

FI Credit Proposal Initiation User Guide

Oracle Banking Credit Facilities Process Management

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

Preface

About this guide




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

Intended Audience

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

Conventions Used






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

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates <ul style="list-style-type: none">• Field name• Drop down options• Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Preface

Common Icons in OBCFPM

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

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

Chapter 3 - Overview

About FI Credit Proposal Initiation

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

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

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

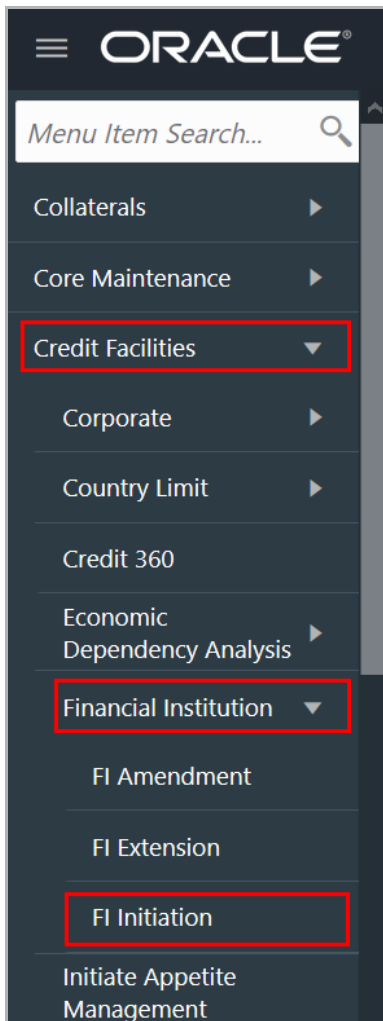
Chapter 3 - Credit Initiation

Credit Initiation

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

To initiate credit proposal, perform the following steps:

1. Login to OBCFPM.



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

Chapter 3 - Credit Initiation

Initiate FI Credit Process

Application Priority

☒ Low ☐ Medium ☐ High

Application Branch

004

Customer details

Customer

New

Existing

Organization details

FI Name *

FI Code *

BIC Code *

FI Type *

FI legal entity Type *

Demography Type *

Country of incorporation *

Incorporation date *

Country of Domicile *

Geographical Spread *

Website

Facebook Address

Twitter Address

Customer sector

No Sectors Added

+ Add Industry

Customer Rating

No Ratings Added

+ Add ratings

Other Details

Special customer

☒

RM Details

RM Id *

Submit

Submit and Enrich

Cancel

Creating Application

In the *Quick Initiation* window:

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

Chapter 3 - Credit Initiation

4. Click search icon in the **Application Branch** field. *Select Branch* window appears:

Select Branch

Branch Code

Branch Name

Fetch

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

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

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

Customer details

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

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

Chapter 3 - Credit Initiation

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

Select Customer

Customer Id

Customer Name

Customer Category

Fetch

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

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

9. Click **Fetch**. Customer details appear.

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

Organization details

11. Type the **FI Name**.

12. Specify the unique code assigned to the Financial institution in the **FI Code** field.

13. Specify the financial institution's **BIC Code**.

14. Select the **FI Type** from the drop down list. The options available are **Single** and **Conglomerate**.

15. Select the **FI Legal Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.

16. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

Upon selecting Global option, Geographical Spread field appears.

17. Search and select all the countries in which the FI is operating as **Geographical Spread**.

18. Select the **Country of incorporation**.

19. Click the calendar icon and select the **Incorporation date**.

Chapter 3 - Credit Initiation

20. Select the Financial Institution's **Country of Domicile** for organization from the drop down list.
21. Type the following addresses in respective fields:
 - Website Address
 - Facebook Address
 - Twitter Address

Customer Sector

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

The 'Add Industry' window displays a four-column selection interface:

- Sectors:** Includes search bar (e.g., Consumer Discretionary), radio buttons for Consumer Discretionary, Consumer Staples, **Energy** (selected), Financials, Health Care, and Industrials.
- Industry Groups:** Includes search bar (e.g., Energy), radio buttons for **Energy** (selected).
- Industries:** Includes search bar (e.g., Energy Equipment), radio buttons for **Energy Equipment** (selected) and Oil, Gas Fuels.
- Sub-Industries:** Includes search bar (e.g., Oil Drilling), radio buttons for Oil Drilling and Oil Equipment.

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

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

The 'Customer sector' window shows the selected hierarchy in a list:

- Energy** (selected, with a hamburger menu icon)
- Industry Group: **Energy**
- Industry: **Energy Equipment**
- Sub-Industry: **Oil Drilling**

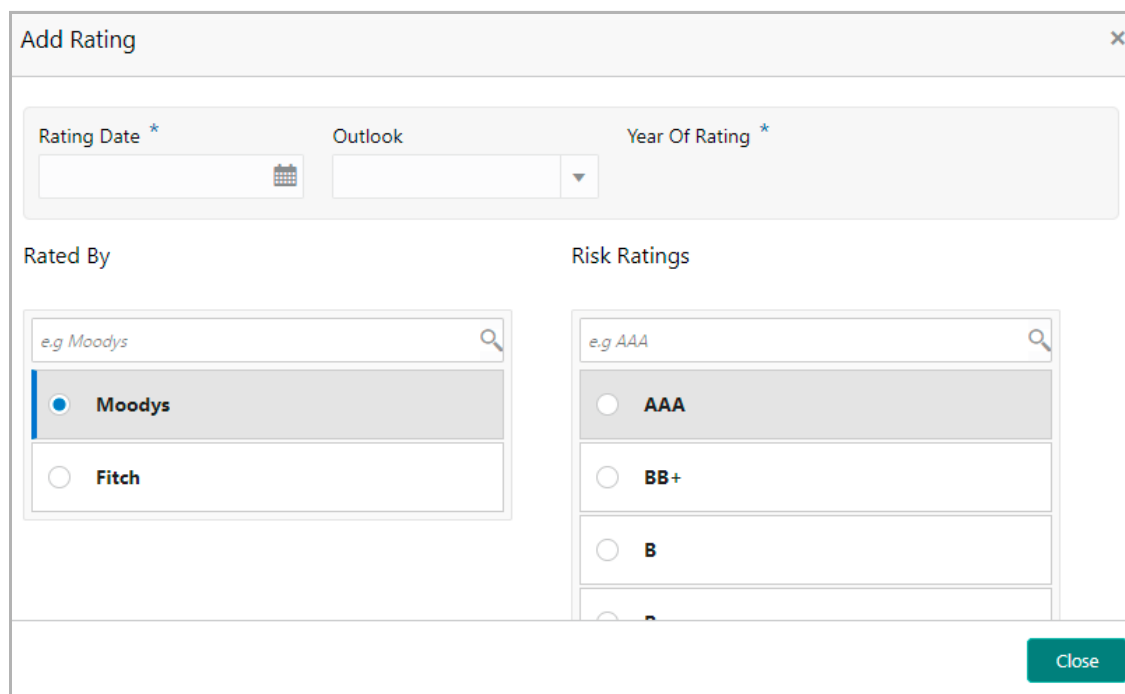
A '+ Add Industry' link is visible in the top right corner.

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

Customer Rating

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

Chapter 3 - Credit Initiation



The 'Add Rating' dialog box contains the following fields and options:

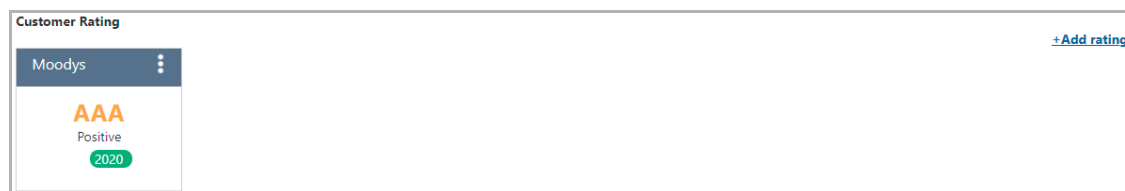
- Rating Date ***: A date picker field.
- Outlook**: A dropdown menu.
- Year Of Rating ***: A text field that is automatically populated based on the selected Rating Date.
- Rated By**: A searchable list with options: ☒ **Moody's** and ☐ **Fitch**.
- Risk Ratings**: A searchable list with options: ☐ **AAA**, ☐ **BB+**, ☐ **B**, and ☐ **D**.
- Close**: A button at the bottom right.

28. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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



The 'Customer Rating' card displays the following information:

- Moody's**: The rating firm.
- AAA**: The risk rating.
- Positive**: The outlook.
- 2020**: The rating year.
- +Add ratings**: A link to add more ratings.

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



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

Other Details

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

Chapter 3 - Credit Initiation

RM Details

RM Id is automatically populated based on the login details.

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



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

Enriching Application

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

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

The screenshot shows the Oracle My Tasks page. The left sidebar contains a menu with items like Collaterals, Core Maintenance, Corporate Onboarding, Credit Facilities, Dashboard, Financial Institution Onboarding, Party Business Process, Policy, Security Management, Task Management, and Tasks. The main area displays a table with columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table contains three rows of data. Below the table, there is a pagination bar showing 'Page 1 of 1 (1 - 3 of 3 items)'.

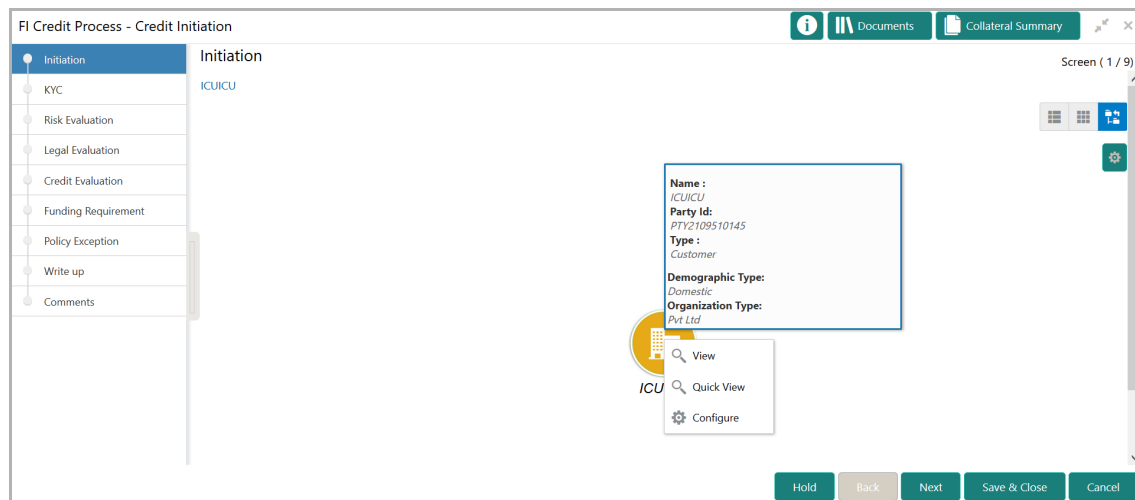
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> Edit	Low	FI Credit Process	APP21957191	APP21957191	Credit Initiation	21-04-05
<input type="checkbox"/> Edit	Low	Customer Appetite Man...	APP21887160	APP21887160	Appetite Initiation	21-03-29
<input type="checkbox"/> Edit	high	Policy Exception Approv...	INST000000001	INST000000001	Policy Review	74-11-12

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

Chapter 3 - Credit Initiation

Initiation

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



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

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

- Add Customer
- View
- Quick View
- Configure

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

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

Chapter 3 - Credit Initiation

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



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

41. To **View**, and **Quick view** the party information, right click the party icon and click the respective option.

42. To **Configure** the Financial Institution details, right click the party icon and click Configure option. The following screen appears:

Chapter 3 - Credit Initiation

ICUICU

Party Details

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditions

Customer Documents

Exposures >

Demographic Details

Basic Info

Address

Industry

FI Details

Save

Organization details

Registration Number *
567890443

BIC Code *
331133

Demography Type *
Domestic

Established Date
Aug 2, 2010

RM Id

Listed
☒

Business Type *
Conventional

Earmarking Mandated
☐

Legal Entity Code *
44214443

Correspondent FI
☒

Website
https://www.

FI Name *
ICUICU

FI Type *
Single

Country of incorporation *
IN

Country of Domicile *
IN

Employee Strength
3,000

Is KYC Complaint?
☒

Language *
English

MICR *
3344

Roles *
Advisory

Head Office Country
IN

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

FI Code *
34455

FI legal entity Type *
Pvt Ltd

Incorporation date *
Aug 2, 2010

No. Of Years In Business
11

Last KYC Date
Aug 10, 2020

Media *
SWIFT

RTGS *
233444444222

Borrower Since
Aug 1, 2010

Approved for Exposure
☒

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

KYC Details

Received
☒

Verification Date
Aug 1, 2019

Effective Date
Aug 10, 2020

Verification Method
Field verification

Close

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

Chapter 3 - Credit Initiation

Customer Profile

Company Details

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

- Registration Number
- FI Name
- FI Code
- BIC Code
- FI Type
- FI Legal Entity Type
- Demography Type
- Country Of Incorporation
- Incorporation Date
- Established Date
- Country of Domicile
- RM Id
- Employee Strength
- No. Of Years In Business
- Company Website
- Facebook Address
- Twitter Address

44. Enable the **Is KYC Compliant?** switch, if the Financial Institution is KYC Compliant.

45. Click the calendar icon and select the **Last KYC Date**.

46. Enable the **Listed** flag, if the Financial Institution is listed in share market.

47. Select the **Language** from the drop down list.

48. Select the **Media** for transactions from the drop down list.

49. Select the Financial Institution's **Business Type** from the drop down list. The options available are Islamic, Conventional, and Both.

50. Specify the **MICR** code of the Financial Institution.

51. Specify the **RTGS** code of the Financial Institution.

52. Enable the **Earmarking Mandated** flag, if earmarking needs to be done for the Financial Institution.

53. Select the Financial Institution **Role** from the drop down list. The options available are Correspondent and Advisory.

54. Specify the period from which the Financial Institution is your bank's borrower, by clicking the calendar icon in the **Borrower Since** field and selecting the date.

55. Specify the **Legal Entity Code** of the Financial Institution.

Chapter 3 - Credit Initiation

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

KYC Details

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

Address Details

Address Type *

Office

Name *

James

Street

Enter Street Details

Landmark

Enter Landmark

City *

Mumbai

Zip-Code *

400004

Email Address *

James@sample.com

House/Building *

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State *

Maharashtra

Country *

IN

Phone Number

Enter Phone

Add

Clear

Cancel

Chapter 3 - Credit Initiation

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

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

65. Click **Add**. Address details are added.

66. To add the industry details, click the **Industry** tab and select the required details.



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

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

The screenshot shows the 'ICUICU' application interface. On the left, a sidebar menu has 'Customer Profile' selected, with sub-items 'Demographics' and 'Business'. The main content area is titled 'Business Details' and contains a 'Type Of Entity' dropdown set to 'Single'. Below this is an 'Industry' section with a table. The table has four columns: 'Sector', 'Industry Group', 'Industry', and 'Sub Industry'. The first row contains 'Financials', 'Banks', 'Banks', and 'Diversified Banks'. A green 'Market Share' button is located to the right of the table. A 'Close' button is at the bottom right of the form.

Sector	Industry Group	Industry	Sub Industry
Financials	Banks	Banks	Diversified Banks

68. To add Financial Institution's market share details, click the **Market Share** button. The following window appears:

Chapter 3 - Credit Initiation

Market Share

Year *

2019

MarketShare Percent *

30%

▼

▲

Currency *

INR

🔍

Sales *

\$2,500,000.00

Growth Percent *

9%

▼

▲

Add

Clear

No items to display.

