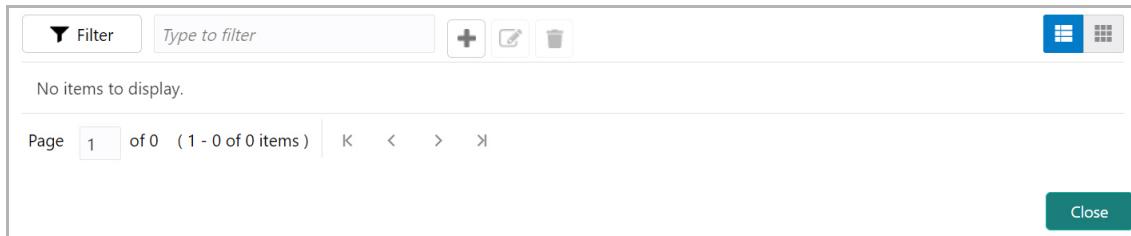
The **Year Of Rating** is automatically populated based on the selected Effective Date.

311. Enable the **Recommend** switch, if the facility is recommended by the rating agency.
312. Click **Create**. The rating is added and displayed in the Credit Rating page.
313. To view the history of credit ratings added during different processes, click the **History** icon.
314. To filter the credit ratings in the *History* window, click the **Filter** icon and select the **Agency Name** or directly type the agency name in **Type to filter** text box.

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Adding FX Rate Revaluation Details

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



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

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FX Rate Revaluation Details

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

Create Cancel

316. In the **Module** field, type the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS)
317. In the **Product** field, type the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module)
318. Select the **Currency** for which the FX rate has to be applied.
319. Select the **FX Rate Type** from the drop down list. The options available are: Mid, Sell, and Buy.
320. Select the **Rate Input Method** from the drop down list. The options available are Derived and Fixed.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

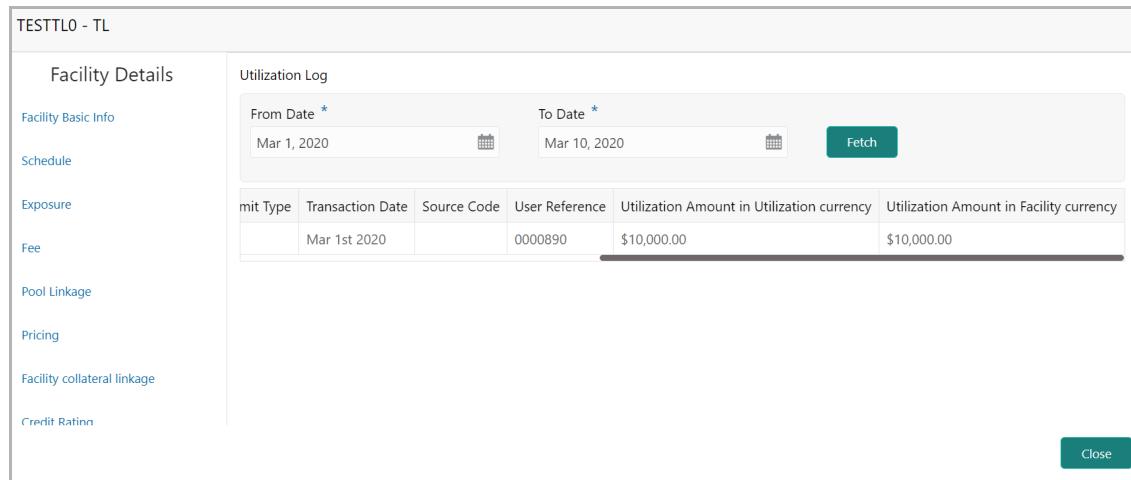
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330. Click **Create**. The FX rate revaluation details are saved.
331. To modify the added FX rate revaluation details, select the record and click the edit icon.
332. To delete the added FX rate revaluation details, select the record and click the delete icon.

Utilization History

The system allows you to view the facility utilization history for up to last 12 months in the *Utilization History* screen. The utilization amount is displayed in both the utilization currency and facility currency.

333. Click **Utilization History** from the left menu. The following screen appears:



The screenshot shows a modal window titled 'TESTTLO - TL'. On the left, a sidebar lists facility details: Facility Basic Info, Schedule, Exposure, Fee, Pool Linkage, Pricing, Facility collateral linkage, and Credit Rating. The main area is titled 'Utilization Log' and contains a table with the following data:

Utilization Type	Transaction Date	Source Code	User Reference	Utilization Amount in Utilization currency	Utilization Amount in Facility currency
Mar 1st 2020		0000890	\$10,000.00	\$10,000.00	

At the bottom right of the modal is a 'Close' button.

334. Specify the period for which you want to view the utilization history by selecting the **From Date** and **To Date**.
335. Click **Fetch**. The utilization history is displayed.
336. To exit the *Facility Details* window, click **Close**.

Copying Facility

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

337. Click the hamburger icon in the required facility record and select **Copy Facility**. The *Facility Details* window appears.
338. Modify the required details.
339. Click **Save** or **Save & Configure**.

Clicking **Save & Configure** opens the Edit Facility window. Refer “[Modifying Facility Details](#)” on page 144 for information on configuring facility.

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Creating Facility with Template

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

Facility Template

Template Code * 0022

Template Name Test Template

Facility Template

Liability

- Working capital facility (1112)
- Term Loan Facility (2233)

Submit Close

341. Search and select the **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.

342. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below.

Facility Template

Template Code * 0022

Template Name Test Template

Available Facility

- Working Capital Finance
- Term Loan
- Letter of Credit
- Guarantee

Facility Template

Liability

- Working capital facility (1112)
- Term Loan Facility (2233)

Submit Close

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

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

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Facility Template

Template Code * 0022

Template Name Test Template

Working capital facility - 1112

Facility Description * Working capital facility

Next Review Date * Oct 1, 2020

Currency * USD

Requested Amount * \$10,000.00

Save

Submit Close

345. Type the **Facility Description**.
346. Select / specify the **Next Review Date** for the facility.
347. Search and select the **Currency** for the **Requested Amount**.
348. Specify the **Requested Amount**.
349. Click **Save**.
350. After providing details for all the facilities in the **Facility Template** section, click **Submit**. Facility is created and listed in the *Basic Info* page.

Creating Sub Limit

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

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

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

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New Facility

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

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

Basic Info

Screen (3 / 9)														
ACME Corporation <input type="button" value="Facilities"/> Facilities <input type="button" value="Facility Transfer"/> Facility Block Collaterals Covenants Terms & Conditions														
Amount \$0 Over utilization	Overdue 0 Facility review overdue	Facility Covenants 0 Breached	Facility T&c 0 Breached	No Anomaly ✓ 4 Facilities with no changes										
<input type="button" value="Filter"/> <input type="text" value="Type to filter"/>	<input type="button" value="+"/> <input type="button" value=""/>	<input type="button" value="Actions"/>	<input type="button" value=""/> <input type="button" value=""/> <input type="button" value=""/>											
<table border="1"> <tr> <td>2233 NEW</td> <td> Facility Id: F20266979 Facility Description: Term Loan Parent Line Number: LC1 </td> <td> Requested Amount: \$5,000.00 Facility Category: TL Facility Type: Funded Next Review Date: 20-10-27 </td> <td><input type="button" value=""/></td> <td><input type="button" value=""/></td> </tr> <tr> <td>COLL1231</td> <td> Facility Id: F20183485 Facility Description: LC </td> <td> Requested Amount: \$600,000.00 Facility Category: </td> <td> Facility Type: Non Funded Next Review Date: May 6, 2021 </td> <td><input type="button" value=""/></td> </tr> </table>					2233 NEW	Facility Id: F20266979 Facility Description: Term Loan Parent Line Number: LC1	Requested Amount: \$5,000.00 Facility Category: TL Facility Type: Funded Next Review Date: 20-10-27	<input type="button" value=""/>	<input type="button" value=""/>	COLL1231	Facility Id: F20183485 Facility Description: LC	Requested Amount: \$600,000.00 Facility Category:	Facility Type: Non Funded Next Review Date: May 6, 2021	<input type="button" value=""/>
2233 NEW	Facility Id: F20266979 Facility Description: Term Loan Parent Line Number: LC1	Requested Amount: \$5,000.00 Facility Category: TL Facility Type: Funded Next Review Date: 20-10-27	<input type="button" value=""/>	<input type="button" value=""/>										
COLL1231	Facility Id: F20183485 Facility Description: LC	Requested Amount: \$600,000.00 Facility Category:	Facility Type: Non Funded Next Review Date: May 6, 2021	<input type="button" value=""/>										
<input type="button" value="Hold"/> <input type="button" value="Back"/> <input type="button" value="Next"/> <input type="button" value="Save & Close"/> <input type="button" value="Cancel"/>														

Chapter 4 - Amendment Initiation

Removing Facility

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

Linking Document

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

Document

Add New Documents

DOC20322414 PENDING MANDATORY Document Type: Address Proof Entity Type: Facility(F20322627)	Document Code: Aadhar Card Application Number: APP203228490	Document Expiry Date: Linked To:	Upload Document Link Existing Document
DOC20322415 PENDING OPTIONAL Document Type: Collateral Agreement Entity Type: Facility(F20322627)	Document Code: Application Form Application Number: APP203228490	Document Expiry Date: Linked To:	...
DOC20322416 PENDING MANDATORY Document Type: Credit Proposal Entity Type: Facility(F20322627)	Document Code: Legal Aggrement Document Application Number: APP203228490	Document Expiry Date: Linked To:	...

Close

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

Document

Document Type *	Document Type Description	Document Code *	Document Code Description
ADRESDOC	Address Proof	AADHARCARD	Aadhar Card
Document Expiry Date	Remarks	<div style="border: 1px dashed #ccc; padding: 5px; margin-bottom: 5px;">Drop files here or click to select</div> Selected Files <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;">[]</div>	
Nov 30, 2020		<div style="display: flex; justify-content: space-between;"> Upload Close </div>	

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

357. Click **Upload**.

Chapter 4 - Amendment Initiation

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

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

Linking Existing Facilities

If the **Take Over** check box is not enabled while adding other bank facilities, you can link the other bank facilities using this option.

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



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

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

361. Select the required other bank facility and click **Link**. Other bank facility is added to the facility list.

Filtering Facility

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

Chapter 4 - Amendment Initiation

Filter Reset Apply

Limit

Joint Customer

Status

New Amended Removed

Facility Type

Funded Non Funded

Product Type

Term Loan Working Capital Finance
 AR Finance OverDraft Letter Of Credit
 Guarantee Others

Currency



From Amount

To Amount

363. Type and / or select the filter parameters.
364. Click **Apply**. Facility that matches the filter parameters are displayed.
365. To filter the facility using single filter parameter, type the parameter directly in **Type to filter** text box.



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

366. To delete the facility, **Select** the facility and click delete icon.
367. To change the layout of facility details to table view, click the **Table View** icon.

Chapter 4 - Amendment Initiation

Basic Info

Screen (3 / 9)

Action	Line Number	Facility Type	Facility Category	Writeups	Facility Description	Next Review Date	Requested Amount	Parent Line Number	Released
⋮	LINEPOOL1	Non Funded			LC	21-05-06			\$600,000
⋮	COLL1231	Non Funded			LC	21-05-06	\$600,000.00		\$600,000
⋮	LINE_CD1	Non Funded			LC	21-05-06			£600,000
⋮	GUARANTEE1	Funded			Short Term WC	21-05-06	\$100,000.00		\$10,000

Actions   

Hold Back Next Save & Close Cancel

368. To view the facility details in table view, click the **Line Number**.
369. To capture writeup for the facility, click the **Writeup** icon.
370. To change the layout of facility details to tree view, click the **Facility Structure** icon. The page appears as shown below:

Basic Info

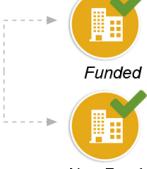
Screen (3 / 9)

Action	Line Number	Facility Type	Facility Category	Writeups	Facility Description	Next Review Date	Requested Amount	Parent Line Number	Released
⋮	LINEPOOL1	Non Funded			LC	21-05-06			\$600,000
⋮	COLL1231	Non Funded			LC	21-05-06	\$600,000.00		\$600,000
⋮	LINE_CD1	Non Funded			LC	21-05-06			£600,000
⋮	GUARANTEE1	Funded			Short Term WC	21-05-06	\$100,000.00		\$10,000

Actions   

 000409

 **Funded**

 **Non Funded**

Hold Back Next Save & Close Cancel

Adding Facility for Child Parties

371. To add facility details for the child party, select the child party from the party drop down list. The Customer list appears.
372. Select the required customer. The *Child Party - Facility Details* page appears.

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

- Add facility without template. Refer “[Creating Facility without Template](#)” on page 142 for information

Chapter 4 - Amendment Initiation

- Add facility using template. Refer “[Creating Facility with Template](#)” on page 163 for information
- Import from parent party. Refer the following section for information

Importing Facilities From Parent Party



373. Click the **Import from parent party** icon in the child party Facility Details page. The following window appears.

Import from parent party

Type to filter								
Joint facility	Joint line code	Joint Amount	Line number	Facility description	Parent description	Facility type	Facility category	Facility amount
<input checked="" type="checkbox"/>	JSTLO	<input checked="" type="checkbox"/> \$5,000,00	STLOAN1	Short Term Loan			Term Loan	\$5,000,000.0
<input checked="" type="checkbox"/>	JSTL1	<input checked="" type="checkbox"/> \$2,000,00	STLNIND1	Short Term Loan IND	STLOAN1 - Short Term Loan		Term Loan	\$2,000,000.0
<input type="checkbox"/>		STLNUK1	Short Term Loan UK	STLOAN1 - Short Term Loan			Term Loan	\$1,000,000.0
<input type="checkbox"/>		STWC1	Short Term Working C...				Working Capital	\$2,500,000.0
<input type="checkbox"/>		STWCUK1	Short Term WC UK	STWC1 - Short Term Workin...			Working Capital	\$1,000,000.0
<input type="checkbox"/>		STWCUS1	Short Term WC US	STWC1 - Short Term Workin...			Working Capital	\$1,000,000.0
<input type="checkbox"/>		STWCIND1	Short Term WC IND	STWC1 - Short Term Workin...			Working Capital	\$500,000.00
<input type="checkbox"/>		LC1	LC		STWC1 - Short Term Working Capital		Letter of credit	\$3,000,000.0
<input type="checkbox"/>		LCIND1	Letter of Credit IND...	LC1 - LC			Letter of credit	\$1,000,000.0
<input type="checkbox"/>		LCUS1	Letter of Credit US	LC1 - LC			Letter of credit	\$1,000,000.0

374. Select the facilities which you want to import from the parent party.

375. Specify the **Joint line code** (user defined) and **Joint Amount** in corresponding cell.

376. To modify other facility details, click the edit icon in the **Joint Amount** column. The **Facility Details** window appears.

377. Modify the required details and click **Save**. For more information on configuring the facility using Edit option, refer “[Modifying Facility Details](#)” on page 144.

Facility Block

The system allows you to block the facility amount for certain purposes in the **Facility Block** tab. Once the block is created and handed off to OBECLM, the facility available amount is reduced to the extent of blocked amount and the customer and their child parties can only utilize the latest available amount.

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Facility Amendment - Amendment Initiation

Basic Info

ACME Corporation

Facilities Facility Block Collaterals Covenants Terms & Conditions

Block Number: BNR44
Block Amount: ₹1,005.00
Effective Date: Jan 1, 1970

Facility Id: F20183483
Facility Description:
Expiry Date: Mar 13, 2392

Line Code: GUARANTEE
Line Serial: 1

End Of List
(showing 1 record(s) out of 1)

Audit Hold Back Next Save & Close Cancel

378. To block the facility amount, click the Add icon. The **Block Facility** window is displayed.

Block Facility

Block Number *	Branch	Line Code *	Line Serial
56888	004	LINE_CD	1
Facility Id	Facility Description	Block Currency *	Block Amount *
F20183484	LC	GBP	£10,000.00
Effective Date	Expiry Date		
Nov 20, 2021	Nov 30, 2022		
Remarks			

Create Close

379. Specify a reference number for block in the **Block Number** field.

The current branch number is displayed in the **Branch** field. You cannot modify the Branch details.

380. Select the **Line Code** of facility for which block has to be created.

The **Line Serial**, **Facility Id**, and **Facility Description** are displayed based on the selected **Line Code**.

381. Search and select the **Block Currency**.

In case the Block Currency is different from the Facility Currency, the system converts the Block Amount to Facility Currency and then calculates the Available Amount.

382. Specify the facility amount to be blocked in **Block Amount** field.

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383. Specify the date from which the block becomes effective in the **Effective Date** field.
384. Specify the **Expiry Date** of the block.
385. Capture Remarks for the block, if any.
386. Click **Create**. The block is created and displayed in the **Initiation - Basic Info - Facility Block** screen.

You can perform following actions on the facility block record by clicking the Action icon in the corresponding record:

- Update Facility Block
- Delete Facility Block
- View Facility Block

Collaterals

387. To add, modify, or delete the collateral information, click the **Collaterals** tab in **Basic Info** page.

Collateral ID	Type	Collateral Value	Category	Agreed Collateral Value	Collateral Currency	Document Status
COL211552454	ACCN	\$200,000.00	ACCN	\$0.00	USD	Not Submitted
COL211552455	ACCN	\$200,000.00	ACCN	\$0.00	USD	Not Submitted
COL211552456	ACCN	\$200,000.00	ACCN	\$0.00	USD	Not Submitted

388. To filter the required collateral details from the list, click **Filter** button. The *Filter* window appears.
389. Type and / or select the filter parameters.
390. Click **Apply**. Collateral details that matches the filter parameters are displayed.
391. To filter the collateral details using single filter parameter, type the parameter directly in **Type to filter** text box.



Minimum 3 characters need to be entered in the **Type to filter** text box to filter the collateral details.

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392. To add new collateral detail, click the add icon. The *Basic Details* window appears.

Basic Details

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

393. Specify a unique ID for collateral in the **Collateral Id** field.

394. Select the **Collateral Type** from the drop down list. The options available are:

- Accounts Contracts
- Crop
- Commercial Paper
- Perishable
- Commodity
- PDC
- Bill of Exchange
- Promissory Note
- Machine
- Deposits
- Bond
- Stock
- Fund
- Vehicle
- Guarantee
- Property
- Aircraft

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- Insurance
- Precious Metals
- Ship
- Accounts Receivables
- Cash Collaterals
- Inventory

395. Select the **Collateral Category** from the drop down list. Collateral categories are listed based on the selected **Collateral Type**.

396. Click the search icon in **Collateral Currency** field and select the currency for collateral value.

397. Specify the **Collateral Value** and the **Held Collateral Value** in corresponding fields.

398. Click the calendar icon and select the **Collateral Start Date** and **Collateral End Date**. Collateral will be effective only during the mentioned period.

399. Click the calendar icon and select the **Collateral Expiry Date**. This is the actual expiry date of the collateral. For example, if the collateral type is selected as Bill of Exchange, collateral expiry date is the expiry date mentioned in the Bill of Exchange.

400. Select the Charge Type based on selected Collateral Type. The options available are **Hypothecation**, **Pledge**, and **Lien**.

401. Select the bank's **Seniority of Charge** on the collateral. The options available are: **First**, **Second**, and **Third**.

402. Select the **Collateral Status** from the drop down list.

403. Select the **LGD Type** (Loss Given Default Type) from the drop down list. The bank will take action on loss given default based on the option selected in this field.

404. Select the **Collateral Classification** from the drop down list. The options available are: **Secured**, **Unsecured**, and **Liquid**.

405. Specify the collateral's loan to value percentage in **LTV %** field.

406. Enable the **Tangible** flag, if the collateral is tangible.

407. Select the **Document Status** from the drop down list. The options available are: **Submitted**, **Released**, **Not Submitted**, and **Partially Submitted**.

408. Specify a brief description about the collateral in **Collateral Description** field.

409. Capture **Remarks** about the collateral.

410. Click **Next**. The *Collateral Details* page appears:

Collateral Details

In this page, you can capture detailed information about the selected collateral.

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Basic Details

1 Basic Details 2 Collateral Details 3 Collateral Facility Linkage 4 Comments

Collateral Details

Account Value: AED3.000.00 Account Type: Corporate Deposit Reference Number: REF123123123

Branch Name: AED

Page 1 of 1 (1 of 1 items) | Back | Next

411. Click the add icon. The *Configuration* window appears:

Configure

Ship

Ship Details

Ship Name * add

Type General Cargo Vessel

Powered By Select

Fuel types Select

Condition Select

Location Q

Basis Vessel Value * \$100.000,00

Invoice Value * \$100.000,00

Revaluation Base Value

Port of Registry * MUMBAI

Number of Hull Units 2

Number of Decks 2

Manufacturer Name asa

State or Territory asa

TEU 121212

License Number * 121212

Description sdfsdf

Ship Dimensions

Ship Tonnage

Navigation Limits

Select

Intended Use Select

Currency * USD

Amount in Collateral Currency 10.00

Registration Number * 11111

Manufactured Date

Motor Number 12121

License Details vfewewr

Back Next



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

Chapter 4 - Amendment Initiation

Ship

Ship Details

412. Specify the name of ship in **Ship Name** field.
413. Select the **Ship Type**. The options available are: General Cargo Vessels, Container Ships, Dry Bulk Carriers, Multi Purpose Vessels, Reefer Ships, Ferries, Freight, Ro-Pax, Pure Car Carriers, Combined Carriers, Ocean Liners, Cruise Ships, Fishing Vessel, High Speed Craft, Tankers, Passenger, and Roll On Roll Off.
414. Select the **Condition** of ship from the drop down list.
415. Search and select **Location** of the ship.
416. Click the search icon in **Invoice Currency** field and select the currency in which the ship is purchased.
417. Specify the amount for which the ship is purchased in the **Invoice Value** field.
418. Specify the **Number of Decks** available in the ship.
419. Click the calendar icon and select the Ship **Manufactured Date**.
420. Specify the ship **Manufacturer Name**.
421. Specify the **License Number** of the ship.
422. Type a brief information about the license in **License Details** field.
423. Type a brief description about the ship in **Description** field.

Ship Dimensions

Ship

► Ship Details

◀ Ship Dimensions

Dimensions Unit * <input style="width: 100%;" type="text" value="Feet"/>	Length * <input style="width: 100%;" type="text" value="7"/>
Beam <input style="width: 100%;" type="text" value="6"/>	Height * <input style="width: 100%;" type="text" value="7"/>
Displacement Unit * <input style="width: 100%;" type="text" value="Tons"/>	Displacement * <input style="width: 100%;" type="text" value="6"/>

► Ship Tonnage

► External Pricing Details

424. Select the unit for ship dimension from **Dimension Unit** drop down list. The options available are: **Feet** and, **Meters**.
425. Specify the **Length** of ship in selected unit.
426. Specify the **Beam** (width) of ship in selected unit.

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427. Specify the **Height** of ship in selected unit.
428. Select the unit for ship weight from **Displacement Unit** drop down list. The options available are: **Tons** and, **Metric Tons**.
429. Specify the **Displacement** of ship in selected unit.

Ship Tonnage

Ship

► Ship Details

► Ship Dimensions

▲ Ship Tonnage

Size	Deadweight Tonnage
Panamax	3
Gross Registered Tonnage	Net Registered Tonnage
2	3

► External Pricing Details

BackNextSubmit

430. Select the **Size** of the Ship. The options available are: Aframax, Capesize, Chinamax, Handymax, Handysize, Malaccamax, Panamax, Q-Max, Seawaymax, and Suezmax.

431. Specify the following details of the ship.

- Deadweight Tonnage
- Gross Registered Tonnage
- Net Registered Tonnage

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External Pricing Details

Ship

Ship Details

Ship Dimensions

Ship Tonnage

External Pricing Details

Security Code 564778	Security Description
Price Code * 445	Unit Value * 5,000,000
No of Units * 1	Current Value 5,000,000

Back Next Submit

432. Specify the **Security Code** of ship.
433. Type brief description about the ship security in **Security Description** field.
434. Specify the **Price Code** of ship.
435. Specify the **Unit Value** of ship and **No of Units**.

The **Current Value** gets calculated based on the provided unit value and the number of units.

436. Click **Next**. The *Collateral Insurance* page appears.

Collateral Insurance

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

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Collateral Insurance

Actions: [+ Add](#) [Edit](#) [View](#) [Delete](#)

No items to display.

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

[Back](#) [Next](#) [Submit](#)

437. To add insurance details, click **+Add**. The following window appears:

Collateral Details

Insurance Basic Details

Policy Number *	45678043687	Policy Name *	Contract Policy	Insurance Provider *	First Bank
Insurance Name	Contract Insurance	Insurance Type	Asset Insurance	Policy Status	Inforced
Insurance Currency *	INR	Insurance Amount *	₹100,000.00	Start Date *	May 1, 2020
End Date *	May 1, 2021	Grace Days	10	Notice Days	10
Policy Assigned To Bank	Yes				

Insurance Premium Details

Premium Currency *	INR	Premium Amount *	₹9,000.00	Premium Frequency	Monthly
Premium End Date *	May 1, 2021				

Remarks

[Add](#) [Cancel](#) [Clear](#)

Insurance Basic Details

438. Specify the insurance following details in respective fields

Chapter 4 - Amendment Initiation

- Policy Number
- Policy Name
- Insurance Provider
- Insurance Name

439. Select the **Insurance Type** from the drop down list. The options available are: **Asset Insurance**, **Life Insurance**, **Corporate Insurance**, and **Borrower Insurance**.

440. Select the **Policy Status** from the drop down list. The options available are: **Inforced**, **Lapsed**, and **Paidup**.

441. Click the search icon in the **Insurance Currency** field and select the currency in which insurance amount is paid.

442. Specify the **Insurance Amount** in selected insurance currency.

443. Click the calendar icon and select the insurance **Start Date** and **End Date**.

444. Specify the **Grace Days** for making insurance premium payment.

445. Specify the **Notice Days** for insurance premium payment.

446. Specify if the policy is assigned to your bank by selecting required option from the **Policy Assigned To Bank** drop down list.

Insurance Premium Details

447. Click the search icon in the **Premium Currency** field and select the currency in which insurance premium is paid.

448. Specify the **Premium Amount** in selected premium currency.

449. Select the **Premium Frequency** from the drop down list.

450. Click the calendar icon and select the **Premium End Date**.

451. Type **Remarks** about the insurance, if any.

452. Click **Add**. The insurance details are added and displayed as shown below:

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Collateral Insurance

The screenshot shows a list of collateral insurance records. At the top, there is a search bar labeled 'Type to filter' and buttons for 'Add', 'Edit', 'View', and 'Delete'. Below the header, a single record is displayed with the following details:

- Policy Number:** 45678043687
- Policy Name:** Contract Policy
- Insurance Name:** Contract Insurance
- Insurance Currency:** INR
- Insurance Amount:** ₹100,000.00

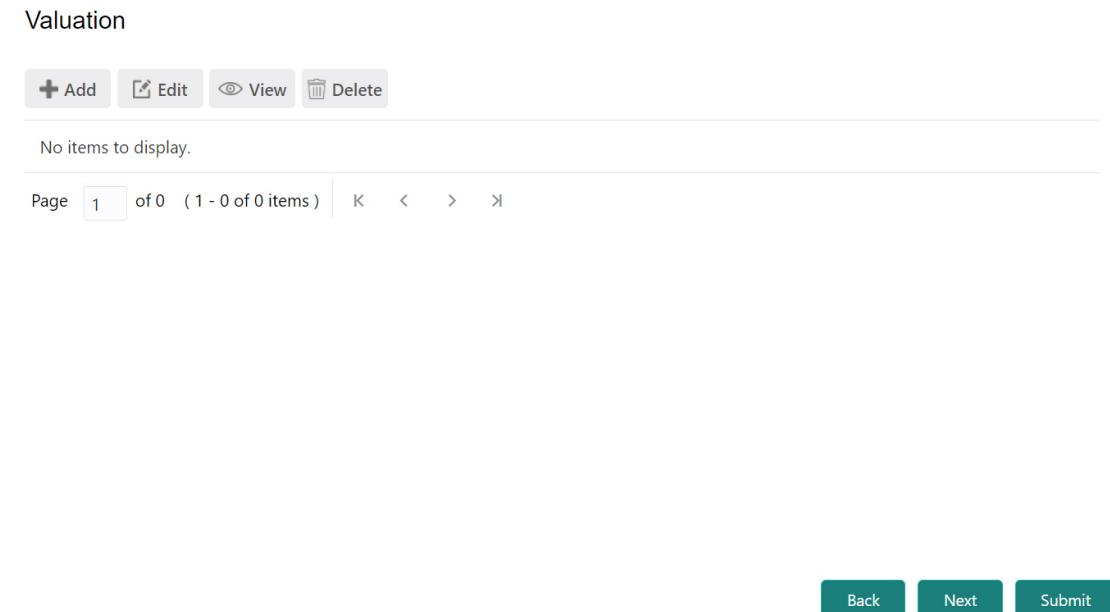
Below the record, the page navigation shows 'Page 1 of 1 (1 - 1 of 1 items)' with a central '1' button. At the bottom right, there are three buttons: 'Back', 'Next', and 'Submit'.

