

Simplified Credit Proposal Evaluation Restructuring User Manual
Oracle Banking Credit Facilities Process
Management Cloud Service

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

Preface

About this guide

This guide provides the user with all the information necessary to perform Simplified Credit Proposal Evaluation Restructuring (CPER) process in OBCFPM.

Intended Audience

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

Conventions Used

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

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

Chapter 1 - Introduction

Common Icons in OBCFPM

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

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

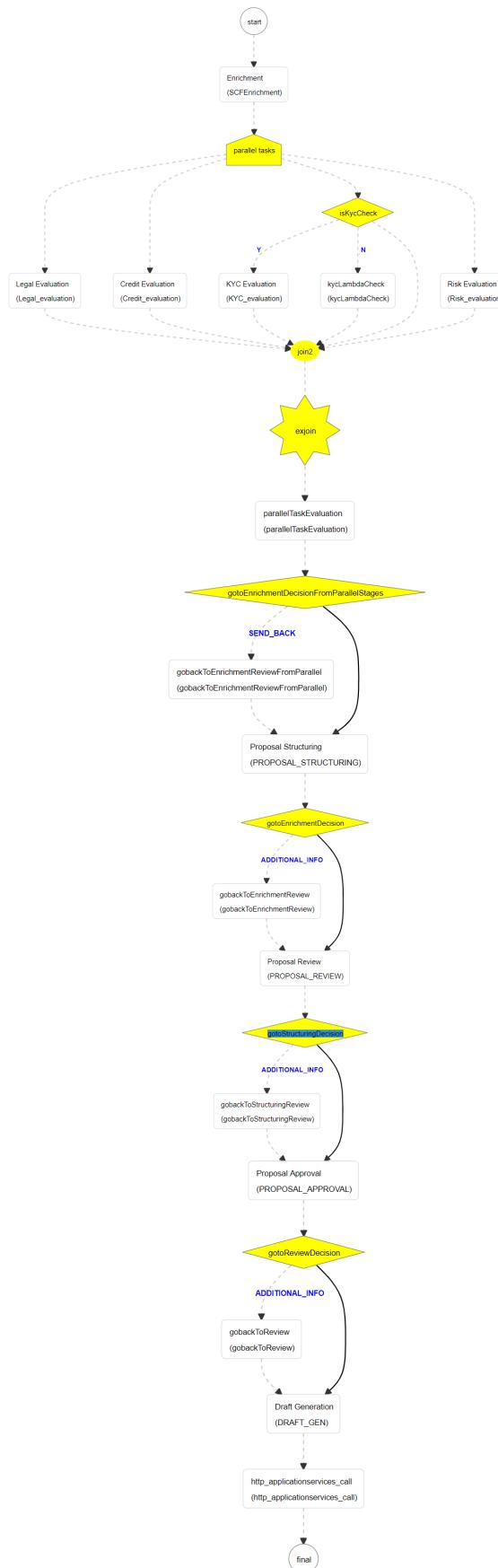
Chapter 3 - Overview

About Credit Proposal Evaluation Restructuring

Credit Proposal Evaluation Restructuring is the process of re-evaluating the credit proposal based on the request from the customer. This process can be initiated to re-evaluate and reset the limit set for the customer, if the proposal is not accepted by the customer. If the Outcome of CPER process is Proceed, then the banker can initiate Simplified Credit Proposal Handoff Process (CPHP) to handoff the proposal to the back office system.

The following flow diagram illustrates the process for restructuring the evaluated credit proposal:

Chapter 3 - Overview



Chapter 3 - Proposal Initiation

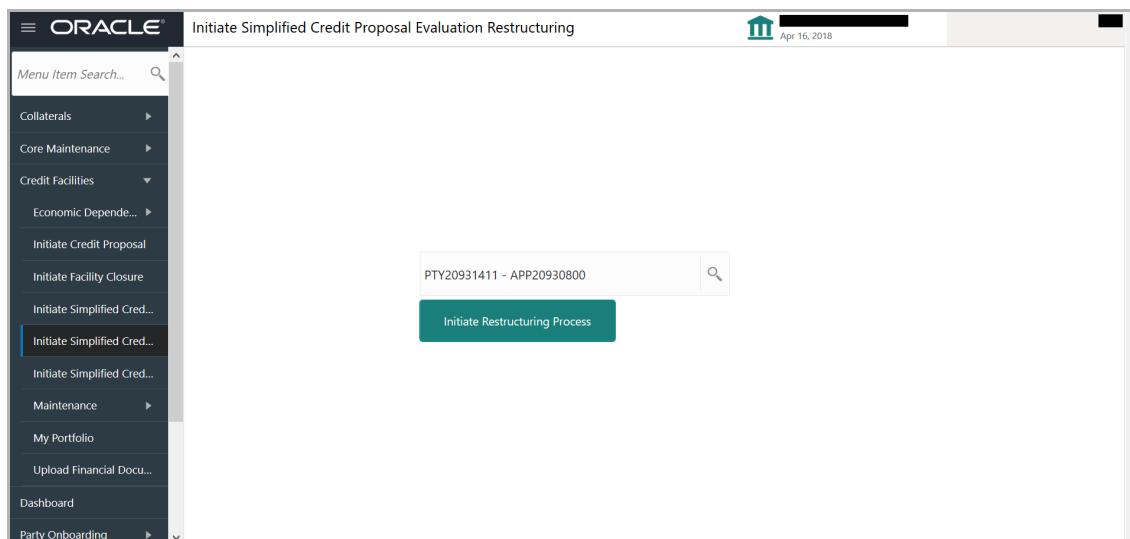
Proposal Initiation

Simplified Credit Proposal Evaluation Restructuring (CPER) can be initiated only for the proposals that are not handed off to the Back Office System in the Simplified Credit Proposal Handoff Process (CPHP).

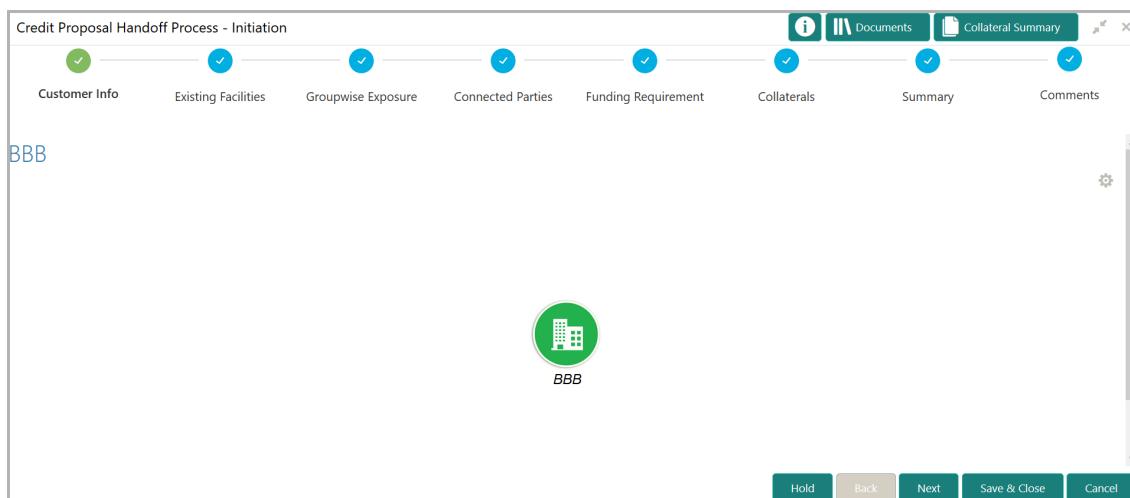
To initiate Simplified CPER process, perform the following steps:

Steps to initiate CPER process

1. In OBCFPM, navigate to **Credit Facilities > Simplified Credit Proposal Evaluation Restructuring**. *Initiate Restructuring* page appears:



2. Search and select the required application. **Initiate Restructuring Process** button is enabled.
3. Click the **Initiate Restructuring Process** button. *Customer Info* page with organization and connected party details added in simplified CPEP appears:



Chapter 3 - Proposal Initiation

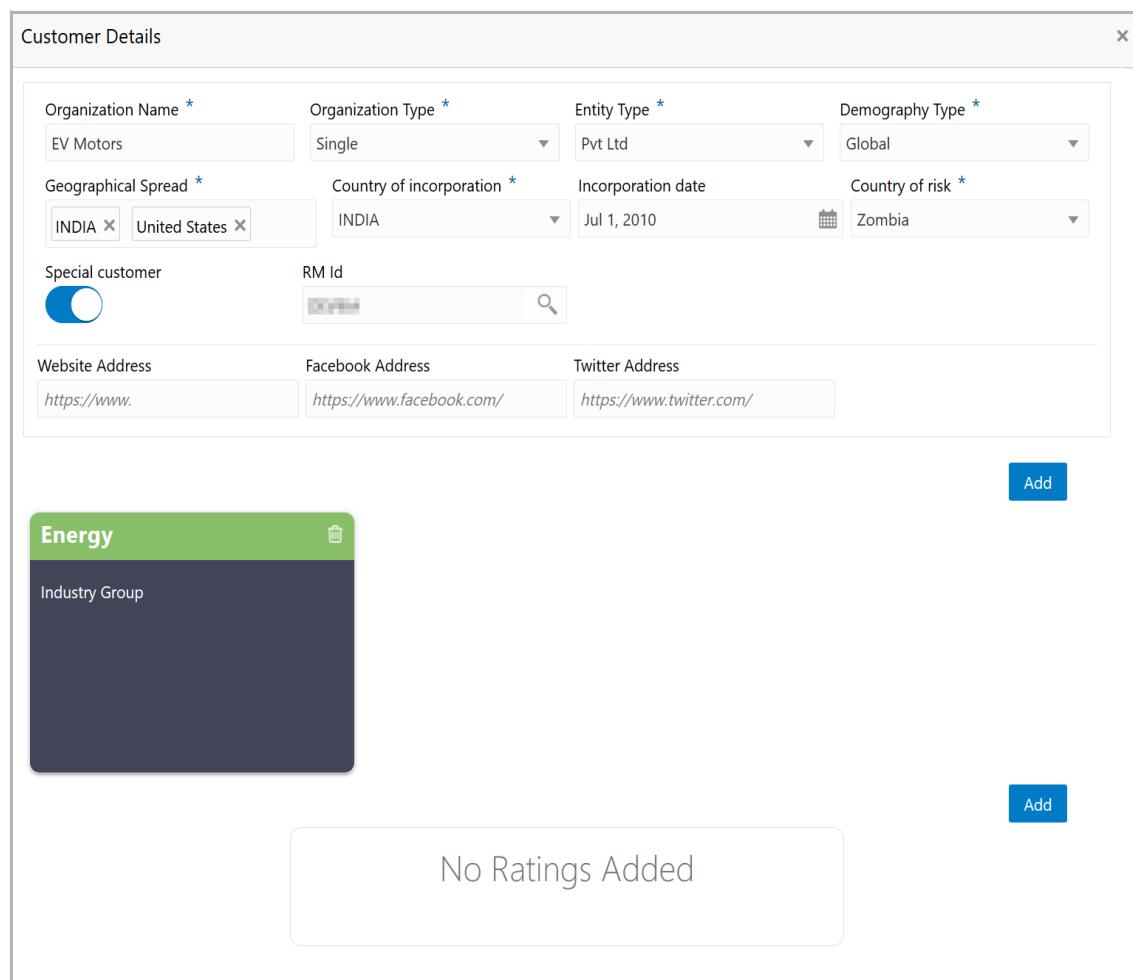
Mouse hovering on the organization icon displays the basic information about the organization.

4. Right click on the organization icon to perform the following actions:

- Add Customer
- View
- Quick View
- Configure

Add Customer

5. To add a customer (child party) of the organization (party), click **Add Customer**. *Customer Details* window appears.



The screenshot shows the 'Customer Details' window. At the top, there are dropdowns for 'Organization Name' (EV Motors), 'Organization Type' (Single), 'Entity Type' (Pvt Ltd), and 'Demography Type' (Global). Below these are dropdowns for 'Geographical Spread' (INDIA, United States) and 'Country of incorporation' (INDIA). The 'Incorporation date' is set to Jul 1, 2010. A 'Special customer' toggle is turned on. The 'RM Id' field contains a placeholder and a search icon. At the bottom, there are fields for 'Website Address' (https://www.), 'Facebook Address' (https://www.facebook.com/), and 'Twitter Address' (https://www.twitter.com/). A blue 'Add' button is located at the bottom right of the main form.

Below the main form is a summary card for 'Energy'. It shows the 'Industry Group' as 'Energy' and has a 'Delete' icon. A blue 'Add' button is located to the right of the card. The card displays the message 'No Ratings Added'.

6. Type the **Organization Name**.

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

Chapter 3 - Proposal Initiation

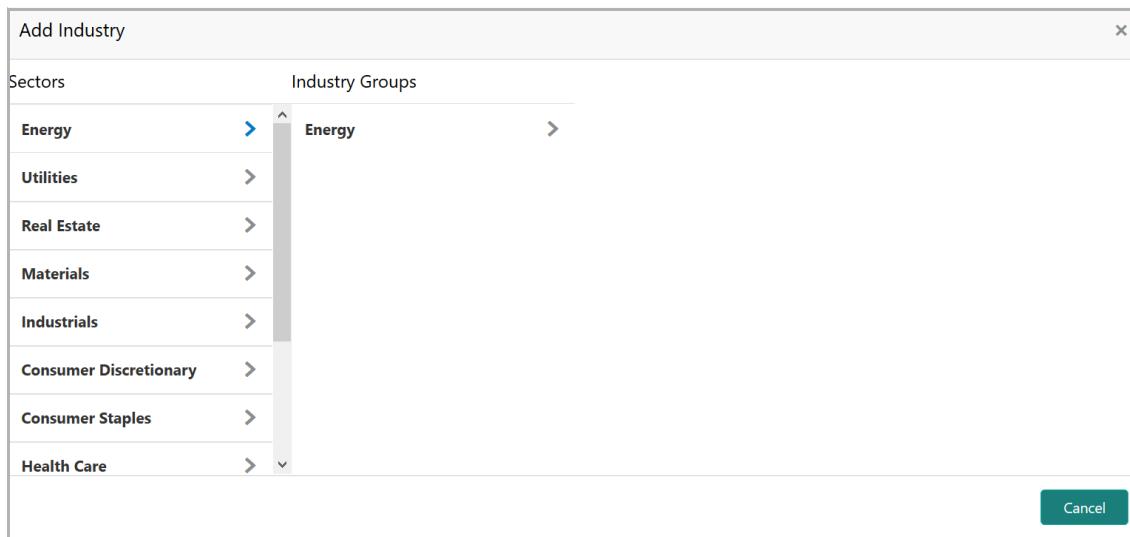
8. Select the **Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO and Others.**
9. Select the **Demography Type** from the drop down list. The options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

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

10. Search and select all the countries in which the organization is operating as **Geographical Spread**.
11. Select the **Country of incorporation**.
12. Click the calendar icon and select the **Incorporation date**.
13. Select the **Country of risk** for organization from the drop down list.
14. Enable the **Special customer** switch, if the customer is a special customer for your bank.

RM Id is automatically populated based on the login details.

15. Type the following addresses in respective fields:
 - Website Address
 - Facebook Address
 - Twitter Address
16. To capture industry details of the organization, click **Add** below the addresses fields. *Add Industry* window appears:



17. Select a sector of the organization. Available **Industry Groups** appear.
18. Select the **Industry Group** of the organization. Available **Industries** appear.
19. Select the Industry of the organization. Available **Sub-Industries** appear.

Chapter 3 - Proposal Initiation

20. Select the sub-industry of the organization. Industry details are added:
21. To delete the added industry, click the delete icon.



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

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

22. To capture rating information of the organization, click **Add** below the sector information. *Add Rating* window appears:

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

23. Select the following details:

- Rating Date
- Risk Ratings
- Rated By

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

Chapter 3 - Proposal Initiation

Upon selection of the above details, the rating is added and displayed in the *Customer Details* window:

24. To modify the added rating, click the edit icon and change the required details.
25. 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 facility amendment. To add another rating information, click **Add** again.

26. To close the *Customer Details* window, click the close icon.

View, Quick View and Delete Customer

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



Parent customer (party / entity) cannot be deleted.

