

FI Credit Proposal Amendment User Guide

Oracle Banking Credit Facilities Process Management

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ORACLE®
Financial Services

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

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Preface

About this guide

This guide walks you through the FI Credit Proposal Amendment process in OBCFPM to modify the credit limit set for Financial Institutions.

Intended Audience

This document is intended for the banking personnel responsible for monitoring and managing credit limit set for the Financial Institutions.

Conventions Used

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

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates • Field name • Drop down options • Other UX labels
	This icon indicates a note

	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Preface

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Common Icons in OBCFPM

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

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

Chapter 2 - Overview

About FI Credit Proposal Amendment

FI Credit Proposal Amendment in OBCFPM is a process to modify the credit limit offered to the Financial Institutions. This process can be initiated by the bank under different circumstances. Some of them include:

- The FI customer's credit worthiness is increased over the period
- Banks have more capital to be allocated to the FI customers due to a higher profitability

The various stages available in the FI Credit Proposal Amendment process are:

- Credit Initiation
- Review and Recommendation
- Approval
- Draft Generation
- Customer Acceptance
- Handoff - Manual Retry (applicable only in case of automatic handoff failure)

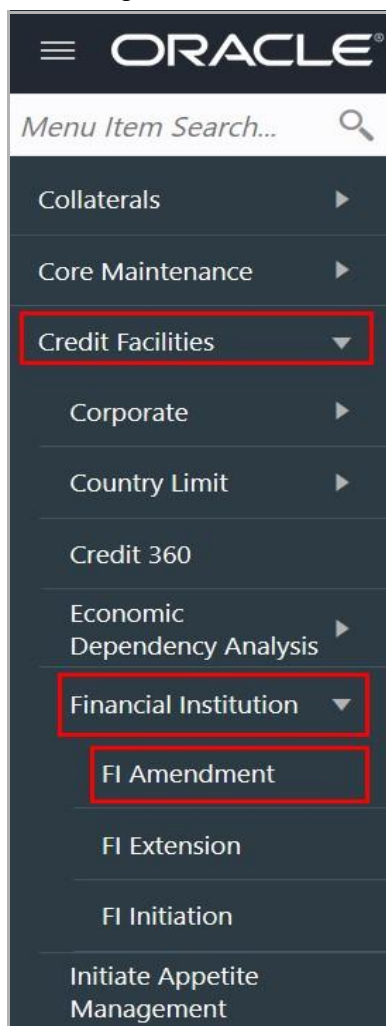
Chapter 3 - Credit Initiation

Credit Initiation

In this stage, the Relationship Manager can capture the customer's credit request, and propose a new limit by evaluating the credit worthiness of the customer.

To initiate FI Credit Amendment process, perform the following steps:

1. Login to OBCFPM.



2. Navigate to **Credit Facilities > Financial Institution > FI Amendment** from the left menu. The *FI Amendment* screen appears.

Chapter 3 - Credit Initiation

The screenshot shows the Oracle FI Amendment interface. On the left is a navigation menu with options like 'Country Limit', 'Credit 360', 'Economic Dependency Analysis', 'Financial Institution', 'FI Amendment', 'FI Extension', 'FI Initiation', 'Initiate Appetite Management', 'Initiate ICR', 'Initiate PSN', 'Initiate Risk Grading', 'Initiate Terms and Condition Compliance', 'Maintenance', 'My Portfolio', and 'My Projects'. The main area is titled 'FI Amendment' and includes search filters for 'Application Priority' (Low, Medium, High), 'Application Branch' (004), and 'Party Id' (PTY203536470). Below these are 'Party Information' fields: Customer Name (DanFI), Demographic Type (Domestic), Entity (Proprietorship), Country (INDIA), Register No (111), Liability Amount (\$12,000.00), Expiry date (Dec 30, 2020), Is KYC Compliant (No), Share Holders (0), Contractors (0), Guarantors (0), and Bankers (0). A table titled 'WIP Applications' lists several applications with columns for Application Number, BranchCode, Priority, Party Id, Customer Name, Process Name, and Current Stage. At the bottom right is a button labeled 'Initiate FI Amendment Process'.

3. Select the FI amendment **Application Priority**. The options available are Low, Medium, and High.
4. Select the **Application Branch**. Bank branches maintained in the system are displayed in the LOV.
5. Search and select the required **Party Id**.

The system displays the basic information about the selected party along with the WIP Applications available for the party.

6. Click **Initiate FI Amendment Process**. The *Initiation - Customer Creation* page appears.

Initiation

This data segment allows to manage the party details captured in the FI Credit Proposal Initiation process. You can also add new customers to the party, if required.

The screenshot shows the 'FI Amendment Process - Amendment Initiation' screen. The left sidebar has a 'Customer Creation' section with sub-items: KYC, Risk Evaluation, Legal Evaluation, Credit Evaluation, Funding Requirement, Policy Exception, Write up, and Comments. The main area is titled 'Customer Creation' and shows 'Harry fi'. A tooltip displays details for 'Harry fi': Name (Harry fi), Party Id (PTY203526461), Type (Customer), Demographic Type (Domestic), and Organization Type (Proprietorship). A context menu is open over the tooltip with options: Add Customer, View, Quick View, and Configure. At the bottom are buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Chapter 3 - Credit Initiation

7. Mouse hovering on the party icon displays the basic information about the Financial Institution.
8. Right click on the party icon to perform the following actions:
 - Add Customer
 - View
 - Quick View
 - Configure

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

Actions	Functionality
Add Customer	Displays the <i>Customer Details</i> window for adding customer of the Financial Institution
View	Displays the <i>Customer Details</i> window for viewing Financial Institution details
Quick View	Displays the <i>View Entity Details</i> window
Configure	Displays the <i>Customer Details</i> window for modifying Financial Institution details

Adding Customer

9. To add a customer (child party) of the Financial Institution (party), click **Add Customer**. The *FI Details* window appears:

Chapter 3 - Credit Initiation

Application Priority

☒ Low
 ☐ Medium
 ☐ High

Application Branch

004

Customer details

Customer

New

Existing

Organization details

FI Name *

FI Code *

BIC Code *

FI Type *

FI legal entity Type *

Demography Type *

Country of incorporation *

Incorporation date *

Website

Facebook Address

Twitter Address

Customer sector

+Add Industry

No Sectors Added

Customer Rating

+Add ratings

No Ratings Added

Other Details

Special customer

Joint customer

RM Details

RM Id *

Create

Close

10. Select the **Application Priority** based on the requirement. The options available are **Low**, **Medium** and **High**.
11. Click search icon in the **Application Branch** field. *Select Branch* window appears:

Chapter 3 - Credit Initiation

Select Branch

Branch Code

Branch Name

Fetch

Branch Code	Branch Name
965	Flexcube
008	Flexcube
009	Flexcube
007	Flexcube
642	Test branch
000	FLEXCUBE UNIVERSAL BRANCH
AT1	KORMANGALA
555	Flexcube

Page 1 of 3 (1 - 10 of 22 items) K < 1 2 3 > X

12. Click **Fetch**. Branch details appear.

13. Click the required **Branch Code** to add it to the **Application Branch** field.

Organization details

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

Upon selecting the Existing option, the Customer ID field appears.

15. Click the search icon in the **Customer ID** field. *Select Customer* window appears:

Chapter 3 - Credit Initiation

Select Customer

Customer Id

Customer Name

Customer Category

Fetch

Customer Id	Customer Name	Customer Category
000039	WAL	Corporate
000223	Hero	CORPORATE
001366	WM	CORPORATE
000006	COS	Corporate
000028	VIL	CORPORATE
PTY183443402	TOSHIBA	CORP
PTY0003	TOSHIBA	CORP
PTY0001	TOSHIBHA	CORPORATE

Page 1 of 2 (1 - 10 of 14 items)

K

<

1

2

>

>

16. Click **Fetch**. Customer details appear.

17. Click the **Customer Id**. Selected ID is added to the **Customer ID** field.

Organization details

18. Type the **FI Name**.
19. Specify the unique code assigned to the Financial institution in the **FI Code** field.
20. Specify the financial institution's **BIC Code**.
21. Select the **FI Type** from the drop down list. The options available are **Single** and **Conglomerate**.
22. Select the **FI Legal Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.
23. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

Upon selecting Global option, Geographical Spread field appears.

24. Search and select all the countries in which the FI is operating as **Geographical Spread**.
25. Select the **Country of incorporation**.
26. Click the calendar icon and select the **Incorporation date**.

Chapter 3 - Credit Initiation

27. Type the following addresses in respective fields:

- Website Address
- Facebook Address
- Twitter Address

Customer Sector

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

28. Select the FI sector. Available **Industry Groups** appear.

29. Select the FI Industry Group. Available **Industries** appear.

30. Select the FI Industry. Available **Sub-Industries** appear.

31. Select the FI sub-industry. The Industry details are added and displayed as shown below:

32. To delete the added industry, click the hamburger icon and select delete option.

Customer Rating

33. To capture rating information of the Financial Institution, click **+Add ratings**. The *Add Rating* window appears:

Chapter 3 - Credit Initiation

34. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

Upon selection of the above details, the rating is added and displayed as shown below:

35. To modify or delete the added rating, click the hamburger icon and select the required option.



If the Financial Institution is rated by different rating firms, all the rating information must be captured while adding customer. To add another rating information, click **+Add ratings** again.

Chapter 3 - Credit Initiation

Other Details

36. Enable the **Special customer** flag, if the Financial Institution is a special customer for your bank.

RM Details

RM Id is automatically populated based on the login details.

37. To modify the **RM Id**, search and select the required user.
38. Click **Create**. The child customer is added to the parent party.



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

39. To **View**, and **Quick view** the party information, right click the party icon and click the respective option.
40. To **Configure** the Financial Institution details, right click the party icon and click Configure option. The following screen appears:

Chapter 3 - Credit Initiation

Harry fi

Party Details

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditions

Customer Documents

Demographic Details

Basic Info

Address

Industry

FI Details

Organization details

Registration Number *
907

FI Name *
Harry fi

FI Code *
12

BIC Code *
12

FI Type *
Single

FI legal entity Type *
Proprietorship

Demography Type *
Domestic

Country of incorporation *
IN

Incorporation date *
Apr 11, 2018

Established Date

Country of Domicile *
IN

RM Id

Employee Strength

No. Of Years In Business

Is KYC Complaint? ☐

Last KYC Date

Listed
Off

Language *
English

Media *
MAIL

Business Type *
Islamic

MICR *
12

RTGS *
12

Earmarking Mandated
Off

Roles *
Correspondent

Borrower Since

Legal Entity Code *
12

Head Office Country

Approved for Exposure
Off

Correspondent FI
Off

Website
https://www.

Facebook Address
https://www.facebook.com/

Twitter Address
https://www.twitter.com/

KYC Details

Received ☐

Verification Date

Effective Date

Verification Method

Close

In the above screen, the Financial Institution details captured in the FI Credit Proposal Initiation process are displayed. You can modify the details only if modification is allowed in Business Process configuration.

Customer Profile

Company Details

41. Specify / update the following details in the corresponding fields:

- Registration Number
- FI Name
- FI Code
- BIC Code
- FI Type
- FI Legal Entity Type

Chapter 3 - Credit Initiation

- Demography Type
 - Country Of Incorporation
 - Incorporation Date
 - Established Date
 - Country of Domicile
 - RM Id
 - Employee Strength
 - No. Of Years In Business
 - Company Website
 - Facebook Address
 - Twitter Address
42. Enable the **Is KYC Compliant?** switch, if the Financial Institution is KYC Compliant.
 43. Click the calendar icon and select the **Last KYC Date**.
 44. Enable the **Listed** flag, if the Financial Institution is listed in share market.
 45. Select the **Language** from the drop down list.
 46. Select the **Media** for transactions from the drop down list.
 47. Select the Financial Institution's **Business Type** from the drop down list. The options available are Islamic, Conventional, and Both.
 48. Specify the **MICR** code of the Financial Institution.
 49. Specify the **RTGS** code of the Financial Institution.
 50. Enable the **Earmarking Mandated** flag, if earmarking needs to be done for the Financial Institution.
 51. Select the Financial Institution **Role** from the drop down list. The options available are Correspondent and Advisory.
 52. Specify the period from which the Financial Institution is your bank's borrower, by clicking the calendar icon in the **Borrower Since** field and selecting the date.
 53. Specify the **Legal Entity Code** of the Financial Institution.
 54. Search and select the Financial Institution's **Head Office Country**.
 55. Enable the **Approved for Exposure** flag, if the Financial Institution is approved for the exposure flow.
 56. Enable the **Correspondent FI** flag, if the Financial Institution is a correspondence FI.

KYC Details

57. Enable the **Received** switch, if KYC verification details are received for the Financial Institution.

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58. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
59. Type the KYC **Verification Method**. For example: Field verification.
60. Click **Save**.
61. To add the Financial Institution address details, click the **Address** tab and then click the **Add** icon. *Address Details* window appears:

Address Details

Address Type *

Office ▼

Name *

James

Street

Enter Street Details

Landmark

Enter Landmark

City *

Mumbai

Zip-Code *

400004

Email Address *

James@sample.com

House/Building *

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State *

Maharashtra

Country *

IN 🔍

Phone Number

Enter Phone

Add

Clear

Cancel

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

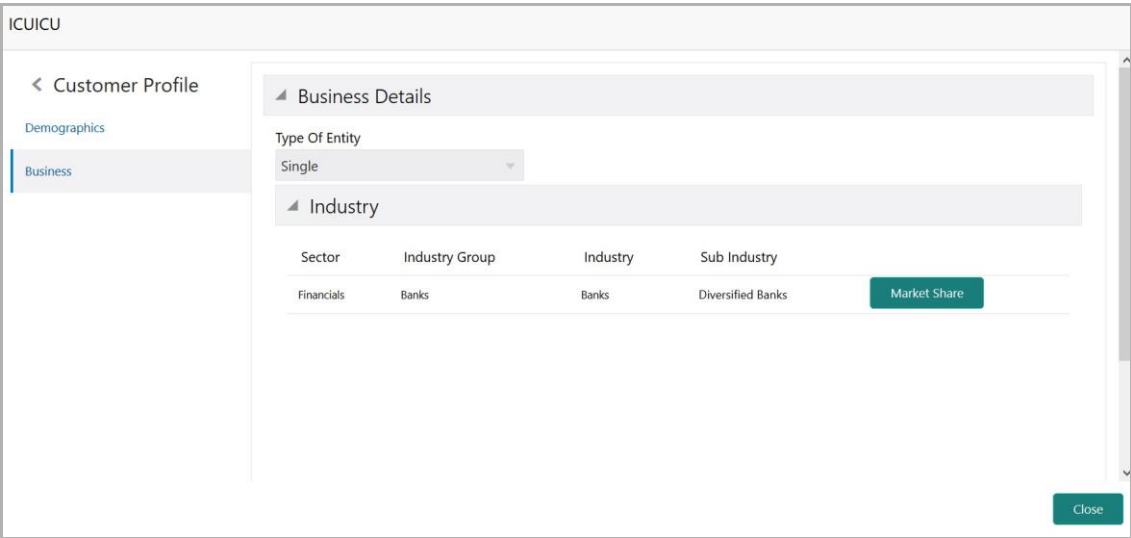
- **Address Type**
- **Name** of the contact person
- **House/Building** name
- **Street**
- **Locality**
- **Landmark**
- **Area**
- **City**
- **State**
- **Zip-Code**
- **Country**
- **Email Address**
- **Phone Number**

63. Click **Add**. Address details are added.
64. To add the industry details, click the **Industry** tab and select the required details.

Chapter 3 - Credit Initiation

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

65. To view the Financial Institution’s business details, click the **Customer Profile** menu and then select **Business** sub-menu.



