Oracle® Banking Credit Facilities Process Management

Credit Ammendment User Guide

Release 14.8.1.0.0
G44470-01
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Oracle Banking Credit Facilities Process Management Credit Ammendment User Guide, Release 14.8.1.0.0

G44470-01

Contents

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Preface

1.1 Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

1.2 Pre-requisites

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

1.3 Purpose

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

1.4 Acronyms and Abbreviations

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

Table 1-1 Acronyms and Abbreviations

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

1.5 Audience

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

1.6 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click **Authorize**.
Audit	Used to view the maker details, checker details, and report status.

Table 1-2 (Cont.) Basic Actions

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

1.7 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.8 Critical Patches

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

1.9 Diversity and Inclusion

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

1.10 Documentation Accessibility

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

Access to Oracle Support

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

1.11 Related Resources

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

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

1.12 Screenshot Disclaimer

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

1.13 Symbols and Icons

The following icons are used in the screens.

Table 1-3 Symbols and Icons - Common

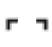
Symbol/Icon	Function
	Minimize
	Maximize

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

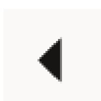
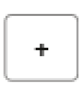
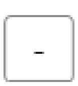
Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.

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

Symbol/Icon	Function
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

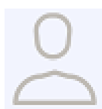
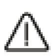
Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols ad Icons - Widget

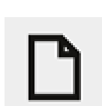
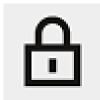
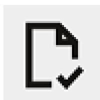
Symbol/Icon	Function
	Open status
	Unauthorized status

Table 1-5 (Cont.) Symbols ad Icons - Widget

Symbol/Icon	Function
	Closed status
	Authorized status

1.14 Post-requisites

After finishing all the requirements, please log out from the Home screen.

2

About Credit Amendment

This topic describes introduction about the Credit Amendment process.

Credit Amendment is the process of modifying credit limit of the facility availed by the customer. This process can be initiated by the Relationship Manager, when the corporate customer requests for additional funding to cope up with their new business requirements. In Credit Amendment process, bankers evaluate the most recent data of the corporate customer and modify the facility limit.

> **Note**
>
> The Credit Proposal Amendment process explained in this user manual is a model flow. Banks can configure the data segments to appear in various stages of the process flow based on their requirement as part of implementation.

The stages available in the Credit Amendment process are:

- Amendment Initiation
- Amendment Enrichment
- Amendment Evaluation
- KYC Check (Optional)
- Amendment Structuring
- Amendment Review
- Amendment Approval
- Draft Generation
- Customer Acceptance
- Limit Configuration
- Handoff

3 Amendment Initiation

This topic describes about the Amendment Initiation stage in Credit Amendment process.

Credit Amendment is initiated either on the basis of customer's request or if the bank wants. The Amendment application enables amendment of facilities, collateral, covenants and T&C. In the Amendment Initiation stage, the user can view the list of existing facilities, collateral, covenants, and T&C, and propose addition/removal/ modification of collateral, facilities, covenants and T&Cs based on details such as facility over utilization detail, and covenant / T&C compliance details.

The following table provides a high level overview about the Amendment Initiation stage.

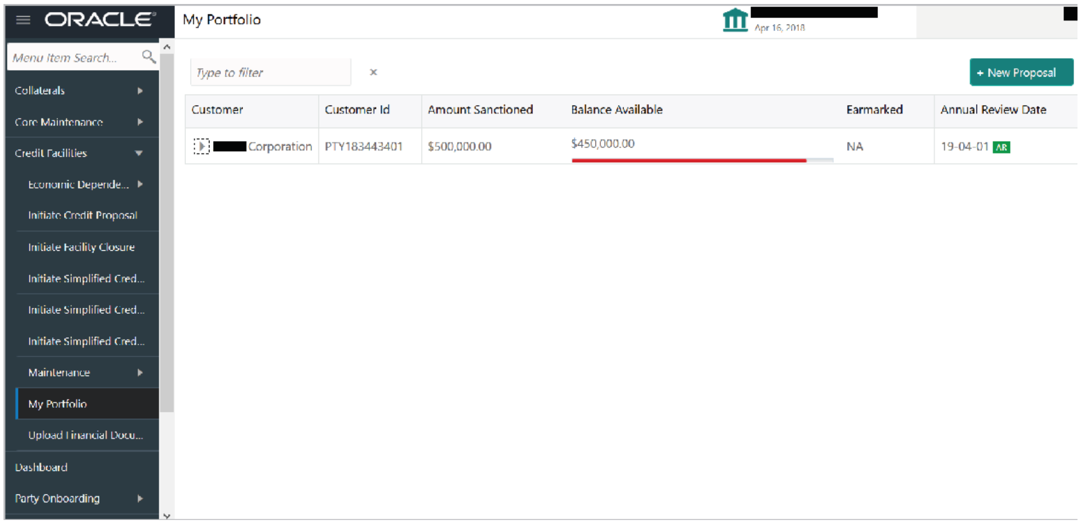
Table 3-1 Amendment Initiation

Information Available for User	Activities that can be performed by user
• Customer demographic information • Customer group structure • Liability details • Facility details • Other bank facilities • Group wise exposure • Connected party details • Facility over utilized • Facility overdue • Breached covenants • Breached T&C • Existing Collateral details • Existing covenants and T&C	• Capture changes in Liability • Capture changes in facility • Add collateral if required • Add write up if required • Add comments • Submit application for enrichment

1. On **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **My Portfolio**.

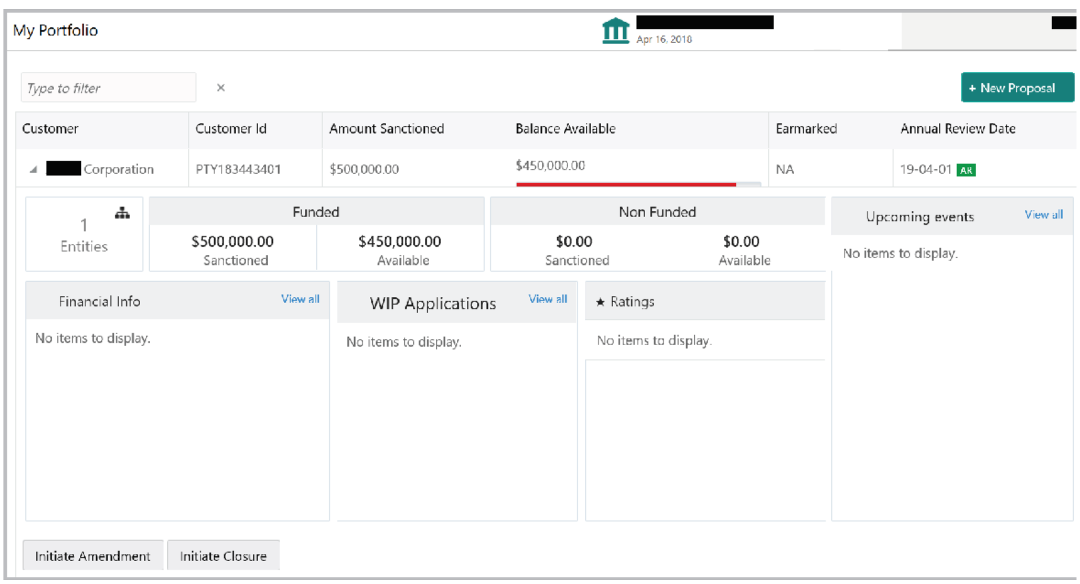
   The **My Portfolio** page listing the current customers is displayed.

Figure 3-1 My Portfolio



2. Click and expand the required customer. Detailed information about the customer is displayed.

Figure 3-2 My Portfolio



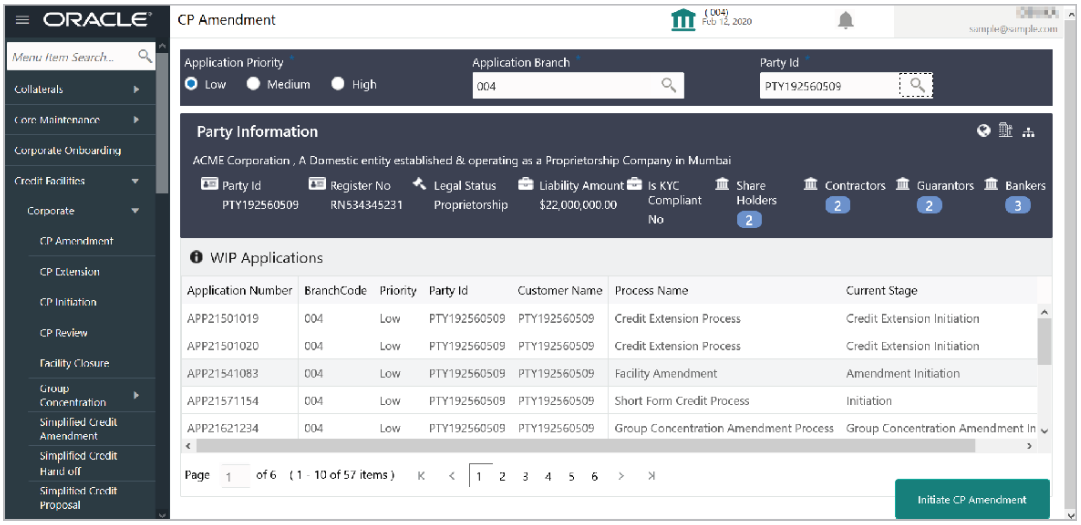
3. Click the Initiate Amendment button. The **Amendment Initiation - Customer Info** screen is displayed.

   Or

4. On **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **Corporate**. Under Corporate, select **CP Amendment**.

   The **CP Amendment** screen is displayed.

Figure 3-3 CP Amendment



For information on fields in the **CP Amendment** page, refer the below table.

Table 3-2 CP Amendment

Field	Description
Application Priority	Select the CP Amendment **Application Priority**. The options available are: Low, Medium, and High.
Application Branch	Select the **Application Branch**. Bank branches maintained in the system are displayed in LOV.
Party Id	Search and select the required **Party Id**for which CP Amendment has to be initiated. The system displays all the WIP Applications for the selected party and enables the Initiate **CP Amendment** button.

5. After providing all the details, click the **Initiate CP Amendment** button. The Amendment Initiation - **Customer Info** page is displayed.

- Amendment Initiation - Customer Info
  This topic provides detailed information on the Customer Info data segment in Amendment Initiation stage.
- Amendment Initiation - Liability
  This topic provides systematic instructions about the Liability in the Amendment Initiation stage.
- Amendment Initiation - Basic Information
  This topic describes about the Basic Information in the Amendment Initiation stage.
- Amendment Initiation - Other Bank Facility
  This topic describes information about the Other Bank Facility in the Amendment Initiation.
- Amendment Initiation - Groupwise Exposure
  This topic describes information about the Groupwise Exposure in the Amendment Initiation.
- Amendment Initiation - Connected Party
  This topic describes information about the Connected Party in the Amendment Initiation.

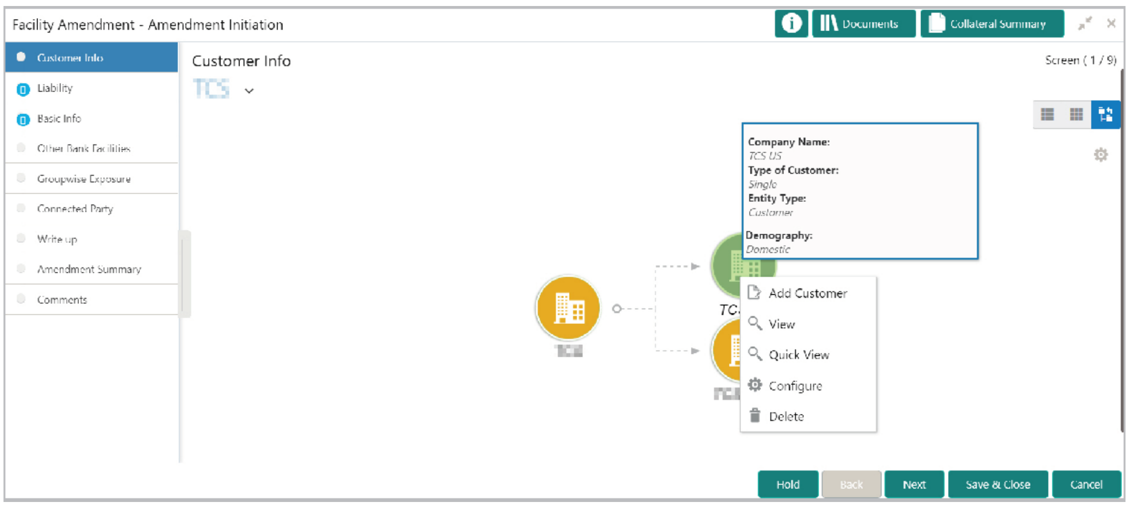
- Amendment Initiation - Write up
  This topic describes information about the Write up in the Amendment Initiation.
- Amendment Initiation - Amendment Summary
  This topic desribes information about the Amendment Summary in the Amendment Initiation.
- Amendment Initiation - Comments
  This topic describes detailed information about the Comments in the Amendment Initiation.

3.1 Amendment Initiation - Customer Info

This topic provides detailed information on the Customer Info data segment in Amendment Initiation stage.

This data segment allows the user to capture information about the party (customer) and all their child parties.

Figure 3-4   Customer Info



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

- Mouse hovering on the party icon displays the basic information about the party.
  - Add Customer
  - View
  - Quick View
  - Configure
- Amendment Initiation - Add Customer
  Detailed information on the Add Customer in Amendment Initiation stage.
- Amendment Initiation - View, Quick View and Delete Customer
  Detailed information on the View, Quick View and Delete Customer in the Amendment Initiation stage.
- Amendment Initiation - Configure Customer
  Detailed information on the Configure Customer in the Amendment Initiation stage.

- Amendment Initiation - Configure Customer - Covenant Details

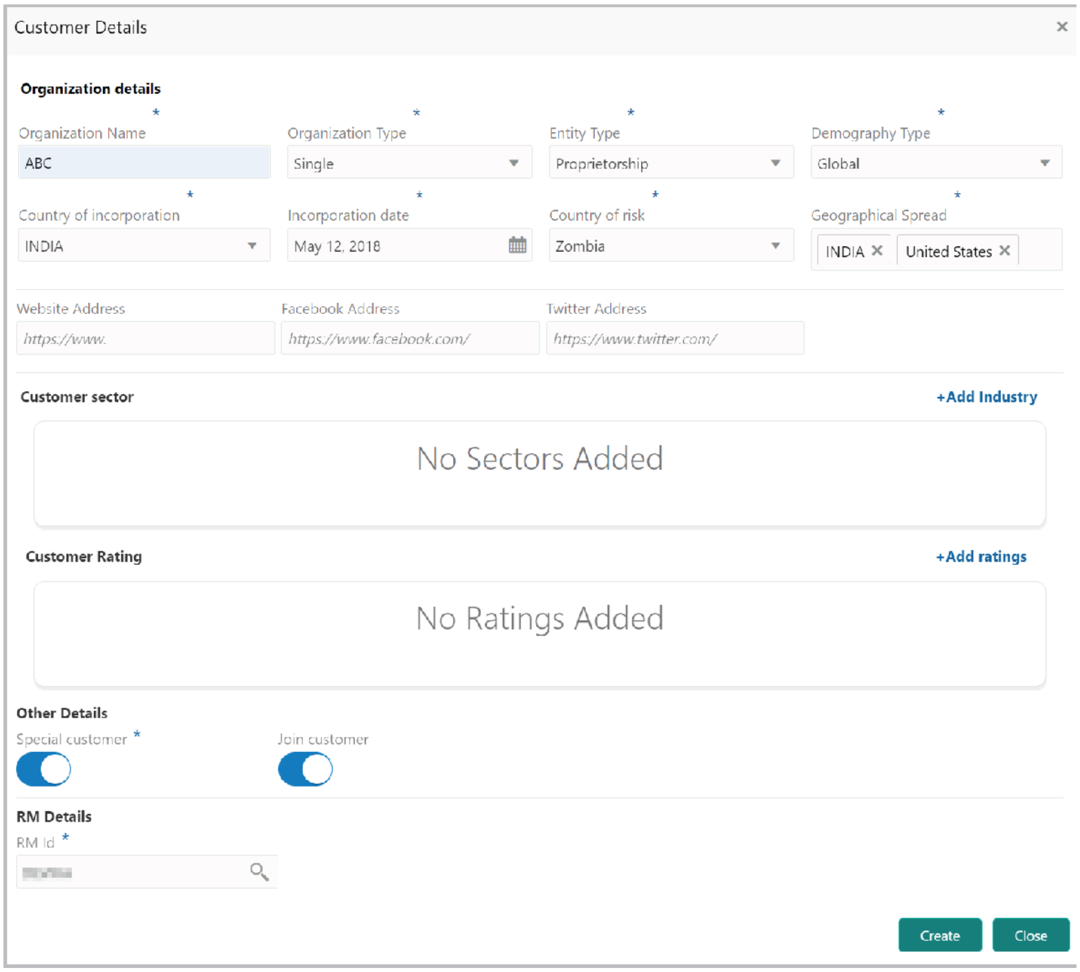
3.1.1 Amendment Initiation - Add Customer

Detailed information on the Add Customer in Amendment Initiation stage.

1. To add a child party for the party, click **Add Customer**.

   The **Customer Details** window is displayed.

Figure 3-5 Customer Details



For information on fields in the **Customer Details** page, refer the below tables.

Table 3-3 Organization details

Fields/ Icons	Description
Organization Name	Type the **Organization Name.**
Organization Type	Select the **Organization Type** from the drop down list. The options available are Single and Conglomerate.

Table 3-3 (Cont.) Organization details

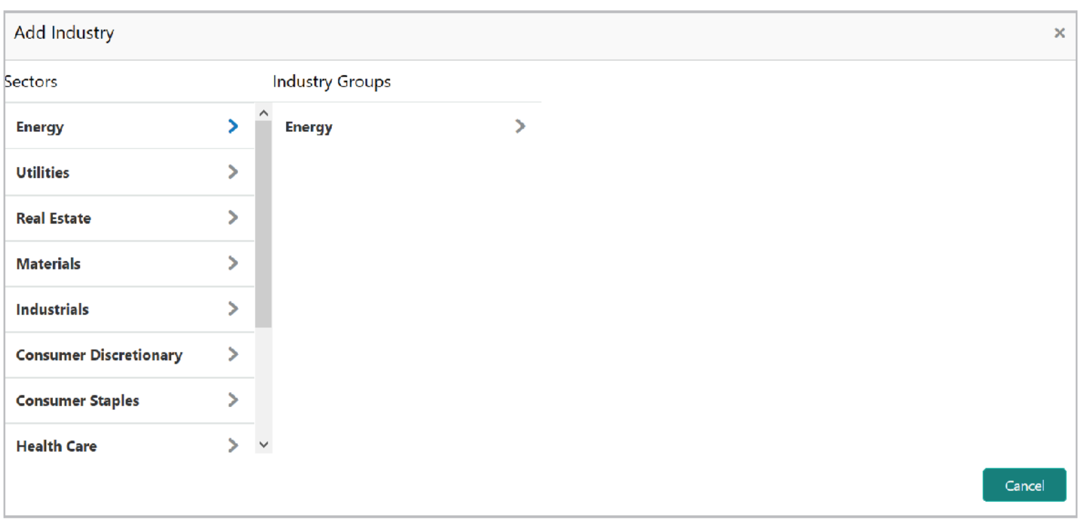
Fields/ Icons	Description
Entity Type	Select the **Entity Type** from the drop down list. The options available are Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO and Others.
Demography Type	Select the **Demography Type** from the drop down list. The options available are Domestic and Global. Upon selecting Global option, Geographical Spread field appears.
Geographical Spread	Search and select all the countries in which the organization is operating as **Geographical Spread.**
Country of incorporation.	Select the **Country of incorporation**.
Incorporation date	Click the calendar icon and select the **Incorporation date.**
Country of risk	Select the **Country of risk** for organization from the drop down list.
fields	Type the following addresses in respective **fields**: • Website Address • Facebook Address • Twitter Address

Customer Sector

2. Click **+Add sector** to capture industry details of the organization.

   The **Add Industry** window is displayed.

Figure 3-6 Add Industry



For information on fields in the **Add Industry** page, refer the below table.

Table 3-4 Add Industry

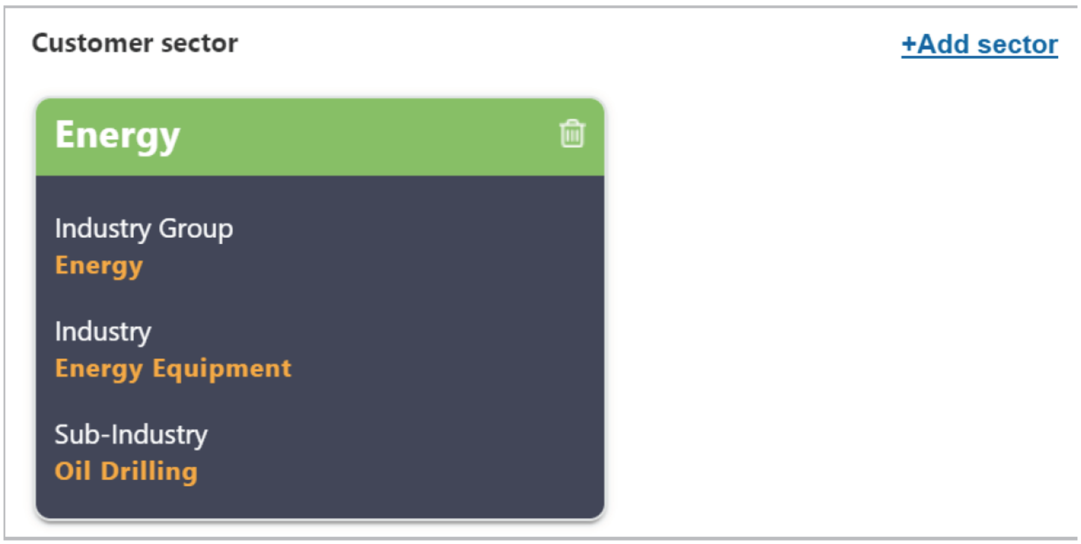
Field/Icon	Description
Industry Groups	Select a sector of the organization. Available **Industry Groups** is displayed.

Table 3-4 (Cont.) Add Industry

Field/Icon	Description
Industry Group	Select the **Industry Group** of the organization. Available **Industries** is displayed.
Sub-Industries	Select the Industry of the organization. Available **Sub-Industries** is displayed.

3. Select the sub-industry of the organization. The Industry details are added and displayed as shown below:

Figure 3-7 Customer sector



4. To delete the added industry, click the **delete** icon.

> **Note**
>
> If the party is into different sectors, the user has to capture all the sector details while initiating credit amendment. To add another sector information, click **+Add sector** again.

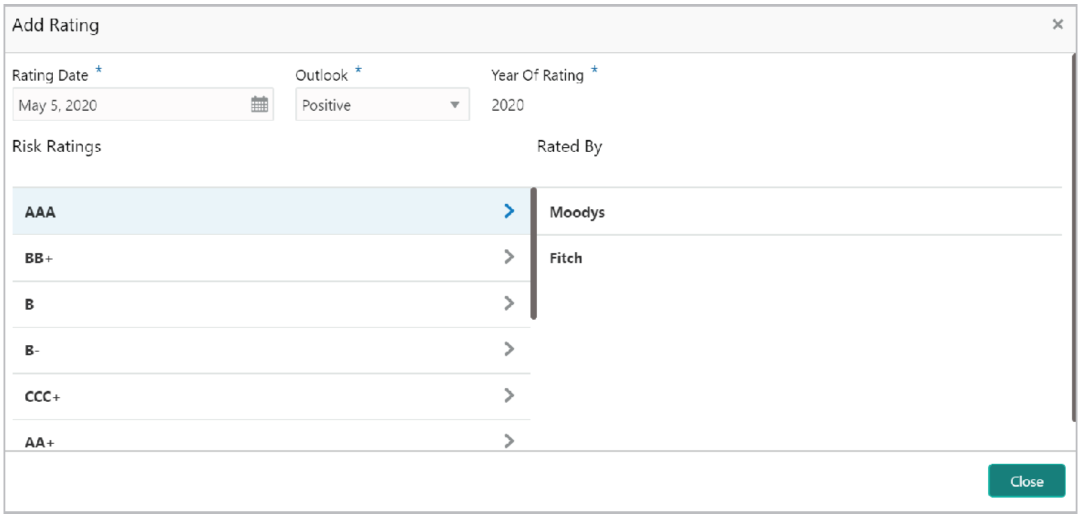
The industry added first will be considered as the default industry.

Customer Rating

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

   The **Add Rating** window is displayed.

Figure 3-8 Add Rating

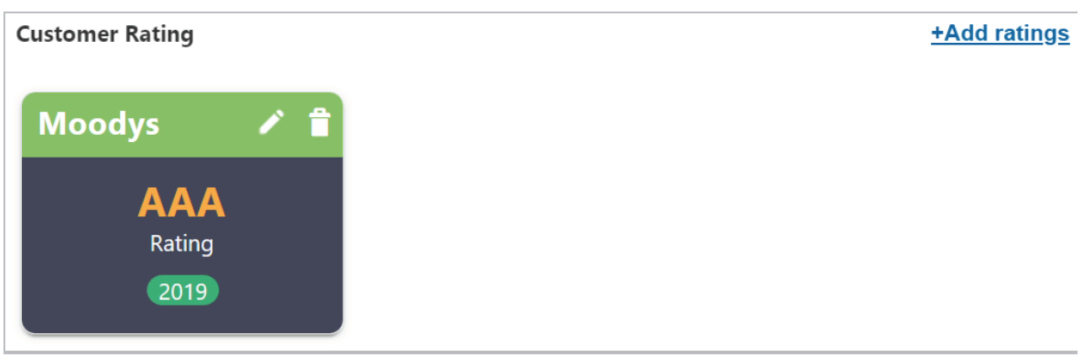


6. Select the following details:
   - Rating Date
   - Outlook
   - Risk Ratings
   - Rated By

   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:

Figure 3-9 Customer Rating



7. To modify the added rating, click the edit icon and change the required details.
8. To delete the added rating, click the delete icon.

> **Note**
>
> 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

9. 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.

For information on fields in the **RM Details** page, refer the below table.

Table 3-5 RM Details

Field/Icon	Description
RM Id	To modify the **RM Id**, search and select the required user.
Create.	To add the customer, click **Create.**
Close.	To close the Customer Details window, click **Close.**

3.1.2 Amendment Initiation - View, Quick View and Delete Customer

Detailed information on the View, Quick View and Delete Customer in the Amendment Initiation stage.

1. To **View, Quick view, Configure** and **Delete** the child party information, right click the child party icon and click the respective option.
2. To **View, Quick view,** and **Configure** the party information, right click the party icon and click the respective option.

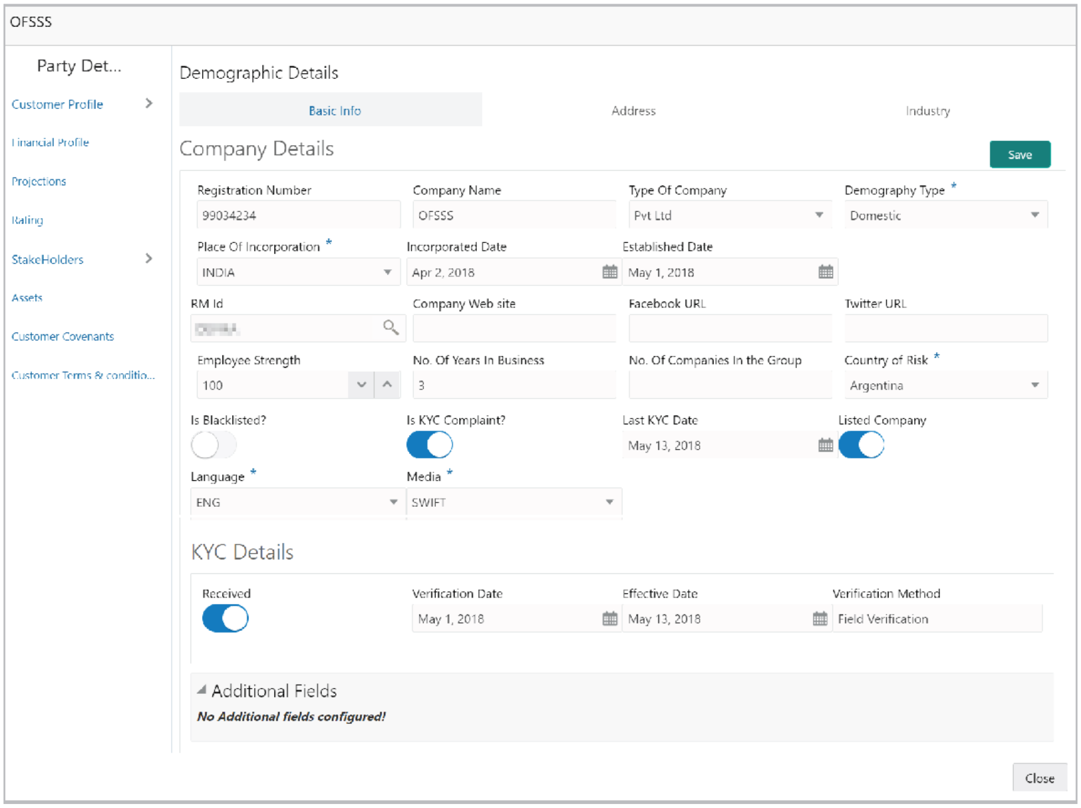
> **Note**
>
> Parent customer (party / entity) cannot be deleted.

3.1.3 Amendment Initiation - Configure Customer

Detailed information on the Configure Customer in the Amendment Initiation stage.

1. To configure the party / child party, right click on the party / child party icon and click **Configure**. The following window is displayed.

Figure 3-10 OFSS



> **ⓘ Note**
>
> For existing party, **Customer Profile** menu is a read only module and modification to the field values is not allowed. You can configure the menus for Credit Amendment process in Business Process Maintenance.

For information on fields in the **Customer Profile** page, refer the below table.

Table 3-6 Customer Profile

Fields/ Icons	Description
Company Details	Enter / select the following details in the corresponding fields: • Registration Number • Company Name • Type Of Company • Geographical Spread • 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
Is Blacklisted?	Enable the **Is Blacklisted?** switch, if the company is blacklisted.
Is KYC Compliant?	Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.
Last KYC Date.	Click the calendar icon and select the **Last KYC Date.**
Listed Company	Enable the **Listed Company** switch, if the company is listed.
Language	Select the **Language** from the drop down list.
Media	Select the **Media** for transactions from the drop down list.

Table 3-7 KYC Details

Fields/ Icons	Description
Received	Enable the **Received** switch, if KYC verification details are received for the customer.
Verification Date	Click the calendar icon and select the KYC **Verification Date**
Effective Date	Click the calendar icon and select the KYC **Effective Date.**
Verification Method	Type the KYC **Verification Method**. For example: Field verification.
Save	Click **Save**.
Add	To add the company address details, click the **Address** tab and then click the **Add** icon.

The **Address Details** window is displayed.

Figure 3-11 Address Details

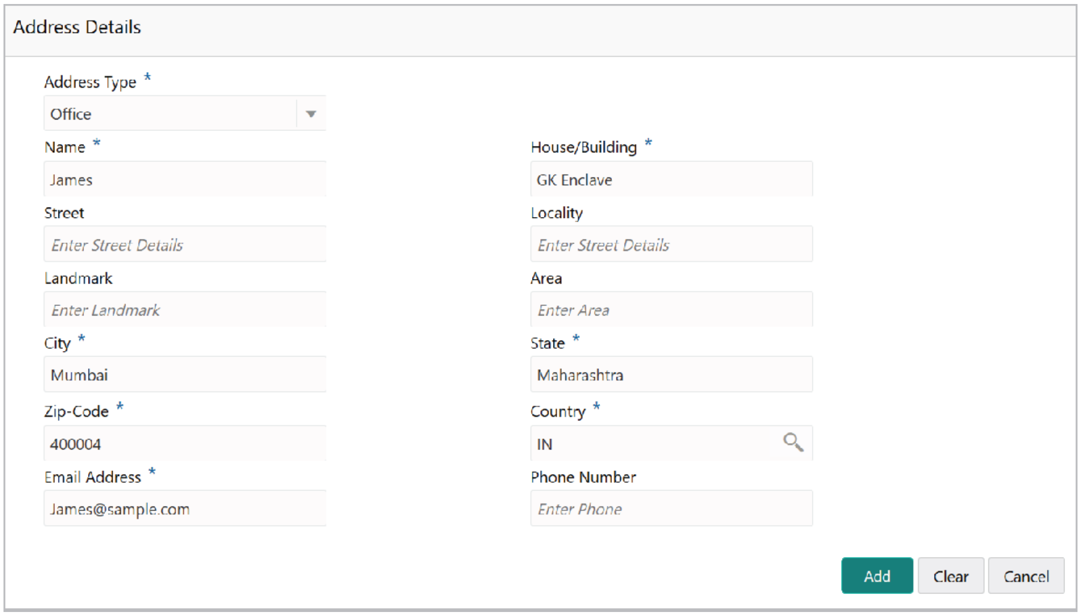


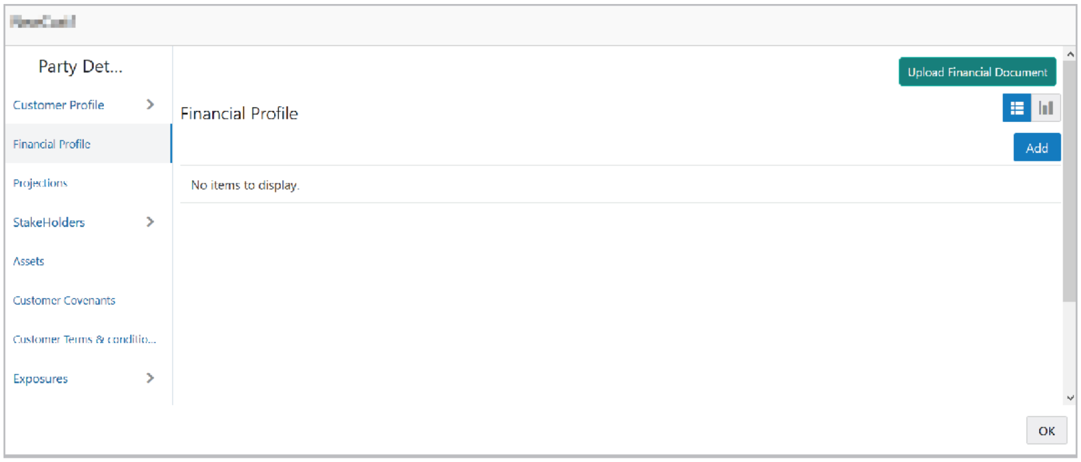
Table 3-8 Address Details

Fields/ Icons	Description
Received	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**
Add	Click **Add** Address details are added.
Industry	To add the industry details, click the **Industry** tab and select the required details. **Note** 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.
Customer Profile	To view the organization’s business details, click the **Customer Profile** in menu and select **Business** sub-menu.

Financial Profile

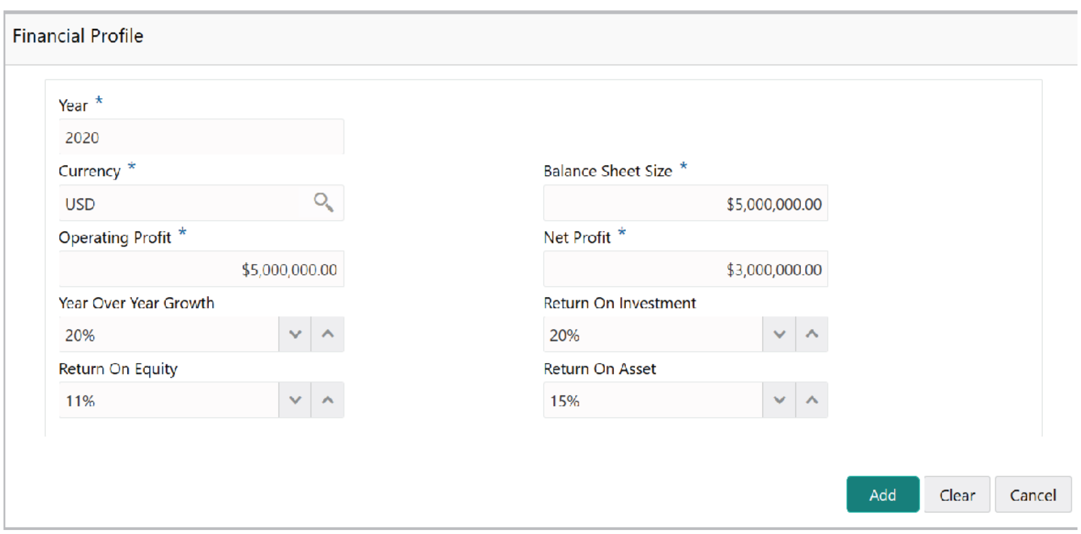
2. To configure organization’s financial details, Click **Financial Profile** in left menu. The **Financial profile** screen is displayed.

Figure 3-12 Financial profile



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

Figure 3-13 Financial profile



For information on fields in the **Financial Profile** page, refer the below table.

Table 3-9 Financial profile

Fields/ Icons	Description
Year	Specify the **Year** for which the organization’s financial details are to be added.
Currency	Search and select the **Currency** for the financial information.
Add	Click **Add**. Organization’s financial details are added.

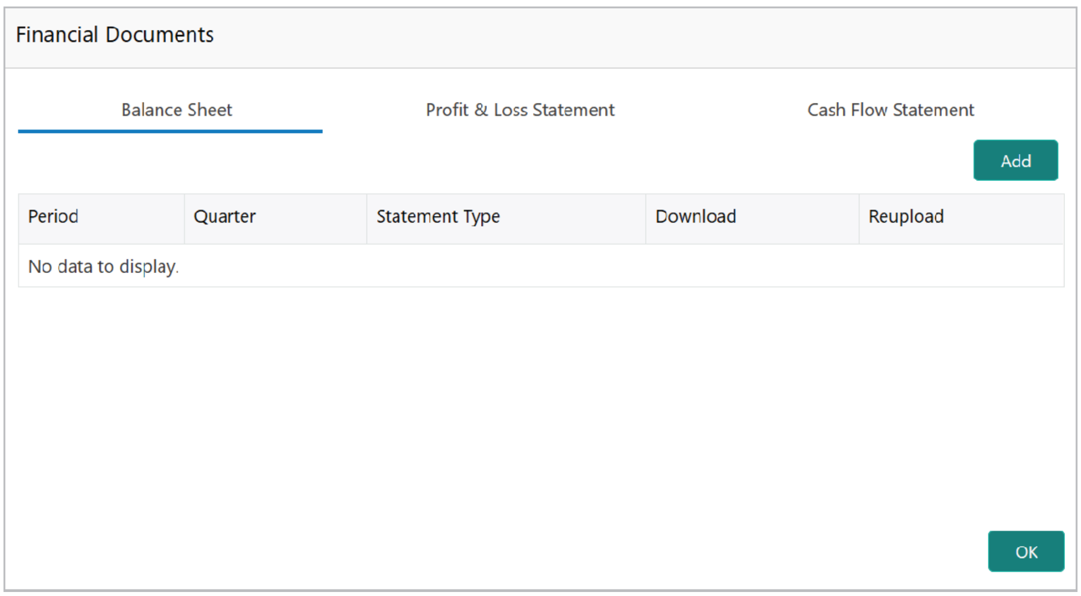
Table 3-9 (Cont.) Financial profile

Fields/ Icons	Description
fields	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

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

   The **Financial Documents** window is displayed.

Figure 3-14 Financial Documents

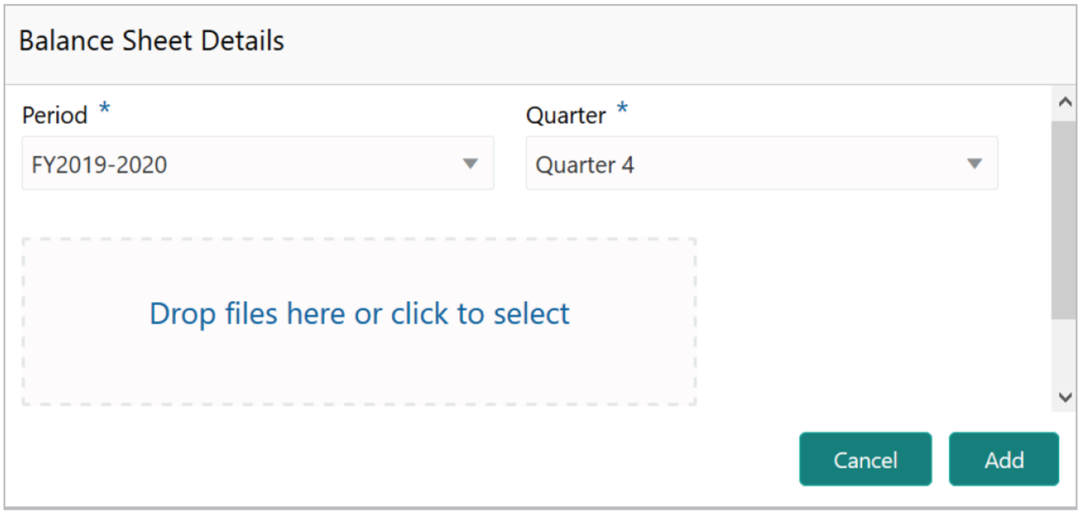


5. Click respective tabs in the Financial Documents window, the user can **Add** the following documents by:

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

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

Figure 3-15 Balance Sheet Details



For information on fields in the **Balance Sheet Details** page, refer the below table.

Table 3-10 Balance Sheet Details

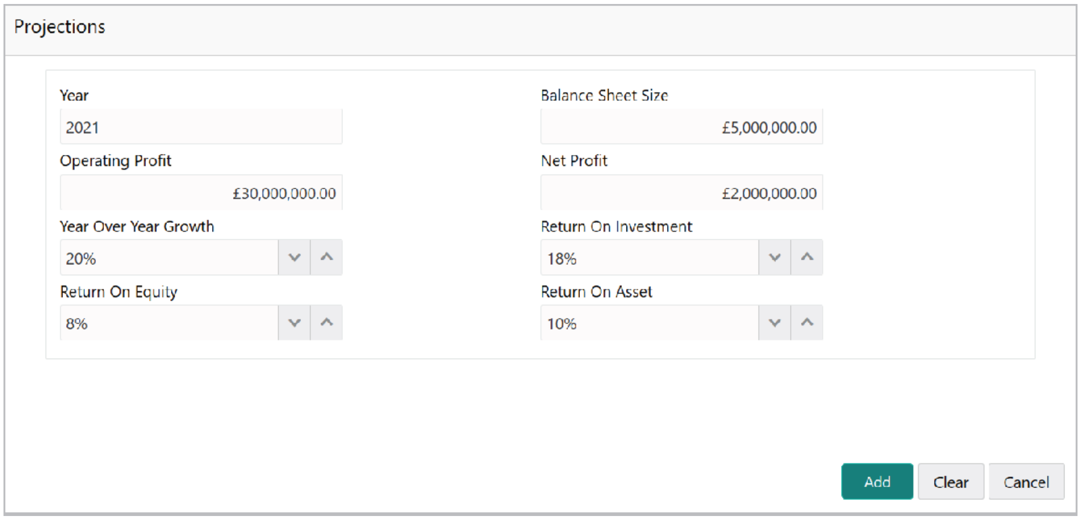
Fields/ Icons	Description
Period	Select the **Period** for which the financial document is to be added.
Quarter	Select the **Quarter** for which the financial document is to be added.
Drop files here or click to select	In **Drop files here or click to select** section, drag and drop or click and upload the financial document.
Add	Click **Add**. Document is added.
Chart view	In the Financial Profile screen, click the **Chart view** icon to change the List view to Chart view. **Note** To **Edit, Delete** or **View** the added Financial Profile. click the hamburger icon in the required list item and select the required option.

Projections

6. Click **Projections** from the left menu and then click the Add icon, to configure projection details.

   The **Projections** window is displayed.

Figure 3-16 Projections



For information on fields in the **Projections** page, refer the below table.

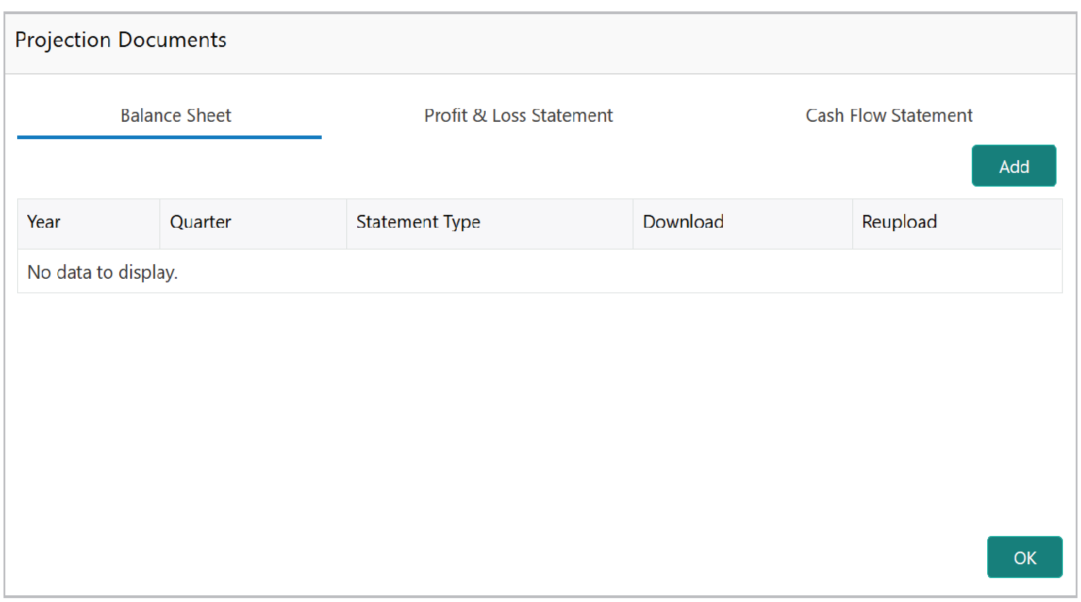
Table 3-11 Projections

Fields/ Icons	Description
Year	Specify the **Year** for which the organization's projection details are to be added.
Currency	Search and select the **Currency** for the projection details.
Add	Click **Add**. Organization's projection details are added.

7. Click **Upload Projection Document** to add projection documents.

   The **Projection Documents** window is displayed.

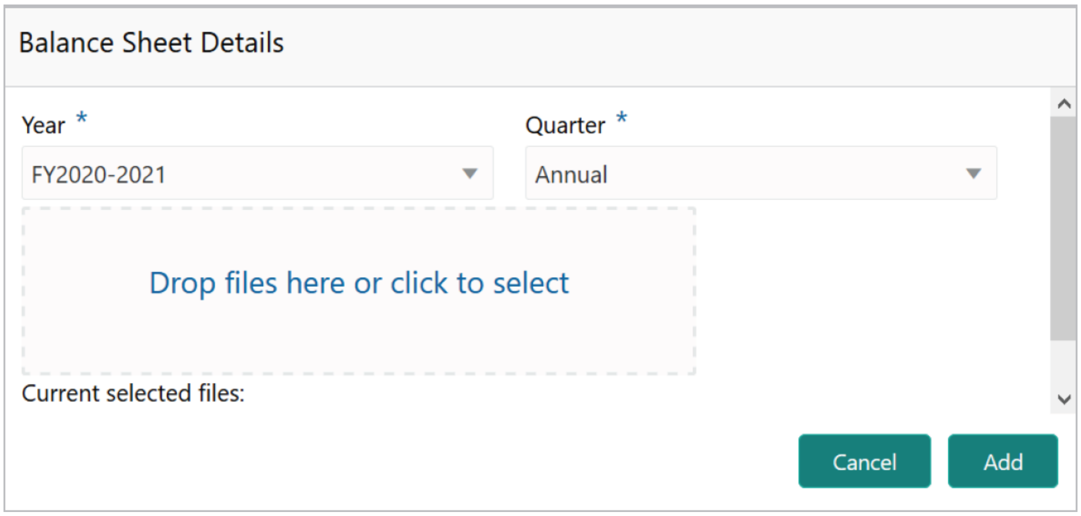
Figure 3-17 Projection Documents



8. 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.

Figure 3-18 Balance Sheet Details



For information on fields in the **Balance Sheet Details** page, refer the below table.

Table 3-12 Balance Sheet Details

Fields/ Icons	Description
Period	Select the **Period** for which the projection document is to be added.
Quarter	Select the **Quarter** for which the projection document is to be added.
Drop files here or click to select	In **Drop files here or click to select** section, drag and drop or click and upload the projection document.
Add	Click **Add.** Document is added.
Chart view	In the Business Projection screen, click the **Chart view** icon to change the List view to Chart view. **Note** To **Edit, Delete** or **View** the added Projections. click the hamburger icon in the required list item and select the required option.

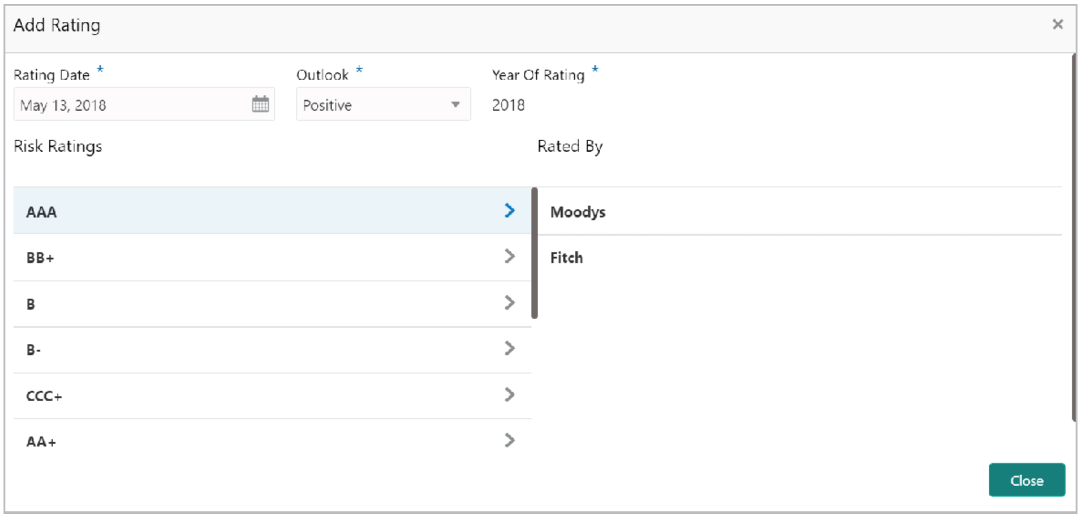
Rating

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

10. To configure stakeholders information, click **Stakeholders** in the left menu and click **+Add Ratings**.

The **Add Ratings** window is displayed.

Figure 3-19 Add Ratings



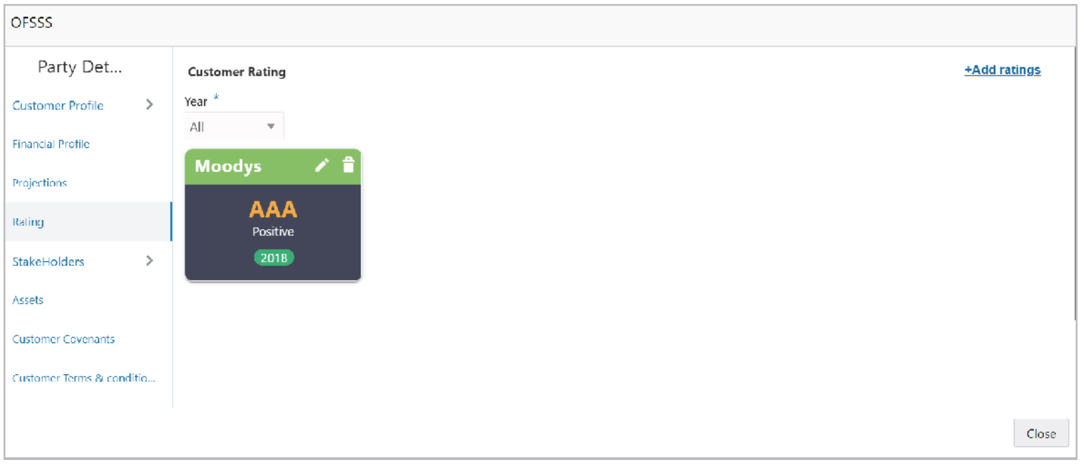
For information on fields in the **Add Ratings** page, refer the below table.

Table 3-13 Add Ratings

Fields/ Icons	Description
Year Of Rating	The **Year Of Rating** is automatically populated based on the selected Rating Date.
Rating Date	The Year Of Rating is automatically populated based on the selected **Rating Date.**
Rated By	Upon selecting the **Rated By** organization, the rating is added and displayed as shown below.
rating:	Select the following details of the **rating:** • Rating Date • Outlook • Risk Ratings • Rated By

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

Figure 3-20 Customer Ratings



For information on fields in the **Add Ratings** page, refer the below table.

Table 3-14 Add Ratings

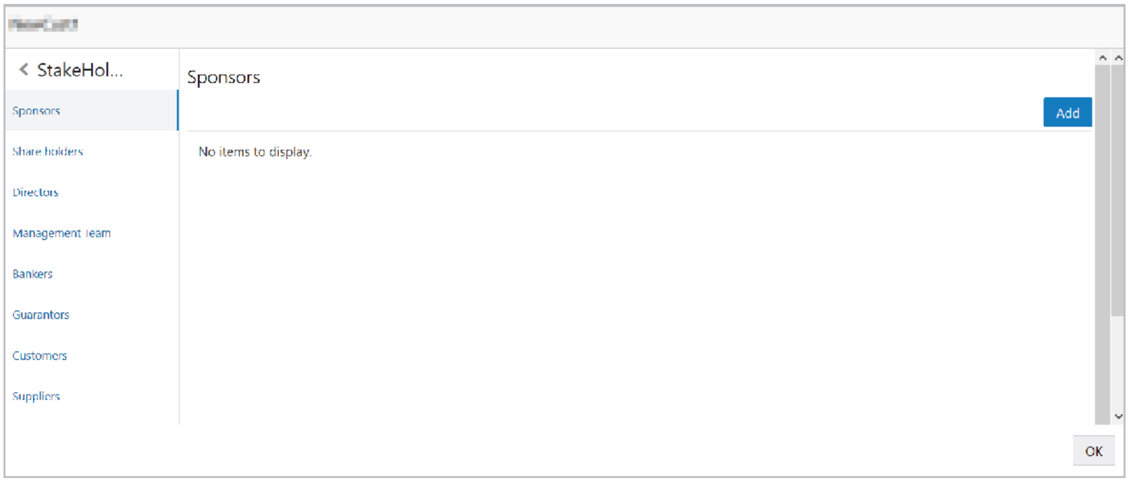
Fields/ Icons	Description
edit	To modify the added rating, click the **edit** icon.
delete	To delete the added rating, click the **delete** icon.

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

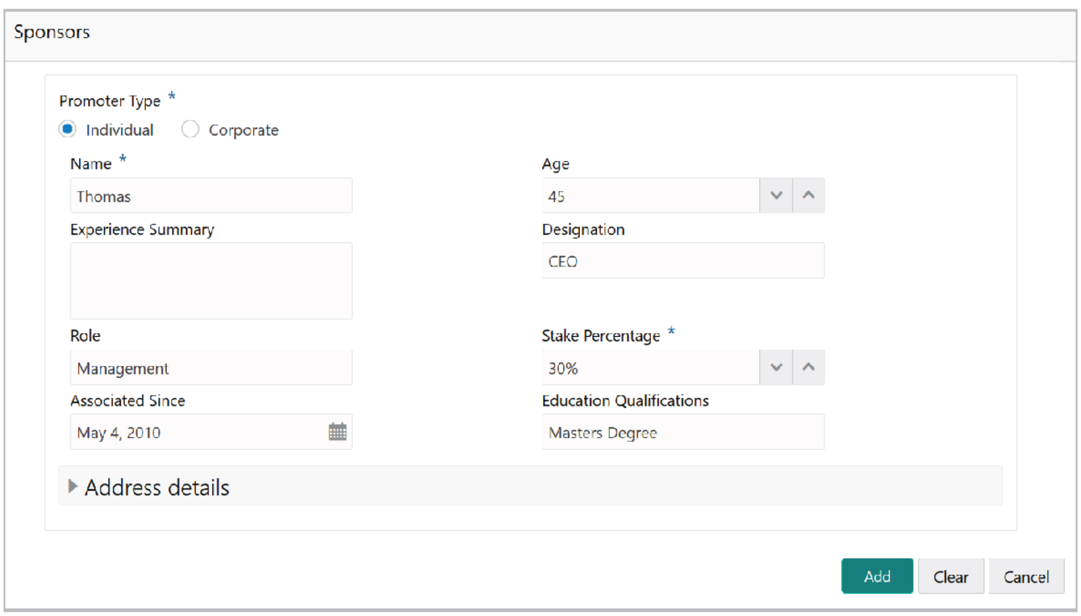
Figure 3-21 Sponsors



11. To add sponsor details, click **Sponsors** from the left menu and then click **Add.**

    The **Sponsors** window is displayed.