Save

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

Market Share

Year *

2019

MarketShare Percent *

30%

▼

▲

Currency *

INR

🔍

Sales *

\$2,500,000.00

Growth Percent *

9%

▼

▲

Update

Remove

2019

MarketShare Percent	:	30	Sales	:	2500000
Growth Percent	:	9			

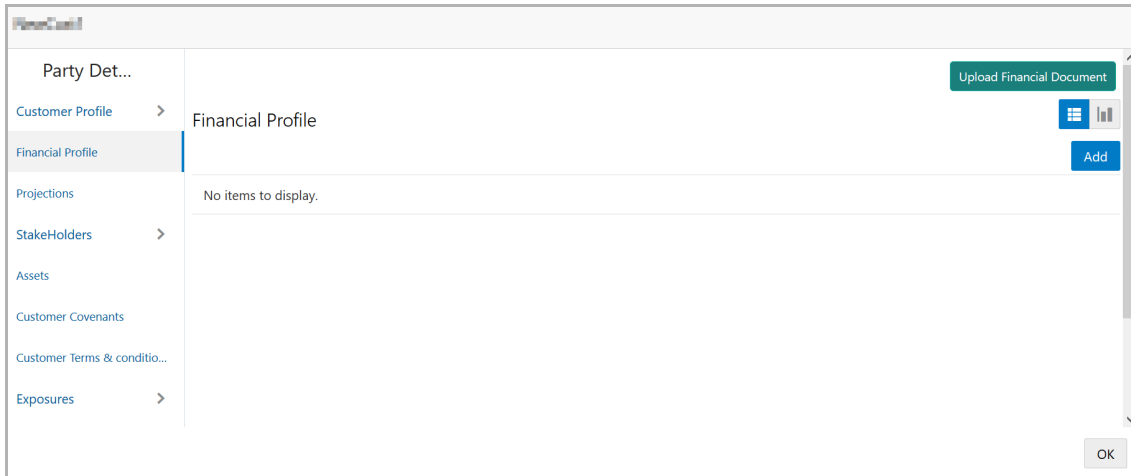
Save

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

Chapter 3 - Credit Initiation

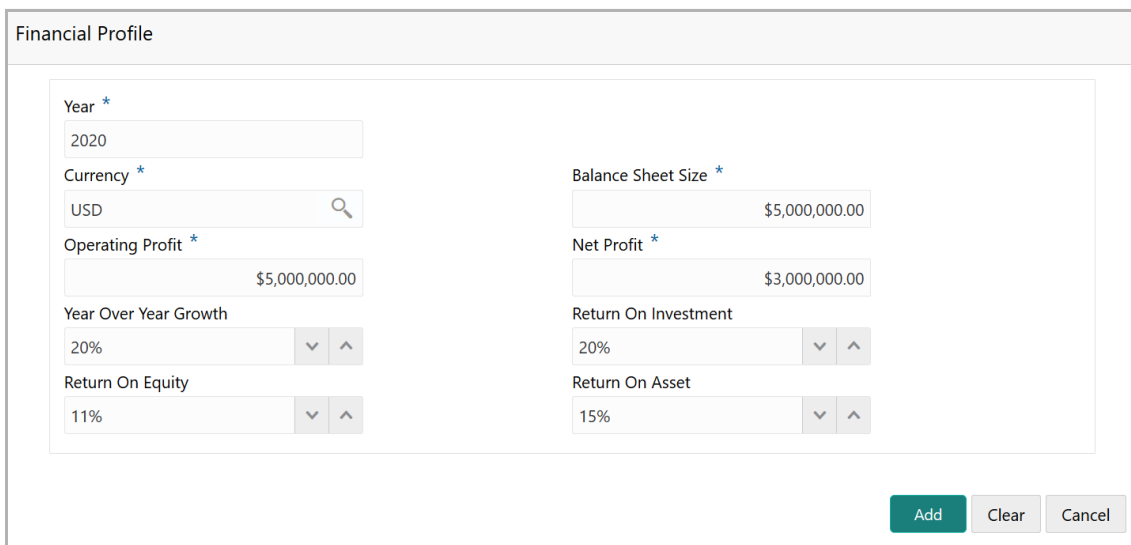
Financial Profile

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



The screenshot shows the 'Financial Profile' screen. On the left, there is a sidebar menu with options: Party Det..., Customer Profile, Financial Profile (highlighted), Projections, StakeHolders, Assets, Customer Covenants, Customer Terms & conditio..., and Exposures. The main area displays 'Financial Profile' with a message 'No items to display.' and an 'Add' button. At the top right, there is an 'Upload Financial Document' button and a bar chart icon. At the bottom right, there is an 'OK' button.

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



The screenshot shows the 'Financial Profile' Add window. It contains the following fields and controls:

- Year ***: Text input field with '2020' entered.
- Currency ***: Dropdown menu with 'USD' selected and a search icon.
- Operating Profit ***: Text input field with '\$5,000,000.00' entered.
- Year Over Year Growth**: Dropdown menu with '20%' selected and up/down arrows.
- Return On Equity**: Dropdown menu with '11%' selected and up/down arrows.
- Balance Sheet Size ***: Text input field with '\$5,000,000.00' entered.
- Net Profit ***: Text input field with '\$3,000,000.00' entered.
- Return On Investment**: Dropdown menu with '20%' selected and up/down arrows.
- Return On Asset**: Dropdown menu with '15%' selected and up/down arrows.

At the bottom right, there are three buttons: 'Add' (green), 'Clear' (gray), and 'Cancel' (gray).

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

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

80. Specify the following details in the corresponding fields:

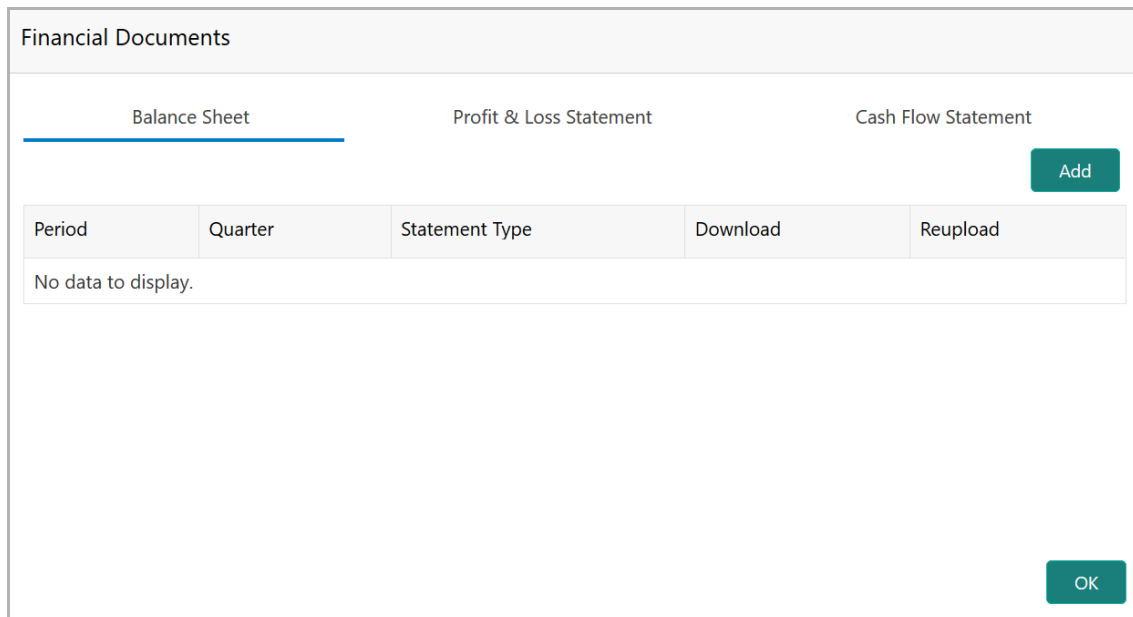
- Balance Sheet Size
- Operating Profit
- Net Profit
- Year Over Year Growth
- Return On Investment
- Return On Equity

Chapter 3 - Credit Initiation

- Return On Asset

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

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

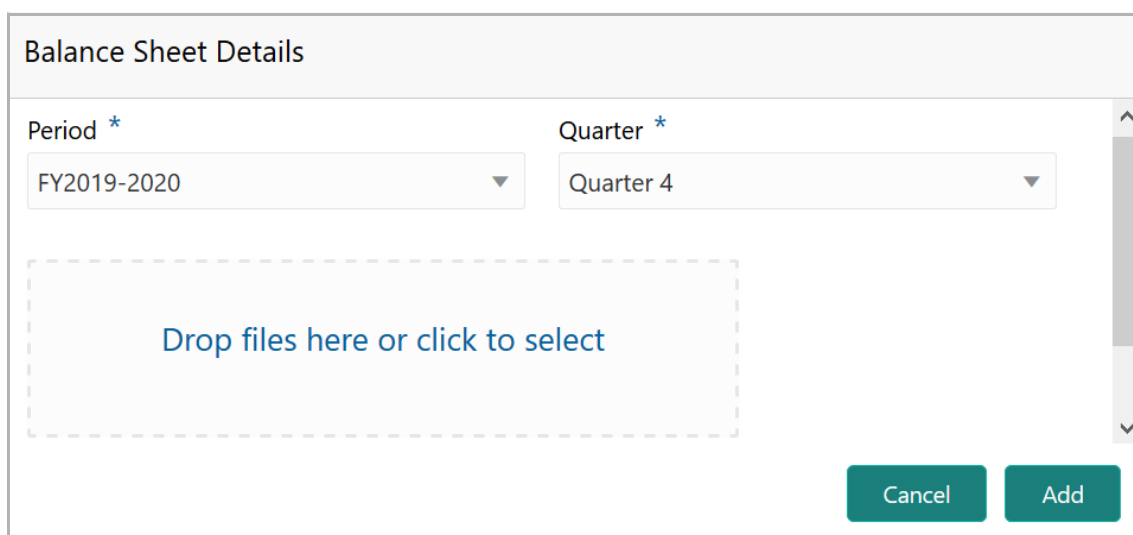


The screenshot shows the 'Financial Documents' window. At the top, there are three tabs: 'Balance Sheet' (selected), 'Profit & Loss Statement', and 'Cash Flow Statement'. To the right of these tabs is a green 'Add' button. Below the tabs is a table with the following headers: 'Period', 'Quarter', 'Statement Type', 'Download', and 'Reupload'. The table body contains the text 'No data to display.' At the bottom right of the window is a green 'OK' button.

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

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

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



The screenshot shows the 'Balance Sheet Details' window. It features two dropdown menus: 'Period *' with the value 'FY2019-2020' and 'Quarter *' with the value 'Quarter 4'. Below these is a large dashed box containing the text 'Drop files here or click to select'. At the bottom right, there are two green buttons: 'Cancel' and 'Add'.

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



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

Projections

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

Projections

Year

2021

Operating Profit

£30,000,000.00

Year Over Year Growth

20% ▼ ▲

Return On Equity

8% ▼ ▲

Balance Sheet Size

£5,000,000.00

Net Profit

£2,000,000.00

Return On Investment

18% ▼ ▲

Return On Asset

10% ▼ ▲

Add

Clear

Cancel

88. Specify the **Year** for which the Financial Institution's projection details are to be added.
89. Search and select the **Currency** for the projection details.
90. Specify the following details in the corresponding fields:
 - Balance Sheet Size
 - Operating Profit
 - Net Profit
 - Year Over Year Growth
 - Return On Investment
 - Return On Equity
 - Return On Asset
91. Click **Add**. The projection details are added.

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

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

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

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

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

Year * FY2020-2021

Quarter * Annual

Drop files here or click to select

Current selected files:

93. Select the **Period** and **Quarter** for which the projection document is to be added.

Chapter 3 - Credit Initiation

94. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.
95. Click **Add**. Document is added.
96. In the *Business Projection* screen, click the Chart view icon to change the List view to Chart view.



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

Rating

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

Add Rating

Rating Date *

May 13, 2018

Outlook *

Positive

Year Of Rating *

2018

Risk Ratings

Rated By

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

Close

98. Select the following details of the rating:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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

Chapter 3 - Credit Initiation

OFSSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Customer Rating

Year *

All

+Add ratings

Moody's

AAA

Positive

2018

Close

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

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

Stakeholders

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

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

< StakeHol...

Sponsors

Share holders

Directors

Management Team

Bankers

Guarantors

Customers

Suppliers

Sponsors

Add

No items to display.

OK

Chapter 3 - Credit Initiation

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

The screenshot shows a web application window titled "Sponsors". Inside, there is a form for adding a new sponsor. The form is divided into two columns. The left column contains fields for "Promoter Type" (with radio buttons for "Individual" and "Corporate", where "Individual" is selected), "Name" (text input with "Thomas"), "Experience Summary" (text area), "Role" (text input with "Management"), and "Associated Since" (date input with "May 4, 2010" and a calendar icon). The right column contains fields for "Age" (spin box with "45"), "Designation" (text input with "CEO"), "Stake Percentage" (spin box with "30%"), and "Education Qualifications" (text input with "Masters Degree"). Below these fields is a collapsed section titled "Address details" with a right-pointing arrow. At the bottom right of the form are three buttons: "Add" (green), "Clear" (grey), and "Cancel" (grey).

102. If the sponsor is an individual, select or type the following sponsor details in the corresponding fields:

- Promoter Type (select **Individual** option)
- Name
- Age
- Experience Summary
- Designation
- Role
- Stake Percentage
- Associated Since
- Education Qualifications

103. If the sponsor is an entity, select or type the following sponsor details in the corresponding fields:

- Promoter Type (select **Corporate** option)
- Name
- Stake Percentage

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

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Sponsors

▲ Address details

Name *

Thomas

Street

Enter Street Details

Landmark

Enter Landmark

City *

Mumbai

Zip-Code *

400004

Email Address *

Thomas@sample.com

House/Building *

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State *

Maharashtra

Country *

IN

Phone Number

Enter Phone

Add

Clear

Cancel

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

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

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



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

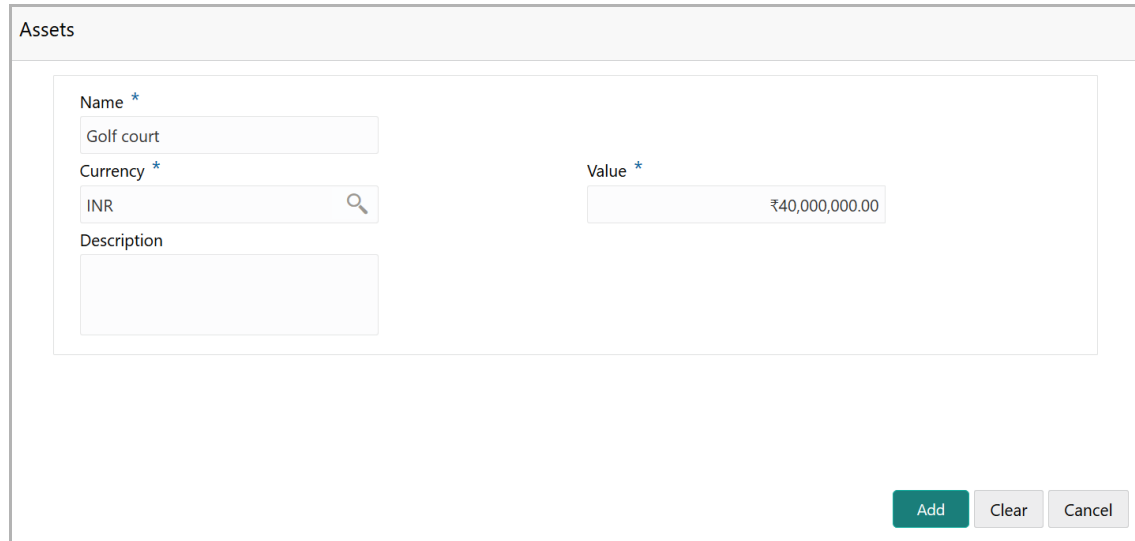


For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer “**Economic Dependency Analysis User Manual**”.

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Assets

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



Assets

Name *
Golf court

Currency *
INR

Value *
₹40,000,000.00

Description

Add Clear Cancel

108. Type the **Name** of the Asset.

109. Search and select the **Currency** for the asset value.

110. Specify the asset **Value**.

111. Type the asset **Description**.

112. Click **Add**. Asset details are added.



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

Customer Covenants

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

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The screenshot shows a web application interface for 'Party Details'. On the left is a sidebar with a menu: 'Party Det...', 'Customer Profile', 'Financial Profile', 'Projections', 'StakeHolders', 'Assets', 'Customer Covenants' (highlighted), 'Customer Terms & condition...', and 'Exposures'. The main area is titled 'Overview' and contains a 'Filter' button and a text input 'Type to filter'. Below this, it says 'No items to display.' and shows a pagination bar: 'Page 1 (0 of 0 items)' with navigation arrows. An 'OK' button is in the bottom right corner.

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

The screenshot shows the 'Covenant Details' window. It has a header 'Covenant Details' and a main form area. The form has four fields: 'Covenant Code *' with a search icon and a link 'Click to add New Covenant', 'Covenant Name *' with the value 'DSCR on the basis of EBITDA', 'Covenant Description *' with the value 'DSCR on the basis of EBITDA', and 'Classification Type *' with the value 'External'. Below the form are four expandable sections: 'Covenant Details', 'Monitoring Information Details', 'Formula Details', and 'Others'. At the bottom right are 'Create' and 'Cancel' buttons.

