

Oracle® Banking Credit Facilities Process Management Credit Ammendment User Guide



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ORACLE®

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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.
<i>italic</i>	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 and 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.

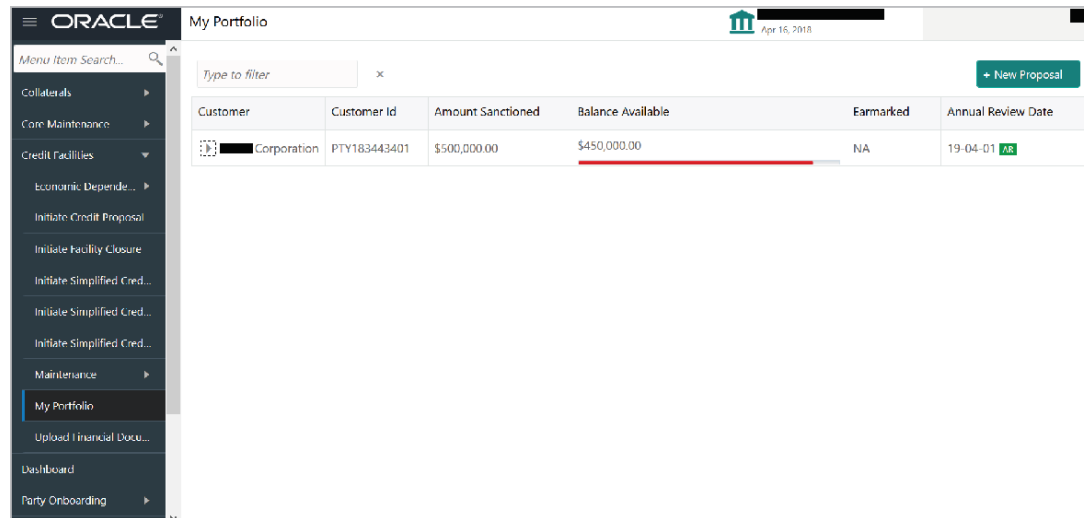
The following table provides a high level overview about the Amendment Initiation stage.

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



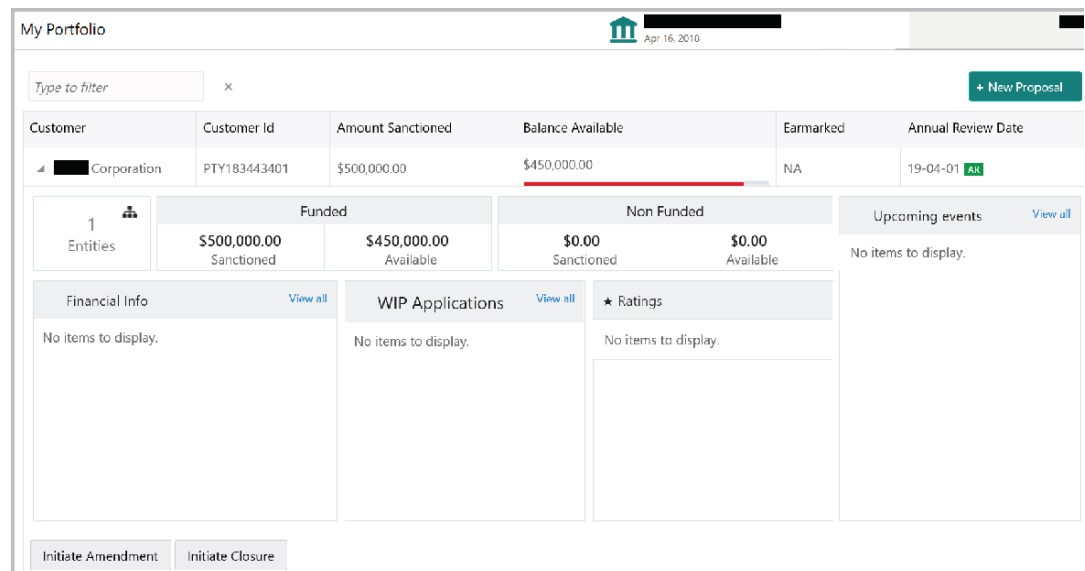
The screenshot shows the Oracle My Portfolio interface. On the left is a navigation menu with options like Collaterals, Core Maintenance, Credit Facilities, and My Portfolio (which is highlighted). The main area displays a table with the following data:

Customer	Customer Id	Amount Sanctioned	Balance Available	Earmarked	Annual Review Date
████████ Corporation	PTY183443401	\$500,000.00	\$450,000.00	NA	19-04-01 AR

Below the table, there are buttons for 'Initiate Amendment' and 'Initiate Closure'.

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

Figure 3-2 My Portfolio



The screenshot shows the Oracle My Portfolio interface with detailed information for the selected customer. The table below summarizes the data:

Customer	Customer Id	Amount Sanctioned	Balance Available	Earmarked	Annual Review Date
████████ Corporation	PTY183443401	\$500,000.00	\$450,000.00	NA	19-04-01 AR

Below the table, there are several sections:

- Entities:** 1 Entity. Sanctioned: \$500,000.00, Available: \$450,000.00.
- Financial Info:** No items to display.
- WIP Applications:** No items to display.
- Ratings:** No items to display.
- Upcoming events:** No items to display.

At the bottom, there are buttons for 'Initiate Amendment' and 'Initiate Closure'.

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

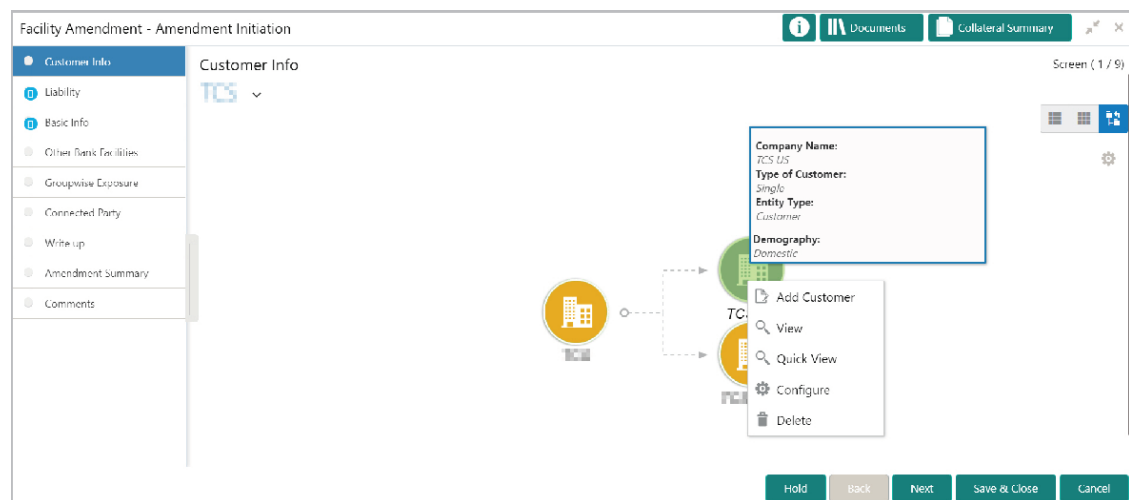
- [Amendment Initiation - Write up](#)
This topic describes information about the Write up in the Amendment Initiation.
- [Amendment Initiation - Amendment Summary](#)
This topic describes information about the Amendment Summary in the Amendment Initiation.
- [Amendment Initiation - Comments](#)
This 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

The screenshot shows the 'Customer Details' window with the following sections:

- Organization details:**
 - Organization Name: ABC
 - Organization Type: Single
 - Entity Type: Proprietorship
 - Demography Type: Global
 - Country of incorporation: INDIA
 - Incorporation date: May 12, 2018
 - Country of risk: Zambia
 - Geographical Spread: INDIA, United States
 - Website Address: https://www.
 - Facebook Address: https://www.facebook.com/
 - Twitter Address: https://www.twitter.com/
- Customer sector:** No Sectors Added. +Add Industry
- Customer Rating:** No Ratings Added. +Add ratings
- Other Details:**
 - Special customer: ☒
 - Join customer: ☒
- RM Details:**
 - RM Id:

Buttons: Create, Close

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

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

The **Add Industry** window is displayed.

Figure 3-6 Add Industry

Sectors	Industry Groups
Energy	Energy
Utilities	
Real Estate	
Materials	
Industrials	
Consumer Discretionary	
Consumer Staples	
Health Care	

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

The screenshot shows a user interface for the 'Customer sector'. At the top right, there is a link '+Add sector'. Below this, a card displays the 'Energy' sector. The card has a green header with the word 'Energy' and a trash icon. Below the header, the following details are listed: 'Industry Group' with 'Energy' below it, 'Industry' with 'Energy Equipment' below it, and 'Sub-Industry' with 'Oil Drilling' below it. All the details below the header are in orange text.

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

Rating Date *	Outlook *	Year Of Rating *
May 5, 2020	Positive	2020

Risk Ratings	Rated By
AAA	Moody's
BB+	Fitch
B	
B-	
CCC+	
AA+	

Close

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

Customer Rating [+Add ratings](#)

Moody's

AAA

Rating

2019

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

OFSS

Party Det... >

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Demographic Details

Basic Info Address Industry

Company Details Save

Registration Number 99034234	Company Name OFSSS	Type Of Company Pvt Ltd	Demography Type Domestic
Place Of Incorporation INDIA	Incorporated Date Apr 2, 2018	Established Date May 1, 2018	
RM Id 	Company Web site	Facebook URL	Twitter URL
Employee Strength 100	No. Of Years In Business 3	No. Of Companies In the Group	Country of Risk Argentina
Is Blacklisted? ☐	Is KYC Complaint? ☒	Last KYC Date May 13, 2018	Listed Company ☒
Language ENG	Media SWIFT		

KYC Details

Received ☒	Verification Date May 1, 2018	Effective Date May 13, 2018	Verification Method Field Verification
---	----------------------------------	--------------------------------	---

Additional Fields

No Additional fields configured!

Close

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

Address Details

Address Type *

Office

Name *

James

Street

Enter Street Details

Landmark

Enter Landmark

City *

Mumbai

Zip-Code *

400004

Email Address *

James@sample.com

House/Building *

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State *

Maharashtra

Country *

IN

Phone Number

Enter Phone

Add

Clear

Cancel

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

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

Figure 3-12 Financial profile

- 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

Financial Documents

Balance Sheet Profit & Loss Statement Cash Flow Statement

Add

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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

Balance Sheet Details

Period *
FY2019-2020

Quarter *
Quarter 4

Drop files here or click to select

Cancel
Add

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. <i>Note</i> To Edit, Delete or View the added Financial Profile. click the hamburger icon in the required list item and select the required option.

Projections

- 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

Projections

Year

2021

Operating Profit

£30,000,000.00

Year Over Year Growth

20%

▼ ▲

Return On Equity

8%

▼ ▲

Balance Sheet Size

£5,000,000.00

Net Profit

£2,000,000.00

Return On Investment

18%

▼ ▲

Return On Asset

10%

▼ ▲

Add

Clear

Cancel

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

Projection Documents

Balance Sheet

Profit & Loss Statement

Cash Flow Statement

Add

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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

The screenshot shows the 'Customer Rating' section of the Oracle Financial Services Software (OFSS) interface. On the left, a navigation menu lists various sections: Party Det..., Customer Profile, Financial Profile, Projections, Rating (selected), StakeHolders, Assets, Customer Covenants, and Customer Terms & conditio... The main content area is titled 'Customer Rating' and features a 'Year' dropdown menu set to 'All'. Below this, a rating card for 'Moody's' is displayed, showing 'AAA Positive' for the year '2018'. The card includes an edit icon (pencil) and a delete icon (trash). In the top right corner of the main area, there is a '+Add ratings' link. A 'Close' button is located in the bottom right corner of the interface.

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

Table 3-14 Add Ratings

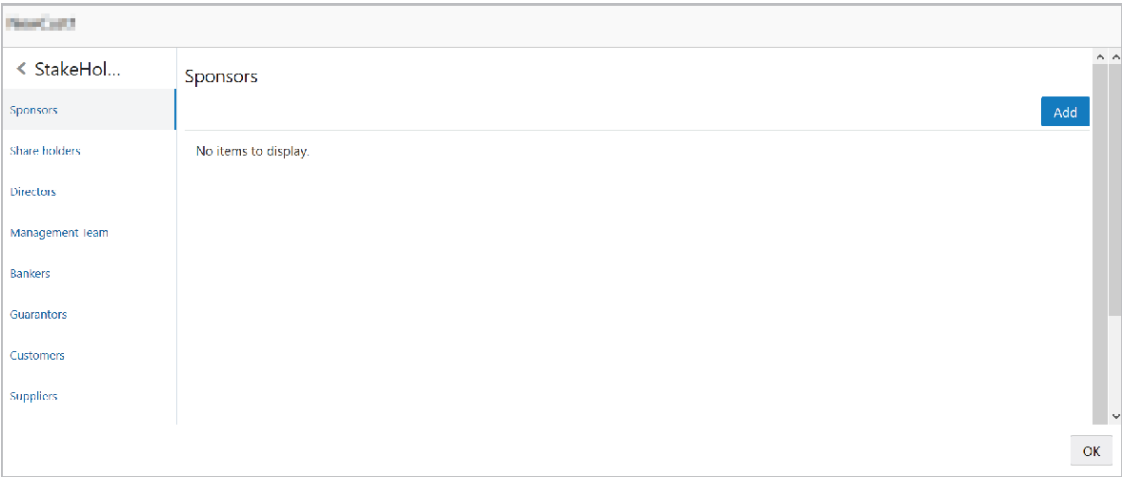
Fields/ Icons	Description
edit	To modify the added rating, click the edit icon.
delete	To delete the added rating, click the delete icon.

Stakeholders

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

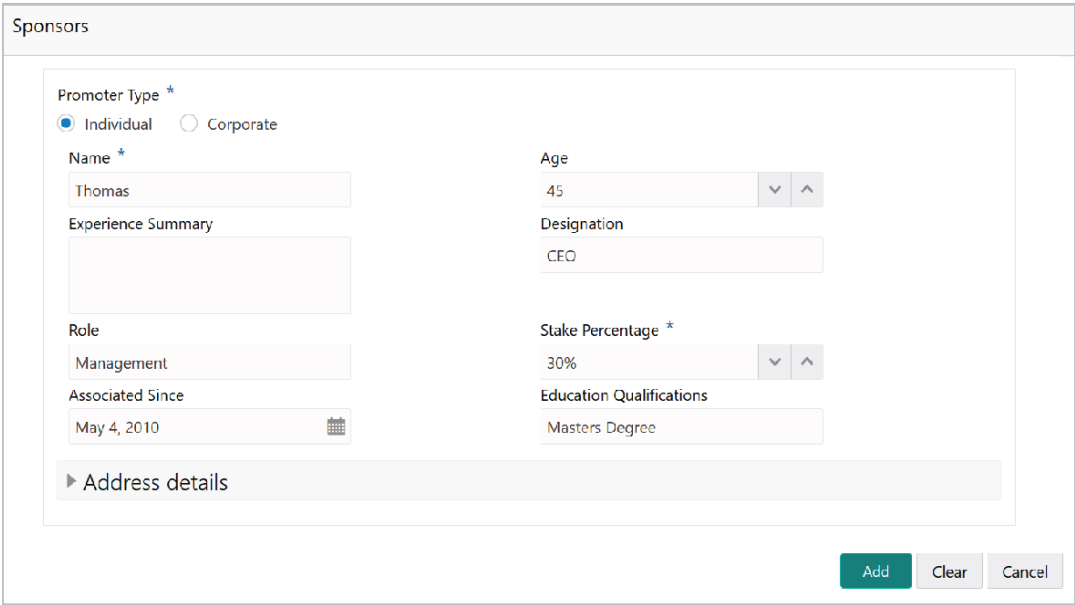
- Auditors
- Sponsors
- Share holders
- Directors
- Management Team
- Bankers
- Guarantors
- Customers
- Suppliers

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

Sponsors

Address details

Name *
Thomas

Street
Enter Street Details

Landmark
Enter Landmark

City *
Mumbai

Zip-Code *
400004

Email Address *
Thomas@sample.com

House/Building *
GK Enclave

Locality
Enter Street Details

Area
Enter Area

State *
Maharashtra

Country *
IN

Phone Number
Enter Phone

Add Clear Cancel

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

Assets

Name *

Golf court

Currency *

INR

Value *

₹40,000,000.00

Description

Add

Clear

Cancel

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.

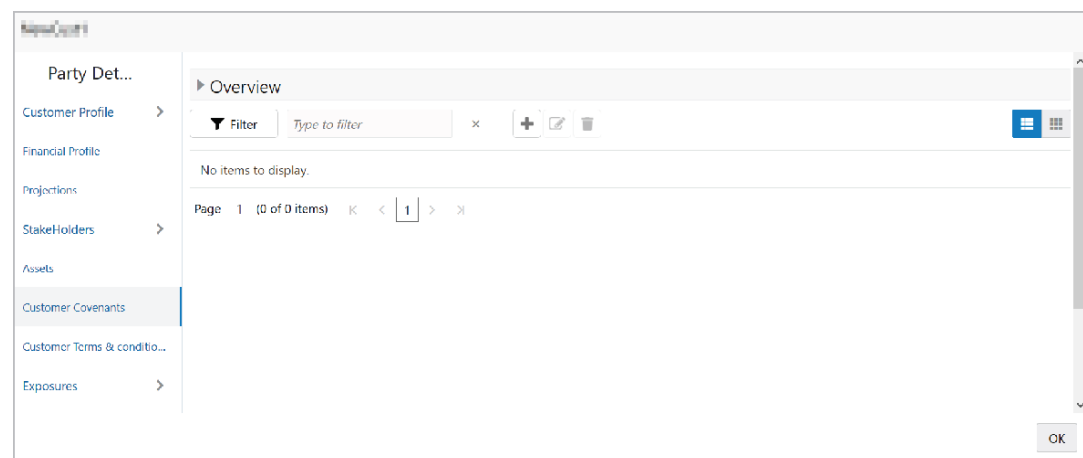
Note

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

Customer Covenants

- 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.

- Click the **add** icon.

The **Covenant Details** window is displayed.

