

FI Credit Proposal Initiation User Guide

# **Oracle Banking Credit Facilities Process Management**

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**ORACLE®**  
Financial Services

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# Chapter 1 - Preface

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## Preface

[About this guide](#)

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

	<p>This icon indicates a warning</p>	<p>This guide provides the user with all the information necessary to perform Financial Institution (FI)</p>
---	--------------------------------------	--

Credit Proposal Initiation process in OBCFPM.

### Intended Audience

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

### Conventions Used






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

# Chapter 1 - Preface

▪

## Common Icons in OBCFPM

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

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

---

## Chapter 2 - Overview

### About FI Credit Proposal Initiation

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

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

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



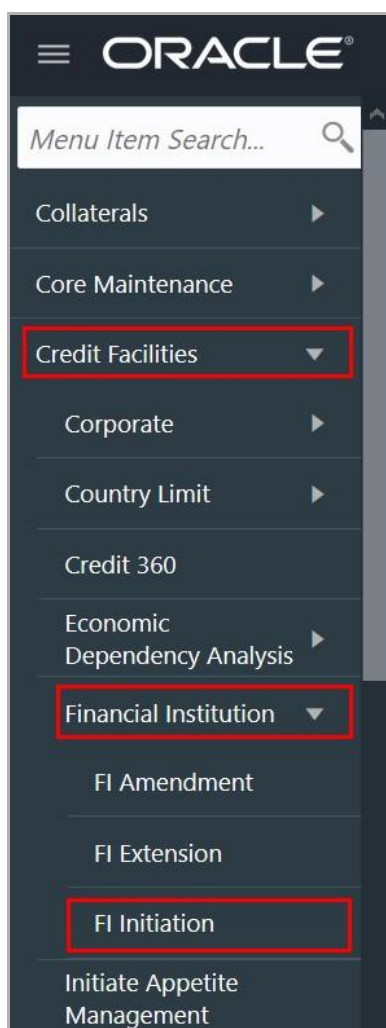
# Chapter 3 - Credit Initiation

## Credit Initiation

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

To initiate credit proposal, perform the following steps:

1. Login to OBCFPM.



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

# Chapter 3 - Credit Initiation

Initiate FI Credit Process

Application Priority

☒ Low
☐ Medium
☐ High

Application Branch

Customer details

Customer

New
Existing

Organization details

FI Name \*

FI Type \*

Single

Country of incorporation \*

Geographical Spread \*

China-Asia ✕
Australia ✕
United States ✕

FI Code \*

FI legal entity Type \*

Pvt Ltd

Incorporation date \*

BIC Code \*

Demography Type \*

Global

Country of Domicile \*

Website

Facebook Address

Twitter Address

Customer sector

+Add Industry

No Sectors Added

Customer Rating

+Add ratings

No Ratings Added

Other Details

Special customer

☒

RM Details

RM Id \*

Submit

Submit and Enrich

Cancel

## Creating Application

In the *Quick Initiation* window:

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

## Chapter 3 - Credit Initiation

Select Branch

Branch Code

Branch Name

Fetch

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

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

5. Click **Fetch**. Branch details appear.

6. Click the required **Branch Code** to add it to the **Application Branch** field.

### Customer details

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

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

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

## Chapter 3 - Credit Initiation

Select Customer

Customer Id

Customer Name

Customer Category

Fetch

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

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

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1

2

>

>

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

### Organization details

11. Type the **FI Name**.
12. Specify the unique code assigned to the Financial institution in the **FI Code** field.
13. Specify the financial institution's **BIC Code**.
14. Select the **FI Type** from the drop down list. The options available are **Single** and **Conglomerate**.
15. Select the **FI Legal Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.
16. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

Upon selecting Global option, Geographical Spread field appears.

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

## Chapter 3 - Credit Initiation

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

### Customer Sector

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

The 'Add Industry' window displays a hierarchical selection process. The 'Sectors' column lists options like Consumer Discretionary, Consumer Staples, Energy (selected), Financials, Health Care, and Industrials. The 'Industry Groups' column shows 'Energy' selected. The 'Industries' column shows 'Energy Equipment' selected. The 'Sub-Industries' column shows 'Oil Drilling' selected. A 'Close' button is located at the bottom right.

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

The 'Customer sector' window shows the results of the selection process. It lists the selected items: 'Energy' (Industry Group), 'Energy Equipment' (Industry), and 'Oil Drilling' (Sub-Industry). A '+Add Industry' button is located at the top right.

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

# Chapter 3 - Credit Initiation

## Customer Rating

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

28. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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

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

## Chapter 3 - Credit Initiation



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

### Other Details

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

### RM Details

RM Id is automatically populated based on the login details.

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



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

## Enriching Application

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

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

# Chapter 3 - Credit Initiation

The screenshot shows the Oracle My Tasks interface. On the left is a navigation menu with options like Collaterals, Core Maintenance, Corporate Onboarding, Credit Facilities, Dashboard, Financial Institution Onboarding, Party Business Process, Policy, Security Management, Task Management, and Tasks. The main area displays a table of tasks with columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. There are three tasks listed, each with an 'Edit' action button. Below the table is a pagination bar showing 'Page 1 of 1 (1 - 3 of 3 items)'.

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

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

## Initiation

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

The screenshot shows the 'FI Credit Process - Credit Initiation' screen. The left sidebar contains a list of steps: Initiation, KYC, Risk Evaluation, Legal Evaluation, Credit Evaluation, Funding Requirement, Policy Exception, Write up, and Comments. The main area is titled 'Initiation' and shows a table with one row containing a party icon. A popup window is displayed over the icon, showing the following information: Name: ICUICU, Party Id: PT12109510145, Type: Customer, Demographic Type: Domestic, and Organization Type: Pvt Ltd. Below the popup are buttons for 'View', 'Quick View', and 'Configure'. At the bottom of the screen are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

38. Mouse hovering on the party icon displays the basic information about the Financial Institution.
39. Right click on the party icon to perform the following actions:
  - Add Customer
  - View



## Chapter 3 - Credit Initiation

- Quick View
- Configure

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

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

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



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

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

# Chapter 3 - Credit Initiation

ICUICU

Party Details

Customer Profile

Financial Profile

Projections

Rating

StakeHolders

Assets

Customer Covenants

Customer Terms & conditions

Customer Documents

Exposures

Demographic Details

Basic Info

Address

Industry

FI Details

Save

Organization details

Registration Number \*

567890443

BIC Code \*

331133

Demography Type \*

Domestic

Established Date

Aug 2, 2010

RM Id

Listed

Business Type \*

Conventional

Earmarking Mandated

Legal Entity Code \*

44214443

Correspondent FI

Website

https://www.

FI Name \*

ICUICU

FI Type \*

Single

Country of incorporation \*

IN

Country of Domicile \*

IN

Employee Strength

3,000

Is KYC Complaint?

Language \*

English

MICR \*

3344

Roles \*

Advisory

Head Office Country

IN

FI Code \*

34455

FI legal entity Type \*

Pvt Ltd

Incorporation date \*

Aug 2, 2010

No. Of Years In Business

11

Last KYC Date

Aug 10, 2020

Media \*

SWIFT

RTGS \*

233444444222

Borrower Since

Aug 1, 2010

Approved for Exposure

Facebook Address

https://www.facebook.com/

Twitter Address

https://www.twitter.com/

KYC Details

Received

Verification Date

Aug 1, 2019

Effective Date

Aug 10, 2020

Verification Method

Field verification

Close

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

# Chapter 3 - Credit Initiation

## Customer Profile

### Company Details

43. Specify / update the following details in the corresponding fields:
  - Registration Number
  - FI Name
  - FI Code
  - BIC Code
  - FI Type
  - FI Legal Entity Type
  - Demography Type
  - Country Of Incorporation
  - Incorporation Date
  - Established Date
  - Country of Domicile
  - RM Id
  - Employee Strength
  - No. Of Years In Business
  - Company Website
  - Facebook Address
  - Twitter Address
44. Enable the **Is KYC Compliant?** switch, if the Financial Institution is KYC Compliant.
45. Click the calendar icon and select the **Last KYC Date**.
46. Enable the **Listed** flag, if the Financial Institution is listed in share market.
47. Select the **Language** from the drop down list.
48. Select the **Media** for transactions from the drop down list.
49. Select the Financial Institution's **Business Type** from the drop down list. The options available are Islamic, Conventional, and Both.
50. Specify the **MICR** code of the Financial Institution.
51. Specify the **RTGS** code of the Financial Institution.
52. Enable the **Earmarking Mandated** flag, if earmarking needs to be done for the Financial Institution.
53. Select the Financial Institution **Role** from the drop down list. The options available are Correspondent and Advisory.

## Chapter 3 - Credit Initiation

54. Specify the period from which the Financial Institution is your bank's borrower, by clicking the calendar icon in the **Borrower Since** field and selecting the date.
55. Specify the **Legal Entity Code** of the Financial Institution.
56. Search and select the Financial Institution's **Head Office Country**.
57. Enable the **Approved for Exposure** flag, if the Financial Institution is approved for the exposure flow.
58. Enable the **Correspondent FI** flag, if the Financial Institution is a correspondence FI.

### KYC Details

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

Address Details

Address Type \*

Office

Name \*

James

Street

Enter Street Details

Landmark

Enter Landmark

City \*

Mumbai

Zip-Code \*

400004

Email Address \*

James@sample.com

House/Building \*

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State \*

Maharashtra

Country \*

IN

Phone Number

Enter Phone

Add

Clear

Cancel

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

- **Address Type**
- **Name** of the contact person
- **House/Building** name
- **Street**
- **Locality**

## Chapter 3 - Credit Initiation

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

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

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



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

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

ICUICU

< Customer Profile

Demographics

Business

Business Details

Type Of Entity

Single

Industry

Sector	Industry Group	Industry	Sub Industry
Financials	Banks	Banks	Diversified Banks

Market Share

Close

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

The following window appears:

# Chapter 3 - Credit Initiation

Year \*

2019

MarketShare Percent \*

30%

Currency \*

INR

Sales \*

\$2,500,000.00

Growth Percent \*

9%

Add

Clear

No items to display.

