

FI Credit Proposal Amendment User Guide

Oracle Banking Credit Facilities Process Management

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ORACLE®
Financial Services

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

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

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Chapter 1 - Preface

■

Preface

About this guide

This guide walks you through the FI Credit Proposal Amendment process in OBCFPM to modify the credit limit set for Financial Institutions.

Intended Audience

This document is intended for the banking personnel responsible for monitoring and managing credit limit set for the Financial Institutions.

Conventions Used

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

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

	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Preface

-

Common Icons in OBCFPM

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

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

Chapter 2 - Overview

■

About FI Credit Proposal Amendment

FI Credit Proposal Amendment in OBCFPM is a process to modify the credit limit offered to the Financial Institutions. This process can be initiated by the bank under different circumstances. Some of them include:

- The FI customer's credit worthiness is increased over the period
- Banks have more capital to be allocated to the FI customers due to a higher profitability

The various stages available in the FI Credit Proposal Amendment process are:

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

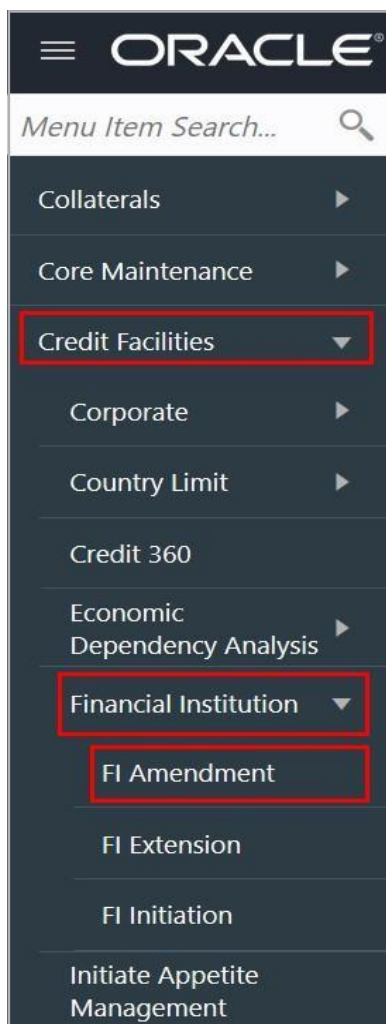
Chapter 3 - Credit Initiation

Credit Initiation

In this stage, the Relationship Manager can capture the customer's credit request, and propose a new limit by evaluating the credit worthiness of the customer.

To initiate FI Credit Amendment process, perform the following steps:

1. Login to OBCFPM.



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

Chapter 3 - Credit Initiation

3. Select the FI amendment **Application Priority**. The options available are Low, Medium, and High.
4. Select the **Application Branch**. Bank branches maintained in the system are displayed in the LOV.
5. Search and select the required **Party Id**.

The system displays the basic information about the selected party along with the WIP Applications available for the party.

6. Click **Initiate FI Amendment Process**. The *Initiation - Customer Creation* page appears.

Initiation

This data segment allows to manage the party details captured in the FI Credit Proposal Initiation process. You can also add new customers to the party, if required.

Chapter 3 - Credit Initiation

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

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

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

Adding Customer

9. To add a customer (child party) of the Financial Institution (party), click **Add Customer**. The *FI Details* window appears:

Chapter 3 - Credit Initiation

Application Priority

☒ Low
 ☐ Medium
 ☐ High

Application Branch

004

Customer details

Customer

New

Existing

Organization details

FI Name *

FI Code *

BIC Code *

FI Type *

FI legal entity Type *

Demography Type *

Country of incorporation *

Incorporation date *

Website

Facebook Address

Twitter Address

Customer sector

+Add Industry

No Sectors Added

Customer Rating

+Add ratings

No Ratings Added

Other Details

Special customer

Joint customer

RM Details

RM Id *

Create

Close

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

Chapter 3 - Credit Initiation

Select Branch

Branch Code

Branch Name

Fetch

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

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

12. Click **Fetch**. Branch details appear.

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

Organization details

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

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

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

Chapter 3 - Credit Initiation

Select Customer

Customer Id

Customer Name

Customer Category

Fetch

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

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

K < 1 2 > >

16. Click **Fetch**. Customer details appear.

17. Click the **Customer Id**. Selected ID is added to the **Customer ID** field.

Organization details

18. Type the **FI Name**.

19. Specify the unique code assigned to the Financial institution in the **FI Code** field.

20. Specify the financial institution's **BIC Code**.

21. Select the **FI Type** from the drop down list. The options available are **Single** and **Conglomerate**.

22. Select the **FI Legal Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.

23. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

Upon selecting Global option, Geographical Spread field appears.

24. Search and select all the countries in which the FI is operating as **Geographical Spread**.

25. Select the **Country of incorporation**.

26. Click the calendar icon and select the **Incorporation date**.

Chapter 3 - Credit Initiation

27. Type the following addresses in respective fields:

- Website Address
- Facebook Address
- Twitter Address

Customer Sector

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

28. Select the FI sector. Available **Industry Groups** appear.
29. Select the FI Industry Group. Available **Industries** appear.
30. Select the FI Industry. Available **Sub-Industries** appear.
31. Select the FI sub-industry. The Industry details are added and displayed as shown below:

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

Customer Rating

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

Chapter 3 - Credit Initiation

34. 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:

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



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

Chapter 3 - Credit Initiation

Other Details

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

RM Details

RM Id is automatically populated based on the login details.

37. To modify the **RM Id**, search and select the required user.
38. Click **Create**. The child customer is added to the parent party.



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

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

Chapter 3 - Credit Initiation

Harry fi

Party Details

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditions

Customer Documents

Demographic Details

Basic Info

Address

Industry

FI Details

Organization details

Registration Number *

FI Name *

FI Code *

BIC Code *

907

Harry fi

12

12

FI Type *

FI legal entity Type *

Demography Type *

Country of incorporation *

Single

Proprietorship

Domestic

IN

Incorporation date *

Established Date

Country of Domicile *

Apr 11, 2018

IN

RM Id

Employee Strength

No. Of Years In Business

Is KYC Complaint?

Last KYC Date

Listed

Language *

☐

Off

English

Media *

Business Type *

MICR *

RTGS *

MAIL

Islamic

12

12

Earmarking Mandated

Roles *

Borrower Since

Legal Entity Code *

Off

Correspondent

12

Head Office Country

Approved for Exposure

Correspondent FI

Off

Off

Website

Facebook Address

Twitter Address

https://www.

https://www.facebook.com/

https://www.twitter.com/

KYC Details

Received

Verification Date

Effective Date

Verification Method

☐

Close

In the above screen, the Financial Institution details captured in the FI Credit Proposal Initiation process are displayed. You can modify the details only if modification is allowed in Business Process configuration.

Customer Profile

Company Details

41. Specify / update the following details in the corresponding fields:

- Registration Number
- FI Name
- FI Code
- BIC Code
- FI Type
- FI Legal Entity Type

Chapter 3 - Credit Initiation

- Demography Type
 - Country Of Incorporation
 - Incorporation Date
 - Established Date
 - Country of Domicile
 - RM Id
 - Employee Strength
 - No. Of Years In Business
 - Company Website
 - Facebook Address
 - Twitter Address
42. Enable the **Is KYC Compliant?** switch, if the Financial Institution is KYC Compliant.
 43. Click the calendar icon and select the **Last KYC Date**.
 44. Enable the **Listed** flag, if the Financial Institution is listed in share market.
 45. Select the **Language** from the drop down list.
 46. Select the **Media** for transactions from the drop down list.
 47. Select the Financial Institution's **Business Type** from the drop down list. The options available are Islamic, Conventional, and Both.
 48. Specify the **MICR** code of the Financial Institution.
 49. Specify the **RTGS** code of the Financial Institution.
 50. Enable the **Earmarking Mandated** flag, if earmarking needs to be done for the Financial Institution.
 51. Select the Financial Institution **Role** from the drop down list. The options available are Correspondent and Advisory.
 52. Specify the period from which the Financial Institution is your bank's borrower, by clicking the calendar icon in the **Borrower Since** field and selecting the date.
 53. Specify the **Legal Entity Code** of the Financial Institution.
 54. Search and select the Financial Institution's **Head Office Country**.
 55. Enable the **Approved for Exposure** flag, if the Financial Institution is approved for the exposure flow.
 56. Enable the **Correspondent FI** flag, if the Financial Institution is a correspondence FI.

KYC Details

57. Enable the **Received** switch, if KYC verification details are received for the Financial Institution.

Chapter 3 - Credit Initiation

58. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
59. Type the KYC **Verification Method**. For example: Field verification.
60. Click **Save**.
61. To add the Financial Institution address details, click the **Address** tab and then click the **Add** icon. *Address Details* window appears:

Address Details

Address Type *

Office ▼

Name *

James

Street

Enter Street Details

Landmark

Enter Landmark

City *

Mumbai

Zip-Code *

400004

Email Address *

James@sample.com

House/Building *

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State *

Maharashtra

Country *

IN 🔍

Phone Number

Enter Phone

Add

Clear

Cancel

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

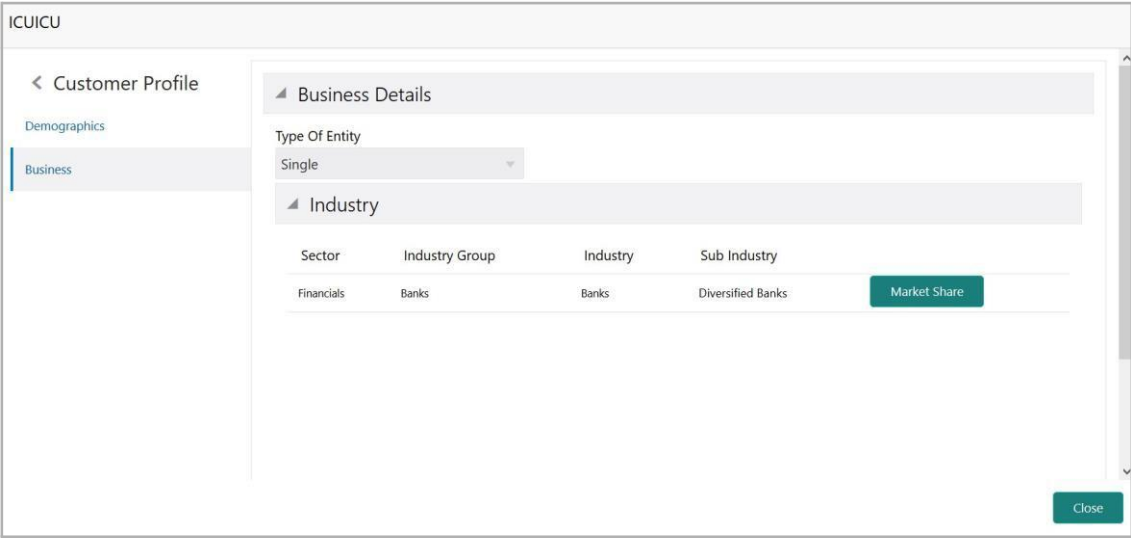
- **Address Type**
- **Name** of the contact person
- **House/Building** name
- **Street**
- **Locality**
- **Landmark**
- **Area**
- **City**
- **State**
- **Zip-Code**
- **Country**
- **Email Address**
- **Phone Number**

63. Click **Add**. Address details are added.
64. To add the industry details, click the **Industry** tab and select the required details.

Chapter 3 - Credit Initiation

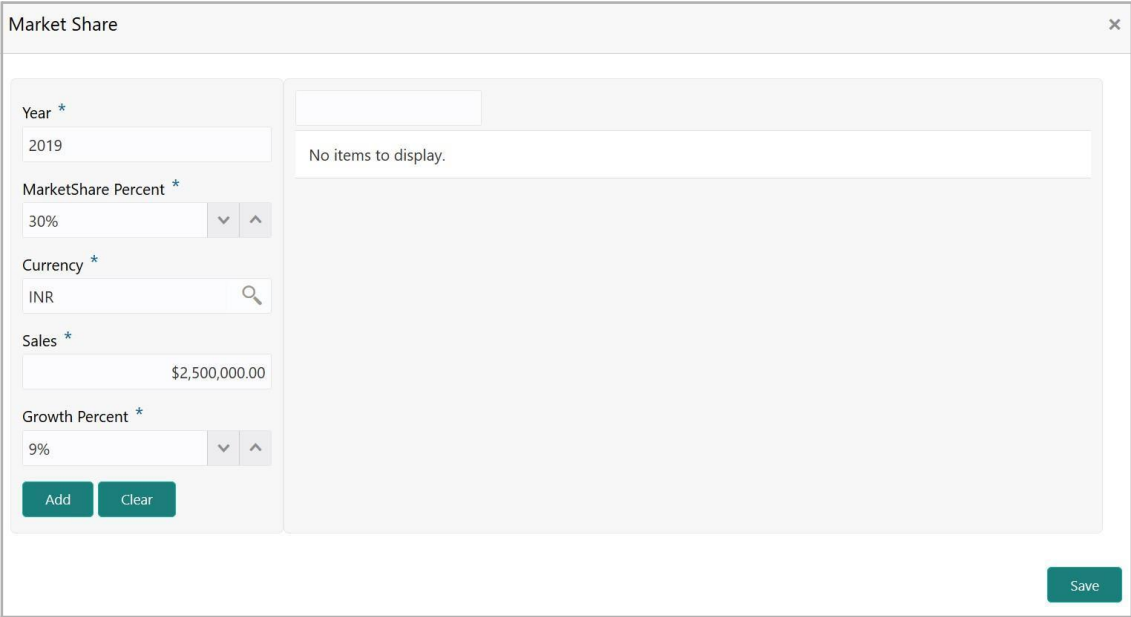
 To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**. click the hamburger icon in the required list item and select the required option.