ICUICU

< Customer Profile

Demographics

Business

Business Details

Type Of Entity

Single

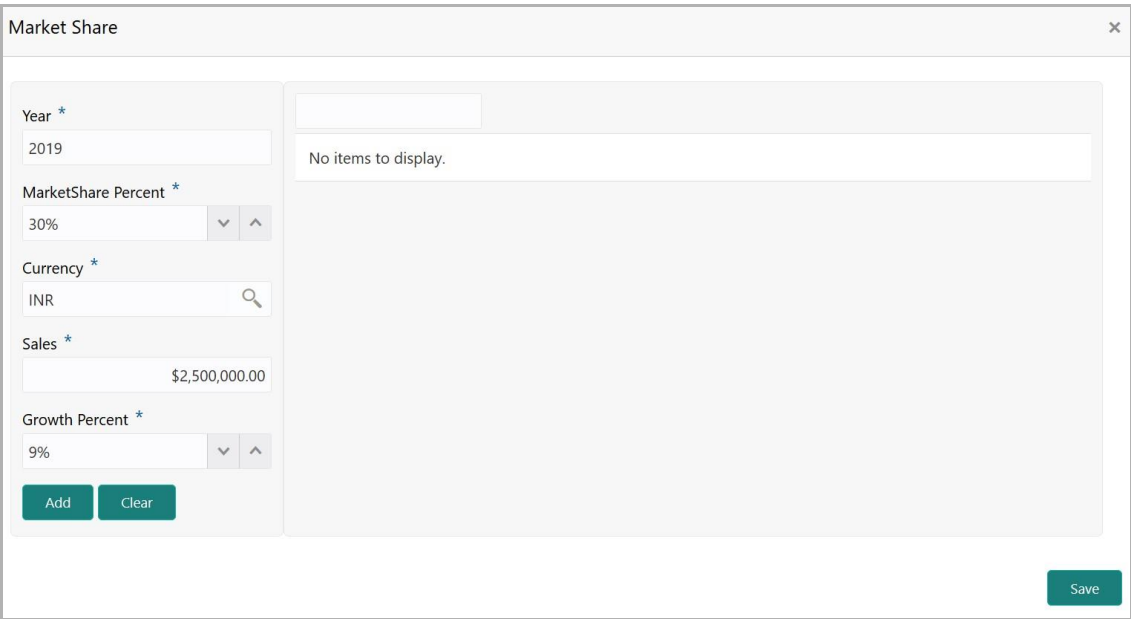
Industry

Sector	Industry Group	Industry	Sub Industry	
Financials	Banks	Banks	Diversified Banks	Market Share

Close

66. To add Financial Institution’s market share details, click the **Market Share** button.

The following window appears:



Market Share

Year *

2019

MarketShare Percent *

30%

Currency *

INR

Sales *

\$2,500,000.00

Growth Percent *

9%

Add

Clear

No items to display.

Save

- 67. Specify the **Year** for which you want to add market share details.
- 68. Specify the Financial Institution’s **MarketShare Percent** in the mentioned year.
- 69. Specify the **Currency** in which the Sales is recorded.

Chapter 3 - Credit Initiation

70. Specify the **Sales** recorded in the mentioned year.
71. Specify the **Growth Percent**.
72. Click **Add**. Market share details are added and displayed at the right side.

Market Share

Year *

2019

MarketShare Percent *

30%

▼

▲

Currency *

INR

🔍

Sales *

\$2,500,000.00

Growth Percent *

9%

▼

▲

Update

Remove

2019

MarketShare Percent	: 30	Sales	: 2500000
Growth Percent	: 9		

Save

73. To **Update** or **Remove** the added market share detail, select the record and click the corresponding option.

Financial Profile

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

Party Det...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Exposures >

Upload Financial Document

📄

📊

Add

No items to display.

OK

Chapter 3 - Credit Initiation

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

Financial Profile

Year *

2020

Currency *

USD

Operating Profit *

\$5,000,000.00

Year Over Year Growth

20%

Return On Equity

11%

Balance Sheet Size *

\$5,000,000.00

Net Profit *

\$3,000,000.00

Return On Investment

20%

Return On Asset

15%

Add
Clear
Cancel

76. Specify the **Year** for which the financial details are to be added.

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

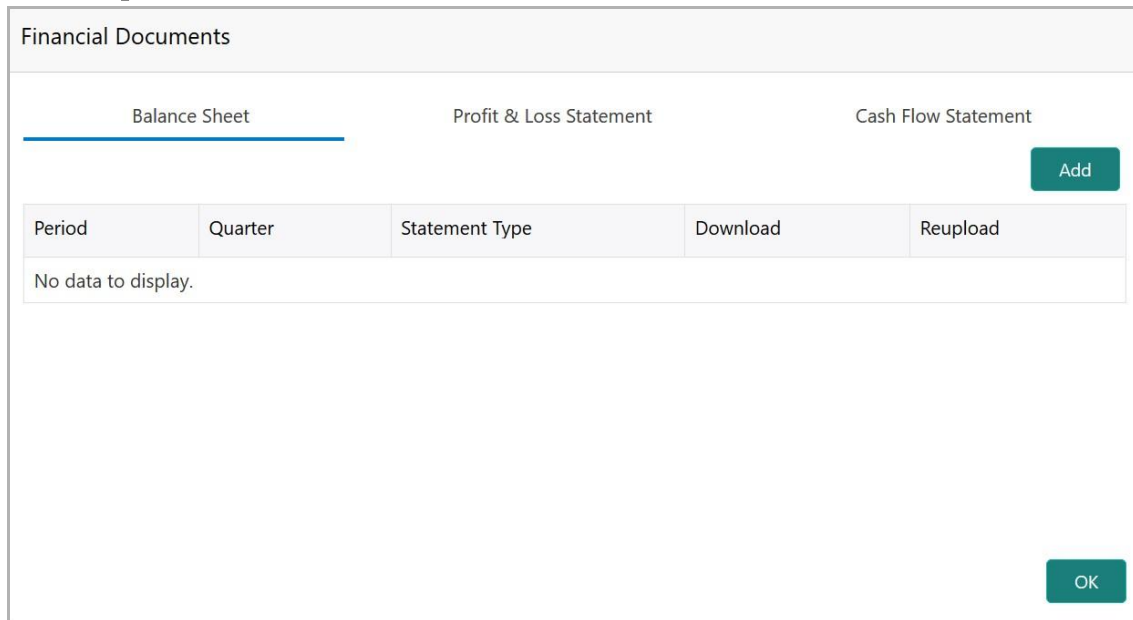
78. Specify the following details in the corresponding fields:

- Balance Sheet Size
- Operating Profit
- Net Profit
- Year Over Year Growth
- Return On Investment
- Return On Equity
- Return On Asset

79. Click **Add**. The financial details are added.

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

Chapter 3 - Credit Initiation

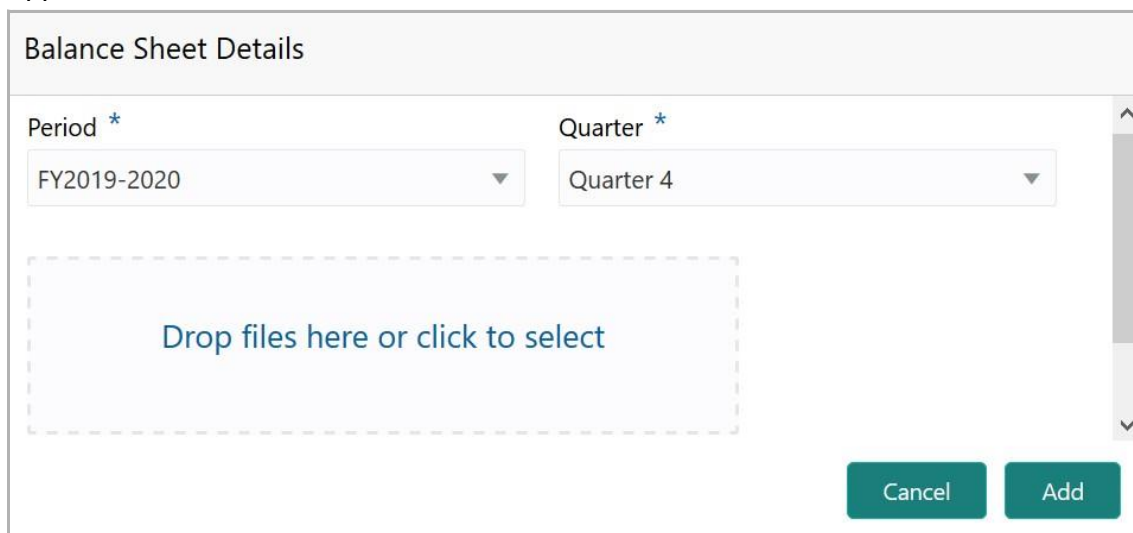


The **Financial Documents** window features three tabs: **Balance Sheet**, **Profit & Loss Statement**, and **Cash Flow Statement**. The **Balance Sheet** tab is currently selected. An **Add** button is located in the top right corner. Below the tabs is a table with the following headers: **Period**, **Quarter**, **Statement Type**, **Download**, and **Reupload**. The table body contains the text "No data to display." An **OK** button is positioned in the bottom right corner.

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

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

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



The **Balance Sheet Details** window includes two dropdown menus: **Period *** (set to FY2019-2020) and **Quarter *** (set to Quarter 4). Below these is a dashed box containing the text "Drop files here or click to select". At the bottom right, there are **Cancel** and **Add** buttons.

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

Chapter 3 - Credit Initiation

84. In the *Financial Profile* screen, click the Chart view icon to change the List view to Chart view.



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

Projections

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

Projections

Year

2021

Operating Profit

£30,000,000.00

Year Over Year Growth

20% ▼ ▲

Return On Equity

8% ▼ ▲

Balance Sheet Size

£5,000,000.00

Net Profit

£2,000,000.00

Return On Investment

18% ▼ ▲

Return On Asset

10% ▼ ▲

Add

Clear

Cancel

86. Specify the **Year** for which the Financial Institution’s projection details are to be added.

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

88. 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

89. Click **Add**. The projection details are added.

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

Chapter 3 - Credit Initiation

Projection Documents

Balance Sheet

Profit & Loss Statement

Cash Flow Statement

Add

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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

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

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

Balance Sheet Details

Year *

FY2020-2021

Quarter *

Annual

Drop files here or click to select

Current selected files:

Cancel

Add

91. Select the **Period** and **Quarter** for which the projection document is to be added.
92. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.

Chapter 3 - Credit Initiation

93. Click **Add**. Document is added.
94. In the *Business Projection* screen, click the Chart view icon to change the List view to Chart view.



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

Rating

95. To add rating information of the party, click **Rating** in the left menu and click **+Add Ratings**. The *Add Ratings* window appears:

Add Rating

Rating Date *

May 13, 2018

Outlook *

Positive

Year Of Rating *

2018

Risk Ratings

Rated By

AAA	>	Moody's
BB+	>	Fitch
B	>	
B-	>	
CCC+	>	
AA+	>	

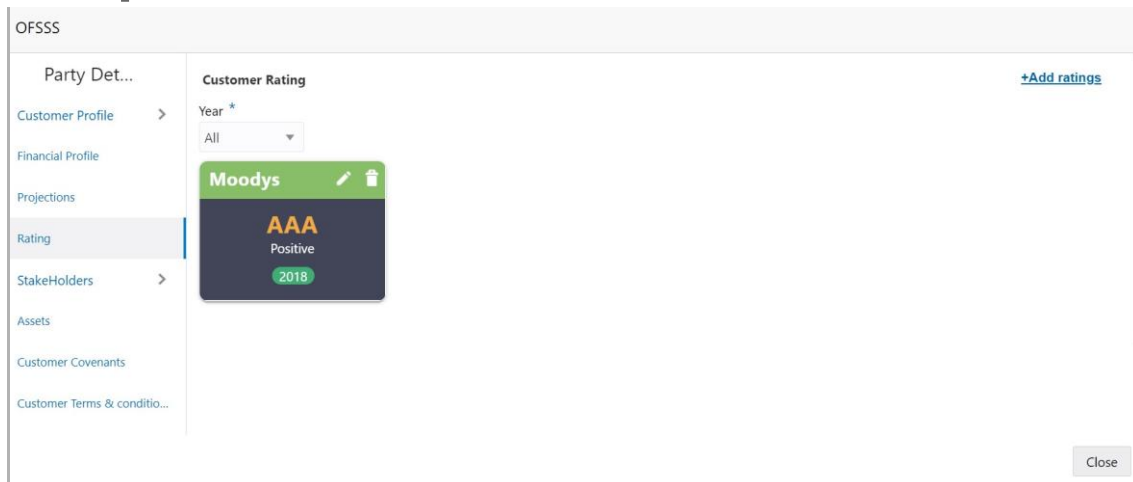
Close

96. Select the following details of the rating:
 - Rating Date
 - Outlook
 - Risk Ratings
 - Rated By

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

Upon selecting the **Rated By** organization, the rating is added and displayed as shown below.

Chapter 3 - Credit Initiation



97. To modify the added rating, click the edit icon.

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

Stakeholders

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

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

Chapter 3 - Credit Initiation

- Suppliers

The screenshot shows a web application interface for managing stakeholders. On the left, there is a sidebar menu with the following items: StakeHolders, Sponsors, Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers. The 'Sponsors' item is currently selected. The main area of the application displays the 'Sponsors' section, which is currently empty, showing the message 'No items to display.' There is an 'Add' button in the top right corner of the main area and an 'OK' button in the bottom right corner of the sidebar.

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

The screenshot shows the 'Sponsors' form. The form has a title bar 'Sponsors'. Below the title bar, there are two radio buttons for 'Promoter Type *': 'Individual' (selected) and 'Corporate'. The form contains several input fields: 'Name *' (with the value 'Thomas'), 'Age' (with the value '45'), 'Designation' (with the value 'CEO'), 'Role' (with the value 'Management'), 'Stake Percentage *' (with the value '30%'), 'Education Qualifications' (with the value 'Masters Degree'), and 'Associated Since' (with the value 'May 4, 2010'). There is a calendar icon next to the 'Associated Since' field. At the bottom of the form, there is a section for 'Address details' with a right-pointing arrow. At the bottom right of the form, there are three buttons: 'Add' (green), 'Clear' (grey), and 'Cancel' (grey).

100. If the sponsor is an individual, select or type the following sponsor details in the corresponding fields:
- Promoter Type (select **Individual** option)
 - Name
 - Age
 - Experience Summary
 - Designation
 - Role

- Stake Percentage
- Associated Since
- Education Qualifications

101. 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

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

Sponsors

Address details

Name *

Thomas

Street

Enter Street Details

Landmark

Enter Landmark

City *

Mumbai

Zip-Code *

400004

Email Address *

Thomas@sample.com

House/Building *

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State *

Maharashtra

Country *

IN

Phone Number

Enter Phone

Add

Clear

Cancel

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

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

Chapter 3 - Credit Initiation

104. Click **Add**. Sponsor details are added.



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



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

Assets

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

Assets

Name *

Golf court

Currency *

INR

Description

Value *

₹40,000,000.00

Add

Clear

Cancel

- 106. Type the **Name** of the Asset.
- 107. Search and select the **Currency** for the asset value.
- 108. Specify the asset **Value**.
- 109. Type the asset **Description**.
- 110. Click **Add**. Asset details are added.



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

Customer Covenants

111. To associate covenant with the Financial Institution, click **Customer Covenants** from the left menu. The following screen appears.

Chapter 3 - Credit Initiation

112. Click the add icon. The *Covenant Details* window appears:

113. To link existing covenant, click the search icon and select the **Covenant code**. The covenant codes maintained in the *Covenant Maintenance* page are displayed in LOV.

Upon selecting the Covenant Code, **Covenant name**, **Covenant description** and **Classification type** get defaulted.

