

Facility Review User Guide

# **Oracle Banking Credit Facilities Process Management Cloud Service**

Release 14.8.0.0.0

**Part No.G33003-01**

April 2025

Oracle Banking Credit Facilities Process Management Cloud Service User Guide  
Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:  
Phone: +91 22 6718 3000  
Fax: +91 22 6718 3001  
[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © 2023, 2025, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

# Table of Contents

|                                     |    |
|-------------------------------------|----|
| Preface .....                       | 1  |
| <i>About this guide</i> .....       | 1  |
| <i>Intended Audience</i> .....      | 1  |
| <i>Conventions Used</i> .....       | 1  |
| <i>Common Icons in OBCFPM</i> ..... | 1  |
| About Facility Review .....         | 3  |
| Proposal Initiation .....           | 4  |
| <i>Customer Info</i> .....          | 7  |
| <i>Liability</i> .....              | 35 |
| <i>Basic Info</i> .....             | 39 |
| <i>Other Bank Facilities</i> .....  | 70 |
| <i>Groupwise Exposure</i> .....     | 72 |
| <i>Connected Party</i> .....        | 74 |
| <i>Write Up</i> .....               | 76 |
| <i>Summary</i> .....                | 80 |
| <i>Comments</i> .....               | 81 |
| Proposal Enrichment .....           | 84 |
| <i>Summary</i> .....                | 84 |
| <i>Liability</i> .....              | 87 |
| <i>Customer Info</i> .....          | 87 |
| <i>Other Bank Facilities</i> .....  | 87 |
| <i>Groupwise Exposure</i> .....     | 87 |
| <i>Connected Party</i> .....        | 87 |
| <i>Enrichment</i> .....             | 87 |

|                                     |     |
|-------------------------------------|-----|
| <i>Write Up</i> .....               | 87  |
| <i>Comments</i> .....               | 88  |
| Proposal Evaluation .....           | 89  |
| <i>Credit Evaluation</i> .....      | 89  |
| <i>Legal Evaluation</i> .....       | 110 |
| <i>Risk Evaluation</i> .....        | 118 |
| KYC Check .....                     | 119 |
| Proposal Structuring .....          | 129 |
| <i>Customer Summary</i> .....       | 129 |
| <i>Liability</i> .....              | 131 |
| <i>Summary</i> .....                | 131 |
| <i>Write Up</i> .....               | 134 |
| <i>Proposal Structuring</i> .....   | 134 |
| <i>Comments</i> .....               | 135 |
| Proposal Review .....               | 139 |
| Proposal Approval .....             | 140 |
| Draft Generation .....              | 141 |
| Customer Acceptance .....           | 147 |
| Limit Configuration .....           | 152 |
| Handoff to Back Office System ..... | 160 |
| Handoff - Manual Retry .....        | 161 |
| Document Upload and Checklist ..... | 169 |
| Reference and Feedback .....        | 172 |
| <i>References</i> .....             | 172 |





# Chapter 1 - Preface

## Preface

### About this guide




This guide provides the user with all the information necessary to perform Facility Review process in OBCFPM.

### Intended Audience

This document is intended for the banking personnel responsible for reviewing facilities offered to the corporate customer.

### Conventions Used

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






| Convention  | Description   |
|---|---|
| Italic  | Italic denotes a screen name  |
| Bold  | Bold indicates <ul style="list-style-type: none"><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   |
|  | This icon indicates a warning   |

# Chapter 1 - Preface

---

## Common Icons in OBCFPM

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

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

# Chapter 4 - Overview

---

## About Facility Review

After disbursing the facilities to corporate customers, the banks need to closely monitor the performance of the customers in a periodic manner to mitigate risk that could occur due to the poor customer performance.

In OBCFPM, the Facility Review process allows the user to review the utilization of facility along with the customer's performance with respect to the set terms and conditions. The system will trigger the Facility Review process based on the Next Review Date selected by the user during Credit Proposal process or Credit Amendment process.

The following stages are available in the Facility Review process for reviewing the facility and taking necessary actions:

- Proposal Initiation
- Proposal Enrichment
- Proposal Evaluation (Credit, Risk, Legal and KYC Evaluations)
- Proposal Structuring
- Proposal Review
- Proposal Approval
- Draft Generation
- Customer Acceptance
- Limit Configuration
- Proposal Handoff
- Handoff - Manual Retry (Applicable if automatic Handoff fails)

# Chapter 4 - Proposal Initiation

---

## Proposal Initiation

In this stage, the user can review all the customer information captured in Credit Proposal or Simplified Credit Proposal Evaluation process and take necessary actions for the facilities offered to the customer.

The actions that the user can take in this stage include:

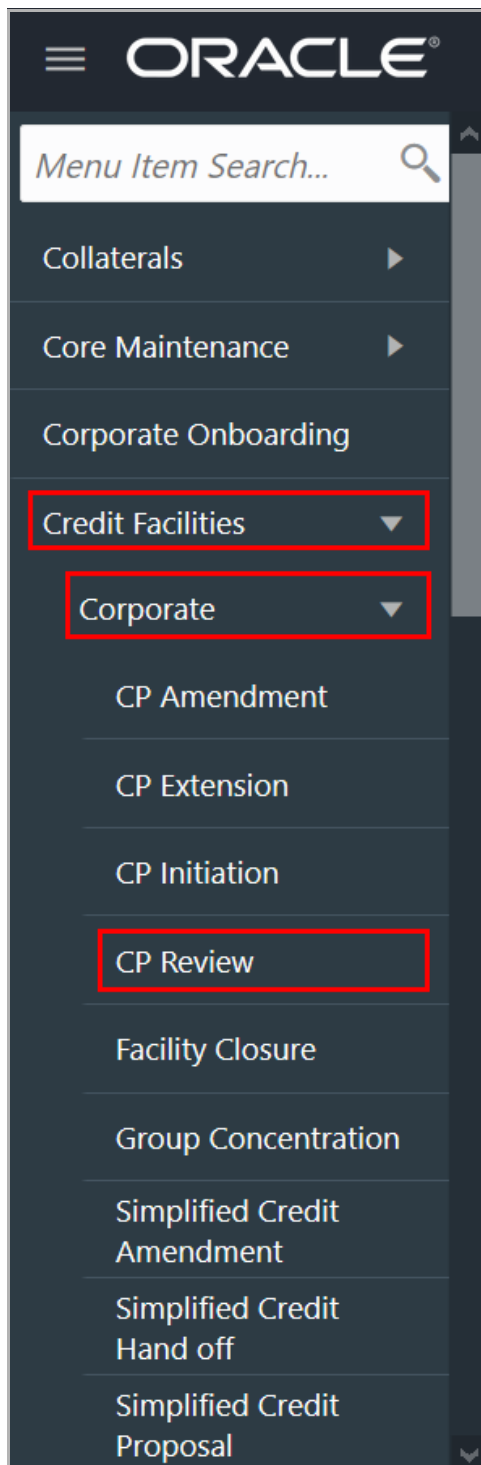
- Mark as no change required
- Change to new review date
- Close Facility
- Hold Facility

To initiate Facility Review process, perform the following steps:

### Steps to initiate facility review

1. Login to OBCFPM.

# Chapter 4 - Proposal Initiation



2. Navigate to **Credit Facilities > Corporate > CP Review**. The *Facility Review Initiation* page appears:

Or

3. Navigate to **Credit Facilities > My Portfolio** from the left menu. The *My Portfolio* page appears:

# Chapter 4 - Proposal Initiation

My Portfolio

Bank Futura - Canary Whar...  
Apr 13, 2019

Type to filter x

+ New Proposal

| Customer     | Customer Id  | Amount Sanctioned | Balance Available | Earmarked | Annual Review Date |
|--------------|--------------|-------------------|-------------------|-----------|--------------------|
| PTY201514287 | PTY201514287 | \$0.00            | \$0.00            | NA        |                    |

1 Entities

Funded: \$0.00 Sanctioned, \$0.00 Available

Non Funded: \$0.00 Sanctioned, \$0.00 Available

Upcoming events: No items to display.

Financial Info: No items to display.

WIP Applications:
 

- Facility Application
- Collateral Application
- Policy Exception

Ratings: No items to display.

Initiate Amendment, Initiate PSN, Initiate Closure, Initiate T&c Compliance, Initiate GC Amendment, Initiate GC Extension, Initiate Facility Review, Initiate SF Credit Process

- Click and expand the required customer. Details associated with the customer appear.
- Click the **Initiate Facility Review** button. The *Facility Review Initiation* page appears:

ORACLE

CP Review

Application Priority: Low (selected), Medium, High

Application Branch: 004

Party Id: PTY192560509

Party Information: Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id: PTY192560509, Register No: RN534345231, Legal Status: Proprietorship, Liability Amount: \$22,000,000.00, Is KYC Compliant: No, Share Holders: 2, Contractors: 2, Guarantors: 2, Bankers: 3

WIP Applications

| Application Number | BranchCode | Priority | Party Id     | Customer Name | Process Name                          | Current Stage                    |
|--------------------|------------|----------|--------------|---------------|---------------------------------------|----------------------------------|
| APP21621235        | 004        | Low      | PTY192560509 | PTY192560509  | Group Concentration Amendment Process | Group Concentration Amendment In |
| APP21641244        | 004        | Low      | PTY192560509 | PTY192560509  | Group Concentration Amendment Process | Group Concentration Amendment In |
| APP21641254        | 004        | Low      | PTY192560509 | PTY192560509  | Group Concentration Amendment Process | Group Concentration Amendment In |
| APP21681302        | 004        | Low      | PTY192560509 |               | Facility Review Process               | Facility Review Initiation       |
| APP21771371        | 004        | Low      | PTY192560509 | PTY192560509  | Group Concentration Amendment Process | Group Concentration Amendment In |

Page 1 of 7 (1 - 10 of 62 items)

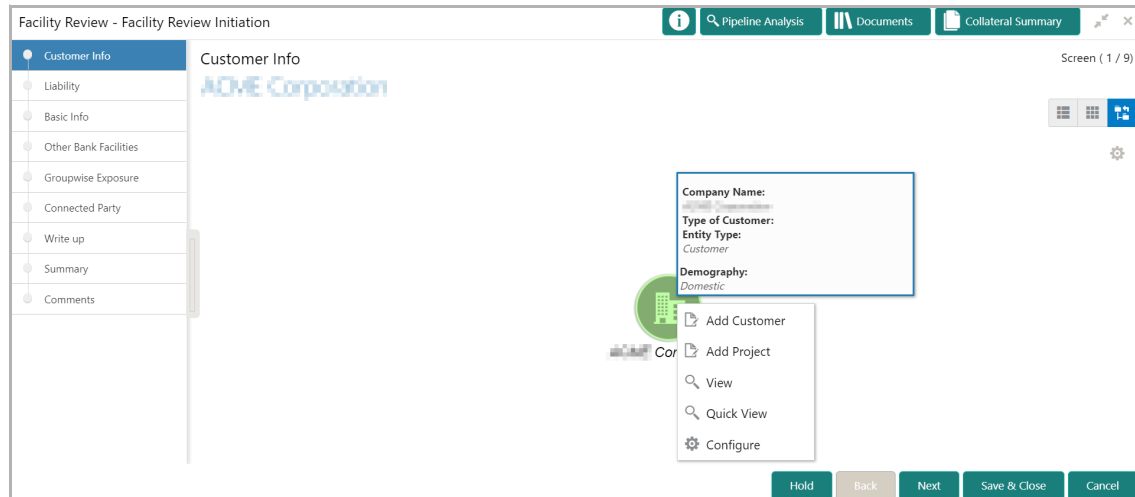
Initiate Facility Review

- Select the facility review **Application Priority**. The options available are: Low, Medium, and High.
- Search and select the **Application Branch**. Bank branches maintained in the system are displayed in the LOV.
- Search and select the required customer / party for facility review. The system displays all the WIP applications for the selected party and enables the **Initiate Facility Review** button.
- Click **Initiate Facility Review**. The *Customer Info* page appears.

# Chapter 4 - Proposal Initiation

## Customer Info

This data segment allows to view and manage information of the party and child parties.



Mouse hovering on the party / child party icon displays the basic information about the party.

10. Right click on the party / child party icon to perform the following actions:

- Add Customer (not applicable for joint customer)
- View
- Quick View
- Configure
- Delete (applicable only for child party)

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

| Actions      | Functionality   |
|--------------|---|
| Add Customer | Displays the <i>Customer Details</i> window for adding child party of the party |
| View         | Displays the <i>Customer Details</i> window for viewing party details           |
| Quick View   | Displays the <i>View Entity Details</i> window                                  |
| Configure    | Displays the <i>Party Details</i> window for capturing party details            |

## Add Customer

11. To add a child party, right click on the party / child party icon and click **Add Customer**. The *Customer Details* window appears:



# Chapter 4 - Proposal Initiation

Customer Details

Organization details

Organization Name \*

Organization Type \*

Entity Type \*

Demography Type \*

Country of incorporation \*

Incorporation date \*

Country of risk \*

Geographical Spread

Website Address

Facebook Address

Twitter Address

Customer sector

No Sectors Added

+Add Industry

Customer Rating

No Ratings Added

+Add ratings

Other Details

Special customer \*

Join customer

RM Details

RM Id \*

Create

Close

## Organization details

12. Type the child party name in the **Organization Name** field.
13. Select the **Organization Type** from the drop down list. The options available are **Single** and **Conglomerate**.
14. Select the **Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.
15. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

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

16. Search and select all the countries in which the child party is operating as **Geographical Spread**.
17. Select the **Country of incorporation**.
18. Click the calendar icon and select the **Incorporation date**.
19. Select the **Country of risk** for organization from the drop down list.
20. Type the following addresses in respective fields:

# Chapter 4 - Proposal Initiation

- Website Address
- Facebook Address
- Twitter Address

## Customer Sector

21. To capture industry details of the child party, click **+Add sector**. The *Add Industry* window appears:


The screenshot shows a window titled "Add Industry" with a close button (X) in the top right corner. The window is divided into two main sections: "Sectors" on the left and "Industry Groups" on the right. The "Sectors" section contains a list of sectors: Energy, Utilities, Real Estate, Materials, Industrials, Consumer Discretionary, Consumer Staples, and Health Care. Each sector has a right-pointing arrow next to it. The "Industry Groups" section is currently empty, showing only the header "Industry Groups" and a right-pointing arrow. A vertical scrollbar is visible between the two sections. At the bottom right of the window, there is a green button labeled "Cancel".

22. Select a sector of the child party. Available **Industry Groups** appear.
23. Select the **Industry Group** of the child party. Available **Industries** appear.
24. Select the Industry of the child party. Available **Sub-Industries** appear.

# Chapter 4 - Proposal Initiation

25. Select the sub-industry of the child party. The Industry details are added and displayed as shown below:

**Customer sector** [+Add sector](#)

**Energy** 

Industry Group  
**Energy**

Industry  
**Energy Equipment**

Sub-Industry  
**Oil Drilling**

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





If the child party is into different sectors, the user has to capture all the sector details while adding the child party. To add another sector information, click **+Add sector** again.

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

## Customer Rating

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

**Add Rating** 

Rating Date \*  
May 5, 2020 


Outlook \*  
Positive ▼

Year Of Rating \*  
2020

Risk Ratings

Rated By

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



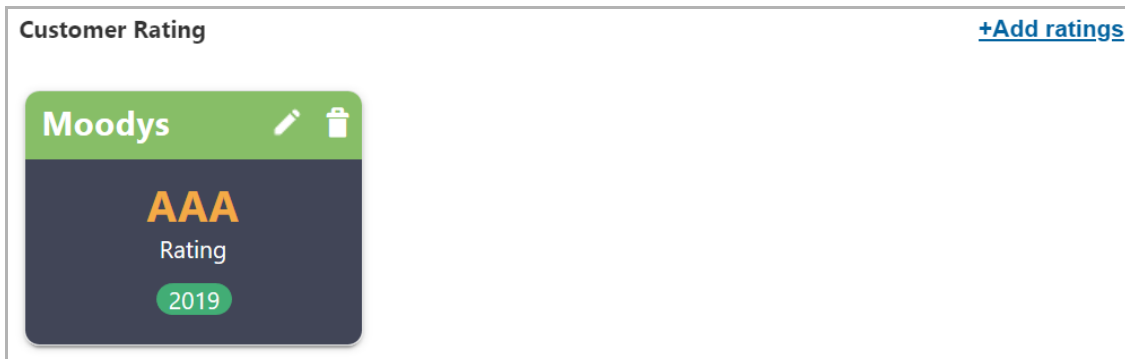
# Chapter 4 - Proposal Initiation

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

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



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

## Other Details

31. Enable the **Special customer** switch, if the customer is a special customer for your bank.

## RM Details

RM Id is automatically populated based on the login details.

32. To modify the **RM Id**, search and select the required user.

33. Click **Create**. The child party is created and displayed in the *Customer Info* page.



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

# Chapter 4 - Proposal Initiation

## View, Quick View, Delete

34. To **View** the party / child party information, right click the party / child party icon and click View.
35. To **Quick view** the party / child party information, right click the party / child party icon and click Quick View.
36. To **Delete** the child party, right click the child party icon and click Delete.

## Configure Party / Child Party

37. Right click on the party / child party icon and click **Configure**. The following window appears:

OFSSS

Party Det...

Customer Profile

Financial Profile

Projections

Rating

StakeHolders

Assets

Customer Covenants

Customer Terms & conditions

Demographic Details

Basic Info

Address

Industry

Company Details

Save

Registration Number: 99034234

Company Name: OFSSS

Type Of Company: Pvt Ltd

Demography Type: Domestic

Place Of Incorporation: INDIA

Incorporated Date: Apr 2, 2018

Established Date: May 1, 2018

RM Id: [Search]

Company Web site: [Text]

Facebook URL: [Text]

Twitter URL: [Text]

Employee Strength: 100

No. Of Years In Business: 3

No. Of Companies In the Group: [Text]

Country of Risk: Argentina

Is Blacklisted? [Toggle]

Is KYC Complaint? [Toggle]

Last KYC Date: May 13, 2018

Listed Company: [Toggle]

Language: ENG

Media: SWIFT

KYC Details

Received: [Toggle]

Verification Date: May 1, 2018

Effective Date: May 13, 2018

Verification Method: Field Verification

Additional Fields

No Additional fields configured!

Close

### Customer Profile

### Company Details

38. Enter / select the following details in the corresponding fields:
  - Registration Number
  - Company Name
  - Type Of Company
  - Geographical Spread

# Chapter 4 - Proposal Initiation

---

- Place Of Incorporation
- Incorporated Date
- Established Date
- RM Id
- Company Website
- Facebook URL
- Twitter URL
- Employee Strength
- No. Of Years In Business
- No. Of Companies in the Group
- Country of Risk

39. Enable the **Is Blacklisted?** switch, if the company is blacklisted.
40. Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.
41. Click the calendar icon and select the **Last KYC Date**.
42. Enable the **Listed Company** switch, if the company is listed.
43. Select the **Language** from the drop down list.
44. Select the **Media** for transactions from the drop down list.

## **KYC Details**

45. Enable the **Received** switch, if KYC verification details are received for the customer.
46. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
47. Type the KYC **Verification Method**. For example: Field verification.
48. Click **Save**.
49. To add the company address details, click the **Address** tab and then click the **Add** icon. *Address Details* window appears:

# Chapter 4 - Proposal Initiation

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

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

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

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

52. 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.

53. To view the organization's business details, click the **Customer Profile** in menu and select **Business** sub-menu.

# Chapter 4 - Proposal Initiation

## Financial Profile

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

Party Det...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Exposures >

Financial Profile

Upload Financial Document

Add

No items to display.

OK

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

Financial Profile

Year \*

2020

Currency \*

USD

Operating Profit \*

\$5,000,000.00

Year Over Year Growth

20%

Return On Equity

11%

Balance Sheet Size \*

\$5,000,000.00

Net Profit \*

\$3,000,000.00

Return On Investment

20%

Return On Asset

15%

Add Clear Cancel

56. Specify the **Year** for which the organization's financial details are to be added.

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

58. Specify the following details in the corresponding fields:

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



## Chapter 4 - Proposal Initiation

- Return On Equity
- Return On Asset

59. Click **Add**. Organization's financial details are added.

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

| Period              | Quarter | Statement Type | Download | Reupload |
|---------------------|---------|----------------|----------|----------|
| No data to display. |         |                |          |          |

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 4 - Proposal Initiation

Balance Sheet Details

Period \*

FY2019-2020

Quarter \*

Quarter 4

Drop files here or click to select

Cancel

Add

61. Select the **Period** and **Quarter** for which the financial document is to be added.
62. In **Drop files here or click to select** section, drag and drop or click and upload the financial document.
63. Click **Add**. Document is added.
64. 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

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

# Chapter 4 - Proposal Initiation

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

66. Specify the **Year** for which the organization's projection details are to be added.

67. Search and select the **Currency** for the projection details.

68. 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

69. Click **Add**. Organization's projection details are added.

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

# Chapter 4 - Proposal Initiation

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:

Balance Sheet Details

Year \*

Quarter \*

FY2020-2021

Annual

Drop files here or click to select

Current selected files:

Cancel

Add

71. Select the **Period** and **Quarter** for which the projection document is to be added.
72. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.
73. Click **Add**. Document is added.

# Chapter 4 - Proposal Initiation

74. 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

75. To add rating information of the customer, click **Rating** in the left menu.

76. To configure stakeholders information, click **Stakeholders** in the left menu and click **+Add Ratings**. The *Add Ratings* window appears:

| Rating Date * | Outlook * | Year Of Rating * |
|---------------|-----------|------------------|
| May 13, 2018  | Positive  | 2018             |
| Risk Ratings  |           |                  |
| AAA           | >         | Moody's          |
| BB+           | >         | Fitch            |
| B             | >         |                  |
| B-            | >         |                  |
| CCC+          | >         |                  |
| AA+           | >         |                  |

77. 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 4 - Proposal Initiation

OFSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Customer Rating

Year \*  
All

+Add ratings

Moody's

AAA  
Positive

2018

Close

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

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

## Stakeholders

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

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

< StakeHol...

Sponsors

Sponsors

Share holders

Directors

Management Team

Bankers

Guarantors

Customers

Suppliers

Add

No items to display.

OK

# Chapter 4 - Proposal Initiation

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

The screenshot shows a web application window titled "Sponsors". Inside, there is a form with the following fields and controls:

- 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 arrow buttons.
- 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 arrow buttons.
- 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 collapsed section indicated by a right-pointing triangle.

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

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

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

82. 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

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

# Chapter 4 - Proposal Initiation

### Sponsors

Address details

Name \*

Thomas

Street

Enter Street Details

Landmark

Enter Landmark

City \*

Mumbai

Zip-Code \*

400004

Email Address \*

Thomas@sample.com

House/Building \*

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State \*

Maharashtra

Country \*

IN

Phone Number

Enter Phone

Add

Clear

Cancel

84. 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**

85. 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.



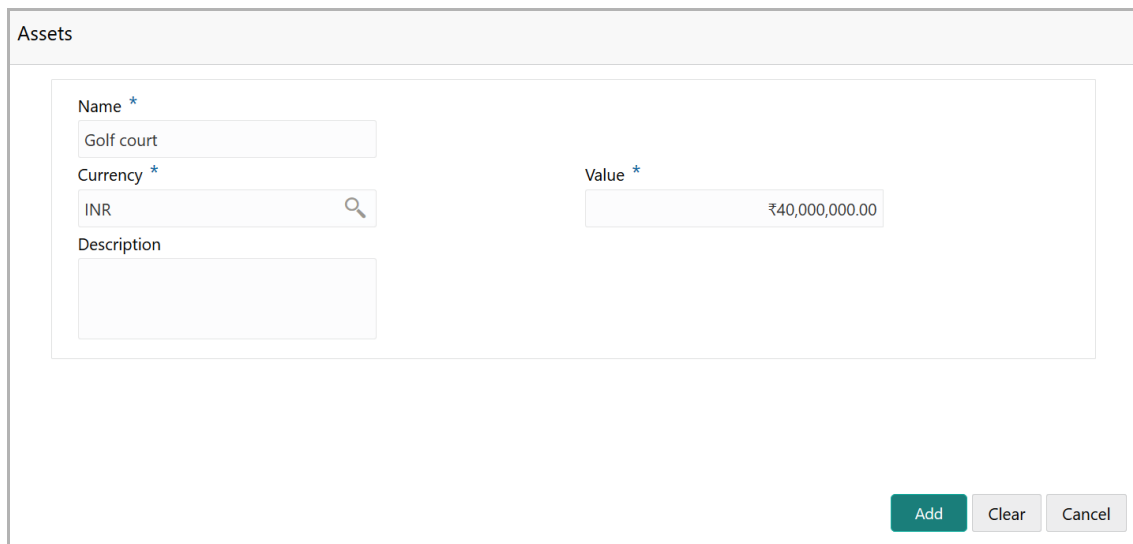
For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer “**Economic Dependency Analysis User Manual**”.



# Chapter 4 - Proposal Initiation

## Assets

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

The screenshot shows a web form titled "Assets". It contains four input fields: "Name \*" with the value "Golf court", "Currency \*" with the value "INR" and a search icon, "Value \*" with the value "₹40,000,000.00", and "Description" which is empty. At the bottom right, there are three buttons: "Add" (green), "Clear" (light gray), and "Cancel" (light gray).

- 87. Type the **Name** of the Asset.
- 88. Search and select the **Currency** for the asset value.
- 89. Specify the asset **Value**.
- 90. Type the asset **Description**.
- 91. 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

92. To add covenant details, click **Customer Covenants** from the left menu. The following screen appears:

# Chapter 4 - Proposal Initiation

Party Det...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Exposures >

Overview

Filter Type to filter x + -

No items to display.

Page 1 (0 of 0 items) < 1 >

OK

93. Click the add icon. *Covenant Details* window appears:

Covenant details

| Covenant code * | Covenant name *                | Covenant description *         | Classification type * |
|-----------------|--------------------------------|--------------------------------|-----------------------|
| CVT191832245    | DSCR on the basis of Cash Flow | DSCR on the basis of Cash Flow | External              |

[Click to add new covenant](#)

Covenant details

Others

Monitoring information details

Create Cancel

94. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.

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

- Covenant code
- Covenant name
- Covenant description
- Classification type

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

# Chapter 4 - Proposal Initiation

▲ Covenant details

Covenant type \*

Financial

Covenant Sub Type

Select covenant subtype

Notice days \*

15

Revision frequency \*

Quarterly

Revision days

Enter revision days

Start date \*

Jun 30, 2020

End Date \*

Aug 31, 2020

Formula

( CCE ) / ( INEXP + RPCB + RPNCB )

Target type \*

Ratio

Covenant check condition \*

Equal to

Target value \*

1.5

97. Select / type the following in respective fields:

- Covenant type
- Covenant Sub Type
- Notice Days
- Revision Frequency
- Revision Days
- Start Date
- End Date
- Formula
- Target Type
- Covenant Check Condition
- Target Value



Covenant details such as **Covenant type**, **Covenant Sub Type**, **Revision Frequency**, **Revision days**, **Formula**, **Target Type**, and **Target Value** are automatically populated based on the selected covenant.

98. Click and expand the **Others** section.

▲ Others

Compliance status

☐ Met ☐ Breach

Waiver status

Waive

Last check value

Last Checked Value

Deferred due date

99. Select the **Compliance Status** and **Waiver Status**.

100. Enter the **Last Check Value**.

101. Click the calendar icon and select the **Deferred due date**.

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

# Chapter 4 - Proposal Initiation

Monitoring information details

ProfitandLoss
CashFlow

103. Select the monitoring information.
104. Click **Save**. Covenant details are added.



For information about filter, add, edit, delete, and layout options, refer any section in Initiation Chapter.

## Terms & Conditions

105. To configure terms and conditions for the customer, click **Customer Terms & Condition** in the left menu and then click **Add**. *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

106. Enable the **Customer Linkage** flag, if the flag is disabled.

## Chapter 4 - Proposal Initiation

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

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

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

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

110. Specify the **Condition Code**.

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

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



In case of linking terms and conditions to the customer, do not disable the **Customer Linkage** flag. Facility selection is required only in the case of linking the terms and conditions with the facility in Funding Requirement data segment.