453. To modify the insurance details, select the record and click **Edit**.
454. To view the added insurance details, select the record and click **View**.
455. To delete the insurance details, select the record and click **Delete**.
456. Click **Next**. The *Valuation* page appears.

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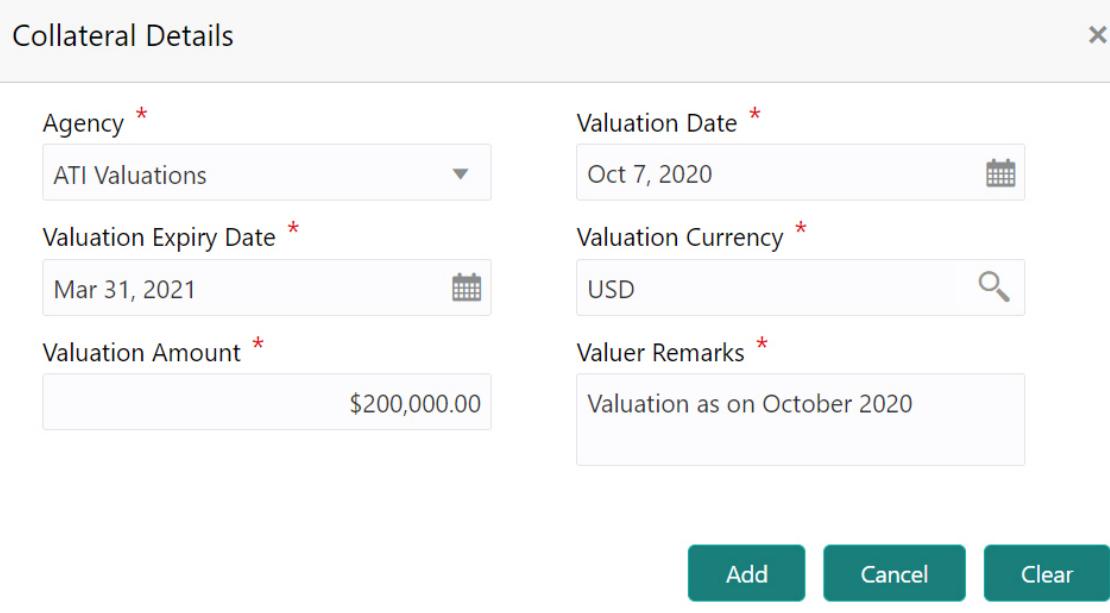
Valuation

If the value of collateral is evaluated by any agency, you can add those details in the **Valuation** page.



The screenshot shows a 'Valuation' page with a header containing 'Valuation' and buttons for '+ Add', 'Edit', 'View', and 'Delete'. Below the header, a message says 'No items to display.' A navigation bar shows 'Page 1 of 0 (1 - 0 of 0 items)' with arrows for navigation. At the bottom are 'Back', 'Next', and 'Submit' buttons.

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



The screenshot shows a 'Collateral Details' dialog box with fields for 'Agency *' (selected as 'ATI Valuations'), 'Valuation Date *' (set to 'Oct 7, 2020'), 'Valuation Expiry Date *' (set to 'Mar 31, 2021'), 'Valuation Amount *' (\$200,000.00), 'Valuation Currency' (USD), and 'Valuer Remarks' ('Valuation as on October 2020'). At the bottom are 'Add', 'Cancel', and 'Clear' buttons.

476. Select the **Agency** which valued the collateral.

477. Click the calendar icon and select the **Valuation Date** and **Valuation Expiry Date**.

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478. Click the search icon in the **Valuation Currency** field and select the currency in which collateral is valued.
479. Specify the **Valuation Amount** in selected valuation currency.
480. Type **Valuer Remarks**.
481. Click **Add**. The collateral valuation details are added and displayed in the *Valuation* page.
482. To modify the valuation details, select the record and click **Edit**.
483. To view the added valuation details, select the record and click **View**.
484. To delete the valuation details, select the record and click **Delete**.
485. Click **Next**. The *Collateral Summary* page appears.

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Collateral Summary

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

Collateral Summary

Customer ID PTY21122600 Application ID APP21129085 Date Initiated 2020-01-30 Current Status Active Documents 0

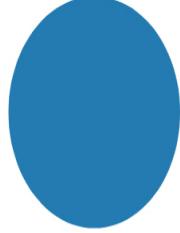
Basic Information

COL021121051

Collateral Type Ship Ownership Type Collateral Currency INR Owner Estimated Value \$undefined Available From 2020-01-30

Available Till 2021-12-30 Applicable Business Exposure Type - Charge Type Hypothecation Purpose Of Collateral S

Shareable Across Customers No

Ownership	View Details	Seniority of charge	View details	Covenants	View details	Insurance	View details				
 null 100%		1 Position Seniority of charge held by <table border="1"> <tr> <td>0</td> <td>100</td> </tr> <tr> <td>Total Percentage</td> <td>Percentage Available</td> </tr> </table>	0	100	Total Percentage	Percentage Available		0 Covenants proposed Standard Covenants Applicable		NA Active Insurance	
0	100										
Total Percentage	Percentage Available										
				0 Complied Covenants	0 Breached Covenants	0 Total Insurance Amount					

Configured Stage Status

Field Investigation	External Check	External Valuation	Internal Valuation	Risk Evaluation	Legal Opinion
Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

Back Next Submit

Chapter 4 - Amendment Initiation

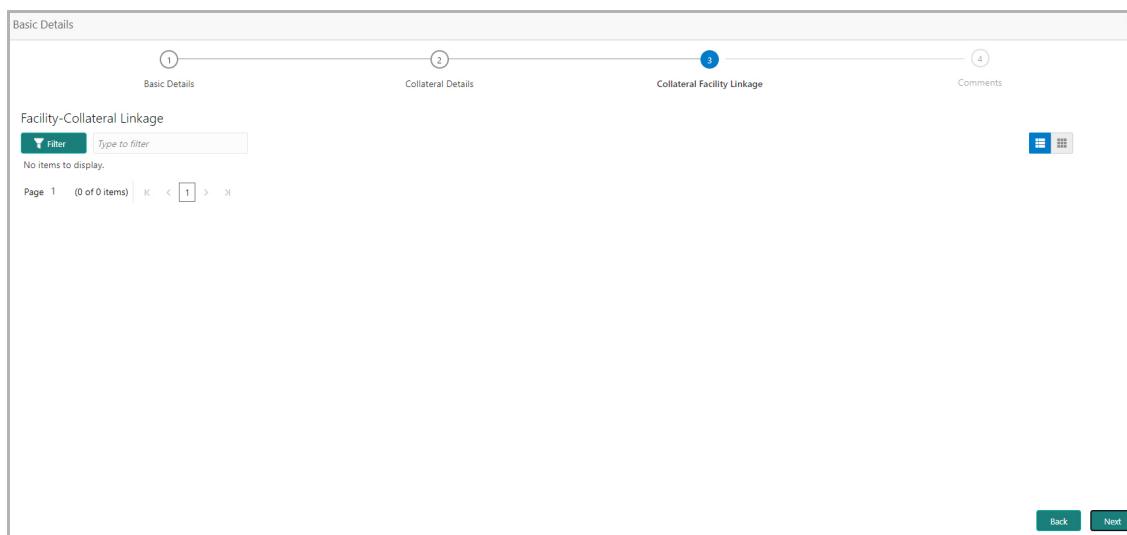
503. View the Collateral Summary and click **Submit**. Collateral record is added and displayed in the *Collateral Details* page.

504. To **View, Edit or Delete** the collateral details, click the down arrow in the corresponding record and select the required option.

505. Click **Next** in the *Collateral Details* page. The *Collateral Facility Linkage* page appears.

Collateral Facility Linkage

This page displays the list of facilities with which the collateral is linked. During collateral creation, this page will be empty as there is no association between the collateral and facilities.



506. To filter the required facility-collateral linkage record, click the **Filter** icon and specify the search parameters or directly type the parameter in *Type to filter* text box.

507. To change the layout of *Collateral Facility Linkage* page to table view, click the Table View icon.

508. To go to the *Comments* page, click **Next**.

Comments

In this page, you can capture comments for the added collaterals, if any.

Chapter 4 - Amendment Initiation

509. Type comments in the **Comments** box.
510. Click **Post**. Comments are posted below the Comments box.
511. Click **Save & Close**. The collateral records are listed in **Collaterals** data segment.
512. To release an existing collateral, select the collateral record from the list and click  the Release icon. Or click the hamburger icon in the corresponding record and select **Release**.



To release the child collaterals:

1. click the hamburger icon and select **Edit** option. The *Basic Details* window appears.
2. Click **Next** and navigate to the collateral details data segment.
3. select the collateral record from the list and click the Release icon. Or click the hamburger icon in the corresponding record and select **Release**.

Collaterals that are modified in the amendment process cannot be released until it is approved and handed off to the back office system (OBELCM).

513. To edit the collateral details, click on the collateral record and then click the edit icon.
514. To delete the collateral details, click on the collateral record and then click the delete icon.
515. To change the list view to table view, click the table icon at the right corner.

Covenants

516. To add, modify or delete the covenant information, click the **Covenants** tab in *Basic Info* page.

Chapter 4 - Amendment Initiation

Basic Info

Screen (3 / 9)

ACME Corporation Facilities Facility Block Collaterals **Covenants** Terms & Conditions

▶ Overview

Filter Type to filter

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

Covenant Code : DSCROBOEBITDA Covenant Type : Financial Start Date : Sep 16, 2020 Linked Customer : PTY201514287
 Description : DSCR on th ... Frequency : Quarterly End Date : Dec 31, 2020
 Classification : Internal Notice Days : 15 Next Check Date :
 :

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

Hold Back Next Save & Close Cancel

517. To view the overview of the covenants, click and expand the **Overview** section.

518. To filter the required covenant, click the **Filter** button. The *Filter* window appears:

Filter

Status New Amended

Covenant Type Non Financial Financial

Linkage Type Facility Customer

Frequency FortNightly Quarterly Monthly
 SemiAnnual Custom Annual Weekly

From Due Date

To Due Date

519. Type and / or select the filter parameters.

520. Click **Apply**. Covenants that matches the filter parameters are displayed.

521. To filter the covenants using single filter parameter, type the parameter directly in **Type to filter** text box.



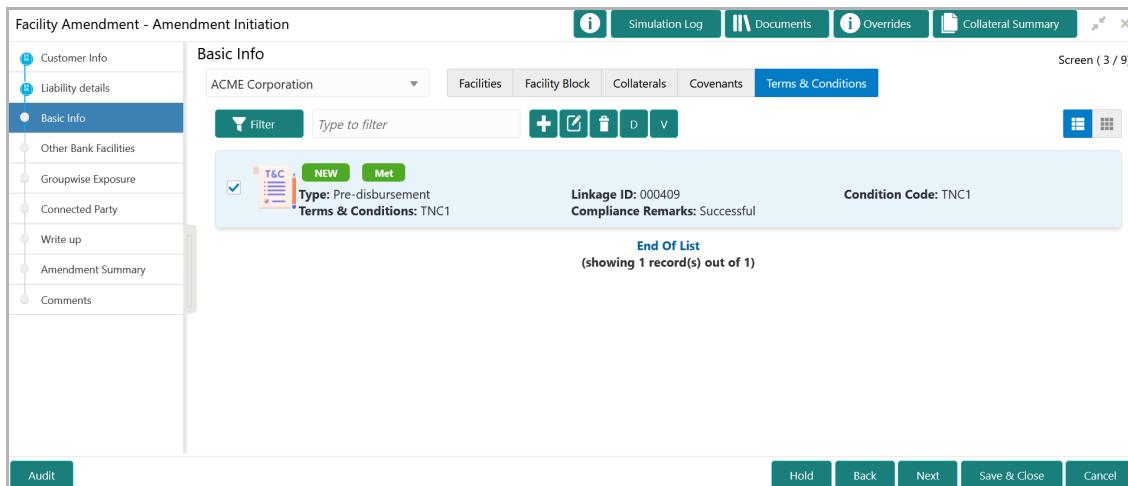
Minimum 3 characters need to be entered in the Type to filter text box to filter the covenants.

Chapter 4 - Amendment Initiation

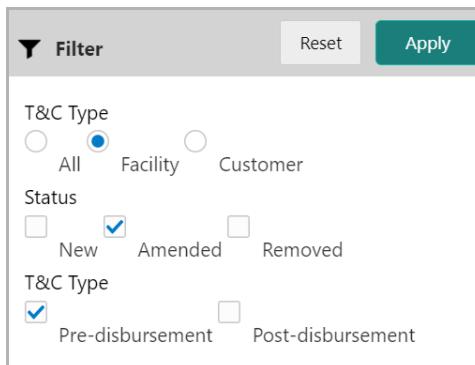
Refer “Customer Covenants” on page 126 for information on adding customer covenants.

Terms and Conditions

522. To add, modify or delete the terms and conditions, click the **Terms & Conditions** tab in *Basic Info* page.



523. To filter the terms and conditions, click the **Filter** button. the *Filter* window appears:



524. Type and / or select the filter parameters.

525. Click **Apply**. Terms & Conditions that matches the filter parameters are displayed.

526. To filter the terms & conditions using single filter parameter, type the parameter directly in **Type to filter** text box.



Minimum 3 characters need to be entered in the Type to filter text box to filter the terms & conditions.

Refer “Customer Terms & Conditions” on page 129 for information on adding terms and conditions.

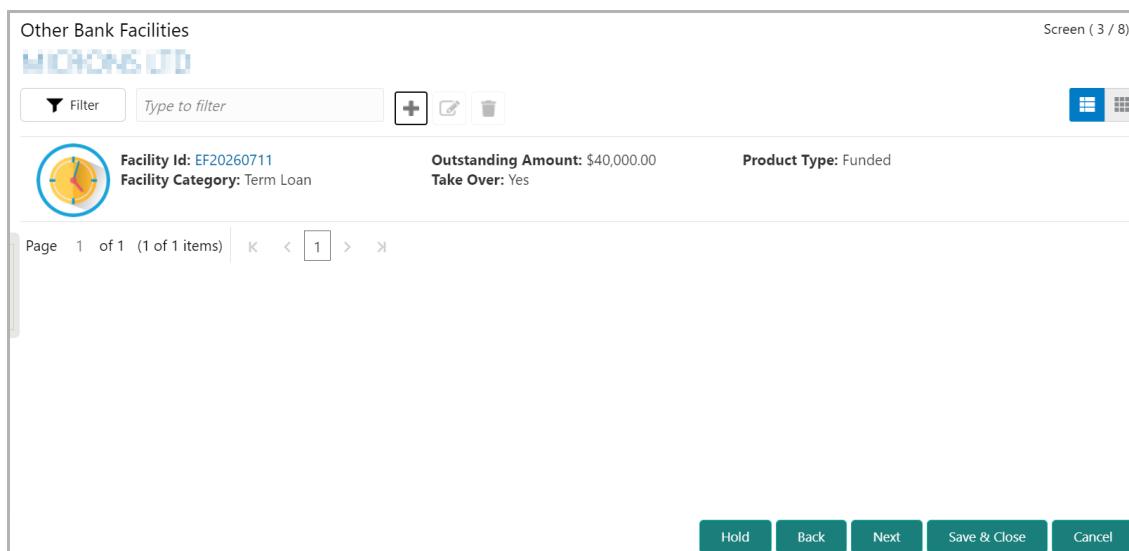
Chapter 4 - Amendment Initiation

527. To hold the Amendment Initiation, click **Hold** in the *Basic Info* page.
528. To go back to the previous page, click **Back**.
529. To save the Amendment Initiation for future edit, click **Save & Close**.
530. To go to the next page, click **Next**.
531. To exit the process without saving the information, click **Cancel**.

Upon clicking **Next** in the *Basic Info* page, the *Other Bank Facility* page appears.

Other Bank Facility

This data segment allows to view, modify, delete and add details about the facilities availed by the party / child party from the other banks.



Other Bank Facilities

MICROG LTD

Screen (3 / 8)

Filter Type to filter +

Facility Id: EF20260711 Facility Category: Term Loan Outstanding Amount: \$40,000.00 Product Type: Funded Take Over: Yes

Page 1 of 1 (1 of 1 items) 1

Hold Back Next Save & Close Cancel

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

Chapter 4 - Amendment Initiation

Filter
[Reset](#)
[Apply](#)

Limit

Joint Customer

Bank Name

Branch Name

Take Over

Product Type

Term Loan

Working Capital Finance

AR Finance

Overdraft

Letter Of Credit

Guarantee

Others

Currency

🔍

From Amount

To Amount

533. Type and / or select the filter parameters.

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

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



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

536. To add details about the other bank facilities received by the party, click the add icon. The *Facility Details* window appears.

Chapter 4 - Amendment Initiation

Facility Details

Bank Name *	Branch Name
SMD	NYC
Sanction Letter Available	Facility Type *
<input checked="" type="checkbox"/>	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded
Facility Category *	Sanctioned Year
Term Loan	2019 ▼ ▲
Take Over	Currency *
<input checked="" type="checkbox"/>	USD 🔍
Sanctioned Amount *	Outstanding Amount
\$100,000,000,000.00	\$3,000,000,000.00
Rate of Interest	Tenor
12 ▼ ▲	36 ▼ ▲
Secured	
<input checked="" type="checkbox"/>	
Create Close	

537. Type the other **Bank Name** and **Branch Name**.
538. Enable the **Sanction Letter Available** check box, if sanction letter is available for the other bank facility.
539. Choose the **Facility Type**. The options available are **Funded** and **Non-Funded**.
540. Select the **Facility Category** from the drop down list.
541. Type the year in which the existing facility is sanctioned in the **Sanctioned Year** field.
542. Enable **Take Over** check box to add the other bank facility to the facility list.
543. Search and select the **Currency** in which the facility is offered by other bank.
544. Specify the amount sanctioned by the other bank in **Sanctioned Amount** field.
545. Specify the **Outstanding Amount** to be paid by the party.
546. Specify the **Rate of Interest** at which the other bank facility is offered.

Chapter 4 - Amendment Initiation

547. Specify the **Tenor** of the other bank facility.
548. Enable **Secured** check box, if the other bank facility is secured with collateral.
549. Click **Create**. The other bank facility is added.
550. To edit the other bank facility information, **Select** the required facility from the list and then click the edit icon. The *Facility Details* window appears.
551. Modify the required information and click **Save**.
552. To delete the other bank facility information, **Select** the facility and then click delete icon.
553. To change the layout of *Other Bank Facilities* page to table view, click the table icon at the right corner.
554. To hold the Amendment Initiation, click **Hold** in the *Other Bank Facilities* page.
555. To go back to the previous page, click **Back**.
556. To save the Amendment Initiation for future edit, click **Save & Close**.
557. To go to the next page, click **Next**.
558. To exit the process without saving the information, click **Cancel**.

Upon clicking **Next** in the *Other Bank Facilities* page, the *Groupwise Exposure* page appears.

Groupwise Exposure

This data segment allows to view, modify, delete and add information about the facilities already availed by the party / child party from your bank.

Groupwise Exposure

Screen (4 / 8)

Uniserve Bank

Entity Name: Uniserve Bank
Customer Name: OFSS
Relation: Connected Party

Currency: USD
Approved Limit: \$100,000.00
Outstanding Limit Amount: \$50,000.00

Tenor: 24
Commitment Status: Committed

Total Gross Limit : \$100,000.00

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

Hold Back Next Save & Close Cancel

559. To filter the required groupwise exposure from list, click the **Filter** button. The *Filter* window appears.

Chapter 4 - Amendment Initiation

Filter

Reset **Apply**

Relation

Borrower
 Connected Party

Tenor

Currency



From Amount

To Amount

Commitment Status

Committed
 Uncommitted

560. Type and / or select the filter parameters.

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

562. To filter the groupwise exposure using single filter parameter, type the parameter directly in **Type to filter** text box.



Minimum 3 characters need to be entered in the **Type to filter** text box to filter the groupwise exposure.

563. To add groupwise exposure details, click the add icon. The *Groupwise Exposure Details* window appears.

Chapter 4 - Amendment Initiation

Groupwise Exposure Details

Entity Name *	Customer Name *
UDB	GreekPod
Relation *	Currency *
<input type="radio"/> Borrower <input checked="" type="radio"/> Connected Party	USD 
Approved Limit *	Outstanding Limit Amount *
\$555,555,555,555,555,600.00	\$3,333,333,333,333.00
Tenor *	Commitment Status *
30 	Committed 

564. In **Entity Name** field, enter your bank name.
565. In **Customer Name** field, enter the name of the party or the child party.
566. Select the **Relation** as **Borrower**, if party name is provided in the **Customer Name** field. If child party name is provided in the **Customer Name** field, select the **Relation** as **Connected Party**.
567. Search and select the **Currency** in which the facility is offered by your bank.
568. Specify the following details about the facility:
 - Approved Limit
 - Outstanding Limit Amount
 - Tenor
569. Select the **Commitment Status** from the drop down list. The options available are **Committed** and **Uncommitted**.
570. Click **Save**. Groupwise exposure details are added.
571. To edit the groupwise exposure information, **Select** the required exposure from the list. Edit icon is enabled.
572. Click the edit icon. The *Groupwise Exposure Details* window appears.
573. Modify the required information and click **Save**.

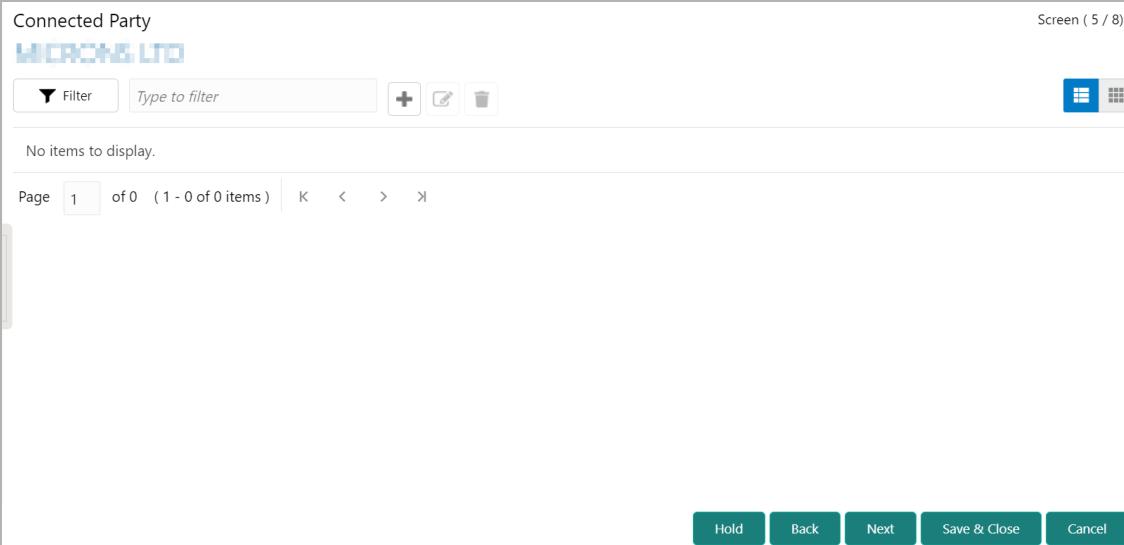
Chapter 4 - Amendment Initiation

574. To delete the groupwise exposure information, **Select** the exposure and click delete icon.
575. To change the layout of *Groupwise Exposure* page to list view, click the list view icon at the right corner.
576. To hold the Amendment Initiation task, click **Hold** in the *Groupwise Exposure* page.
577. To go back to the previous page, click **Back**.
578. To save the Amendment Initiation task for future edit, click **Save & Close**.
579. To go to the next page, click **Next**.
580. To exit the process without saving the information, click **Cancel**.

Upon clicking **Next** in the *Groupwise Exposure* page, the *Connected Parties* page appears.

Connected Party

This data segment allows to view, modify, delete and add details about the connected parties of your customer.



Connected Party

MICRONS LTD

Screen (5 / 8)

Filter Type to filter **+** **edit** **delete**

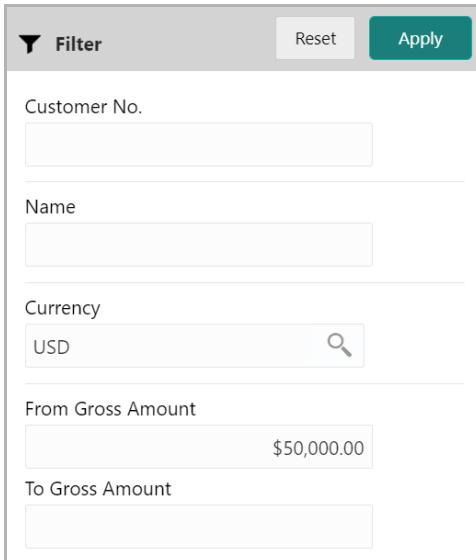
No items to display.

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

Hold Back Next Save & Close Cancel

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

Chapter 4 - Amendment Initiation



Customer No.

Name

Currency 

From Gross Amount

To Gross Amount

Filter **Reset** **Apply**

582. Type and / or select the filter parameters.
583. Click **Apply**. Connected parties that matches the filter parameters are displayed.
584. To filter the connected parties using single filter parameter, type the parameter directly in **Type to filter** text box.



Minimum 3 characters need to be entered in the **Type to filter** text box to filter the connected parties.

585. To add information about connected parties, click the add icon. The *Connected Parties Details* window appears.

Chapter 4 - Amendment Initiation

Connected Party Details

Customer Id	<input type="text" value="PTY210493117"/> 
Name	<input type="text"/> 
Cash Cover	\$250,000.00
Total Gross Facility	<input type="text"/> 
Approved Funded Sell Down	\$300,000.00
Total Net Facility	<input type="text"/> 
Approved Unfunded Sell Down	\$100,000.00

Facility Details:   

No items to display.

Page 1 (0 of 0 items)     

586. Search and select the **Customer No.** of the party connected with your customer. Following details about the connected party are fetched and displayed:

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

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

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

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

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

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

Chapter 4 - Amendment Initiation

592. To delete the connected party, **Select** the party and click delete icon.
593. To change the table view to list view, click the list view icon at the right corner.
594. To hold the Amendment Initiation task, click **Hold** in the *Connected Parties* page.
595. To go back to the previous page, click **Back**.
596. To save the Amendment Initiation task for future edit, click **Save & Close**.
597. To go to the next page, click **Next**.
598. To exit the process without saving the information, click **Cancel**.