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

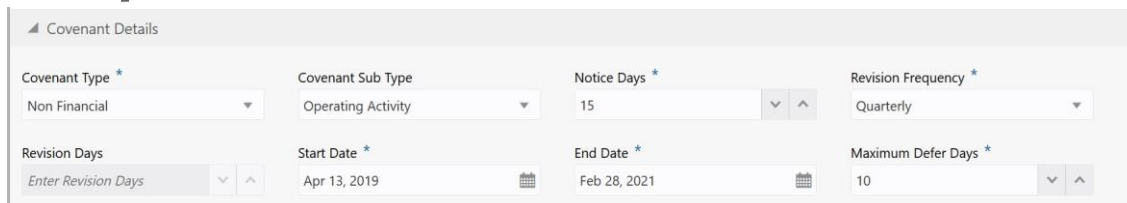
- Covenant code - A unique code for the covenant to be created
- Covenant name - Name for the covenant to be created
- Covenant description - A brief description about the covenant

Chapter 3 - Credit Initiation

- Classification type - Classification type of the covenant, such as Internal and External

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

Chapter 3 - Credit Initiation



116. Specify the following details in respective fields:

- Covenant type - Type of the covenant, such as Financial and Non-Financial
- Covenant Sub Type - Sub type of the covenant
- Notice Days - Number of days before which the covenant tracking task has to be created
- Revision Frequency - Frequency for reviewing the covenant, such as Quarterly, Monthly, SemiAnnual, and Annual
- Revision Days - Number of days in which the covenant must be reviewed
- Start Date - Date on which the covenant becomes effective
- End Date - Date on which the covenant expires
- Maximum Defer Days - Number of days for which the covenant can be deferred

In case of linking existing covenant, you cannot modify the **Covenant Type** and **Covenant Sub Type**.

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



118. Select the monitoring information. Monitoring information maintained in the Monitoring Information Maintenance module are displayed in the LOV.

119. To build a formula and validate the party against it, expand the **Formula Details** section.

Chapter 3 - Credit Initiation

120. Select a **Variable** from the drop down list. The options available are **Debt**, **Asset**, **Debt Ratio** and **Asset Ratio**.
121. Select the required operator from the available **Operators**.
122. Provide a **Custom Value**, if you want to use it in the formula.
123. Click **Build Formula**. The formula is built and displayed below the formula box.

The system will also display whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.

124. Select the **Target Type** from the drop down list. The options available are: **Value**, **Percentage**, and **Ratio**.
125. Select the **Covenant check condition** from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.

If **Between** is selected as the covenant check condition, **Target Value 1** and **Target Value 2** fields appear. You need to specify the range of target values.

126. Specify the **Target Value(s)**.

Chapter 3 - Credit Initiation

The system will periodically derive the built formula with the values obtained from party's financial documents and validate it against the set target values based on covenant check condition.

127. To add other covenant details, expand the **Others** section.

The screenshot shows a web form titled 'Others'. It contains several input fields: 'Compliance Status' with radio buttons for 'Met' and 'Breach'; 'Waiver Status' with a dropdown menu showing 'Waive all'; 'Last Check Value' with a text field containing 'Last Checked Value'; and 'Deferred Due Date' with a date picker. Below these is a large text area for 'Remarks'. A rich text editor toolbar is visible above the text area. At the bottom right of the form is a 'Post' button. Below the form, there is a message 'No items to display.' and at the very bottom, 'Create' and 'Cancel' buttons.

128. Select the current covenant **Compliance Status** of the party. The options available are: **Met** and **Breach**.
129. Select the **Waiver Status** from the drop down list. The options available are: Waive and Waive all.
130. Specify the target value observed during the last covenant check in the **Last Check Value** field.
131. Specify the **Deferred due date**. The covenant review can be postponed till the mentioned date.
132. Capture overall **Remarks** for the covenant.
133. Click **Create**. Covenant details are added.
134. To edit the added covenant, select the covenant record and click the Edit icon.
135. To delete the added covenant, select the covenant record and click the Delete icon.

Chapter 3 - Credit Initiation

Customer Terms & Conditions

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

Add Terms And Conditions

Customer Linkage

☒

T&C Type *

☒ Pre-disbursement

☐ Post-disbursement

Condition Code *

002

Condition Description *

Terms and Condition for Collateral

Terms & Conditions *

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

Create Cancel

137. Enable the **Customer Linkage** switch, if required.
138. Select the **T&C Type**. The options available are **Pre-disbursement** and **Postdisbursement**.
139. If the **Customer Linkage** switch is not enabled, the **Facility Id** field appears as shown below:

Chapter 3 - Credit Initiation

Add Terms And Conditions

Customer Linkage

T&C Type *

☒ Pre-disbursement
☐ Post-disbursement

Facility Id *

Funded - Term Loan-F20174004

Condition Code *

004

Condition Description *

Terms and Condition for term loan

Terms & Conditions *

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

Create

Cancel

140. Select the required **Facility Id** from the drop down list.
141. Specify the **Condition Code**.
142. Type the **Condition Description** and **Terms & Conditions**.
143. Click **Create**. Terms & Conditions are added.
144. To edit or delete the added terms and conditions, select the record and click the required icon.
145. To filter the terms and conditions, click the Filter icon and specify the filter parameters or directly type the parameter in *Type to filter* text box.

Exposures

146. To add the exposure details of the Financial Institution, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.
147. Click **Country exposure** and then click the add icon. The following window is displayed.

Chapter 3 - Credit Initiation

Country Dependency Details

Country *
US

Currency *
USD

Country Wise Data

Sales *
\$50,000.00

Purchase *
\$30,000.00

Investments *
\$100,000.00

Loans *
\$200,000.00

Deposits *
\$50,000.00

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Save

Cancel

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

Country Wise Data

149. Specify the amount of **Sales** recorded in the selected country.
150. Specify the amount of **Purchase** made from the selected country.
151. Specify the amount of **Investments** made in the selected country.
152. Specify the amount of **Loans** received from the selected country.
153. Specify the amount of **Deposits** made in the selected country.

Country Wise Business Operations

Country Wise Business Operations

Market Share Percentage *
10%

Presence for Years *
9

Major Products Sold *
Construction steel

Associated Since *
Sep 30, 2010

154. Specify the Financial Institution's **Market Share Percentage** in selected country.
155. Specify the Financial Institution's **Presence for Years** in selected county.
156. Specify the **Major Products Sold** by the Financial Institution in the selected country.
157. Specify the date on which association between the Financial Institution and selected country is established in the **Associated Since** field.

Sales Breakup

+
✎
🗑️

No items to display.

Sales Breakup

In this section, you must add details of all the customers of Financial Institution in the selected country.

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

Sales Breakup

×

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

Debtor Days	Associated Since *	Country
15	Sep 1, 2016	US

Save

Cancel

159. Specify the **Customer** of the Financial Institution.
160. Specify the **Sales Amount** recorded for the specified customer.
161. Specify the **Percentage of Total Sales** recorded for the specified customer.
162. Specify the **Major Product Sold** to the specified customer.
163. Specify the **Debtor Days** for the specified customer.
164. In the **Associated Since** field, search and select the date on which association between the Financial Institution and its customer is established.
165. Click **Save**. Sales breakup is added and displayed in the **Sales Breakup** section.
166. To edit or delete the added sales breakup, select the record and click the respective icon.

Purchase Breakup

In this section, you must capture details of all the Financial Institution's suppliers in the selected country.

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

Chapter 3 - Credit Initiation

Purchase Breakup

Supplier *	Purchase Amount *	Percentage of Total Purchases *	Major Product Bought
Navy Cements	\$30,000.00	50%	Cement
Creditor Days	Associated Since *	Country	
10	Sep 30, 2000	US	

Save

Cancel

168. Specify the name of **Supplier**.
169. In the **Purchase Amount** field, specify the amount of products / services purchased by the Financial Institution from the supplier.
170. Specify the **Percentage of Total Purchases** from the supplier.
171. Specify the **Major Product Bought** by the Financial Institution from the supplier.
172. Specify the **Creditor Days** for the supplier.
173. In the **Associated Since** field, search and select the date on which association between the Financial Institution and its supplier is established.
174. Click **Save**. Purchase breakup is added and displayed in the **Purchase Breakup** section.
175. To edit or delete the added purchase breakup, select the record and click the respective icon.
176. In the *Country Dependency Details* window, click **Save**. The details are added and displayed as shown below.

Chapter 3 - Credit Initiation

Exposures

Country exposure

Currency exposure

US

Sales Amount : \$50,000.00
Purchase Amount : \$30,000.00

Loan Amount : \$200,000.00
Investment Amount : \$100,000.00

Deposit Amount

Edit Delete View

Page 1 of 1 (1 of 1 items)

OK

Chapter 3 - Credit Initiation

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

178. To capture the currency dependency details, click the **Currency Exposure** submenu. The *Currency Dependency Details* window appears:

179. Search and select the **Currency**.

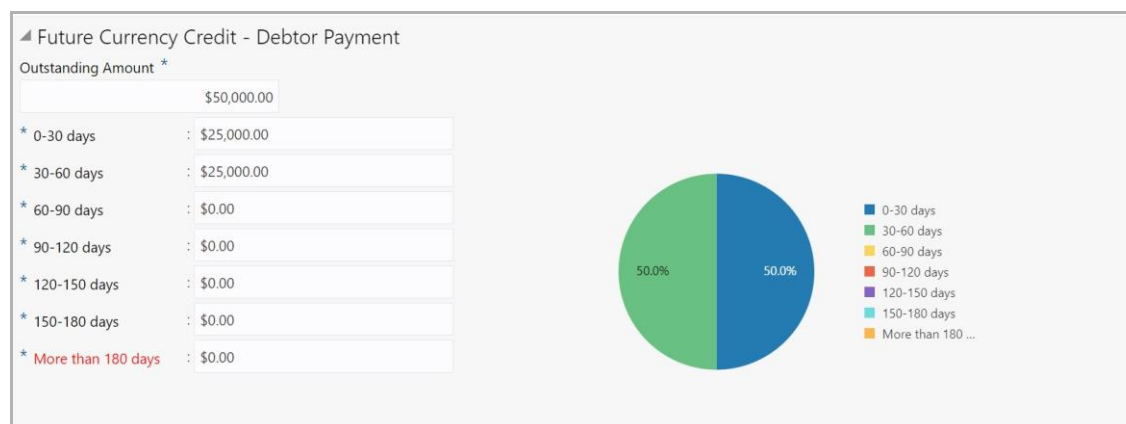
Currency details

180. Specify your customer's **Sales Amount** in the selected currency.
181. Specify your customer's **Sales Percentage** with respect to the selected currency.
182. Specify your customer's **Purchase Amount** in the selected currency.
183. Specify your customer's **Purchase Percentage** with respect to the selected currency.
184. Specify the **Loan Amount** availed by your customer in the selected currency.
185. Specify your customer's **Loan Percentage** with respect to the selected currency.
186. Specify your customer's **Investment Amount** in the selected currency.
187. Specify your customer's **Investment Percentage** with respect to the selected currency.
188. In the **Deposit Amount** field, specify the amount deposited by your customer in the selected currency.

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199. Specify the outstanding amount to be paid in **60-90 days**.
200. Specify the outstanding amount to be paid in **90-120 days**.
201. Specify the outstanding amount to be paid in **120-150 days**.
202. Specify the outstanding amount to be paid in **150-180 days**.
203. Specify the outstanding amount to be paid after 180 days in the **More than 180 days** field.

Future currency credit - Debtor payment



204. Specify the **Outstanding Amount** to be paid by your customer's debtor in the selected currency.
205. Specify the outstanding amount to be received in **0-30 days**.
206. Specify the outstanding amount to be received in **30-60 days**.
207. Specify the outstanding amount to be received in **60-90 days**.
208. Specify the outstanding amount to be received in **90-120 days**.
209. Specify the outstanding amount to be received in **120-150 days**.
210. Specify the outstanding amount to be received in **150-180 days**.
211. Specify the outstanding amount to be received after 180 days in the **More than 180 days** field.

Future Currency Credit - Interests

Future Currency Credit - Interests

Investment Amount Interest *	Interest expected in Current Year *	Interest expected next 3 Years *
\$4,500.00	\$1,500.00	\$3,000.00

212. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
213. In the **Interest expected in current year** field, specify the interest to be received in the Current year.

Chapter 3 - Credit Initiation

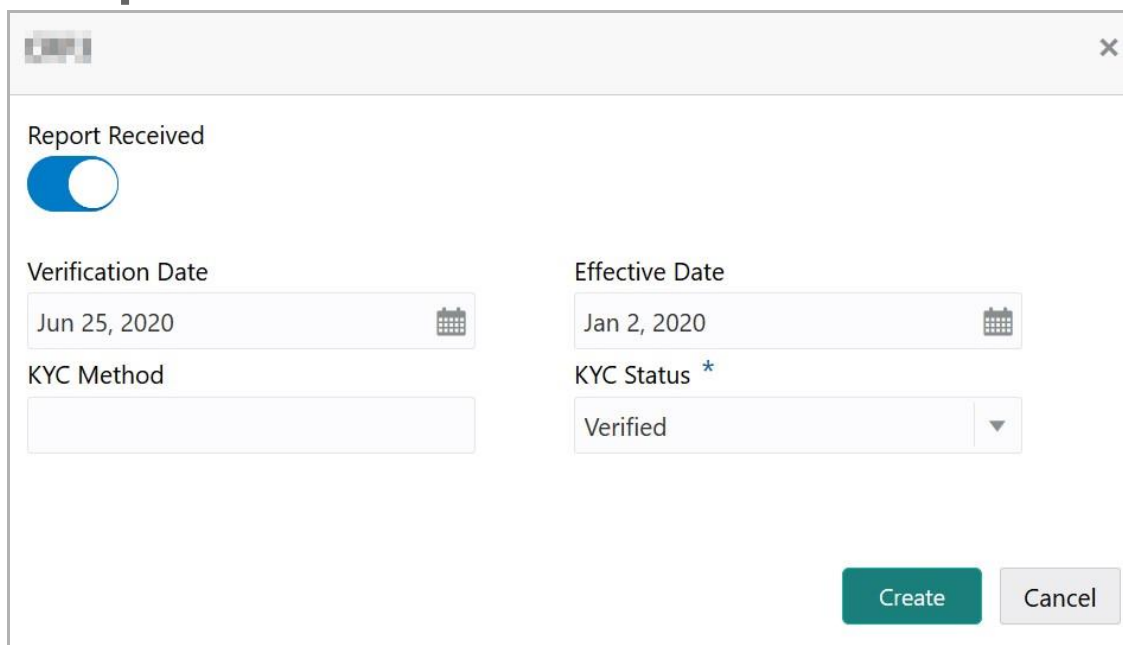
214. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.
215. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.
216. To **Edit**, **Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.
217. Click **Ok** in the *Party Details* window.
218. To change the layout of the *Initiation* page to list view, click the List view icon at the right corner.
219. To change the layout of the *Initiation* page to tree view, click the Tree view icon at the right corner.
220. To go to the next page, click **Next**. The *KYC Evaluation* page appears.

KYC Evaluation

This data segment allows you to update the KYC details of the Financial Institution captured in FI Credit Proposal Initiation process. KYC details must be up to date as it is necessary to determine the originality of the Financial Institution.