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

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

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

- Covenant code - A unique code for the covenant to be created
- Covenant name - Name for the covenant to be created
- Covenant description - A brief description about the covenant
- Classification type - Classification type of the covenant, such as Internal and External

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

Chapter 3 - Credit Initiation

118. Specify the following details in respective fields:

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

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

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

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

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

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The screenshot shows the 'Formula Details' section of the FI Credit Proposal User Guide. It features a 'Formula Builder' interface with the following components:

- Variables:** A dropdown menu labeled 'Select Any Variable'.
- Operators:** A row of buttons for mathematical operators: +, -, *, /, %, (,), >, and <.
- Custom Value:** A text input field.
- Caret position:** A label indicating the current position in the formula, set to 19.
- Formula Input:** A large text area containing the formula 'DEBT - ASSET'. The input is shown with red 'X' marks over the words 'DEBT' and 'ASSET', and a '- X' mark over the minus sign. A 'Clear All' button is located to the right of the input area.
- Formula:** A label 'Formula : DEBT - ASSET'.
- Formula Validity:** A status message 'Formula Is Valid : Valid Expression' in green text.
- Build Formula:** A green button to confirm the formula.
- Target type:** A dropdown menu labeled 'Select Target Type'.
- Covenant Check Condition:** A dropdown menu labeled 'Select Check Condition'.
- Target Value:** A text input field labeled 'Enter Target Value'.

122. Select a **Variable** from the drop down list. The options available are **Debt**, **Asset**, **Debt Ratio** and **Asset Ratio**.

123. Select the required operator from the available **Operators**.

124. Provide a **Custom Value**, if you want to use it in the formula.

125. Click **Build Formula**. The formula is built and displayed below the formula box.

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

126. Select the **Target Type** from the drop down list. The options available are: **Value**, **Percentage**, and **Ratio**.

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

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

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

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

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

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Others

Compliance Status
☐ Met ☐ Breach

Waiver Status
Waive all

Last Check Value
Last Checked Value

Deferred Due Date

Remarks

Enter text here...

Post

No items to display.

Create Cancel

130. Select the current covenant **Compliance Status** of the party. The options available are: **Met** and **Breach**.

131. Select the **Waiver Status** from the drop down list. The options available are: Waive and Waive all.

132. Specify the target value observed during the last covenant check in the **Last Check Value** field.

133. Specify the **Deferred due date**. The covenant review can be postponed till the mentioned date.

134. Capture overall **Remarks** for the covenant.

135. Click **Create**. Covenant details are added.

136. To edit the added covenant, select the covenant record and click the Edit icon.

137. To delete the added covenant, select the covenant record and click the Delete icon.

Customer Terms & Conditions

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

Chapter 3 - Credit Initiation

Add Terms And Conditions

Customer Linkage

☒

T&C Type *

☒ Pre-disbursement

☐ Post-disbursement

Condition Code *

002

Condition Description *

Terms and Condition for Collateral

Terms & Conditions *

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

Create

Cancel

139. Enable the **Customer Linkage** switch, if required.

140. Select the **T&C Type**. The options available are **Pre-disbursement** and **Post-disbursement**.

141. If the **Customer Linkage** switch is not enabled, the **Facility Id** field appears as shown below:

Chapter 3 - Credit Initiation

Add Terms And Conditions

Customer Linkage

T&C Type *

Pre-disbursement

Post-disbursement

Facility Id *

Funded - Term Loan-F20174004

Condition Code *

004

Condition Description *

Terms and Condition for term loan

Terms & Conditions *

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

Create

Cancel

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

143. Specify the **Condition Code**.

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

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

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

147. To filter the terms and conditions, click the Filter icon and specify the filter parameters or directly type the parameter in *Type to filter* text box.

Exposures

148. To add the exposure details of the Financial Institution, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.

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

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Country Dependency Details

Country *

US

Currency *

USD

Country Wise Data

Sales *

\$50,000.00

Purchase *

\$30,000.00

Investments *

\$100,000.00

Loans *

\$200,000.00

Deposits *

\$50,000.00

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Save

Cancel

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

Country Wise Data

151. Specify the amount of **Sales** recorded in the selected country.

152. Specify the amount of **Purchase** made from the selected country.

153. Specify the amount of **Investments** made in the selected country.

154. Specify the amount of **Loans** received from the selected country.

155. Specify the amount of **Deposits** made in the selected country.

Country Wise Business Operations

Country Wise Business Operations

Market Share Percentage *

10%

Presence for Years *

9

Major Products Sold *

Construction steel

Associated Since *

Sep 30, 2010

156. Specify the Financial Institution's **Market Share Percentage** in selected country.

157. Specify the Financial Institution's **Presence for Years** in selected county.

158. Specify the **Major Products Sold** by the Financial Institution in the selected country.

159. Specify the date on which association between the Financial Institution and selected country is established in the **Associated Since** field.

Sales Breakup

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

33

Chapter 3 - Credit Initiation

Sales Breakup

No items to display.

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

Sales Breakup

Customer *

Sales Amount *

Percentage of Total Sales *

Major Product Sold

Bee Constructions

\$20,000.00

40%

Steel rods

Debtor Days

Associated Since *

Country

15

Sep 1, 2016

US

Save

Cancel

161. Specify the **Customer** of the Financial Institution.

162. Specify the **Sales Amount** recorded for the specified customer.

163. Specify the **Percentage of Total Sales** recorded for the specified customer.

164. Specify the **Major Product Sold** to the specified customer.

165. Specify the **Debtor Days** for the specified customer.

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

167. Click **Save**. Sales breakup is added and displayed in the **Sales Breakup** section.

168. To edit or delete the added sales breakup, select the record and click the respective icon.

Purchase Breakup

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

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

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Purchase Breakup

Supplier *

Purchase Amount *

Percentage of Total Purchases *

Major Product Bought

Navy Cements

\$30,000.00

50%

▼ ▲ Cement

Creditor Days

Associated Since *

Country

10 ▼ ▲

Sep 30, 2000

US

Save

Cancel

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

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

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

173. Specify the **Major Product Bought** by the Financial Institution from the supplier.

174. Specify the **Creditor Days** for the supplier.

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

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

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

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

Exposures

Country exposure

Currency exposure

US

Sales Amount : \$50,000.00

Purchase Amount : \$30,000.00

Loan Amount : \$200,000.00

Investment Amount : \$100,000.00

Deposit Amount

Edit Delete View

Page 1 of 1 (1 of 1 items)

OK

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

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

Currency Dependency Details

Currency *
USD

Currency Details

Sales Amount *	\$50,000.00	Sales Percentage *	50%	Purchase Amount *	\$30,000.00	Purchase Percentage *	20%
Loan Amount *	\$40,000.00	Loan Percentage *	30%	Investment Amount *	\$100,000.00	Investment Percentage *	40%
Deposit Amount *	\$60,000.00	Deposit Percentage *	30%				

Hedging Details

- Future Currency Requirement - Loan Repayment
- Future Currency Requirement - Creditor Payment
- Future Currency Credit - Debtor Payment
- Future Currency Credit - Interests

Save Cancel

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

Currency details

182. Specify your customer's **Sales Amount** in the selected currency.

183. Specify your customer's **Sales Percentage** with respect to the selected currency.

184. Specify your customer's **Purchase Amount** in the selected currency.

185. Specify your customer's **Purchase Percentage** with respect to the selected currency.

186. Specify the **Loan Amount** availed by your customer in the selected currency.

187. Specify your customer's **Loan Percentage** with respect to the selected currency.

188. Specify your customer's **Investment Amount** in the selected currency.

189. Specify your customer's **Investment Percentage** with respect to the selected currency.

190. In the **Deposit Amount** field, specify the amount deposited by your customer in the selected currency.

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

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Hedging Details

Hedging Details			
Credit Outstanding *	Debit Outstanding *	Variance	Hedging Required?
\$30,000.00	\$20,000.00	\$10,000.00	<input type="checkbox"/>

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

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

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

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

Future Currency Requirement - Loan Repayment

Future Currency Requirement - Loan Repayment		
Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
\$50,000.00	\$10,000.00	\$40,000.00

195. Specify your customer's **Outstanding Loan Amount** in selected currency.

196. In the **Repayment in current year** field, specify the loan amount to be repaid in the current year.

197. In the **Repayment in Next 3 Years** field, specify the loan amount to be repaid in next three years.

Future Currency Requirement - Creditor Payment

Future Currency Requirement - Creditor Payment	
Outstanding Amount *	\$50,000.00
* 0-30 days	: \$25,000.00
* 30-60 days	: \$25,000.00
* 60-90 days	: \$0.00
* 90-120 days	: \$0.00
* 120-150 days	: \$0.00
* 150-180 days	: \$0.00
* More than 180 days	: \$0.00

0-30 days	50.0%
30-60 days	50.0%
60-90 days	0.0%
90-120 days	0.0%
120-150 days	0.0%
150-180 days	0.0%
More than 180 days	0.0%

198. Specify the **Outstanding Amount** to be paid by your customer to their creditor in selected currency.

199. Specify the outstanding amount to be paid in **0-30 days**.

200. Specify the outstanding amount to be paid in **30-60 days**.

201. Specify the outstanding amount to be paid in **60-90 days**.

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

Future currency credit - Debtor payment

Future Currency Credit - Debtor Payment

Outstanding Amount *

\$50,000.00

* 0-30 days

:

\$25,000.00

* 30-60 days

:

\$25,000.00

* 60-90 days

:

\$0.00

* 90-120 days

:

\$0.00

* 120-150 days

:

\$0.00

* 150-180 days

:

\$0.00

* More than 180 days

:

\$0.00

50.0%

50.0%

0-30 days

30-60 days

60-90 days

90-120 days

120-150 days

150-180 days

More than 180 ...

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

Future Currency Credit - Interests

Future Currency Credit - Interests

Investment Amount Interest *

Interest expected in Current Year *

Interest expected next 3 Years *

\$4,500.00

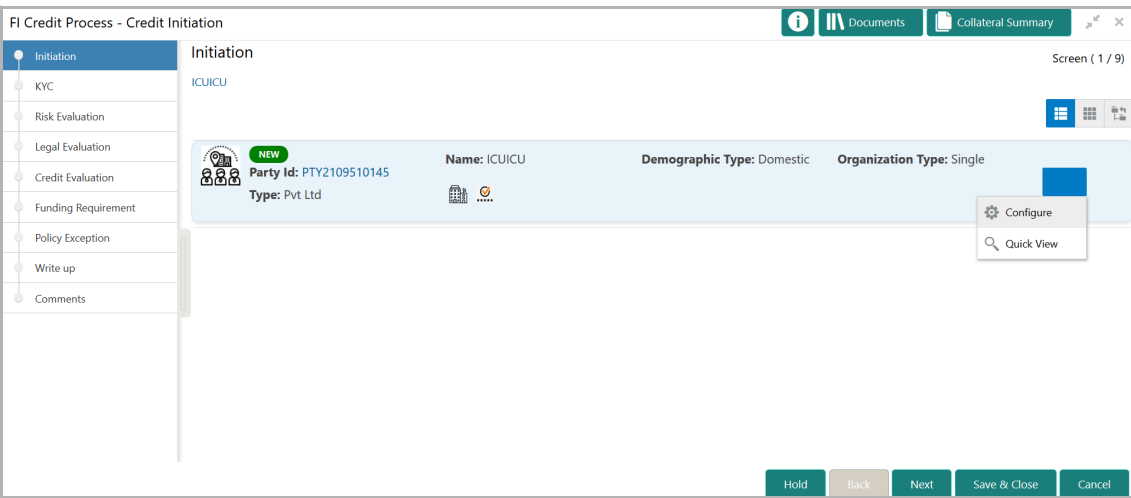
\$1,500.00

\$3,000.00

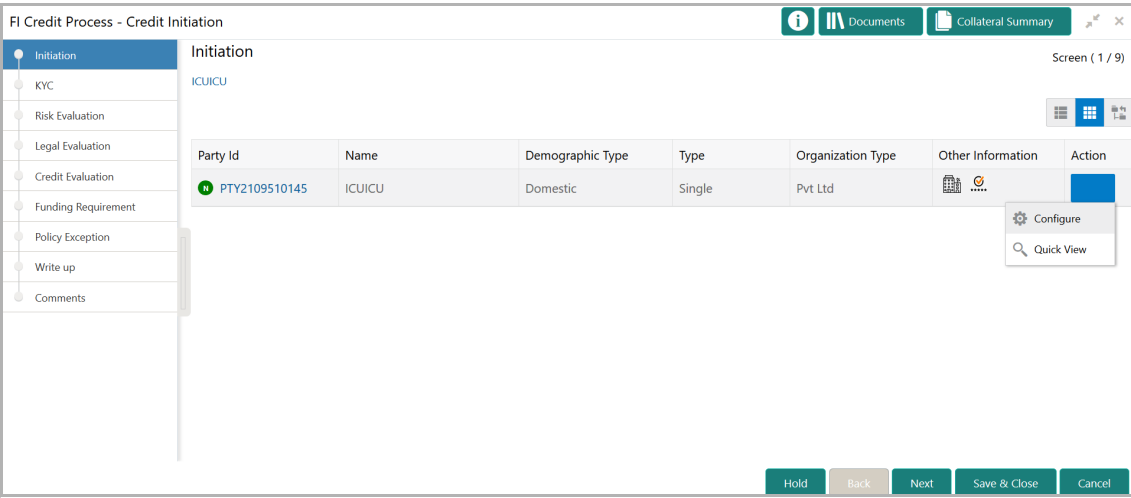
- 214. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
- 215. In the **Interest expected in current year** field, specify the interest to be received in the Current year.
- 216. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.

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217. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.
218. To **Edit**, **Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.
219. Click **Ok** in the *Party Details* window.
220. To change the layout of the *Initiation* page to list view, click the List view icon at the right corner.



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



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

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KYC Evaluation

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

The screenshot shows the 'FI Credit Process - Credit Initiation' window. On the left is a sidebar with a list of steps: Initiation, KYC (selected), Risk Evaluation, Legal Evaluation, Credit Evaluation, Funding Requirement, Policy Exception, Write up, and Comments. The main area is titled 'KYC' and contains a 'Filter' button and a text input 'Type to filter'. Below this is a table with one row of data for 'ICUICU'. The table columns are 'Party Id : PTY2109510145', 'Entity Type : Pvt Ltd', 'KYC Status :', 'Verification Date :', and 'KYC Method :'. A pagination bar shows 'Page 1 of 0 (1 - 0 of 0 items)'. On the right side of the table, there is a hamburger menu icon that has been clicked, showing a dropdown with two options: 'KYC Details' and 'KYC Evaluation'. At the bottom of the window are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

223. Click or mouse hover on the hamburger icon. The following options appears:

- KYC Details
- KYC Evaluation (appears only if this feature is enabled in Maintenance module)

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

The screenshot shows the 'KYC Details' window. It has a title bar with a close button. The main content area includes a 'Report Received' toggle switch which is currently turned on. Below this are two date pickers: 'Verification Date' set to 'Jun 25, 2020' and 'Effective Date' set to 'Jan 2, 2020'. There are also two text input fields: 'KYC Method' and 'KYC Status *'. The 'KYC Status' dropdown menu is open, showing 'Verified' as the selected option. At the bottom right of the window are two buttons: 'Create' and 'Cancel'.

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

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226. Click the calendar icon and select the **KYC Verification Date**.
227. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
228. Type the **KYC Method**. For example: Field verification is a KYC Method.
229. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.
230. Click **Create**. KYC details are updated in the *KYC* page as shown below.

The screenshot shows the 'KYC' page with a filter bar at the top. Below the filter bar, there is a card for 'OFSSS' with the following details: Party Id : PTY203221262, Entity Type : Pvt Ltd, KYC Status : Verified, Verification Date : 20-11-16, and KYC Method : Field Verification. At the bottom of the card is a vertical ellipsis menu icon. Below the card, there is a pagination bar showing 'Page 1 of 0 (1 - 0 of 0 items)' and navigation icons. At the bottom of the page, there are five buttons: Hold, Back, Next, Save & Close, and Cancel.

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

The screenshot shows the 'KYC Evaluation' questionnaire. At the top, there are navigation buttons for '< Previous Category' and 'Next Category >'. On the right, there is a 'Total Score 9' indicator. The current category is 'Profitability', which has a 'Score 3' indicator. The question is 'Is the real financial strength significantly different from what is reflected in the financial statement?'. There are two radio button options: 'Yes' (selected) and 'No'. Below the options is a text area for 'Comment'. At the bottom right, there are 'Cancel' and 'Save' buttons.

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

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

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

The screenshot shows the KYC page for a user named OFSSS. The page displays the following information:

- Party Id: PTY203221262
- Entity Type: Pvt Ltd
- KYC Status: Verified
- Verification Date: 20-11-16
- KYC Method: Field Verification
- Evaluation Score: 12 (highlighted with a red box)

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

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

Risk Evaluation

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

The screenshot shows the Risk Evaluation page. On the left, there is a sidebar with a list of steps: Initiation, KYC, Risk Evaluation (selected), Legal Evaluation, Credit Evaluation, Funding Requirement, Policy Exception, Write up, and Comments. The main area displays a questionnaire window titled "ICUICU" with the text "Risk Evaluation" and a large yellow circle containing the number "0". Below the circle is an "Evaluate" button. At the bottom of the page, there are navigation buttons: Hold, Back, Next, Save & Close, and Cancel.

