Oracle® Banking Credit Facilities Process Management

SME CP Initiation

Release 14.7.5.0.0
G23348-01
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Oracle Banking Credit Facilities Process Management SME CP Initiation, Release 14.7.5.0.0

G23348-01

Contents

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Preface

1.1 Purpose

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

1.2 Audience

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Critical Patches

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

1.5 Diversity and Inclusion

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

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
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.

1.7 Related Resources

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

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

1.8 Screenshot Disclaimer

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

1.9 Acronyms and Abbreviations

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

Table 1-1 Acronyms and Abbreviations

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

1.10 Basic Actions

Table 1-2 Basic Actions

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

1.11 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

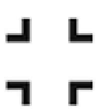
Symbol/Icon	Function
	Minimize

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

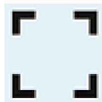
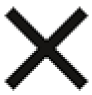
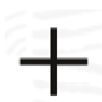
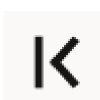
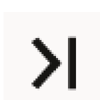
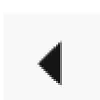
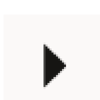
Symbol/Icon	Function
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record

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

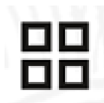
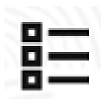
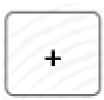
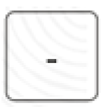
Symbol/Icon	Function
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

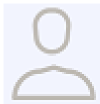
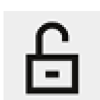
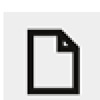
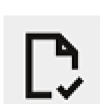
Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

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

1.12 Prerequisite

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

2 SME CP Initiation Process

This topic describes the systematic instructions for SME CP Initiation.

The small and medium enterprise (SME) credit initiation process consists of the following stages:

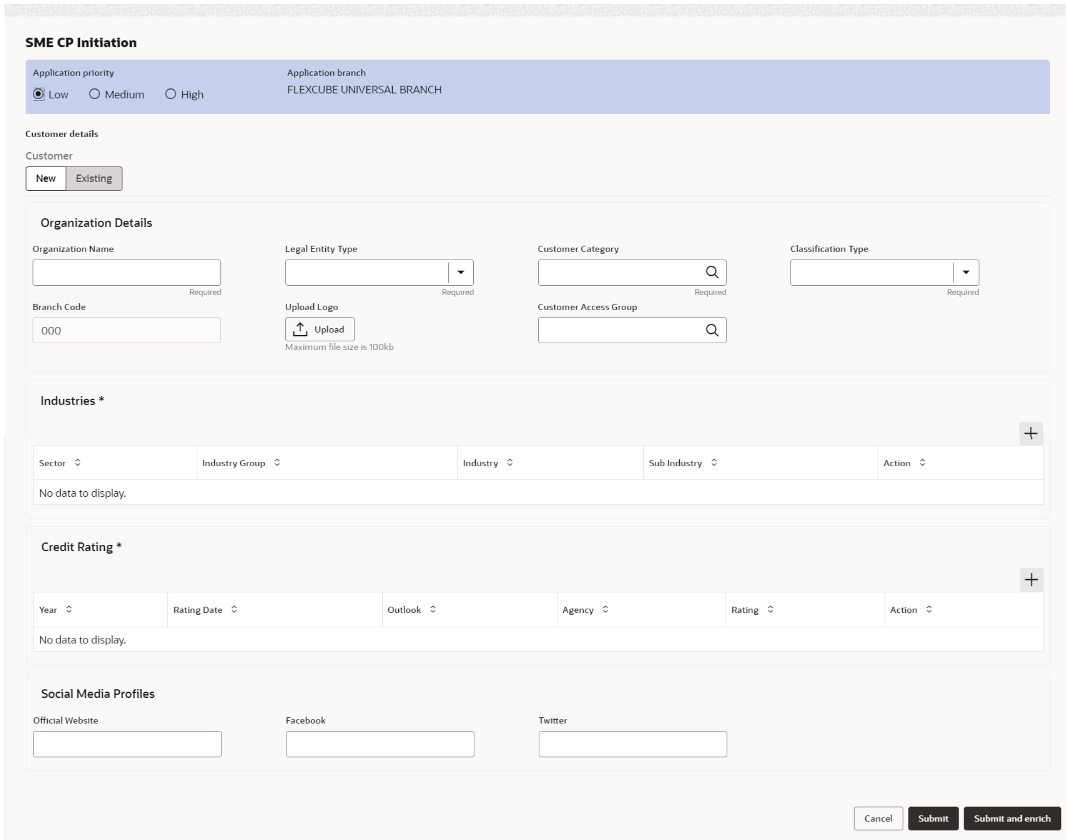
- Enrichment
- Proposal Structuring
- Proposal Approval
- Draft Generation
- Customer Acceptance
- Manual Retry
- Awaiting Confirmation

SME CP Initiation

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

   The **SME CP Initiation** screen displays.

Figure 2-1 SME CP Initiation



Application priority

2. Select the Application Priority based on the party requirement.

   The options available are:

   - **Low**
   - **Medium**
   - **High**

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

Customer Details

3. Select the **Customer type**.

   The options available are:

   - **New**
   - **Existing**

Note:

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

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

Table 2-1 Organization Details

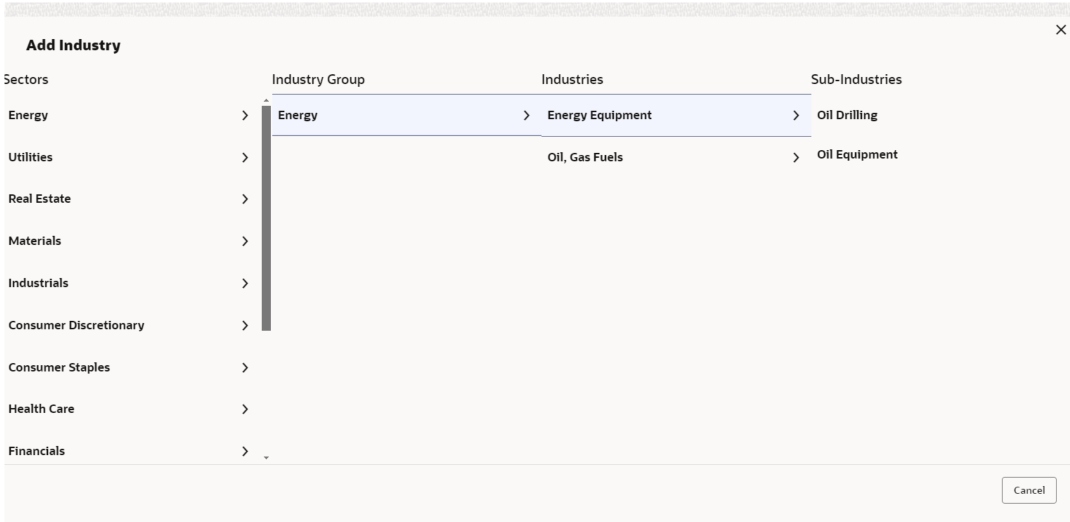
Fields	Description
Organization Name	Specify the **Organization Name**.
Legal Entity Type	Specify the **Legal Entity Type**. The options available are: • **Pvt Ltd** • **Govt Owned** • **Foreign Bodies** • **Others** • **Trusts** • **Public Ltd**
Customer Category	Click **Search** icon and select **Customer Category**. The options available are: • **FI** • **BANK** • **SME** • **C**
Classification Type	Specify the **Classification Type**. The options available are: • **Micro** • **Small** • **Medium**
Branch Code	**Branch Code** is displayed by default.
Upload Logo	Click **Upload Logo**, to upload the company logo file.
Customer Access Group	Click **Search** icon and select **Customer Access Group**.

Industries

4. To capture the line of business of the party, click **+** icon.

   The **Add Industry** screen is displayed.

Figure 2-2 Add Industry



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

Table 2-2 Add Industry

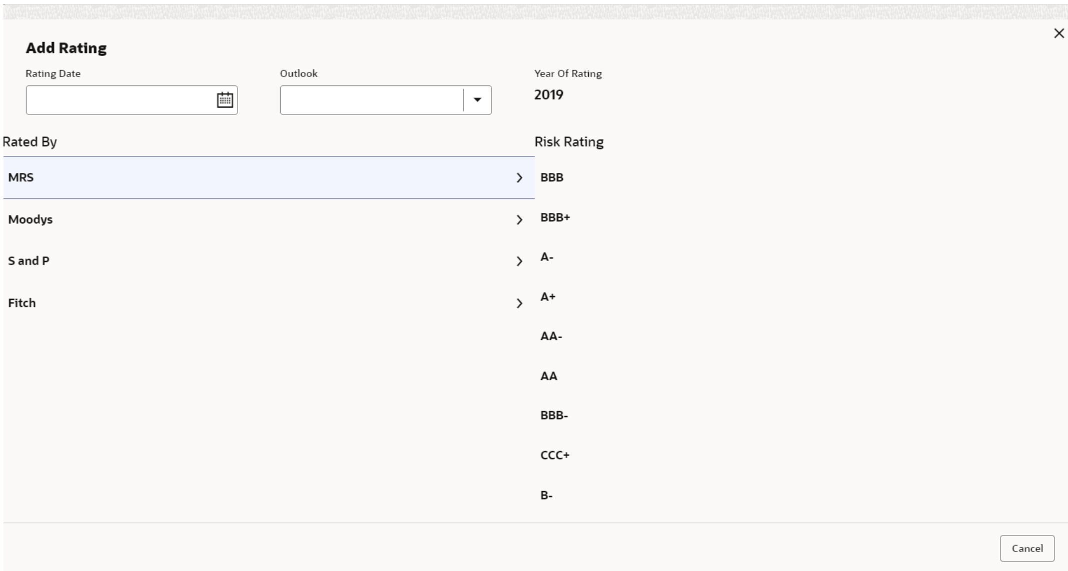
Fields	Description
Sector	Select **Sector** of the party.
Industry Group	Available industry group under Sector will appear. Select **Industry Group** appropriate for the party.
Industry	Available industries under industry group appears. Select **Industry** appropriate for the party.
Sub Industry	Available sub-industries under industries appears. Select **Sub Industry** appropriate for the party.
Delete	Click **Delete**, if you need to delete the industry details.

Credit Rating

5. To capture rating information of the party, click **+** icon.

   The **Add Rating** screen displays.

Figure 2-3   Add Rating



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

Table 2-3   Credit Rating

Fields	Description
Rating Date	Select **Rating Date**. The date when the rating was done by the rating agency.
Outlook	Select **Outlook**. The outlook given by the rating agency. The available options are: • **Positive** • **Neutral** • **Negative**
Year Of Rating	**Year Of Rating** is automatically populated based on the selected **Rating Date**.
Rated By	Select **Rated By**. The rating agency name.
Delete	Click **Delete**, to delete the added rating

Social Media Profiles

6. Specify the **Social Media Profiles.**

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

Table 2-4   Social Media Profiles

Fields	Description
Official Website	Specify the **Official Website**.
Facebook	Specify the **Facebook ID**.
Twitter	Specify the **Twitter ID**.

Cancel, Submit and Submit and enrich

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

Table 2-5 Cancel, Submit and Submit and enrich

Fields/ Icons	Description
Cancel	If user clicks **Cancel**, the application will not be initiated and the proposal is canceled.
Submit	If user clicks **Submit**, a task will be created in the next stage and stored in Free Task.
Submit and enrich	If user clicks **Submit and enrich**, it will be directly take to the next stage of the application.

3
SME CP Initiation - Enrichment

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

Following data segments are enabled in SME CP Initiation - Enrichment stage.

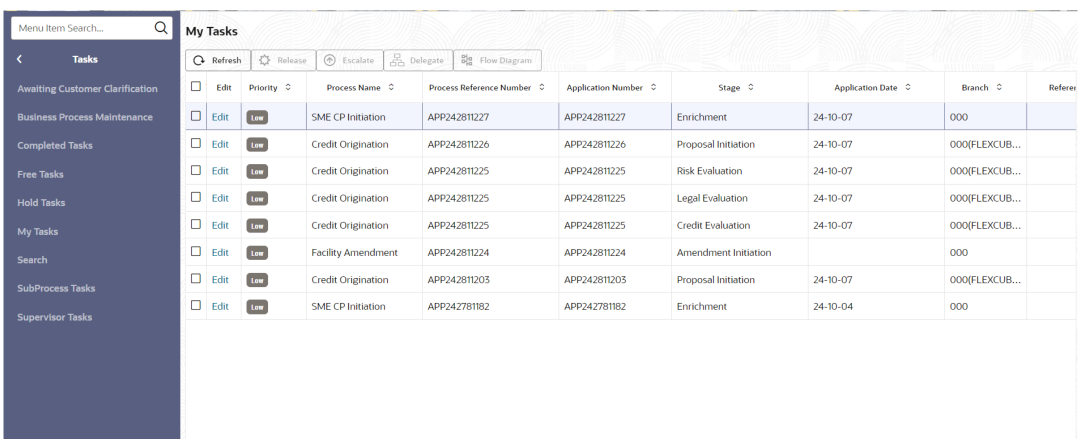
- Customer info
- KYC Check
- Other Bank Facilities
- Write up
- Summary
- Comments

Steps to enrich SME CP Initiation - Enrichment

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

   The **My Tasks** screen displays.

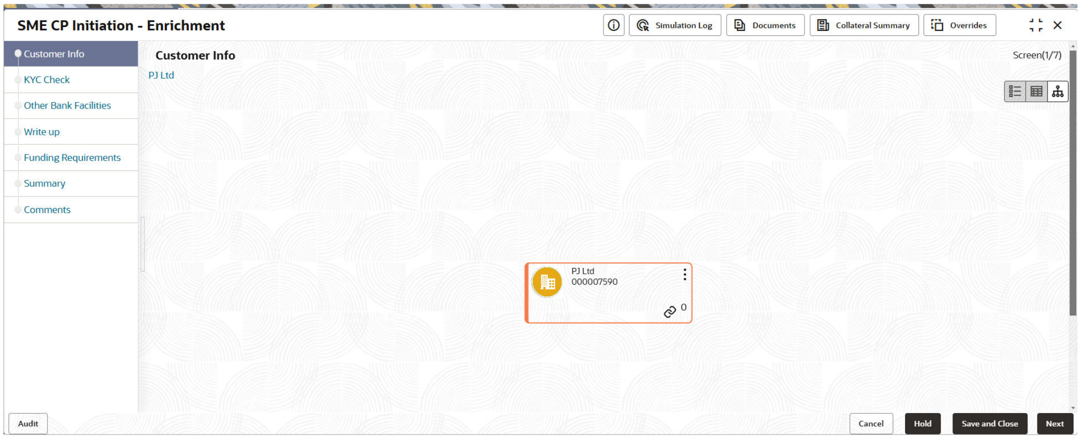
   Figure 3-1 My Tasks

2. Click on **Edit**.

   The **SME CP Initiation - Enrichment** screen displays.

Figure 3-2   SME CP Initiation - Enrichment



3. Click  icon.

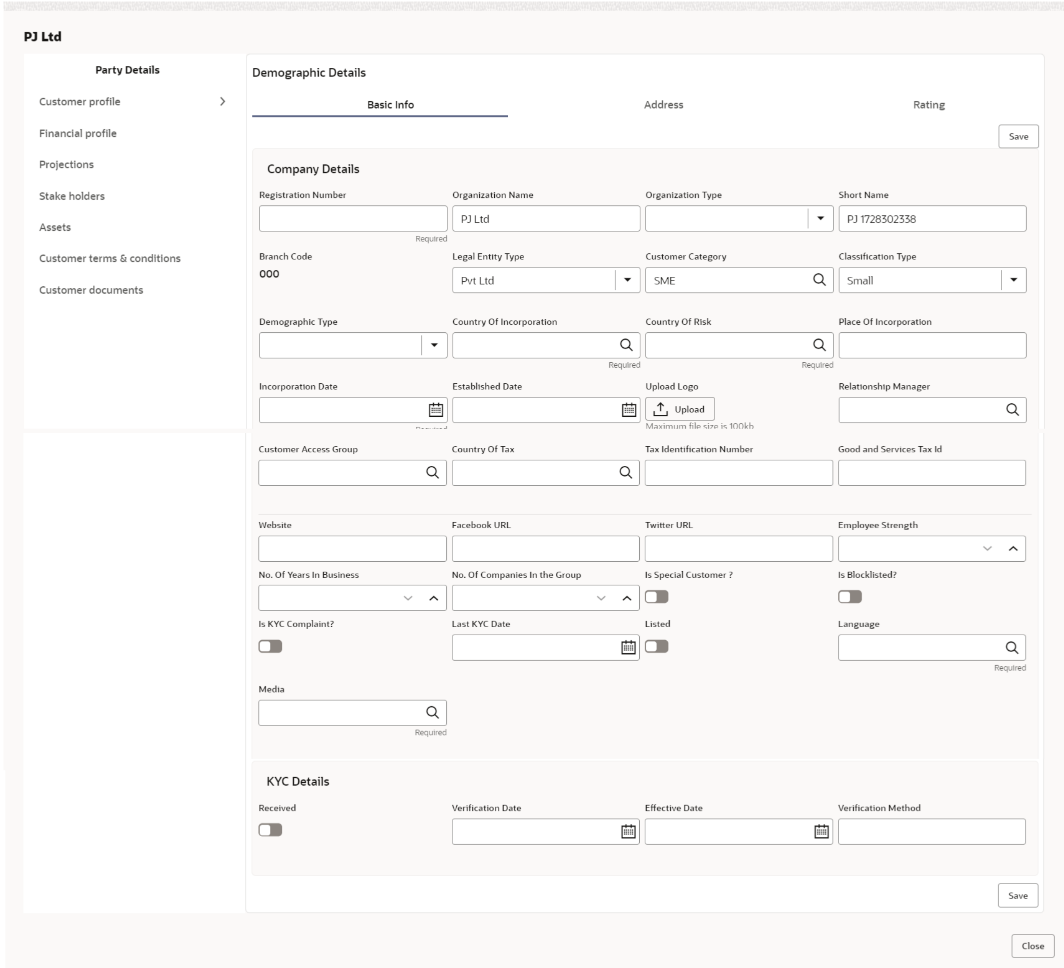
   Following actions are available:

   - **Add Customer**
   - **Configure**
   - **Link Customer**
   - **View**
   - **Quick View**

4. Click **Configure**.

   The **Party Details** screen displays.

Figure 3-3 Party Details



Customer Profile

5. Click **Customer Profile**.

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

> **Note:**
>
> The fields marked as **Required** are mandatory.

Table 3-1 Demographic Details

Fields	Description
Registration Number	Specify the **Registration Number**.
Organization Name	Displays the **Organization Name**.
Organization Type	Specify the **Organization Type**. The available options are: • **Conglomerate** • **Single**
Short Name	Displays the **Short Name**.

