

Facility Review User Guide

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

Release 14.7.4.0.0

Part No. F99835-01

June 2024

ORACLE®
Financial Services

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

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

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

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.
U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.
This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited. The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

Preface	1
<i>About this guide</i>	1
<i>Intended Audience</i>	1
<i>Conventions Used</i>	1
<i>Common Icons in OBCFP</i>	1
About Facility Review	3
Proposal Initiation	4
<i>Customer Info</i>	7
<i>Liability</i>	35
<i>Basic Info</i>	39
<i>Other Bank Facilities</i>	70
<i>Groupwise Exposure</i>	72
<i>Connected Party</i>	74
<i>Write Up</i>	76
<i>Summary</i>	80
<i>Comments</i>	81
Proposal Enrichment	84
<i>Summary</i>	84
<i>Liability</i>	87
<i>Customer Info</i>	87
<i>Other Bank Facilities</i>	87
<i>Groupwise Exposure</i>	87
<i>Connected Party</i>	87
<i>Enrichment</i>	87

<i>Write Up</i>	87
<i>Comments</i>	88
Proposal Evaluation	89
<i>Credit Evaluation</i>	89
<i>Legal Evaluation</i>	110
<i>Risk Evaluation</i>	118
KYC Check	119
Proposal Structuring	129
<i>Customer Summary</i>	129
<i>Liability</i>	131
<i>Summary</i>	131
<i>Write Up</i>	134
<i>Proposal Structuring</i>	134
<i>Comments</i>	135
Proposal Review	139
Proposal Approval	140
Draft Generation	141
Customer Acceptance	147
Limit Configuration	152
Handoff to Back Office System	160
Handoff - Manual Retry	161
Document Upload and Checklist	169
Reference and Feedback	172
<i>References</i>	172

Chapter 1 - Preface

Preface

About this guide

This guide provides the user with all the information necessary to perform Facility Review process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for reviewing facilities offered to 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 Facility Review

After disbursing the facilities to corporate customers, the banks need to closely monitor the performance of the customers in a periodic manner to mitigate risk that could occur due to the poor customer performance.

In OBCFPM, the Facility Review process allows the user to review the utilization of facility along with the customer's performance with respect to the set terms and conditions. The system will trigger the Facility Review process based on the Next Review Date selected by the user during Credit Proposal process or Credit Amendment process.

The following stages are available in the Facility Review process for reviewing the facility and taking necessary actions:

- Proposal Initiation
- Proposal Enrichment
- Proposal Evaluation (Credit, Risk, Legal and KYC Evaluations)
- Proposal Structuring
- Proposal Review
- Proposal Approval
- Draft Generation
- Customer Acceptance
- Limit Configuration
- Proposal Handoff
- Handoff - Manual Retry (Applicable if automatic Handoff fails)

Proposal Initiation

In this stage, the user can review all the customer information captured in Credit Proposal or Simplified Credit Proposal Evaluation process and take necessary actions for the facilities offered to the customer.

The actions that the user can take in this stage include:

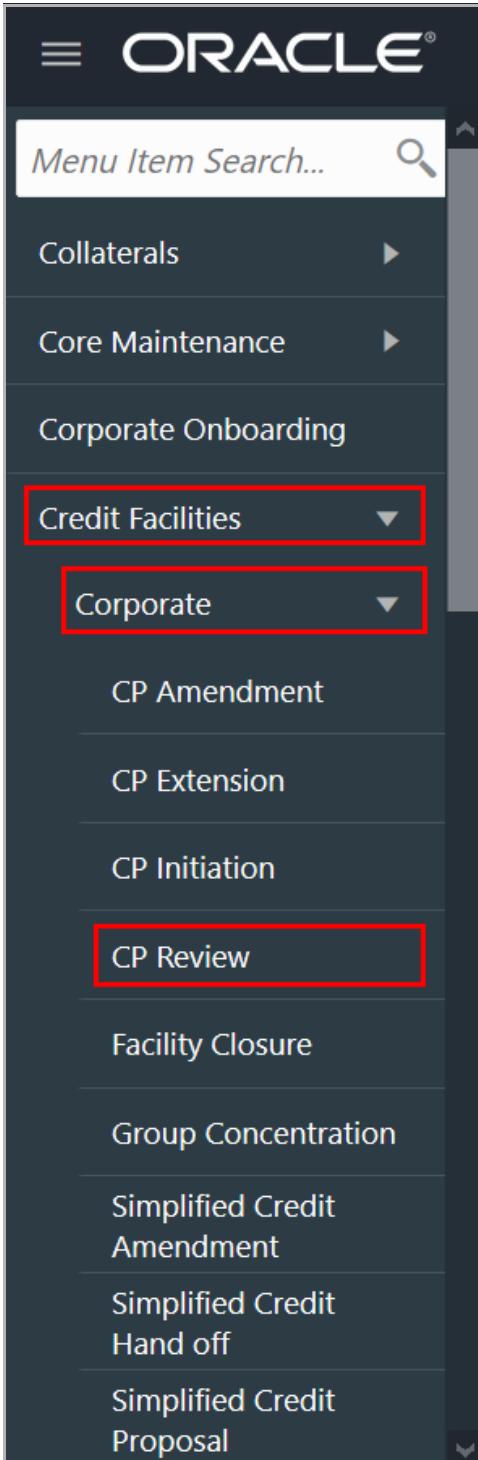
- Mark as no change required
- Change to new review date
- Close Facility
- Hold Facility

To initiate Facility Review process, perform the following steps:

Steps to initiate facility review

1. Login to OBCFPM.

Chapter 4 - Proposal Initiation



2. Navigate to **Credit Facilities > Corporate > CP Review**. The *Facility Review Initiation* page appears:

Or

3. Navigate to **Credit Facilities > My Portfolio** from the left menu. The *My Portfolio* page appears:

Chapter 4 - Proposal Initiation

The screenshot shows the 'My Portfolio' page with the following details:

- Customer:** PTY201514287
- Amount Sanctioned:** \$0.00
- Balance Available:** \$0.00
- Earmarked:** NA
- Annual Review Date:** NA
- Entities:** 1 (Funded: \$0.00 Available: \$0.00; Non Funded: \$0.00 Sanctioned: \$0.00 Available: \$0.00)
- Financial Info:** No items to display.
- WIP Applications:**
 - Facility Application: 0
 - Collateral Application: 0
 - Policy Exception: 0
- Ratings:** No items to display.
- Upcoming events:** No items to display.
- Buttons:** Initiate Amendment, Initiate PSN, Initiate Closure, Initiate T&c Compliance, Initiate GC Amendment, Initiate GC Extension, Initiate Facility Review, Initiate SF Credit Process

- Click and expand the required customer. Details associated with the customer appear.
- Click the **Initiate Facility Review** button. The *Facility Review Initiation* page appears:

The screenshot shows the 'CP Review' page with the following details:

- 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
- WIP Applications:**

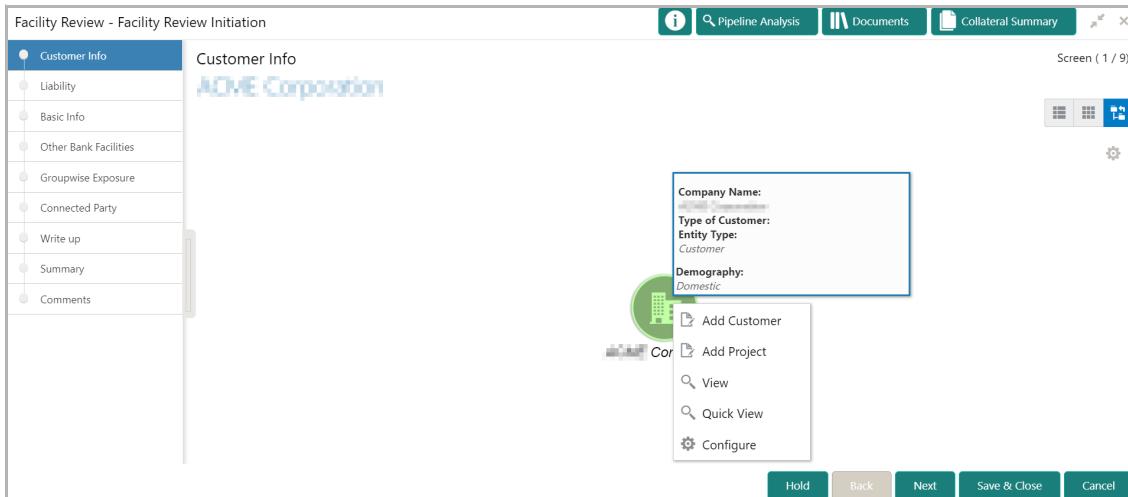
Application Number	BranchCode	Priority	Party Id	Customer Name	Process Name	Current Stage
APP21621235	004	Low	PTY192560509	PTY192560509	Group Concentration Amendment Process	Group Concentration Amendment In
APP21641244	004	Low	PTY192560509	PTY192560509	Group Concentration Amendment Process	Group Concentration Amendment In
APP21641254	004	Low	PTY192560509	PTY192560509	Group Concentration Amendment Process	Group Concentration Amendment In
APP21681302	004	Low	PTY192560509		Facility Review Process	Facility Review Initiation
APP21771371	004	Low	PTY192560509	PTY192560509	Group Concentration Amendment Process	Group Concentration Amendment In
- Search Bar:** Application Priority (Low, Medium, High) and Application Branch (004).
- Buttons:** Initiate Facility Review

- Select the facility review **Application Priority**. The options available are: Low, Medium, and High.
- Search and select the **Application Branch**. Bank branches maintained in the system are displayed in the LOV.
- Search and select the required customer / party for facility review. The system displays all the WIP applications for the selected party and enables the **Initiate Facility Review** button.
- Click **Initiate Facility Review**. The *Customer Info* page appears.

Chapter 4 - Proposal Initiation

Customer Info

This data segment allows to view and manage information of the party and child parties.



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

10. Right click on the party / child party icon to perform the following actions:
 - Add Customer (not applicable for joint customer)
 - View
 - Quick View
 - Configure
 - Delete (applicable only for child party)

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

Actions	Functionality
Add Customer	Displays the <i>Customer Details</i> window for adding child party of the party
View	Displays the <i>Customer Details</i> window for viewing party details
Quick View	Displays the <i>View Entity Details</i> window
Configure	Displays the <i>Party Details</i> window for capturing party details

Add Customer

11. To add a child party, right click on the party / child party icon and click **Add Customer**. The *Customer Details* window appears:

Chapter 4 - Proposal Initiation

Customer Details

Organization details

Organization Name *	Organization Type *	Entity Type *	Demography Type *
<input type="text" value="ABC"/>	Single	Pvt Ltd	Global
Country of incorporation *	Incorporation date *	Country of risk *	Geographical Spread
INDIA	May 3, 2010	Zambia	<input type="button" value="INDIA X"/> <input type="button" value="United States X"/>
Website Address	Facebook Address	Twitter Address	
https://www.abc.com	https://www.facebook.com/abc	https://www.twitter.com/abc	

Customer sector [+Add Industry](#)

No Sectors Added

Customer Rating [+Add ratings](#)

No Ratings Added

Other Details

Special customer *	Join customer
<input checked="" type="checkbox"/>	<input type="checkbox"/>

RM Details

RM Id *

[Create](#) [Close](#)

Organization details

12. Type the child party name in the **Organization Name** field.
13. Select the **Organization Type** from the drop down list. The options available are **Single** and **Conglomerate**.
14. Select the **Entity Type** from the drop down list. The options available are **Proprietorship**, **Pvt Ltd**, **Public Ltd**, **Govt Owned**, **Trusts**, **Clubs**, **Society**, **Associations**, **Limited Liability Partnership**, **Foreign Bodies**, **NGO** and **Others**.
15. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

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

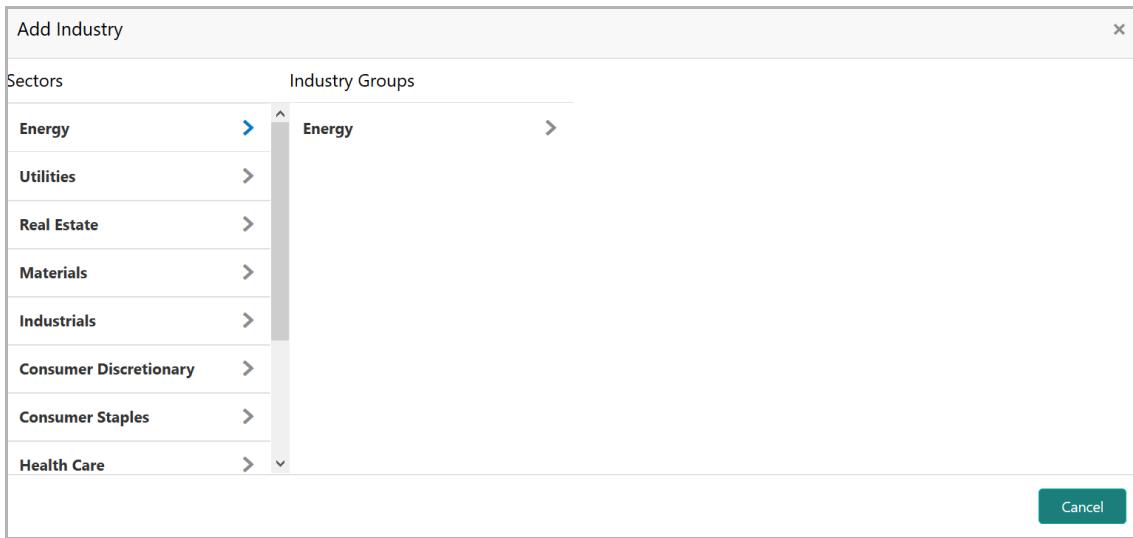
16. Search and select all the countries in which the child party is operating as **Geographical Spread**.
17. Select the **Country of incorporation**.
18. Click the calendar icon and select the **Incorporation date**.
19. Select the **Country of risk** for organization from the drop down list.
20. Type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

Chapter 4 - Proposal Initiation

- Website Address
- Facebook Address
- Twitter Address

Customer Sector

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



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

Chapter 4 - Proposal Initiation

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

Customer sector
[+Add sector](#)

Energy (Delete)

Industry Group
Energy

Industry
Energy Equipment

Sub-Industry
Oil Drilling

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



If the child party is into different sectors, the user has to capture all the sector details while adding the child party. 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 child party, click **+Add ratings**. The *Add Rating* window appears:

Add Rating

Rating Date *	Outlook *	Year Of Rating *
May 5, 2020	Positive	2020
Risk Ratings		Rated By
<div style="display: flex; align-items: center;"> <div style="flex: 1; border-bottom: 1px solid #ccc; padding-bottom: 5px;">AAA</div> > <div style="flex: 1; border-bottom: 1px solid #ccc; padding-bottom: 5px;">Moodys</div> </div>		
<div style="display: flex; align-items: center;"> <div style="flex: 1; border-bottom: 1px solid #ccc; padding-bottom: 5px;">BB+</div> > <div style="flex: 1; border-bottom: 1px solid #ccc; padding-bottom: 5px;">Fitch</div> </div>		
<div style="display: flex; align-items: center;"> <div style="flex: 1; border-bottom: 1px solid #ccc; padding-bottom: 5px;">B</div> > <div style="flex: 1; border-bottom: 1px solid #ccc; padding-bottom: 5px;"></div> </div>		
<div style="display: flex; align-items: center;"> <div style="flex: 1; border-bottom: 1px solid #ccc; padding-bottom: 5px;">B-</div> > <div style="flex: 1; border-bottom: 1px solid #ccc; padding-bottom: 5px;"></div> </div>		
<div style="display: flex; align-items: center;"> <div style="flex: 1; border-bottom: 1px solid #ccc; padding-bottom: 5px;">CCC+</div> > <div style="flex: 1; border-bottom: 1px solid #ccc; padding-bottom: 5px;"></div> </div>		
<div style="display: flex; align-items: center;"> <div style="flex: 1; border-bottom: 1px solid #ccc; padding-bottom: 5px;">AA+</div> > <div style="flex: 1;"></div> </div>		

Close

Chapter 4 - Proposal 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:

The screenshot shows a 'Customer Rating' section. It displays a single rating entry for 'Moody's' with a rating of 'AAA'. The entry includes the rating, a 'Rating' label, and the year '2019'. There are edit and delete icons next to the entry. A '+Add ratings' button is located in the top right corner of the section.

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. Click **Create**. The child party is created and displayed in the *Customer Info* page.



After creating the child party, right click the child party icon to **Add Customer** for the child party, **View** the child party details, **Quick View** the child party details, **Configure** the child party information and **Delete** the child party if required.

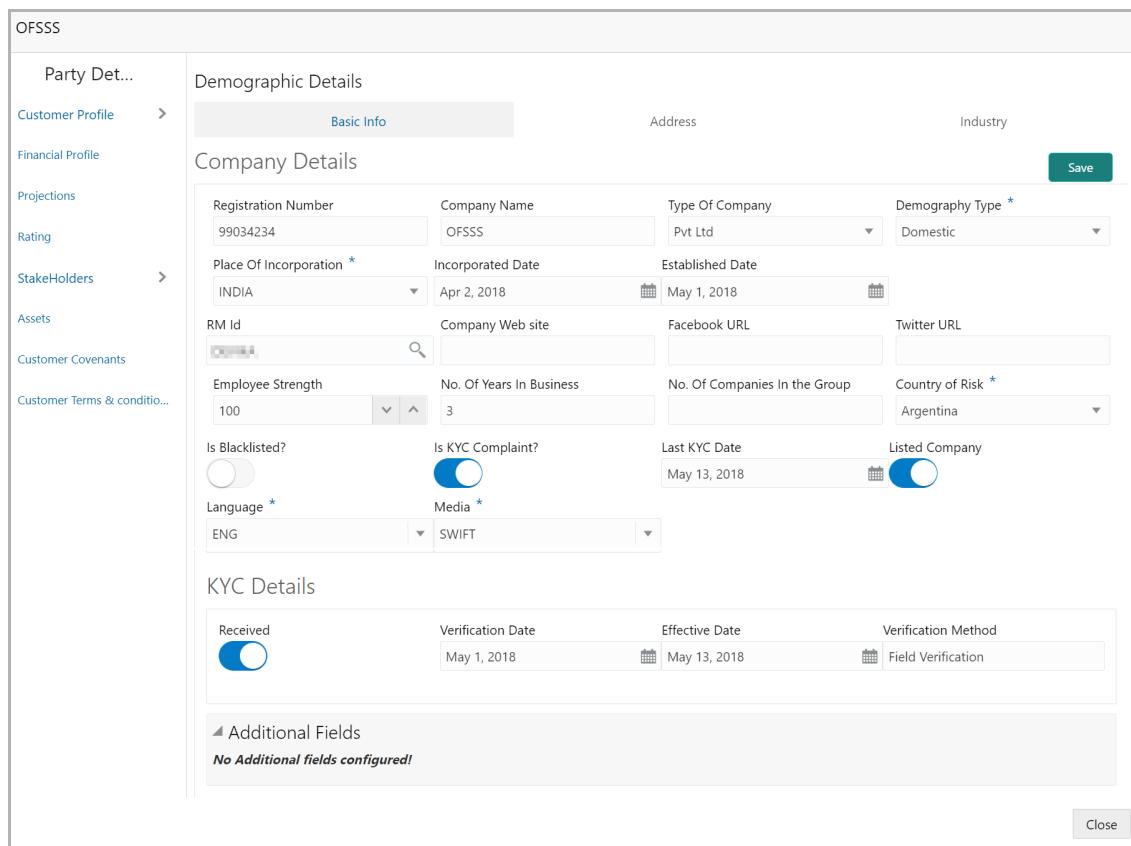
Chapter 4 - Proposal Initiation

View, Quick View, Delete

34. To **View** the party / child party information, right click the party / child party icon and click View.
35. To **Quick view** the party / child party information, right click the party / child party icon and click Quick View.
36. To **Delete** the child party, right click the child party icon and click Delete.

Configure Party / Child Party

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



The screenshot shows a configuration window for a party profile. The main title is 'OFSSS'. On the left, there is a sidebar with various tabs: 'Party Det...', 'Customer Profile' (which is currently selected, indicated by a grey arrow), 'Financial Profile', 'Projections', 'Rating', 'StakeHolders' (with an arrow), 'Assets', 'Customer Covenants', and 'Customer Terms & conditio...'. The main content area is titled 'Demographic Details' and contains several sections:

- Basic Info:** Fields include 'Registration Number' (99034234), 'Company Name' (OFSSS), 'Type Of Company' (Pvt Ltd), 'Demography Type' (Domestic), and a 'Save' button.
- Company Details:** Fields include 'Place Of Incorporation' (INDIA), 'Incorporated Date' (Apr 2, 2018), 'Established Date' (May 1, 2018), 'RM Id' (with a search icon), 'Company Web site' (Facebook URL), 'Twitter URL', 'Employee Strength' (100), 'No. Of Years In Business' (3), 'No. Of Companies In The Group' (with a dropdown), 'Country of Risk' (Argentina), 'Is Blacklisted?' (switch), 'Is KYC Complaint?' (switch), 'Last KYC Date' (May 13, 2018), 'Media' (with a dropdown), and 'Language' (ENG).
- KYC Details:** Fields include 'Received' (switch), 'Verification Date' (May 1, 2018), 'Effective Date' (May 13, 2018), and 'Verification Method' (Field Verification).
- Additional Fields:** A note states 'No Additional fields configured!'

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

Customer Profile

Company Details

38. Enter / select the following details in the corresponding fields:
 - Registration Number
 - Company Name
 - Type Of Company
 - Geographical Spread

Chapter 4 - Proposal Initiation

- 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. *Address Details* window appears:

Chapter 4 - Proposal Initiation

Address Details

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

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.



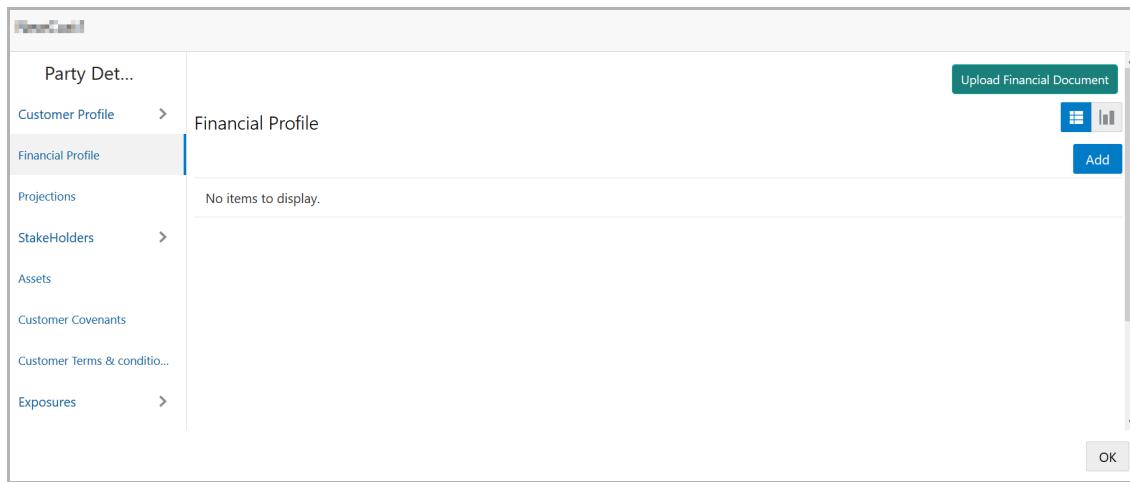
To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**. click the hamburger icon in the required list item and select the required option.

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

Chapter 4 - Proposal Initiation

Financial Profile

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



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

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

Chapter 4 - Proposal Initiation

- Return On Equity
- 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:

Financial Documents

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

Balance Sheet Profit & Loss Statement Cash Flow Statement

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:

Chapter 4 - Proposal Initiation

Balance Sheet Details

Period * Quarter *

Drop files here or click to select

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. *Projections* window appears:

Chapter 4 - Proposal Initiation

Projections

Year	2021	Balance Sheet Size	£5,000,000.00
Operating Profit	£30,000,000.00	Net Profit	£2,000,000.00
Year Over Year Growth	20%	Return On Investment	18%
Return On Equity	8%	Return On Asset	10%

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

Chapter 4 - Proposal Initiation

Projection Documents

Balance Sheet	Profit & Loss Statement	Cash Flow Statement
Add		
Year	Quarter	Statement Type
		Download
		Reupload
No data to display.		

OK

In the *Projection Documents* window, 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

Year *	Quarter *
FY2020-2021	Annual
Drop files here or click to select	
Current selected files:	

Cancel **Add**

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

Chapter 4 - Proposal Initiation

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

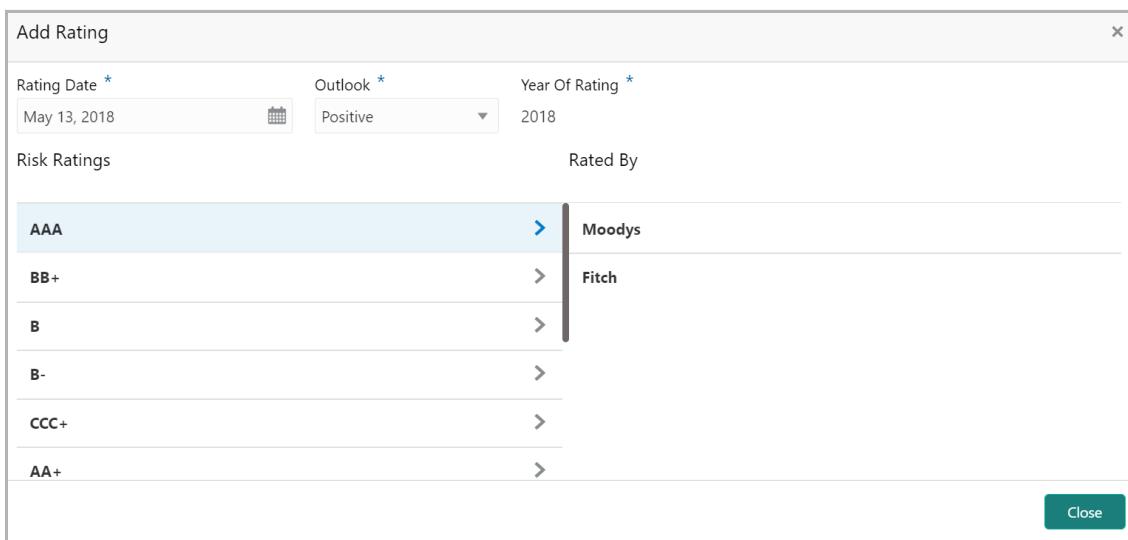


To Edit, Delete or View the added **Projections**. click the hamburger icon in the required list item and select the required option.

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 - Proposal 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 - Proposal Initiation

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

The Sponsors window is a form for adding a new sponsor. It includes the following fields:

- Promoter Type *:
 - Individual
 - Corporate
- Name *: Thomas
- Age: 45
- Experience Summary
- Designation: CEO
- Role: Management
- Stake Percentage *: 30%
- Associated Since: May 4, 2010
- Education Qualifications: Masters Degree
- Address details (expandable section)

Buttons at the bottom: Add (green), Clear, Cancel.

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 - Proposal 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.

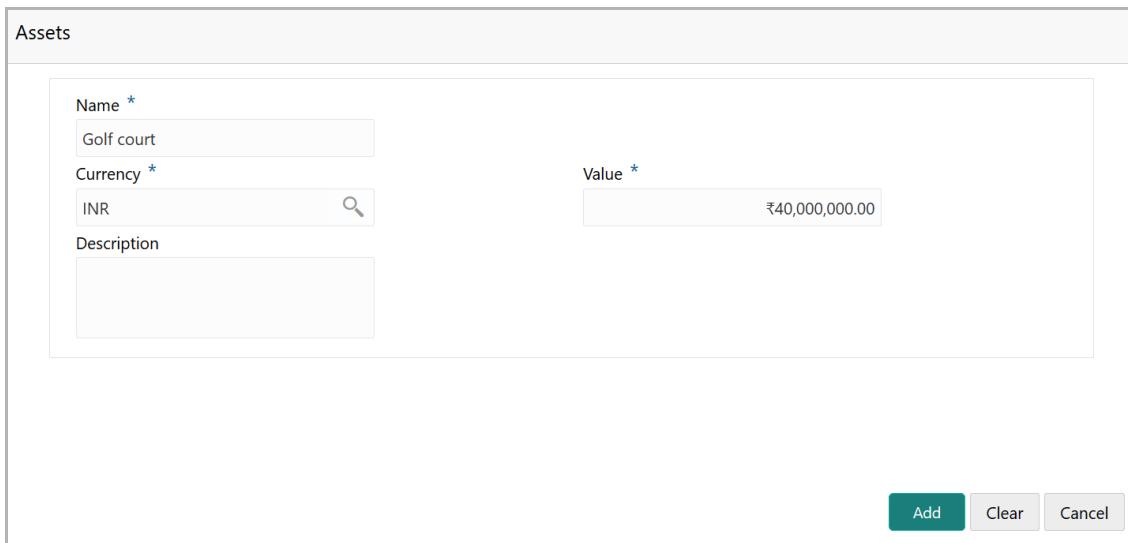


For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer "**Economic Dependency Analysis User Manual**".

Chapter 4 - Proposal Initiation

Assets

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



The screenshot shows a form titled 'Assets' with the following fields:

- Name ***: Input field containing 'Golf court'.
- Currency ***: Input field containing 'INR', with a search icon to its right.
- Value ***: Input field containing '₹40,000,000.00'.
- Description**: Text area.

At the bottom right of the form are three buttons: '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.

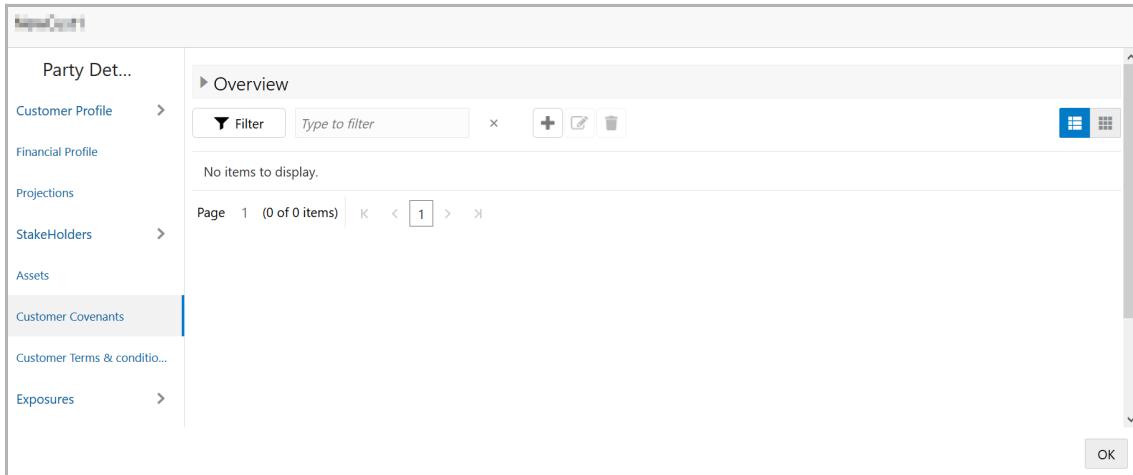


To Edit, Delete or View the added **Assets**. click the hamburger icon in the required list item and select the required option.