Save

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

Year \*

2019

MarketShare Percent \*

30%

Currency \*

INR

Sales \*

\$2,500,000.00

Growth Percent \*

9%

Update

Remove

2019

MarketShare Percent	: 30	Sales	: 2500000
Growth Percent	: 9		

Save

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

# Chapter 3 - Credit Initiation

## Financial Profile

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

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

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

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

80. Specify the following details in the corresponding fields:

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

# Chapter 3 - Credit Initiation

- Return On Equity
- Return On Asset

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

Financial Documents

Balance Sheet

Profit & Loss Statement

Cash Flow Statement

Add

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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

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

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



# Chapter 3 - Credit Initiation

Balance Sheet Details

Period \*

FY2019-2020

Quarter \*

Quarter 4

Drop files here or click to select

Cancel

Add

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



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

## Projections

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

Projections

Year

2021

Operating Profit

£30,000,000.00

Year Over Year Growth

20%

Return On Equity

8%

Balance Sheet Size

£5,000,000.00

Net Profit

£2,000,000.00

Return On Investment

18%

Return On Asset

10%

Add

Clear

Cancel

# Chapter 3 - Credit Initiation

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

Projection Documents

Balance Sheet

Profit & Loss Statement

Cash Flow Statement

Add

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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

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

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

## Chapter 3 - Credit Initiation

Balance Sheet Details

Year \*

FY2020-2021

Quarter \*

Annual

Drop files here or click to select

Current selected files:

Cancel

Add

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



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

### Rating

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

## Chapter 3 - Credit Initiation

Add Rating

Rating Date \*

May 13, 2018

Outlook \*

Positive

Year Of Rating \*

2018

Risk Ratings

AAA

BB+

B

B-

CCC+

AA+

Rated By

Moody's

Fitch

Close

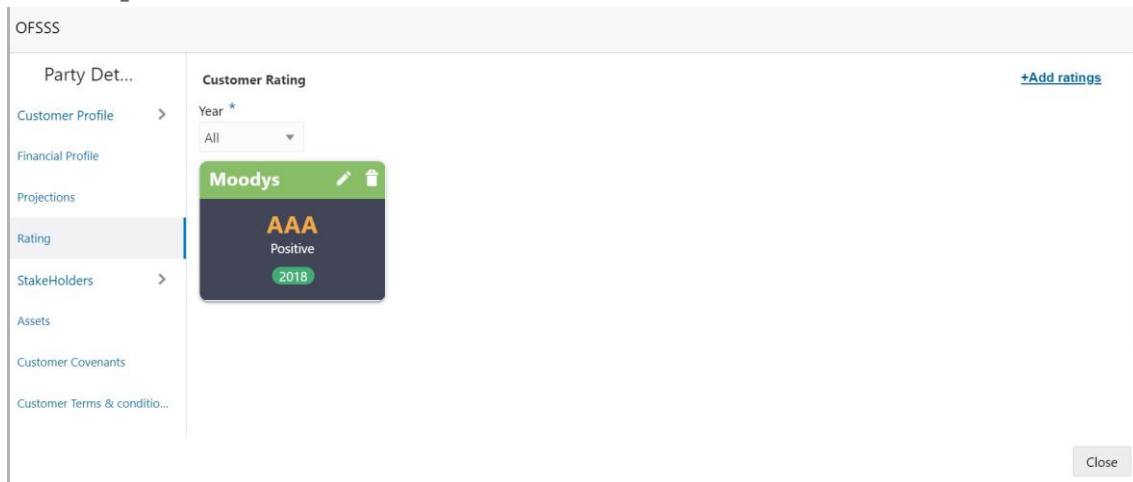
98. Select the following details of the rating:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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

## Chapter 3 - Credit Initiation



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

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

### **Stakeholders**

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

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

# Chapter 3 - Credit Initiation

- Suppliers

The screenshot shows a web application interface for managing stakeholders. On the left, there is a sidebar menu with the following items: StakeHolders, Sponsors, Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers. The 'Sponsors' item is currently selected. The main area of the application displays the 'Sponsors' section, which is currently empty, showing the message 'No items to display.' There is an 'Add' button in the top right corner of the main area and an 'OK' button in the bottom right corner of the sidebar.

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

The screenshot shows the 'Sponsors' form. The form has a title bar 'Sponsors'. Below the title bar, there are several fields and sections:

- Promoter Type \***: Two radio buttons, 'Individual' (selected) and 'Corporate'.
- Name \***: A text input field containing 'Thomas'.
- Age**: A numeric input field containing '45' with up and down arrows.
- Experience Summary**: A large text area.
- Designation**: A text input field containing 'CEO'.
- Role**: A text input field containing 'Management'.
- Stake Percentage \***: A numeric input field containing '30%' with up and down arrows.
- Associated Since**: A date input field containing 'May 4, 2010' with a calendar icon.
- Education Qualifications**: A text input field containing 'Masters Degree'.
- Address details**: A section header with a right-pointing triangle icon.

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

102. If the sponsor is an individual, select or type the following sponsor details in the corresponding fields:
- Promoter Type (select **Individual** option)
  - Name
  - Age
  - Experience Summary
  - Designation
  - Role

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

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

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

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

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

# Chapter 3 - Credit Initiation

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



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



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

## Assets

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

Assets

Name \*

Golf court

Currency \*

INR

Description

Value \*

₹40,000,000.00

Add

Clear

Cancel

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



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

## Customer Covenants

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



# Chapter 3 - Credit Initiation

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

Covenant Code *	Covenant Name *	Covenant Description *	Classification Type *
DSCR on the basis of EBITDA	DSCR on the basis of EBITDA	DSCR on the basis of EBITDA	External

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

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

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

- Covenant code - A unique code for the covenant to be created
- Covenant name - Name for the covenant to be created
- Covenant description - A brief description about the covenant

---

## Chapter 3 - Credit Initiation

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

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

# Chapter 3 - Credit Initiation

118. Specify the following details in respective fields:

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

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

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

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

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

## Chapter 3 - Credit Initiation

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

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

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

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

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

# Chapter 3 - Credit Initiation

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

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

The screenshot shows a web form titled 'Others'. It contains several input fields: 'Compliance Status' with radio buttons for 'Met' and 'Breach'; 'Waiver Status' with a dropdown menu showing 'Waive all'; 'Last Check Value' with a text field containing 'Last Checked Value'; and 'Deferred Due Date' with a date picker. Below these is a large 'Remarks' text area with a rich text editor toolbar. At the bottom right of the form is a 'Post' button. Below the form is a message 'No items to display.' and at the very bottom are 'Create' and 'Cancel' buttons.

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

## Chapter 3 - Credit Initiation

### Customer Terms & Conditions

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

Add Terms And Conditions

Customer Linkage

☒

T&C Type \*

☒ Pre-disbursement

☐ Post-disbursement

Condition Code \*

002

Condition Description \*

Terms and Condition for Collateral

Terms & Conditions \*

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

Create Cancel

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

## Chapter 3 - Credit Initiation

Add Terms And Conditions

Customer Linkage

T&C Type \*

☒ Pre-disbursement
☐ Post-disbursement

Facility Id \*

Funded - Term Loan-F20174004

Condition Code \*

004

Condition Description \*

Terms and Condition for term loan

Terms & Conditions \*

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

Create

Cancel

142. Select the required **Facility Id** from the drop down list.
143. Specify the **Condition Code**.
144. Type the **Condition Description** and **Terms & Conditions**.
145. Click **Create**. Terms & Conditions are added.
146. To edit or delete the added terms and conditions, select the record and click the required icon.
147. To filter the terms and conditions, click the Filter icon and specify the filter parameters or directly type the parameter in *Type to filter* text box.

### Exposures

148. To add the exposure details of the Financial Institution, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.
149. Click **Country exposure** and then click the add icon. The following window is displayed.

## Chapter 3 - Credit Initiation

Country Dependency Details

Country \*  
US

Currency \*  
USD

Country Wise Data

Sales \*  
\$50,000.00

Purchase \*  
\$30,000.00

Investments \*  
\$100,000.00

Loans \*  
\$200,000.00

Deposits \*  
\$50,000.00

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Save

Cancel

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

### Country Wise Data

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

### Country Wise Business Operations

Country Wise Business Operations

Market Share Percentage \*  
10%

Presence for Years \*  
9

Major Products Sold \*  
Construction steel

Associated Since \*  
Sep 30, 2010

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



Sales Breakup

+
✎
🗑️

No items to display.

## Sales Breakup

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

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

Sales Breakup

×

Customer *	Sales Amount *	Percentage of Total Sales *	Major Product Sold
Bee Constructions	\$20,000.00	40%	Steel rods
Debtor Days	Associated Since *	Country	
15	Sep 1, 2016	US	

Save

Cancel

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

## Purchase Breakup

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

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

## Chapter 3 - Credit Initiation

Purchase Breakup

Supplier *	Purchase Amount *	Percentage of Total Purchases *	Major Product Bought
Navy Cements	\$30,000.00	50%	Cement
Creditor Days	Associated Since *	Country	
10	Sep 30, 2000	US	

Save
Cancel

170. Specify the name of **Supplier**.
171. In the **Purchase Amount** field, specify the amount of products / services purchased by the Financial Institution from the supplier.
172. Specify the **Percentage of Total Purchases** from the supplier.
173. Specify the **Major Product Bought** by the Financial Institution from the supplier.
174. Specify the **Creditor Days** for the supplier.
175. In the **Associated Since** field, search and select the date on which association between the Financial Institution and its supplier is established.
176. Click **Save**. Purchase breakup is added and displayed in the **Purchase Breakup** section.
177. To edit or delete the added purchase breakup, select the record and click the respective icon.
178. In the *Country Dependency Details* window, click **Save**. The details are added and displayed as shown below.

## Chapter 3 - Credit Initiation

Exposures

Country exposure

Currency exposure

US

Sales Amount : \$50,000.00

Purchase Amount : \$30,000.00

Loan Amount : \$200,000.00

Investment Amount : \$100,000.00

Deposit Amount

Edit Delete View

Page 1 of 1 (1 of 1 items)

OK

## Chapter 3 - Credit Initiation

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

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

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

### Currency details

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

# Chapter 3 - Credit Initiation

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

## Hedging Details

▲ Hedging Details

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

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

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

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

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

## Future Currency Requirement - Loan Repayment

▲ Future Currency Requirement - Loan Repayment

Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
\$50,000.00	\$10,000.00	\$40,000.00

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

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

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

## Future Currency Requirement - Creditor Payment

▲ Future Currency Requirement - Creditor Payment

Outstanding Amount *	
\$50,000.00	

* 0-30 days	: \$25,000.00
* 30-60 days	: \$25,000.00
* 60-90 days	: \$0.00
* 90-120 days	: \$0.00
* 120-150 days	: \$0.00
* 150-180 days	: \$0.00
* More than 180 days	: \$0.00

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

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

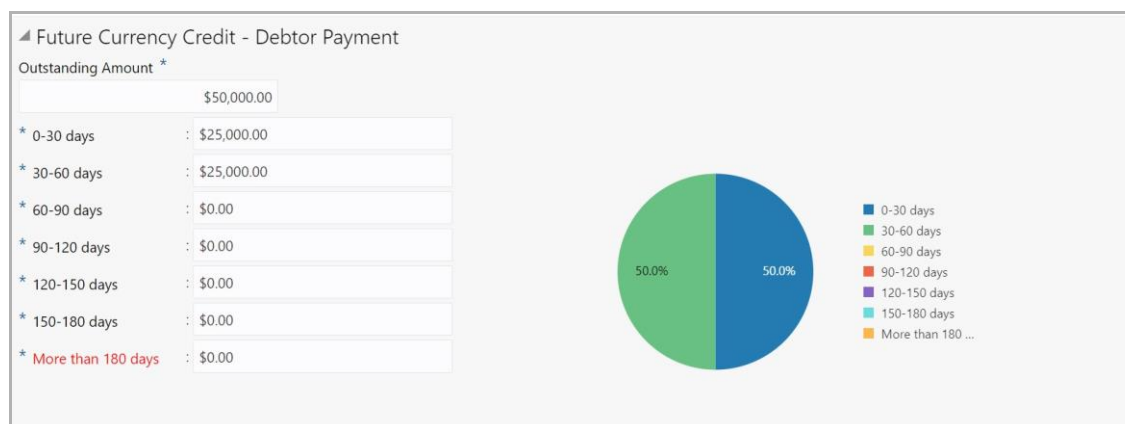
199. Specify the outstanding amount to be paid in **0-30 days**.