221. Click or mouse hover on the hamburger icon. The following options appears:
 - KYC Details
 - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
222. To add the KYC Details, click **KYC Details** option. The *KYC Details* window appears:

Chapter 3 - Credit Initiation



Report Received

Verification Date: Jun 25, 2020

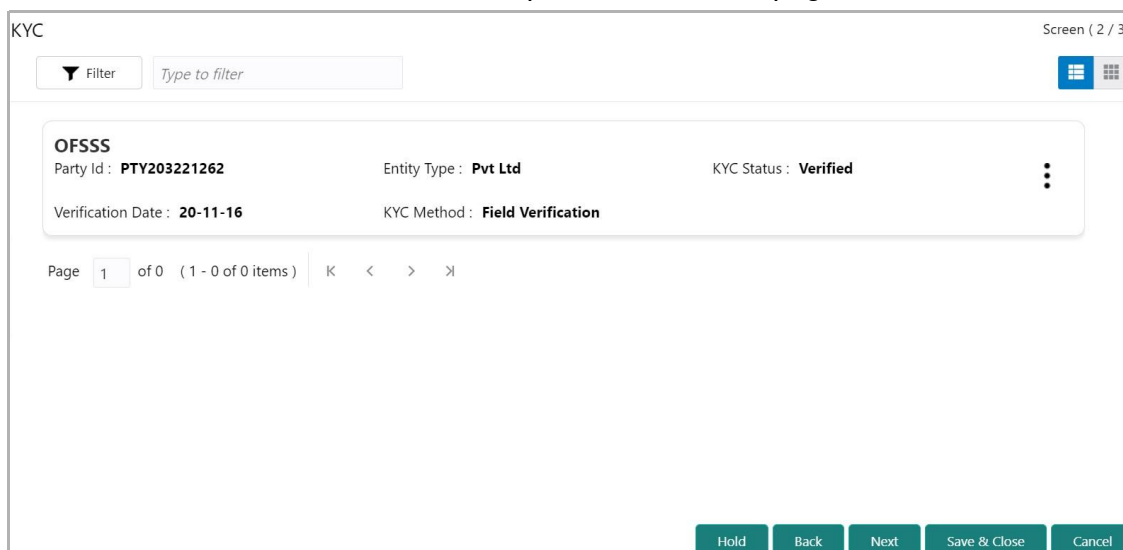
Effective Date: Jan 2, 2020

KYC Method:

KYC Status: Verified

Create Cancel

223. If KYC report is available for the Financial Institution, enable the **Report Received** switch.
224. Click the calendar icon and select the KYC **Verification Date**.
225. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
226. Type the **KYC Method**. For example: Field verification is a KYC Method.
227. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.
228. Click **Create**. KYC details are updated in the *KYC* page as shown below.



KYC Screen (2 / 3)

Filter Type to filter

Party Id	Entity Type	KYC Status	Verification Date	KYC Method
OFSSS PTY203221262	Pvt Ltd	Verified	20-11-16	Field Verification

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

Hold Back Next Save & Close Cancel

Chapter 3 - Credit Initiation

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

The screenshot shows a web interface for a KYC evaluation questionnaire. At the top, there are navigation buttons: "< Previous Category" and "Next Category >". On the right, a "Total Score 9" is displayed. The main section is titled "Profitability" and contains a question: "Is the real financial strength significantly different from what is reflected in the financial statement?". Below the question are two radio button options: "Yes" (selected) and "No". There is also a "Comment" text area. At the bottom right, there are "Cancel" and "Save" buttons. A "Score 3" badge is visible next to the question.

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

Total score is generated and displayed for the KYC evaluation based on each answer provided.

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

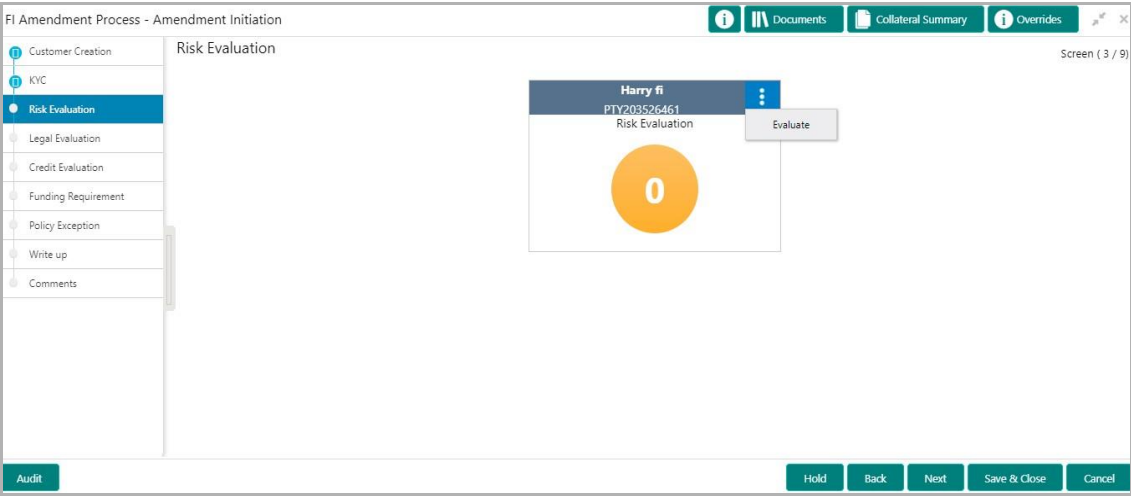
The screenshot shows a "KYC" details page. At the top right, it says "Screen (2 / 3)". Below the header, there is a "Filter" button and a "Type to filter" input field. The main content area displays details for a party named "OFSSS". The details include: "Party Id : PTY203221262", "Entity Type : Pvt Ltd", "KYC Status : Verified", "Verification Date : 20-11-16", "KYC Method : Field Verification", and "Evaluation Score : 12" (highlighted with a red box). There is a vertical ellipsis menu icon to the right of the details. At the bottom, there is a pagination bar showing "Page 1 of 0 (1 - 0 of 0 items)" and navigation icons. At the very bottom, there are buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

233. After adding KYC details or performing KYC evaluation, click **Next**. The *Risk Evaluation* page appears:

Chapter 3 - Credit Initiation

Risk Evaluation

This data segment allows you to perform questionnaire-based risk evaluation for the Financial Institution.



234. Click **Evaluate** in the Risk Evaluation tile. The *Questionnaire* window appears.



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

Risk score is generated and displayed for the Financial Institution based on the answers provided.

237. Click **Save**.

After performing the risk evaluation, a cumulative score appears in the Risk Evaluation tile.

Chapter 3 - Credit Initiation

238. Click **Next**. The *Legal Evaluation* page appears.

Legal Evaluation

This data segment allows you to perform questionnaire-based legal evaluation for the Financial Institution.

Legal Evaluation is similar to Risk Evaluation. Refer [“Risk Evaluation” on page 41](#) for information on performing legal evaluation.

239. After performing legal evaluation, click **Next**. The *Credit Evaluation* page appears.

Credit Evaluation

This data segment allows you to perform credit evaluation to determine the credit worthiness of the Financial Institution.

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

Corporation > Account Conduct

Account Overview

Current Accounts

Loan Accounts

Deposit Accounts

RefreshAddViewEditDelete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Mo
489022244	USD	45000000000	30000000000		20000000000000	

<1>

Page 1 of 1 (1 of 1 items)

Comment

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Enter text here...

Post

No items to display.

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Current Account Performance Details

Current Account No *

489022244

Currency *

USD

Average Debit Balance *

\$3,000,000,000.00

Current Balance

\$2,000,000,000,000.00

Branch

004

Average Credit Balance *

\$45,000,000,000.00

Limit

No Of Excess In 6 Months

0

OK

Clear

Cancel

243. Type the **Current Account No**.
244. Search and select the **Branch** and **Currency**.
245. Specify the following details in corresponding fields:
 - Average Credit Balance
 - Average Debit Balance
 - Limit
 - Current Balance
 - No Of Excess in 6 Months
246. Click **OK**. Details are added and displayed in *Current Accounts* page.
247. To refresh the current account list, click **Refresh**.
248. To view the current account details, select the current account and click **View**.
249. To modify the current account details, select the current account and click **Edit**.
250. To delete the current account details, select the current account and click **Delete**.
251. To add the loan account, click the **Loan Accounts** tab and then click **Add**. The *Loan Account Performance Details* window appears.

Chapter 3 - Credit Initiation

Loan Account Performance Details

Loan Account No *
3245343

Sanctioned Amount *
\$450,000,000.00

EMI Paid
\$300,000,000.00

Balance Outstanding
\$150,000,000.00

Currency *
USD

Tenor (In Months)
30

EMI Remaining
\$12.00

Discrepancy
☐

OK
Clear
Cancel

252. Type the **Loan Account No.**

253. Search and select the **Currency**.

254. Specify the following details in corresponding fields:

- Sanctioned Amount
- Tenor (In Months)
- EMI Paid
- EMI Remaining
- Balance Outstanding

255. If there is a discrepancy in payment, enable the **Discrepancy** switch.

256. Click **OK**. Details are added and displayed in *Loan Accounts* page.

257. To refresh the loan account list, click **Refresh**.

258. To view the loan account details, select the loan account and click **View**.

259. To modify the loan account details, select the loan account and click **Edit**.

260. To delete the loan account details, select the loan account and click **Delete**.

261. To add the deposit account, click the **Deposit Accounts** tab and then click **Add**. The *Deposit Account Performance Details* window appears.

Deposit Account Performance Details

Deposit Account No *
9000000022

Account Type *
Savings

Branch
004

Currency
USD

Balance
\$5,000,000,000.00

OK Clear Cancel

262. Type the **Deposit Account No.**
263. Select the **Account Type** from the drop down list.
264. Search and select the **Branch** and **Currency**.
265. Specify the **Balance** in deposit account.
266. Click **OK**. Details are added and displayed in *Deposit Accounts* page.
267. To refresh the deposit account list, click **Refresh**.
268. To view the deposit account details, select the deposit account and click **View**.
269. To modify the deposit account details, select the deposit account and click **Edit**.
270. To delete the deposit account details, select the deposit account and click **Delete**.
271. **Post** the **Comments** for the account conduct.
272. Close the *Account Conduct* window. A score is generated for the account conduct and displayed in the *Qualitative Analysis* window.
273. To perform peer analysis, click **Evaluate** in **Peer Analysis** tile. The *Peer Analysis* window appears.

Chapter 3 - Credit Initiation

ACME Corporation > Peer Analysis

Period

Quarter

Select Customer

Score

0

History

Ratio	Benchmark	Value
No data to display.		

Comment

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Enter text here...

Post

No items to display.

Close

274. Select the **Period** and the **Quarter** and then perform the peer analysis. A score is generated for the analysis.
275. **Post** the **Comment** for the Peer Analysis.
276. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
277. To perform financial analysis, click **Evaluate** in the **Financial Analysis** tile. The *Financial Analysis* window appears.
278. Select the **Period** and the **Quarter** and then perform the financial analysis. A score is generated for the analysis.

ACME Corporation > Financial Analysis

Period

Quarter

Score

0

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

Comment

Close

- 279. **Post** the **Comment** for the Financial Analysis.
- 280. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
- 281. To perform covenant analysis, click **Evaluate** in the **Covenant Analysis** tile. The *Covenant Analysis* window appears.

Chapter 3 - Credit Initiation

ACME Corporation > Covenant Analysis

N.A.
No Of New Covenants Proposed

N.A.
No Of Existing Covenants

New Covenant Proposed

No items to display.

Page 1 (0 of 0 items) < 1 >

Existing Covenant Past Performance

No items to display.

Comment

Enter text here...

Post

No items to display.

Close

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

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

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

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

Chapter 3 - Credit Initiation

ACME Corporation > T&C Analysis

0
No Of New T&C Proposed

0
No Of Existing T&C Compliance

New Terms And Conditions Proposed

Filter

Type to filter

×

No items to display.

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

K < > X

Existing Terms & conditions compliance

Filter

Type to filter

×

No items to display.

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

K < > X

Comment

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☰ ☱ ☲ ☳ ☴ ☵ ☶ ☷

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🔗 🔗

>

Enter text here...

Post

No items to display.

Close

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

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

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

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

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

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Chapter 3 - Credit Initiation

- 288. To capture comments for the analysis, click **Comment** in the corresponding tile.
- 289. After performing credit evaluation, click **Next**. The *Funding Requirement* page appears.

Chapter 3 - Credit Initiation

Funding Requirement

You can capture the new funding requirement of the Financial Institution (party) in this data segment by adding a new facility for the party or updating the limit of existing facilities.

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 facility.

FI Amendment Process - Amendment Initiation

Screen (6 / 9)

Funding Requirement

Harry fi

Liability details

203526461
Liability Number
branch (004)

\$12.00K
Requested Amount
expires on (May 20, 2021)

Filter Type to filter

TERMLOAN3 NEW

Facility Id: FACI211470008645
Facility Description: test
Released Amount: \$0.00

Requested Amount:
Facility Category:

Facility Type: Non Funded
Next Review Date:

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

Audit Hold Back Next Save & Close Cancel

290. To update the liability details, expand and mouse hover on the **Liability details** section. The **Edit** icon appears.

291. Click the **Edit** icon. The *Liability Details* window appears.

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Liability Details

Currency

Requested Liability Currency: *

USD

Amount

Requested Liability Amount: *

\$12,000.00

Return On Capital

20%

Probability Of Default

0%

Loss Given Default

0%

Cash Cover

\$12,000.00

Proposed Funded Sell Down

\$12,000.00

Proposed Unfunded Sell Down

\$12,000.00

Approved Funded Sell Down

\$12,000.00

Approved Unfunded Sell Down

\$12,000.00

Dates

Next Review Date *

May 13, 2021

Requested Expiry Date *

May 20, 2021

Additional Fields

No Additional fields configured!

Save

Cancel

Currency

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

Amount

293. Specify the following details:

- Requested Liability Amount - Liability amount requested by the entity
- Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital
- Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations
- Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan
- Cash Cover - Amount deposited by the entity in your bank

Proposed and Approved

294. Specify the following details.

- Proposed Liability Currency - Currency in which the liability is proposed

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- Proposed Liability Amount - Liability amount proposed by your bank
- Proposed Funded Sell Down - Funded sell down proposed for the entity
- Proposed Unfunded Sell Down - Unfunded sell down proposed for the

entity **Dates**

295. Select the **Next Review Date** for the Credit Proposal application.
296. Select the **Requested Expiry Date** for the liability based on your customer request.
297. Select the **Proposed Expiry Date** for the liability. Proposed expiry date can be before or after the requested expiry date.
298. Click **Save**. Details are updated in the **Liability details** section.
299. To view the added Liability, mouse hover on the Liability details section and click **View**.

Creating Facility without Template

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

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

- ☐ Take over other bank facility
- Line Code *: 22
- Parent Facility Id: [Search]
- Next Review Date *: Apr 15, 2021 [Calendar]
- Currency *: INR [Search]
- Availability Period: 6
- ☒ Revaluation Required
- ☒ Rate Agreement Required
- Line Serial Number *: 23
- Facility Type *: ☒ Funded ☐ Non Funded ☐ Cascade
- Line Start Date *: Aug 10, 2020 [Calendar]
- Requested Amount: ₹300,000.00
- Commitment Status: ☒ Committed ☐ Uncommitted ☐ Cascade
- Facility Description *: Term Loan
- Facility Category: Term Loan [Dropdown]
- Line Expiry Date *: Apr 1, 2022 [Calendar]
- Proposed Amount: ₹300,000.00
- Secured?: ☒ Cascade
- Additional Fields: No Additional fields configured!

Buttons at the bottom: Save, Save & Configure, Close.

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

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

To add a new funding requirement:

302. Type the **Line Code**.
303. Type the **Line Serial Number**.
304. Type the **Facility Description**.
305. Select the **Parent Facility Id** from the drop down list.
306. Choose the **Facility Type**. The options available are **Funded** and **Non Funded**.

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

307. Select the **Facility Category** from the drop down list.
308. Click the calendar icon and select the **Next Review Date** for the facility.
309. Specify the **Line Start Date** and **Line Expiry Date**.
310. Search and select the **Currency** in which the facility has to be offered.
311. Specify the amount requested by the Financial Institution in **Requested Amount** field.
312. Specify the **Availability Period** for the facility.
313. Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**.