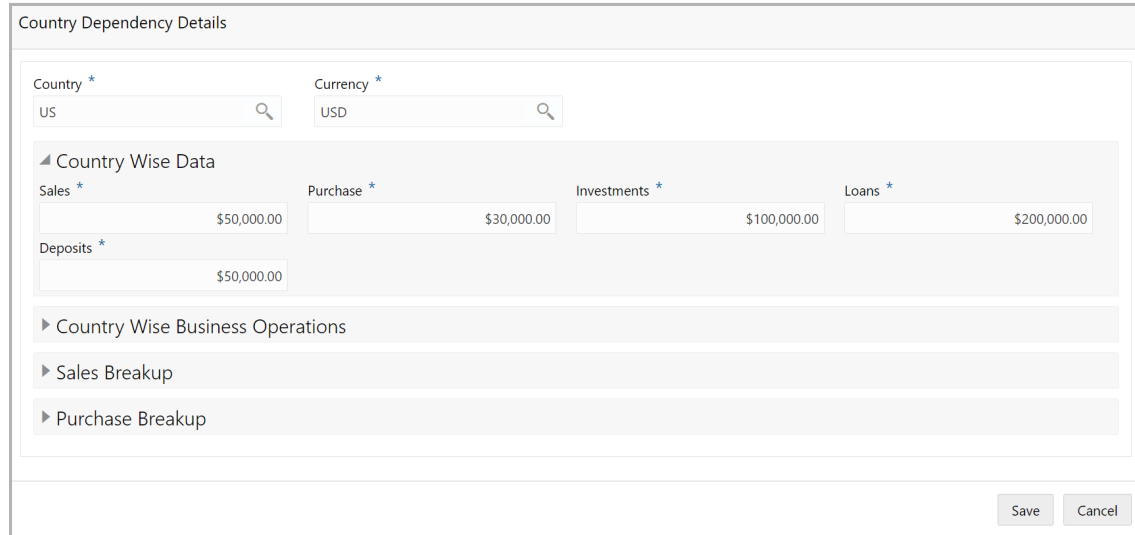
For information about filter, edit, delete, and layout options, refer any section in **Initiation** Chapter.

# Chapter 4 - Proposal Initiation

## Exposures

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

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



The screenshot shows the 'Country Dependency Details' window. At the top, there are search fields for 'Country' (with 'US' selected) and 'Currency' (with 'USD' selected). Below these is a section titled 'Country Wise Data' containing four input fields: 'Sales' (\$50,000.00), 'Purchase' (\$30,000.00), 'Investments' (\$100,000.00), and 'Loans' (\$200,000.00). Below this is a 'Deposits' field with a value of \$50,000.00. Further down are three expandable sections: 'Country Wise Business Operations', 'Sales Breakup', and 'Purchase Breakup'. At the bottom right are 'Save' and 'Cancel' buttons.

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

## Country Wise Data

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

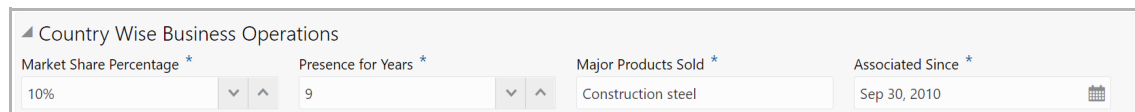
117. Specify the amount of **Purchase** made from the selected country.

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

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

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

## Country Wise Business Operations



The screenshot shows the 'Country Wise Business Operations' window. It contains four input fields: 'Market Share Percentage' (10%), 'Presence for Years' (9), 'Major Products Sold' (Construction steel), and 'Associated Since' (Sep 30, 2010). Each field has a small up/down arrow icon next to it. A calendar icon is visible next to the 'Associated Since' date field.

121. Specify the entity's **Market Share Percentage** in selected country.

122. Specify the entity's **Presence for Years** in selected county.

123. Specify the **Major Products Sold** by the entity in the selected country.

124. Specify the date on which association between entity and selected country is established in the **Associated Since** field.

## Sales Breakup

# Chapter 4 - Proposal Initiation

In this section, the user must add details of all the entity’s customers in the selected country.

Sales Breakup

+

No items to display.

125. 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

126. Specify the **Customer** of the entity.
127. Specify the **Sales Amount** recorded for the specified customer.
128. Specify the **Percentage of Total Sales** recorded for the specified customer.
129. Specify the **Major Product Sold** to the specified customer.
130. Specify the **Debtor Days** for the specified customer.
131. In the **Associated Since** field, search and select the date on which association between the entity and its customer is established.
132. Click **Save**. Sales breakup is added and displayed in the **Sales Breakup** section.
133. To edit or delete the added sales breakup, select the record and click the respective icon.

## Purchase Breakup

In this section, the user must capture details of all the entity’s suppliers in the selected country.

134. Click the add icon. The *Purchase Breakup* window appears:

# Chapter 4 - Proposal 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

135. Specify the name of **Supplier**.

136. In the **Purchase Amount** field, specify the amount of products / services purchased by the entity from the supplier.

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

138. Specify the **Major Product Bought** by the entity from the supplier.

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

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

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

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

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

Exposures

Country exposure

Currency exposure

US

Sales Amount : \$50,000.00

Purchase Amount : \$30,000.00

Loan Amount : \$200,000.00

Investment Amount : \$100,000.00

Deposit Amount

Edit Delete View

Page 1 of 1 (1 of 1 items)

OK



# Chapter 4 - Proposal Initiation

144. 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.

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

Currency Dependency Details

Currency \*  
USD

Currency Details

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

Hedging Details

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

Save Cancel

146. Search and select the **Currency**.

## Currency details

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

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

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

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

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

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

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

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

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

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

# Chapter 4 - Proposal Initiation

## Hedging Details

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

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

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

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

159. 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                 |

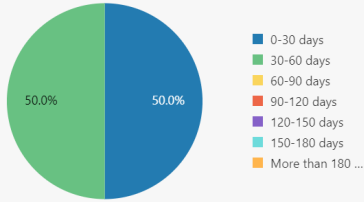
160. Specify your customer's **Outstanding Loan Amount** in selected currency.

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

162. 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 days |       |

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

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

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

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

# Chapter 4 - Proposal Initiation

- 167. Specify the outstanding amount to be paid in **90-120 days**.
- 168. Specify the outstanding amount to be paid in **120-150 days**.
- 169. Specify the outstanding amount to be paid in **150-180 days**.
- 170. Specify the outstanding amount to be paid after 180 days in the **More than 180 days** field.

## Future currency credit - Debtor payment

Future Currency Credit - Debtor Payment

Outstanding Amount \*

\$50,000.00

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

|                    |       |
|--------------------|-------|
| 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 days |       |

- 171. Specify the **Outstanding Amount** to be paid by your customer's debtor in the selected currency.
- 172. Specify the outstanding amount to be received in **0-30 days**.
- 173. Specify the outstanding amount to be received in **30-60 days**.
- 174. Specify the outstanding amount to be received in **60-90 days**.
- 175. Specify the outstanding amount to be received in **90-120 days**.
- 176. Specify the outstanding amount to be received in **120-150 days**.
- 177. Specify the outstanding amount to be received in **150-180 days**.
- 178. 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

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

## Chapter 4 - Proposal Initiation

182. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.
183. 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.
184. Click **Ok** in the *Party Details* window.
185. To change the layout of the *Customer info* page to list view, click the List View icon at the right corner.
186. To change the view of the *Customer Info* page to table view, click the Table View icon at the top right corner.
187. To go to the next page, click **Next**. The *Liability* page appears.

### Liability

This data segment displays the liability details of the customer. If your customer has requested to increase / decrease the liability, you can modify the liability detail in this page.

The screenshot shows the 'Liability' page for 'ACME Corporation'. The page has a header with the title 'Liability' and the company name 'ACME Corporation'. Below the header is a filter section with a 'Filter' button and a text input field labeled 'Type to filter'. A table displays one record with 'Party Id: 000409' and 'Name: ACME Corporation'. To the right of the record is an 'Edit' button. At the bottom of the page are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

188. To modify the liability details, click the Hamburger icon in the corresponding record and select **Edit**. The Liability Details window appear:

# Chapter 4 - Proposal Initiation

Liability Details

☒ Existing Details

|                 |                    |                       |
|-----------------|--------------------|-----------------------|
| Existing Amount | Outstanding Amount | Liability Expiry Date |
| \$50,000.00     | \$20,000.00        | Dec 15, 2020          |

Currency

Requested Liability Currency: \*  
USD

Amount

Requested Liability Amount: \*  
\$50,000.00

Return On Capital  
20%

Probability Of Default  
0%

Loss Given Default  
0%

Cash Cover  
\$20,000.00

Total Gross and Net Facility

|                      |                    |
|----------------------|--------------------|
| Total Gross Facility | Total Net Facility |
| \$20,000.00          | \$0.00             |

Dates

Next Review Date \*  
Dec 15, 2020

Requested Expiry Date \*  
Nov 30, 2021

Additional Fields

No Additional fields configured!

Save

Cancel

## Existing Details

The following details about the existing liability is displayed in this section:

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

## Currency

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

## Amount

190. Specify the following details:

- Requested Liability Amount - Liability amount requested by the entity
- 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

# Chapter 4 - Proposal Initiation

- 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 entity in your bank

## Total Gross and Net Facility

The following existing facility amounts are displayed in this section:

- Total Gross Facility
- Total Net Facility

## Dates

191. Select the **Next Review Date** for the Group Concentration Limit Proposal application.
192. Select the **Requested Expiry Date** for the liability based on your customer request.
193. Click **Save**. The Liability is added and displayed as shown below:

The screenshot shows a web application interface for managing liabilities. At the top, the title 'Liability' is displayed on the left and 'Screen ( 2 / 9)' on the right. Below the title, there is a search bar with a 'Filter' icon and a text input field labeled 'Type to filter'. A 'MODIFY' button is located next to the search bar. The main content area displays the details for a specific liability, 'Liability71234'. The details are organized into a table-like structure with the following information:

|   |                                       |   |  |
|---|---------------------------------------|---|--|
| <b>Party Id:</b> PARTYTEST                    | <b>Name:</b> Liability71234           | <b>Liability Number:</b> 004889               | <b>Requested Liability Amount:</b> \$50,000.00 |
| <b>Requested Expiry Date:</b> 21-09-30        | <b>Next Review Date:</b> 20-10-17     | <b>Proposed Liability Amount:</b> \$50,000.00 | <b>Proposed Expiry Date:</b> 21-09-30          |
| <b>Approval Liability Amount:</b> \$50,000.00 | <b>Approved Expiry Date:</b> 21-09-30 |   |  |

At the bottom of the form, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

194. To filter the liability, type the liability detail in **Type to filter** text box or click the **Filter** icon. The *Filter* window appears:

# Chapter 4 - Proposal Initiation

Filter

Reset

Apply

Currency

USD

From Amount

To Amount

From Sanctioned Amount

To Sanctioned Amount

From Review Date

To Review Date

From Expiry Date


To Expiry Date

195. Specify / select the filter parameter and click **Apply**. Liabilities that matches the filter parameter are displayed.
196. To change the layout of the *Liability* page to table view, click the Table View icon. The layout is changed as shown below:

Liability

ACME Corporation

Screen ( 2 / 9)

| Party Id   | Name             | Liability Number | Liability Expiry Date | Requested Liability Amount | Requested Expiry Date | Next Review |
|--|------------------|------------------|-----------------------|----------------------------|-----------------------|-------------|
|  000409 | ACME Corporation | 000409           |                       | \$50,000.00                | 21-09-30              | 20-10-16    |

Hold

Back

Next

Save & Close

Cancel

# Chapter 4 - Proposal Initiation

197. To change the layout of the *Liability* page to tree view, click the Tree View icon. The layout is changed as shown below:

The screenshot shows the 'Liability' page for 'ACME Corporation'. A modal window displays the following details:

- Party Id: 000409
- Liability Number: 000409
- Next Review Date: 20-10-16
- Requested Liability Amount: \$50,000.00
- Requested Expiry Date: 21-09-30
- Approval Liability Amount: \$50,000.00
- Approved Expiry Date: 21-09-30
- Proposed Liability Amount: \$50,000.00
- Proposed Expiry Date: 21-09-30

At the bottom of the screen are buttons: Hold, Back, Next, Save & Close, and Cancel. The top right corner indicates 'Screen ( 2 / 9)'.

198. To go to the **Next** page, click **Next**. The *Basic Info* page appears.

## Basic Info

In this data segment, the user can view and manage the Facilities, Collaterals, Covenants, and Terms and Conditions of the customer.

The screenshot shows the 'Basic Info' page for 'Corporation'. The page has tabs for Facilities, Collaterals, Covenants, and Terms & Conditions. The 'Facilities' tab is active, showing a summary of facilities with no anomalies.

| Amount                | Overdue                      | Facility Covenants | Facility T&C  | No Anomaly                       |
|-----------------------|------------------------------|--------------------|---------------|----------------------------------|
| 0<br>Over utilization | 0<br>Facility review overdue | 0<br>Breached      | 0<br>Breached | 15<br>Facilities with no changes |

Below the summary are two facility entries:

- STWCIND1**  
Facility Id: F19259966  
Facility Description: Short Term WC IND  
Next Review Date: 19-12-02  
Requested Amount: [blank]  
Facility Category: [blank]  
Parent Line Number: STWC1 - Short Term Working Capital  
Facility Type: Funded  
Writeups: [blank]
- STWCUK1**  
Facility Id: F19259965  
Facility Description: Short Term WC UK  
Next Review Date: 19-12-02  
Requested Amount: [blank]  
Facility Category: [blank]  
Parent Line Number: [blank]  
Facility Type: Funded  
Writeups: [blank]

At the bottom of the screen are buttons: Hold, Back, Next, Save & Close, and Cancel. The top right corner indicates 'Screen ( 3 / 6)'.

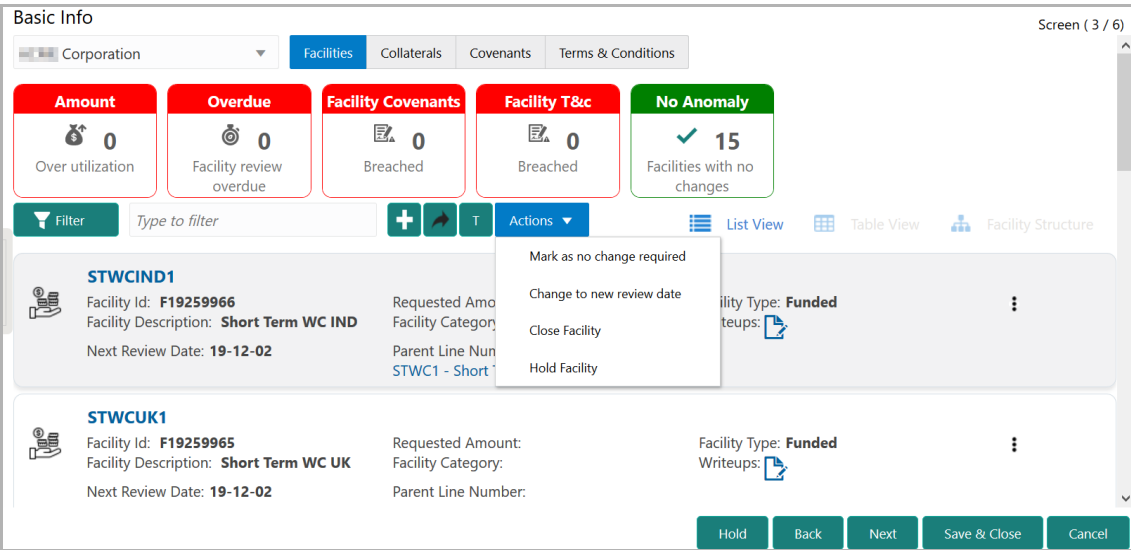


# Chapter 4 - Proposal Initiation

In the **Facilities** tab, the count of facilities that need to be reviewed are listed in the following widgets:

- Amount
- Overdue
- Facility Covenants
- Facility T&C
- No Anomaly

199. Click the count on required widget to view the facilities under a particular category.



200. To take necessary action for the facility, select the facility and click **Actions**.

The following table describes the result of each action available in the **Actions** list of values:

| Actions                    | Result   |
|----------------------------|--|
| Mark as no change required | The system will mark that no change is required for the facility |
| Change to new review date  | The user can enter a new review date for the facility            |
| Close Facility             | The facility will be closed                                      |
| Hold Facility              | The system will hold the facility                                |

201. Click on the required action.

You can directly create new facility or create facility using the Facility Template maintained at the Maintenance module in this data segment.

# Chapter 4 - Proposal Initiation

## Creating Facility without Template

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

The 'New Facility' window is a form for creating a new facility. It includes the following fields and options:

- ☐ Take over other bank facility
- Line Code \*: 22
- Parent Facility Id: TERMLOAN3 - test
- Currency \*: USD
- Tenor: 12
- Commitment Status: ☒ Committed, ☐ Uncommitted, ☐ Cascade
- Line Serial Number \*: 33
- Facility Type \*: ☐ Funded, ☒ Non Funded, ☐ Cascade
- Requested Amount \*: \$50,000.00
- Line Expiry Date \*: Nov 30, 2021
- Secured?: ☒ Secured, ☐ Cascade
- Facility Description \*: Facility for Tata motors
- Facility Category: Term Loan
- Next Review Date \*: Dec 31, 2020
- Availability Period: Availability Period
- ☒ Revaluation Required
- ☒ Rate Agreement Required
- Additional Fields: UDF
- Buttons: 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.

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

To add a new funding requirement:

204. Type the **Line Code**.

205. Type the **Line Serial Number**.

206. Type the **Facility Description**.

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

208. 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.

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

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

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

## Chapter 4 - Proposal Initiation

212. Click the calendar icon and select the **Next Review Date** for the facility.
213. Type the **Tenor** for the facility.
214. Select the **Line Expiry Date**.
215. Specify the **Availability Period** for the facility.
216. 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.

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

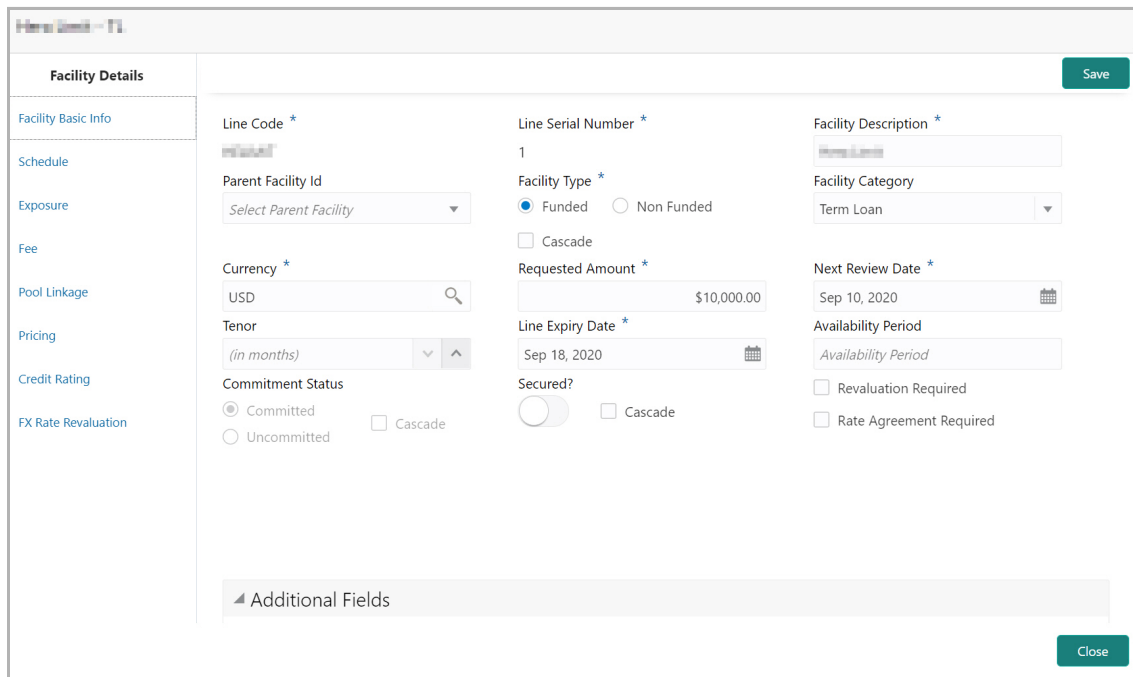
You can restrict creation of unsecured sub-facilities for this facility by enabling the **Cascade** check box along with the **Secured?** switch.

218. 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.
219. 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.
220. To save the details and exit the *New Facility* window, click **Save**.
221. To add further details about the facility, click **Save & Configure**.
222. To exit the *New Facility* window without saving the information, click **Cancel**.

### Modifying Facility Details

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

# Chapter 4 - Proposal Initiation

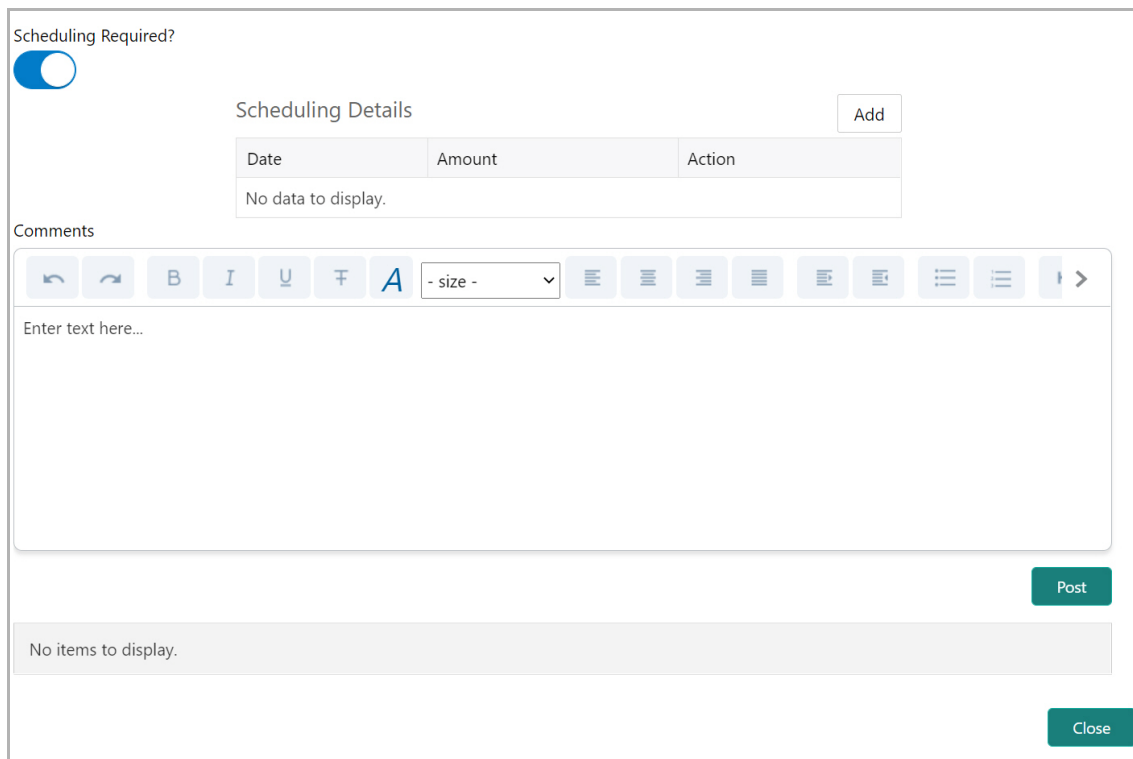


The Facility Details form is a web-based interface for managing facility information. It features a left-hand navigation menu with options: Facility Basic Info, Schedule, Exposure, Fee, Pool Linkage, Pricing, Credit Rating, and FX Rate Revaluation. The main content area is divided into several sections: Line Code (with a dropdown), Parent Facility Id (with a dropdown), Currency (with a search dropdown), Tenor (with a dropdown), Commitment Status (with radio buttons for Committed and Uncommitted, and a Cascade checkbox), Line Serial Number (with a text input), Facility Type (with radio buttons for Funded and Non Funded, and a Cascade checkbox), Requested Amount (with a text input showing \$10,000.00), Line Expiry Date (with a date picker), Facility Description (with a text input), Facility Category (with a dropdown), Next Review Date (with a date picker), Availability Period (with a text input), and checkboxes for Revaluation Required and Rate Agreement Required. A 'Save' button is located at the top right, and a 'Close' button is at the bottom right. An 'Additional Fields' section is also present at the bottom.

223. Modify the facility details, if required.

## **Scheduling facility disbursement**

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



The Scheduling Required? form is a web-based interface for scheduling facility disbursement. It features a 'Scheduling Required?' toggle switch at the top left. Below it is a 'Scheduling Details' section with an 'Add' button. The details are displayed in a table with columns: Date, Amount, and Action. The table currently shows 'No data to display.' Below the table is a 'Comments' section with a rich text editor (including bold, italic, underline, strikethrough, and font size options) and a 'Post' button. At the bottom, there is a 'Close' button.

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

## Scheduling Details

Date \*

Nov 30, 2020



Amount \*

\$10,000.00

Create

Close

229. 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 | <button>Edit</button> | <button>Delete</button> |
| 21-02-05 | \$40,000.00 | <button>Edit</button> | <button>Delete</button> |

Comments



Enter text here...

Post

No items to display.

Close

124

# Chapter 4 - Proposal Initiation

- 231. To edit the scheduling detail, click the **Edit** button.
- 232. To delete the scheduling detail, click the **Delete** button.
- 233. Specify remarks for the schedule, if any.
- 234. Click **Post**. Comment is posted below the **Comments** text box.

## Adding Exposure Details

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

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

Close

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

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

# Chapter 4 - Proposal Initiation

| Exposure Type | Exposure Code | Action |
|---------------|---------------|--------|
| Currency      | USD           |        |
| Country       | USA           |        |

Close

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

## **Adding Fee Details**

240. 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. |                        |                |                |              |        |

241. 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.

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

# Chapter 4 - Proposal Initiation

Facility Linkages

Link facility

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

Close

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

Link facilityF20315600

Pool Code \*

Select pool code

Link facilityClose

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

245. Click **Link Facility**.

## **Adding Pricing Detail**

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

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

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



# Chapter 4 - Proposal Initiation

Pricing

Commission Charges

Commission

Filter Type to filter × + ✎ 🗑

No items to display.

Page 1 (0 of 0 items) ⏪ < 1 > ⏩

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

Commission Details

Rate Type \* Fixed Rate ▼

Rate Basis \* Quarterly ▼

Commission Type \* Usance ▼

Collection Period \* Advance ▼

Currency \* INR 🔍

Minimum Commission Amount \* ₹500,000.00

Commission Rate \* 12 ▼ ▲

Save Cancel

248. Select the **Rate Type** from the drop down list.
249. Select the commission collection frequency from the **Rate Basis** drop down list.
250. Select the **Commission Type** from the drop down list.
251. Select the **Collection Period** from the drop down list.
252. Search and select the **Currency** in which the commission has to be collected from the organization.
253. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
254. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
255. Click **Save**. Commission details are added and listed in Commission tab.
256. To cancel the operation, click **Cancel**.

# Chapter 4 - Proposal Initiation

The screenshot shows the 'Pricing' section with a sub-section for 'Interest'. The 'Interest' section is active, and the 'Charges' section is inactive. The 'Interest' section contains a filter bar with a 'Filter' button, a text input field labeled 'Type to filter', and icons for adding, editing, and deleting items. Below the filter bar, it says 'No items to display.' and 'Page 1 (0 of 0 items)'.

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

The screenshot shows the 'Interest Details' window. It contains four fields: 'Component Name' with a text input field containing 'ABC'; 'Component Type' with a dropdown menu showing 'Main'; 'Rate Type' with a dropdown menu showing 'Fixed'; and 'Fixed Interest Rate' with a text input field containing '12' and up/down arrows. At the bottom, there are 'Save' and 'Cancel' buttons.

- 258. Type a name for the interest in **Component Name** field.
- 259. Select the **Component Type** from the drop down field.
- 260. Select **Rate Type** from the drop down field. The options available are: Fixed, Floating and Special Amount.
- 261. If Fixed is selected as **Rate Type**, specify the **Fixed Interest Rate**.