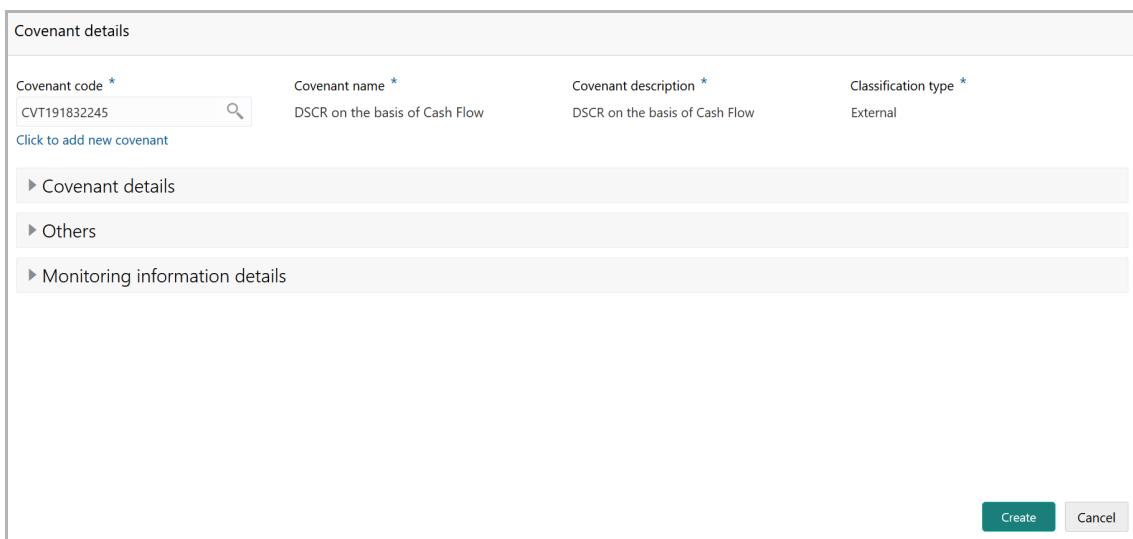
Customer Covenants

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

Chapter 4 - Proposal Initiation



93. Click the add icon. **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.

Chapter 4 - Proposal Initiation

▲ 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 checked="" 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 - Proposal Initiation



Monitoring information details

ProfitandLoss

CashFlow

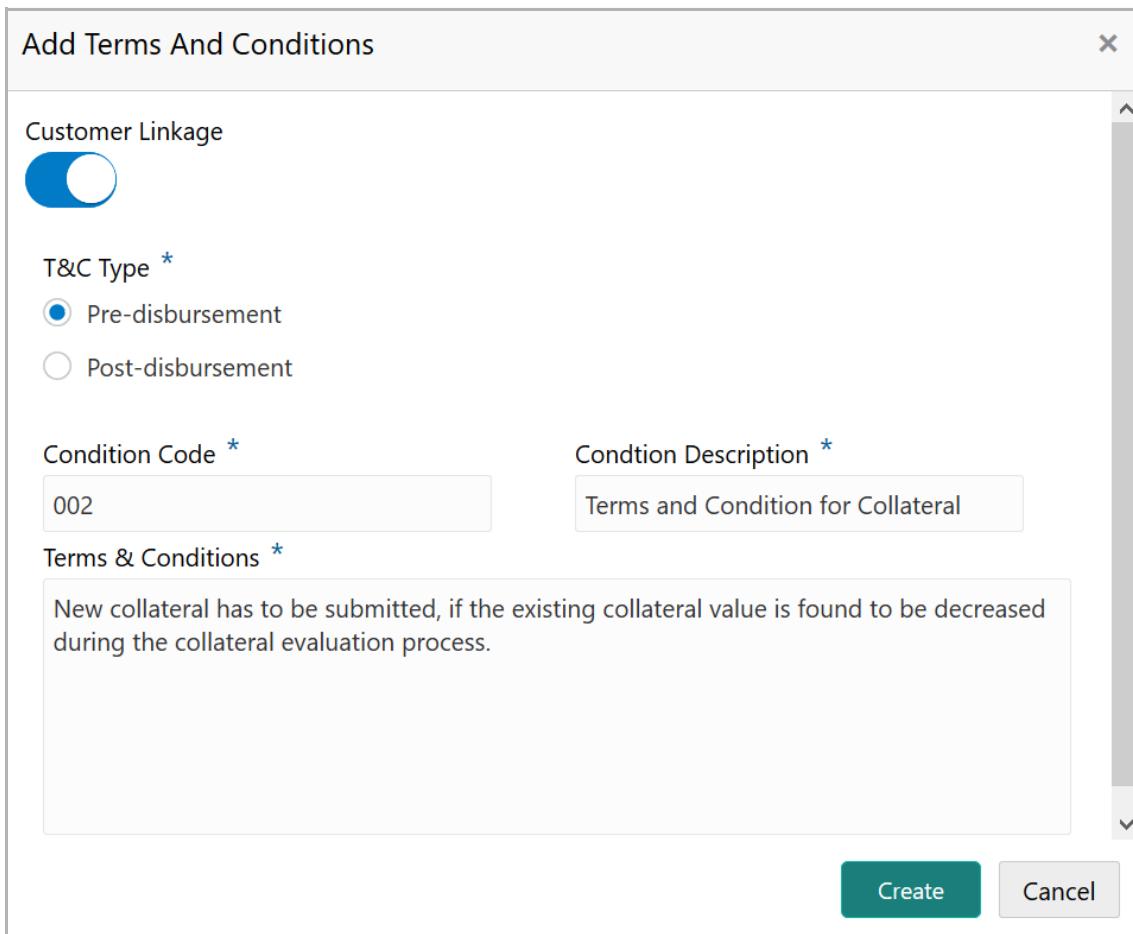
103. Select the monitoring information.
104. Click **Save**. Covenant details are added.



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

Terms & Conditions

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



Add Terms And Conditions

Customer Linkage

T&C Type *

Pre-disbursement

Post-disbursement

Condition Code * 002

Condition Description * Terms and Condition for Collateral

Terms & Conditions *

New collateral has to be submitted, if the existing collateral value is found to be decreased during the collateral evaluation process.

Create Cancel

106. Enable the **Customer Linkage** flag, if the flag is disabled.

Chapter 4 - Proposal Initiation

107. Select the **T&C Type**. The options available are **Pre-disbursement** and **Post-disbursement**.

108. If the **Customer Linkage** switch is not enabled, the **Facility Id** field appears as shown below:

Add Terms And Conditions

Customer Linkage

T&C Type *

Pre-disbursement

Post-disbursement

Facility Id *

Funded - Term Loan-F20174004

Condition Code *

004

Condition Description *

Terms and Condition for term loan

Terms & Conditions *

Term loan must be repaid every month. The failure of term loan payment for three consecutive months will result in liquidation of collateral.

Create

Cancel

109. Select the required **Facility Id** from the drop down list.

110. Specify the **Condition Code**.

111. Type the **Condition Description** and **Terms & Conditions**.

112. Click **Create**. Terms & Conditions are added.



In case of linking terms and conditions to the customer, do not disable the **Customer Linkage** flag. Facility selection is required only in the case of linking the terms and conditions with the facility in Funding Requirement data segment.

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

Chapter 4 - Proposal Initiation

Exposures

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

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

Country Dependency Details

Country *: US Currency *: USD

Country Wise Data

Sales *	Purchase *	Investments *	Loans *
\$50,000.00	\$30,000.00	\$100,000.00	\$200,000.00

Deposits *:
\$50,000.00

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Save Cancel

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

Country Wise Data

116. Specify the amount of **Sales** recorded in the selected country.

117. Specify the amount of **Purchase** made from the selected country.

118. Specify the amount of **Investments** made in the selected country.

119. Specify the amount of **Loans** received from the selected country.

120. Specify the amount of **Deposits** made in the selected country.

Country Wise Business Operations

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

121. Specify the entity's **Market Share Percentage** in selected country.

122. Specify the entity's **Presence for Years** in selected county.

123. Specify the **Major Products Sold** by the entity in the selected country.

124. Specify the date on which association between entity and selected country is established in the **Associated Since** field.

Sales Breakup

Chapter 4 - Proposal Initiation

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

No items to display.

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

126. Specify the **Customer** of the entity.
127. Specify the **Sales Amount** recorded for the specified customer.
128. Specify the **Percentage of Total Sales** recorded for the specified customer.
129. Specify the **Major Product Sold** to the specified customer.
130. Specify the **Debtor Days** for the specified customer.
131. In the **Associated Since** field, search and select the date on which association between the entity and its customer is established.
132. Click **Save**. Sales breakup is added and displayed in the **Sales Breakup** section.
133. 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.

134. Click the add icon. The *Purchase Breakup* window appears:

Chapter 4 - Proposal Initiation

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

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

Country Dependency

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

Chapter 4 - Proposal Initiation

144. 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.

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

146. Search and select the **Currency**.

Currency details

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

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

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

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

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

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

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

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

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

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

Chapter 4 - Proposal Initiation

Hedging Details

▲ Hedging Details

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

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

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

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

159. 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

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

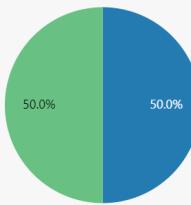
161. In the **Repayment in current year** field, specify the loan amount to be repaid in the current year.

162. 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



- 0-30 days
- 30-60 days
- 60-90 days
- 90-120 days
- 120-150 days
- 150-180 days
- More than 180 ...

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

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

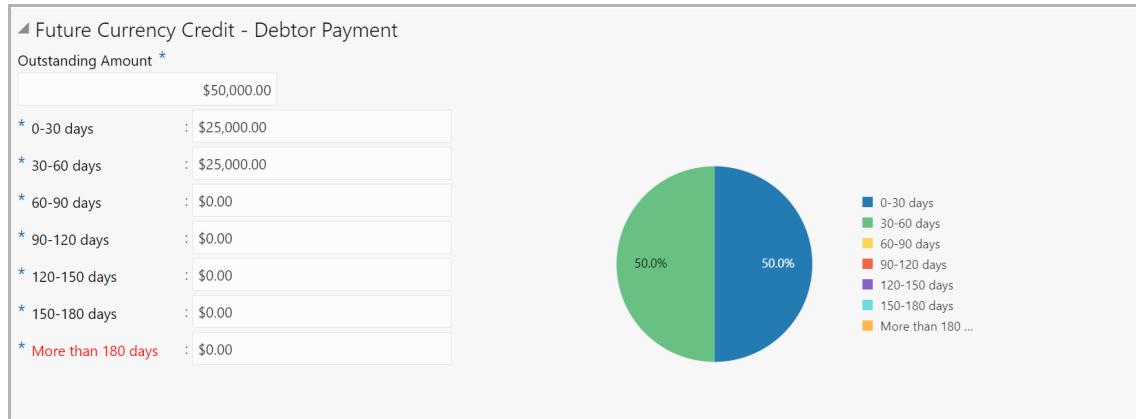
165. Specify the outstanding amount to be paid in **30-60 days**.

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

Chapter 4 - Proposal Initiation

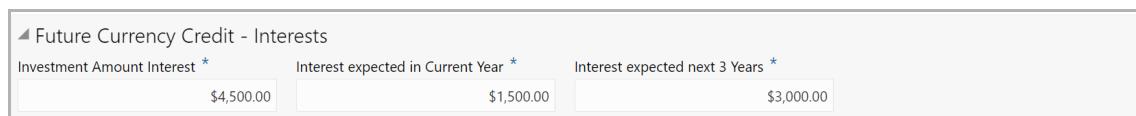
167. Specify the outstanding amount to be paid in **90-120 days**.
168. Specify the outstanding amount to be paid in **120-150 days**.
169. Specify the outstanding amount to be paid in **150-180 days**.
170. Specify the outstanding amount to be paid after 180 days in the **More than 180 days** field.

Future currency credit - Debtor payment



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

Future Currency Credit - Interests



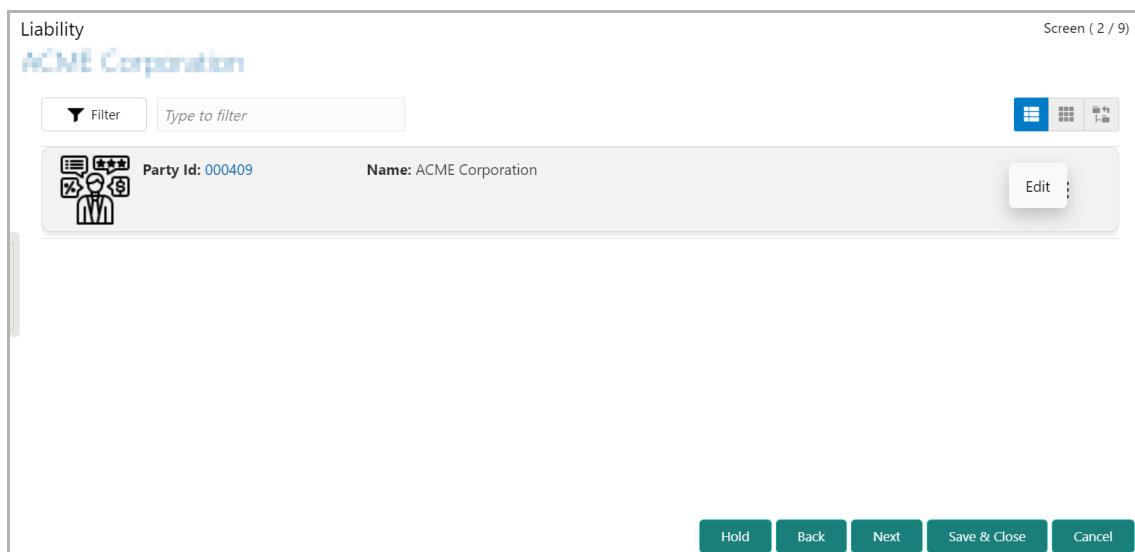
179. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
180. In the **Interest expected in current year** field, specify the interest to be received in the Current year.
181. In the **Interest expected in next 3 years** field,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

Chapter 4 - Proposal Initiation

182. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.
183. 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.
184. Click **Ok** in the *Party Details* window.
185. To change the layout of the *Customer info* page to list view, click the List View icon at the right corner.
186. To change the view of the *Customer Info* page to table view, click the Table View icon at the top right corner.
187. To go to the next page, click **Next**. The *Liability* page appears.

Liability

This data segment displays the liability details of the customer. If your customer has requested to increase / decrease the liability, you can modify the liability detail in this page.



The screenshot shows the 'Liability' screen for the customer 'ACME Corporation'. The top navigation bar indicates 'Screen (2 / 9)'. The main area displays a single record for 'ACME Corporation' with 'Party Id: 000409'. The record is highlighted with a blue border. The interface includes a 'Filter' button, a 'Type to filter' input field, and a toolbar with icons for list/table view. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

188. To modify the liability details, click the Hamburger icon in the corresponding record and select **Edit**. The Liability Details window appear:

Chapter 4 - Proposal Initiation

Liability Details

Existing Details

Existing Amount \$50,000.00	Outstanding Amount \$20,000.00	Liability Expiry Date Dec 15, 2020
--------------------------------	-----------------------------------	---------------------------------------

Currency
Requested Liability Currency: *

Amount
Requested Liability Amount: * Return On Capital Probability Of Default Loss Given Default

Cash Cover

Total Gross and Net Facility

Total Gross Facility \$20,000.00	Total Net Facility \$0.00
-------------------------------------	------------------------------

Dates
Next Review Date * Requested Expiry Date *

Additional Fields
No Additional fields configured!

Save **Cancel**

Existing Details

The following details about the existing liability is displayed in this section:

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

Currency

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

Amount

190. Specify the following details:

- Requested Liability Amount - Liability amount requested by the entity
- Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital
- Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations

Chapter 4 - Proposal Initiation

- Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan
- Cash Cover - Amount deposited by the entity in your bank

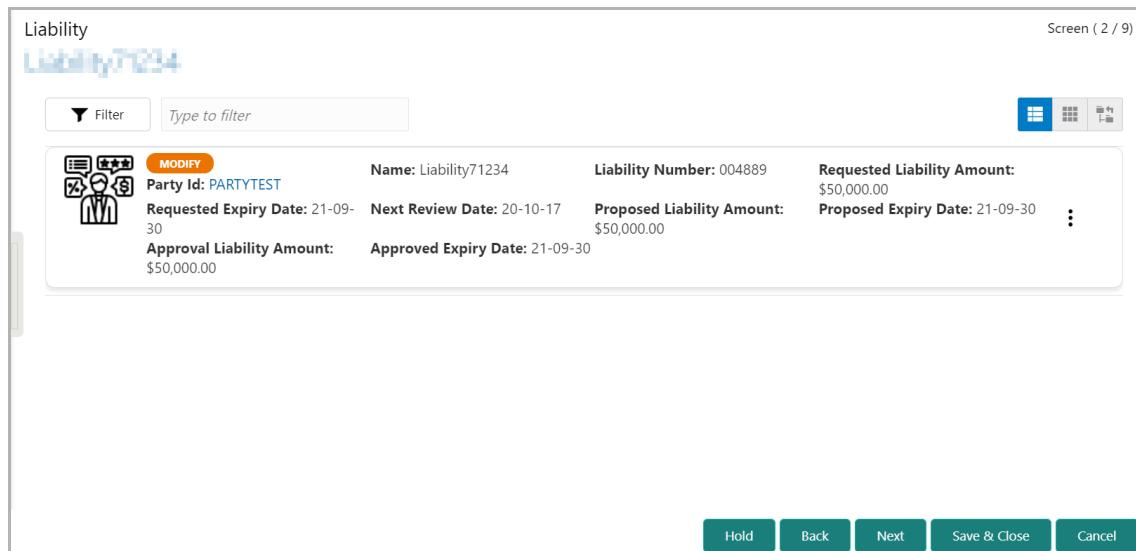
Total Gross and Net Facility

The following existing facility amounts are displayed in this section:

- Total Gross Facility
- Total Net Facility

Dates

191. Select the **Next Review Date** for the Group Concentration Limit Proposal application.
192. Select the **Requested Expiry Date** for the liability based on your customer request.
193. Click **Save**. The Liability is added and displayed as shown below:



The screenshot shows a software interface for managing liabilities. At the top, it says 'Liability' and 'Liability71234'. On the left, there's a sidebar with icons for 'Liability', 'Party', 'Customer', and 'Supplier'. The main content area displays a single liability record with the following details:

Party Id:	Liability71234	Liability Number:	004889	Requested Liability Amount:	\$50,000.00
Requested Expiry Date:	21-09-30	Next Review Date:	20-10-17	Proposed Liability Amount:	\$50,000.00
Approval Liability Amount:	\$50,000.00	Approved Expiry Date:	21-09-30	Proposed Expiry Date:	21-09-30

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

194. To filter the liability, type the liability detail in **Type to filter** text box or click the **Filter** icon. The *Filter* window appears:

Chapter 4 - Proposal Initiation

Filter

Currency

From Amount

To Amount

From Sanctioned Amount

To Sanctioned Amount

From Review Date

To Review Date

From Expiry Date

To Expiry Date

195. Specify / select the filter parameter and click **Apply**. Liabilities that matches the filter parameter are displayed.

196. To change the layout of the *Liability* page to table view, click the Table View icon. The layout is changed as shown below:

Liability Screen (2 / 9)

ACME Corporation

Party Id	Name	Liability Number	Liability Expiry Date	Requested Liability Amount	Requested Expiry Date	Next Review
000409	ACME Corporation	000409		\$50,000.00	21-09-30	20-10-16

Chapter 4 - Proposal Initiation

197. To change the layout of the *Liability* page to tree view, click the Tree View icon. The layout is changed as shown below:

Liability

Screen (2 / 9)

Party Id: 000409
 Liability Number: 000409
 Next Review Date: 20-10-16
 Requested Liability Amount: \$50,000.00
 Requested Expiry Date: 21-09-30
 Approval Liability Amount: \$50,000.00
 Approved Expiry Date: 21-09-30
 Proposed Liability Amount: \$50,000.00
 Proposed Expiry Date: 21-09-30

Hold Back Next Save & Close Cancel

198. To go to the **Next** page, click **Next**. The *Basic Info* page appears.

Basic Info

In this data segment, the user can view and manage the Facilities, Collaterals, Covenants, and Terms and Conditions of the customer.

Basic Info

Screen (3 / 6)

Facilities Collaterals Covenants Terms & Conditions

Amount	Overdue	Facility Covenants	Facility T&c	No Anomaly
0 Over utilization	0 Facility review overdue	0 Breached	0 Breached	15 Facilities with no changes

Filter Type to filter Actions List View Table View Facility Structure

STWCIND1
 Facility Id: F19259966
 Facility Description: Short Term WC IND
 Next Review Date: 19-12-02
 Requested Amount:
 Facility Category:
 Parent Line Number:
 STWC1 - Short Term Working Capital

STWCUK1
 Facility Id: F19259965
 Facility Description: Short Term WC UK
 Next Review Date: 19-12-02
 Requested Amount:
 Facility Category:
 Parent Line Number:

Hold Back Next Save & Close Cancel

Chapter 4 - Proposal Initiation

In the **Facilities** tab, the count of facilities that need to be reviewed are listed in the following widgets:

- Amount
- Overdue
- Facility Covenants
- Facility T&C
- No Anomaly

199. Click the count on required widget to view the facilities under a particular category.

The screenshot shows the 'Basic Info' screen with the 'Facilities' tab selected. At the top, there are five widgets: 'Amount' (0), 'Overdue' (0), 'Facility Covenants' (0), 'Facility T&C' (0), and 'No Anomaly' (15). Below these are two facility cards: 'STWCIND1' and 'STWCUK1'. Each card displays facility details like Facility Id, Facility Description, and Next Review Date. To the right of each card is a list of actions: 'Mark as no change required', 'Change to new review date', 'Close Facility', 'Hold Facility', 'Facility Type: Funded', and 'Writeups:'. At the bottom of the screen are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

200. To take necessary action for the facility, select the facility and click **Actions**.

The following table describes the result of each action available in the **Actions** list of values:

Actions	Result
Mark as no change required	The system will mark that no change is required for the facility
Change to new review date	The user can enter a new review date for the facility
Close Facility	The facility will be closed
Hold Facility	The system will hold the facility

201. Click on the required action.

You can directly create new facility or create facility using the Facility Template maintained at the Maintenance module in this data segment.

Chapter 4 - Proposal Initiation

Creating Facility without Template

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

The 'New Facility' window is a form for creating a new facility. It includes the following fields:

- Line Code ***: Input field with value '22'. A checkbox 'Take over other bank facility' is checked.
- Line Serial Number ***: Input field with value '33'.
- Facility Description ***: Input field with value 'Facility for Tata motors'.
- Parent Facility Id**: Drop-down menu with value 'TERMLOAN3 - test'.
- Facility Category**: Drop-down menu with value 'Term Loan'.
- Facility Type ***: Radio buttons for 'Funded' (unchecked) and 'Non Funded' (checked).
- Currency ***: Input field with value 'USD'.
- Requested Amount ***: Input field with value '\$50,000.00'.
- Next Review Date ***: Calendar input field with value 'Dec 31, 2020'.
- Tenor**: Input field with value '12'.
- Line Expiry Date ***: Calendar input field with value 'Nov 30, 2021'.
- Availability Period**: Input field with value 'Availability Period'.
- Commitment Status**: Radio buttons for 'Committed' (checked) and 'Uncommitted'.
- Secured?**: A toggle switch is set to 'Secured'.
- Cascade**: A checkbox 'Cascade' is checked.
- Additional Fields**: A section for 'UDF' (User Defined Fields) with an input area.
- Revaluation Required** and **Rate Agreement Required**: Two checked checkboxes.

At the bottom of the window are three buttons: 'Save', 'Save & Configure', and 'Close'.

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

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

To add a new funding requirement:

204. Type the **Line Code**.
205. Type the **Line Serial Number**.
206. Type the **Facility Description**.
207. Select the **Parent Facility Id** from the drop down list.
208. 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.

209. Select the **Facility Category** from the drop down list.
210. Search and select the **Currency** in which the facility has to be offered.
211. Specify the amount requested by the organization in **Requested Amount** field.

Chapter 4 - Proposal Initiation

212. Click the calendar icon and select the **Next Review Date** for the facility.
213. Type the **Tenor** for the facility.
214. Select the **Line Expiry Date**.
215. Specify the **Availability Period** for the facility.
216. 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.

217. 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.

218. Enable the **Revaluation Required** check box, if the facility has to be re-evaluated during EOD batch process using the exchange rate maintained at the facility level.
219. 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.
220. To save the details and exit the *New Facility* window, click **Save**.
221. To add further details about the facility, click **Save & Configure**.
222. To exit the *New Facility* window without saving the information, click **Cancel**.

Modifying Facility Details

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

Chapter 4 - Proposal Initiation

Here (Unit - T1)

Facility Details		Facility Basic Info		Line Serial Number *		Facility Description *	
Line Code *	1	Parent Facility Id	Select Parent Facility	Facility Type *	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded	Facility Category	Term Loan
Schedule				<input type="checkbox"/> Cascade		Next Review Date *	Sep 10, 2020
Exposure				Requested Amount *	\$10,000.00	Availability Period	Availability Period
Fee				Line Expiry Date *	Sep 18, 2020	<input type="checkbox"/> Revaluation Required	
Pool Linkage				Commitment Status	<input checked="" type="radio"/> Committed <input type="radio"/> Uncommitted	<input type="checkbox"/> Secured?	<input type="checkbox"/> Cascade
Pricing							<input type="checkbox"/> Rate Agreement Required
Credit Rating							
FX Rate Revaluation							
<input type="button" value="Save"/> <input type="button" value="Close"/> Additional Fields							

223. Modify the facility details, if required.

Scheduling facility disbursement

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

Scheduling Required?

Scheduling Details

Date	Amount	Action
No data to display.		

Comments

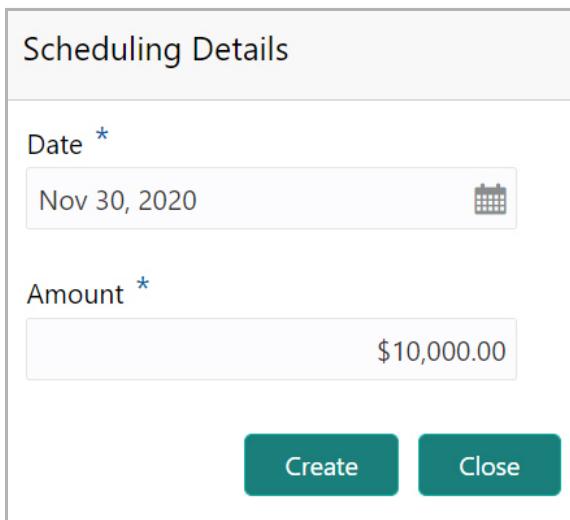
Enter text here...

No items to display.

Chapter 4 - Proposal Initiation

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

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



Scheduling Details

Date *

Nov 30, 2020 

Amount *

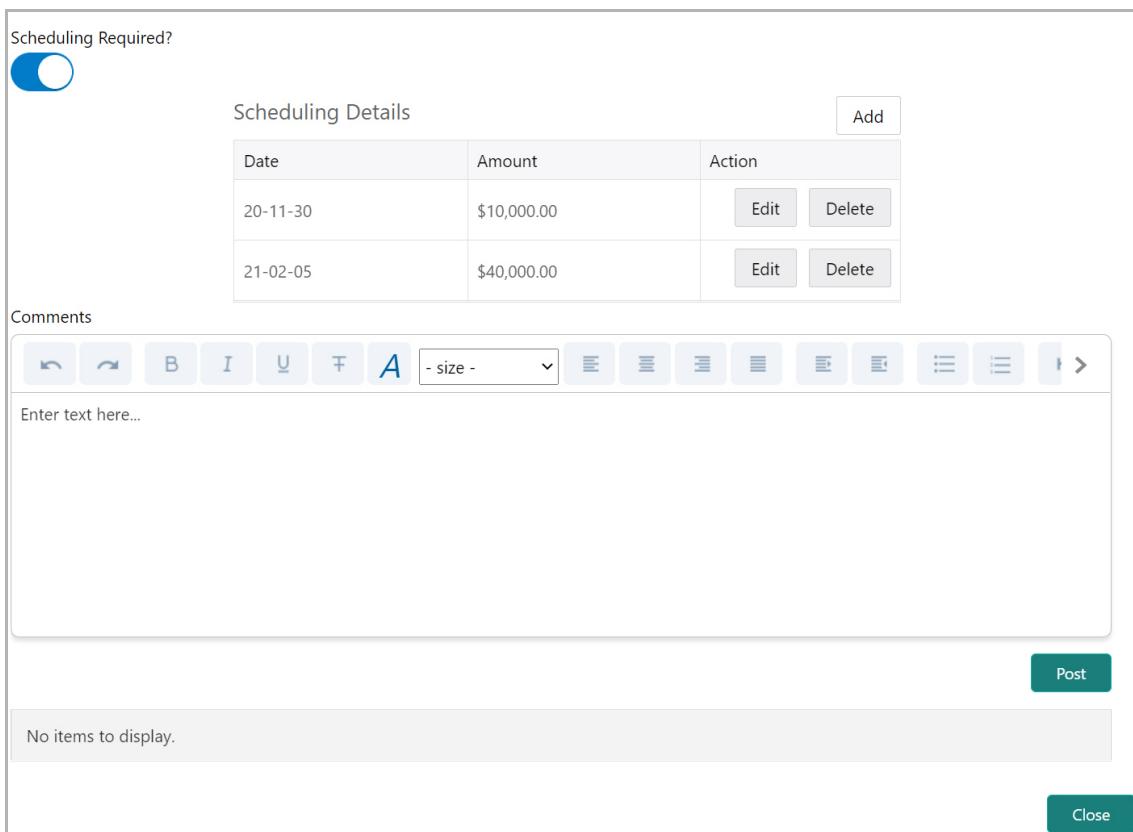
\$10,000.00

Create **Close**

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

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

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



Scheduling Required?



Scheduling Details			Add
Date	Amount	Action	
20-11-30	\$10,000.00	Edit Delete	
21-02-05	\$40,000.00	Edit Delete	

Comments

Enter text here...

Post

No items to display.

Close

230. To add another scheduling detail, click the **Add** button again.

Chapter 4 - Proposal Initiation

231. To edit the scheduling detail, click the **Edit** button.
232. To delete the scheduling detail, click the **Delete** button.
233. Specify remarks for the schedule, if any.
234. Click **Post**. Comment is posted below the **Comments** text box.

Adding Exposure Details

235. 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.

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

Chapter 4 - Proposal Initiation

Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

Close

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

Adding Fee Details

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

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

241. 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.

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

Chapter 4 - Proposal Initiation

Facility Linkages

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

Link facility

Close

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

Link facilityF20315600

Pool Code *	<input type="text" value="Select pool code"/>
-------------	---

✓ Link facility **Close**

244. Select the required **Pool Code** from the drop down list.

245. Click **Link Facility**.

Adding Pricing Detail

246. 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.

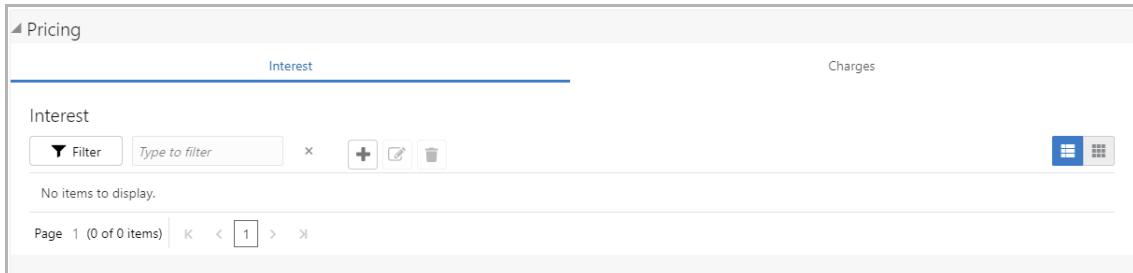
Chapter 4 - Proposal Initiation

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

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"/>			

248. Select the **Rate Type** from the drop down list.
249. Select the commission collection frequency from the **Rate Basis** drop down list.
250. Select the **Commission Type** from the drop down list.
251. Select the **Collection Period** from the drop down list.
252. Search and select the **Currency** in which the commission has to be collected from the organization.
253. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
254. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
255. Click **Save**. Commission details are added and listed in Commission tab.
256. To cancel the operation, click **Cancel**.