Figure 3-22 Sponsors

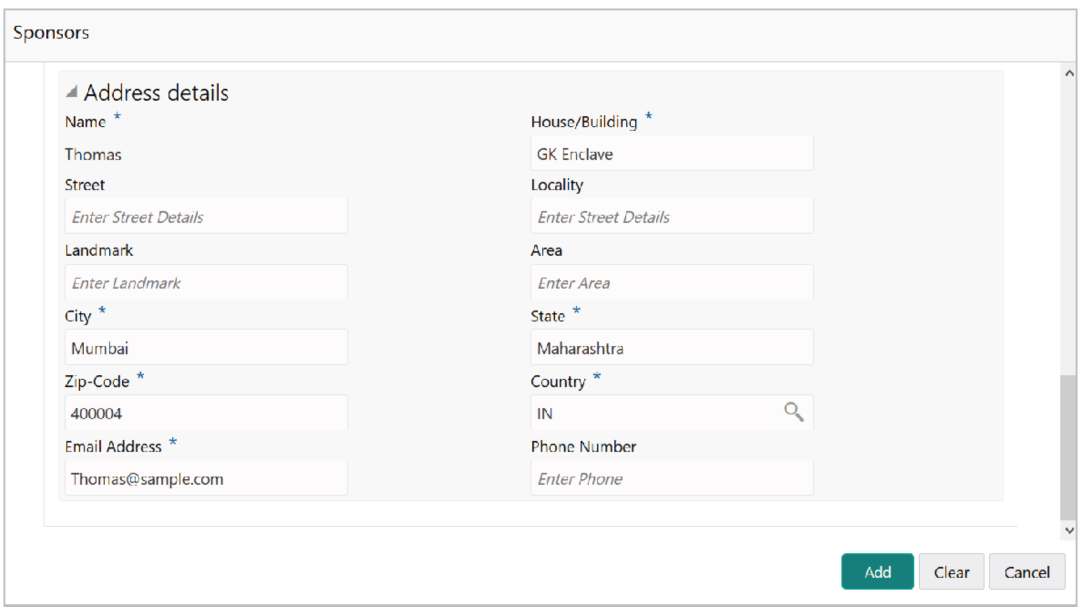


For information on fields in the **Sponsors** page, refer the below table.

Table 3-15 Sponsors

Fields/ Icons	Description
individual	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
entity	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
Address	Click and expand the **Address** details section.

Figure 3-23 Sponsors



For information on fields in the **Sponsors** page, refer the below table.

Table 3-16 Sponsors

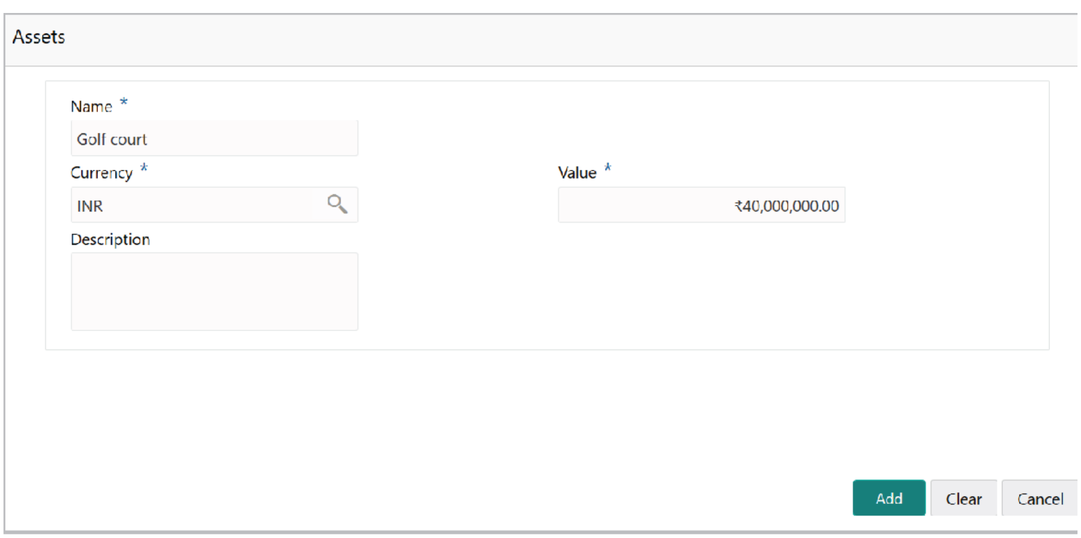
Fields/ Icons	Description
fields	Type or select the following details in the corresponding **fields**: • **House/Building** name • **Street** • **Locality** • **Landmark** • **Area** • **City** • **State** • **Zip-Code** • **Country** • **Email Address** • **Phone Number**
Add	Click **Add**. Sponsor details are added. ⓘ **Note** To **Edit, Delete** or **View** the added **Sponsors**. click the hamburger icon in the required list item and select the required option. ⓘ **Note** For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer **Economic Dependency Analysis User Manual**.

Assets

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

    The **Assets** window is displayed.

Figure 3-24 Assets



For information on fields in the **Assets** page, refer the below table.

Table 3-17 Assets

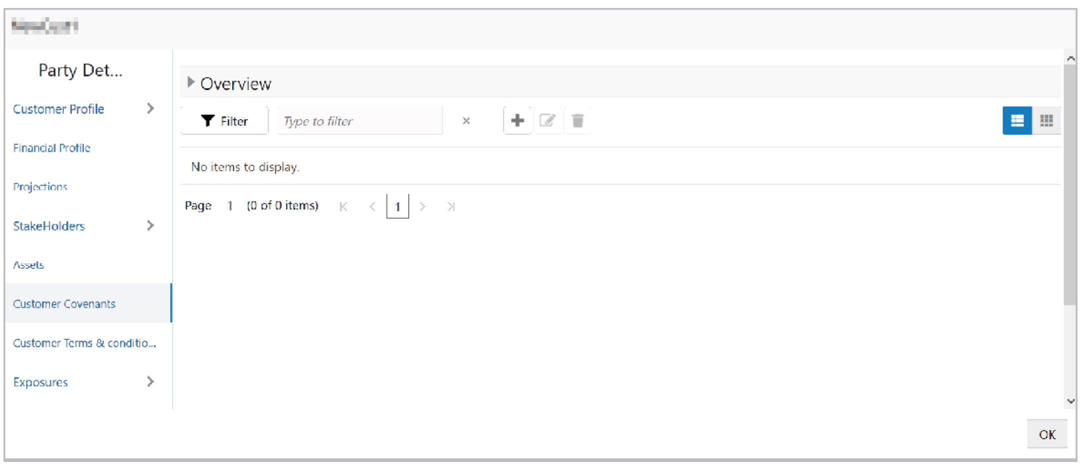
Fields/ Icons	Description
Name	Type the **Name** of the Asset.
Currency	Search and select the **Currency** for the asset value.
Value	Specify the asset **Value**.
Description	Type the asset **Description**.
Add	Click **Add**. Asset details are added.

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

Customer Covenants

13. To add covenant details, click **Customer Covenants** from the left menu. The following screen is displayed.

Figure 3-25 Overview



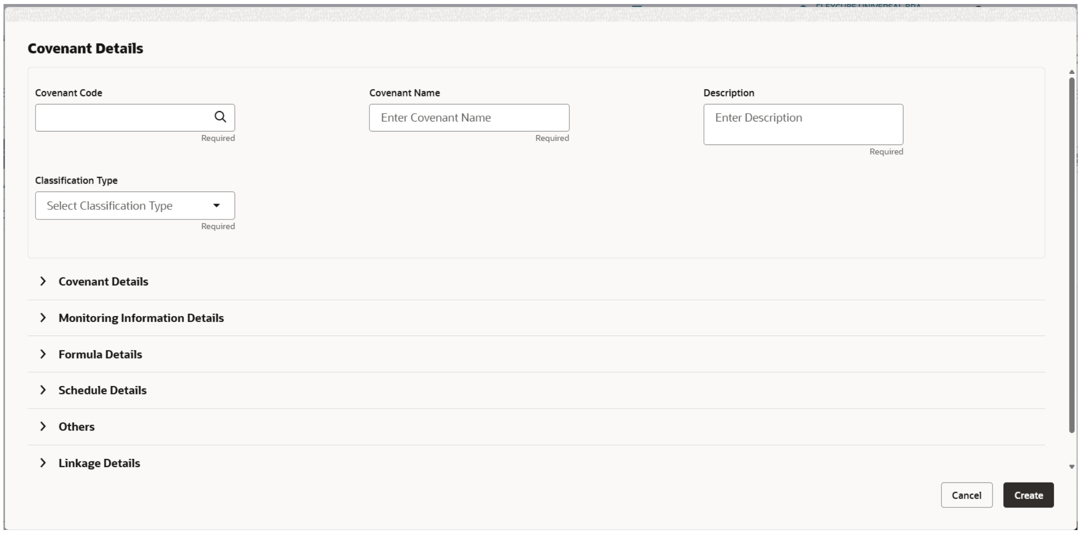
3.1.4 Amendment Initiation - Configure Customer - Covenant Details

Upon clicking add in the overview screen, The **Covenant Details** screen is displayed.

1. Click the **add** icon.

   The **Covenant Details** window is displayed.

Figure 3-26 Covenant Details



For RSO Covenant Details, additional placeholder fields can be configured in Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

The system supports configuration of up to 20 fields each for the following data types:

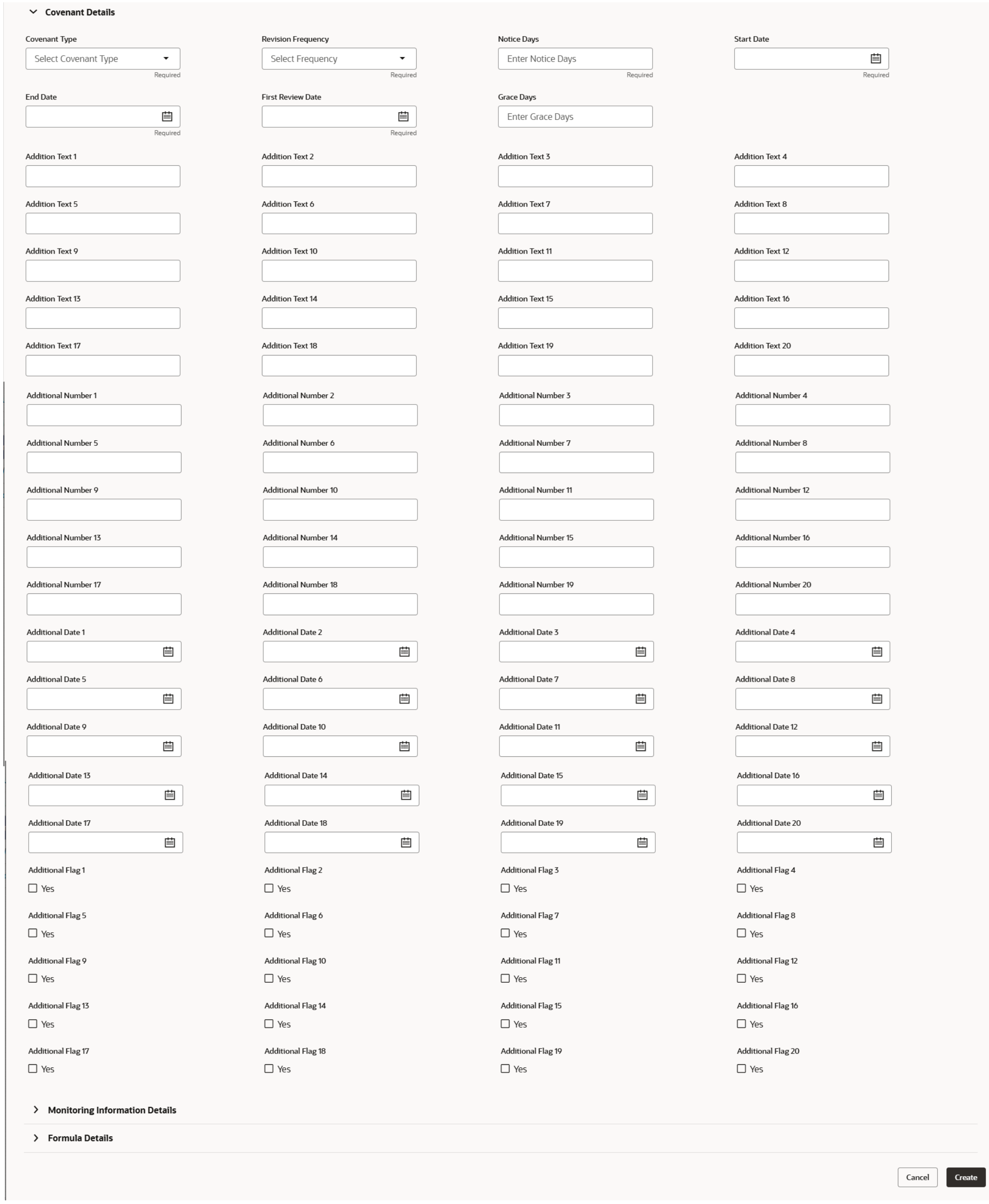
- Text
- Numeric
- Boolean
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per Covenant details, based on the requirements. These fields displays in the Covenant Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard condition details fields.

For example, we maintained 20 additional fields each for text, numeric, boolean, and date.

The **Covenant Details** screen displays.

Figure 3-27 Covenant Details



For information on fields in the **Covenant Details** page, refer the below table.

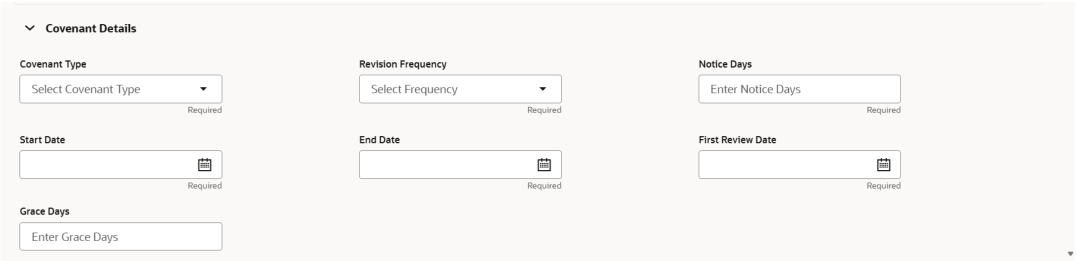
Table 3-18 Covenant Details

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

Table 3-18 (Cont.) Covenant Details

Fields/ Icons	Description
Click to add new covenant	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
Covenant details	Click and expand the **Covenant details** section.

Figure 3-28 Covenant Details

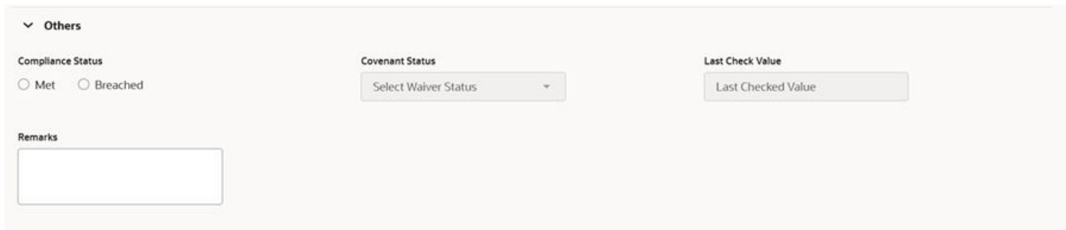


2. Select / type the following in respective fields:
   - Covenant type
   - Covenant Sub Type
   - Notice Days
   - Revision Frequency
   - Revision Days
   - Start Date
   - End Date
   - Formula
   - Target Type
   - Covenant Check Condition
   - Target Value

> **Note**
>
> 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.

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

Figure 3-29 Others



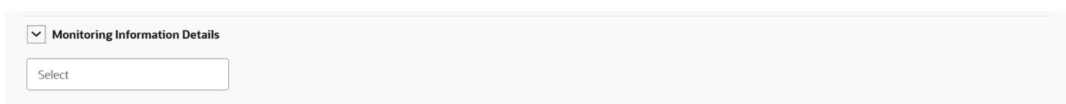
For information on fields in the **Others** page, refer the below table.

Table 3-19 Others

Field/Icon	Description
Compliance Status	Select the **Compliance Status**.
Waiver Status	Select the **Waiver Status.**
Last Check Value	Enter the **Last Check Value.**
Deferred due date	Click the calendar icon and select the **Deferred due date.**

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

Figure 3-30 Monitoring Information



For information on fields in the **Monitoring Information Details** page, refer the below table.

Table 3-20 Monitoring Information Details

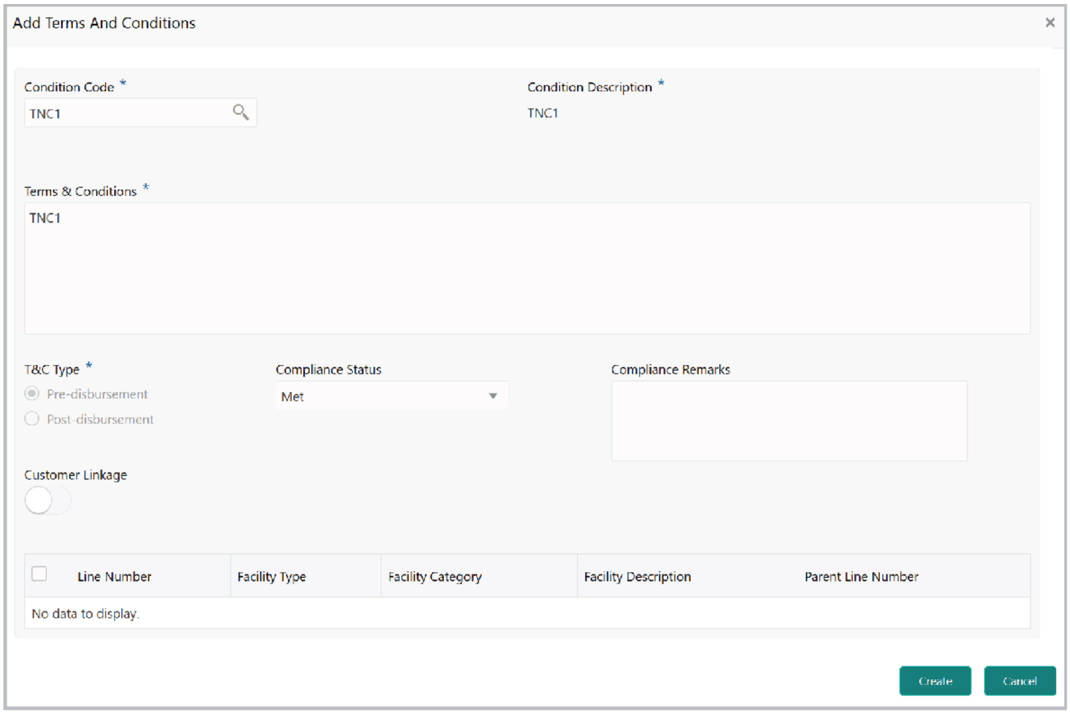
Field/Icon	Description
monitoring information	Select the **monitoring information**.
Save	Click **Save.** Covenant details are added. **Note** For information about filter, add, edit, delete, and layout options, refer any section in **Proposal Initiation** Chapter.

Customer Terms & Conditions

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

   The **Add Terms and Conditions** window is displayed.

Figure 3-31 Add Terms and Conditions



For information on fields in the **Add Terms and Conditions** page, refer the below table.

Table 3-21 Add Terms and Conditions

Fields/ Icons	Description
Condition Code	Search and select the **Condition Code.** Terms and Conditions maintained in the **Maintenance** module are displayed in the LOV.
Condition Description	Upon selecting the **Condition Code, Condition Description, Terms & Conditions,** and **T&C Type** maintained for the condition code get defaulted.
Terms & Conditions	To modify the terms and conditions specific to customer / facility, edit the required text in the **Terms & Conditions** text box.
Compliance Status	Select the **Compliance Status** of terms and conditions. The options available are **Met** and **Breached**.
Compliance Remarks	Specify the Compliance Remarks.
Customer Linkage	Enable the Customer Linkage flag.
Create	Click **Create**. Terms and conditions are linked to the customer and displayed in the **Terms and Conditions** tab.
Edit	To edit the added terms and conditions, select the terms and conditions record and click the **Edit** icon.
Delete	To delete the added terms and conditions, select the terms and conditions record and click the **Delete** icon.
D	To link documents related to terms and conditions, select the required terms and conditions record and click the **D** icon.
V	To view a particular terms and conditions, select the required terms and conditions record and click the **V** icon.

> **Note**
>
> In case of linking the terms and conditions with facility, instead of enabling the **Customer Linkage** flag, select the required facilities from the facility table.

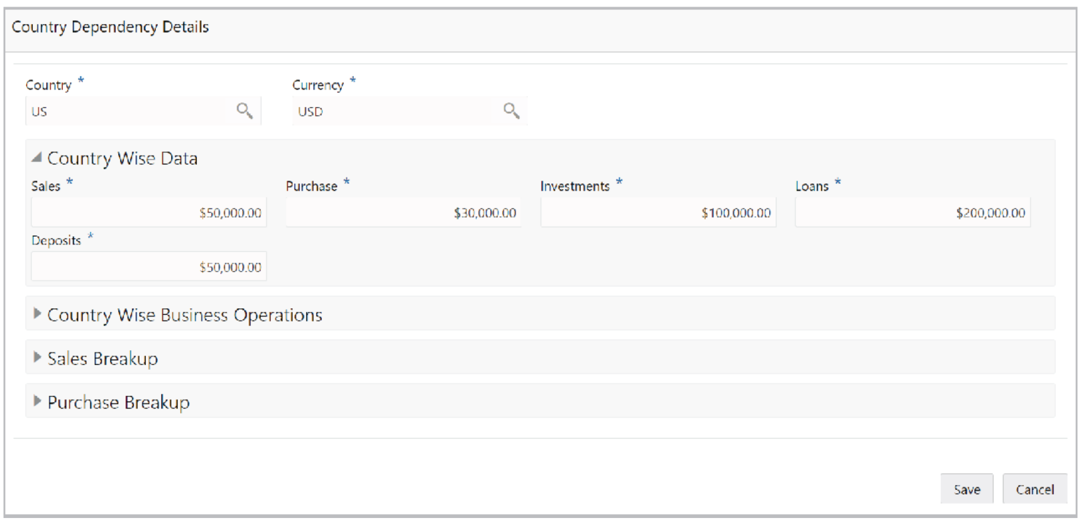
> **Note**
>
> For information about filter, edit, delete, and layout options, refer any section in **Proposal Initiation** Chapter.

Exposures

Country Exposure and **Currency Exposure**

6. To add the exposure details of the entity, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.
7. Upon clicking Country Exposure, the **Country Dependency Details** window is displayed.".

Figure 3-32 Country Dependency Details



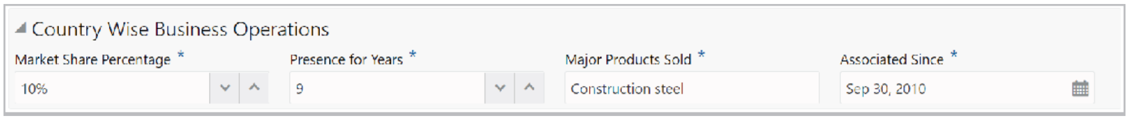
8. Search and select the **Country** and its **Currency**.

Country Wise Data

Table 3-22 Country Wise Data

Fields/Icon	Description
Sales	Specify the amount of **Sales** recorded in the selected country.
Purchase	Specify the amount of **Purchase** made from the selected country.
Investments	Specify the amount of **Investments** made in the selected country.
Loans	Specify the amount of **Loans** received from the selected country.
Deposits	Specify the amount of **Deposits** made in the selected country.

Figure 3-33 Country Wise Business Operations



For information on fields in the **Country Wise Business Operations** page, refer the below table.

Table 3-23 Country Wise Business Operations

Fields/ Icons	Description
Market Share Percentage	Specify the entity's **Market Share Percentage** in selected country.
Presence for Years	Specify the entity's **Presence for Years** in selected county.
Major Products Sold	Specify the **Major Products Sold** by the entity in the selected country.
Associated Since	Specify the date on which association between entity and selected country is established in the **Associated Since** field.

Sales Breakup

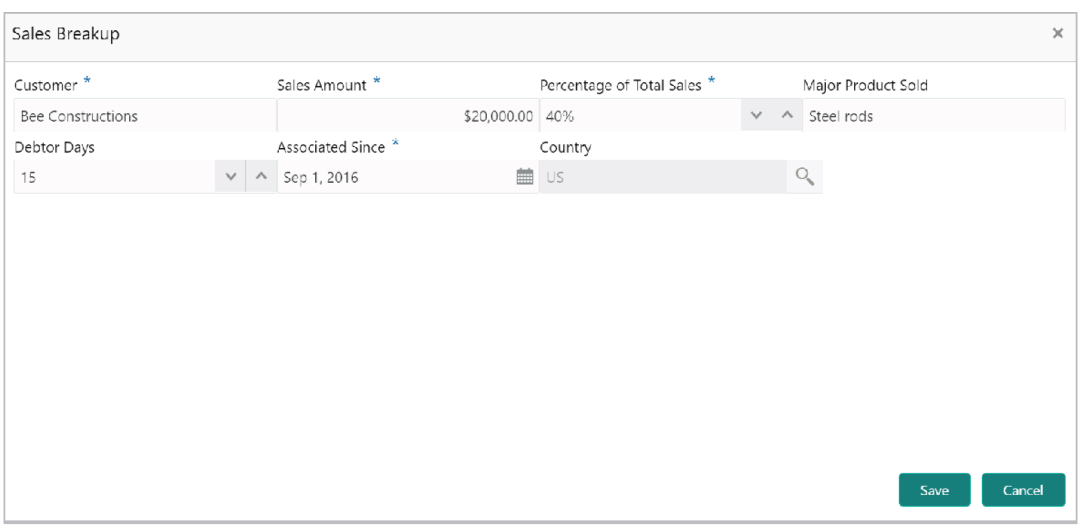
In this section, the user must add details of all the entity's customers in the selected country.

Figure 3-34 Sales Breakup

9. Click the **add** icon.

   The **Sales Breakup** window is displayed.

Figure 3-35 Sales Breakup



For information on fields in the **Sales Breakup** page, refer the below table.

Table 3-24 Sales Breakup

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

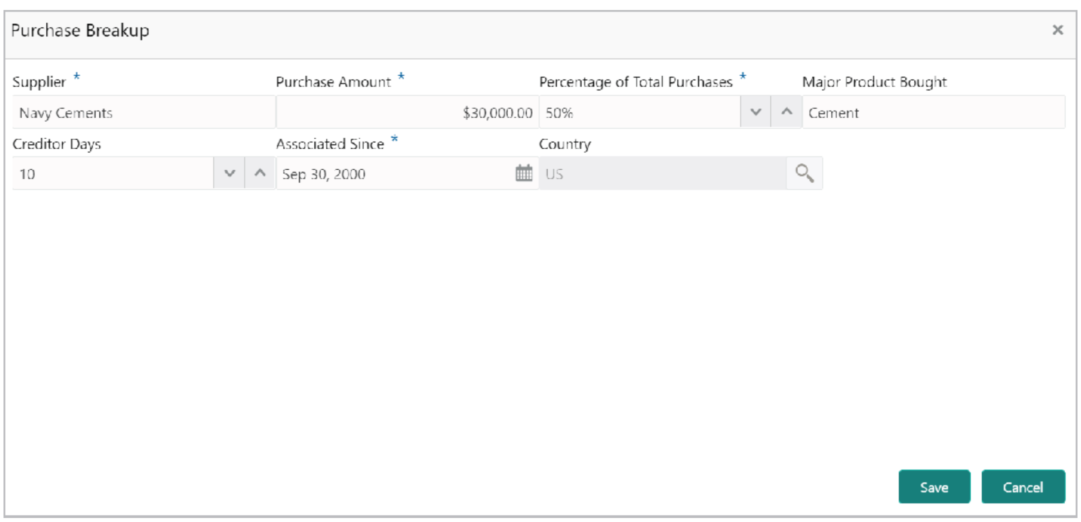
Purchase Breakup

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

10. Click the add icon.

    The **Purchase Breakup** window is displayed.

Figure 3-36 Purchase Breakup



For information on fields in the **Purchase Breakup** page, refer the below table.

Table 3-25 Purchase Breakup

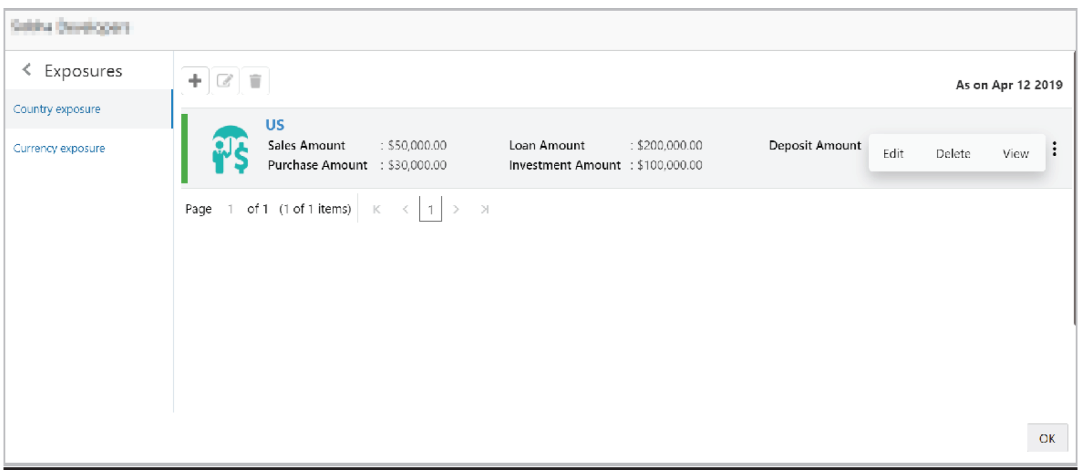
Fields/ Icons	Description.
Supplier	Specify the name of **Supplier**.
Purchase Amount	In the **Purchase Amount** field, specify the amount of products / services purchased by the entity from the supplier.

Table 3-25 (Cont.) Purchase Breakup

Fields/ Icons	Description.
Percentage of Total Purchases	Specify the **Percentage of Total Purchases** from the supplier.
Major Product Bought	Specify the **Major Product Bought** by the entity from the supplier.
Creditor Days	Specify the **Creditor Days** for the supplier.
Associated Since	In the **Associated Since** field, search and select the date on which association between the entity and its supplier is established.
Save	Click **Save**. Purchase breakup is added and displayed in the **Purchase Breakup** section.
edit or delete	To **edit or delete** the added purchase breakup, select the record and click the respective icon.
Save	In the Country Dependency Details window, click **Save**.

The details are added and displayed as shown below.

Figure 3-37 Exposure



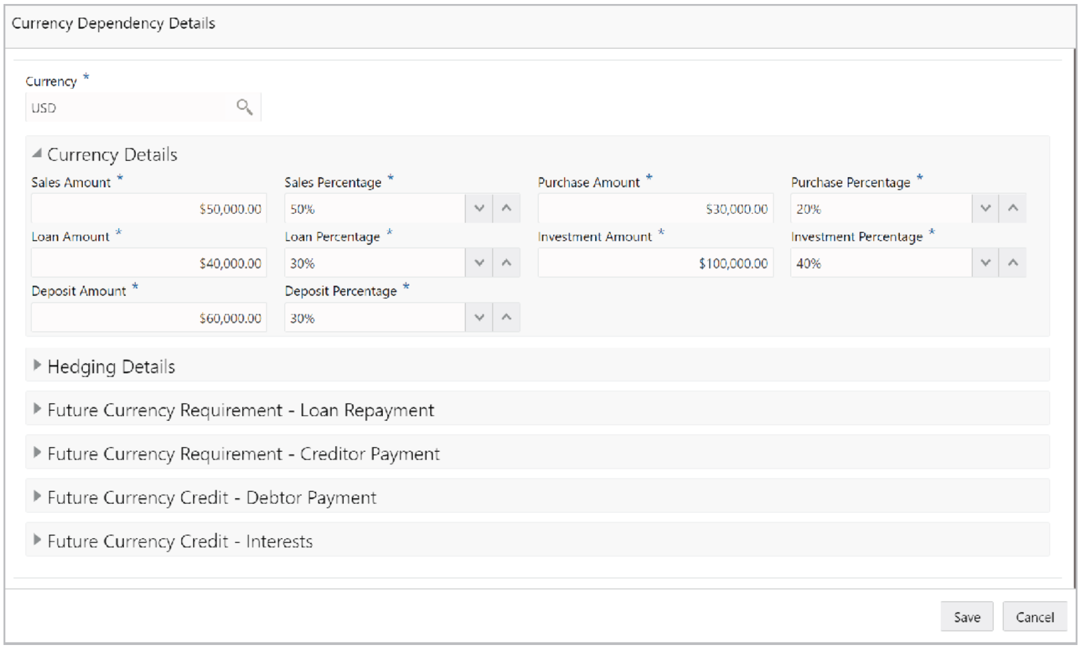
For information on fields in the **Exposure** page, refer the below table.

Table 3-26 Exposure

Fields/ Icons	Description
Edit, Delete	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.
Currency Exposure	To capture the currency dependency details, click the **Currency Exposure** submenu.

The **Currency Dependency Details** window is displayed.

Figure 3-38 Currency Dependency Details



11. Search and select the **Currency**.

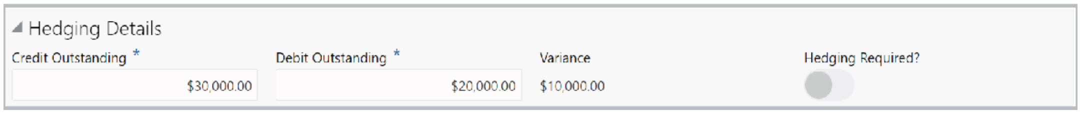
    For information on fields in the **Currency details** page, refer the below table.

Table 3-27 Currency details

Fields/Icons	Description
Sales Amount	Specify your customer's **Sales Amount** in the selected currency.
Sales Percentage	Specify your customer's **Sales Percentage** with respect to the selected currency.
Purchase Amount	Specify your customer's **Purchase Amount** in the selected currency.
Purchase Percentage	Specify your customer's **Purchase Percentage** with respect to the selected currency.
Loan Amount	Specify the **Loan Amount** availed by your customer in the selected currency.
Loan Percentage	Specify your customer's **Loan Percentage** with respect to the selected currency.
Investment Amount	Specify your customer's **Investment Amount** in the selected currency.
Investment Amount	Specify your customer's **Investment Percentage** with respect to the selected currency.
Investment Amount	In the **Deposit Amount** field, specify the amount deposited by your customer in the selected currency.
Deposit Percentage	In the **Deposit Percentage** field, specify the percentage of amount deposited by your customer in the selected currency.

Hedging Details

Figure 3-39 Hedging Details



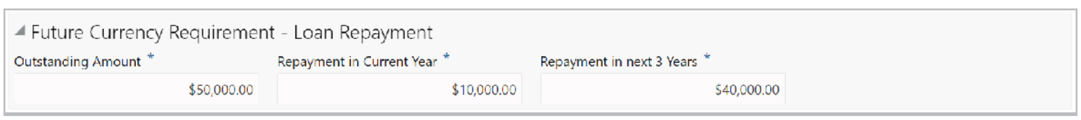
For information on fields in the **Hedging Details** page, refer the below table.

Table 3-28 Hedging Details

Fields/ Icons	Description
Credit Outstanding	Specify the **Credit Outstanding** amount in the selected currency.
Debit Outstanding	Specify the **Debit Outstanding** amount in the selected currency.
Variance	Upon entering the Credit and Debit Outstanding amounts, the system calculates and displays the **Variance.**
Hedging required	Enable the **Hedging required** switch, if hedging analysis is required.

Future Currency Requirement - Loan Repayment

Figure 3-40 Future Currency Requirement - Loan Repayment



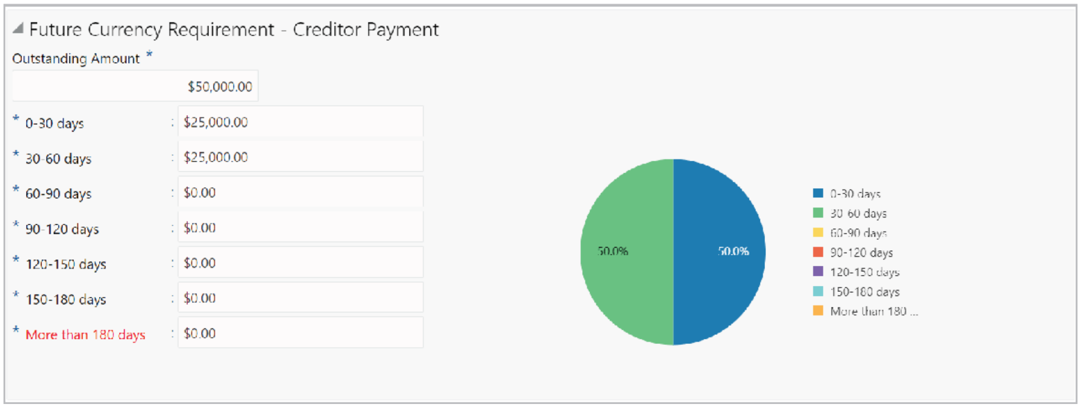
For information on fields in the **Future Currency Requirement - Loan Repayment** page, refer the below table.

Table 3-29 Future Currency Requirement - Loan Repayment

Fields/ Icons	Description
Outstanding Loan Amount	Specify your customer's **Outstanding Loan Amount** in selected currency.
Repayment in current year	In the **Repayment in current year** field, specify the loan amount to be repaid in the current year.
Repayment in Next 3 Years	In the **Repayment in Next 3 Years** field, specify the loan amount to be repaid in next three years.

Future Currency Requirement - Creditor Payment

Figure 3-41 Future Currency Requirement - Creditor Payment



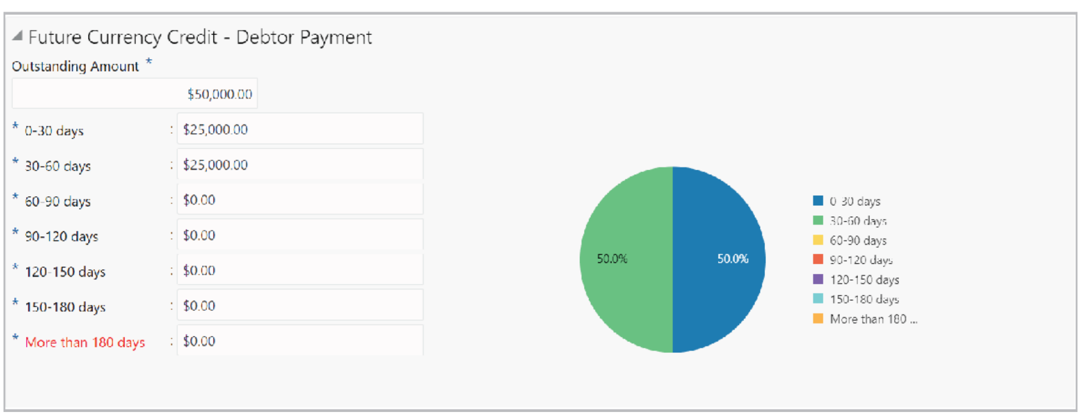
For information on fields in the **Future Currency Requirement - Creditor Payment** page, refer the below table.

Table 3-30 Future Currency Requirement - Creditor Payment

Fields/ Icons	Description
Outstanding Amount	Specify the **Outstanding Amount** to be paid by your customer to their creditor in selected currency.
0-30 days	Specify the outstanding amount to be paid in **0-30 days**.
30-60 days	Specify the outstanding amount to be paid in **30-60 days**.
60-90 days	Specify the outstanding amount to be paid in **60-90 days**.
90-120 days	Specify the outstanding amount to be paid in **90-120 days**.
120-150 days	Specify the outstanding amount to be paid in **120-150 days**.
150-180 days	Specify the outstanding amount to be paid in **150-180 days**.
More than 180 days	Specify the outstanding amount to be paid after 180 days in the **More than 180 days** field.

Future currency credit - Debtor payment

Figure 3-42 Future currency credit - Debtor payment



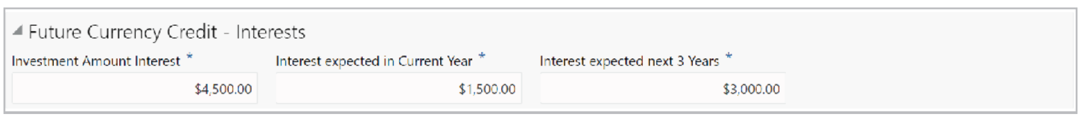
For information on fields in the **Future currency credit - Debtor payment** page, refer the below table.

Table 3-31 Future currency credit - Debtor payment

Fields/ Icons	Description
Outstanding Amount	Specify the **Outstanding Amount** to be paid by your customer's debtor in the selected currency.
0-30 days	Specify the outstanding amount to be received in **0-30 days.**
30-60 days	Specify the outstanding amount to be received in **30-60 days**
60-90 days.	Specify the outstanding amount to be received in **60-90 days.**
90-120 days	Specify the outstanding amount to be received in **90-120 days**.
120-150 days.	Specify the outstanding amount to be received in **120-150 days.**
150-180 days	Specify the outstanding amount to be received in **150-180 days**.
More than 180 days	Specify the outstanding amount to be received after 180 days in the **More than 180 days** field.

Future Currency Credit - Interests

Figure 3-43 Future Currency Credit - Interests



For information on fields in the **Future currency credit - Interests** page, refer the below table.

Table 3-32 Future Currency Credit - Interests

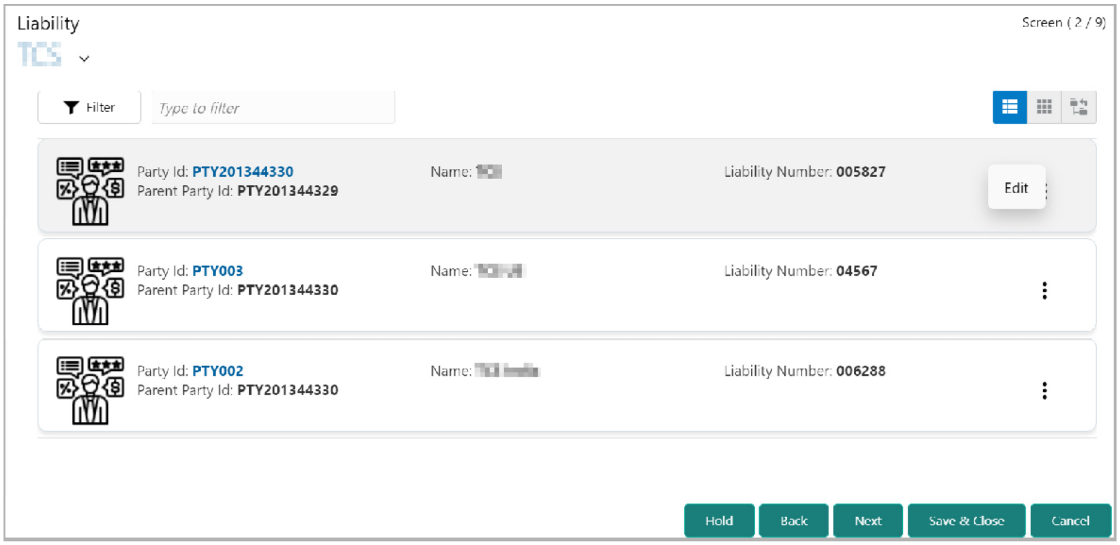
Fields/ Icons	Description
Investment amount interests	In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
Interest expected in current year	In the **Interest expected in current year** field, specify the interest to be received in the Current year.
Interest expected in next 3 years	In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.
Save	Click **Save** in the Currency Dependency Details window. The details are saved and displayed in Currency Dependency Details page.
Edit, Delete and **View**	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.
Ok	Click **Ok** in the Party Details window.
Next	To go to the next page, click **Next** in the Customer Info page.

3.2 Amendment Initiation - Liability

This topic provides systematic instructions about the Liability in the Amendment Initiation stage.

This data segment lists all the liabilities created for the party. As a part of credit amendment, you can also modify the liability details to capture new requirement.

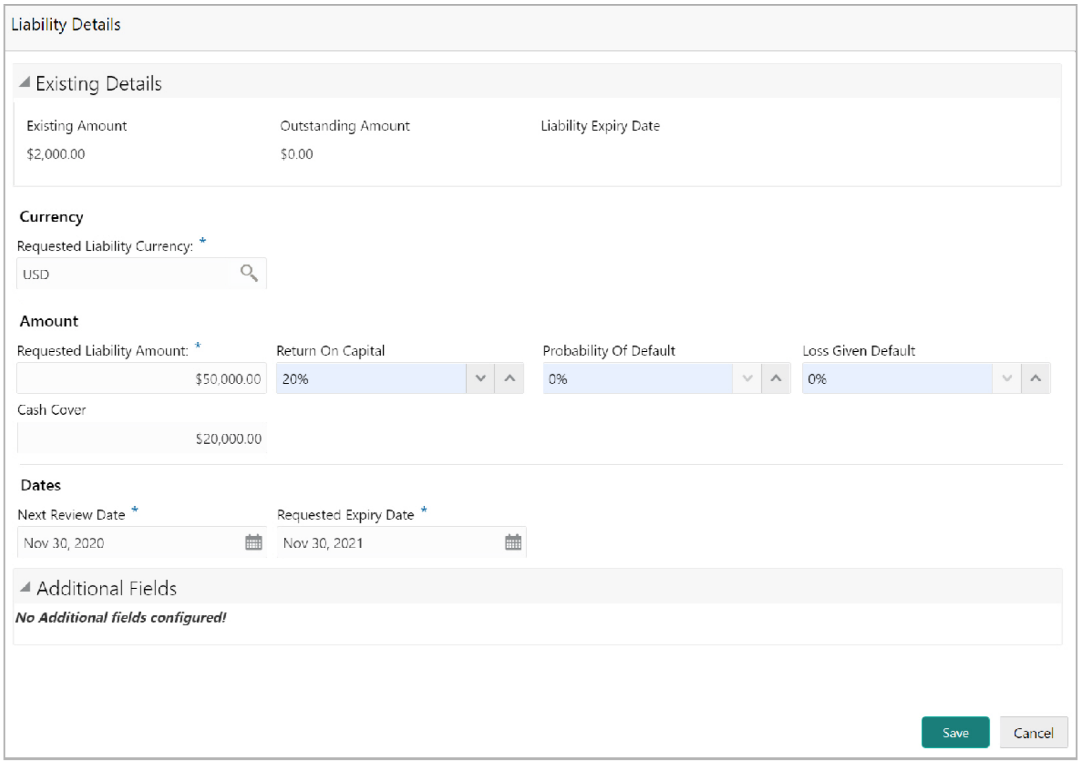
Figure 3-44 Liability



1. To filter the required liability, click the **Filter** icon and specify the filter parameters or directly type the liability detail in the **Type to filter** text box.
2. To edit the liability information, click the hamburger icon and select **Edit**.

   The **Liability Details** window is displayed.

Figure 3-45 Liability Details



For information on fields in the **Liability Details** page, refer the below table.

Table 3-33 Liability Details

Fields	Description
Existing Details	In the **Existing Details** section, the following details about the existing liability are displayed: • **Existing Amount** • **Outstanding Amount** • **Liability Expiry Date**
Currency	In the **Requested Liability Currency** field, search and select the currency for the liability amount to be requested.
Amount	In the **Requested Liability Amount** field, specify the liability requirement in selected currency. Specify the following possibilities for the mentioned liability amount in percentage: • **Return On Capital** • **Probability Of Default** • **Loss Given Default** Specify the **Cash Cover** for the requested liability, if the party has deposited amount in your bank.
Dates	Click the calendar icon and select the **Next Review Date** and **Requested Expiry Date** for the liability.
Save	Click **Save**. Details are saved and displayed in the Liability page.

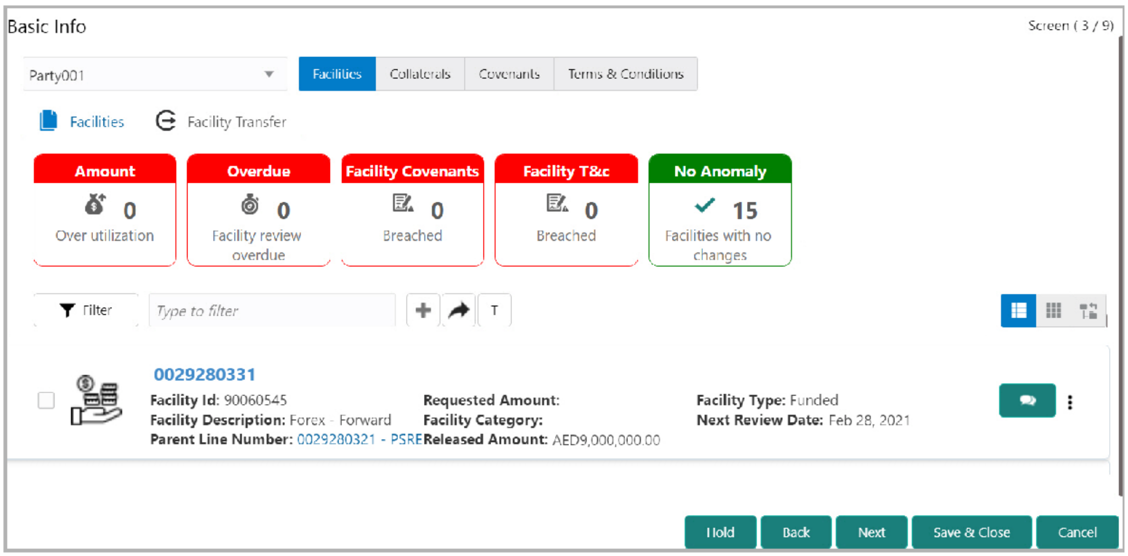
3. After modifying all the required liability details, click **Next**. The **Basic Info** page is displayed.

3.3 Amendment Initiation - Basic Information

This topic describes about the Basic Information in the Amendment Initiation stage.

This data segment displays information about the facilities, collaterals, covenants and terms & conditions set for the party in the credit proposal process. You can add, edit or modify these information based on the request raised by the party.

Figure 3-46 Basic Info



From the Basic Info page, you can view the following information:

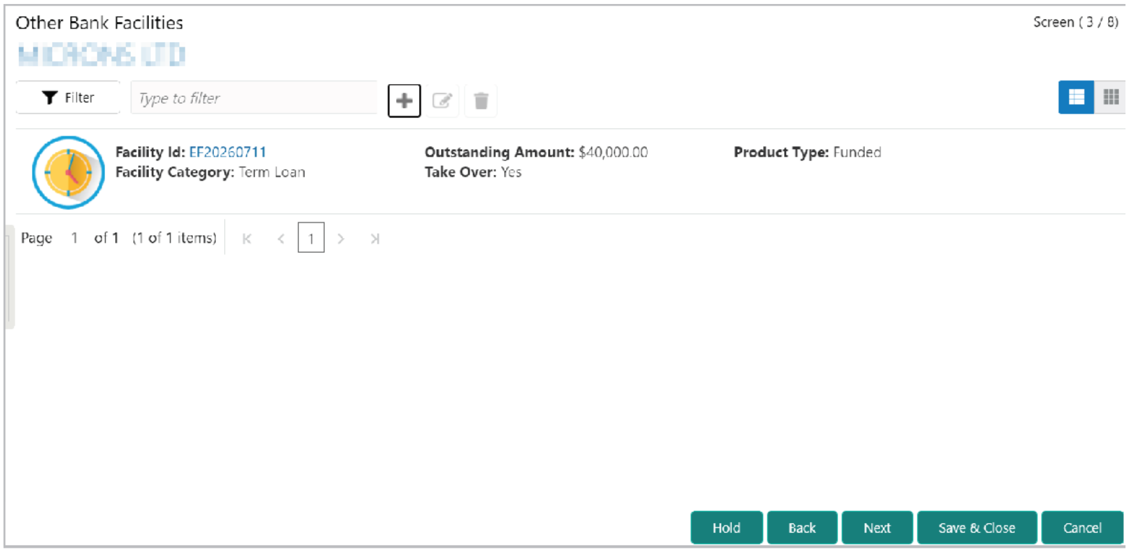
- Facilities
- Collaterals
- Covenants
- Terms & Conditions

3.4 Amendment Initiation - Other Bank Facility

This topic describes information about the Other Bank Facility in the Amendment Initiation.

This data segment allows to view, modify, delete and add details about the facilities availed by the party / child party from the other banks.

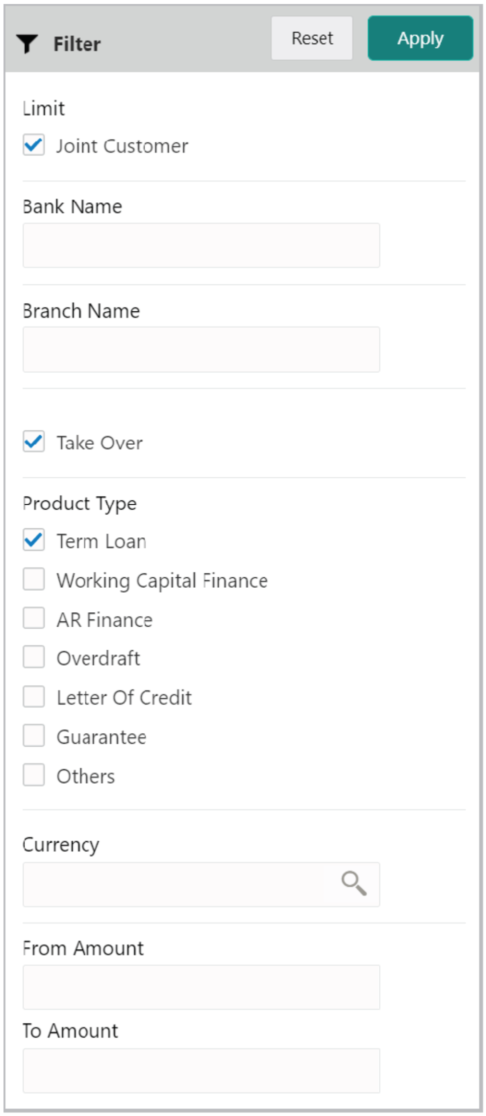
Figure 3-47 Other Bank Facilities



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

   The **Filter** window is displayed.