## Chapter 4 - Proposal Initiation

### Interest Details

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

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

- Rate Code
- Spread
- Interest Reset Cycle

### Interest Details

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

# Chapter 4 - Proposal Initiation

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

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

The screenshot shows the 'Facility Details' window with the 'Pricing' section expanded. The 'Interest' tab is active, displaying a table with one item. The table has columns for 'Component Name', 'Component Type', and 'Rate Type'. The item shown is 'ABC' with 'Main' component type and 'Special Amount' rate type. Below the table, there are 'Additional Fields' and 'Save'/'Close' buttons.

| Component Name | Component Type | Rate Type      |
|----------------|----------------|----------------|
| ABC            | Main           | Special Amount |

265. 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), 'Waived Amount', 'Minimum Charge Amount', 'Maximum Charge Amount', 'Net Charge Amount', 'Charge Base Amount', and 'Waiver Remarks'. There are 'Save' and 'Cancel' buttons at the bottom right.

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

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

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

# Chapter 4 - Proposal Initiation

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

The screenshot shows a web interface titled 'Pricing' with a sub-section 'Charges'. It features a filter bar with a search input and icons for adding, editing, and deleting items. Below this, a single charge entry is displayed with the following details:

|  |                                |                                 |
|--|--------------------------------|---------------------------------|
| <b>Charge Code:</b> 005                    | <b>Charge Currency:</b> INR    | <b>Charge Amount:</b> ₹1,500.00 |
| <b>Charge Description:</b> Processing Fees | <b>Is Charge Waived:</b> false | <b>Waived Amount:</b>           |
| <b>Minimum Charge Amount:</b>              | <b>Maximum Charge Amount:</b>  | <b>Net Charge Amount:</b>       |
| <b>Waiver Remarks:</b>                     |                                |                                 |

At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and navigation controls.



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

273. To edit the charge details, click the added charge and then click the edit icon.
274. To delete the charge details, click the added charge and then click the delete icon.
275. 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.

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

# Chapter 4 - Proposal Initiation

Term loan for **Facility 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

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

### Facility-Collateral Linkage

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

Save Cancel

278. 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.

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

# Chapter 4 - Proposal Initiation

280. 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.

281. 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.

282. 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.

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

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

284. 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.

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

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

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

# Chapter 4 - Proposal Initiation

## Adding Credit Rating

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

History

No items to display.

Close

288. 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

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

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

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



# Chapter 4 - Proposal Initiation

292. 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.

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

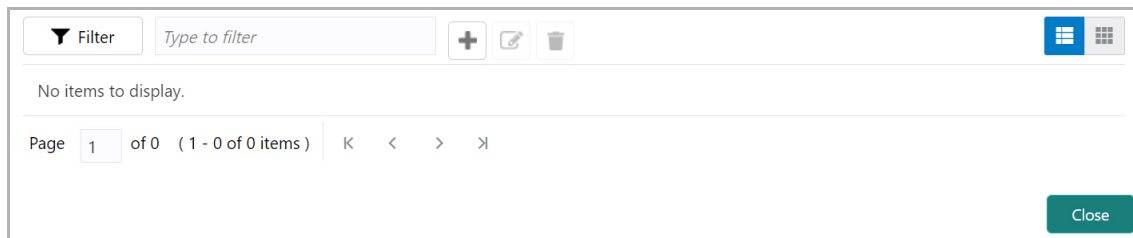
294. Click **Create**. The rating is added and displayed in the Credit Rating page.

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

296. 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 web interface for the 'FX Rate Revaluation' window. At the top, there is a filter bar with a dropdown menu labeled 'Filter' and a text input field labeled 'Type to filter'. To the right of the input field are three icons: a plus sign, a pencil, and a trash can. Further right are two view icons: a list view and a grid view. Below the filter bar, the text 'No items to display.' is centered. At the bottom left, there is a pagination control showing 'Page 1 of 0 (1 - 0 of 0 items)' with navigation arrows. At the bottom right, there is a green 'Close' button.

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

## Chapter 4 - Proposal Initiation

### FX Rate Revaluation Details

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

CreateCancel

298. 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)

299. 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)

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

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

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

## Chapter 4 - Proposal Initiation

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

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

303. 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.

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

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

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

307. 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.

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

309. 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.

310. 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.

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

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

# Chapter 4 - Proposal Initiation

312. Click **Create**. The FX rate revaluation details are saved.

313. To modify the added FX rate revaluation details, select the record and click the edit icon.

314. To delete the added FX rate revaluation details, select the record and click the delete icon.

## Viewing Utilization History

The system allows you to view the facility utilization history for up to last 12 months in the *Utilization History* screen. The utilization amount is displayed in both the utilization currency and facility currency.

315. Click **Utilization History** from the left menu. The following screen appears:

| mit Type | Transaction Date | Source Code | User Reference | Utilization Amount in Utilization currency | Utilization Amount in Facility currency |
|----------|------------------|-------------|----------------|--|---|
|          | Mar 1st 2020     |             | 0000890        | \$10,000.00                                | \$10,000.00                             |

316. Specify the period for which you want to view the utilization history by selecting the **From Date** and **To Date**.

317. Click **Fetch**. The utilization history is displayed.

318. To exit the *Facility Details* window, click **Close**.

## Creating Facility with Template

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

# Chapter 4 - Proposal Initiation

The screenshot shows a web form titled "Facility Template". It has two main sections: "Template Code" and "Template Name". The "Template Code" field contains the value "0022" and has a search icon. The "Template Name" field contains the value "Test Template". Below these fields, there is a search results box titled "Facility Template" which contains a folder icon and the text "Liability". Below the folder, there are two items: "Working capital facility (1112)" and "Term Loan Facility (2233)". At the bottom right of the form, there are two buttons: "Submit" and "Close".

320. Search and select the **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.

321. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below:

The screenshot shows the same "Facility Template" form as before, but with an additional section on the left side titled "Available Facility". This section is expanded and shows a list of facilities: "Working Capital Finance", "Term Loan", "Letter of Credit", and "Guarantee". The "Facility Template" section on the right remains the same, showing the "Liability" folder and the two facilities: "Working capital facility (1112)" and "Term Loan Facility (2233)". The "Submit" and "Close" buttons are still at the bottom right.

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

323. To capture the facility details, click the facility in the **Facility Template** section. Fields related to the facility appear as shown below:

# Chapter 4 - Proposal Initiation

Facility Template

Template Code \*

0022

Template Name

Test Template

×

Working capital facility - 1112

Facility Description \*

Working capital facility

Next Review Date \*

Oct 1, 2020

Currency \*

USD

Requested Amount \*

\$10,000.00

<

>

Save

Submit

Close

324. Type the **Facility Description**.

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

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

327. Specify the **Requested Amount**.

328. Click **Save**.

329. After providing details for all the facilities in the **Facility Template** section, click **Submit**. Facility is created and listed in the *Basic Info* page.

## 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.

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

# Chapter 4 - Proposal Initiation

New Facility

☐ Take over other bank facility

Line Code \*  
22

Parent Facility Id  
TERMLOAN3 - test

Currency \*  
USD

Tenor  
12

Commitment Status  
☒ Committed  
☐ Uncommitted

Line Serial Number \*  
33

Facility Type \*  
☐ Funded ☒ Non Funded

☐ Cascade

Requested Amount \*  
\$50,000.00

Line Expiry Date \*  
Nov 30, 2021

Secured?  
☒ Cascade

Facility Description \*  
Facility for Tata motors

Facility Category  
Term Loan

Next Review Date \*  
Dec 31, 2020

Availability Period  
Availability Period

☒ Revaluation Required  
☒ Rate Agreement Required

Additional Fields

UDF

Save

Save & Configure

Close

331. 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

OFSSS

Screen ( 6 / 9 )

Liability details

004  
Branch

202374510  
Liability Number

\$50,000.00  
Requested Liability Amount:

Filter

Type to filter

+

↶

T

List View

Table View

Facility Structure

2235 NEW

Facility Id: F20241653  
Facility Description: Second sub-facility  
Parent Line Number: 2233-Term Loan Facility

Requested Amount: \$5,000.00  
Facility Category: Term Loan

Product Type: funded  
Next Review Date: 20-09-30

2234 NEW

Facility Id: F20241652  
Facility Description: First sub limit  
Parent Line Number: 2233-Term Loan Facility

Requested Amount: \$5,000.00  
Facility Category: Term Loan

Product Type: funded  
Next Review Date: 20-09-30

Hold

Back

Next

Save & Close

Cancel

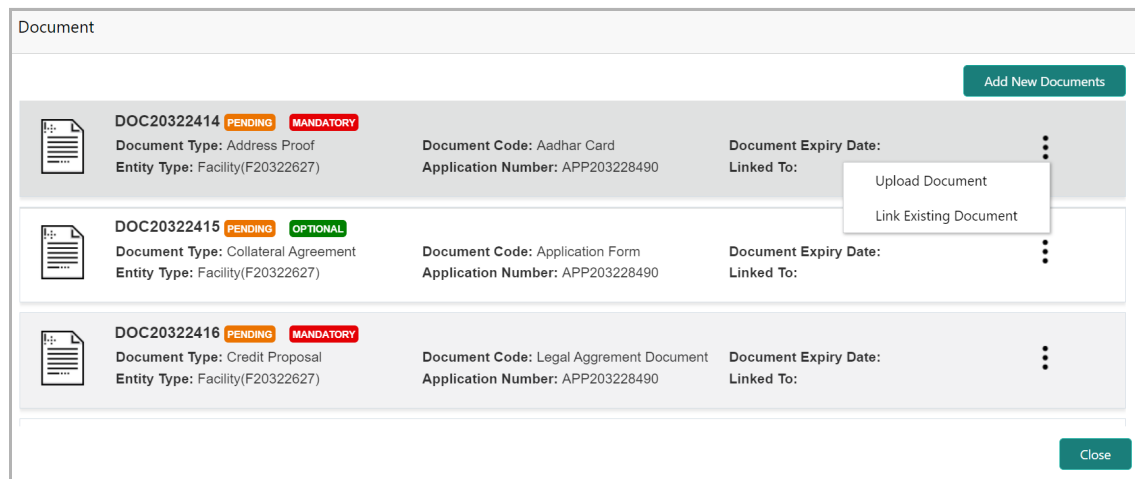
## Remove Facility

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

# Chapter 4 - Proposal Initiation

## Link Document

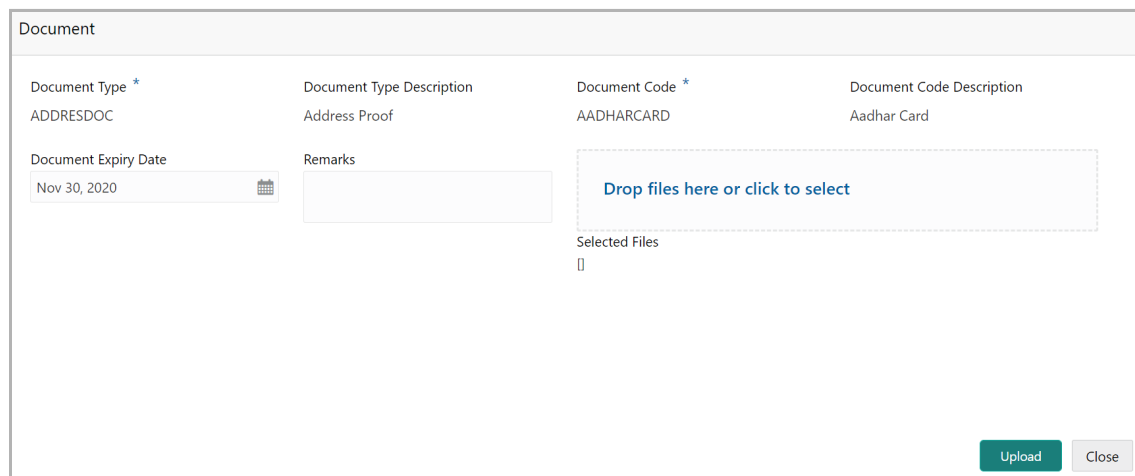
333. To link documents with the facility, click the hamburger icon at the corresponding facility record and select **Link Document**. The *Document* window listing the mandatory and optional documents maintained for the facility appears:



The screenshot shows a window titled "Document" with a list of three documents. Each document entry includes a document icon, a document ID, status tags (PENDING, MANDATORY, or OPTIONAL), document type, entity type, document code, application number, document expiry date, and a linked-to field. A hamburger menu icon is visible next to the expiry date for each document. A context menu is open for the first document, showing options "Upload Document" and "Link Existing Document". At the top right is an "Add New Documents" button, and at the bottom right is a "Close" button.

| Document ID | Status            | Document Type        | Entity Type         | Document Code            | Application Number | Document Expiry Date | Linked To |
|-------------|-------------------|----------------------|---------------------|--------------------------|--------------------|----------------------|-----------|
| DOC20322414 | PENDING MANDATORY | Address Proof        | Facility(F20322627) | Aadhar Card              | APP203228490       |                      |           |
| DOC20322415 | PENDING OPTIONAL  | Collateral Agreement | Facility(F20322627) | Application Form         | APP203228490       |                      |           |
| DOC20322416 | PENDING MANDATORY | Credit Proposal      | Facility(F20322627) | Legal Agreement Document | APP203228490       |                      |           |

334. 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:



The screenshot shows a window titled "Document" with pre-populated details for uploading a document. The fields include Document Type (ADDRESDOC), Document Type Description (Address Proof), Document Code (AADHARCARD), and Document Code Description (Aadhar Card). There is a field for Document Expiry Date (Nov 30, 2020) with a calendar icon, a Remarks field, and a large dashed box for dropping files. Below the dashed box is a "Selected Files" section. At the bottom right are "Upload" and "Close" buttons.

| 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:

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

336. Click **Upload**.

If you want to link the documents that are already uploaded with the facility, you can use the **Link Existing Document** option available under the hamburger icon to link the existing documents.

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



# Chapter 4 - Proposal Initiation

## Link Existing Facilities

If the **Take Over** check box is not enabled while adding other bank facilities in credit proposal process, you can link the other bank facilities with the created facility using this option.



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

Link Existing Facilities

Filter

Type to filter

×

|   |   |                                 |
|---|---|---------------------------------|
|  <div> <div>Facility Id: EF20237144</div> <div>Facility Category: Term Loan</div> </div> | <div>Outstanding Amount: \$25,000.00</div> <div>Take Over: No</div> | <div>Product Type: Funded</div> |
|  <div> <div>Facility Id: EF20237145</div> <div>Facility Category: Term Loan</div> </div> | <div>Outstanding Amount: \$25,000.00</div> <div>Take Over: No</div> | <div>Product Type: Funded</div> |

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

⏪

<

1

>

⏩

Link

Cancel

338. To filter the required other bank facility, click the **Filter** icon and select the search parameters or directly specify the other bank facility detail in the **Type to filter** text box.

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

340. Select the required other bank facility and click **Link**. Other bank facility is linked to the created facility.

## Filtering Facility

341. To filter the required facility, provide the facility detail in **Type to filter** text box or click the **Filter** icon. The *Filter* window appears:

# Chapter 4 - Proposal Initiation

Filter

Reset

Apply

Limit

☒ Joint Customer

Status

☒ New ☐ Amended ☐ Removed

Facility Type

☒ Funded ☐ Non Funded

Product Type

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

Currency

From Amount

To Amount

342. Type and / or select the filter parameters.

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

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

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

Basic Info

Screen ( 3 / 9)

Facilities

Collaterals

Covenants

Terms & Conditions

+ T D Actions

List View **Table View** Facility Structure

| Line Number | Product Type | Facility Category | Writeups | Facility Description     | Requested Amount | Next Review Date | Parent Line Number |
|-------------|--------------|-------------------|----------|--------------------------|------------------|------------------|--------------------|
| 2233        | Funded       | TL                |          | Term loan for Acme C ... | \$30,000.00      | 20-10-16         |                    |

Hold

Back

Next

Save & Close

Cancel

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

# Chapter 4 - Proposal Initiation

347. To capture writeup for the facility, click the **Writeup** icon.
348. To change the layout of facility details to tree view, click the **Facility Structure** icon.
349. To add facility details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.
350. Select the required child party. *Funding Requirement - [party name] > [child party name]* page appears.
351. Add the facility details for the child party.
352. To view, add, modify or delete the customer collateral, click the **Collaterals** tab.

The screenshot shows a web application window titled "Basic Info" with a subtitle "Screen ( 3 / 9)". The window has a tabbed interface with four tabs: "Facilities", "Collaterals" (which is selected and highlighted in blue), "Covenants", and "Terms & Conditions". Below the tabs is a toolbar with four buttons: "+ Add", "View" (with an eye icon), "Edit" (with a pencil icon), and "Delete" (with a trash can icon). The main content area displays the message "No items to display." Below this is a pagination control showing "Page 1 of 0 ( 1 - 0 of 0 items )" with navigation arrows. At the bottom right of the window are five buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

353. To add information about new collateral, click the Add icon. The *Collateral Details* window appears:

## Chapter 4 - Proposal Initiation

### Collateral Details

Collateral Type \*

Bond

Collateral Description \*

Property Bond

Collateral Currency \*

INR

Purpose Of Collateral \*

Security

Charge Hierarchy \*

☒ 1 ☐ 2 ☐ 3

Owner Estimated Value \*

₹50,000,000.00

Create

Cancel

354. Select the **Collateral Type** from the drop down list.
355. Type the **Collateral Description**.
356. Choose the **Charge Hierarchy**.
357. Search and select the currency in which the collateral is evaluated from **Collateral Currency** search box.
358. Specify the **Owner estimated value** of the collateral.
359. Type the **Purpose Of Collateral**.
360. Click **Create**. Collateral details are added and listed as shown below:

# Chapter 4 - Proposal Initiation

Collaterals

Screen ( 7 / 9 )

OFSSS

+ Add

View

Edit

Delete

|  |  |   |   |
|--|--|---|---|
| <div><div></div><div></div></div> <div><div>Collateral Code: COL202480492</div><div>Collateral Value: \$5,000.00</div></div>   | <div>Type: Vehicle</div> <div>Held Collateral Value: \$5,000.00</div>  | <div>Category: Passenger Vehicle</div> <div>Collateral Status: Active</div> | <div>Collateral Currency: USD</div> <div>Document Status:</div> |
| <div><div></div><div></div></div> <div><div>Collateral Code: COL202480474</div><div>Collateral Value: \$500,000.00</div></div> | <div>Type: Vehicle</div> <div>Held Collateral Value: \$50,000.00</div> | <div>Category: Passenger Vehicle</div> <div>Collateral Status: Active</div> | <div>Collateral Currency: USD</div> <div>Document Status:</div> |

Page

1

of 1

( 1 - 2 of 2 items )

K

<

1

>

>|

Hold

Back

Next

Save & Close

Cancel



To add details about more collateral, click the add icon again and provide the details.

- 361. To filter the required collateral, click the **Filter** icon and specify the filter parameters or directly type the collateral detail in **Type to filter** text box.
- 362. To edit the collateral details, select the corresponding record and click the edit icon.
- 363. To delete the collateral details, select the corresponding record and click the delete icon.
- 364. To change the layout of *Collaterals* page to table view, click the Table View icon at the right corner.
- 365. To add collateral details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.
- 366. Select the required child party. *Collaterals - [party name] > [child party name]* page appears.
- 367. Add the collateral details for the child party.
- 368. To view, modify, add or delete the Covenants, click the **Covenants** tab.

# Chapter 4 - Proposal Initiation

The screenshot shows the 'Basic Info' screen with the 'Covenants' tab selected. The interface includes a top navigation bar with tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Terms & Conditions'. Below the tabs is an 'Overview' section with a filter input field and a list of items. The list is currently empty, displaying 'No items to display.' and 'Page 1 of 0 (1 - 0 of 0 items)'. At the bottom of the screen are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

For information on viewing, modifying, adding or deleting the Covenants, refer [“Customer Covenants” on page 104](#).

369. To view, modify, add or delete the terms and conditions for customer, click the **Terms & Conditions** tab.

The screenshot shows the 'Basic Info' screen with the 'Terms & Conditions' tab selected. The interface is similar to the previous screenshot, but the 'Terms & Conditions' tab is active. The list is still empty, displaying 'No items to display.' and 'Page 1 of 0 (1 - 0 of 0 items)'. At the bottom of the screen are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

For information on viewing, modifying, adding or deleting the Terms and Conditions, refer [“Terms & Conditions” on page 107](#)

370. To go to the next page, click **Next** in the *Basic Info* page. The *Other Bank Facilities* page appears.

# Chapter 4 - Proposal Initiation

## Other Bank Facilities

Details about the facilities availed by the party from other banks are displayed in this data segment. If the party has availed new facilities in addition to the listed facilities from other banks, you can add them in this page.

Other Bank Facilities


Screen ( 4 / 9)

ADME Corporation

Filter

Type to filter

+



Facility Id: EF20260698

Facility Category: Term Loan

Outstanding Amount: \$10,000.00

Take Over: Yes

Product Type: Funded

Page 1 of 1 (1 of 1 items)

<

<

1

>

>

Hold

Back

Next

Save & Close

Cancel

371. Click the add icon. The *Facility Details* window appears:

## Chapter 4 - Proposal Initiation

### Facility Details

|  |  |
|--|--|
| Bank Name *                                  | Branch Name  |
| <input type="text" value="Corp Bank"/>       | <input type="text" value="Urban Branch"/>                                |
| Sanction Letter Available                    | Facility Type *  |
| <input checked="" type="checkbox"/>          | <input checked="" type="radio"/> Funded <input type="radio"/> Non Funded |
| Facility Category *                          | Sanctioned Year  |
| <input type="text" value="Term Loan"/>       | <input type="text" value="2019"/>  |
| Take Over                                    | Currency *   |
| <input checked="" type="checkbox"/>          | <input type="text" value="USD"/>   |
| Sanctioned Amount *                          | Outstanding Amount   |
| <input type="text" value="\$10,000,000.00"/> | <input type="text" value="\$5,000,000.00"/>                              |
| Rate of Interest                             | Tenor  |
| <input type="text" value="12"/>              | <input type="text" value="30"/>  |
| Secured                                      |  |
| <input checked="" type="checkbox"/>          |  |

372. Type the other **Bank Name** and **Branch Name**.

373. Enable the **Sanction Letter Available** switch, if sanction letter is available for the other bank facility.

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

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

376. Type the year in which facility is sanctioned by the other bank in the **Sanctioned Year** field.

377. Enable the **Take Over** switch to add the other bank facility in funding requirement hop.

378. Search and select the **Currency** for the **Sanctioned Amount**.

379. Specify the initial amount of other bank facility in the **Sanctioned Amount** field.

380. Specify the **Outstanding Amount** to be paid by the party.



# Chapter 4 - Proposal Initiation

381. Specify the **Rate of Interest** at which facility is offered by the other bank.
382. Specify the **Tenor** of the other bank facility.
383. Enable the **Secured** switch, if the other bank facility is secured with collateral.
384. Click **Create**. Other bank facility is added and displayed the *Other Bank Facilities* page.
385. To change the layout of *Other Bank Facilities* page to table view, click the table view icon at the right corner.
386. To filter the required facility, click the **Filter** icon and specify the filter parameters or directly type the facility detail in the **Type to filter** text box.
387. To modify the other bank facility information, **Select** the required facility and click the edit icon. The *Facility Details* window appears.
388. Modify the required information and click **Save**.
389. To delete the other bank facility information, **Select** the facility and click the delete icon.
390. To add other bank facility detail of the child party, click the down arrow next to the party name in the left corner. Child party list appears.
391. Select the required child party. The *Other Bank Facilities - [organization name] > [customer name]* page appears.
392. Add the other bank facility information of the child party and click **Next**. The *Groupwise Exposure* page appears.

## Groupwise Exposure





In this data segment, the user can details of the party and / or the connected party's exposure with your bank.

The screenshot shows the 'Groupwise Exposure' page for 'ACME Corporation'. At the top right, it says 'Screen ( 5 / 9 )'. Below the header, there is a 'Filter' button and a 'Type to filter' text box. To the right of these is a 'Total Gross Limit : \$100,000.00' and a table view icon. The main content area displays details for 'Entity Name: Uniserve Bank', 'Customer Name: OFSS', and 'Relation: Borrower'. It also shows 'Currency: USD', 'Approved Limit: \$100,000.00', 'Outstanding Limit Amount: \$50,000.00', 'Tenor: 24', and 'Commitment Status: Committed'. Below this, there is a pagination bar showing 'Page 1 of 1 ( 1 - 1 of 1 items )' with navigation icons. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

393. Click the add icon. The *Groupwise Exposure Details* window appears:

## Chapter 4 - Proposal Initiation

### Groupwise Exposure Details

|   |  |
|---|--|
| <b>Entity Name *</b><br><input type="text" value="Uniserve Bank"/>  | <b>Customer Name *</b><br><input type="text" value="OFSS"/>  |
| <b>Relation *</b><br><input checked="" type="radio"/> Borrower <input type="radio"/> Connected Party  | <b>Currency *</b><br><input type="text" value="INR"/>                 |
| <b>Approved Limit *</b><br><input type="text" value="₹6,000,000.00"/>   | <b>Outstanding Limit Amount *</b><br><input type="text" value="₹2,000,000.00"/>  |
| <b>Tenor *</b><br><input type="text" value="24"/>   | <b>Commitment Status *</b><br><input type="text" value="Committed"/>  |

394. In **Entity Name** field, enter your bank name.

395. In **Customer Name** field, enter the name of the party or the child party.

396. Select the **Relation** as **Borrower**, if party name is provided in the **Customer Name** field. If child party name is provided in the **Customer Name** field, select the **Relation** as **Connected Party**.

397. Search and select the **Currency** in which the facility is offered by the bank.

398. Specify the following details about the facility:

- Approved Limit
- Outstanding Limit Amount
- Tenor






399. Select the **Commitment Status** from the drop don list. The options available are **Committed** and **Uncommitted**.

400. Click **Create**. Groupwise exposure details are added and displayed as shown below:

# Chapter 4 - Proposal Initiation

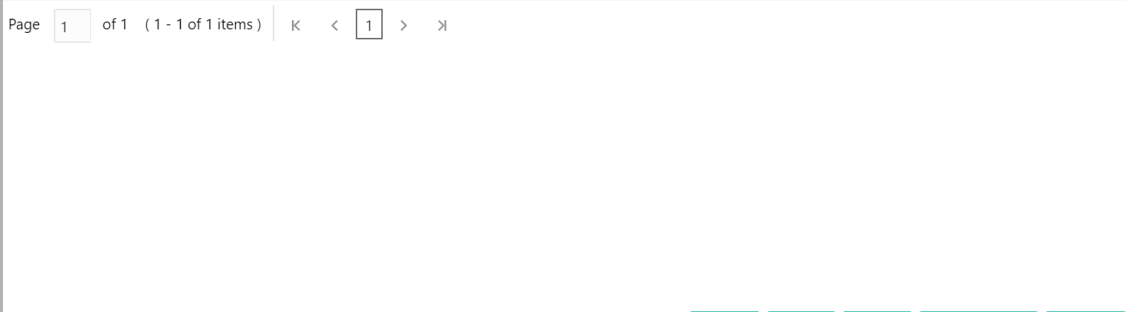
Groupwise Exposure Screen ( 4 / 9)






OFSSS ▾

Filter  ×    Total Gross Limit : \$6,000,000.00  

Entity Name: **Uniserve Bank**      Currency: INR      Tenor: 24  
Customer Name: OFSS      Approved Limit: ₹6,000,000.00      Commitment Status: Committed  
Relation: Borrower      Outstanding Limit Amount: ₹2,000,000.00

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



401. To change the table view to list view, click the list view icon at the right corner.



If the party or child party has availed more than one facility from your bank, add all the groupwise exposure details by clicking add icon again.

402. To filter the required groupwise exposure, click the **Filter** icon and specify the filter parameters or directly provide the exposure detail in the **Type to filter** text box.

