

Oracle® Banking Credit Facilities Process Management Credit Proposal User Guide



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Preface

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1.1 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

1.2 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

1.3 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>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.4 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches](#), [Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Related Resources

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

- *Oracle Banking Security Management System User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Getting Started User Guide*

1.8 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.9 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1-1 Acronyms and Abbreviations

Abbreviation	Description
System	Core Maintenance Module
NLP	Natural Language Processing
REST	Representational State Transfer

1.10 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Used to add a new record. When the user click New , the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.11 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize

Table 1-3 (Cont.) Symbols and Icons - Common

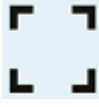
Symbol/Icon	Function
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record

Table 1-3 (Cont.) Symbols and Icons - Common

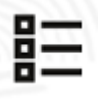
Symbol/Icon	Function
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

2

Overview

- [About Credit Proposal](#)
- [Credit Proposal Stages](#)

2.1 About Credit Proposal

OBCFPM Credit proposal is a process to evaluate the party's on the basis of their financial and non - financial parameters and determine their credit worthiness.

2.2 Credit Proposal Stages

In **OBCFPM**, credit proposal application is passed through different stages from proposal initiation to hand over of liability, facility, collateral and covenants to Back office. Each of these stages can either be performed by the same or a different banking personnel based on the bank's structure.



Note:

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

3

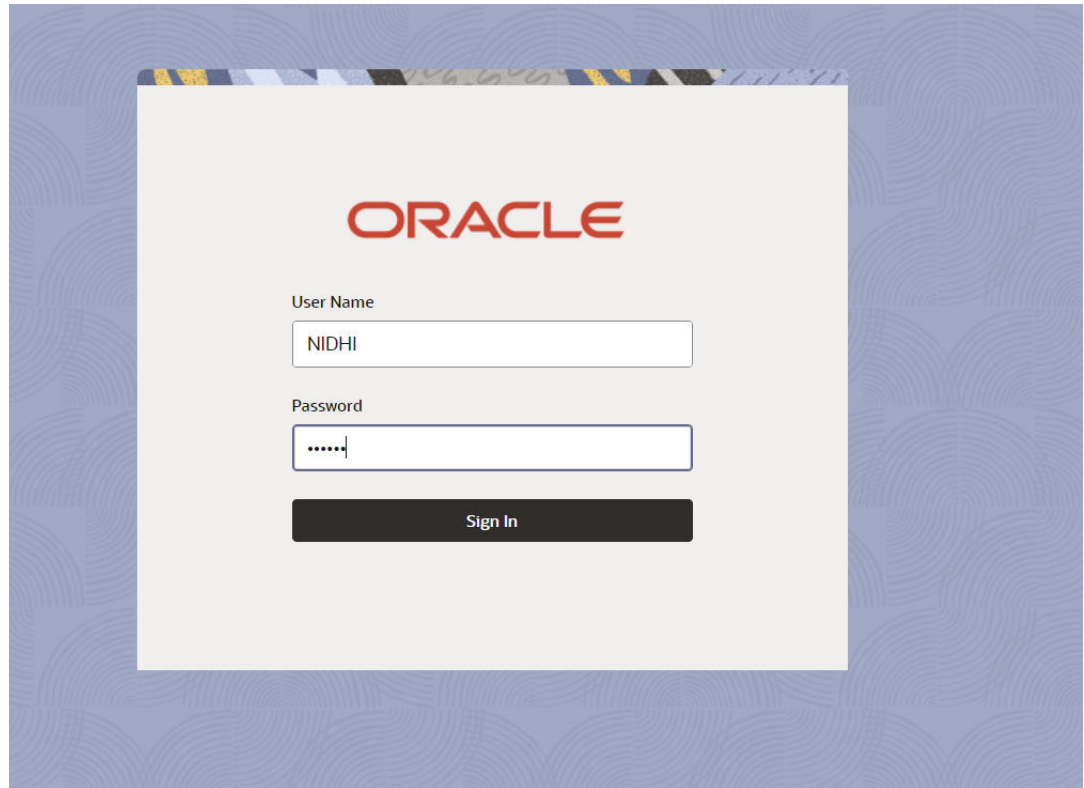
Proposal Initiation

In this stage, the RM captures basic details about the party and initiates the credit application process after discussing the credit proposal with a new party.
The RM can perform the following activities in this stage.

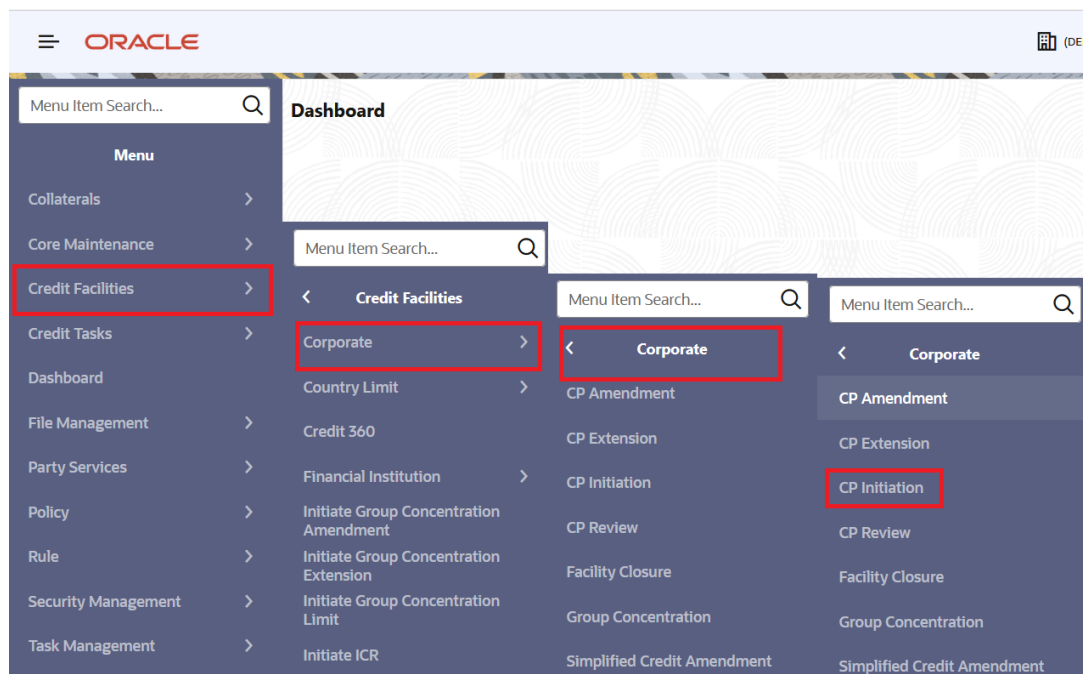
Activities that can be performed by user
• Capture party's basic information – Basic demographic details – Sector to Sub Industry details – Rating details • Capture other Bank details – Facilities availed • Capture connected party details • Capture write - up about the party • Capture funding sought • Capture collateral offered by the party • Capture comments • Upload party documents

Steps to initiate credit proposal

1. Login to **OBCFPM**. Enter your User Name, Password and click Sign In.

Figure 3-1 Login Screen

2. Navigate to **Credit Facilities > Corporate > CP Initiation > Initiate Credit Proposal**.

Figure 3-2 OBCFPM Menu

3. The **Initiate Credit Proposal** window is displayed.

Figure 3-3 Initiate Credit Proposal

Initiate credit proposal

Application priority: ☒ Low ☐ Medium ☐ High Application branch: FLEXCUBE UNIVERSAL BRANCH

Customer details: Customer:

Organization Details

Organization Name Required

Short Name Required

Organization Type Required

Entity Type Required

Country Of Incorporation Required

Incorporated Date Required

Country Of Risk Required

Customer Category Required

Demography Type Required

Classification Type Required

Branch Code Required

Upload Logo Required
Maximum file size is 100kb

Customer Access Group Required

RM Id Required

Special customer ☐

Industries *

Sector	Industry Group	Industry	Sub Industry	Action
No data to display.				

Cancel Submit Submit and enrich

Figure 3-4 Initiate Credit Proposal

Initiate credit proposal

Customer Access Group Required

Special customer ☐ Required

RM Id Required

Upload Logo Required
Maximum file size is 100kb

Industries *

Sector	Industry Group	Industry	Sub Industry	Action
No data to display.				

Credit Rating *

Year	Rating Date	Outlook	Agency	Rating	Action
No data to display.					

Social Media Profiles

Official Website

Facebook

Twitter

Cancel Submit Submit and enrich

4. Navigate to **Free Task** and select the proposal initiation task. The quick initiation task needs to be completed and submitted for it to be in free task. The quick initiation has been explained in detail in **Creating Application** section.
 5. From **Free Task**, you can click **Acquire** or **Acquire and Edit**.
 - If you click **Acquire**, it will go to **My Task** but you will not be taken inside the application.
 - If you click **Acquire and Edit**, it will go to **My Task** and also inside the application. You can directly start working on it.
- [Creating Application](#)
 - [Enriching Application](#)
 - [Customer Info](#)
 - [Other Bank Facilities](#)

- Write Up
- Groupwise Exposure
- Connected Parties
- Funding Requirement
- Collateral
- Summary
- Comments

3.1 Creating Application

In Initiate Credit Proposal window:

1. Select the **Application Priority** based on the party requirement. The options available are **Low**, **Medium** and **High**.

Note: **Application Branch** field is displayed by default.

Customer Details

2. Select the **Customer type**. The options available are **New** and **Existing**.

Figure 3-5 Initiate Credit Proposal- Customer Details

The screenshot displays the 'Initiate credit proposal' form. At the top, there's a header bar with 'Application priority' (Low, Medium, High) and 'Application branch' (FLEXCUBE UNIVERSAL BRANCH). Below this is the 'Customer details' section, which includes a 'Customer' type selector (New, Existing). The 'Organization Details' section contains several required fields: Organization Name, Short Name, Organization Type, Entity Type, Country Of Incorporation, Incorporated Date, Country Of Risk, Customer Category, Demography Type, Classification Type, Branch Code, Upload Logo, Customer Access Group, and RM Id. A 'Special customer' checkbox is also present. At the bottom, there's an 'Industries' section with a table for Sector, Industry Group, Industry, Sub Industry, and Action. The form concludes with 'Cancel', 'Submit', and 'Submit and enrich' buttons.

Figure 3-6 Initiate Credit Proposal- Customer Details

Initiate credit proposal

Customer Access Group Required

Special customer Required

RM Id Required

Industries *

Sector	Industry Group	Industry	Sub Industry	Action
No data to display.				

Credit Rating *

Year	Rating Date	Outlook	Agency	Rating	Action
No data to display.					

Social Media Profiles

Official Website Facebook Twitter

3. Organization Details

For information on fields in the **Organization Details** screen, refer the below table.

Table 3-1 Organization Details

Fields/ Icons	Description
Organization Name	Enter Organization Name for the party.
Short Name	Enter Short Name for the party.
Organization Type	Select Organization Type from the drop-down list. The options available are: • Conglomerate • Single
Entity Type	Select 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 • Others

Table 3-2 Organization Details

Fields/ Icons	Description
Country of Incorporation	Click Search icon and select Country of Incorporation .
Incorporation Date	Click Calendar icon and select Incorporation Date .
Country of Risk	Click Search icon and select Country of Risk , i.e country on whose books the risk exposure will be recorded for the party.

Table 3-2 (Cont.) Organization Details

Fields/ Icons	Description
Customer Category	Click Search icon and select Customer Category , for example Corporate, Labour, Individual, Banks etc.
Demography Type	Select Demography Type from the drop-down list. The options available are : • Domestic • Global Note: If you select Global option, Geographical Spread field appears.
Geographical Spread	Search and select all the countries in which the party is operating Geographical Spread .
Classification Type	Select Classification Type from the drop-down list. The default options available are: • Micro • Small • Medium
Branch Code	Branch Code is displayed by default.
Upload Logo	Click Upload Logo , to upload the company logo file.
Customer Access Group	Click Search icon and select Customer Access Group .
Special Customer	Select Special Customer , if the party is eligible for special customer service.
RM Id	Enter RM Id of the Relationship Manager initiating the Proposal.

Industries

4. To capture the line of business of the party, click +.
- The **Add Industry** window is displayed.

Figure 3-7 Add Industry

The screenshot shows the 'Add Industry' window with a close button (X) in the top right corner. The window contains a table with four columns: Sectors, Industry Group, Industries, and Sub-Industries. The 'Energy' sector is selected, showing 'Energy' as the Industry Group, 'Energy Equipment' as the Industry, and 'Oil Drilling' as the Sub-Industry. Other sectors listed include Utilities, Real Estate, Materials, Industrials, Consumer Discretionary, Consumer Staples, Health Care, and Financials. A 'Cancel' button is located at the bottom right.

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

For information on fields in the **Add Industry** screen, refer the table below.

Table 3-3 Add Industry

Fields/ Icons	Description
Sector	Select Sector of the party.
Industry Group	Available industry group under Sector will appear. Select Industry Group appropriate for the party.
Industry	Available industries under industry group appears. Select Industry appropriate for the party.
Sub Industry	Available sub-industries under industries appears. Select Sub Industry appropriate for the party.
Delete	Click Delete , if you need to delete the industry details. Note: If the party is into different sectors, the user can capture all the sector details while initiating credit proposal. To add another sector information, click +.

Credit Rating

- To capture rating information of the party, click +.

The **Add Rating** window is displayed.

Figure 3-8 Add Rating

Add Rating

Rating Date: Jul 4, 2018

Outlook: Positive

Year Of Rating: 2018

Rated By	Risk Rating
Moody's	BBB+
Fitch	A-
MRS	A+
Moody's	AA-
S and P	AA
Fitch	AA+
	CCC+
	B-
	B

Cancel

- Select the following details:
For information on fields in the **Customer Rating** screen, refer the table below.

Table 3-4 Customer Rating

Fields/ Icons	Description
Rating Date	Select Rating Date . The date when the rating was done by the rating agency.
Outlook	Select Outlook . The outlook given by the rating agency.
Risk Ratings	Select Risk Ratings . The risk rating given by the rating agency.

Table 3-4 (Cont.) Customer Rating

Fields/ Icons	Description
Year Of Rating	Year of Rating is automatically populated based on the selected Rating Date .
Rated By	Select Rated By . The rating agency name.
Delete	Click Delete , to delete the added rating. Note: If the party is rated by different rating firms, all the rating information must be captured while initiating credit proposal. To add another rating information, click + Add ratings again.

Social Media Profiles

For information on fields in the **Social Media Profiles** screen, refer the table below.

Table 3-5 Social Media Profiles

Fields/ Icons	Description
Social Media Profiles	Enter the following addresses in respective fields: • Official Website Address • Facebook Address • Twitter Address

Submit, Submit and Enrich, and Cancel

For quick initiation, the RM clicks **Submit** and submits the application. For more information about **Submit**, **Submit and Enrich** and **Cancel** fields refer the table below.

Table 3-6 Submit, Submit and Enrich, and Cancel

Fields/ Icons	Description
Submit	If you click Submit , a task will be created in the next stage and stored in Free Task .
Submit and Enrich	If you click Submit and Enrich , you will be directly taken to the next stage of the application.
Cancel	If you click Cancel , the application will not be initiated and the proposal is cancelled.

 Note:

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

7. Dedupe Check Screen

If the party is available, then the system stops here and asks for further action.

Figure 3-9 Dedupe Check

Duplication Check

Following matching records are found. Please verify

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Corporate	00011372	231114588	V Guard Solar Limited	1	2019-10-01	COMPLETED

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

Comments

Required

Continue Cancel

3.2 Enriching Application

1. To enrich the already created application in which the RM has given **Submit** option, navigate to **Free Tasks > My Tasks**.

The **My Tasks** page is displayed.

Figure 3-10 My Tasks

Menu Item Search...

My Tasks

Refresh Release Escalate Delegate Flow Diagram

	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXCUB... 23
☐	Edit	Low	Collateral Review	APP231788071	APP231788071	ExternalCheck	19-11-11	000 00
☐	Edit	Low	Collateral Review	APP231788071	APP231788071	External Valuation	19-11-11	000 00
☐	Edit	Low	Policy Amendment	APP231447598	APP231447598	Initiation	23-05-24	000
☐	Edit	Low	Policy Amendment	APP231447592	APP231447592	Initiation	23-05-24	000
☐	Edit	Low	Policy Amendment	APP231447591	APP231447591	Initiation	23-05-24	000
☐	Edit	Low	Policy Amendment	APP231447586	APP231447586	Initiation	23-05-24	000
☐	Edit	Low	Policy Amendment	APP231437556	APP231437556	Initiation	23-05-23	000
☐	Edit	Low	Policy Amendment	APP231427411	APP231427411	Initiation	23-05-22	000

Page 1 of 2 (1 - 20 of 22 items) |< 1 2 >|

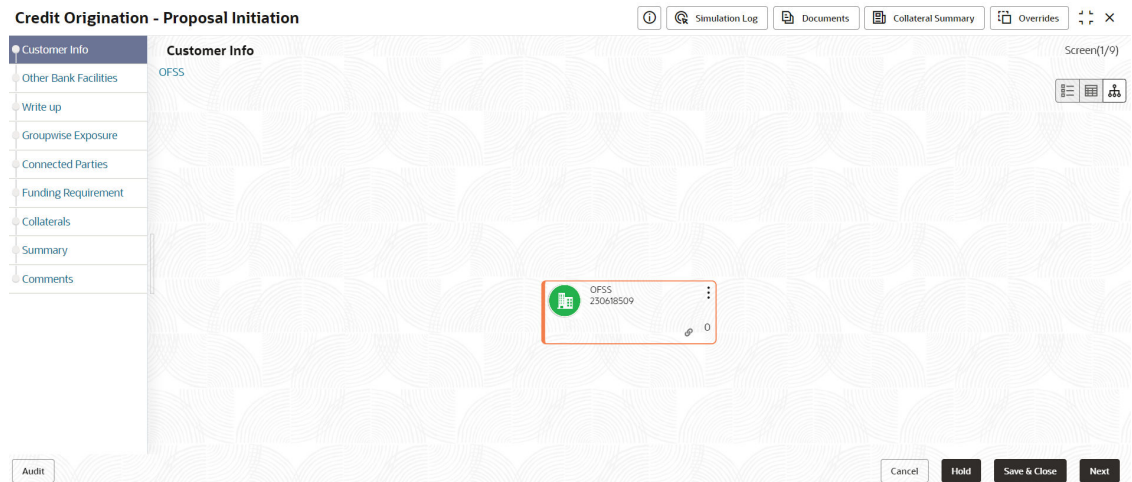
2. Select the application and click **Edit**. The **Credit Proposal Evaluation Process - Enrichment** page is displayed.
3. To enrich the application after application creation process, click **Submit and Enrich** in the **Initiate Credit Proposal** window. **Customer Info** screen is displayed.

Note: If RM has given **Submit and Enrich** in already created application, then you will directly get the option for Enriching the application.

3.3 Customer Info

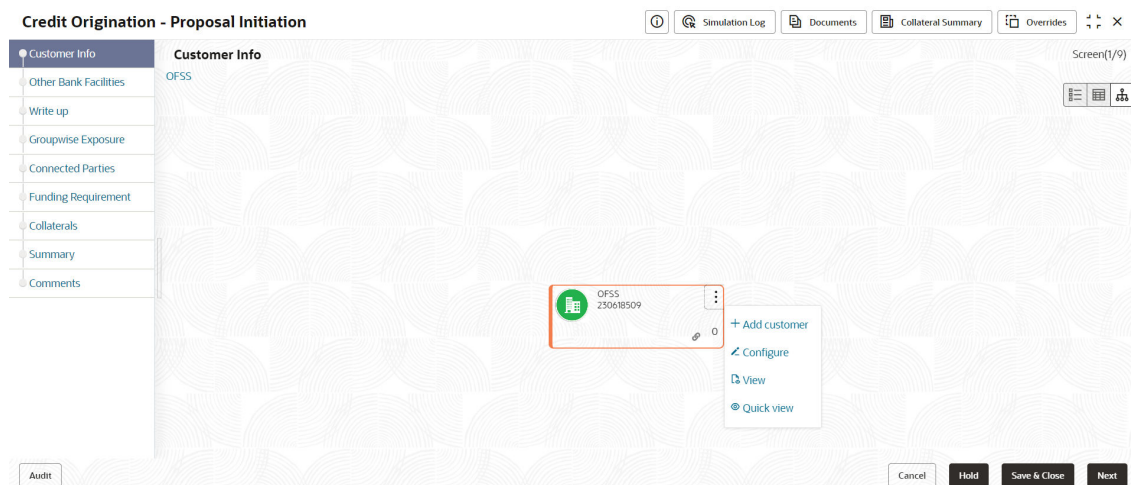
This data segment allows to view and modify the basic information captured during credit proposal initiation and add child parties to the party. Click **Submit and Enrich** in the Initiate Credit Proposal window. **Customer Info** screen is displayed.

Figure 3-11 Customer Info



Click **Action** button, the list of action options are displayed.

Figure 3-12 Customer Info Action List



1. Select the required option to perform the following actions:

- Add Customer
- Configure
- View
- Quick View

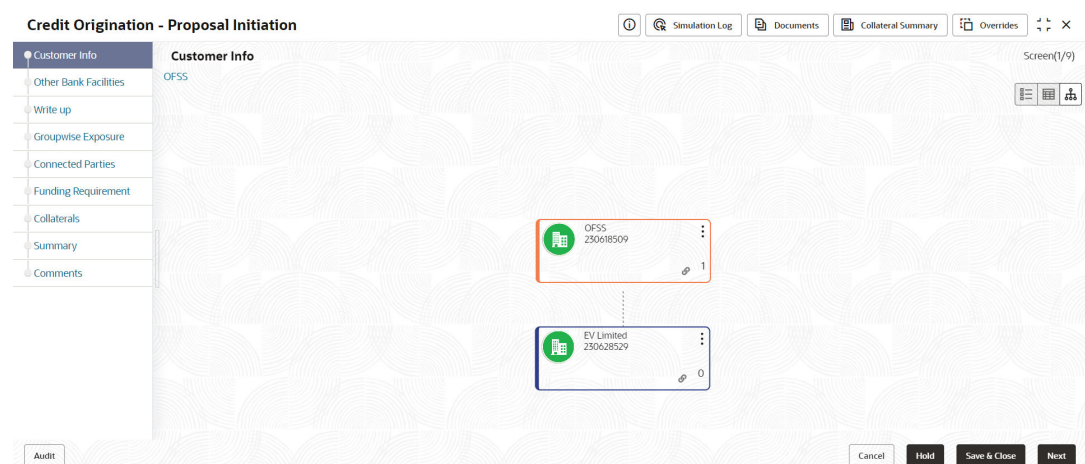
The following table describes the functionality of each actions listed above:

Table 3-7 Customer Info

Actions	Functionality
View	Displays and allows to edit Customer Details window for viewing party details.
Quick View	Displays View Entity Details window.
Configure	Displays Customer Details window for adding or editing party details.
Add Customer	To add a child party of the party, click Add Customer . The Customer Details window appears. Refer Creating Application section for information on adding party. Note: After creating the party, right click the customer icon to Add Customer , View party details, Quick View party details, Configure party information and Delete party if required.

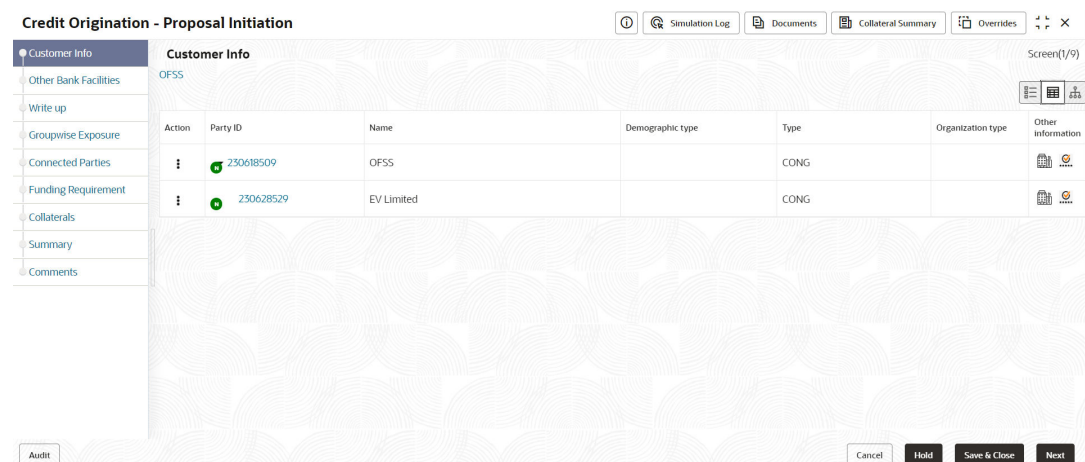
- Click the settings icon at the right corner, to change the layout. **Layout** options appear as shown below:

Figure 3-13 Customer Info Layout



- Click the required **Layout** option. Layout is changed as shown below:

Figure 3-14 Customer Info Layout Change



 Note:

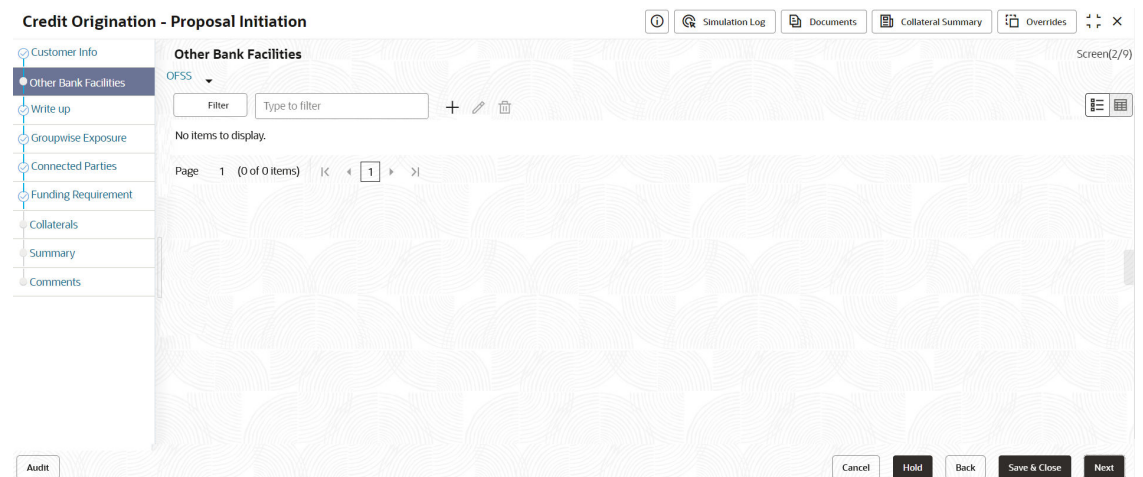
For more information on layout changes, please refer **Customer Acceptance> Entity Overview** section.

4. Click **Next**, to go to the next page. The **Other Bank Facilities** page appears.

3.4 Other Bank Facilities

Details about the facilities availed by the party from other banks can be captured in this data segment. If you click **Next** in the Customer Info screen, the **Other Bank Facilities** screen is displayed.

Figure 3-15 Other Bank Facilities



1. Click **+** icon.
The **Facility Details** window is displayed.

Figure 3-16 Facility Details

Facility details

Bank name

Branch name

Sanction letter available
☐

Facility type
☐ Funded ☐ Non Funded
Required

Facility category

Sanctioned year

Term Loan
Take over
☐

Secured
☐

Sanctioned amount

Outstanding amount

Rate of interest

Tenor (in months)

For information on fields in the **Facility Details** screen, refer the table below.

Table 3-8 Facility Details

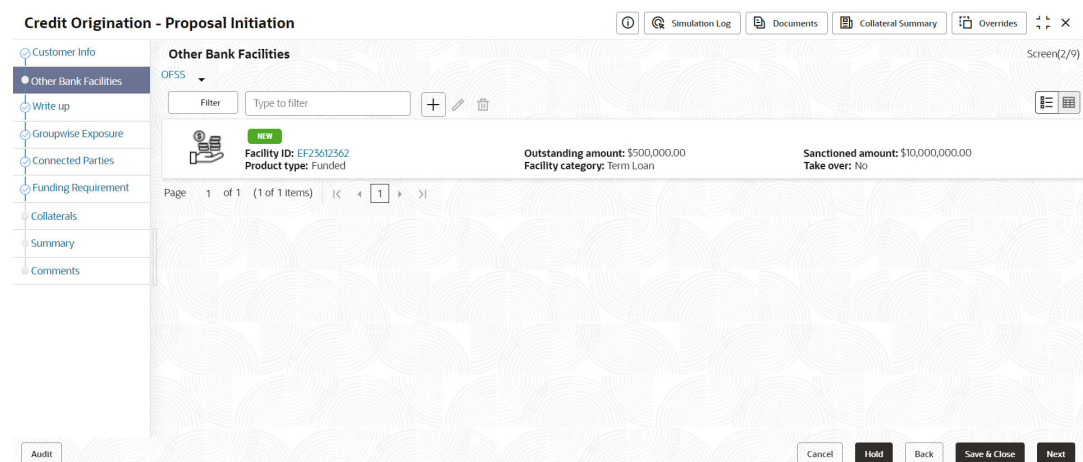
Field/Icon	Description
Bank Name and Branch Name	In Bank Name and Branch Name fields, enter the name of other bank from which the party has availed facility.
Sanction Letter Available	Enable Sanction Letter Available option, if sanction letter is available for the other bank facility.
Facility Type	Choose Facility Type . The options available are: - Funded - Non-Funded
Facility Category	Select Facility Category from the drop-down list.

Table 3-8 (Cont.) Facility Details

Field/Icon	Description
Sanctioned Year	In the Sanctioned Year field, enter the year in which the other bank facility is sanctioned.
Take Over	Enable Take Over option, if the party has requested the bank to takeover the facility. Once this option is enabled the facility gets added in the funding requirement section by default.
Currency	Search and select Currency for the sanctioned amount.
Sanctioned Amount	In the Sanctioned Amount field, specify the initial facility amount sanctioned by the other bank.
Outstanding Amount	Specify Outstanding Amount to be paid by the party.
Rate of Interest	Specify Rate of Interest at which facility is offered by the other bank.
Tenor	Specify Tenor of the other bank facility.
Secured	Enable Secured option, if the other bank facility is secured with collateral.

- Click **Create**. Other bank facility is added and displayed as shown below:

Figure 3-17 Other Bank Facilities



- To change the list view to table view, click the table view icon at the right corner. View is changed as shown below:

Figure 3-18 Other Bank Facilities

Credit Origination - Proposal Initiation

Simulation Log Documents Collateral Summary Overrides

Customer Info
Other Bank Facilities
Write up
Groupwise Exposure
Connected Parties
Funding Requirement
Collaterals
Summary
Comments

Other Bank Facilities Screen(2/9)

OFSS

Filter Type to filter

Bank name	Branch name	Take over	Product type	Facility category	Currency	Sanctioned amount	Outstanding amount
Corp Bank	Urban Branch	No	Funded	TL	USD	10000000	500000

Audit Cancel Hold Back Save & Close Next

 Note:

If the party has availed more than one facility from any bank, add all the other bank facilities information by clicking the add icon again.

- To filter the required facility from all the available other bank facilities, click **Filter** button. The **Filter** window is displayed.

Figure 3-19 Filter

□

Filter **Reset** **Apply**

☐ Take over

Facility category

Currency

From amount

To amount

5. Enter or select the filter parameters.
For information on fields in the **Filter** screen, refer the table below.

Table 3-9 Filter

Field/Icon	Description
Apply	Click Apply . Other bank facilities that matches the filter parameters are displayed.
Reset	Click Reset , to enter new filter parameters.
Facility Category	Search and select Facility Category . It indicates the category of the facility. E.g. Overdraft, Term Loan, etc. Note: Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.
From Amount	Enter From Amount for the sanctioned amount.
To Amount	Enter To Amount for the sanctioned amount.

6. Select the required child party. The **Other Bank Facilities** page is displayed.
7. Add the other bank facility information of the child party and click **Next**. The **Write up** page appears.

3.5 Write Up

This data segment allows the user to add writeup for the party and all their child parties in the available writeup categories. The history of writeup for the party will be available to the users throughout the party's association with the bank. If you click **Next** in the **Other Bank Facilities** screen, the **Write up** screen is displayed.



Note:

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

Figure 3-20 Write Up

1. Click + icon.

The **Write Up** window is displayed.

Figure 3-21 Write Up

- Click **Search** icon in the **Writeup Category** field. The Fetch **Writeup Category** window with the list of categories maintained in the Maintenance module is displayed.

Figure 3-22 Writeup Category

The screenshot shows a window titled "Writeup category" with a close button (X) in the top right corner. It contains two input fields: "Writeup category code" and "Writeup category description". Below these fields is a "Fetch" button. A table displays the following data:

Writeup category code	Writeup category description
Cone	Facility write-up category
TST5	Test 5
C002	Code for Facility
C003	Capture for facility level.
TEST	TESTING FOR BUG
SP34	description

At the bottom, there is a pagination bar showing "Page 1 of 1 (1 - 7 of 7 items)" and navigation icons.

- Click on the required category code. Selected code is displayed in the **Writeup Category** field.
- Enter Remarks in the text box and click **Create**. The Remarks are added in the **Write Up** page as shown below:

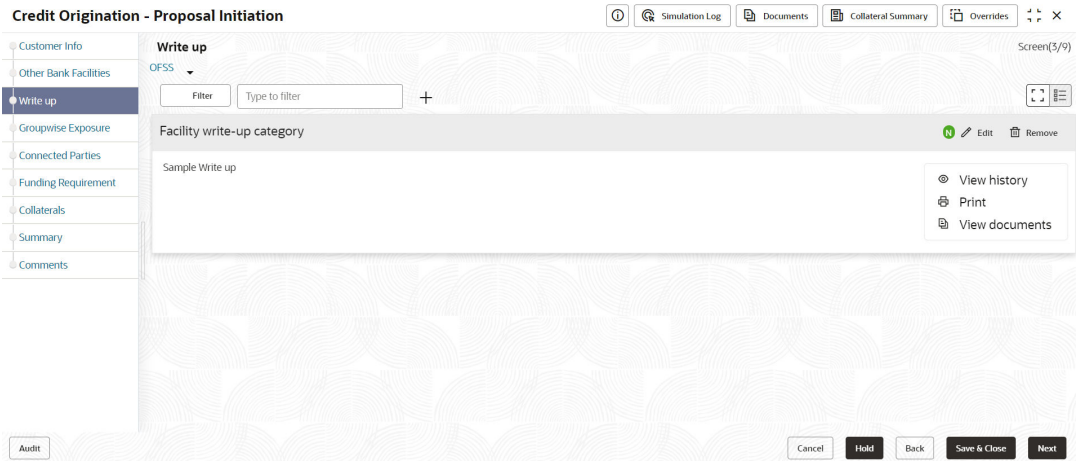
Figure 3-23 Write up

The screenshot shows the "Credit Origination - Proposal Initiation" window. On the left is a sidebar with a menu including "Customer Info", "Other Bank Facilities", "Write up" (selected), "Groupwise Exposure", "Connected Parties", "Funding Requirement", "Collaterals", "Summary", and "Comments". The main area is titled "Write up" and shows a "Filter" button and a "Type to filter" input field. A modal window titled "Facility write-up category" is open, displaying "Sample Write up" and buttons for "View complete writeup", "View documents", and "View history". At the bottom of the main window are buttons for "Audit", "Cancel", "Hold", "Back", "Save & Close", and "Next".

- To change the layout of **Write up** data segment to the expanded view, click the **Expanded View** icon at the top right corner.

The **Write up** is expanded as shown below:

Figure 3-24 Write up



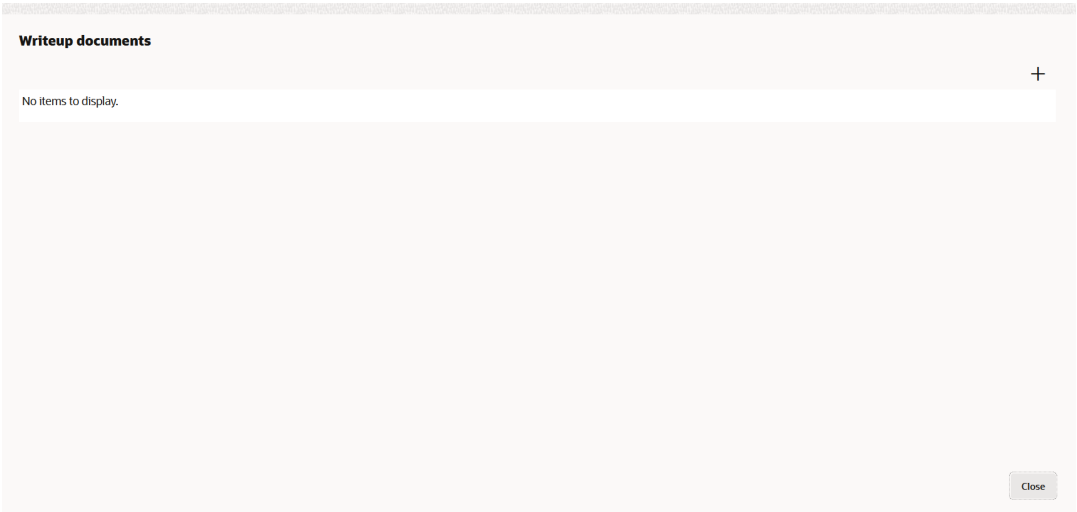
For information on fields in the **Write up** screen, refer the table below.

Table 3-10 Write up field and description

Fields/ Icons	Description
Edit	Click Edit icon, to modify write up information.
Remove	Click Remove icon, to delete the write up. A confirmation message appears.
Yes	Click Yes . The writeup is removed.
View History	Click View History icon, to view the write up history.
Print	Click Print icon, to print the write up.

- Click **View complete writeup** icon and then click the **Print** icon to print the write up from tile view.
- To attach or view writeup related documents, click **View Documents** icon. The following window appears:

Figure 3-25 Writeup Documents



Click **+** icon, to add new documents.
The **Document** screen displays.

Figure 3-26 Document

The screenshot shows a web form titled "Document". It contains several input fields and a file upload section. The fields are arranged in a grid-like fashion. The "Document type" and "Document code" fields have search icons and are marked as "Required". The "Document expiry date" field has a calendar icon and is also marked as "Required". The "Remarks" field is a simple text area. The file upload section includes a dashed box with the text "Drop files here or click to select" and a "Selected files" list below it. At the bottom right, there are "Close" and "Upload" buttons.

For information on fields in the **Documents** screen, refer the table below.

Table 3-11 Documents

Fields/ Icons	Description
Document Type	Search and select Document Type to add new document.
Document Code	Search and select Document Code to add new document.
Document Expiry Date	Select Document Expiry Date .
Remarks	Enter Remarks , if any.
Selected Files	Click Drop files here or click to select , to add the document.
Upload	Click Upload , to upload the document.
Close	Click Close , to exit the Write up documents window.
Next	Click Next , to go to the next page. The Groupwise Exposure page is displayed.

3.6 [Groupwise Exposure](#)

This data segment allows to capture exposure details of the other parties which are group entities of the party for whom the application is created. If you click **Next** in the **Write Up** screen, the **Groupwise Exposure** screen is displayed.

Figure 3-27 Groupwise Exposure

1. Click + icon. The **Groupwise Exposure Details** window is displayed.

Figure 3-28 Groupwise Exposure Details

For information on fields in the **Groupwise Exposure Details** screen, refer the table below.

Table 3-12 Groupwise Exposure Details

Fields/ Icon	Description
Entity Name	In Entity Name field, enter the name of bank from which the party has availed facility.
Customer Name	In Customer Name field, enter the name of the party or the child party.
Relation	Select Relation as Borrower , if party name is provided in the Customer Name field. Select Relation as Connected Party , if child party name is provided in the Customer Name field.
Commitment Status	Select Commitment Status from the drop-down list. The options available are: - Committed - Uncommitted

- Specify the following details about the facility:
 - Approved Limit along with currency from drop-down list
 - Outstanding Limit Amount with currency from drop-down list
 - Tenor
- Click **Create**. Groupwise exposure details are added and displayed as shown below:

Figure 3-29 Groupwise Exposure

The screenshot displays the 'Credit Origination - Proposal Initiation' window. On the left is a navigation pane with options: Customer Info, Other Bank Facilities, Write up, Groupwise Exposure (selected), Connected Parties, Funding Requirement, Collaterals, Summary, and Comments. The main area is titled 'Groupwise Exposure' and shows details for 'Universe Bank' with a 'Committed' status. Key information includes: Customer name: OFSS, Sanctioned limit: \$600,000.00, Currency: USD, Relation: Borrower, Tenor (in months): 24, and Outstanding limit amount: \$200,000.00. A 'Filter' button and a 'Type to filter' input field are visible. At the bottom right, there are buttons for 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'. The top right corner shows 'Screen(4/9)' and 'Total gross limit : E0.00'.

- To change the layout, click **Layout** icon at the right corner.

 Note:

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

- Click **Filter**, to filter the required groupwise exposure from the list.
The **Filter** window is displayed.

Figure 3-30 Filter

Filter

Reset

Apply

Relation

☐ Borrower

☐ Connected party

Tenor (in months)

Currency

From amount

To amount

Commitment status

☐ Committed

☐ Uncommitted

For information on fields in the **Filter** screen, refer the table below.

Table 3-13 Filter

Field/ Icon	Description
Filter	Enter or select the filter parameters.
Apply	Click Apply . Existing groupwise exposure that matches the filter parameters are displayed.
Reset	Click Reset , to enter new filter parameters.

Table 3-13 (Cont.) Filter

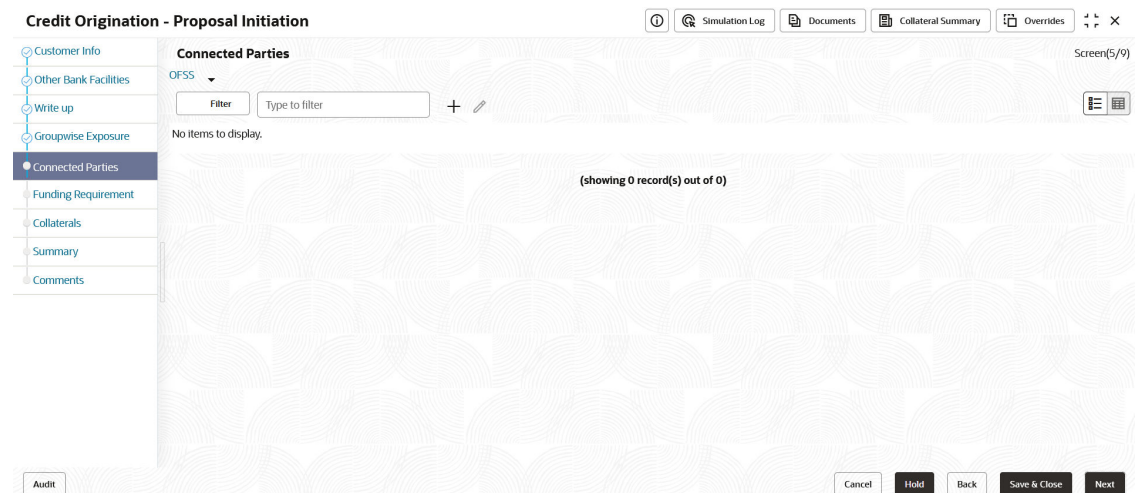
Field/ Icon	Description
Relation	Select Relation option from the below checklist for sanctioned amount. - Borrower - Connected Party
Tenor	Enter Tenor for sanctioned amount.
Currency	Search and select Currency for sanctioned amount.
From Amount	Enter From Amount for sanctioned amount.
To Amount	Enter To Amount for sanctioned amount.
Commitment Status	Select Commitment Status option from the below checklist for sanctioned amount. - Committed - Uncommitted

- Add the groupwise exposure information of the party and click **Next**. The **Connected Parties** screen is displayed.

3.7 Connected Parties

If the party's connected party (party, supplier, etc) is already banking with you or is a borrower, the connected party information can be added during proposal initiation. If you click **Next** in the **Groupwise Exposure** screen, the **Connected Parties** screen is displayed.

Figure 3-31 Connected Parties



- Click + icon.
The **Connected Parties Details** window appears.

Figure 3-32 Connected Party Details

Connected party details

Customer ID
00011231

Name
ASIAN PAINTS LTD

Total gross facility
USD 30,000,000.00

Total net facility
USD

Cash cover
USD

Approved funded sell down
USD

Approved unfunded sell down
USD

Facility details:

Line number: APM1
Limit amount: \$30,000,000.00
Tenor (in months): 0
Commitment status:

Page 1 of 1 (1 of 1 items)

Cancel Create

For information on fields in the **Connected Party Details** screen, refer the table below.

Table 3-14 Connected Party Details

Fields/Icon	Description
Customer ID	Search and select Customer ID of the connected party. The following fields are displayed by default: - Name - Total gross facility - Total net facility Enter amount for following fields: - Cash cover - Approved funded sell down - Approved unfunded sell down
Facility Details	Facility Details is displayed by default based on the selected Customer ID .
Create	Click Create . Connected party details are added and displayed in the Connected Parties page.
List view	To change the table view to list view, click the List view icon at the right corner. Note: If the party has more than one connected party in your bank, add all the connected parties details by clicking + icon again.

- Click **Filter**, to filter the required connected party from the list.
The **Filter window** is displayed.

Figure 3-33 Filter

The screenshot shows a 'Filter' dialog box. At the top right is a close button (X). Below the title bar are three buttons: 'Filter' (disabled), 'Reset', and 'Apply'. The main area contains five input fields: 'Customer ID', 'Name', 'Currency' (with a search icon), 'From gross amount', and 'To gross amount'.

For information on fields in the **Filter details** screen, refer the below table.

Table 3-15 Filter

Fields/Icon	Description
Filter	Enter or select Filter parameters.
Apply	Click Apply . Connected parties that matches the filter parameters are displayed.
Reset	Click Reset to enter new filter parameters.
Customer ID	Enter Customer ID of the connected party.
Name	Enter Name of the connected party.
Currency	Search and Select Currency for the connected party.
From Gross Amount	Enter From Gross Amount for the connected party.
To Gross Amount	Enter To Gross Amount for the connected party.

3. Add the connected party details of the party and click **Next**. The **Funding Requirement** page is displayed.

3.8 Funding Requirement

You can capture the funding requirement of your party in this data segment by adding liability and facilities for the party.

The facility can be either directly created or created using the Facility Template maintained at the Maintenance module.

Before creating the facility, Liability details must be captured for the party.

Figure 3-34 Funding Requirement

The screenshot displays the 'Funding Requirement' page. At the top, there is a 'Liability details' section with a 'Filter' button and a search input field. Below this, a table lists facility details. The table has one row with the following information:

Facility ID	Facility description	Requested amount	Facility category	Facility type	Next review date
LN9009	F2372920	\$12,000.00		Funded	

Below the table, it says 'End Of List (showing 1 record(s) out of 1)'. At the bottom of the page, there are buttons for 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

If **Take Over** check box is selected while adding Other bank facility, the added existing facility is displayed in the Funding Requirement page.

1. To add the liability details, expand and mouse hover on the **Liability details** section. The **Edit** icon is displayed.

Click **Edit** icon, The **Liability Details** window is displayed.

Figure 3-35 Liability Details

OFSS (230618509) - Liability details

Liability details Allowed customers for this liability

Branch: 004 Bank Futura - Canary Wharf Branch

Requested liability currency: USD

Amount

Requested liability amount: \$10,000,000.00

Cash cover:

Proposed funded sell down:

Return on capital:

Proposed unfunded sell down:

Probability of default:

Approved funded sell down:

Loss given default:

Approved unfunded sell down:

Total gross and net facility

Total gross facility: \$0.00

Total net facility: \$0.00

Dates

Next review date: Jul 7, 2018

Requested expiry date: Jul 7, 2019

Figure 3-36 Liability Details

OFSS (230754217) - Liability details

FLEXCUBE UNIVERSAL BRANCH

Amount

Requested liability amount: £2,500,000.00

Cash cover:

Return on capital:

Probability of default:

Loss given default:

Total gross and net facility

Total gross facility: £0.00

Total net facility: £0.00

Dates

Next review date: September 20, 2022

Requested expiry date: April 30, 2026

Figure 3-37 Liability Details

OFSS (230618509) - Liability details

Total gross and net facility

Total gross facility	Total net facility
\$0.00	\$0.00

Dates

Next review date	Requested expiry date
Jul 7, 2018	Jul 7, 2019

Additional Fields

~ UDF

LIABAUTHSIGNATORY	LIABSTARTDATE	LIABTURNOVER

Cancel Save

For information on fields in the **Liability Details** screen, refer the table below.

Table 3-16 Liability Details

Fields/Icon	Description
Currency	In Requested Liability Currency field, search and select the currency in which the liability is requested by the party.
Amount	Specify the following details: - Requested Liability Amount - Liability amount requested by the party - Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital - Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations - Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan - Cash Cover - Amount deposited by the party in your bank - Proposed Funded Sell Down - Funded sell down proposed for the party - Proposed Unfunded Sell Down - Unfunded sell down proposed for the party - Approved Funded Sell Down - Funded sell down approved for the party - Approved Unfunded Sell Down - Unfunded sell down approved for the party
Dates	- Select the Next Review Date when the Party's Liability needs to be reviewed. - Select the Requested Expiry Date for the liability based on your party request.
Fetch Latest UDF	Click Fetch Latest UDF button to input UDF data available in ELCM.
Liability Details	Specify UDF details for the below fields: - LIABAUTHSIGNATORY - LIABSTARTDATE - LIABTURNOVER

Table 3-16 (Cont.) Liability Details

Fields/Icon	Description
Save	Click Save . Details are updated in the Liability details section.
View	To view the added Liability, mouse hover on the Liability details section and click View .

The liability will always be linked to a party by default. More than one party can be linked to a liability. Additional party's can be linked to a liability using the sub-system **Allowed Customers For This Liability**.

Allowed Customers For This Liability

The **Allowed Customers For This Liability** option can be used once the liability details are entered for a party.