Figure 3-48 Filter



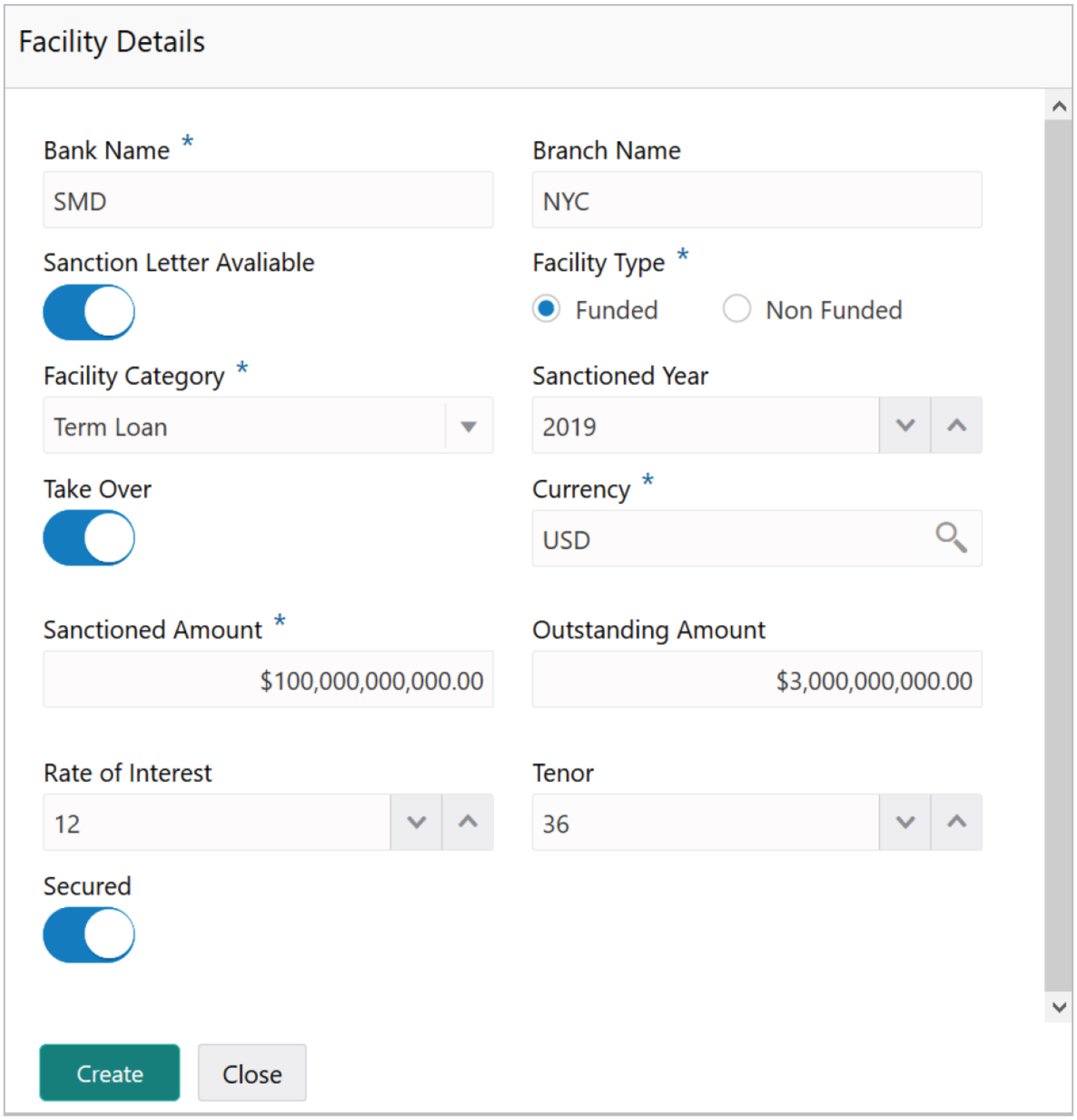
2. Type and / or select the filter parameters.
3. Click **Apply**. Other bank facilities that matches the filter parameters are displayed.
4. To filter the other bank facilities using single filter parameter, type the parameter directly in **Type to filter** text box.

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

5. To add details about the other bank facilities received by the party, click the add icon.

   The **Facility Details** window is displayed.

Figure 3-49 Facility Details



For information on fields in the **Facility Details** page, refer the below table.

Table 3-34 Facility Details

Fields	Description
Bank Name and Branch Name	Type the other **Bank Name and Branch Name**.
Sanction Letter Available	Enable the **Sanction Letter Available** check box, if sanction letter is available for the other bank facility.
Facility Type	Choose the **Facility Type**. The options available are **Funded** and **Non-Funded**.
Facility Category	Select the **Facility Category** from the drop down list.
Sanctioned Year	Type the year in which the existing facility is sanctioned in the **Sanctioned Year** field.

Table 3-34 (Cont.) Facility Details

Fields	Description
Take Over	Enable **Take Over** check box to add the other bank facility to the facility list.
Currency	Search and select the **Currency** in which the facility is offered by other bank.
Sanctioned Amount	Specify the amount sanctioned by the other bank in **Sanctioned Amount** field.
Outstanding Amount	Specify the **Outstanding Amount** to be paid by the party.
Rate of Interest	Specify the **Rate of Interest** at which the other bank facility is offered.
Tenor	Specify the **Tenor** of the other bank facility
Secured	Enable **Secured** check box, if the other bank facility is secured with collateral.
Create	Click **Create**. The other bank facility is added.
Save	Modify the required information and click **Save**.
Hold	To hold the Amendment Initiation, click **Hold** in the Other Bank Facilities page.
Back	To go back to the previous page, click **Back**.
Save & Close	To save the Amendment Initiation for future edit, click **Save & Close**.
Next	To go to the next page, click **Next**.
Cancel	To exit the process without saving the information, click **Cancel**.
Select	To edit the other bank facility information, **Select** the required facility from the list and then click the edit icon. The Facility Details window is displayed.
delete	To delete the other bank facility information, **Select** the facility and then click **delete** icon.
table view	To change the layout of Other Bank Facilities page to **table view**, click the table icon at the right corner.

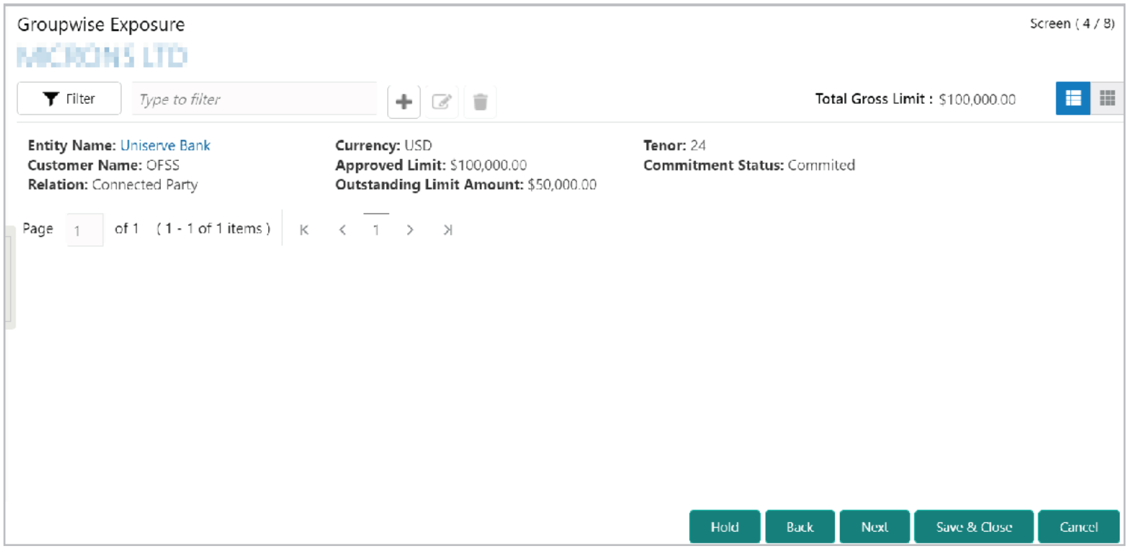
6. Click **Next** in the Other Bank Facilities page, the Groupwise Exposure page is displayed.

3.5 Amendment Initiation - Groupwise Exposure

This topic describes information about the Groupwise Exposure in the Amendment Initiation.

This data segment allows to view, modify, delete and add information about the facilities already availed by the party / child party from your bank.

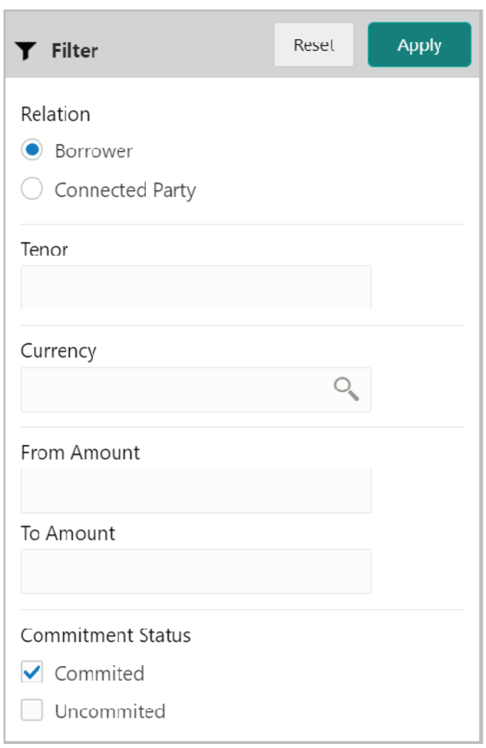
Figure 3-50 Groupwise Exposure



1. To filter the required groupwise exposure from list, click the Filter button.

   The **Filter** window is displayed.

Figure 3-51 Filter



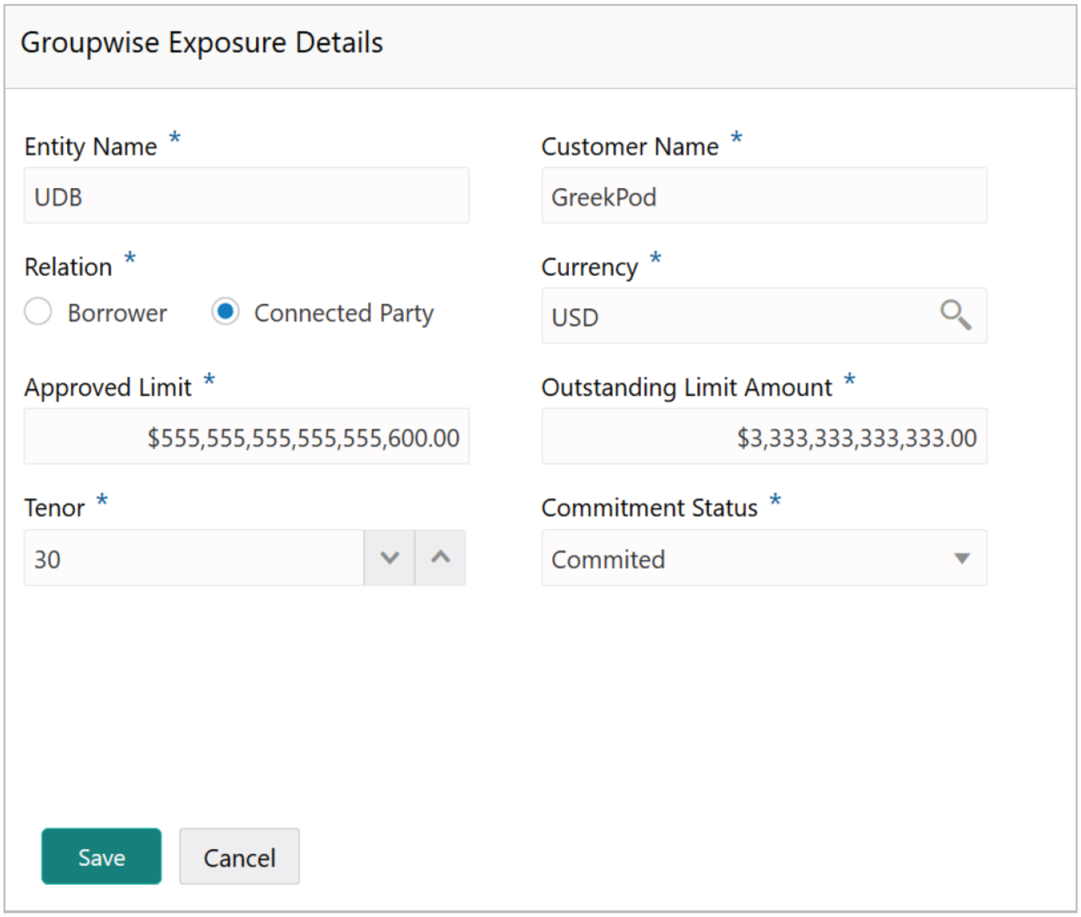
2. Type and / or select the filter parameters.
3. Click **Apply**. Existing groupwise exposure that matches the filter parameters are displayed.
4. To filter the groupwise exposure using single filter parameter, type the parameter directly in **Type to filter** text box.

> **Note**
>
> Minimum 3 characters need to be entered in the Type to filter text box to filter the groupwise exposure.

5. To add groupwise exposure details, click the add icon.

   The **Groupwise Exposure Details** window is displayed.

Figure 3-52 Groupwise Exposure Details



For information on fields in the **Groupwise Exposure Details** page, refer the below table.

Table 3-35 Groupwise Exposure Details

Fields	Description
Entity Name	In **Entity Name** field, enter your bank name.
Customer Name	In **Customer Name** field, enter the name of the party or the child party.
Relation	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**.

Table 3-35 (Cont.) Groupwise Exposure Details

Fields	Description
Currency	Search and select the **Currency** in which the facility is offered by your bank. Specify the following details about the facility: • **Approved Limit** • **Outstanding Limit Amount** • **Tenor**
Commitment Status	Select the **Commitment Status** from the drop don list. The options available are **Committed** and **Uncommitted**.
Save	Click **Save**. Groupwise exposure details are added.
Hold	To hold the Amendment Initiation task, click **Hold** in the Groupwise Exposure page.
Back	To go back to the previous page, click **Back**.
Save & Close	To save the Amendment Initiation task for future edit, click **Save & Close**.
Next	To go to the next page, click **Next**.
Cancel	To exit the process without saving the information, click **Cancel**.
Select	To edit the groupwise exposure information, **Select** the required exposure from the list. Edit icon is enabled.
edit	Click the **edit** icon. The Groupwise Exposure Details window is displayed.
Save	Modify the required information and click **Save**.
delete	To delete the groupwise exposure information, Select the exposure and click **delete** icon.
list view	To change the layout of Groupwise Exposure page to list view, click the **list view** icon at the right corner.

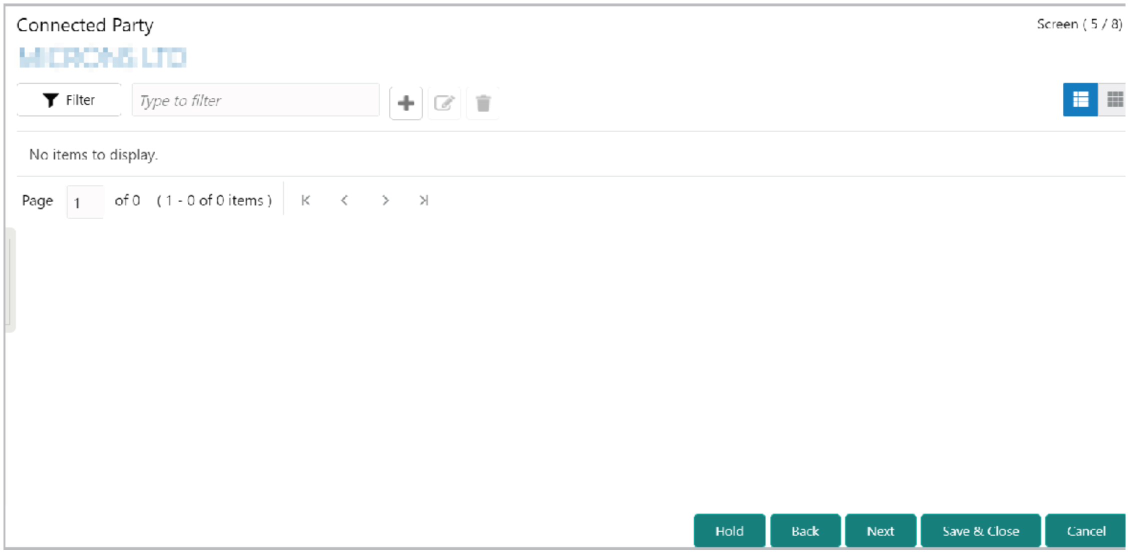
6. Click **Next** in the Groupwise Exposure page, the **Connected Parties** page is displayed.

3.6 Amendment Initiation - Connected Party

This topic describes information about the Connected Party in the Amendment Initiation.

This data segment allows to view, modify, delete and add details about the connected parties of your customer.

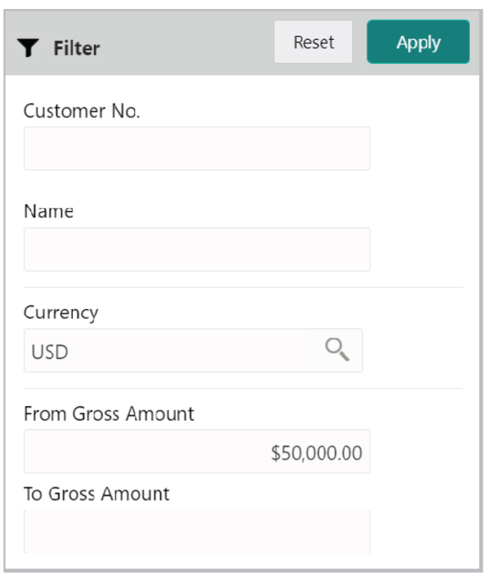
Figure 3-53 Connected Party



1. To filter the required connected party from the list, click Filter button.

   The **Filter** window is displayed.

   Figure 3-54 Filter

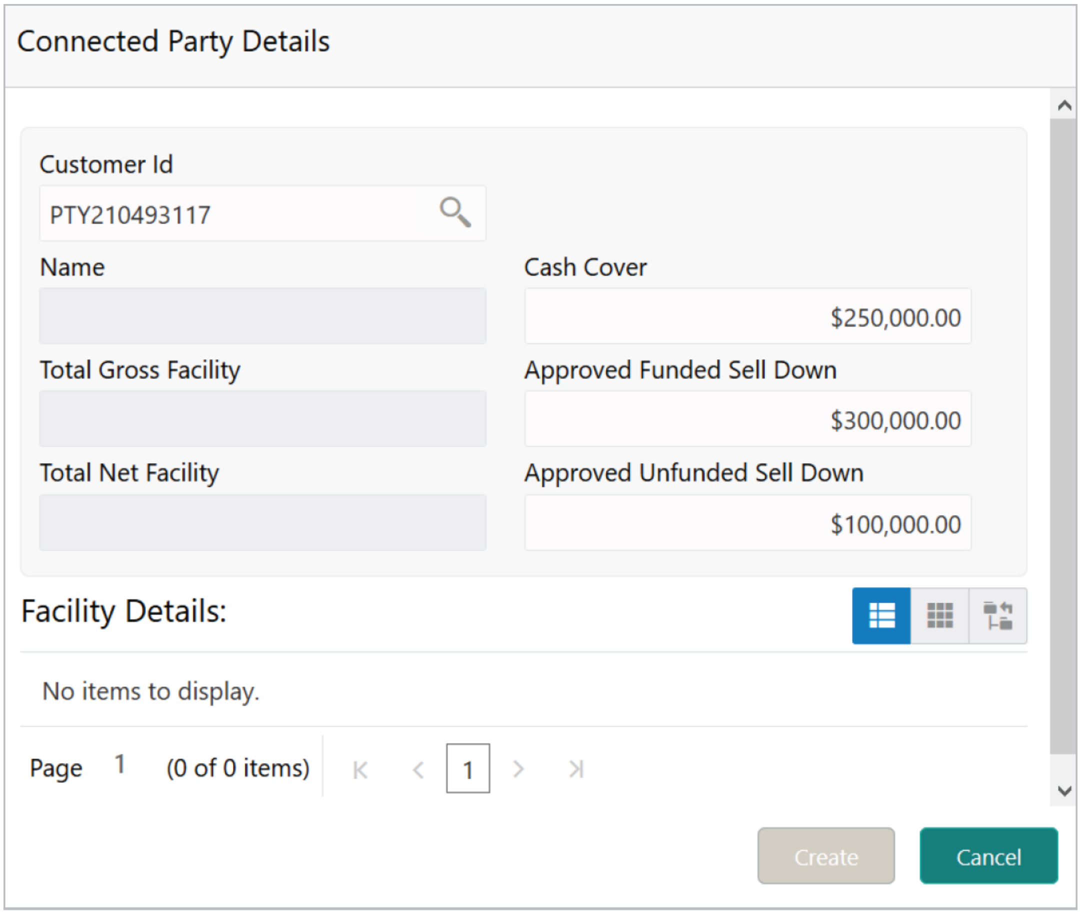
2. Type and / or select the filter parameters.
3. Click **Apply**. Connected parties that matches the filter parameters are displayed.
4. To filter the connected parties using single filter parameter, type the parameter directly in **Type to filter** text box.

> **Note**
>
> Minimum 3 characters need to be entered in the Type to filter text box to filter the connected parties.

5. To add information about connected parties, click the add icon.

   The **Connected Parties Details** window is displayed.

Figure 3-55 Connected Parties Details



For information on fields in the **Connected Parties Details** page, refer the below table.

Table 3-36 Connected Parties Details

Fields	Description
Customer No	Search and select the **Customer No**. of the party connected with your customer. 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
Facility Details	To change the view of **Facility Details**, click the required icon from List View, Table View and Tree View icons.
Create	Click **Create**. Connected party details are added and displayed in the Connected Parties page.
Save	Modify the required information and click **Save**.
Hold	To hold the Amendment Initiation task, click **Hold** in the Connected Parties page.
Back	To go back to the previous page, click **Back**.
Save & Close	To save the Amendment Initiation task for future edit, click **Save & Close**.
Next	To go to the next page, click **Next**.
Cancel	To exit the process without saving the information, click **Cancel**.
Select	To edit the connected party details, **Select** the required party from the list. Edit icon is enabled.
edit	Click the **edit** icon. The Connected Party Details window is displayed.
Select	To delete the connected party, **Select** the party and click **delete** icon.
list view	To change the table view to list view, click the **list view** icon at the right corner.

6. Upon clicking **Next** in the Connected Parties page, the **Write up** page is displayed.

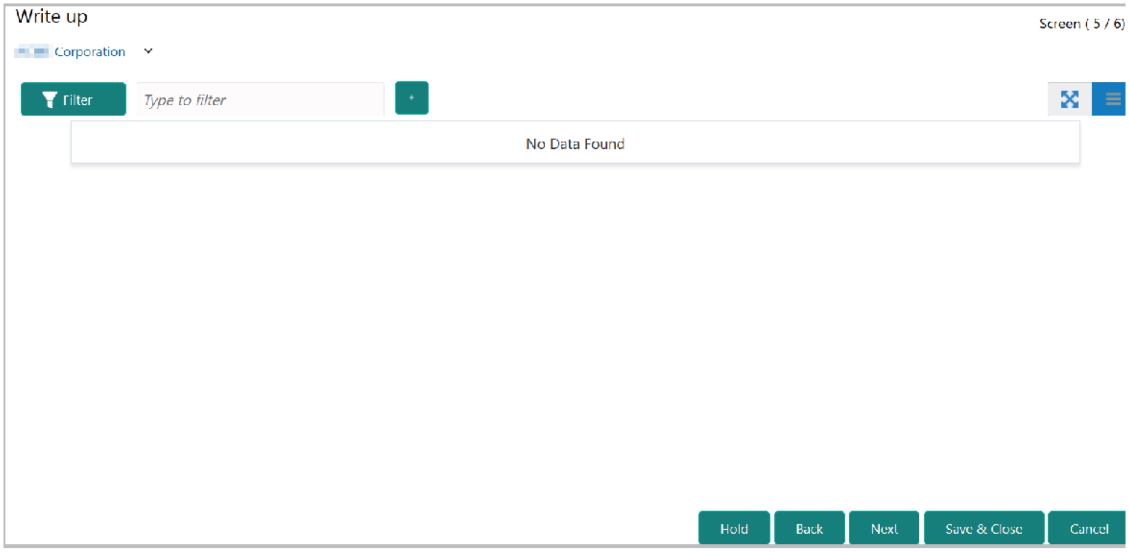
3.7 Amendment Initiation - Write up

This topic describes information about the Write up in the Amendment Initiation.

This data segment allows the user to add writeup for the customer and all their child parties in the available writeup categories. The history of writeup for the customer will be available to the users throughout the customer’s association with the bank.

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

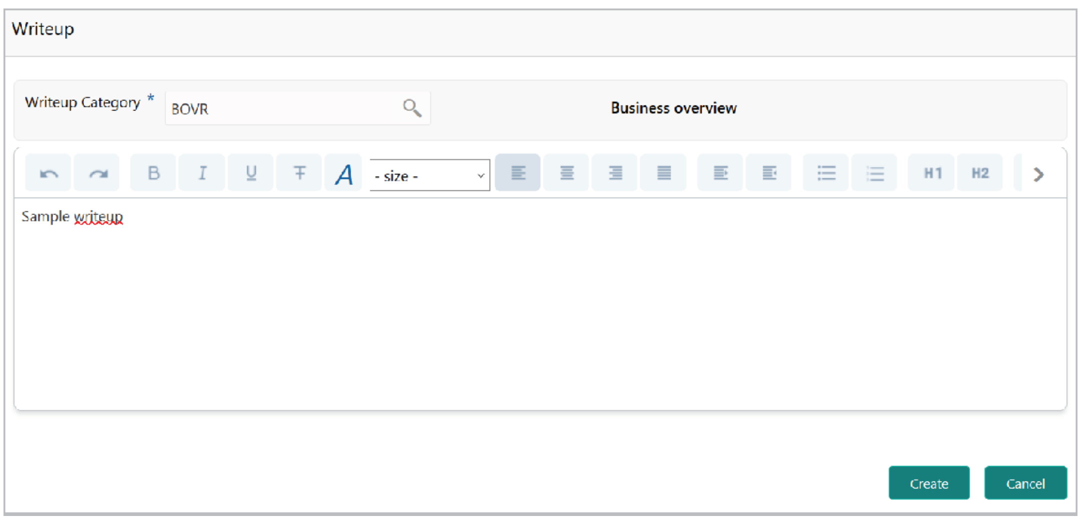
Figure 3-56 Write up



1. Click the **add** icon.

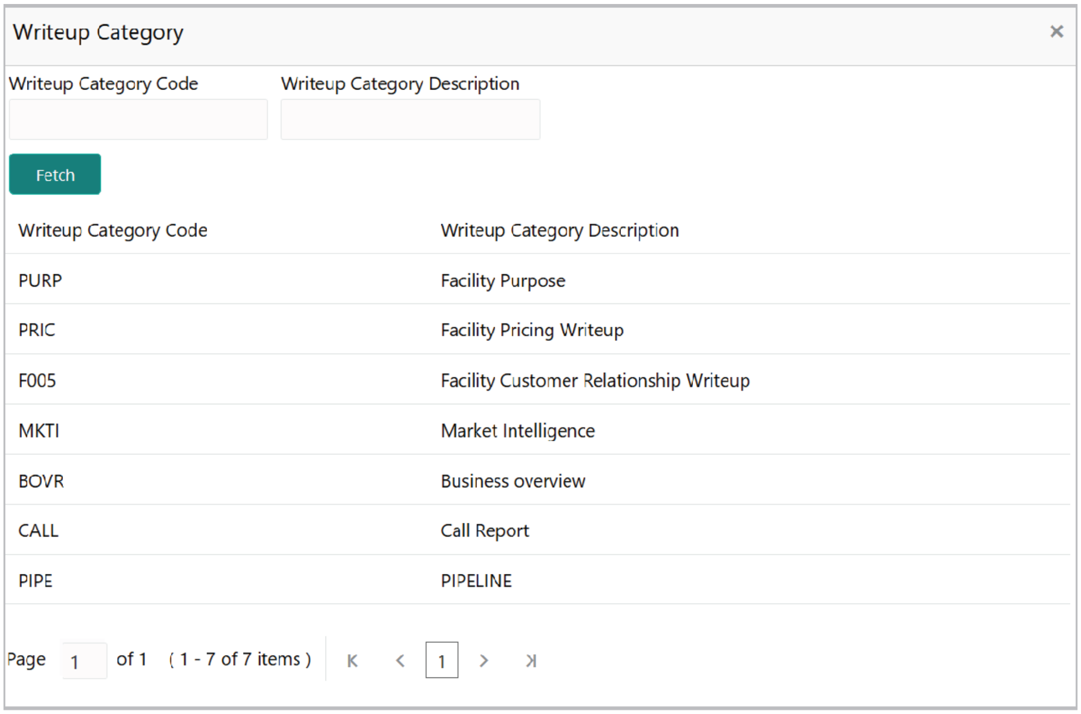
   The **Write Up** window is displayed.

   Figure 3-57 Write Up

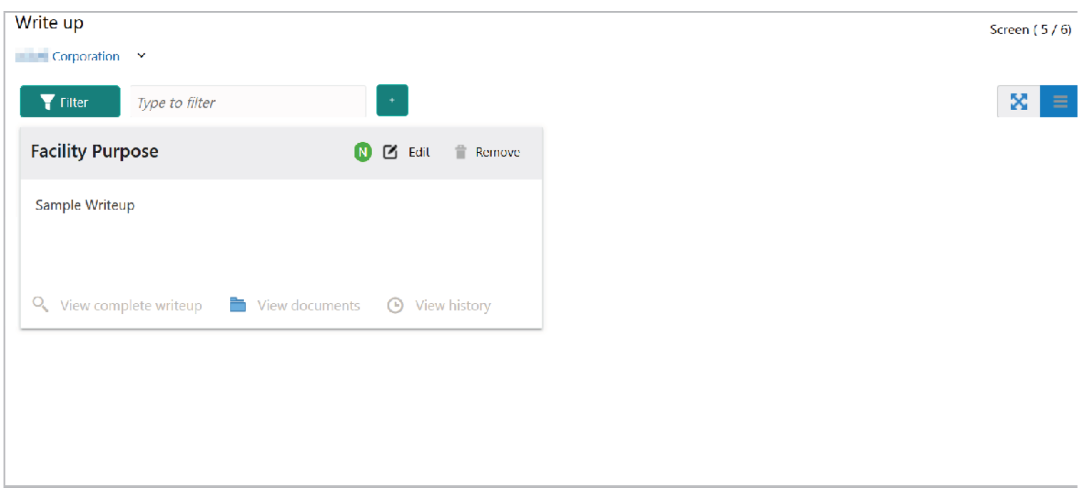
2. Click the search icon in the **Writeup Category** field. The Fetch Writeup Category window with the list of categories maintained in the Maintenance module is displayed.

Figure 3-58 Write Up Category



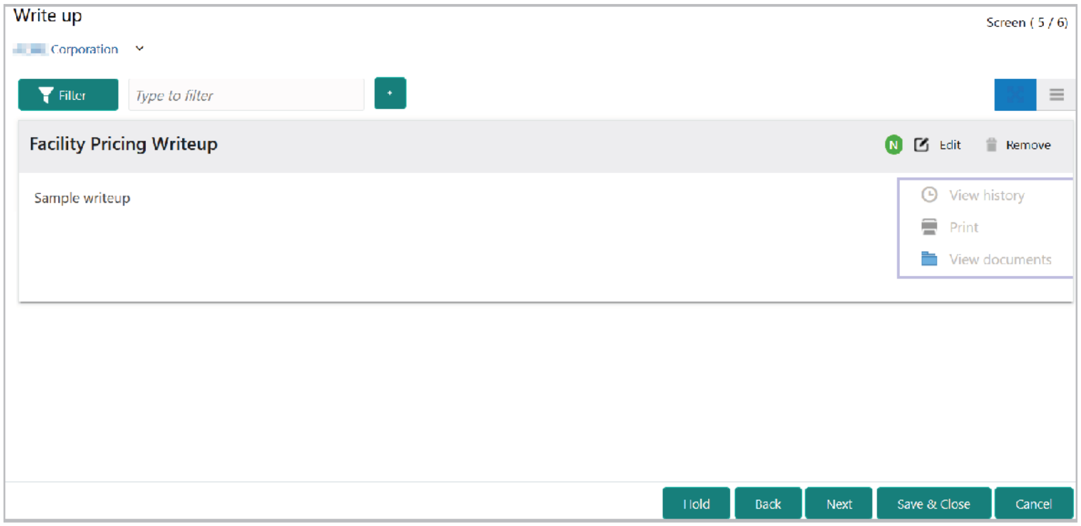
3. Click on the required category code. Selected code is displayed in the **Writeup Category** field.
4. Type the observations in the text box and click **Create**. The observations are added in the Write Up page as shown below:

Figure 3-59 Write Up



5. 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:

Figure 3-60 Write Up



For information on fields in the **Write Up** page, refer the below table.

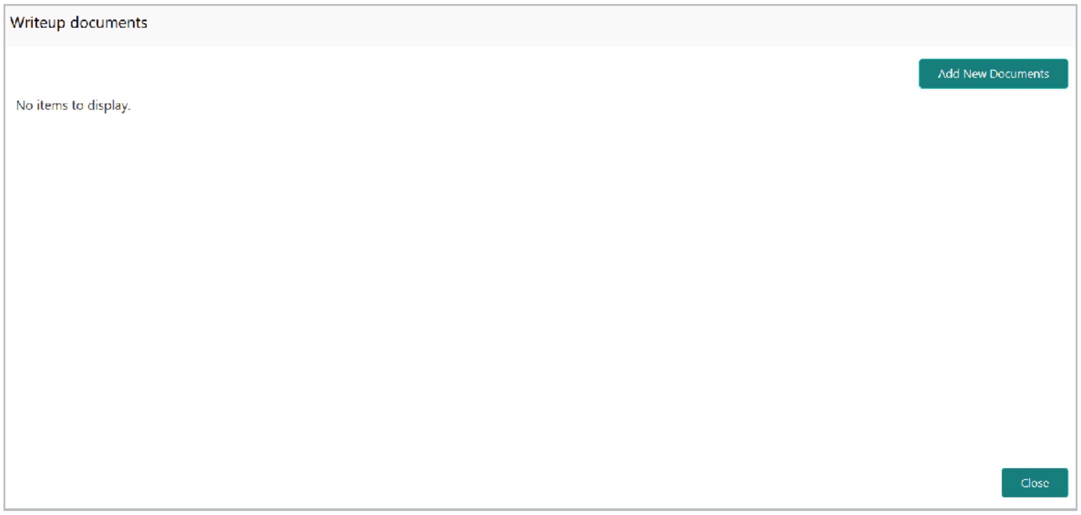
Table 3-37 Write Up

Fields	Description
Edit	To modify the writeup, click the **Edit** icon and change the information.
Remove	To delete the writeup, click the **Remove** icon. A confirmation message appears.
Yes	Click **Yes**. The writeup is removed.
View history	To view the writeup history, click the **View history** icon.
Print	To print the write up, click the **Print** icon. **Note**: To print the write up from tile view, click the **View complete writeup** icon and then click the **Print** icon.

6. To attach / view writeup related documents, click View Documents icon.

   The **Writeup Documents** window is displayed.

Figure 3-61 Writeup Documents



For information on fields in the **Write Up Documents**page, refer the below table.

Table 3-38 Writeup Documents

Fields	Description
Add New Documents	To add new documents, click **Add New Documents**.
Close	To exit the Writeup documents window, click **Close**.
Hold	To hold the Amendment Initiation task, click **Hold** in the Amendment Summary page.
Back	To go back to the previous page, click **Back**.
Save & Close	To save the Amendment Initiation task for future edit, click **Save & Close**.
Next	To go to the next page, click **Next**.

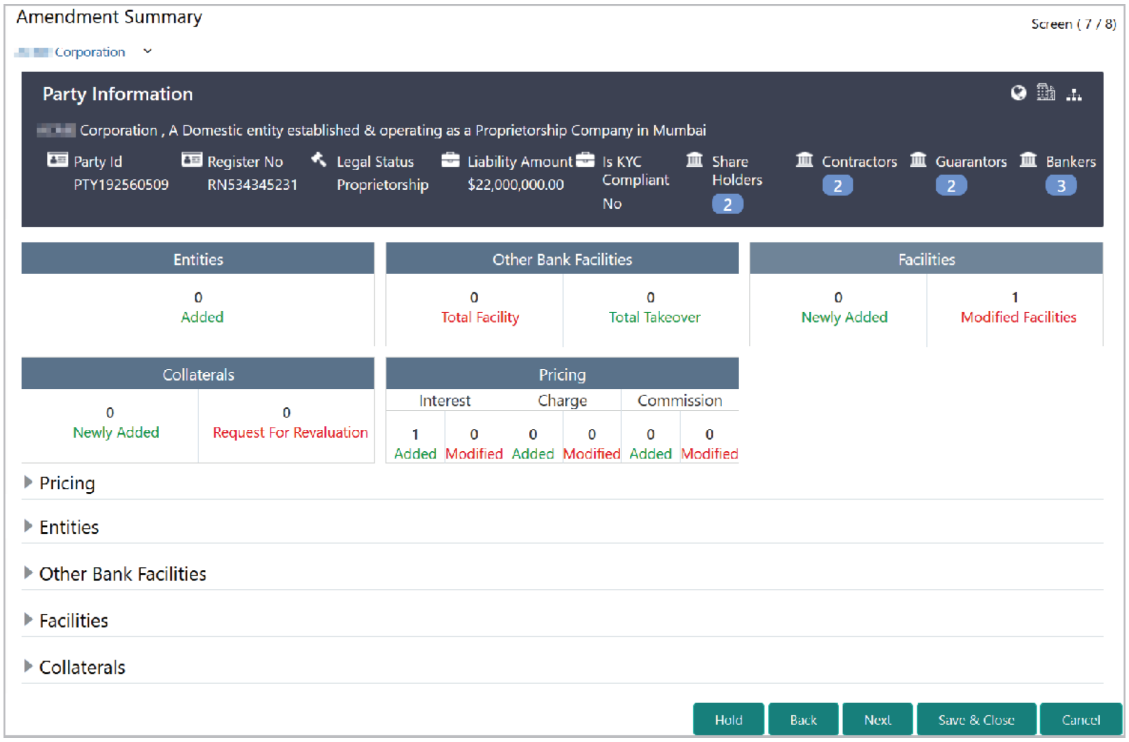
7. Upon clicking Next in the Write up page, the Amendment Summary page appears.

3.8 Amendment Initiation - Amendment Summary

This topic desribes information about the Amendment Summary in the Amendment Initiation.

The Amendment Summary data segment displays all the information added in the previous data segments for verification.

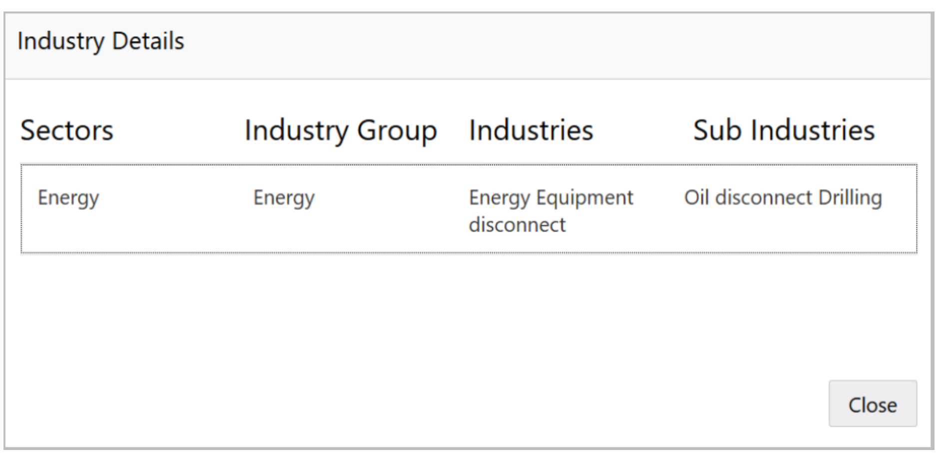
Figure 3-62 Amendment Summary



1. To view the sector and industry information, click the industry icon in customer information section.

   The **Industry Details** window is displayed.

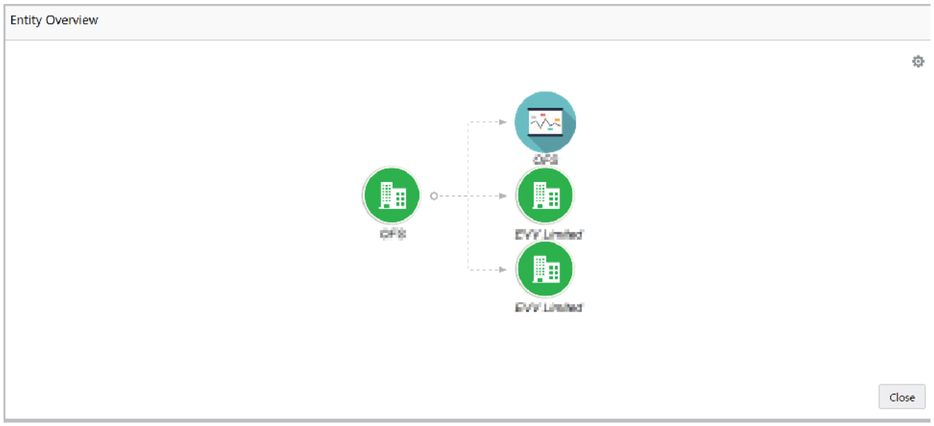
   Figure 3-63 Industry Details

2. Click **Close** to exit the Industry Details window.
3. To view the overview of the party, click the entity overview icon in **Customer Information** section.

   The **Entity Overview** window is displayed.

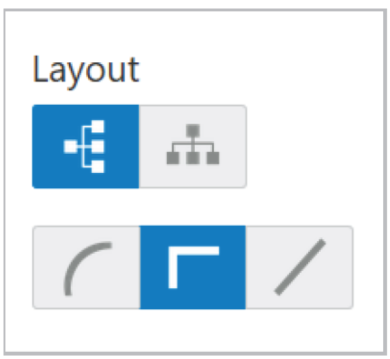
Figure 3-64 Entity Overview



4. To change the layout of the entity overview, click the configuration icon at the top right corner.

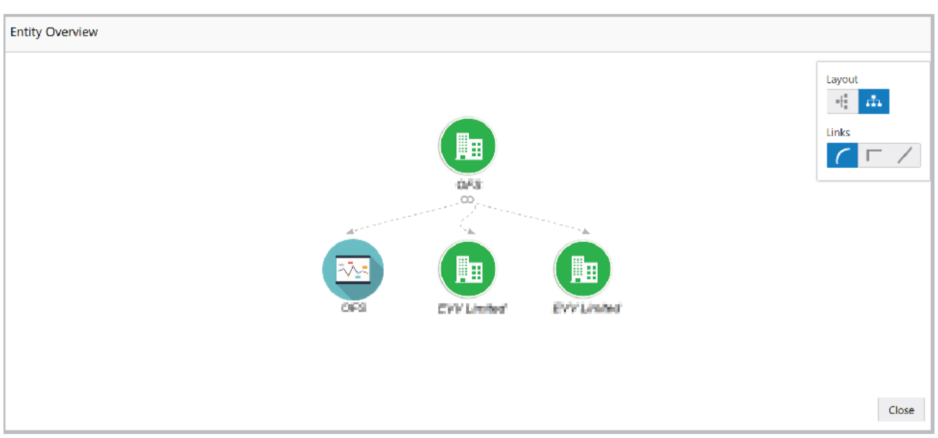
   The **Layout** window is displayed.

Figure 3-65 Layout



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

Figure 3-66 Entity Overview



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

   In **Customer Information** section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
7. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
8. Click and expand the following sections to verify the information:
   - Pricing
   - Entities
   - Other Bank Facilities
   - Facilities
   - Facility Transfer
   - Collaterals

   For information on fields in the **Entity Overview** page, refer the below table.

   Table 3-39 Entity Overview

Fields	Description
Hold	To hold the Amendment Initiation task, click **Hold** in the Amendment Summary page.
Back	To go back to the previous page, click **Back**.
Save & Close	To save the Amendment Initiation task for future edit, click **Save & Close.**
Next	To go to the next page, click **Next**.
Cancel	To exit the process without saving the information, click **Cancel**.

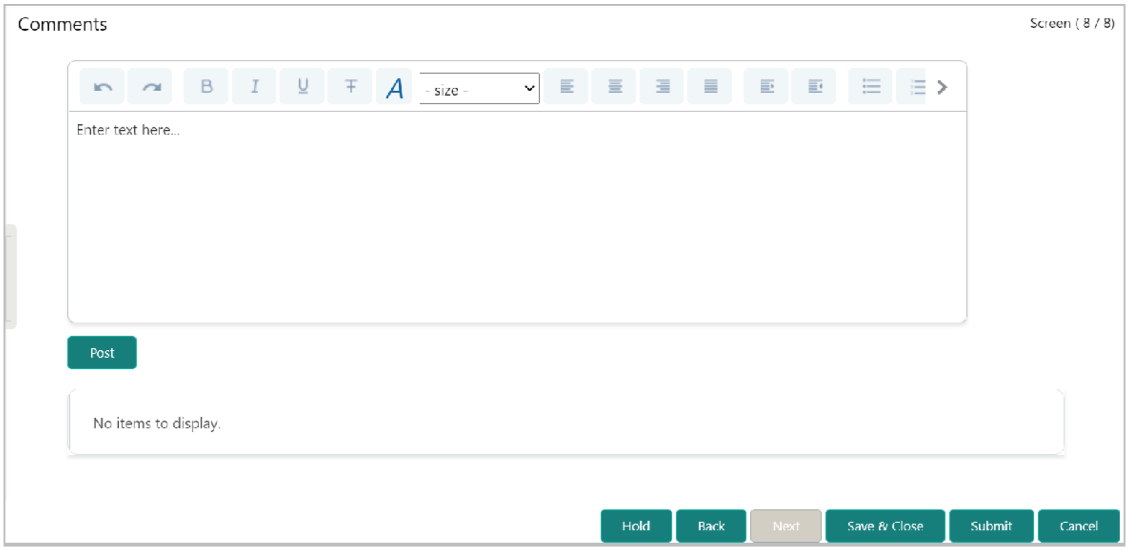
9. Click Next in the Amendment Initiation page, The Comments page is displayed.

3.9 Amendment Initiation - Comments

This topic describes detailed information about the Comments in the Amendment Initiation.

The Comments data segment allows to capture overall remarks for the Amendment Initiation stage. Posted comments are displayed at the bottom of the page for easy identification of previous actions.

Figure 3-67 Comments



For information on fields in the **Comments** page, refer the below table.

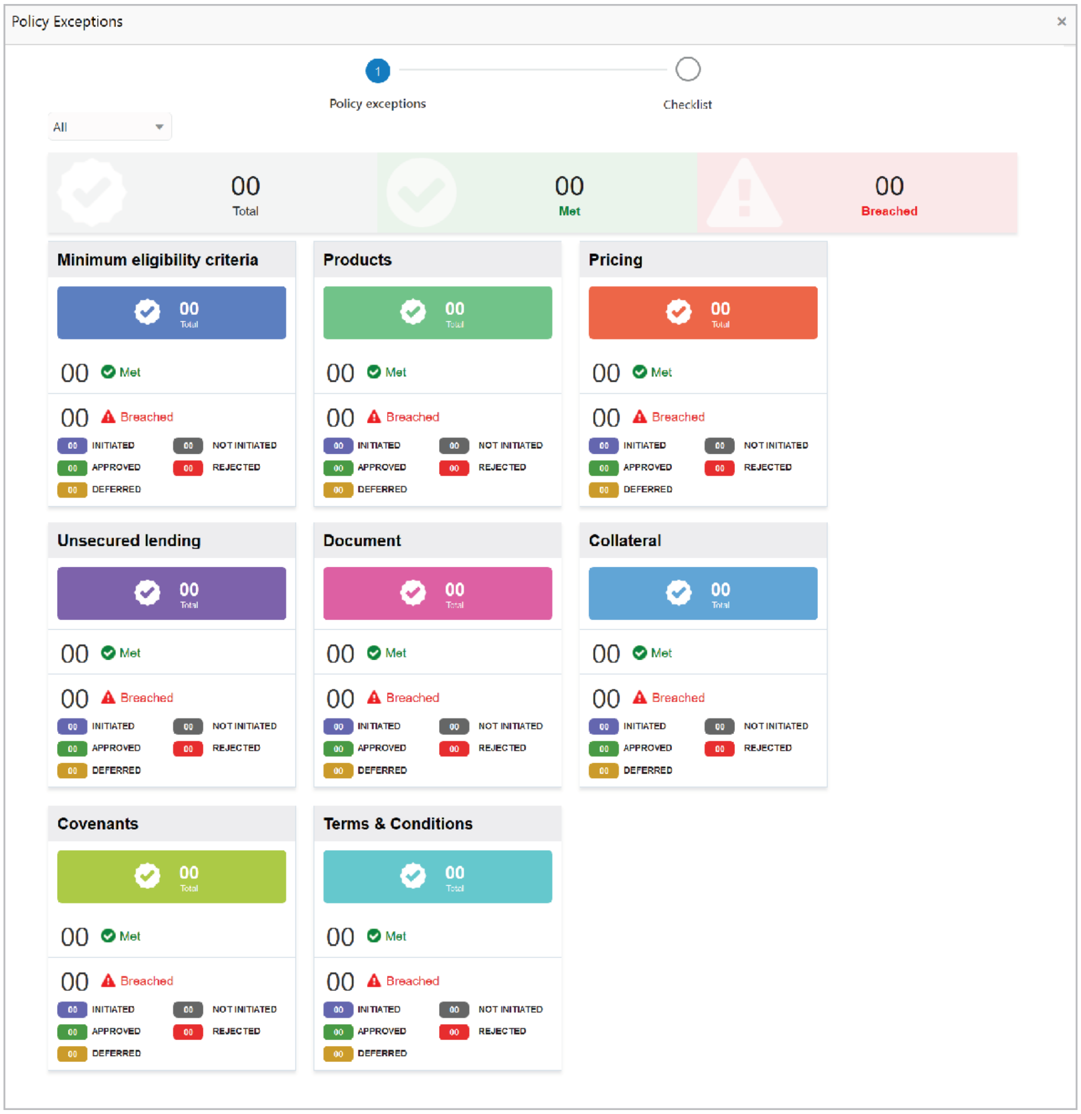
Table 3-40 Comments

Fields	Description
Post	Type the necessary comments in the text box and click **Post**. Comment is posted.
Hold	To hold the Amendment Initiation task, click **Hold**.
Back	To go back to the previous page, click **Back**.
Save & Close	To save the Amendment Initiation task for future edit, click **Save & Close.**
Submit	To move to the next stage, click **Submit.**
Cancel	To exit the process without saving the information, click **Cancel.**

1. Click the **Submit** button.

   The **Policy exceptions** window is displayed.

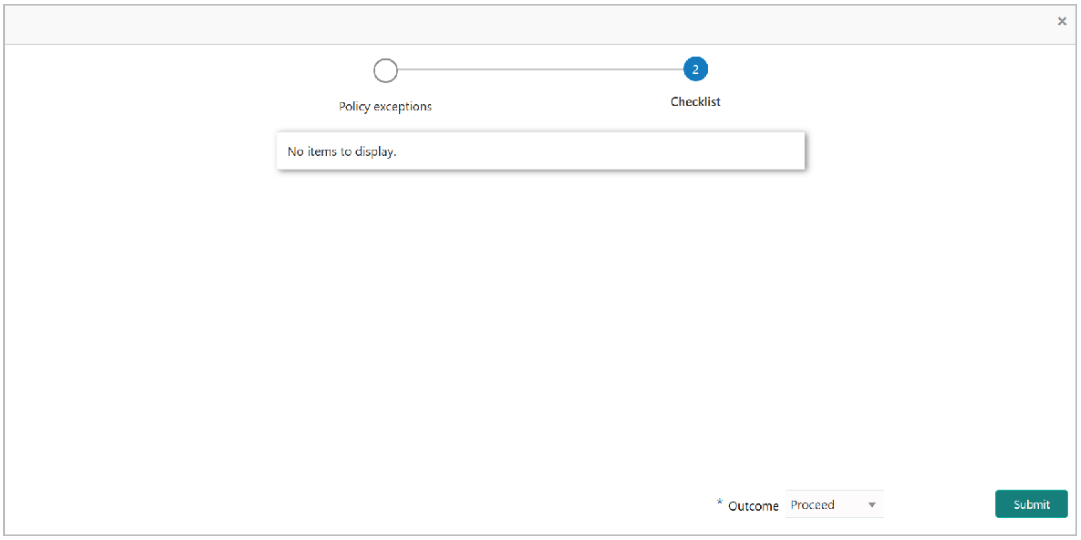
Figure 3-68   Policy exceptions



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

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

Figure 3-69 Checklist



4. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
5. Click **Submit.**
6. If the **Outcome** is selected as **PROCEED**, the application will be moved to Amendment Enrichment stage on clicking Submit.

4 Amendment Enrichment

This topic provides systematic instructions about the Amendment Enrichment of the Credit Amendment.

In this stage, the member of the operations/credit team enriches the amendment application by capturing detailed information about the customer (the customer hierarchy, funding requirement, collateral offered and the other business related information) required to evaluate the customers on parameters like credit worthiness, risk profiling and legal fitness. After performing the necessary actions, the user can send the application to three parallel stages as well as initiate the collateral evaluation and the customer onboarding work flows.

The following table provides a high level overview about the Amendment Enrichment stage.

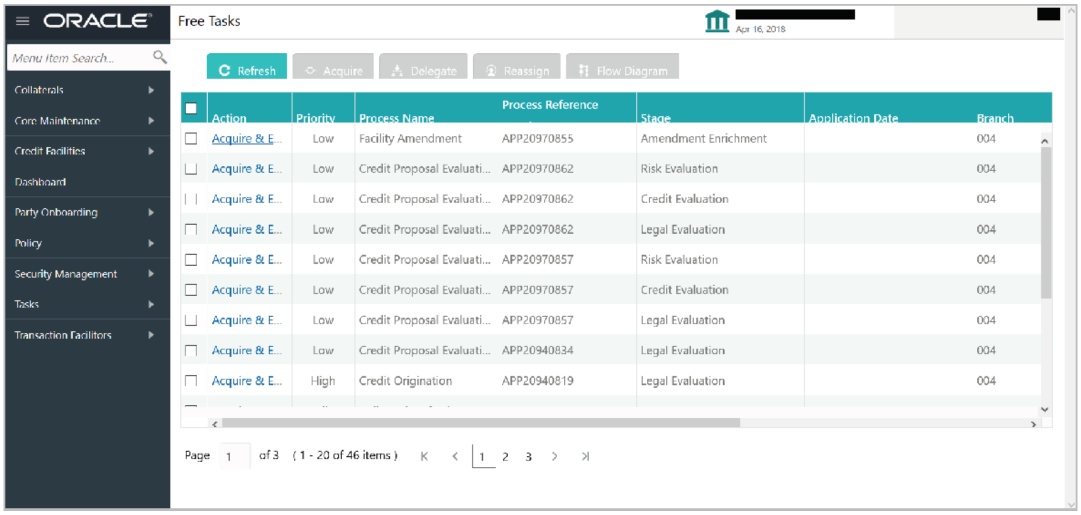
Table 4-1 Amendment Enrichment

Information Available for User	Activities that can be performed by user
• Amendment summary • Customer group Structure • Liability details • Facility details • Other bank facilities • Group wise exposure • Connected party details • Facility over utilized • Facility overdue • Breached covenants • Breached T&C • Existing collateral details • Existing covenants and T&C	• Edit the information captured as part of amendment initiation • View and update financial details • View and update Shareholder details • View and update management team details • View and update auditor details • View and update Directors details • View and update customer and supplier details • View and update projections • Upload financial documents • View and update address of the customers • View and update customer level covenants and T&C • Edit the liability or facility details if required • Edit the collateral details if required • Capture fresh write up • Upload non financial documents of the customer • Capture comments about the customer with regard to enrichment stage • Send back the application if additional information is required

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

   The **Free Tasks** page is displayed.

Figure 4-1 Free Tasks



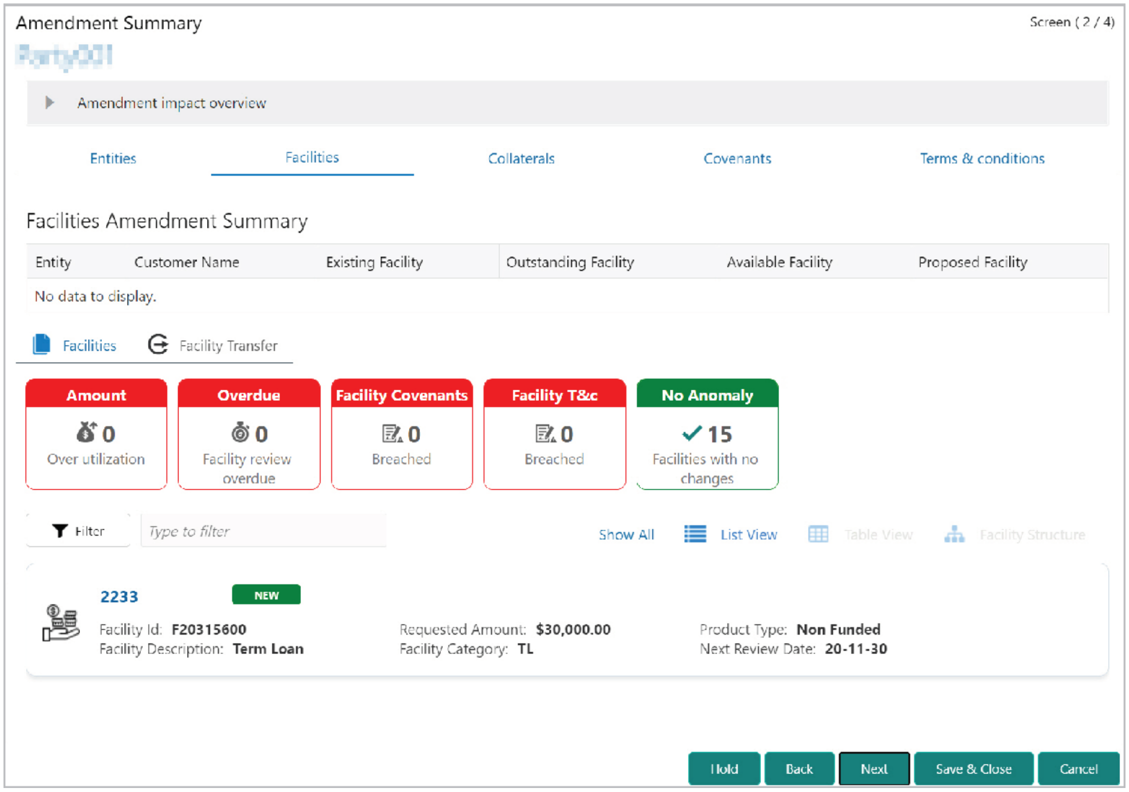
2. **Acquire & Edit** the required Amendment Enrichment task. The Amendment Summary page appears.

