FI Credit Proposal Initiation User Guide

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
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Preface

About this guide

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

This guide provides the user with all the information necessary to perform Financial Institution (FI) Credit Proposal Initiation process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for setting and managing credit limit for the FI customers.

Conventions Used

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

Chapter 1 - Preface

Common Icons in OBCFPM

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

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

Chapter 2 - Overview

About FI Credit Proposal Initiation

Most banks across the countries lend other Financial Institutions and Banks on regular basis. Thus, to support the banks in carefully evaluating the FI Customer’s strength and weaknesses and extend credit facilities, the FI Credit Proposal Initiation process is developed in OBCFPM.

The stages available in the FI Credit Proposal Initiation process are:

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

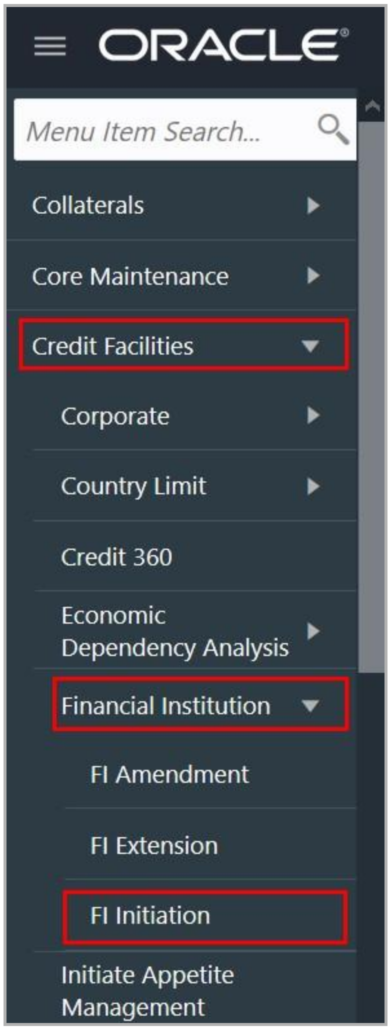
Chapter 3 - Credit Initiation

Credit Initiation

In this stage, the Relationship Manager must capture basic information and the credit requirement of the Financial Institution, and perform evaluation to determine the credit worthiness of the Financial Institution.

To initiate credit proposal, perform the following steps:

1. Login to OBCFPM.



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

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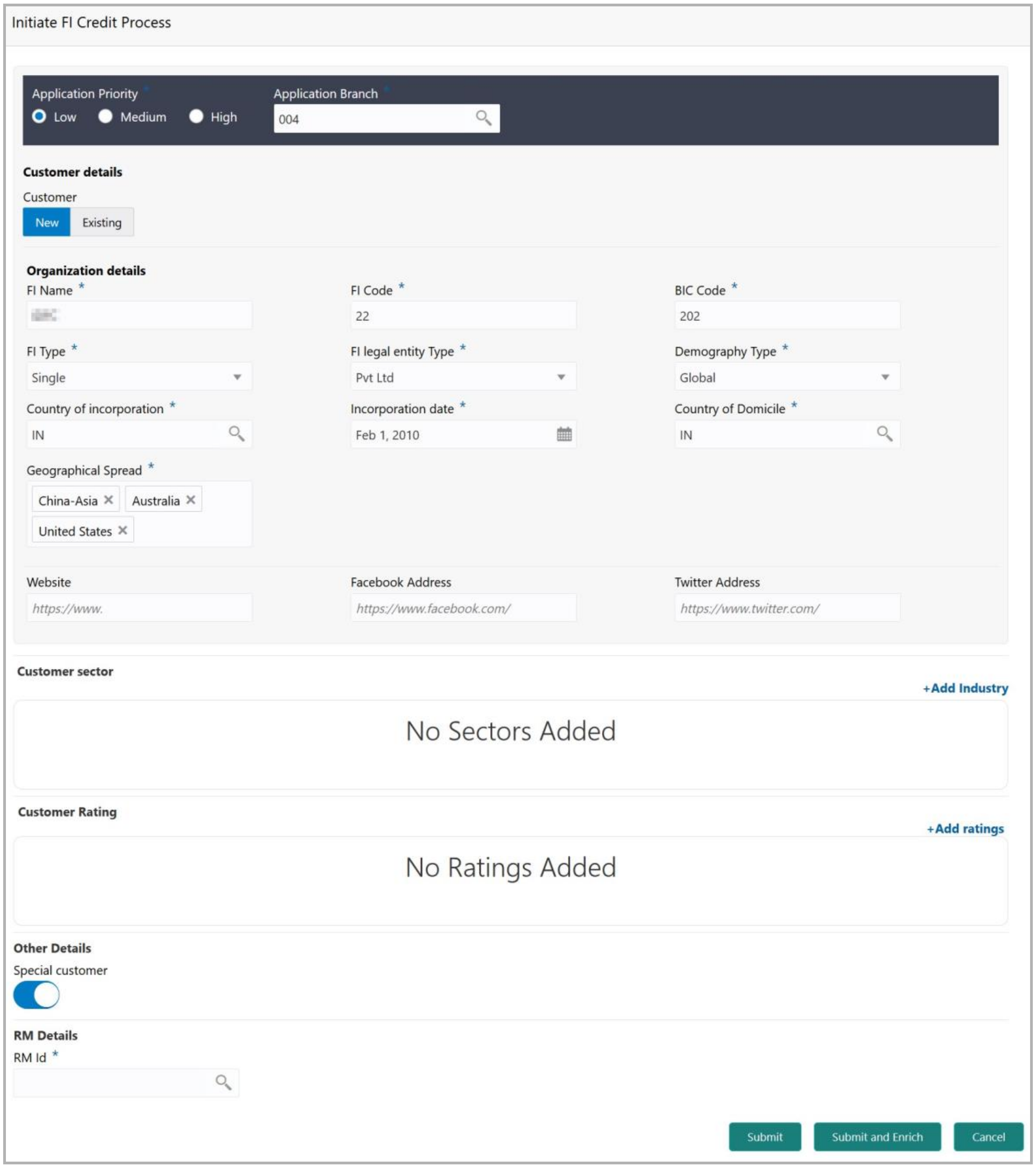
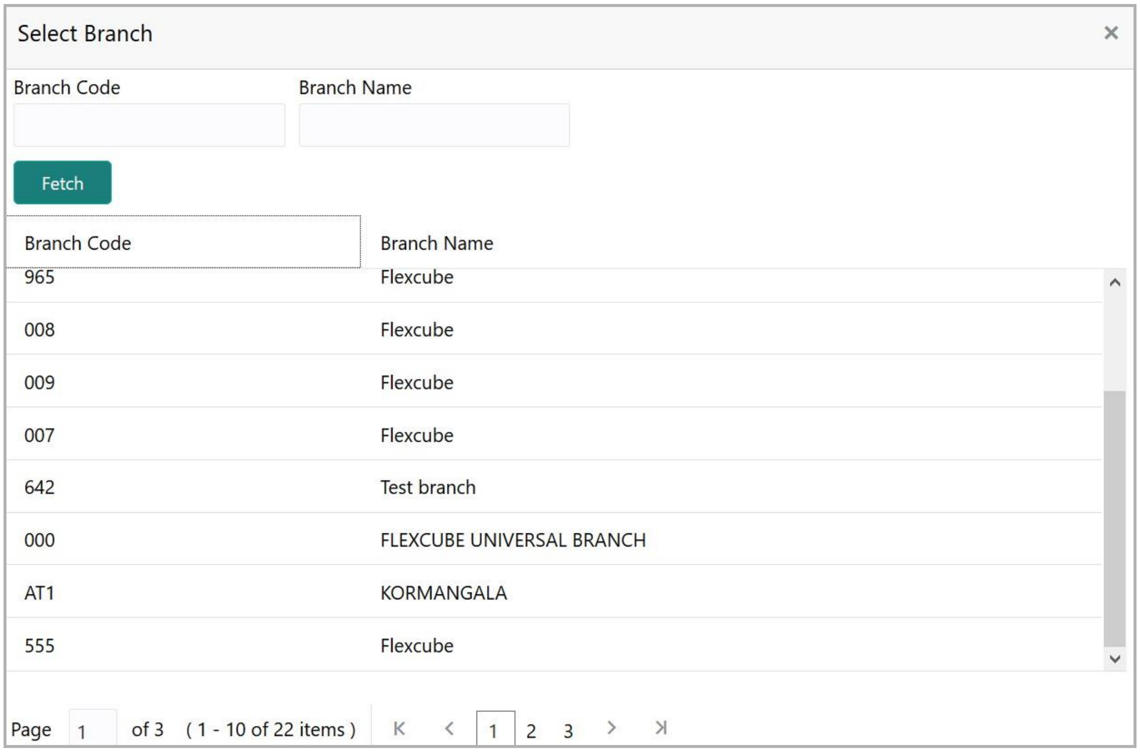


Creating Application

In the *Quick Initiation* window:

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



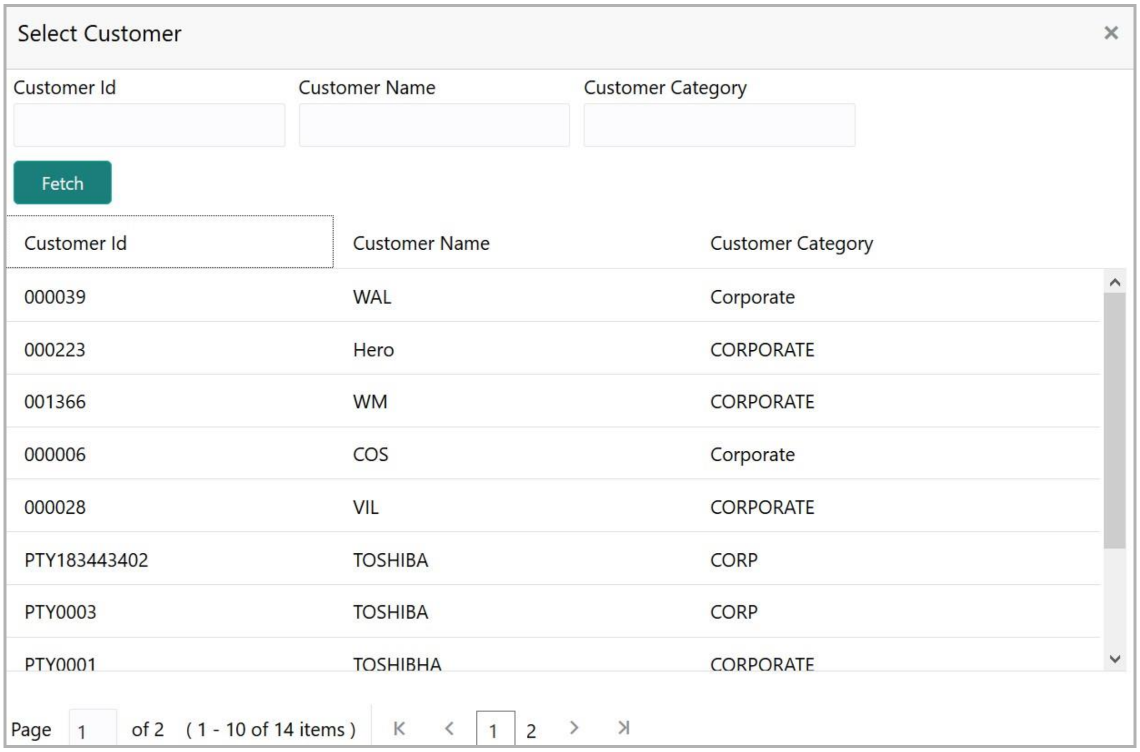
5. Click **Fetch.** Branch details appear.
6. Click the required **Branch Code** to add it to the **Application Branch** field**.**

Customer details

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

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

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



9. Click **Fetch**. Customer details appear.
10. Click the **Customer Id**. Selected ID is added to the **Customer ID** field.

Organization details

11. Type the **FI Name.**
12. Specify the unique code assigned to the Financial institution in the **FI Code** field.
13. Specify the financial institution's **BIC Code**.
14. Select the **FI Type** from the drop down list. The options available are **Single** and **Conglomerate**.
15. 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**.
16. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

Upon selecting Global option, Geographical Spread field appears.

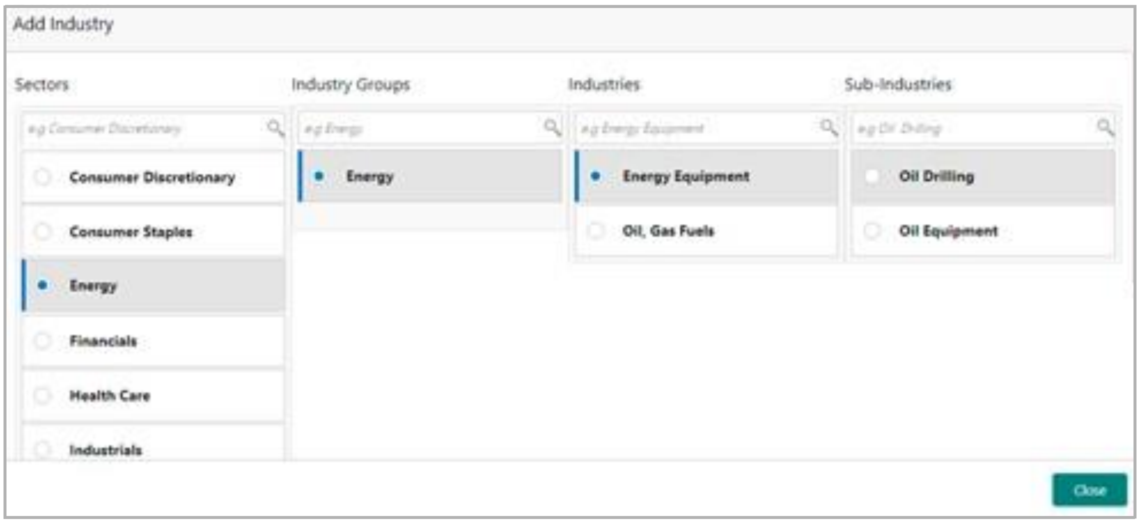
17. Search and select all the countries in which the FI is operating as **Geographical Spread**.
18. Select the **Country of incorporation**.
19. Click the calendar icon and select the **Incorporation date**.

Chapter 3 - Credit Initiation

20. Select the Financial Institution's **Country of Domicile** for organization from the drop down list.
21. 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:



22. Select the FI sector. Available **Industry Groups** appear.
23. Select the FI Industry Group. Available **Industries** appear.
24. Select the FI Industry. Available **Sub-Industries** appear.
25. Select the FI sub-industry. The Industry details are added and displayed as shown below:

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

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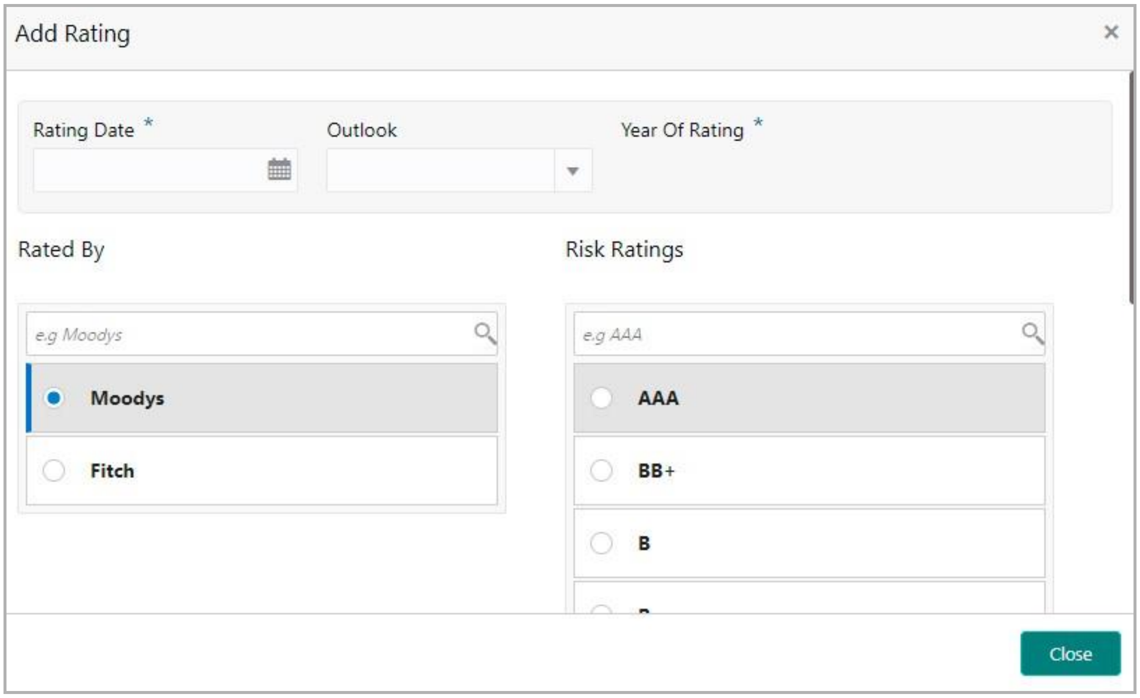
Customer Rating

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



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

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

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

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

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

Other Details

30. 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.

31. To modify the **RM Id**, search and select the required user.
32. To submit the application for enrichment, click **Submit**. A unique application number is assigned to the application for easy identification, and the Initiation task is created.
33. To enrich the application right away, click **Submit and Enrich**.
34. To cancel and exit the Initiation window, click **Cancel**.

During customer (child party) creation, **Create** button appears instead of **Submit**, **Submit and Enrich,** and **Cancel** buttons. Click **Create** to add customer for the Financial Institution.

Enriching Application

The system allows to enrich the already submitted application at any time or enrich the credit application to be submitted during the application creation process itself.

35. To enrich the already created application, navigate to **Tasks > My Tasks. My Tasks** page appears:

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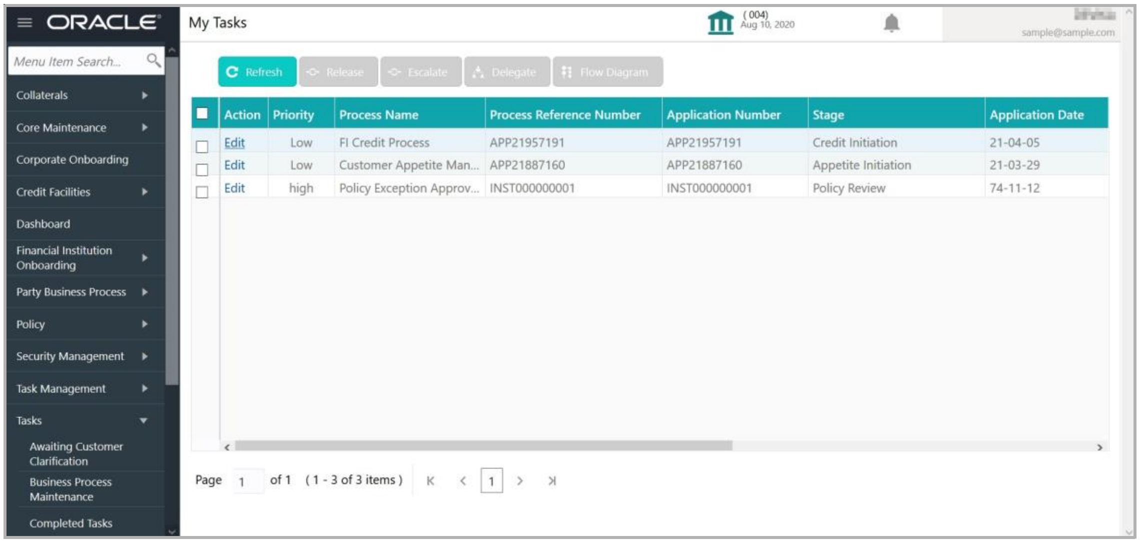
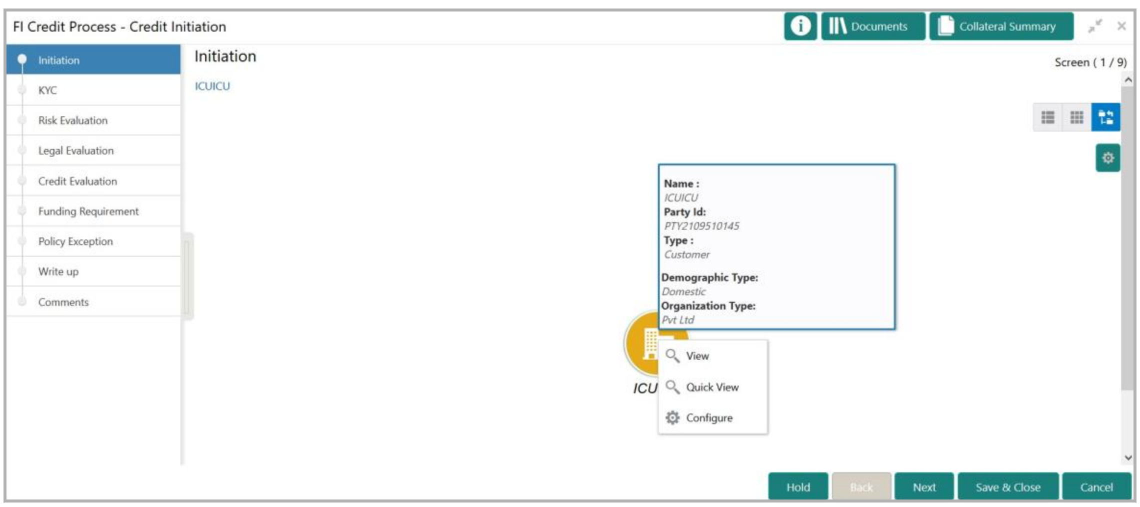


36. Select the required application and click **Edit.** The *Credit Initiation - Initiation* page appears.

37. To enrich the application after application creation process, click **Submit and Enrich** in the *Quick Initiation* screen. The *Credit Initiation - Initiation* page appears.

Initiation

This data segment allows to view and modify the basic information captured in the quick initiation screen and add child parties to the party (FI).



38. Mouse hovering on the party icon displays the basic information about the Financial Institution.

39. Right click on the party icon to perform the following actions:

    - Add Customer
    - View

- Quick View
- Configure

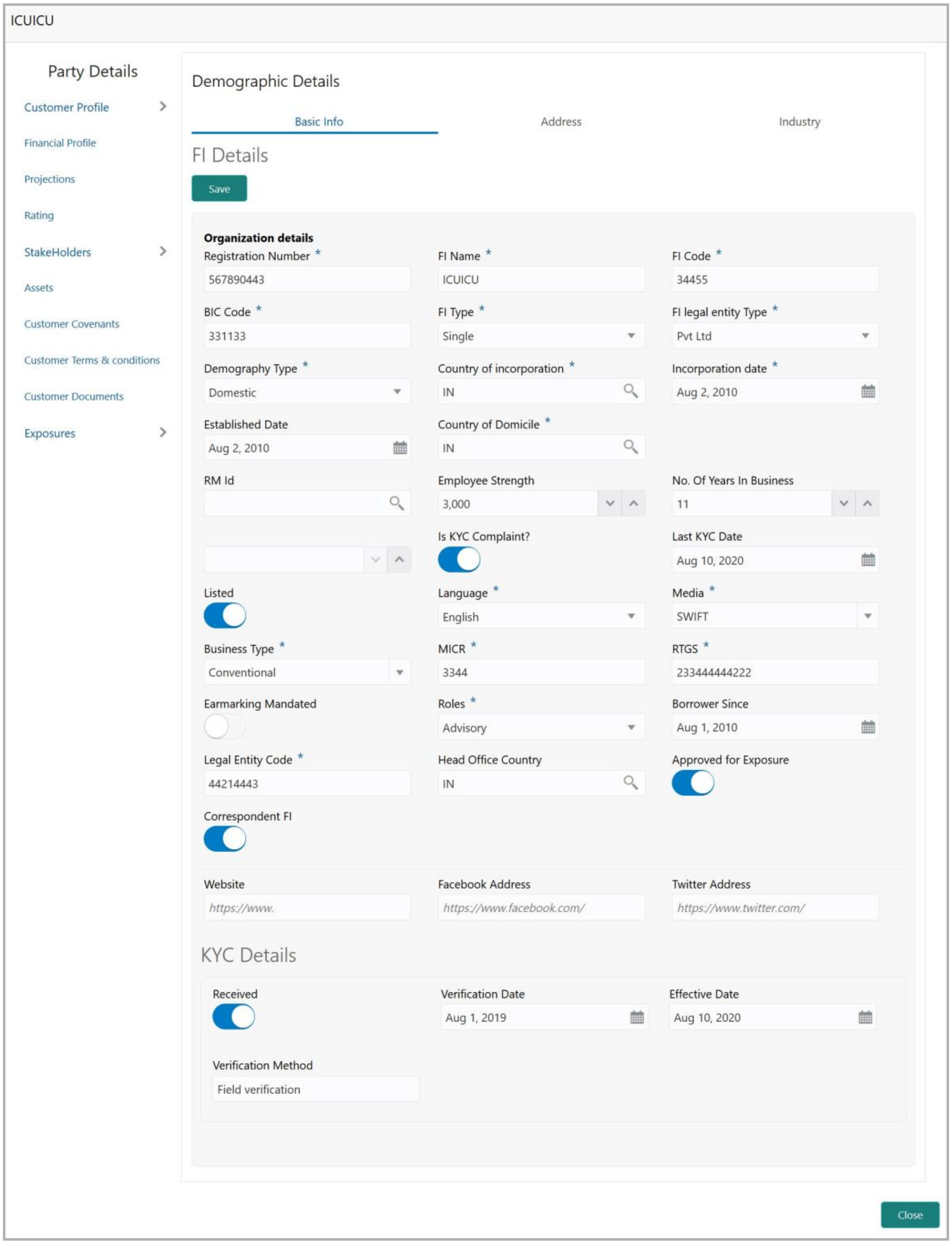
The following table describes the functionality of each actions listed above:

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

40. To add a customer (child party) of the Financial Institution (party), click **Add Customer.** The *Customer Details* window appears. Refer “Creating Application” on page 5 for information on adding customer.

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.

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



In the above screen, the basic Financial Institution details provided in the Quick Initiation screen are displayed.

Chapter 3 - Credit Initiation

Customer Profile

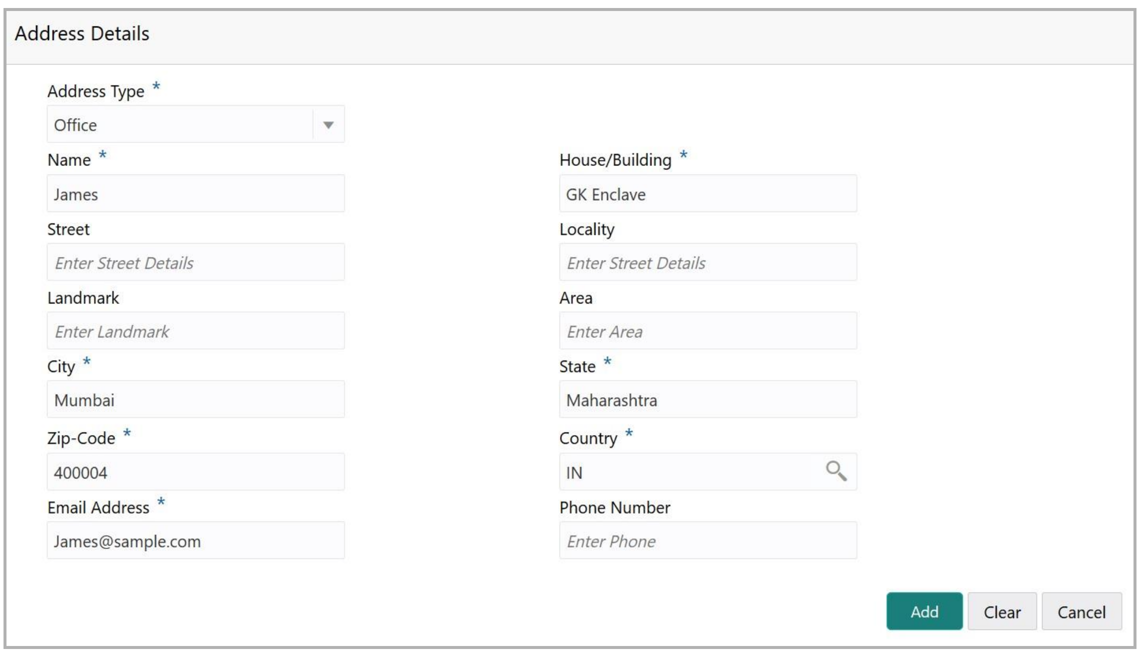
Company Details

43. Specify / update the following details in the corresponding fields:
    - Registration Number
    - FI Name
    - FI Code
    - BIC Code
    - FI Type
    - FI Legal Entity Type
    - 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
44. Enable the **Is KYC Compliant?** switch, if the Financial Institution is KYC Compliant.
45. Click the calendar icon and select the **Last KYC Date**.
46. Enable the **Listed** flag, if the Financial Institution is listed in share market.
47. Select the **Language** from the drop down list.
48. Select the **Media** for transactions from the drop down list.
49. Select the Financial Institution's **Business Type** from the drop down list. The options available are Islamic, Conventional, and Both.
50. Specify the **MICR** code of the Financial Institution.
51. Specify the **RTGS** code of the Financial Institution.
52. Enable the **Earmarking Mandated** flag, if earmarking needs to be done for the Financial Institution.
53. Select the Financial Institution **Role** from the drop down list. The options available are Correspondent and Advisory.

54. 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.
55. Specify the **Legal Entity Code** of the Financial Institution.
56. Search and select the Financial Institution's **Head Office Country**.
57. Enable the **Approved for Exposure** flag, if the Financial Institution is approved for the exposure flow.
58. Enable the **Correspondent FI** flag, if the Financial Institution is a correspondence FI.

KYC Details

59. Enable the **Received** switch, if KYC verification details are received for the Financial Institution.
60. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
61. Type the KYC **Verification Method**. For example: Field verification.
62. Click **Save**.
63. To add the Financial Institution address details, click the **Address** tab and then click the **Add** icon. *Address Details* window appears:



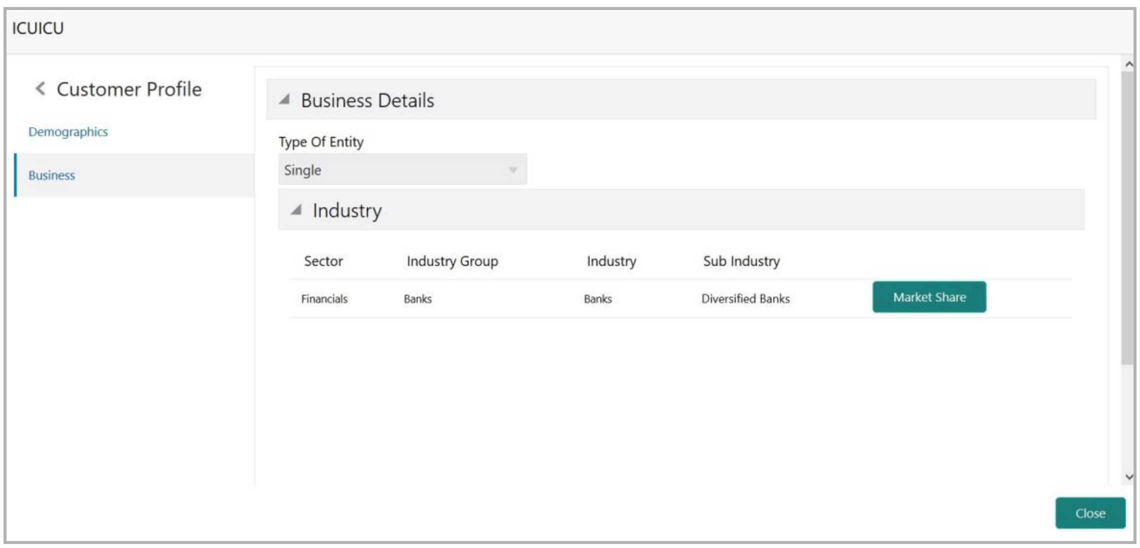
64. Type or select the following details in the corresponding fields:
    - **Address Type**
    - **Name** of the contact person
    - **House/Building** name
    - **Street**
    - **Locality**

- **Landmark**
- **Area**
- **City**
- **State**
- **Zip-Code**
- **Country**
- **Email Address**
- **Phone Number**

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

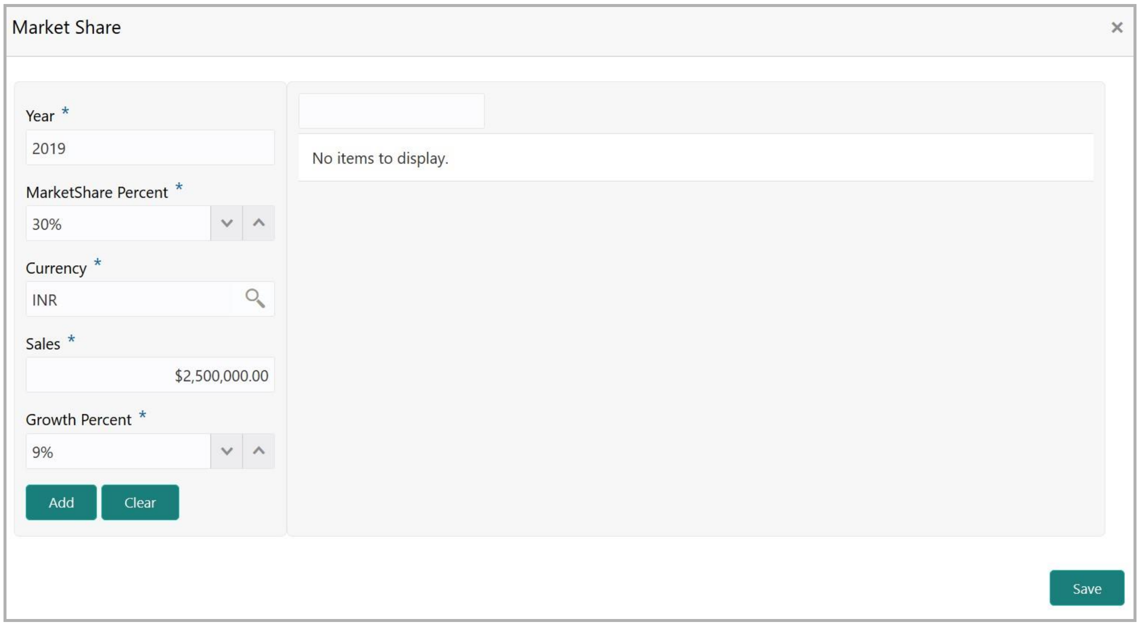
To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**. click the hamburger icon in the required list item and select the required option.

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

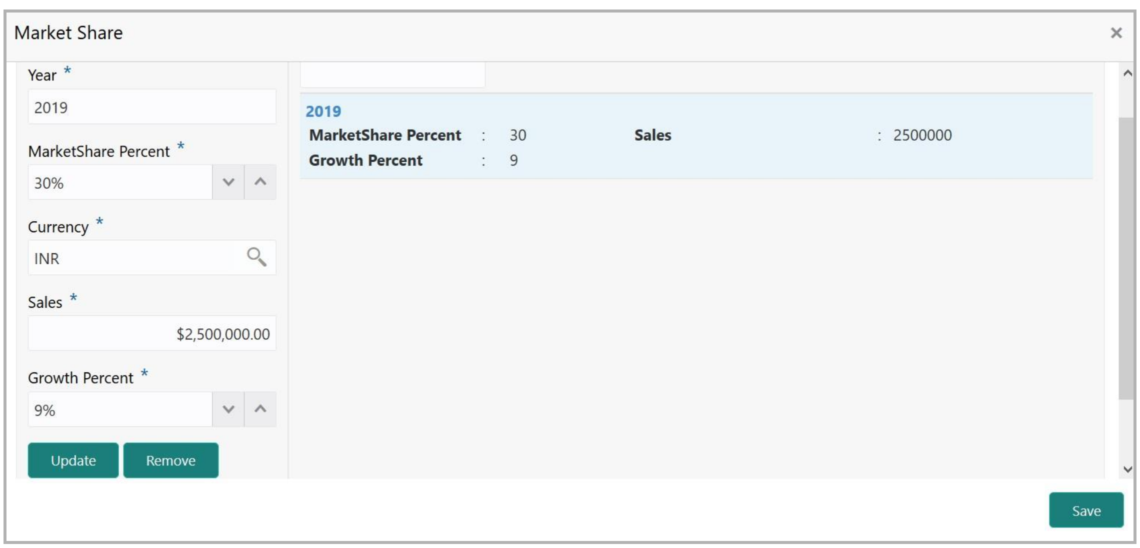


68. To add Financial Institution's market share details, click the **Market Share** button.

The following window appears:



69. Specify the **Year** for which you want to add market share details.
70. Specify the Financial Institution’s **MarketShare Percent** in the mentioned year.
71. Specify the **Currency** in which the Sales is recorded.
72. Specify the **Sales** recorded in the mentioned year.
73. Specify the **Growth Percent**.
74. Click **Add**. Market share details are added and displayed at the right side.