Table 3-1 (Cont.) Demographic Details

Fields	Description
Branch Code	Displays the **Branch Code**.
Legal Entity Type	Displays the **Legal Entity Type**.
Customer Category	Displays the **Customer Category**.
Classification Type	Specify the **Classification Type**. The available options are: • **Micro** • **Small** • **Medium**
Demographic Type	Specify the **Demographic Type**. The available options are: • **Domestic** • **Global**
Geographical Spread	Click **Search** icon and specify the **Geographical Spread**.
Country Of Incorporation	Click **Search** icon and specify the **Country Of Incorporation**.
Country Of Risk	Click **Search** icon and specify the **Country Of Risk**.
Place Of Incorporation	Specify the **Place Of Incorporation**
Incorporation Date	Specify the **Incorporation Date**.
Established Date	Specify the **Established Date**.
Upload Logo	Click **Upload Logo**, to upload the company logo file.
Relationship Manager	Displays the **Relationship Manager**.
Fetch Customer Access Group	Click **Search** icon and select **Customer Access Group**.
Country Of Tax	Click **Search** icon and select **Country Of Tax**.
Tax Identification Number	Specify the **Tax Identification Number**.
Good and Services Tax Id	Specify the **Good and Services Tax Id**.
Website	Specify the **Website**.
Facebook URL	Specify the **Facebook URL**.
Twitter URL	Specify the **Twitter URL**.
Employee Strength	Specify the **Employee Strength**.
No. Of Years In Business	Specify **No. Of Years In Business**.
No. Of Companies In the Group	Specify **No. Of Companies In the Group**.
Is Special Customer ?	Specify is **Special** customer or not.
Is Blocklisted?	Specify is blocklisted or not.
Is KYC Complaint?	Specify the KYC complaint.
Last KYC Date	Specify the **Last KYC Date**.
Listed	Specify is listed or not.
Language	Click **Search** icon and specify the Language.
Media	Click **Search** icon and specify the Media.

Table 3-2 KYC Details

Fields	Description
Received	Enable **Received** option, if KYC verification details are received for the party.
Verification Date	Click Calendar icon and select KYC **Verification Date**.

Table 3-2 (Cont.) KYC Details

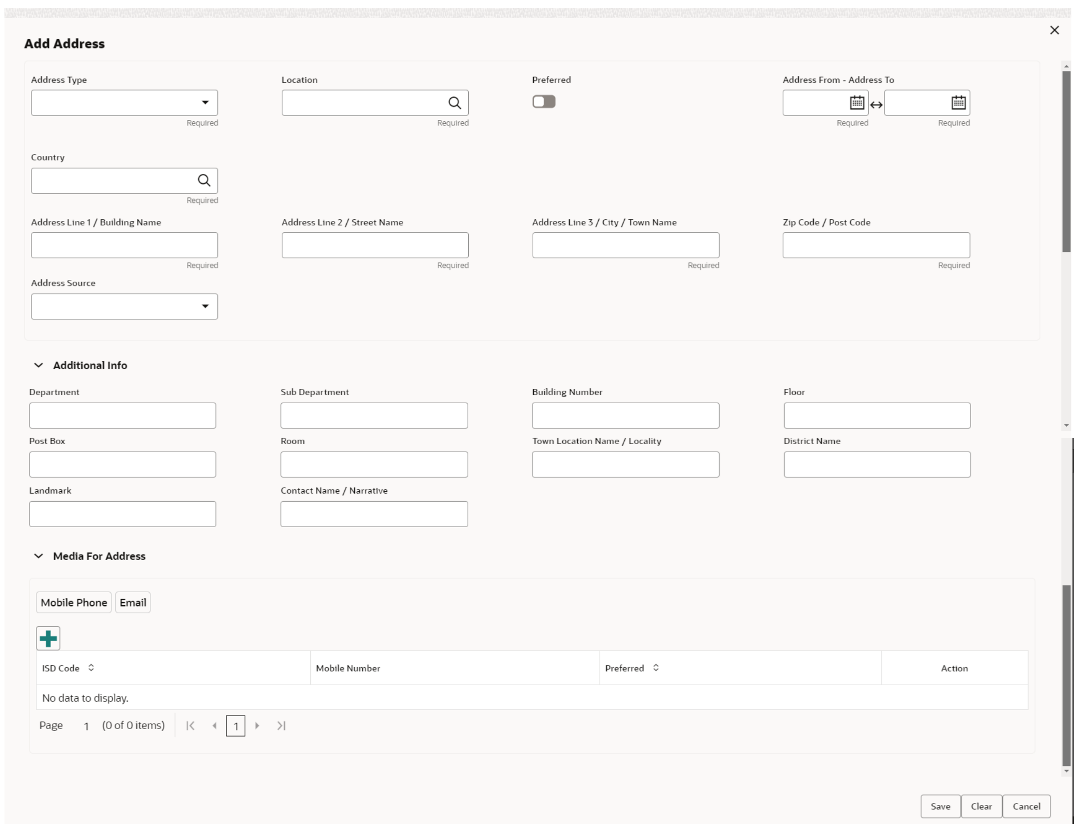
Fields	Description
Effective Date	Click Calendar icon and select KYC **Effective Date**.
Verification Method	Enter the KYC **Verification Method**. **For example**: Field verification.

Click **Save** to save the details.

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

   The **Add Address** screen displayed.

Figure 3-4 Add Address



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

> **Note:**
>
> The fields marked as **Required** are mandatory.

Table 3-3 Add Address

Fields	Description
Address Type	Specify the **Address Type**. The available options are: • **Head Office** • **Registered Office** • **Branch Office** • **Communication Address**
Location	Click Search icon and specify the **Location**.
Address From	Click Calendar icon and select KYC **Address From**.
Address To	Click Calendar icon and select KYC **Address To**.
Country	Click Search icon and specify the **Country**.
Address Line 1 / Building Name	Specify the **Address Line 1 / Building Name**.
Address Line 2 / Street Name	Specify the **Address Line 2 / Street Name**.
Address Line 3 / City / Town Name	Specify the **Address Line 3 / City / Town Name**.
Zip Code / Post Code	Specify the **Zip Code / Post Code**.
Address Source	Specify the **Address Source**.
Additional Info	Click Additional Info. The following options are displayed. Enter the details in the below fields: • **Department** • **Sub Department** • **Building Number** • **Floor** • **Post Box** • **Room** • **Town Location Name/ Locality** • **District Name** • **Landmark** • **Contact Name/ Narrative**

Table 3-4 Media For Address

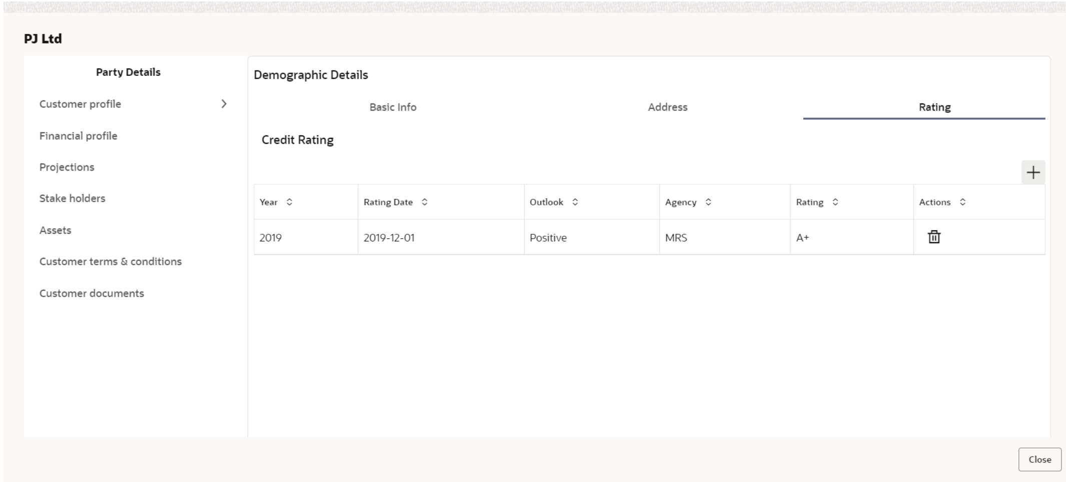
Fields	Description
ISD Code	Specify **ISD Code**.
Mobile Number	Specify **Mobile Number**.
Preferred	Specify is preferred or not.
Email Id	Specify **Email Id**.

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

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

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

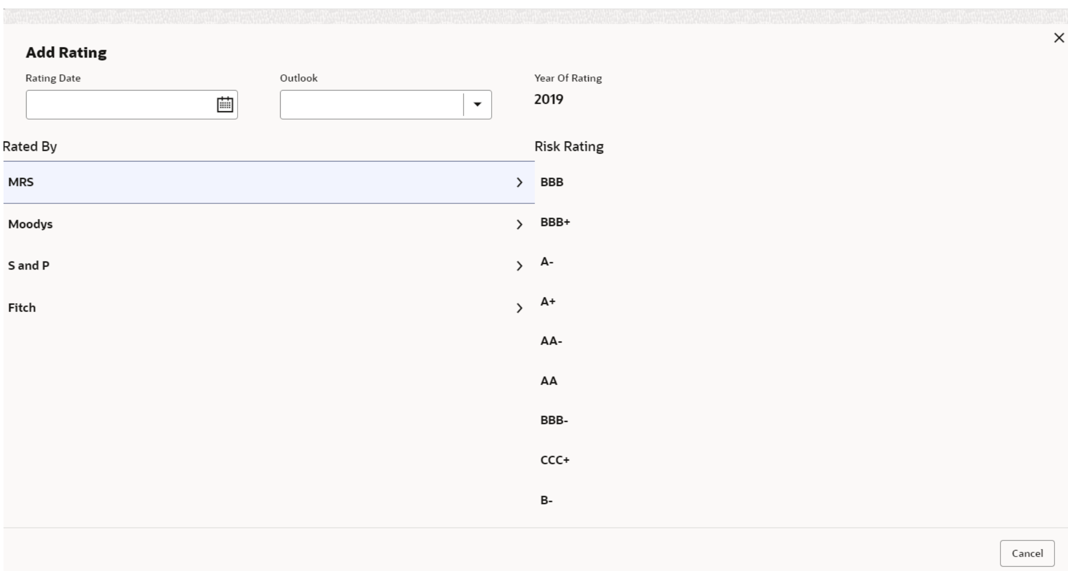
Figure 3-5 Rating



8. To add new rating click **+** icon.

   The **Add Rating** screen displays.

Figure 3-6 Add Rating



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

Table 3-5 Add Rating

Fields	Description
Rating Date	Click Calendar icon and select **Rating Date**.
Outlook	Select Outlook. The available options are • **Positive** • **Neutral** • **Negative**

Table 3-5 (Cont.) Add Rating

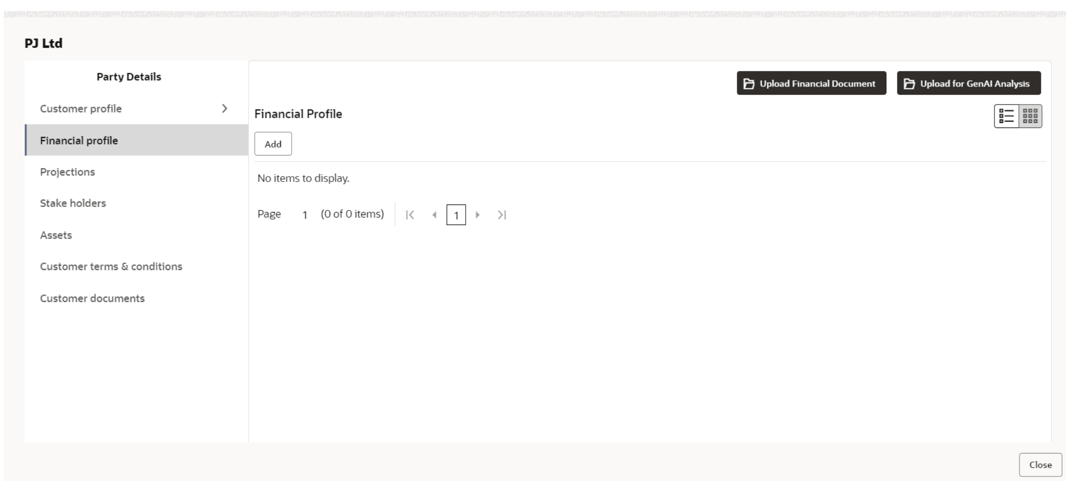
Fields	Description
Year of Rating	**Year of Rating** is displayed by default.
Rated By	Select Rated By from the below list: • **MRS** • **Moodys** • **S and P** • **Fitch**
Risk Rating	Select Risk Rating from the below list: • **BBB** • **BBB+** • **A-** • **A+** • **AA-** • **AA** • **AA+** • **CCC+** • **B-** • **B** • **BB+** • **AAA** • **BBB**

Financial Profile

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

   The **Financial profile** screen is displayed.

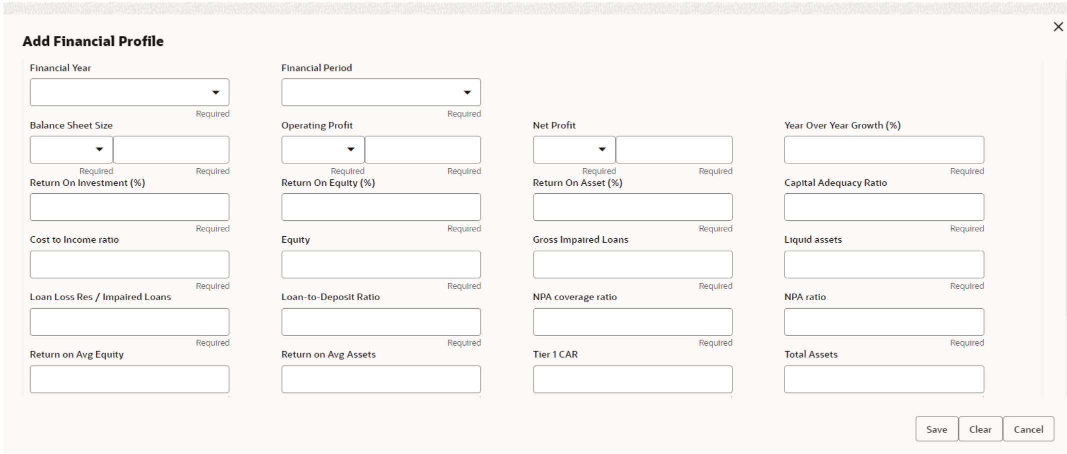
   Figure 3-7 Financial Profile

   Click **Add** icon. The **Add Financial Profile** screen displays.

> **Note:**
>
> The fields marked as **Required** are mandatory.

Figure 3-8 Add Financial Profile



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

> **Note:**
>
> The fields marked as **Required** are mandatory.

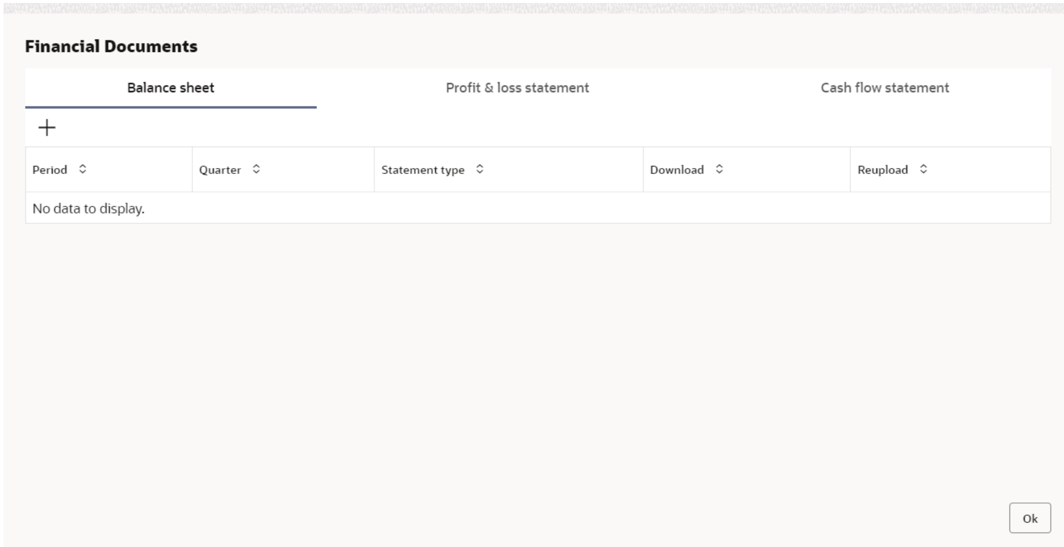
Table 3-6 Add Financial profile

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

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

    The **Financial Documents** screen displayed.

Figure 3-9 Financial Documents



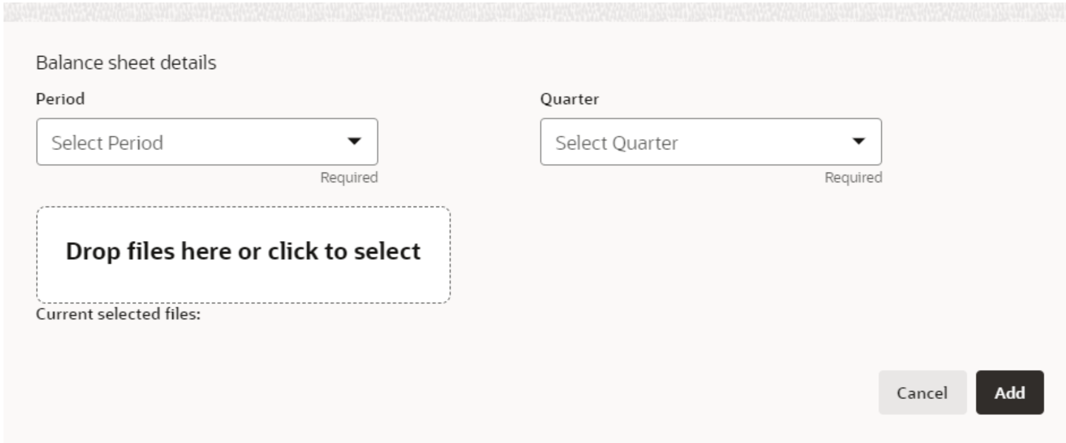
In the **Financial Documents**, the user can **Add** the following documents by clicking respective tabs.

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

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

> **Note:**
>
> The fields marked as **Required** are mandatory.

Figure 3-10   Balance sheet details



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

> **Note:**
>
> The fields marked as **Required** are mandatory.

