Simplified Credit Proposal Evaluation Restructuring User Manual

Oracle Banking Credit Facilities Process Management Cloud Service

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ORACLE®

Financial Services

Oracle Banking Credit Facilities Process Management Cloud Service User Guide
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Table of Contents

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 • 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:
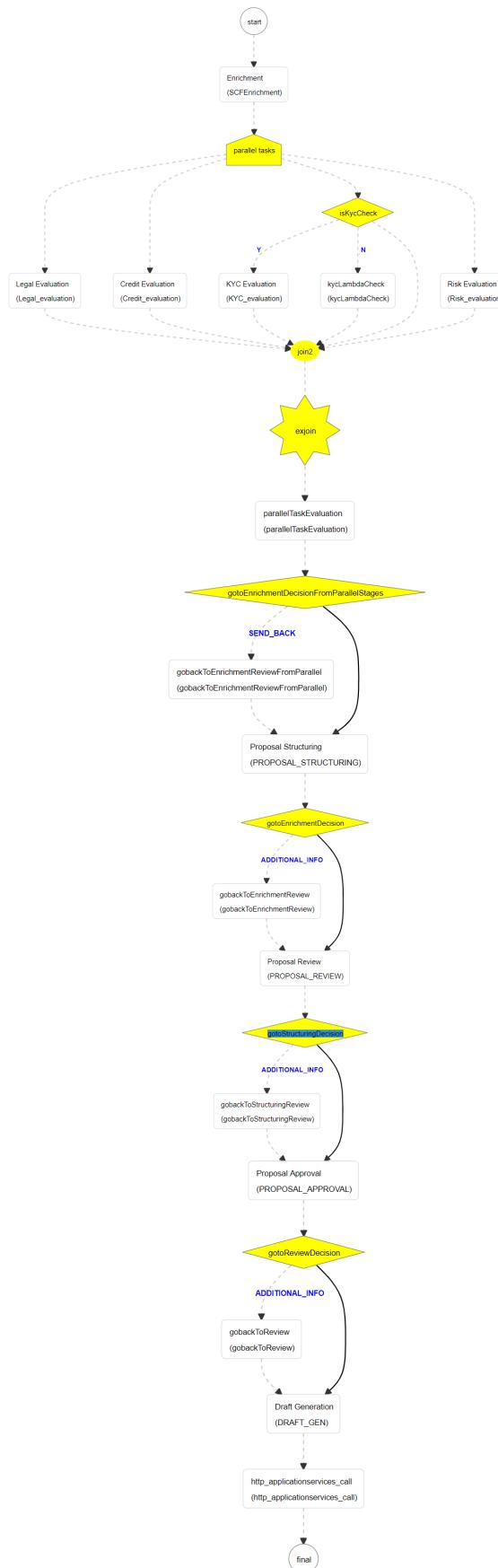
Chapter 3 - Proposal Initiation

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:
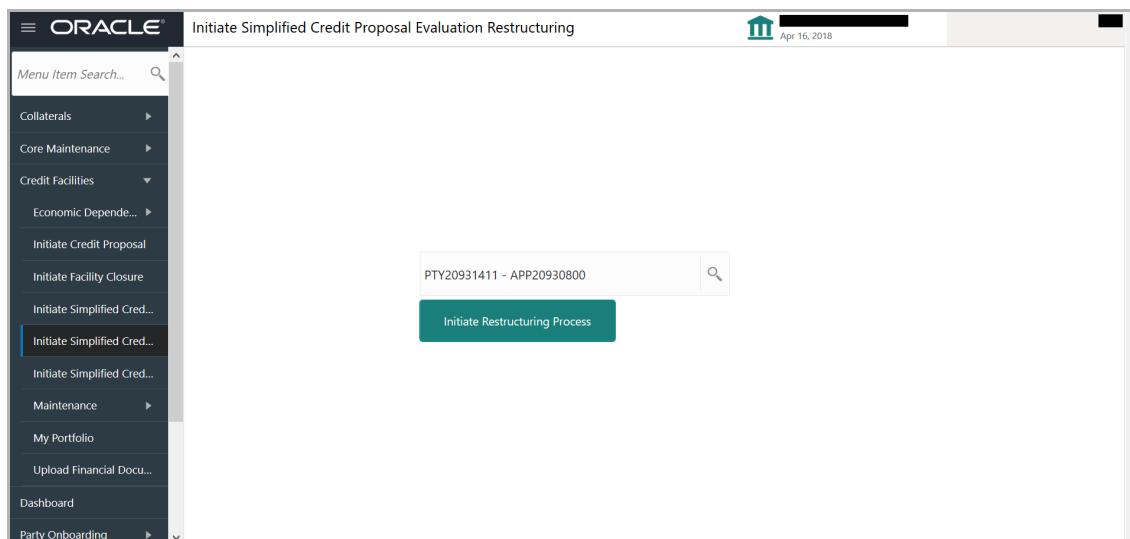
2. Search and select the required application**. Initiate Restructuring Process** button is enabled*.*

3. Click the **Initiate Restructuring Process** button. *Customer Info* page with organization and connected party details added in simplified CPEP appears:
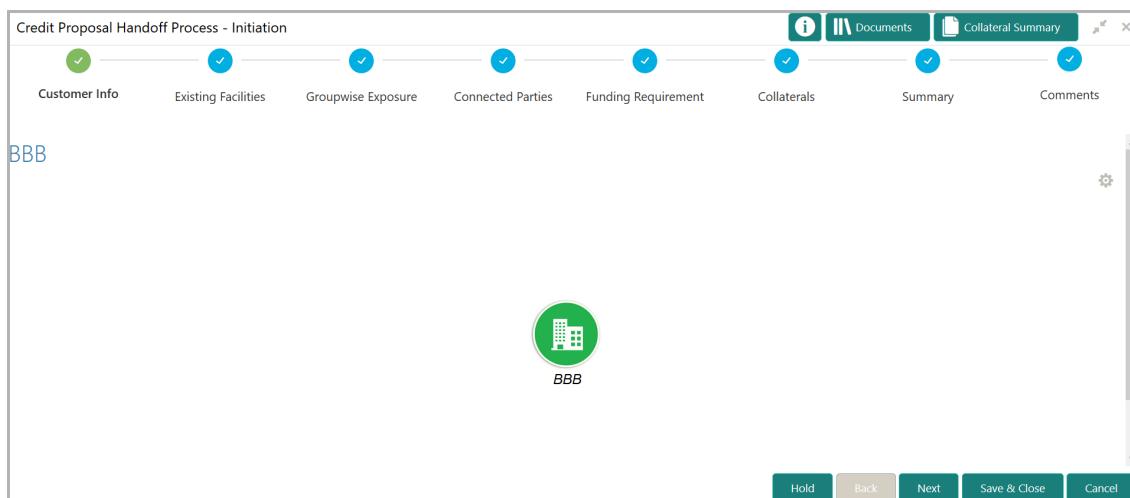
Mouse hovering on the organization icon displays the basic information about the organization.

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.
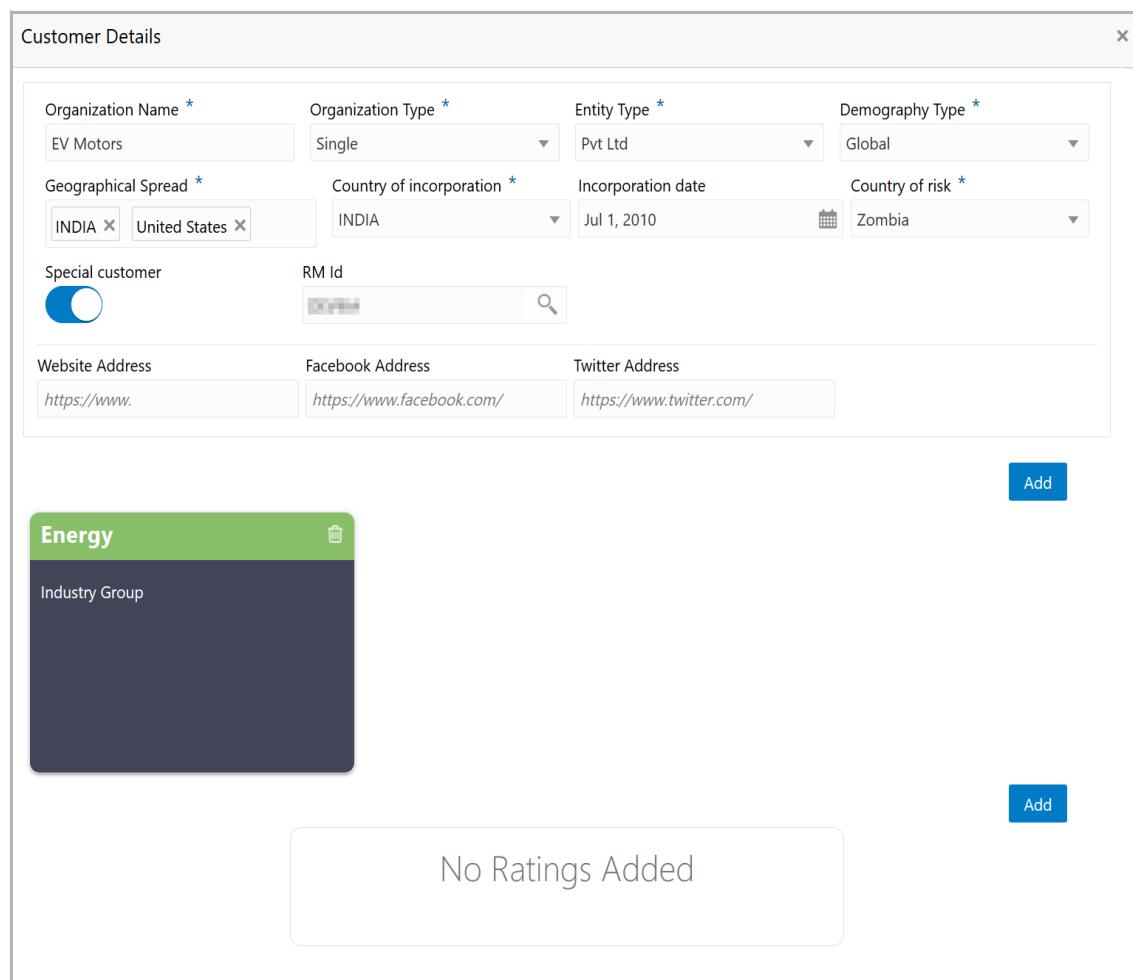
6. Type the **Organization Name.**