Figure 3-26 Covenant Details

Covenant Details

Covenant Code Required

Covenant Name Required

Description Required

Classification Type Required

> Covenant Details

> Monitoring Information Details

> Formula Details

> Schedule Details

> Others

> Linkage Details

Cancel Create

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

Covenant Details

Covenant Type

Select Covenant Type

Required

Revision Frequency

Select Frequency

Required

Notice Days

Enter Notice Days

Required

Start Date

Required

End Date

Required

First Review Date

Required

Grace Days

Enter Grace Days

Addition Text 1

Addition Text 2

Addition Text 3

Addition Text 4

Addition Text 5

Addition Text 6

Addition Text 7

Addition Text 8

Addition Text 9

Addition Text 10

Addition Text 11

Addition Text 12

Addition Text 13

Addition Text 14

Addition Text 15

Addition Text 16

Addition Text 17

Addition Text 18

Addition Text 19

Addition Text 20

Additional Number 1

Additional Number 2

Additional Number 3

Additional Number 4

Additional Number 5

Additional Number 6

Additional Number 7

Additional Number 8

Additional Number 9

Additional Number 10

Additional Number 11

Additional Number 12

Additional Number 13

Additional Number 14

Additional Number 15

Additional Number 16

Additional Number 17

Additional Number 18

Additional Number 19

Additional Number 20

Additional Date 1

Additional Date 2

Additional Date 3

Additional Date 4

Additional Date 5

Additional Date 6

Additional Date 7

Additional Date 8

Additional Date 9

Additional Date 10

Additional Date 11

Additional Date 12

Additional Date 13

Additional Date 14

Additional Date 15

Additional Date 16

Additional Date 17

Additional Date 18

Additional Date 19

Additional Date 20

Additional Flag 1

☐ Yes

Additional Flag 2

☐ Yes

Additional Flag 3

☐ Yes

Additional Flag 4

☐ Yes

Additional Flag 5

☐ Yes

Additional Flag 6

☐ Yes

Additional Flag 7

☐ Yes

Additional Flag 8

☐ Yes

Additional Flag 9

☐ Yes

Additional Flag 10

☐ Yes

Additional Flag 11

☐ Yes

Additional Flag 12

☐ Yes

Additional Flag 13

☐ Yes

Additional Flag 14

☐ Yes

Additional Flag 15

☐ Yes

Additional Flag 16

☐ Yes

Additional Flag 17

☐ Yes

Additional Flag 18

☐ Yes

Additional Flag 19

☐ Yes

Additional Flag 20

☐ Yes

> Monitoring Information Details

> Formula Details

Cancel

Create

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

The screenshot shows a form titled "Covenant Details" with a dropdown arrow. The form contains several input fields, each with a "Required" label below it:

- Covenant Type:** A dropdown menu with the text "Select Covenant Type".
- Revision Frequency:** A dropdown menu with the text "Select Frequency".
- Notice Days:** A text input field with the placeholder text "Enter Notice Days".
- Start Date:** A date picker icon and a text input field.
- End Date:** A date picker icon and a text input field.
- First Review Date:** A date picker icon and a text input field.
- Grace Days:** A text input field with the placeholder text "Enter Grace Days".

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

Others

Compliance Status

☐ Met ☐ Breached

Covenant Status

Select Waiver Status

Last Check Value

Last Checked Value

Remarks

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

Monitoring Information Details

Select

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

Add Terms And Conditions

Condition Code *
TNC1

Condition Description *
TNC1

Terms & Conditions *
TNC1

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

Compliance Status
Met

Compliance Remarks

Customer Linkage
☐

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

Create Cancel

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

Country Wise Business Operations

Market Share Percentage * 10% Presence for Years * 9 Major Products Sold * Construction steel Associated Since * Sep 30, 2010

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

Sales Breakup

No items to display.

- Click the **add** icon.
- The **Sales Breakup** window is displayed.

Figure 3-35 Sales Breakup

Sales Breakup

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

Save Cancel

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

The screenshot shows the 'Purchase Breakup' window with the following fields and values:

Supplier *	Purchase Amount *	Percentage of Total Purchases *	Major Product Bought
Navy Cements	\$30,000.00	50%	Cement

Below the table, there are additional fields:

Creditor Days	Associated Since *	Country
10	Sep 30, 2000	US

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

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

The screenshot shows the 'Exposures' page in the Oracle Credit Amendment User Guide. The page has a sidebar with 'Country exposure' and 'Currency exposure' options. The main content area displays a table for the US with the following data:

Field	Value
Sales Amount	\$50,000.00
Purchase Amount	\$30,000.00
Loan Amount	\$200,000.00
Investment Amount	\$100,000.00
Deposit Amount	

Below the table, there are navigation controls showing 'Page 1 of 1 (1 of 1 items)' and buttons for 'Edit', 'Delete', and 'View'. An 'OK' button is located at the bottom right of the page.

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

Currency Dependency Details

Currency *
USD

Currency Details

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

Hedging Details

Future Currency Requirement - Loan Repayment

Future Currency Requirement - Creditor Payment

Future Currency Credit - Debtor Payment

Future Currency Credit - Interests

Save Cancel

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

Credit Outstanding *	Debit Outstanding *	Variance	Hedging Required?
\$30,000.00	\$20,000.00	\$10,000.00	☐

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

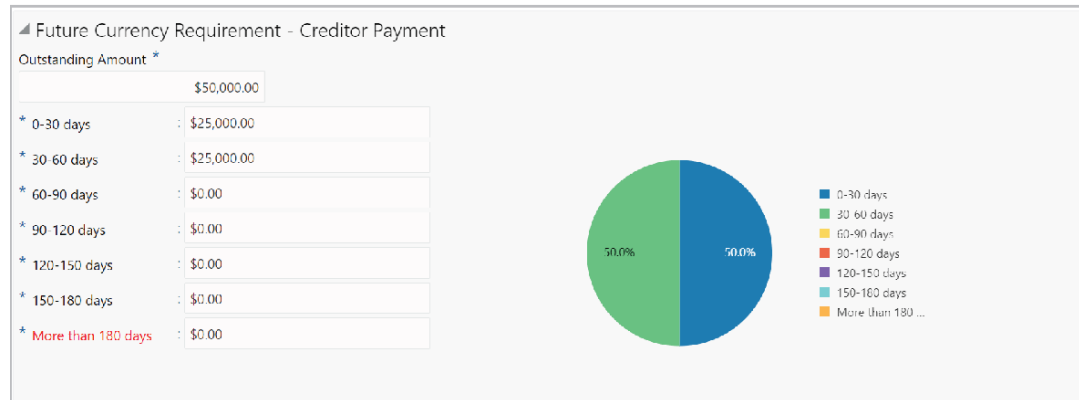
Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
\$50,000.00	\$10,000.00	\$40,000.00

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

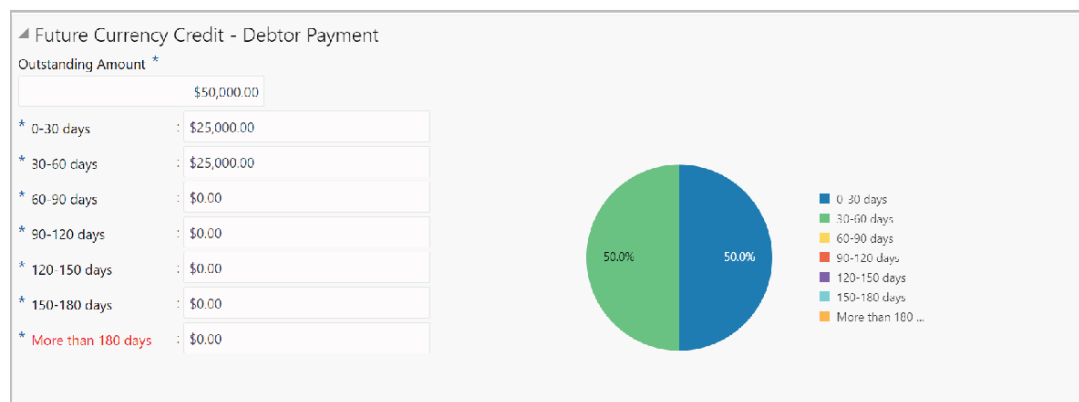
Figure 3-41 Future Currency Requirement - Creditor Payment

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

Future Currency Credit - Interests

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

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

Liability

TCS

Filter Type to filter

Screen (2 / 9)

	Party Id: PTY201344330 Parent Party Id: PTY201344329	Name:	Liability Number: 005827	Edit
	Party Id: PTY003 Parent Party Id: PTY201344330	Name:	Liability Number: 04567	⋮
	Party Id: PTY002 Parent Party Id: PTY201344330	Name:	Liability Number: 006288	⋮

Hold Back Next Save & Close Cancel

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

Liability Details

Existing Details

Existing Amount	Outstanding Amount	Liability Expiry Date
\$2,000.00	\$0.00	

Currency

Requested Liability Currency: *

USD

Amount

Requested Liability Amount: * \$50,000.00

Return On Capital 20%

Probability Of Default 0%

Loss Given Default 0%

Cash Cover \$20,000.00

Dates

Next Review Date * Nov 30, 2020

Requested Expiry Date * Nov 30, 2021

Additional Fields

No Additional fields configured!

Save Cancel

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.

- 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

The screenshot shows the 'Basic Info' page for Party001. The page has tabs for Facilities, Collaterals, Covenants, and Terms & Conditions. The 'Facilities' tab is active. The page displays a summary of facility information in five colored boxes: Amount (0, Over utilization), Overdue (0, Facility review overdue), Facility Covenants (0, Breached), Facility T&C (0, Breached), and No Anomaly (15, Facilities with no changes). Below the summary, there is a filter section with a dropdown menu and a search bar. The main content area shows a list of facilities, with the first facility selected. The facility details include: Facility Id: 90060545, Facility Description: Forex - Forward, Facility Category: PSRE, Requested Amount: AED9,000,000.00, Facility Type: Funded, and Next Review Date: Feb 28, 2021. The page also has a 'Facility Transfer' button and a 'Hold' button.

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

Other Bank Facilities

Screen (3 / 8)

Filter

Type to filter

+

Facility Id: EF20260711

Facility Category: Term Loan

Outstanding Amount: \$40,000.00

Take Over: Yes

Product Type: Funded

Page 1 of 1 (1 of 1 items)

<

<

1

>

>

Hold

Back

Next

Save & Close

Cancel

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

Filter Reset Apply

Limit

☒ Joint Customer

Bank Name

Branch Name

☒ Take Over

Product Type

☒ Term Loan

☐ Working Capital Finance

☐ AR Finance

☐ Overdraft

☐ Letter Of Credit

☐ Guarantee

☐ Others

Currency

From Amount

To Amount

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

Facility Details

Bank Name *

SMD

Branch Name

NYC

Sanction Letter Available

☒

Facility Type *

☒ Funded ☐ Non Funded

Facility Category *

Term Loan

Sanctioned Year

2019

Take Over

☒

Currency *

USD

Sanctioned Amount *

\$100,000,000,000.00

Outstanding Amount

\$3,000,000,000.00

Rate of Interest

12

Tenor

36

Secured

☒

Create

Close

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

Groupwise Exposure Screen (4 / 9)

MICRON'S LTD

Filter Total Gross Limit : \$100,000.00

Entity Name: [Uniserve Bank](#) Currency: USD Tenor: 24
 Customer Name: OFSS Approved Limit: \$100,000.00 Commitment Status: Committed
 Relation: Connected Party Outstanding Limit Amount: \$50,000.00

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

Hold Back Next Save & Close Cancel

1. To filter the required groupwise exposure from list, click the Filter button.
The **Filter** window is displayed.

Figure 3-51 Filter

Filter Reset Apply

Relation
☒ Borrower
☐ Connected Party

Tenor

Currency
 🔍

From Amount

To Amount

Commitment Status
☒ Committed
☐ Uncommitted

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

Groupwise Exposure Details

Entity Name *

UDB

Customer Name *

GreekPod

Relation *

☐ Borrower

☒ Connected Party

Currency *

USD

Approved Limit *

\$555,555,555,555,555,600.00

Outstanding Limit Amount *

\$3,333,333,333,333.00

Tenor *

30

Commitment Status *

Committed

Save

Cancel

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

Connected Party Screen (5 / 8)

MICRONICS LTD

Filter +

No items to display.

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

Hold Back Next Save & Close Cancel

1. To filter the required connected party from the list, click Filter button.
The **Filter** window is displayed.

Figure 3-54 Filter

Filter Reset Apply

Customer No.

Name

Currency

From Gross Amount

To Gross Amount

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

Connected Party Details

Customer Id

PTY210493117

Name

Total Gross Facility

Total Net Facility

Cash Cover

\$250,000.00

Approved Funded Sell Down

\$300,000.00

Approved Unfunded Sell Down

\$100,000.00

Facility Details:

No items to display.

Page 1 (0 of 0 items)

1

Create

Cancel

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

Write up

Screen (5 / 6)

Corporation

Filter

Type to filter

No Data Found

Hold

Back

Next

Save & Close

Cancel

- 1. Click the **add** icon.
The **Write Up** window is displayed.

Figure 3-57 Write Up

Writeup

Writeup Category * BOVR

Business overview

undo

redo

B

I

U

Text color

Font size - size -

bulleted list

numbered list

indent

outdent

H1

H2

More

Sample writeup

Create

Cancel

- 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

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

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

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

Write up Screen (5 / 6)

Corporation

Filter

Facility Purpose N Edit Remove

Sample Writeup

View complete writeup View documents View history

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

Write up

Screen (5 / 6)

Corporation

Filter

Type to filter

Facility Pricing Writeup

Edit

Remove

Sample writeup

View history

Print

View documents

Hold

Back

Next

Save & Close

Cancel

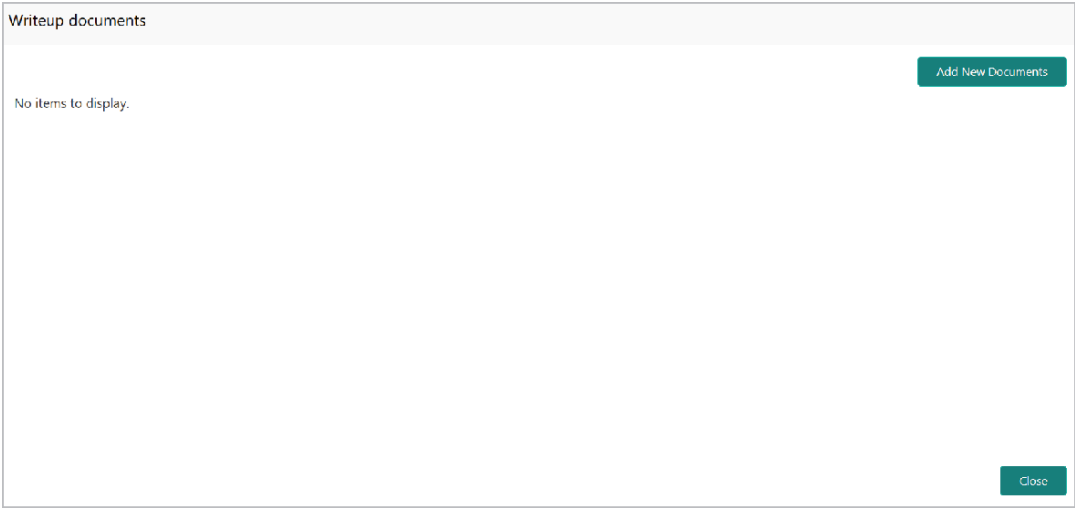
For information on fields in the **Write Up** page, refer the below table.

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 describes 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

Amendment Summary Screen (7 / 8)

Corporation

Party Information

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

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

Entities		Other Bank Facilities		Facilities	
0	Added	0	Total Facility	0	Total Takeover
0	Newly Added	0	Modified Facilities	0	Modified Facilities

Collaterals		Pricing	
0	Request For Revaluation	Interest	Charge
0	Request For Revaluation	Commission	
1	Added	0	Modified
0	Modified	0	Modified

► Pricing

► Entities

► Other Bank Facilities

► Facilities

► Collaterals

Hold Back Next Save & Close Cancel

- 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

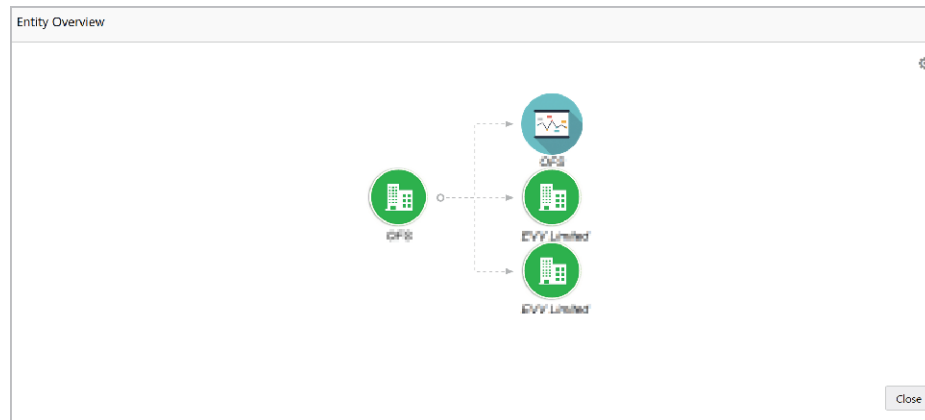
Industry Details

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

Close

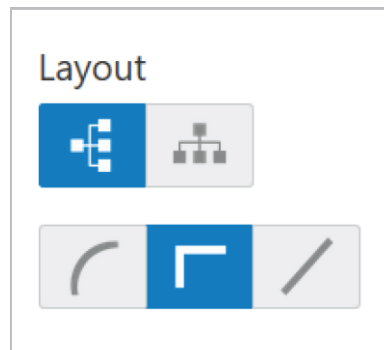
- Click **Close** to exit the Industry Details window.
- To view the overview of the party, click the entity overview icon in **Customer Information** section.

The **Entity Overview** window is displayed.