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

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

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

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

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

Modifying Facility Details

320. Upon clicking **Save & Configure** in *New Facility* window or clicking Edit Facility under hamburger icon, the *Facility Details* window appears:

The screenshot shows the 'Facility Details' window with a sidebar on the left containing the following menu items: Facility Basic Info, Schedule, Exposure, Fee, Pool Linkage, Pricing, Credit Rating, and FX Rate Revaluation. The main content area is divided into three columns. The first column contains fields for Line Code, Parent Facility Id (a dropdown), Currency (set to USD), Tenor (set to (in months)), and Commitment Status (radio buttons for Committed and Uncommitted, with a Cascade checkbox). The second column contains fields for Line Serial Number (set to 1), Facility Type (radio buttons for Funded and Non Funded, with a Cascade checkbox), Requested Amount (set to \$10,000.00), Line Expiry Date (set to Sep 18, 2020), and Secured? (radio buttons for Secured and Unsecured, with a Cascade checkbox). The third column contains fields for Facility Description, Facility Category (set to Term Loan), Next Review Date (set to Sep 10, 2020), Availability Period (set to Availability Period), and checkboxes for Revaluation Required and Rate Agreement Required. At the bottom of the main content area is an 'Additional Fields' section. A 'Save' button is located in the top right corner, and a 'Close' button is in the bottom right corner.

321. Modify the facility details, if required.

Scheduling facility disbursement

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

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Scheduling Required? ☒

Scheduling Details Add

Date	Amount	Action
No data to display.		

Comments

Enter text here...

Post

No items to display.

Close

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

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

Scheduling Details

Date *

Amount *

Create Close

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

326. Specify the **Amount** to be paid to the Financial Institution on the scheduled date.

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

328. To add another scheduling detail, click the **Add** button again.
329. To edit the scheduling detail, click the **Edit** button.
330. To delete the scheduling detail, click the **Delete** button.
331. Specify remarks for the schedule, if any.
332. Click **Post**. Comment is posted below the **Comments** text box.

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

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Exposure Type	Exposure Code	Action
No data to display.		

Close

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

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

Chapter 3 - Credit Initiation

+

Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

Close

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

Adding Fee Details

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

Fee Details

Fee Preferences

 Populate



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

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

Linking Facility to the Pool

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

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

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Facility Linkages
Link facility

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

Close

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

Link facilityF20315600

Pool Code *
Select pool code ▼

✓ Link facility
Close

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

343. Click **Link Facility**.

Adding Pricing Detail

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

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

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

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

346. Select the **Rate Type** from the drop down list.
347. Select the commission collection frequency from the **Rate Basis** drop down list.
348. Select the **Commission Type** from the drop down list.
349. Select the **Collection Period** from the drop down list.
350. Search and select the **Currency** in which the commission has to be collected from the party.
351. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
352. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
353. Click **Save**. Commission details are added and listed in Commission tab.
354. To cancel the operation, click **Cancel**.
355. To add interest details, click the add icon in **Pricing - Interest** section. *Interest Details* window appears:

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Interest Details

Component Name *

ABC

Component Type *

Main

Rate Type *

Fixed

Fixed Interest Rate *

12

Save

Cancel

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

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Interest Details

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

Save
Cancel

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

- Rate Code
- Spread

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- Interest Reset Cycle

Interest Details

Component Name *

ABC

Component Type *

Main

Rate Type *

Special Amount

Currency *

USD

Special Interest Amount *

\$3,000.00

Save

Cancel

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

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

The screenshot shows the 'Facility Details' window. The 'Pricing' section is expanded, and the 'Interest' tab is selected. Below the tab, there is a filter bar with a 'Filter' button and a text input field 'Type to filter'. To the right of the filter bar are icons for adding, editing, and deleting items. Below this, the 'Component Name' is 'ABC', 'Component Type' is 'Main', and 'Rate Type' is 'Special Amount'. A pagination bar shows 'Page 1 of 1 (1 of 1 items)' with navigation arrows. Below the table is an 'Additional Fields' section. At the bottom right are 'Save' and 'Close' buttons.

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

The screenshot shows the 'Charge Details' window. It has two columns of fields. The left column contains: 'Charge Code *' (text input with '005'), 'Charge Amount *' (text input with '₹1,500.00'), 'Is Charge Waived' (toggle switch), 'Minimum Charge Amount' (text input), 'Net Charge Amount' (text input), and 'Waiver Remarks' (text area). The right column contains: 'Charge Currency *' (dropdown with 'INR' and a search icon), 'Charge Description' (text input with 'Processing Fees'), 'Waived Amount' (text input), 'Maximum Charge Amount' (text input), 'Charge Base Amount' (text input), and 'Save' and 'Cancel' buttons at the bottom right.

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

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

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366. Specify the **Charge Amount** for the facility.
367. Type the **Charge Description**.
368. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.
369. Enter the following details in respective fields:
 - Waived Amount
 - Minimum Charge Amount
 - Maximum Charge Amount
 - Net Charge Amount
 - Charge Base Amount
 - Waiver Remarks
370. Click **Save**. Charge details are added and listed as shown below:

The screenshot shows the 'Pricing' window with the 'Charges' tab selected. Below the 'Charges' header, there is a filter input field with the text 'Type to filter'. To the right of the filter are icons for adding, editing, and deleting charges. Below these icons, the details of a single charge are displayed in a table-like format:

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

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



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

371. To edit the charge details, click the added charge and then click the edit icon.
372. To delete the charge details, click the added charge and then click the delete icon.
373. To change the list view to table view, click the table icon at the right corner.

Linking Facility with Collateral

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



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

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

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Term loan for **ABC group** - TL

Facility Details

Facility Basic Info
Exposure
Fee
Pricing
Facility collateral linkage
Credit Rating

Facility-Collateral Linkage

Filter

Type to filter

+

No items to display.

Page

1

(0 of 0 items)

⏪

<

1

>

⏩

Close

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

Facility-Collateral Linkage

Collateral Code *
COL202960722-Crop

Collateral Description
CROP category

Collateral Currency
INR

Collateral Value
₹90.00

Amount Basis
Amount

Linked Percentage *
100%

Linked Amount *
₹90.00

Order number *
1

Save Cancel

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

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

- Collateral Description
- Collateral Currency
- Collateral Value

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

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

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378. 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.
379. 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.
380. In the **Order number** field, specify the collateral utilization order for e.g. 1, or 2.

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

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

The screenshot shows a web application interface for 'Term loan for [Loan group] - TL'. On the left is a sidebar with 'Facility Details' expanded, containing links for 'Facility Basic Info', 'Exposure', 'Fee', 'Pricing', 'Facility collateral linkage' (which is highlighted), and 'Credit Rating'. The main area is titled 'Facility-Collateral Linkage' and features a 'Filter' button, a 'Type to filter' text box, and icons for adding, editing, and deleting records. Below this, a table displays one record with the following details: Collateral Code: COL202960722, Collateral Value: ₹90.00, Linked Amount: ₹90.00, Collateral Description: CROP category, Amount Basis: Amount, Collateral Currency: INR, Order number: 1, and Linked Percentage: 100%. A 'View linkage' link is present next to the percentage. At the bottom of the table, it shows 'Page 1 of 1 (1 of 1 items)' with navigation arrows. A 'Close' button is located at the bottom right of the main area.

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

Adding Credit Rating

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

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History

No items to display.

Close

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

Credit Rating

Agency Name *
Moody's

Outlook *
Positive

Grade *
AAA

Score *
10

Effective Date *
May 1, 2018

Year Of Rating *
2018

Recommend
☒

Create

Close

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

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

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

390. Click the calendar icon in the **Effective Date** field and select the date on which the rating is provided.

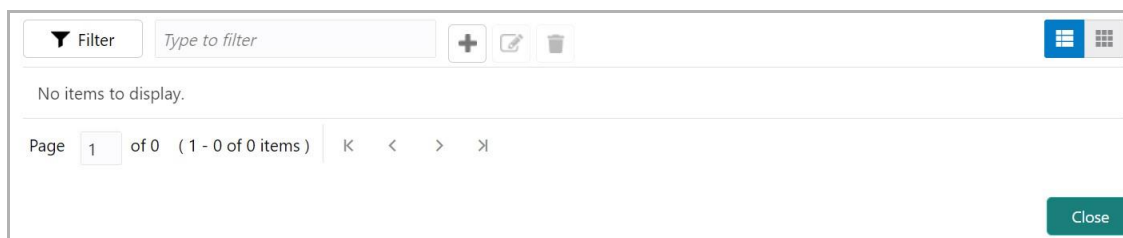
The **Year Of Rating** is automatically populated based on the selected Effective Date.

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391. Enable the **Recommend** switch, if the facility is recommended by the rating agency.
392. Click **Create**. The rating is added and displayed in the Credit Rating page.
393. To view the history of credit ratings added during different processes, click the **History** icon.
394. 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.



The screenshot shows a window titled "FX Rate Revaluation". At the top, there is a filter bar with a "Filter" button, a text input field labeled "Type to filter", and three icons: a plus sign, a pencil, and a trash can. To the right of the filter bar are two icons: a list view icon and a grid view icon. Below the filter bar, the text "No items to display." is centered. At the bottom, there is a pagination bar showing "Page 1 of 0 (1 - 0 of 0 items)" and navigation icons: a double left arrow, a left arrow, a right arrow, and a double right arrow. A "Close" button is located in the bottom right corner.

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

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FX Rate Revaluation Details

Module * MC	Product * FCUB
Currency * USD	FX Rate Type * Mid
Rate Input Method * Derived	Rate Fixing Days * 1
Revaluation Frequency * Weekly	Revaluation Effective Date * Value Date
Exchange Rate Code * Standard	

☒ Ignore Holidays *

Holiday Check *

Holiday Currency *

Schedule Movement *

☒ Move Across Month *

☒ Cascade Scheduled *

Create
Cancel

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

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400. Select the **Rate Input Method** from the drop down list. The options available are Derived and Fixed.

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

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

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

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

402. Select the **Revaluation Frequency** from the drop down list. The options available are: Daily, Weekly, Monthly, Quarterly, Half Yearly, Yearly, and None.
403. Select the **Revaluation Effective Date** from which the revaluation should happen. The options available are: Value Date and Calendar Date.
404. Enable the **Ignore Holidays** check box, if required. The revaluations that are due on holidays will not be performed on the holiday.
405. Select the **Holiday Check** option from the drop down list. The options available are Currency, Both, and Local.

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

406. Select the **Holiday Currency** for which the holiday table must be checked.
407. Select the **Schedule Movement** option from the drop down list. The options available are: Move Backward and Move Forward.

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

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

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

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

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

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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.

410. Click **Create**. The FX rate revaluation details are saved.
411. To modify the added FX rate revaluation details, select the record and click the edit icon.
412. To delete the added FX rate revaluation details, select the record and click the delete icon.
413. To exit the *Facility Details* window, click **Close**.

Creating Facility with Template

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

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

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The screenshot shows the 'Facility Template' form. At the top, there are fields for 'Template Code' (0022) and 'Template Name' (Test Template). Below these, there are two main sections: 'Available Facility' and 'Facility Template'. The 'Available Facility' section is a dark blue sidebar with a list of facility types: Working Capital Finance, Term Loan, Letter of Credit, and Guarantee. The 'Facility Template' section is a light gray box with a list of facilities: Liability, Working capital facility (1112), and Term Loan Facility (2233). At the bottom right, there are 'Submit' and 'Close' buttons.

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

The screenshot shows the 'Facility Template' form with the details for the 'Working capital facility - 1112' expanded. The form has a title bar with a close button (X) and a 'Save' button. Below the title bar, there are four main fields: 'Facility Description' (Working capital facility), 'Next Review Date' (Oct 1, 2020), 'Currency' (USD), and 'Requested Amount' (\$10,000.00). At the bottom right, there are 'Submit' and 'Close' buttons.

419. Type the **Facility Description**.
420. Select / specify the **Next Review Date** for the facility.
421. Search and select the **Currency** for the **Requested Amount**.
422. Specify the **Requested Amount**.
423. Click **Save**.
424. After providing details for all the facilities in the **Facility Template** section, click **Submit**. Facility is created and listed as shown below.

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Funding Requirement

Screen (6 / 9)

OFSSS

▼

▲ Liability details

004 Branch	202374510 Liability Number	\$50,000.00 Requested Liability Amount:
---------------	-------------------------------	--

Filter

Type to filter

×

+

↶

T

List View

Table View

Facility Structure

00222 NEW

Facility Id: F20241574
Facility Description: Term loan for OFSS

Requested Amount: \$50,000.00
Facility Category: Term Loan

Product Type: Fun
Next Review Date:

Edit Facility

Create Sub Limit

Remove Facility

Link Document

0 NEW

Facility Id: F20237076
Facility Description:

Requested Amount: \$25,000.00
Facility Category: Term Loan

Product Type: Fun
Next Review Date:

Hold

Back

Next

Save & Close

Cancel

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.

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

New Facility

☐ Take over other bank facility

Line Code * 22	Line Serial Number * 33	Facility Description * Facility for Tata motors
Parent Facility Id TERMLOAN3 - test	Facility Type * ☐ Funded ☒ Non Funded	Facility Category Term Loan
Currency * USD	Requested Amount * \$50,000.00	Next Review Date * Dec 31, 2020
Tenor 12	Line Expiry Date * Nov 30, 2021	Availability Period Availability Period
Commitment Status ☒ Committed ☐ Uncommitted	Secured? ☒ Secured ☐ Cascade	☒ Revaluation Required ☒ Rate Agreement Required

Additional Fields

UDF

Save

Save & Configure

Close

Chapter 3 - Credit Initiation

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

The screenshot shows the 'Funding Requirement' page with the following details:

- Branch:** 004
- Liability Number:** 203221263
- Requested Liability Amount:** \$50,000.00

Below the details, there is a table of facilities. The first facility is highlighted:

Facility ID	Facility Description	Requested Amount	Facility Category	Product Type	Next Review Date
2235	F20322627 Term Loan Parent Line Number: 2233-Term Loan	\$10,000.00	TL	Funded	20-11-30

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

Removing Facility

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

Linking Document

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

The screenshot shows the 'Document' window with a list of documents for a facility. The documents are:

Document ID	Document Type	Document Code	Document Expiry Date
DOC20322414	Address Proof (MANDATORY)	Aadhar Card Application Number: APP203228490	
DOC20322415	Collateral Agreement (OPTIONAL)	Application Form Application Number: APP203228490	
DOC20322416	Credit Proposal (MANDATORY)	Legal Agreement Document Application Number: APP203228490	

A dropdown menu is open for the first document, showing options: 'Upload Document' and 'Link Existing Document'. At the bottom right, there is a 'Close' button.

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

Chapter 3 - Credit Initiation

Document

Document Type *
ADDRESDOC

Document Type Description
Address Proof

Document Code *
AADHARCARD

Document Code Description
Aadhar Card

Document Expiry Date
Nov 30, 2020

Remarks

Drop files here or click to select

Selected Files

Upload
Close

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

431. Click **Upload**.

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

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

Linking Existing Facilities

If the **Take Over** check box is not enabled while adding existing facilities, the user can link the existing facilities with the funding requirement using this option.

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

Link Existing Facilities

Filter
Type to filter

Facility Id: EF20237144
Facility Category: Term Loan

Outstanding Amount: \$25,000.00
Take Over: No

Product Type: Funded

Facility Id: EF20237145
Facility Category: Term Loan

Outstanding Amount: \$25,000.00
Take Over: No

Product Type: Funded

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

Link
Cancel

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

Chapter 3 - Credit Initiation

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

435. Select the required existing facility and click **Link**. Existing facility is added to the funding requirement page.

Filtering Facility

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

Filter

Reset
Apply

Limit

☒ Joint Customer

Status

☒ New
☐ Modified
☐ Removed

Facility Type

☒ Funded
☐ Non Funded

Product Type

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

Currency

USD

From Amount

To Amount

Chapter 3 - Credit Initiation

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



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

440. To delete the facility, **select** the facility and click delete icon.
441. To change the layout of facility details to table view, click the **Table View** icon.
442. To change the layout of facility details to list view, click the **List View** icon.
443. To go to the next page, click **Next**. The *Policy Exception* page appears.

Policy Exception

This data segment displays the policy exceptions for the Financial Institution, if any.