To add the "Allowed Customers For This Liability" information:

2. Select the required liability and click **Edit** icon. The **Liability Details** window appears.
3. Click sub-system **Allowed customers for this liability**. The **Allowed customers for this liability** window appears.

Figure 3-38 Allowed Customers For This Liability

OFSS (230618509) - Liability details

Liability details

Allowed customers for this liability

+

Action	Allowed party id	Customer name	Customer number
No data to display.			

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

Close

4. Click + icon. The **Allowed Customer window** appears.
5. Click drop-down arrow of the **Current Application Party Ids without liability** field. The drop-down shows other new party Ids added as part of the current application.
6. Click **Party ID**. The selected ID is added to the **Party ID** field.
7. Click **Link**. The party gets linked to the liability.

To link an existing customer to the liability:

8. Enable **Allow existing customer linkage** option.

Figure 3-39 Allowed Customer

The screenshot shows a web application window titled "OFSS (230618509) - Liability details". It has two tabs: "Liability details" and "Allowed customers for this liability". The "Allowed customers for this liability" tab is active. A modal dialog box titled "Allowed customer" is open. It contains a toggle switch for "Allow existing customer linkage" which is currently turned off. Below it is a text input field labeled "Party id's with liability" with a search icon and the word "Required" below it. At the bottom right of the dialog are "Link" and "Cancel" buttons. In the background, a table with the header "Action" and a single row with "No data to display." is visible. A "Close" button is in the bottom right corner of the main window.

9. Click **Search** in **Party Ids with liability** field.
Select Customer window is displayed.

Figure 3-40 Select Customer

The screenshot shows a "Select customer" window with a close button (X) in the top right. It contains several input fields: "Customer Name", "Party Id", "Short Name", and "External Customer No". Below these fields is a "Fetch" button. Underneath the button is a table with the following data:

Customer Name	Party Id	Short Name	External Customer No
Test ABC	230884373	test	

At the bottom of the window, there is a pagination control showing "Page 1 of 1 (1 - 1 of 1 items)" with navigation arrows and a box containing the number "1".

10. Click **Fetch**. The party details list appears.
11. Select **Party ID** from displayed list.
The selected Party ID is added in the **Party id's with liability** field.

Figure 3-41 Allowed Customer - Party ID

Allowed customer

Allow existing customer linkage ☐

Party id's with liability

Customer name

External customer number

Link **Cancel**

12. Click **Link**. The external party gets linked to the liability.

Figure 3-42 External Party Linked to the Liability

0724207) - Liability details

Liability details

Type to filter +

Action	Allowed party id	Customer name	Customer number
☐	230884373		

1 of 1 items

13. If the party needs to be deleted / delinked from the liability then select the party and click **Delete** to delete the party linkage information.

Figure 3-43 Delete Party Linkage Information

0724207) - Liability details

Liability details

Type to filter +

Action	Allowed party id	Customer name	Customer number
☐	230884373		

1 of 1 items

14. Click down arrow next to the party name in the left corner, to add the allowed party of a child party. The child party list appears.
15. Select the required **Child Party**. Add the party linkage information of the child party and click **Next**.

Creating Facility without Template

16. Click + icon, to directly add the facility without using template.
The **New Facility** window is displayed.

Figure 3-44 New Facility

The 'New facility' window displays the 'Basic Info' section with the following fields and options:

- ☐ Take over other bank facility
- Basic Info**
 - Branch: 000 (FLEXCUBE UNIVERSAL BRANCH)
 - Line code: Enter line code (Required)
 - Line serial number: 1
 - Parent facility ID: (Required)
 - Facility type: ☐ Funded ☐ Non Funded (Required)
 - Facility category: (Required)
 - Facility description: Enter facility description (Required)
 - Commitment status: ☒ Committed ☐ Uncommitted
 - ☐ Revaluation required
 - ☐ Rate agreement required
 - Cascade: ☐ Cascade
 - Cascade: ☐ Cascade
 - Secured?: ☐
 - Cascade: ☐ Cascade
- Sanction**
 - Currency
 - Requested amount
 - Probability of default
 - Loss given default

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

To take over other bank facility, enable the **Take over other bank facility** check box. The **Take over other bank facility** screen is displayed:

Figure 3-45 Take over other bank facility

The 'New facility' window displays the 'Take over other bank facility' section with the following fields and options:

- ☒ Take over other bank facility
- Existing facilities: Select existing facility (Required)

Figure 3-46 Take over other bank facility

The 'New facility' window displays the 'Take over other bank facility' section with the following fields and options:

- ☒ Take over other bank facility
- Existing facilities: Select existing facility (Required)
- Dropdown menu: F - TL - EF23191282 - \$400,000.00

Select the existing facilities, the selected existing facilities details are displayed.

Figure 3-47 Take over other bank facility

The screenshot shows the 'New facility' form with the 'Take over other bank facility' checkbox checked. The 'Existing facilities' dropdown is set to 'F - TL - EF23191282 - \$400,000'. The form includes fields for Bank name, Branch name, Facility type, Sanctioned year, Sanctioned amount, Outstanding amount, Rate of interest, and Tenor. The 'Take over' checkbox is checked, and the 'Existing facilities' dropdown is set to 'F - TL - EF23191282 - \$400,000'.

For information on fields in the **New Facility** screen for creating new facility, refer the table below.

Table 3-17 New Facility

Fields/Icon	Description
Branch	Search and select the Branch Code for Branch field. List of branch code and branch name is displayed below Fetch field.
Line Code	Enter the Line Code for the facility.
Line Serial Number	Line Serial Number should be defaulted to 1 and you cannot modify line serial number.
Parent Facility Id	To link the facility being created as a child facility to an existing facility, select the Parent Facility Id from the drop-down list.
Facility Type	Choose the Facility Type . The options available are: - Funded - Non Funded

You can restrict creation of sub-facility of type other than the selected type by enabling the **Cascade** check box.

For example, if the **Facility Type** is selected as **Funded** and the **Cascade** check box is enabled, the sub-facility of type Non Funded cannot be created.

Table 3-18 New Facility

Fields/Icon	Description
Facility Category	Search and Select Facility Category from Category Code . List of category code and category description is displayed below Fetch field.
Facility Description	Enter the Facility Description for the facility.
Commitment Status	Choose Commitment Status for the facility. The options available are: - Committed - Uncommitted
Secured	Enable Secured option, if collateral is available for the facility. You can restrict creation of unsecured sub-facilities for this facility by enabling the Cascade check box along with the Secured option.

Table 3-18 (Cont.) New Facility

Fields/Icon	Description
Revaluation Required	Enable Revaluation Required check box, if the facility has to be re-valuated during end of the day batch process using the exchange rate maintained at the facility level.
Rate Agreement Required	Enable Rate Agreement Required check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation.

You can restrict creation of committed / uncommitted sub-facility for this facility by enabling the **Cascade** check box.

For example, if the **Commitment Status** is selected as **Committed** and the **Cascade** check box is enabled, the uncommitted sub-facility cannot be created, and vice versa.

For more information on other fields in **New Facility** screen, refer **To add New Facility** section below.

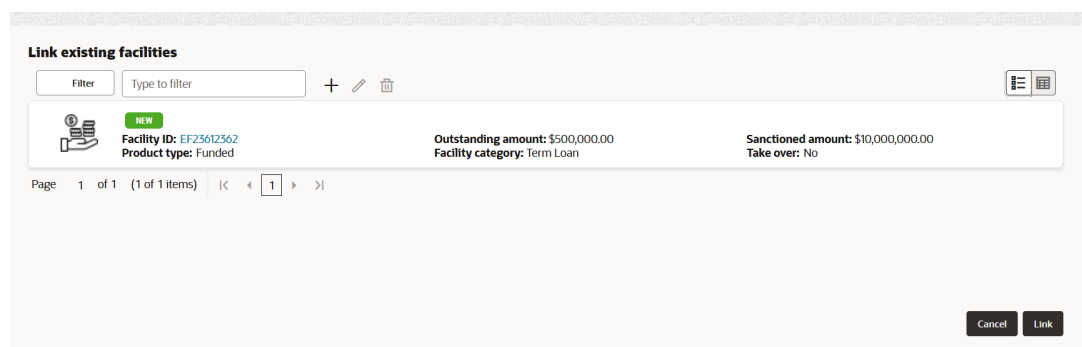
Table 3-19 New Facility

Fields/Icon	Description
Save	To save the details and exit the New Facility window, click Save .
Save & Configure	To add further details about the facility, click Save & Configure .
Cancel	To exit the New Facility window without saving the information, click Cancel .

To Link Existing Facilities

- Click **Link Existing Facilities**.

The **Link Existing Facilities** Window is displayed.

Figure 3-48 Link Existing Facilities

Click **Link**, the existing facilities is added.

Creating Facility with Template

- Click **Facility Template (T)** icon, to create the facility using template.

The **Facility Template** Window is displayed.

Figure 3-49 Facility Template

Facility template

Template Code: 0022

Template Name: Test Template

Available Category

- desc
- desc
- Retail Loan
- Retail Testing2
- Retail Loan3
- Retail 4
- test
- ghghg
- test cat1
- Term Loan
- Letter of Credit

Facility template

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

Close Submit

19. Search and select **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.
20. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below.

Figure 3-50 Facility Template

Facility template

Template Code: 0022

Template Name: Test Template

Available Category

- desc
- desc
- Retail Loan
- Retail Testing2
- Retail Loan3
- Retail 4
- test
- ghghg
- test cat1
- Term Loan
- Letter of Credit

Facility template

- Liability
 - Working capital facility(1112)
 - Term Loan Facility(2233)
 - Retail 4

Close Submit

21. Drag and drop the required facility from the **Available Facility** section to the **Facility Template** section.
22. To capture the facility details, click the facility in the **Facility Template** section. Fields related to the facility appear as shown below:

Figure 3-51 Facility Template

For information on fields in the **Facility Template** screen, refer the table below.

Table 3-20 Facility Template

Fields/Icon	Description
Facility Description	Enter the Facility Description for the facility template.
Next Review Date	Select or specify the Next Review Date for the facility.
Line Start Date	Click Select Date in calendar and specify the Line Start Date .
Line Expiry Date	Click Select Date in calendar and specify the Line Expiry Date .
Requested Amount	Specify the Requested Amount . Search and select the Currency for the Requested Amount from the drop-down list.
Save	Click Save .

23. After providing details for all the facilities in **Facility Template** section, click **Submit**. Facility is created and listed as shown below.

Figure 3-52 Funding Requirement

To add New Facility

24. Click **+** to add New Facility.

The New Facility Screen is displayed.

Figure 3-53 New Facility

25. Click **Basic Info** in **New Facility** Screen to enter the fields in basic info.

Figure 3-54 New Facility Basic Info

For information on fields in the **Basic Info** screen, refer the table below.

Table 3-21 Basic Info

Fields/Icon	Description
Branch	Search and Select Branch from list of Branch Code .
Line Code	Enter Line Code for the facility.
Line Serial Number	Line Serial Number will be defaulted to 1 and you cannot modify line serial number.

Table 3-21 (Cont.) Basic Info

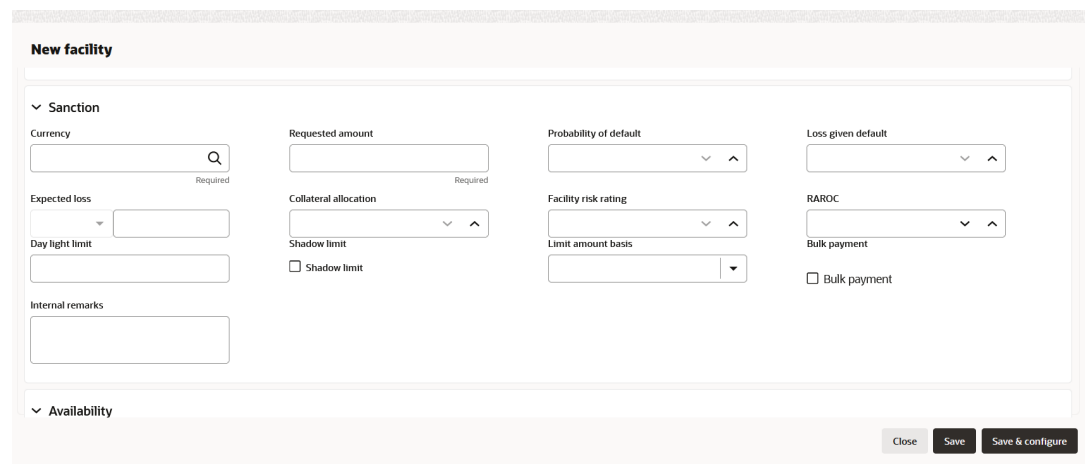
Fields/Icon	Description
Parent Facility ID	Search and Select Parent Facility ID and enter the following fields: - Facility ID - Facility Description - Line Code - Line Serial
Facility Type	Select Facility Type from the below checklist. The options are: - Funded - Non Funded
Facility Category	Search and Select Facility Category from list of Category Code .
Facility Description	Enter Facility Description for the facility.
Commitment Status	Select Commitment Status from the below checklist. The options are: - Committed - Uncommitted
Secured	Click Secured option and select Cascade check box, if required.
Revaluation Required	Select Revaluation Required option, if required.
Rate Agreement Required	Select Rate Agreement Required option, if required.

 Note:

You can select **Cascade** option, if applicable for the new facility.

26. Click **Sanction** in **New Facility** Screen to enter the fields in sanction.

Figure 3-55 New Facility Sanction



New facility

▼ Sanction

Currency Required

Requested amount Required

Probability of default Required

Loss given default Required

Expected loss Required

Collateral allocation Required

Facility risk rating Required

RAROC Required

Day light limit

Shadow limit

Limit amount basis

Bulk payment ☐

Internal remarks

▼ Availability

For information on fields in the **Sanction** screen, refer the table below.

Table 3-22 Sanction

Fields/Icon	Description
Currency	Search and select Currency in which the facility has to be offered.
Requested Amount	Specify the amount requested by the party in Requested Amount field.
Probability of Default	Enter Probability of Default . Select Decrement and Increment drop-down list option on right to increase or decrease the probability.
Loss Given Default	Enter Loss Given Default . Select Decrement and Increment drop-down list option on right to increase or decrease the loss given.
Expected Loss	Enter Expected Loss .
Collateral Allocation	Enter Collateral Allocation . Select Decrement and Increment drop-down list option on right to increase or decrease the collateral allocation.
Facility Risk Rating	Enter Facility Risk Rating . Select Decrement and Increment drop-down list option on right to increase or decrease the facility risk rating.
RAROC	Enter RAROC . Select Decrement and Increment drop-down list option on right to increase or decrease the RAROC.
Day Light Limit	Enter Day Light Limit for the facility.
Shadow Limit	Click Shadow Limit check box to select Shadow Limit .
Limit Amount Basis	Select Limit Amount Basis from the below drop-down list. The options are: - Limit Amount - Limit Amount + Collateral Contribution - Minimum of Limit Amount or Collateral
Bulk Payment	Click Bulk Payment check box to select Bulk Payment .
Internal Remarks	Enter Internal Remarks , if required.

27. Click **Utilization Order** in **New Facility** screen to enter the fields in Utilization Order.

Figure 3-56 New Facility Utilization Order

New facility

> Sanction

✓ Utilization order

Limit amount Required

Collateral amount Required

Pool amount Required

> Availability

> Limit review

> Utilization

Close Save Save & configure

For information on fields in the **Utilization Order** screen, refer the table below.

Table 3-23 Utilization Order

Fields/Icon	Description
Limit Amount	Enter Limit Amount . Select Decrement and Increment drop-down list option on right to increase or decrease the Limit amount.
Collateral Amount	Enter Collateral Amount . Select Decrement and Increment drop-down list option on right to increase or decrease the Collateral amount.
Pool Amount	Enter Pool Amount . Select Decrement and Increment drop-down list option on right to increase or decrease the Pool amount.

28. Click **Availability** in **New Facility** screen to enter the fields in availability.

Figure 3-57 New Facility Availability

The screenshot shows the 'New facility' screen with the 'Availability' section expanded. It contains the following fields and controls:

- Line start date:** A date picker field.
- Line expiry date:** A date picker field.
- Renewal date:** A date picker field.
- Maintenance value date:** A date picker field.
- Revolving line:** A toggle switch.
- Is non revolving special line:** A toggle switch.
- Unadvised:** A toggle switch.
- Availability period:** A text field with '(in months)' as a placeholder.
- Limit review:**
 - Next review date:** A date picker field.
 - Review frequency:** A dropdown menu.
- Utilization:**
 - Utilization tracking:** A text field.

At the bottom right, there are three buttons: 'Close', 'Save', and 'Save & configure'.

For information on fields in the **Availability** screen, refer the table below.

Table 3-24 Availability

Fields/Icon	Description
Line Start Date	Select Date for Line Start Date .
Line Expiry Date	Click Select Date and select date for Line Expiry Date .
Renewal Date	Click Renewal Date and select date for Renewal Date .
Maintenance Value Date	Click Maintenance Value Date and select date for Maintenance Value Date .
Revolving Line	Enable Revolving Line , if required.
Is non revolving special line	Enable Is non revolving special line , if required.
Unadvised	Enable Unadvised , if required.
Availability Period	Specify the Availability Period for the facility.

29. Click **Limit Review** in **New Facility** Screen to enter the fields in limit review.

Figure 3-58 New Facility Limit Review

For information on fields in the **Limit Review** screen, refer the table below.

Table 3-25 Limit Review

Fields/Icon	Description
Next Review Date	Select Date for Next Review Date .
Review Frequency	Select Review Frequency from the drop-down list. The options are: • Half yearly • Monthly • Quarterly • Yearly

30. Click **Utilization** in **New Facility** Screen to enter the fields in utilization tracking.

Figure 3-59 New Facility Utilization

For information on fields in the **Utilization** screen, refer the table below.

Table 3-26 Utilization

Fields/Icon	Description
Utilization Tracking	Select Utilization Tracking from the drop-down list. The options are: • Local • Global

31. Click **Exception** in **New Facility** Screen to enter the fields in exception.

Figure 3-60 New Facility Exception

New facility

> Limit review

> Utilization

✓ Exception

Exception transaction amount

Netting required

Exception breach percentage

> Restrictions

Close Save Save & configure

For information on fields in the **Exception** screen, refer the table below.

Table 3-27 Exception

Fields/Icon	Description
Exception Transaction Amount	Enter Exception Transaction Amount for the facility.
Netting Required	Select Netting Required , if required.
Exception Breach Percentage	Enter Exception Breach Percentage . Select Decrement and Increment drop-down list option on right to increase or decrease the exception breach percentage.

32. Click **Restrictions** in **New Facility** Screen to enter the fields in restrictions.

Figure 3-61 New Facility Restrictions

New facility

Restrictions

Customer ☐ Allowed ☒ Disallowed + -

☐	Customer No	Customer Name	Short Name	External Customer No
No data to display.				

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

Currency ☐ Allowed ☒ Disallowed + -

☐	Currency code	Currency Name
No data to display.		

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

Branch ☐ Allowed ☒ Disallowed + -

☐	Branch code	Branch Name
No data to display.		

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

Close Save Save & configure

Figure 3-62 New Facility Restrictions

New facility

Branch ☐ Allowed ☒ Disallowed + -

☐	Branch code	Branch Name
No data to display.		

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

Product ☐ Allowed ☒ Disallowed + -

☐	Source Code	Description
No data to display.		

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

Exposure ☐ Allowed ☒ Disallowed + -

☐	Exposure Code	Exposure Type	Exposure Description
No data to display.			

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

Close Save Save & configure

For information on fields in the **Restrictions** screen, refer the table below.

Table 3-28 Restrictions

Fields/Icon	Description
Customer	Select Allowed or Disallowed. Click +. Search and select Customer No by clicking Fetch. Below facility details are displayed: - Customer No - Customer Name - Short Name - External Customer No, if any

Table 3-28 (Cont.) Restrictions

Fields/Icon	Description
Currency	Select Allowed or Disallowed . Click + . Search and select Currency by clicking Fetch . Below currency details are displayed: • Currency Code • Currency Name
Branch	Select Allowed or Disallowed . Click + . Search and select Branch by clicking Fetch . Below branch details are displayed: • Branch Code • Branch Name
Product	Select Allowed or Disallowed . Click + . Search and select Product by clicking Fetch . Below product details are displayed: • Source Code • Description
Exposure	Select Allowed or Disallowed . Click + . Search and select Exposure by clicking Fetch . Below exposure details are displayed: • Exposure Code • Exposure Type • Exposure Description, if any

33. Click **CAMS facilitydetails** in **New Facility** Screen to enter the Additional Fields.

Enter the **UDF** details for:

- LINERENEWNUMBER
- LINELASTREVIEW
- LINEAUTHSIGNATORY

Figure 3-63 CAMS facilitydetails

34. After adding facilities, click **Next**. The **Collateral** page is displayed.

3.9 Collateral

You can add collateral details of the party in this data segment, if the details are available.

Figure 3-64 Collateral

1. Click the + icon.

The **Basic Details** window is displayed.

Basic Details

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

Figure 3-65 Basic Details

For information on fields in the **Basic Details** screen, refer the table below.

Table 3-29 Basic Details

Fields/Icon	Description
Collateral ID	Specify a unique ID for collateral in the Collateral Id field.
External Reference ID	Specify external reference ID for collateral in the External Reference ID field.

Table 3-29 (Cont.) Basic Details

Fields/Icon	Description
Collateral Type	Select the Collateral Type from the drop-down list. The options available are: • Accounts Receivables • Accounts Contracts • Agreement Undertaking • Aircraft • Bill of Exchange • Bond • Cash Collateral • Commercial Paper • Commodity • Corporate Deposits • Crop • Deposits • Fund • Guarantee • Intangible Assets • Insurance • Inventory • Livestock • Machine • Miscellaneous • PDC • Perishable • Precious Metals • Promissory Note • Property • Ship • Stock • Vehicle
Collateral Category	Select Collateral Category from the drop-down list. Collateral categories are listed based on the selected Collateral Type .
Collateral Currency	Click search icon in Collateral Currency field and select the currency for collateral value.
Collateral Value and Held Collateral Value	Specify Collateral Value and Held Collateral Value in corresponding fields.
Charge Type	Select Charge Type based on selected Collateral Type. The options available are: • Assignment • Equitable Mortgage • Hypothecation • Lien • Mortgage • Negative lien • Pledge • Registered Mortgage • Setoff

Table 3-29 (Cont.) Basic Details

Fields/Icon	Description
Seniority of Charge	Select the bank's Seniority of Charge on the collateral. The options available are: • Exclusive • First • First Pari passu charge • Second • Second Pari passu charge • Subservient Charge • Third
Collateral Status	Collateral Status is displayed as Active by default.
Collateral Start Date and Collateral End Date	Click Calendar icon and select the Collateral Start Date and Collateral End Date . Collateral will be effective only during the mentioned period.
LGD Type	Select the LGD Type (Loss Given Default Type) from the drop-down list. The bank will take action on loss given default based on the option selected in this field. The options are: • Cash & Cash Equivalent- Cash Margin • Cash & Cash Equivalent- FD Lien • Cash & Cash Equivalent - Mashreq Investment Certificate (MIC) • Cash & Cash Equivalent - Mashreq Investment Series (MIS) • Contracting Receivables - PPCs • Corporate Guarantee - International/GCC /Local Corporate • Durables/Non-Durables • Financial Guarantee - Banks/Financial Institution • Gold • Main index equities (including convertible bonds) • Mortgage Equipment - Industrial Items /Consumer Durables/ Non-DurablesNon-Durables • Mortgage Real Estate - Commercial/Residential/Industrial Unit/ Property • None (No Collateral) • Other equities (including convertible bonds) listed on a recognised exchange • Others issuers Bonds • Pledged Rental Receivables - Residential/Commercial • Pledged Stocks - Goods (durable / non-durable) • Shares • Sovereign Bonds • Trade Receivables - LBD • UCITS/Mutual funds
Collateral Classification	Select Collateral Classification from the drop-down list. The options available are: • Liquid • Secured • Unsecured
LTV %	Specify the collateral's loan to value percentage in LTV % field. By default, it is displayed as 100%.
Tangible	Enable Tangible flag, if the collateral is tangible.

Table 3-29 (Cont.) Basic Details

Fields/Icon	Description
Document Status	Select Document Status from the drop-down list. The options available are: - Not Submitted - Released - Submitted
Revaluation Details	Select Revaluation Type from the drop-down list. The options are: - Automatic - Manual
Collateral Description	Specify a brief description about the collateral in Collateral Description field.
Remarks	Capture Remarks about the collateral.

- Click **Next**. The **Collateral Details** page is displayed.

 Note:

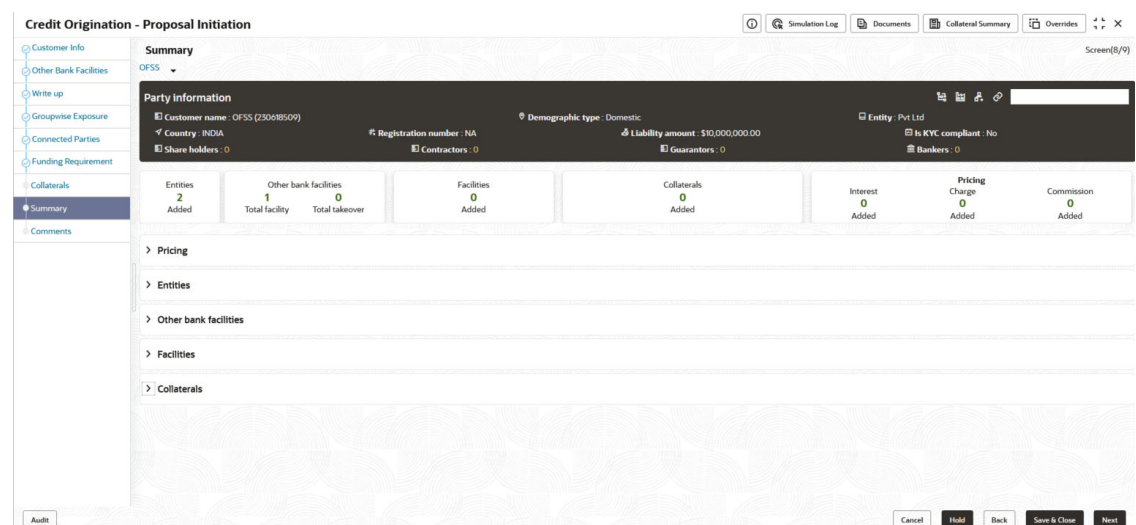
During Initiation stage, if information is available then you can enter all the details about the collateral. Otherwise, Only the basic details can be entered and further enrichment can be done in the later stages.

Refer [Collateral Details](#), for more information on adding collateral details.

3.10 Summary

The **Summary** page displays actions performed in the previous pages for verification purpose.

Figure 3-66 Summary



Credit Origination - Proposal Initiation

Summary

Party Information

Customer name: OFSS (230618509) Registration number: NA Demographic type: Domestic Entity: Pvt Ltd

Country: INDIA Liability amount: \$10,000,000.00 Is KYC compliant: No

Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Entities	Other bank facilities	Facilities	Collaterals	Interest	Pricing Change	Commission
2 Added	1 Total facility 0 Total takeover	0 Added	0 Added	0 Added	0 Added	0 Added

> Pricing

> Entities

> Other bank facilities

> Facilities

> Collaterals

Audit Cancel Hold Back Save & Close Next

- Click and expand the following sections to view detailed information about the entities:

- Pricing
 - Entities
 - Other Bank Facilities
 - Facilities
 - Collateral
2. Click **Next**, if modification is not required.
 3. Click **Back** and edit the required information to modify the provided information.
- If you click **Next** in the **Summary** screen, the **Comments** screen is displayed.

3.11 Comments

The **Comments** page allows to capture the remarks for the overall process. Posting comments help the user in next stage to better understand the application. If you click **Next** in the **Summary** screen, the **Comments** screen is displayed.

Figure 3-67 Comments

For information on fields in the **Comments** screen, refer the below table.

Table 3-30 Comments

Fields/ Icons	Description
Post	Enter the necessary comments in the text box and click Post . The comment is posted.
Hold	Click Hold , to hold the credit proposal initiation process.
Back	Click Back , to go back to the previous stage.
Save & Close	Click Save & Close , to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information.

On clicking **Submit**, the Policy Exception window is displayed.

Figure 3-68 Policy Exception

The screenshot displays a summary of policy exceptions across various categories. At the top, there are three main status indicators: 'Total' (00), 'Met' (00), and 'Breached' (00). Below these, the categories are organized into a grid:

Charge	Interest	Commission	Product
00 Total	00 Total	00 Total	00 Total
00 Met	00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached	00 Breached
00 Initiated 00 Approved 00 Deferred	00 Initiated 00 Approved 00 Deferred	00 Initiated 00 Approved 00 Deferred	00 Initiated 00 Approved 00 Deferred

Terms And Conditions	Covenant
00 Total	00 Total
00 Met	00 Met
00 Breached	00 Breached
00 Initiated 00 Approved 00 Deferred	00 Initiated 00 Approved 00 Deferred

By default, **Policy Exceptions** are displayed for both the party and its child party.

- To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
- The fields which will get validated are:
 - Customer Terms and Conditions
 - Customer Covenants
 - Facility Category

Note:

For more information, refer to the **Policy Definition user manual**, Policy Initiation > Policy Definition section.

- Click **Business** data segment.

Figure 3-69 Business

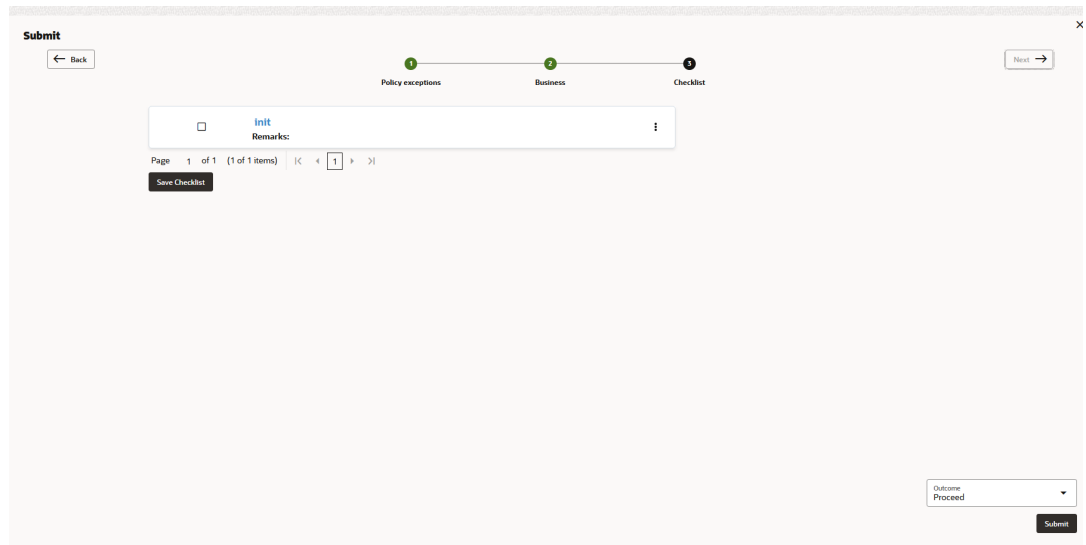
The screenshot shows a workflow progress bar with three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Business' step is currently active and highlighted. Below the progress bar, it states: 'No new errors and overrides are generated.' Navigation buttons include 'Back' and 'Next'.

- Click **Checklist** data segment.

 Note:

Using business process definition Checklist can be maintained for specific stages and the same will appear here. Further the checklist item can be classified as mandatory or optional and if it is mandatory then the user will not be able to submit the stage without checking it.

Figure 3-70 Checklist



Submit

Back

1 2 3

Policy exceptions Business Checklist

☐ init

Remarks:

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

Save Checklist

Outcome: Proceed

Submit

5. Select **Outcome** as **Proceed**.
6. Click **Submit**.

On submitting the credit proposal application, the application is moved to **Proposal Enrichment** stage.

4

Proposal Enrichment

In this stage, the member of the operations/credit team enriches the application by capturing detailed information about the party (the party hierarchy, funding requirement, collateral offered and the other business related information) required to evaluate the credit worthiness, risk profiling and legal fitness.

The following table provides high level overview about the **Proposal Enrichment** stage.

Information available for user	Activities that can be performed by user
• View initiation summary • View the group structure • View rating • View GroupWise exposure • View connected party list • View other bank facility details • View liability proposed and expiry dates • View facility proposed and expiry dates • View collateral offered • View write up submitted as part of initiation • View the comments submitted as part of initiation	• Party Information – Modify Group structure – Add new companies – Capture shareholder details – Capture management team details – Capture auditor details – Capture directors details – Capture party and supplier details • Financial details – Upload financial documents, Input key ratios, Capture projections • Capture party level covenants and T&C • Edit the liability or facility details if required • Edit & Enrich the collateral details required • Capture write up • Upload non financial documents of the party • Capture comments about the party with regard to enrichment stage • Send back the application if additional info required • Initiate party onboarding

Steps to enrich credit proposal

1. In **OBCFPM**, navigate to **Tasks > Free Tasks**.

The **Free Tasks** page is displayed.

Figure 4-1 Free Tasks

Menu Item Search...	Free Tasks
Corporate	☐ Acquire and Edit Priority Process Name Process Reference Number Application Number Stage Application Date Branch
CP Amendment	☐ Acquire and Edit Credit Origination APP231918251 APP231918251 Proposal Initiation 23-07-10 000(FLEXI
CP Extension	☐ Acquire and Edit Collateral Perfection APP231858212 APP231858212 Enrichment 19-11-11 000
CP Initiation	☐ Acquire and Edit Credit Origination APP231858206 APP231858206 Customer Manual Retry 23-07-04 000(FLEXI
CP Review	☐ Acquire and Edit Credit Origination APP231858199 APP231858199 Proposal Enrichment 23-07-04 000(FLEXI
Facility Closure	☐ Acquire and Edit Collateral Perfection APP231858198 APP231858198 Enrichment 19-11-11 000
Group Concentration	☐ Acquire and Edit Collateral Review APP231858189 APP231858189 DataEnrichment 23-07-04 000
Simplified Credit Amendment	☐ Acquire and Edit Collateral Review APP231848181 APP231848181 DataEnrichment 23-07-03 000
Simplified Credit Proposal	☐ Acquire and Edit FI Credit Process APP231848178 APP231848178 FI Review and Recommend... 23-07-03 000
	☐ Acquire and Edit Collateral Perfection APP231848177 APP231848177 Draft Generation 19-11-11 000
	☐ Acquire and Edit Credit Origination APP231848172 APP231848172 Customer Manual Retry 23-07-03 000(FLEXI

Page 1 of 22 (1 - 20 of 436 items)

2. **Acquire & Edit** the required Enrichment task. The **Credit Origination - Proposal Enrichment** page summarizing the credit proposal application is displayed.

- [Proposal Enrichment - Summary](#)
- [Proposal Enrichment - Customer Info](#)
- [Proposal Enrichment - Writeup](#)
- [Proposal Enrichment - Funding Requirement](#)
- [Proposal Enrichment - Collateral](#)
- [Basic Details](#)
- [Collateral Details](#)
- [Collateral Facility Linkage](#)
- [Proposal Enrichment - Comments](#)

4.1 [Proposal Enrichment - Summary](#)

The **Summary** page displays actions performed in the previous stages for verification purpose.

Figure 4-2 Summary

Credit Origination - Proposal Enrichment

Summary

Party information

Customer name: (230674184) Demographic type: Domestic Entity: Proprietorship

Country: INDIA Registration number: NA Liability amount: \$100,000,000.00 Is KYC compliant: No

Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Entities	Other bank facilities	Facilities	Collaterals	Interest	Pricing	Commission
3 Added	0 Total facility 0 Total takeover	1 Added	0 Added	1 Added	1 Added	0 Added

> Pricing

> Entities

> Other bank facilities

> Facilities

> Collaterals

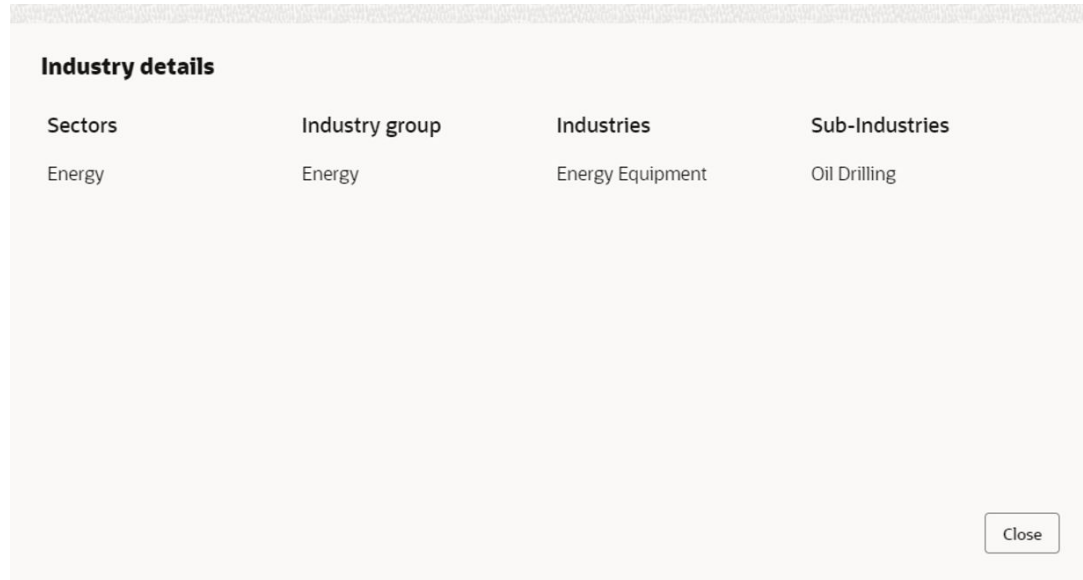
Audit

Cancel Hold Save & Close Next

1. To view the sector and industry information, click the industry icon in **Party Information** section.

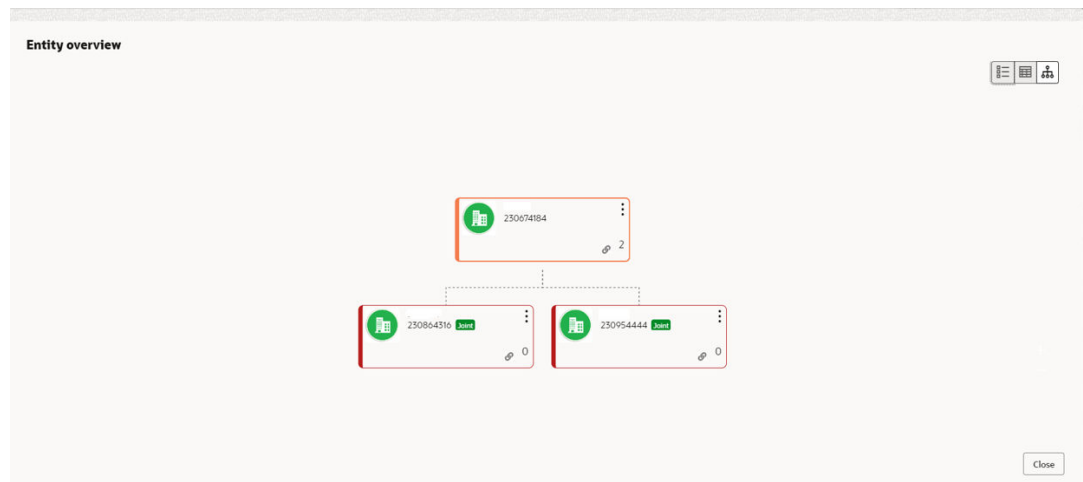
The **Industry Details** window is displayed.

Figure 4-3 Industry Details



2. Click **Close**, to exit the **Industry Details** window.
3. To view the overview of the party, click **Entity Overview** icon in **Party Information** section.
The **Entity Overview** window is displayed.

Figure 4-4 Entity Overview



4. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner.
The **Layout** window is displayed.

Figure 4-5 Layout



5. Select the required layout. **Entity Overview** is changed as shown below.

Figure 4-6 Entity Overview

Entity overview

	Party ID: 230754217 Organization type: CONG	Name: Type:	Demographic type:	:
	Party ID: 230754222 Organization type: SIND	Name: Type:	Demographic type:	:
	Party ID: 230754220 Organization type: SIND	Name: Type:	Demographic type:	:
	Party ID: 230754219 Organization type: SIND	Name: Type:	Demographic type:	:
	Party ID: 230754218 Organization type: SIND	Name: Type:	Demographic type:	:
	Party ID: 230754221 Organization type: SIND	Name: Type:	Demographic type:	:

Close

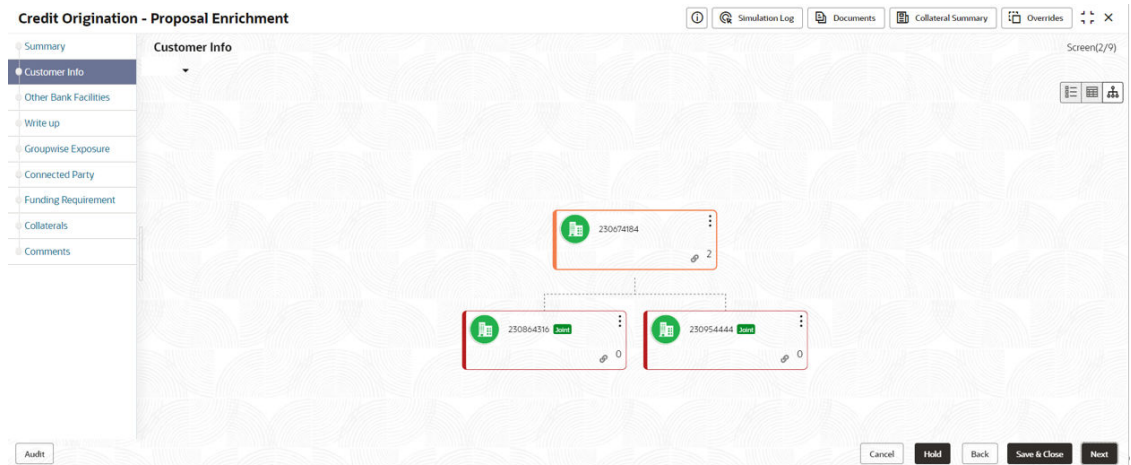
6. Click **Close**, to exit the **Entity Overview** window.
7. To expand **Pricing, Entities, Other Bank Facilities, Facilities and Collateral** sections, click the number in respective count tables or click the triangle in each section.
8. Review the proposal details and click **Next**.

The **Customer Info** page is displayed.

4.2 Proposal Enrichment - Customer Info

This data segment allows you to configure the party details and add child parties to the party.

Figure 4-7 Customer Info



Click **Action** button on the right to perform the following actions:

- Add Customer (not applicable for Joint party)
- Configure
- View
- Quick View
- Delete (Not applicable for parent entity)



Note:

For information on performing **Add Customer**, **View**, and **Quick View** actions, refer **Existing Facilities** section in Proposal Initiation chapter.

To configure the party / child party, click on the party / child party icon and click **Configure**. The **Party Details** window is displayed.

Figure 4-8 OFFSS Party Details

Customer Profile

For information on fields in the **Party Details** screen, refer the table below.

Table 4-1 Demographic Details- Basic Info

Fields/Icon	Description
Company Details	Enter or select the following details in the corresponding fields: - Registration Number - Organization Name - Organization Type - Short Name - Branch Code - Entity Type - Customer Category - Classification Type - Demographic Type - Country of Incorporation - Country of Risk - Place of Incorporation - Incorporation Date - Established Date - Upload Logo - RM Id - Customer Access Group - Country of Tax - Tax Identification Number - Goods and Services Tax Id - Company Website - Facebook URL - Twitter URL - Employee Strength - No. Of Years In Business - No. Of Companies in the Group

Table 4-1 (Cont.) Demographic Details- Basic Info

Fields/Icon	Description
Is Special Customer?	Enable Is Special Customer? option, if the party is special customer.
Is Blacklisted?	Enable Is Blacklisted? option, if the party is blacklisted.
Is KYC Compliant?	Enable Is KYC Compliant? option, if the party is KYC Compliant.
Last KYC Date	Click Calendar icon and select Last KYC Date .
Listed Company	If the party is listed, then enable Listed Company option.
Language	Select Language from the drop-down list.
Media	Search and select Media for transactions.

Table 4-2 KYC Details

Fields/Icon	Description
Received	Enable Received option, if KYC verification details are received for the party.
KYC Verification Date and Effective Date	Click Calendar icon and select KYC Verification Date and Effective Date .
Verification Method	Enter the KYC Verification Method . For example, Field verification.
Save	Click Save to save the details.

1. To add the party address details in **Demographic Details** screen, click **Address** tab and then click **+** icon.

The **Add Address** window is displayed.

Figure 4-9 Add Address

For information on fields in the **Add Address** screen, refer the table below.

Table 4-3 Add Address

Fields/Icon	Description
Address Details	Enter or select the following details in the corresponding fields: • Address Type • Location • Preferred • Address from- Address To • Address Line 1/ Building Name • Address Line 2/ Street Name • Address Line 3/ City/ Town Name • State/ Country Sub Division • Country • Zip Code/ Post Code
Additional Info	Click Additional Info. The following options are displayed. Enter the details in the below fields: • Department • Sub Department • Building Number • Floor • Post Box • Room • Town Location Name/ Locality • Direct Name • Landmark • Contact name/ Narrative
Media	The followings fields are displayed. • Email • Swift • Phone • Fax • Swift • FAX • Swift
Save	Click Save . Address details are added.

- To view **Rating** in **Demographic Details** screen, click **Rating**.

The **Rating** window is displayed with **Credit Rating** details for below fields.

- Year
- Rating Date
- Outlook
- Agency
- Rating
- Actions

Figure 4-10 Rating

- Click **+**, to add new rating. The **Add Rating** screen is displayed.

Figure 4-11 Add Rating

For information on fields in the **Add Rating** screen, refer the table below.

Table 4-4 Add Rating

Fields/Icon	Description
Rating Date	Search and select Rating Date .
Outlook	Select Outlook from drop-down list: - Positive - Neutral - Negative
Year of Rating	Year of Rating is displayed by default.

Table 4-4 (Cont.) Add Rating

Fields/Icon	Description
Risk Rating	Select Risk Rating from the below list: • BBB • BBB+ • A- • A+ • AA- • AA • AA+ • CCC+ • B- • B • BB+ • AAA • BBB-
Rated By	Select Rated By from the below list: • MRS • Moodys • S and P • Fitch

- Click **Business** in **Customer Profile** to view the party's business details. The **Business Details** screen is displayed with Business details information and Industry details.

Figure 4-12 Business Details

Click + to add new Industry. For more information about adding new industry refer **Industries> Add Industry** in [Creating Application](#)

- Click **Market Share** in **Customer Profile** to view the market share details. The **Market Share** screen is displayed with Business details information and Industry details.

Figure 4-13 Market Share

OFSS

Customer profile

Demographics

Business

Market share

Industry

Sector	Industry Group	Industry	Sub Industry	
Energy	Energy	Energy Equipment	Oil Drilling	Market Share

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

Close

Click **Market Share** to add Market Share. The **Market Share** window is displayed.

Figure 4-14 Market Share

New Market Share

Year

Sub Industry

Select Sub-Industry

Sector

Industry Group

Industry

Market Percent

Growth Percent

Total Contribution

Required

Close

Save

For information on fields in the **Market Share** screen, refer the table below.

Table 4-5 Market Share

Fields/Icon	Description
Year	Enter Year for the market share.
MarketShare Percent	Enter MarketShare Percent . Select Decrement and Increment drop-down list option on right to increase or decrease the MarketShare Percent.
Currency	Search and select Currency .
Sales	Enter Sales for market share.
Growth Percent	Enter Growth Percent . Select Decrement and Increment drop-down list option on right to increase or decrease the Growth Percent.
Add	Click Add to add the market share.
Clear	Click Clear to remove the market share.
Save	Click Save to save the market share.

 Note:

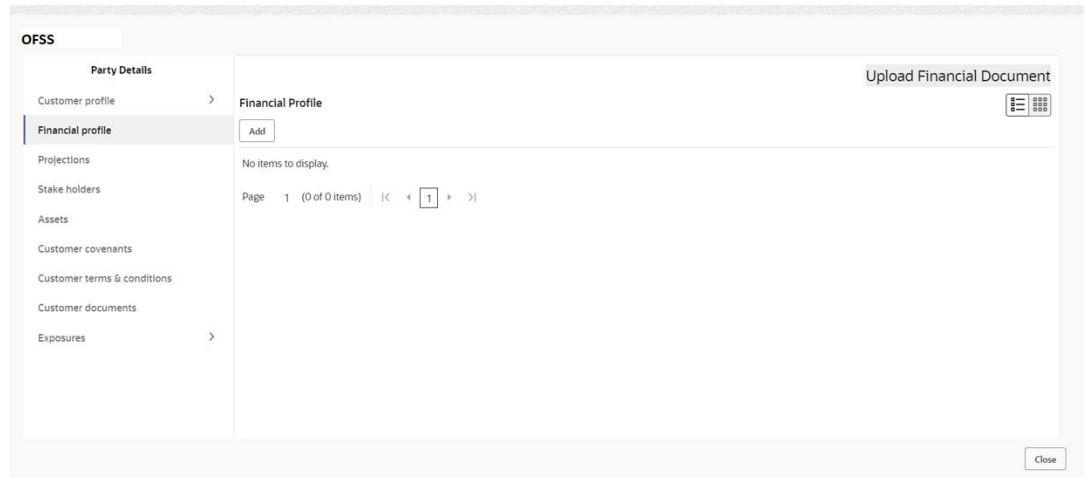
To Edit, Delete or View the added Basic Info, Address, and Rating. click **Action** icon in the required list item and select the required option.

Financial Profile

- To **Upload / Add** party's financial details, click **Financial Profile** in left menu.

The **Financial profile** screen is displayed.

Figure 4-15 Financial profile



Click **Add** icon. The **Add Financial Profile** window is displayed.

Figure 4-16 Add Financial Profile

For information on fields in the **Add Financial Profile** screen, refer the table below.