- Amendment Enrichment - Amendment Summary
  This topic describes information about the Amendment Summary of the Amendment Structuring.
- Amendment Enrichment - Customer Info
  This topic describes information about the Customer Info of the Amendment Enrichment.
- Amendment Enrichment - Liability
  This topic describes information about the Liability of the Amendment Enrichment.
- Amendment Enrichment - Other Bank Facilities
  This topic describes information about the Other Bank Facilities of the Amendment Enrichment.
- Amendment Enrichment - Groupwise Exposure
  This topic describes about information on the Groupwise Exposure of the Amendment Enrichment.
- Amendment Enrichment - Connected Party
  This topic describes information about the Connected Party of the amendment enrichment.
- Amendment Enrichment - Enrichment
  Detailed information on Enrichment of the Amendment Enrichment.
- Amendment Enrichment - Write Up
  This topic describes information about Write Up of the Amendment Enrichment.
- Amendment Enrichment - Comments
  This topic describes information about Comments of the Amendment Enrichment.

4.1 Amendment Enrichment - Amendment Summary

This topic describes information about the Amendment Summary of the Amendment Structuring.

Figure 4-2 Amendment Summary

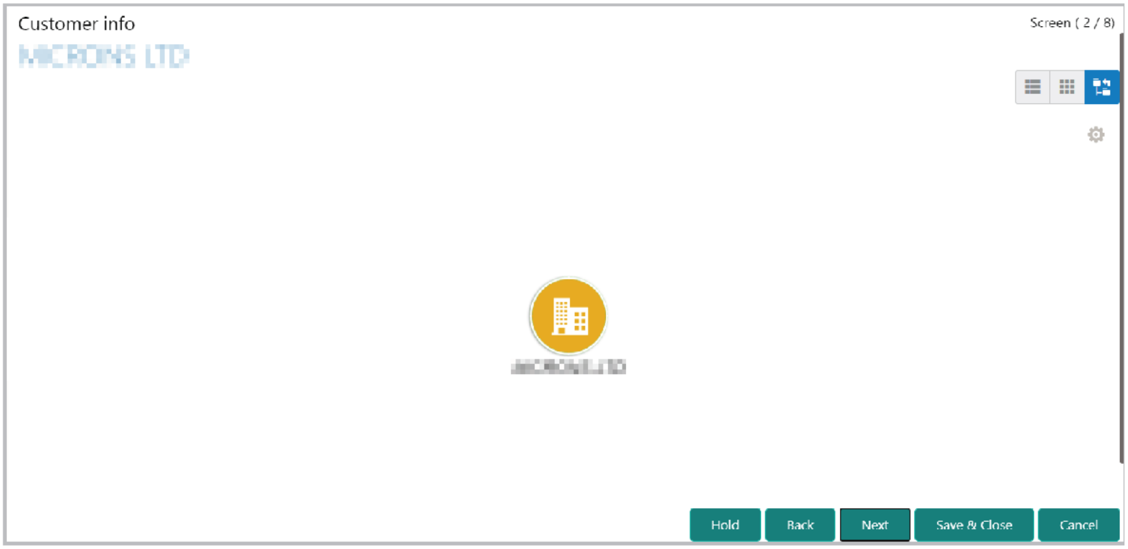


1. Refer **Amendment Initiation - Amendment Summary** for information on actions that can be performed in this page.
2. To go to the Customer Info page, click **Next**.

4.2 Amendment Enrichment - Customer Info

This topic describes information about the Customer Info of the Amendment Enrichment.

Figure 4-3 Custome Info

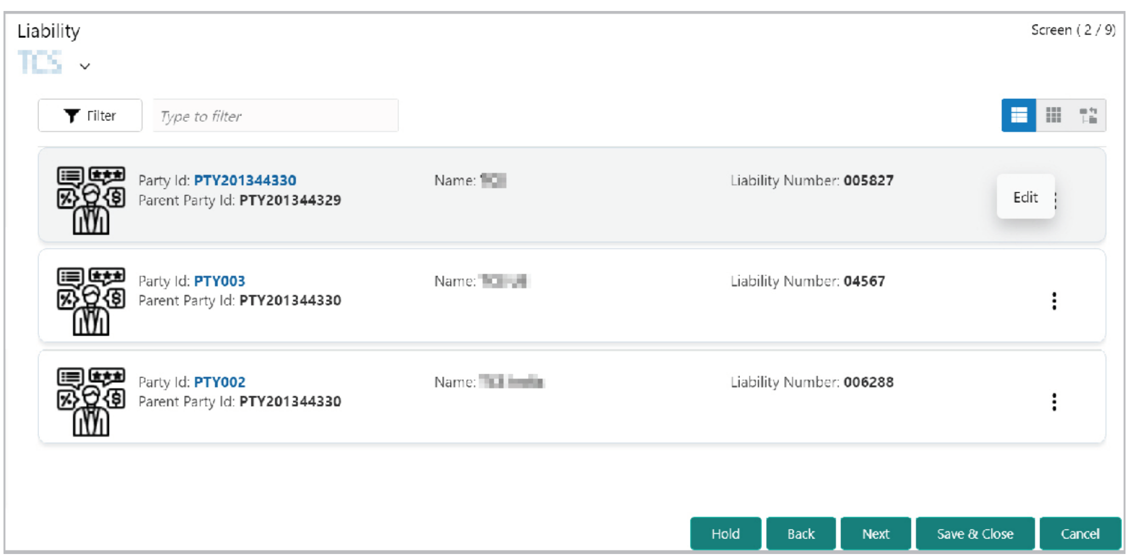


1. Refer **Amendment Initiation - Customer Info** for information on actions that can be performed in this page.
2. To go to the Liability page, click **Next**.

4.3 Amendment Enrichment - Liability

This topic describes information about the Liability of the Amendment Enrichment.

Figure 4-4 Liability

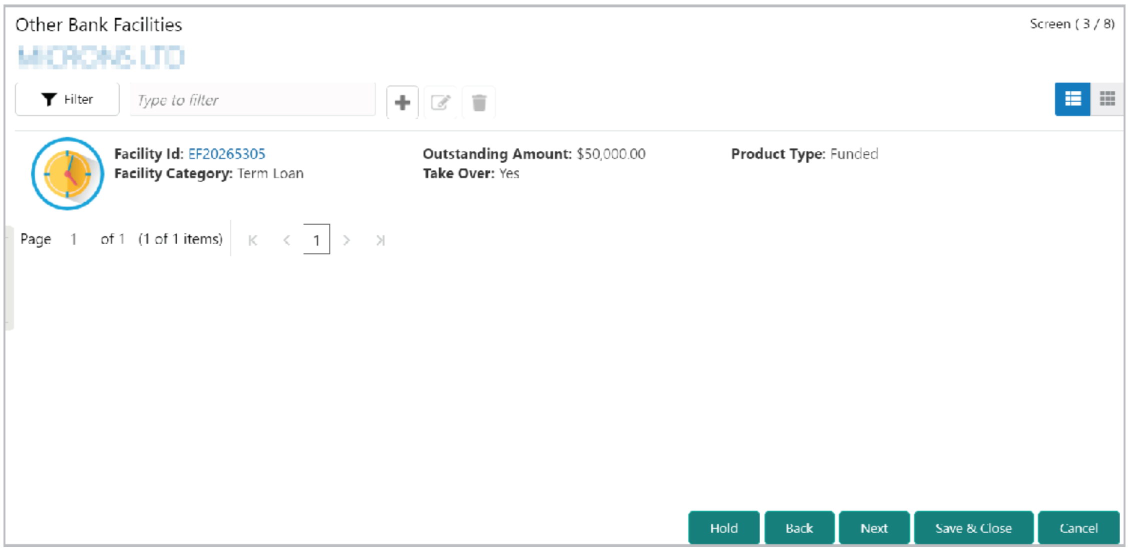


1. Refer Amendment Initiation - Liability for information on actions that can be performed in this page.
2. To go to the Other Bank Facilities page, click **Next**.

4.4 Amendment Enrichment - Other Bank Facilities

This topic describes information about the Other Bank Facilities of the Amendment Enrichment.

Figure 4-5 Other Bank Facilities

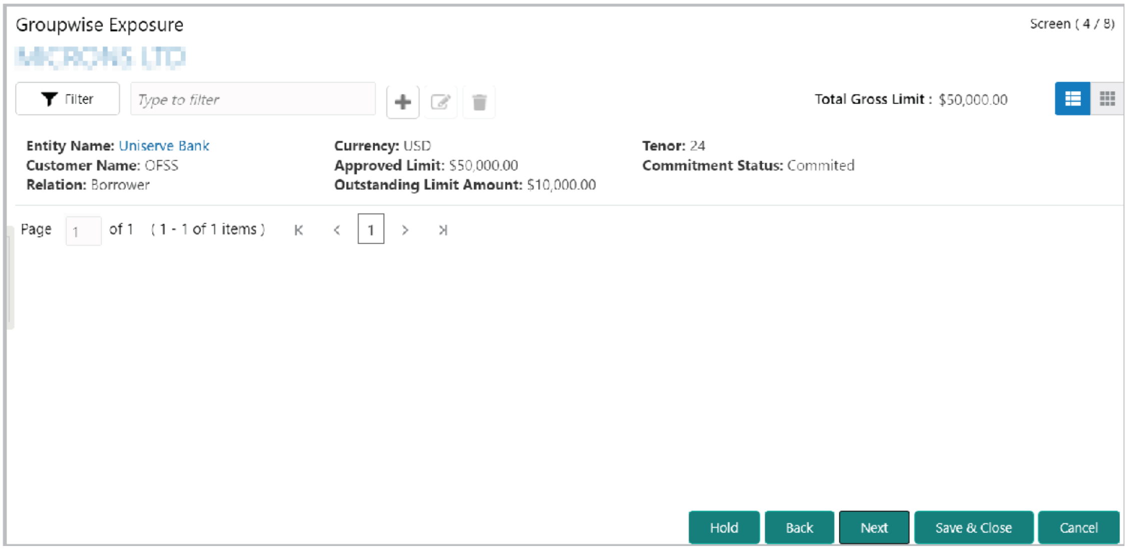


1. Refer Amendment Initiation - Other Bank Facility for information on actions that can be performed in this page.
2. To go to the Groupwise Exposure page, click **Next.**

4.5 Amendment Enrichment - Groupwise Exposure

This topic describes about information on the Groupwise Exposure of the Amendment Enrichment.

Figure 4-6 Groupwise Exposure

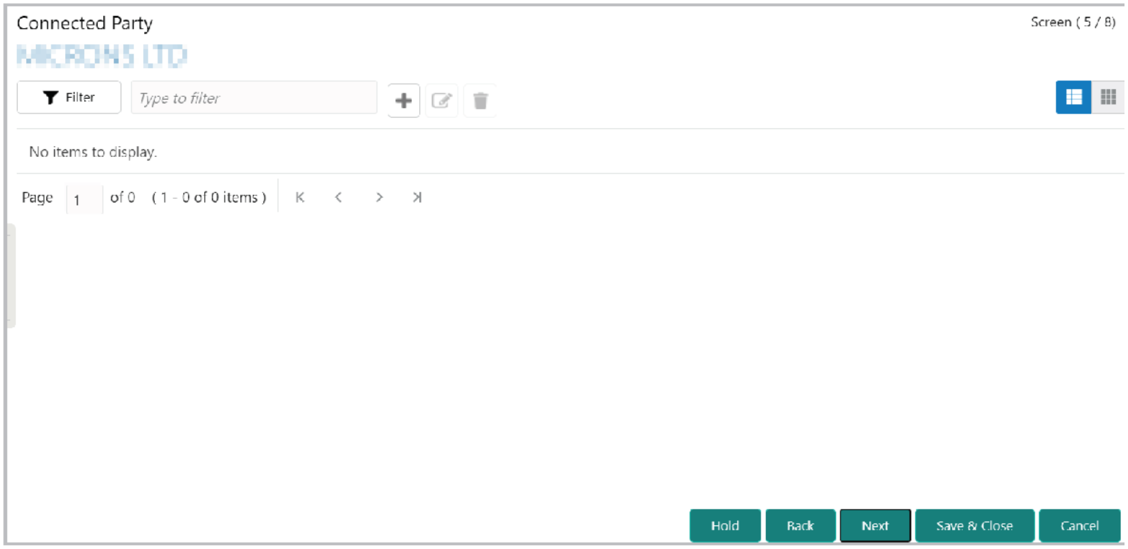


1. Refer **Amendment Initiation - Groupwise Exposure** for information on actions that can be performed in this page.
2. To go to the Connected Party page, click **Next**.

4.6 Amendment Enrichment - Connected Party

This topic describes information about the Connected Party of the amendment enrichment.

Figure 4-7 Connected Party

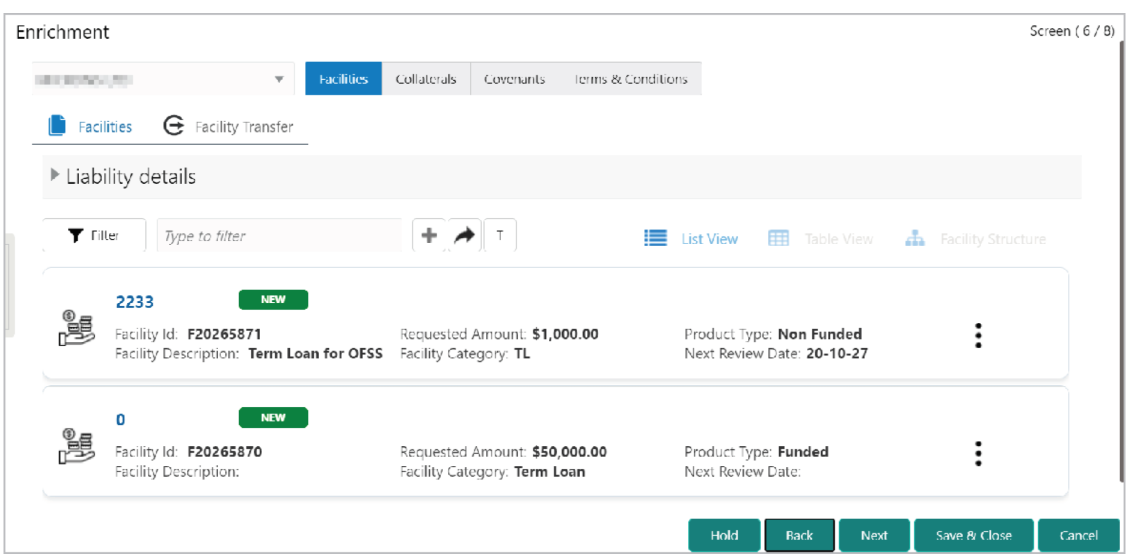


1. Refer Amendment Initiation - Connected Party for information on actions that can be performed in this page.
2. To go to the Enrichment page, click **Next.**

4.7 Amendment Enrichment - Enrichment

Detailed information on Enrichment of the Amendment Enrichment.

Figure 4-8 Enrichment

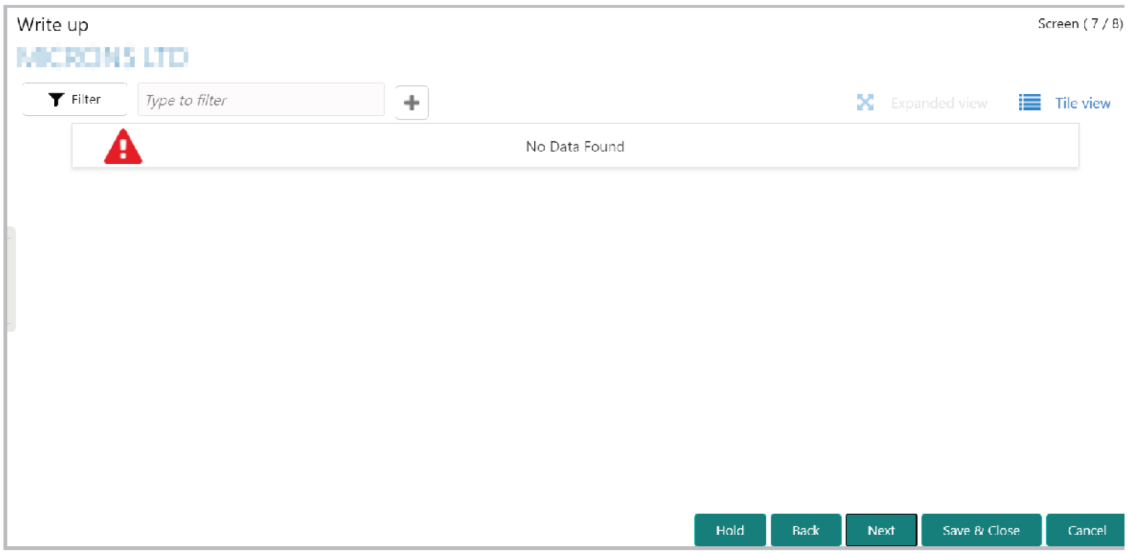


1. Refer **Amendment Initiation - Basic Information**for information on actions that can be performed in this page.
2. To go to the Write up page, click **Next.**

4.8 Amendment Enrichment - Write Up

This topic describes information about Write Up of the Amendment Enrichment.

Figure 4-9 Write Up

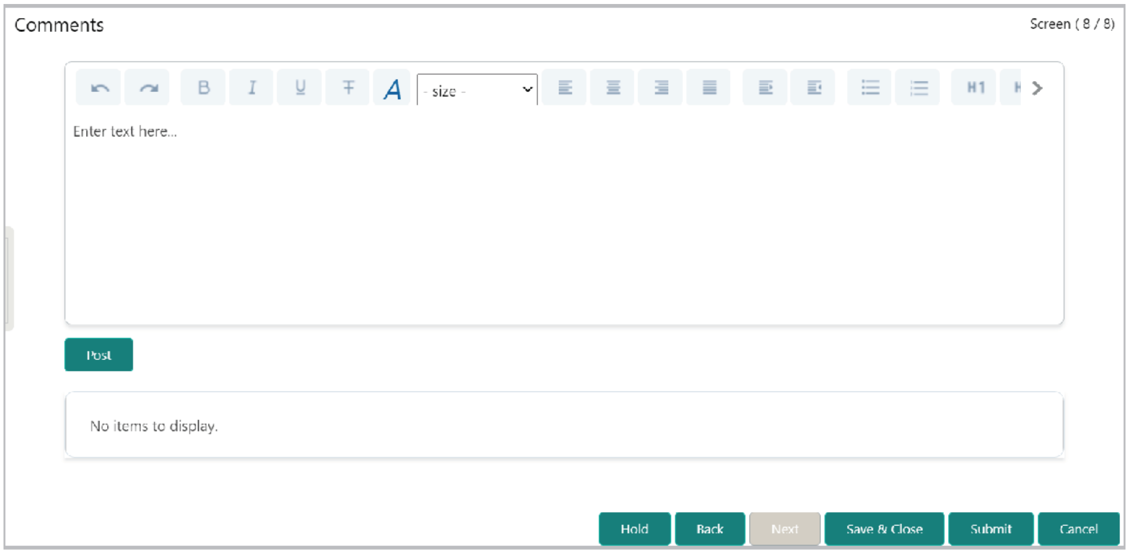


1. Refer **Amendment Initiation - Write up** for information on actions that can be performed in this page.
2. To go to the Comments page, click **Next**.

4.9 Amendment Enrichment - Comments

This topic describes information about Comments of the Amendment Enrichment.

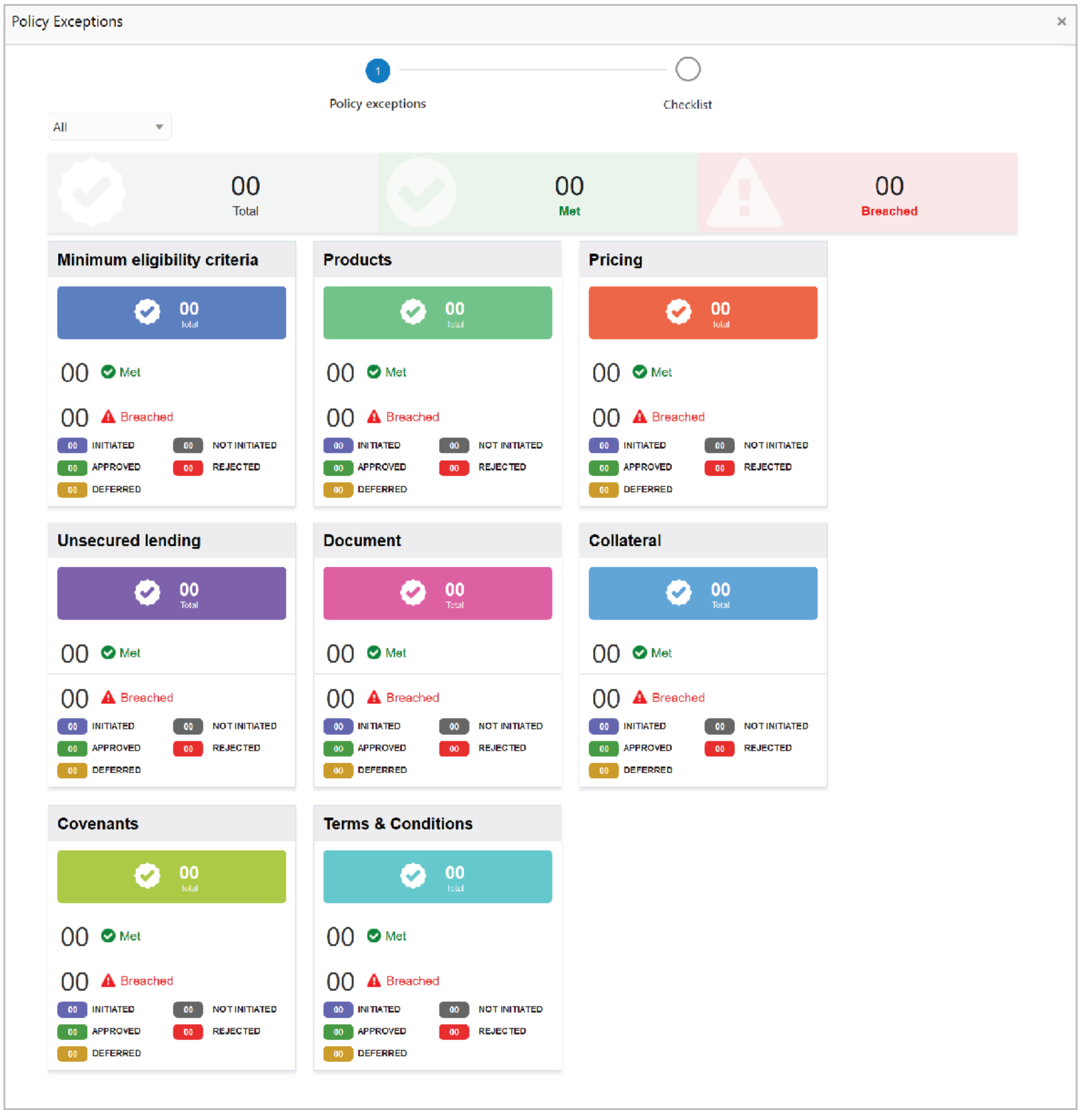
Figure 4-10   Comments



1. Refer Amendment Initiation - Comments for information on actions that can be performed in this page.
2. To move to the next stage of Credit Amendment process, click **Submit**.

   The **Policy exceptions** window is displayed.

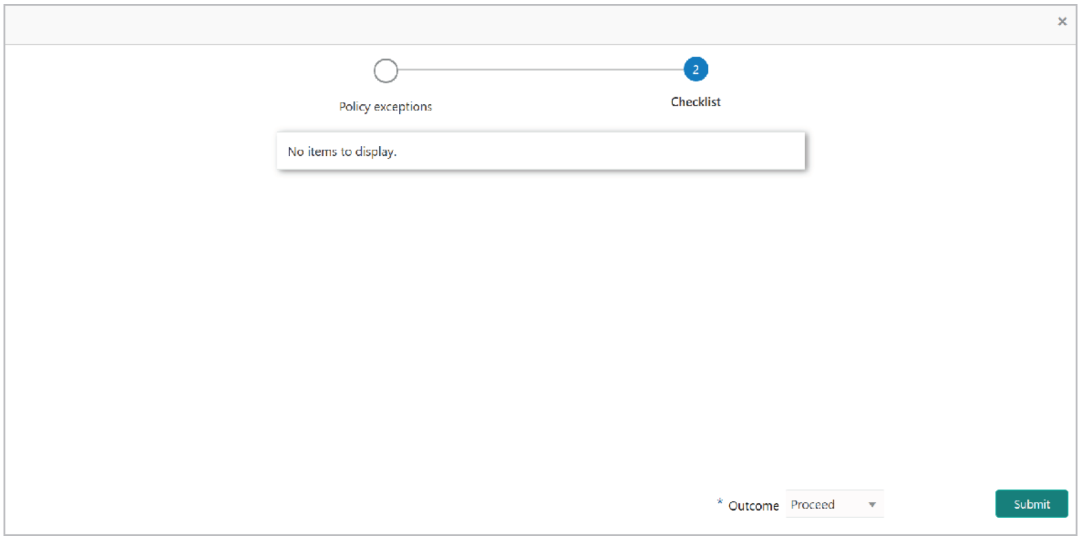
Figure 4-11 Policy exceptions



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

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

Figure 4-12 Checklist



5. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info.**
6. Enable the Is KYC Required check box, if required. The system will create a KYC Evaluation task to perform KYC check for the party and child party.
7. Click **Submit.**

   Upon submitting the enriched application, the application is passed to multiple parallel stages of evaluation. Refer **Amendment Evaluation** chapter for information on the parallel stages.

5

Amendment Evaluation

This topic describes information about the Amendment Evaluation of the Credit Amendment.

In OBCFPM, credit evaluation, legal evaluation and risk evaluation for the amendment proposal can be performed in parallel before sending the proposal to the Amendment Structuring stage.

In the corresponding evaluation stages, the Risk, the Legal and the Credit team performs Quantitative and Qualitative analysis to evaluate the customer.

- Amendment Evaluation - Credit Evaluation
  This topic describes information about the Credit Evaluation of the Amendment Evaluation.
- Amendment Evaluation - Risk Evaluation
  This topic describes information about Risk Evaluation of the Amendment Evaluation.
- Amendment Evaluation - Legal Evaluation
  This topic describes information about the Legal Evaluation of the Credit Amendment.

5.1 Amendment Evaluation - Credit Evaluation

This topic describes information about the Credit Evaluation of the Amendment Evaluation.

The following table provides a high level overview about the Credit Evaluation stage.

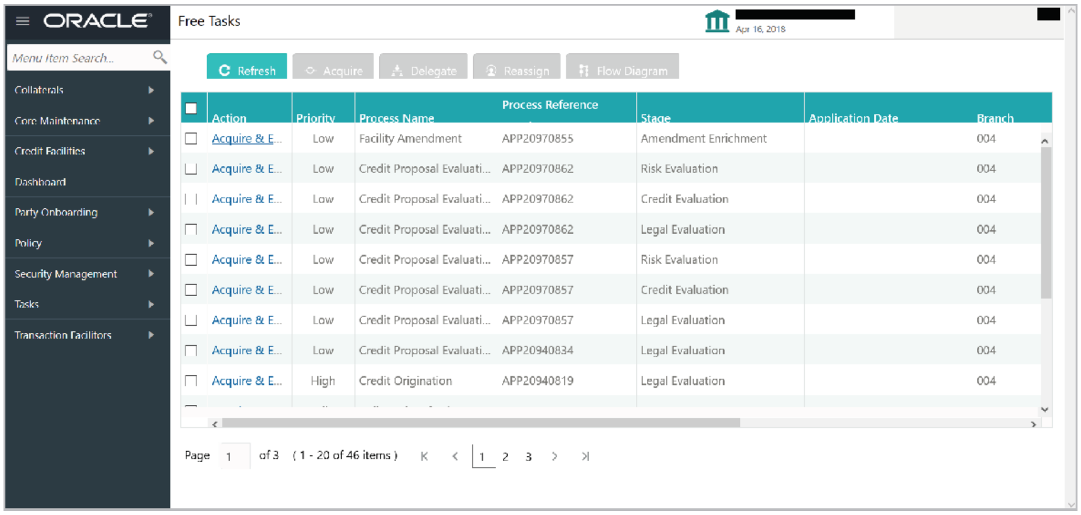
Information Available for User	Activities that can be performed by user
• Customer summary – Customer group Structure – Liability details – Facility details – Other bank facilities – Group wise exposure – Connected party details – Facility over utilized – Facility overdue – Breached covenants – Breached T&C – Existing Collateral details – Existing covenants and T&C – Amendment summary • Details about changes related to facilities, collateral, covenants, and T&C • Comments added in previous stages	• Perform the Quantitative Analysis – View ratios and the scores generated – View Peer analysis – View trend analysis of the ratios • Perform the Qualitative Analysis by answering questions maintained – Debtor analysis – Creditor analysis – Sector analysis – Global Economic analysis – Domestic analysis • Capture comments about the performed credit evaluation • Send back the application if additional information is required

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

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

   The **Free Task** page is displayed.

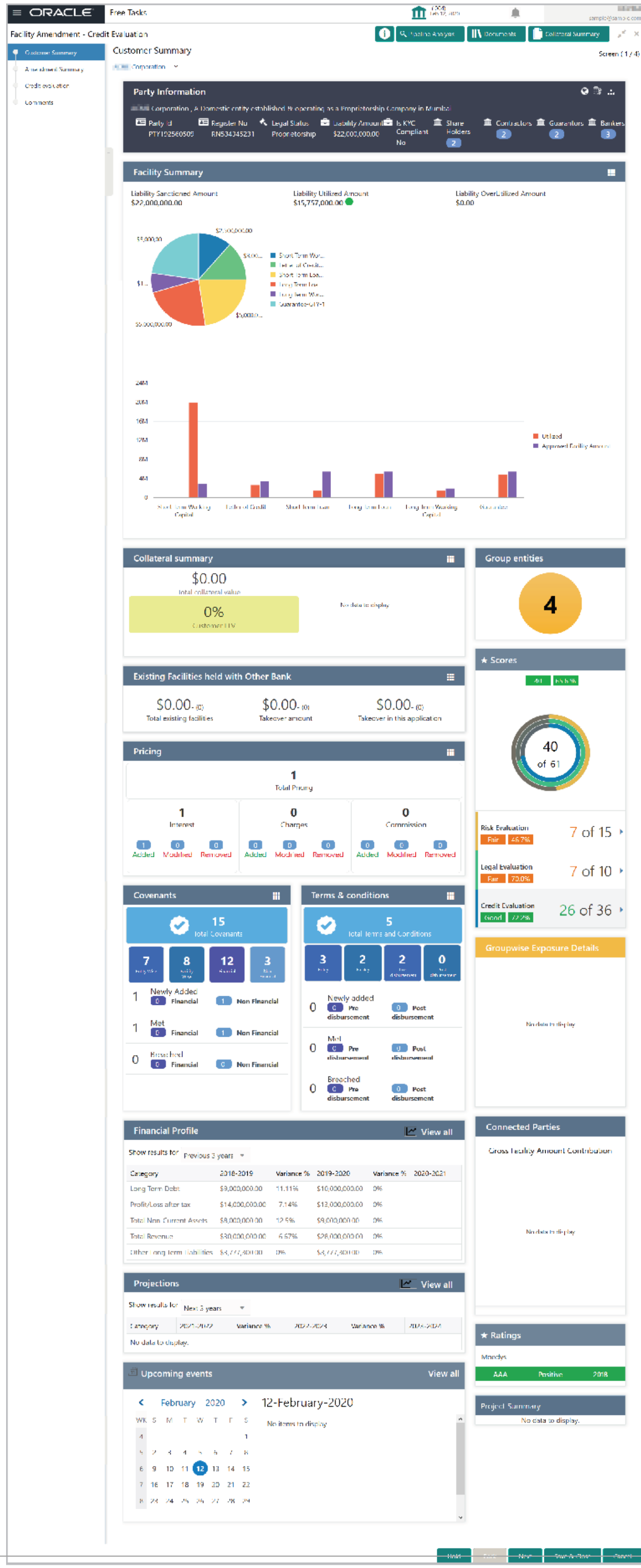
Figure 5-1 Free Tasks



2. Click **Acquire & Edit** the required Credit Evaluation task.

   The Credit Evaluation - **Customer Summary** page is displayed.

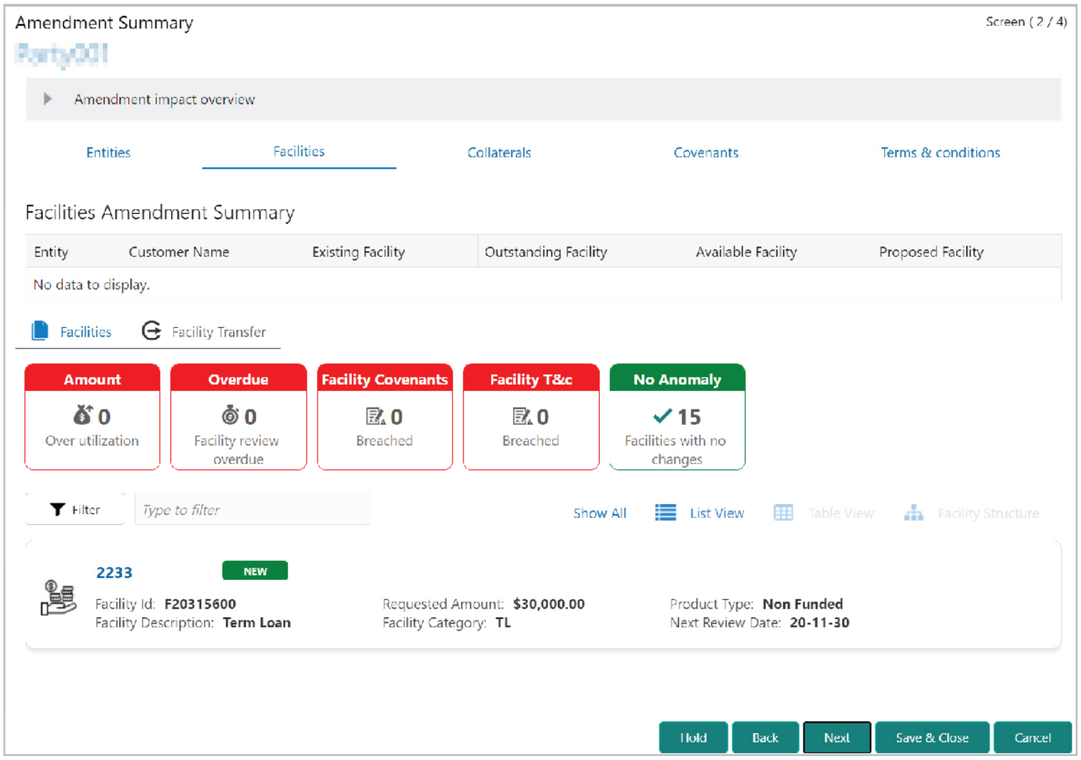
Figure 5-2 Customer Summary



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

After reviewing the Customer Summary, Upon clicking **Next**, The **Amendment Summary** page is displayed.

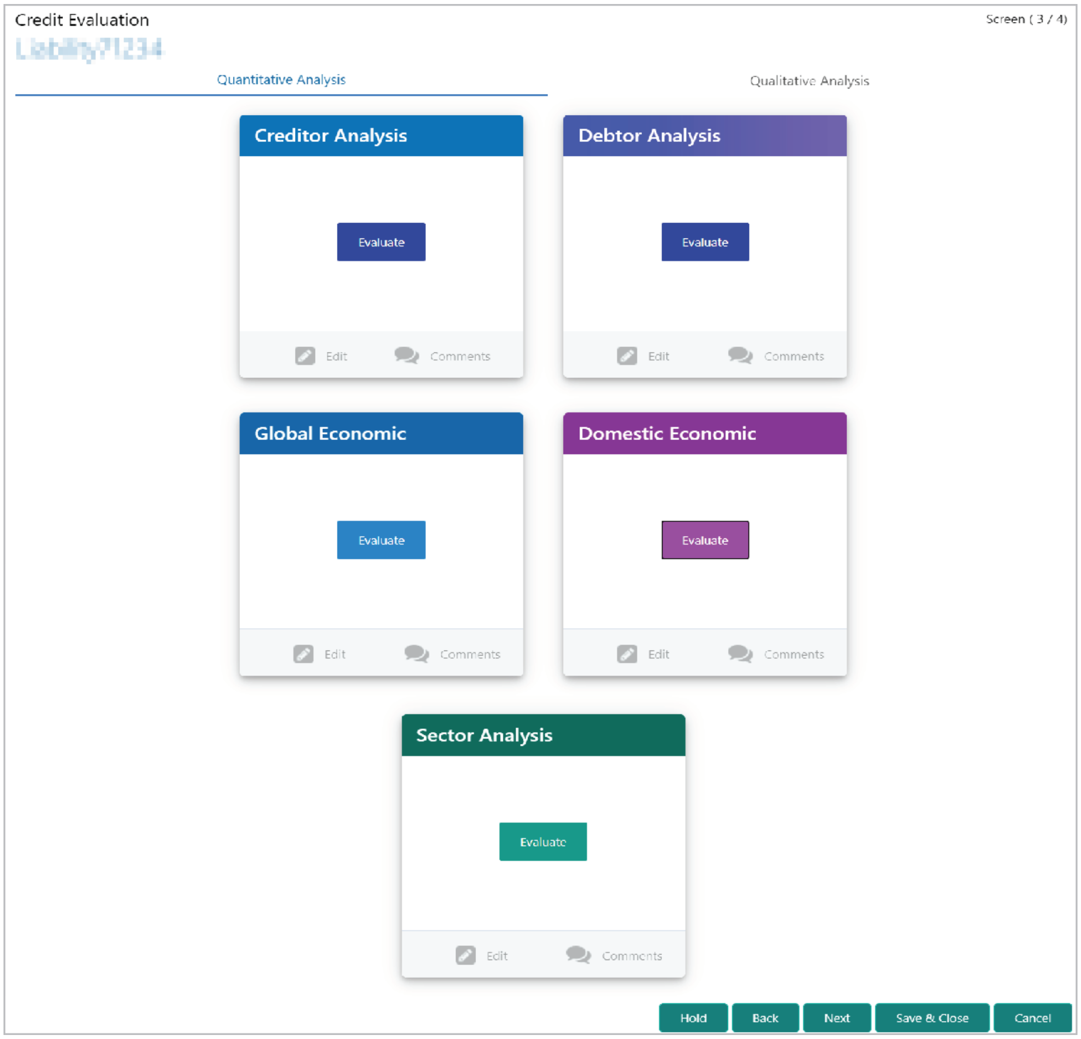
Figure 5-3 Amendment Summary



> **Note**
>
> Refer **Amendment Initiation - Amendment Summary** for information on actions that can be performed in Amendment Summary page.

Click **Next** in the Amendment Summary page, The **Credit Evaluation** page is displayed.

Figure 5-4 Credit Evaluation



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

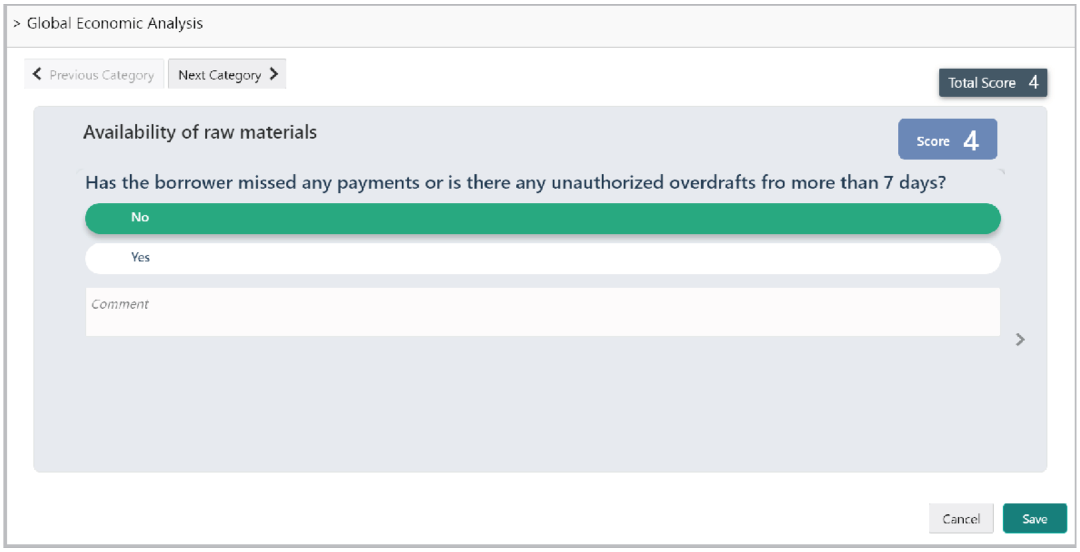
- Quantitative Analysis
- Qualitative Analysis

The Quantitative Analysis comprises the following analysis for the customer:

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

3. Upon clicking **Evaluate** in any of the tile, the **Questionnaire window** is displayed.

Figure 5-5 Global Economic Analysis

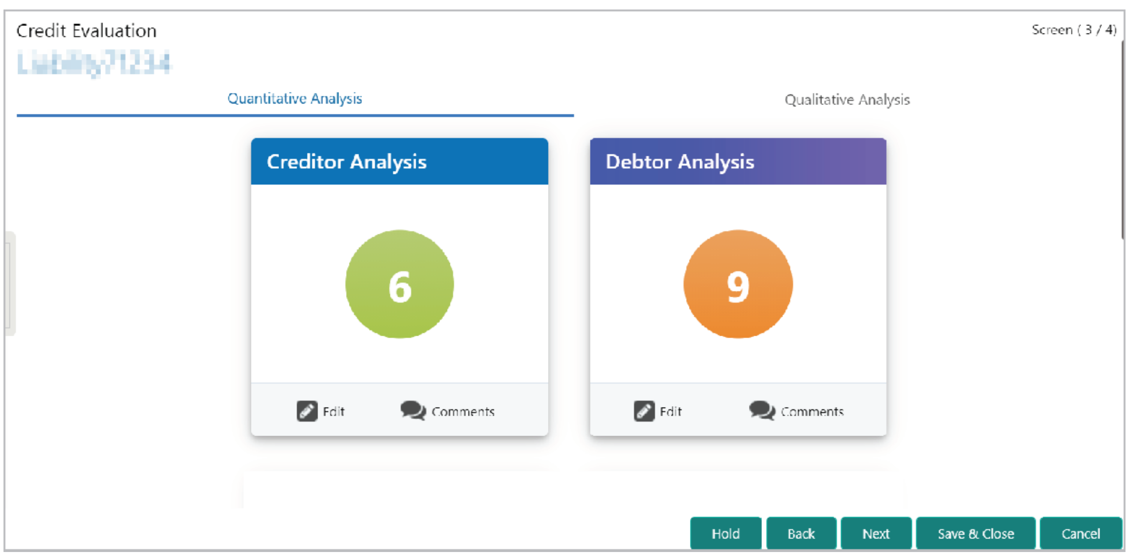


4. Select answers for the available questions and click **Next Category.**

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.

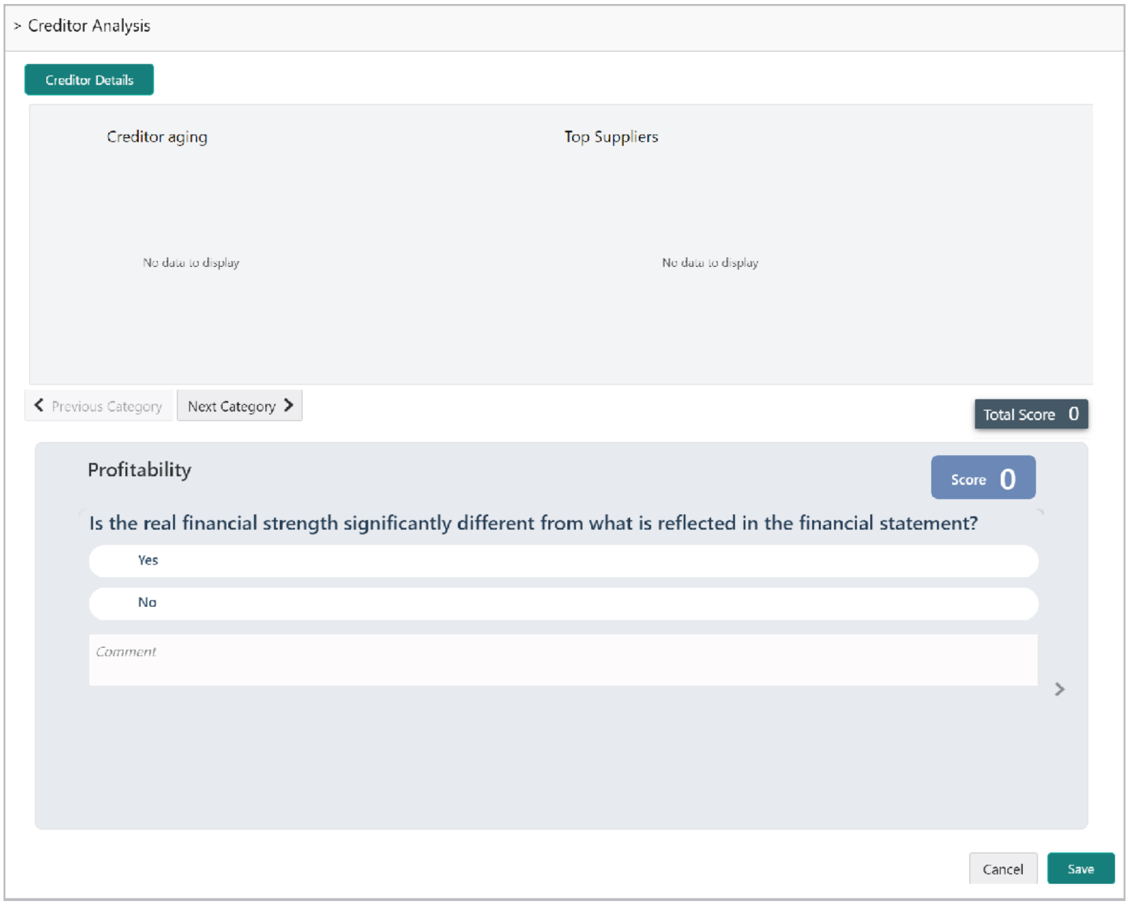
Click **Save**. Cumulative score is displayed in the **Quantitative Analysis** page as shown below:

Figure 5-6 Quantitative Analysis



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

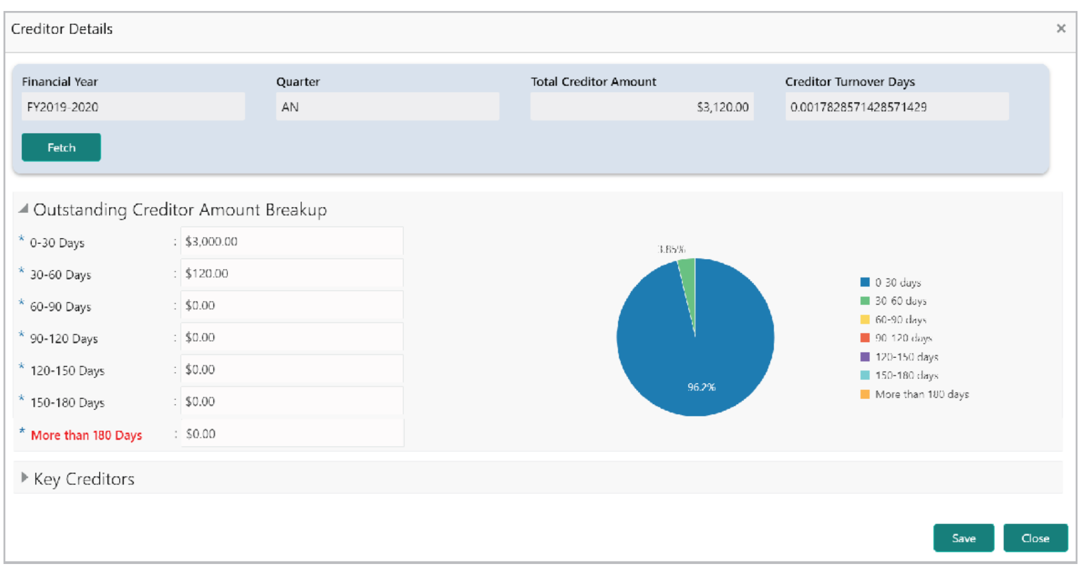
Figure 5-7   Creditor Analysis



5. Click the **Creditor Details / Debtor Details** in the Questionnaire window.

   The **Creditor Details / Debtor Details** window is displayed.

Figure 5-8   Creditor Details



For information on fields in the **Creditor Details** page, refer the below table.

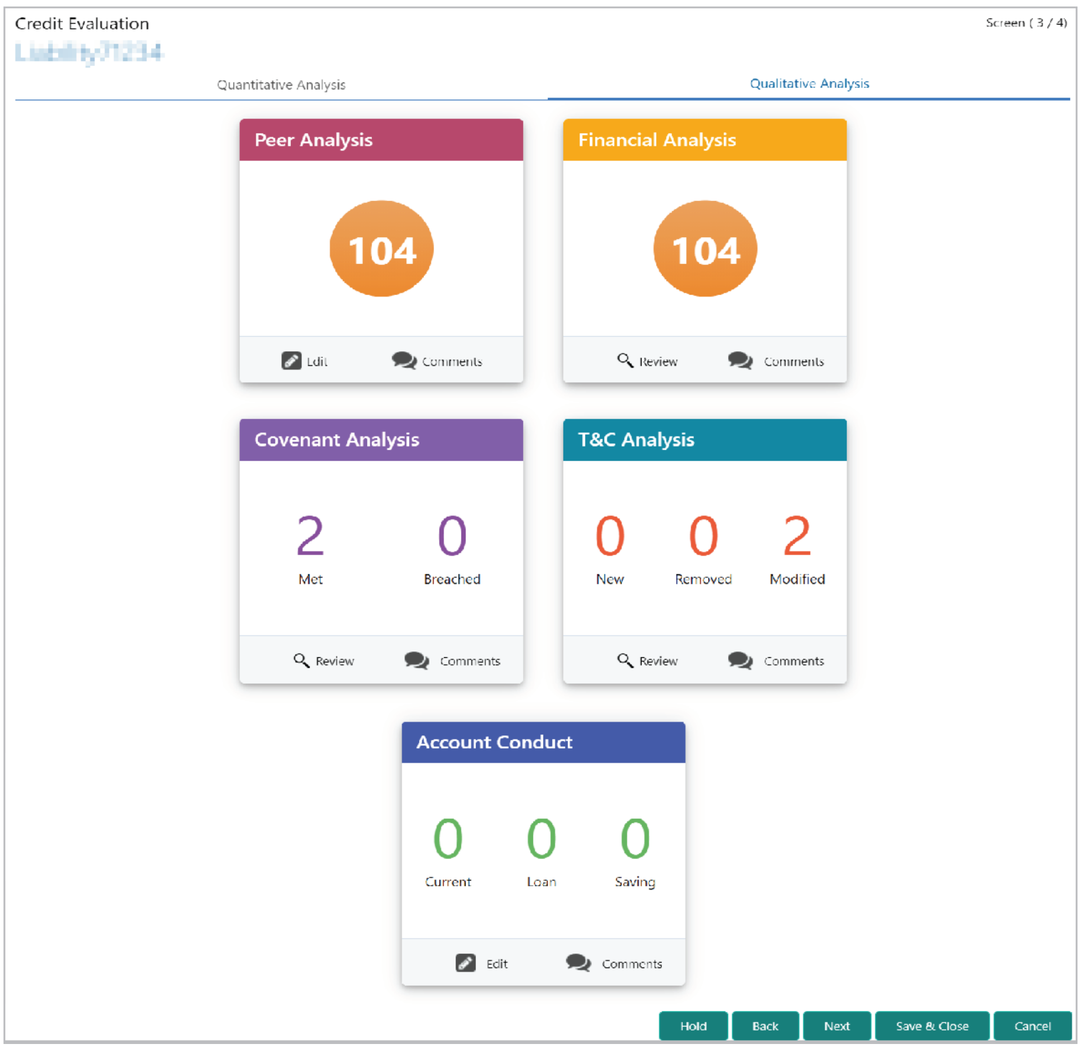
Table 5-1 Creditor Details

Fields	Description
Fetch	**Fetch** the Creditor / Debtor Details for the required period.
Add	To add Key Creditor / Key Debtor, click and expand the respective section and then click the **Add** icon.
Save	After adding the information, click **Save**.

6. After performing the quantitative analysis, click **Qualitative Analysis** tab.

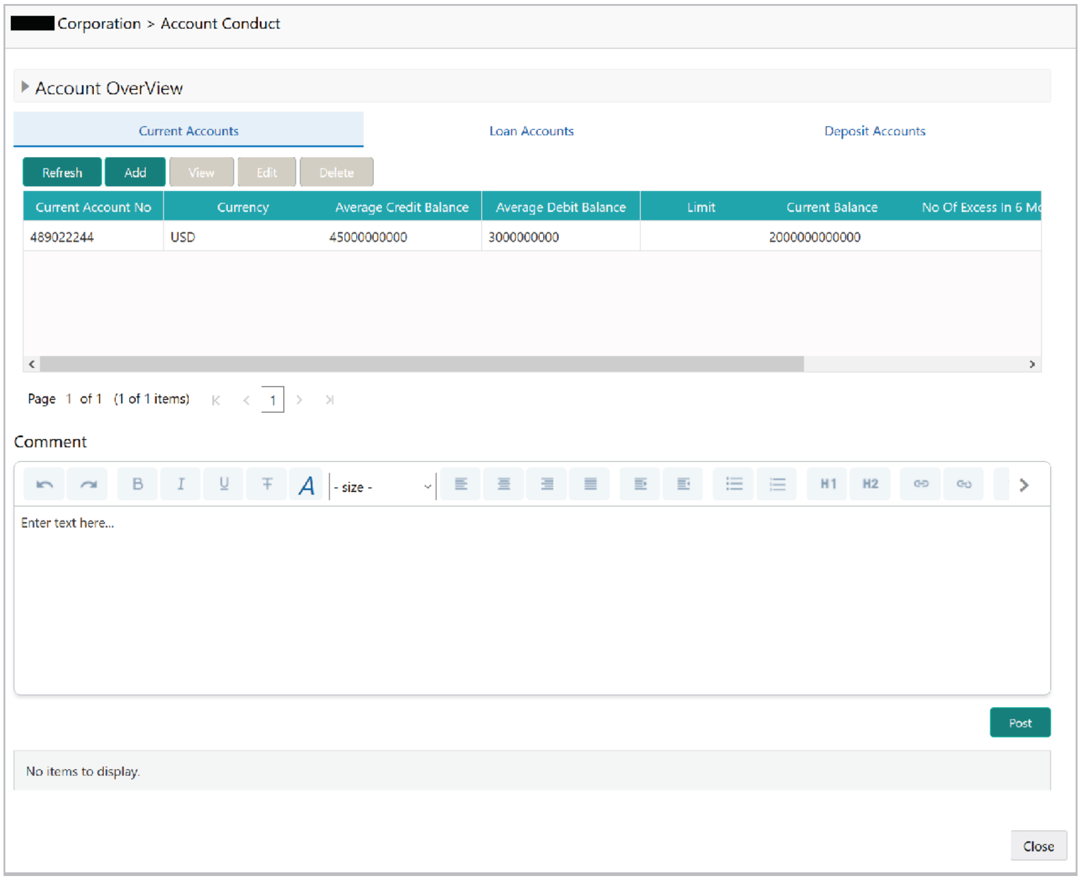
   The **Qualitative Analysis** page is displayed.