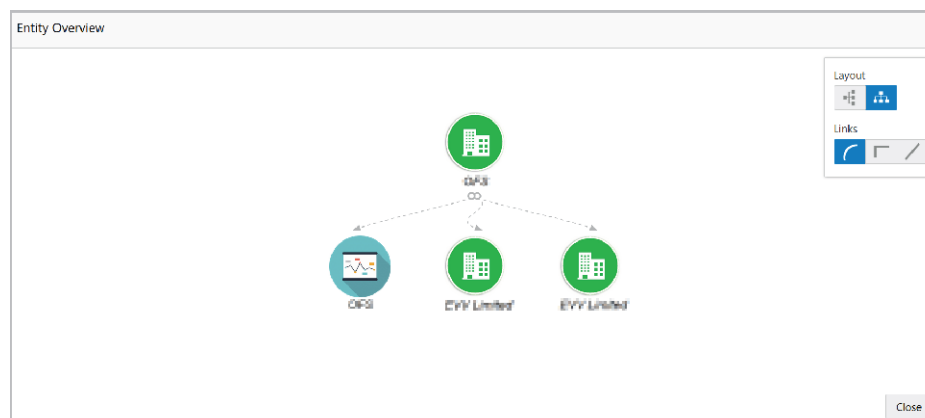
Figure 3-64 Entity Overview

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**

Comments

Screen (8 / 8)

B

I

U

F

A

- size - ▾

>

Enter text here...

Post

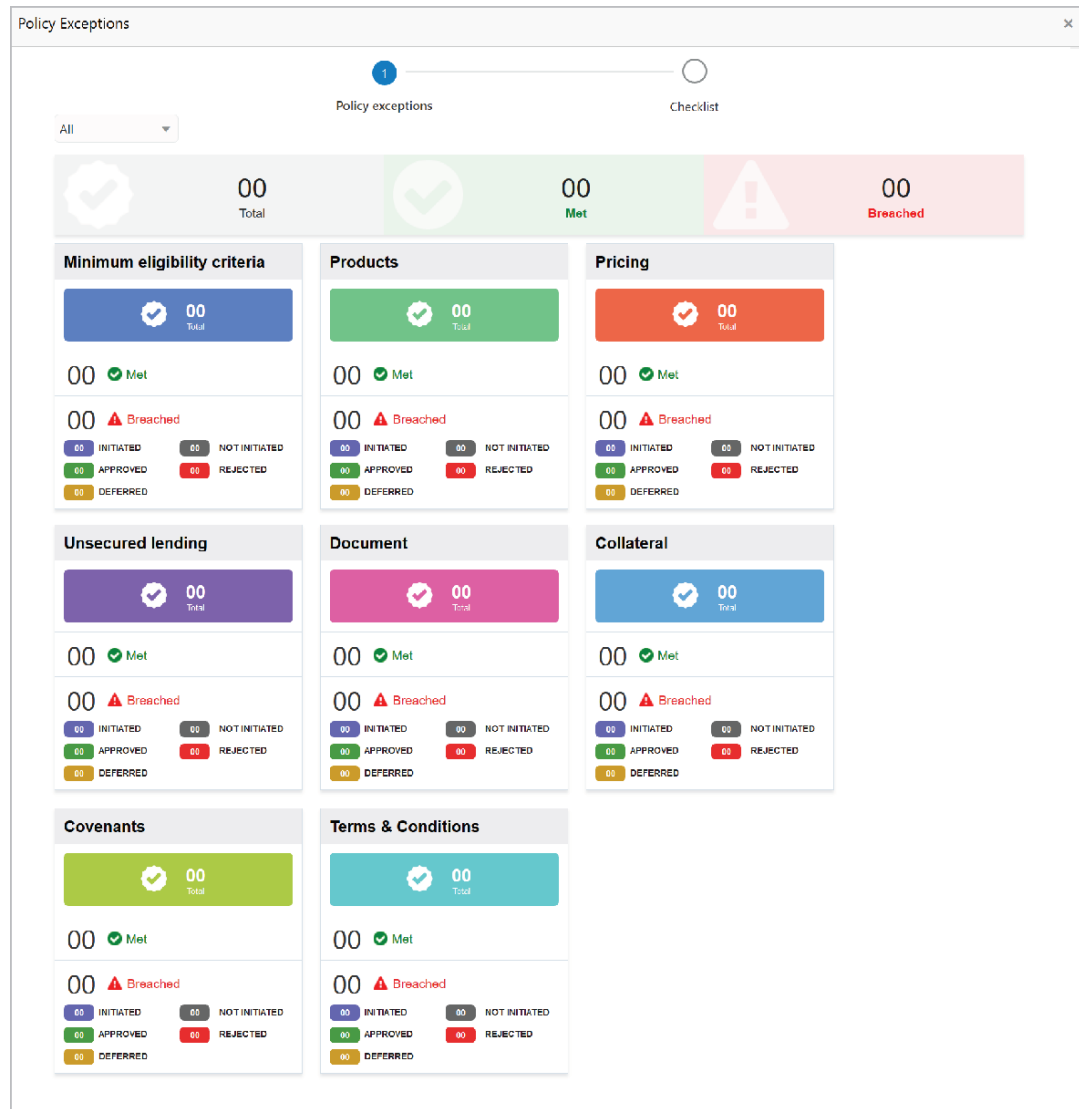
No items to display.

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.

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

Figure 3-69 Checklist

The screenshot shows a web interface for the 'Checklist' step of an amendment initiation process. At the top, a progress bar indicates the current step is '2 Checklist', with the previous step 'Policy exceptions' marked as complete. Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐ Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐ Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

Page 1 of 3 (1 - 20 of 46 items)

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

Amendment Summary Screen (2 / 4)

Party001

▶ Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

Amount
 0
Over utilization

Overdue
 0
Facility review overdue

Facility Covenants
 0
Breached

Facility T&c
 0
Breached

No Anomaly
 15
Facilities with no changes

Filter Show All List View Table View Facility Structure

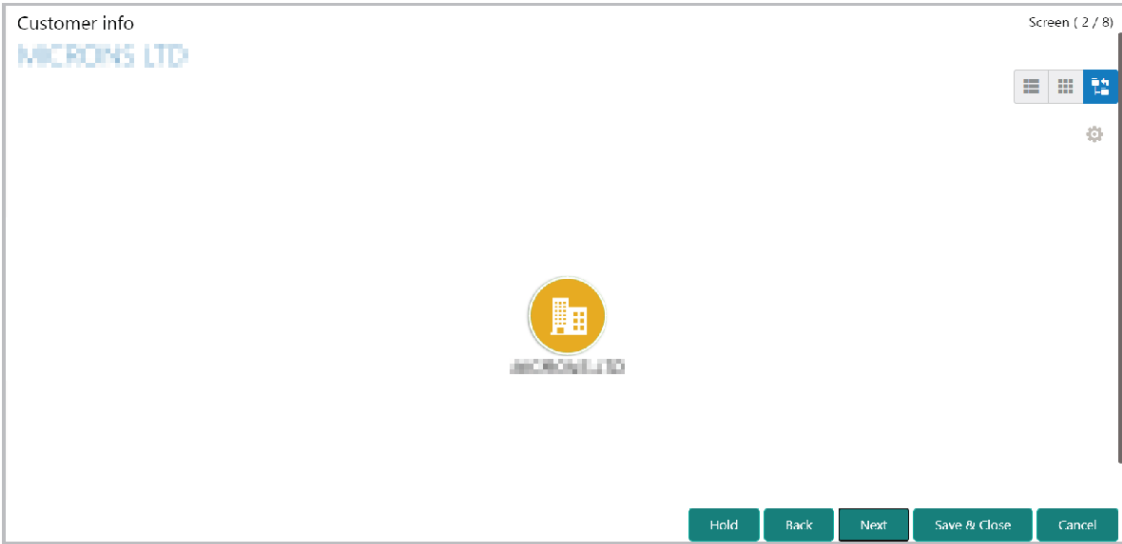
2233 NEW
Facility Id: **F20315600**
Facility Description: **Term Loan**
Requested Amount: **\$30,000.00**
Facility Category: **TL**
Product Type: **Non Funded**
Next Review Date: **20-11-30**

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

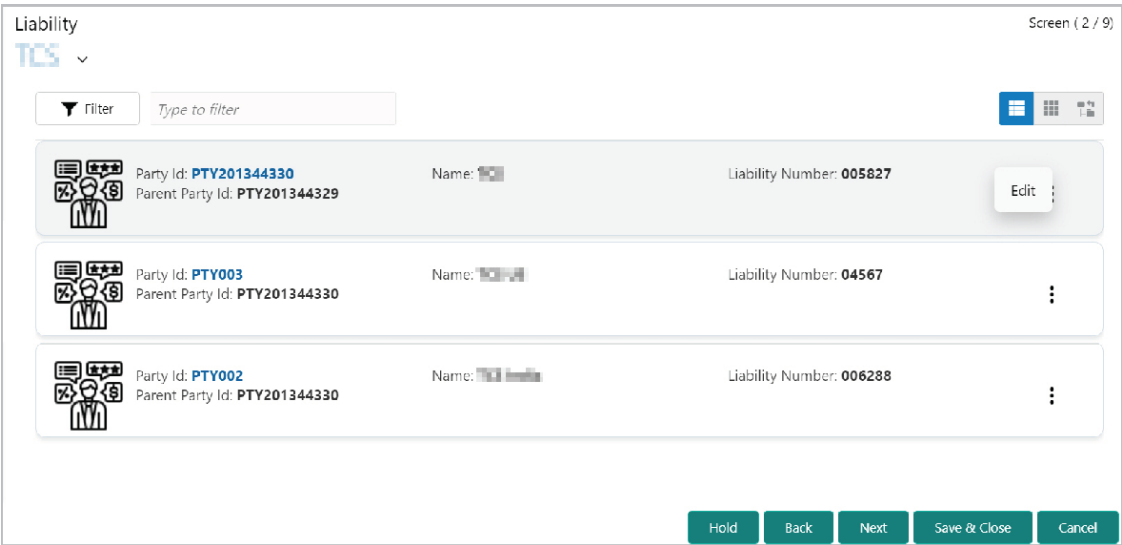


- 1. Refer [Amendment Initiation - Customer Info](#) for information on actions that can be performed in this page.
- 2. To go to the Liability page, click **Next**.

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

Other Bank Facilities Screen (3 / 8)

MICROSOFT LTD

Filter + ✎ 🗑

 **Facility Id:** EF20265305 **Outstanding Amount:** \$50,000.00 **Product Type:** Funded
Facility Category: Term Loan **Take Over:** Yes

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Hold Back Next Save & Close Cancel

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

Groupwise Exposure

Screen (4 / 8)

Filter

Type to filter

+

Total Gross Limit : \$50,000.00

Entity Name: Uniserve Bank

Currency: USD

Tenor: 24

Customer Name: OFSS

Approved Limit: \$50,000.00

Commitment Status: Committed

Relation: Borrower

Outstanding Limit Amount: \$10,000.00

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

Hold

Back

Next

Save & Close

Cancel

- 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

Connected Party Screen (5 / 8)

MICRONS LTD

Filter +

No items to display.

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

Hold Back Next Save & Close Cancel

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

Enrichment Screen (6 / 8)

Facilities Collaterals Covenants Terms & Conditions

Facilities Facility Transfer

Liability details

Filter + T List View Table View Facility Structure

2233	NEW	Facility Id: F20265871 Facility Description: Term Loan for OFSS	Requested Amount: \$1,000.00 Facility Category: TL	Product Type: Non Funded Next Review Date: 20-10-27	
0	NEW	Facility Id: F20265870 Facility Description:	Requested Amount: \$50,000.00 Facility Category: Term Loan	Product Type: Funded Next Review Date:	

Hold Back Next Save & Close Cancel

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

Write up Screen (7 / 8)

MICRONIS LTD

Filter +

Expanded view Tile view

No Data Found

Hold Back Next Save & Close Cancel

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**.

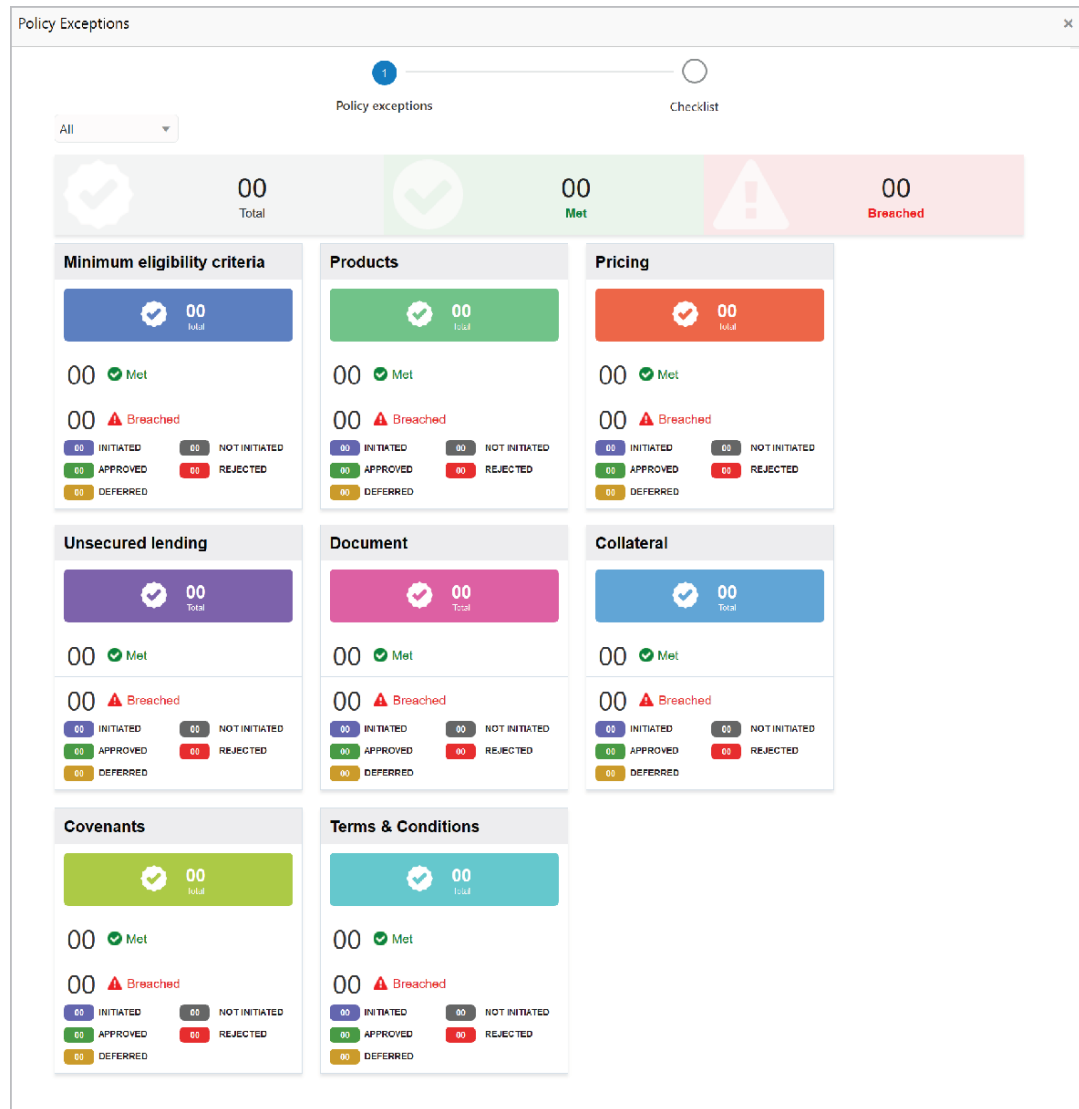
4.9 Amendment Enrichment - Comments

This topic describes information about Comments of the Amendment Enrichment.

Figure 4-10 Comments

The screenshot shows a web interface titled 'Comments' in the top left corner and 'Screen (8 / 8)' in the top right corner. The main area contains a rich text editor with a toolbar at the top featuring icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), text color (A), font size (dropdown), bulleted list, numbered list, decrease indent, increase indent, link, unlink, and a 'H1' heading icon. Below the toolbar is a text input area with the placeholder 'Enter text here...'. Underneath the input area is a green 'Post' button. Below the 'Post' button is a container showing 'No items to display.' At the bottom of the screen is a navigation bar with buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

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

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.

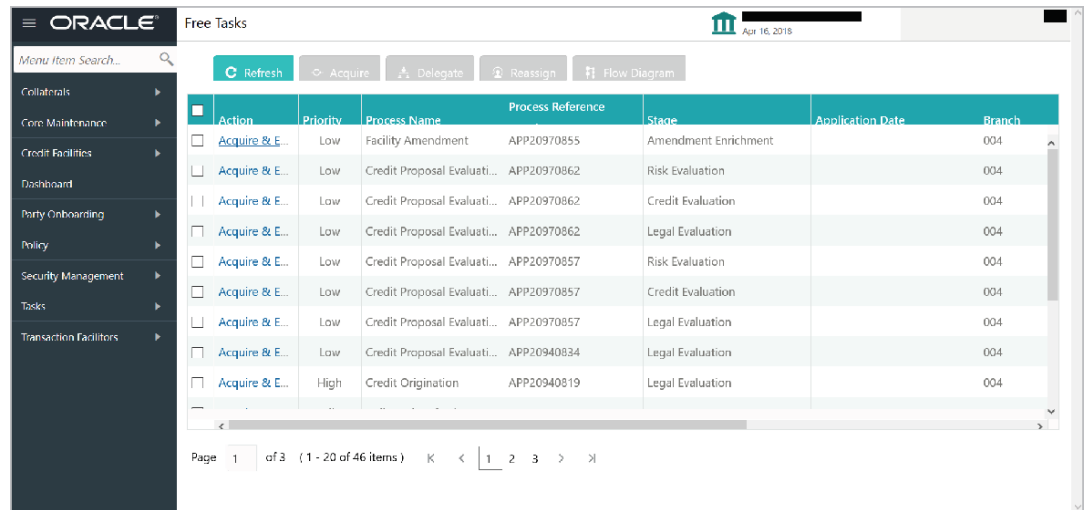
Information Available for User	Activities that can be performed by user
• Customer summary – Customer group Structure – Liability details – Facility details – Other bank facilities – Group wise exposure – Connected party details – Facility over utilized – Facility overdue – Breached covenants – Breached 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



The screenshot shows the Oracle Free Tasks interface. On the left is a navigation menu with categories like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilities. The main area is titled 'Free Tasks' and contains a table of tasks. Above the table are buttons for Refresh, Acquire, Delegate, Reassign, and Flow Diagram. The table has columns for Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The tasks listed are related to Facility Amendment, Credit Proposal Evaluation, and Credit Origination, with various stages like Amendment Enrichment, Risk Evaluation, Credit Evaluation, and Legal Evaluation. The bottom of the interface shows a pagination bar indicating 'Page 1 of 3 (1 - 20 of 46 items)'.