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



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

The following window appears:



67. Specify the **Year** for which you want to add market share details.
68. Specify the Financial Institution’s **MarketShare Percent** in the mentioned year.
69. Specify the **Currency** in which the Sales is recorded.

Chapter 3 - Credit Initiation

70. Specify the **Sales** recorded in the mentioned year.
71. Specify the **Growth Percent**.
72. Click **Add**. Market share details are added and displayed at the right side.

Market Share

Year *

2019

MarketShare Percent *

30%

▼

▲

Currency *

INR

🔍

Sales *

\$2,500,000.00

Growth Percent *

9%

▼

▲

Update

Remove

2019

MarketShare Percent	: 30	Sales	: 2500000
Growth Percent	: 9		

Save

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

Financial Profile

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

Party Det...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Exposures >

Upload Financial Document

📄

📊

Add

No items to display.

OK

Chapter 3 - Credit Initiation

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

Financial Profile

Year *

2020

Currency *

USD

Operating Profit *

\$5,000,000.00

Year Over Year Growth

20%

Return On Equity

11%

Balance Sheet Size *

\$5,000,000.00

Net Profit *

\$3,000,000.00

Return On Investment

20%

Return On Asset

15%

Add
Clear
Cancel

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

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

78. 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

79. Click **Add**. The financial details are added.

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

Chapter 3 - Credit Initiation

Financial Documents

Balance Sheet

Profit & Loss Statement

Cash Flow Statement

Add

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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

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

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

Balance Sheet Details

Period *

Quarter *

FY2019-2020

Quarter 4

Drop files here or click to select

Cancel

Add

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

Chapter 3 - Credit Initiation

84. In the *Financial Profile* screen, click the Chart view icon to change the List view to Chart view.



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

Projections

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

Projections

Year

2021

Operating Profit

£30,000,000.00

Year Over Year Growth

20% ▼ ▲

Return On Equity

8% ▼ ▲

Balance Sheet Size

£5,000,000.00

Net Profit

£2,000,000.00

Return On Investment

18% ▼ ▲

Return On Asset

10% ▼ ▲

Add

Clear

Cancel

86. Specify the **Year** for which the Financial Institution’s projection details are to be added.

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

88. 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

89. Click **Add**. The projection details are added.

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

Chapter 3 - Credit Initiation

Projection Documents

Balance Sheet

Profit & Loss Statement

Cash Flow Statement

Add

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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

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

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

Balance Sheet Details

Year *

FY2020-2021

Quarter *

Annual

Drop files here or click to select

Current selected files:

Cancel

Add

91. Select the **Period** and **Quarter** for which the projection document is to be added.
92. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.

Chapter 3 - Credit Initiation

93. Click **Add**. Document is added.
94. In the *Business Projection* screen, click the Chart view icon to change the List view to Chart view.



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

Rating

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

Add Rating

Rating Date *
May 13, 2018

Outlook *
Positive

Year Of Rating *
2018

Risk Ratings

Rated By

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

Close

96. Select the following details of the rating:
 - Rating Date
 - Outlook
 - Risk Ratings
 - Rated By

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

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

Chapter 3 - Credit Initiation

OFSSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Customer Rating

Year *
All

+Add ratings

Moody's

AAA
Positive
2018

Close

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

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

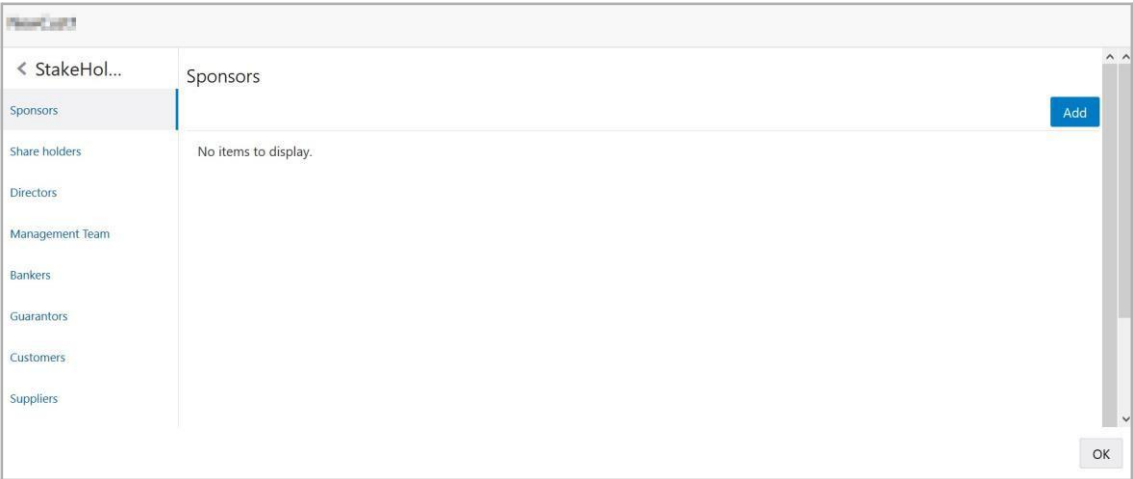
Stakeholders

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

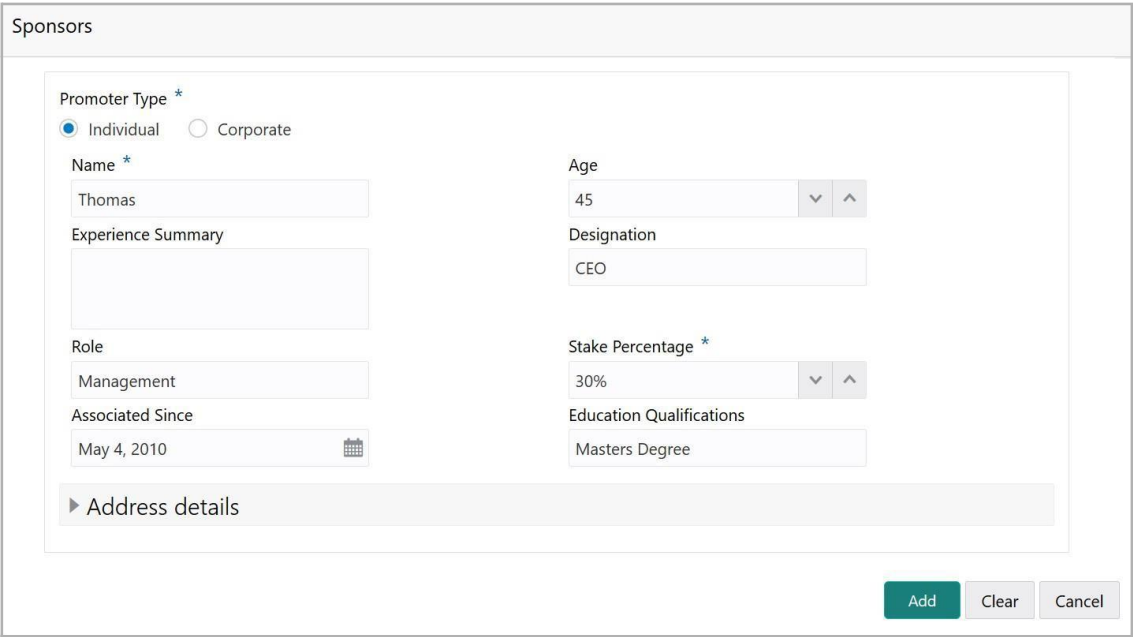
- Auditors
- Sponsors
- Share holders
- Directors
- Management Team
- Bankers
- Guarantors
- Customers

Chapter 3 - Credit Initiation

- Suppliers



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



100. 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

Chapter 3 - Credit Initiation

- Stake Percentage
- Associated Since
- Education Qualifications

101. 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

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

The screenshot shows a web form titled "Sponsors". The "Address details" section is expanded, revealing two columns of input fields. The left column contains: Name (with "Thomas" entered), Street (placeholder "Enter Street Details"), Landmark (placeholder "Enter Landmark"), City (with "Mumbai" entered), Zip-Code (with "400004" entered), Email Address (with "Thomas@sample.com" entered), and Phone Number (placeholder "Enter Phone"). The right column contains: House/Building (with "GK Enclave" entered), Locality (placeholder "Enter Street Details"), Area (placeholder "Enter Area"), State (with "Maharashtra" entered), and Country (with "IN" entered and a search icon). At the bottom right of the form are three buttons: "Add" (green), "Clear", and "Cancel".

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

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

Chapter 3 - Credit Initiation

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



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



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

Assets

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

Assets

Name *

Golf court

Currency *

INR

Description

Value *

₹40,000,000.00

Add

Clear

Cancel

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

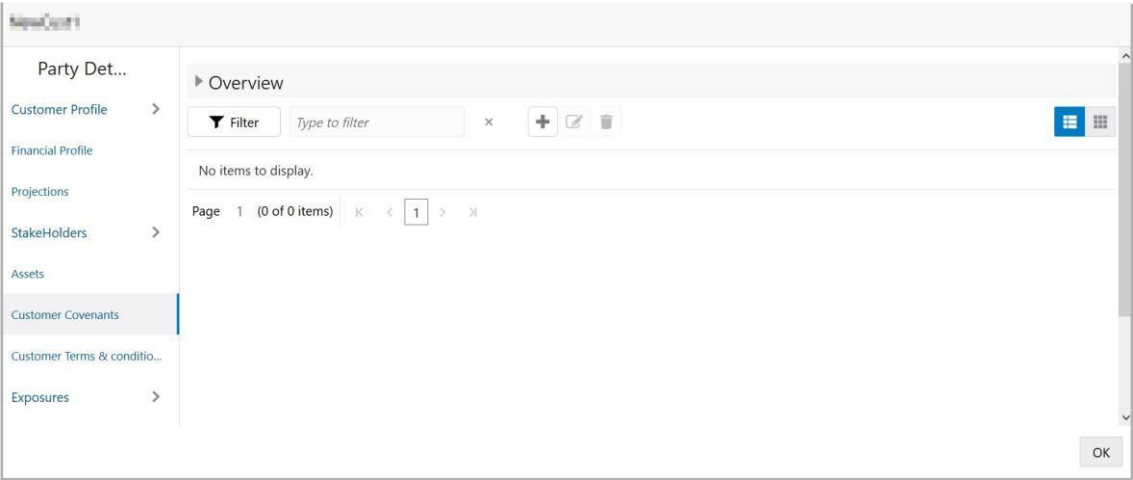


To Edit, Delete or View the added **Assets**. click the hamburger icon in the required list item and select the required option.

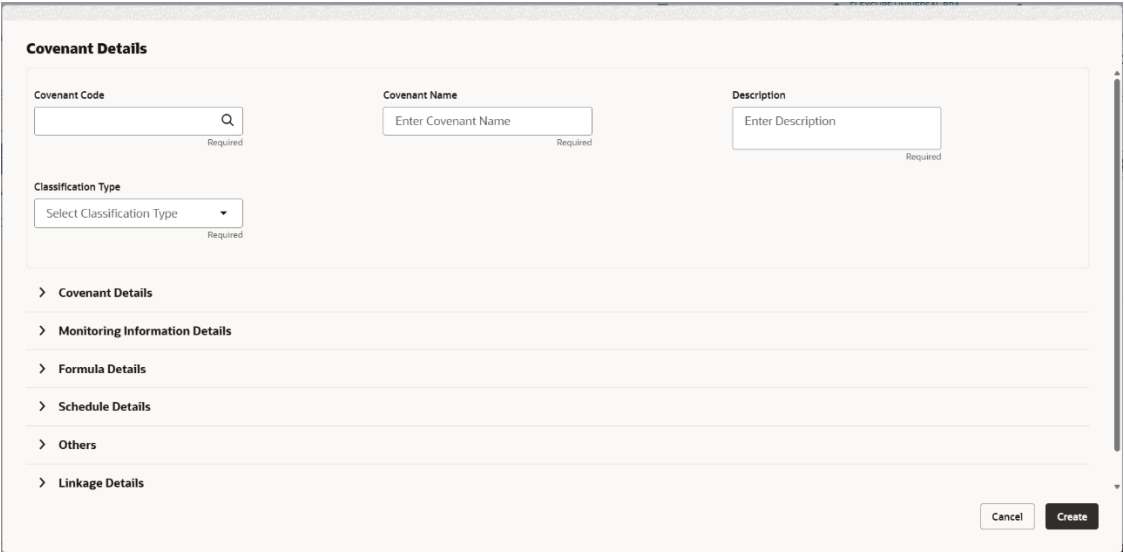
Customer Covenants

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

Chapter 3 - Credit Initiation



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



For process Covenant Details, user can setup extra placeholder fields in the 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
- Boolean
- Numeric
- 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 covenant details fields.

For example, we maintained 20 additional fields each for text, numeric, boolean, and date. The **Covenant Details** screen displays.