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

Chapter 3 - Credit Initiation

test fi

Total Score 5

Score 1

Financial Risk

1/3

Number of days company was unable to perform its functions in the last year due to machinery break down

✓ 15 - 20 days

7 - 10 days

Above 20 days

Less than a week

10 - 15 days

Comment

Cancel

Save

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

238. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

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

239. Click **Save**.

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

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

Legal Evaluation

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

FI Credit Process - Credit Initiation

Initiation

KYC

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

Legal Evaluation

ICUICU

Score

0

Evaluate

Screen (4 / 9)

Hold

Back

Next

Save & Close

Cancel

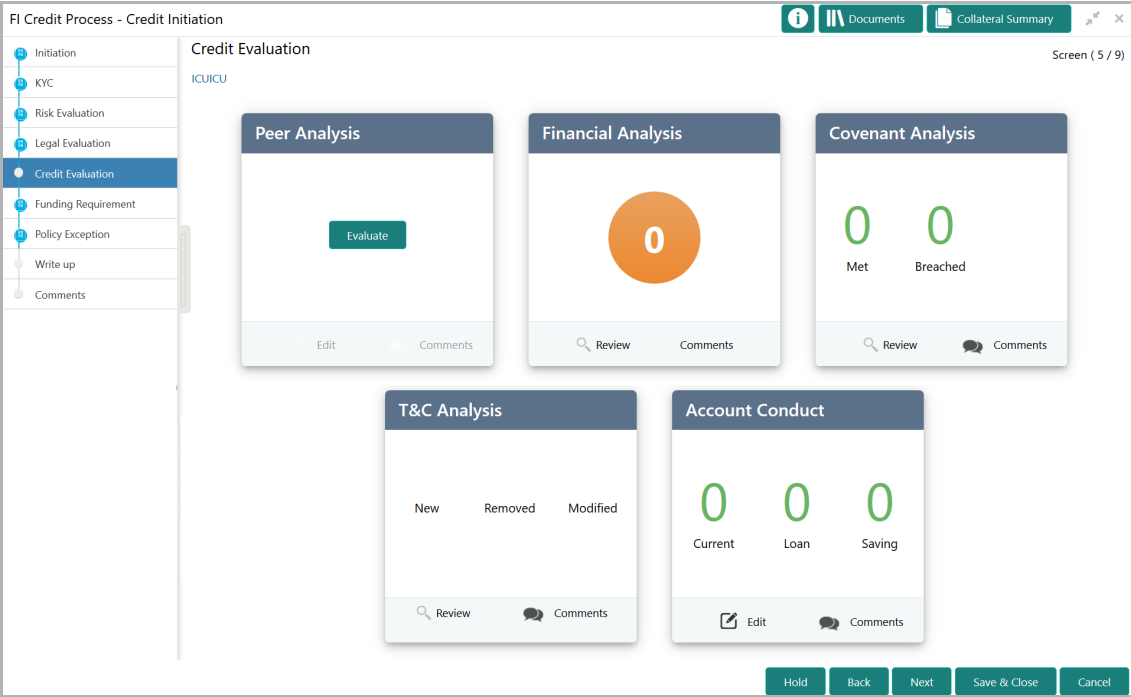
Chapter 3 - Credit Initiation

Legal Evaluation is similar to Risk Evaluation. Refer [“Risk Evaluation” on page 42](#) for information on performing legal evaluation.

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

Credit Evaluation

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



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

Corporation > Account Conduct

Account OverView

Current Accounts		Loan Accounts		Deposit Accounts		
Refresh	Add	View	Edit	Delete		
Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Mo
489022244	USD	45000000000	30000000000		2000000000000	

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

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

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

Chapter 3 - Credit Initiation

Current Account Performance Details

Current Account No *
489022244

Currency *
USD

Average Debit Balance *
\$3,000,000,000.00

Current Balance
\$2,000,000,000,000.00

Branch
004

Average Credit Balance *
\$45,000,000,000.00

Limit

No Of Excess In 6 Months
0

OK

Clear

Cancel

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

Chapter 3 - Credit Initiation

Loan Account Performance Details

Loan Account No *

3245343

Sanctioned Amount *

\$450,000,000.00

EMI Paid

\$300,000,000.00

Balance Outstanding

\$150,000,000.00

Currency *

USD

Tenor (In Months)

30

EMI Remaining

\$12.00

Discrepancy

☐

OK

Clear

Cancel

254. Type the **Loan Account No.**

255. Search and select the **Currency.**

256. Specify the following details in corresponding fields:

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

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

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

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

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

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

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

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

Chapter 3 - Credit Initiation

Deposit Account Performance Details

Deposit Account No *

9000000022

Branch

004

Balance

\$5,000,000,000.00

Account Type *

Savings

Currency

USD

OK

Clear

Cancel

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

Chapter 3 - Credit Initiation

ACME Corporation > Peer Analysis

Period
▼

Quarter
▼

Select Customer

Score
0

History

Ratio	Benchmark	Value
No data to display.		

Comment

↶ ↷ B I U T A - size - < > H1 H2 ↶ ↷ >

Enter text here...

Post

No items to display.

Close

276. Select the **Period** and the **Quarter** and then perform the peer analysis. A score is generated for the analysis.

277. **Post** the **Comment** for the Peer Analysis.

278. Click **Close**. The score is displayed in the *Qualitative Analysis* window.

279. To perform financial analysis, click **Evaluate** in the **Financial Analysis** tile. The *Financial Analysis* window appears.

Chapter 3 - Credit Initiation

ACME Corporation > Financial Analysis

Period

Quarter

Score

0

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

Comment

Close

280. Select the **Period** and the **Quarter** and then perform the financial analysis. A score is generated for the analysis.
281. **Post** the **Comment** for the Financial Analysis.
282. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
283. To perform covenant analysis, click **Evaluate** in the **Covenant Analysis** tile. The *Covenant Analysis* window appears.

Chapter 3 - Credit Initiation

ACME Corporation > Covenant Analysis

N.A.
No Of New Covenants Proposed

N.A.
No Of Existing Covenants

New Covenant Proposed

No items to display.

Page 1 (0 of 0 items) < 1 >

Existing Covenant Past Performance

No items to display.

Comment

Enter text here...

Post

No items to display.

Close

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

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

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

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

Chapter 3 - Credit Initiation

ACME Corporation > T&C Analysis

0
No Of New T&C Proposed

0
No Of Existing T&C Compliance

New Terms And Conditions Proposed

Filter × ☰ ☱

No items to display.

Page of 0 (1 - 0 of 0 items) K < > ⌕

Existing Terms & conditions compliance

Filter × ☰ ☱

No items to display.

Page of 0 (1 - 0 of 0 items) K < > ⌕

Comment

↶

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A

- size -

☰

☱

☲

☳

☴

☵

☶

☷

H1

H2

↺

↻

➤

Enter text here...

Post

No items to display.

Close

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

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

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

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

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

290. To capture comments for the analysis, click **Comment** in the corresponding tile.

291. After performing credit evaluation, click **Next**. The *Funding Requirement* page appears.

Funding Requirement

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

Chapter 3 - Credit Initiation

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

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

FI Credit Process - Credit Initiation

Screen (6 / 9)

Initiation
KYC
Risk Evaluation
Legal Evaluation
Credit Evaluation
Funding Requirement
Policy Exception
Write up
Comments

Funding Requirement

ICUCU

Liability details

004 Branch

NA Liability Number

NA Exposure Amount

NA Requested Liability Amount

Edit

Filter Type to filter

No items to display.

List View Table View Facility Structure

Hold Back Next Save & Close Cancel

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

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

Liability Details

Currency

Requested Liability Currency: *

INR

Amount

Requested Liability Amount: * ₹2,500,000.00

Return On Capital 20%

Probability Of Default 0%

Loss Given Default 0%

Cash Cover

Proposed and Approved

Proposed Liability Currency: * INR

Proposed Liability Amount: * ₹2,500,000.00

Proposed Funded Sell Down ₹2,000,000.00

Proposed Unfunded Sell Down ₹500,000.00

Dates

Next Review Date * Apr 30, 2021

Requested Expiry Date * Apr 30, 2022

Proposed Expiry Date * Apr 30, 2022

Additional Fields

No Additional fields configured!

Save Cancel

Chapter 3 - Credit Initiation

Currency

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

Amount

295. Specify the following details:

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

Proposed and Approved

296. Specify the following details.

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

Dates

297. Select the **Next Review Date** for the FI Credit Proposal application.

298. Select the **Requested Expiry Date** for the liability based on your customer request.

299. Select the **Proposed Expiry Date** for the liability. Proposed expiry date can be before or after the requested expiry date.

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

301. To view the added Liability, mouse hover on the Liability details section and click **View**.

Creating Facility without Template

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

Chapter 3 - Credit Initiation

New Facility

☐ Take over other bank facility

Line Code *
22

Parent Facility Id

Next Review Date *
Apr 15, 2021

Currency *
INR

Availability Period
6

☒ Revaluation Required

☒ Rate Agreement Required

Additional Fields
No Additional fields configured!

Line Serial Number *
23

Facility Type *
☒ Funded ☐ Non Funded
☐ Cascade

Line Start Date *
Aug 10, 2020

Requested Amount
₹300,000.00

Commitment Status
☒ Committed ☐ Uncommitted ☐ Cascade

Facility Description *
Term Loan

Facility Category
Term Loan

Line Expiry Date *
Apr 1, 2022

Proposed Amount
₹300,000.00

Secured?
☒ Cascade

Save

Save & Configure

Close

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

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

To add a new funding requirement:

304. Type the **Line Code**.

305. Type the **Line Serial Number**.

306. Type the **Facility Description**.

307. Select the **Parent Facility Id** from the drop down list.

308. Choose the **Facility Type**. The options available are **Funded** and **Non Funded**.

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

309. Select the **Facility Category** from the drop down list.

310. Click the calendar icon and select the **Next Review Date** for the facility.

311. Specify the **Line Start Date** and **Line Expiry Date**.

312. Search and select the **Currency** in which the facility has to be offered.

313. Specify the amount requested by the Financial Institution in **Requested Amount** field.

Chapter 3 - Credit Initiation

314. Specify the **Availability Period** for the facility.

315. Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**.

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

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

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

317. Enable the **Revaluation Required** check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.

318. Enable the **Rate Agreement Required** check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation.

319. To save the details and exit the *New Facility* window, click **Save**.

320. To add further details about the facility, click **Save & Configure**.

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

Modifying Facility Details

FI Credit Process - Credit Initiation

Initiation | KYC | Risk Evaluation | Legal Evaluation | Credit Evaluation | **Funding Requirement** | Policy Exception | Write up | Comments

Funding Requirement

Sample FI

Liability details

211474293 Liability Number branch (004)	\$12.00K Requested Amount expires on (May 12, 2021)	\$12.00K Proposed Amount expires on (May 20, 2021)
--	---	--

Filter | Type to filter

LN1212 NEW	Facility Id: F21146233 Facility Description: des	Requested Amount: \$12,000.00 Facility Category: Working Capital Finance	Facility Type: Funded Next Review Date: May 12, 2021
------------	---	---	---

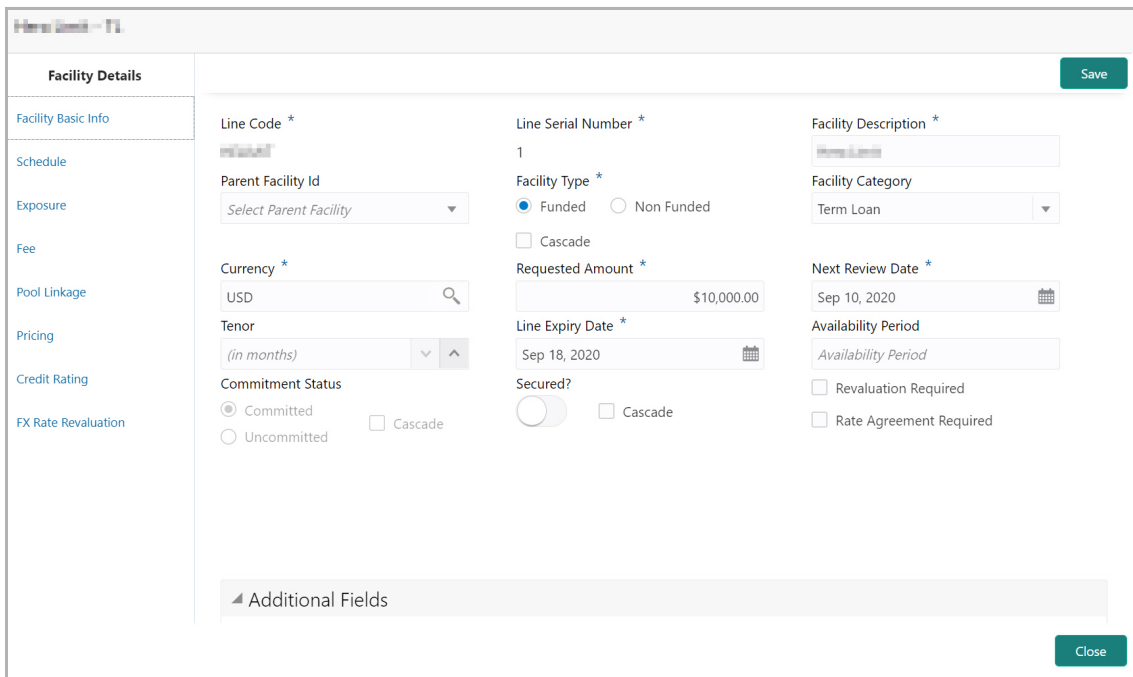
End Of List
(showing 1 record(s) out of 1)

Edit Facility
Create Sub Limit
Remove Facility

Hold | Back | Next | Save & Close | Cancel

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

Chapter 3 - Credit Initiation

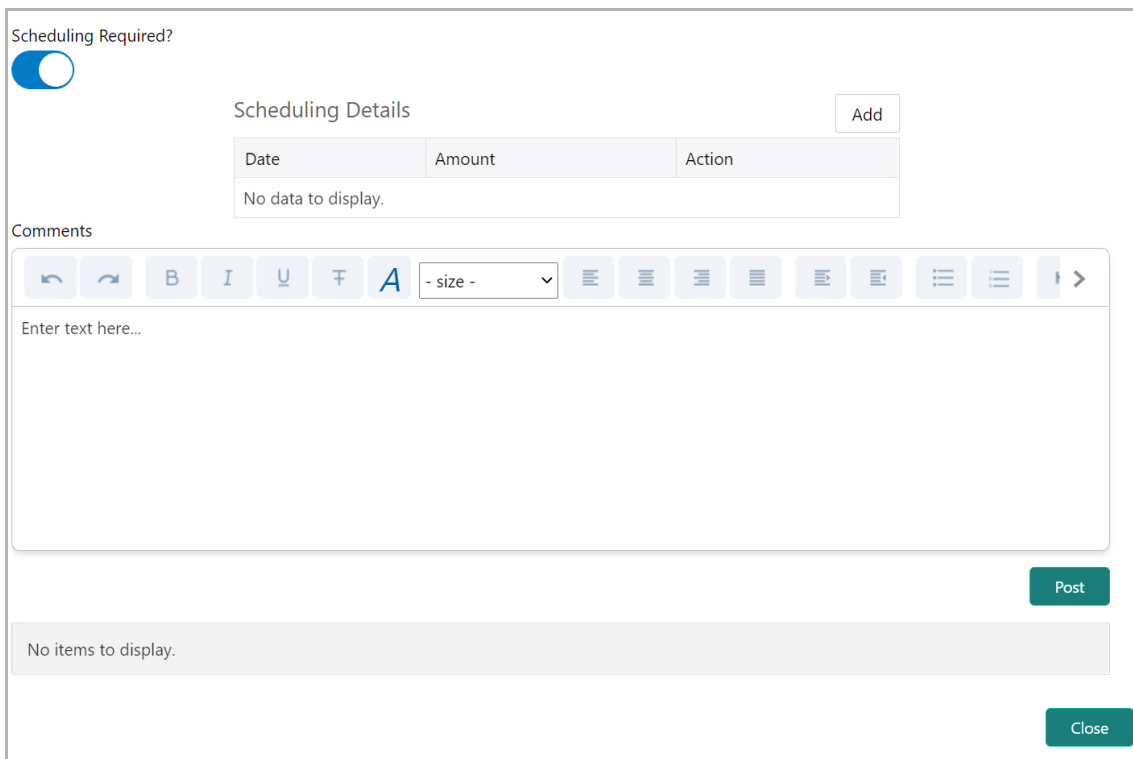


The Facility Details form is a complex interface for managing credit facilities. It features a left-hand navigation menu with options: Facility Basic Info, Schedule, Exposure, Fee, Pool Linkage, Pricing, Credit Rating, and FX Rate Revaluation. The main content area is divided into several sections. The top section contains fields for Line Code, Line Serial Number, Facility Description, Parent Facility Id, Facility Type (Funded/Non Funded), Facility Category, and Term Loan. Below this are fields for Currency, Requested Amount, Next Review Date, Tenor, Line Expiry Date, Availability Period, Commitment Status (Committed/Uncommitted), and Secured? (Secured/Unsecured). A bottom section labeled 'Additional Fields' is currently collapsed. The form includes 'Save' and 'Close' buttons in the top right corner.