The screenshot shows a web application interface titled "FI Amendment Process - Amendment Initiation". On the left is a vertical navigation menu with items: Customer Creation, KYC, Risk Evaluation, Legal Evaluation, Credit Evaluation, Funding Requirement, Policy Exception (highlighted with a blue bar), Write up, and Comments. The main area is titled "Policy Exception" and is currently empty. At the top right of the main area are tabs for "Documents", "Collateral Summary", and "Overrides". A status bar at the bottom right indicates "Screen (7 / 9)". At the bottom of the screen are buttons for "Audit", "Hold", "Back", "Next", "Save & Close", and "Cancel".

444. After viewing the policy exceptions, click **Next**. The *Writeup* page appears.

Writeup

This data segment allows you to add writeup for the party in the available writeup categories. The history of writeup for the customer will be available to the users throughout the customer's association with the bank.



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

FI Amendment Process - Amendment Initiation

Write up

Harry fi

Filter Type to filter

No Data Found

Audit Hold Back Next Save & Close Cancel

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

Writeup

Writeup Category * BOVR

Business overview

Sample writeup

Create Cancel

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

Chapter 3 - Credit Initiation

Writeup Category

Writeup Category Code

Writeup Category Description

Fetch

Writeup Category Code	Writeup Category Description
PURP	Facility Purpose
PRIC	Facility Pricing Writeup
F005	Facility Customer Relationship Writeup
MKTI	Market Intelligence
BOVR	Business overview
CALL	Call Report
PIPE	PIPELINE

Page

1

of 1

(1 - 7 of 7 items)

K

<

1

>

X

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

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

Write up

Screen (5 / 6)

Corporation

Filter

Type to filter

+

✕

☰

Facility Purpose

N

Edit

Remove

Sample Writeup

View complete writeup

View documents

View history

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

Chapter 3 - Credit Initiation

The screenshot shows the 'Write up' interface. At the top, there's a 'Write up' header and a 'Screen (5 / 6)' indicator. Below the header, there's a 'Corporation' dropdown menu. A 'Filter' button and a search bar labeled 'Type to filter' are present. The main area displays a 'Facility Pricing Writeup' tile. Inside the tile, there's a 'Sample writeup' text area. To the right of the tile, there are three icons: a green circle with 'N', an 'Edit' icon, and a 'Remove' icon. Below these icons, there's a menu with three options: 'View history', 'Print', and 'View documents'. At the bottom of the interface, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

450. To modify the writeup, click the **Edit** icon and change the information.
451. To delete the writeup, click the **Remove** icon. A confirmation message appears.
452. Click **Yes**. The writeup is removed.
453. To view the writeup history, click the **View history** icon.
454. To print the write up, click the **Print** icon.



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

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

The screenshot shows the 'Writeup documents' window. The title bar says 'Writeup documents'. Inside the window, there's a message 'No items to display.' and an 'Add New Documents' button. At the bottom right, there's a 'Close' button.

Chapter 3 - Credit Initiation

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

Chapter 3 - Credit Initiation

457. To exit the Writeup documents window, click **Close**.

458. To go to the next page, click **Next**. The *Comments* page appears.

Comments

This data segments allows you to post overall comments for the Initiation stage. Posting comments helps the user of next stage to better understand the application.

The screenshot shows the 'FI Amendment Process - Amendment Initiation' window with the 'Comments' tab selected. On the left is a sidebar with a list of stages: Customer Creation, KYC, Risk Evaluation, Legal Evaluation, Credit Evaluation, Funding Requirement, Policy Exception, Write up, and Comments (which is highlighted). The main area is titled 'Comments' and contains a rich text editor with a toolbar (undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, H1, H2, and a right arrow). Below the editor is a 'Post' button. Underneath the post button is a box that says 'No items to display.' At the bottom of the window is a navigation bar with buttons: Audit, Hold, Back, Next, Save & Close, Submit, and Cancel. The top right corner of the window shows 'Screen (9 / 9)'.

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

460. To hold the FI credit proposal Amendment process, click **Hold**.

461. To go back to the previous stage, click **Back**.

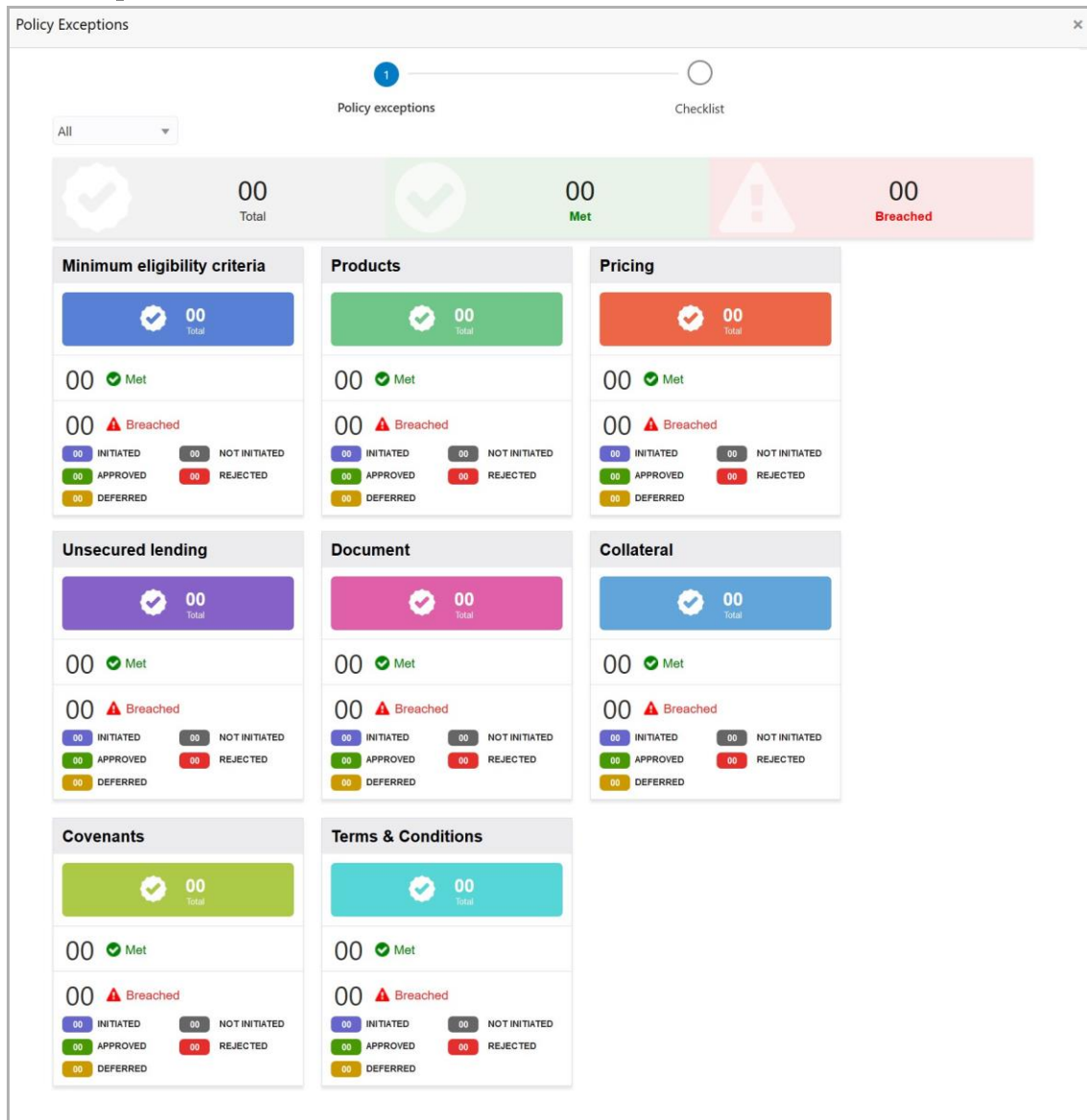
462. To save the process for future edit, click **Save & Close**.

463. To submit the application for review, click **Submit**.

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

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

Chapter 3 - Credit Initiation



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

Chapter 3 - Credit Initiation

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

The screenshot displays a web application window with a progress bar at the top. The progress bar has two segments: 'Policy exceptions' (unselected) and 'Checklist' (selected, indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right of the window, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

467. Select the **Outcome** as **PROCEED**.
468. Click **Submit**.

Upon submitting the FI credit proposal amendment application, the application is moved to Review and Recommendation stage.

Chapter 4 - Review and Recommendation

Review and Recommendation

In this stage, the user configured for this stage must review the Credit Proposal Amendment application and provide their recommendations based on credit performance of the Financial Institution. Additionally, the details captured in the Initiation stage can be managed or new record can be created based on the requirement.

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		TASync Process	TASync7	TASync7	Manual Retry	18-08-16
☐ Acquire & Edit		TASync Process	TASync6	TASync6	HandOff Success	18-08-16
☐ Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
☐ Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
☐ Acquire & Edit		FI Credit Process	TASync1	TASync1	Review and Recommendation	18-08-16
☐ Acquire & Edit		FI Credit Process	TASync	TASync	Customer Acceptance	18-08-16
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
☐ Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

Chapter 4 - Review and Recommendation

2. **Acquire & edit** the required Review and Recommendation task. The *Review and Recommendation - FI Summary* page appears:

Chapter 4 - Review and Recommendation

FI Amendment Process - Amendment Review and Recommendation

Documents

Collateral Summary

Overrides

Screen (1 / 8)

FI Summary

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

FI Summary

Harry fi

Party Information

Customer Name: Harry fiDemographic Type: DomesticEntity: ProprietorshipCountry: INDIA

FI Code: 12Head Office Country: INCountry of Risk: INBusiness Type: IslamicFI BIC Code: 12FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

Covenants

0

Total Covenants

0

Entity Wile

0

Facility Wile

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

0

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for: Previous 3 years

Category

2018-2019

Variance %

2019-2020

Variance %

2020-2021

No data to display.

Projections

View all

Show results for: Next 3 years

Category

2021-2022

Variance %

2022-2023

Variance %

2023-2024

No data to display.

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

No items to display.

Audit

Hold

Back

Next

Save & Close

Cancel

Chapter 4 - Review and Recommendation



For information on actions that can be performed in the *FI Summary* page, refer **Credit 360 User Manual** Chapter.

Review and Recommendation stage is similar to the Initiation stage. Refer Initiation chapter for field level explanation.

Upon selecting the **Outcome** as 'Proceed' and clicking **Submit**, the FI Credit Proposal Extension application is moved to the Approval stage.

Chapter 5 - Approval

Approval

In this stage, the higher officials such as the head of credit department in the bank must review the FI Credit Proposal Amendment application and make necessary decision such as Approve or Reject the application.

Only approval steps are provided in this chapter. Refer **Credit Initiation** chapter for field level explanation on all the data segments in this stage.

To approve the facility, perform the following steps:

- Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

- Acquire & Edit** the required Approval task. The *Approval - FI Summary* page appears:

Chapter 5 - Approval

FI Amendment Process - Amendment Proposal Approval

Documents

Collateral Summary

Overrides

Screen (1 / 8)

FI Summary

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

FI Summary

Harry fi

Party Information

Customer Name: Harry fiDemographic Type: DomesticEntity: ProprietorshipCountry: INDIA

FI Code: 12Head Office Country: INCountry of Risk: INBusiness Type: IslamicFI BIC Code: 12FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

Covenants

0

Total Covenants

0

Entity Wide

0

Facility Wide

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

0

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for: Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

Projections

View all

Show results for: Next 3 years

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

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

No items to display.

Audit

Hold

Back

Next

Save & Close

Cancel

Chapter 5 - Approval

3. Navigate to the *Funding Requirement* page by clicking **Next**.

FI Amendment Process - Amendment Proposal Approval

Screen (5 / 8)

Funding Requirement

Harry fi

Liability details

203526461 Liability Number branch (004)	\$12.00K Requested Amount expires on (May 20, 2021)	\$12.00K Amount expires on (May 28, 2021)	NA Approval Amount expires on (NA)
---	---	---	--

Filter Type to filter 1

TERMLOAN3 NEW	Facility Id: FACI211470008645 Proposed Amount: Approved Amount:	Requested Amount: Facility Description: test Next Review Date:	Facility Type: Non Funded Facility Category:
--	---	--	---

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

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

4. Mouse hover on the **Liability Details** section and click the edit icon. The *Liability Details* window appears.

Liability Details

Currency
Requested Liability Currency: *
USD

Amount
Requested Liability Amount: * \$12,000.00
Return On Capital 20%
Probability Of Default 0%
Loss Given Default 0%
Cash Cover \$12,000.00

Proposed and Approved
Proposed Liability Currency: * USD
Proposed Liability Amount: * \$12,000.00
Approval Liability Currency: * USD
Approval Liability Amount: * \$12,000.00
Proposed Funded Sell Down \$12,000.00
Proposed Unfunded Sell Down \$12,000.00
Approved Funded Sell Down \$12,000.00
Approved Unfunded Sell Down \$12,000.00

Dates
Next Review Date * May 13, 2021
Requested Expiry Date * May 20, 2021
Proposed Expiry Date * May 28, 2021
Approved Expiry Date * May 31, 2021

Additional Fields
No Additional fields configured!

Save **Cancel**

5. Specify the **Approval Liability Currency**.
6. Specify the following amounts in Approval Liability Currency:
 - Approval Liability Amount

Chapter 5 - Approval

- Approved Funded Sell Down
 - Approved Unfunded Sell Down
7. Specify the **Approved Expiry Date**.



Approved Expiry Date can be before or after the Requested or Proposed Expiry Date.

8. Click **Save**. The approval details are saved.
9. In the *Funding Requirement* page, click the hamburger icon in the required facility and select **Edit**. The *Facility Details* window appears.
10. In the *Facility Details* window, specify the **Approved Amount**.
11. Click **Save**.
12. To exit the *Facility Details* window, click **Close**.
13. In the *Funding Requirement* page, click **Next** to go to the *Comments* page.
14. **Post** comments, if required.
15. Click **Submit**. The *Policy Exception* window appears.
16. Click the **Checklist** data segment and select the **Outcome** as 'Approve'.
17. Click **Submit**. The proposal is sent to the Draft Generation stage.

To reject the facility, select the **Outcome** as 'Reject' and click **Submit**.

Chapter 6 - Draft Generation

Draft Generation

In this stage, customer’s communication address can be configured and the draft document can be generated for customer acceptance.

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

1. Navigate to **Tasks > Free Tasks**. The *Free Task* page appears.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
☐ Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
☐ Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
☐ Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

2. **Acquire & Edit** the required draft generation task. The *Draft Generation - FI Summary* page appears.

Chapter 6 - Draft Generation

FI Amendment Process - Draft Generation

FI Summary

Draft Generation

Comments

Screen (1 / 3)

Party Information

Customer Name: Harry fi

Demographic Type: Domestic

Entity: Proprietorship

Country: INDIA

FI Code: 12

Head Office Country: IN

Country of Risk: IN

Business Type: Islamic

FI BIC Code: 12

FI Legal Entity Code: 12

Facility Summary

No data to display

60

50

40

30

20

10

0

test

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

Modified

Removed

0

Charges

0

Added

Modified

Removed

0

Commission

0

Added

Modified

Removed

Group entities

1

Groupwise Exposure Details

No data to display

Covenants

0

Total Covenants

0

Entity Wide

0

Facility Wide

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

0

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

No items to display.

Financial Profile

View all

Show results for Previous 3 yea...

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

Projections

View all

Show results for Next 3 years

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

Audit

Hold

Back

Next

Save & Close

Cancel

Chapter 6 - Draft Generation



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

- 3. After performing necessary actions in the *FI Summary* page, click **Next**. The *Draft Generation* page appears.

Draft Generation

Screen (2 / 3)

FAC01

+

FAC01

Generate Document

Hold

Back

Next

Save & Close

Cancel

- 4. Click **Generate Document**. The *Draft Generation Details* window appears.