Chapter 4 - Proposal Initiation



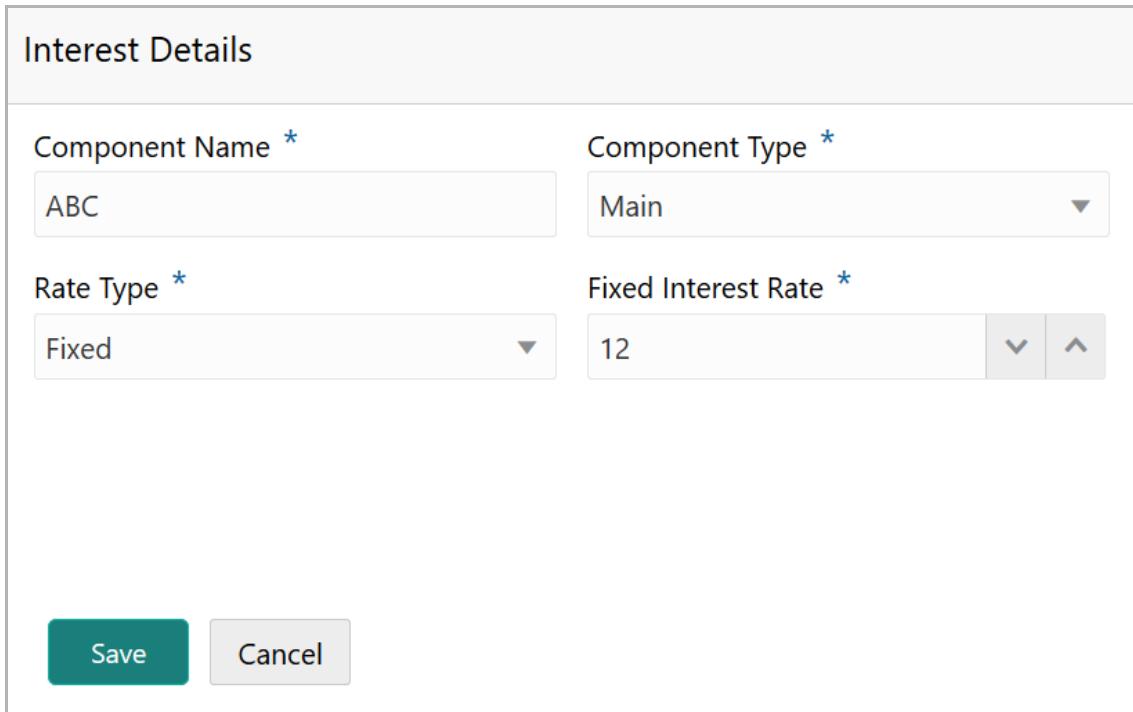
Pricing

Interest Charges

No items to display.

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

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



Interest Details

Component Name *

ABC

Component Type *

Main

Rate Type *

Fixed

Fixed Interest Rate *

12

Save Cancel

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

Chapter 4 - Proposal Initiation

Interest Details

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

Save **Cancel**

262. 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**

Chapter 4 - Proposal Initiation

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

264. 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) 1

► Additional Fields

Save Close

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

Charge Details

Charge Code * 005

Charge Currency * INR

Charge Amount * ₹1,500.00

Charge Description Processing Fees

Is Charge Waived

Waived Amount

Minimum Charge Amount

Maximum Charge Amount

Net Charge Amount

Charge Base Amount

Waiver Remarks

Save Cancel

266. Type the **Charge Code** to mention the type of charge.

267. Search and select the **Charge Currency**.

268. Specify the **Charge Amount** for the facility.

Chapter 4 - Proposal Initiation

269. Type the **Charge Description**.
270. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.
271. Enter the following details in respective fields:
 - Waived Amount
 - Minimum Charge Amount
 - Maximum Charge Amount
 - Net Charge Amount
 - Charge Base Amount
 - Waiver Remarks
272. Click **Save**. Charge details are added and listed as shown below:

Pricing

Commission Charges

Charges

Charge Code: 005 Charge Description: Processing Fees Minimum Charge Amount: Charge Currency: INR Is Charge Waived: false Maximum Charge Amount: Charge Amount: ₹1,500.00 Waived Amount: Net Charge Amount: Waiver Remarks:

Page 1 of 1 (1 of 1 items) 1



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

273. To edit the charge details, click the added charge and then click the edit icon.
274. To delete the charge details, click the added charge and then click the delete icon.
275. 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.

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

Chapter 4 - Proposal Initiation

Term loan for [REDACTED] - TL

Facility Details

Facility Basic Info

Exposure

Fee

Pricing

Facility collateral linkage

Credit Rating

Facility-Collateral Linkage

No items to display.

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

Close

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

Facility-Collateral Linkage

Collateral Code *	COL202960722-Crop	Collateral Description	CROP category	Collateral Currency	INR
Collateral Value	₹90.00	Amount Basis	Amount	Linked Percentage *	100%
Linked Amount *	₹90.00	Order number *	1	Save	Cancel

278. 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.

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

Chapter 4 - Proposal Initiation

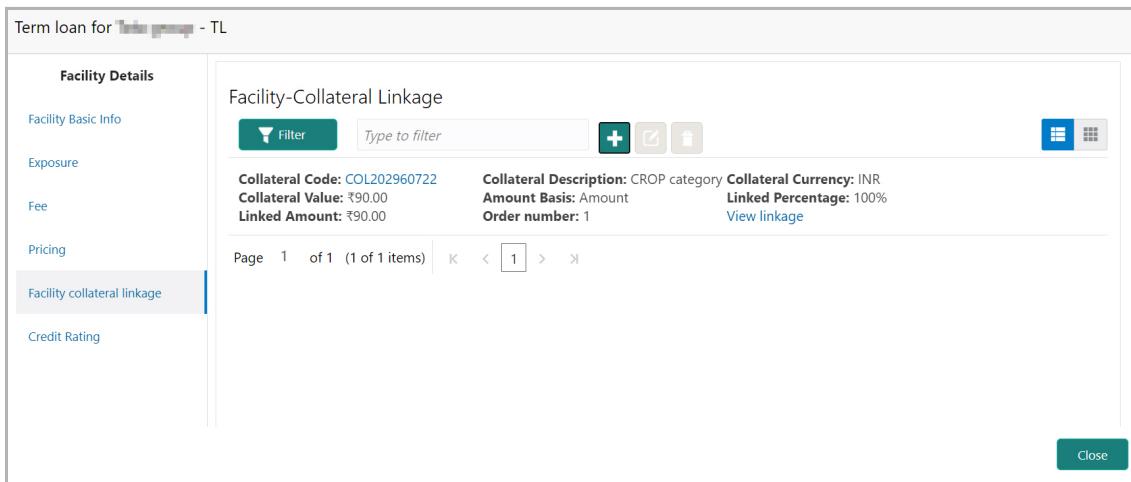
280. If **Amount** is selected as **Amount Basis**, specify the **Linked Amount**. The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.

281. 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.

282. 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.

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



The screenshot shows a software interface for managing facility collateral linkage. The title bar says 'Term loan for [redacted] - TL'. On the left, a sidebar lists 'Facility Details' with sub-options: Facility Basic Info, Exposure, Fee, Pricing, Facility collateral linkage (which is selected and highlighted in blue), and Credit Rating. The main content area is titled 'Facility-Collateral Linkage'. It contains a table with the following data:

Collateral Code:	COL202960722	Collateral Description:	CROP category	Collateral Currency:	INR
Collateral Value:	₹90.00	Amount Basis:	Amount	Linked Percentage:	100%
Linked Amount:	₹90.00	Order number:	1	View linkage	

Below the table, there is a pagination control: 'Page 1 of 1 (1 of 1 items)' with a central number '1' in a box. To the right of the table are icons for 'Filter' (a funnel), 'Type to filter' (a text box), 'Edit' (a pencil), 'Delete' (a trash can), and 'Table View' (a grid icon). At the bottom right of the main area is a 'Close' button.

284. 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.

285. To modify the linkage details, select the record from the list and click the edit icon next to add icon.

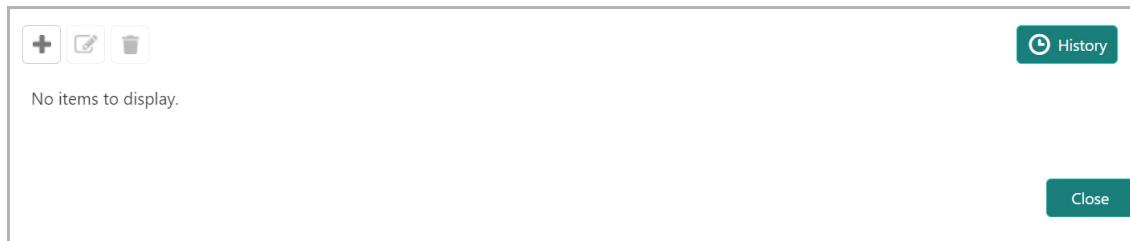
286. To delete the linkage details, select the record from the list and click the delete icon.

287. To change the layout of *Facility-Collateral Linkage* screen to table view, click the Table View icon at top right corner.

Chapter 4 - Proposal Initiation

Adding Credit Rating

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



288. Click the add icon. The *Credit Rating* window appears:

A screenshot of a 'Credit Rating' creation form. The form fields are: 'Agency Name *' (dropdown menu showing 'Moodys'), 'Outlook *' (dropdown menu showing 'Positive'), 'Grade *' (dropdown menu showing 'AAA'), 'Score *' (text input field showing '10'), 'Effective Date *' (text input field showing 'May 1, 2018' with a calendar icon), 'Year Of Rating *' (text input field showing '2018'), and a 'Recommend' toggle switch (which is turned on). At the bottom right are 'Create' and 'Close' buttons.

289. Select the name of agency by which the facility is rated from the **Agency Name** drop down list.

290. Select the **Outlook** and **Grade** of the rating from the drop down list.

291. Specify the **Score** provided for the facility.

Chapter 4 - Proposal Initiation

292. 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.

293. Enable the **Recommend** switch, if the facility is recommended by the rating agency.

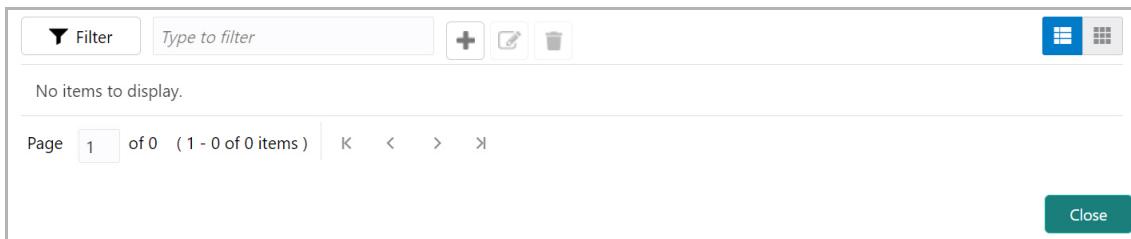
294. Click **Create**. The rating is added and displayed in the Credit Rating page.

295. To view the history of credit ratings added during different processes, click the **History** icon.

296. To filter the credit ratings in the *History* window, click the **Filter** icon and select the **Agency Name** or directly type the agency name in **Type to filter** text box.

Adding FX Rate Revaluation Details

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



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

Chapter 4 - Proposal Initiation

FX Rate Revaluation Details

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

298. 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)
299. 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)
300. Select the **Currency** for which the FX rate has to be applied.
301. Select the **FX Rate Type** from the drop down list. The options available are: Mid, Sell, and Buy.
302. Select the **Rate Input Method** from the drop down list. The options available are Derived and Fixed.

Chapter 4 - Proposal Initiation

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.

303. 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.

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

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

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

307. 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.

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

309. 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.

310. 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.

311. 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.

Chapter 4 - Proposal Initiation

312. Click **Create**. The FX rate revaluation details are saved.
313. To modify the added FX rate revaluation details, select the record and click the edit icon.
314. To delete the added FX rate revaluation details, select the record and click the delete icon.

Viewing 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.

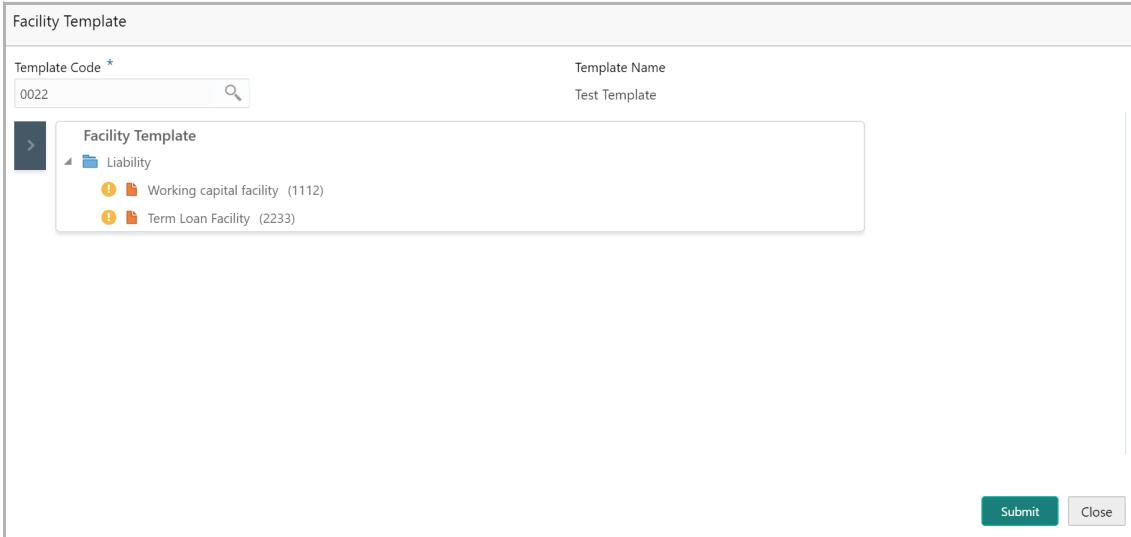
315. Click **Utilization History** from the left menu. The following screen appears:

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

Creating Facility with Template

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

Chapter 4 - Proposal Initiation



Facility Template

Template Code * 0022

Template Name Test Template

Facility Template

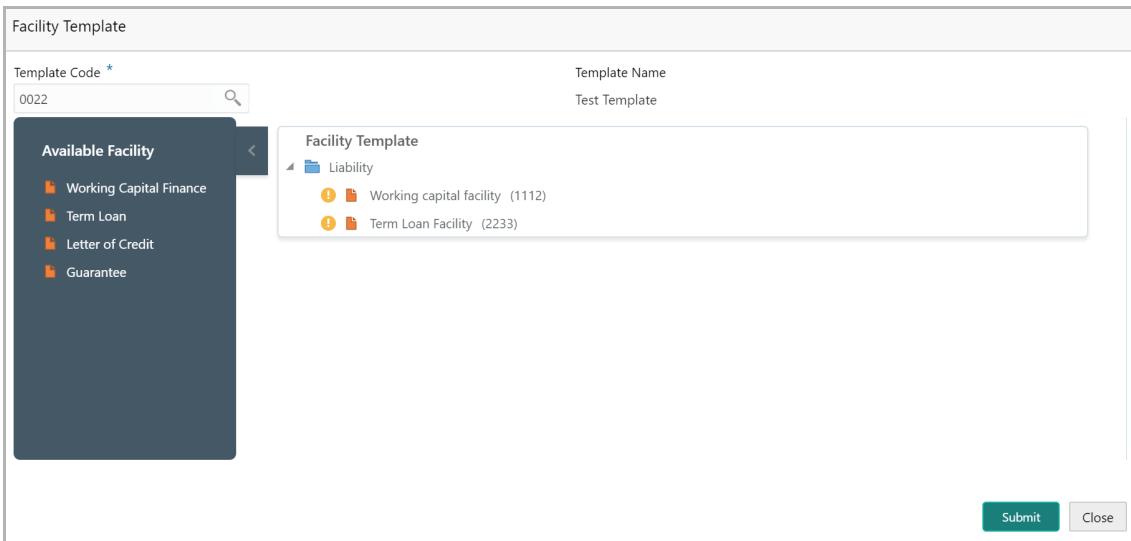
Liability

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

Submit Close

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

321. 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

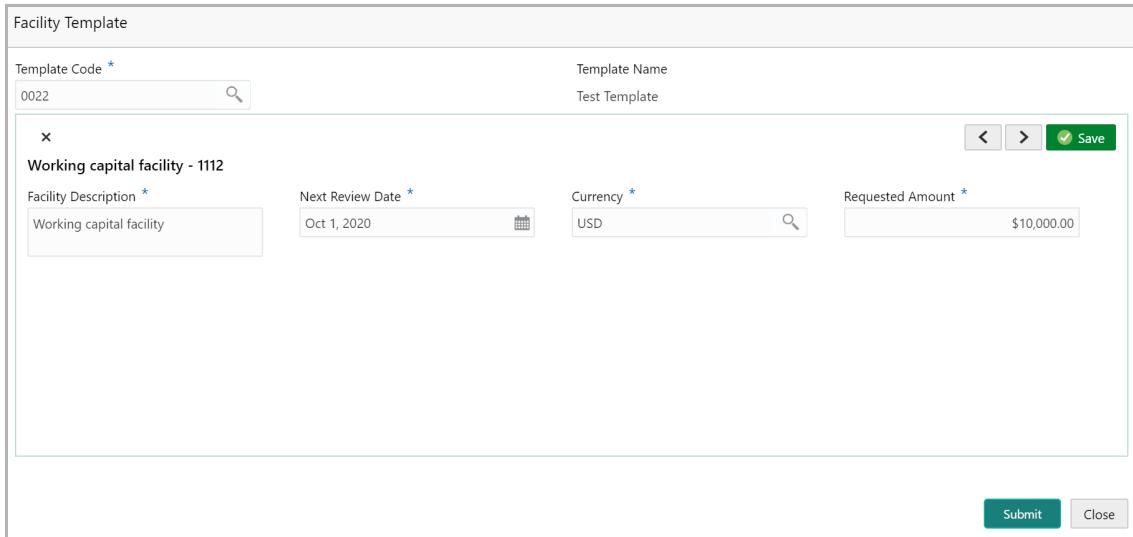
- Working capital facility (1112)
- Term Loan Facility (2233)

Submit Close

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

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

Chapter 4 - Proposal Initiation



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

324. Type the **Facility Description**.
325. Select / specify the **Next Review Date** for the facility.
326. Search and select the **Currency** for the **Requested Amount**.
327. Specify the **Requested Amount**.
328. Click **Save**.
329. 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

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

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

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

Chapter 4 - Proposal Initiation

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="button" value="Calendar"/>
Tenor	Line Expiry Date *	Availability Period
12	Nov 30, 2021	Availability Period
Commitment Status	Secured? <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Revaluation Required
<input checked="" type="radio"/> Committed <input type="radio"/> Uncommitted	<input type="checkbox"/> Cascade	<input checked="" type="checkbox"/> Rate Agreement Required
Additional Fields		
<input type="checkbox"/> UDF		
<input type="button" value="Save"/> <input type="button" value="Save & Configure"/> <input type="button" value="Close"/>		

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

Funding Requirement

OFSSS Screen (6 / 9)

Liability details

004	202374510	\$50,000.00
Branch	Requested Liability Amount:	
<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=""/> <input type="button" value="T"/>	<input type="button" value="List View"/> <input type="button" value="Table View"/> <input type="button" value="Facility Structure"/>	
2235 NEW	Facility Id: F20241653 Facility Description: Second sub-facility Parent Line Number: 2233-Term Loan Facility	Requested Amount: \$5,000.00 Facility Category: Term Loan Product Type: funded Next Review Date: 20-09-30
2234 NEW	Facility Id: F20241652 Facility Description: First sub limit Parent Line Number: 2233-Term Loan Facility	Requested Amount: \$5,000.00 Facility Category: Term Loan Product Type: funded Next Review Date: 20-09-30
<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"/>		

Remove Facility

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

Chapter 4 - Proposal Initiation

Link Document

333. 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

DOC20322414 PENDING MANDATORY
Document Type: Address Proof
Entity Type: Facility(F20322627)

Document Code: Aadhar Card
Application Number: APP203228490
Document Expiry Date:
Linked To:

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 Aggremet Document
Application Number: APP203228490
Document Expiry Date:
Linked To:

Add New Documents

Upload Document

Link Existing Document

Close

334. 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 * ADDRESDOC Document Type Description Address Proof Document Code * AADHARCARD Document Code Description Aadhar Card

Document Expiry Date Nov 30, 2020 Remarks

Drop files here or click to select

Selected Files

Upload Close

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

336. Click **Upload**.

If you want to link the documents that are already uploaded with the facility, you can use the **Link Existing Document** option available under the hamburger icon to link the existing documents.

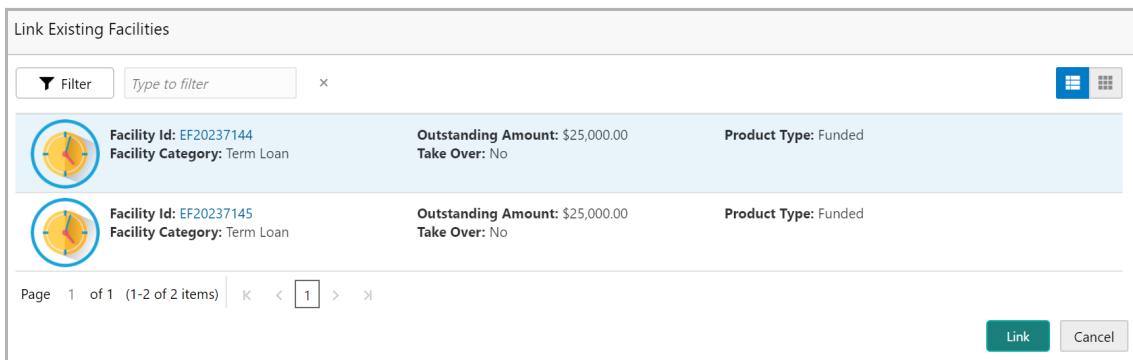
If you want to upload any new document that is not listed in the *Documents* window, click **Add New Documents** and upload the document.

Chapter 4 - Proposal Initiation

Link Existing Facilities

If the **Take Over** check box is not enabled while adding other bank facilities in credit proposal process, you can link the other bank facilities with the created facility using this option.

337. 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:



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

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

340. Select the required other bank facility and click **Link**. Other bank facility is linked to the created facility.

Filtering Facility

341. To filter the required facility, provide the facility detail in **Type to filter** text box or click the **Filter** icon. The *Filter* window appears:

Chapter 4 - Proposal Initiation

Filter

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

342. Type and / or select the filter parameters.
343. Click **Apply**. Facility that matches the filter parameters are displayed.
344. To delete the facility, **Select** the facility and click delete icon.
345. To change the layout of facility details to table view, click the **Table View** icon.

Basic Info

Screen (3 / 9)

Facilities

Line Number	Product Type	Facility Category	Writeups	Facility Description	Requested Amount	Next Review Date	Parent Line Number
2233	Funded	TL		Term loan for Acme C ...	\$30,000.00	20-10-16	

Actions

List View **Table View** Facility Structure

Hold Back Next Save & Close Cancel

346. To view the facility details in table view, click the **Line Number**.

Chapter 4 - Proposal Initiation

347. To capture writeup for the facility, click the **Writeup** icon.
348. To change the layout of facility details to tree view, click the **Facility Structure** icon.
349. To add facility details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.
350. Select the required child party. *Funding Requirement - [party name] > [child party name]* page appears.
351. Add the facility details for the child party.
352. To view, add, modify or delete the customer collateral, click the **Collaterals** tab.

Basic Info

Screen (3 / 9)

Facility	Type	Description	Status
No items to display.			

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

Hold Back Next Save & Close Cancel

353. To add information about new collateral, click the Add icon. The *Collateral Details* window appears:

Chapter 4 - Proposal Initiation

Collateral Details

Collateral Type *
Bond

Collateral Description *
Property Bond

Charge Hierarchy *
 1 2 3

Collateral Currency *
INR

Owner Estimated Value *
₹50,000,000.00

Purpose Of Collateral *
Security

Buttons: Create Cancel

354. Select the **Collateral Type** from the drop down list.
355. Type the **Collateral Description**.
356. Choose the **Charge Hierarchy**.
357. Search and select the currency in which the collateral is evaluated from **Collateral Currency** search box.
358. Specify the **Owner estimated value** of the collateral.
359. Type the **Purpose Of Collateral**.
360. Click **Create**. Collateral details are added and listed as shown below:

Chapter 4 - Proposal Initiation

Collaterals

Screen (7 / 9)

OFSSS

Collateral

Actions

Add **View** **Edit** **Delete**

Collateral Code	Type	Category	Collateral Currency
COL202480492	Vehicle	Passenger Vehicle	USD
Collateral Value: \$5,000.00	Held Collateral Value: \$5,000.00	Collateral Status: Active	Document Status:
COL202480474	Vehicle	Passenger Vehicle	USD
Collateral Value: \$50,000.00	Held Collateral Value: \$50,000.00	Collateral Status: Active	Document Status:

Page 1 of 1 (1 - 2 of 2 items)

1 < > > >

Buttons

Hold Back Next Save & Close Cancel



To add details about more collateral, click the add icon again and provide the details.

361. To filter the required collateral, click the **Filter** icon and specify the filter parameters or directly type the collateral detail in **Type to filter** text box.
362. To edit the collateral details, select the corresponding record and click the edit icon.
363. To delete the collateral details, select the corresponding record and click the delete icon.
364. To change the layout of *Collaterals* page to table view, click the Table View icon at the right corner.
365. To add collateral details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.
366. Select the required child party. *Collaterals - [party name] > [child party name]* page appears.
367. Add the collateral details for the child party.
368. To view, modify, add or delete the Covenants, click the **Covenants** tab.

Chapter 4 - Proposal Initiation

Basic Info

Screen (3 / 9)

Facilities Collaterals Covenants Terms & Conditions

▶ Overview

Type to filter

No items to display.

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

Hold Back Next Save & Close Cancel

For information on viewing, modifying, adding or deleting the Covenants, refer "[Customer Covenants](#)" on page 104.

369. To view, modify, add or delete the terms and conditions for customer, click the **Terms & Conditions** tab.

Basic Info

Screen (3 / 9)

Facilities Collaterals Covenants Terms & Conditions

▶ Overview

Type to filter

No items to display.

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

Hold Back Next Save & Close Cancel

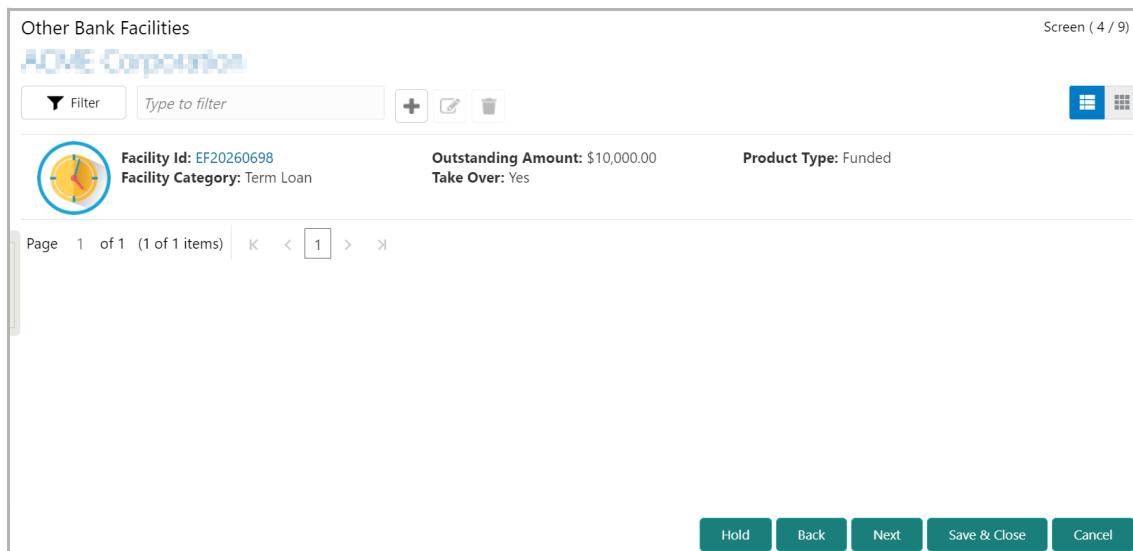
For information on viewing, modifying, adding or deleting the Terms and Conditions, refer "[Terms & Conditions](#)" on page 107

370. To go to the next page, click **Next** in the *Basic Info* page. The *Other Bank Facilities* page appears.

Chapter 4 - Proposal Initiation

Other Bank Facilities

Details about the facilities availed by the party from other banks are displayed in this data segment. If the party has availed new facilities in addition to the listed facilities from other banks, you can add them in this page.



Other Bank Facilities

Screen (4 / 9)

ACME Corporation

Filter Type to filter + 🖊️ 🗑️

Facility Id: EF20260698 Facility Category: Term Loan Outstanding Amount: \$10,000.00 Take Over: Yes Product Type: Funded

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

Hold Back Next Save & Close Cancel

371. Click the add icon. The *Facility Details* window appears:

Chapter 4 - Proposal Initiation

Facility Details

Bank Name *	Branch Name
Corp Bank	Urban Branch
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
\$10,000,000.000	\$5,000,000.000
Rate of Interest	Tenor
12 ▼ ▲	30 ▼ ▲
Secured	
<input checked="" type="checkbox"/>	
<input type="button" value="Create"/> <input type="button" value="Cancel"/>	

372. Type the other **Bank Name** and **Branch Name**.
373. Enable the **Sanction Letter Available** switch, if sanction letter is available for the other bank facility.
374. Choose the **Facility Type**. The options available are **Funded** and **Non-Funded**.
375. Select the **Facility Category** from the drop down list.
376. Type the year in which facility is sanctioned by the other bank in the **Sanctioned Year** field.
377. Enable the **Take Over** switch to add the other bank facility in funding requirement hop.
378. Search and select the **Currency** for the **Sanctioned Amount**.
379. Specify the initial amount of other bank facility in the **Sanctioned Amount** field.
380. Specify the **Outstanding Amount** to be paid by the party.

Chapter 4 - Proposal Initiation

381. Specify the **Rate of Interest** at which facility is offered by the other bank.
382. Specify the **Tenor** of the other bank facility.
383. Enable the **Secured** switch, if the other bank facility is secured with collateral.
384. Click **Create**. Other bank facility is added and displayed the *Other Bank Facilities* page.
385. To change the layout of *Other Bank Facilities* page to table view, click the table view icon at the right corner.
386. To filter the required facility, click the **Filter** icon and specify the filter parameters or directly type the facility detail in the **Type to filter** text box.
387. To modify the other bank facility information, **Select** the required facility and click the edit icon. The *Facility Details* window appears.
388. Modify the required information and click **Save**.
389. To delete the other bank facility information, **Select** the facility and click the delete icon.
390. To add other bank facility detail of the child party, click the down arrow next to the party name in the left corner. Child party list appears.
391. Select the required child party. The *Other Bank Facilities - [organization name] > [customer name]* page appears.
392. Add the other bank facility information of the child party and click **Next**. The *Groupwise Exposure* page appears.

Groupwise Exposure

In this data segment, the user can details of the party and / or the connected party's exposure with your bank.