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

## Chapter 3 - Credit Initiation

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

### Future currency credit - Debtor payment



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

### Future Currency Credit - Interests

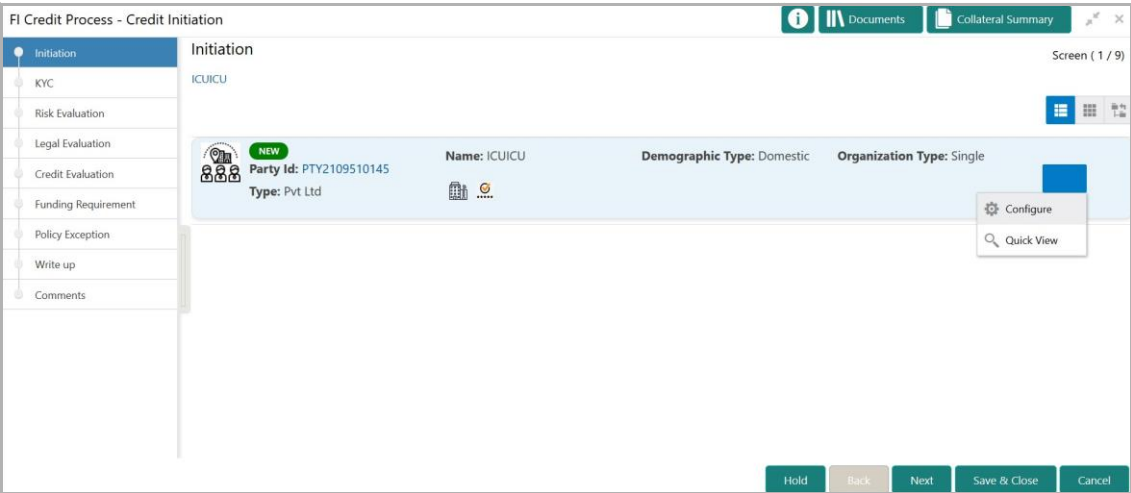
Future Currency Credit - Interests

Investment Amount Interest *	Interest expected in Current Year *	Interest expected next 3 Years *
\$4,500.00	\$1,500.00	\$3,000.00

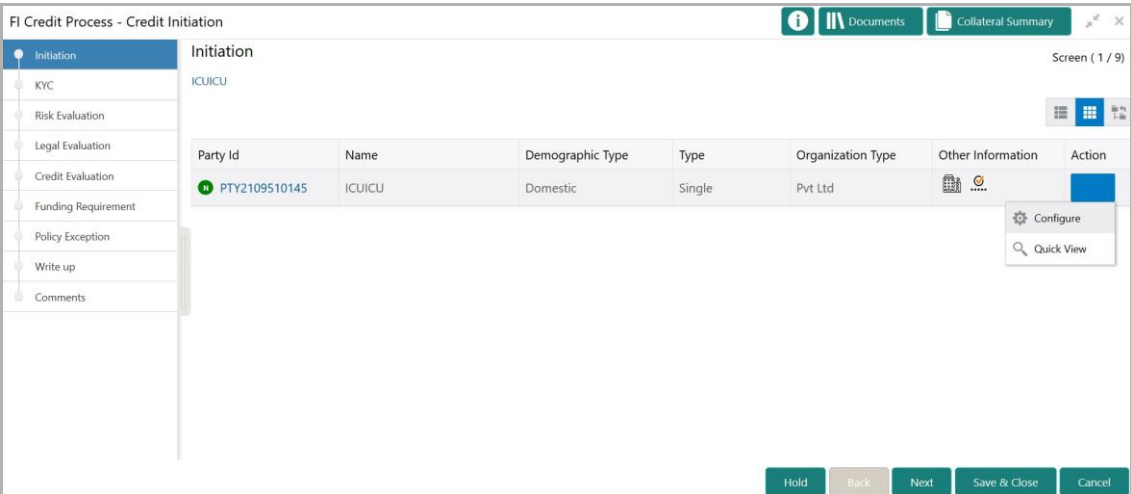
214. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
215. In the **Interest expected in current year** field, specify the interest to be received in the Current year.

# Chapter 3 - Credit Initiation

216. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.
217. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.
218. To **Edit**, **Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.
219. Click **Ok** in the *Party Details* window.
220. To change the layout of the *Initiation* page to list view, click the List view icon at the right corner.



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



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

# Chapter 3 - Credit Initiation

## KYC Evaluation

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

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

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

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

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



## Chapter 3 - Credit Initiation

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

KYC

Screen ( 2 / 3 )

Filter Type to filter

OFSSS	Party Id : PTY203221262	Entity Type : Pvt Ltd	KYC Status : Verified	Verification Date : 20-11-16	KYC Method : Field Verification
<p>Page 1 of 0 ( 1 - 0 of 0 items )</p> <p>Hold Back Next Save &amp; Close Cancel</p>					

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

KYC Evaluation

Previous Category Next Category

Total Score 9

**Profitability** Score 3

Is the real financial strength significantly different from what is reflected in the financial statement?

Yes No

Comment

Cancel Save

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

# Chapter 3 - Credit Initiation

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

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

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

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

## Risk Evaluation

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

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

# Chapter 3 - Credit Initiation

test fi

Total Score 5

Score 1

**Financial Risk** 1/3

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

✓ 15 - 20 days

7 - 10 days

Above 20 days

Less than a week

10 - 15 days

Comment

Cancel

Save

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

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

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

239. Click **Save**.

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

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

FI Credit Process - Credit Initiation

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

Legal Evaluation

ICUICU

Score

0

Evaluate

Screen (4 / 9)

Hold

Back

Next

Save & Close

Cancel

---

## Chapter 3 - Credit Initiation

### Legal Evaluation

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

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

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

### Credit Evaluation

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

## Chapter 3 - Credit Initiation

FI Credit Process - Credit Initiation

Documents Collateral Summary

Screen ( 5 / 9 )

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

**Credit Evaluation**  
ICUICU

**Peer Analysis**  
Evaluate  
Edit Comments

**Financial Analysis**  
0  
Review Comments

**Covenant Analysis**  
0 Met 0 Breached  
Review Comments

**T&C Analysis**  
New Removed Modified  
Review Comments

**Account Conduct**  
0 Current 0 Loan 0 Saving  
Edit Comments

Hold Back Next Save & Close Cancel

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

# Chapter 3 - Credit Initiation

Corporation > Account Conduct

Account OverView

Current Accounts

Loan Accounts

Deposit Accounts

Refresh

Add

View

Edit

Delete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Mo
489022244	USD	45000000000	30000000000		20000000000000	

<

>

Page 1 of 1 (1 of 1 items)

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Comment

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Enter text here...

Post

No items to display.

Close

243. To view the summary of current, loan and deposit accounts, click and expand the **Account Overview** section.
244. To add the current account, click **Add**. The *Current Account Performance Details* window appears.

## Chapter 3 - Credit Initiation

Current Account Performance Details

Current Account No *	Branch
489022244	004
Currency *	Average Credit Balance *
USD	\$45,000,000,000.00
Average Debit Balance *	Limit
\$3,000,000,000.00	
Current Balance	No Of Excess In 6 Months
\$2,000,000,000,000.00	0

OK
Clear
Cancel

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

## Chapter 3 - Credit Initiation

Loan Account Performance Details

Loan Account No \*

3245343

Sanctioned Amount \*

\$450,000,000.00

EMI Paid

\$300,000,000.00

Balance Outstanding

\$150,000,000.00

Currency \*

USD

Tenor (In Months)

30

EMI Remaining

\$12.00

Discrepancy

☐

OK

Clear

Cancel

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

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

256. Specify the following details in corresponding fields:

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

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

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

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

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

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

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

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

264. Type the **Deposit Account No.**

265. Select the **Account Type** from the drop down list.

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

267. Specify the **Balance** in deposit account.



Deposit Account Performance Details

Deposit Account No \*  
9000000022

Branch  
004

Balance  
\$5,000,000,000.00

Account Type \*  
Savings

Currency  
USD

OK Clear Cancel

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

## Chapter 3 - Credit Initiation

ACME Corporation > Peer Analysis

Period

Quarter

Select Customer

Score

0

History

Ratio	Benchmark	Value
No data to display.		

Comment

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☷

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☷

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H2

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↷

>

Enter text here...

Post

No items to display.

Close

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

ACME Corporation > Financial Analysis

Period

Quarter

Score  

0

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

Comment

Close

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

## Chapter 3 - Credit Initiation

ACME Corporation > Covenant Analysis

N.A.  
No Of New Covenants Proposed

N.A.  
No Of Existing Covenants

New Covenant Proposed

No items to display.

Page 1 (0 of 0 items) < 1 >

Existing Covenant Past Performance

No items to display.

Comment

Enter text here...

Post

No items to display.

Close

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

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

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

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

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

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

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

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

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

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

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

---

## Chapter 3 - Credit Initiation

### Funding Requirement

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

## Chapter 3 - Credit Initiation

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

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

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

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

## Chapter 3 - Credit Initiation

### Currency

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

### Amount

295. Specify the following details:

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

### Proposed and Approved

296. Specify the following details.

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

### Dates

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

### Creating Facility without Template

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



## Chapter 3 - Credit Initiation

New Facility

☐ Take over other bank facility

Line Code \*  
22

Parent Facility Id

Next Review Date \*  
Apr 15, 2021

Currency \*  
INR

Availability Period  
6

☒ Revaluation Required  
☒ Rate Agreement Required

Additional Fields  
No Additional fields configured!

Line Serial Number \*  
23

Facility Type \*  
☒ Funded ☐ Non Funded  
☐ Cascade

Line Start Date \*  
Aug 10, 2020

Requested Amount  
₹300,000.00

Commitment Status  
☒ Committed ☐ Cascade  
☐ Uncommitted

Facility Description \*  
Term Loan

Facility Category  
Term Loan

Line Expiry Date \*  
Apr 1, 2022

Proposed Amount  
₹300,000.00

Secured?  
☒ Cascade

Save Save & Configure Close

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

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

To add a new funding requirement:

304. Type the **Line Code**.
305. Type the **Line Serial Number**.
306. Type the **Facility Description**.
307. Select the **Parent Facility Id** from the drop down list.
308. Choose the **Facility Type**. The options available are **Funded** and **Non Funded**.

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

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

## Chapter 3 - Credit Initiation

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

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

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

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

317. Enable the **Revaluation Required** check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.
318. Enable the **Rate Agreement Required** check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation.
319. To save the details and exit the *New Facility* window, click **Save**.
320. To add further details about the facility, click **Save & Configure**.
321. To exit the *New Facility* window without saving the information, click **Cancel**.

### Modifying Facility Details

FI Credit Process - Credit Initiation

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

Funding Requirement

Sample FI

Liability details

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

Filter Type to filter

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

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

Edit Facility  
Create Sub Limit  
Remove Facility

Hold Back Next Save & Close Cancel

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



# Chapter 3 - Credit Initiation

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

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

Scheduling Details

Date \*

Nov 30, 2020

Amount \*

\$10,000.00

Create

Close

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

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

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

Scheduling Required?

Scheduling Details

Add

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

Comments

B

I

U

A

- size -

Enter text here...

Post

No items to display.