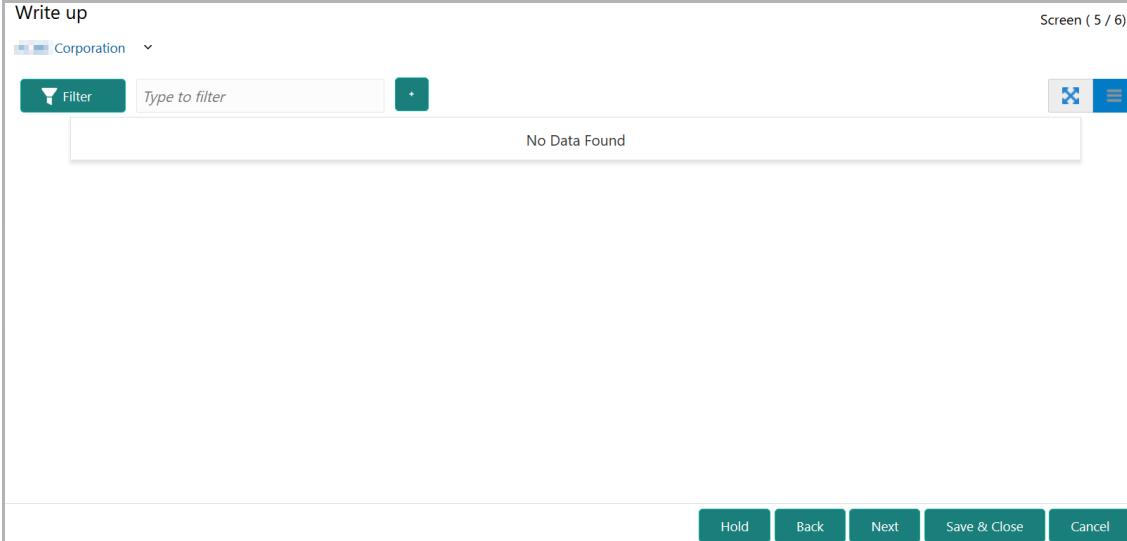
Upon clicking **Next** in the *Connected Parties* page, the *Write up* page appears.

Write up

This data segment allows the user to add writeup for the customer and all their child parties in the available writeup categories. The history of writeup for the customer will be available to the users throughout the customer's association with the bank.



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



The screenshot shows a software interface titled 'Write up' with a sub-header 'Screen (5 / 6)'. At the top, there is a dropdown menu set to 'Corporation'. Below the header are buttons for 'Filter' and 'Type to filter', and a '+' button. The main area displays a message 'No Data Found'. At the bottom, there is a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

599. Click the add icon. The *Write Up* window appears:

Chapter 4 - Amendment Initiation

Writeup

Writeup Category * BOVR

Business overview

>

Sample writeup

600. Click the search icon in the **Writeup Category** field. The *Fetch Writeup Category* window with the list of categories maintained in the Maintenance module appears:

Writeup Category

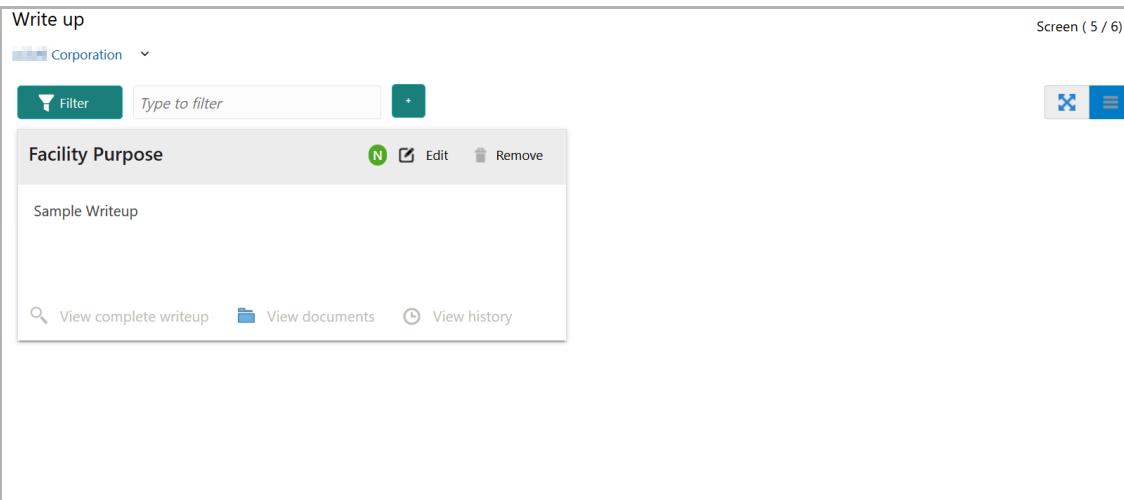
Writeup Category Code	Writeup Category Description
<input type="text"/>	<input type="text"/>
<input type="button" value="Fetch"/>	
Writeup Category Code	Writeup Category Description
PURP	Facility Purpose
PRIC	Facility Pricing Writeup
F005	Facility Customer Relationship Writeup
MKTI	Market Intelligence
BOVR	Business overview
CALL	Call Report
PIPE	PIPELINE

Page of 1 (1 - 7 of 7 items) < >

601. Click on the required category code. Selected code is displayed in the **Writeup Category** field.

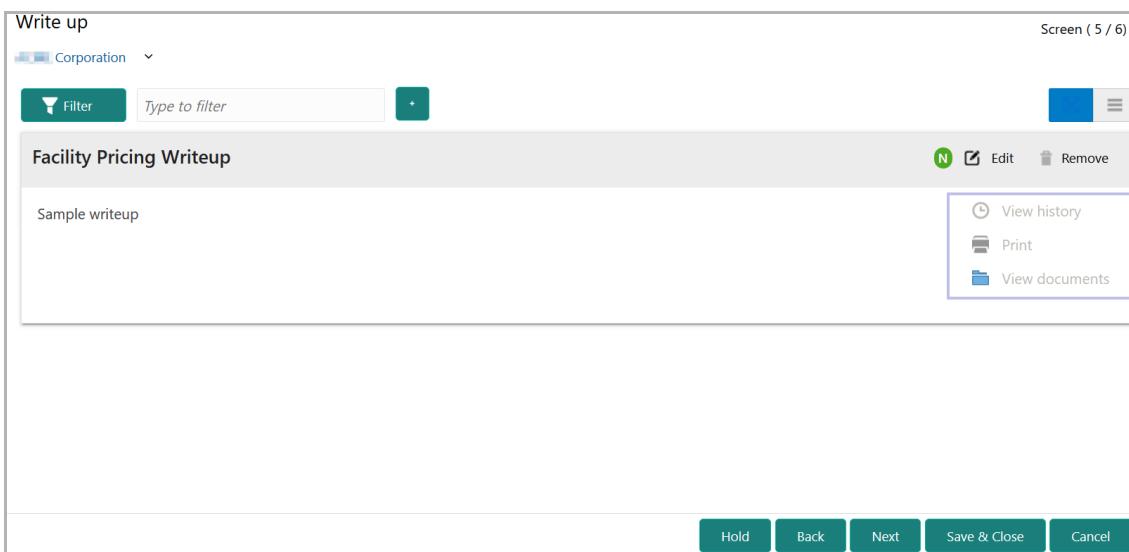
602. Type the observations in the text box and click **Create**. The observations are added in the Write Up page as shown below:

Chapter 4 - Amendment Initiation



The screenshot shows a 'Write up' screen for a 'Corporation' entity. At the top, there is a 'Filter' button, a search bar with placeholder 'Type to filter', and a '+' button. Below this is a table with one row. The row has a green 'N' icon, a 'Facility Purpose' column containing 'Facility Purpose' and 'Sample Writeup', and a set of actions: 'Edit' (pencil icon) and 'Remove' (trash icon). At the bottom of the table are three buttons: 'View complete writeup' (magnifying glass), 'View documents' (folder), and 'View history' (clock). The top right corner of the screen says 'Screen (5 / 6)'.

603. To change the layout of Write up data segment to the expanded view, click the Expanded View icon at the top right corner. The write up is expanded as shown below:



The screenshot shows the same 'Write up' screen for a 'Corporation' entity, but the 'Facility Purpose' row is expanded. The expanded view shows 'Facility Pricing Writeup' and 'Sample writeup'. To the right of the expanded row are three buttons: 'View history' (clock), 'Print' (printer), and 'View documents' (folder). At the bottom of the screen are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

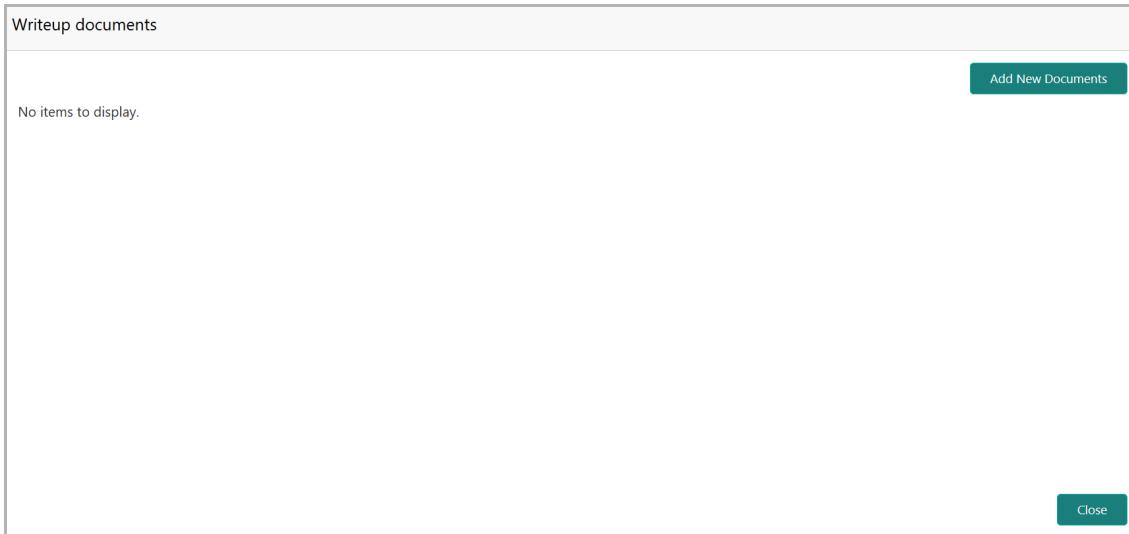
604. To modify the writeup, click the **Edit** icon and change the information.
605. To delete the writeup, click the **Remove** icon. A confirmation message appears.
606. Click **Yes**. The writeup is removed.
607. To view the writeup history, click the **View history** icon.
608. To print the write up, click the **Print** icon.



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

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

Chapter 4 - Amendment Initiation



Writeup documents

No items to display.

Add New Documents

Close

610. To add new documents, click **Add New Documents**.
611. To exit the Writeup documents window, click **Close**.
612. To hold the Amendment Initiation task, click **Hold** in the *Amendment Summary* page.
613. To go back to the previous page, click **Back**.
614. To save the Amendment Initiation task for future edit, click **Save & Close**.
615. To go to the next page, click **Next**.

Upon clicking **Next** in the *Write up* page, the *Amendment Summary* page appears.

Amendment Summary

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

Chapter 4 - Amendment Initiation

Amendment Summary Screen (8 / 9)

Register No 12345	Liability Amount AED100,000,000.00	Expiry date Jun 26, 2024	Is KYC Compliant No 0	Share Holders 0	Contractors 0	Guarantors 0	Bankers 0
----------------------	---------------------------------------	-----------------------------	--------------------------	--------------------	------------------	-----------------	--------------

Entities		Other Bank Facilities			Facilities		
1 Added		0 Total Facility	0 Total Takeover	0 Newly Added	1 Modified Facilities		
Collaterals		Pricing			Facility Block		
0 Newly Added	0 Request For Revaluation	Interest 0 Added	Charge 0 Modified	Commission 0 Added	1 Newly Blocked	0 Modified Blocks	

▶ Pricing
▶ Entities
▶ Other Bank Facilities
▶ Facilities
▶ Facility Block
▶ Collaterals

Hold
Back
Next
Save & Close
Cancel

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

Industry Details

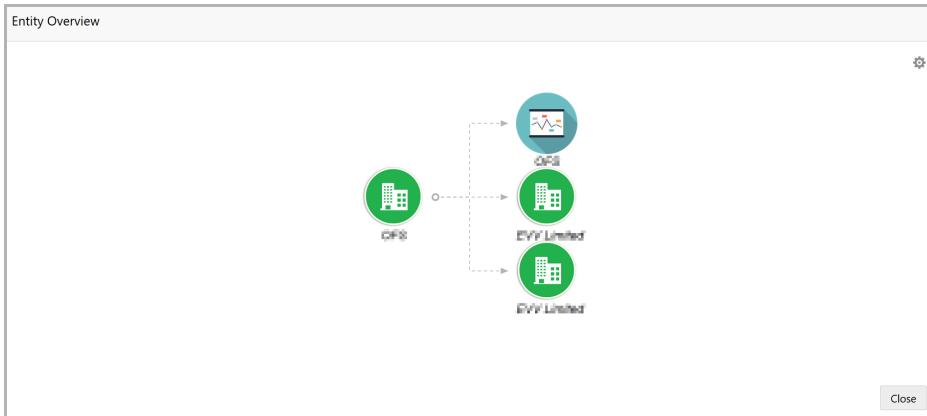
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

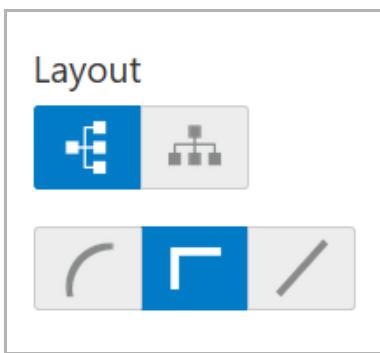
617. Click **Close** to exit the *Industry Details* window.

618. To view the overview of the party, click the entity overview icon in **Customer Information** section. The *Entity Overview* window appears.

Chapter 4 - Amendment Initiation



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



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



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

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

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

Chapter 4 - Amendment Initiation

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

- Pricing
- Entities
- Other Bank Facilities
- Facilities
- Facility Block
- Facility Transfer
- Collaterals

624. To hold the Amendment Initiation task, click **Hold** in the *Amendment Summary* page.

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

626. To save the Amendment Initiation task for future edit, click **Save & Close**.

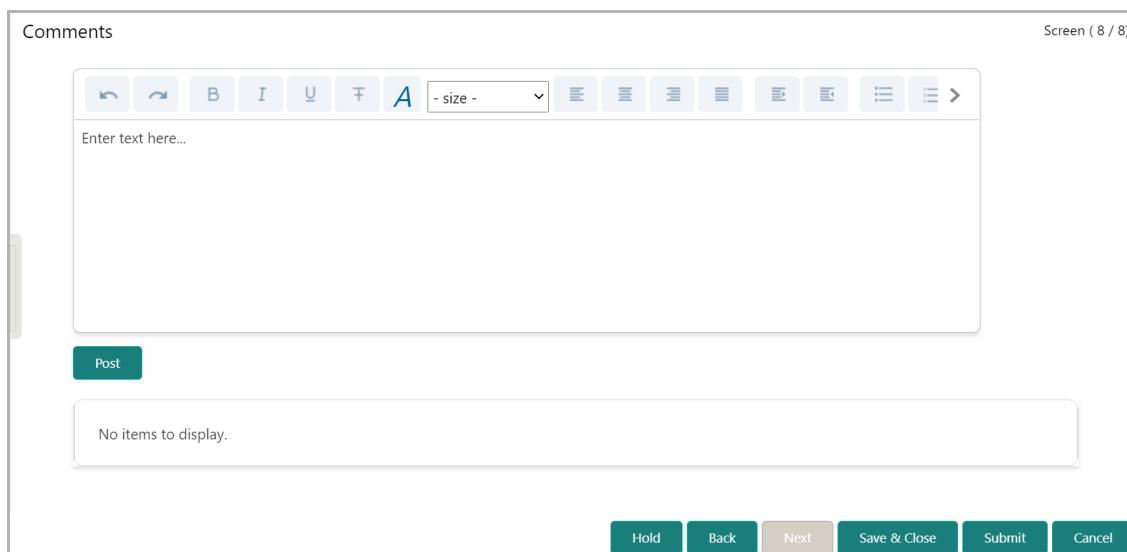
627. To go to the next page, click **Next**.

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

Upon clicking **Next** in the *Amendment Initiation* page, The *Comments* page appears.

Comments

The *Comments* data segment allows to capture overall remarks for the Amendment Initiation stage. Posted comments are displayed at the bottom of the page for easy identification of previous actions.



Comments

Screen (8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

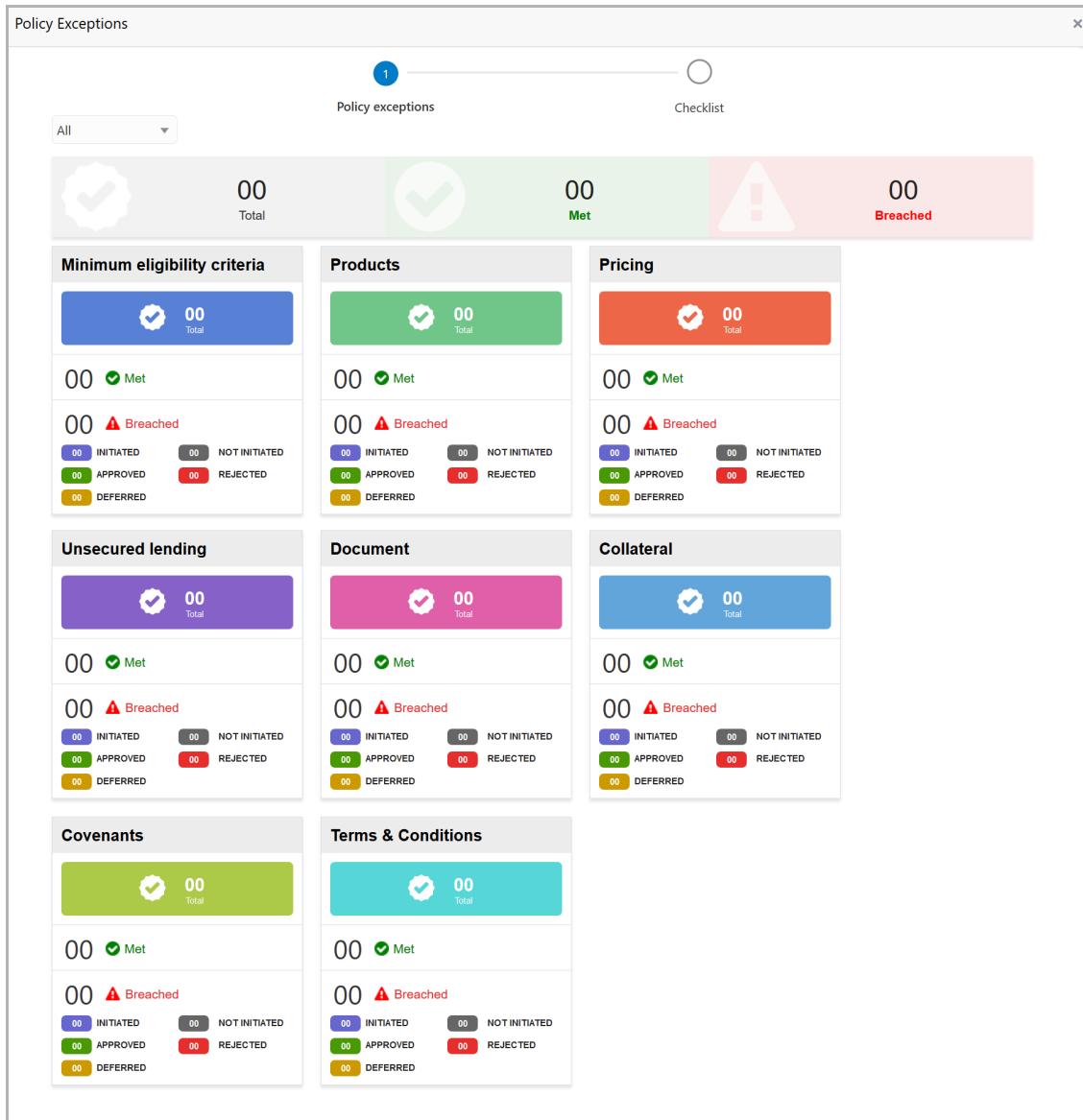
630. To hold the Amendment Initiation task, click **Hold**.

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

Chapter 4 - Amendment Initiation

632. To save the Amendment Initiation task for future edit, click **Save & Close**.
633. To move to the next stage, click **Submit**.
634. To exit the process without saving the information, click **Cancel**.

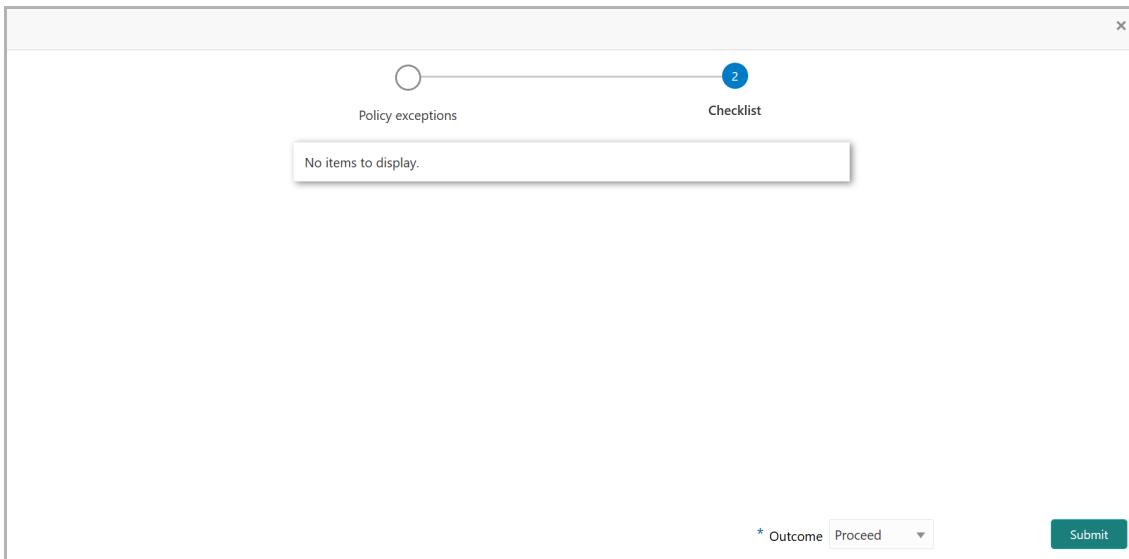
Upon clicking the **Submit** button, the *Policy exceptions* window appears:



By default, policy exceptions are displayed for both the party and the child parties.

635. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
636. Click the **Checklist** data segment.

Chapter 4 - Amendment Initiation



The screenshot shows a user interface for amendment initiation. At the top, there are two tabs: 'Policy exceptions' (with a status of 1) and 'Checklist' (with a status of 2). A message box below the tabs says 'No items to display.' In the bottom right corner, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected, and a 'Submit' button.

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

638. Click **Submit**.

If the **Outcome** is selected as **PROCEED**, the application will be moved to Amendment Enrichment stage on clicking **Submit**.

Chapter 4 - Amendment Enrichment

Amendment Enrichment

In this stage, the member of the operations/credit team enriches the amendment application by capturing detailed information about the customer (the customer hierarchy, funding requirement, collateral offered and the other business related information) required to evaluate the customers on parameters like credit worthiness, risk profiling and legal fitness. After performing the necessary actions, the user can send the application to three parallel stages as well as initiate the collateral evaluation and the customer on-boarding work flows.

The following table provides a high level overview about the Amendment Enrichment stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"> • Amendment summary • Customer group Structure • Liability details • Facility details • Other bank facilities • Group wise exposure • Connected party details • Facility over utilized • Facility overdue • Breached covenants • Breached T&C • Existing collateral details • Existing covenants and T&C 	<ul style="list-style-type: none"> • Edit the information captured as part of amendment initiation • View and update financial details • View and update Shareholder details • View and update management team details • View and update auditor details • View and update Directors details • View and update customer and supplier details • View and update projections • Upload financial documents • View and update address of the customers • View and update customer level covenants and T&C • Edit the liability or facility details if required • Edit the collateral details if required • Capture fresh write up • Upload non financial documents of the customer • Capture comments about the customer with regard to enrichment stage • Send back the application if additional information is required

Enrichment Steps

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

Chapter 4 - Amendment Enrichment

The screenshot shows the Oracle Free Tasks interface. The left sidebar contains a navigation menu with items like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main area is titled 'Free Tasks' and contains a table with the following columns: Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The table lists 13 tasks, mostly 'Acquire & E...' tasks with low priority, and one 'Acquire & E...' task with high priority for Credit Origination. The tasks are in various stages: Amendment Enrichment, Risk Evaluation, Credit Evaluation, Legal Evaluation, and Risk Evaluation. The application date is April 2018, and the branch is 004. At the bottom, there are navigation buttons for Page 1 of 3, with 1-20 of 46 items.

2. Acquire & Edit the required Amendment Enrichment task. The *Amendment Summary* page appears.

Amendment Summary

The screenshot shows the 'Facility Amendment - Amendment Enrichment' page. The top navigation bar includes 'Amendment Summary', 'Documents', 'Collateral Summary', and a search bar. The main content area is titled 'Party Information' and shows details for a 'Corporation' entity. It includes fields for Party Id (PTY192560509), Register No (RN534345231), Legal Status (Proprietorship), Liability Amount (\$22,000,000.00), Is KYC Compliant (No), Share Holders (2), Contractors (2), Guarantors (2), and Bankers (3). Below this are sections for Entities, Other Bank Facilities, Facilities, Collaterals, Pricing, and Facility Block, each with a count of added items. A sidebar on the left lists sections like Pricing, Entities, Other Bank Facilities, Facilities, Facility Block, and Collaterals. At the bottom are buttons for Hold, Back, Next, Save & Close, and Cancel.

3. Refer “Amendment Summary” on page 204 for information on actions that can be performed in this page.

4. To go to the *Customer Info* page, click **Next**.

Chapter 4 - Amendment Enrichment

Customer Info

Customer info

MICRONS LTD.

Screen (2 / 8)



MICRONS LTD.

Hold **Back** **Next** **Save & Close** **Cancel**

5. Refer “Customer Info” on page 110 for information on actions that can be performed in this page.
6. To go to the *Liability* page, click **Next**.

Liability

Liability

TCS **▼**

Screen (2 / 9)

Filter **Type to filter**

 Party Id: **PTY201344330**
Parent Party Id: **PTY201344329**

 Party Id: **PTY003**
Parent Party Id: **PTY201344330**

 Party Id: **PTY002**
Parent Party Id: **PTY201344330**

Name: Liability Number: **005827** **Edit** **⋮**

Name: Liability Number: **04567** **⋮**

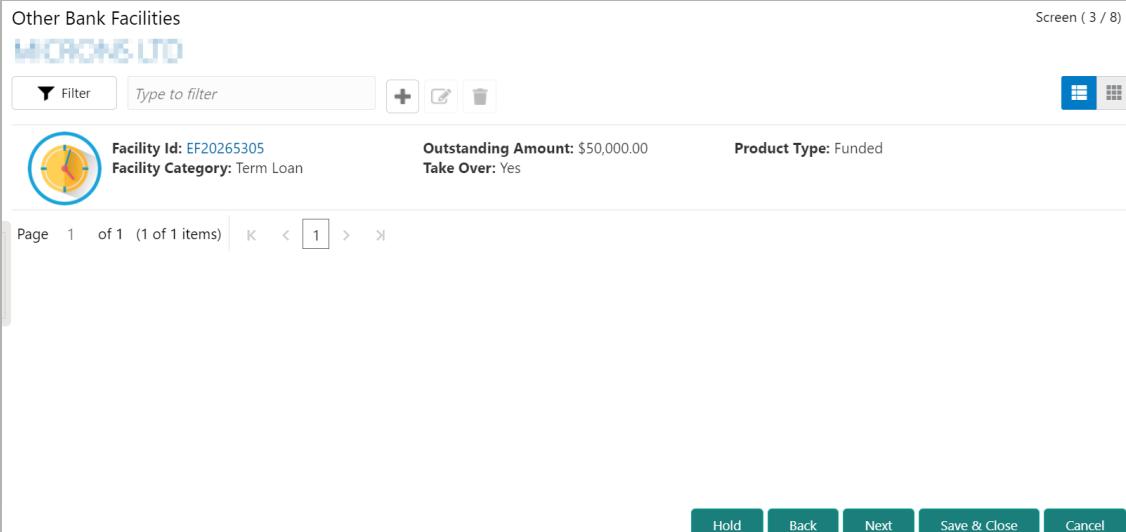
Name: Liability Number: **006288** **⋮**

Hold **Back** **Next** **Save & Close** **Cancel**

7. Refer “Liability” on page 137 for information on actions that can be performed in this page.
8. To go to the *Other Bank Facilities* page, click **Next**.