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

6

Simplified Credit Process User Manual

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:
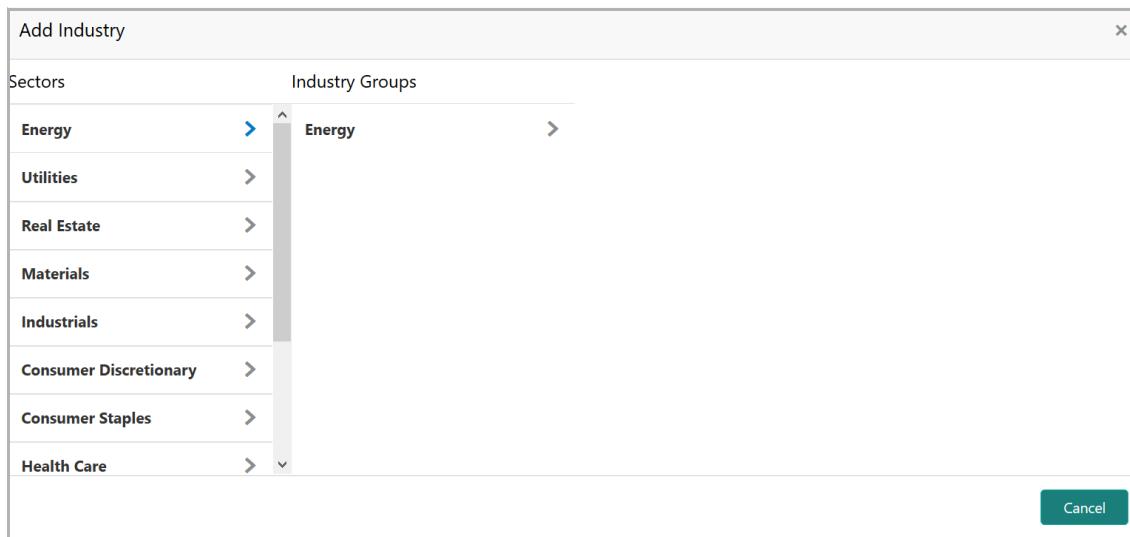
17. Select a sector of the organization. Available **Industry Groups** appear.

18. Select the **Industry Group** of the organization. Available **Industries** appear.

19. Select the Industry of the organization. Available **Sub-Industries** appear.

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:

23. Select the following details:
   - Rating Date
   - Risk Ratings
   - Rated By

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

Upon selection of the above details, the rating is added and displayed in the *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.

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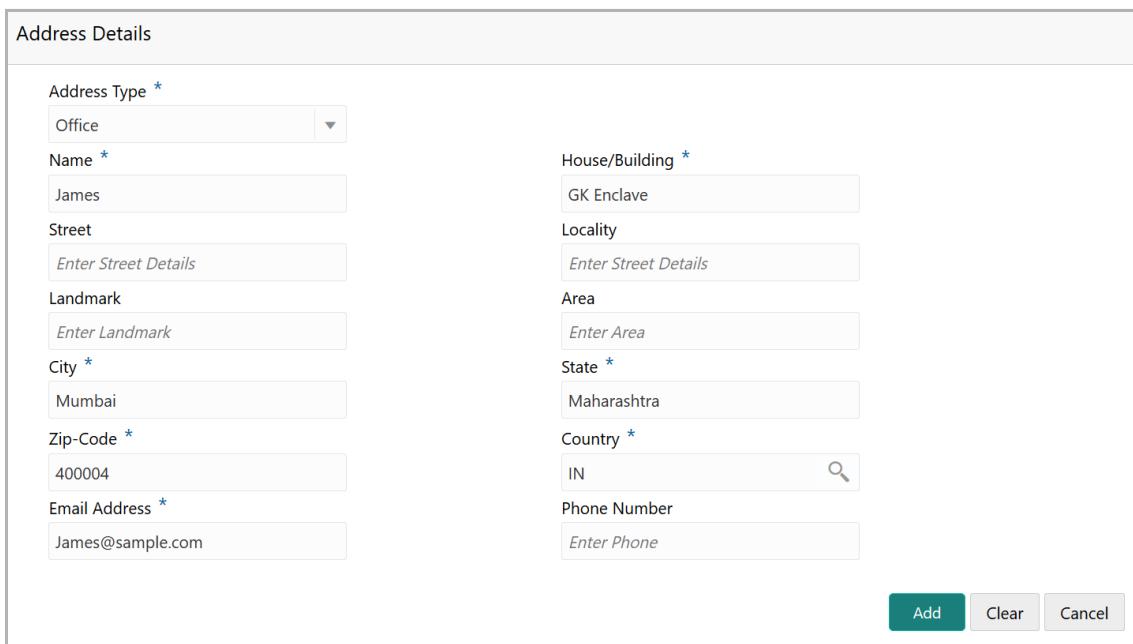
Address Details	
Address Type *	
Office ▼	
Name *	**House/Building** *
James	GK Enclave
Street	**Locality**
Enter Street Details	Enter Street Details
Landmark	**Area**
Enter Landmark	Enter Area
City *	**State** *
Mumbai	Maharashtra
Zip-Code *	**Country** *
400004	IN
Email Address *	**Phone Number**
James@sample.com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

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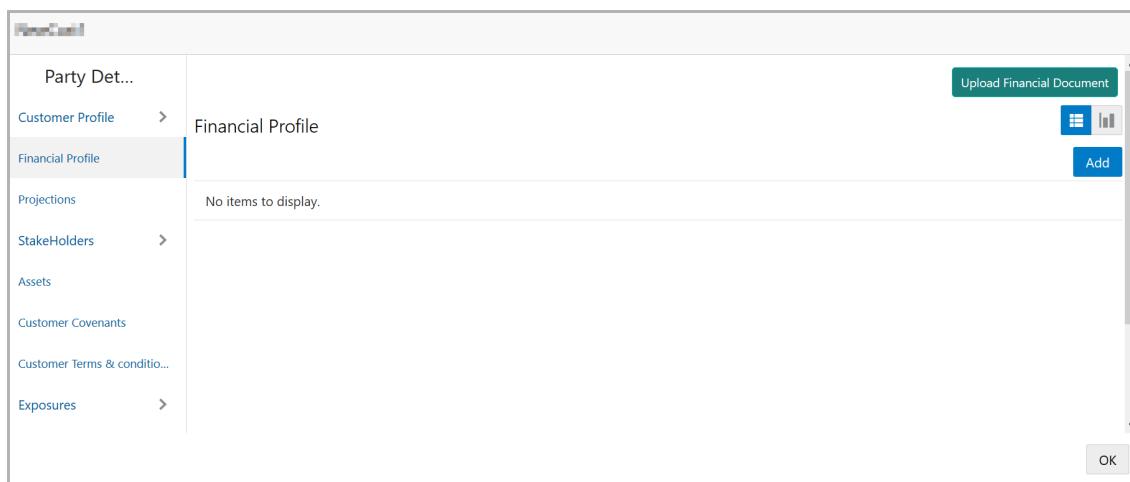
47. Click the **Add** icon. The following window appears:

Financial Profile

Year *
2020

Currency *
USD

Balance Sheet Size *
$5,000,000.00

Operating Profit *
$5,000,000.00

Net Profit *
$3,000,000.00

Year Over Year Growth
20%

Return On Investment
20%

Return On Equity
11%

Return On Asset
15%

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

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

Add

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 *

FY2019-2020

Quarter *

Quarter 4

Drop files here or click to select

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.

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:

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 *

FY2020-2021

Quarter *

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.

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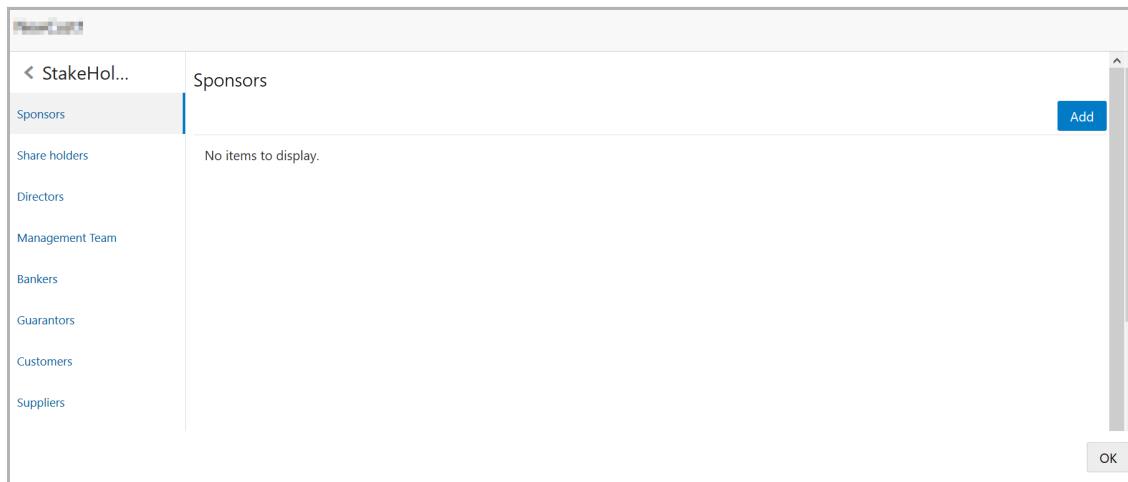
68. To add sponsor details, click **Sponsors** from the left menu and then click **Add**. *Sponsors* window appears:

17

Sponsors

Promoter Type *

◉ Individual ◯ Corporate

Name *

Thomas

Age

45

Experience Summary

Designation

CEO

Role

Management

Stake Percentage *

30%

Associated Since

May 4, 2010

Education Qualifications

Masters Degree

▸ Address details

[Add] [Clear] [Cancel]
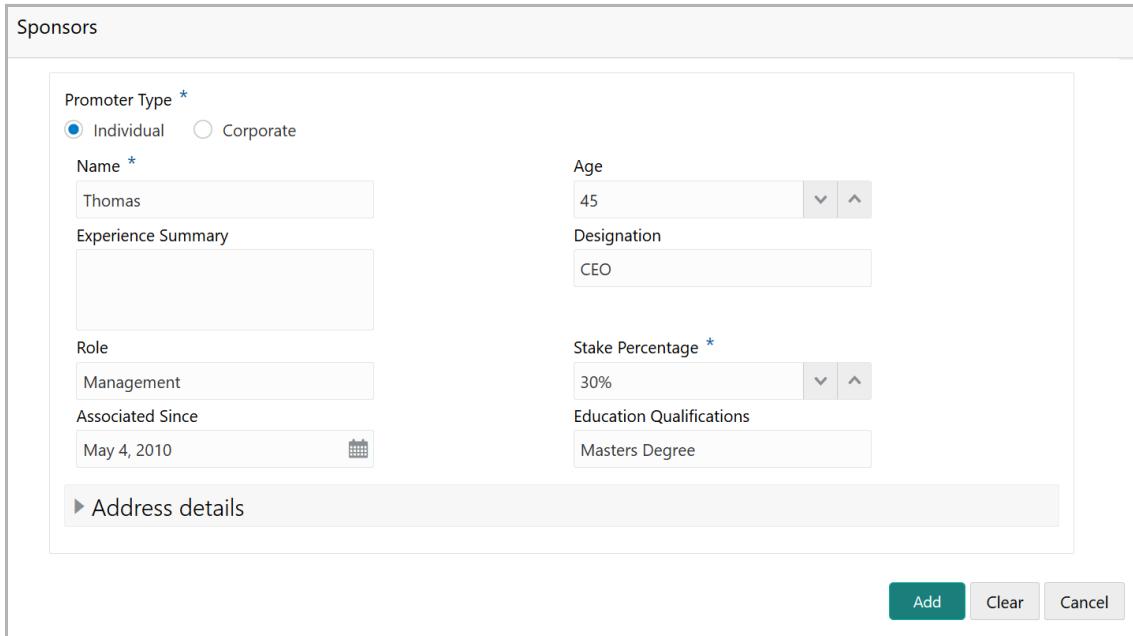
69. If the sponsor is an individual, select or type the following sponsor details in the corresponding fields:

- 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.

Sponsors

◢ Address details

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

Add   Clear   Cancel

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:

Assets

Name *
Golf court

Currency *
INR

Value *
₹40,000,000.00

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:

Party Det...

Customer Profile >
Financial Profile
Projections
StakeHolders >
Assets
Customer Covenants
Customer Terms & conditio...
Exposures >

▶ Overview

▼ Filter | Type to filter | × | + ✎ 🗑

No items to display.

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

OK

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

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.

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.

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.

91. Select the monitoring information.

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

[toggle on]

T&C Type *
  ◉ Pre-disbursement
  ○ Post-disbursement

Condition Code *   Condtion Description *
002   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:

Add Terms And Conditions ✕

Customer Linkage

⬭

T&C Type *

◉ Pre-disbursement

◯ Post-disbursement

Facility Id *

Funded - Term Loan-F20174004 ▾

Condition Code *

004

Condtion 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.

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:

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:

Filter   ×

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:

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:

Filter ✕

Relation ⌃

● Borrower

○ Connected Party

Tenor

Currency

INR 🔍

From Amount

To Amount

Commitment Status

☑ Commited

☐ Uncommited ⌄

[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:

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:

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:

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:

Filter ×

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:

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:

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:

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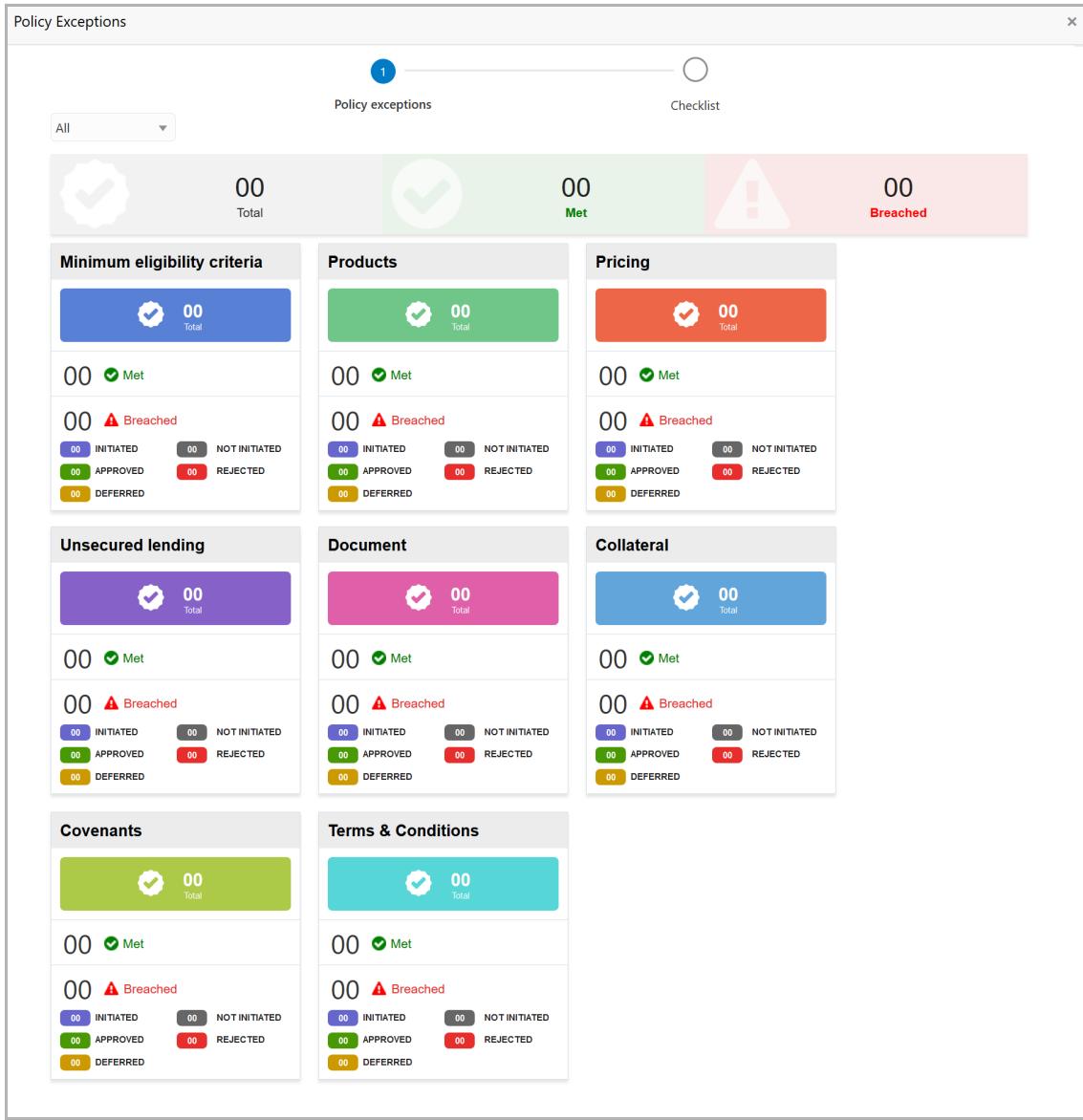
By default, policy exceptions are displayed for both the organization (party) and its child party.

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.
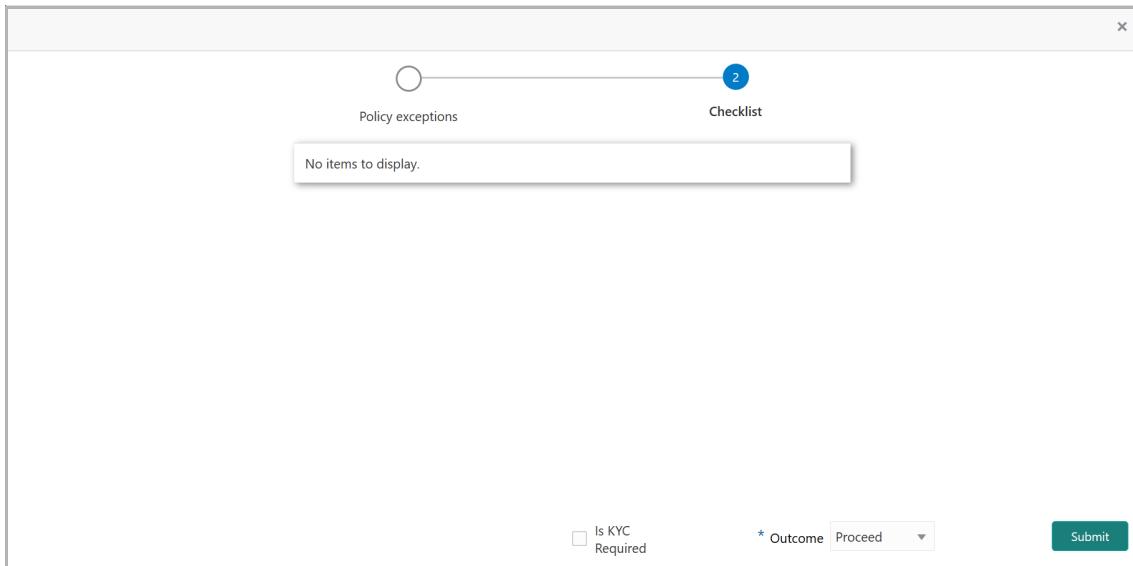
145. Enable the **Is KYC Required** check box, if KYC evaluation task is required to be created.

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.

Simplified Credit Process User Manual

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:

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

Credit Origination - Credit Evaluation

[ⓘ] [🔍 Pipeline Analysis] [📘 Documents] [📋 Collateral Summary]

① Summary   ② Credit Evaluation   ③ Comments

Summary

Customer Information

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

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

Facility Summary

Total funded - **$0.00**

No data to display

Total non funded - **$20,000.00**   Facility summary list

24K
16K
8K
0
    Non Funded

■ Term Loan

Group entities

1

Collateral summary

$0.00
Total collateral value

0%
Customer LTV

No data to display

★ 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 | 0 | 0 | 0 |
| Entity Wise | Facility Wise | Financial | Non Financial |

No items to display.