Table 4-6 Add Financial profile

Fields/Icon	Description
Year	Specify Year for which the party's financial details are to be added.
Details	Specify the following details in the corresponding fields: - Balance Sheet Size and currency from drop-down list - Operating Profit and currency from drop-down list - Net Profit and currency from drop-down list - Year Over Year Growth - Return On Investment - Return On Equity - Return On Asset - Capital Adequacy Ratio - Cost to Income ratio - Equity - Gross Impaired Loans - Liquid assets - Loan Loss Res / Impaired Loans - Loan-to-Deposit Ratio - NPA coverage ratio - NPA ratio - Return on Avg Equity - Return on Avg Assets - Tier 1 CAR - Total Assets - Unreserved Equity
Save	Click Save . Party's financial details are added.

- To add financial documents, click **Upload Financial Document**.

The **Financial Documents** window is displayed.

Figure 4-17 Financial Documents

Financial Documents

Balance sheet

Profit & loss statement

Cash flow statement

+

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

Click **Add** in any of the above tabs, the following window to upload documents is displayed.

Figure 4-18 Balance Sheet Details

Balance sheet details

Period

Select Period

Required

Quarter

Select Quarter

Required

Drop files here or click to select

Current selected files:

CancelAdd

For information on fields in the **Balance Sheet Details** screen, refer the table below.

Table 4-7 Balance Sheet Details

Fields/ Icons	Description
Period	Select Period for which the financial document is to be added.
Quarter	Select Quarter for which the financial document is to be added.
Drop files here or click to select	In Drop files here or click to select section, drag and drop or click and upload the financial document.
Add	Click Add . Document is added.
Chart view	In the Financial Profile screen, click Chart view icon to change the List view to Chart view.

Projections

8. To **Upload / Add** projection details, click **Projections** from the left menu and then click the **Add** icon.

The **Projections** window is displayed.

Figure 4-19 Projections

The screenshot shows the 'Projections' window with the following fields and values:

- Year:** 2020 (dropdown menu)
- Currency:** (searchable field with a magnifying glass icon and a 'Required' label below it)
- Balance sheet size:** \$0.00
- Operating profit:** \$0.00
- Net profit:** \$0.00
- Year over year growth:** 0
- Return on investment:** 0
- Return on equity:** 0
- Return on asset:** 0

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

For information on fields in the **Projections** screen, refer the below table.

Table 4-8 Projections

Fields/ Icons	Descriptions
Year	Specify Year for which the party's projection details are to be added.
Currency	Search and select Currency for the projection details.

Table 4-8 (Cont.) Projections

Fields/ Icons	Descriptions
Details	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
Save	Click Save . Party's projection details are added.

9. To add projection documents, click **Upload Projection Document**.
The **Projection Documents** window is displayed.

Figure 4-20 Projection Documents

Projection documents

Balance sheet Profit & loss statement Cash flow statement

+

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

Click + in any of the above tabs, the following window to upload documents is displayed.

Figure 4-21 Balance Sheet Details

Balance sheet details

Year
FY2020-2021

Quarter
Select Quarter
Required

Drop files here or click to select

Current selected files:
[]

Cancel Add

For information on fields in the **Balance Sheet Details** screen, refer the table below.

Table 4-9 Balance Sheet Details

Fields/Icons	Description
Year	Select Year for which the projection document is to be added.
Quarter	Select Quarter for which the projection document is to be added.
Drop files here or click to select	In Drop files here or click to select section, drag and drop or click and upload the projection document.
Add	Click Add . Document is added.
Chart view	In Business Projection screen, click Chart view icon to change the List view to Chart view.

 Note:

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

Stakeholders

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

- Owners
- Authorized Signatories
- Guarantors
- Suppliers
- Bankers
- Insurers
- Buyers
- Management Team

- Sponsors
- Debtors
- Creditors
- Advisor
- Auditors
- Directors
- Contractors
- Shareholders
- Customers

Figure 4-22 Stakeholders

The screenshot shows the 'OFSS' interface with a sidebar on the left containing 'Party Details' and 'Stake holders'. The 'Stake holders' section is active. The main area displays a horizontal list of stakeholder types: Directors (0), Shareholders (0), Customers (0), Owners (0), Authorized Signatories (0), Guarantors (0), Suppliers (0), Bankers (0), Insurers (0), Buyers (0), and Mar. Below this is a table with columns: Party Type, CIF/Party Id, Name, ID/Registration Number, Is Customer, and Action. The table currently shows 'No data to display.' and a '+ Add' button is visible in the top left of the table area. A 'Close' button is at the bottom right.

To Add Owners

Click **+** to add new owners. The **Add Owners** screen is displayed with following options:

- Enter existing CIF/Party Id or
- Select from the recently added stakeholders or
- Click Next to onboard a new stakeholder

Figure 4-23 Add Owners

Add New Owners

Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

To Enter Existing CIF/Party Id

Specify **Enter CIF/Party Id** or click search, the **Search Party** screen is displayed.

Select **Individual** or **Non-Individual** check box. Enter the field details or click **Fetch**. The Stakeholders details are displayed.

Figure 4-24 Add New Owners- Search Party

Search Party

☐ Individual ☒ Non-Individual

Business/Organization Name:

Registration Number:

Registration date:

Email:

Stakeholder Type	CIF	Registration Number	Business/Organization Name	Registration Date	Party Id	Customer
Non-Individual	00010674	98788400	NOISE LTD	2001-09-20	230744211	Customer
Non-Individual	00010742	003	Calcutta Pipes P Ltd	2019-09-02	230804239	Customer
Non-Individual	00010748	00001	ASHIRWAD PVT LTD	2000-09-03	230804244	Customer
Non-Individual	00010750	00003	BAGMANE P LTD	2010-09-03	230804246	Customer
Non-Individual	00010890	987841584	NEXON LTD	2001-09-20	230874335	Customer

Page of 8 (1 - 10 of 75 items) | ...

Select from the Recently Added Stakeholders

Select **Recently Added Stakeholder** from the drop-down list.

Select Next to onboard a new stakeholder

Click **Next**, the **Add New Owners** screen is displayed. Select Stakeholder Type and enter the field details for the below fields and click **Next**.

- Basic info & Citizenship

- ID Details
- Address

Figure 4-25 Add New Owners

Add New Owners

Stakeholder Type: Individual

Basic Info & Citizenship

Title	First Name	Middle Name	Last Name	Short Name
Required	Required		Required	
Maiden Name		Name In Local Language	Date of Birth	Minor
			Required	
Gender		Marital Status	Profession	Occupation
Required				
Staff		Country of Residence	Resident Status	Birth Place
Birth Country		Nationality	Citizenship by	Upload Photo
Required		Required		Maximum file size is 100kb

Customer Category	Customer Segment	Customer Access Group	Risk Level
-------------------	------------------	-----------------------	------------

Previous Next Cancel

Figure 4-26 Stakeholders

Add New Sponsors

Id Type	Name	Date of Registration	Organization type
Is Customer	IFS	00003	

Stakeholder Name	Stake Percentage	Associated Since	Action
tata	10%	2019-09-12	 

Submit Cancel

10. To add sponsor details, click **Sponsors** from the left menu and then click **Add**.
The **Sponsors window** is displayed.

Figure 4-27 Sponsors

Sponsor

Promoter Type

☐ Individual ☒ Corporate

Name	Stake Percentage	Associated Since
AB Corp	10%	Sep 12, 2019

Add Cancel

For information on fields in the **Sponsors** screen, refer the below table.

Table 4-10 Sponsors

Fields/Icon	Description
Individual	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 Qualification
Corporate	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 - Associated Since

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

Figure 4-28 Address details

Add Address

Address Type Required Location Required Preferred ☐ Address Since Required

Country Required State / Country Sub Division Required

Address Line 1 / Building Name Required Address Line 2 / Street Name Required Address Line 3 / City / Town Name Required Zip Code / Post Code Required

> Additional Info

> Media For Address

Save Clear Cancel

Detailed information about the fields in Address details screen refer the table below.

Table 4-11 Address details

Fields/ Icons	Description
Details	Enter 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
Add	Click Add . Sponsor details are added.

 Note:

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

 Note:

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

Assets

- To add asset details, click **Assets** from the left menu and then click **Add**.
The **Assets** window is displayed.

Figure 4-29 Assets

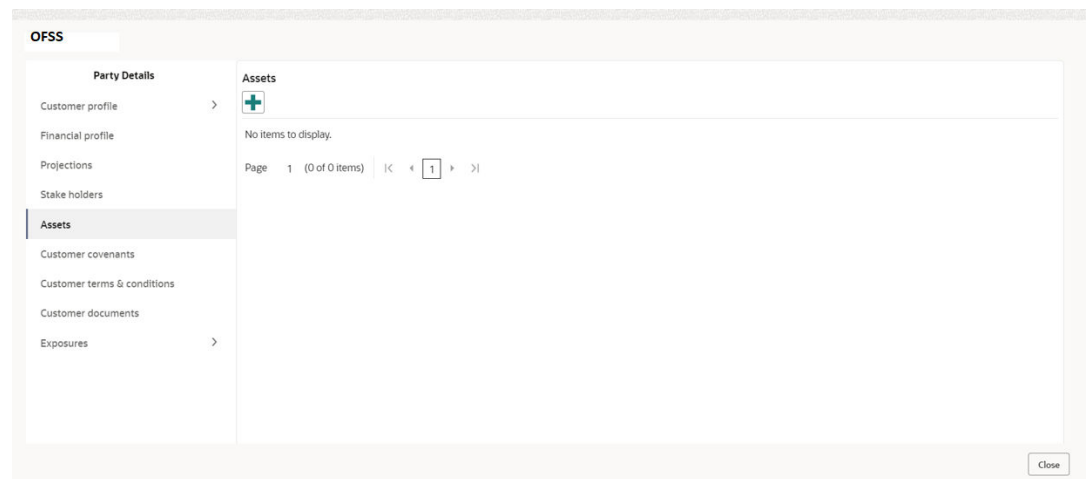


Figure 4-30 Add Assets Details

The screenshot shows a dialog box titled "Add Asset Details" with a close button (X) in the top right corner. Inside the dialog, there are three input fields arranged horizontally. The first field is labeled "Name" and has a "Required" label below it. The second field is labeled "Value" and includes a small dropdown arrow; it also has a "Required" label below it. The third field is labeled "Description" and has a "Required" label below it. At the bottom right of the dialog, there are three buttons: "Save", "Clear", and "Cancel".

For information on fields in the **Assets** screen, refer the table below.

Table 4-12 Assets

Fields/Icon	Description
Name	Enter Name of the Asset.
Value	Specify the asset Value and select currency from the drop-down list.
Description	Enter Description of the Asset.
Save	Click Save . Asset details are added.

 Note:

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

Customer Covenants

Refer [Covenants Details](#) section for information on adding and managing covenants for the party.

Customer Terms & Conditions

Refer [Terms & Conditions](#) section for information to configure terms and conditions for the party.

Customer Documents

13. To add party documents, click **Customer Documents** from the left menu and then click **Add New Documents**. Enter the fields in **Document** page and click **Upload**.

The **Customer Documents** window is displayed below.

Figure 4-31 Customer Documents

Figure 4-32 Add New Documents

Exposures

Table 4-13 Exposures

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

Figure 4-33 Country Dependency Details

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

Country Wise Data

For information on fields in the **Country Wise Data** screen, refer the table below.

Table 4-14 Country Wise Data

Fields/Icon	Description
Country and Currency	Search and select Country and its Currency .
Sales	Specify amount of Sales recorded in the selected country.
Purchase	Specify amount of Purchase made from the selected country.
Investments	Specify amount of Investments made in the selected country.
Loans	Specify amount of Loans received from the selected country.
Deposits	Specify amount of Deposits made in the selected country.

Country Wise Business Operations

Figure 4-34 Country Wise Business Operations

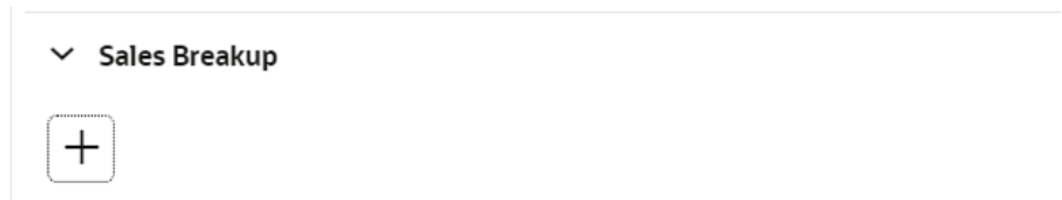
For field level information refer the table below.

Table 4-15 Country Wise Business Operations

Fields/Icon	Description
Market Share Percentage	Specify entity's Market Share Percentage in selected country.
Presence for Years	Specify entity's Presence for Years in selected county.
Major Products Sold	Specify Major Products Sold by the entity in the selected country.
Associated Since	Specify date on which association between entity and selected country is established in the Associated Since field.

Sales Breakup

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

Figure 4-35 Sales Breakup

Click +. The **Sales Breakup** window is displayed.

Figure 4-36 Sales BreakupA screenshot of the 'Sales Breakup' window. The title 'Sales Breakup' is at the top left. The form contains several input fields: 'Customer' (text box, required), 'Sales Amount' (text box, required), 'Percentage of Total Sales' (dropdown menu, required), 'Major Product Sold' (text box), 'Debtor Days' (text box), 'Associated Since' (date picker, required), and 'Country' (dropdown menu with a search icon, required). At the bottom right, there are 'Cancel' and 'Save' buttons.

For information on fields in the **Sales Breakup** screen, refer the table below.

Table 4-16 Sales Breakup

Fields/Icon	Description
Customer	Specify Customer of the entity.
Sales Amount	Specify Sales Amount recorded for the specified party.
Percentage of Total Sales	Specify Percentage of Total Sales recorded for the specified party.
Major Product Sold	Specify Major Product Sold to the specified party.
Debtor Days	Specify Debtor Days for the specified party.
Associated Since	In the Associated Since field, search and select the date on which association between the entity and its party is established.
Country	Search and select Country for the specified party.
Save	Click Save . Sales breakup is added and displayed in the Sales Breakup section.
Edit or Delete	To Edit or Delete the added sales breakup, select the record and click the respective icon.

Purchase Breakup

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

Click + icon. The **Purchase Breakup** window is displayed.

Figure 4-37 Purchase Breakup

Purchase Breakup

Supplier Required

Purchase Amount Required

Percentage of Total Purchases Required

Major Product Bought

Creditor Days

Associated Since Required

Country

Cancel Save

For information on fields in the **Purchase Breakup** screen, refer the table below.

Table 4-17 Purchase Breakup

Fields/Icons	Description
Supplier	Specify the name of Supplier .
Purchase Amount	In the Purchase Amount field, specify the amount of products or services purchased by the entity from the supplier.
Percentage of Total Purchases	Specify Percentage of Total Purchases from the supplier.

Table 4-17 (Cont.) Purchase Breakup

Fields/Icons	Description
Major Product Bought	Specify Major Product Bought by the entity from the supplier.
Creditor Days	Specify Creditor Days for the supplier.
Associated Since	In the Associated Since field, search and select the date on which association between the entity and its supplier is established.
Country	Search and select Country .
Save	Click Save . Purchase breakup is added and displayed in the Purchase Breakup section.
Edit or Delete	To Edit or Delete the added purchase breakup, select the record and click the respective icon.

- In the **Country Dependency Details** window, click **Save**. The details are added and displayed in **Exposures** screen.

Figure 4-38 Exposure

The screenshot shows the 'Exposures' screen with a sidebar menu containing 'Country exposure' and 'Currency exposure'. The main area displays a list of exposures for the US, with columns for Sales amount, Purchase amount, Loan amount, Investment amount, and Deposit amount. The data shown is for the US, with Sales amount: \$10,000.00, Purchase amount: \$5,000.00, Loan amount: \$2,000.00, Investment amount: \$10,000.00, and Deposit amount: \$1,000.00. The screen also shows a 'Page 1 of 1 (1 of 1 Items)' indicator and a 'Close' button.

- To capture the currency dependency details, click the **Currency Exposure** sub menu. The **Currency Dependency Details** window is displayed.

Figure 4-39 Currency Dependency Details

The screenshot shows the 'Currency exposure details' window. It has a 'Currency' dropdown menu at the top. Below it, there are two main sections: 'Currency Details' and 'Hedging Details'. The 'Currency Details' section contains input fields for Sales Amount, Loan Amount, Deposit Amount, Sales Percentage, Loan Percentage, Deposit Percentage, Purchase Amount, Investment Amount, Purchase Percentage, and Investment Percentage. The 'Hedging Details' section contains a list of items: Future Currency Requirement - Loan Repayment, Future Currency Requirement - Creditor Payment, Future Currency Credit - Debtor Payment, and Future Currency Credit - Interests. The window also has 'Cancel' and 'Save' buttons at the bottom right.

For information on fields in the **Currency details** screen, refer the table below.

Table 4-18 Currency details

Fields/Icon	Description
Currency	Search and select Currency .
Sales Amount	Specify your party's Sales Amount in the selected currency.
Sales Percentage	Specify your party's Sales Percentage with respect to the selected currency.
Purchase Amount	Specify your party's Purchase Amount in the selected currency.
Purchase Percentage	Specify your party's Purchase Percentage with respect to the selected currency.
Loan Amount	Specify the Loan Amount availed by your party in the selected currency.
Loan Percentage	Specify your party's Loan Percentage with respect to the selected currency.
Investment Amount	Specify your party's Investment Amount in the selected currency.
Investment Percentage	Specify your party's Investment Percentage with respect to the selected currency.
Deposit Amount	In the Deposit Amount field, specify the amount deposited by your party in the selected currency.
Deposit Percentage	In the Deposit Percentage field, specify the percentage of amount deposited by your party in the selected currency.

Hedging Details

Figure 4-40 Hedging Details

The screenshot shows the 'Hedging Details' section of a software interface. It includes a dropdown menu labeled 'Hedging Details' with a checkmark. Below it are four input fields: 'Credit Outstanding' with a value of '£0.00', 'Debit Outstanding' with a value of '£0.00', 'Variance' with a value of '£0.00', and a 'Hedging Required?' toggle switch which is currently turned off.

For information on fields in the **Hedging Details** screen, refer the table below.

Table 4-19 Hedging Details

Fields/ Icons	Description
Credit Outstanding	Specify Credit Outstanding amount in the selected currency.
Debit Outstanding	Specify Debit Outstanding amount in the selected currency.
Variance	On entering the Credit and Debit Outstanding amounts, the system calculates and displays the Variance .
Hedging required	Enable Hedging required option, if hedging is required.

Future Currency Requirement - Loan Repayment

Figure 4-41 Future Currency Requirement - Loan Repayment

▼ Future Currency Requirement - Loan Repayment

Outstanding Amount Required

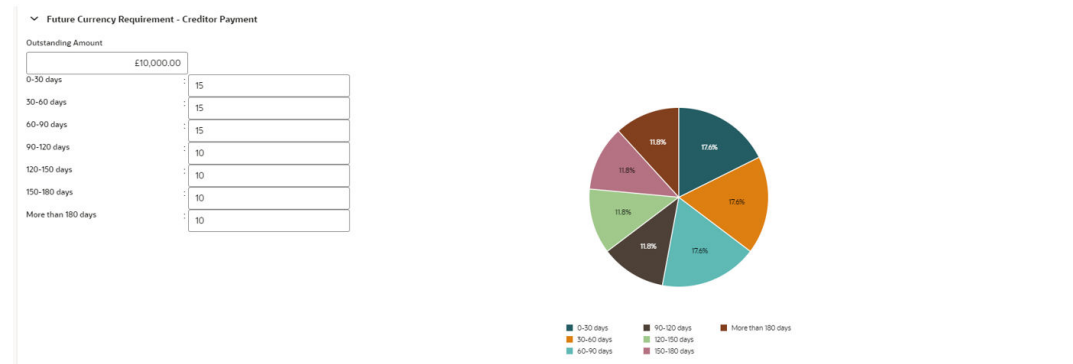
Repayment in Current Year Required

Repayment in next 3 Years Required

For information on fields in the **Future Currency Requirement - Loan Repayment** screen, refer the below table.

Table 4-20 Future Currency Requirement - Loan Repayment

Fields/ Icons	Descriptions
Outstanding Loan Amount	Specify your party's Outstanding Loan Amount in selected currency.
Repayment in Current Year	In the Repayment in Current Year field, specify the loan amount to be repaid in the current year.
Repayment in Next 3 Years	In the Repayment in Next 3 Years field, specify the loan amount to be repaid in next three years.

Future Currency Requirement - Creditor Payment**Figure 4-42 Future Currency Requirement - Creditor Payment**

For information on fields in the **Future Currency Requirement - Creditor Payment** screen, refer the table below.

Table 4-21 Future Currency Requirement - Creditor Payment

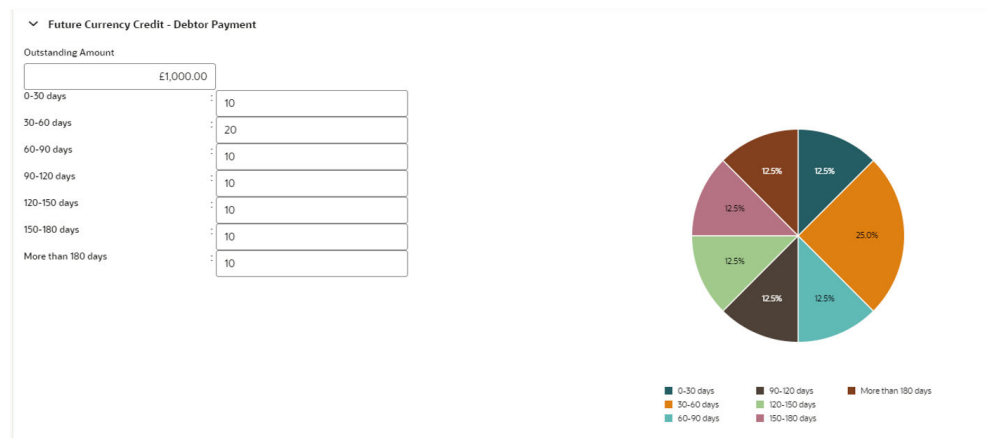
Fields/Icon	Description
Outstanding Amount	Specify Outstanding Amount to be paid by your party to their creditor in selected currency.
0-30 days	Specify outstanding amount to be paid in 0-30 days .
30-60 days	Specify outstanding amount to be paid in 30-60 days .
60-90 days	Specify outstanding amount to be paid in 60-90 days .

Table 4-21 (Cont.) Future Currency Requirement - Creditor Payment

Fields/Icon	Description
90-120 days	Specify outstanding amount to be paid in 90-120 days .
120-150 days	Specify outstanding amount to be paid in 120-150 days .
150-180 days	Specify outstanding amount to be paid in 150-180 days .
More than 180 days	Specify outstanding amount to be paid after 180 days in the More than 180 days field.

Future currency credit - Debtor payment

Figure 4-43 Future currency credit - Debtor payment



For information on fields in the **Future currency credit - Debtor payment** screen, refer the table below.

Table 4-22 Future currency credit - Debtor payment

Fields/Icon	Description
Outstanding Amount	Specify Outstanding Amount to be paid by your party's debtor in the selected currency.
0-30 days	Specify outstanding amount to be received in 0-30 days .
30-60 days	Specify outstanding amount to be received in 30-60 days .
60-90 days	Specify outstanding amount to be received in 60-90 days .
90-120 days	Specify outstanding amount to be received in 90-120 days .
120-150 days	Specify outstanding amount to be received in 120-150 days .
150-180 days	Specify outstanding amount to be received in 150-180 days .
More than 180 days	Specify outstanding amount to be received after 180 days in the More than 180 days field.

Future Currency Credit - Interests

Figure 4-44 Future Currency Credit - Interest

For information on fields in the **Future Currency Credit - Interest** screen, refer the table below.

Table 4-23 Future Currency Credit - Interest

Fields/Icon	Description
Investment amount interests	In the Investment amount interests field, specify the interest to be received for the amount invested in selected currency.
Interest expected in current year	In the Interest expected in current year field, specify the interest to be received in the Current year.
Interest expected in next 3 years	In the Interest expected in next 3 years field, specify the interest to be received in the next 3 Years.
Save	Click Save in the Currency Dependency Details window. The details are saved and displayed in Currency Dependency Details page.
Edit, Delete and View	To Edit, Delete and View the added currency exposure details, select the record and click the respective icons or click the Hamburger icon and select the corresponding option.
OK	Click OK in the Party Details window.
Next	To go to the next page, click Next . The Write up page is displayed.

4.3 Proposal Enrichment - Writeup

Refer [Write Up](#) for information on adding writeup for the party or facility.
After adding writeup, click **Next**. The **Funding Requirement** page is displayed.

4.4 Proposal Enrichment - Funding Requirement

This data segment allows you to modify the facility details added in the Initiation stage as well as to create new facilities.

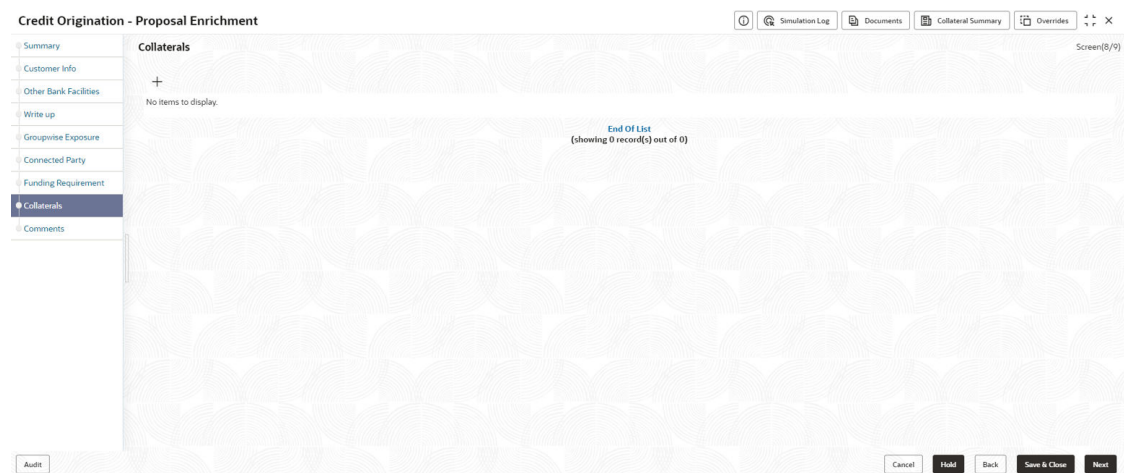
Figure 4-45 Funding Requirement

1. Refer [Funding Requirement](#) for information adding facility with or without template.
2. Refer **Modifying Facility Details** in [Proposal Structuring - Liabilities and Facilities](#) section for detailed information on configuring the facility.
3. After performing the necessary action in the **Funding Requirement** page, click **Next**. The **Collateral** page is displayed.

4.5 [Proposal Enrichment - Collateral](#)

You can add collateral details of the party prospect in this data segment, if the details have been provided by the party.

Figure 4-46 Collaterals



1. To add collateral details, click **+** icon. The **Basic Details** window is displayed.
2. Click **Next**. The **Collateral Details** screen is displayed.

4.6 [Basic Details](#)

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

Figure 4-47 Basic Details

Basic Details

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

Collateral details

Collateral ID

Collateral Currency

Charge Type

LGD Type

Document Status

External Reference ID

Collateral Value

Seniority of Charge

Collateral Classification

Collateral Type

Held Collateral Value

Collateral Status

LTV %

Collateral Category

Bank Haircut

Collateral Start Date

Charge Registration Required

Revaluation Details

Revaluation Type

Back Next

For field level information refer the table below.

Table 4-24 Basic Details

Fields / Icons	Description
Collateral ID	Collateral ID is displayed in the Collateral ID details, by default.
External Reference ID	Enter External Reference ID .

Table 4-24 (Cont.) Basic Details

Fields / Icons	Description
Collateral Type	Select Collateral Type from the drop-down list. The options available are: • Account Receivables • Accounts Contracts • Agreements Undertaking • Aircraft • Bill of Exchange • Bond • Cash Collaterals • Commercial Paper • Commodity • Corporate Deposits • Crop • Deposits • Fund • Guarantee • INTANGIBLE ASSETS • Insurance • Inventory • Livestock • Machine • Miscellaneous • PDC • Perishable • PreciousMetals • Promissory Note • Property • Ship • Stock • Vehicle
Collateral Category	Select Collateral Category from the drop-down list. Collateral categories are listed based on the selected Collateral Type. Note: The below options are displayed only for Collateral Type selected as Vehicle. • Goods Vehicle • Passenger Vehicle • Userdefined Vehicle
Collateral Currency	Click Search icon in Collateral Currency field and select the currency for collateral value.
Collateral Value	Specify Collateral Value in the collateral value field.
Held Collateral Value	Specify Held Collateral Value in corresponding fields.

Table 4-24 (Cont.) Basic Details

Fields / Icons	Description
Charge Type	Select Charge Type based on selected Collateral Type. The options available are: • Assignment • Equitable Mortgage • Hypothecation • Lien • Mortgage • Negative lien • Pledge • Registered Mortgage • Setoff
Seniority of Charge	Select the bank's Seniority of Charge on the collateral. The options available are: • Exclusive • First • First Pari passu charge • Second • Second Pari passu charge • Subservient Charge • Third
Collateral Status	Collateral Status is displayed as Active by default.
Collateral Start Date	Click Select Date in Calendar icon and specify the Collateral Start Date and End Date .

Table 4-24 (Cont.) Basic Details

Fields / Icons	Description
LGD Type	Select LGD Type from the drop-down list. The options available are: • Cash & Cash Equivalent - Cash Margin • Cash & Cash Equivalent - FD Lien • Cash & Cash Equivalent - Mashreq Investment Certificate (MIC) • Cash & Cash Equivalent - Mashreq Investment Series (MIS) • Contracting Receivables - PPCs • Corporate Guarantee - International/GCC / Local Corporate • Durables/Non-Durables • Financial Guarantee - Banks/Financial Institution • Gold • Main index equities (including convertible bonds) • Mortgage Equipment - Industrial Items / Consumer Durables/Non-DurablesNon-Durables • Mortgage Real Estate - Commercial/ Residential/Industrial Unit/Property • None (No Collateral) • Other equities (including convertible bonds) listed on a recognised exchange • Others issuers Bonds • Pledged Rental Receivables - Residential/ Commercial • Pledged Stocks - Goods (durable / non-durable) • Shares • Sovereign Bonds • Trade Receivables - LBD • UCITS/Mutual funds
Collateral Classification	Select Collateral Classification from the drop-down list. The options available are: • Liquid • Secured • Unsecured
LTV %	Enter LTV % .
Tangible	Enable Tangible , if required.
Document Status	Select Document Status from the drop-down list. The options available are: • Not Submitted • Released • Submitted
Charge Registration Required	Enable Charge Registration Required , if required.

Table 4-24 (Cont.) Basic Details

Fields / Icons	Description
Revaluation Details	Select Revaluation Details from Revaluation Type drop-down list. The option available in Revaluation Type are: - Automatic- If you select Automatic below options are displayed. Enter or select the appropriate details for each field. - Revaluation Method - Revaluation Frequency - Revaluation Start Month - Revaluation Day - Useful Life - Manual
Collateral Description	Specify a brief description about the collateral in Collateral Description field.
Remarks	Enter Remarks , if any.

- Click **Next**. The **Collateral Details** screen is displayed.

4.7 Collateral Details

In this page, you can capture detailed information about the selected collateral. Click **Next** in the **Basic Details** screen, the **Collateral Details** is displayed.

Figure 4-48 Collateral Details

Basic Details

Progress bar: 1 Basic Details, 2 **Collateral Details**, 3 Collateral Facility Linkage, 4 Comments

☒ **Collateral details**

COL231060623 Collateral ID	Ship Collateral Type	USD Collateral Currency	\$0.00 Total Value
-------------------------------	-------------------------	----------------------------	-----------------------

+

No items to display.

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

Back Next

Click **+** icon. The **Configuration** window is displayed.

Figure 4-49 Configuration

Configure

Ship

Collateral Insurance

Valuation

Collateral Summary

Ship

Ship Details

Water Vessel Name

Reecon Whale

Powered By

Fuel

Water Vessel Condition

Good

Basis Vessel Value

Invoice Value

Revaluation Base Value

INR 500,000.00

Number of Hull Units

1

Manufacturer Name

20

Twenty Foot Equivalent

20

Water Vessel Description

Type

Container Ships

Fuel Type

Diesel

Water Vessel Location

IN

Invoice Value

INR

₹500,000.00

Port of Registry

45

Number of Vessel Decks

4

State Or Territory Vessel Operates In

1

Water Vessel License Number

52345

Navigational Limits

Seas

Water Vessel Intended Use

Commercial

Currency

INR

Amount in Collateral Currency

USD 0.00

Registration Number

12345

Manufactured Date

September 17, 2019

Motor Number

License Details

Back

Next

Figure 4-50 Configuration

Configure

Collateral Insurance

Valuation

Collateral Summary

Fuel

Diesel

Commercial

Water Vessel Condition

Good

Currency

INR

Basis Vessel Value

Invoice Value

Amount in Collateral Currency

USD 0.00

Revaluation Base Value

INR 500,000.00

Port of Registry

45

Registration Number

12345

Number of Hull Units

1

Number of Vessel Decks

4

Manufactured Date

September 17, 2019

Manufacturer Name

20

State Or Territory Vessel Operates In

1

Motor Number

Twenty Foot Equivalent

20

Water Vessel License Number

52345

License Details

Water Vessel Description

> Ship Dimensions

> Ship Tonnage

Back

Next



Note:

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

For information on fields in the **Ship Details** screen, refer the table below.

Ship

Table 4-25 Ship Details

Fields/ Icons	Description
Water Vessel Name	Specify name of ship in Water Vessel Name field.
Type	Select Type of the ship. The options available are: • Combined Carriers • Container Ships • Cruise Ships • Dry Bulk Carriers • Ferries • Fishing Vessel • Freight • General Cargo Vessels • High Speed Craft • Multi Purpose Vessels • Ocean Liners • Passenger • Pure Car Carriers • Reefer Ships • Ro-Pax • Roll On Roll Off • Tankers
Navigational Limits	Select Navigational Limits from the drop-down list. The options are: • Inland Lakes • Inland Rivers • Oceans • Seas
Powered By	Select Powered By from the drop-down list. The options are: • Fuel • Sail
Fuel Type	Select Fuel Type from the drop-down list. The options are: • Diesel • Gasoline
Water Vessel Intended Use	Select Water Vessel Intended Use from the drop-down list. The options are: • Commercial • Personal • Recreational
Water Vessel Condition	Select Water Vessel Condition of ship from the drop-down list. The options are: • Average • Damaged • Exceptional • Good
Water Vessel Location	Search and select Water Vessel Location of the ship.
Currency	Search and select Currency .
Basis Vessel Value	Select Basis Vessel Value of the ship from the drop-down list. The options are: • Invoice Value • Market Value
Market Value	Enter Market Value of the ship.

Table 4-25 (Cont.) Ship Details

Fields/ Icons	Description
Amount in Collateral Currency	Amount in Collateral Currency is displayed by default.
Port of Registry	Enter Port of Registry of the ship.
Registration Number	Enter Registration Number of the ship.
Number of Hull Units	Enter Number of Hull Units of the ship.
Number of Vessel Decks	Enter Number of Vessel Decks of the ship.
Manufactured Date	Click Select Date and specify Manufactured Date .
Manufacturer Name	Enter Manufacturer Name of the ship.
State Or Territory Vessel Operates In	Enter State Or Territory Vessel Operates In of the ship.
Motor Number	Enter Motor Number of the ship.
Twenty Foot Equivalent	Enter Twenty Foot Equivalent of the ship.
Water Vessel License Number	Enter Water Vessel License Number of the ship.
License Details	Enter License Details of the ship.
Water Vessel Description	Enter Water Vessel Description of the ship.

Ship Dimensions

Figure 4-51 Configure - Ship Dimensions

Configure

- Ship
- Collateral Insurance
- Valuation
- Collateral Summary

Ship

> Ship Details

▼ Ship Dimensions

Dimension Unit: Feet

Water Vessel Length: 7

Water Vessel Beam: 6

Water Vessel Height: 7

Displacement Unit: Tons

Water Vessel Displacement: 7

> Ship Tonnage

Back Next

For information on fields in the **Configure - Ship Dimensions** screen, refer the below table.

Table 4-26 Configure - Ship Dimensions

Fields/ Icons	Descriptions
Dimension Unit	Select unit for ship dimension from Dimension Unit drop-down list. The options available are: • Feet • Meters
Water Vessel Length	Specify Water Vessel Length of ship in selected unit.
Water Vessel Beam	Specify Water Vessel Beam (width) of ship in selected unit.
Water Vessel Height	Specify Water Vessel Height of ship in selected unit.
Displacement Unit	Select unit for ship weight from Displacement Unit drop-down list. The options available are: • Tons • Metric Tons
Water Vessel Displacement	Specify Water Vessel Displacement in selected unit.

Ship Tonnage

Figure 4-52 Ship Tonnage

The screenshot shows a 'Configure' window with a sidebar on the left containing 'Ship', 'Collateral Insurance', 'Valuation', and 'Collateral Summary'. The 'Ship' section is active. The main content area is titled 'Ship' and contains three expandable sections: 'Ship Details', 'Ship Dimensions', and 'Ship Tonnage'. The 'Ship Tonnage' section is expanded, showing five input fields arranged in two rows. The first row contains 'Water Vessel Size' (a dropdown menu with 'Panamax' selected), 'Deadweight Tonnage' (a text input with '3'), and 'Gross Register Tonnage' (a text input with '2'). The second row contains 'Water Vessel Tonnage' (a text input with '2') and 'Net Registered Tonnage' (a text input with '3'). At the bottom right of the window are 'Back' and 'Next' buttons.

1. Select **Water Vessel Size** of the Ship.

The options available are:

- Aframax
- Capesize
- Chinamax
- Handymax
- Handysize

- Malaccamax
 - Panamax
 - Q-Max
 - Seawaymax
 - Suezmax
2. Specify the following details of the ship.
 - Deadweight Tonnage
 - Gross Registered Tonnage
 - Water Vessel Tonnage
 - Net Registered Tonnage
 3. Click **Next**. The **Collateral Insurance** page is displayed.

Collateral Insurance

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

Figure 4-53 Collateral Insurance

The screenshot shows a web application window titled "Configure". On the left is a sidebar with a tree view containing four items: "Ship", "Collateral Insurance" (which is highlighted with a blue bar), "Valuation", and "Collateral Summary". The main content area on the right is titled "Collateral Insurance" and features a large "+" icon in the center, with the text "No items to display." below it. At the bottom right of the window, there are two buttons: "Back" and "Next".

4. To add insurance details, click +. The following window is displayed.

Figure 4-54 Collateral Details

Insurance Basic Details

Insurance Name: Contract Insurance

Insurance Number: 456789

Insurance Owner: First Bank

Insurance Type: Asset Insurance

Policy Name: Contract Policy

Start Date: April 16, 2023

End Date: April 19, 2023

Revision Date: April 30, 2023

Insurance Currency: USD

Insurance Amount: \$10,000,000.00

Notice Days: 10

Grace Days: 10

Insurance Code: 4567

Policy Assigned To Bank: Yes

Date: April 16, 2023

> Insurance Premium Details

Remarks

Cancel Clear Add

Insurance Basic Details

5. Specify the insurance following details in respective fields:

- Insurance Name
- Insurance Number
- Insurance Owner
- Policy Name

For information on fields in the **Insurance Basic Details** screen, refer the table below.

Table 4-27 Insurance Basic Details

Fields/ Icons	Description
Insurance Type	Select Insurance Type from the drop-down list. The options available are: • Asset Insurance • Borrower Insurance • Corporate Insurance • Life Insurance
Start Date	Click Calendar icon and select the insurance Start Date .
End Date	Click Calendar icon and select the insurance End Date .
Revision Date	Click Calendar icon and select the insurance Revision Date .
Notice Days	Specify Notice Days for insurance premium payment.
Insurance Currency	Search and Select Insurance Currency .
Insurance Amount	Specify Insurance Amount in selected insurance currency.
Grace Days	Specify Grace Days for making insurance premium payment.
Insurance Code	Enter Insurance Code .

Table 4-27 (Cont.) Insurance Basic Details

Fields/ Icons	Description
Policy Assigned To Bank	Specify if the policy is assigned to your bank by selecting required option from the Policy Assigned To Bank drop-down list. The options are: • Yes • No
Date	Click Calendar icon and select Date .

Insurance Premium Details

Insurance Premium Details screen.

Figure 4-55 Insurance Premium Details

Insurance Premium Details

Premium Frequency: Monthly

Premium End Date: April 16, 2023

Premium Currency: INR

Premium Status: Inforce

Premium Amount: ₹90,000.00

Cover Date: April 19, 2023

Coverage:

For information on fields in the **Insurance Premium Details** screen, refer the table below.

Table 4-28 Insurance Premium Details

Fields/ Icons	Description
Premium Frequency	Select Premium Frequency from the drop-down list.
Premium Currency	Click Search icon in Premium Currency field and select the currency in which insurance premium is paid.
Premium Amount	Specify Premium Amount in selected premium currency.
Premium End Date.	Click Calendar icon and select Premium End Date .
Premium Status	Select Premium Status from the drop-down list. The options available are: • Inforce • Lapsed • Paidup
Cover Date	Click Calendar icon and select Cover Date .
Coverage	Enter Coverage details.
Remarks	Enter Remarks about the insurance, if any.
Add	Click Add to add the insurance.

- Click + icon. The insurance details are added and displayed as shown below:

Figure 4-56 Collateral Insurance

Configure

Ship
Collateral Insurance
Valuation
Collateral Summary

Collateral Insurance

+ NEW

Policy Number: 456789
Insurance Currency: USD

Policy Name: Contract Policy
Insurance Amount: \$10,000,000.00

Insurance Name: Contract Insurance

Back Next

For field level information refer the table below.

Table 4-29 Collateral Insurance

Fields/ Icons	Description
Edit	To modify the insurance details, select the record and click Edit on Action button.
View	To view the added insurance details, select the record and click View on Action button.
Delete	To delete the insurance details, select the record and click Delete on Action button.

- Click **Next**. The **Valuation** page is displayed.

Valuation

Update the monetary value that can be attributed to the collateral in the **Valuation** page.

Figure 4-57 Valuation

Configure

Ship
Collateral Insurance
Valuation
Collateral Summary

Valuation

+ No items to display.

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

Back Next

Click **+** icon. The following window is displayed.

Figure 4-58 External Valuation Details

External Valuation Details

Agency: HTW001

Valuation Type: Financial Statement (B5)

Valuation Date: September 30, 2019

Valuation Frequency: Half Yearly

Valuation Expiry Date: April 26, 2023

Valuation Amount: INR ₹50,000.00

Estimated Age Of Asset: 20

Estimated Life Span Of Asset: 10

Remarks:

Valuer Remarks:

Buttons: Cancel, Clear, Add

For field level information refer the table below.

Table 4-30 External Valuation Details

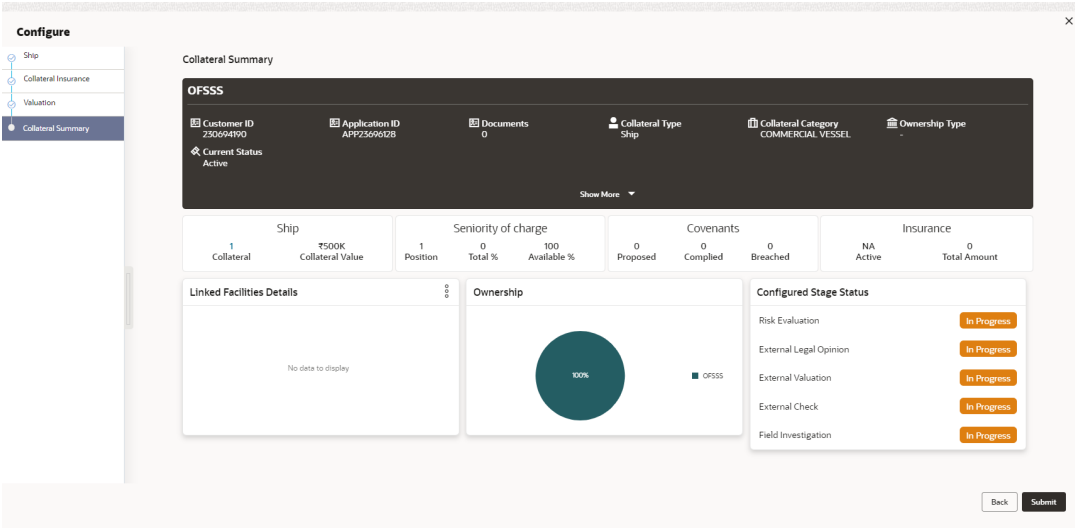
Fields/ Icons	Description
Agency	Search and select Agency which valued the collateral.
Valuation Type	Select Valuation Type from the drop-down list.
Valuation Date	Click Calendar icon and select Valuation Date .
Valuation Frequency	Select Valuation Frequency from the drop-down list.
Valuation Expiry Date	Click Calendar icon and select Valuation Expiry Date .
Valuation Amount	Specify Valuation Amount in selected valuation currency.
Estimated Age of Asset	Specify Estimated Age of Asset .
Estimated Life Span of Asset	Specify Estimated Life Span of Asset .
Remarks	Enter Remarks , if any.
Valuer Remarks	Enter Valuer Remarks , if any.
Add	Click Add . The collateral valuation details are added and displayed in the Valuation page.

- Click **Next**. The **Collateral Summary** page is displayed.

Collateral Summary

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

Figure 4-59 Collateral Summary



For field level information refer the table below

Table 4-31 Collateral Summary

Fields/ Icons	Description
Submit	View the Collateral Summary and click Submit . Collateral record is added and displayed in the Collateral Details page.
View/Edit/ Delete	To View, Edit or Delete the collateral details, click Down Arrow in the corresponding record and select the required option.
Next	Click Next in the Collateral Details page. The Collateral Facility Linkage page appears.

4.8 Collateral Facility Linkage

This page displays the list of facilities with which the collateral is linked. During collateral creation, this page will be empty as there is no association between the collateral and facilities. Click **Next** in the **Collateral** screen, **Collateral Facility Linkage** screen is displayed.

Figure 4-60 Basic Details

For field level information refer the table below.

Table 4-32 Basic Details

Fields/ Icons	Description
Type to filter	To filter the required facility-collateral linkage record, type the parameter in Type to filter text box.
Next	Click Next . The Comments page appears.

4.9 Proposal Enrichment - Comments

The Comments page allows to capture the remarks for the overall Enrichment process. Posting comments help the user in next stage to better understand the application.

Figure 4-61 Comments

For information on fields in the **Comments** screen, refer the table below.

Table 4-33 Comments

Fields/ Icons	Description
Comment	Enter the necessary comments in the text box and click Save & Close . The collateral records are listed in Collateral data segment.
Back	Click Back to go to previous screen.

5

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.

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

- [Credit Evaluation](#)
- [Legal Evaluation](#)
- [Risk Evaluation](#)

5.1 Credit Evaluation

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

Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested – Facilities requested – Collateral offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View comments added in previous stages	• Perform the Quantitative Analysis – View ratios and the scores generated – View Peer analysis – View trend analysis of the ratios – View scores generated by system • Perform the Qualitative Analysis by answering questions about – Debtor analysis – Creditor analysis – Sector analysis – Global Economic analysis – Domestic analysis • Add write up detailing addition information about the business • Capture comments about the credit evaluation done • Send back the application if additional info required

To perform **Credit Evaluation** for the proposal, perform the following steps:

1. In OBCFPM, navigate to **Tasks > Free Tasks**.

The **Free Task** screen is displayed.

Figure 5-1 Free Task

	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐ Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐ Acquire and Edit	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐ Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐ Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. **Acquire & Edit** the required Credit Evaluation task. The **Credit Origination - Credit Evaluation** page summarizing the proposal appears.