Chapter 4 - Amendment Enrichment

Other Bank Facilities



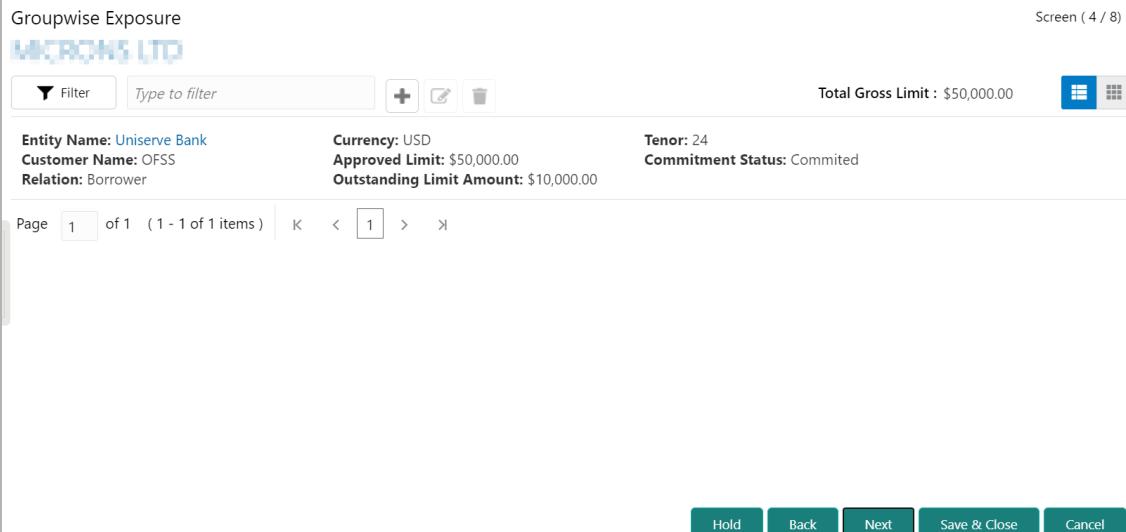
The screenshot shows a list of 'Other Bank Facilities' for the entity 'MICRONS LTD'. There is one item listed:

- Facility Id:** EF20265305
- Facility Category:** Term Loan
- Outstanding Amount:** \$50,000.00
- Product Type:** Funded
- Take Over:** Yes

At the bottom, there are buttons for Hold, Back, Next, Save & Close, and Cancel.

- Refer "Other Bank Facility" on page 192 for information on actions that can be performed in this page.
- To go to the *Groupwise Exposure* page, click **Next**.

Groupwise Exposure



The screenshot shows a list of 'Groupwise Exposure' for the entity 'MICRONS LTD'. There is one item listed:

- Entity Name:** Uniserve Bank
- Customer Name:** OFSS
- Relation:** Borrower
- Currency:** USD
- Approved Limit:** \$50,000.00
- Outstanding Limit Amount:** \$10,000.00
- Tenor:** 24
- Commitment Status:** Committed

At the bottom, there are buttons for Hold, Back, Next, Save & Close, and Cancel.

- Refer "Groupwise Exposure" on page 195 for information on actions that can be performed in this page.
- To go to the *Connected Party* page, click **Next**.

Chapter 4 - Amendment Enrichment

Connected Party

Connected Party

MICRONS LTD

No items to display.

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

Hold Back Next Save & Close Cancel

13. Refer “Connected Party” on page 198 for information on actions that can be performed in this page.
14. To go to the *Enrichment* page, click **Next**.

Enrichment

Enrichment

CRONS LTD

Facilities Facility Block Collaterals Covenants Terms and Conditions

Facilities Facility Transfer

Amount: 0 Over utilization

Overdue: 0 Facility review overdue

Facility Covenants: 0 Breached

Facility T&C: 0 Breached

No Anomaly: 1 Facilities with no changes

STFL1

Facility ID: F2019932

Facility Description: Line Desc 1

Released Amount: \$2,000.00

Requested Amount: Facility Category: Facility Type: Non Funded

Next Review Date: Jul 30, 2020

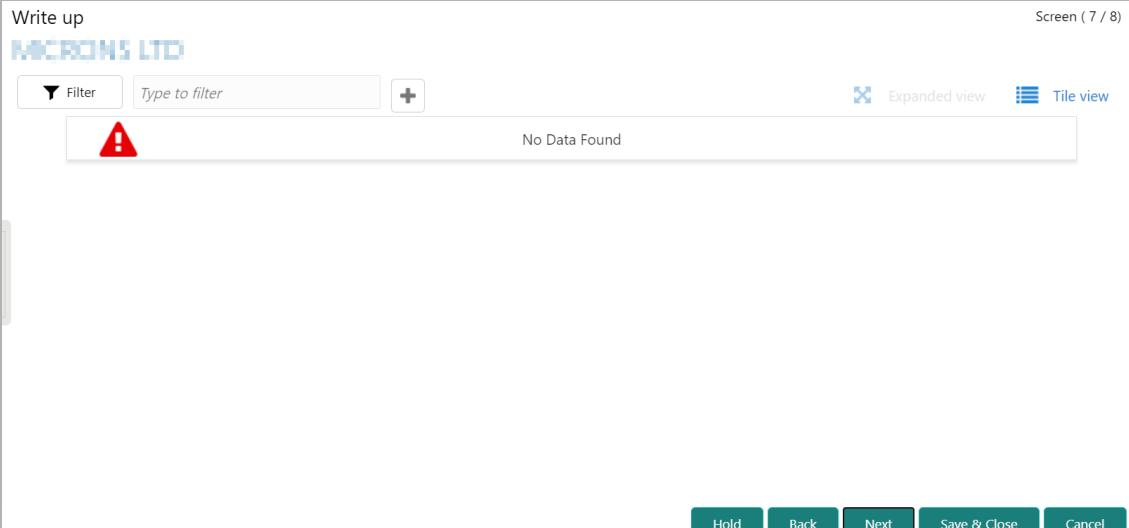
End Of List (showing 1 record(s) out of 1)

Hold Back Next Save & Close Cancel

15. Refer “Basic Information” on page 139 for information on actions that can be performed in this page.
16. To go to the *Write up* page, click **Next**.

Chapter 4 - Amendment Enrichment

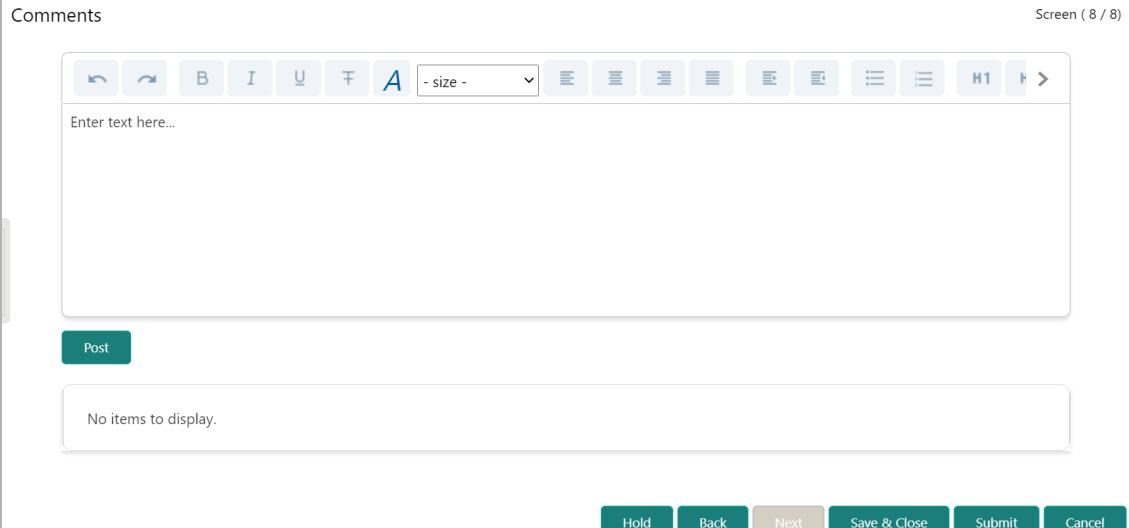
Write Up



The screenshot shows a search interface titled 'Write up' for 'MICRONS LTD'. It includes a 'Filter' button, a search bar, and a 'Type to filter' input field. A red warning icon with an exclamation mark is displayed. The message 'No Data Found' is centered below the search bar. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

17. Refer “Write up” on page 201 for information on actions that can be performed in this page.
18. To go to the *Comments* page, click **Next**.

Comments



The screenshot shows a rich text editor interface titled 'Comments' for 'MICRONS LTD'. It includes a toolbar with various formatting buttons (bold, italic, underline, etc.) and a text input field with the placeholder 'Enter text here...'. A 'Post' button is located below the text input. A message 'No items to display.' is shown in a box. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

19. Refer “Comments” on page 207 for information on actions that can be performed in this page.
20. To move to the next stage of Credit Amendment process, click **Submit**. *Policy exceptions* window appears:

Chapter 4 - Amendment Enrichment

Policy Exceptions

1 Policy exceptions Checklist

All

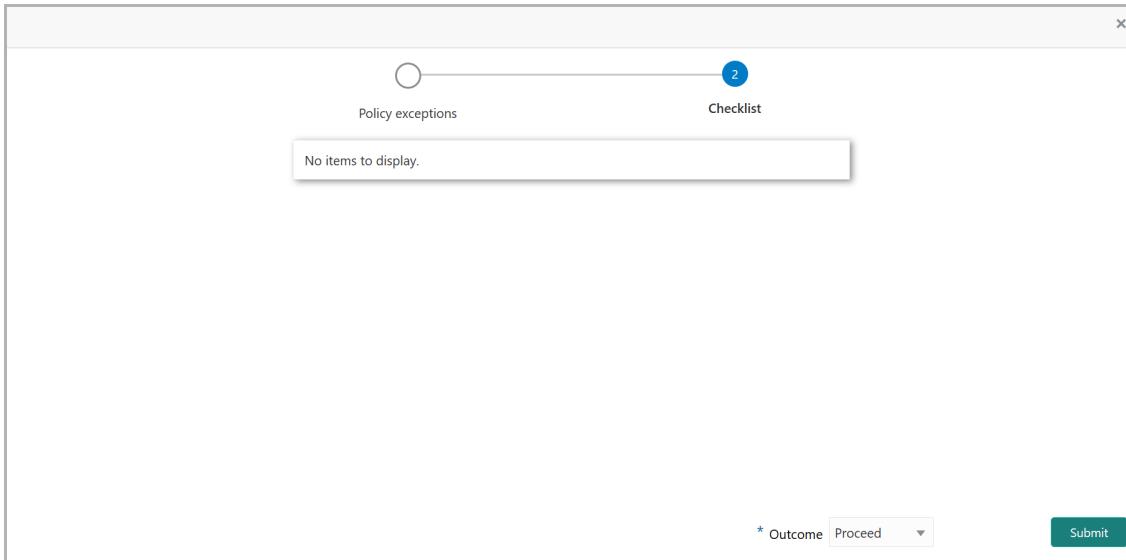
00 Met 00 Met 00 Breached

Minimum eligibility criteria	Products	Pricing
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
Unsecured lending	Document	Collateral
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
Covenants	Terms & Conditions	
00 Met	00 Met	
00 Breached	00 Breached	
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	
00 Met	00 Met	
00 Breached	00 Breached	
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	

By default, policy exceptions are displayed for both the party and the child parties.

21. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
22. Click the **Checklist** data segment.

Chapter 4 - Amendment Enrichment



The screenshot shows a software interface for 'Checklist' step. At the top, a progress bar indicates two items: 'Policy exceptions' (empty circle) and 'Checklist' (blue circle with '2'). Below the progress bar, a message box says 'No items to display.' At the bottom, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a 'Submit' button.

23. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
24. Enable the **Is KYC Required** check box, if required. The system will create a KYC Evaluation task to perform KYC check for the party and child party.
25. Click **Submit**.

Upon submitting the enriched application, the application is passed to multiple parallel stages of evaluation. Refer **Amendment Evaluation** chapter for information on the parallel stages.

Chapter 4 - Amendment Evaluation

Amendment Evaluation

In OBCFPM, credit evaluation, legal evaluation and risk evaluation for the amendment proposal can be performed in parallel before sending the proposal to the Amendment Structuring stage.

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

Credit Evaluation

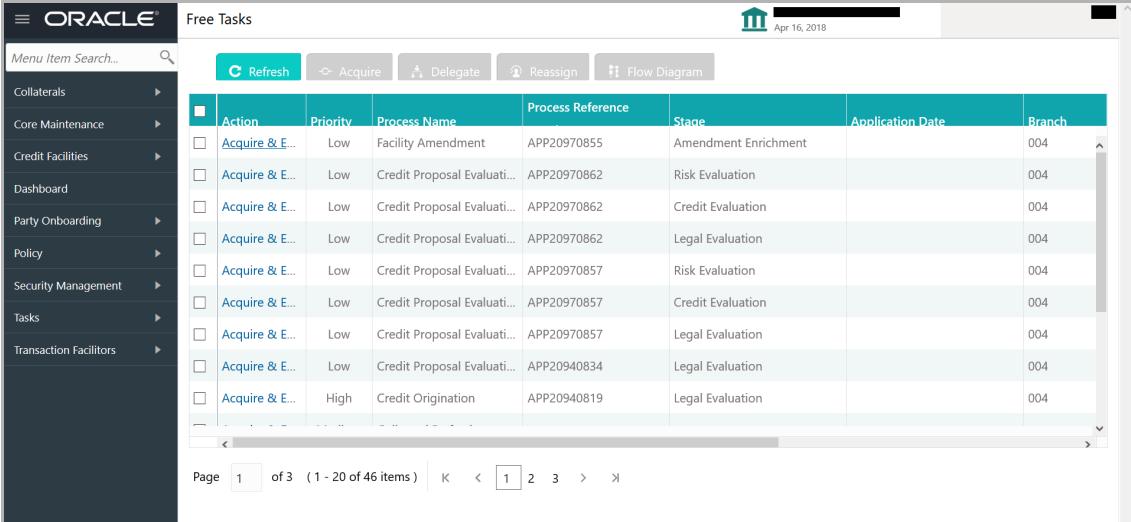
The following table provides a high level overview about the Credit Evaluation stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"> • Customer summary <ul style="list-style-type: none"> -Customer group Structure -Liability details -Facility details -Other bank facilities -Group wise exposure -Connected party details -Facility over utilized -Facility overdue -Breached covenants -Breached T&C -Existing Collateral details -Existing covenants and T&C -Amendment summary • Details about changes related to facilities, collateral, covenants, and T&C • Comments added in previous stages 	<ul style="list-style-type: none"> • Perform the Quantitative Analysis <ul style="list-style-type: none"> -View ratios and the scores generated -View Peer analysis -View trend analysis of the ratios • Perform the Qualitative Analysis by answering questions maintained <ul style="list-style-type: none"> -Debtor analysis -Creditor analysis -Sector analysis -Global Economic analysis -Domestic analysis • Capture comments about the performed credit evaluation • Send back the application if additional information is required

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

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

Chapter 4 - Amendment Evaluation



The screenshot shows the Oracle Free Tasks interface. The left sidebar contains a navigation menu with items like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main area is titled 'Free Tasks' and displays a table of tasks. The table has columns: Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. There are 10 rows of data, with the last row being a summary. The 'Action' column shows 'Acquire & E...' for most rows, except for the last one which shows 'Acquire & E...'. The 'Priority' column shows 'Low' for most rows, except for the last one which shows 'High'. The 'Process Name' column shows 'Facility Amendment' for the first row, and 'Credit Proposal Evaluati...' for the other rows. The 'Process Reference' column shows 'APP20970855' for the first row, and 'APP20970862' for the other rows. The 'Stage' column shows 'Amendment Enrichment' for the first row, and 'Risk Evaluation', 'Credit Evaluation', 'Legal Evaluation', 'Risk Evaluation', 'Credit Evaluation', 'Legal Evaluation', 'Legal Evaluation', and 'Legal Evaluation' for the other rows. The 'Application Date' and 'Branch' columns show 'Apr 16, 2018' and '004' respectively. At the bottom of the table, there is a page navigation bar showing 'Page 1 of 3 (1 - 20 of 46 items)' and a set of navigation icons.

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment	Apr 16, 2018	004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation	Apr 16, 2018	004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation	Apr 16, 2018	004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation	Apr 16, 2018	004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation	Apr 16, 2018	004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation	Apr 16, 2018	004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation	Apr 16, 2018	004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation	Apr 16, 2018	004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation	Apr 16, 2018	004
1 - 20 of 46 items						

2. Acquire & Edit the required Credit Evaluation task. The *Credit Evaluation - Customer Summary* page appears:

Chapter 4 - Amendment Evaluation

Chapter 4 - Amendment Evaluation



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

3. After reviewing the *Customer Summary*, click **Next**. The *Amendment Summary* page appears:

Amendment Summary

Screen (2 / 4)

CRONS LTD

▶ Amendment impact overview

Entities Facilities Facility Block Collaterals Covenants Terms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities Facility Transfer

Amount 0 Over utilization **Overdue** 0 Facility review overdue **Facility Covenants** 0 Breached **Facility T&C** 0 Breached **No Anomaly** 1 Facilities with no changes

Filter Type to filter

STFL1 Facility ID: F2019932 Facility Description: Line Desc 1 Requested Amount: Facility Type: Non Funded Facility Category: Next Review Date: Jul 30, 2020

End Of List (showing 1 record(s) out of 0)

Hold Back Next Save & Close Cancel



Refer “[Amendment Summary](#)” on page 110 for information on actions that can be performed in *Amendment Summary* page.

Upon clicking **Next** in the *Amendment Summary* page, the *Credit Evaluation* page appears.

Chapter 4 - Amendment Evaluation

Credit Evaluation

Screen (3 / 4)

Lobby71234

Quantitative Analysis Qualitative Analysis

Creditor Analysis

Evaluate

Edit Comments

Debtor Analysis

Evaluate

Edit Comments

Global Economic

Evaluate

Edit Comments

Domestic Economic

Evaluate

Edit Comments

Sector Analysis

Evaluate

Edit Comments

Hold **Back** **Next** **Save & Close** **Cancel**

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

- Quantitative Analysis
- Qualitative Analysis

The Quantitative Analysis comprises the following analysis for the customer:

- Creditor Analysis
- Debtor Analysis
- Global Economic
- Domestic Economic
- Sector Analysis

Upon clicking **Evaluate** in any of the tile, the *Questionnaire* window appears.

Chapter 4 - Amendment Evaluation

> Global Economic Analysis

< Previous Category | Next Category > Total Score 4

Availability of raw materials Score 4

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

No

Yes

Comment >

Cancel Save

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

A score is generated and displayed for the sector based on each answer provided.

6. Click **Save**. Cumulative score is displayed in the Quantitative Analysis page as shown below:

Credit Evaluation Screen (3 / 4)

Liability71234

Quantitative Analysis Qualitative Analysis

Creditor Analysis Debtor Analysis

6 9

Edit Comments Edit Comments

Hold Back Next Save & Close Cancel

For Creditor and Debtor Analysis, the Creditor and Debtor details can be added directly from the questionnaire window.

Chapter 4 - Amendment Evaluation

> Creditor Analysis

Creditor Details

Creditor aging	Top Suppliers
No data to display	No data to display

Profitability

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

Score **0**

Yes

No

Comment

Total Score **0**

Cancel Save

7. Click the **Creditor Details / Debtor Details** in the *Questionnaire* window. The **Creditor Details / Debtor Details** window appears:

Creditor Details

Financial Year	Quarter	Total Creditor Amount	Creditor Turnover Days
FY2019-2020	AN	\$3,120.00	0.0017828571428571429

Fetch

Outstanding Creditor Amount Breakup

* 0-30 Days	: \$3,000.00
* 30-60 Days	: \$120.00
* 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

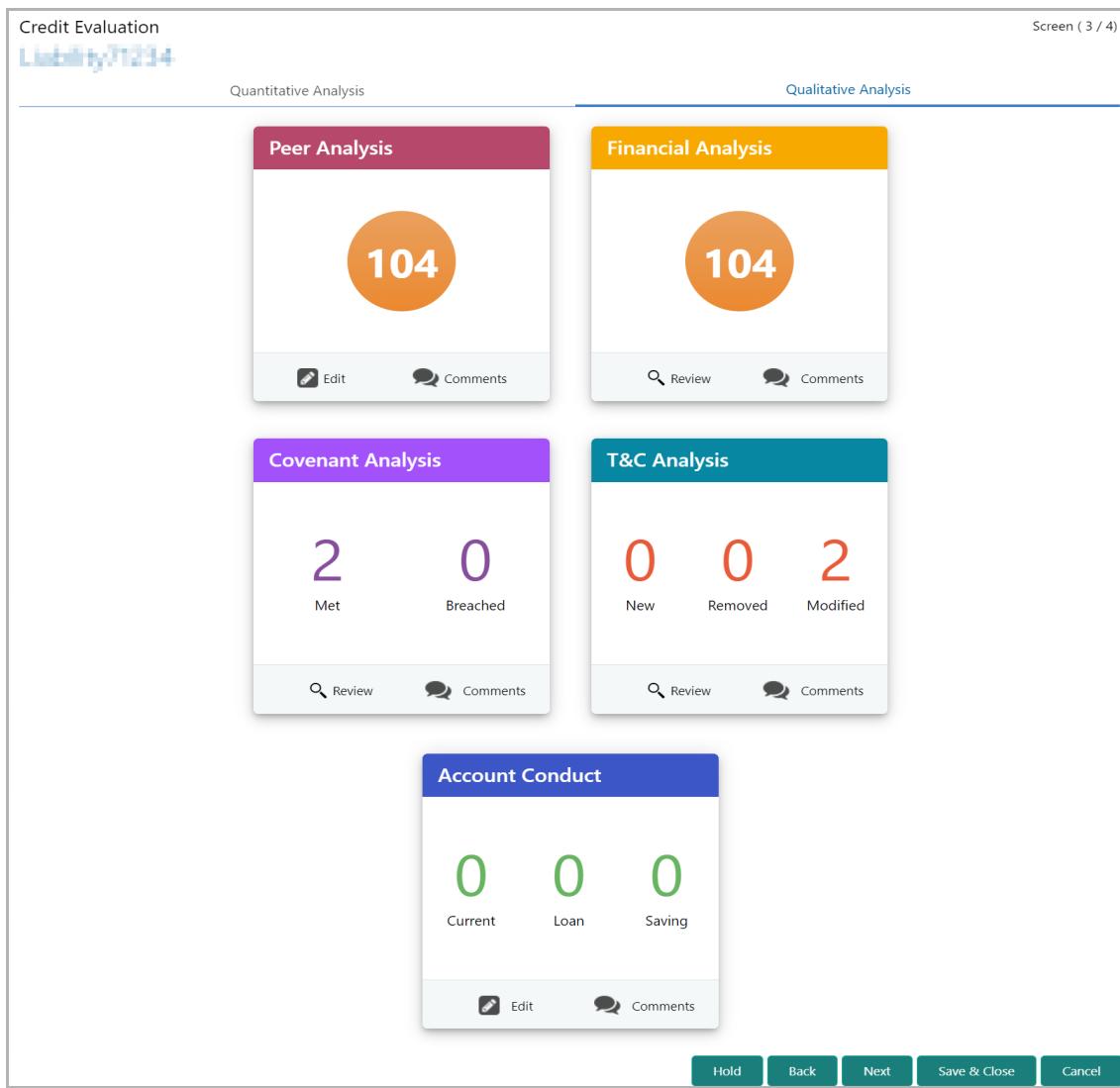
Key Creditors

Save Close

8. Fetch the Creditor / Debtor Details for the required period.

Chapter 4 - Amendment Evaluation

9. To add Key Creditor / Key Debtor, click and expand the respective section and then click the Add icon.
10. After adding the information, click **Save**.
11. After performing the quantitative analysis, click **Qualitative Analysis** tab. The **Qualitative Analysis** page appears:



12. To analyze the account conduct, click **Evaluate** in **Account Conduct** tile.

Chapter 4 - Amendment Evaluation

Corporation > Account Conduct

Account OverView

Current Accounts

Loan Accounts

Deposit Accounts

Refresh Add View Edit Delete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Mo
489022244	USD	4500000000	3000000000		200000000000	

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

Comment

Enter text here...

No items to display.

Post Close

13. To view the summary of current, loan and deposit accounts, click and expand the **Account Overview** section.
14. To add the current account, click **Add**. The *Current Account Performance Details* window appears.

Chapter 4 - Amendment Evaluation

Current Account Performance Details

Current Account No *	Branch
489022244	004 
Currency *	Average Credit Balance *
USD 	\$45,000,000,000.00
Average Debit Balance *	Limit
\$3,000,000,000.00	<input type="text"/>
Current Balance	No Of Excess In 6 Months
\$2,000,000,000,000.00	0  

OK **Clear** **Cancel**

15. Type the **Current Account No**.
16. Search and select the **Branch** and **Currency**.
17. Specify the following details in corresponding fields:
 - Average Credit Balance
 - Average Debit Balance
 - Limit
 - Current Balance
 - No Of Excess in 6 Months
18. Click **OK**. Details are added and displayed in *Current Accounts* page.
19. To refresh the current account list, click **Refresh**.
20. To view the current account details, select the current account and click **View**.
21. To modify the current account details, select the current account and click **Edit**.
22. To delete the current account details, select the current account and click **Delete**.
23. To add the loan account, click the **Loan Accounts** tab and then click **Add**. The *Loan Account Performance Details* window appears.

Chapter 4 - Amendment Evaluation

Loan Account Performance Details

Loan Account No *	Currency *
3245343	USD <input type="button" value="🔍"/>
Sanctioned Amount *	Tenor (In Months)
\$450,000,000.00	30 <input type="button" value="▼"/> <input type="button" value="▲"/>
EMI Paid	EMI Remaining
\$300,000,000.00	\$12.00
Balance Outstanding	Discrepancy
\$150,000,000.00	<input type="checkbox"/>

OK **Clear** **Cancel**

24. Type the **Loan Account No**.
25. Search and select the **Currency**.
26. Specify the following details in corresponding fields:
 - Sanctioned Amount
 - Tenor (In Months)
 - EMI Paid
 - EMI Remaining
 - Balance Outstanding
27. If there is a discrepancy in payment, enable the **Discrepancy** switch.
28. Click **OK**. Details are added and displayed in *Loan Accounts* page.
29. To refresh the loan account list, click **Refresh**.
30. To view the loan account details, select the loan account and click **View**.
31. To modify the loan account details, select the loan account and click **Edit**.
32. To delete the loan account details, select the loan account and click **Delete**.
33. To add the deposit account, click the **Deposit Accounts** tab and then click **Add**. The *Deposit Account Performance Details* window appears.

Chapter 4 - Amendment Evaluation

Deposit Account Performance Details

Deposit Account No *	Account Type *
9000000022	Savings
Branch	Currency
004	USD
Balance	
\$5,000,000,000.00	

OK Clear Cancel

34. Type the **Deposit Account No**.
35. Select the **Account Type** from the drop down list.
36. Search and select the **Branch** and **Currency**.
37. Specify the **Balance** in deposit account.
38. Click **OK**. Details are added and displayed in *Deposit Accounts* page.
39. To refresh the deposit account list, click **Refresh**.
40. To view the deposit account details, select the deposit account and click **View**.
41. To modify the deposit account details, select the deposit account and click **Edit**.
42. To delete the deposit account details, select the deposit account and click **Delete**.
43. **Post the Comments** for the account conduct.
44. Close the *Account Conduct* window. A score is generated for the account conduct and displayed in the *Qualitative Analysis* window.
45. To perform peer analysis in **Qualitative Analysis**, click **Evaluate** in **Peer Analysis** tile. The *Peer Analysis* window appears.