Close



- ## Adding Exposure Details

- | Exposure Type       | Exposure Code | Action |
|---------------------|---------------|--------|
| No data to display. |               |        |

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

## Chapter 3 - Credit Initiation

+

Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

Close


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


### Adding Fee Details

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

Fee Details

Fee Preferences

 Populate



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

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

### Linking Facility to the Pool

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

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

# Chapter 3 - Credit Initiation

Facility Linkages

Link facility

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

Close

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

Link facilityF20315600

Pool Code \*  

Select pool code ▼

✓ Link facility

Close

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

345. Click **Link Facility**.

## Adding Pricing Detail

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

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

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

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

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



## Chapter 3 - Credit Initiation

Interest Details

Component Name \*

ABC

Component Type \*

Main

Rate Type \*

Fixed

Fixed Interest Rate \*

12

Save

Cancel

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

## Chapter 3 - Credit Initiation

Interest Details

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

Save
Cancel

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

- Rate Code
- Spread

## Chapter 3 - Credit Initiation

- Interest Reset Cycle

Interest Details

Component Name \*

ABC

Component Type \*

Main

Rate Type \*

Special Amount

Currency \*

USD

Special Interest Amount \*

\$3,000.00

Save

Cancel

# Chapter 3 - Credit Initiation

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

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

The screenshot shows the 'Facility Details' window. The 'Pricing' section is expanded, and the 'Interest' tab is selected. Below the tab, there is a table with one item. The table has columns for 'Component Name', 'Component Type', and 'Rate Type'. The values are 'ABC', 'Main', and 'Special Amount' respectively. Below the table, there is a 'Filter' button and a 'Type to filter' input field. At the bottom right, there are 'Save' and 'Close' buttons.

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

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

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

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

## Chapter 3 - Credit Initiation

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

The screenshot shows a 'Pricing' window with a 'Charges' tab selected. Below the tab is a filter bar with a 'Filter' button and a text input field containing 'Type to filter'. To the right of the filter are icons for adding, editing, and deleting items. The main area displays a table with one row of charge details:

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, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation icons.



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

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

### **Linking Facility with Collateral**

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



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

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

# Chapter 3 - Credit Initiation

Term loan for **FI Group** - TL

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

### Facility-Collateral Linkage

Filter
Type to filter
+
✎
🗑

No items to display.

Page 1 (0 of 0 items) ⏪ < 1 > ⏩

Close

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

Facility-Collateral Linkage

Collateral Code \*  
COL202960722-Crop

Collateral Description  
**CROP category**

Collateral Currency  
INR

Collateral Value  
₹90.00

Amount Basis  
Amount

Linked Percentage \*  
100%

Linked Amount \*  
₹90.00

Order number \*  
1

Save

Cancel

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

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

- Collateral Description
- Collateral Currency
- Collateral Value

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

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

# Chapter 3 - Credit Initiation

380. If **Amount** is selected as **Amount Basis**, specify the **Linked Amount**. The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.
381. If **Percentage** is selected as **Amount Basis**, specify the **Linked Percentage**. The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.
382. In the **Order number** field, specify the collateral utilization order for e.g. 1, or 2.

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

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

The screenshot shows a web interface for 'Term loan for [Loan group] - TL'. On the left is a sidebar with 'Facility Details' expanded, containing links for 'Facility Basic Info', 'Exposure', 'Fee', 'Pricing', 'Facility collateral linkage' (which is highlighted), and 'Credit Rating'. The main area is titled 'Facility-Collateral Linkage' and includes a 'Filter' button, a 'Type to filter' text box, and icons for adding, editing, and deleting records. Below this, a table displays one record with the following details: Collateral Code: COL202960722, Collateral Value: ₹90.00, Linked Amount: ₹90.00, Collateral Description: CROP category, Amount Basis: Amount, Collateral Currency: INR, Order number: 1, and Linked Percentage: 100%. A 'View linkage' link is present next to the percentage. At the bottom of the table, it says 'Page 1 of 1 (1 of 1 items)' with navigation arrows. A 'Close' button is in the bottom right corner.

384. To filter a linkage record, click the **Filter** icon and specify values for the filter parameters or directly type the first three characters of filter parameter in **Type to filter** text box.
385. To modify the linkage details, select the record from the list and click the edit icon next to add icon.
386. To delete the linkage details, select the record from the list and click the delete icon.
387. To change the layout of *Facility-Collateral Linkage* screen to table view, click the Table View icon at top right corner.

## Adding Credit Rating

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

# Chapter 3 - Credit Initiation

+

History

No items to display.

Close

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

Credit Rating

Agency Name \*

Moodys

Outlook \*

Positive

Grade \*

AAA

Score \*

10

Effective Date \*

May 1, 2018

Year Of Rating \*

2018

Recommend

Create

Close

389. Select the name of agency by which the facility is rated from the **Agency Name** drop down list.
390. Select the **Outlook** and **Grade** of the rating from the drop down list.
391. Specify the **Score** provided for the facility.
392. Click the calendar icon in the **Effective Date** field and select the date on which the rating is provided.

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

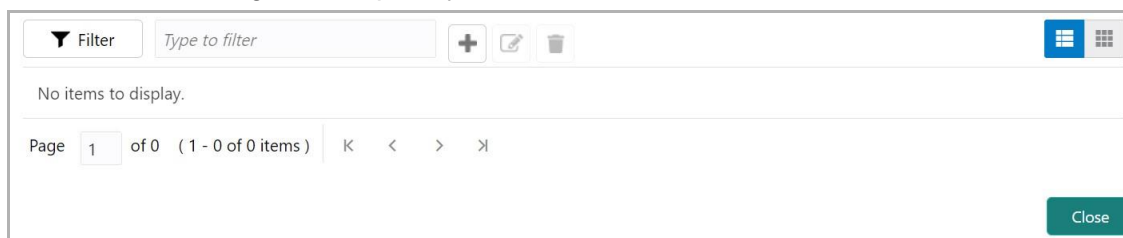


## Chapter 3 - Credit Initiation

393. Enable the **Recommend** switch, if the facility is recommended by the rating agency.
394. Click **Create**. The rating is added and displayed in the Credit Rating page.
395. To view the history of credit ratings added during different processes, click the **History** icon.
396. To filter the credit ratings in the *History* window, click the **Filter** icon and select the **Agency Name** or directly type the agency name in **Type to filter** text box.

### Adding FX Rate Revaluation Details

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



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

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

## Chapter 3 - Credit Initiation

FX Rate Revaluation Details

Module * <input type="text" value="MC"/>	Product * <input type="text" value="FCUB"/>
Currency * <input type="text" value="USD"/>	FX Rate Type * <input type="text" value="Mid"/>
Rate Input Method * <input type="text" value="Derived"/>	Rate Fixing Days * <input type="text" value="1"/>
Revaluation Frequency * <input type="text" value="Weekly"/>	Revaluation Effective Date * <input type="text" value="Value Date"/>
Exchange Rate Code * <input type="text" value="Standard"/>	

<input checked="" type="checkbox"/> Ignore Holidays *	Holiday Check * <input type="text" value="Currency"/>
Holiday Currency * <input type="text" value="USD"/>	Schedule Movement * <input type="text" value="Move Backward"/>
<input checked="" type="checkbox"/> Move Across Month *	<input checked="" type="checkbox"/> Cascade Scheduled *

Create
Cancel

398. In the **Module** field, type the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS)
399. In the **Product** field, type the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module) 400. Select the **Currency** for which the FX rate has to be applied.
401. Select the **FX Rate Type** from the drop down list. The options available are: Mid, Sell, and Buy.

## Chapter 3 - Credit Initiation

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

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

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

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

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

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

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

408. Select the **Holiday Currency** for which the holiday table must be checked.
409. Select the **Schedule Movement** option from the drop down list. The options available are: Move Backward and Move Forward.

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

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

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

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

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

# Chapter 3 - Credit Initiation

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

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

## Creating Facility with Template

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

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

# Chapter 3 - Credit Initiation

The screenshot shows the 'Facility Template' form. At the top, there are fields for 'Template Code' (0022) and 'Template Name' (Test Template). Below these, there are two main sections: 'Available Facility' and 'Facility Template'. The 'Available Facility' section is a dark blue sidebar with a list of facility types: Working Capital Finance, Term Loan, Letter of Credit, and Guarantee. The 'Facility Template' section is a light gray box with a list of facilities: Liability, Working capital facility (1112), and Term Loan Facility (2233). At the bottom right, there are 'Submit' and 'Close' buttons.

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

The screenshot shows the 'Facility Template' form with the details for the 'Working capital facility - 1112' expanded. The form has a title bar with a close button (X) and a 'Save' button. Below the title bar, there are four main fields: 'Facility Description' (Working capital facility), 'Next Review Date' (Oct 1, 2020), 'Currency' (USD), and 'Requested Amount' (\$10,000.00). At the bottom right, there are 'Submit' and 'Close' buttons.

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

# Chapter 3 - Credit Initiation

Funding Requirement

Screen ( 6 / 9 )

OFSSS

▼

▲ Liability details

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

Filter

Type to filter

×

+

↶

T

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

## Creating Sub Limit

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

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

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

New Facility

☐ Take over other bank facility

Line Code \*

22

Line Serial Number \*

33

Facility Description \*

Facility for Tata motors

Parent Facility Id

TERMLOAN3 - test

Facility Type \*

☐ Funded
 ☒ Non Funded

Facility Category

Term Loan

Currency \*

USD

Requested Amount \*

\$50,000.00

Next Review Date \*

Dec 31, 2020

Tenor

12

Line Expiry Date \*

Nov 30, 2021

Availability Period

Availability Period

Commitment Status

☒ Committed
 ☐ Uncommitted

Secured?

☒ Secured
 ☐ Cascade

☐ Revaluation Required
 ☒ Rate Agreement Required

Additional Fields

UDF

Save

Save & Configure

Close

# Chapter 3 - Credit Initiation

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

Funding Requirement

Screen ( 6 / 9 )

OFSSS

Liability details

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

Filter

Type to filter

+

↩

T

List View

Table View

Facility Structure

2235

NEW

Facility Id: F20322627

Facility Description: Term Loan

Parent Line Number: 2233-Term Loan

Requested Amount: \$10,000.00

Facility Category: TL

Product Type: Funded

Next Review Date: 20-11-30

⋮

2233

NEW

Hold

Back

Next

Save & Close

Cancel

## Removing Facility

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

## Linking Document

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

Document

Add New Documents

<div>DOC20322414</div> <div>PENDING MANDATORY</div> <div> <div>Document Type: Address Proof</div> <div>Entity Type: Facility(F20322627)</div> </div>	<div>Document Code: Aadhar Card</div> <div>Application Number: APP203228490</div>	<div>Document Expiry Date:</div> <div>Linked To:</div> <div>⋮</div>
<div>DOC20322415</div> <div>PENDING OPTIONAL</div> <div> <div>Document Type: Collateral Agreement</div> <div>Entity Type: Facility(F20322627)</div> </div>	<div>Document Code: Application Form</div> <div>Application Number: APP203228490</div>	<div>Document Expiry Date:</div> <div>Linked To:</div> <div>⋮</div>
<div>DOC20322416</div> <div>PENDING MANDATORY</div> <div> <div>Document Type: Credit Proposal</div> <div>Entity Type: Facility(F20322627)</div> </div>	<div>Document Code: Legal Aggrement Document</div> <div>Application Number: APP203228490</div>	<div>Document Expiry Date:</div> <div>Linked To:</div> <div>⋮</div>

Upload Document

Link Existing Document

Close

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

## Chapter 3 - Credit Initiation

Document

Document Type *	Document Type Description	Document Code *	Document Code Description
ADDRESDOC	Address Proof	AADHARCARD	Aadhar Card

Document Expiry Date  
Nov 30, 2020

Remarks

Drop files here or click to select

Selected Files  
[]

Upload Close

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

433. Click **Upload**.

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

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

### Linking Existing Facilities

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

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

Link Existing Facilities

Filter
Type to filter

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

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

Link Cancel

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



# Chapter 3 - Credit Initiation

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

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

## Filtering Facility

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

**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

## Chapter 3 - Credit Initiation

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



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

442. To delete the facility, **select** the facility and click delete icon.
443. To change the layout of facility details to table view, click the **Table View** icon.
444. To change the layout of facility details to list view, click the **List View** icon.
445. To go to the next page, click **Next**. The *Policy Exception* page appears.