Terms & conditions

0
Total Terms and Conditions

| 0 | 0 |
| Pre-Distributed | Post-Distributed |

No items 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]

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

Industry Details

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

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:

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

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

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

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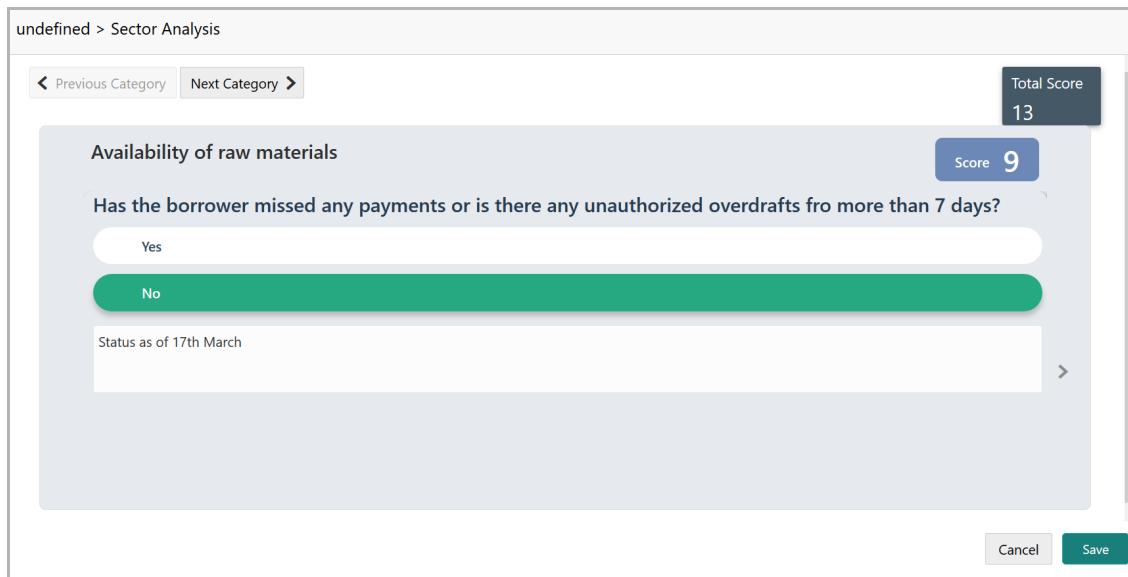
15. Select answers for the available questions and click **Next Category**.

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

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

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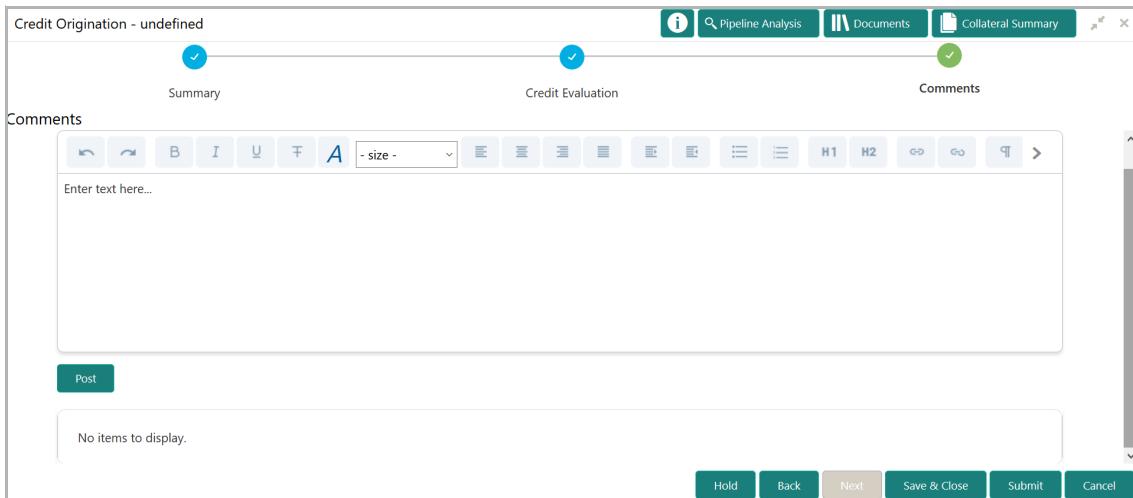
26. Type the overall **Comments** for the credit evaluation and click **Post.** Comment is posted below the **Comments** box**.**

27. Click **Submit**. *Policy Exception* window appears:
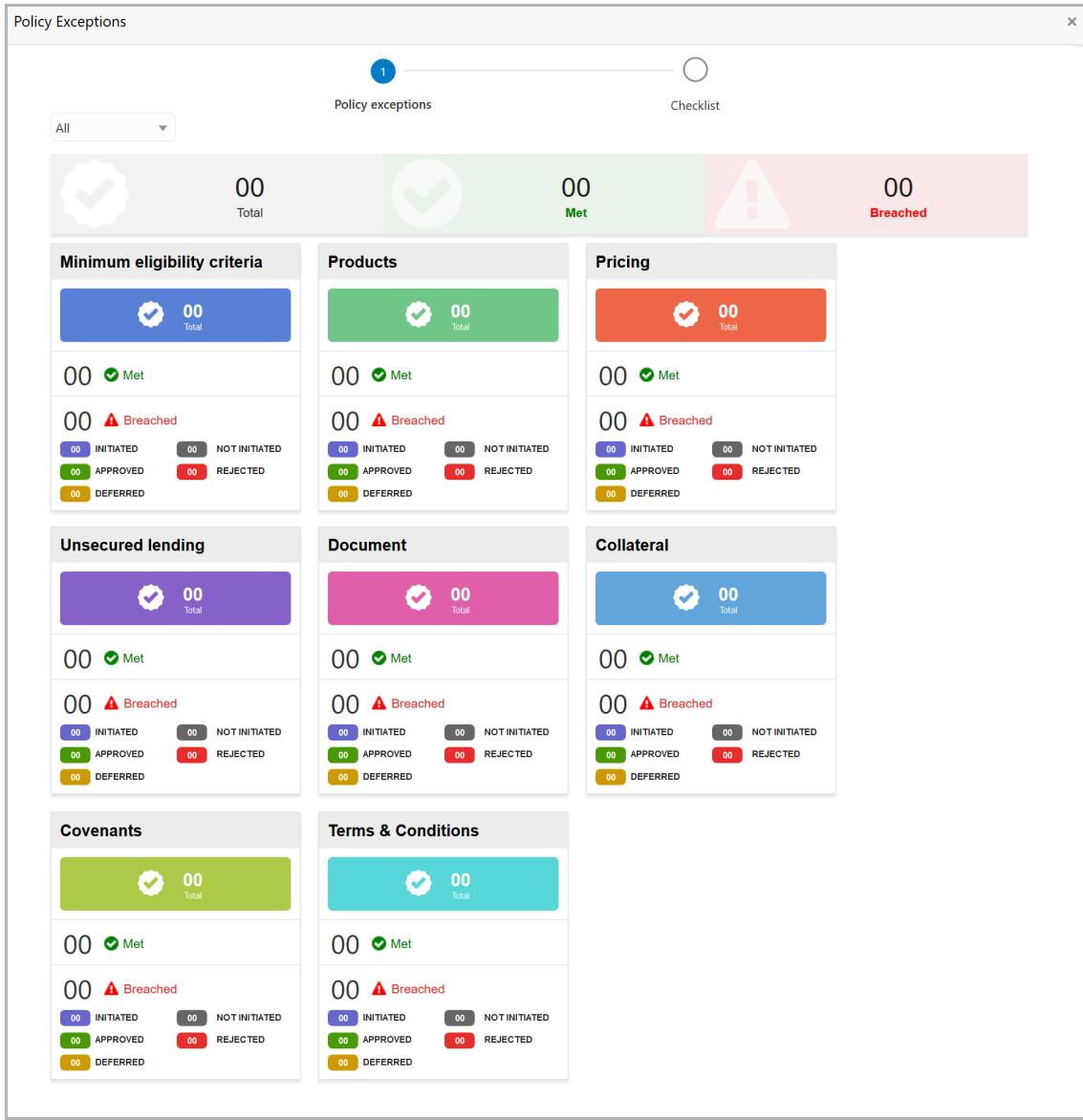
By default, policy exceptions are displayed for both the organization (party) and its child party.

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.

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:

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

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

Industry Details

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

Close

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:

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

38. Select the required layout. Entity Overview is changed to the selected layout as shown below:
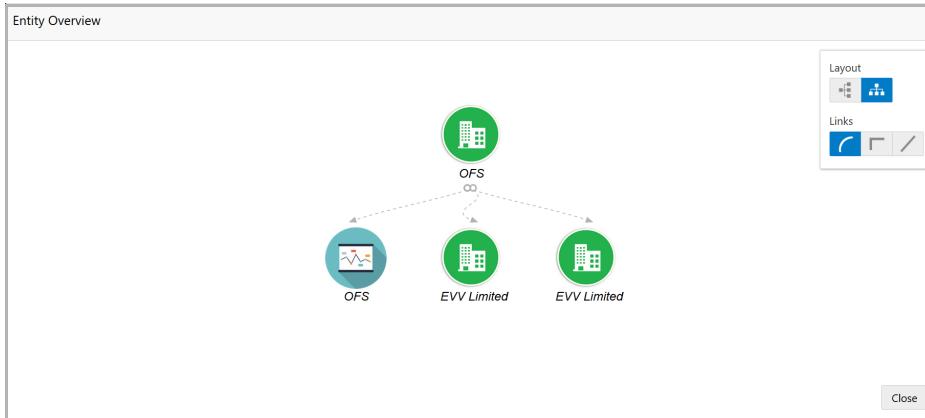
39. To exit the *Entity Overview* window, click **Close**.