403. To edit the groupwise exposure information, **Select** the required exposure from the list and click the Edit icon.

404. To delete the groupwise exposure information, **Select** the exposure and click the delete icon.

405. To add groupwise exposure detail of the child party, click the arrow next to the party name in the top left corner. Customer list appears.

406. Select the required child party. *The Groupwise Exposure - [party name] > [child party name]* page appears.

407. Add the groupwise exposure information of the child party and click **Next**. The *Connected Parties* page appears.






## Connected Party

If the connected party of your customer is already linked with your bank, the connected party information can be added during proposal evaluation.

# Chapter 4 - Proposal Initiation

Connected Parties Screen ( 5 / 9)

OFSSS ▾

Filter  ×     


No items to display.

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

Hold Back Next Save & Close Cancel

408. Click the add icon. The *Connected Parties Details* window appears:




Connected Party Details

Customer No.    Name

Cash Cover  Total Gross Facility

Approved Funded Sell Down  Total Net Facility

Approved Unfunded Sell Down

Facility Details:   

| Line Code           | Line Serial | Limit Amount | Committment Status | Tenor (months) |
|---------------------|-------------|--------------|--------------------|----------------|
| No data to display. |             |              |                    |                |

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

Create Close

409. Search and select the Customer No of the connected party.

410. Click **Fetch Details**. Following details about the connected party are fetched and displayed:

- Name
- Total Gross Facility
- Total Net Facility
- Cash Cover
- Approved Funded Sell Down
- Approved Unfunded Sell Down
- Facility Details

## Chapter 4 - Proposal Initiation

411. To change the view of **Facility Details**, click the required icon from List View, Table View and Tree View icons.

412. Click **Create**. Connected party details are added and displayed in the *Connected Parties* page.

413. To change the layout of *Connected Party* page to list view, click the list view icon at the right corner.



If your customer has more than one connected party in your bank, add all the connected parties details by clicking add icon again.

414. To filter the required connected party, click the **Filter** icon and specify the filter parameters or directly type the connected party detail in the **Type to filter** text box.

415. To edit the connected party details, **Select** the required party and click the edit icon.

416. To delete the connected party, **Select** the required party and click the delete icon.

417. To add connected party details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.

418. Select the required child party. *Connected Parties - [party name] > [child party name]* page appears.

419. Add the connected party details for the child party and click **Next**. The *Write Up* page appears.

### Write Up

You can add writeup for different writeup categories maintained in the system, if observations or additional customer information are available for the categories.



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

# Chapter 4 - Proposal Initiation

The screenshot shows a window titled "Write up" with a subtitle "Screen ( 5 / 6)". Below the title bar, there is a dropdown menu set to "Corporation". A filter bar contains a "Filter" button, a text input field with the placeholder "Type to filter", and a green "+" button. Below the filter bar, a message box states "No Data Found". At the bottom of the window, there are five buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

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

The screenshot shows a window titled "Writeup". Below the title bar, there is a "Writeup Category \*" field with the value "BOVR" and a search icon. To the right of this field is a tab labeled "Business overview". Below the category field is a rich text editor with various formatting buttons (bold, italic, underline, text color, background color, bulleted list, numbered list, indent, outdent, H1, H2) and a text area containing the text "Sample writeup". At the bottom right of the window, there are two buttons: "Create" and "Cancel".

421. 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 4 - Proposal 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 ) < 1 >

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

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

Write up

Corporation

Filter

Type to filter

Facility Purpose

Sample Writeup

View complete writeup

View documents

View history

424. 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 4 - Proposal Initiation

The screenshot shows a web application interface titled "Write up" in the top left corner and "Screen ( 5 / 6 )" in the top right corner. Below the title bar, there is a "Corporation" dropdown menu. A "Filter" button and a search input field labeled "Type to filter" are present. The main content area features a "Facility Pricing Writeup" tile. On the right side of this tile, a context menu is open, displaying three options: "View history" (with a clock icon), "Print" (with a printer icon), and "View documents" (with a folder icon). At the bottom of the interface, there is a row of buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

- 425. To modify the writeup, click the **Edit** icon and change the information.
- 426. To delete the writeup, click the **Remove** icon. A confirmation message appears.
- 427. Click **Yes**. The writeup is removed.
- 428. To view the writeup history, click the **View history** icon.
- 429. 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.

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

The screenshot shows a window titled "Writeup documents". In the top right corner of the window, there is a green button labeled "Add New Documents". The main area of the window contains the text "No items to display." At the bottom right corner, there is a green button labeled "Close".

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



# Chapter 4 - Proposal Initiation

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

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

## Summary

The *Summary* page displays all the information added in the previous data segments for verification.

Summary Screen ( 5 / 6)

Corporation

**Party Information**

Corporation , A Domestic entity established & operating as a Proprietorship Company in Mumbai

|              |             |                |                  |           |         |             |            |         |
|--------------|-------------|----------------|------------------|-----------|---------|-------------|------------|---------|
| Party Id     | Register No | Legal Status   | Liability Amount | Is KYC    | Share   | Contractors | Guarantors | Bankers |
| PTY192560509 | RN534345231 | Proprietorship | \$22,000,000.00  | Compliant | Holders | 2           | 2          | 3       |
|              |             |                |                  | No        | 2       |             |            |         |

| Entities   | Other Bank Facilities |                     | Facilities |
|------------|-----------------------|---------------------|------------|
| 0<br>Added | 0<br>Total Facility   | 0<br>Total Takeover | 0<br>Added |

| Collaterals | Pricing    |            |            |
|-------------|------------|------------|------------|
| 0<br>Added  | Interest   | Charge     | Commission |
|             | 0<br>Added | 0<br>Added | 0<br>Added |

► Pricing

► Entities

► Other Bank Facilities

► Facilities

► Collaterals

Hold Back Next Save & Close Cancel

434. Click and expand the following sections for detailed information:

- Pricing
- Entities
- Other Bank Facilities
- Facilities
- Collaterals

435. If modification is not required, click **Next**.

436. To modify the provided information, click **Back** and edit the required information.

Upon clicking the **Next** button, the *Comments* page appears.

# Chapter 4 - Proposal Initiation

## Comments

The *Comments* data segment allows to capture overall remarks for this stage. Posting comments help the user of next stage to make better decision.

The screenshot shows a web interface for adding comments. At the top left is the title 'Comments' and at the top right is 'Screen ( 9 / 9 )'. Below the title is a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size (a dropdown menu showing '- size -'), bulleted list, numbered list, decrease indent, increase indent, link, unlink, table, and a 'H1' heading button. Below the toolbar is a large text area with the placeholder text 'Enter text here...'. Underneath the text area is a green 'Post' button. Below the 'Post' button is a box containing the text 'No items to display.'. At the bottom of the form are six buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

438. To hold the Facility Review process, click **Hold**.

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

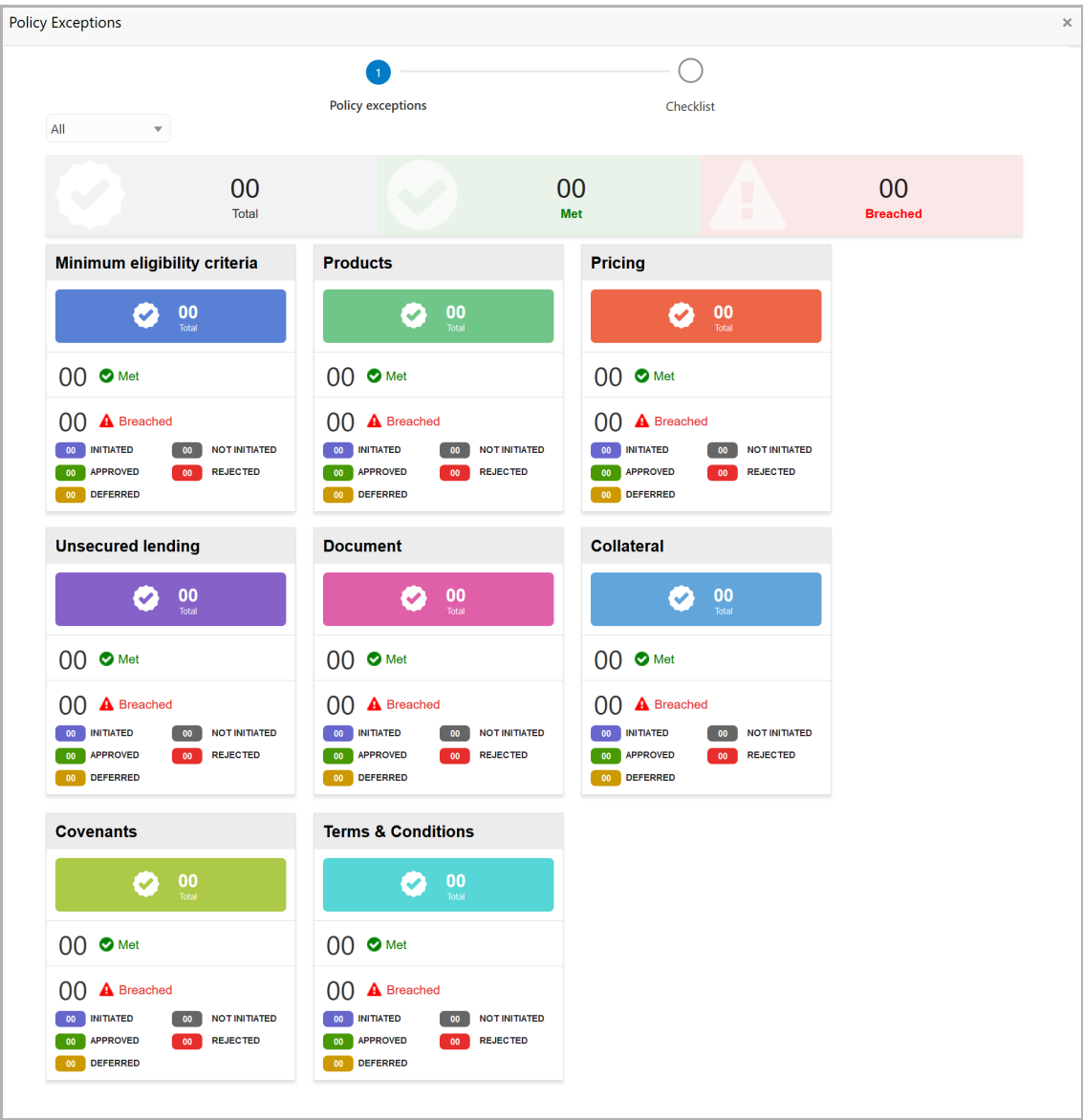
440. To save and exit the process, click **Save & Close**.

441. To submit the task for enrichment, click **Submit**.

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

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

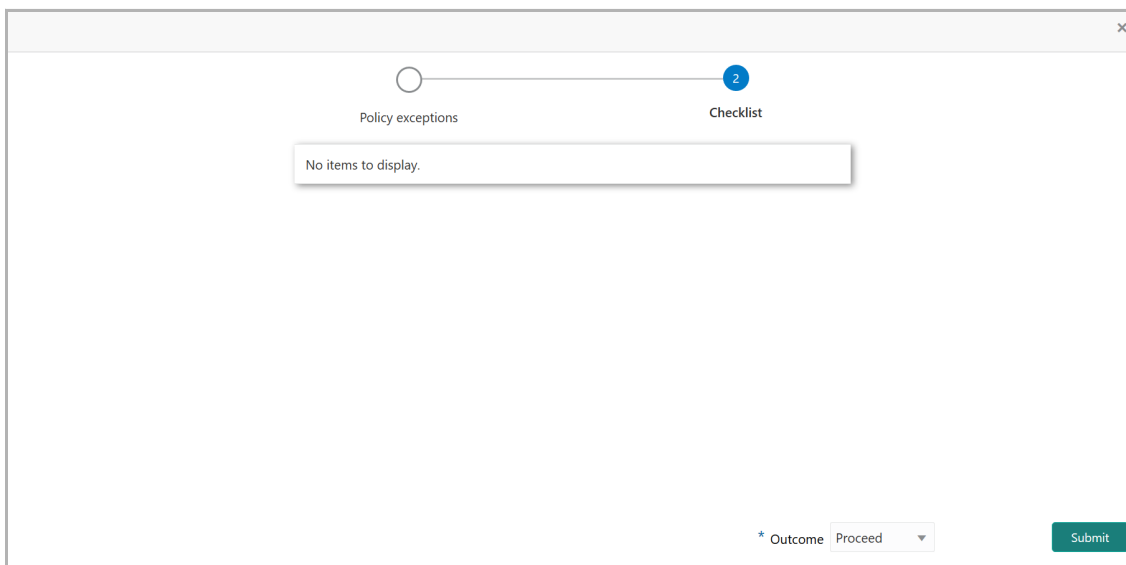
# Chapter 4 - Proposal Initiation



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

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

## Chapter 4 - Proposal Initiation



The screenshot shows a web application window titled "Facility Review User Manual". At the top, there is a progress bar with two steps: "Policy exceptions" (indicated by a circle) and "Checklist" (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says "No items to display." At the bottom right, there is a dropdown menu labeled "\* Outcome" with "Proceed" selected, and a green "Submit" button.



In the Enrichment stage, the **Is KYC Required** check box appears in the *Checklist* window. The user can enable that check box to perform KYC evaluation for the party / child party.

445. Select the **Outcome** as **PROCEED**.

446. Click **Submit**.

Upon submitting the Proposal initiation task, the system creates the Proposal Enrichment task for the facility review.

# Chapter 4 - Proposal Enrichment

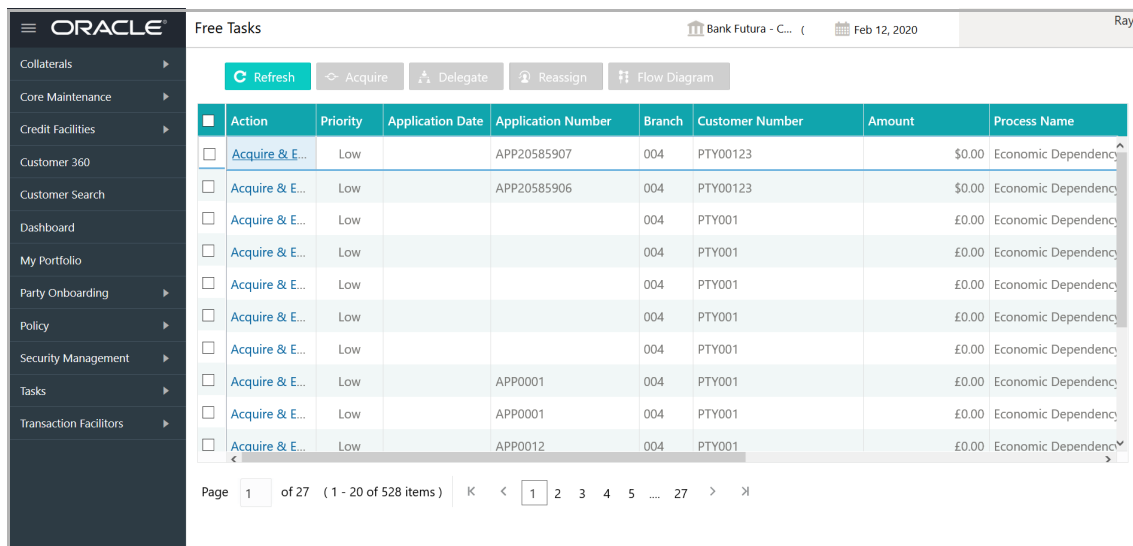
## Proposal Enrichment

In this stage, the user can modify the liability, facility, collaterals, covenants, terms and conditions information or other customer information added in the initiation stage and / or add new information about the parent and child parties.

To enrich the facility review, perform the following steps:

### Steps to enrich credit proposal

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Tasks* page appears:



| Action         | Priority | Application Date | Application Number | Branch | Customer Number | Amount | Process Name        |
|----------------|----------|------------------|--------------------|--------|-----------------|--------|---------------------|
| Acquire & Edit | Low      |                  | APP20585907        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  | APP20585906        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0012            | 004    | PTY001          | £0.00  | Economic Dependence |

2. **Acquire & Edit** the required application of Enrichment stage. The *Enrichment - Customer Summary* page appears.

## Summary

The *Summary* data segment displays all the information added in the Initiation stage for review.

# Chapter 4 - Proposal Enrichment

Facility Review Process - Facility Review Enrichment

Summary

Corporation

Party Information

Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id: PTY192560509, Register No: RN534345231, Liability Amount: \$22,000,000.00, Expiry date: Jan 27, 2021, Is KYC Compliant: No, Share Holders: 2, Contractors: 2, Guarantors: 2, Bankers: 3

| Entities | Other Bank Facilities              | Facilities |
|----------|------------------------------------|------------|
| 0 Added  | 0 Total Facility, 0 Total Takeover | 0 Added    |

| Collaterals | Pricing           |                 |                     |
|-------------|-------------------|-----------------|---------------------|
| 0 Added     | Interest: 0 Added | Charge: 0 Added | Commission: 0 Added |

Pricing

Entities

Other Bank Facilities

Facilities

Collaterals

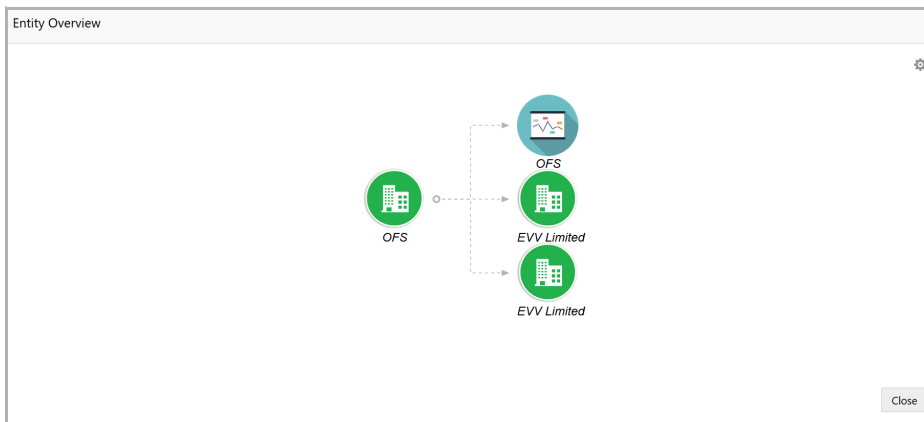
Hold Back Next Save & Close Cancel

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

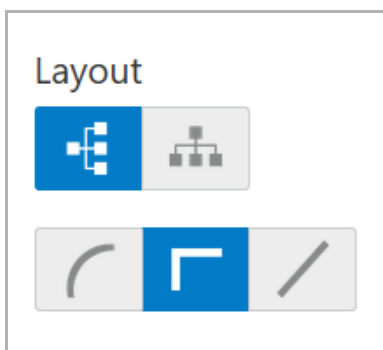
| Industry Details |                |                             |                         |
|------------------|----------------|-----------------------------|-------------------------|
| Sectors          | Industry Group | Industries                  | Sub Industries          |
| Energy          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

4. Click **Close** to exit the *Industry Details* window.
5. To view the overview of the party, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:

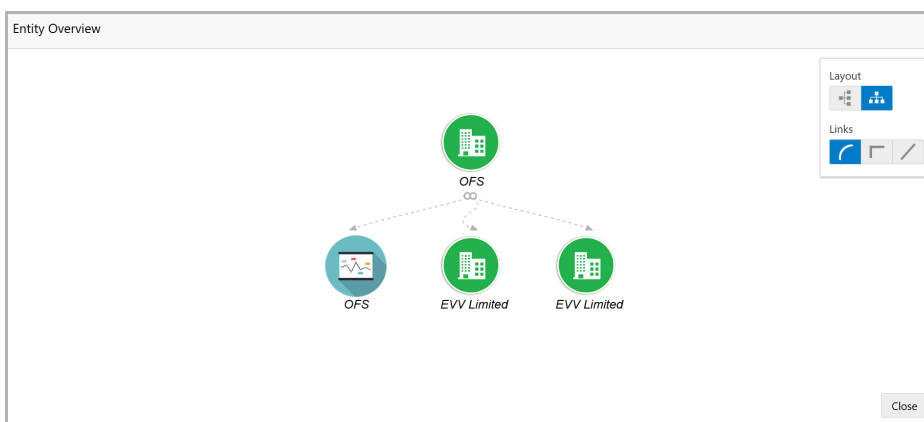
# Chapter 4 - Proposal Enrichment



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



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



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

9. To expand **Entities**, **Other Bank Facilities**, **Facilities**, **Collaterals** and **Pricing** sections, click the count in respective tile or click the triangle in each section.

10. Review the customer details and click **Next**. The *Liability* page appears.

# Chapter 4 - Proposal Enrichment

---

## Liability

Refer [“Liability” on page 115](#) for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Liability* page, the *Customer Info* page appears.

## Customer Info

Refer [“Customer Info” on page 87](#) for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Customer Info* page, the *Other Bank Facilities* page appears.

## Other Bank Facilities

Refer [“Other Bank Facilities” on page 150](#) for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Other Bank Facilities* page, the *Groupwise Exposure* page appears.

## Groupwise Exposure

Refer [“Groupwise Exposure” on page 152](#) for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Groupwise Exposure* page, the *Connected Party* page appears.

## Connected Party

Refer [“Connected Party” on page 154](#) for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Connected Party* page, the *Enrichment* page appears.

## Enrichment

Refer [“Basic Info” on page 119](#) for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Enrichment* page, the *Write Up* page appears.

## Write Up

Refer [“Write Up” on page 156](#) for information on actions that can be performed in this data segment.



# Chapter 4 - Proposal Enrichment

---

Upon clicking **Next** in the *Write Up* page, the *Comments* page appears.

## Comments

Refer “[Comments](#)” on [page 161](#) for information on actions that can be performed in this data segment.

Upon submitting the Enrichment task, the system will create multiple parallel tasks for customer evaluation.

# Chapter 4 - Proposal Evaluation

## Proposal Evaluation

During Facility Review, the credit evaluation, the legal evaluation and the risk evaluation for customer can be performed in a parallel manner. If KYC Evaluation is opted while submitting the Enrichment task, the KYC check can also be performed in parallel with the other evaluations.



For performing questionnaire based evaluation, Questionnaire Details and Questionnaire Process Linkage maintenance must be done in the Maintenance module.

Refer **Credit Facilities Process Maintenance User Guide** for maintenance related information.

## Credit Evaluation

To perform credit evaluation for the customer, perform the following steps:

1. In OBCFPM, navigate to **Tasks > Free Tasks**. The *Free Task* page appears:

| Action         | Priority | Application Date | Application Number | Branch | Customer Number | Amount | Process Name        |
|----------------|----------|------------------|--------------------|--------|-----------------|--------|---------------------|
| Acquire & Edit | Low      |                  | APP20585907        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  | APP20585906        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0012            | 004    | PTY001          | £0.00  | Economic Dependence |

2. **Acquire & Edit** the required Credit Evaluation task. The *Credit Evaluation - Customer Summary* page appears:

# Chapter 4 - Proposal Evaluation

Facility Review Process - Credit Evaluation

Customer Summary

Party Information

Facility Summary

Collateral summary

Existing facilities held with Other Bank

Pricing

Covenants

Terms & conditions

Financial Profile

Projections

Upcoming events

Group entities

Scores

Risk Evaluation

Legal Evaluation

Credit Evaluation

Groupwise Exposure Details

Connected Parties

Ratings

Project Summary

Party Information

Facility Summary

Collateral summary

Existing facilities held with Other Bank

Pricing

Covenants

Terms & conditions

Financial Profile

Projections

Upcoming events

Group entities

Scores

Risk Evaluation

Legal Evaluation

Credit Evaluation

Groupwise Exposure Details

Connected Parties

Ratings

Project Summary

# Chapter 4 - Proposal Evaluation



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

3. After reviewing the *Customer Summary*, click **Next**. The *Summary* page appears:

Summary

Screen ( 2 / 4 )

Corporation

Amendment impact overview

EntitiesFacilitiesCollateralsCovenantsTerms & conditions

Facilities Amendment Summary

| Entity       | Customer Name | Existing Facility | Outstanding Facility | Available Facility | Proposed Facility |
|--------------|---------------|-------------------|----------------------|--------------------|-------------------|
| PTY192590532 | UK            |                   |                      | 100000             |                   |
| PTY192590532 | UK            |                   |                      | 3500000            |                   |
| PTY192590532 | UK            |                   |                      | 500000             |                   |

Facilities

Facility Transfer

Amount

Overdue

Facility Covenants

Facility T&c

No Anomaly

Filter

Type to filter

Show All

STWCIND1

☒

Facility Id: F19259966

Facility Description: Short Term WC IND

Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:

Facility Category:

Facility Type: Funded

Next Review Date: Dec 2, 2019

STWCUK1

☐

Facility Id: F19259965

Facility Description: Short Term WC UK

Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:

Facility Category:

Facility Type: Funded

Next Review Date: Dec 2, 2019

Hold

Back

Next

Save & Close

Cancel

4. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

Facilities

Facility Transfer

Filter

Type to filter

+

List View

Table View

Transfer Ref. No.: TR2011036118

From facility: LIN21

To facility: LIN41

Transfer amount: £1,000.00

Effective from: 20-11-28

Expiry date: 20-11-30

Hold

Back

Next

Save & Close

Cancel

86

# Chapter 4 - Proposal Evaluation

5. Click the **Add** icon. The *Transfer Facility* window appears:

Transfer Facility

From entity

PTY201344330 -

From facility

LIN21

To entity

PTY201344330 -

To facility

LIN41

| From Line Code          | To Line Code            |
|-------------------------|-------------------------|
| LIN2                    | LIN4                    |
| <b>Facility Amount</b>  | <b>Facility Amount</b>  |
| \$1,600.00              | \$1,800.00              |
| <b>Available Amount</b> | <b>Available Amount</b> |
| \$1,600.00              | \$1,800.00              |
| <b>Facility Type</b>    | <b>Facility Type</b>    |
| Term Loan               | Term Loan               |
| <b>Facility Name</b>    | <b>Facility Name</b>    |
| Test2                   | Test1                   |
| <b>Start Date</b>       | <b>Start Date</b>       |
| 20-01-07                | 21-02-07                |
| <b>Expiry Date</b>      | <b>Expiry Date</b>      |
| N/A                     | N/A                     |

Transfer currency \*

GBP

Effective from \*

Transfer Amount \*

£1,000.00

Expiry Date \*

Create

Close

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.
7. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.
8. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date
- Expiry Date

# Chapter 4 - Proposal Evaluation

9. Select the **Transfer Currency** in which the amount has to be transferred.
10. Specify the amount to be transferred in the **Transfer Amount** field.
11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.
14. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.
15. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

16. To delete the transfer details, select the required item and click the delete icon.
17. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.
18. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer**. *Facilities* page appears.



For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer [“Basic Info” on page 119](#).

19. To view the party details, click the **Entities** tab in *Summary* page.
20. To go to the *Credit Evaluation* page, click **Next**.

# Chapter 4 - Proposal Evaluation

Credit Evaluation

Liability71234

Screen ( 3 / 4 )

Quantitative Analysis

Qualitative Analysis

Creditor Analysis

Evaluate

EditComments

Debtor Analysis

Evaluate

EditComments

Global Economic

Evaluate

EditComments

Domestic Economic

Evaluate

EditComments

Sector Analysis

Evaluate

EditComments

Hold

Back

Next

Save & Close

Cancel

# Chapter 4 - Proposal Evaluation

In *Credit Evaluation* page, you can perform the following analysis for the party and its child parties by answering simple questions related to the analysis:

- Quantitative Analysis
- Qualitative Analysis

The Quantitative Analysis comprises the following analysis for the customer:

- Creditor Analysis
- Debtor Analysis
- Global Economic
- Domestic Economic
- Sector Analysis

Upon clicking **Evaluate** in any of the tile, the *Questionnaire* window appears:

The screenshot shows a web interface for a questionnaire titled "> Global Economic Analysis". At the top, there are navigation buttons: "< Previous Category" and "Next Category >". On the right, a "Total Score 4" is displayed. The main content area is titled "Availability of raw materials" and shows a "Score 4" in a blue box. Below this, a question is asked: "Has the borrower missed any payments or is there any unauthorized overdrafts for more than 7 days?". There are two radio button options: "No" (which is selected and highlighted in green) and "Yes". Below the options is a text input field labeled "Comment". A right arrow icon is visible to the right of the comment field. At the bottom right, there are "Cancel" and "Save" buttons.

