Oracle® Banking Credit Facilities Process Management
SME CP Amendment User Guide

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Oracle Banking Credit Facilities Process Management SME CP Amendment User Guide, Release 14.7.5.0.0

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1.1 Purpose

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

1.2 Audience

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Critical Patches

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

1.5 Conventions

The following text conventions are used in this document:

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

1.6 Related Resources

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

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

1.7 Screenshot Disclaimer

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

1.8 Acronyms and Abbreviations

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

Table 1-1   Acronyms and Abbreviations

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

1.9 Basic Actions

Table 1-2   Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click **Authorize**.
Audit	Used to view the maker details, checker details, and report status.

Table 1-2   (Cont.) Basic Actions

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

1.10 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3   Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize

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

Symbol/Icon	Function
✕	Close
🔍	Perform Search
▼	Open a list
+	Add a new record
⏮	Navigate to the first record
⏭	Navigate to the last record
◀	Navigate to the previous record
▶	Navigate to the next record
⊞	Grid view

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

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

Table 1-4   Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user

Table 1-4   (Cont.) Symbols and Icons - Audit Details

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

Table 1-5   Symbols and Icons - Widget

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

1.11 Prerequisite

Specify the **User ID** and **Password**, and login to **Home** screen.

2

SME CP Amendment

This topic describes the systematic instructions for SME CP Amendment.

Specify **User ID** and **Password**, and login to Home screen.

1. On **Home screen**, click **Credit Facilities**, under **Credit Facilities**, click on **Corporate**, under **Corporate**, click on **SME CP Amendment**.

   The **SME CP Amendment** screen displays.

   Figure 2-1   SME CP Amendment

For more information on fields, refer to the field description table.
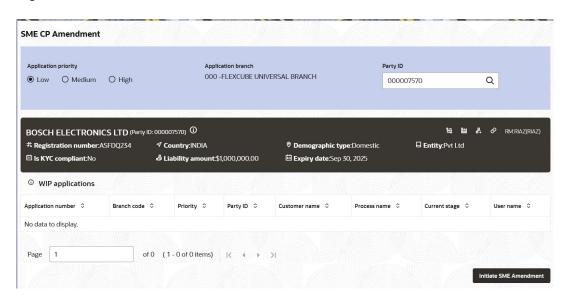
Table 2-1   SME CP Amendment

Field	Description
Application Priority	Select the Application Priority, it indicates the urgency with which an application should be handled by all process flow. The options available are: • **Low** • **Medium** • **High**
Application Branch	Application Branch field is displayed by default.
Party ID	Click **Search** icon and select the **Praty ID**.

2. On **SME CP Amendment** screen, click **Initiate SME Amendment**.

• SME CP Amendment - Enrichment
  This topic describes the systematic instructions for SME CP Amendment - Enrichment.

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- **Customer info**

  This data segment allows to view the basic information captured during credit proposal initiation and add child parties to the party.

- **KYC Check**

  Adding KYC details helps the Approver to determine the originality of the party.

- **Other Bank Facilities**

  Details about the facilities availed by the party from other banks can be captured in this data segment.

- **Write up**

  This data segment allows the user to add write up for the party and all their child parties in the available writeup categories. The history of writeup for the party are available to the users throughout the party's association with the bank.

- **Funding Requirements**

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

- **Summary**

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

- **Comments**

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

2.1 SME CP Amendment - Enrichment

This topic describes the systematic instructions for SME CP Amendment - Enrichment.
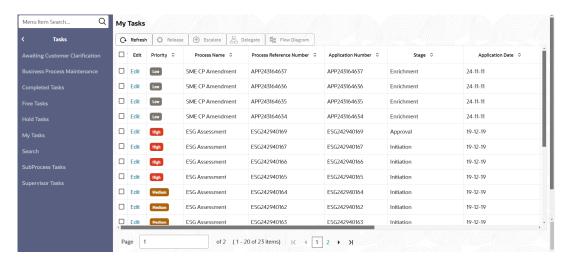
Following data segments are enabled in SME CP Amendment - Enrichment stage.

- **Customer info**
- **KYC Check**
- **Other Bank Facilities**
- **Write up**
- **Funding Requirements**
- **Summary**
- **Comments**

1. In **OBCFPM** home screen click **Tasks**, under **Tasks**, click on **My Tasks**.

   The **My Tasks** screen displays.

Figure 2-2   My Tasks

2. Select the application and click on **Edit**.

   The **SME CP Amendment - Enrichment** screen is displayed.
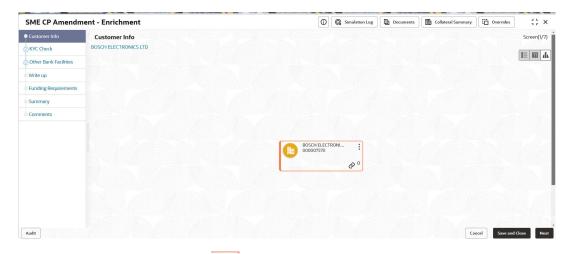
2.2 Customer info

This data segment allows to view the basic information captured during credit proposal initiation and add child parties to the party.

1. On **My task**screen, Select the application and click **Edit**.

   The **SME CP Amendment - Enrichment - Customer Info** screen displays.

Figure 2-3   SME CP Amendment - Enrichment - customer info

2. On **Customer info** screen, click ⋮ icon.

   Select the required option to perform the following actions:

   • **Add Customer**

   • **Configure**

- **Link Customer**

- **View**

- **Quick View**

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

Table 2-2   Customer Info

Field	Description
Add Customer	To add a child party of the party, click **Add Customer**.
Configure	Displays **Customer Details** window for party details
View	Displays **Customer Details** window for viewing party details.
Quick View	Displays **View Entity Details** window

3. Click **Next**, to go to the next page.
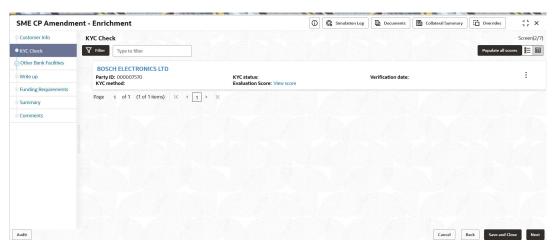
2.3 KYC Check

Adding KYC details helps the Approver to determine the originality of the party.

1. On **Customer Info** screen, click **Next**.

The **KYC Check** screen displays.

Figure 2-4   KYC Check
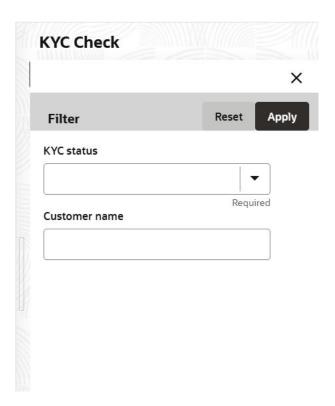
2. On **KYC Check** screen, click **Filter**.

The **Filter** screen displays.

Figure 2-5   Filter

For more information on fields, refer to the field description table.

Table 2-3   KYC - Filter

Field	Description
KYC Status	Specify the KYC Status. The options available are: • **Yet to verify** • **Verified** • **Verification failed**
Customer name	Specify the Customer name.

2.4 Other Bank Facilities
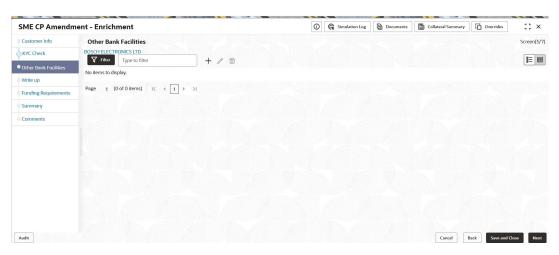
Details about the facilities availed by the party from other banks can be captured in this data segment.

1. click **Next** in the **KYC Check** screen.

   The **Other Bank Facilities** screen displays.
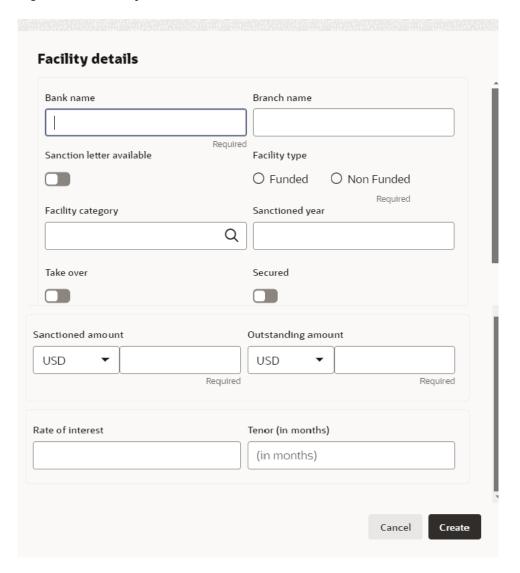
Figure 2-6   Other Bank Facilities

2. On **Other Bank Facilities** screen, click **+** icon.

The **Facility Details** window is displayed.

Figure 2-7   Facility Details

For more information on fields, refer to the field description table.
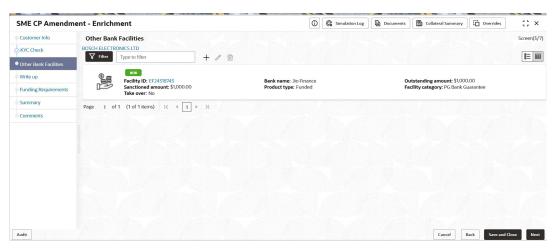
Table 2-4   Facility Details

Field	Description
Bank Name and Branch Name	In **Bank Name** and **Branch Name** fields, enter the name of other bank from which the party has availed facility.
Sanction Letter Available	Enable **Sanction Letter** Available option, if sanction letter is available for the other bank facility.
Facility Type	Choose **Facility Type**. The options available are: • **Funded** • **Non-Funded**
Facility Category	Select **Facility Category** from the drop-down list.
Sanctioned Year	In the **Sanctioned Year** field enter the year in which the other bank facility is sanctioned.
Take Over	Enable **Take Over** option, if the party has requested the bank to takeover the facility. Once this option is enabled the facility gets added in the funding requirement section by default.
Secured	Enable **Secured** option, if the other bank facility is secured with collateral.
Currency	Search and select **Currency** for the sanctioned amount.
Sanctioned Amount	In the **Sanctioned Amount** field, specify the initial facility amount sanctioned by the other bank.
Outstanding Amount	Specify **Outstanding Amount** to be paid by the party.
Rate of Interest	Specify **Rate of Interest** at which facility is offered by the other bank.
Tenor	Specify **Tenor** of the other bank facility.