Groupwise Exposure

ACME Corporation

Screen (5 / 9)

Filter **Type to filter** **+** **Print** **Cancel** **Total Gross Limit : \$100,000.00** **Grid**

Entity Name: Uniserve Bank	Currency: USD	Tenor: 24
Customer Name: OFSS	Approved Limit: \$100,000.00	Commitment Status: Committed
Relation: Borrower	Outstanding Limit Amount: \$50,000.00	

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

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

393. Click the add icon. The *Groupwise Exposure Details* window appears:

Chapter 4 - Proposal Initiation

Groupwise Exposure Details

Entity Name *	Customer Name *
Uniserve Bank	OFSS
Relation *	Currency *
<input checked="" type="radio"/> Borrower <input type="radio"/> Connected Party	INR 
Approved Limit *	Outstanding Limit Amount *
₹6,000,000.00	₹2,000,000.00
Tenor *	Commitment Status *
24 	Committed 

Create **Cancel**

394. In **Entity Name** field, enter your bank name.
395. In **Customer Name** field, enter the name of the party or the child party.
396. 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**.
397. Search and select the **Currency** in which the facility is offered by the bank.
398. Specify the following details about the facility:
 - Approved Limit
 - Outstanding Limit Amount
 - Tenor
399. Select the **Commitment Status** from the drop down list. The options available are **Committed** and **Uncommitted**.
400. Click **Create**. Groupwise exposure details are added and displayed as shown below:

Chapter 4 - Proposal Initiation

Groupwise Exposure

Screen (4 / 9)

OFSSS ▾

Filter Type to filter **+**  

Total Gross Limit : \$6,000,000.00  

Entity Name: Uniserve Bank **Currency:** INR
Customer Name: OFSSS **Approved Limit:** ₹6,000,000.00 **Tenor:** 24
Relation: Borrower **Outstanding Limit Amount:** ₹2,000,000.00 **Commitment Status:** Committed

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

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

401. To change the table view to list view, click the list view icon at the right corner.



If the party or child party has availed more than one facility from your bank, add all the groupwise exposure details by clicking add icon again.

402. To filter the required groupwise exposure, click the **Filter** icon and specify the filter parameters or directly provide the exposure detail in the **Type to filter** text box.

403. To edit the groupwise exposure information, **Select** the required exposure from the list and click the Edit icon.

404. To delete the groupwise exposure information, **Select** the exposure and click the delete icon.

405. To add groupwise exposure detail of the child party, click the arrow next to the party name in the top left corner. Customer list appears.

406. Select the required child party. *The Groupwise Exposure - [party name] > [child party name]* page appears.

407. Add the groupwise exposure information of the child party and click **Next**. The *Connected Parties* page appears.

Connected Party

If the connected party of your customer is already linked with your bank, the connected party information can be added during proposal evaluation.

Chapter 4 - Proposal Initiation

Connected Parties

OFSSS ▾

Type to filter x + ↶ ↷

No items to display.

Page 1 of 0 (1 - 0 of 0 items) K ↶ ↷ K

Hold Back Next Save & Close Cancel

408. Click the add icon. The *Connected Parties Details* window appears:

Connected Party Details

Customer No.	<input type="text" value="000088"/> 🔍	Fetch Details	Name
Cash Cover	\$4,000,000.00		
Approved Funded Sell Down	\$2,500,000.00		
Approved Unfunded Sell Down	\$1,500,000.00		
Total Gross Facility			
Total Net Facility			

Facility Details:

Line Code	Line Serial	Limit Amount	Commitment Status	Tenor (months)
No data to display.				

Page 1 (0 of 0 items) K ↶ 1 ↷ K

Create Close

409. Search and select the Customer No of the connected party.

410. Click **Fetch Details**. 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

Chapter 4 - Proposal Initiation

411. To change the view of **Facility Details**, click the required icon from List View, Table View and Tree View icons.
412. Click **Create**. Connected party details are added and displayed in the *Connected Parties* page.
413. To change the layout of *Connected Party* page to list view, click the list view icon at the right corner.



If your customer has more than one connected party in your bank, add all the connected parties details by clicking add icon again.

414. To filter the required connected party, click the **Filter** icon and specify the filter parameters or directly type the connected party detail in the **Type to filter** text box.
415. To edit the connected party details, **Select** the required party and click the edit icon.
416. To delete the connected party, **Select** the required party and click the delete icon.
417. To add connected party details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.
418. Select the required child party. *Connected Parties - [party name] > [child party name]* page appears.
419. Add the connected party details for the child party and click **Next**. The *Write Up* page appears.

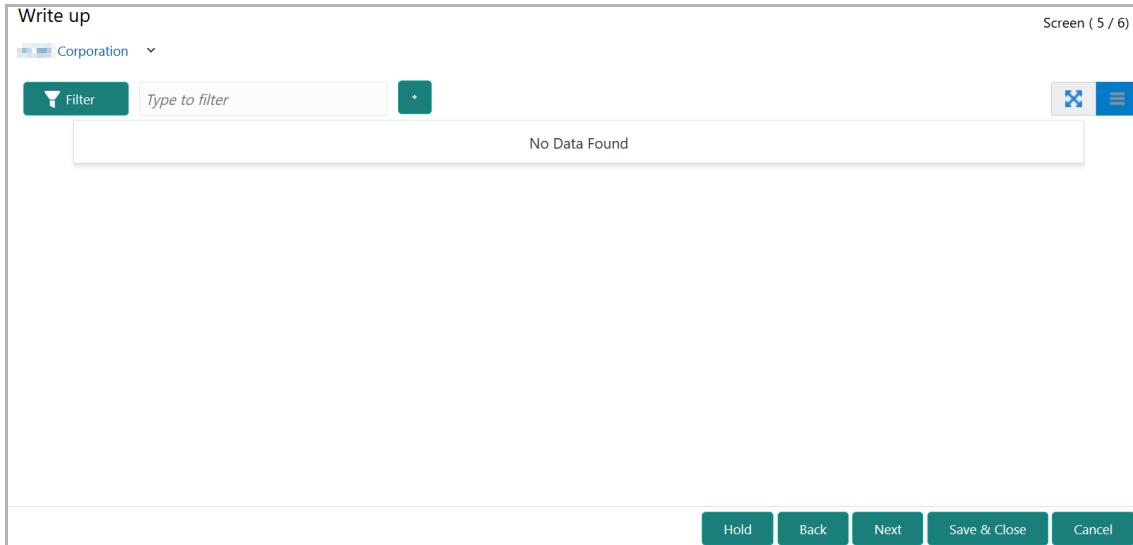
Write Up

You can add writeup for different writeup categories maintained in the system, if observations or additional customer information are available for the categories.



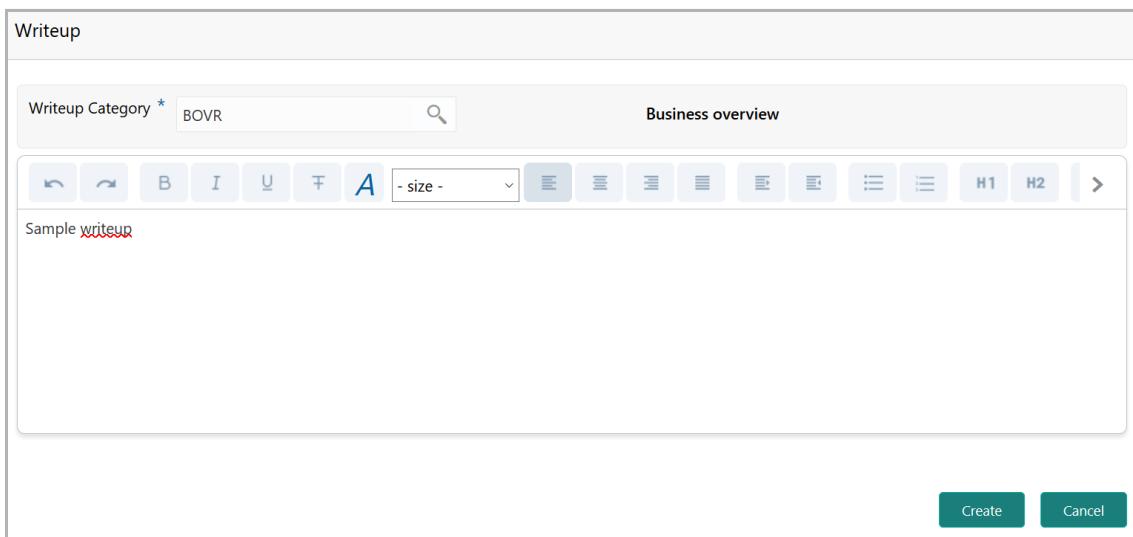
Write up data segment appears only if that data segment is enabled in the Maintenance module.

Chapter 4 - Proposal Initiation



The screenshot shows a software interface titled 'Write up'. At the top, there is a navigation bar with a dropdown menu set to 'Corporation'. Below the navigation bar is a search bar with a 'Filter' button and a placeholder 'Type to filter'. To the right of the search bar are two buttons: a blue 'X' and a blue equals sign. The main area displays a message 'No Data Found' in a light gray box. At the bottom of the window are several buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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



The screenshot shows a software interface titled 'Writeup'. At the top, there is a search bar labeled 'Writeup Category *' with the value 'BOVR' and a magnifying glass icon. To the right of the search bar is a 'Business overview' button. Below the search bar is a toolbar with various icons for text formatting: backspace, forward, bold, italic, underline, font, size, and alignment. The main area is a rich text editor with a placeholder 'Sample writeup'. At the bottom of the window are 'Create' and 'Cancel' buttons.

421. 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:

Chapter 4 - Proposal Initiation

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) < >

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

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

Write up

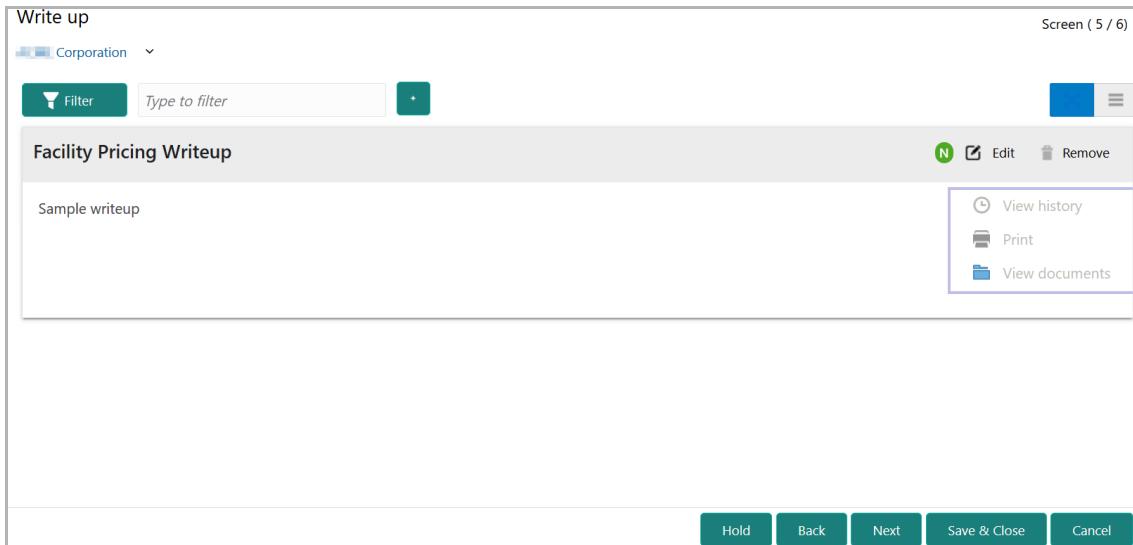
Screen (5 / 6)

Corporation

Facility Purpose	<input type="button" value="N"/> <input type="button" value="Edit"/> <input type="button" value="Remove"/>
Sample Writeup	

424. 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:

Chapter 4 - Proposal Initiation



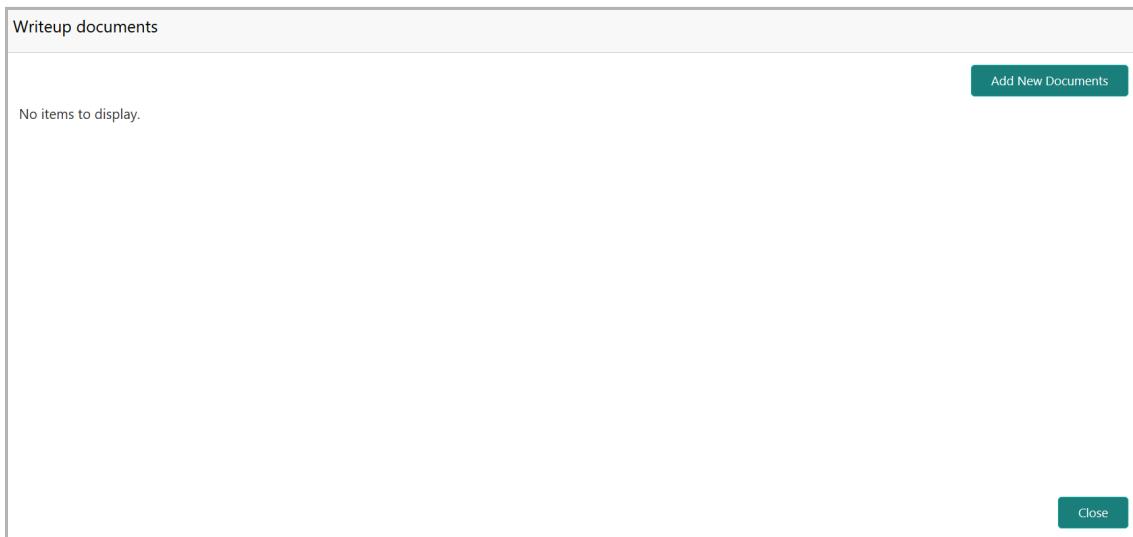
The screenshot shows a software interface for managing facility pricing writeups. At the top, there's a header with the text 'Write up' and 'Screen (5 / 6)'. Below the header is a search bar with a 'Filter' button and a 'Type to filter' input field. The main content area is titled 'Facility Pricing Writeup' and contains a single item: 'Sample writeup'. To the right of this item are three buttons: 'Edit', 'Remove', and a more options menu. Below the item, there are three buttons: 'View history', 'Print', and 'View documents'. At the bottom of the screen are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

425. To modify the writeup, click the **Edit** icon and change the information.
426. To delete the writeup, click the **Remove** icon. A confirmation message appears.
427. Click **Yes**. The writeup is removed.
428. To view the writeup history, click the **View history** icon.
429. 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.

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



The screenshot shows a window titled 'Writeup documents'. At the top, there's a header with the text 'Writeup documents'. Below the header is a button labeled 'Add New Documents'. The main content area is a list titled 'No items to display.' At the bottom right of the window is a 'Close' button.

431. To add new documents, click **Add New Documents**.

Chapter 4 - Proposal Initiation

432. To exit the Writeup documents window, click **Close**.
433. To go to the next page, click **Next**. The *Summary* page appears.

Summary

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

Summary Screen (5 / 6)

Corporation More

Party Information

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

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

Entities	Other Bank Facilities	Facilities
0 Added	0 Total Facility 0 Total Takeover	0 Added

Collaterals	Pricing	
0 Added	Interest Charge Commission	0 Added 0 Added 0 Added

▶ Pricing ▶ Entities ▶ Other Bank Facilities ▶ Facilities ▶ Collaterals

Hold Back Next Save & Close Cancel

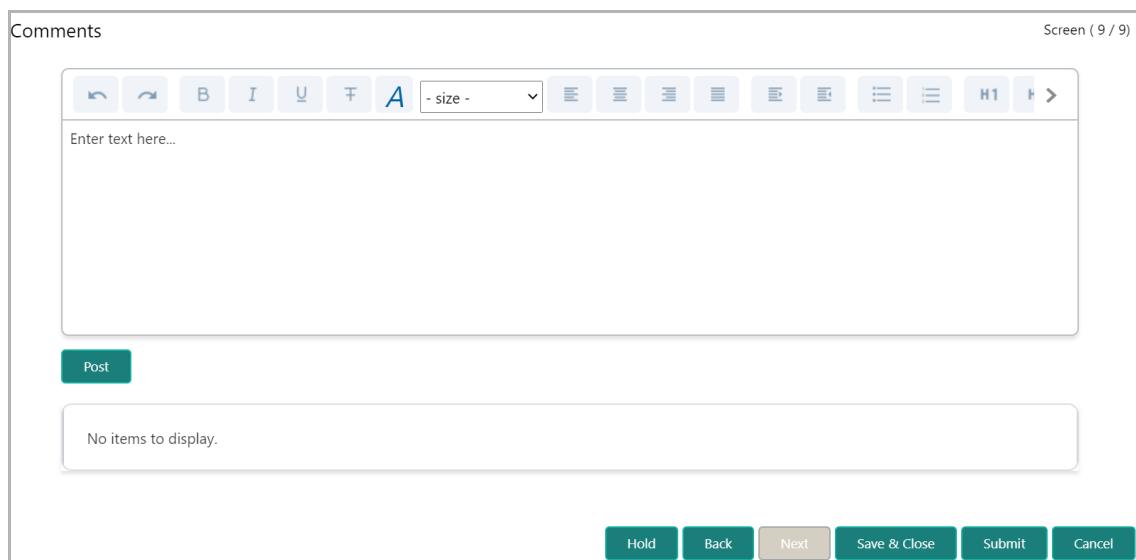
434. Click and expand the following sections for detailed information:
 - Pricing
 - Entities
 - Other Bank Facilities
 - Facilities
 - Collaterals
435. If modification is not required, click **Next**.
436. To modify the provided information, click **Back** and edit the required information.

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

Chapter 4 - Proposal Initiation

Comments

The **Comments** data segment allows to capture overall remarks for this stage. Posting comments help the user of next stage to make better decision.

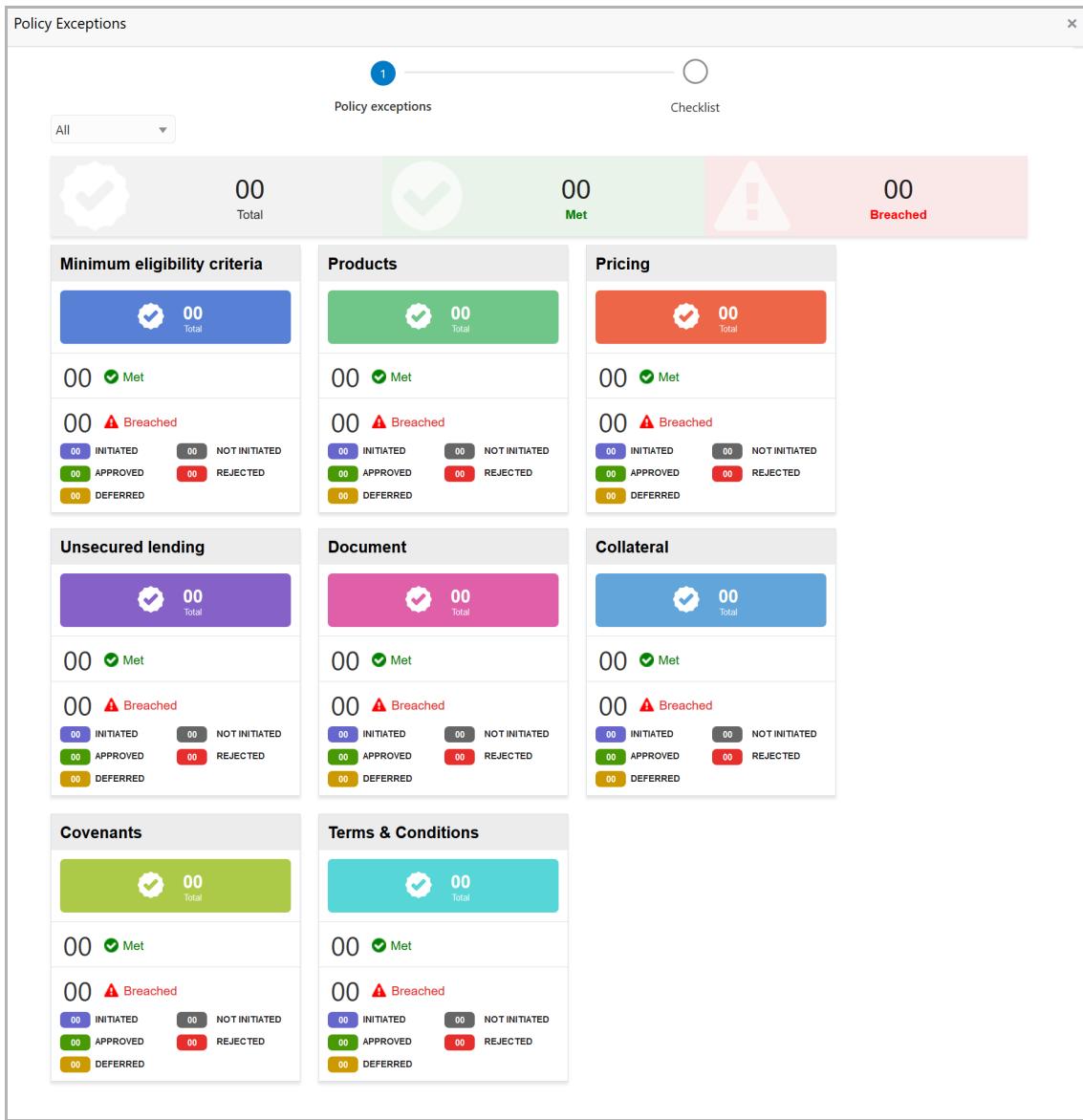


The screenshot shows the 'Comments' data segment interface. At the top, there is a toolbar with various icons for text formatting (bold, italic, underline, etc.) and a size dropdown. Below the toolbar is a text input field with the placeholder 'Enter text here...'. A 'Post' button is located below the input field. A message area below the input field displays 'No items to display.' At the bottom, there is a footer with several buttons: 'Hold', 'Back', 'Next', 'Save & Close' (which is highlighted in grey), 'Submit', and 'Cancel'.

437. Type the necessary comments in the text box and click **Post**. Comment is posted.
438. To hold the Facility Review process, click **Hold**.
439. To go back to the previous page, click **Back**.
440. To save and exit the process, click **Save & Close**.
441. To submit the task for enrichment, click **Submit**.
442. To exit the process without saving the information, click **Cancel**.

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

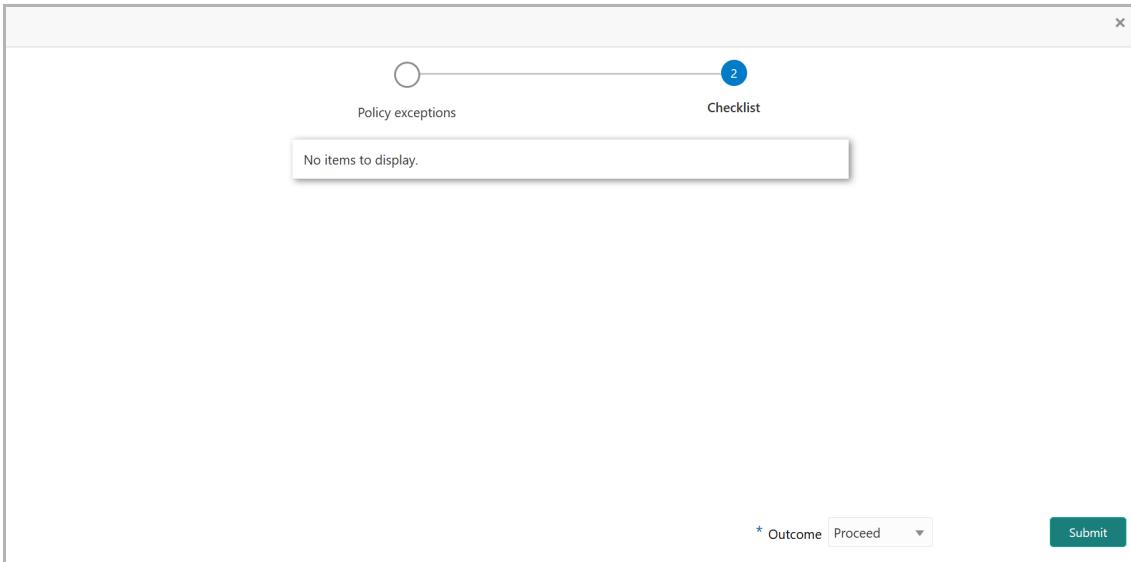
Chapter 4 - Proposal Initiation



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

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

Chapter 4 - Proposal Initiation



The screenshot shows a software interface for proposal initiation. At the top, there are two tabs: 'Policy exceptions' (unselected, indicated by a grey circle) and 'Checklist' (selected, indicated by a blue circle with the number '2'). Below the tabs, a message box displays '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.



In the Enrichment stage, the **Is KYC Required** check box appears in the *Checklist* window. The user can enable that check box to perform KYC evaluation for the party / child party.

445. Select the **Outcome** as **PROCEED**.
446. Click **Submit**.

Upon submitting the Proposal initiation task, the system creates the Proposal Enrichment task for the facility review.

Chapter 4 - Proposal Enrichment

Proposal Enrichment

In this stage, the user can modify the liability, facility, collaterals, covenants, terms and conditions information or other customer information added in the initiation stage and / or add new information about the parent and child parties.

To enrich the facility review, perform the following steps:

Steps to enrich credit proposal

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

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
<input type="checkbox"/> Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependency

2. **Acquire & Edit** the required application of Enrichment stage. The *Enrichment - Customer Summary* page appears.

Summary

The *Summary* data segment displays all the information added in the Initiation stage for review.

Chapter 4 - Proposal Enrichment

Facility Review Process - Facility Review Enrichment

Summary

Screen (1 / 6)

Corporation

Party Information

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

Party Id	Register No	Liability Amount	Expiry date	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY192560509	RN534345231	\$22,000,000.00	Jan 27, 2021	Yes	2	2	2	3

Entities	Other Bank Facilities		Facilities
0 Added	0 Total Facility	0 Total Takeover	0 Added

Collaterals	Pricing		
0 Added	Interest	Charge	Commission
0 Added	0 Added	0 Added	0 Added

Pricing

Entities

Other Bank Facilities

Facilities

Collaterals

Hold Back Next Save & Close Cancel

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

Industry Details

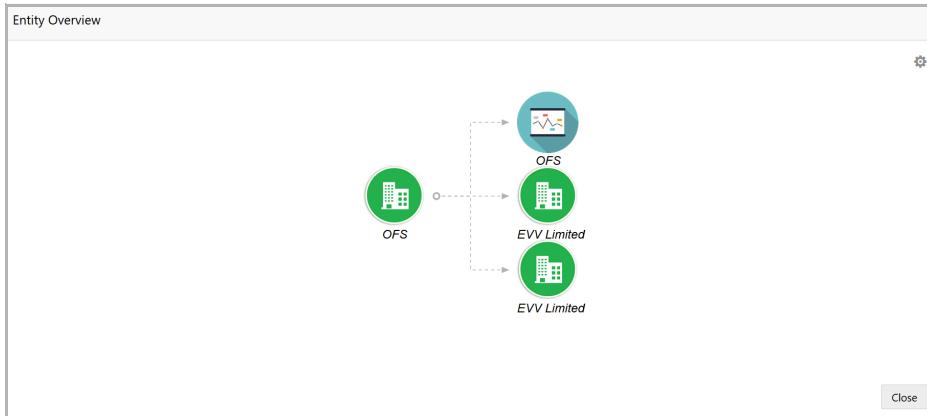
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

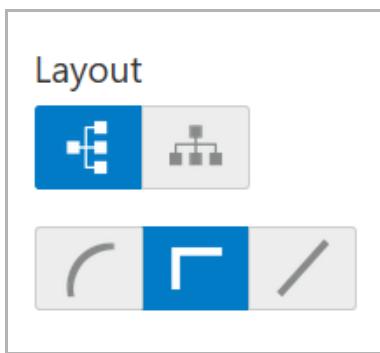
4. Click **Close** to exit the *Industry Details* window.

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

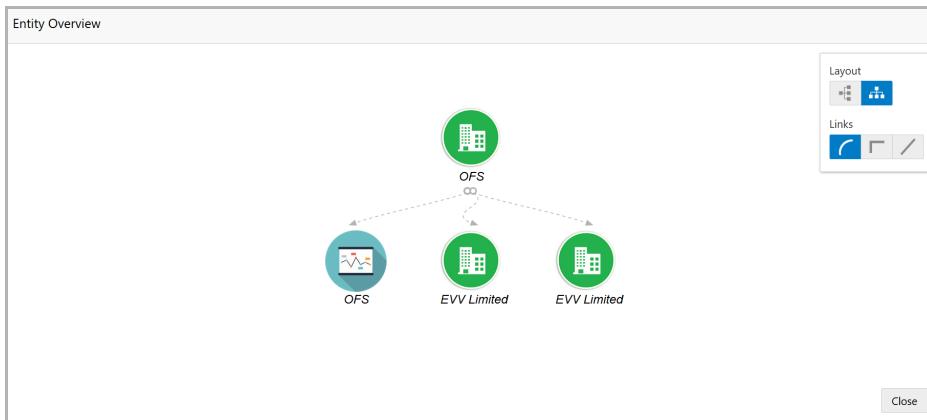
Chapter 4 - Proposal Enrichment



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



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



8. To exit the *Entity Overview* window, click **Close**.
9. To expand **Entities**, **Other Bank Facilities**, **Facilities**, **Collaterals** and **Pricing** sections, click the count in respective tile or click the triangle in each section.
10. Review the customer details and click **Next**. The *Liability* page appears.

Chapter 4 - Proposal Enrichment

Liability

Refer “[Liability](#)” on page 115 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Liability* page, the *Customer Info* page appears.

Customer Info

Refer “[Customer Info](#)” on page 87 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Customer Info* page, the *Other Bank Facilities* page appears.

Other Bank Facilities

Refer “[Other Bank Facilities](#)” on page 150 for information on actions that can be performed in this data segment.

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

Groupwise Exposure

Refer “[Groupwise Exposure](#)” on page 152 for information on actions that can be performed in this data segment.

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

Connected Party

Refer “[Connected Party](#)” on page 154 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Connected Party* page, the *Enrichment* page appears.

Enrichment

Refer “[Basic Info](#)” on page 119 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Enrichment* page, the *Write Up* page appears.

Write Up

Refer “[Write Up](#)” on page 156 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Write Up* page, the *Comments* page appears.

Comments

Refer “[Comments](#)” on page 161 for information on actions that can be performed in this data segment.

Upon submitting the Enrichment task, the system will create multiple parallel tasks for customer evaluation.

Chapter 4 - Proposal Evaluation

Proposal Evaluation

During Facility Review, the credit evaluation, the legal evaluation and the risk evaluation for customer can be performed in a parallel manner. If KYC Evaluation is opted while submitting the Enrichment task, the KYC check can also be performed in parallel with the other evaluations.



For performing questionnaire based evaluation, Questionnaire Details and Questionnaire Process Linkage maintenance must be done in the Maintenance module.

Refer **Credit Facilities Process Maintenance User Guide** for maintenance related information.

Credit Evaluation

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

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

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependency
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependency

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

Chapter 4 - Proposal Evaluation

Facility Review Process - Credit Evaluation

Customer Summary

Party Information

Facility Summary

Collateral Summary

Existing Facilities held with Other Bank

Pricing

Covenants

Terms & conditions

Financial Profile

Projections

Upcoming events

Group entities

Scores

Risk Evaluation

Legal Evaluation

Credit Evaluation

Groupwise Exposure Details

Connected Parties

Project Summary

Facility Review Process - Credit Evaluation

Customer Summary

Party Information

Facility Summary

Collateral Summary

Existing Facilities held with Other Bank

Pricing

Covenants

Terms & conditions

Financial Profile

Projections

Upcoming events

Group entities

Scores

Risk Evaluation

Legal Evaluation

Credit Evaluation

Groupwise Exposure Details

Connected Parties

Project Summary

Chapter 4 - Proposal 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 *Summary* page appears:

The screenshot shows the 'Facilities Amendment Summary' page. At the top, there are tabs for 'Entities', 'Facilities' (which is selected), 'Collaterals', 'Covenants', and 'Terms & conditions'. Below the tabs is a table titled 'Facilities Amendment Summary' with columns: Entity, Customer Name, Existing Facility, Outstanding Facility, Available Facility, and Proposed Facility. The table contains three rows of data. Below the table is a summary dashboard with five boxes: 'Amount' (Over utilization), 'Overdue' (Facility review overdue), 'Facility Covenants' (Breached), 'Facility T&c' (Breached), and 'No Anomaly' (15 Facilities with no changes). At the bottom of the page are buttons for 'Filter', 'Type to filter', 'Show All', and various view options.

