

Appetite Management 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 Appetite Management process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for setting appetite for the customer prospect based on their credit worthiness.

Conventions Used

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

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

Chapter 1 - Preface

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 8 - Overview

About Appetite Management

Appetite management is the process of setting limit to the corporations that are already not the bank's customer. This process can be initiated for any of the required corporations for which financial documents, such as balance sheet, are publicly available. By setting appetite to the corporations in advance, the time required for loan sanctioning can be significantly reduced and the customer experience can be enhanced.

The stages available in the Appetite Management process are:

- Appetite Initiation
- Enrichment
- Credit Analysis
- Deal Structure
- Approval
- Draft Generation

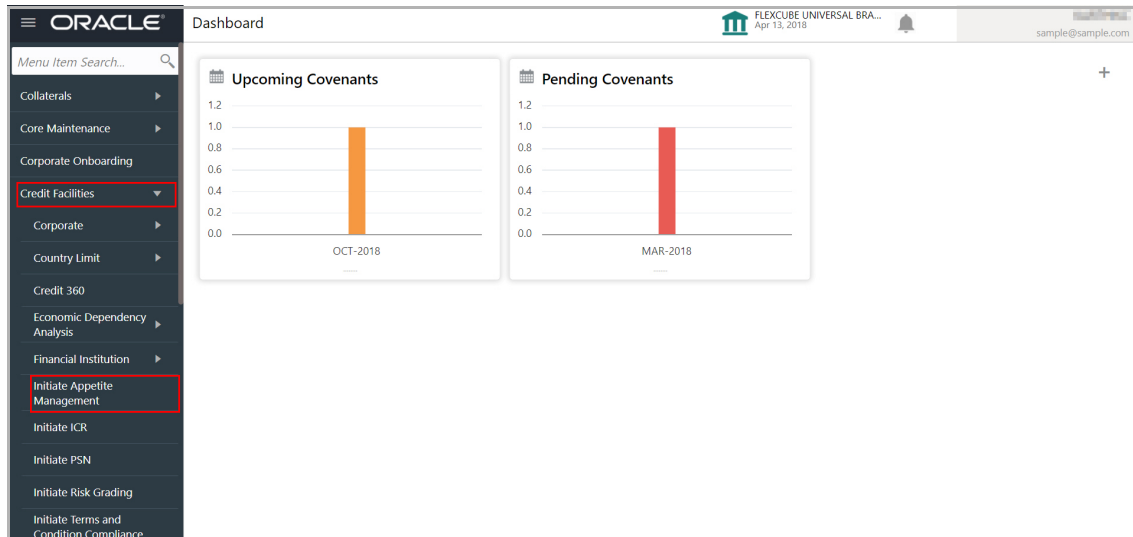
Chapter 8 - Initiation

Appetite Management Initiation

In this stage, you can capture basic details of the party and its associated child parties from the publicly available data.

To initiate appetite management process, perform the following steps:

1. Login to OBCFPM.



2. Navigate to **Credit Facilities > Initiate Appetite Management** from the left menu. The *Initiate Appetite* window appears.

The screenshot shows the 'Initiate Appetite' window. It features a section for 'Application Priority' with three radio buttons: 'Low', 'Medium', and 'High'. The 'High' option is selected. Below this is a section for 'Application Branch' with a search box containing '004'. A progress bar indicates '1 / 8 questions completed'. At the bottom right, there are three buttons: 'Submit', 'Submit and Enrich', and 'Cancel'.

Chapter 8 - Initiation

Creating Application

In the *Initiate Appetite* window, you can choose to answer preset questions or provide data about the party in form by selecting the **List View** or **Table View** icons at the top right corner.

3. To view the next questions in **List View**, use the right arrow next to the progress bar.

Upon clicking the **Table View** icon, the *Initiate Appetite* window is displayed as shown below:

The screenshot shows the 'Initiate Appetite' window with the following fields and options:

- Application Priority**: Radio buttons for Low, Medium, and High. 'Low' is selected.
- Application Branch**: A search bar containing '004' with a magnifying glass icon.
- Prospect Details**:
 - New** (selected) or **Existing** radio buttons.
 - Organization Name**: Text field with 'Oracle' entered.
 - Organization Type**: Dropdown menu with 'Single' selected.
 - Entity Type**: Dropdown menu with 'Pvt Ltd' selected.
 - Demography Type**: Dropdown menu with 'Global' selected.
- Geographical Spread**: Two tags, 'United States' and 'INDIA', each with a close icon (X).
- Website Address**: Text field with 'https://www.' entered.
- Facebook Address**: Text field with 'https://www.facebook.com/' entered.
- Twitter Address**: Text field with 'https://www.twitter.com/' entered.

Below the input fields are two summary sections:

- Customer sector**: A box containing 'No Sectors Added' and a '+Add Industry' link.
- Customer Rating**: A box containing 'No Ratings Added' and a '+Add ratings' link.

At the bottom right are three buttons: 'Submit', 'Submit and Enrich', and 'Cancel'.

4. Select the **Application Priority** based on requirement. The options available are: **Low**, **Medium**, and **High**.
5. Click the search icon and select the **Application Branch**. Branches maintained in 'Common Core Maintenance' module are displayed in LOV.
6. Select the **Prospect Details** as **Existing** and then select the **Customer ID**, if appetite management is already performed for the party. Otherwise select **New** and provide the party details.
7. In the **Organization Name** field, type the name of party (organization) for which 'Appetite Management' process has to be initiated.

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8. Select the **Organization Type** from the drop down list. The options available are: **Single** and **Conglomerate**.
9. Select the **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**.
10. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

Upon selecting Global option, **Geographical Spread** field appears.

11. Search and select all the countries in which the organization is operating as **Geographical Spread**.
12. Type the following addresses in respective fields, if available.
 - Website Address
 - Facebook Address
 - Twitter Address

Customer Sector

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

Add Industry

Sectors	Industry Groups	Industries	Sub-Industries
Energy >	Energy >	Energy Equipment >	Oil Drilling
Utilities >		Oil, Gas Fuels >	Oil Equipment
Real Estate >			
Materials >			
Industrials >			
Consumer Discretionary >			
Consumer Staples >			

Close

14. Select a sector of the organization. Available **Industry Groups** appear.
15. Select the **Industry Group** of the organization. Available **Industries** appear.
16. Select the Industry of the organization. Available **Sub-Industries** appear.
17. Select the sub-industry of the organization. The Industry details are added and displayed as shown below:

Chapter 8 - Initiation

Customer sector [+Add Industry](#)

Energy

Industry Group
Energy

Industry
Energy Equipment

Sub-Industry
Oil Drilling

18. To delete the added industry, click the delete icon.



If the organization is into different sectors, all the sector details must be captured while initiating Appetite Management process. To add another sector information, click **+Add sector** again.

The industry added first will be considered as the default industry.

Customer Rating

19. To capture rating information of the organization, click **+Add ratings**. The *Add Rating* window appears:

Add Rating

Rating Date * Outlook * Year Of Rating *

Apr 1, 2018 Positive 2018

Rated By Risk Ratings

Moody's > AAA

Fitch > BB+

B

B-

CCC+

Close

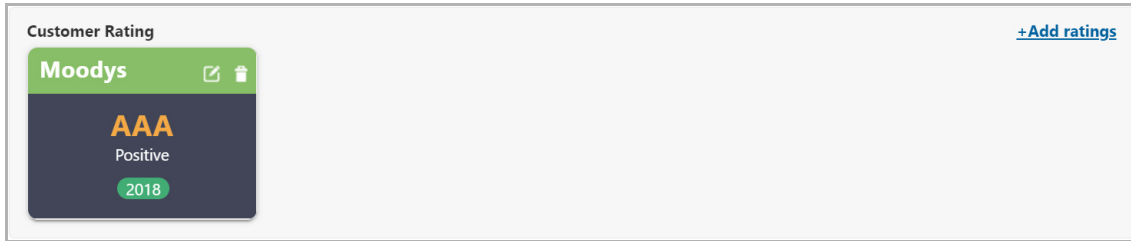
20. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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



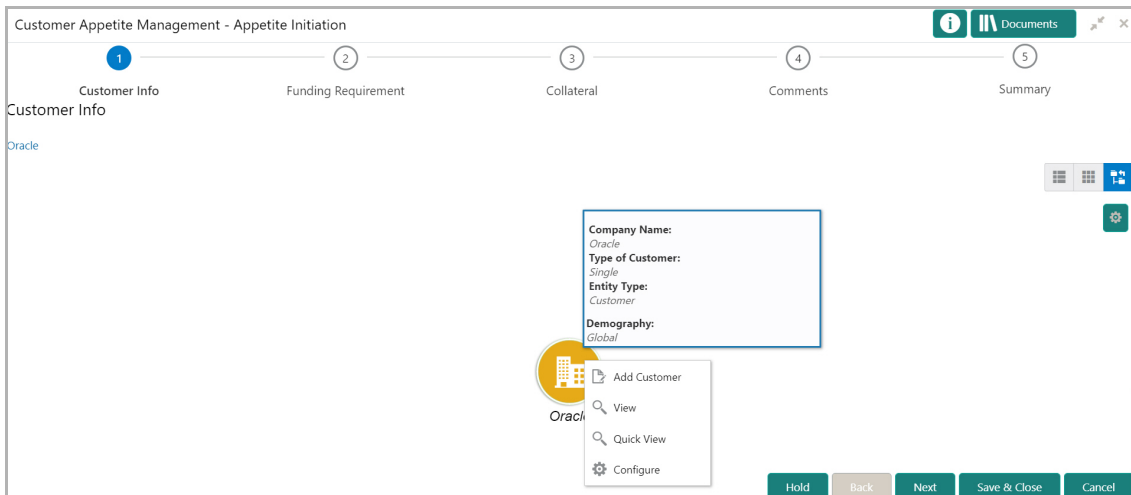
21. To modify the added rating, click the edit icon and change the required details.
22. To delete the added rating, click the delete icon.



If the organization is rated by different rating firms, all the rating information must be captured while initiating Appetite Management process. To add another rating information, click **+Add ratings** again.

Customer Info

This data segment allows to view and modify the basic information captured during Appetite Management process initiation and add child parties to the party (organization).



Mouse hovering on the organization icon displays the basic information about the organization.

23. Right click on the organization icon to perform the following actions:
 - Add Customer
 - View
 - Quick View
 - Configure

Chapter 8 - Initiation

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 organization
View	Displays the <i>Customer Details</i> window for viewing organization details
Quick View	Displays the <i>View Entity Details</i> window
Configure	Displays the <i>Customer Details</i> window for modifying organization details

24. To add a customer (child party) of the organization (party), click **Add Customer**. The *Customer Details* window appears.

Customer Details

Organization details

Organization Name *

OFSS

Organization Type *

Single

Entity Type *

Pvt Ltd

Demography Type *

Domestic

Country of incorporation *

IN

Incorporation date *

Apr 1, 2010

Country of risk *

ZA

Website Address

https://www.

Facebook Address

https://www.facebook.com/

Twitter Address

https://www.twitter.com/

Customer sector

+Add Industry

No Sectors Added

Customer Rating

+Add ratings

No Ratings Added

Other Details

Special customer

Join customer

RM Details

RM Id *

Create

Close

25. Refer “[Creating Application](#)” on page 127 for information on adding customer.

In the *Customer Details* window, the following additional fields / flags are available:

Chapter 8 - Initiation

- Country of incorporation
- Incorporation date
- Country of risk
- Special customer
- Join customer

26. Specify the country in which the organization is incorporated in the **Country of incorporation** field.

27. Click the calendar icon and select the **Incorporation date** of the organization.

28. In the **Country of risk** field, click and select the countries in which the organization is operating with risk.

In **Other Details** section:

29. Enable the **Special customer** flag, if the bank considers the organization as special customer.

30. Enable the **Join customer** flag, if the child party is party's joint customer.

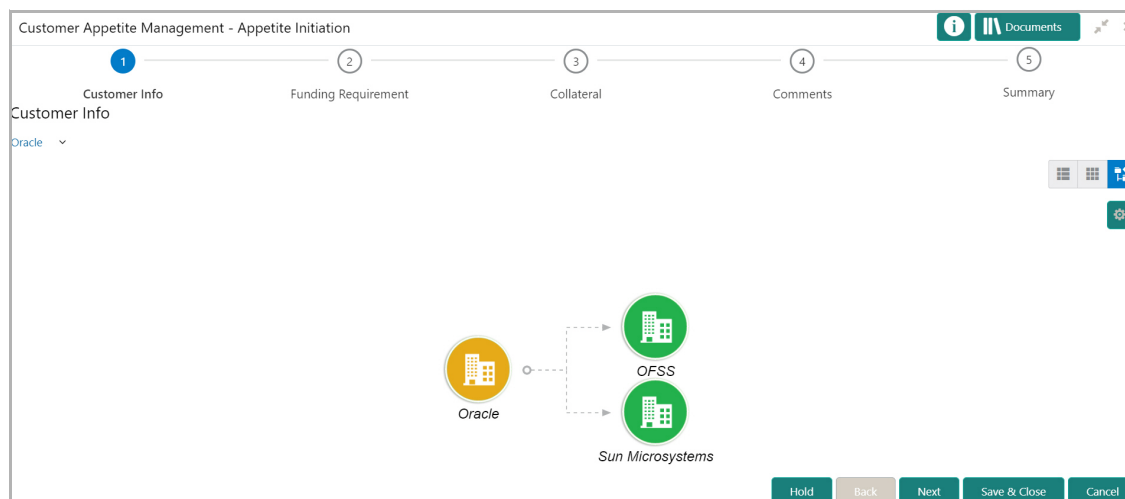
By default, the system displays user ID of the logged in user in the **RM Id** field. You can change the RM Id by clicking the search icon and selecting the required Id.



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.

For join customers, **Add Customer** option does not appear on right clicking the customer icon.

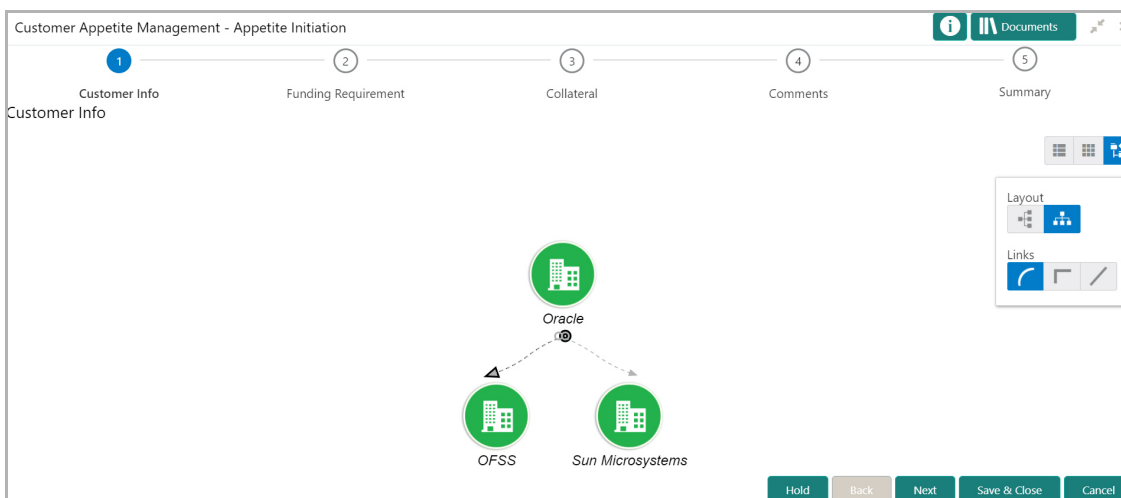
After clicking **Create** in the *Customer Details* window, the customer is added and displayed as shown below.



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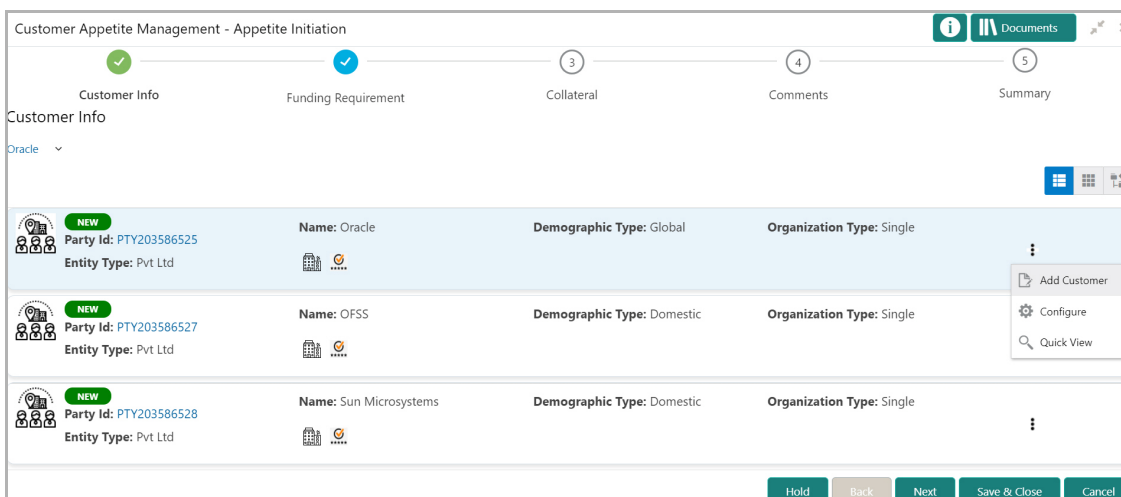
31. To **View**, **Quick view**, and **Configure** the organization information, right click the organization icon and click the respective option.

32. To change the layout of tree view, click the settings icon at the right corner. Layout options appear as shown below:



33. Click the required **Layout** and **Links** option. Layout changes based on the selected option.

34. To change the view of the *Customer Info* page to list view, click the **List View** icon at the top right corner. The view is changed as shown below:



35. To change the view of the *Customer Info* page to table view, click the **Table View** icon at the top right corner. The view is changed as shown below:

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Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTY203586525	Oracle	Global	Single	Pvt Ltd		
PTY203586527	OFSS	Domestic	Single	Pvt Ltd		
PTY203586528	Sun Microsystems	Domestic	Single	Pvt Ltd		

36. To go to the next page, click **Next**. The *Funding Requirement* page appears.

Funding Requirement

In this data segment, you can capture details of the facility that can be offered to the customer prospect based on their financial performance over periods.

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.

Adding Liability Details

000
Branch

NA
Liability Number

Edit

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

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

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Liability Details

Appetite Liability Currency: *

INR

Appetite Details

Proposed Liability Amount: *

₹500,000.00

Appetite Effective From *

Jan 15, 2021

Appetite Effective Till

Dec 31, 2021

Additional Fields

No Additional fields configured!

Save

Cancel

39. Search and select the **Appetite Liability Currency**.

In the **Appetite Details** section:

40. Specify a liability amount for the organization in the **Proposed Liability Amount** field based on organization's performance.

41. Click the calendar icon in the **Appetite Effective From** field and select the appetite start date.

42. Click the calendar icon in the **Appetite Effective Till** field and select the appetite end date.

43. Click **Save**. Liability details are added and displayed in the **Liability Details** section.

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

Creating Facility without Template

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

Chapter 8 - Initiation

New Facility

☐ Take over other bank facility

Line Code *

22

Parent Facility Id

Select Parent Facility

Next Review Date *

Jan 15, 2021

Currency *

INR

Availability Period

Availability Period

☒ Revaluation Required

☒ Rate Agreement Required

Additional Fields

▶ UDF

Line Serial Number *

33

Facility Type *

☒ Funded ☐ Non Funded

☐ Cascade

Line Start Date *

Apr 13, 2018

Requested Amount

₹500,000.00

Commitment Status

☒ Committed ☐ Uncommitted

☐ Cascade

Facility Description *

Term Loan

Facility Category

Term Loan

Line Expiry Date *

Dec 31, 2021

Tenor

12

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.

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

To add a new funding requirement:

47. Type a unique code for facility in the **Line Code** field.

48. Type a serial number for facility in the **Line Serial Number** field.

49. Type a brief description about the facility in the **Facility Description** field.

50. Select the **Parent Facility Id** from the drop down list, if you want to link the facility with an existing facility.

51. 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.

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

53. Click the calendar icon and select the **Next Review Date**, **Line Start Date**, and **Line Expiry Date** for the facility.

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

55. Specify the amount requested by the organization in **Requested Amount** field.

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56. Type the **Tenor** for the facility.
57. Specify the **Availability Period** for the facility.
58. 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.

59. 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.

60. 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.
61. 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.
62. To save the details and exit the *New Facility* window, click **Save**.
63. To add further details about the facility, click **Save & Configure**.
64. To exit the *New Facility* window without saving the information, click **Cancel**.

Modifying Facility Details

Upon clicking **Save & Configure** or clicking the edit icon in *Funding Requirement* page, the *Facility Details* window appears:

Chapter 8 - Initiation

Term Loan - TL

Facility Details

Facility Basic Info

Schedule

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Credit Rating

FX Rate Revaluation

Line Code *
NONF4

Line Serial Number *
33

Facility Description *
Term Loan

Parent Facility Id

Facility Type *
☒ Funded ☐ Non Funded
☐ Cascade

Facility Category
TL

Next Review Date *
Jan 31, 2021

Line Start Date *
Apr 1, 2021

Line Expiry Date *
Dec 31, 2021

Currency *
USD

Requested Amount
\$20,000.00

Tenor
12

Availability Period
6

Commitment Status
☒ Committed ☐ Cascade
☐ Uncommitted

Secured?
☒ Secured ☐ Cascade

☒ Revaluation Required
☒ Rate Agreement Required

Additional Fields
No Additional fields configured!

Save

Close

65. Modify the facility details, if required.

Scheduling facility disbursement

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

Chapter 8 - Initiation

Scheduling Required? ☒

Scheduling Details Add

Date	Amount	Action
No data to display.		

Comments

Enter text here...

Post

No items to display.

Close

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

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

Scheduling Details

Date *
Nov 30, 2020 

Amount *
\$10,000.00

Create Close

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

70. Specify the **Amount** to be paid to the organization on the scheduled date.

71. 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	EditDelete
21-02-05	\$40,000.00	EditDelete

Comments

< >

B I U T A - size -

[List Icons]

Enter text here...

No items to display.

PostClose

72. To add another scheduling detail, click the **Add** button again.
73. To edit the scheduling detail, click the **Edit** button.
74. To delete the scheduling detail, click the **Delete** button.
75. Specify remarks for the schedule, if any.
76. Click **Post**. Comment is posted below the **Comments** text box.

Adding Exposure Details

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

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Exposure Type	Exposure Code	Action
No data to display.		

Close

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

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

Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

Close

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

Adding Fee Details

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

Chapter 8 - Initiation

Fee Details

Fee Preferences

Populate

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

83. 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.

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

Facility Linkages

Link facility

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

Close

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

Link facilityF20315600

Pool Code *

Select pool code

Link facility

Close

Chapter 8 - Initiation

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

87. Click **Link Facility**.

Adding Pricing Detail

88. 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.

The screenshot shows the 'Pricing' section with two tabs: 'Commission' (active) and 'Charges'. The 'Commission' tab contains a table with a 'Filter' button and a 'Type to filter' input field. Below the table, it says 'No items to display.' and shows 'Page 1 (0 of 0 items)' with navigation arrows.

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

The 'Commission Details' window contains the following fields:

- Rate Type ***: Fixed Rate (dropdown)
- Rate Basis ***: Quarterly (dropdown)
- Commission Type ***: Usance (dropdown)
- Collection Period ***: Advance (dropdown)
- Currency ***: INR (searchable dropdown)
- Minimum Commission Amount ***: ₹500,000.00 (text input)
- Commission Rate ***: 12 (spin box)

At the bottom right, there are 'Save' and 'Cancel' buttons.

