Oracle® Banking Credit Facilities Process Management

Facility Review User Guide

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Oracle Banking Credit Facilities Process Management Facility Review User Guide, Release 14.8.1.0.0

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Chapter 1

2 Preface

2.1 Before You Begin

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

2.2 Pre-requisites

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

2.3 Purpose

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

2.4 Acronyms and Abbreviations

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

Table 2-1 Acronyms and Abbreviations

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

2.5 Audience

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

2.6 Basic Actions

Table 2-2 Basic Actions

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

Table 2-2 (Cont.) Basic Actions

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

2.7 Conventions

The following text conventions are used in this document:

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

2.8 Critical Patches

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

2.9 Diversity and Inclusion

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

2.10 Documentation Accessibility

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

Access to Oracle Support

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

2.11 Related Resources

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

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

2.12 Screenshot Disclaimer

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

2.13 Symbols and Icons

The following icons are used in the screens.

Table 2-3 Symbols and Icons - Common

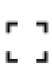
Symbol/Icon	Function
	Minimize
	Maximize

Table 2-3 (Cont.) Symbols and Icons - Common

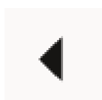
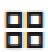
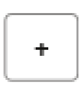
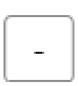
Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing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

Table 2-3 (Cont.) Symbols and Icons - Common

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

Table 2-4 Symbols and Icons - Audit Details

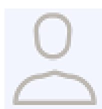
Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 2-5 Symbols ad Icons - Widget

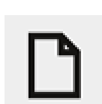
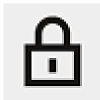
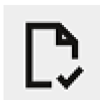
Symbol/Icon	Function
	Open status
	Unauthorized status

Table 2-5   (Cont.) Symbols ad Icons - Widget

Symbol/Icon	Function
	Closed status
	Authorized status

2.14 Post-requisites

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

3 Overview

- About Facility Review
  This topic describes about Facility Review.

3.1 About Facility Review

This topic describes about Facility Review.

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

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

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

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

4

Proposal Initiation

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

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

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

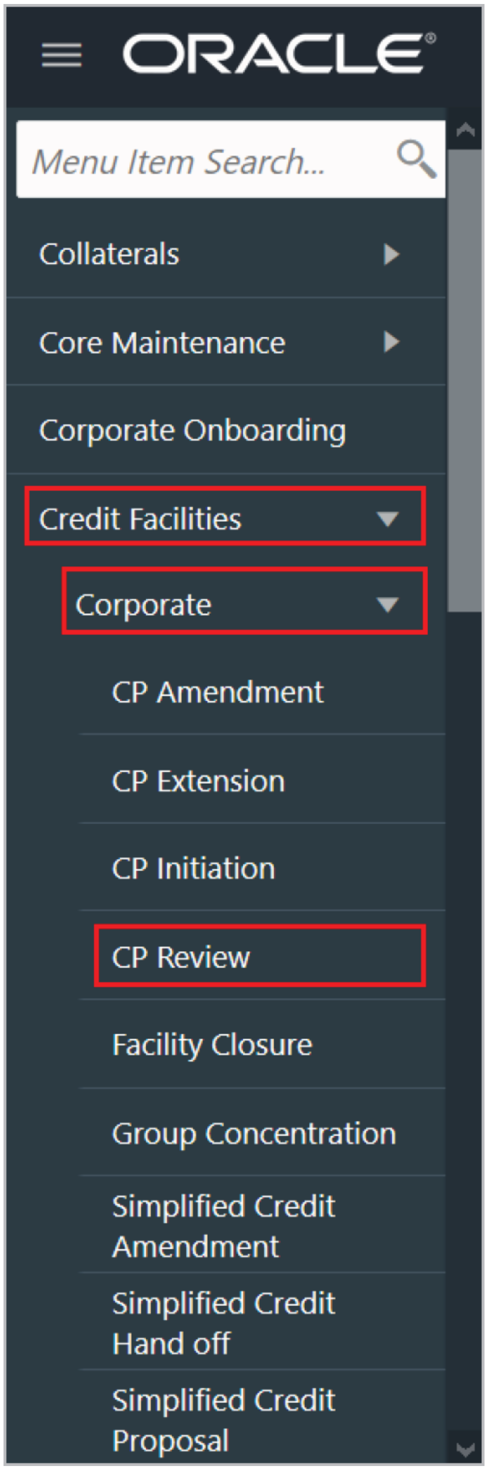
- Steps to initiate Facility Review
- Customer Info
  This topic provides systematic instructions about Customer Info.
- Add Customer
  This topic provides systematic instructions about Add Customer.
- Customer Sector
  This topic provides systematic instructions about Customer Sector.
- Rating
  This topic provides systematic intsructions about Rating.
- Other Details
- RM Details
- View, Quick View, Delete
- Configure Party / Child Party
- Financial Profile
- Projections
- Rating
  This topic provides systematic intsructions about Rating.
- Stakeholders
- Assets
- Customer Covenants
- Terms & Conditions
- Exposures
- Country Wise Business Operations
- Sales Breakup
- Purchase Breakup
- Liability

- Basic Info
- Create Facility without Template
- Modifying Facility Details
- Scheduling facility disbursement
- Adding Exposure Details
- Adding Fee Details
- Linking Facility to the Pool
- Add Pricing Detail
- Linking Facility with Collateral
- Adding Credit Rating
- Adding FX Rate Revaluation Details
- Viewing Utilization History
- Creating Facility with Template
- Creating Sub Limit
- Remove Facility
- Link Document
- Link Existing Facilities
- Filtering Facility
- Other Bank Facilities
- Groupwise Exposure
- Connected Party
- Write Up
- Summary
- Comments