Table 3-7   Balance Sheet Details

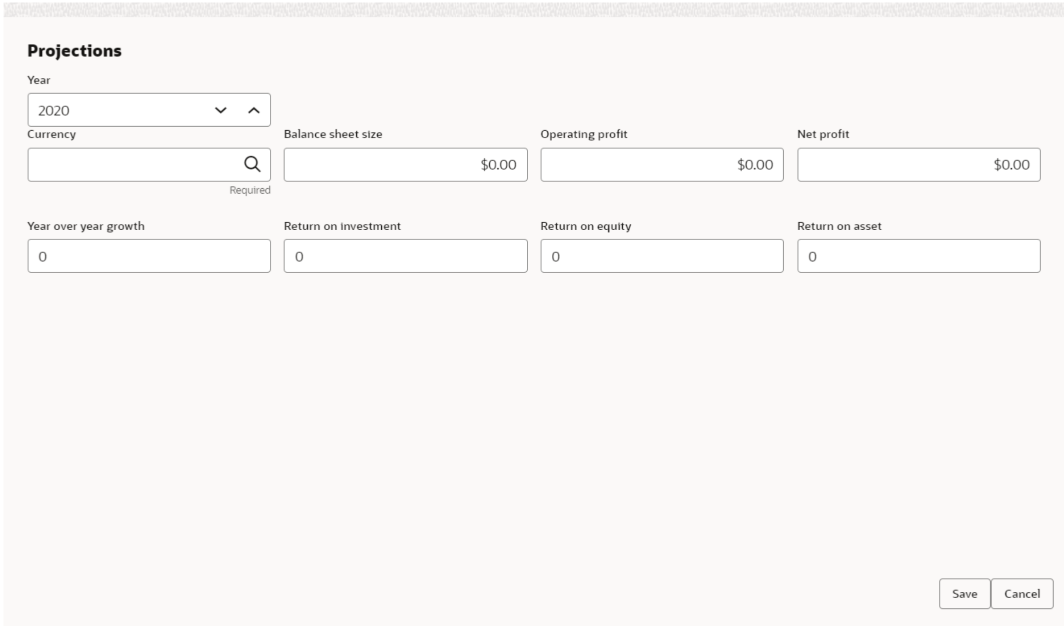
Fields	Description
Period	Select **Period** for which the financial document is to be added.
Quarter	Select **Quarter** for which the financial document is to be added.
Drop files here or click to select	In **Drop files here or click to select** section, drag and drop or click and upload the financial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

Projections

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

    The **Projections** screen displays.

Figure 3-11 Projections



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

> **Note:**
>
> The fields marked as **Required** are mandatory.

Table 3-8 Projections

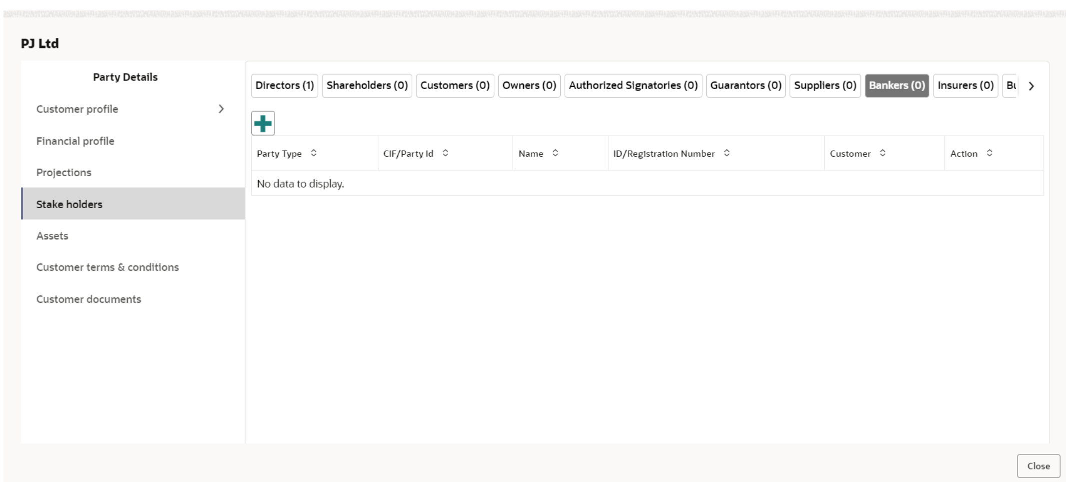
Fields	Descriptions
Year	Specify **Year** for which the party's projection details are to be added.
Currency	Search and select **Currency** for the projection details.
Details	Specify the following details in the corresponding fields: • **Balance Sheet Size** • **Operating Profit** • **Net Profit** • **Year Over Year Growth** • **Return On Investment** • **Return On Equity** • **Return On Asset**
Save	Click **Save**. Party's projection details are added.

Stake Holders

12. User can add information about the following stakeholders by clicking the **Stake Holders** menu:
    - **Owners**
    - **Authorized Signatories**
    - **Guarantors**

- **Suppliers**
- **Bankers**
- **Insurers**
- **Buyers**
- **Management Team**
- **Sponsors**
- **Debtors**
- **Creditors**
- **Advisor**
- **Auditors**
- **Directors**
- **Contractors**
- **Shareholders**
- **Customers**

Figure 3-12 Stake Holders

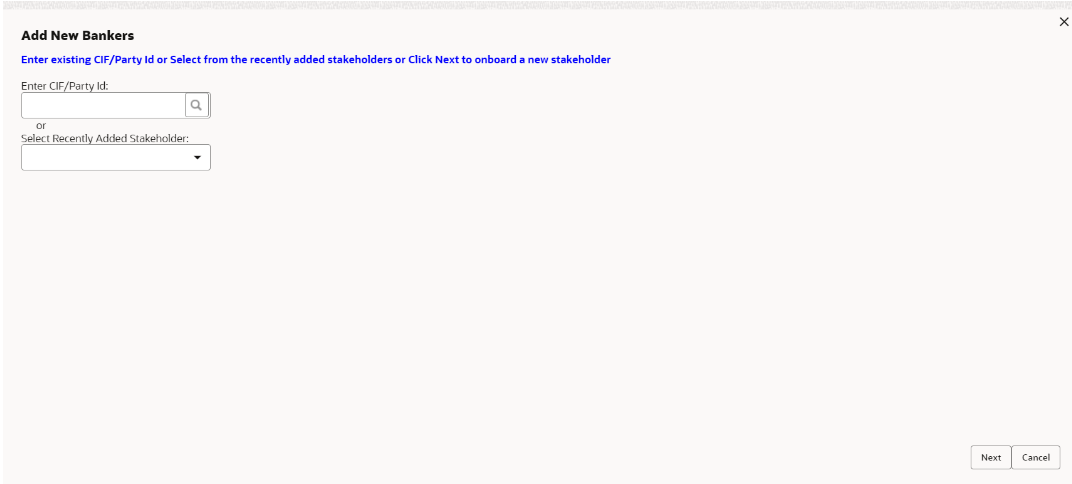


To Add Owners

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

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

Figure 3-13 Add New Bankers

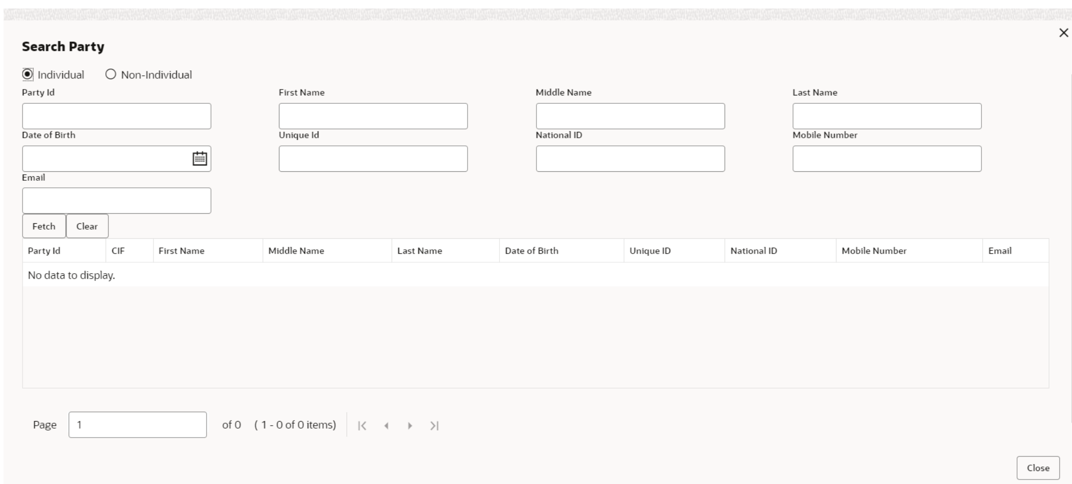


To Enter Existing CIF/Party Id

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

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

Figure 3-14 Search Party



Select from the Recently Added Stakeholders

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

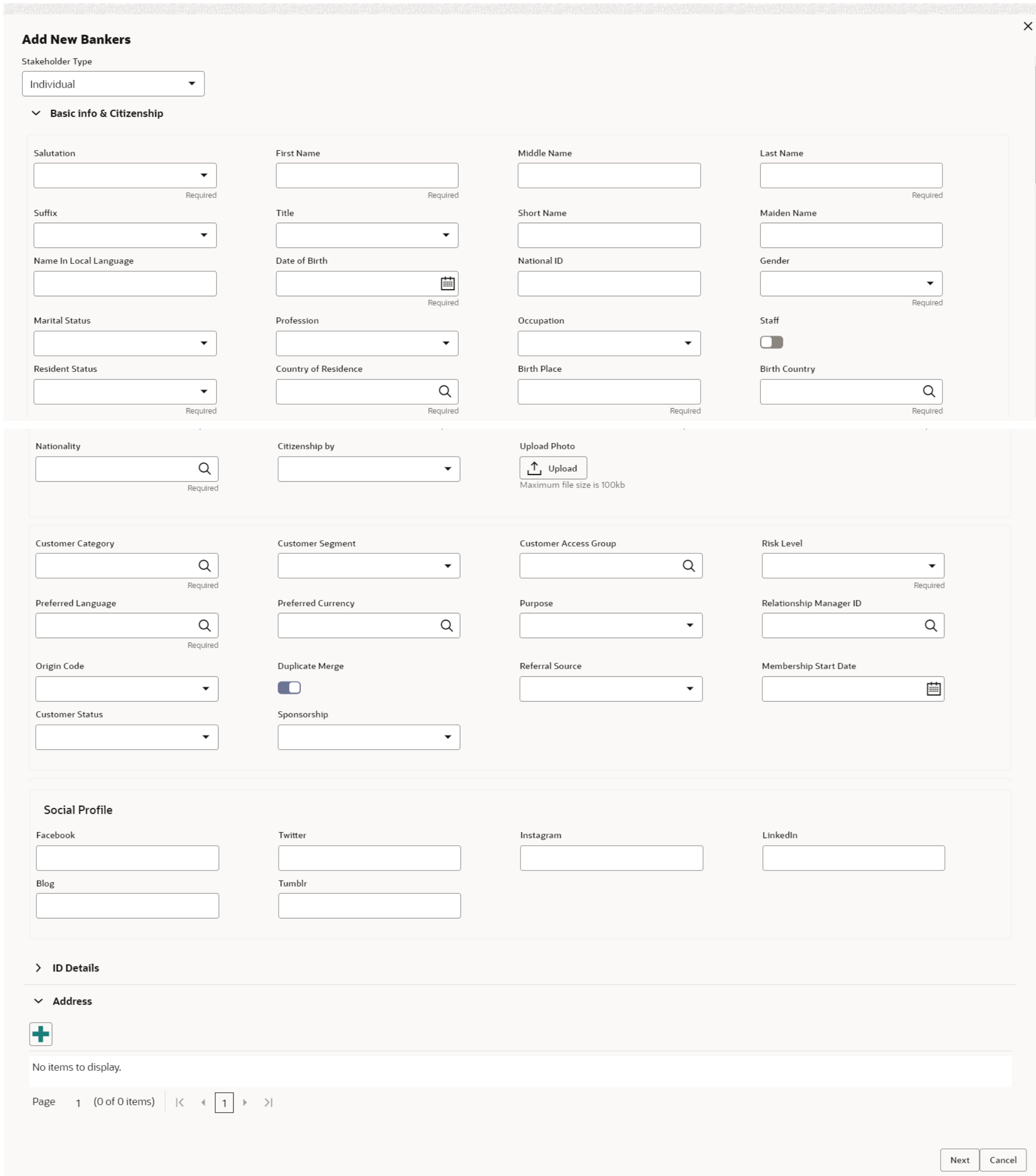
Select Next to onboard a new stakeholder

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

- **Basic info & Citizenship**
- **ID Details**

- **Address**

Figure 3-15 Add New Bankers



Assets

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

    The **Assets** screen displays.

Figure 3-16 Assets

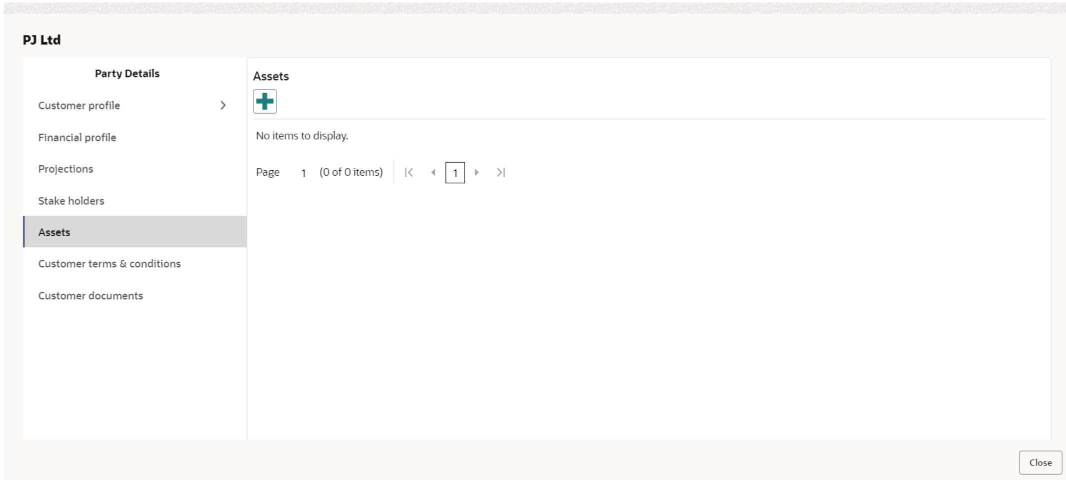


Figure 3-17 Add Assets Details

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

Table 3-9 Assets

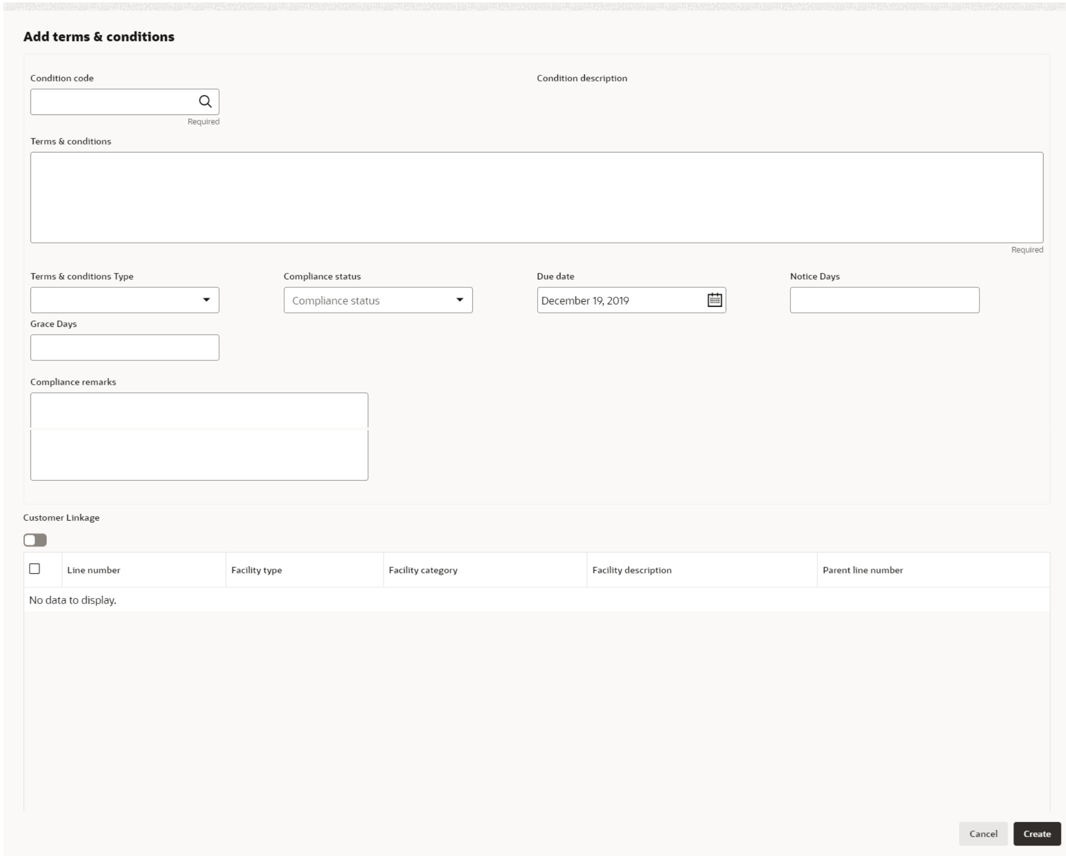
Fields	Description
Name	Enter **Name** of the Asset.
Value	Specify the asset **Value** and select currency from the drop-down list.
Description	Enter **Description** of the Asset.
Save	Click **Save**. Asset details are added.

Customer terms and conditions

14. To add new terms & conditions, click **+** icon.

    The **Add terms and conditions** screen displays.

Figure 3-18 Add Terms and Conditions



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

> **Note:**
>
> The fields marked as **Required** are mandatory.

Table 3-10 Add Terms and Conditions

Fields	Description
Condition Code	Search and Select **Condition Code**. **Condition Description** and **Terms & Conditions** are defaulted based on the selected condition code.
Terms and Conditions Type	**Terms and Conditions** Type is defaulted based on selected condition code. The options available are: • **Pre-Disbursement** • **Post-Disbursement** • **Pre-Sanction**
Compliance Status	Select **Compliance Status** from drop-down list. The options available are: • **Breached** • **Met**
Due date	Click Calendar icon and select **Due date**.

Table 3-10 (Cont.) Add Terms and Conditions

Fields	Description
Notice Days	Specify the **Notice Date**.
Grace Days	Specify the **Grace Date**.
Compliance remarks	Enter **Compliance Remarks**, if required.
Customer Linkage	**Customer Linkage** details are displayed by default based on selected condition code.

Customer Documents

15. To add documents, click **Customer Documents** from the left menu and then click **+** icon. Enter the fields in Document page and click Upload.

    The **Customer Documents** screen displays.