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:

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:

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

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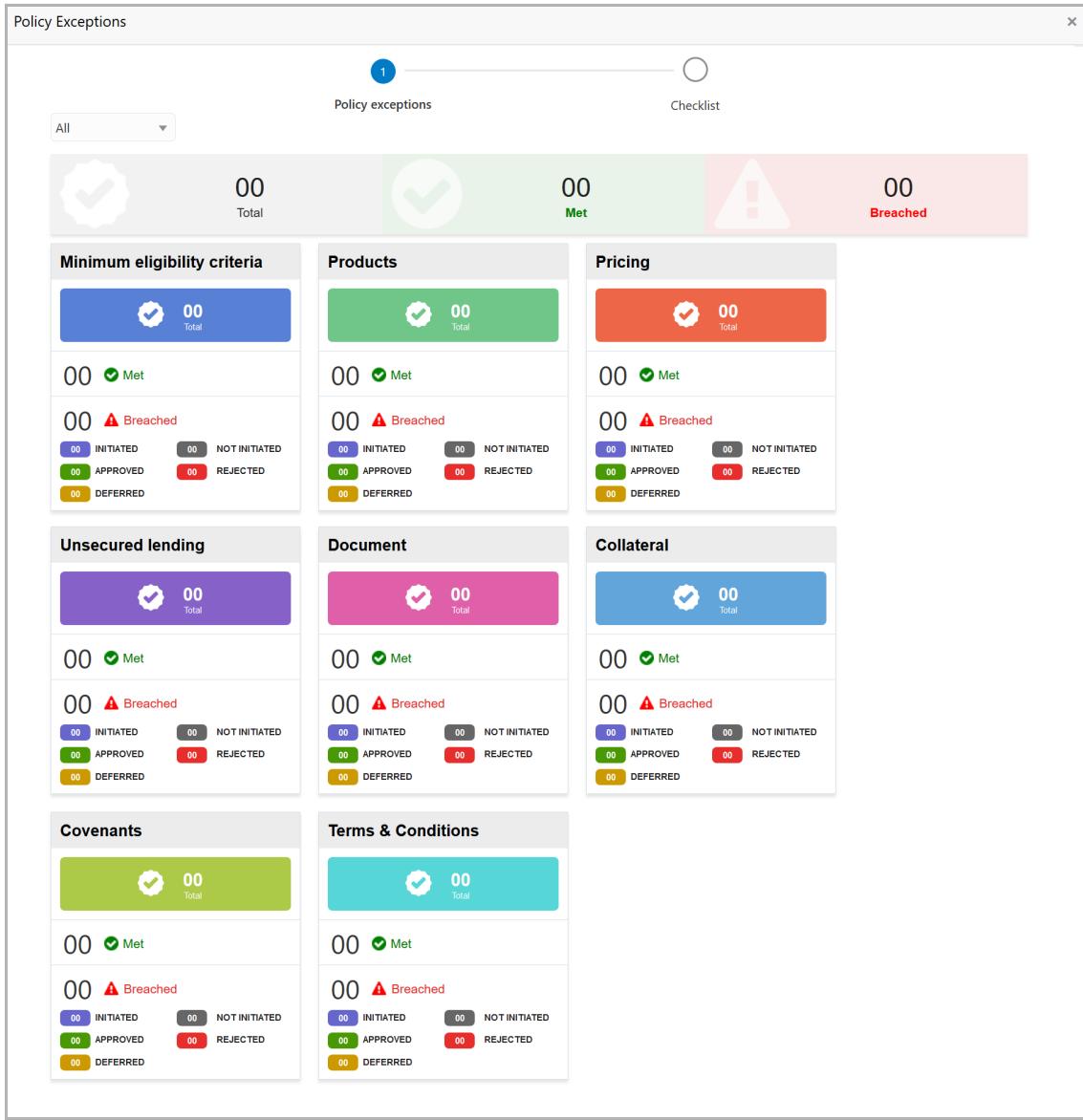
By default, policy exceptions are displayed for both the organization (party) and its child party.

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.
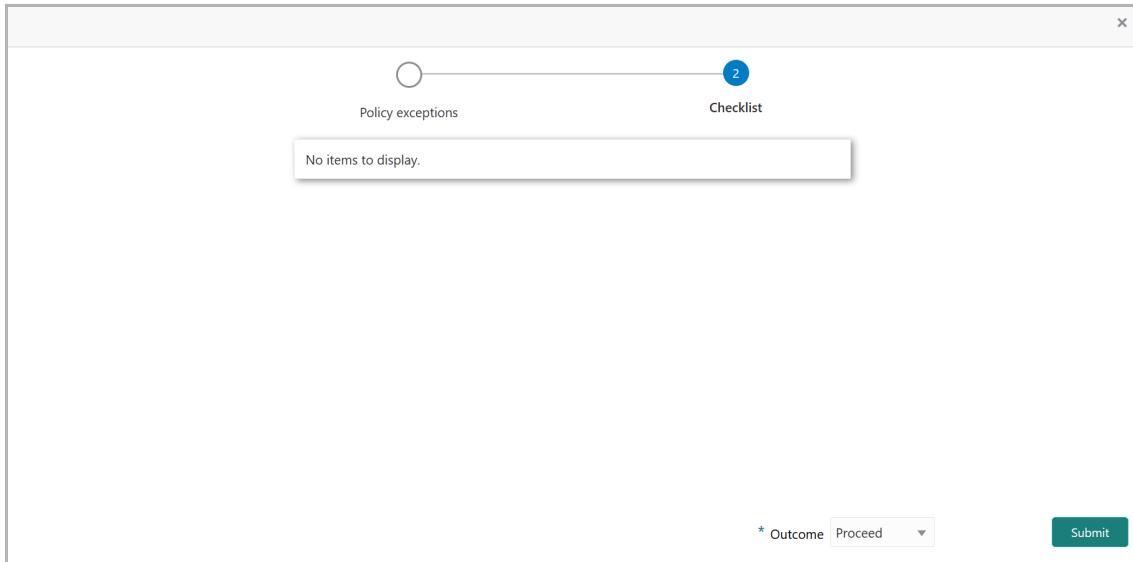
Chapter 3 - Proposal Evaluation

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:

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

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

| Industry Details			
Sectors	**Industry Group**	**Industries**	**Sub Industries**
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

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

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


Entity Overview

OFS

OFS   EVV Limited

EVV Limited

Close

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

Layout

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

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

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:
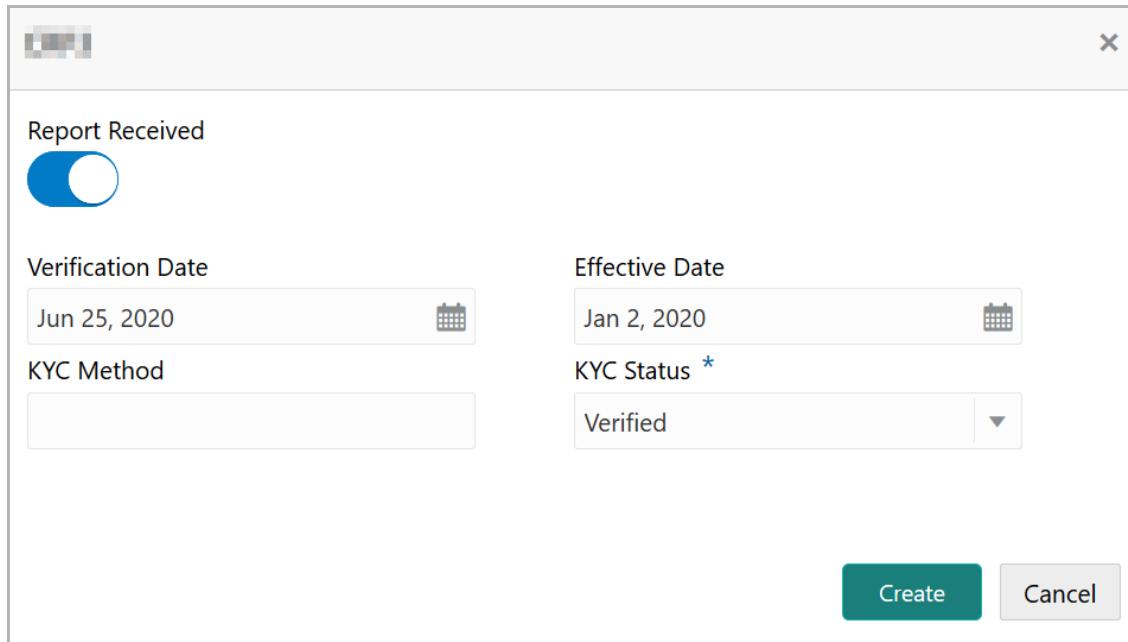
Report Received

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method

KYC Status *: Verified

Create   Cancel

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:

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:

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

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

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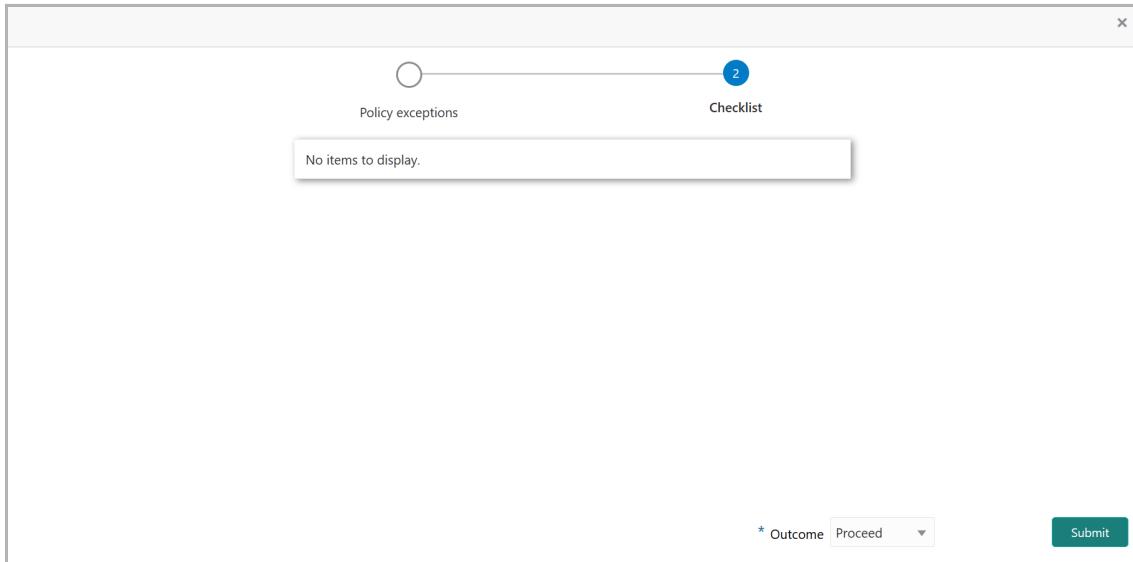
29. Select the **Outcome** as **PROCEED,** if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

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.