Figure 5-2 Summary

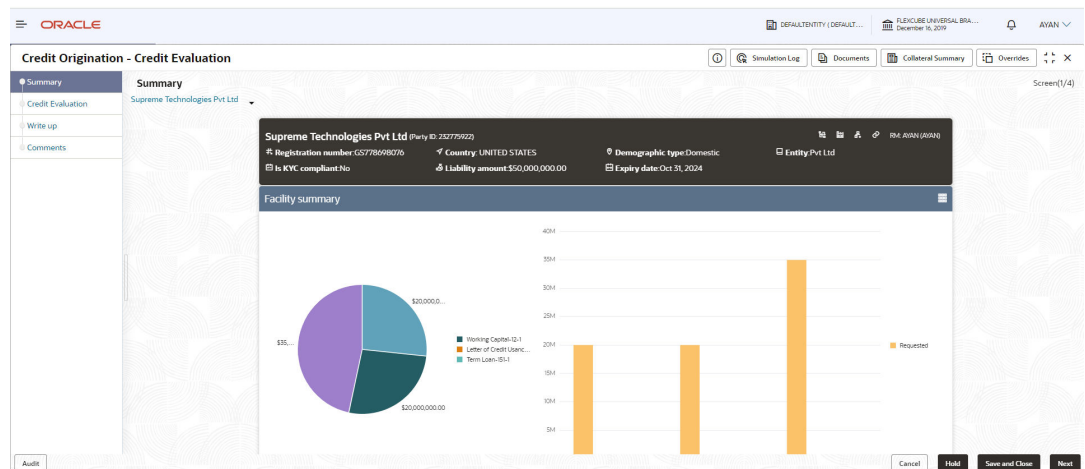


Figure 5-3 Summary

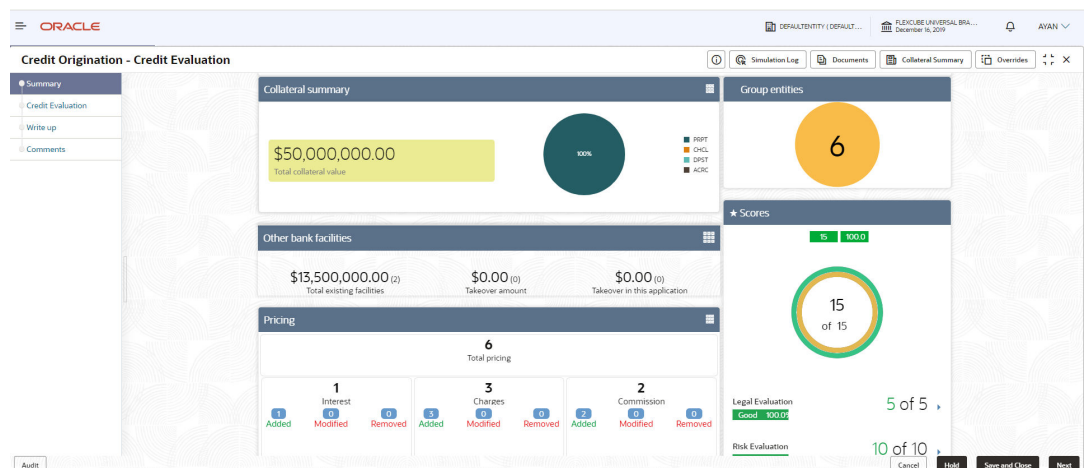


Figure 5-4 Summary

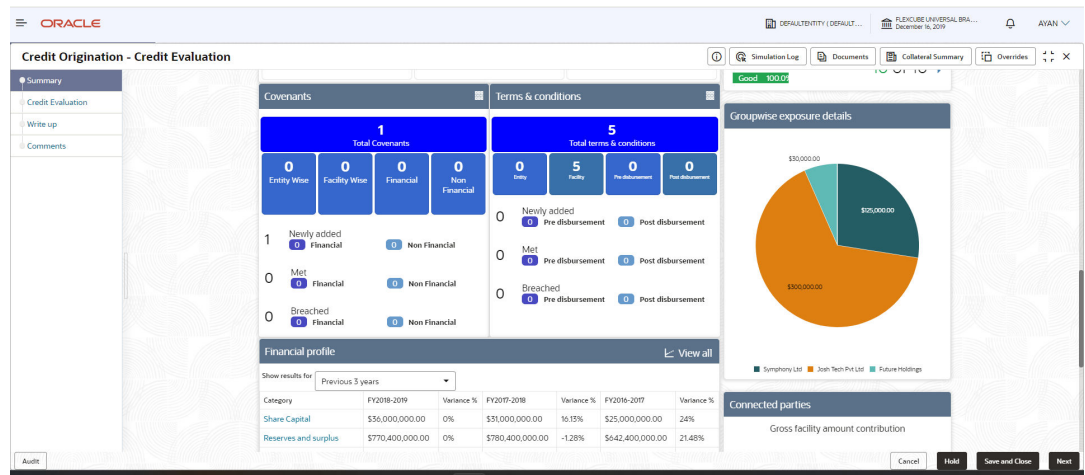
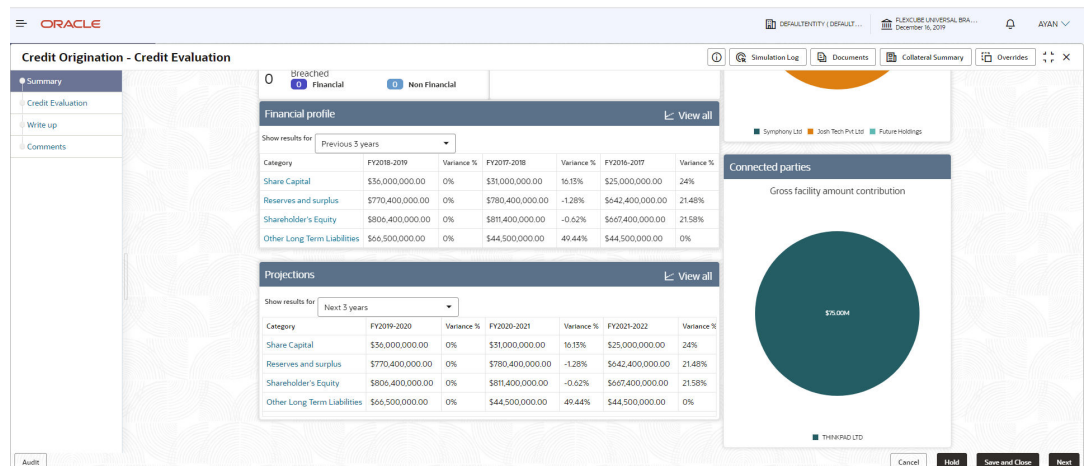


Figure 5-5 Summary



- To view the sector and industry information, click the Industry icon in **Party information** section.

The **Industry Details** window is displayed.

Figure 5-6 Industry Details

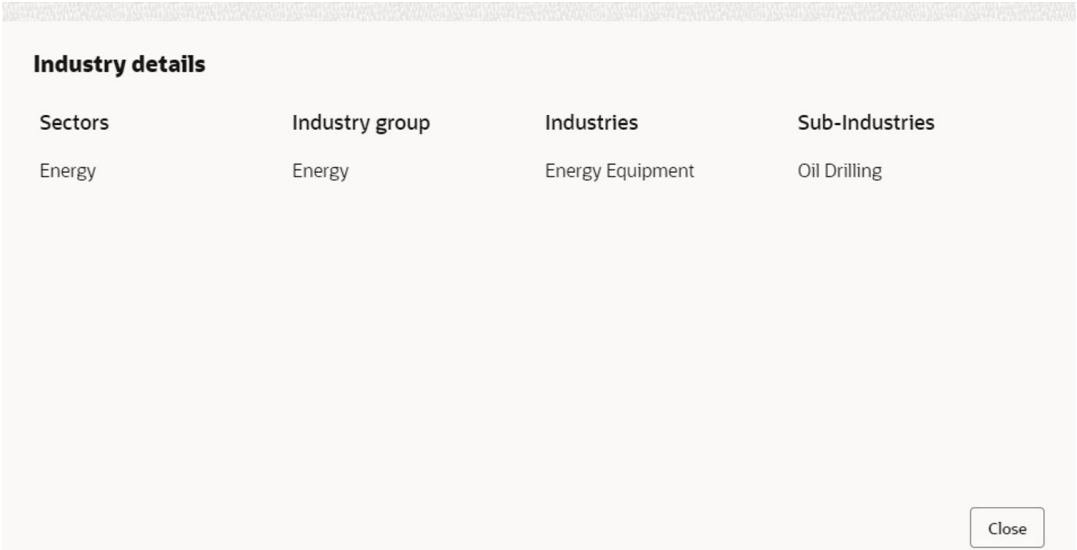


Table 5-1 Industry Details

Fields/ Icons	Description
Close	Click Close to exit the Industry Details window.

To view the overview of the party, click the **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

Figure 5-7 Entity Overview



- Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information.

The **Allowed Customers For This Liability** window appears.

Figure 5-8 Allowed Customers For This Liability

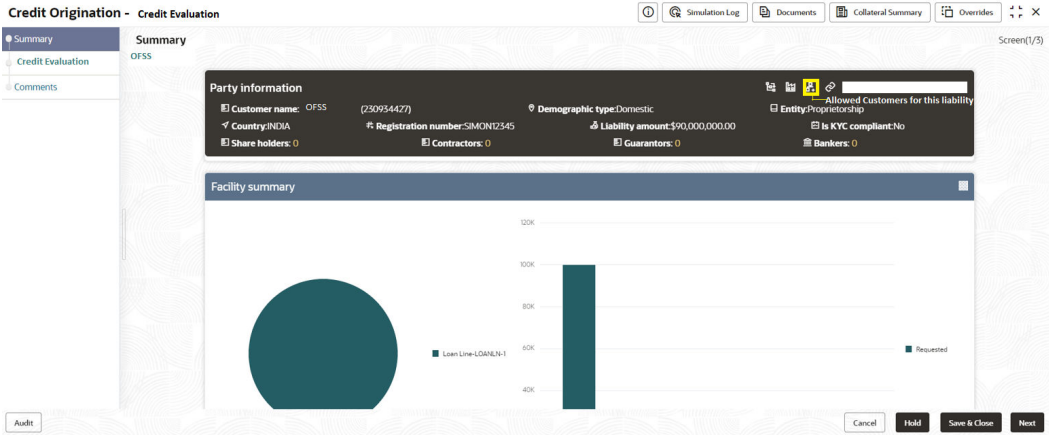
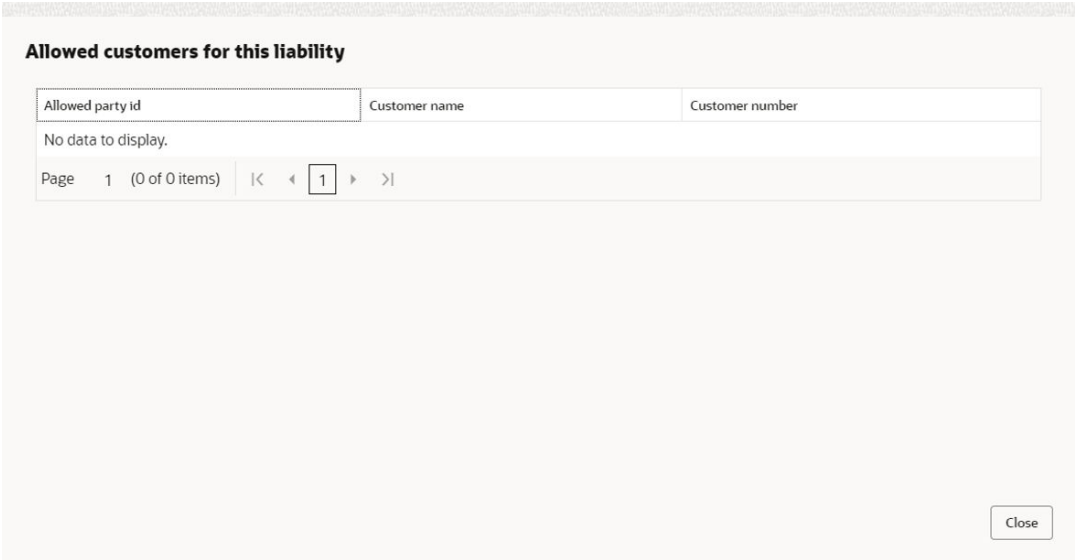


Figure 5-9 Allowed Customers For This Liability



5. Click **Close**, if you want to exit the **Allowed Customers for this liability** window.
6. Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Figure 5-10 Linked to other liabilities

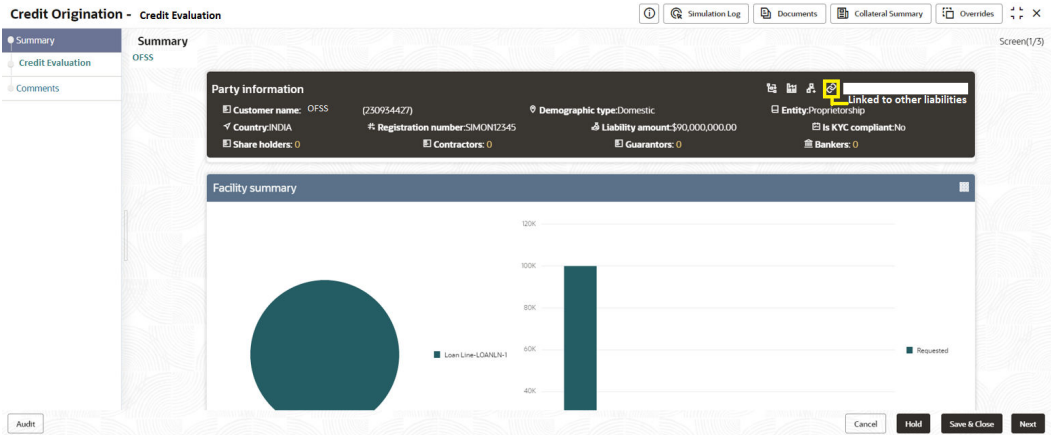
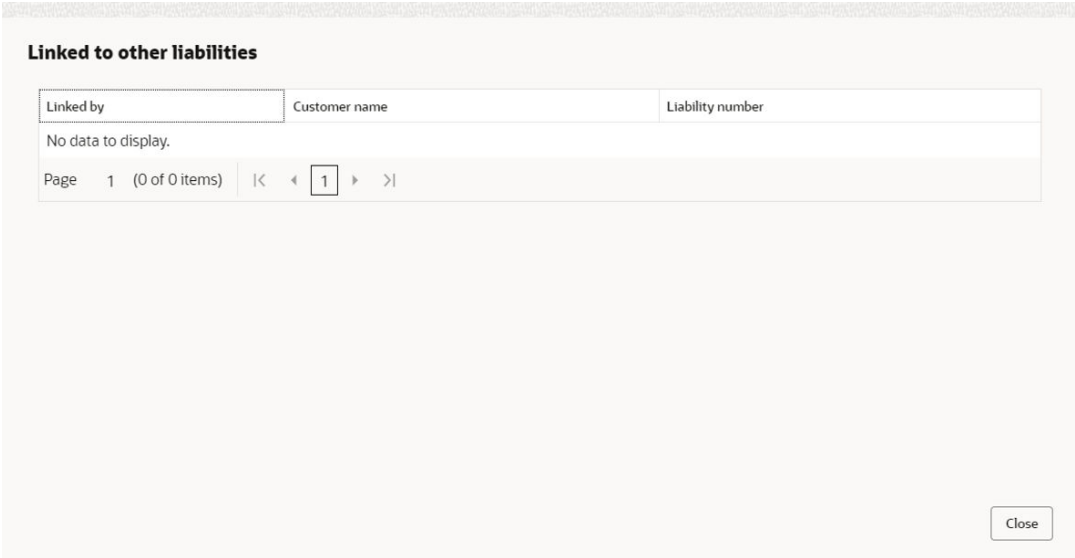


Figure 5-11 Linked to other liabilities



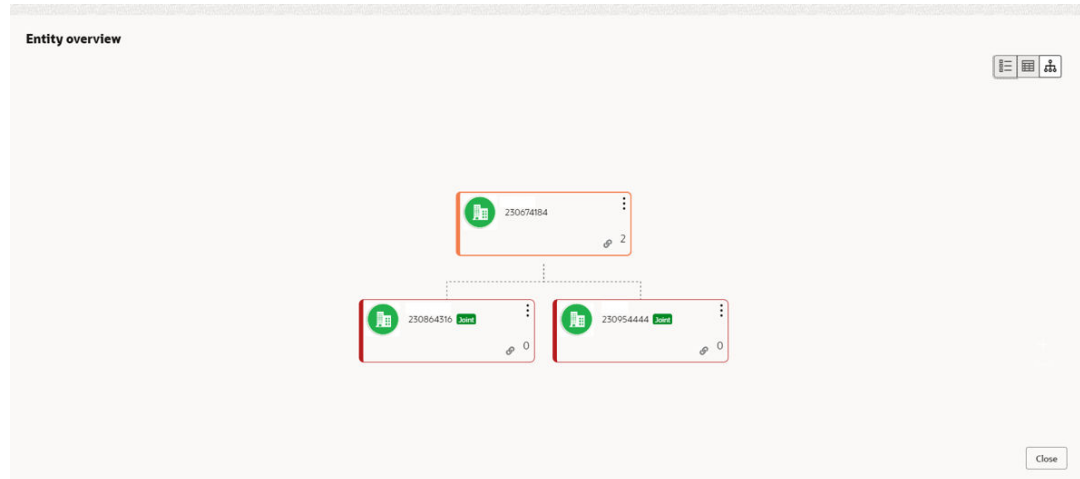
7. Click **Close**, if you want to exit the **Linked to other liabilities** window.
8. Click **Layout** icon at the top right corner, to change the layout of the **Entity Overview**. The **Layout** window is displayed.

Figure 5-12 Layout



9. Select the required layout. **Entity Overview** is changed to the selected layout as shown below.

Figure 5-13 Entity Overview



For field level information refer the table below.

Table 5-2 Entity Overview

Fields/ Icons	Description
Close	Click Close to exit the Entity Overview window. In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count Numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Terms & Conditions	To change the layout of the Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Terms & Conditions widgets in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile and Projections	To view the Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
Detailed Financial Profile and Projection	To view detailed information about the Financial Profile and Projection , click View all in the respective sections.

Click **Next** in the **Entity overview Layout** screen. The **Credit Evaluation** screen is displayed.

Figure 5-14 Credit Evaluation

The screenshot shows the Oracle Credit Evaluation interface. The top navigation bar includes the Oracle logo and several tabs: Simulation Log, Documents, Collateral Summary, Overrides, and Pipeline Analysis. The main content area is titled 'Credit Evaluation' and is divided into two sections: 'Quantitative Analysis' and 'Qualitative Analysis'. Under 'Quantitative Analysis', there are three sub-sections: 'Account conduct', 'Peer analysis', and 'Financial Analysis'. The 'Account conduct' section shows three radio buttons for 'Current', 'Loan', and 'Saving'. The 'Peer analysis' and 'Financial Analysis' sections each display a large orange circle with the number '55'. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

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

- Quantitative Analysis
- Qualitative Analysis

10. To edit **Account Conduct** in **Quantitative Analysis**, click **Edit** in **Account Conduct** Action button.

Account Conduct page is displayed.

Figure 5-15 Account Conduct

The screenshot shows the Oracle Account Conduct interface. The top navigation bar includes the Oracle logo and several tabs: Simulation Log, Documents, Collateral Summary, Overrides, and Pipeline Analysis. The main content area is titled 'Credit Evaluation' and is divided into two sections: 'Quantitative Analysis' and 'Qualitative Analysis'. Under 'Quantitative Analysis', there are three sub-sections: 'Account conduct', 'Peer analysis', and 'Financial Analysis'. The 'Account conduct' section shows three radio buttons for 'Current', 'Loan', and 'Saving'. The 'Peer analysis' section shows a large orange circle with the number '0'. The 'Financial Analysis' section shows a large orange circle with the number '0'. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

Click + in **Working Capital Accounts** screen to add new working capital account.

New Working Capital Accounts screen is displayed.

Figure 5-16 Account Conduct - Working Capital Accounts

233246327 > Account Conduct

Working capital accounts

Loan accounts

Account overview

00 Total

00 Standard

00 Overdue

No items to display.

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

Comment

Enter text here...

Close

Figure 5-17 Account Conduct - New Working Capital Accounts

New wc account

Product type: Select product type (Required)

Account Number: (Required)

Currency: (Required)

Sanctioned amount: (Required)

Sanctioned date: (Required)

Limit expiry in months: (Required)

Rate of interest: (Required)

Current utilization: (Required)

Account classification: Select account classification (Required)

Overdue days: (Required)

No of excesses in the past 6 months: (Required)

Utilization in the past 6 months: (Required)

Tenor (in Months): (Required)

Maturity date: (Required)

Repayment frequency: Select repayment frequency (Required)

Repayment amount: (Required)

Outstanding as per schedule: (Required)

Actual outstanding: (Required)

Discrepancy: (Required)

Last payment date: (Required)

Cancel Save

For field level information refer the table below.

Table 5-3 Account Conduct- New Working Capital Accounts

Fields/ Icons	Description
Product Type	Select Product Type from drop-down list.
Account Number	Enter Account Number for new working capital account.
Currency	Search and select Currency .
Sanctioned Amount	Enter Sanctioned Amount .
Sanctioned Date	Select Sanctioned Date from Calendar icon.
Limit Expiry in Months	Enter Limit Expiry in Months . Select Decrement and Increment drop-down list option on right to decrease or increase the limit expiry.
Rate of Interest	Enter Rate of Interest . Select Decrement and Increment drop-down list option on right to decrease or increase the rate of interest.

Table 5-3 (Cont.) Account Conduct- New Working Capital Accounts

Fields/ Icons	Description
Current Utilization	Enter Current Utilization .
Account Classification	Select Account Classification from drop-down list.
Overdue Days	Enter Overdue Days . Select Decrement and Increment drop-down list option on right to decrease or increase the overdue days.
No of excesses in the past 6 months	Enter No of excesses in the past 6 months . Select Decrement and Increment drop-down list option on right to decrease or increase the No of excesses in the past 6 months.
Utilization in the past 6 months	Enter Utilization in the past 6 months . Select Decrement and Increment drop-down list option on right to decrease or increase the utilization in the past 6 months.
Tenor (in months)	Enter Tenor (in months) . Select Decrement and Increment drop-down list option on right to decrease or increase the tenor.
Maturity Date	Select Maturity Date from Calendar icon.
Repayment Frequency	Select Repayment Frequency from drop-down list.
Repayment Amount	Enter Repayment Amount .
Outstanding as per schedule	Enter Outstanding as per schedule .
Actual outstanding	Enter Actual outstanding .
Discrepancy	Enable Discrepancy .
Last Payment Date	Enter Last Payment Date from drop-down list.

Click **Save**. Working Capital Accounts details are displayed in **Account Overview** screen.

Figure 5-18 Account Conduct - Account Overview

233246327 > Account Conduct

Working capital accounts Loan accounts

Account overview

01
Total

01
Standard

00
Overdue

2322541 **Standard**

Sanctioned amount: \$100,000.00
Maturity date: November 30, 2023
Next payment date: November 30, 2023
Outstanding as per schedule: \$10,000.00

Rate of interest: 4%
Tenor (in Months): 30
Last payment date: December 15, 2019
Actual outstanding: \$100,000.00

Sanctioned date: December 1, 2019
Repayment frequency: Yearly
Repayment amount: \$10,000.00

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

Comment

Close

Click **+** in **Loan Accounts** screen to add new loan account.

New Loan Account screen is displayed.

Figure 5-19 Account Conduct - Loan Accounts

233246327 > Account Conduct

Working capital accounts Loan accounts

> Account overview

+
No items to display.

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

Comment

Enter text here...

Close

Figure 5-20 Account Conduct - New Loan Account

New loan account

Loan account number Required

Currency Required

Sanctioned amount Required

Sanctioned date Required

Tenor (in Months) Required

Maturity date Required

Rate of Interest Required

Repayment frequency Required

Repayment amount Required

Outstanding as per schedule Required

Actual outstanding Required

Discrepancy ☐ Required

Last payment date Required

Next payment date Required

Account classification Required

Overdue days Required

Cancel Save

For field level information refer the table below.

Table 5-4 Account Conduct - New Loan Account

Fields/ Icons	Description
Loan Account Number	Enter Loan Account Number for new loan account.
Currency	Search and select Currency .
Sanctioned Amount	Enter Sanctioned Amount .
Sanctioned Date	Select Sanctioned Date from Calendar icon.
Tenor (in months)	Enter Tenor (in months) . Select Decrement and Increment drop-down list option on right to decrease or increase the tenor.
Maturity Date	Select Maturity Date from Calendar icon.
Rate of Interest	Enter Rate of Interest . Select Decrement and Increment drop-down list option on right to decrease or increase the rate of interest.
Repayment Frequency	Select Repayment Frequency from drop-down list.

Table 5-4 (Cont.) Account Conduct - New Loan Account

Fields/ Icons	Description
Repayment Amount	Enter Repayment Amount .
Outstanding as per schedule	Enter Outstanding as per schedule .
Actual outstanding	Enter Actual outstanding .
Discrepancy	Enable Discrepancy .
Last Payment Date	Enter Last Payment Date from drop-down list.
Next Payment Date	Enter Next Payment Date from drop-down list.
Account Classification	Select Account Classification from drop-down list.
Overdue Days	Enter Overdue Days . Select Decrement and Increment drop-down list option on right to decrease or increase the overdue days.

Click **Save**. Loan Accounts details are displayed in **Account Overview** screen.

Figure 5-21 Account Conduct - Account Overview

233246327 > Account Conduct

Working capital accounts | Loan accounts

> Account overview

+ **2344423** Standard

Sanctioned amount: \$1,000,000.00
Rate of interest: 4%
Sanctioned date: December 1, 2019
Maturity date: November 30, 2023

Tenor (in Months): 30
Repayment frequency: Quarterly
Next payment date: November 30, 2023
Last payment date: December 16, 2019

Repayment amount: \$1,000.00
Outstanding as per schedule: \$10,000.00
Actual outstanding: \$100,000.00

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

Comment

Enter text here...

Close

- To edit **Peer Analysis** in **Quantitative Analysis**, click **Edit** in **Peer Analysis** Action button. **Peer Analysis** page is displayed.

Figure 5-22 Peer Analysis

233246327 - Peer analysis

Period Quarter Select Customer

Score 0

Ratio Benchmark Value

No data to display.

Comment

Enter text here...

Close

Enter/select the following details to view or edit the details.

- Period
- Quarter
- Select Customer
- Comment

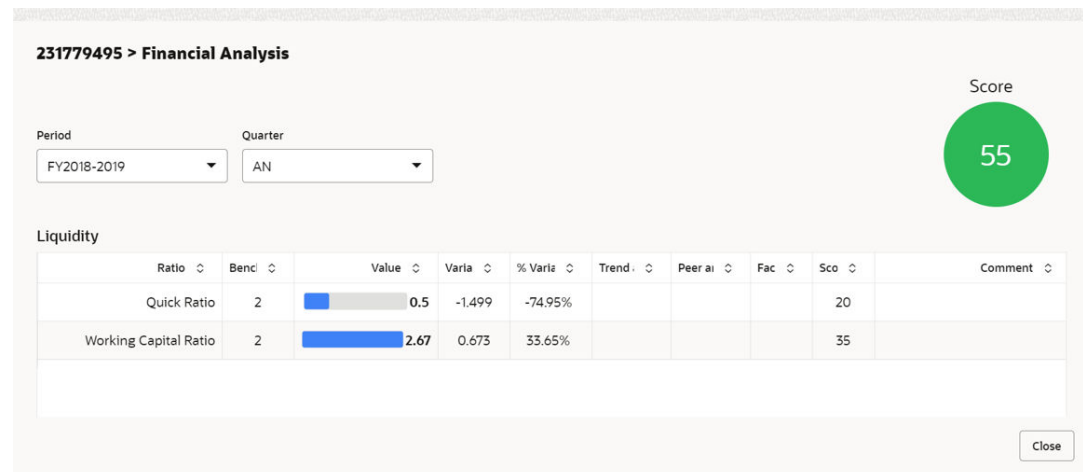
 Note:

Based on the details selected - Score, Ratio, Benchmark, Value are displayed.

12. To edit **Financial Analysis** in **Quantitative Analysis**, click **Edit** in **Financial Analysis** Action button.

Financial Analysis page is displayed.

Figure 5-23 Financial Analysis



Enter/Select **Period** and **Quarter**, the following **Liquidity** details are displayed.

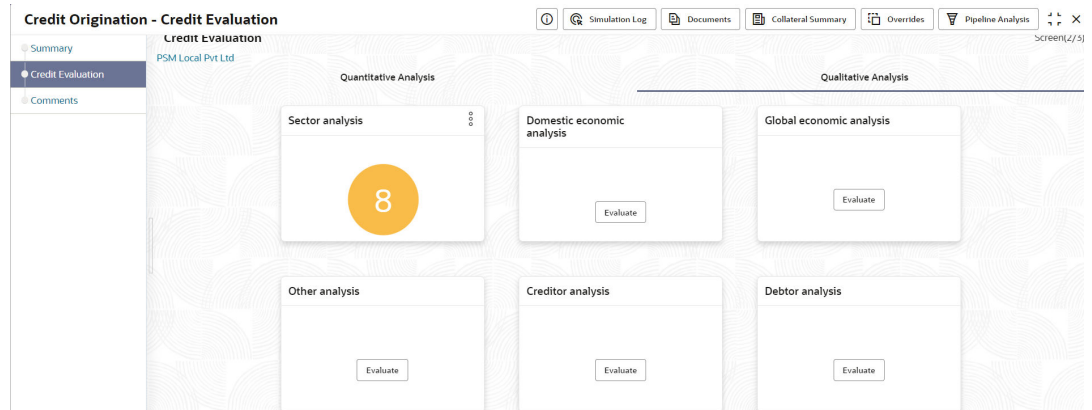
- Ratio
- Benchmark
- Value
- Variable
- % Variable
- Score

 Note:

The scores generated for each ratio contributes to the overall Quantitative analysis score generation.

13. Click **Qualitative Analysis** tab. The **Qualitative Analysis** page is displayed.

Figure 5-24 Credit Evaluation



For field level information refer the table below.

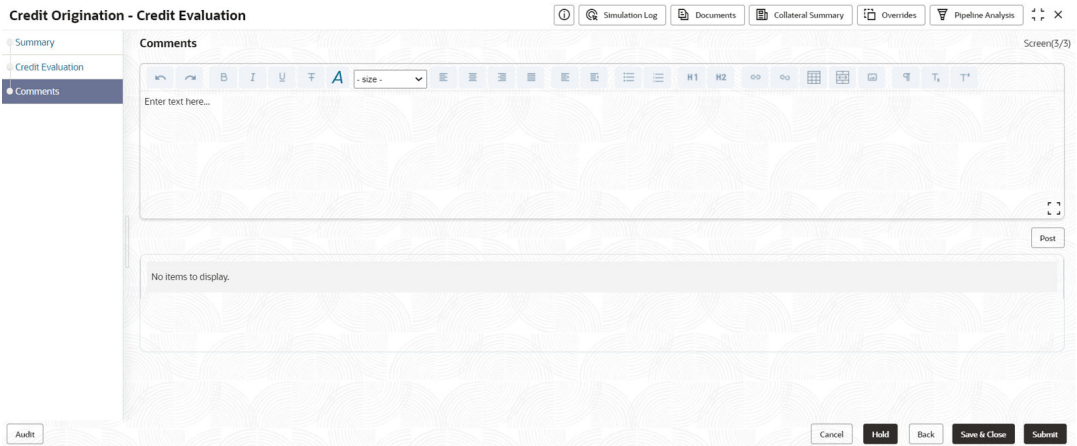
Table 5-5 Credit Evaluation

Fields/ Icons	Description
Qualitative Analysis	To perform Qualitative Analysis, click Qualitative Analysis in Credit Evaluation section. Qualitative Analysis window appears with following analysis. • Sector analysis • Domestic economic analysis • Global economic analysis • Other analysis • Creditor analysis • Debtor analysis Click Evaluate in respective analysis section and answer all the questions.
Close	Perform the analysis and click Close .
Edit	To perform the analysis again, click Edit .
Comment	To capture comments for the analysis, click Comment .

After performing the qualitative analysis for both the party and its connected parties.

Click **Next** in the Credit Evaluation page. The **Comments** page is displayed.

Figure 5-25 Comments



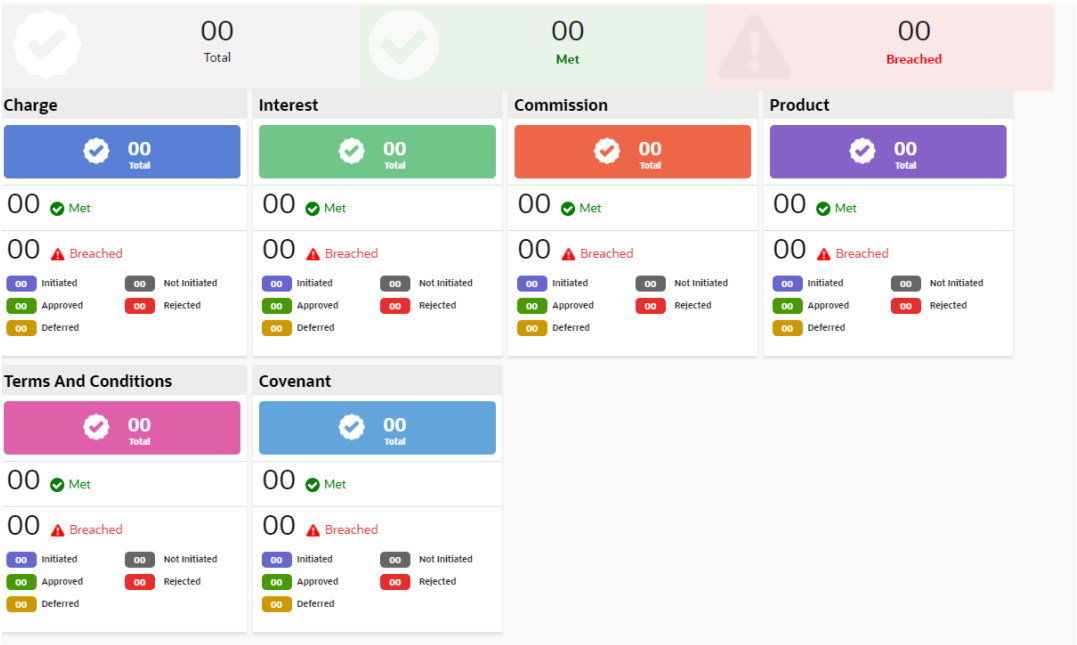
For field level information refer the table below.

Table 5-6 Comments

Fields/ Icons	Description
Comments	Enter the overall Comments for the credit evaluation and click Post . Comment is posted below the Comments box.

14. Click **Submit**.
The **Policy Exception** window is displayed.

Figure 5-26 Policy Exception



By default, **Policy Exceptions** are displayed for both the party and its child party.

For field level information refer the table below.

Table 5-7 Policy Exception

Fields/ Icons	Description
Party details	To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
Next	Click Next , the Business screen is displayed.

15. Click the **Business** data segment.

Figure 5-27 Business

Submit

← Back

1 2 3

Policy exceptions Business Checklist

No new errors and overrides are generated.

Next →

Table 5-8 Business

Fields/ Icons	Description
Next	Click Next , the Checklist screen is displayed.

16. Click the **Checklist** data segment.

Figure 5-28 Checklist

Submit

← Back

1 2 3

Policy exceptions Business Checklist

No items to display.

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

Outcome

Required

Submit

Table 5-9 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed if additional information is not required. Else, select Outcome as Additional Info .
Submit	Click Submit .

 Note:

For information on **Write up** data segment, refer [Write Up](#) section.

5.2 Legal Evaluation

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

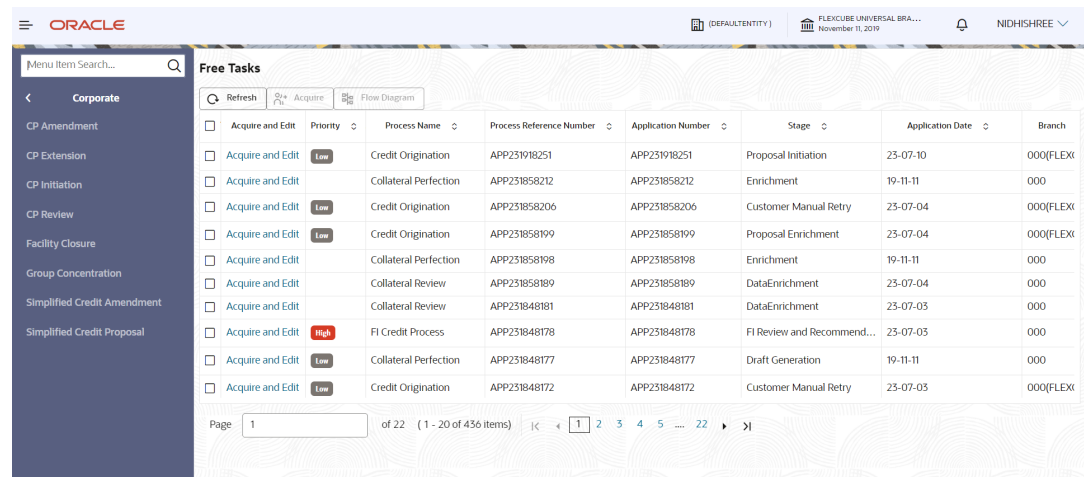
Information available for user	Activities that can be performed by user
- View the party summary. - Liabilities requested - Facilities requested - Collateral Offered - Covenants stipulated - T&C stipulated - Financials - Rating - Demographic details - View comments added in previous stages.	- Complete the Legal Evaluation. - Questionnaire - Generate Score - Send back the application if additional info required. - Capture comments about the Legal evaluation done.

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

1. In **OBCFPM**, navigate to **Tasks > Free Tasks**.

The **Free Task** page is displayed.

Figure 5-29 Free Task



	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐	Acquire and Edit	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐	Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐	Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐	Acquire and Edit	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐	Acquire and Edit	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐	Acquire and Edit	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐	Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐	Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐	Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. **Acquire & Edit** the required Legal Evaluation task. The **Credit Origination - Legal Evaluation** page summarizing the proposal appears.

Figure 5-30 Summary

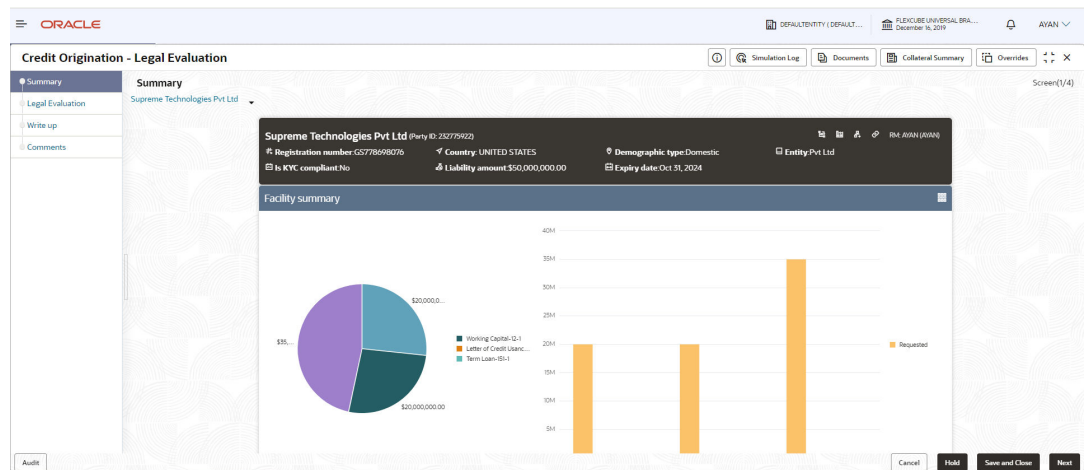


Figure 5-31 Summary

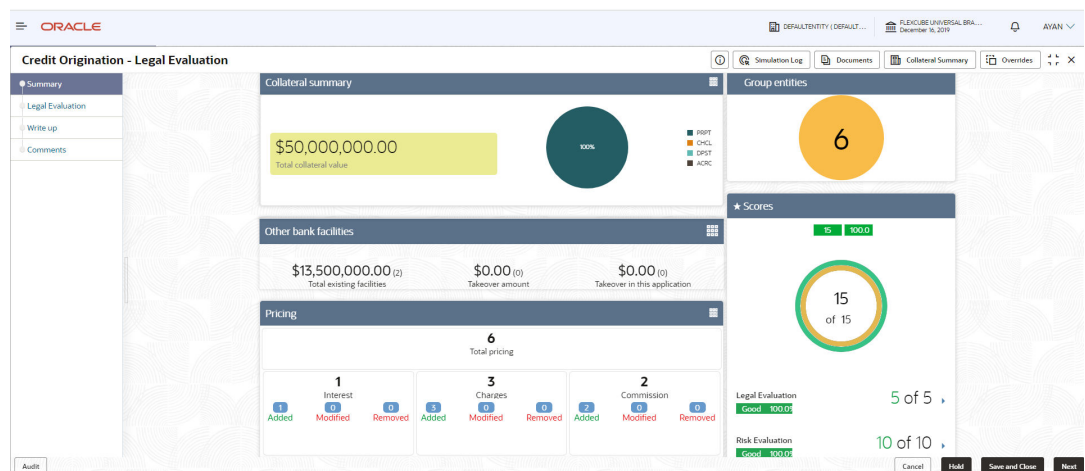


Figure 5-32 Summary

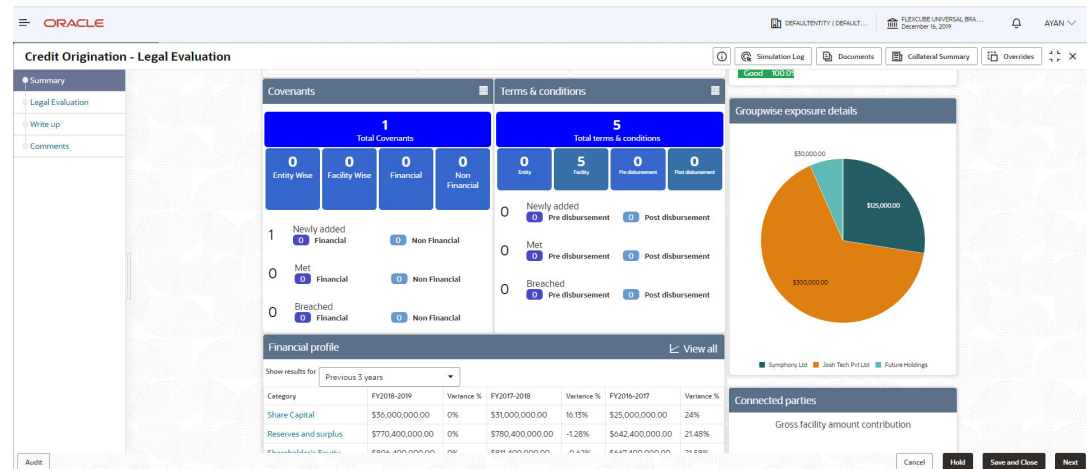
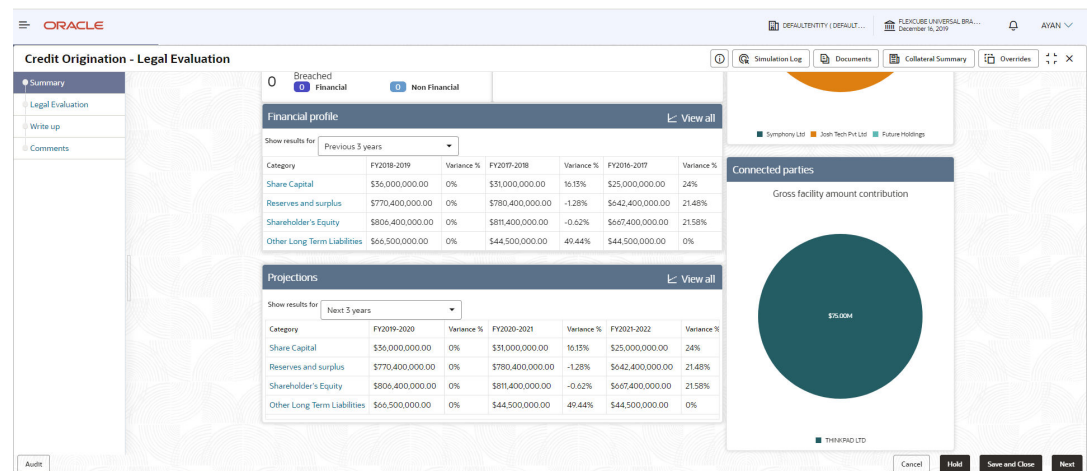


Figure 5-33 Summary



- To view the sector and industry information, click **Industry** icon in **Party Information** section.

The **Industry Details** window is displayed.

Figure 5-34 Industry Details

Industry details

Sectors	Industry group	Industries	Sub-Industries
Energy	Energy	Energy Equipment	Oil Drilling

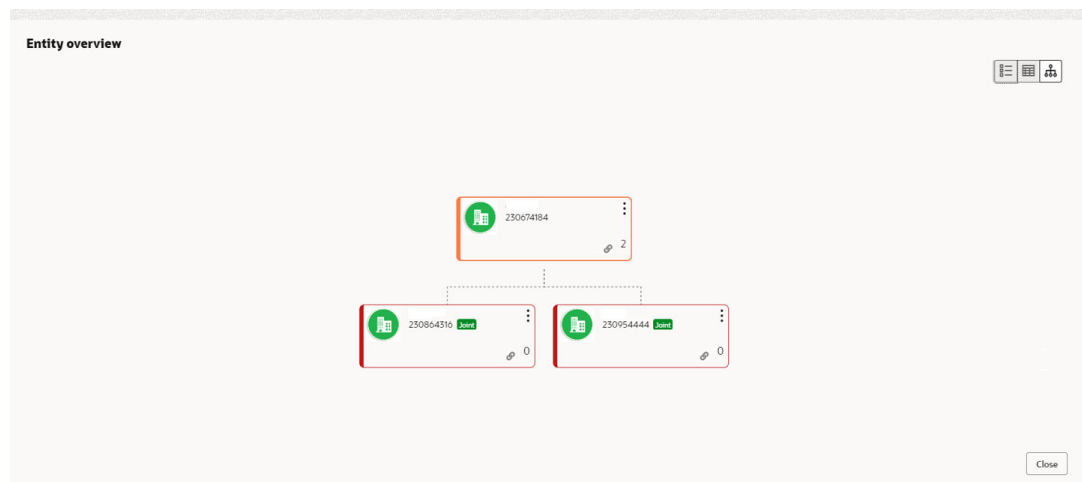
Close

Table 5-10 Industry Details

Fields/ Icons	Description
Close	Click Close , to exit the Industry Details window.

To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

Figure 5-35 Entity Overview



- Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information.

The **Allowed Customers For This Liability** window appears.

Figure 5-36 Allowed Customers For This Liability

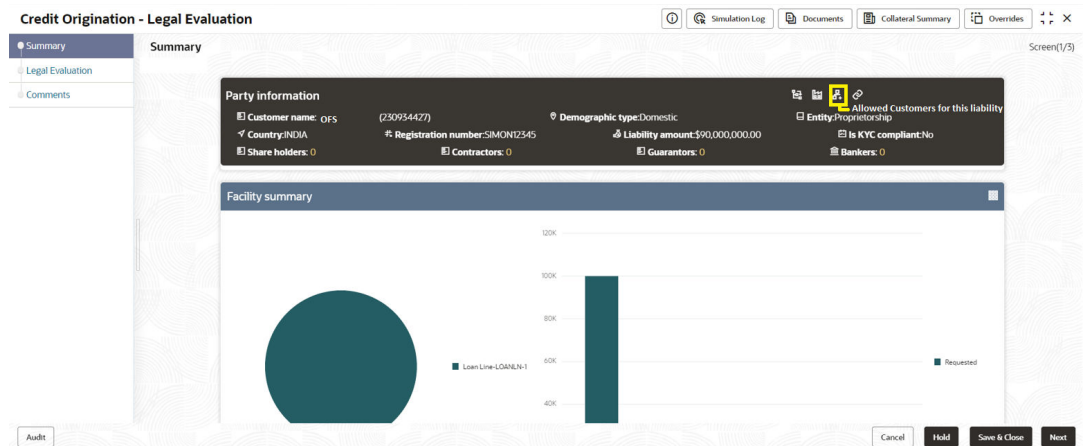
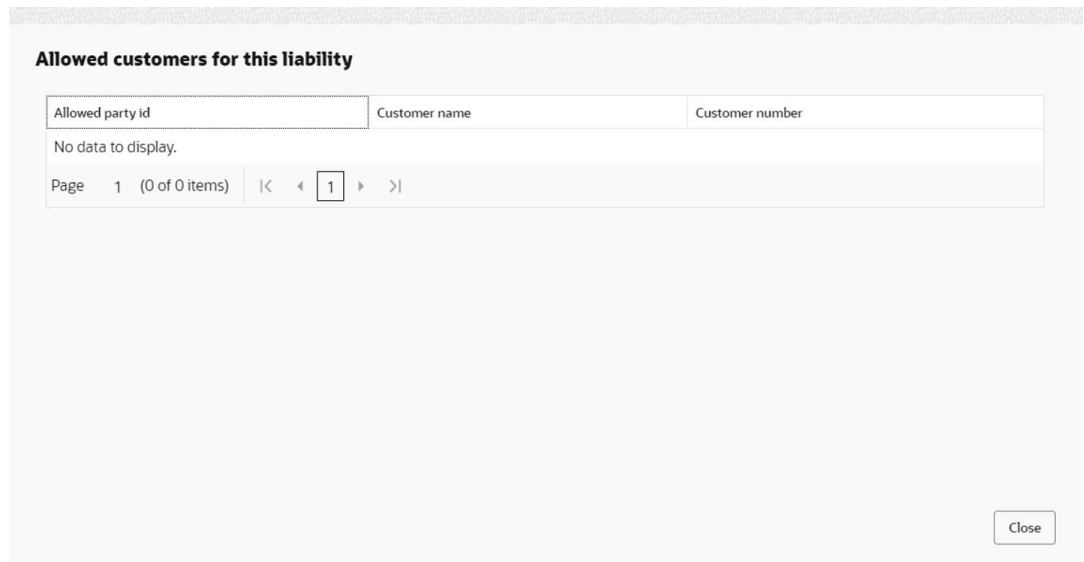


Figure 5-37 Allowed Customers For This Liability



5. Click **Close**, if you want to exit the **Allowed Customers for this liability** window.
6. Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Figure 5-38 Linked to other liabilities

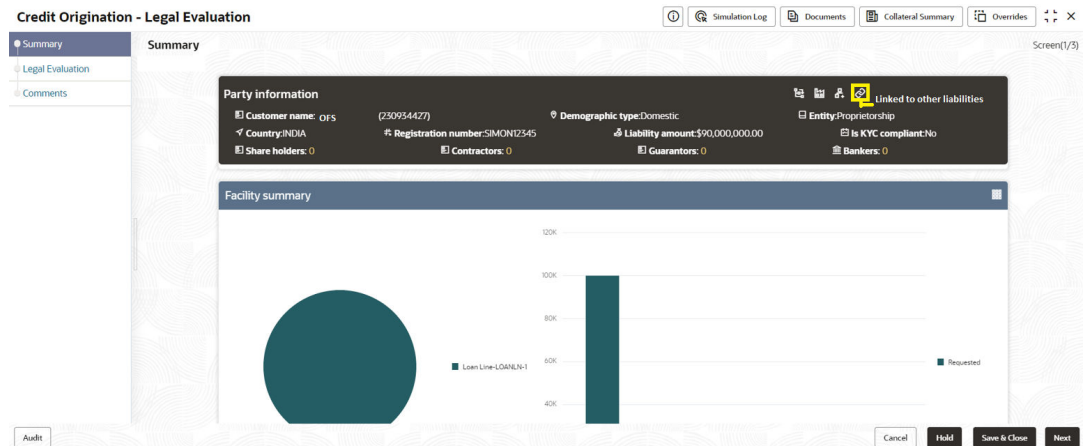
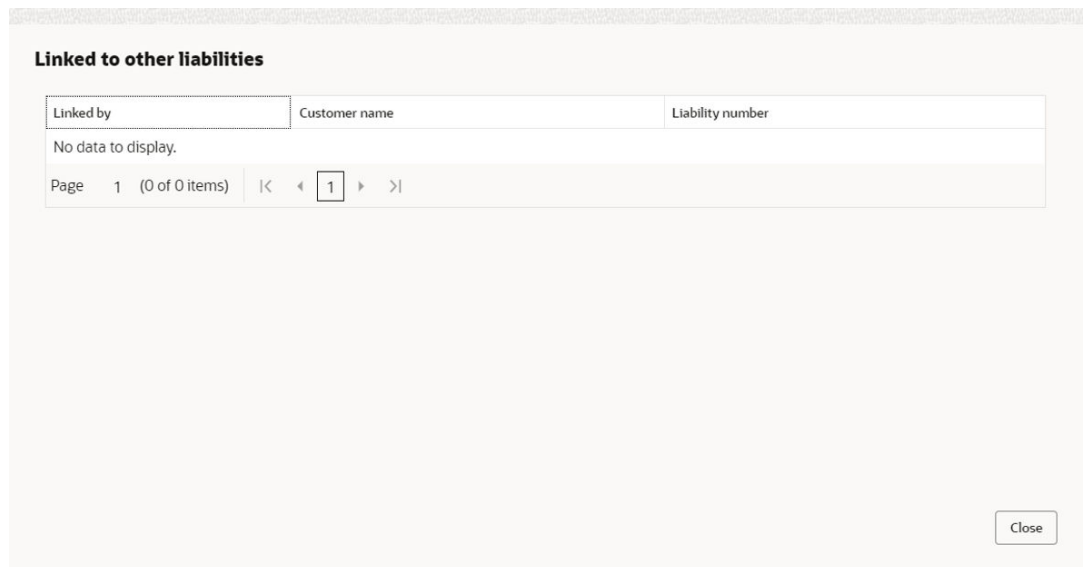


Figure 5-39 Linked to other liabilities



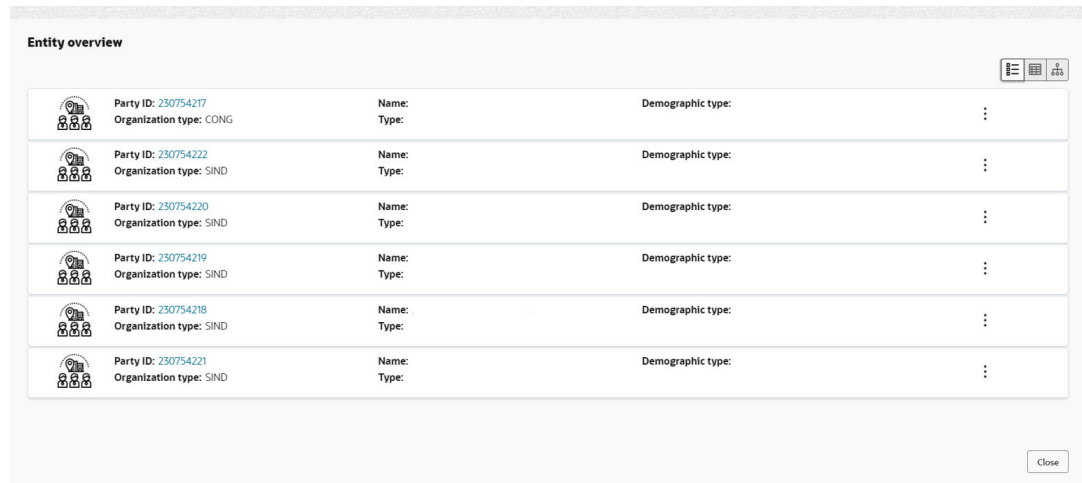
7. Click **Close**, if you want to exit the **Linked to other liabilities** window.
8. Click **Layout** icons at the top right corner, to change the layout of the **Entity Overview**. The **Layout** window is displayed.