Figure 3-19 Customer Documents

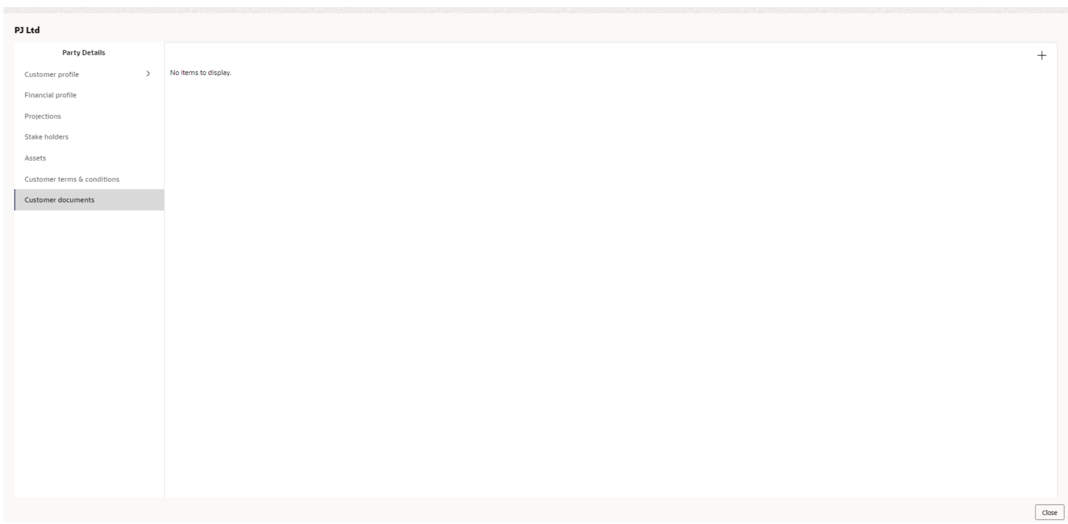
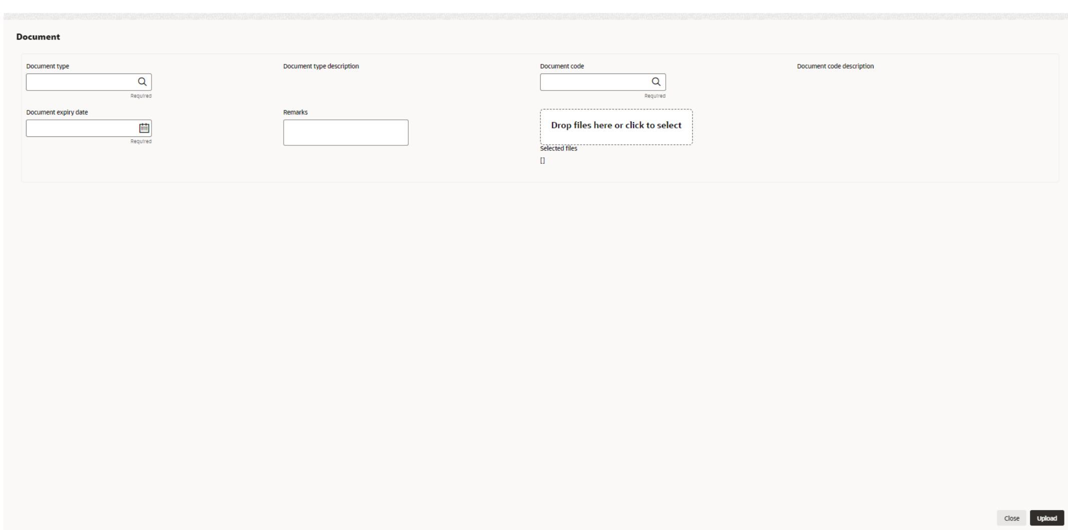


Figure 3-20 Documents



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

> **Note:**
>
> The fields marked as **Required** are mandatory.

Table 3-11 Document

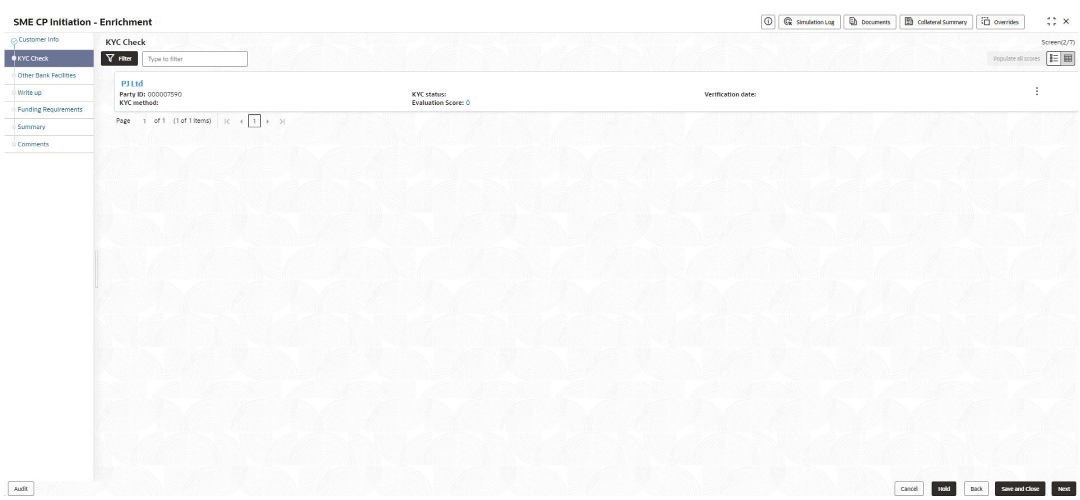
Fields	Description
Document Type	Click **Search** icon and specify the **Document Type**
Document Type Description	Displays the **Documents Type Description**
Document Code	Click **Search** icon and specify the Document Code.
Document Code Description	Displays the **Document type Description**.
Document expiry date	Click Calendar icon and select **Document expiry date**.
Remarks	Specify Remarks, if any.
Drop files here or click to select	In **Drop files here or click to select** section, drag and drop or click and upload the financial document.

KYC checker

16. On SME CP Initiation - Enrichment, click **KYC Check**.

    The **KYC Check** screen displays.

Figure 3-21 KYC Check

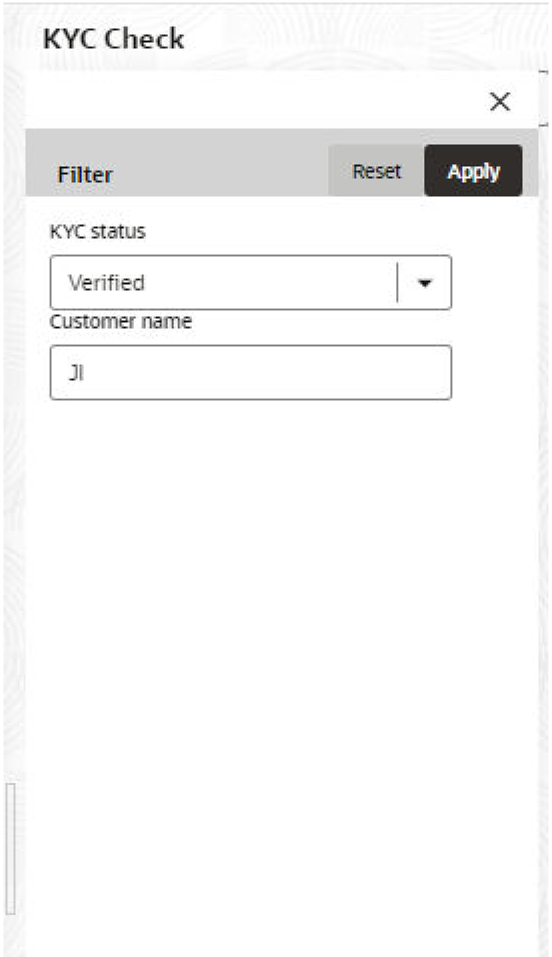


17. Click 

icon.

    The KYC Check - Filter screen displays.

Figure 3-22 KYC Filter



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

Table 3-12 KYC - Filter

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

18. Click 

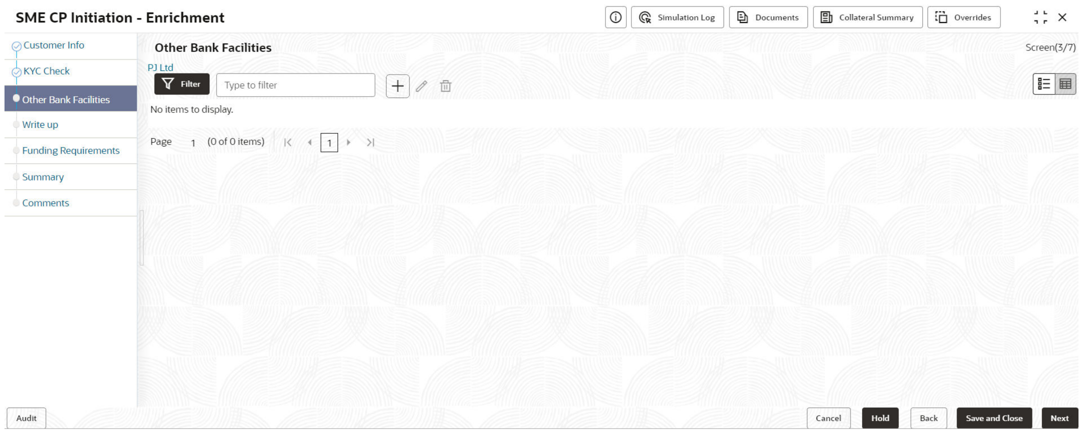
The Other Bank Facilities page appears.

Other Bank Facilities

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

    The **Other Bank Facilities** screen displays.

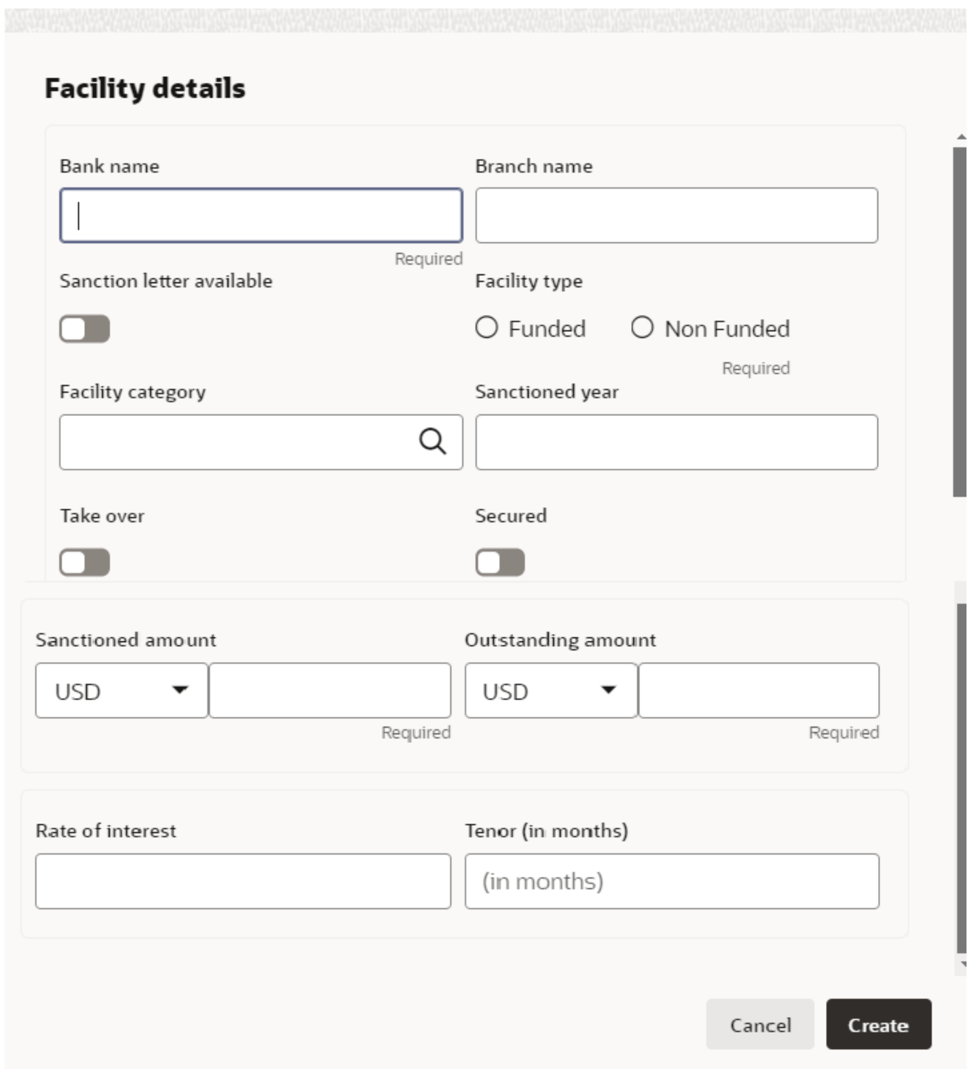
Figure 3-23 Other Bank Facilities



20. Click **+** icon.

    The **Facility Details** screen displays.

Figure 3-24 Facility Details



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

> **Note:**
>
> The fields marked as **Required** are mandatory.

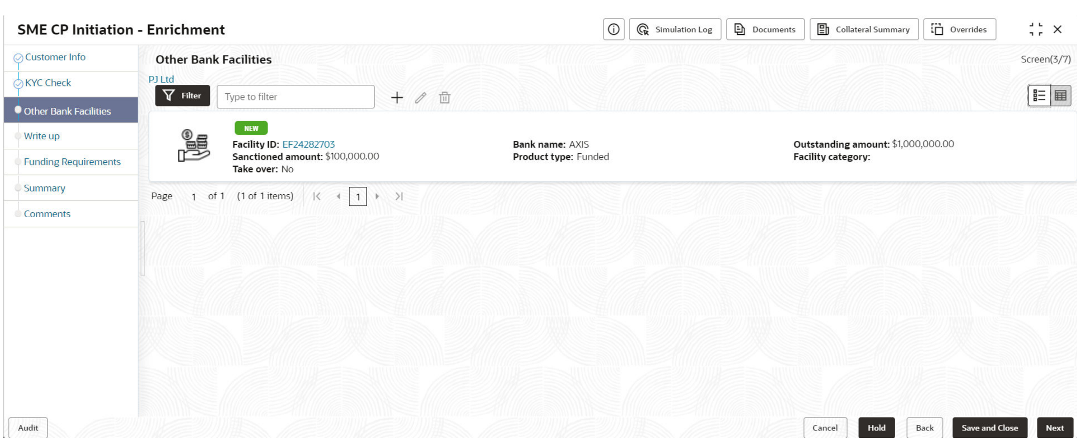
Table 3-13 Facility Details

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.
Currency	Search and select **Currency** for the sanctioned amount.
Sanctioned Amount	In the **Sanctioned Amount** field, specify the initial facility amount sanctioned by the other bank.
Outstanding Amount	Specify **Outstanding Amount** to be paid by the party.
Rate of Interest	Specify **Rate of Interest** at which facility is offered by the other bank.
Tenor	Specify **Tenor** of the other bank facility.
Secured	Enable **Secured** option, if the other bank facility is secured with collateral.

21. Click **Create**.

    The **Other bank facility** is added and displayed as shown below:

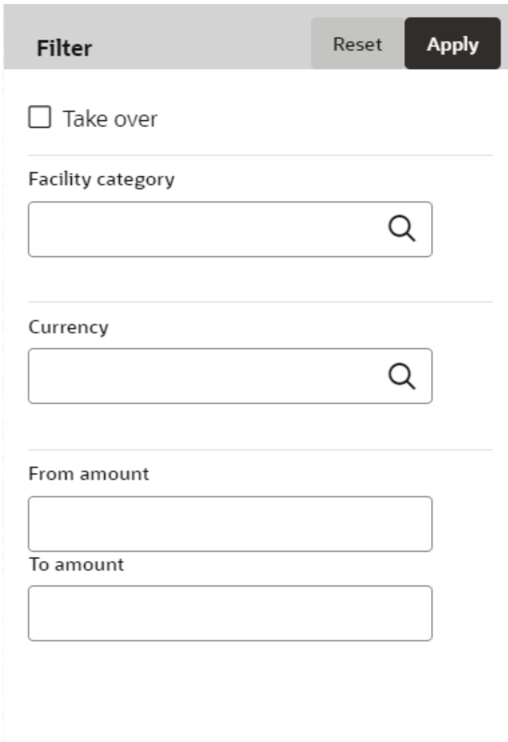
Figure 3-25 Other Bank Facilities



22. To filter the required facility from all the available other bank facilities, click **Filter** button.

    The **Filter** screen displays.

Figure 3-26 Other Bank Facilities - Filter



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

Table 3-14 Filter

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

23. Add the other bank facility information of the child party and click **Next**.

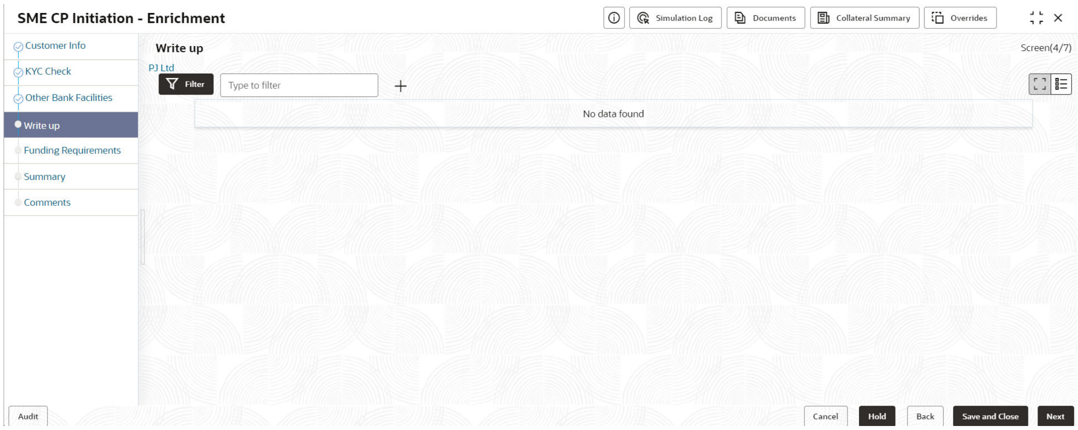
    The **Write up** page appears.

Write up

24. click **Next** in the **Other Bank Facilities** screen.

    The **Write up** screen displays.

Figure 3-27 Write up

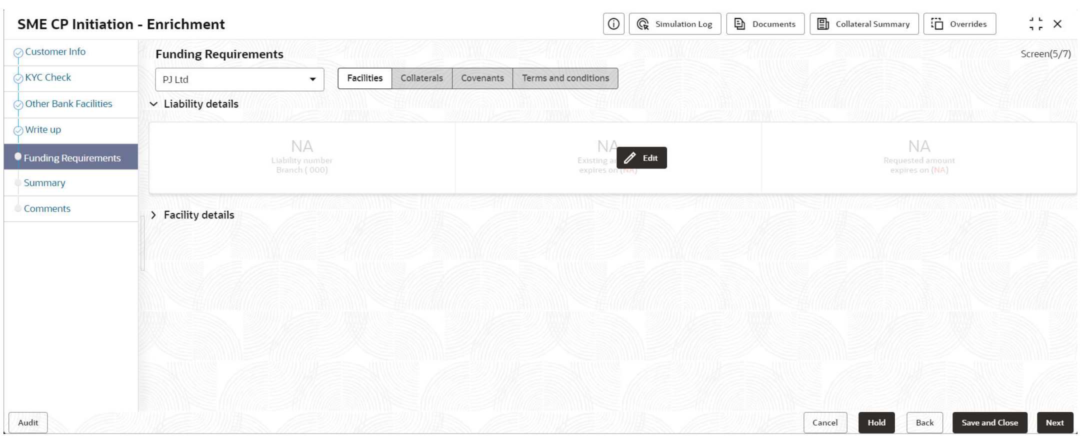


> **Note:**
>
> For more information about **Write up** refer *Credit Proposal User Guide - Proposal Initiation - Write Up*.