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	████████ UK			100000	
PTY192590532	████████ UK			3500000	
PTY192590532	████████ UK			500000	

Facilities **Facility Transfer**

Amount **Overdue** **Facility Covenants** **Facility T&c** **No Anomaly**

Over utilization Facility review overdue Breached Breached ✓ 15 Facilities with no changes

STWCIND1

Facility Id: F19259966 Facility Description: Short Term WC IND Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount: Facility Category: Facility Type: Funded Next Review Date: Dec 2, 2019

STWCUK1

Facility Id: F19259965 Facility Description: Short Term WC UK Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount: Facility Category: Facility Type: Funded Next Review Date: Dec 2, 2019

Hold Back Next Save & Close Cancel

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

The screenshot shows the 'Facility Transfer' page. At the top, there are tabs for 'Facilities' and 'Facility Transfer' (which is selected). Below the tabs are buttons for 'Filter', 'Type to filter', and various view options ('List View', 'Table View'). The main area displays 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 are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

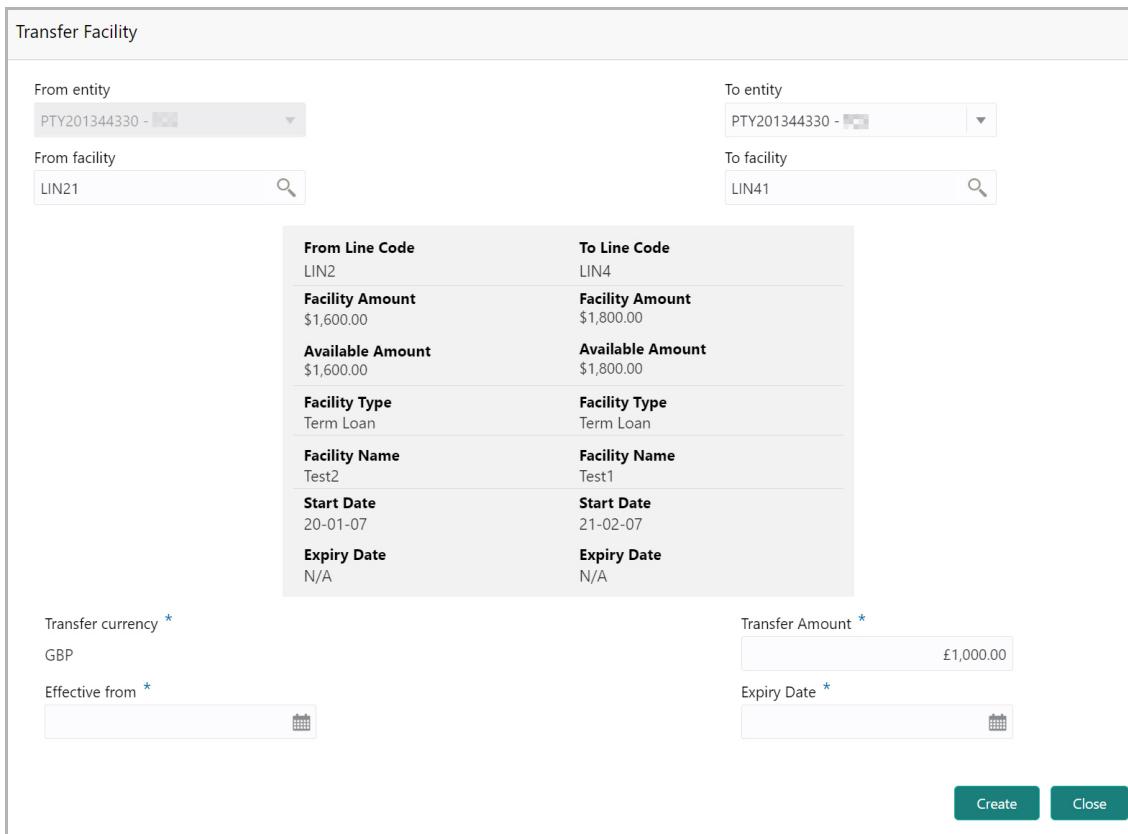
Facilities **Facility Transfer**

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**

Hold Back Next Save & Close Cancel

Chapter 4 - Proposal Evaluation

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



The screenshot shows the 'Transfer Facility' window. At the top, there are dropdown menus for 'From entity' (PTY201344330) and 'To entity' (PTY201344330). Below these are search fields for 'From facility' (LIN21) and 'To facility' (LIN41). The main content area displays a grid of facility details for both the 'From' and 'To' entities. The 'From' entity (LIN21) has a Line Code of LIN2, a Facility Amount of \$1,600.00, an Available Amount of \$1,600.00, a Facility Type of Term Loan, a Facility Name of Test2, a Start Date of 20-01-07, and an Expiry Date of N/A. The 'To' entity (LIN41) has a Line Code of LIN4, a Facility Amount of \$1,800.00, an Available Amount of \$1,800.00, a Facility Type of Term Loan, a Facility Name of Test1, a Start Date of 21-02-07, and an Expiry Date of N/A. Below the grid, there are fields for 'Transfer currency *' (GBP) and 'Effective from *' (calendar icon). On the right, there are fields for 'Transfer Amount *' (£1,000.00) and 'Expiry Date *' (calendar icon). At the bottom right are 'Create' and 'Close' buttons.

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

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.
7. 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.
8. 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

Chapter 4 - Proposal Evaluation

9. Select the **Transfer Currency** in which the amount has to be transferred.
10. Specify the amount to be transferred in the **Transfer Amount** field.
11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.
14. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.
15. Modify the required details and click **Update**.

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

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



For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer "["Basic Info" on page 119](#)".

19. To view the party details, click the **Entities** tab in *Summary* page.
20. To go to the *Credit Evaluation* page, click **Next**.

Chapter 4 - Proposal Evaluation

Credit Evaluation

Screen (3 / 4)

Liberty71234

Quantitative Analysis

Qualitative Analysis

Creditor Analysis

Debtor Analysis

Global Economic

Domestic Economic

Sector Analysis

Evaluate

Evaluate

Evaluate

Evaluate

Evaluate

Edit **Comments**

Edit **Comments**

Edit **Comments**

Edit **Comments**

Edit **Comments**

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

89

Chapter 4 - Proposal Evaluation

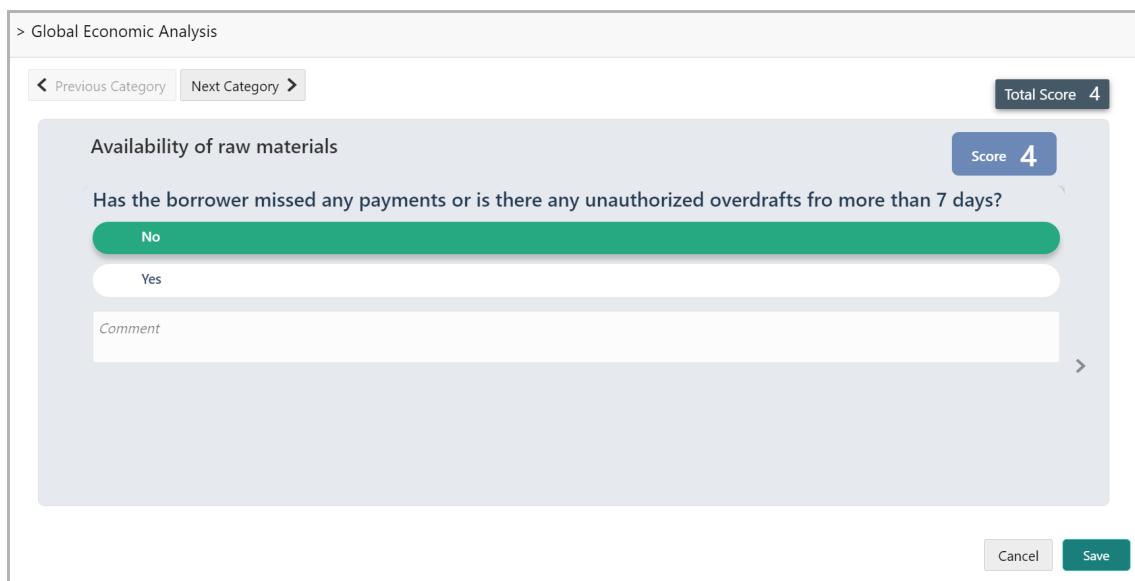
In *Credit Evaluation* page, you can perform the following analysis for the party and its child parties by answering simple questions related to the analysis:

- 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:



> 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

21. Select answers for the available questions and click **Next Category**.
22. 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.

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

Chapter 4 - Proposal Evaluation

Credit Evaluation

Screen (3 / 4)

Quantitative Analysis

Qualitative Analysis

Creditor Analysis

6

Edit Comments

Debtor Analysis

9

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.

> Creditor Analysis

Creditor Details

Creditor aging

Top Suppliers

No data to display

No data to display

< Previous Category

Next Category >

Total Score 0

Profitability **Score 0**

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

Yes

No

Comment >

Cancel **Save**

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

Chapter 4 - Proposal Evaluation

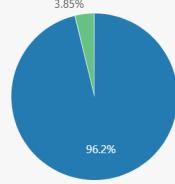
Creditor Details

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

96.2% 

3.85%

■ 0-30 days
■ 30-60 days
■ 60-90 days
■ 90-120 days
■ 120-150 days
■ 150-180 days
■ More than 180 days

► Key Creditors

Save **Close**

25. **Fetch** the Creditor / Debtor Details for the required period.
26. To add Key Creditor / Key Debtor, click and expand the respective section and then click the Add icon.
27. After adding the information, click **Save**.
28. After performing the quantitative analysis, click **Qualitative Analysis** tab. The *Qualitative Analysis* page appears:

Chapter 4 - Proposal Evaluation

Credit Evaluation

Screen (3 / 4)

Liability/1234

Quantitative Analysis

Qualitative Analysis

Peer Analysis

104

 Edit

 Comments

Financial Analysis

104

 Review

 Comments

Covenant Analysis

2

Met

0

Breached

 Review

 Comments

T&C Analysis

0

New

0

Removed

2

Modified

 Review

 Comments

Account Conduct

0

Current

0

Loan

0

Saving

 Edit

 Comments

Hold

Back

Next

Save & Close

Cancel

29. To analyze the account conduct of customer, click **Evaluate** in **Account Conduct** tile.

Chapter 4 - Proposal Evaluation

Current Accounts

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No of Excess in 6 Mo
489022244	USD	45000000000	3000000000		200000000000	

Page 1 of 1 (1 of 1 items) 1

Comment

Enter text here...

No items to display.

Post Close

30. To view the summary of current, loan and deposit accounts, click and expand **Account Overview** section.

31. To add the current account, click **Add**. Current Account Performance Details window appears:

Chapter 4 - Proposal 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	
Current Balance	No Of Excess In 6 Months
\$2,000,000,000,000.00	0

OK Clear Cancel

32. Type the **Current Account No**.
33. Search and select the **Branch** and **Currency**.
34. Specify the following details in corresponding fields:
 - Average Credit Balance
 - Average Debit Balance
 - Limit
 - Current Balance
 - No Of Excess in 6 Months
35. Click **OK**. Details are added and displayed in *Current Accounts* page.
36. To refresh the current account list, click **Refresh**.
37. To view the current account details, select the current account and click **View**.
38. To modify the current account details, select the current account and click **Edit**.
39. To delete the current account details, select the current account and click **Delete**.
40. To add the loan account, click the **Loan Accounts** tab and then click **Add**. *Loan Account Performance Details* window appears:

Chapter 4 - Proposal 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**

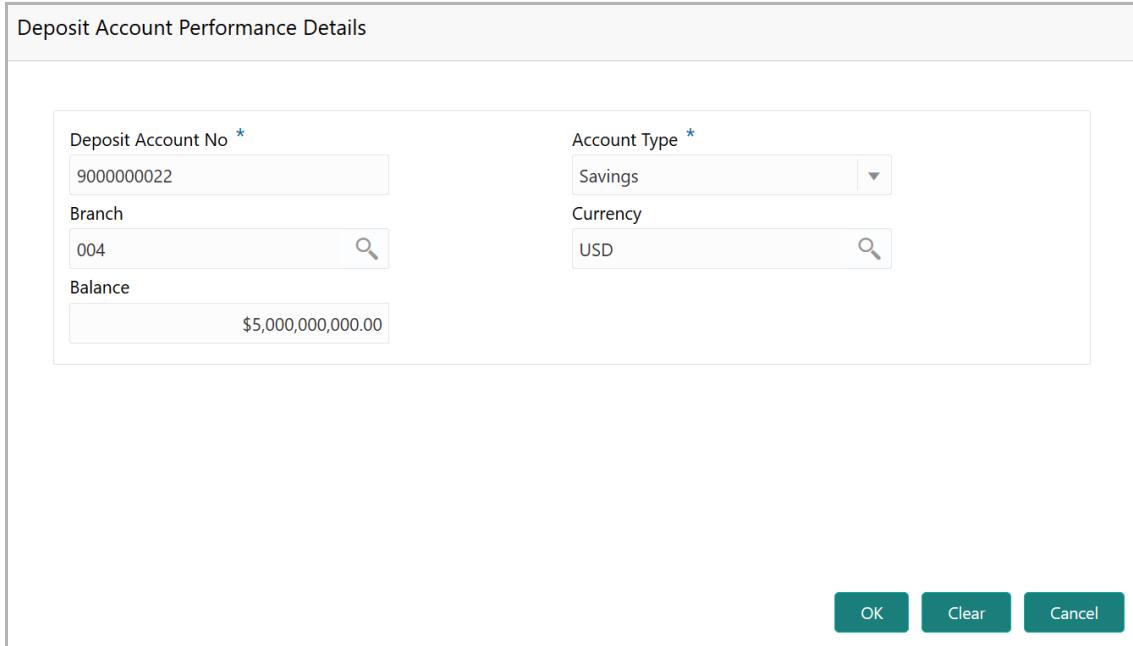
41. Type the **Loan Account No.**
42. Search and select the **Currency**.
43. Specify the following details in corresponding fields:
 - Sanctioned Amount
 - Tenor (In Months)
 - EMI Paid
 - EMI Remaining
 - Balance Outstanding
44. If there is a discrepancy in payment, enable the **Discrepancy** switch.
45. Click **OK**. Details are added and displayed in *Loan Accounts* page.
46. To refresh the loan account list, click **Refresh**.
47. To view the loan account details, select the loan account and click **View**.
48. To modify the loan account details, select the loan account and click **Edit**.
49. To delete the loan account details, select the loan account and click **Delete**.
50. To add the deposit account, click the **Deposit Accounts** tab and then click **Add**. *Deposit Account Performance Details* window appears:

Chapter 4 - Proposal 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



51. Type the **Deposit Account No**.
52. Select the **Account Type** from the drop down list.
53. Search and select the **Branch** and **Currency**.
54. Specify the **Balance** in deposit account.
55. Click **OK**. Details are added and displayed in *Deposit Accounts* page.
56. To refresh the deposit account list, click **Refresh**.
57. To view the deposit account details, select the deposit account and click **View**.
58. To modify the deposit account details, select the deposit account and click **Edit**.
59. To delete the deposit account details, select the deposit account and click **Delete**.
60. **Post the Comments** for the account conduct.
61. Close the *Account Conduct* window. A score is generated for the account conduct and displayed in the *Qualitative Analysis* window.
62. To evaluate the customer's performance against its peer, click **Evaluate in Peer Analysis** in the *Peer Analysis* tile. The *Peer Analysis* window appears:

Chapter 4 - Proposal Evaluation

> Peer Analysis

Period FY2019-2020

Quarter AN

Select Customer

Score
31

Previous Category Next Category

Liquidity

Ratio	Benchmark	Value
Quick Ratio	1.1	1.2
Working Capital Ratio	1.3	1.3

Comment

Enter text here...

Post

No items to display.

Close

63. Select the **Period** and the **Quarter** for which you want to view peer analysis score.
64. Click **Select Customer** and fetch the required peer customer. The system displays the following details for the selected peer along with a score:
 - Liquidity
 - Efficiency
 - Profitability
 - Solvency
65. To view each of the above details, click **Next Category**.
66. **Post** the **Comment** for the Peer Analysis.
67. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
68. To evaluate financial performance of the customer, click **Evaluate** in **Financial Analysis** tile. The *Financial Analysis* window appears:

Chapter 4 - Proposal Evaluation

> Financial Analysis

Period
Quarter
Score

FY2018-2019
AN
26

Previous Category
Next Category

Liquidity

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
Quick Ratio	1.1	<div style="width: 100px; background-color: #0070C0; display: inline-block; vertical-align: middle; text-align: center;">1</div>	-0.1	-9.09%	T	P		2	
Working Capital Ratio	1.3	<div style="width: 100px; background-color: #0070C0; display: inline-block; vertical-align: middle; text-align: center;">1.4</div>	0.1	7.69%	T	P		4	

Comment

Close

69. Select the **Period** and the **Quarter** for which you want to view the financial analysis score. The system displays the following details of the customer for the selected period along with a score:

- Liquidity
- Efficiency
- Profitability
- Solvency

70. To view each of the above details, click **Next Category**.

71. **Post the Comment** for the Financial Analysis.

72. Click **Close**. The score is displayed in the *Qualitative Analysis* window.

73. To view the covenant compliance status of the customer, click **Evaluate** in the **Covenant Analysis** tile. The *Covenant Analysis* window appears:

Chapter 4 - Proposal Evaluation

> Covenant Analysis

N.A.

No of New Covenants Proposed

0

No of Existing Covenants

New Covenant Proposed

Filter

Type to filter



View Linkage

Covenant History

DebtByEquity ratio should be less than 1



Covenant Code: DebtByEquity
Classification: External
Start Date: Jul 1, 2019

Covenant Type: Financial
Frequency: Quarterly
End Date: Dec 4, 2028

Description: DebtByEquity
Linked Facility: FAC00401
Next Check Date: Feb 18, 2020

Pollution Certificate ratio should be null null



Covenant Code: POLC
Classification: External
Start Date: Sep 19, 2018

Covenant Type: Non Financial
Frequency: Quarterly
End Date: Dec 4, 2028

Description: Pollution Certificate
Linked Facility: F202049
Next Check Date: Jun 16, 2020

Fire safety

NEW



Covenant Code: CVNTFACDBE
Classification: External
Start Date: Sep 19, 2018

Covenant Type: Non Financial
Frequency: Monthly
End Date: Dec 4, 2028

Description: Fire safety
Linked Facility: FAC00018
Next Check Date: Feb 23, 2020

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



Covenant Code: DSCROBOEBITDA
Classification: Internal
Start Date: Sep 19, 2018

Covenant Type: Financial
Frequency: Quarterly
End Date: Dec 4, 2028

Description: DSCR on the basis of EBI...
Linked Facility: PTY192560509
Next Check Date: Mar 15, 2020

Load More

(showing 10 record(s) out of 15)

Existing Covenant Past Performance

Filter

Type to filter



DebtByEquity ratio should be less than 1



Covenant Code: DebtByEquity
Classification: External
Start Date: Jul 1, 2019

Covenant Type: Financial
Frequency: Quarterly
End Date: Dec 4, 2028

Description: DebtByEquity
Linked Facility: FAC00401
Next Check Date: Feb 18, 2020

Fire safety

NEW



Covenant Code: CVNTFACDBE
Classification: External
Start Date: Sep 19, 2018

Covenant Type: Non Financial
Frequency: Monthly
End Date: Dec 4, 2028

Description: Fire safety
Linked Facility: FAC00018
Next Check Date: Feb 23, 2020

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



Covenant Code: DSCROBOEBITDA
Classification: Internal
Start Date: Sep 19, 2018

Covenant Type: Financial
Frequency: Quarterly
End Date: Dec 4, 2028

Description: DSCR on the basis of EBI...
Linked Facility: PTY192560509
Next Check Date: Mar 15, 2020

Load More

(showing 10 record(s) out of 15)

Comment



B

I

U



A

- size -



H1

H2



Enter text here...

Post

No items to display.

Close

Chapter 4 - Proposal Evaluation

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed

- Existing Covenant Past Performance

74. To filter the required new and existing covenants, click the **Filter** icon and specify the filter parameters or directly type the parameter in **Type to filter** text box.

75. To change the layout to table view, click the **Table view** icon.

76. To know with which entity a particular covenant is linked, click the hamburger icon in the covenant record and select **View Linkage**.

77. To view the covenant history, click the hamburger icon in the covenant record and select **Covenant History**.

78. After viewing the covenant details, **Post the Comments** and click **Close**. Met and Breached covenants are displayed in **Covenants** tile.

79. To view the terms & conditions compliance status of the customer, click **Review** in **T&C Analysis** tile. The *T&C Analysis* window appears:

ACME Corporation > T&C Analysis

0
No Of New T&C Proposed

0
No Of Existing T&C Compliance

New Terms And Conditions Proposed

Filter Type to filter

No items to display.

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

Existing Terms & conditions compliance

Filter Type to filter

No items to display.

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

Comment

Enter text here...

Post

No items to display.

Close

Chapter 4 - Proposal Evaluation

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

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

80. To filter the required terms and conditions, click the **Filter** icon and specify the filter parameters or directly type the parameter in **Type to filter** text box.

81. To change the layout to table view, click the **Table view** icon.

82. To delete a terms and conditions record, select the record and click the **D** icon.

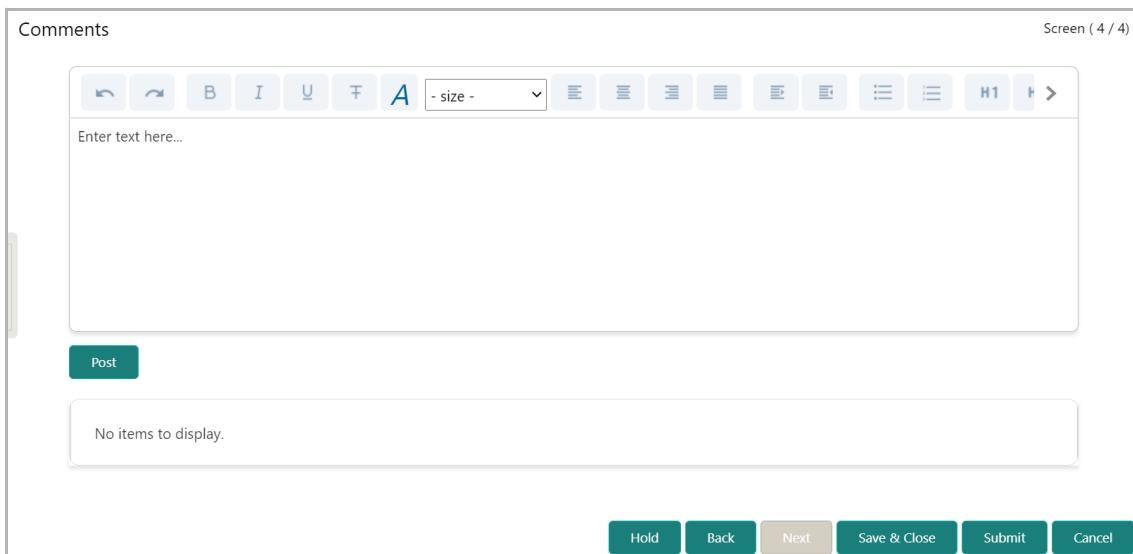
83. To view more information about the terms and conditions, select the record and click the **V** icon.

84. After reviewing the terms and conditions, **Post** the **Comments** and click **Close**. Count of New, Removed and Modified terms and conditions is displayed in the **T&C Analysis** tile.

85. To modify the terms and conditions record, click **Edit** in the corresponding tile.

86. To capture comments for the terms and conditions analysis, click **Comment** in the corresponding tile.

87. After performing qualitative analysis for both the party and its child parties, click **Next** in the *Credit Evaluation* page. The *Comments* page appears:



Comments

Screen (4 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

88. Type the overall **Comments** for the credit evaluation and click **Post**. Comment is posted below the **Comments** box.

89. Click **Submit**. The *Policy Exception* window appears:

Chapter 4 - Proposal Evaluation

Policy Exceptions

1 Policy exceptions Checklist

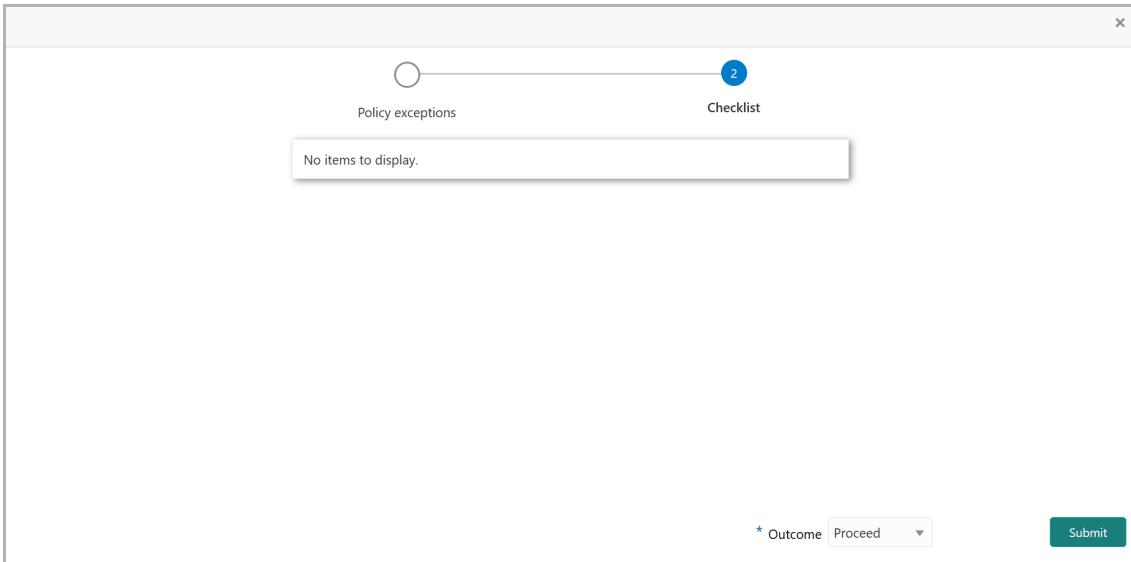
All

Segment	Total	Status	Initiated	Approved	Not Initiated	Rejected
Minimum eligibility criteria	00	Met	00	00	00	00
Products	00	Met	00	00	00	00
Pricing	00	Met	00	00	00	00
Unsecured lending	00	Met	00	00	00	00
Document	00	Met	00	00	00	00
Collateral	00	Met	00	00	00	00
Covenants	00	Met	00	00	00	00
Terms & Conditions	00	Met	00	00	00	00

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

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

Chapter 4 - Proposal Evaluation



The screenshot shows a software window with a header bar. Below the header, there are two tabs: 'Policy exceptions' (unselected, indicated by a grey circle) and 'Checklist' (selected, indicated by a blue circle with the number '2'). A message box below the tabs displays the text 'No items to display.' At the bottom of the window, there is a row of buttons: a dropdown menu labeled 'Outcome' with the value 'Proceed' selected, and a green 'Submit' button.

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

93. Click **Submit**.



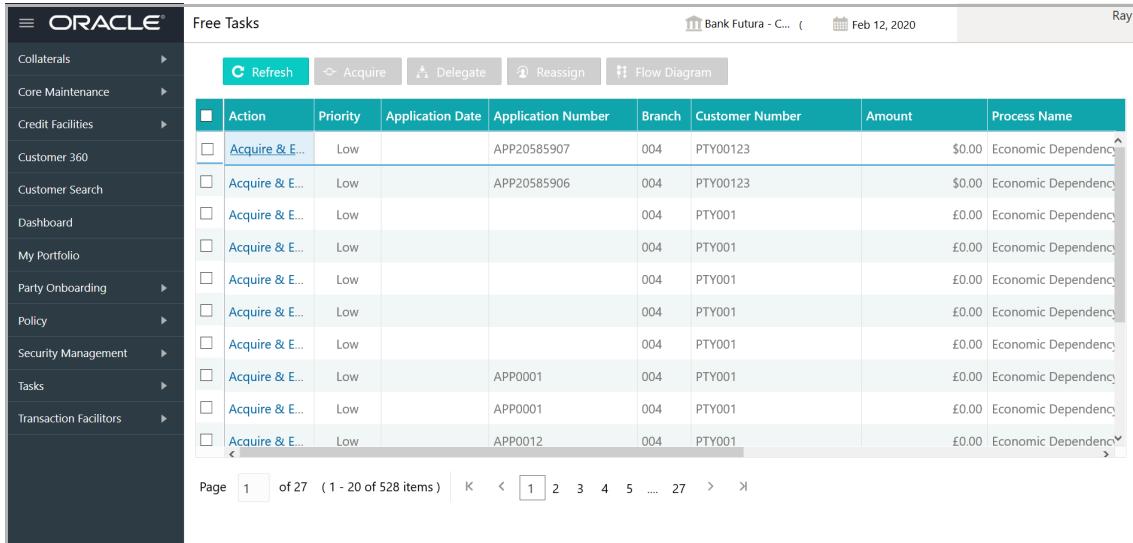
For information on **Write up** data segment, refer Proposal Initiation Chapter.

Chapter 4 - Proposal Evaluation

Legal Evaluation

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

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



Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependency
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependency

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

Chapter 4 - Proposal Evaluation

Facility Review Process - Legal Evaluation

Customer Summary

Customer Information

Customer Name: PTT Corporation Demographic Type: Domestic Entity: Proprietary Country: INDIA
Party ID: PTT92940509 Register No: 4468445131 Expiry date: Jan 21, 2021 Share Capital: \$100,000.00
Address: 4468445131
Bankers: No Contractors: No Guarantees: No
Screen 11/16

Facility Summary

Utility Sanctioned Amount: \$2,000,000.00 Liability Utilized Amount: \$10,757,000.00 Liability OverUtilized Amount: \$0.00

Utility Terms: Short Term Loan, Long Term Loan, Short Term Working Capital, Short Term Working Capital, Guarantor City: 1

Facility Type: Short Term Loan, Long Term Loan, Long Term Working Capital, Short Term Working Capital, Letter of Credit, Overdue

Collateral Summary

Total Collateral Value: \$0.00 Current LTV: 0% No data to display

Existing Facilities held with Other Bank

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

Pricing

Total Pricing: 0

Interest: 0 Added, 0 Modified, 0 Removed, 0 Added, 0 Modified, 0 Removed, 0 Added, 0 Modified, 0 Removed

Charges: 0 Added, 0 Modified, 0 Removed, 0 Added, 0 Modified, 0 Removed, 0 Added, 0 Modified, 0 Removed

Commissions: 0 Added, 0 Modified, 0 Removed, 0 Added, 0 Modified, 0 Removed, 0 Added, 0 Modified, 0 Removed

Covenants

Total Covenants: 15

1 Newly Added Financial, 1 Mart Financial, 0 Breached Financial, 1 Non Financial, 0 Mart Non Financial, 0 Non Financial

1 Newly Added Non Financial, 1 Mart Non Financial, 0 Breached Non Financial, 0 Non Financial

Terms & conditions

Total Terms & Conditions: 17

0 Newly added Pre Disbursement, 0 Mart Pre Disbursement, 0 Breached Pre Disbursement, 0 Non Financial Pre Disbursement, 0 Post Disbursement

Financial Profile

Show results for: Previous 3 years

Category	2019-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$10,000,000.00	11.1%	\$10,000,000.00	0%	\$10,000,000.00
Interest after Tax	\$8,000,000.00	12.3%	\$8,000,000.00	0%	\$8,000,000.00
Total Non Current Assets	\$8,000,000.00	12.3%	\$8,000,000.00	0%	\$8,000,000.00
Total Revenue	\$100,000,000.00	-4.8%	\$100,000,000.00	0%	\$100,000,000.00
Other Long Term Liabilities	\$1,777,200.00	0%	\$1,777,200.00	0%	\$1,777,200.00

Projections

Show results for: Next 3 years

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

Upcoming events

12-February-2020

Wk S M T W T F S No items to display.