90. Select the **Rate Type** from the drop down list.

91. Select the commission collection frequency from the **Rate Basis** drop down list.

92. Select the **Commission Type** from the drop down list.

93. Select the **Collection Period** from the drop down list.

94. Search and select the **Currency** in which the commission has to be collected from the organization.

Chapter 8 - Initiation

95. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
96. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
97. Click **Save**. Commission details are added and listed in Commission tab.
98. To cancel the operation, click **Cancel**.

The screenshot shows the 'Pricing' window with the 'Interest' tab selected. Below the tab, there is a table header with a filter icon, a search box labeled 'Type to filter', and icons for adding, editing, and deleting items. The table body is empty, displaying 'No items to display.' At the bottom, there is a pagination bar showing 'Page 1 (0 of 0 items)' and navigation arrows.

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

The screenshot shows the 'Interest Details' form. It contains the following fields:

- Component Name ***: A text input field containing 'ABC'.
- Component Type ***: A dropdown menu with 'Main' selected.
- Rate Type ***: A dropdown menu with 'Fixed' selected.
- Fixed Interest Rate ***: A numeric input field containing '12', with up and down arrow buttons on the right.

 At the bottom of the form, there are two buttons: a green 'Save' button and a grey 'Cancel' button.

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

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Interest Details

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

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

- Rate Code
- Spread
- Interest Reset Cycle

Interest Details

Component Name *	Component Type *
ABC	Main
Rate Type *	Currency *
Special Amount	USD
Special Interest Amount *	
\$3,000.00	

Chapter 8 - Initiation

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

106. 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.

107. 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.

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

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

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

Chapter 8 - Initiation

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

The screenshot shows the 'Pricing' interface with a 'Charges' tab selected. It displays a single charge entry with the following details:

Charges	
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:

At the bottom, it shows 'Page 1 of 1 (1 of 1 items)' and navigation controls.



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

115. To edit the charge details, click the added charge and then click the edit icon.
116. To delete the charge details, click the added charge and then click the delete icon.
117. To change the list view to table view, click the table icon at the right corner.

Facility Collateral Linkage

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.

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

Chapter 8 - 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

119. 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

120. 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.

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

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122. 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.

123. 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.

124. 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.

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

Term loan for **India Group** - TL

Facility Details

Facility Basic Info

Exposure

Fee

Pricing

Facility collateral linkage

Credit Rating

Facility-Collateral Linkage

Filter Type to filter

Collateral Code: COL202960722 **Collateral Description:** CROP category **Collateral Currency:** INR
Collateral Value: ₹90.00 **Amount Basis:** Amount **Linked Percentage:** 100%
Linked Amount: ₹90.00 **Order number:** 1 [View linkage](#)

Page 1 of 1 (1 of 1 items)

Close

126. 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.

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

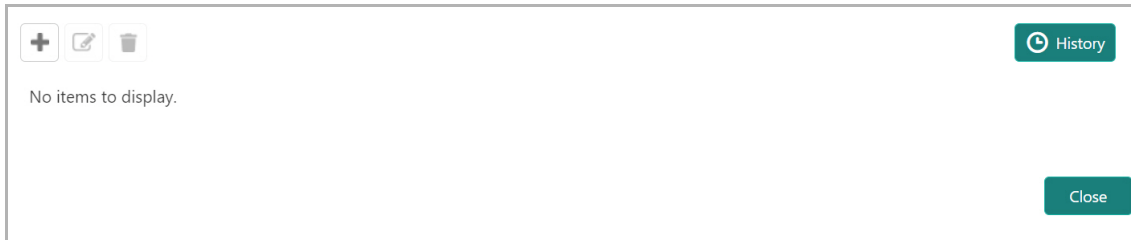
128. To delete the linkage details, select the record from the list and click the delete icon.

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

Chapter 8 - Initiation

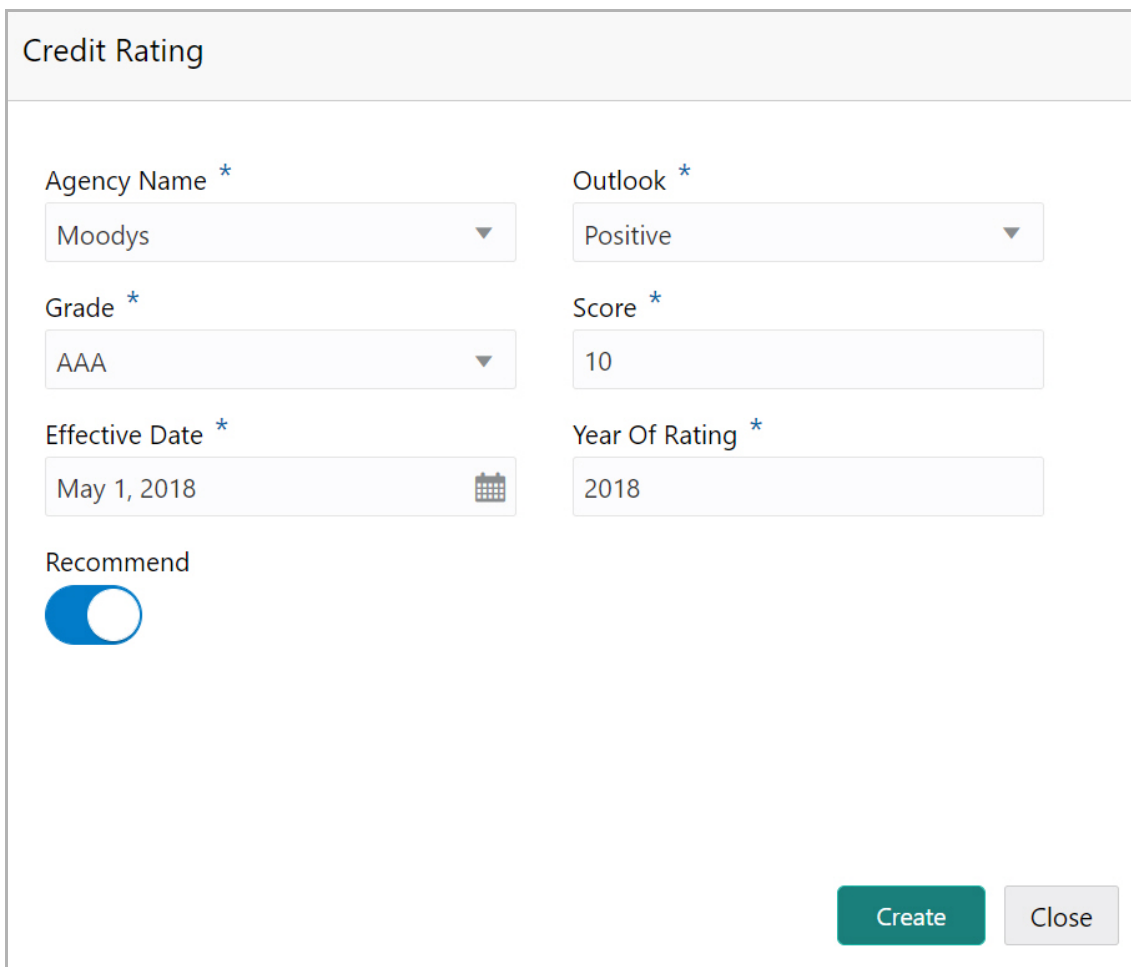
Adding Credit Rating

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



A screenshot of a web application interface. At the top left, there are three icons: a plus sign, a pencil, and a trash can. In the top right corner, there is a green button labeled 'History'. The main area of the window contains the text 'No items to display.' In the bottom right corner, there is a green button labeled 'Close'.

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



A screenshot of a 'Credit Rating' form. The form has a title bar 'Credit Rating'. It contains several input fields: 'Agency Name' with a dropdown menu showing 'Moody's', 'Outlook' with a dropdown menu showing 'Positive', 'Grade' with a dropdown menu showing 'AAA', 'Score' with a text input field showing '10', 'Effective Date' with a date picker showing 'May 1, 2018', and 'Year Of Rating' with a text input field showing '2018'. There is a 'Recommend' toggle switch which is currently turned on. At the bottom right, there are two buttons: 'Create' and 'Close'.

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

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

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

Chapter 8 - Initiation

134. 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.

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

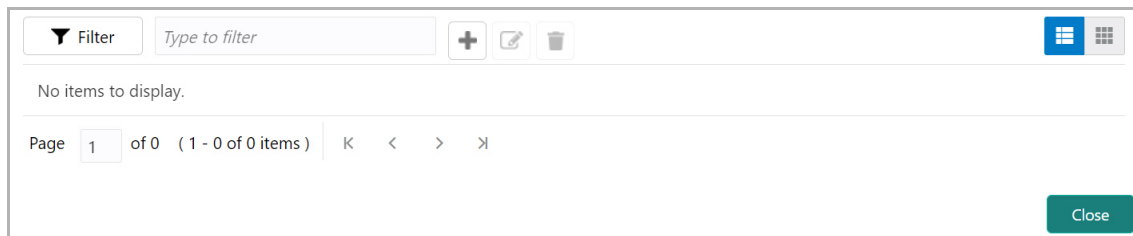
136. Click **Create**. The rating is added and displayed in the Credit Rating page.

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

138. 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 labeled "Filter" and a text input field labeled "Type to filter". To the right of the input field are three icons: a plus sign, a pencil, and a trash can. Further right are two view icons: a list view and a grid view. Below the filter bar, the text "No items to display." is shown. At the bottom left, there is a pagination bar that says "Page 1 of 0 (1 - 0 of 0 items)" with navigation arrows. At the bottom right, there is a green button labeled "Close".

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

Chapter 8 - Initiation

FX Rate Revaluation Details

Module *	Product *
MC	FCUB
Currency *	FX Rate Type *
USD	Mid
Rate Input Method *	Rate Fixing Days *
Derived	1
Revaluation Frequency *	Revaluation Effective Date *
Weekly	Value Date
Exchange Rate Code *	
Standard	
☒ Ignore Holidays *	Holiday Check *
	Currency
Holiday Currency *	Schedule Movement *
USD	Move Backward
☒ Move Across Month *	☒ Cascade Scheduled *

CreateCancel

140. 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)

141. 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)

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

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

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

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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.

145. 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.

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

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

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

149. 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.

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

151. 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.

152. 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.

153. 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.

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154. Click **Create**. The FX rate revaluation details are saved.
155. To modify the added FX rate revaluation details, select the record and click the edit icon.
156. To delete the added FX rate revaluation details, select the record and click the delete icon.
157. To exit the *Facility Details* window, click **Close**.

Creating Facility with Template

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

Facility Template

Template Code * 0022

Template Name Test Template

Facility Template

- Liability
 - Working capital facility (1112)
 - Term Loan Facility (2233)

Submit Close

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

Facility Template

Template Code * 0022

Template Name Test Template

Available Facility

- Working Capital Finance
- Term Loan
- Letter of Credit
- Guarantee

Facility Template

- Liability
 - Working capital facility (1112)
 - Term Loan Facility (2233)

Submit Close

Chapter 8 - Initiation

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

162. 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 *	Template Name
0022	Test Template

×

Working capital facility - 1112

Facility Description *

Working capital facility

Next Review Date *

Oct 1, 2020

Currency *

USD

Requested Amount *

\$10,000.00

<

>

Save

Submit

Close

163. Type the **Facility Description**.

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

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

166. Specify the **Requested Amount**.

167. Click **Save**.

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

Funding Requirement

OFSSS

Liability details

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

Filter Type to filter

List View Table View Facility Structure

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

Hold Back Next Save & Close Cancel

Chapter 8 - 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.

169. 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

170. 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 8 - Initiation

Funding Requirement Screen (6 / 9)

OFSSS

Liability details

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

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

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

Linking Document

172. 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:	⋮
	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

173. 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 8 - Initiation

Document

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

Upload

Close

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

175. 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.

Filtering Facility

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

Chapter 8 - Initiation

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

177. Type and / or select the filter parameters.

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

179. 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.

Chapter 8 - Initiation

180. To delete the facility, **Select** the facility and click delete icon.

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

Funding Requirement

Screen (6 / 9)

OFSSS

Liability details

004
Branch

203221263
Liability Number

\$50,000.00
Requested Liability Amount:

+

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🔄

↶

🗑️

T

D

List View

Table View

Facility Structure

Line Number	Product Type	Facility Category	Writeups	Facility Description	Requested Amount	Next Review Date	Parent Line Number
2233	Funded	TL		Term Loan	\$25,000.00	20-11-30	
2235	Funded	TL		Term Loan	\$10,000.00	20-11-30	2233-Term Loan
0	Funded	Term Loan			\$20,000.00		

Hold

Back

Next

Save & Close

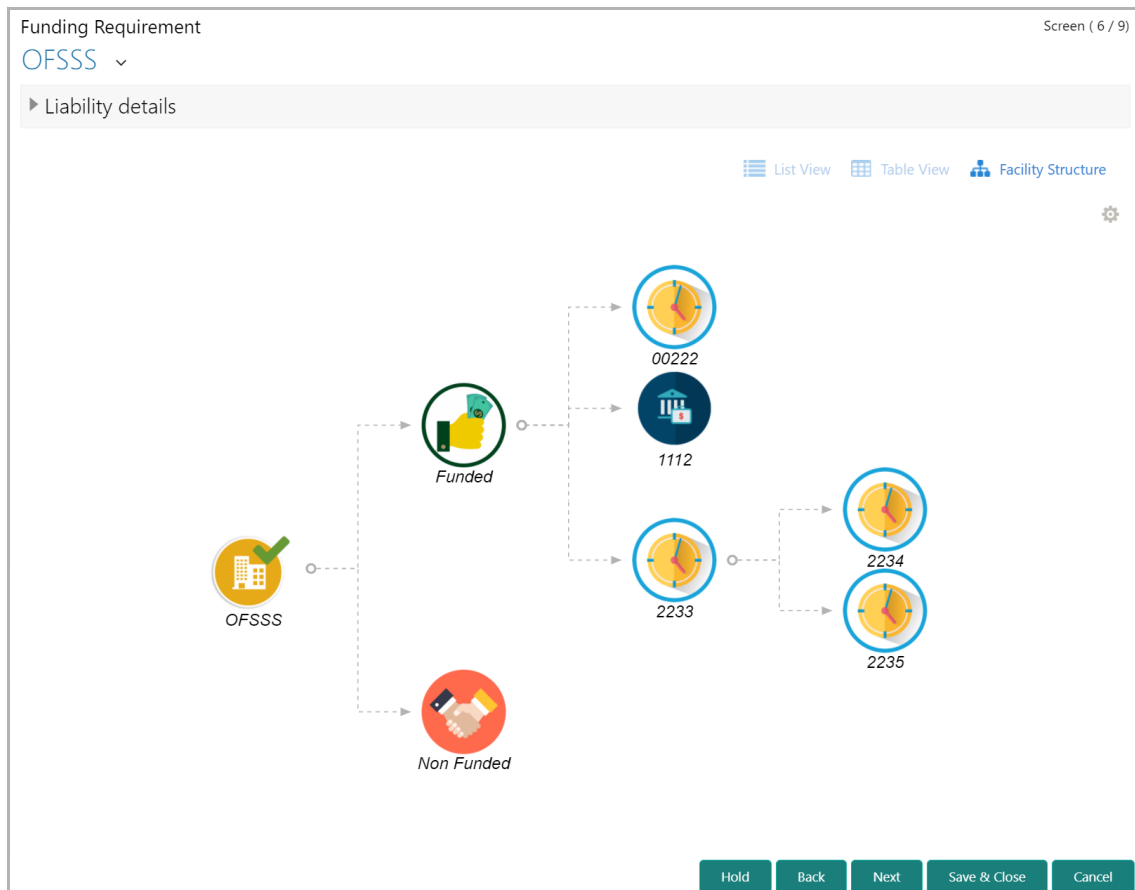
Cancel

182. To view the facility details in table view, click the **Line Number**.

183. To capture writeup for the facility, click the **Writeup** icon.

184. To change the layout of facility details to tree view, click the **Facility Structure** icon. The page appears as shown below:

Chapter 8 - Initiation



185. To add facility details for the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.

186. Select the required customer. *Funding Requirement - [organization name] > [customer name]* page appears.

187. Add the facility details for the customer and click **Next**. The *Collateral* page appears.

Collateral

You can add collateral details of the customer prospect in this data segment, if the details are publicly available.

Chapter 8 - Initiation

Customer Appetite Management - Appetite Initiation

Customer Info Funding Requirement Collateral Comments Summary

Collateral

Oracle

No items to display.

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

Hold Back Next Save & Close Cancel

188. To add collateral details, click the add icon. The *Basic Details* window appears.

Basic Details

In this page, you can select a collateral type and capture basic details about the collateral.

Basic Details

Basic Details Collateral Details Collateral Facility Linkage Comments

Collateral Id * COL211612556

External Reference ID * EXTER123AC

Collateral Type * Accounts Contracts

Collateral Category * ACCN category

Collateral Currency * AED

Collateral Value * AED3,000.00

Held Collateral Value AED100.00

Collateral Start Date Feb 1, 2020

Collateral End Date Jun 30, 2021

Collateral Expiry Date Jun 30, 2021

Charge Type * Hypothecation

Seniority of Charge * First

Collateral Status * Active

LGD Type Cash & Cash Equivalent - FD Lien

Collateral Classification Select

LTV % 3

Tangible

Document Status Not Submitted

Collateral Description

Remarks

Back Next

189. Specify a unique ID for collateral in the **Collateral Id** field.

190. Select the **Collateral Type** from the drop down list. The options available are:

- Accounts Contracts
- Crop
- Commercial Paper

Chapter 8 - Initiation

- Perishable
- Commodity
- PDC
- Bill of Exchange
- Promissory Note
- Machine
- Deposits
- Bond
- Stock
- Fund
- Vehicle
- Guarantee
- Property
- Aircraft
- Insurance
- Precious Metals
- Ship
- Accounts Receivables
- Cash Collaterals
- Inventory

191. Select the **Collateral Category** from the drop down list. Collateral categories are listed based on the selected **Collateral Type**.

192. Click the search icon in **Collateral Currency** field and select the currency for collateral value.

193. Specify the **Collateral Value** and the **Held Collateral Value** in corresponding fields.

194. Click the calendar icon and select the **Collateral Start Date** and **Collateral End Date**. Collateral will be effective only during the mentioned period.

195. Click the calendar icon and select the **Collateral Expiry Date**. This is the actual expiry date of the collateral. For example, if the collateral type is selected as Bill of Exchange, collateral expiry date is the expiry date mentioned in the Bill of Exchange.

196. Select the Charge Type based on selected Collateral Type. The options available are **Hypothecation**, **Pledge**, and **Lien**.

197. Select the bank's **Seniority of Charge** on the collateral. The options available are: **First**, **Second**, and **Third**.

198. Select the **Collateral Status** from the drop down list.

199. Select the **LGD Type** (Loss Given Default Type) from the drop down list. The bank will take action on loss given default based on the option selected in this field.

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200. Select the **Collateral Classification** from the drop down list. The options available are: **Secured**, **Unsecured**, and **Liquid**.
201. Specify the collateral's loan to value percentage in **LTV %** field.
202. Enable the **Tangible** flag, if the collateral is tangible.
203. Select the **Document Status** from the drop down list. The options available are: **Submitted**, **Released**, **Not Submitted**, and **Partially Submitted**.
204. Specify a brief description about the collateral in **Collateral Description** field.
205. Capture **Remarks** about the collateral.
206. Click **Next**. The *Collateral Details* page appears:

Collateral Details

In this page, you can capture detailed information about the selected collateral.

Basic Details

1 Basic Details 2 Collateral Details 3 Collateral Facility Linkage 4 Comments

Collateral Details

+ -

Account Value: AED3,000.00	Account Type: Corporate Deposit	Reference Number: REF123123123
Branch Name:	Currency: AED	

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

Back Next

207. Click the add icon. The *Configuration* window appears:

Chapter 8 - Initiation

Configure

Ship

Collateral Insurance

Valuation

Collateral Summary

Ship Details

Ship Name *
Reecon Whale

Condition
Good

Invoice Currency *
INR

Registration Number *
568833332

Invoice Value *
₹5,000,000.00

Number of Decks
4

Manufacturer Name
Armstrong Marine

License Details

Type
Container Ships

Location
IN

Port of Registry *
Port Blair

Basis Vessel Value *
Invoice Value

Amount in Collateral Currency

Manufactured Date
Mar 1, 2020

License Number *
55778

Description

Ship Dimensions

Ship Tonnage

Back Next



The above screen varies based on the selected collateral type. For example, if 'Deposit' is selected as the **Collateral Type** in *Basic Details* page, deposit related fields appear.

Ship

Ship Details

208. Specify the name of ship in **Ship Name** field.
209. Select the **Ship Type**. The options available are: General Cargo Vessels, Container Ships, Dry Bulk Carriers, Multi Purpose Vessels, Reefer Ships, Ferries, Freight, Ro-Pax, Pure Car Carriers, Combined Carriers, Ocean Liners, Cruise Ships, Fishing Vessel, High Speed Craft, Tankers, Passenger, and Roll On Roll Off.
210. Select the **Condition** of ship from the drop down list.
211. Search and select **Location** of the ship.
212. Click the search icon in **Invoice Currency** field and select the currency in which the ship is purchased.
213. Specify the amount for which the ship is purchased in the **Invoice Value** field.
214. Specify the **Number of Decks** available in the ship.
215. Click the calendar icon and select the Ship **Manufactured Date**.

Chapter 8 - Initiation

- 216. Specify the ship **Manufacturer Name**.
- 217. Specify the **License Number** of the ship.
- 218. Type a brief information about the license in **License Details** field.
- 219. Type a brief description about the ship in **Description** field.

Ship Dimensions

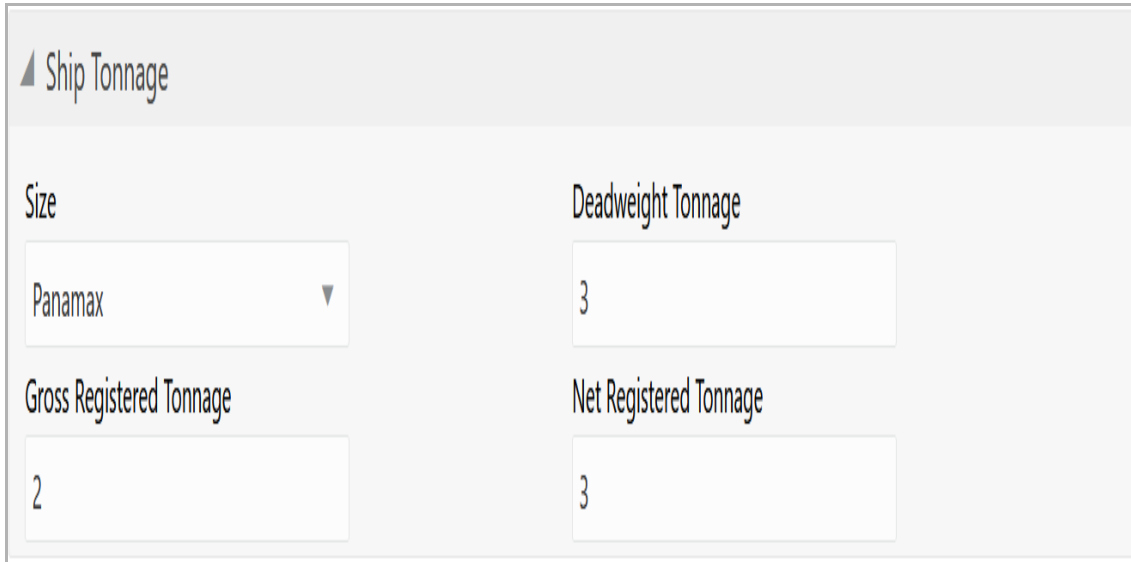
▲ Ship Dimensions

Dimensions Unit	Length
Feet ▼	7
Beam	Height
6	7
Displacement Unit	Displacement
Tons ▼	7

- 220. Select the unit for ship dimension from **Dimension Unit** drop down list. The options available are: **Feet** and, **Meters**.
- 221. Specify the **Length** of ship in selected unit.
- 222. Specify the **Beam** (width) of ship in selected unit.
- 223. Specify the **Height** of ship in selected unit.
- 224. Select the unit for ship weight from **Displacement Unit** drop down list. The options available are: **Tons** and, **Metric Tons**.
- 225. Specify the **Displacement** of ship in selected unit.