Configure Customer

29. To configure the organization (entity), right click on the organization icon and click **Configure**. The following window appears:

Chapter 3 - Proposal Initiation

In the **Company Details** section:

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

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

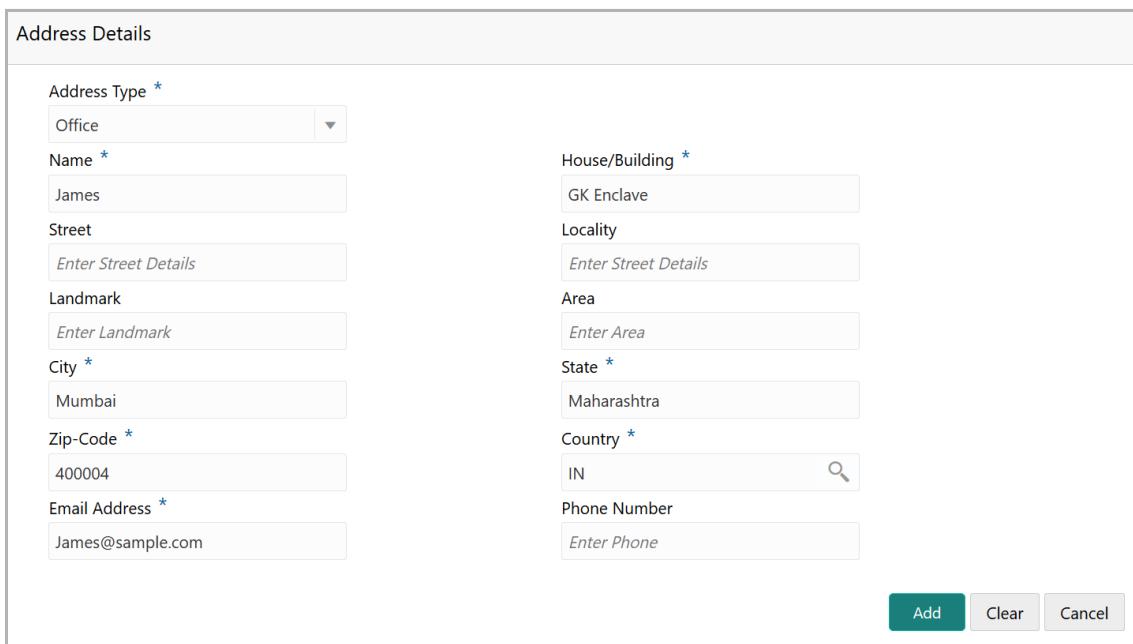
31. Enable the **Is Blacklisted?** switch, if the company is blacklisted.

Chapter 3 - Proposal Initiation

32. Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.
33. Click the calendar icon and select the **Last KYC Date**.
34. Enable the **Listed Company** switch, if the company is listed.
35. Select the **Language** from the drop down list.
36. Select the **Media** for transactions from the drop down list.

In the **KYC Details** section:

37. Enable the **Received** switch, if KYC verification details are received for the customer.
38. Click the calendar icon and select the **KYC Verification Date** and **Effective Date**.
39. Type the **KYC Verification Method**. For example: Field verification.
40. Click **Save**.
41. To add the company address details, click the **Address** tab and then click the **Add** icon. *Address Details* window appears:



The screenshot shows the 'Address Details' window. It contains the following fields:

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

At the bottom right of the window are three buttons: 'Add' (green), 'Clear' (grey), and 'Cancel' (grey).

Chapter 3 - Proposal Initiation

42. 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**

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

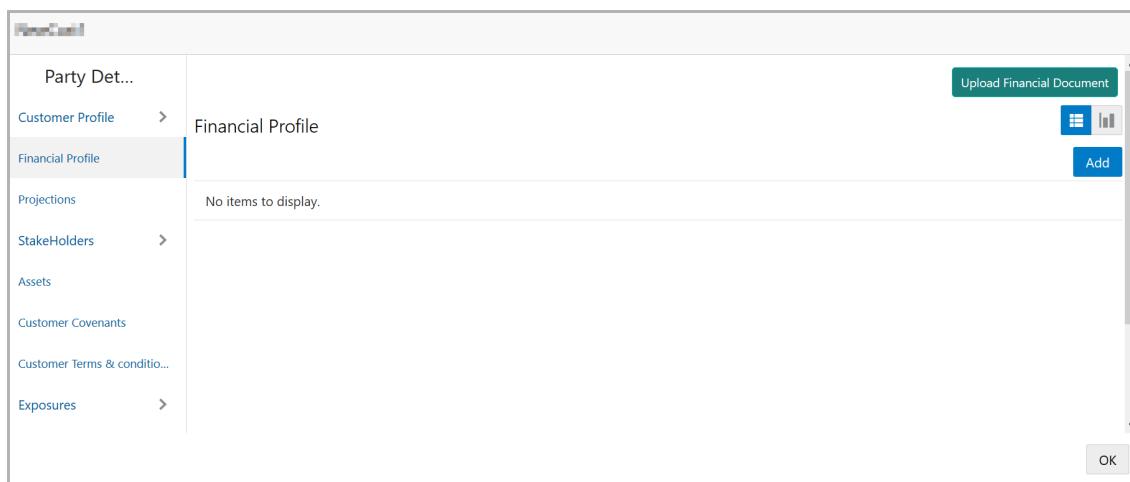
44. To add the industry details, click the **Industry** tab and select the required details.



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.

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

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



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

Chapter 3 - Proposal Initiation

Financial Profile

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

Add **Clear** **Cancel**

48. Specify the **Year** for which the organization's financial details are to be added.
49. Search and select the **Currency** for the financial information.
50. 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
51. Click **Add**. Organization's financial details are added.
52. To add financial documents, click **Upload Financial Document**. *Financial Documents* window appears:

Chapter 3 - Proposal Initiation

Financial Documents

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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

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

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

Balance Sheet Details

Period *	Quarter *
FY2019-2020	Quarter 4
<div style="border: 1px dashed #ccc; height: 100px; width: 100%; text-align: center; padding-top: 10px;"> Drop files here or click to select </div>	

Cancel Add

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

Chapter 3 - Proposal Initiation

56. 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.

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

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

58. Specify the **Year** for which the organization's projection details are to be added.

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

60. 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

61. Click **Add**. Organization's projection details are added.

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

Chapter 3 - 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**

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

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

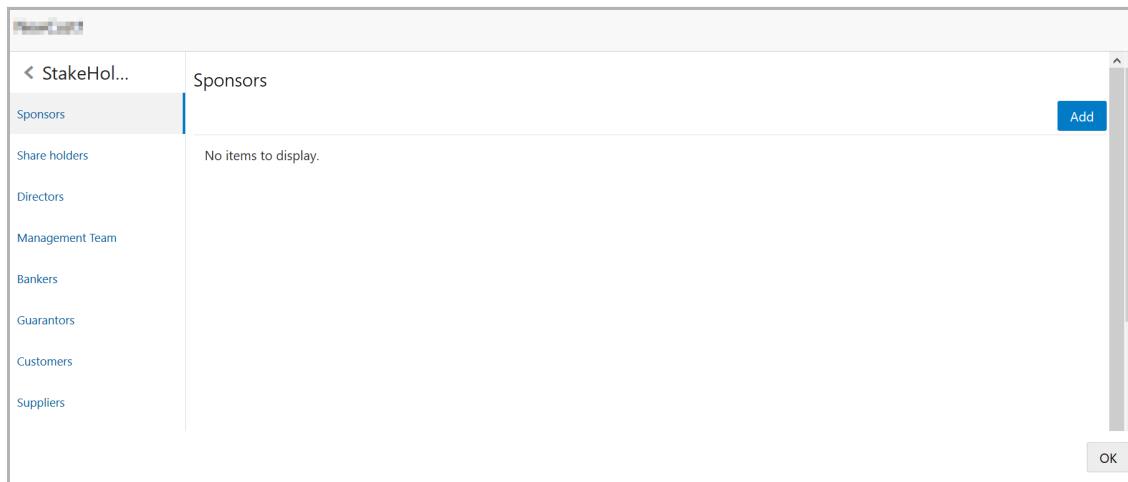


To Edit, Delete or View the added **Projections**. click the hamburger icon in the required list item and select the required option.

67. To configure stakeholders information, click **Stakeholders** in the left menu.

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

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



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

Chapter 3 - Proposal Initiation

Sponsors

Promoter Type *

Individual Corporate

Name *
Thomas

Experience Summary

Role
Management

Associated Since
May 4, 2010 

Age
45 

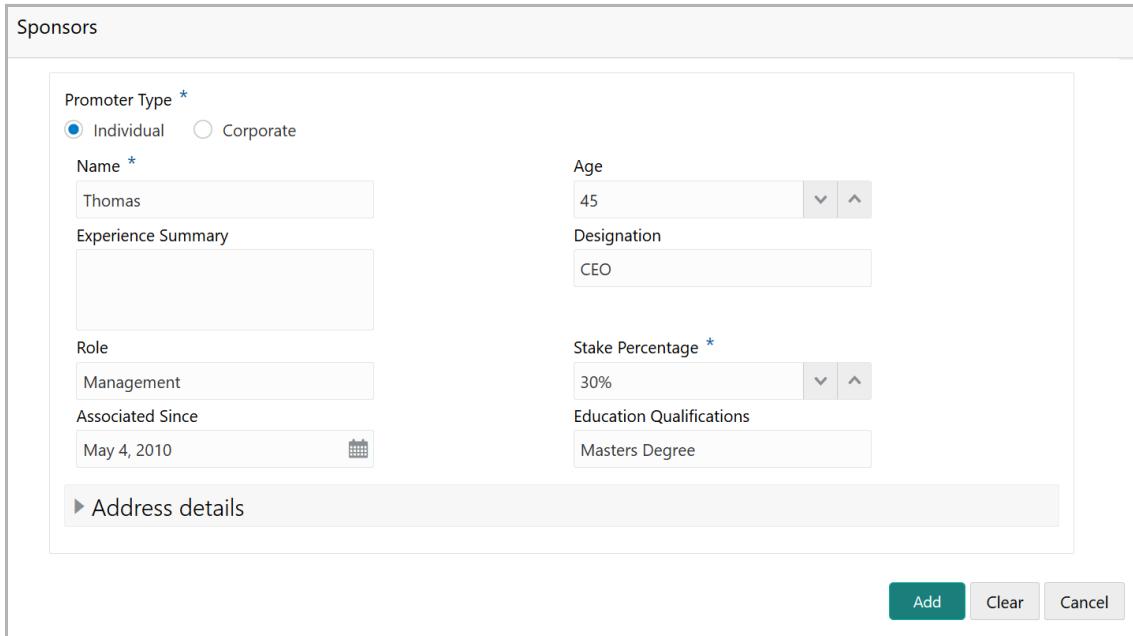
Designation
CEO

Stake Percentage *
30% 

Education Qualifications
Masters Degree

▶ Address details

Add Clear Cancel



69. 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

70. 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

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

Chapter 3 - Proposal Initiation

Sponsors

Address details

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

Add **Clear** **Cancel**

72. 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**

73. 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**”.

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

Chapter 3 - Proposal Initiation

Assets

Name *	Golf court	Currency *	INR	Value *	₹40,00,000.00
Description					

Add **Clear** **Cancel**

75. Type the **Name** of the Asset.
76. Search and select the **Currency** for the asset value.
77. Specify the asset **Value**.
78. Type the asset **Description**.
79. 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.

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

Customer Covenants

Party Det...	Customer Profile	▶ Overview
Financial Profile	▶ Filter	Type to filter
Projections		+
StakeHolders		✖
Assets		✖
Customer Covenants		✖
Customer Terms & conditio...		✖
Exposures		✖

No items to display.

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

81. Click the add icon. *Covenant Details* window appears:

Chapter 3 - Proposal Initiation

Covenant details

Covenant code *	Covenant name *	Covenant description *	Classification type *
CVT191832245	DSCR on the basis of Cash Flow	DSCR on the basis of Cash Flow	External

[Click to add new covenant](#)

▶ Covenant details

▶ Others

▶ Monitoring information details

[Create](#) [Cancel](#)

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

83. 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

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

▲ 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	

Chapter 3 - Proposal Initiation

85. 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.

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

▲ Others

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

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

88. Enter the **Last Check Value**.

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

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

▲ Monitoring information details

ProfitandLoss			
CashFlow			

91. Select the monitoring information.

Chapter 3 - Proposal Initiation

92. Click **Save**. Covenant details are added.



To filter the required information, click the filter icon and provide the filter parameters or directly type first three characters of the parameter in Type to filter text box.

To view, edit, or delete a list item, click the hamburger icon in the required list item and select the required option.

To change the list view to chart view, click the Chart view icon.

93. 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

94. Enable the **Customer Linkage** switch, if required.

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

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

Chapter 3 - Proposal Initiation

Add Terms And Conditions X

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

97. Select the required **Facility Id** from the drop down list.
98. Specify the **Condition Code**.
99. Type the **Condition Description** and **Terms & Conditions**.
100. Click **Create**. Terms & Conditions are added.



To filter the required information, click the filter icon and provide the filter parameters or directly type first three characters of the parameter in Type to filter text box.

To view, edit, or delete a list item, click the hamburger icon in the required list item and select the required option.

To change the list view to chart view, click the Chart view icon.



For information on adding **Exposures** detail, refer “**Economic Dependency Analysis User Manual**”.

101. To change the layout of the *Customer Info* page, click the settings icon at the right corner. Layout options appears.

Chapter 3 - Proposal Initiation

102. Click the required **Layout** and **Link** option. Layout is changed.
103. To go to the next page, click **Next**. *Existing Facilities* page with existing facilities details added in simplified CPEP appears:

The screenshot shows the 'Credit Proposal Handoff Process - Initiation' interface. The top navigation bar includes 'Customer Info' (step 1, blue), 'Existing Facilities' (step 2, green), 'Groupwise Exposure' (step 3), 'Connected Parties' (step 4), 'Funding Requirement' (step 5), 'Collaterals' (step 6), 'Summary' (step 7), and 'Comments' (step 8). The 'Existing Facilities' step is highlighted. The main content area displays a facility record for 'Facility Id: EF2092365' and 'Facility Category: Term Loan'. It shows 'Outstanding Amount: \$500,000,000.00' and 'Product Type: Funded'. The 'Taken Over' status is marked as 'Yes'. A 'Filter' button is visible on the left. The bottom of the screen shows navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

104. To change the list view to table view, click the table view icon at the right corner. View is changed.
105. To filter the required facility from all the available existing facilities, click **Filter** button. *Filter* window appears:

Chapter 3 - Proposal Initiation

Filter X

Bank Name

Branch Name

Take Over

Product Type

Term Loan

Working Capital Finance

AR Finance

OverDraft

Letter of Credit

Guarantee

Others

Currency * 🔍

INR

From Amount

To Amount

Apply **Reset**

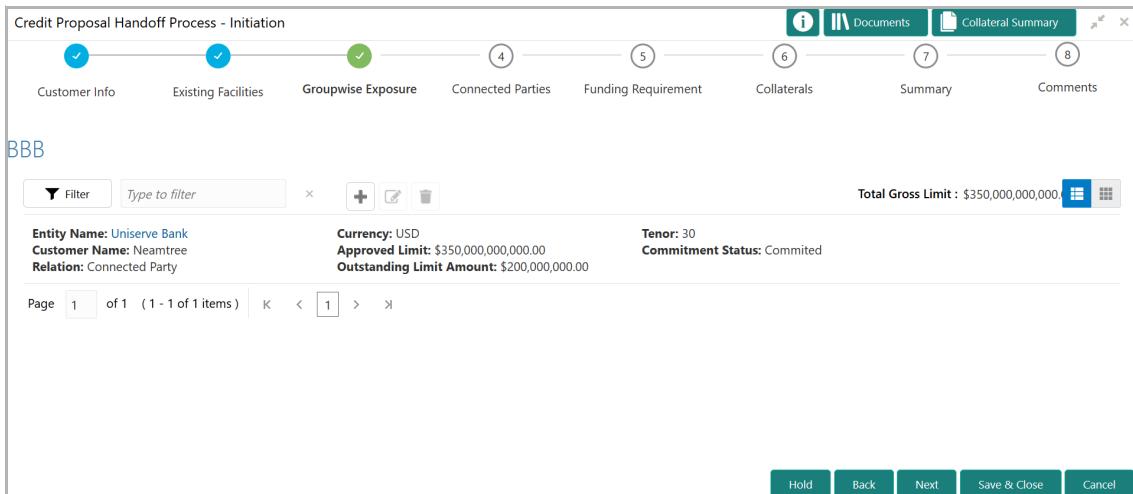
106. Type and / or select the filter parameters.
107. Click **Apply**. Existing facilities that matches the filter parameters are displayed.
108. To filter the existing facilities using single filter parameter, type the parameter directly in **Type to filter** text box.



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

109. To go to the next page, click **Next**. *Groupwise Exposure* page with exposure details added in Simplified CPEP appears:

Chapter 3 - Proposal Initiation



The screenshot shows the 'Credit Proposal Handoff Process - Initiation' screen. The navigation bar at the top has 8 steps: Customer Info (1), Existing Facilities (2), Groupwise Exposure (3), Connected Parties (4), Funding Requirement (5), Collaterals (6), Summary (7), and Comments (8). The 'Groupwise Exposure' step is currently selected, indicated by a green checkmark. The main content area displays a summary for 'Uniserve Bank' with the following details:

Entity Name: Uniserve Bank	Currency: USD	Tenor: 30
Customer Name: Neamtree	Approved Limit: \$350,000,000,000.00	Commitment Status: Committed
Relation: Connected Party	Outstanding Limit Amount: \$200,000,000.00	

Below the summary, there is a filter bar with a 'Filter' button and a 'Type to filter' input field. The page navigation shows 'Page 1 of 1 (1 - 1 of 1 items)'. At the bottom are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

110. To change the table view to list view, click the list view icon at the right corner.
111. To filter the required groupwise exposure from the list, click **Filter** button. *Filter* window appears:

Chapter 3 - Proposal Initiation

Filter

Relation

Borrower

Connected Party

Tenor

Currency

INR

From Amount

To Amount

Commitment Status

Committed

Uncommitted

Apply **Reset**

112. Type and / or select the filter parameters.
113. Click **Apply**. Existing groupwise exposure that matches the filter parameters are displayed.
114. To filter the groupwise exposure using single filter parameter, type the parameter directly in **Type to filter** text box.