4.1 Steps to initiate Facility Review

To initiate Facility Review process, perform the following steps:

1. Login to **OBCFPM**.



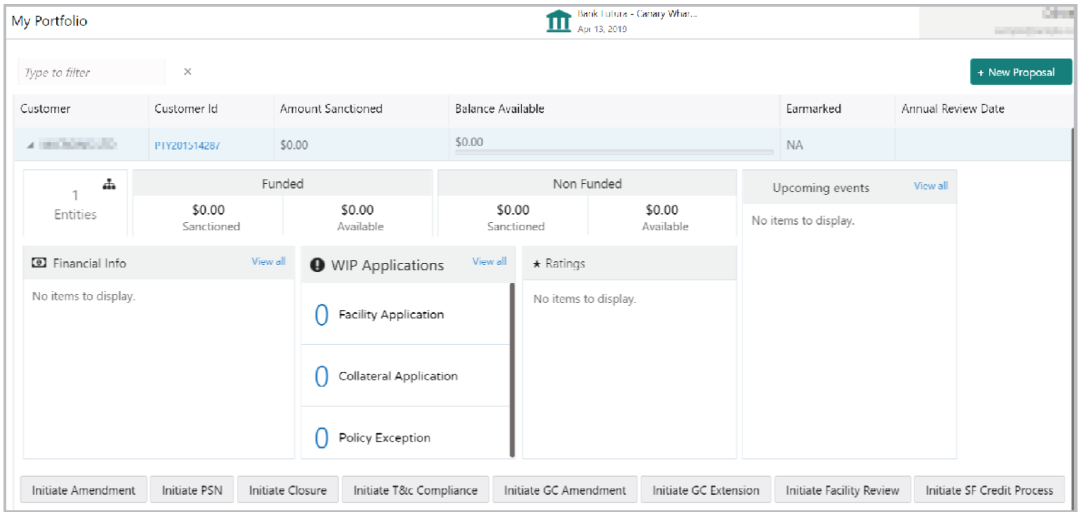
2. Navigate to **Credit Facilities > Corporate > CP Review**. The Facility Review Initiation page appears:

   Or

3. Navigate to **Credit Facilities > My Portfolio** from the left menu.

   The **My Portfolio** page is displayed.

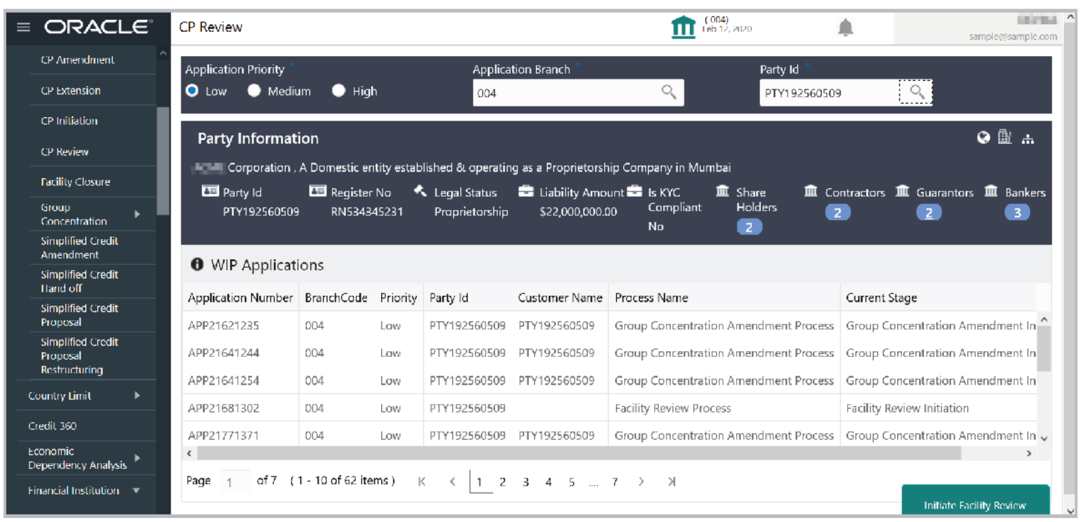
Figure 4-1 My Portfolio



4. Click and expand the required customer. Details associated with the customer appear.
5. Click the **Initiate Facility Review** button.

   The **Facility Review Initiation** page is displayed.

Figure 4-2 CP Review



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

Table 4-1 CP Review

Fields/Icon	Description
Application Priority	Select the facility review **Application Priority**. The options available are: Low, Medium, and High.
Application Branch	Search and select the **Application Branch**. Bank branches maintained in the system are displayed in the drop-down list.

Table 4-1 (Cont.) CP Review

Fields/Icon	Description
Initiate Facility Review	Search and select the required customer / party for facility review. The system displays all the WIP applications for the selected party and enables the **Initiate Facility Review** button.