3. On **Facility Details**, click **Create**.

Other bank facility is added and displayed as shown below:
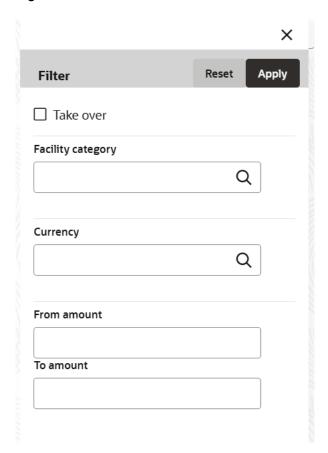
Figure 2-8   Other Bank Facilities

4. Click **Filter** button, to filter the required facility from all the available other bank facilities,

The **Other Bank Facilities - Filter** screen displays.

Figure 2-9   Other Bank Facilities - Filter

For more information on fields, refer to the field description table.

Table 2-5   Other Bank Facilities - Filter

Field	Description
Facility Category	Search and select **Facility Category**. It indicates the category of the facility. Example: Overdraft, Term Loan, etc.
From Amount	Enter **From Amount** for the sanctioned amount.
To Amount	Enter **To Amount** for the sanctioned amount.
Apply	Click **Apply**. Other bank facilities that matches the filter parameters are displayed.
Reset	Click **Reset**, to enter new filter parameters.

2.5 Write up
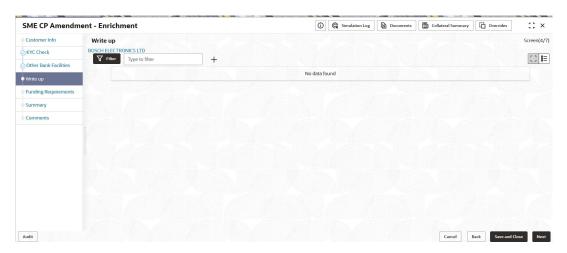
This data segment allows the user to add write up for the party and all their child parties in the available writeup categories. The history of writeup for the party are available to the users throughout the party's association with the bank.

1. On **Other Bank Facilities** screen, click **Next**.

    The **Write up** screen displays.

Figure 2-10   SME CP Amendment - Enrichment- Write up

2. On **SME CP Amendment - Enrichment- Write up** screen, click **+** icon.

   The **Write up** window is displayed.

Figure 2-11   Write up
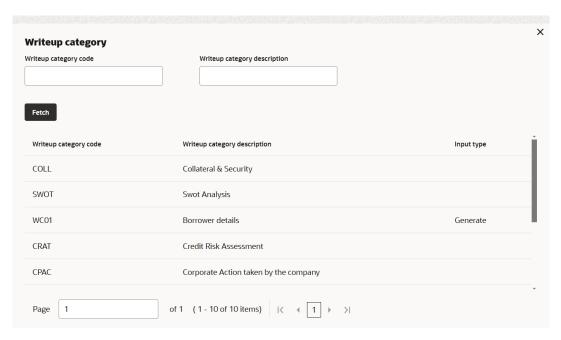
3. Click **Search** icon in the **Write up Category** field.

   The Fetch **Write up Category** window with the list of categories maintained in the Maintenance module is displayed.

Figure 2-12   Write up Category

4. Click on the required category code.

5. Enter Remarks in the text box and click **Create**.

   The Remarks are added in the **Write up** page as shown below:

Figure 2-13   Write up

For more information on fields, refer to the field description table.
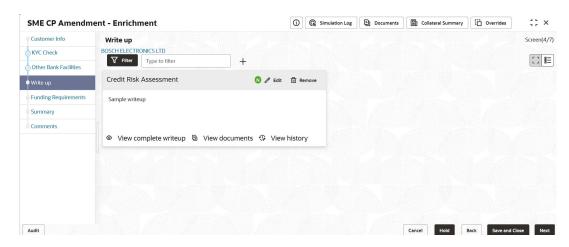
Table 2-6   Write up

Field	Description
Edit	Click **Edit** icon, to modify write up information
Remove	Click **Remove** icon, to delete the write up. A confirmation message appears

Table 2-6   (Cont.) Write up

Field	Description
View History	Click **View History** icon, to view the write up history

6. Click **View complete write up** icon and then click the **Print** icon to print the write up from tile view.

7. To attach or view writeup related documents, click **View Documents** icon.

    The **Write up Documents** screen displays.

Figure 2-14   Write up Documents

8. On **Write up documents** screen, Click **+** icon, to add new documents.

    The **Document** screen displays.

Figure 2-15   Document

For more information on fields, refer to the field description table.
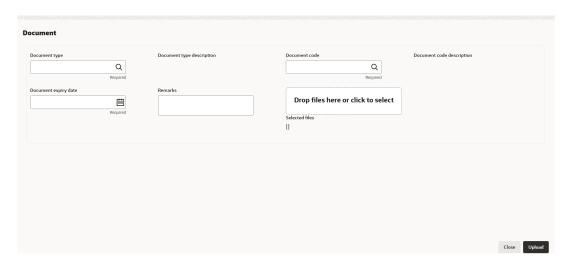
Table 2-7   Documents

Field	Description
Document Type	Search and select **Document Type** to add new document.
Document Code	Search and select **Document Code** to add new document.
Document Expiry Date	Select **Document Expiry Date**.
Remarks	Enter **Remarks**, if any
Selected Files	Click **Drop files here or click** to select, to add the document.
Close	Click **Close**, to exit the Write up documents window.
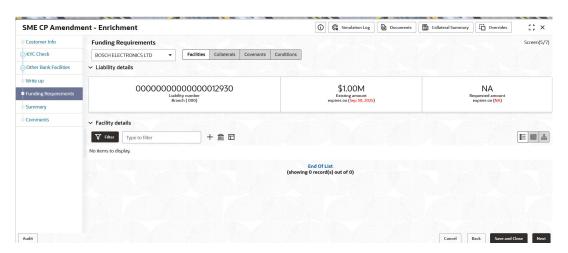
2.6 Funding Requirements

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

1. On **SME CP Amendment - Enrichment- Write up** screen, click **Next**.

   The **Funding Requirement** screen displays.

Figure 2-16   Funding Requirement

Liability details
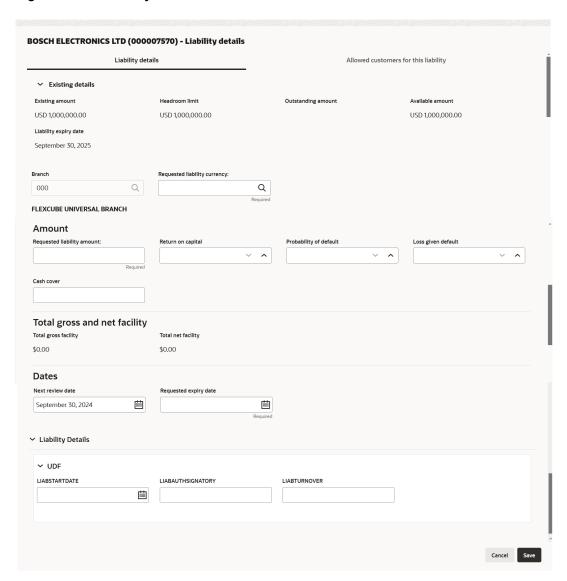
2. To add the liability details, expand and mouse hover on the **Liability details** section and Click **Edit** icon.

   The **Liability Details** screen displays.

Figure 2-17   Liability Details

Note:

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-8   Liability Details

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

Table 2-8   (Cont.) Liability Details
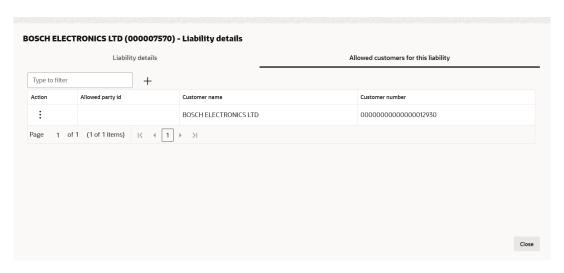
Field	Description
Amount	Specify the following details: • Requested Liability Amount - Liability amount requested by the party. • Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital. • Probability Of Default - Estimate of the likelihood that the party 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 bank.
Dates	a. Select the **Next review date** when the Party's Liability needs to be reviewed. b. Select the expiry date for the liability as determined by the bank's judgment.
Liability Details	Specify **UDF** details for the below fields: • **LIABSTARTDATE** • **LIABAUTHSIGNATORY** • **LIABTURNOVER**
Save	Click **Save**. Details are updated in the **Liability details** section.

Allowed customers for this liability

3. On **Liability Details** screen, click **Allowed customers for this liability**.

   The **Allowed customers for this liability** screen displays.

Figure 2-18   Allowed customers for this liability
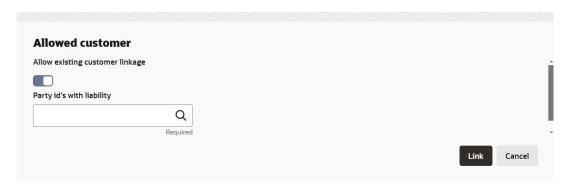
4. Click **+** icon. The Allowed Customer window appears.

5. Click drop-down arrow of the **Current Application Party Ids without liability** field. The drop-down shows other new party Ids added as part of the current application.