Draft Generation Details

Communication Type

Email

E-Mail CC

john_doe@example.com

E-Mail To *

john_doe@example.com

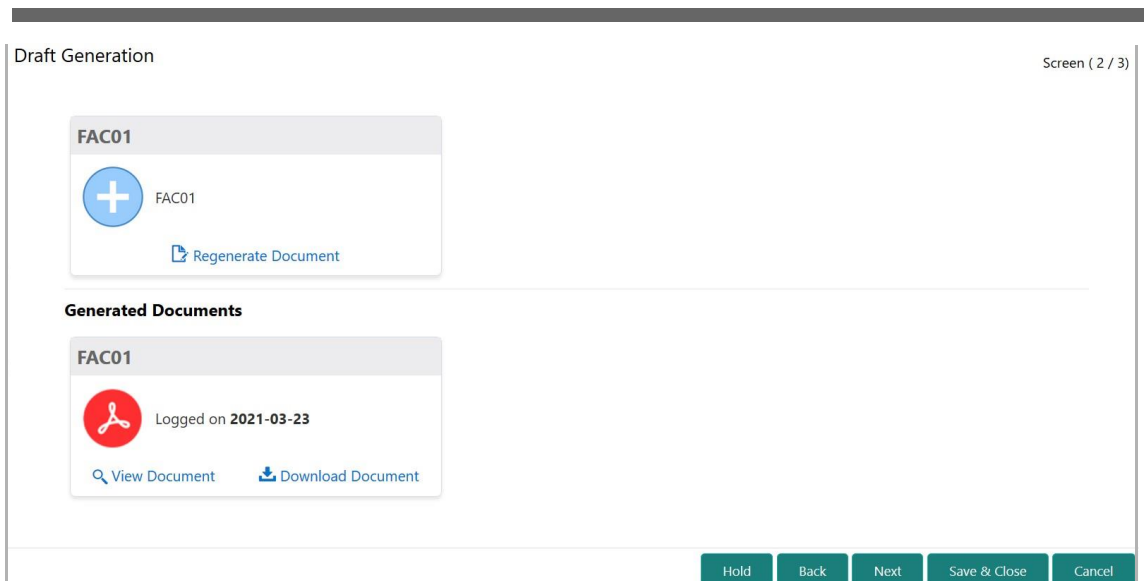
Subject *

Proposal draft

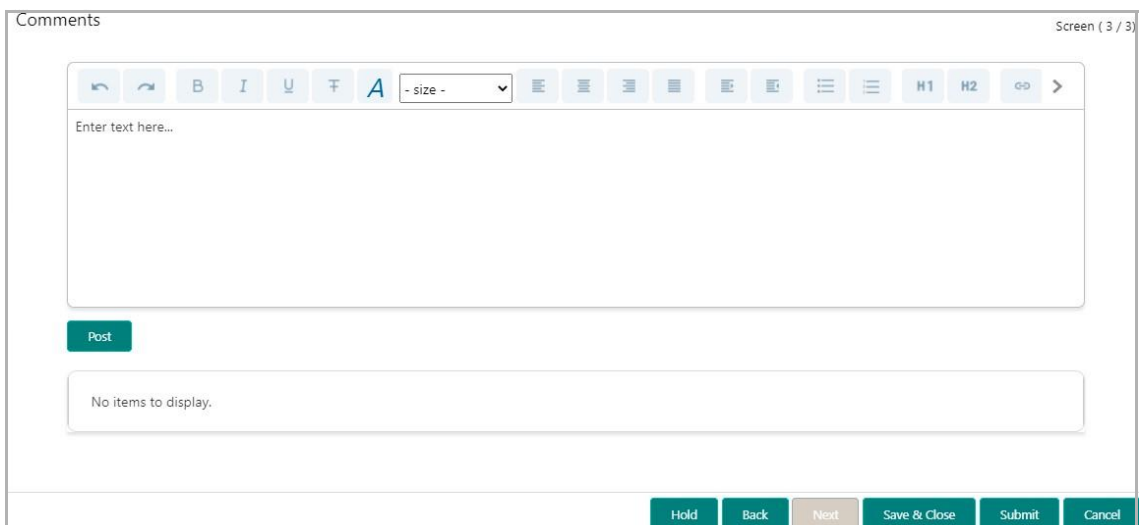
Cancel

Generate

- 5. In **E-mail To** field, type the E-mail address to which the proposal draft has to be sent.
- 6. In **E-mail CC** field, type the E-mail address which has to be in CC of draft proposal mail.
- 7. In **Subject** field, type the mail subject.
- 8. Click **Generate**. Proposal draft configured in the system is sent to the mail ID mentioned in **E-Mail To** field.

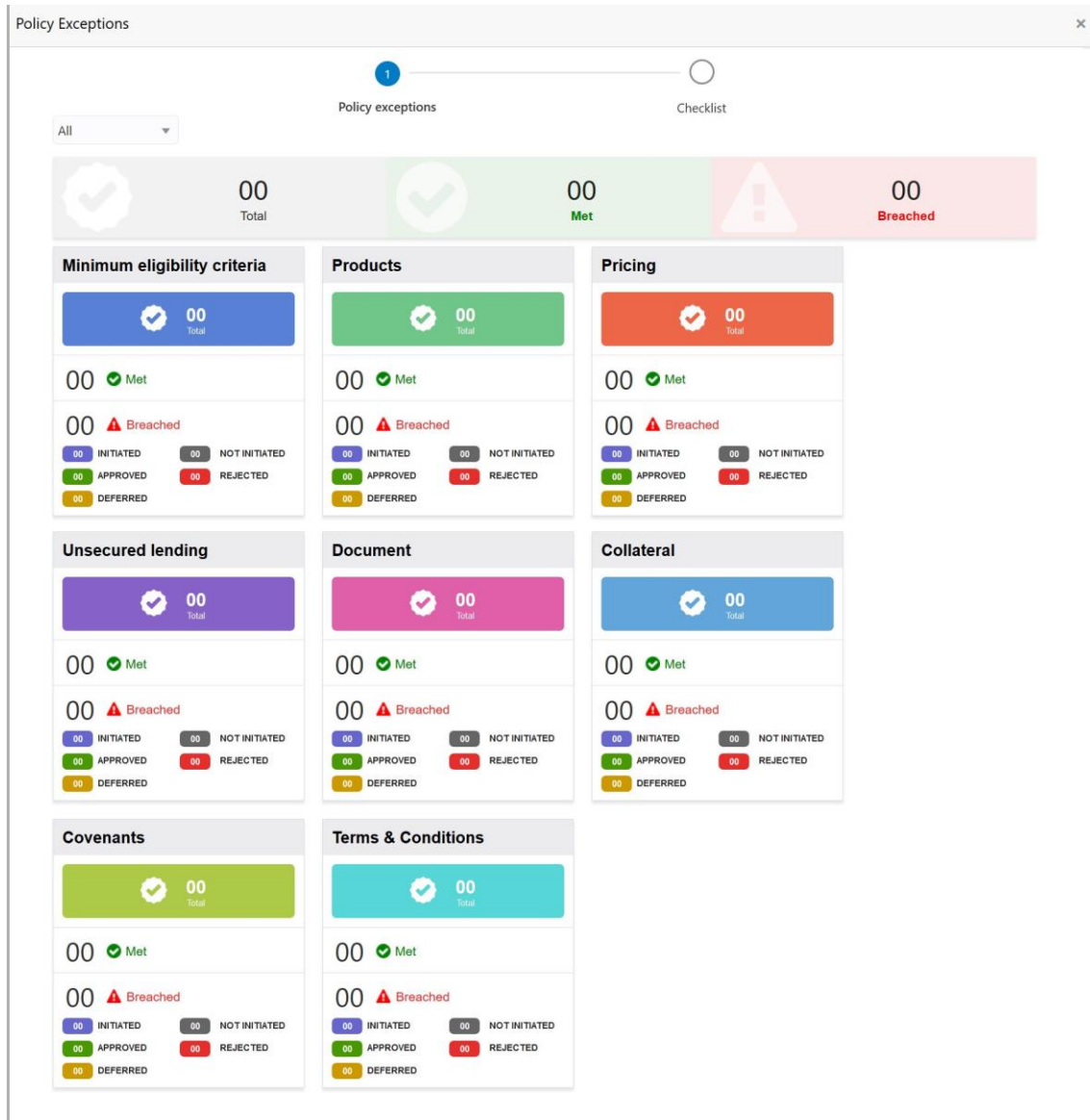


9. To view the generated draft document, click **View Document**.
10. To download the generated draft document, click **Download Document**.
11. After generating proposal draft, click **Next**. The *Comments* page appears:



12. **Post** comments, if any. Posted comment is displayed below the **Comments** box.
13. Click **Submit**. The *Policy exceptions* window appears.

Chapter 6 - Draft Generation



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

The screenshot displays a web application window with a close button (X) in the top right corner. A progress bar at the top shows two steps: 'Policy exceptions' (unselected) and 'Checklist' (selected with a blue circle containing the number 2). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

14. 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 **Checklist** data segment.
16. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
17. Click **Submit**. The draft proposal is sent to the mentioned Email ID and the application is moved to the Customer Acceptance stage.

Chapter 7 - Customer Acceptance

Customer Acceptance

The user can capture the status of customer acceptance in this stage. Upon acceptance of the draft proposal, the limit details are automatically handed off to the back office system (OBELCM).

To capture the customer acceptance status, perform the following steps:

1. Navigate to **Tasks > Free Tasks**. The *Free Task* page appears.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		TASync Process	TASync7	TASync7	Manual Retry	18-08-16
☐ Acquire & Edit		TASync Process	TASync6	TASync6	HandOff Success	18-08-16
☐ Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
☐ Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
☐ Acquire & Edit		FI Credit Process	TASync1	TASync1	Review and Recommendation	18-08-16
☐ Acquire & Edit		FI Credit Process	TASync	TASync	Customer Acceptance	18-08-16
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
☐ Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

Chapter 7 - Customer Acceptance

FI Amendment Process - Customer Acceptance

Documents

Collateral Summary

Overrides

Screen (1 / 3)

FI Summary

Customer Acceptance

Comments

FI Summary

Harry fi

Party Information

Customer Name: Harry fi Demographic Type: Domestic Entity: Proprietorship Country: INDIA

FI Code: 12 Head Office Country: Country of Risk: IN Business Type: Islamic FI BIC Code: 12 FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

Interest: 0 Charges: 0 Commission: 0

Added Modified Removed Added Modified Removed Added Modified Removed

Covenants

0

Total Covenants

Entity Wide: 0 Facility Wide: 0 Financial: 0 Non Financial: 0

Newly Added: 0 Financial 0 Non Financial

Met: 0 Financial 0 Non Financial

Breached: 0 Financial 0 Non Financial

Terms & conditions

0

Total Terms and Conditions

Entity: 0 Facility: 0 Pre disbursement: 0 Post disbursement: 0

Newly added: 0 Pre disbursement 0 Post disbursement

Met: 0 Pre disbursement 0 Post disbursement

Breached: 0 Pre disbursement 0 Post disbursement

Financial Profile

View all

Show results for: Previous 3 yea...

Category: 2018-2019 Variance % 2019-2020 Variance % 2020-2021

No data to display.

Projections

View all

Show results for: Next 3 years

Category: 2021-2022 Variance % 2022-2023 Variance % 2023-2024

No data to display.

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

No items to display.

Audit

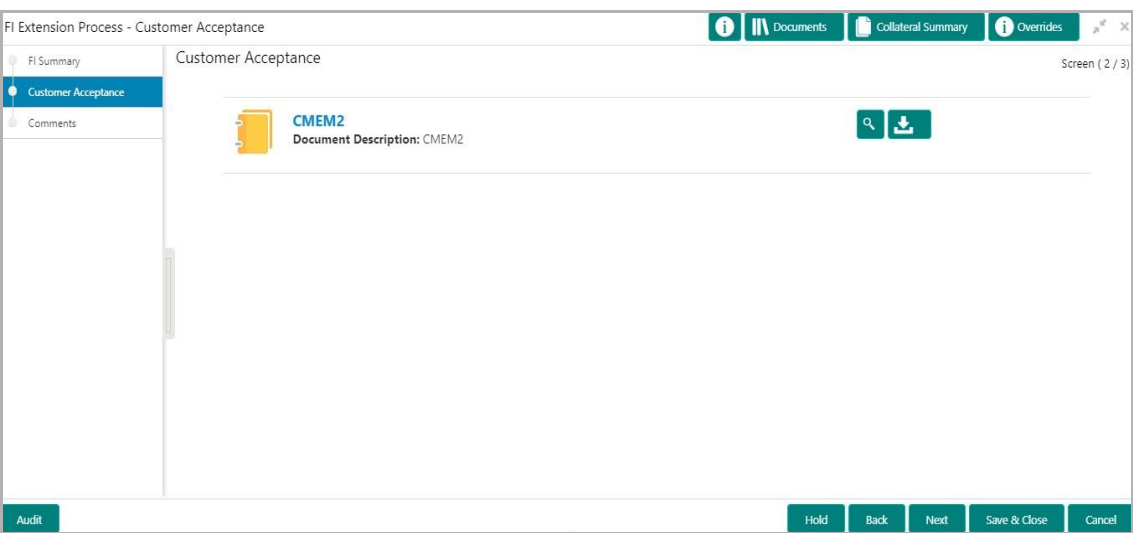
Hold Back Next Save & Close Cancel

Chapter 7 - Customer Acceptance



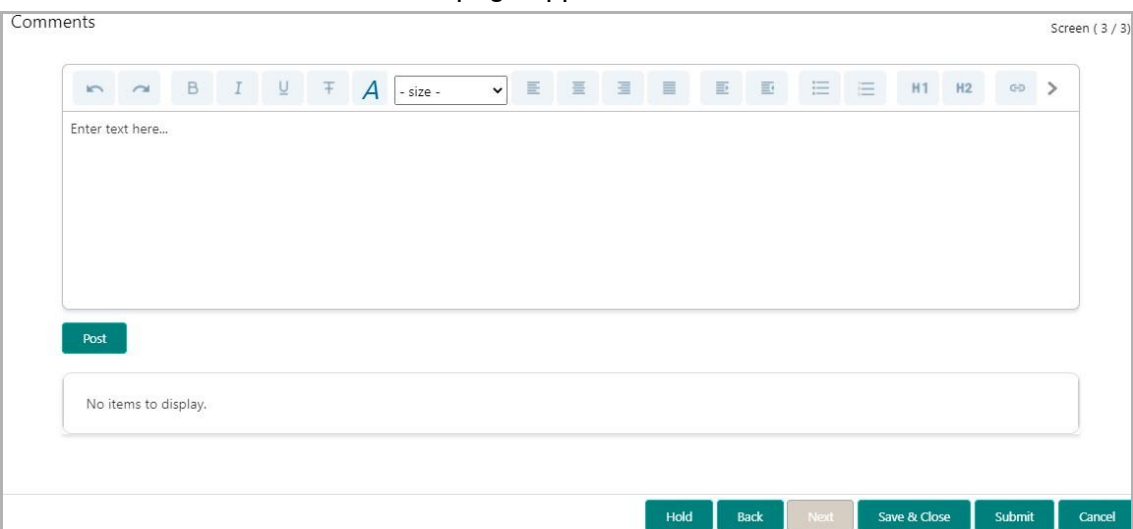
For information on actions that can be performed in the *FI Summary* page, refer **Credit 360 User Manual**.

- After performing necessary actions in the *FI Summary* page, click **Next**. The *Customer Acceptance* page appears.