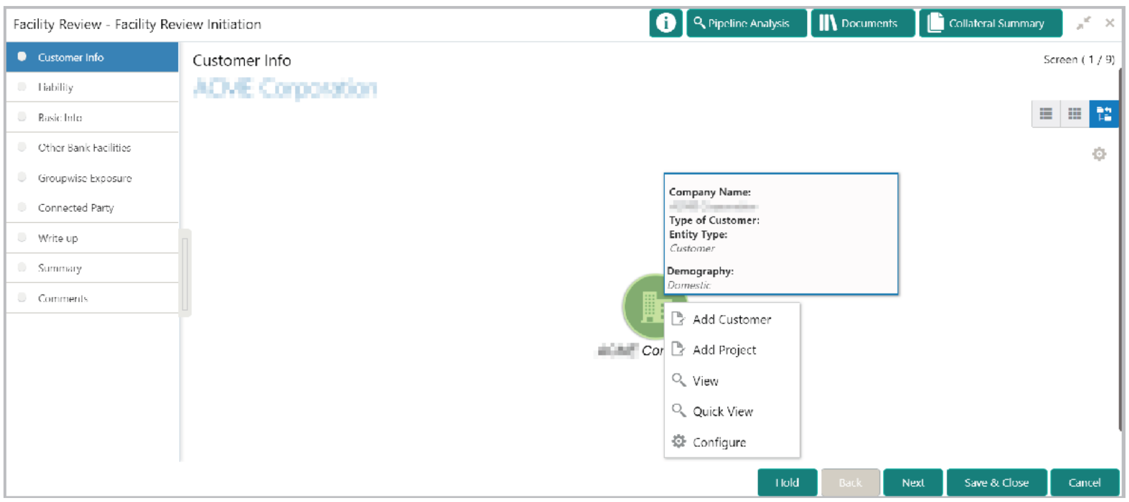
6. Click **Initiate Facility Review**. The Customer Info page is displayed.

4.2 Customer Info

This topic provides systematic instructions about Customer Info.

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

Figure 4-3 Customer Info



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

- Right click on the party / child party icon to perform the following actions:
  - Add Customer (not applicable for joint customer)
  - View
  - Quick View
  - Configure
  - Delete (applicable only for child party)

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

Table 4-2 Customer Info

Actions	Functionality
Add Customer	Displays the Customer Details window for adding child party of the party.
View	Displays the Customer Details window for viewing party details.

Table 4-2 (Cont.) Customer Info

Actions	Functionality
Quick View	Displays the View Entity Details window.
Configure	Displays the Party Details window for capturing party details.

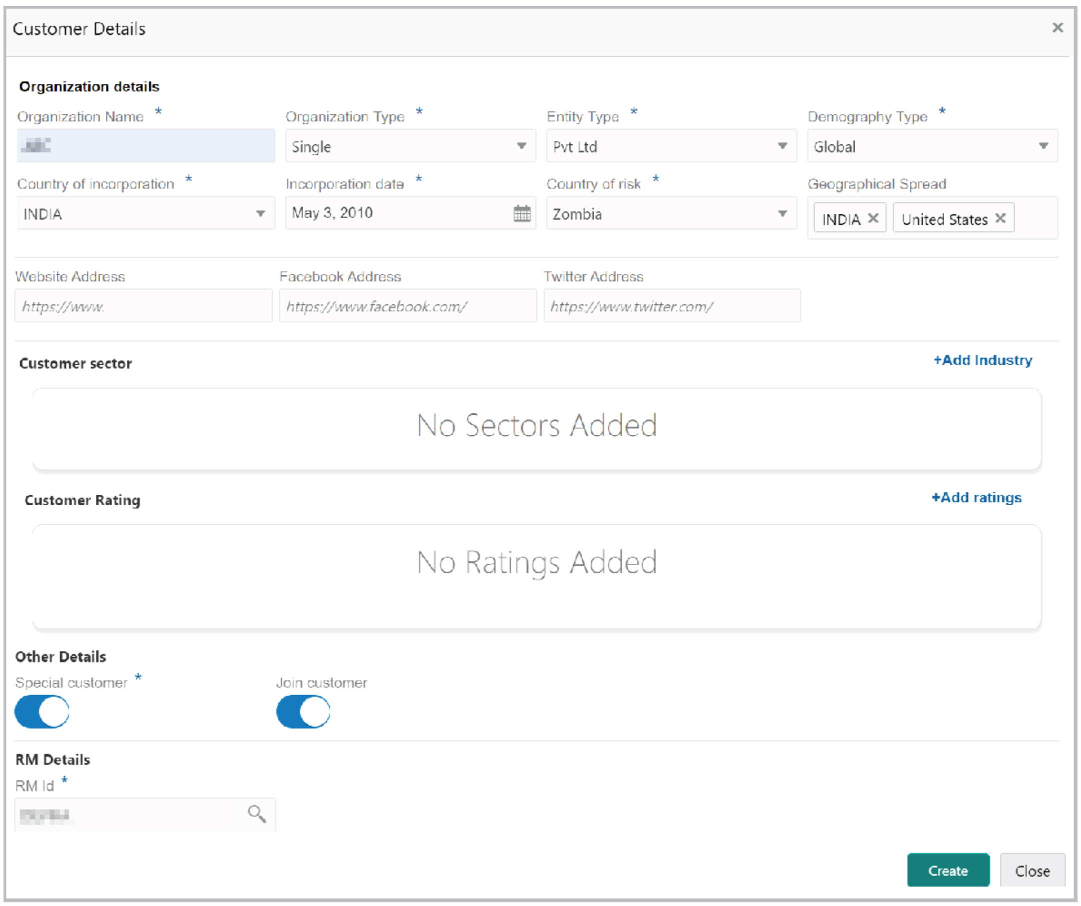
4.3 Add Customer

This topic provides systematic instructions about Add Customer.

1. To add a child party, right click on the party / child party icon and click **Add Customer**.

   The **Customer Details** window is displayed.