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:

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

Credit Origination - Proposal Structuring   ⓘ   ▐ Documents   ▤ Collateral Summary

1 — Summary   2 — Proposal Structuring   3 — Comments

Summary

Customer Information

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

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY201774543		Pvt Ltd		No	0	0	0	0

Facility Summary

Total funded - **$0.00**

No data to display

Total non funded - **$1,024.00**   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

0%
Customer LTV

No data to display

★ Scores

16   80.0 %

16
of 20

Credit Evaluation
Fair   80.0%   **16 of 20** ▸

Existing Facilities

$0.00 - (0)
Total existing facilities

$0.00 - (0)
Takeover amount

$0.00 - (0)
Takeover in this application

Groupwise Exposure Details

No data to display

Covenants

✔ **1**
Total Covenants

1 Entity Wise	0 Facility Wise	1 Financial	0 Non Financial

Newly Added   1 Financial   0 Non Financial
1

Met   0 Financial   0 Non Financial
0

Breached   0 Financial   0 Non Financial
0

Terms & conditions

✔ **0**
Total Terms and Conditions

0 Pre-Distributed	0 Post-Distributed

No items 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

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


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:


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

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

7

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:

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: *	Return On Capital	Probability Of Default
$5,000,000.000	20%	20%

Loss Given Default

20%

Cash Cover

$6,000,000.000

Proposed and Approved

Proposed Funded Sell Down	Proposed Unfunded Sell Down	Approved Funded Sell Down
$4,000,000.000	$1,000,000.000	$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 *	Requested Expiry Date: *
Jun 1, 2021	Jul 5, 2022

additional fields

▸ UDF

▸ TMIS

▸ CMIS

Save   Cancel

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:

Facility Details

Field	Value

Line Code *
[   ]

Line Serial Number *
11

Facility Description *
CR1 facility

Parent Facility Id
Select Parent Facility ▼

Facility Type
○ Funded
● Non Funded

Facility Category
Term Loan ▼

Next Review Date *
Jun 1, 2021 📅

Currency
USD 🔍

Requested Amount *
$1,020.000

Proposed Amount *
$1,021.000

Tenor
30 ▼ ∧

Availability Period
Availability Period

Commitment Status
○ Committed
● Uncommitted

Secured?
[●——]

▶ 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

[📄 Populate] [⚙]

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	Unlink

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

Link facilityF2086104

Pool Code *

POOLCODE1 ▼

Pool Description

Pool one

Pool Amount

$12,000.00

▶ Collateral Linkages

Contribute To Facility

Facility Contribution Currency *

USD 🔍

Facility Contribution Amount *

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.

◢ Link Pool To Facility

Facility Linkages

Link facility

Facility Id	Code	Pool Contribution Amount	% Of Pool	Unlink
F2086104	POOLCODE1		0	Unlink

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:

Credit Origination - undefined   ℹ️ Ⅲ Documents   📄 Collateral Summary

✓ Summary   ✓ Proposal Structuring   ③ Comments

OFSSS ∨

OFSSS ▼   Facilities Collaterals Covenants Terms & Conditions

▼ Filter   Type to filter   ×   ➕ ✏️ 🗑️

Collateral Id: COL20770044   Charge Hierarchy: 1   Valuation Amount:
Collateral Type: Ship   Valuation Date: Collateral Details: Collateral for term loan
Owner Estimated Value: ₹1,000,000,000.00

Hold   Back   Next   Save & Close   Cancel

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

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

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

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

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		Notice Days *	
Financial ▼		90	∨ ∧
Revision Frequency *		Revision Days	
Select Revision Frequency ▼		Enter Revision Days	∨ ∧
Start Date *		End Date *	
Mar 18, 2020 🗓		May 18, 2020 🗓	

Formula

Covenant Check Condition		Target Type	
Greater Than ▼		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	Waiver Status
◯ Met ◯ Breach	Select Waiver Status ▼
Last Check Value	
Last Checked Value	

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

38. Enter the **Last Check Value**.

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

▲ Monitoring Information Details

Select

40. Select the monitoring information.

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

▲ Facility Linkage Details

Select Facility *

F2077647

Facility Type	Facility Category	Facility Description
Funded	Term Loan	Facility for daily operations

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.

Credit Origination - undefined

Summary ✓ — Proposal Structuring ✓ — Comments ③

OFSSS ⌄

| OFSSS | Facilities | Collaterals | Covenants | Terms & Conditions |

+ ☑ 🗑

No items to display.

Page . of 0 (1 - 0 of 0 items) ⏮ ◄ ► ⏭

Hold | Back | Next | Save & Close | Cancel
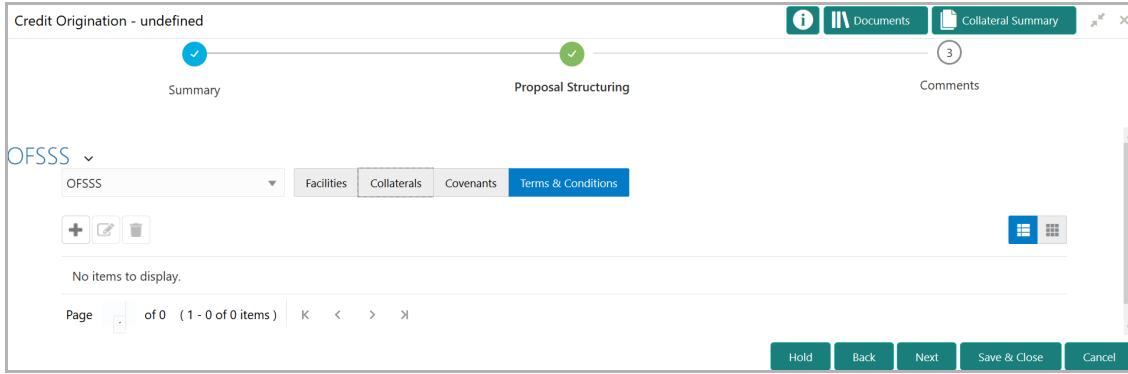
45. To add new terms & conditions, click the add icon. *Add Terms And Conditions* window appears:

14

Chapter 3 - Proposal Structuring

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:

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

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.
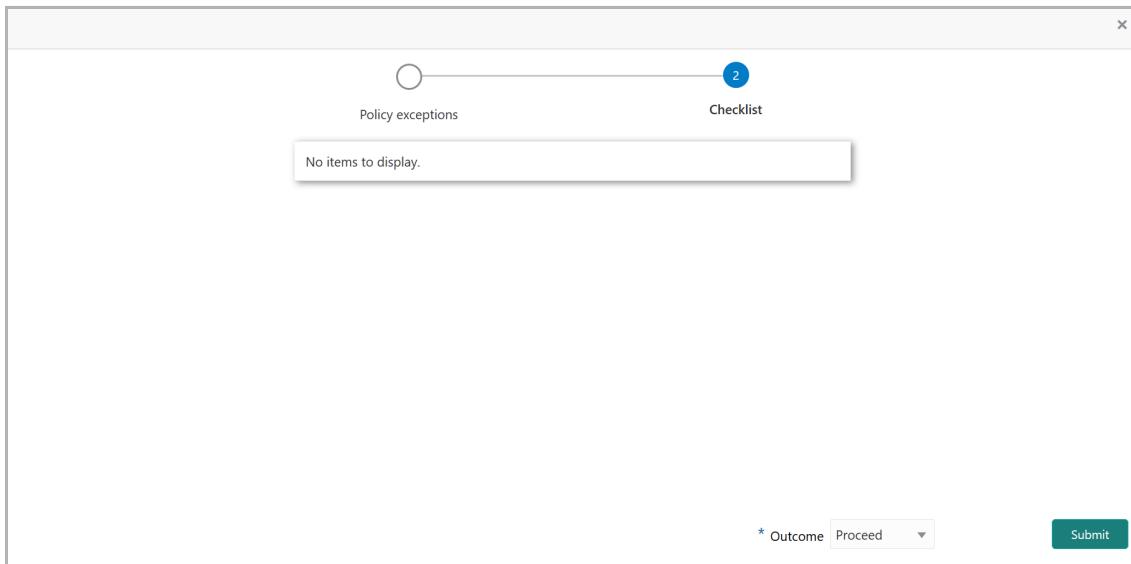
Chapter 3 - Proposal Structuring

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.

Chapter 3 - Proposal Approval

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.

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:

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

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

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

Layout

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

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

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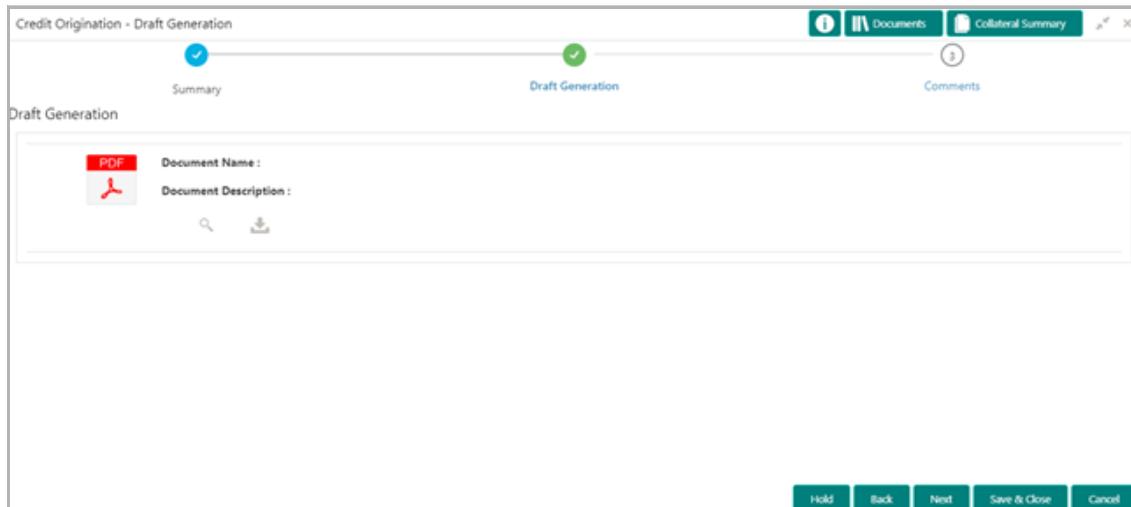
Currently, the system does not support html blob, chart, and graph generation in the draft document.