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

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

A score is generated and displayed for the sector based on each answer provided.

23. Click **Save**. Cumulative score is displayed in the Quantitative Analysis page as shown below:



# Chapter 4 - Proposal Evaluation

Credit Evaluation Screen ( 3 / 4 )

Liberty71234

Quantitative Analysis Qualitative Analysis

**Creditor Analysis**

6

Edit Comments

**Debtor Analysis**

9

Edit Comments

Hold Back Next Save & Close Cancel

For Creditor and Debtor Analysis, the Creditor and Debtor details can be added directly from the questionnaire window.

> Creditor Analysis

Creditor Details

Creditor aging Top Suppliers

No data to display No data to display

< Previous Category Next Category > Total Score 0

**Profitability** Score 0

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

Yes

No

Comment

Cancel Save

24. Click the **Creditor Details / Debtor Details** in the *Questionnaire* window. The **Creditor Details / Debtor Details** window appears:

# Chapter 4 - Proposal Evaluation

Creditor Details

Financial Year

Quarter

Total Creditor Amount

Creditor Turnover Days

FY2019-2020

AN

\$3,120.00

0.0017828571428571429

Fetch

Outstanding Creditor Amount Breakup

\* 0-30 Days

:

\$3,000.00

\* 30-60 Days

:

\$120.00

\* 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

3.85%

96.2%

0-30 days

30-60 days

60-90 days

90-120 days

120-150 days

150-180 days

More than 180 days

Key Creditors

Save

Close

25. **Fetch** the Creditor / Debtor Details for the required period.
26. To add Key Creditor / Key Debtor, click and expand the respective section and then click the Add icon.
27. After adding the information, click **Save**.
28. After performing the quantitative analysis, click **Qualitative Analysis** tab. The *Qualitative Analysis* page appears:

# Chapter 4 - Proposal Evaluation

Credit Evaluation

Screen ( 3 / 4 )

Quantitative Analysis

Qualitative Analysis

Peer Analysis

104

EditComments

Financial Analysis

104

ReviewComments

Covenant Analysis

20

MetBreached

ReviewComments

T&C Analysis

002

NewRemovedModified

ReviewComments

Account Conduct

000

CurrentLoanSaving

EditComments

Hold

Back

Next

Save & Close

Cancel

29. To analyze the account conduct of customer, click **Evaluate** in **Account Conduct** tile.

# Facility Review User Manual

**Corporation > Account Conduct**

### Account Overview

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

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

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

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

# Chapter 4 - Proposal Evaluation

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

32. Type the **Current Account No**.
33. Search and select the **Branch** and **Currency**.
34. Specify the following details in corresponding fields:
  - Average Credit Balance
  - Average Debit Balance
  - Limit
  - Current Balance
  - No Of Excess in 6 Months
35. Click **OK**. Details are added and displayed in *Current Accounts* page.
36. To refresh the current account list, click **Refresh**.
37. To view the current account details, select the current account and click **View**.
38. To modify the current account details, select the current account and click **Edit**.
39. To delete the current account details, select the current account and click **Delete**.
40. To add the loan account, click the **Loan Accounts** tab and then click **Add**. *Loan Account Performance Details* window appears:

# Chapter 4 - Proposal Evaluation

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

41. Type the **Loan Account No.**
42. Search and select the **Currency.**
43. Specify the following details in corresponding fields:
  - Sanctioned Amount
  - Tenor (In Months)
  - EMI Paid
  - EMI Remaining
  - Balance Outstanding
44. If there is a discrepancy in payment, enable the **Discrepancy** switch.
45. Click **OK**. Details are added and displayed in *Loan Accounts* page.
46. To refresh the loan account list, click **Refresh**.
47. To view the loan account details, select the loan account and click **View**.
48. To modify the loan account details, select the loan account and click **Edit**.
49. To delete the loan account details, select the loan account and click **Delete**.
50. To add the deposit account, click the **Deposit Accounts** tab and then click **Add**.  
*Deposit Account Performance Details* window appears:

# Chapter 4 - Proposal Evaluation

Deposit Account Performance Details

Deposit Account No \*

9000000022

Account Type \*

Savings

Branch

004

Currency

USD

Balance

\$5,000,000,000.00

OK

Clear

Cancel

51. Type the **Deposit Account No**.
52. Select the **Account Type** from the drop down list.
53. Search and select the **Branch** and **Currency**.
54. Specify the **Balance** in deposit account.
55. Click **OK**. Details are added and displayed in *Deposit Accounts* page.
56. To refresh the deposit account list, click **Refresh**.
57. To view the deposit account details, select the deposit account and click **View**.
58. To modify the deposit account details, select the deposit account and click **Edit**.
59. To delete the deposit account details, select the deposit account and click **Delete**.
60. **Post** the **Comments** for the account conduct.
61. Close the *Account Conduct* window. A score is generated for the account conduct and displayed in the *Qualitative Analysis* window.
62. To evaluate the customer's performance against its peer, click **Evaluate** in **Peer Analysis** tile. The *Peer Analysis* window appears:

> Peer Analysis

PeriodFY2019-2020

QuarterAN

Select Customer

Score  
31

Previous CategoryNext Category

Liquidity

| Ratio                 | Benchmark | Value |
|-----------------------|-----------|-------|
| Quick Ratio           | 1.1       | 1.2   |
| Working Capital Ratio | 1.3       | 1.3   |

Comment

B

I

U

T

A

- size -

H1

H2

Enter text here...

No items to display.

PostClose

63. Select the **Period** and the **Quarter** for which you want to view peer analysis score.
64. Click **Select Customer** and fetch the required peer customer. The system displays the following details for the selected peer along with a score:
  - Liquidity
  - Efficiency
  - Profitability
  - Solvency
65. To view each of the above details, click **Next Category**.
66. **Post** the **Comment** for the Peer Analysis.
67. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
68. To evaluate financial performance of the customer, click **Evaluate** in **Financial Analysis** tile. The *Financial Analysis* window appears:



# Chapter 4 - Proposal Evaluation

> Financial Analysis

Period  
FY2018-2019

Quarter  
AN

Score  
26

Previous Category

Next Category

Liquidity

| Ratio                 | Benchmark | Value | Variance | % Variance | Trend Analysis | Peer Analysis | Factor | Score | Comment |
|-----------------------|-----------|-------|----------|------------|----------------|---------------|--------|-------|---------|
| Quick Ratio           | 1.1       | 1     | -0.1     | -9.09%     | T              | P             |        | 2     |         |
| Working Capital Ratio | 1.3       | 1.4   | 0.1      | 7.69%      | T              | P             |        | 4     |         |

Comment

Close

69. Select the **Period** and the **Quarter** for which you want to view the financial analysis score. The system displays the following details of the customer for the selected period along with a score:

- Liquidity
- Efficiency
- Profitability
- Solvency

70. To view each of the above details, click **Next Category**.

71. **Post** the **Comment** for the Financial Analysis.





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

73. To view the covenant compliance status of the customer, click **Evaluate** in the **Covenant Analysis** tile. The *Covenant Analysis* window appears:

# Facility Review User Manual




|   |  |
|---|--|
| <p>N.A.</p> <p>No of New Covenants Proposed</p> | <p>0</p> <p>No of Existing Covenants</p> |
|---|--|

**Filter** *Type to filter*

|                                     |   |   |  |   |   |
|-------------------------------------|---|---|--|---|---|
| <input checked="" type="checkbox"/> |  <b>DebtByEquity ratio should be less than 1</b>   | <b>Covenant Code:</b> DebtByEquity<br><b>Classification:</b> External<br><b>Start Date:</b> Jul 1, 2019   | <b>Covenant Type:</b> Financial<br><b>Frequency:</b> Quarterly<br><b>End Date:</b> Dec 4, 2028     | <b>Description:</b> DebtByEquity<br><b>Linked Facility:</b> FAC00401<br><b>Next Check Date:</b> Feb 18, 2020                    | <div>View Linkage</div> <div>Covenant History</div> |
| <input type="checkbox"/>            |  <b>Pollution Certificate ratio should be null null</b> <span>met with 1</span>                    | <b>Covenant Code:</b> POLC<br><b>Classification:</b> External<br><b>Start Date:</b> Sep 19, 2018          | <b>Covenant Type:</b> Non Financial<br><b>Frequency:</b> Quarterly<br><b>End Date:</b> Dec 4, 2028 | <b>Description:</b> Pollution Certificate<br><b>Linked Facility:</b> F202049<br><b>Next Check Date:</b> Jun 16, 2020            | <div></div> <div></div>                             |
| <input type="checkbox"/>            |  <b>Fire safety</b> <span>NEW</span>   | <b>Covenant Code:</b> CVNTFACDBE<br><b>Classification:</b> External<br><b>Start Date:</b> Sep 19, 2018    | <b>Covenant Type:</b> Non Financial<br><b>Frequency:</b> Monthly<br><b>End Date:</b> Dec 4, 2028   | <b>Description:</b> Fire safety<br><b>Linked Facility:</b> FAC00018<br><b>Next Check Date:</b> Feb 23, 2020                     | <div></div> <div></div>                             |
| <input type="checkbox"/>            |  <b>DSCR on the basis of EBITDA ratio should be greater than 1.25</b> <span>breached with 1</span> | <b>Covenant Code:</b> DSCROBOEBITDA<br><b>Classification:</b> Internal<br><b>Start Date:</b> Sep 19, 2018 | <b>Covenant Type:</b> Financial<br><b>Frequency:</b> Quarterly<br><b>End Date:</b> Dec 4, 2028     | <b>Description:</b> DSCR on the basis of EBI...<br><b>Linked Facility:</b> PTY192560509<br><b>Next Check Date:</b> Mar 15, 2020 | <div></div> <div></div>                             |

(showing 1 record(s) out of 15)

 Filter

|  |   |  |   |
|--|---|--|---|
| <input type="checkbox"/>  | <b>DebtByEquity ratio should be less than 1</b><br><b>Covenant Code:</b> DebtByEquity<br><b>Classification:</b> External<br><b>Start Date:</b> Jul 1, 2019                        | <b>Covenant Type:</b> Financial<br><b>Frequency:</b> Quarterly<br><b>End Date:</b> Dec 4, 2028   | <b>Description:</b> DebtByEquity<br><b>Linked Facility:</b> FAC00401<br><b>Next Check Date:</b> Feb 18, 2020  |
| <input type="checkbox"/>  | <b>Fire safety</b> <span>NEW</span><br><b>Covenant Code:</b> CVNTFACDBE<br><b>Classification:</b> External<br><b>Start Date:</b> Sep 19, 2018                                     | <b>Covenant Type:</b> Non Financial<br><b>Frequency:</b> Monthly<br><b>End Date:</b> Dec 4, 2028 | <b>Description:</b> Fire safety<br><b>Linked Facility:</b> FAC00018<br><b>Next Check Date:</b> Feb 23, 2020   |
| <input type="checkbox"/>  | <b>DSCR on the basis of EBITDA ratio should be greater than 1.25</b><br><b>Covenant Code:</b> DSCROBOEBITDA<br><b>Classification:</b> Internal<br><b>Start Date:</b> Sep 19, 2018 | <b>Covenant Type:</b> Financial<br><b>Frequency:</b> Quarterly<br><b>End Date:</b> Dec 4, 2028   | <span>breached with 1</span><br><b>Description:</b> DSCR on the basis of EBI...<br><b>Linked Facility:</b> PTY192560509<br><b>Next Check Date:</b> Mar 15, 2020 |

(showing 10 record(s) out of 15)

B

I

U

↶

A

- size - ▾

☰

☳

☵

☶

☷

☸

☹

☺

H1

H2

↻

↺

>

Enter text here...

No items to display.

100

# Chapter 4 - Proposal Evaluation

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

74. To filter the required new and existing covenants, click the **Filter** icon and specify the filter parameters or directly type the parameter in **Type to filter** text box.

75. To change the layout to table view, click the **Table view** icon.

76. To know with which entity a particular covenant is linked, click the hamburger icon in the covenant record and select **View Linkage**.

77. To view the covenant history, click the hamburger icon in the covenant record and select **Covenant History**.

78. After viewing the covenant details, **Post** the **Comments** and click **Close**. Met and Breached covenants are displayed in **Covenants** tile.

79. To view the terms & conditions compliance status of the customer, click **Review** in **T&C Analysis** tile. The *T&C Analysis* window appears:

ACME Corporation > T&C Analysis

0  
No Of New T&C Proposed

0  
No Of Existing T&C Compliance

New Terms And Conditions Proposed

Filter

Type to filter

×

Table view

Grid view

No items to display.

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

Existing Terms & conditions compliance

Filter

Type to filter

×

Table view

Grid view

No items to display.

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

Comment

Undo

Redo

B

I

U

T

A

- size -

☰

☷

☷

☷

☷

☷

☷

☷

H1

H2

🔗

🔗

➤

Enter text here...

Post

No items to display.

Close

# Chapter 4 - Proposal Evaluation

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

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

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

81. To change the layout to table view, click the **Table view** icon.

82. To delete a terms and conditions record, select the record and click the **D** icon.

83. To view more information about the terms and conditions, select the record and click the **V** icon.

84. After reviewing the terms and conditions, **Post** the **Comments** and click **Close**. Count of New, Removed and Modified terms and conditions is displayed in the **T&C Analysis** tile.

85. To modify the terms and conditions record, click **Edit** in the corresponding tile.

86. To capture comments for the terms and conditions analysis, click **Comment** in the corresponding tile.

87. After performing qualitative analysis for both the party and its child parties, click **Next** in the *Credit Evaluation* page. The *Comments* page appears:

Comments

Screen ( 4 / 4)

Enter text here...

Post

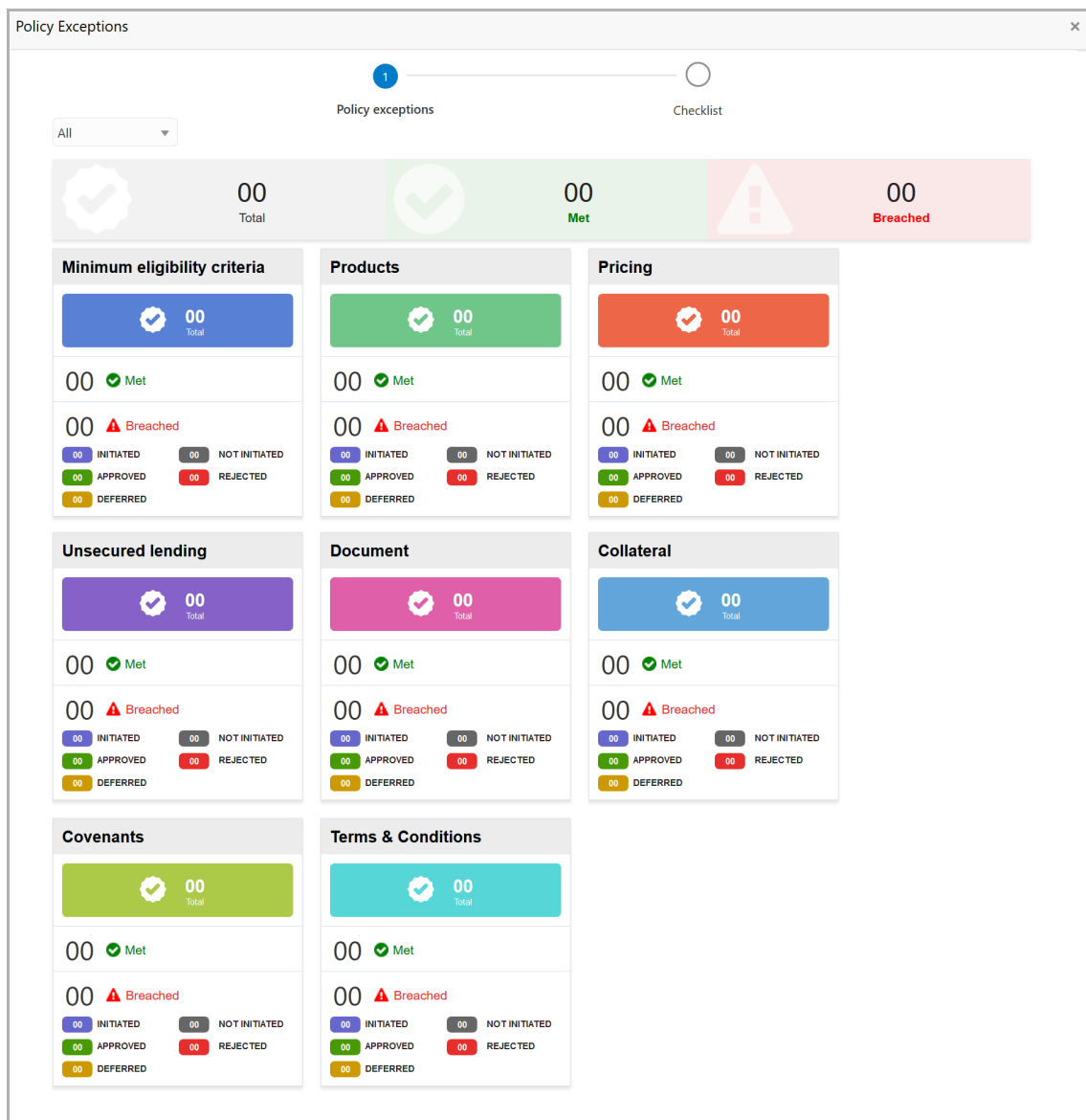
No items to display.

Hold Back Next Save & Close Submit Cancel

88. Type the overall **Comments** for the credit evaluation and click **Post**. Comment is posted below the **Comments** box.

89. Click **Submit**. The *Policy Exception* window appears:

# Chapter 4 - Proposal Evaluation

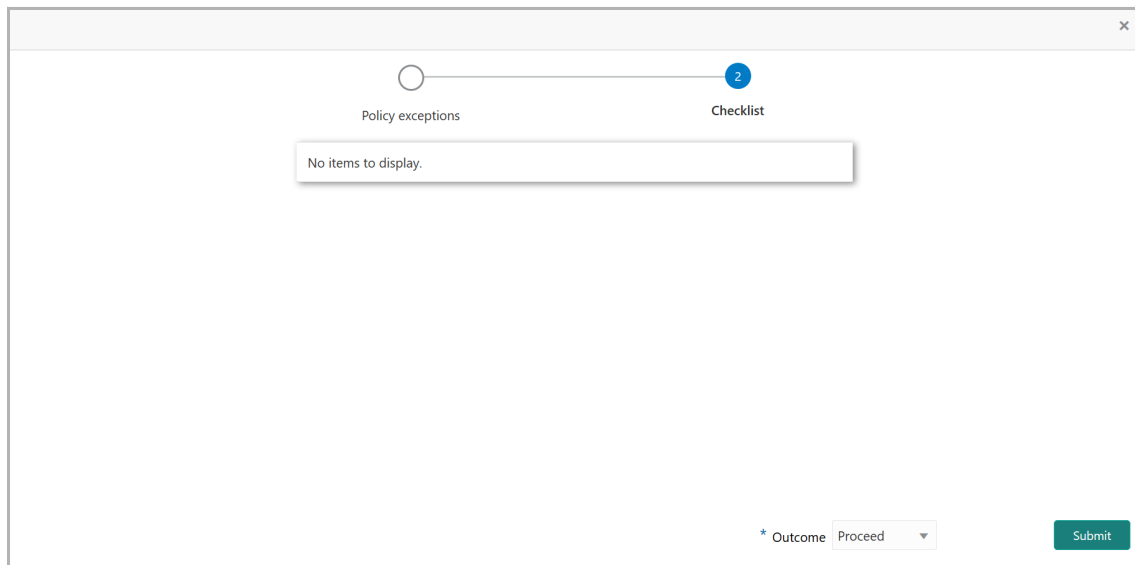


By default, policy exceptions are displayed for both the organization (party) and its child party.

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

91. Click the **Checklist** data segment.

# Chapter 4 - Proposal Evaluation



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

92. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

93. Click **Submit**.



For information on **Write up** data segment, refer Proposal Initiation Chapter.

# Chapter 4 - Proposal Evaluation

## Legal Evaluation

To perform legal evaluation for the customer, perform the following steps:

94. In OBCFPM, navigate to **Tasks > Free Tasks**. The *Free Task* page appears:

| Action         | Priority | Application Date | Application Number | Branch | Customer Number | Amount | Process Name        |
|----------------|----------|------------------|--------------------|--------|-----------------|--------|---------------------|
| Acquire & Edit | Low      |                  | APP20585907        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  | APP20585906        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0012            | 004    | PTY001          | £0.00  | Economic Dependence |

95. **Acquire & Edit** the required Legal Evaluation task. The *Legal Evaluation - Customer Summary* page appears:

# Facility Review User Manual

106



# Chapter 4 - Proposal Evaluation



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

96. After reviewing the *Customer Summary*, click **Next**. the Summary page appears:

Summary

Screen ( 2 / 4 )

Corporation

Amendment impact overview

EntitiesFacilitiesCollateralsCovenantsTerms & conditions

Facilities Amendment Summary

| Entity       | Customer Name | Existing Facility | Outstanding Facility | Available Facility | Proposed Facility |
|--------------|---------------|-------------------|----------------------|--------------------|-------------------|
| PTY192590532 | UK            |                   |                      | 100000             |                   |
| PTY192590532 | UK            |                   |                      | 3500000            |                   |
| PTY192590532 | UK            |                   |                      | 500000             |                   |

Facilities

Facility Transfer

Amount

Overdue

Facility Covenants

Facility T&c

No Anomaly

Filter

Type to filter

Show All

STWCIND1

☒

Facility Id: F19259966

Facility Description: Short Term WC IND

Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:

Facility Category:

Facility Type: Funded

Next Review Date: Dec 2, 2019

STWCUK1

☐

Facility Id: F19259965

Facility Description: Short Term WC UK

Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:

Facility Category:

Facility Type: Funded

Next Review Date: Dec 2, 2019

Hold

Back

Next

Save & Close

Cancel

97. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

Facilities

Facility Transfer

Filter

Type to filter

+

List View

Table View

Transfer Ref. No.: TR2011036118

From facility: LIN21

To facility: LIN41

Transfer amount: £1,000.00

Effective from: 20-11-28

Expiry date: 20-11-30

Hold

Back

Next

Save & Close

Cancel

107

# Chapter 4 - Proposal Evaluation

98. Click the **Add** icon. The *Transfer Facility* window appears:

Transfer Facility

From entity

PTY201344330 -

From facility

LIN21

To entity

PTY201344330 -

To facility

LIN41

| From Line Code          | To Line Code            |
|-------------------------|-------------------------|
| LIN2                    | LIN4                    |
| <b>Facility Amount</b>  | <b>Facility Amount</b>  |
| \$1,600.00              | \$1,800.00              |
| <b>Available Amount</b> | <b>Available Amount</b> |
| \$1,600.00              | \$1,800.00              |
| <b>Facility Type</b>    | <b>Facility Type</b>    |
| Term Loan               | Term Loan               |
| <b>Facility Name</b>    | <b>Facility Name</b>    |
| Test2                   | Test1                   |
| <b>Start Date</b>       | <b>Start Date</b>       |
| 20-01-07                | 21-02-07                |
| <b>Expiry Date</b>      | <b>Expiry Date</b>      |
| N/A                     | N/A                     |

Transfer currency \*

GBP

Effective from \*

Transfer Amount \*

£1,000.00

Expiry Date \*

Create

Close

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

99. Select the entity to which the facility has to be transferred from the **To entity** drop down list.

100. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.

101. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date

# Chapter 4 - Proposal Evaluation

- Expiry Date

102. Select the **Transfer Currency** in which the amount has to be transferred.

103. Specify the amount to be transferred in the **Transfer Amount** field.

104. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.

105. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.

106. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.

107. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.

108. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

109. To delete the transfer details, select the required item and click the delete icon.

110. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.

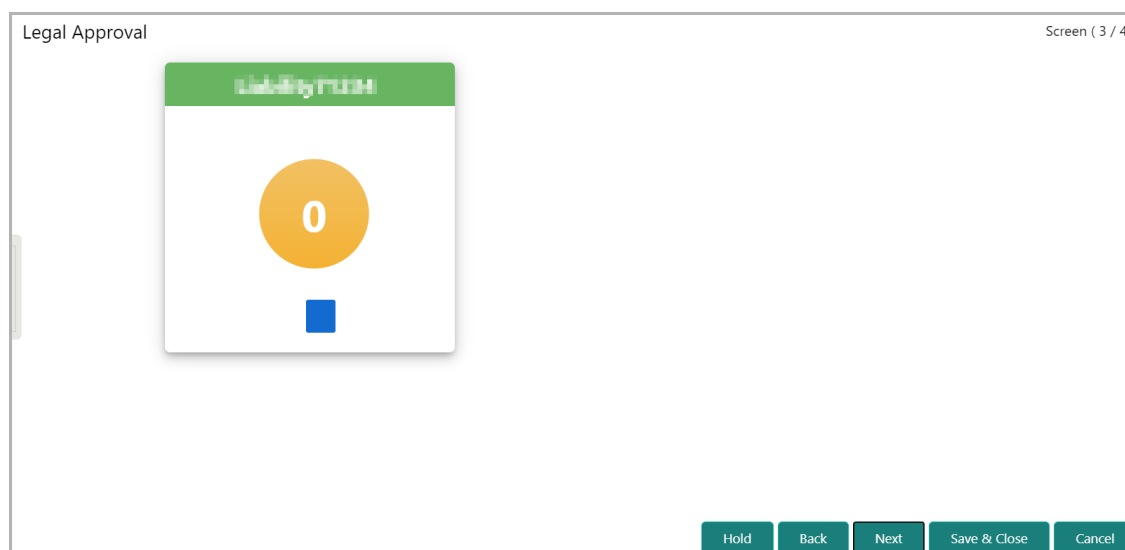
111. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer**. *Facilities* page appears.



For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer [“Basic Info” on page 119](#).

112. To view the party details, click the **Entities** tab in *Summary* page.

113. To go to the *Legal Approval* page, click **Next**.



# Chapter 4 - Proposal Evaluation

In *Legal Approval* page, you can perform legal evaluation for both the party and the child parties by answering simple questions related to the evaluation:

114. To initiate the evaluation, click **Start**. The *Questionnaire* window appears:

The screenshot shows a 'Questionnaire' window titled 'Financial Legal'. At the top, there are navigation buttons: '< Previous Category' and 'Next Category >'. On the right, a 'Total Score 5' is displayed. The main content area has a header 'Financial Legal' and a 'Score 5' badge. Below this is the question 'Is this year profit good?'. There are two radio button options: 'No' and 'Yes'. The 'Yes' option is selected, indicated by a green bar. Below the options is a 'Comment' text area. At the bottom right, there are 'Cancel' and 'Save' buttons.

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

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

A score is generated and displayed for the sector based on each answer provided.

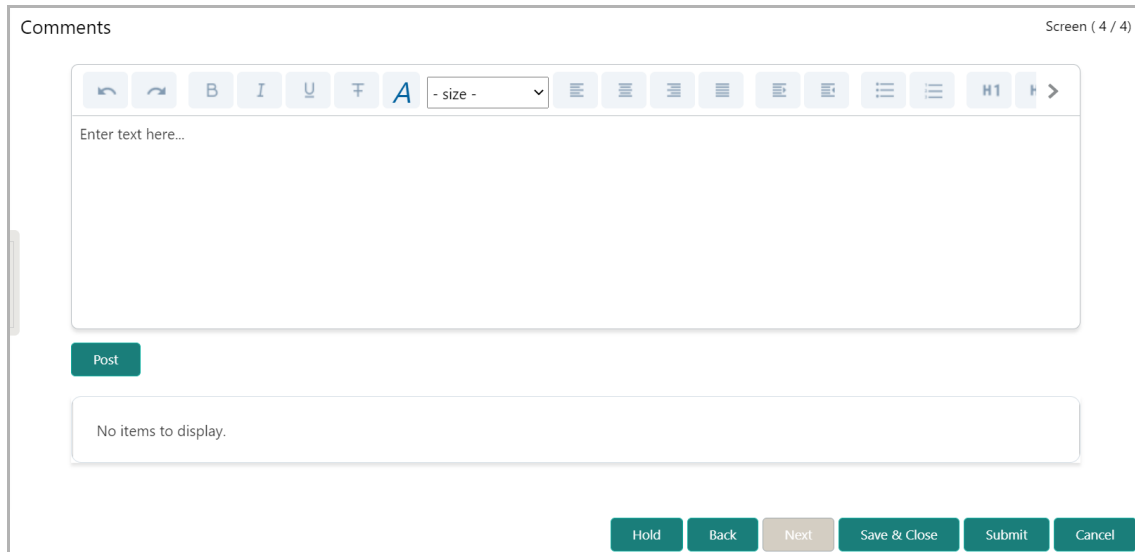
117. Click **Save**.