Figure 5-9 Qualitative Analysis



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

Figure 5-10 Account Overviiw

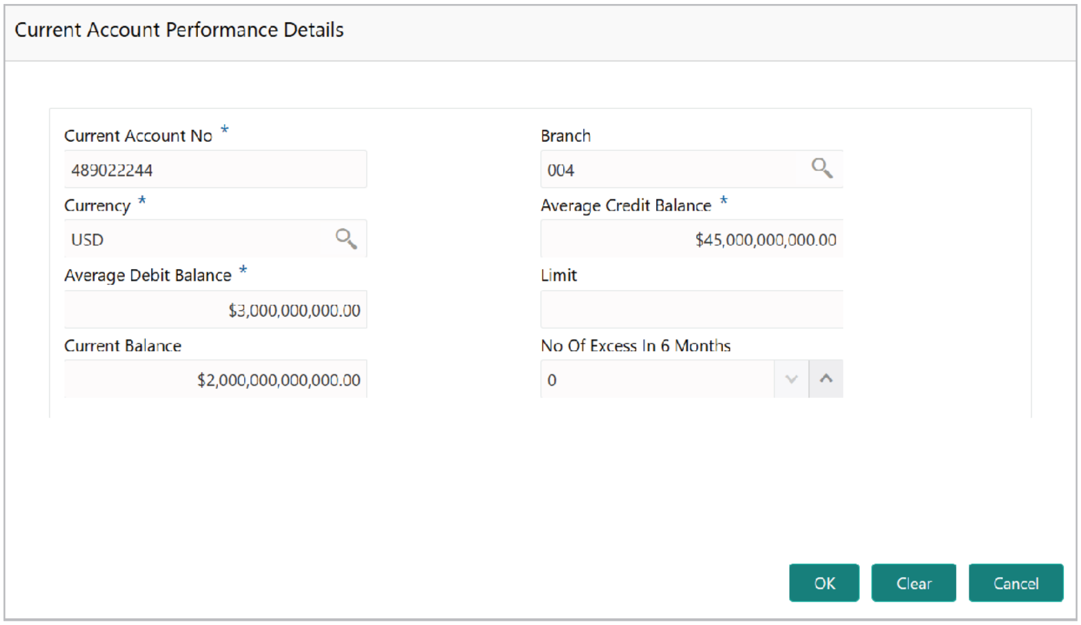


To view the summary of current, loan and deposit accounts, click and expand the **Account Overview** section.

8. To add the current account, click **Add**.

   The **Current Account Performance Details** window is displayed.

Figure 5-11 Current Account Performance Details



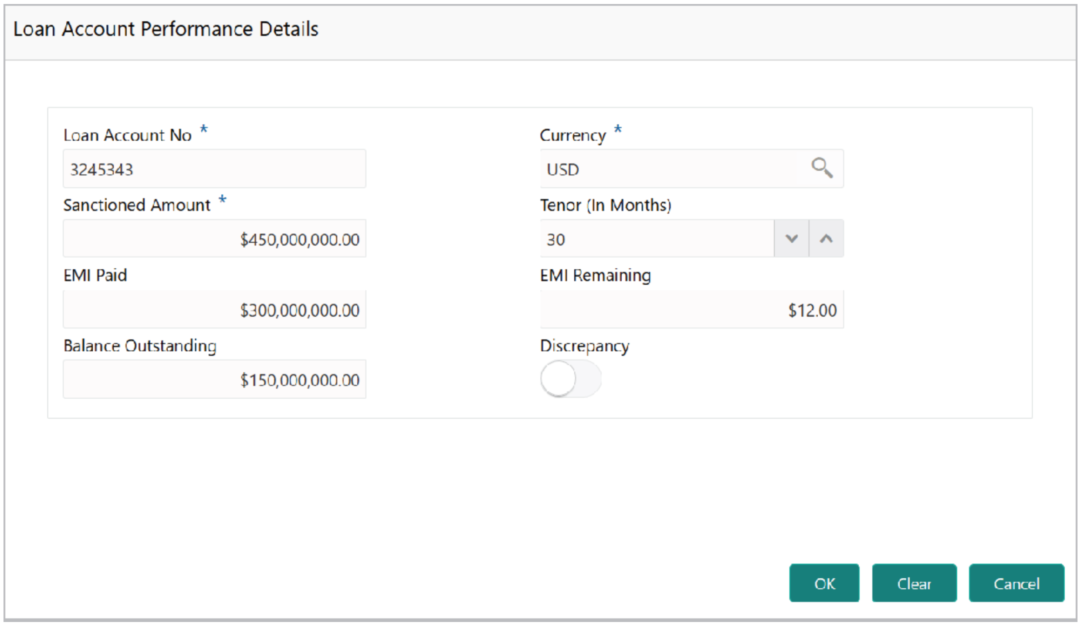
For information on fields in the **Current Account Performance Details** page, refer the below table.

Table 5-2 Current Account Performance Details

Fields	Description
Current Account No	Type the **Current Account No**.
Branch and Currency	Search and select the **Branch** and **Currency**.
OK	Click **OK**. Details are added and displayed in Current Accounts page.
Refresh	To refresh the current account list, click **Refresh**.
View	To view the current account details, select the current account and click **View**.
Edit	To modify the current account details, select the current account and click **Edit**.
Delete	To delete the current account details, select the current account and click **Delete**.
fields	Specify the following details in corresponding **fields**: • **Average Credit Balance** • **Average Debit Balance** • **Limit** • **Current Balance** • **No Of Excess in 6 Months**
Add	To add the loan account, click the **Loan Accounts** tab and then click **Add**.

The **Loan Account Performance Details** window is displayed.

Figure 5-12 Loan Account Performance Details



For information on fields in the **Loan Account Performance Details** page, refer the below table.

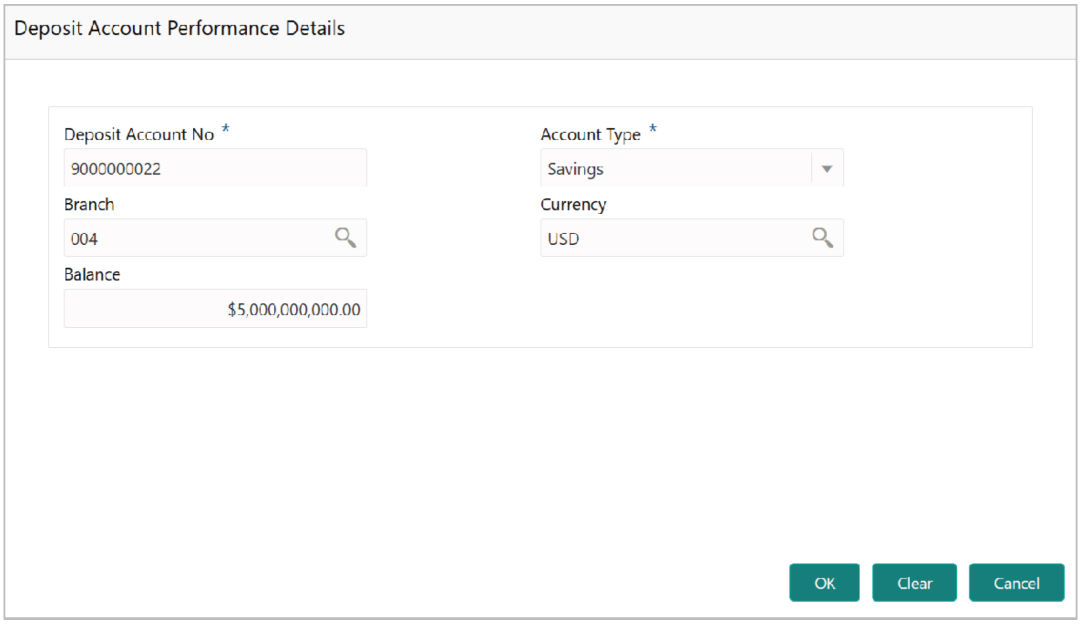
Table 5-3 Loan Account Performance Details

Fields	Description
Loan Account No	Type the **Loan Account No**.
Currency	Search and select the **Currency**.
Discrepancy switch	If there is a discrepancy in payment, enable the **Discrepancy switch**.
OK	Click **OK**. Details are added and displayed in Loan Accounts page.
Refresh	To refresh the loan account list, click **Refresh**.
View	To view the loan account details, select the loan account and click **View**.
Edit	To modify the loan account details, select the loan account and click **Edit**.
Delete	To delete the loan account details, select the loan account and click **Delete**.

9. Specify the following details in corresponding fields:
   - Sanctioned Amount
   - Tenor (In Months)
   - EMI Paid
   - EMI Remaining
   - Balance Outstanding
10. To add the deposit account, click the **Deposit Accounts** tab and then click **Add**.

    The **Deposit Account Performance Details** window is displayed.

Figure 5-13 Deposit Account Performance Details



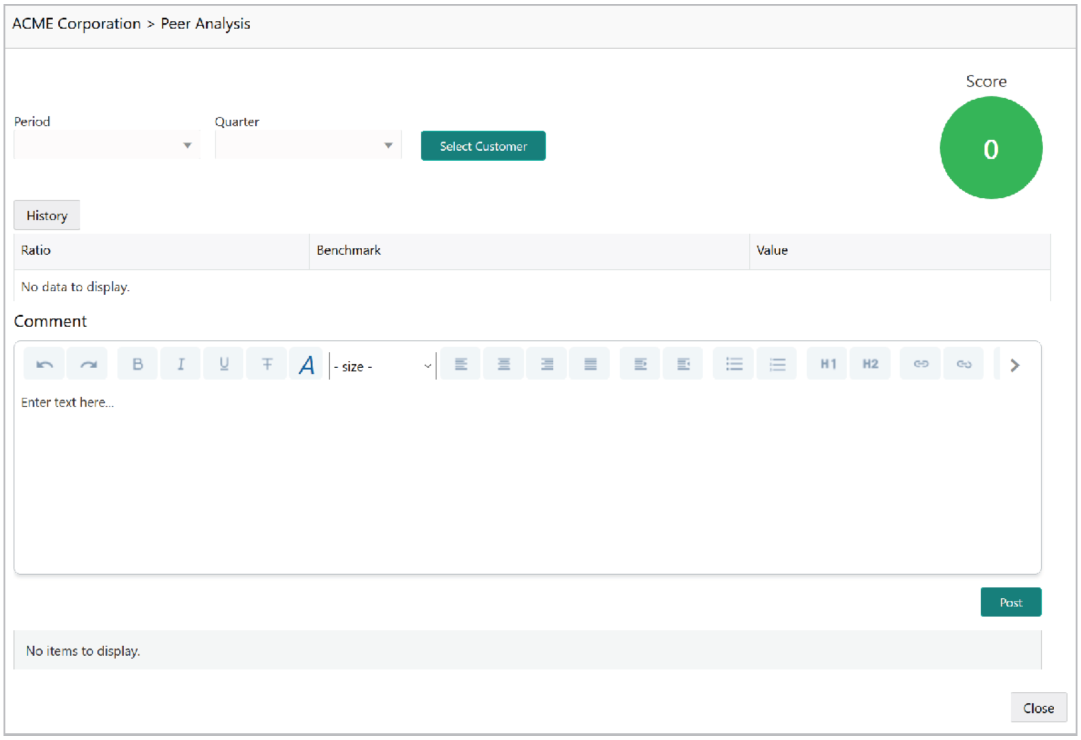
For information on fields in the **Deposit Account Performance Details** page, refer the below table.

Table 5-4 Deposit Account Performance Details

Fields	Description
Deposit Account No	Type the **Deposit Account No**.
Account Type	Select the **Account Type** from the drop down list.
Branch and Currency	Search and select the **Branch** and **Currency**.
Balance	Specify the **Balance** in deposit account.
OK	Click **OK**. Details are added and displayed in Deposit Accounts page.
Refresh	To refresh the deposit account list, click **Refresh**.
View	To view the deposit account details, select the deposit account and click **View**.
Edit	To modify the deposit account details, select the deposit account and click **Edit**.
Delete	To delete the deposit account details, select the deposit account and click **Delete**.
Post	**Post** the **Comments** for the account conduct.
Account Conduct	Close the **Account Conduct** window. A score is generated for the account conduct and displayed in the Qualitative Analysis window
Evaluate	To perform peer analysis in **Qualitative Analysis**, click **Evaluate** in **Peer Analysis** tile.

The **Peer Analysis** window is displayed.

Figure 5-14   Peer Analysis



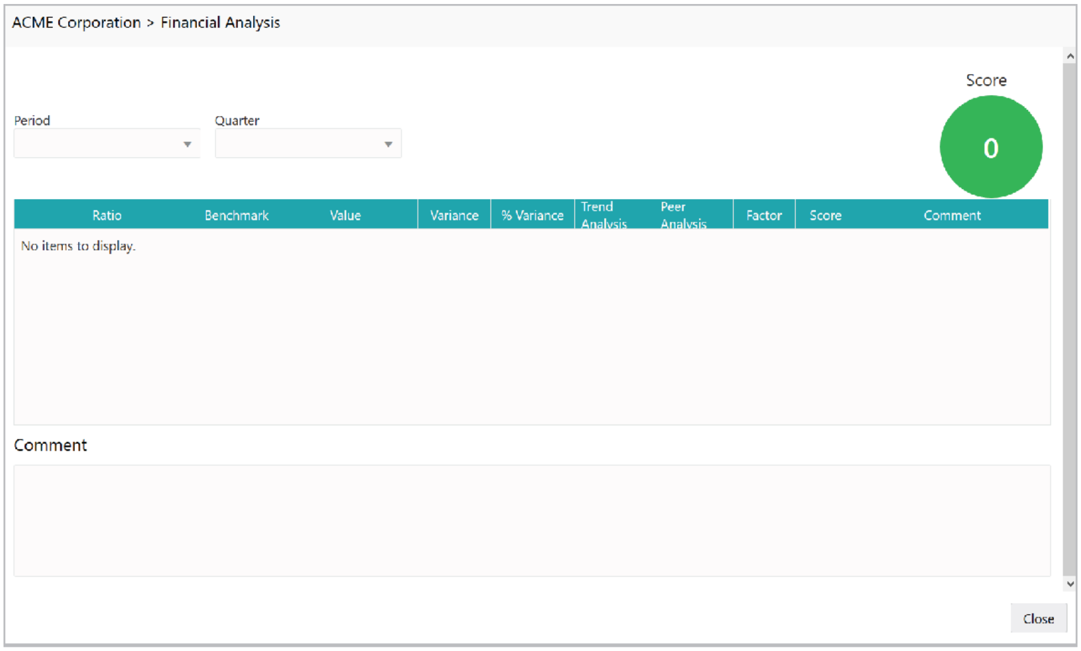
For information on fields in the **Peer Analysis** page, refer the below table.

Table 5-5   Peer Analysis

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

The **Financial Analysis** window is displayed.

Figure 5-15 Financial Analysis



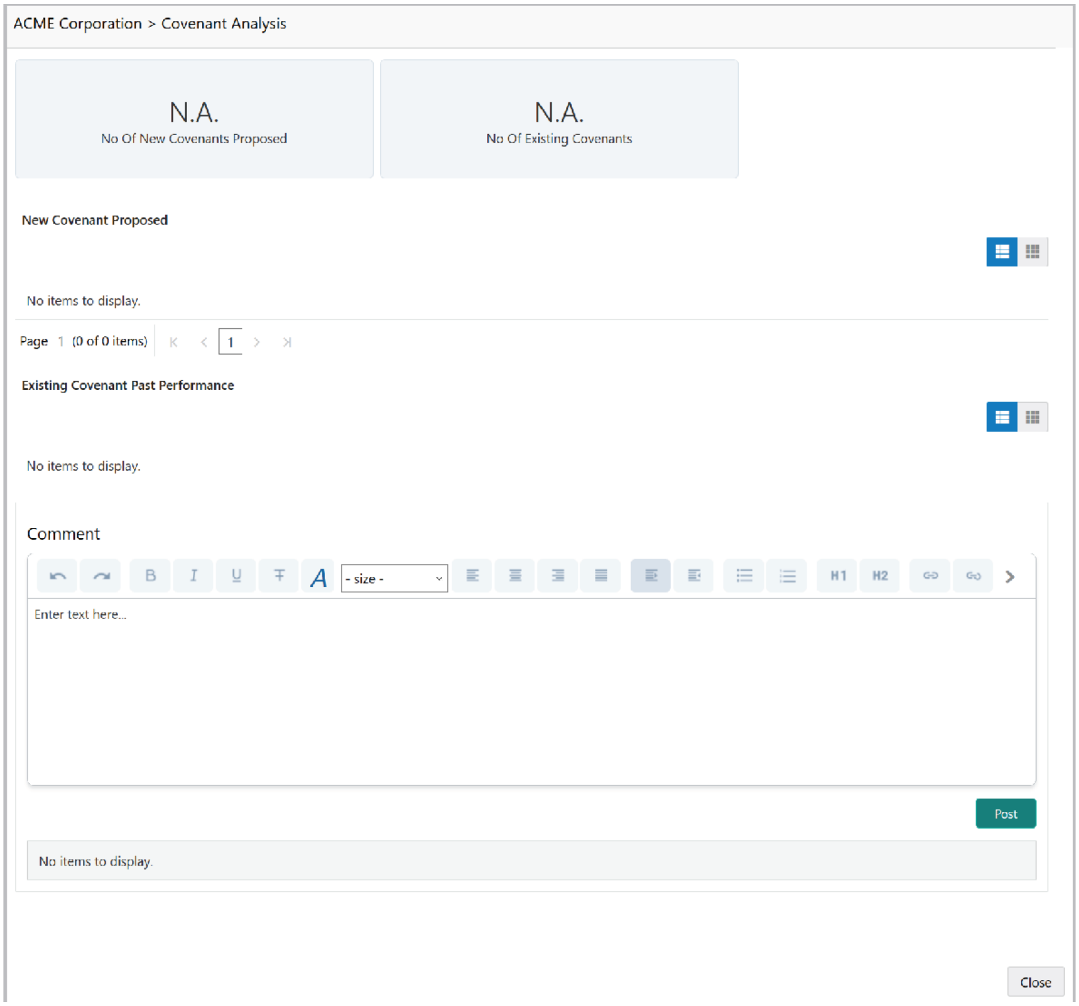
For information on fields in the **Financial Analysis** page, refer the below table.

Table 5-6 Financial Analysis

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

The **Covenant Analysis** window is displayed.

Figure 5-16 Covenant Analysis



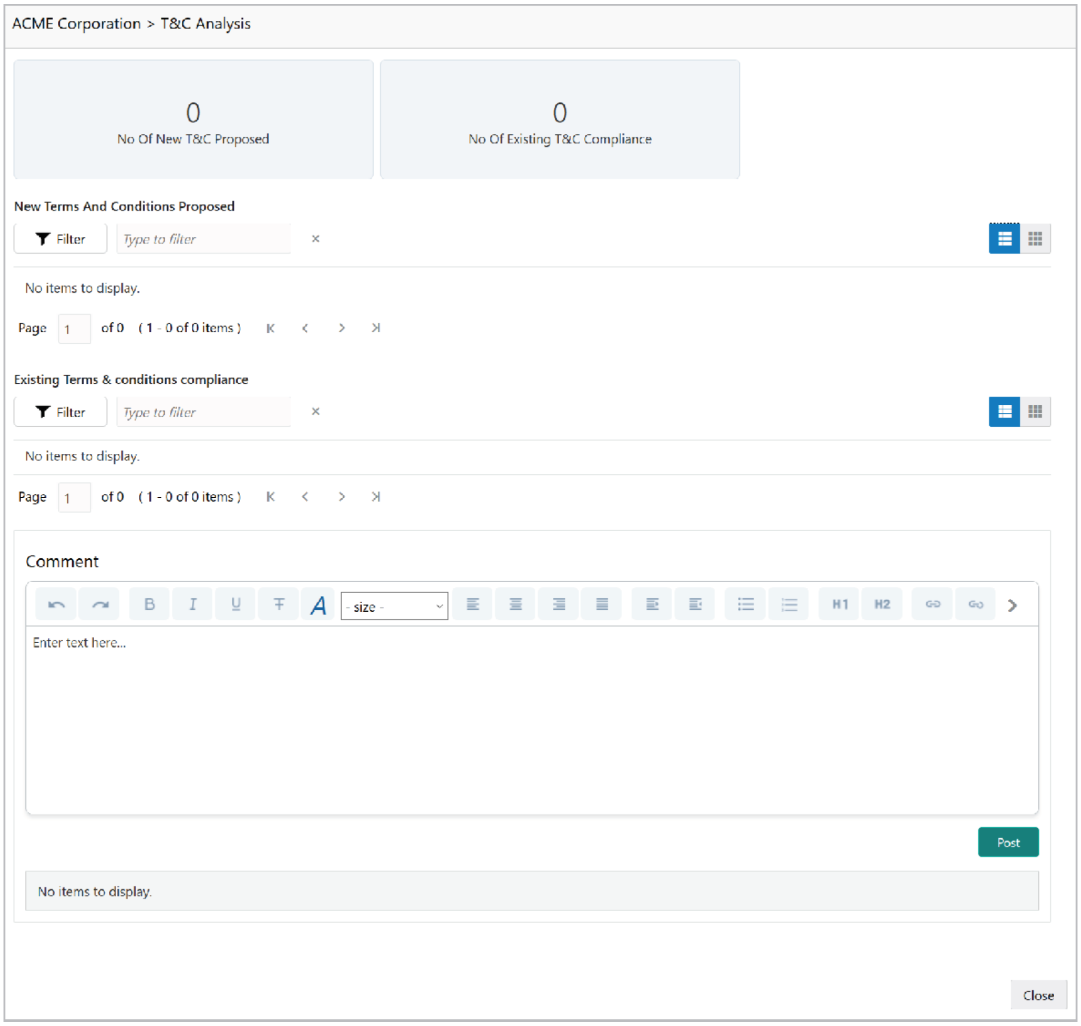
For information on fields in the **Covenant Analysis** page, refer the below table.

Table 5-7 Covenant Analysis

Fields	Description
details	In Covenant Analysis window, the following details are displayed: • **New Covenant Proposed** • **Existing Covenant Past Performance**
Post	View the covenant details and **Post** the **Comments**.
Close	Click **Close**. Met and Breached covenants are displayed in **Covenants** tile.
Evaluate	To perform covenant analysis in **Qualitative Analysis**, click **Evaluate** in the **Covenant Analysis** tile.
Evaluate	To analyze terms & conditions in **Qualitative Analysis** page, click **Evaluate** in the **T&C Analysis** tile.

The **T&C Analysis** window is displayed.

Figure 5-17 T&C Analysis



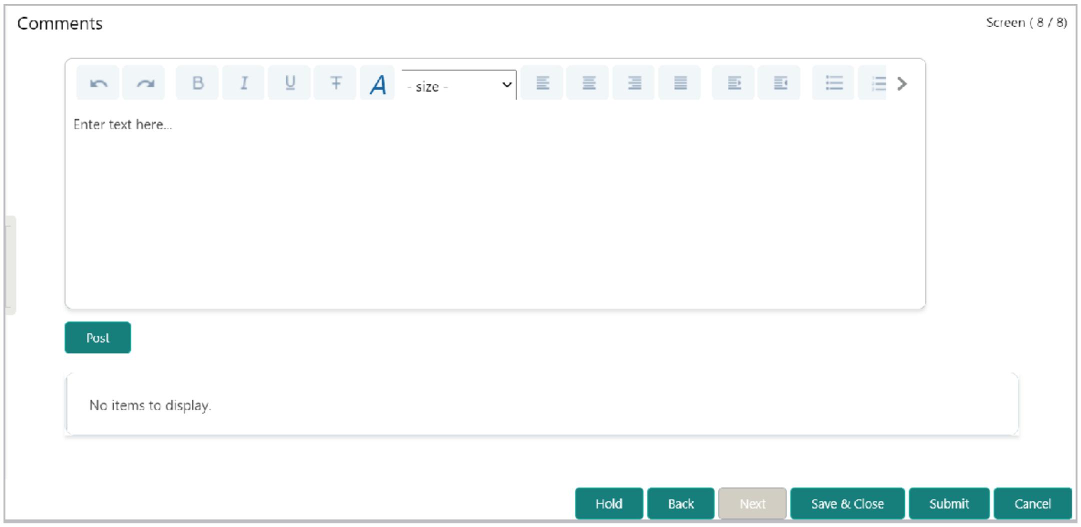
For information on fields in the **T&C Analysis** page, refer the below table.

Table 5-8 T&C Analysis

Fields	Description
Post the **Comments**	View the terms and conditions and then **Post** the **Comments**.
Close	Click **Close**. Count of New, Removed and Modified terms and conditions is displayed in the **T&C Analysis** tile.
Edit	To perform the analysis again, click **Edit** in the corresponding tile.
Comment	To capture comments for the analysis, click **Comment** in the corresponding tile.
	In T&C Analysis window, the following information are displayed: • **New Terms And Conditions Proposed** • **Existing Terms & conditions compliance**
Next	After performing the qualitative analysis, click **Next** in the Credit Evaluation page.

The **Comments** page is displayed.

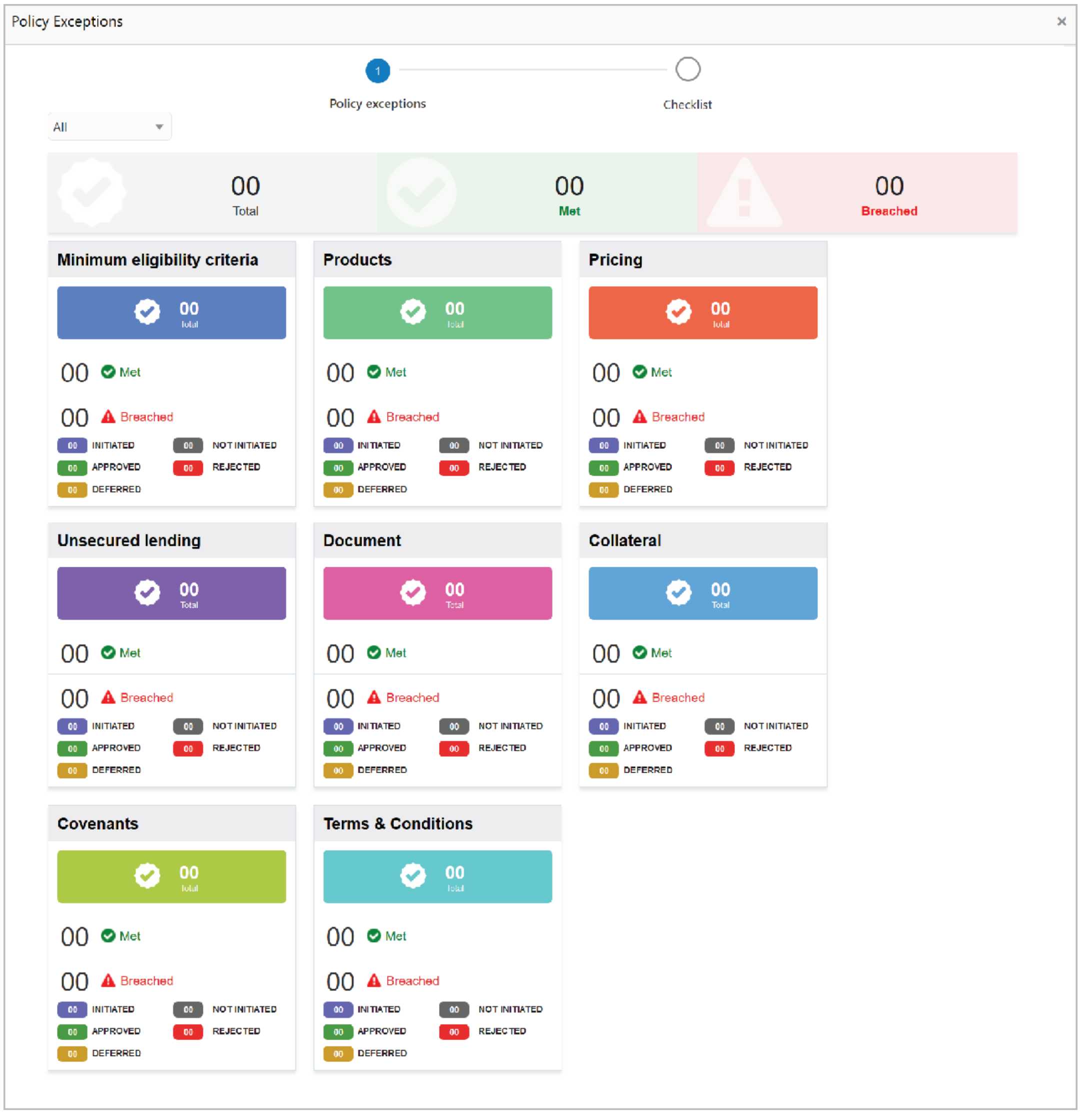
Figure 5-18 Comments



11. Type the overall **Comments** for the credit evaluation and click **Post**. Comment is posted below the **Comments** box.
12. Click **Submit**.

    The **Policy exceptions** window is displayed.

Figure 5-19 Policy exceptions

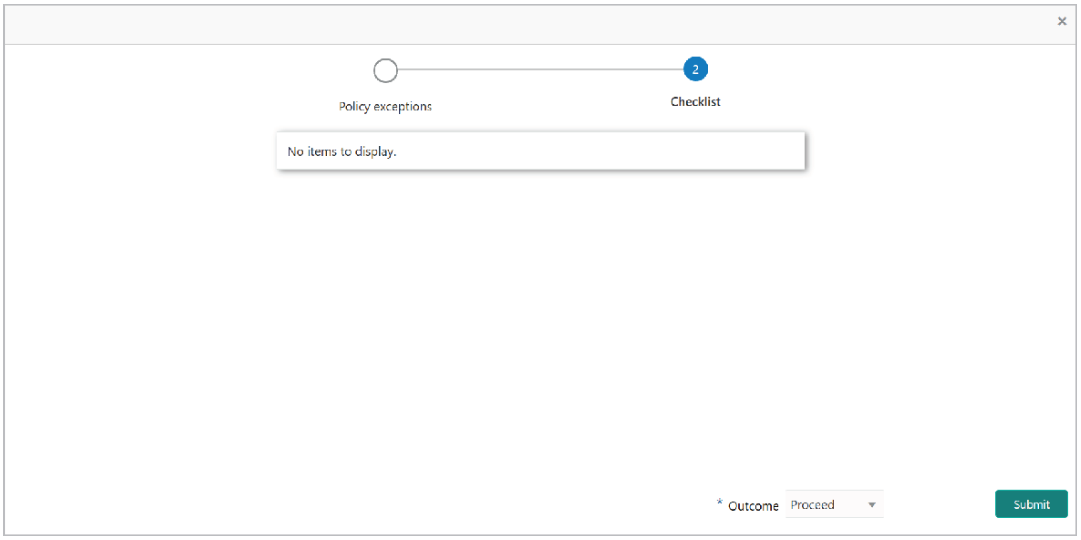


By default, policy exceptions are displayed for both the party and child parties.

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

13. Click the Checklist data segment.

Figure 5-20 Checklist



For information on fields in the **Checklist** page, refer the below table.

Table 5-9 Checklist

Fields	Description
Outcome	Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
Submit	Click **Submit**.

> **Note**
>
> Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

5.2 Amendment Evaluation - Risk Evaluation

This topic describes information about Risk Evaluation of the Amendment Evaluation.

The following table provides a high level overview about the Risk Evaluation stage.

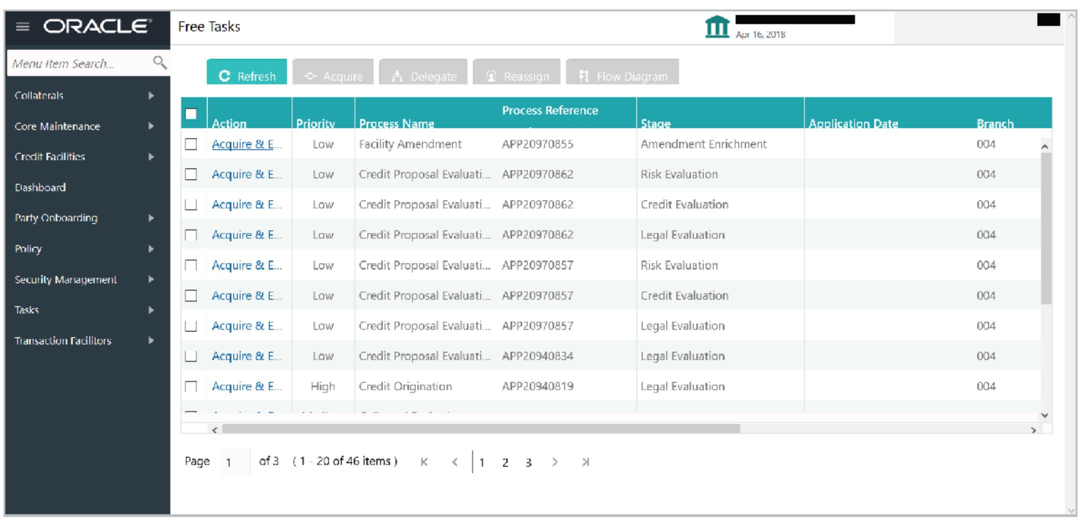
Information Available for User	Activities that can be performed by user
• Customer summary – Customer group Structure – Liability details – Facility details – Other bank facilities – Group wise exposure – Connected party details – Facility over utilized – Facility overdue – Breached covenants – Breached T&C – Existing Collateral details - – Existing covenants and T&C – Amendment summary • Details about the changes related to facilities, collateral, covenants, and T&C • Comments added in previous stages	• Complete the risk evaluation - Questionnaire • Send back the application if additional information is required • Capture comments about the performed risk evaluation

To perform risk evaluation for the amendment proposal, perform the following steps:

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

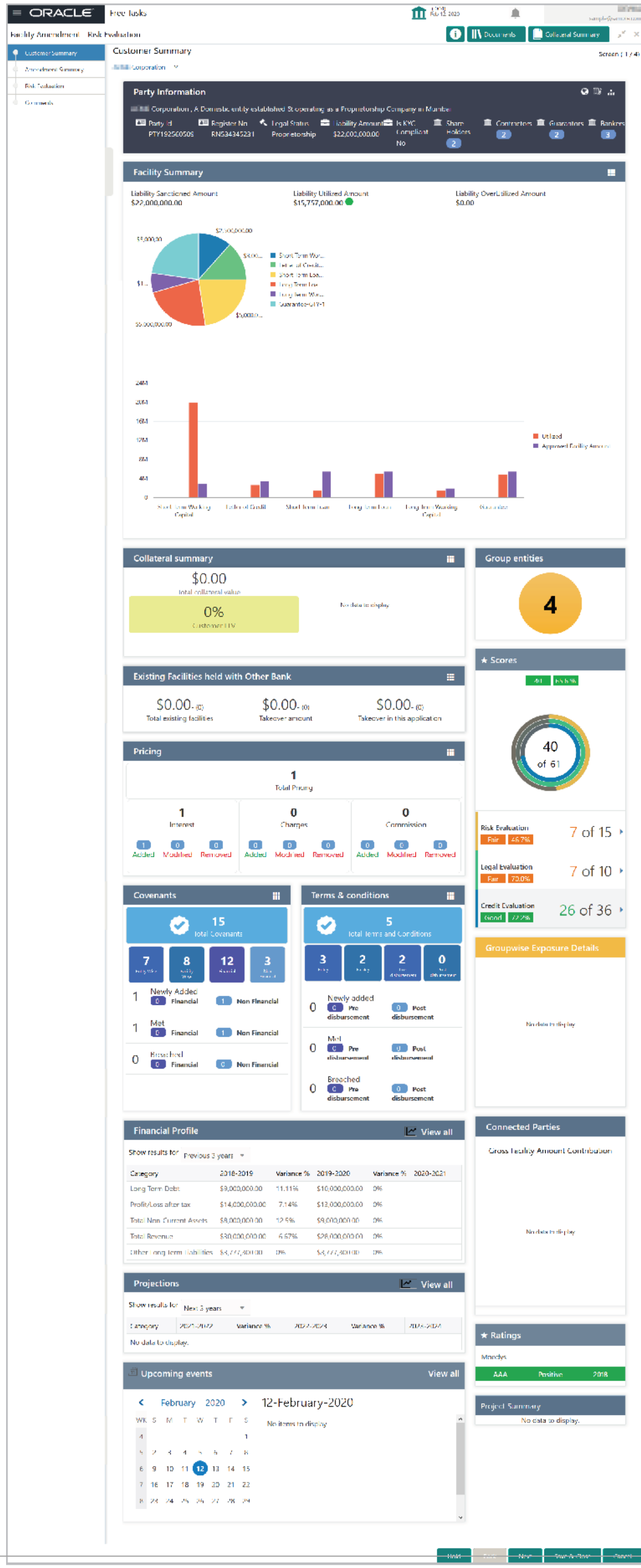
   The **Free Task** page is displayed.

Figure 5-21 Free Task



2. Click **Acquire & Edit** the required Risk Evaluation task. The Risk Evaluation - Customer Summary page is displayed.

Figure 5-22 Customer Summary



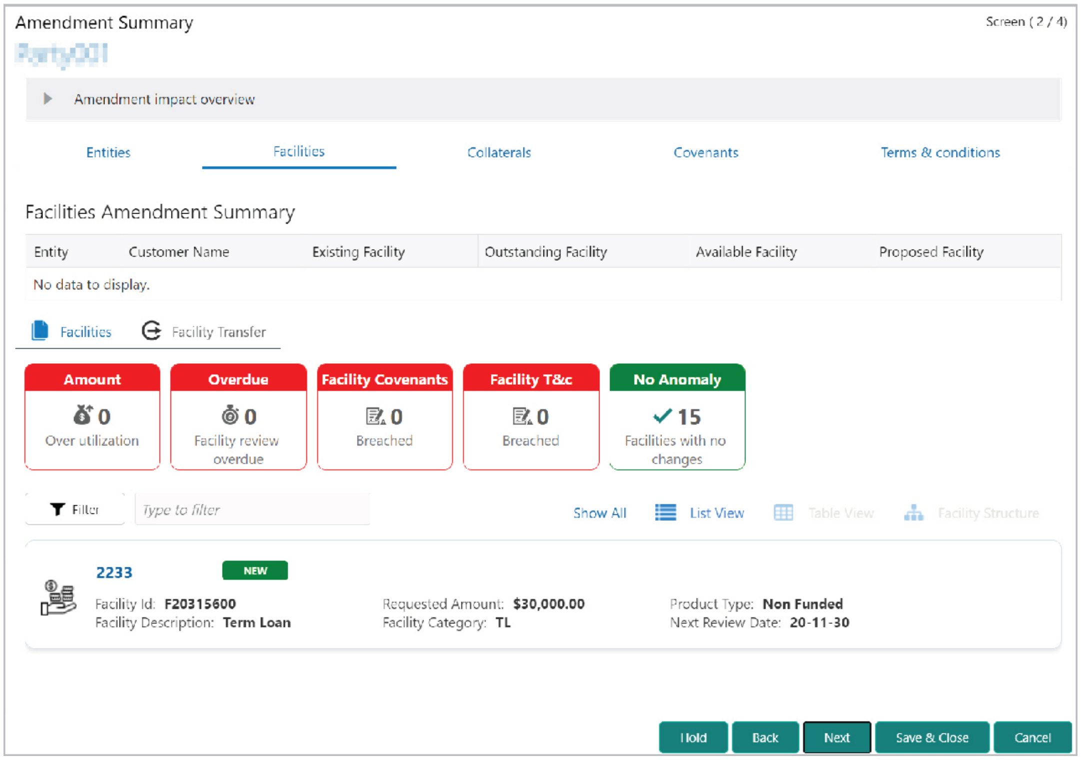
Note

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 **Amendment Summary** page is displayed.

Figure 5-23 Amendment Summary



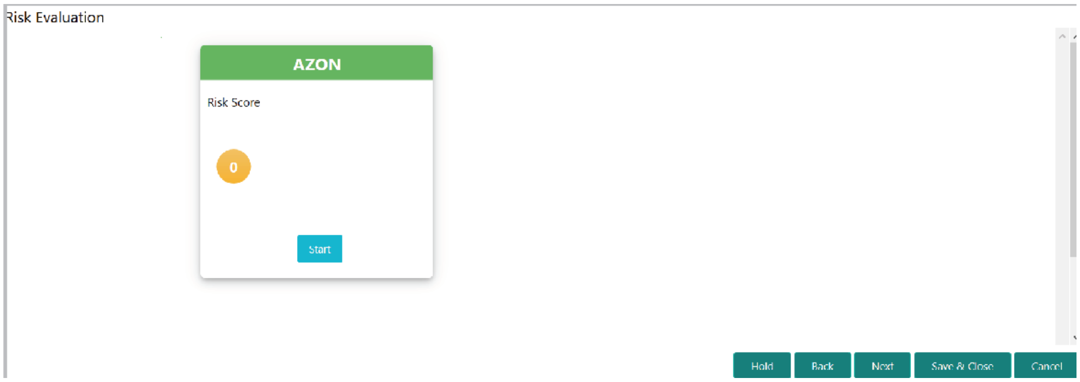
Note

Refer **Amendment Initiation - Amendment Summary** on actions that can be performed in Amendment Summary page.

4. Upon clicking **Next** in the Amendment Summary page.

   The **Risk Evaluation** page is displayed.

Figure 5-24 Risk Evaluation

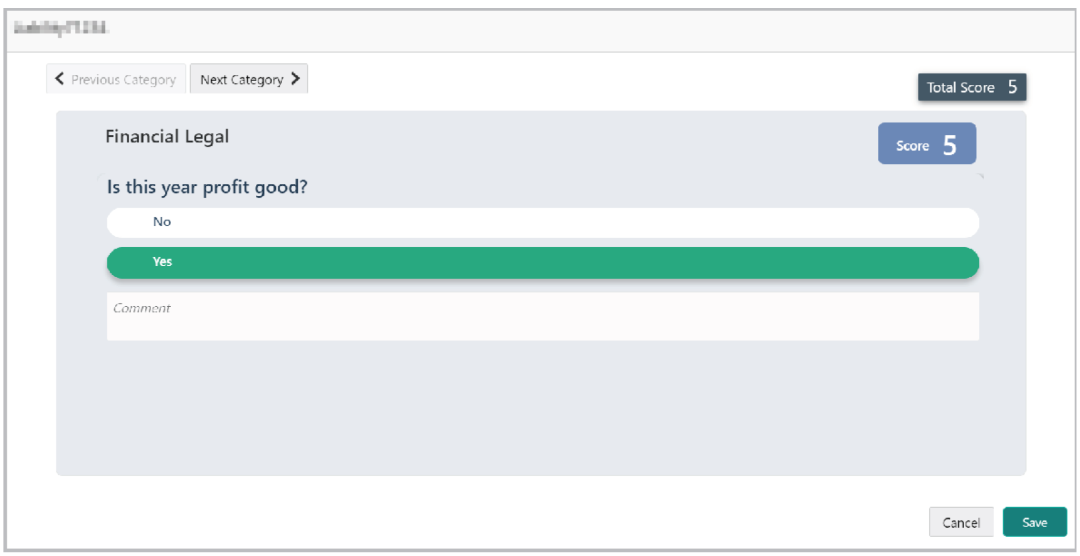


In Risk Evaluation page, the banker can perform risk evaluation for the customer by answering simple questions related to the evaluation.

5. To initiate the evaluation, click **Start**.

   The **Questionnaire** window is displayed.

Figure 5-25 Questionnaire



For information on fields refer the below table.

Table 5-10 Questionnaire

Fields	Description
Next Category	Select answers for the available questions and click **Next Category.**
right arrow	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.

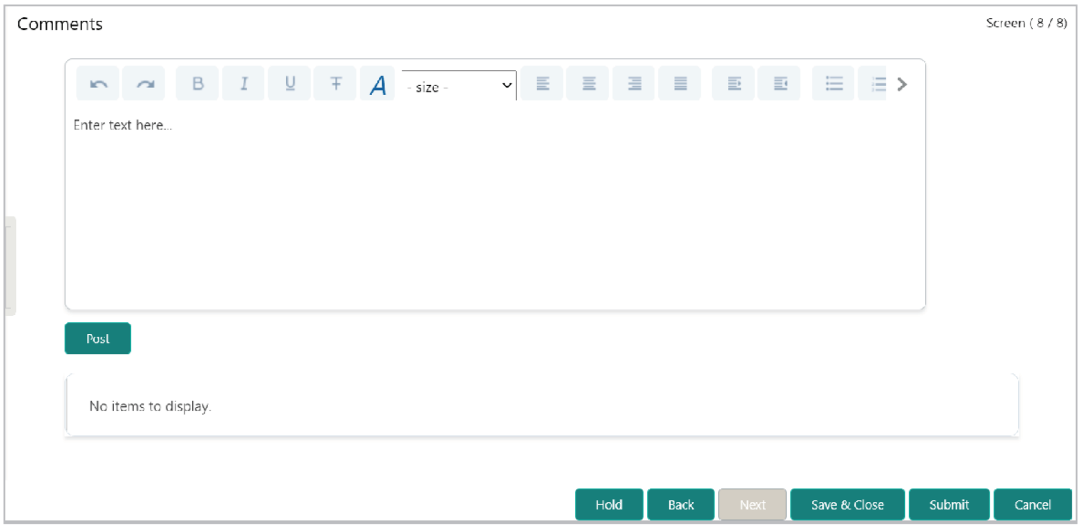
Table 5-10 (Cont.) Questionnaire

Fields	Description
Save	Click **Save**. Risk Evaluation page with a cumulative score appears.

6. Click **Next**.

   The **Comments** page is displayed.

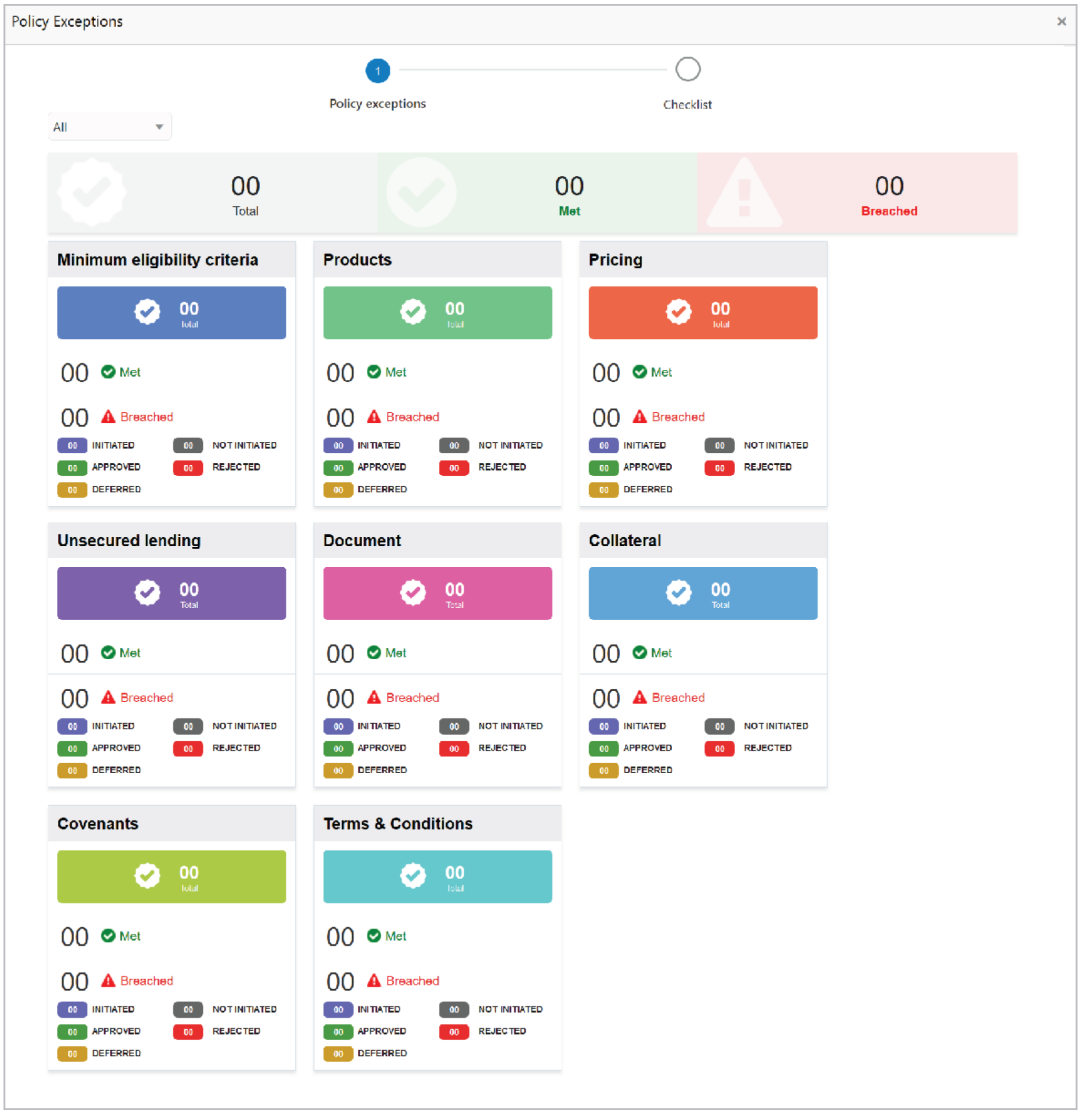
Figure 5-26 Comments



7. Type the overall **Comments** for the risk evaluation and click **Post**. Comment is posted below the **Comments** box.
8. Click **Submit**.

   The **Policy exceptions** window is displayed.

Figure 5-27 Policy exceptions

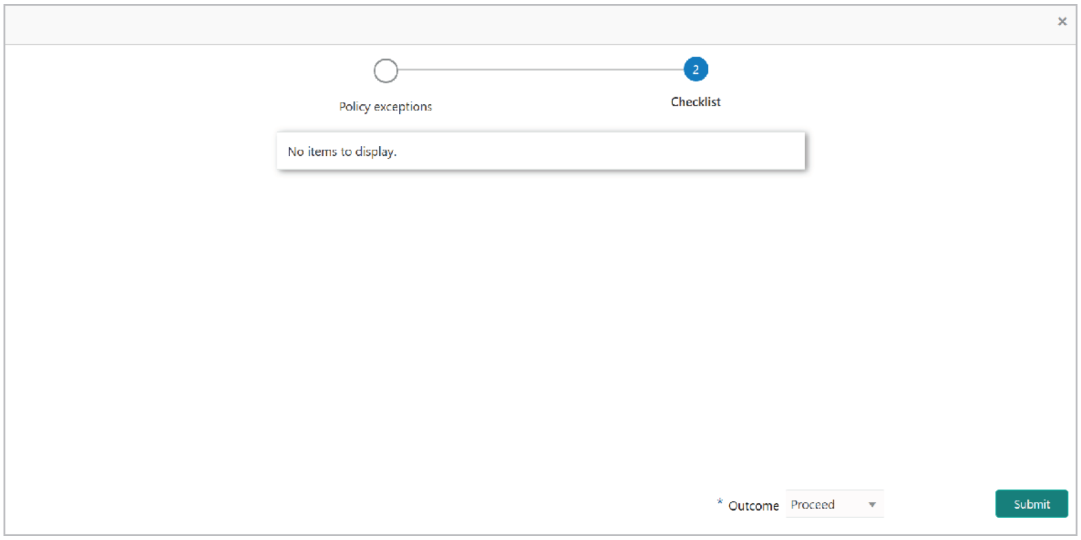


By default, policy exceptions are displayed for both the party and the child parties.

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

9. Click the **Checklist** data segment.

Figure 5-28 Checklist



For information on fields in the **Checklist** page, refer the below table.

Table 5-11 Checklist

Fields	Description
Outcome	Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
Submit	Click **Submit**.

> **Note**
>
> Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

5.3 Amendment Evaluation - Legal Evaluation

This topic describes information about the Legal Evaluation of the Credit Amendment.

The following table provides a high level overview about the Legal Evaluation stage.

Information Available for User	Activities that can be performed by user
• Customer summary – Customer group Structure – Liability details – Facility details – Other bank facilities – Group wise exposure – Connected party details – Facility over utilized – Facility overdue – Breached covenants – Breached T&C – Existing Collateral details – Existing covenants and T&C – Amendment summary • Details about the changes related to facilities, collateral, covenants, and T&C • Comments added in previous stages	• Complete the legal evaluation – Questionnaire • Send back the application, if additional information is required • Capture comments about the performed legal evaluation

Legal evaluation is similar to the risk evaluation. Refer **Amendment Evaluation - Risk Evaluation** for information on performing legal evaluation.

After completing all the evaluation processes, the amendment proposal is sent to the proposal structuring stage.

6

KYC Check

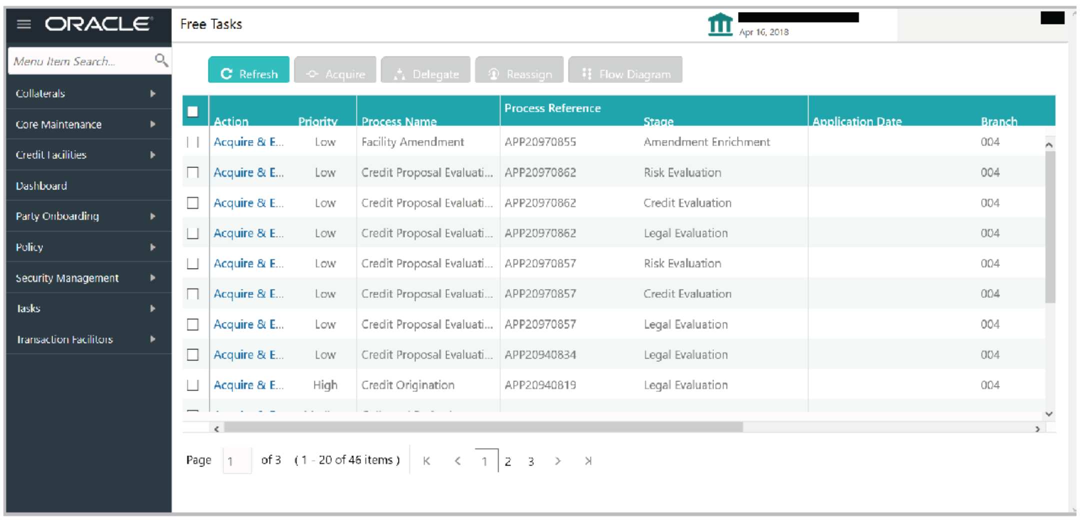
This topic provides systematic instructions about the KYC Check of the Credit Amendment.

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

1. On **Home** screen, select **Tasks**. Under **Tasks**, select **Free Task**.

   The **Free Task** page is displayed.

Figure 6-1 Free Task



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

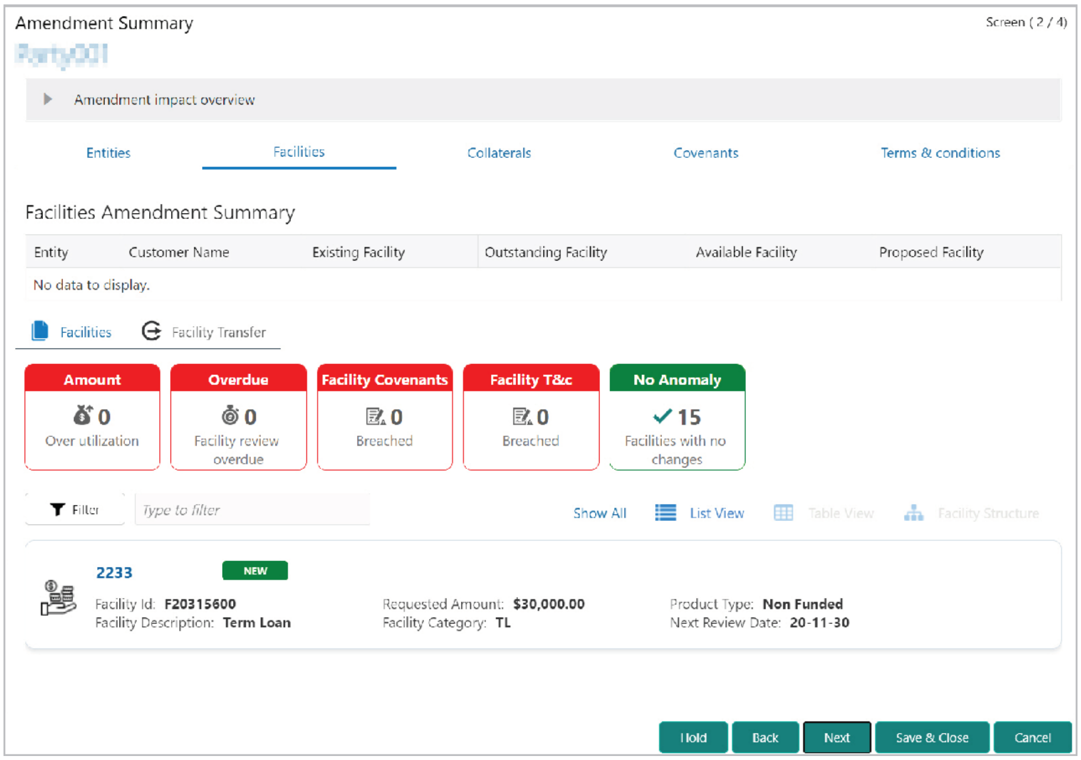
Figure 6-2 Customer Summary

> **Note**
>
> 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 **Amendment Summary** page is displayed.