Chapter 3 - Credit Initiation

▼ Covenant Details

Covenant Type

Select Covenant Type

Required

End Date

Required

Addition Text 1

Addition Text 5

Addition Text 9

Addition Text 13

Addition Text 17

Additional Number 1

Additional Number 5

Additional Number 9

Additional Number 13

Additional Number 17

Additional Date 1

Additional Date 5

Additional Date 9

Additional Date 13

Additional Date 17

Additional Flag 1

☐ Yes

Additional Flag 5

☐ Yes

Additional Flag 9

☐ Yes

Additional Flag 13

☐ Yes

Additional Flag 17

☐ Yes

Revision Frequency

Select Frequency

Required

First Review Date

Required

Addition Text 2

Addition Text 6

Addition Text 10

Addition Text 14

Addition Text 18

Additional Number 2

Additional Number 6

Additional Number 10

Additional Number 14

Additional Number 18

Additional Date 2

Additional Date 6

Additional Date 10

Additional Date 14

Additional Date 18

Additional Flag 2

☐ Yes

Additional Flag 6

☐ Yes

Additional Flag 10

☐ Yes

Additional Flag 14

☐ Yes

Additional Flag 18

☐ Yes

Notice Days

Enter Notice Days

Required

Grace Days

Enter Grace Days

Addition Text 3

Addition Text 7

Addition Text 11

Addition Text 15

Addition Text 19

Additional Number 3

Additional Number 7

Additional Number 11

Additional Number 15

Additional Number 19

Additional Date 3

Additional Date 7

Additional Date 11

Additional Date 15

Additional Date 19

Additional Flag 3

☐ Yes

Additional Flag 7

☐ Yes

Additional Flag 11

☐ Yes

Additional Flag 15

☐ Yes

Additional Flag 19

☐ Yes

Start Date

Required

Addition Text 4

Addition Text 8

Addition Text 12

Addition Text 16

Addition Text 20

Additional Number 4

Additional Number 8

Additional Number 12

Additional Number 16

Additional Number 20

Additional Date 4

Additional Date 8

Additional Date 12

Additional Date 16

Additional Date 20

Additional Flag 4

☐ Yes

Additional Flag 8

☐ Yes

Additional Flag 12

☐ Yes

Additional Flag 16

☐ Yes

Additional Flag 20

☐ Yes

> Monitoring Information Details

> Formula Details

Cancel

Create

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

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

Chapter 3 - Credit Initiation

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

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

Chapter 3 - Credit Initiation

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

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

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▼ 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

116. Specify the following details in respective fields:

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

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

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

▼ Monitoring Information Details

Select

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

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

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Formula Details

Formula Builder

Variables:

Operators:

Custom Value:

Caret position: 19

Formula : DEBT - ASSET

Formula Is Valid : Valid Expression

Formula

DEBT - ASSET

Target type *:

Covenant Check Condition *:

Target Value *:

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

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

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

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

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

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

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

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

- Compliance Status:** Radio buttons for 'Met' and 'Breach'.
- Waiver Status:** A dropdown menu currently showing 'Waive all'.
- Last Check Value:** A text field with the placeholder 'Last Checked Value'.
- Deferred Due Date:** A date picker field.
- Remarks:** A large text area with a rich text editor toolbar (bold, italic, underline, text color, font size, bulleted list, numbered list, indent, outdent, link, unlink, table, etc.).
- Buttons:** A 'Post' button at the bottom right of the Remarks area, and 'Create' and 'Cancel' buttons at the very bottom of the form.

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

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Customer Conditions

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

For process Condition 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 condition details, based on the requirements. These fields displays in the condition 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 **Add Conditions** screen displays.

Condition Code

Q

Required

Condition Description

Condition Clause

Condition Type

Condition Reason

Compliance Status

Due Date

Notice Days

Required

Grace Days

Compliance Remarks

Additional Text 1

Additional Text 2

Additional Text 3

Additional Text 4

Additional Text 9

Additional Text 10

Additional Text 11

Additional Text 12

Additional Text 13

Additional Text 14

Additional Text 15

Additional Text 16

Additional Text 17

Additional Text 18

Additional Text 19

Additional 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

Cancel

Create

137. Enable the **Customer Linkage** switch, if required.

138. Select the **Conditions Type**. The options available are **Pre-disbursement** and

Chapter 3 - Credit Initiation

Postdisbursement.

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

Chapter 3 - Credit Initiation

Add Terms And Conditions

Customer Linkage

☐

T&C Type *

☒ Pre-disbursement
☐ Post-disbursement

Facility Id *

Funded - Term Loan-F20174004

Condition Code *

004

Condition Description *

Terms and Condition for term loan

Terms & Conditions *

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

Create

Cancel

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

141. Specify the **Condition Code**.

142. Type the **Condition Description** and **Conditions**.

143. Click **Create**. Conditions are added.

144. To edit or delete the added terms and conditions, select the record and click the required icon.

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

Exposures

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

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

Chapter 3 - Credit Initiation

Country Dependency Details

Country *

US

Currency *

USD

Country Wise Data

Sales *

\$50,000.00

Purchase *

\$30,000.00

Investments *

\$100,000.00

Loans *

\$200,000.00

Deposits *

\$50,000.00

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Save

Cancel

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

Country Wise Data

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

Country Wise Business Operations

Country Wise Business Operations

Market Share Percentage *

10%

Presence for Years *

9

Major Products Sold *

Construction steel

Associated Since *

Sep 30, 2010

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

Sales Breakup

+
✎
🗑

No items to display.

Sales Breakup

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

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

Sales Breakup

×

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

Save

Cancel

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

Purchase Breakup

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

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

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Purchase Breakup

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

Save

Cancel

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

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Exposures

Country exposure

Currency exposure

US

Sales Amount : \$50,000.00

Purchase Amount : \$30,000.00

Loan Amount : \$200,000.00

Investment Amount : \$100,000.00

Deposit Amount

Edit Delete View

Page 1 of 1 (1 of 1 items)

OK

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177. 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.

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

Currency Dependency Details

Currency *
USD

Currency Details

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

Hedging Details

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

Save Cancel

179. Search and select the **Currency**.

Currency details

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

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

Hedging Details

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

190. Specify the **Credit Outstanding** amount in the selected currency.
191. Specify the **Debit Outstanding** amount in the selected currency.

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

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

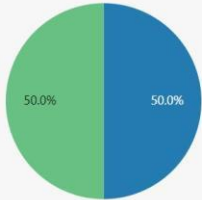
Future Currency Requirement - Loan Repayment

Future Currency Requirement - Loan Repayment		
Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
\$50,000.00	\$10,000.00	\$40,000.00

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

Future Currency Requirement - Creditor Payment

Future Currency Requirement - Creditor Payment	
Outstanding Amount *	\$50,000.00
* 0-30 days	: \$25,000.00
* 30-60 days	: \$25,000.00
* 60-90 days	: \$0.00
* 90-120 days	: \$0.00
* 120-150 days	: \$0.00
* 150-180 days	: \$0.00
* More than 180 days	: \$0.00



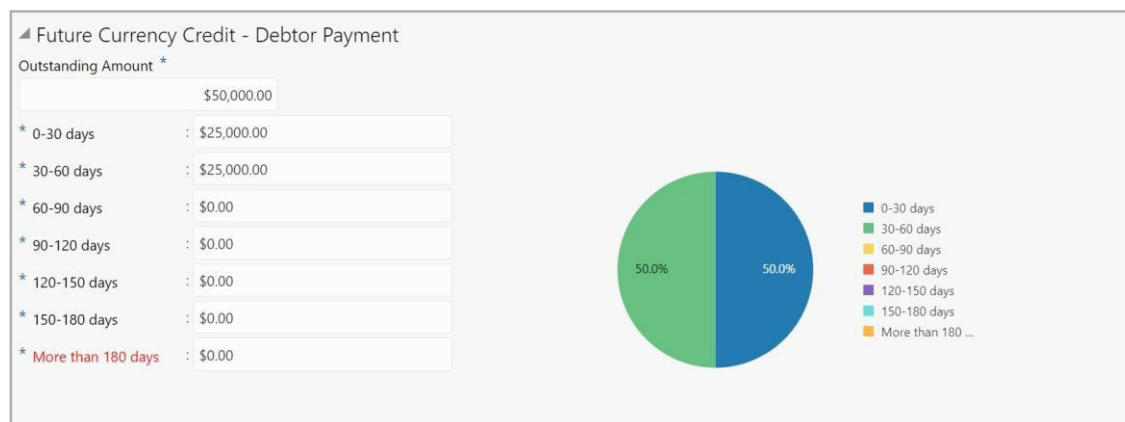
- 0-30 days
- 30-60 days
- 60-90 days
- 90-120 days
- 120-150 days
- 150-180 days
- More than 180 ...

196. Specify the **Outstanding Amount** to be paid by your customer to their creditor in selected currency.
197. Specify the outstanding amount to be paid in **0-30 days**.
198. Specify the outstanding amount to be paid in **30-60 days**.

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

Future currency credit - Debtor payment



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

Future Currency Credit - Interests

Future Currency Credit - Interests

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

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

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214. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.
215. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.
216. 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.
217. Click **Ok** in the *Party Details* window.
218. To change the layout of the *Initiation* page to list view, click the List view icon at the right corner.
219. To change the layout of the *Initiation* page to tree view, click the Tree view icon at the right corner.
220. To go to the next page, click **Next**. The *KYC Evaluation* page appears.

KYC Evaluation

This data segment allows you to update the KYC details of the Financial Institution captured in FI Credit Proposal Initiation process. KYC details must be up to date as it is necessary to determine the originality of the Financial Institution.

The screenshot displays the 'FI Amendment Process - Amendment Initiation' interface. The main section is titled 'KYC' and contains a table with one record for 'Harry fi'. The record details include 'Party Id: PTY203526461', 'Entity Type: Proprietorship', 'KYC Method:', 'KYC Status: 0', and 'Evaluation Score: 0'. A filter bar is at the top of the table, and a pagination bar shows 'Page 1 of 0 (1 - 0 of 0 items)'. On the right side of the record, a hamburger menu is open, showing options for 'KYC Details' and 'KYC Evaluation'. The bottom of the screen has a navigation bar with buttons for 'Audit', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

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Report Received ☒

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method:

KYC Status: Verified

Create Cancel

223. If KYC report is available for the Financial Institution, enable the **Report Received** switch.
224. Click the calendar icon and select the KYC **Verification Date**.
225. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
226. Type the **KYC Method**. For example: Field verification is a KYC Method.
227. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.
228. Click **Create**. KYC details are updated in the *KYC* page as shown below.

KYC Screen (2 / 3)

Filter Type to filter

OFSSS Party Id : PTY203221262 Verification Date : 20-11-16	Entity Type : Pvt Ltd KYC Method : Field Verification	KYC Status : Verified
---	--	------------------------------

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

Hold Back Next Save & Close Cancel

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

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

230. Select answers for the available questions and click **Next Category**.
231. 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.

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

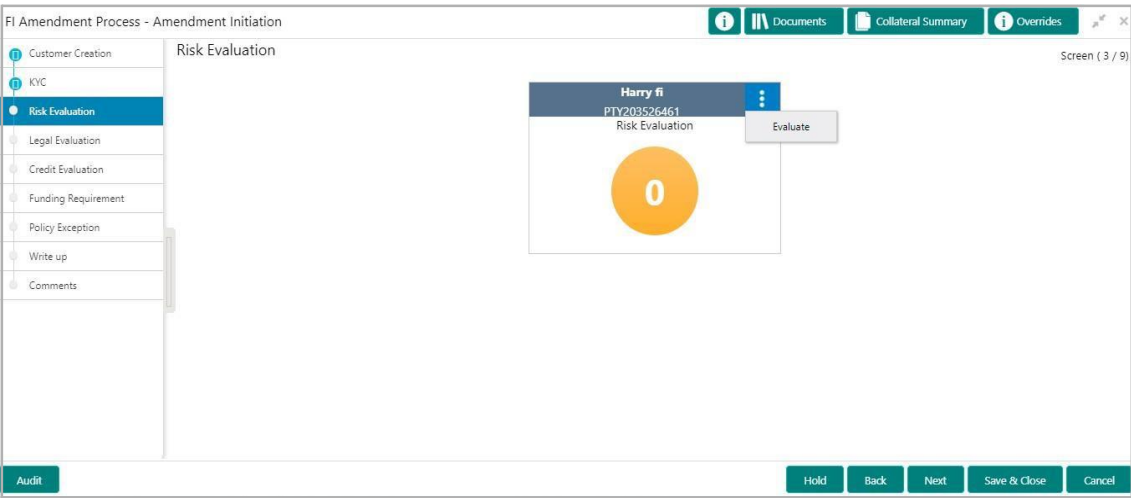
The screenshot shows the KYC details page. At the top, it says "KYC" and "Screen (2 / 3)". There is a "Filter" button and a search bar labeled "Type to filter". The main content area displays details for a party: "OFSSS", "Party Id : PTY203221262", "Entity Type : Pvt Ltd", "KYC Status : Verified", "Verification Date : 20-11-16", and "KYC Method : Field Verification". The "Evaluation Score : 12" is highlighted with a red box. At the bottom, there are navigation buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel". A pagination bar at the bottom left shows "Page 1 of 0 (1 - 0 of 0 items)".