Funding Requirements

25. click **Next**. The **Funding Requirements** screen is displayed.

Figure 3-28 Funding Requirements



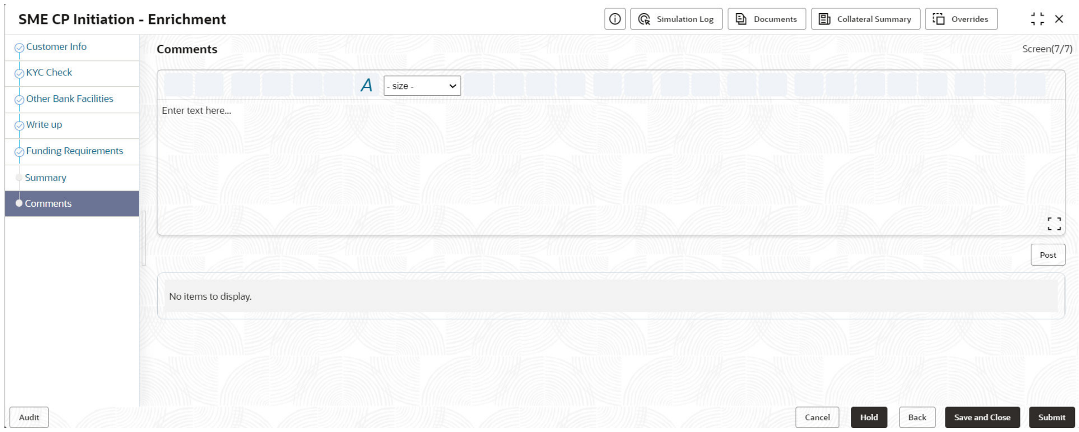
> **Note:**
>
> For more information about **Funding Requirements** refer *Credit Proposal User Guide - Proposal Initiation - Funding Requirements*

Comments

26. click **Next** in the **Funding Requirements** screen.

    The **Comments** screen is displayed.

Figure 3-29 Comments



> **Note:**
>
> For more information about **Comments** refer *Credit Proposal User Guide - Proposal Initiation - comments*.

27. Click **Submit**.

4

SME CP Initiation - Proposal Structuring

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

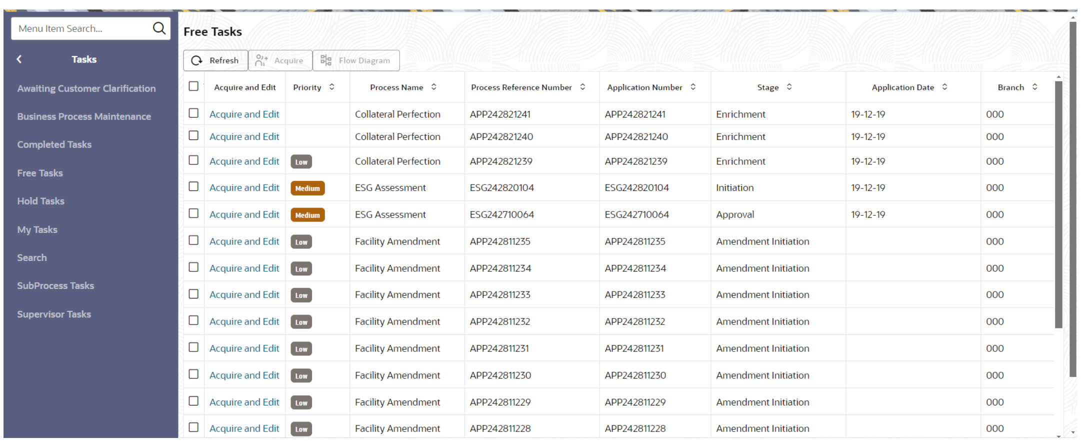
Following data segments are enabled in SME CP Initiation - Proposal Structuring stage.

- Customer Summary
- Other Bank Facilities
- Write up
- Risk Evaluation
- Legal Evaluation
- Credit Evaluation
- Proposal Structuring
- Comments

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

   The **Free Task** screen displays.

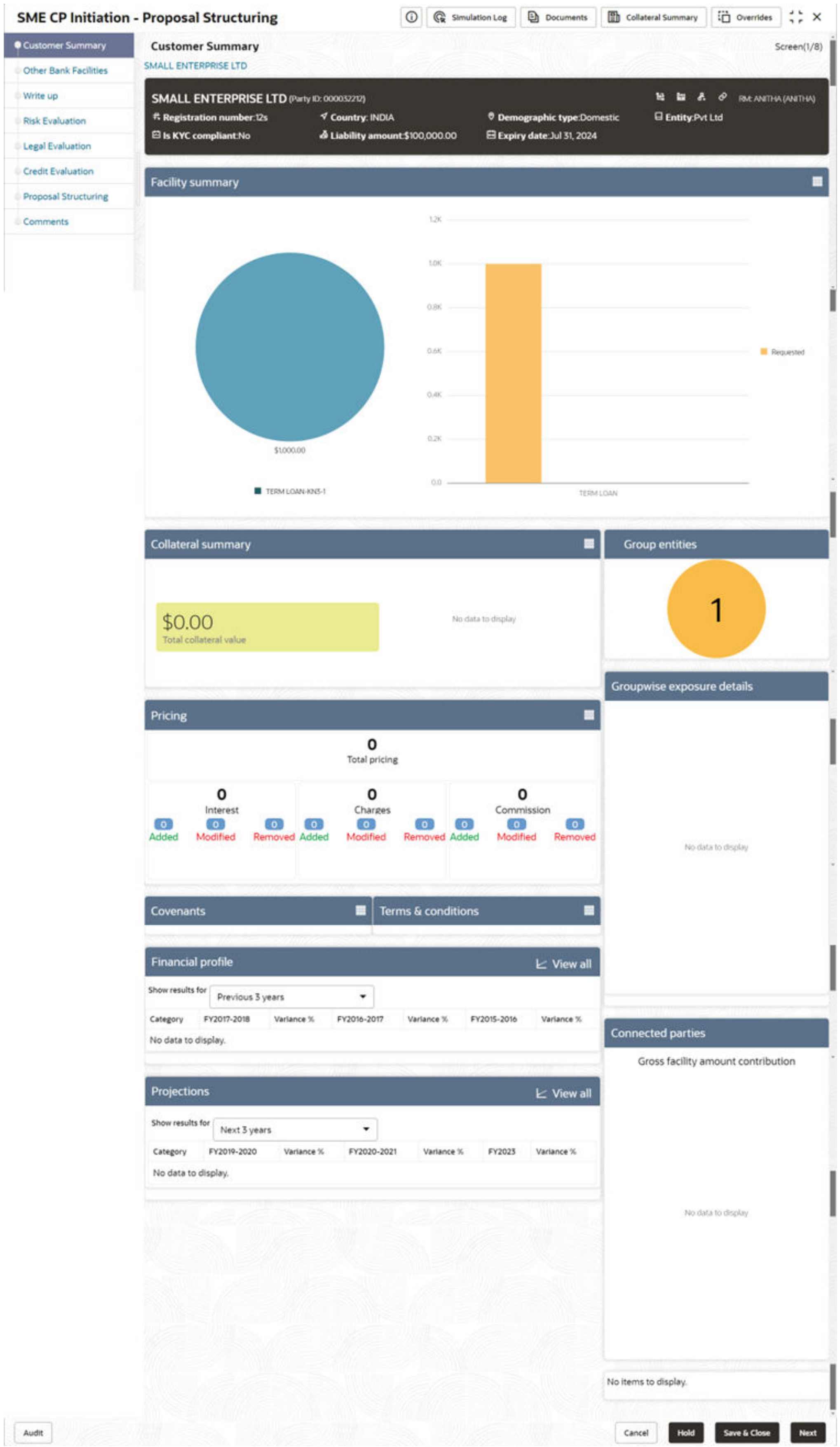
   Figure 4-1 Free Tasks

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

   The **SME CP Initiation - Proposal Structuring** summarizing the proposal appears.

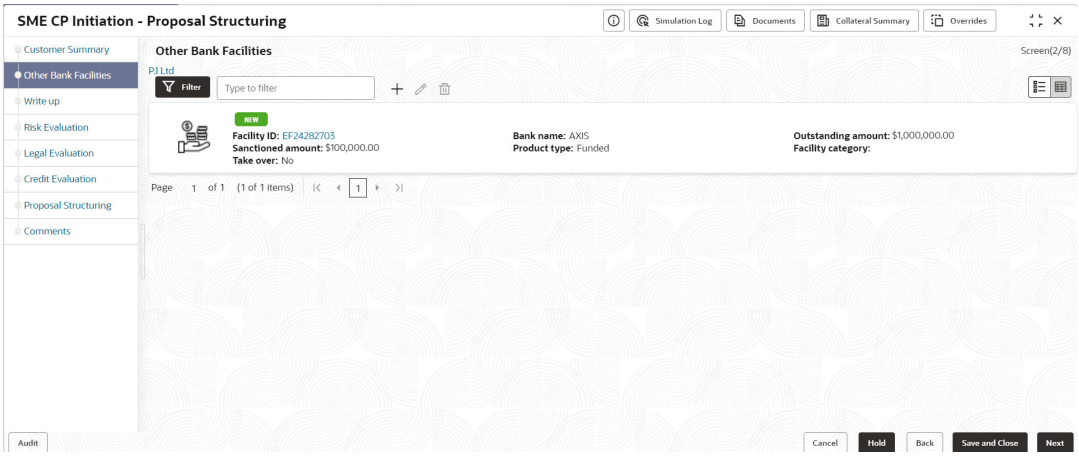
Figure 4-2 SME CP Initiation Proposal Structuring



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

   The **Other Bank Facilities** screen displays.

   Figure 4-3 Other Bank Facilities



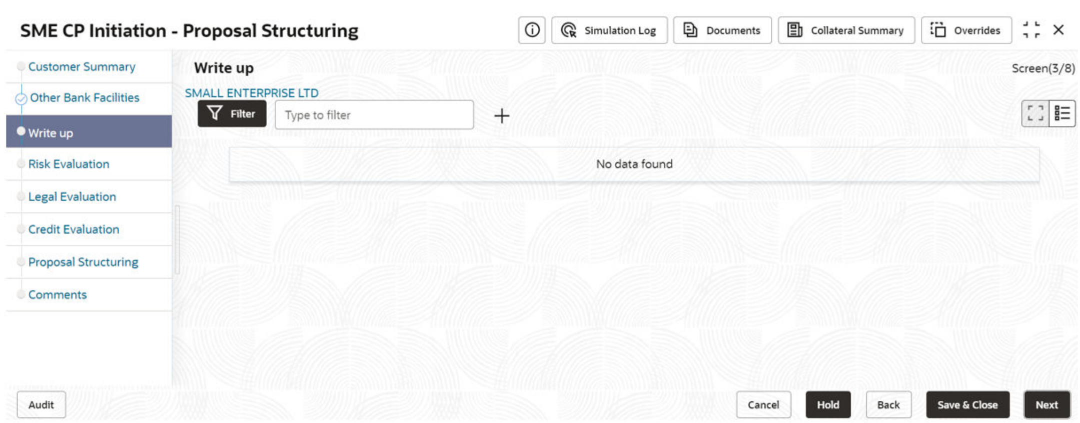
> **Note:**
>
> For more information about **Other Bank Facilities** refer *Credit Proposal User Guide - Proposal Initiation - Other Bank Facilities*

Write up

4. Click **Next**, the **Write up** screen appears.

   The **Write up** screen displays.

   Figure 4-4 Write up



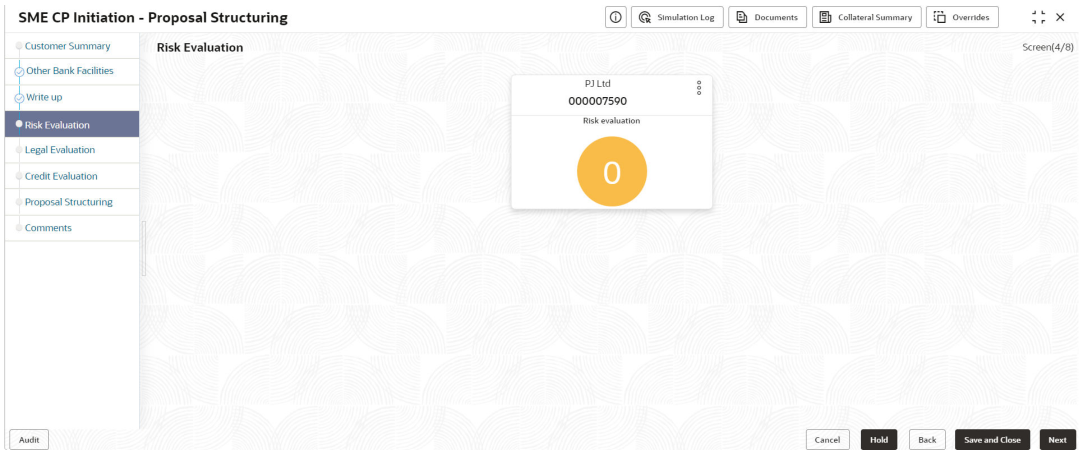
> **Note:**
>
> For more information about **Write up** refer *Credit Proposal User Guide - Proposal Initiation - Write Up*.

Risk Evaluation

5. Click **Next**, the **Risk Evaluation** screen appears.

   The **Risk Evaluation** scree displays.

Figure 4-5 Risk Evaluation



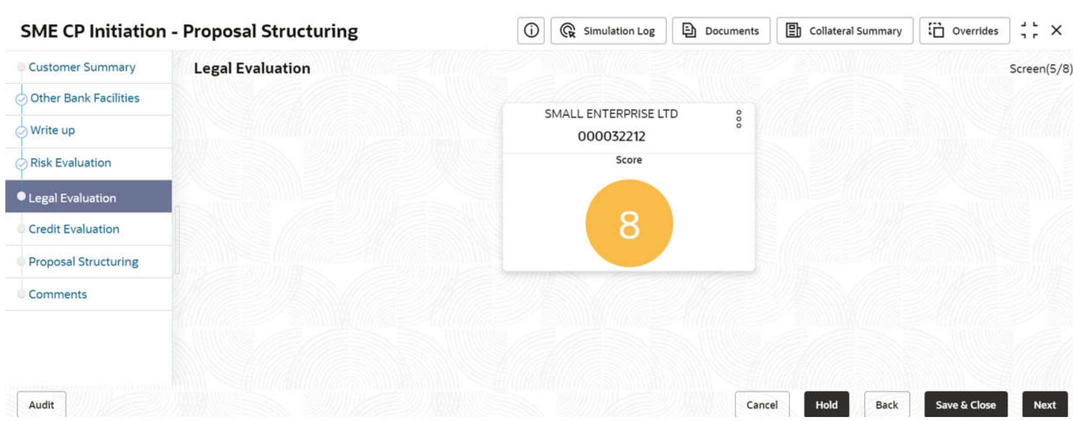
> **Note:**
>
> For more information about **Risk Evaluation**, refer *Credit Proposal User Guide - Proposal Evaluation - Risk Evaluation*.

Legal Evaluation

6. Click **Next**, the **Legal Evaluation** screen appears.

   The **Legal Evaluation** screen displays.

Figure 4-6 Legal Evaluation



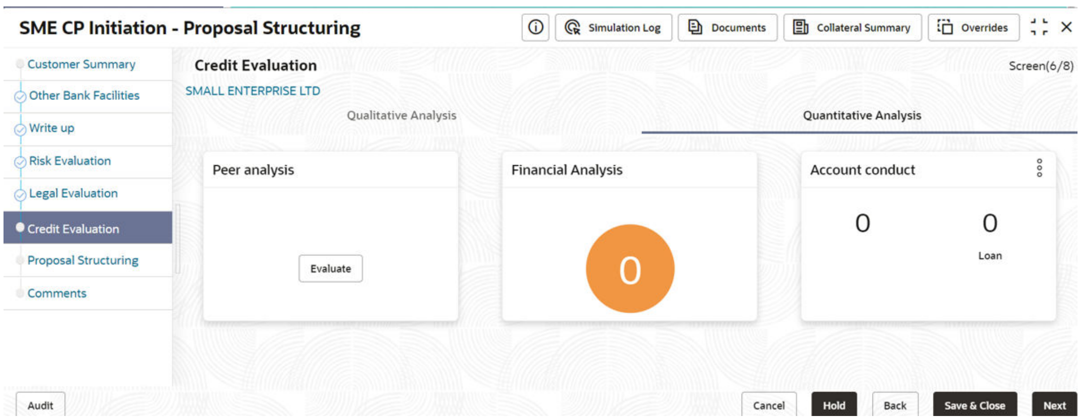
> **Note:**
>
> For more information about **Legal Evaluation**, refer *Credit Proposal User Guide - Proposal Evaluation - Legal Evaluation*.

Credit Evaluation

7. Click **Next**, the **Credit Evaluation** screen appears.

   The **Credit Evaluation** screen displays.

Figure 4-7 Credit Evaluation



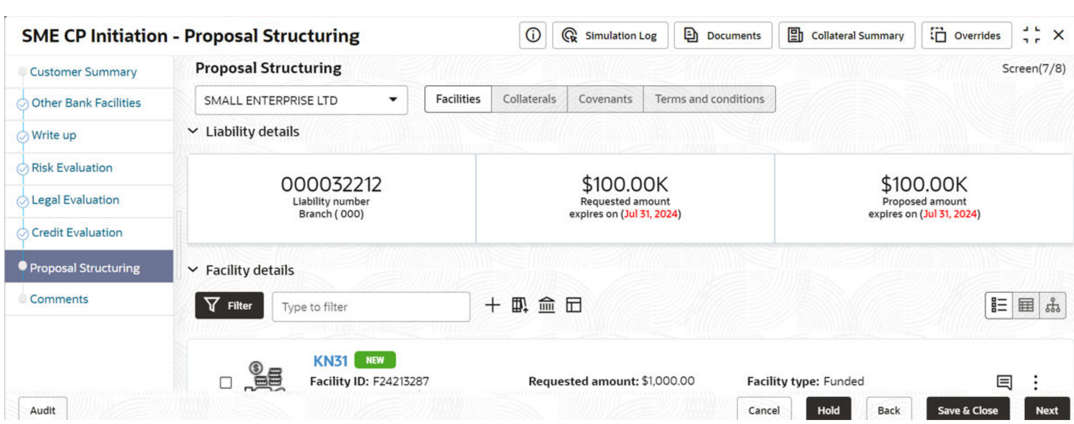
> **Note:**
>
> For more information about **Credit Evaluation**, refer *Credit Proposal User Guide - Proposal Evaluation - Credit Evaluation*.