6. Click **Party ID**. The selected ID is added to the **Party ID** field.

7. Click **Link**. The party gets linked to the liability.

To link an existing customer to the liability

8. Enable **Allow existing customer linkage** option.
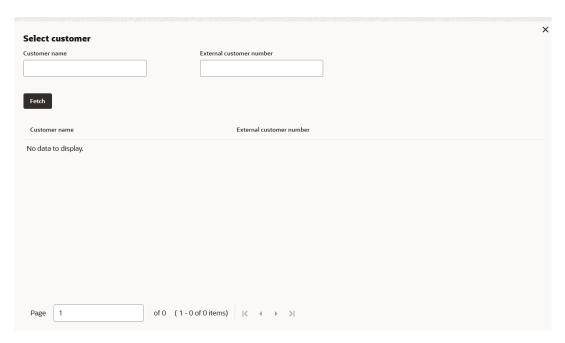
Figure 2-19   Allowed Customer

9. Click ⌕ in **Party Ids with liability field**.

   The **Select Customer** screen displays.

Figure 2-20   Select customer

10. Click **Fetch**. The party details list appears

11. Select **Party ID** from displayed list.

12. On **Allowed customer** screen, click **Link**.
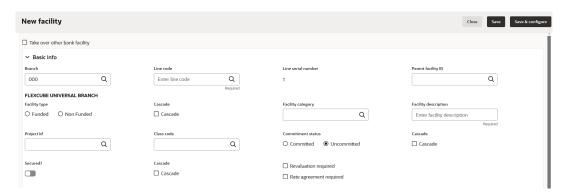
    The external party gets linked to the liability.

13. On **Funding Requirements** screen, under **Facility details** tab, click **+** icon.

    The **New facility** screen displays.

Figure 2-21   New facility

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

14. To take over other bank facility, enable the Take over other bank facility check box.

The **Take over other bank facility** screen displays.
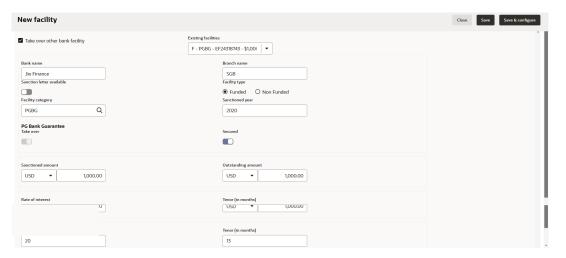
Figure 2-22   Take over other bank facility

15. Select the existing facilities.

The selected existing facilities details are displayed from the Other bank facility data segment.

Figure 2-23   Take over other bank facility

Facility details

16. On **Funding Requirements** screen, under **Facility details**, click **+** icon to add new facility. The **New Facility** Screen displays.

Figure 2-24   New Facility

For more information on fields, refer to the field description table.
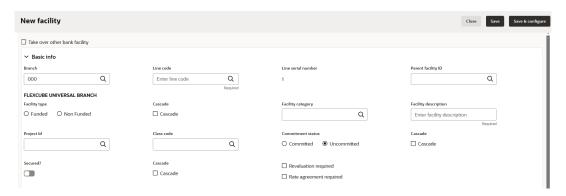
Table 2-9   Basic Info

Field	Description
Branch	Click 🔍 and Select Branch from list of Branch Code.
Line Code	Enter Line Code for the facility
Line Serial Number	Line Serial Number will be defaulted to 1 and you cannot modify line serial number.
Parent Facility ID	Click 🔍 and Select Parent Facility ID and enter the following fields: • **Facility ID** • **Facility Description** • **Line Code** • **Line Serial**

Table 2-9   (Cont.) Basic Info

Field	Description
Facility Type	Select Facility Type from the below checklist. The options are: • **Funded** • **Non Funded**
Facility Category	Click 🔍 and Select Facility Category from list of Category Code.
Facility Description	Enter Facility Description for the facility.
Commitment Status	Select Commitment Status from the below checklist. The options are: • **Committed** • **Uncommitted**
Secured	Click Secured option and select Cascade check box, if required.
Revaluation Required	Select Revaluation Required option, if required.
Rate Agreement Required	Select Rate Agreement Required option, if required.

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

Figure 2-25   Sanction

For more information on fields, refer to the field description table.
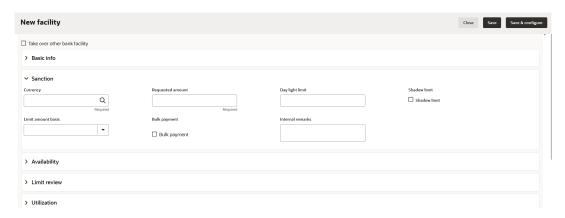
Table 2-10   Sanction

Field	Description
Currency	Click 🔍 and select **Currency** in which the facility has to be offered
Requested Amount	Specify the amount requested by the party in **Requested Amount** field
Day light limit	Enter **Day Light Limit** for the facility.
Shadow limit	Click **Shadow Limit** check box to select **Shadow Limit**.
Limit Amount Basis	Select **Limit Amount Basis** from the below drop-down list. The options are: • **Limit amount** • **Limit amount + Collateral contribution** • **Minimum of limit amount or collateral contribution**
Bulk Payment	Click **Bulk Payment** check box to select **Bulk Payment**

Table 2-10   (Cont.) Sanction

Field	Description
Internal Remarks	Enter **Internal Remarks**, if required.

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

Figure 2-26   Utilization Order

For more information on fields, refer to the field description table.

Table 2-11   Utilization Order

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

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

Figure 2-27   Availability

For more information on fields, refer to the field description table.
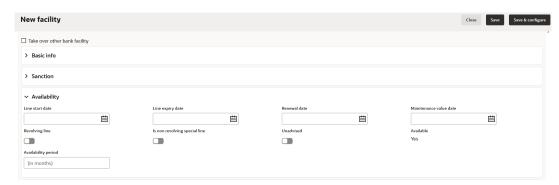
Table 2-12   Availability

Field	Description
Line Start Date	Select Date for **Line Start Date**.
Line Expiry Date	Select Date for **Line Expiry Date**.
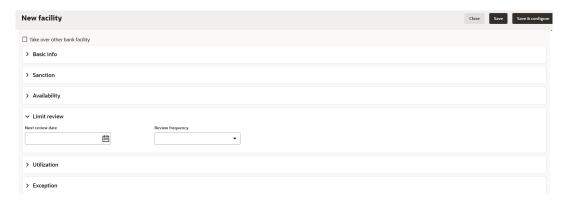
Table 2-12   (Cont.) Availability

Field	Description
Renewal Date	Click **Renewal Date** and select date for **Renewal Date**.
Maintenance Value Date	Click **Maintenance Value Date** and select date for **Maintenance Value Date**.
Revolving Line	Enable **Revolving Line**, if required.
Is non revolving special line	Enable **Is non revolving special line**, if required.
Unadvised	Enable **Unadvised**, if required.
Availability Period	Specify the **Availability Period** for the facility.

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

Figure 2-28   Limit Review

For more information on fields, refer to the field description table.

Table 2-13   Limit Review

Field	Description
Next Review Date	Select Date for **Next Review Date**.
Review Frequency	Select Review Frequency. The available options are: • **Half yearly** • **Monthly** • **Quarterly** • **Yearly**

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

Figure 2-29   Utilization

For more information on fields, refer to the field description table.

Table 2-14   Utilization

Field	Description
Utilization Tracking	Select **Utilization Tracking**. The available options are: • **Local** • **Global**

22. Click **Exception** in **New Facility** Screen to enter the fields in exception.
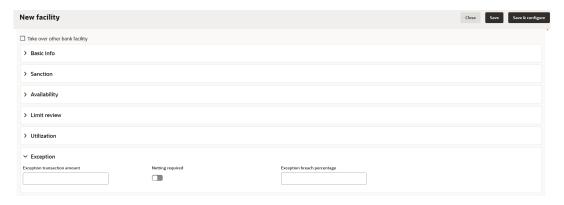
Figure 2-30   Exception

For more information on fields, refer to the field description table.

Table 2-15   Exception

| Field	Description
Exception Transaction Amount	Enter **Exception Transaction Amount** for the facility.
Netting Required	Select **Netting Required**, if required.
Exception Breach Percentage	Enter **Exception Breach Percentage**. Select **Decrement** and **Increment** drop-down list option on right to increase or decrease the exception breach percentage.
Save	To save the details and exit the **New Facility** window, click **Save**.
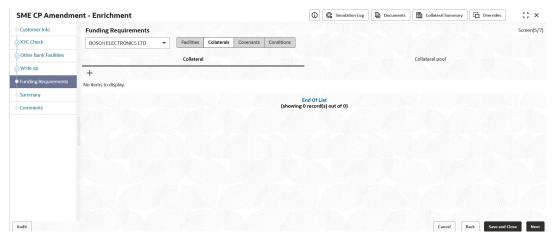
Table 2-15   (Cont.) Exception

Field	Description
Save & Configure	To add further details about the facility, click **Save & Configure**.
Cancel	To exit the **New Facility** window without saving the information, click **Cancel**.

23. On **Funding Requirements** screen, click **collaterals**.

Figure 2-31   Funding requirements - Collaterals

24. On **Collaterals** screen, click **+** icon.

The **Basic Details** screen displays.

Figure 2-32   Basic Details

For more information on fields, refer to the field description table.
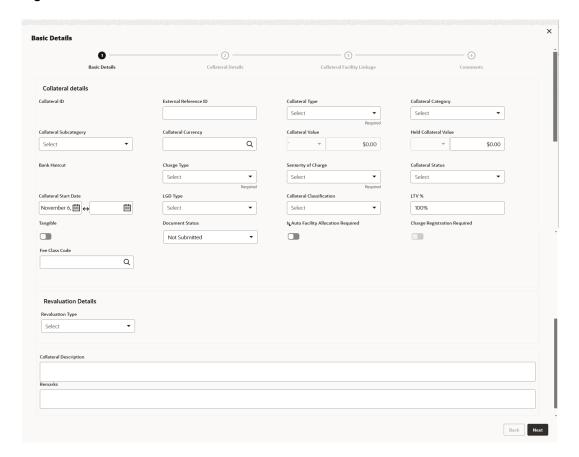
Table 2-16   Basic Details

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

Table 2-16   (Cont.) Basic Details

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

Table 2-16   (Cont.) Basic Details

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

Table 2-16   (Cont.) Basic Details
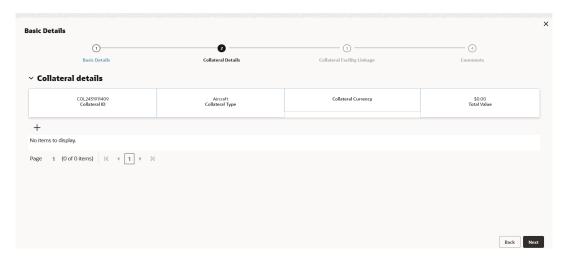
Fields/Icon	Description
Document Status	Select **Document Status** from the drop-down list. The options available are: • **Not Submitted** • **Released** • **Submitted**
Revaluation Details	Select **Revaluation Type** from the drop-down list. The options are: • **Automatic** • **Manual**
Collateral Description	Specify a brief description about the collateral in **Collateral Description** field.
Remarks	Capture **Remarks** about the collateral.