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

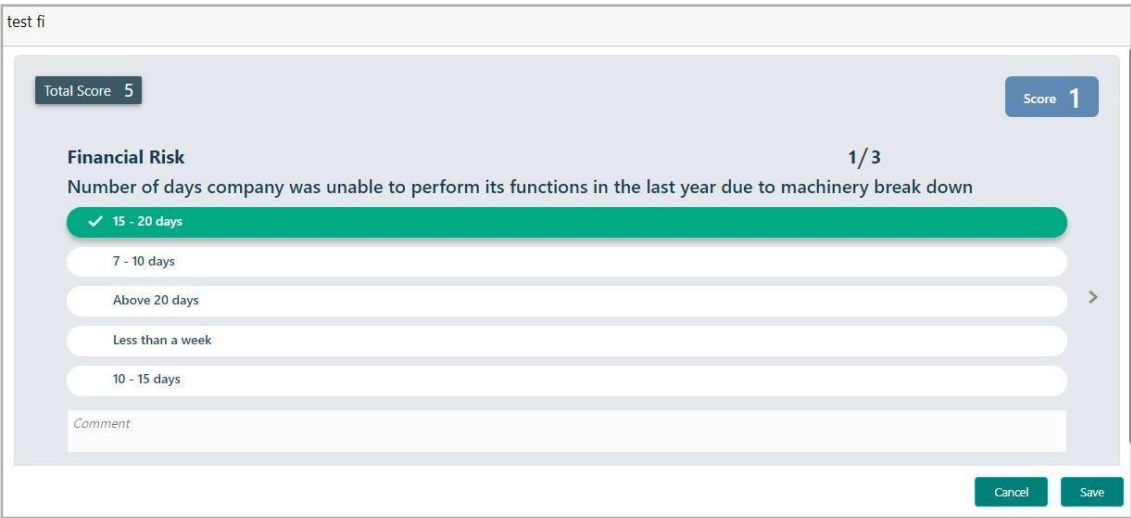
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Risk Evaluation

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



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



- 235. Select answers for the available questions and click **Next Category**.
- 236. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

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

237. Click **Save**.

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

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

Legal Evaluation

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

Legal Evaluation is similar to Risk Evaluation. Refer [“Risk Evaluation” on page 41](#) for information on performing legal evaluation.

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

Credit Evaluation

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

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

Corporation > Account Conduct

Account Overview

Current Accounts

Loan Accounts

Deposit Accounts

RefreshAddViewEditDelete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 M
489022244	USD	45000000000	3000000000		2000000000000	

<

>

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

Comment

B

I

U

T

A

- size -

H1

H2

>

Enter text here...

Post

No items to display.

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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

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

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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

252. Type the **Loan Account No.**

253. Search and select the **Currency**.

254. Specify the following details in corresponding fields:

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

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

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

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

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

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

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

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

Deposit Account Performance Details

Deposit Account No * 9000000022	Account Type * Savings
Branch 004	Currency USD
Balance \$5,000,000,000.00	

OK Clear Cancel

262. Type the **Deposit Account No**.
263. Select the **Account Type** from the drop down list.
264. Search and select the **Branch** and **Currency**.
265. Specify the **Balance** in deposit account.
266. Click **OK**. Details are added and displayed in *Deposit Accounts* page.
267. To refresh the deposit account list, click **Refresh**.
268. To view the deposit account details, select the deposit account and click **View**.
269. To modify the deposit account details, select the deposit account and click **Edit**.
270. To delete the deposit account details, select the deposit account and click **Delete**.
271. **Post** the **Comments** for the account conduct.
272. Close the *Account Conduct* window. A score is generated for the account conduct and displayed in the *Qualitative Analysis* window.
273. To perform peer analysis, click **Evaluate** in **Peer Analysis** tile. The *Peer Analysis* window appears.

Chapter 3 - Credit Initiation

ACME Corporation > Peer Analysis

Period

Quarter

Select Customer

Score

0

History

Ratio	Benchmark	Value
No data to display.		

Comment

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Enter text here...

Post

No items to display.

Close

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

ACME Corporation > Financial Analysis

Period

Quarter

Score

0

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

Comment

Close

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

Chapter 3 - Credit Initiation

ACME Corporation > Covenant Analysis

N.A.
No Of New Covenants Proposed

N.A.
No Of Existing Covenants

New Covenant Proposed

No items to display.

Page 1 (0 of 0 items) < 1 >

Existing Covenant Past Performance

No items to display.

Comment

Enter text here...

Post

No items to display.

Close

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

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

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

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

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

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

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

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

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

Chapter 3 - Credit Initiation

- 288. To capture comments for the analysis, click **Comment** in the corresponding tile.
- 289. After performing credit evaluation, click **Next**. The *Funding Requirement* page appears.

Chapter 3 - Credit Initiation

Funding Requirement

You can capture the new funding requirement of the Financial Institution (party) in this data segment by adding a new facility for the party or updating the limit of existing facilities.

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

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

FI Amendment Process - Amendment Initiation

Screen (6 / 9)

Funding Requirement

Harry fi

Liability details

203526461
Liability Number
branch (004)

\$12.00K
Requested Amount
expires on (May 20, 2021)

Filter Type to filter

1

Facility Id	Facility Description	Released Amount	Requested Amount	Facility Category	Facility Type	Next Review Date
FACI211470008645	test	\$0.00			Non Funded	

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

Audit Hold Back Next Save & Close Cancel

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

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

Chapter 3 - Credit Initiation

Liability Details

Currency

Requested Liability Currency: *
USD

Amount

Requested Liability Amount: *
\$12,000.00

Return On Capital
20%

Probability Of Default
0%

Loss Given Default
0%

Cash Cover
\$12,000.00

Proposed Funded Sell Down
\$12,000.00

Proposed Unfunded Sell Down
\$12,000.00

Approved Funded Sell Down
\$12,000.00

Approved Unfunded Sell Down
\$12,000.00

Dates

Next Review Date *
May 13, 2021

Requested Expiry Date *
May 20, 2021

Additional Fields

No Additional fields configured!

Save

Cancel

Currency

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

Amount

293. Specify the following details:

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

Proposed and Approved

294. Specify the following details.

- Proposed Liability Currency - Currency in which the liability is proposed

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- Proposed Liability Amount - Liability amount proposed by your bank
- Proposed Funded Sell Down - Funded sell down proposed for the entity
- Proposed Unfunded Sell Down - Unfunded sell down proposed for the

entity **Dates**

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

Creating Facility without Template

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

The screenshot shows the 'New Facility' window with the following fields and options:

- ☐ Take over other bank facility
- Line Code *: 22
- Parent Facility Id: [Search]
- Next Review Date *: Apr 15, 2021 [Calendar]
- Currency *: INR [Search]
- Availability Period: 6
- ☒ Revaluation Required
- ☒ Rate Agreement Required
- Line Serial Number *: 23
- Facility Type *: ☒ Funded ☐ Non Funded
- ☐ Cascade
- Line Start Date *: Aug 10, 2020 [Calendar]
- Requested Amount: ₹300,000.00
- Commitment Status: ☒ Committed ☐ Cascade ☐ Uncommitted
- Facility Description *: Term Loan
- Facility Category: Term Loan [Dropdown]
- Line Expiry Date *: Apr 1, 2022 [Calendar]
- Proposed Amount: ₹300,000.00
- Secured?: ☒ Cascade
- Additional Fields: No Additional fields configured!

Buttons at the bottom: Save, Save & Configure, Close

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

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

To add a new funding requirement:

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

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

307. Select the **Facility Category** from the drop down list.
308. Click the calendar icon and select the **Next Review Date** for the facility.
309. Specify the **Line Start Date** and **Line Expiry Date**.
310. Search and select the **Currency** in which the facility has to be offered.
311. Specify the amount requested by the Financial Institution in **Requested Amount** field.
312. Specify the **Availability Period** for the facility.
313. Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**.

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

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

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

315. Enable the **Revaluation Required** check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.
316. Enable the **Rate Agreement Required** check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation.
317. To save the details and exit the *New Facility* window, click **Save**.
318. To add further details about the facility, click **Save & Configure**.

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319. To exit the *New Facility* window without saving the information, click **Cancel**.

Modifying Facility Details

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

The screenshot shows the 'Facility Details' window with a sidebar on the left containing a menu with items: Facility Basic Info, Schedule, Exposure, Fee, Pool Linkage, Pricing, Credit Rating, and FX Rate Revaluation. The main area contains the following fields:

- Line Code ***: A text input field.
- Parent Facility Id**: A dropdown menu with the text 'Select Parent Facility'.
- Currency ***: A text input field with 'USD' and a search icon.
- Tenor**: A text input field with '(in months)' and up/down arrow icons.
- Commitment Status**: Radio buttons for 'Committed' (selected) and 'Uncommitted', with a 'Cascade' checkbox.
- Line Serial Number ***: A text input field with '1'.
- Facility Type ***: Radio buttons for 'Funded' (selected) and 'Non Funded', with a 'Cascade' checkbox.
- Requested Amount ***: A text input field with '\$10,000.00'.
- Line Expiry Date ***: A date picker field with 'Sep 18, 2020'.
- Secured?**: A toggle switch (currently off) and a 'Cascade' checkbox.
- Facility Description ***: A text input field with 'Working Capital'.
- Facility Category**: A dropdown menu with 'Term Loan' selected.
- Next Review Date ***: A date picker field with 'Sep 10, 2020'.
- Availability Period**: A text input field with 'Availability Period'.
- Revaluation Required**: A checkbox.
- Rate Agreement Required**: A checkbox.

At the bottom, there is an 'Additional Fields' section with a plus icon and a 'Close' button in the bottom right corner.

321. Modify the facility details, if required.

Scheduling facility disbursement

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

Chapter 3 - Credit Initiation

Scheduling Required? ☒

Scheduling Details Add

Date	Amount	Action
No data to display.		

Comments

Enter text here...

Post

No items to display.

Close

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

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

Scheduling Details

Date *

Amount *

Create Close

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

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

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

328. To add another scheduling detail, click the **Add** button again.
329. To edit the scheduling detail, click the **Edit** button.
330. To delete the scheduling detail, click the **Delete** button.
331. Specify remarks for the schedule, if any.
332. Click **Post**. Comment is posted below the **Comments** text box.

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

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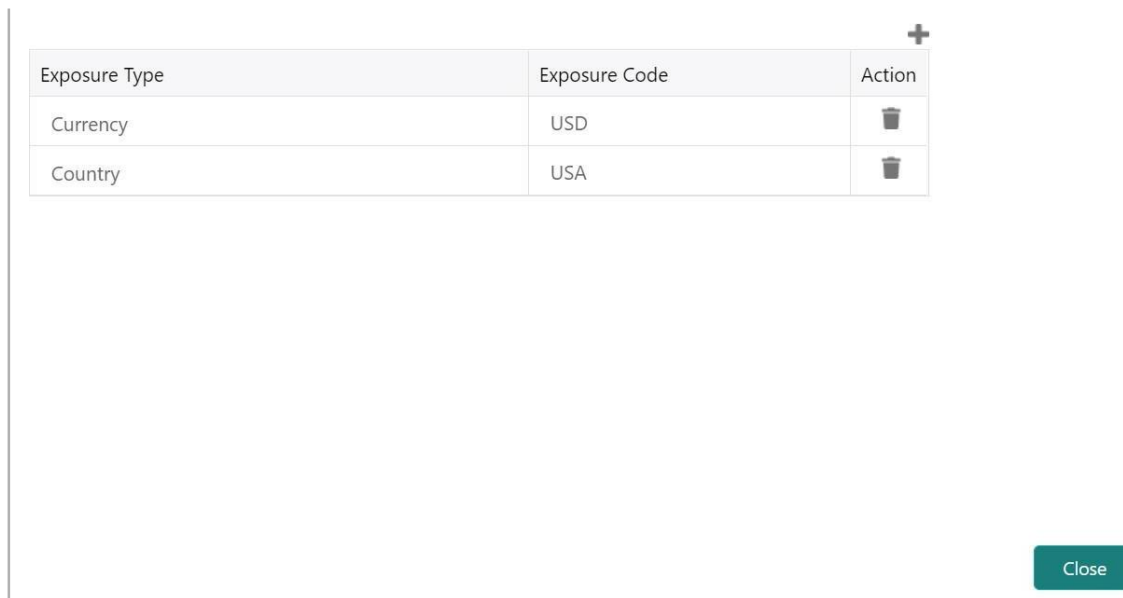
Exposure Type	Exposure Code	Action
No data to display.		