Figure 4-4 Customer Details



Organization details

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

Table 4-3 Organization details

Fields	Description
Organization Name	Enter the child party name in the **Organization Name** field.
Organization Type	Select the **Organization Type** from the drop-down list. The options available are **Single** and **Conglomerate**.
Entity Type	Select the **Entity Type** from the drop-down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.
Demography Type	Select the **Demography Type** from the drop-down list. The options available are **Domestic** and **Global**. Select **Global** option, the **Geographical Spread** field appears.
Geographical Spread	Search and select all the countries in which the child party is operating as **Geographical Spread**.
Country of incorporation	Select the **Country of incorporation**.
Incorporation date	Click the calendar icon and select the **Incorporation date**.
Country of risk	Select the **Country of risk** for organization from the drop-down list.

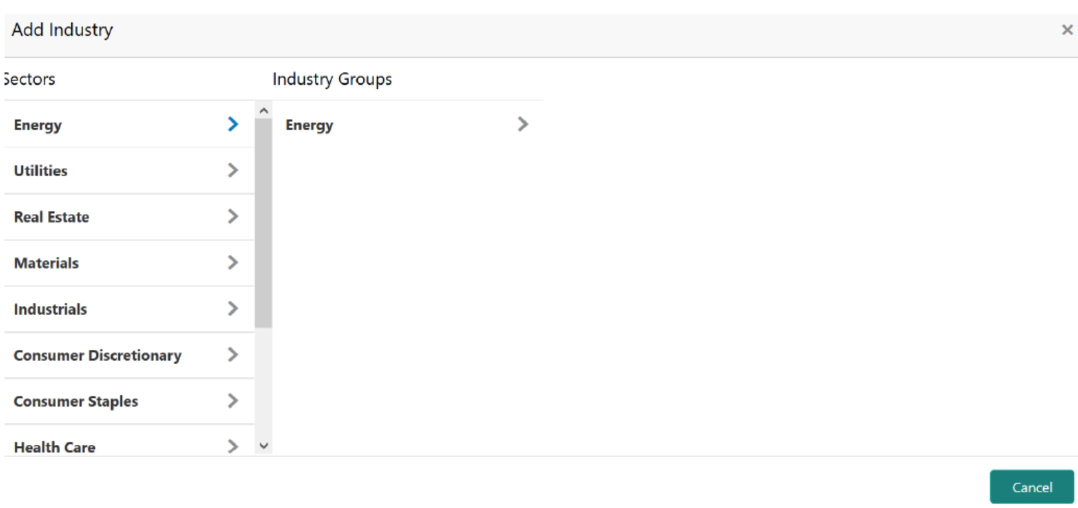
2. Enter the following addresses in respective fields:
   - Website Address
   - Facebook Address
   - Twitter Address

4.4 Customer Sector

This topic provides systematic instructions about Customer Sector.

1. Click **+ Add sector**, to capture industry details of the child party. The **Add Industry** window appears.

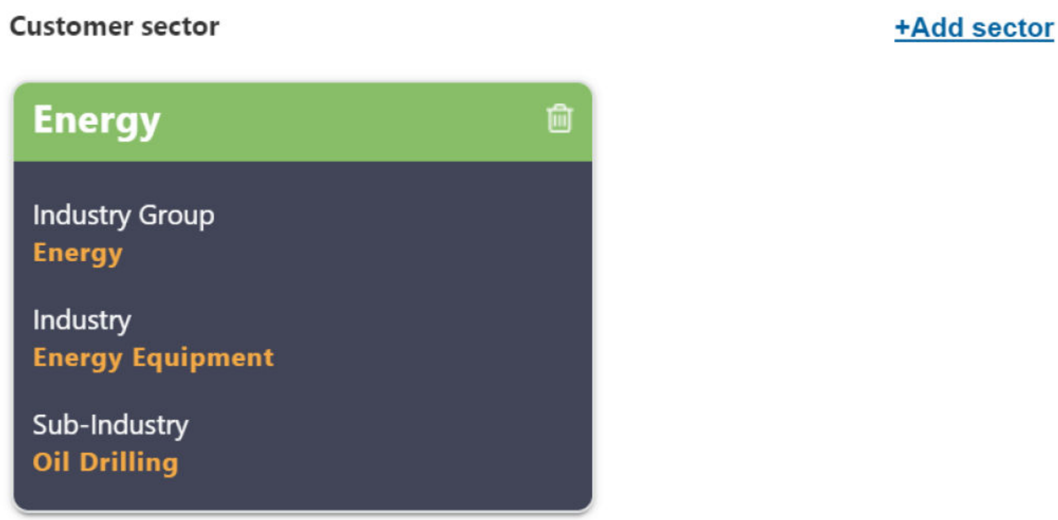
Figure 4-5 Add Industry



2. Select a sector of the child party. The available Industry Groups is displayed.

3. Select the Industry Group of the child party. The available Industries is displayed.
4. Select the Industry of the child party. The available Sub-Industries is displayed.
5. Select the sub-industry of the child party. The Industry details are added and displayed as shown below:

Figure 4-6 Industry Details



6. To delete the added industry, click **Delete** icon.

> **Note**
>
> If the child party is into different sectors, the user has to capture all the sector details while adding the child party. To add another sector information, click **+Add sector** again.
> The industry added first will be considered as the default industry.