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

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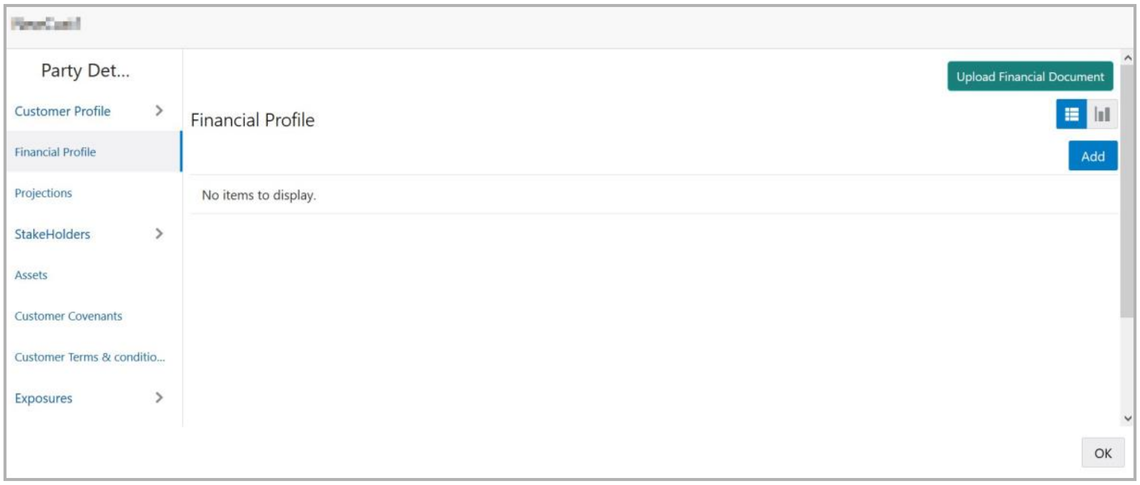
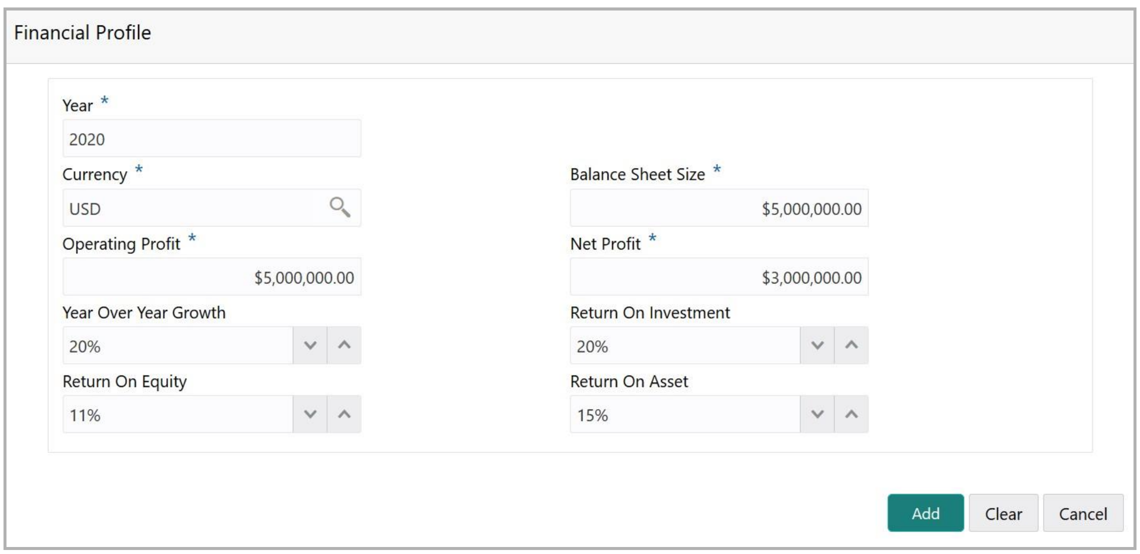
Financial Profile

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



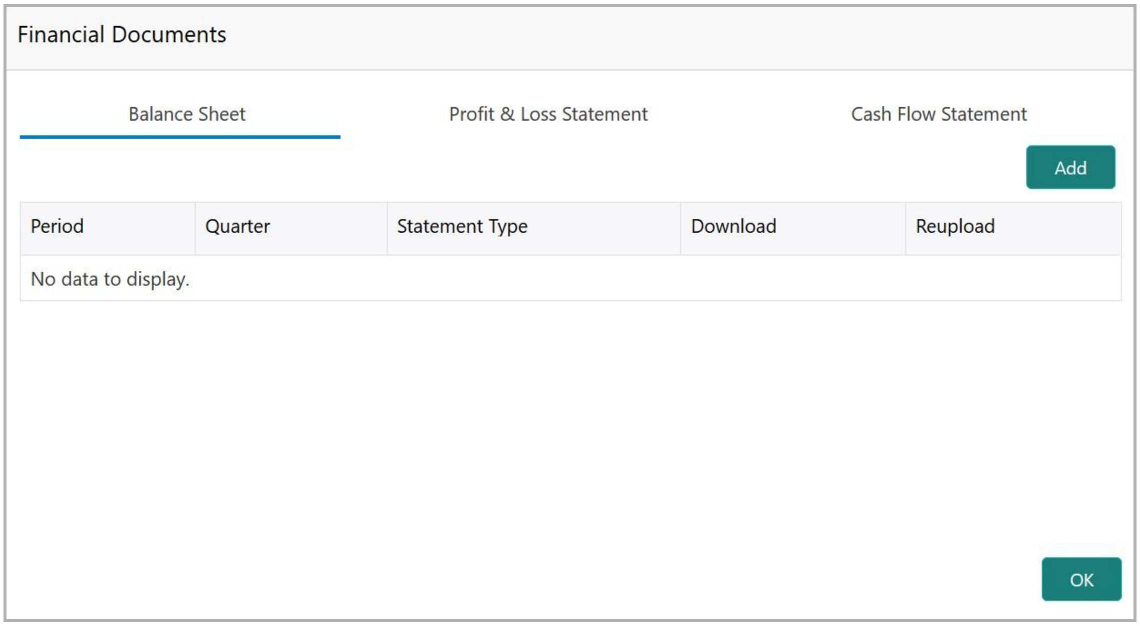
77. Click the **Add** icon. The following window appears:



78. Specify the **Year** for which the financial details are to be added.
79. Search and select the **Currency** for the financial information.
80. 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

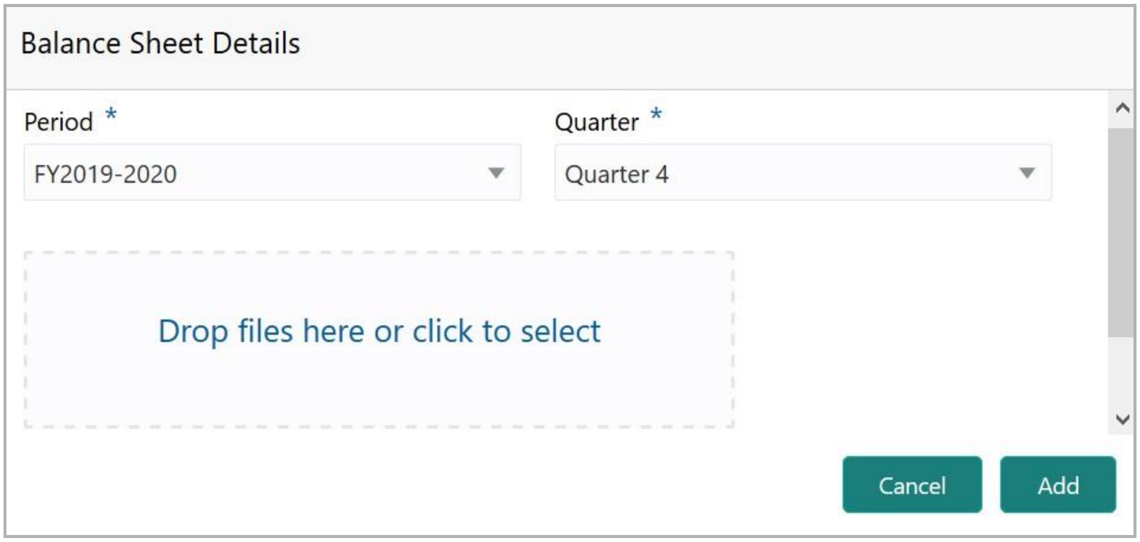
81. Click **Add**. The financial details are added.
82. To add financial documents, click **Upload Financial Document**. The *Financial Documents* window appears.



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:

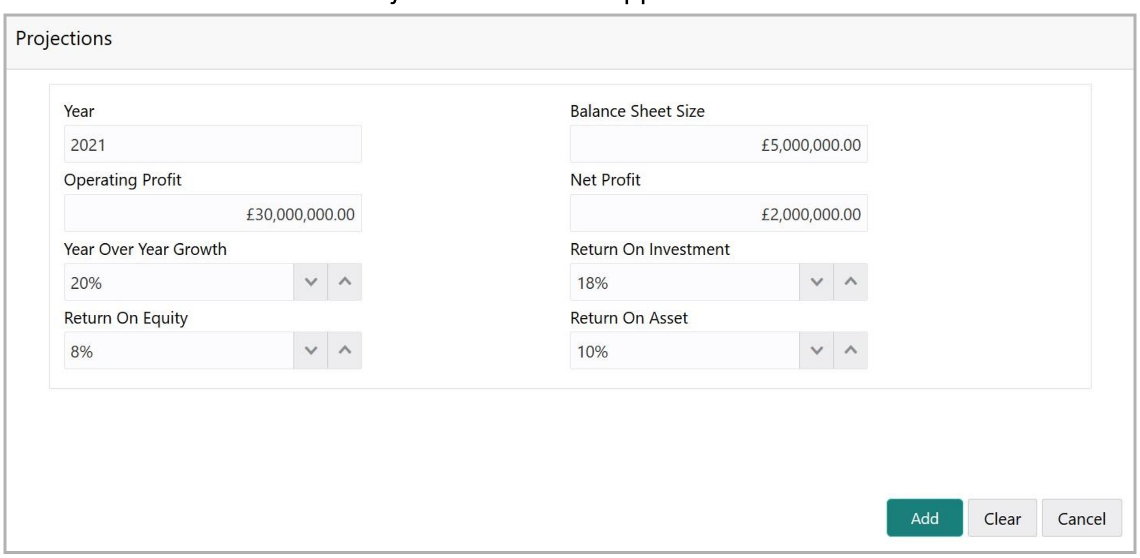


83. Select the **Period** and **Quarter** for which the financial document is to be added.
84. In **Drop files here or click to select** section, drag and drop or click and upload the financial document.
85. Click **Add**. Document is added.
86. In the *Financial Profile* screen, click the Chart view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

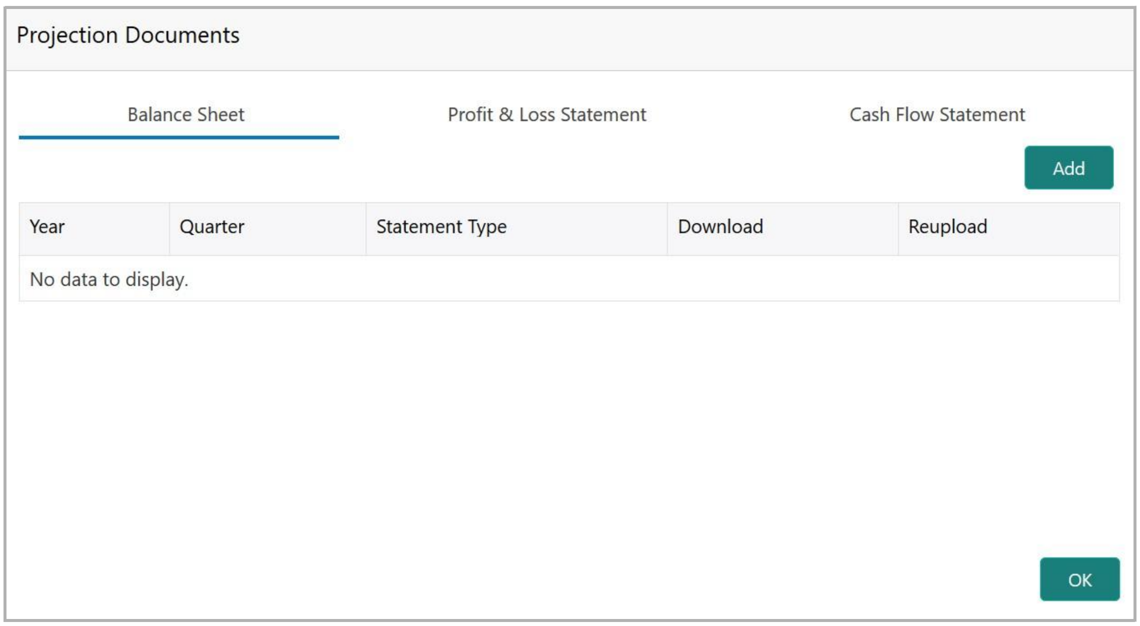
To Edit, Delete or View the added **Financial Profile**. click the hamburger icon in the required list item and select the required option.

Projections

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



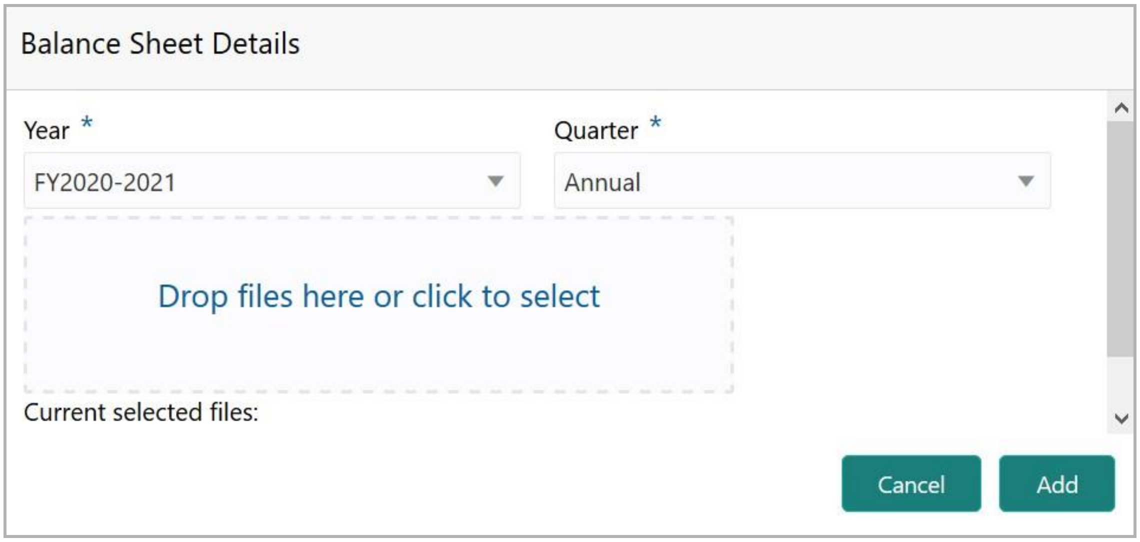
88. Specify the **Year** for which the Financial Institution’s projection details are to be added.
89. Search and select the **Currency** for the projection details.
90. Specify the following details in the corresponding fields:
    - Balance Sheet Size
    - Operating Profit
    - Net Profit
    - Year Over Year Growth
    - Return On Investment
    - Return On Equity
    - Return On Asset
91. Click **Add**. The projection details are added.
92. To add projection documents, click **Upload Projection Document**. The *Projection Documents* window appears:



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:

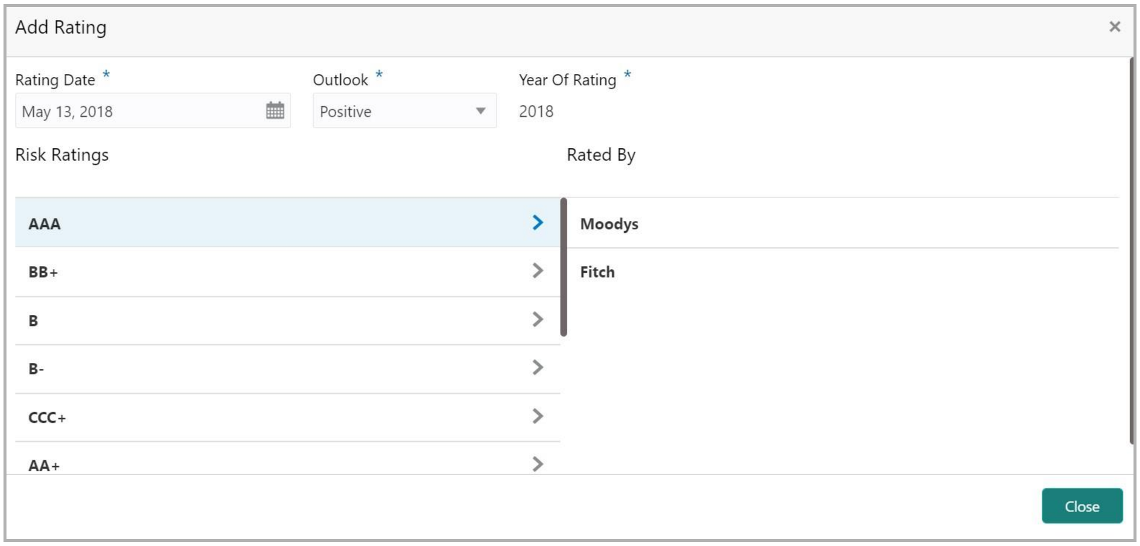


93. Select the **Period** and **Quarter** for which the projection document is to be added.
94. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.
95. Click **Add**. Document is added.
96. In the *Business Projection* screen, click the Chart 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

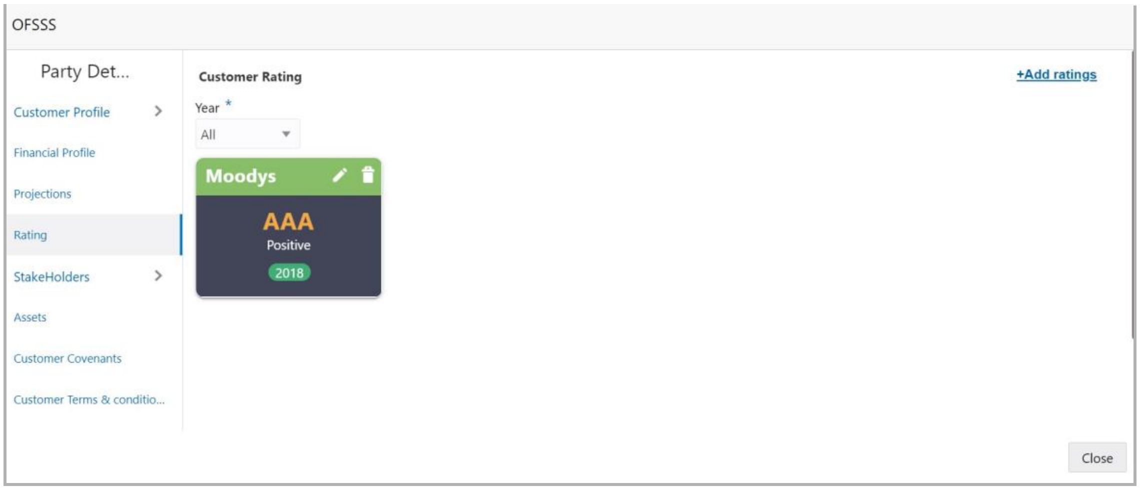
97. To add rating information of the party, click **Rating** in the left menu and click **+Add Ratings**. The *Add Ratings* window appears:



98. 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.



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

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

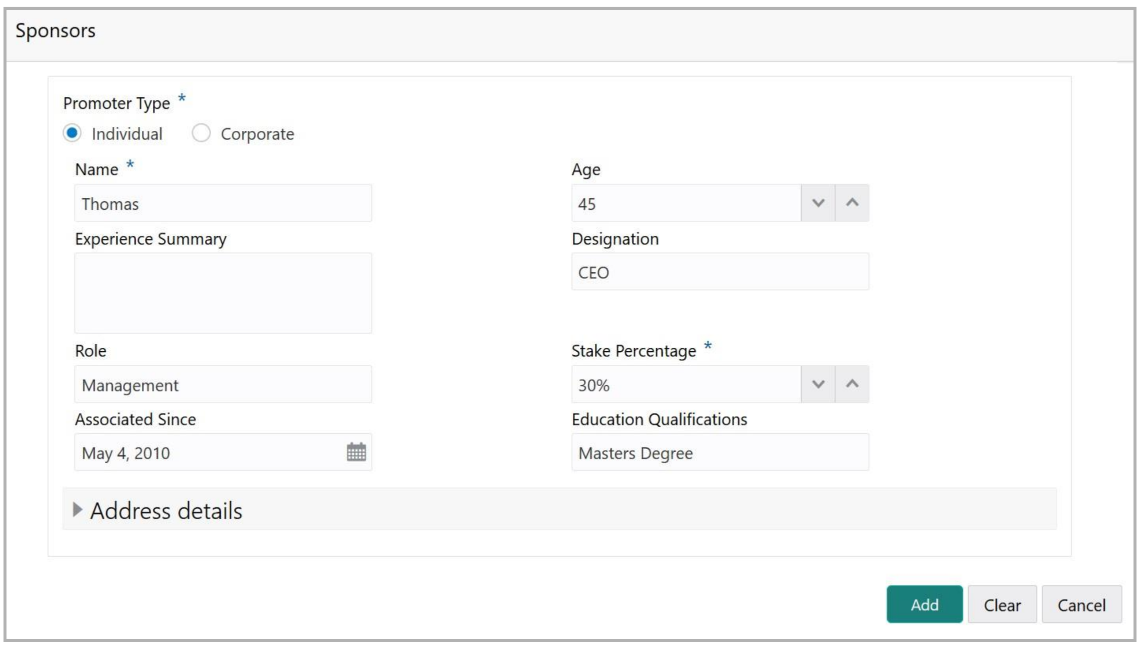
Stakeholders

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

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

- Suppliers

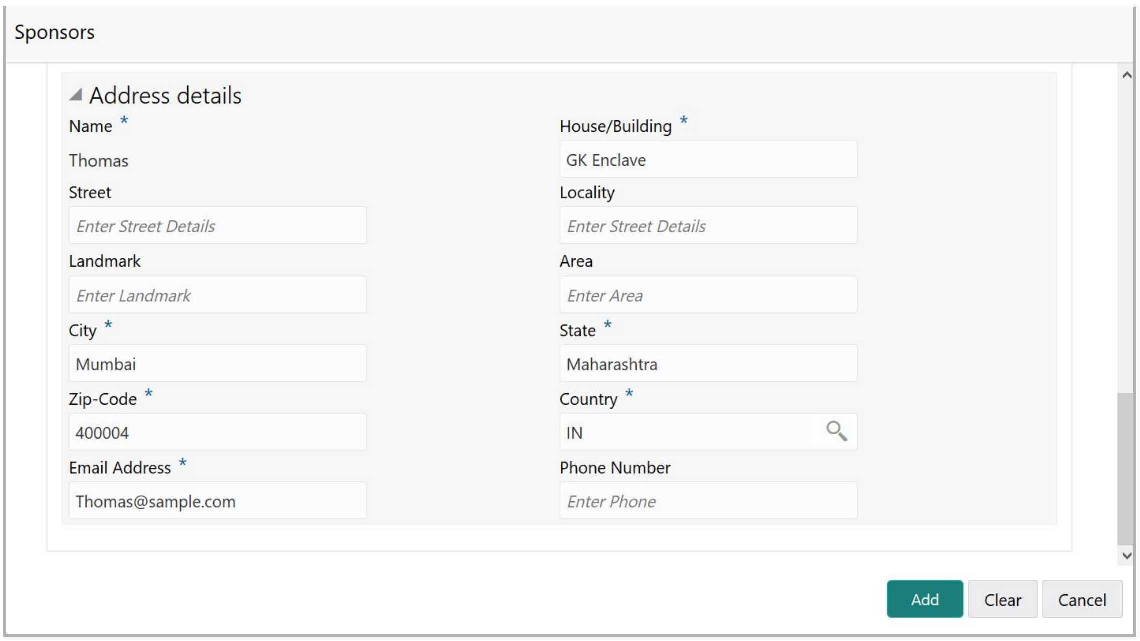
101. To add sponsor details, click **Sponsors** from the left menu and then click **Add**. *Sponsors* window appears:



102. 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

103. 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
104. Click and expand the **Address** details section.



105. 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**

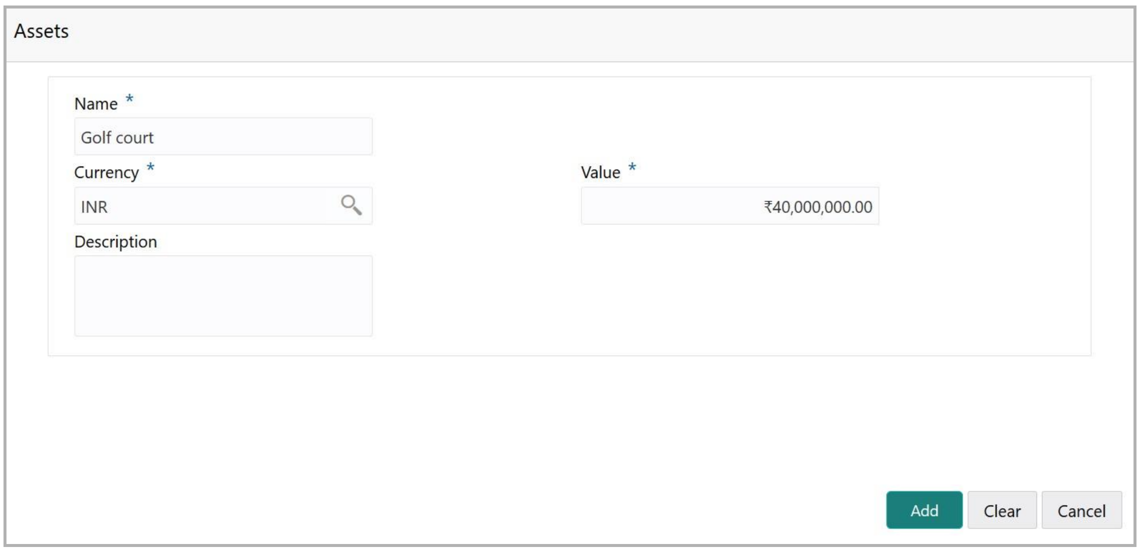
106. Click **Add.** Sponsor details are added.

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

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

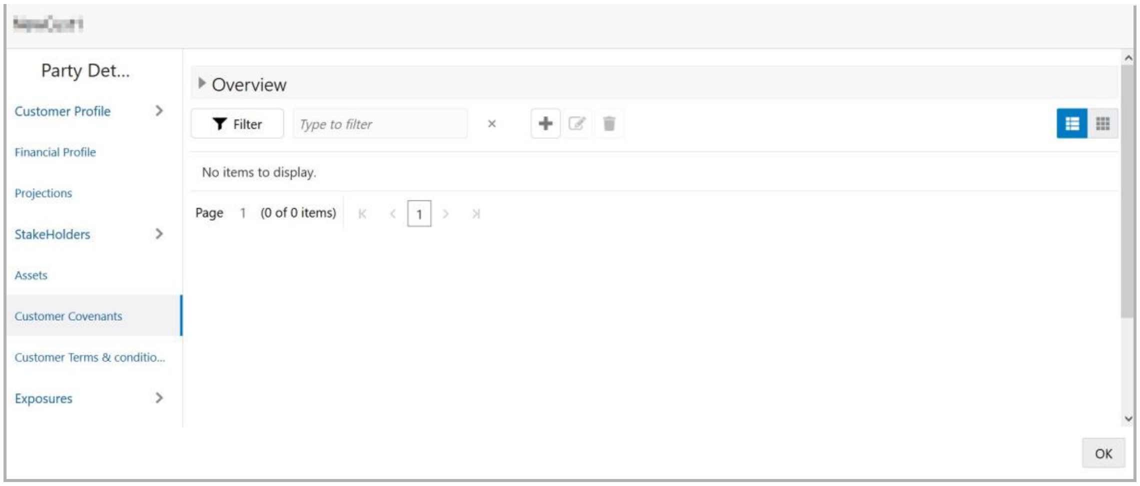


108. Type the **Name** of the Asset.
109. Search and select the **Currency** for the asset value.
110. Specify the asset **Value**.
111. Type the asset **Description**.
112. Click **Add**. Asset details are added.

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

Customer Covenants

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



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

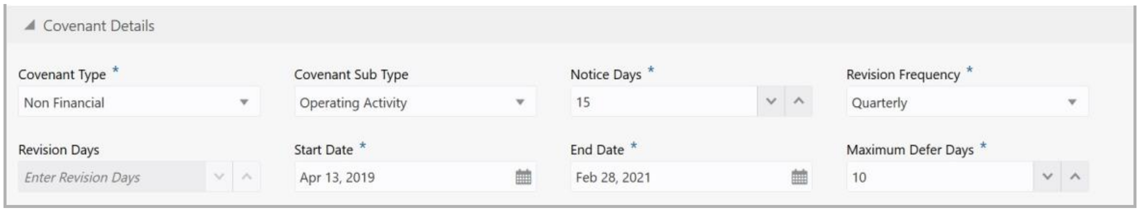
115. To link existing covenant, click the search icon and select the **Covenant code**. The covenant codes maintained in the *Covenant Maintenance* page are displayed in LOV.

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

116. 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

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

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

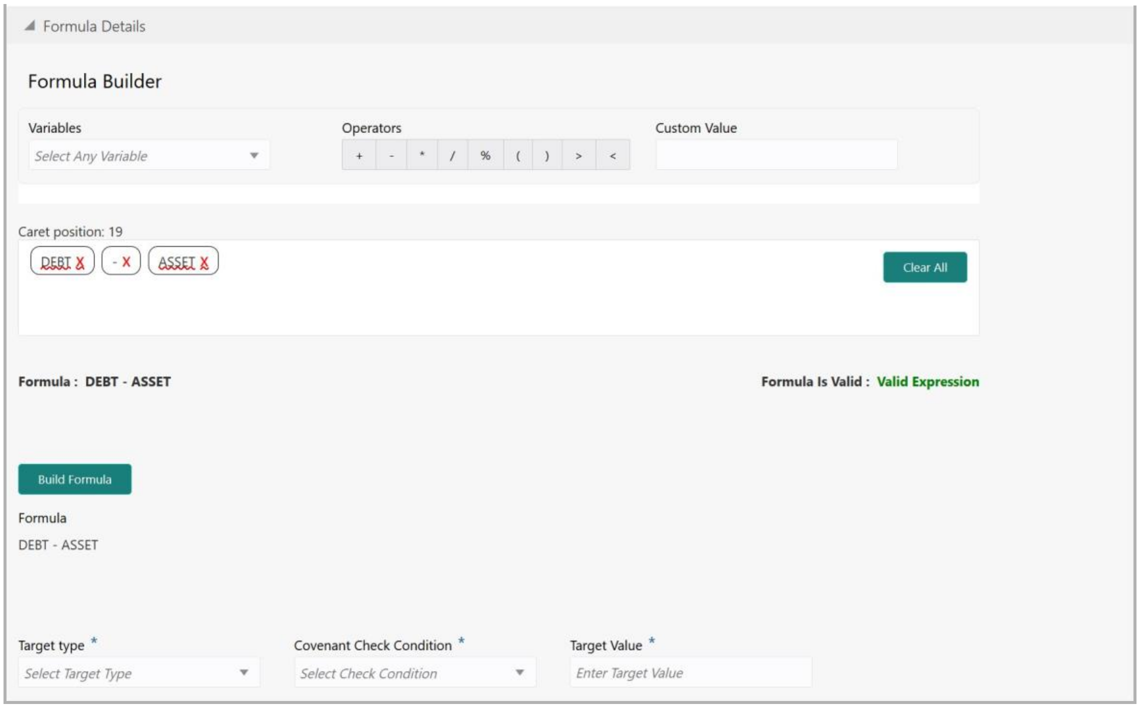


118. Specify the following details in respective fields:
    - Covenant type - Type of the covenant, such as Financial and Non-Financial
    - Covenant Sub Type - Sub type of the covenant
    - Notice Days - Number of days before which the covenant tracking task has to be created
    - Revision Frequency - 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.**

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

120. Select the monitoring information. Monitoring information maintained in the Monitoring Information Maintenance module are displayed in the LOV.
121. To build a formula and validate the party against it, expand the **Formula Details** section.



122. Select a **Variable** from the drop down list. The options available are **Debt**, **Asset**, **Debt Ratio** and **Asset Ratio**.
123. Select the required operator from the available **Operators.**
124. Provide a **Custom Value**, if you want to use it in the formula.
125. 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.

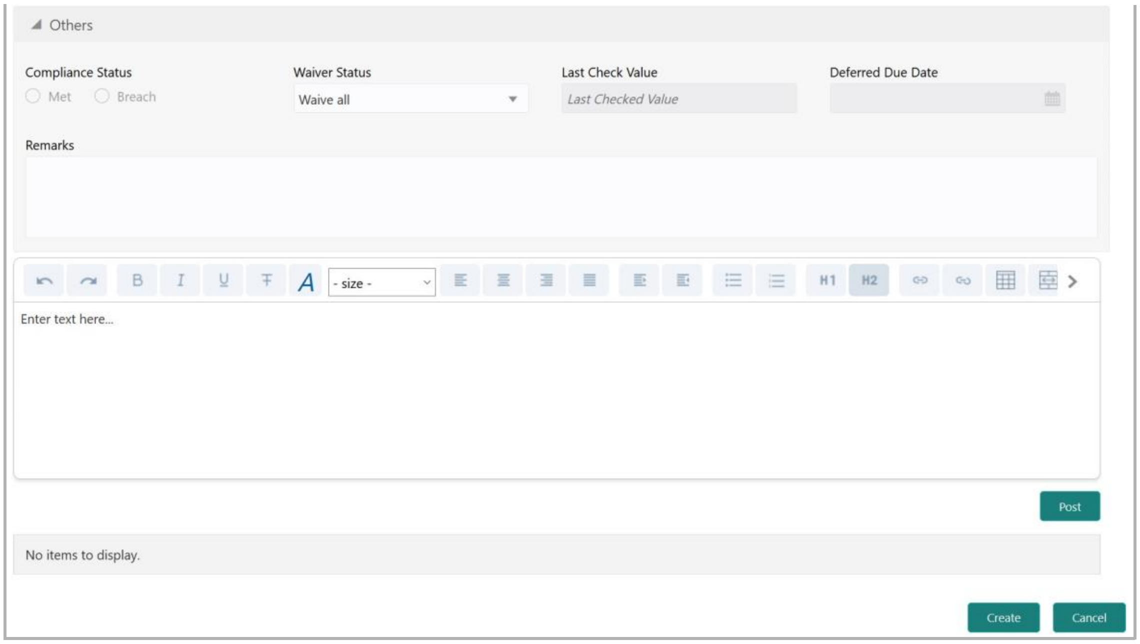
126. Select the **Target Type** from the drop down list. The options available are: **Value**, **Percentage**, and **Ratio**.
127. Select the **Covenant check condition** from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal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

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

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.

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

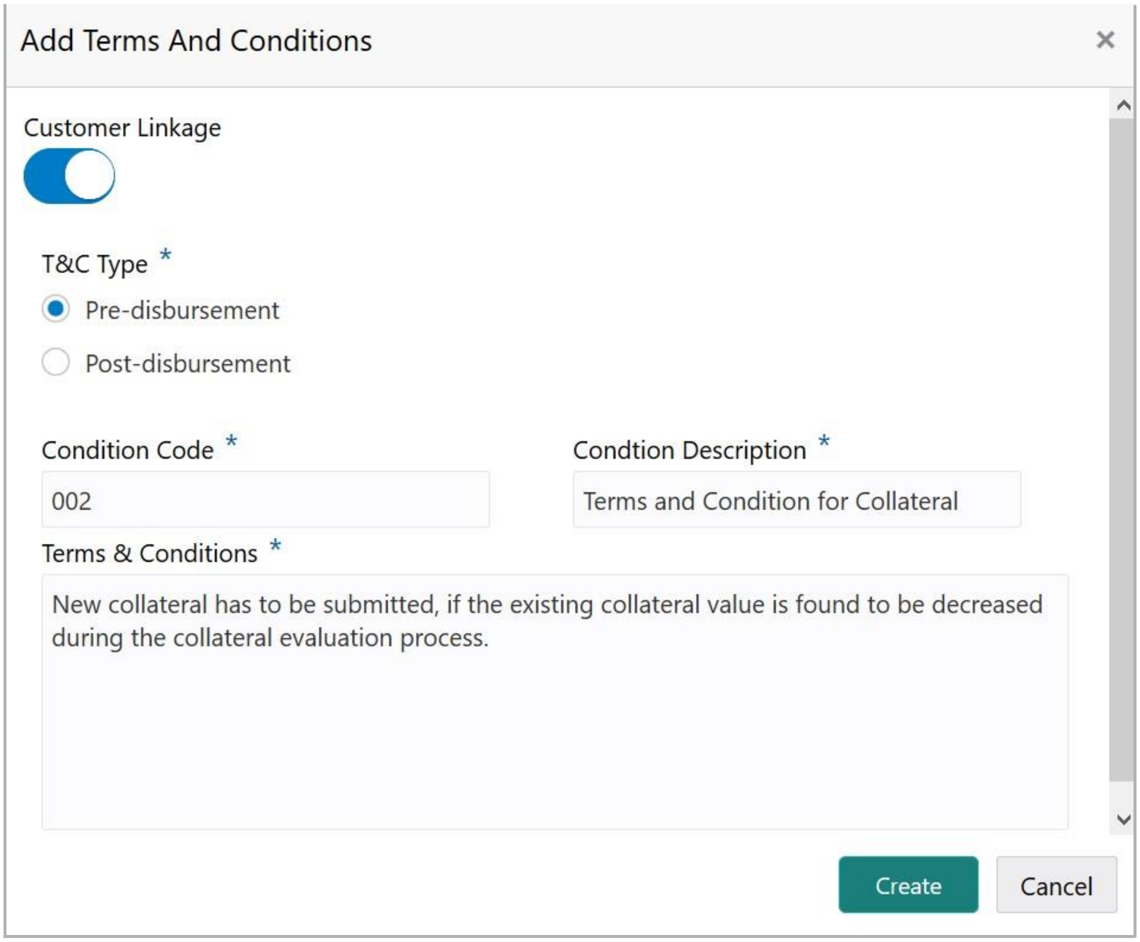


130. Select the current covenant **Compliance Status** of the party. The options available are: **Met** and **Breach.**
131. Select the **Waiver Status** from the drop down list. The options available are: Waive and Waive all.
132. Specify the target value observed during the last covenant check in the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

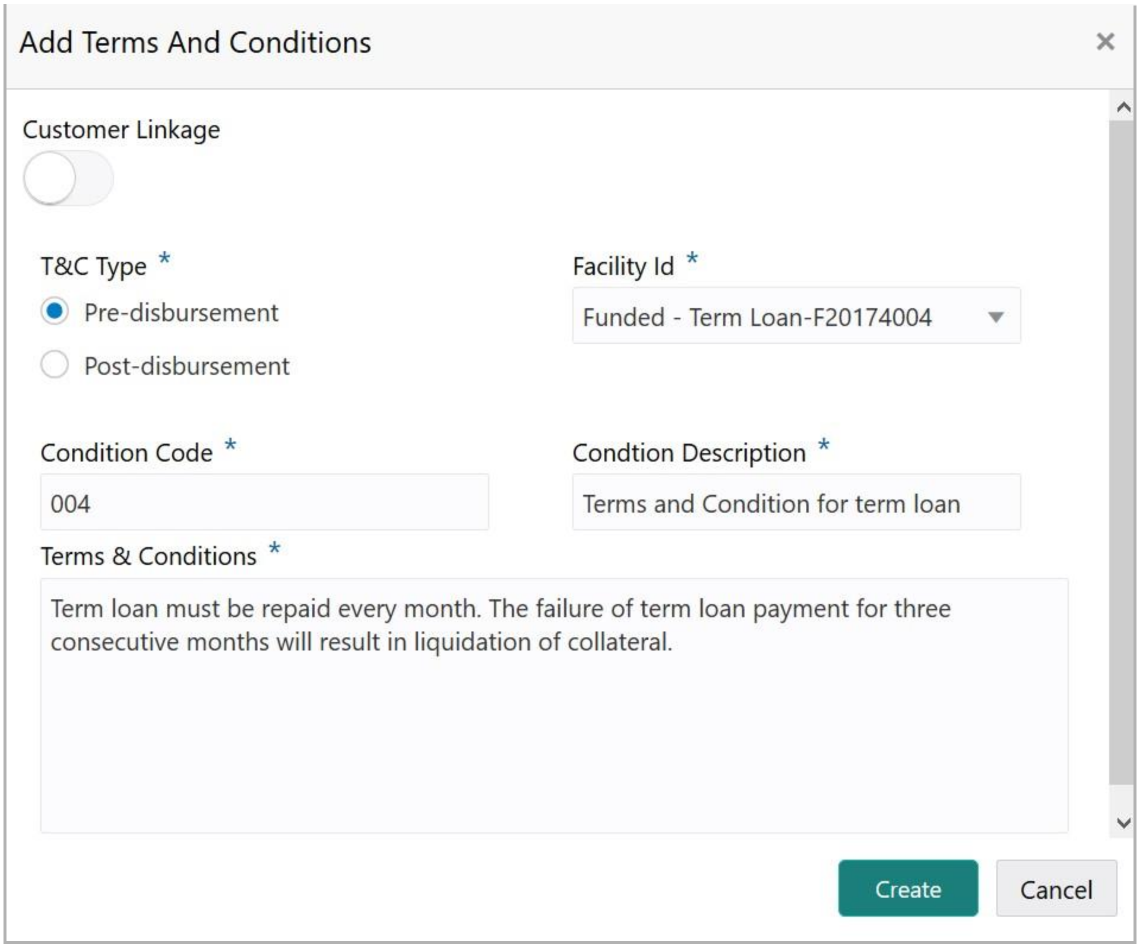
Chapter 3 - Credit Initiation

Customer Terms & Conditions

138. 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:



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



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

143. Specify the **Condition Code.**

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

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

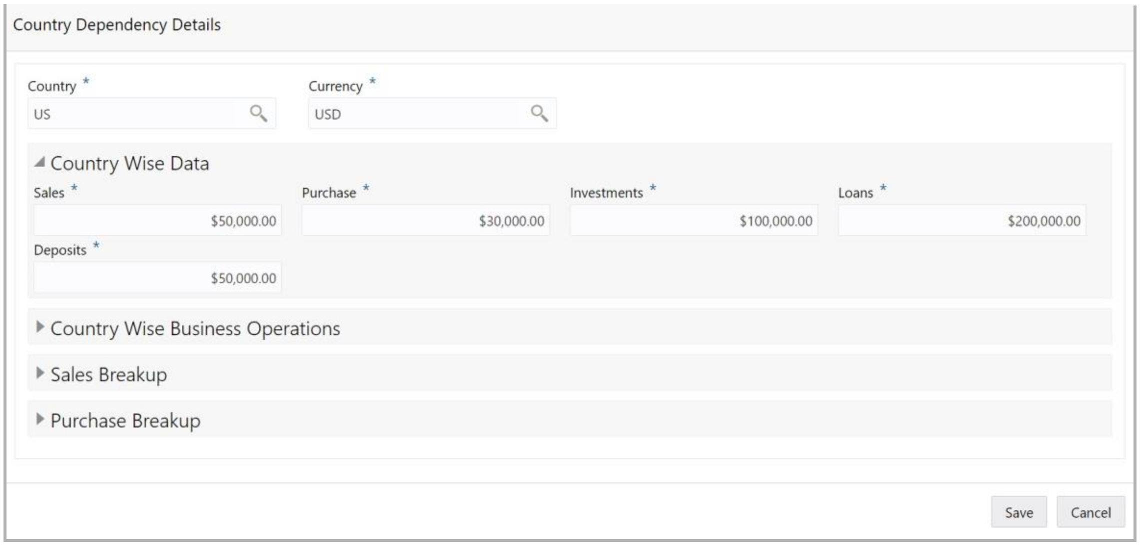
146. To edit or delete the added terms and conditions, select the record and click the required icon.

147. 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

148. 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.