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

115. To go to the next page, click **Next**. *Connected Parties* page with details added in Simplified CPEP appears:

Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

BBB

Filter Type to filter + Edit Delete

No items to display.

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

Hold Back Next Save & Close Cancel

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

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

Filter

Customer No.
00063

Name
EV Limited

Currency *
INR

From Gross Amount

To Gross Amount

Apply Reset

118. Type and / or select the filter parameters.

119. Click **Apply**. Connected parties that matches the filter parameters are displayed.

120. To filter the connected parties using single filter parameter, type the parameter directly in **Type to filter** text box.



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

121. To go to the next page, click **Next**. *Funding Requirement* page appears:

Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

BBB

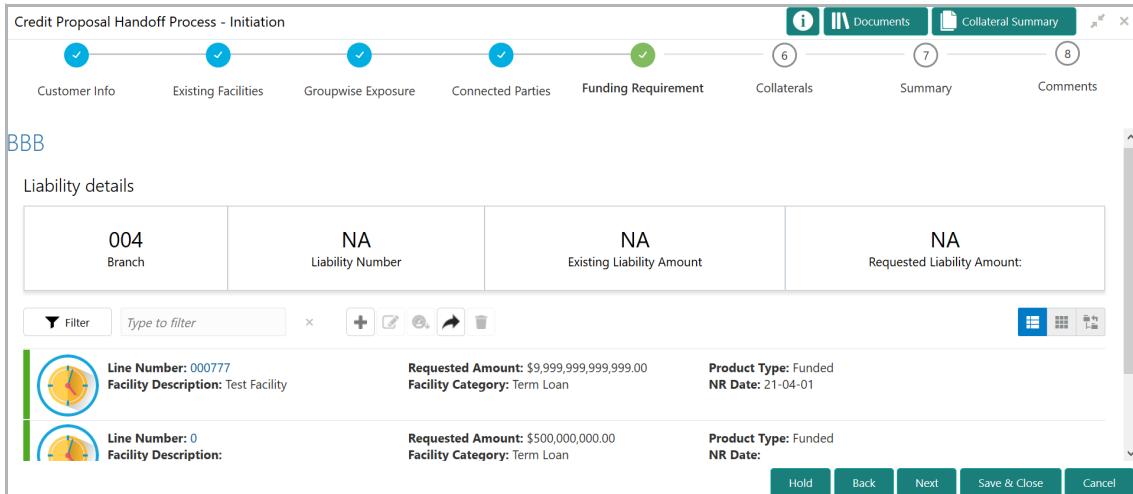
Liability details

004 Branch	NA Liability Number	NA Existing Liability Amount	NA Requested Liability Amount:
---------------	------------------------	---------------------------------	-----------------------------------

Filter Type to filter

 Line Number: 000777 Facility Description: Test Facility	Requested Amount: \$9,999,999,999.999 Facility Category: Term Loan	Product Type: Funded NR Date: 21-04-01
 Line Number: 0 Facility Description:	Requested Amount: \$500,000,000.00 Facility Category: Term Loan	Product Type: Funded NR Date:

Hold Back Next Save & Close Cancel



122. To change the list view to table view, click the table icon at the right corner.
123. To filter the required facility from the list, click **Filter** button. *Filter* window appears:

Chapter 3 - Proposal Initiation

Filter x

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 *

INR 🔍

From Amount

To Amount

Apply Reset

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



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

127. To go to the next page, click **Next**. *Collaterals* page with collaterals detail added in Simplified CPEP appears:

Chapter 3 - Proposal Initiation

The screenshot shows the 'Credit Proposal Handoff Process - Initiation' interface. The 'Collaterals' step is currently active, indicated by a green checkmark. The interface includes a navigation bar with steps: Customer Info, Existing Facilities, Groupwise Exposure, Connected Parties, Funding Requirement, Collaterals, Summary, and Comments. Below the navigation bar is a toolbar with icons for Filter, Documents, and Collateral Summary. The main area displays a list of collateral details. Each item includes an icon, Collateral ID, Collateral Type, Owner Estimated Value, Charge Hierarchy, Valuation Date, Valuation Amount, and Collateral Details. A 'Type to filter' input field and a 'Filter' button are available. At the bottom, there are buttons for Hold, Back, Next, Save & Close, and Cancel.

128. To change the list view to table view, click the table icon at the right corner.
129. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.
130. Type and / or select the filter parameters.
131. Click **Apply**. Collateral details that matches the filter parameters are displayed.
132. To filter the collateral details using single filter parameter, type the parameter directly in **Type to filter** text box.



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

133. To go to the next page, click **Next**. *Summary* page appears:

Chapter 3 - Proposal Initiation

Customer Information

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

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant No	Share Holders	Contractors	Guarantors	Bankers
PTY20901335		Pvt Ltd		0	0	0	0	0

Entities	Existing Facilities	Facilities
1 Added	1 Total Facility	1 Total Takeover
		2 Added

Collaterals
2 Added

► Entities
► Existing Facilities
► Facilities
► Collaterals

Hold Back Next Save & Close Cancel

The **Summary** page displays all the information about the evaluated proposal for easy verification.

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

- Entities
- Existing Facilities
- Facilities
- Collaterals

135. Click **Next**.

136. To view the details in previous data segment, click **Back**.

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

Enter text here...

No items to display.

Hold Back Next Save & Close Submit Cancel

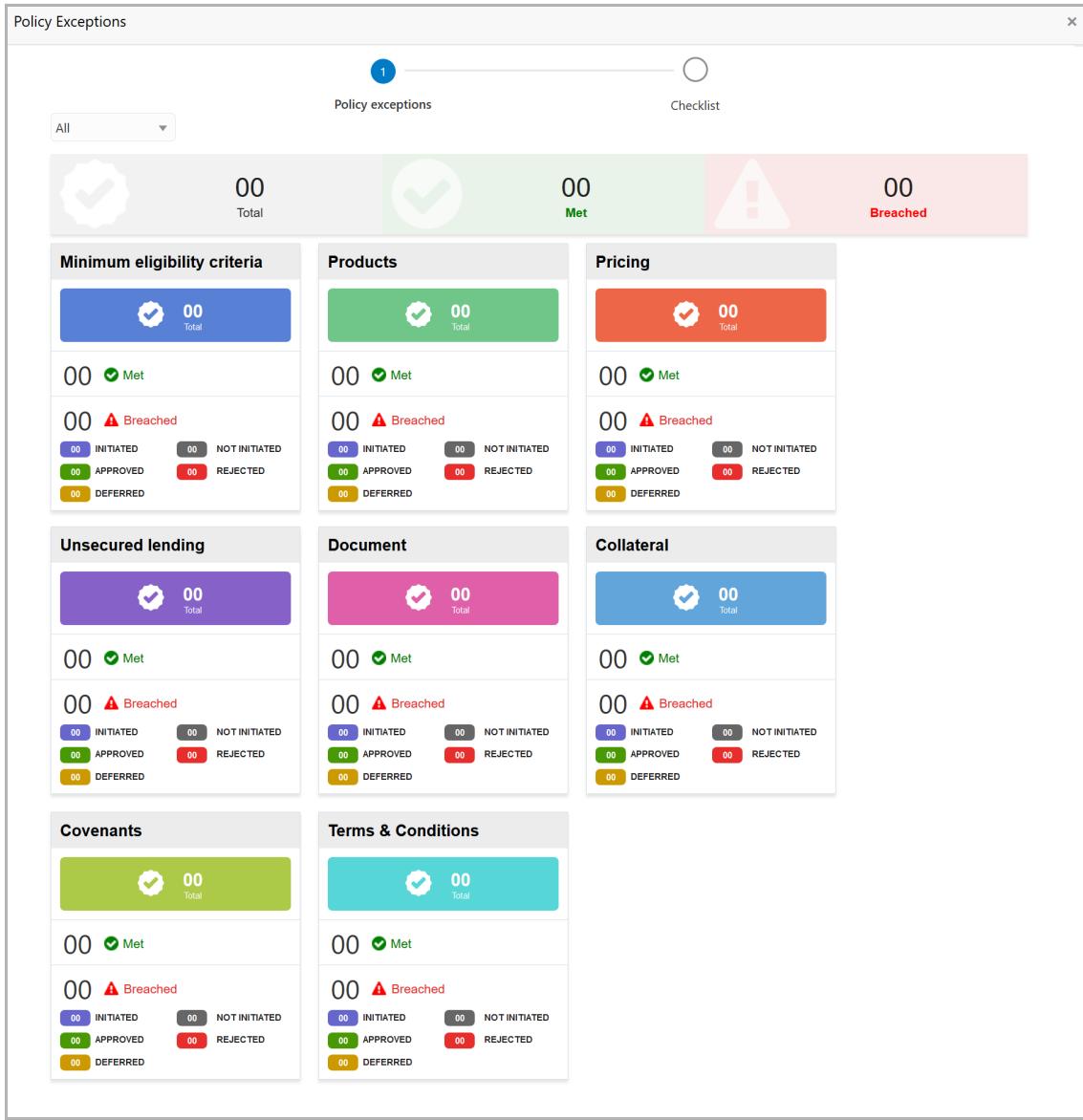
Chapter 3 - Proposal Initiation

The *Comments* page allows to capture the remarks for the overall process. Posted comments are displayed at the bottom of the page to enable the user in identifying the previous actions performed by them.

137. Type the necessary comments in the text box and click **Post**. Comment is posted.
138. To hold the Simplified CPER process, click **Hold**.
139. To go back to the previous page, click **Back**.
140. To save the process for future edit, click **Save & Close**.
141. To submit the proposal to validation stage, click **Submit**.
142. To exit the task without saving the information, click **Cancel**.

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

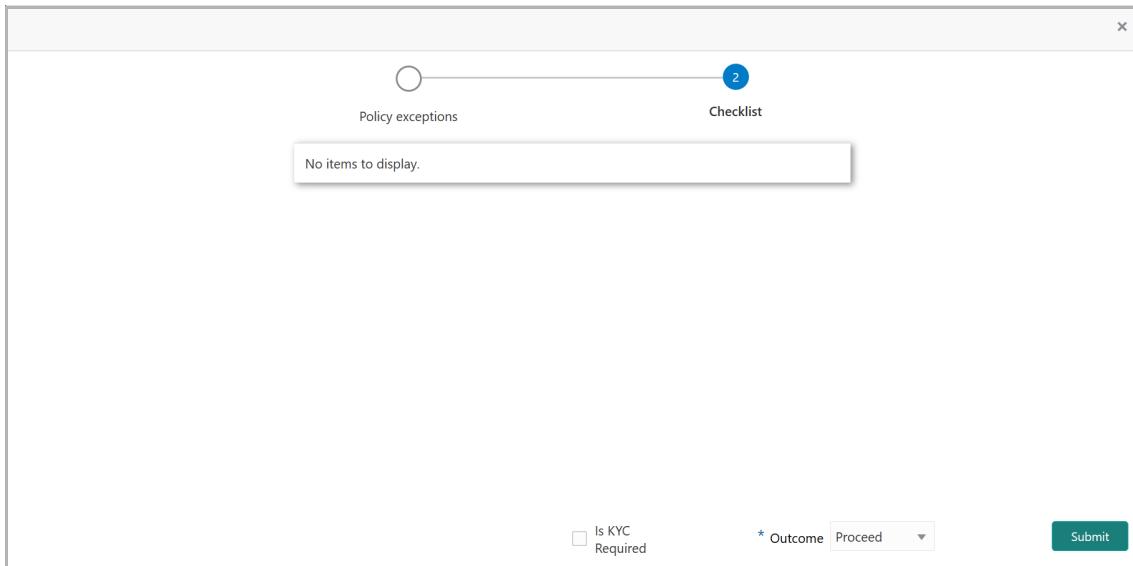
Chapter 3 - Proposal Initiation



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

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

Chapter 3 - Proposal Initiation



145. Enable the **Is KYC Required** check box, if KYC evaluation task is required to be created.
146. Select the **Outcome**. The options available are **CREDIT EVALUATE** and **PROCEED**.
147. Click **Submit**.

If the Outcome is selected as CREDIT EVALUATE, the proposal is moved to Proposal Evaluation stage.

If the Outcome is selected as PROCEED, the proposal is directly moved to Proposal Review stage.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

Chapter 3 - Proposal Evaluation

Proposal Evaluation

In OBCFPM, credit evaluation, legal evaluation and risk evaluation for the proposal can be performed in a parallel manner before sending the proposal to the proposal structuring stage.

Credit Evaluation

To perform credit evaluation for the proposal, 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 & 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. Select the required application and click **Acquire & Edit**. *Credit <process name>* page summarizing the proposal appears:

Chapter 3 - Proposal Evaluation

Credit Origination - Credit Evaluation

1 Summary 2 Credit Evaluation 3 Comments

Summary

Customer Information

A Domestic entity established & operating as a Pvt Ltd Company in

Customer ID: PTY201774545 Register No: Legal Status: Pvt Ltd Liability Amount: Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility Summary

Total funded - \$0.00 Total non funded - \$20,000.00 Facility summary list

No data to display

24K 16K 8K 0 Non Funded

Term Loan

Collateral summary

\$0.00 Total collateral value

No data to display

0% Customer LTV

Group entities

1

Scores

Evaluation not yet done

Groupwise Exposure Details

No data to display

Existing Facilities

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

Covenants

0 Total Covenants

0 Entity Wise 0 Facility Wise 0 Financial 0 Non Financial

No items to display.

Terms & conditions

0 Total Terms and Conditions

0 Pre-Distributed 0 Post-Distributed

No items to display.

Financial Profile

Show results for: Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020	Variance %
----------	-----------	------------	-----------	------------	-----------	------------

No data to display.

View all

Connected Parties

Gross Facility Amount Contribution

No data to display

Projections

Show results for: Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
----------	-----------	------------	-----------	------------	-----------	------------

No data to display.

View all

Ratings

Moodys AAA

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:

Chapter 3 - Proposal Evaluation

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 organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:

Entity Overview

Close

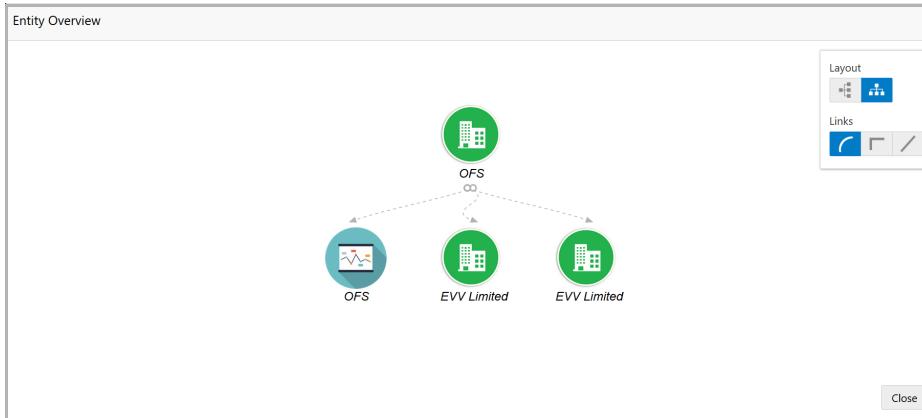
6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:

Layout

Close

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

Chapter 3 - Proposal Evaluation



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

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

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

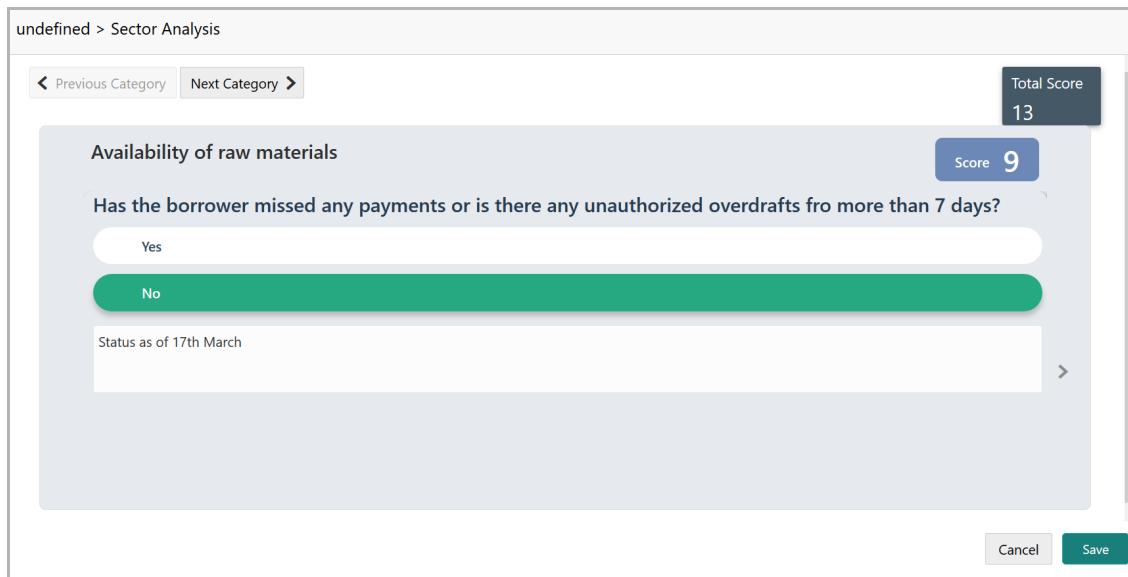
11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.
13. After reviewing the *Summary*, click **Next**. *Credit Evaluation* page appears:

Chapter 3 - Proposal Evaluation

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

- Quantitative Analysis
- Qualitative Analysis

14. To perform sector analysis in **Quantitative Analysis**, click **Evaluate in Sector Analysis** section. Questionnaire window appears:



undefined > Sector Analysis

◀ Previous Category ▶ Next Category

Total Score
13

Availability of raw materials

Score 9

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

Yes

No

Status as of 17th March

Cancel Save

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

16. 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.