Figure 5-40 Layout



9. Select the required layout. **Entity Overview** is changed to the selected layout as shown below.

Figure 5-41 Entity Overview



The screenshot shows a window titled "Entity overview" with a table containing six rows of entity data. Each row includes an icon, Party ID, Organization type, Name, Type, and Demographic type. A "Close" button is located at the bottom right of the window.

Icon	Party ID	Organization type	Name	Type	Demographic type
	230754217	CONG			
	230754222	SIND			
	230754220	SIND			
	230754219	SIND			
	230754218	SIND			
	230754221	SIND			

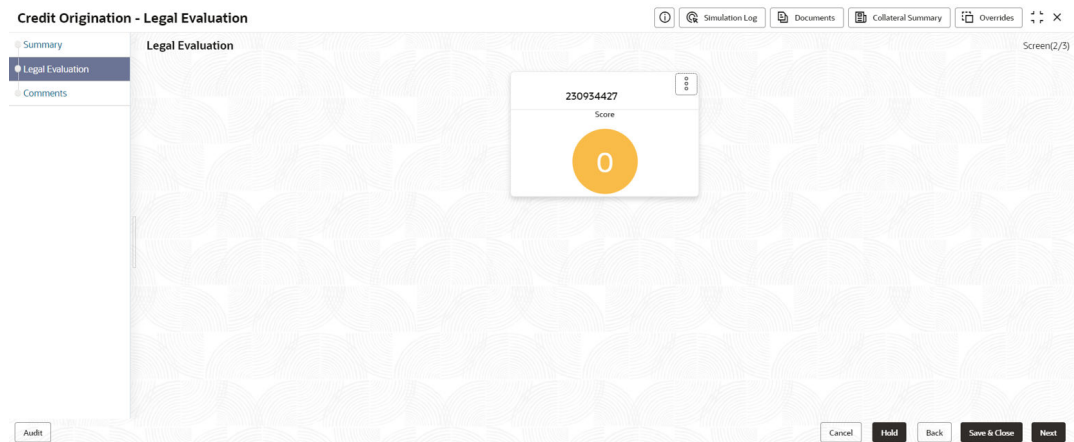
Table 5-11 Entity Overview

Fields/ Icons	Description
Close	To exit Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Terms & Conditions	To change the layout of Facility Summary , Collateral Summary , Existing Facilities held with Other Bank , Pricing , Covenants , and Terms & Conditions widgets in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile and Projections	To view Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
Detailed Financial Profile and Projections	To view detailed information about the Financial Profile and Projection , click View all in the respective sections.

10. After reviewing the Summary, click **Next**.

The **Legal Evaluation** page is displayed.

Figure 5-42 Legal Evaluation



In **Legal Evaluation** page, you can perform legal evaluation for both the party and its connected parties by using a questionnaire related to the evaluation.

11. To initiate the evaluation, click **Start**.
The **Questionnaire** window is displayed.

Figure 5-43 Questionnaire

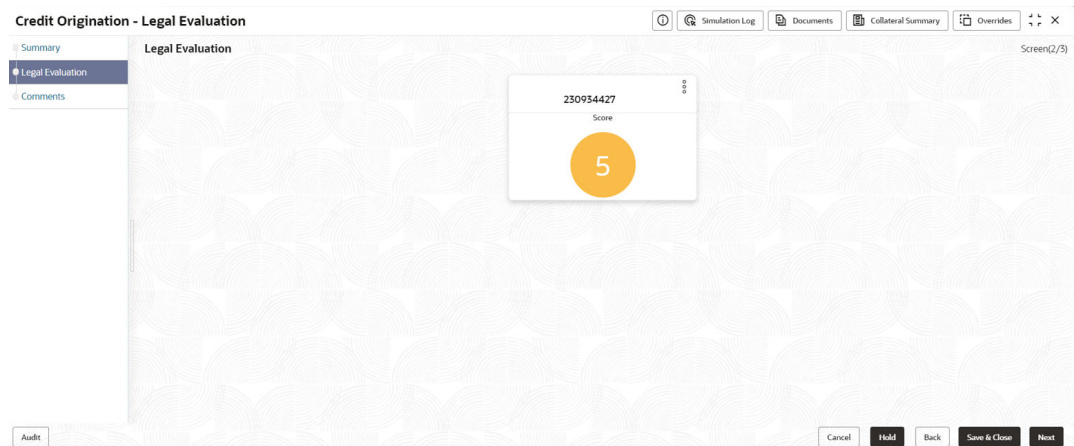
Table 5-12 Questions

Fields/ Icons	Description
Next Category	Select answers for the available questions and click Next Category .
Right arrow	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.
Save	Click Save . A score is generated and displayed for the sector based on each answer provided.

Note: The questions can be of multiple categories. For each question depending on the answer a score is generated.

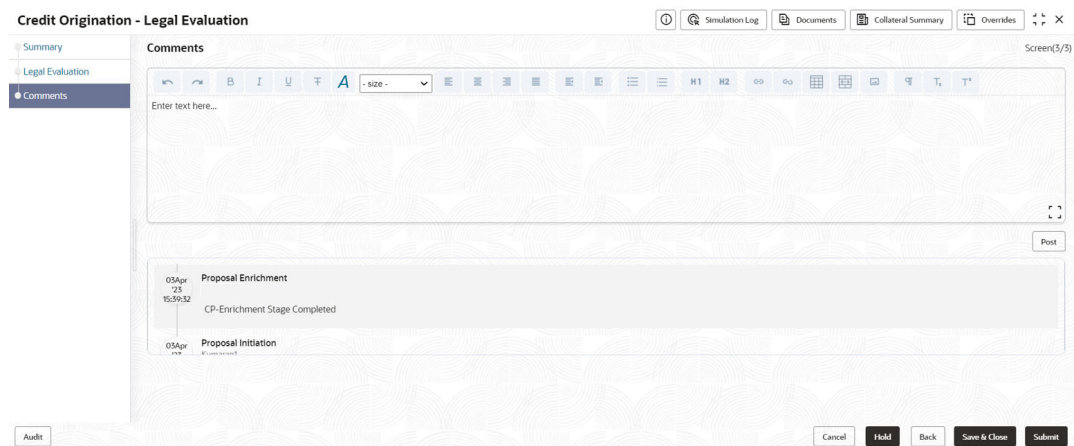
After performing the legal analysis for both the party and its connected parties, the **Legal Evaluation** page with a cumulative score appears.

Figure 5-44 Legal Evaluation



Click **Next** in the Legal Evaluation page. The **Comments** page is displayed.

Figure 5-45 Comments



For field level information refer the table below.

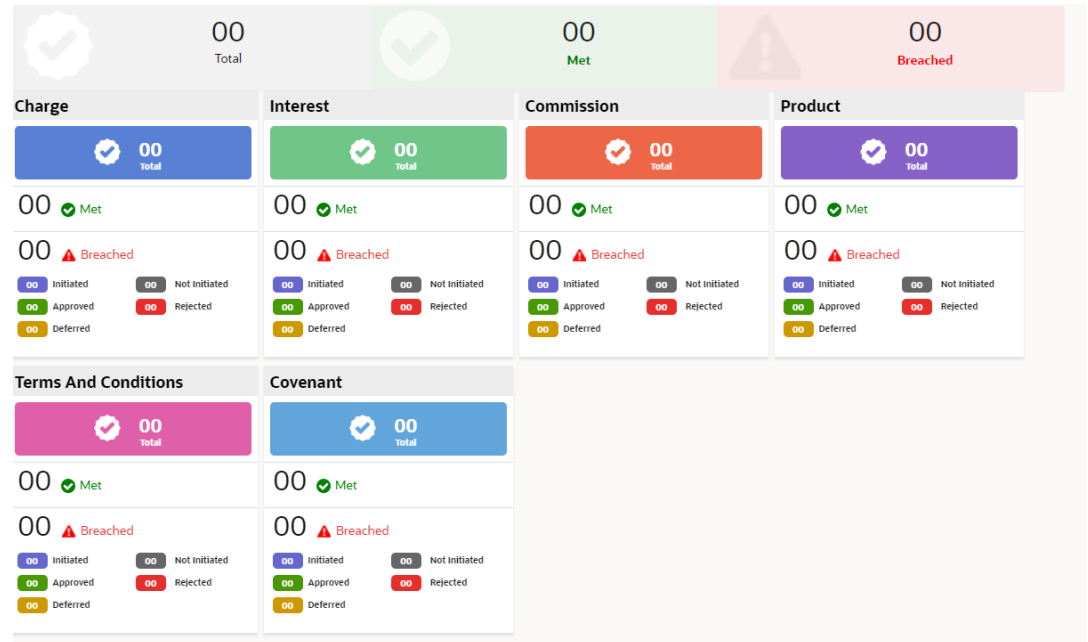
Table 5-13 Comments

Fields/ Icons	Description
Comments	Enter the overall Comments for the legal evaluation and click Post . The comment is posted below the Comments box section.

12. Click **Submit**.

The **Policy Exceptions** window is displayed.

Figure 5-46 Policy Exceptions



By default, **Policy Exceptions** are displayed for both the party and its child party.

Table 5-14 Policy Exception

Fields/ Icons	Description
Party details	To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
Next	Click Next , the Business screen is displayed.

- Click the **Business** data segment.

Figure 5-47 Business

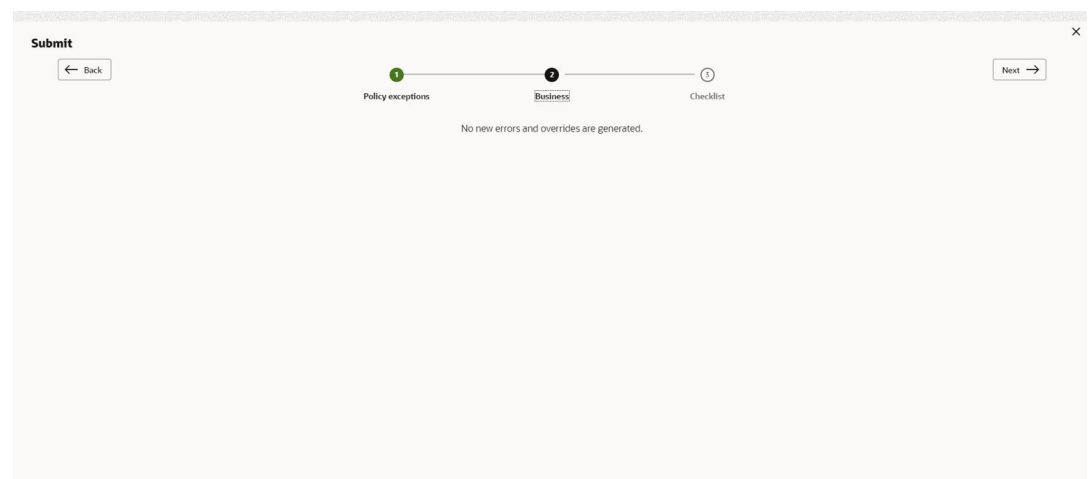


Table 5-15 Business

Fields/ Icons	Description
Next	Click Next , the Checklist screen is displayed.

14. Click the **Checklist** data segment.

Figure 5-48 Checklist

Submit

← Back

1 2 3

Policy exceptions Business Checklist

No items to display.

Page 1 (0 of 0 items) < 1 >

Outcome

Required

Submit

Table 5-16 Checklist

Fields/ Icons	Description
Outcome	Select the Outcome as Proceed if additional information is not required. Else, select the Outcome as Additional Info .
Submit	Click Submit .

 Note:

For information on **Write up** data segment, refer [Write Up](#) section.

5.3 Risk Evaluation

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

Information available for user	Activities that can be performed by user
• View the party summary. – Liabilities requested – Facilities requested – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View comments added in previous stages.	• Complete the risk evaluation. – Questionnaire – Generate score • Send back the application if additional info required • Capture comments about the risk evaluation done

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

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

6

KYC Check

This is an optional stage. If the KYC details are available for the party, the banker can add the KYC details to the credit proposal. Adding KYC details helps the Approver to determine the originality of the party.

Steps to add KYC details

To add KYC details, perform the following steps:

1. In **OBCFPM**, navigate to **Tasks > Free Tasks**.

The **Free Tasks** page is displayed.

Figure 6-1 Free Tasks

	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐ Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐ Acquire and Edit	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐ Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐ Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. **Acquire & Edit** the required KYC task. The **Credit Origination - KYC Evaluation** page summarizing the proposal is displayed.

Figure 6-2 Summary

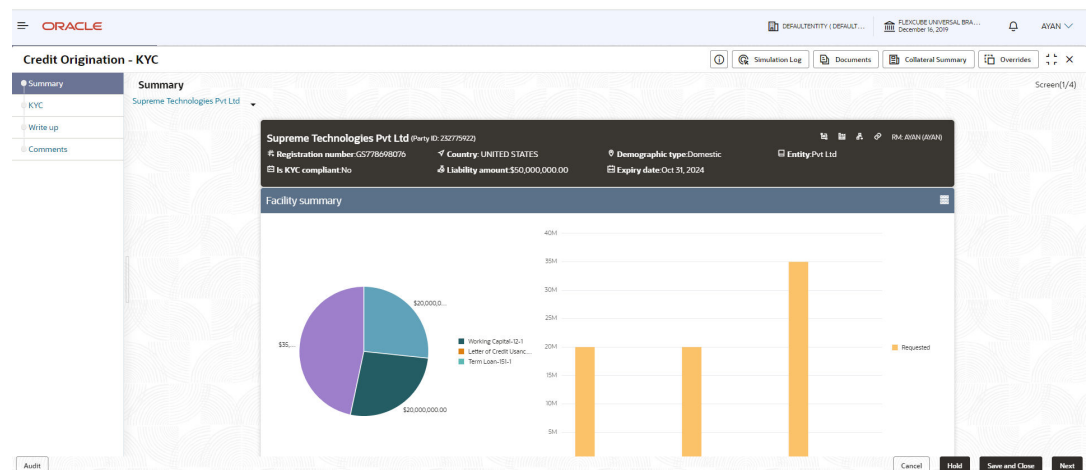


Figure 6-3 Summary

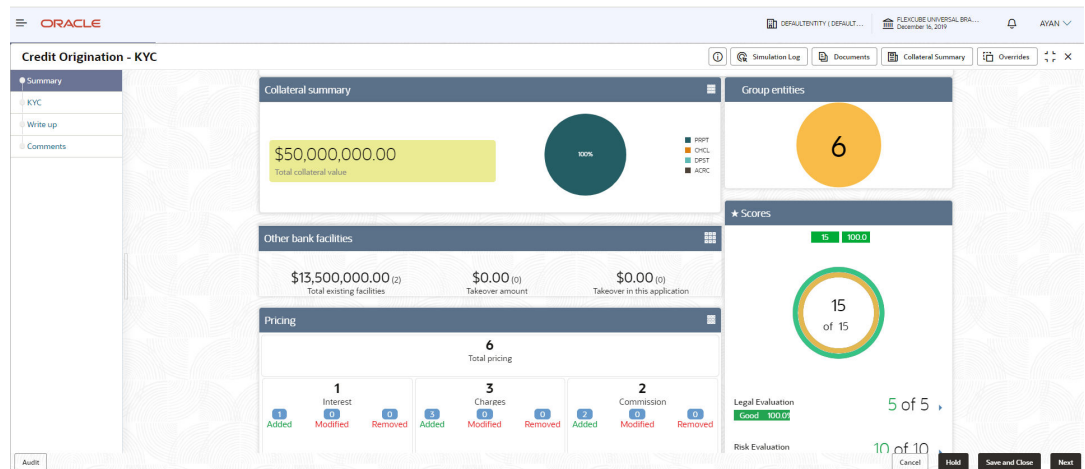


Figure 6-4 Summary

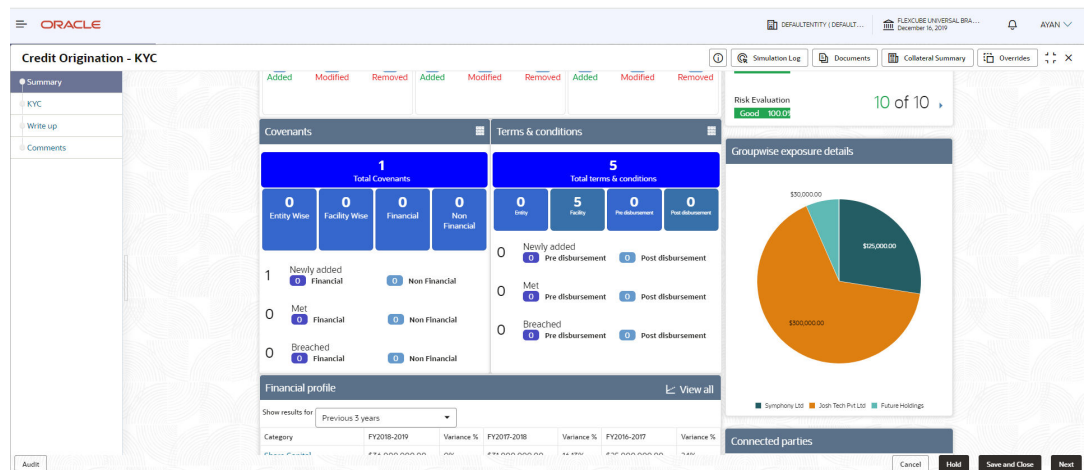
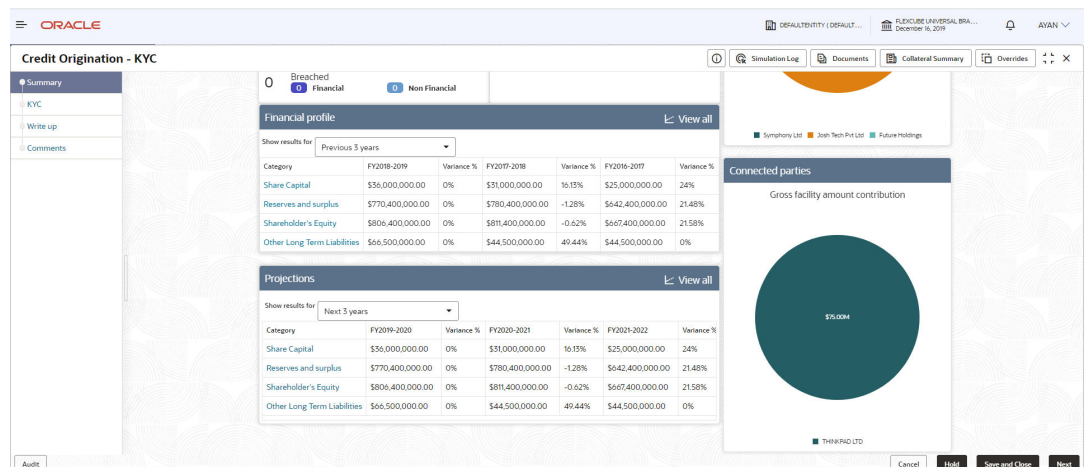


Figure 6-5 Summary



3. To view the sector and industry information, click **Industry** icon in **Party Information** section.

The **Industry Details** window is displayed.

Figure 6-6 Industry Details

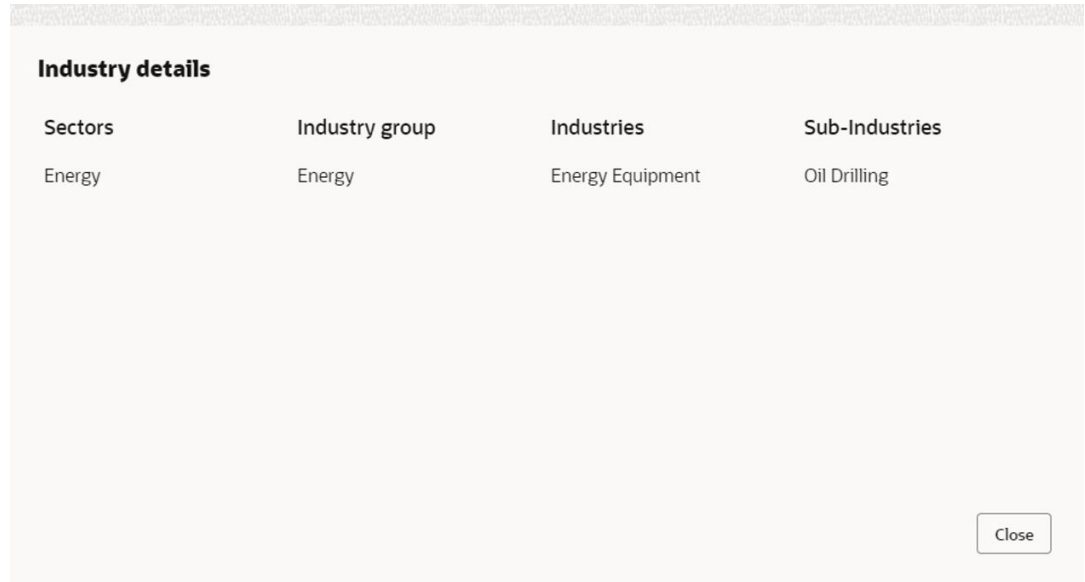
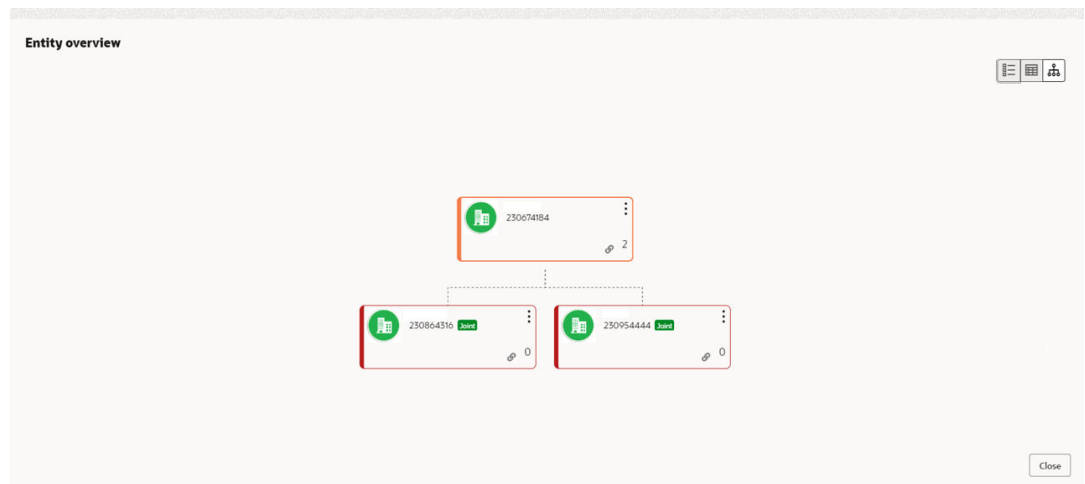


Table 6-1 Industry Details

Fields/ Icons	Description
Close	Click Close , to exit the Industry Details window.

To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

Figure 6-7 Entity Overview



- Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information.

The **Allowed Customers For This Liability** window appears.

Figure 6-8 Allowed Customers For This Liability

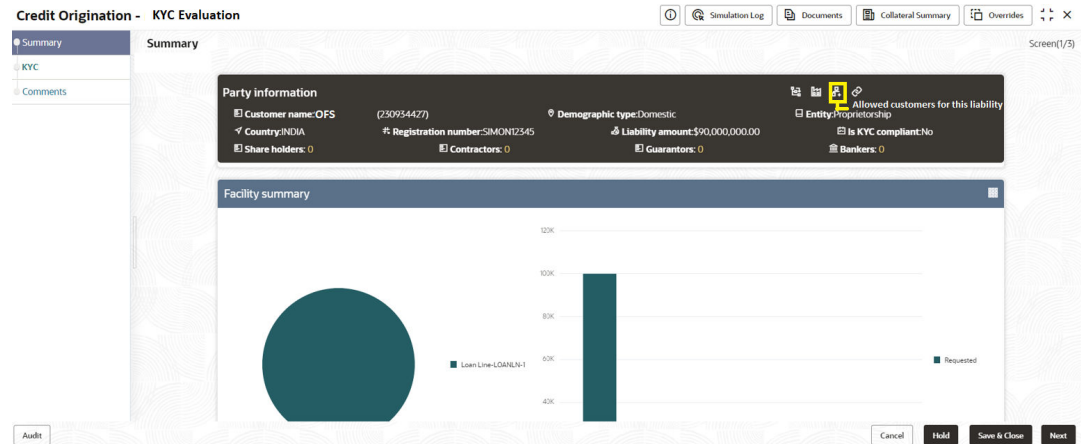
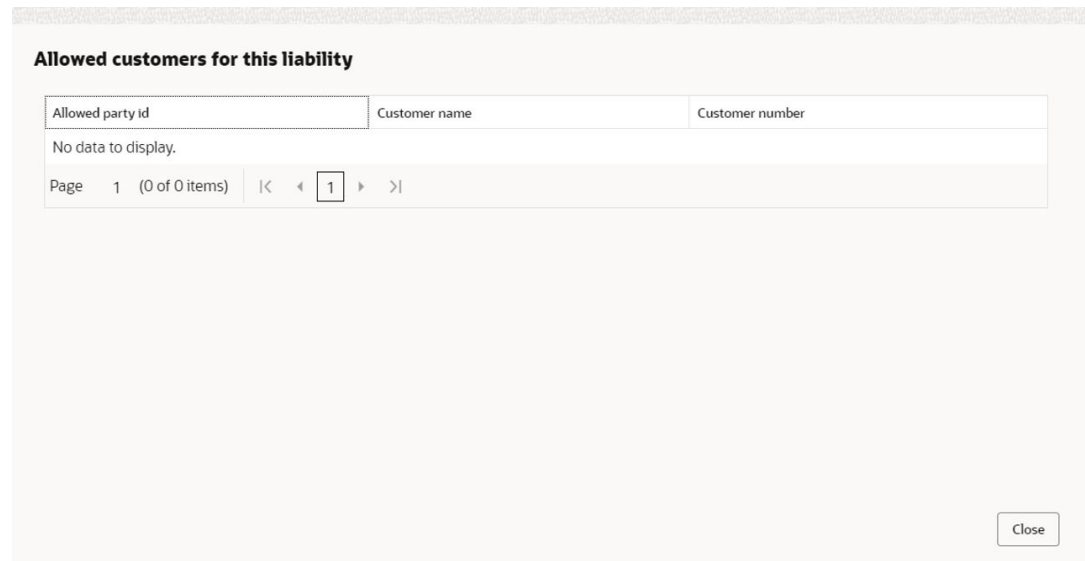


Figure 6-9 Allowed Customers For This Liability



- Click **Close**, if you want to exit the **Allowed Customers for this liability** window.
- Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Figure 6-10 Linked to other liabilities

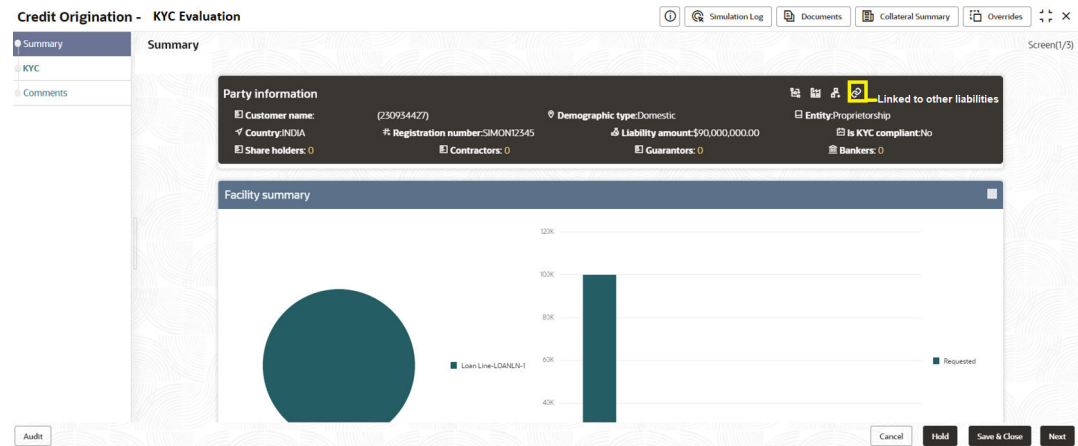
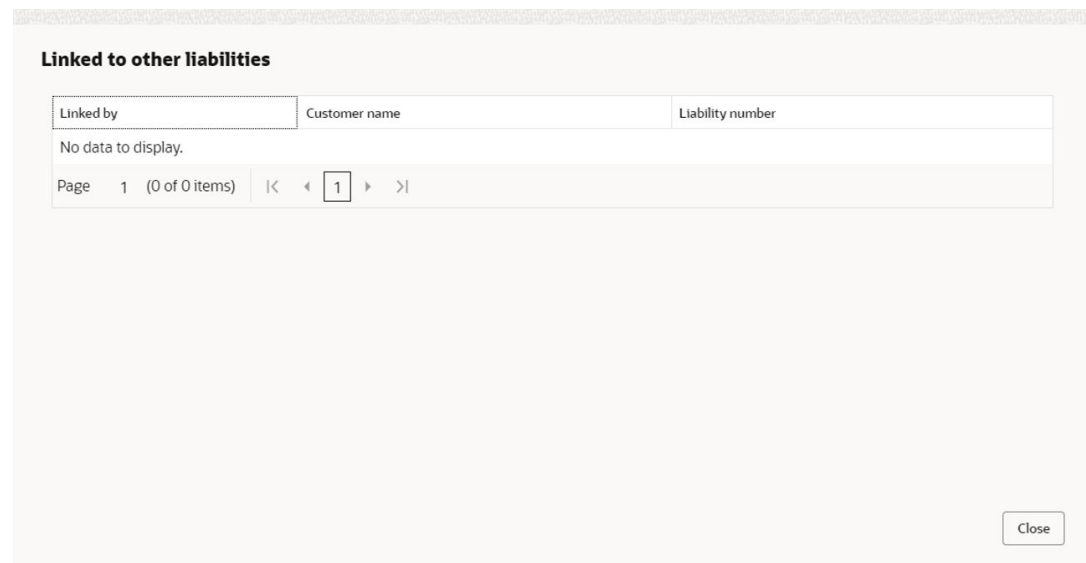


Figure 6-11 Linked to other liabilities



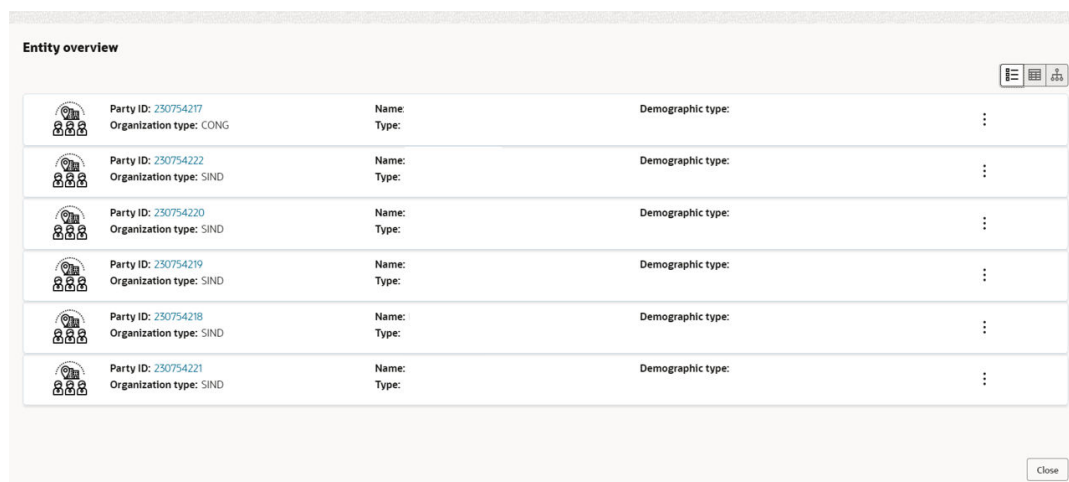
7. Click **Close**, if you want to exit the **Linked to other liabilities** window.
8. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.

Figure 6-12 Layout



9. Select the required layout. **Entity Overview** is changed to the selected layout as shown below.

Figure 6-13 Entity Overview



The screenshot shows a window titled "Entity overview" with a list of six entities. Each entity row includes an icon, a Party ID, an Organization type, and fields for Name, Type, and Demographic type. A "Close" button is located at the bottom right of the window.

Icon	Party ID	Organization type	Name	Type	Demographic type
	230754217	CONG			⋮
	230754222	SIND			⋮
	230754220	SIND			⋮
	230754219	SIND			⋮
	230754218	SIND			⋮
	230754221	SIND			⋮

Table 6-2 Entity Overview

Fields/ Icons	Description
Close	To exit the Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Respective count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Terms & Conditions	To change the layout of Facility Summary , Collateral Summary , Existing Facilities held with Other Bank , Pricing , Covenants , and Terms & Conditions widgets in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile	To view Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
Financial Profile	To view detailed information about Financial Profile and Projection , click View all in the respective sections.

- After reviewing **Summary**, click **Next**.

The **KYC** page is displayed.

Figure 6-14 KYC

Credit Origination - KYC Evaluation

Simulation Log Documents Collateral Summary Overrides

Summary KYC Comments

KYC

Filter Type to filter

Populate all scores

Screen(2/3)

credit

Party ID: 230974467

KYC method:

KYC status: Evaluation Score: [View score](#)

Verification date:

Page 1 of 1 (1 of 1 items)

Audit Cancel Hold Back Save & Close Next

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

For **KYC details** field level information refer the table below.

Table 6-3 KYC details

Fields/ Icons	Description
Hamburger icon	Click or mouse hover on Action icon in the required list item (party or its connected parties). The following options appears: - KYC Details - KYC Evaluation (appears only if this feature is enabled in Maintenance module)

- To add the KYC Details, click **KYC Details** option.

The **KYC Details** window is displayed.

Figure 6-15 KYC Details

credit

Report received ☐

Verification date

Effective date

KYC method

KYC status Required

Cancel Create

For **KYC details** field level information refer the table below.

Table 6-4 KYC details

Fields/ Icons	Description
Report Received	If KYC report is available for the party, enable Report Received option.
Verification Date	Click the Calendar icon and select KYC Verification Date .
Effective Date	Click the Calendar icon and select Effective Date on which the KYC verification is approved.
KYC Method	Enter KYC Method . For example, Field verification is a KYC Method.
KYC Status	Select KYC Status . The options available are: • Verified • Yet To Verify • Verification Failed

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

Figure 6-16 KYC

KYC Screen(2/3)

Filter Populate all scores

OFS
Party ID: 231024524
KYC method:

KYC status:
Evaluation Score: [View score](#)

Verification date:

Page 1 of 1 (1 of 1 items)

13. To perform KYC evaluation, click **Action** icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation is displayed.

Figure 6-17 KYC Evaluation

OFS

Total score 4

Score 4

1/1

Operational Risk

Is KYC compliance check completed in last three months

☐ No

☒ Yes

test

Cancel Save

Table 6-5 KYC Evaluation

Fields/ Icons	Description
Next Category	Select answers for the available questions and click Next Category .
Right arrow	Right arrow icon appears in case of multiple questions, click Right arrow and answer all the questions in all the category. Total score is generated and displayed for the KYC evaluation based on each answer provided.
Save	Click Save .

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

Figure 6-18 KYC

KYC

Screen(1/3)

Filter Type to filter

Populate all scores

Party ID: 231024528

KYC method:

KYC status: Evaluation Score: 4

Verification date:

Page 1 of 1 (1 of 1 Items)

14. After adding KYC details or performing KYC evaluation for the party and all its connected parties, click **Next**.

The **Comments** page is displayed.

Figure 6-19 Comments

Comments

Screen(3/3)

Enter text here...

Post

03Apr 23 15:39:32 Proposal Enrichment
CP-Enrichment Stage Completed

03Apr 23 15:39:32 Proposal Initiation

Cancel Hold Back Save & Close Submit

Table 6-6 Comments

Fields/ Icons	Description
Comments	Post comments, if required. The posted comment is displayed below the Comments box.

15. Click **Submit**.

The **Policy exceptions** window is displayed.

Figure 6-20 Policy Exceptions

00 Total

00 Met

00 Breached

Charge

00 Total

00 Met

00 Breached

00 Initiated 00 Not Initiated

00 Approved 00 Rejected

00 Deferred

Interest

00 Total

00 Met

00 Breached

00 Initiated 00 Not Initiated

00 Approved 00 Rejected

00 Deferred

Commission

00 Total

00 Met

00 Breached

00 Initiated 00 Not Initiated

00 Approved 00 Rejected

00 Deferred

Product

00 Total

00 Met

00 Breached

00 Initiated 00 Not Initiated

00 Approved 00 Rejected

00 Deferred

Terms And Conditions

00 Total

00 Met

00 Breached

00 Initiated 00 Not Initiated

00 Approved 00 Rejected

00 Deferred

Covenant

00 Total

00 Met

00 Breached

00 Initiated 00 Not Initiated

00 Approved 00 Rejected

00 Deferred

By default, **Policy Exceptions** are displayed for both the party and its child party.

Table 6-7 Policy Exception

Fields/ Icons	Description
Party Details	To view the policy exception detail specific to party or child party, select Party from the drop-down list at top left corner.

16. Click the **Business** data segment.

Figure 6-21 Business

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

No new errors and overrides are generated.

Next →

17. Click the **Checklist** data segment.

Figure 6-22 Checklist

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

No items to display.

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

Outcome

Required

Submit

Table 6-8 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed if additional information is not required. Else, select the Outcome as Additional Info .
Submit	Click Submit .

 Note:

For information on **Write up** data segment, refer [Write Up](#) section.

Proposal Structuring

In this stage, the Credit manager structures the proposal in terms of quantum of funding, type of products/funding to be extended, pricing, T&C, covenants, collateral/margin etc. to be applied based on the scoring generated in the risk, legal and credit evaluation stages, collateral value and information captured in the previous stages. In addition, the user can also structure the availability of funds between the parent and the child party's.

The following table provides high level overview about the **Proposal Structuring** stage.

Table 7-1 Proposal Structuring

Information available for user	Activities that can be performed by user
• View party summary – Liabilities requested – Facilities requested – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View Write up added in previous stages • View comments added in previous stages • View Collateral valuation details	• Edit the liability details if needed • Liability – Capture proposed Liability amount – Capture proposed expiry dates • Facility – Capture proposed facility amount – Capture proposed expiry dates – Add/Modify/Delete facilities – Add details like Schedule, Exposure, Fee, Collateral Pool – Linkage, Pricing, Covenants, T & C • Collateral – Remove any collateral added in previous stages – Add new collateral • Add write up about the party • Add comments for the stage • Send back the application if additional info required • Submit application for review

Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

1. In **OBCFPM**, navigate to **Tasks > Free Tasks**.

The **Free Tasks** page is displayed.

Figure 7-1 Free Tasks

	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐ Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐ Acquire and Edit	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐ Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐ Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. **Acquire & Edit** the required Proposal Structuring task. The **Credit Origination - Proposal Structuring** page summarizing the proposal appears.

Figure 7-2 Summary

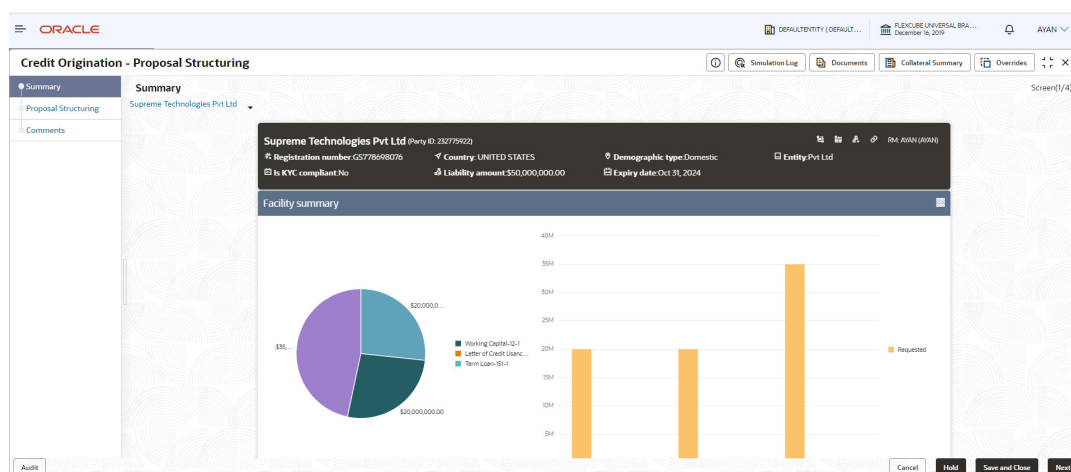


Figure 7-3 Summary

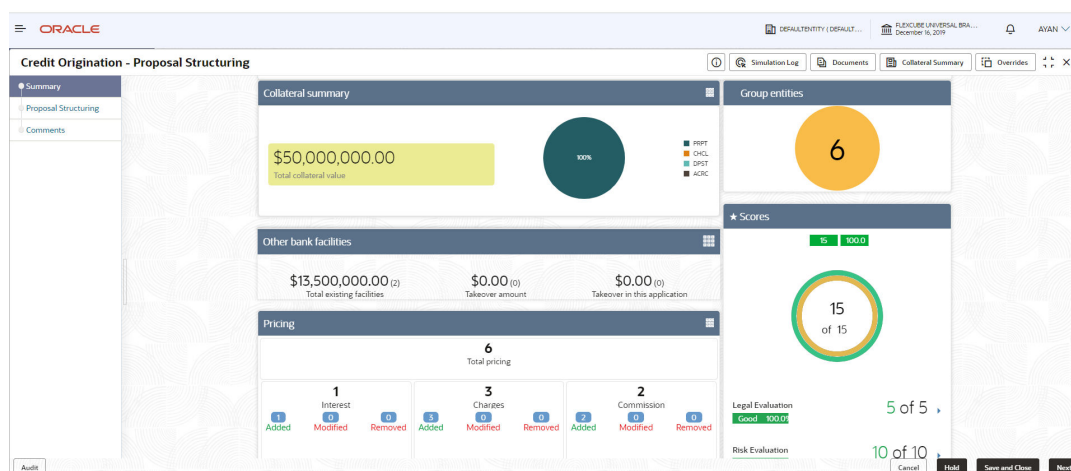


Figure 7-4 Summary

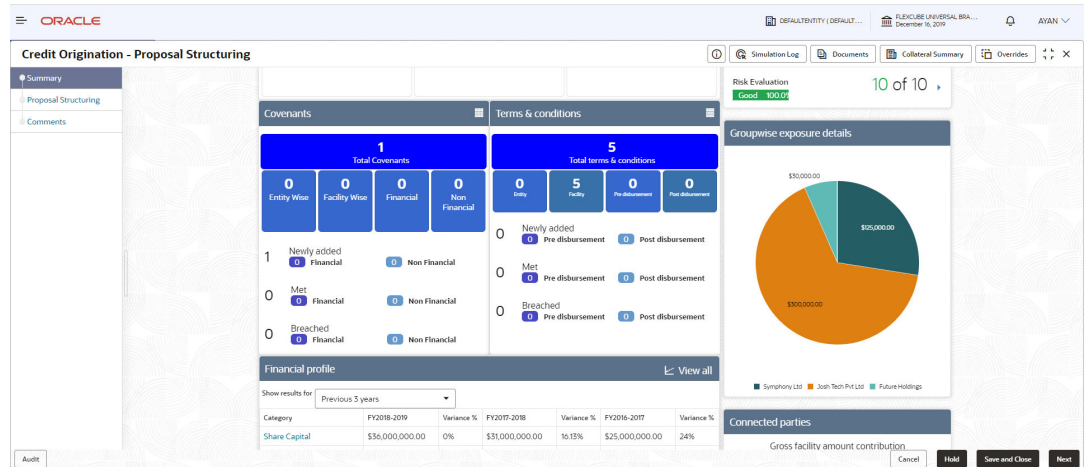
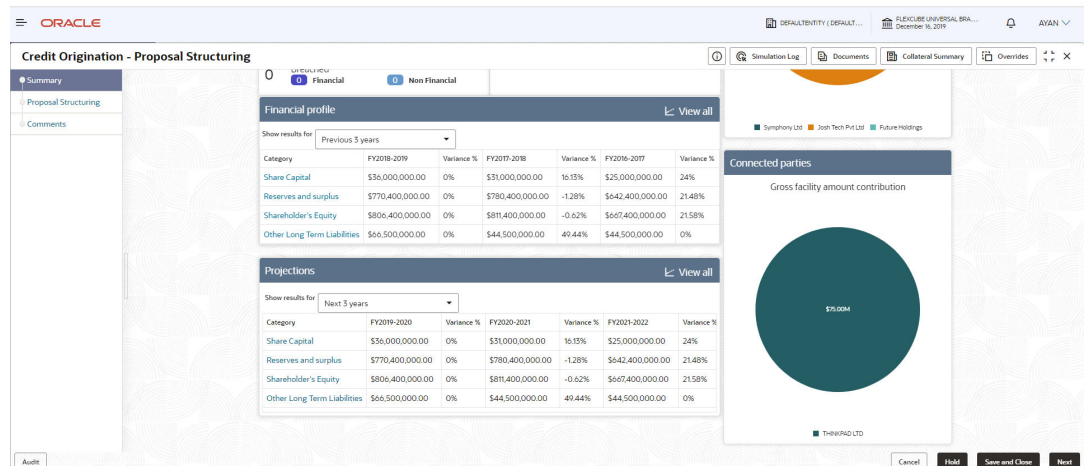


Figure 7-5 Summary

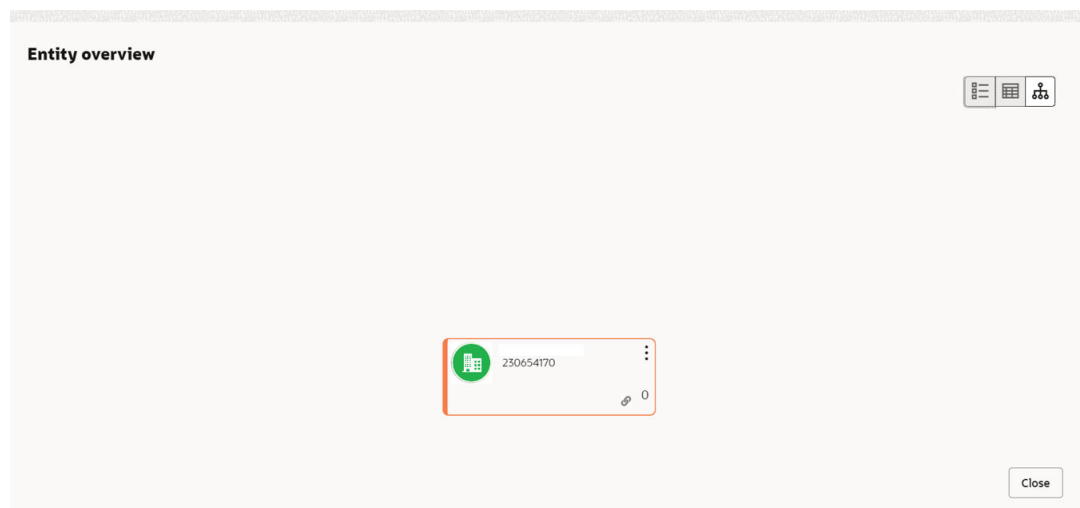


- To view the sector and industry information, click **Industry** icon in **Party Information** section.