Chapter 4 - Amendment Evaluation

ACME Corporation > Peer Analysis

Period Quarter

Score 0

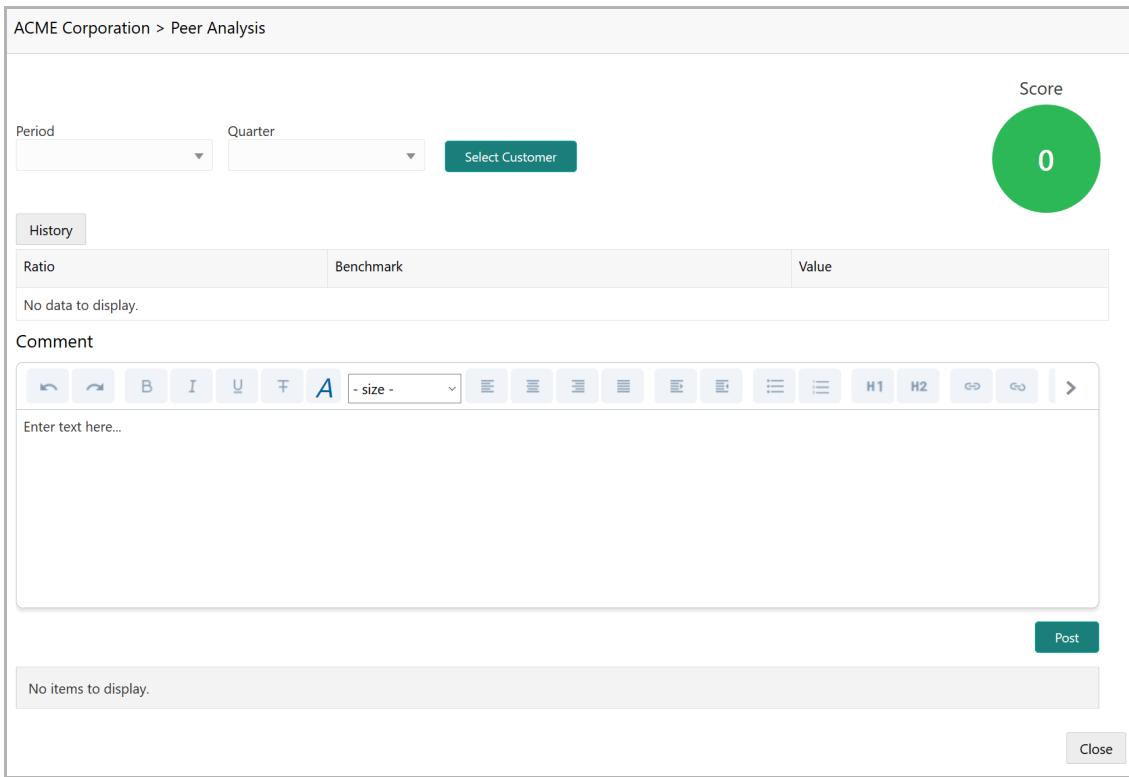
History

Ratio	Benchmark	Value
No data to display.		

Comment

Enter text here...

No items to display.



46. Select the **Period** and the **Quarter** and then perform the peer analysis. A score is generated for the analysis.
47. **Post** the **Comment** for the Peer Analysis.
48. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
49. To perform financial analysis in **Qualitative Analysis**, click **Evaluate** in the **Financial Analysis** tile. The *Financial Analysis* window appears.

Chapter 4 - Amendment Evaluation

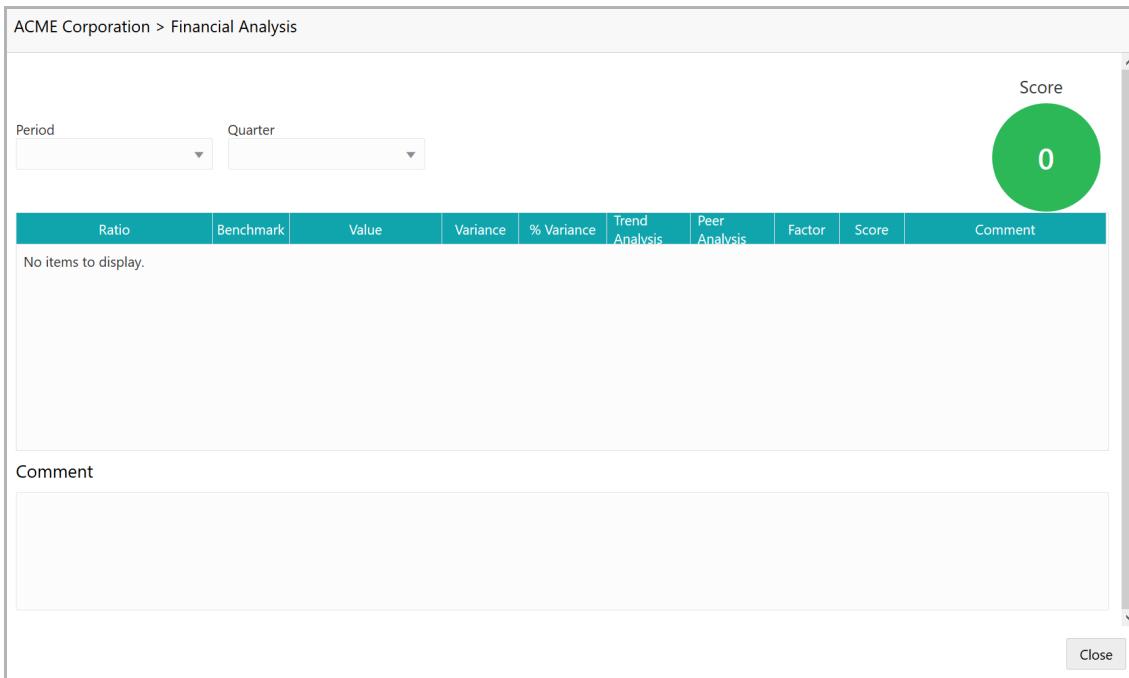
ACME Corporation > Financial Analysis

Period Quarter

Score **0**

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
No items to display.									

Comment



50. Select the **Period** and the **Quarter** and then perform the financial analysis. A score is generated for the analysis.
51. **Post the Comment** for the Financial Analysis.
52. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
53. To perform covenant analysis in **Qualitative Analysis**, click **Evaluate** in the **Covenant Analysis** tile. The *Covenant Analysis* window appears.

Chapter 4 - Amendment Evaluation

ACME Corporation > Covenant Analysis

N.A.
No Of New Covenants Proposed

N.A.
No Of Existing Covenants

New Covenant Proposed

No items to display.

Page 1 (0 of 0 items) < 1 >

Existing Covenant Past Performance

No items to display.

Comment

Enter text here...

Post

No items to display.

Close

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

54. View the covenant details and **Post the Comments**.

55. Click **Close**. Met and Breached covenants are displayed in **Covenants** tile.

56. To analyze terms & conditions in **Qualitative Analysis** page, click **Evaluate** in the **T&C Analysis** tile. The *T&C Analysis* window appears.

Chapter 4 - Amendment Evaluation

ACME Corporation > T&C Analysis

0
No Of New T&C Proposed

0
No Of Existing T&C Compliance

New Terms And Conditions Proposed

No items to display.

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

Existing Terms & conditions compliance

No items to display.

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

Comment

Enter text here...

Post

No items to display.

Close

In *T&C Analysis* window, the following information are displayed:

- New Terms And Conditions Proposed
- Existing Terms & conditions compliance

57. View the terms and conditions and then **Post the Comments**.

58. Click **Close**. Count of New, Removed and Modified terms and conditions is displayed in the **T&C Analysis** tile.

59. To perform the analysis again, click **Edit** in the corresponding tile.

60. To capture comments for the analysis, click **Comment** in the corresponding tile.

61. After performing the qualitative analysis, click **Next** in the *Credit Evaluation* page. The *Comments* page appears.

Chapter 4 - Amendment Evaluation

Comments

Screen (8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

Chapter 4 - Amendment Evaluation

Policy Exceptions

1 Policy exceptions Checklist

All

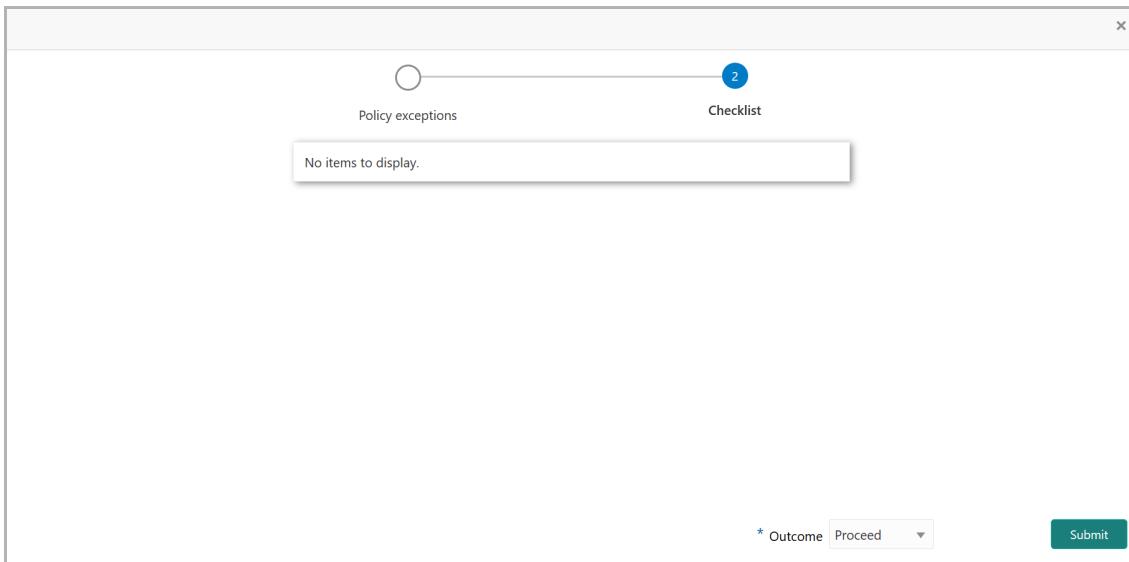
00 Met 00 Met 00 Breached

Minimum eligibility criteria	Products	Pricing
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
Unsecured lending	Document	Collateral
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
Covenants	Terms & Conditions	
00 Met	00 Met	
00 Breached	00 Breached	
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	
00 Met	00 Met	
00 Breached	00 Breached	
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	

By default, policy exceptions are displayed for both the party and child parties.

64. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
65. Click the **Checklist** data segment.

Chapter 4 - Amendment Evaluation



The screenshot shows a software interface for 'Amendment Evaluation'. At the top, there are two tabs: 'Policy exceptions' (an empty circle) and 'Checklist' (a blue circle with the number '2'). Below the tabs, a message says 'No items to display.' In the bottom right corner, there is a button labeled 'Submit'.

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

67. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Chapter 4 - Amendment Evaluation

Risk Evaluation

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

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"> Customer summary <ul style="list-style-type: none"> -Customer group Structure -Liability details -Facility details -Other bank facilities -Group wise exposure -Connected party details -Facility over utilized -Facility overdue -Breached covenants -Breached T&C -Existing Collateral details -Existing covenants and T&C -Amendment summary Details about the changes related to facilities, collateral, covenants, and T&C Comments added in previous stages 	<ul style="list-style-type: none"> Complete the risk evaluation <ul style="list-style-type: none"> -Questionnaire Send back the application if additional information is required Capture comments about the performed risk evaluation

To perform risk evaluation for the amendment proposal, perform the following steps:

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & Edit	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & Edit	Low	Credit Proposal Evaluation	APP20970862	Risk Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluation	APP20970862	Credit Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluation	APP20970862	Legal Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluation	APP20970857	Risk Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluation	APP20970857	Credit Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluation	APP20970857	Legal Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluation	APP20940834	Legal Evaluation		004
Acquire & Edit	High	Credit Origination	APP20940819	Legal Evaluation		004

69. **Acquire & Edit** the required Risk Evaluation task. The *Risk Evaluation - Customer Summary* page appears.

Chapter 4 - Amendment Evaluation

ORACLE Free Tasks

Facility Amendment - Risk Evaluation

Customer Summary

Amendment Summary

Risk Evaluation

Comments

Corporation

Party Information

Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id: PTY192560509 Register No: RN534345231 Legal Status: Proprietorship Liability Amount: \$22,000,000.00 Is KYC Compliant: No Share Holders: 2 Contractors: 2 Guarantors: 2 Bankers: 3

Facility Summary

Liability Sanctioned Amount: \$22,000,000.00 Liability Utilized Amount: \$15,757,000.00 Liability Overtaxed Amount: \$0.00

Liability Utilized Amount: \$15,757,000.00

Liability Sanctioned Amount: \$22,000,000.00

Liability Overtaxed Amount: \$0.00

Party Information Legend:

- Short Term Working Capital
- Letter of Credit
- Short Term Loan
- Long Term Loan
- Long Term Working Capital
- Guarantee-GTV-1

Facility Utilization Bar Chart:

Facility Type	Utilized	Approved Facility Amount
Short Term Working Capital	20M	2M
Letter of Credit	3M	3M
Short Term Loan	1M	4M
Long Term Loan	3M	4M
Long Term Working Capital	1M	2M
Guarantee	4M	4M

Collateral summary

Total collateral value: \$0.00

Customer LTV: 0%

No data to display

Group entities

4

Existing Facilities held with Other Bank

Total existing facilities: \$0.00 (0)

Takeover amount: \$0.00 (0)

Takeover in this application: \$0.00 (0)

Pricing

Total Pricing: 1

Interest: 1 (1 Added, 0 Modified, 0 Removed)

Charges: 0 (0 Added, 0 Modified, 0 Removed)

Commission: 0 (0 Added, 0 Modified, 0 Removed)

Covenants

Total Covenants: 15

7 (7 Newly Added, 8 Met, 12 Breached, 3 Non Financial)

1 Newly Added (1 Financial, 1 Non Financial)

1 Met (1 Financial, 1 Non Financial)

0 Breached (0 Financial, 0 Non Financial)

Terms & conditions

Total Terms and Conditions: 5

3 (3 Newly added, 2 Met, 2 Breached, 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

Show results for: Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Connected Parties

Gross Facility Amount Contribution: No data to display

Projections

Show results for: Next 3 years

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

Upcoming events

View all

Upcoming events: 12-February-2020

Upcoming events: February 2020

Upcoming events: No items to display.

Upcoming events: 4 1 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29

Ratings

Moody's: AAA Positive 2018

Project Summary

No data to display.

Chapter 4 - Amendment Evaluation



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

70. After reviewing the *Customer Summary*, click **Next**. The *Amendment Summary* page appears:

Amendment Summary

CRONS LTD

Screen (2 / 4)

▶ Amendment impact overview

Entities Facilities Facility Block Collaterals Covenants Terms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD				\$2,000.00

Facilities Facility Transfer

Amount 0 Over utilization **Overdue** 0 Facility review overdue **Facility Covenants** 0 Breached **Facility T&C** 0 Breached **No Anomaly** 1 Facilities with no changes

Filter Type to filter

STFL1
Facility ID: F2019932
Facility Description: Line Desc 1

Requested Amount:
Facility Category:
Facility Type: Non Funded
Next Review Date: Jul 30, 2020

End Of List
(showing 1 record(s) out of 0)

Hold Back Next Save & Close Cancel



Refer “[Amendment Summary](#)” on page 110 for information on actions that can be performed in *Amendment Summary* page.

Upon clicking **Next** in the *Amendment Summary* page, the *Risk Evaluation* page appears.

Chapter 4 - Amendment Evaluation

Risk Evaluation

AZON

Risk Score

0

Start

Hold Back Next Save & Close Cancel

In *Risk Evaluation* page, the banker can perform risk evaluation for the customer by answering simple questions related to the evaluation.

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

Financial Legal

Is this year profit good?

No

Yes

Comment

Total Score 5

Score 5

Cancel Save

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

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

A score is generated and displayed for the sector based on each answer provided.

74. Click **Save**. *Risk Evaluation* page with a cumulative score appears.

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

Chapter 4 - Amendment Evaluation

Comments

Screen (8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

Chapter 4 - Amendment Evaluation

Policy Exceptions

1 Policy exceptions Checklist

All

00 Met 00 Breached

Minimum eligibility criteria	Products	Pricing
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED

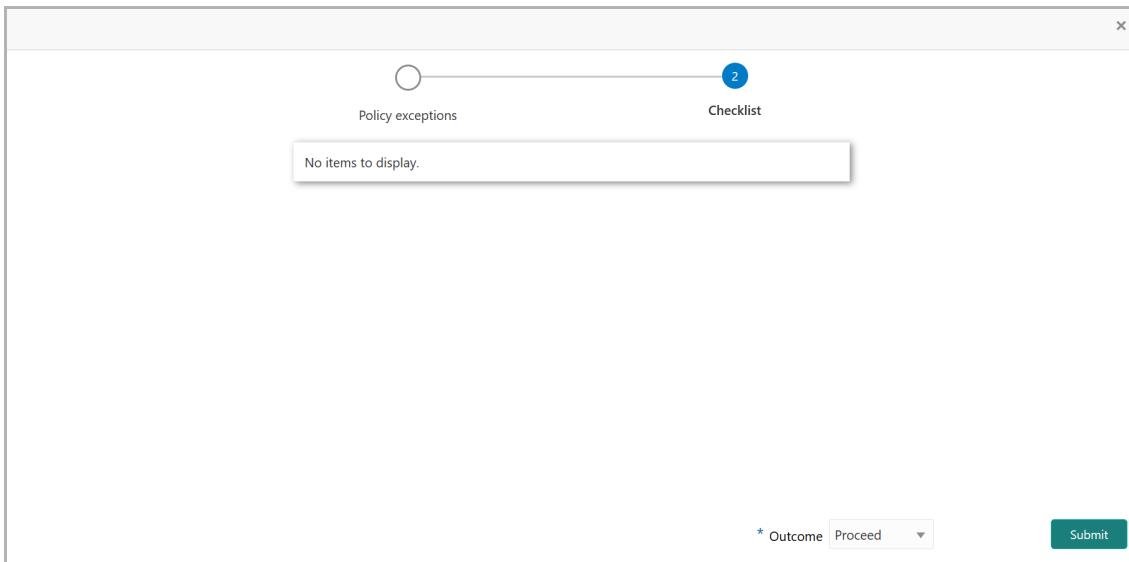
Unsecured lending	Document	Collateral
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED

Covenants	Terms & Conditions
00 Met	00 Met
00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED

By default, policy exceptions are displayed for both the party and the child parties.

78. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
79. Click the **Checklist** data segment.

Chapter 4 - Amendment Evaluation



The screenshot shows a software interface for a 'Checklist' section. At the top, there are two circular buttons: an empty one labeled 'Policy exceptions' and a blue one labeled 'Checklist'. Below them is a message box containing the text 'No items to display.' In the bottom right corner, there is a button labeled 'Submit' and a dropdown menu labeled 'Proceed' with a dropdown arrow.

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

81. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Chapter 4 - Amendment Evaluation

Legal Evaluation

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

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none">• Customer summary<ul style="list-style-type: none">-Customer group Structure-Liability details-Facility details-Other bank facilities-Group wise exposure-Connected party details-Facility over utilized-Facility overdue-Breached covenants-Breached T&C-Existing Collateral details-Existing covenants and T&C-Amendment summary• Details about the changes related to facilities, collateral, covenants, and T&C• Comments added in previous stages	<ul style="list-style-type: none">• Complete the legal evaluation<ul style="list-style-type: none">-Questionnaire• Send back the application, if additional information is required• Capture comments about the performed legal evaluation

Legal evaluation is similar to the risk evaluation. Refer ["Risk Evaluation" on page 126](#) for information on performing legal evaluation.

After completing all the evaluation processes, the amendment proposal is sent to the proposal structuring stage.

Chapter 4 - KYC Check

KYC Check

This is an optional stage. If the KYC details are available for the party and child party, the user can add the KYC details during the Credit Amendment process. Adding KYC details helps the Approver to determine the originality of the customer.

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	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

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

Chapter 4 - KYC Check

Facility Amendment - KYC Evaluation

Customer Summary

Amendment Summary

KYC

Comments

Party Information

Corporation, a Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id: PTY192560509 Register No: RN534245231 Legal Status: Proprietorship Liability Amount: \$22,000,000.00 Is KYC Compliant: No Share Holders: 2 Contractors: 2 Guarantors: 2 Bankers: 3

Facility Summary

Liability Sanctioned Amount: \$22,000,000.00 Liability Utilized Amount: \$15,757,000.00 Liability OvertUtilized Amount: \$0.00

Facility Type Distribution:

- Short Term Working Capital: \$2,500,000.00
- Letter of Credit: \$3,000.00
- Short Term Loan: \$1,000,000.00
- Long Term Loan: \$10,000,000.00
- Long Term Working Capital: \$1,000,000.00
- Guarantee-GTV-1: \$5,000,000.00

Facility Utilization & Approval Status:

Facility Type	Utilized	Approved Facility Amount
Short Term Working Capital	\$20M	\$0.00
Letter of Credit	\$2M	\$2M
Short Term Loan	\$2M	\$1M
Long Term Loan	\$4M	\$4M
Long Term Working Capital	\$1M	\$1M
Guarantee	\$4M	\$4M

Collateral summary

Total collateral value: \$0.00 Customer LTV: 0%

Existing Facilities held with Other Bank

Total existing facilities: \$0.00 (0) Takeover amount: \$0.00 (0) Takeover in this application: \$0.00 (0)

Pricing

Total Pricing: 1

Interest	Charges	Commission
1 Added	0 Modified	0 Removed
0 Added	0 Modified	0 Removed
0 Added	0 Modified	0 Removed

Covenants

Total Covenants: 15

Financial	Non Financial
7 Newly added	8 Met
8 Met	12 Breached
3 Financial	3 Non financial

Terms & conditions

Total Terms and Conditions: 5

Pre disbursement	Post disbursement
3 Newly added	0 Met
0 Met	2 Breached
0 Breached	0 Post disbursement

Financial Profile

Show results for: Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Projections

Show results for: Next 3 years

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

Upcoming events

February 2020 - 12-February-2020

W	K	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	

Connected Parties

Gross Facility Amount Contribution: No data to display.

Connected Parties

Moody's Ratings: AAA Positive 2018

Project Summary

No data to display.

Chapter 4 - KYC Check



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

3. After reviewing the *Customer Summary*, click **Next**. The *Amendment Summary* page appears:



Refer “[Amendment Summary](#)” on page 110 for information on actions that can be performed in *Amendment Summary* page.

4. To go to the *KYC* page, click **Next**.

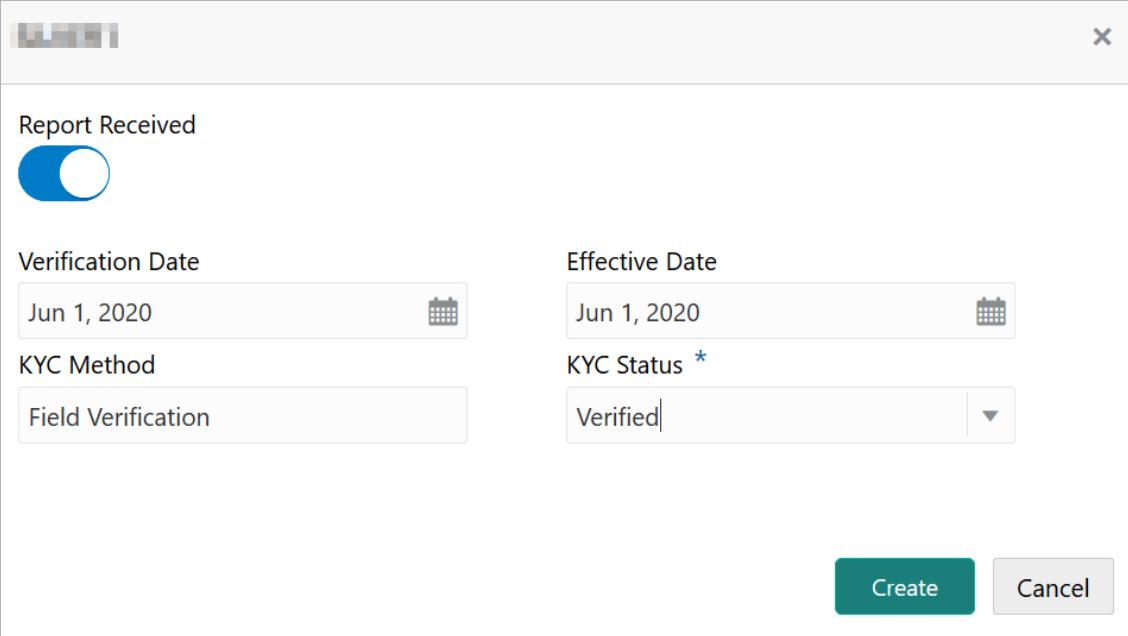
Chapter 4 - KYC Check

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

5. Click or mouse hover on the hamburger icon in the corresponding record. The following options appears:

- KYC Details
- KYC Evaluation (appears only if this feature is enabled in Maintenance module)

6. To add the KYC Details, click **KYC Details** option. The **KYC Details** window appears:



The screenshot shows a modal window titled 'Report Received' with the following fields:

- Report Received**: A toggle switch that is currently turned on (blue).
- Verification Date**: A date input field showing 'Jun 1, 2020' with a calendar icon to its right.
- Effective Date**: A date input field showing 'Jun 1, 2020' with a calendar icon to its right.
- KYC Method**: A text input field containing 'Field Verification'.
- KYC Status ***: A dropdown menu currently showing 'Verified'.

At the bottom right of the window are two buttons: a teal 'Create' button and a grey 'Cancel' button.

7. If KYC report is available for the party / child party, enable the **Report Received** switch.

8. Click the calendar icon and select the **KYC Verification Date**.

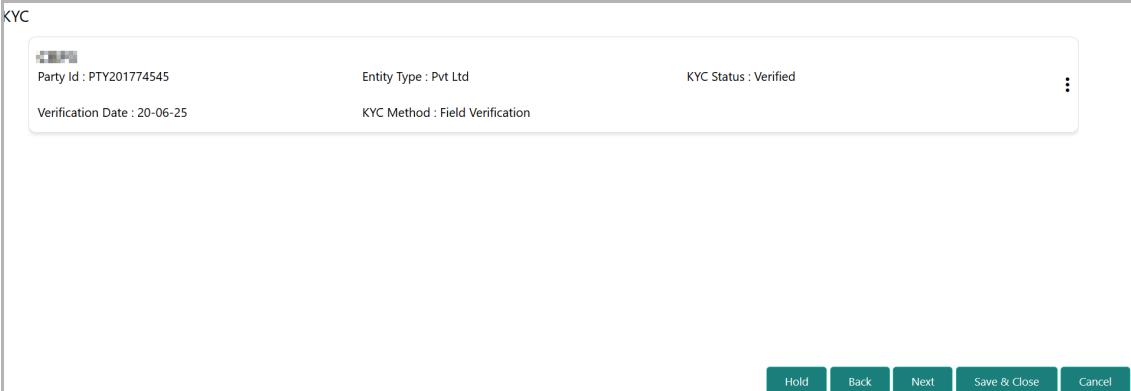
9. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.

10. Type the **KYC Method**. For example: Field verification is a KYC Method.

11. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.