Close

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

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

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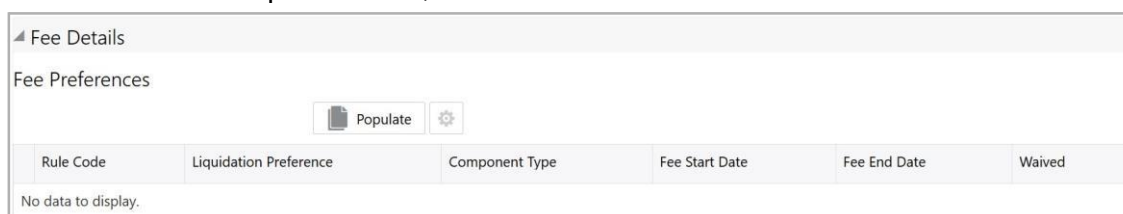
Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

Close

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

Adding Fee Details

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



Fee Details

Fee Preferences

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

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

Linking Facility to the Pool

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

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

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Facility Linkages

Link facility

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

Close

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

Link facilityF20315600

Pool Code *

Select pool code

✓ Link facility

Close

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

343. Click **Link Facility**.

Adding Pricing Detail

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

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

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

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

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

Chapter 3 - Credit Initiation

Interest Details

Component Name *

ABC

Component Type *

Main

Rate Type *

Fixed

Fixed Interest Rate *

12

Save

Cancel

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

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Interest Details

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

Save
Cancel

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

- Rate Code
- Spread

Chapter 3 - Credit Initiation

- Interest Reset Cycle

Interest Details

Component Name *

ABC

Component Type *

Main

Rate Type *

Special Amount

Currency *

USD

Special Interest Amount *

\$3,000.00

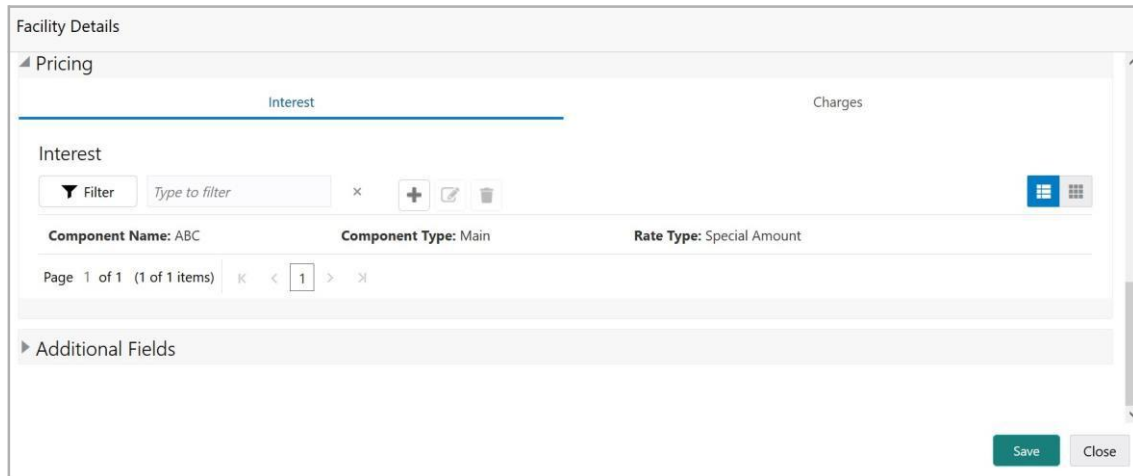
Save

Cancel

Chapter 3 - Credit Initiation

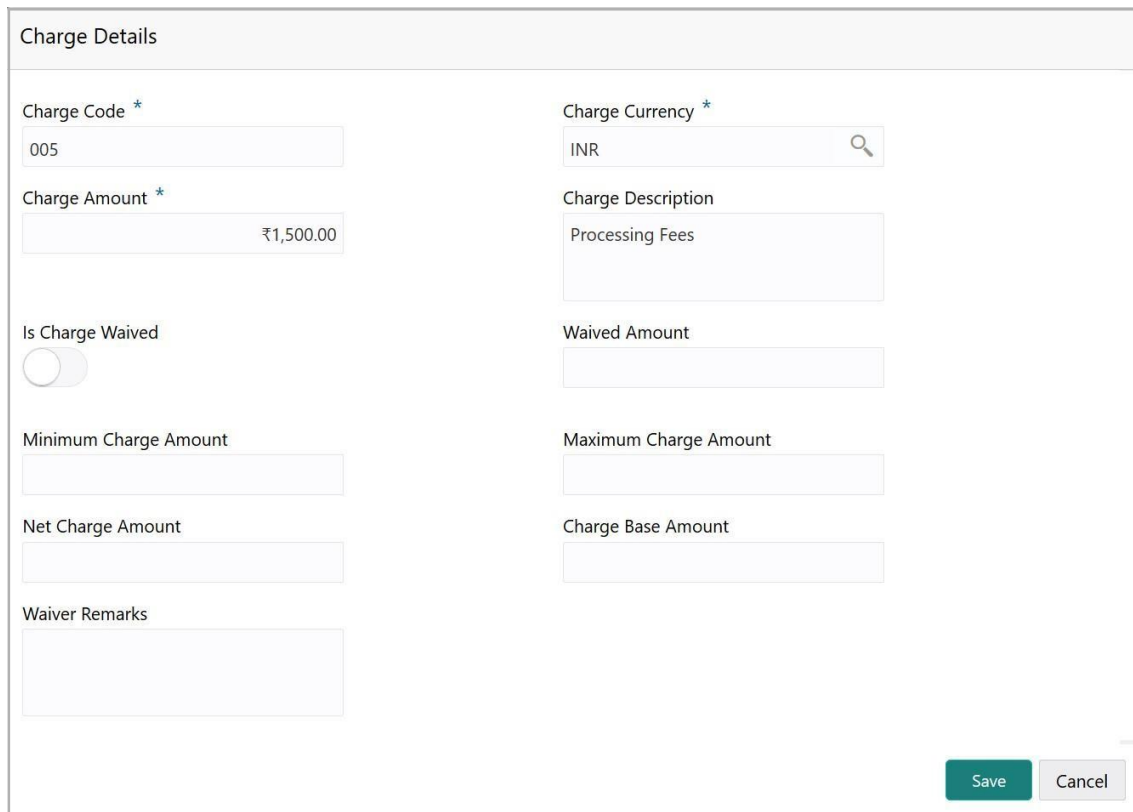
361. If Special Amount is selected as **Rate Type**, search and select the **Currency** and then specify the **Special Interest Amount**.

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



The screenshot shows the 'Facility Details' window. The 'Pricing' section is expanded, and the 'Interest' tab is selected. Below the tab, there is a filter bar with a 'Filter' button and a search input field. Below the filter bar, there is a table with one item. The table has columns for 'Component Name', 'Component Type', and 'Rate Type'. The values are 'ABC', 'Main', and 'Special Amount' respectively. Below the table, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)'. At the bottom right of the window, there are 'Save' and 'Close' buttons.

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



The screenshot shows the 'Charge Details' window. It contains several input fields and a toggle switch. The 'Charge Code' field has the value '005'. The 'Charge Currency' field has the value 'INR'. The 'Charge Amount' field has the value '₹1,500.00'. The 'Is Charge Waived' toggle switch is turned off. The 'Charge Description' field has the value 'Processing Fees'. The 'Waived Amount' field is empty. The 'Minimum Charge Amount' field is empty. The 'Maximum Charge Amount' field is empty. The 'Net Charge Amount' field is empty. The 'Charge Base Amount' field is empty. The 'Waiver Remarks' field is empty. At the bottom right of the window, there are 'Save' and 'Cancel' buttons.

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

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

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

The screenshot shows the 'Pricing' window with the 'Charges' tab selected. Below the 'Charges' header, there is a filter input field with the placeholder text 'Type to filter'. To the right of the filter are icons for adding, editing, and deleting charges. Below these icons, the details for a single charge are displayed in a grid-like format:

Charge Code: 005	Charge Currency: INR	Charge Amount: ₹1,500.00
Charge Description: Processing Fees	Is Charge Waived: false	Waived Amount:
Minimum Charge Amount:	Maximum Charge Amount:	Net Charge Amount:
Waiver Remarks:		

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



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

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

Linking Facility with Collateral

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



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

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

Chapter 3 - Credit Initiation

Term loan for **Finance group** - TL

Facility Details

Facility Basic Info

Exposure

Fee

Pricing

Facility collateral linkage

Credit Rating

Facility-Collateral Linkage

Filter

Type to filter

+

✎

🗑

No items to display.

Page

1

(0 of 0 items)

⏪

<

1

>

⏩

Close

Facility-Collateral Linkage

Collateral Code *

COL202960722-Crop

Collateral Description

CROP category

Collateral Currency

INR

Collateral Value

₹90.00

Amount Basis

Amount

Linked Percentage *

100%

Linked Amount *

₹90.00

Order number *

1

⏮

⏭

Save

Cancel

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

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

- Collateral Description
- Collateral Currency
- Collateral Value

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

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

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

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

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

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

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

Adding Credit Rating

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

Chapter 3 - Credit Initiation

+

History

No items to display.

Close

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

Credit Rating

Agency Name *

Moody's

Outlook *

Positive

Grade *

AAA

Score *

10

Effective Date *

May 1, 2018

Year Of Rating *

2018

Recommend

Create

Close

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

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

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

390. Click the calendar icon in the **Effective Date** field and select the date on which the rating is provided.

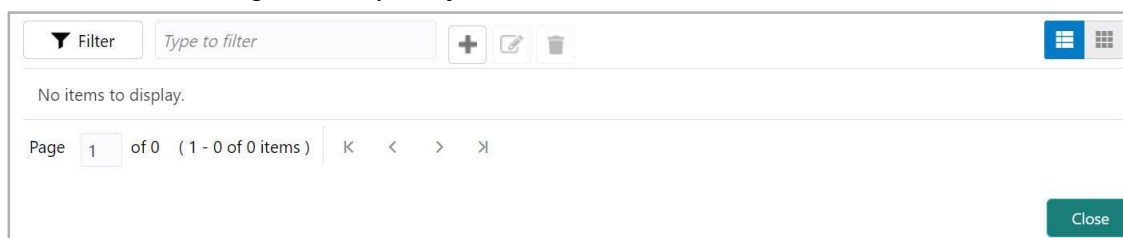
The **Year Of Rating** is automatically populated based on the selected Effective Date.

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

Adding FX Rate Revaluation Details

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



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

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FX Rate Revaluation Details

Module * MC	Product * FCUB
Currency * USD	FX Rate Type * Mid
Rate Input Method * Derived	Rate Fixing Days * 1
Revaluation Frequency * Weekly	Revaluation Effective Date * Value Date
Exchange Rate Code * Standard	

☒ Ignore Holidays *	Holiday Check * Currency
Holiday Currency * USD	Schedule Movement * Move Backward
☒ Move Across Month *	☒ Cascade Scheduled *

Create
Cancel

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Chapter 3 - Credit Initiation

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

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

Creating Facility with Template

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

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

Chapter 3 - Credit Initiation

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

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

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

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

Chapter 3 - Credit Initiation

Funding Requirement Screen (6 / 9)

OFSSS ▾

▾ Liability details

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

Filter × + ↶ T List View Table View Facility Structure

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

Hold Back Next Save & Close Cancel

Creating Sub Limit

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

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

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

New Facility

☐ Take over other bank facility

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

Additional Fields

Save Save & Configure Close

Chapter 3 - Credit Initiation

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

Funding Requirement

Screen (6 / 9)

OFSSS

Liability details

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

Filter

Type to filter

+

↶

T

List View

Table View

Facility Structure

2235

NEW

Facility Id: F20322627

Facility Description: Term Loan

Parent Line Number: 2233-Term Loan

Requested Amount: \$10,000.00

Facility Category: TL

Product Type: Funded

Next Review Date: 20-11-30

⋮

2233

NEW

Hold

Back

Next

Save & Close

Cancel

Removing Facility

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

Linking Document

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

Document

Add New Documents

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

Upload Document

Link Existing Document

Close

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

Chapter 3 - Credit Initiation

Document

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

Document Expiry Date
Nov 30, 2020

Remarks

Drop files here or click to select

Selected Files
[]

Upload Close

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

431. Click **Upload**.

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

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

Linking Existing Facilities

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

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

Link Existing Facilities

Filter
Type to filter

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

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

Link Cancel

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

Chapter 3 - Credit Initiation

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

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

Filtering Facility

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

Filter

Reset
Apply

Limit

☒ Joint Customer

Status

☒ New
☐ Modified
☐ Removed

Facility Type

☒ Funded
☐ Non Funded

Product Type

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

Currency

USD

From Amount

To Amount

Chapter 3 - Credit Initiation

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



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

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

Policy Exception

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

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

Writeup

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



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

Amendment Process - Amendment Initiation

Write up

Filter Type to filter

No Data Found

Audit Hold Back Next Save & Close Cancel

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

Writeup

Writeup Category * BOVR

Business overview

Sample writeup

Create Cancel

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

Chapter 3 - Credit Initiation

Writeup Category

Writeup Category Code

Writeup Category Description

Fetch

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

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

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

Write up

Corporation

Filter

Type to filter

Facility Purpose

Sample Writeup

View complete writeup

View documents

View history

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

Chapter 3 - Credit Initiation

The screenshot shows the 'Write up' section of the application. At the top, there's a 'Write up' header and a 'Screen (5 / 6)' indicator. Below the header, there's a 'Corporation' dropdown menu. A 'Filter' button and a search input field labeled 'Type to filter' are present. The main area displays a 'Facility Pricing Writeup' tile. This tile has a title bar with an 'N' icon, 'Edit', and 'Remove' buttons. The body of the tile contains a 'Sample writeup' text area. To the right of the text area, there's a menu with three options: 'View history', 'Print', and 'View documents'. At the bottom of the tile, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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



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

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

The screenshot shows a window titled 'Writeup documents'. The main area of the window displays the message 'No items to display.' In the top right corner, there is an 'Add New Documents' button. In the bottom right corner, there is a 'Close' button.

Chapter 3 - Credit Initiation

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

Chapter 3 - Credit Initiation

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

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

Comments

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

The screenshot shows the 'FI Amendment Process - Amendment Initiation' window. On the left is a sidebar with a list of steps: Customer Creation, KYC, Risk Evaluation, Legal Evaluation, Credit Evaluation, Funding Requirement, Policy Exception, Write up, and Comments (which is highlighted). The main area is titled 'Comments' and contains a rich text editor with a toolbar (bold, italic, underline, text color, background color, bulleted list, numbered list, indent, outdent, link, unlink, H1, H2, etc.) and a large text input area with the placeholder 'Enter text here...'. Below the text area is a 'Post' button. Underneath the 'Post' button is a message that says 'No items to display.' At the bottom of the window is a navigation bar with buttons: Audit, Hold, Back, Next, Save & Close, Submit, and Cancel. The top right corner of the window shows 'Screen (9 / 9)'.