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

16. Click **Next**. *Comments* page appears:
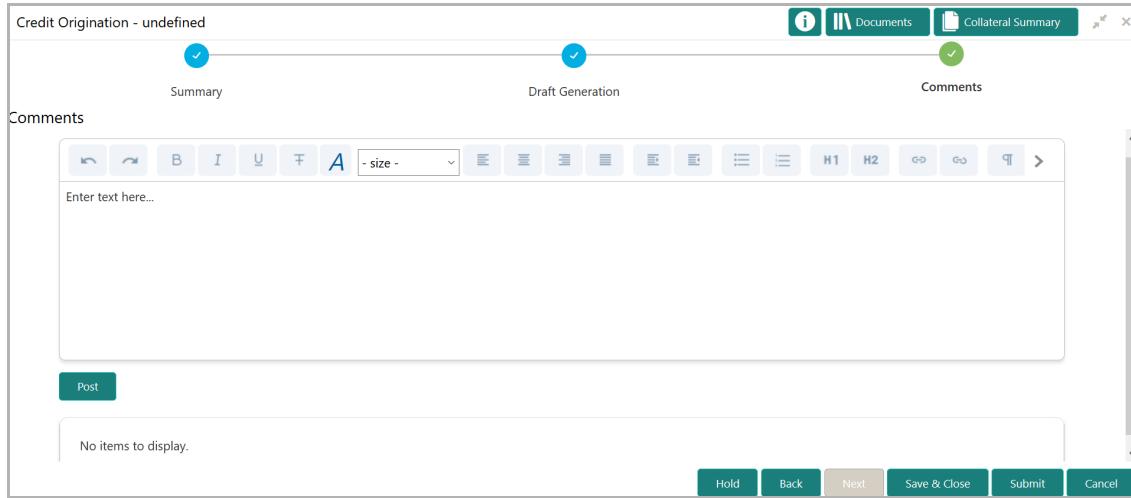
17. Post comments, if required. Posted comment is displayed below the **Comments** box.

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

Chapter 3 - Draft Generation
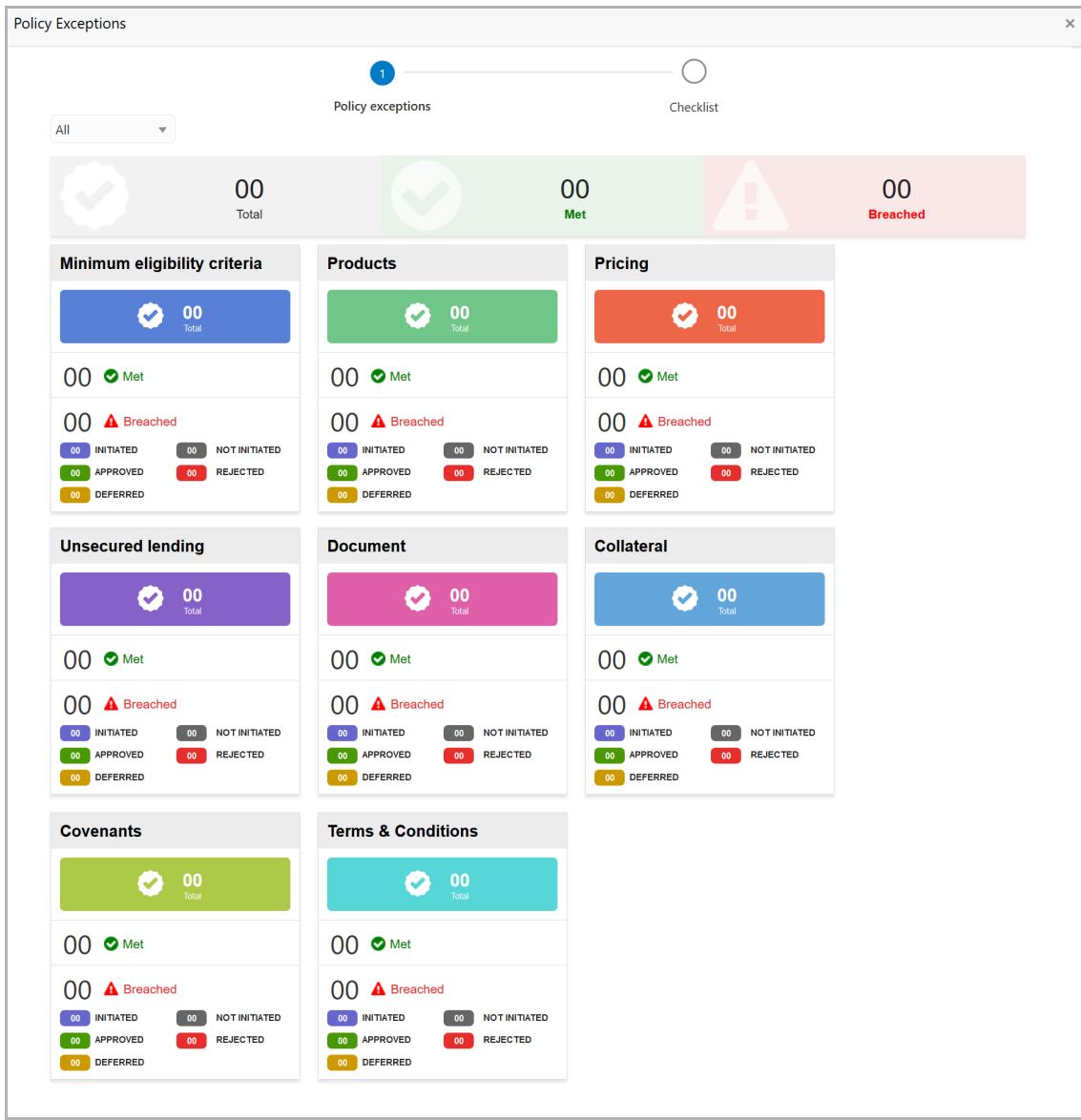
By default, policy exceptions are displayed for both the organization (party) and its child party.

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.
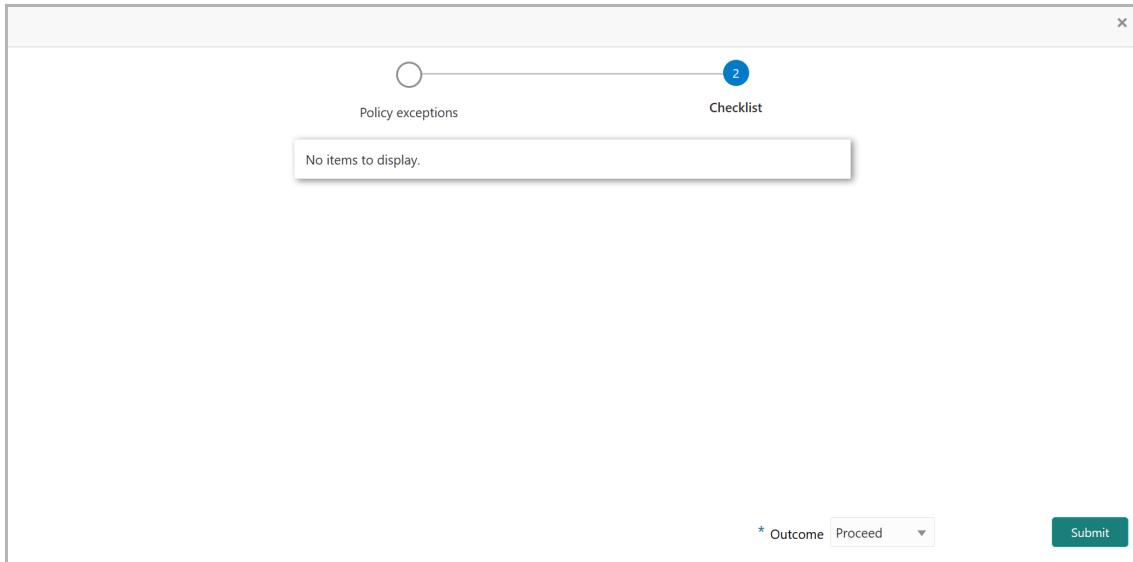
Chapter 3 - Draft Generation

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
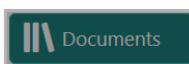
1. Click **Documents** at the top right corner of any page. *Documents* window appear:
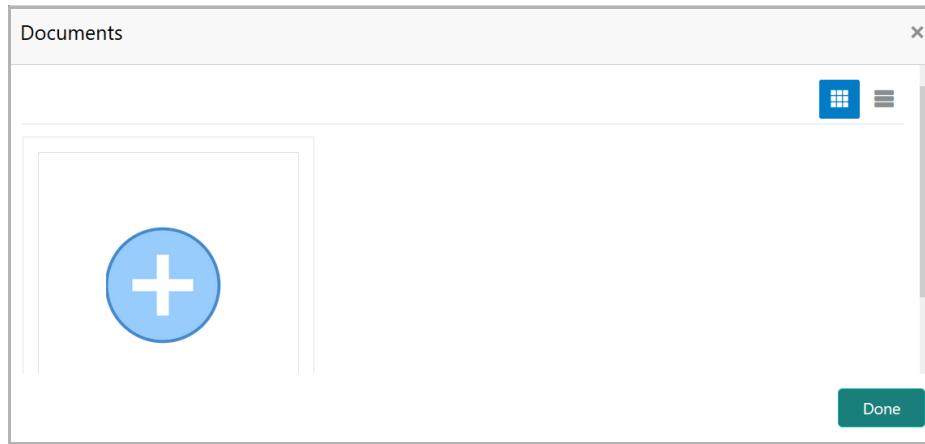
2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:
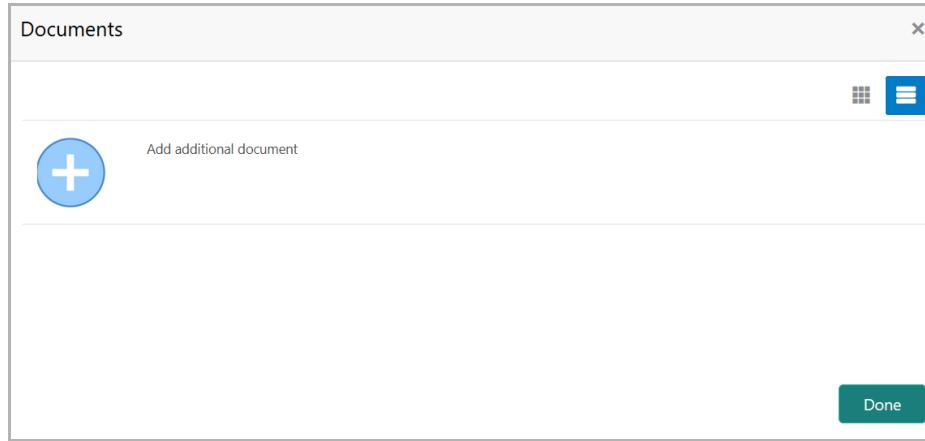
3. Click the add icon. *Document Details* window appears:

Document	×

Document Type *
Closure Documents ▼

Document Code *
Closure Documents ▼

Document Title *
Facility Payment Bills

Document Description

Remarks
Paid

Document Expiry Date
Mar 21, 2020 🗓

Drop files here or click to select

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

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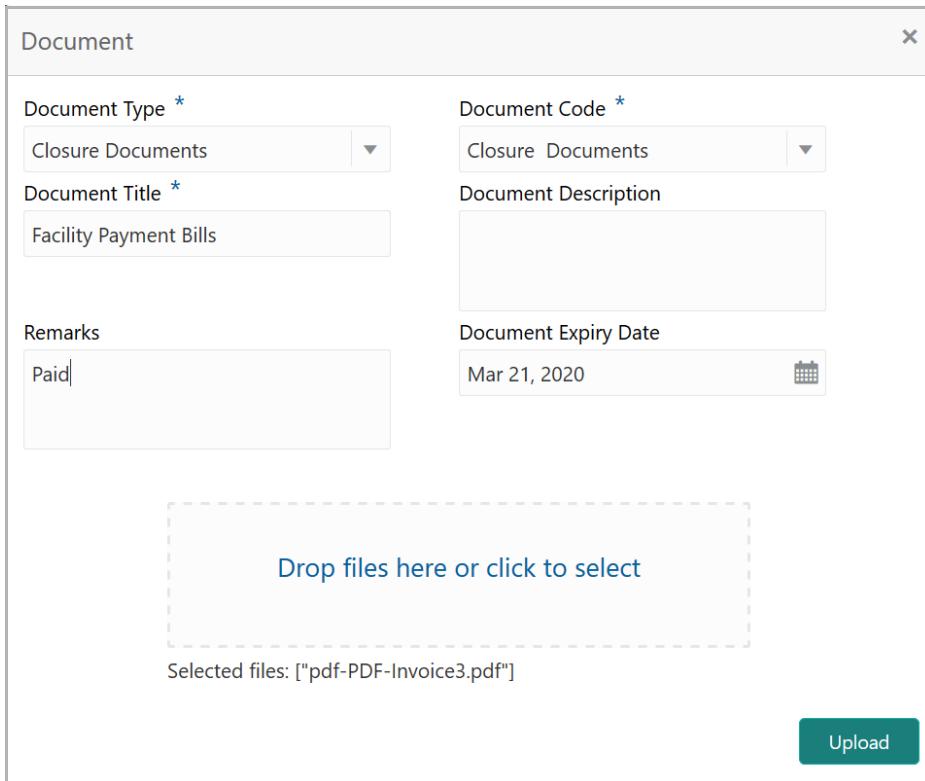
4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.

5. Type the **Document Title.**

6. Type the **Document Description** that best describes the document.

7.   Type the Remarks based on your need.

8. Click the calendar icon and select the **Document Expiry Date**.

9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

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

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

Chapter 3 - Document Upload

Checklist ✕

Proposal Enrichment

☐ **Company Registration document Uploaded**　　　Remarks

☐ **Incorporation document Uploaded**　　　Remarks

☐ **Collateral document Uploaded**　　　Remarks

* Outcome　Proceed ▼　Submit
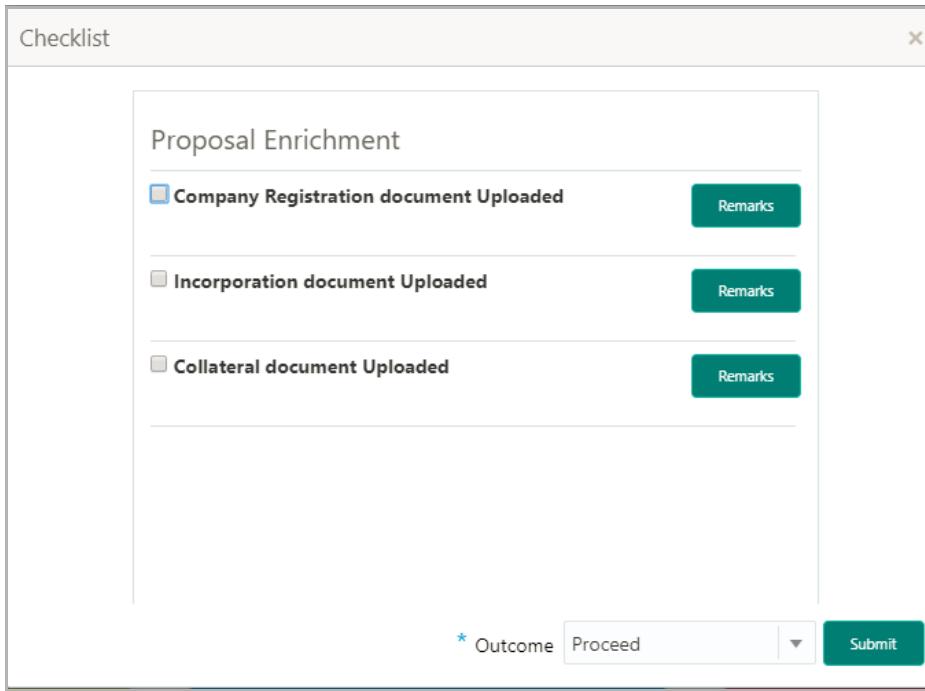
11. Select the **Outcome** as **Proceed**.

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.

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.
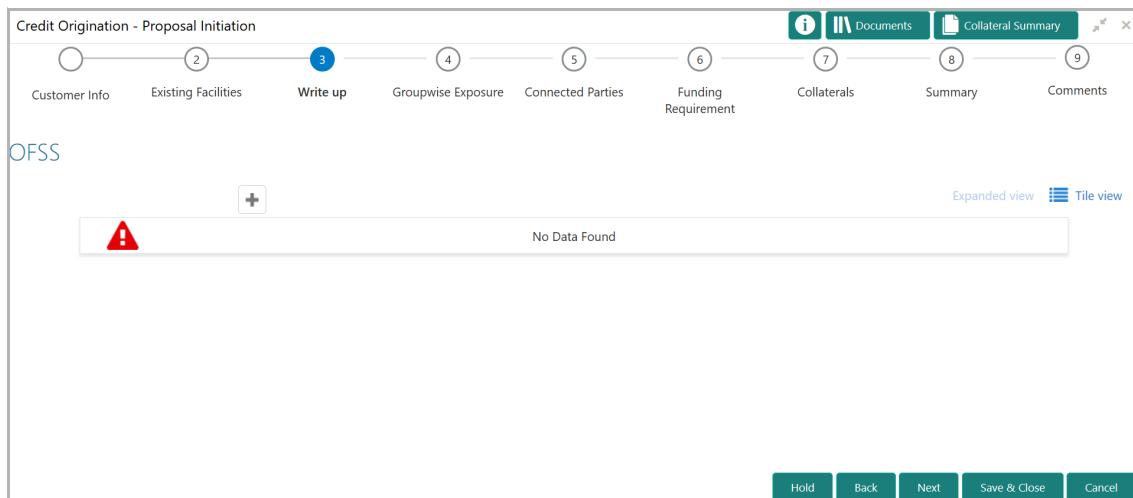
1. To add a writeup for the organization, click the add icon. *Write Up* window appears:
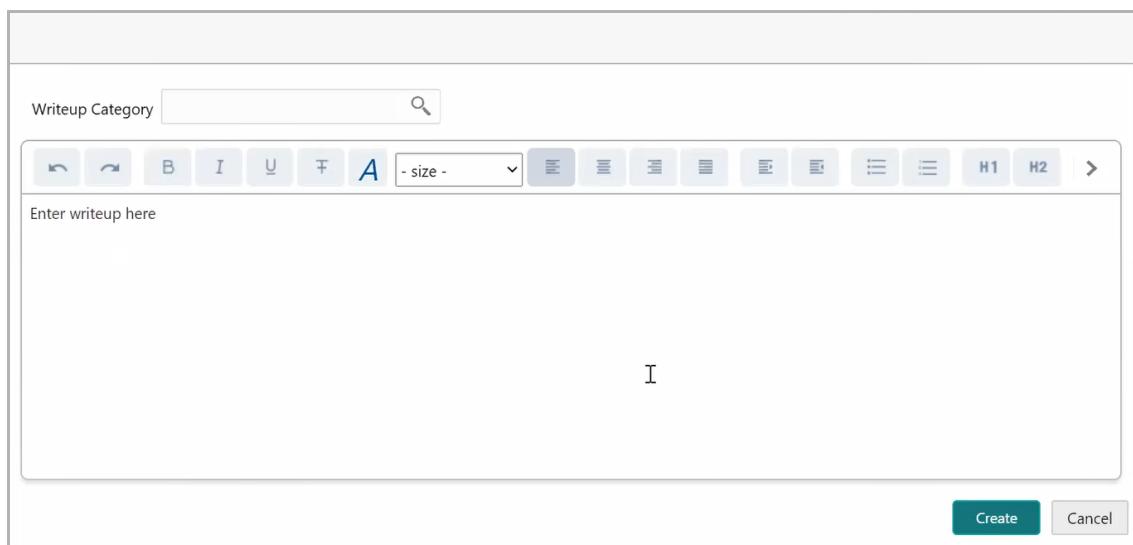
2. Click the search icon in the **Writeup Category** field. *Fetch Writeup Category* window with the list of categories maintained in the Maintenance module appears:

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:

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**.