The **Industry Details** window is displayed.

Figure 7-6 Industry Details

4. Click **Close** to exit the **Industry Details** window.
5. To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window appears.

Figure 7-7 Entity Overview

6. Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information. The **Allowed Customers For This Liability** window appears.

Figure 7-8 Allowed Customers For This Liability

Summary Screen(1/4)

OFS

Party information

Customer name: testCP06March (230654170)

Country: INDIA

Share holders: 0

Demographic type: Domestic

Registration number: 10001

Contractors: 0

Liability amount: \$100,000,000.00

Guarantors: 0

Bankers: 0

Entity: Allowed customers for this liability

Is KYC compliant: No

Facility summary

Cancel Hold Save & Close Next

Figure 7-9 Allowed Customers For This Liability

Allowed customers for this liability

Allowed party id	Customer name	Customer number
No data to display.		

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

Close

7. Click **Close**, if you want to exit the **Allowed Customers for this liability** window.
8. Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

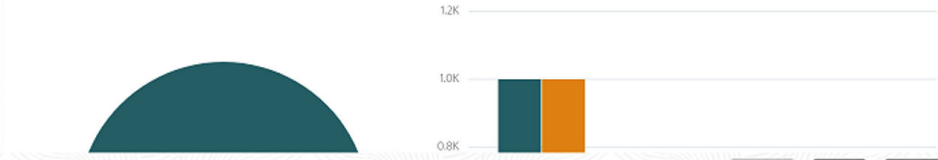
Figure 7-10 Linked to other liabilities

Summary
OFS Screen(1/4)

Party information

☐ Customer name: OFS (230654170) Demographic type: Domestic ☐ Entity: Pvt **Linked to other liabilities**
☒ Country: INDIA # Registration number: 10001 Liability amount: \$100,000,000.00 ☐ Is KYC compliant: No
☐ Share holders: 0 ☐ Contractors: 0 ☐ Guarantors: 0 ☐ Bankers: 0

Facility summary



Cancel Hold Save & Close Next

Figure 7-11 Linked to other liabilities

Linked to other liabilities

Linked by	Customer name	Liability number
No data to display.		

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

Close

9. Click **Close**, if you want to exit the **Linked to other liabilities** window.
10. Click **Layout** icon at the top right corner, to change the layout of the **Entity Overview**.
The **Layout** window is displayed.

Figure 7-12 Layout



11. Select the required layout. **Entity Overview** is changed to the selected layout as shown below.

Figure 7-13 Entity Overview

The screenshot shows the 'Entity overview' window. At the top, there's a header bar with a 'NEW' badge, a Party ID of 230654170, and an Organization type of SIND. Below this, there are fields for Name (OFS), Type, and Demographic type. A 'Close' button is located at the bottom right.

Table 7-2 Entity Overview

Fields/ Icons	Description
Close	To exit Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count Numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout Icon	To change the layout of Facility Summary , Collateral Summary , Existing Facilities held with Other Bank , Pricing , Covenants , and Terms & Conditions widgets in Summary page, click Layout icon and select the required layout.
View all	To view detailed information about Financial Profile and Projection , click View all in the respective sections.

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

12. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop-down list.
13. After reviewing the Summary, click **Next**. The **Proposal Structuring** page is displayed.
 - [Proposal Structuring - Liabilities and Facilities](#)
 - [Restricting Limit based on Tenor](#)
 - [Linking Facility to the Pool](#)
 - [Proposal Structuring - Linking Facility with Collateral](#)
 - [Proposal Structuring - Collateral](#)
 - [Proposal Structuring - Covenants](#)

- [Proposal Structuring - Covenant Details](#)
- [Proposal Structuring - Terms and Conditions](#)

7.1 [Proposal Structuring - Liabilities and Facilities](#)

Liability Details

1. To view the requested liability amount and add the liability amount, mouse hover on the **Liability Details** section. **View** icon is displayed.
Click **View** icon, the **Liability Details** window is displayed.

Figure 7-14 Liability Details

OFS

(23065470) - Liability details

Liability details

Allowed customers for this liability

Branch

Requested liability currency

000

USD

FLEXCUBE UNIVERSAL BRANCH

Amount

Requested liability amount

Return on capital

Probability of default

Loss given default

\$1,000,000.00

Cash cover

Proposed and approved

Proposed liability amount

Proposed funded sell down

Proposed unfunded sell down

Approved funded sell down

\$100,000,000.00

Approved unfunded sell down

Total gross and net facility

Total gross facility

Total net facility

\$0.00

\$0.00

Dates

Next review date

Requested expiry date

Proposed expiry date

Mar 31, 2023

Apr 1, 2023

Mar 31, 2023

Additional Fields

UDF

LIABSTARTDATE

04/30/2023

Close

Table 7-3 Liability Details

Fields/ Icons	Description
Close	Click Close , to exit the Liability Details window.
Edit	Select the facility and click Edit , to propose the amount. The Facility Details window appears.

Modifying Facility Details

Click **Save & Configure** or click **Edit** icon in **Basic Info** page.
The **Facility Details** window is displayed.

Figure 7-15 Facility Details

Table 7-4 Facility Details

Fields/ Icons	Description
Proposed Amount	Specify Proposed Amount .
Other Details	Modify Other Details , if required.

After reviewing the Summary, click **Next** in Proposal Structuring, the **Proposal Structuring - Facilities** page is displayed.

Figure 7-16 Proposal Structuring - Facilities

Note:

For information about filtering, adding, and deleting facility record, and layout options, refer [Proposal Enrichment - Funding Requirement](#)

Scheduling facility disbursement

Table 7-6 Scheduling Details

Fields/ Icons	Description
Date	Click Calendar icon in Date field and schedule the date for facility payment.
Amount	Specify Amount to be paid to the party on the scheduled date.

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

Figure 7-19 Scheduling Required?

For field level information refer the below table.

Table 7-7 Scheduling Required?

Fields/ Icons	Description.
Add	Click Add again, to add another scheduling detail.
Edit	Click Edit , to edit the scheduling detail.
Delete	Click Delete , to delete the scheduling detail.
Comments	Specify Comments , if any in the Comments text box.
Post	Click Post . Comment is posted below the Comments text box.

7.2 Restricting Limit based on Tenor

The system allows you to restrict the limit set for the facility for a specific period. That is, you can define how much party's can utilize in a specific period using the Tenor Restrictions feature.

- Click **Tenor Restrictions** from the left menu, to capture **Tenor Restrictions** for a limit.

Figure 7-20 Facility Details

2. Click **+** icon. The following window is displayed.

Figure 7-21 Tenor Restrictions

For **Tenor Restrictions** screen field level information refer the table below.

Table 7-8 Tenor Restrictions

Field/ Icons	Description
Tenor	Specify the user defined Tenor ID .
Days	Specify Days till which the Limit has to be available to the party's.
Limit	Specify Limit that has to be made available for the defined period.
Create	Click Create . The details are added and listed in the Tenor Restriction page.
View/Edit/Delete	To View , Edit , or Delete the added tenor details, click the hamburger icon and select the required option.

Adding Exposure Details

3. Click **Exposure** from the left menu, to capture exposure information.

Figure 7-22 Exposure Details

Figure 7-23 Exposure

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

Table 7-9 Exposure Details

Fields/ Icons	Description
+ (add)	Click + icon. A record is created for capturing the exposure details.
Exposure Type	Specify Exposure Type for the facility.
Exposure Code	Specify Exposure Code for the facility.
Exposure Description	Description provided for the selected exposure type gets defaulted here.
Exposure Amount	Specify the exposure limit amount which is to be maintained for each exposure tracking maintenance. A confirmation is sought during utilization when the utilization amount crosses the exposure amount.
Available Amount	This is the limit amount that is considered when processing utilization requests for an exposure. It is the amount available after taking into account previous utilizations and amount block (earmark) in force for an exposure. It is calculated as shown below: Exposure Available Amount = Exposure Limit Amount – Utilization – Exposur block amount.

Table 7-9 (Cont.) Exposure Details

Fields/ Icons	Description
Utilization Amount	The system displays utilization for the exposure in this field. Utilizations affection a particular facility or liability will update the utilization amount of linked exposure as well as the related exposures up the hierarchy.

- Click + icon again, to add another exposure type and code.

Figure 7-24 Exposure Details

Adding Fee Details

- Click **Fee** from the left menu, to add fee preferences.

Figure 7-25 Fee Details

- 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.

7.3 Linking Facility to the Pool

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

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

Figure 7-26 Facility Linkages

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

Figure 7-27 Link Facility

For **Link Facility** screen field level information refer the below table.

Table 7-10 Link Facility

Fields/ Icons	Description
Pool Code	Select required Pool Code from the drop-down list.
Link Facility	Click Link Facility .

Adding Pricing Detail

3. Click **Pricing** from the left menu, to add pricing detail for the facility.
 - If **Facility Type** is selected as Non Funded, Commission and Charges can be added in the Pricing section.

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

Figure 7-28 Pricing

4. Click + icon, to add commission details.
The **Commission Details** window is displayed.

Figure 7-29 Commission Details

For information on fields **Commission Details** screen refer the below table.

Table 7-11 Commission Details

Fields/ Icons	Description
Rate Type	Select Rate Type from the drop-down list.
Rate Basis	Select the commission collection frequency from the Rate Basis drop-down list.
Commission Type	Select Commission Type from the drop down-list.
Collection Period	Select Collection Period from the drop-down list.
Currency	Search and select Currency in which the commission has to be collected from the party.
Minimum Commission Amount and Commission Rate	If Fixed Rate is selected as the Rate Type , specify the Minimum Commission Amount and the Commission Rate in the respective fields.
Create	Click Create . Commission details are added and listed in Commission tab.
Cancel	Click Cancel , to cancel the operation.

Figure 7-30 Pricing

The screenshot shows the 'OFS' application interface. On the left is a sidebar with 'Facility Details' expanded, containing links for 'Facility basic info', 'Schedule', 'Tenor restrictions', 'Exposure', 'Fee', 'Pool linkage', and 'Pricing' (which is highlighted). The main area is titled 'Interest' and contains a 'Filter' button, a text input 'Type to filter', and a '+' icon. Below this, it says 'No items to display.' and shows a pagination control: 'Page 1 (0 of 0 items)' with navigation arrows. On the right side of the main area, there is a 'Charges' section and a 'Cancel' button at the bottom right.

- Click **+** icon in **Pricing - Interest** section, to add interest details.
The **Interest Details** window is displayed.

Figure 7-31 Interest Details

Interest details

Component name: ABC

Component type: Main

Rate type: Fixed

Fixed interest rate: 12

Cancel Create

For information on fields in **Interest Details** screen refer the below table.

Table 7-12 Interest Details

Fields/ Icons	Description
Component Name	Enter a name for the interest in Component Name field.
Component Type	Select Component Type from the drop-down field.
Rate Type	Select Rate Type from the drop-down field. The options available are: - Fixed - Floating - Special Amount
Fixed Interest Rate	Specify Fixed Interest Rate , if Rate Type is selected as Fixed .

Figure 7-32 Interest Details

Interest details

Component name

Rate type

Spread

Component type

Rate code

Interest reset cycle

6. Enter or select the following details, if **Rate Type** is selected as **Floating**.
 - Rate Code
 - Spread
 - Interest Reset Cycle

Figure 7-33 Interest Details

Interest details

Component name

Rate type

Component type

Special interest amount

7. Search and select **Currency** and then specify the **Special Interest Amount**, if **Rate Type** is selected as **Special Amount**.
8. Click **Create**. Interest details are added and listed as shown below:

Figure 7-34 Facility Details

The screenshot shows the 'Facility Details' window with the 'Interest' tab selected. The left sidebar contains a list of sections: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, Pool linkage, and Pricing. The main area is divided into 'Interest' and 'Charges' tabs. Under the 'Interest' tab, there is a 'Filter' button and a 'Type to filter' input field. Below this, a table lists interest components. The first component is 'LN9052' with a 'NEW' badge, 'Component name: ABC', 'Component type: Main', and 'Rate type: Special amount'. At the bottom of the table, it says 'Page 1 of 1 (1 of 1 items)' with navigation arrows. A 'Cancel' button is located at the bottom right of the window.

9. Click **Charges** tab in **Pricing** section and then click **+**, to add the charge details. The **Charge Details** window is displayed.

Figure 7-35 Charge Details

The screenshot shows the 'Charge details' window. It contains several input fields for charge information. On the left side, there are fields for 'Charge code' (005), 'Charge amount' (USD, 1,000.00), 'Minimum charge amount' (USD, empty), 'Net charge amount' (USD, empty), 'Is charge waived?' (toggle switch), and 'Waiver remarks' (text area). On the right side, there are fields for 'Charge description' (Processing Fees), 'Maximum charge amount' (USD, empty), 'Charge base amount' (USD, empty), and 'Waived amount' (empty). At the bottom right, there are 'Cancel' and 'Create' buttons.

For field level information **Charge Details** screen refer the below table.

Table 7-13 Charge Details

Fields/ Icons	Description
Charge Code	Enter Charge Code to mention the type of charge.
Charge Currency	Select Charge Currency from the left drop-down list given in respective fields.
Charge Amount	Specify Charge Amount for the facility.
Charge Description	Enter Charge Description .
Is Charge Waived	Enable Is Charge Waived option, if waiver can be claimed for this charge.
Fields	Enter the following details in respective fields: • Waived Amount • Minimum Charge Amount • Maximum Charge Amount • Net Charge Amount • Charge Base Amount • Waiver Remarks

10. Click **Create**. Charge details are added and listed as shown below:

Figure 7-36 Pricing

The screenshot displays the 'Pricing' section of the OFS application. On the left, a navigation menu lists various facility-related options, with 'Pricing' currently selected. The main content area is titled 'Charges' and features a table with the following data:

Charge code	Is charge waived?	Net charge amount	Charge amount	Waiver remarks	Charge description	Waived amount
LN9052	Yes		\$1,000.00		Processing Fees	

Below the table, there is a pagination indicator showing 'Page 1 of 1 (1 of 1 items)' and a '+ ' icon to add new charges. A 'Cancel' button is located at the bottom right of the screen.

Note:

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

For field level information **Pricing** screen refer the below table.

Table 7-14 Pricing

Fields/ Icons	Description
Edit	To edit the charge details, click the added charge and then click Edit icon.
Delete	To delete the charge details, click the added charge and then click Delete icon.
Table Icon	To change the list view to table view, click Table Icon at the right corner.

7.4 Proposal Structuring - Linking Facility with Collateral

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



Note:

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

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

Figure 7-37 Facility Details

1. Click **+** icon, to link facility with a collateral. The **Facility-Collateral Linkage** window appears:

Figure 7-38 Facility-Collateral Linkage

For field level information in **Facility-Collateral Linkage** screen refer the table below.

Table 7-15 Facility-Collateral Linkage

Fields/ Icons	Description
Collateral Code	Select Collateral Code from the drop-down list. The collateral added in Collateral data segment are displayed in the drop-down list. Select Collateral Code, the following details get populated in the corresponding fields: - Collateral Description - Collateral Currency - Collateral Value You can link a collateral with the facility either by specifying the actual amount to be linked or by specifying the percentage of collateral value.
Amount Basis	Select Amount Basis from the drop-down list. The options available are: - Amount - Percentage If Amount is selected as Amount Basis, specify the Linked Amount. The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.
Percentage	If Percentage is selected as Amount Basis, specify the Linked Percentage. The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.
Order number	In the Order number field, specify the collateral utilization order for example 1 or 2. If the collateral is contributing to the line, and the order number is mentioned as 2, collateral utilization will happen only after the other amount (e.g. Line amount) with order number 1 is utilized.

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

Figure 7-39 Facility Details

The screenshot shows the 'Facility Details' screen with a sidebar menu on the left containing: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, Pool linkage, Pricing, Facility collateral linkage (highlighted), Credit rating, and FX rate revaluation. The main content area is titled 'Facility-Collateral linkage' and includes a 'Filter' button and a 'Type to filter' text box. Below this, a 'New' button is visible. The linkage details are displayed as follows:

Collateral code: COL23970453	Collateral description: GENERAL	Collateral currency: USD
Collateral value: \$10,000.00	Amount basis: Amount	Linked amount: \$1,000.00
Order number: 1		

At the bottom of the linkage section, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation icons. A 'Cancel' button is located at the bottom right of the screen.

For field level information in **Facility Details** screen refer the table below.

Table 7-16 Facility Details

Fields/ Icons	Description
Filter	To filter a linkage record, click the Filter icon and specify values for the filter parameters or directly enter the first three characters of filter parameter in Type to filter text box.
Edit	To modify the linkage details, select the record from the list and click Edit icon next to add icon.
Delete	To delete the linkage details, select the record from the list and click Delete icon.
Table View	To change the layout of Facility-Collateral Linkage screen to table view, click Table View icon at top right corner.

Adding Credit Rating

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

Figure 7-40 Credit Rating

The screenshot shows the 'Facility Details' screen with the 'Credit rating' menu item highlighted in the sidebar. The main content area displays a header with icons for adding (+), editing (pencil), deleting (trash), and refreshing (circular arrow). Below the header, it states 'No items to display.' A 'Cancel' button is located at the bottom right of the screen.

Click **+** icon. The **Credit Rating** window is displayed.

Figure 7-41 Credit Rating

Credit rating

Agency name: MOODYS

Outlook: Positive

Grade: AAA

Score: 10

Effective date: Sep 5, 2019

Year of rating: 2019

Recommend: ☐

Close Create

For field level information on **Credit Rating** screen refer the table below.

Table 7-17 Credit Rating

Fields/ Icon	Description
Agency Name	Select the name of agency by which the facility is rated from the Agency Name drop-down list.
Outlook	Select Outlook of the rating from the drop-down list.
Grade	Select Grade of the rating from the drop-down list.
Score	Specify Score provided for the facility.
Effective Date	Click Calendar icon in the Effective Date field and select the date on which the rating is provided.
Year Of Rating	The Year Of Rating is automatically populated based on the selected Effective Date.
Recommend	Enable Recommend option, if the facility is recommended by the rating agency.
Create	Click Create . The rating is added and displayed in the Credit Rating page.
History	Click History icon, to view the history of credit ratings added during different processes.
Filter	To filter the credit ratings in the History window, click the Filter icon and select the Agency Name or directly type the agency name in Type to filter text box.

Adding FX Rate Revaluation Details

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

Figure 7-42 FX Rate Revaluation

The screenshot shows the 'FX rate revaluation' window in the OFS system. On the left, a sidebar titled 'Facility Details' lists various options: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, Pool linkage, Pricing, Facility collateral linkage, Credit rating, and 'FX rate revaluation' (which is highlighted). The main area of the window displays 'No items to display.' and '(showing 0 record(s) out of 0)'. At the top of the main area, there are icons for adding (+), editing (pencil), and deleting (trash) items. A 'Cancel' button is located at the bottom right of the window.

Click + icon. The **FX Rate Revaluation** window is displayed.

Figure 7-43 FX Rate Revaluation

The screenshot shows the 'FX rate revaluation details' window. It contains various input fields and checkboxes for configuring revaluation parameters. The fields are organized into two columns. The left column includes: Module (dropdown), Currency (text field with 'USD' and a search icon), Rate input method (dropdown with 'Derived'), Revaluation frequency (dropdown with 'Weekly'), Exchange rate code (dropdown with 'Standard'), Ignore holidays (checked checkbox), Holiday currency (text field with 'USD' and a search icon), and Move across month (checked checkbox). The right column includes: Product (dropdown with '-'), FX rate type (dropdown with 'Mid'), Rate fixing days (text field with '1' and up/down arrows), Revaluation effective date (dropdown with 'Value Date'), Holiday check (dropdown with 'Currency'), Schedule movement (dropdown with 'Move Backward'), and Cascade scheduled (checked checkbox). At the bottom right, there are 'Cancel' and 'Create' buttons.

For field level information on **FX Rate Revaluation** screen refer the table below.

Table 7-18 FX Rate Revaluation Details

Fields/ Icons	Description
Module	In the Module field, enter the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS).
Product	In the Product field, enter the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module).
Currency	Select Currency for which the FX rate has to be applied.
FX Rate Type	Select FX Rate Type from the drop-down list. The options available are: • Mid • Sell • Buy
Rate Input Method	Select Rate Input Method from the drop-down list. The options available are: • Derived • Fixed
Exchange Rate Code	If Rate Input Method is selected as Derived, the Exchange Rate Code field appears. You must select the required exchange rate code from the list of codes maintained in the mentioned Product.
Fixed Rate	If Rate Input Method is selected as Fixed, the Fixed Rate field appears. You must specify the fixed rate for the revaluation.
Rate Fixing Days	Specify Rate Fixing Days . The value must be between 1 to 5. If the Rate Fixing Days is set as 1, the system will pick up the rate from previous day i.e. current day - 1.
Revaluation Frequency	Select Revaluation Frequency from the drop-down list. The options available are: • Daily • Weekly • Monthly • Quarterly • Half Yearly • Yearly • None
Revaluation Effective Date	Select Revaluation Effective Date from which the revaluation should happen. The options available are: • Value Date • Calendar Date
Ignore Holidays	Enable Ignore Holidays check box, if required. The revaluations that are due on holidays will not be performed on the holiday.
Holiday Check	Select Holiday Check option from the drop-down list. The options available are: • Currency • Both, • Local The system will determine the holidays based on the selected Holiday Check option. For example, if Holiday Check is selected as Currency, then the system will refer the Currency Holiday Maintenance to determine holidays.
Holiday Currency	Select Holiday Currency for which the holiday table must be checked.

Table 7-18 (Cont.) FX Rate Revaluation Details

Fields/ Icons	Description
Schedule Movement	Select Schedule Movement option from the drop-down list. The options available are: - Move Backward - Move Forward
Move Backward	If Move Backward option is selected, the system will schedule the revaluations that are due on holiday before the holiday.
Move Forward	If Move Forward option is selected, the system will schedule the revaluations that are due on holiday after the holiday.
Move Across Month	Enable Move Across Month check box, if required. If you have chosen to move a schedule falling due on a holiday to the next working day, or the previous working day, and it crosses over into another month, the schedule date will be moved only if you indicate so. If not, the schedule date will be kept in the same month.
Cascade Schedule	Enable Cascade Schedule check box, if required. Next schedule will be fixed based on how the schedule date was moved for a holiday. For example, if the Revaluation Frequency is Monthly and the schedule that is due on holiday (1st January) is moved forward to the next day (2nd January) based on selected Schedule Movement option, then from the next month (February), the schedule is shifted to 2nd of every month if the Cascade Schedule check box is enabled.
Create	Click Create . The FX rate revaluation details are saved.
Edit	To modify the added FX rate revaluation details, select the record and click the Edit icon.
Delete	To delete the added FX rate revaluation details, select the record and click the Delete icon.
Close	Click Close , to exit the Facility Details window.

Copying Facility

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

For field level information on **Copying Facility** screen refer the below table.

Table 7-19 Copying Facility

Fields/ Icons	Description
Copy Facility	Click Hamburger icon in the required facility record and select Copy Facility . The Facility Details window appears.
Save & Configure	Click Save or Save & Configure . Clicking Save & Configure opens the Edit Facility window. Refer Modifying Facility Details for information on configuring facility.

Creating Sub Limit

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

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

- Click **Action** icon at the corresponding facility record and select **Create Sub Limit**.

The **Facility Details** window is displayed.

Figure 7-44 New facility

4. Provide the necessary details to create sub-limit and click **Save**. Sub-limit is created and displayed in the Funding Requirement page.

The **Funding Requirement** page is displayed.

Figure 7-45 Funding Requirement

Removing Facility

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

Linking Document

6. To link documents with the facility, click **Action** icon at the corresponding facility record and select Link Document. The **Document** window listing the mandatory and optional documents maintained for the facility is displayed.

Figure 7-46 Document

The screenshot shows a 'Document' window with a header bar containing a document icon, the ID 'DOC239788', and status tags 'PENDING' and 'MANDATORY'. Below this, details are listed: 'Document type: CAPMDOC', 'Upload on: [blank]', 'Link to: 0', 'Document code: Entity type: Facility(F2397180)', 'Document expiry date: [blank]', and 'Application number: APP23726161'. A dropdown menu is open, showing 'Upload document' and 'Link existing document' options. A 'Close' button is at the bottom right.

- To upload the listed documents, click **Action** icon in the required item and select **Upload Document**.

The **Document** window with pre-populated document details is displayed.

Figure 7-47 Document

The screenshot shows a 'Document' window with a form. Fields include 'Document type' (Appetite Documents), 'Document type description' (CAPMDOC), 'Document code' (CAPMDOC), and 'Document code description' (Appetite Documents). There is a 'Document expiry date' field with a date picker set to 'Apr 14, 2023'. A 'Remarks' text area is present. A large box says 'Drop files here or click to select'. Below it, 'Selected files' shows an empty list. 'Close' and 'Upload' buttons are at the bottom right.

For field level information on **Document** screen refer the table below.

Table 7-20 Document

Fields/ Icons	Description
Drop files here or click to select	In the Drop files here or click to select section, drag and drop or click and upload the necessary document.
Upload	Click Upload .

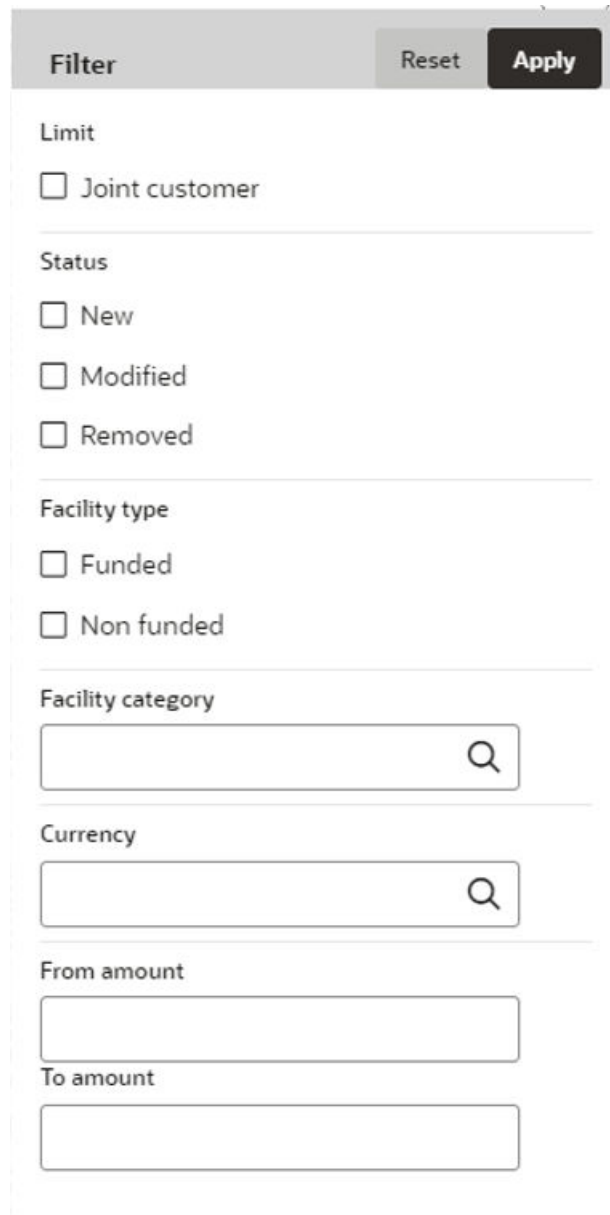
If the party is your existing party and the documents are already uploaded, you can select the **Link Existing Document** option in **Action** icon to link the existing documents.

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

Filtering Facility

8. To filter the required facility from the list, click **Filter** button.
The **Filter** window is displayed.

Figure 7-48 Filter



The screenshot shows a 'Filter' window with a header bar containing 'Filter', 'Reset', and 'Apply' buttons. The main area contains several filter sections:

- Limit:** A checkbox for 'Joint customer'.
- Status:** Three checkboxes for 'New', 'Modified', and 'Removed'.
- Facility type:** Two checkboxes for 'Funded' and 'Non funded'.
- Facility category:** A text input field with a search icon.
- Currency:** A text input field with a search icon.
- From amount:** A text input field.
- To amount:** A text input field.

Enter or select the filter parameters.

For field level information on **Filter** screen refer the table below.

Table 7-21 Filter

Fields/ Icons	Description
Apply	Click Apply . Facility that matches the filter parameters are displayed.
Type to filter	To filter the facility using single filter parameter, enter the parameter directly in Type to filter text box. Note: Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.
Select	To delete the facility, Select the facility and click Delete icon.
Table View	To change the layout of facility details to table view, click Table View icon.

Figure 7-49 Funding Requirement

The screenshot shows the 'Funding Requirement' screen. At the top, there's a 'Parent' dropdown and a 'Liability details' section. Below this, a summary box displays '230724207' (Liability number, Branch (000)) and '\$12.00K' (Requested amount, expires on Mar 15, 2023). A table below lists facilities with columns: Action, Line number, Facility type, Facility category, Writeups, Facility description, Next review date, Requested amount, and Parent line number. The table contains three rows of facility data. At the bottom, there are navigation buttons: Cancel, Hold, Back, Save & Close, and Next.

Action	Line number	Facility type	Facility category	Writeups	Facility description	Next review date	Requested amount	Parent line number
⋮	LN7856	F			desc		\$12,000.00	
⋮	LN9009	F			desc		\$12,000.00	
⋮	CH9090	F			desc		\$1,000.00	LN9009 - desc

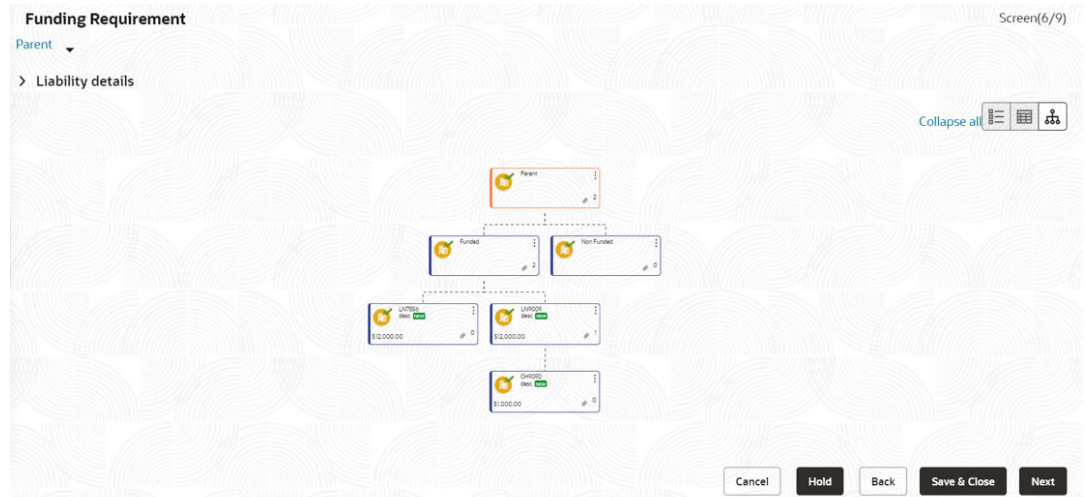
For field level information on **Funding Requirement** screen refer the below table.

Table 7-22 Funding Requirement

Fields/ Icons	Description
Line Number	To view the facility details in table view, click Line Number .
Writeup	To capture writeup for the facility, click Writeup icon.

- To change the layout of facility details to tree view, click **Facility Structure** icon. The page appears as shown below:

Figure 7-50 Funding Requirement



Adding Facility for Child Parties

10. To add facility details for the child party, click the arrow next to the party name in the top left corner. Party list is displayed.

Figure 7-51 Funding Requirement

Facility ID	Facility description	Requested amount	Facility category	Facility type	Next review date
LN7856	desc	\$12,000.00		Funded	
CH9090	desc	\$1,000.00		Funded	
LN9009	desc	\$12,000.00		Funded	

11. Select the required party. The Funding Requirement page is displayed.

Figure 7-52 Funding Requirement

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

- Add facility without template. Refer **Creating Facility without Template** for information.
- Add facility using template. Refer **Creating Facility with Template** for information.
- Import from parent party. Refer the following section for information.

Importing Facilities From Parent Party

12. Click  the **Import from parent party** icon in the child party **Funding Requirement** page. The following window is displayed.

Figure 7-53 Import from parent party

Joint	Joint line code	Joint amount	Joint line start date	Joint line expiry date	Line number	Facility description	Parent description	Facility category	Facility amount
☒	Enter line code	\$12,000.00	Apr 4, 2023	Apr 26, 2023	LN9009	desc		(F)	\$12,000.00
☐					CH9090	desc	LN9009 - desc	(F)	\$1,000.00
☐					LN7856	desc		(F)	\$12,000.00

For field level information on **Import from parent party** screen refer the table below.

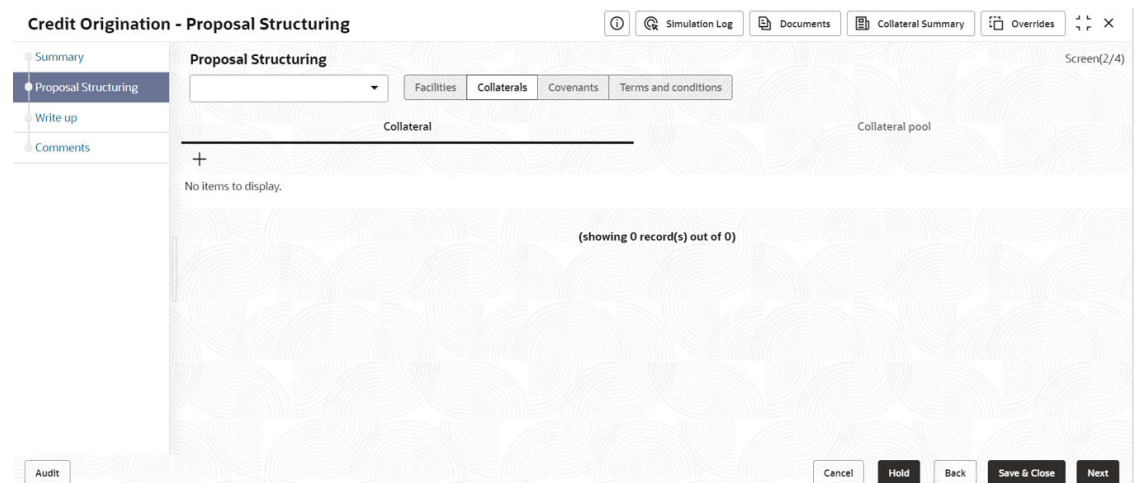
Table 7-23 Import from parent party

Fields/ Icons	Description
Copy Facility	Click Action icon in the required facility record and select Copy Facility . The Facility Details window appears.
Save & Configure	Click Save or Save & Configure . Clicking Save & Configure opens the Edit Facility window. Refer Modifying Facility Details for information on configuring facility.
Facilities	Select Facilities which you want to import from the parent party.
Joint line code	Specify Joint line code (user defined) and Joint Amount in corresponding cell.
Joint Amount	To modify other facility details, click Edit icon in the Joint Amount column. The Facility Details window appears.
Save	Modify the required details and click Save . For more information on configuring the facility using Edit option, refer Modifying Facility Details .

7.5 Proposal Structuring - Collateral

To go to the Collateral page, click the **Collateral** tab in **Proposal Structuring** screen. The **Collateral** page is displayed.

Figure 7-54 Proposal Structuring - Collateral



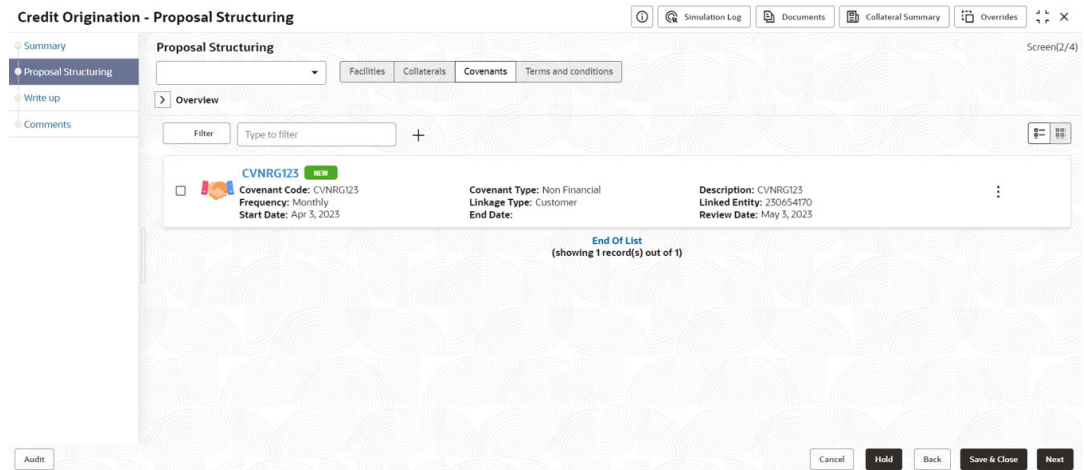
Note:

For information about filter, add, edit, delete, and layout options, refer [Collaterals](#).

7.6 Proposal Structuring - Covenants

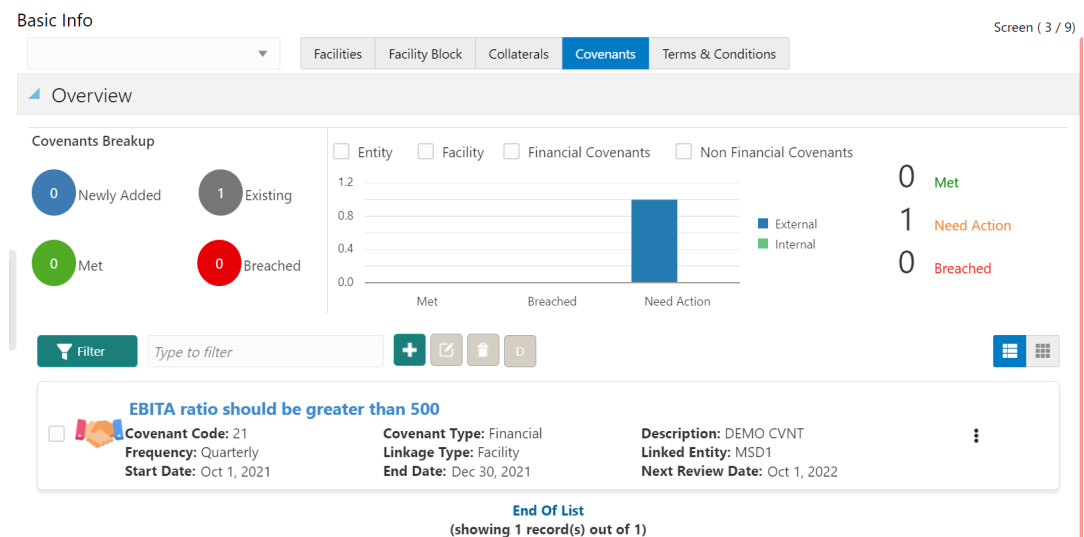
1. To go to the Covenants page, click **Covenants** tab in **Proposal Structuring** screen. The **Covenants** page is displayed.

Figure 7-55 Proposal Structuring - Covenants



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

Figure 7-56 Overview



7.7 Proposal Structuring - Covenant Details

1. To add new covenant, click the **+** icon.
The **Covenant Details** window is displayed.

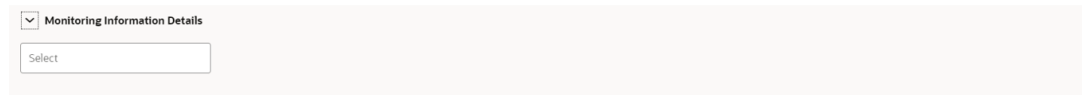
Figure 7-57 Covenant Details

2. Enter or Select the details for the following field names in the respective fields:
 - Covenant Code
 - Covenant Name
 - Covenant Description
 - Classification Type
3. To set the covenant condition, click and expand **Covenant Details** section.

Figure 7-58 Covenant Details

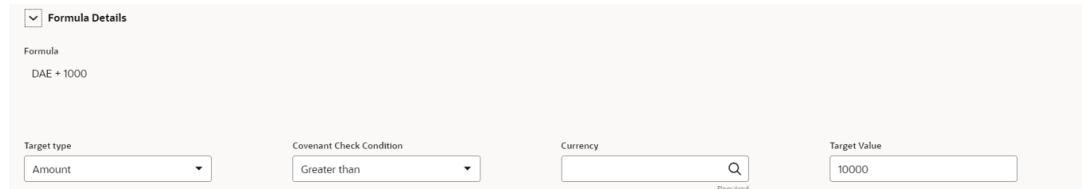
4. Enter or select the details for following field names in the respective fields:
 - Covenant Type
 - Revision Frequency
 - Custom Days
 - Notice Days
 - Start Date
 - End Date
 - First Review Date
 - Grace Days
5. To capture the monitoring information for the covenant, click and expand **Monitoring Information Details** section.

Figure 7-59 Monitoring Information Details



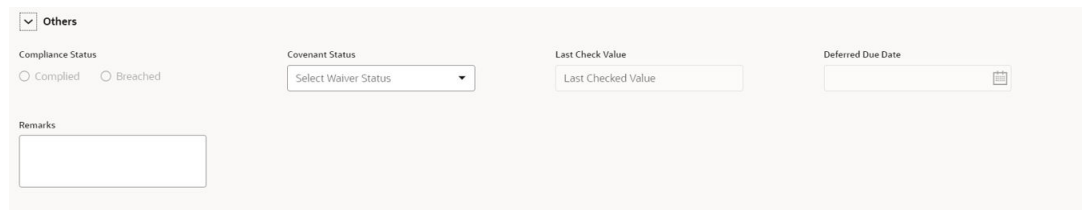
6. Select **Monitoring Information Details** from the drop-down list.
7. Click and expand **Formula Details** section.

Figure 7-60 Formula Details



8. Enter or select the details for the following field names in the respective fields:
 - Target Type
 - Covenant Check Condition
 - Currency
 - Target Value
9. Click and expand **Others** section.

Figure 7-61 Others



For field level information on **Others** screen refer the table below.

Table 7-24 Others

Fields/ Icons	Description
Compliance Status	Select Compliance Status and Covenant Status for the covenant.
Last Check Value	Enter Last Check Value for the covenant.
Deferred Due Date	Select Date from Calendar icon and specify Deferred Due Date .

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

Figure 7-62 Linkage Details

▼ Linkage Details

Customer Linkage

☐

Select Facility

LN9009 - desc

Line Number

LN9009

Facility Type

F

Facility Category

Facility Description

desc

For field level information on **Linkage Details** screen refer the table below.

Table 7-25 Linkage Details

Fields/ Icons	Description
Select Facility	Select Facility. Facility details such as Facility Type, Line Number, Facility Category and Facility Description are automatically populated.
Create	Click Create Covenant details are added and displayed in the Covenants page.



Note:

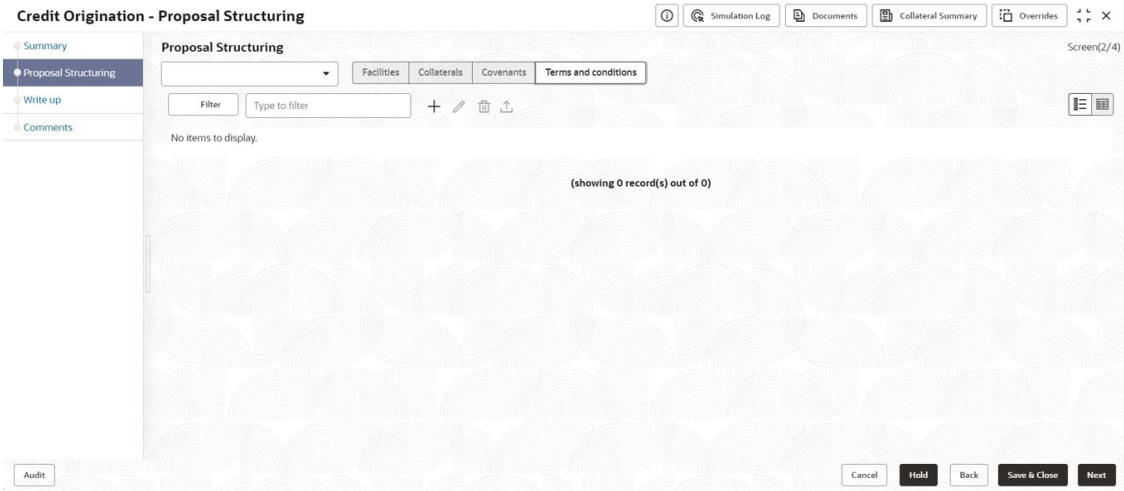
For information about filter, add, edit, delete, and layout options, refer any section in **Proposal Initiation** Chapter.

11. To go to the **Terms & Condition** page, click **Terms & Condition** tab in **Proposal Structuring** screen.

7.8 Proposal Structuring - Terms and Conditions

To go to the **Terms & Condition** page, click the**Terms and Condition** tab in **Proposal Structuring** screen.

Figure 7-63 Proposal Structuring - Terms and Conditions



1. To add new terms & conditions, click + icon.
The **Add Terms And Conditions** window is displayed.

Figure 7-64 Add Terms And Conditions

Add terms & conditions

Condition code:

Condition description: Sundry and Debtors Statement

Terms & conditions: Sundry Debtors and creditors statement to submitted quarterly

Terms & conditions Type: ☐ Pre-disbursement ☒ Post-disbursement

Compliance status:

Compliance remarks:

Customer linkage: ☐

☐	Line number	Facility type	Facility category	Facility description	Parent line number
☐	LC01	Funded	TL	TEST	
☐	LN9052	Funded		description	

For information on fields in the **Add Terms And Conditions** screen, refer the table below.

Table 7-26 Add Terms And Conditions

Fields/ Icons	Description
Condition Code	Search and Select Condition Code . Condition Description and Terms & Conditions are defaulted based on the selected condition code.

Table 7-26 (Cont.) Add Terms And Conditions

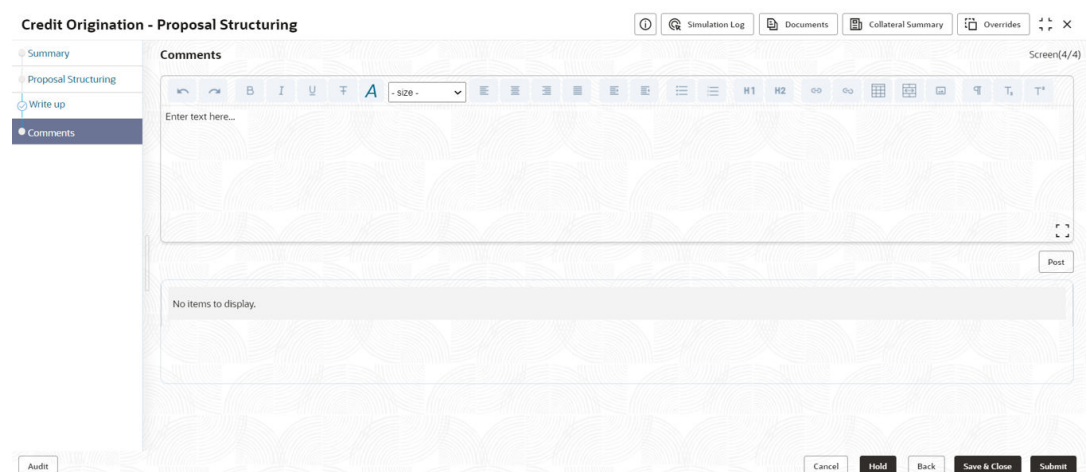
Fields/ Icons	Description
Terms and Conditions Type	Terms and Conditions Type is defaulted based on selected condition code. The options available are: • Pre-disbursement • Post-disbursement
Compliance Status	Select Compliance Status from drop-down list. The options available are: • Met • Breached
Compliance Remarks	Enter Compliance Remarks , if required.
Customer Linkage	Customer Linkage details are displayed by default based on selected condition code.
Create	Click Create . Terms and conditions are linked to the party and displayed in the Terms and Conditions tab.
Cancel	Click the Cancel to cancel and exist the screen.

 Note:

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

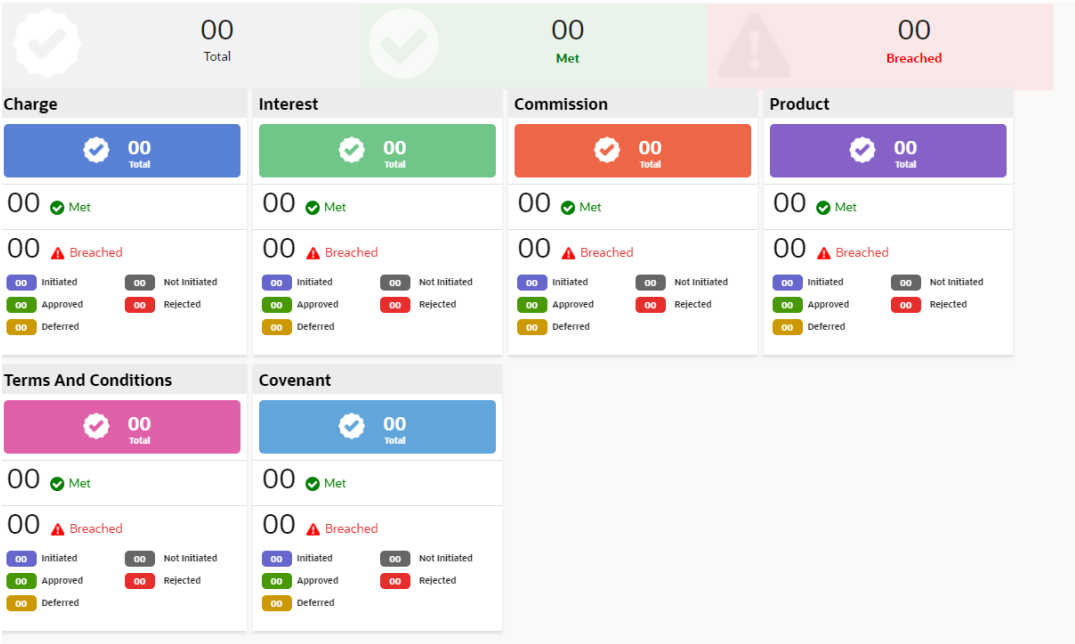
Click **Next**. The **Comments** page is displayed.