323. Modify the facility details, if required.

Scheduling facility disbursement

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




The Scheduling Required? form is a modal window for adding and managing scheduled payments. It features a 'Scheduling Required?' toggle switch at the top left. The main content area is divided into two sections: 'Scheduling Details' and 'Comments'. The 'Scheduling Details' section contains a table with columns for Date, Amount, and Action. Below the table is a text area for comments. The 'Comments' section contains a rich text editor with various formatting options (bold, italic, underline, link, unlink, text color, background color, bulleted list, numbered list, indent, outdent, undo, redo) and a text area for entering text. The form includes 'Add', 'Post', and 'Close' buttons.

Chapter 3 - Credit Initiation

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

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

Scheduling Details

Date *
Nov 30, 2020 

Amount *
\$10,000.00

Create **Close**

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

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

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















Scheduling Required? ☒

Scheduling Details

Add

Date	Amount	Action
20-11-30	\$10,000.00	Edit Delete
21-02-05	\$40,000.00	Edit Delete

Comments

  **B** **I** U  **A** - size -           

Enter text here...

Post

No items to display.

Close

330. To add another scheduling detail, click the **Add** button again.

Chapter 3 - Credit Initiation

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

Adding Exposure Details

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

+



Exposure Type	Exposure Code	Action
No data to display.		

Close

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

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

Chapter 3 - Credit Initiation



Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

Close

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

Adding Fee Details

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

Fee Details					
Fee Preferences					
<div>  Populate  </div>					
Rule Code	Liquidation Preference	Component Type	Fee Start Date	Fee End Date	Waived
No data to display.					

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

Linking Facility to the Pool

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

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

Chapter 3 - Credit Initiation

Facility Linkages

Link facility

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

Close

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

Link facilityF20315600

Pool Code *

Select pool code

Link facilityClose

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

345. Click **Link Facility**.

Adding Pricing Detail

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

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

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

Chapter 3 - Credit Initiation

Pricing

Commission Charges

Commission

Filter Type to filter × + ✎ 🗑️

No items to display.

Page 1 (0 of 0 items) ⏪ < 1 > ⏩

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

Commission Details

Rate Type * Fixed Rate ▼

Rate Basis * Quarterly ▼

Commission Type * Usance ▼

Collection Period * Advance ▼

Currency * INR 🔍

Minimum Commission Amount * ₹500,000.00

Commission Rate * 12 ▼ ▲

Save Cancel

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

Chapter 3 - Credit Initiation

Pricing

Interest Charges

Interest

Filter Type to filter

No items to display.

Page 1 (0 of 0 items)

357. To add interest details, click the add icon in **Pricing - Interest** section. *Interest Details* window appears:

Interest Details

Component Name * ABC

Component Type * Main

Rate Type * Fixed

Fixed Interest Rate * 12

Save Cancel

358. Type a name for the interest in **Component Name** field.

359. Select the **Component Type** from the drop down field.

360. Select **Rate Type** from the drop down field. The options available are: Fixed, Floating and Special Amount.

361. If Fixed is selected as **Rate Type**, specify the **Fixed Interest Rate**.

Chapter 3 - Credit Initiation

Interest Details

Component Name *	Component Type *
<input type="text" value="ABC"/>	<input type="text" value="Main"/>
Rate Type *	Rate Code *
<input type="text" value="Floating"/>	<input type="text" value="LIBOR"/>
Spread *	Interest Reset Cycle *
<input type="text" value="3"/>	<input type="text" value="Monthly"/>

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

- Rate Code
- Spread
- Interest Reset Cycle

Interest Details

Component Name *	Component Type *
<input type="text" value="ABC"/>	<input type="text" value="Main"/>
Rate Type *	Currency *
<input type="text" value="Special Amount"/>	<input type="text" value="USD"/>
Special Interest Amount *	
<input type="text" value="\$3,000.00"/>	

Chapter 3 - Credit Initiation

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

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

The screenshot shows the 'Facility Details' window with the 'Pricing' section expanded. The 'Interest' tab is selected, displaying a table with one item. The table headers are 'Component Name: ABC', 'Component Type: Main', and 'Rate Type: Special Amount'. The table shows 'Page 1 of 1 (1 of 1 items)' and a single row with a value of '1'. Below the table is an 'Additional Fields' section. At the bottom right are 'Save' and 'Close' buttons.

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

The screenshot shows the 'Charge Details' window. It contains several input fields: 'Charge Code *' (005), 'Charge Currency *' (INR), 'Charge Amount *' (₹1,500.00), 'Charge Description' (Processing Fees), 'Is Charge Waived' (toggle switch), 'Waived Amount', 'Minimum Charge Amount', 'Maximum Charge Amount', 'Net Charge Amount', 'Charge Base Amount', and 'Waiver Remarks'. At the bottom right are 'Save' and 'Cancel' buttons.

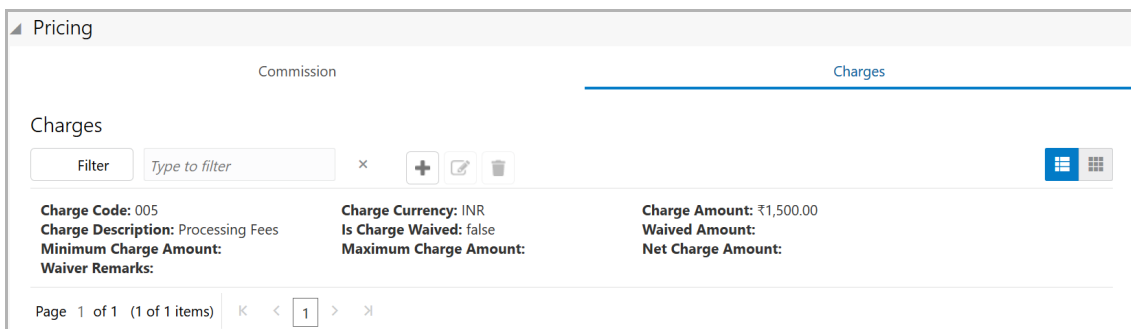
366. Type the **Charge Code** to mention the type of charge.

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

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

Chapter 3 - Credit Initiation

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



Pricing

Commission Charges

Charges

Filter Type to filter x + -

Charge Code: 005
Charge Description: Processing Fees
Minimum Charge Amount:
Waiver Remarks:

Charge Currency: INR
Is Charge Waived: false
Maximum Charge Amount:

Charge Amount: ₹1,500.00
Waived Amount:
Net Charge Amount:

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



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

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

Linking Facility with Collateral

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



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

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

Chapter 3 - Credit Initiation

Term loan for **ABC Group** - TL

Facility Details
Facility Basic Info
Exposure
Fee
Pricing
Facility collateral linkage
Credit Rating

Facility-Collateral Linkage

Filter

Type to filter

+ ✎ 🗑

No items to display.

Page 1 (0 of 0 items) ⏪ < 1 > ⏩

Close

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

Facility-Collateral Linkage

Collateral Code *	Collateral Description	Collateral Currency
COL202960722-Crop	CROP category	INR
Collateral Value	Amount Basis	Linked Percentage *
₹90.00	Amount	100%
Linked Amount *	Order number *	
₹90.00	1	

Save Cancel

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

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

- Collateral Description
- Collateral Currency
- Collateral Value

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

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

Chapter 3 - Credit Initiation

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

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

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

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

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

The screenshot shows a web application interface for a term loan proposal. The title bar reads "Term loan for [redacted] - TL". On the left, a sidebar under "Facility Details" lists: Facility Basic Info, Exposure, Fee, Pricing, Facility collateral linkage (highlighted), and Credit Rating. The main area is titled "Facility-Collateral Linkage". It features a filter section with a "Filter" button, a "Type to filter" text box, and icons for adding, editing, and deleting. Below this, details for a single linkage are shown: Collateral Code: COL202960722, Collateral Value: ₹90.00, Linked Amount: ₹90.00, Collateral Description: CROP category, Amount Basis: Amount, Collateral Currency: INR, Order number: 1, and Linked Percentage: 100%. A "View linkage" link is present. At the bottom, a pagination bar shows "Page 1 of 1 (1 of 1 items)" with navigation arrows. A "Close" button is in the bottom right corner.

384. To filter a linkage record, click the **Filter** icon and specify values for the filter parameters or directly type the first three characters of filter parameter in **Type to filter** text box.

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

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

387. To change the layout of *Facility-Collateral Linkage* screen to table view, click the Table View icon at top right corner.

Chapter 3 - Credit Initiation

Adding Credit Rating

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

No items to display.

History

Close

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

Credit Rating

Agency Name *
 Moodys ▼

Outlook *
 Positive ▼

Grade *
 AAA ▼

Score *
 10

Effective Date *
 May 1, 2018

Year Of Rating *
 2018

Recommend
☒

Create Close

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

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

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

Chapter 3 - Credit Initiation

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

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

393. Enable the **Recommend** switch, if the facility is recommended by the rating agency.

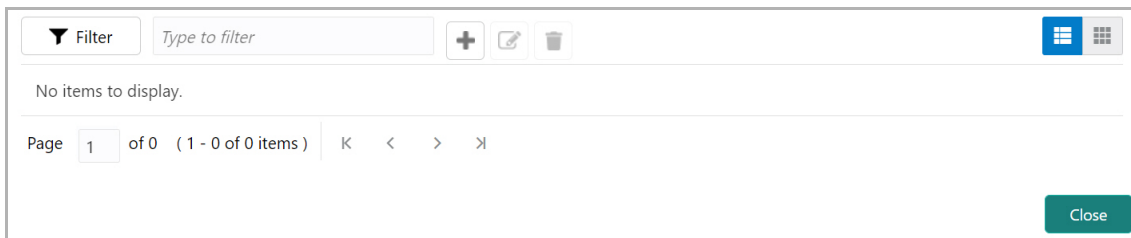
394. Click **Create**. The rating is added and displayed in the Credit Rating page.

395. To view the history of credit ratings added during different processes, click the **History** icon.

396. To filter the credit ratings in the *History* window, click the **Filter** icon and select the **Agency Name** or directly type the agency name in **Type to filter** text box.

Adding FX Rate Revaluation Details

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



The screenshot shows a window titled "FX Rate Revaluation". At the top, there is a filter bar with a dropdown menu set to "Filter", a text input field labeled "Type to filter", and three icons: a plus sign, a pencil, and a trash can. To the right of the filter bar are two view icons: a list view and a grid view. Below the filter bar, the text "No items to display." is centered. At the bottom left, there is a pagination bar showing "Page 1 of 0 (1 - 0 of 0 items)" and navigation icons for first, previous, next, and last. At the bottom right, there is a green "Close" button.

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

Chapter 3 - Credit Initiation

FX Rate Revaluation Details

Module *	Product *
<input type="text" value="MC"/>	<input type="text" value="FCUB"/>
Currency *	FX Rate Type *
<input type="text" value="USD"/>	<input type="text" value="Mid"/>
Rate Input Method *	Rate Fixing Days *
<input type="text" value="Derived"/>	<input type="text" value="1"/>
Revaluation Frequency *	Revaluation Effective Date *
<input type="text" value="Weekly"/>	<input type="text" value="Value Date"/>
Exchange Rate Code *	
<input type="text" value="Standard"/>	
<input checked="" type="checkbox"/> Ignore Holidays *	Holiday Check *
	<input type="text" value="Currency"/>
Holiday Currency *	Schedule Movement *
<input type="text" value="USD"/>	<input type="text" value="Move Backward"/>
<input checked="" type="checkbox"/> Move Across Month *	<input checked="" type="checkbox"/> Cascade Scheduled *

398. In the **Module** field, type the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS)

399. In the **Product** field, type the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module)

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

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

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

Chapter 3 - Credit Initiation

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

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

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

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

404. Select the **Revaluation Frequency** from the drop down list. The options available are: Daily, Weekly, Monthly, Quarterly, Half Yearly, Yearly, and None.

405. Select the **Revaluation Effective Date** from which the revaluation should happen. The options available are: Value Date and Calendar Date.

406. Enable the **Ignore Holidays** check box, if required. The revaluations that are due on holidays will not be performed on the holiday.

407. Select the **Holiday Check** option from the drop down list. The options available are Currency, Both, and Local.

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

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

409. Select the **Schedule Movement** option from the drop down list. The options available are: Move Backward and Move Forward.

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

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

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

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

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

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

Chapter 3 - Credit Initiation

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

Creating Facility with Template

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

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

Chapter 3 - Credit Initiation

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

Facility Template

Template Code *

0022

Template Name

Test Template

×

Working capital facility - 1112

<

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Save

Facility Description *

Working capital facility

Next Review Date *

Oct 1, 2020

Currency *

USD

Requested Amount *

\$10,000.00

Submit

Close

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

Funding Requirement

Screen (6 / 9)

OFSSS

Liability details

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

Filter

Type to filter

×

+

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T

List View

Table View

Facility Structure

<div>00222</div> <div>NEW</div> <div> <div>Facility Id: F20241574</div> <div>Facility Description: Term loan for OFSS</div> </div>	<div>Requested Amount: \$50,000.00</div> <div>Facility Category: Term Loan</div>	<div>Product Type: Fun</div> <div>Next Review Date:</div>	<div>Edit Facility</div> <div>Create Sub Limit</div> <div>Remove Facility</div> <div>Link Document</div>
<div>0</div> <div>NEW</div> <div> <div>Facility Id: F20237076</div> <div>Facility Description:</div> </div>	<div>Requested Amount: \$25,000.00</div> <div>Facility Category: Term Loan</div>	<div>Product Type: Fun</div> <div>Next Review Date:</div>	

Hold

Back

Next

Save & Close

Cancel

74

Chapter 3 - Credit Initiation

Creating Sub Limit

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

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

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

New Facility

☐ Take over other bank facility

Line Code *

22

Parent Facility Id

TERMLOAN3 - test

Currency *

USD

Tenor

12

Commitment Status

☒ Committed
☐ Uncommitted

☐ Cascade

Line Serial Number *

33

Facility Type *

☐ Funded
☒ Non Funded

☐ Cascade

Requested Amount *

\$50,000.00

Line Expiry Date *

Nov 30, 2021

Secured?

☒ Secured
☐ Cascade

Facility Description *

Facility for Tata motors

Facility Category

Term Loan

Next Review Date *

Dec 31, 2020

Availability Period

Availability Period

☒ Revaluation Required

☒ Rate Agreement Required

Additional Fields

UDF

Save

Save & Configure

Close

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

Chapter 3 - Credit Initiation

Funding Requirement

OFSSS

Screen (6 / 9)

Liability details

004
Branch

203221263
Liability Number

\$50,000.00
Requested Liability Amount:

Filter

Type to filter

+

↩

T

List View

Table View

Facility Structure

2235

NEW

Facility Id: F20322627

Facility Description: Term Loan

Parent Line Number: 2233-Term Loan

Requested Amount: \$10,000.00

Facility Category: TL

Product Type: Funded

Next Review Date: 20-11-30

⋮

2233

NEW

⋮

Hold

Back

Next

Save & Close

Cancel

Removing Facility

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

Linking Document

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

Document

Add New Documents

DOC20322414

PENDING

MANDATORY

Document Type: Address Proof

Entity Type: Facility(F20322627)

Document Code: Aadhar Card

Application Number: APP203228490

Document Expiry Date:

Linked To:

⋮

Upload Document

Link Existing Document

DOC20322415

PENDING

OPTIONAL

Document Type: Collateral Agreement

Entity Type: Facility(F20322627)

Document Code: Application Form

Application Number: APP203228490

Document Expiry Date:

Linked To:

⋮

DOC20322416

PENDING

MANDATORY

Document Type: Credit Proposal

Entity Type: Facility(F20322627)

Document Code: Legal Agreement Document

Application Number: APP203228490

Document Expiry Date:

Linked To:

⋮

Close

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

Chapter 3 - Credit Initiation

Document

Document Type *	Document Type Description	Document Code *	Document Code Description
ADDRESDOC	Address Proof	AADHARCARD	Aadhar Card
Document Expiry Date	Remarks	<div>Drop files here or click to select</div> <div>Selected Files []</div>	
Nov 30, 2020			

Upload

Close

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

433. Click **Upload**.

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

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

Linking Existing Facilities

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



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

Link Existing Facilities

Filter

Type to filter

×

	Facility Id: EF20237144 Facility Category: Term Loan	Outstanding Amount: \$25,000.00 Take Over: No	Product Type: Funded
	Facility Id: EF20237145 Facility Category: Term Loan	Outstanding Amount: \$25,000.00 Take Over: No	Product Type: Funded

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

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Link

Cancel

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

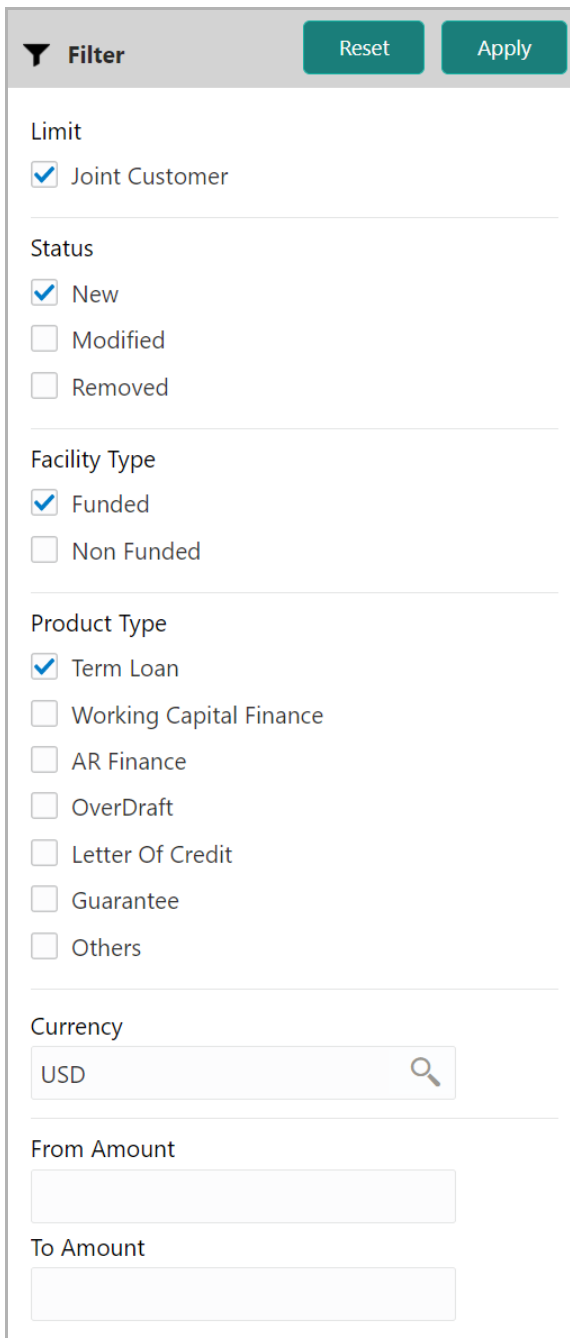
436. To change the layout of the *Link Existing Facilities* window, use the **List View** and **Table view** icons at the top right corner.