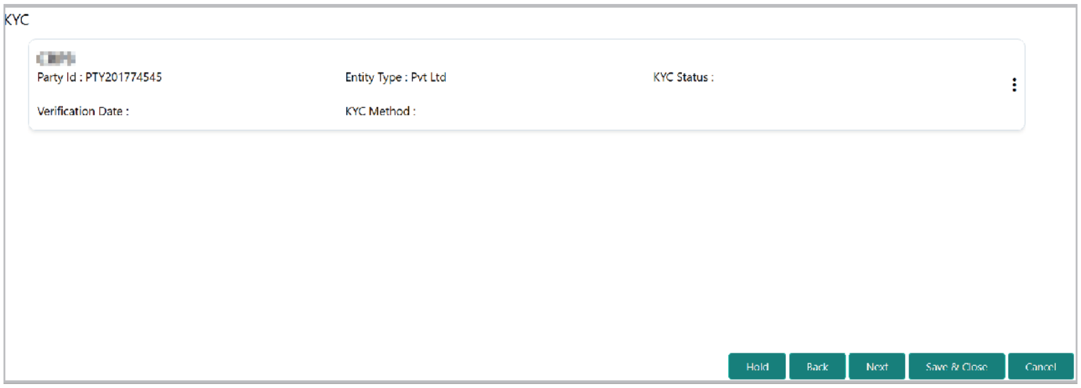
Figure 6-3 Amendment Summary



> **Note**
>
> Refer [Amendment Initiation - Amendment Summary]() for information on actions that can be performed in Amendment Summary page.

4. To go to the KYC page, click **Next**.

Figure 6-4 KYC Details

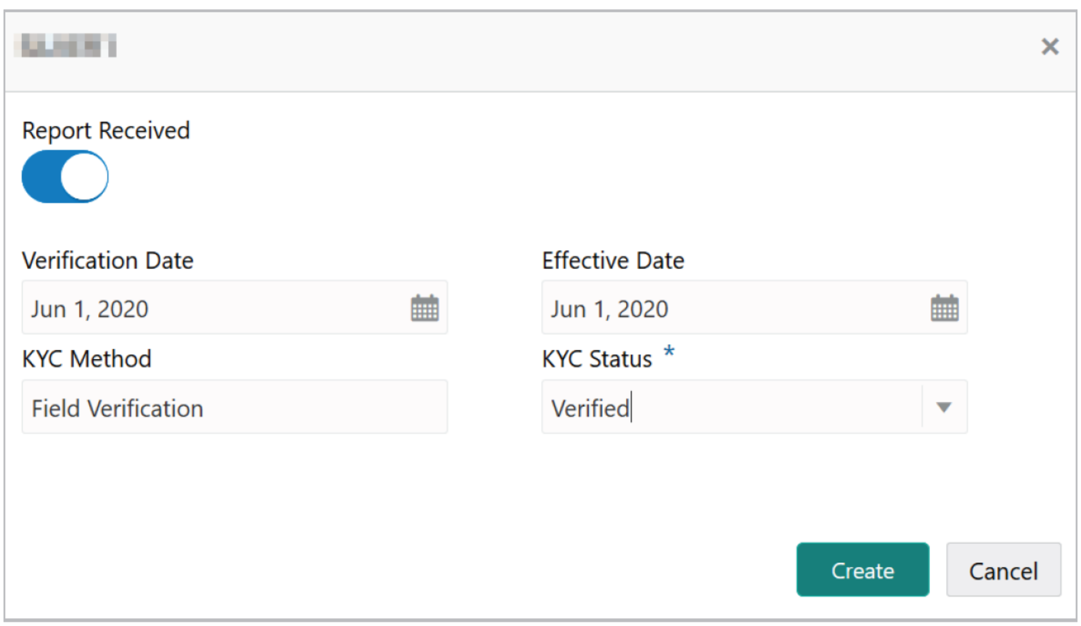


In the KYC page, provision to add KYC details for the party and all its child parties is provided.

5. Click or mouse hover on the hamburger icon in the corresponding record. The following options appears:
   - KYC Details
   - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
6. To add the KYC Details, click **KYC Details** option.

   The **KYC Details** window is displayed.

Figure 6-5 KYC Details



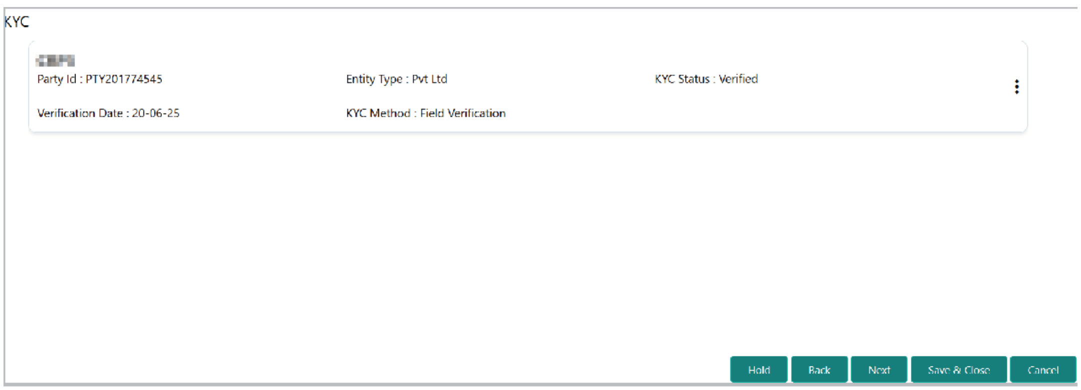
For information on fields in the **KYC Details** page, refer the below table.

Table 6-1 KYC Details

Fields	Description
Report Received	If KYC report is available for the party / child party, enable the **Report Received** switch.
Verification Date	Click the calendar icon and select the KYC **Verification Date**.
Effective Date	Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
KYC Method	Type the **KYC Method**. For example: Field verification is a KYC Method.
KYC Status	Select the **KYC Status**. The options available are **Verified, Yet To Verify**, and **Verification Failed**.
Create	Click **Create**.

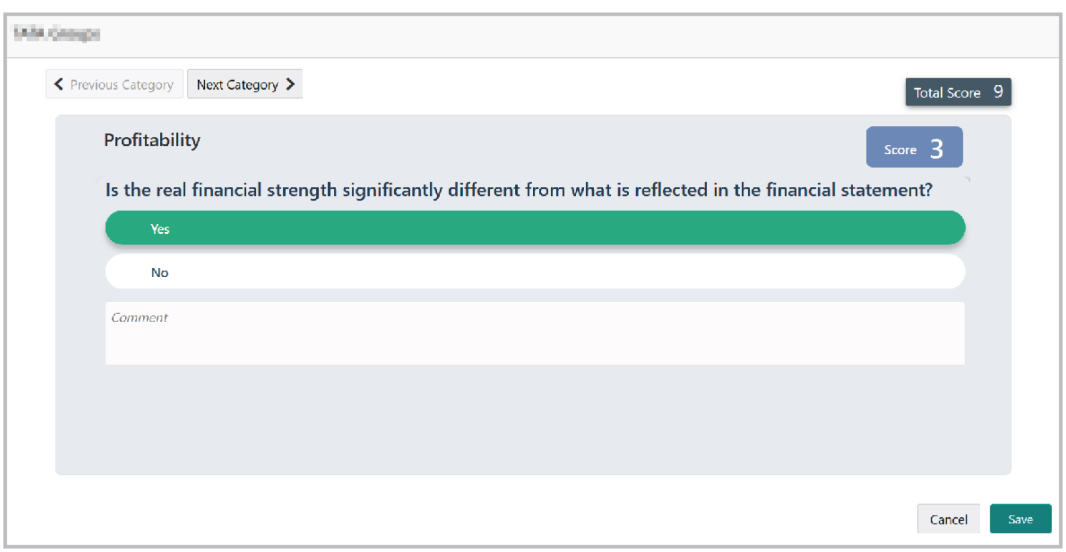
KYC details are updated in the **KYC page** as shown below

Figure 6-6 KYC Details



7. To perform KYC evaluation, click the hamburger icon and select KYC Evaluation. Questionnaire maintained for the **KYC evaluation** is displayed.

Figure 6-7 KYC Evaluation



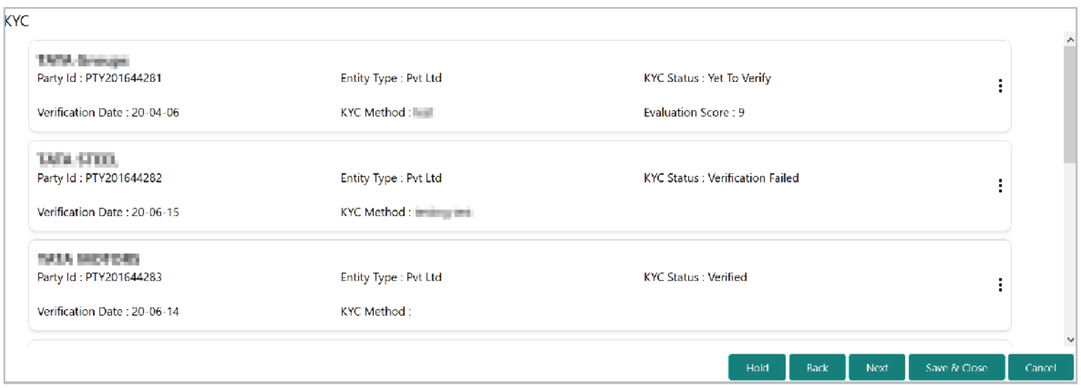
For information on fields in the **KYC Evaluation** page, refer the below table.

Table 6-2 KYC Evaluation

Fields	Description
Next Category	Select answers for the available questions and click **Next Category**.Select answers for the available questions and click **Next Category**.
right arrow	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.
Save	Click **Save**.

The KYC page is updated with the Evaluation Score as shown below.

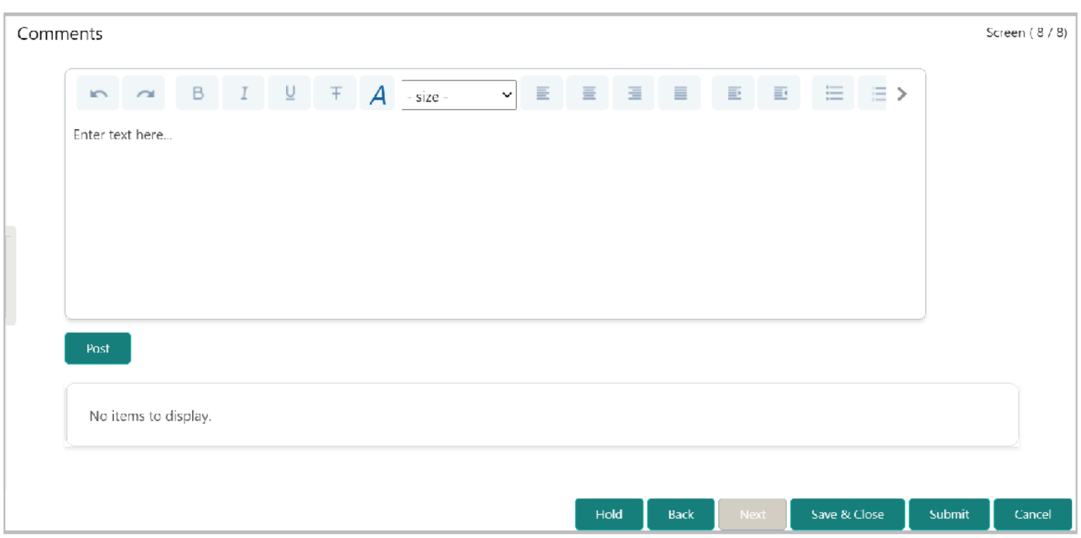
Figure 6-8 KYC Evaluation



8. After adding KYC details or performing KYC evaluation for both the party and child parties, click **Next**.

   The **Comments** page is displayed.

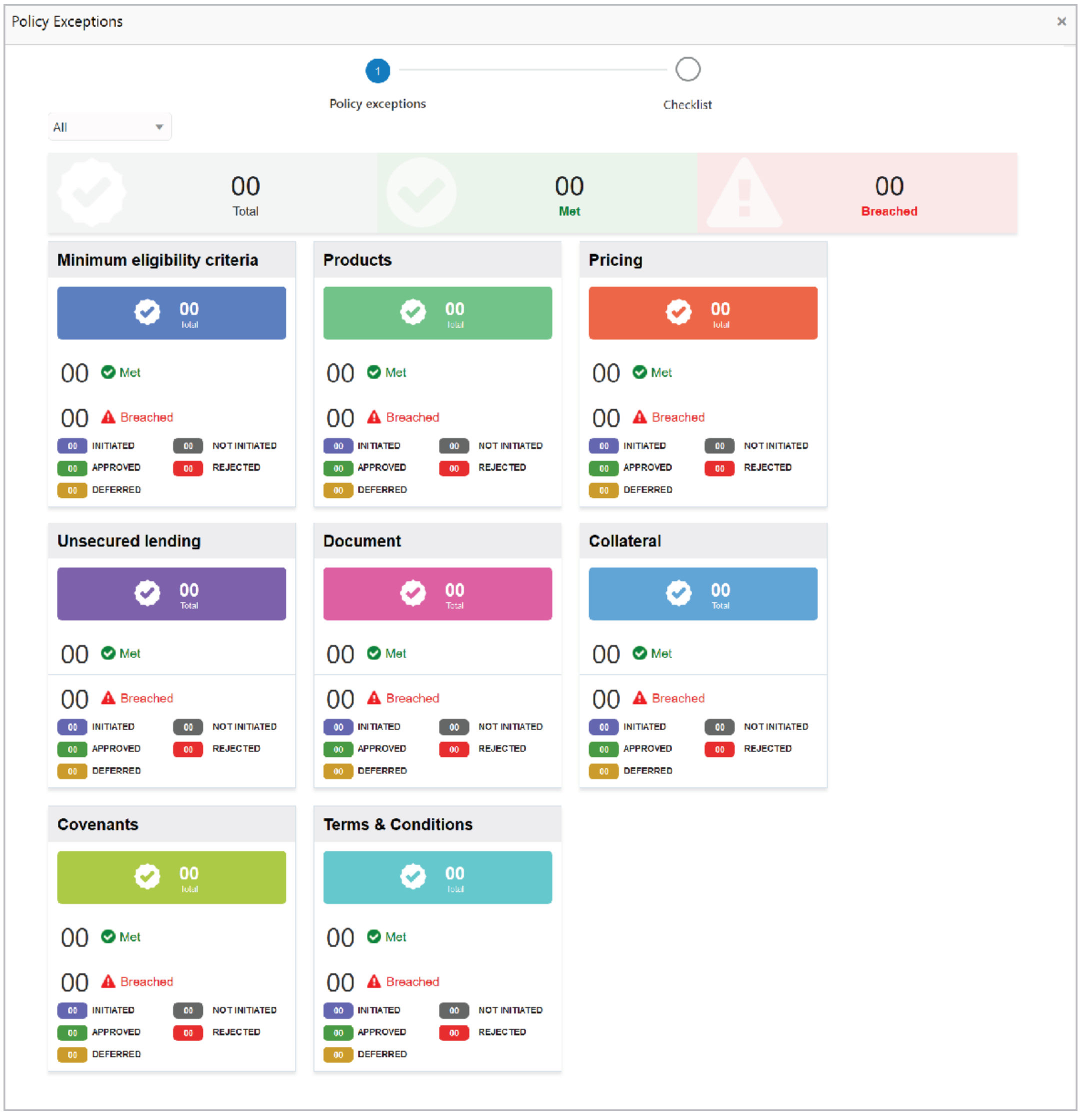
Figure 6-9 Comments



9. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
10. Click **Submit**.

    The **Policy exceptions** window is displayed.

Figure 6-10 Policy exceptions

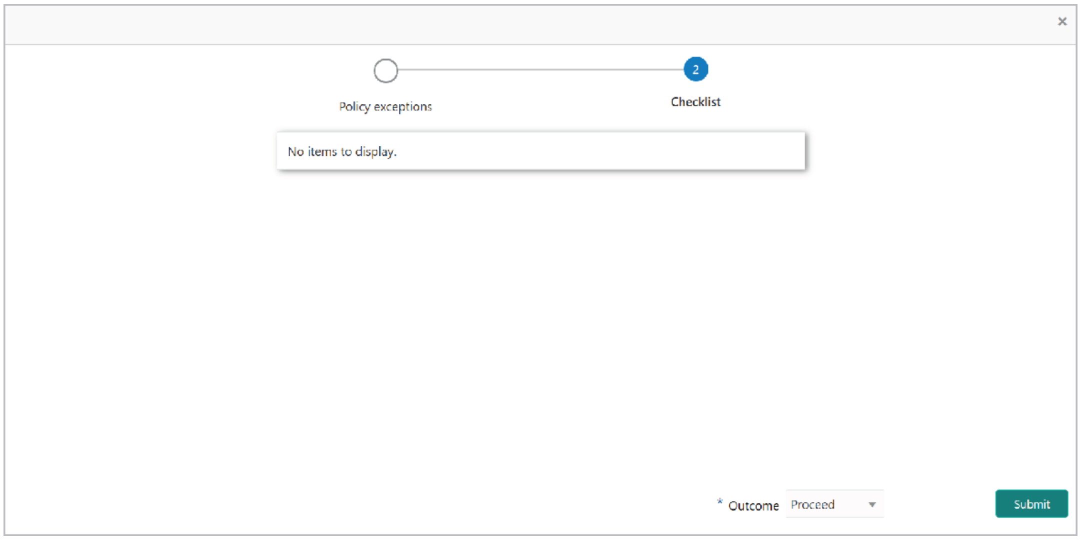


By default, policy exceptions are displayed for both the party and the child parties.

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.

Figure 6-11 Checklist



For information on fields in the **Checklist** page, refer the below table.

Table 6-3 Checklist

Fields	Description
Outcome	Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
Submit	Click **Submit**.

Note

Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

7 Amendment Structuring

This topic provides systematic instructions about the Amendment Structuring of the Credit Amendment.

In this stage, the Credit manager structures the proposal in terms of change of funding, type of products/funding to be extended, and pricing, T&C, covenants, collateral/margin etc. to be applied based on the scoring generated in the risk, legal and credit evaluation stages, collateral value and information captured in the previous stages. In addition, the user can also structure the availability of funds between the parent and the child customers.

The following table provides a high level overview about the Amendment Structuring stage.

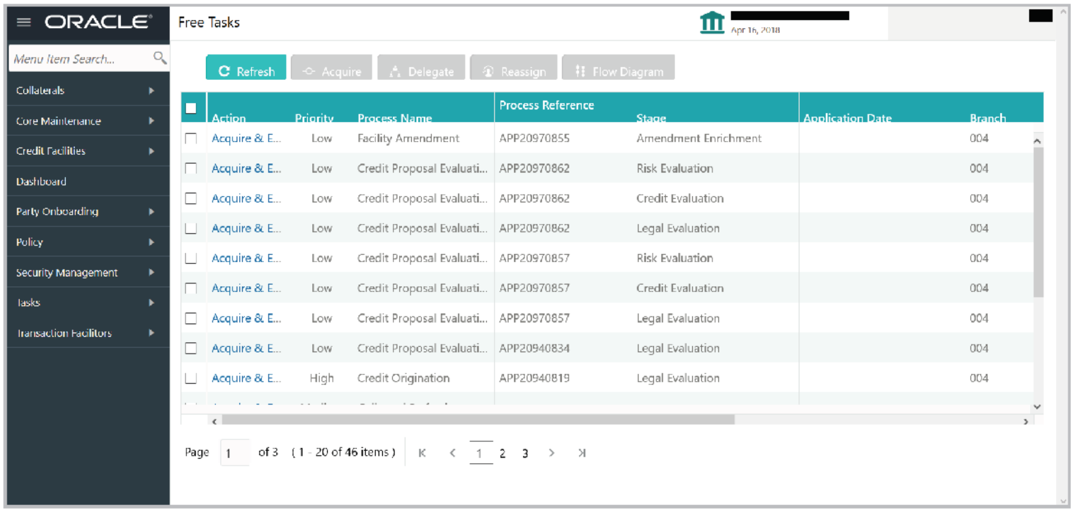
Information Available for User	Activities that can be performed by user
• Customer summary – Customer group Structure – Liability details, Facility details – Other bank facilities – Group wise exposure – Connected party details – Facility over utilized, Facility overdue – Breached covenants – Breached T&C, Existing Collateral details – Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Edit the liability details if needed • Liability -Capture proposed Liability amount - Capture proposed expiry dates • Facility – Capture proposed facility amount – Capture proposed expiry dates, – Add/Modify/Delete facilities – Add details like Schedule, Exposure, Fee, Collateral Pool – Linkage, Pricing • Collateral – Remove any collateral added in previous stages – Add new collateral • Add write up about the customer • Add comments for the stage • Send back the application if additional information is required • Submit application for review

To structure the credit amendment proposal, perform the following steps:

1. On **Home** screen, select **Tasks**. Under **Tasks**, select **Free Tasks**.

   The **Free Task** page is displayed.

Figure 7-1 Free Task



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

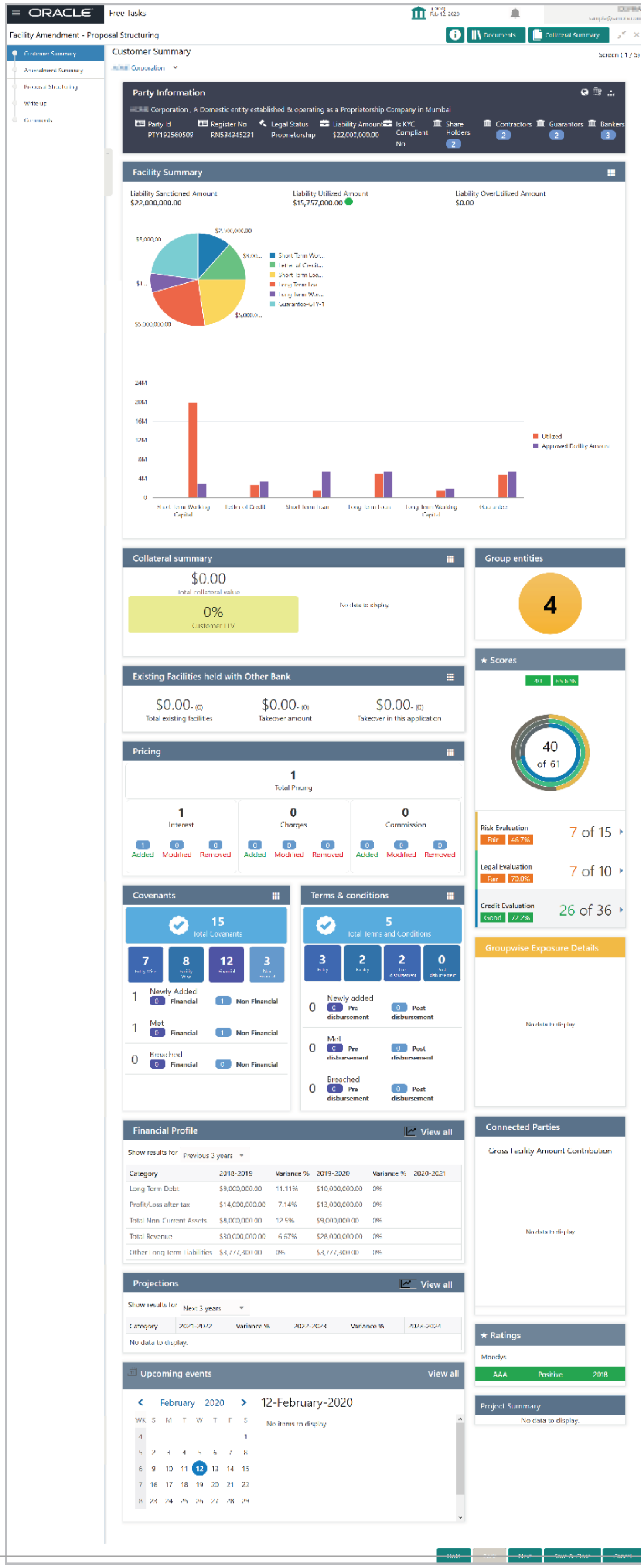
- Amendment Structuring - Customer Summary
  This topic describes information about the Customer Summary of the Amendment Structuring.
- Amendment Structuring - Amendment Summary
  This topic procides systematic instructions about Amendment Summary of the Amendment Structuring.
- Amendment Structuring- Proposal Structuring
  This topic describes informtaion about Proposal Structuring of the Amendment Structuring.
- Amendment Structuring -Write Up
  This topic describe about the Write Up of the Amendment Structuring.
- Amendment Structuring - Comments
  This topic describes information about Comments of the Amendment Structuring.

7.1 Amendment Structuring - Customer Summary

This topic describes information about the Customer Summary of the Amendment Structuring.

This data segment displays all the customer details to help you in proposing an amount for the facility.

Figure 7-2 Customer Summary



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

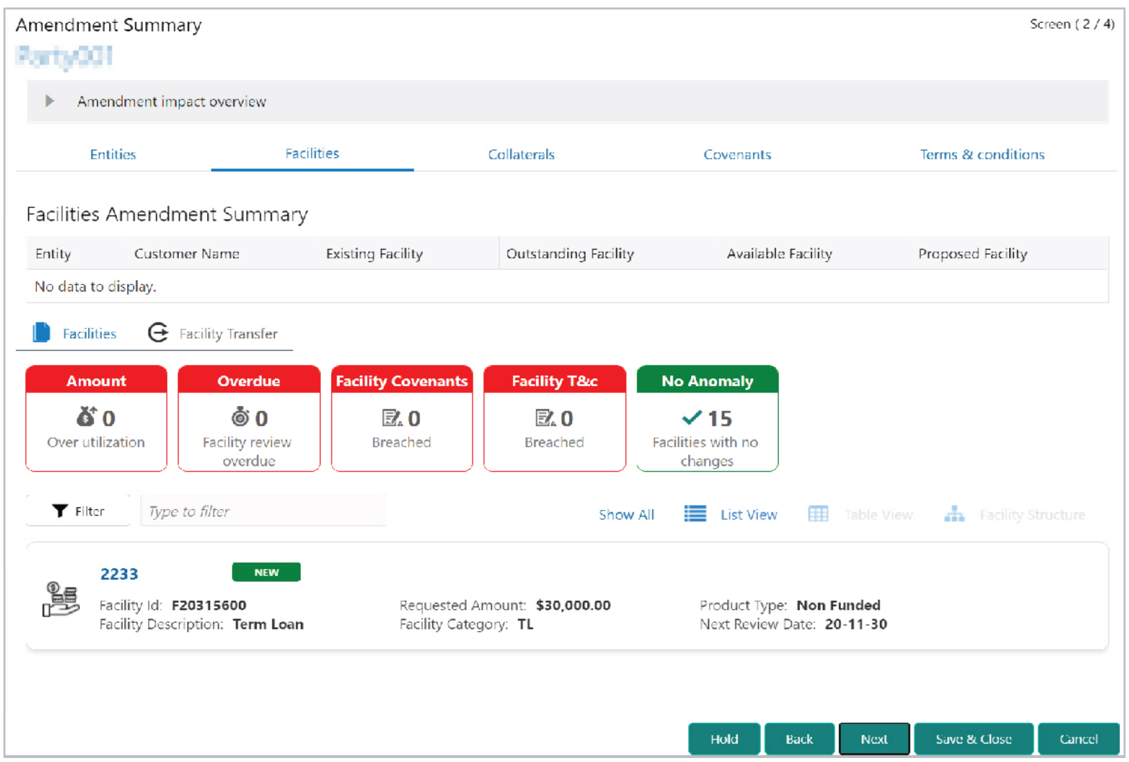
- After reviewing the Customer Summary, click **Next**. The **Amendment Summary** page is displayed.

7.2 Amendment Structuring - Amendment Summary

This topic procides systematic instructions about Amendment Summary of the Amendment Structuring.

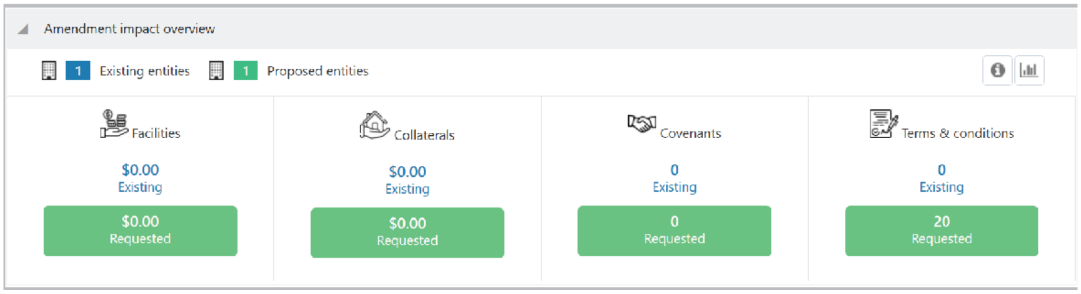
This data segment displays amendment summary of the facilities, collaterals, covenants and terms & conditions, thus the user can easily identify the changes made to the proposal.

Figure 7-3 Customer Summary



1. To view the existing and proposed entities, click and expand the **Amendment Impact Overview**.

Figure 7-4   Amendment Impact Overview



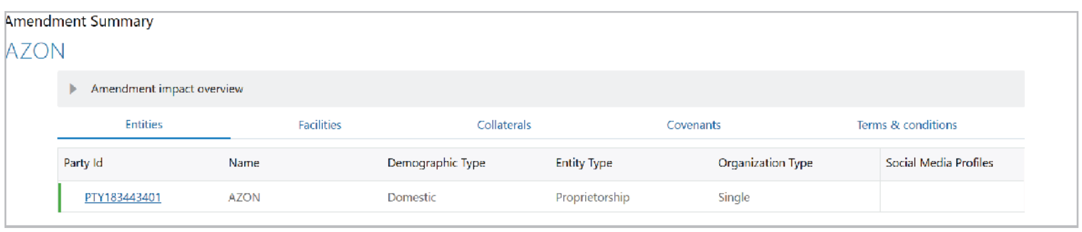
For information on fields in the **Amendment Impact Overview** page, refer the below table

Table 7-1   Amendment Impact Overview

Fields	Description
Filter	To filter the required facility, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
table icon	To change the layout of Facilities page to the table view, click the **table icon**.
Entities	After viewing the **Facility Amendment Summary**, click the **Entities** tab.

The Entities page is displayed.

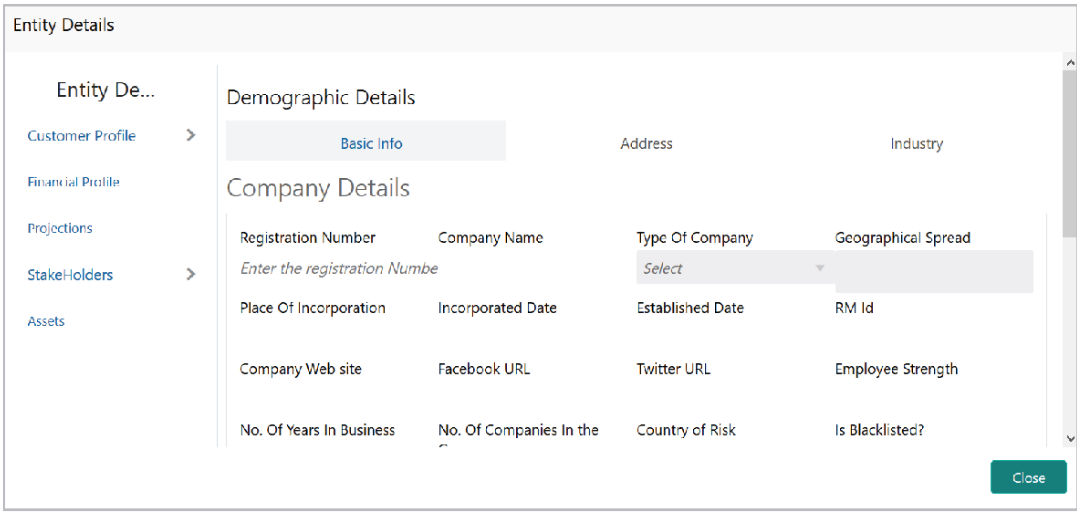
Figure 7-5   Amendment Summary



2. To view the entity details, click the **Party Id**.

   The **Entity Details** window is displayed.

Figure 7-6 Entity Details



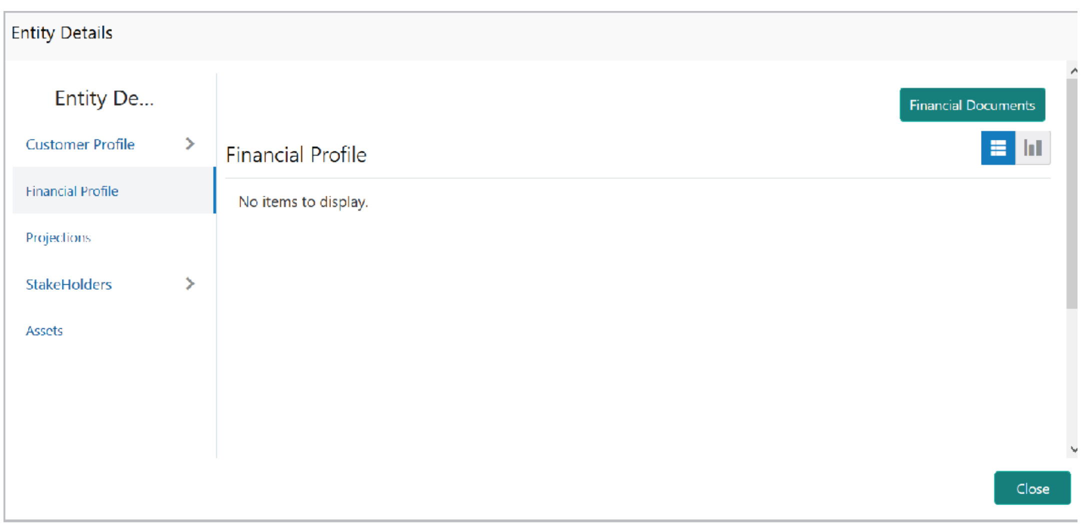
For information on fields in the **Entity Details** page, refer the below table

Table 7-2 Entity Details

Fields	Description
Address	To view the entity's address and industry information, click the **Address** and the **Industry** tabs respectively.
Right arrow	To view the business details, click the **right arrow** next to the Customer Profile menu and select the Business sub-menu.

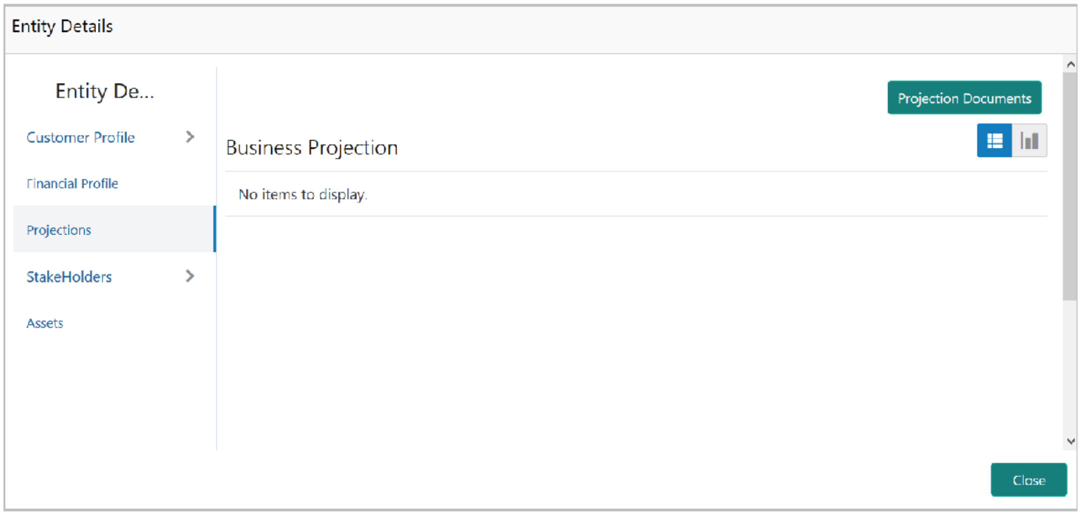
3. To view the entity's financial details, click **Financial Profile** from the left menu.

Figure 7-7 Entity Details



4. To view the financial documents submitted by the entity, click the **Financial Documents** button.
5. To view the projections calculated for the entity, click **Projections** from the left menu.

Figure 7-8 Entity Details



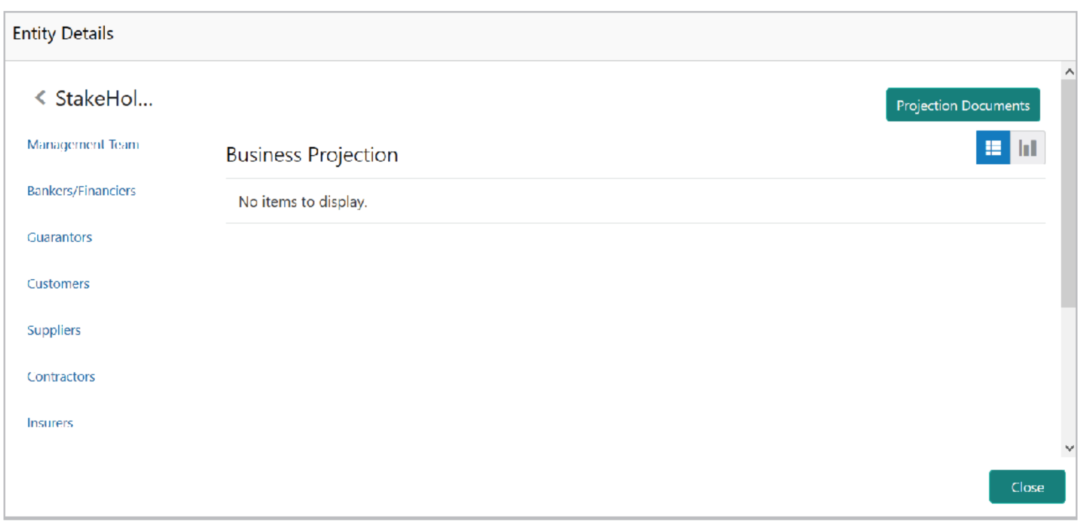
For information on fields in the **Entity Details** page, refer the below table.

Table 7-3 Entity Details

Fields	Description
Projection Documents	To view the projection documents, click the **Projection Documents** button.
Rating	To view the credit rating of party, click **Rating** from the left menu.

6. To view the information about entity's stakeholders, click StakeHolders from the left menu. Stakeholders menu expands.

Figure 7-9 Entity Details



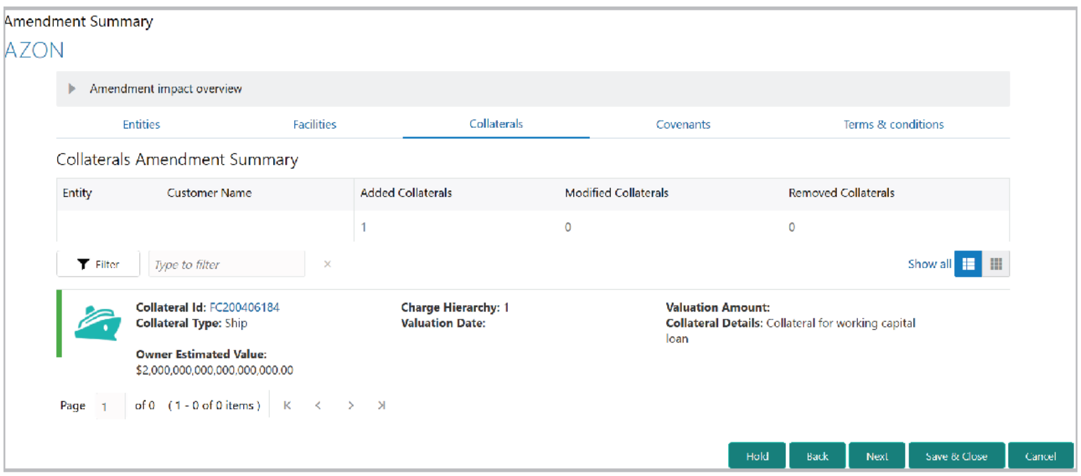
For information on fields in the **Entity Details** page, refer the below table.

Table 7-4 Entity Details

Fields	Description
Assets	To view the asset details, click **Assets** from the left menu.
Customer Covenants	To view the covenant details, click **Customer Covenants** from the left menu.
Terms & Conditions	To view the terms and conditions detail, click **Terms & Conditions** from the left menu.
Close	To exit the Entity Details window, click **Close**.
Sub menu	To view the stakeholder information such as Management Team, Bankers/ Financiers, Guarantors, Customers, Suppliers, Contractors and Insurers, click on the respective sub-menu.
left arrow	To go back to the main menu, click the **left arrow** at the top left corner.

7. To view the Collaterals Amendment Summary, click **Collaterals** tab in the **Amendment Summary** page.

Figure 7-10 Amendment Summary



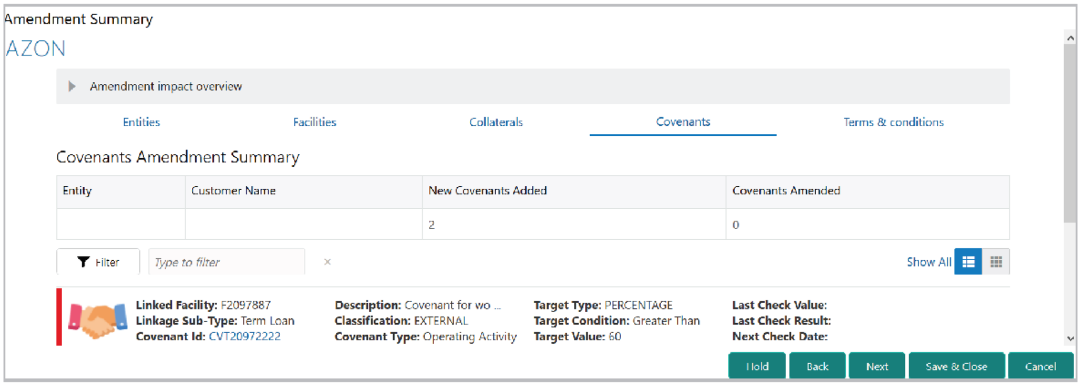
For information on fields in the **Amendment Summary** page, refer the below table

Table 7-5 Amendment Summary

Fields	Description
Filter	To filter the required collateral information, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
Table View	To change the layout of Collaterals page to the table view, click the **Table View** icon.

8. To view the Covenants Amendment Summary, click the **Covenants tab**.

Figure 7-11 Amendment Summary



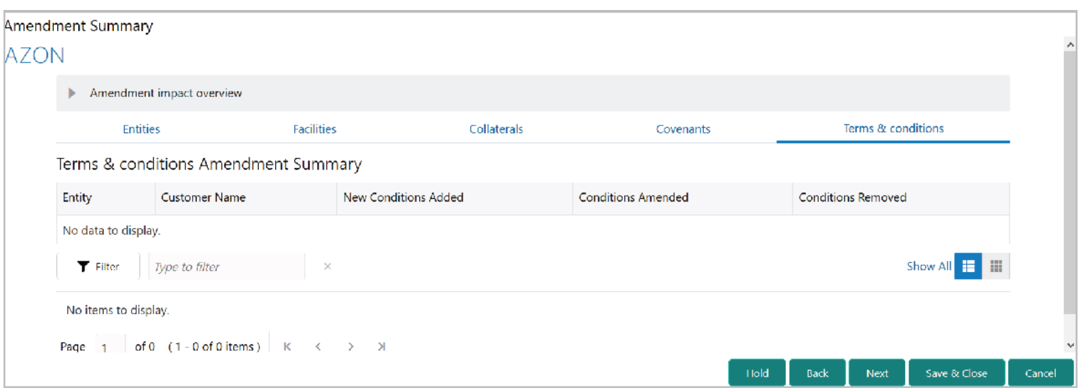
For information on fields in the **Amendment Summary** page, refer the below table

Table 7-6 Amendment Summary

Fields	Description
Filter	To filter the required covenants, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
Table View	To change the layout of the Covenants page to the table view, click the Table View icon.

9. To view the Terms & Conditions Amendment Summary, click the **Terms & Conditions** tab.

Figure 7-12 Amendment Summary



For information on fields in the **Amendment Summary** page, refer the below table

Table 7-7 Amendment Summary

Fields	Description
Filter	To filter the required terms & conditions, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.

Table 7-7 (Cont.) Amendment Summary

Fields	Description
Table View	To change the layout of Terms & Conditions page to the table view, click the **Table View** icon.

10. To go to the next page, click **Next**. The **Proposal Structuring** page is displayed.

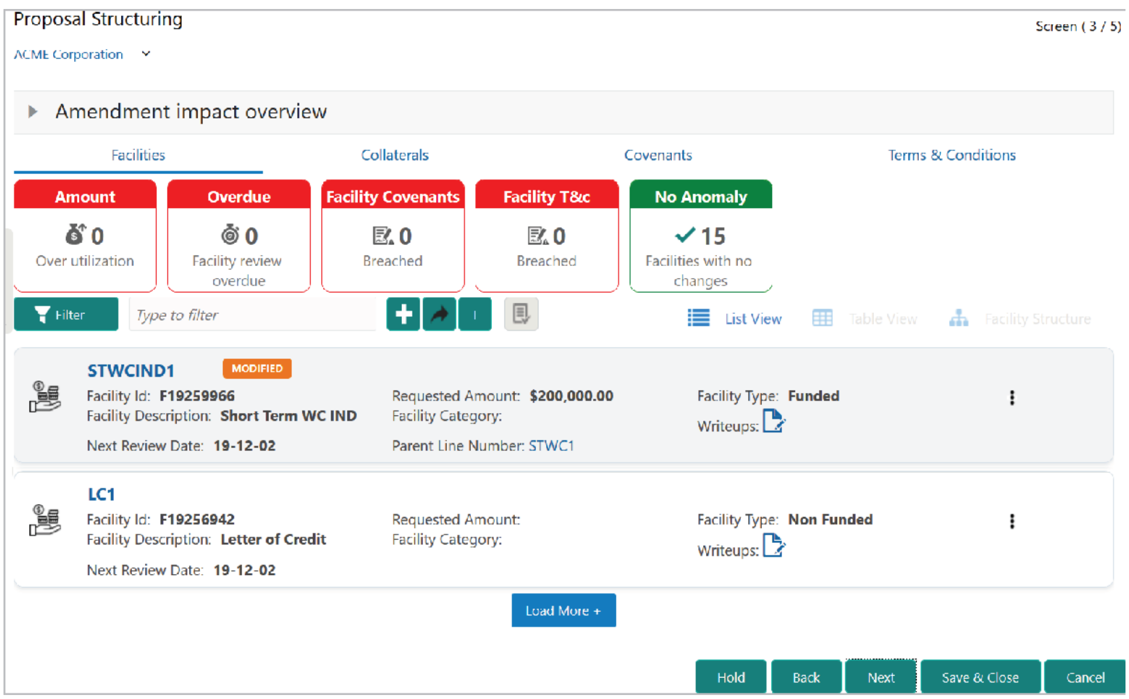
7.3 Amendment Structuring- Proposal Structuring

This topic describes informtaion about Proposal Structuring of the Amendment Structuring.

This data segment allows the user to set facility limit for the entity based on the information available in Customer Summary and Amendment Summary pages.

> **Note**
>
> Only the information on setting facility limit is provided in this chapter. For information about filter, add, edit, delete, and layout options available in Facilities, Collaterals, Covenants, and Terms & Conditions tab, refer **Amendment Initiation** Chapter.

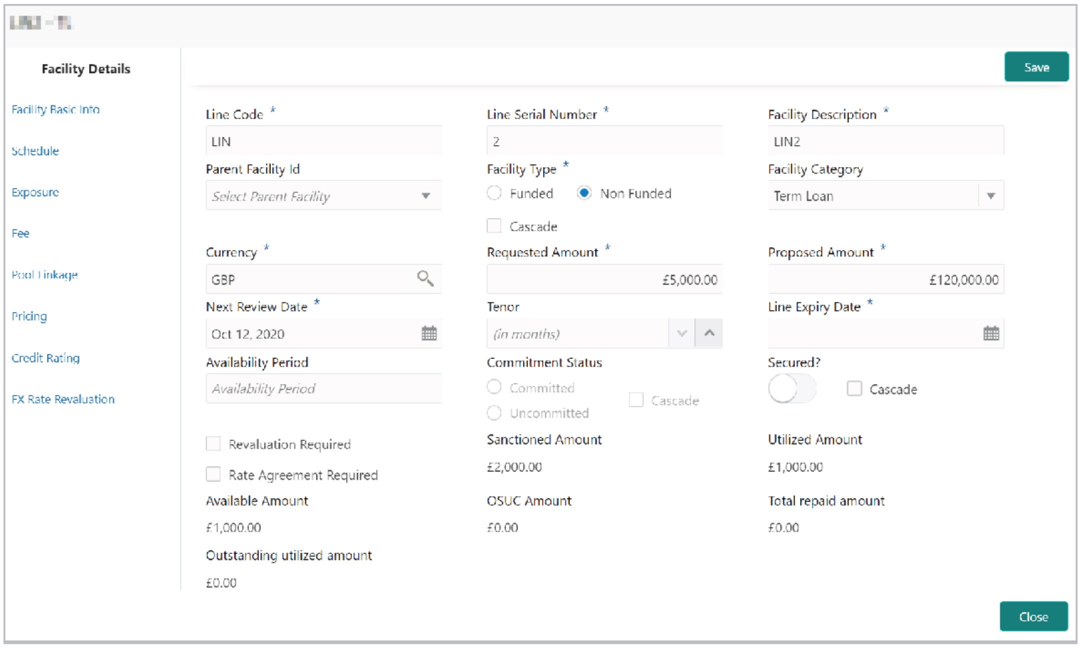
Figure 7-13 Proposal structuring



1. To set limit for the facility, click the Hamburger icon in corresponding record and select the **edit** icon.

   The **Facility Details** window is displayed.

Figure 7-14 Facility Details



2. Specify an amount in **Proposed Amount** field.
3. Click **Save.** Proposed amount is added to the facility.
4. To go to the next page, click **Next**.

7.4 Amendment Structuring -Write Up

This topic describe about the Write Up of the Amendment Structuring.

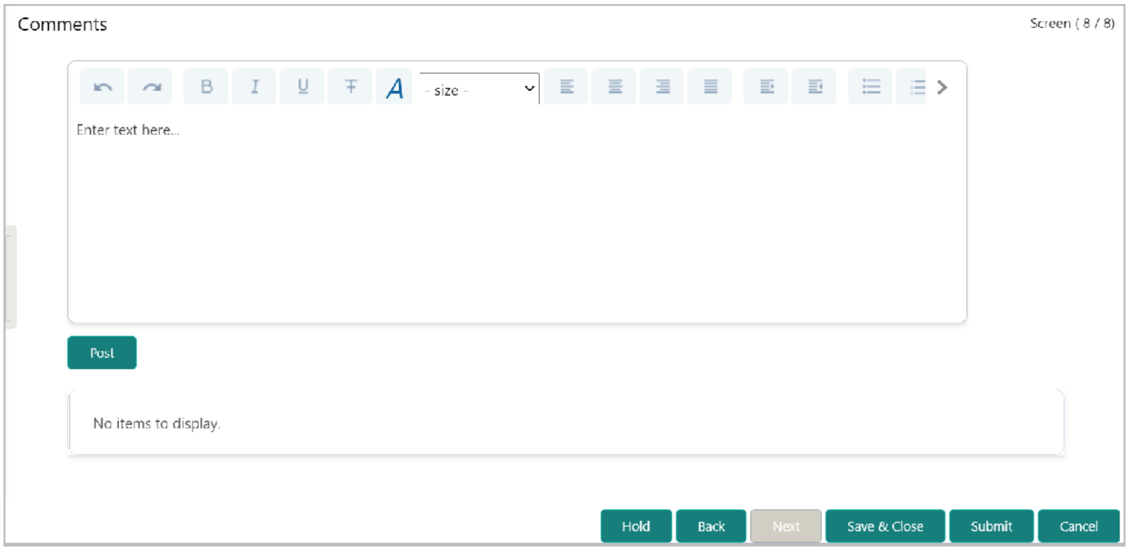
For information on Write up data segment, refer **Amendment Initiation - Write up**

7.5 Amendment Structuring - Comments

This topic describes information about Comments of the Amendment Structuring.

The Comments data segment allows to capture overall comments for the proposal structuring stage. Posted comments are displayed at the bottom of the page for easy identification of previous actions.

Figure 7-15 Comments



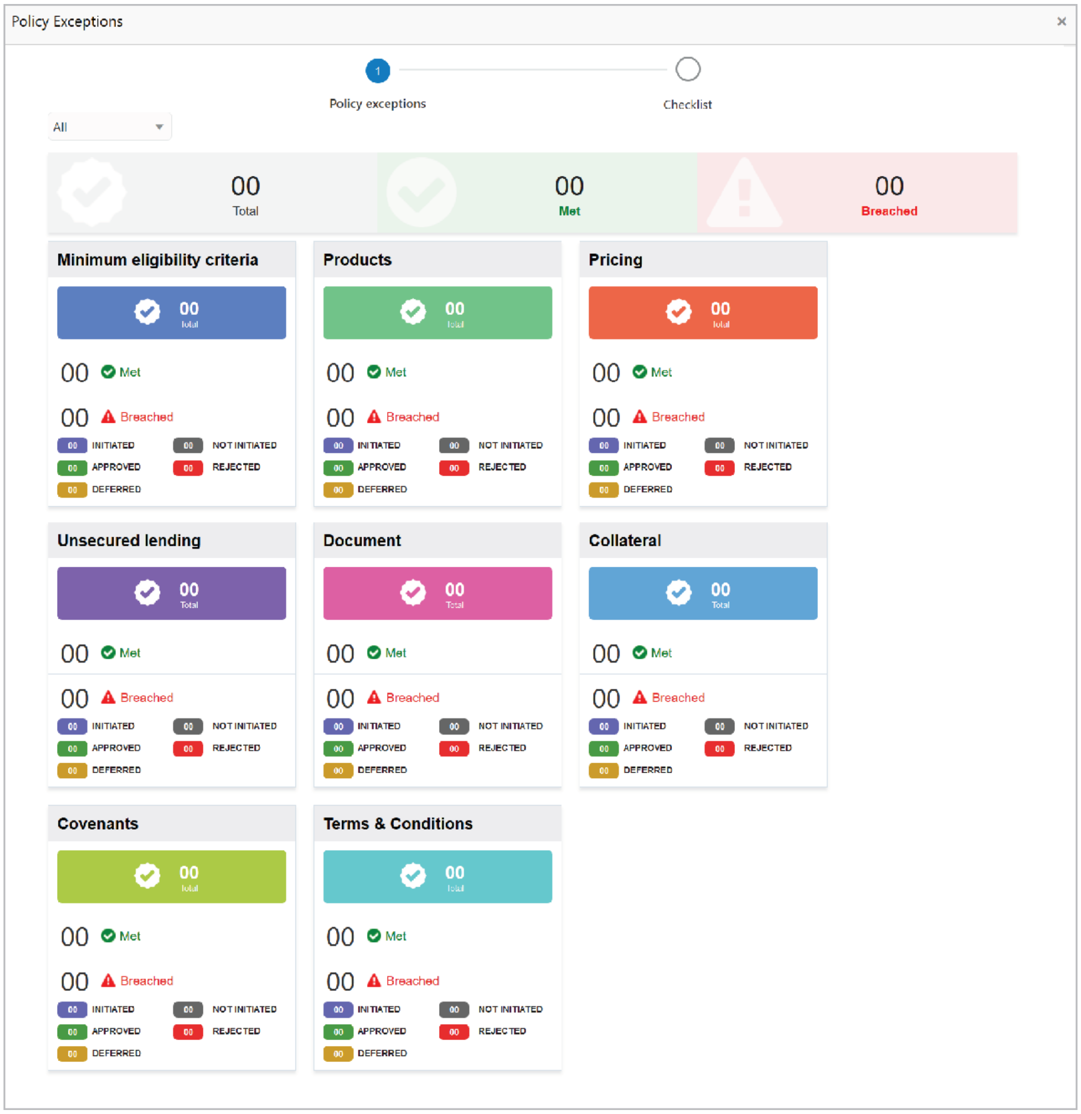
For information on fields in the **Comments** page, refer the below table.