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

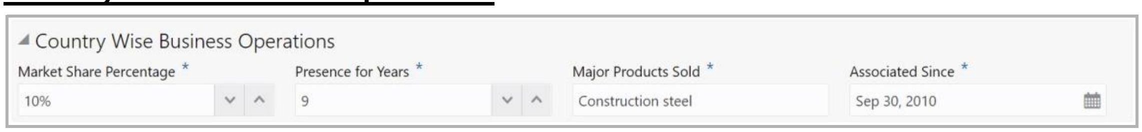


150. Search and select the **Country** and its **Currency**.

Country Wise Data

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

Country Wise Business Operations

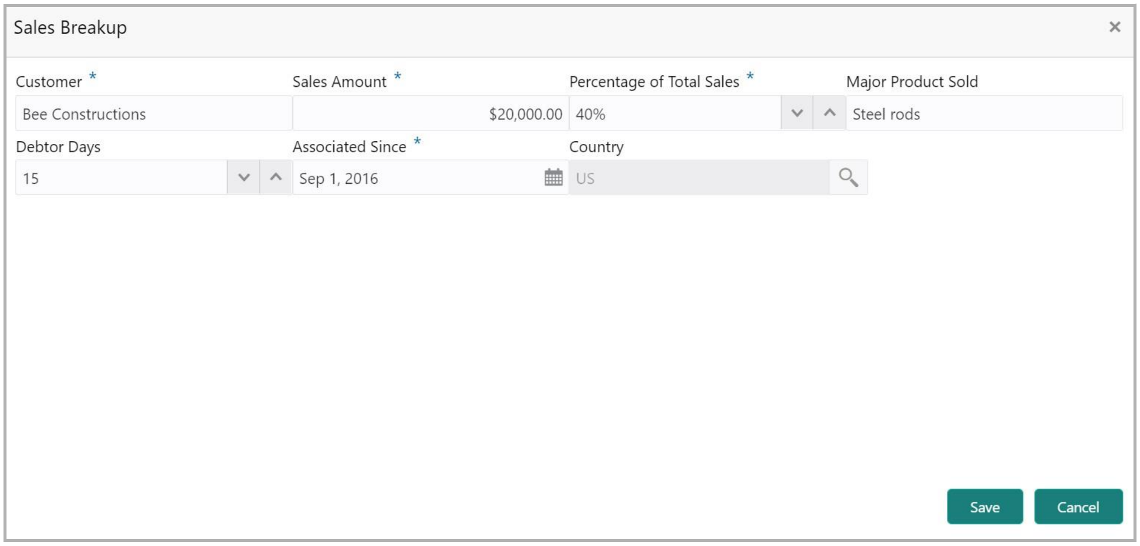


156. Specify the Financial Institution's **Market Share Percentage** in selected country.
157. Specify the Financial Institution's **Presence for Years** in selected county.
158. Specify the **Major Products Sold** by the Financial Institution in the selected country.
159. Specify the date on which association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

Sales Breakup

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

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

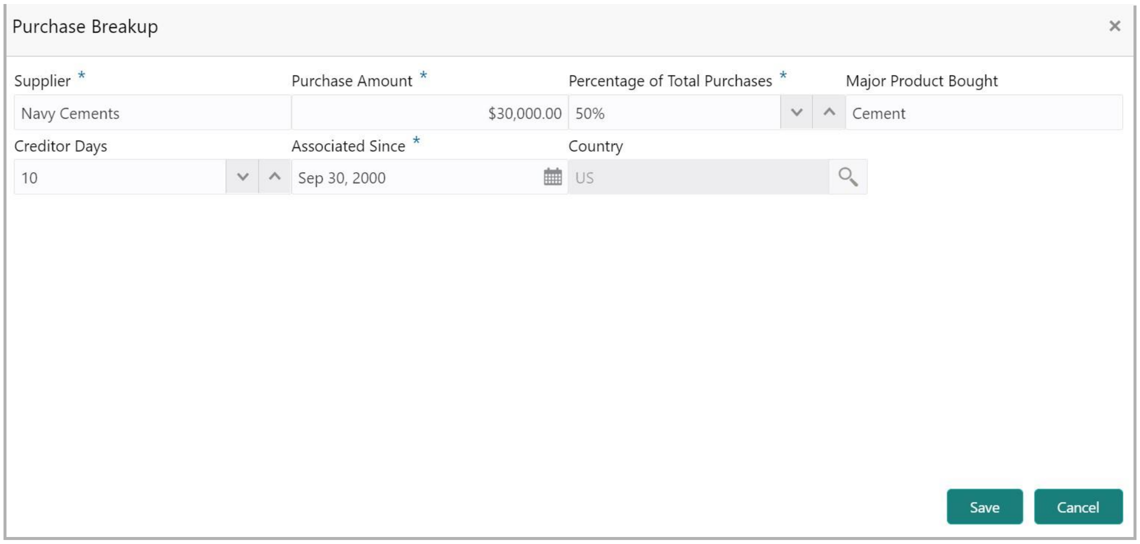


161. Specify the **Customer** of the Financial Institution.
162. Specify the **Sales Amount** recorded for the specified customer.
163. Specify the **Percentage of Total Sales** recorded for the specified customer.
164. Specify the **Major Product Sold** to the specified customer.
165. Specify the **Debtor Days** for the specified customer.
166. In the **Associated Since** field, search and select the date on which association between the Financial Institution and its customer is established.
167. Click **Save**. Sales breakup is added and displayed in the **Sales Breakup** section.
168. 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.

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



170. Specify the name of **Supplier**.

171. In the **Purchase Amount** field, specify the amount of products / services purchased by the Financial Institution from the supplier.

172. Specify the **Percentage of Total Purchases** from the supplier.

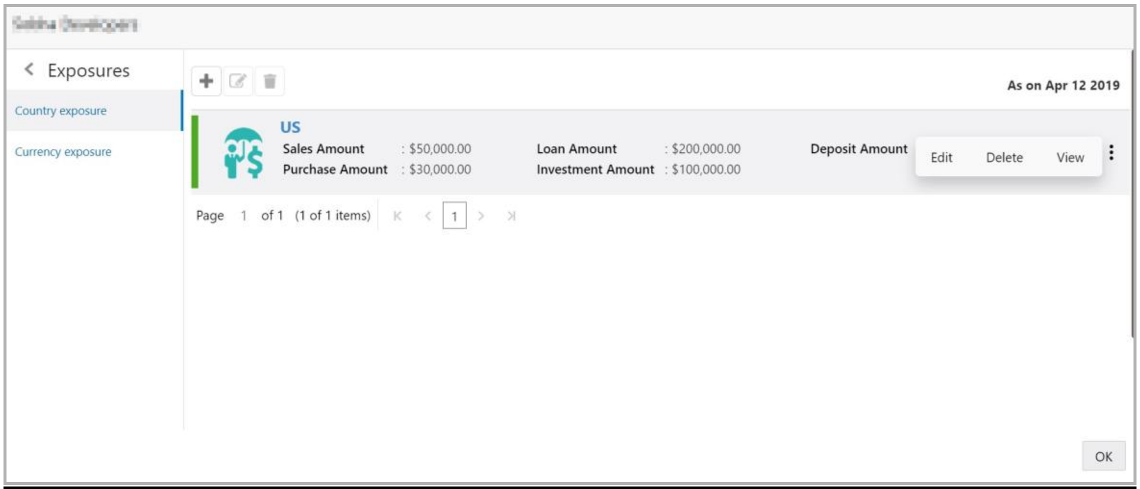
173. Specify the **Major Product Bought** by the Financial Institution from the supplier. 174. Specify the **Creditor Days** for the supplier.

175. In the **Associated Since** field, search and select the date on which association between the Financial Institution and its supplier is established.

176. Click **Save**. Purchase breakup is added and displayed in the **Purchase Breakup** section.

177. To edit or delete the added purchase breakup, select the record and click the respective icon.

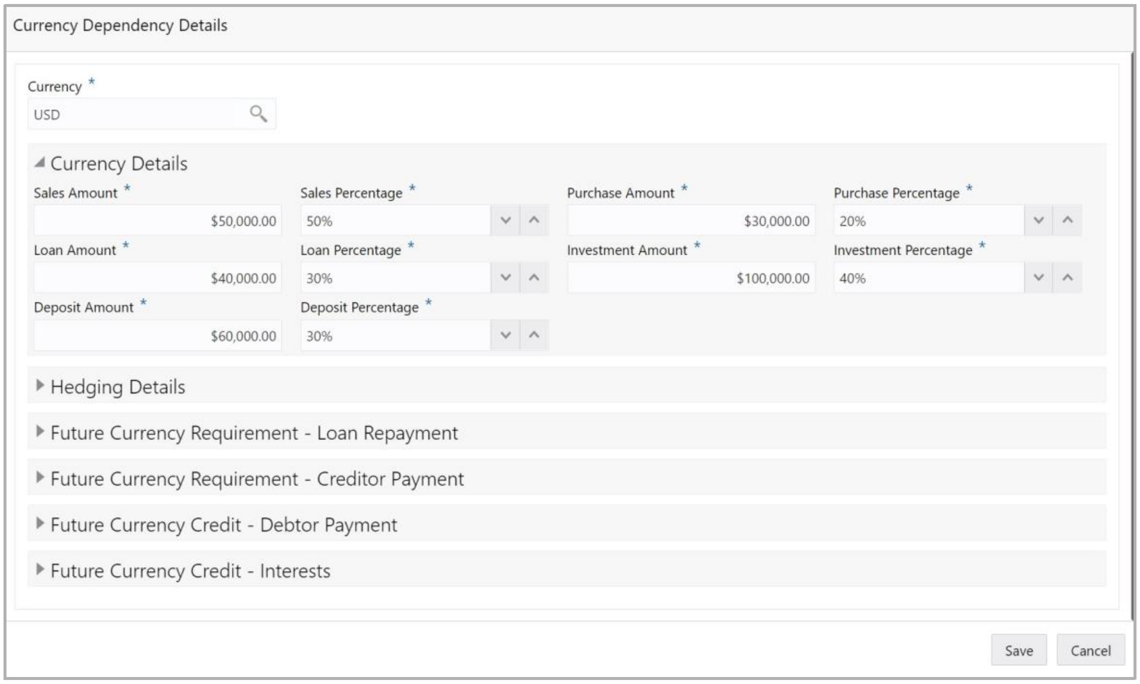
178. In the *Country Dependency Details* window, click **Save**. The details are added and displayed as shown below.



Exposures
Country exposure
Currency exposure
As on Apr 12 2019
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)
1
OK

179.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.

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



181. Search and select the **Currency**.

<u>Currency details</u>

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

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

Hedging Details

192. Specify the **Credit Outstanding** amount in the selected currency.
193. Specify the **Debit Outstanding** amount in the selected currency.

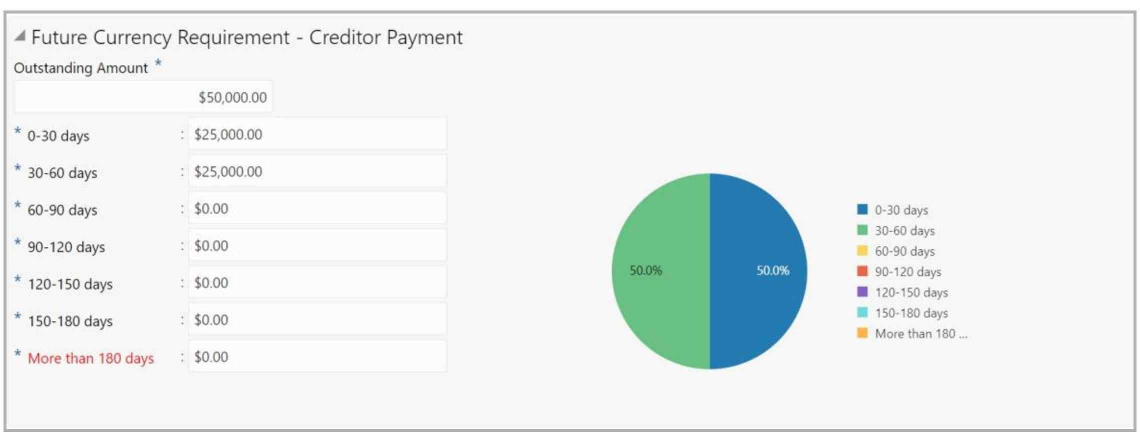
Upon entering the Credit and Debit Outstanding amounts, the system calculates and displays the **Variance**.

194. Enable the **Hedging required** switch, if hedging analysis is required.

Future Currency Requirement - Loan Repayment

195. Specify your customer's **Outstanding Loan Amount** in selected currency.
196. In the **Repayment in current year** field, specify the loan amount to be repaid in the current year.
197. In the **Repayment in Next 3 Years** field, specify the loan amount to be repaid in next three years.

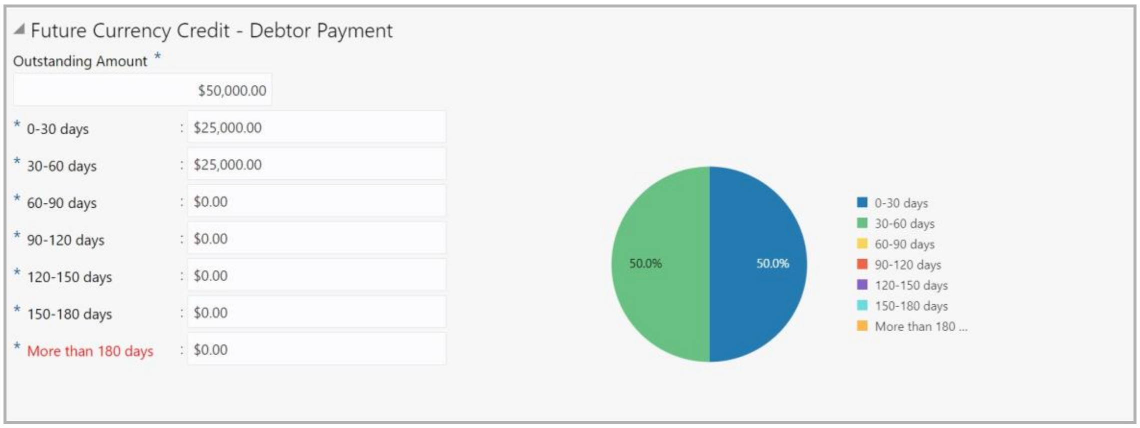
Future Currency Requirement - Creditor Payment



198. Specify the **Outstanding Amount** to be paid by your customer to their creditor in selected currency.
199. Specify the outstanding amount to be paid in **0-30 days**.
200. Specify the outstanding amount to be paid in **30-60 days**.

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

Future currency credit - Debtor payment



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

Future Currency Credit - Interests

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

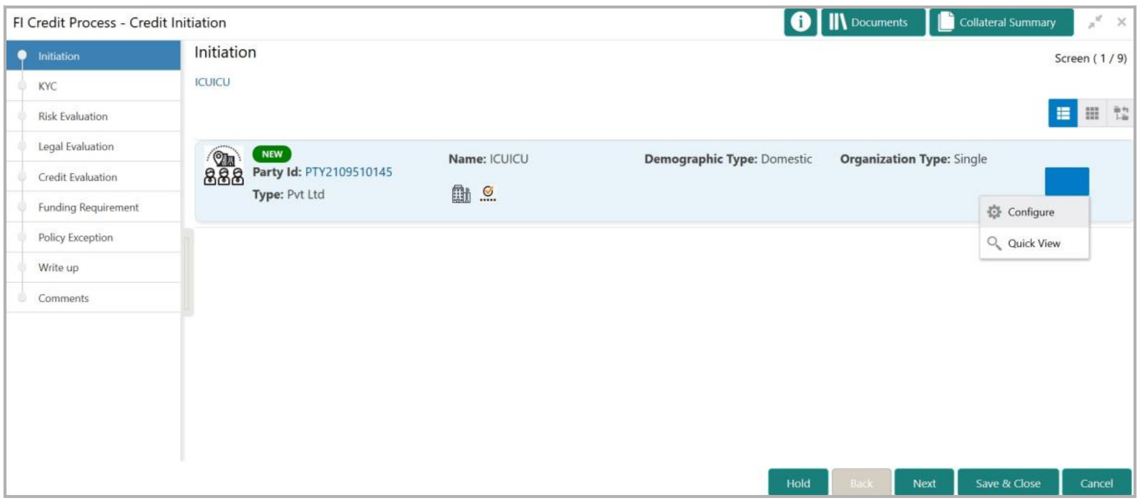
216. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.

217. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.

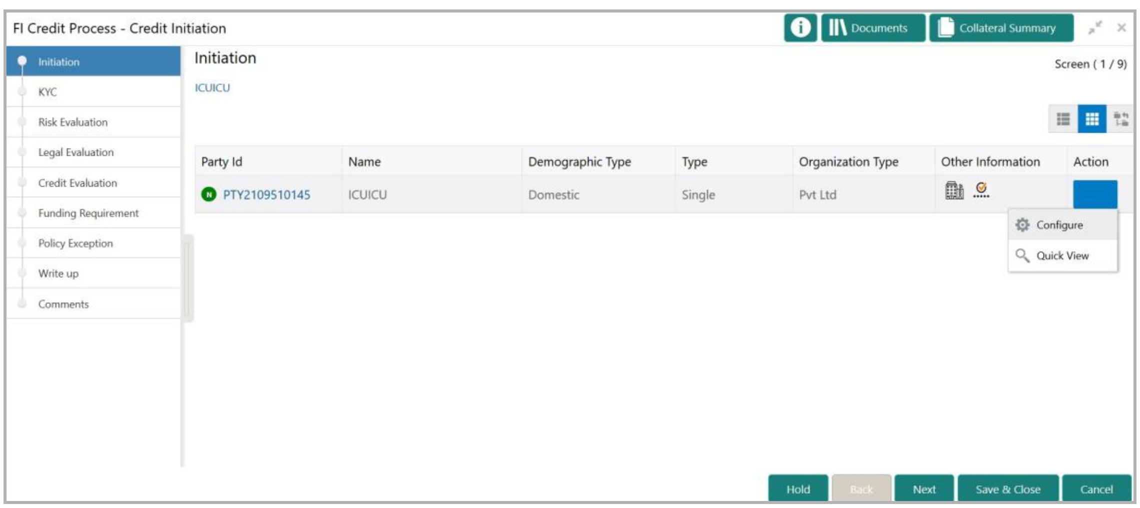
218. To **Edit**, **Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.

219. Click **Ok** in the *Party Details* window.

220. To change the layout of the *Initiation* page to list view, click the List view icon at the right corner.



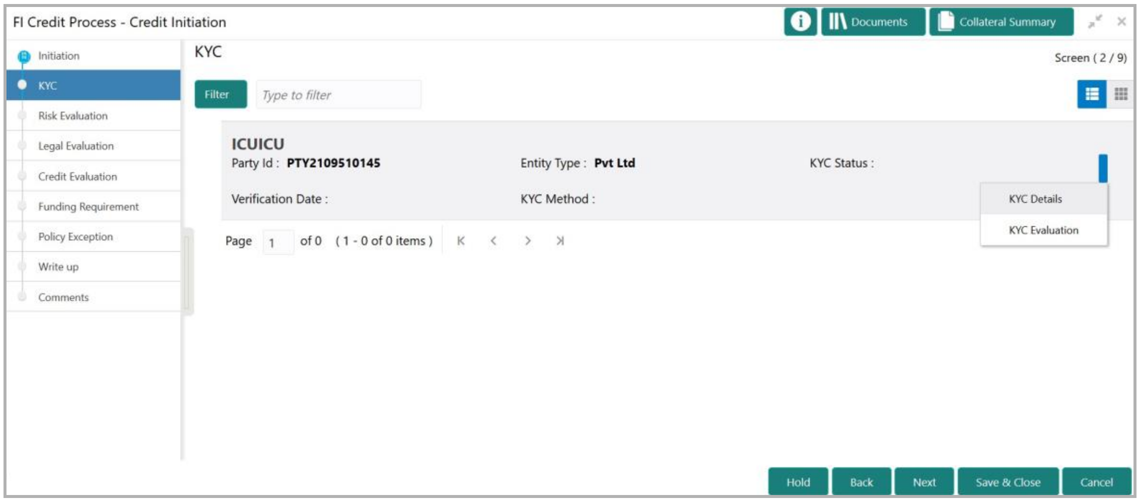
221. To change the layout of the *Initiation* page to tree view, click the Tree view icon at the right corner.



222. To go to the next page, click **Next**. The *KYC Evaluation* page appears.

KYC Evaluation

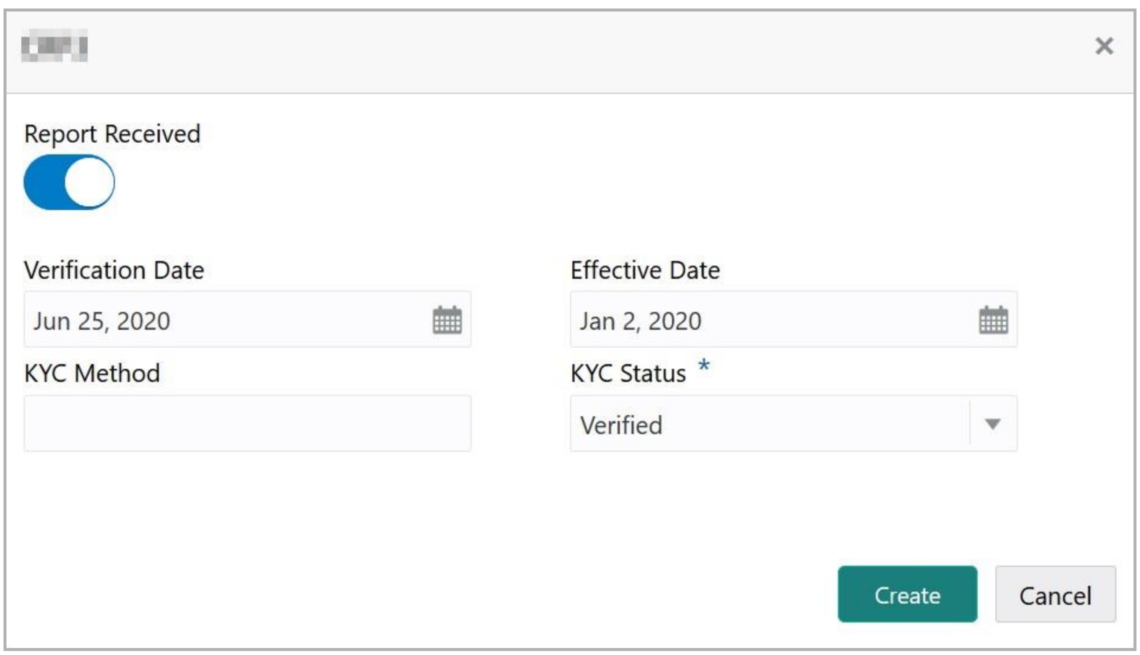
If the KYC details are available for the Financial Institution, you can add the KYC details to the credit proposal. Adding KYC details helps the Approver to determine the originality of the Financial Institution.



223. 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)

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



225. If KYC report is available for the Financial Institution, enable the **Report Received** switch.

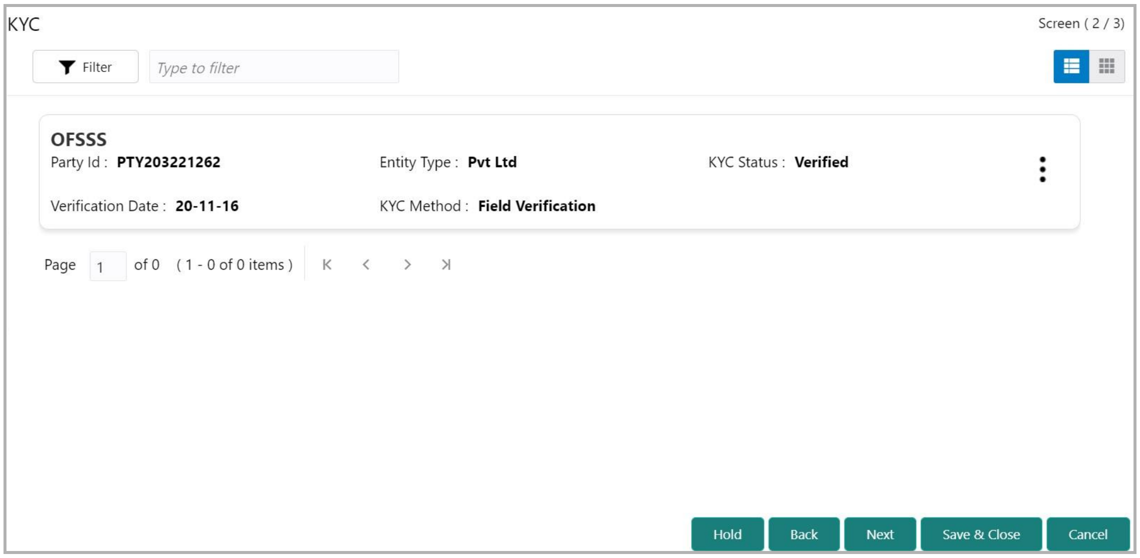
226. Click the calendar icon and select the KYC **Verification Date**.

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

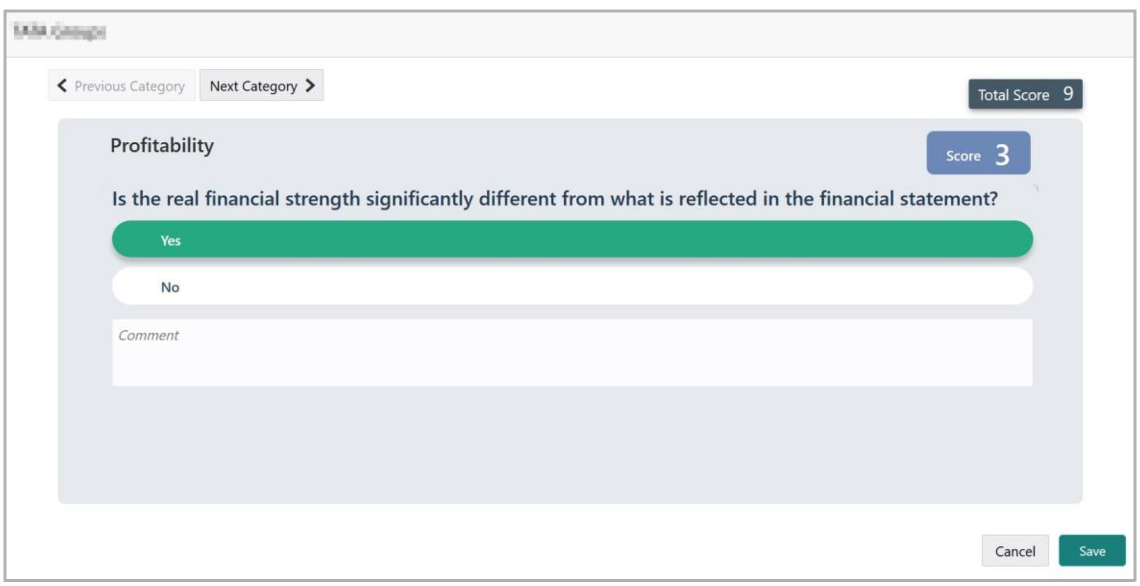
228. Type the **KYC Method.** For example: Field verification is a KYC Method**.**

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

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



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

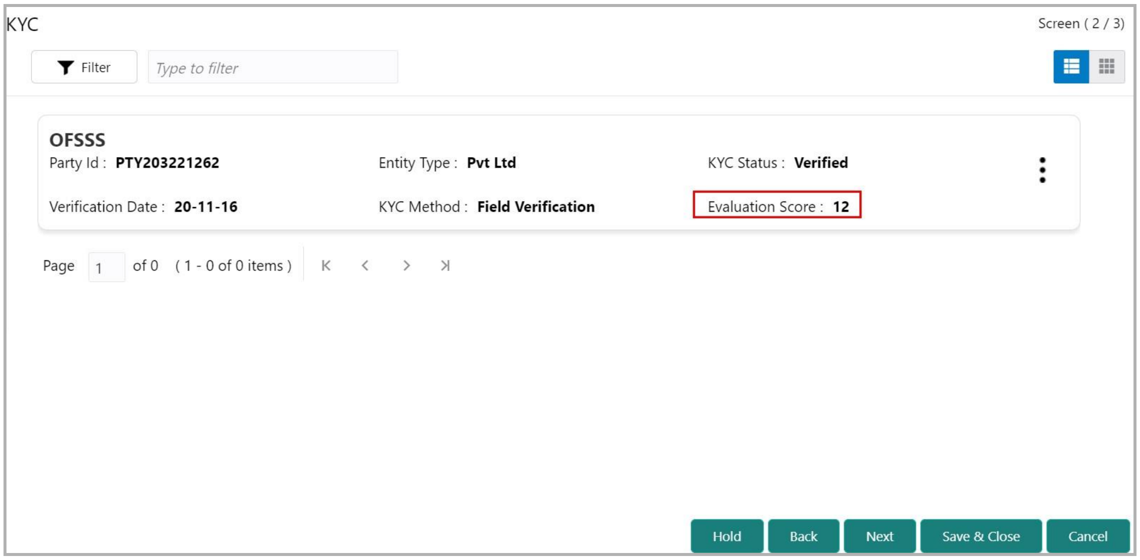


232. Select answers for the available questions and click **Next Category**.

233. 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.

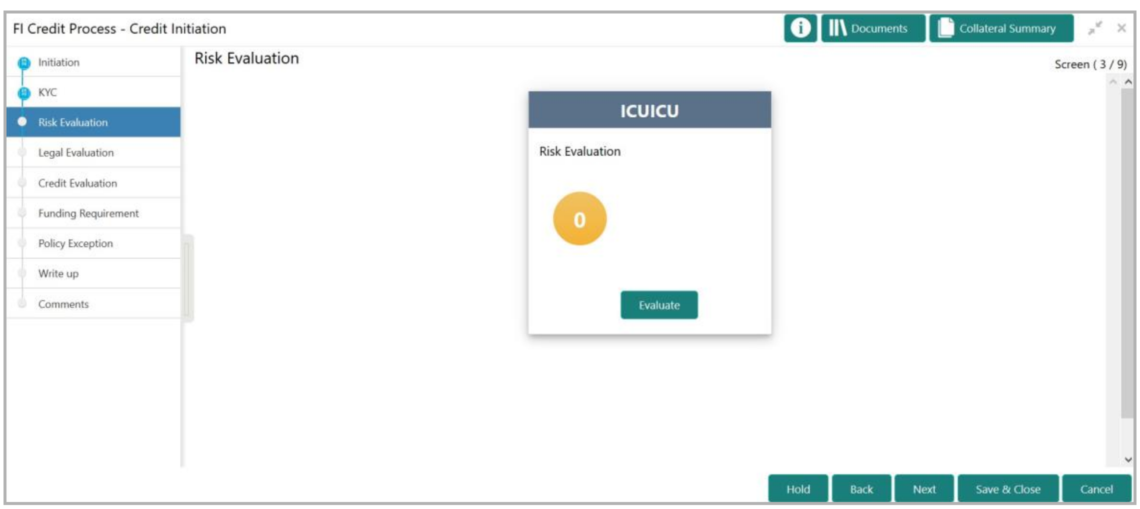
234. Click **Save**. The *KYC* page is updated with the Evaluation Score as shown below.



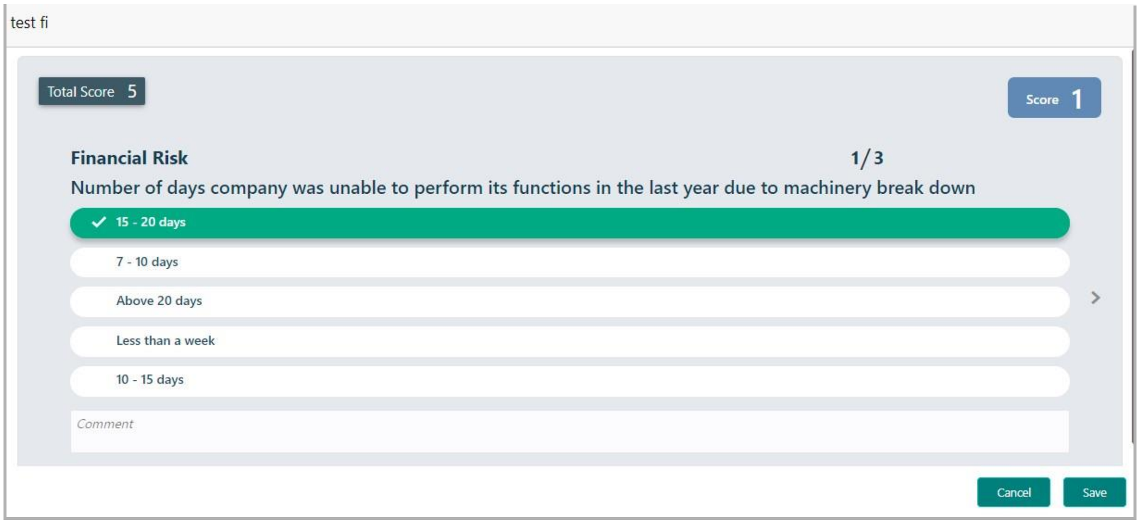
235. After adding KYC details or performing KYC evaluation, click **Next**. The *Risk Evaluation* page appears:

Risk Evaluation

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



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



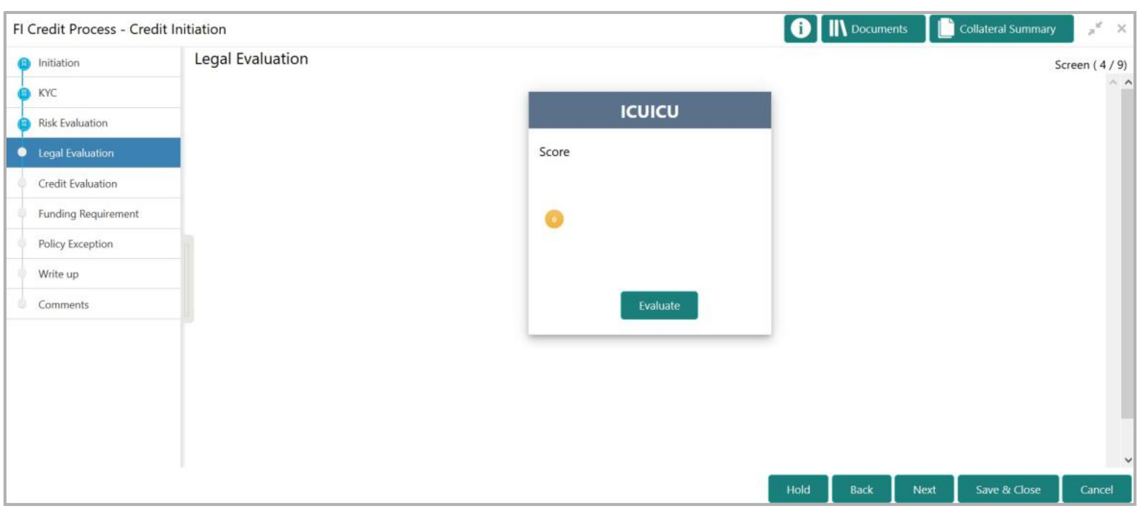
237. Select answers for the available questions and click **Next Category**.
238. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

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

239. Click **Save**.

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

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



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Legal Evaluation

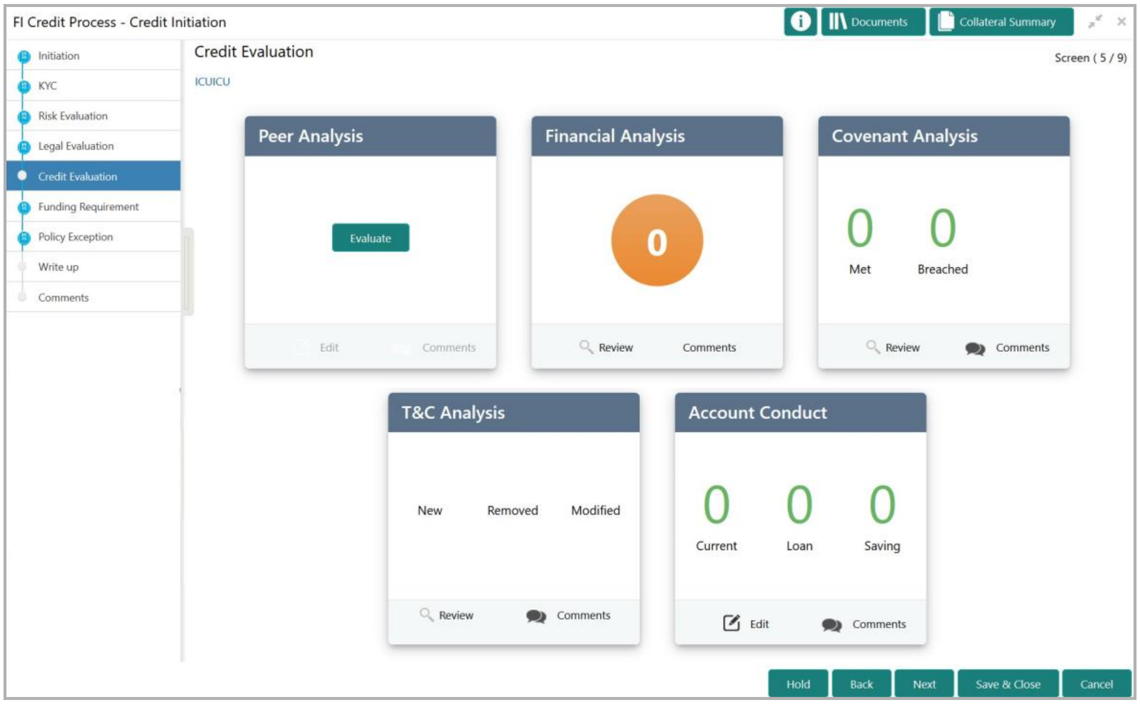
This data segment allows you to perform questionnaire-based legal evaluation for the Financial Institution.

Legal Evaluation is similar to Risk Evaluation. Refer “Risk Evaluation” on page 42 for information on performing legal evaluation.

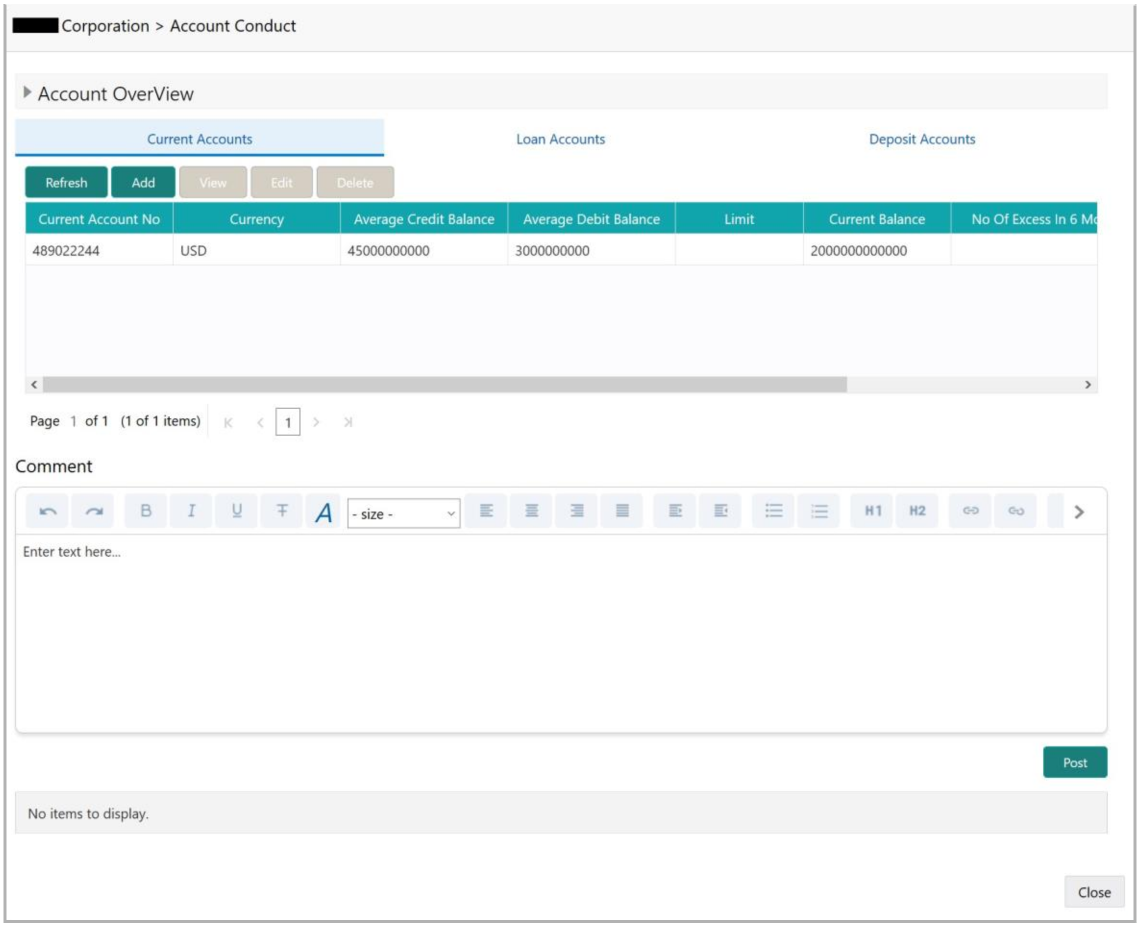
241. After performing legal evaluation, click **Next**. The *Credit Evaluation* page appears.