Chapter 3 - Credit Initiation

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

Filtering Facility

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



The screenshot shows a 'Filter' window with a grey header bar containing a funnel icon, the word 'Filter', and two green buttons labeled 'Reset' and 'Apply'. The main content area is white and contains several filter sections, each separated by a horizontal line. The sections are: 'Limit' with a checked checkbox for 'Joint Customer'; 'Status' with checked checkboxes for 'New', 'Modified', and 'Removed'; 'Facility Type' with a checked checkbox for 'Funded' and an unchecked checkbox for 'Non Funded'; 'Product Type' with a checked checkbox for 'Term Loan' and unchecked checkboxes for 'Working Capital Finance', 'AR Finance', 'OverDraft', 'Letter Of Credit', 'Guarantee', and 'Others'; 'Currency' with a text input field containing 'USD' and a magnifying glass icon; 'From Amount' with an empty text input field; and 'To Amount' with an empty text input field.


Filter Reset Apply

Limit
☒ Joint Customer

Status
☒ New
☐ Modified
☐ Removed

Facility Type
☒ Funded
☐ Non Funded

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

Currency
USD 

From Amount

To Amount

439. Type and / or select the filter parameters.

440. Click **Apply**. Facility that matches the filter parameters are displayed.

Chapter 3 - Credit Initiation

441. To filter the facility using single filter parameter, type the parameter directly in **Type to filter** text box.



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

442. To delete the facility, **select** the facility and click delete icon.

443. To change the layout of facility details to table view, click the **Table View** icon.

444. To change the layout of facility details to list view, click the **List View** icon.

445. To go to the next page, click **Next**. The *Policy Exception* page appears.

Policy Exception

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

The screenshot shows the 'FI Credit Process - Credit Initiation' interface. On the left, a vertical navigation menu lists steps: Initiation, KYC, Risk Evaluation, Legal Evaluation, Credit Evaluation, Funding Requirement, Policy Exception (highlighted), Write up, and Comments. The main area is titled 'Policy Exception' and is currently empty. At the top right, there are tabs for 'Documents' and 'Collateral Summary'. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The text 'Screen (7 / 9)' is visible in the top right corner of the main area.

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

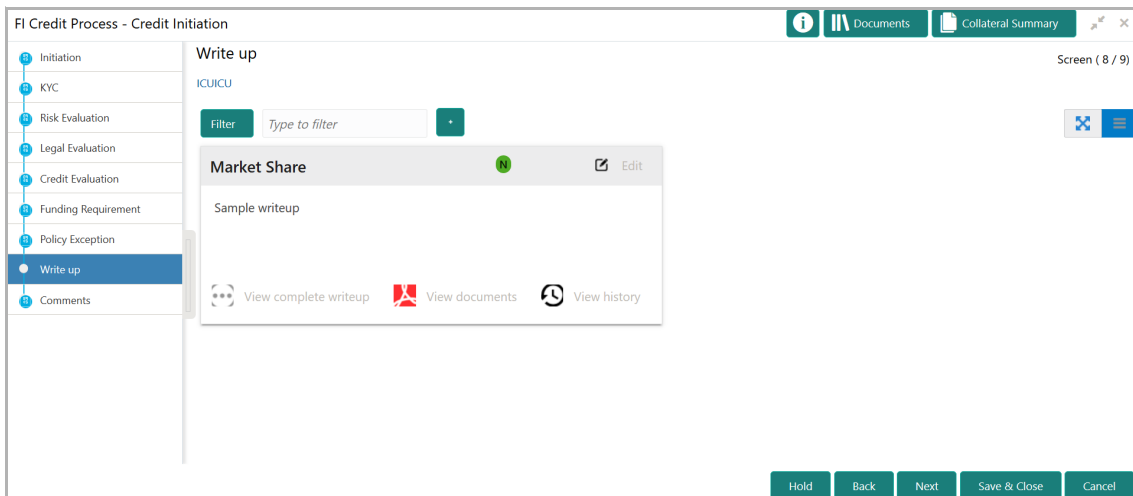
Writeup

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

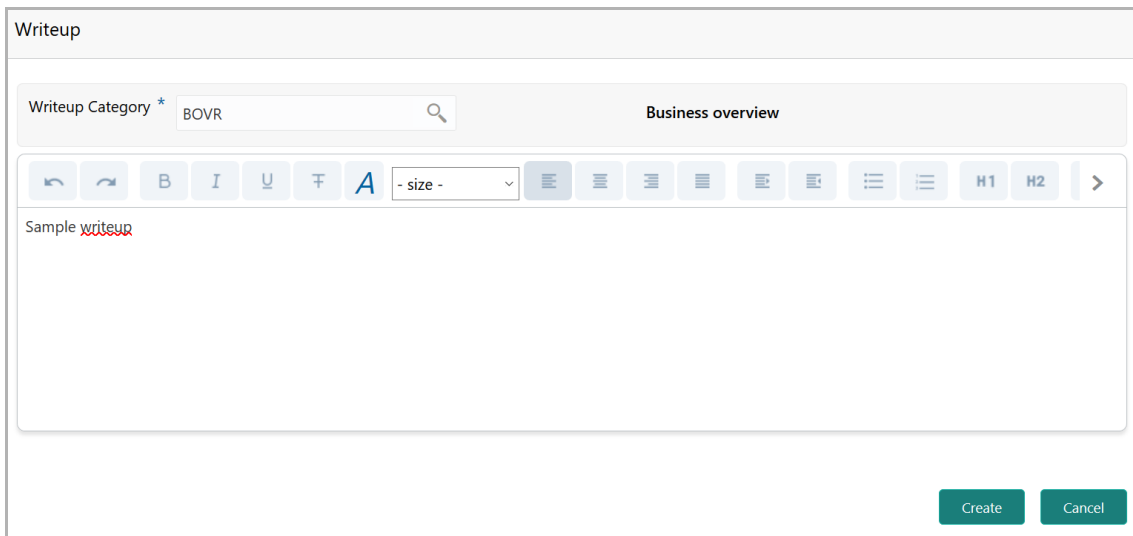


Write up data segment appears only if that data segment is enabled in the Maintenance module.

Chapter 3 - Credit Initiation



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



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

Chapter 3 - Credit Initiation

Writeup Category

Writeup Category Code

Writeup Category Description

Fetch

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

Page

1

of 1

(1 - 7 of 7 items)

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

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

Write up

Corporation

Filter

Type to filter

Facility Purpose

N

Edit

Remove

Sample Writeup

View complete writeup

View documents

View history

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

Chapter 3 - Credit Initiation

The screenshot shows a web application interface titled "Write up" in the top left corner and "Screen (5 / 6)" in the top right corner. Below the title bar, there is a "Corporation" dropdown menu. A "Filter" button is followed by a text input field labeled "Type to filter" and a green "+" button. The main content area features a "Facility Pricing Writeup" tile. Inside this tile, there is a "Sample writeup" text area. To the right of the text area, there are three icons: a clock for "View history", a printer for "Print", and a folder for "View documents". At the bottom of the interface, there is a row of buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

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



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

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

The screenshot shows a window titled "Writeup documents". Inside the window, there is a message "No items to display." in the center. In the top right corner of the window, there is a green button labeled "Add New Documents". In the bottom right corner, there is a green button labeled "Close".

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

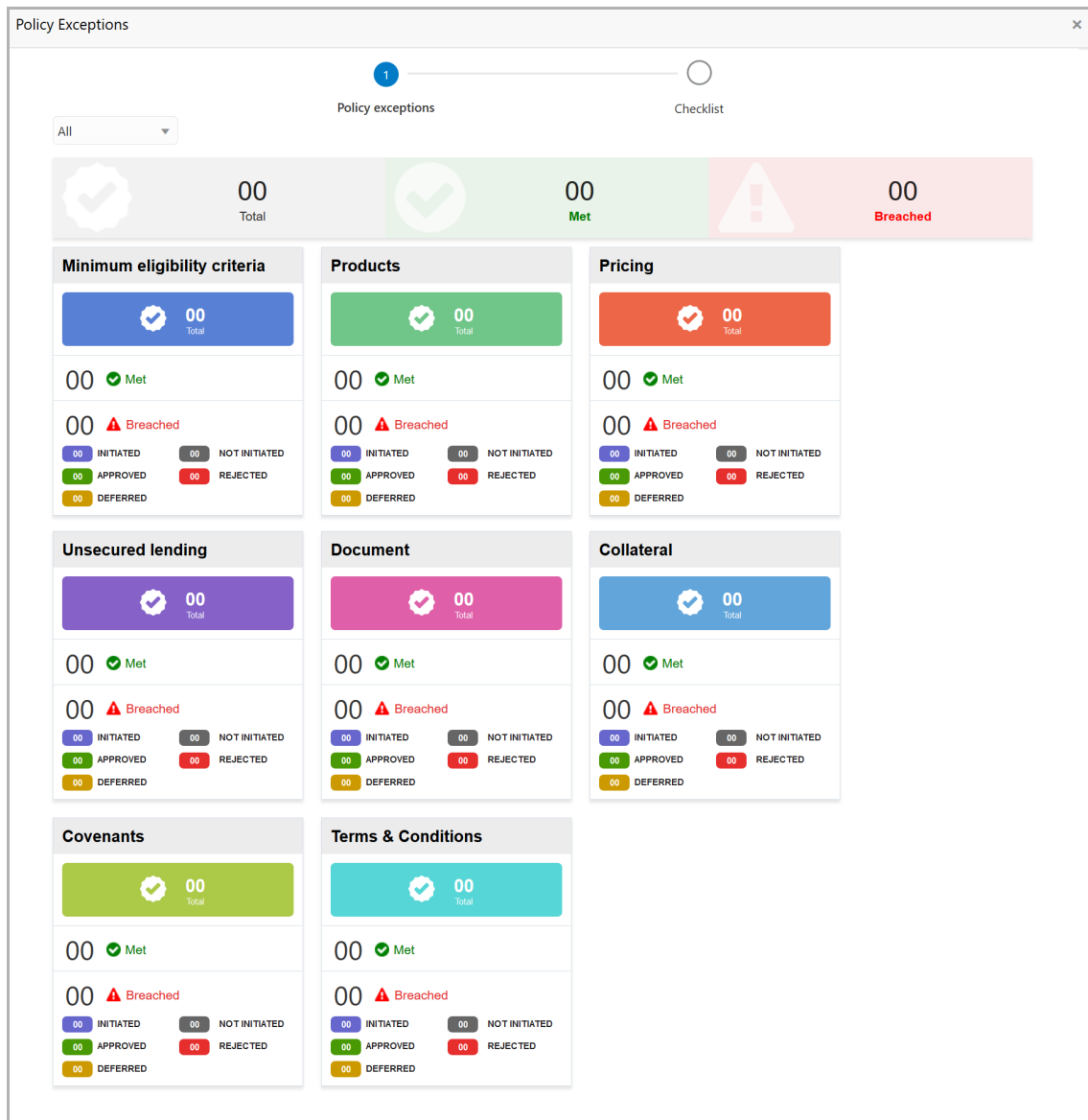
460. To go to the next page, click **Next**. The *Comments* page appears.

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

461. Type the necessary comments in the text box and click **Post**. Comment is posted.
462. To hold the FI credit proposal initiation process, click **Hold**.
463. To go back to the previous stage, click **Back**.
464. To save the process for future edit, click **Save & Close**.
465. To submit the application for review, click **Submit**.
466. To exit the process without saving the information, click **Cancel**.

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

Chapter 3 - Credit Initiation



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

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

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

Chapter 3 - Credit Initiation

The screenshot shows a web application window with a close button (X) in the top right corner. A progress bar at the top indicates two steps: 'Policy exceptions' (Step 1) and 'Checklist' (Step 2, currently active). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

470. Click **Submit**.

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

Chapter 3 - Review and Recommendation

Review and Recommendation

In this stage, the user configured for this stage must review the Credit Proposal application and provide their recommendations to reduce credit risk. Additionally, the details captured in the initiation stage can be managed or new record can be created based on the requirement.

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
<input type="checkbox"/> Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
<input type="checkbox"/> Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
<input type="checkbox"/> Acquire & Edit		TASync Process	TASync7	TASync7	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		TASync Process	TASync6	TASync6	HandOff Success	18-08-16
<input type="checkbox"/> Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		FI Credit Process	TASync1	TASync1	Review and Recommendation	18-08-16
<input type="checkbox"/> Acquire & Edit		FI Credit Process	TASync	TASync	Customer Acceptance	18-08-16
<input type="checkbox"/> Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

Chapter 3 - Review and Recommendation

FI Credit Process - Review and Recommendation

FI Summary

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

Documents

Collateral Summary

Overrides

Screen (1 / 8)

FI Summary

test fi

Party Information

Customer Name: test fi

Demographic Type: Domestic

Entity: Proprietorship

Country: INDIA

FI Code: 12

Head Office Country: AUS

Country of Risk: IN

Business Type: Islamic

FI BIC Code: 12

FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

Covenants

0

Total Covenants

0

Entity Wide

0

Facility Wide

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

8

Positive

2020

Financial Profile

View all

Show results for Previous 3 yea...