### Policy Exception

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

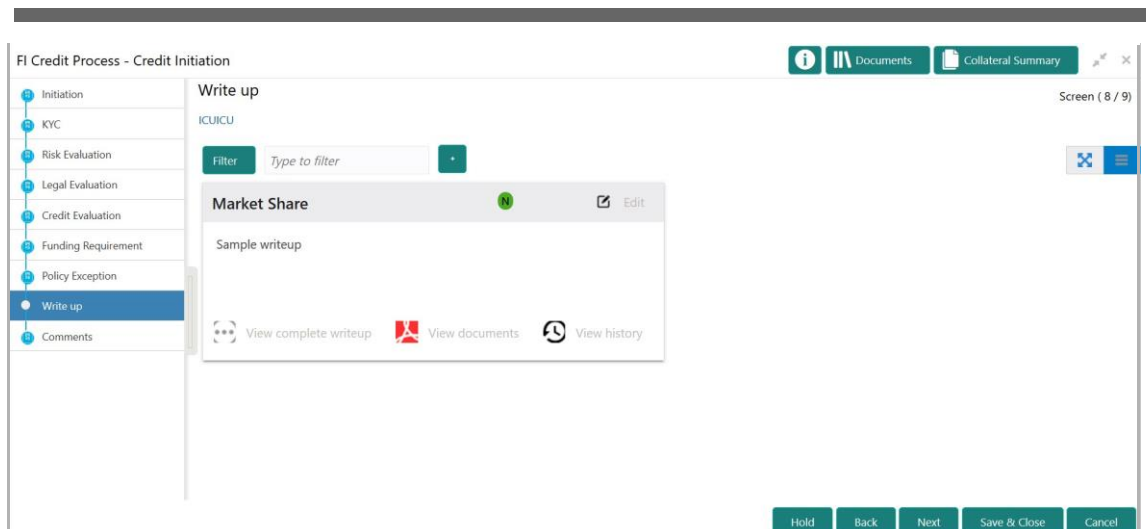
446. After viewing the policy exceptions, click **Next**. The *Writeup* page appears.

### Writeup

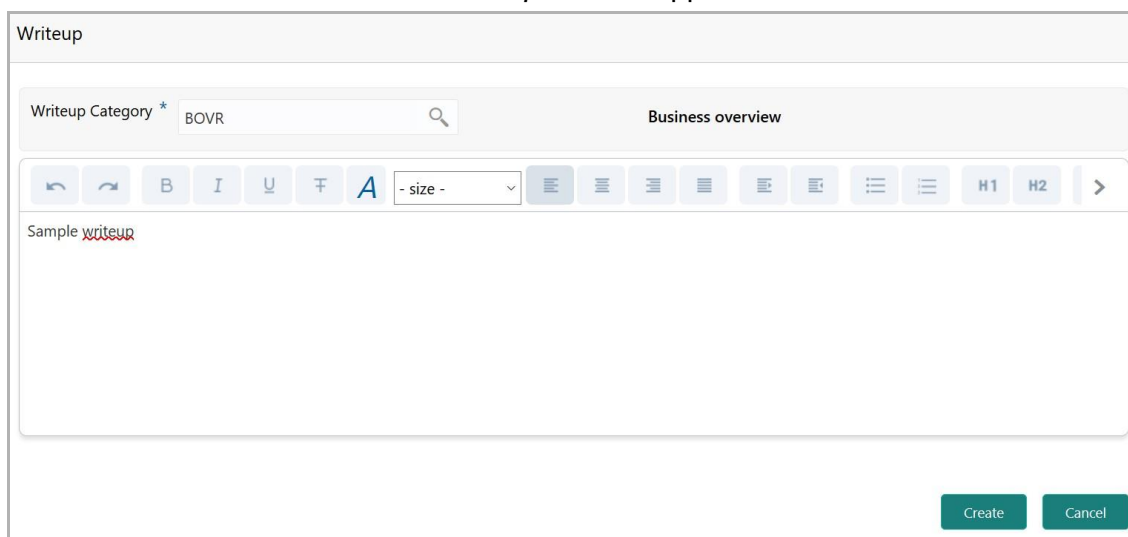
This data segment allows you to add writeup for the party in the available writeup categories. The history of writeup for the customer will be available to the users throughout the customer's association with the bank.



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



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



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

# Chapter 3 - Credit Initiation

Writeup Category

Writeup Category Code

Writeup Category Description

Fetch

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

Page

1

of 1

( 1 - 7 of 7 items )

K

<

1

>

X

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

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

Write up

Screen ( 5 / 6 )

Corporation

Filter

Type to filter

+

✕

☰

Facility Purpose

N

Edit

Remove

Sample Writeup

View complete writeup

View documents

View history

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

# Chapter 3 - Credit Initiation

The screenshot shows the 'Write up' interface. At the top, there's a 'Write up' header and a 'Screen ( 5 / 6)' indicator. Below the header, there's a 'Corporation' dropdown menu. A 'Filter' button and a 'Type to filter' input field are present. The main area displays a 'Facility Pricing Writeup' tile. Inside the tile, there's a 'Sample writeup' text area. To the right of the tile, there are three icons: 'View history', 'Print', and 'View documents'. At the bottom of the interface, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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



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

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

The screenshot shows the 'Writeup documents' window. It has a title bar 'Writeup documents'. Inside, there's a message 'No items to display.' and an 'Add New Documents' button. At the bottom right, there's a 'Close' button.

---

## Chapter 3 - Credit Initiation

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

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

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

## Comments

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

FII Credit Process - Credit Initiation

Initiation

KYC

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

Screen (9 / 10)

DocumentsCollateral Summary

Comments

UndoRedoBoldItalicUnderlineText ColorA - size -List BulletedList NumberedListTableDecrease IndentIncrease IndentH1H >

Enter text here...

Post

No items to display.

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

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

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

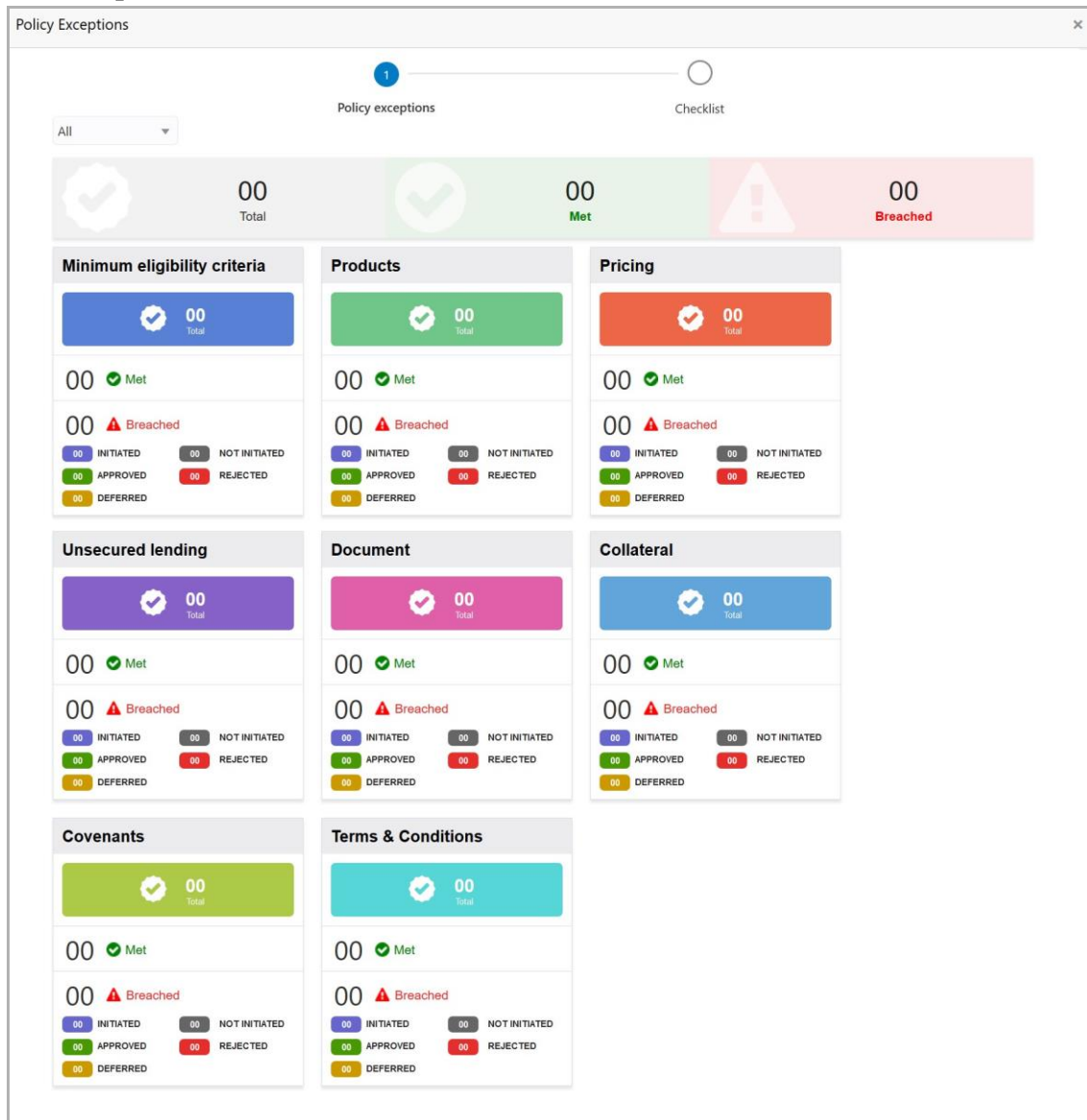
464. To save the process for future edit, click **Save & Close**.

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

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

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

# Chapter 3 - Credit Initiation

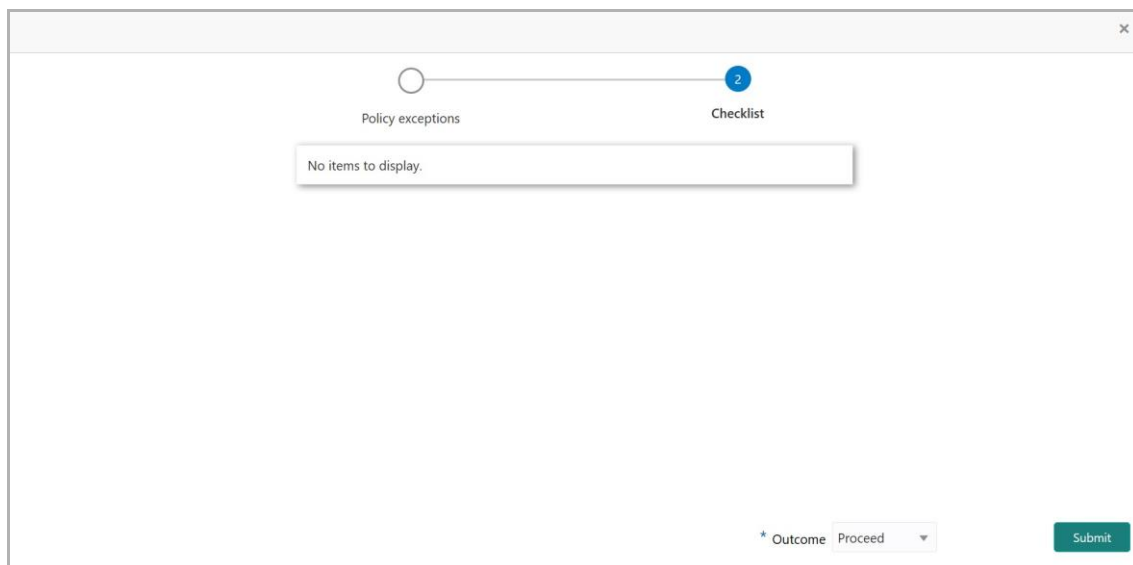


By default, policy exceptions are displayed for both the party and its child party.