17. Click **Save**.

18. To perform other analysis in **Quantitative Analysis**, click **Evaluate in Other Analysis** section and answer the questions.

After performing quantitative analysis, the quantitative analysis page with a cumulative score appears:

Chapter 3 - Proposal Evaluation

Credit Origination - undefined

Summary Credit Evaluation Comments

Credit Evaluation OFSSS

Quantitative Analysis Qualitative Analysis

Sector Analysis 13 **Other Analysis** 5

Edit **Comments** **Edit** **Comments**

Hold Back Next Save & Close Cancel

19. After performing the qualitative analysis, click **Qualitative Analysis** tab. *Qualitative Analysis* page appears:

Credit Origination - undefined

Summary Credit Evaluation Comments

Credit Evaluation OFSSS

Quantitative Analysis Qualitative Analysis

Peer Analysis **Financial Analysis** 0

Edit **Comments** **Review** **Comments**

Hold Back Next Save & Close Cancel

20. To perform peer analysis in **Qualitative Analysis**, click **Evaluate** in **Peer Analysis** section. *Peer Analysis* window appears.

21. Perform the peer analysis and click **Close**.

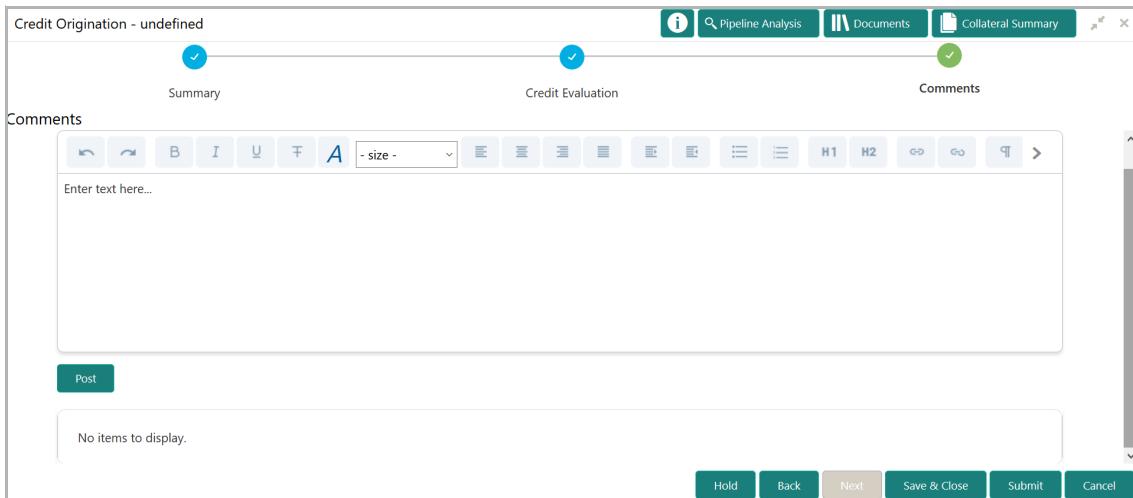
22. To perform financial analysis in **Qualitative Analysis**, click **Evaluate** in **Financial Analysis** section and answer all the questions.

23. To perform the analysis again, click **Edit**.

24. To capture comments for the analysis, click **Comment**.

25. After performing the qualitative analysis for both the organization and its connected parties, click **Next** in the *Credit Evaluation* page. *Comments* page appears:

Chapter 3 - Proposal Evaluation



Credit Origination - undefined

Summary Credit Evaluation Comments

Comments

Enter text here...

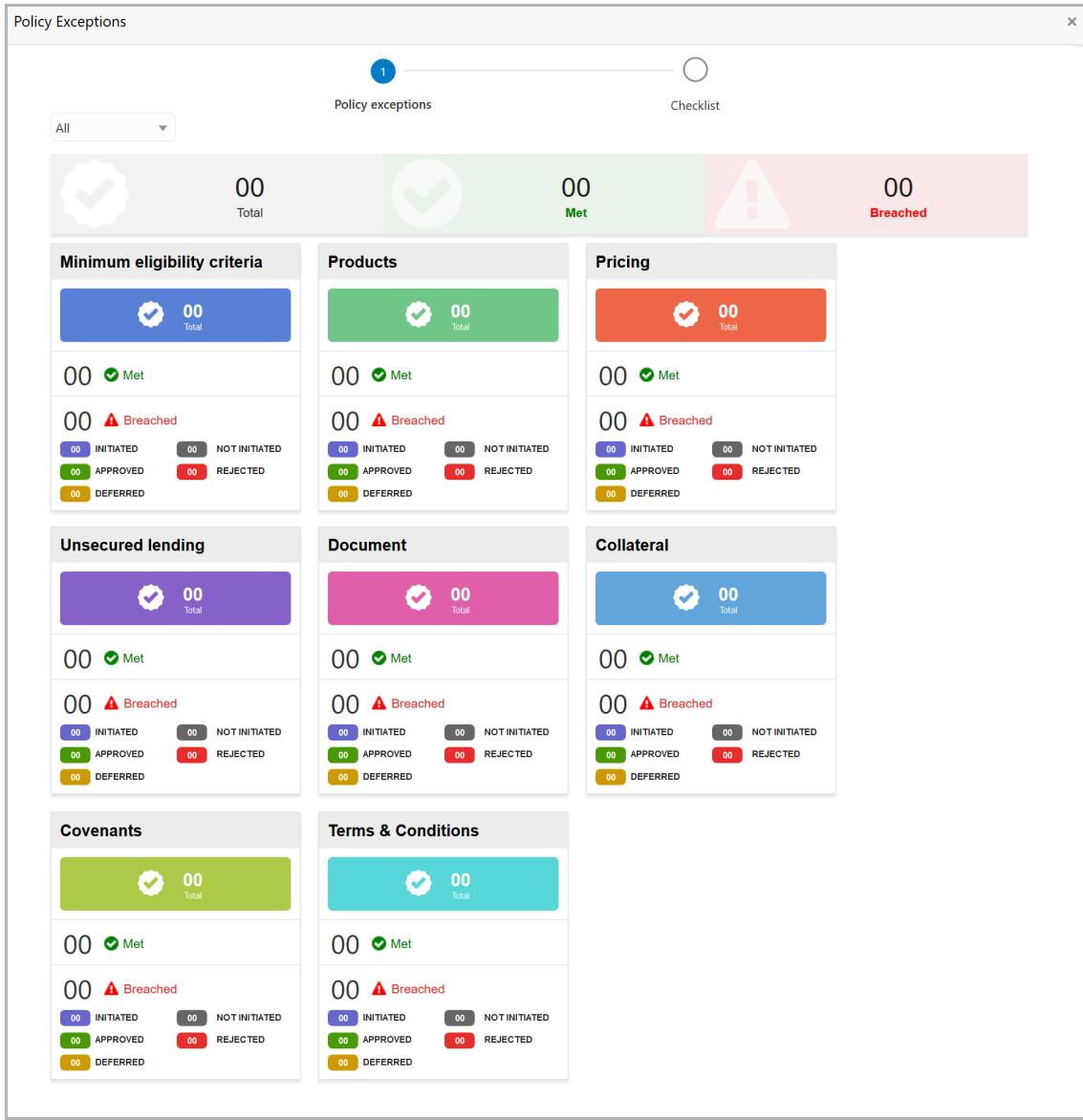
Post

No items to display.

Hold Back Next Save & Close Submit Cancel

26. Type the overall **Comments** for the credit evaluation and click **Post**. Comment is posted below the **Comments** box.
27. Click **Submit**. *Policy Exception* window appears:

Chapter 3 - Proposal Evaluation



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

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

Chapter 3 - Proposal Evaluation

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

31. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

Legal Evaluation

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

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

Chapter 3 - Proposal Evaluation

33. Select the required application with credit origination as process name and click **Edit**. *Credit Origination - <process name>* page summarizing the proposal appears:

The screenshot displays the 'Credit Origination - Legal Evaluation' page. At the top, there are three tabs: 'Summary' (selected), 'Legal Evaluation', and 'Comments'. The top right features a toolbar with icons for 'i' (Information), 'Documents', 'Collateral Summary', and a close button.

Summary Section: Contains 'Customer Information' (entity established as a Pvt Ltd Company, ID: PTY201774545, Legal Status: Pvt Ltd), 'Facility Summary' (Total funded: \$0.00, Total non funded: \$20,000.00, Facility summary list), 'Collateral summary' (\$0.00, 0%), 'Existing Facilities' (\$0.00, \$0.00, \$0.00), 'Covenants' (0 Total Covenants, 0 Entity Wise, 0 Facility Wise, 0 Financial, 0 Non Financial), and 'Terms & conditions' (0 Total Terms and Conditions, 0 Pre-Distributed, 0 Post-Distributed).

Group entities: Shows a count of 1.

Scores: Shows an alert icon with the message 'Evaluation not yet done'.

Groupwise Exposure Details: Shows 'No data to display'.

Connected Parties: Shows 'Gross Facility Amount Contribution' and 'No data to display'.

Financial Profile: Shows results for 'Previous 3 years' with a table for 'Category' (2017-2018, 2018-2019, 2019-2020) and 'Variance %'. It also includes a 'View all' link and a note 'No data to display.'

Projections: Shows results for 'Next 3 years' with a table for 'Category' (2020-2021, 2021-2022, 2022-2023) and 'Variance %'. It also includes a 'View all' link and a note 'No data to display.'

Ratings: Shows 'Moody's' with a rating of 'AAA'.

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

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

Chapter 3 - Proposal Evaluation

Industry Details

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

Close

35. Click **Close** to exit the *Industry Details* window.
36. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:

Entity Overview

Close

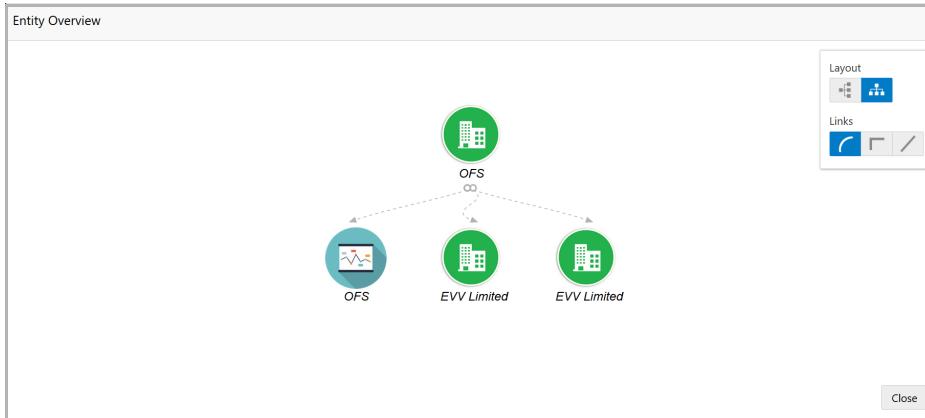
37. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:

Layout

Close

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

Chapter 3 - Proposal Evaluation



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

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

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

41. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

42. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.

43. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

44. After reviewing the *Summary*, click **Next**. *Legal Evaluation* page appears:

Chapter 3 - Proposal Evaluation

In *Legal Evaluation* page, the banker can perform legal evaluation for both the organization and the connected parties by answering simple questions related to the evaluation:

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

The screenshot shows a questionnaire window for the 'Profit' category. At the top right, a 'Total Score' box displays '1'. Below it, a 'Score 1' button is visible. The main area contains a list of questions: '2' (selected), '5', and '3'. A 'Comment' text area is located below the questions. At the bottom right are 'Cancel' and 'Save' buttons.

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

47. 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.

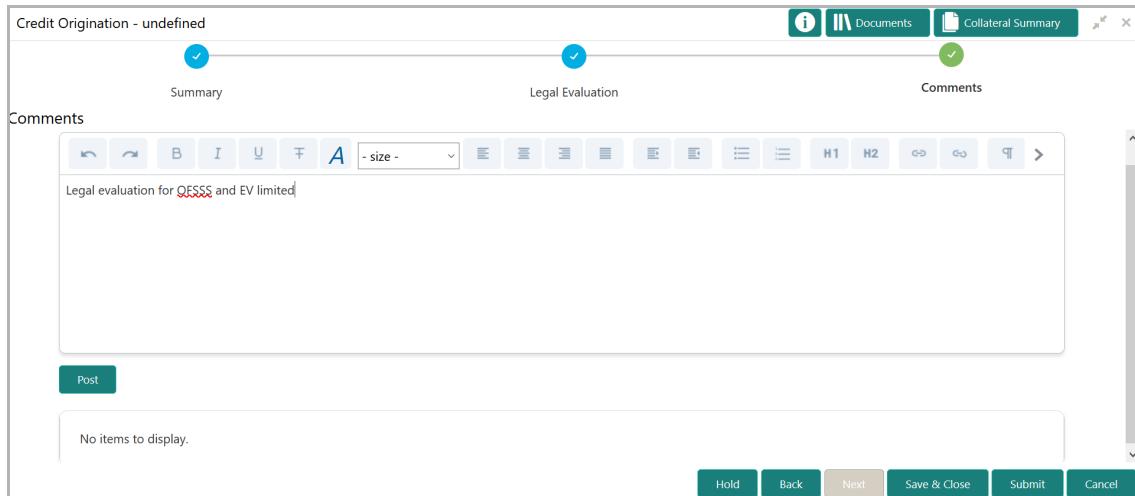
48. Click **Save**.

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

The screenshot shows the 'Legal Evaluation' page. At the top, tabs for 'Summary', 'Legal Evaluation' (selected), and 'Comments' are visible. Below the tabs, two cards display scores: 'OFSSS' with a score of 7 and 'EV Limited' with a score of 7. Each card has a 'Start' button at the bottom. At the bottom right are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Chapter 3 - Proposal Evaluation

49. Click **Next**. *Comments* page appears:



Credit Origination - undefined

Summary Legal Evaluation Comments

Comments

Legal evaluation for ~~QESSS~~ and EV limited

Post

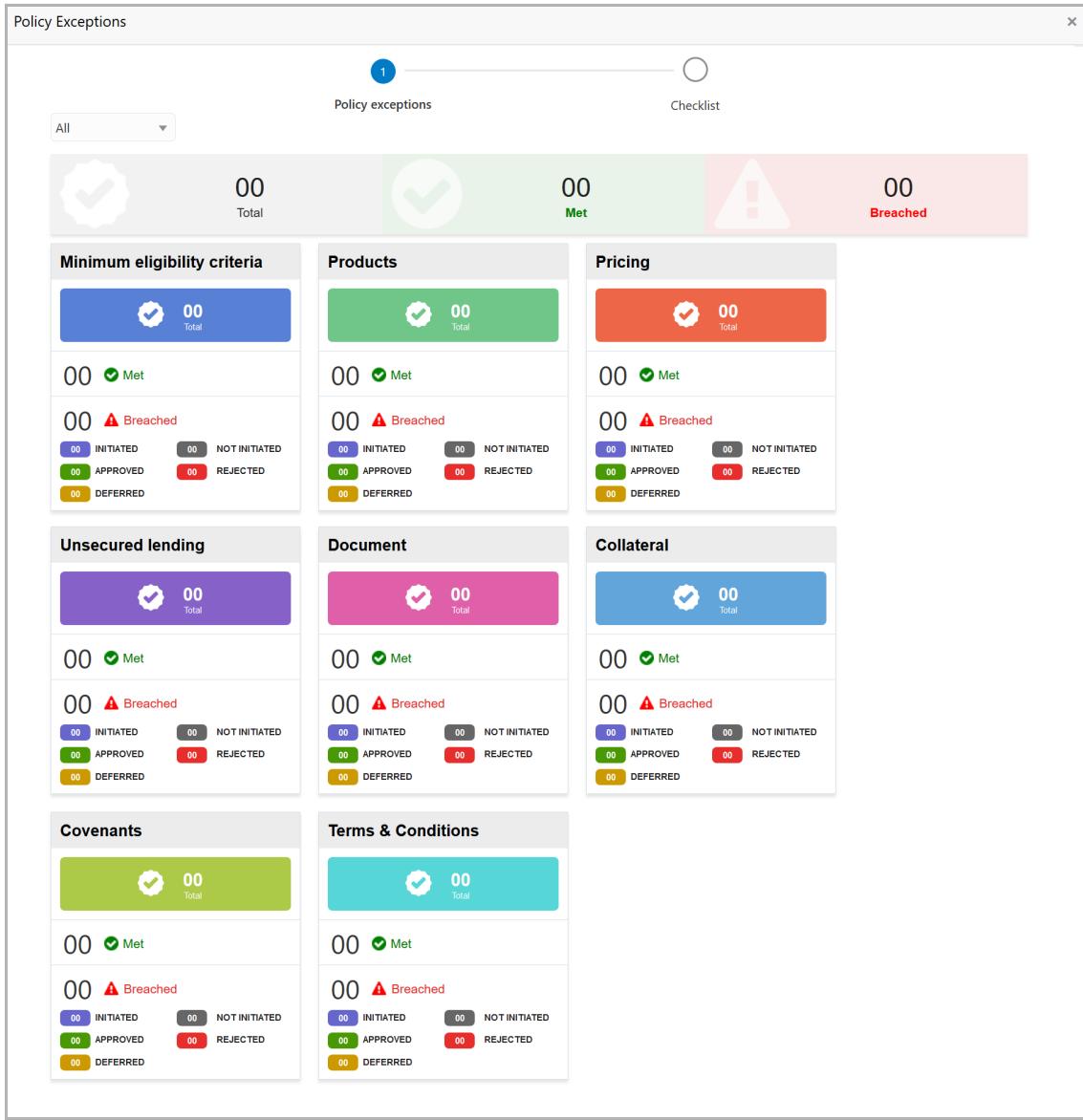
No items to display.