Chapter 8 - Initiation

Ship Tonnage



▲ Ship Tonnage

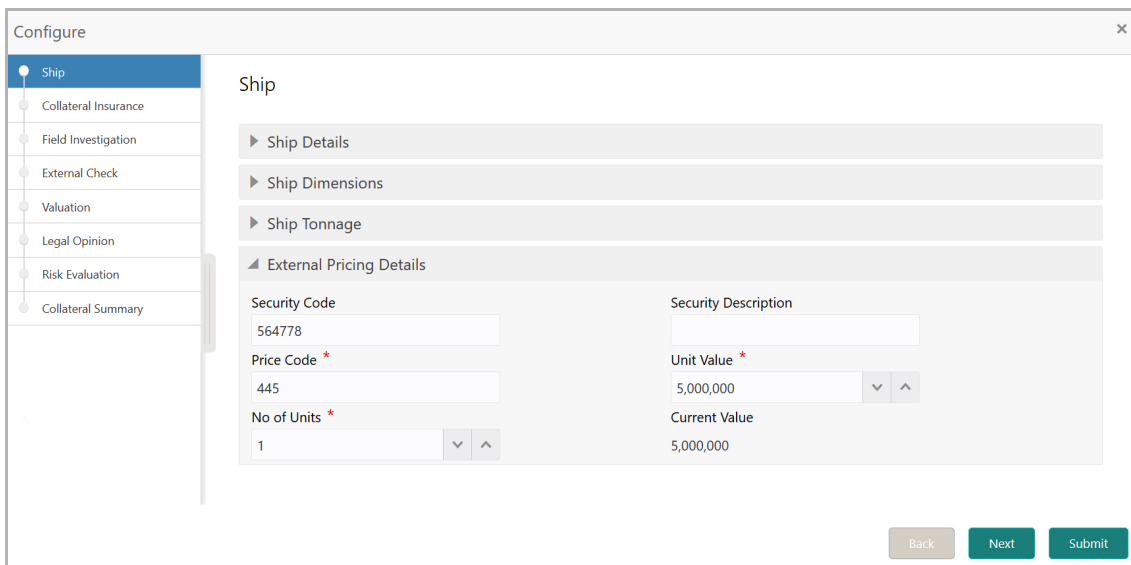
Size	Deadweight Tonnage
Panamax	3
Gross Registered Tonnage	Net Registered Tonnage
2	3

226. Select the **Size** of the Ship. The options available are: Aframax, Capesize, Chinamax, Handymax, Handysize, Malaccamax, Panamax, Q-Max, Seawaymax, and Suezmax.

227. Specify the following details of the ship.

- Deadweight Tonnage
- Gross Registered Tonnage
- Net Registered Tonnage

External Pricing Details



Configure

● Ship

○ Collateral Insurance

○ Field Investigation

○ External Check

○ Valuation

○ Legal Opinion

○ Risk Evaluation

○ Collateral Summary

Ship

▶ Ship Details

▶ Ship Dimensions

▶ Ship Tonnage

▲ External Pricing Details

Security Code	Security Description
564778	
Price Code *	Unit Value *
445	5,000,000
No of Units *	Current Value
1	5,000,000

Back Next Submit

228. Specify the **Security Code** of ship.

229. Type brief description about the ship security in **Security Description** field.

Chapter 8 - Initiation

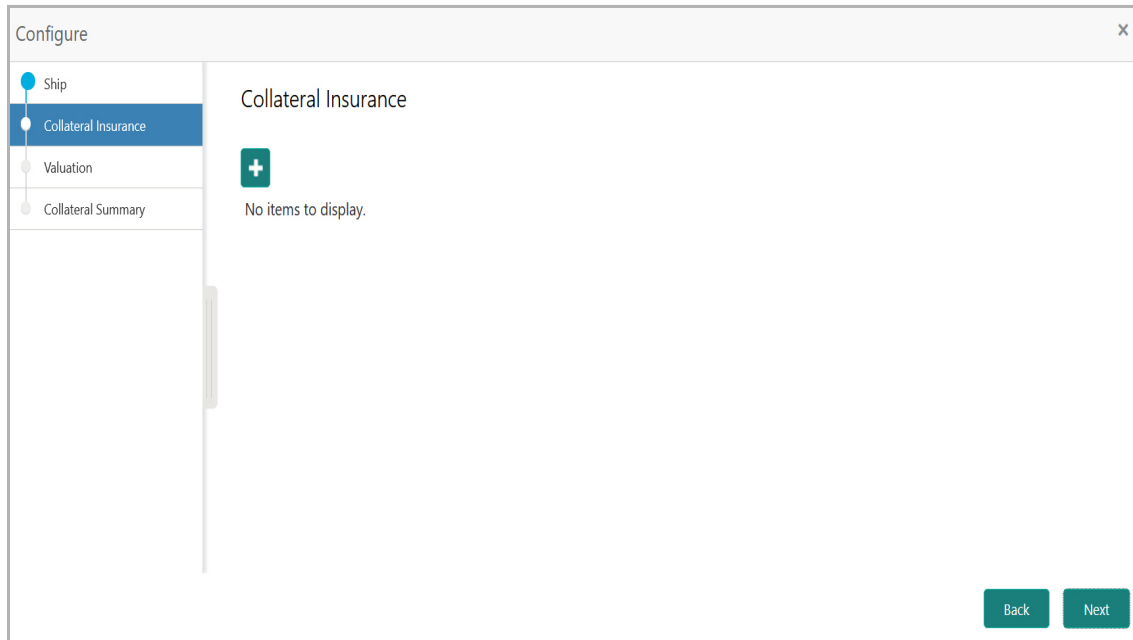
230. Specify the **Price Code** of ship.
231. Specify the **Unit Value** of ship and **No of Units**.

The **Current Value** gets calculated based on the provided unit value and the number of units.

232. Click **Next**. The *Collateral Insurance* page appears.

Collateral Insurance

In this page, you can capture insurance details of the collateral.



The screenshot shows a 'Configure' window with a sidebar on the left containing four items: 'Ship', 'Collateral Insurance', 'Valuation', and 'Collateral Summary'. 'Collateral Insurance' is selected and highlighted in blue. The main area of the window is titled 'Collateral Insurance' and contains a green square button with a white plus sign. Below the button, it says 'No items to display.' At the bottom right of the window, there are two green buttons labeled 'Back' and 'Next'.

233. To add insurance details, click **+Add**. The following window appears:

Chapter 8 - Initiation

Collateral Details

Insurance Basic Details

Policy Number *

45678043687

Insurance Name

Contract Insurance

Insurance Currency *

INR

End Date *

May 1, 2021

Policy Assigned To Bank

Yes

Policy Name *

Contract Policy

Insurance Type

Asset Insurance

Insurance Amount *

₹100,000.00

Grace Days

10

Insurance Provider *

First Bank

Policy Status

Inforced

Start Date *

May 1, 2020

Notice Days

10

Insurance Premium Details

Premium Currency *

INR

Premium Amount *

₹9,000.00

Premium Frequency

Monthly

Premium End Date *

May 1, 2021

Remarks

Add

Cancel

Clear

Insurance Basic Details

234. Specify the insurance following details in respective fields

- Policy Number
- Policy Name
- Insurance Provider
- Insurance Name

235. Select the **Insurance Type** from the drop down list. The options available are: **Asset Insurance**, **Life Insurance**, **Corporate Insurance**, and **Borrower Insurance**.

236. Select the **Policy Status** from the drop down list. The options available are: **Inforced**, **Lapsed**, and **Paidup**.

237. Click the search icon in the **Insurance Currency** field and select the currency in which insurance amount is paid.

238. Specify the **Insurance Amount** in selected insurance currency.

239. Click the calendar icon and select the insurance **Start Date** and **End Date**.

240. Specify the **Grace Days** for making insurance premium payment.

241. Specify the **Notice Days** for insurance premium payment.

242. Specify if the policy is assigned to your bank by selecting required option from the **Policy Assigned To Bank** drop down list.

Chapter 8 - Initiation

Insurance Premium Details

243. Click the search icon in the **Premium Currency** field and select the currency in which insurance premium is paid.
244. Specify the **Premium Amount** in selected premium currency.
245. Select the **Premium Frequency** from the drop down list.
246. Click the calendar icon and select the **Premium End Date**.
247. Type **Remarks** about the insurance, if any.
248. Click **Add**. The insurance details are added and displayed as shown below:

Configure

Collateral Insurance

NEW

Policy Number: 44566
Insurance Currency: INR

Policy Name: Contract policy
Insurance Amount: ₹500,000.00

Insurance Name: Contract

Edit
View
Delete

Back Next

249. To modify the insurance details, select the record and click **Edit**.
250. To view the added insurance details, select the record and click **View**.
251. To delete the insurance details, select the record and click **Delete**.
252. Click **Next**. The *Field Investigation* page appears.

Field Investigation

You can add field investigation details of the collateral, if field investigation is done for the collateral.

Chapter 8 - Initiation

Field Investigation

+ Add Edit View Delete

No items to display.

Page of 0 (1 - 0 of 0 items) K < > >

Back Next Submit

253. Click the **Add** icon. The *Collateral Details* window appears:

Collateral Details

Field Investigation Agency *

CBC Group LLC ▼

Field Investigation Outcome *

Positive

Field Investigation Date *

Oct 5, 2020 

Field Investigation Remarks *

Valid Collateral

Add Cancel Clear

254. Select the **Field Investigation Agency** from the drop down list.

255. Click the calendar icon and select the **Field Investigation Date**.

256. Specify the **Field Investigation Outcome** and **Field Investigation Remarks**.

257. Click **Add**. The field investigation details are added displayed in the **Field Investigation** page.

258. To modify the field investigation details, select the record and click **Edit**.

259. To view the added field investigation details, select the record and click **View**.

260. To delete the field investigation details, select the record and click **Delete**.

261. Click **Next**. The *External Check* page appears.

Chapter 8 - Initiation

External Check

If the collateral is valued by any external agency, you can add those details in the *external check* page.

External Check

+ Add

Edit

View

Delete

No items to display.

Page 1 of 0 (1 - 0 of 0 items) K < > X

Back

Next

Submit

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

Collateral Details

Agency *

CVC Group

External Check Date *

Oct 6, 2020

External Check Outcome *

Positive

Remarks *

Valid Collateral

Add

Cancel

Clear

263. Select the **Agency** by which the external validation is done.

264. Click the calendar icon and select the **External Check Date**.

265. Specify the **External Check Outcome** and **Remarks**.

266. Click **Add**. The external check details are added and displayed in the *External Check* page.

267. To modify the external check details, select the record and click **Edit**.

Chapter 8 - Initiation

268. To view the added external check details, select the record and click **View**.
269. To delete the external check details, select the record and click **Delete**.
270. Click **Next**. The *Valuation* page appears.

Valuation

If the value of collateral is evaluated by any agency, you can add those details in the *Valuation* page.

Configure

Ship

Collateral Insurance

Valuation

Collateral Summary

Valuation

+

No items to display.

Page 1 (0 of 0 items) < 1 >

Back Next

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

External Valuation Details

Agency *
CVC Group

Valuation Date *
Mar 4, 2020

Valuation Expiry Date
Feb 4, 2023

Valuation Currency *
INR

Valuation Amount *
₹5,000,000.00

Valuer Remarks
Good

Valuation Type *
Internal

Valuation Frequency *
Yearly

Add Cancel Clear

Chapter 8 - Initiation

272. Select the **Agency** which valued the collateral.
273. Click the calendar icon and select the **Valuation Date** and **Valuation Expiry Date**.
274. Click the search icon in the **Valuation Currency** field and select the currency in which collateral is valued.
275. Specify the **Valuation Amount** in selected valuation currency.
276. Type **Valuer Remarks**.
277. Click **Add**. The collateral valuation details are added and displayed in the *Valuation* page.
278. To modify the valuation details, select the record and click **Edit**.
279. To view the added valuation details, select the record and click **View**.
280. To delete the valuation details, select the record and click **Delete**.
281. Click **Next**. The *Legal Opinion* page appears.

Legal Opinion

If the collateral is evaluated by any legal firm, you can capture those evaluation details in the *Legal Opinion* page.

282. Click the **Add** icon in the *Legal Opinion* page. The following window appears:

Collateral Details

Agency *

Select ▼

External Opinion Date *

Sep 4, 2020 

Legal Firm Opinion *

Property is legally verified

Final Recommendation *

Property can be considered as collateral

Add

Cancel

Clear

283. Select the **Agency** which legally evaluated the collateral.
284. Click the calendar icon and select the **External Opinion Date**.

Chapter 8 - Initiation

285. Specify the **Legal Firm Opinion** and **Final Recommendation**.
286. Click **Add**. Legal opinion is added and displayed in the *Legal Opinion* page.
287. To modify the legal opinion, select the desired record and click **Edit**.
288. To view the legal opinion, select the desired record and click **View**.
289. To delete the legal opinion, select the desired record and click **Delete**.
290. Click **Next**. The *Risk Evaluation* page appears.

Risk Evaluation

In case you find risk in the collateral, you can add risk information in the *Risk Evaluation* page.

Risk Evaluation

+ Add

 Edit

 View

 Delete

No items to display.

Page of 0 (1 - 0 of 0 items)

K

<

>

>|

Remarks

Final Recommendation *

Back

Next

Submit

291. Click the **Add** icon. The following window is displayed.

Chapter 8 - Initiation

Collateral Details

Risk Type *

Currency Risk

Severity *

Medium

Comments

Additional collaterals must be linked, if collateral value reduces on revaluation

Approver Comments

Add

Cancel

Clear

292. Select the Risk Type from the drop down list. The options available are: **Currency Risk**, **Natural Hazardous Risk**, **Liquidity Risk**, **Operational Risk**, **Geo Political Risk**, and **Issue Credit Risk**.

293. Specify the **Severity** of risk such as Low, Medium, and High.

294. Type detailed information about the risk in **Comments** and **Approver Comments** fields.

295. Click **Add**. Risk information is added and displayed in the *Risk Evaluation* page.

296. To view the risk information, select the desired record and click **View**.

297. To delete the risk information, select the desired record and click **Delete**.

298. Click **Next**. The *Collateral Summary* page appears.

Collateral Summary

The collateral summary provides an overview of collateral based on the information added in previous pages.

Chapter 8 - Initiation

Collateral Summary

Customer ID
PTY21122600

Application ID
APP21129085

Date Initiated
2020-01-30

Current Status
Active

Documents
0

Basic Information

COL021121051

Collateral Type
Ship

Ownership Type

Collateral Currency
INR

Owner Estimated Value
\$undefined

Available From
2020-01-30

Available Till
2021-12-30

Applicable Business

Exposure Type
-

Charge Type
Hypothecation

Purpose Of Collateral
s

Shareable Across Customers
No

OwnershipView Details

■ null 100%

Seniority of chargeView details

1

Position

Seniority of charge held by

0

100

Total Percentage

Percentage Available

CovenantsView details

0

Covenants proposed

Standard Covenants Applicable

0

0

Complied Covenants

Breached Covenants

InsuranceView details

NA

Active Insurance

0

Total Insurance Amount

Configured Stage Status

Field Investigation

External Check

External Valuation

Internal Valuation

Risk Evaluation

Legal Opinion

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

Not applicable

Back

Next

Submit

299. View the Collateral Summary and click **Submit**. Collateral record is added and displayed in the *Collateral Details* page.

300. To **View**, **Edit** or **Delete** the collateral details, click the down arrow in the corresponding record and select the required option.

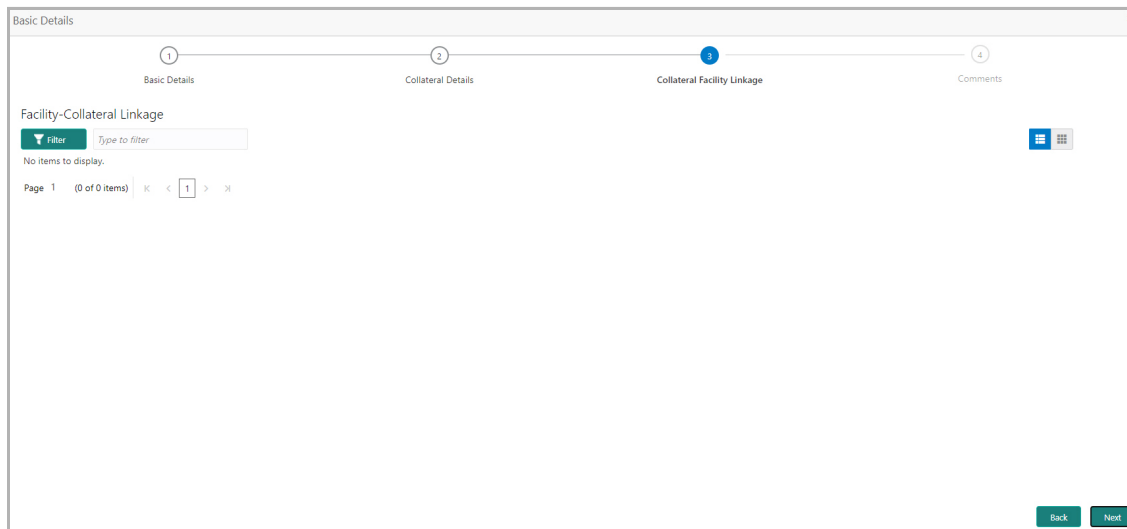
301. Click **Next** in the *Collateral Details* page. The *Collateral Facility Linkage* page appears.

Collateral Facility Linkage

This page displays the list of facilities with which the collateral is linked. During collateral creation, this page will be empty as there is no association between the collateral and facilities.

177

Chapter 8 - Initiation



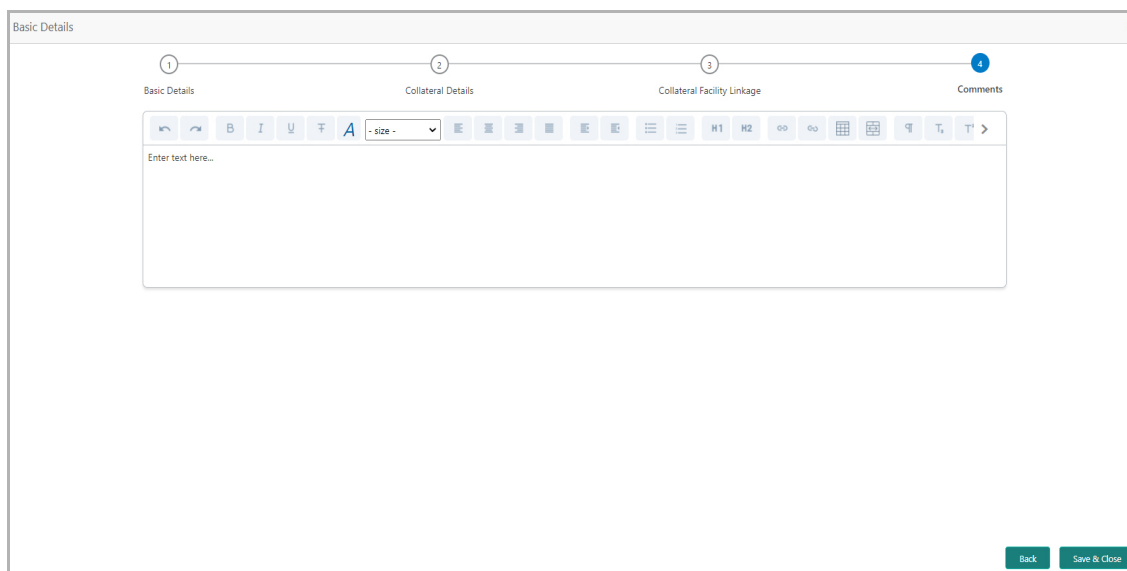
302. To filter the required facility-collateral linkage record, click the **Filter** icon and specify the search parameters or directly type the parameter in *Type to filter* text box.

303. To change the layout of *Collateral Facility Linkage* page to table view, click the Table View icon.

304. To go to the *Comments* page, click **Next**.

Comments

In this page, you can capture comments for the added collaterals, if any.



305. Type comments in the **Comments** box.

306. Click **Post**. Comments are posted below the Comments box.

307. Click **Save & Close**. The collateral records are listed in **Collaterals** data segment.

Chapter 8 - Initiation

308. To **View**, **Edit** or **Delete** the collateral details, click the down arrow in the corresponding record and select the required option.

Comments

In this data segment, you can mention anything about the appetite management application, such as the purpose of initiating appetite management process. Posting comments help the user of next stage to take better decision.

The screenshot shows the 'Comments' step in a five-step workflow. The steps are: Customer Info, Funding Requirement, Collateral, Comments (current), and Summary. The 'Comments' step has a green checkmark. Below the step indicators is a text area with a rich text editor toolbar (bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, table, etc.). The text area contains the placeholder 'Enter text here...'. Below the text area is a 'Post' button. At the bottom of the form, there is a message 'No items to display.' and a set of navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

310. To go to the next page, click **Next**. The *Summary* page appears.

Summary

This data segment allows you to preview the details added in previous data segments.