After performing legal analysis for both the party and the child parties, the *Legal Approval* page with the cumulative score appears:

The screenshot shows the 'Legal Approval' page. At the top left, it says 'Legal Approval' and at the top right, 'Screen ( 3 / 4 )'. In the center, there is a large orange circle with the number '10' inside it. Below the circle is a 'Review' button. At the bottom of the page, there is a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

# Chapter 4 - Proposal Evaluation

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

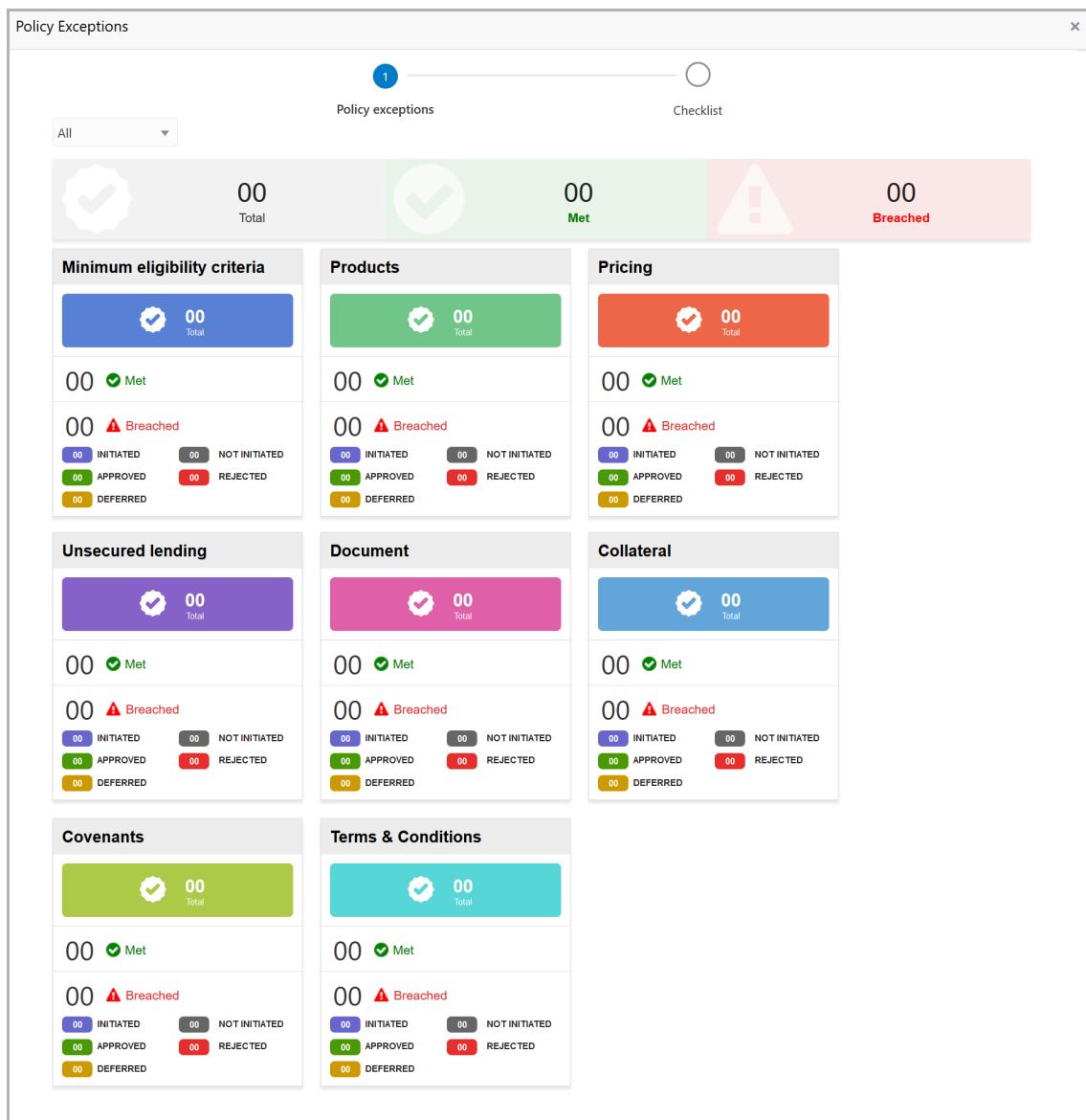


The screenshot shows a web interface titled "Comments" in the top left corner, with "Screen ( 4 / 4 )" in the top right. Below the title is a rich text editor toolbar containing icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), text color (A), font size (size), bulleted list, numbered list, decrease indent, increase indent, link, unlink, table, and a right arrow. Below the toolbar is a large text input area with the placeholder text "Enter text here...". Underneath the input area is a green "Post" button. Below the "Post" button is a box containing the text "No items to display.". At the bottom of the interface is a row of navigation buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

119. Type the overall **Comments** for the legal evaluation and click **Post**. Comment is posted below the **Comments** box.

120. Click **Submit**. The *Policy Exceptions* window appears:

# Chapter 4 - Proposal Evaluation



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

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

122. Click the **Checklist** data segment.

# Chapter 4 - Proposal Evaluation

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

123. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

124. Click **Submit**.



For information on **Write up** data segment, refer Proposal Initiation Chapter.

## Risk Evaluation

Risk evaluation is similar to the legal evaluation. Refer [“Legal Evaluation” on page 105](#) for information on performing risk evaluation.

After submitting all the evaluation tasks, the system will create the proposal structuring task.

# Chapter 4 - KYC Check

## KYC Check

This is an optional stage. If the KYC details are available for the party and child party, the banker can add the KYC details during the Facility Review process. Adding KYC details helps the Approver to determine the originality of the customer.

### Steps to add KYC details

To add KYC details, perform the following steps:

1. In OBCFPM, navigate to **Tasks > Free Tasks**. The *Free Task* page appears:

| Action         | Priority | Application Date | Application Number | Branch | Customer Number | Amount | Process Name        |
|----------------|----------|------------------|--------------------|--------|-----------------|--------|---------------------|
| Acquire & Edit | Low      |                  | APP20585907        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  | APP20585906        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0012            | 004    | PTY001          | £0.00  | Economic Dependence |

2. **Acquire & Edit** the required KYC task. The *KYC Evaluation - Customer Summary* page appears:



# Chapter 4 - KYC Check

Facility Review Process - KYC Evaluation

Customer Summary

Screen 1 / 7 of 8

Customer Information

Customer Name: ABC Corporation

Demographic Type: Corporate

Entity Relationship: Subsidiary

Country: INDIA

Party ID: P1112569593

Register No: RNS3434231

Entity Address: P1112569593

Entity Date: Jun 27, 2021

Is KYC Complete: No

Shareholders: 2

Contractors: 2

Guarantors: 2

Bankers: 1

Facility Summary

Liability Sanctioned Amount: \$20,000,000.00

Liability Utilized Amount: \$15,757,000.00

Liability Overutilized Amount: \$0.00

\$18,000.00

\$100.00

\$2,500,000.00

\$1,500,000.00

\$1,000.00

\$1,000.00

Short Term Loan

Long Term Loan

Long Term Working Capital

Short Term Working Capital

Letter of Credit

Guarantee

204

154

64

4

0

0

Utilized

Approved Facility Amount

Collateral summary

Total collateral value: \$0.00

0%

No data to display

Existing facilities held with other Bank

Total existing facilities: \$0.00

Takeover amount: \$0.00

Takeover in this application: \$0.00

Pricing

Total Pricing: 0

Interest: 0

Charges: 0

Commission: 0

Added: Modified: Removed: Added: Modified: Removed: Added: Modified: Removed:

Covenants

Total Covenants: 15

7 Financial

8 Financial

12 Financial

3 Financial

1 Newly Added: Financial

1 Added: Financial

0 Breached: Financial

0 Non Financial

0 Non Financial

0 Non Financial

Terms & conditions

Total Terms and Conditions: 17

3 Pre-disbursement

14 Pre-disbursement

0 Post-disbursement

0 Newly added: Pre-disbursement

0 Pre-disbursement

0 Pre-disbursement

0 Breached: Pre-disbursement

0 Pre-disbursement

Financial Profile

Show results for previous 2 years

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

Long Term Debt: \$10,000,000.00 11.11% \$10,000,000.00 0%

Profit/Loss after tax: \$14,000,000.00 -7.14% \$13,000,000.00 0%

Total Non-Current Assets: \$5,000,000.00 12.5% \$5,000,000.00 0%

Total Revenue: \$10,000,000.00 4.0% \$10,000,000.00 0%

Other Long Term Liabilities: \$2,777,000.00 0% \$2,777,000.00 0%

Projections

Show results for next 3 years

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

No data to display

Upcoming events

View all

February 2020

12-February-2020

No items to display

Group entities

4

Scores

40 of 61

Risk Evaluation

7 of 15

Legal Evaluation

7 of 10

Credit Evaluation

26 of 36

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

AAA

BBB

2019

Project Summary

No data to display

Next

Back

Open & Close

Cancel

# Chapter 4 - KYC Check



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

3. After reviewing the *Customer Summary*, click **Next**. The *Summary* page appears:

Summary

Screen ( 2 / 4)

Corporation

Amendment impact overview

EntitiesFacilitiesCollateralsCovenantsTerms & conditions

Facilities Amendment Summary

| Entity       | Customer Name | Existing Facility | Outstanding Facility | Available Facility | Proposed Facility |
|--------------|---------------|-------------------|----------------------|--------------------|-------------------|
| PTY192590532 | UK            |                   |                      | 100000             |                   |
| PTY192590532 | UK            |                   |                      | 3500000            |                   |
| PTY192590532 | UK            |                   |                      | 500000             |                   |

Facilities

Facility Transfer

Amount

Overdue

Facility Covenants

Facility T&c

No Anomaly

Filter

Type to filter

Show All

STWCIND1

☒

Facility Id: F19259966  
Facility Description: Short Term WC IND  
Parent Line Number: STWC1 - Short  
Term Working Capital

Requested Amount:

Facility Category:

Facility Type: Funded

Next Review Date: Dec 2, 2019

STWCUK1

☐

Facility Id: F19259965  
Facility Description: Short Term WC UK  
Parent Line Number: STWC1 - Short  
Term Working Capital

Requested Amount:

Facility Category:

Facility Type: Funded

Next Review Date: Dec 2, 2019

Hold

Back

Next

Save & Close

Cancel

4. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

FacilitiesFacility Transfer

Filter

Type to filter

+

List View

Table View

Transfer Ref. No.: **TR2011036118**

From facility: **LIN21**

To facility: **LIN41**

Transfer amount: **£1,000.00**

Effective from: **20-11-28**

Expiry date: **20-11-30**

Hold

Back

Next

Save & Close

Cancel

86

# Chapter 4 - KYC Check

5. Click the **Add** icon. The *Transfer Facility* window appears:

Transfer Facility

From entity

PTY201344330 -

From facility

LIN21

To entity

PTY201344330 -

To facility

LIN41

| From Line Code          | To Line Code            |
|-------------------------|-------------------------|
| LIN2                    | LIN4                    |
| <b>Facility Amount</b>  | <b>Facility Amount</b>  |
| \$1,600.00              | \$1,800.00              |
| <b>Available Amount</b> | <b>Available Amount</b> |
| \$1,600.00              | \$1,800.00              |
| <b>Facility Type</b>    | <b>Facility Type</b>    |
| Term Loan               | Term Loan               |
| <b>Facility Name</b>    | <b>Facility Name</b>    |
| Test2                   | Test1                   |
| <b>Start Date</b>       | <b>Start Date</b>       |
| 20-01-07                | 21-02-07                |
| <b>Expiry Date</b>      | <b>Expiry Date</b>      |
| N/A                     | N/A                     |

Transfer currency \*

GBP

Effective from \*

Transfer Amount \*

£1,000.00

Expiry Date \*

Create

Close

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.
7. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.
8. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date
- Expiry Date

# Chapter 4 - KYC Check

9. Select the **Transfer Currency** in which the amount has to be transferred.
10. Specify the amount to be transferred in the **Transfer Amount** field.
11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.
14. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.
15. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.


16. To delete the transfer details, select the required item and click the delete icon.
17. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.
18. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer**. *Facilities* page appears.



For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer [“Basic Info” on page 119](#).

19. To view the party details, click the **Entities** tab in *Summary* page.
20. To go to the *KYC* page, click **Next**.

KYC

|   |                         |                       |              |   |
|---|-------------------------|-----------------------|--------------|---|
|  | Party Id : PTY201774545 | Entity Type : Pvt Ltd | KYC Status : | : |
|   | Verification Date :     | KYC Method :          |              |   |

HoldBackNextSave & CloseCancel

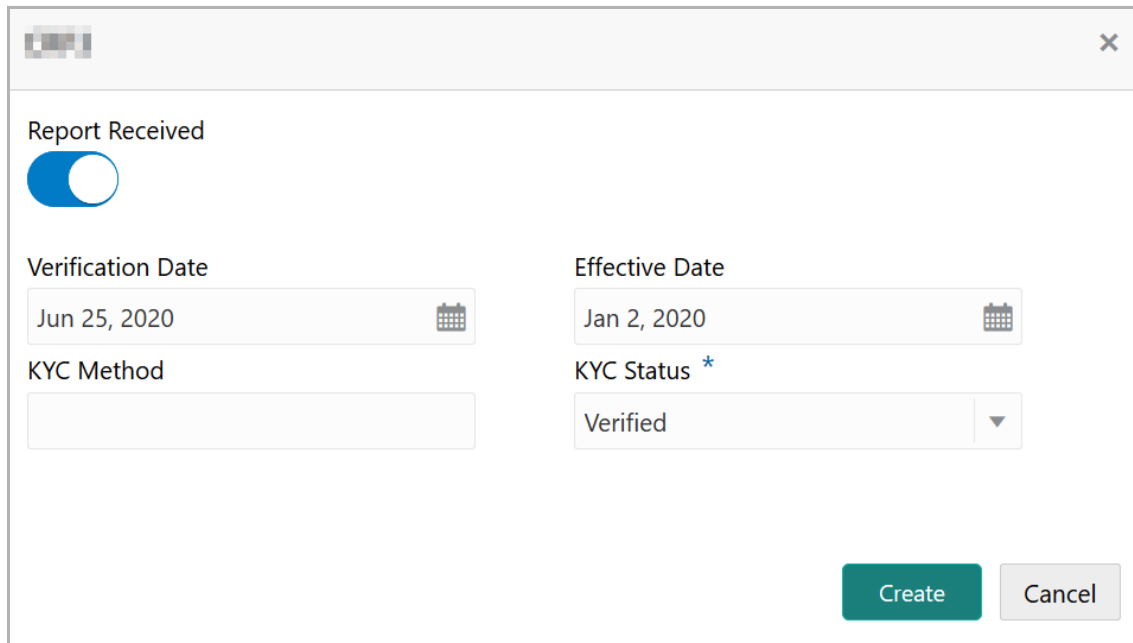
In the *KYC* page, provision to add KYC details for the party and all its child parties is provided.

21. Click or mouse hover on the hamburger icon in the corresponding record. The following options appears:
  - KYC Details

## Chapter 4 - KYC Check

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

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



Report Received ☒

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method:

KYC Status: Verified

Create Cancel

23. If KYC report is available for the party / child party, enable the **Report Received** switch.

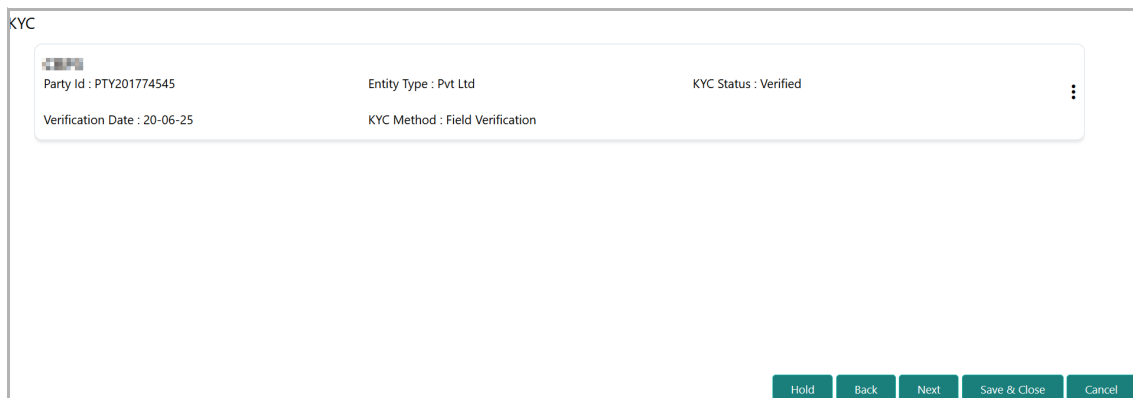
24. Click the calendar icon and select the KYC **Verification Date**.

25. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.

26. Type the **KYC Method**. For example: Field verification is a KYC Method.

27. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.

28. Click **Create**. KYC details are updated in the *KYC* page as shown below:



KYC

Party Id : PTY201774545 Entity Type : Pvt Ltd KYC Status : Verified

Verification Date : 20-06-25 KYC Method : Field Verification

Hold Back Next Save & Close Cancel

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

# Chapter 4 - KYC Check

The screenshot shows a web interface for KYC evaluation. At the top, there are navigation buttons: '< Previous Category' and 'Next Category >'. On the right, a 'Total Score 9' is displayed. The main section is titled 'Profitability' and contains a question: 'Is the real financial strength significantly different from what is reflected in the financial statement?'. Below the question are two radio button options: 'Yes' (selected) and 'No'. There is also a 'Comment' text area. At the bottom right, there are 'Cancel' and 'Save' buttons. A 'Score 3' badge is visible next to the question.

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

31. 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.

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

The screenshot shows a table titled 'KYC' with three rows of evaluation results. Each row contains the following information: Party Id, Entity Type, KYC Status, Verification Date, KYC Method, and Evaluation Score. The first row shows 'Yet To Verify' status, the second shows 'Verification Failed', and the third shows 'Verified' status. At the bottom of the table, there are buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

| Party Id     | Entity Type | KYC Status          | Verification Date | KYC Method | Evaluation Score |
|--------------|-------------|---------------------|-------------------|------------|------------------|
| PTY201644281 | Pvt Ltd     | Yet To Verify       | 20-04-06          |            | 9                |
| PTY201644282 | Pvt Ltd     | Verification Failed | 20-06-15          |            |                  |
| PTY201644283 | Pvt Ltd     | Verified            | 20-06-14          |            |                  |

33. After adding KYC details or performing KYC evaluation for both the party and child parties, click **Next**. The *Comments* page appears:

Comments

Screen ( 4 / 4 )

B

I

U

T

A

- size -

H1

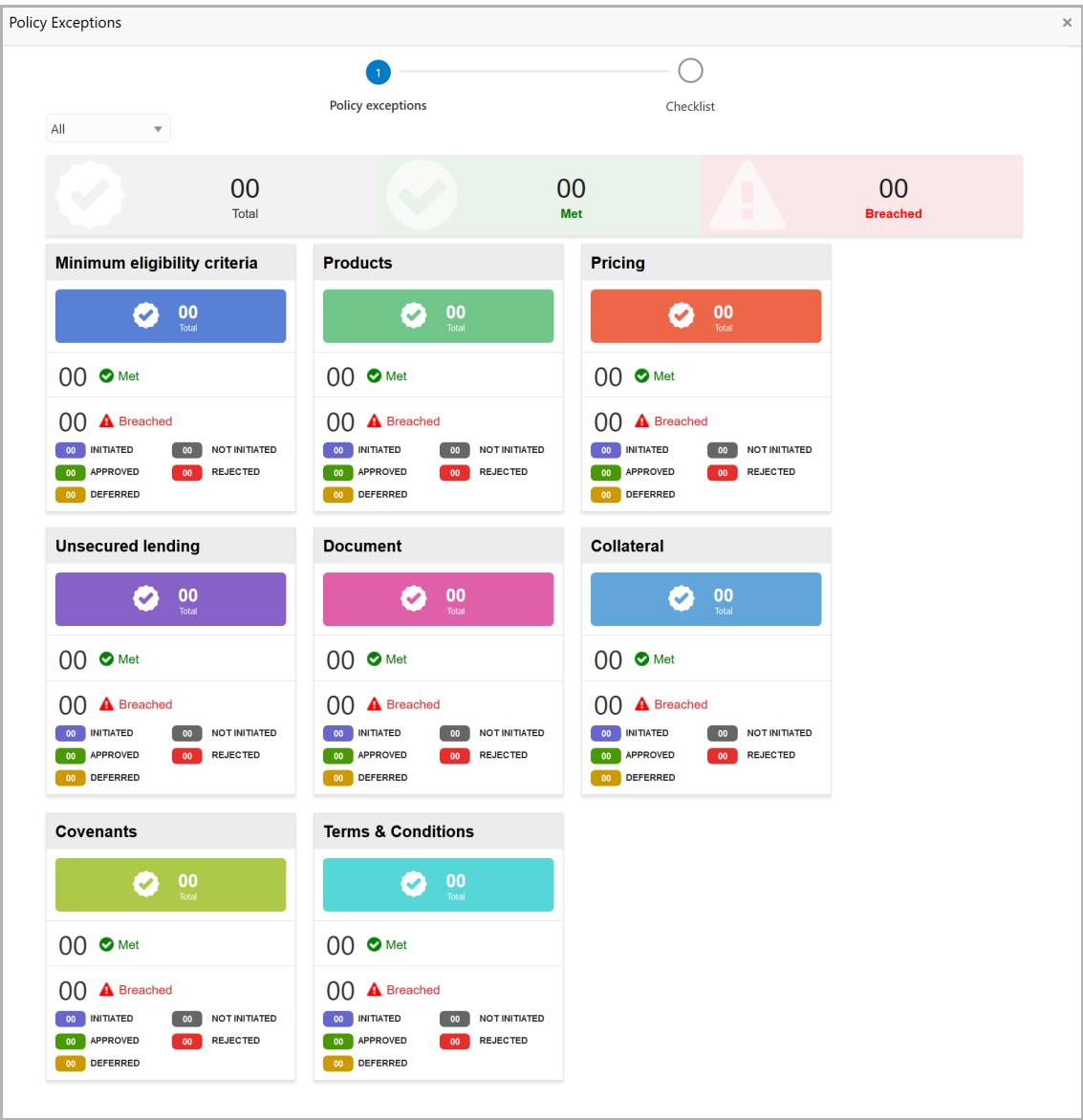
Enter text here...

Post

No items to display.

- 34. Post** comments, if required. Posted comment is displayed below the **Comments** box.
- 35.** Click **Submit**. The *Policy exceptions* window appears:

# Chapter 4 - KYC Check



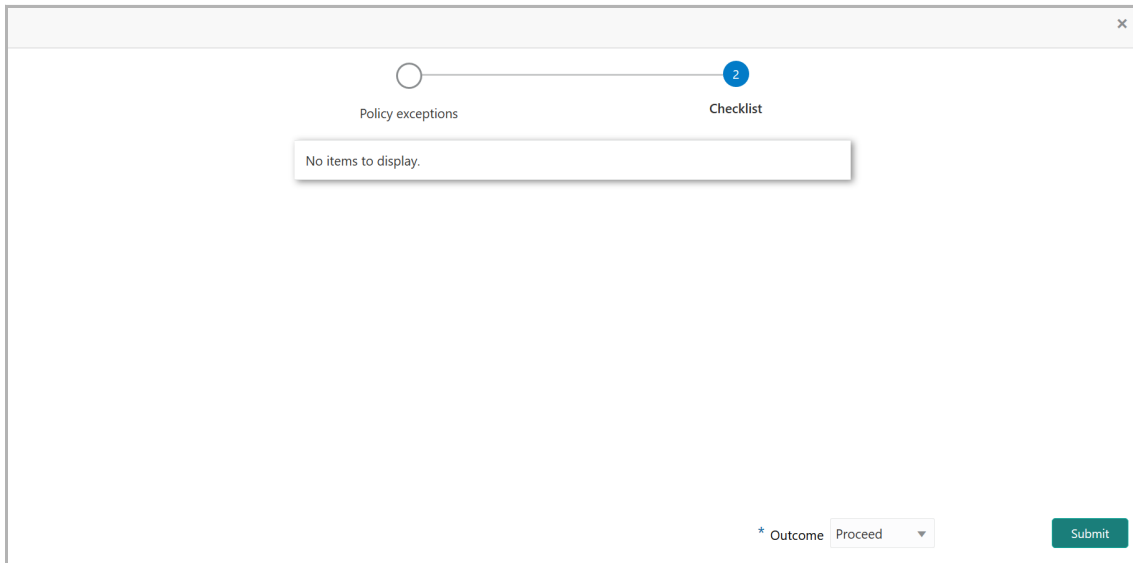
By default, policy exceptions are displayed for both the organization (party) and its child party.

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

37. Click the **Checklist** data segment.



## Chapter 4 - KYC Check



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

38. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

39. Click **Submit**.



For information on **Write up** data segment, refer Proposal Initiation Chapter.

# Chapter 4 - Proposal Structuring

## Proposal Structuring

In this stage, the user can propose an amount to the customer based on the scores obtained for each evaluation. Additionally, already added information about the collaterals, covenants, and terms & conditions can be viewed, modified and deleted or new collaterals, covenants, and terms & conditions can be added in this stage.

### Proposal Structuring Steps

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:

| Action         | Priority | Application Date | Application Number | Branch | Customer Number | Amount | Process Name        |
|----------------|----------|------------------|--------------------|--------|-----------------|--------|---------------------|
| Acquire & Edit | Low      |                  | APP20585907        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  | APP20585906        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0012            | 004    | PTY001          | £0.00  | Economic Dependence |

2. **Acquire & Edit** the required Proposal Structuring task. The *Proposal Structuring - Customer Summary* page appears.

## Customer Summary

This data segment is the graphical representation of customer information such as Facility Summary, Collateral Summary, Other Bank Facility, Covenants and Terms & Conditions.

# Chapter 4 - Proposal Structuring

Facility Review Process - Proposal Structuring

Customer Summary

17/18

Customer Information

Customer Name: ABC Corporation

Demographic Type: Corporate

Entity: Proprietary

Country: N/A

Party ID: P1111111111

Register No: R123456789

Entity ID: E123456789

Entity Type: E123456789

Entity Status: E123456789

Entity Address: E123456789

Entity City: E123456789

Entity State: E123456789

Entity Zip: E123456789

Entity Country: E123456789

Entity Phone: E123456789

Entity Email: E123456789

Entity Website: E123456789

Entity Social Media: E123456789

Entity Other: E123456789

Facility Summary

Liability Scheduled Amount: \$2,000,000.00

Liability Maturity Amount: \$5,177,000.00

Liability Overhead Amount: \$0.00

\$2,000,000.00

\$5,177,000.00

\$0.00

Short Term Debt

Long Term Debt

Long Term Debt - Capital

Short Term Debt - Capital

Letter of Credit

Guarantee

Collateral summary

Total collateral value: \$0.00

Collateral %: 0%

No data to display

Existing facilities held with Other Bank

Total existing facilities: \$0.00

Takeover amount: \$0.00

Takeover in this application: \$0.00

Pricing

Total Pricing: 0

Interest: 0

Charges: 0

Commission: 0

Added: Modified: Removed: Added: Modified: Removed: Added: Modified: Removed:

Covenants

Total Covenants: 15

7: Financial

8: Financial

12: Financial

3: Financial

1: Newly Added

1: Added

0: Breached

Terms & conditions

Total Terms and Conditions: 17

3: Financial

14: Financial

14: Financial

0: Financial

0: Newly Added

0: Added

0: Breached

Financial Profile

Show results for previous 2 years

Category: 2019-2020

Variance %: 2019-2020

Variance %: 2020-2021

Long Term Debt: \$5,000,000.00

Profit/Loss after tax: \$14,000,000.00

Total Non-Current Assets: \$5,000,000.00

Total Revenue: \$10,000,000.00

Other Long Term Liabilities: \$2,777,000.00

Projections

Show results for next 3 years

Category: 2021-2022

Variance %: 2022-2023

Variance %: 2023-2024

No data to display

Upcoming events

12-February-2020

No items to display

Group entities

4

Scores

40 of 61

Risk Evaluation

7 of 15

Legal Evaluation

7 of 10

Credit Evaluation

26 of 36

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

AAA

BBB

BBB

Project Summary

No data to display

# Chapter 4 - Proposal Structuring



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

3. After reviewing the *Customer Summary*, click **Next**. The *Liability* page appears.

## Liability

For information on actions that can be performed in the this data segment, refer “[Liability](#)” on page 115.