Figure 7-65 Comments



2. **Post** comments, if required. The posted comment is displayed below the **Comments** box. Click **Submit**, the **Policy exceptions** window is displayed.

Figure 7-66 Policy exceptions



By default, **Policy Exceptions** are displayed for both the party and its child party.

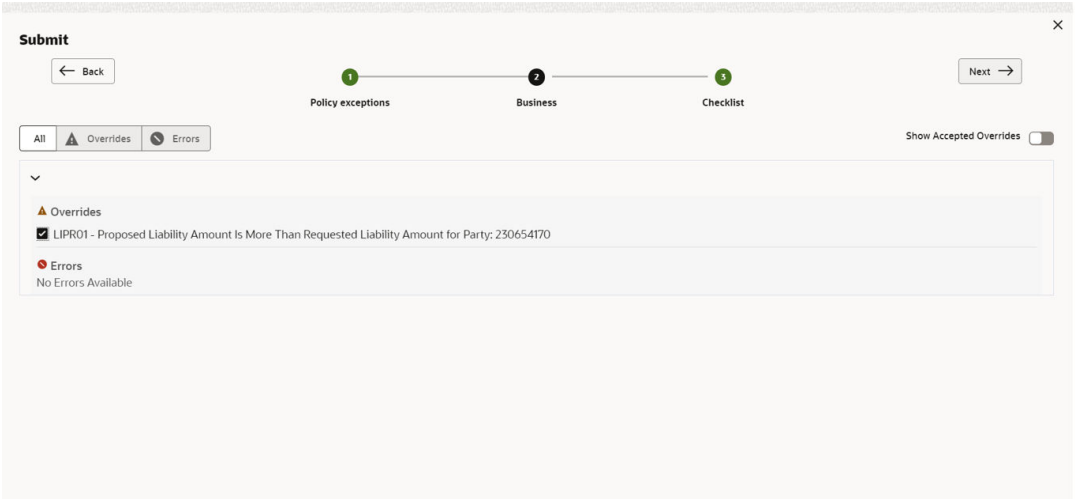
To view the **Policy Exception** detail specific to party or child party, select the party from the drop-down list at top left corner.

Click **Next**, the **Business** page is displayed.

3. Click the **Business** data segment.

The **Business** page is displayed. If there are any overrides, then it will display the details as shown in the below image.

Figure 7-67 Business



Click **Next**, the **Checklist** page is displayed.

4. Click the **Checklist** data segment.

Figure 7-68 Checklist

Submit

← Back

1 2 3

Policy exceptions Business Checklist

No items to display.

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

Proceed

Additional information

Outcome

Required

Submit

For field level information on **Checklist** screen refer the table below.

Table 7-27 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed if additional information is not required. Else, select the Outcome as Additional Info .
Submit	Click Submit . The proposal is sent to the Proposal Review stage.

For information on **Write up** data segment, refer [Write Up](#) section.

8

Proposal Review

This is a **Checker** stage in the work flow. In this stage, the senior member of the credit team reviews the application and verifies if it is as per the banks policies. The user will have the option to send the application back to the previous stages in case any additional information is required or if the proposal needs any modification. If all the conditions are satisfied, the proposal is sent to the approving authority for approval.

The following table provides high level overview about the **Proposal Review** stage.

Table 8-1 Proposal Review Stage

Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested and proposed – Facilities requested and proposed – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View Write up added in previous stages • View comments added in previous stages	• Review the following – Liability details – Facility details – Covenants proposed – T&C proposed – Collateral Offered • Add write up • Send back the application if additional info required • Submit application for approval

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

9

Proposal Approval

In this stage, members of the approving authority team review the application in its entirety, evaluates the recommendations given by the business and credit teams, and then finally makes a judgment on the proposal. The approving authority may refer the proposal back to the previous stages for any modification or reject the proposal. If all the conditions are satisfied, the proposal is approved.

The following table provides high level overview about the **Proposal Approval** stage.

Table 9-1 Proposal Approval stage

Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested and proposed – Facilities requested and proposed – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View Write up added in previous stages • View comments added in previous stages	• Review the following: – Liability amount and dates requested and proposed – Facility amount and dates requested and proposed – Covenants proposed – T&C proposed – Collateral Offered • Capture the following: – Approved Liability amount and dates – Approved Facility amount and dates • Add/Modify/Delete facility, collateral, covenants or T&C • Add write up • Send back the application if additional info required or proposal revision • Approve the application • Reject the application

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

To approve the facility, perform the following steps:

1. In the **Approval** data segment, mouse hover on the **Liability Details** section and click **Edit** icon.

The **Liability Details** window is displayed.

Figure 9-1 Liability Details

V Guard Power inverter Ltd (230824252) - Liability details

Liability details		Allowed customers for this liability	
Existing details			
Existing amount	Headroom limit	Outstanding amount	Available amount
USD 1,200,000.00	USD 1,200,000.00		USD 1,200,000.00
Liability expiry date			
Mar 30, 2023			
Branch		Requested liability currency:	
000			
FLEXCUBE UNIVERSAL BRANCH			

Close

Figure 9-2 Liability Details

V Guard Power inverter Ltd (230824252) - Liability details

Total gross facility	Total net facility
\$0.00	\$0.00

Dates

Next review date	Requested expiry date
Mar 30, 2023	

Liability Details

UDF		
LIABSTARTDATE	LIABAUTHSIGNATORY	LIABTURNOVER
09/19/2019		

Close

- Click **Search** icon in **Approval Liability Currency** field and select the currency in which the liability has to be created.

 Note:

Approved Liability Currency and Requested Liability Currency can be different.

For information on fields in the **Liability Details** screen, refer the table below.

Table 9-2 Liability Details

Fields/ Icons	Description
Approval Liability Amount	Specify Approval Liability Amount .
Approved Expiry Date	Click Calendar icon and select Approved Expiry Date for liability.
Save	Click Save . The approval details are saved.

3. In the **Approval** page, click **Action** icon in the required facility and select **Edit**. The **Facility Details** window is displayed.

Figure 9-3 Facility Details

The screenshot shows the 'Facility Details' window with the 'Basic info' tab selected. The window has a sidebar on the left with a list of tabs: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

Basic info		
Line code	Line serial number	Facility description
TL	1	termIn
Branch	Parent facility ID	Facility type
000		Funded
FLEXCUBE UNIVERSAL BRANCH		☐ Cascade
Facility category	Project Id	Commitment status
TL -Term Loan		☐ Committed ☐ Cascade
		☒ Uncommitted

A 'Close' button is located at the bottom right of the window.

Figure 9-4 Facility Details

The screenshot shows the 'Facility Details' window with the 'Sanction' tab selected. The window has a sidebar on the left with a list of tabs: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

Sanction		
Currency	Requested amount	Sanctioned amount
USD		\$99,000.00
NRS available amount	NRS adjustment amount	Day light limit
\$0.00	\$0.00	
Shadow limit	Effective line amount	Limit amount basis
☐ Shadow limit	\$0.00	Limit amount
Bulk payment	Internal remarks	

A 'Close' button is located at the bottom right of the window.

Figure 9-5 Facility Details

The screenshot shows the 'Facility Details' window with the 'Availability' and 'Release' tabs selected. The window has a sidebar on the left with a list of tabs: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

Availability		
Line start date	Line expiry date	Renewal date
Sep 20, 2019	Mar 30, 2022	
Maintenance value date	Revolving line	Is non revolving special line
Sep 20, 2019	No	Yes
Unadvised	Available	Availability period
No	Yes	

Below the 'Availability' tab is the 'Release' tab, which is currently empty. A 'Close' button is located at the bottom right of the window.

Figure 9-6 Facility Details

For field level information on **Facility Details** screen refer the below table.

Table 9-3 Facility Details

Fields/ Icons	Description
Approved Amount	Specify Approved Amount and click Save .
Close	Click Close to exit the Facility Details window.
Next	In the Approval page, click Next to go to the Comments page.
Post	Click Post comments, if required.
Submit	Click Submit . The Policy Exception window appears.
Checklist	Click the Checklist data segment and select the Outcome as Approve .

- Click **Submit**. The proposal is sent to the **Draft Generation** stage.

To reject the facility, perform the above steps by specifying **Approval Liability Amount** and **Approved Amount** as zero and selecting the Outcome as **Reject**.

Draft Generation

In this stage, the bank user can generate a sanction letter and capture the party's communication address to send the sanction letter.
The following table provides high level overview about the **Draft Generation** stage.

Table 10-1 Draft Generation stage

Information available for user	Activities that can be performed by user
- View the party summary - Liabilities requested, proposed, and approved - Facilities requested, proposed, and approved - Collateral Offered - Covenants stipulated - T&C stipulated - Financials - Rating - Demographic details - View the credit evaluation scores and details - View the legal evaluation score and details - View the risk evaluation score and details - View comments added in previous stages	Generate draft proposal document

Prerequisites

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

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

Steps to generate draft

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

1. In **OBCFPM**, navigate to **Tasks > Free Tasks**.

The **Free Tasks** page is displayed.

Figure 10-1 Free Tasks

	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. **Acquire & Edit** the required draft generation task. The **Credit Origination - Draft Generation** page summarizing the proposal is displayed.

Figure 10-2 Summary

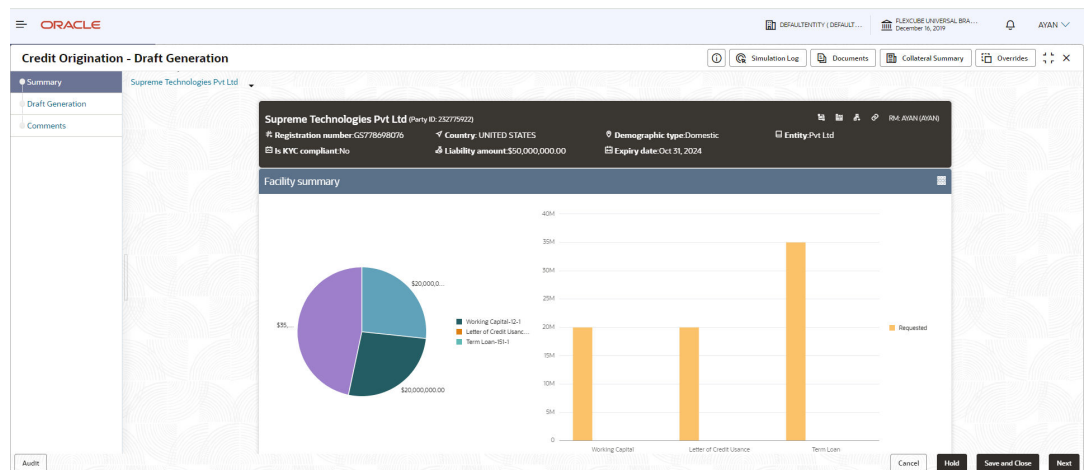


Figure 10-3 Summary

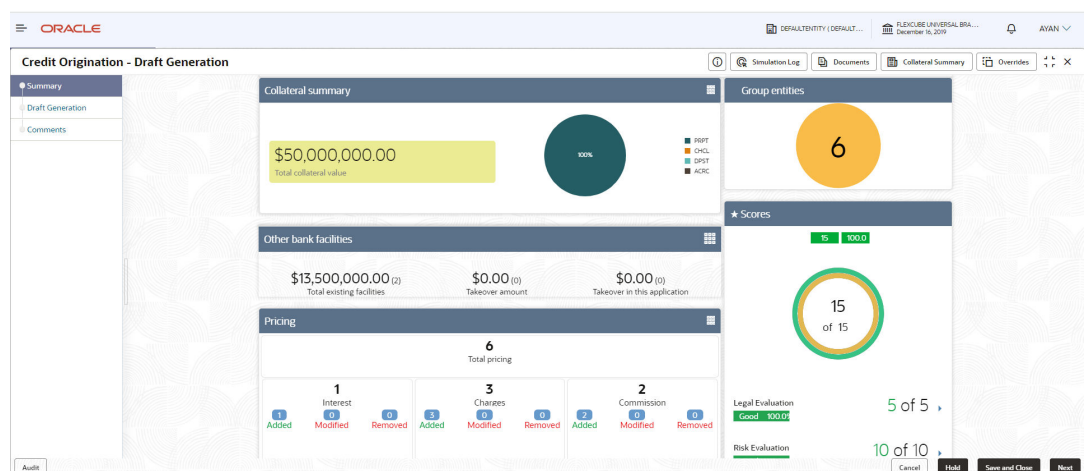


Figure 10-4 Summary

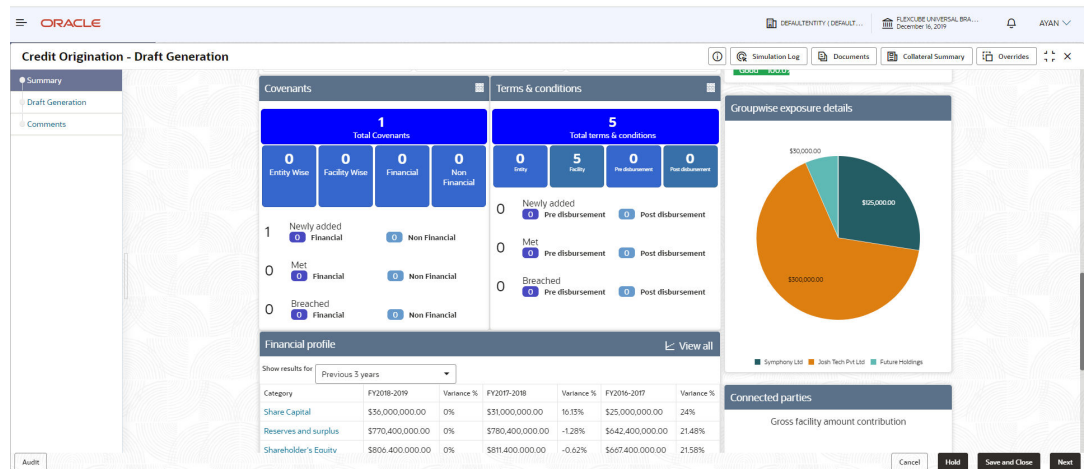
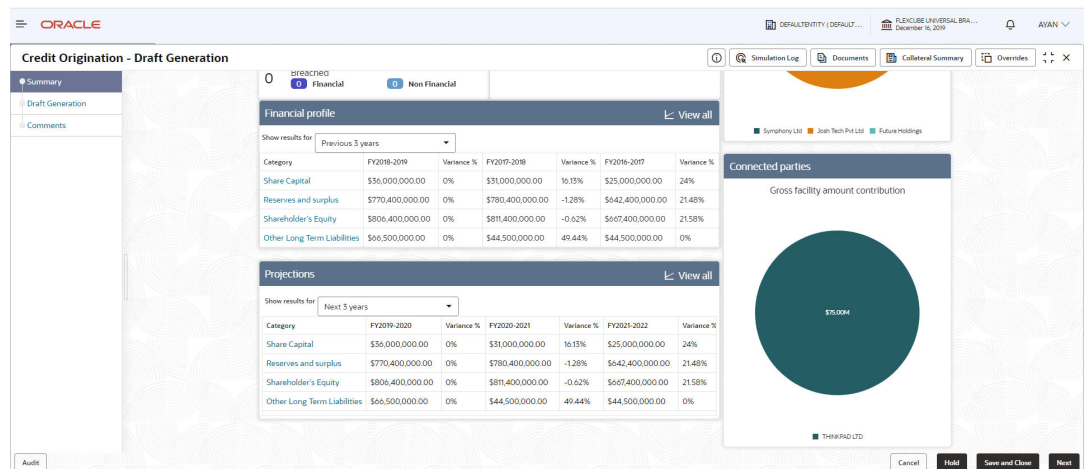


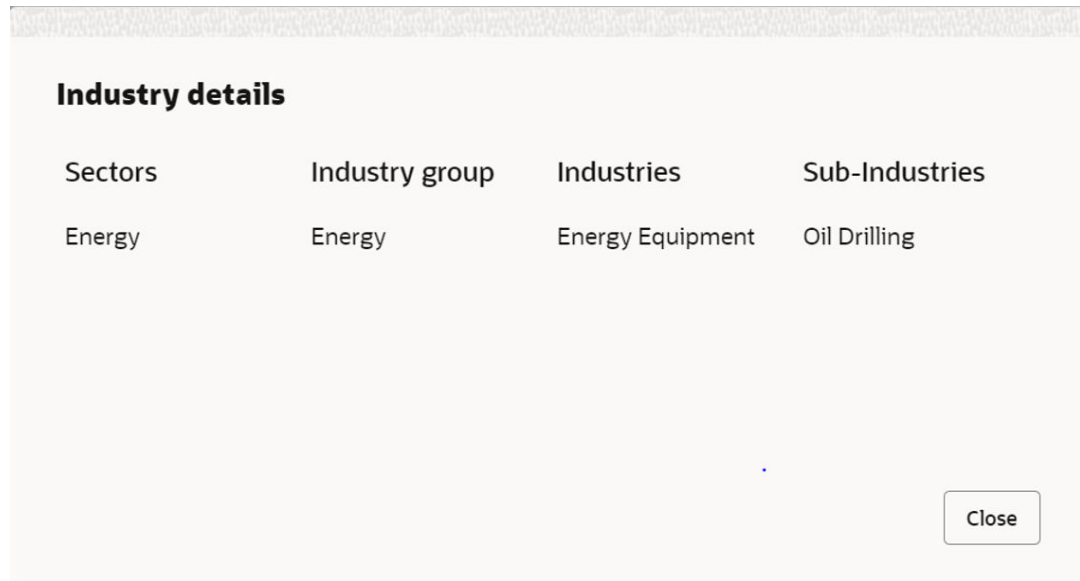
Figure 10-5 Summary



- To view the sector and industry information, click **Industry** icon in **Party Information** section.

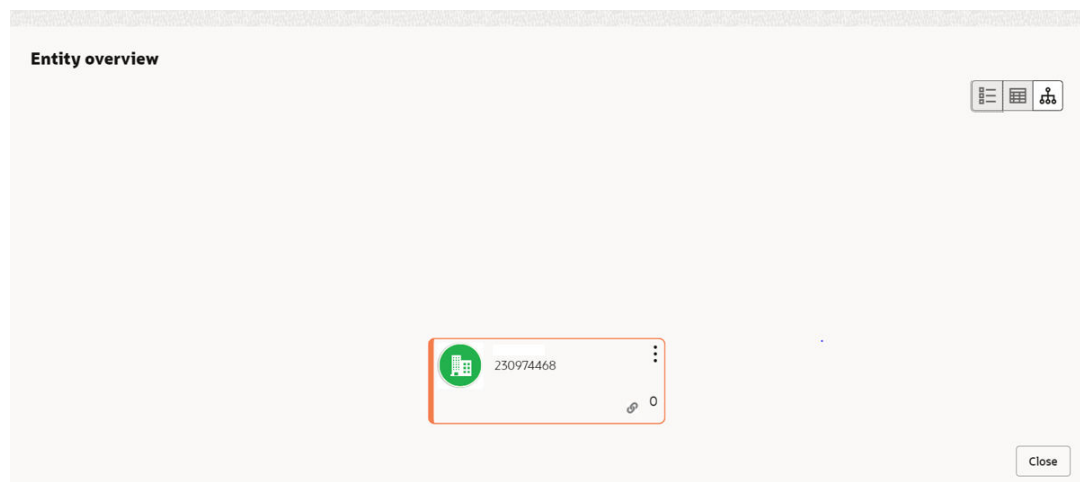
The **Industry Details** window is displayed.

Figure 10-6 Industry Details



4. Click **Close**, to exit the **Industry Details** window.
5. To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

Figure 10-7 Entity Overview



6. Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information. The **Allowed Customers For This Liability** window appears.

Figure 10-8 Allowed Customers For This Liability

Summary
OFS Screen(1/3)

Party information

Customer name: (230624144)	Demographic type: Domestic	 Allowed customers for this liability  Entity  Is KYC compliant: No  Bankers: 0
Country: INDIA	Registration number: 1	
Share holders: 0	Contractors: 0	
Liability amount: \$100,000.00	Guarantors: 0	

Facility summary



Figure 10-9 Allowed Customers For This Liability

Allowed customers for this liability

Allowed party id	Customer name	Customer number
No data to display.		

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

[Close](#)

7. Click **Close**, if you want to exit the **Allowed Customers for this liability** window.
8. Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Figure 10-10 Linked to other liabilities

Summary
OFS Screen(1/3)

Party information

Customer name: (230624144)

Country: INDIA

Share holders: 0

Registration number: 1

Contractors: 0

Demographic type: Domestic

Liability amount: \$100,000.00

Guarantors: 0

Entity: P

Is KYC compliant: No

Bankers: 0

Linked to other liabilities

Facility summary

12K

10K

Cancel

Hold

Save & Close

Next

Figure 10-11 Linked to other liabilities

Linked to other liabilities

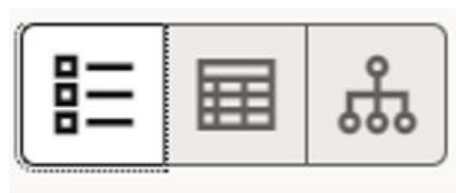
Linked by	Customer name	Liability number
No data to display.		

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

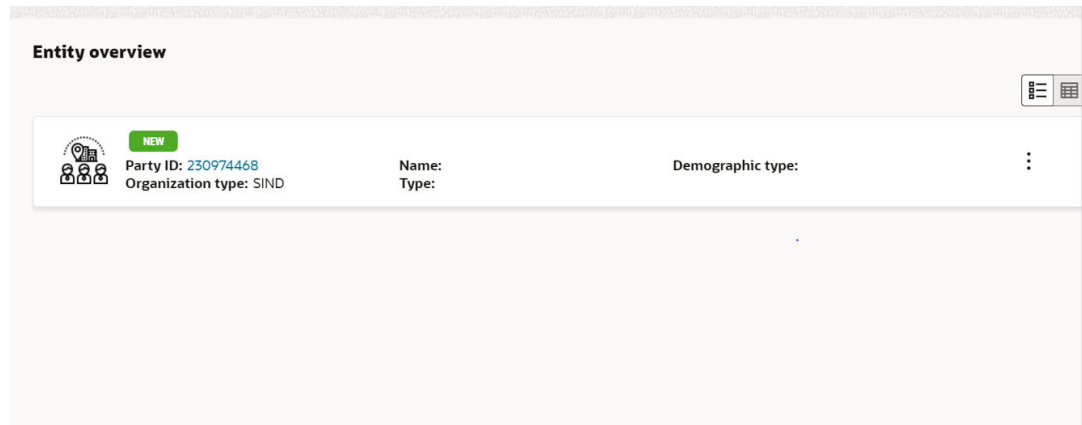
Close

9. Click **Close**, if you want to exit the **Linked to other liabilities** window.
10. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.

Figure 10-12 Layout



11. Select the required layout. **Entity Overview** is changed to the selected layout as shown below.

Figure 10-13 Entity Overview

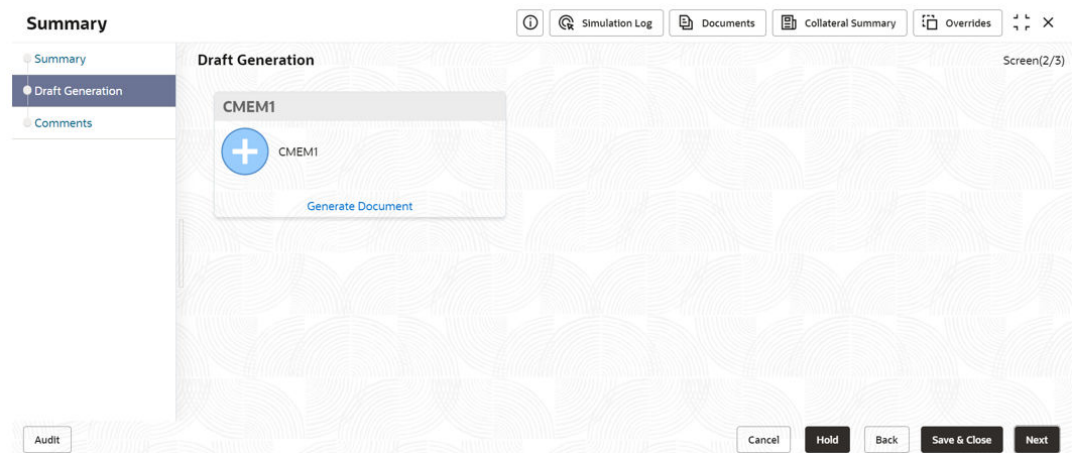
For field level information on **Entity Overview** screen refer the table below.

Table 10-2 Entity Overview

Fields/ Icons	Description
Close	To exit Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count Numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout icon	To change the layout of Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Terms & Conditions in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile	To view Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
Projection	To view detailed information about Financial Profile and Projection , click View all in the respective sections.

12. After reviewing the **Summary**, click **Next**.

The **Draft Generation** window is displayed.

Figure 10-14 Draft Generation

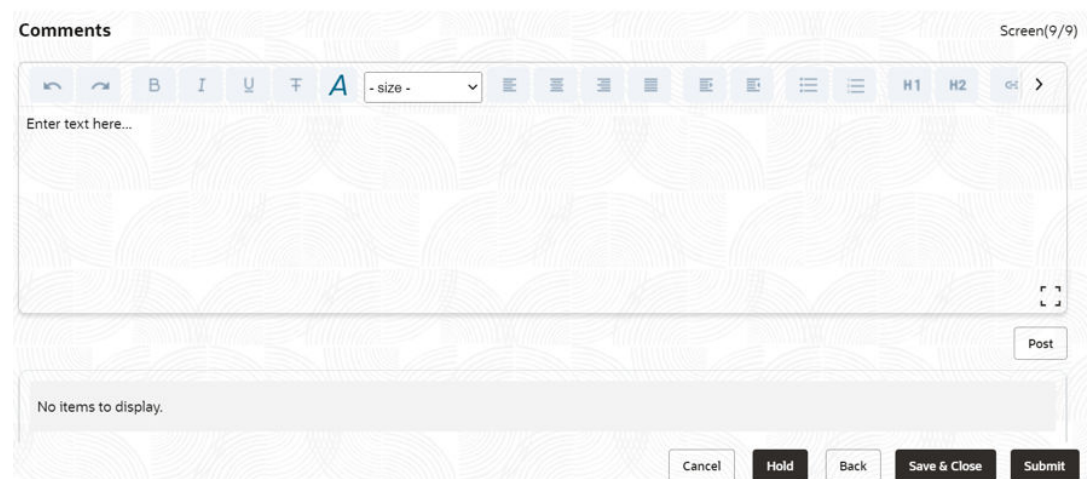
For field level information on **Draft Generation** screen refer the below table.

Table 10-3 Draft Generation

Fields/ Icons	Description
View Document	Click View Document , to view the generated draft document.
Download Document	Click Download Document , to download the generated draft document.

13. After generating proposal draft, click **Next**.

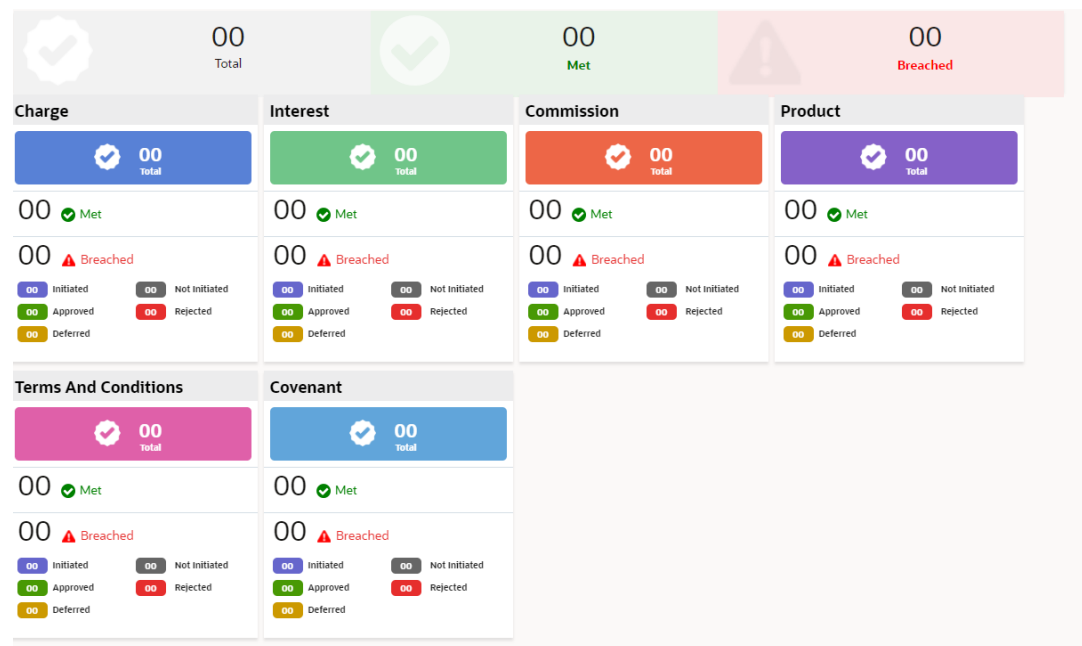
The **Comments** page is displayed.

Figure 10-15 Comments

Post comments, if any. The posted comment is displayed below the **Comments** box section.

14. Click **Submit**. The **Policy Exceptions** window is displayed.

Figure 10-16 Policy Exceptions



By default, **Policy Exceptions** are displayed for both the party and its child party.

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

15. Click the **Business** data segment.

Figure 10-17 Business



16. Click the **Checklist** data segment.

Figure 10-18 Checklist

For field level information on **Checklist** screen refer the table below.

Table 10-4 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed , if additional information is not required. Else, select Outcome as Additional Info .
Submit	Click Submit . The draft proposal is sent to the mentioned Email ID.

- If the party accepts the draft proposal, the proposal is sent to **Limit Configuration** stage.
- If the party rejects the draft proposal, the proposal is sent to **Proposal Restructuring** stage.

 Note:

For information on **Write up** data segment, refer [Write Up](#) section.

Customer Acceptance

The user can capture the status of customer acceptance in this stage and move the proposal to the next stage. Upon acceptance of the draft proposal, the proposal must be moved to the **Limit Configuration** stage. If the draft is not accepted by the party, then the proposal is moved back to the structuring stage for re-negotiation.

The following table provides high level overview about the **Customer Acceptance** stage.

Table 11-1 Customer Acceptance stage

Information available for user	Activities that can be performed by user
- View the party summary - Liabilities requested, proposed, and approved - Facilities requested, proposed, and approved - Collateral Offered - Covenants stipulated - T&C stipulated - Financials - Rating - Demographic details - View the credit evaluation scores and details - View the legal evaluation score and details - View the risk evaluation score and details - View comments added in previous stages	- Upload the party accepted documents - Submit for limit configuration - Send application for renegotiation to Proposal review stage - Add comments

Steps to capture customer acceptance status

1. In OBCFPM, navigate to **Tasks > Free Tasks**.

The **Free Tasks** page is displayed.

Figure 11-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐ Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐ Acquire and Edit	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐ Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐ Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. Acquire & Edit the required customer acceptance task.

The **Credit Origination- Customer Acceptance** page summarizing the proposal is displayed.

Figure 11-2 Summary

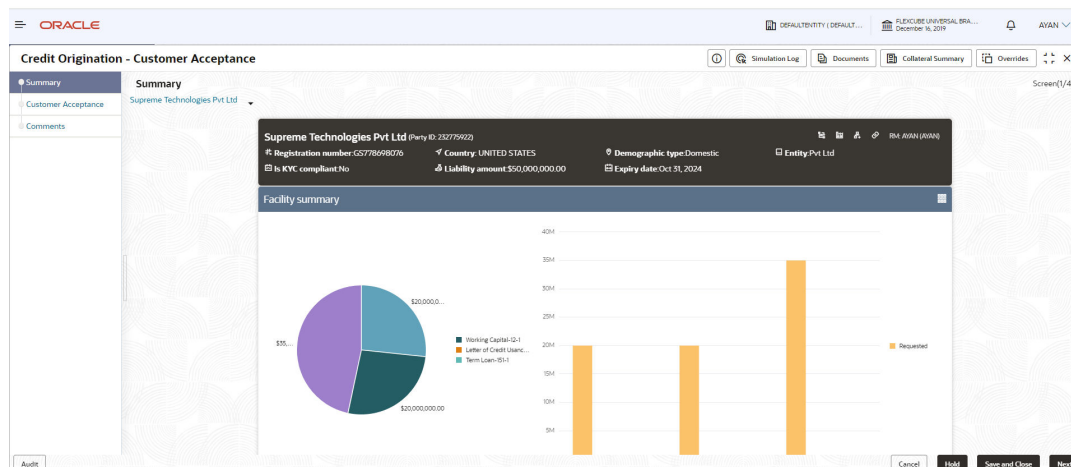


Figure 11-3 Summary

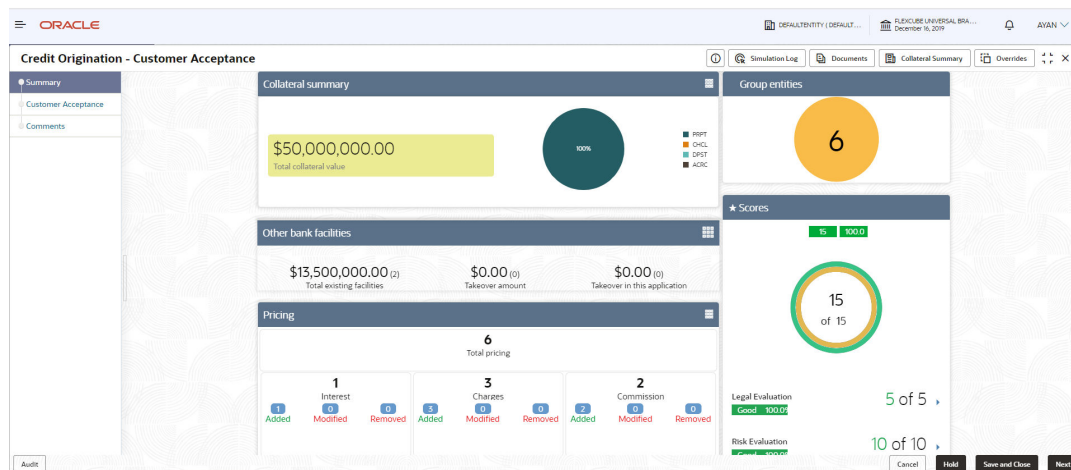


Figure 11-4 Summary

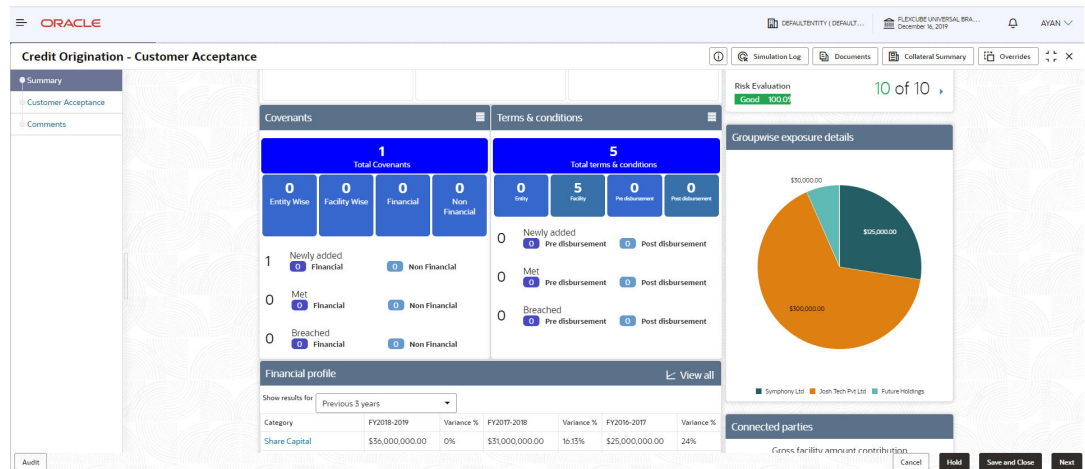
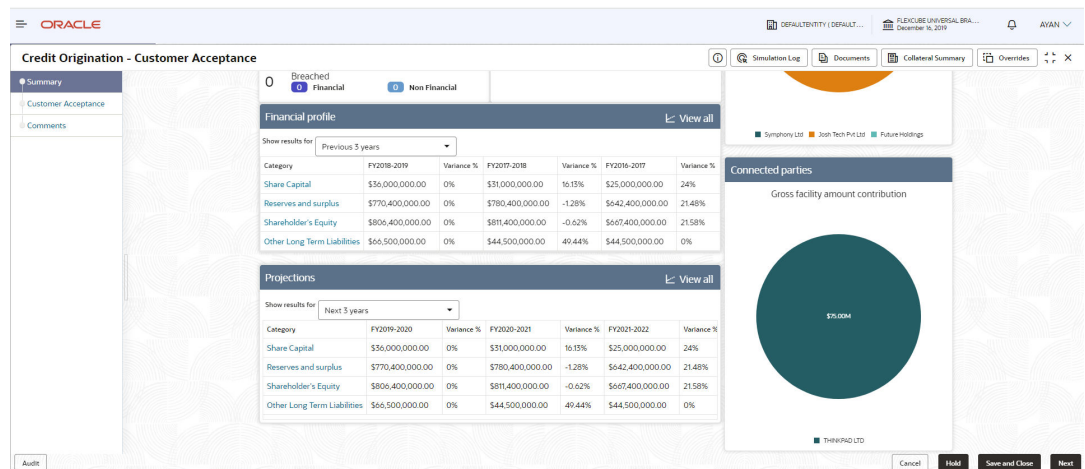
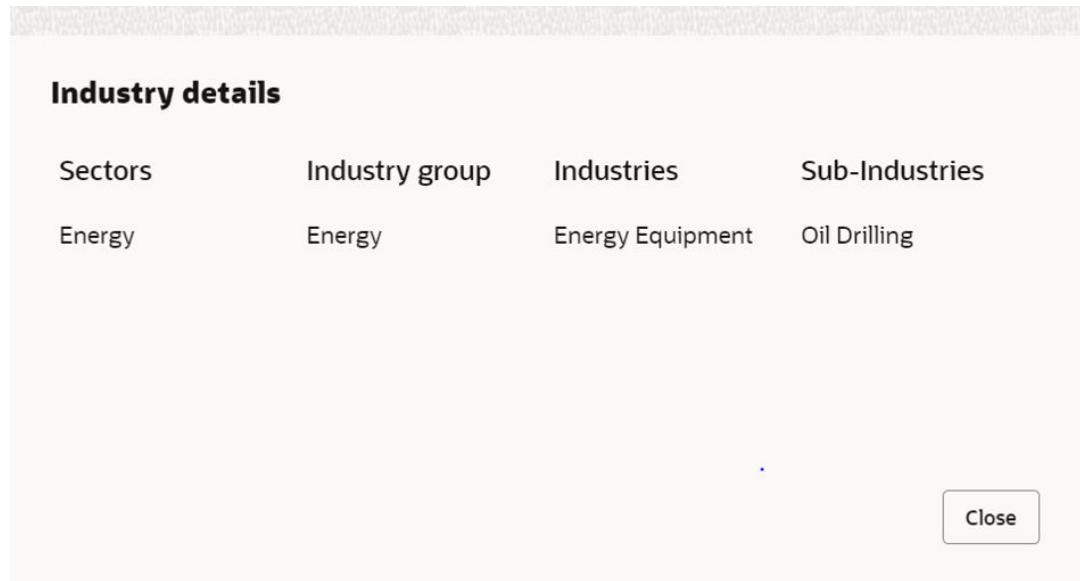


Figure 11-5 Summary

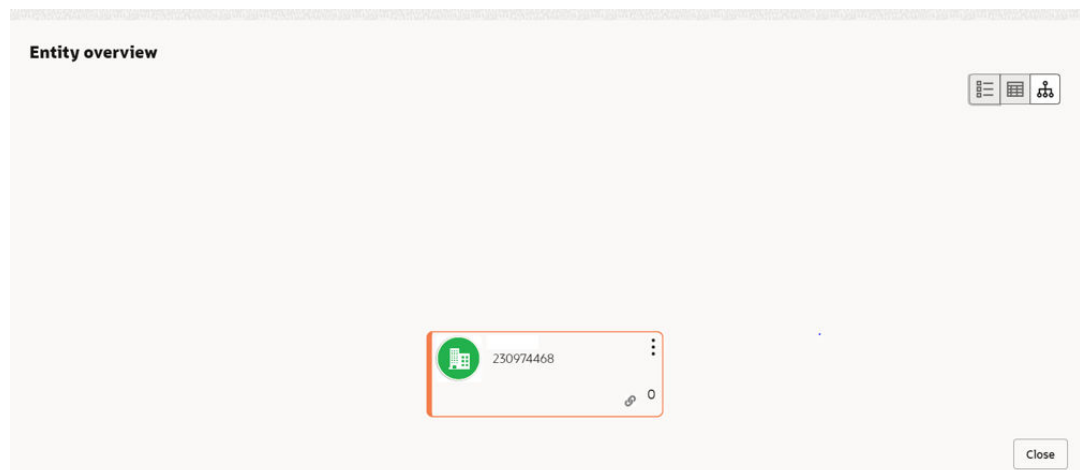


- To view the sector and industry information, click **Industry** icon in party information section.

The **Industry Details** window is displayed.

Figure 11-6 Industry Details

4. Click **Close**, to exit the **Industry Details** window.
5. To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

Figure 11-7 Entity Overview

6. Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view the party's linked to the liability information. The **Allowed Customers For This Liability** window appears.

Figure 11-8 Allowed Customers For This Liability

Summary
OFS Screen(1/3)

Party information

Customer name: (230624144)	Demographic type: Domestic	Allowed customers for this liability Ent... Is KYC compliant: No Bankers: 0
Country: INDIA	Registration number: 1	
Share holders: 0	Contractors: 0	
	Liability amount: \$100,000.00	
	Guarantors: 0	

Facility summary

12K

10K

Figure 11-9 Allowed Customers For This Liability

Allowed customers for this liability

Allowed party id	Customer name	Customer number
No data to display.		

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

Close

7. Click **Close**, if you want to exit the **Allowed Customers for this liability** window.
8. Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Figure 11-10 Linked to other liabilities

Summary
OFS Screen(1/3)

Party information

Customer name: (230624144) Demographic type: Domestic
 Country: INDIA # Registration number: 1 Liability amount: \$100,000.00
 Share holders: 0 Contractors: 0 Guarantors: 0 Is KYC compliant: No
 Bankers: 0

Facility summary

12K
10K

Cancel Hold Save & Close Next

Figure 11-11 Linked to other liabilities

Linked to other liabilities

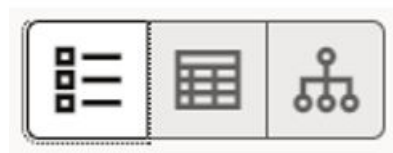
Linked by	Customer name	Liability number
No data to display.		

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

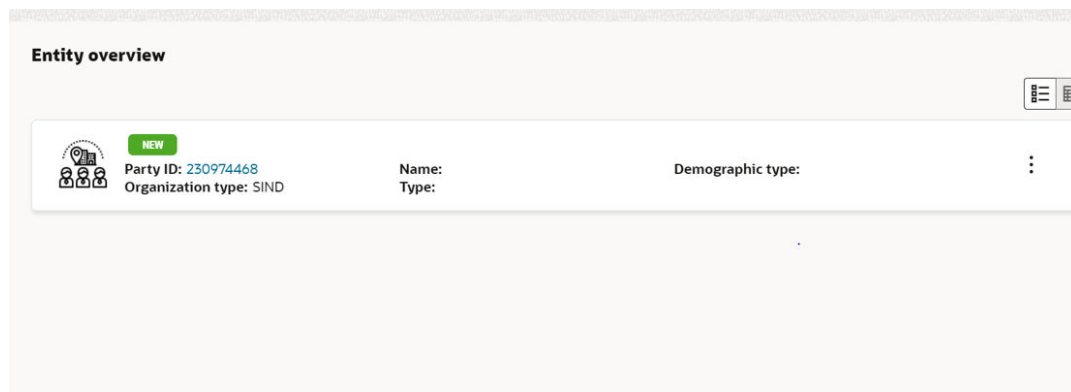
Close

9. Click **Close**, if you want to exit the **Linked to other liabilities** window.
10. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.

Figure 11-12 Layout



11. Select the required layout. **Entity Overview** is changed to the selected layout as shown below.

Figure 11-13 Entity Overview

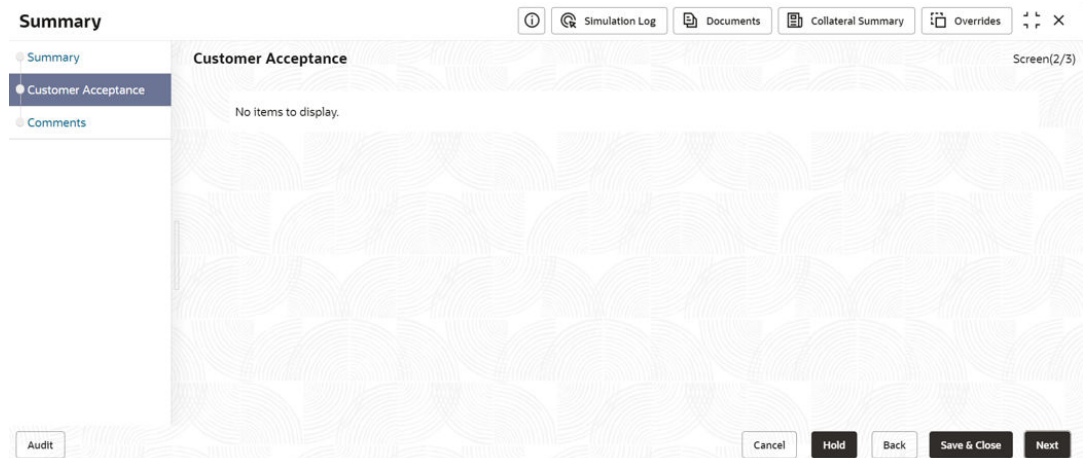
For field level information on **Entity Overview** screen refer the below table.

Table 11-2 Entity Overview

Fields/ Icons	Description
Close	To exit Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout icon	To change the layout of Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Terms & Conditions in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile	To view Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
Projection	To view detailed information about Financial Profile and Projection , click View all in the respective sections.

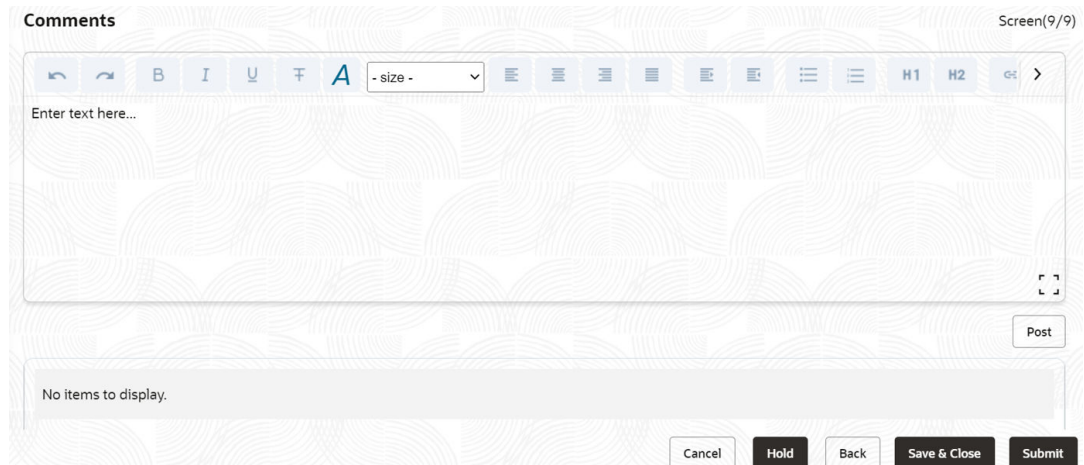
12. After reviewing the Summary, click **Next**.

The **Customer Acceptance** page is displayed.

Figure 11-14 Credit Origination-Customer Acceptance

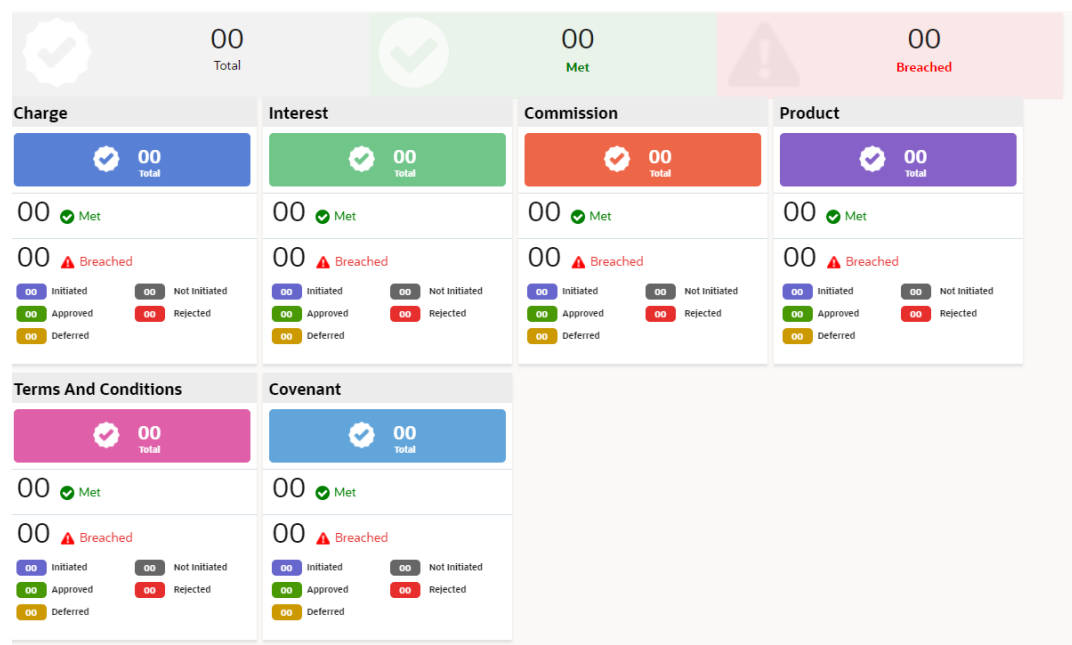
In the **Customer Acceptance** page, the user needs to upload the signed / party accepted sanction letter or can select "re-negotiation" and send the application back to proposal review stage.