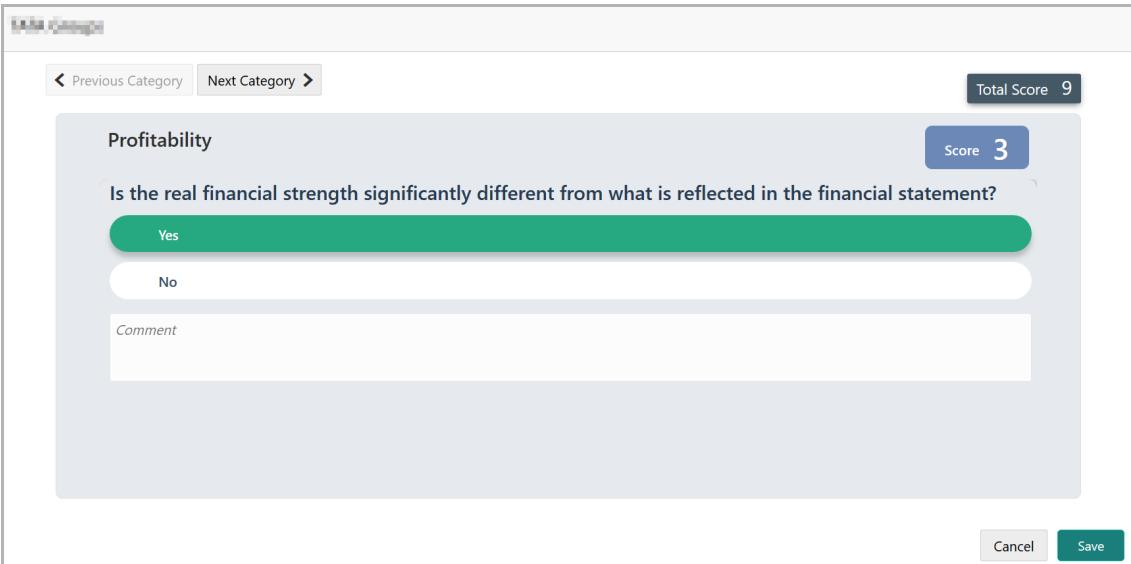
12. Click **Create**. KYC details are updated in the **KYC** page as shown below.

Chapter 4 - KYC Check



This screenshot shows the KYC Check page. At the top, there is a header 'KYC' and a placeholder image. Below the header, the following details are displayed: Party Id : PTY201774545, Entity Type : Pvt Ltd, KYC Status : Verified, Verification Date : 20-06-25, and KYC Method : Field Verification. At the bottom right, there are five buttons: Hold, Back, Next, Save & Close, and Cancel.

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



This screenshot shows the KYC Evaluation questionnaire. The title is 'Data Change'. At the top right, it says 'Total Score 9'. Below the title, there is a 'Previous Category' and 'Next Category' button. The first question in the 'Profitability' category is 'Is the real financial strength significantly different from what is reflected in the financial statement?'. The 'Yes' button is highlighted in green and has a score of 3. The 'No' button is in a greyed-out state. Below the question is a 'Comment' input field. At the bottom right, there are 'Cancel' and 'Save' buttons.

14. Select answers for the available questions and click **Next Category**.
15. 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.

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

Chapter 4 - KYC Check

KYC

Party 1	Entity Type : Pvt Ltd	KYC Status : Yet To Verify	⋮
Party Id : PTY201644281	Verification Date : 20-04-06	KYC Method :	Evaluation Score : 9
Party 2	Entity Type : Pvt Ltd	KYC Status : Verification Failed	⋮
Party Id : PTY201644282	Verification Date : 20-06-15	KYC Method :	
Party 3	Entity Type : Pvt Ltd	KYC Status : Verified	⋮
Party Id : PTY201644283	Verification Date : 20-06-14	KYC Method :	

Hold Back Next Save & Close Cancel

17. After adding KYC details or performing KYC evaluation for both the party and child parties, click **Next**. The **Comments** page appears:

Comments

Screen (8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

19. Click **Submit**. The **Policy exceptions** window appears.

Chapter 4 - KYC Check

Policy Exceptions

1 Policy exceptions Checklist

All

00 Total

00 Met

00 Breached

Minimum eligibility criteria

00 Met

00 Breached

00 INITIATED	00 NOT INITIATED
00 APPROVED	00 REJECTED
00 DEFERRED	

Products

00 Met

00 Breached

00 INITIATED	00 NOT INITIATED
00 APPROVED	00 REJECTED
00 DEFERRED	

Pricing

00 Met

00 Breached

00 INITIATED	00 NOT INITIATED
00 APPROVED	00 REJECTED
00 DEFERRED	

Unsecured lending

00 Met

00 Breached

00 INITIATED	00 NOT INITIATED
00 APPROVED	00 REJECTED
00 DEFERRED	

Document

00 Met

00 Breached

00 INITIATED	00 NOT INITIATED
00 APPROVED	00 REJECTED
00 DEFERRED	

Collateral

00 Met

00 Breached

00 INITIATED	00 NOT INITIATED
00 APPROVED	00 REJECTED
00 DEFERRED	

Covenants

00 Met

00 Breached

00 INITIATED	00 NOT INITIATED
00 APPROVED	00 REJECTED
00 DEFERRED	

Terms & Conditions

00 Met

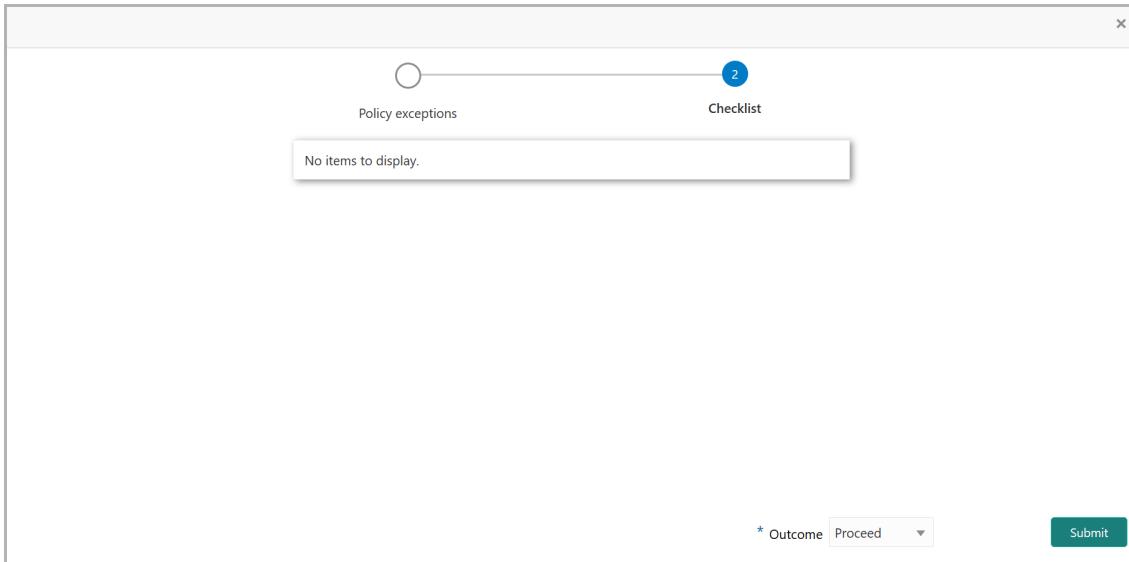
00 Breached

00 INITIATED	00 NOT INITIATED
00 APPROVED	00 REJECTED
00 DEFERRED	

By default, policy exceptions are displayed for both the party and the child parties.

20. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
21. Click the **Checklist** data segment.

Chapter 4 - KYC Check



The screenshot shows a software interface for a 'KYC Check'. At the top, there are two tabs: 'Policy exceptions' (an empty circle) and 'Checklist' (a blue circle with the number '2'). Below the tabs, a message says 'No items to display.' In the bottom right corner, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

23. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Chapter 4 - Amendment Structuring

Amendment Structuring

In this stage, the Credit manager structures the proposal in terms of change of funding, type of products/funding to be extended, and pricing, T&C, covenants, collateral/margin etc. to be applied based on the scoring generated in the risk, legal and credit evaluation stages, collateral value and information captured in the previous stages. In addition, the user can also structure the availability of funds between the parent and the child customers.

The following table provides a high level overview about the Amendment Structuring stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"> • Customer summary <ul style="list-style-type: none"> - Customer group Structure - Liability details, Facility details - Other bank facilities - Group wise exposure - Connected party details - Facility over utilized, Facility overdue - Breached covenants - Breached T&C, Existing Collateral details - Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages 	<ul style="list-style-type: none"> • Edit the liability details if needed • Liability <ul style="list-style-type: none"> -Capture proposed Liability amount -Capture proposed expiry dates • Facility <ul style="list-style-type: none"> -Capture proposed facility amount -Capture proposed expiry dates, -Add/Modify/Delete facilities -Add details like Schedule, Exposure, Fee, Collateral Pool -Linkage, Pricing • Collateral <ul style="list-style-type: none"> -Remove any collateral added in previous stages -Add new collateral • Add write up about the customer • Add comments for the stage • Send back the application if additional information is required • Submit application for review

Steps to structure amendment proposal

To structure the credit amendment proposal, perform the following steps:

Chapter 4 - Amendment Structuring

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required Proposal Structuring task. The *Proposal Structuring - Customer Summary* page appears.

Customer Summary

This data segment displays all the customer details to help you in proposing an amount for the facility.

Chapter 4 - Amendment Structuring

Chapter 4 - Amendment Structuring



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

3. After reviewing the *Customer Summary*, click **Next**. The *Amendment Summary* page appears.

Amendment Summary

This data segment displays amendment summary of the facilities, collaterals, covenants and terms & conditions, thus the user can easily identify the changes made to the proposal.

Amendment Summary Screen (2 / 4)

CRONS LTD

▶ Amendment impact overview

Entities Facilities Facility Block Collaterals Covenants Terms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities Facility Transfer

Amount 0 Over utilization **Overdue** 0 Facility review overdue **Facility Covenants** 0 Breached **Facility T&C** 0 Breached **No Anomaly** 1 Facilities with no changes

Filter Type to filter

STFL1 Facility ID: F20199932 Facility Description: Line Desc 1 **Requested Amount:** Facility Category: **Facility Type:** Non Funded **Next Review Date:** Jul 30, 2020

End Of List (showing 1 record(s) out of 0)

Hold Back Next Save & Close Cancel

4. To view the existing and proposed entities, click and expand the **Amendment Impact Overview**.

Amendment impact overview

1 Existing entities 1 Proposed entities

Facilities \$0.00 Existing \$0.00 Requested	Collaterals \$0.00 Existing \$0.00 Requested	Covenants 0 Existing 0 Requested	Terms & conditions 0 Existing 20 Requested
---	--	--	--

Chapter 4 - Amendment Structuring

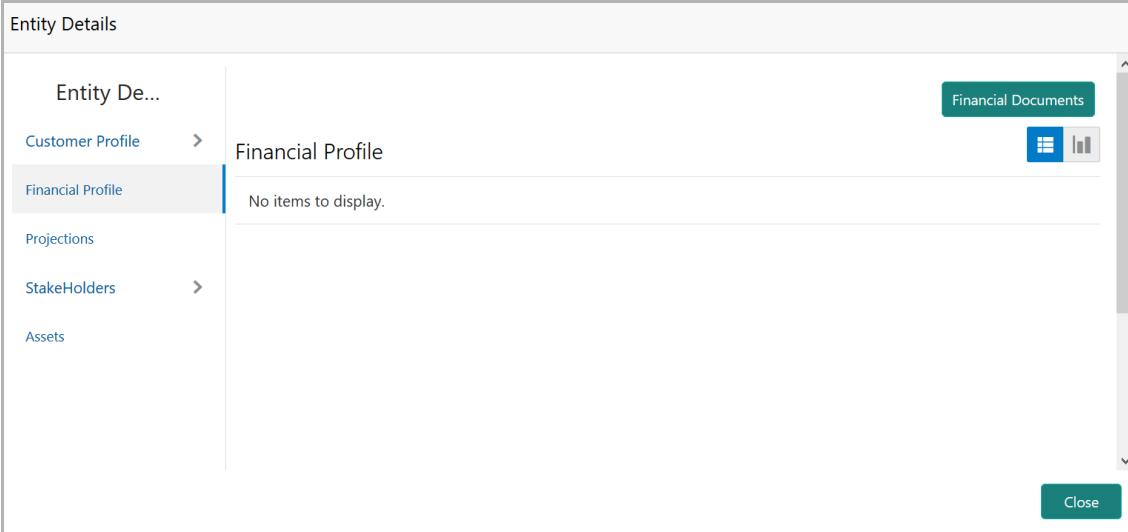
5. To filter the required facility, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
6. To change the layout of Facilities page to the table view, click the table icon.
7. After viewing the **Facility Amendment Summary**, click the **Entities** tab. The **Entities** page appears:

Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY192560509	ACME Corporation		Proprietorship	CONG	

8. To view the entity details, click the **Party Id**. The *Entity Details* window appears:

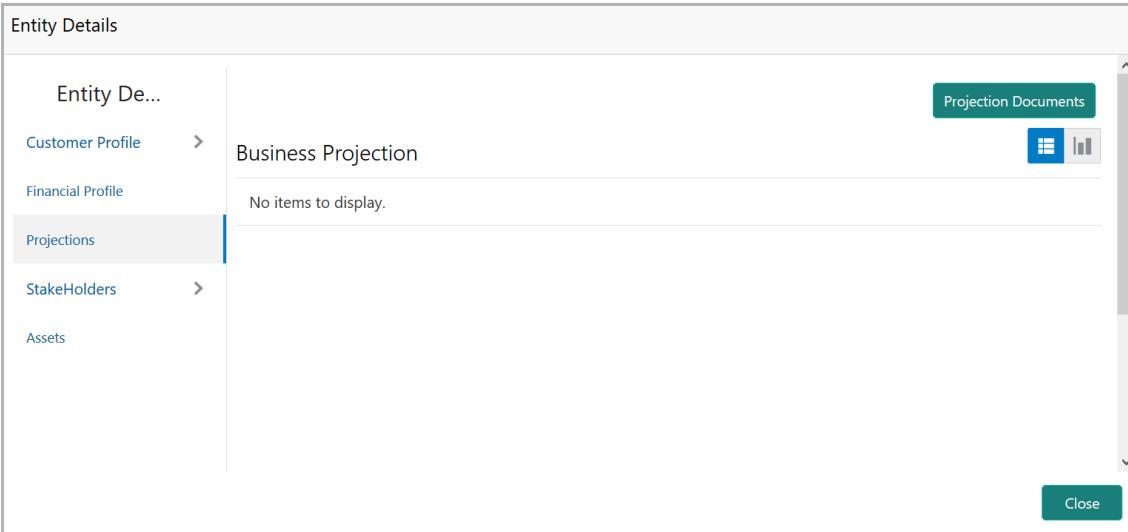
9. To view the entity's address and industry information, click the **Address** and the **Industry** tabs respectively.
10. To view the business details, click the right arrow next to the Customer Profile menu and select the Business sub-menu.
11. To view the entity's financial details, click **Financial Profile** from the left menu.

Chapter 4 - Amendment Structuring



The screenshot shows the Entity Details interface. On the left, a sidebar lists 'Customer Profile', 'Financial Profile' (which is selected and highlighted in blue), 'Projections', 'StakeHolders', and 'Assets'. The main content area is titled 'Financial Profile' and displays the message 'No items to display.' There are two buttons in the top right corner: 'Financial Documents' (highlighted in green) and a grid icon. A 'Close' button is located in the bottom right corner of the content area.

12. To view the financial documents submitted by the entity, click the **Financial Documents** button.
13. To view the projections calculated for the entity, click **Projections** from the left menu.



The screenshot shows the Entity Details interface. On the left, a sidebar lists 'Customer Profile', 'Financial Profile', 'Projections' (which is selected and highlighted in blue), 'StakeHolders', and 'Assets'. The main content area is titled 'Business Projection' and displays the message 'No items to display.' There are two buttons in the top right corner: 'Projection Documents' (highlighted in green) and a grid icon. A 'Close' button is located in the bottom right corner of the content area.

14. To view the projection documents, click the **Projection Documents** button.
15. To view the credit rating of party, click **Rating** from the left menu.
16. To view the information about entity's stakeholders, click StakeHolders from the left menu. Stakeholders menu expands.

Chapter 4 - Amendment Structuring

17. To view the stakeholder information such as Management Team, Bankers/Financiers, Guarantors, Customers, Suppliers, Contractors and Insurers, click on the respective sub-menu.
18. To go back to the main menu, click the left arrow at the top left corner.
19. To view the asset details, click **Assets** from the left menu.
20. To view the covenant details, click **Customer Covenants** from the left menu.
21. To view the terms and conditions detail, click **Terms & Conditions** from the left menu.
22. To exit the Entity Details window, click **Close**.
23. To view the Facility Block Amendment Summary, click **Facility Block** tab in the *Amendment Summary* page.

24. To view the Collaterals Amendment Summary, click **Collaterals** tab in the *Amendment Summary* page.

Chapter 4 - Amendment Structuring

Amendment Summary

AZON

Amendment impact overview

Entities Facilities Facility Block **Collaterals** Covenants Terms & conditions

Collaterals Amendment Summary

Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

Filter Type to filter Show all 

 Collateral Id: FC200406184 Collateral Type: Ship Charge Hierarchy: 1 Valuation Date: Valuation Amount: Collateral Details: Collateral for working capital loan

Owner Estimated Value: \$2,000,000,000,000.00

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

Hold Back Next Save & Close Cancel

25. To filter the required collateral information, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
26. To change the layout of *Collaterals* page to the table view, click the Table View icon.
27. To view the Covenants Amendment Summary, click the **Covenants** tab.

Amendment Summary

AZON

Amendment impact overview

Entities Facilities Facility Block **Covenants** Terms & conditions

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
		2	0

Filter Type to filter Show All 

 Linked Facility: F2097887 Linkage Sub-Type: Term Loan Covenant Id: CVT2097222 Description: Covenant for wo ... Classification: EXTERNAL Target Type: PERCENTAGE Target Condition: Greater Than Covenant Type: Operating Activity Target Value: 60 Last Check Value: Last Check Result: Next Check Date:

Hold Back Next Save & Close Cancel

28. To filter the required covenants, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
29. To change the layout of the *Covenants* page to the table view, click the Table View icon.
30. To view the Terms & Conditions Amendment Summary, click the **Terms & Conditions** tab.

Chapter 4 - Amendment Structuring

Amendment Summary

Screen (2 / 4)

ACME Corporation ▾

▶ Amendment impact overview

Entities Facilities Facility Block Collaterals Covenants **Terms & conditions**

Terms & conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

Filter Type to filter D V 

No items to display.

(showing 0 record(s) out of 0)

Hold Back Next Save & Close Cancel

31. To filter the required terms & conditions, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
32. To change the layout of *Terms & Conditions* page to the table view, click the Table View icon.
33. To go to the next page, click **Next**. The *Proposal Structuring* page appears.

Proposal Structuring

This data segment allows the user to set facility limit for the entity based on the information available in Customer Summary and Amendment Summary pages.



Only the information on setting facility limit is provided in this chapter. For information about filter, add, edit, delete, and layout options available in Facilities, Collaterals, Covenants, and Terms & Conditions tab, refer **Amendment Initiation** Chapter.

Chapter 4 - Amendment Structuring

Proposal Structuring

CRONS LTD

Screen (4 / 6)

▶ Amendment impact overview

Facilities	Facility Block	Collaterals	Covenants	Terms & Conditions
Amount 0 Over utilization	Overdue 0 Facility review overdue	Facility Covenants 0 Breached	Facility T&C 0 Breached	No Anomaly 1 Facilities with no changes
Filter	Type to filter	+	T	Actions ▾

STFL1

 Facility ID: F2019932
Facility Description: Line Desc 1
Released Amount: \$2,000.00

Requested Amount:
Facility Category:

Facility Type: Non Funded
Next Review Date: Jul 30, 2020

End Of List

Hold Back Next Save & Close Cancel

34. To set limit for the facility, click the Hamburger icon in corresponding record and select **Edit Facility**. The *Facility Details* window appears.

Facility Details

Save

Facility Basic Info	Line Code * LIN	Line Serial Number * 2	Facility Description * LIN2
Schedule	Parent Facility Id	Facility Type * <input type="radio"/> Funded <input checked="" type="radio"/> Non Funded	Facility Category
Exposure	Select Parent Facility	<input type="checkbox"/> Cascade	Term Loan
Fee	Currency * GBP	Requested Amount * £5,000.00	Proposed Amount * £120,000.00
Pool Linkage	Next Review Date * Oct 12, 2020	Tenor (in months)	Line Expiry Date *
Pricing	Availability Period	Commitment Status <input type="radio"/> Committed <input type="radio"/> Uncommitted	Secured? <input type="checkbox"/> Cascade
Credit Rating		Sanctioned Amount £2,000.00	Utilized Amount £1,000.00
FX Rate Revaluation		OSUC Amount £0.00	Total repaid amount £0.00
<input type="checkbox"/> Revaluation Required <input type="checkbox"/> Rate Agreement Required Available Amount £1,000.00 Outstanding utilized amount £0.00			

Close

35. Specify an amount in **Proposed Amount** field.

36. Click **Save**. Proposed amount is added to the facility.

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

Write Up

For information on Write up data segment, refer “Write up” on page 201.

Chapter 4 - Amendment Structuring

Comments

The Comments data segment allows to capture overall comments for the proposal structuring stage. Posted comments are displayed at the bottom of the page for easy identification of previous actions.

The screenshot shows a 'Comments' screen with the following interface elements:

- Toolbar:** Includes icons for back, forward, bold (B), italic (I), underline (U), font (F), and size (A).
- Text Input:** A large text area with placeholder text 'Enter text here...'.
- Post Button:** A green 'Post' button located below the text input.
- Message Area:** A box stating 'No items to display.'
- Footer Buttons:** A row of buttons including 'Hold', 'Back', 'Next', 'Save & Close' (disabled), 'Submit' (disabled), and 'Cancel'.

38. Type the necessary comments in the text box and click **Post**. Comment is posted.
39. To hold the Amendment Initiation, click **Hold**.
40. To go back to the previous page, click **Back**.
41. To save the Amendment Initiation for future edit, click **Save & Close**.
42. To move to the next stage, click **Submit**.
43. To exit the process without saving the information, click **Cancel**.

Upon clicking the **Submit** button, the *Policy exceptions* window appears.

Chapter 4 - Amendment Structuring

Policy Exceptions

1 Policy exceptions Checklist

All

00 Met 00 Met 00 Breached

Minimum eligibility criteria	Products	Pricing
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED

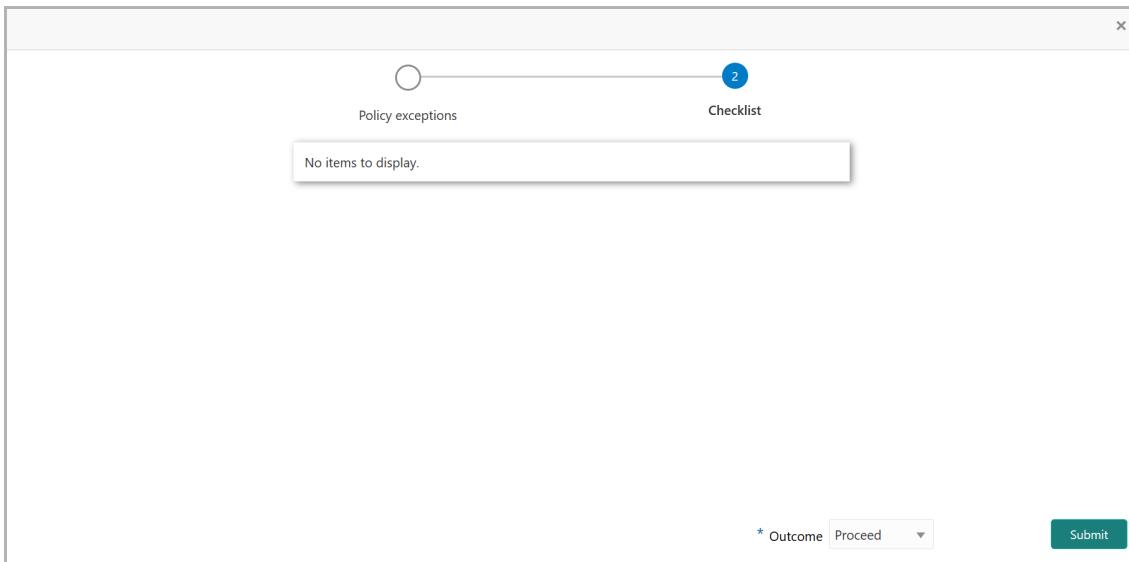
Unsecured lending	Document	Collateral
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED

Covenants	Terms & Conditions
00 Met	00 Met
00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED

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

44. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
45. Click the **Checklist** data segment.

Chapter 4 - Amendment Structuring



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

47. Click **Submit**.

If Proceed is selected as Outcome, the amendment proposal is moved to Proposal Review stage.

If Additional Info is selected as Outcome, the amendment proposal is sent back to Amendment Enrichment stage.

Chapter 4 - Amendment Review

Amendment Review

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

The following table provides a high level overview about the Amendment Review stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"> • Customer summary <ul style="list-style-type: none"> -Customer group Structure -Liability details, Facility details -Other bank facilities -Group wise exposure -Connected party details -Facility over utilized, Facility overdue -Breached covenants -Breached T&C, Existing Collateral details -Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages 	<ul style="list-style-type: none"> • Review the following <ul style="list-style-type: none"> -Liability amount and dates requested and proposed -Facility amount and dates requested and proposed -Covenants proposed -T&C proposed -Collateral Offered • Add write up • Send back the application if additional information is required • Submit application for Approval

Chapter 4 - Amendment Review

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



In Amendment Review stage, the amendment proposal can be only viewed and cannot be modified.

Chapter 4 - Amendment Approval

Amendment Approval

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

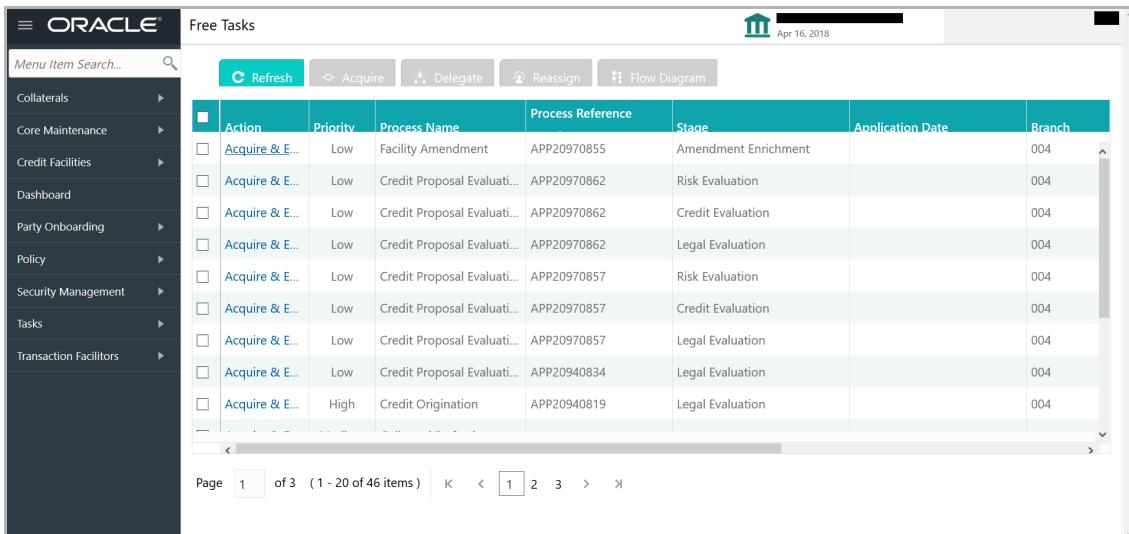
The following table provides a high level overview about the Amendment Approval stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"> • Customer summary <ul style="list-style-type: none"> -Customer group Structure -Liability details, Facility details -Other bank facilities -Group wise exposure -Connected party details -Facility over utilized, Facility overdue -Breached covenants -Breached T&C, Existing Collateral details -Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages 	<ul style="list-style-type: none"> • Review the following <ul style="list-style-type: none"> -Liability amount and dates requested and proposed -Facility amount and dates requested and proposed -Covenants proposed -T&C proposed -Collateral Offered • Capture the following <ul style="list-style-type: none"> -Approved Liability amount and dates -Approved Facility amount and dates • Add/Modify/Delete facility, collateral, covenants or T&C • Add write up • Send back the application for proposal revision if additional information is required • Approve the application • Reject the application

To approve the amendment proposal, perform the following steps:

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

Chapter 4 - Amendment Approval



The screenshot shows the Oracle Free Tasks interface. The left sidebar contains a navigation menu with items like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main area is titled 'Free Tasks' and contains a table with the following data:

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

At the bottom, there is a page navigation bar: 'Page 1 of 3 (1 - 20 of 46 items)' with buttons for 'K', '<', '1', '2', '3', '>', and '>'. The top right shows the date 'Apr 16, 2018'.