Credit Evaluation

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

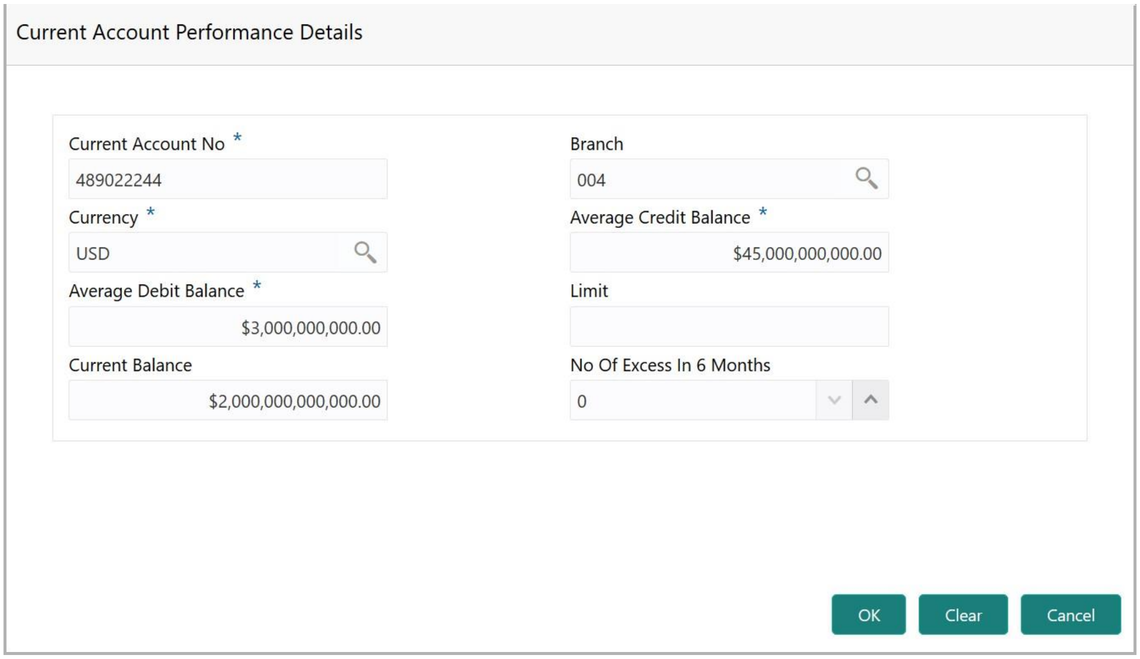


242. To analyze the account conduct, click **Evaluate** in **Account Conduct** tile.



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

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



245. Type the **Current Account No**.

246. Search and select the **Branch** and **Currency**.

247. Specify the following details in corresponding fields:

- Average Credit Balance
- Average Debit Balance
- Limit
- Current Balance
- No Of Excess in 6 Months

248. Click **OK.** Details are added and displayed in *Current Accounts* page.

249. To refresh the current account list, click **Refresh**.

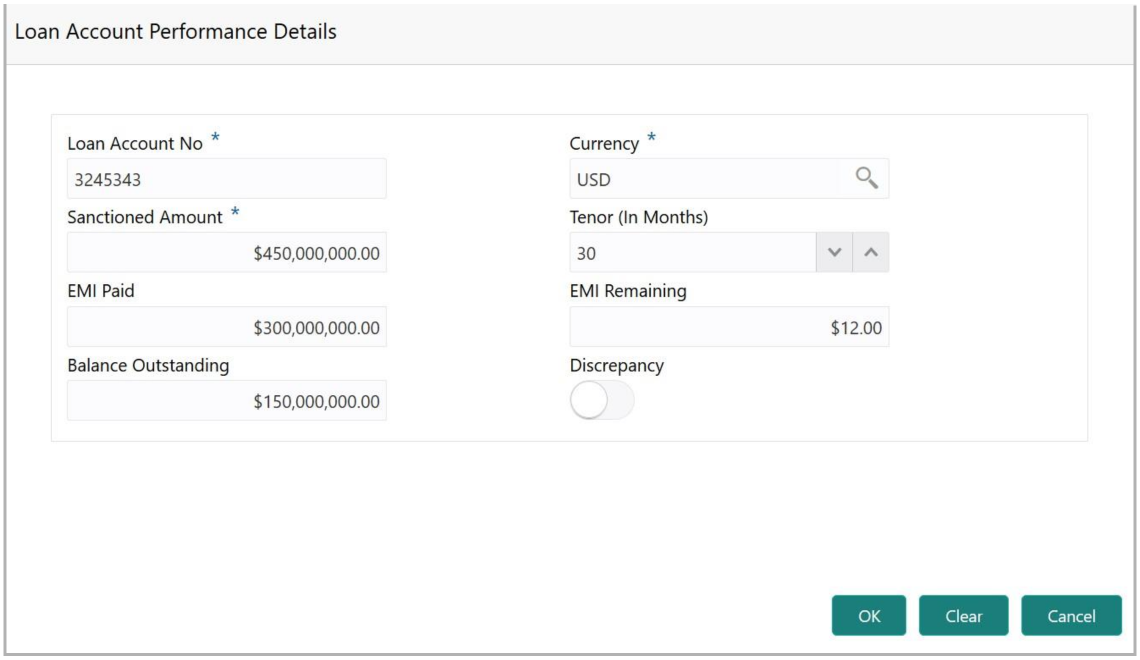
250. To view the current account details, select the current account and click **View**.

251. To modify the current account details, select the current account and click **Edit**.

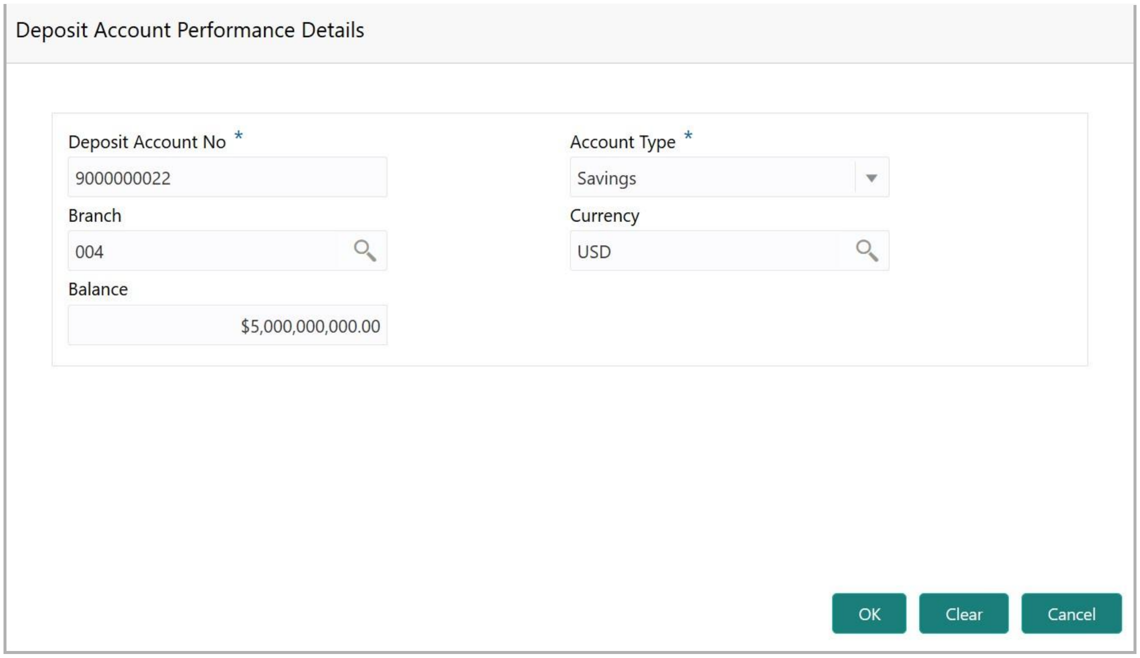
252. To delete the current account details, select the current account and click **Delete**.

253. To add the loan account, click the **Loan Accounts** tab and then click **Add**. The *Loan Account Performance Details* window appears.

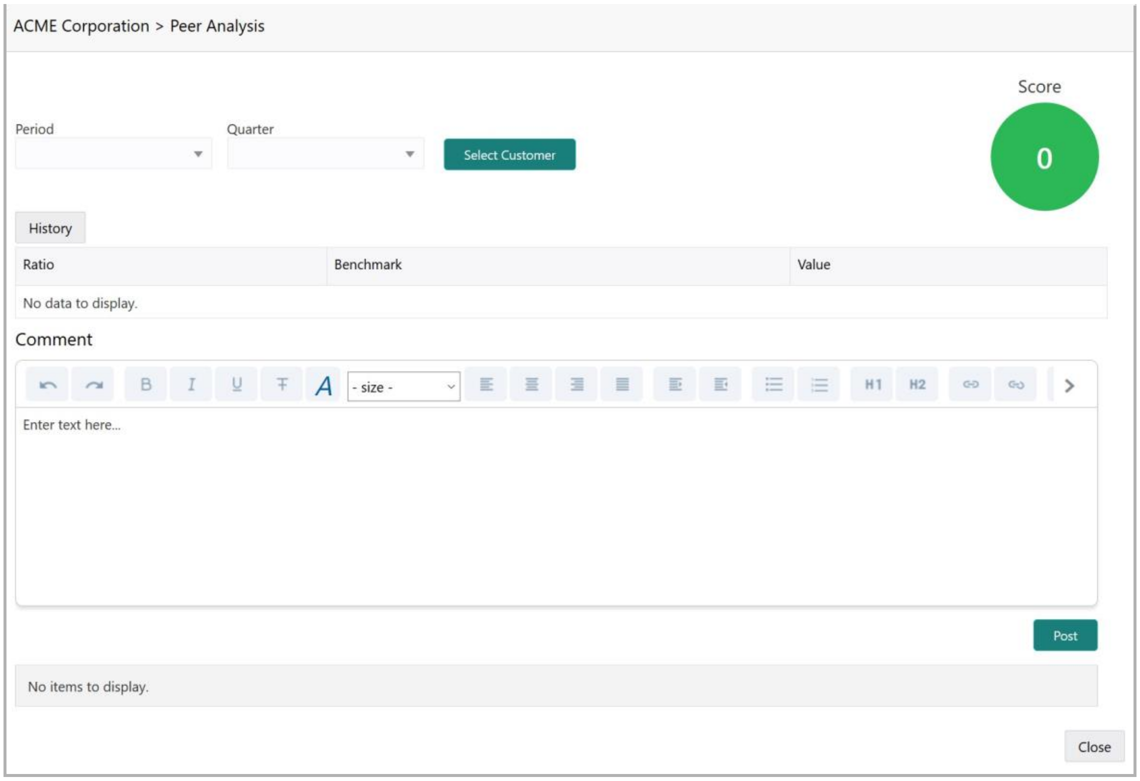
Chapter 3 - Credit Initiation



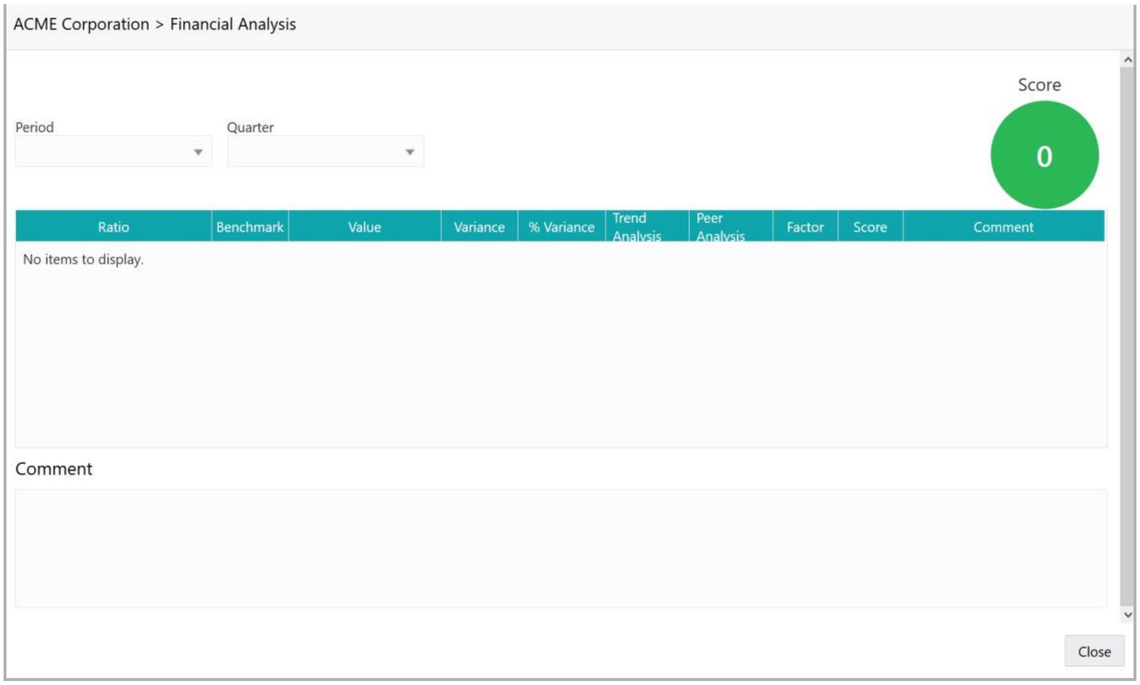
254. Type the **Loan Account No**.
255. Search and select the **Currency**.
256. Specify the following details in corresponding fields:
    - Sanctioned Amount
    - Tenor (In Months)
    - EMI Paid
    - EMI Remaining
    - Balance Outstanding
257. If there is a discrepancy in payment, enable the **Discrepancy** switch.
258. Click **OK.** Details are added and displayed in *Loan Accounts* page.
259. To refresh the loan account list, click **Refresh**.
260. To view the loan account details, select the loan account and click **View**.
261. To modify the loan account details, select the loan account and click **Edit.**
262. To delete the loan account details, select the loan account and click **Delete**.
263. To add the deposit account, click the **Deposit Accounts** tab and then click **Add**. The *Deposit Account Performance Details* window appears.
264. Type the **Deposit Account No**.
265. Select the **Account Type** from the drop down list.
266. Search and select the **Branch** and **Currency**.
267. Specify the **Balance** in deposit account.



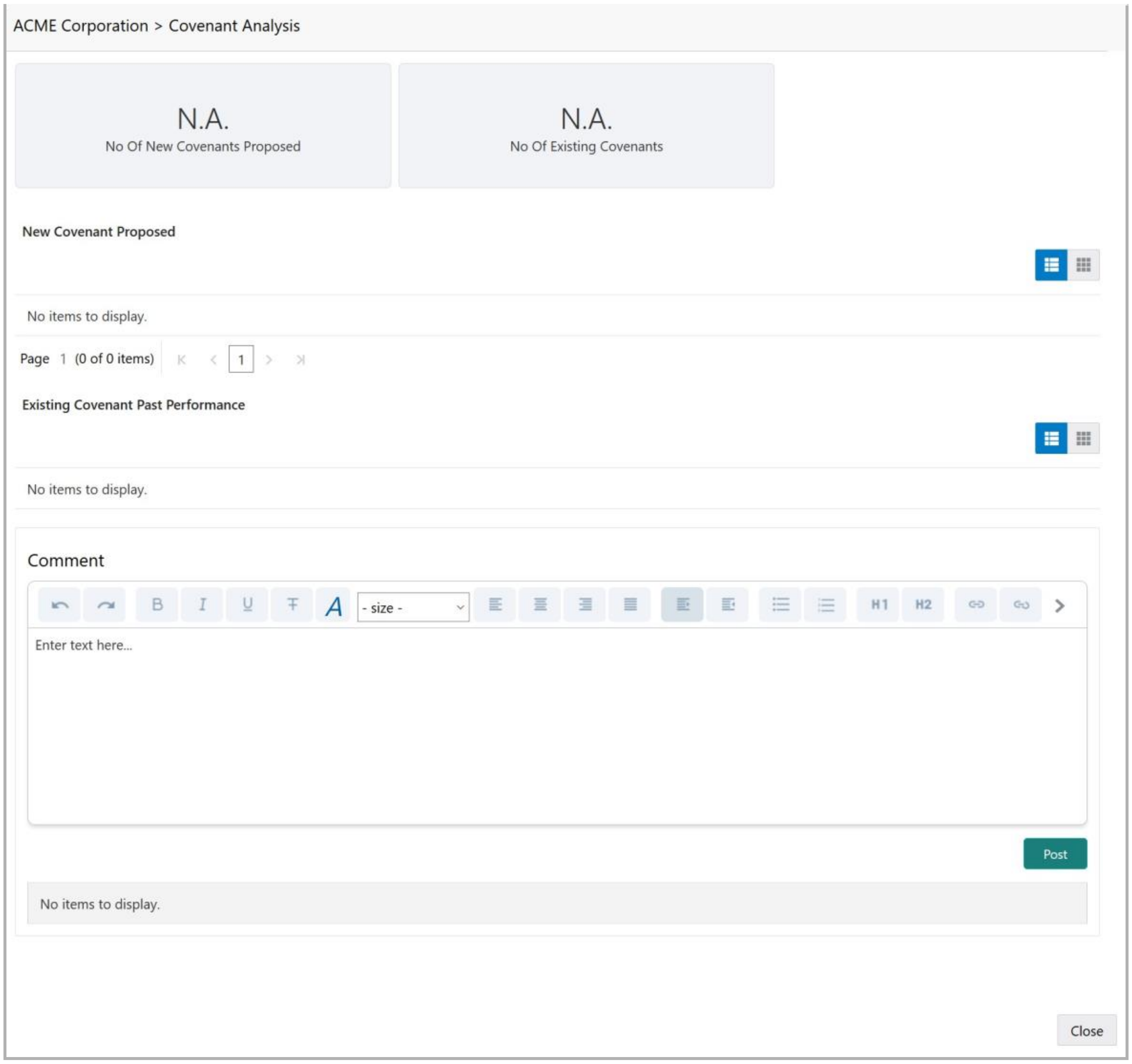
268. Click **OK.** Details are added and displayed in *Deposit Accounts* page.
269. To refresh the deposit account list, click **Refresh**.
270. To view the deposit account details, select the deposit account and click **View**.
271. To modify the deposit account details, select the deposit account and click **Edit**.
272. To delete the deposit account details, select the deposit account and click **Delete**.
273. **Post** the **Comments** for the account conduct.
274. Close the *Account Conduct* window. A score is generated for the account conduct and displayed in the *Qualitative Analysis* window.
275. To perform peer analysis, click **Evaluate** in **Peer Analysis** tile. The *Peer Analysis* window appears.



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



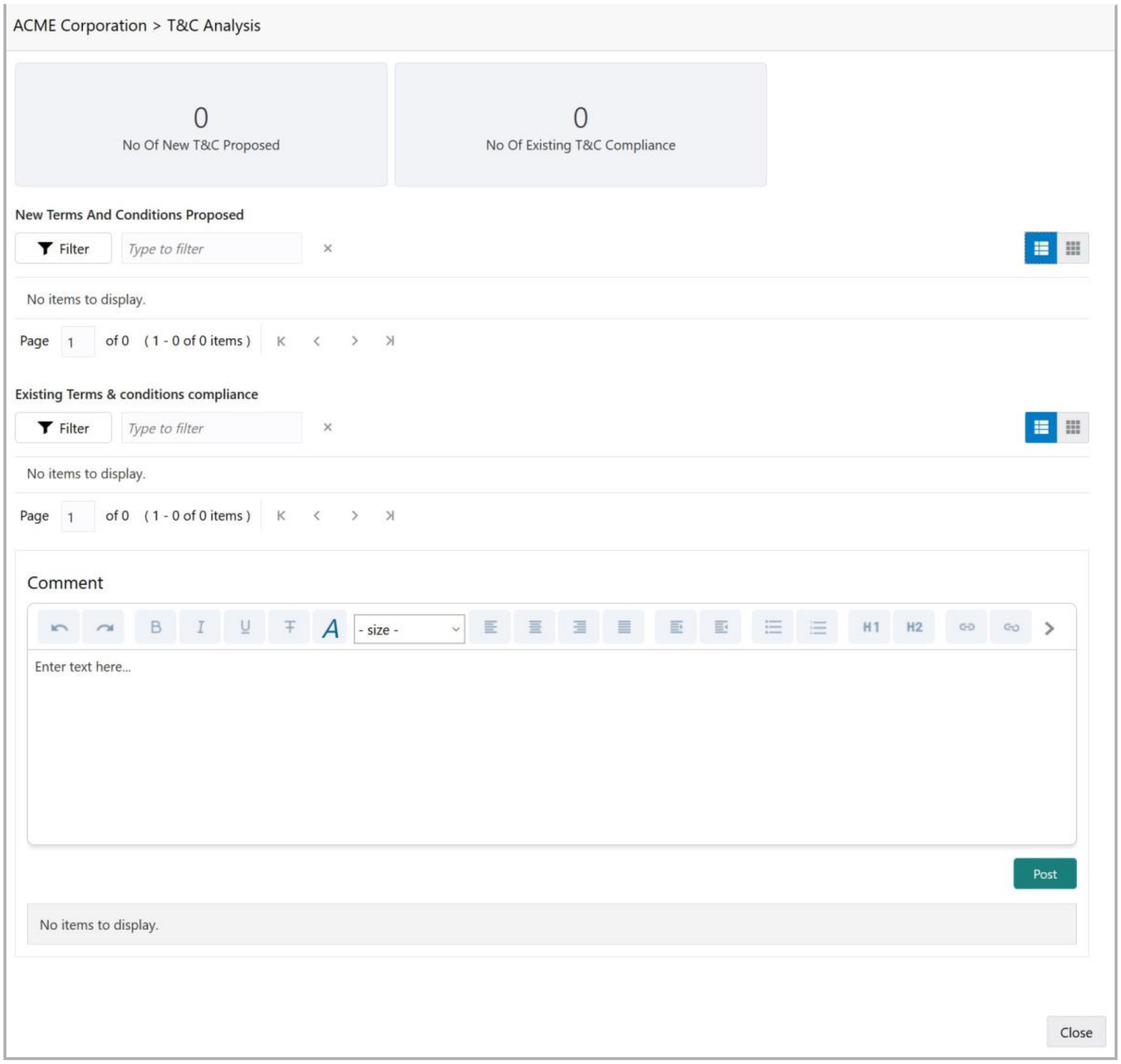
281. **Post** the **Comment** for the Financial Analysis.
282. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
283. To perform covenant analysis, click **Evaluate** in the **Covenant Analysis** tile. The *Covenant Analysis* window appears.



In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

284. View the covenant details and **Post** the **Comments**.
285. Click **Close**. Met and Breached covenants are displayed in **Covenants** tile.
286. To analyze terms & conditions, click **Evaluate** in the **T&C Analysis** tile. The *T&C Analysis* window appears.



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

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

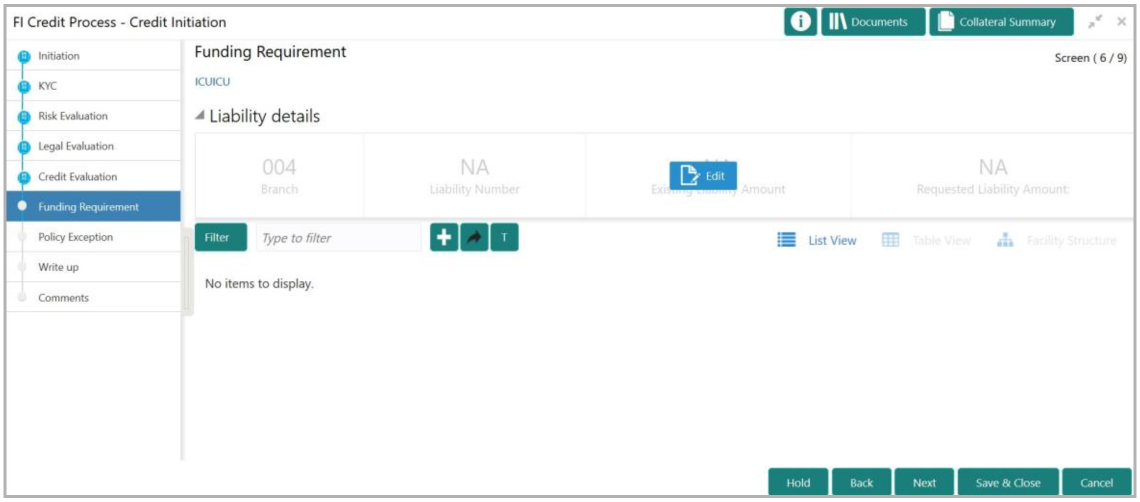
287. View the terms and conditions and then **Post** the **Comments**.
288. Click **Close**. Count of New, Removed and Modified terms and conditions is displayed in the **T&C Analysis** tile.
289. To perform the analysis again, click **Edit** in the corresponding tile.
290. To capture comments for the analysis, click **Comment** in the corresponding tile.
291. After performing credit evaluation, click **Next**. The *Funding Requirement* page appears.

Funding Requirement

You can capture the funding requirement of the Financial Institution (party) in this data segment by adding a facility for the party.

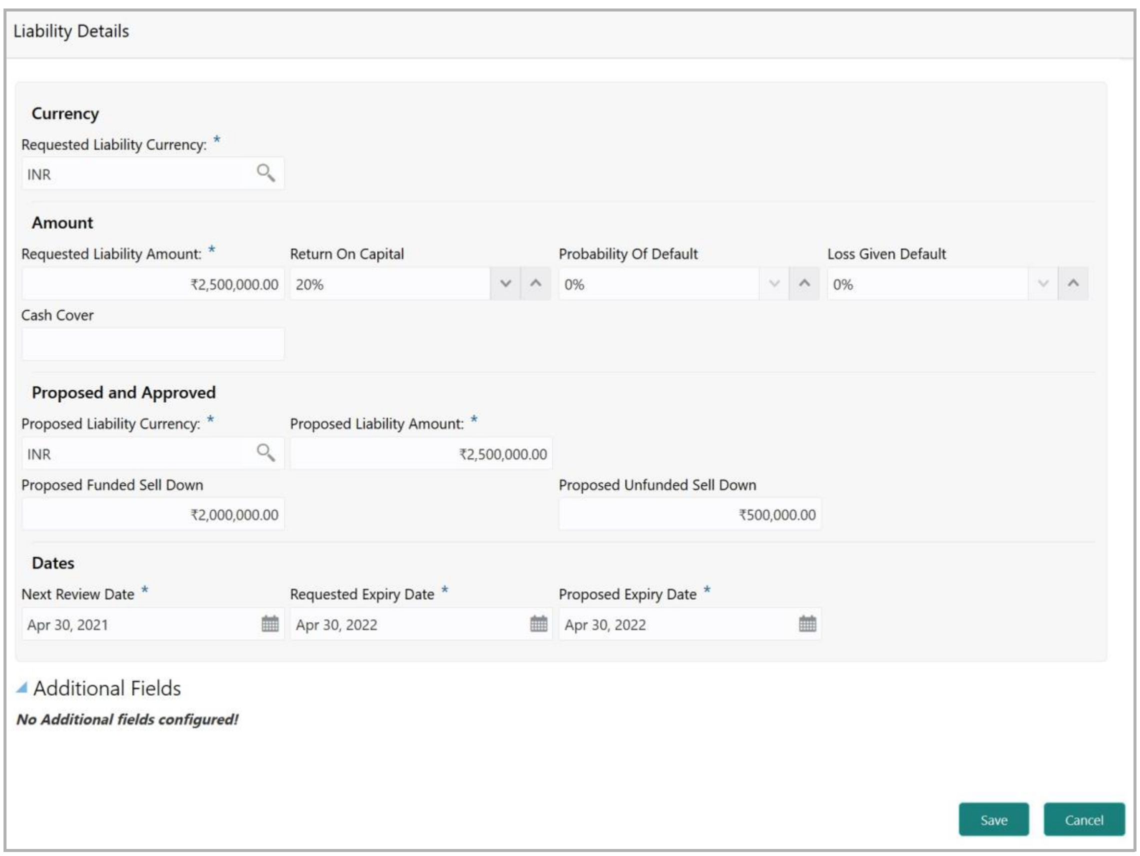
The facility can be either directly created or created using the Facility Template maintained at the Maintenance module.

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



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

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



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Currency

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

Amount

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

Proposed and Approved

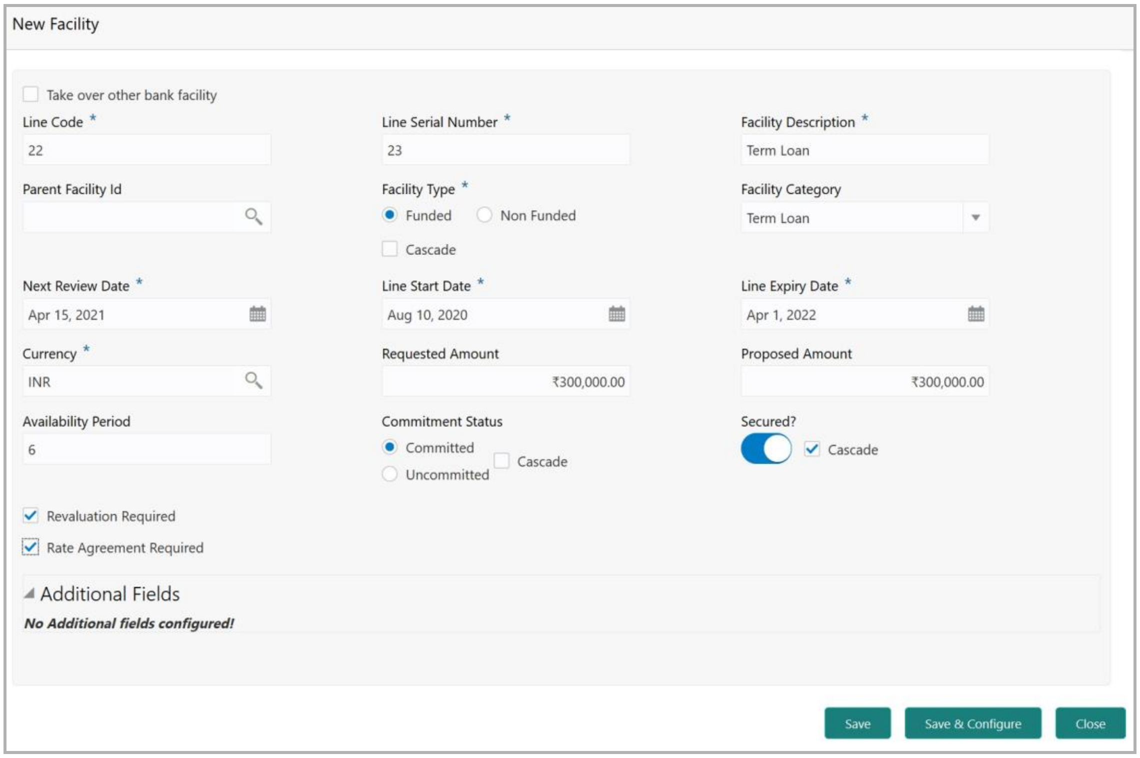
296. Specify the following details.
   - Proposed Liability Currency - Currency in which the liability is proposed
   - Proposed Liability Amount - Liability amount proposed by your bank
   - Proposed Funded Sell Down - Funded sell down proposed for the entity
   - Proposed Unfunded Sell Down - Unfunded sell down proposed for the entity

Dates

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

Creating Facility without Template

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



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

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

To add a new funding requirement:

304. Type the **Line Code**.
305. Type the **Line Serial Number**.
306. Type the **Facility Description**.
307. Select the **Parent Facility Id** from the drop down list.
308. 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.

309. Select the **Facility Category** from the drop down list.
310. Click the calendar icon and select the **Next Review Date** for the facility.
311. Specify the **Line Start Date** and **Line Expiry Date**.
312. Search and select the **Currency** in which the facility has to be offered.

313. Specify the amount requested by the Financial Institution in **Requested Amount** field.
314. Specify the **Availability Period** for the facility.
315. Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**.

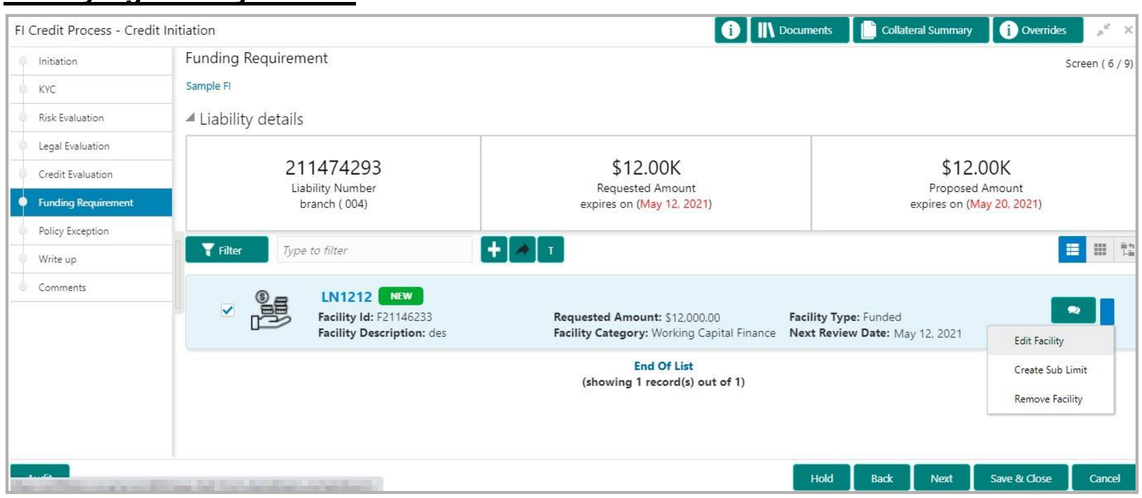
You can restrict creation of committed / uncommitted sub-facility for this facility by enabling the Cascade check box. For example, if the **Commitment Status** is selected as **Committed** and the **Cascade** check box is enabled, the uncommitted sub-facility cannot be created, and vice versa.

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

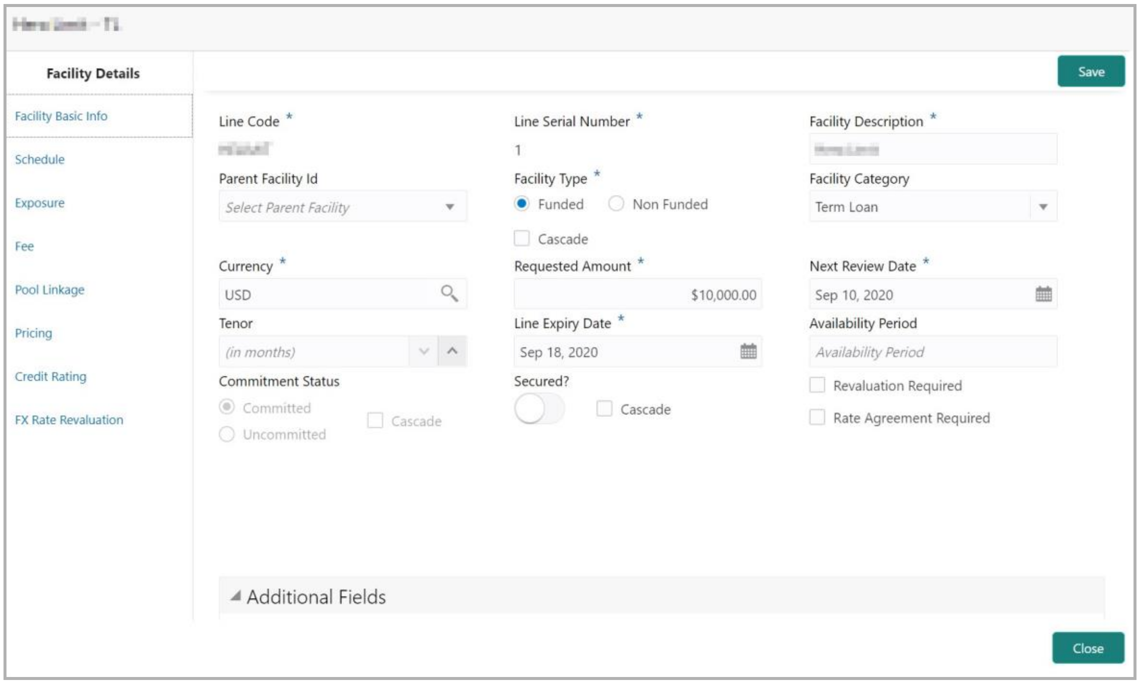
You can restrict creation of unsecured sub-facilities for this facility by enabling the **Cascade** check box along with the **Secured?** switch.

317. 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.
318. 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.
319. To save the details and exit the *New Facility* window, click **Save**.
320. To add further details about the facility, click **Save & Configure**.
321. To exit the *New Facility* window without saving the information, click **Cancel**.