The screenshot shows the 'Summary' step in the same five-step workflow. The 'Summary' step has a green checkmark. Below the step indicators is a 'Summary' section. It starts with a dropdown menu set to 'Oracle'. Below this is a 'Customer Information' section with a dark background, showing 'Oracle, A entity established & operating as a Pvt Ltd Company in'. Below this are several fields: 'Customer ID' (PTY203586525), 'Register No', 'Legal Status' (Pvt Ltd), 'Liability Amount', 'Is KYC Compliant' (No), 'Share Holders' (0), 'Contractors' (0), 'Guarantors' (0), and 'Bankers' (0). Below these are four summary cards: 'Entities' (3 Added), 'Facilities' (0 Added), 'Collaterals' (0 Added), and 'Pricing' (Interest: 0 Added, Charge: 0 Added, Commission: 0 Added). Below the cards are expandable sections for 'Pricing', 'Entities', 'Facilities', and 'Collaterals'. At the bottom of the form are navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

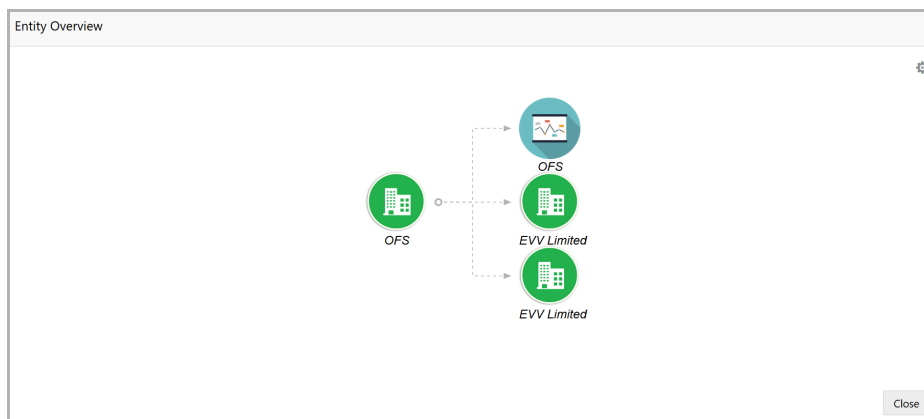
Chapter 8 - Initiation

311. To view the sector and industry information, click the industry icon in **customer information** section. The *Industry Details* window appears:

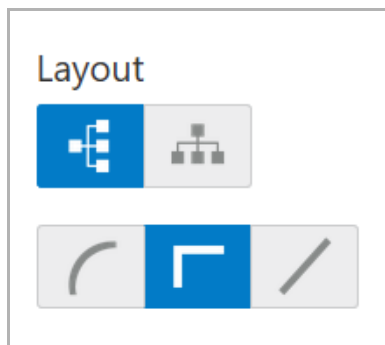
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
Close			

312. Click **Close** to exit the *Industry Details* window.

313. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:

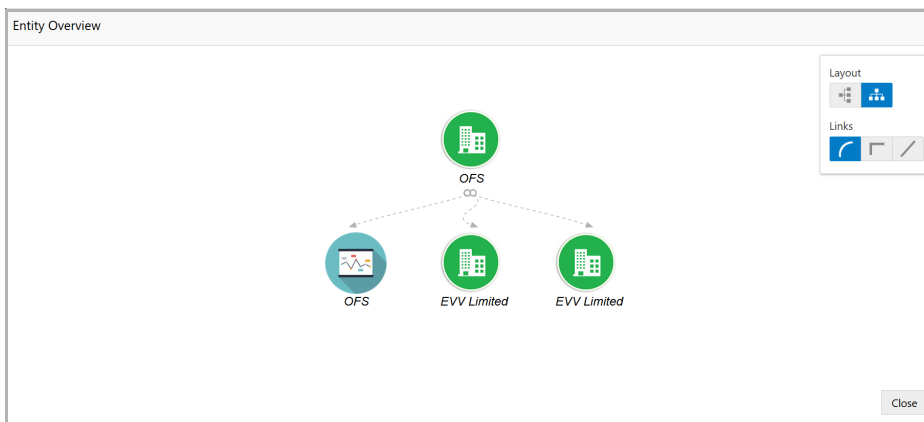


314. To change the layout of the entity overview, click the configuration icon at the top right corner. The *Layout* window appears:



315. Select the required layout. Entity Overview is changed to the selected layout as shown below.

Chapter 8 - Initiation



316. To exit the *Entity Overview* window, click **Close**.

317. To expand **Pricing**, **Entities**, **Facilities** and **Collaterals** sections, click the number in respective count tables or click the triangle in each section.

318. To hold the Amendment Initiation task, click **Hold**.

319. To go back to the previous page, click **Back**.

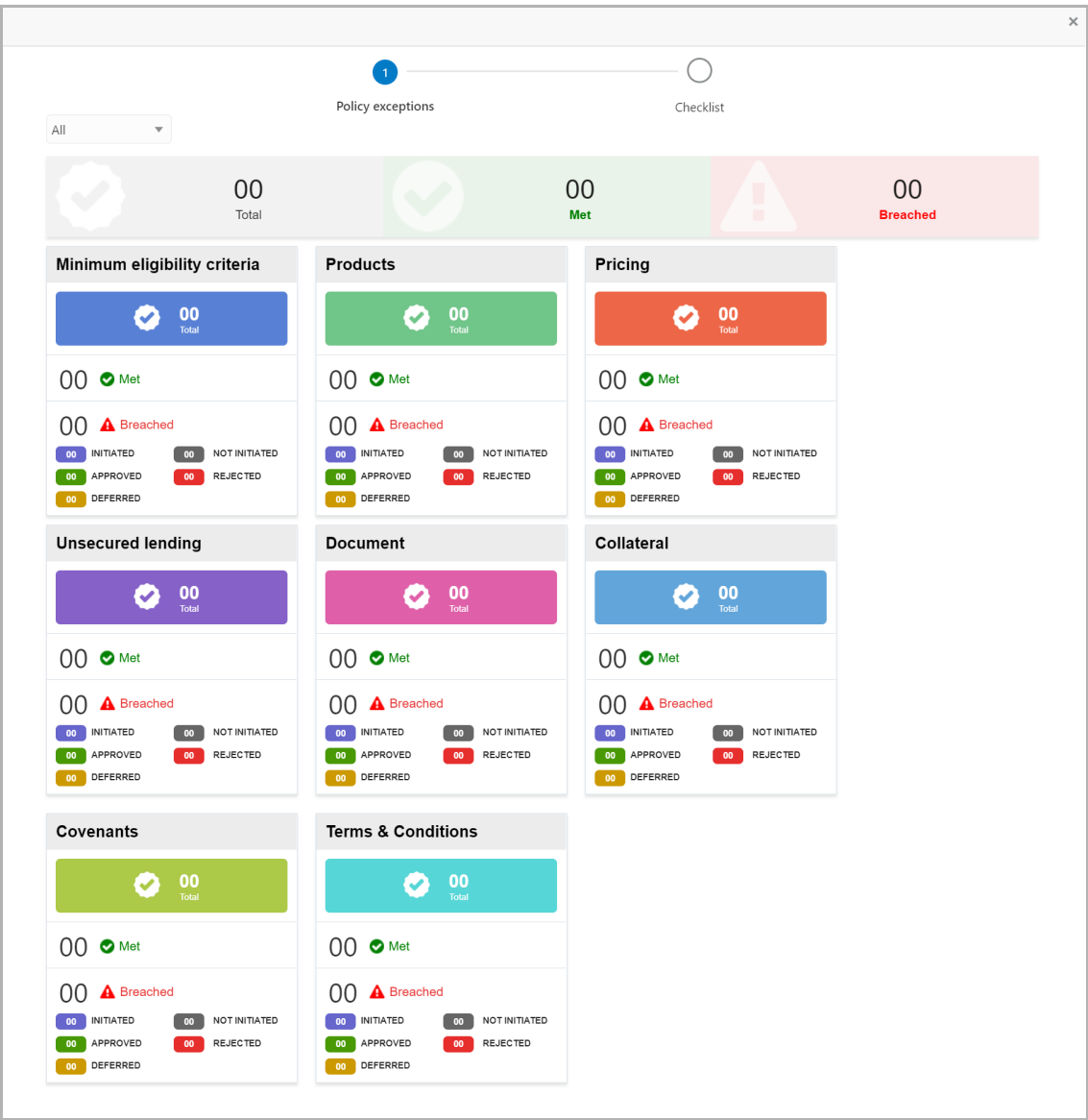
320. To save the captured information and exit the page, click **Save & Close**.

321. To submit the Appetite Management application to the Enrichment stage, click **Submit**.

322. To exit the page without saving the captured information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

Chapter 8 - Initiation



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

323. After viewing policy exceptions or overrides, click the **Checklist** data segment.

Chapter 8 - Initiation

The screenshot displays a web application interface for 'Appetite Management'. At the top, a progress bar shows two steps: 'Policy exceptions' (marked with a 1) and 'Checklist' (marked with a 2). Below the progress bar, a message box indicates 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

324. Manually verify all the checklist and enable the corresponding check box.

325. Select the **Outcome** as 'Proceed' and click **Submit**. The Appetite Management application is moved to the 'Enrichment' stage.

Chapter 8 - Enrichment

Enrichment

In this stage, the Appetite Management application can be further enriched by the user configured for this stage.

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
Acquire & Edit		Facility Review Process			Facility Review Enrichment	
Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18

2. Acquire & Edit the required Appetite Management enrichment task. The *Summary* page appears.

Summary

Customer Appetite Management - Enrichment

Summary Customer Info Write up Funding Requirement Collaterals Comments

Oracle

Customer Information

Oracle, A entity established & operating as a Pvt Ltd Company in

Customer ID: PTY203586525 Register No: Legal Status: Pvt Ltd Liability Amount: Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Entities	Facilities	Collaterals	Pricing		
3 Added	0 Added	0 Added	Interest	Charge	Commission
			0 Added	0 Added	0 Added

Pricing

Entities

Facilities

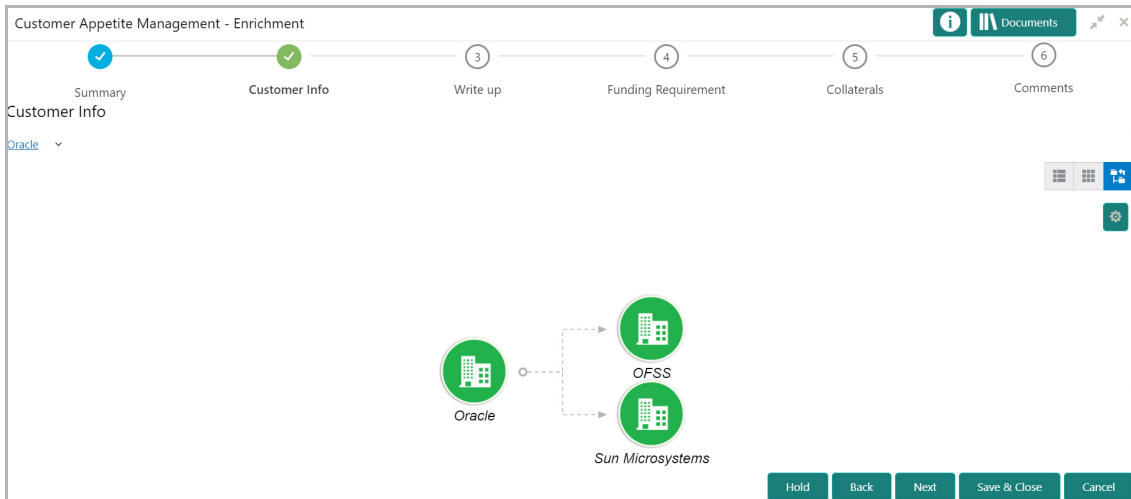
Collaterals

Hold Back Next Save & Close Cancel

Chapter 8 - Enrichment

3. Refer [“Summary” on page 179](#) for information on actions that can be performed in the *Summary* page.
4. After viewing the summary, click **Next**. The *Customer Info* page appears.

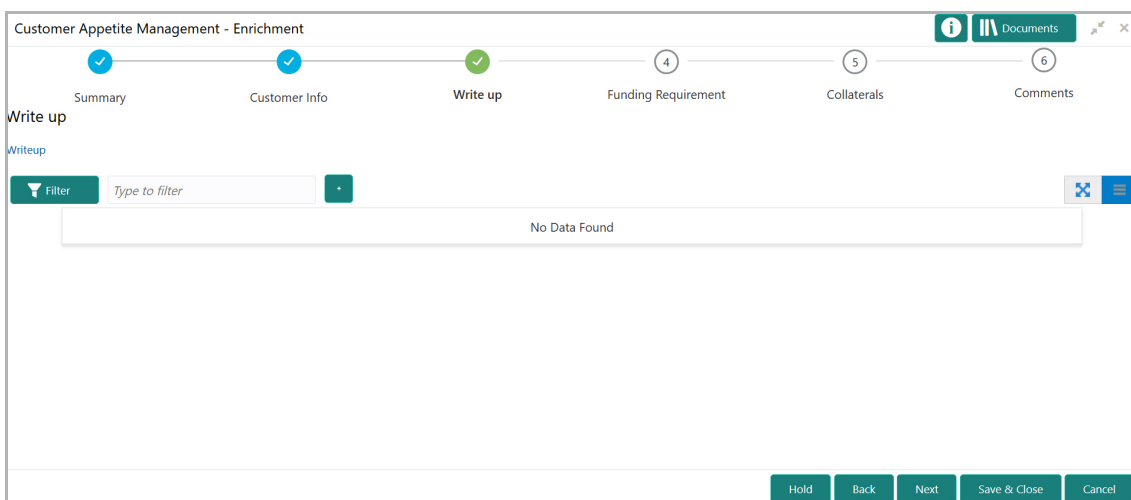
Customer Info



5. Refer [“Customer Info” on page 127](#) for information on actions that can be performed in the *Customer Info* page.
6. After performing necessary actions, click **Next**. The *Write Up* page appears if it is configured in the Business Process Maintenance.

Write up

In this data segment, you can add writeup for any of the writeup categories maintained in the system.



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

Chapter 8 - Enrichment

Writeup

Writeup Category * BOVR

Business overview

B

I

U

T

A

- size -

H1

H2

>

Sample writeup

Create

Cancel

8. 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:

Writeup Category

Writeup Category Code

Writeup Category Description

Fetch

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

Page 1 of 1 (1 - 7 of 7 items)

K

<

1

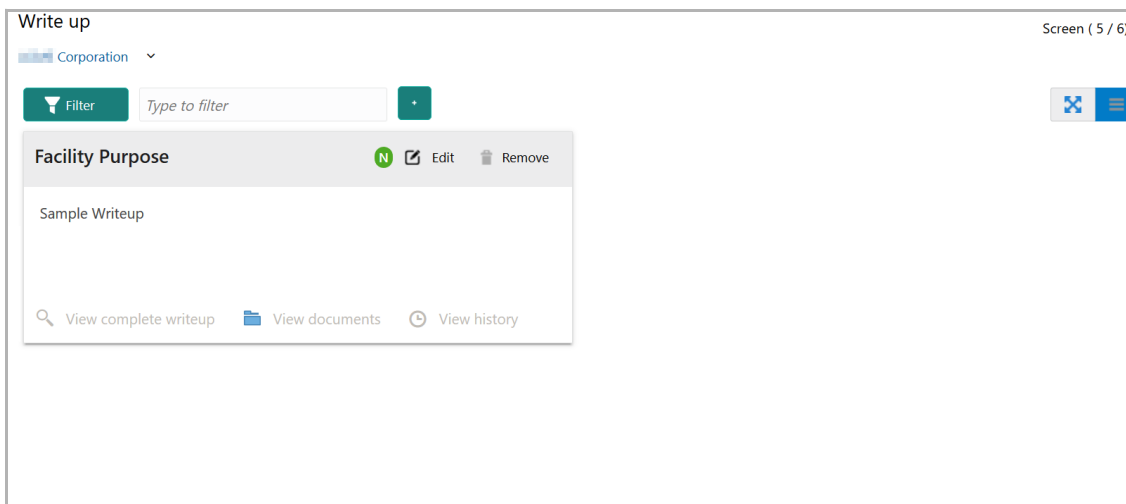
>

>

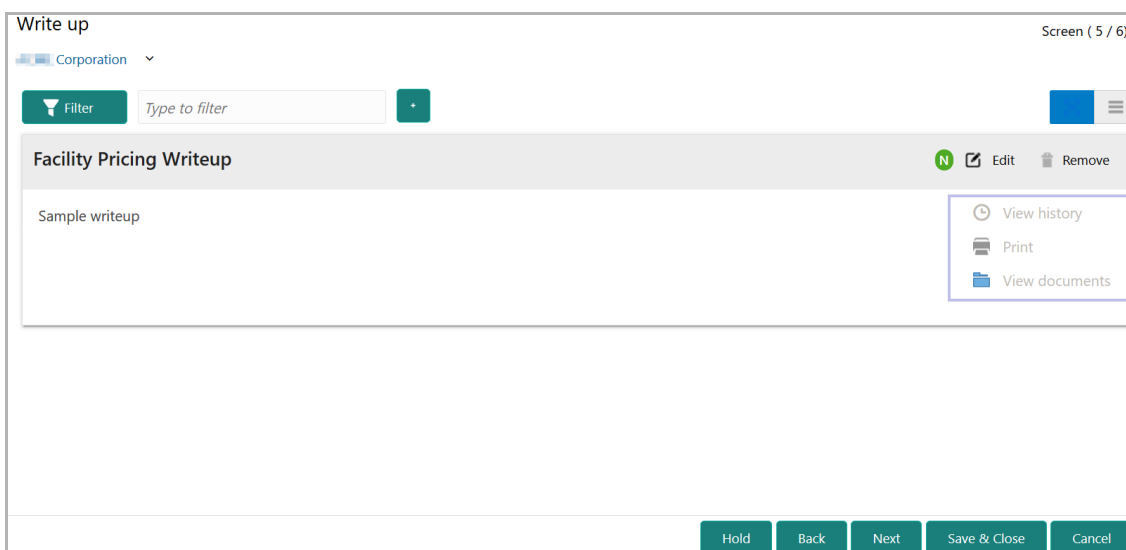
9. Click on the required category code. Selected code is displayed in the **Writeup Category** field.

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

Chapter 8 - Enrichment



11. 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:



12. To modify the writeup, click the **Edit** icon and change the information.
13. To delete the writeup, click the **Remove** icon. A confirmation message appears.
14. Click **Yes**. The writeup is removed.
15. To view the writeup history, click the **View history** icon.
16. 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.

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

Chapter 8 - Enrichment

Writeup documents

No items to display.

Add New Documents

Close

18. To add new documents, click **Add New Documents**.
19. To exit the Writeup documents window, click **Close**.
20. To go to the next page, click **Next**. The *Funding Requirement* page appears.

Funding Requirement

Customer Appetite Management - Enrichment

Summary Customer Info Write up Funding Requirement Collaterals Comments

Grade

Liability details

000 Branch	203586525 Liability Number	₹500,000.00 Proposed Liability Amount
---------------	-------------------------------	--

Filter Type to filter + - T

List View Table View Facility Structure Income Potential

No items to display.

Hold Back Next Save & Close Cancel

21. Refer [“Funding Requirement” on page 130](#) for information on managing liability and facilities.
22. After performing necessary actions in this page, click **Next**. The *Collaterals* page appears.

Chapter 8 - Enrichment

Collaterals

The screenshot shows the 'Collaterals' page within the 'Customer Appetite Management - Enrichment' application. At the top, a progress bar indicates the current stage is 'Collaterals', with previous stages (Summary, Customer Info, Write up, Funding Requirement) marked as complete. The main content area is titled 'Collaterals' and shows 'No items to display.' Below this, a pagination bar indicates 'Page 1 of 0 (1 - 0 of 0 items)'. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

23. Refer “[Collaterals](#)” on page 131 for information on managing collaterals.

24. After performing necessary actions in this page, click **Next**. The *Comments* page appears.

Comments

The screenshot shows the 'Comments' page within the 'Customer Appetite Management - Enrichment' application. The progress bar at the top shows the current stage is 'Comments', with all previous stages marked as complete. The main content area is titled 'Comments' and features a rich text editor with a toolbar containing various formatting options (bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, table, etc.). Below the editor is a 'Post' button. At the bottom, there is a section for 'No items to display.' and a pagination bar. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

25. Refer “[Comments](#)” on page 131 for information on posting comments.

The Outcomes available for selection in this stage are:

- Proceed
- Additional Info

If the **Outcome** is selected as ‘Proceed’, the Appetite Management application is moved to the Credit Analysis stage on clicking **Submit**.

Chapter 8 - Enrichment

If the **Outcome** is selected as 'Additional Info', the Appetite Management application is sent back to the Initiation stage on clicking **Submit**.

Chapter 8 - Credit Analysis

Credit Analysis

In this stage, the Credit Officer can analyze all the dimensions of the customer prospect and determine their credit worthiness.



For performing questionnaire-based analysis in this stage, questionnaire must be maintained and linked to this stage using Questionnaire Details and Questionnaire Process Linkage Maintenance.

Refer **Credit Facilities Process Maintenance User Manual** for information on Questionnaire Details and Questionnaire Process Linkage Maintenance.

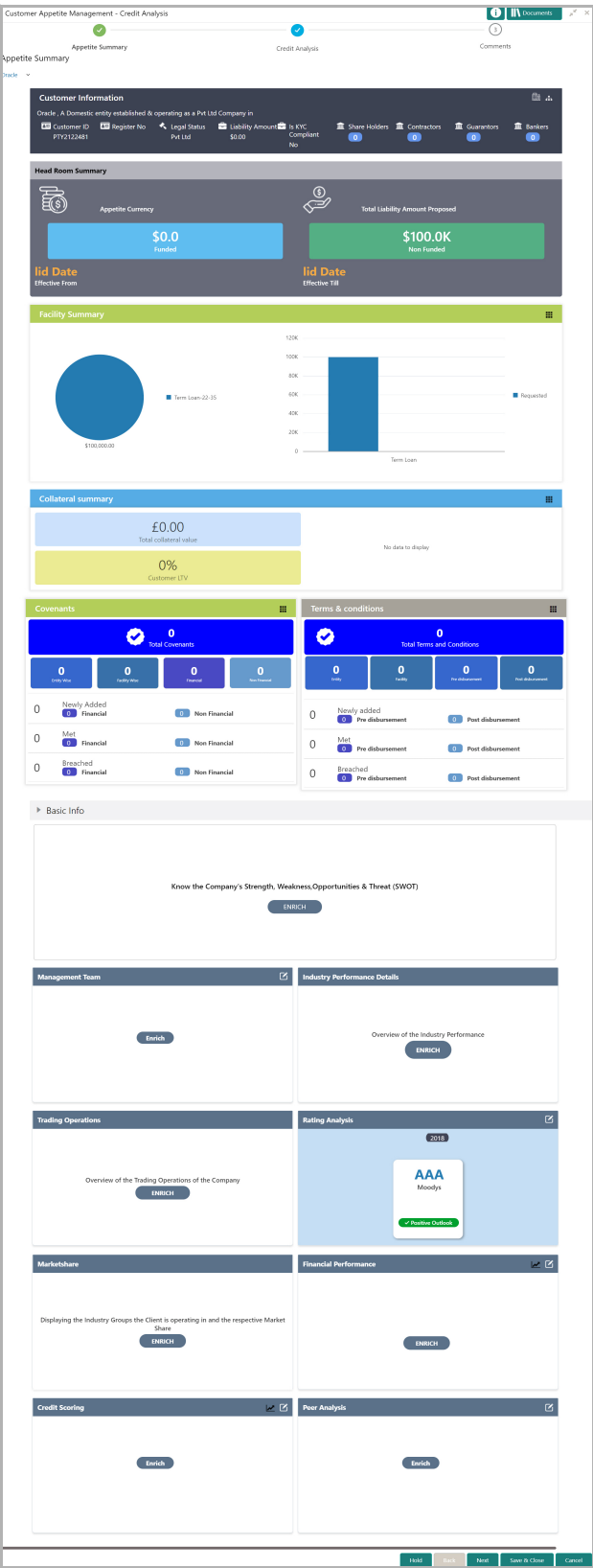
1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears.

Free Tasks							
Refresh Acquire Flow Diagram							
☐	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
☐	Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
☐	Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
☐	Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
☐	Acquire & Edit		Facility Review Process			Facility Review Enrichment	
☐	Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
☐	Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
☐	Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
☐	Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
☐	Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18
Page 1 of 74 (1 - 20 of 1478 items) K < 1 2 3 4 5 ... 74 > X							

2. **Acquire & Enrich** the required Credit Analysis task. The *Appetite Summary* page appears.

Appetite Summary

Chapter 8 - Credit Analysis



Chapter 8 - Credit Analysis



For information on actions that can be performed in this page, refer Credit 360 User Manual.

Credit Analysis

In this data segment, the following details of the customer prospect can be captured and analyzed:

- Basic Info
- Management Team
- Industry Performance Details
- Trading Operations
- Rating Analysis
- Marketshare
- Financial Performance
- Credit Scoring
- Peer Analysis

Chapter 8 - Credit Analysis

Customer Appetite Management - Credit Analysis

✓

Appetite Summary

✓

Credit Analysis

3

Comments

Credit Analysis

Basic Info

Know the Company's Strength, Weakness, Opportunities & Threat (SWOT)

ENRICH

Management Team

Enrich

Industry Performance Details

Overview of the Industry Performance

ENRICH

Trading Operations

Overview of the Trading Operations of the Company

ENRICH

Rating Analysis

2019

AAA
Moody's

✓ Positive Outlook

Marketshare

Displaying the Industry Groups the Client is operating in and the respective Market Share

ENRICH

Financial Performance

Enrich

Credit Scoring

Enrich

Peer Analysis

Enrich

Hold

Back

Next

Save & Close

Cancel

Basic Info

This tile allows you to add basic information, such as Strength, Weakness, Opportunity, and Threat, of the corporate prospect.