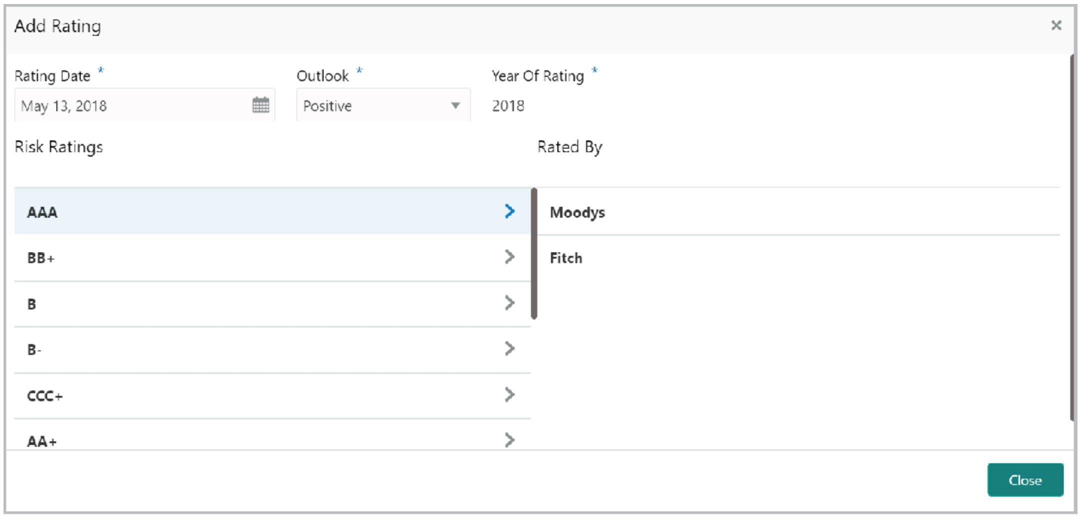
4.5 Rating

This topic provides systematic intsructions about Rating.

1. Click **Rating** in the left menu to add rating information of the customer.
2. Click **Stakeholders** in the left menu and click **+ Add Ratings** to configure stakeholders information.

   The **Add Ratings** window is displayed.

Figure 4-7 Add Ratings

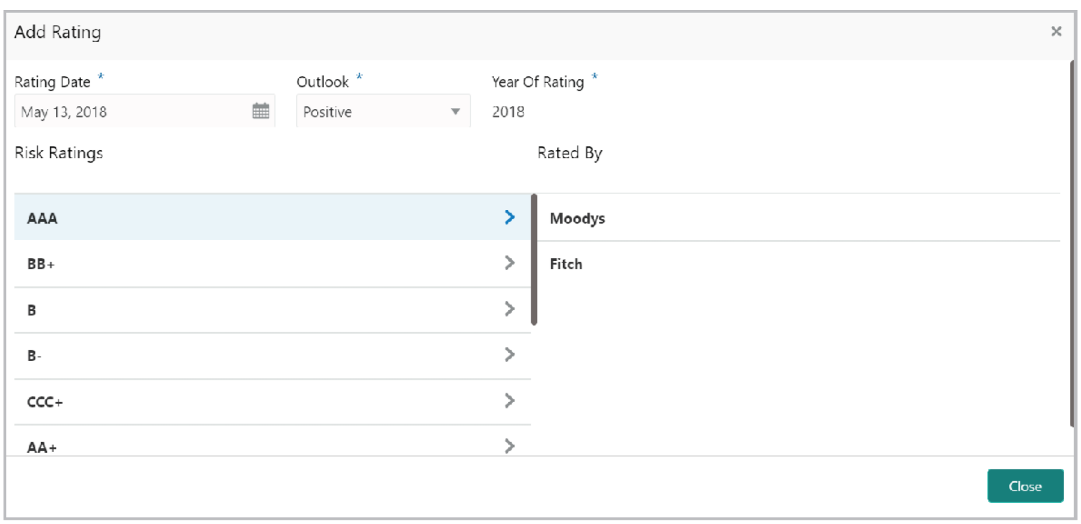


3. Select the following details of the rating:
   - Rating Date
   - Outlook
   - Risk Ratings
   - Rated By

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

   Select **Rated By**, the rating is added and displayed as shown below:

Figure 4-8 Customer Rating



4. To modify the added rating, click the **Edit** icon.
5. To delete the added rating, click the **Delete** icon.

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

4.6 Other Details

Enable the **Special Customer**option, if the customer is a special customer for your bank.

4.7 RM Details

RM Id is automatically populated based on the login details.

1. To modify the **RM Id**, search and select the required user.
2. Click **Create**. The child party is created and displayed in the **Customer Info** page.