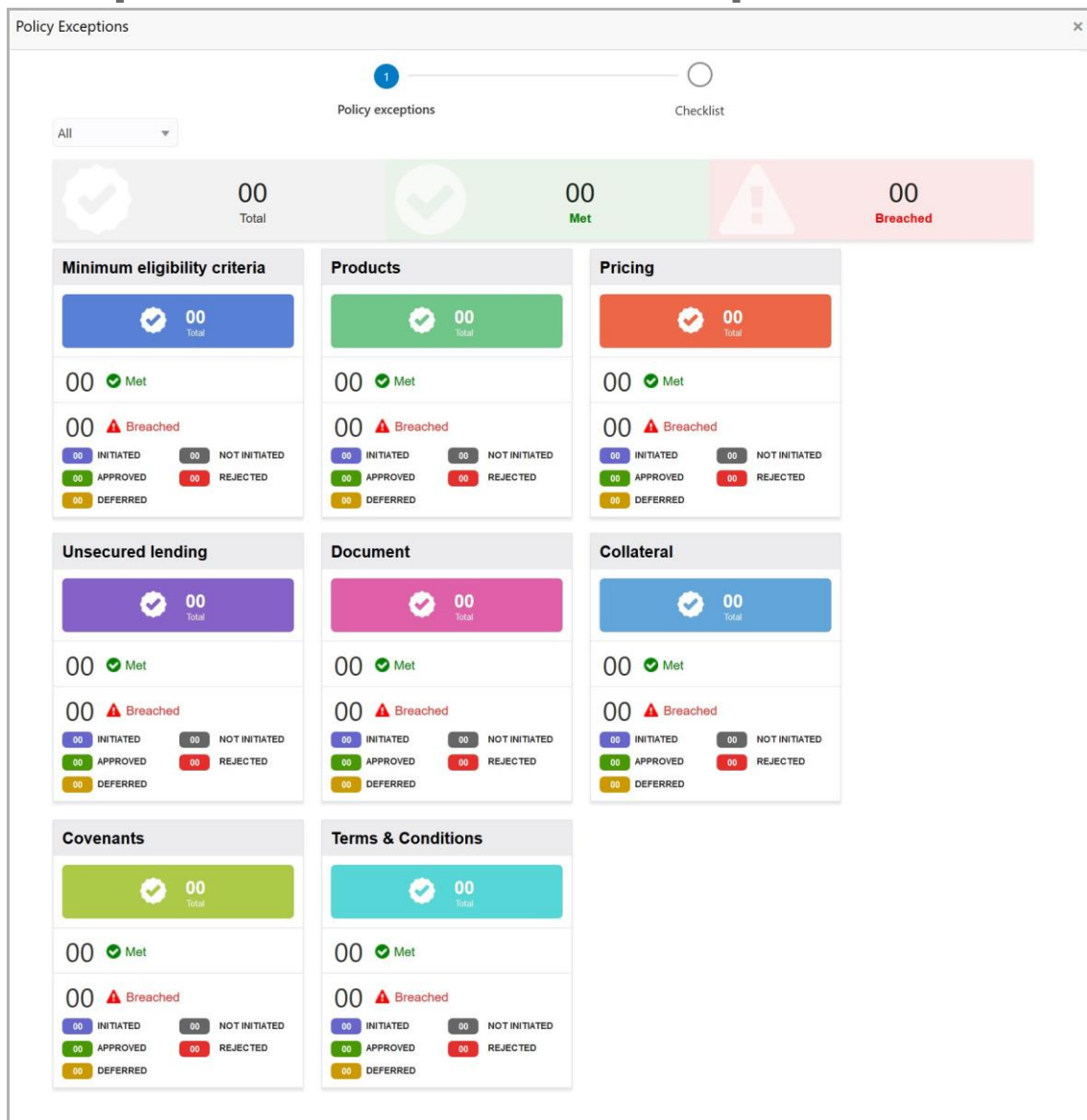
In the *Customer Acceptance* page, the Proposal Draft sent to the customer is displayed.

- To view the proposal draft, click the View icon.
- To download the proposal draft, click the download icon.
- Click **Next**. The *Comments* page appears.



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

Chapter 7 - Customer Acceptance



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

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

Chapter 7 - Customer Acceptance

The screenshot shows a web form titled "Customer Acceptance". At the top, there is a progress bar with two steps: "Policy exceptions" (indicated by a grey circle) and "Checklist" (indicated by a blue circle with the number 2). Below the progress bar, there is a table with the following content:

Outcome	Proceed
No items to display.	

At the bottom right of the form, there is a dropdown menu labeled "Outcome" with the value "Proceed" selected, and a green "Submit" button.

11. Select the **Outcome** as **PROCEED**, if the customer has accepted the proposal. Otherwise select the Outcome as **Additional Info**.
12. Click **Submit**.

If the **Outcome** is selected as 'Proceed', the limit details are handed off to the back office system on clicking **Submit**.

If the **Outcome** is selected as 'Additional Info', the application is moved to the Review and Recommendation stage on clicking **Submit**.

Chapter 8 - Handoff - Manual Retry

Handoff - Manual Retry

The system creates a manual retry task, if the automatic handoff fails due to errors in the application. You can view the error details displayed in the Summary page, make necessary changes, and then manually retry the handoff task.

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

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Task* page appears.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASync Process	TASync7	TASync7	Manual Retry	18-08-16
Acquire & Edit		TASync Process	TASync6	TASync6	HandOff Success	18-08-16
Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASync1	TASync1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASync	TASync	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

Chapter 8 - Handoff - Manual Retry

FI Amendment Process - Manual Retry

FI Summary

Funding Requirement

Comments

Documents

Collateral Summary

Overrides

Screen (1 / 3)

FI Summary

Sample FI

Party Information

Customer Name: Sample FI Demographic Type: Domestic Entity: Country: INDIA

FI Code: FI12 Head Office Country: IN Country of Risk: IN Business Type: Conventional FI BIC Code: 6112 FI Legal Entity Code: lec12

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
No data to display.			

Facility Summary

No data to display

60
50
40
30
20
10
0

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

Covenants

0

Total Covenants

0

Entity Wc

0

Facility Wc

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

Projections

View all

Show results for Next 3 years

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

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

8 Positive 2020

Audit

Hold Back Next Save & Close Cancel

Chapter 8 - Handoff - Manual Retry

3. View the **Hand-Off Error Details**.
4. Click **Next**. The *Customer Creation* page appears.

Customer Creation

Screen (2 / 4)

Name :
test fi
Party Id:
PTY211139325
Type :
Customer
Demographic Type:
Domestic
Organization Type:
Proprietorship

test fi

View
Quick View
Configure

Hold Back Next Save & Close Cancel

5. Fix the errors in this page, if any.
6. Click **Next**. The *Funding Requirement* page appears:

Funding Requirement

Screen (3 / 4)

test fi

Liability details

211139325 Liability Number branch (004)	\$12.00K Requested Amount expires on (May 13, 2021)	\$12.00K Proposed Amount expires on (May 25, 2021)	\$12.00K Approval Amount expires on (May 30, 2021)
--	---	--	--

Filter Type to filter

TERMLOAN3 NEW

Facility Id: FACI211470008644
Facility Description: test

Requested Amount: \$12.00K
Facility Category:

Facility Type: Non Funded
Next Review Date:

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

Hold Back Next Save & Close Cancel

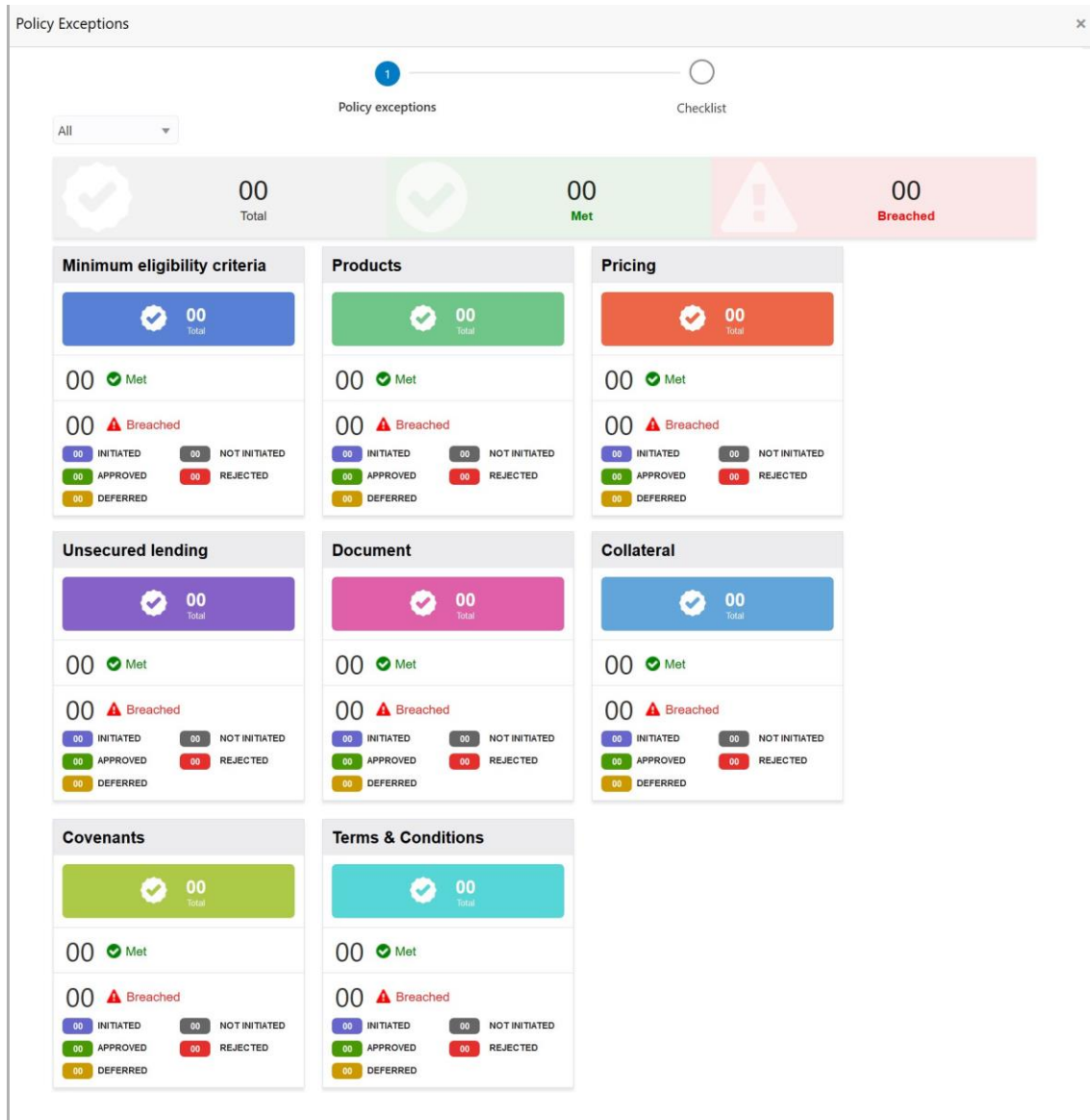
7. Fix the errors in this page, if any.

Chapter 8 - Handoff - Manual Retry

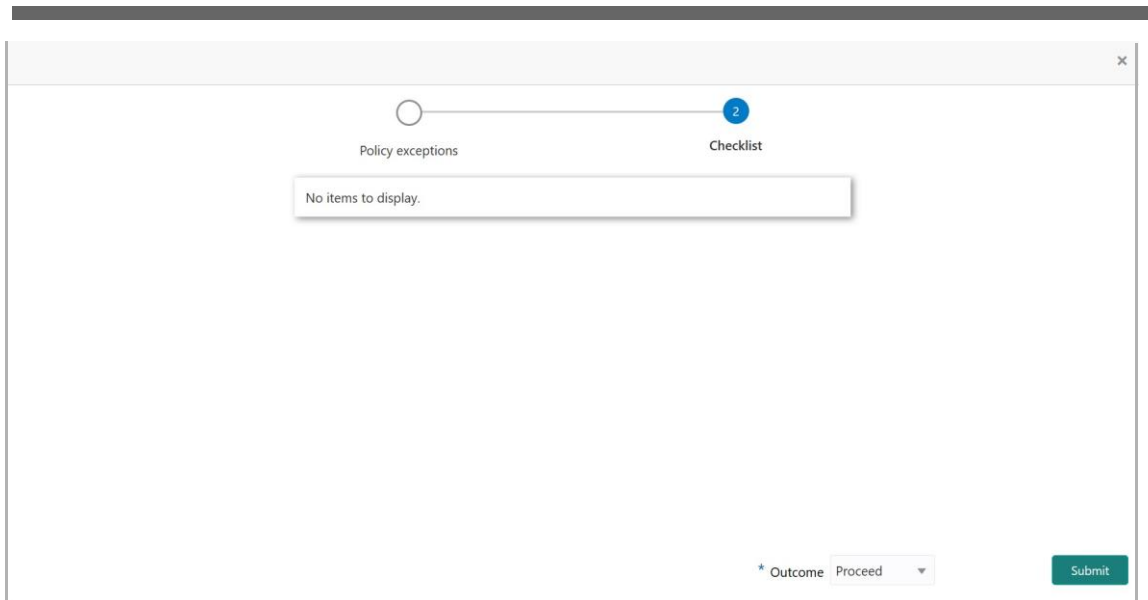
8. Click **Next**. The *Comments* page appears:

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Chapter 8 - Handoff - Manual Retry



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



Policy exceptions Checklist

No items to display.

* Outcome Proceed ▼ Submit

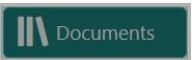
11. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
12. Click the **Checklist** data segment.
13. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
14. Click **Submit**. The proposal is moved to the Back Office System.

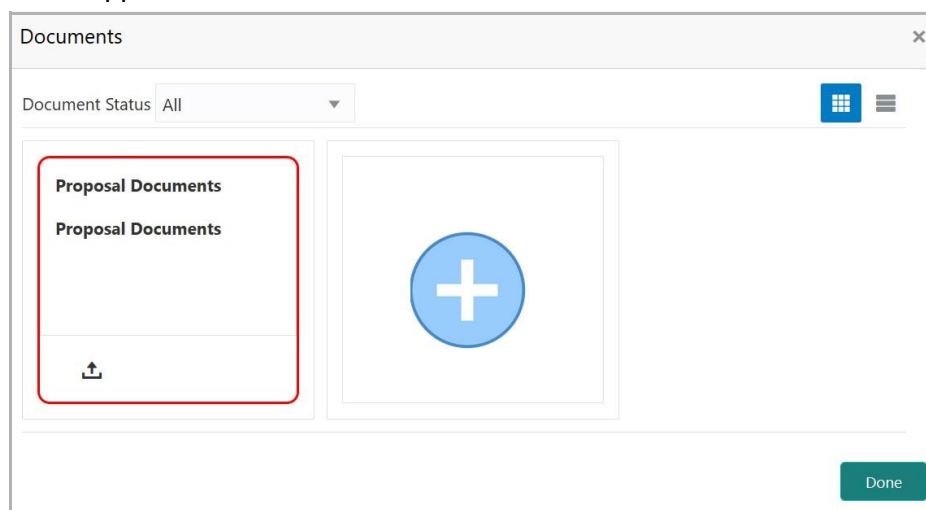
Chapter 9 - Document Upload

Document Upload and Checklist

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

Steps to upload documents

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



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

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

2. To change the table view to the list view, click the list icon at the top right corner. The *Documents* window appears as shown below.

Chapter 9 - Document Upload

Documents

Document Status
All

+

Proposal Documents / Proposal Documents

+

Add additional document

Done

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

Document

Document Type *

Closure Documents

Document Code *

Closure Documents

Document Title *

Facility Payment Bills

Document Description

Remarks

Paid

Document Expiry Date

Mar 21, 2020

Drop files here or click to select

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

Upload

Chapter 9 - Document Upload

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type a brief description about the document in the **Document Description** field.
7. Type the **Remarks**, if any.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

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

Checklist

Proposal Enrichment

☒ Company Registration document Uploaded	Remarks
☐ Incorporation document Uploaded	Remarks
☐ Collateral document Uploaded	Remarks

* Outcome: Proceed ▼ Submit

11. Manually verify all the checklist and enable the corresponding check box.
12. Select the **Outcome** as **Proceed**.
13. Click **Submit**. Document is uploaded and listed in Document window.
14. To edit or delete the document, click the edit or delete icons.

Chapter 10 - Reference and Feedback

Reference and Feedback

References

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

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

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