Proposal Structuring

8. Click **Next**, the **Proposal Structuring** screen appears.

   The **Proposal Structuring** screen displays.

Figure 4-8 Proposal Structuring



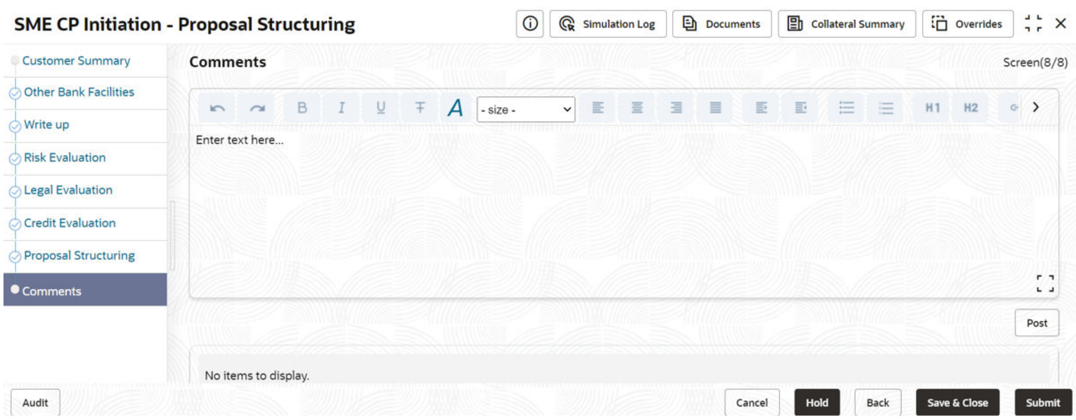
> **Note:**
>
> For more information about **Proposal Structuring**, refer *Credit Proposal User Guide - Proposal Structuring*.

Comments

9. Click **Next**, the **Comments** screen appears.

   The **Comments** screen displays.

Figure 4-9 Comments



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

10. Click **Submit**.

5

SME CP Initiation Proposal Approval

This topic describes the systematic instructions for SME CP Initiation Proposal Approval.

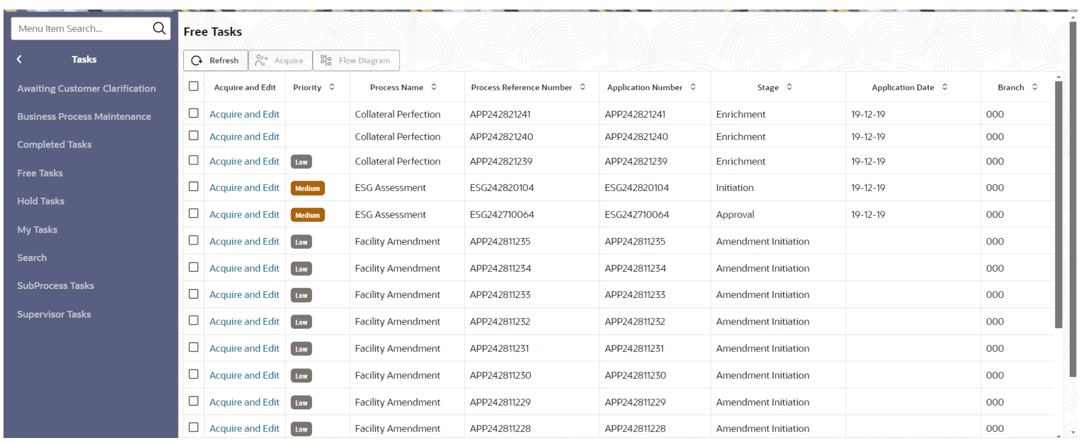
Following data segments are enabled in SME CP Initiation - Proposal Approval stage.

- Customer Summary
- Other Bank Facilities
- Write up
- Approval
- Comments

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

   The **Free Task** screen displays.

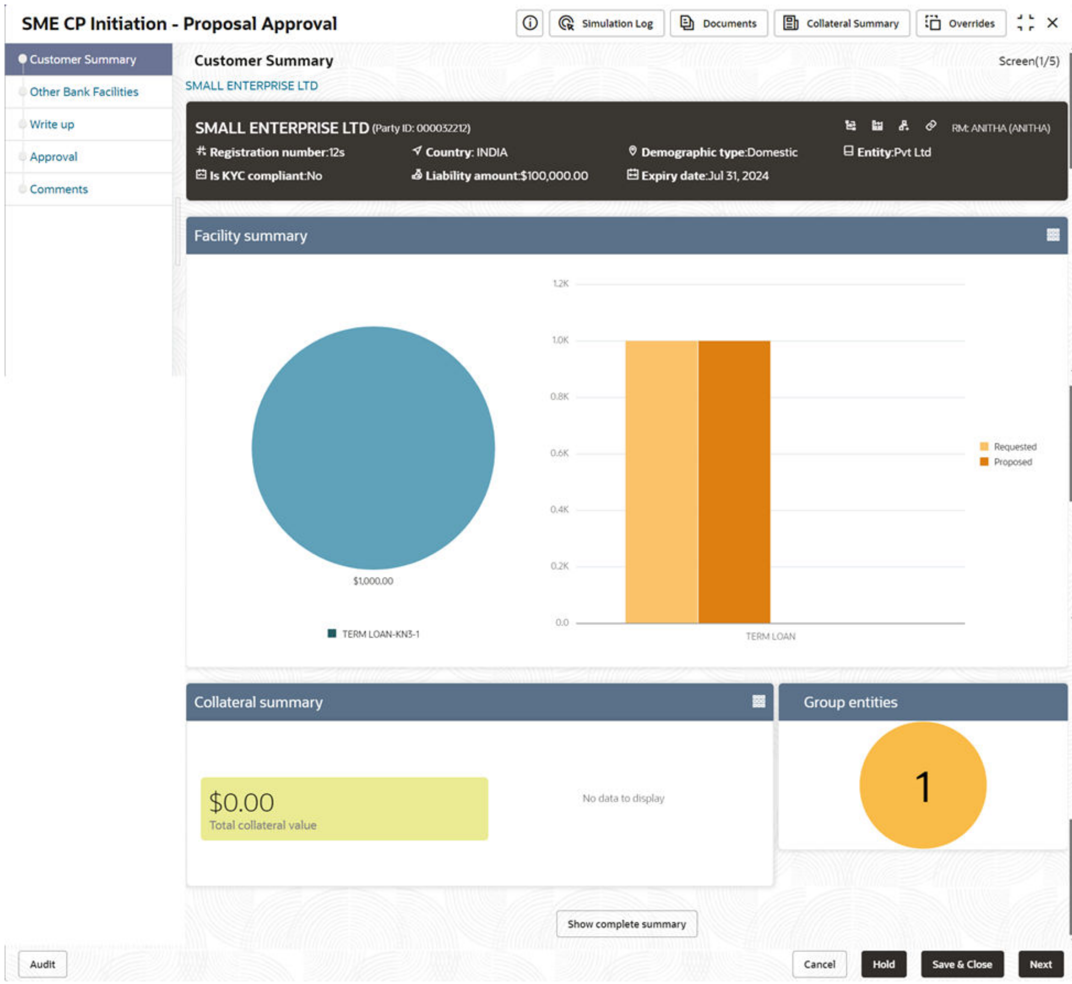
   Figure 5-1 Free Tasks

2. Acquire & Edit the required Proposal Structuring task.

   The **SME CP Initiation Proposal Approval** summarizing the proposal appears.

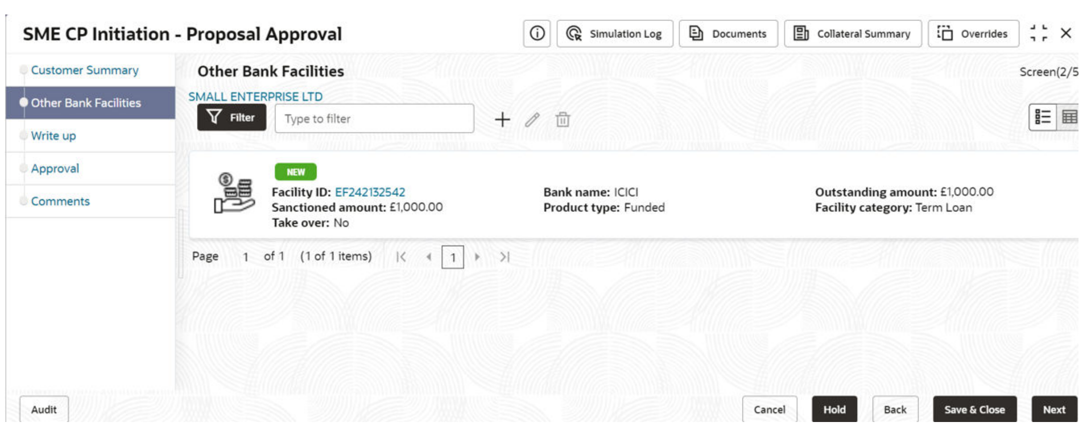
Figure 5-2 SME CP Initiation - Proposal Approval



Other Bank Facilities

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

Figure 5-3 Other Bank Facilities



Note:

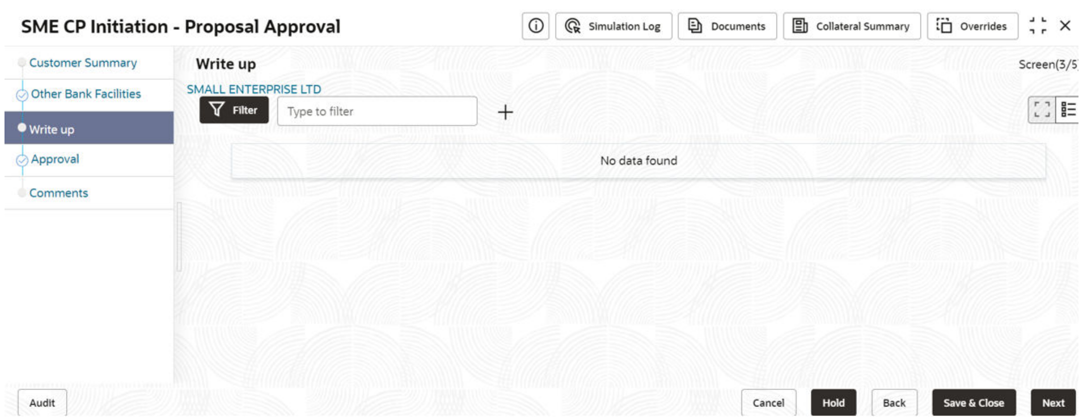
For more information about **Other Bank Facilities** refer *Credit Proposal User Guide - Proposal Initiation - Other Bank Facilities*.

Write up

4. Click **Next**, the **Write up** screen appears.

   The **Write up** scree displays.

Figure 5-4 Write up



Note:

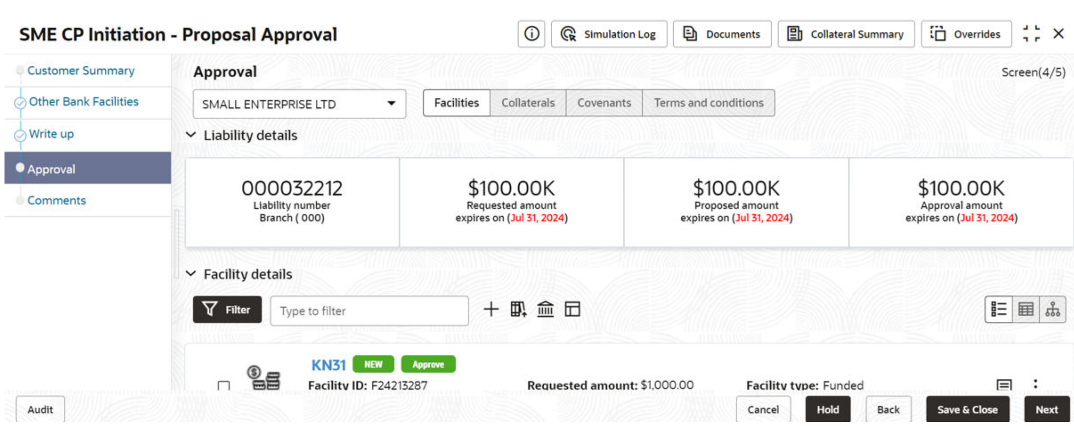
For more information about **Write up** refer *Credit Proposal User Guide - Proposal Initiation - Write Up*.

Approval

5. Click **Next**, the **Approval** screen appears.

   The **Approval** screen displays.

Figure 5-5 Approval



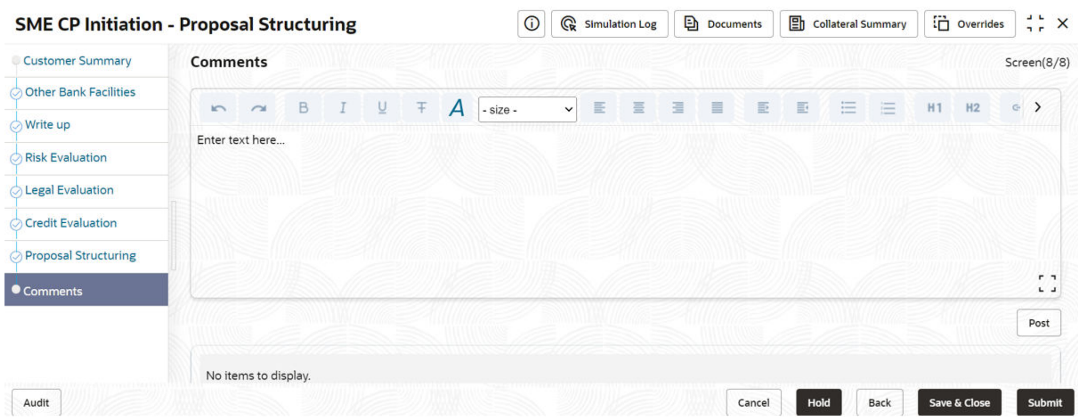
> **Note:**
>
> For more information about **Write up** refer *Credit Proposal User Guide - Proposal Approval*.

Comments

6. Click **Next**, the **Comments** screen appears.

   The **Comments** screen displays.

Figure 5-6 Comments



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

7. Click **Submit**.

6 SME CP Initiation Draft Generation

This topic describes the systematic instructions for SME CP Initiation Draft Generation.

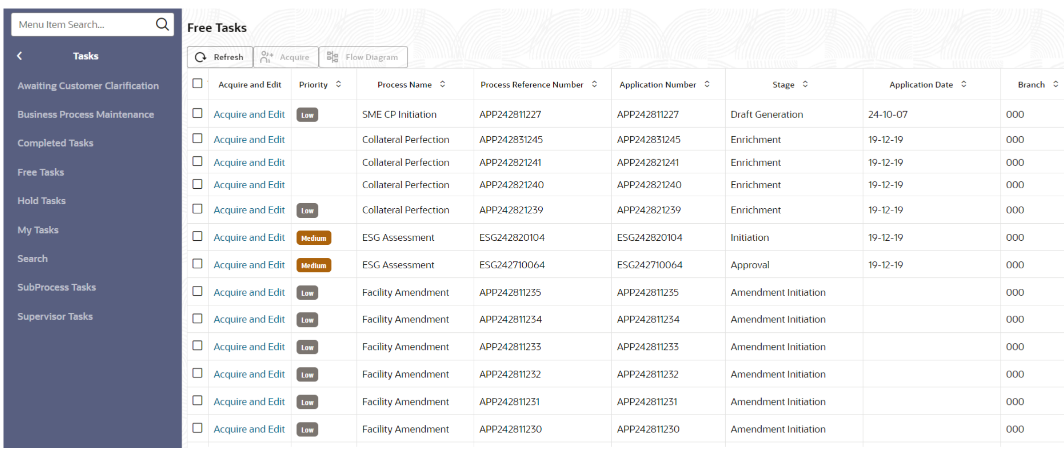
Following data segments are enabled in SME CP Initiation - Proposal Approval stage.

- Customer Summary
- Draft Generation
- Comments

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

   The **Free Task** screen displays.

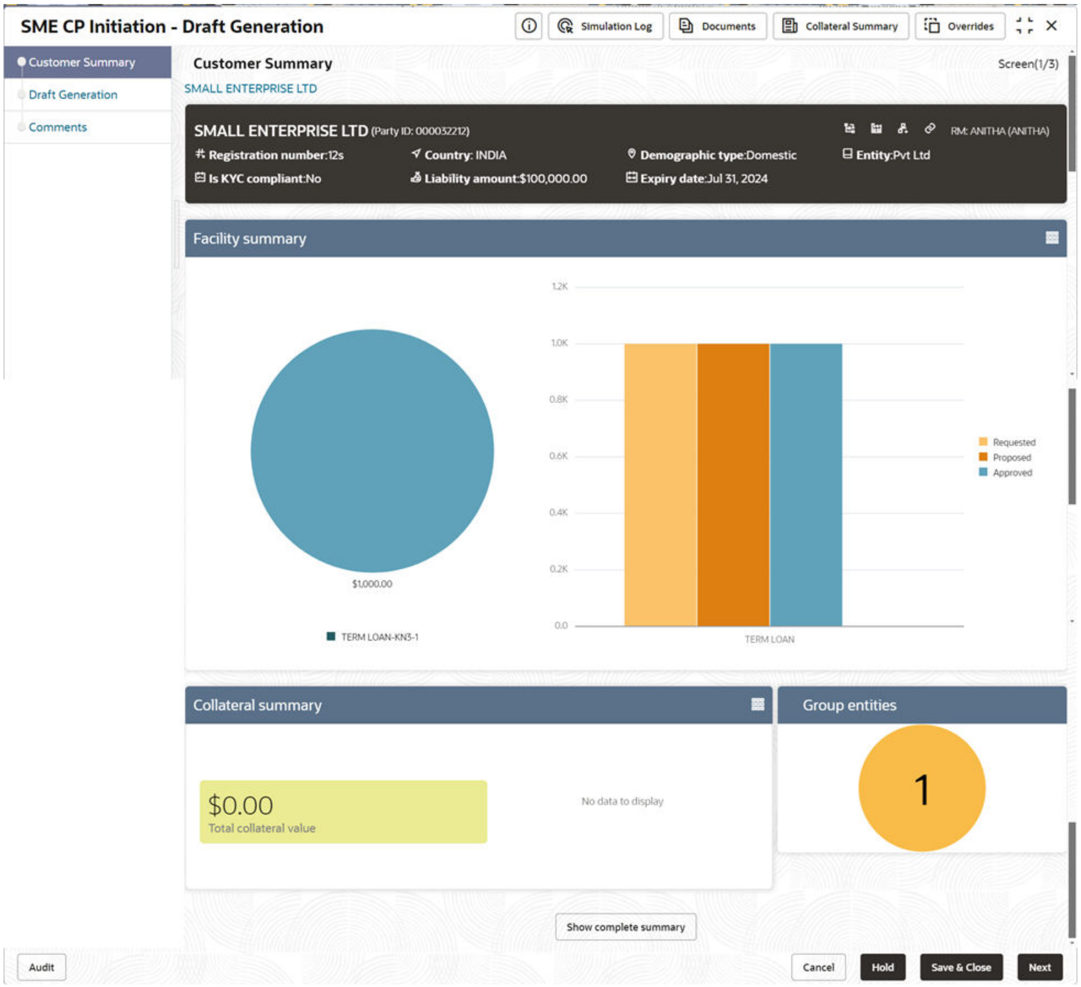
   Figure 6-1 Free Task

2. Acquire & Edit the required Draft Generation task.

   The **SME CP Initiation - Draft Generation** summarizing the proposal appears.