25. On **Basic Details** scree, click **Next**.

The **Collateral details** screen displays.

Figure 2-33   Collateral Derails
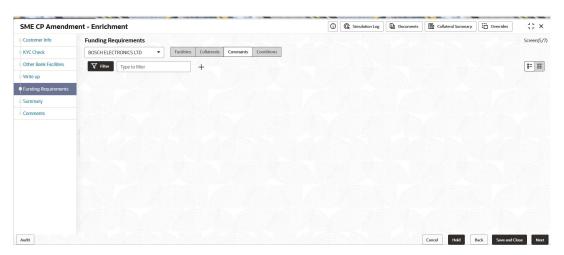
> **Note:**
>
> For more information about **Collateral details** refer *Credit Proposal User Guide - Proposal Enrichment - Collateral Details*.

26. On **Funding Requirements** screen, click **Covenants**.

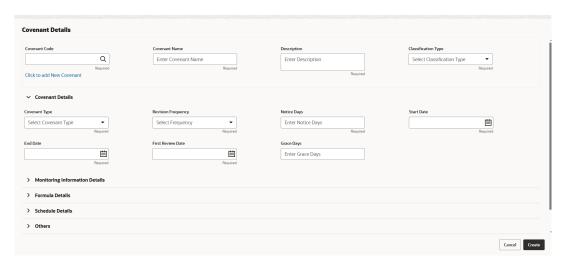The **Funding Requirements - Covenants** screen displays.

Figure 2-34   Funding Requirements - Covenants

27. On **Funding Requirements - Covenants** screen click **+** icon.

The **Covenant Details** screen displays.

Figure 2-35   Covenant Details

For more information on fields, refer to the field description table.

Table 2-17   Covenant Details

Field	Description
Covenant Code	Click 🔍 and select the **Covenant Code**.
Covenant Name	Displays the **Covenant Name** based on selected **Covenant Code**.
Description	Displays the **Description** based on selected **Covenant Code**.
Classification Type	Displays the **Classification Type** based on selected **Covenant Code**.
Covenant Type	Displays the **Covenant Type**.
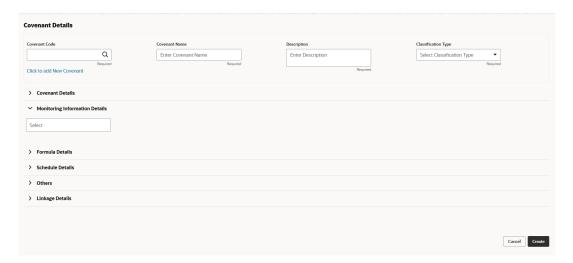
Table 2-17   (Cont.) Covenant Details

Field	Description
Revision Frequency	Specify the **Revision Frequency**. The available options are: • **Custom** • **Fortnightly** • **Half Yearly** • **Monthly** • **Quarterly** • **Weekly** • **Yearly**
Notice Days	Specify the **Notice Days**.
Start Date	Specify the **Start Date**.
End Date	Specify the **End Date**.
First Review Date	Specify the **First Review Date**.
Grace Days	Specify the **Grace Days**.

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

Figure 2-36   Monitoring Information Details

29. Select **Monitoring Information Details** from the drop-down list.

30. On **Covenants Details** screen, click and expand **Formula Details** section.

Figure 2-37   Formula Details

For more information on fields, refer to the field description table.
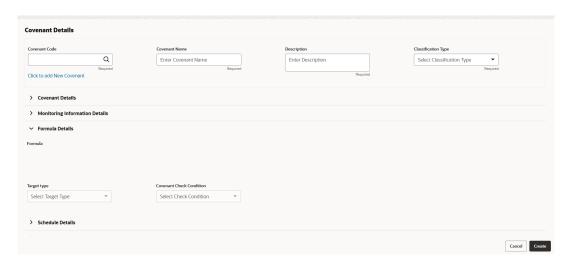
Table 2-18   Formula Details

Field	Description
Formula	Displays the Formula.
Target type	Specify the **Target type**. The available options are: • **Ratio** • **Amount** • **Percentage**
Covenant Check Condition	Specify the **Covenant Check Condition**. The available options are: • **Between** • **Equal to** • **Greater than** • **Greater than or equal to** • **Less than** • **Less than or equal to**
Target Value	Specify the **Target Value**.

31. On **Covenants Details** screen, click and expand **Others** section.

Figure 2-38   Others

For more information on fields, refer to the field description table.
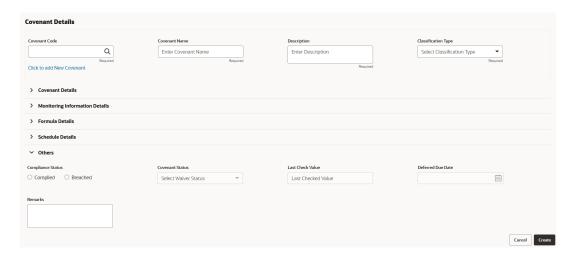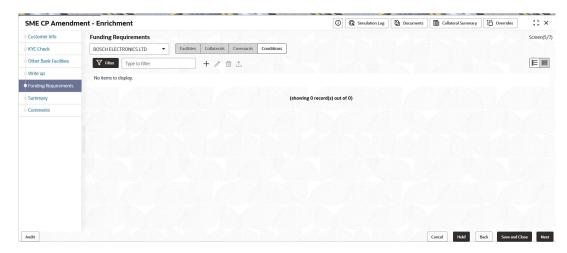
Table 2-19   Others

Field	Description
Compliance Status	Specify the **Compliance Status**. The available options are: • **Complied** • **Breached**
Covenant Status	Specify the **Covenant Status**.
Last Check Value	Specify the **Last Check Value**.
Deferred Due Date	Select Date from Calendar icon and specify **Deferred Due Date**.

32. On **Funding Requirements** screen, click **Conditions**.

The **Funding Requirements - Conditions** screen displays.

Figure 2-39   Funding Requirements - Conditions

33. On **Funding Requirements - Conditions** screen, click **+** icon.

The **Add Conditions** screen displays.

Figure 2-40   Add Conditions

For more information on fields, refer to the field description table.
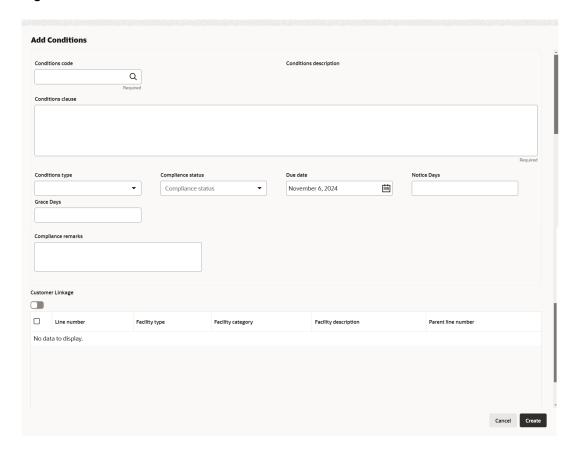
Table 2-20   Add Conditions

Field	Description
Conditions code	Click 🔍 and select the **Conditions code**.
Conditions Description	Displays the **Conditions Description**.
Conditions clause	Enter the **Conditions clause**.
Conditions type	Specify the **Conditions type**. The available options are: • **Post-Disbursement** • **Pre-Disbursemen** • **Pre-Sanction**
Compliance status	Specify the **Compliance status**. The available options are: • **Breached** • **Met**
Due date	Specify the **Due date**.
Notice Days	Specify the **Notice Days**.
Grace Days	Specify the **Grace Days**.
Compliance remarks	Enter the **Compliance remarks** if required.
Customer Linkage	**Customer Linkage** details are displayed by default based on selected condition code.

Table 2-20   (Cont.) Add Conditions

Field	Description
Create	Click **Create**. Conditions are linked to the party and displayed in the Conditions tab.
Cancel	Click **Cancel** to cancel and exist the screen.
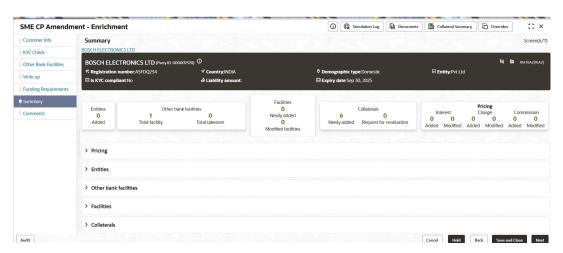
2.7 Summary

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

1. On **Funding Requirements** screen, click **Next**.

   The **Summary** screen diaplays.

Figure 2-41   Summary

2. To expand **Pricing**, **Entities**, **Other Bank Facilities**, **Facilities** and **Collateral** sections, click the number in respective count tables or click the triangle in each section.

3. Review the proposal details and click **Next**.
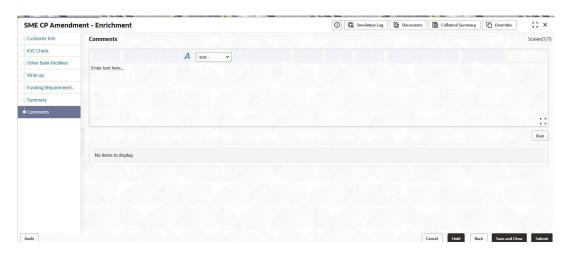
2.8 Comments

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

1. On **Summary** screen, click **Next**.

   The **Comments** screen displays.