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐ Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐ Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

- 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

Amendment Summary Screen (2 / 4)

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

Amount
 0
Over utilization

Overdue
 0
Facility review overdue

Facility Covenants
 0
Breached

Facility T&C
 0
Breached

No Anomaly
 15
Facilities with no changes

Filter Type to filter Show All List View Table View Facility Structure

2233 NEW
Facility Id: **F20315600**
Facility Description: **Term Loan**

Requested Amount: **\$30,000.00**
Facility Category: **TL**

Product Type: **Non Funded**
Next Review Date: **20-11-30**

Hold Back Next Save & Close Cancel

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

The screenshot displays the 'Credit Evaluation' interface for 'Liberty71234'. It is divided into two main sections: 'Quantitative Analysis' and 'Qualitative Analysis'. The 'Quantitative Analysis' section contains five tiles: 'Creditor Analysis', 'Debtor Analysis', 'Global Economic', 'Domestic Economic', and 'Sector Analysis'. Each tile has an 'Evaluate' button and 'Edit' and 'Comments' icons at the bottom. The 'Qualitative Analysis' section is currently empty. At the bottom right, there are navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

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

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

The screenshot shows a 'Credit Evaluation' dashboard for 'Lending71234'. It is divided into two main sections: 'Quantitative Analysis' and 'Qualitative Analysis'. Under 'Quantitative Analysis', there are two cards: 'Creditor Analysis' with a score of 6 (green circle) and 'Debtor Analysis' with a score of 9 (orange circle). Each card has 'Edit' and 'Comments' icons at the bottom. At the bottom of the dashboard, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen (3 / 4)'.

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

Figure 5-7 Creditor Analysis

> Creditor Analysis

Creditor Details

Creditor aging

No data to display

Top Suppliers

No data to display

< Previous Category Next Category >

Total Score 0

Profitability Score 0

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

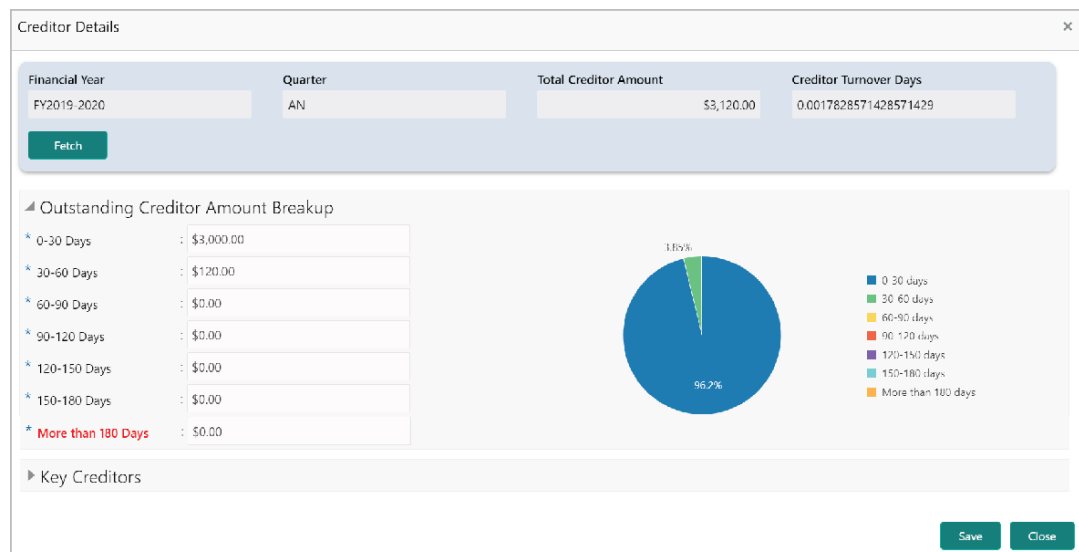
Yes

No

Comment

Cancel Save

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

Figure 5-8 Creditor Details

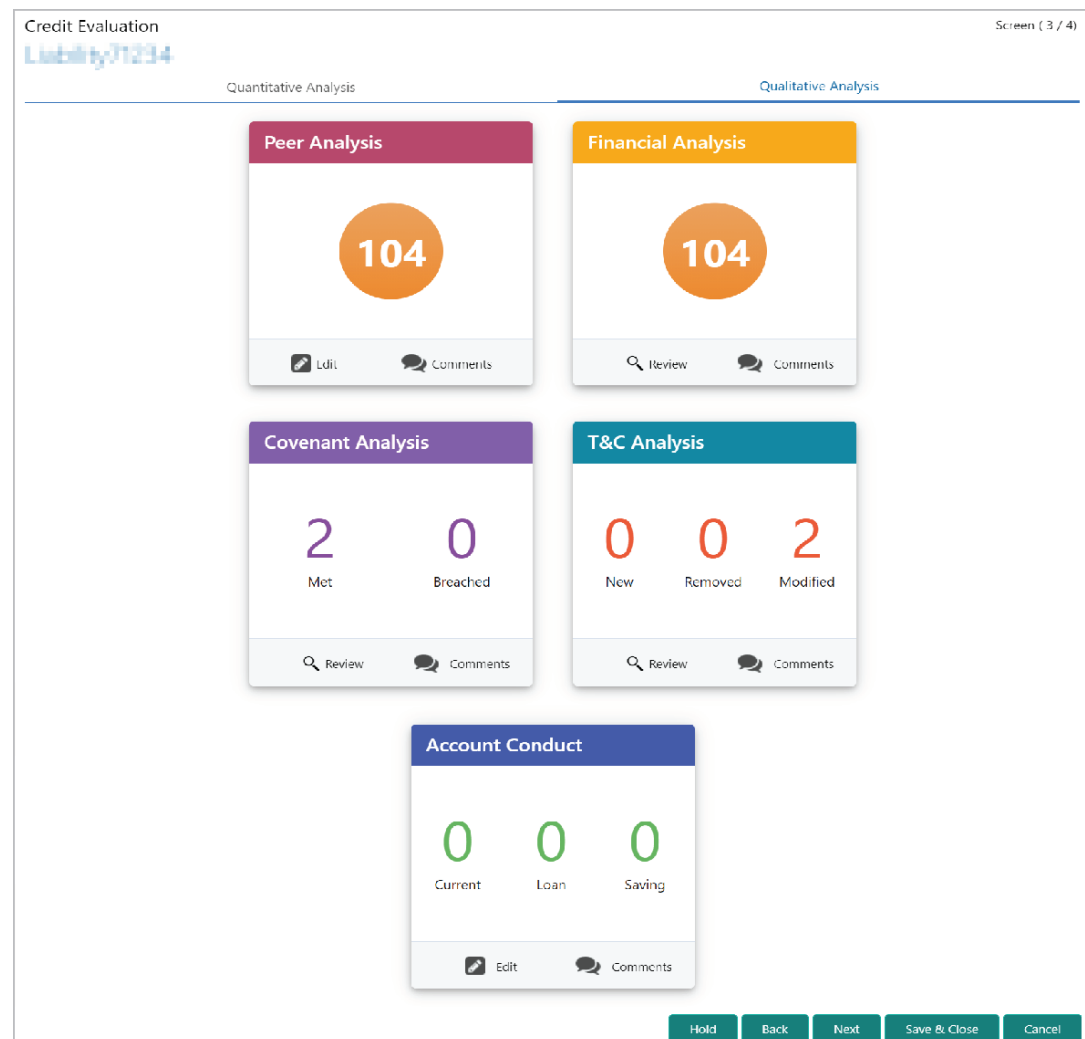
For information on fields in the **Creditor Details** page, refer the below table.

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 .

- After performing the quantitative analysis, click **Qualitative Analysis** tab.
The **Qualitative Analysis** page is displayed.

Figure 5-9 Qualitative Analysis



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

Figure 5-10 Account Overviiw

Corporation > Account Conduct

Account OverView

Current Accounts		Loan Accounts		Deposit Accounts	
Refresh	Add	View	Edit	Delete	
Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance
489022244	USD	45000000000	3000000000		2000000000000

< | >

Page 1 of 1 (1 of 1 items) K < [1] > X

Comment

B I U T A - size -
[List Icons]
H1 H2
[Link Icon] [Unlink Icon]
>

Post

No items to display.

Close

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

Current Account Performance Details

Current Account No *

489022244

Currency *

USD

Average Debit Balance *

\$3,000,000,000.00

Current Balance

\$2,000,000,000,000.00

Branch

004

Average Credit Balance *

\$45,000,000,000.00

Limit

No Of Excess In 6 Months

0

OK

Clear

Cancel

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

Loan Account Performance Details

Loan Account No *

3245343

Sanctioned Amount *

\$450,000,000.00

EMI Paid

\$300,000,000.00

Balance Outstanding

\$150,000,000.00

Currency *

USD

Tenor (In Months)

30

EMI Remaining

\$12.00

Discrepancy

☐

OK

Clear

Cancel

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

Deposit Account Performance Details

Deposit Account No *
9000000022

Branch
004

Balance
\$5,000,000,000.00

Account Type *
Savings

Currency
USD

OK Clear Cancel

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

ACME Corporation > Peer Analysis

Period
Quarter

Select Customer

Score
0

History

Ratio	Benchmark	Value
No data to display.		

Comment

↶ ↷ B I U T A - size -

Enter text here...

Post

No items to display.

Close

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

ACME Corporation > Financial Analysis

Period Quarter

Score

0

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

Comment

Close

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

ACME Corporation > Covenant Analysis

N.A.
No Of New Covenants Proposed

N.A.
No Of Existing Covenants

New Covenant Proposed

No items to display.

Page 1 (0 of 0 items) < 1 >

Existing Covenant Past Performance

No items to display.

Comment

Enter text here...

Post

No items to display.

Close

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

ACME Corporation > T&C Analysis

0

No Of New T&C Proposed

0

No Of Existing T&C Compliance

New Terms And Conditions Proposed

Filter

Type to filter

×

☰

☷

No items to display.

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

K

<

>

X

Existing Terms & conditions compliance

Filter

Type to filter

×

☰

☷

No items to display.

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

K

<

>

X

Comment

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- size -

☑

☰

☷

☰

☷

☰

☷

☰

☷

H1

H2

↶

↷

Enter text here...

Post

No items to display.

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.

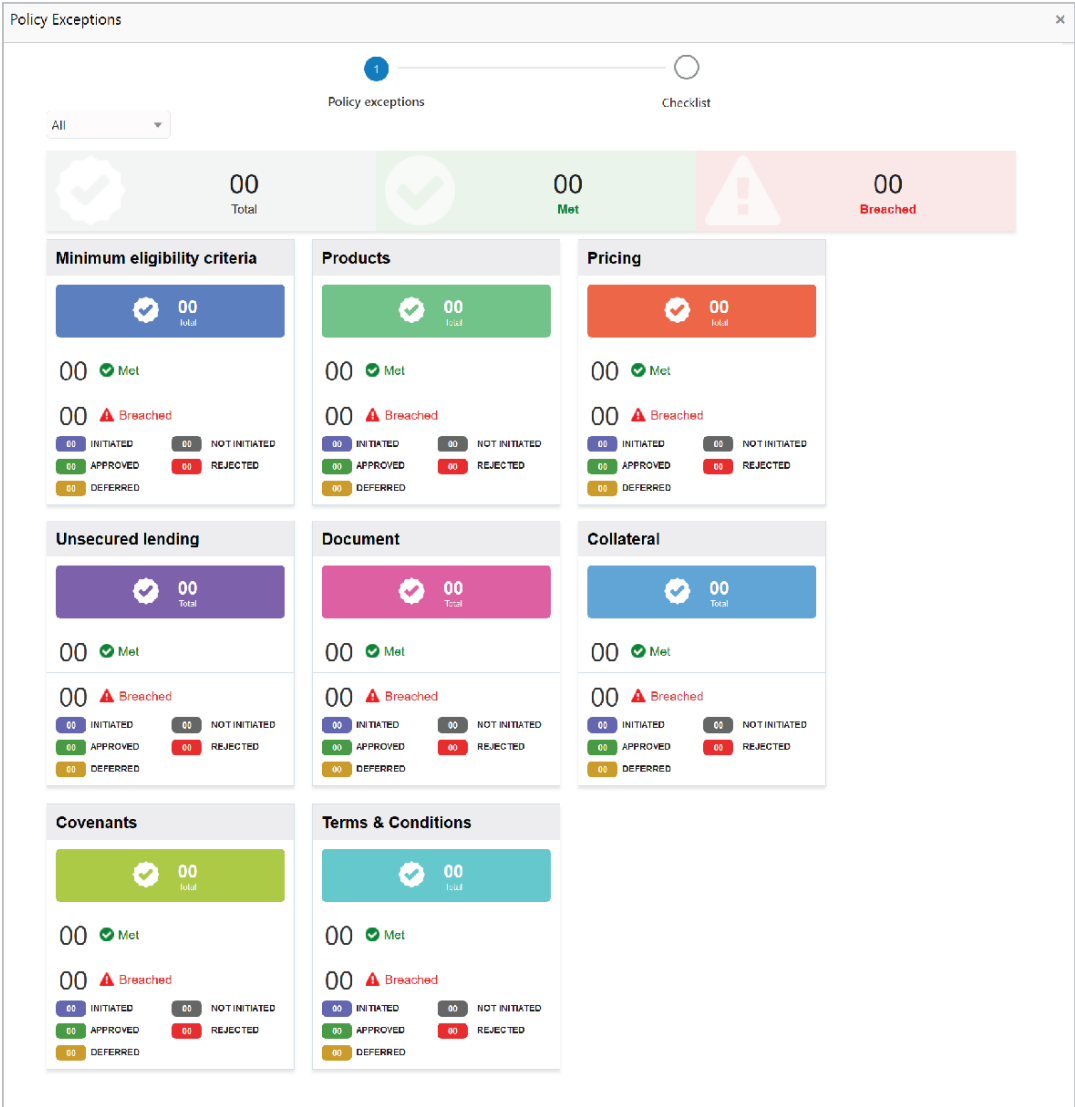
Figure 5-18 Comments

The screenshot shows a web interface titled "Comments" in the top left corner and "Screen (8 / 8)" in the top right corner. The main area contains a rich text editor with a toolbar at the top featuring icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), text color (A), font size (size), bulleted list, numbered list, decrease indent, increase indent, link, unlink, and a right arrow. Below the toolbar is a large text input area with the placeholder text "Enter text here...". Underneath the input area is a green "Post" button. Below the "Post" button is a box containing the text "No items to display." At the bottom of the window is a navigation bar with buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

The screenshot shows a web interface for the 'Checklist' step. At the top, a progress bar indicates the current step is '2 Checklist', with the previous step 'Policy exceptions' being inactive. Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐ Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐ Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

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.

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

Figure 5-23 Amendment Summary

Amendment Summary Screen (2 / 4)

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

Amount
 0
Over utilization

Overdue
 0
Facility review overdue

Facility Covenants
 0
Breached

Facility T&c
 0
Breached

No Anomaly
 15
Facilities with no changes

Filter Show All List View Table View Facility Structure

2233 NEW
Facility Id: **F20315600**
Facility Description: **Term Loan**

Requested Amount: **\$30,000.00**
Facility Category: **TL**

Product Type: **Non Funded**
Next Review Date: **20-11-30**

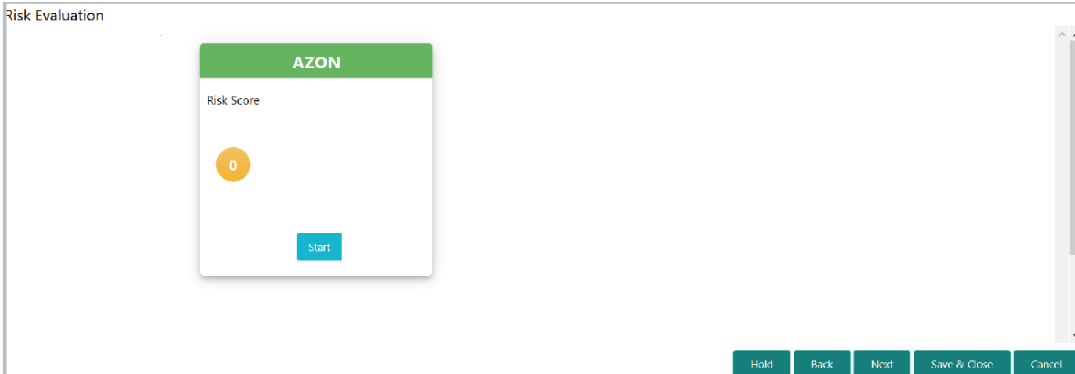
Hold Back Next Save & Close Cancel

Note

Refer [Amendment Initiation - Amendment Summary](#) on actions that can be performed in Amendment Summary page.

- Upon clicking **Next** in the Amendment Summary page.
The **Risk Evaluation** page is displayed.

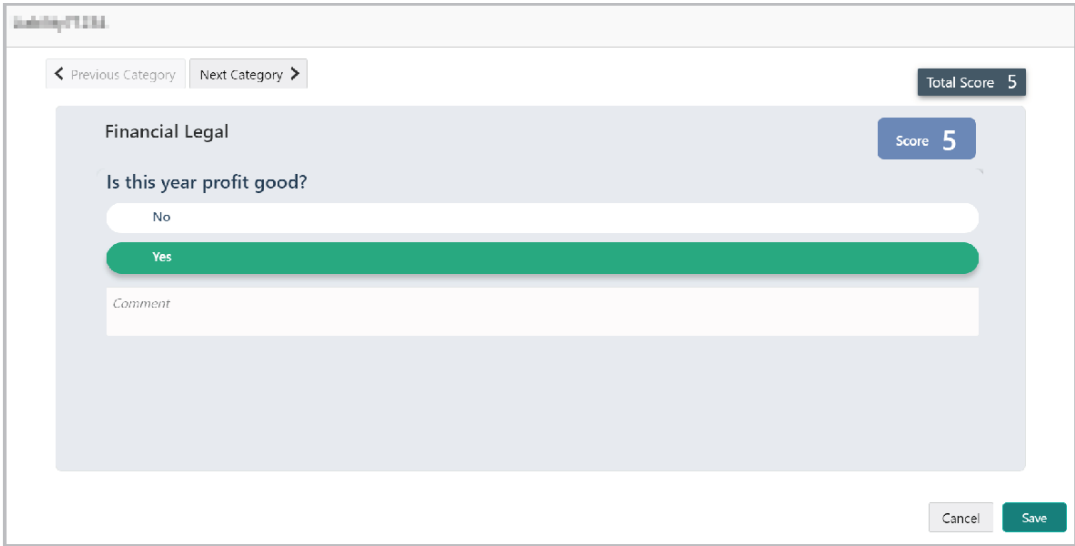
Figure 5-24 Risk Evaluation



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.