2. Acquire & Edit the required Amendment Approval task. The *Proposal Approval - Customer Summary* page appears.

Chapter 4 - Amendment Approval

Facility Amendment - Proposal Approval

Customer Summary

Corporation

Party Information

Facility Summary

Collateral summary

Group entities

Existing Facilities held with Other Bank

Pricing

Covenants

Terms & conditions

Financial Profile

Connected Parties

Projections

Upcoming events

Party Information

Facility Summary

Collateral summary

Group entities

Existing Facilities held with Other Bank

Pricing

Covenants

Terms & conditions

Financial Profile

Connected Parties

Projections

Upcoming events

Chapter 4 - Amendment Approval



For information on actions that can be performed in *Proposal Approval - Customer Summary* page, refer **Customer Summary** section in Amendment Structuring chapter.

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

Amendment Summary Screen (2 / 4)

CRONS LTD

▶ Amendment impact overview

Entities Facilities Facility Block Collaterals Covenants Terms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities Facility Transfer

Amount Overdue Facility Covenants Facility T&C No Anomaly

Over utilization	Facility review overdue	Breached	Breached	Facilities with no changes
0	0	0	0	1

Filter Type to filter

STFL1 Facility ID: F20199932 Facility Description: Line Desc 1 Requested Amount: Facility Type: Non Funded Next Review Date: Jul 30, 2020

End Of List (showing 1 record(s) out of 0)

Hold Back Next Save & Close Cancel



For information on actions that can be performed in the *Amendment Summary* page, refer “[Amendment Summary](#)” on page 110.

Upon clicking **Next** in the *Amendment Summary* page, the *Approval* page appears.

Chapter 4 - Amendment Approval

Approval
CRONS LTD

Screen (4 / 6)

▶ Amendment impact overview

Facilities	Facility Transfer	Facility Block	Collaterals	Covenants	Terms & conditions
Amount 0 Over utilization	Overdue 0 Facility review overdue	Facility Covenants 0 Breached	Facility T&C 0 Breached	No Anomaly 1 Facilities with no changes	
Filter	Type to filter	+	T	✓	Actions ▾
STFL1 <input type="checkbox"/> Facility ID: F2019932 Facility Description: Line Desc 1 Released Amount: \$2,000.00					
Requested Amount: Facility Category: Facility Type: NF Next Review Date: Jul 30, 2020					
<input type="button" value="Hold"/> <input type="button" value="Back"/> <input type="button" value="Next"/> <input type="button" value="Save & Close"/> <input type="button" value="Cancel"/>					

3. To view the **Amendment impact overview**, click and expand the corresponding section.
4. To filter the facility, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in **Type to filter** text box.



For information on modifying existing facility or creating new facility, refer ["Facilities" on page 140](#).

5. To approve the facility, click on the facility and select the **Approve Facility** icon (tick icon). The *Approve Facility* window appears.

Approve Facility

	Line Number: 1 Facility Description: WORKCAP1	Requested Amount: Facility Category: WORKING CAPITAL FINANCE	Product Type: Funded Approved Amount: \$90,000,000,000.00
Comments <div style="border: 1px solid #ccc; padding: 5px; height: 150px;"> <p>Enter text here...</p> </div>			
<div style="border: 1px solid #ccc; padding: 5px; height: 100px;"> <p>08 Apr '20 Proposal Approval Approved</p> </div>			
<input type="button" value="Post"/> <input type="button" value="Approve"/> <input type="button" value="Cancel"/>			

Chapter 4 - Amendment Approval

6. Post the **Comments** for the facility and click **Approve**.
7. To cancel the operation, click **Cancel**.
8. To request additional information for the facility, select the facility and click the **Send Facility Back For More Info** icon (icon next to the tick icon).
9. To reject the facility, select the facility and click the **Reject Facility** icon.



For information on actions that can be performed in the *Covenants*, *Collaterals*, and *Terms & Conditions* tab, refer “[Proposal Structuring](#)” on page 115.

10. To go to the *Comments* page, click **Next** in the *Approval* page.

Comments

Screen (8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

11. Post the **Comments** for the overall approval process.
12. To exit the page without saving the information, click **Hold**.
13. To go back to the previous page, click **Back**.
14. To save and exit the page, click **Save & Close**.
15. To go to the **Next** stage, click **Submit**.
16. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, The *Policy exceptions* window appears.

Chapter 4 - Amendment Approval

Policy Exceptions

1 Policy exceptions Checklist

All

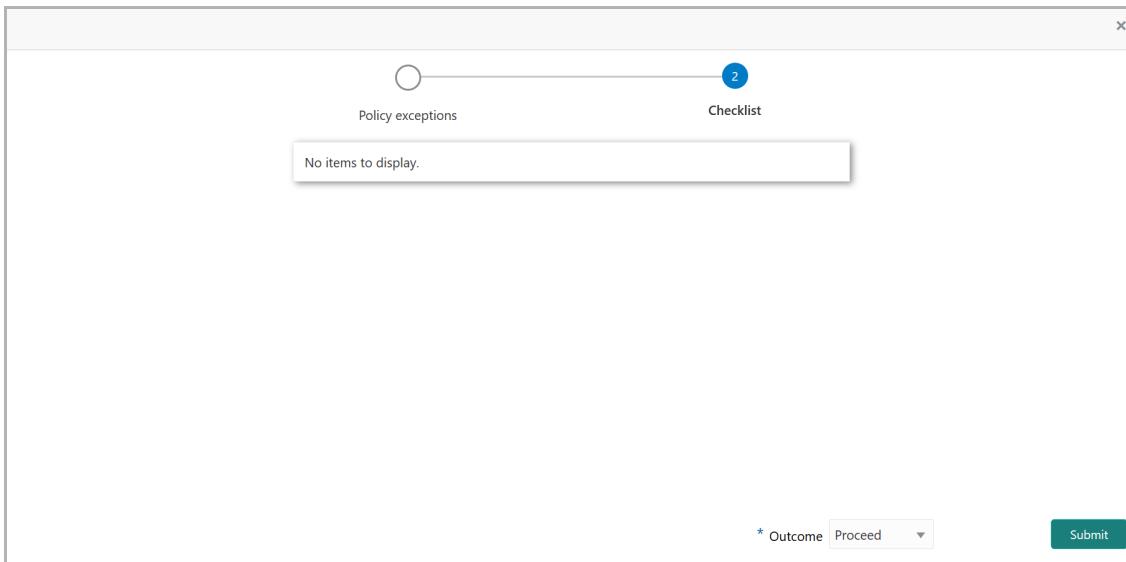
00 Met 00 Breached

Minimum eligibility criteria	Products	Pricing
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
Unsecured lending	Document	Collateral
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
Covenants	Terms & Conditions	
00 Met	00 Met	
00 Breached	00 Breached	
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	
00 Met	00 Met	
00 Breached	00 Breached	
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	

By default, policy exceptions are displayed for both the party and the child parties.

17. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
18. Click the **Checklist** data segment.

Chapter 4 - Amendment Approval



The screenshot shows a software interface for amendment approval. At the top, a progress bar indicates two steps: 'Policy exceptions' (empty) and 'Checklist' (highlighted with a blue circle and the number '2'). Below the progress bar, a message box displays 'No items to display.' At the bottom, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected, and a 'Submit' button.

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

20. Click **Submit**.

If the **Outcome** is selected as Proceed, the amendment proposal is moved to the Draft Generation stage.

If the **Outcome** is selected as Additional Info, the amendment proposal is moved to the Amendment Enrichment stage.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer **Amendment Initiation** chapter.

Chapter 4 - Draft Generation

Draft Generation

In this stage, the user generates the required documentation finalizing the amendment proposal and sends to the customer for his review/acceptance.

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

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"> • Customer summary <ul style="list-style-type: none"> - Customer group Structure - Liability details, Facility details - Other bank facilities - Group wise exposure - Connected party details - Facility over utilized, Facility overdue - Breached covenants - Breached T&C, Existing Collateral details - Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages 	<ul style="list-style-type: none"> • Generate and send the draft

Prerequisites

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

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

Chapter 4 - Draft Generation

Steps to generate draft

To generate draft for the amendment proposal, perform the following steps:

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required draft generation task. The *Draft Generation - Customer Summary* page appears.

Chapter 4 - Draft Generation

Facility Amendment - Draft Generation

Customer Summary

Amendment Summary

Draft Generation

Comments

Party Information

Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id: PTY192560509 Register No: RN534345231 Legal Status: Proprietorship Liability Amount: \$22,000,000.00 Is KYC Compliant: No Share Holders: 2 Contractors: 2 Guarantors: 2 Bankers: 3

Facility Summary

Liability Sanctioned Amount: \$22,000,000.00 Liability Utilized Amount: \$15,757,000.00 Liability OvertUtilized Amount: \$0.00

Facility Type Distribution:

- Short Term Working Capital: \$2,500,000.00
- Letter of Credit: \$3,000.00
- Short Term Loan: \$1,000,000.00
- Long Term Loan: \$1,000,000.00
- Long Term Working Capital: \$1,000,000.00
- Guarantee-GTV-1: \$5,000,000.00

Facility Utilization Status:

- Utilized: 24M
- Approved Facility Amount: 20M

Collateral summary

Total collateral value: \$0.00 Customer LTV: 0%

Group entities

4

Existing Facilities held with Other Bank

Total existing facilities: \$0.00 (0) Takeover amount: \$0.00 (0) Takeover in this application: \$0.00 (0)

Pricing

Total Pricing: 1

Interest	Charges	Commission
1 Added 0 Modified 0 Removed	0 Added 0 Modified 0 Removed	0 Added 0 Modified 0 Removed

Covenants

Total Covenants: 15

Financial	Non Financial		
7 Newly added 0 Met 0 Breached	8 Met 0 Breached 0 Financial	12 Financial 0 Non Financial	3 Financial

Terms & conditions

Total Terms and Conditions: 5

Pre disbursement	Post disbursement		
3 Newly added 0 Met 0 Breached	2 Met 0 Post disbursement 0 Financial	2 Financial 0 Post disbursement	0 Non Financial

Financial Profile

View all

Show results for: Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Connected Parties

Gross Facility Amount Contribution: 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 - 12-February-2020

W	K	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	

Ratings

Moody's: AAA Positive 2018

Project Summary

No data to display.

Chapter 4 - Draft Generation



Refer Credit 360 User Manual for information on actions that can be performed in the *Customer Summary* page.

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

Amendment Summary

Screen (2 / 4)

Entities Facilities Facility Block Collaterals Covenants Terms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities **Facility Transfer**

Amount **Over utilization** **Overdue** **Facility Covenants** **Facility T&C** **No Anomaly**

Over utilization: 0 Facility review overdue: 0 Breached: 0 Breached: 0 Facilities with no changes: 1

Filter **Type to filter**

STFL1
Facility ID: F2019932
Facility Description: Line Desc 1

Requested Amount: Facility Category: Facility Type: Non Funded
Next Review Date: Jul 30, 2020

End Of List
(showing 1 record(s) out of 0)

Hold Back Next Save & Close Cancel



Refer “[Amendment Summary](#)” on page 110 for information on actions that can be performed in the *Amendment Summary* page.

In Draft Generation stage, the amendment proposal can be only viewed and cannot be modified.

Upon clicking **Next** in the *Amendment Summary* page, the *Draft Generation* page appears.

Chapter 4 - Draft Generation

Draft Generation

Screen (2 / 3)

FAC01

 FAC01

 [Generate Document](#)

[Hold](#) [Back](#) [Next](#) [Save & Close](#) [Cancel](#)

3. Click **Generate Document**. The system generates the draft document in PDF format based on the template maintained in Report Maintenance under the Core Maintenance module.

Draft Generation

Screen (2 / 3)

FAC01

 FAC01

 [Regenerate Document](#)

Generated Documents

FAC01

 Logged on **2021-03-23**

 [View Document](#)  [Download Document](#)

[Hold](#) [Back](#) [Next](#) [Save & Close](#) [Cancel](#)

4. To view the generated draft document, click **View Document**.
5. To download the generated draft document, click **Download Document**.
6. After generating proposal draft, click **Next**. The *Comments* page appears:

Chapter 4 - Draft Generation

Comments

Screen (8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

7. Post the **Comments** for the overall draft generation task. Posted comment is displayed below the **Comments** box.
8. Click **Submit**. The *Policy exceptions* window appears:

Chapter 4 - Draft Generation

Policy Exceptions

1 Policy exceptions Checklist

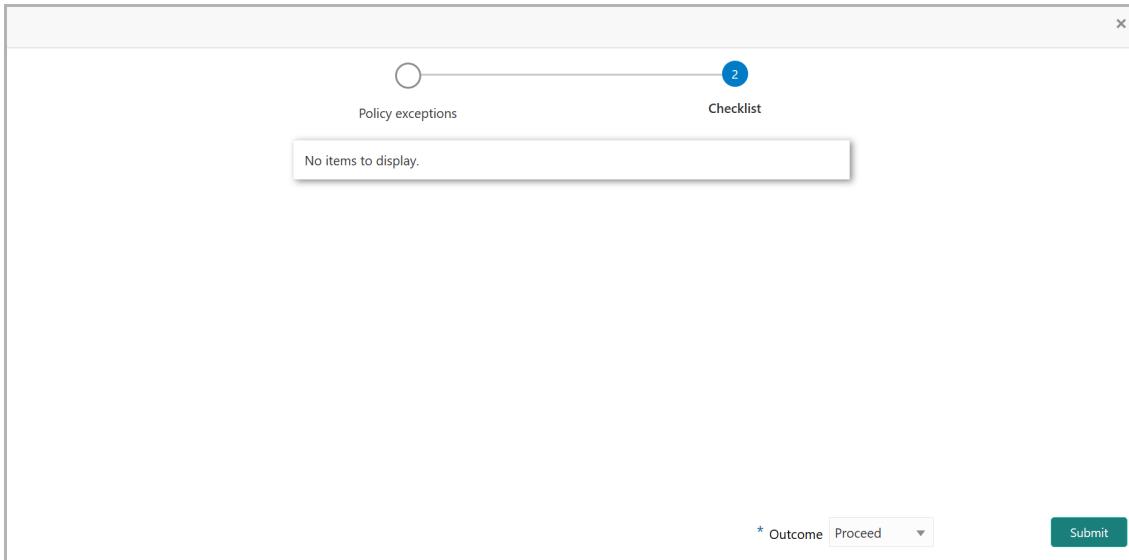
All

Segment	Status	Count	Details
Minimum eligibility criteria	Met	00	
	Breached	00	INITIATED: 00, APPROVED: 00, REJECTED: 00, DEFERRED: 00
Products	Met	00	
	Breached	00	INITIATED: 00, APPROVED: 00, REJECTED: 00, DEFERRED: 00
Pricing	Met	00	
	Breached	00	INITIATED: 00, APPROVED: 00, REJECTED: 00, DEFERRED: 00
Unsecured lending	Met	00	
	Breached	00	INITIATED: 00, APPROVED: 00, REJECTED: 00, DEFERRED: 00
Document	Met	00	
	Breached	00	INITIATED: 00, APPROVED: 00, REJECTED: 00, DEFERRED: 00
Collateral	Met	00	
	Breached	00	INITIATED: 00, APPROVED: 00, REJECTED: 00, DEFERRED: 00
Covenants	Met	00	
	Breached	00	INITIATED: 00, APPROVED: 00, REJECTED: 00, DEFERRED: 00
Terms & Conditions	Met	00	
	Breached	00	INITIATED: 00, APPROVED: 00, REJECTED: 00, DEFERRED: 00

By default, policy exceptions are displayed for both the party and the child parties.

9. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
10. Click the **Checklist** data segment.

Chapter 4 - Draft Generation



The screenshot shows a user interface for 'Draft Generation'. At the top, there are two progress bars: 'Policy exceptions' (one step completed) and 'Checklist' (two steps completed). Both sections display the message 'No items to display.' Below the sections are dropdown menus for 'Outcome' (set to 'Proceed') and 'Proceed' (with a dropdown arrow), and a 'Submit' button.

11. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
12. Click **Submit**. The application is moved to the next stage based on selected **Outcome**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Chapter 4 - Customer Acceptance

Customer Acceptance

In this stage, the user can capture status of customer acceptance and move the proposal to limit configuration stage. If the customer asks for a re-negotiation, then the user can send the application back to proposal review stage.

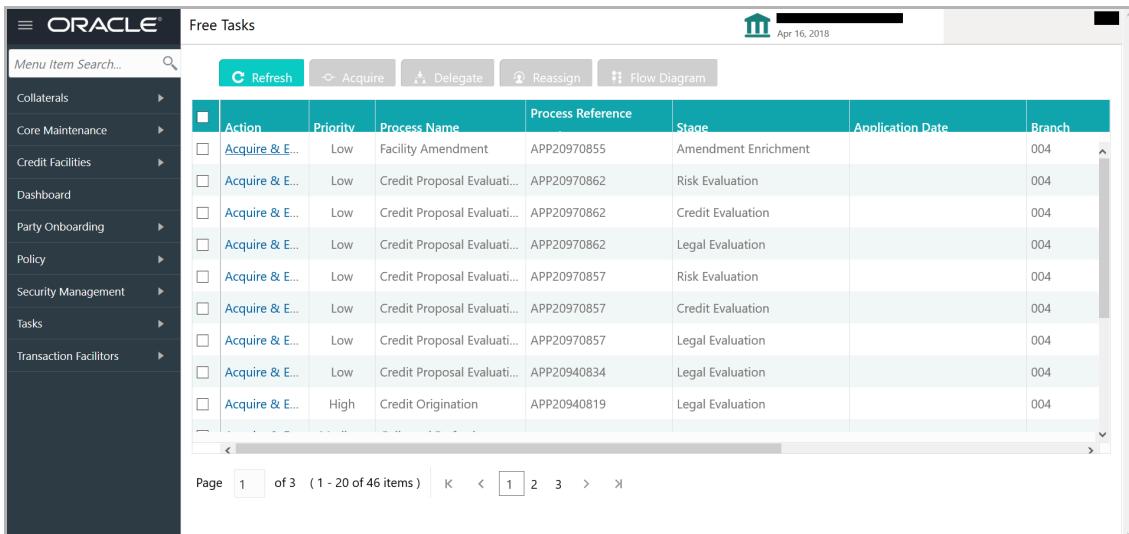
The following table provides a high level overview about the Customer Acceptance stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"> • Customer summary <ul style="list-style-type: none"> - Customer group Structure - Liability details, Facility details - Other bank facilities - Group wise exposure - Connected party details - Facility over utilized, Facility overdue - Breached covenants - Breached T&C, Existing Collateral details - Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages 	<ul style="list-style-type: none"> • Upload the customer accepted documents • Submit for limit configuration • Send application for renegotiation • Add comments

Steps to capture customer acceptance status

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

Chapter 4 - Customer Acceptance



The screenshot shows the Oracle Free Tasks page. The left sidebar contains a navigation menu with items like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main area is titled 'Free Tasks' and contains a table with the following data:

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

At the bottom, there is a page navigation bar with 'Page 1 of 3 (1 - 20 of 46 items)' and a set of navigation icons.

2. **Acquire & Edit** the required Customer Acceptance task. The *Customer Acceptance - Customer Summary* page appears.

Chapter 4 - Customer Acceptance

Facility Amendment - Customer Acceptance

Customer Summary

Customer Information

Customer ID: PARTYTEST, Register No: , Legal Status: Pvt Ltd, Liability Amount: \$50,000.00, Is KYC Compliant: No, Share Holders: 0, Contractors: 0, Guarantors: 0, Bankers: 0

Facility Summary

Liability Sanctioned Amount: \$22,000,000.00, Liability Utilized Amount: \$15,757,000.00, Liability OverUtilized Amount: \$0.00

Facility Utilization: Short Term Working Capital: \$2,500,000.00, Letter of Credit: \$3,000.00, Short Term Loan: \$1,000.00, Long Term Loan: \$5,000.00, Long Term Working Capital: \$1,000.00, Guarantee: \$5,000.00

Facility Utilization: Short Term Working Capital: \$2,500,000.00, Letter of Credit: \$3,000.00, Short Term Loan: \$1,000.00, Long Term Loan: \$5,000.00, Long Term Working Capital: \$1,000.00, Guarantee: \$5,000.00

Collateral summary

Total collateral value: \$0.00, Customer LTV: 0%

Existing Facilities held with Other Bank

Total existing facilities: \$0.00, Takeover amount: \$0.00, Takeover in this application: \$0.00

Pricing

Total Pricing: 1

Interest: 1 (Added: 1, Modified: 0, Removed: 0), Charges: 0 (Added: 0, Modified: 0, Removed: 0), Commission: 0 (Added: 0, Modified: 0, Removed: 0)

Covenants

Total Covenants: 15 (Newly Added: 1, Financial: 8, Non Financial: 7), Newly Added: 1, Financial: 8, Non Financial: 7

Terms & conditions

Total Terms and Conditions: 5 (Newly added: 0, Pre disbursement: 0, Post disbursement: 0), Newly added: 0, Pre disbursement: 0, Post disbursement: 0

Financial Profile

Show results for: Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debts	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$32,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Projections

Show results for: Next 3 years

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

Upcoming events

February 2020: No items to display.

Group entities

Score: 40 of 61

Risk Evaluation: Fair, 46.7% (7 of 15)

Legal Evaluation: Fair, 70.0% (7 of 10)

Credit Evaluation: Good, 72.2% (26 of 36)

Groupwise Exposure Details

Connected Parties

Gross Facility Amount Contribution

No data to display.

Ratings

Moodys: AAA, Positive, 2018

Project Summary

No data to display.

Chapter 4 - Customer Acceptance



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

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

Amendment Summary

Screen (2 / 4)

CRONS LTD

▶ Amendment impact overview

Entities Facilities Facility Block Collaterals Covenants Terms and conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY201514287	CRONS LTD			\$2,000.00	

Facilities Facility Transfer

Amount 0 Over utilization **Overdue** 0 Facility review overdue **Facility Covenants** 0 Breached **Facility T&C** 0 Breached **No Anomaly** 1 Facilities with no changes

Filter Type to filter

STFL1 Facility ID: F20199932 Facility Description: Line Desc 1 Requested Amount: Facility Category: Facility Type: Non Funded Next Review Date: Jul 30, 2020

End Of List (showing 1 record(s) out of 0)

Hold Back Next Save & Close Cancel



Refer “[Amendment Summary](#)” on page 110 for information on actions that can be performed in the *Amendment Summary* page.

Upon clicking **Next** in the *Amendment Summary* page, the *Customer Acceptance* page appears.

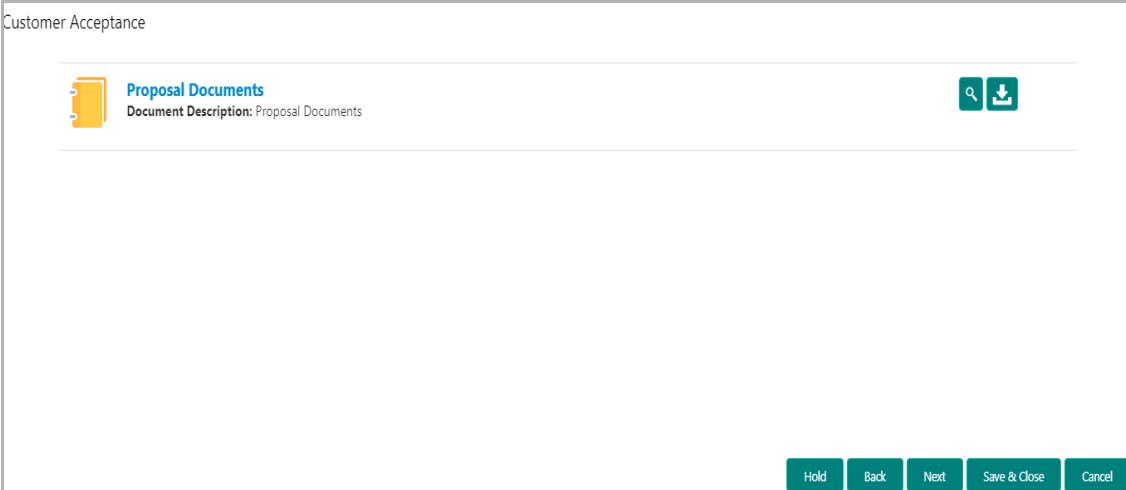
Chapter 4 - Customer Acceptance

Customer Acceptance

 **Proposal Documents**
Document Description: Proposal Documents

Hold Back Next Save & Close Cancel



3. Click the download icon to download the proposal draft.
4. Click **Next**. The *Comments* page appears:

Comments

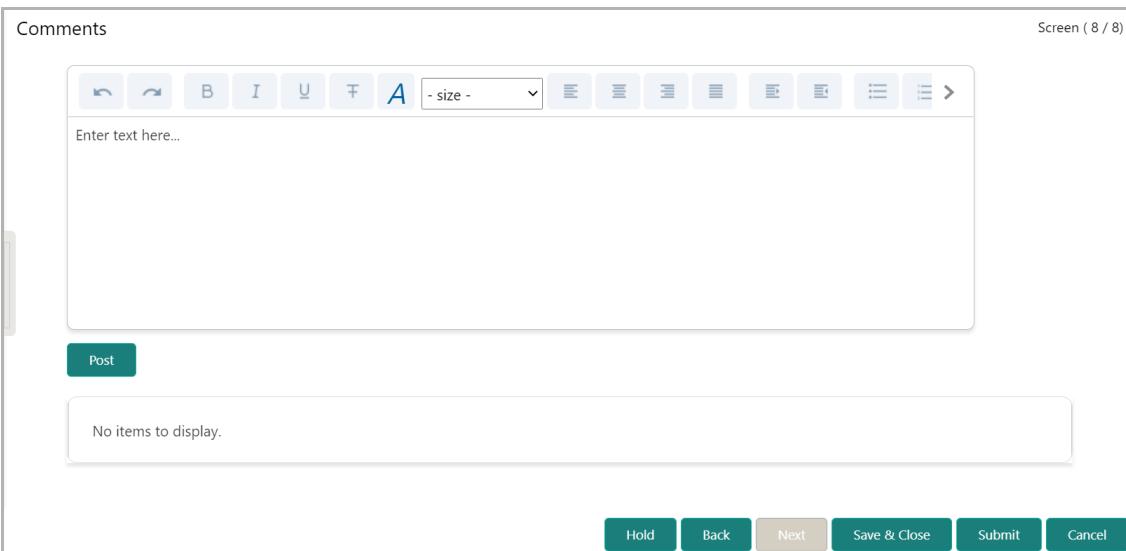
Screen (8 / 8)

 Enter text here...