Figure 2-42   Comments

For information on fields in the **Comments** screen, refer the below table.
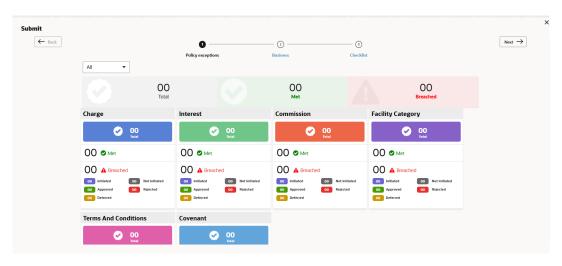
Table 2-21   Comments

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

2. Click **Submit**, to submit the enriched application for evaluation.

    On clicking **Submit**, the Policy Exception screen displays.
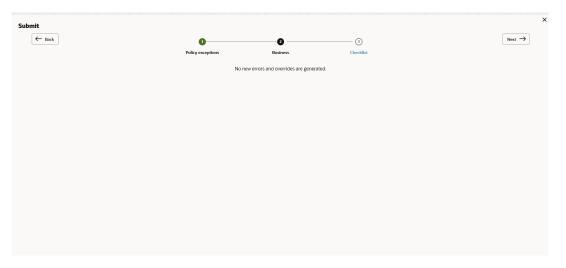
Figure 2-43   Policy Exceptions

3. Click **Business** data segment.

Figure 2-44   Business

4. Click **Checklist** data segment.

Figure 2-45   Checklist

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

3

Proposal Structuring
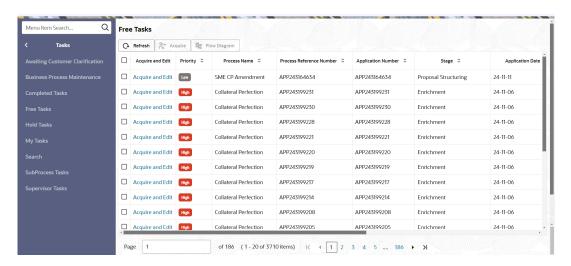
This topic describes the systematic instructions for SME CP Amendment - Proposal Structuring.

Specify **User ID** and **Password**, and login to Home screen.

1. In **OBCFPM**, navigate to **Tasks**, under Tasks click **Free Tasks**.

   The **Free Tasks** screen displays.

   Figure 3-1   Free Tasks

2. **Acquire & Edit** the required Proposal Structuring task.

   The **SME CP Amendment - Proposal Structuring** summarizing the proposal appears.
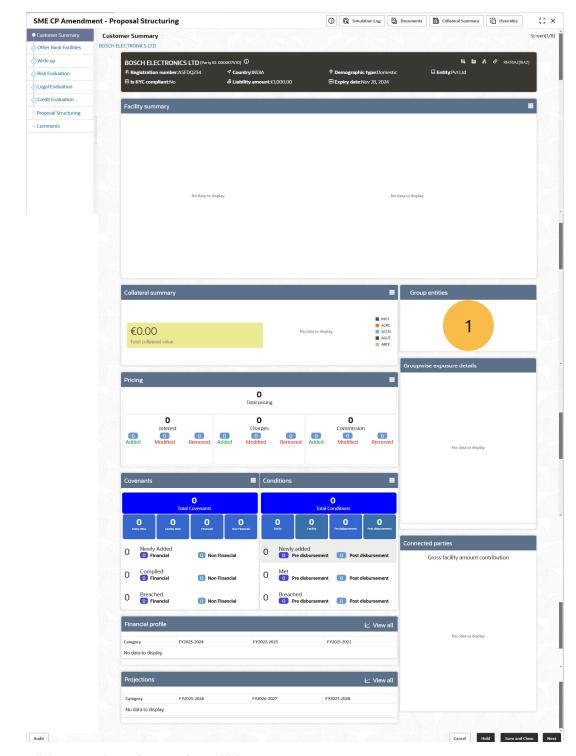
Figure 3-2   Proposal Structuring - Customer Summary

3. Click **Next**, The **Other Bank Facilities** page appear.

- Proposal Structuring - Other Bank Facilities
  Details about the facilities availed by the party from other banks can be captured in this
  data segment.

- Proposal Structuring- Write up
  This data segment allows the user to add write up for the party and all their child parties in the available writeup categories. The history of writeup for the party are available to the users throughout the party's association with the bank.
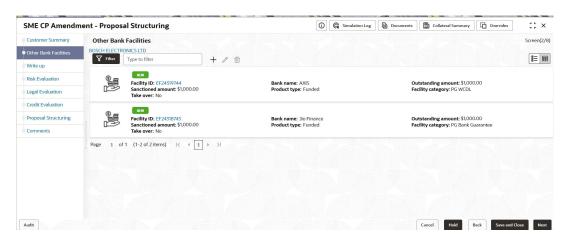
- Proposal Structuring - Risk Evaluation
  This topic describes the systematic instructions for Risk Evaluation.

- Proposal Structuring- Legal Evaluation
 This topic describes the systematic instructions for Legal Evaluation.

- Proposal Structuring- Credit Evaluation
  This topic describes the systematic instructions for Credit Evaluation.

- Proposal Structuring- Proposal Structuring
  This topic describes the systematic instructions for Proposal Structuring.

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

3.1 Proposal Structuring - Other Bank Facilities

Details about the facilities availed by the party from other banks can be captured in this data segment.

1. On **Proposal Structuring - Customer Summary** screen, click **Next**.

   The **Proposal Structuring - Other Bank Facilities** screen displays.

   Figure 3-3   Other Bank Facilities

   > **Note:**
   >
   > For more information about **Other Bank Facilities**, refer Other Bank Facilities.
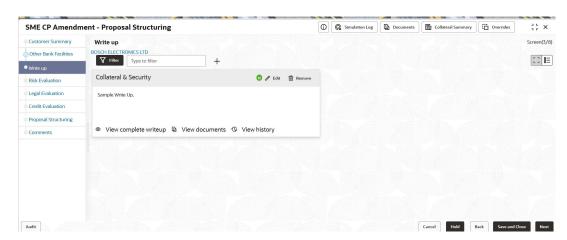
2. On **Proposal Structuring - Other Bank Facilities** screen, click **Next**.

3.2 Proposal Structuring- Write up

This data segment allows the user to add write up for the party and all their child parties in the available writeup categories. The history of writeup for the party are available to the users throughout the party's association with the bank.

1. On **Proposal Structuring - Other Bank Facilities** screen, click **Next**.

   The **Write up** screen displays.

   Figure 3-4   Write up

> ✎ **Note:**
>
> For more information about **Write up**, refer Write up.

2. On **Proposal Structuring - Write up** screen, click **Next**.
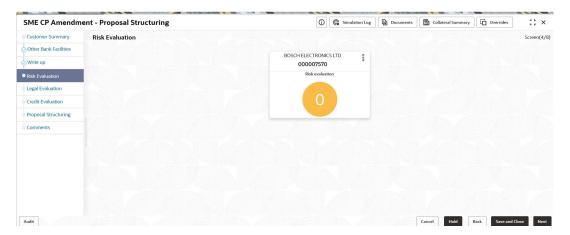
3.3 Proposal Structuring - Risk Evaluation

This topic describes the systematic instructions for Risk Evaluation.

1. On **Proposal Structuring - Write up** screen, click **Next**.

   The **Risk Evaluation** screen displays.

Figure 3-5   Risk Evaluation

2. To initiate the evaluation, click   .

The **Questionnaire** screen displays.

Figure 3-6   Questionnaire

For more information on fields, refer to the field description table.

Table 3-1   Questionnaire

Field	Description
Next Category	Select answers for the available questions and click **Next Category**.
Right arrow	Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category. A score is generated and displayed for the sector based on each answer provided.
Save	Click **Save**. A score is generated and displayed for the sector based on each answer provided.

> ✏️ **Note:**
>
> The questions can be of multiple categories. For each question depending on the answer a score is generated.
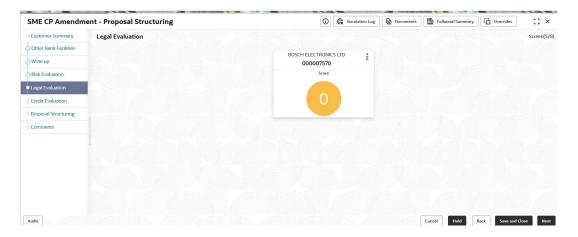
3. On **Proposal Structuring - Risk Evaluation** screen, click **Next**.

3.4 Proposal Structuring- Legal Evaluation

This topic describes the systematic instructions for Legal Evaluation.

1. On **Proposal Structuring - Risk Evaluation** screen, click **Next**.

The **Legal Evaluation** screen displays.

Figure 3-7   Legal Evaluation

2. To initiate the evaluation, click ⋮ .

The **Questionnaire** screen displays.

Figure 3-8   Questionnaire

For more information on fields, refer to the field description table.

Table 3-2   Questionnaire

Field	Description
Next Category	Select answers for the available questions and click **Next Category**.
Right arrow	Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category. A score is generated and displayed for the sector based on each answer provided.
Save	Click **Save**. A score is generated and displayed for the sector based on each answer provided.
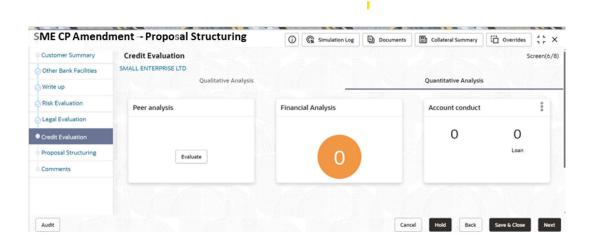
3. On **Proposal Structuring - Legal Evaluation** screen, click **Next**.

3.5 Proposal Structuring- Credit Evaluation

This topic describes the systematic instructions for Credit Evaluation.