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

460. To hold the FI credit proposal Amendment process, click **Hold**.

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

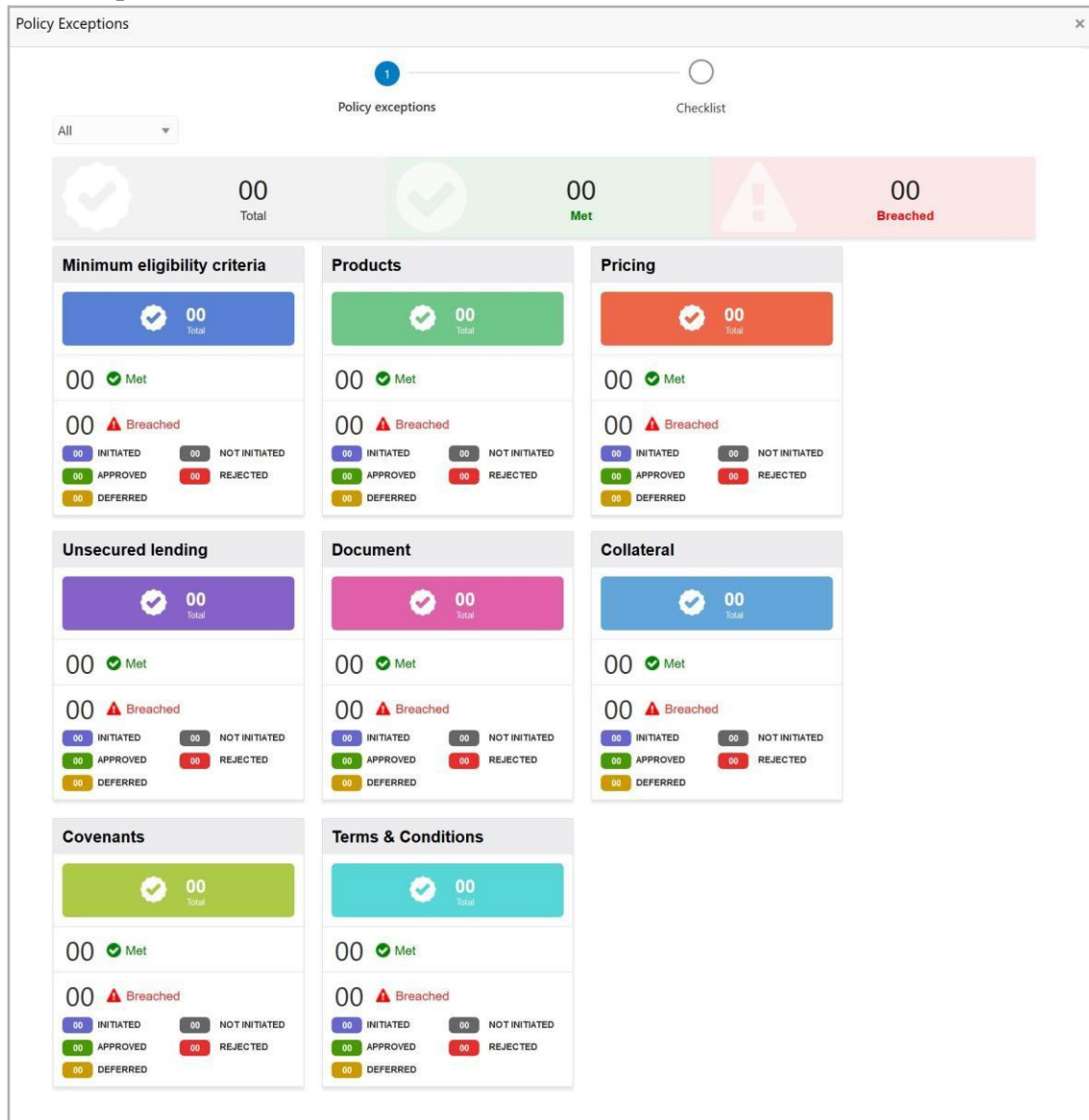
462. To save the process for future edit, click **Save & Close**.

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

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

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

Chapter 3 - Credit Initiation



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

Chapter 3 - Credit Initiation

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

The screenshot displays a web application interface for a credit proposal. At the top, there is a progress bar with two segments: 'Policy exceptions' (unselected) and 'Checklist' (selected, indicated by a blue circle with the number 2). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

467. Select the **Outcome** as **PROCEED**.
468. Click **Submit**.

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

Chapter 4 - Review and Recommendation

Review and Recommendation

In this stage, the user configured for this stage must review the Credit Proposal Amendment application and provide their recommendations based on credit performance of the Financial Institution. Additionally, the details captured in the Initiation stage can be managed or new record can be created based on the requirement.

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

The screenshot shows the Oracle Free Tasks page. The left sidebar contains a menu with items like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Services, Policy, Security Management, Task Management, Tasks, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, and My Tasks. The main area displays a table of tasks.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		TASync Process	TASync7	TASync7	Manual Retry	18-08-16
☐ Acquire & Edit		TASync Process	TASync6	TASync6	HandOff Success	18-08-16
☐ Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
☐ Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
☐ Acquire & Edit		FI Credit Process	TASync1	TASync1	Review and Recommendation	18-08-16
☐ Acquire & Edit		FI Credit Process	TASync	TASync	Customer Acceptance	18-08-16
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
☐ Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

Page 1 of 794 (1 - 20 of 15868 items)

Chapter 4 - Review and Recommendation

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

Chapter 4 - Review and Recommendation

FI Amendment Process - Amendment Review and Recommendation

Documents

Collateral Summary

Overrides

Screen (1 / 8)

FI Summary

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

FI Summary

Harry fi

Party Information

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

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

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

Covenants

0

Total Covenants

0

Entity Wide

0

Facility Wide

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

0

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for: Previous 3 years

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

Projections

View all

Show results for: Next 3 years

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

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

No items to display.

Audit

HoldBackNextSave & CloseCancel

Chapter 4 - Review and Recommendation



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

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

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

Chapter 5 - Approval

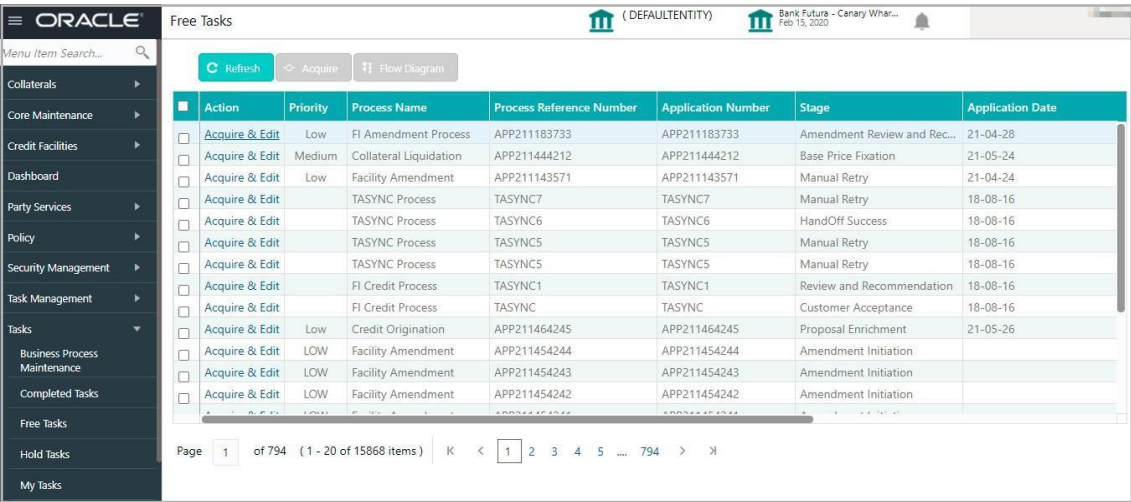
Approval

In this stage, the higher officials such as the head of credit department in the bank must review the FI Credit Proposal Amendment application and make necessary decision such as Approve or Reject the application.

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

To approve the facility, perform the following steps:

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



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
☐ Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
☐ Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
☐ Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

Chapter 5 - Approval

FI Amendment Process - Amendment Proposal Approval

Documents

Collateral Summary

Overrides

Screen (1 / 8)

FI Summary

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

FI Summary

Harry fi

Party Information

Customer Name: Harry fi

Demographic Type: Domestic

Entity: Proprietorship

Country: INDIA

FI Code: 12

Head Office Country: IN

Country of Risk: IN

Business Type: Islamic

FI BIC Code: 12

FI Legal Entity Code: 12

Facility Summary

No data to display

60

50

40

30

20

10

0

test

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

Covenants

0

Total Covenants

0

Entity Wide

0

Facility Wide

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

0

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Show results for: Previous 3 years...

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

Projections

View all

Show results for: Next 3 years

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

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

No items to display.

Audit

Hold

Back

Next

Save & Close

Cancel

ed.
97

Chapter 5 - Approval

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

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

5. Specify the **Approval Liability Currency**.
6. Specify the following amounts in Approval Liability Currency:
 - Approval Liability Amount

Chapter 5 - Approval

- Approved Funded Sell Down
 - Approved Unfunded Sell Down
7. Specify the **Approved Expiry Date**.



Approved Expiry Date can be before or after the Requested or Proposed Expiry Date.

8. Click **Save**. The approval details are saved.
9. In the *Funding Requirement* page, click the hamburger icon in the required facility and select **Edit**. The *Facility Details* window appears.
10. In the *Facility Details* window, specify the **Approved Amount**.
11. Click **Save**.
12. To exit the *Facility Details* window, click **Close**.
13. In the *Funding Requirement* page, click **Next** to go to the *Comments* page.
14. **Post** comments, if required.
15. Click **Submit**. The *Policy Exception* window appears.
16. Click the **Checklist** data segment and select the **Outcome** as 'Approve'.
17. Click **Submit**. The proposal is sent to the Draft Generation stage.

To reject the facility, select the **Outcome** as 'Reject' and click **Submit**.

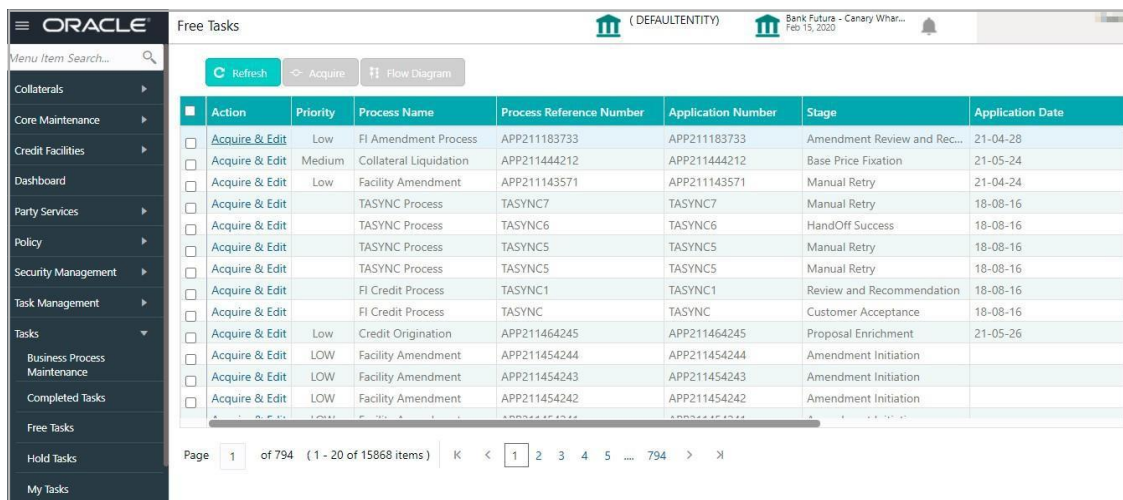
Chapter 6 - Draft Generation

Draft Generation

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

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

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



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
☐ Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
☐ Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
☐ Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

Chapter 6 - Draft Generation

FI Amendment Process - Draft Generation

FI Summary

Draft Generation

Comments

Screen (1 / 3)

Party Information

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

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

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

Interest: 0Charges: 0Commission: 0

Added: 0Modified: 0Removed: 0

Covenants

0

Total Covenants

Entity Wide: 0Facility Wide: 0Financial: 0Non Financial: 0

Newly Added: 0Financial: 0Non Financial: 0

Met: 0Financial: 0Non Financial: 0

Breached: 0Financial: 0Non Financial: 0

Terms & conditions

0

Total Terms and Conditions

Entity: 0Facility: 0Pre disbursement: 0Post disbursement: 0

Newly added: 0Pre disbursement: 0Post disbursement: 0

Met: 0Pre disbursement: 0Post disbursement: 0

Breached: 0Pre disbursement: 0Post disbursement: 0

Financial Profile

View all

Show results for: Previous 3 years...

Category: 2018-2019Variance %: 2019-2020Variance %: 2020-2021

No data to display.

Projections

View all

Show results for: Next 3 years

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

No data to display.

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

No items to display.