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

Projections

View all

Show results for Next 3 years

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

Audit

Hold

Back

Next

Save & Close

Cancel

5

Chapter 3 - Review and Recommendation



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

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

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

Chapter 3 - Approval

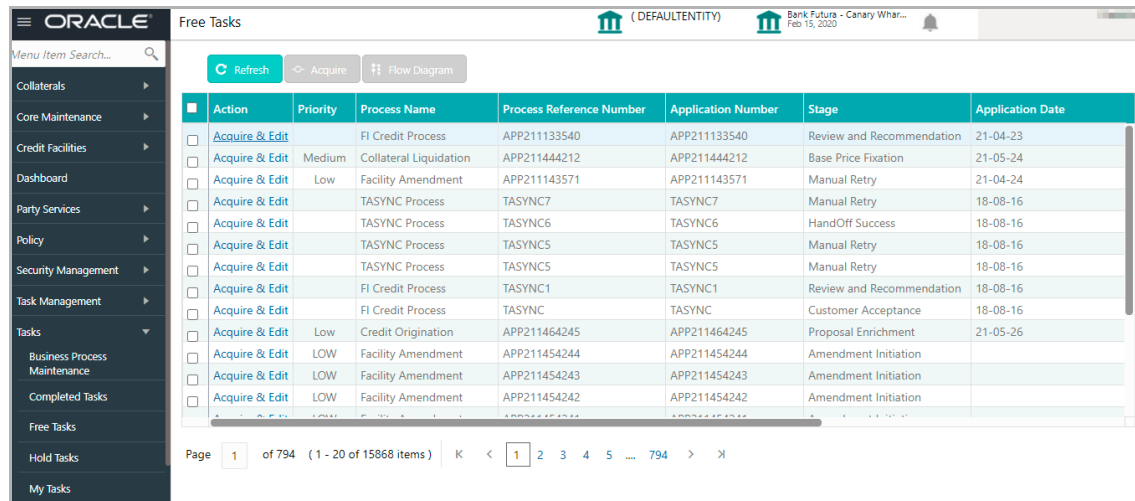
Approval

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

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

To approve the facility, perform the following steps:

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



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASync Process	TASync7	TASync7	Manual Retry	18-08-16
Acquire & Edit		TASync Process	TASync6	TASync6	HandOff Success	18-08-16
Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASync1	TASync1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASync	TASync	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

Chapter 3 - Approval

FI Credit Process - Credit Proposal Approval

Documents

Collateral Summary

Overrides

Screen (1 / 8)

FI Summary

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

test fi

Party Information

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

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

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

Total Pricing: 0

Interest: 0Charges: 0Commission: 0

Added: 0Modified: 0Removed: 0

Covenants

Total Covenants: 0

Entity Wise: 0Facility Wise: 0Financial: 0Non Financial: 0

Newly Added: 0Financial: 0Non Financial: 0

Met: 0Financial: 0Non Financial: 0

Breached: 0Financial: 0Non Financial: 0

Terms & conditions

Total Terms and Conditions: 1

Entity: 1Facility: 0Pre disbursement: 0Post disbursement: 0

Newly added: 0Pre disbursement: 0Post disbursement: 0

Met: 0Pre disbursement: 0Post disbursement: 0

Breached: 0Pre disbursement: 0Post disbursement: 0

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

8Positive2020

Financial Profile

Show results for: Previous 3 yea...

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

No data to display.

Projections

Show results for: Next 3 years

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

No data to display.

Audit

HoldBackNextSave & CloseCancel

Chapter 3 - Approval

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

Funding Requirement

test fi

Liability details

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

Filter Type to filter + - T

NEW Facility Id: FAC1211470008643
Facility Description: Requested Amount: Facility Category: Facility Type: Non Funded
Next Review Date: May 12, 2021

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

Hold Back Next Save & Close Cancel

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

Liability Details

Currency

Requested Liability Currency: *
USD

Amount

Requested Liability Amount: * \$12,000.00
Return On Capital 100%
Probability Of Default 100%
Loss Given Default 100%
Cash Cover \$12,000.00

Proposed and Approved

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

Dates

Next Review Date * May 5, 2021	Requested Expiry Date * May 13, 2021	Proposed Expiry Date * May 25, 2021	Approved Expiry Date * May 30, 2021
-----------------------------------	---	--	--

Additional Fields
No Additional fields configured!

Save Cancel

Chapter 3 - Approval

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



Approved Liability Currency and Requested Liability Currency can be different.

6. Specify the **Approval Liability Amount**, **Approved Funded Sell Down**, and **Approved Unfunded Sell Down** in corresponding field.
7. Click the calendar icon and select the **Approved Expiry Date** for liability.
8. Click **Save**. The approval details are saved.
9. In the *Funding Requirement* page, click the hamburger icon in the required facility and select **Edit**. The *Facility Details* window appears.

f - WC

Facility Details

Facility Basic Info

Schedule

Tenor Restrictions

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Credit Rating

Line Code *	Line Serial Number *	Facility Description *	Parent Facility Id
LN12	12	f	
Facility Type *	Facility Category	Next Review Date *	Line Start Date *
<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded	Working Capital	Jan 12, 2021	Apr 13, 2019
<input type="checkbox"/> Cascade			
Line Expiry Date *	Currency *	Requested Amount	Proposed Amount
Jan 14, 2021	USD	\$12,000.00	\$12,000.00
Approved Amount	Project Id	Availability Period	Commitment Status
\$12,000.00		(in months)	<input type="radio"/> Committed <input type="checkbox"/> Cascade
			<input type="radio"/> Uncommitted
Secured?	<input type="checkbox"/> Revaluation Required		
<input type="radio"/> Cascade	<input type="checkbox"/> Rate Agreement Required		

Save

Close

10. Specify the **Approved Amount** and click **Save**.
11. Click **Close** to exit the *Facility Details* window.
12. In the *Funding Requirement* page, click **Next** to go to the *Comments* page.
13. **Post** comments, if required.
14. Click **Submit**. The *Policy Exception* window appears.
15. Click the **Checklist** data segment and select the **Outcome** as 'Approve'.
16. Click **Submit**. The proposal is sent to the Draft Generation stage.

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

Chapter 3 - Draft Generation

Draft Generation

In this stage, the draft document detailing the credit proposal can be generated for customer acceptance.

Prerequisites

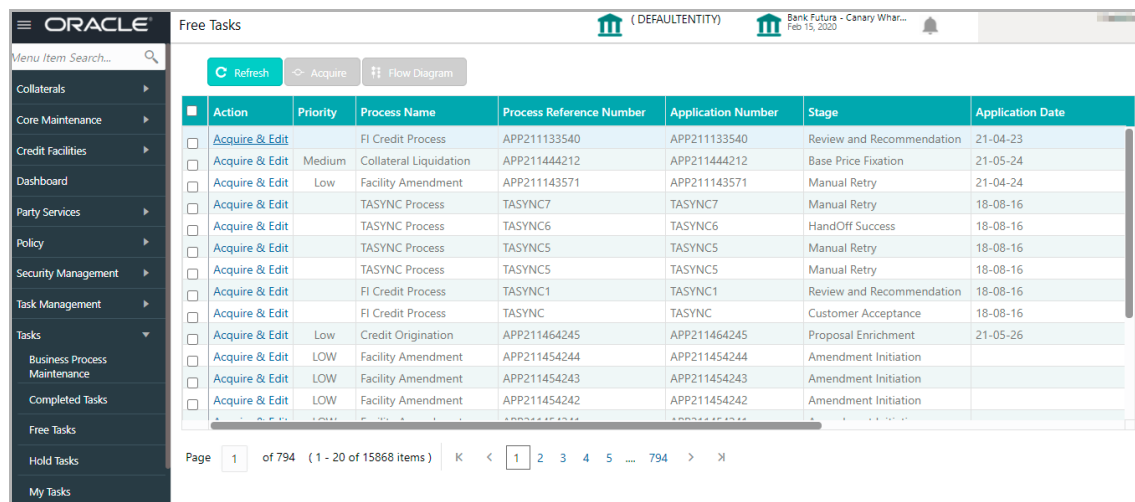
Before initiating the credit process, the following actions must be performed:

- Upload report template for draft generation in XSL format by navigating to Core Maintenance > Report Maintenance > Report Template > Upload Report Template
- Link the maintained report template as Advices in the Business Process Maintenance for the required process

Steps to generate draft

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

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



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASync Process	TASync7	TASync7	Manual Retry	18-08-16
Acquire & Edit		TASync Process	TASync6	TASync6	HandOff Success	18-08-16
Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASync1	TASync1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASync	TASync	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

Chapter 3 - Draft Generation

FI Credit Process - Draft Generation

FI Summary

Draft Generation

Comments

test fi

Screen (1 / 3)

Party Information

Customer Name: test fi

Demographic Type: Domestic

Entity: Proprietorship

Country: INDIA

FI Code: 12

Head Office Country: AUS

Country of Risk: IN

Business Type: Islamic

FI BIC Code: 12

FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

Group entities

1

Groupwise Exposure Details

No data to display

Covenants

0

Total Covenants

0

Entity Wise

0

Facility Wise

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

8

Positive

2020

Financial Profile

Show results for: Previous 3 yea...

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

Projections

Show results for: Next 3 years

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

Audit

Hold

Back

Next

Save & Close

Cancel

Chapter 3 - Draft Generation



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

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

Draft Generation

Screen (2 / 3)

FAC01

+

FAC01

Generate Document

Hold Back Next Save & Close Cancel

4. Click **Generate Document**. The system generates the draft document in PDF format based on the template maintained in Report Maintenance under the Core Maintenance module.

Draft Generation

Screen (2 / 3)

FAC01

+

FAC01

Regenerate Document

Generated Documents

FAC01

Logged on 2021-03-23

View Document Download Document

Hold Back Next Save & Close Cancel

5. To view the generated draft document, click **View Document**.
6. To download the generated draft document, click **Download Document**.
7. After generating proposal draft, click **Next**. The *Comments* page appears:

Comments

Screen (4 / 4)

B

I

U

T

A

- size -

H1

H2

>

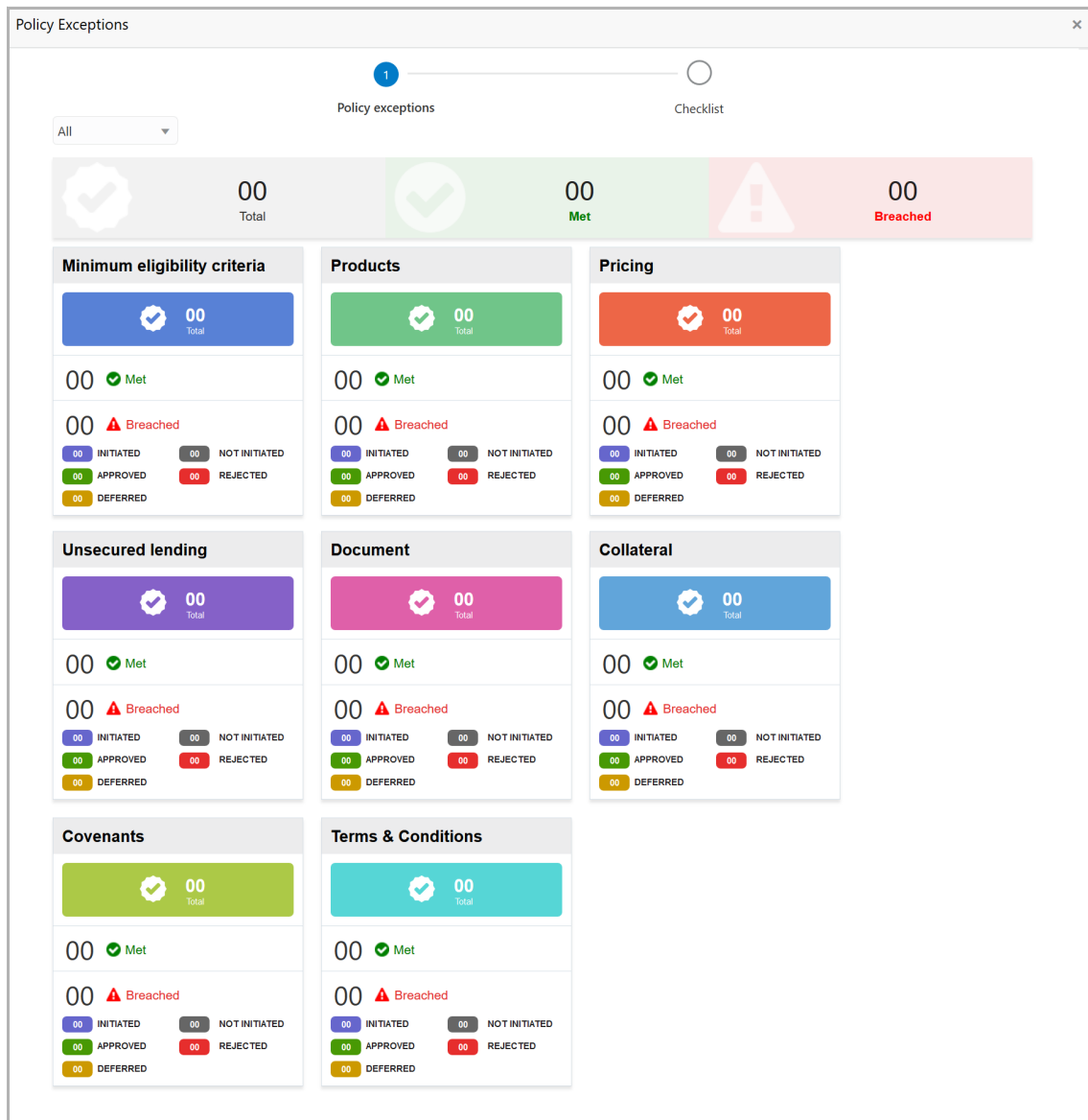
Enter text here...

Post

No items to display.

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

Chapter 3 - Draft Generation



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

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

Chapter 3 - Draft Generation

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

12. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
13. Click **Submit**. The application is moved to the next stage based on the selected **Outcome**.

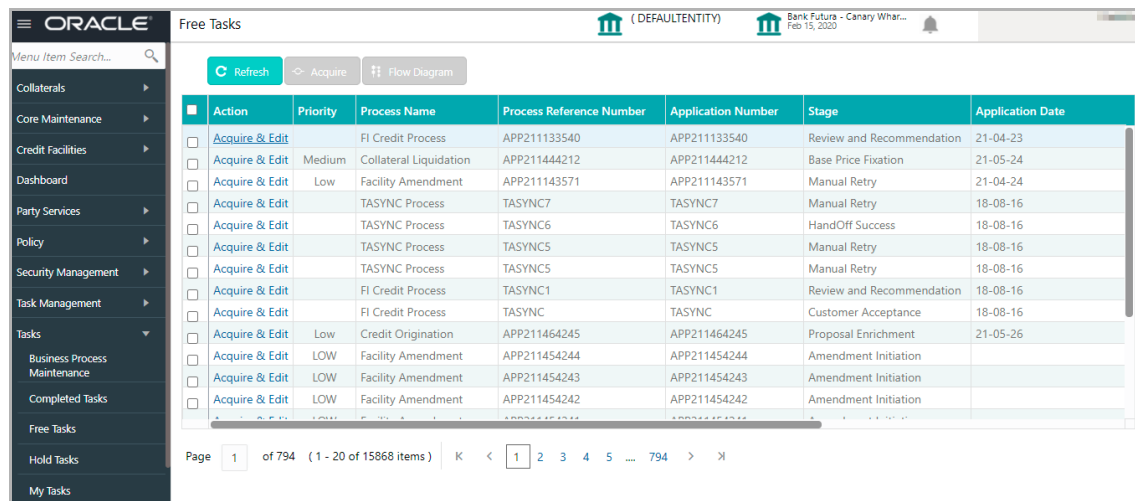
Chapter 3 - Customer Acceptance

Customer Acceptance

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

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

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



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
<input type="checkbox"/> Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
<input type="checkbox"/> Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
<input type="checkbox"/> Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
<input type="checkbox"/> Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

Chapter 3 - Customer Acceptance

FI Credit Process - Customer Acceptance

FI Summary

Customer Acceptance

Comments

FI Summary

test fi

Screen (1 / 3)

Party Information

Customer Name: test fi

Demographic Type: Domestic

Entity: Proprietorship

Country: INDIA

FI Code: 12

Head Office Country: AUS

Country of Risk: IN

Business Type: Islamic

FI BIC Code: 12

FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

Group entities

1

Groupwise Exposure Details

No data to display

Covenants

0

Total Covenants

0

Entity Wise

0

Facility Wise

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

8

Positive

2020

Financial Profile

View all

Show results for Previous 3 yea...

Category

2018-2019

Variance %

2019-2020

Variance %

2020-2021

No data to display.

Projections

View all

Show results for Next 3 years

Category

2021-2022

Variance %

2022-2023

Variance %

2023-2024

No data to display.