1. On **Proposal Structuring - Legal Evaluation** screen, click **Next**.

   The **Credit Evaluation** screen displays.

Figure 3-9   Credit Evaluation

> **Note:**
>
> For more information about **Credit Evaluation**, refer Credit Proposal User Guide - Proposal Evaluation - Credit Evaluation.

2. On **Proposal Structuring - Credit Evaluation** screen, click **Next**.
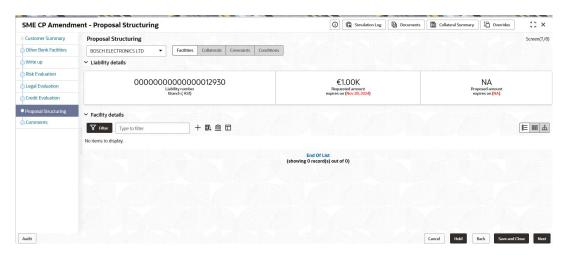
3.6 Proposal Structuring- Proposal Structuring

This topic describes the systematic instructions for Proposal Structuring.

1. On **Proposal Structuring - Credit Evaluation** screen, click **Next**.

   The **Proposal Structuring** screen displays.

   Figure 3-10   Proposal Structuring

   > ✏ **Note:**
   >
   > For more information about **Proposal Structuring**, refer Proposal Structuring.

2. On **Proposal Structuring** screen, click **Next**.

3.7 Proposal Structuring - Comments

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

1. On **Proposal Structuring** screen, click **Next**.

   The **Comments** screen displays.

   Figure 3-11   Comments

For more information on fields, refer to the field description table.
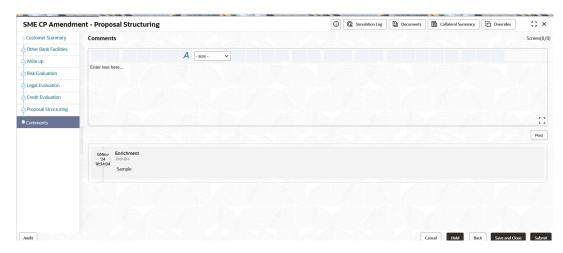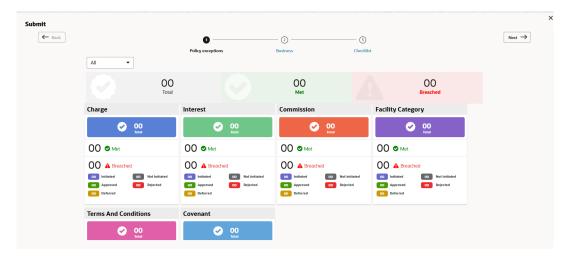
Table 3-3   Comments

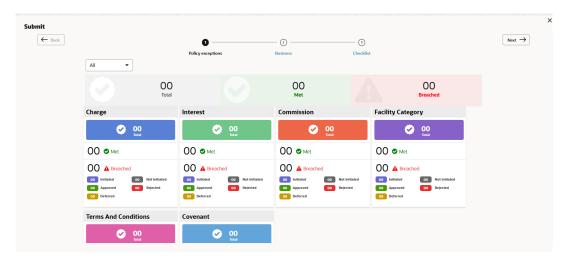| Field	Description
Post	Enter the necessary comments in the text box and click Post. The comment is posted.
Hold	Click **Hold**, to hold the SME CP Amendment process.
Back	Click **Back**, to go back to the previous stage
Save & Close	Click **Save & Close**, to save the process for future edit.
Submit	Click **Submit**, to submit the enriched application for evaluation.
Cancel	Click **Cancel**, to exit the process without saving the information

2. Click **Submit**, to submit the enriched application for evaluation.

On clicking **Submit**, the Policy Exception screen displays.

Figure 3-12   Policy Exceptions
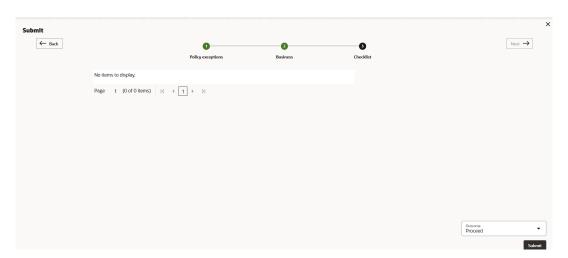
3. Click **Business** data segment.

Figure 3-13   Business

4. Click **Checklist** data segment.

Figure 3-14   Checklist

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

4

SME CP Amendment - Proposal Approval

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

1. In **OBCFPM**, navigate to **Tasks**, under **Tasks** click **Free Tasks**

   The **Free Task** screen displays.
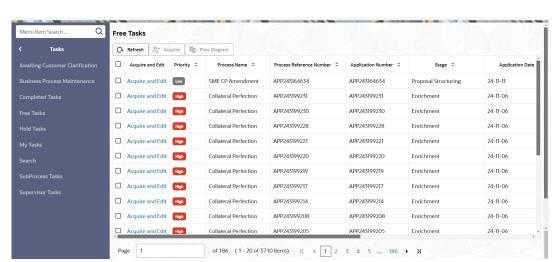
Figure 4-1   Free Task

2. Acquire & Edit the required Proposal Structuring task.

   The **SME CP Amendment - Proposal Approval** summarizing the proposal appears.
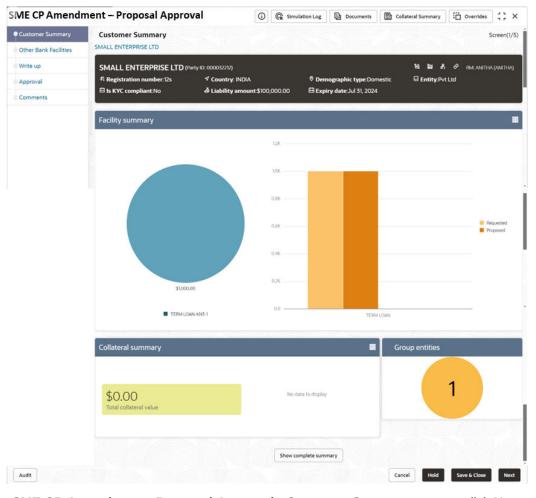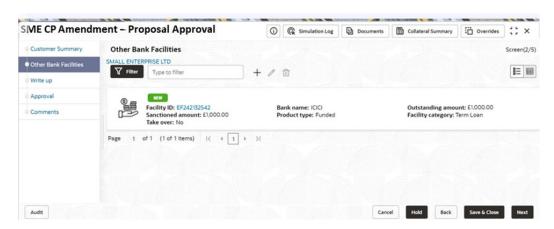
Figure 4-2   Proposal Approval

3. On **SME CP Amendment - Proposal Approval - Customer Summary** screen, click **Next**. The **Other Bank Facilies** screen displays.

Figure 4-3   Other Bank Facilies
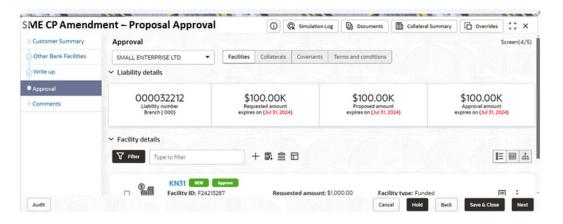
> **Note:**
>
> For more information about **Other Bank Facilies** refer, Other Bank Facilities

4. On **SME CP Amendment - Proposal Approval - Other Bank Facilies** screen, click **Next**.

   The **Approval** screen displays.

Figure 4-4   Approval
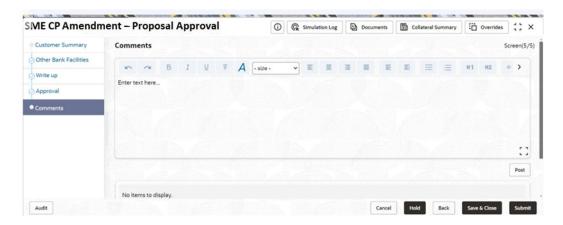
> **Note:**
>
> For more information about **Approval** refer, Credit Proposal User Guide - Proposal Approval.

5. On **SME CP Amendment - Proposal Approval - Approval** screen, click **Next**.

   The **Comments** screen displays.

Figure 4-5   Comments

For more information on fields, refer to the field description table.

Table 4-1   Comments

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

6. Click **Submit**, to submit the enriched application for evaluation.
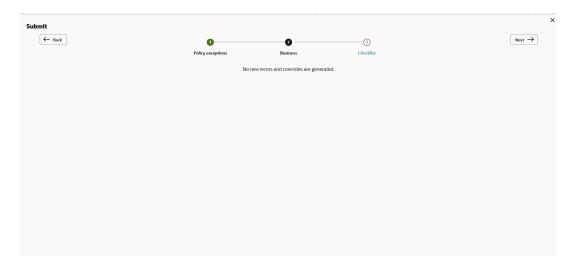
On clicking **Submit**, the Policy Exception screen displays.

Figure 4-6   Policy Exceptions
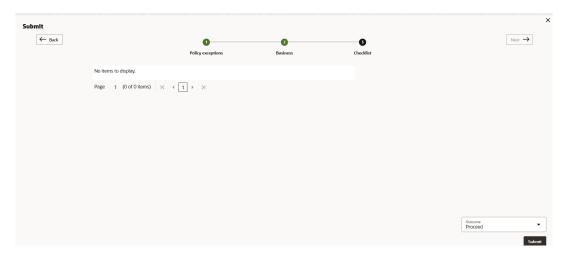
7. Click **Business** data segment.

Figure 4-7   Business

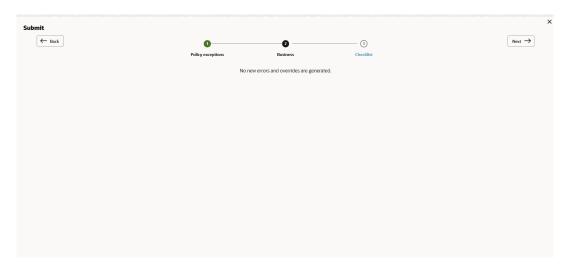8. Click **Checklist** data segment.