Table 7-8 Comments

Fields	Description
Post	Type the necessary comments in the text box and click **Post**. Comment is posted.
Hold	To hold the Amendment Initiation, click **Hold**.
Back	To go back to the previous page, click **Back**.
Save & Close	To save the Amendment Initiation for future edit, click **Save & Close**.
Submit	To move to the next stage, click **Submit**.
Cancel	To exit the process without saving the information, click **Cancel**.

1. Click **Submit** The **Policy exceptions** window is displayed..

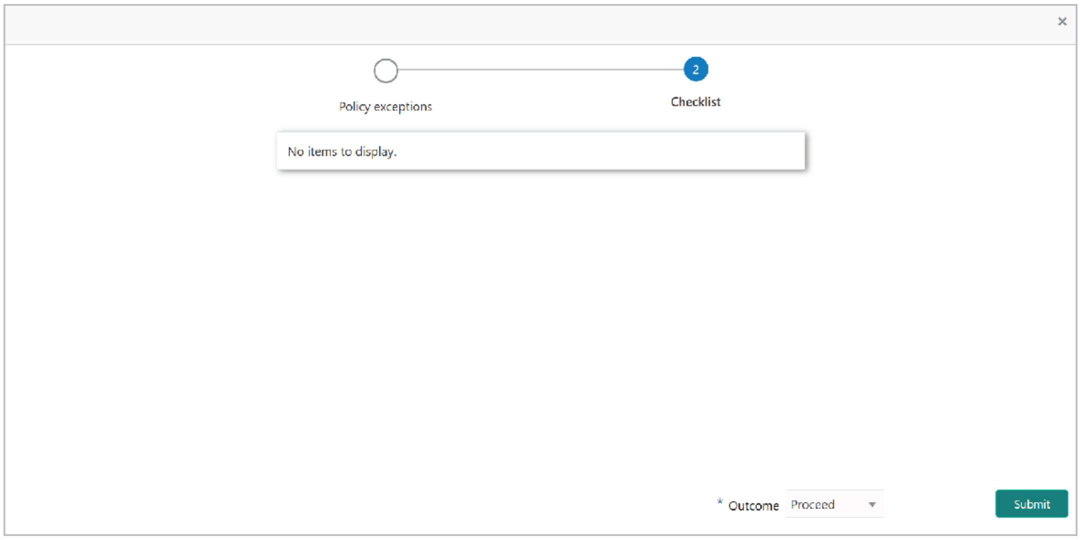
Figure 7-16 Policy exceptions



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

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

Figure 7-17 Checklist



4. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
5. Click **Submit**.

   If Proceed is selected as Outcome, the amendment proposal is moved to Proposal Review stage.

   If Additional Info is selected as Outcome, the amendment proposal is sent back to Amendment Enrichment stage.

8 Amendment Review

This topic describes information about the Amendment Review of the Credit Amendment.

This is a **Checker** stage in the work flow. In this stage, the senior member of the credit team reviews the amendment application and verifies if it is as per the banks policies. The user will have the option to send the application back to the previous stages in case any additional information is required or if the amendment proposal needs any modification. If all the conditions are satisfied, the proposal is sent to the approving authority for approval.

The following table provides a high level overview about the Amendment Review stage.

Information Available for User	Activities that can be performed by user
• Customer summary – Customer group Structure – Liability details, Facility details – Other bank facilities – Group wise exposure – Connected party details – Facility over utilized, Facility overdue – Breached covenants – Breached T&C, Existing Collateral details – Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Review the following – Liability amount and dates requested and proposed – Facility amount and dates requested and proposed – Covenants proposed – T&C proposed – Collateral Offered • Add write up • Send back the application if additional information is required • Submit application for Approval

Amendment review process is similar to the amendment structuring process. Refer Amendment Structuring chapter for step-by-step instructions on reviewing the amendment proposal.

Note

In Amendment Review stage, the amendment proposal can be only viewed and cannot be modified.

9 Amendment Approval

This topic provides systematic instructons about the Amendment Approval of the Credit Amendment.

In this stage, members of the approving authority team review the application in its entirety, evaluate the recommendations given by the business and credit teams, and then finally make a judgment on the amendment proposed. The approving authority may refer the proposal back to the previous stages for any modification or reject the amendment proposal. If all the conditions are satisfied, the proposal is approved.

The following table provides a high level overview about the Amendment Approval stage.

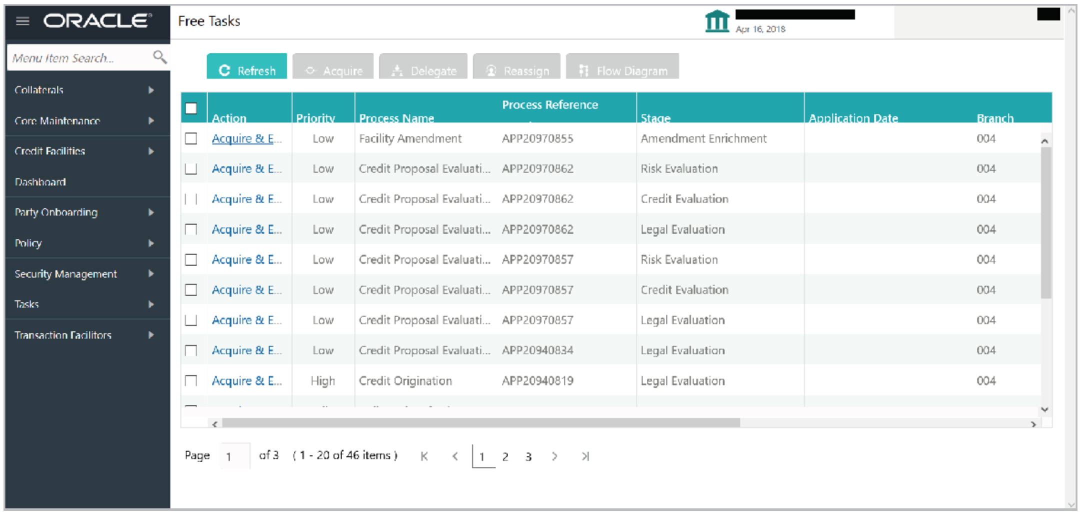
Information Available for User	Activities that can be performed by user
• Customer summary – Customer group Structure - – Liability details, Facility details – Other bank facilities – Group wise exposure – Connected party details – Facility over utilized, Facility overdue – Breached covenants – Breached T&C, Existing Collateral details – Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Review the following – Liability amount and dates requested and proposed – Facility amount and dates requested and proposed – Covenants proposed – T&C proposed – Collateral Offered • Capture the following – Approved Liability amount and dates – Approved Facility amount and dates • Add/Modify/Delete facility, collateral, covenants or T&C • Add write up • Send back the application for proposal revision if additional information is required • Approve the application • Reject the application

To approve the amendment proposal, perform the following steps:

1. On **Home** screen, select **Tasks**, under Tasks, select **Free Task**.

   The **Free Tasks** page is displayed.

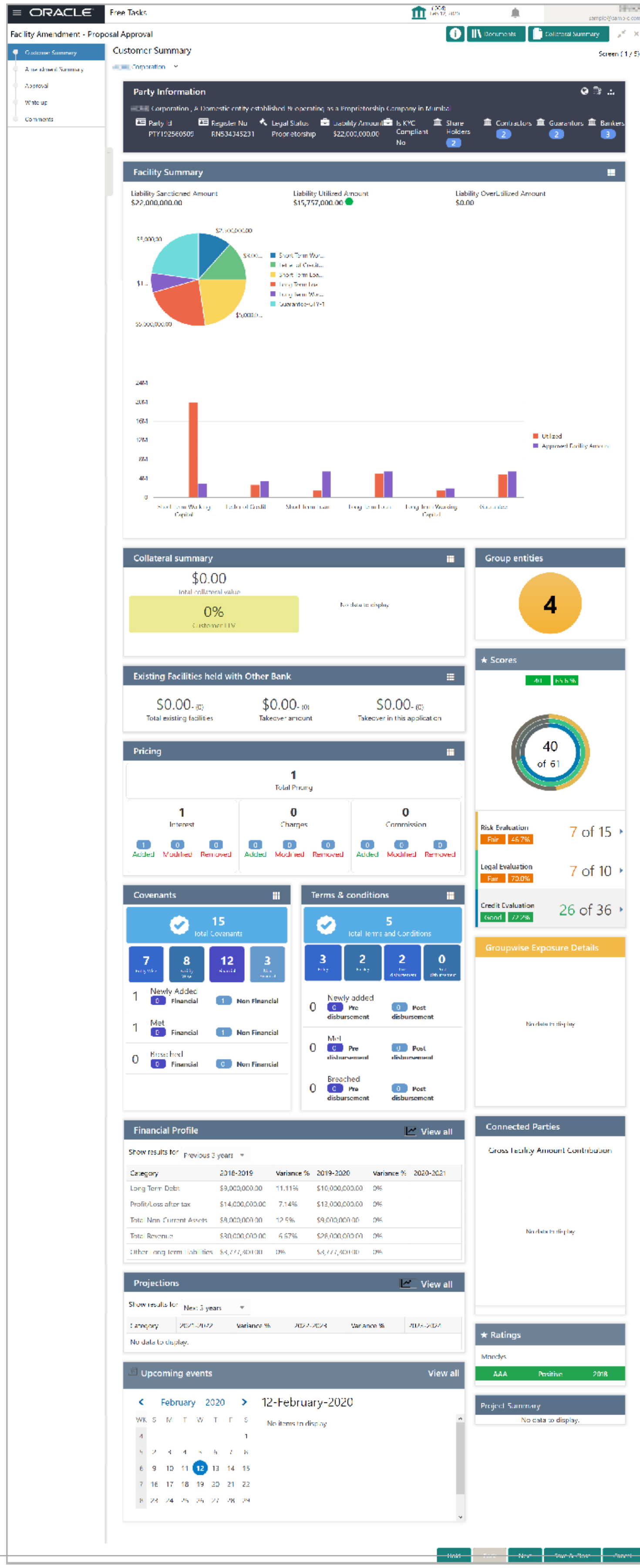
Figure 9-1 Free Tasks



2. Click **Acquire & Edit** the required Amendment Approval task.

   The **Proposal Approval - Customer Summary** page appears.

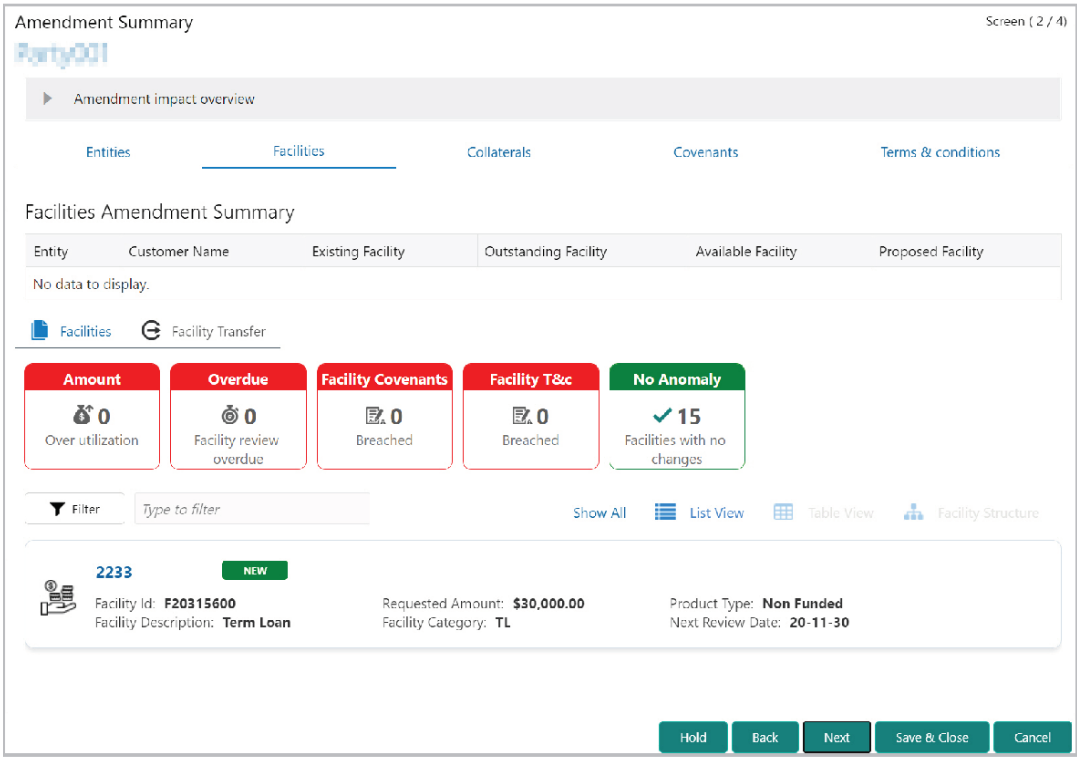
Figure 9-2 Customer Summary



> **Note**
>
> For information on actions that can be performed in Proposal Approval - Customer Summary page, refer **Customer Summary** section in Amendment Structuring chapter.

3. Upon clicking Next in the Customer Summary page. The **Amendment Summary** page is displayed.

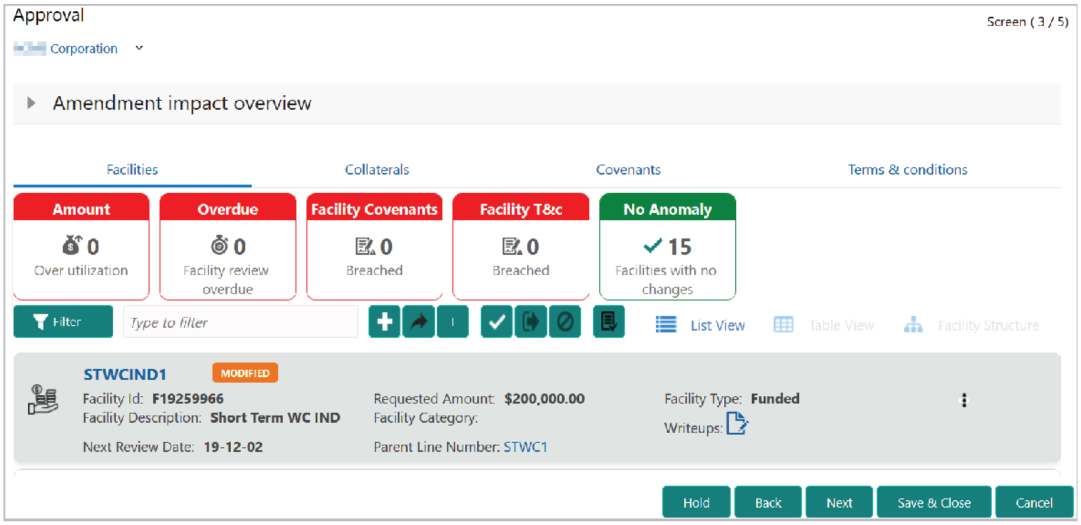
Figure 9-3 Amendment Summary



> **Note**
>
> For information on actions that can be performed in the Amendment Summary page, refer #unique_63.

4. Upon clicking **Next** in the Amendment Summary page. The **Approval** page is displayed.

Figure 9-4 Approval



For information on fields in the **Approval** page, refer the below table.

Table 9-1 Approval

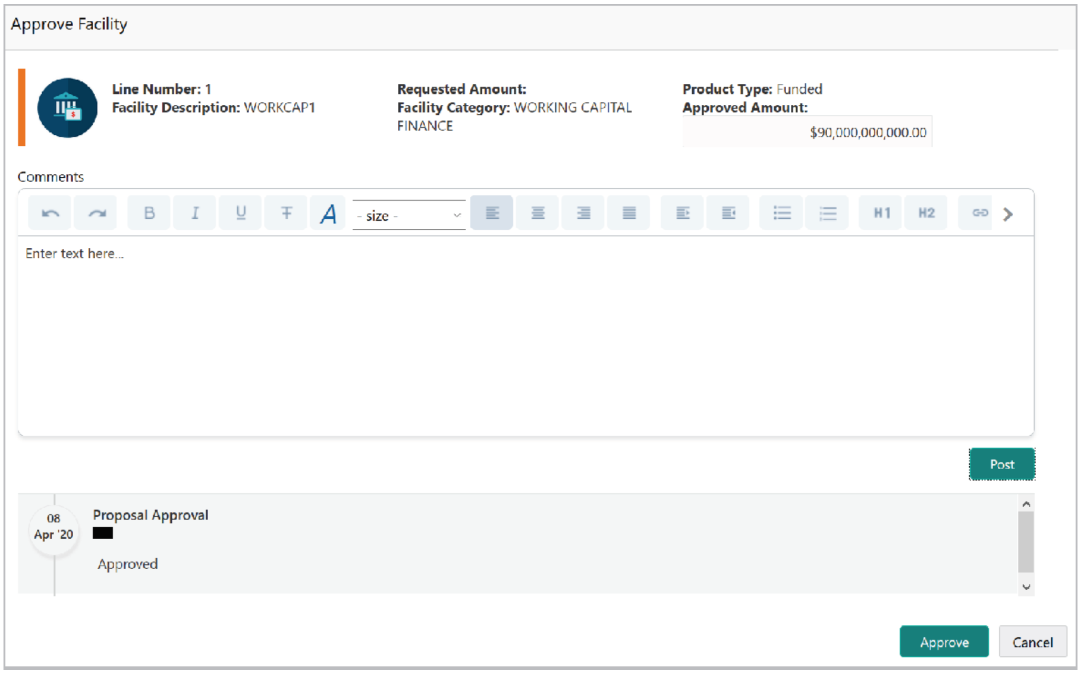
Fields	Description
Amendment impact overview	To view the **Amendment impact overview**, click and expand the corresponding section.
Filter	To filter the facility, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.

> **Note**
>
> For information on modifying existing facility or creating new facility, refer #unique_64

5. To approve the facility, click on the facility and select the **Approve Facility** icon (tick icon).

   The **Approve Facility** window is displayed.

Figure 9-5 Approve Facility



For information on fields in the **Approve Facility** page, refer the below table.

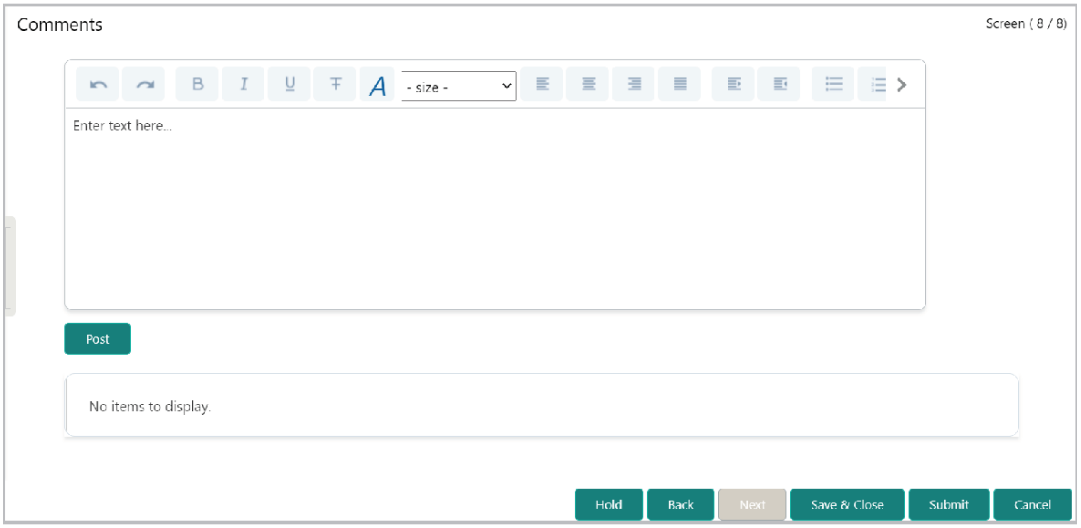
Table 9-2 Approve Facility

Fields	Description
Approve	Post the Comments for the facility and click **Approve**.
Cancel	To cancel the operation, click **Cancel**.
Send Facility Back For More Info	To request additional information for the facility, select the facility and click the **Send Facility Back For More Info** icon (icon next to the tick icon).
Reject Facility	To reject the facility, select the facility and click the **Reject Facility** icon.

> **Note**
>
> For information on actions that can be performed in the Covenants, Collaterals, and Terms & Conditions tab, refer #unique_65.

6. To go to the Comments page, click **Next** in the Approval page.

Figure 9-6 Comments



For information on fields in the **Comments** page, refer the below table.

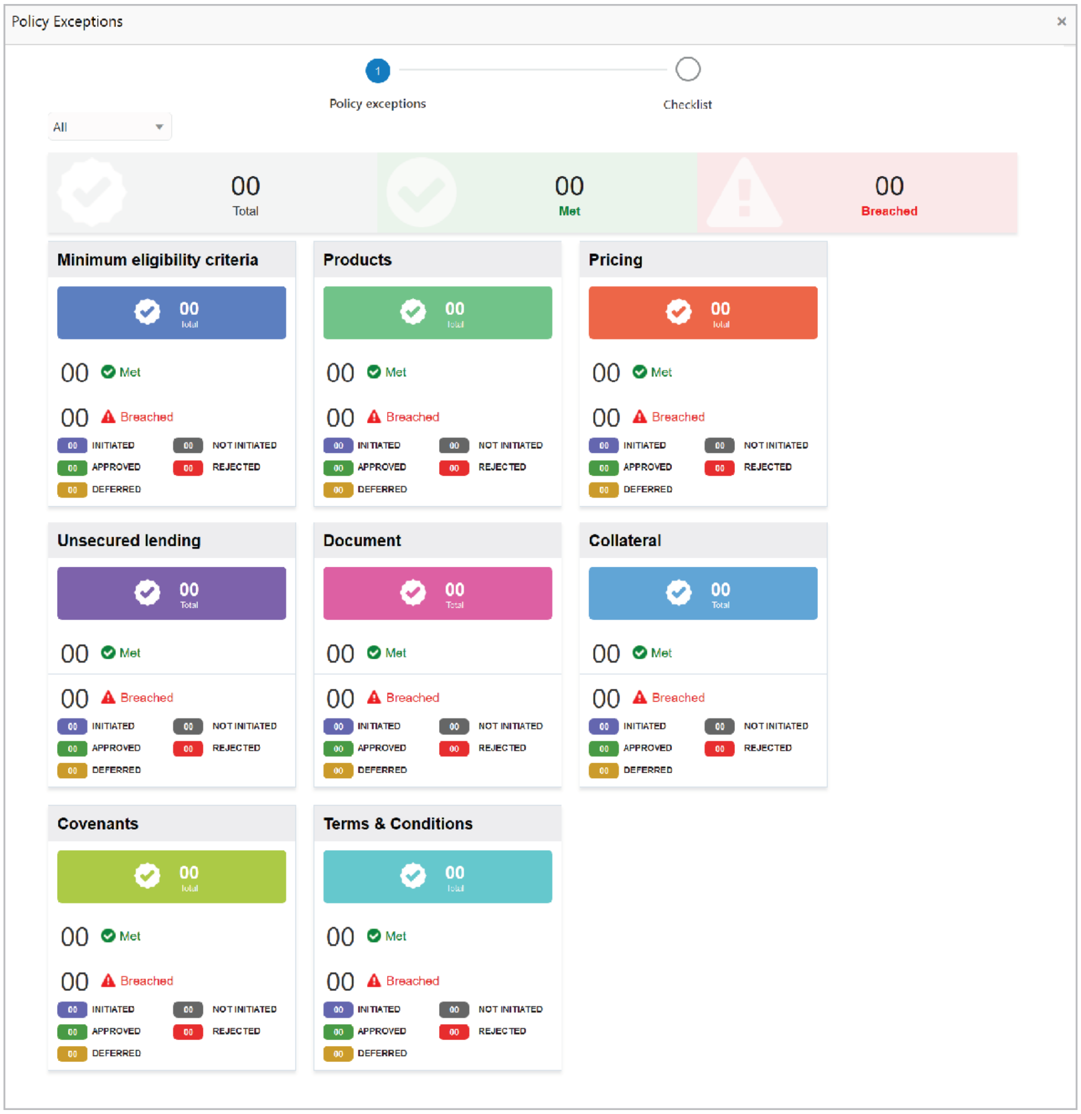
Table 9-3 Comments

Fields	Description
Post	**Post** the **Comments** for the overall approval process.
Hold	To exit the page without saving the information, click **Hold**.
Back	To go back to the previous page, click **Back**.
Save & Close	To save and exit the page, click **Save & Close**.
Submit	To go to the Next stage, click **Submit**.
Cancel	To cancel the operation, click **Cancel**.

7. Upon clicking **Submit**.

   The **Policy exceptions** window is displayed.

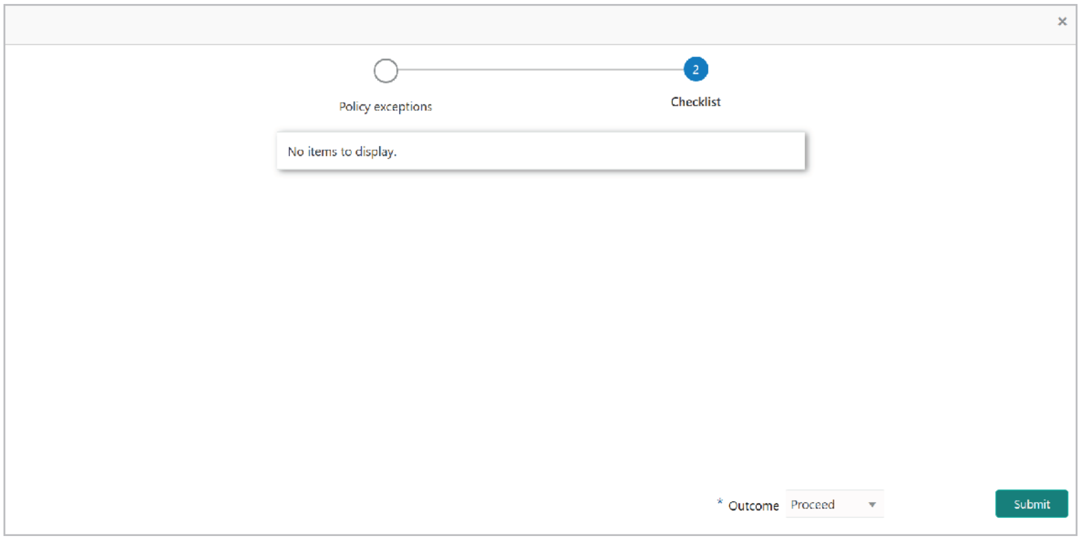
Figure 9-7 Policy exceptions



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

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

Figure 9-8 Checklist



For information on fields in the **Checklist** page, refer the below table.

Table 9-4 Checklist

Fields	Description
Outcome	Select the Outcome as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
Submit	Click **Submit**.

If the **Outcome** is selected as Proceed, the amendment proposal is moved to the Draft Generation stage.

If the **Outcome** is selected as Additional Info, the amendment proposal is moved to the Amendment Enrichment stage.

> **Note**
>
> Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer **Amendment Initiation** chapter.

10

Draft Generation

This topic provides systematic instructions about the Draft Generation of the Credit Amendment.

In this stage, the user generates the required documentation finalizing the amendment proposal and sends to the customer for his review/acceptance.

The following table provides a high level overview about the Draft Generation stage.

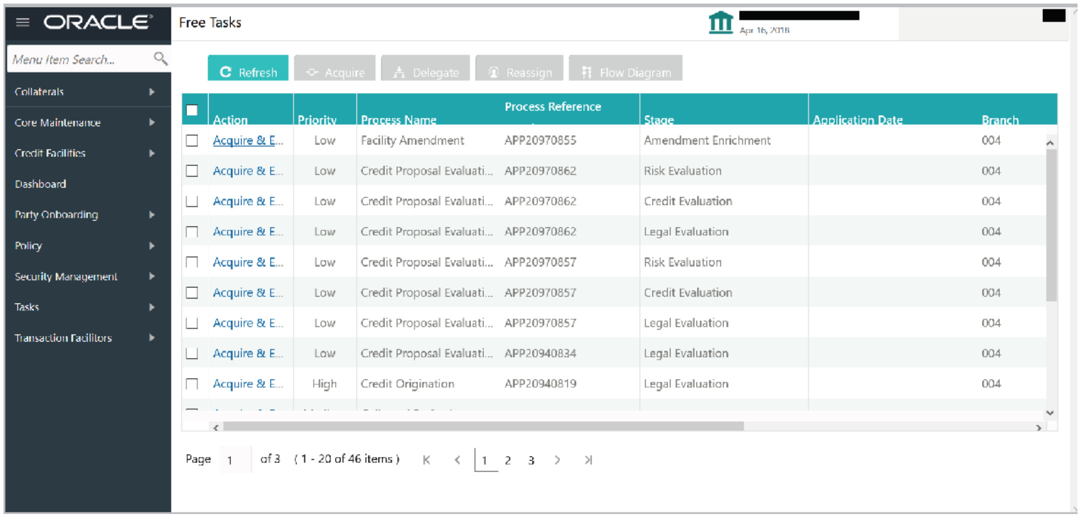
Information Available for User	Activities that can be performed by user
• Customer summary – Customer group Structure – Liability details, Facility details – Other bank facilities – Group wise exposure – Connected party details – Facility over utilized, Facility overdue – Breached covenants – Breached T&C, Existing Collateral details – Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Mention the recipient details of the draft • Generate and send the draft

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

1. On **Home** screen, select Tasks. Under **Tasks**, select **Free Tasks**.

   The **Free Task** page is displayed.

Figure 10-1   Free Task



2. Click **Acquire & Edit** the required draft generation task.

   The **Draft Generation - Customer Summary** page is displayed.

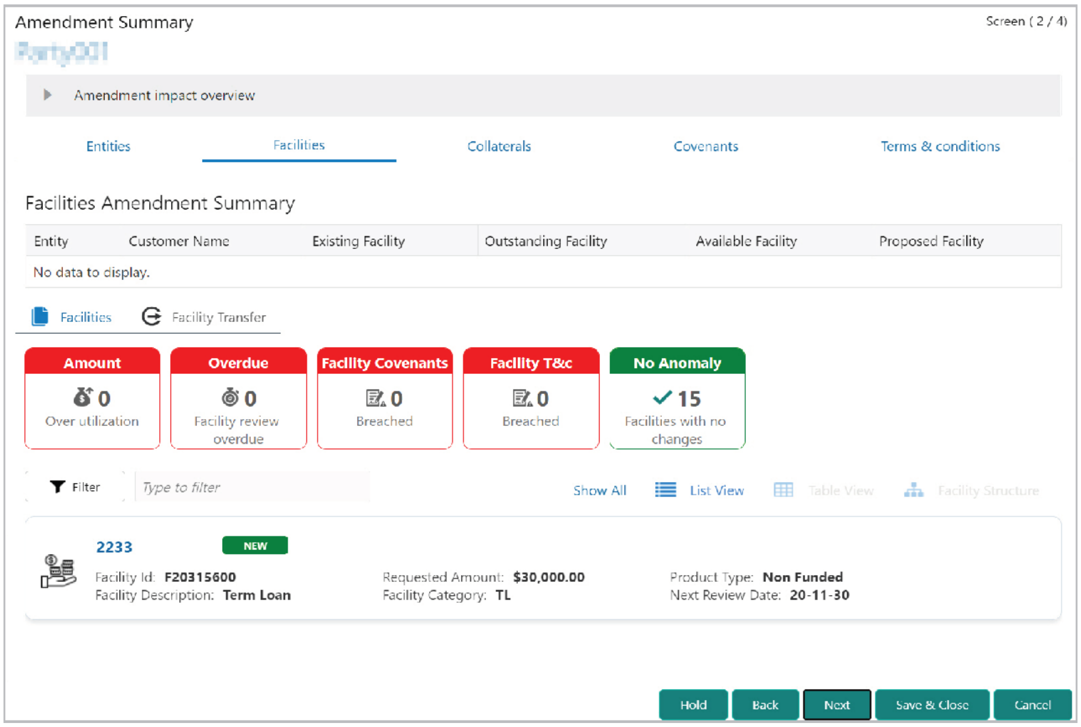
Figure 10-2 Draft Generation - Customer Summary

> **Note**
>
> Refer Credit 360 User Manual for information on actions that can be performed in the Customer Summary page.

3. Click Next in the Customer Summary page.

   The **Amendment Summary** page is displayed.

Figure 10-3 Amendment Summary

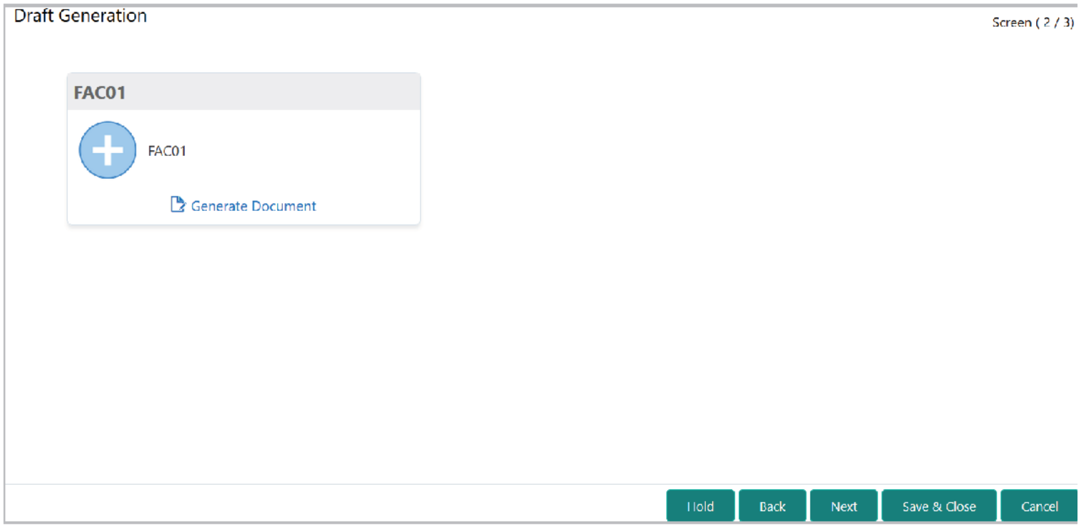


> **Note**
>
> Refer Amendment Enrichment - Amendment Summary for information on actions that can be performed in the Amendment Summary page.
> In Draft Generation stage, the amendment proposal can be only viewed and cannot be modified.

4. Click **Next** in the Amendment Summary page.

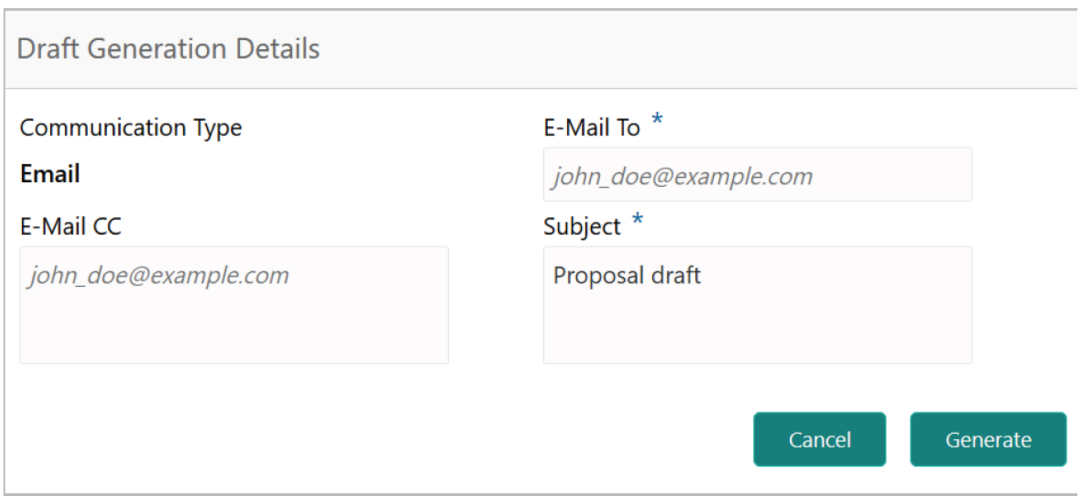
   The **Draft Generation** page displayed.

Figure 10-4 Draft Generation



5. Click Generate Document. The **Draft Generation Details** window is displayed.

Figure 10-5 Draft Generation Details

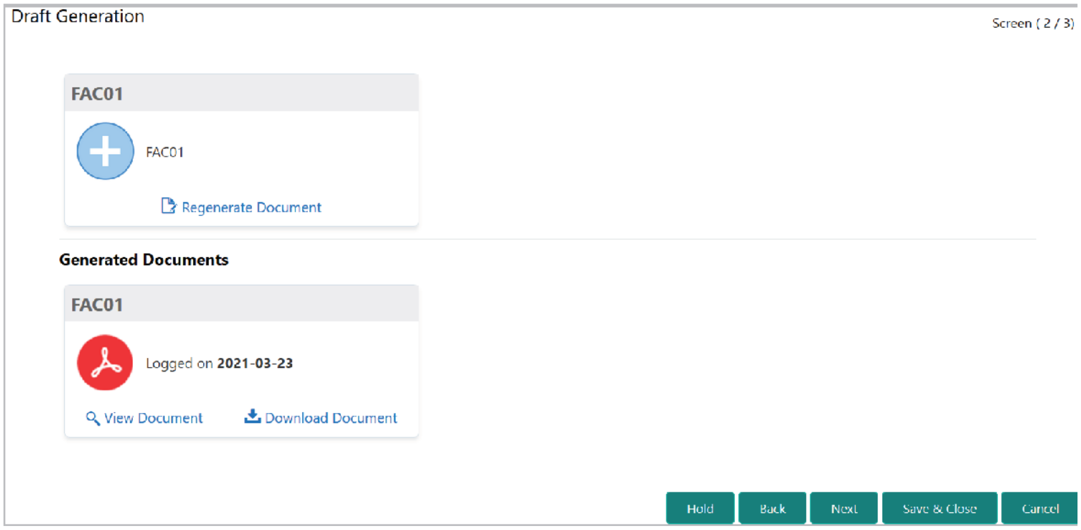


For information on fields in the **Draft Generation Details** page, refer the below table.

Table 10-1 Draft Generation Details

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

Figure 10-6 Draft Generation



For information on fields in the **Draft Generation** page, refer the below table.

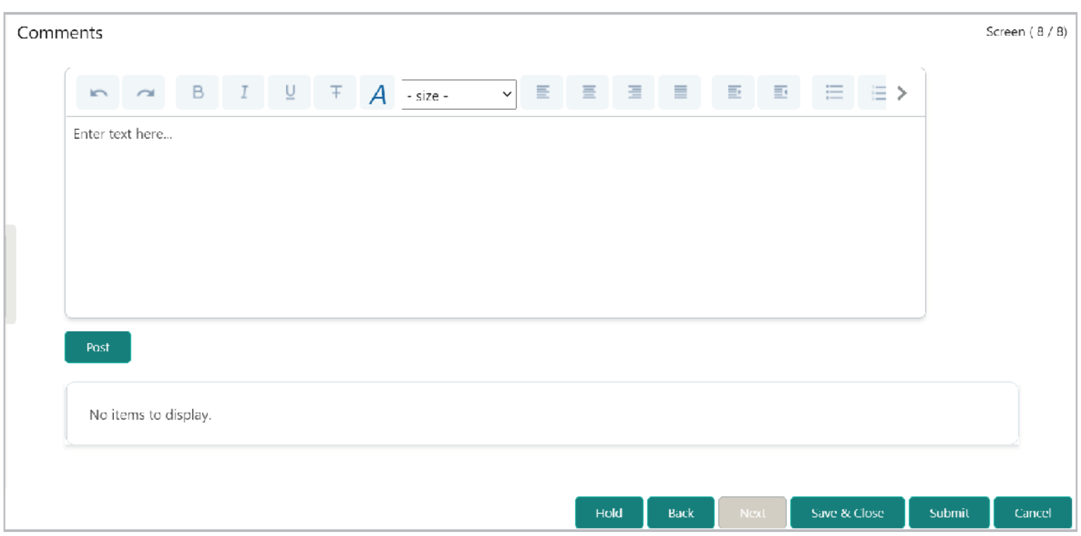
Table 10-2 Draft Generation Details

Fields	Description
View Document	To view the generated draft document, click **View Document**.
Download Document	To download the generated draft document, click **Download Document**.

6. After generating proposal draft, click **Next**.

   The **Comments** page is displayed.

Figure 10-7 Comments

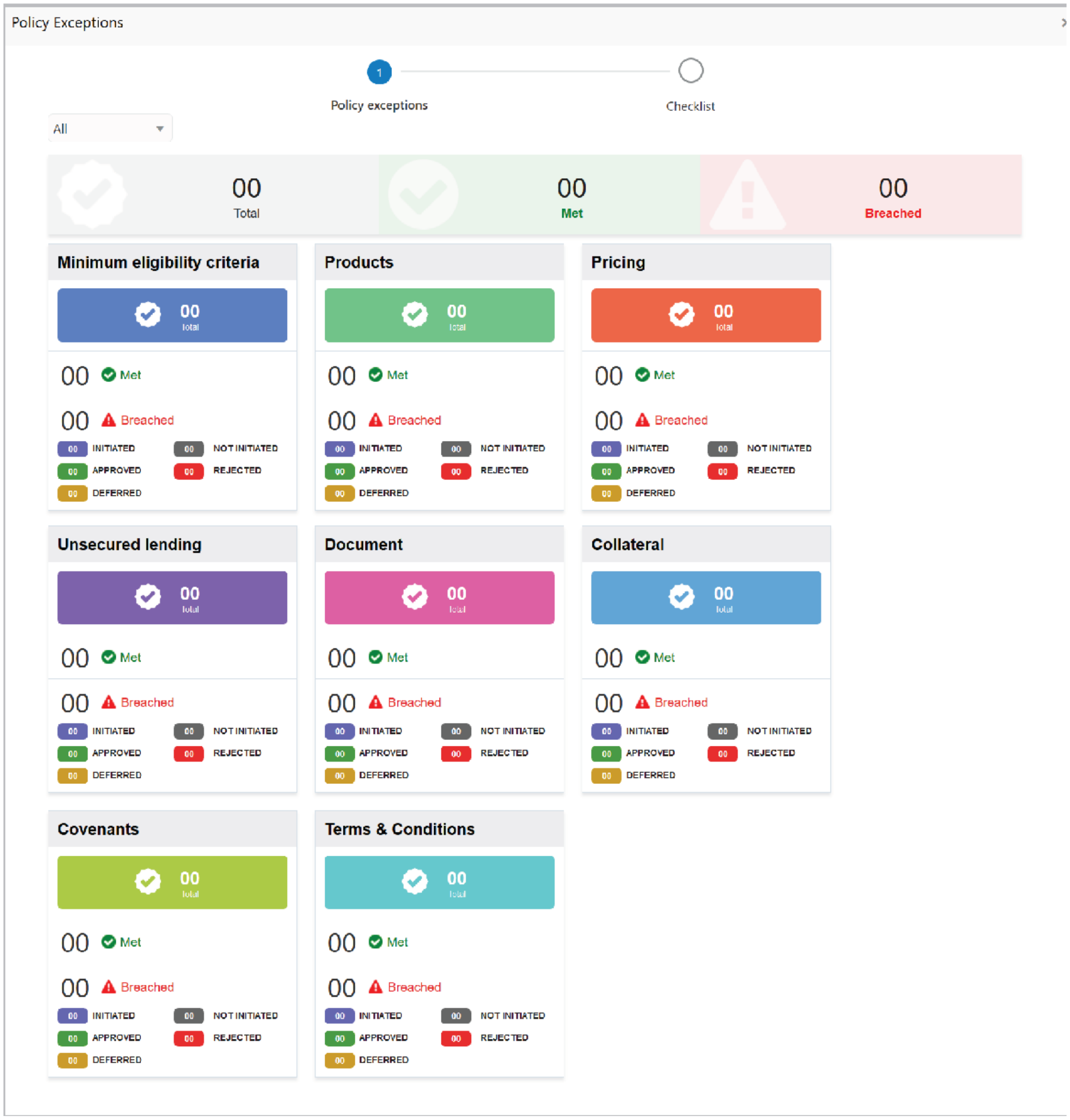


7. **Post** the **Comments** for the overall draft generation task. Posted comment is displayed below the **Comments** box.

8. Click **Submit**.

   The **Policy exceptions** window is displayed.

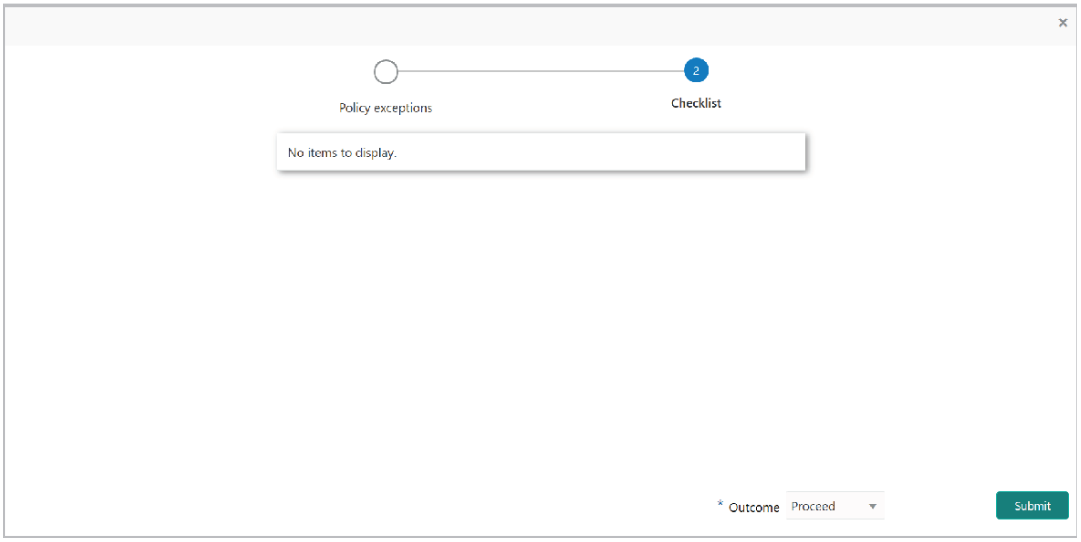
Figure 10-8   Policy Exceptions



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.

Figure 10-9 Checklist



For information on fields in the **Checklist** page, refer the below table.

Table 10-3 Checklist

Fields	Description
Outcome	Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
Submit	Click **Submit**. The draft proposal is sent to the mentioned Email ID and proposal is sent to the Customer Acceptance stage.

> **Note**
>
> Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

11

Customer Acceptance

This topic provides information about the Customer Acceptance of the Credit Amendment.

In this stage, the user can capture status of customer acceptance and move the proposal to limit configuration stage. If the customer asks for a re-negotiation, then the user can send the application back to proposal review stage.

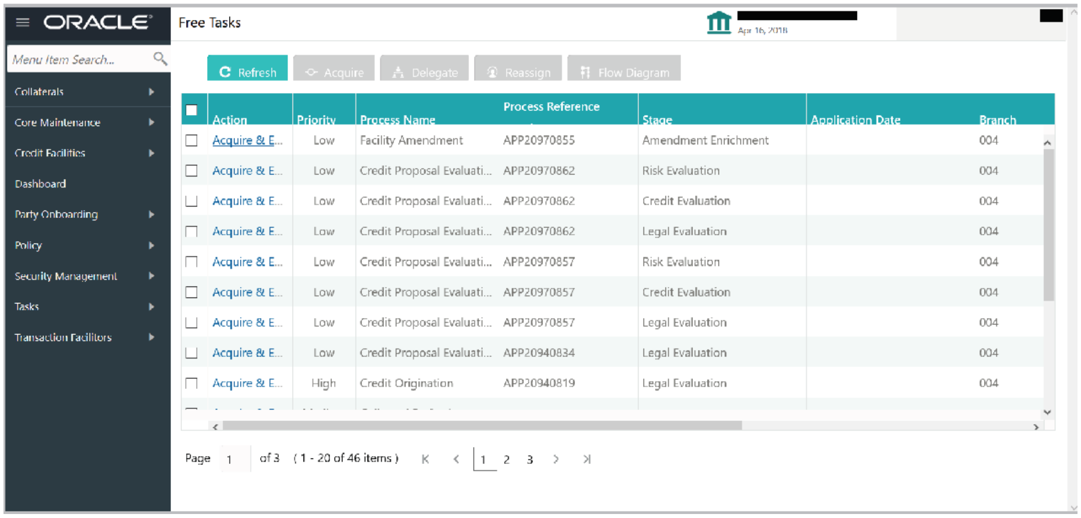
The following table provides a high level overview about the Customer Acceptance stage

Information Available for User	Activities that can be performed by user
• Customer summary – Customer group Structure – Liability details, Facility details – Other bank facilities – Group wise exposure – Connected party details – Facility over utilized, Facility overdue – Breached covenants – Breached T&C, Existing Collateral details – Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Upload the customer accepted documents • Submit for limit configuration • Send application for renegotiation • Add comments

1. On **Home** screen, select Tasks. Under **Tasks**, select **Free Tasks**.

   The **Free Task** page is displayed.

Figure 11-1 Free Task



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

   The **Customer Acceptance - Customer Summary** page is displayed.

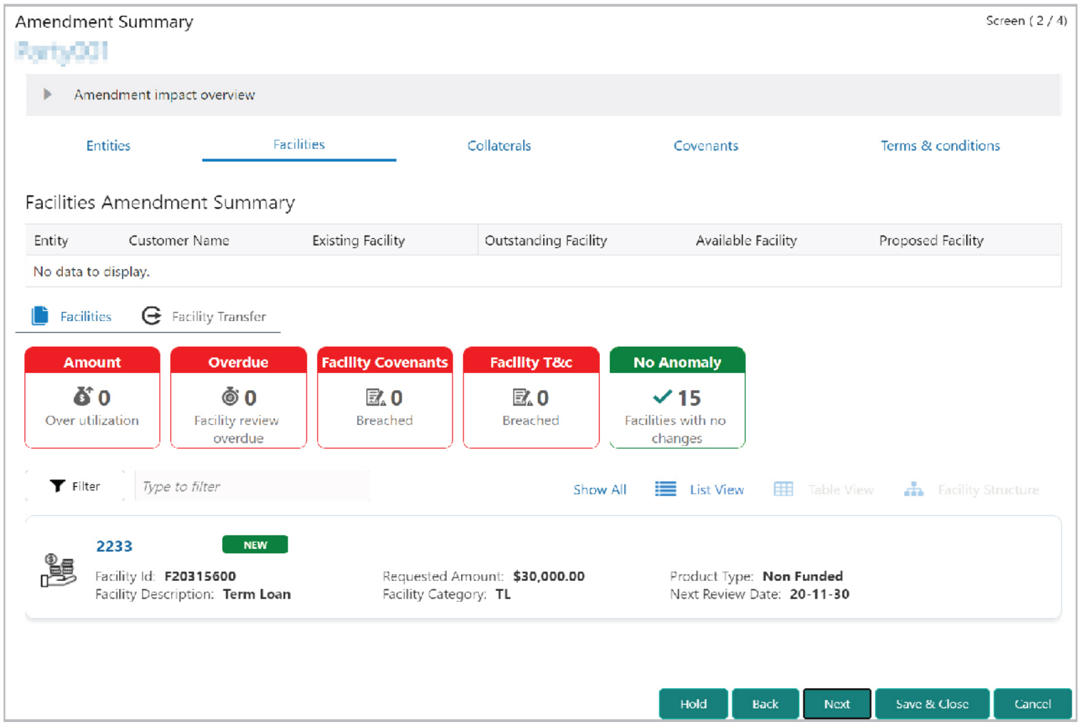
Figure 11-2 Customer Summary

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

3. Click **Next** in the Customer Summary page.

   the **Amendment Summary** page is displayed.

Figure 11-3 Amendment Summary

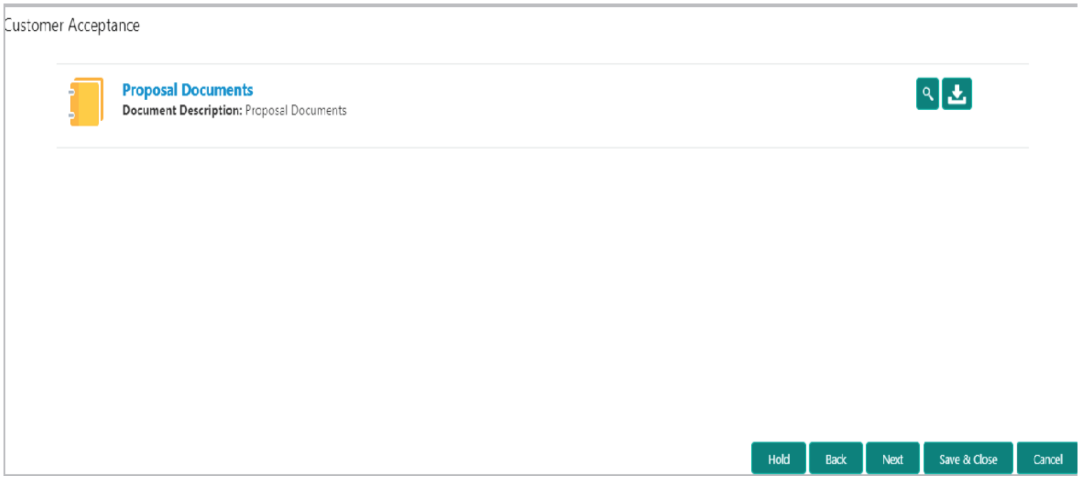


> **Note**
>
> Refer Amendment Enrichment - Amendment Summary for information on actions that can be performed in the Amendment Summary page.

4. Upon clicking Next in the **Amendment Summary** page.

   the **Customer Acceptance** page is displayed.

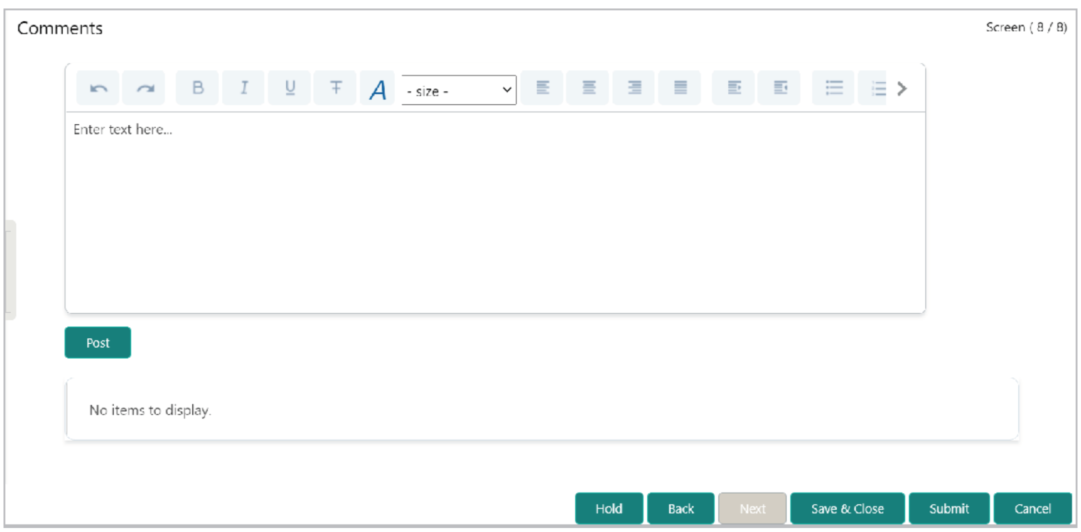
Figure 11-4 Customer Acceptance



5. Click the **download** icon to download the proposal draft.
6. Click Next.

   The **Comments** page is displayed.