Figure 6-2 Draft Generation

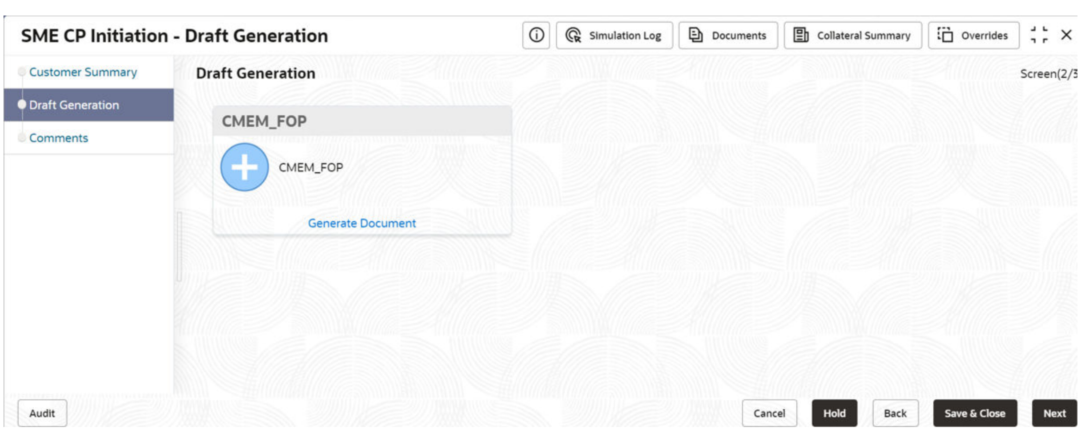


Draft Generation

3. Click **Next**, The **Draft Generation** page appear.

   The **Draft Generation** screen displays.

Figure 6-3 Draft Generation



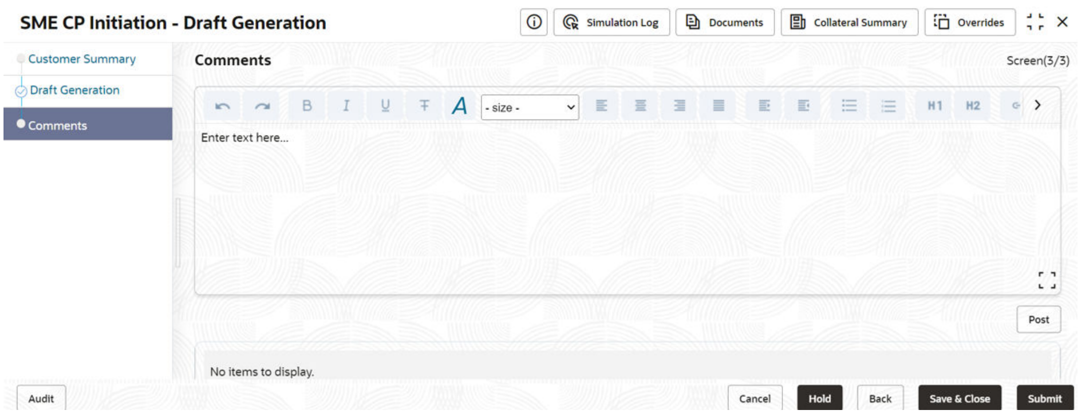
> **Note:**
>
> For more information about **Comments**, refer *Credit Proposal User Guide - Draft Generation*.

Comments

4. Click **Next**, the **Comments** page appears.

   The **Comments** screen displays.

Figure 6-4 Comments



5. Click **Submit**.

7 SME CP Initiation Customer Acceptance

This topic describes the systematic instructions for SME CP Initiation Customer Acceptance.

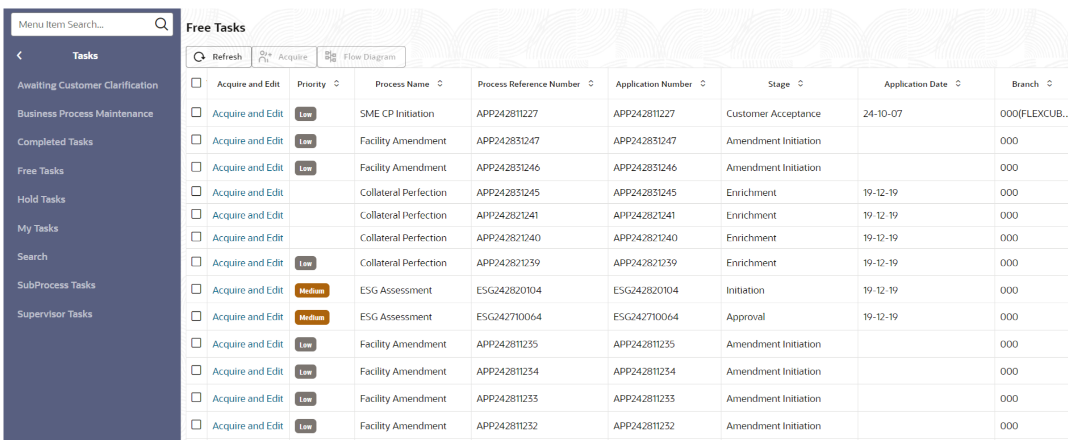
Following data segments are enabled in SME CP Initiation Customer Acceptance stage.

- Customer Summary
- Customer Acceptance
- Comments

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

   The **Free Task** screen displays.

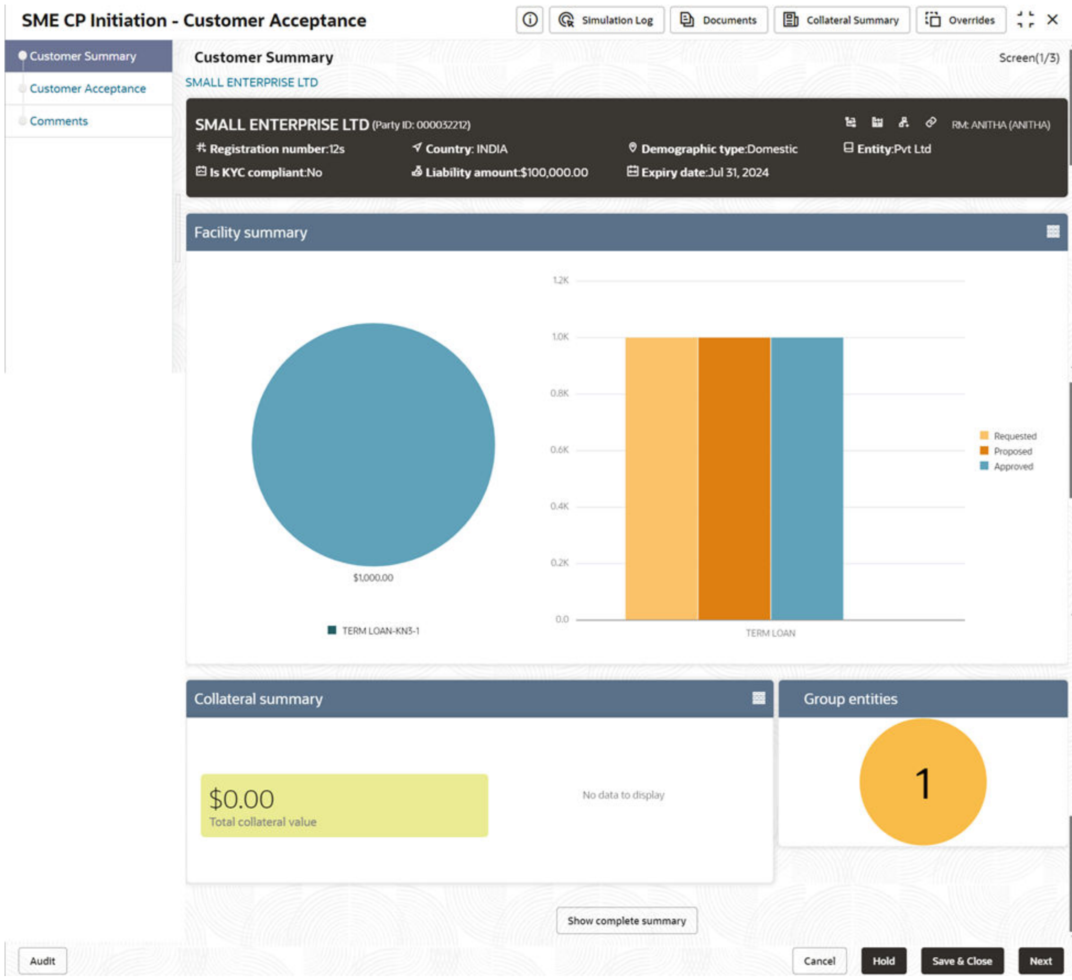
   Figure 7-1 Free Tasks

2. **Acquire & Edit** the required Customer Acceptance task.

   The **Customer Acceptance** screen displays.

Figure 7-2 Customer Acceptance

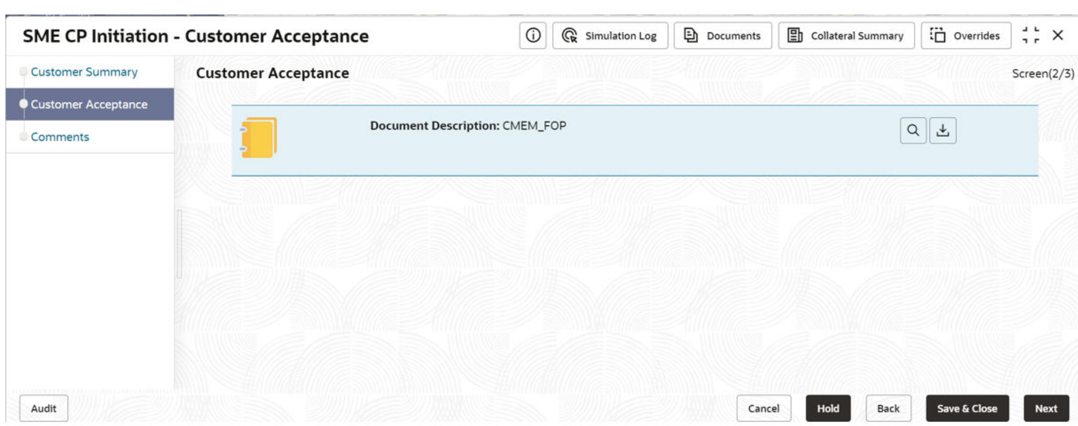


Customer Acceptance

3. Click **Next**, The **Customer Acceptance** page appear.

   The **Customer Acceptance** screen displays.

Figure 7-3 Customer Acceptance



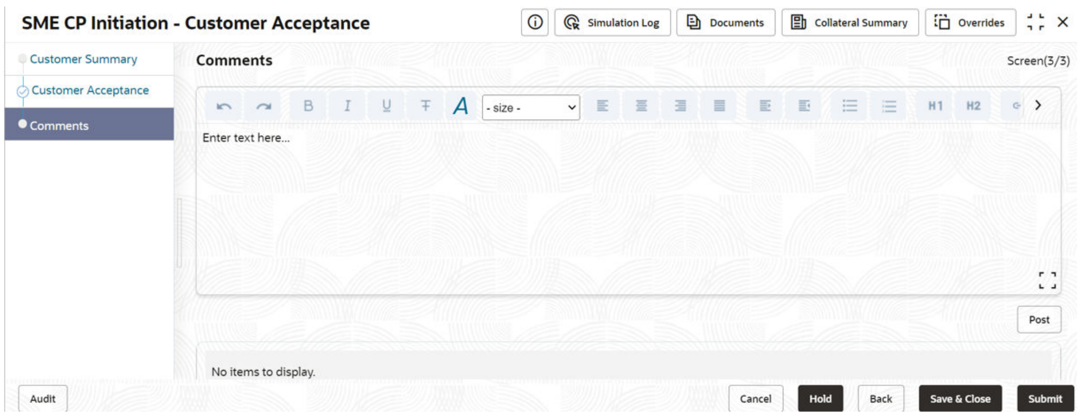
> **Note:**
>
> For more information about **Customer Acceptance**, refer *Credit Proposal User Guide - Customer Acceptance*.

Comments

4. Click **Next**, the **Comments** page appears.

   The **Comments** screen displays.

   Figure 7-4 Comments



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

5. Click **Submit**.

8

Manual Retry

This topic describes the systematic instructions for Manual Retry.

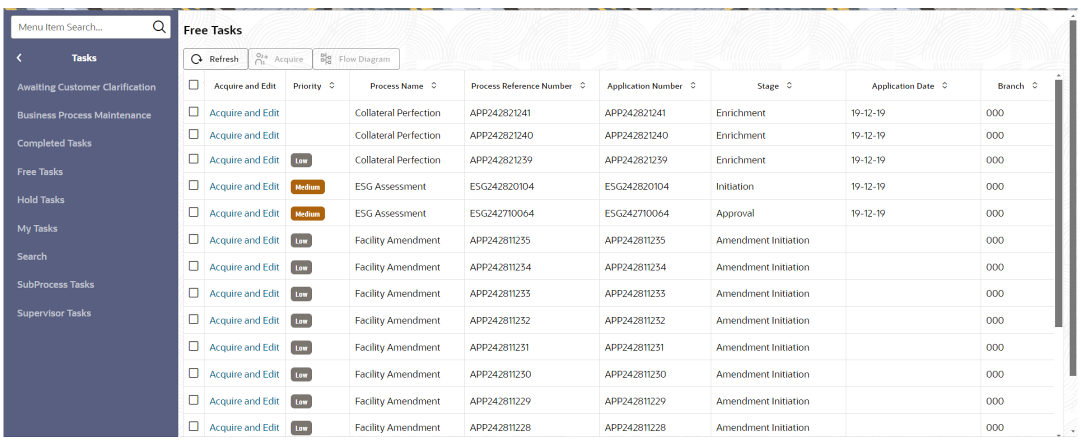
The proposal is automatically handed off to the back office system for creation of party as well as liability, facility, collateral and covenants, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the Handoff - Manual Retry stage.

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.

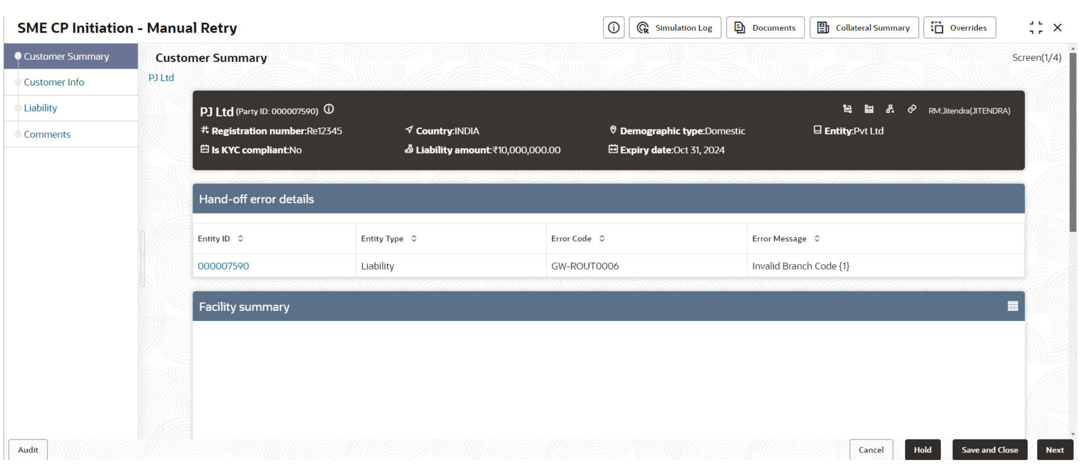
   Figure 8-1 Free Tasks

2. **Acquire & Edit** the required Manual Retry task.

   The **SME CP Initiation Manual Retry** screen displays.

   Figure 8-2 Manual Retry

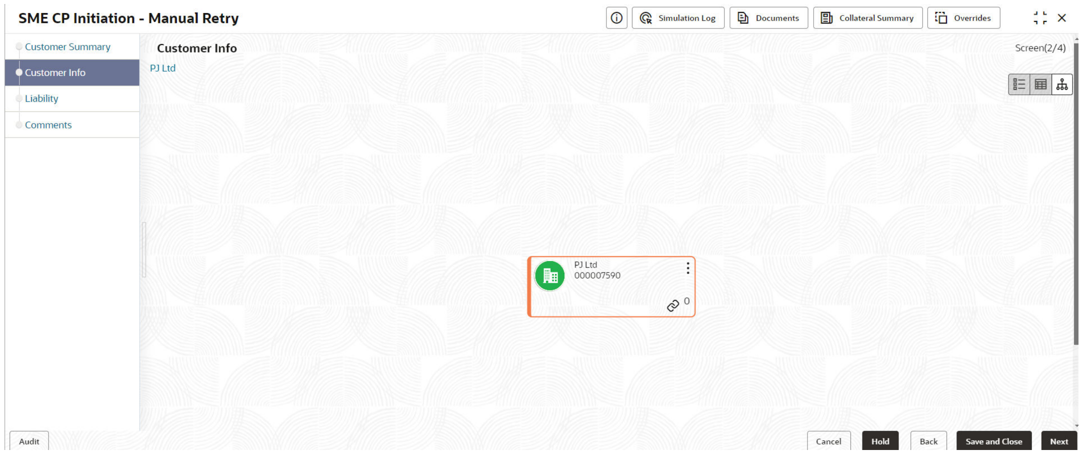
   

In Summary page the hand-off error details are displayed

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

   The **Customer Info** is displays.