Audit

Hold

Back

Next

Save & Close

Cancel

5

Chapter 3 - Customer Acceptance



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

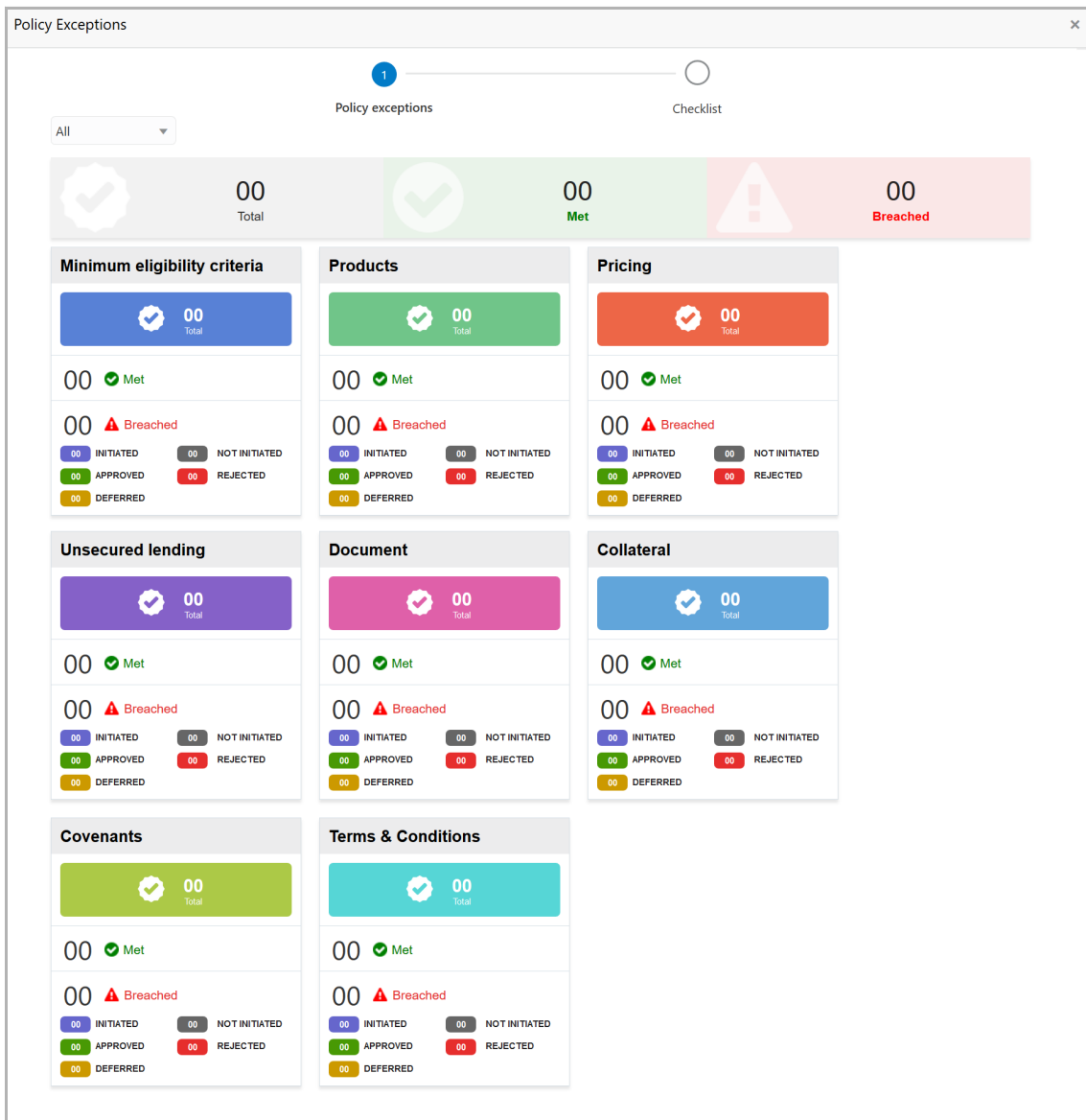
3. After performing necessary actions in the *FI Summary* page, click **Next**. The *Customer Acceptance* page appears.

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

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

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

Chapter 3 - Customer Acceptance



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

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

Chapter 3 - Customer Acceptance

The screenshot shows a web form titled 'Customer Acceptance'. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right of the form, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

12. Click **Submit**.

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

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

Chapter 3 - Handoff - Manual Retry

Handoff - Manual Retry

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

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

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
<input type="checkbox"/> Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
<input type="checkbox"/> Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
<input type="checkbox"/> Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
<input type="checkbox"/> Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

Chapter 3 - Handoff - Manual Retry

FI Credit Process - Manual Retry

Documents

Collateral Summary

Overrides

Screen (1 / 4)

FI Summary

Customer Creation

Funding Requirement

Comments

FI Summary

test fi

Party Information

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

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

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
PTY211139325	Customer	ST-SAVE-004	Failed to Save the Record
PTY211139325	Customer	ST-CIF201	Incorporation Date should be less than Application Date

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

AddedModifiedRemoved

0

Charges

AddedModifiedRemoved

0

Commission

AddedModifiedRemoved

Group entities

1

Groupwise Exposure Details

No data to display

Covenants

0

Total Covenants

0

Entity Wide

0

Facility Wide

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

BPositive2020

Financial Profile

View all

Show results for: Previous 3 years

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

Projections

View all

Show results for: Next 3 years

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

Audit

HoldBackNextSave & CloseCancel

Chapter 3 - Handoff - Manual Retry

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

Customer Creation

Screen (2 / 4)

test fi

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

View
Quick View
Configure

Hold Back Next Save & Close Cancel

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

Funding Requirement

Screen (3 / 4)

test fi

Liability details

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

Filter Type to filter + - T

TERMLOAN3 NEW

Facility Id: FACI211470008644
Facility Description: test

Requested Amount: \$12.00K
Facility Category: Non Funded

Next Review Date: May 30, 2021

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

Hold Back Next Save & Close Cancel

7. Fix the errors in this page, if any.
8. Click **Next**. The *Comments* page appears:

Comments

Screen (4 / 4)

B

I

U

F

A

- size -

H1

H2

>

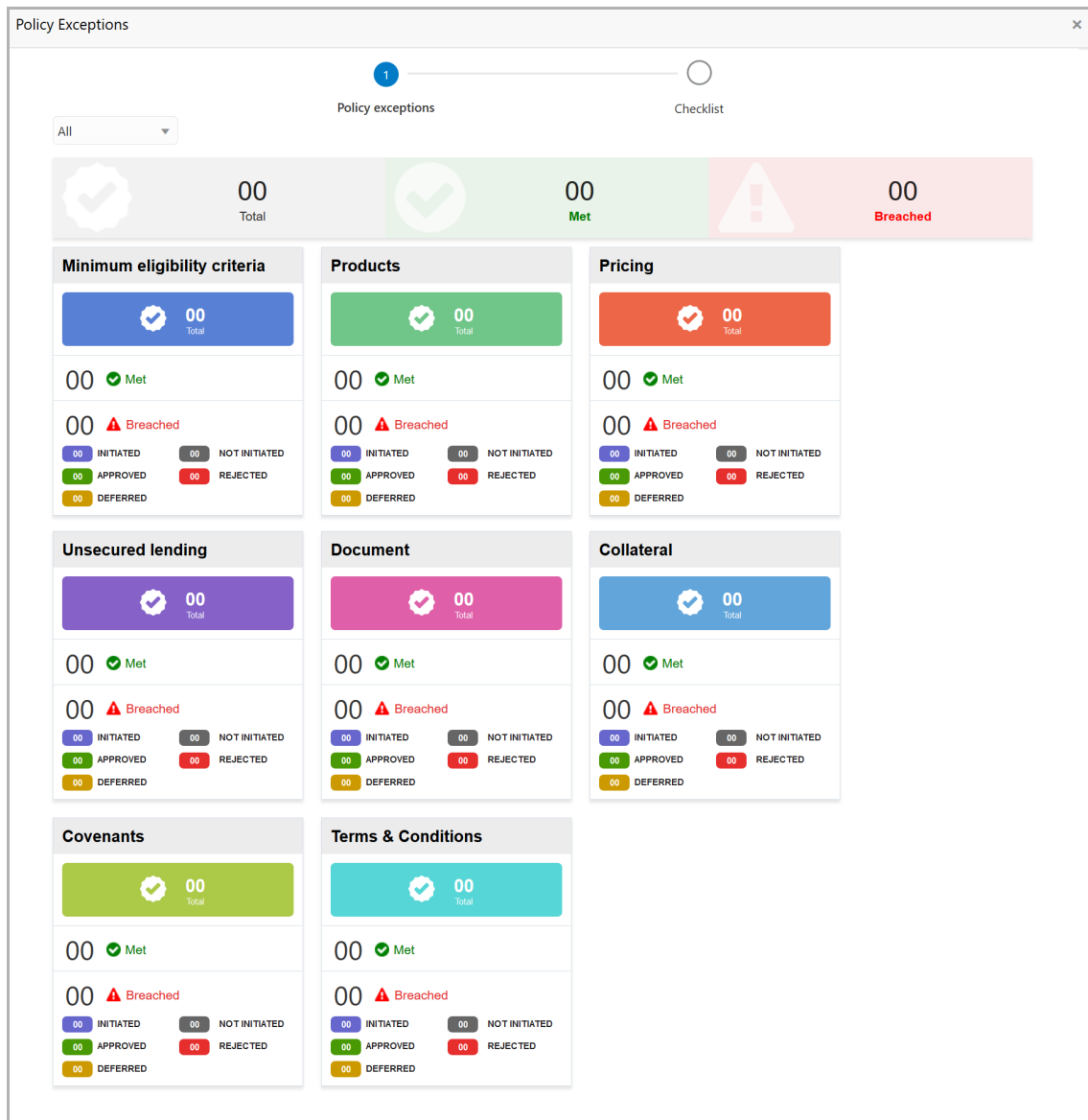
Enter text here...

Post

No items to display.

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

Chapter 3 - Handoff- Manual Retry



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

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

Chapter 3 - Handoff - Manual Retry

The screenshot displays a web interface for a credit proposal. At the top, a progress bar indicates two steps: 'Policy exceptions' (completed) and 'Checklist' (active, marked with a blue circle containing the number 2). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

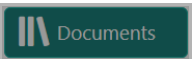
13. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
14. Click **Submit**. The proposal is moved to the Back Office System.

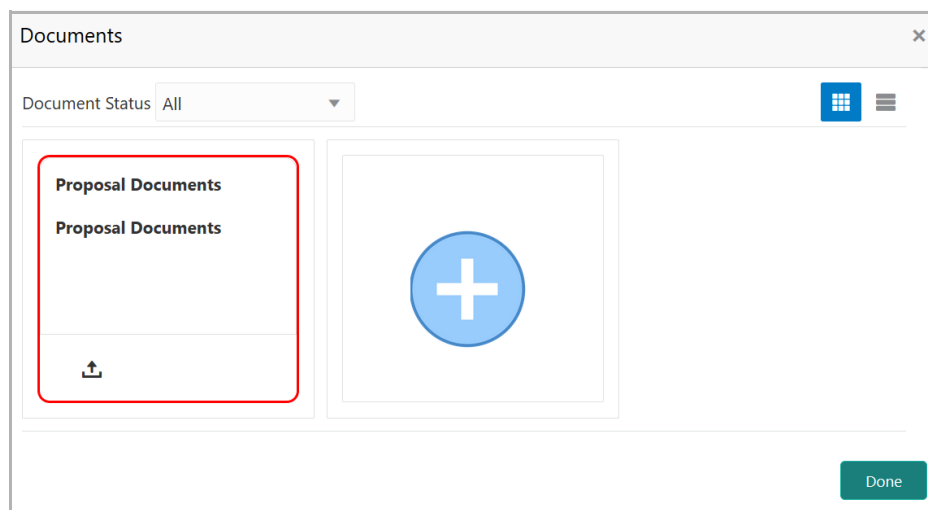
Chapter 3 - Document Upload

Document Upload and Checklist

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

Steps to upload documents

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

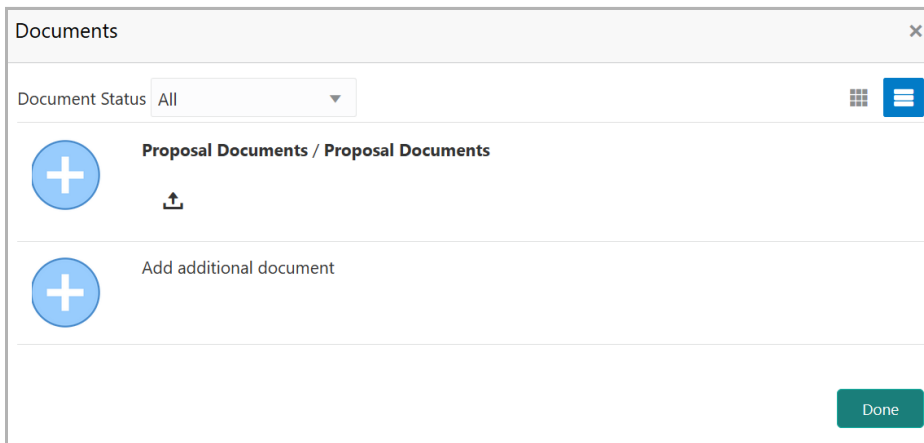


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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

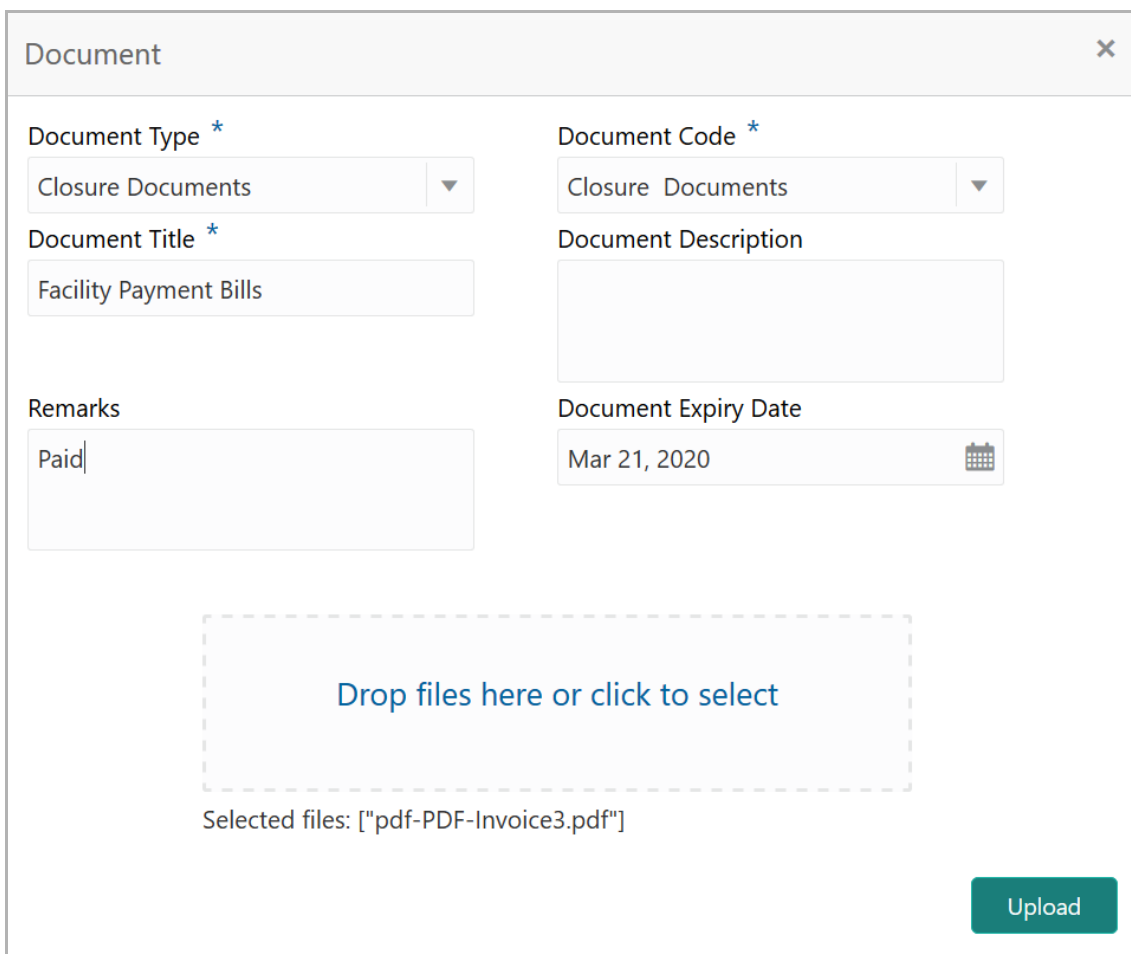
2. To change the table view to the list view, click the list icon at the top right corner. The *Documents* window appears as shown below.

Chapter 3 - Document Upload



The 'Documents' window shows a 'Document Status' dropdown set to 'All'. Below this, there is a section for 'Proposal Documents / Proposal Documents' with a blue plus icon and an upload icon. Another blue plus icon is labeled 'Add additional document'. A 'Done' button is at the bottom right.

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



The 'Document' window contains several fields: 'Document Type' (dropdown, 'Closure Documents'), 'Document Code' (dropdown, 'Closure Documents'), 'Document Title' (text input, 'Facility Payment Bills'), 'Document Description' (text area), 'Remarks' (text input, 'Paid'), and 'Document Expiry Date' (calendar icon, 'Mar 21, 2020'). At the bottom, there is a dashed box with the text 'Drop files here or click to select' and 'Selected files: ["pdf-PDF-Invoice3.pdf"]'. An 'Upload' button is at the bottom right.

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type a brief description about the document in the **Document Description** field.

Chapter 3 - Document Upload

7. Type the **Remarks**, if any.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

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

Checklist

Proposal Enrichment

<input checked="" type="checkbox"/> Company Registration document Uploaded	Remarks
<input type="checkbox"/> Incorporation document Uploaded	Remarks
<input type="checkbox"/> Collateral document Uploaded	Remarks

* Outcome: Proceed ▼ Submit

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

Chapter 3 - Reference and Feedback

Reference and Feedback

References

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

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

Documentation Accessibility

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>.

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