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

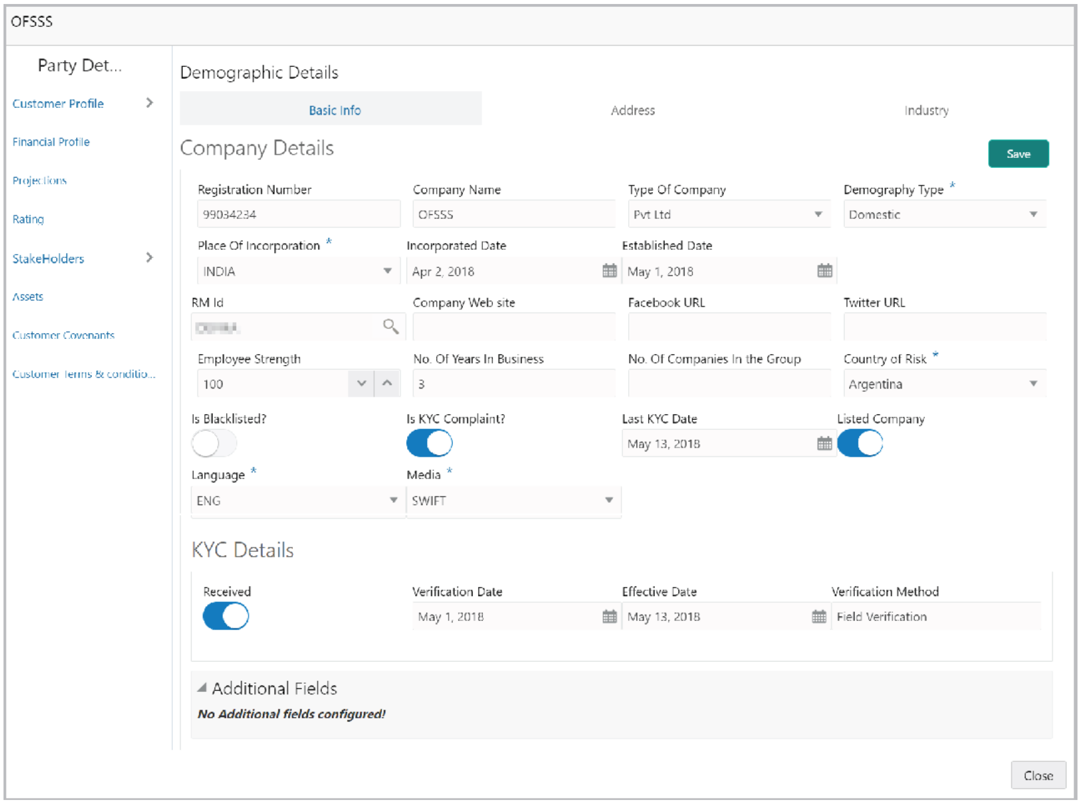
4.8 View, Quick View, Delete

1. To **View** the party / child party information, right click the party / child party icon and click **View**.
2. To **Quick view** the party / child party information, right click the party / child party icon and click **Quick View**.
3. To **Delete** the child party, right click the child party icon and click **Delete**.

4.9 Configure Party / Child Party

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

Figure 4-9 Party Details



Customer Profile

Table 4-4 Customer Profile

Fields	Description
Company Details	Enter or select the following details in the corresponding fields: • Registration Number • Company Name • Type Of Company • Geographical Spread • Place Of Incorporation • Incorporated Date • Established Date • RM Id • Company Website • Facebook URL • Twitter URL • Employee Strength • No. Of Years In Business • No. Of Companies in the Group • Country of Risk
Is Blacklisted?	Enable the **Is Blacklisted?**option, if the company is blacklisted.
Is KYC Compliant?	Enable the **Is KYC Compliant?** option, if the company is KYC Compliant.
Last KYC Date	Click the calendar icon and select the **Last KYC Date**.
Listed Company	Enable the **Listed Company** switch, if the company is listed.

Table 4-4 (Cont.) Customer Profile

Fields	Description
Language	Select the **Language** from the drop-down list.
Media	Select the **Media** for transactions from the drop-down list.

KYC Details

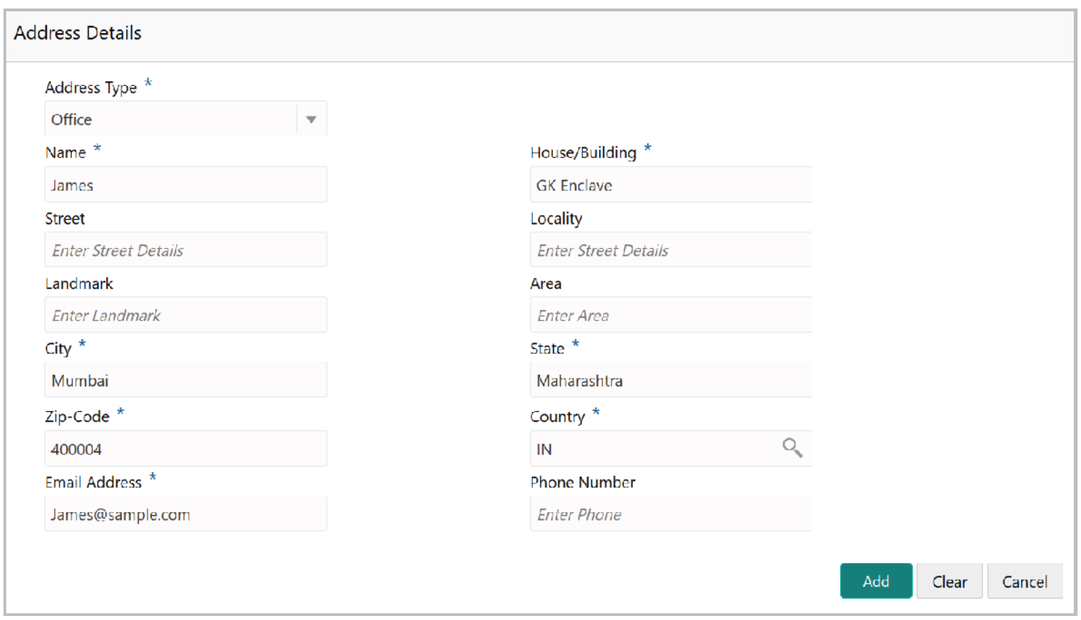
Table 4-5 KYC Details

Fields	Description
Received	Enable the **Received** option, if KYC verification details are received for the customer.
Verification Date and Effective Date	Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
Verification Method	Enter the KYC **Verification Method**. For example: Field verification.
Save	Click **Save**.

2. To add the company address details, click the **Address** tab and then click the **Add** icon.

   The **Address Details** window is displayed.