Upon clicking **Next** in the *Liability* page, the *Summary* page appears.

## Summary

The *Summary* page displays all the information added in the previous stages for verification.

Summary

Screen ( 2 / 4 )

Corporation

Amendment impact overview

Entities

Facilities

Collaterals

Covenants

Terms & conditions

Facilities Amendment Summary

| Entity       | Customer Name | Existing Facility | Outstanding Facility | Available Facility | Proposed Facility |
|--------------|---------------|-------------------|----------------------|--------------------|-------------------|
| PTY192590532 | UK            |                   |                      | 100000             |                   |
| PTY192590532 | UK            |                   |                      | 3500000            |                   |
| PTY192590532 | UK            |                   |                      | 500000             |                   |

Facilities

Facility Transfer

Amount

Overdue

Facility Covenants

Facility T&c

No Anomaly

0

0

0

0

15

Over utilization

Facility review overdue

Breached

Breached

Facilities with no changes

Filter

Type to filter

Show All

STWCIND1

☒

Facility Id: F19259966

Facility Description: Short Term WC IND

Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:

Facility Category:

Facility Type: Funded

Next Review Date: Dec 2, 2019

STWCUK1

☐

Facility Id: F19259965

Facility Description: Short Term WC UK

Parent Line Number: STWC1 - Short Term Working Capital

Requested Amount:

Facility Category:

Facility Type: Funded

Next Review Date: Dec 2, 2019

Hold

Back

Next

Save & Close

Cancel

4. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

# Chapter 4 - Proposal Structuring

Facilities

Facility Transfer

Filter

Type to filter

+

List View

Table View

Transfer Ref. No.: **TR2011036118**

From facility: **LIN21**

To facility: **LIN41**

Transfer amount: **£1,000.00**

Effective from: **20-11-28**

Expiry date: **20-11-30**

Hold

Back

Next

Save & Close

Cancel

5. Click the **Add** icon. The *Transfer Facility* window appears:

Transfer Facility

From entity

PTY201344330 -

To entity

PTY201344330 -

From facility

LIN21

To facility

LIN41

|                         |                         |
|-------------------------|-------------------------|
| <b>From Line Code</b>   | <b>To Line Code</b>     |
| LIN2                    | LIN4                    |
| <b>Facility Amount</b>  | <b>Facility Amount</b>  |
| \$1,600.00              | \$1,800.00              |
| <b>Available Amount</b> | <b>Available Amount</b> |
| \$1,600.00              | \$1,800.00              |
| <b>Facility Type</b>    | <b>Facility Type</b>    |
| Term Loan               | Term Loan               |
| <b>Facility Name</b>    | <b>Facility Name</b>    |
| Test2                   | Test1                   |
| <b>Start Date</b>       | <b>Start Date</b>       |
| 20-01-07                | 21-02-07                |
| <b>Expiry Date</b>      | <b>Expiry Date</b>      |
| N/A                     | N/A                     |

Transfer currency \*

GBP

Transfer Amount \*

£1,000.00

Effective from \*

Expiry Date \*

Create

Close

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.
7. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.

# Chapter 4 - Proposal Structuring

8. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date
- Expiry Date

9. Select the **Transfer Currency** in which the amount has to be transferred.

10. Specify the amount to be transferred in the **Transfer Amount** field.

11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.

12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.

13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.

14. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.

15. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

16. To delete the transfer details, select the required item and click the delete icon.

17. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.

18. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer**. *Facilities* page appears.



For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer [“Basic Info” on page 119](#).

19. To view the party details, click the **Entities** tab in *Summary* page.

20. To go to the *Write Up* page, click **Next**.

# Chapter 4 - Proposal Structuring

## Write Up

For information on actions that can be performed in the this data segment, refer [“Write Up” on page 156](#).

Upon clicking **Next** in the *Write Up* page, the *Proposal Structuring* page appears.

## Proposal Structuring

This data segment allows the user to propose a facility amount for the customer based on the customer evaluation.



In this chapter, only the procedure to propose facility amount is provided.

For information on **Actions** that can be performed for the facility (such as **Create Sub Limit**, **Remove Facility**, and **Link Document**) and for information on viewing and managing Facility, Collateral, Covenants, and Terms & Conditions, refer [“Basic Info” on page 119](#).

Proposal Structuring Screen ( 5 / 6 )

Corporation

Amendment impact overview

Facilities Collaterals Covenants Terms & Conditions

**Amount** **Overdue** **Facility Covenants** **Facility T&C** **No Anomaly**

Over utilization Facility review overdue Breached Breached Facilities with no changes

Filter Type to filter + T Actions

**STWCIND1**

Facility Id: F19259966 Proposed Amount: Next Review Date: Dec 2, 2019

Requested Amount: Facility Description: Short Term WC IND Parent Line Number: STWC1 - Short Term Working Capital

Facility Type: Funded Facility Category: Released Amount: 1,000,000.00

Edit Facility Copy Facility Create Sub Limit Link Document

Hold Back Next

21. Click the Hamburger icon in the corresponding record and select **Edit Facility**. The *Facility Details* window appears:

# Chapter 4 - Proposal Structuring

Short Term WC IND - Working Capital Finance

### Facility Details

[Facility Basic Info](#)  
[Schedule](#)  
[Tenor Restrictions](#)  
[Exposure](#)  
[Fee](#)  
[Pool Linkage](#)  
[Pricing](#)  
[Facility collateral linkage](#)  
[Credit Rating](#)  
[FX Rate Revaluation](#)  
[Utilization History](#)

**Save**

|  |  |  |
|--|--|--|
| Line Code *  | Line Serial Number *   | Facility Description *   |
| STWCIND  | 1  | Short Term WC IND  |
| Parent Facility Id   | Parent Line Number   | Facility Type *  |
| F19256939  | STWC1 - Short Term Working Capital   | <input checked="" type="radio"/> Funded <input type="radio"/> Non Funded |
|  |  | <input type="checkbox"/> Cascade   |
| Facility Category  | Next Review Date *   | Line Start Date *  |
| Working Capital Finance  | Dec 2, 2019  | Jul 11, 2019   |
| Line Expiry Date *   | Currency *   | Requested Amount   |
| Apr 30, 2022   | USD  | 500,000.00   |
| Proposed Amount *  | Project Id   | Availability Period  |
| 200,000.00   |  | (in months)  |
| Commitment Status  | Secured?   | <input checked="" type="checkbox"/> Revaluation Required                 |
| <input type="radio"/> Committed <input type="checkbox"/> Cascade | <input checked="" type="checkbox"/> Secured <input type="checkbox"/> Cascade | <input checked="" type="checkbox"/> Rate Agreement Required              |
| <input type="radio"/> Uncommitted                                |  |  |
| Sanctioned Amount  | Utilized Amount  | Available Amount   |
| 1,000,000.00   | 1,000,000.00   | 0.00   |
| OSUC Amount  | Total repaid amount  | Outstanding utilized amount  |
| 0.00   | 0.00   | 0.00   |
| Net Utilization  | Peak Utilization   | Average Utilization  |
| 0.00   | 0.00   | 0.00   |
| Released Amount *  |  |  |
| 1,000,000.00   |  |  |

Additional Fields  
No Additional fields configured!

**Close**



For information about Schedule, Exposure, Fee, Pool Linkage, Pricing, Facility Collateral Linkage, Credit Rating, FX Rate Revaluation, and Utilization History menus, refer [“Basic Info” on page 119](#).

- Specify an amount in **Proposed Amount** field.
- Click **Save**. Proposed amount is added to the facility.
- To go to the *Comments* page, click **Next**.

## Comments

The *Comments* data segment allows to capture overall remarks for this stage. Posted comments are displayed at the bottom of the page to enable the user in identifying actions performed in this stage.



# Chapter 4 - Proposal Structuring

Comments Screen ( 4 / 4 )

Enter text here...

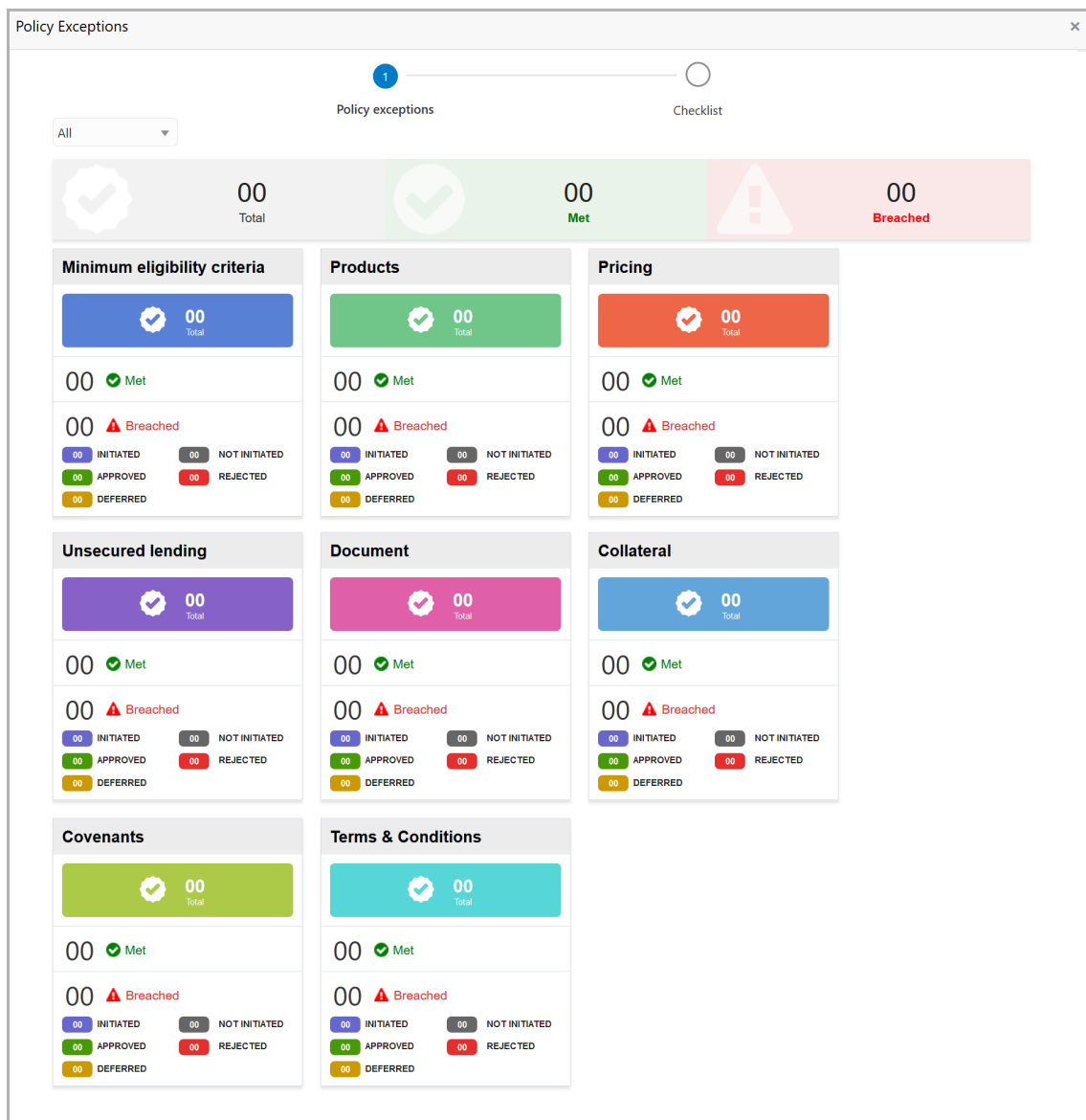
Post

No items to display.

Hold Back Next Save & Close Submit Cancel

25. Type the necessary comments in the text box and click **Post**. Comment is posted.
26. To hold the Facility Review process, click **Hold**.
27. To go back to the previous page, click **Back**.
28. To save and exit the process, click **Save & Close**.
29. To submit the task for review, click **Submit**.
30. To exit the process without saving the information, click **Cancel**.
31. Click **Submit**. The *Policy exceptions* window appears:

# Chapter 4 - Proposal Structuring



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

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

33. Click the **Checklist** data segment.

# Chapter 4 - Proposal Structuring

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.

34. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the Outcome as **Additional Info**.

35. Click **Submit**.

Upon selecting PROCEED and clicking Submit, the system will create the Proposal Review task.

# Chapter 4 - Proposal Review

---

## Proposal Review

In this stage, the senior credit officer in the bank can review the proposal and send it for approval if the proposal meets the banks criteria.

Entities such as Liability and Facility can be only viewed in this stage. Modification is not allowed. However, edit feature can be enabled by changing the settings in Business Process Maintenance.

For information on options and icons in this stage, refer any of the previous chapters.

# Chapter 4 - Proposal Approval

---

## Proposal Approval

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

Refer **Proposal Structuring** Chapter for field level explanation on all the data segments in this stage.

1. To approve the facility, select the **Outcome** of this stage as 'Approve'.
2. To reject the facility, select the **Outcome** of this stage as 'Reject'.

Upon approval of the proposal, the proposal is sent to the Draft Generation stage.

# Chapter 4 - Draft Generation

## Draft Generation

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

### Prerequisites

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

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

### Steps to generate draft

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

1. In OBCFPM, navigate to **Tasks > Free Tasks**. The *Free Task* page appears:

| Action         | Priority | Application Date | Application Number | Branch | Customer Number | Amount | Process Name        |
|----------------|----------|------------------|--------------------|--------|-----------------|--------|---------------------|
| Acquire & Edit | Low      |                  | APP20585907        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  | APP20585906        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0012            | 004    | PTY001          | £0.00  | Economic Dependence |

2. **Acquire & Edit** the required Draft Generation task. The *Draft Generation - Customer Summary* page appears:

# Facility Review User Manual

85

# Chapter 4 - Draft Generation



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

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

For information on actions that can be performed in the *Summary* page, refer [“Summary” on page 160](#).

Upon clicking **Next** in the *Summary* page, the *Draft Generation* page appears:

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

5. To view the generated draft document, click **View Document**.



# Chapter 4 - Draft Generation

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

Comments Screen ( 4 / 4 )

Enter text here...

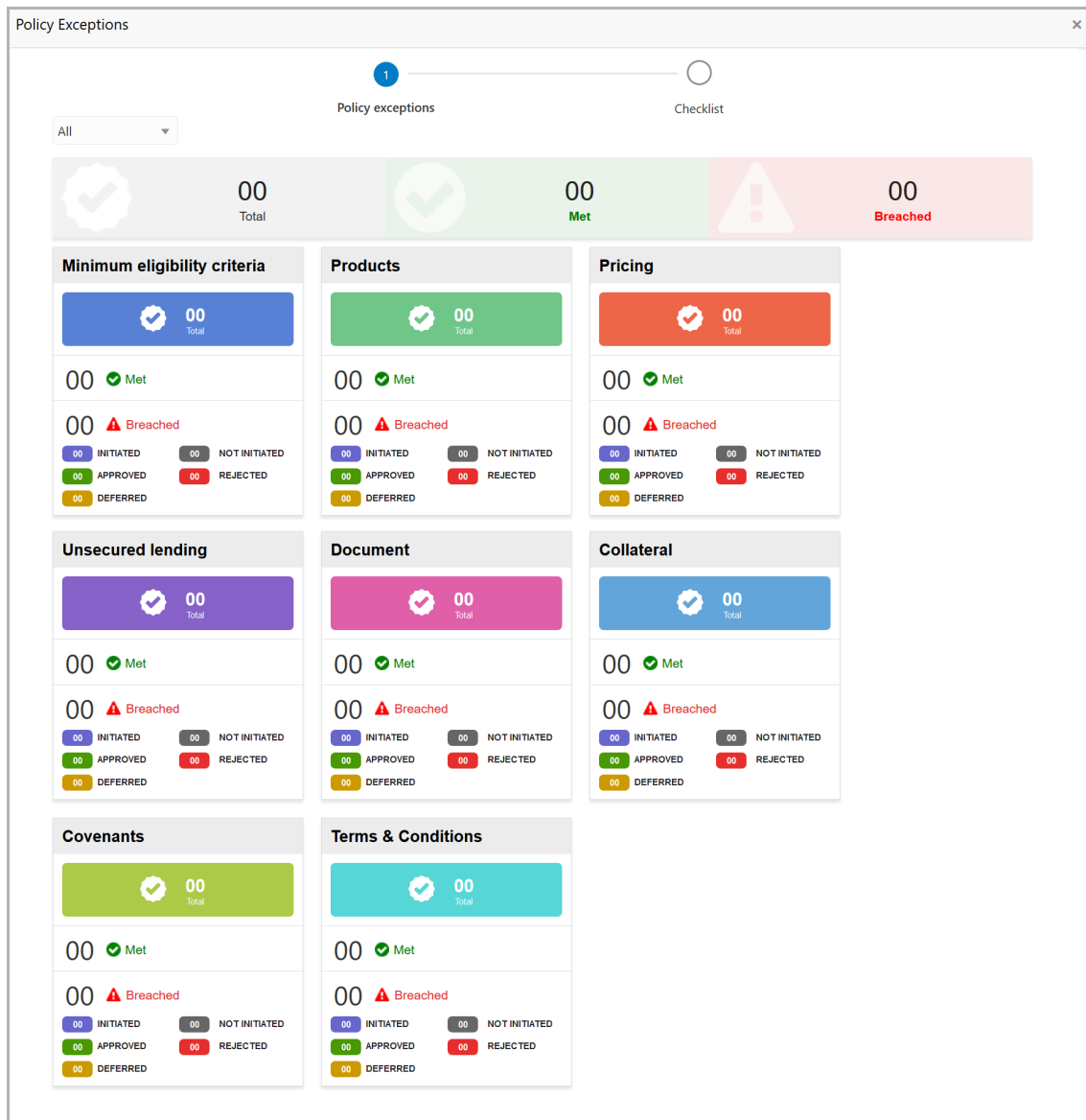
Post

No items to display.

Hold Back Next Save & Close Submit Cancel

8. **Post** comments for this stage, if required. Posted comment is displayed below the **Comments** box.
9. Click **Submit**. The *Policy exceptions* window appears:

# Chapter 4 - Draft Generation



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

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

# Chapter 4 - Draft Generation

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

12. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

13. Click **Submit**. The application is moved to the next stage based on the selected **Outcome**.



For information on **Write up** data segment, refer Proposal Initiation Chapter.

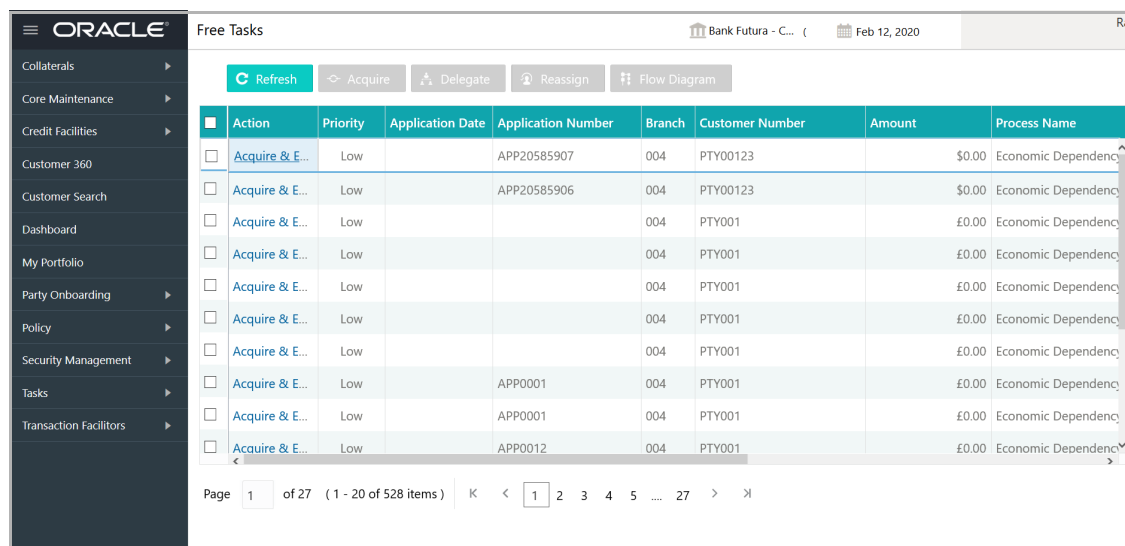
# Chapter 4 - Customer Acceptance

## Customer Acceptance

The user configured for this stage can capture the customer acceptance status of draft proposal and move the proposal to the next stage. Upon customer acceptance, the proposal must be moved to the Limit Configuration stage by selecting the Outcome as Proceed. If the draft is not accepted by the customer, then the proposal must be moved back to the structuring stage.

### Steps to capture customer acceptance status

1. In OBCFPM, navigate to **Tasks > Free Tasks**. The *Free Task* page appears:



| Action         | Priority | Application Date | Application Number | Branch | Customer Number | Amount | Process Name        |
|----------------|----------|------------------|--------------------|--------|-----------------|--------|---------------------|
| Acquire & E... | Low      |                  | APP20585907        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & E... | Low      |                  | APP20585906        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & E... | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & E... | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & E... | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & E... | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & E... | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & E... | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & E... | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & E... | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & E... | Low      |                  | APP0012            | 004    | PTY001          | £0.00  | Economic Dependence |

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

# Facility Review User Manual

85

# Chapter 4 - Customer Acceptance



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

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

For information on actions that can be performed in the *Summary* page, refer [“Summary” on page 160](#).

Upon clicking **Next** in the *Summary* page, the *Customer Acceptance* page appears:

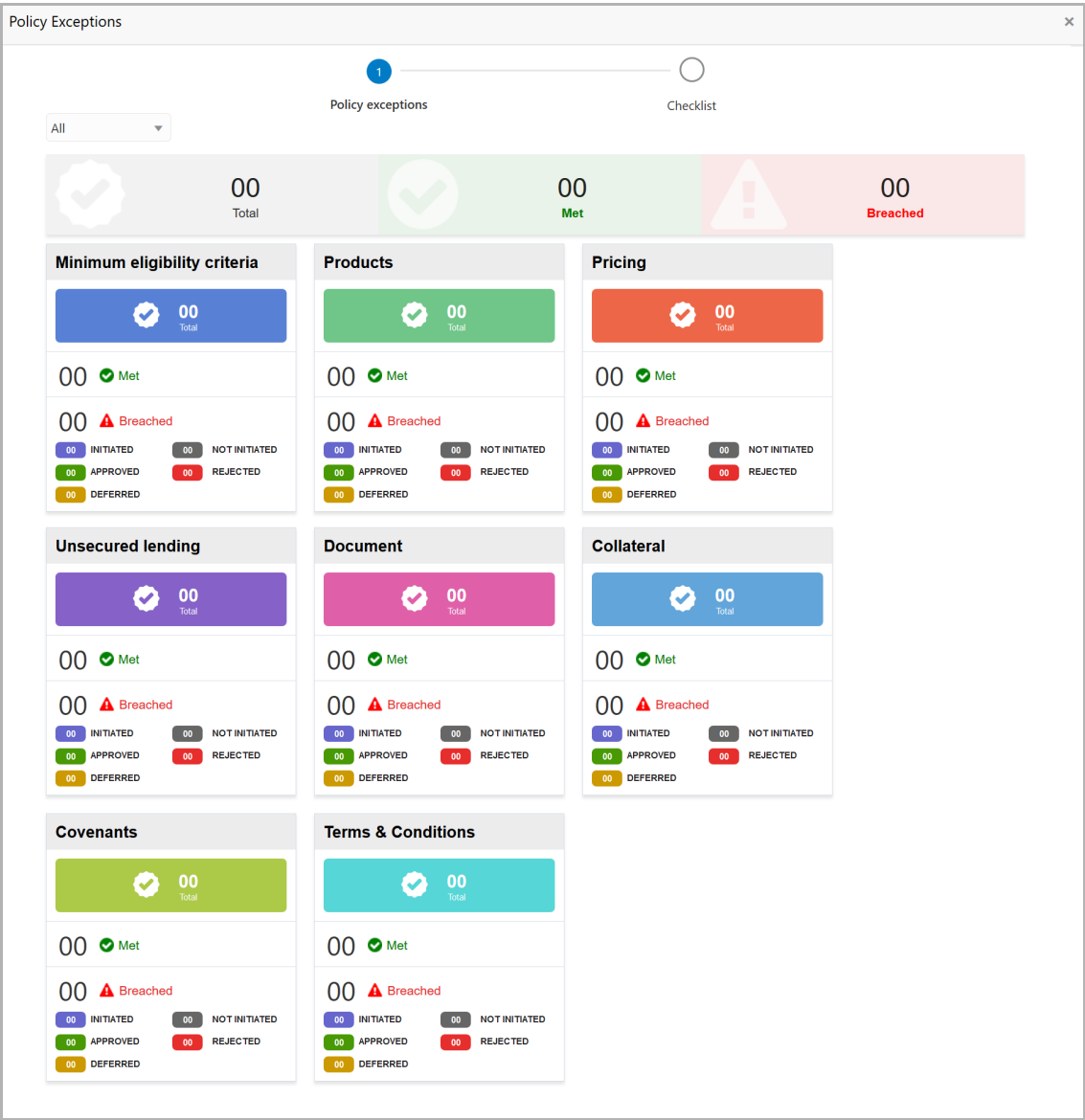
In the *Customer Acceptance* page, the Proposal Draft accepted by the customer is displayed.

4. Click the download icon to download the proposal draft.
5. Click Next. The *Comments* page appears:

6. Type the customer acceptance status in the **Comments** box.
7. Click **Post**. Comments are posted below the **Comments** box.

# Chapter 4 - Customer Acceptance

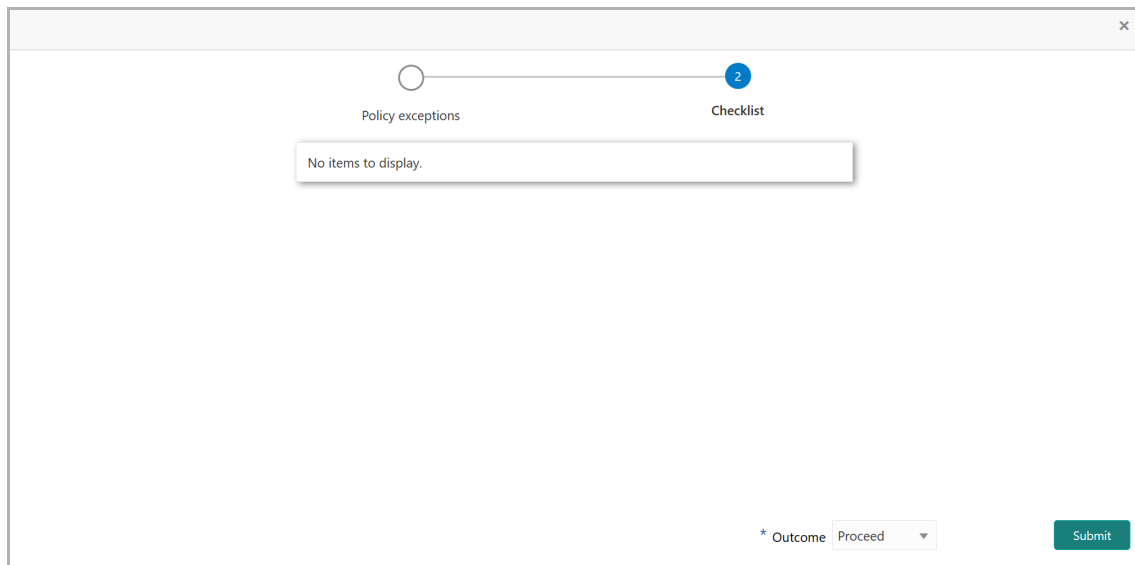
8. Click **Submit**. The *Policy exceptions* window appears:



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

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 4 - Customer Acceptance



Policy exceptions Checklist

No items to display.