Chapter 8 - Credit Analysis

3. Click **Enrich**. The SWOT Analysis window appears.

SWOT Analysis

Strengths

Strength 1 *

+ Add More

Weaknesses

Weakness 1 *

+ Add More

Opportunities

Opportunity 1 *

+ Add More

Threats

Threat 1 *

+ Add More

Save

Cancel

Chapter 8 - Credit Analysis

4. Specify the Strength, Weakness, Opportunity, and Threat in corresponding fields.

You can add any number of Strength, Weakness, Opportunity, and Threat by clicking **+** **Add More** option under each field.

5. Click **Save**. Details are added and displayed in **Basic Info** tile.

Management Team

This tile allows you to add and analyze details about the customer prospect's management team.

6. Click **Enrich**. The following page appears:

Economic dependency analysis - Management team

1 Management team 2 Analysis 3 Comments

Management team

+ [icon] [icon]

No items to display.

Back Next Save & Close Cancel

Adding Management Details

7. To add the Management detail, click the add icon. The *New Board Member* window appears:

Chapter 8 - Credit Analysis

New Board Member

Name *	Shareholding percentage *	Majority shareholder	Director since
Thomas	12	☒	Mar 31, 2010
Highest educational qualification *	Years in industry *	Years of association *	Department associated with *
Doctoral Degree	20	11	General Management
Part of Board	Board member since	Board member till	Is employee
☒			☒
Employee ID	Part of promoter group	Is family member of promoter	Roles
47996	☒	☒	
Board member in other companies	Director in other companies		
☒	☒		

► Address details

DIN Number	Director Since	Executive Position
45533333	Mar 31, 2010	☒

► Board Member in Other Companies

► Director in Other Companies

► Our Customer

Save Cancel

8. Type the **Name** of the management personnel.
9. Specify the management personnel's **Shareholding percentage** in the customer prospect organization.
10. If the management personnel is a majority shareholder in your customer prospect organization, enable the **Majority shareholder** switch.
11. In **Director since** field, search and select the date from which the management personnel is in your customer prospect organization.
12. Select the management personnel's **Highest educational qualification** from the drop down list.
13. In the **Years in industry** field, specify the management personnel's years of experience in this industry.
14. Specify the management personnel's **Years of association** with your customer prospect organization.
15. Select the management personnel's department from the **Department associated with** drop down list.
16. If the management personnel is a board member, enable the **Part of Board** switch.
17. If the **Part of Board** switch is enabled, select **Board member since** and **Board member till** dates in the respective fields.
18. If the management personnel is an employee, enable the **Is employee** switch.
19. If the **Is employee** switch is enabled, specify the management personnel's **Employee ID**.

Chapter 8 - Credit Analysis

20. If the management personnel is a part of the promoter group, enable the **Part of promoter group** switch.
21. If the management personnel is a family member of the promoter group, enable the **Is family member of promoter** switch.
22. Describe the **Roles** of the management personnel.
23. If the management personnel is a board member in other companies, enable the **Board member in other companies** switch.
24. If the management personnel is a director in other companies, enable the **Director in other companies** switch.

In the **Address detail** section:

25. Specify the management personnel identification number in the **DIN number** field.
26. If the management personnel is in executive position, enable the **Executive position** switch.

In the **Board member in other companies** section:

Board member in other companies

Name of the company *

Board member since *

May 8, 2012

Shareholding percentage *

9

Promoter

Add Clear

No items to display.

27. Type the **Name of the other company**.
28. In the **Board member since** field, search and select the date from which the management personnel is board member in the mentioned company.
29. Specify the management personnel's **Shareholding percentage** in the other company.
30. If the management personnel is a Promoter in other company, enable the **Promoter** switch.
31. Click **Add**. Details are added as shown below:

Chapter 8 - Credit Analysis

Board member in other companies

Name of the company *

Board member since *

Shareholding percentage *

Promoter

☐

Add

Clear

S

Company name :

Shareholding percentage : 9%

Board member since : 70-01-01

Promoter : Yes

Page 1 of 1 (1 of 1 items)

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1

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In the **Director in other companies** section:

Director in other companies

Name of the company *

Director since *

May 2, 2018

Shareholding percentage *

24

Promoter

☒

Add

Clear

No items to display.

32. Type the **Name of the company**.
33. In the **Director since** field, search and select the date from which the management personnel is Director in the other company.
34. Specify the management personnel's **Shareholding percentage** in the other company.
35. If the management personnel is a Promoter in other company, enable the **Promoter** switch.
36. Click **Add**. Details are added as shown below:

Director in other companies

Name of the company *

Director since *

Shareholding percentage *

Promoter

☐

Add

Clear

S

Company name :

Shareholding percentage : 24%

Director since : 18-05-02

Promoter : Yes

Page 1 of 1 (1 of 1 items)

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In the **Our Customer** section:

134

Chapter 8 - Credit Analysis

Our customer

Internal rating Default Grading 1	Is borrower ☒	Currency USD	Total exposure \$60,000,000.000
Deposit account held * ☒	No of deposit accounts 3	Currency USD	Total deposit amount \$90,000,000.000

37. Select your bank's **Internal rating** for the management personnel.
38. If the management personnel is a borrower in your bank, enable the **Is borrower** switch.
39. Search and select the **Currency** for total exposure.
40. Specify the management personnel's **Total exposure** amount in your bank.
41. If the management personnel holds a deposit account in your bank, enable the **Deposit account held** switch.
42. If the Deposit account held switch is enabled, specify the **No of deposit accounts** maintained by the management personnel.
43. Search and select the **Currency** for the total deposit amount.
44. Specify the **Total deposit amount** in the management personnel's deposit account.
45. Click **Save** in the *New Board Member* window. Management personnel details are added and displayed in the *Management Team* page.
46. To Edit, Delete or View the added management details, click the hamburger icon in required item and select the corresponding option.



You can alternatively use the edit and delete icons beside the add icon to modify and delete the management detail.

To modify and delete the management detail using these icons, select the record from the list and then click the corresponding icon.

Analyzing Management Details

47. To analyze the management details, click **Next** in the *Management Team* page. The Analysis page appears:

Chapter 8 - Credit Analysis

Economic dependency analysis - Management team

Analysis

Management team Analysis Comments

Total Score 5 Score 5

1/4

Average experience of the management team in this sector

✓ More than 20 years

Between 15 to 20 years

Between 10 to 15 years

Between 5 to 10 years

Up to 5 years

Comment

Back Next Save & Close Cancel

48. Select answer for all the questions. A score is generated for the management personnel based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

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

Economic dependency analysis - Management team

Comments

Management team Analysis Comments

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

50. Type the overall Comments for the management team Analysis.

51. Click **Post**. Comments are posted below the **Comments** box.

52. Click **Save & Close**.

Chapter 8 - Credit Analysis

Industry Performance Details

This tile allows you to add industry performance details of your customer prospect.

53. Click **Enrich** in the **Industry Performance Details** tile. The following window appears:

Industry Performance Details

Revenue Growth Potential	Negative	10% - 15%	15% - 20%
Profitability Growth Potential	Negative	10% - 15%	15% - 20%
New Market Availability	No	Yes	
Raw Material Availability	No	Yes	
Government Initiative	Null	Average	Positive

Comments

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☷

☰

☷

☰

☷

☰

☷

☰

☷

H1

H2

↶

↷

☰

>

Enter text here...

Post

No items to display.

Save

Cancel

54. Specify the following industry performance details:

- Revenue Growth Potential
- Profitability Growth Potential
- New Market Availability
- Raw Material Availability
- Government Initiative

55. **Post Comments** about the industry performance, if any.

56. Click **Save**. The details are updated and displayed in the **Industry Performance Details** tile as shown below.

Chapter 8 - Credit Analysis

Industry Performance Details	
Revenue Growth Potential	15% - 20%
Profitability Growth Potential	10% - 15%
New Market Availability	Yes
Raw Material Availability	Yes
Government Initiative	Average

57. To update the captured comments alone, click  the comments icon and type the comments.
58. To modify the other details as well as the comments, click the edit icon and modify the necessary details.

Trading Operations Details

The Trading Operations Details tile allows you to add and analyze details about your customer prospect's trading operations.

59. Click **Enrich** in the **Trading Operations Details** tile. The following window appears:

Trading Operations Details

1

Trading Operations Details

2

Analysis

3

Comments

Trading Operations Details

Geographical Spread

-

Operation Type

Manufacturing

Top Products

Product *

Oil Refining Machinery

Approximate Sales Contribution *

\$2,500,000.00

% of Sales Contribution *

40

Add

Cancel

No items to display.

Contribution by Region

Back

Next

Save & Close

Cancel

Chapter 8 - Credit Analysis

Adding Trading Operations Details

60. Select the customer prospect trading **Operation Type**. The options available are: Manufacturing, Trading, and Services.

Top Products

61. Specify the name of top **Product / Service** provided by the customer prospect.

62. Specify the **Approximate Sales Contribution** (amount) by the mentioned product / service.

63. Specify the **% of Sales Contribution** by the mentioned product / service.

64. Click **Add**. The details are added and displayed at the right side as shown below:

The screenshot shows the 'Trading Operations Details' window with three tabs: 'Trading Operations Details' (active), 'Analysis', and 'Comments'. The 'Top Products' section is expanded, showing a form with the following fields: 'Product' (Oil Refining Machinery), 'Approximate Sales Contribution' (\$2,500,000.00), and '% of Sales Contribution' (40). The 'Add' button is highlighted in green. Below the form, there is a 'Contribution by Region' section. At the bottom right, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

65. To update or delete the added details, select the record from the right side. The system displays the **Update** and **Delete** buttons as shown below:

The screenshot shows the 'Trading Operations Details' window with the same three tabs. The 'Top Products' section is expanded, showing a form with the following fields: 'Product' (Flexcube), 'Approximate Sales Contribution' (\$500,000,000.00), and '% of Sales Contribution' (12). The 'Update' and 'Delete' buttons are highlighted in green. Below the form, there is a 'Contribution by Region' section. At the bottom right, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

66. Click the required button.

Chapter 8 - Credit Analysis

Contribution by Region

67. To add region-wise contribution details, expand the **Contribution by Region** section.

Trading Operations Details

Trading Operations Details

Contribution by Region

Year *
2020

Region *
JAPAC

Approximate Sales Contribution *
\$18,000,000.00

% of Sales Contribution *
20

Add Cancel

No items to display.

Back Next Save & Close Cancel

68. Select the **Year** for which the sales contribution details are to be added.

69. Specify the **Region** for which the sales contribution details are to be added.

70. Specify the **Approximate Sales Contribution** (amount) identified in the mentioned region.

71. Specify the **% of Sales Contribution** identified in the mentioned region.

72. Click **Add**. The details are added and displayed at the right side as shown below:

Trading Operations Details

Trading Operations Details

Contribution by Region

Year *
2020

Region *

Approximate Sales Contribution *

% of Sales Contribution *

Add Cancel

Year	Region	Approximate Sales Contribution	% of Sales Contribution
2020	JAPAC	\$18,000,000.00	20

Page 1 of 1 (1 of 1 items)

Back Next Save & Close Cancel

73. To update or delete the added details, select the record from the right side. The system displays the **Update** and **Delete** buttons as shown below:

Chapter 8 - Credit Analysis

Trading Operations Details

Trading Operations Details Analysis Comments

Top Products

Product *	Approximate Sales Contribution *	% of Sales Contribution *
Flexcube	\$500,000,000.00	12

Page 1 of 1 (1 of 1 items)

Update Delete

Contribution by Region

Back Next Save & Close Cancel

74. Click the required button.

Analyzing Trading Operations Details

75. To analyze the trading operations details, click **Next** in the *Trading Operations Details* page. The Analysis page appears:

Trading Operations Details Analysis Comments

Total Score 5 Score 5

2/5

Any of the advisors has pending litigations in court

Yes No

Comment

Back Next Save & Close Cancel

76. Select answer for all the questions. A score is generated for the customer prospect's trading operations based on the selected answers.

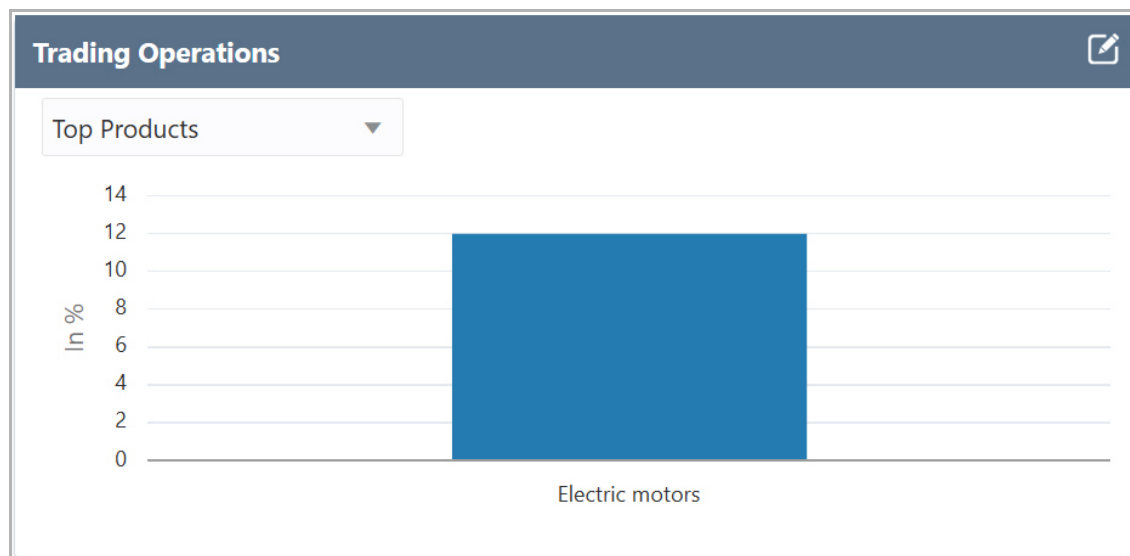


To view the next question, use right arrow at the side of the Analysis page.

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

Chapter 8 - Credit Analysis

78. Type the overall Comments for the trading operations Analysis.
79. Click **Post**. Comments are posted below the **Comments** box.
80. Click **Save & Close**. The details are updated and displayed in the **Trading Operations** tile as shown below.



In the above tile, you can filter the trading operation details by selecting required option from the drop down list at top left corner. The options available for selection are: **Top Products** and **Contribution by Region**.

Rating Analysis

This tile allows to add rating details of your customer prospect. You can add rating details for different financial years and perform questionnaire-based rating analysis.

81. Click **Enrich** in the **Rating Analysis** tile. The *Rating Analysis* page appears:

Chapter 8 - Credit Analysis

Rating Analysis

1 Rating Analysis Analysis 3 Comments

Rating Analysis

Customer Rating

Year *
All

+Add ratings

No Ratings Added

Back Next Save & Close Cancel

Adding Rating Details

82. To add rating details, click **+Add ratings** at the top right corner. The *Add Rating* window appears:

Add Rating

Rating Date * Outlook * Year Of Rating *

Apr 1, 2018 Positive 2018

Rated By Risk Ratings

Moodys	>	AAA
Fitch	>	BB+
		B
		B-
		CCC+

Close

83. Select the following details:

- Rating Date
- Outlook
- Rated By
- Risk Ratings

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:

Chapter 8 - Credit Analysis

Rating Analysis

1 Rating Analysis Analysis Comments

Rating Analysis

Customer Rating

Year

All

Moody's AAA Positive 2020

Fitch B Positive 2019

+Add ratings

Back Next Save & Close Cancel

84. To filter the rating based on year of rating, select the required year from the **Year** drop down list.

85. To modify the added rating, click the edit icon and change the required details.

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



If the customer prospect is rated by different rating firms, add all the rating information by clicking **+Add ratings**.

Analyzing Customer Prospect Rating

87. To analyze the customer prospect rating, click **Next** in the *Rating Analysis* page. The *Analysis* page appears:

Rating Analysis

Rating Analysis Analysis Comments

Analysis

Total Score 0

Score 0

4/4

Contribution of largest customer

Less than 10%

10% - 15%

15% - 20%

20% - 25%

25% and more

Comment

Back Next Save & Close Cancel

Chapter 8 - Credit Analysis

88. Select answer for all the questions. A score is generated for the customer prospect ratings based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

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

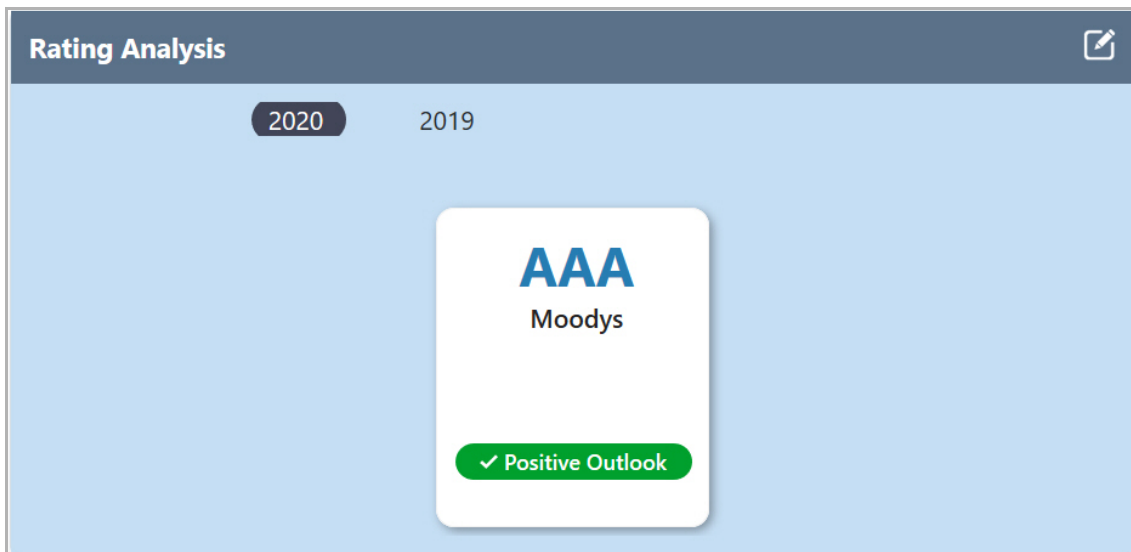
The screenshot shows a web application window titled "Rating Analysis". At the top, there is a progress bar with three circular indicators. The first indicator is labeled "Rating Analysis", the second is labeled "Analysis", and the third is labeled "Comments" and is currently selected, indicated by a blue circle with the number 3. Below the progress bar, the "Comments" tab is active. It features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size (a dropdown menu showing "- size -"), bulleted list, numbered list, link, unlink, table, and a right arrow. The text area of the editor contains the placeholder text "Enter text here...". Below the text area is a green "Post" button. Underneath the "Post" button is a light blue box containing the text "No items to display." At the bottom right of the window, there are four buttons: "Back", "Next", "Save & Close", and "Cancel".

90. Type the overall Comments for the rating analysis.

91. Click **Post**. Comments are posted below the **Comments** box.

92. Click **Save & Close**. The details are updated and displayed in the **Rating Analysis** tile as shown below.

Chapter 8 - Credit Analysis



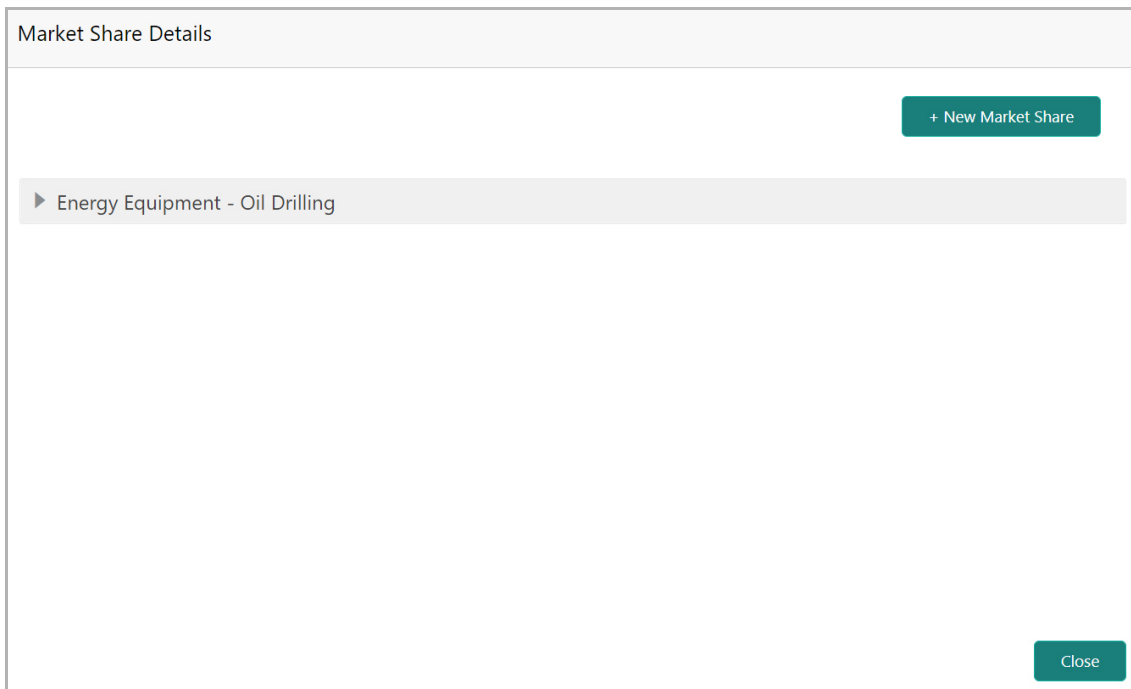
93. Click the required year to view ratings captured for that year.

94. To modify the rating details, click  the edit icon and make necessary changes.

Marketshare

This tile allows you to add details about your customer prospect's market-share in their industry.

95. Click **Enrich** in the **Marketshare** tile. The *Market Share Details* window appears:



Chapter 8 - Credit Analysis

96. Click **+New Market Share**. The following window appears:

New Market Share

Year

2020

Sub Industry

Oil Drilling

▼

Sector

Energy

Industry Group

Energy

Industry

Energy Equipment

Market Percent

20

▼

▲

Growth Percent

50

▼

▲

Total Contribution

\$500,000,000.00

Save

Close

97. Specify the **Year** for which the market share details are to be added.

98. Select the **Sub Industry** from the drop down list. **Sector**, **Industry Group**, and **Industry details** get defaulted based on selected Sub Industry.