Figure 4-10 Address Details



For field level information refer the below table.

Table 4-6 Address Details

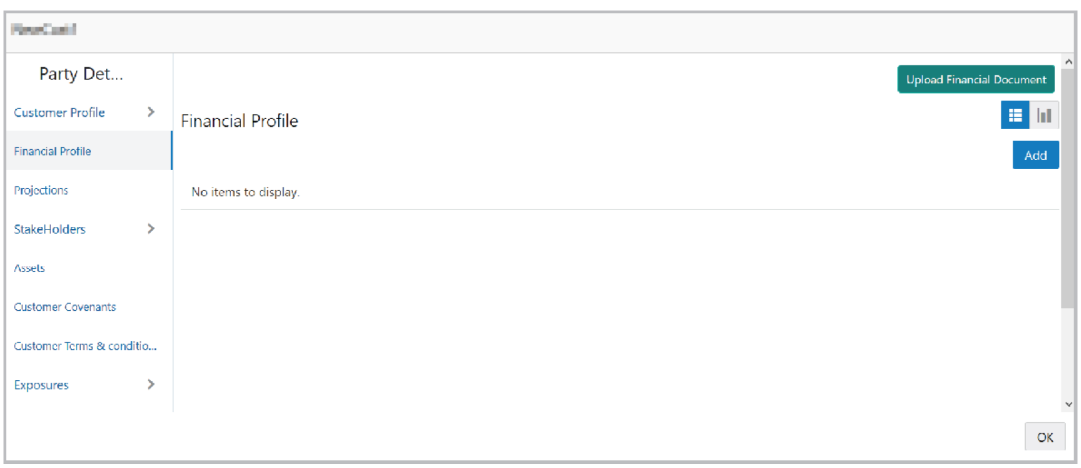
Fields	Description
Address Details	Enter or select the following details in the corresponding fields: • Address Type • Name of the contact person • House/Building name • Street • Locality • Landmark • Area • City • State • Zip-Code • Country • Email Address • Phone Number
Add	Click **Add**. Address details are added.
Industry	To add the industry details, click the **Industry** tab and select the required details. **Note:** To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**. click the Hamburger icon in the required list item and select the required option.
Customer Profile	To view the party's business details, click the **Customer Profile** in menu and select **Business** sub-menu.

4.10 Financial Profile

1. To configure party's financial details, click **Financial Profile** in left menu.

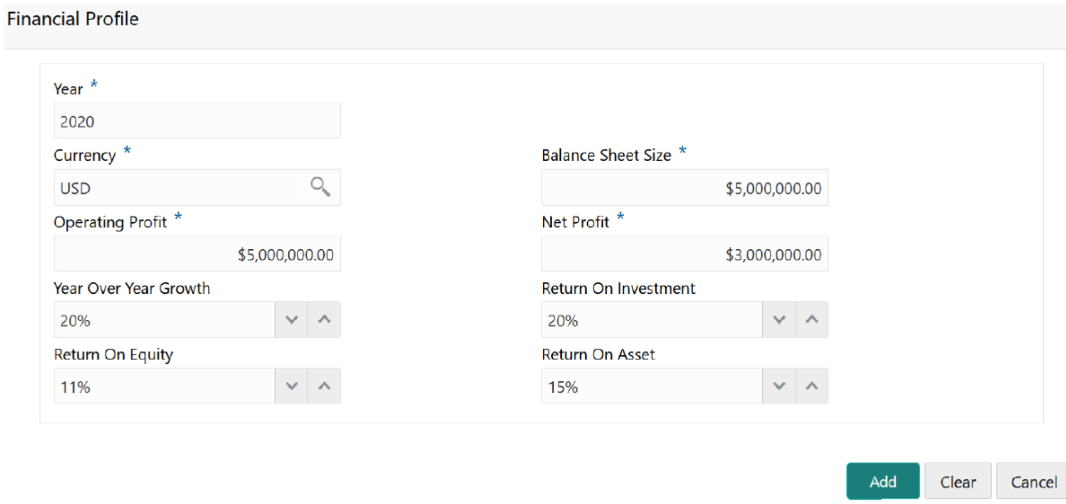
   The **Financial profile** screen is displayed.

Figure 4-11 Financial profile



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

Figure 4-12 Financial profile



For field level information refer the below table.