<u>Modifying Facility Details</u>



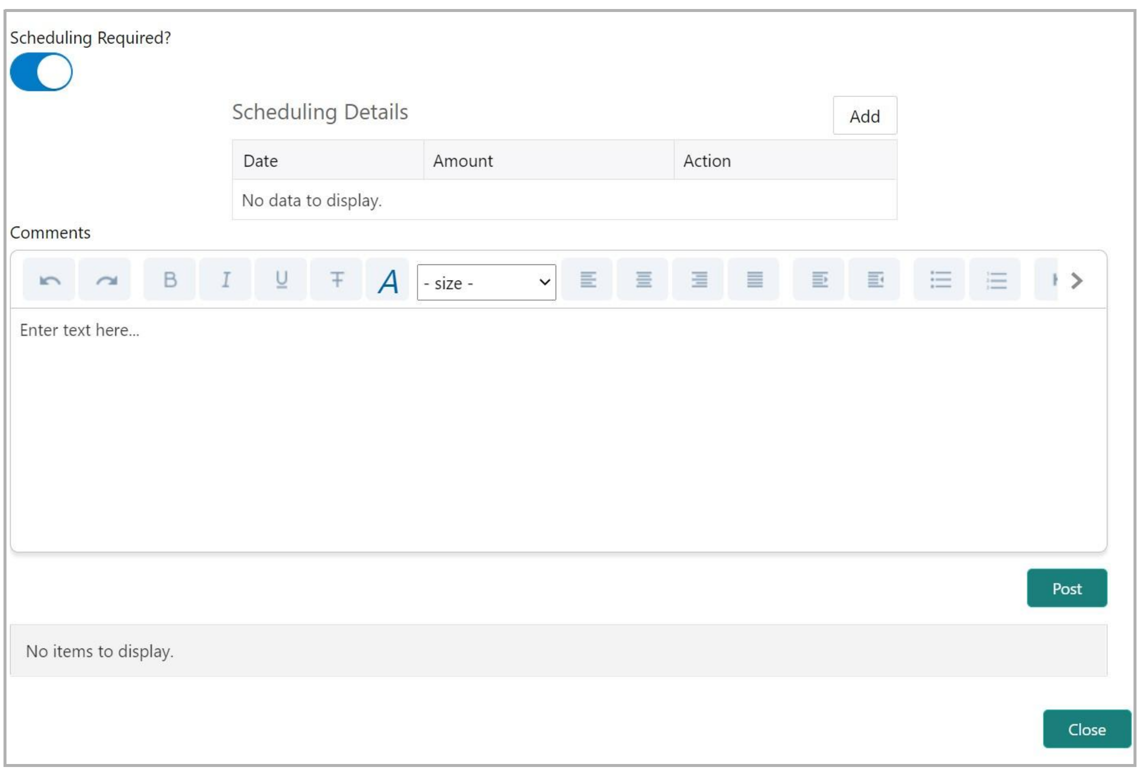
322. Upon clicking **Save & Configure** in *New Facility* window or clicking Edit Facility under hamburger icon, the *Facility Details* window appears:



323. Modify the facility details, if required.

Scheduling facility disbursement

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



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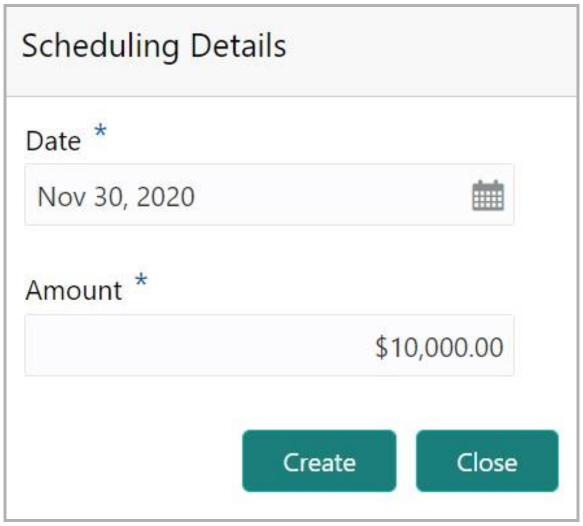
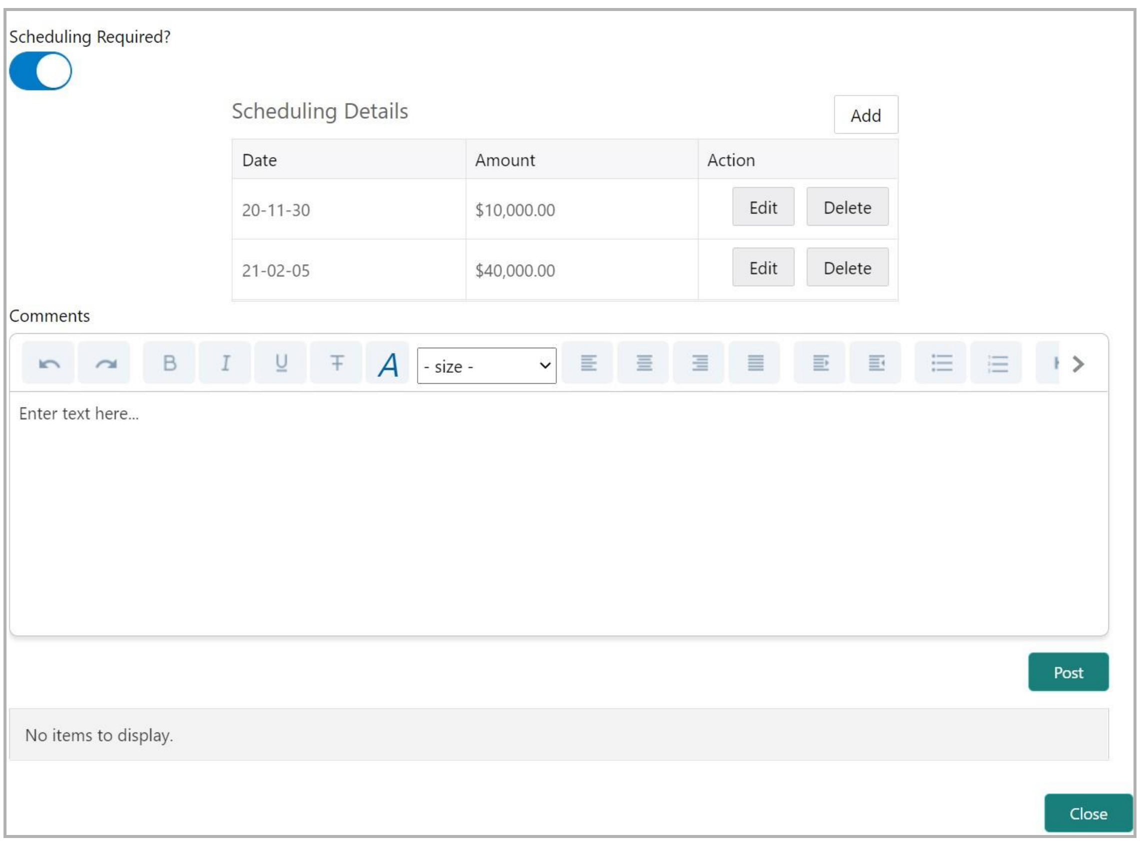
325. Enable the **Scheduling Required?** switch. The **Add** button is enabled.
326. Click the **Add** button. The *Scheduling Details* window appears:



327. Click the calendar icon in **Date** field and schedule the part of facility payment.
328. Specify the **Amount** to be paid to the Financial Institution on the scheduled date.
329. Click **Save**. Scheduling details are added and listed as shown below:



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

Adding Exposure Details

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

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

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

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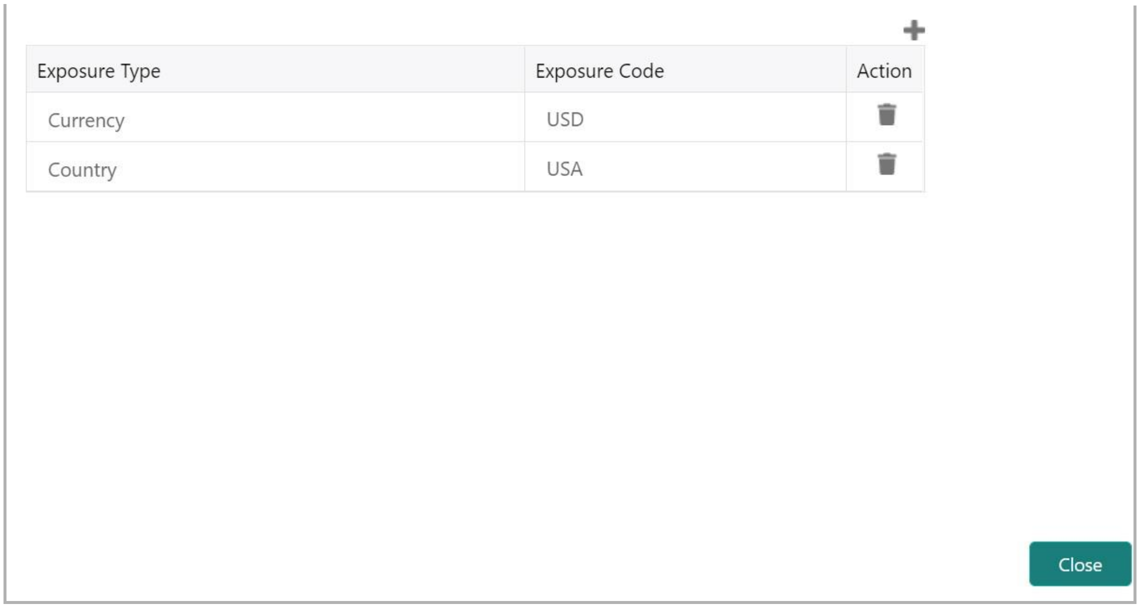
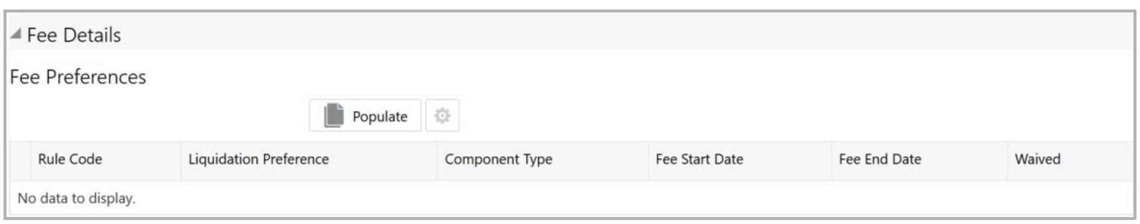


339. To delete the exposure record, click the delete icon in the **Action** column.

Adding Fee Details

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

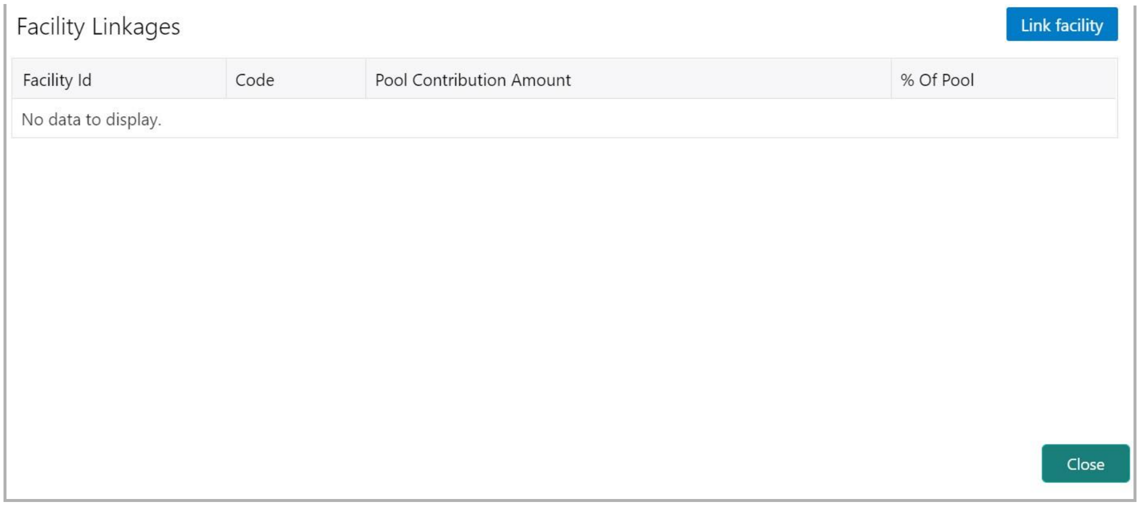


341. Click **Populate.** Fee details such as Rule code, Liquidation Preference, Component Type, Fee Start Date, Fee End Date and Waived will be fetched from the target system.

Linking Facility to the Pool

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

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



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

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

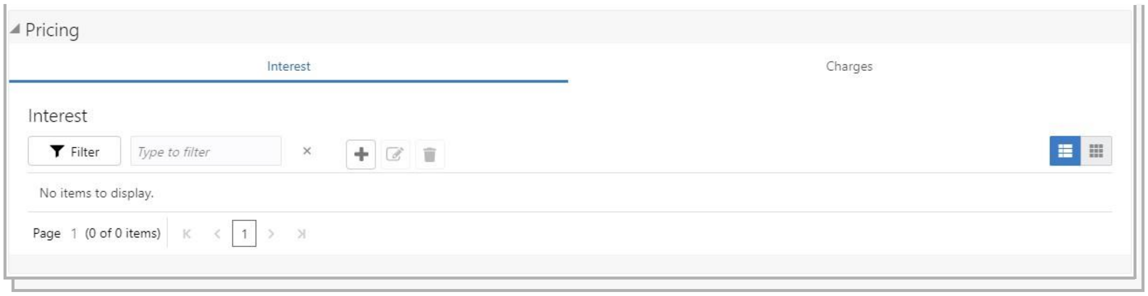
345. Click **Link Facility.**

Adding Pricing Detail

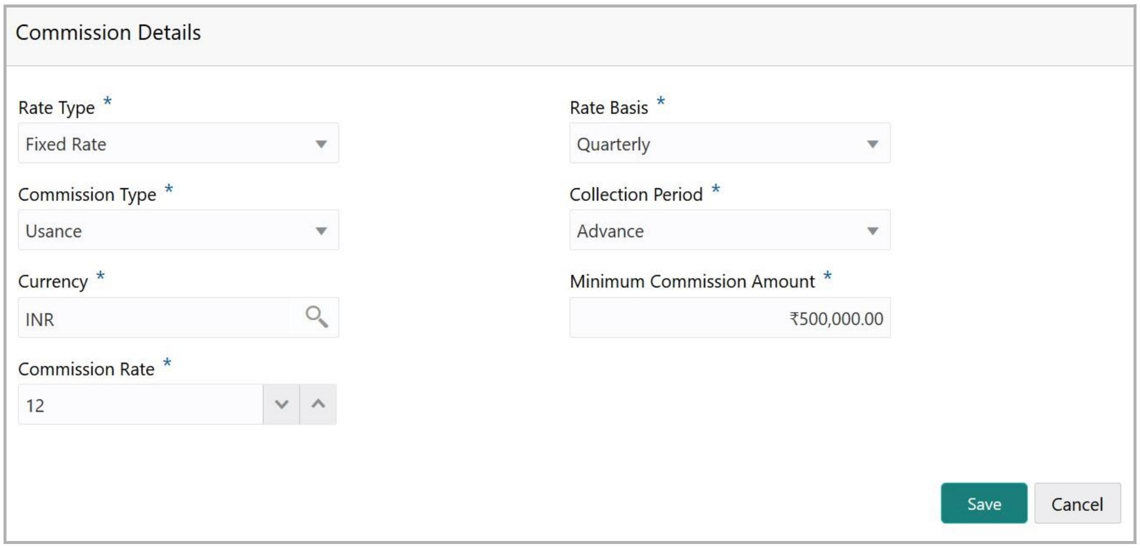
346. To add pricing detail for the facility, click **Pricing** from the left menu.

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

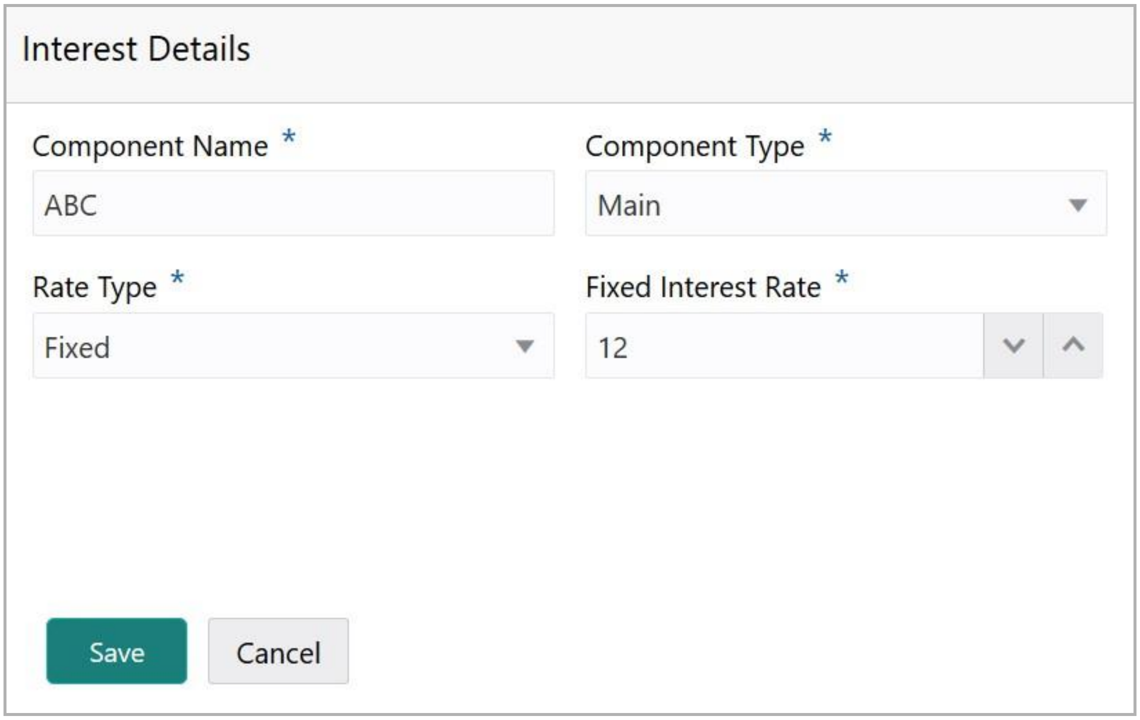
If Facility Type is selected as Funded, Interest and Charges can be added in the Pricing section.



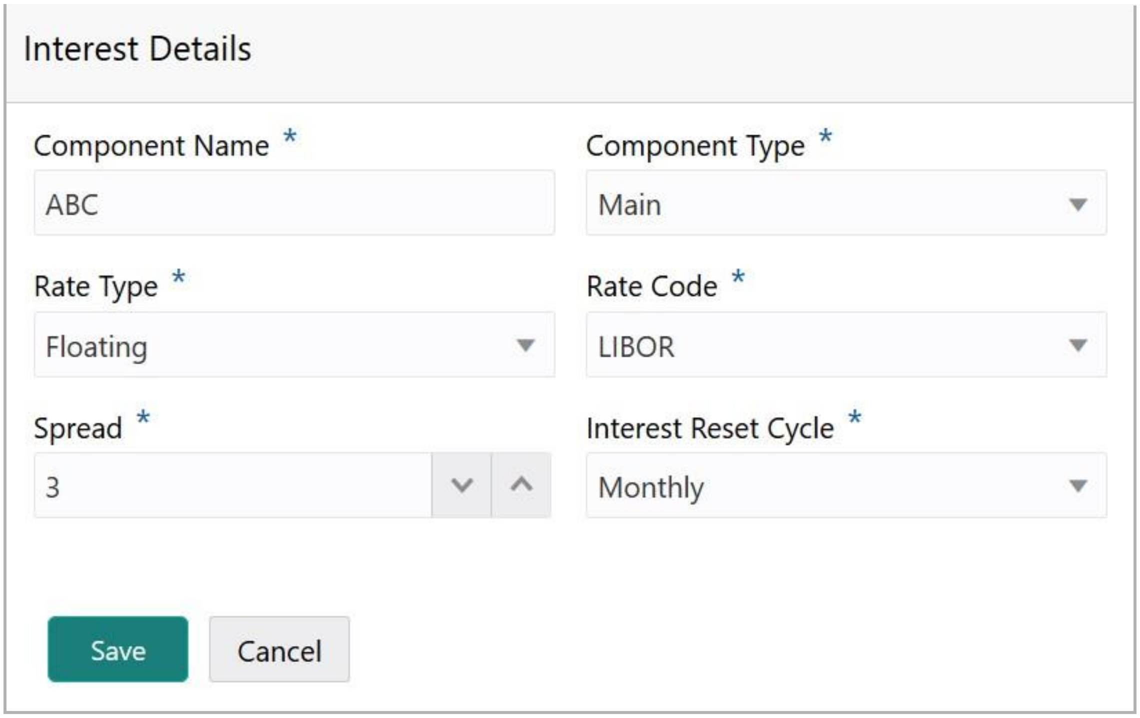
347. To add commission details, click the add icon. The *Commission Details* window appears:



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



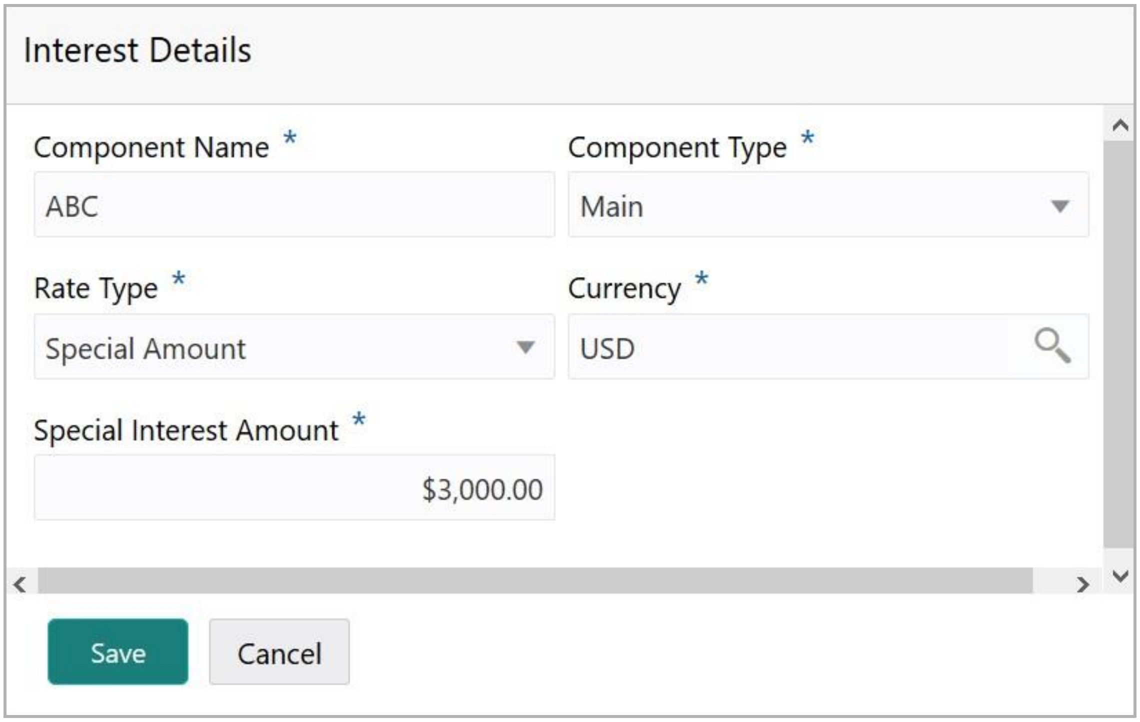
358. Type a name for the interest in **Component Name** field.
359. Select the **Component Type** from the drop down field.
360. Select **Rate Type** from the drop down field. The options available are: Fixed, Floating and Special Amount.
361. If Fixed is selected as **Rate Type**, specify the **Fixed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



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

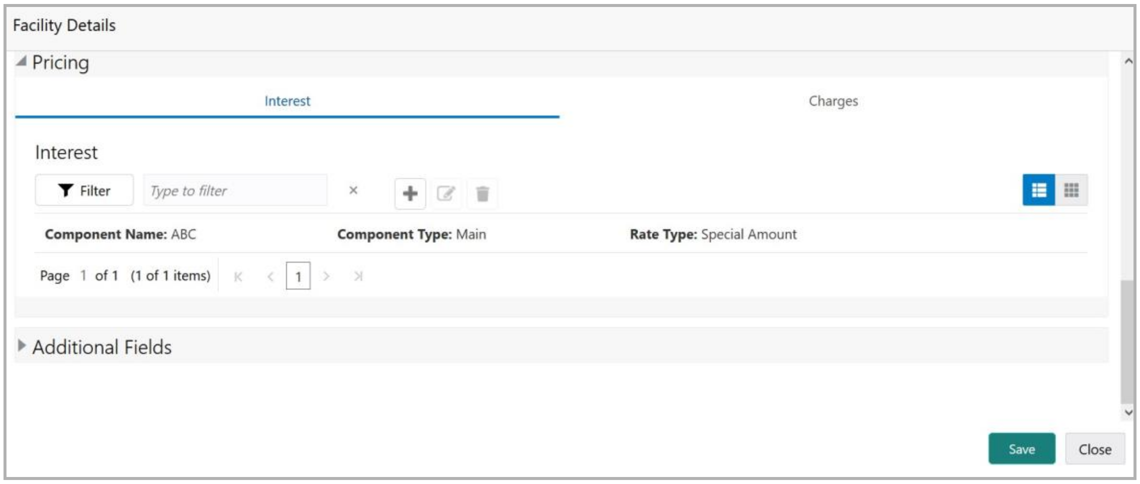
- Rate Code
- Spread

- Interest Reset Cycle

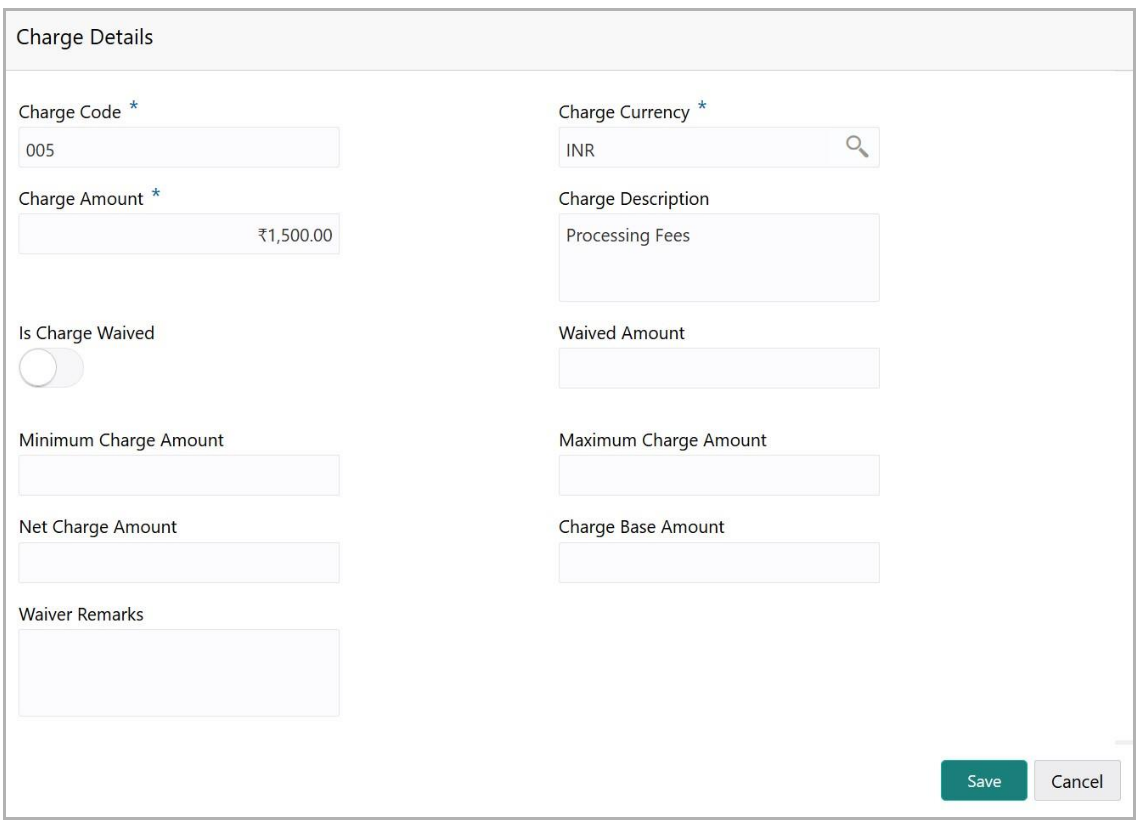


363. If Special Amount is selected as **Rate Type**, search and select the **Currency** and then specify the **Special Interest Amount**.

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



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



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

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

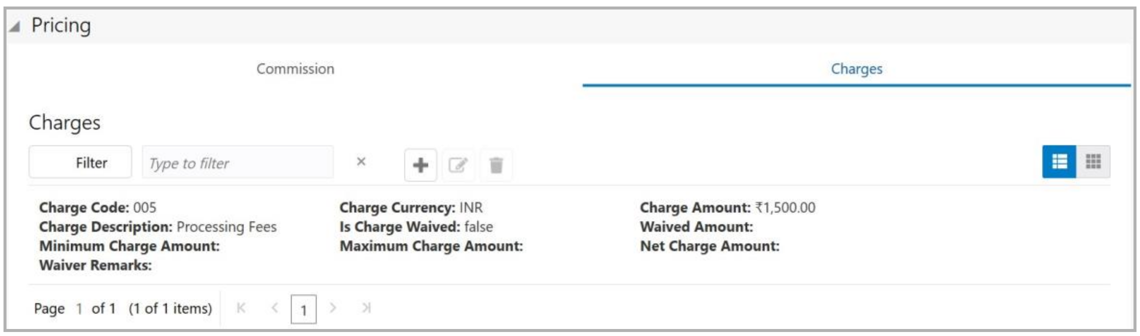
368. Specify the **Charge Amount** for the facility.

369. Type the **Charge Description**.

370. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.

371. Enter the following details in respective fields:
   - Waived Amount
   - Minimum Charge Amount
   - Maximum Charge Amount
   - Net Charge Amount
   - Charge Base Amount
   - Waiver Remarks

372. Click **Save**. Charge details are added and listed as shown below:



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

373. To edit the charge details, click the added charge and then click the edit icon.

374. To delete the charge details, click the added charge and then click the delete icon.

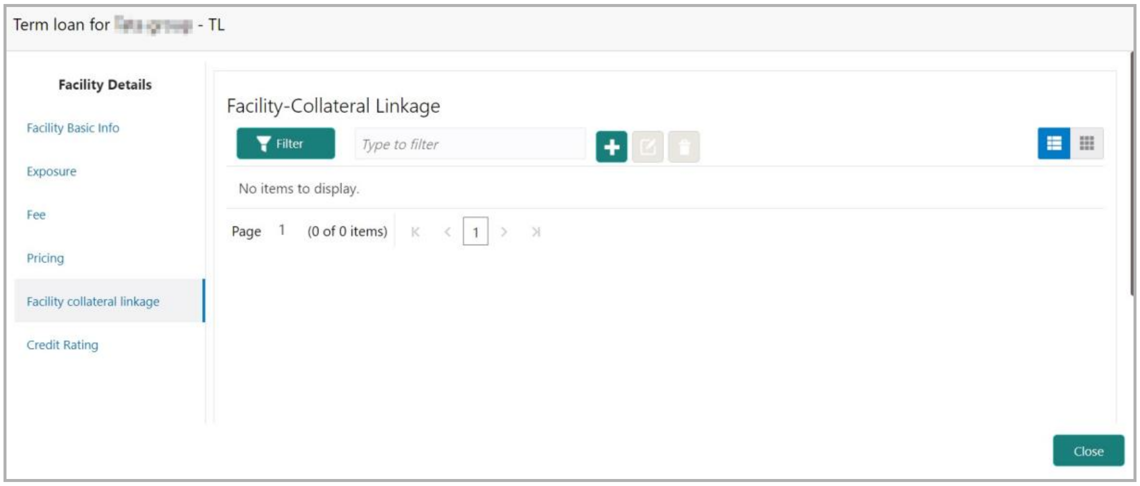
375. To change the list view to table view, click the table icon at the right corner.

Linking Facility with Collateral

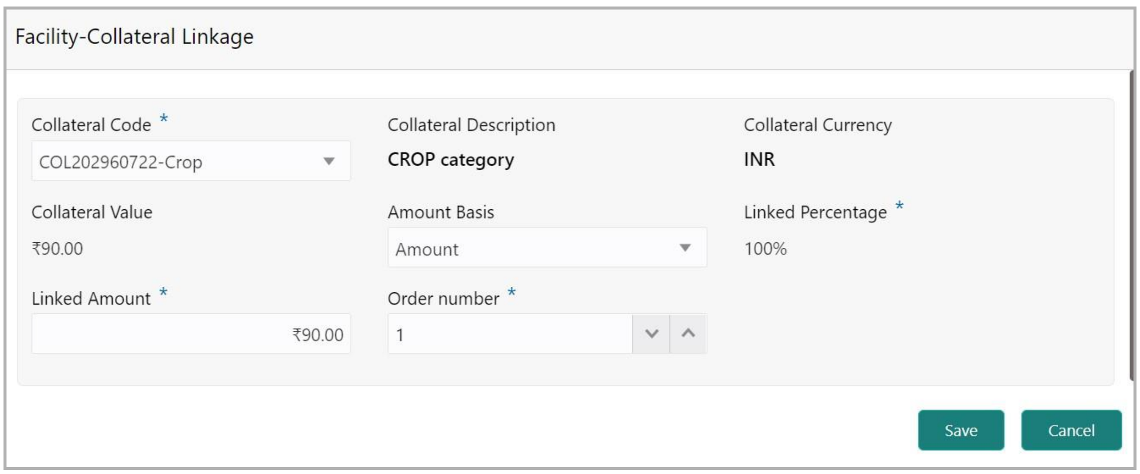
In case you want to secure facility with collateral, you can link the facility and the available collateral.

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

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



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



378.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.

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

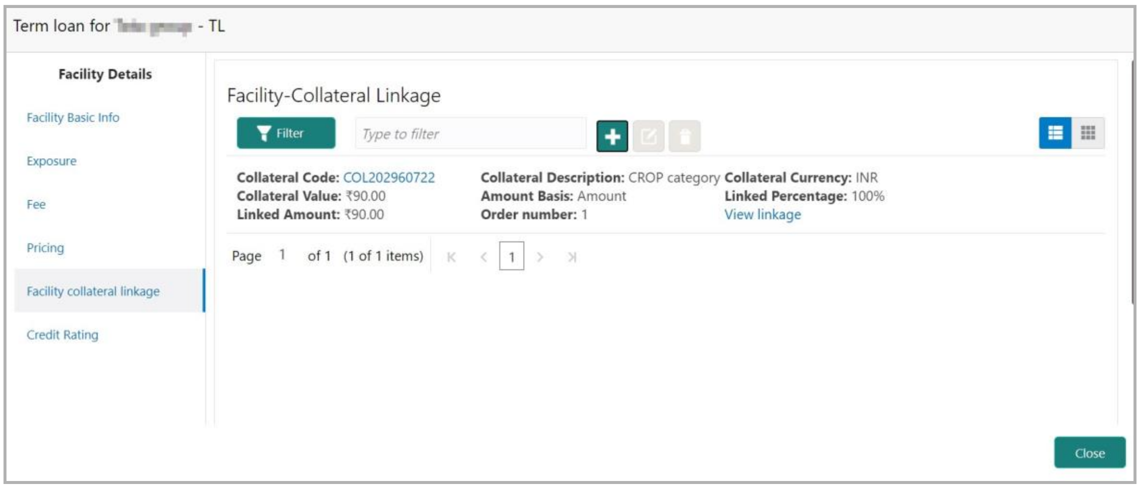
380. If **Amount** is selected as **Amount Basis**, specify the **Linked Amount.** The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.

381. 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.

382. 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.

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



384. 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.

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

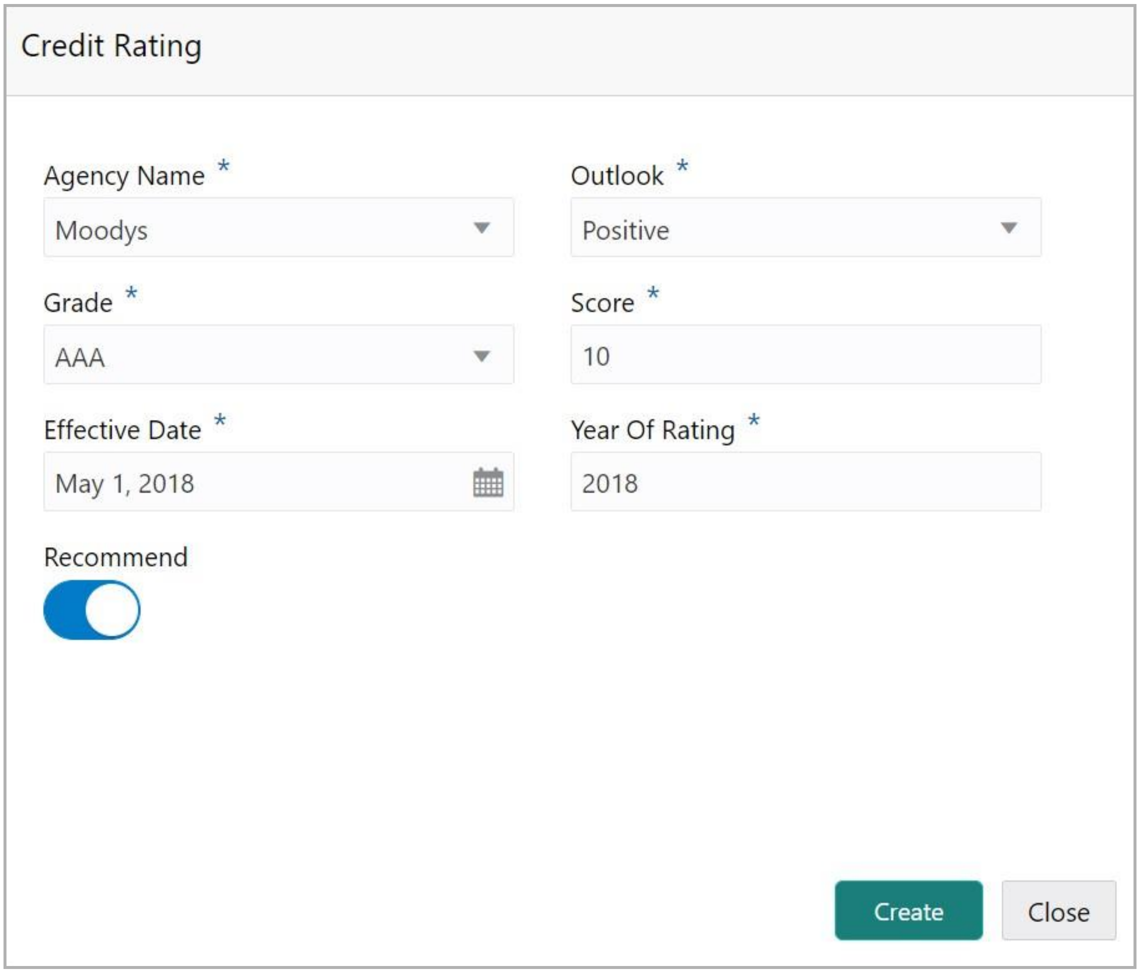
386. To delete the linkage details, select the record from the list and click the delete icon.

387. 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.

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



389. Select the name of agency by which the facility is rated from the **Agency Name** drop down list.
390. Select the **Outlook** and **Grade** of the rating from the drop down list.
391. Specify the **Score** provided for the facility.
392. 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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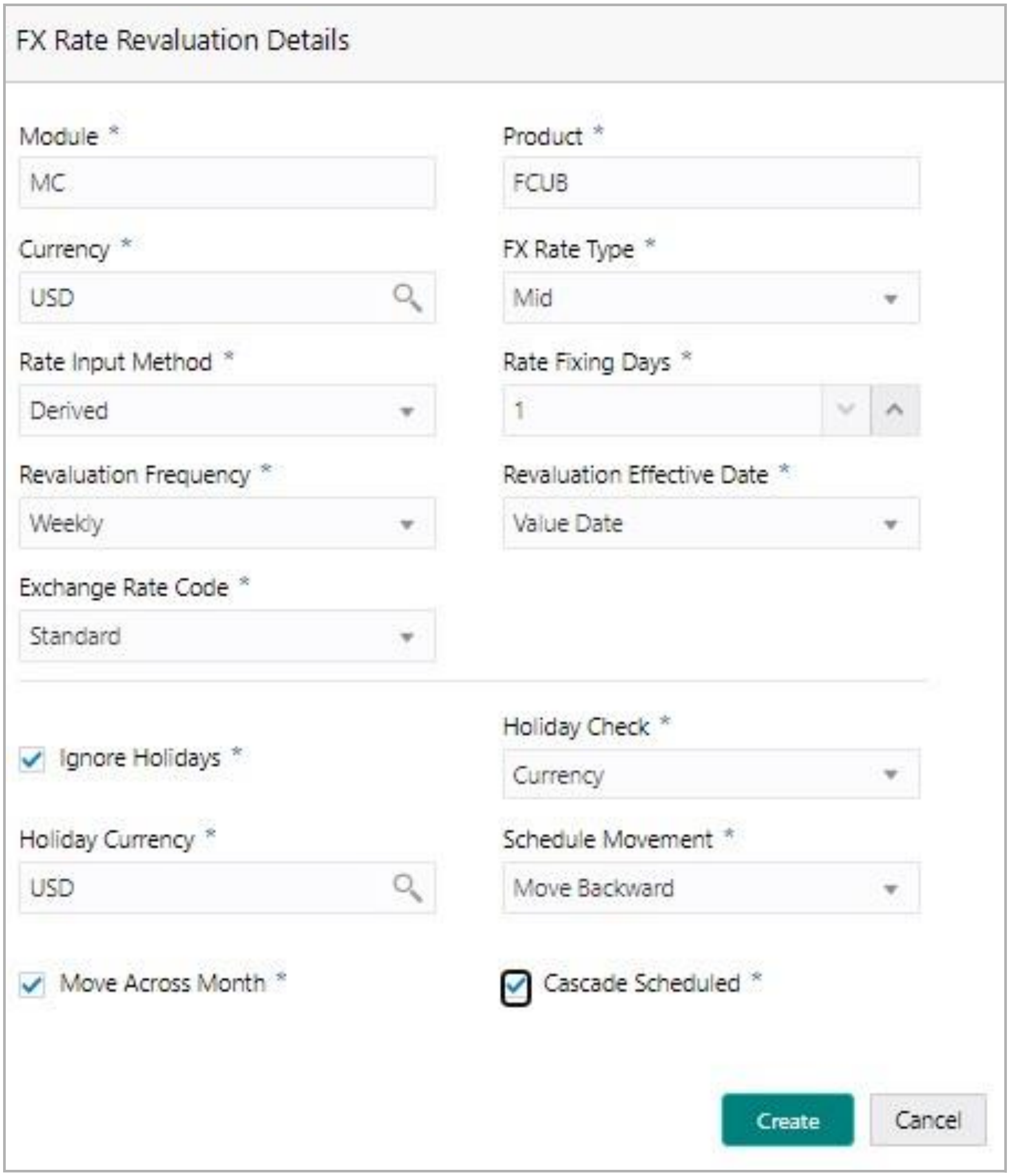
393. Enable the **Recommend** switch, if the facility is recommended by the rating agency.
394. Click **Create**. The rating is added and displayed in the Credit Rating page.
395. To view the history of credit ratings added during different processes, click the **History** icon.
396. To filter the credit 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.

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



398. 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)

399. 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) 400. Select the **Currency** for which the FX rate has to be applied.

401. Select the **FX Rate Type** from the drop down list. The options available are: Mid, Sell, and Buy.

402. 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.

403. 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.

404. Select the **Revaluation Frequency** from the drop down list. The options available are: Daily, Weekly, Monthly, Quarterly, Half Yearly, Yearly, and None.
405. Select the **Revaluation Effective Date** from which the revaluation should happen. The options available are: Value Date and Calendar Date.
406. Enable the **Ignore Holidays** check box, if required. The revaluations that are due on holidays will not be performed on the holiday.
407. 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.

408. Select the **Holiday Currency** for which the holiday table must be checked.
409. 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.

410. 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.

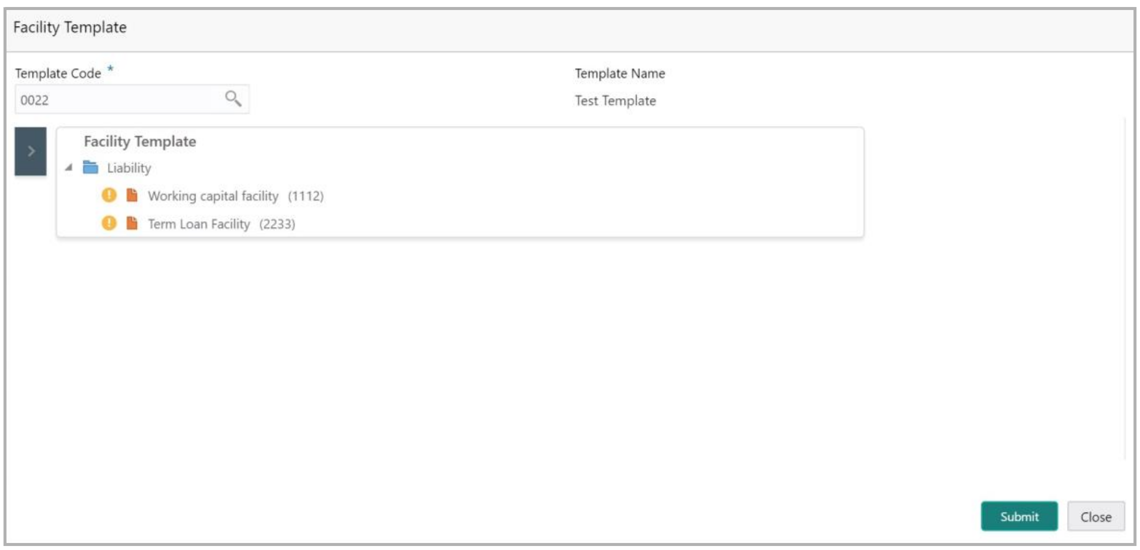
411. Enable the **Cascade Schedule** check box, if required. Next schedule will be fixed based on how the schedule date was moved for a holiday.