99. Specify the customer prospect's **Market Percent**, **Growth Percent**, and **Total Contribution** in the market.

100. Click **Save**. Details are added and displayed as shown below:

Chapter 8 - Credit Analysis

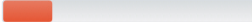
Market Share Details

+ New Market Share

Energy Equipment - Oil Drilling

2020

Edit

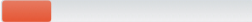
Marketshare %


Growth %


Approx. Sales Contribution
\$500,000,000.00

2020

Edit

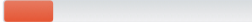
Marketshare %


Growth %


Approx. Sales Contribution
\$566.00

2019

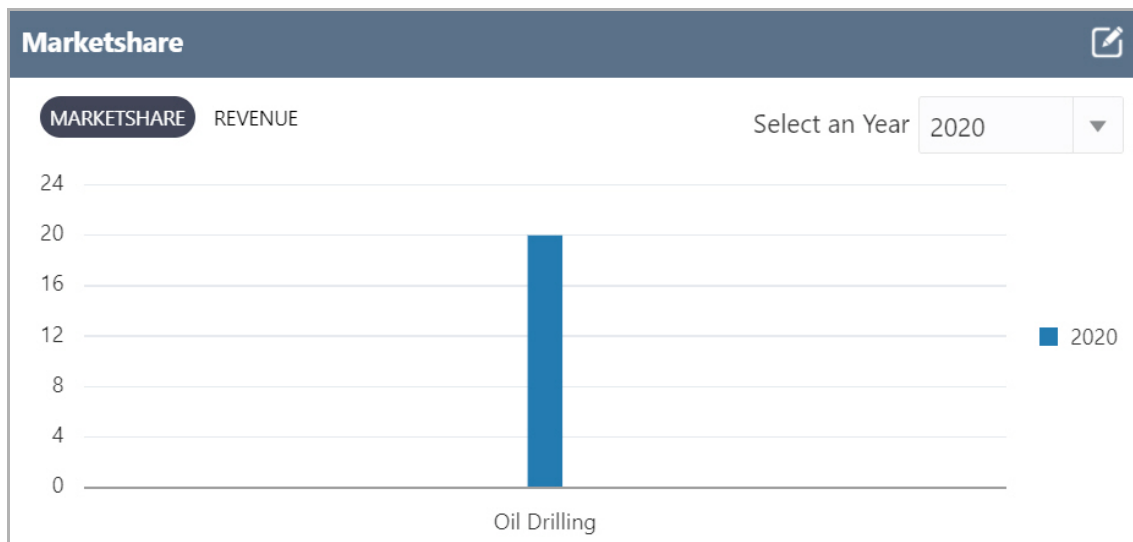
Edit

Marketshare %


Growth %


Approx. Sales Contribution
\$10,000.00

101. To modify the market share details, click **Edit** and make necessary changes.
102. To add market share details for another year, click **+ New Market Share** and perform the above steps.
103. To exit the Market Share Details window, click **Close**.



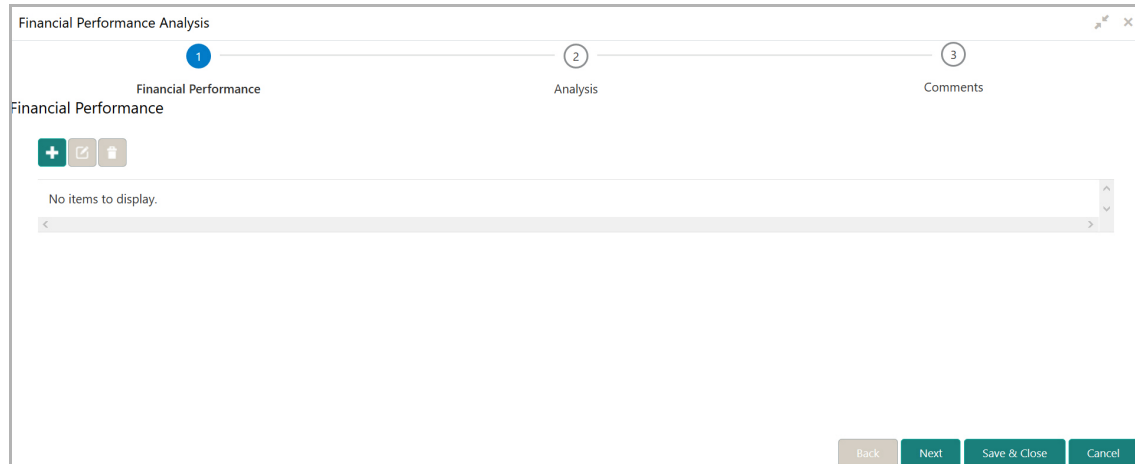
In the **Marketshare** tile, you can view the marketshare details for a particular year by selecting the year from the **Select an Year** drop down list.

Chapter 8 - Credit Analysis

Financial Performance

This tile allows you to add financial details of your customer prospect and analyze their financial performance.

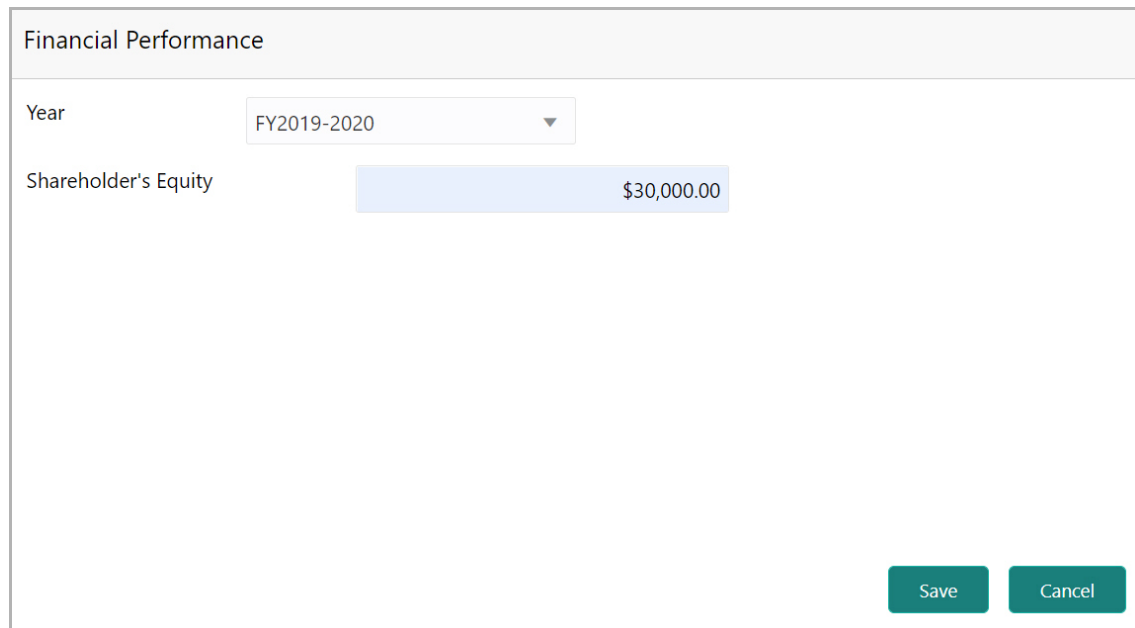
104. Click **Enrich** in the **Financial Performance** tile. The *Financial Performance Analysis* page appears:



The screenshot shows a window titled "Financial Performance Analysis". At the top, there is a progress bar with three steps: 1. Financial Performance, 2. Analysis, and 3. Comments. The first step is currently active. Below the progress bar, there are three icons: a plus sign, a document, and a trash can. Below these icons, there is a text area that says "No items to display." At the bottom right of the window, there are four buttons: "Back", "Next", "Save & Close", and "Cancel".

Adding Financial Performance Details

105. Click the add icon. The following window appears:



The screenshot shows a window titled "Financial Performance". It contains a form with two fields. The first field is labeled "Year" and has a dropdown menu showing "FY2019-2020". The second field is labeled "Shareholder's Equity" and has a text input field containing "\$30,000.00". At the bottom right of the window, there are two buttons: "Save" and "Cancel".

106. Select the financial **Year** for which the financial performance details are to be added.

107. Specify the customer prospect's **Shareholder's Equity** for the selected financial year.

Chapter 8 - Credit Analysis

108. Click **Save**. The details are added and displayed as shown below:

The screenshot shows the 'Financial Performance Analysis' window with three tabs: 'Financial Performance' (active), 'Analysis', and 'Comments'. In the 'Financial Performance' tab, there are three icons at the top: a plus sign, a pencil, and a trash can. Below these, a record for 'FY2019-2020' is shown with a value of 'Shareholder's Equity : \$3,000.00'. At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and a set of navigation buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

109. To Edit, Delete or View the added financial performance details, click the hamburger icon in the corresponding record and select the required option.



You can alternatively use the edit and delete icons beside the add icon to modify and delete the financial performance detail.

To modify and delete the financial performance detail using these icons, select the record from the list and then click the corresponding icon.

Analyzing Financial Performance

110. To analyze the financial performance of customer prospect, click **Next** in the *Financial Performance* page. The *Analysis* page appears:

The screenshot shows the 'Financial Performance Analysis' window with the 'Analysis' tab active. The 'Financial Performance' tab is also visible. The 'Analysis' tab displays a 'Total Score 5' and a 'Score 5' button. Below this, there is a section titled 'Banks statement of all operating banks received' with a '1/5' indicator. There are two radio buttons: 'Yes' (selected) and 'No'. Below these is a 'Comment' field. At the bottom, there are navigation buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

Chapter 8 - Credit Analysis

111. Select answer for all the questions. A score is generated for the financial performance based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

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

Financial Performance Analysis

Financial Performance Analysis

Comments

Enter text here...

Post

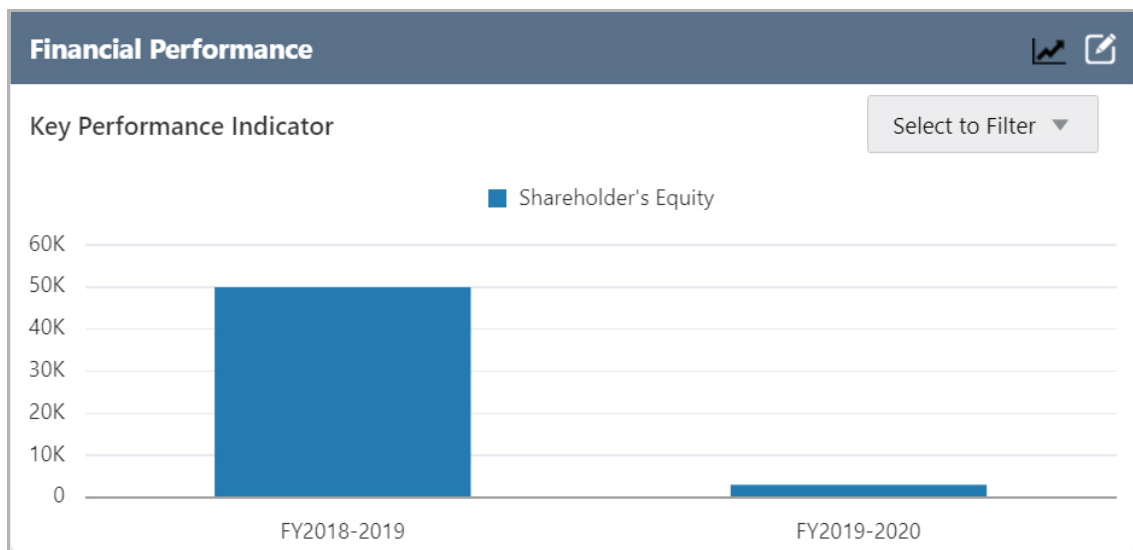
No items to display.

Back Next Save & Close Cancel

113. Type the overall Comments for the financial performance analysis.

114. Click **Post**. Comments are posted below the **Comments** box.

115. Click **Save & Close**.

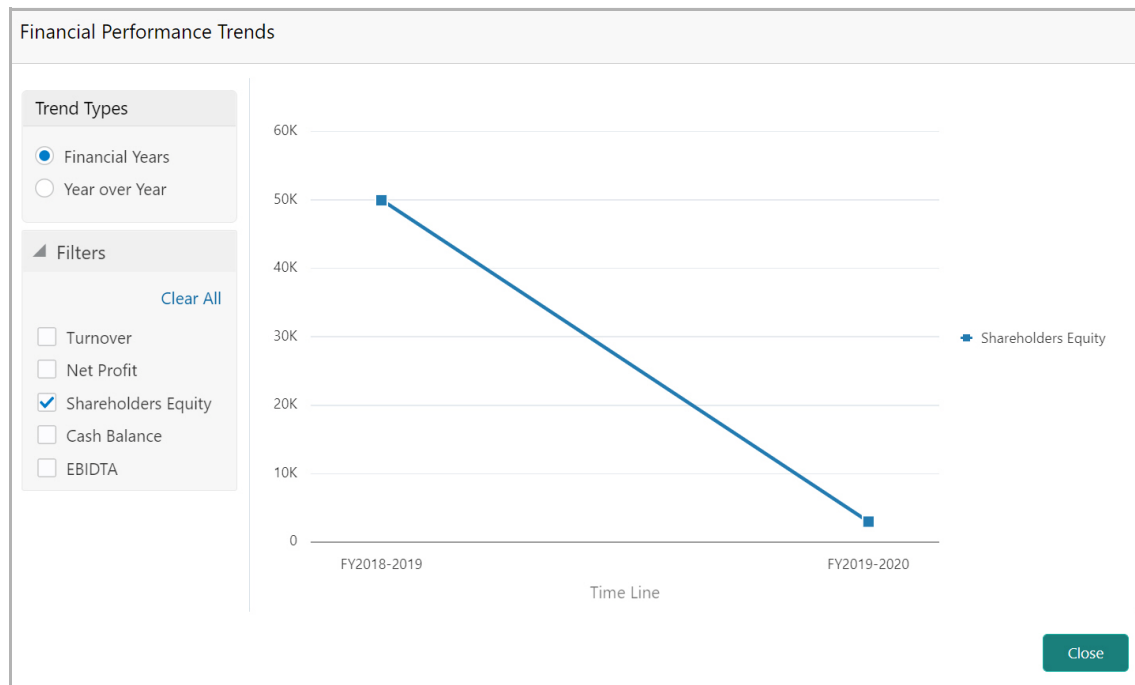


In the **Financial Performance** tile, you can filter the data displayed by selecting required option from the **Select to Filter** drop down list.

Chapter 8 - Credit Analysis

Viewing Financial Performance Trends

116. To view financial performance trends, click  the Trend Analysis icon in **Financial Performance** tile. The following window appears:



117. Select the **Trend Types**. The options available are: Financial Years and Year over Year.

If Financial Years option is selected, financial performance trend is displayed for all the years for which data is available.

If Year over Year option is selected, **Choose Year 1 vs Choose Year 2**. The financial performance trend is displayed for the selected years for comparison.

118. To filter and view trend for particular component, select the component from **Filter** section. The following components are available for selection: Turnover, Net Profit, Shareholders Equity, Cash Balance, and EBITA.

119. To reset the filter, click **Clear All**.

120. To exit the *Financial Performance Trends* window, click **Close**.

Credit Scoring

If the external agency has provided credit score for your customer prospect, you can add and analyze the credit scoring details from this tile.

121. Click **Enrich** in the **Credit Scoring** tile. The *Credit Scoring* page appears:

Chapter 8 - Credit Analysis

Creditscoring

1 Credit scoring details 2 Analysis 3 Comments

Credit scoring details

Select Year

All

Add

No Credit Rating Available

Back Next Save & Close Cancel

Adding Credit Score Details

122. To add credit scoring details, click **Add**. The following window appears:

Add Credit Score

Year of Rating *

2020

Agency Name *

CIBIL

Score *

10

Identification Type *

GST Number

Identification No *

78894313567

Issue Date

Apr 1, 2019

Expiry Date

May 25, 2021

Save Cancel

123. Select the year in which credit score is provided from the **Year of Rating** drop down list.

124. Select the name of agency which provided the credit score from the **Agency Name** drop down list.

125. Specify the **Score** provided by the selected agency in specified year.

126. Select the **Identification Type** for the customer prospect. The options available are: Registration Number, PAN, and GST Number.

127. Specify the **Identification No** for the selected identification type.

Chapter 8 - Credit Analysis

128. In the **Issue Date** field, specify the date on which the credit score is issued by the selected agency.
129. In the **Expiry Date** field, specify the date till which the credit score is valid.
130. Click **Save**. The details are added and displayed in the *Credit Scoring Details* page as shown below:

The screenshot shows the 'Credit Scoring Details' page in the 'Creditscoring' application. The page has a progress bar at the top with three steps: 1. Credit scoring details (active), 2. Analysis, and 3. Comments. Below the progress bar, there is a 'Select Year' dropdown menu with 'All' selected. To the right of the dropdown is an 'Add' button. Below the dropdown, there is a card for 'CIBIL 2020' with a score of '10'. The card also displays 'Identification Type' as 'GST Number' and 'Identification No' as '78894313567'. At the bottom right, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

131. To edit or delete the added scoring detail, click the corresponding icon.
132. To filter the scoring record based on scoring provided year, **Select Year** from the drop down list.

Analyzing Credit Score

133. To analyze the customer prospect credit score, click **Next** in the *Credit Scoring Details* page. The *Analysis* page appears:

The screenshot shows the 'Analysis' page in the 'Creditscoring' application. The page has a progress bar at the top with three steps: 1. Credit scoring details, 2. Analysis (active), and 3. Comments. Below the progress bar, there is a 'Total Score' field with a value of '0' and a 'Score' field with a value of '0'. Below these fields, there is a section titled '%age of creditor contributing 50% of supplies' with a '1/3' indicator. This section contains five radio button options: '10% - 25%', '25% - 50%', '50% - 75%', 'More than 75%', and 'Less than 10%'. Below the radio buttons is a 'Comment' text area. At the bottom right, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

Chapter 8 - Credit Analysis

134. Select answer for all the questions. A score is generated based on the selected answers.



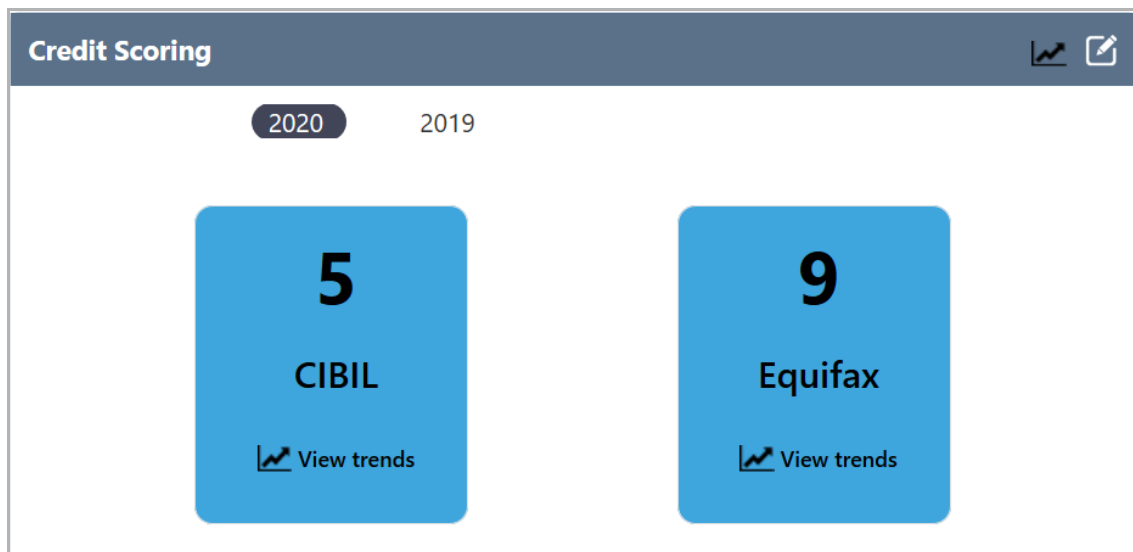
To view the next question, use right arrow at the side of the Analysis page.

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

136. Type the overall Comments for the credit scoring analysis.

137. Click **Post**. Comments are posted below the **Comments** box.

138. Click **Save & Close**.

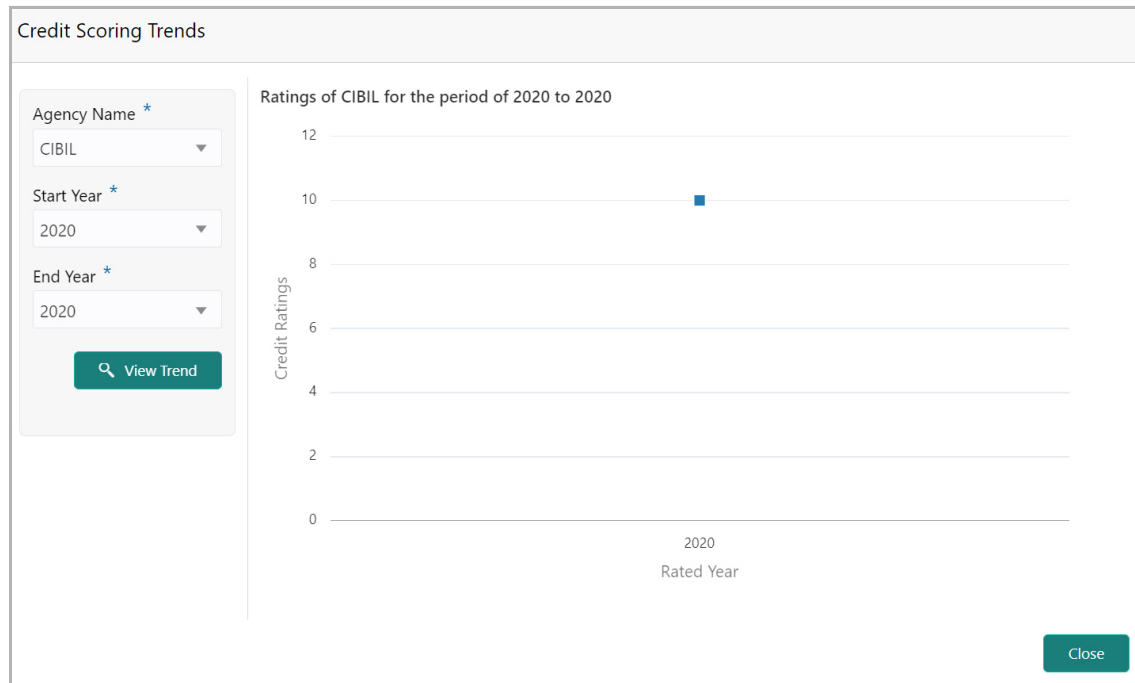


In the **Credit Scoring** tile, click on the year to view the customer prospect's credit scoring in specific year.

Chapter 8 - Credit Analysis

Viewing Credit Scoring Trends

139. To view credit scoring trends, click  the Trend Analysis icon in **Credit Scoring** tile. The following window appears:



140. Select the **Agency Name**.

141. Specify the period for which you want to view credit scoring trend by selecting **Start Year** and **End Year**.

142. Click **View Trend**.

143. To exit the Credit Scoring Trends window, click **Close**.

Peer Analysis

This data segment allows you to compare financial performance of the customer prospect with its peer entities. To perform peer analysis, financial performance details of the customer prospect and the peer entities must be available in the system.

144. Click **Enrich** in the **Peer Analysis** tile. The *Peer Analysis* page appears:

Chapter 8 - Credit Analysis

Peeranalysis

1 Peer Details 2 Analysis 3 Comments

Peer Details

Show Peers Year : FY2013-2014

☐	Name	Cash TurnOver	Shareholder Equity
☐	PTY203436393	£1.00	£1.00

Back Next Save & Close Cancel

145. Select the **Year** for which financial performance details are to be compared.

146. Click **Show Peers**. The following window appears:

Select Peers

Selected Year : FY2019-2020

☐	Name	Shareholder's Equity
No data to display.		