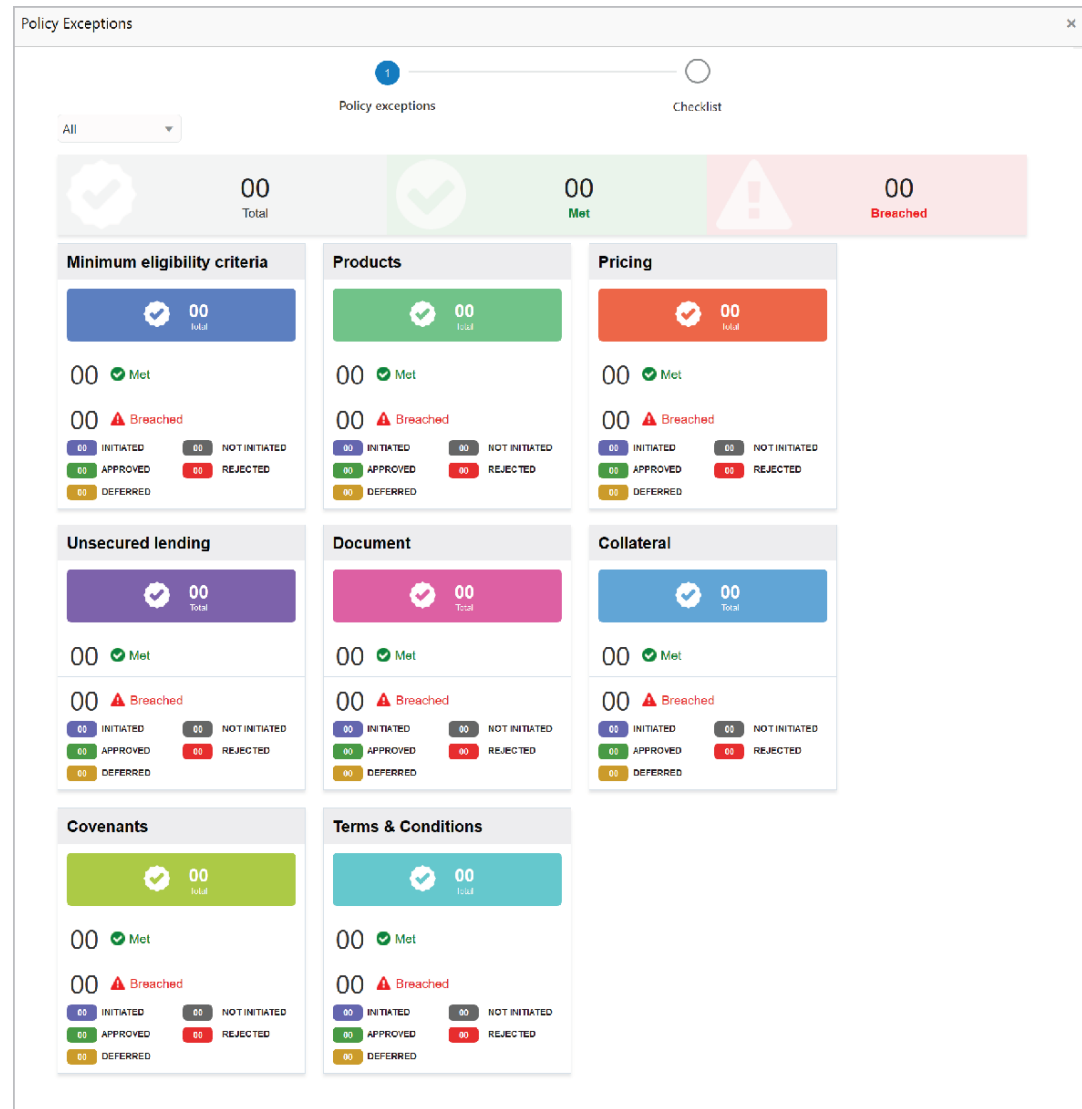
Figure 5-26 Comments

The screenshot shows a web interface titled "Comments" in the top left corner and "Screen (8 / 8)" in the top right corner. The main area contains a rich text editor with a toolbar at the top featuring icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), font color (A), font size (size), bulleted list, numbered list, decrease indent, increase indent, link, unlink, and a right arrow. Below the toolbar is a text input area with the placeholder text "Enter text here...". Underneath the input area is a green "Post" button. Below the "Post" button is a box containing the text "No items to display." At the bottom of the screen, there is a row of buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

The screenshot shows a web interface for the 'Checklist' step. At the top, a progress bar indicates the current step is '2 Checklist', with '1 Policy exceptions' completed. Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

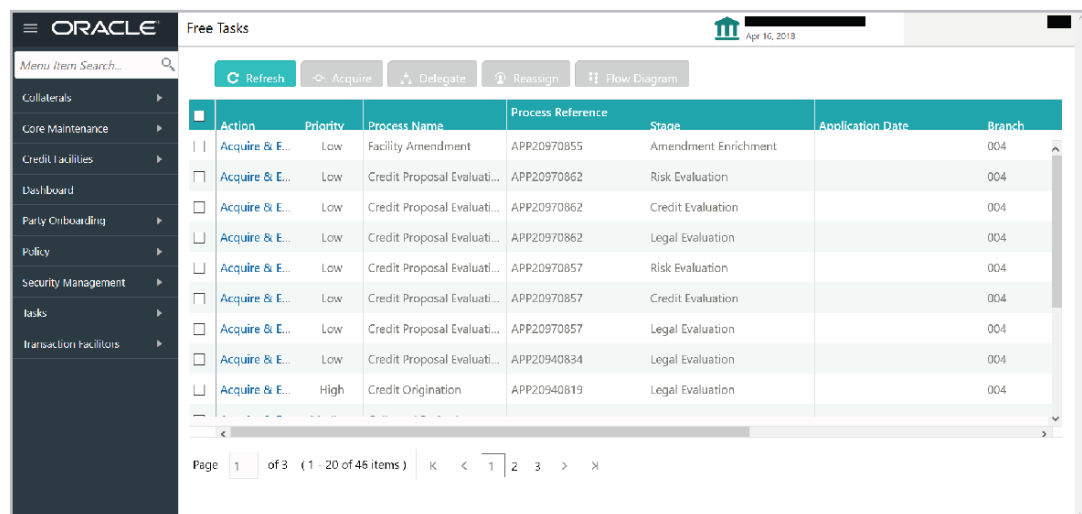
This topic provides systematic instructions about the KYC Check of the Credit Amendment.

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



Action	Priority	Process Name	Process Reference	State	Application Date	Branch
☐ Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐ Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

Page 1 of 3 (1 - 20 of 45 items) K < 1 2 3 > X

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

Amendment Summary Screen (2 / 4)

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

Amount
 0
Over utilization

Overdue
 0
Facility review overdue

Facility Covenants
 0
Breached

Facility T&c
 0
Breached

No Anomaly
 15
Facilities with no changes

Filter Show All List View Table View Facility Structure

2233 NEW

Facility Id: **F20315600**
Facility Description: **Term Loan**

Requested Amount: **\$30,000.00**
Facility Category: **TL**

Product Type: **Non Funded**
Next Review Date: **20-11-30**

Hold Back Next Save & Close Cancel

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

KYC

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

Verification Date : KYC Method :

Hold Back Next Save & Close Cancel

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

Report Received ☒

Verification Date: Jun 1, 2020

Effective Date: Jun 1, 2020

KYC Method: Field Verification

KYC Status *: Verified

Create Cancel

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

KYC

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

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

Hold Back Next Save & Close Cancel

- 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

Profitability

Score 3

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

Yes

No

Comment

Total Score 9

Cancel Save

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

KYC

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

Hold Back Next Save & Close Cancel

- 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

Comments Screen (8 / 9)

Enter text here...

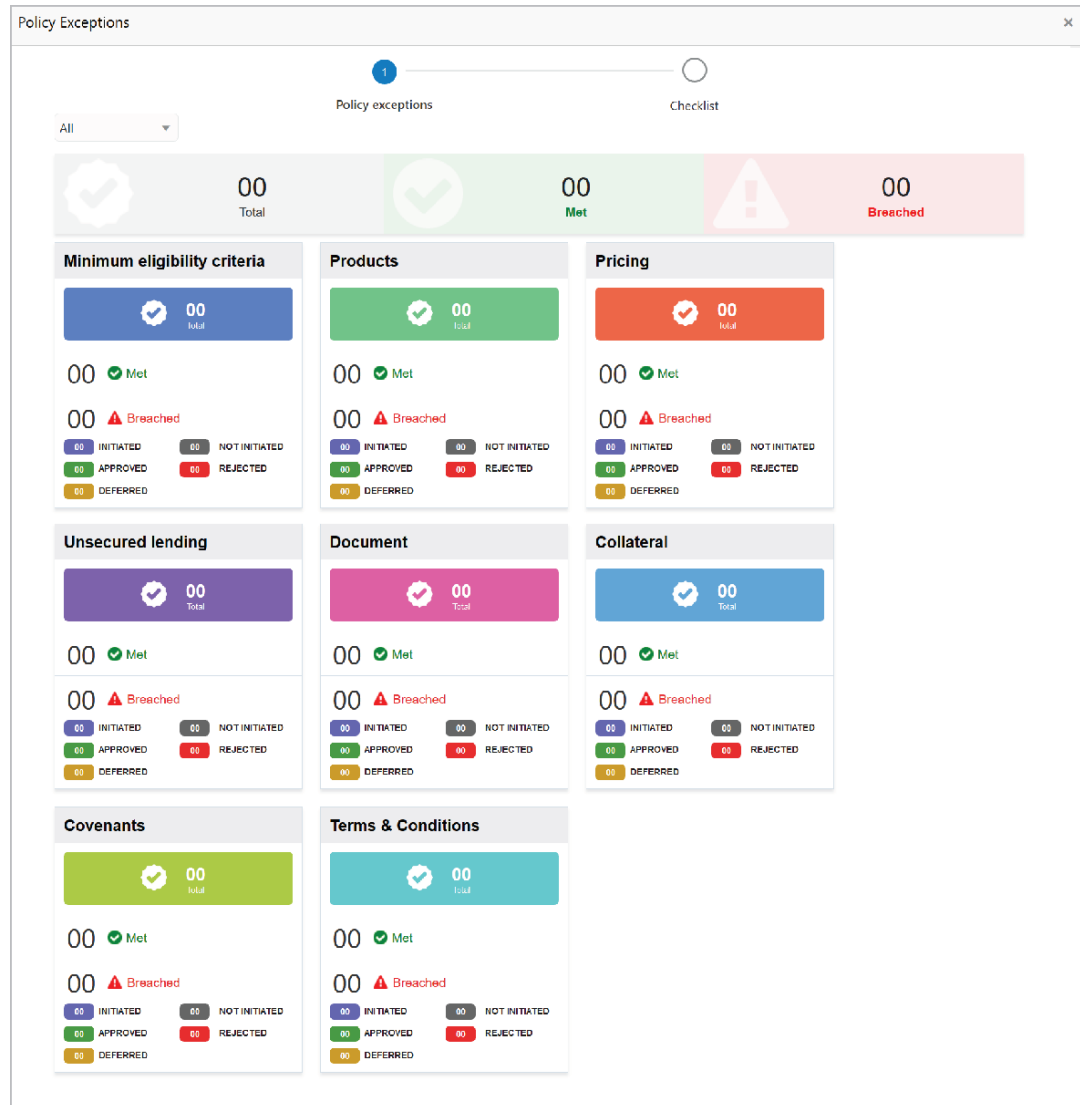
Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

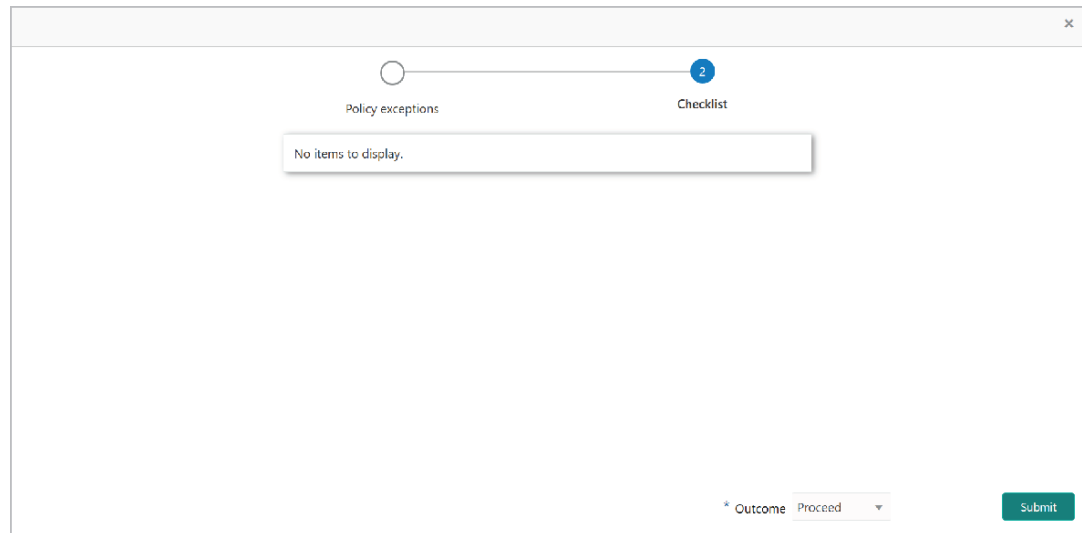
Figure 6-10 Policy exceptions



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

Policy exceptions Checklist

No items to display.

* Outcome Proceed ▼ Submit

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

The screenshot shows the Oracle Free Tasks interface. On the left is a navigation menu with items like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilities. The main area is titled 'Free Tasks' and contains a table of tasks. The table has columns for Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The tasks listed are all for 'Acquire & Edit' with various process names and references. The interface also includes a search bar, a refresh button, and pagination controls at the bottom.

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

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 provides systematic instructions about Amendment Summary of the Amendment Structuring.
 - [Amendment Structuring- Proposal Structuring](#)
This topic describes information about Proposal Structuring of the Amendment Structuring.
 - [Amendment Structuring -Write Up](#)
This topic describes 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 provides 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

Amendment Summary Screen (2 / 4)

Party001

▶ Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

Amount

0
Over utilization

Overdue

0
Facility review overdue

Facility Covenants

0
Breached

Facility T&C

0
Breached

No Anomaly

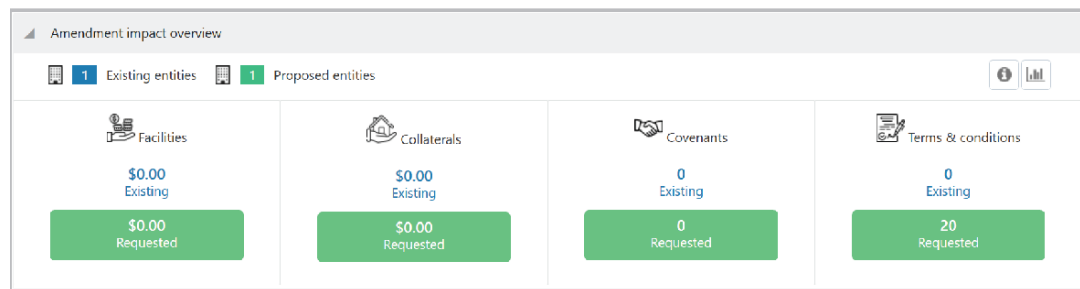
15
Facilities with no changes

Filter Show All List View Table View Facility Structure

2233 NEW
Facility Id: **F20315600**
Facility Description: **Term Loan**
Requested Amount: **\$30,000.00**
Facility Category: **TL**
Product Type: **Non Funded**
Next Review Date: **20-11-30**

Hold Back Next Save & Close Cancel

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

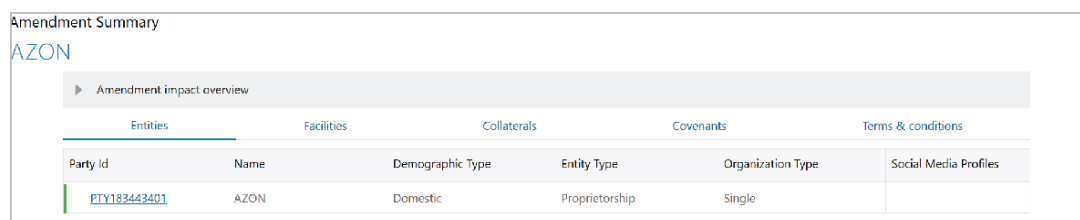
Figure 7-4 Amendment Impact Overview

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

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

The **Entity Details** window is displayed.

Figure 7-6 Entity Details

The screenshot shows the 'Entity Details' form. On the left is a sidebar menu with 'Entity De...' at the top, followed by 'Customer Profile', 'Financial Profile', 'Projections', 'StakeHolders', and 'Assets'. The main content area is titled 'Demographic Details' and contains a 'Basic Info' tab. Below this is the 'Company Details' section with a grid of fields: Registration Number, Company Name, Type Of Company, Geographical Spread, Place Of Incorporation, Incorporated Date, Established Date, RM Id, Company Web site, Facebook URL, Twitter URL, Employee Strength, No. Of Years In Business, No. Of Companies In the, Country of Risk, and Is Blacklisted?. A 'Close' button is at the bottom right.