For example, if the **Revaluation Frequency** is Monthly and the schedule that is due on holiday (1st January) is moved forward to the next day (2nd January) based on selected **Schedule Movement** option, then from the next month (February), the schedule is shifted to 2nd of every month if the **Cascade Schedule** check box is enabled.

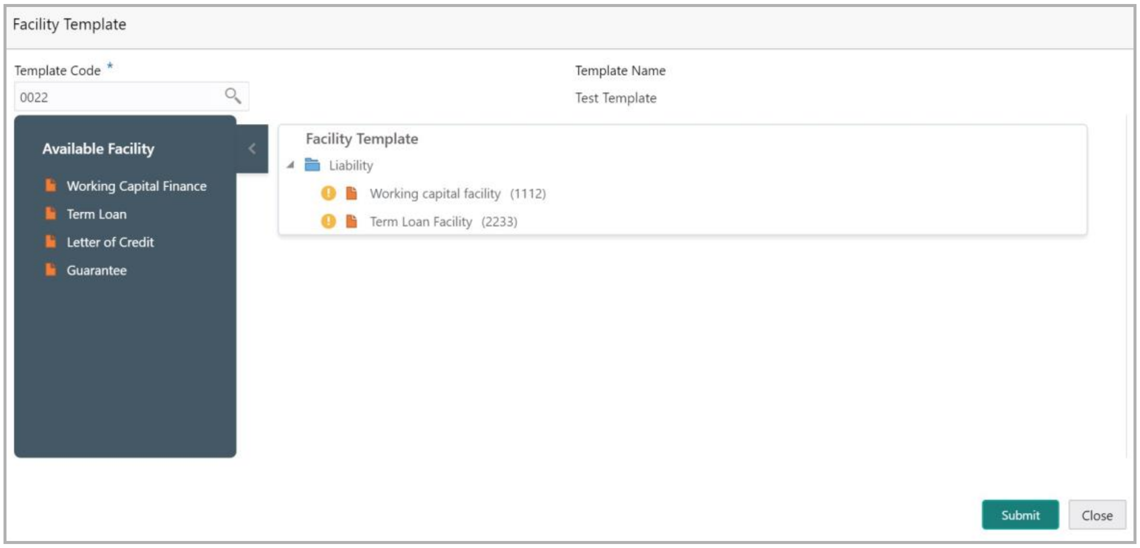
412. Click **Create**. The FX rate revaluation details are saved.
413. To modify the added FX rate revaluation details, select the record and click the edit icon.
414. To delete the added FX rate revaluation details, select the record and click the delete icon.
415. To exit the *Facility Details* window,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

<u>Creating Facility with Template</u>

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

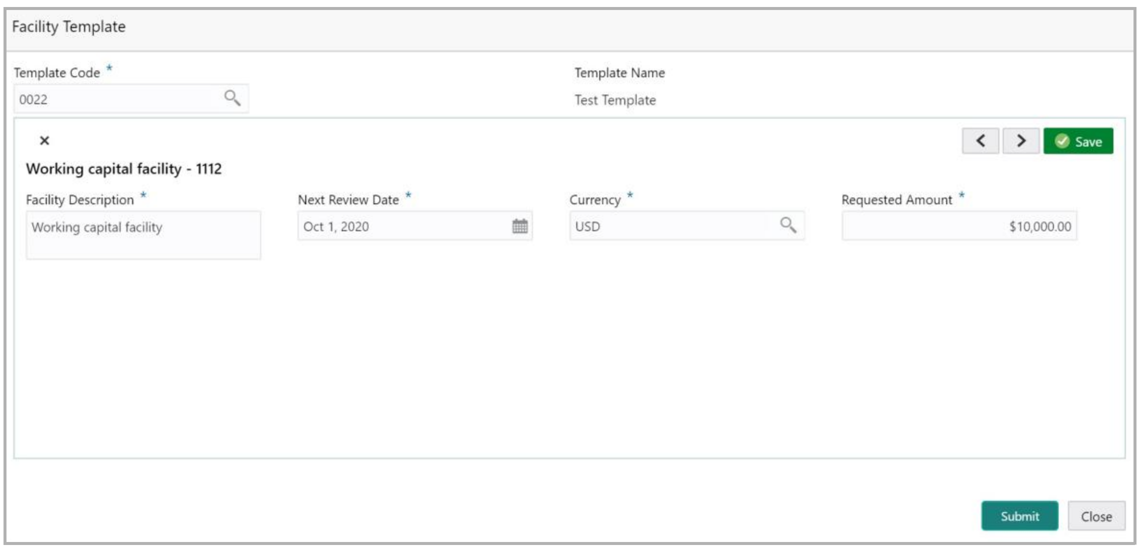


417. Search and select the **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.
418. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below.



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

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



421. Type the **Facility Description**.

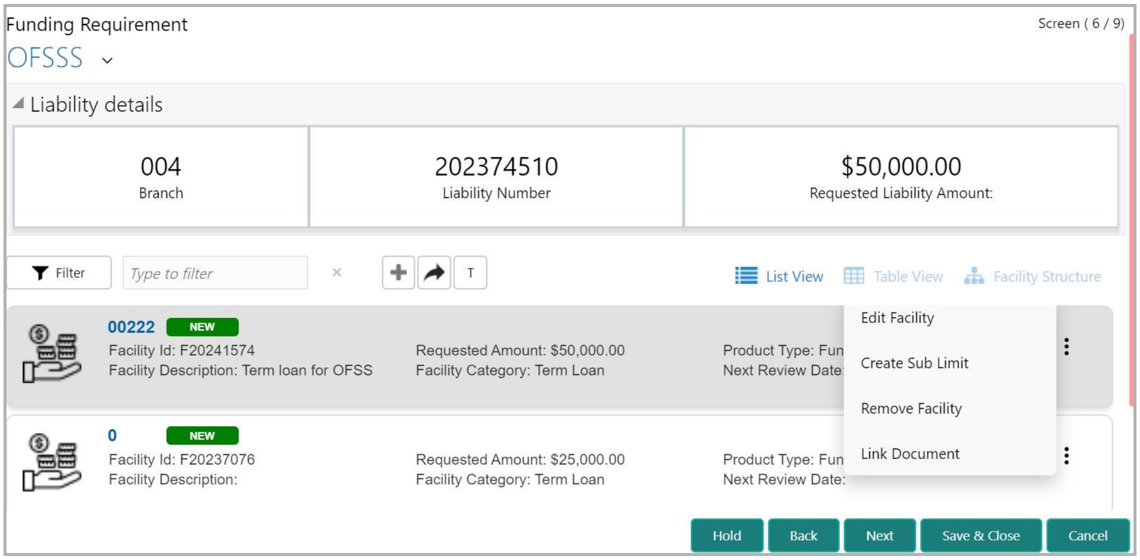
422. Select / specify the **Next Review Date** for the facility.

423. Search and select the **Currency** for the **Requested Amount**.

424. Specify the **Requested Amount**.

425. Click **Save**.

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

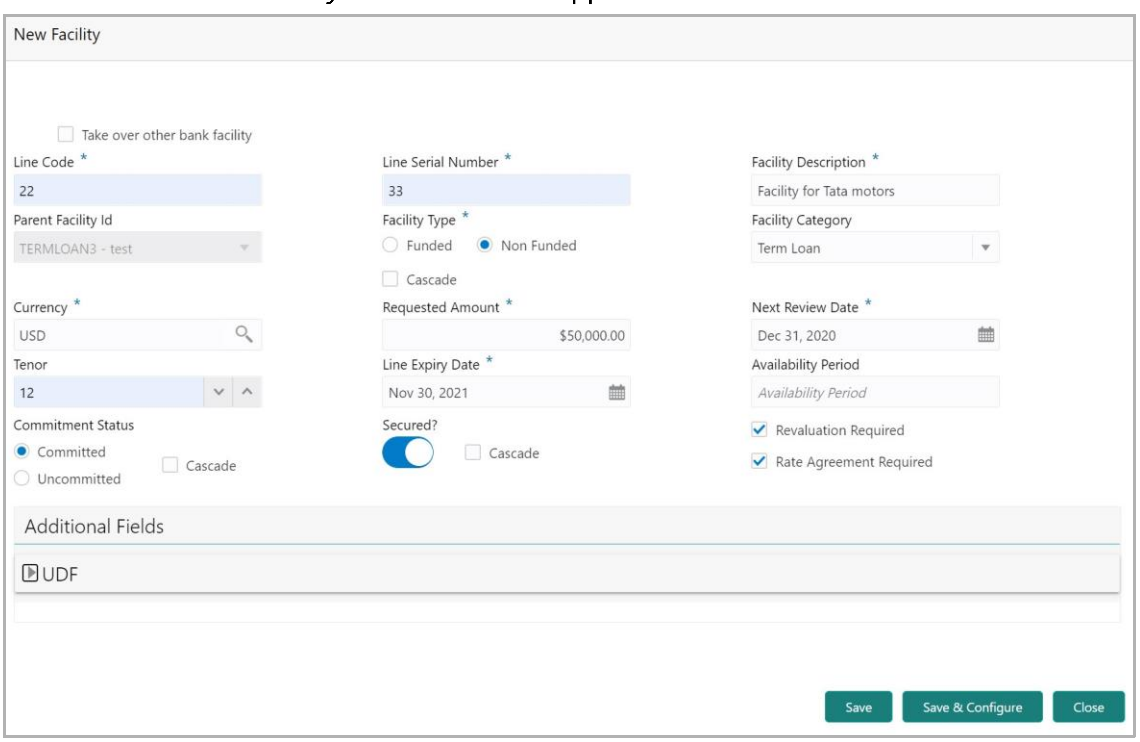


Creating Sub Limit

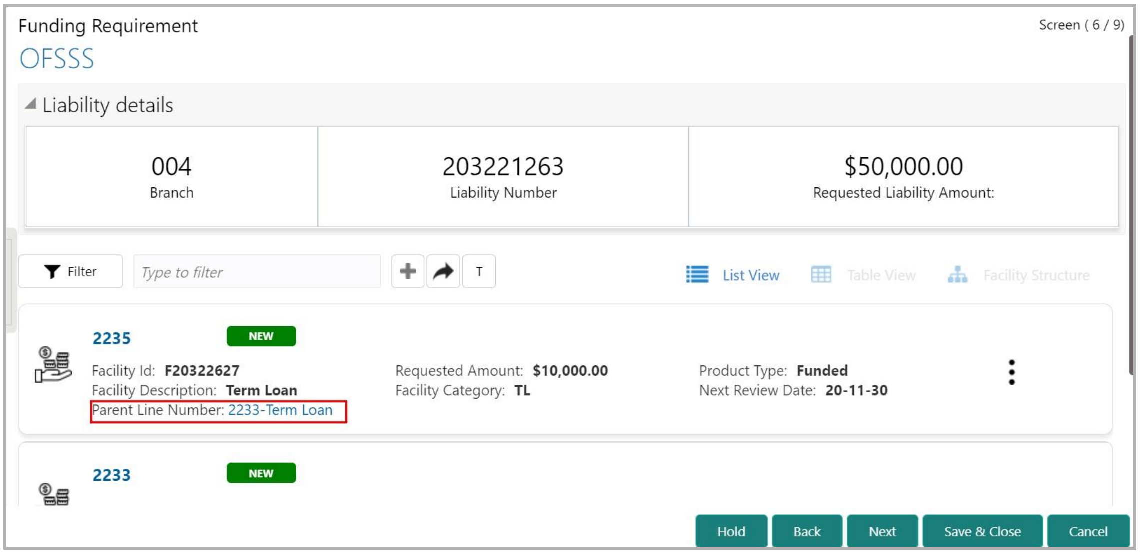
You can create any number of sub-limits for the facility. The sum of Requested Amount specified in each sub-limit should not exceed the Requested Amount in the parent facility.

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

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



428.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:

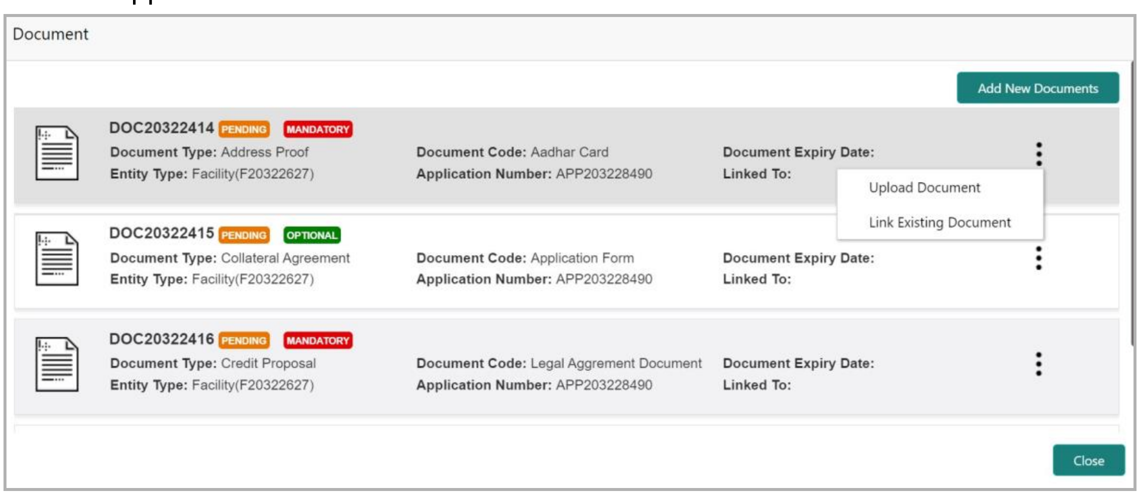


Removing Facility

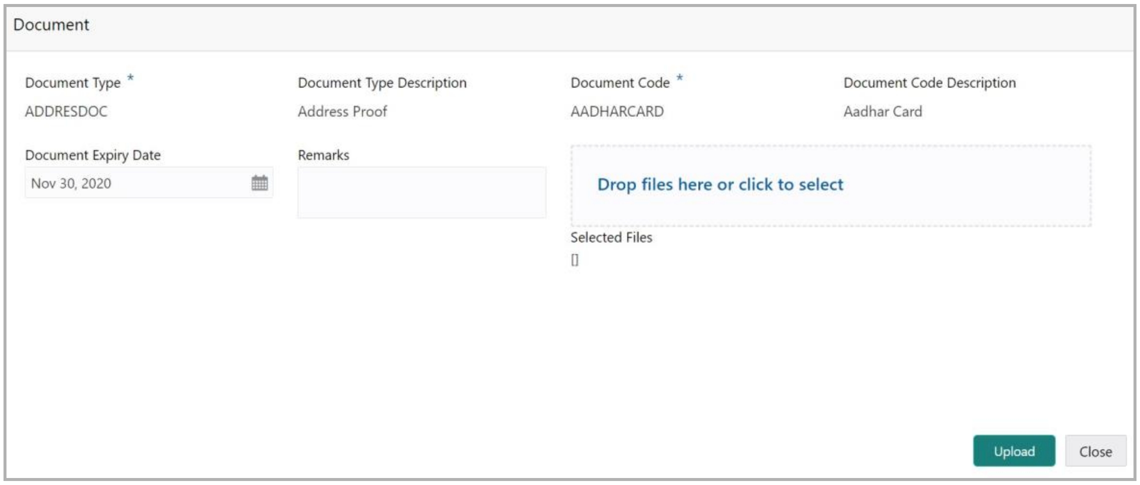
429. To delete the facility, click the hamburger icon at the corresponding facility record and select **Remove Facility**.

Linking Document

430. 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:



431. 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:



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

433. 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.

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

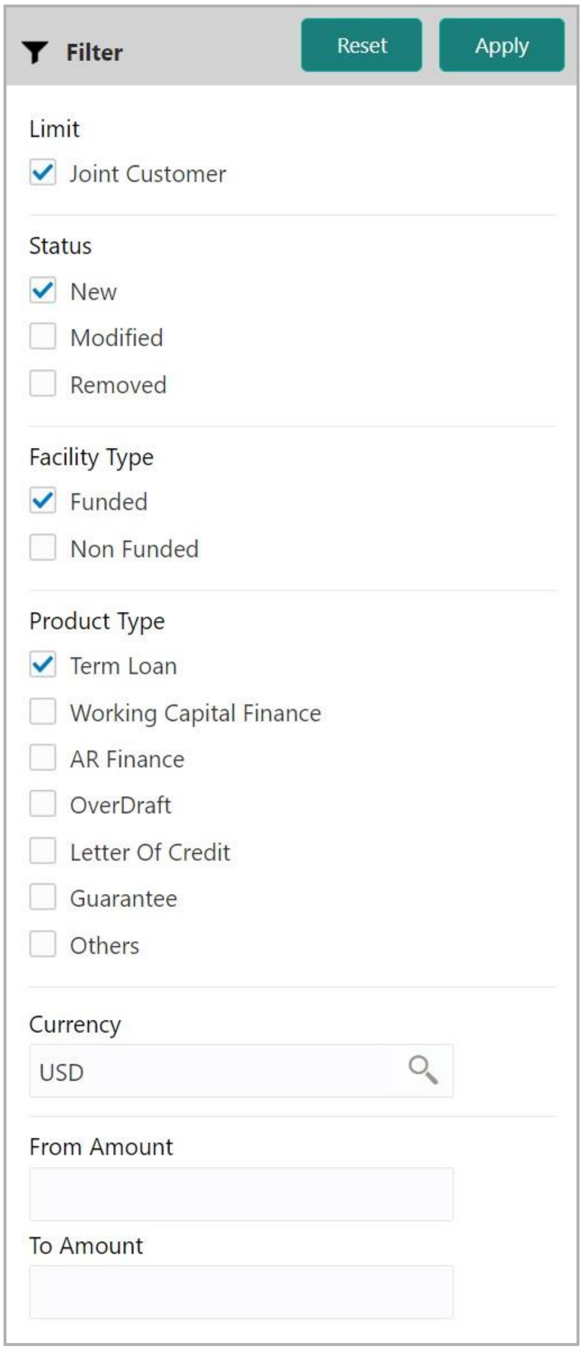
435. To filter the required existing facility, click the **Filter** icon and select the search parameters or directly specify the existing facility in the **Type to filter** text box.

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

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

Filtering Facility

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



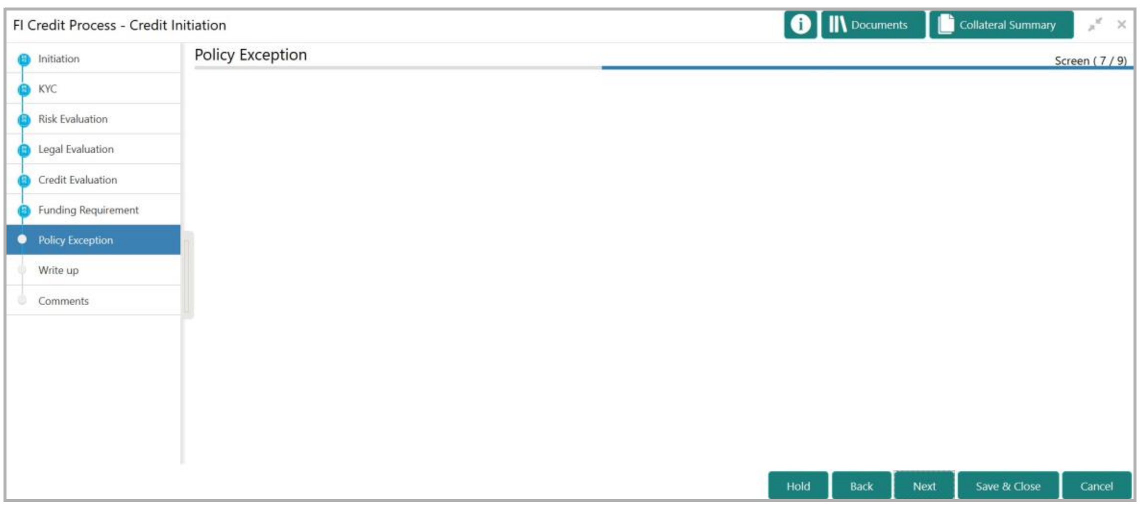
439. Type and / or select the filter parameters.
440. Click **Apply**. Facility that matches the filter parameters are displayed.
441. To filter the facility using single filter parameter, type the parameter directly in **Type to filter** text box.

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

442. To delete the facility, **select** the facility and click delete icon.
443. To change the layout of facility details to table view, click the **Table View** icon.
444. To change the layout of facility details to list view, click the **List View** icon.
445. 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.

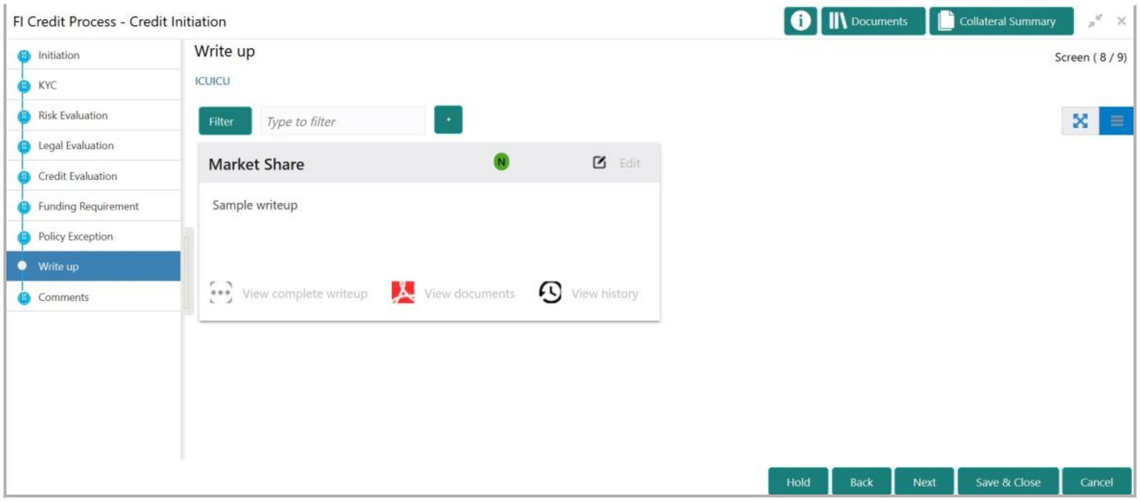


446. After viewing the policy exceptions, click **Next**. The *Writeup* page appears.

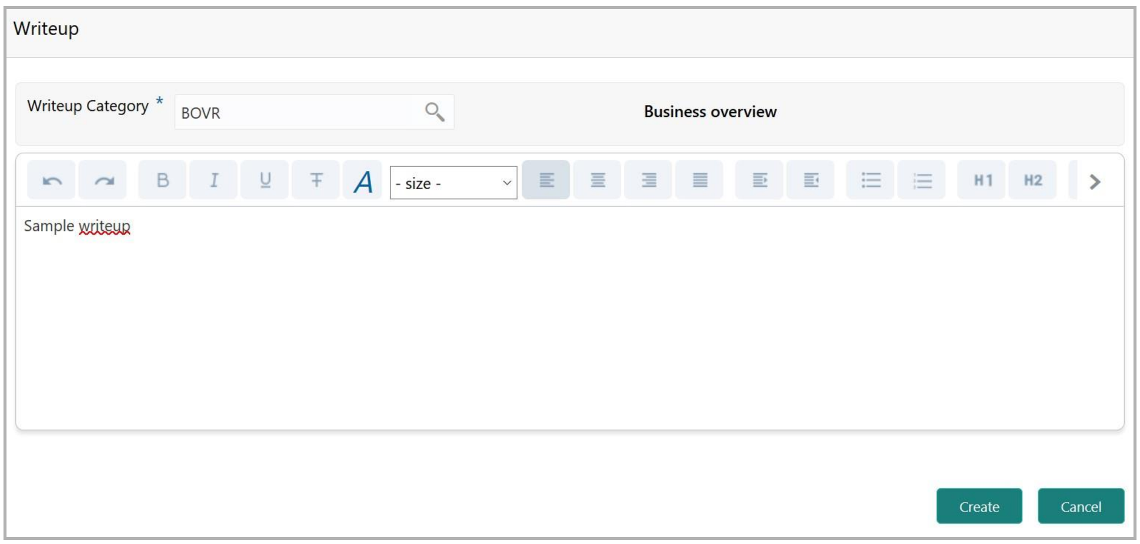
Writeup

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.

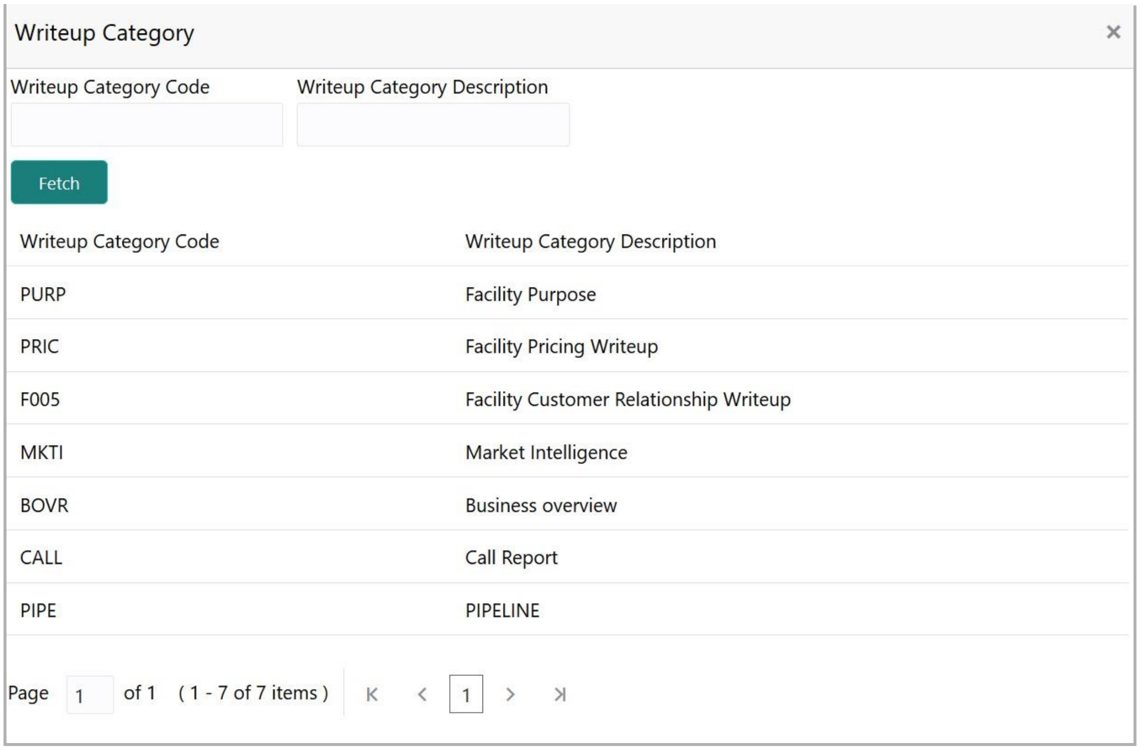
Write up data segment appears only if that data segment is enabled in the Maintenance module.



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

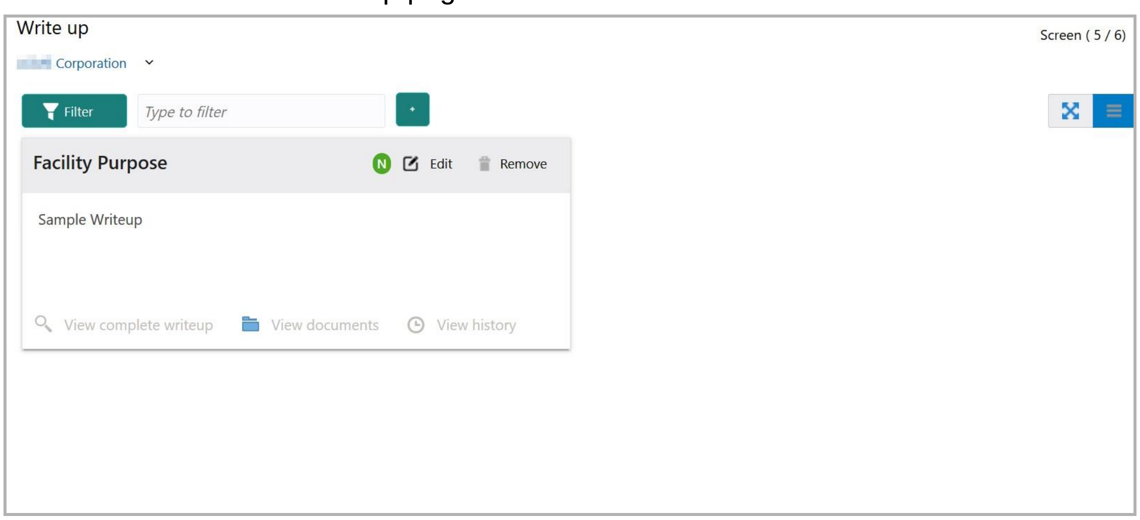


448. Click the search icon in the **Writeup Category** field. The *Fetch Writeup Category* window with the list of categories maintained in the Maintenance module appears:

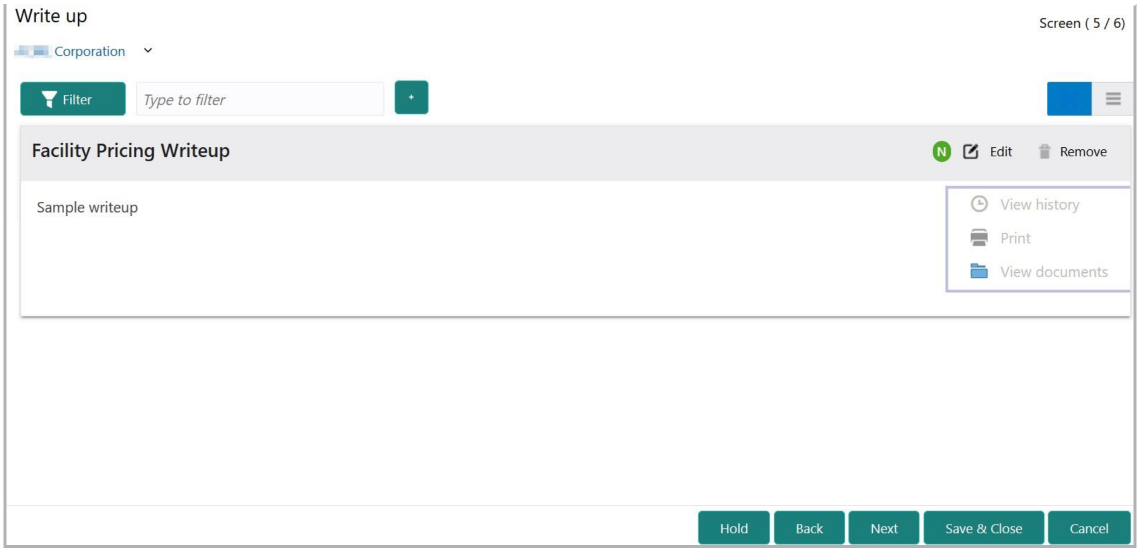


449. Click on the required category code. Selected code is displayed in the **Writeup Category** field.

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



451. 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:



452. To modify the writeup, click the **Edit** icon and change the information.
453. To delete the writeup, click the **Remove** icon. A confirmation message appears.
454. Click **Yes**. The writeup is removed.
455. To view the writeup history, click the **View history** icon.
456. 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.

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

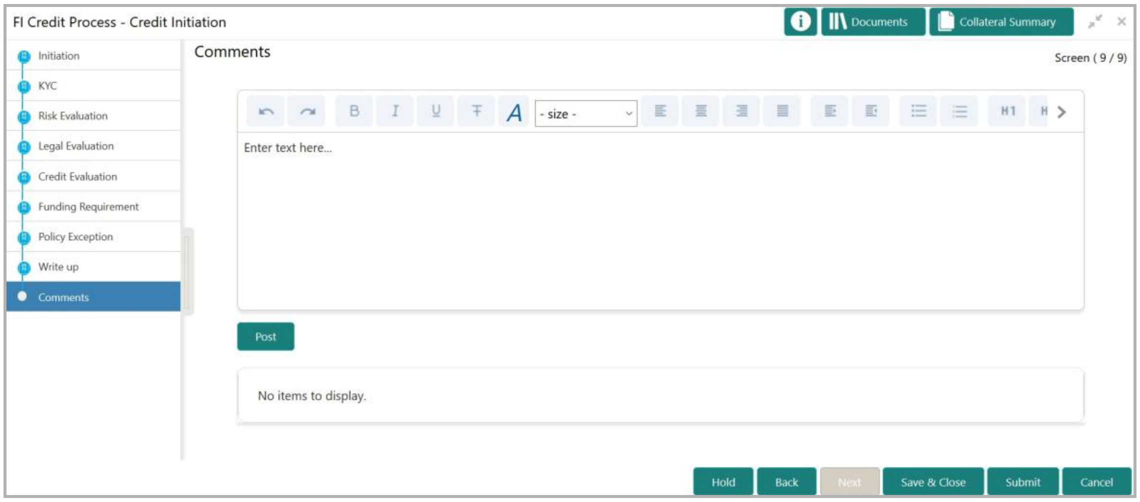
458. To add new documents, click **Add New Documents**.

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

460. 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.



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

462. To hold the FI credit proposal initiation process, click **Hold**.

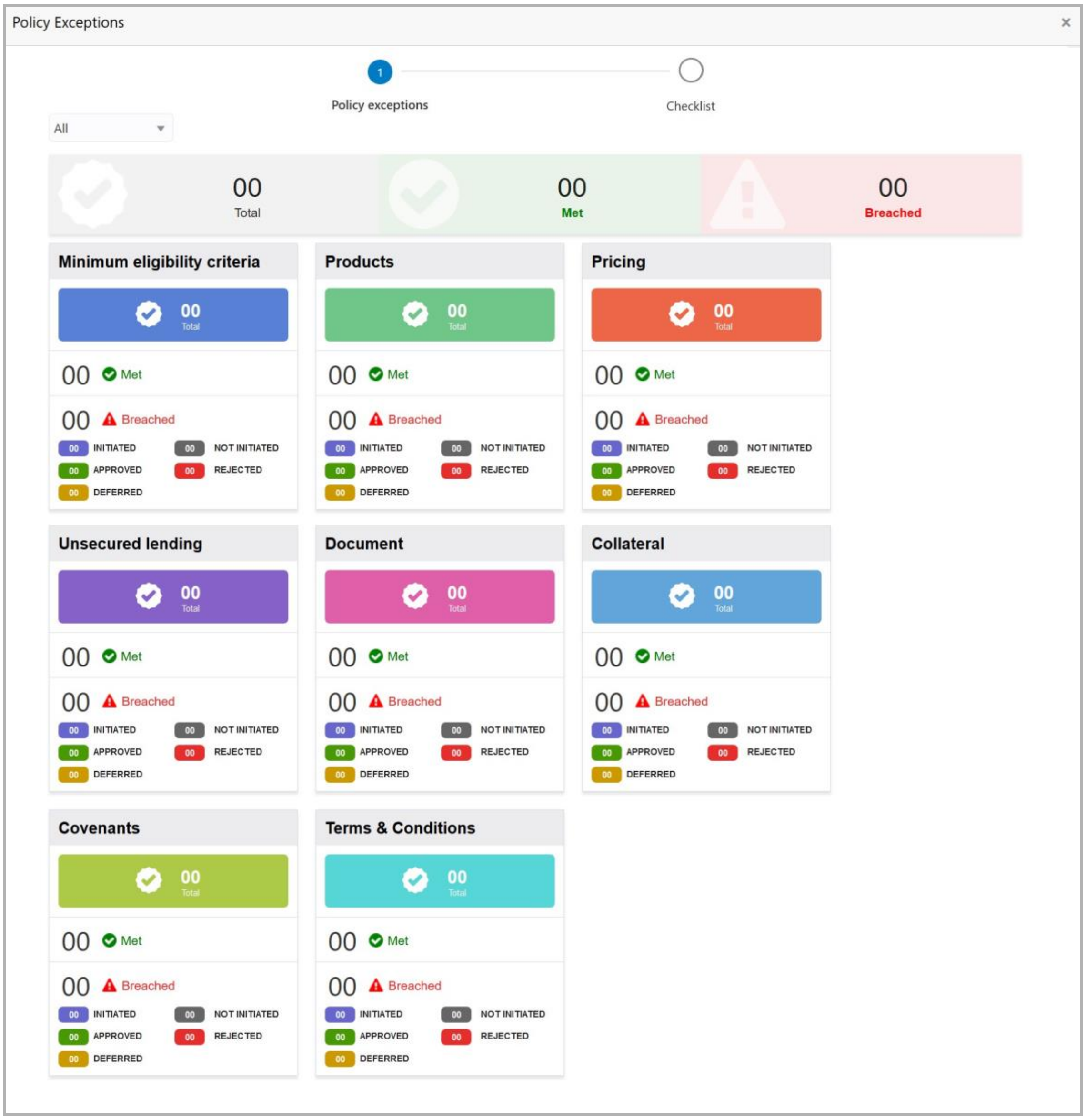
463. To go back to the previous stage, click **Back**.

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

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

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

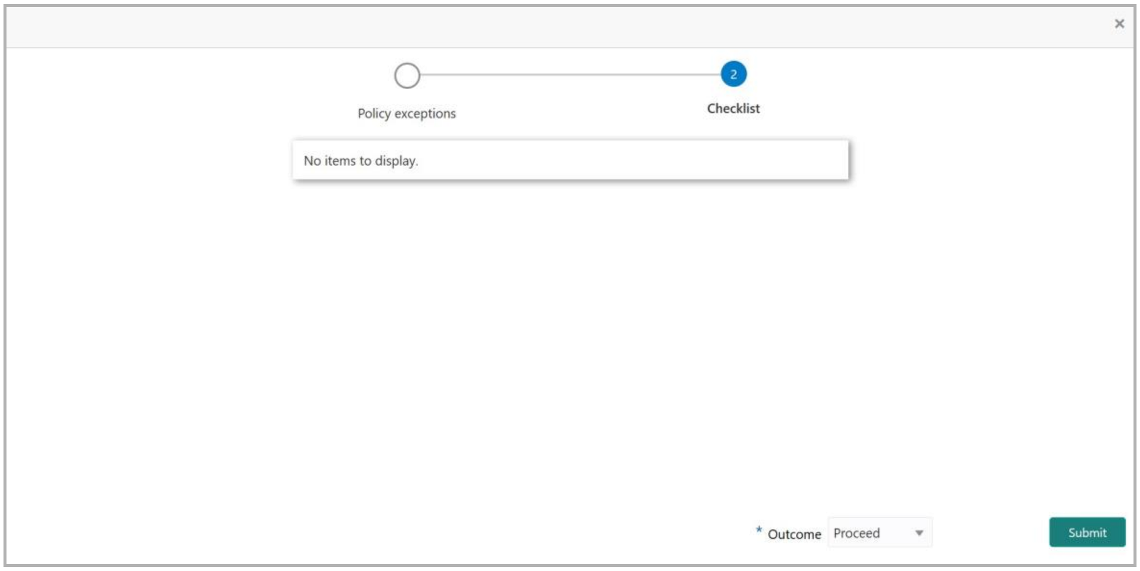
Upon clicking the **Submit** button, the *Policy Exception* window appears.



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

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

468. Click the **Checklist** data segment.



469. Select the **Outcome** as **PROCEED**.

470. Click **Submit**.

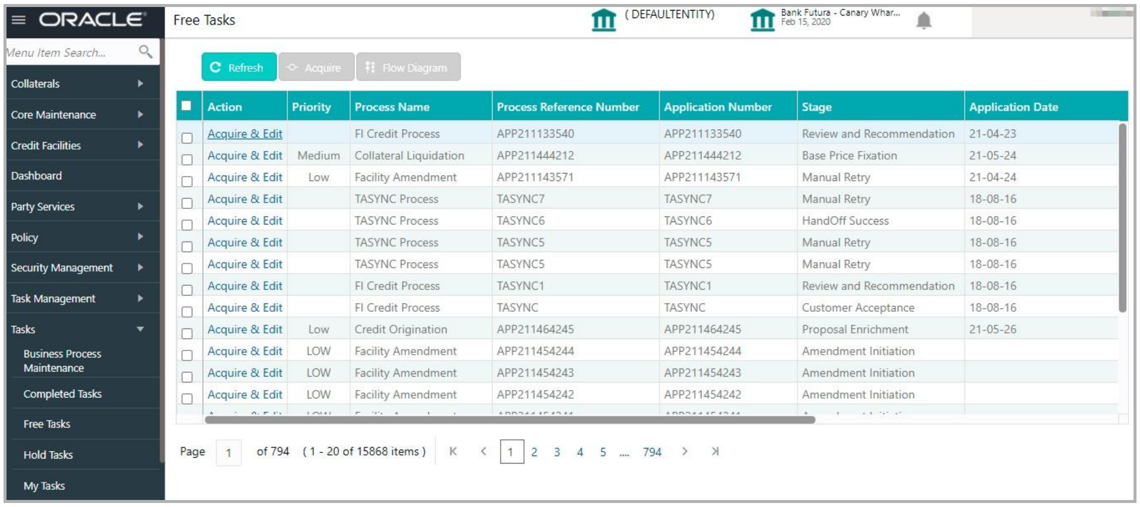
Upon submitting the FI credit proposal application, the application is moved to Review and Recommendation stage.