1 2 3 4 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

Group entities

4

Scores

40 of 61

Risk Evaluation: 60% of 61, 7 of 15

Legal Evaluation: 60% of 61, 7 of 10

Credit Evaluation: 60% of 61, 26 of 36

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moodys: AAA Positive 2018

Project Summary

No data to display

Buttons: Save, Print, Save & Close, Cancel

Chapter 4 - Proposal Evaluation



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

96. After reviewing the *Customer Summary*, click **Next**. the Summary page appears:

The screenshot shows the 'Facilities Amendment Summary' section of the Credit 360 interface. It displays a table with columns: Entity, Customer Name, Existing Facility, Outstanding Facility, Available Facility, and Proposed Facility. Three rows of data are shown for entities PTY192590532, PTY192590532, and PTY192590532, with values like 100000, 3500000, and 500000 respectively. Below the table, a summary of anomalies is provided in a grid:

Amount	Overdue	Facility Covenants	Facility T&c	No Anomaly
0	0	0	0	15 Facilities with no changes

Facility Transfer buttons are available for each row. At the bottom, there are buttons for 'Filter', 'Type to filter', 'Show All', and various view options.

Two facility details are expanded:

- STWCIND1**: Facility Id: F19259966, Facility Description: Short Term WC IND, Parent Line Number: STWC1 - Short Term Working Capital. Status: Funded, Next Review Date: Dec 2, 2019.
- STWCUK1**: Facility Id: F19259965, Facility Description: Short Term WC UK, Parent Line Number: STWC1 - Short Term Working Capital. Status: Funded, Next Review Date: Dec 2, 2019.

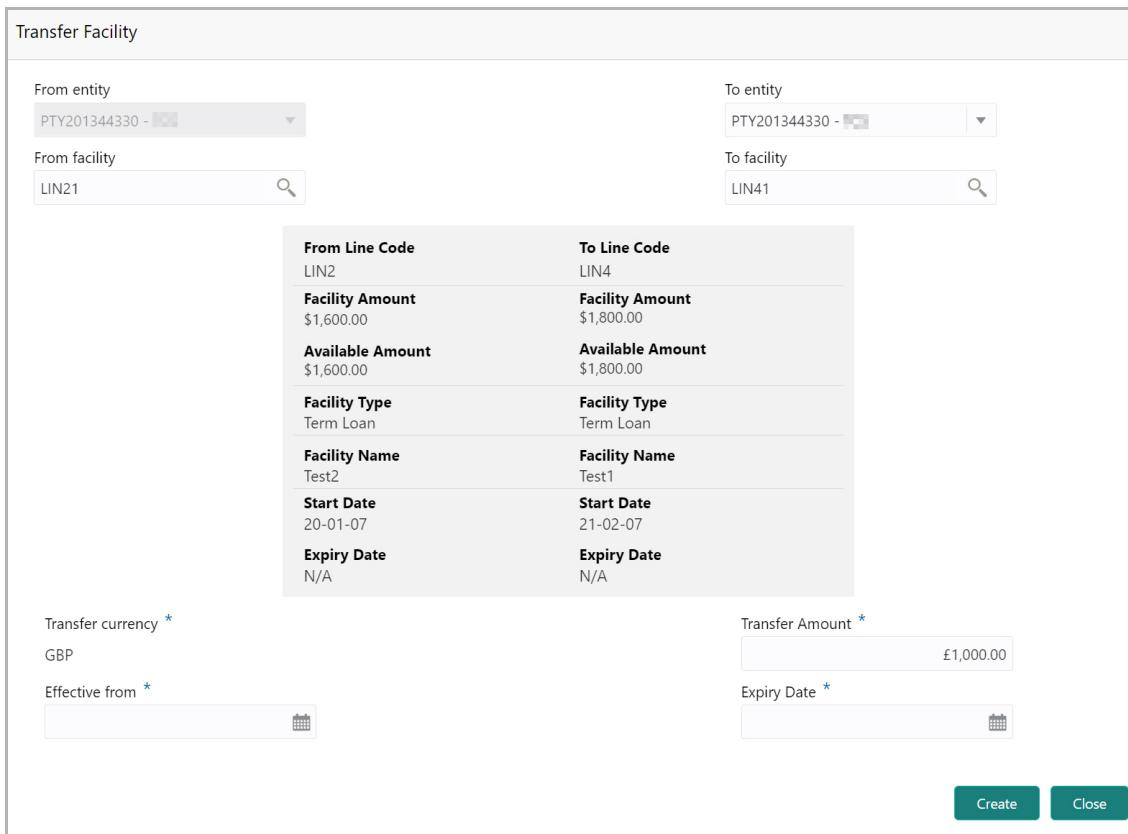
At the bottom are buttons for Hold, Back, Next, Save & Close, and Cancel.

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

The screenshot shows the 'Facility Transfer' page. It displays transfer details: Transfer Ref. No.: TR2011036118, Transfer amount: £1,000.00, From facility: LIN21, Effective from: 20-11-28, To facility: LIN41, Expiry date: 20-11-30. At the bottom are buttons for Hold, Back, Next, Save & Close, and Cancel.

Chapter 4 - Proposal Evaluation

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



The screenshot shows the 'Transfer Facility' window with the following details:

From Entity	To Entity
PTY201344330 - LIN21	PTY201344330 - LIN41

From Facility: LIN21

To Facility: LIN41

From Line Code	To Line Code
LIN2	LIN4

Facility Amount: \$1,600.00 (From) and \$1,800.00 (To)

Available Amount: \$1,600.00 (From) and \$1,800.00 (To)

Facility Type: Term Loan (Both)

Facility Name: Test2 (From) and Test1 (To)

Start Date: 20-01-07 (From) and 21-02-07 (To)

Expiry Date: N/A (Both)

Transfer currency: GBP

Transfer Amount: £1,000.00

Effective from: (Calendar icon)

Expiry Date: (Calendar icon)

Buttons: Create, Close

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

99. Select the entity to which the facility has to be transferred from the **To entity** drop down list.

100. 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.

101. 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

Chapter 4 - Proposal Evaluation

- Expiry Date

102. Select the **Transfer Currency** in which the amount has to be transferred.

103. Specify the amount to be transferred in the **Transfer Amount** field.

104. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.

105. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.

106. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.

107. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.

108. Modify the required details and click **Update**.

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

109. To delete the transfer details, select the required item and click the delete icon.

110. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.

111. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer**. *Facilities* page appears.



For information on more actions that can be performed in the *Facilities* page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer "["Basic Info" on page 119](#).

112. To view the party details, click the **Entities** tab in *Summary* page.

113. To go to the *Legal Approval* page, click **Next**.

Legal Approval

Screen (3 / 4)

Entity Status

0

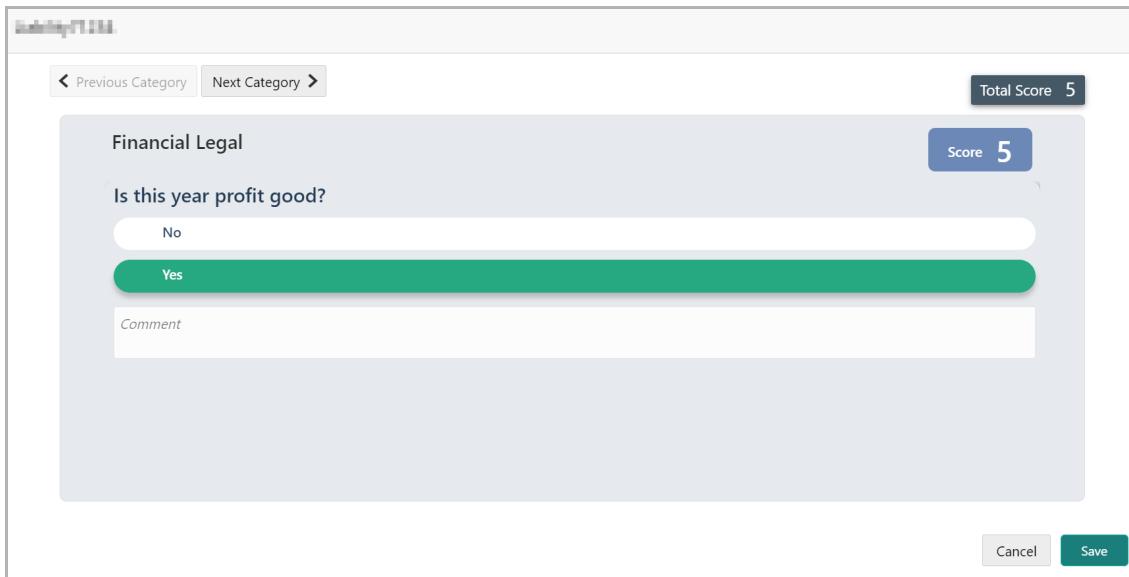
Next

Hold Back Next Save & Close Cancel

Chapter 4 - Proposal Evaluation

In *Legal Approval* page, you can perform legal evaluation for both the party and the child parties by answering simple questions related to the evaluation:

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



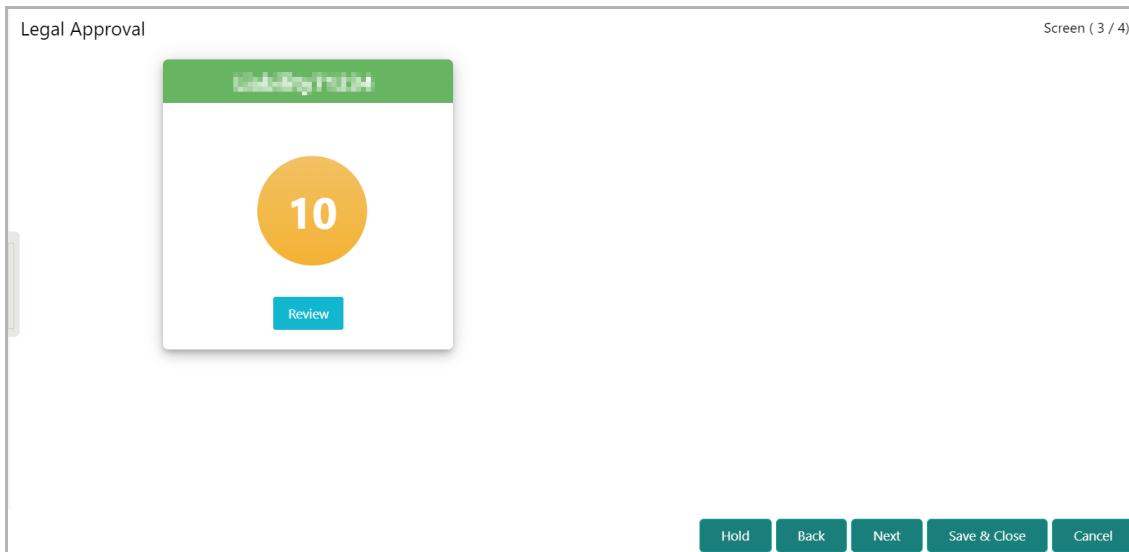
The screenshot shows a 'Questionnaire' window. At the top, there are 'Previous Category' and 'Next Category' buttons, and a 'Total Score' of 5. The main area is titled 'Financial Legal' and contains the question 'Is this year profit good?'. Below the question are two buttons: 'No' (disabled) and 'Yes' (selected, highlighted in green). A 'Comment' text input field is below the buttons. At the bottom, there are 'Cancel' and 'Save' buttons.

115. Select answers for the available questions and click **Next Category**.
116. 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.

117. Click **Save**.

After performing legal analysis for both the party and the child parties, the *Legal Approval* page with the cumulative score appears:



The screenshot shows the 'Legal Approval' page. At the top, it says 'Legal Approval' and 'Screen (3 / 4)'. In the center, there is a large orange circle with the number '10' in white. Below the circle is a 'Review' button. At the bottom, there are several buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Chapter 4 - Proposal Evaluation

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

The screenshot shows a 'Comments' page with a header 'Comments' and 'Screen (4 / 4)'. Below the header is a rich text editor toolbar with icons for back, forward, bold, italic, underline, font, size, and various list and table options. A text input field says 'Enter text here...'. A 'Post' button is at the bottom of the editor. Below the editor is a message box stating 'No items to display.' At the bottom are buttons for 'Hold', 'Back', 'Next' (which is highlighted in grey), 'Save & Close', 'Submit', and 'Cancel'.

119. Type the overall **Comments** for the legal evaluation and click **Post**. Comment is posted below the **Comments** box.

120. Click **Submit**. The *Policy Exceptions* window appears:

Chapter 4 - Proposal Evaluation

Policy Exceptions

1 Policy exceptions Checklist

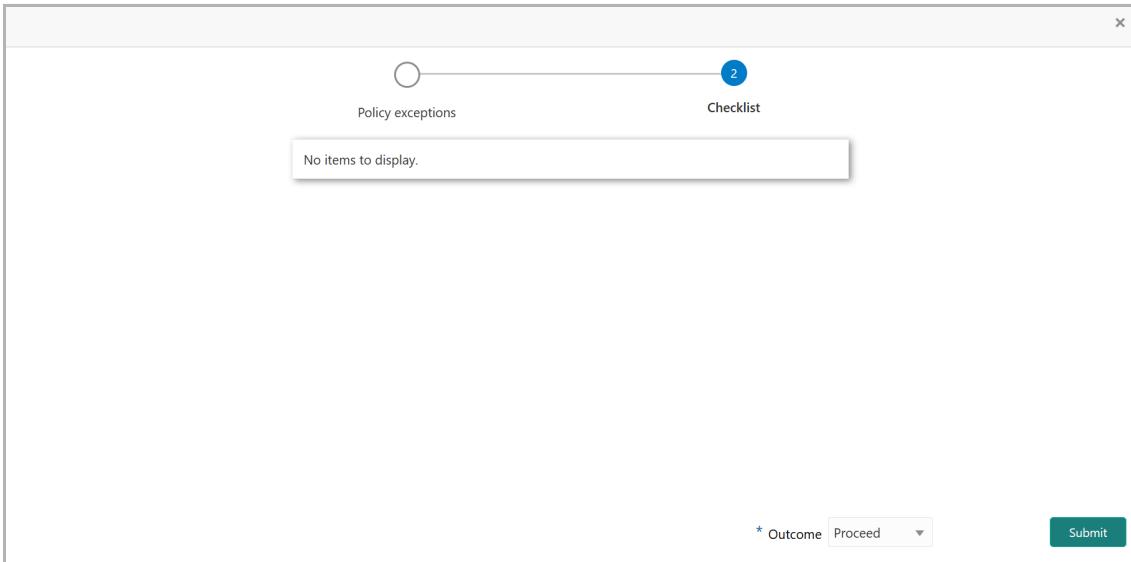
All

Segment	Total	Status	Initiated	Approved	Not Initiated	Rejected
Minimum eligibility criteria	00	Met	00	00	00	00
Products	00	Met	00	00	00	00
Pricing	00	Met	00	00	00	00
Unsecured lending	00	Met	00	00	00	00
Document	00	Met	00	00	00	00
Collateral	00	Met	00	00	00	00
Covenants	00	Met	00	00	00	00
Terms & Conditions	00	Met	00	00	00	00

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

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

Chapter 4 - Proposal Evaluation



The screenshot shows a software interface for proposal evaluation. At the top, there are two tabs: 'Policy exceptions' (unselected, grey circle) and 'Checklist' (selected, blue circle with the number '2'). Below the tabs, a message box displays 'No items to display.' At the bottom, there is a dropdown menu labeled 'Outcome' with the option 'Proceed' selected, and a 'Submit' button.

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

124. Click **Submit**.



For information on **Write up** data segment, refer Proposal Initiation Chapter.

Risk Evaluation

Risk evaluation is similar to the legal evaluation. Refer "["Legal Evaluation" on page 105](#) for information on performing risk evaluation.

After submitting all the evaluation tasks, the system will create the proposal structuring task.

Chapter 4 - KYC Check

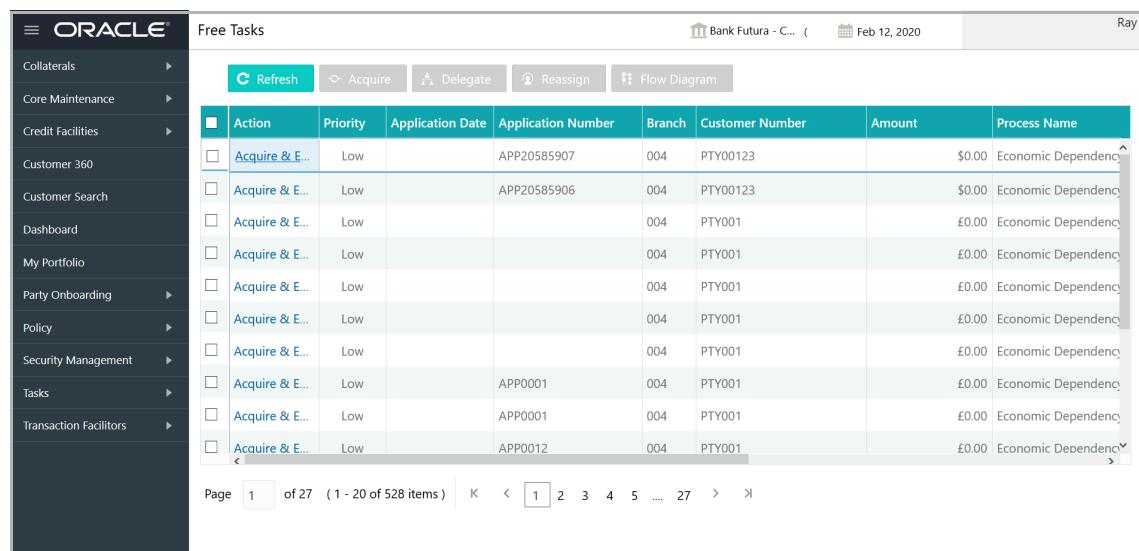
KYC Check

This is an optional stage. If the KYC details are available for the party and child party, the banker can add the KYC details during the Facility Review 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	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
<input type="checkbox"/> Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
<input type="checkbox"/> Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependency

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

Chapter 4 - KYC Check

Facility Review Process - KYC Evaluation

Customer Summary

Party Information

Customer Name: ABC Corporation Demographic Type: Domestic Entity: Proprietary Country: INDIA

Party ID: P1175295539 Register No: ABC123456789 Expiry date: Jun 21, 2021 KYC Status: Pending Share Capital: \$100,000.00 Directors: 3 Contractors: 0 Guarantors: 0 Banks: 0

Facility Summary

Liability Sanctioned Amount: \$2,000,000.00 Liability Utilized Amount: \$10,757,000.00 Liability OverUtilized Amount: \$0.00

Liability Utilized Amount Breakdown:

- Short Term Loan: \$1,000,000.00
- Long Term Loan: \$1,000,000.00
- Other Liabilities: \$1,000,000.00
- Short Term Working Capital: \$1,000,000.00
- Guarantee: \$1,000,000.00

Facility Type Breakdown:

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

Collateral Summary

Total Collateral Value: \$0.00 Current 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: 0

Interest: 0 Added: 0 Modified: 0 Removed: 0

Charges: 0 Added: 0 Modified: 0 Removed: 0

Commissions: 0 Added: 0 Modified: 0 Removed: 0

Covenants

Total Covenants: 15

1 Newly Added Financial: 1 Mart Financial: 1 Breached Financial: 0

8 Newly Added Non Financial: 8 Mart Non Financial: 0

12 Newly Removed Financial: 12 Mart Non Financial: 0

3 Newly Removed Non Financial: 3

Terms & conditions

Total Terms & Conditions: 17

0 Newly added Pre Disbursement: 0 Mart Pre Disbursement: 0 Breached Pre Disbursement: 0

3 Newly added Post Disbursement: 3 Mart Post Disbursement: 0 Breached Post Disbursement: 0

14 Newly removed Pre Disbursement: 14 Mart Pre Disbursement: 0 Breached Pre Disbursement: 0

0 Newly removed Post Disbursement: 0 Mart Post Disbursement: 0 Breached Post Disbursement: 0

Financial Profile

Show results for: Previous 3 years

Category	2019-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$100,000,000.00	11.1%	\$100,000,000.00	0%	\$100,000,000.00
Interest after tax	\$8,000,000.00	12.3%	\$9,000,000.00	0%	\$10,000,000.00
Total Non Current Assets	\$100,000,000.00	-4.8%	\$100,000,000.00	0%	\$100,000,000.00
Total Revenue	\$100,000,000.00	-4.8%	\$100,000,000.00	0%	\$100,000,000.00
Other Long Term Liabilities	\$1,777,200.00	0%	\$1,777,200.00	0%	\$1,777,200.00

Projections

Show results for: Next 3 years

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

Upcoming events

12-February-2020

Wk S M T W T F S No items to display.

1 2 3 4 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

Group entities

4

Scores

40 of 61

Risk Evaluation: 7 of 15 Legal Evaluation: 7 of 10 Credit Evaluation: 26 of 36

Groupwise Exposure Details

No data to display.

Connected Parties

Gross Facility Amount Contribution

No data to display.

Ratings

Moodys 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 *Summary* page appears:

Summary

Screen (2 / 4)

Corporation

▶ Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	████████ UK			100000	
PTY192590532	████████ UK			3500000	
PTY192590532	████████ UK			500000	

Facilities **Facility Transfer**

Amount **Overdue** **Facility Covenants** **Facility T&c** **No Anomaly**

Over utilization Facility review overdue Breached Breached ✓ 15 Facilities with no changes

Filter **Type to filter** **Show All** **Grid View** **Table View**

STWCIND1

Facility Id: F19259966 Facility Description: Short Term WC IND Requested Amount: Facility Category: Facility Type: Funded Next Review Date: Dec 2, 2019

STWCUK1

Facility Id: F19259965 Facility Description: Short Term WC UK Requested Amount: Facility Category: Facility Type: Funded Next Review Date: Dec 2, 2019

Hold Back Next Save & Close Cancel

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

Facilities Facility Transfer

Filter Type to filter **+ ↗** **⊖**

Transfer Ref. No.: **TR2011036118** From facility: **LIN21** To facility: **LIN41**

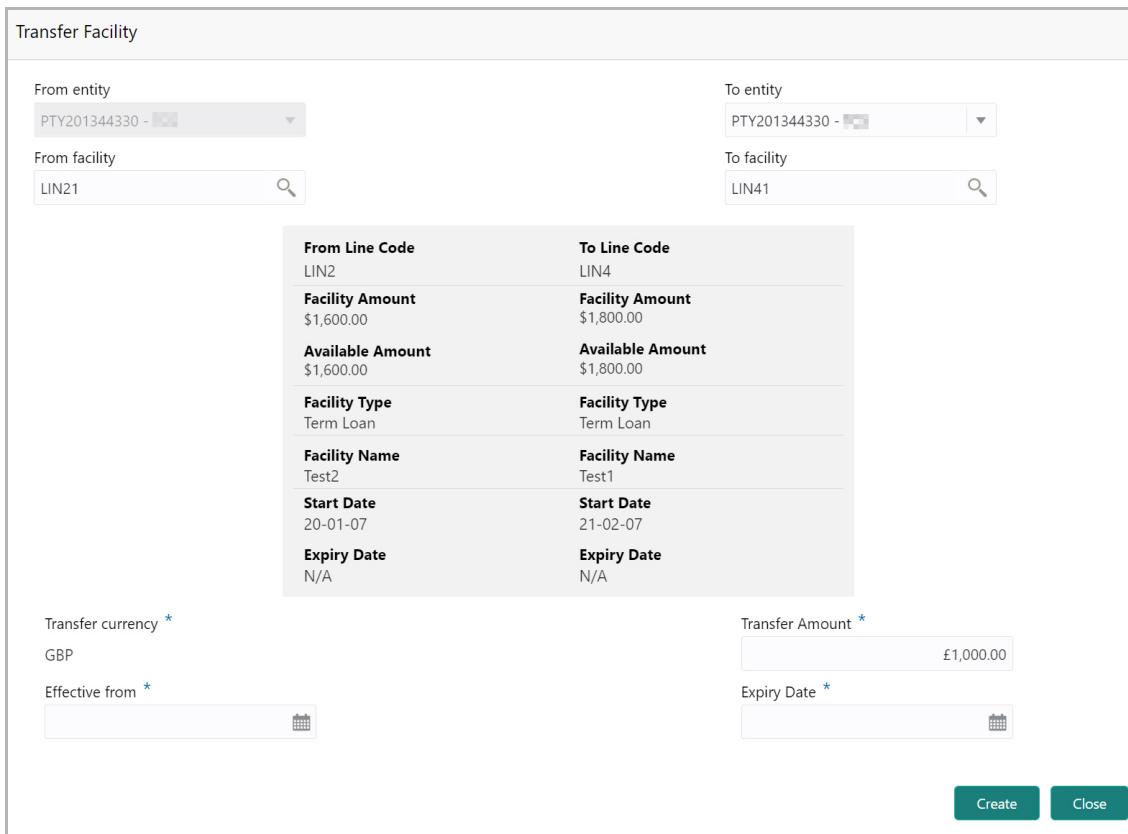
Transfer amount: **£1,000.00** Effective from: **20-11-28** Expiry date: **20-11-30**

List View Table View

Hold Back Next Save & Close Cancel

Chapter 4 - KYC Check

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



The screenshot shows the 'Transfer Facility' window. At the top, there are dropdown menus for 'From entity' (PTY201344330) and 'To entity' (PTY201344330). Below these are search fields for 'From facility' (LIN21) and 'To facility' (LIN41). The main content area displays a grid of facility details for both the 'From' and 'To' facilities. The 'From Facility' details are as follows:

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

Below the grid, there are fields for 'Transfer currency *' (GBP) and 'Effective from *' (a date picker). On the right, there are fields for 'Transfer Amount *' (£1,000.00) and 'Expiry Date *' (a date picker). At the bottom right are 'Create' and 'Close' buttons.

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

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.
7. 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.
8. 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

Chapter 4 - KYC Check

9. Select the **Transfer Currency** in which the amount has to be transferred.
10. Specify the amount to be transferred in the **Transfer Amount** field.
11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.
14. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.
15. Modify the required details and click **Update**.

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

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



For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer "["Basic Info" on page 119](#)".

19. To view the party details, click the **Entities** tab in *Summary* page.
20. To go to the *KYC* page, click **Next**.

The screenshot shows the KYC page with the following details:

Party Id :	PTY201774545	Entity Type :	Pvt Ltd	KYC Status :	...
Verification Date :	KYC Method :				

At the bottom of the page, there is a toolbar with the following buttons: Hold, Back, Next, Save & Close, and Cancel.

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

21. Click or mouse hover on the hamburger icon in the corresponding record. The following options appears:
 - KYC Details

Chapter 4 - KYC Check

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

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

Report Received

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method:

KYC Status *:

Create **Cancel**

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

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

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

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

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

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

KYC

Party Id : PTY201774545 Entity Type : Pvt Ltd KYC Status : Verified

Verification Date : 20-06-25 KYC Method : Field Verification

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

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

Chapter 4 - KYC Check

Profitability

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

Score 3

Yes

No

Comment

Cancel Save

30. Select answers for the available questions and click **Next Category**.
31. 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.

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

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

Hold Back Next Save & Close Cancel

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

Chapter 4 - KYC Check

Comments Screen (4 / 4)



Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

35. Click **Submit**. The *Policy exceptions* window appears:

Chapter 4 - KYC Check

Policy Exceptions

1 Policy exceptions Checklist

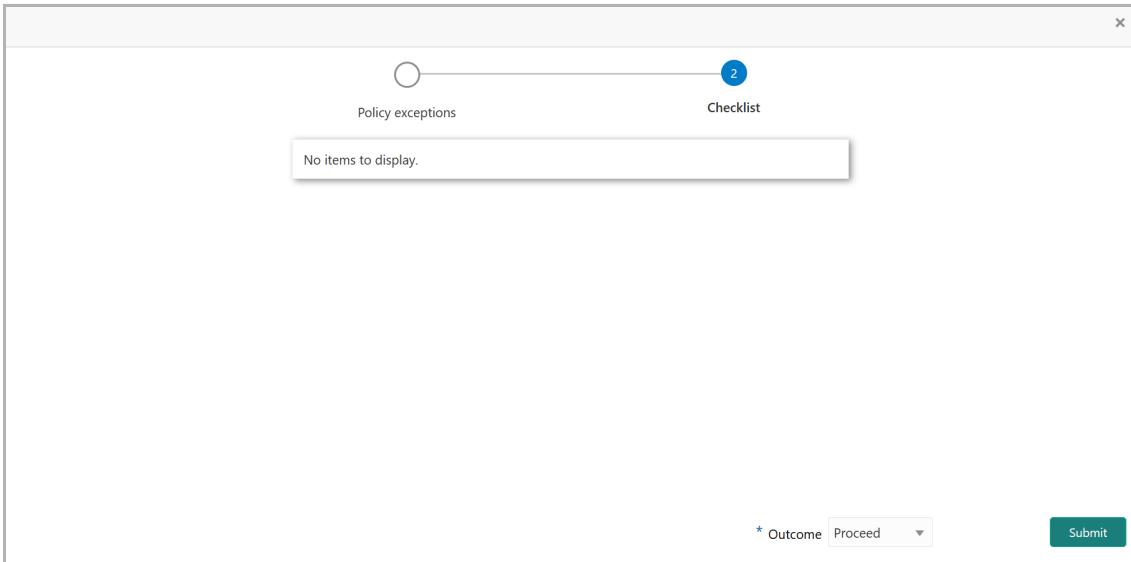
All

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

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

36. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
37. 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 box displays '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.

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

39. Click **Submit**.



For information on **Write up** data segment, refer Proposal Initiation Chapter.

Chapter 4 - Proposal Structuring

Proposal Structuring

In this stage, the user can propose an amount to the customer based on the scores obtained for each evaluation. Additionally, already added information about the collaterals, covenants, and terms & conditions can be viewed, modified and deleted or new collaterals, covenants, and terms & conditions can be added in this stage.

Proposal Structuring Steps

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

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependency
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependency

2. **Acquire & Edit** the required Proposal Structuring task. The *Proposal Structuring - Customer Summary* page appears.

Customer Summary

This data segment is the graphical representation of customer information such as Facility Summary, Collateral Summary, Other Bank Facility, Covenants and Terms & Conditions.