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

Table 7-2 Entity Details

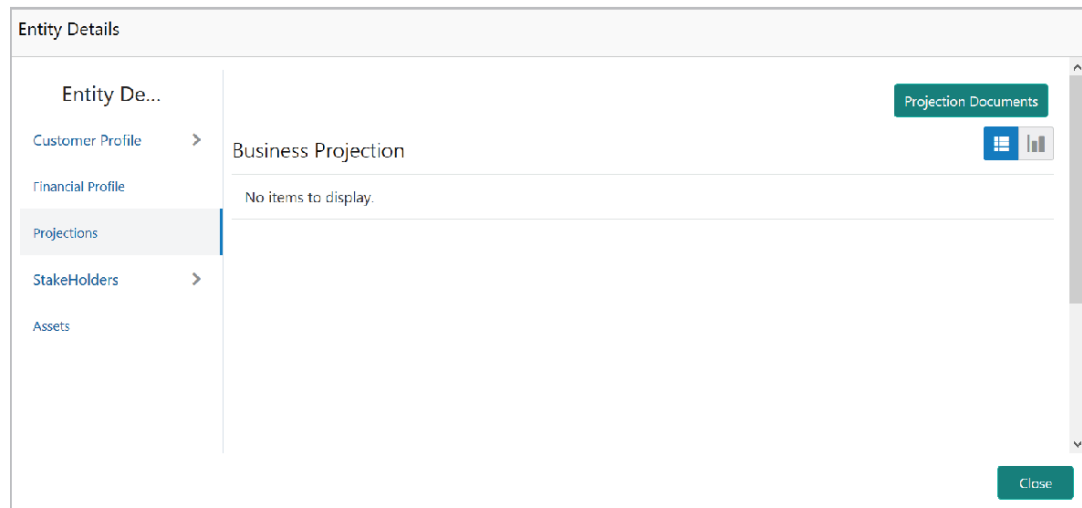
Fields	Description
Address	To view the entity's address and industry information, click the Address and the Industry tabs respectively.
Right arrow	To view the business details, click the right arrow next to the Customer Profile menu and select the Business sub-menu.

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

Figure 7-7 Entity Details

The screenshot shows the 'Entity Details' form with the 'Financial Profile' section selected in the sidebar. The main content area displays 'Financial Profile' with a 'Financial Documents' button in the top right. Below the title, it says 'No items to display.' and shows a bar chart icon. A 'Close' button is at the bottom right.

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

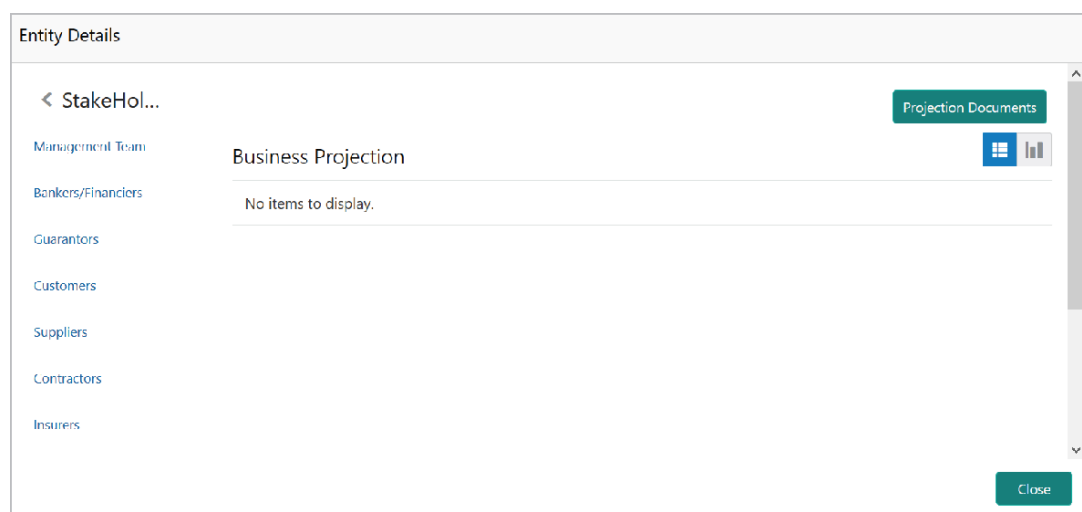
Figure 7-8 Entity Details

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.

- 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

Amendment Summary

AZON

Amendment impact overview

Entities Facilities **Collaterals** Covenants Terms & conditions

Collaterals Amendment Summary

Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

Filter Type to filter x Show all

Collateral Id: FC200406184
Collateral Type: Ship
Charge Hierarchy: 1
Valuation Date:
Valuation Amount: \$2,000,000,000,000,000.00
Collateral Details: Collateral for working capital loan

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

Hold Back Next Save & Close Cancel

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

Amendment Summary
AZON

Amendment impact overview

Entities Facilities Collaterals **Covenants** Terms & conditions

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
		2	0

Filter Type to filter x Show All

Linked Facility: F2097887
Linkage Sub-Type: Term Loan
Covenant Id: CVT20972222

Description: Covenant for wo ...
Classification: EXTERNAL
Covenant Type: Operating Activity

Target Type: PERCENTAGE
Target Condition: Greater Than
Target Value: 60

Last Check Value:
Last Check Result:
Next Check Date:

Hold Back Next Save & Close Cancel

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

Amendment Summary
AZON

Amendment impact overview

Entities Facilities Collaterals Covenants **Terms & conditions**

Terms & conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

Filter Type to filter x Show All

No items to display.

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

Hold Back Next Save & Close Cancel

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.

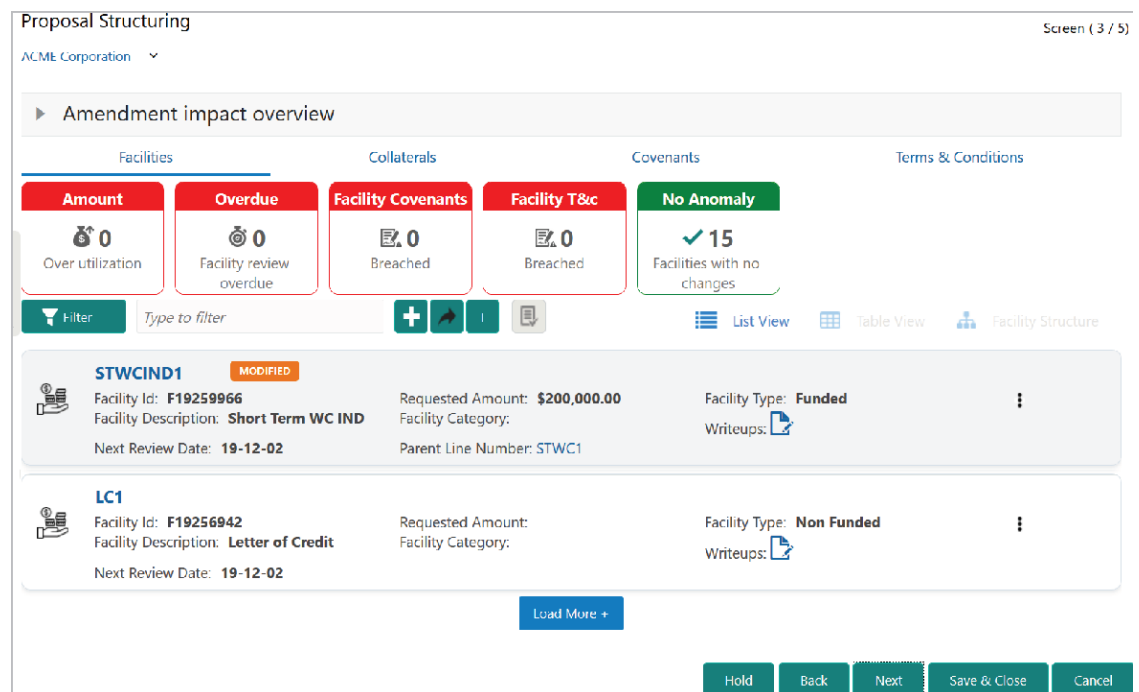
7.3 Amendment Structuring- Proposal Structuring

This topic describes information 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


Proposal Structuring Screen (3 / 5)

ACME Corporation

► Amendment impact overview

Facilities Collaterals Covenants Terms & Conditions

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

Over utilization Facility review overdue Breached Breached No Anomaly

✓ 15 Facilities with no changes

Filter Type to filter + -

List View Table View Facility Structure

STWCIND1 MODIFIED

Facility Id: F19259966 Requested Amount: \$200,000.00 Facility Type: **Funded**

Facility Description: **Short Term WC IND** Facility Category: Writeups: 

Next Review Date: 19-12-02 Parent Line Number: STWC1

LC1

Facility Id: F19256942 Requested Amount: Facility Type: **Non Funded**

Facility Description: **Letter of Credit** Facility Category: Writeups: 

Next Review Date: 19-12-02

[Load More +](#)

Hold Back **Next** Save & Close Cancel

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

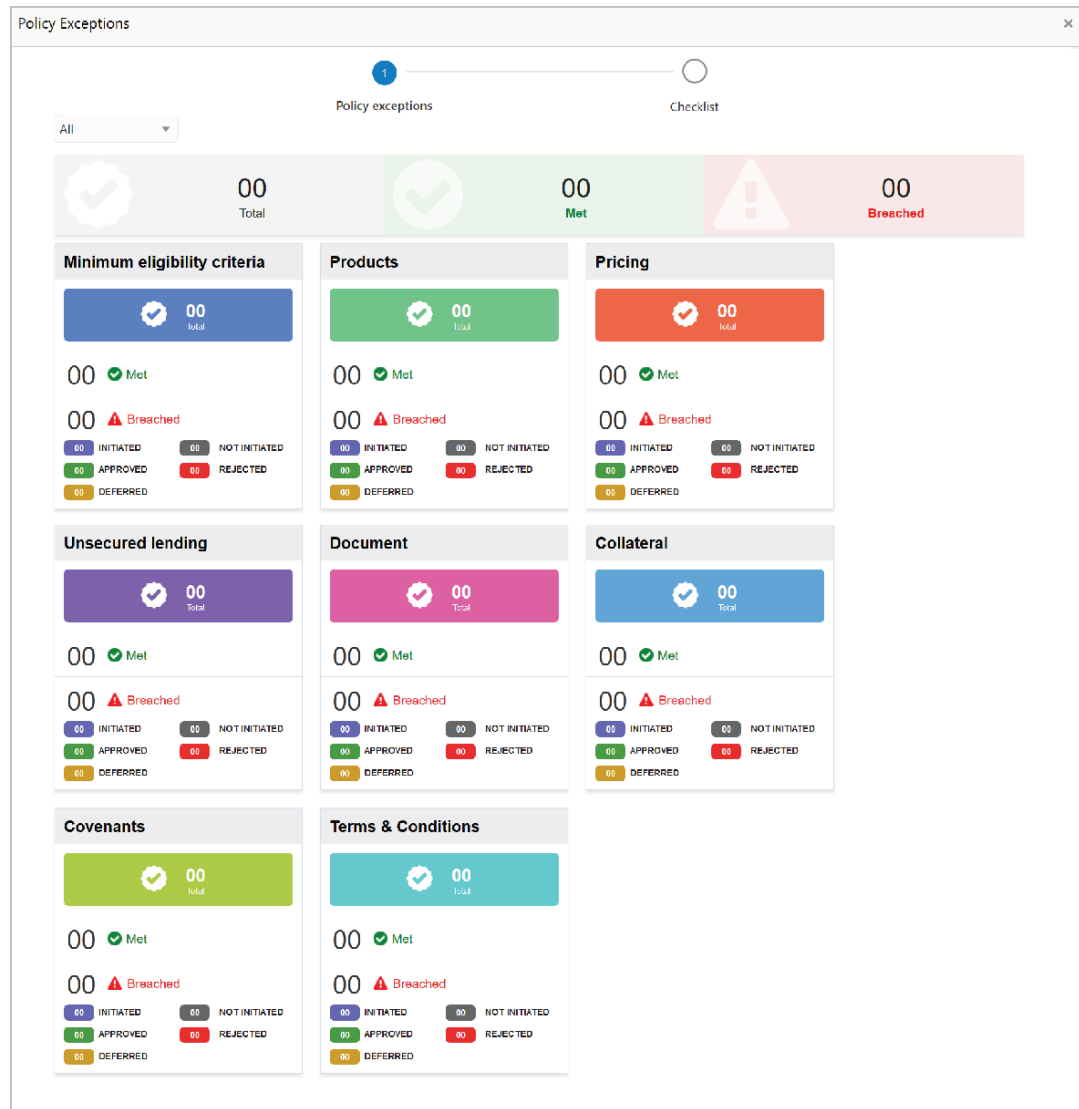
[illegible]

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

The screenshot shows a modal window titled "Checklist" with a close button (X) in the top right corner. At the top, there is a progress bar with two steps: "Policy exceptions" (indicated by a white circle) and "Checklist" (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says "No items to display." At the bottom right, there is a dropdown menu labeled "Outcome" with "Proceed" selected, and a green "Submit" button.

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 instructions 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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐ Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐ Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

Page 1 of 3 (1 - 20 of 46 items)

- 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

Amendment Summary Screen (2 / 4)

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

Amount
0
Over utilization

Overdue
0
Facility review overdue

Facility Covenants
0
Breached

Facility T&c
0
Breached

No Anomaly
15
Facilities with no changes

Filter Type to filter Show All List View Table View Facility Structure

2233 NEW

Facility Id: **F20315600** Requested Amount: **\$30,000.00** Product Type: **Non Funded**
Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-11-30**

Hold Back Next Save & Close Cancel

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

Approval

Screen (3 / 5)

Corporation

Amendment impact overview

Facilities

Collaterals

Covenants

Terms & conditions

Amount

0

Over utilization

Overdue

0

Facility review overdue

Facility Covenants

0

Breached

Facility T&c

0

Breached

No Anomaly

15

Facilities with no changes

Filter

Type to filter

List View

Table View

Facility Structure

STWCIND1

MODIFIED

Facility Id: F19259966

Facility Description: Short Term WC IND

Next Review Date: 19-12-02

Requested Amount: \$200,000.00

Facility Category:

Parent Line Number: STWC1

Facility Type: Funded

Writeups:

Hold

Back

Next

Save & Close

Cancel

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.

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Figure 9-5 Approve Facility



Line Number: 1

Facility Description: WORKCAP1

Requested Amount:

Facility Category: WORKING CAPITAL FINANCE

Product Type: Funded

Approved Amount: \$90,000,000.00

Comments

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B

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A

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☰

☷

H1

H2

GO

>

Enter text here...

Post

06 Apr '20

Proposal Approval

Approved

Approve

Cancel

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

Comments

Screen (8 / 8)

B

I

U

T

A

- size -

Enter text here...

Post

No items to display.

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

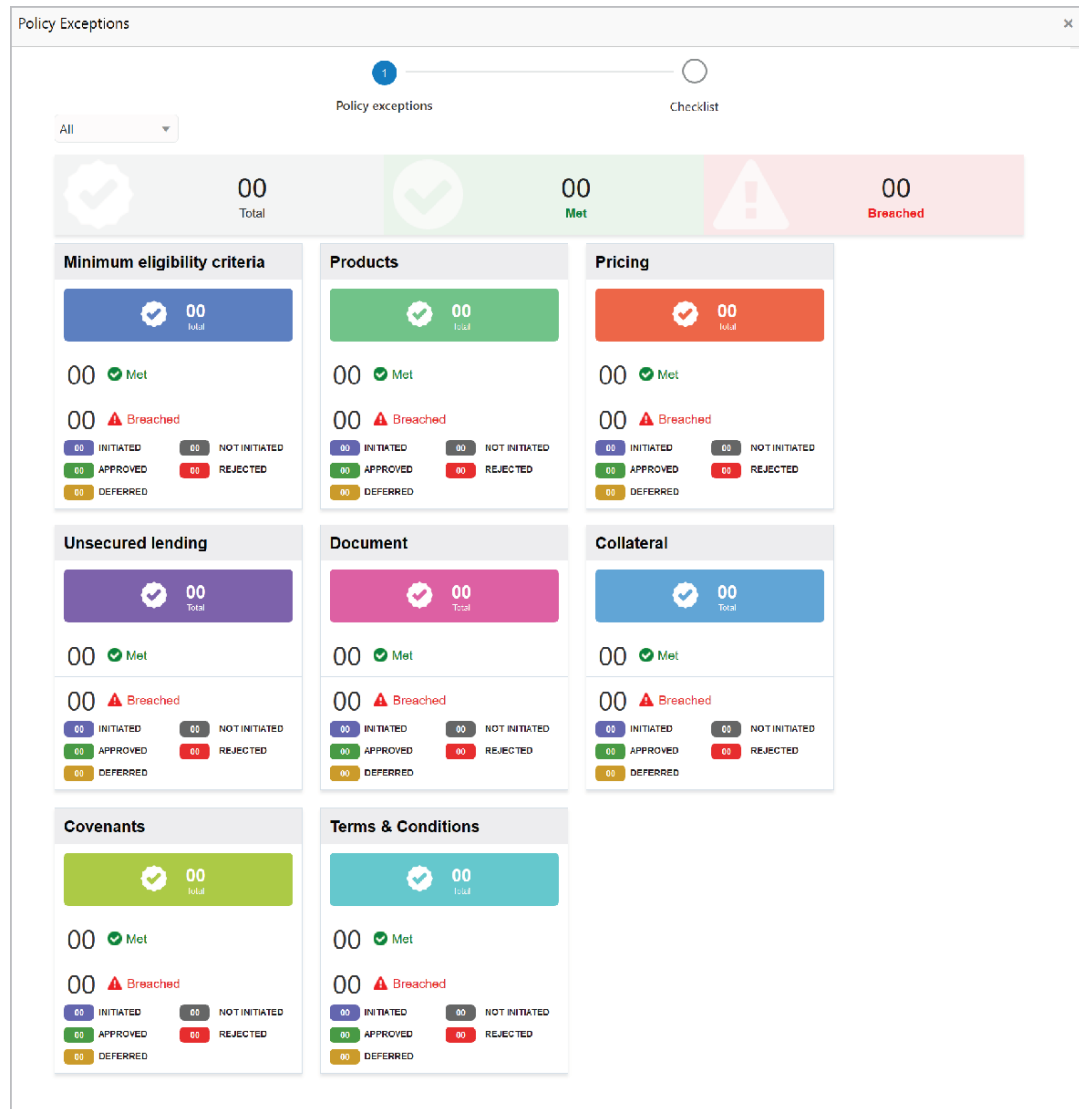
Table 9-3 Comments

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**.