Chapter 4 - Review and Recommendation

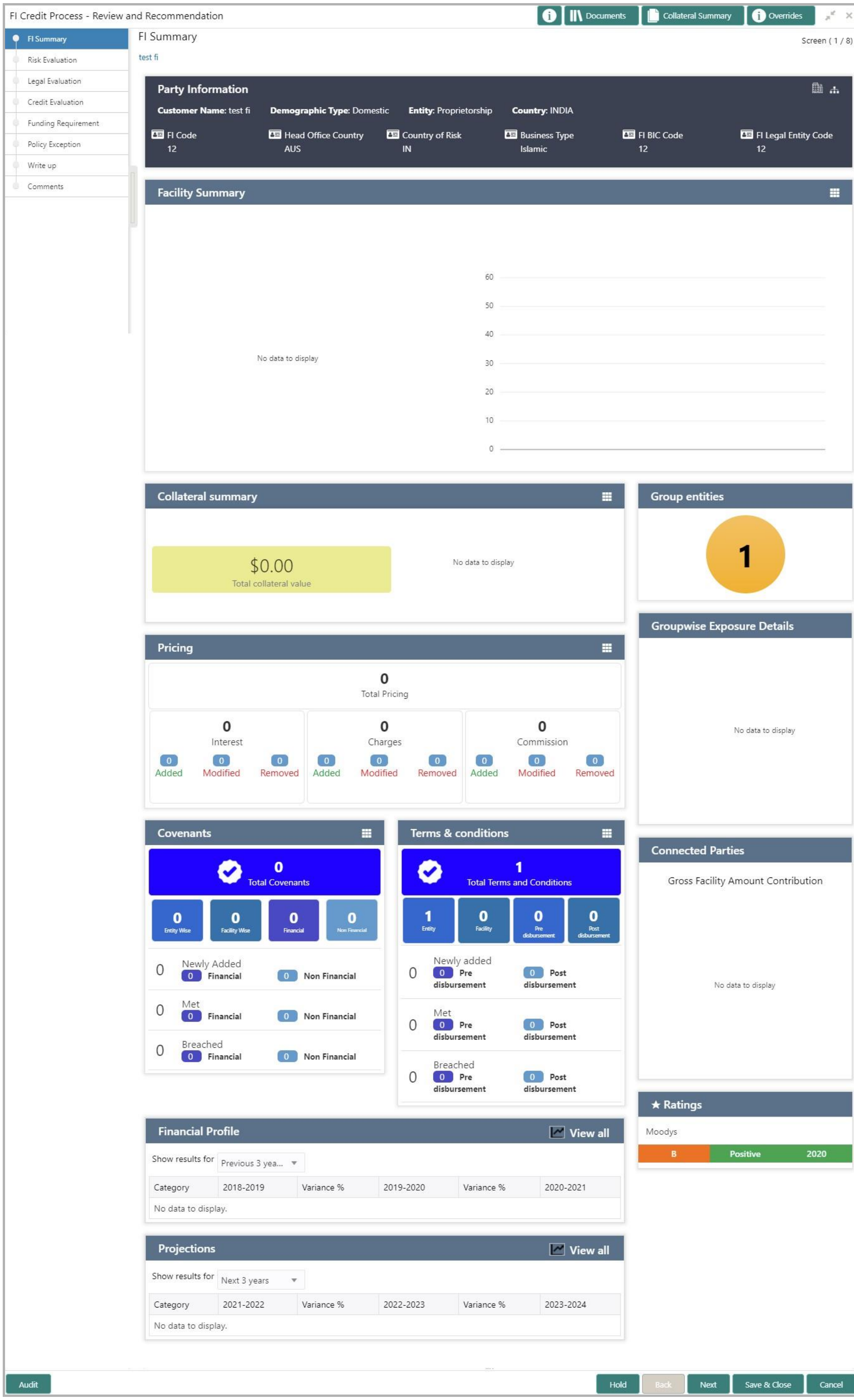
Review and Recommendation

In this stage, the user configured for this stage must review the Credit Proposal application and provide their recommendations to reduce credit risk. 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:



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


FI Credit Process - Review and Recommendation
Documents
Collateral Summary
Overrides
FI Summary
Risk Evaluation
Legal Evaluation
Credit Evaluation
Funding Requirement
Policy Exception
Write up
Comments
FI Summary
Screen (1 / 8)
test fi
Party Information
Customer Name: test fi
Demographic Type: Domestic
Entity: Proprietorship
Country: INDIA
FI Code 12
Head Office Country AUS
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
Collateral summary
$0.00
Total collateral value
No data to display
Group entities
1
Groupwise Exposure Details
No data to display
Pricing
0
Total Pricing
0
Interest
0
Charges
0
Commission
Added
Modified
Removed
Covenants
0
Total Covenants
Entity Wise
Facility Wise
Financial
Non Financial
Newly Added
Met
Breached
Financial
Non Financial
Terms & conditions
1
Total Terms and Conditions
Entity
Facility
Pre disbursement
Post disbursement
Newly added
Connected Parties
Gross Facility Amount Contribution
No data to display
Ratings
Moodys
B
Positive
2020
Financial Profile
View all
Show results for
Previous 3 yea...
Category
2018-2019
Variance %
2019-2020
2020-2021
No data to display.
Projections
Next 3 years
2021-2022
2022-2023
2023-2024
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 application is moved to the Approval stage.

Chapter 5 - Approval

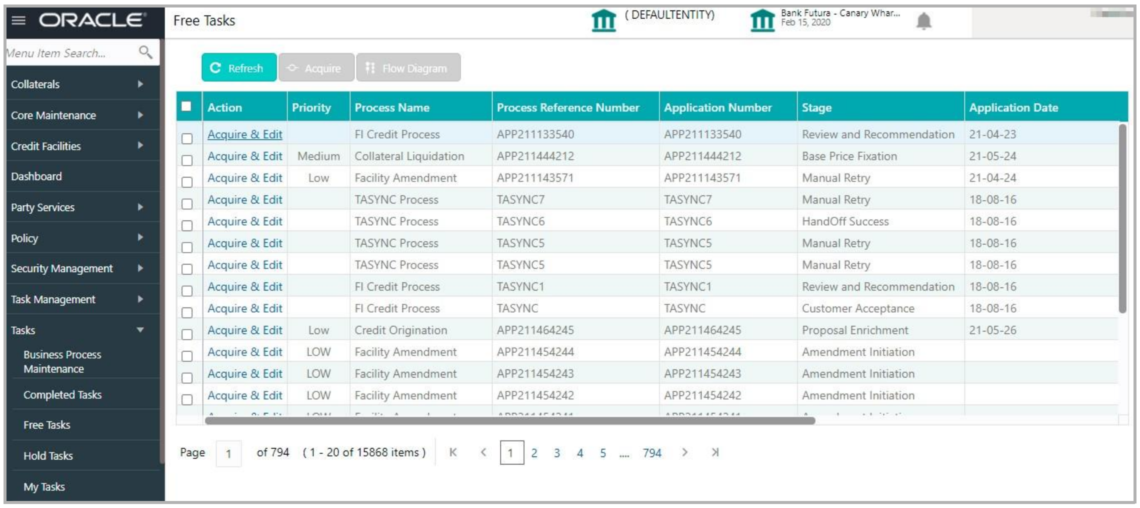
Approval

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

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

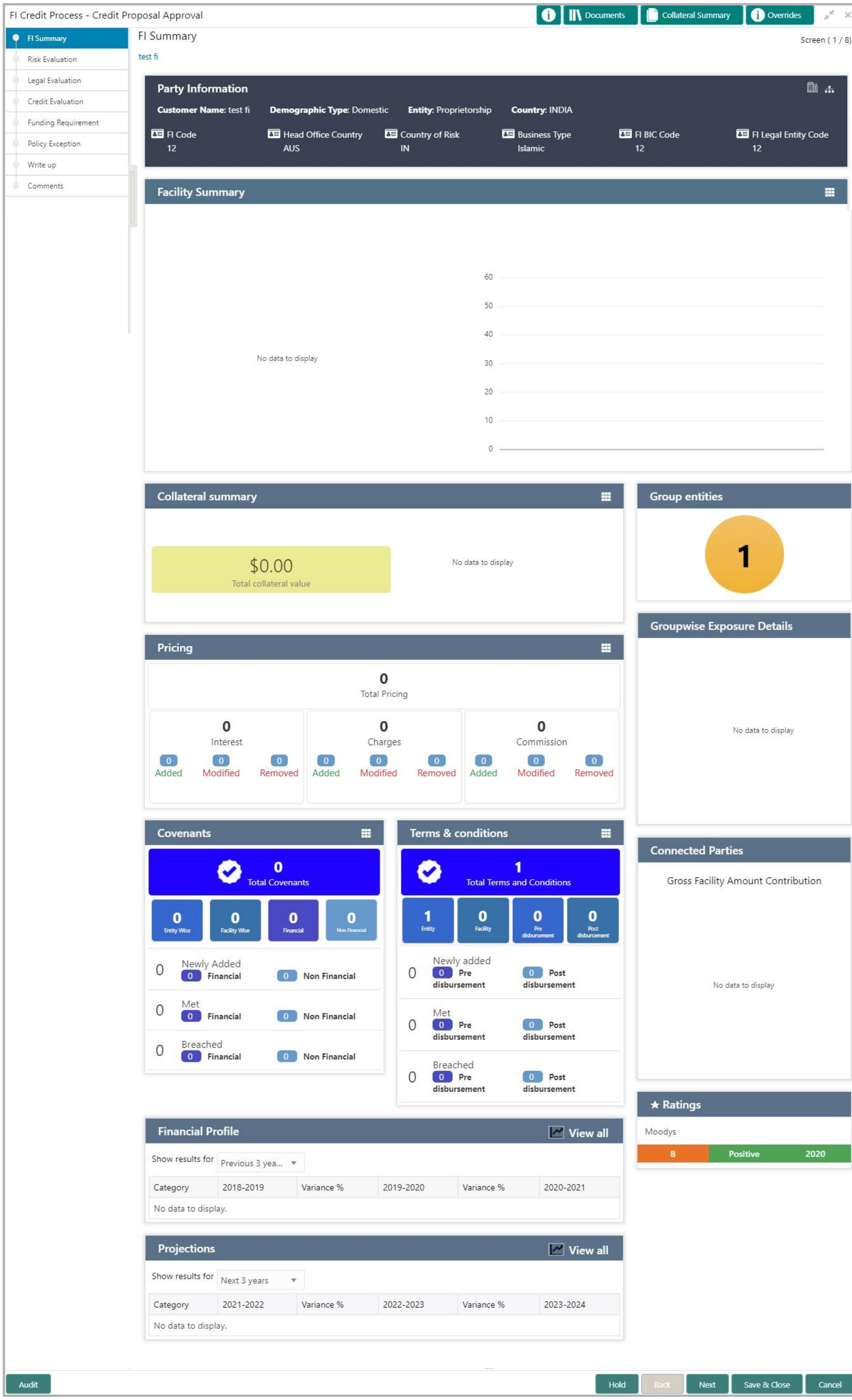
To approve the facility, perform the following steps:

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

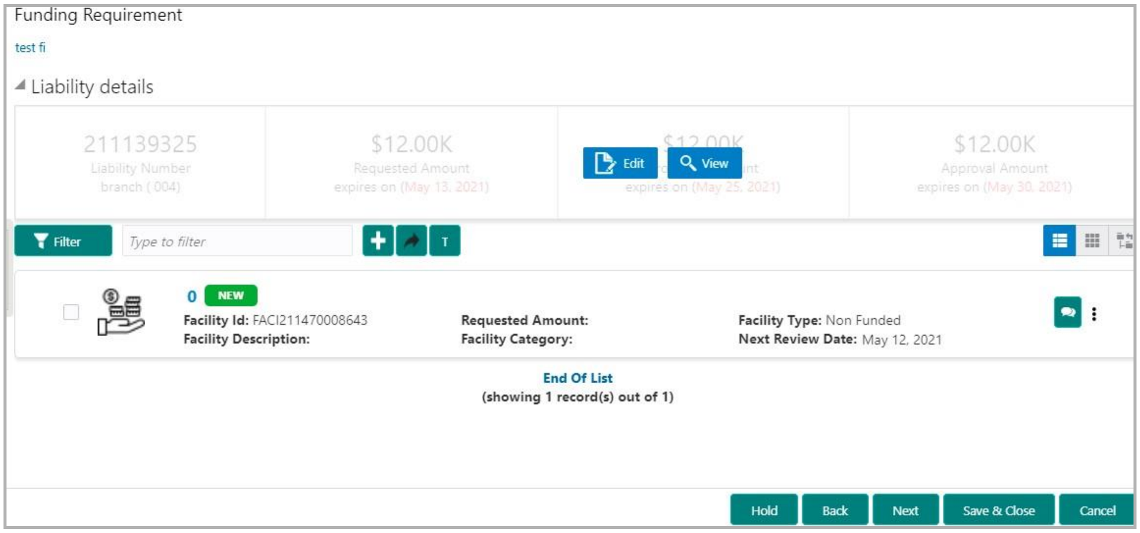


2. **Acquire & Edit** the required Approval task. The Approval - FI Summary page appears:

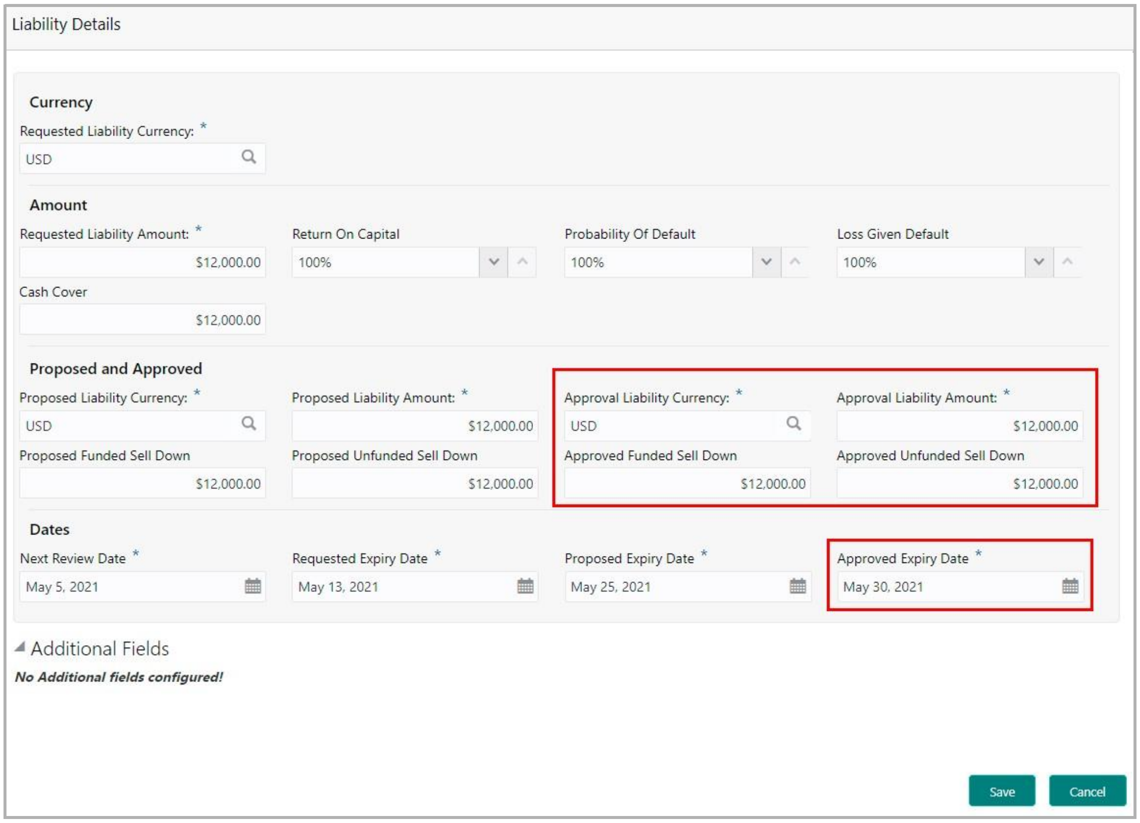
Chapter 5 - Approval



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



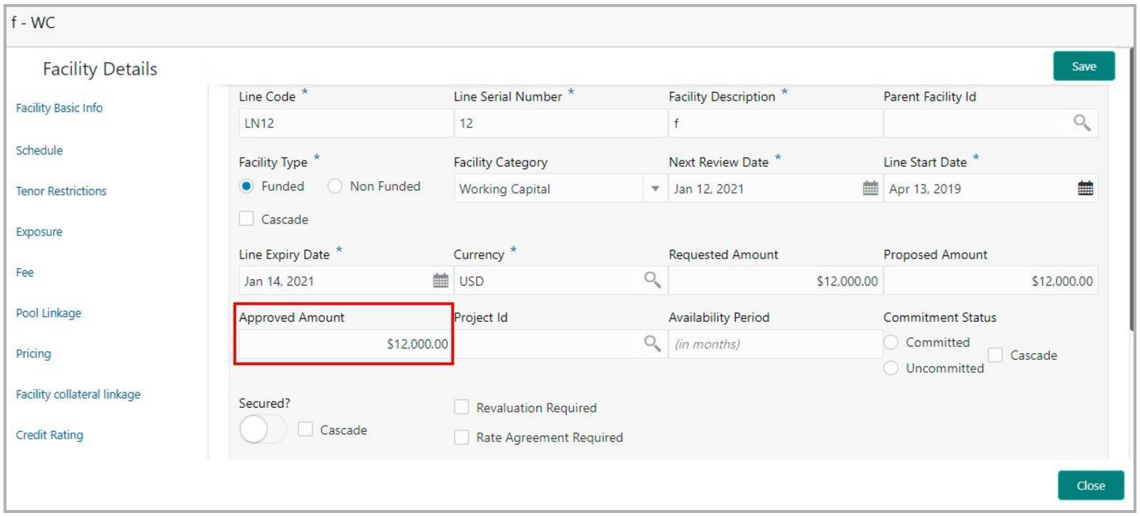
4. Mouse hover on the **Liability Details** section and click the edit icon. The *Liability Details* window appears.



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

Approved Liability Currency and Requested Liability Currency can be different.

6. Specify the **Approval Liability Amount**, **Approved Funded Sell Down**, and **Approved Unfunded Sell Down** in corresponding field.
7. Click the calendar icon and select the **Approved Expiry Date** for liability.
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. Specify the **Approved Amount** and click **Save**.
11. Click **Close** to exit the *Facility Details* window.
12. In the *Funding Requirement* page, click **Next** to go to the *Comments* page.
13. **Post** comments, if required.
14. Click **Submit**. The *Policy Exception* window appears.
15. Click the **Checklist** data segment and select the **Outcome** as ‘Approve’.
16. Click **Submit**. The proposal is sent to the Draft Generation stage.

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

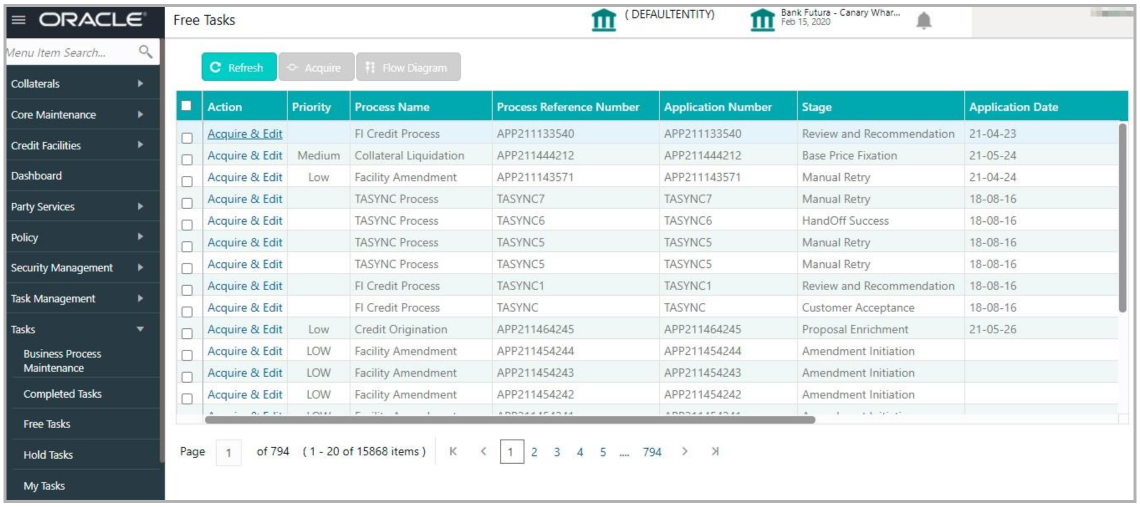
Chapter 6 - Draft Generation

Draft Generation

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

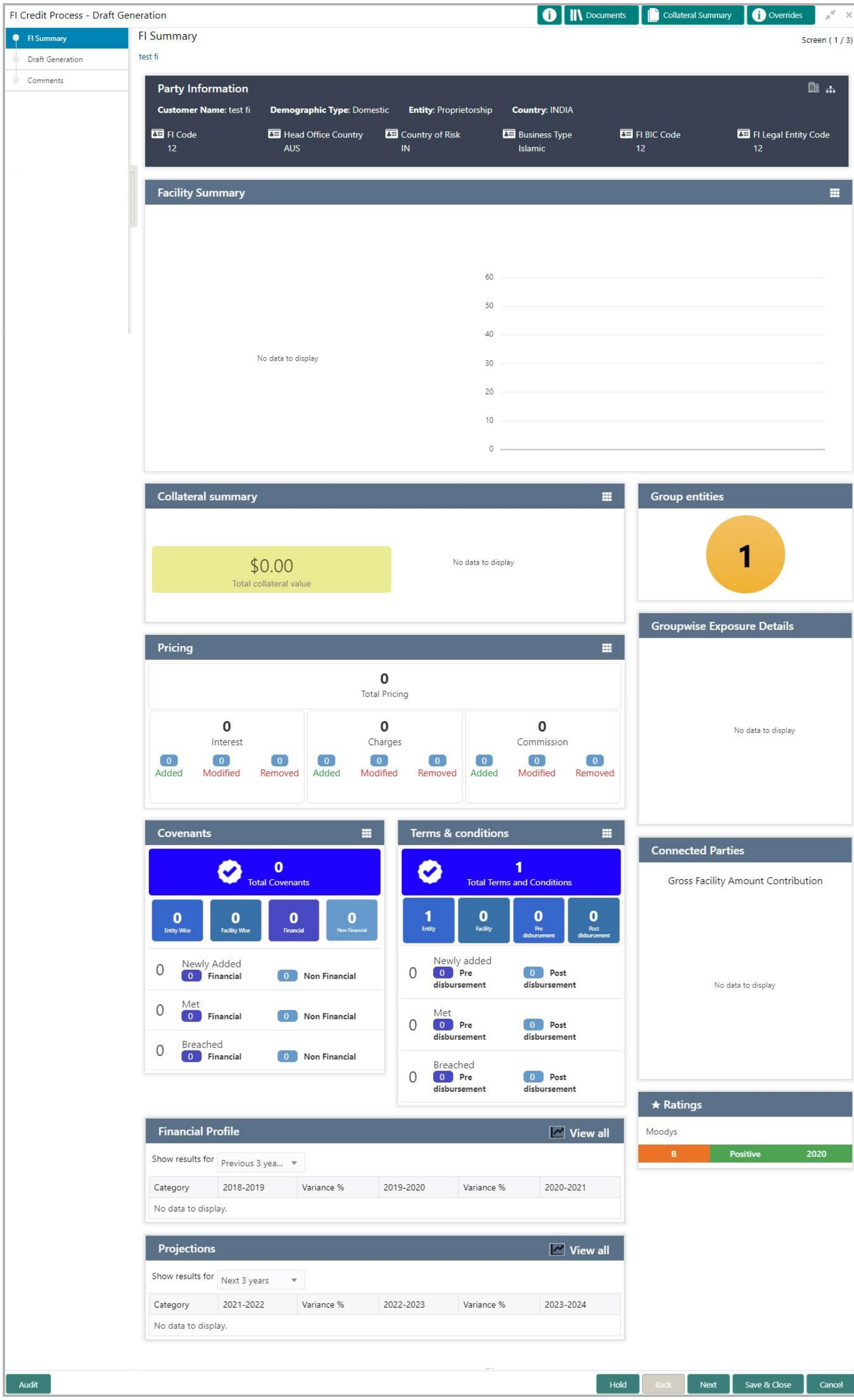
To generate draft for the proposal, perform the following steps:

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



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

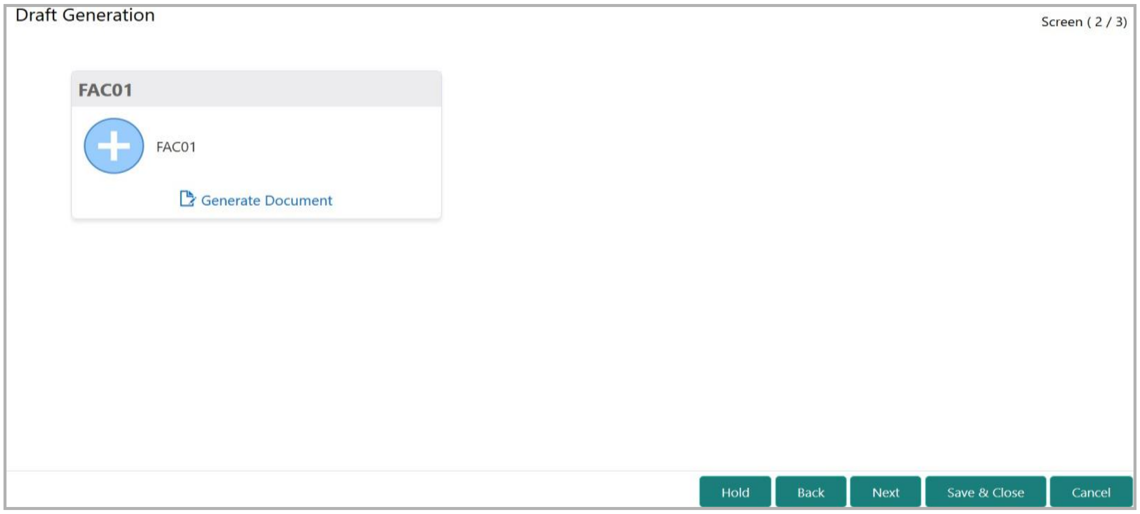
Chapter 6 - Draft Generation



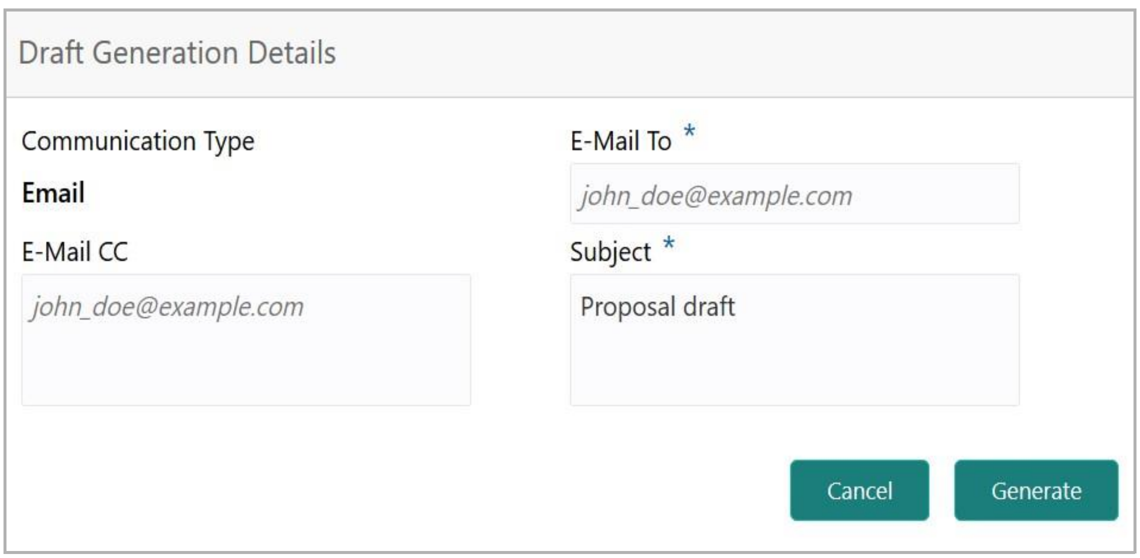
Chapter 6 - Draft Generation

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

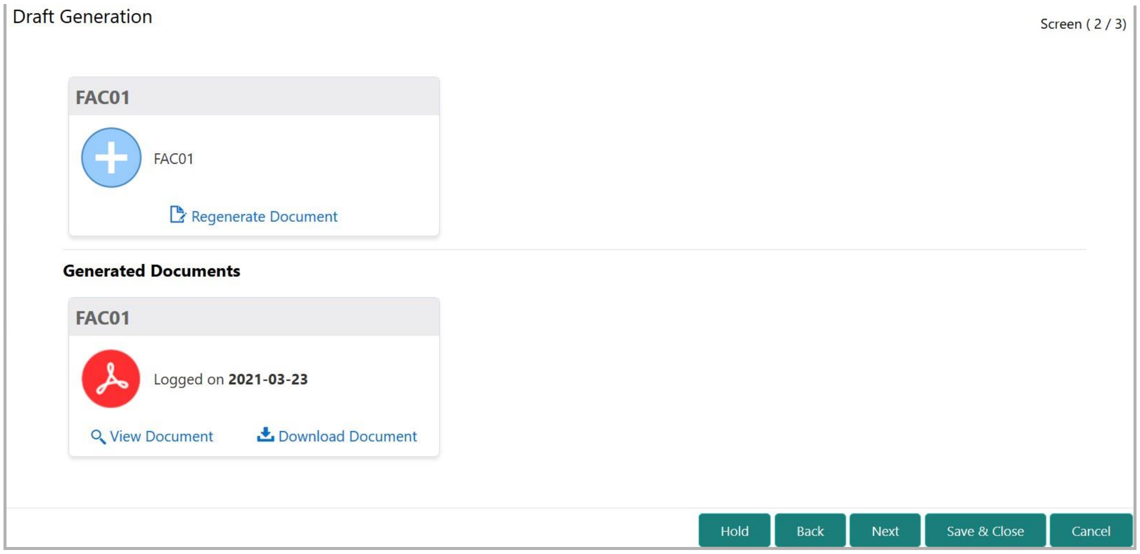
3. After performing necessary actions in the *FI Summary* page, click **Next**. The *Draft Generation* page appears.



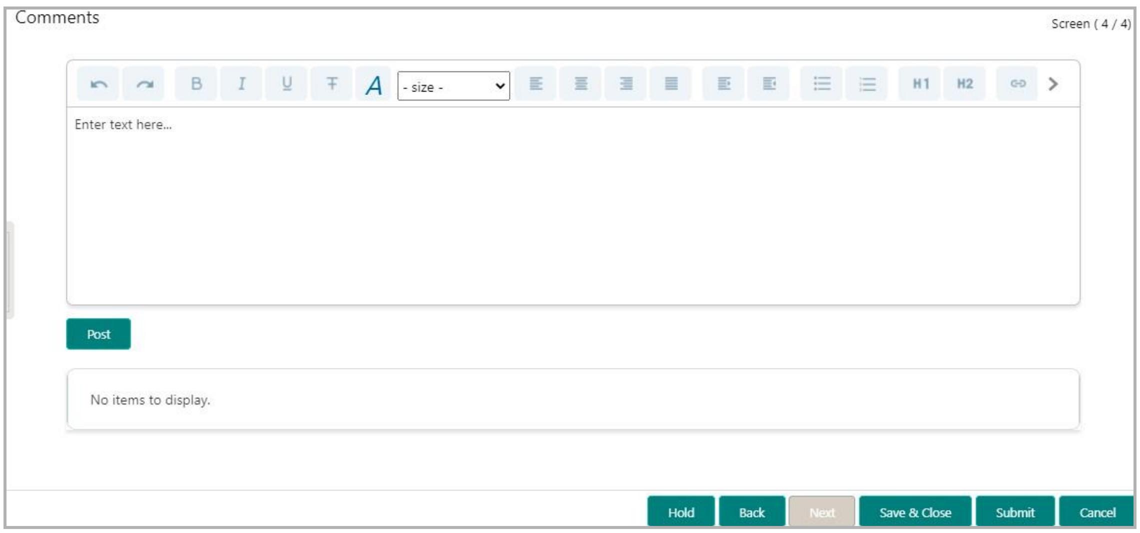
4. Click **Generate Document**. The *Draft Generation Details* window appears.



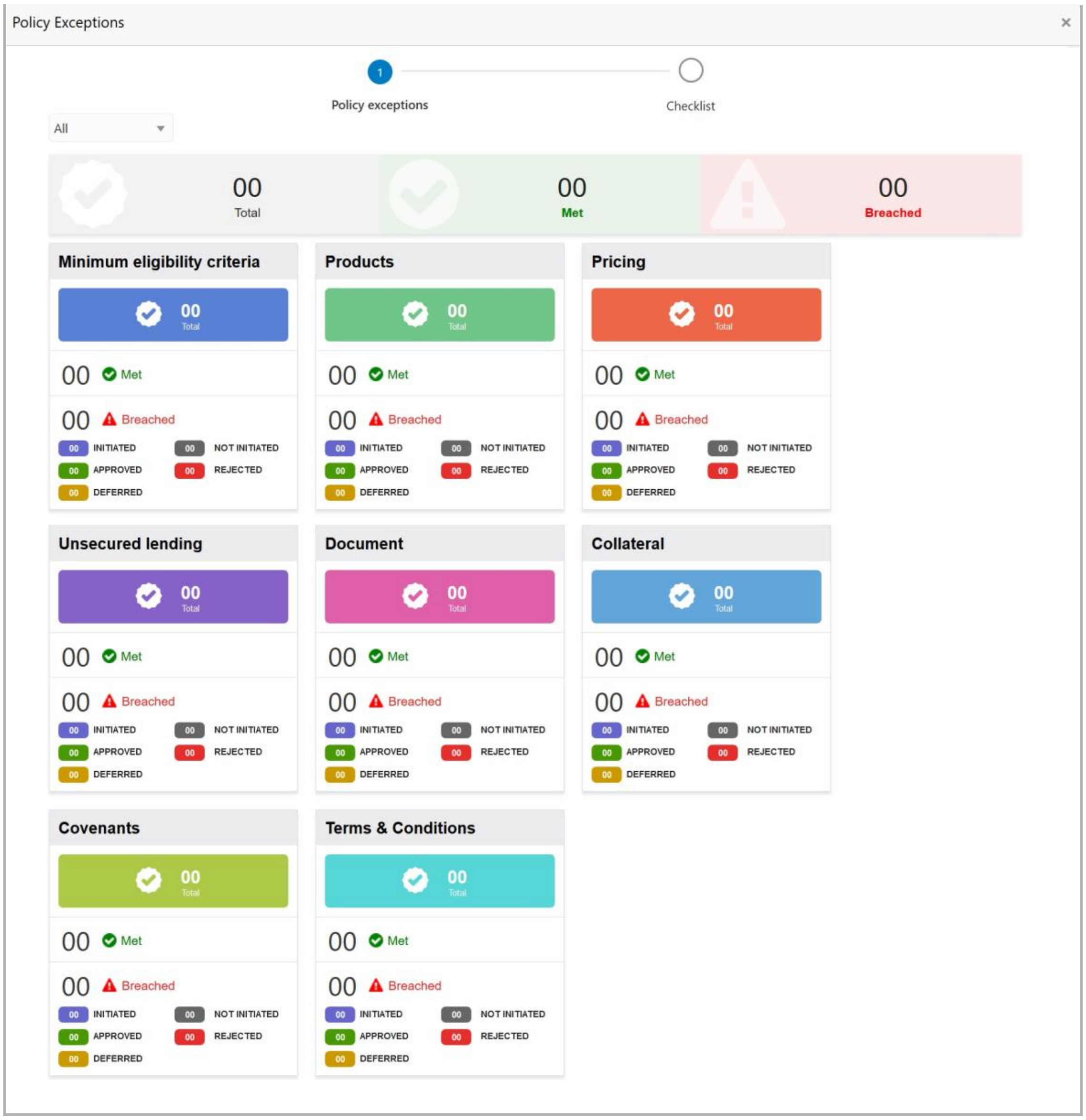
5. In **E-mail To** field, type the E-mail address to which the proposal draft has to be sent.
6. In **E-mail CC** field, type the E-mail address which has to be in CC of draft proposal mail.
7. In **Subject** field, type the mail subject.
8. Click **Generate**. Proposal draft configured in the system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



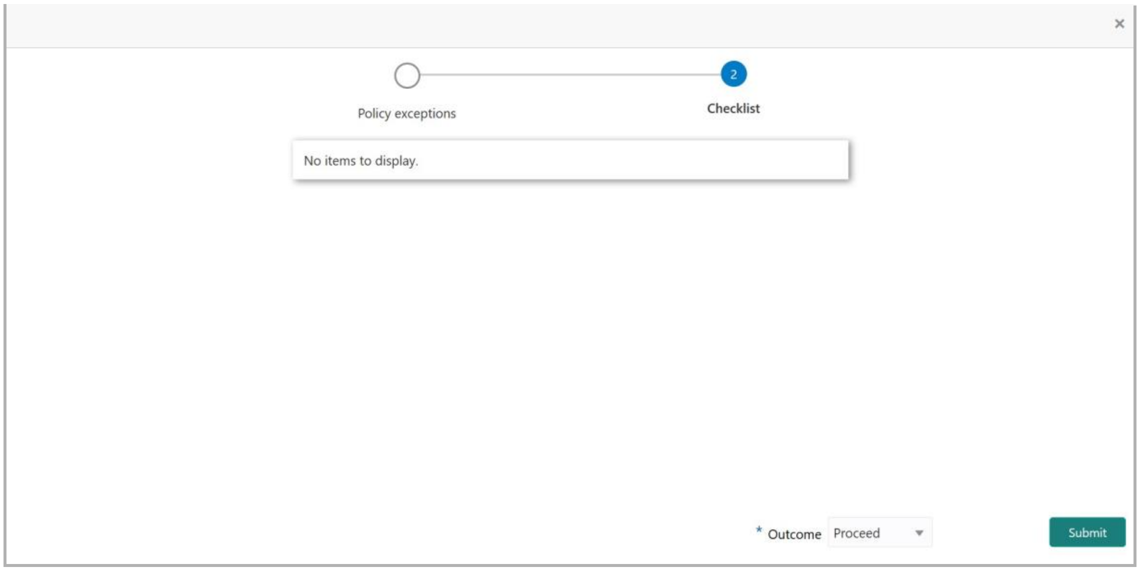
9. To view the generated draft document, click **View Document**.
10. To download the generated draft document, click **Download Document**.
11. After generating proposal draft, click **Next**. The *Comments* page appears:



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



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



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.

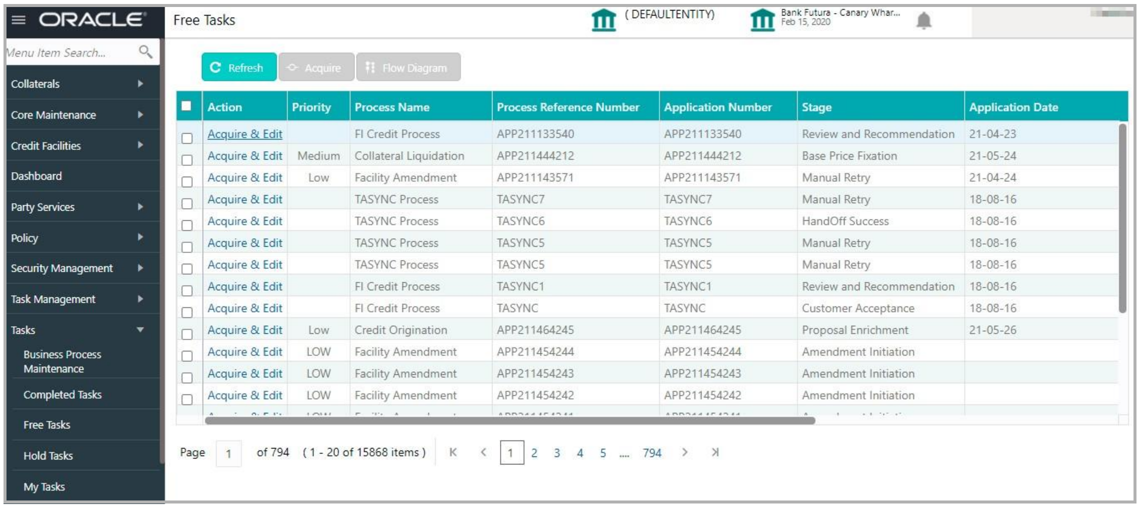
Chapter 7 - Customer Acceptance

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).