## Chapter 3 - Credit Initiation

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



The screenshot shows a web application window with a close button (X) in the top right corner. At the top, there is a progress bar with two segments: '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.

469. Select the **Outcome** as **PROCEED**.
470. Click **Submit**.

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

# Chapter 4 - Review and Recommendation

## Review and Recommendation

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

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

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

---

## Chapter 4 - Review and Recommendation

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

# Chapter 4 - Review and Recommendation

FI Credit Process - Review and Recommendation

Documents

Collateral Summary

Overrides

Screen ( 1 / 8 )

FI Summary

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

FI Summary

test fi

Party Information

Customer Name: test fi

Demographic Type: Domestic

Entity: Proprietorship

Country: INDIA

FI Code: 12

Head Office Country: AUS

Country of Risk: IN

Business Type: Islamic

FI BIC Code: 12

FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

Covenants

0

Total Covenants

0

Entity Wide

0

Facility Wide

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

8

Positive

2020

Financial Profile

Show results for: Previous 3 years...

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

Projections

Show results for: Next 3 years

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

Audit

Hold

Back

Next

Save & Close

Cancel

ed.  
96

---

## Chapter 4 - Review and Recommendation



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

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

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

# Chapter 5 - Approval

## Approval

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

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

To approve the facility, perform the following steps:

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

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

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

# Chapter 5 - Approval

FI Credit Process - Credit Proposal Approval

Documents

Collateral Summary

Overrides

Screen ( 1 / 8 )

FI Summary

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

test fi

Party Information

Customer Name: test fi

Demographic Type: Domestic

Entity: Proprietorship

Country: INDIA

FI Code: 12

Head Office Country: AUS

Country of Risk: IN

Business Type: Islamic

FI BIC Code: 12

FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Charges

0

Commission

Added

Modified

Removed

Added

Modified

Removed

Added

Modified

Removed

Covenants

0

Total Covenants

0

Entity Wide

0

Facility Wide

0

Financial

0

Non Financial

Newly Added

0

Financial

0

Non Financial

Met

0

Financial

0

Non Financial

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

Newly added

0

Pre disbursement

0

Post disbursement

Met

0

Pre disbursement

0

Post disbursement

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for Previous 3 yea...

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

Projections

View all

Show results for Next 3 years

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

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

B

Positive

2020

Audit

Hold

Back

Next

Save & Close

Cancel

ed.  
99

# Chapter 5 - Approval

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

Funding Requirement

test fi

211139325

Liability Number  
branch ( 004)

\$12.00K

Requested Amount  
expires on (May 13, 2021)

Edit

View

\$12.00K

Approval Amount  
expires on (May 25, 2021)

\$12.00K

Approval Amount  
expires on (May 30, 2021)

Filter

Type to filter

+

↩

T

☰

☲

☱

☴

☐

\$

☰

☱

NEW

Facility Id: FACI211470008643

Facility Description:

Requested Amount:

Facility Category:

Facility Type: Non Funded

Next Review Date: May 12, 2021

☰

⋮

End Of List

(showing 1 record(s) out of 1)

Hold

Back

Next

Save & Close

Cancel

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

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100



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



Approved Liability Currency and Requested Liability Currency can be different.

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

# Chapter 5 - Approval

f - WC

### Facility Details

Save

Facility Basic Info

Schedule

Tenor Restrictions

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Credit Rating

Line Code *	Line Serial Number *	Facility Description *	Parent Facility Id
LN12	12	f	

Facility Type *	Facility Category	Next Review Date *	Line Start Date *
<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded	Working Capital	Jan 12, 2021	Apr 13, 2019

☐ Cascade

Line Expiry Date *	Currency *	Requested Amount	Proposed Amount
Jan 14, 2021	USD	\$12,000.00	\$12,000.00

Approved Amount	Project Id	Availability Period	Commitment Status
\$12,000.00		(in months)	<input type="radio"/> Committed <input type="checkbox"/> Cascade <input type="radio"/> Uncommitted

Secured? ☐ ☐ Cascade

☐ Revaluation Required

☐ Rate Agreement Required

Close

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

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

# Chapter 6 - Draft Generation

## Draft Generation

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

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

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

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

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

# Chapter 6 - Draft Generation

FI Credit Process - Draft Generation

DocumentsCollateral SummaryOverrides

Screen ( 1 / 3 )

FI Summary

Draft Generation

Comments

test fi

Party Information

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

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

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

Covenants

0

Total Covenants

0

Entity Wide

0

Facility Wide

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for Previous 3 yea...

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

Projections

View all

Show results for Next 3 years

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

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

B

Positive

2020

Audit

HoldBackNextSave & CloseCancel

# Chapter 6 - Draft Generation



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

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

Draft Generation

Screen ( 2 / 3 )