Audit

HoldBackNextSave & CloseCancel

Chapter 6 - Draft Generation

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

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

Draft Generation

Screen (2 / 3)

FAC01

+

FAC01

 Generate Document

Hold

Back

Next

Save & Close

Cancel

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

Draft Generation Details

Communication Type

Email

E-Mail CC

john_doe@example.com

E-Mail To *

john_doe@example.com

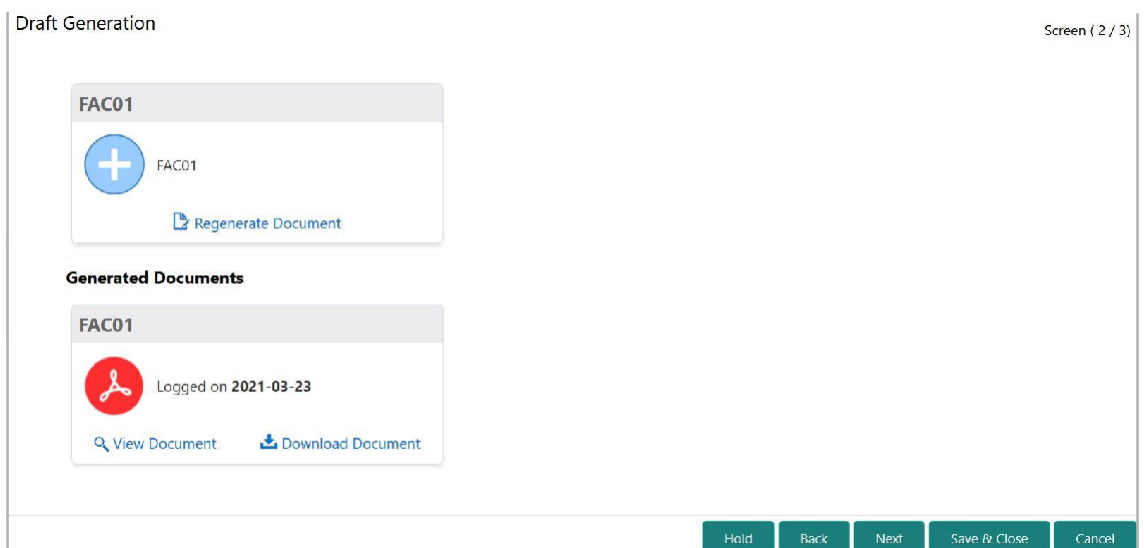
Subject *

Proposal draft

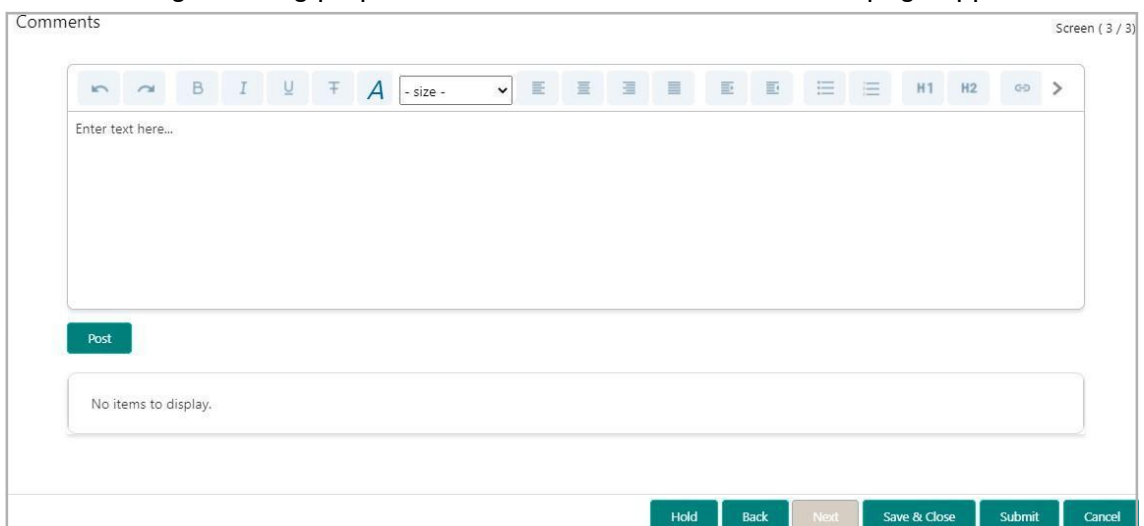
Cancel

Generate

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

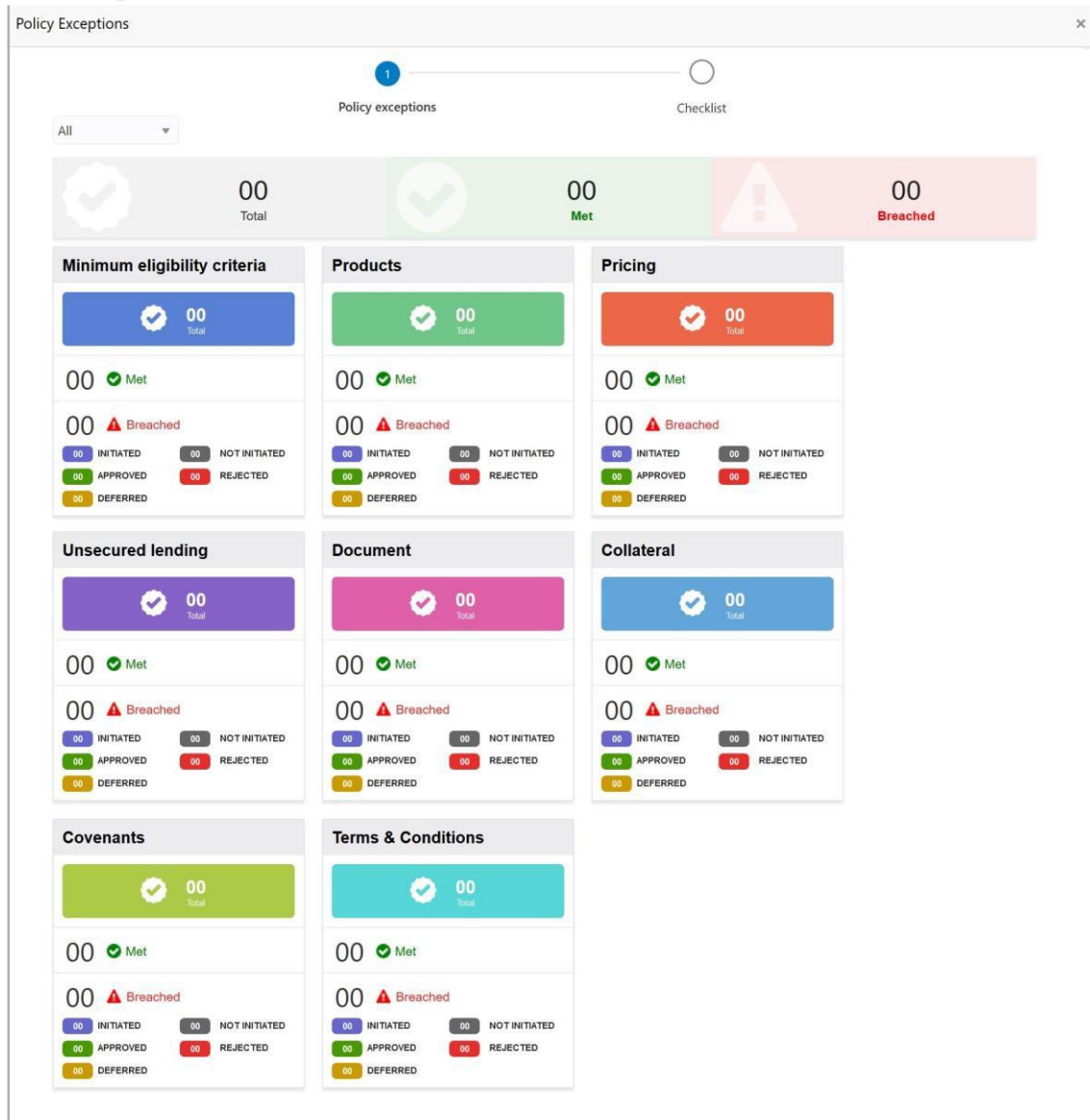


9. To view the generated draft document, click **View Document**.
10. To download the generated draft document, click **Download Document**.
11. After generating proposal draft, click **Next**. The *Comments* page appears:



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

Chapter 6 - Draft Generation



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

The screenshot shows a web application interface with a progress bar at the top. The progress bar has 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 of the interface, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

Chapter 7 - Customer Acceptance

Customer Acceptance

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

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

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		TASync Process	TASync7	TASync7	Manual Retry	18-08-16
☐ Acquire & Edit		TASync Process	TASync6	TASync6	HandOff Success	18-08-16
☐ Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
☐ Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
☐ Acquire & Edit		FI Credit Process	TASync1	TASync1	Review and Recommendation	18-08-16
☐ Acquire & Edit		FI Credit Process	TASync	TASync	Customer Acceptance	18-08-16
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
☐ Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

Chapter 7 - Customer Acceptance

FI Amendment Process - Customer Acceptance

FI Summary

Customer Acceptance

Comments

Screen (1 / 3)

Party Information

Customer Name: Harry fi Demographic Type: Domestic Entity: Proprietorship Country: INDIA

FI Code: 12 Head Office Country: Country of Risk: IN Business Type: Islamic FI BIC Code: 12 FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00
Total collateral value

No data to display

Pricing

0
Total Pricing

0 Interest

0 Charges

0 Commission

Added Modified Removed

Added Modified Removed

Added Modified Removed

Covenants

0
Total Covenants

0 Entity Wide

0 Facility Wide

0 Financial

0 Non Financial

Newly Added

0 Financial

0 Non Financial

Met

0 Financial

0 Non Financial

Breached

0 Financial

0 Non Financial

Terms & conditions

0
Total Terms and Conditions

0 Entity

0 Facility

0 Pre disbursement

0 Post disbursement

Newly added

0 Pre disbursement

0 Post disbursement

Met

0 Pre disbursement

0 Post disbursement

Breached

0 Pre disbursement

0 Post disbursement

Financial Profile

View all

Show results for: Previous 3 years

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

Projections

View all

Show results for: Next 3 years

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

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

No items to display.

Audit

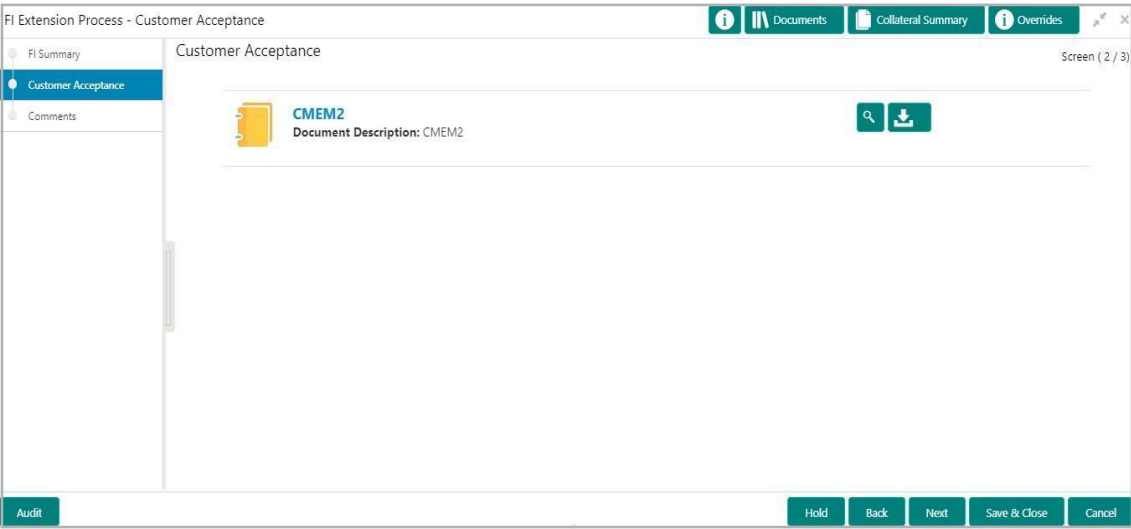
Hold Back Next Save & Close Cancel

Chapter 7 - Customer Acceptance



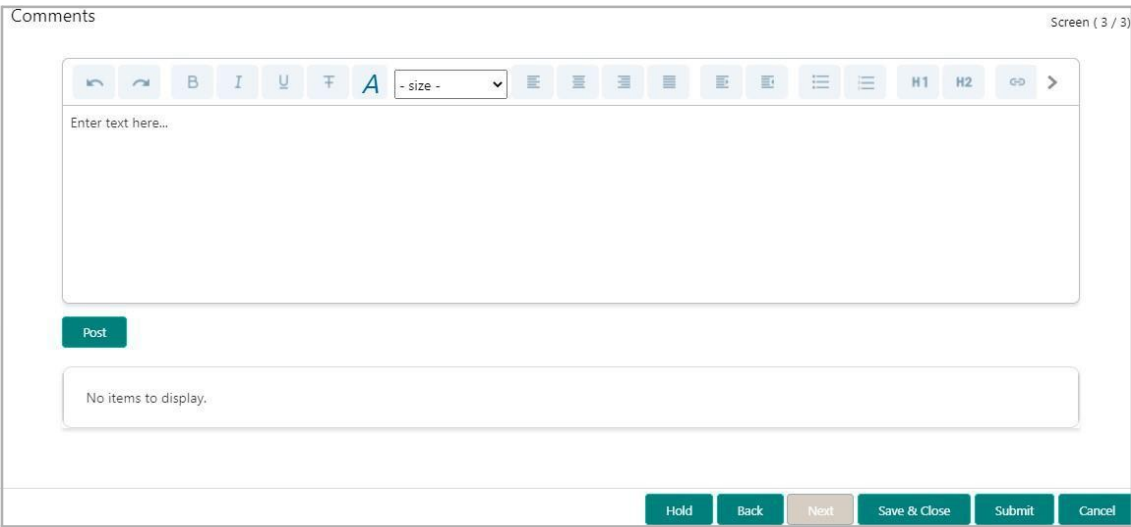
For information on actions that can be performed in the *FI Summary* page, refer **Credit 360 User Manual**.