Hold Back Next Save & Close Submit Cancel

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

51. Click **Submit**. *Policy Exceptions* window appears:

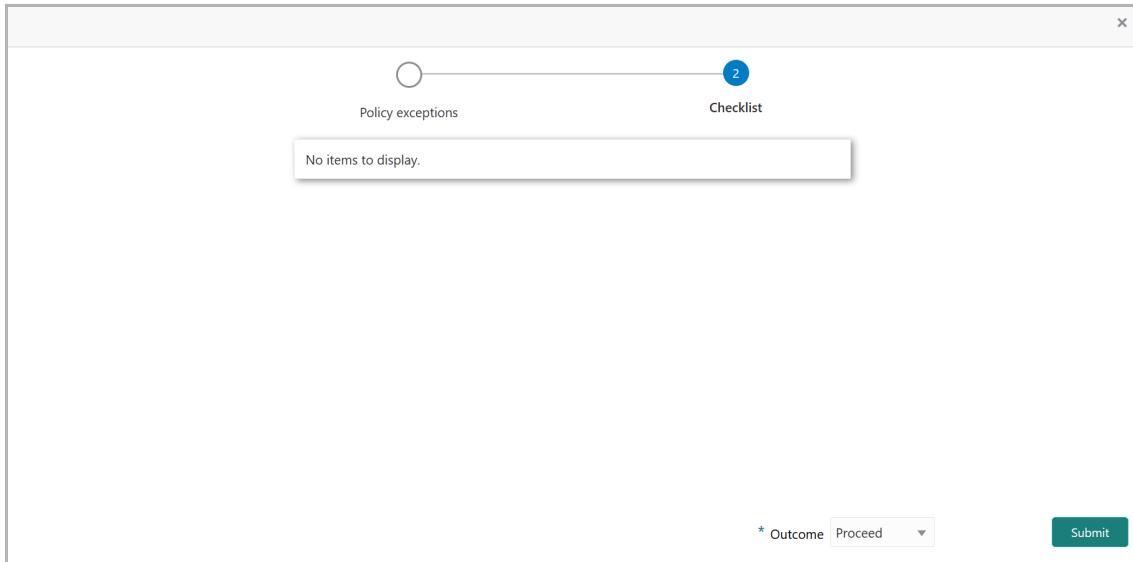
Chapter 3 - Proposal Evaluation



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

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

Chapter 3 - Proposal Evaluation



The screenshot shows a software interface for proposal evaluation. 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 the text 'No items to display.' At the bottom of the screen, there is a control bar with the label '* Outcome' followed by a dropdown menu set to 'Proceed' (with a downward arrow icon), and a green 'Submit' button.

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

55. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

Risk Evaluation

Risk evaluation is similar to the legal evaluation. Refer ["Legal Evaluation" on page 13](#) for information on performing risk evaluation.

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

Chapter 3 - KYC Check

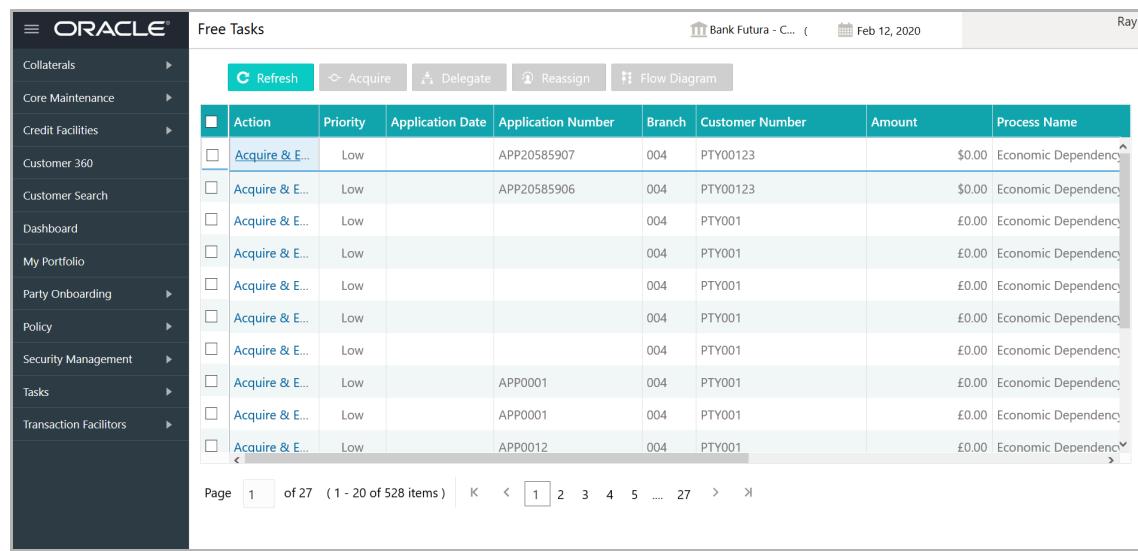
Customer KYC

This is an optional stage applicable only if **Is KYC Required** check box is selected in restructuring initiation stage. If the KYC details are available for the organization, the banker can add the KYC details to the credit proposal. Adding KYC details helps to determine the originality of the organization.

Steps to add KYC details

To add KYC details, 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			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

Page 1 of 27 (1 - 20 of 528 items) | K < 1 2 3 4 5 27 > |

2. Select the required application and click **Edit**. *Credit <process name>* page summarizing the proposal appears:

Chapter 3 - KYC Check

Credit Origination - KYC Evaluation

1 Summary 2 KYC 3 Comments

Summary

Customer Information

A Domestic entity established & operating as a Pvt Ltd Company in

Customer ID: PTY201774545 Register No: Legal Status: Pty Ltd Liability Amount: Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility Summary

Total funded - \$0.00 Total non funded - \$20,000.00 Facility summary list

No data to display

24K 16K 8K 0 Non Funded

Term Loan

Collateral summary

\$0.00 Total collateral value

0% Customer LTV

No data to display

Group entities

1

Scores

Evaluation not yet done

Groupwise Exposure Details

No data to display

Existing Facilities

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

Covenants

0 Total Covenants

0 Entity Wise 0 Facility Wise 0 Financial 0 Non Financial

No items to display.

Terms & conditions

0 Total Terms and Conditions

0 Pre-Distributed 0 Post-Distributed

No items to display.

Financial Profile

View all

Show results for: Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020	Variance %
----------	-----------	------------	-----------	------------	-----------	------------

No data to display.

Projections

View all

Show results for: Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
----------	-----------	------------	-----------	------------	-----------	------------

No data to display.

Connected Parties

Gross Facility Amount Contribution

No data to display.

Ratings

Moodys AAA

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:

Chapter 3 - KYC Check

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 organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:

Entity Overview

Close

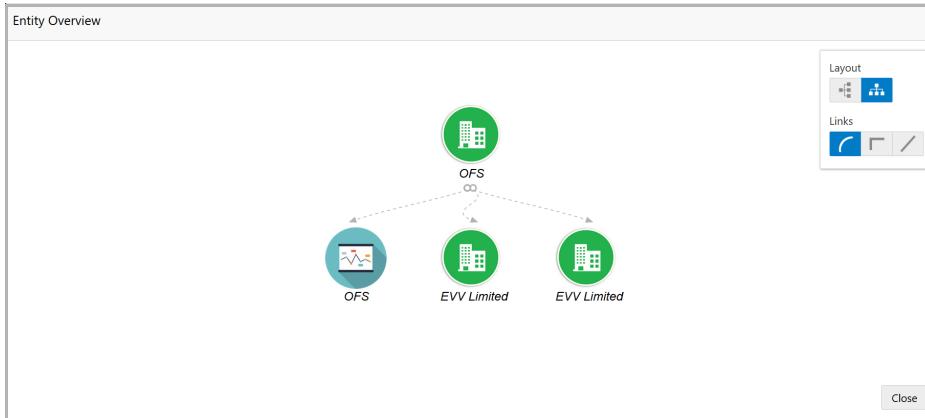
6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:

Layout

Close

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

Chapter 3 - KYC Check



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

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

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.
13. After reviewing the *Summary*, click **Next**. *KYC* page appears:

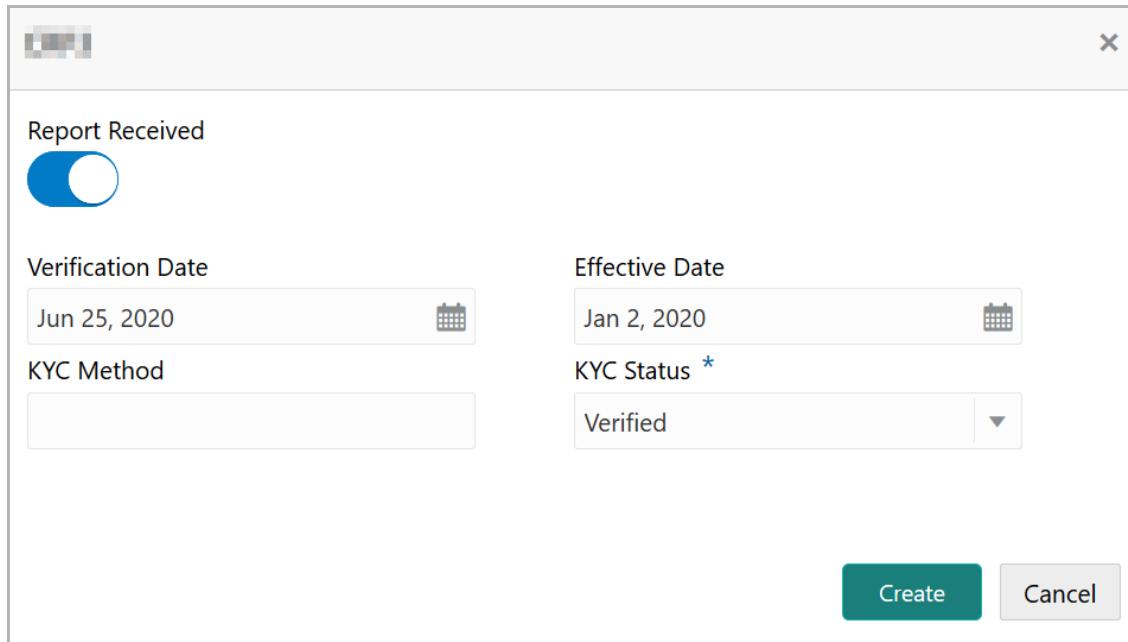
Chapter 3 - KYC Check

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

14. Click or mouse hover on the hamburger icon in the required list item (organization or its connected parties). The following options appears:

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

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



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

- Report Received:** A toggle switch that is currently turned on (blue).
- Verification Date:** A date input field showing 'Jun 25, 2020' with a calendar icon to its right.
- KYC Method:** An empty text input field.
- Effective Date:** A date input field showing 'Jan 2, 2020' with a calendar icon to its right.
- KYC Status ***: A dropdown menu showing 'Verified'.

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

16. If KYC report is available for the organization, enable the **Report Received** switch.

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

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

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

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

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

Chapter 3 - KYC Check

Credit Origination - KYC Evaluation

Summary KYC Comments

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

22. To perform KYC evaluation, click the hamburger icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation appears.
23. Select answer for all the questions and click **Save**.
24. After adding KYC details or performing KYC evaluation for the organization and all its connected parties, click **Next**. *Comments* page appears:

Credit Origination - undefined

Summary KYC Comments

Comments

KYC for QFSSS and EV Limited

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

25. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
26. Click **Submit**. *Policy exceptions* window appears:

Chapter 3 - KYC Check

Policy Exceptions

1 Policy exceptions Checklist

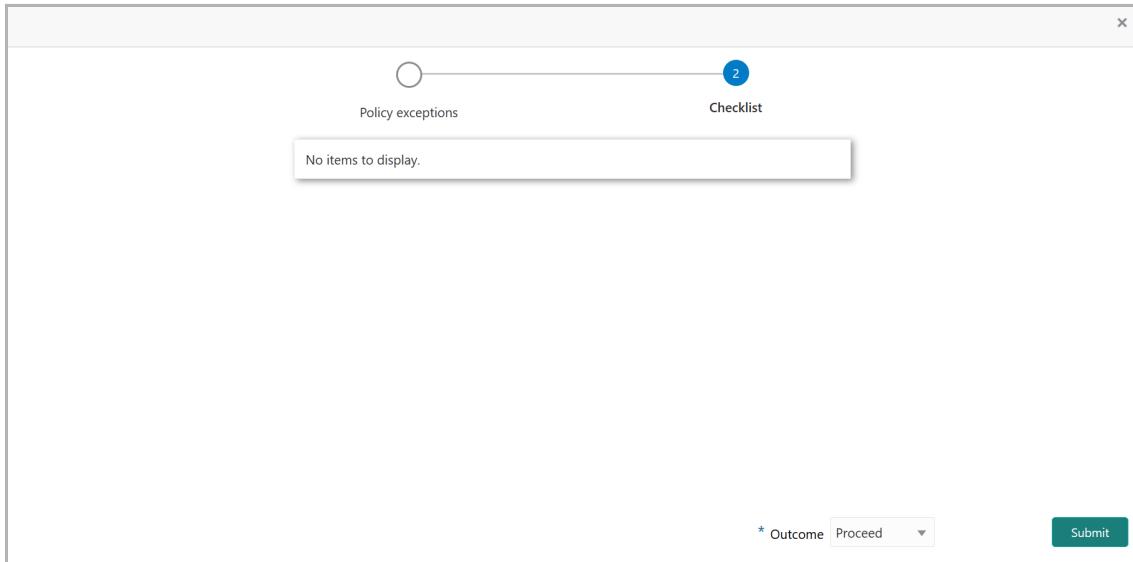
All

Minimum eligibility criteria		Products	Pricing
00 Total	00 Met	00 Breached	
00 Met	00 Met	00 Met	
00 Breached	00 Breached	00 Breached	
00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	00 INITIATED 00 APPROVED 00 DEFERRED	
00 NOT INITIATED 00 REJECTED	00 NOT INITIATED 00 REJECTED	00 NOT INITIATED 00 REJECTED	
Unsecured lending		Document	Collateral
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	
00 NOT INITIATED 00 REJECTED	00 NOT INITIATED 00 REJECTED	00 NOT INITIATED 00 REJECTED	
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	
00 NOT INITIATED 00 REJECTED	00 NOT INITIATED 00 REJECTED	00 NOT INITIATED 00 REJECTED	

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

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

Chapter 3 - KYC Check



The screenshot shows a software interface for a 'Checklist' section. 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 button labeled 'Submit' and a dropdown menu labeled 'Proceed' with a small arrow indicating it is a dropdown.