FAC01

+

FAC01

Generate Document

Hold

Back

Next

Save & Close

Cancel

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

Draft Generation Details

Communication Type

Email

E-Mail CC

john\_doe@example.com

E-Mail To \*

john\_doe@example.com

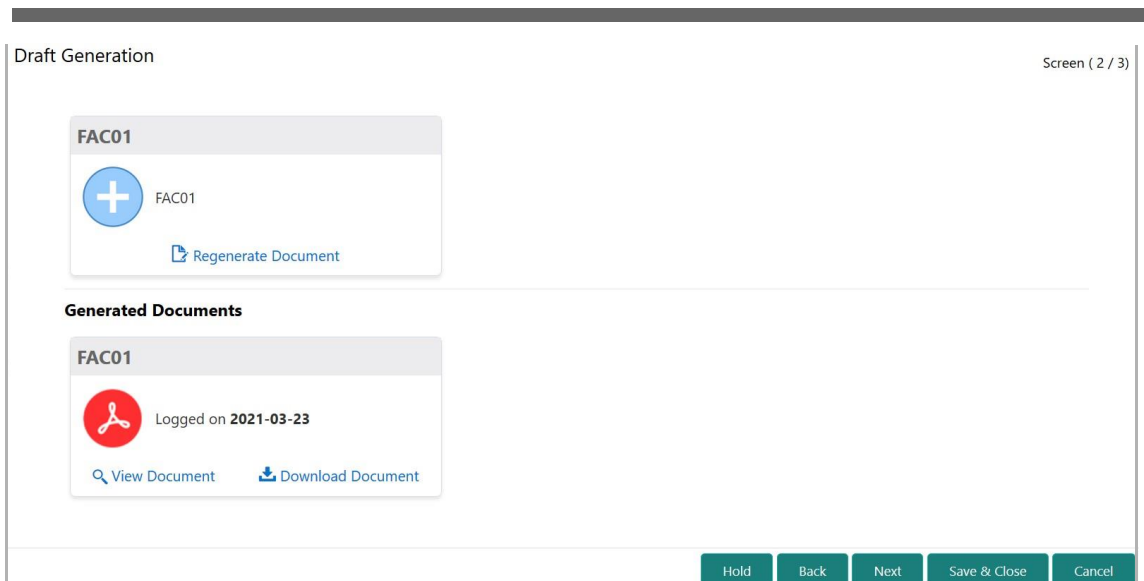
Subject \*

Proposal draft

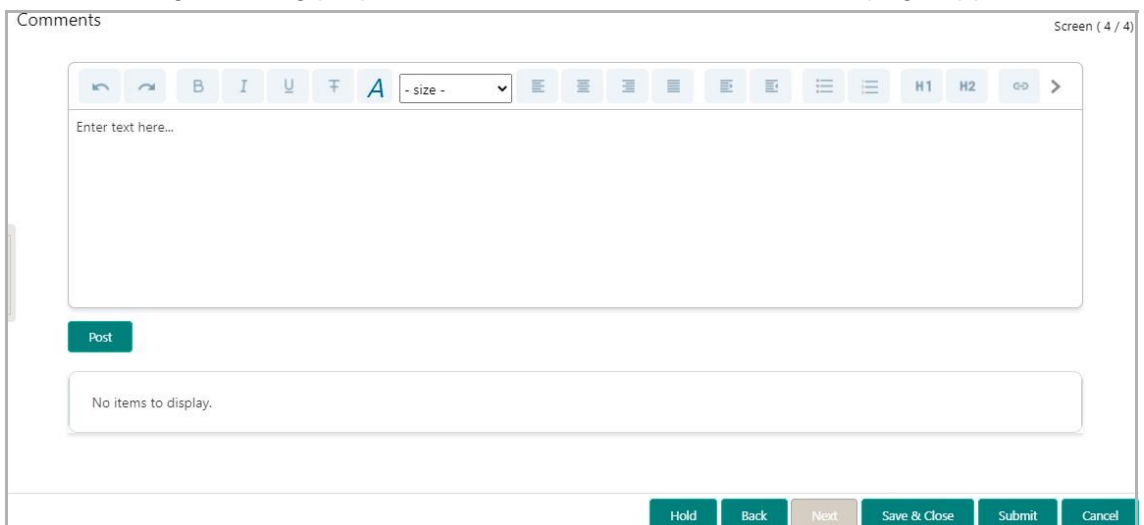
Cancel

Generate

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

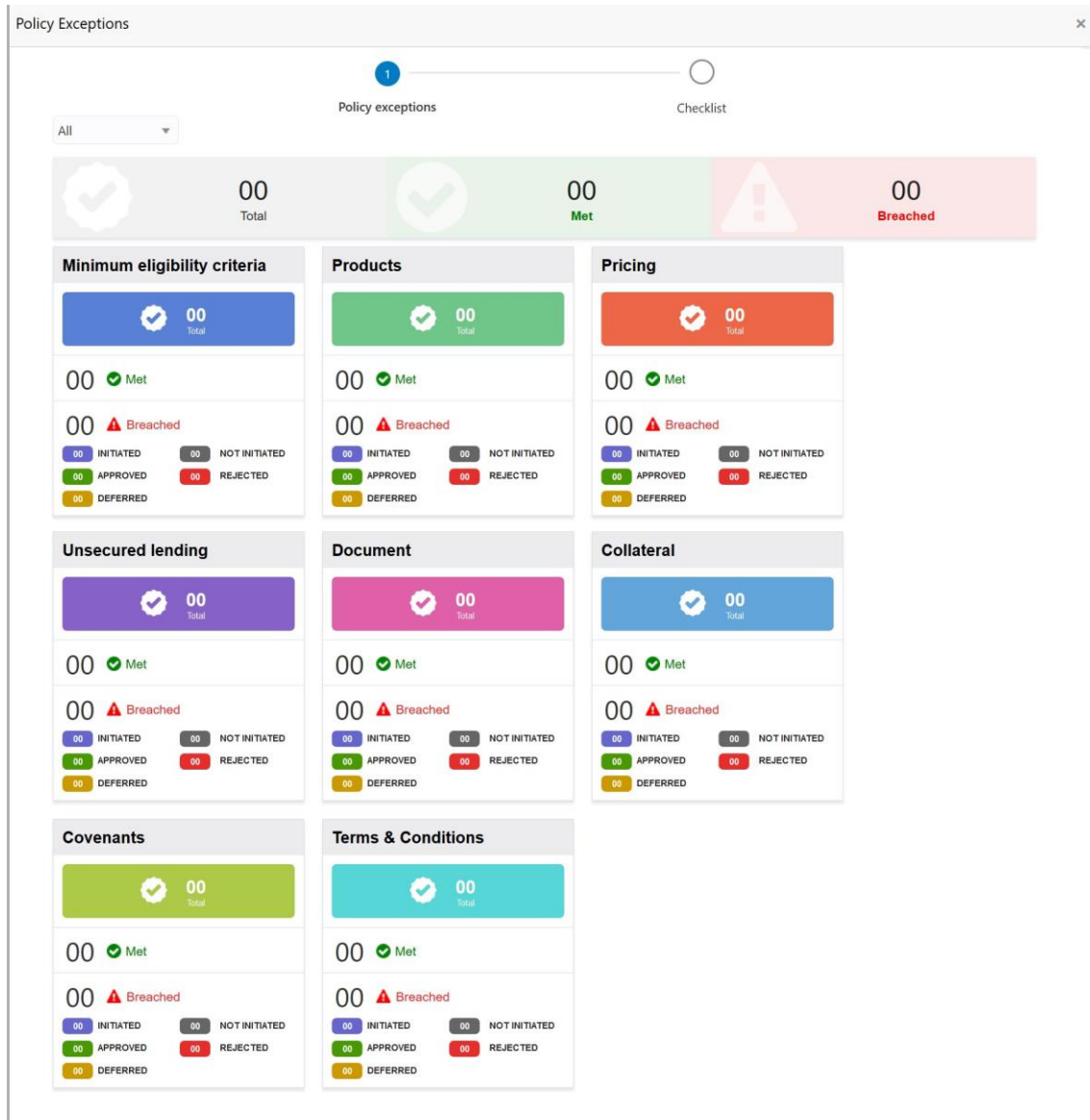


9. To view the generated draft document, click **View Document**.
10. To download the generated draft document, click **Download Document**.
11. After generating proposal draft, click **Next**. The *Comments* page appears:



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

# Chapter 6 - Draft Generation



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

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 steps: 'Policy exceptions' (unselected) and 'Checklist' (selected with a blue circle containing the number 2). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

14. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
15. Click the **Checklist** data segment.
16. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
17. Click **Submit**. The draft proposal is sent to the mentioned Email ID and the application is moved to the Customer Acceptance stage.



# Chapter 7 - Customer Acceptance

## Customer Acceptance

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

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

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

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

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

# Chapter 7 - Customer Acceptance

FI Credit Process - Customer Acceptance

DocumentsCollateral SummaryOverrides

Screen ( 1 / 3 )

FI Summary

Customer Acceptance

Comments

test fi

Party Information

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

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

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Charges

0

Commission

0

Added

Modified

Removed

Added

Modified

Removed

Added

Modified

Removed

Covenants

0

Total Covenants

0

Entity Wide

0

Facility Wide

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

1

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for: Previous 3 yea...

Category2018-2019Variance %2019-2020Variance %2020-2021

No data to display.

Projections

View all

Show results for: Next 3 years

Category2021-2022Variance %2022-2023Variance %2023-2024

No data to display.

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

BPositive2020

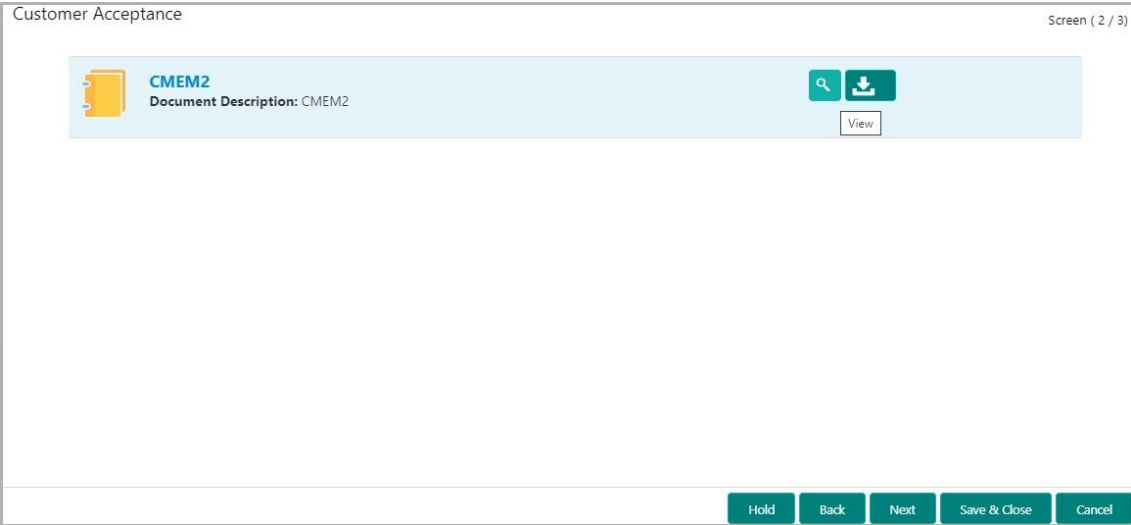
AuditHoldBackNextSave & CloseCancel

# Chapter 7 - Customer Acceptance



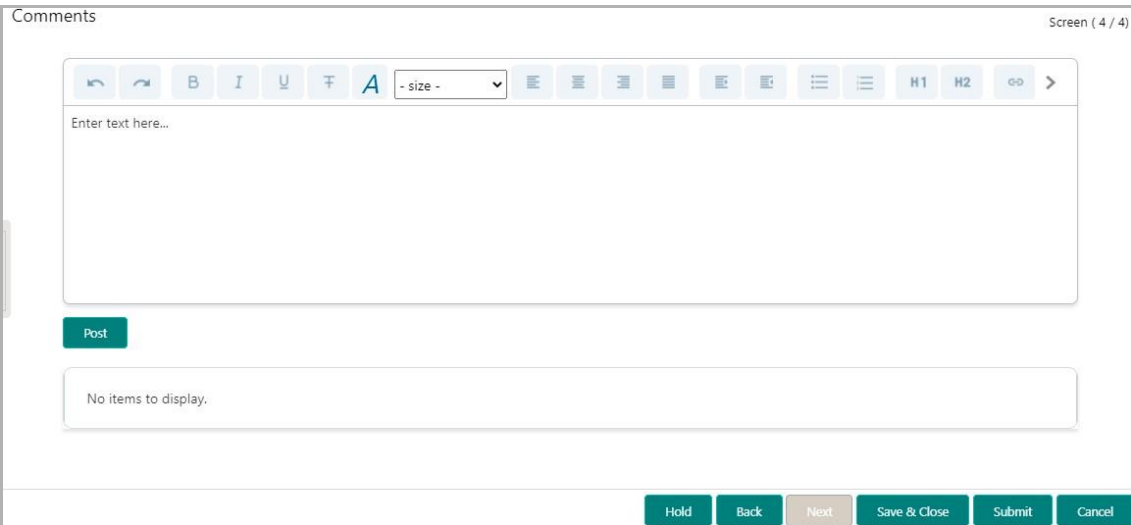
For information on actions that can be performed in the *FI Summary* page, refer **Credit 360 User Manual**.

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



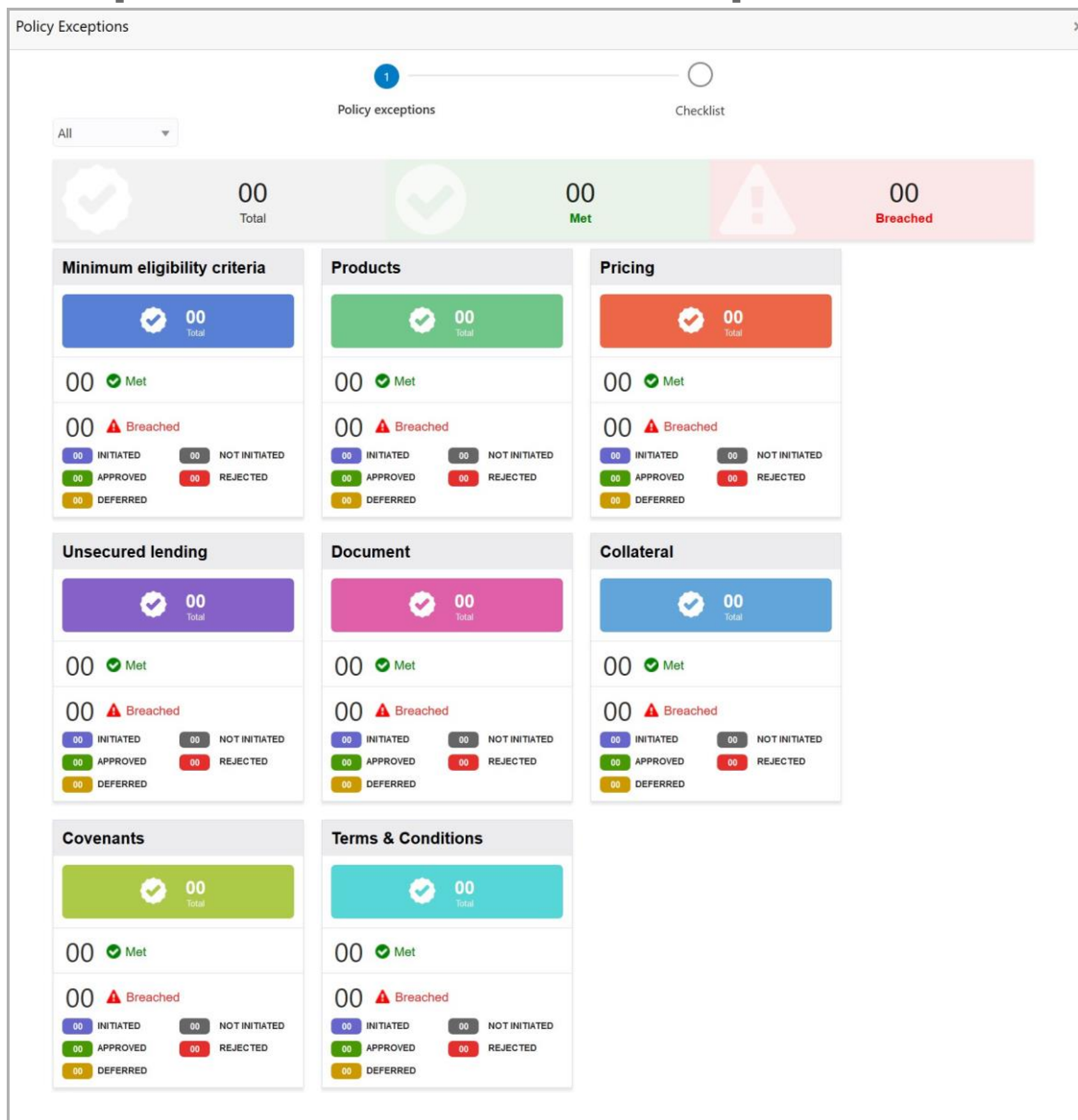
In the *Customer Acceptance* page, the Proposal Draft sent to the customer is displayed.