Chapter 4 - Proposal Structuring

Facility Review Process - Proposal Structuring

Customer Summary

Party Information

Customer Name: null Corporation

Party Id: PTY193605098 Register No: RN534145231 Demographic Type: Domestic Liability Type: KVIC Compliant No: Entity Proprietary: No Country: INDIA Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility Summary

Liability Generated Amount: \$22,000,000.00 Liability Utilized Amount: \$15,757,000.00 Liability OverUtilized Amount: \$0.00

Liability Breakdown:

Category	Amount
Short Term Loan	\$10,000,000.00
Long Term Loan	\$10,000,000.00
Long Term Wdg.	\$0.00
Letter of Credit	\$0.00
Guarantee	\$0.00

Facility Type Breakdown:

Type	Amount
Short Term Loan	\$1,000,000.00
Long Term Loan	\$10,000,000.00
Long Term Working Capital	\$1,000,000.00
Short Term Working Capital	\$14,757,000.00
Letter of Credit	\$0.00
Guarantee	\$0.00

Collateral summary

Total collateral value: \$0.00 Customer LTV: 0% No data to display

Existing Facilities held with Other Bank

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

Pricing

Total Pricing: 0

Category	Value
Interest	0 (0)
Charges	0 (0)
Commissions	0 (0)
Added	0 (0)
Modified	0 (0)
Removed	0 (0)

Covenants

15 Total Covenants

Category	Value
Newly Added	7 (1)
Financial	8 (1)
Non Financial	12 (1)
Removed	3 (0)

Terms & conditions

17 Total Terms and Conditions

Category	Value
Newly added	3 (0)
Financial	14 (0)
Non Financial	14 (0)
Removed	0 (0)

Financial Profile

Show results for: Previous 3 years

Category	2019-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$10,000,000.00	11.11%	\$10,000,000.00	0%	
Profit after tax	\$14,000,000.00	-7.44%	\$13,000,000.00	0%	
Total Non Current Assets	\$8,000,000.00	12.5%	\$5,000,000.00	0%	
Total Revenue	\$10,000,000.00	-6.67%	\$12,000,000.00	0%	
Other Long Term Liabilities	\$1,777,200.00	0%	\$1,777,200.00	0%	

View all

Projections

Show results for: Next 3 years

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

View all

Upcoming events

< February 2020 > 12-February-2020

No items to display.

Date	1	2	3	4	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
1	2	3	4	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	

Group entities

4

Scores

48 / 61

Risk Evaluation: 48 / 61 (75%) 7 of 15

Legal Evaluation: 48 / 61 (75%) 7 of 10

Credit Evaluation: 48 / 61 (75%) 26 of 36

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moods: AAA Positive 2018

Project Summary

No data to display

Chapter 4 - Proposal 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 *Liability* page appears.

Liability

For information on actions that can be performed in the this data segment, refer ["Liability" on page 115](#).

Upon clicking **Next** in the *Liability* page, the *Summary* page appears.

Summary

The *Summary* page displays all the information added in the previous stages for verification.

Summary

Screen (2 / 4)

Corporation

► Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	████████ UK			100000	
PTY192590532	████████ UK			3500000	
PTY192590532	████████ UK			500000	

Facilities Transfer

Amount	Overdue	Facility Covenants	Facility T&c	No Anomaly
0	0	0	0	15 Facilities with no changes

Over utilization Facility review overdue Breached Breached Facilities with no changes

Filter Type to filter Show All

STWCIND1

Facility Id: F19259966 Facility Description: Short Term WC IND Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount: Facility Category: Facility Type: Funded Next Review Date: Dec 2, 2019

STWCUK1

Facility Id: F19259965 Facility Description: Short Term WC UK Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount: Facility Category: Facility Type: Funded Next Review Date: Dec 2, 2019

Hold Back Next Save & Close Cancel

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

Chapter 4 - Proposal Structuring

The screenshot shows a facility transfer record. At the top, there are buttons for 'Facilities' and 'Facility Transfer'. Below that is a toolbar with 'Filter', 'Type to filter', and other icons. The main content area displays the following 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, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

The 'Transfer Facility' window is open. It has two main sections: 'From entity' and 'To entity'.

From entity: PTY201344330 -

To entity: PTY201344330 -

From facility: LIN21

To facility: LIN41

Facility Transfer Details:

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 *
GBP

Effective from *

Transfer Amount * £1,000.00

Expiry Date *

At the bottom are 'Create' and 'Close' buttons.

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

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.
7. 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.

Chapter 4 - Proposal Structuring

8. 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

9. Select the **Transfer Currency** in which the amount has to be transferred.
10. Specify the amount to be transferred in the **Transfer Amount** field.
11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.
14. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.
15. Modify the required details and click **Update**.

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

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



For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer "[Basic Info](#)" on page 119.

19. To view the party details, click the **Entities** tab in *Summary* page.
20. To go to the *Write Up* page, click **Next**.

Chapter 4 - Proposal Structuring

Write Up

For information on actions that can be performed in the this data segment, refer ["Write Up" on page 156](#).

Upon clicking **Next** in the *Write Up* page, the *Proposal Structuring* page appears.

Proposal Structuring

This data segment allows the user to propose a facility amount for the customer based on the customer evaluation.



In this chapter, only the procedure to propose facility amount is provided.

For information on **Actions** that can be performed for the facility (such as **Create Sub Limit**, **Remove Facility**, and **Link Document**) and for information on viewing and managing Facility, Collateral, Covenants, and Terms & Conditions, refer ["Basic Info" on page 119](#).

The screenshot shows the 'Proposal Structuring' page with the following details:

- Facilities:**
 - Amount:** 0 (Over utilization)
 - Overdue:** 0 (Facility review overdue)
 - Facility Covenants:** 0 (Breached)
 - Facility T&C:** 0 (Breached)
 - No Anomaly:** 15 (Facilities with no changes)
- Collaterals:** 0
- Covenants:** 0
- Terms & Conditions:** 0

Facility Details:

- STWCIND1**
- Facility Id:** F19259966
- Proposed Amount:** [redacted]
- Next Review Date:** Dec 2, 2019
- Requested Amount:** [redacted]
- Facility Type:** Funded
- Facility Description:** Short Term WC IND
- Facility Category:** [redacted]
- Parent Line Number:** STWC1 - Short
- Released Amount:** 1,000,000.00
- Term Working Capital:** [redacted]

Actions:

- Edit Facility
- Copy Facility
- Create Sub Limit
- Link Document

Buttons at the bottom: Hold, Back, Next, >

21. Click the Hamburger icon in the corresponding record and select **Edit Facility**. The *Facility Details* window appears:

Chapter 4 - Proposal Structuring

Short Term WC IND - Working Capital Finance

Facility Details			Save
Facility Basic Info	Line Code * STWCIND	Line Serial Number * 1	Facility Description * Short Term WC IND
Schedule	Parent Facility Id F19256939	Parent Line Number STWC1 - Short Term Working Capital	Facility Type * <input checked="" type="radio"/> Funded <input type="radio"/> Non Funded <input type="checkbox"/> Cascade
Tenor Restrictions	Line Start Date * Jul 11, 2019		
Exposure	Facility Category Working Capital Finance	Next Review Date * Dec 2, 2019	Requested Amount 500,000.00
Fee	Line Expiry Date * Apr 30, 2022	Currency * USD	Availability Period (in months)
Pool Linkage	Proposed Amount * 200,000.00	Project Id	<input checked="" type="checkbox"/> Revaluation Required <input checked="" type="checkbox"/> Rate Agreement Required
Pricing	Commitment Status <input type="radio"/> Committed <input type="checkbox"/> Cascade <input type="radio"/> Uncommitted	Secured? <input checked="" type="checkbox"/>	Available Amount 0.00
Facility collateral linkage	Sanctioned Amount 1,000,000.00	Utilized Amount 1,000,000.00	Outstanding utilized amount 0.00
Credit Rating	OSUC Amount 0.00	Total repaid amount 0.00	Average Utilization 0.00
FX Rate Revaluation	Net Utilization 0.00	Peak Utilization 0.00	
Utilization History	Released Amount * 1,000,000.00		
Additional Fields <i>No Additional fields configured!</i>			

Close



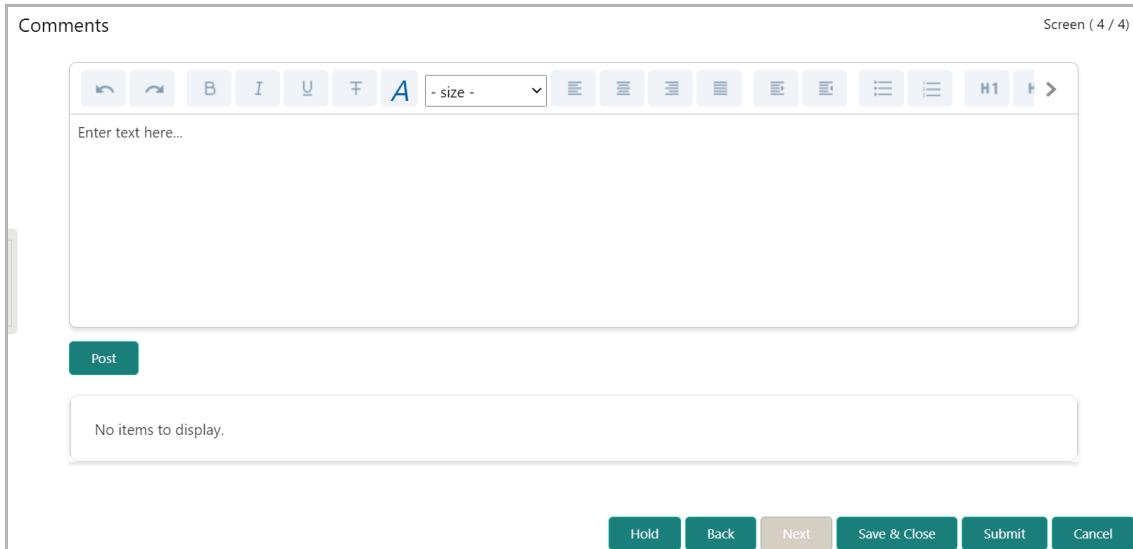
For information about Schedule, Exposure, Fee, Pool Linkage, Pricing, Facility Collateral Linkage, Credit Rating, FX Rate Revaluation, and Utilization History menus, refer [“Basic Info” on page 119](#).

22. Specify an amount in **Proposed Amount** field.
23. Click **Save**. Proposed amount is added to the facility.
24. To go to the *Comments* page, click **Next**.

Comments

The *Comments* data segment allows to capture overall remarks for this stage. Posted comments are displayed at the bottom of the page to enable the user in identifying actions performed in this stage.

Chapter 4 - Proposal Structuring



Comments

Screen (4 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

25. Type the necessary comments in the text box and click **Post**. Comment is posted.
26. To hold the Facility Review process, click **Hold**.
27. To go back to the previous page, click **Back**.
28. To save and exit the process, click **Save & Close**.
29. To submit the task for review, click **Submit**.
- 30.** To exit the process without saving the information, click **Cancel**.
- 31.** Click **Submit**. The *Policy exceptions* window appears:

Chapter 4 - Proposal Structuring

Policy Exceptions

1 Policy exceptions Checklist

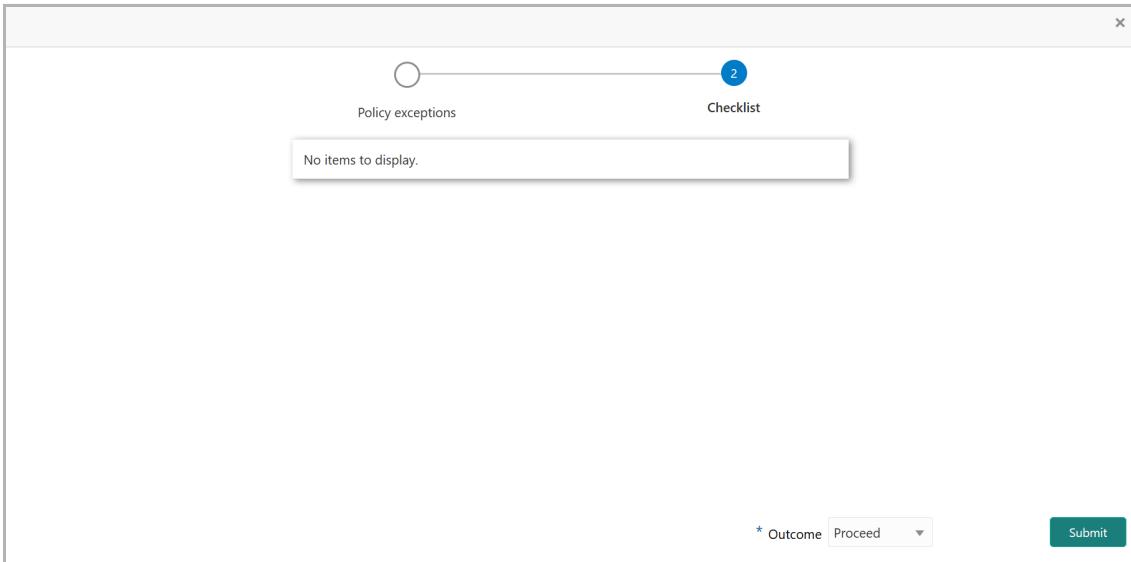
All

Segment	Total	Status	Initiated	Approved	Not Initiated	Rejected
Minimum eligibility criteria	00	Met	00	00	00	00
Products	00	Met	00	00	00	00
Pricing	00	Met	00	00	00	00
Unsecured lending	00	Met	00	00	00	00
Document	00	Met	00	00	00	00
Collateral	00	Met	00	00	00	00
Covenants	00	Met	00	00	00	00
Terms & Conditions	00	Met	00	00	00	00

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

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

Chapter 4 - Proposal Structuring



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

35. Click **Submit**.

Upon selecting PROCEED and clicking Submit, the system will create the Proposal Review task.

Proposal Review

In this stage, the senior credit officer in the bank can review the proposal and send it for approval if the proposal meets the banks criteria.

Entities such as Liability and Facility can be only viewed in this stage. Modification is not allowed. However, edit feature can be enabled by changing the settings in Business Process Maintenance.

For information on options and icons in this stage, refer any of the previous chapters.

Proposal Approval

In this stage, the higher officials such as the head of credit department in the bank can review and approve the proposal, if the proposal meets the approval criteria set by the bank.

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

1. To approve the facility, select the **Outcome** of this stage as 'Approve'.
2. To reject the facility, select the **Outcome** of this stage as 'Reject'.

Upon approval of the proposal, the proposal is sent to the Draft Generation stage.

Chapter 4 - Draft Generation

Draft Generation

In this stage, the draft document detailing the revised proposal can be generated for customer acceptance.

Prerequisites

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

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

Steps to generate draft

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

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

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

Chapter 4 - Draft Generation

Facility Review Process - Draft Generation

Customer Summary

Customer Information

Facility Summary

Collateral Summary

Existing Facilities held with Other Bank

Pricing

Covenants

Terms & conditions

Financial Profile

Projections

Upcoming events

Group entities

Scores

Risk Evaluation

Legal Evaluation

Credit Evaluation

Groupwise Exposure Details

Connected Parties

Project Summary

Facility Review Process - Draft Generation

Customer Summary

Customer Information

Facility Summary

Collateral Summary

Existing Facilities held with Other Bank

Pricing

Covenants

Terms & conditions

Financial Profile

Projections

Upcoming events

Group entities

Scores

Risk Evaluation

Legal Evaluation

Credit Evaluation

Groupwise Exposure Details

Connected Parties

Project Summary

Chapter 4 - Draft Generation



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 *Summary* page appears.

For information on actions that can be performed in the *Summary* page, refer “[Summary](#) on page 160”.

Upon clicking **Next** in the *Summary* page, the *Draft Generation* page appears:

Draft Generation

Screen (2 / 3)

FAC01

FAC01

[Generate Document](#)

Hold Back Next Save & Close Cancel

4. 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

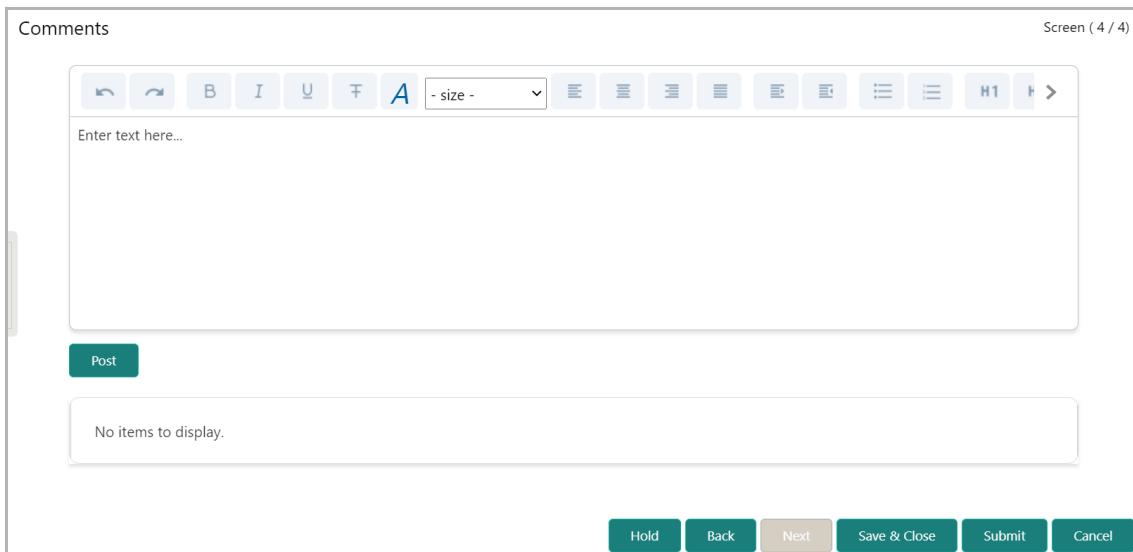
[View Document](#) [Download Document](#)

Hold Back Next Save & Close Cancel

5. To view the generated draft document, click **View Document**.

Chapter 4 - Draft Generation

6. To download the generated draft document, click **Download Document**.
7. After generating proposal draft, click **Next**. The **Comments** page appears:



Comments

Screen (4 / 4)

Enter text here...

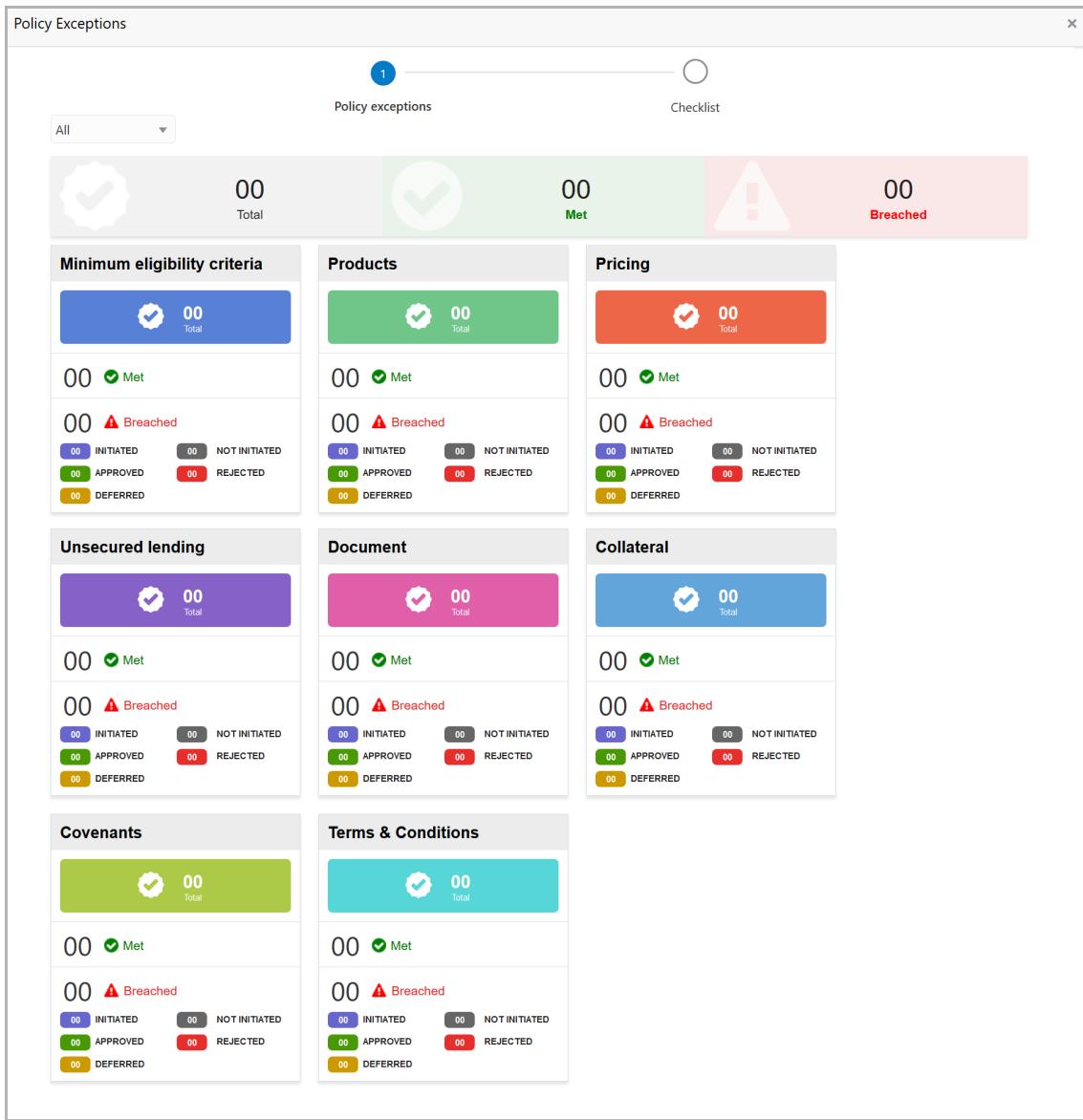
Post

No items to display.

Hold Back Next Save & Close Submit Cancel

8. **Post** comments for this stage, if required. Posted comment is displayed below the **Comments** box.
9. Click **Submit**. The *Policy exceptions* window appears:

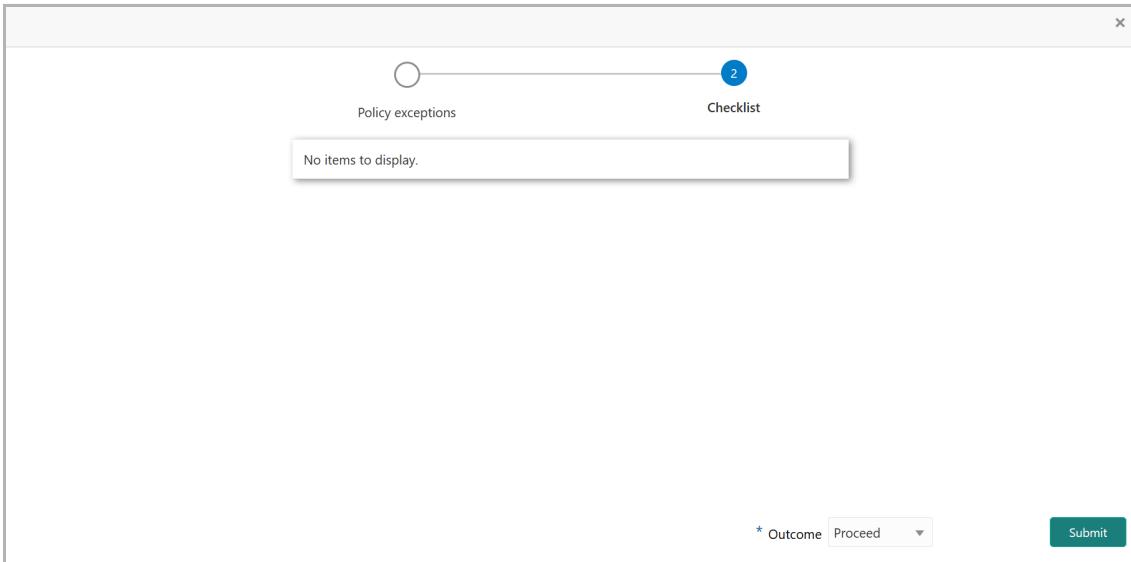
Chapter 4 - Draft Generation



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

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

Chapter 4 - Draft Generation



The screenshot shows a software interface for managing checklist items. At the top, there are two circular status indicators: an empty circle for 'Policy exceptions' and a blue circle with the number '2' for 'Checklist'. Below these, 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.

12. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
13. Click **Submit**. The application is moved to the next stage based on the selected **Outcome**.



For information on **Write up** data segment, refer Proposal Initiation Chapter.

Chapter 4 - Customer Acceptance

Customer Acceptance

The user configured for this stage can capture the customer acceptance status of draft proposal and move the proposal to the next stage. Upon customer acceptance, the proposal must be moved to the Limit Configuration stage by selecting the Outcome as Proceed. If the draft is not accepted by the customer, then the proposal must be moved back to the structuring stage.

Steps to capture customer acceptance status

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

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & Edit	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependency
Acquire & Edit	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependency
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependency
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependency
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependency
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependency
Acquire & Edit	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & Edit	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & Edit	Low		APP0012	004	PTY001	£0.00	Economic Dependency

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

Chapter 4 - Customer Acceptance

Facility Review Process - Customer Acceptance

Customer Summary

Customer Information

Liability Summary

Facility Summary

Collateral Summary

Pricing

Covenants

Terms & conditions

Financial Profile

Projections

Upcoming events

Group entities

Scores

Risk Evaluation

Legal Evaluation

Credit Evaluation

Groupwise Exposure Details

Connected Parties

Project Summary

Facility Review Process - Customer Acceptance

Customer Summary

Customer Information

Liability Summary

Facility Summary

Collateral Summary

Pricing

Covenants

Terms & conditions

Financial Profile

Projections

Upcoming events

Group entities

Scores

Risk Evaluation

Legal Evaluation

Credit Evaluation

Groupwise Exposure Details

Connected Parties

Project Summary

Chapter 4 - Customer Acceptance



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 *Summary* page appears.

For information on actions that can be performed in the *Summary* page, refer “[Summary](#) on page 160”.

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

Customer Acceptance

Proposal Documents
Document Description: Proposal Documents

Hold Back Next Save & Close Cancel

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

4. Click the download icon to download the proposal draft.
5. Click **Next**. The *Comments* page appears:

Comments

Screen (4 / 4)

Enter text here...

Post

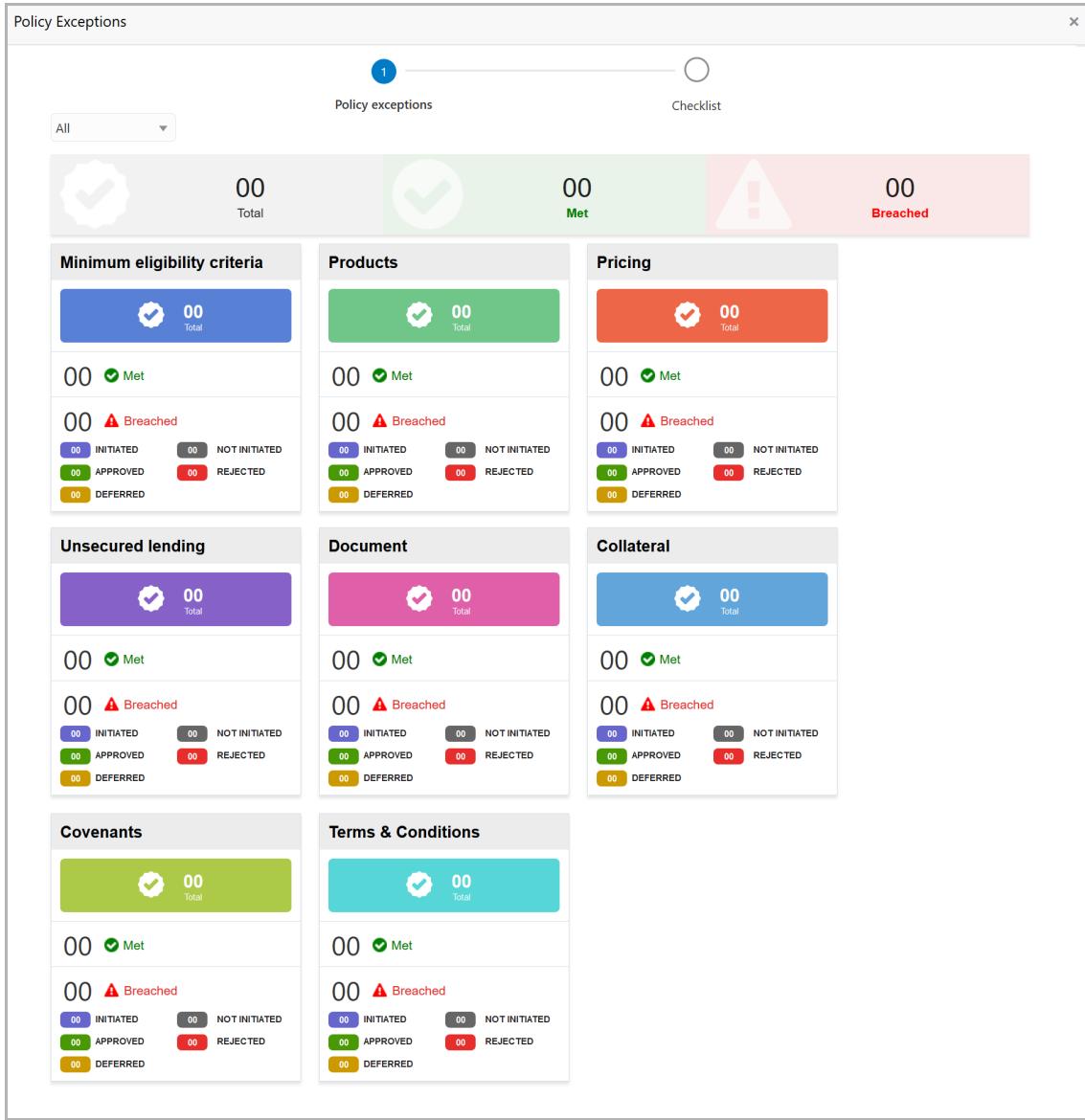
No items to display.

Hold Back Next Save & Close Submit Cancel

6. Type the customer acceptance status in the **Comments** box.
7. Click **Post**. Comments are posted below the **Comments** box.

Chapter 4 - Customer Acceptance

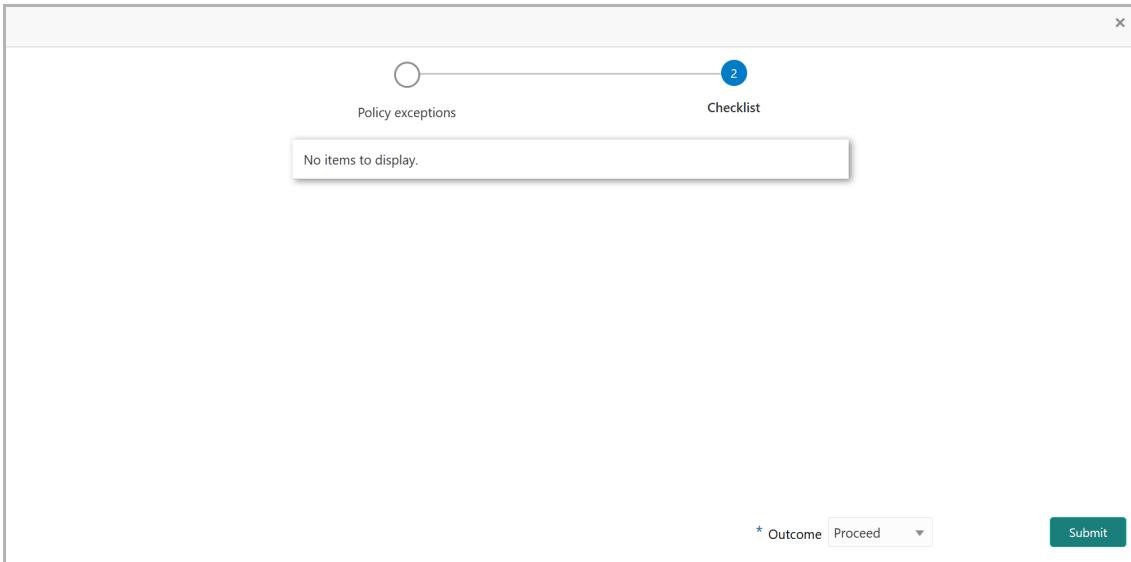
8. Click **Submit**. The *Policy exceptions* window appears:



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 - Customer Acceptance



The screenshot shows a software interface 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 interface, there is a dropdown labeled 'Outcome' with 'Proceed' selected, 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 proposal is moved to the next stage based on the selected Outcome.