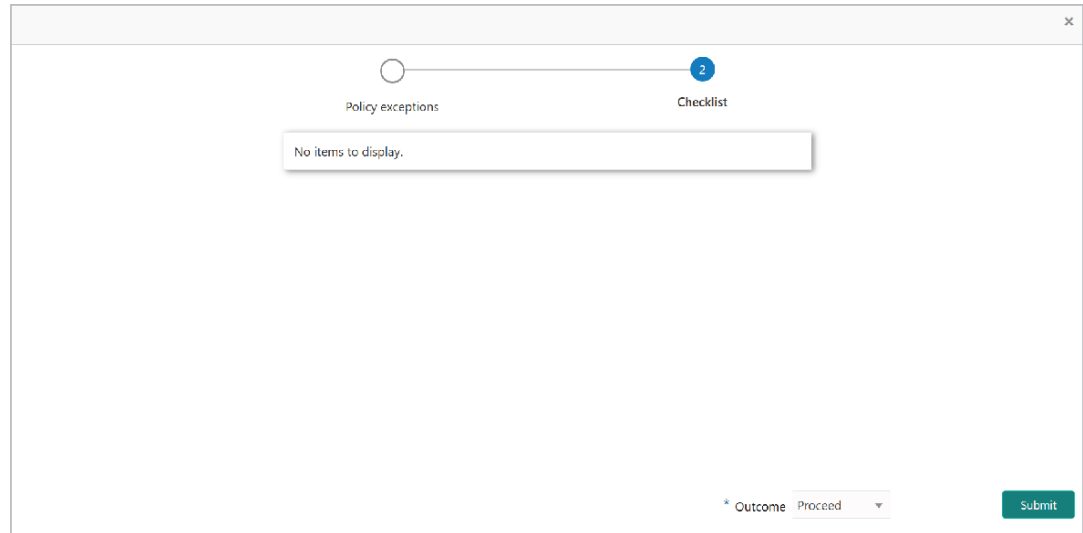
The **Policy exceptions** window is displayed.

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

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

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.

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐ Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐ Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

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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.

- Click Next in the Customer Summary page.
The **Amendment Summary** page is displayed.

Figure 10-3 Amendment Summary

Amendment Summary Screen (2 / 4)

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

Amount
 0
Over utilization

Overdue
 0
Facility review overdue

Facility Covenants
 0
Breached

Facility T&c
 0
Breached

No Anomaly
 15
Facilities with no changes

Filter Show All List View Table View Facility Structure

2233 NEW
Facility Id: **F20315600**
Facility Description: **Term Loan**
Requested Amount: **\$30,000.00**
Facility Category: **TL**
Product Type: **Non Funded**
Next Review Date: **20-11-30**

Hold Back Next Save & Close Cancel

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.

- Click **Next** in the Amendment Summary page.
The **Draft Generation** page displayed.

Figure 10-4 Draft Generation

Draft Generation Screen (2 / 3)

FAC01

+

FAC01

[Generate Document](#)

Hold
Back
Next
Save & Close
Cancel

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

Figure 10-5 Draft Generation Details

Draft Generation Details

Communication Type

Email

E-Mail CC

john_doe@example.com

E-Mail To *

john_doe@example.com

Subject *

Proposal draft

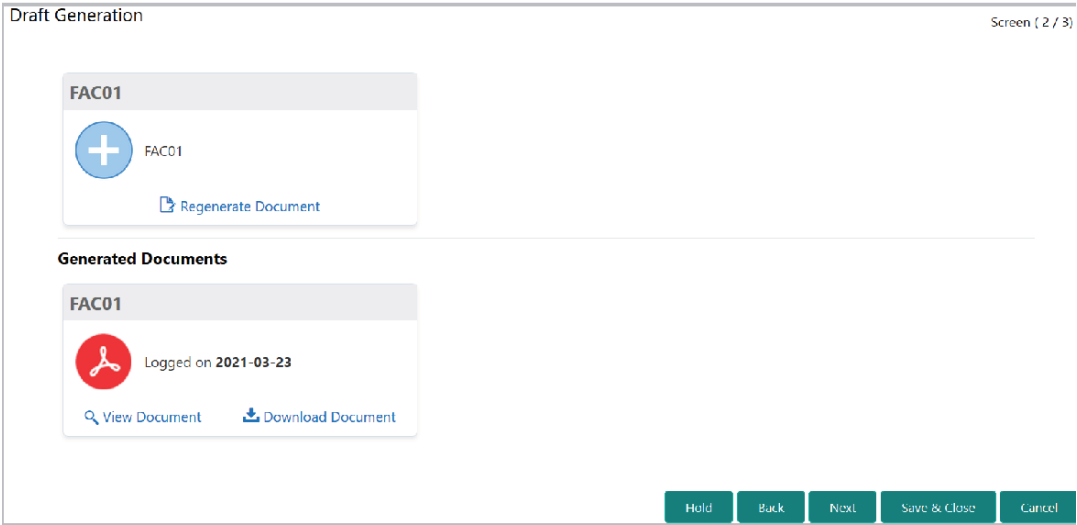
Cancel
Generate

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



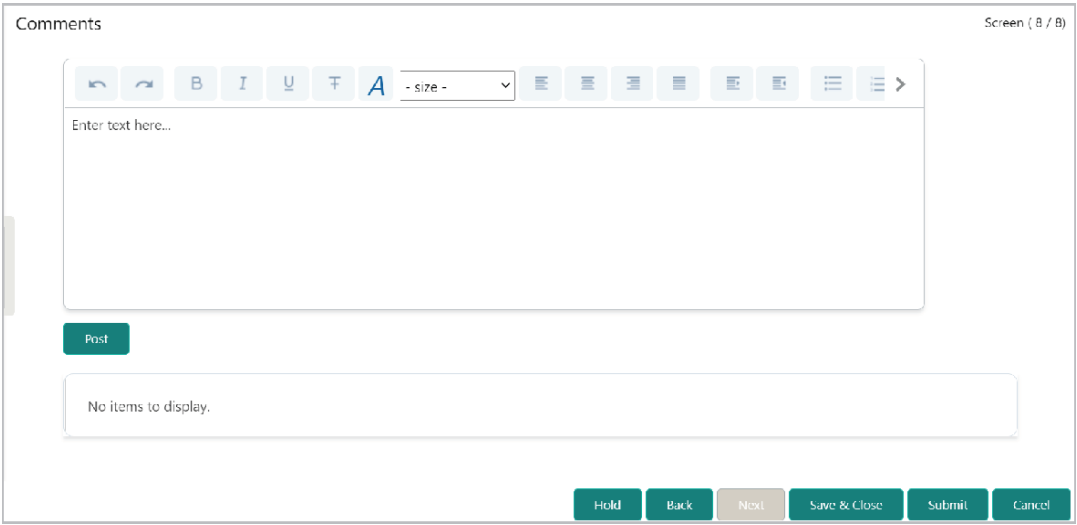
For information on fields in the **Draft Generation** page, refer the below table.

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

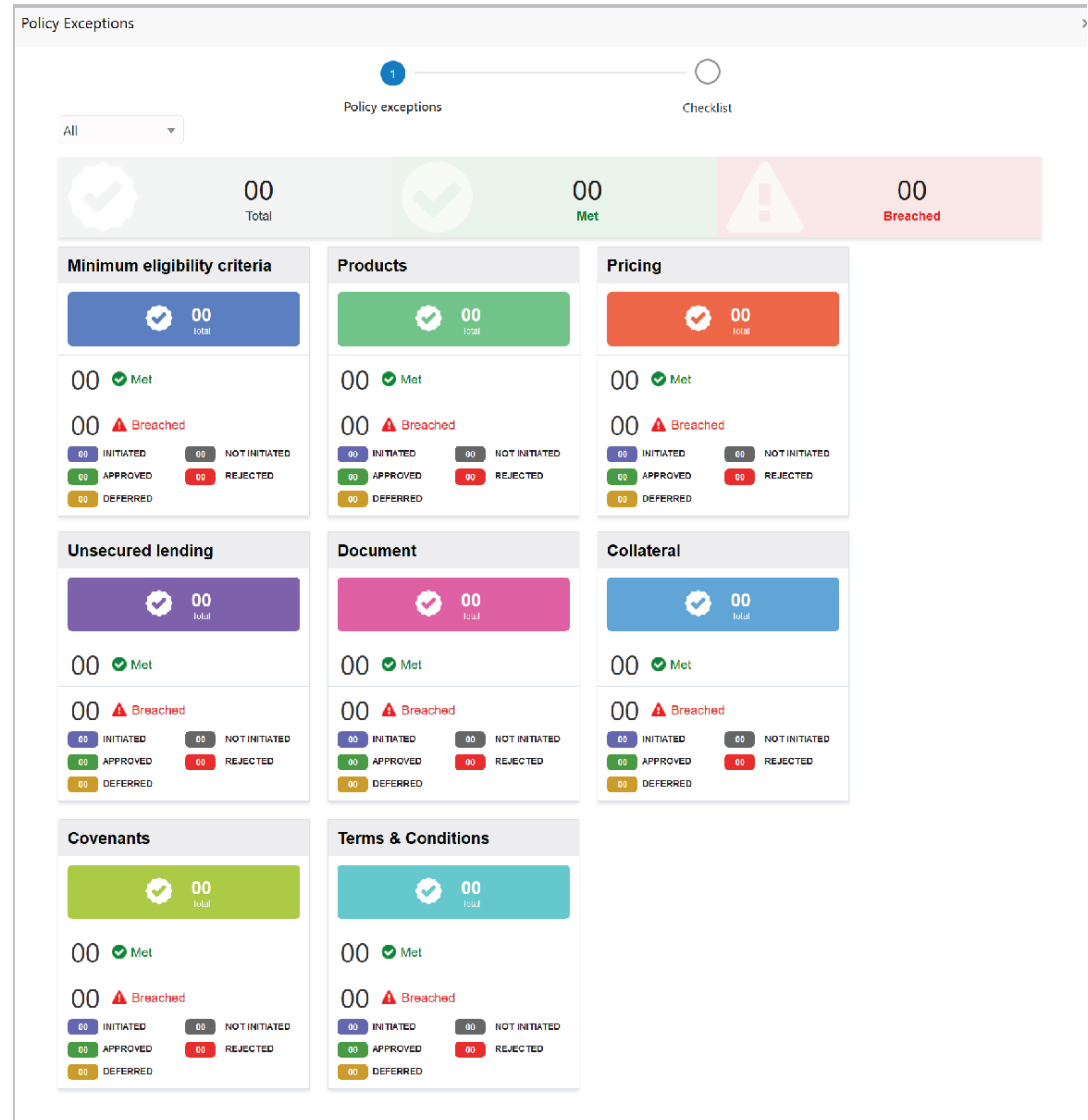


7. **Post** the **Comments** for the overall draft generation task. Posted comment is displayed below the **Comments** box.

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

2

Policy exceptions

Checklist

No items to display.

* Outcome Proceed

Submit

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐ Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐ Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

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- 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.

- Click **Next** in the Customer Summary page.
the **Amendment Summary** page is displayed.

Figure 11-3 Amendment Summary

Amendment Summary Screen (2 / 4)

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

Amount
 0
Over utilization

Overdue
 0
Facility review overdue

Facility Covenants
 0
Breached

Facility T&C
 0
Breached

No Anomaly
 15
Facilities with no changes

Filter Show All List View Table View Facility Structure

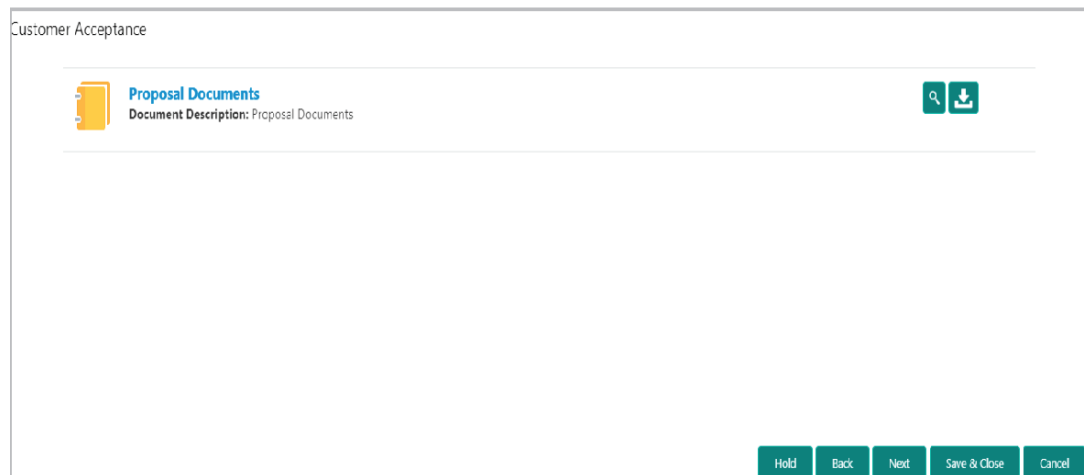
2233 NEW
Facility Id: **F20315600**
Facility Description: **Term Loan**
Requested Amount: **\$30,000.00**
Facility Category: **TL**
Product Type: **Non Funded**
Next Review Date: **20-11-30**

Hold Back Next Save & Close Cancel

Note

Refer [Amendment Enrichment - Amendment Summary](#) for information on actions that can be performed in the Amendment Summary page.

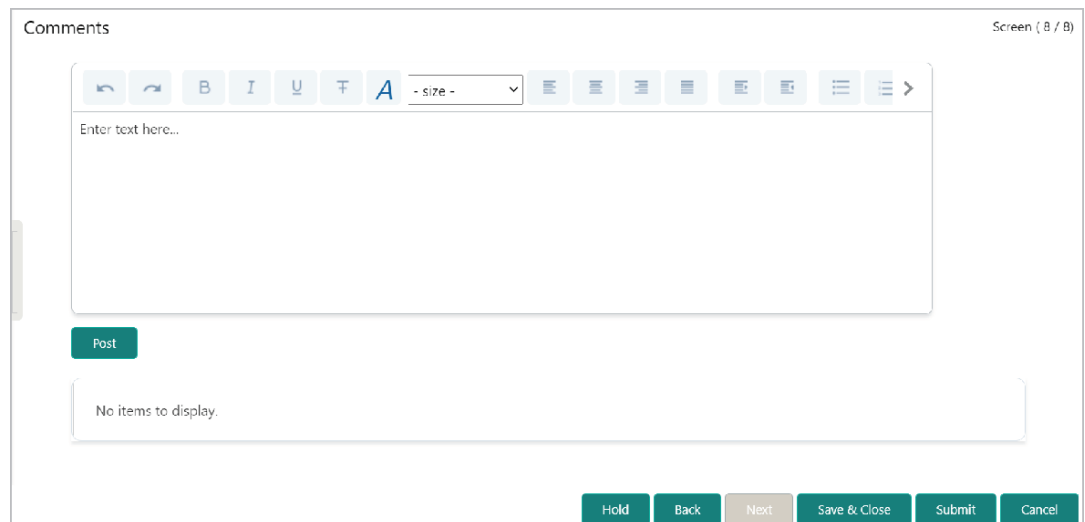
- Upon clicking Next in the **Amendment Summary** page.
the **Customer Acceptance** page is displayed.

Figure 11-4 Customer Acceptance

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

6. Click Next.

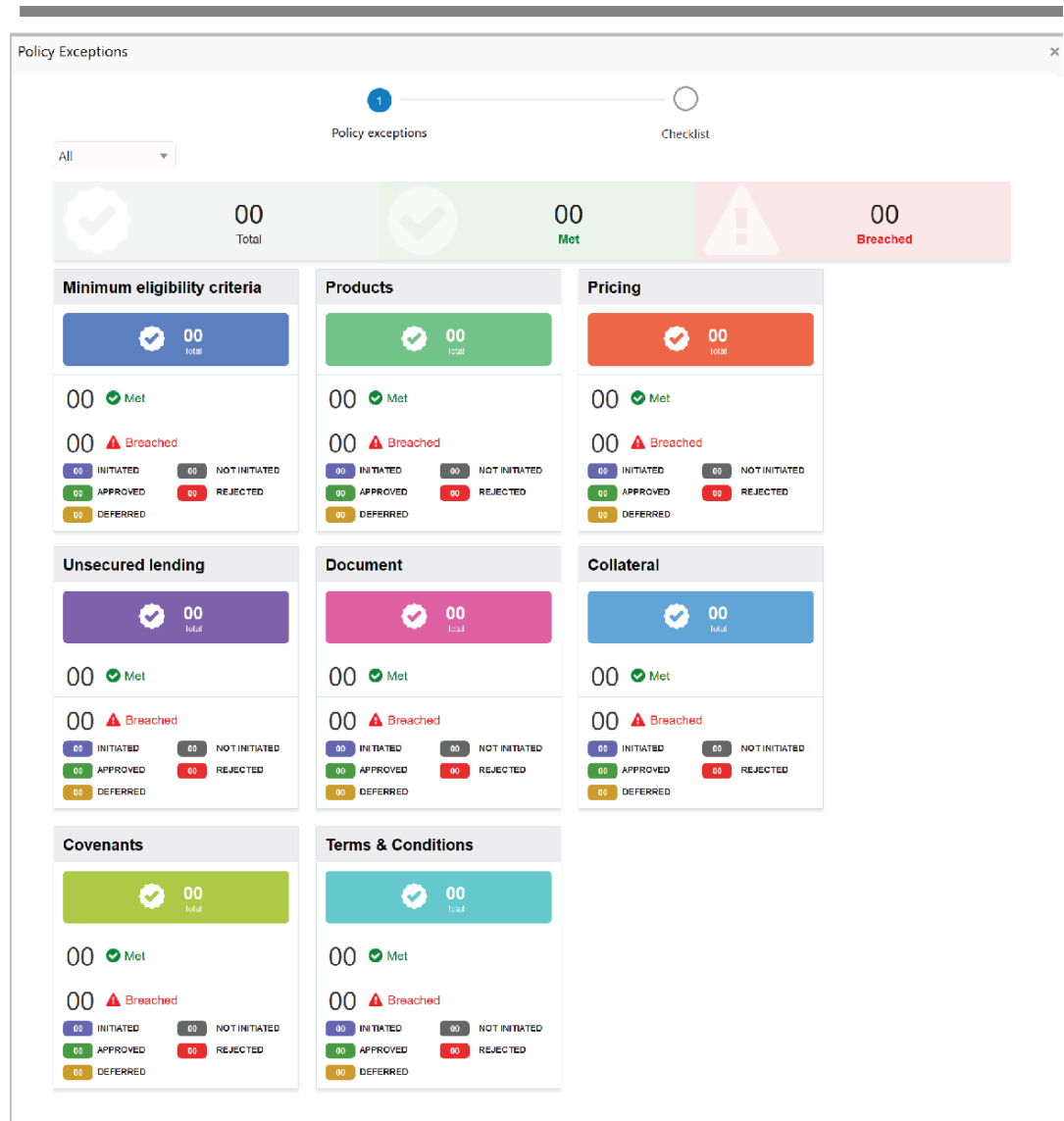
The **Comments** page is displayed.