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

30. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

Chapter 3 - Proposal Structuring

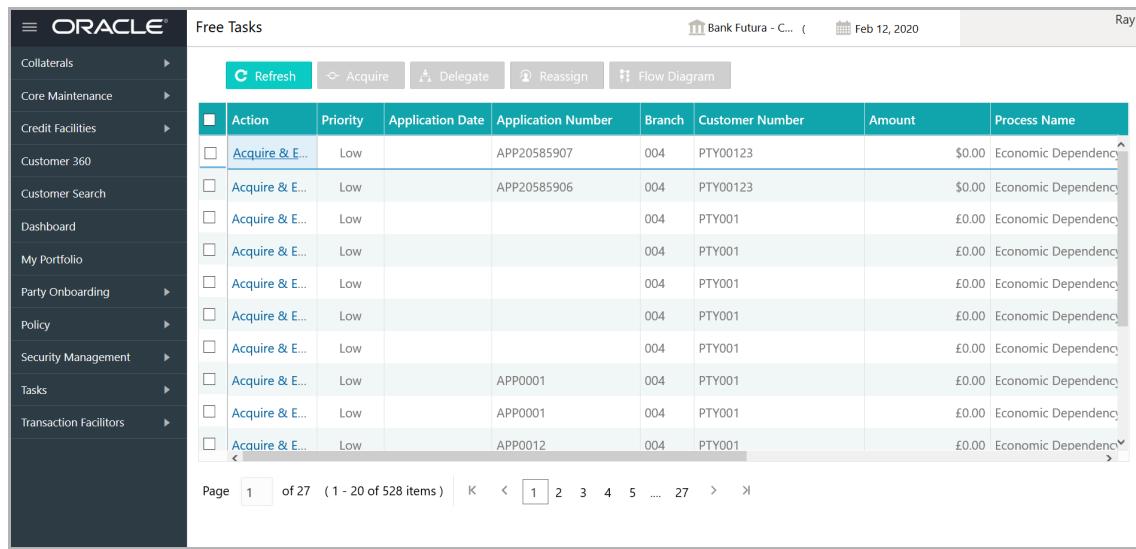
Proposal Structuring

In this stage, the banker can propose an amount to the organization 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.

Steps to structure credit proposal

To structure the credit proposal, 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			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. Select the required application and click **Edit**. *Credit <process name>* page summarizing the proposal appears:

Chapter 3 - Proposal Structuring

Credit Origination - Proposal Structuring

1 Summary 2 Proposal Structuring 3 Comments

Summary

Customer Information

Customer ID PTY201774543, A Domestic entity established & operating as a Pvt Ltd Company in

Legal Status Pvt Ltd, **Liability Amount** 0, **Is KYC Compliant** No, **Share Holders** 0, **Contractors** 0, **Guarantors** 0, **Bankers** 0

Facility Summary

Total funded - \$0.00, Total non funded - \$1,024.00

No data to display

Facility summary list

1.2K
0.8K
0.4K
0.0

Non Funded

Term Loan

Group entities

1

Collateral summary

\$0.00, Total collateral value

No data to display

0%, Customer LTV

Existing Facilities

\$0.00- (0), Total existing facilities

\$0.00- (0), Takeover amount

\$0.00- (0), Takeover in this application

Covenants

1 Total Covenants

1 Entity Wise, 0 Facility Wise, 1 Financial, 0 Non Financial

1 Newly Added, 1 Financial, 0 Non Financial

0 Met, 0 Financial, 0 Non Financial

0 Breached, 0 Financial, 0 Non Financial

Terms & conditions

0 Total Terms and Conditions

0 Pre-Distributed, 0 Post-Distributed

No items to display.

Scores

16, 80.0%

16 of 20

Credit Evaluation

Fair, 80.0%

16 of 20

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Financial Profile

View all

Show results for: Previous 3 years

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

Projections

View all

Show results for: Next 3 years

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

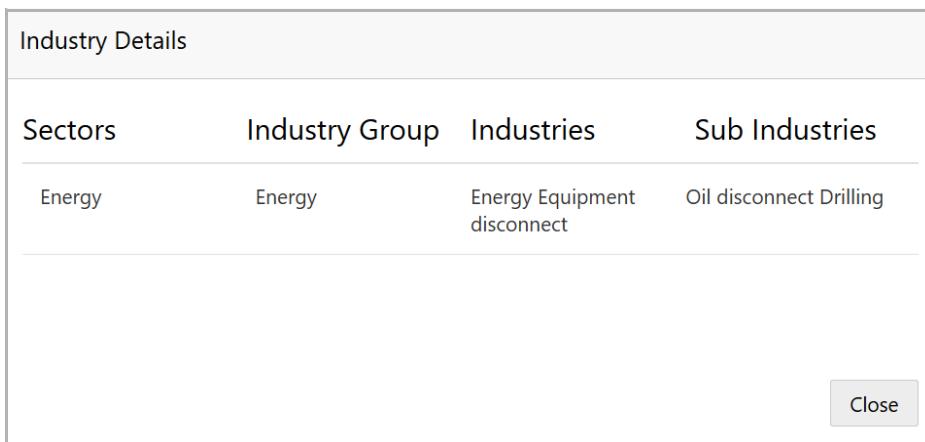
Ratings

Moodys, AAA

Hold, Back, Next, Save & Close, Cancel

Chapter 3 - Proposal Structuring

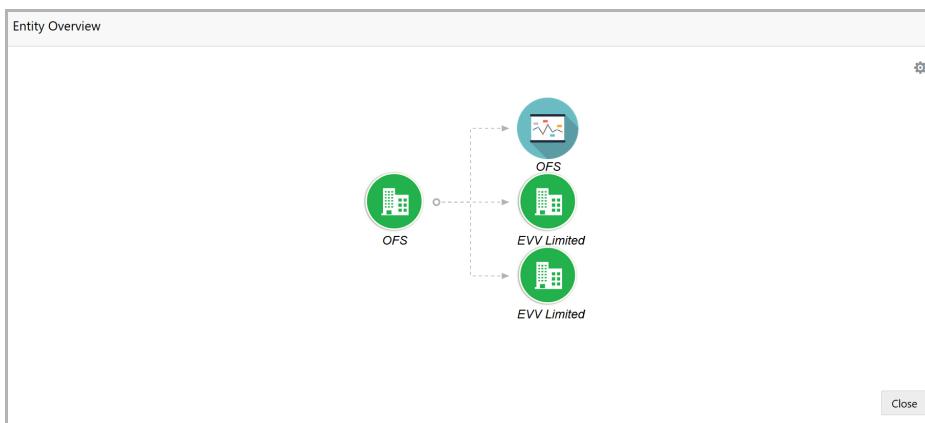
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:



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

Close

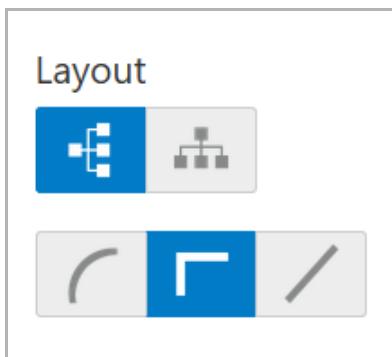
4. Click **Close** to exit the *Industry Details* window.
5. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:



Entity Overview

Close

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

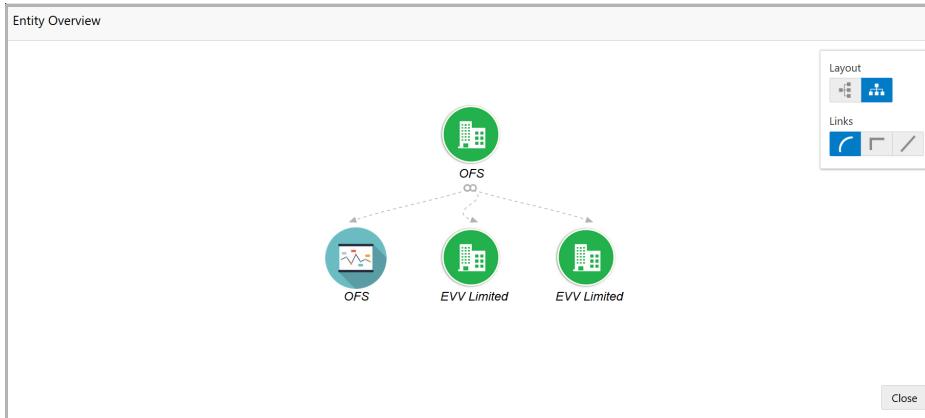


Layout

Close

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

Chapter 3 - Proposal Structuring



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

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

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.
13. After reviewing the *Summary*, click **Next**. *Proposal Structuring* page appears:

Chapter 3 - Proposal Structuring



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

14. To view the liability details, mouse hover on the **Liability Details** section. View icon appears.
15. Click the view icon. *Liability Details* window appears:

Liability Details

Currency
Requested Liability Currency: *
USD

Amount
Requested Liability Amount: * \$5,000,000.000
Return On Capital 20%
Probability Of Default 20%
Loss Given Default 20%
Cash Cover \$6,000,000.000

Proposed and Approved
Proposed Funded Sell Down \$4,000,000.000
Proposed Unfunded Sell Down \$1,000,000.000
Approved Funded Sell Down \$4,000,000.000
Approved Unfunded Sell Down \$1,000,000.000

Total Gross and Net Facility
Total Gross Facility
Total Net Facility

Dates
Next Review Date * Jun 1, 2021
Requested Expiry Date: * Jul 5, 2022

additional fields
▶ UDF
▶ TMIS
▶ CMIS

16. To exit the *Liability Details* window, click **Cancel**.
17. To propose the amount, select the funding requirement and click edit icon. *Facility Details* window appears:

Chapter 3 - Proposal Structuring

Facility Details

Line Code *	Line Serial Number *	Facility Description *	Parent Facility Id
<input type="text"/>	11	CR1 facility	Select Parent Facility
Facility Type	Facility Category	Next Review Date *	Currency
<input type="radio"/> Funded <input checked="" type="radio"/> Non Funded	Term Loan	Jun 1, 2021	USD
Requested Amount *	Proposed Amount *	Tenor	Availability Period
\$1,020,000	\$1,021,000	30	Availability Period
Commitment Status	Secured?		
<input type="radio"/> Committed <input checked="" type="radio"/> Uncommitted	<input checked="" type="checkbox"/>		

Schedule Details
 Fee Details
 Link Pool To Facility
 Pricing
 Additional Fields

Save Cancel



For information about Additional Fields section, refer Additional Fields User Manual.

18. Specify the **Proposed Amount**.
19. To add fee details, click and expand the **Fee Details** section.

Fee Details

Fee Preferences

<input type="button" value="Populate"/>	<input type="button" value=""/>				
Rule Code	Liquidation Preference	Component Type	Fee Start Date	Fee End Date	Waived
No data to display.					

20. 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.
21. To link the facility to facility pool, click and expand the **Link Pool To Facility** section.

Link Pool To Facility

Facility Linkages

Link facility				
Facility Id	Code	Pool Contribution Amount	% Of Pool	Unlink
F2086104	POOLCODE1		0	<input type="button" value="Unlink"/>

Chapter 3 - Proposal Structuring

22. Click the **Link Facility** button.

Pool Code *	Pool Description	Pool Amount
POOLCODE1	Pool one	\$12,000.00

▶ Collateral Linkages

Contribute To Facility

Facility Contribution Currency *	Facility Contribution Amount *
USD	5000

Link facility Close

23. Select the **Pool Code**.

24. Type the **Pool Description** and **Pool Amount**.

25. In the **Collateral Linkages** section, search and select the **Facility Contribution Currency** and then specify the **Facility Contribution Amount**.

26. Click **Link Facility**. Facility is linked with the facility pool.

Facility Id	Code	Pool Contribution Amount	% Of Pool	Unlink
F2086104	POOLCODE1	0	0	<input type="button"/> Unlink

Link facility

27. To unlink the facility from the facility pool, click **Unlink**.

28. Click **Save** in the *Facility Details* window.

29. To go to the *Collaterals* page, click the **Collaterals** tab. *Collaterals* page appears:



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

Chapter 3 - Proposal Structuring

30. To go to the **Covenants** page, click the **Covenants** tab.

The screenshot shows the 'Credit Origination - undefined' interface. The top navigation bar has three tabs: 'Summary' (with a checkmark), 'Proposal Structuring' (with a checkmark), and 'Comments'. Below this, the 'OFSSS' tab is selected in a sub-navigation bar, which also includes 'Facilities', 'Collaterals', 'Covenants' (which is highlighted in blue), and 'Terms & Conditions'. The main content area is titled 'Overview' and contains a message 'No items to display.' with a small icon set. At the bottom are standard navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

The screenshot shows the 'Overview' section expanded. It contains three sub-sections: 'Covenants Breakup' (with counts for Newly Added, Existing, Met, and Breached), 'Financial Covenants-0' (with a table for Type, Met, and Breached, and a message 'No data to display.'), and 'Non Financial Covenants-0' (with a similar table and message). At the bottom are standard navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

32. To add new covenant, click the add icon. **Covenant Details** window appears:

The screenshot shows the 'Covenant Details' window. It includes fields for 'Covenant Id *' (dropdown: 'New - Covenant Details'), 'Covenant Name' (input: 'Enter Covenant Name'), 'Covenant Description *' (input: 'Enter the covenant description'), 'Classification Type *' (dropdown: 'Select Classification Type'), and 'Facility Type' (input: 'Funded'), 'Facility Category' (input: 'Term Loan'), 'Facility Description' (input: 'Facility for daily operations'). Below these are expandable sections: 'Covenant Details', 'Others', 'Monitoring Information Details', and 'Facility Linkage Details'. At the bottom are 'Save' and 'Cancel' buttons.

Chapter 3 - Proposal Structuring

33. Select / type the following in respective fields:

- Covenant Id
- Covenant Name
- Covenant Description
- Classification Type

34. To set the covenant condition, click and expand the **Covenant Details** section.

▲ Covenant Details

Covenant Type	Financial	Notice Days *	90
Revision Frequency *	Select Revision Frequency	Revision Days	Enter Revision Days
Start Date *	Mar 18, 2020	End Date *	May 18, 2020
Formula	<div style="border: 1px solid #ccc; height: 100px; width: 100%;"></div>		
Covenant Check Condition	Greater Than	Target Type	Select Covenant Target Type
Target Value	10000000000000000		

35. Enter / select the following in respective fields:

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

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

▲ Others

Compliance Status	Met	Breach	Waiver Status	Select Waiver Status
Last Check Value	<div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>			
Last Checked Value	<div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>			

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

Chapter 3 - Proposal Structuring

38. Enter the **Last Check Value**.
39. To capture the monitoring information for the covenant, click and expand the **Monitoring Information Details** section.



40. Select the monitoring information.
41. To link the covenant with the facility, click and expand the **Facility Linkage Details** section.

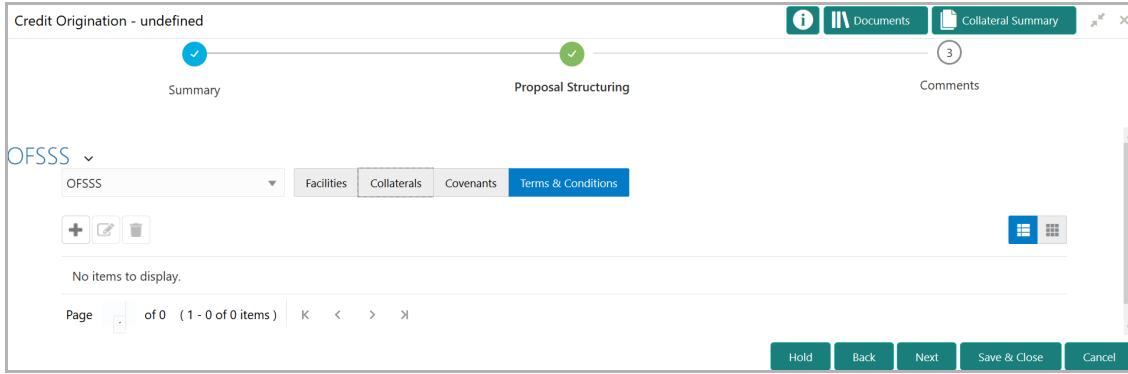


42. **Select Facility.** Facility details such as **Facility Type**, **Facility Category** and **Facility Description** are automatically populated.
43. Click **Save**. Covenant details are added and displayed in *Covenants* page.



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

44. To go to the *Terms & Condition* page, click the **Terms & Condition** tab.



45. To add new terms & conditions, click the add icon. *Add Terms And Conditions* window appears:

Chapter 3 - Proposal Structuring

Add Terms And Conditions

T&C Type *	Facility Id *
<input checked="" type="radio"/> Pre-disbursement <input type="radio"/> Post-disbursement	999
Condition Code *	Terms & Conditions *
4577	Borrower to the Administrative Agent, and with respect to the initial Borrowing, such notice may
<input type="button" value="Add"/> <input type="button" value="Cancel"/>	

46. Select the **T&C Type**. The options available are **Pre-disbursement** and **Post-disbursement**.
47. To link the facility with the terms & conditions, select the required **Facility Id** from the drop down list.
48. Type the **Condition Code** and the **Terms & Conditions**.
49. Click **Add**. Terms & Conditions are added and displayed in *Terms & Conditions* page.