For information on **Write up** data segment, refer Proposal Initiation Chapter.

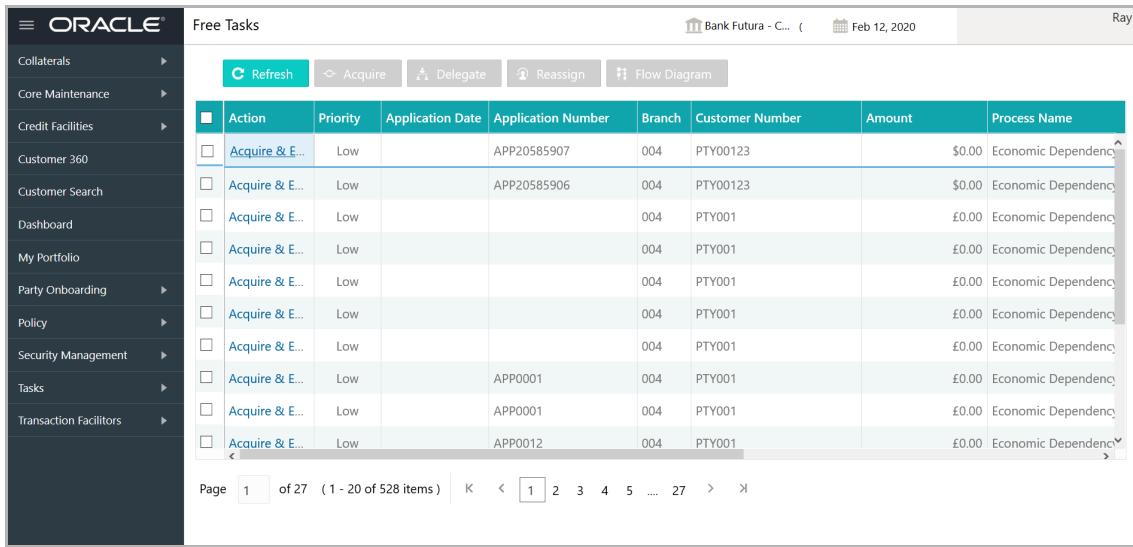
Chapter 4 - Limit Configuration

Limit Configuration

In this stage, credit officer sets the amount accepted by the customer as a limit for the facility.

Steps to configure limit

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



Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependency
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependency

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

Chapter 4 - Limit Configuration

Chapter 4 - Limit Configuration



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 Limit Configuration** page appears:

Chapter 4 - Limit Configuration

Limit Configuration

Screen (2 / 3)

Facilities Collaterals Covenants Terms & Conditions

Amount	Overdue	Pricing	Tenor	Facility Covenants	Facility T&c	No Anomaly
0 Over utilization	0 Facility review overdue	15 Not as per policy	15 Not as per policy	0 Not as per policy	1 Not as per policy	1 Facilities with no changes

Filter Type to filter Actions List View Table View Facility Structure

LC1
 Facility Id: **FC99999**
Facility Description: **LC**
Also affected in  
Requested Amount: Facility Category: **LC**
Product Type: **Non Funded**
Next Review Date: **20-08-18**
⋮

LTLOAN1
 Facility Id: **FC99998**
Facility Description: **LTLOAN**
Also affected in  
Requested Amount: Facility Category: **TL**
Product Type: **Funded**
Next Review Date: **20-08-18**
⋮

STWCIND1
 Facility Id: **FC99997**
Facility Description: **STWCIND**
Parent Line Number: **STWC1**
Also affected in  
Requested Amount: Facility Category: **WC**
Product Type: **Funded**
Next Review Date: **20-08-18**
⋮

STWCUS1
 Facility Id: **FC99996**
Facility Description: **STWCUS**
Parent Line Number: **STWC1**
Also affected in  
Requested Amount: Facility Category: **WC**
Product Type: **Funded**
Next Review Date: **20-08-18**
⋮

STWCUK1
 Facility Id: **FC99995**
Facility Description: **STWCUK**
Parent Line Number: **STWC1**
Also affected in  
Requested Amount: Facility Category: **WC**
Product Type: **Funded**
Next Review Date: **20-08-18**
⋮

STWC1
 Facility Id: **FC99994**
Facility Description: **STWC**
Also affected in  
Requested Amount: Facility Category: **WC**
Product Type: **Funded**
Next Review Date: **20-08-18**
⋮

LTWC1
 Facility Id: **FC99993**
Facility Description: **LTWC**
Also affected in  
Requested Amount: Facility Category: **WC**
Product Type: **Funded**
Next Review Date: **20-08-18**
⋮

STLNIND1
 Facility Id: **FC99992**
Facility Description: **STLNIND**
Parent Line Number: **STLOAN1**
Also affected in  
Requested Amount: Facility Category: **TL**
Product Type: **Funded**
Next Review Date: **20-08-18**
⋮

STLNUS1
 Facility Id: **FC99991**
Facility Description: **STLNUS**
Parent Line Number: **STLOAN1**
Also affected in  
Requested Amount: **\$1,500,000.00** Facility Category: **TL**
Product Type: **Funded**
Next Review Date: **20-08-18**
⋮

STLOAN1
 Facility Id: **FC99990**
Facility Description: **STLOAN**
Also affected in   
Requested Amount: Facility Category: **TL**
Product Type: **Funded**
Next Review Date: **20-08-18**
⋮

Load More +

Hold Back Next Save & Close Cancel

Chapter 4 - Limit Configuration

In *Limit Configuration* page, Facilities, Collaterals, Covenants and Terms & Conditions added during the proposal initiation / added in previous stages of Facility Review process are displayed.

4. To configure the limit for a facility, click the Hamburger icon in the corresponding record and select **Edit Facility**. The *Facility Details* window appears.
5. Click and expand the **Limit Details** section.

The screenshot shows the 'Limit Details' section of the Facility Details window. It includes fields for Is Revolving Line (switch), Is UnAdvised Currency (switch), Available (switch), Netting Required (switch), Shadow Limit (switch), Renewal Date (calendar), Line Start Date (calendar), Line Expiry Date (calendar), Exception Transaction Amount (\$12,000.00), Exception Breach (\$12,000.00), Day Light OD Limit (\$12,000.00), and Day Light Limit (\$12,000.00).

6. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
7. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
8. To make the facility available, enable the **Available** switch.
9. Specify is **Netting Required** for the facility.
10. Enable **Shadow Limit** switch, if required.
11. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
12. Select the **Review Frequency** for the facility.
13. Click the calendar icon and select the **Renewal Date** for the facility.
14. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
15. Specify the breach limit for the facility in **Exception Breach** field.
16. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
17. Click and expand the **Restrictions** section.

The screenshot shows the 'Restrictions' section of the Facility Details window. It includes sections for Customer (Allow All, Allow Specific, Disallow Specific), Currency (Allow All, Allow Specific, Disallow Specific), Branch (Allow All, Allow Specific, Disallow Specific), Product (Allow All, Allow Specific, Disallow Specific), Exposure (Allow All, Allow Specific, Disallow Specific), and Disallow Specific.

18. **Allow All, Allow Specific or Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.
19. Click **Save**. Limit is configured for the facility.
20. To go to the *Comments* page, click **Next**.

Chapter 4 - Limit Configuration

Comments

Screen (4 / 4)

Enter text here...

Post

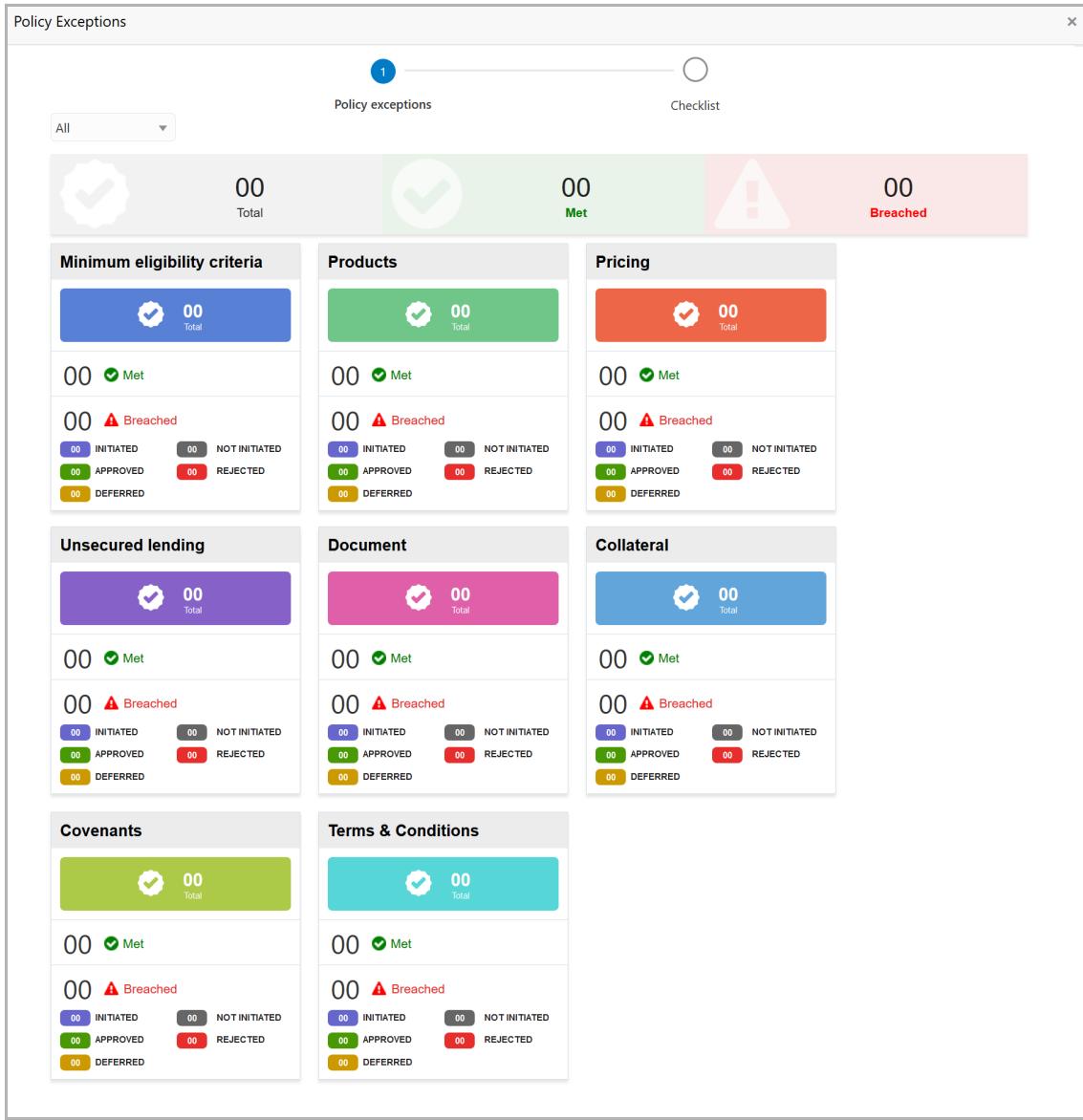
No items to display.

Hold Back Next Save & Close Submit Cancel

21. Post comments for this stage, if any. Posted comment is displayed below the **Comments** box.

22. Click **Submit**. The *Policy exceptions* window appears:

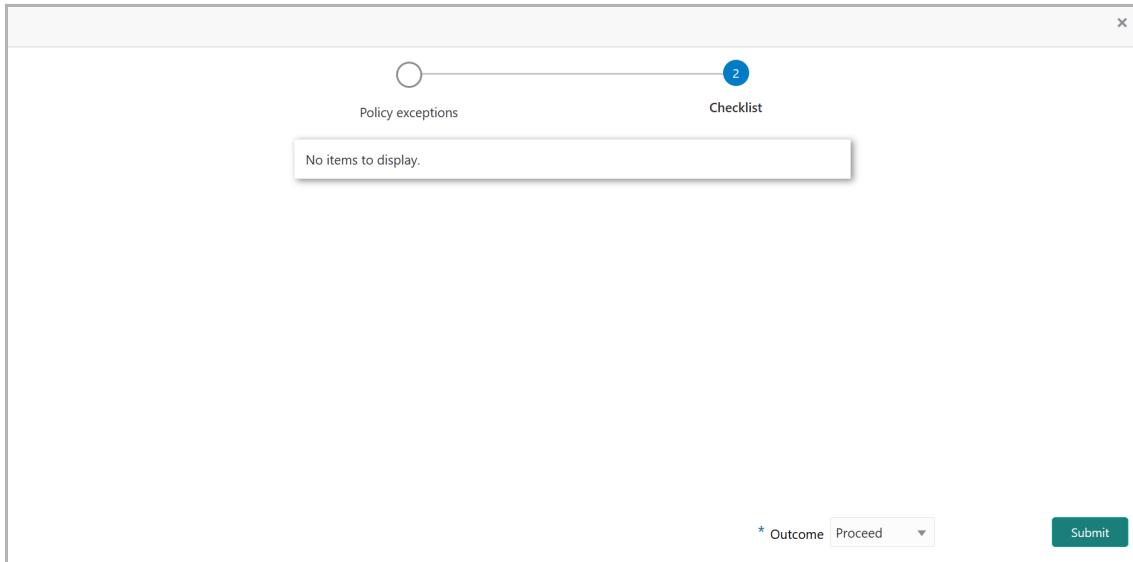
Chapter 4 - Limit Configuration



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

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

Chapter 4 - Limit Configuration



The screenshot shows a software interface for managing checklist items. At the top, there are two tabs: 'Policy exceptions' (unselected, indicated by a grey circle) and 'Checklist' (selected, indicated by a blue circle with the number '2'). Below the tabs, a message box displays 'No items to display.' In the bottom right corner, there is a 'Submit' button and a dropdown menu for 'Outcome' which is currently set to 'Proceed'.

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

26. Click **Submit**.

Upon selecting PROCEED and clicking Submit, the proposal is moved to the Handoff stage.



For information on **Write up** data segment, refer Proposal Initiation Chapter.

Handoff to Back Office System

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

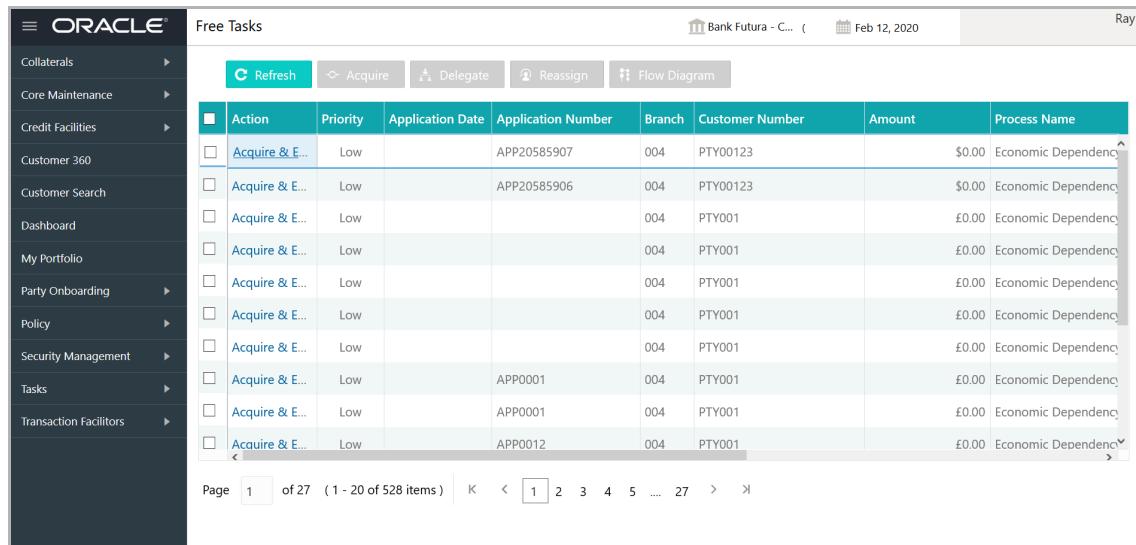
Refer **Handoff - Manual Retry** chapter for information on the manual retry stage.

Chapter 4 - Handoff - Manual Retry

Handoff - Manual Retry

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

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



Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependency
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependency
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependency

2. **Acquire & Edit** the required Manual Retry Task. *The Manual Retry - Customer Summary* page appears:

Chapter 4 - Handoff - Manual Retry

Facility Review Process - Manual Retry

Customer Summary

Entity ID: 71234

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

Hand-Off Error Details

Entity Id Entity Type Error Code Error Message

No data to display.

Facility Summary

Facility Value: \$12,000.00

Facility Status: TESTTLL

Facility Status Distribution: Sanctioned (Blue), Requested (Yellow), Proposed (Red)

Facility Status Distribution: TESTTLL (10K, 50K, 10K)

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)

Covenants

Total Covenants: 2

Entity Wise: 0, Facility Wise: 2, Financial: 2, Non Financial: 0

Newly Added: 0 Financial, 0 Non Financial

Met: 2 Financial, 0 Non Financial

Terms & conditions

Total Terms and Conditions: 2

Entity: 0, Facility: 2, Pre disbursement: 1, Post disbursement: 1

Newly added: 0 Pre disbursement, 0 Post disbursement

Met: 0 Pre disbursement, 0 Post disbursement

Financial Profile

Show results for: Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00
Total Shareholders Funds	\$0.00	0%	\$0.00	0%	\$0.00
Deferred Tax	\$105.76	▼ -14.9%	\$90.00	▼ -100%	\$0.00

Projections

Show results for: Next 3 years

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

Upcoming events

View all

September 2020

18-September-2020

WK S M T W T F S

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

Connected Parties

Gross Facility Amount Contribution

No data to display.

Ratings

No items to display.

Hold Back Next Save & Close Cancel

Chapter 4 - Handoff - Manual Retry

In 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 *Summary* page appears:

For information on actions that can be performed in the *Summary* page, refer ["Summary" on page 160](#).

Upon clicking **Next** in the *Summary* page, the *Limit Configuration* page appears:

Chapter 4 - Handoff - Manual Retry

Limit Configuration

Screen (2 / 3)

Facilities Collaterals Covenants Terms & Conditions

Amount	Overdue	Pricing	Tenor	Facility Covenants	Facility T&c	No Anomaly
0 Over utilization	0 Facility review overdue	15 Not as per policy	15 Not as per policy	0 Not as per policy	1 Not as per policy	1 Facilities with no changes

Filter Type to filter Actions List View Table View Facility Structure

LC1
 Facility Id: **FC99999**
Facility Description: **LC**
Also affected in  
Requested Amount: Facility Category: **LC**
Product Type: **Non Funded**
Next Review Date: **20-08-18** 

LTLOAN1
 Facility Id: **FC99998**
Facility Description: **LTLOAN**
Also affected in  
Requested Amount: Facility Category: **TL**
Product Type: **Funded**
Next Review Date: **20-08-18** 

STWCIND1
 Facility Id: **FC99997**
Facility Description: **STWCIND**
Parent Line Number: **STWC1**
Also affected in  
Requested Amount: Facility Category: **WC**
Product Type: **Funded**
Next Review Date: **20-08-18** 

STWCUS1
 Facility Id: **FC99996**
Facility Description: **STWCUS**
Parent Line Number: **STWC1**
Also affected in  
Requested Amount: Facility Category: **WC**
Product Type: **Funded**
Next Review Date: **20-08-18** 

STWCUK1
 Facility Id: **FC99995**
Facility Description: **STWCUK**
Parent Line Number: **STWC1**
Also affected in  
Requested Amount: Facility Category: **WC**
Product Type: **Funded**
Next Review Date: **20-08-18** 

STWC1
 Facility Id: **FC99994**
Facility Description: **STWC**
Also affected in  
Requested Amount: Facility Category: **WC**
Product Type: **Funded**
Next Review Date: **20-08-18** 

LTWC1
 Facility Id: **FC99993**
Facility Description: **LTWC**
Also affected in  
Requested Amount: Facility Category: **WC**
Product Type: **Funded**
Next Review Date: **20-08-18** 

STLNIND1
 Facility Id: **FC99992**
Facility Description: **STLNIND**
Parent Line Number: **STLOAN1**
Also affected in  
Requested Amount: Facility Category: **TL**
Product Type: **Funded**
Next Review Date: **20-08-18** 

STLNUS1
 Facility Id: **FC99991**
Facility Description: **STLNUS**
Parent Line Number: **STLOAN1**
Also affected in  
Requested Amount: **\$1,500,000.00** Facility Category: **TL**
Product Type: **Funded**
Next Review Date: **20-08-18** 

STLOAN1
 Facility Id: **FC99990**
Facility Description: **STLOAN**
Also affected in   
Requested Amount: Facility Category: **TL**
Product Type: **Funded**
Next Review Date: **20-08-18** 

Load More +

Hold Back Next Save & Close Cancel

Chapter 4 - Handoff - Manual Retry

In **Limit Configuration** page, **Facilities, Collaterals, Covenants and Terms & Conditions** added during the proposal initiation / added in previous stages of Facility Review process 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.
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.

19. **Allow All, Allow Specific or Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.
20. Click **Save**. Limit is configured for the facility.
21. To go to the *Comments* page, click **Next**.

Chapter 4 - Handoff - Manual Retry

Comments

Screen (4 / 4)

Enter text here...

Post

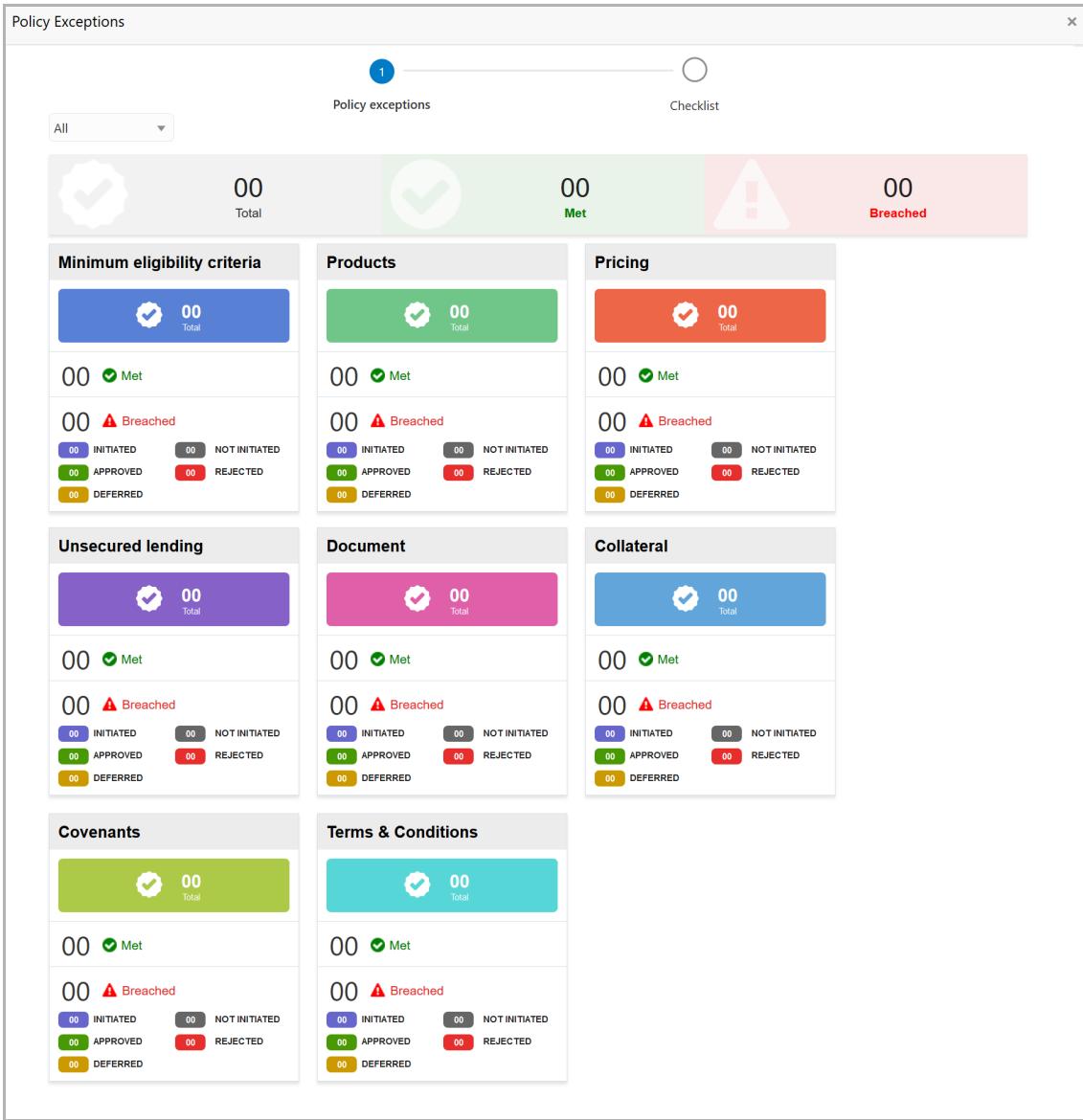
No items to display.

Hold Back Next Save & Close Submit Cancel

22. Post comments for this stage, if required. Posted comment is displayed below the **Comments** box.

23. Click **Submit**. The *Policy exceptions* window appears:

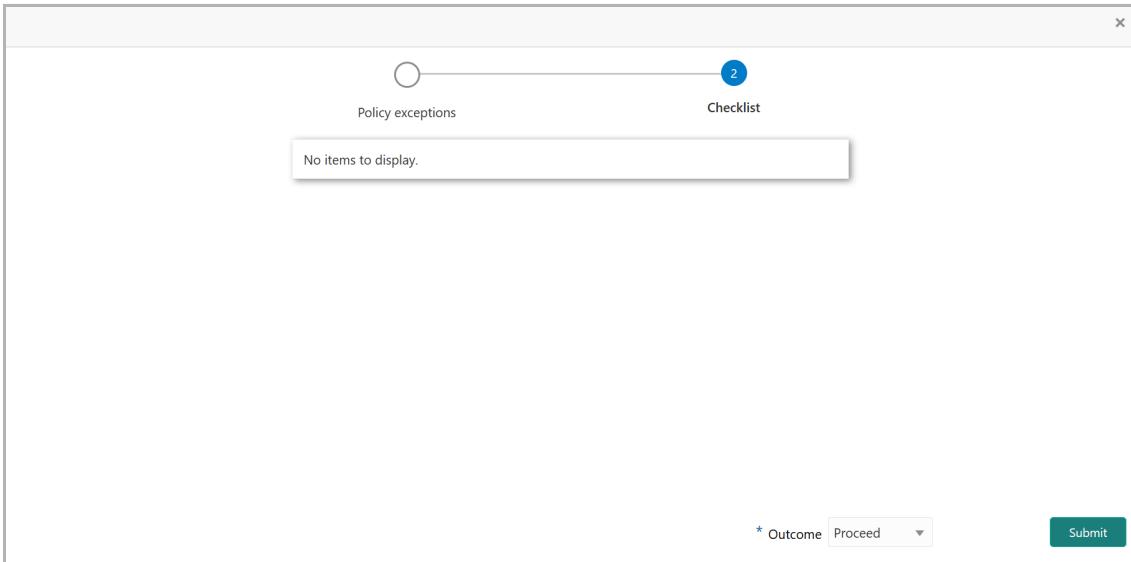
Chapter 4 - Handoff - Manual Retry



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 button labeled 'Outcome' with a dropdown menu set to 'Proceed', and a green 'Submit' button.

26. Select the **Outcome** as **PROCEED**.
27. Click **Submit**. The proposal is moved to the Back Office System (OBELCM).



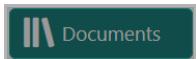
For information on **Write up** data segment, refer Proposal Initiation Chapter.

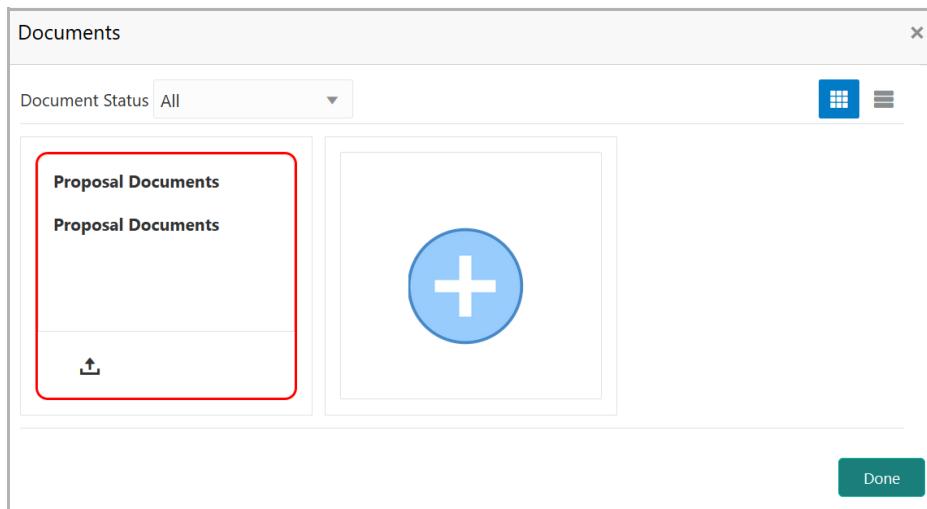
Chapter 4 - Document Upload

Document Upload and Checklist

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

Steps to upload documents

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

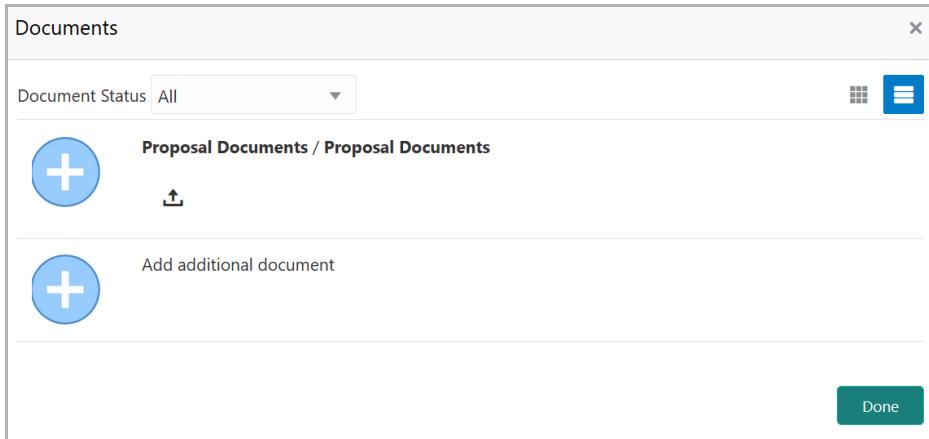


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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:

Chapter 4 - Document Upload



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

Document

Document Type *

Closure Documents

Document Code *

Closure Documents

Document Title *

Facility Payment Bills

Document Description

Remarks

Paid

Document Expiry Date

Mar 21, 2020

Drop files here or click to select

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

Upload

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type 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**.

Chapter 4 - Document Upload

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:

A screenshot of a software window titled 'Checklist'. The main content area is titled 'Proposal Enrichment' and contains three checklist items: 'Company Registration document Uploaded' (checkbox checked, 'Remarks' button), 'Incorporation document Uploaded' (checkbox unchecked, 'Remarks' button), and 'Collateral document Uploaded' (checkbox unchecked, 'Remarks' button). At the bottom, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected, and a 'Submit' button.

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.

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

Documentation Accessibility

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

Feedback and Support

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