Figure 4-8   Checklist
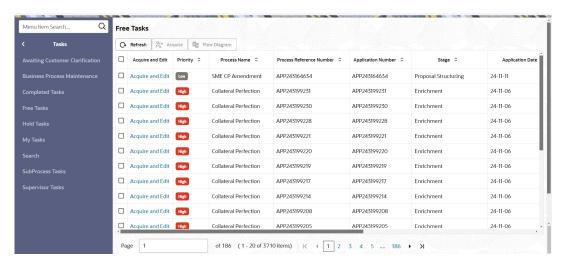
9. Select Outcome as **Proceed**.

10. Click **Submit**.

5

SME CP Amendment - Draft Generetion

In this stage, the bank user can generate a sanction letter and capture the party's communication address to send the sanction letter.

1. In **OBCFPM**, navigate to **Tasks** , under **Tasks**, click **Free Tasks**.

   The **Free Tasks** screen displays.

Figure 5-1   Free Tasks

2. Acquire & Edit the required draft generation task.

   The SME CP Amendment - Draft Generation page summarizing the proposal is displayed.
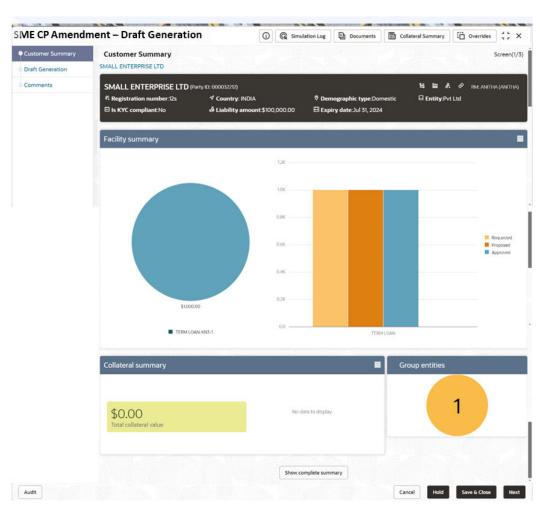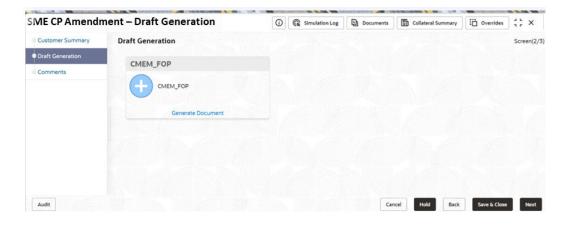
Figure 5-2   Draft Generation - Customer summary

3. On **Draft Generation - Customer summary** screen, click **Next**.

    The **Draft Generation** screen displays.

Figure 5-3   Draft Generation

For more information on fields, refer to the field description table.
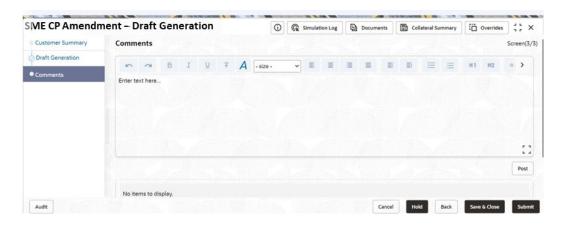
Table 5-1   Draft Generation

Field	Description
View Document	Click **View Document**, to view the generated draft document.
Download Document	Click **Download Document**, to download the generated draft document.

4. On **Draft Generation** screen, click **Next**.

   The **Comments** screen displays.

Figure 5-4   Comments

For more information on fields, refer to the field description table.
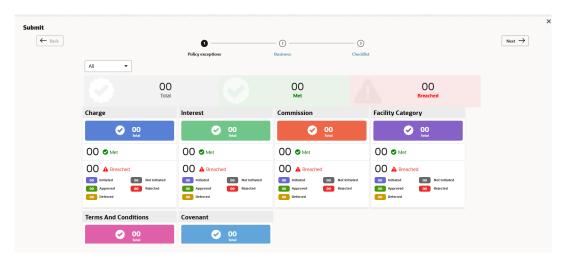
Table 5-2   Comments

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

5. Click **Submit**, to submit the enriched application for evaluation.

   On clicking **Submit**, the Policy Exception screen displays.

Figure 5-5   Policy Exceptions

6. Click **Business** data segment.

Figure 5-6   Business

7. Click **Checklist** data segment.

Figure 5-7   Checklist

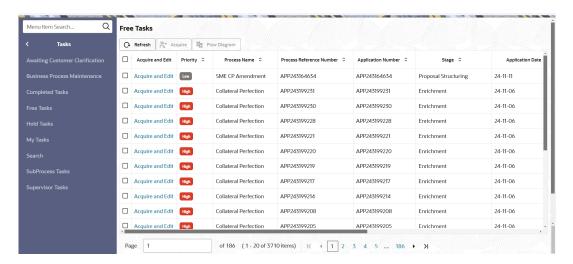8. Select Outcome as **Proceed**.

9. Click **Submit**.

6

SME CP Amendment - Customer Acceptance

The user can capture the status of customer acceptance in this stage and move the proposal to the next stage. Upon acceptance of the draft proposal, the proposal must be moved to the Limit Configuration stage. If the draft is not accepted by the party, then the proposal is moved back to the structuring stage for re-negotiation.

1. In **OBCFPM**, navigate to **Tasks** , under **Tasks**, click **Free Tasks**.

   The **Free Tasks** screen displays.

   Figure 6-1   Free Tasks

2. **Acquire & Edit** the required customer acceptance task.

   The **SME CP Amendment - Customer Acceptance** screen summarizing the proposal is displayed.
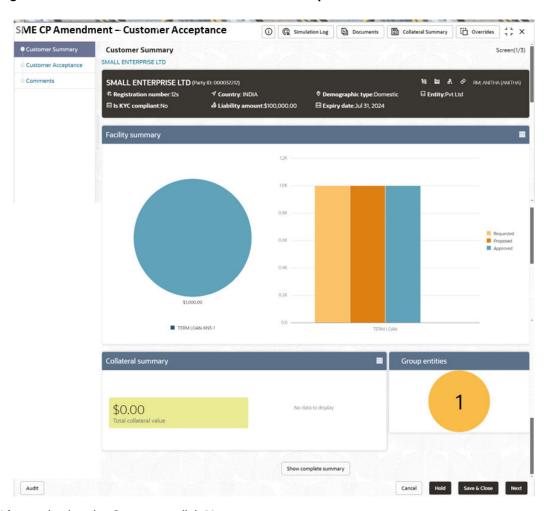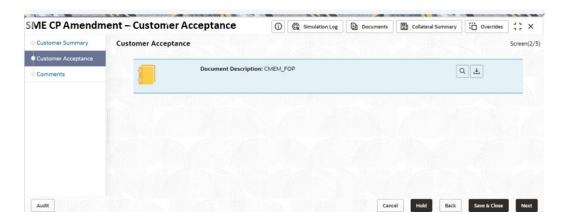
Figure 6-2   SME CP Amendment - Customer Acceptance

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

    The **Customer Acceptance** screen displays.

Figure 6-3   Customer Acceptance
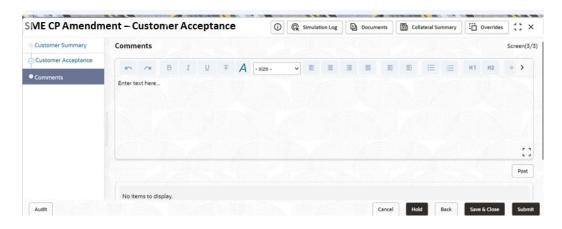
> **✎ Note:**
>
> In the Customer Acceptance page, the user needs to upload the signed / party accepted sanction letter or can select "re-negotiation" and send the application back to proposal review stage.

4. Click the **Download** icon, to download the proposal draft

5. On **Customer Acceptance** screen, click **Next**.

   The **Comments** screen displays.

Figure 6-4   Comments

For more information on fields, refer to the field description table.

Table 6-1   Comments
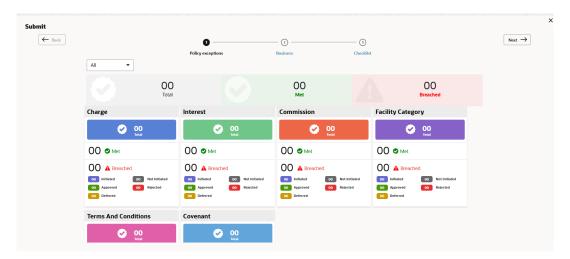
Field	Description
Post	Enter the necessary comments in the text box and click Post. The comment is posted.
Hold	Click **Hold**, to hold the SME CP Amendment process.
Back	Click Back, to go back to the previous stage
Save & Close	Click Save & Close, to save the process for future edit.
Submit	Click **Submit**, to submit the enriched application for evaluation.
Cancel	Click **Cancel**, to exit the process without saving the information

6. Click **Submit**, to submit the enriched application for evaluation.

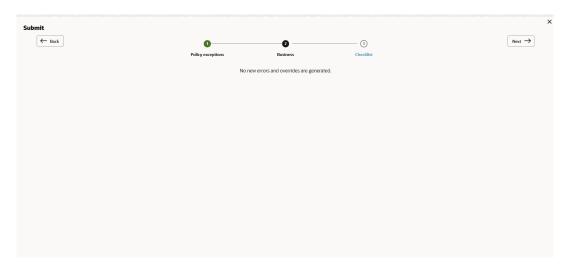   On clicking **Submit**, the Policy Exception screen displays.

Figure 6-5   Policy Exceptions

7.   Click **Business** data segment.

Figure 6-6   Business

8.   Click **Checklist** data segment.

Figure 6-7   Checklist
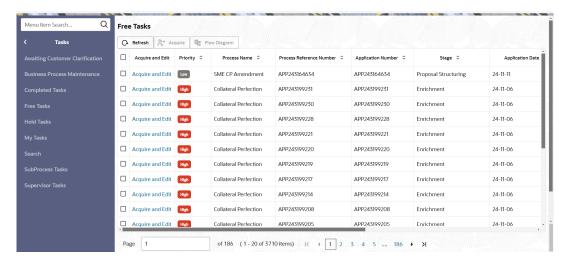
9. Select Outcome as **Proceed**.