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



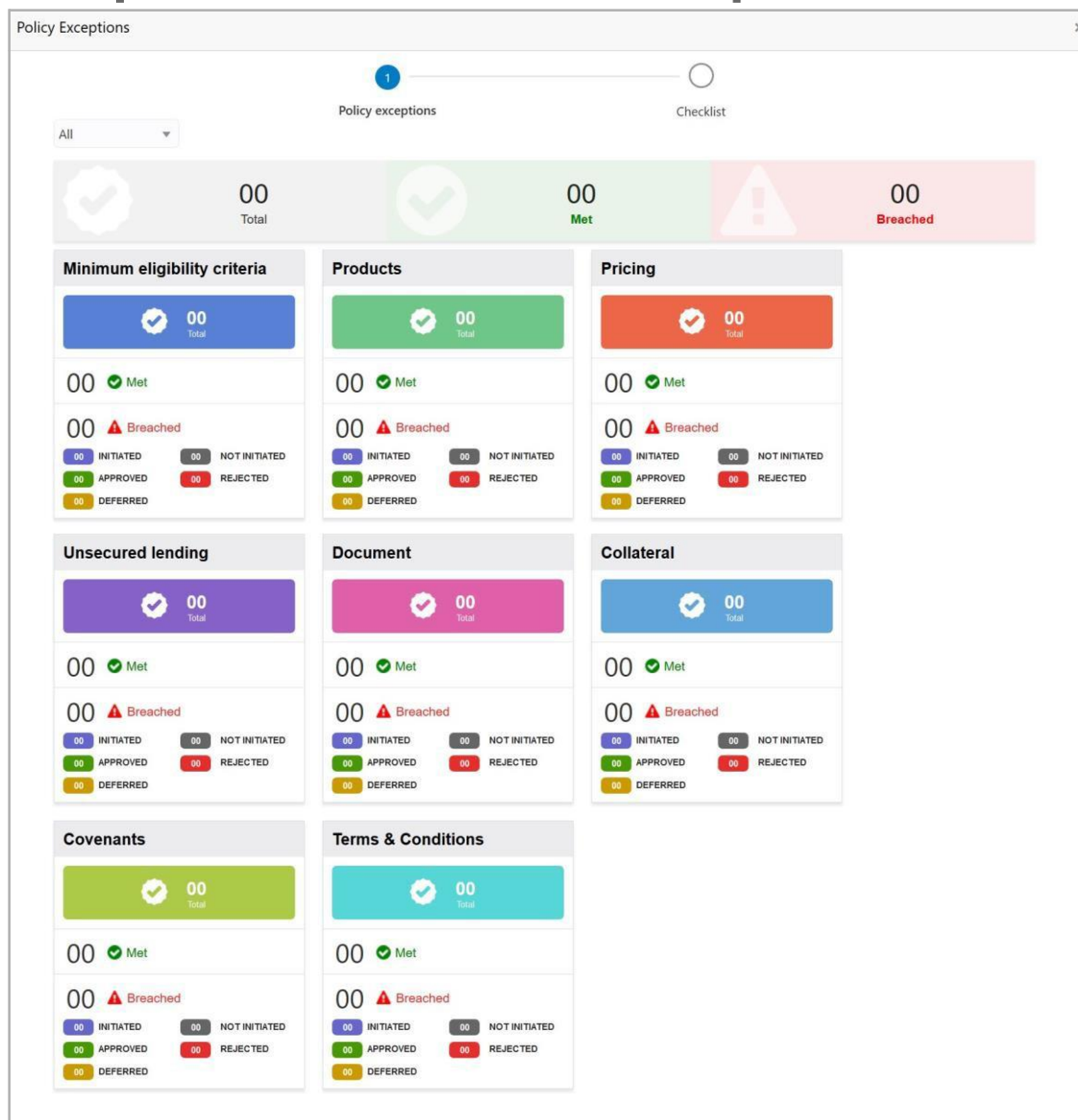
In the *Customer Acceptance* page, the Proposal Draft sent to the customer is displayed.

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



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

Chapter 7 - Customer Acceptance



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

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

Chapter 7 - Customer Acceptance

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

No items to display.

* Outcome: Proceed ▼

Submit

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

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

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

Chapter 8 - Handoff - Manual Retry

Handoff - Manual Retry

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

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

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

Chapter 8 - Handoff - Manual Retry

FI Amendment Process - Manual Retry

Documents

Collateral Summary

Overrides

FI Summary

Funding Requirement

Comments

FI Summary

Sample FI

Screen (1 / 3)

Party Information

Customer Name: Sample FI Demographic Type: Domestic Entity: Country: INDIA

FI Code: FI12 Head Office Country: IN Country of Risk: IN Business Type: Conventional FI BIC Code: 6112 FI Legal Entity Code: lec12

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
No data to display.			

Facility Summary

No data to display

Collateral summary

\$0.00
Total collateral value

No data to display

Pricing

0
Total Pricing

0 Interest

0 Charges

0 Commission

0 Added 0 Modified 0 Removed

0 Added 0 Modified 0 Removed

0 Added 0 Modified 0 Removed

Covenants

0
Total Covenants

0 Entity Wide

0 Facility Wide

0 Financial

0 Non Financial

0 Newly Added

0 Financial

0 Non Financial

0 Met

0 Financial

0 Non Financial

0 Breached

0 Financial

0 Non Financial

Terms & conditions

1
Total Terms and Conditions

1 Entity

0 Facility

0 Pre disbursement

0 Post disbursement

0 Newly added

0 Pre disbursement

0 Post disbursement

0 Met

0 Pre disbursement

0 Post disbursement

0 Breached

0 Pre disbursement

0 Post disbursement

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

8 Positive 2020

Financial Profile

View all

Show results for Previous 3 years

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

Projections

View all

Show results for Next 3 years

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

Audit

Hold Back Next Save & Close Cancel

Chapter 8 - Handoff - Manual Retry

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

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

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

Facility Id	Facility Description	Requested Amount	Facility Category	Facility Type	Next Review Date
FACI211470008644	test			Non Funded	

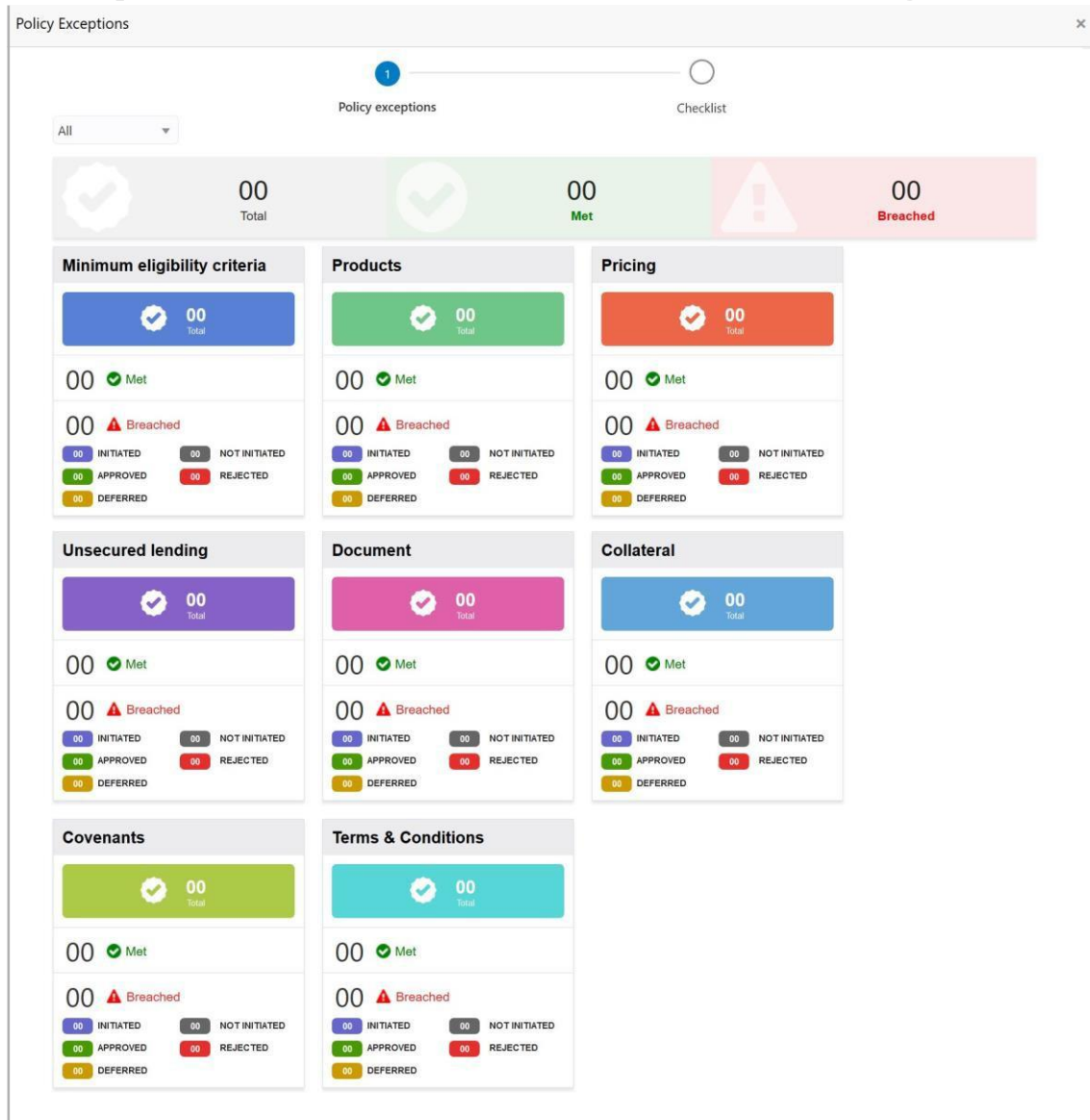
7. Fix the errors in this page, if any.

Chapter 8 - Handoff - Manual Retry

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

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Chapter 8 - Handoff - Manual Retry



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

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

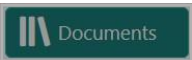
11. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
12. Click the **Checklist** data segment.
13. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional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

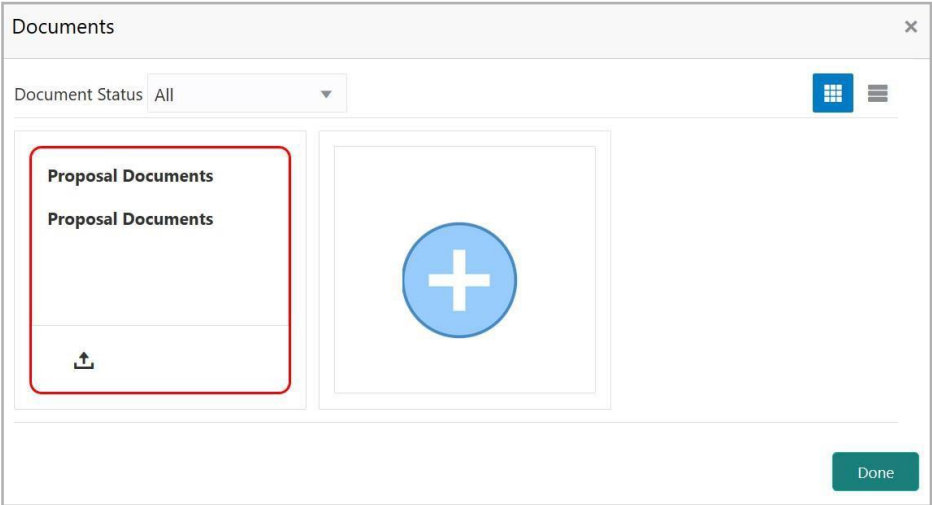
Chapter 9 - Document Upload

Document Upload and Checklist

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

Steps to upload documents

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



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

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

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

Chapter 9 - Document Upload

Documents

Document Status
All

+

Proposal Documents / Proposal Documents

+

Add additional document

Done

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

Document

Document Type *

Closure Documents

Document Code *

Closure Documents

Document Title *

Facility Payment Bills

Document Description

Remarks

Paid

Document Expiry Date

Mar 21, 2020

Drop files here or click to select

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

Upload

Chapter 9 - Document Upload

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



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

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

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. Inside the window, there is a section titled "Proposal Enrichment". Below this title, there are three rows, each containing a checkbox, a text label, and a "Remarks" button.

Document Type	Document Code	Document Title	Document Description	Document Expiry Date	Remarks
☒		Company Registration document Uploaded			Remarks
☐		Incorporation document Uploaded			Remarks
☐		Collateral document Uploaded			Remarks

At the bottom of the window, there is a section labeled "* Outcome" with a dropdown menu showing "Proceed" and a "Submit" button.

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

Chapter 10 - Reference and Feedback

Reference and Feedback

References

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

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

Documentation Accessibility

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>.

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