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

50. Click **Next**. *Comments* page appears:

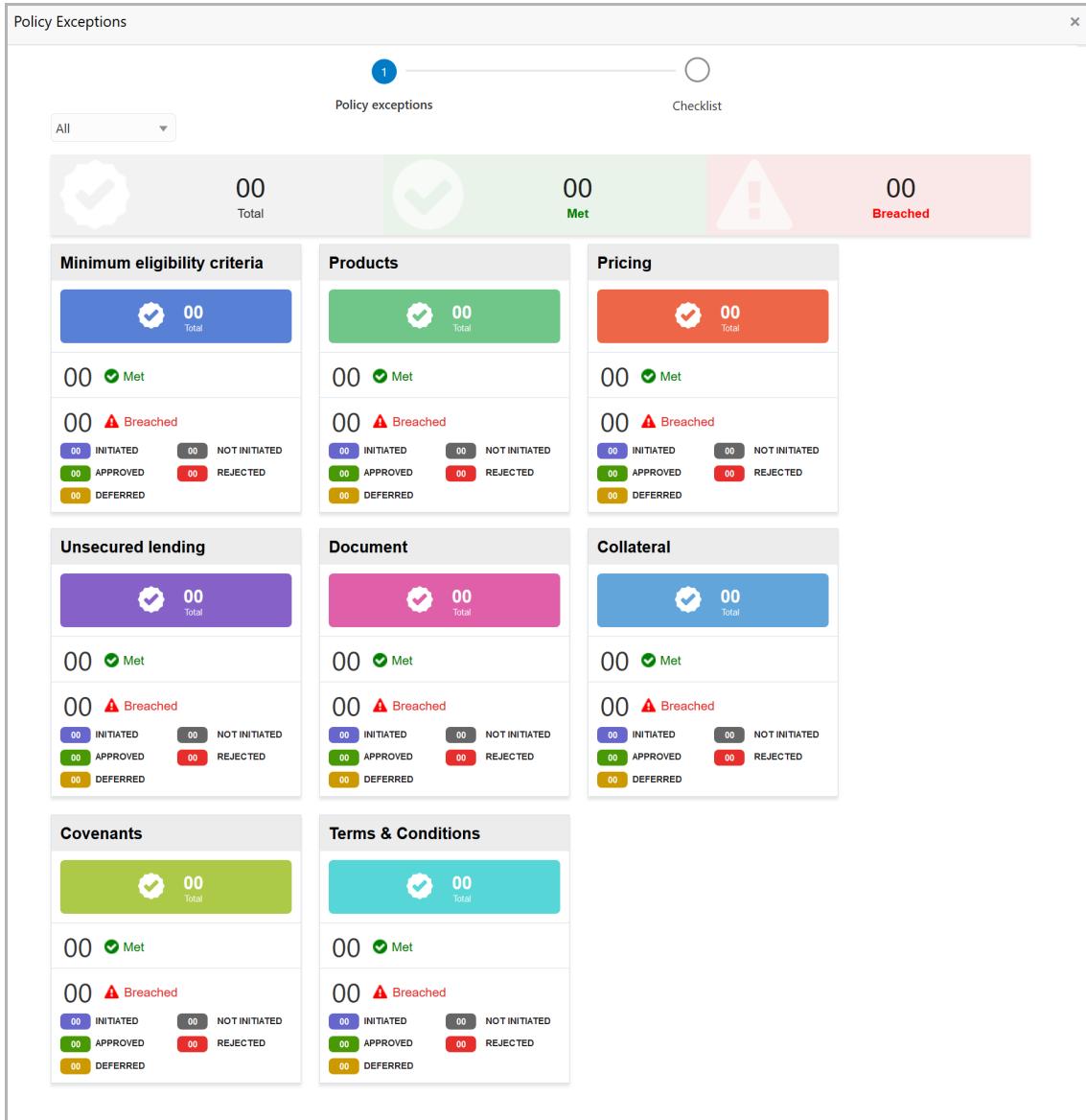
Credit Origination - undefined

Summary	Proposal Structuring	Comments
Enter text here...		
<input type="button" value="Post"/>		
No items to display.		
<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="Submit"/> <input type="button" value="Cancel"/>		

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

Chapter 3 - Proposal Structuring

52. Click **Submit**. *Policy exceptions* window appears:

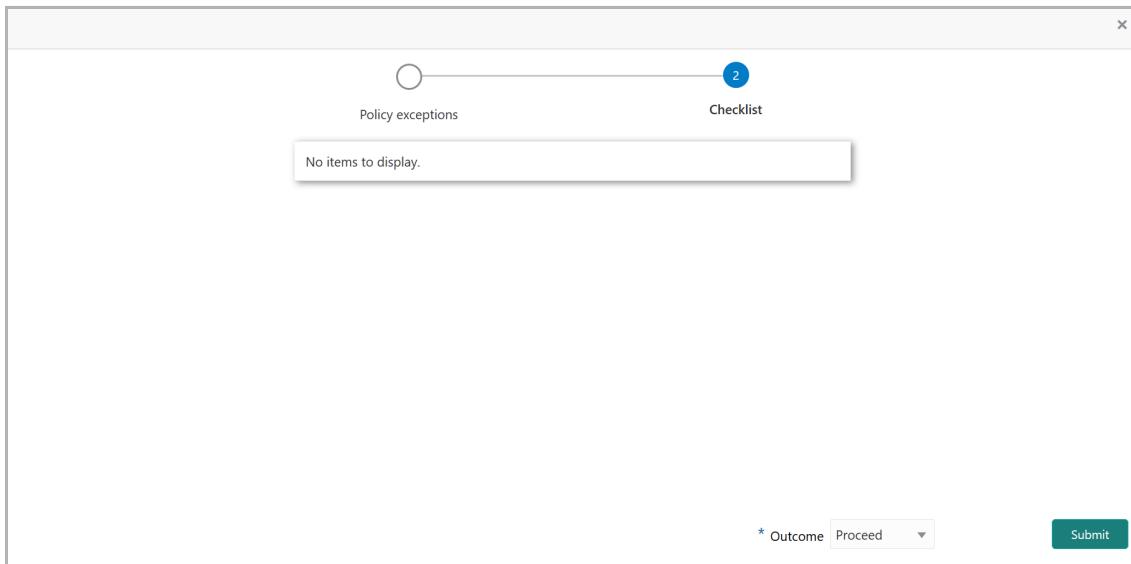


By default, policy exceptions are displayed for both the organization (party) and its child party.

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

54. Click the **Checklist** data segment.

Chapter 3 - Proposal Structuring



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 says 'No items to display.' At the bottom of the window, there is a row of buttons: an 'Outcome' dropdown set to 'Proceed' (with a small dropdown arrow icon), and a 'Submit' button.

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

56. Click **Submit**. The proposal is sent to the Proposal Review stage.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

Proposal Review

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

Proposal review process is similar to the proposal structuring process. Refer **Proposal Structuring** Chapter for step-by-step instructions on reviewing the proposal.

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 step-by-step instructions on approving the proposal.

Upon approval of the credit proposal, the proposal is sent to the draft generation stage.

Chapter 3 - Draft Generation

Draft Generation

In this stage, the draft document detailing the 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**. *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. Select the required application and click **Acquire & Edit**. *Credit <process name>* page summarizing the proposal appears:

Chapter 3 - Draft Generation

Credit Origination - Draft Generation

1 Summary 2 Draft Generation 3 Comments

Summary
OFSS

Customer Information
OFSS, A entity established & operating as a Public Ltd Company in
 Customer ID: PTY201814590 Register No: Legal Status: Public Ltd Liability Amount: Is KYC Compliant: No
 Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility Summary
Total funded - \$5,000,000.00 Total non funded - \$0.00 Facility summary list
 6M 4M 2M 0 Funded
 Term Loan

Collateral summary
\$0.00 Total collateral value
0% Customer LTV

Existing Facilities
\$0.00- (0) Total existing facilities \$0.00- (0) Takeover amount \$0.00- (0) Takeover in this application

Covenants
0 Total Covenants
 Entity Wise: 0 Facility Wise: 0 Financial: 0 Non Financial: 0
 No items to display.

Terms & conditions
0 Total Terms and Conditions
 Pre-Distributed: 0 Post-Distributed: 0
 Newly added: 0 Post-Distributed: 0
 Met: 0 Post-Distributed: 0
 Breached: 0 Post-Distributed: 0

Financial Profile
View all
Show results for: Previous 3 years

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

Projections
View all
Show results for: Next 3 years

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

Group entities
1

Scores
Evaluation not yet done

Groupwise Exposure Details
\$5,000,000.00 GE20181562

Connected Parties
Gross Facility Amount Contribution
No data to display.

Ratings
Moodys AAA

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:

Chapter 3 - Draft Generation

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 organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:

Entity Overview

The Entity Overview window displays a network of entities. At the top left is the title 'Entity Overview'. In the center is a network diagram with three main nodes: 'OFS' (represented by a building icon), 'EVV Limited' (represented by a building icon), and a central node with a bar chart icon. Dashed lines connect 'OFS' to the central node and the central node to 'EVV Limited'. At the bottom right of the network diagram is the text 'EVV Limited'. In the top right corner of the window is a configuration icon (a gear symbol). In the bottom right corner is a 'Close' button.

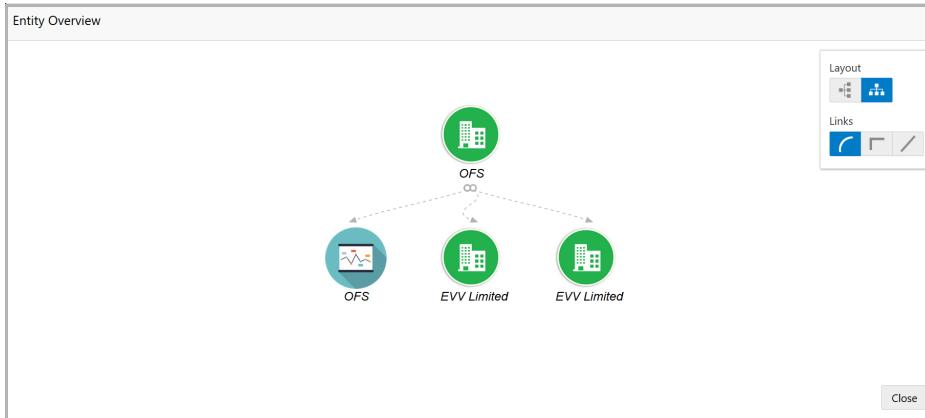
6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:

Layout

The Layout window contains two main sections. The top section shows two layout options: a blue 'matrix' icon and a grey 'tree' icon. The bottom section contains three edit icons: a grey 'rotate' icon, a blue 'flip' icon, and a grey 'edit' icon. The window has a light gray background and a white header bar.

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

Chapter 3 - Draft Generation



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

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

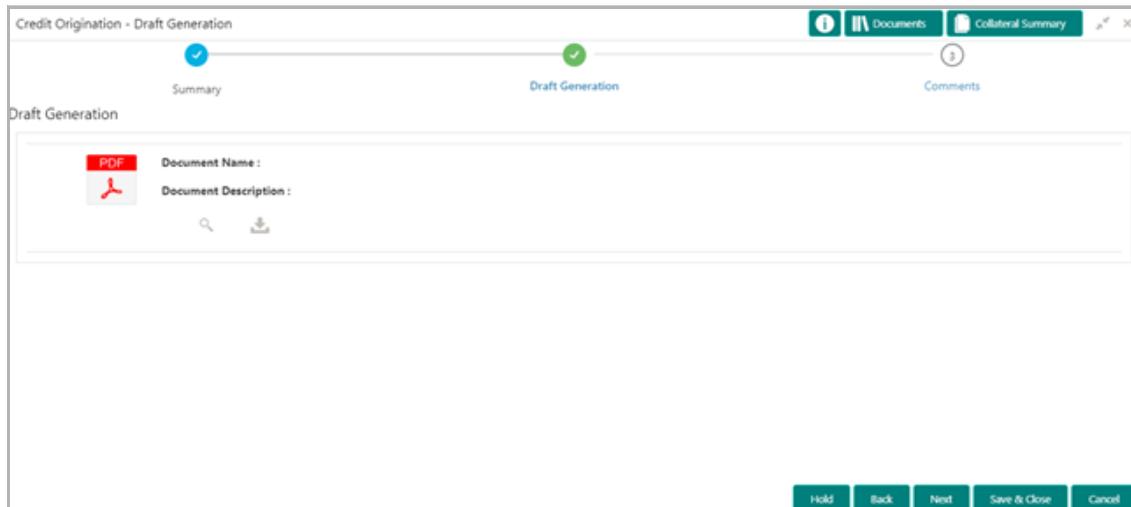
9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.
13. After reviewing the *Summary*, click **Next**. *Draft Generation* page appears:

Chapter 3 - Draft Generation

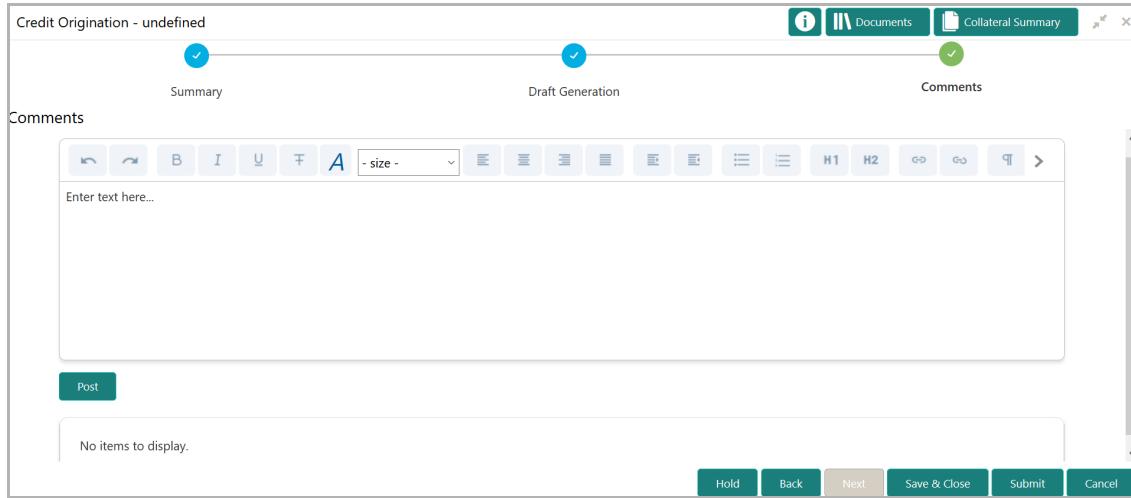
14. Click the generate icon (first icon below the Document Description). The system generates the draft document in PDF format based on the template maintained in Report Maintenance under the Core Maintenance module.



Currently, the system does not support html blob, chart, and graph generation in the draft document.

15. To download the generated draft document, click the download icon.

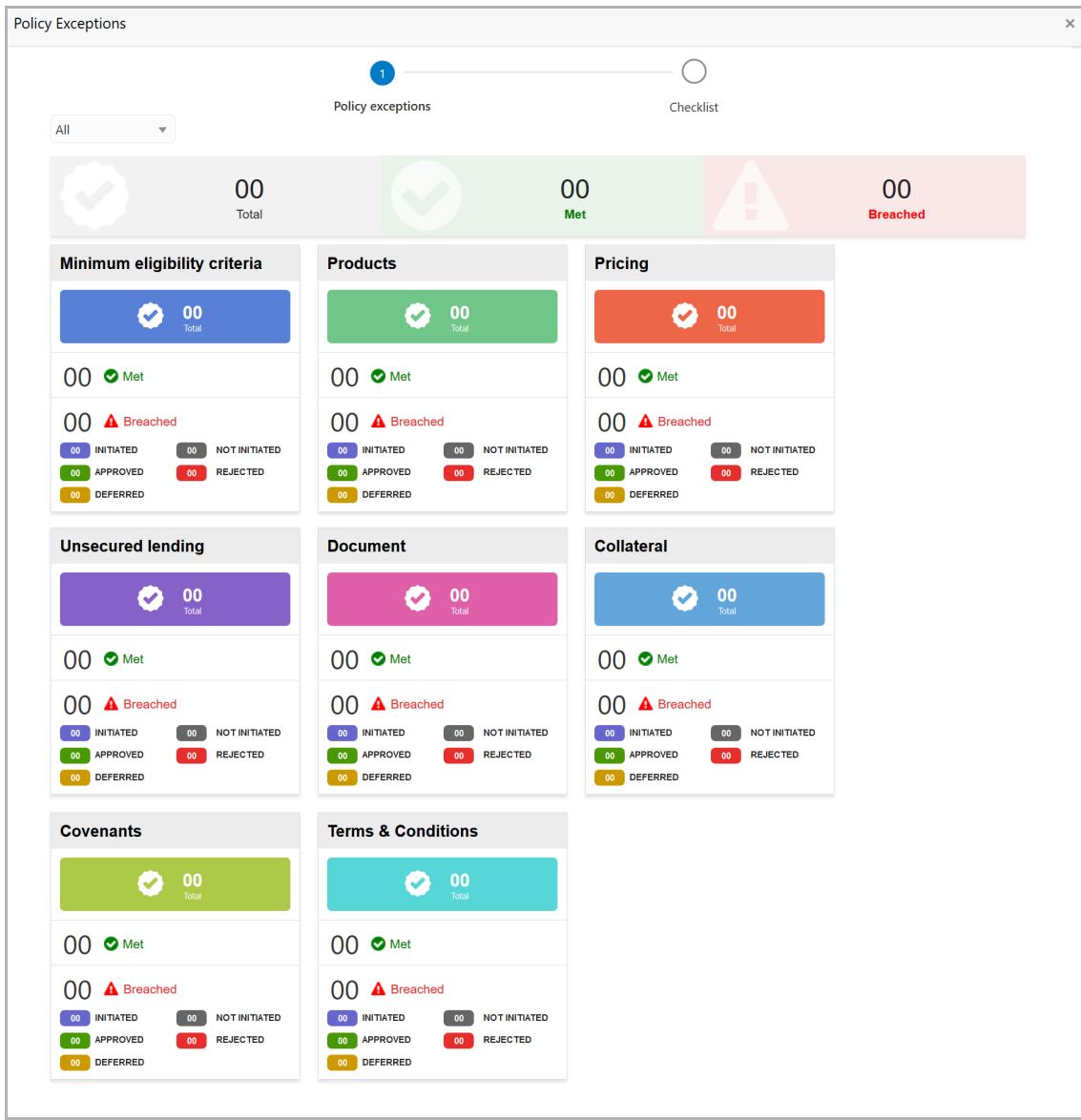
16. Click **Next**. **Comments** page appears:



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

18. Click **Submit**. *Policy exceptions* window appears:

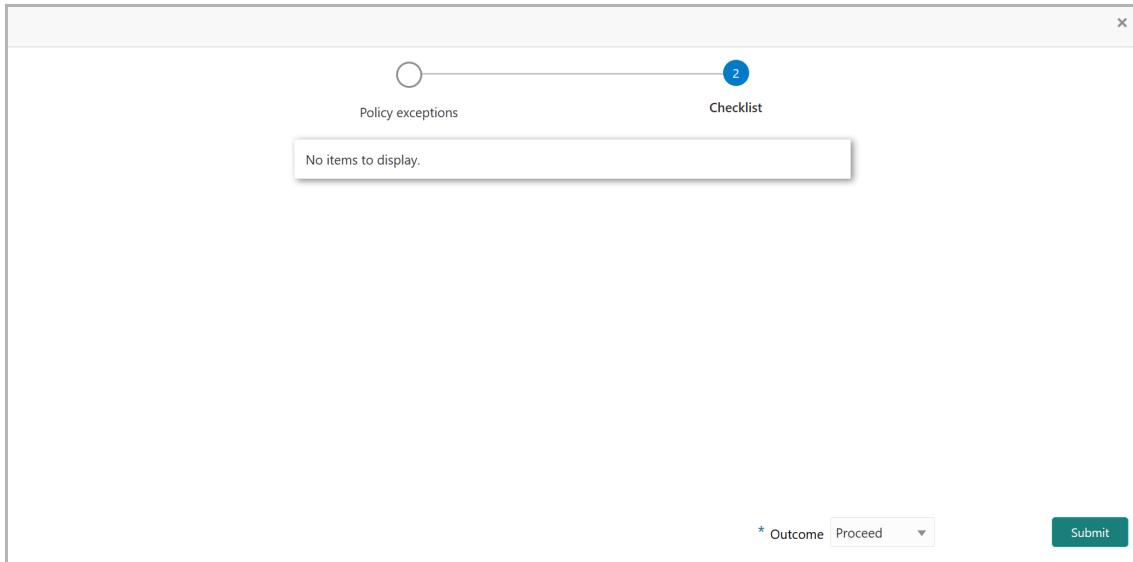
Chapter 3 - Draft Generation



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

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

Chapter 3 - Draft Generation



The screenshot shows a software interface for 'Draft Generation'. 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 'Proceed' selected, and a 'Submit' button.

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

Refer Simplified Credit Proposal Handoff User Guide for information on performing Simplified CPHP process.



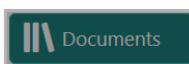
Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

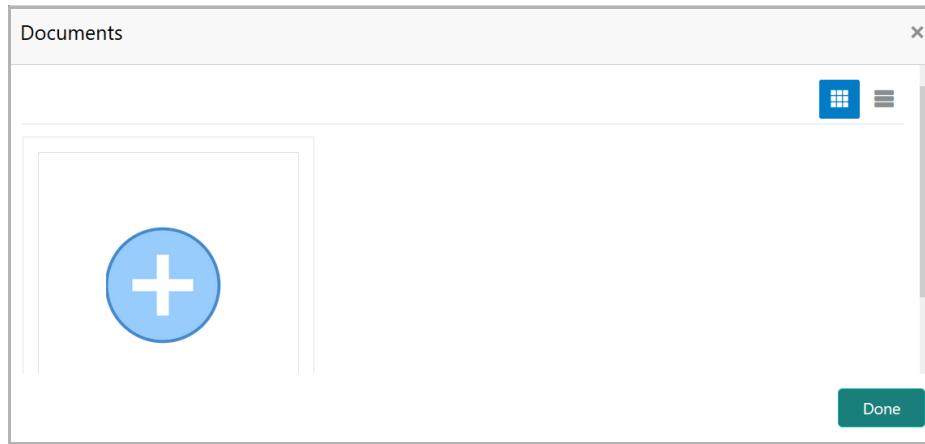
Chapter 3 - Document Upload

Document Upload and Checklist

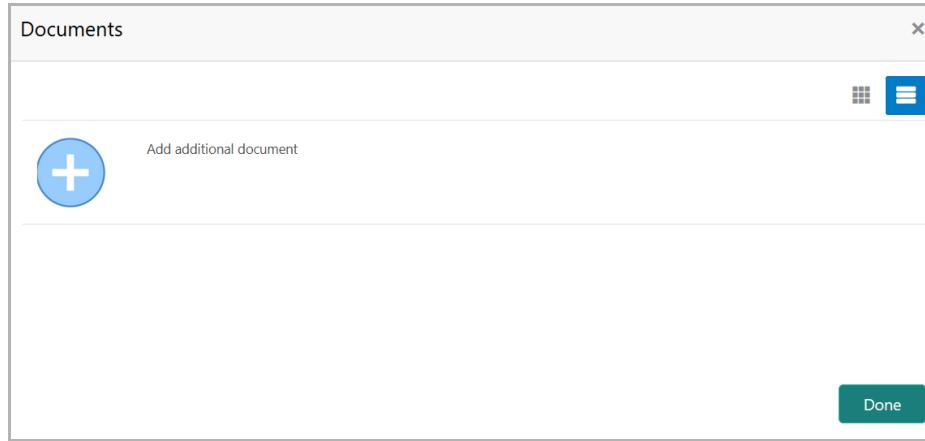
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Proposal Evaluation Restructuring process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve 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. *Documents* window appear:



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:



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

Chapter 3 - Document Upload

Document

Document Type *

Closure Documents

Document Title *

Facility Payment Bills

Document Code *

Closure Documents

Document Description

Remarks

Paid

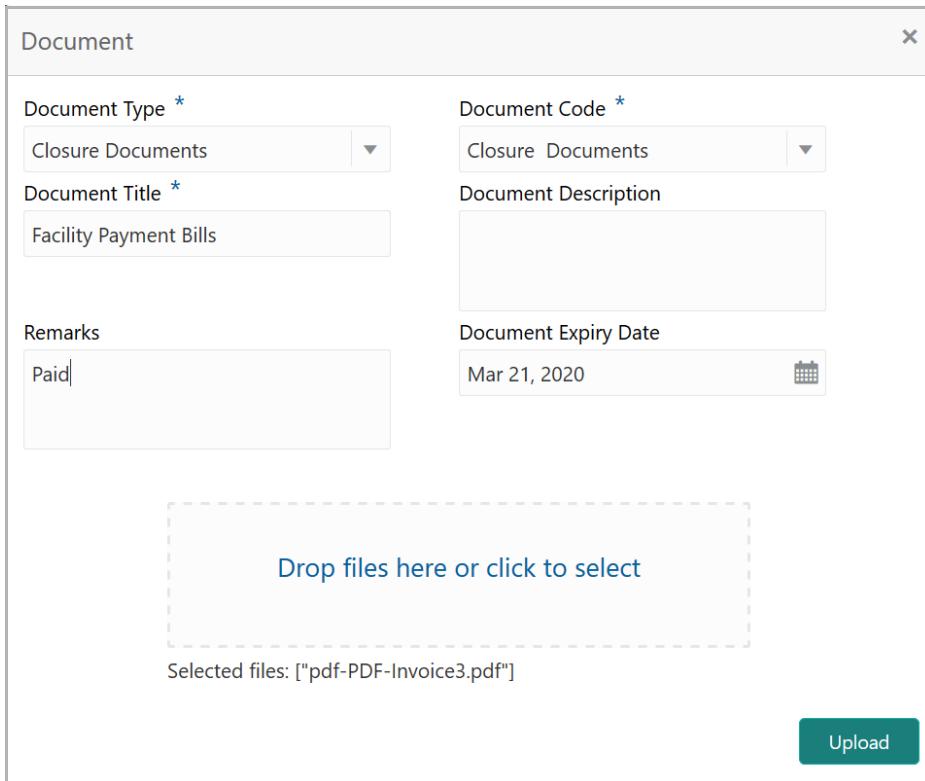
Document Expiry Date

Mar 21, 2020

Drop files here or click to select

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

Upload



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



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

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

Chapter 3 - Document Upload

Checklist

X

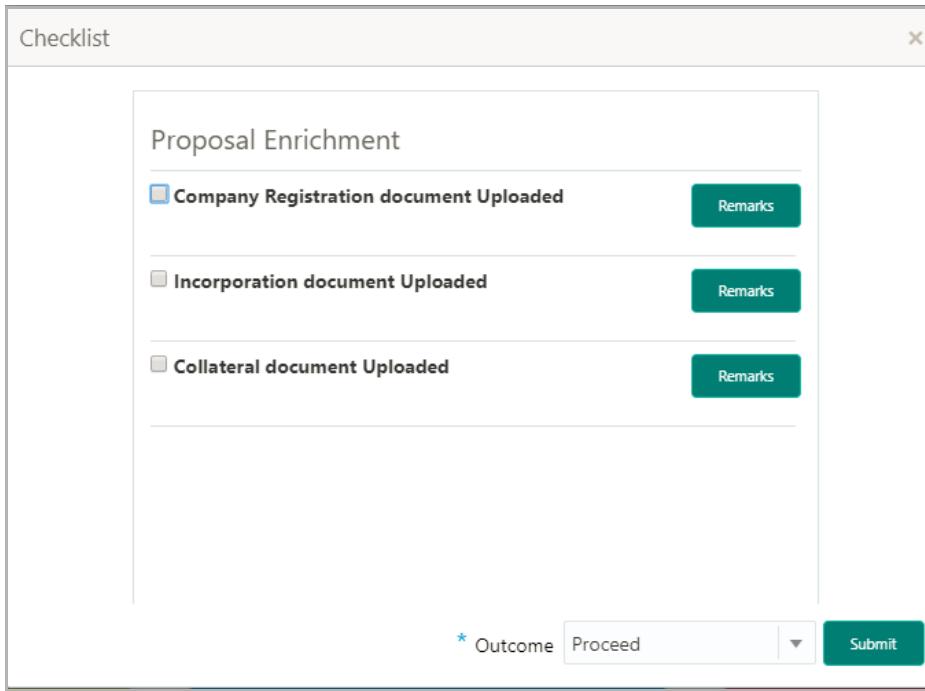
Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

* Outcome Proceed Submit



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

Chapter 3 - Reference and Feedback

Reference and Feedback

References

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

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

Documentation Accessibility

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

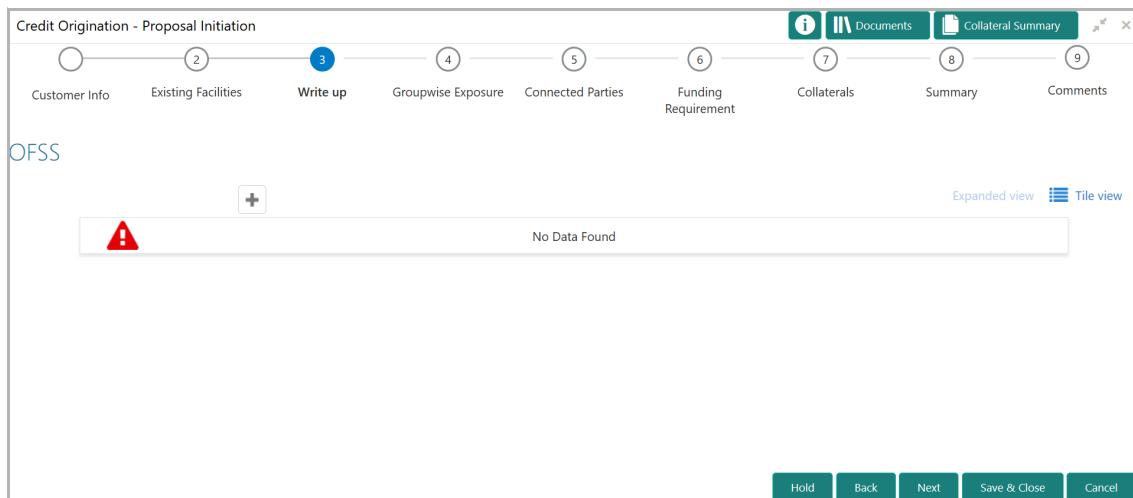
Feedback and Support

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.

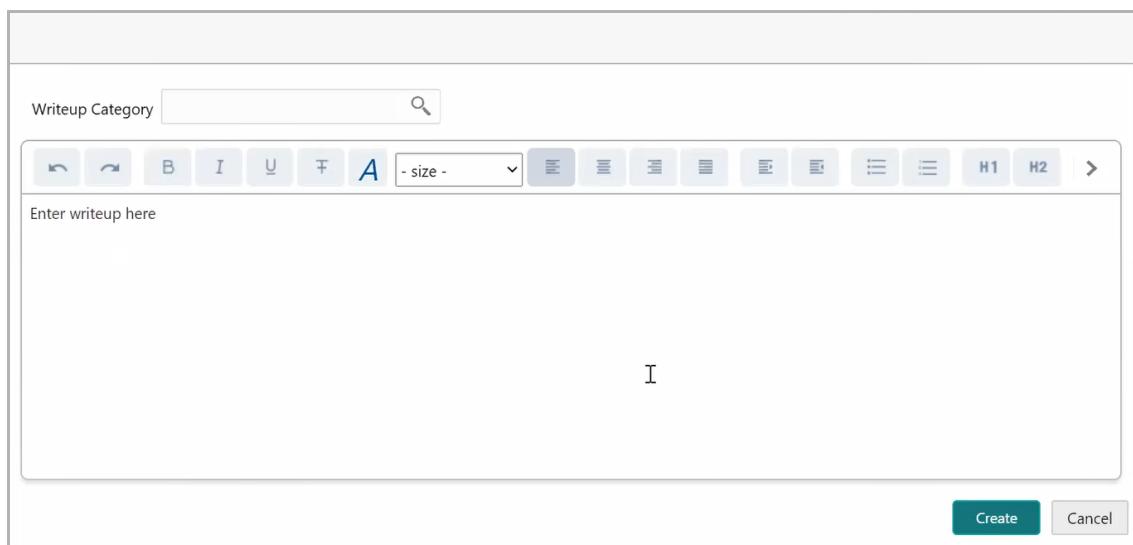
Chapter 3 - Appendix A

Appendix A - Write Up

This data segment appears in all the stages of Simplified Credit Proposal Evaluation Restructuring Process, if the data segment is enabled in the Maintenance module. The user can add writeup for the customer and all their child parties in the available writeup categories. The history of the writeup for the customer will be available to the users throughout the customer's association with the bank.



1. To add a writeup for the organization, click the add icon. *Write Up* window appears:



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

Chapter 3 - Appendix A

Writeup Category

writeup category code	writeup category Description

Fetch

writeup category code	writeup category Description
CODE	[REDACTED]
ABC	[REDACTED]
TL	[REDACTED]
XYZ	[REDACTED]
TAB	[REDACTED]
NEW	[REDACTED]

Page 1 of 1 (1 - 9 of 9 items) | < 1 > >

3. Click on the required category code. Selected code is displayed in the **Writeup Category** field.
4. Write up in the text box and click **Create**. The writeup is added in the *Write Up* page.
5. To modify the writeup, click the **Edit** icon and change the information.
6. To view the complete writeup in Tile view, click the **View complete Writeup** icon.
7. To change the tile view to the expanded view, click the **Expanded view** icon. The *Write Up* page appears as shown below:

Credit Origination - Proposal Initiation

Customer Info	Existing Facilities	Write up	Groupwise Exposure	Connected Parties	Funding Requirement	Collaterals	Summary	Comments
Customer Info	Existing Facilities	Write up	Groupwise Exposure	Connected Parties	Funding Requirement	Collaterals	Summary	Comments
<p>TL</p> <p>Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.</p> <p>Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.</p> <p>Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.</p> <p>Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.</p> <p>Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.</p> <p>Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.</p> <p>Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.</p> <p>Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.</p> <p>Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.</p>								
<p>View history</p> <p>Print</p> <p>Documents</p>								
<p>Hold</p> <p>Back</p> <p>Next</p> <p>Save & Close</p> <p>Cancel</p>								

8. To view the writeup history, click the **View history** icon.
9. To print the writeup, click the **Print** icon.
10. To go to the next page, click **Next**.