\* Outcome Proceed ▼ Submit

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



For information on **Write up** data segment, refer Proposal Initiation Chapter.



# Chapter 4 - Limit Configuration

## Limit Configuration

In this stage, credit officer sets the amount accepted by the customer as a limit for the facility.

### Steps to configure limit

1. In OBCFPM, navigate to **Tasks > Free Tasks**. The *Free Task* page appears:

| Action         | Priority | Application Date | Application Number | Branch | Customer Number | Amount | Process Name        |
|----------------|----------|------------------|--------------------|--------|-----------------|--------|---------------------|
| Acquire & Edit | Low      |                  | APP20585907        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  | APP20585906        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0012            | 004    | PTY001          | £0.00  | Economic Dependence |

2. **Acquire & Edit** the required Limit Configuration task. The *Limit Configuration - Customer Summary* page appears:

# Facility Review User Manual

85

# Chapter 4 - Limit Configuration

---



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

3. After reviewing the *Customer Summary*, click **Next**. *The Limit Configuration* page appears:

# Chapter 4 - Limit Configuration

Limit Configuration

Screen ( 2 / 3 )

FacilitiesCollateralsCovenantsTerms & Conditions

Amount0Over utilization

Overdue0Facility review overdue

Pricing15Not as per policy

Tenor15Not as per policy

Facility Covenants0Not as per policy

Facility T&c1Not as per policy

No Anomaly1Facilities with no changes

FilterType to filter

+↶TActions

List ViewTable ViewFacility Structure

LC1

Facility Id: FC99999  
Facility Description: LC  
Also affected in PRICING TENOR

Requested Amount:  
Facility Category: LC

Product Type: Non Funded  
Next Review Date: 20-08-18

LTLOAN1

Facility Id: FC99998  
Facility Description: LTLOAN  
Also affected in PRICING TENOR

Requested Amount:  
Facility Category: TL

Product Type: Funded  
Next Review Date: 20-08-18

STWCIND1

Facility Id: FC99997  
Facility Description: STWCIND  
Parent Line Number: STWC1  
Also affected in PRICING TENOR

Requested Amount:  
Facility Category: WC

Product Type: Funded  
Next Review Date: 20-08-18

STWCUS1

Facility Id: FC99996  
Facility Description: STWCUS  
Parent Line Number: STWC1  
Also affected in PRICING TENOR

Requested Amount:  
Facility Category: WC

Product Type: Funded  
Next Review Date: 20-08-18

STWCUK1

Facility Id: FC99995  
Facility Description: STWCUK  
Parent Line Number: STWC1  
Also affected in PRICING TENOR

Requested Amount:  
Facility Category: WC

Product Type: Funded  
Next Review Date: 20-08-18

STWC1

Facility Id: FC99994  
Facility Description: STWC  
Also affected in PRICING TENOR

Requested Amount:  
Facility Category: WC

Product Type: Funded  
Next Review Date: 20-08-18

LTWC1

Facility Id: FC99993  
Facility Description: LTWC  
Also affected in PRICING TENOR

Requested Amount:  
Facility Category: WC

Product Type: Funded  
Next Review Date: 20-08-18

STLNIND1

Facility Id: FC99992  
Facility Description: STLNIND  
Parent Line Number: STLOAN1  
Also affected in PRICING TENOR

Requested Amount:  
Facility Category: TL

Product Type: Funded  
Next Review Date: 20-08-18

STLNUS1

Facility Id: FC99991  
Facility Description: STLNUS  
Parent Line Number: STLOAN1  
Also affected in PRICING TENOR

Requested Amount: \$1,500,000.00  
Facility Category: TL

Product Type: Funded  
Next Review Date: 20-08-18

STLOAN1

Facility Id: FC99990  
Facility Description: STLOAN  
Also affected in PRICING TENOR TERMS & CONDITIONS

Requested Amount:  
Facility Category: TL

Product Type: Funded  
Next Review Date: 20-08-18

Load More +

HoldBackNextSave & CloseCancel

87

# Chapter 4 - Limit Configuration

In *Limit Configuration* page, Facilities, Collaterals, Covenants and Terms & Conditions added during the proposal initiation / added in previous stages of Facility Review process are displayed.

4. To configure the limit for a facility, click the Hamburger icon in the corresponding record and select **Edit Facility**. The *Facility Details* window appears.
5. Click and expand the **Limit Details** section.

The screenshot shows the 'Limit Details' configuration window. It contains several sections with toggle switches and input fields. The 'Is Revolving Line?' toggle is turned on. The 'Shadow Limit' toggle is also turned on. The 'Renewal Date' is set to 'Apr 17, 2020'. The 'Is UnAdvised Currency?' toggle is turned on. The 'Line Start Date' is set to 'Mar 12, 2020'. The 'Exception Transaction Amount' is set to '\$12,000.00'. The 'Available' toggle is turned on. The 'Line Expiry Date' is set to 'Mar 30, 2020'. The 'Exception Breach' is set to '\$12,000.00'. The 'Netting Required' toggle is turned on. The 'Review Frequency' is set to 'Quarterly'. The 'Day Light Limit' is set to '\$12,000.00'. The 'Day Light OD Limit' is also set to '\$12,000.00'.

6. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
7. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
8. To make the facility available, enable the **Available** switch.
9. Specify is **Netting Required** for the facility.
10. Enable **Shadow Limit** switch, if required.
11. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
12. Select the **Review Frequency** for the facility.
13. Click the calendar icon and select the **Renewal Date** for the facility.
14. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
15. Specify the breach limit for the facility in **Exception Breach** field.
16. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
17. Click and expand the **Restrictions** section.

The screenshot shows the 'Restrictions' configuration window. It contains several sections with radio buttons. The 'Customer' section has 'Allow All' selected. The 'Currency' section has 'Allow All' selected. The 'Branch' section has 'Allow All' selected. The 'Product' section has 'Allow All' selected. The 'Exposure' section has 'Allow All' selected.

18. **Allow All, Allow Specific or Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.
19. Click **Save**. Limit is configured for the facility.
20. To go to the *Comments* page, click **Next**.

Comments

Screen ( 4 / 4 )

B

I

U

T

A

- size -

H1

>

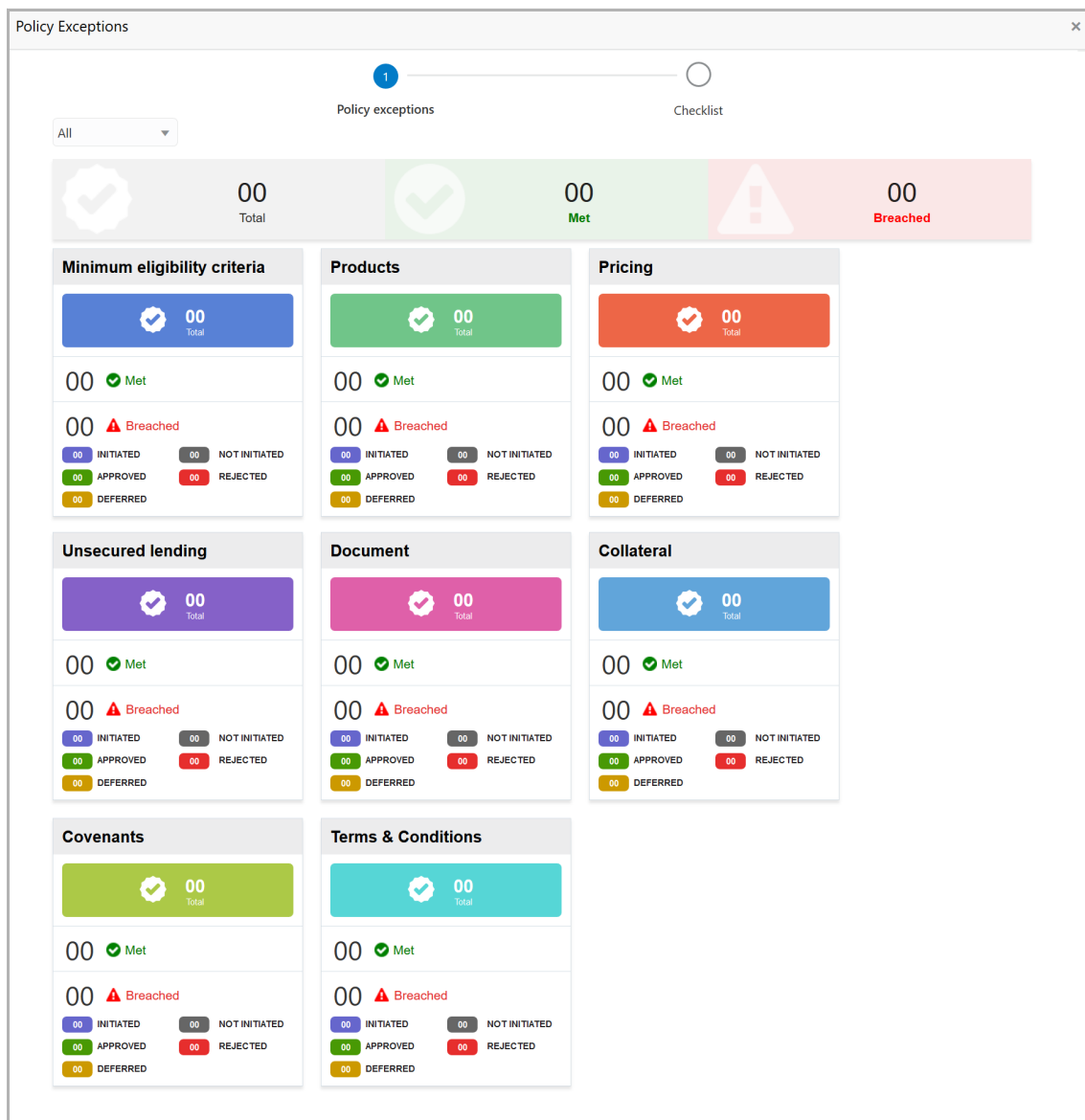
Enter text here...

Post

No items to display.

21. **Post** comments for this stage, if any. Posted comment is displayed below the **Comments** box.
22. Click **Submit**. The *Policy exceptions* window appears:

# Chapter 4 - Limit Configuration



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

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

24. Click the **Checklist** data segment.

# Chapter 4 - Limit Configuration

The screenshot shows a web interface for configuring limits. At the top, there is a progress bar with two steps: 'Policy exceptions' and 'Checklist'. The 'Checklist' step is currently active, indicated by a blue circle with the number '2'. Below the progress bar, there is a message box that says 'No items to display.' At the bottom right of the interface, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

25. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

26. Click **Submit**.

Upon selecting PROCEED and clicking Submit, the proposal is moved to the Handoff stage.



For information on **Write up** data segment, refer Proposal Initiation Chapter.



# Chapter 4 - Proposal Handoff

---

## Handoff to Back Office System

The proposal is automatically handed off to the back office system (OBELCM), if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

Refer **Handoff - Manual Retry** chapter for information on the manual retry stage.

# Chapter 4 - Handoff - Manual Retry

## Handoff - Manual Retry

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

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:

| Action         | Priority | Application Date | Application Number | Branch | Customer Number | Amount | Process Name        |
|----------------|----------|------------------|--------------------|--------|-----------------|--------|---------------------|
| Acquire & Edit | Low      |                  | APP20585907        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  | APP20585906        | 004    | PTY00123        | \$0.00 | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  |                    | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0001            | 004    | PTY001          | £0.00  | Economic Dependence |
| Acquire & Edit | Low      |                  | APP0012            | 004    | PTY001          | £0.00  | Economic Dependence |

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

# Facility Review User Manual

85

# Chapter 4 - Handoff - Manual Retry

---

In Customer *Summary* page the hand-off error details are displayed.

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**. The *Summary* page appears:

For information on actions that can be performed in the *Summary* page, refer [“Summary” on page 160](#).

Upon clicking **Next** in the *Summary* page, the *Limit Configuration* page appears:

# Chapter 4 - Handoff - Manual Retry

Limit Configuration

Screen ( 2 / 3 )

Facilities

Collaterals

Covenants

Terms & Conditions

Amount

Overdue

Pricing

Tenor

Facility Covenants

Facility T&c

No Anomaly

0

0

15

15

0

1

1

Over utilization

Facility review overdue

Not as per policy

Not as per policy

Not as per policy

Not as per policy

Facilities with no changes

Filter

Type to filter

+

↶

T

Actions

List View

Table View

Facility Structure

LC1

Facility Id: FC99999

Facility Description: LC

Also affected in 

PRICING

TENOR

Requested Amount:

Facility Category: LC

Product Type: Non Funded

Next Review Date: 20-08-18

LTLOAN1

Facility Id: FC99998

Facility Description: LTLOAN

Also affected in 

PRICING

TENOR

Requested Amount:

Facility Category: TL

Product Type: Funded

Next Review Date: 20-08-18

STWCIND1

Facility Id: FC99997

Facility Description: STWCIND

Parent Line Number: STWC1

Also affected in 

PRICING

TENOR

Requested Amount:

Facility Category: WC

Product Type: Funded

Next Review Date: 20-08-18

STWCUS1

Facility Id: FC99996

Facility Description: STWCUS

Parent Line Number: STWC1

Also affected in 

PRICING

TENOR

Requested Amount:

Facility Category: WC

Product Type: Funded

Next Review Date: 20-08-18

STWCUK1

Facility Id: FC99995

Facility Description: STWCUK

Parent Line Number: STWC1

Also affected in 

PRICING

TENOR

Requested Amount:

Facility Category: WC

Product Type: Funded

Next Review Date: 20-08-18

STWC1

Facility Id: FC99994

Facility Description: STWC

Also affected in 

PRICING

TENOR

Requested Amount:

Facility Category: WC

Product Type: Funded

Next Review Date: 20-08-18

LTWC1

Facility Id: FC99993

Facility Description: LTWC

Also affected in 

PRICING

TENOR

Requested Amount:

Facility Category: WC

Product Type: Funded

Next Review Date: 20-08-18

STLNIND1

Facility Id: FC99992

Facility Description: STLNIND

Parent Line Number: STLOAN1

Also affected in 

PRICING

TENOR

Requested Amount:

Facility Category: TL

Product Type: Funded

Next Review Date: 20-08-18

STLNUS1

Facility Id: FC99991

Facility Description: STLNUS

Parent Line Number: STLOAN1

Also affected in 

PRICING

TENOR

Requested Amount: \$1,500,000.00

Facility Category: TL

Product Type: Funded

Next Review Date: 20-08-18

STLOAN1

Facility Id: FC99990

Facility Description: STLOAN

Also affected in 

PRICING

TENOR

TERMS & CONDITIONS

Requested Amount:

Facility Category: TL

Product Type: Funded

Next Review Date: 20-08-18

Load More +

Hold

Back

Next

Save & Close

Cancel

87

# Chapter 4 - Handoff - Manual Retry

In *Limit Configuration* page, **Facilities**, **Collaterals**, **Covenants** and **Terms & Conditions** added during the proposal initiation / added in previous stages of Facility Review process are displayed.

5. To configure the limit, click on the facility and then click the edit icon. *Facility Details* window appears.
6. Click and expand the **Limit Details** section.

Limit Details

Is Revolving Line? ☒

Shadow Limit ☒

Renewal Date

Day Light OD Limit

Is UnAdvised Currency? ☒

Line Start Date

Exception Transaction Amount

Available ☒

Line Expiry Date

Exception Breach

Netting Required ☒

Review Frequency

Day Light Limit

7. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
8. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
9. To make the facility available, enable the **Available** switch.
10. Specify is **Netting Required** for the facility.
11. Enable **Shadow Limit** switch, if required.
12. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
13. Select the **Review Frequency** for the facility.
14. Click the calendar icon and select the **Renewal Date** for the facility.
15. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
16. Specify the breach limit for the facility in **Exception Breach** field.
17. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
18. Click and expand the **Restrictions** section.

Restrictions

Customer ☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Currency ☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Branch ☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Product ☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Exposure ☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Disallow Specific ☐ Allow All ☐ Allow Specific ☐ Disallow Specific

19. **Allow All**, **Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.
20. Click **Save**. Limit is configured for the facility.
21. To go to the *Comments* page, click **Next**.

# Chapter 4 - Handoff - Manual Retry

Comments

Screen ( 4 / 4 )

B

I

U

ƒ

A

- size -

▼

H1

ƒ

>

Enter text here...

Post

No items to display.

Hold

Back

Next

Save & Close

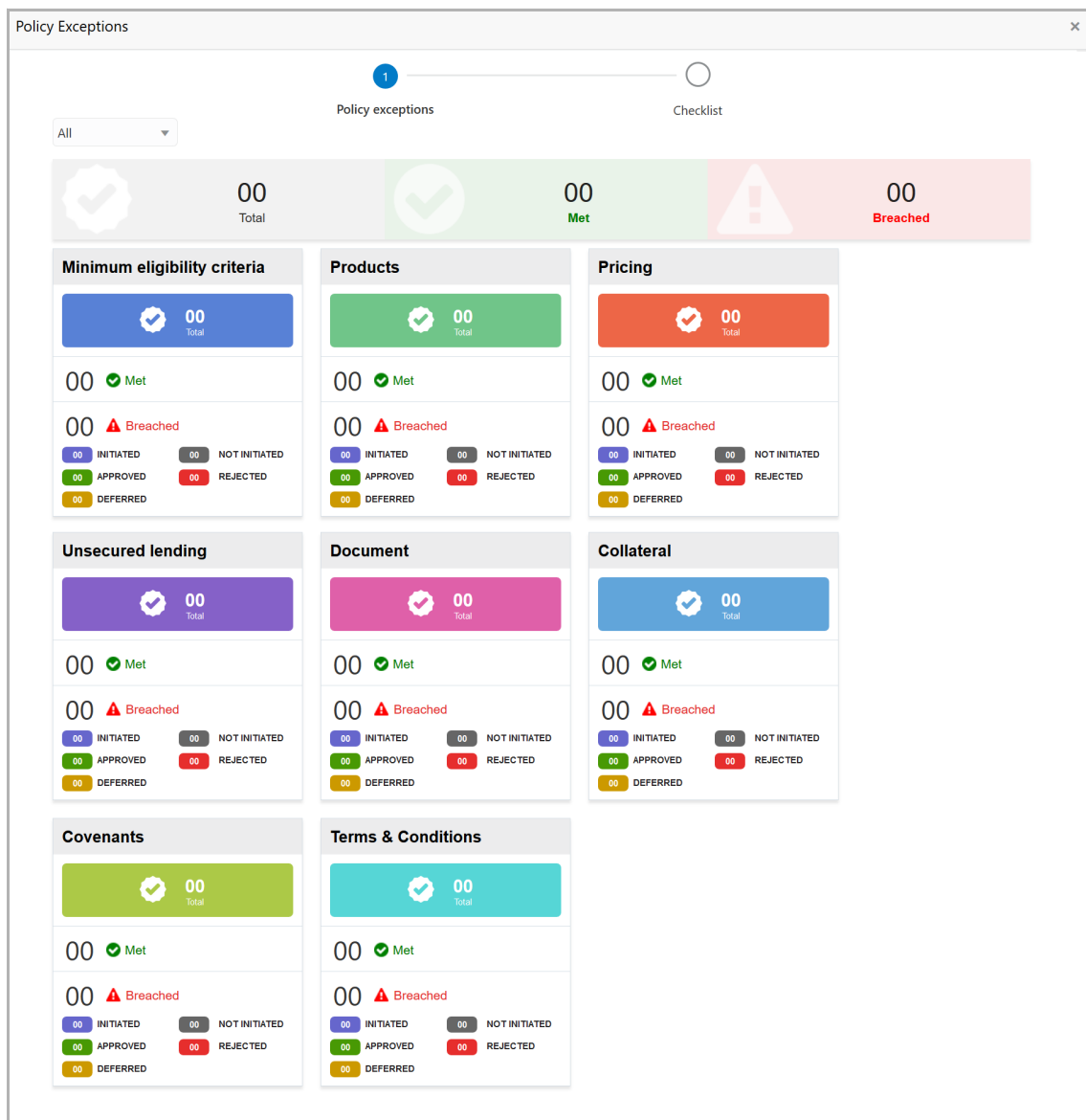
Submit

Cancel

22. **Post** comments for this stage, if required. Posted comment is displayed below the **Comments** box.

23. Click **Submit**. The *Policy exceptions* window appears:

# Chapter 4 - Handoff- Manual Retry



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

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

25. Click the **Checklist** data segment.



# Chapter 4 - Handoff - Manual Retry

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

26. Select the **Outcome** as **PROCEED**.
27. Click **Submit**. The proposal is moved to the Back Office System (OBELCM).



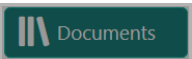
For information on **Write up** data segment, refer Proposal Initiation Chapter.

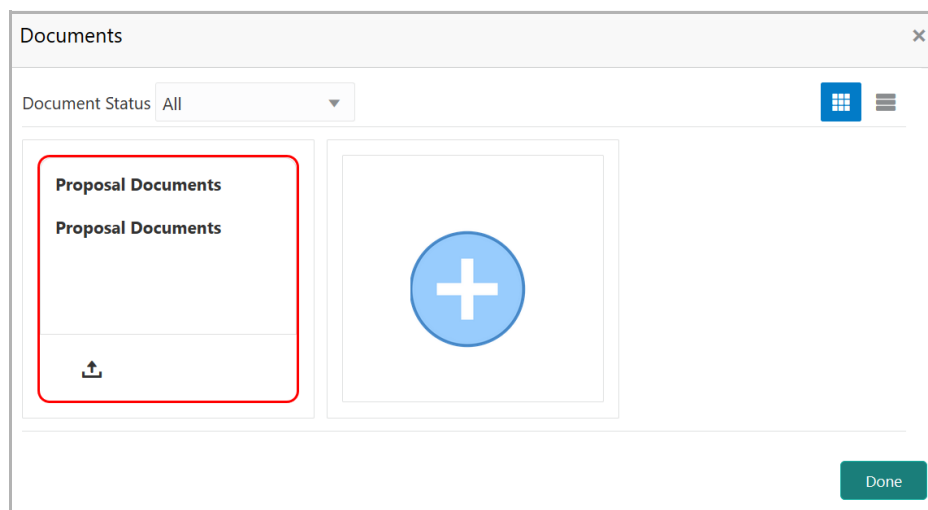
# Chapter 4 - Document Upload

## Document Upload and Checklist

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Facility Review process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. 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:

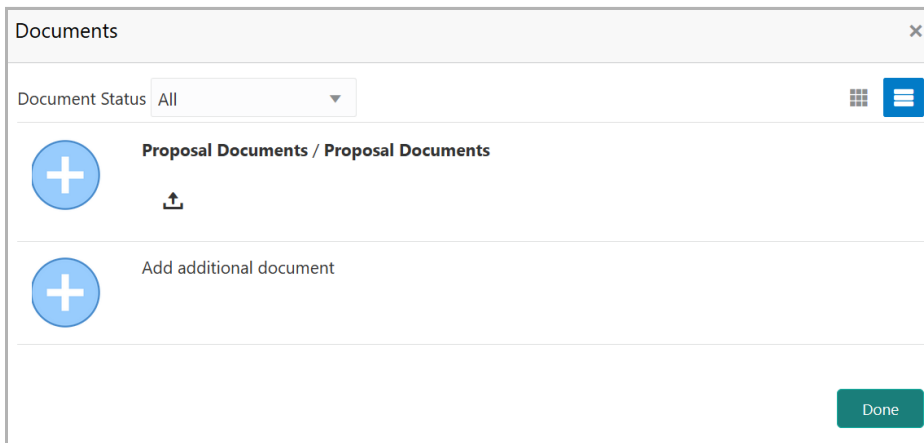


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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

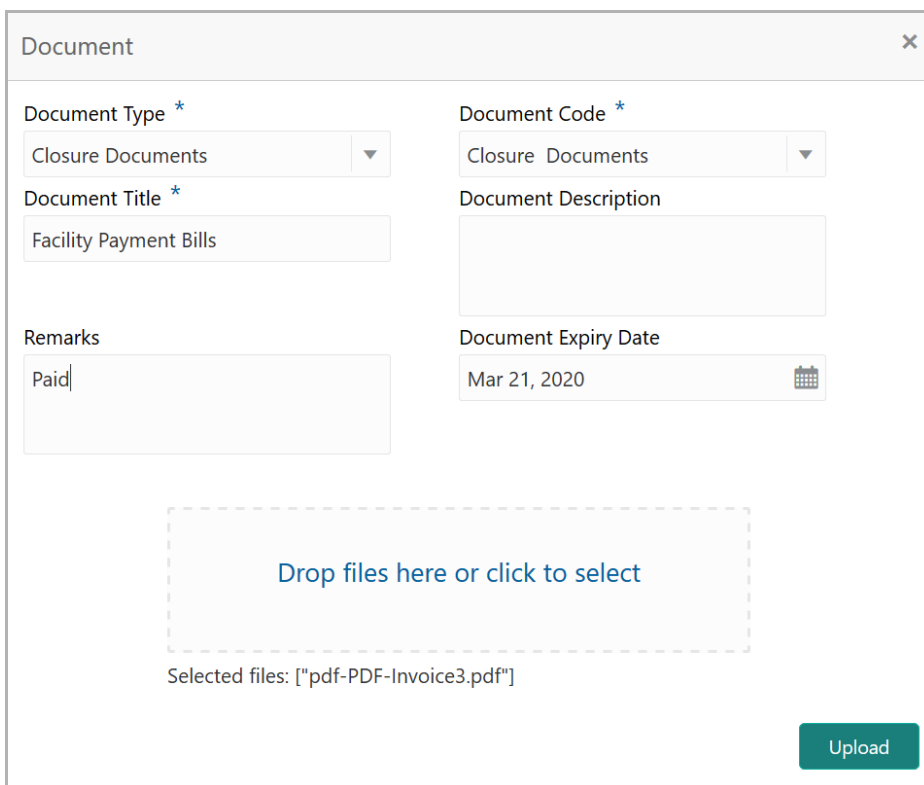
2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:

# Chapter 4 - Document Upload



The 'Documents' window features a title bar with a close button. Below it is a 'Document Status' dropdown menu set to 'All'. To the right are icons for a grid and a list view. The main area contains a section for 'Proposal Documents / Proposal Documents' with a plus icon and an upload icon. Below this is a section for 'Add additional document' with a plus icon. A 'Done' button is located at the bottom right.

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



The 'Document' window has a title bar with a close button. It contains several form fields: 'Document Type' and 'Document Code' are dropdown menus, both set to 'Closure Documents'; 'Document Title' is a text field with 'Facility Payment Bills'; 'Document Description' is a larger text area; 'Remarks' is a text field with 'Paid'; and 'Document Expiry Date' is a date field set to 'Mar 21, 2020' with a calendar icon. At the bottom, there is a dashed box for file upload with the text 'Drop files here or click to select' and 'Selected files: ["pdf-PDF-Invoice3.pdf"]'. An 'Upload' button is at the bottom right.

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type a brief description about the document in the **Document Description** field.
7. Type the **Remarks**, if any.
8. Click the calendar icon and select the **Document Expiry Date**.

## Chapter 4 - Document Upload

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 the *Document* window.
14. To edit or delete the document, click the edit or delete icons.

# Chapter 4 - Reference and Feedback

---

## Reference and Feedback

### References

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

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

### Documentation Accessibility

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

### Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.