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

The screenshot displays a web interface for a checklist. At the top, a progress bar indicates the current step is 'Checklist', marked with a blue circle and the number '2'. The previous step, 'Policy exceptions', is shown with an empty circle. Below the progress bar, a message box states 'No items to display.' In the bottom right corner, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
☐ Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
☐ Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
☐ Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

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- 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

Amendment Summary Screen (2 / 4)

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

Amount
0
Over utilization

Overdue
0
Facility review overdue

Facility Covenants
0
Breached

Facility T&c
0
Breached

No Anomaly
15
Facilities with no changes

Filter Type to filter Show All List View Table View Facility Structure

2233 NEW

Facility Id: F20315600
Facility Description: Term Loan

Requested Amount: \$30,000.00
Facility Category: TL

Product Type: Non Funded
Next Review Date: 20-11-30

Hold Back Next Save & Close Cancel

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

Limit Configuration Screen (2 / 3)

ACME Corporation Facilities Collaterals Covenants Terms & Conditions

Filter Type to filter + ↔ T Table View Facility Structure

2233 NEW	Facility Id: F20266979 Facility Description: Term Loan	Requested Amount: £5,000.00 Facility Category: TL	Product Type: Funded Next Review Date: 20-10-27	⋮
STLNIND1 MODIFIED	Facility Id: FC99992 Facility Description: STLNIND	Requested Amount: £12,000.00 Facility Category: TL	Product Type: Non F Next Review Date: 2	⋮
LC1	Facility Id: FC99999 Facility Description: LC	Requested Amount: Facility Category: LC	Product Type: Funded Next Review Date: 20-08-18	⋮

Hold Back Next Save & Close Cancel

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

Limit Details

Is Revolving Line? ☒	Is UnAdvised Currency? ☒	Available ☒	Netting Required ☒
Shadow Limit * ☒	Line Start Date * Mar 12, 2020	Line Expiry Date * Mar 30, 2020	Review Frequency Quarterly
Renewal Date * Apr 17, 2020	Exception Transaction Amount * \$12,000.00	Exception Breach * \$12,000.00	Day Light Limit \$12,000.00
Day Light OD Limit \$12,000.00			

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

Restrictions

Customer: ☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Currency: ☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Branch: ☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Product: ☒ Allow All ☐ Allow Specific ☐ Disallow Specific

Exposure: ☒ Allow All ☐ Allow Specific ☐ Disallow Specific

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

Comments

Screen (8 / 8)

Enter text here...

Post

No items to display.

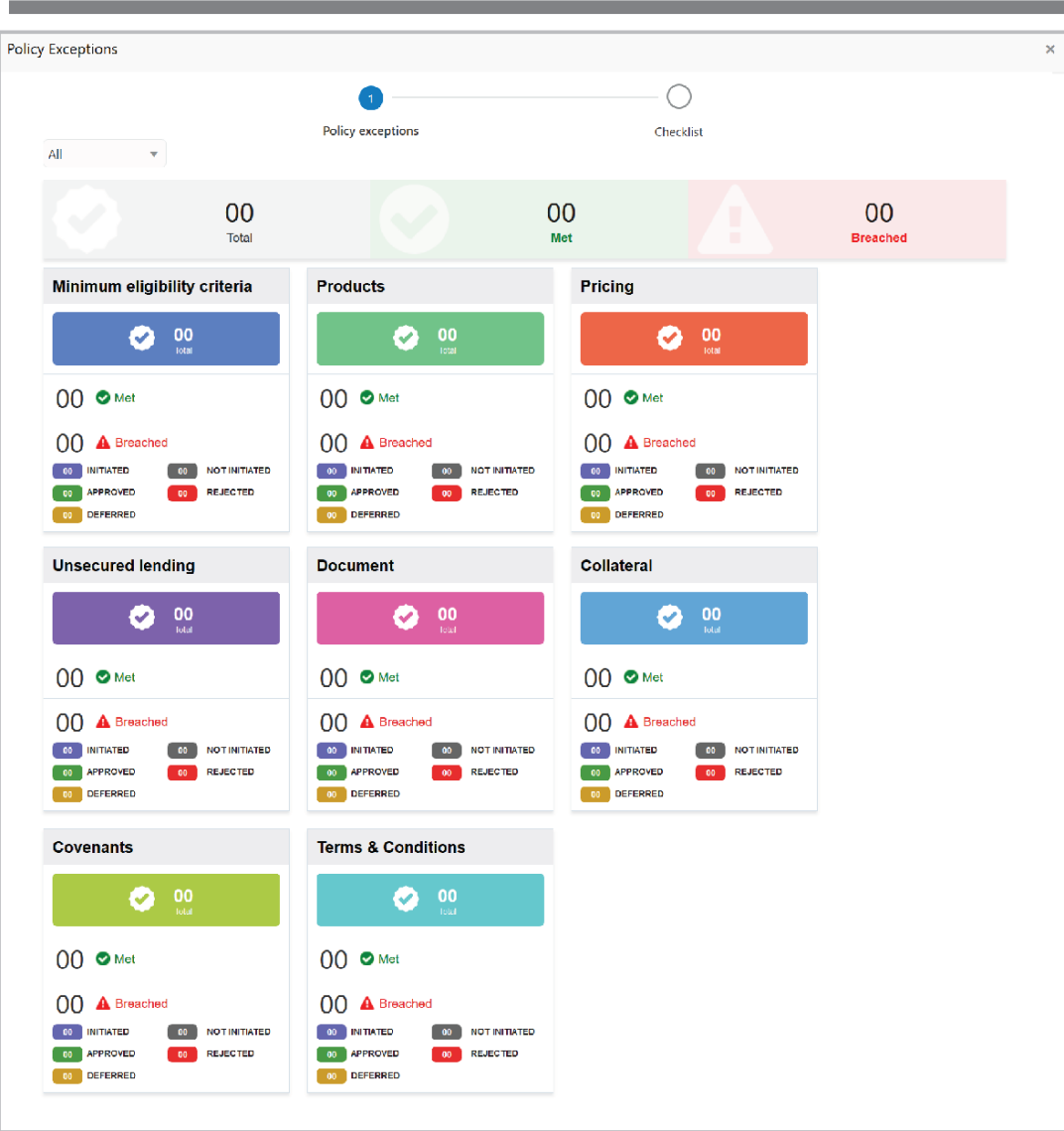
Hold Back Next Save & Close Submit Cancel

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

2

Policy exceptions

Checklist

No items to display.

* Outcome Proceed ▾

Submit

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.

Handoff to Back Office System

This topic 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.

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

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

The screenshot displays the 'Limit Configuration' page for 'ACME Corporation'. It features tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Terms & Conditions'. The 'Facilities' tab is active, showing a list of facilities. The first facility, '2233', is highlighted with a 'NEW' tag. It has a Facility Id of 'F20266979', a Requested Amount of '£5,000.00', and a Product Type of 'Funded'. A context menu is open for this facility, showing options: 'Edit Facility', 'Create Sub Limit', 'Remove Facility', and 'Link Document'. The second facility, 'STLNIND1', is marked as 'MODIFIED' and has a Facility Id of 'FC99992' and a Requested Amount of '£12,000.00'. The third facility, 'LC1', has a Facility Id of 'FC99999' and a Requested Amount of '£12,000.00'. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

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

Figure 14-4 Limit Details

Limit Details

Is Revolving Line? ☒	Is UnAdvised Currency? ☒	Available ☒	Netting Required ☒
Shadow Limit * ☒	Line Start Date * Mar 12, 2020	Line Expiry Date * Mar 30, 2020	Review Frequency Quarterly
Renewal Date * Apr 17, 2020	Exception Transaction Amount * \$12,000.00	Exception Breach * \$12,000.00	Day Light Limit \$12,000.00
Day Light OD Limit \$12,000.00			

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.

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

Figure 14-5 Restrictions

Restrictions

Customer ☒ Allow All ☐ Allow Specific ☐ Disallow Specific	Currency ☒ Allow All ☐ Allow Specific ☐ Disallow Specific	Branch ☒ Allow All ☐ Allow Specific ☐ Disallow Specific
Product ☒ Allow All ☐ Allow Specific ☐ Disallow Specific	Exposure ☒ Allow All ☐ Allow Specific ☐ Disallow Specific	

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

The **Comments** page is displayed.

Figure 14-6 Comments

Comments

Screen (8 / 8)

Enter text here...

Post

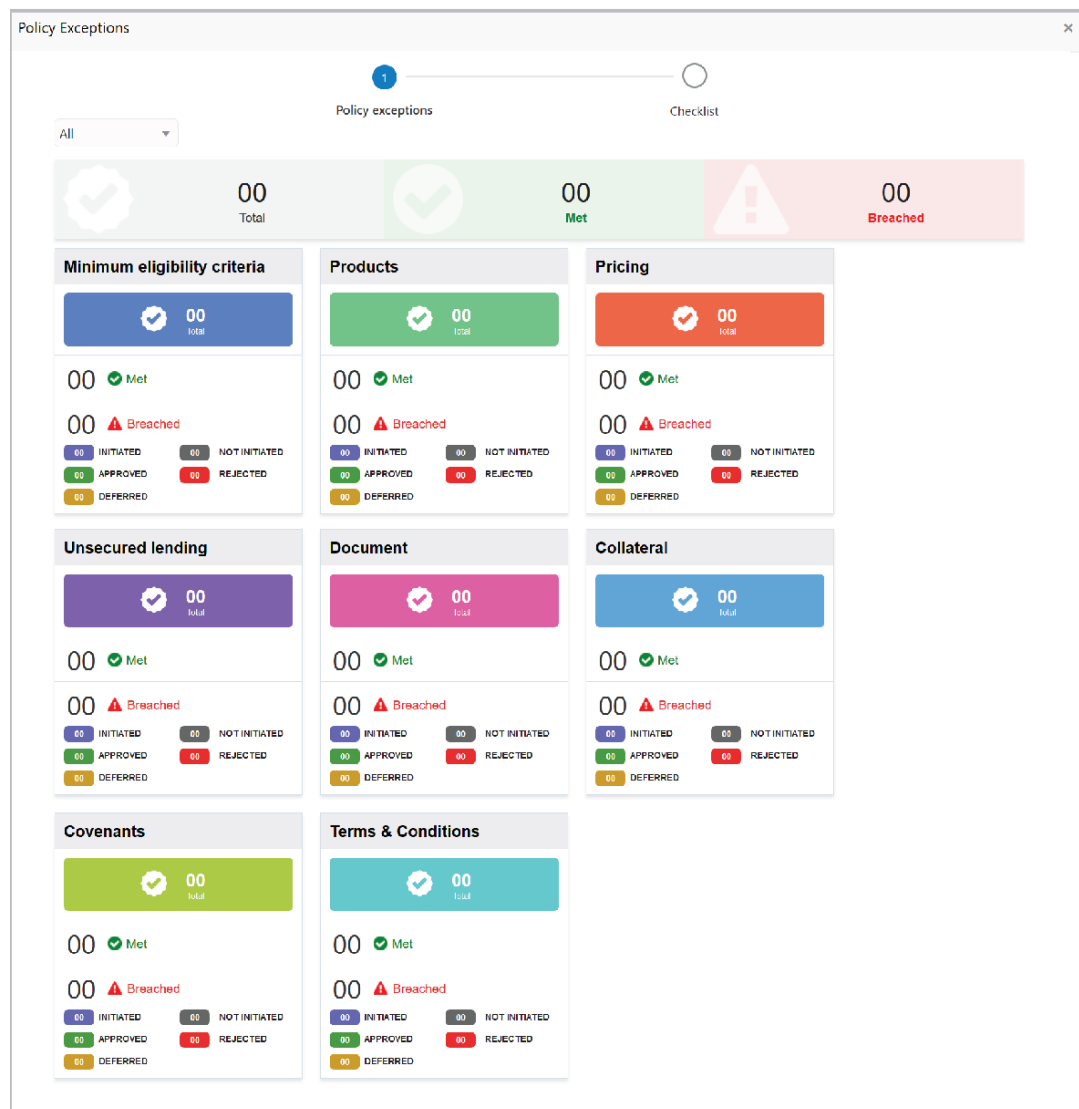
No items to display.

Hold Back Next Save & Close Submit Cancel

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

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

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.

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.

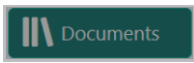
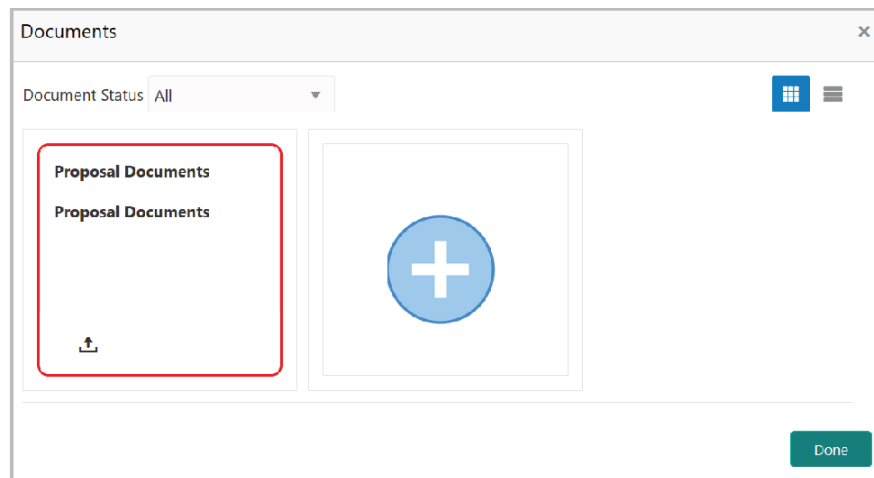
1. Click  at the top right corner of any page.
The **Documents** window is displayed.

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

Checklist

Proposal Enrichment

☒ Company Registration document Uploaded Remarks

☐ Incorporation document Uploaded Remarks

☐ Collateral document Uploaded Remarks

* Outcome Proceed Submit

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

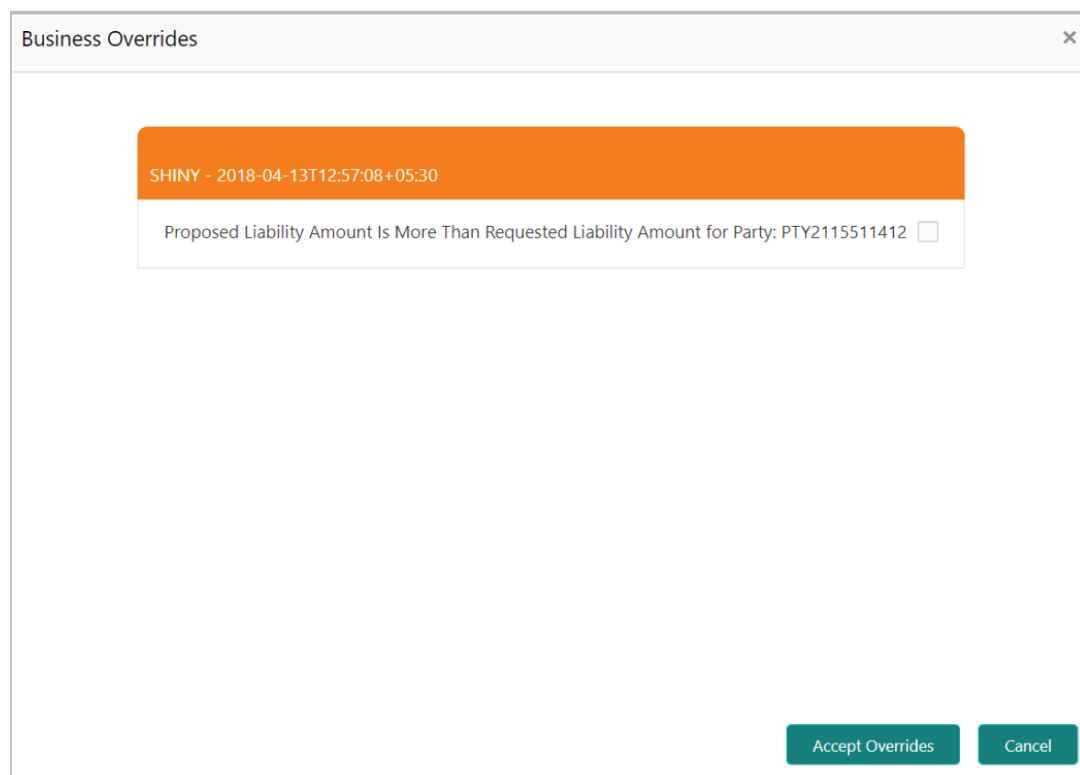
This topic provides systematic instructions about the Business Overrides of the Credit Amendment.

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

The screenshot shows a 'Submit' window with a progress bar at the top. The progress bar has three stages: 'Policy exceptions', 'Business' (which is the current stage, indicated by a blue circle with a checkmark), and 'Checklist'. Below the progress bar, there is a section titled 'Accepted Overrides'. This section contains a green bar with the text 'SUINY - 2018-04-11T12:57:00+05:30' and a green checkmark icon followed by the text 'Proposed Liability Amount is More Than Requested Liability Amount for Party: PTY2115511412'.

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.

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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