Show Analysis Cancel

147. Select the required peer for comparison.

148. Click **Show Analysis**.

149. After viewing analysis details, click **Next**. The *Analysis* page appears:

Chapter 8 - Credit Analysis

The screenshot shows the 'Peeranalysis' application window with the 'Analysis' tab selected. At the top, there are three tabs: 'Peer Details', 'Analysis' (active), and 'Comments'. Below the tabs, the 'Analysis' section displays a 'Total Score' of 0 and a 'Score' of 0. The main content area is titled 'Contribution of largest customer' and shows a progress indicator '4/4'. There are five radio button options for the contribution percentage: 'Less than 10%', '10% - 15%', '15% - 20%', '20% - 25%', and '25% and more'. Below these options is a text input field labeled 'Comment'. At the bottom right, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

150. Select answer for all the questions. A score is generated based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

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

The screenshot shows the 'Peeranalysis' application window with the 'Comments' tab selected. At the top, there are three tabs: 'Peer Details', 'Analysis', and 'Comments' (active). Below the tabs, the 'Comments' section displays a rich text editor with a toolbar containing various formatting options (bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, table, etc.). The text area contains the placeholder text 'Enter text here...'. Below the text area is a 'Post' button. At the bottom, there is a message 'No items to display.' and four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

152. Type the overall Comments for the peer analysis.

153. Click **Post**. Comments are posted below the **Comments** box.

154. Click **Save & Close**.

Chapter 8 - Credit Analysis

Comments

In this data segment, you can mention comments about the customer prospect's creditworthiness. Posting comments help the user of next stage to take better decision.

The screenshot shows a web application window titled "Customer Appetite Management - Credit Analysis". At the top, there are three tabs: "Appetite Summary", "Credit Analysis", and "Comments". The "Comments" tab is active, indicated by a green checkmark. Below the tabs, there is a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and a table icon. The text area below the toolbar contains the placeholder text "Enter text here...". Below the text area is a green "Post" button. At the bottom of the window, there is a row of buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

156. To hold the Credit Analysis task, click **Hold**.

157. To go back to the previous page, click **Back**.

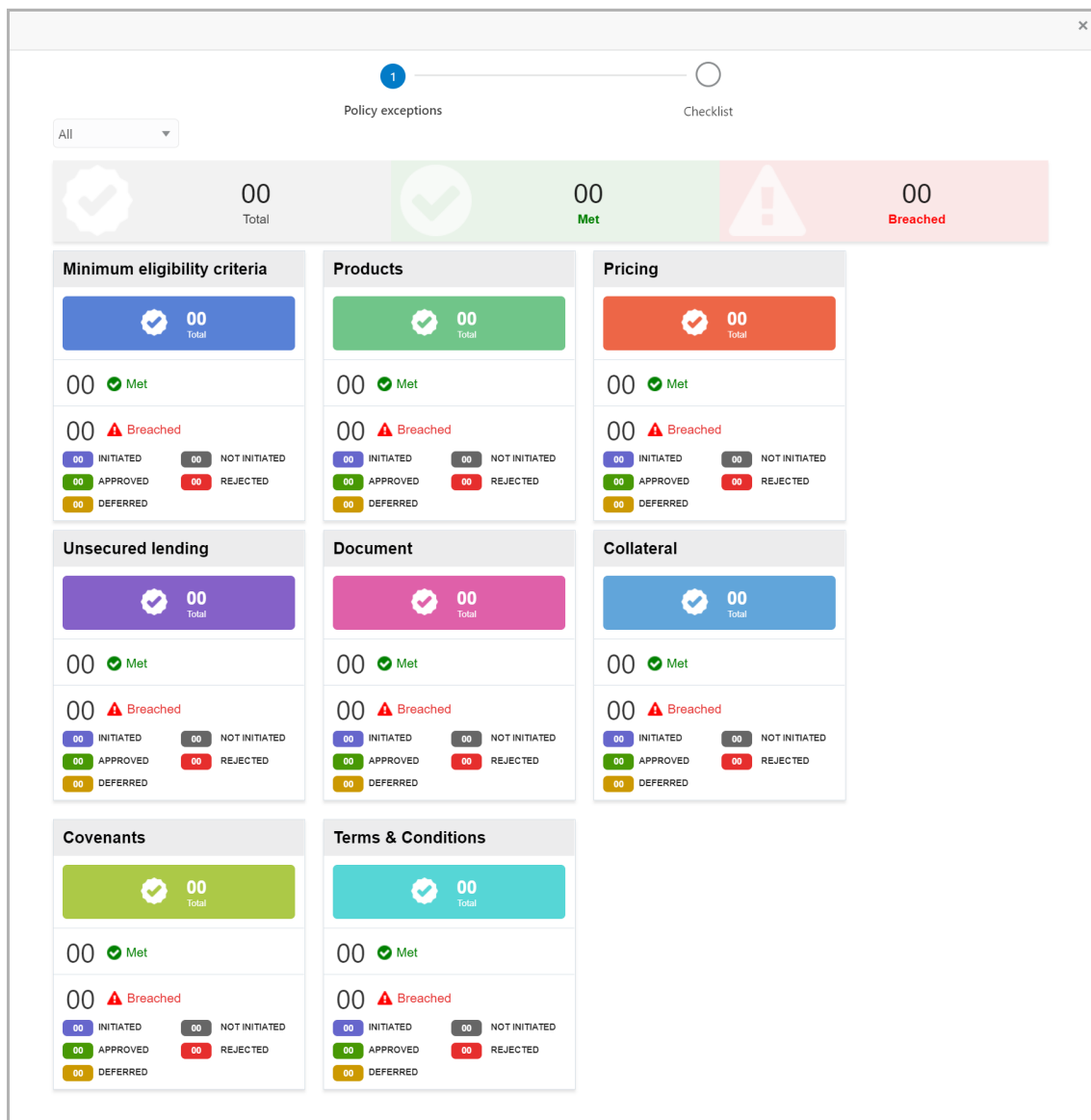
158. To save the captured information and exit the page, click **Save & Close**.

159. To submit the Appetite Management application to the Deal Structure stage, click **Submit**.

160. To exit the page without saving the captured information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

Chapter 8 - Credit Analysis



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

161. After viewing policy exceptions or overrides, click the **Checklist** data segment.

Chapter 8 - Credit Analysis

The screenshot displays a web application window with a close button (X) in the top right corner. A progress bar at the top shows two stages: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with 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.

In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

162. Manually verify all the checklist and enable the corresponding check box.
163. Select the required **Outcome**. The options available are: Proceed and Additional Info.
164. Click **Submit**.

If the **Outcome** is selected as Proceed, the Appetite Management application is moved to the 'Deal Structure' stage on clicking Submit.

If the **Outcome** is selected as Additional Info, the Appetite Management application is sent back to the 'Enrichment' stage on clicking Submit.

Chapter 8 - Deal Structure

Deal Structure

In this stage, appetite can be set for the customer prospect based on credit score generated for each dimension in the Credit Analysis stage.

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

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐	Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
☐	Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
☐	Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
☐	Acquire & Edit		Facility Review Process			Facility Review Enrichment	
☐	Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
☐	Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
☐	Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
☐	Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
☐	Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18

Page 1 of 74 (1 - 20 of 1478 items) | K < 1 2 3 4 5 ... 74 > X

2. **Acquire & Edit** the required Deal Structure task. The *Appetite Summary* page appears:

Appetite Summary

Chapter 8 - Deal Structure

Customer Appetite Management - Deal Structure

1

Appetite Summary

2

Write up

3

Deal Structure

4

Covenants

5

Terms and Conditions

6

Comments

ASK

Party Information

ASK , A Domestic entity established & operating as a Pvt Ltd Company in

Party Id

PTY210743323

Register No

Legal Status

Pvt Ltd

Liability Amount

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Head Room Summary

INR

Appetite Currency

₹5.0M

Total Liability Amount Proposed

₹0.0

Funded

₹0.0

Non Funded

Mar 31 2021

Effective From

Mar 31 2022

Effective Till

Facility Summary

No data to display

No data to display

Collateral summary

0

Total collateral value

0%

Customer LTV

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

0

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Hold

Back

Next

Save & Close

Cancel



For information on actions that can be performed in this page, refer Credit 360 User Manual.

Chapter 8 - Deal Structure

- After viewing the appetite summary, click **Next**. The *Writeup* page appears.

Writeup

- Refer [“Write up” on page 62](#) for information on adding writeup for available writeup categories.
- After performing necessary actions in the *Writeup* page, click **Next**. The *Deal Structure* page appears.

Deal Structure

In this data segment, you can set limit and associate collateral, covenant, and terms and conditions for each facility added in the Initiation and Enrichment stages.

Facilities

In this tab, the facilities added in Initiation and Enrichment stages are displayed.

Customer Appetite Management - Deal Structure

Appetite Summary Write up Deal Structure Covenants Terms and Conditions Comments

Deal Structure

TESTINFCTY

Facilities Collaterals Covenants Terms & Conditions

Liability details

Filter Type to filter

Income Potential

FMS9 NEW

Facility Id: F2185053

Facility Description: descstest

Requested Amount: AED1.00

Facility Category: Term Loan

Facility Type: Funded

Next Review Date: Mar 26, 2021

(showing 1 records out of 1) End Of List

Hold Back Next Save & Close Cancel



In this chapter, only information to set limit for the facility is provided. Refer [“Funding Requirement” on page 12](#) for more information.

- Click the hamburger icon in the facility record and select **Edit Facility**. The *Facility Details* window appears:

Chapter 8 - Deal Structure

Term Loan - TL

Facility Details

Facility Basic Info

Exposure

Fee

Pricing

Facility collateral linkage

Credit Rating

Line Code * 00

Line Serial Number * 11

Facility Description * Term Loan

Parent Facility Id

Facility Type * ☒ Funded ☐ Non Funded ☐ Cascade

Facility Category Term Loan

Next Review Date * Apr 2, 2021

Line Start Date * Apr 30, 2021

Line Expiry Date * Apr 29, 2022

Currency * INR

Requested Amount * ₹200,000.00

Proposed Amount ₹200,000.00

Availability Period (in months)

Commitment Status ☒ Committed ☐ Uncommitted ☐ Cascade

Secured? ☒ Secured ☐ Cascade

☒ Revaluation Required

☒ Rate Agreement Required

Additional Fields

No Additional fields configured!

Save

Close

7. Specify the **Proposed Amount**.
8. Click **Save**. Facility detail is updated with the proposed amount.
9. To exit the *Facility Details* window, click **Close**.

Collaterals

In the **Collaterals** tab, you can add the collaterals to be associated with the facilities.

Customer Appetite Management - Deal Structure

Appetite Summary Write up Deal Structure Covenants Terms and Conditions Comments

Deal Structure

Facilities Collaterals Covenants Terms & Conditions

Collateral Collateral Pool

No items to display.

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

Hold Back Next Save & Close Cancel

10. Refer [“Collateral” on page 39](#) for information on managing collaterals.

Chapter 8 - Deal Structure

Covenants

In the **Covenants** tab, you can add the covenants to be associated with the facilities.

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

12. 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.

13. 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

Chapter 8 - Deal Structure

- Covenant description - A brief description about the covenant
- Classification type - Classification type of the covenant, such as Internal and External

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

15. 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**.

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

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

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

Chapter 8 - Deal Structure

Formula Details

Formula Builder

Variables: Select Any Variable

Operators: +, -, *, /, %, (,), >, <

Custom Value:

Caret position: 19

DEBT X - X ASSET X

Clear All

Formula : DEBT - ASSET

Formula Is Valid : Valid Expression

Build Formula

Formula: DEBT - ASSET

Target type *: Select Target Type

Covenant Check Condition *: Select Check Condition

Target Value *: Enter Target Value

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

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

21. Select another **Variable** or provide a **Custom Value**, if required.



You can use any number of variables and operators to build the formula based on your requirement.

22. 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.

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

24. 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.

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

Chapter 8 - Deal Structure

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

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

The screenshot shows a form titled "Others" with the following fields and controls:

- Compliance Status:** Radio buttons for "Met" and "Breach".
- Waiver Status:** A dropdown menu currently showing "Waive all".
- Last Check Value:** A text input field with the placeholder "Last Checked Value".
- Deferred Due Date:** A date picker icon.
- Remarks:** A large text area for entering remarks.
- Rich Text Editor:** A toolbar with various formatting options (bold, italic, underline, text color, background color, bullet points, numbered lists, indent, outdent, link, unlink, table, etc.) and a text input area with the placeholder "Enter text here...".
- Buttons:** A "Post" button at the bottom right of the text area, and "Create" and "Cancel" buttons at the very bottom right of the form.

27. Select the current covenant **Compliance Status** of the party. The options available are: **Met** and **Breach**.
28. Select the **Waiver Status** from the drop down list. The options available are: Waive and Waive all.
29. Specify the target value observed during the last covenant check in the **Last Check Value** field.
30. Specify the **Deferred due date**. The covenant review can be postponed till the mentioned date.
31. Capture overall **Remarks** for the covenant.
32. Click **Create**. Covenant details are added and displayed in the **Covenants** tab.
33. To edit the added covenant, select the covenant record and click the Edit icon.
34. To delete the added covenant, select the covenant record and click the Delete icon.

Terms and Conditions

In the **Terms and Conditions** tab, you can add the terms and conditions to be associated with the facilities.

Chapter 8 - Deal Structure

Customer Appetite Management - Deal Structure

Appetite Summary Write up Deal Structure Covenants Terms and Conditions Comments

Deal Structure

Facilities Collaterals Covenants Terms & Conditions

Filter Type to filter

No items to display.

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

Hold Back Next Save & Close Cancel

35. Click the add icon. The *Add Terms and Conditions* window appears:

Add Terms And Conditions

Condition Code * TNC1

Condition Description * TNC1

Terms & Conditions * TNC1

T&C Type *
☒ Pre-disbursement
☐ Post-disbursement

Compliance Status Met

Compliance Remarks

Customer Linkage
☐

Line Number	Facility Type	Facility Category	Facility Description	Parent Line Number
No data to display.				

Create Cancel

36. Search and select the **Condition Code**. Terms and Conditions maintained in the **Maintenance** module are displayed in the LOV.

Upon selecting the **Condition Code**, **Condition Description**, **Terms & Conditions**, and **T&C Type** maintained for the condition code get defaulted.

37. To modify the terms and conditions specific to facility, edit the required text in the **Terms & Conditions** text box.

38. Select the **Compliance Status** of terms and conditions. The options available are **Met** and **Breached**.

Chapter 8 - Deal Structure

39. Specify the **Compliance Remarks**.
40. Select the required facility.
41. Click **Create**. Terms and conditions are linked to the facility and displayed in the **Terms and Conditions** tab.
42. To edit the added terms and conditions, select the terms and conditions record and click the Edit icon.
43. To delete the added terms and conditions, select the terms and conditions record and click the Delete icon.
44. To link documents related to terms and conditions, select the required terms and conditions record and click the **D** icon.
45. To view a particular terms and conditions, select the required terms and conditions record and click the **V** icon.



In case of linking the terms and conditions with customer prospect, click the add icon in the **Terms and Conditions** data segment and perform the above steps. Instead of selecting facility from facility table, enable the **Customer Linkage** flag.

Covenants

The screenshot displays the 'Customer Appetite Management - Deal Structure' window. At the top, a progress bar shows six steps: Appetite Summary, Write up, Deal Structure, Covenants (currently active), Terms and Conditions, and Comments. Below the progress bar, the 'Covenants' section is visible. It includes a 'Filter' button, a text input field labeled 'Type to filter', and a set of icons for adding, editing, deleting, and viewing. Below this, a message states 'No items to display.' and a pagination bar shows 'Page 1 of 0 (1 - 0 of 0 items)'. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

46. Refer "[Covenants](#)" on [page 130](#) for information on managing customer covenants.
47. After performing necessary actions in the *Covenants* page, click **Next**. The *Terms and Conditions* page appears.

Chapter 8 - Deal Structure

Terms and Conditions

The screenshot shows a multi-stage process interface titled "Customer Appetite Management - Deal Structure". The stages are: Appetite Summary, Write up, Deal Structure, Covenants, Terms and Conditions, and Comments. The "Terms and Conditions" stage is currently active, indicated by a green checkmark and a green circle with the number 6. The interface includes a filter bar with a "Filter" button and a search input field. Below the filter bar, it states "No items to display." and shows a pagination bar with "Page 1 of 0 (1 - 0 of 0 items)". At the bottom right, there are buttons for "Hold", "Back", "Next", "Save & Close", and "Cancel".

48. Refer [“Terms and Conditions” on page 133](#) for information on managing customer terms and conditions.

49. After performing necessary actions in the *Terms and Conditions* page, click **Next**. The *Comments* page appears.

Comments

In this data segment, you can mention comments for this stage if any. Posting comments help the user of next stage to take better decision.

The screenshot shows the same multi-stage process interface, but now the "Comments" stage is active, indicated by a green checkmark and a green circle with the number 6. The interface includes a rich text editor with a toolbar containing various formatting options (bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, H1, H2, etc.). Below the text editor is a "Post" button. At the bottom right, there are buttons for "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

51. To hold the Deal Structure task, click **Hold**.

52. To go back to the previous page, click **Back**.

53. To save the captured information and exit the page, click **Save & Close**.

Chapter 8 - Deal Structure

54. To submit the Appetite Management application to the Approval stage, click **Submit**.

55. To exit the page without saving the captured information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

The screenshot displays a web application window titled "Policy exceptions" with a "Checklist" tab. At the top, there is a progress bar with a single step labeled "1". Below the header, a dropdown menu is set to "All". The main content area is divided into a grid of criteria cards. Each card has a header with a status icon and a "00 Total" count. The criteria include:

- Minimum eligibility criteria**: Status "Met" (green checkmark).
- Products**: Status "Met" (green checkmark).
- Pricing**: Status "Breached" (red warning triangle).
- Unsecured lending**: Status "Met" (green checkmark).
- Document**: Status "Breached" (red warning triangle).
- Collateral**: Status "Met" (green checkmark).
- Covenants**: Status "Met" (green checkmark).
- Terms & Conditions**: Status "Met" (green checkmark).

Each card also displays a breakdown of counts for different stages: INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED. For example, the "Pricing" card shows 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, and 00 DEFERRED.

By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

56. After viewing policy exceptions or overrides, click the **Checklist** data segment.

Chapter 8 - Deal Structure

The screenshot displays a web application interface for 'Appetite Management'. At the top, a progress bar shows two stages: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number '2'). Below the progress bar, a central box contains the text 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

57. Manually verify all the checklist and enable the corresponding check box.
58. Select the required **Outcome**. The options available are: Proceed and Additional Info.
59. Click **Submit**.

If the **Outcome** is selected as Proceed, the Appetite Management application is moved to the 'Approval' stage on clicking Submit.

If the **Outcome** is selected as Additional Info, the Appetite Management application is sent back to the Credit Analysis stage on clicking Submit.

Chapter 8 - Approval

Approval

In this stage, the Credit Approver in bank can approve, reject or send back the appetite management application based on customer prospect's creditworthiness.

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

Free Tasks

FLEXCUBE UNIVERSAL BRA...
Apr 13, 2018

sample@sample.com

Refresh Acquire Flow Diagram

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
☐	Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
☐	Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
☐	Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
☐	Acquire & Edit		Facility Review Process			Facility Review Enrichment	
☐	Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
☐	Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
☐	Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
☐	Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
☐	Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18

Page 1 of 74 (1 - 20 of 1478 items) K < 1 2 3 4 5 ... 74 > X

2. **Acquire & Edit** the required Approval task. The *Appetite Summary* page appears.

Appetite Summary

Chapter 8 - Approval

Customer Appetite Management - Approval

1

2

3

4

5

6

Appetite Summary

Write up

Approval

Covenants

Terms and Conditions

Comments

ASK

Party Information

ASK , A Domestic entity established & operating as a Pvt Ltd Company in

Party Id

PTY210743323

Register No

Legal Status

Pvt Ltd

Liability Amount

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Head Room Summary

INR

Appetite Currency

₹0.0

Funded

₹5.0M

Total Liability Amount Proposed

₹0.0

Non Funded

Mar 31 2021

Effective From

Mar 31 2022

Effective Till

Facility Summary

No data to display

No data to display

Collateral summary

0

Total collateral value

0%

Customer LTV

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

0

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Hold

Back

Next

Save & Close

Cancel



For information on actions that can be performed in this page, refer Credit 360 User Manual.

Chapter 8 - Approval

- After viewing the appetite summary, click **Next**. The *Writeup* page appears.

Writeup

- Refer [“Write up” on page 62](#) for information on adding writeup for available writeup categories.
- After performing necessary actions in the *Writeup* page, click **Next**. The *Approval* page appears.

Approval

In this page, the facilities for which limit has been proposed in the Deal Structure stage are displayed. You can review each facility and take any of the following actions based on requirement: Approve, Reject, and Send Back.



In this chapter, only procedure to Approve, Reject, Send Back the facility is provided.

For information on managing Collateral, refer [“Collateral” on page 39](#)

For information on managing Covenants, and Terms and Conditions, refer **Deal Structure** chapter.

- To approve a facility, select the facility and click  the **Approve** icon. The *Approve Facility* window appears:

Chapter 8 - Approval

Approve Facility



Line Number: 11

Facility Description: Term Loan

Approved Amount: ₹200,000.00

Requested Amount: ₹200,000.00

Proposed Amount: ₹200,000.00

Product Type: F

Facility Category: TL

Comments

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H2

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Approved

Post

No items to display.

Approve

Cancel

7. Specify the **Approved Amount**.
8. **Post** the approval **Comments**.
9. Click **Approve**.
10. To send back the facility to previous stage for modification, select the facility and click  the **Send Facility Back for More Info** icon. The *Send Facility Back* window appears:

Chapter 8 - Approval

Send Facility Back For More Info



Line Number: 11

Facility Description: Term Loan

Approved Amount: ₹200,000.00

Requested Amount: ₹200,000.00

Proposed Amount: ₹200,000.00

Product Type: F

Facility Category: TL

Comments

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- size -

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H1

H2

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Need more information on customer prospect's current debt

Post

No items to display.

Required More Info

Cancel

11. Type the necessary comments for requesting additional information in **Comments** box.
12. Click **Post**. Comment is posted below the **Comments** box.
13. Click **Required More Info**.
14. To reject a facility, select the facility and click  the **Reject** icon. The *Reject Facility* window appears:

130

Chapter 8 - Approval

Reject Facility



Line Number: 11
 Facility Description: Term Loan
 Approved Amount: ₹200,000.00

Requested Amount: ₹200,000.00
 Proposed Amount: ₹200,000.00

Product Type: F
 Facility Category: TL

Comments

[Undo] [Redo] [B] [I] [U] [Text Color] [Font Size] [List] [List] [List] [List] [List] [List] [List] [List] [H1] [H2] [Link] [More]

High risk found in market share

Post

No items to display.

Reject Cancel

15. Type the rejection comments in the **Comments** box.
16. Click **Post**. Comment is posted below the **Comments** box.
17. Click **Reject**.
18. After performing necessary actions in the *Approval* page, click **Next**. The *Covenants* page appears.

Covenants

Refer [“Covenants” on page 113](#) for information on managing Covenants.

Terms and Conditions

Refer [“Terms and Conditions” on page 114](#) for information on managing Terms and Conditions.

Comments

In this data segment, you can mention comments for the actions (approve, send back, and reject) taken in this stage. Posting comments help the user of next stage to take better decision.

Chapter 8 - Approval

Customer Appetite Management - Approval

Appetite Summary Write up Approval Covenants Terms and Conditions Comments

Comments

Enter text here...