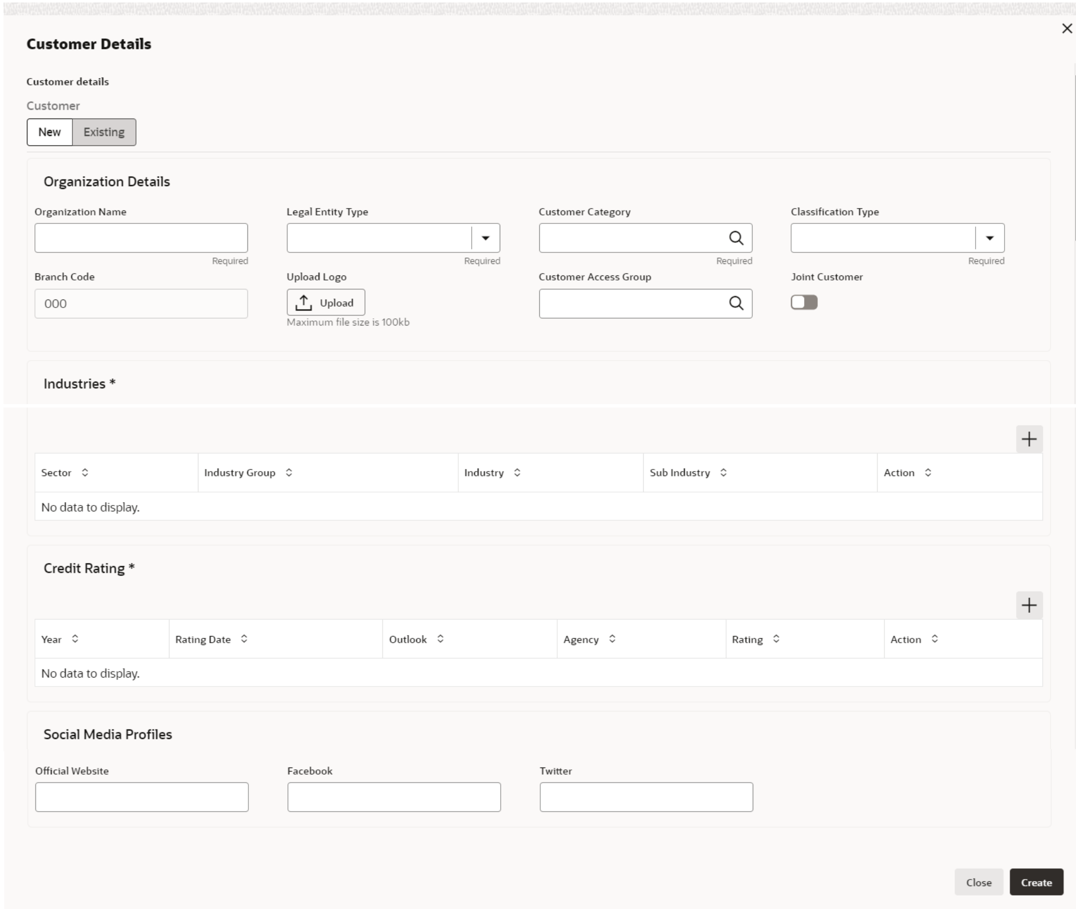
Figure 8-3 Customer Details



5. Click  and click **Add customer**.

   The **Customer Details** screen displays.

Figure 8-4 Customer Details



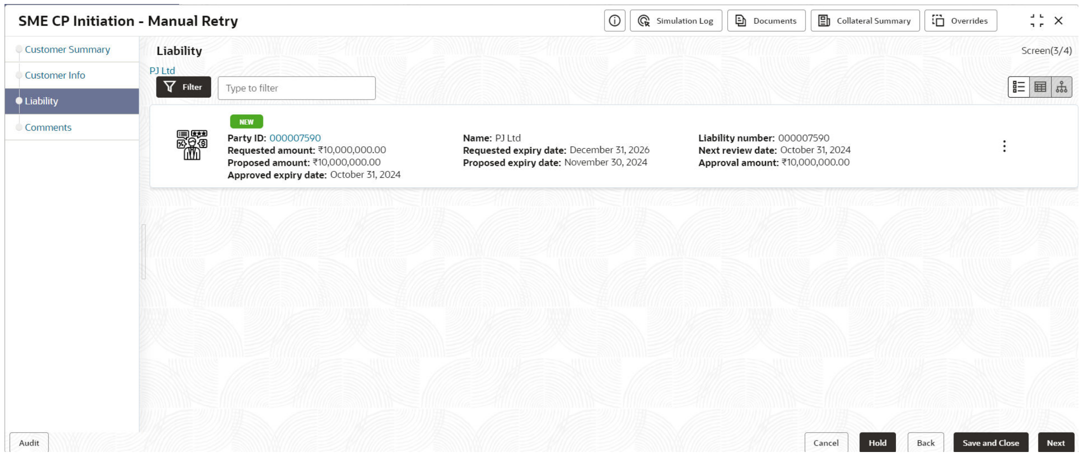
Note:

For more information on adding facility details refer SME CP Initiation

6. Click **Next** in the **Customer Info** screen.

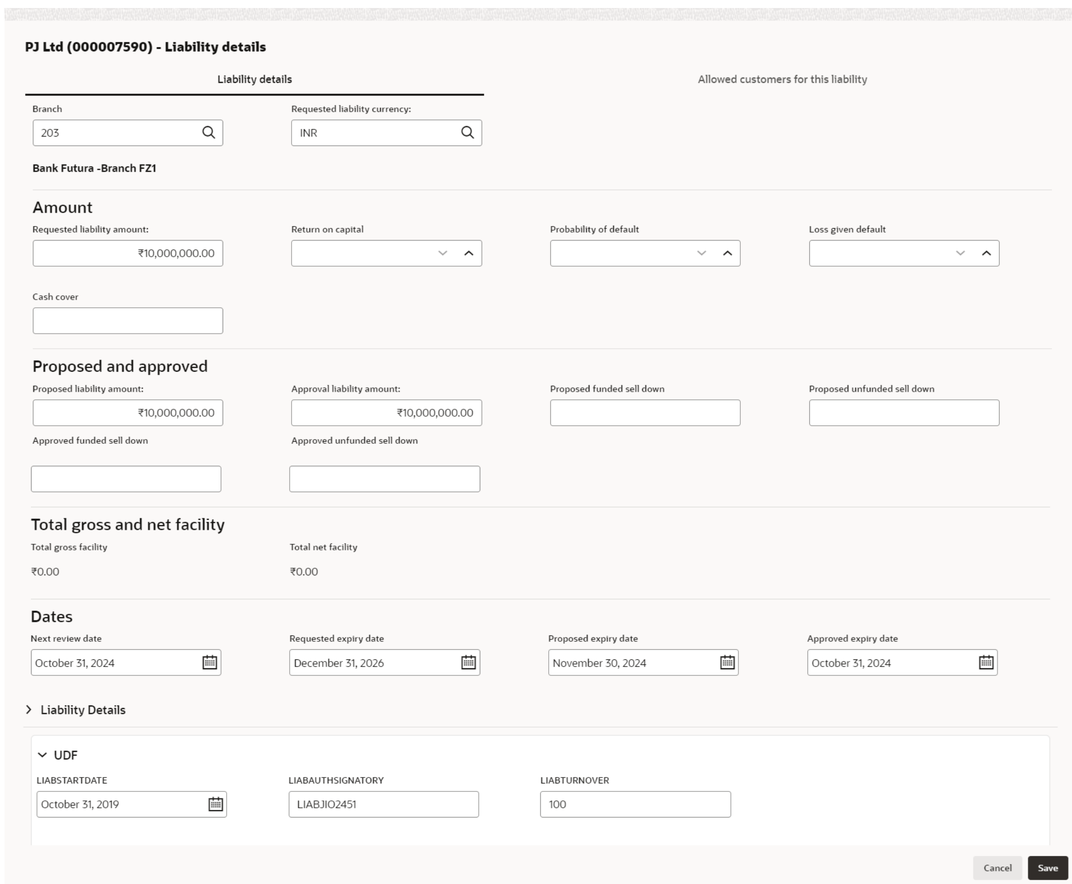
   The **Liability** screen displays.

Figure 8-5 Liability



7. To add the liability details, expand and mouse hover on the **Liability** section. Click **Edit** icon, The **Liability Details** screen displays.

Figure 8-6 Liability Details



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

Table 8-1 Liability Details

Fields	Comments
Branch	Click **Search** icon and select **Branch**.
Requested liability currency	Click **Search** icon and select **Requested liability currency**.
Requested liability amount	Specify the Liability amount requested by the party.
Return on capital	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital .
Probability of default	Estimate of the likelihood that the entity will be unable to meet its debt obligations
Loss given default	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
Cash cover	Amount deposited by the party in your bank Proposed Funded Sell Down - Funded sell down proposed for the party.
Proposed liability amount	Specify the **Proposed liability amount**.
Approval liability amount	Specify the **Approval liability amount**.
Proposed funded sell down	Specify the **Proposed funded sell down**.
Proposed unfunded sell down	Specify the **Proposed unfunded sell down**.
Approved funded sell down	Specify the **Approved funded sell down**.
Approved unfunded sell down	Specify the **Approved unfunded sell down**.
Total gross facility	Displays the **Total gross facility**.
Total net facility	Displays the **Total net facility**
Next review	Select **Rating Date**. The Party's Liability needs to be reviewed.
Requested expiry date	Select **Requested expiry date** for the liability based on your party request.
Proposed expiry date	Specify the **Proposed expiry date**.
Approved expiry date	Specify the **Approved expiry date**.
Fetch Latest UDF	Click Fetch Latest UDF button to input UDF data available in ELCM.

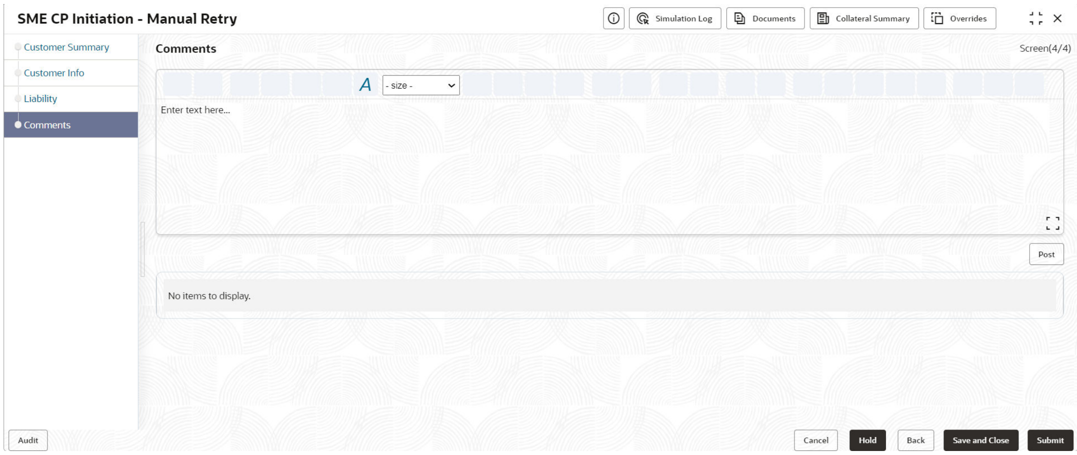
Click **Save**. Details are updated in the Liability details section.

> **Note:**
>
> For more information about **Liability** refer *Credit Proposal User Guide - Proposal Initiation - Funding Requirements*

8. Click **Next** in the **Liability** screen.

   The **Comments** screen displays.

Figure 8-7 Comments



Note:

For more information about **Comments** refer *Credit Proposal User Guide - Proposal Initiation - comments*.

9 Awaiting Confirmation

This topic describes the systematic instructions for Awaiting Confirmation.

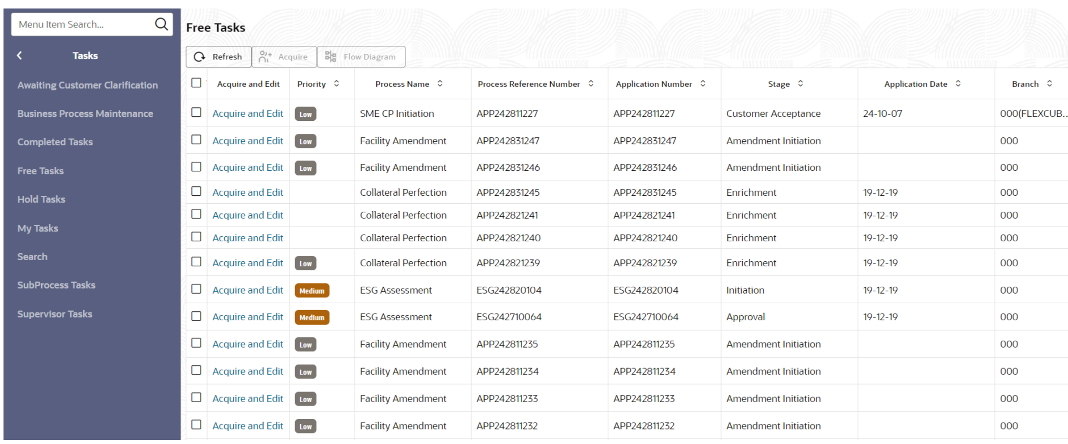
Following data segments are enabled in Awaiting Confirmation stage.

- Customer Summary
- Awaiting Report
- Comments

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

   The **Free Task** screen displays.

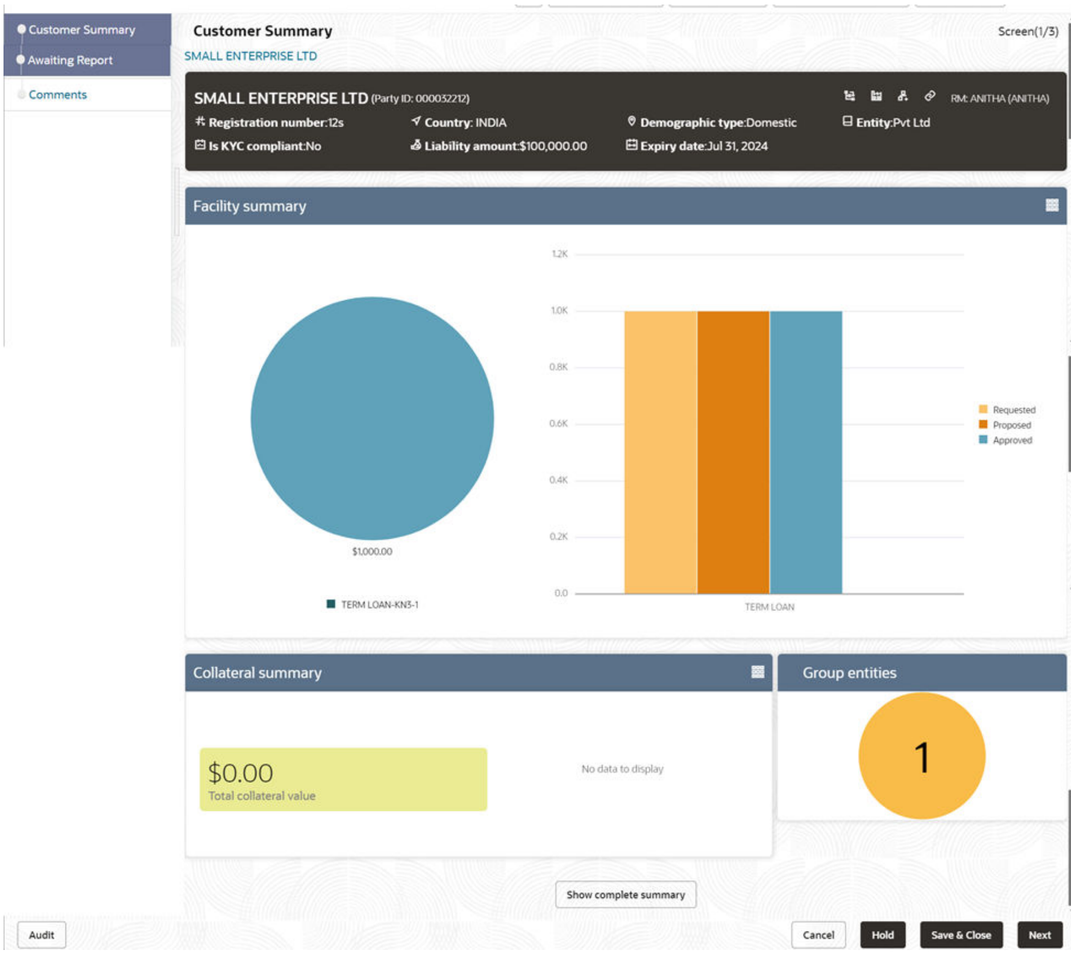
Figure 9-1 Free Tasks



2. Acquire & Edit the required Awaiting Confirmation task.

   The **Awaiting Confirmation** screen displays.

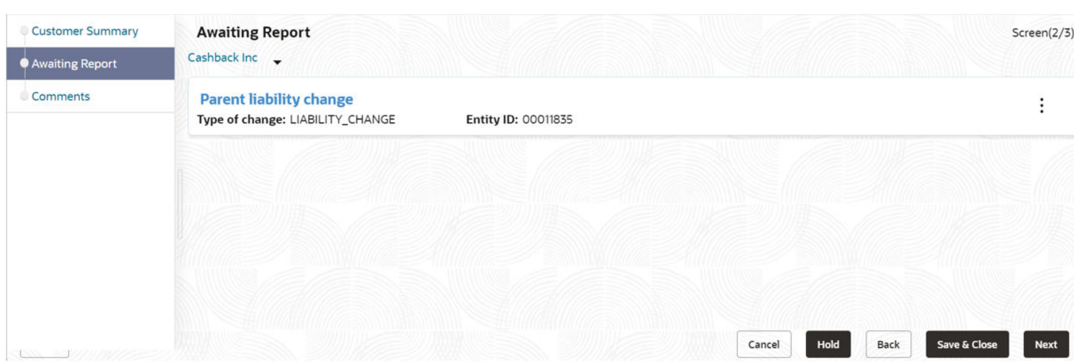
Figure 9-2 Awaiting Confirmation



3. Click **Next**, The **Awaiting Report**page appear.

   The **Awaiting Report** screen displays.

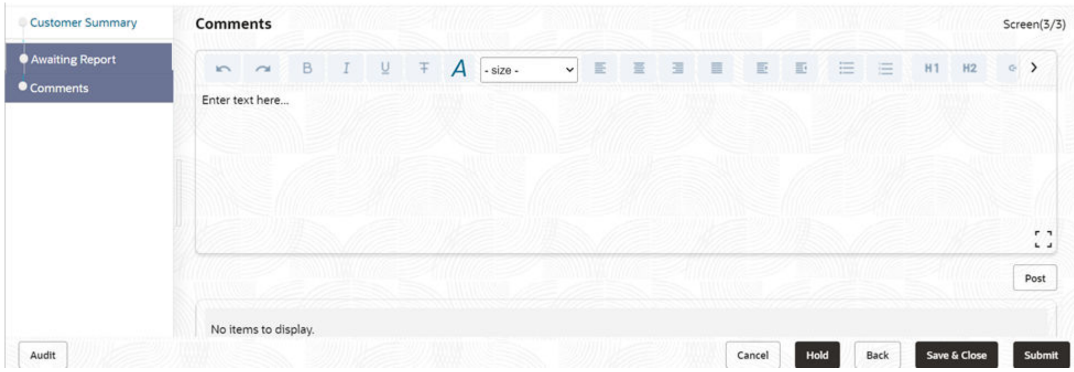
Figure 9-3 Awaiting Report



4. Click **Next**, the **Comments** page appears.

   The **Comments** screen displays.

Figure 9-4 Comments



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

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