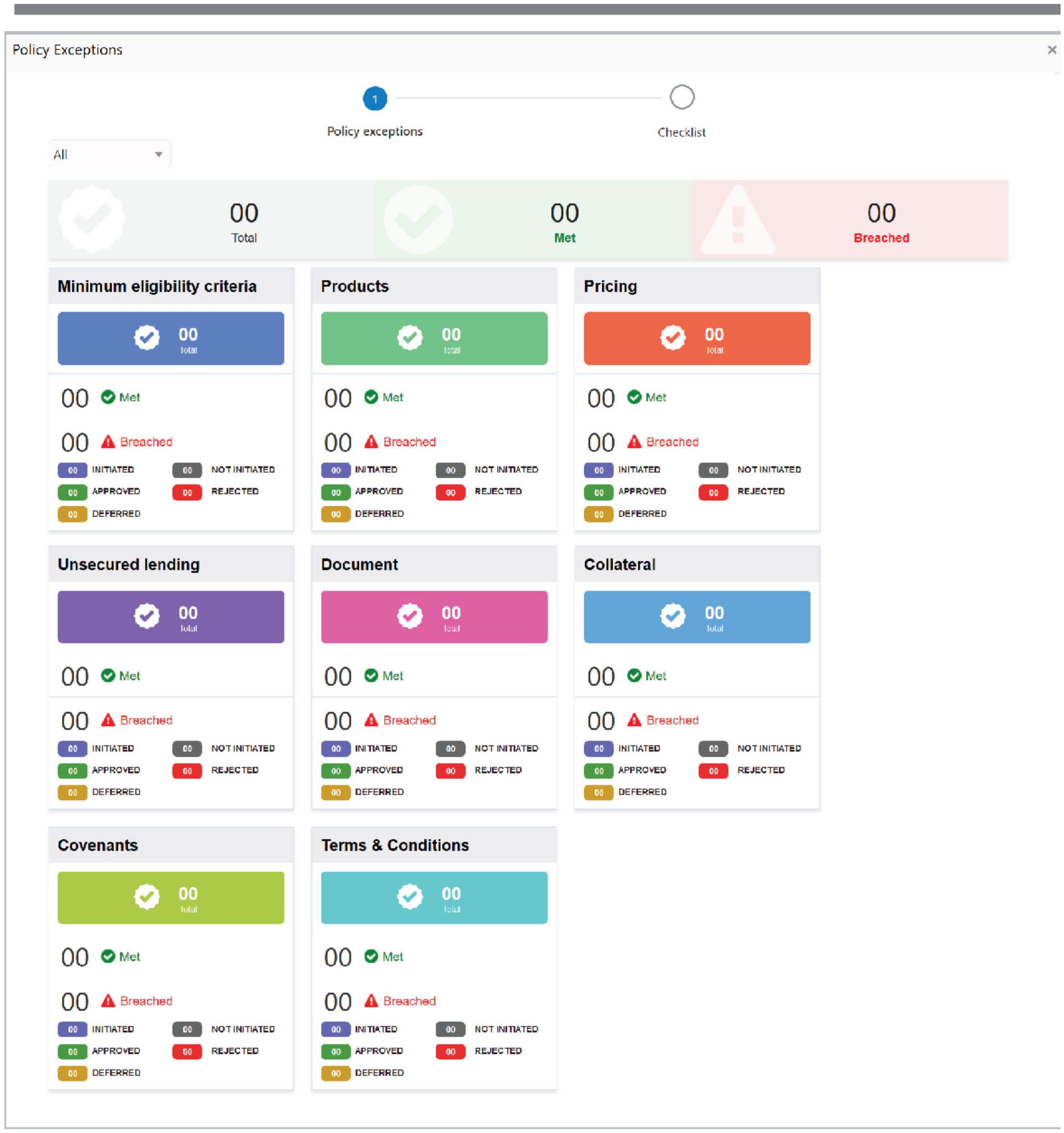
Figure 11-5 Comments



7. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
8. Click **Submit**.

   The **Policy exceptions** window is displayed.

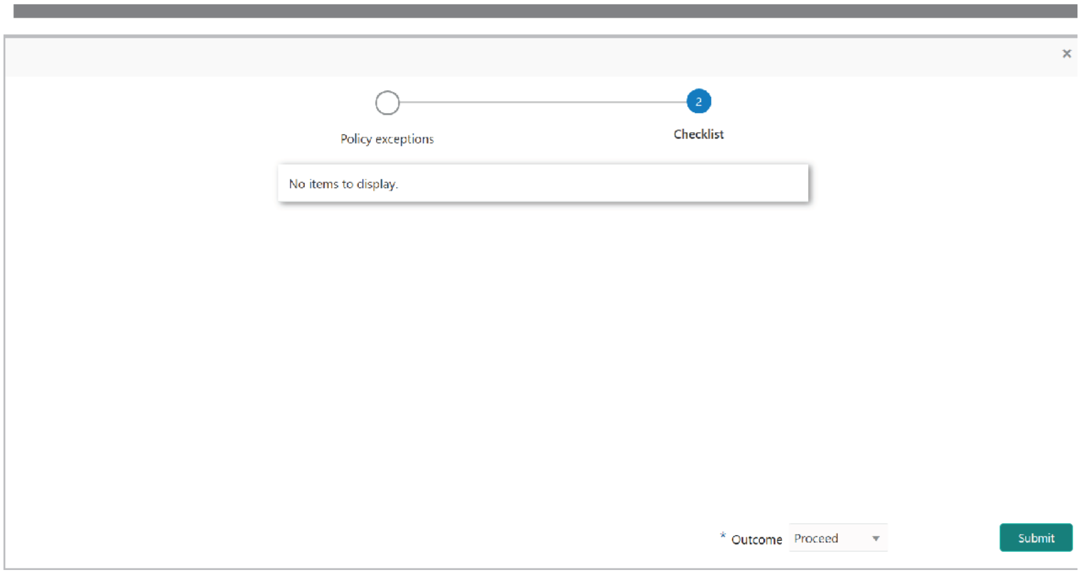
Figure 11-6 Policy exceptions



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.

Figure 11-7 Checklist



For information on fields in the **Checklist** page, refer the below table.

Table 11-1 Checklist

Fields	Description
Outcome	Select the required **Outcome** based on the feedback from the customer. The options available are Proceed, Renegotiate and Reject.
Submit	Click **Submit**. The proposal is moved to the next stage based on the selected **Outcome**.

> **Note**
>
> Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

12 Limit Configuration

This topic provides systematic instructions about the Limit Configuration of the Credit Amendment.

In this stage, the bank user further fine tunes the facility as advised in the proposal amendment stage by creating a detailed limit structure, setting restrictions in place, etc. and submits the proposal for further action. Post this stage, the details of the revised liability, facility, collateral and covenants gets recorded in the back office system.

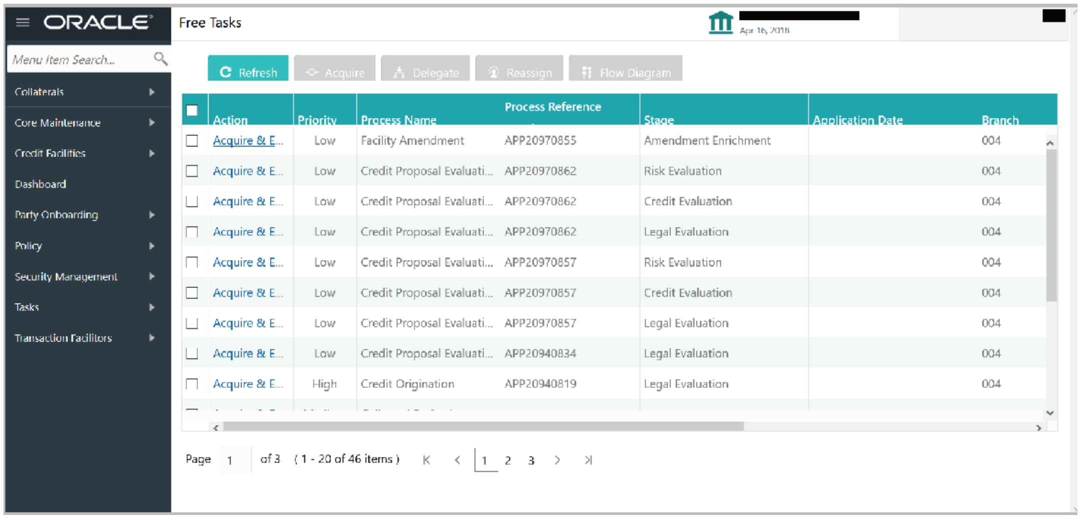
The following table provides a high level overview about the Limit Configuration stage.

Information Available for User	Activities that can be performed by user
• Customer summary – Customer group Structure – Liability details, Facility details – Other bank facilities – Group wise exposure – Connected party details – Facility over utilized, Facility overdue – Breached covenants – Breached T&C, Existing Collateral details – Existing covenants and T&C • Amendment summary • Details about changes related to facilities, collateral, covenants and T&C • Comments added in previous stages • Credit evaluation scores and details • Legal evaluation score and details • Risk evaluation score and details • Write up added in previous stages • Comments added in previous stages	• Configure the facilities approved • Capture the restrictions related to – Currency – Customer – Branch – Product • Add comments • Hand off to ELCM

1. On **Home** screen, select Tasks. Under **Tasks**, select **Free Tasks**.

   The **Free Task** page is displayed.

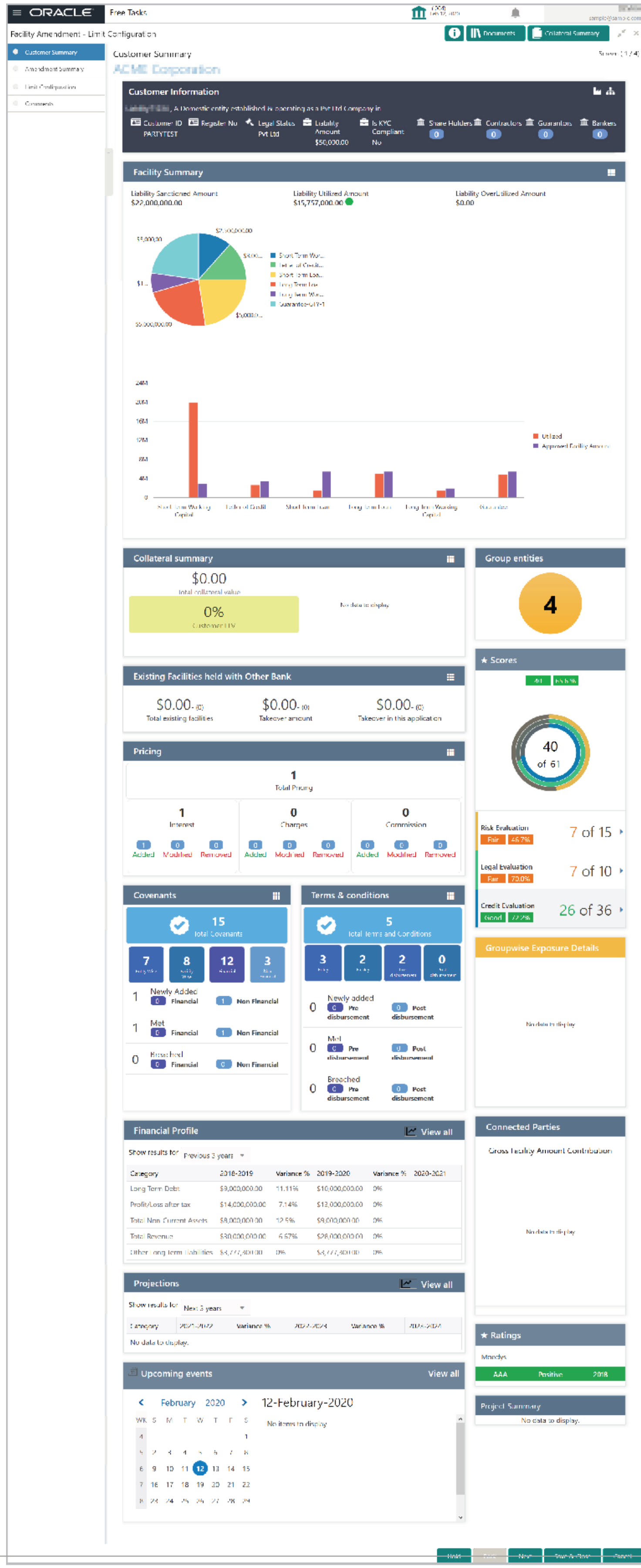
Figure 12-1 Free Task



2. Click **Acquire & Edit** the required Limit Configuration task.

   The **Limit Configuration - Customer Summary** page is displayed.

Figure 12-2 Customer Summary

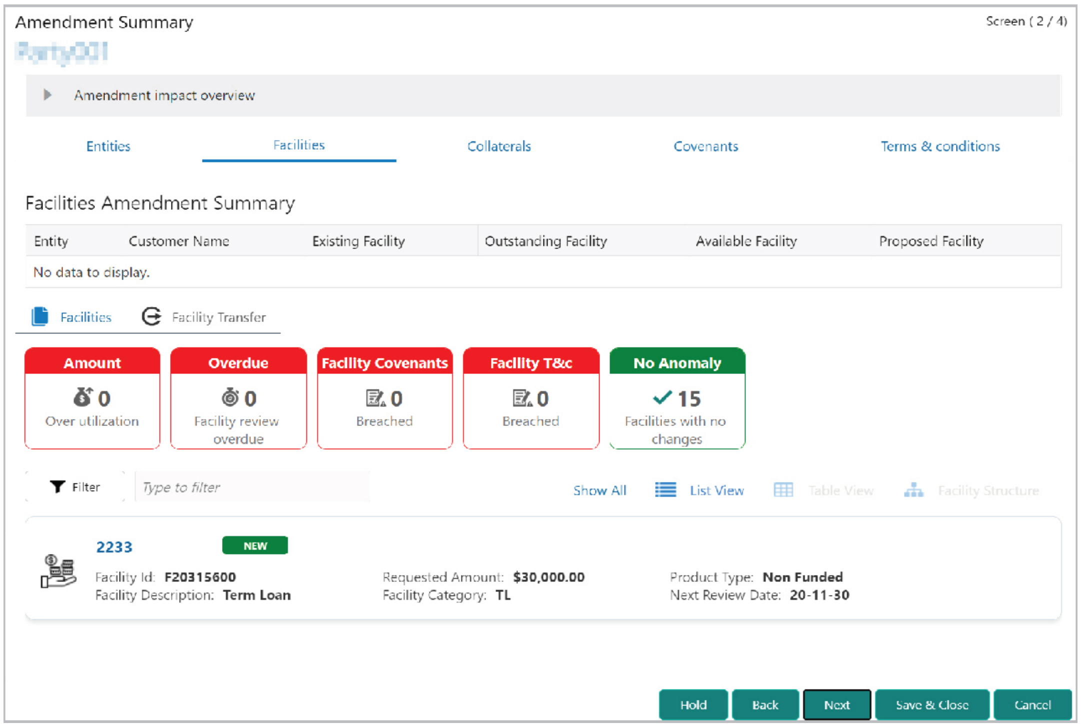


> **Note**
>
> For information on actions that can be performed in Limit Configuration - Customer Summary page, refer Customer Summary section in Amendment Structuring chapter.

3. Upon clicking **Next** in the Limit Configuration - Customer Summary page.

   The **Amendment Summary** page is displayed.

Figure 12-3 Amendment Summary

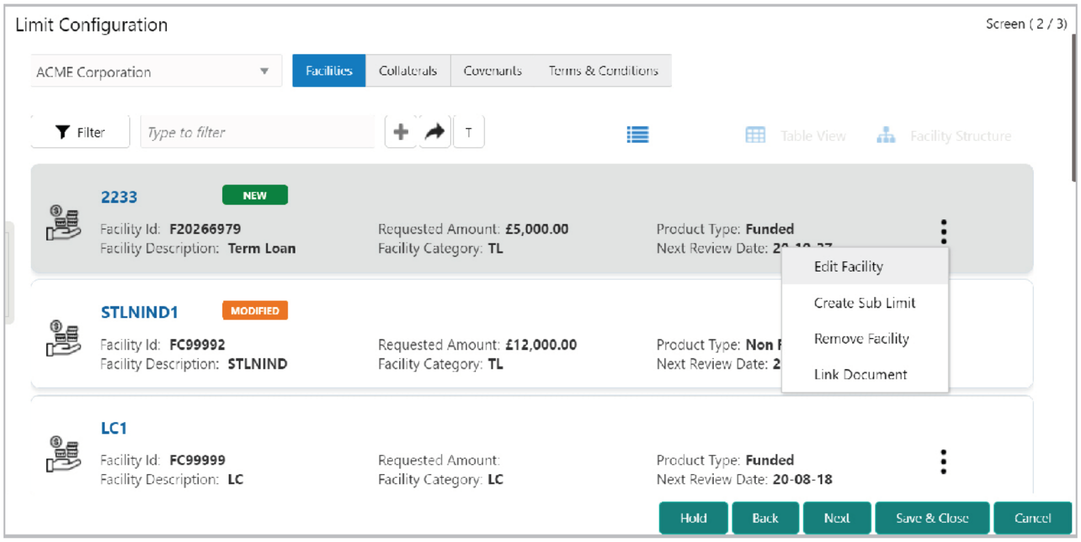


> **Note**
>
> For information on actions that can be performed in the Amendment Summary page, refer Amendment Enrichment - Amendment Summary

4. Click Next in the Amendment Summary page.

   The **Limit Configuration** page is displayed.

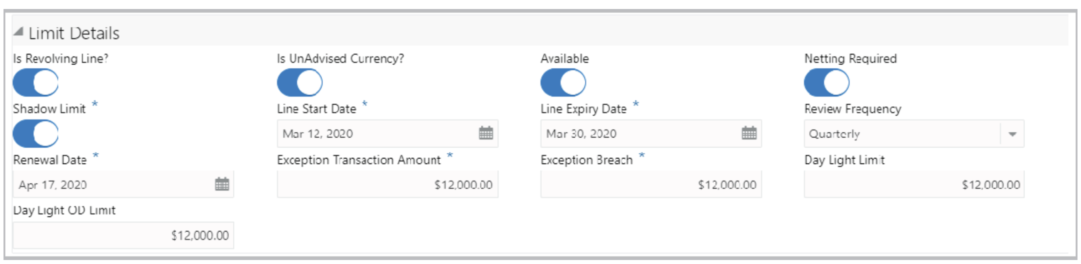
Figure 12-4 Limit Configuration



In Limit Configuration page, **Facilities, Collaterals, Covenants** and **Terms & Conditions** added during the proposal initiation are displayed.

5. To configure the limit, click on the facility and then click the **edit** icon. **Facility Details** window is displayed.
6. Click and expand the **Limit Details** section.

Figure 12-5 Limit Details



For information on fields in the **Limit Details** page, refer the below table.

Table 12-1 Limit Details

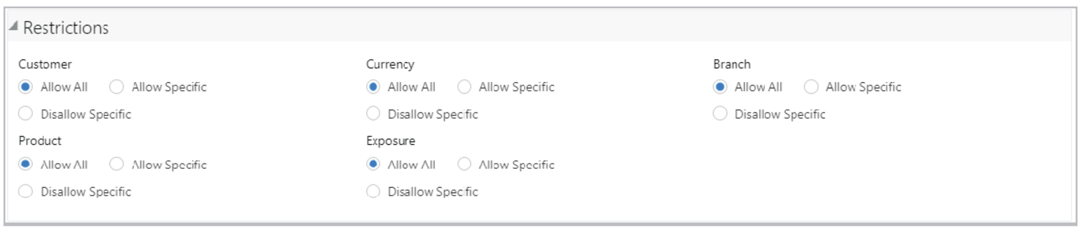
Fields	Description
Is Revolving Line?	To set the facility as revolving facility, enable **Is Revolving Line?** switch.
Is UnAdvised Currency?	If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
Available	To make the facility available, enable the **Available** switch.
Netting Required	Specify is **Netting Required** for the facility.
Shadow Limit	Enable **Shadow Limit** switch, if required.
Line Start Date and Line Expiry Date	To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.

Table 12-1 (Cont.) Limit Details

Fields	Description
Review Frequency	Select the **Review Frequency** for the facility.
Renewal Date	Click the calendar icon and select the **Renewal Date** for the facility.
Exception Transaction Amount	Specify the limit allowed for the facility in **Exception Transaction Amount** field.
Exception Breach	Specify the breach limit for the facility in **Exception Breach** field.
Day Light Limit and Day Light OD Limit	Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.

7. Click and expand the **Restrictions** section.

Figure 12-6 Restrictions



For information on fields in the **Restrictions** page, refer the below table.

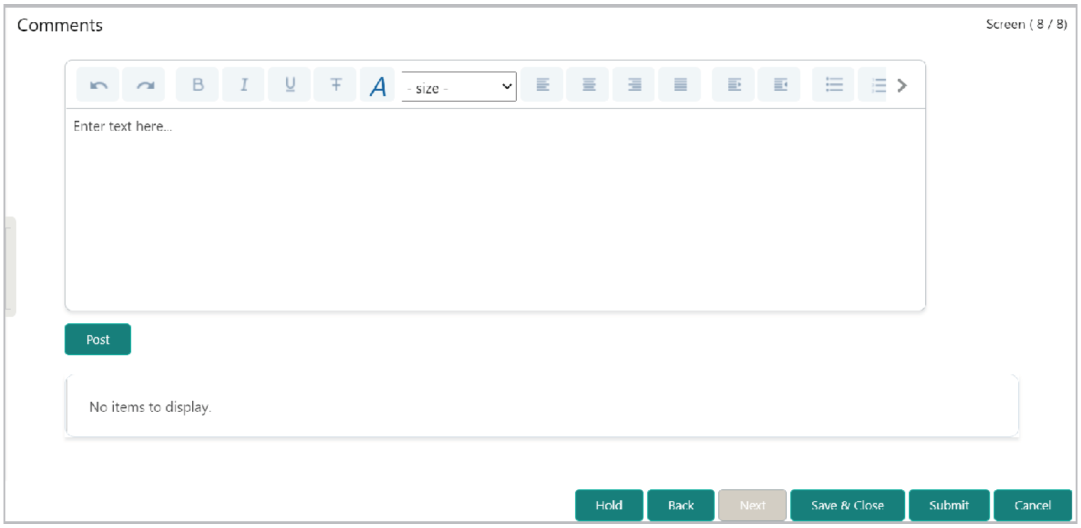
Table 12-2 Restrictions

Fields	Description
Allow All, Allow Specific	**Allow All, Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure,** based on the need.
Save	Click **Save**. Limit Configuration page is displayed.

8. Click **Next.**

   The **Comments** page is displayed.

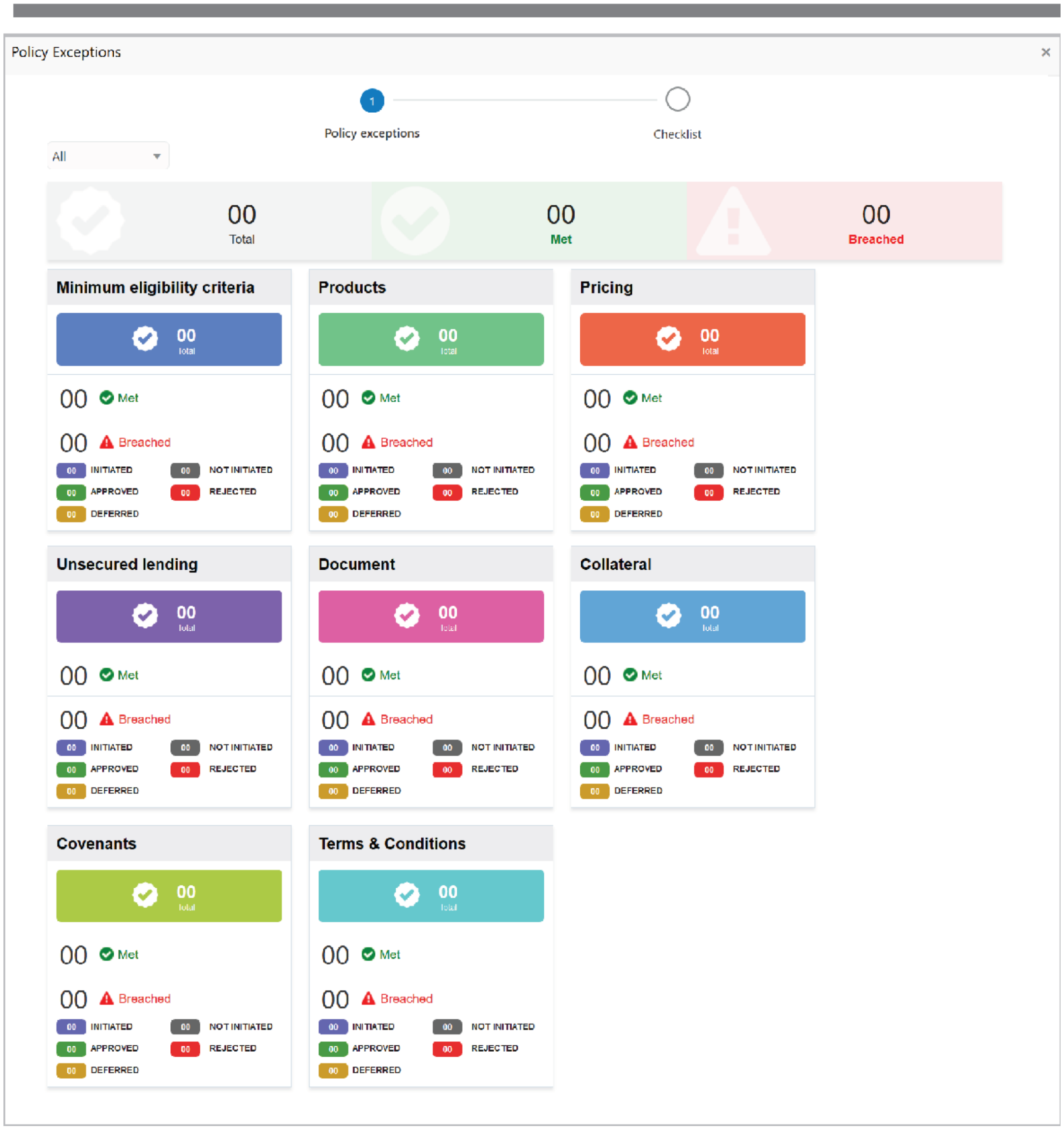
Figure 12-7 Comments



9. **Post** comments, if required. Posted comment is displayed below the Comments box.
10. Click **Submit**.

    The **Policy exceptions** window is displayed.

Figure 12-8 Policy exceptions

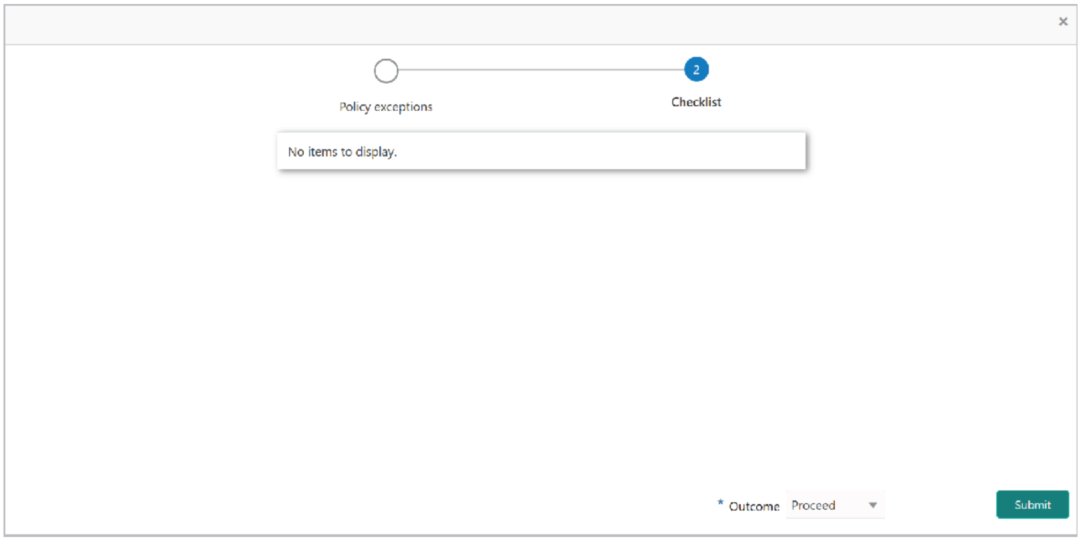


By default, policy exceptions are displayed for both the organization (party) and its child party.

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.

Figure 12-9 Checklist



For information on fields in the **Checklist** page, refer the below table.

Table 12-3 Checklist

Fields	Description
Outcome	Select the **Outcome** as **Proceed**.
Submit	Click **Submit**. The proposal is moved to the Handoff stage.

> **Note**
>
> Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

13

Handoff to Back Office System

This topci describes information about the Handoff to Back Office System of the Credit Amendment.

The amendment proposal is automatically handed off to the back office system for customer creation, 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.

14
Handoff - Manual Retry

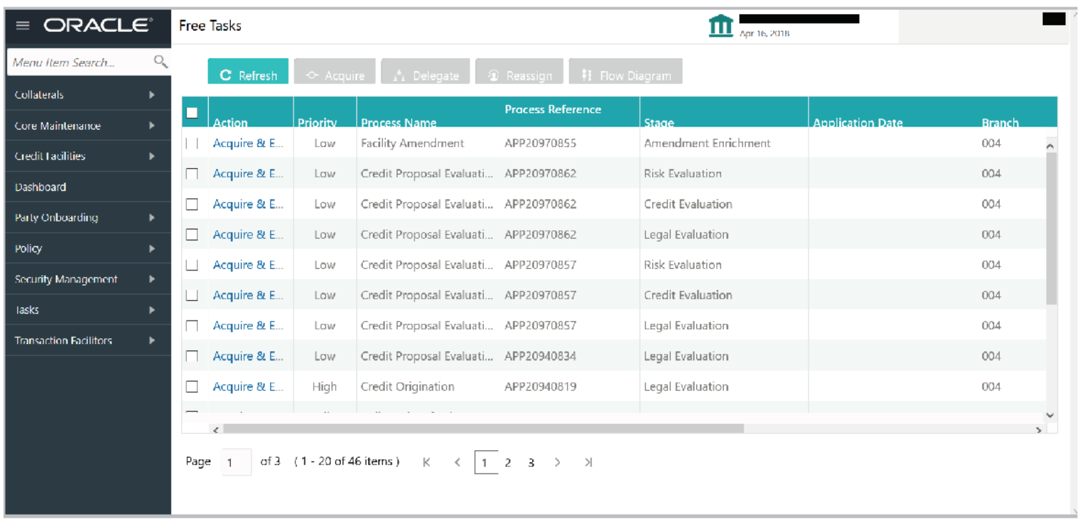
This topic provides systematic instructions about the Handoff - Manual Retry of the Credit Amendment.

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

1. On **Home** screen, select Tasks. Under **Tasks**, select **Free Tasks**.

   The **Free Tasks** page is displayed.

Figure 14-1 Free Tasks



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

   The **Customer Summary** page is displayed.

Figure 14-2 Customer Summary

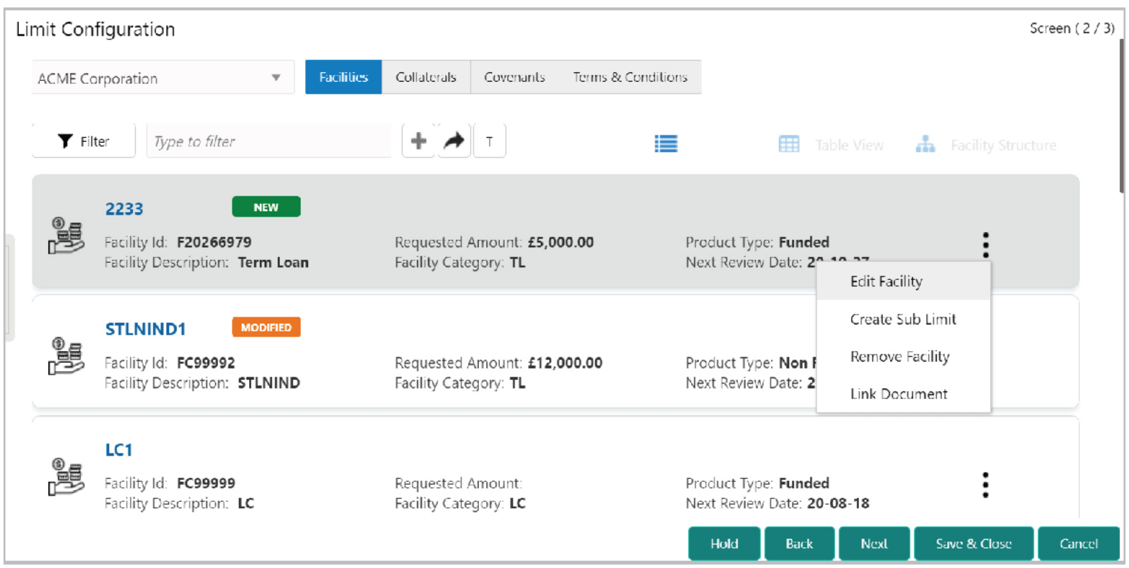
In the Customer Summary page the hand-off error details are displayed.
For information on fields in the Customer Summary page, refer the below table.

Table 14-1 Customer Summary

Fields	Description
Hand-Off Error Details	View the **Hand-Off Error Details** and make necessary changes.
Next	Click **Next**. The **Amendment Summary** page is displayed. **Note**: **Note** For information on actions that can be performed in the Amendment Summary page, refer **Amendment Initiation - Amendment Summary**.
Next	Upon clicking **Next** in the Amendment Summary page.

The **Limit Configuration** page is displayed.

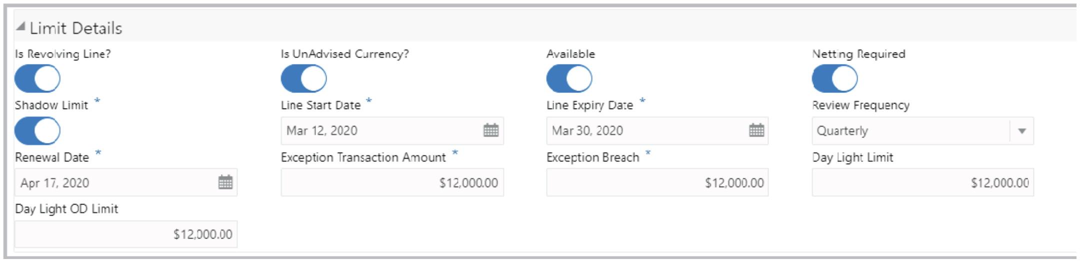
Figure 14-3 Limit Configuration



In Limit Configuration page, **Facilities, Collaterals, Covenants** and **Terms & Conditions** added during the proposal initiation are displayed.

3. To configure the limit, click on the facility and then click the edit icon. Facility Details window appears.
4. Click and expand the **Limit Details** section.

Figure 14-4 Limit Details



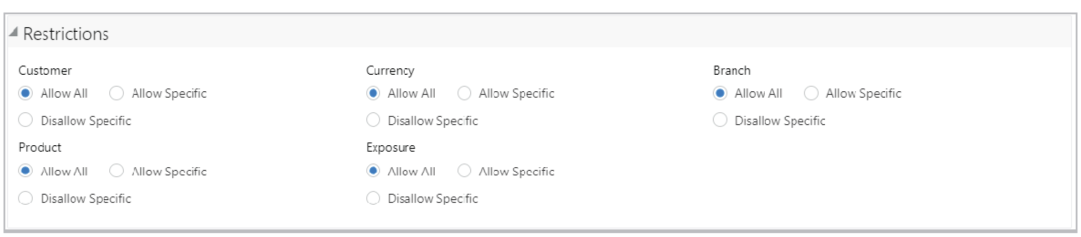
For information on fields in the **Limit Details** page, refer the below table.

Table 14-2 Limit Details

Fields	Description
Is Revolving Line?	To set the facility as revolving facility, enable **Is Revolving Line?** switch.
Is UnAdvised Currency?	If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
Available	To make the facility available, enable the **Available** switch.
Netting Required	Specify is **Netting Required** for the facility.
Shadow Limit	Enable **Shadow Limit** switch, if required.
Line Start Date and **Line Expiry Date**	To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
Review Frequency	Select the **Review Frequency** for the facility.
Renewal Date	Click the calendar icon and select the **Renewal Date** for the facility.
Exception Transaction Amount	Specify the limit allowed for the facility in **Exception Transaction Amount** field.
Exception Breach	Specify the breach limit for the facility in **Exception Breach** field.
Day Light Limit and **Day Light OD Limit**	Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.

5. Click and expand the **Restrictions** section.

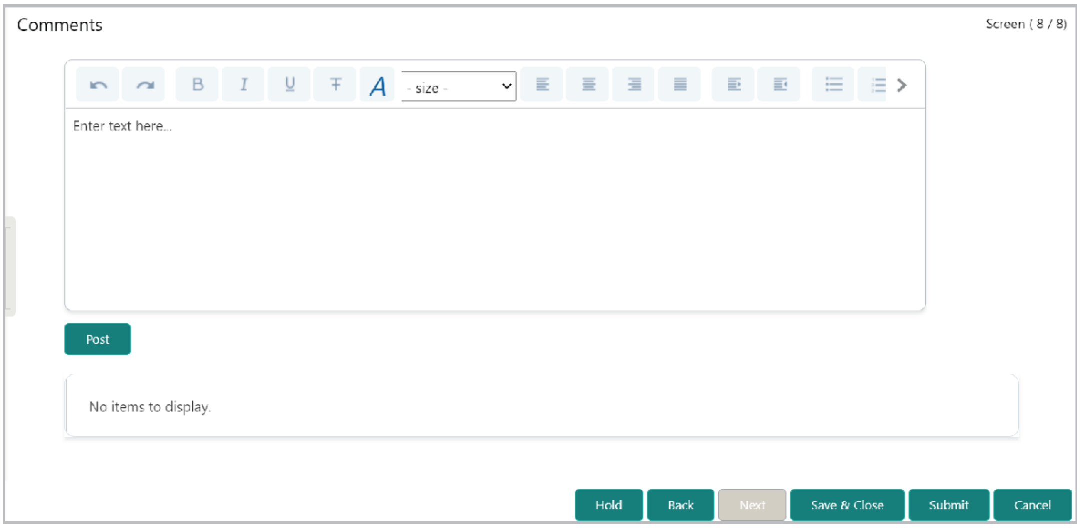
Figure 14-5 Restrictions



6. **Allow All, Allow Specific or Disallow Specific Customer, Currency, Branch, Product, and Exposure,** based on the need.
7. Click **Save**. The Limit Configuration page appears.
8. Click **Next.**

   The **Comments** page is displayed.

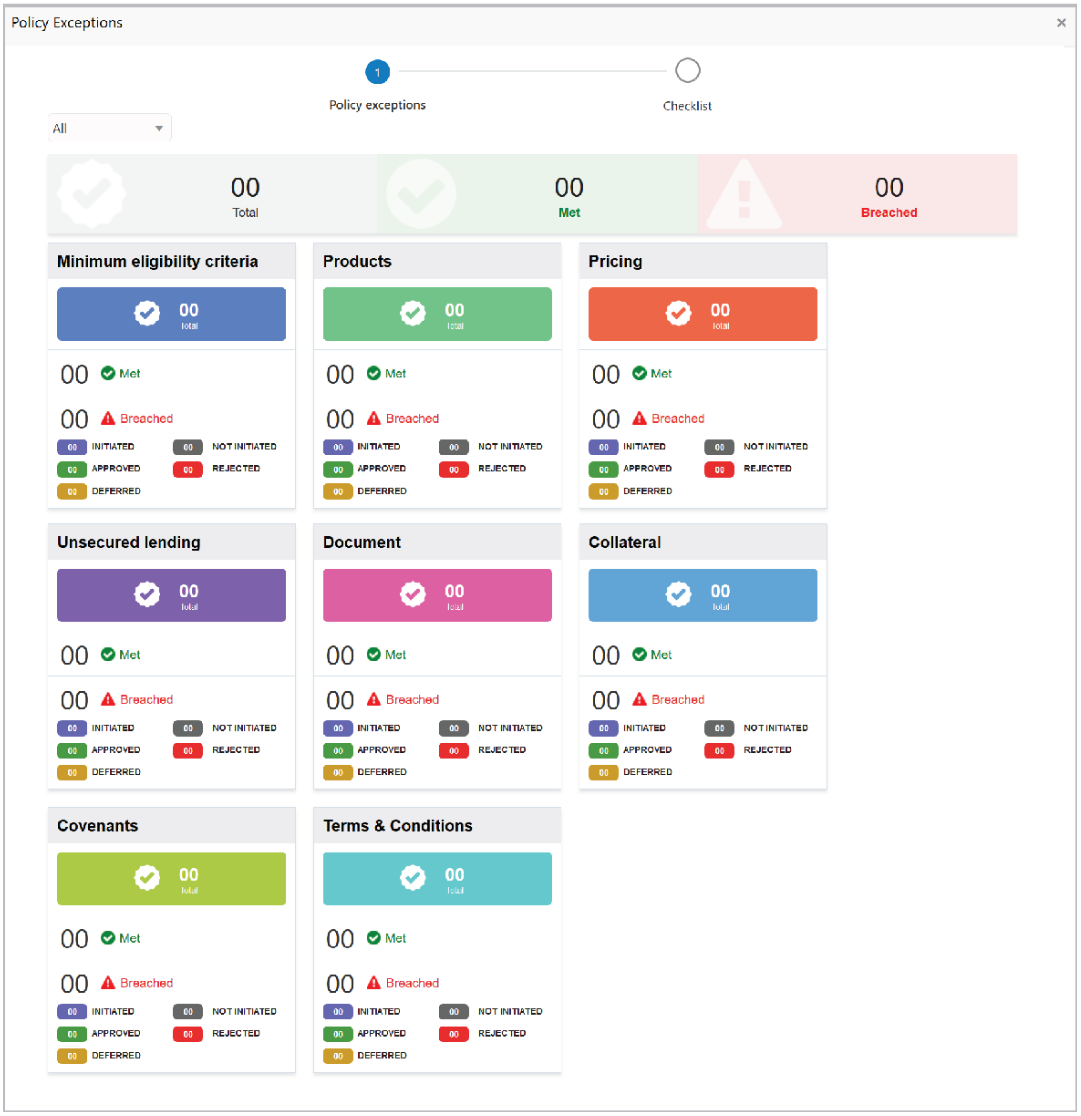
Figure 14-6 Comments



9. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
10. Click **Submit**.

    The **Policy exceptions** window is displayed.

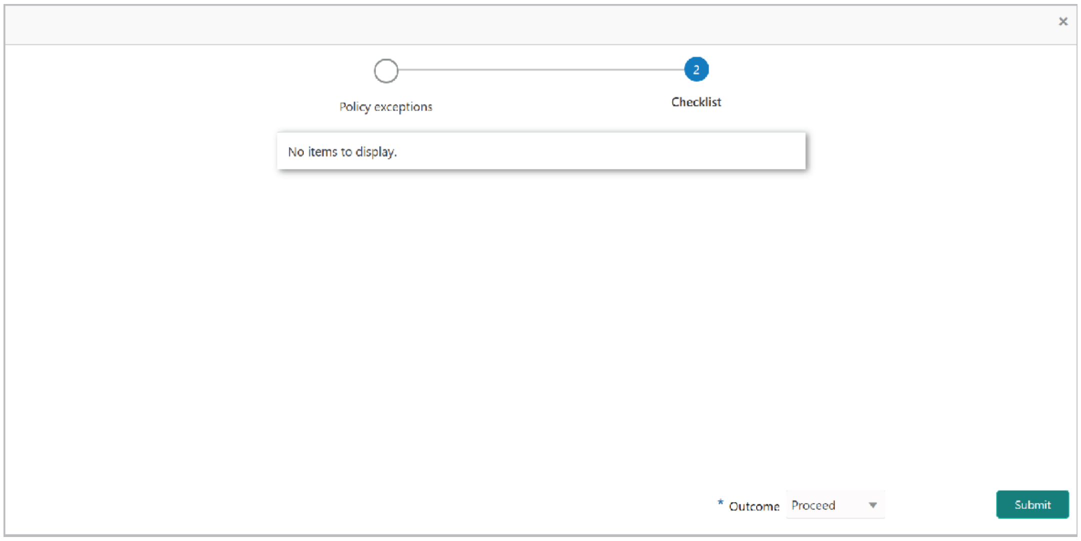
Figure 14-7 Policy exceptions



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

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

Figure 14-8 Checklist



For information on fields in the **Checklist** page, refer the below table.

Table 14-3 Checklist

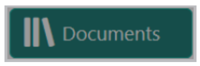
Fields	Description
Outcome	Select the **Outcome** as **Proceed**.
Submit	Click **Submit**. The proposal is moved to the Back Office System.

> **Note**
>
> Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

15 Document Upload and Checklist

This topic provides systematic instructions about the Document Upload and Checklist of the Credit Amendment.

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

1. Click 

at the top right corner of any page.

   The **Documents** window is displayed.

   Figure 15-1 Documents

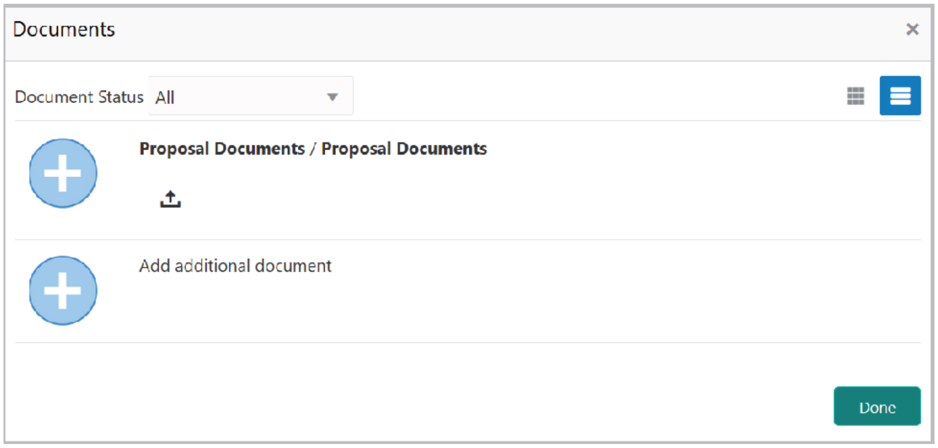
   

   If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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

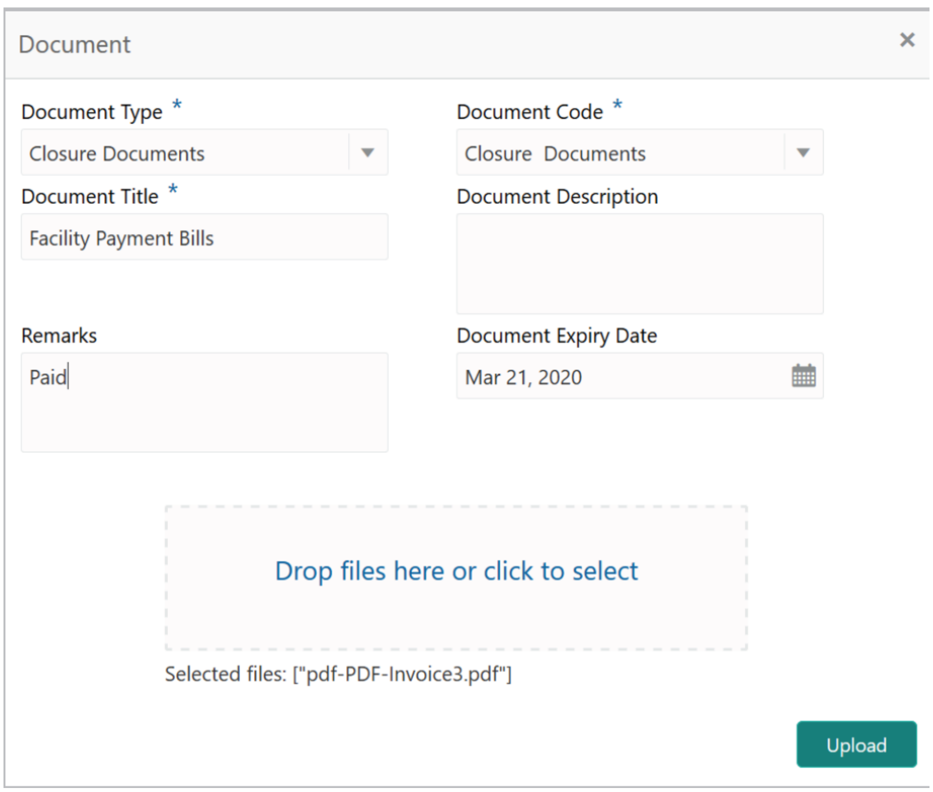
2. To change the table view to the list view, click the list icon at the top right corner. Documents window is displayed as shown below:

Figure 15-2 Documents



3. Click the **Add** icon. The **Document Details** window is displayed.

Figure 15-3 Documents



For information on fields in the **Document** page, refer the below table.

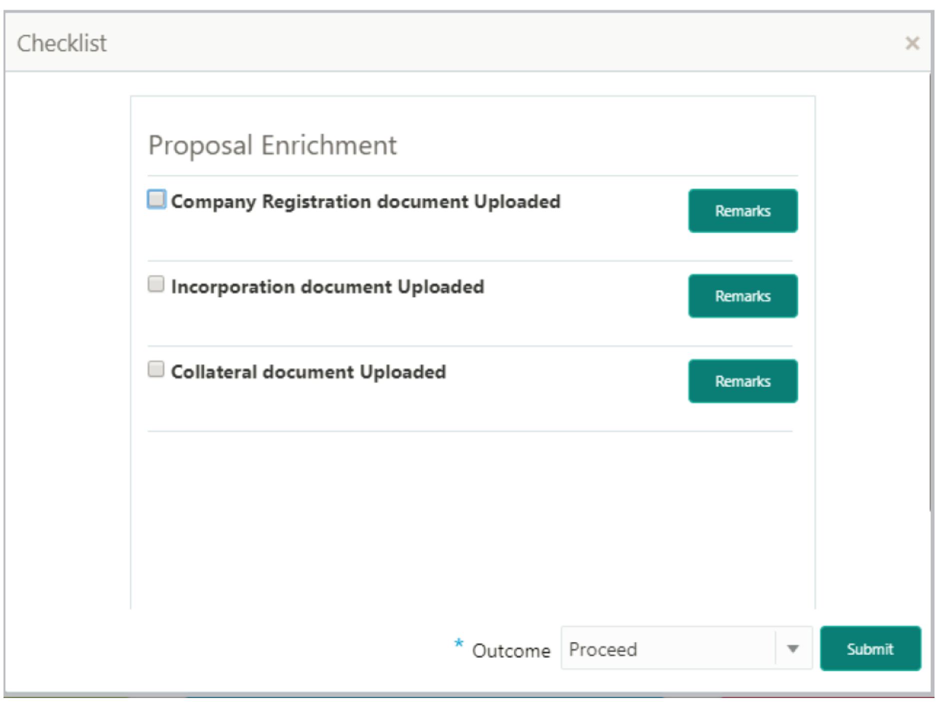
Table 15-1 Documents

Fields	Description
Document Type	Select the **Document Type** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
Document Code	Select the **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
Document Title	Type the **Document Title**.
Document Description	Type a brief description about the document in the **Document Description** field.
Remarks	Type the **Remarks**, if any.
Document Expiry Date	Click the calendar icon and select the **Document Expiry Date**.
Drop files here or click to select	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. **Note**: To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

4. Click **Upload**.

   The **Checklist** window is displayed.

Figure 15-4 Checklist



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

- Business Overrides
  This topic provides systematic instructions about the Business Overrides of the Credit Amendment.

15.1 Business Overrides

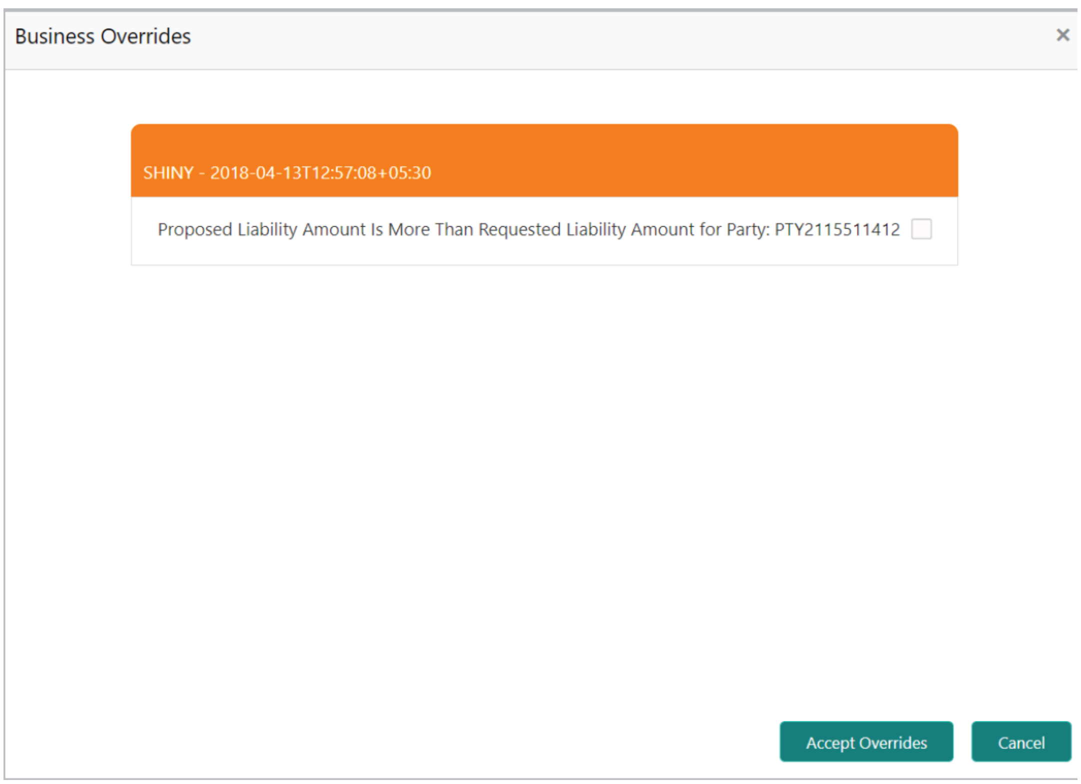
This topic provides systematic instructions about the Business Overrides of the Credit Amendment.

The system generates overrides to alert the user whenever there is a discrepancy in the requested, proposed and approved amounts based on configuration. The user authorized to approve the override must acquire the task and then view and accept the overrides in order to proceed further with the process.

Business overrides can be viewed before or during submitting the task.

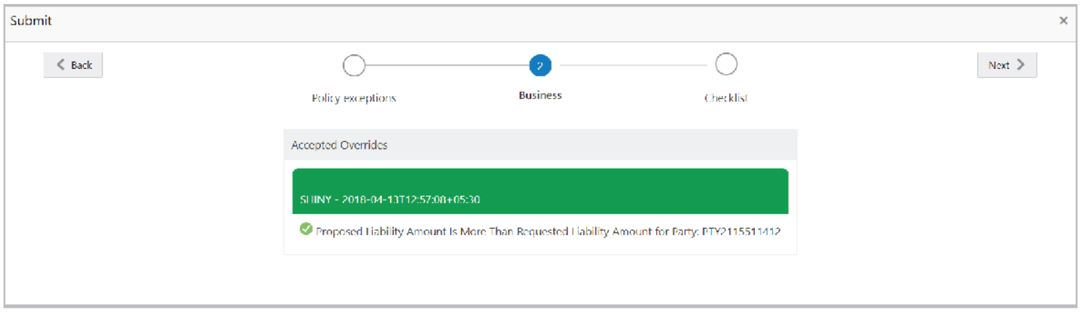
1. To view the business overrides after capturing the limit amounts, Click **Overrides** at the top right corner.

Figure 15-5 Business Overrides



2. To view the business overrides in the Submit window, click **Submit** and navigate to the **Business** data segment.

Figure 15-6 Submit



After the authorized user accepts the overrides, the override status is changed to Accepted Overrides as shown in the above screenshot.

If the business override is generated in the Approval stage, the other user authorization is not required. The approver can directly accept the overrides and proceed with the application.

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Reference and Feedback

This topic describes about the 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**

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Glossary

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