Post

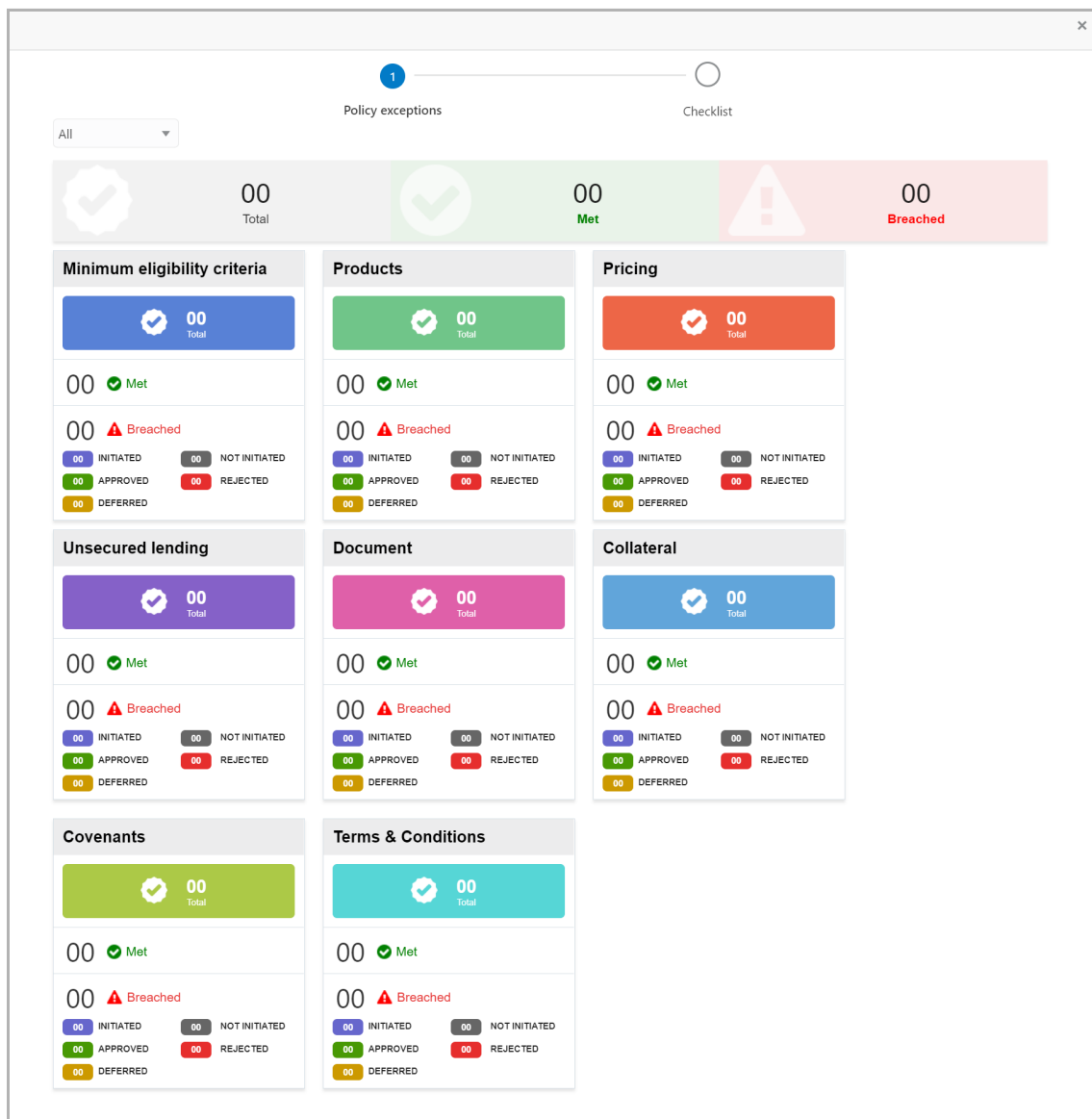
No items to display.

Hold Back Next Save & Close Submit Cancel

19. Type the necessary comments in the text box and click **Post**. Comment is posted.
20. To hold the Approval task, click **Hold**.
21. To go back to the previous page, click **Back**.
22. To save the captured information and exit the page, click **Save & Close**.
23. To submit the Appetite Management application to the Draft Generation stage, click **Submit**.
24. To exit the page without saving the captured information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

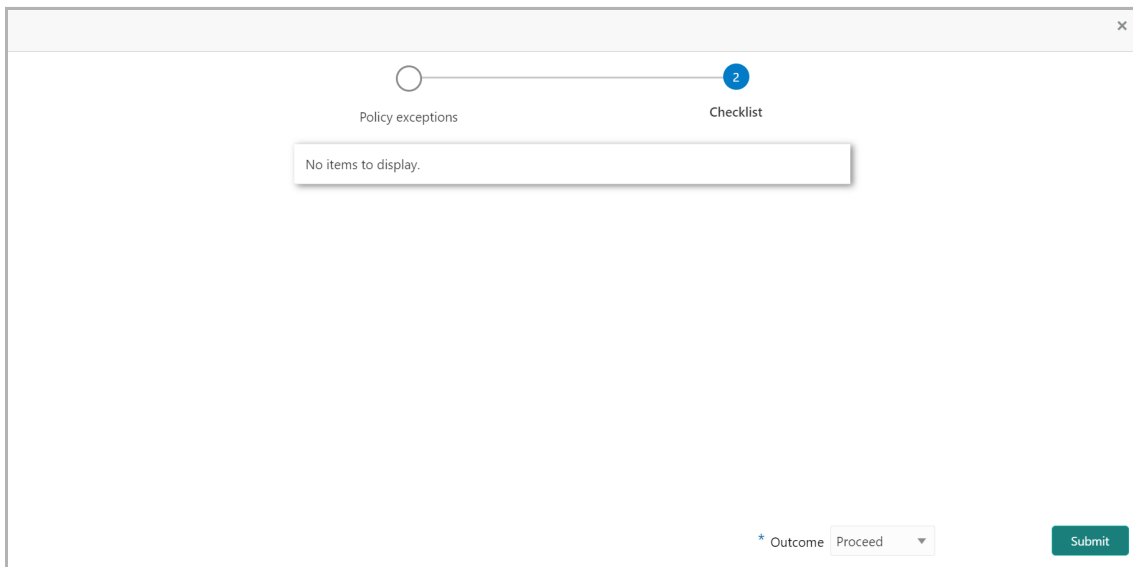
Chapter 8 - Approval



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

25. After viewing policy exceptions or overrides, click the **Checklist** data segment.

Chapter 8 - Approval



The screenshot displays a web interface for the approval process. At the top, a progress bar 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.' In the bottom right corner, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

26. Manually verify all the checklist and enable the corresponding check box.
27. Select the required **Outcome**. The options available are: Approved and Reject.
28. Click **Submit**.

If the **Outcome** is selected as Approved, the Appetite Management application is moved to the 'Draft Generation' stage on clicking Submit.

If the **Outcome** is selected as Reject, the Appetite Management application is sent back to the Deal Structure stage on clicking Submit.

Chapter 8 - Draft Generation

Draft Generation

In this stage, the draft proposal with appetite details can be generated and shared to the customer prospect.

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

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 Da
☐	Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
☐	Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
☐	Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
☐	Acquire & Edit		Facility Review Process			Facility Review Enrichment	
☐	Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
☐	Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
☐	Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
☐	Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
☐	Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18

Page 1 of 74 (1 - 20 of 1478 items) | K < 1 2 3 4 5 ... 74 > X

2. **Acquire & Edit** the required Draft Generation task. The *Appetite Summary* page appears.

Chapter 8 - Draft Generation

Customer Appetite Management - Draft Generation

Documents

Appetite Summary

Draft Generation

Comments

Appetite Summary

ASK

Party Information

ASK , A Domestic entity established & operating as a Pvt Ltd Company in

Party Id

PTY210743323

Register No

Legal Status

Pvt Ltd

Liability Amount

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Head Room Summary

INR

Appetite Currency

₹5.0M

Total Liability Amount Proposed

₹0.0

Funded

₹0.0

Non Funded

Mar 31 2021

Effective From

Mar 31 2022

Effective Till

Facility Summary

No data to display

No data to display

Collateral summary

0

Total collateral value

0%

Customer LTV

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

0

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Hold

Back

Next

Save & Close

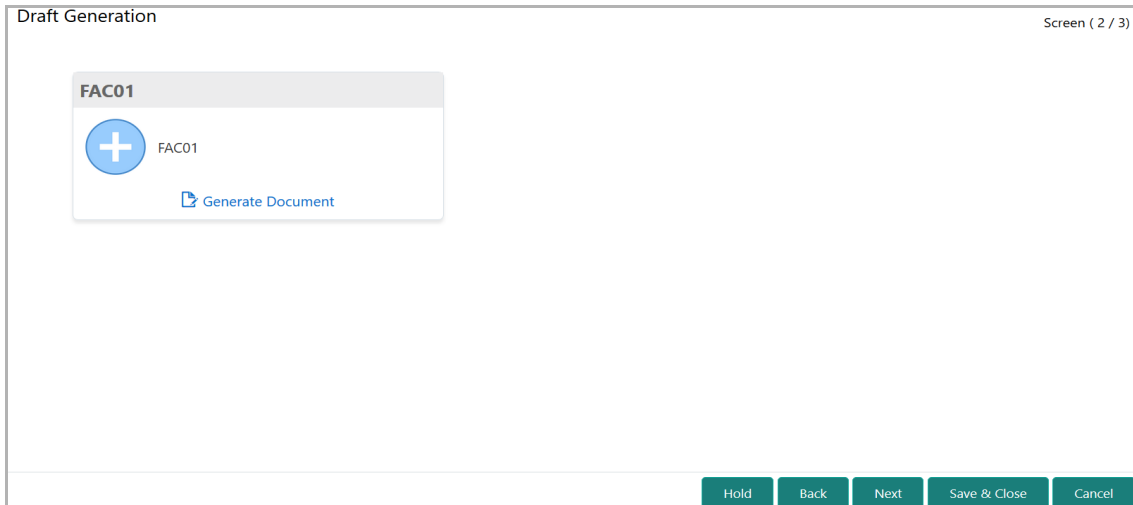
Cancel

For information on actions that can be performed in this page, refer Credit 360 User Manual.

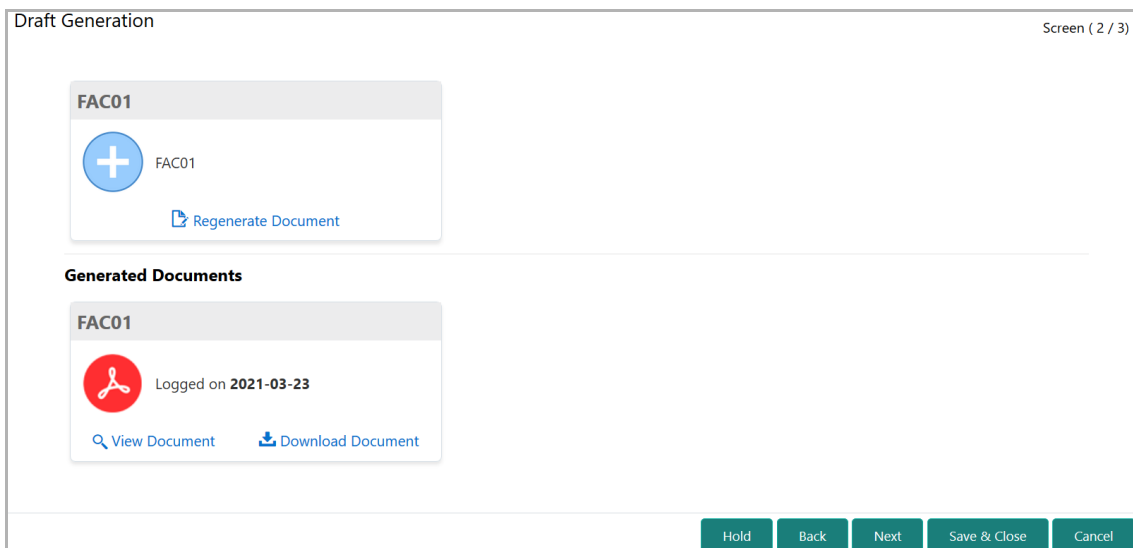
127

Chapter 8 - Draft Generation

3. After reviewing the *Summary*, click **Next**. The *Draft Generation* page appears.



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.



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:

Chapter 8 - Draft Generation

Customer Appetite Management - Draft Generation

Appetite Summary Draft Generation Comments

Comments

Enter text here...

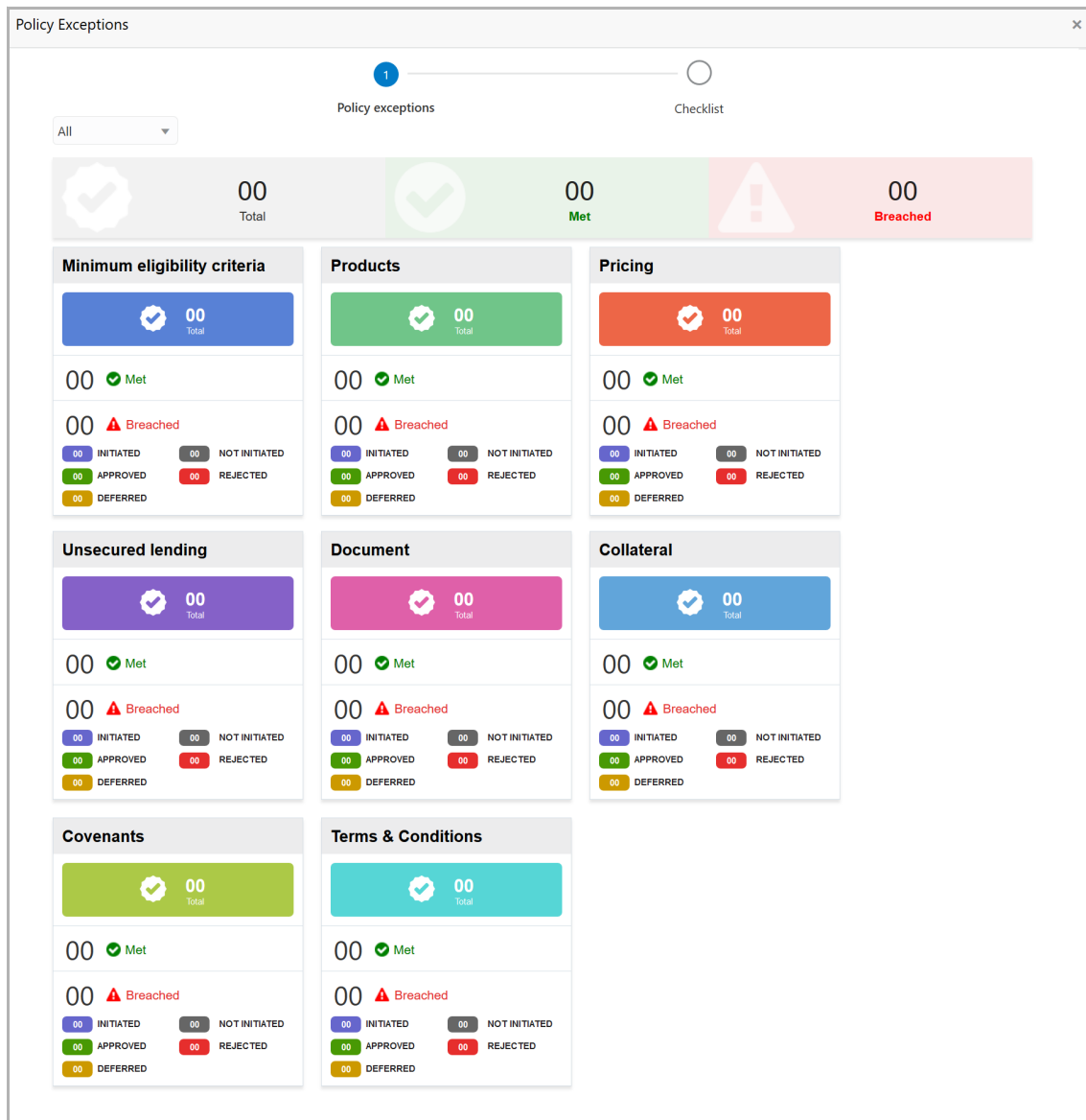
Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

Chapter 8 - Draft Generation



By default, policy exceptions are displayed for both the organization (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 8 - Draft Generation

The screenshot displays a web interface for draft generation. At the top, a progress bar indicates two stages: '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.' In the bottom right corner, 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**.

If the **Outcome** is selected as PROCEED, the application is moved to the next stage on clicking **Submit**.

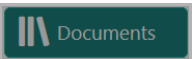
If the **Outcome** is selected as Additional Info, the application is sent back to the Approval stage on clicking Submit.

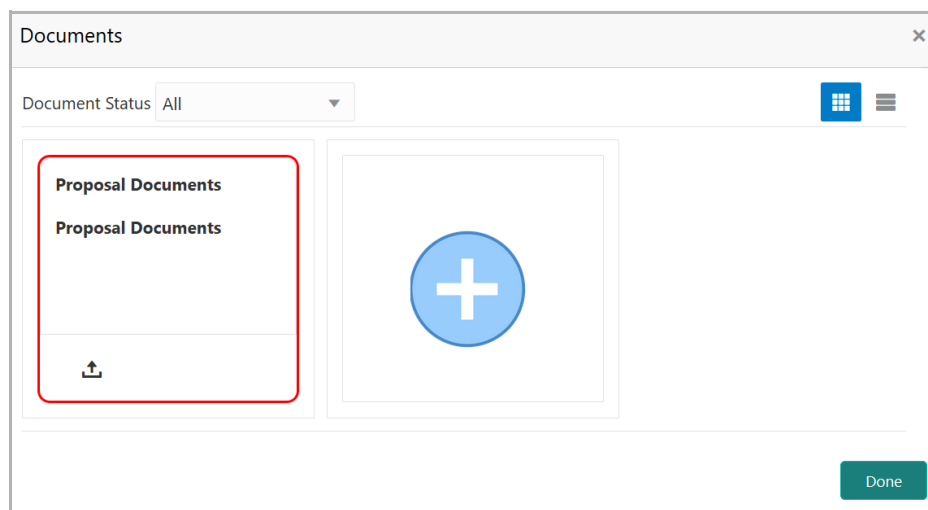
Chapter 8 - Document Upload

Document Upload and Checklist

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Appetite Management process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the customer prospect and approve the Appetite Management application. Documents added 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.

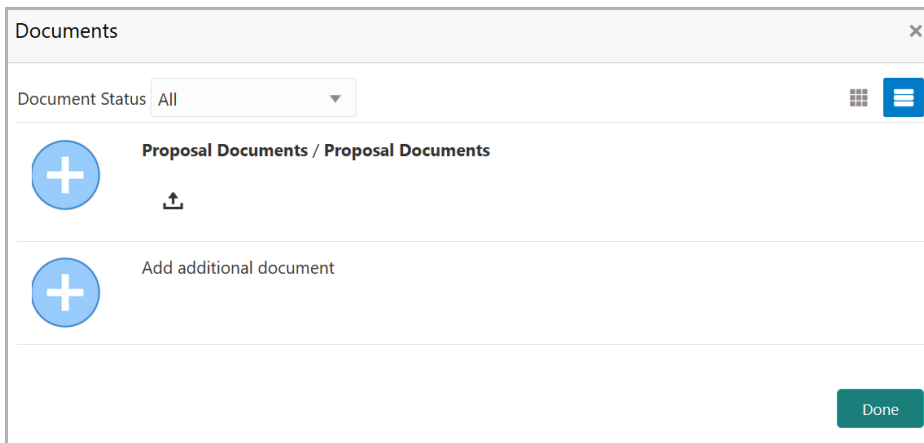


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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

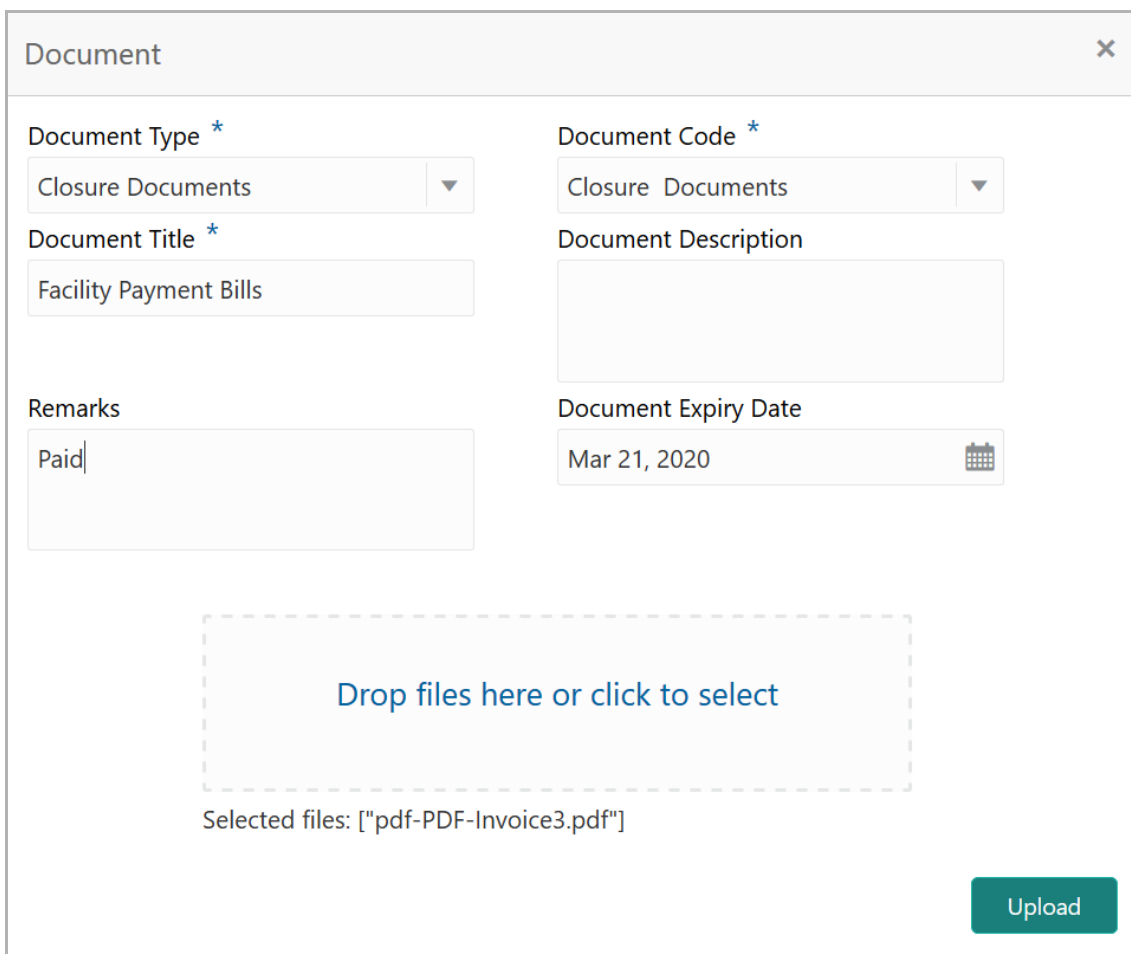
2. To change the table view to the list view, click the list icon at the top right corner. The *Documents* window appears as shown below.

Chapter 8 - Document Upload



The 'Documents' window has a title bar with a close button. Below the title bar is a 'Document Status' dropdown menu set to 'All'. To the right of the dropdown are two icons: a grid icon and a list icon. The main content area has a header 'Proposal Documents / Proposal Documents' with a blue plus icon and an upload icon. Below this is a section 'Add additional document' with another blue plus icon. At the bottom right is a green 'Done' button.

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



The 'Document' window has a title bar with a close button. The form contains several fields: 'Document Type' and 'Document Code' are dropdown menus, both set to 'Closure Documents'. 'Document Title' is a text field with 'Facility Payment Bills'. 'Document Description' is a large text area. 'Remarks' is a text field with 'Paid'. 'Document Expiry Date' is a date picker set to 'Mar 21, 2020'. At the bottom is a large dashed box with the text 'Drop files here or click to select'. Below this box, it says 'Selected files: ["pdf-PDF-Invoice3.pdf"]'. A green '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 8 - 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

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

* Outcome: Proceed ▼ Submit

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

Chapter 8 - Reference and Feedback

Reference and Feedback

References

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

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

Documentation Accessibility

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