10. Click **Submit**.

SME CP Amendment - Limit Configuration

In this stage, the bank user further fine tunes the facility by creating a detailed limit structure, setting restrictions in place, etc. and submits the proposal for further action. Post this stage the details of the liability, facility, collateral and covenants gets recorded in the back office system.

1. In **OBCFPM**, navigate to **Tasks** , under **Tasks**, click **Free Tasks**.

   The **Free Tasks** screen displays.

Figure 7-1   Free Tasks

2. Acquire & Edit the required SME CP Amendment task.

   The **SME CP Amendment - Limit Configuration** screen summarizing the proposal is displayed.
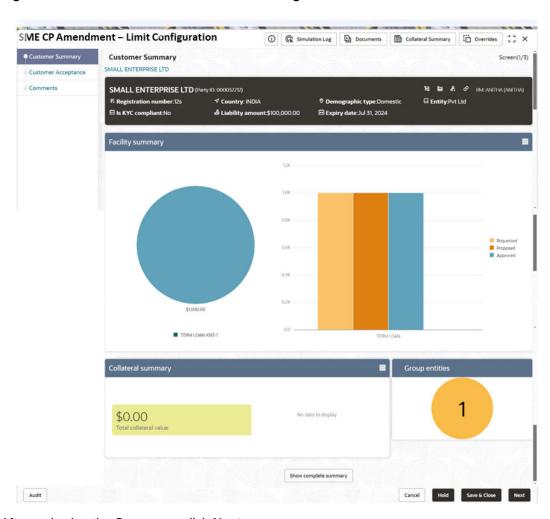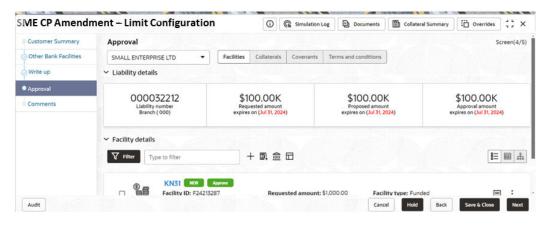
Figure 7-2   SME CP Amendment - Limit Configuration

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

   The **Limit Configuration - Approval** screen displays.

Figure 7-3   Limit Configuration - Approval

4. On **Limit Configuration - Approval** screen, click **Next**.
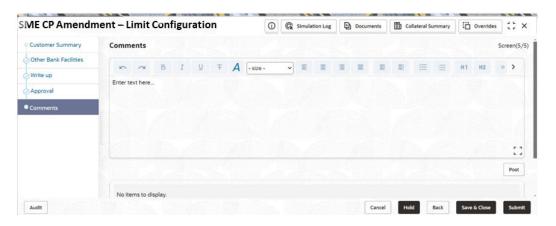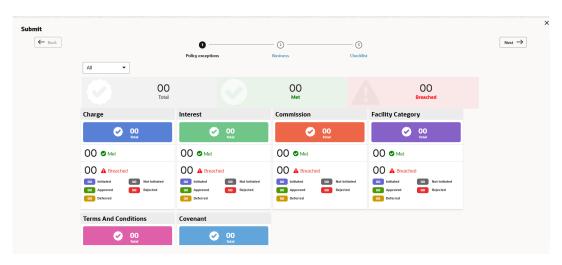
Figure 7-4   Comments

For more information on fields, refer to the field description table.

Table 7-1   Comments

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

5. Click **Submit**, to submit the enriched application for evaluation.
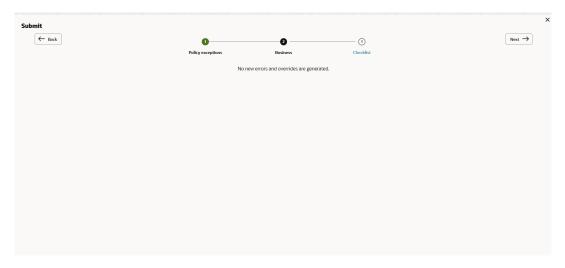
    On clicking **Submit**, the Policy Exception screen displays.

Figure 7-5   Policy Exceptions

6. Click **Business** data segment.

Figure 7-6   Business

7. Click **Checklist** data segment.

Figure 7-7   Checklist

For more information on fields, refer to the field description table.

Table 7-2   Checklist

Field	Description
Outcome	Select **Outcome** as **Proceed** if additional information is not required. Else, select Outcome as **Additional Info**.
Submit	Click **Submit**. The proposal is moved to the **Handoff** stage.

8. Select Outcome as **Proceed**.

9. Click **Submit**.

8

Proposal Handoff

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

8.1 Handoff to Back Office System

The proposal is automatically handed off to the back office system for creation of party as well as liability, facility, collateral and covenants, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.
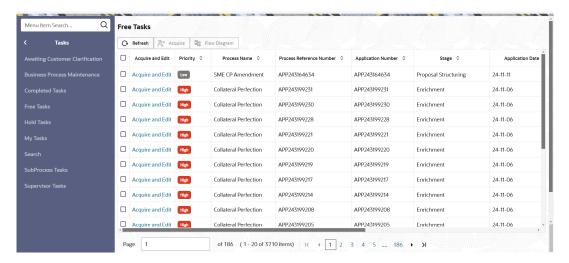
Refer Handoff - Manual Retry section for information on the manual retry stage

8.2 Handoff - Manual Retry

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

1. In **OBCFPM**, navigate to **Tasks** , under **Tasks**, click **Free Tasks**.

   The **Free Tasks** screen displays.

   Figure 8-1   Free Tasks

2. Acquire & Edit the required Manual Retry task.

   The **Manual Retry - Customer summary** screen displays.
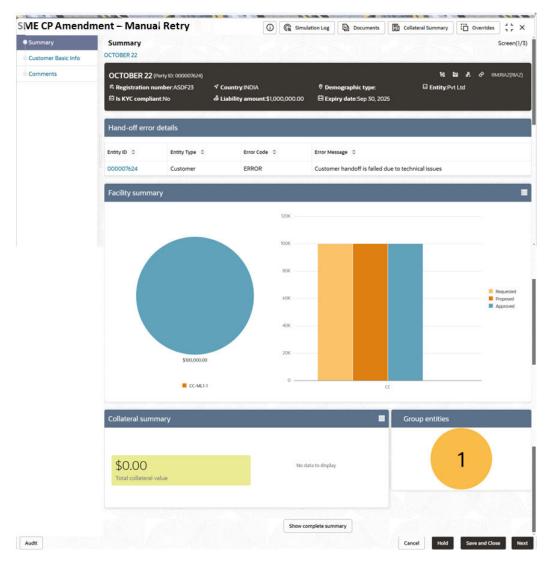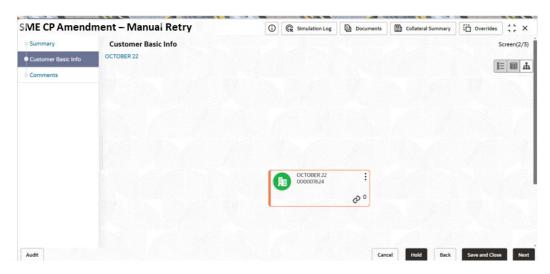
Figure 8-2   Manual Retry - Customer summary

3. View the **Hand-Off Error Details** and make necessary changes.

4. On **Manual Retry - Summary** screen, click **Next**.

   The **Customer Basic Info** screen displays.

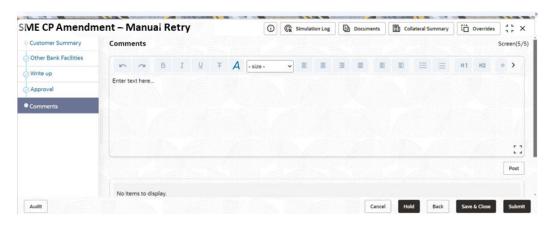**Figure 8-3   Customer Basic Info**

> **✎ Note:**
>
> For more information about **Customer Basic Info** refer, Customer info

5. On **Manual Retry - Customer Basic Info** screen, click **Next**.

The **Comments** screen displays.

Figure 8-4   Comments

For more information on fields, refer to the field description table.

Table 8-1   Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post. The comment is posted.
Hold	Click **Hold**, to hold the SME CP Amendment process.
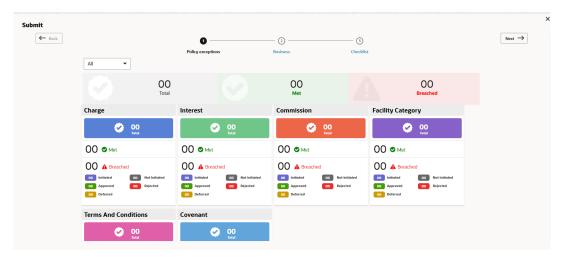
Table 8-1   (Cont.) Comments

Field	Description
Back	Click Back, to go back to the previous stage
Save & Close	Click Save & Close, to save the process for future edit.
Submit	Click **Submit**, to submit the enriched application for evaluation.
Cancel	Click **Cancel**, to exit the process without saving the information

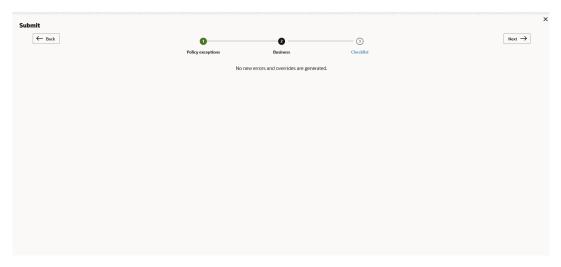6. Click **Submit**, to submit the enriched application for evaluation.

   On clicking **Submit**, the Policy Exception screen displays.

Figure 8-5   Policy Exceptions

7. Click **Business** data segment.

Figure 8-6   Business

8. Click **Checklist** data segment.

Figure 8-7   Checklist

9.   Select Outcome as **Proceed**.

10. Click **Submit**.

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