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



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

# Chapter 7 - Customer Acceptance



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

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

## Chapter 7 - Customer Acceptance

Progress bar: Policy exceptions (1), Checklist (2)

Checklist: No items to display.

\* Outcome: Proceed (dropdown)

Submit

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

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

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

# Chapter 8 - Handoff - Manual Retry

## Handoff - Manual Retry

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

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

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

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

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

# Chapter 8 - Handoff - Manual Retry

FI Credit Process - Manual Retry

Documents

Collateral Summary

Overrides

Screen (1 / 4)

FI Summary

Customer Creation

Funding Requirement

Comments

FI Summary

test fi

Party Information

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

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

Hand-Off Error Details

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

Facility Summary

No data to display

Collateral summary

\$0.00  
Total collateral value

No data to display

Pricing

0  
Total Pricing

0  
Interest

0  
Charges

0  
Commission

0  
Added

0  
Modified

0  
Removed

0  
Added

0  
Modified

0  
Removed

0  
Added

0  
Modified

0  
Removed

Covenants

0  
Total Covenants

0  
Entity Wc

0  
Facility Wc

0  
Financial

0  
Non Financial

0  
Newly Added

0  
Financial

0  
Non Financial

0  
Met

0  
Financial

0  
Non Financial

0  
Breachd

0  
Financial

0  
Non Financial

Terms & conditions

1  
Total Terms and Conditions

1  
Entity

0  
Facility

0  
Pre disbursement

0  
Post disbursement

0  
Newly added

0  
Pre disbursement

0  
Post disbursement

0  
Met

0  
Pre disbursement

0  
Post disbursement

0  
Breachd

0  
Pre disbursement

0  
Post disbursement

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

8Positive2020

Financial Profile

Show results for: Previous 3 years

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

Projections

Show results for: Next 3 years

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

Audit

HoldBackNextSave & CloseCancel

# Chapter 8 - Handoff - Manual Retry

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

Customer Creation

Screen ( 2 / 4)

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

test fi

View  
Quick View  
Configure

Hold Back Next Save & Close Cancel

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

Funding Requirement

Screen ( 3 / 4)

test fi

Liability details

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

Filter Type to filter

TERMLOAN3 NEW

Facility Id: FACI211470008644  
Facility Description: test

Requested Amount: \$12.00K  
Facility Category:

Facility Type: Non Funded  
Next Review Date:

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

Hold Back Next Save & Close Cancel

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



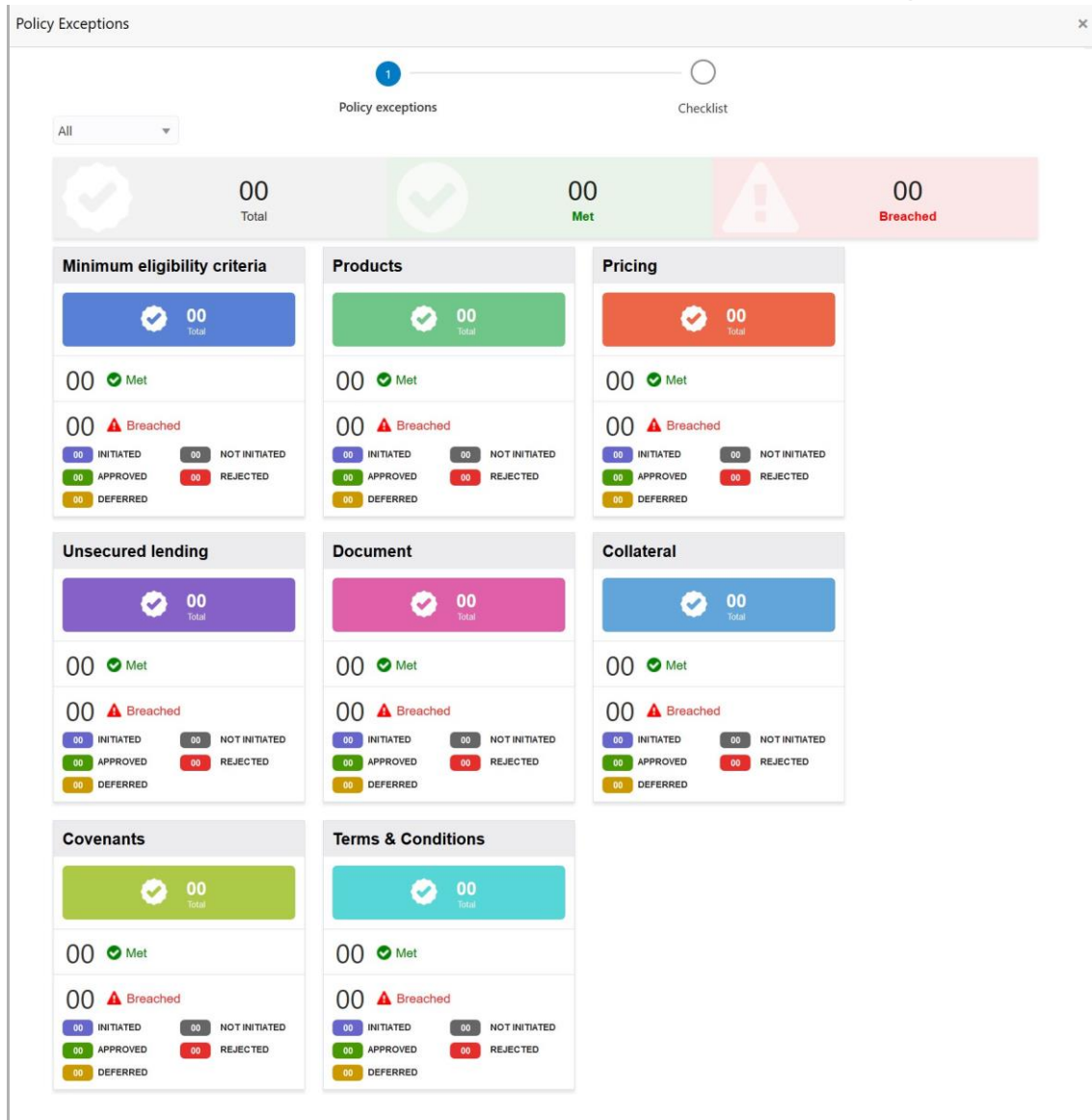
---

## Chapter 8 - Handoff - Manual Retry

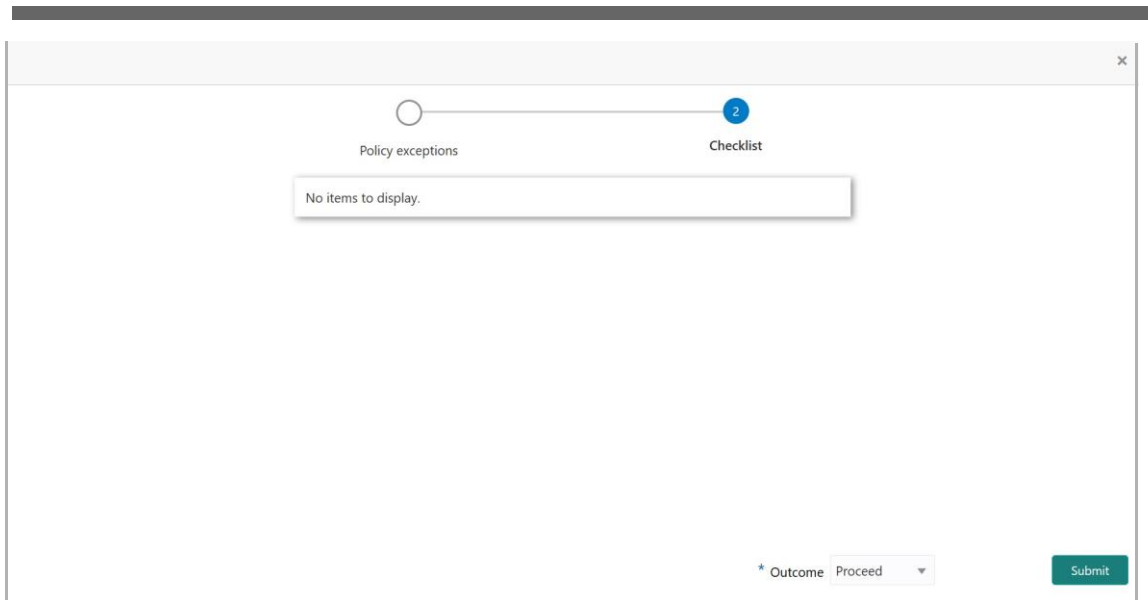
8. Click **Next**. The *Comments* page appears:

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# Chapter 8 - Handoff - Manual Retry



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



Policy exceptions Checklist

No items to display.

\* Outcome Proceed ▼ Submit


11. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
12. Click the **Checklist** data segment.
13. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
14. Click **Submit**. The proposal is moved to the Back Office System.

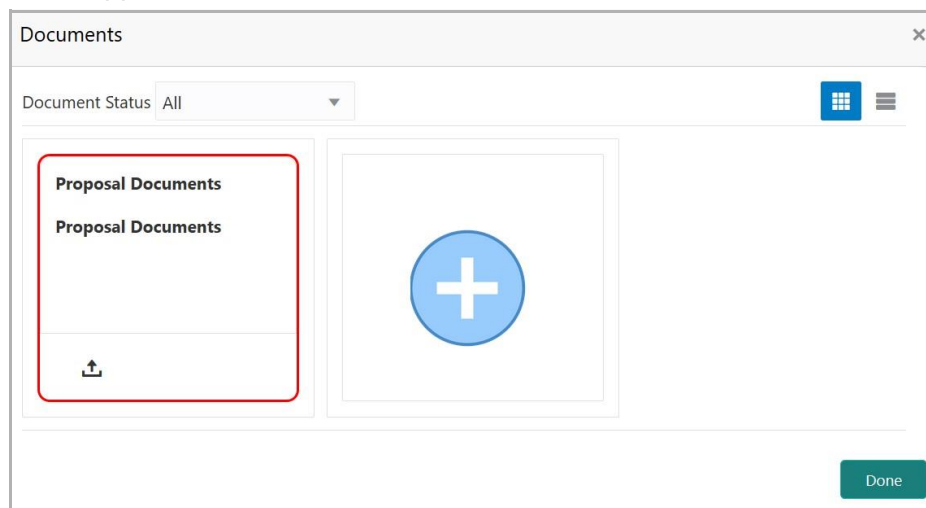
# Chapter 9 - Document Upload

## Document Upload and Checklist

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

### Steps to upload documents

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



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

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

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

# Chapter 9 - Document Upload

Documents

Document Status
All

+ Proposal Documents / Proposal Documents

+ Add additional document

Done

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

Document

Document Type \*
Closure Documents

Document Code \*
Closure Documents

Document Title \*
Facility Payment Bills

Document Description

Remarks
Paid

Document Expiry Date
Mar 21, 2020

Drop files here or click to select

Selected files: ["pdf-PDF-Invoice3.pdf"]

Upload

## Chapter 9 - Document Upload

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type a brief description about the document in the **Document Description** field.
7. Type the **Remarks**, if any.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

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

Checklist

Proposal Enrichment

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

\* Outcome: Proceed ▼ Submit

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

---

# Chapter 10 - Reference and Feedback

## Reference and Feedback

### References

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

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

### Documentation Accessibility

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