13. Click the **Download** icon, to download the proposal draft.
Click **Next** in the proposal draft. The **Comments** page is displayed.

Figure 11-15 Comments

Post comments, if required. The posted comment is displayed below the **Comments** box section.

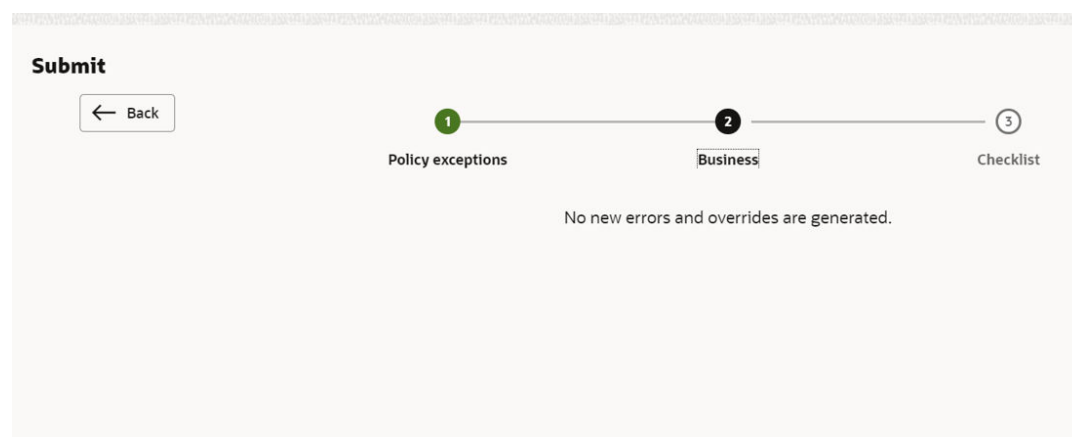
14. Click **Submit**.
The **Policy Exceptions** window is displayed.

Figure 11-16 Policy Exceptions

By default, **Policy Exceptions** are displayed for both the party and its child party.

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

- Click the **Business** data segment.

Figure 11-17 Business

- Click the **Checklist** data segment.

Figure 11-18 Checklist

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

No items to display.

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

Next →

Proceed

Additional information

Outcome

Required

Submit

For field level information on **Checklist** screen refer the table below.

Table 11-3 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed , if additional information is not required. Else, select the Outcome as Additional Info .
Submit	Click Submit . The proposal is moved to the next stage based on the selected Outcome .

Note:

For information on **Write up** data segment, refer [Write Up](#) section.

Limit Configuration

In this stage, the bank user further fine tunes the facility by creating a detailed limit structure, setting restrictions in place, etc. and submits the proposal for further action. Post this stage the details of the liability, facility, collateral and covenants gets recorded in the back office system. The following table provides high level overview about the **Limit Configuration** stage.

Table 12-1 Limit Configuration stage

Information available for user	Activities that can be performed by user
- View the party summary - Liabilities requested, proposed, and approved - Facilities requested, proposed, and approved - Collateral Offered - Covenants stipulated - T&C stipulated - Financials - Rating - Demographic details - View the credit evaluation scores and details - View the legal evaluation score and details - View the risk evaluation score and details - View comments added in previous stages	- Configure the facilities approved - Create sublines - Update Collateral details - Capture the restrictions related to - Currency - Party - Branch - Product - Exposure - Add comments - Hand off to ELCM

Steps to configure limit

1. In **OBCFPM**, navigate to **Tasks > Free Tasks**.

The **Free Tasks** page is displayed.

Figure 12-1 Free Tasks

Menu Item Search...	Free Tasks
Corporate	☐ Acquire and Edit Priority Process Name Process Reference Number Application Number Stage Application Date Branch
CP Amendment	☐ Acquire and Edit Low Credit Origination APP231918251 APP231918251 Proposal Initiation 23-07-10 000(FLEXI
CP Extension	☐ Acquire and Edit Low Collateral Perfection APP231858212 APP231858212 Enrichment 19-11-11 000
CP Initiation	☐ Acquire and Edit Low Credit Origination APP231858206 APP231858206 Customer Manual Retry 23-07-04 000(FLEXI
CP Review	☐ Acquire and Edit Low Credit Origination APP231858199 APP231858199 Proposal Enrichment 23-07-04 000(FLEXI
Facility Closure	☐ Acquire and Edit Low Collateral Perfection APP231858198 APP231858198 Enrichment 19-11-11 000
Group Concentration	☐ Acquire and Edit Low Collateral Review APP231858189 APP231858189 DataEnrichment 23-07-04 000
Simplified Credit Amendment	☐ Acquire and Edit Low Collateral Review APP231848181 APP231848181 DataEnrichment 23-07-03 000
Simplified Credit Proposal	☐ Acquire and Edit High FI Credit Process APP231848178 APP231848178 FI Review and Recommend... 23-07-03 000
	☐ Acquire and Edit Low Collateral Perfection APP231848177 APP231848177 Draft Generation 19-11-11 000
	☐ Acquire and Edit Low Credit Origination APP231848172 APP231848172 Customer Manual Retry 23-07-03 000(FLEXI

Page 1 of 22 (1 - 20 of 436 Items) | < 1 2 3 4 5 ... 22 >

2. **Acquire & Edit** the required Limit Configuration task. The **Credit Origination - Limit Configuration** page summarizing the proposal is displayed.

Viewing Summary:

Figure 12-2 Summary

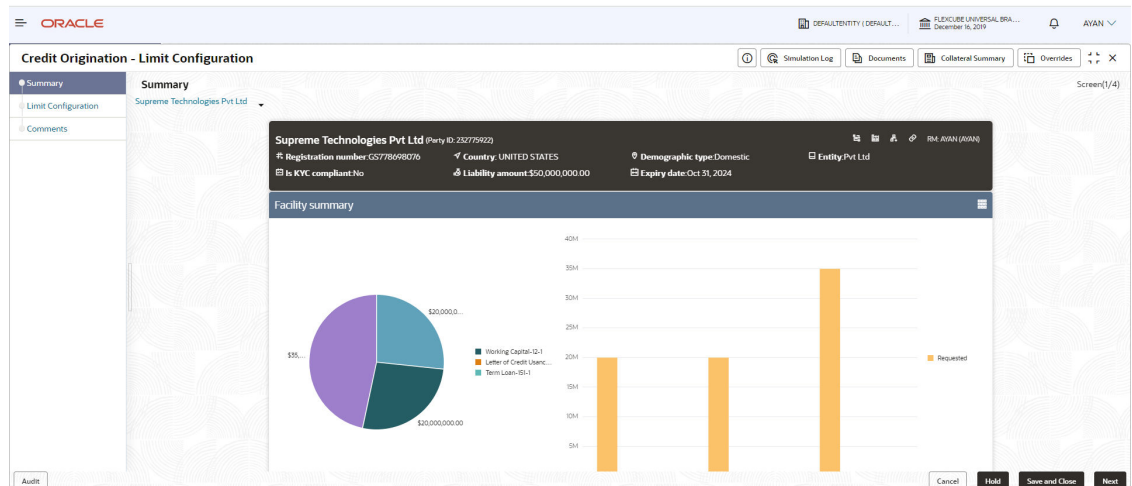


Figure 12-3 Summary

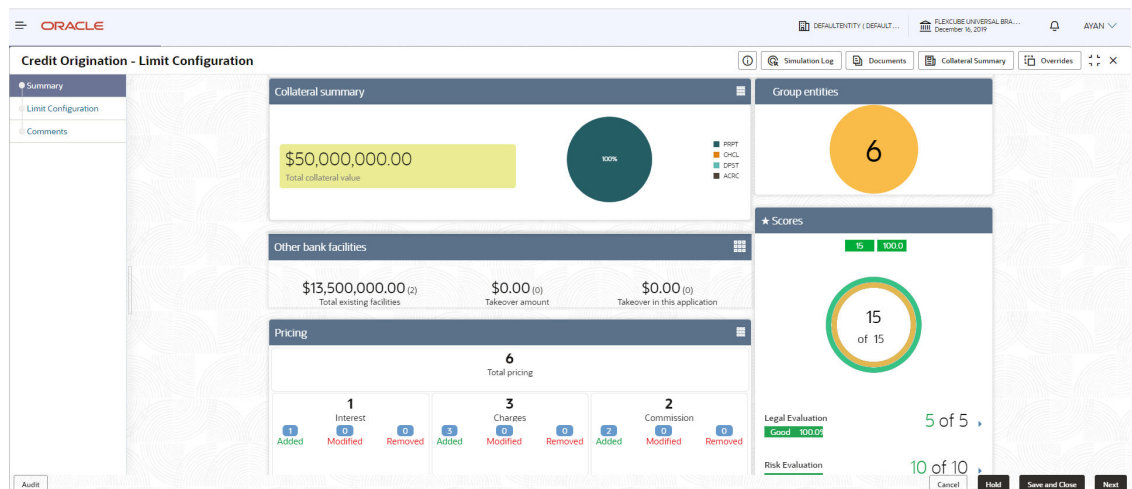


Figure 12-4 Summary

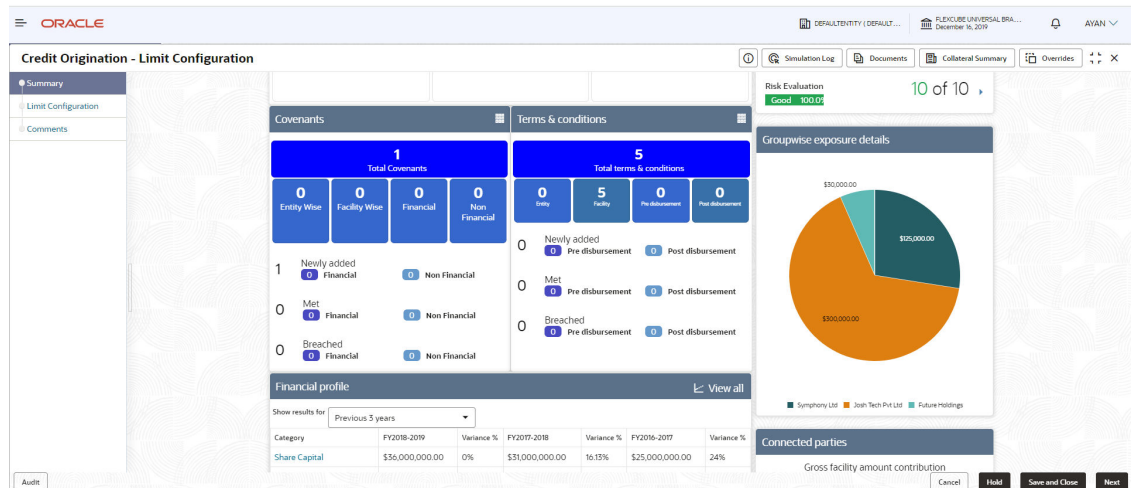
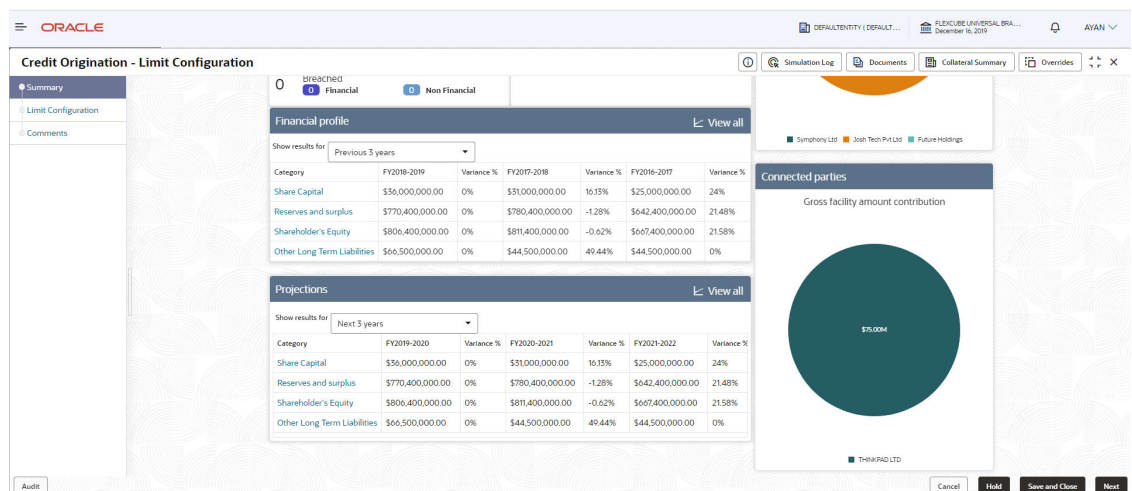


Figure 12-5 Summary



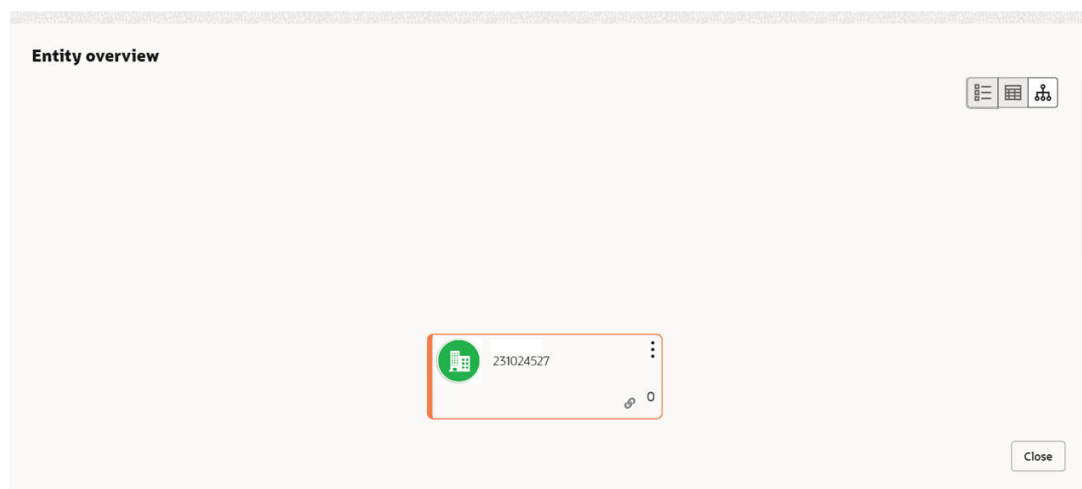
- To view the sector and industry information, click **Industry** icon in **Party Information** section.

The **Industry Details** window is displayed.

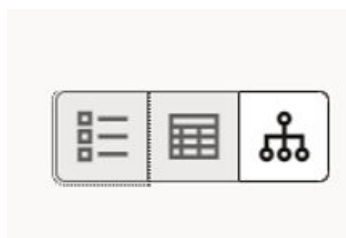
Figure 12-6 Industry Details

4. Click **Close**, to exit the **Industry Details** window.
5. To view the overview of the party, click the **Entity Overview** icon in **Party Information** section.

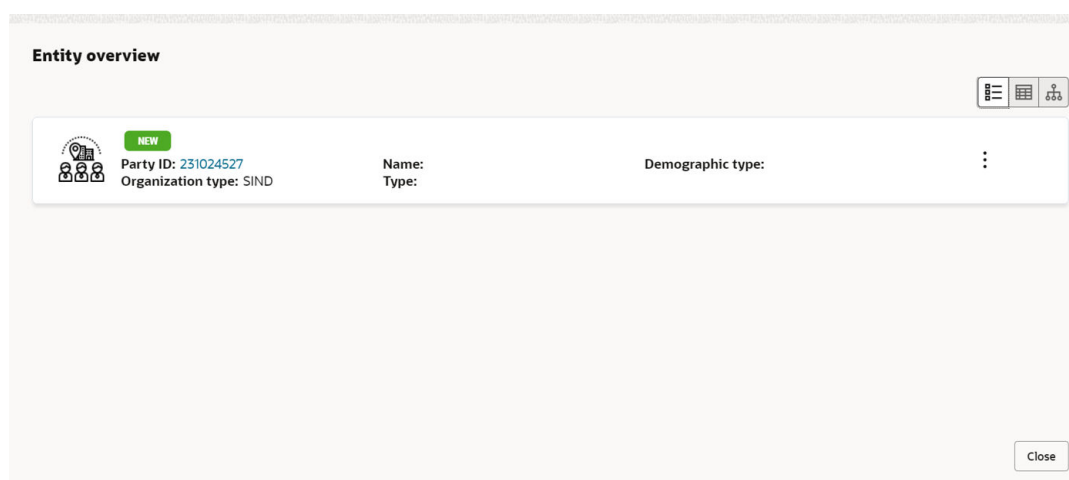
The **Entity Overview** window is displayed.

Figure 12-7 Entity Overview

6. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner.
- The **Layout** window is displayed.

Figure 12-8 Layout

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

Figure 12-9 Entity Overview

For field level information on **Entity Overview** screen refer the table below.

Table 12-2 Entity Overview

Fields/ Icons	Description
Close	To exit Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout icon	To change the layout of Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Terms & Conditions in Summary page, click the Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile	To view Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
View all	To view detailed information about Financial Profile and Projection , click View all in the respective sections.

8. After reviewing the **Summary**, click **Next**.
The **Limit Configuration** page is displayed.
Configuring Limit:

Figure 12-10 Limit Configuration

Credit Origination - Limit Configuration

Simulation Log Documents Collateral Summary Overrides Screen(2/4)

Limit Configuration

Facilities Collaterals Covenants Terms and conditions

> Liability details

Filter Type to filter + -

TL1 NEW

Facility ID: F23102229
Facility description: TL
Released amount: \$0.00

Requested amount: \$800,000.00
Facility category: TL

Facility type: Funded
Next review date: March 31, 2023

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

Audit Cancel Hold Back Save & Close Next

In **Limit Configuration** page, Facilities, Collateral, Covenants and Terms & Conditions added during the proposal initiation are displayed.

To configure the limit, click on the **Facility** and then click the **Edit** icon. **Facility Details** window is displayed.

Enter or Select the fields in **Facility Details** window. For more information on adding facility details refer **To Add new facility (step 24)** in [Funding Requirement](#) section.

Figure 12-11 Facility Details

OFS

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Line code: TL Line serial number: 1 Facility description: TL

Branch: 000 Parent facility ID: FLEXCUBE UNIVERSAL BRANCH

Facility type: ☒ Funded ☐ Non Funded

Facility category: TL Commitment status: ☒ Committed ☐ Cascade ☐ Uncommitted

Secured?: ☐ Cascade

☐ Revaluation required

Cancel

Figure 12-12 Facility Details

The screenshot shows the 'Facility Details' form. On the left is a sidebar with navigation links: Fee, Pool linkage, Pricing, Facility collateral linkage, Credit rating, and FX rate revaluation. The main area contains several input fields: 'Exception transaction amount', 'Netting required' (a checkbox), and 'Exception breach percentage'. Below these is a 'Restrictions' section with a dropdown arrow. Under 'Restrictions', there are four sections: 'Customer', 'Currency', 'Branch', and 'Product'. Each section has a radio button for 'Allowed' or 'Disallowed' (all are currently set to 'Disallowed'). Each section also has a table with columns for a code, name, and description. All tables are currently empty, showing 'No data to display.' and a pagination bar indicating 'Page 1 (0 of 0 items)'.

Figure 12-13 Facility Details

This screenshot is a closer view of the 'Restrictions' section from Figure 12-12. It shows the 'Customer', 'Currency', 'Branch', 'Product', and 'Exposure' sections. Each section has a table with columns for a code, name, and description. All tables are currently empty, showing 'No data to display.' and a pagination bar indicating 'Page 1 (0 of 0 items)'.

9. Click and expand the **Restrictions** section.

Figure 12-14 Restrictions

This screenshot shows the 'Restrictions' section with the 'Customer' table expanded. The table has four columns: 'Customer No', 'Customer Name', 'Short Name', and 'External Customer No'. The table is currently empty, showing 'No data to display.' and a pagination bar indicating 'Page 1 (0 of 0 items)'.

For field level information on **Restrictions** screen refer the table below.

Table 12-3 Restrictions

Fields/ Icons	Description
Allowed, Disallowed	Select Allowed or Disallowed for specific Customer , Currency , Branch , Product , and Exposure , based on the requirement.
Save	Click Save . The Limit Configuration page is displayed.

Click **Next** in the **Limit Configuration** screen. The **Comments** page is displayed.

Figure 12-15 Comments

Post comments, if required. The posted comment is displayed below the **Comments** box section.

- Click **Submit**.

The **Policy exceptions** window is displayed.

Figure 12-16 Policy Exceptions

By default, **Policy Exceptions** are displayed for both the party and its child party.

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

Figure 12-17 Business

13. Click the **Checklist** data segment.

Figure 12-18 Checklist

For field level information on **Checklist** screen refer the table below.

Table 12-4 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed if additional information is not required. Else, select Outcome as Additional Info .

Table 12-4 (Cont.) Checklist

Fields/ Icons	Description
Submit	Click Submit . The proposal is moved to the Handoff stage.

 Note:

For information on **Write up** data segment, refer [Write Up](#) section.

13

Proposal Handoff

- [Handoff to Back Office System](#)
- [Handoff - Manual Retry](#)

13.1 Handoff to Back Office System

The proposal is automatically handed off to the back office system for creation of party as well as liability, facility, collateral and covenants, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

Refer [Handoff - Manual Retry](#) section for information on the manual retry stage.

13.2 Handoff - Manual Retry

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

1. In **OBCFPM**, navigate to **Tasks > Free Tasks**.

The **Free Tasks** page is displayed.

Figure 13-1 Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. **Acquire & Edit** the required Manual Retry task.

The **Credit Origination- Manual Retry** page summarizing the proposal is displayed.

Figure 13-2 Manual Retry - Summary

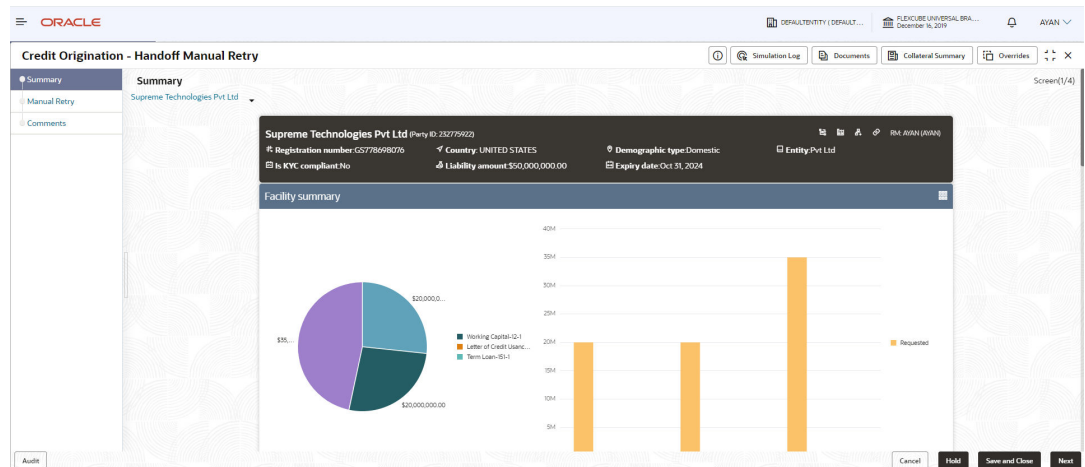


Figure 13-3 Manual Retry - Summary

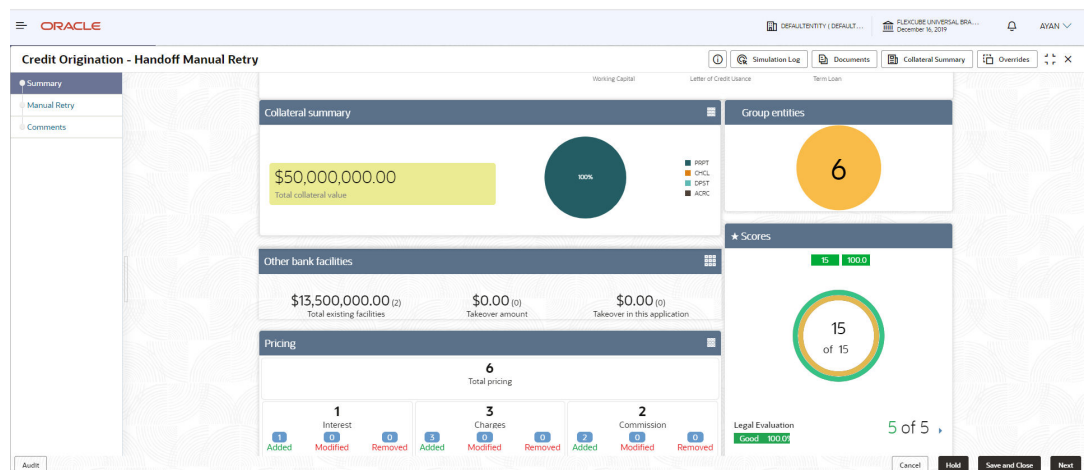


Figure 13-4 Manual Retry - Summary

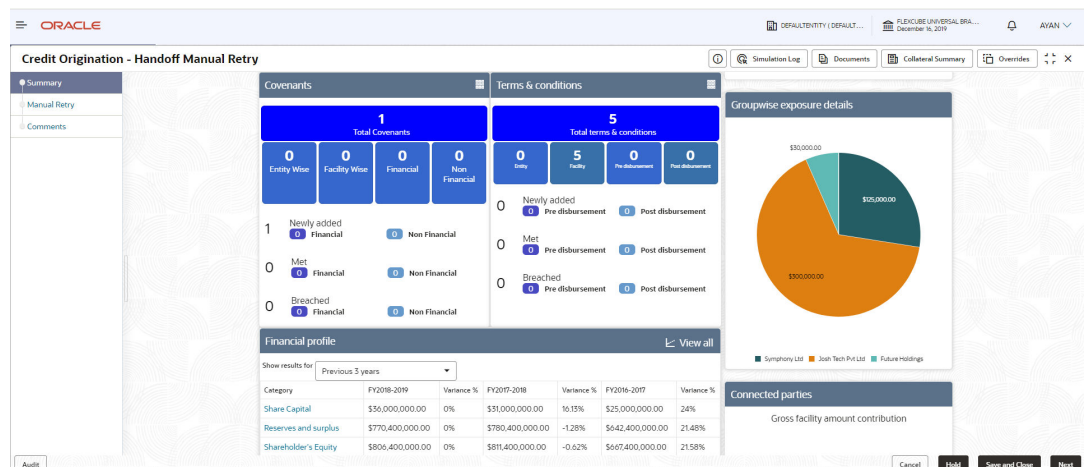
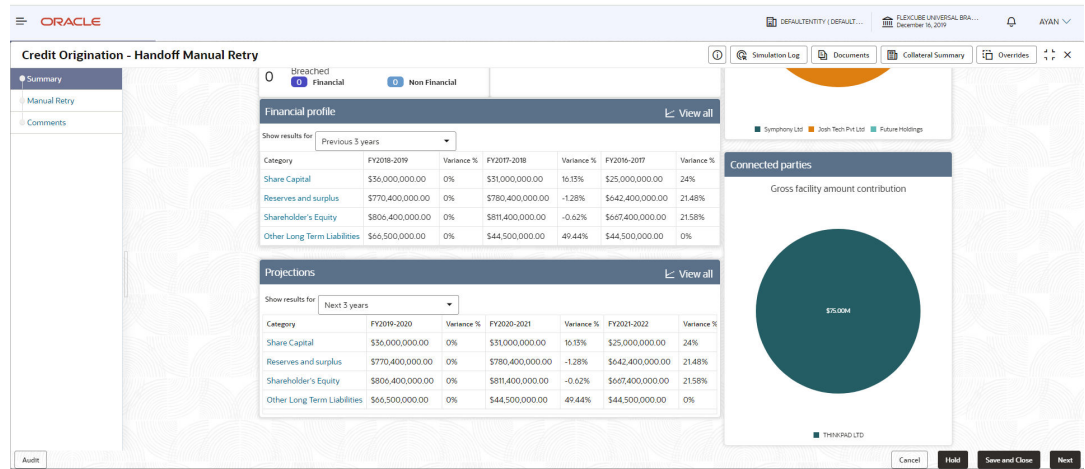


Figure 13-5 Manual Retry - Summary

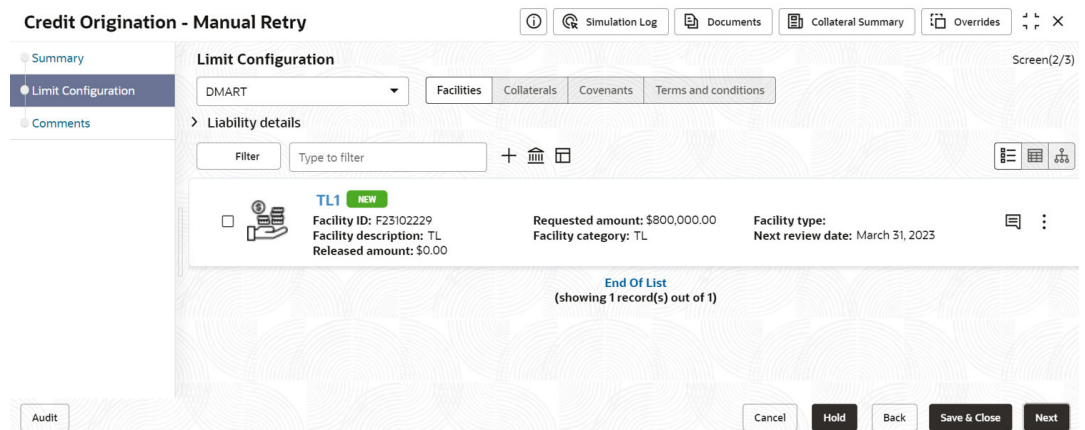


In **Summary** page the hand-off error details are displayed.

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**.

The **Limit Configuration** page is displayed.

Figure 13-6 Limit Configuration



In **Limit Configuration** page, **Facilities**, **Collateral**, **Covenants** and **Terms & Conditions** added during the proposal initiation are displayed.

5. To configure the limit, click on the **Facility** and then click **Edit** icon. **Facility Details** window appears.

Enter or Select the fields in **Facility Details** window. For more information on adding facility details refer **To Add new facility (step 24)** in **Funding Requirement** section.

Figure 13-7 Facility Details

The screenshot shows the 'Facility Details' form in the OFS system. The left sidebar contains a menu with 'Facility basic info' selected, along with 'Schedule', 'Tenor restrictions', 'Exposure', 'Fee', and 'Pool linkage'. The main content area is titled 'Basic info' and contains several input fields: 'Line code' (TL), 'Line serial number' (1), 'Facility description' (TL), 'Branch' (000), 'Parent facility ID' (FLEXCUBE UNIVERSAL BRANCH), 'Facility type' (Funded, Non-Funded), 'Facility category', 'Commitment status', and 'Secured?'. A 'Save' button is in the top right corner, and a 'Cancel' button is in the bottom right corner.

Figure 13-8 Facility Details

The screenshot shows the 'Facility Details' form in the OFS system, displaying the 'Sanction', 'Availability', 'Limit review', and 'Utilization' sections. The 'Sanction' section includes fields for 'Currency' (USD), 'Requested amount' (\$800,000.00), 'Proposed amount' (\$800,000.00), and 'Approved amount' (\$800,000.00). The 'Availability' section includes fields for 'Line start date' (September 30, 2019), 'Line expiry date' (April 30, 2023), 'Renewal date' (April 30, 2023), and 'Maintenance value date'. The 'Limit review' section includes fields for 'Next review date' (March 31, 2023) and 'Review frequency'. The 'Utilization' section includes a 'Utilization tracking' dropdown set to 'Global'. A 'Cancel' button is in the bottom right corner.

Figure 13-9 Facility Details

The screenshot shows the 'Facility Details' form in the OFS system, displaying the 'Restrictions' section. The section is titled 'Restrictions' and contains four sub-sections: 'Customer', 'Currency', 'Branch', and 'Product'. Each sub-section has a 'No data to display' message and a 'Page 1 (0 of 0 items)' indicator. The 'Customer' section has fields for 'Customer No', 'Customer Name', 'Short Name', and 'External Customer No'. The 'Currency' section has fields for 'Currency code' and 'Currency Name'. The 'Branch' section has fields for 'Branch code' and 'Branch Name'. The 'Product' section has fields for 'Source Code' and 'Description'. A 'Cancel' button is in the bottom right corner.

- Click and expand the **Restrictions** section.

Figure 13-10 Restrictions

▼ Restrictions

Customer ☐ Allowed ☒ Disallowed

☐	Customer No	Customer Name	Short Name	External Customer No
No data to display.				

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

For field level information on **Restrictions** screen refer the table below.

Table 13-1 Restrictions

Fields/ Icons	Description
Allowed, Disallowed	Allowed or Disallowed for specific Customer, Currency, Branch, Product, and Exposure, based on the requirement.
Save	Click Save. The Limit Configuration page is displayed.

Click **Next** in the **Limit Configuration** screen. The **Comments** page is displayed.

The **Comments** page is displayed.

Figure 13-11 Manual Retry - Comments

Credit Origination - Manual Retry

Summary | Limit Configuration | **Comments**

Comments

Enter text here...

Post

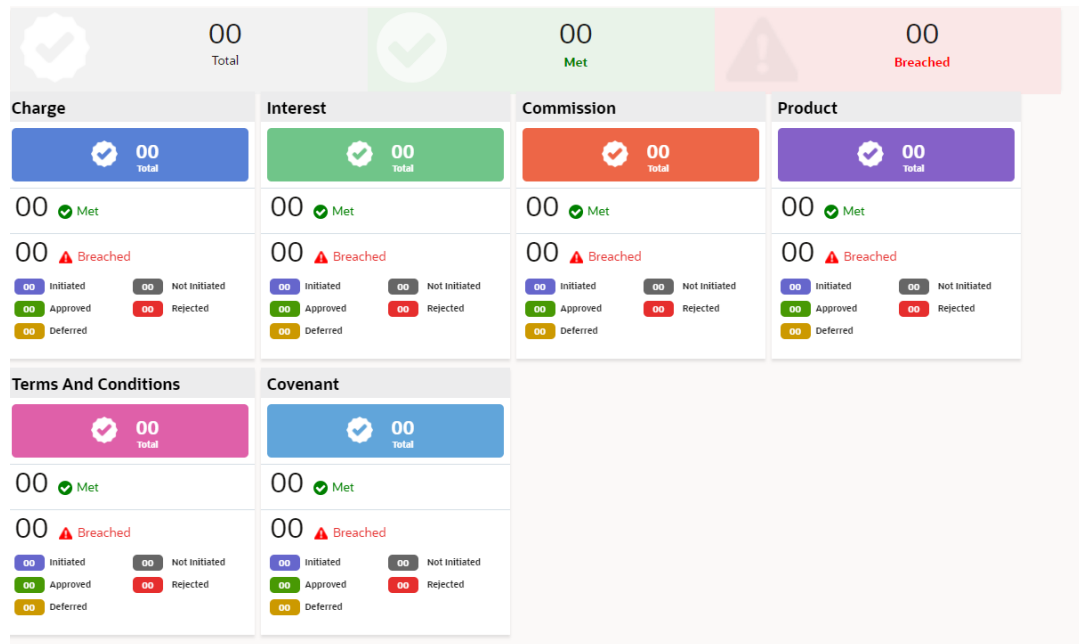
No items to display.

Audit | Cancel | Hold | Back | Save & Close | Submit

Post comments, if required. The posted comment is displayed below **Comments** box section.

7. Click **Submit**.

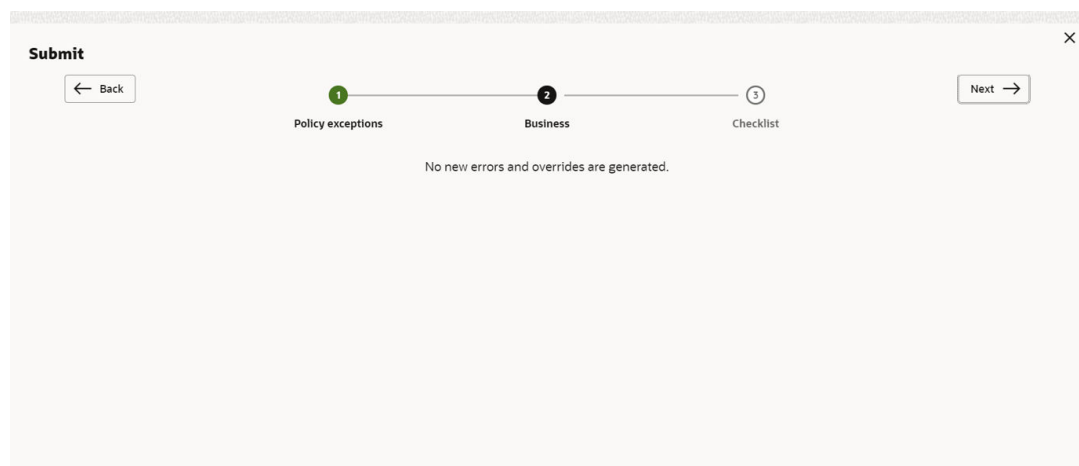
The **Policy exceptions** window is displayed.

Figure 13-12 Policy exceptions

By default, **Policy Exceptions** are displayed for both the party and its child party.

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

8. Click the **Business** data segment.

Figure 13-13 Business

9. Click the **Checklist** data segment.

Figure 13-14 Checklist

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

No items to display.

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

Outcome ▾

Required

Submit

For field level information on **Checklist** screen refer the below table.

Table 13-2 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed if additional information is not required. Else, select the Outcome as Additional Info .
Submit	Click Submit . The proposal is moved to the Back Office System .

 Note:

For information on **Write up** data segment, refer [Write Up](#) section.

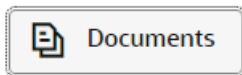
Document Upload and Checklist

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

Steps to upload documents

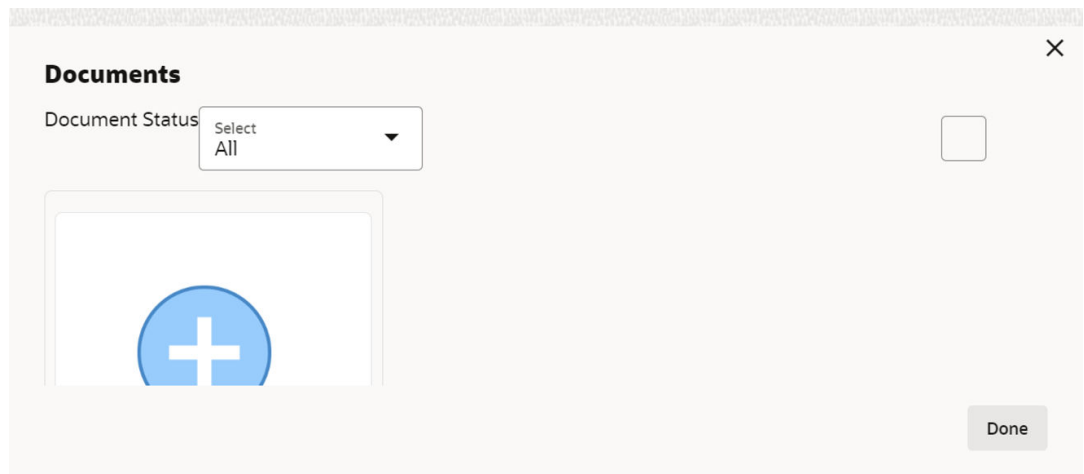
1. Click **Documents** Icon at the top right corner of any page.

Figure 14-1 Documents



The **Documents** window is displayed.

Figure 14-2 Documents



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

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

2. To change the table view to the list view, click the list icon at the top right corner. The **Documents** window appears as shown below.

The **Documents** window is displayed.

Figure 14-3 Documents

3. Click **Add** icon. The **Document Details** window is displayed.

Figure 14-4 Document Details

For field level information refer the table below.

Table 14-1 Document Details

Fields/ Icons	Description
Document Type	Select Document Type from the drop-down list. The options available are: • Amendment Documents • Proposal Documents • Closure Documents

Table 14-1 (Cont.) Document Details

Fields/ Icons	Description
Document Code	Select Document Code from the drop-down list. The options available are: • Amendment Documents • Proposal Documents • Closure Documents
Document Title	Enter Document Title for the document.
Document Description	Enter a brief description about the document in the Document Description field.
Remarks	Enter Remarks , if any.
Document Expiry Date	Click Calendar icon and select Document Expiry Date .
Drop files here or click to select	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. Note: To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

4. Click **Upload**.

The **Checklist** window is displayed.

Figure 14-5 Checklist

5. Manually verify all the checklist and enable the corresponding check box.

For field level information refer the table below.

Table 14-2 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed .
Submit	Click Submit . Document is uploaded and listed in Document window.

Table 14-2 (Cont.) Checklist

Fields/ Icons	Description
Edit or Delete	To edit or delete the document, click Edit or Delete icons.

15

Business Overrides

The system generates overrides to alert the user whenever there is a discrepancy in the requested, proposed and approved amounts based on configuration. The user authorized to approve the override must acquire the task and then view and accept the overrides in order to proceed further with the process.

Business Overrides can be viewed before or during submitting the task.

1. Click **Overrides** at the top right corner to view the business overrides after capturing the limit amounts.

Figure 15-1 Business Overrides

The screenshot shows a 'Business overrides' dialog box with a close button (X) in the top right corner. Below the title bar, there are three tabs: 'All', 'Overrides' (selected), and 'Errors'. To the right of these tabs is a toggle switch labeled 'Show Accepted Overrides', which is currently turned off. The main content area is a list box with a dropdown arrow. It contains two sections: 'Overrides' with a warning icon and one item 'LIPR01 - Proposed Liability Amount Is More Than Requested Liability Amount for Party: 230654170', and 'Errors' with an error icon and the text 'No Errors Available'. At the bottom right of the dialog are two buttons: 'Cancel' and 'Accept overrides'.

Figure 15-2 Business Overrides

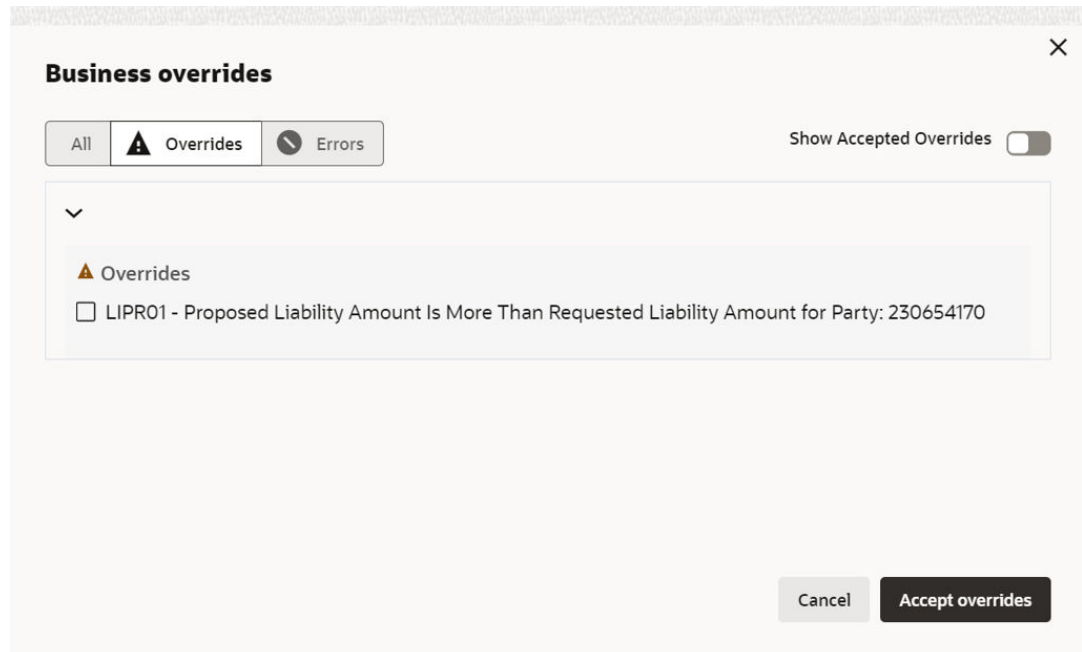
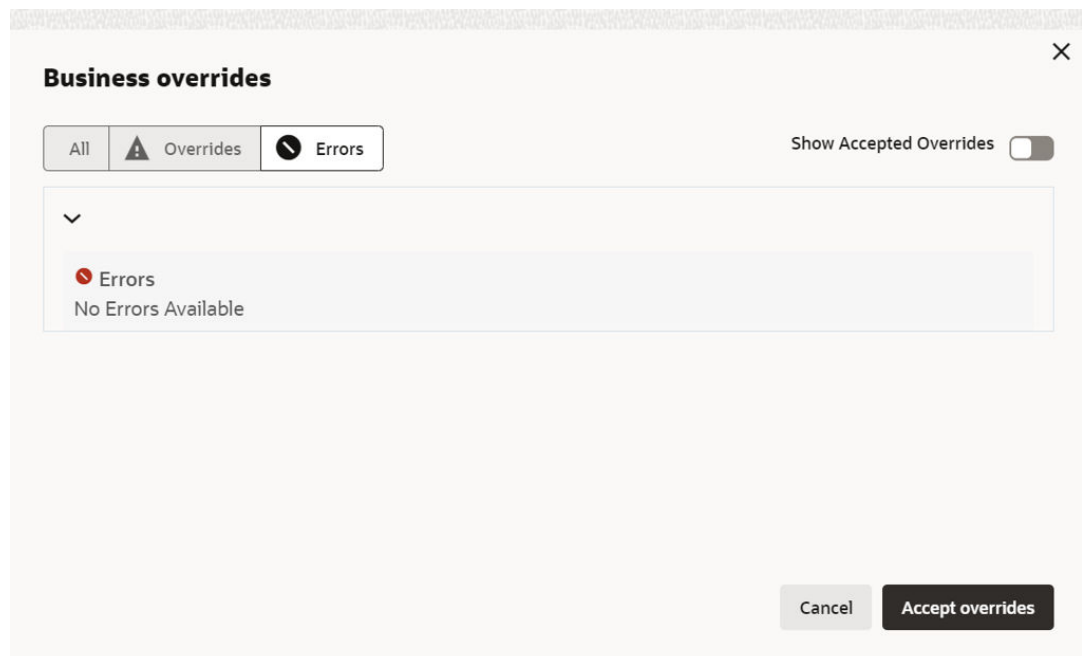
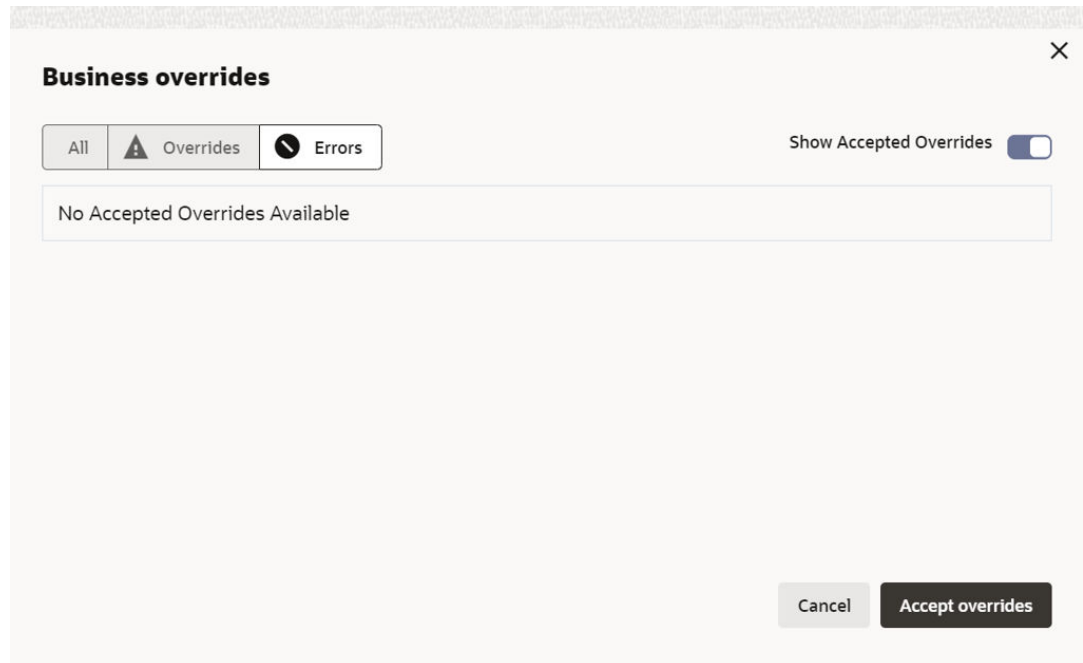


Figure 15-3 Business Overrides



2. Click **Submit** and navigate to the **Business** data segment to view the business overrides in the **Submit** window.

Figure 15-4 Submit

After the authorized user accepts the overrides, the override status is changed to **Accepted Overrides** as shown in the above screenshot.

If the business override is generated in the **Approval** stage, the other user authorization is not required. The approver can directly accept the overrides and proceed with the application.

Reference and Feedback

References

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

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

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