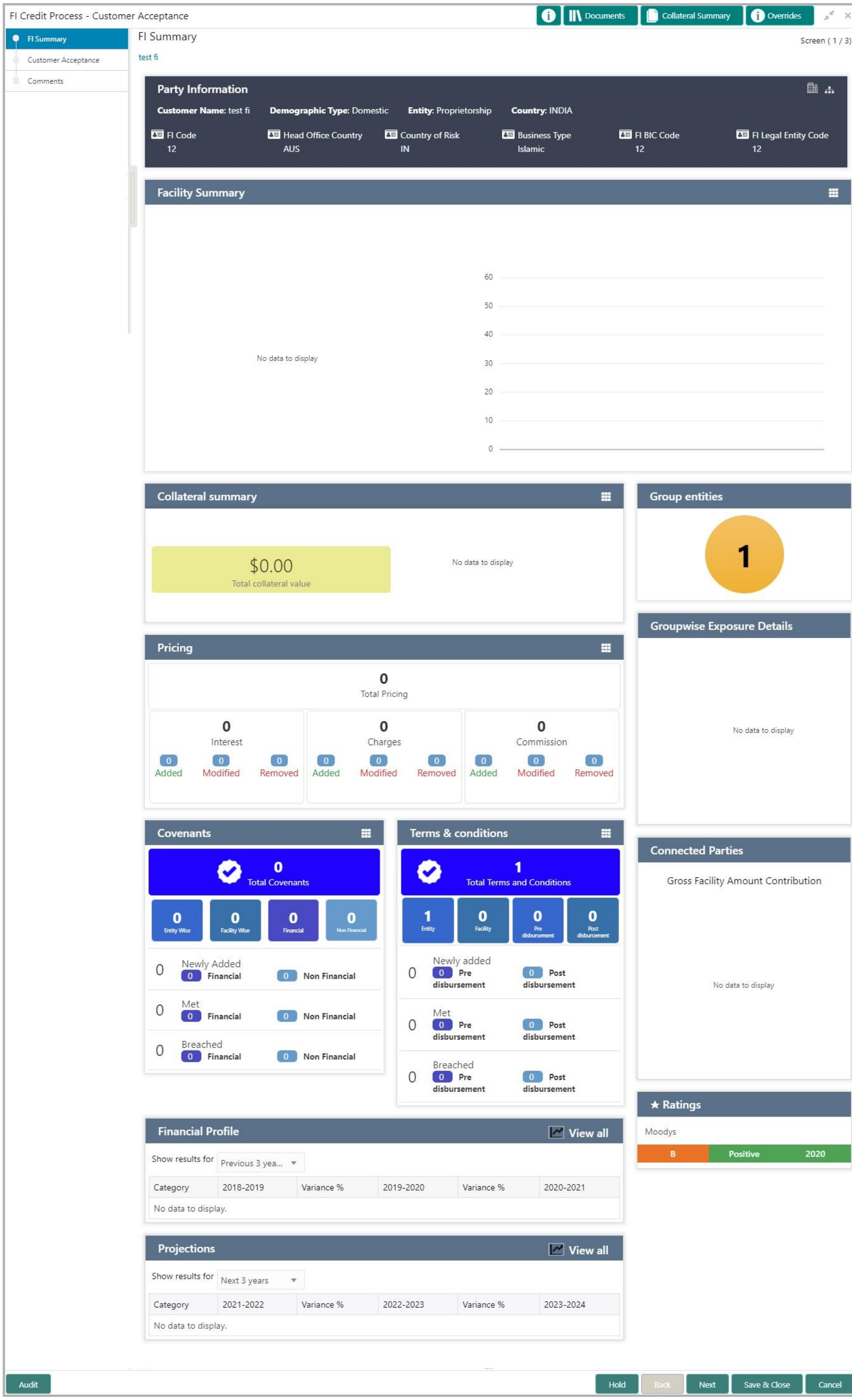
To capture the customer acceptance status, perform the following steps:

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



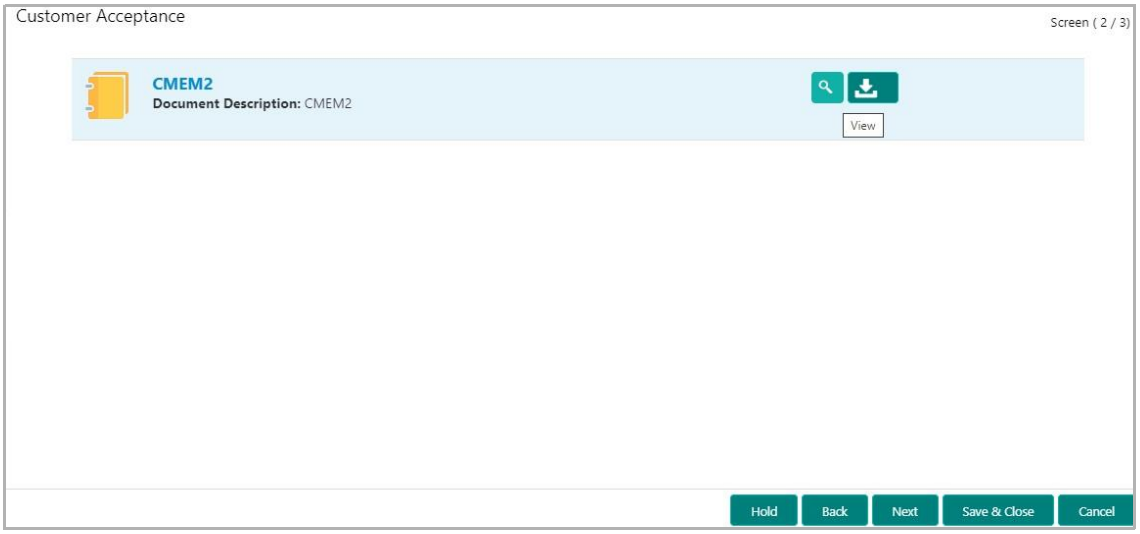
2. **Acquire & Edit** the required customer acceptance task**.** The *Customer Acceptance - FI Summary* page appears**.**

Chapter 7 - Customer Acceptance



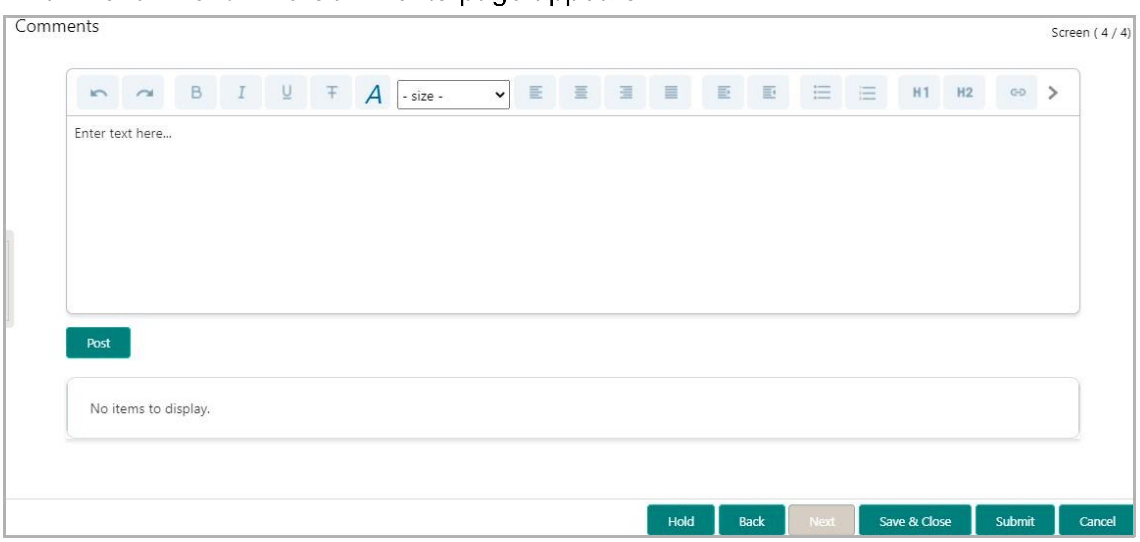
For information on actions that can be performed in the *FI Summary* page, refer **Credit 360 User Manual**.

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

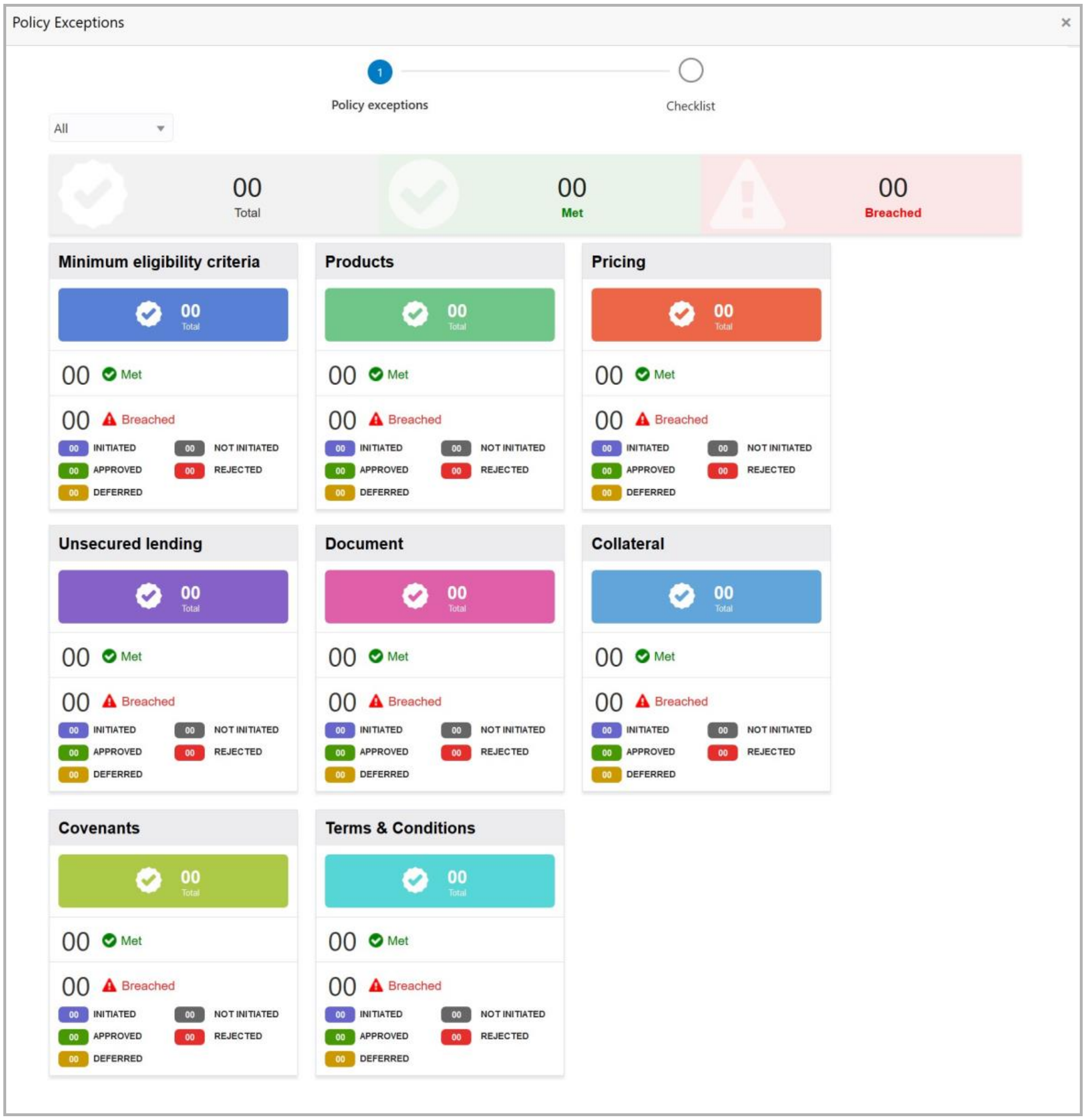


In the *Customer Acceptance* page, the Proposal Draft sent to the customer is displayed.

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



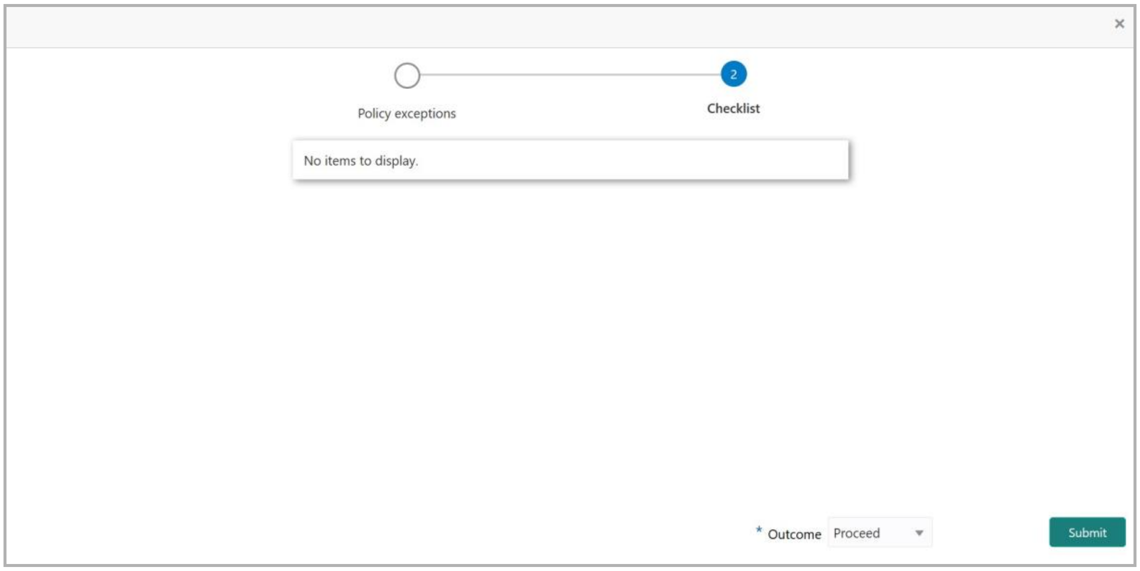
7. **Post** comments**,** if required. Posted comment is displayed below the **Comments** box.
8. Click **Submit.** The *Policy exceptions* window appears.



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



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**.

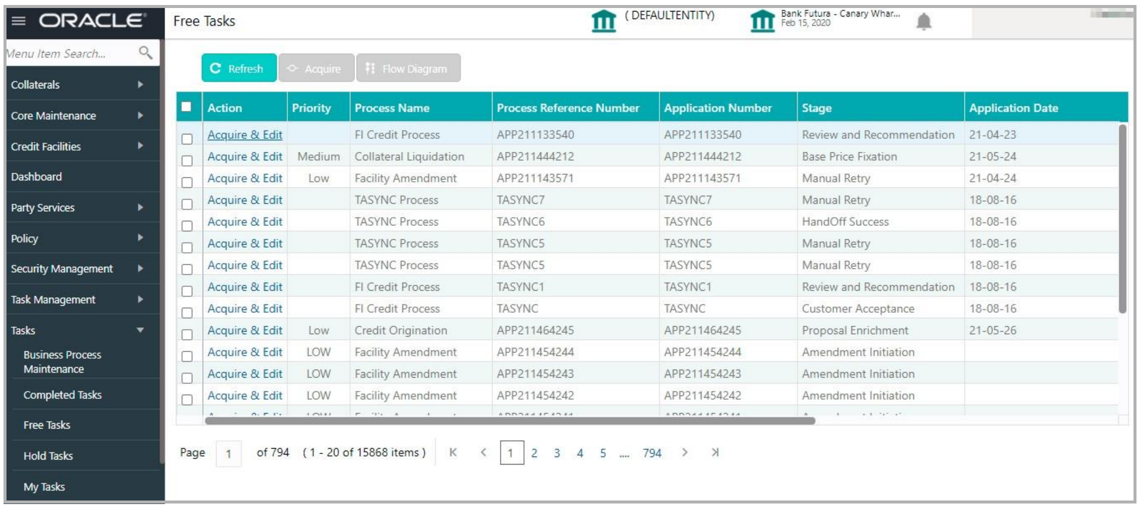
Chapter 8 - Handoff - Manual Retry

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.

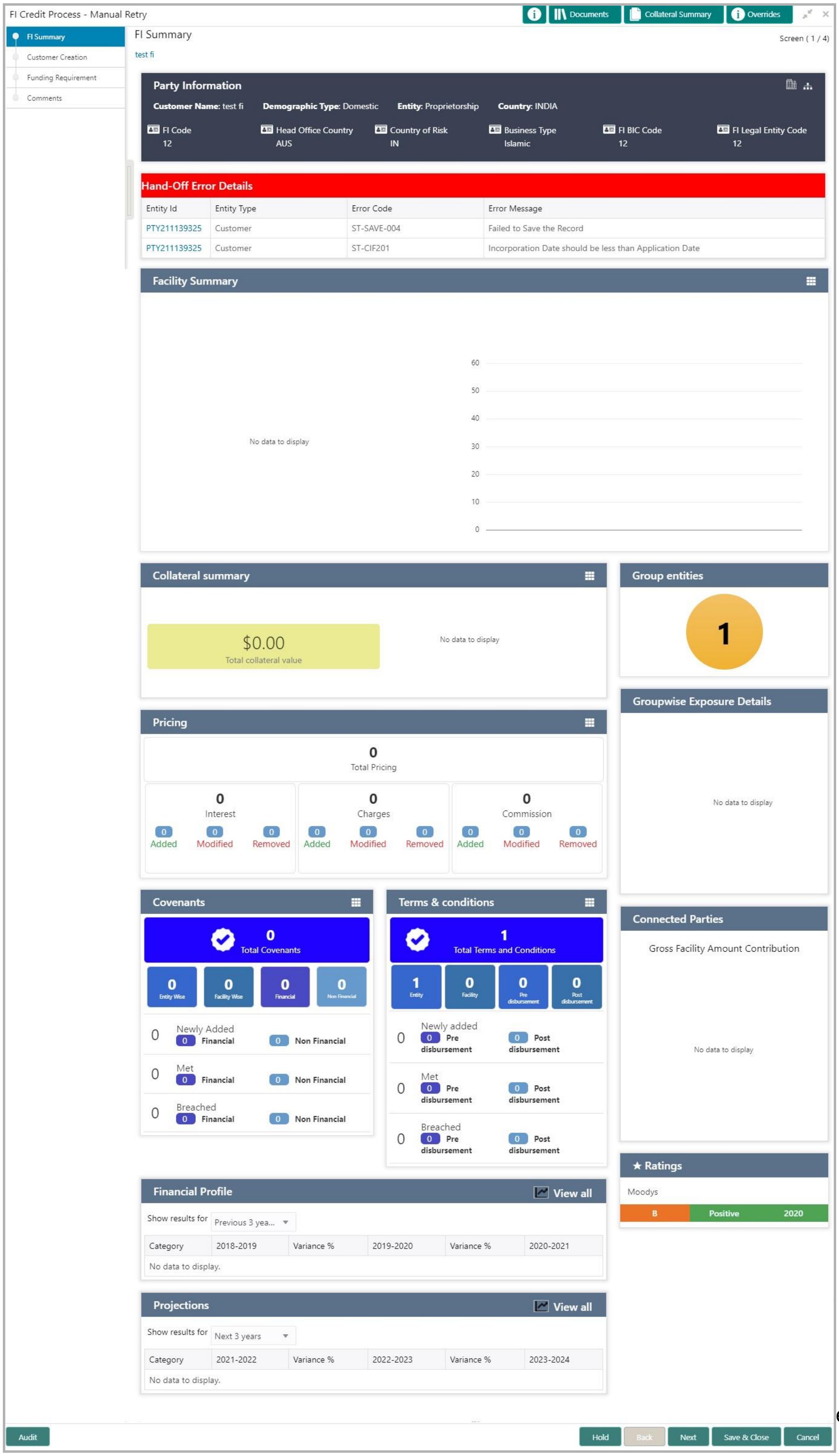
To manually Handoff the proposal to the Back Office System, perform the following steps:

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



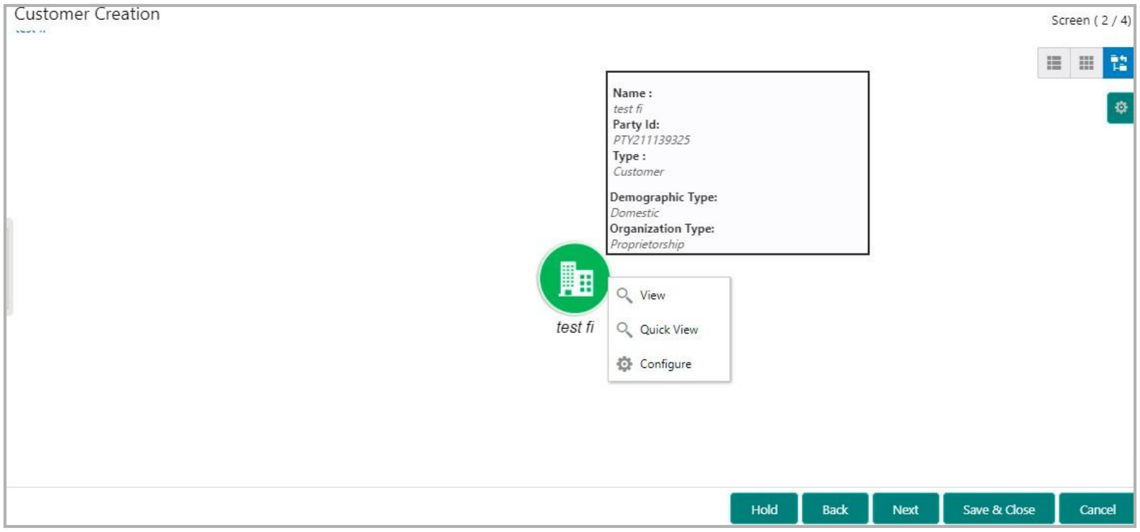
2. **Acquire & Edit** the required Manual Retry task**.** The *Manual Retry - FI Summary* page appears**:**

Chapter 8 - Handoff - Manual Retry

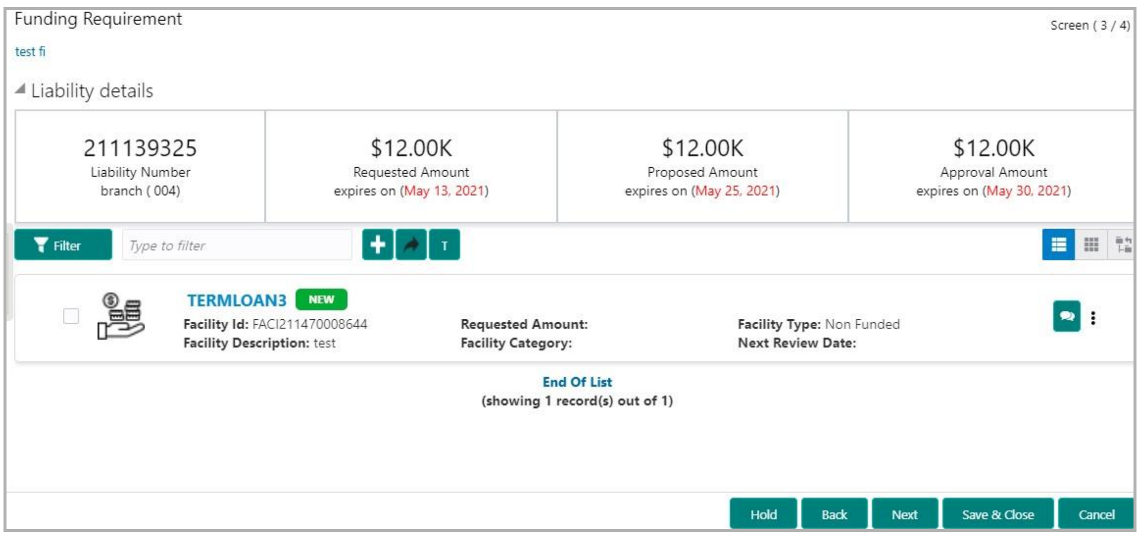


Chapter 8 - Handoff - Manual Retry

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

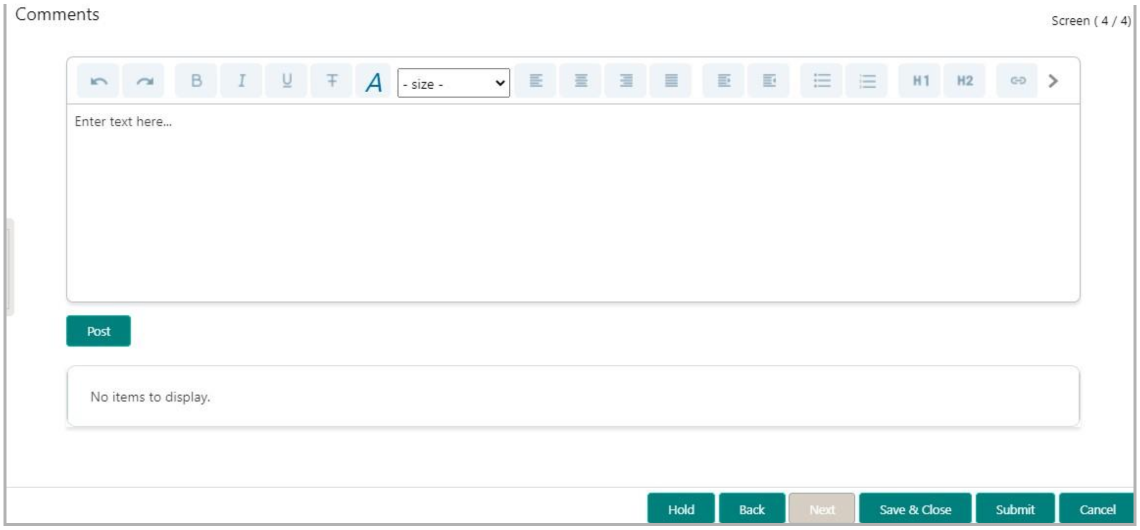


5. Fix the errors in this page, if any.
6. Click **Next**. The *Funding Requirement* page appears:



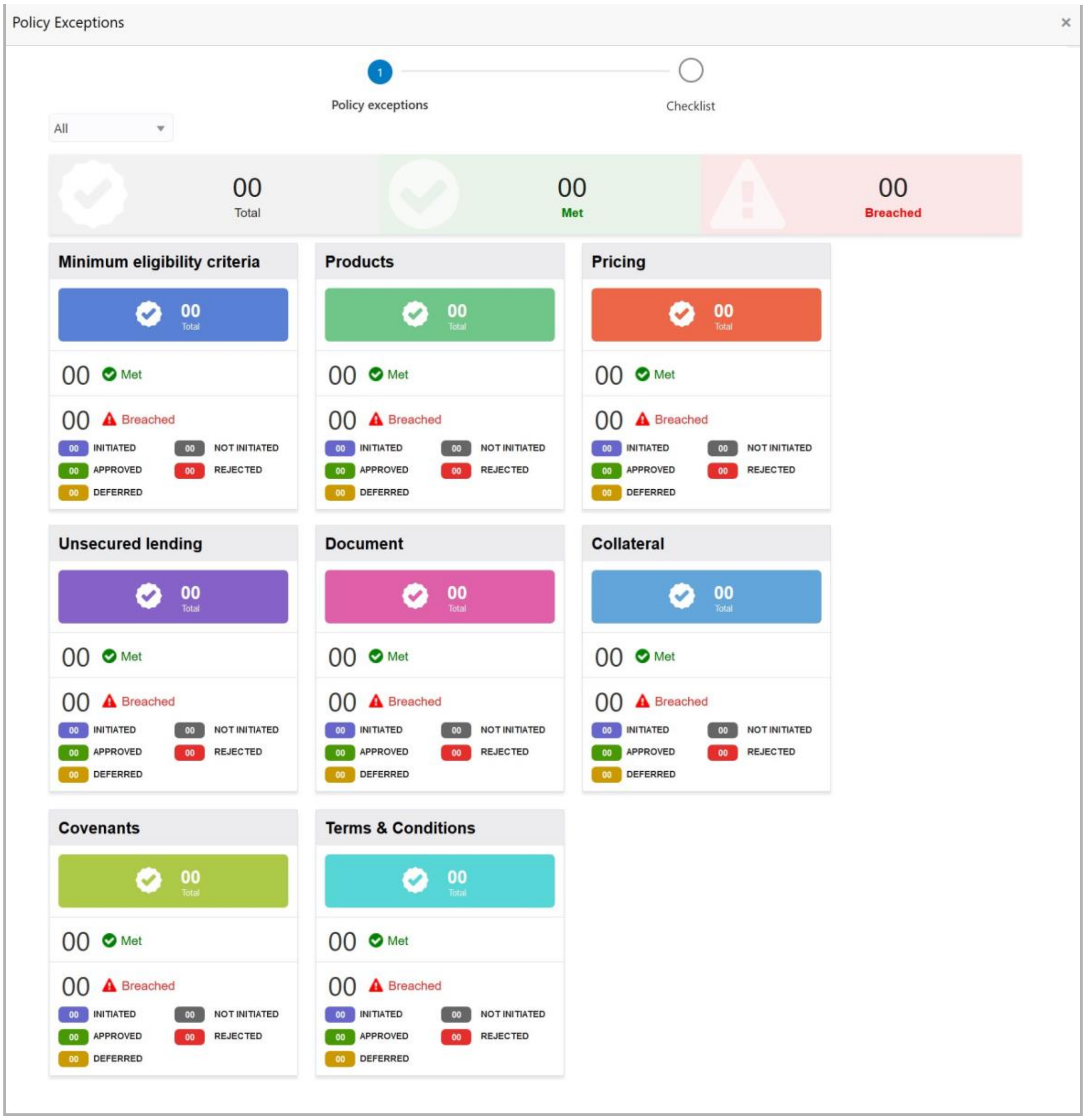
7. Fix the errors in this page, if any.

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

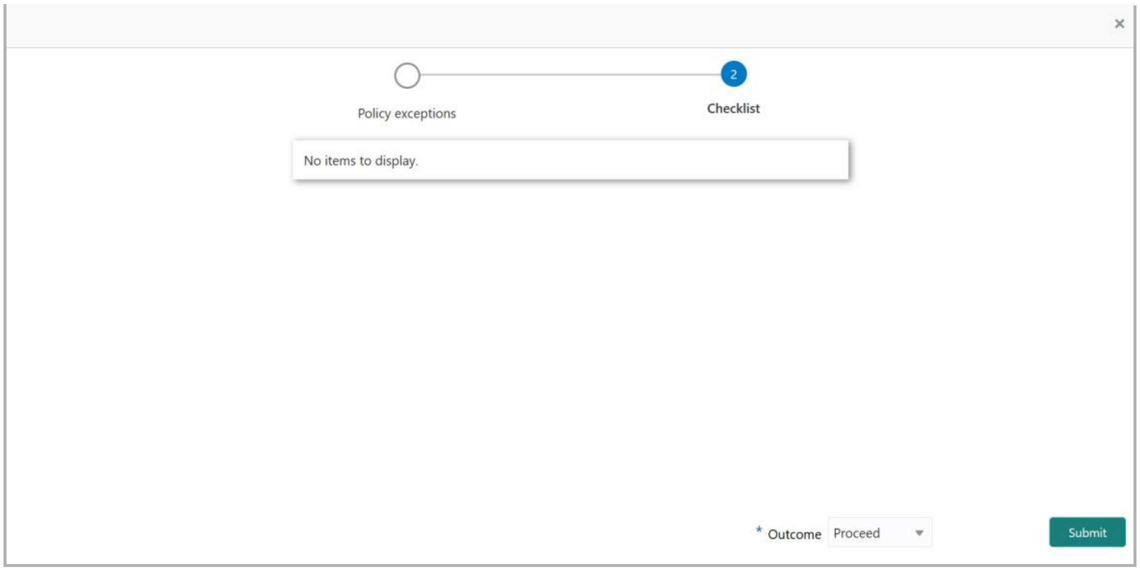


9. **Post** comments**,** if required. Posted comment is displayed below the **Comments** box.

10. Click **Submit.** The *Policy exceptions* window appears.



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



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

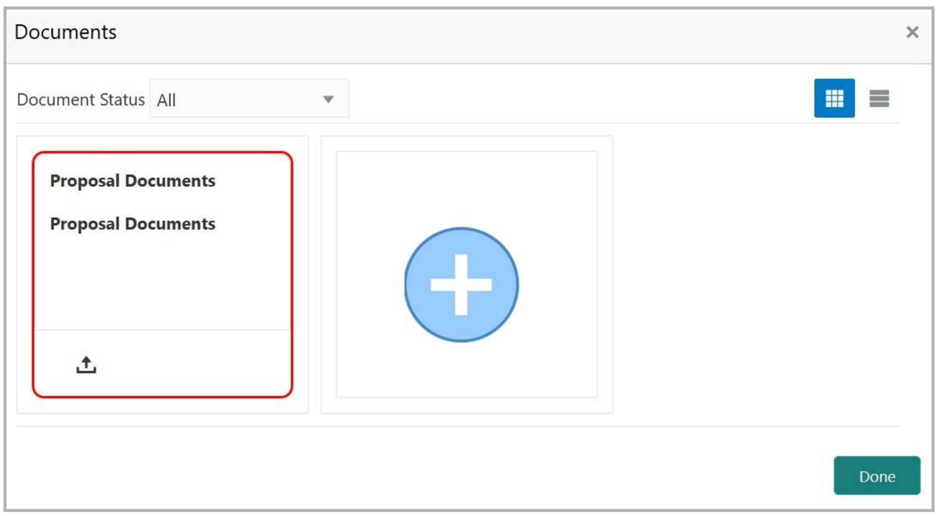
Document Upload and Checklist

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.

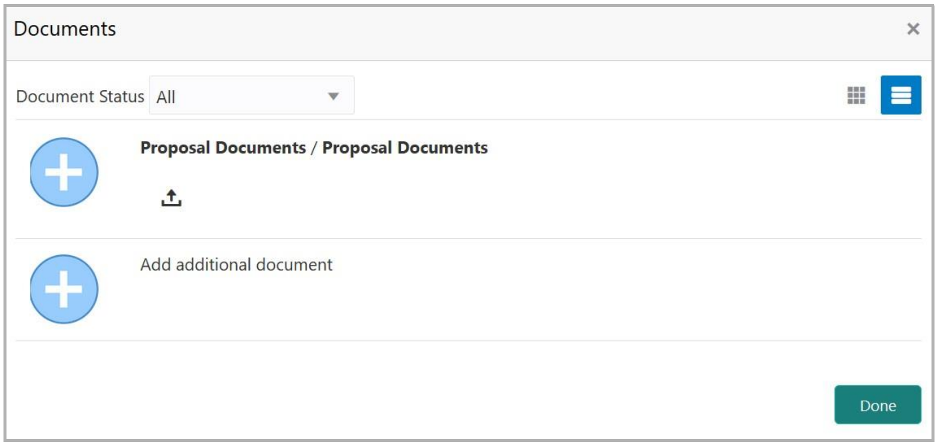


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

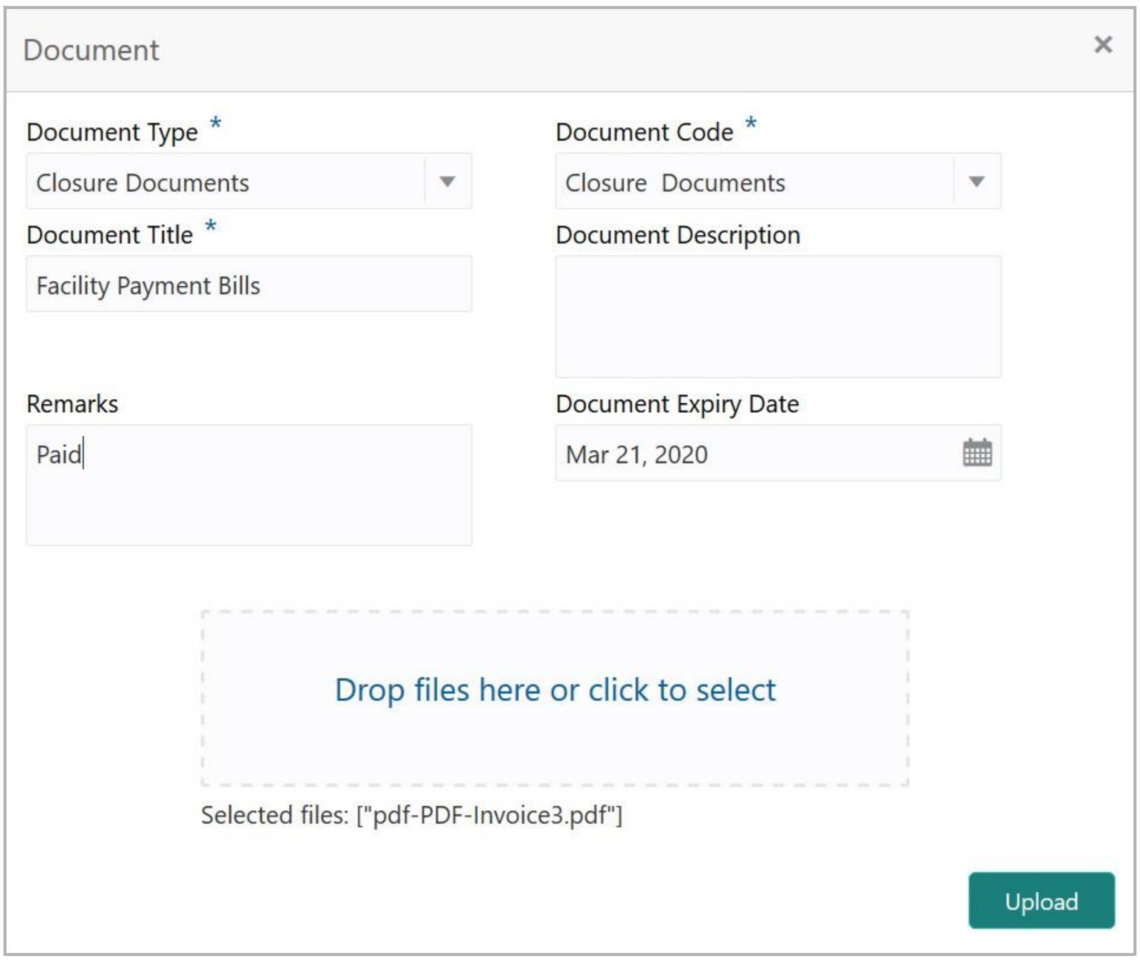
In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

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



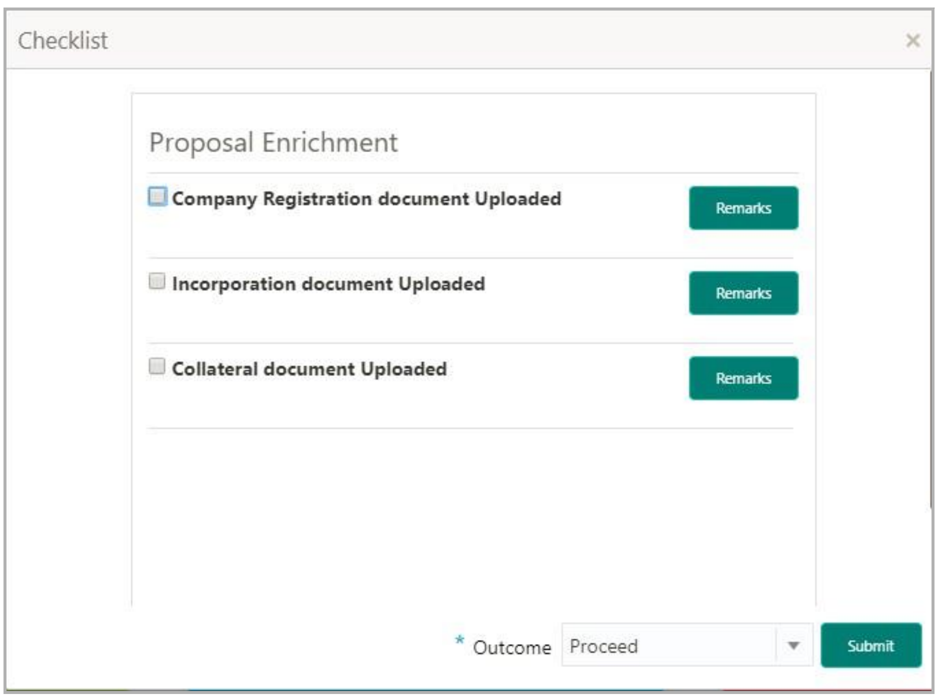
3. Click the add icon. The *Document Details* window appears.



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.



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

Documentation Accessibility

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