Post

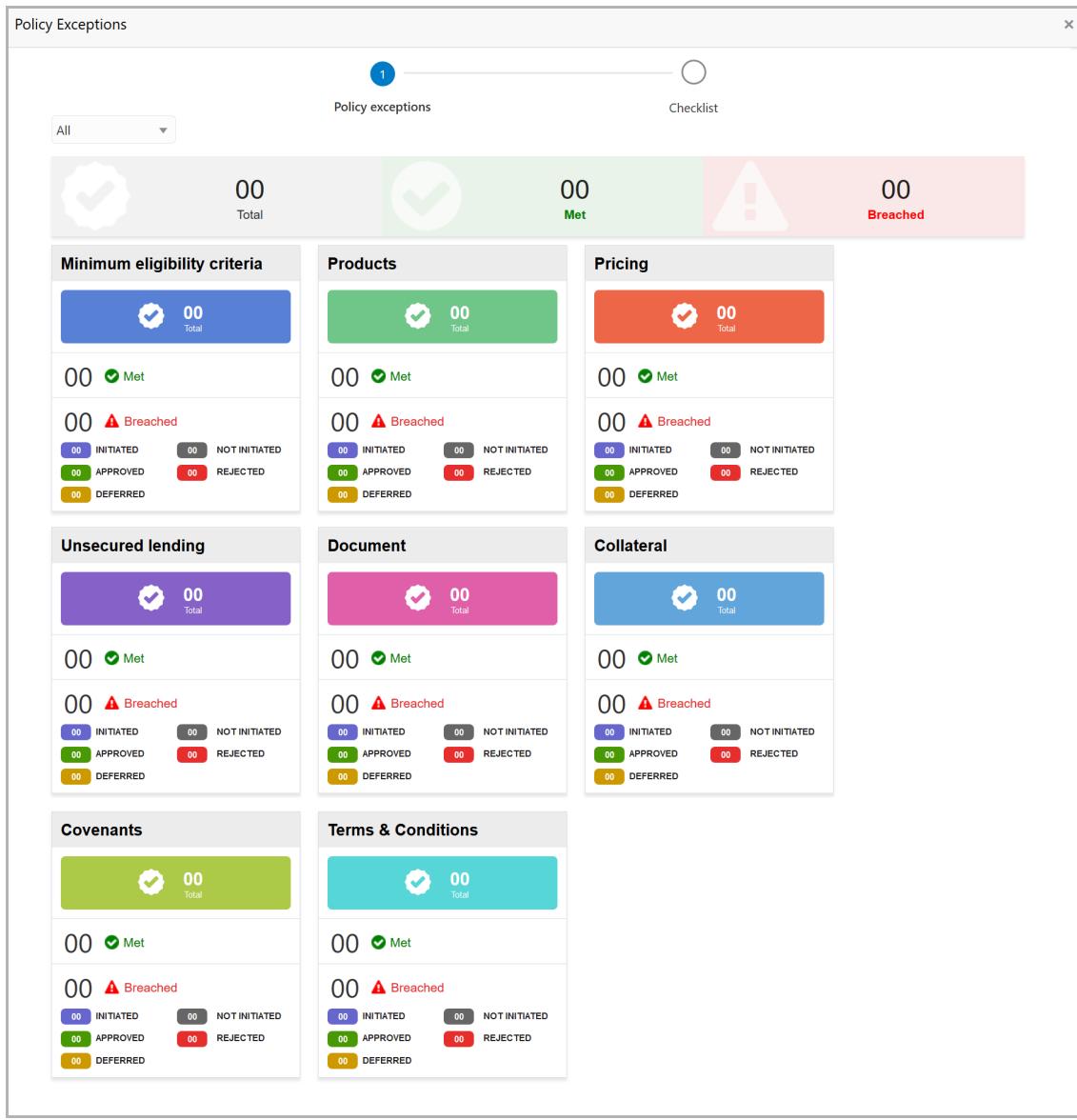
No items to display.

Hold Back Next Save & Close Submit Cancel



5. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
6. Click **Submit**. The *Policy exceptions* window appears.

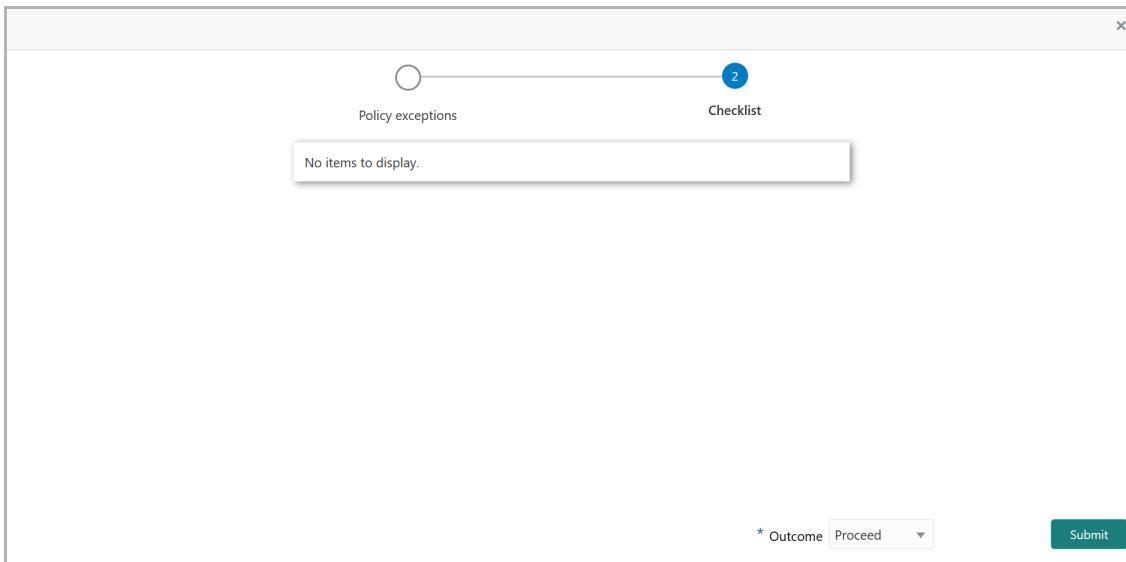
Chapter 4 - Customer Acceptance



By default, policy exceptions are displayed for both the party and the child parties.

7. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
8. Click the **Checklist** data segment.

Chapter 4 - Customer Acceptance



The screenshot shows a software window with a header containing 'Policy exceptions' and 'Checklist'. Below the header is a message box stating 'No items to display.' In the bottom right corner, there is a dropdown menu labeled 'Outcome' with the option 'Proceed' selected, and a 'Submit' button.

9. Select the required **Outcome** based on the feedback from the customer. The options available are Proceed, Renegotiate and Reject.

10. Click **Submit**. The proposal is moved to the next stage based on the selected **Outcome**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Chapter 4 - Limit Configuration

Limit Configuration

In this stage, the bank user further fine tunes the facility as advised in the proposal amendment stage by creating a detailed limit structure, setting restrictions in place, etc. and submits the proposal for further action. Post this stage, the details of the revised liability, facility, collateral and covenants gets recorded in the back office system.

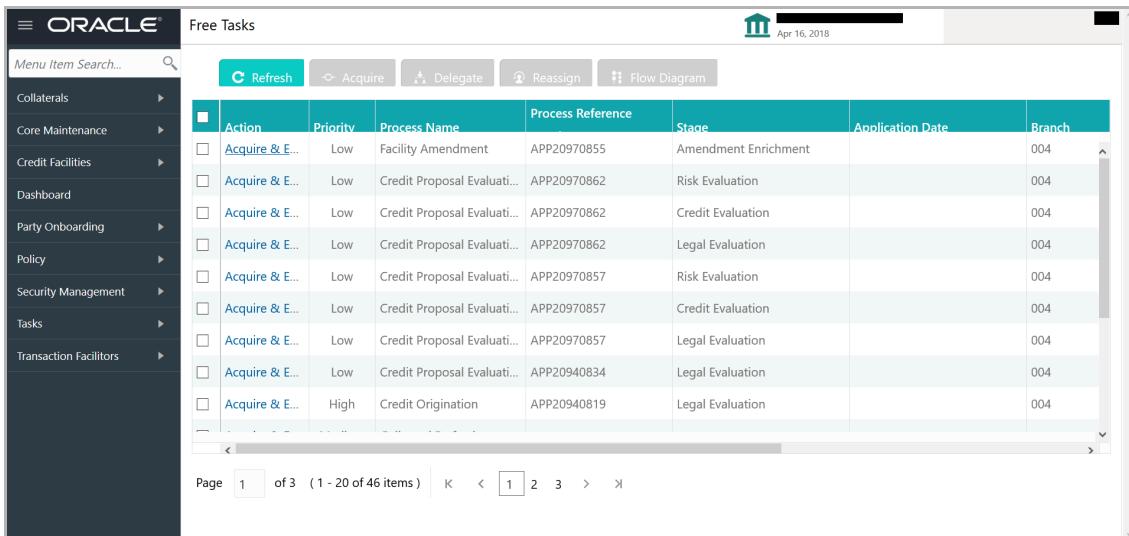
The following table provides a high level overview about the Limit Configuration stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"> • Customer summary <ul style="list-style-type: none"> -Customer group Structure -Liability details, Facility details -Other bank facilities -Group wise exposure -Connected party details -Facility over utilized, Facility overdue -Breached covenants -Breached T&C, Existing Collateral details -Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages 	<ul style="list-style-type: none"> • Configure the facilities approved • Capture the restrictions related to <ul style="list-style-type: none"> -Currency -Customer -Branch -Product • Add comments • Hand off to ELCM

Steps to configure limit

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

Chapter 4 - Limit Configuration



The screenshot shows the Oracle Free Tasks interface. The left sidebar contains a navigation menu with items like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main area is titled 'Free Tasks' and displays a table of tasks. The table columns are: Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The tasks listed are:

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

Page 1 of 3 (1 - 20 of 46 items) | < 1 2 3 > >>

2. **Acquire & Edit** the required Limit Configuration task. The *Limit Configuration - Customer Summary* page appears.

Chapter 4 - Limit Configuration

Facility Amendment - Limit Configuration

Customer Summary

Customer Information

Facility Summary

Collateral summary

Group entities

Pricing

Covenants

Terms & conditions

Financial Profile

Connected Parties

Projections

Upcoming events

Customer Summary

Facility Summary

Collateral summary

Group entities

Pricing

Covenants

Terms & conditions

Financial Profile

Connected Parties

Projections

Upcoming events

Chapter 4 - Limit Configuration



For information on actions that can be performed in *Limit Configuration - Customer Summary* page, refer Customer Summary section in Amendment Structuring chapter.

Upon clicking **Next** in the *Limit Configuration - Customer Summary* page, the *Amendment Summary* page appears:



For information on actions that can be performed in the *Amendment Summary* page, refer “[Amendment Summary](#)” on page 110.

Upon clicking **Next** in the *Amendment Summary* page, the *Limit Configuration* page appears.

Chapter 4 - Limit Configuration

Facility Amendment - Limit Configuration

Limit Configuration

MICRONS LTD

Amount: 0 (Over utilization)

Overdue: 0 (Facility review overdue)

Pricing: 0 (Not as per policy)

Tenor: 0 (Not as per policy)

Facility Covenants: 0 (Breached)

Facility T&C: 0 (Breached)

No Anomaly: 1 (Facilities with no changes)

STFL1

Facility ID: F20199932
Facility Description: Line Desc 1
Released Amount: \$2,000.00

Requested Amount: Facility Category: Facility Type: Non Funded
Next Review Date: Jul 30, 2020

End Of List (showing 1 record(s) out of 1)

Audit

Hold Back Next Save & Close Cancel

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

3. To configure the limit, click on the facility and then click the edit icon. **Facility Details** window appears.
4. Click and expand the **Limit Details** section.

Limit Details

Is Revolving Line?

Shadow Limit

Renewal Date *

Day Light OD Limit

Is UnAdvised Currency?

Line Start Date *

Exception Transaction Amount *

Available

Line Expiry Date *

Exception Breach *

Netting Required

Review Frequency

Day Light Limit

5. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
6. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
7. To make the facility available, enable the **Available** switch.
8. Specify is **Netting Required** for the facility.
9. Enable **Shadow Limit** switch, if required.
10. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
11. Select the **Review Frequency** for the facility.
12. Click the calendar icon and select the **Renewal Date** for the facility.
13. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
14. Specify the breach limit for the facility in **Exception Breach** field.
15. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
16. Click and expand the **Restrictions** section.

Chapter 4 - Limit Configuration

<p>Restrictions</p>		
<p>Customer</p> <p><input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific</p>	<p>Currency</p> <p><input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific</p>	<p>Branch</p> <p><input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific</p>
<p>Product</p> <p><input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific</p>	<p>Exposure</p> <p><input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific</p>	

17. **Allow All, Allow Specific or Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.
18. Click **Save**. *Limit Configuration* page appears:
19. Click **Next**. *Comments* page appears.

Comments

Screen (8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

21. Click **Submit**. The *Policy exceptions* window appears.

Chapter 4 - Limit Configuration

Policy Exceptions

1 Policy exceptions Checklist

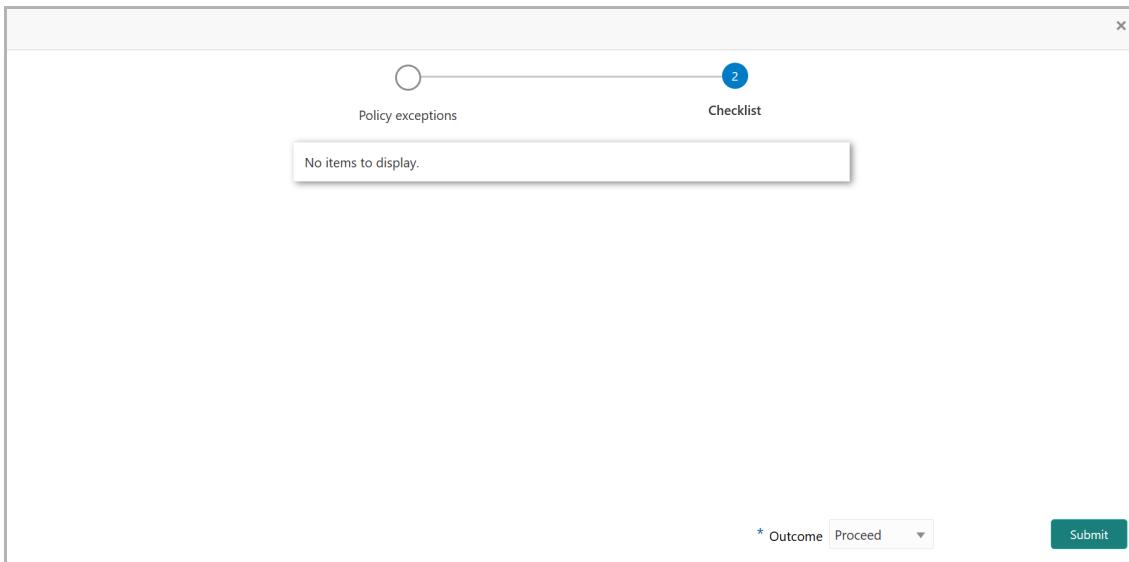
All

Segment	Met	Breached	Total
Minimum eligibility criteria	00	00	00
Products	00	00	00
Pricing	00	00	00
Unsecured lending	00	00	00
Document	00	00	00
Collateral	00	00	00
Covenants	00	00	00
Terms & Conditions	00	00	00

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 **Checklist** data segment.

Chapter 4 - Limit Configuration



The screenshot shows a user interface for managing credit amendment limits. At the top, there are two tabs: 'Policy exceptions' (an empty list) and 'Checklist' (containing 2 items). A message box below the tabs says 'No items to display.' At the bottom, there are dropdown menus for 'Outcome' (set to 'Proceed') and 'Handoff' (set to 'None'), and a 'Submit' button.

24. Select the **Outcome** as **Proceed**.
25. Click **Submit**. The proposal is moved to the Handoff stage.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

Handoff to Back Office System

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

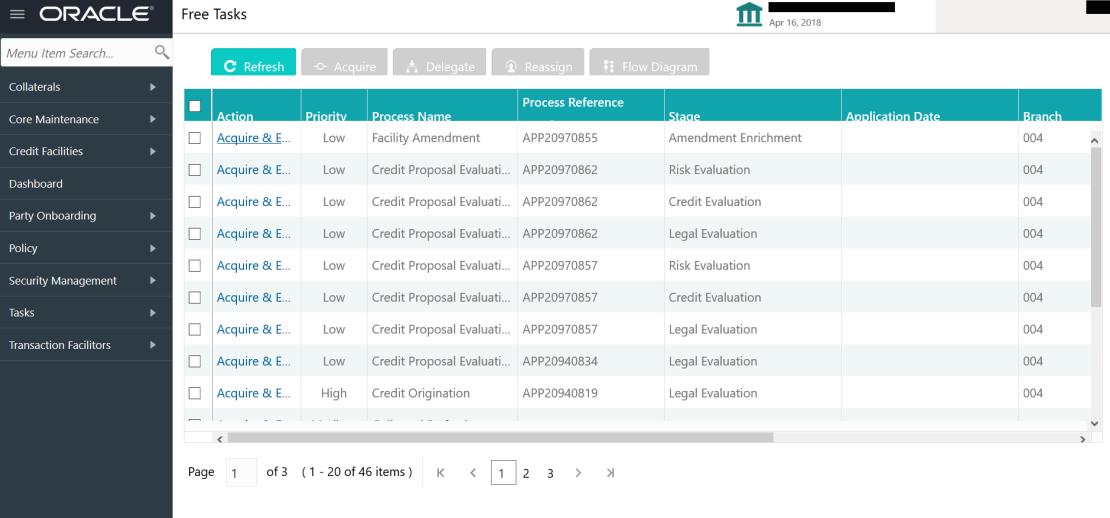
Refer **Handoff - Manual Retry** chapter for information on the manual retry stage.

Chapter 4 - Handoff - Manual Retry

Handoff - Manual Retry

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

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



Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required Manual Retry task. The *Customer Summary* page appears.

Chapter 4 - Handoff - Manual Retry

Facility Amendment - Manual Retry

Customer Summary

Facility Summary

Collateral summary

Pricing

Covenants

Financial Profile

Projections

Upcoming events

Connected Parties

Ratings

Project Summary

Chapter 4 - Handoff - Manual Retry

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

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**. The *Amendment Summary* page appears.



For information on actions that can be performed in the *Amendment Summary* page, refer “[Amendment Summary](#)” on page 110.

Upon clicking **Next** in the *Amendment Summary* page, the *Limit Configuration* page appears:

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

5. To configure the limit, click on the facility and then click the edit icon. *Facility Details* window appears.
6. Click and expand the **Limit Details** section.

7. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
8. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
9. To make the facility available, enable the **Available** switch.

Chapter 4 - Handoff - Manual Retry

10. Specify is **Netting Required** for the facility.
11. Enable **Shadow Limit** switch, if required.
12. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
13. Select the **Review Frequency** for the facility.
14. Click the calendar icon and select the **Renewal Date** for the facility.
15. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
16. Specify the breach limit for the facility in **Exception Breach** field.
17. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
18. Click and expand the **Restrictions** section.

Restrictions

Customer	Currency	Branch
<input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific	<input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific	<input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific
<input type="radio"/> Disallow Specific	<input type="radio"/> Disallow Specific	<input type="radio"/> Disallow Specific
Product	Exposure	
<input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific	<input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific	
<input type="radio"/> Disallow Specific	<input type="radio"/> Disallow Specific	

19. **Allow All, Allow Specific or Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.
20. Click **Save**. The *Limit Configuration* page appears.
21. Click **Next**. The *Comments* page appears.

Comments

Screen (8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

22. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
23. Click **Submit**. The *Policy exceptions* window appears.

Chapter 4 - Handoff - Manual Retry

Policy Exceptions

1 Policy exceptions Checklist

All

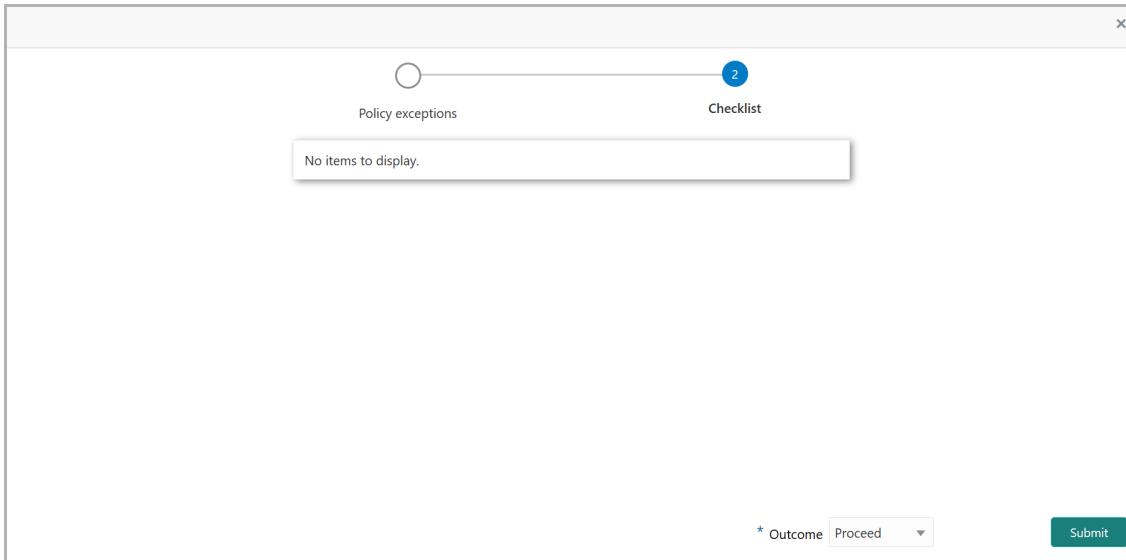
00 Met 00 Met 00 Breached

Minimum eligibility criteria	Products	Pricing
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
Unsecured lending	Document	Collateral
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED
Covenants	Terms & Conditions	
00 Met	00 Met	
00 Breached	00 Breached	
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	
00 Met	00 Met	
00 Breached	00 Breached	
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	

By default, policy exceptions are displayed for both the party and the child parties.

24. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
25. Click the **Checklist** data segment.

Chapter 4 - Handoff - Manual Retry



The screenshot shows a software window with a header bar. Below the header, there are two tabs: 'Policy exceptions' (an empty circle) and 'Checklist' (a blue circle with the number '2'). A message box below the tabs says 'No items to display.' At the bottom of the window, there is a dropdown menu labeled 'Outcome' with the option 'Proceed' selected, and a 'Submit' button.

26. Select the **Outcome** as **Proceed**.
27. Click **Submit**. The proposal is moved to the Back Office System.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

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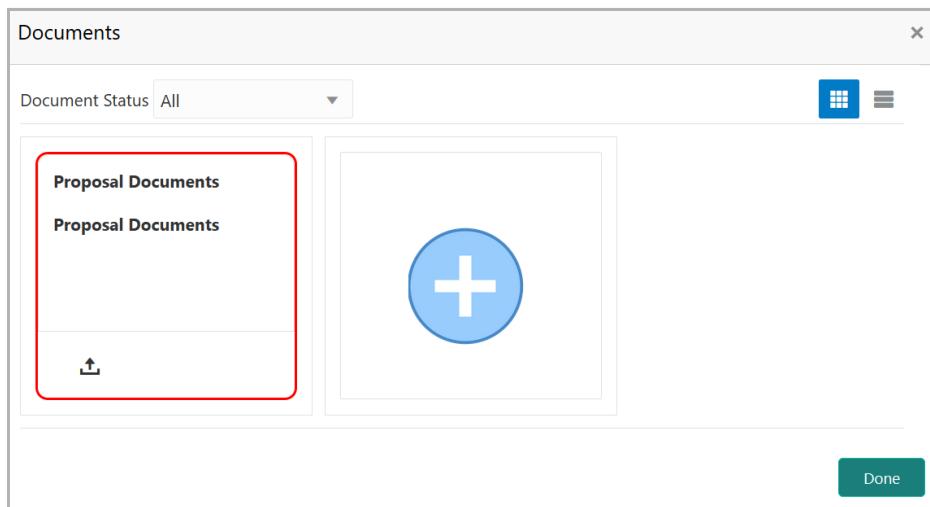
Appendix

Document Upload and Checklist

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

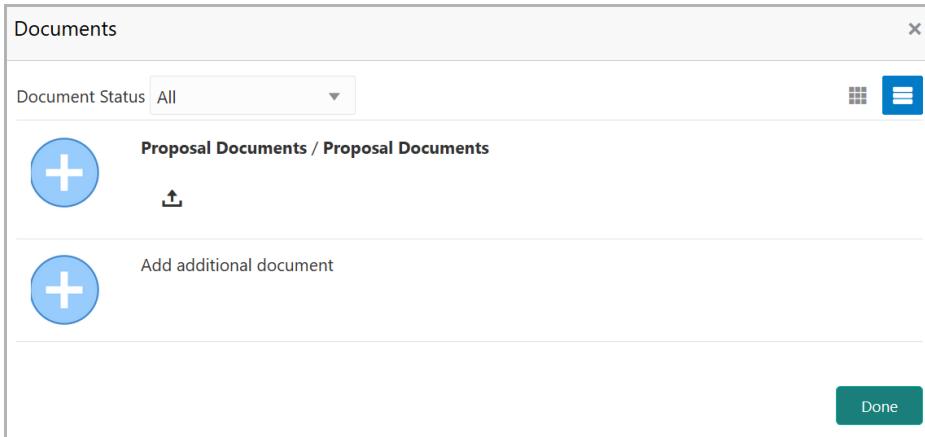


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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

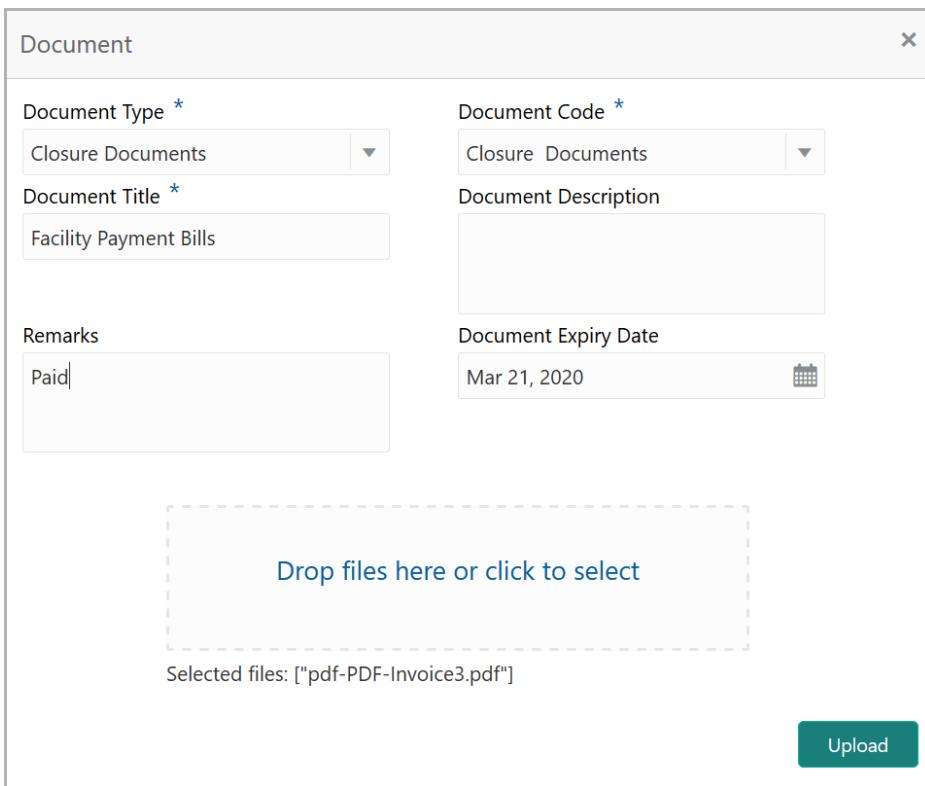
2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:

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The screenshot shows a 'Documents' window with a header 'Document Status All'. It lists 'Proposal Documents / Proposal Documents' and has a button to 'Add additional document'. A 'Done' button is at the bottom right.

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



The screenshot shows a 'Document' window with fields for Document Type (Closure Documents), Document Code (Closure Documents), Document Title (Facility Payment Bills), Document Description (empty), Remarks (Paid), Document Expiry Date (Mar 21, 2020), and a file upload section with a dashed box for dropping files and an 'Upload' button.

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 a brief description about the document in the **Document Description** field.

7. Type the **Remarks**, if any.

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

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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:

11. Manually verify all the checklist and enable the corresponding check box.
 12. Select the **Outcome** as **Proceed**.
 13. Click **Submit**. Document is uploaded and listed in the *Document* window.
 14. To edit or delete the document, click the edit or delete icons.

Business Overrides

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

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

To view the business overrides after capturing the limit amounts, click **Overrides** at the top right corner.

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Business Overrides X

SHINY - 2018-04-13T12:57:08+05:30

Proposed Liability Amount Is More Than Requested Liability Amount for Party: PTY2115511412

Accept Overrides Cancel

To view the business overrides in the **Submit** window, click **Submit** and navigate to the **Business** data segment.

Submit X

Back Next >

1 2 3

Policy exceptions Business Checklist

Accepted Overrides

SHINY - 2018-04-13T12:57:08+05:30

Proposed Liability Amount Is More Than Requested Liability Amount for Party: PTY2115511412

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

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

Chapter 4 - 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

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