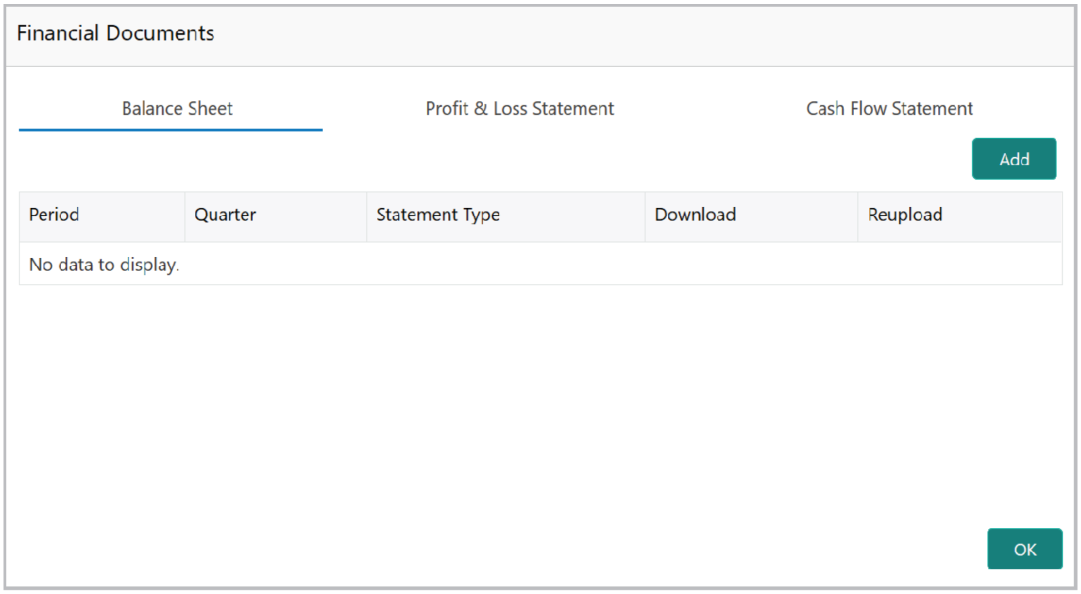
Table 4-7 Financial profile

Fields	Description
Year	Specify the **Year** for which the party's financial details are to be added.
Currency	Search and select the **Currency** for the financial information.
Details	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
Add	Click **Add**. Organization's financial details are added.

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

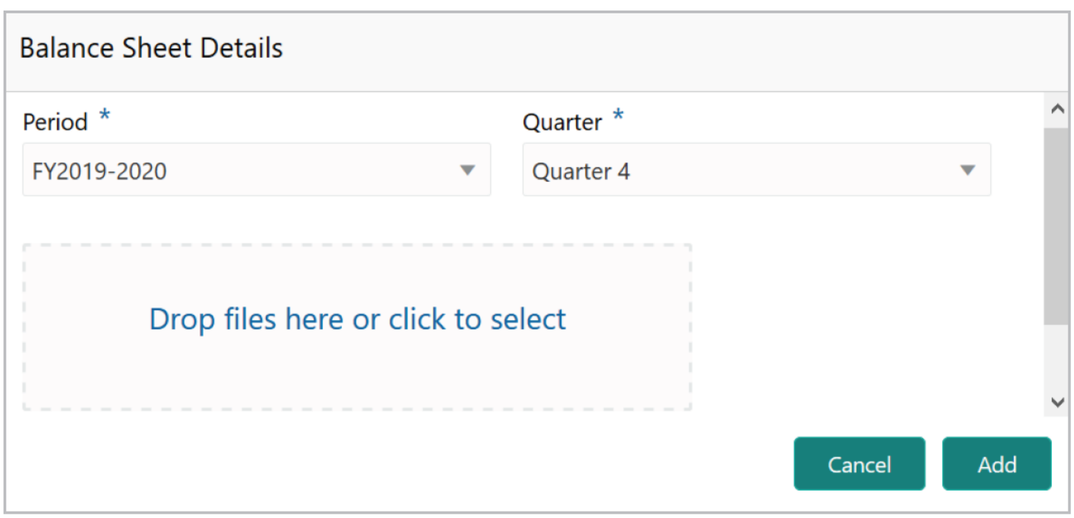
   The **Financial Documents** window is displayed.

Figure 4-13 Financial Documents



4. In the Financial Documents window, the user can **Add** the following documents by clicking respective tabs.
   - Balance Sheet
   - Profit & Loss Statement
   - Cash Flow Statement
5. Click **Add** in any of the above tabs, the following window to upload documents appears:

Figure 4-14 Balance Sheet Details



For field level information refer the below table.

Table 4-8 Balance sheet details

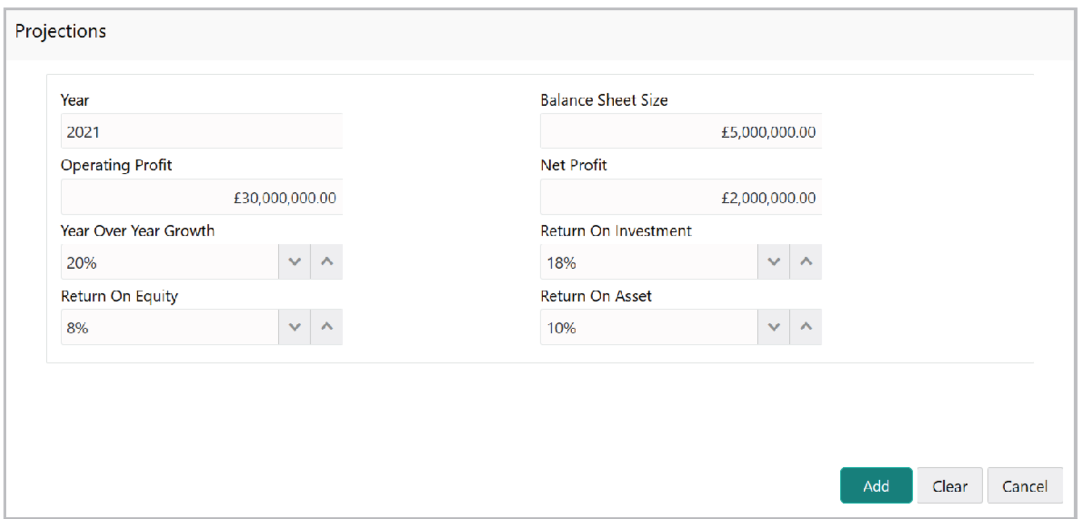
Fields	Description
Period	Select the **Period** for which the financial document is to be added.
Quarter	Select the **Quarter** for which the financial document is to be added.
Drop files here or click to select	In **Drop files here or click to select** section, drag and drop or click and upload the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

4.11 Projections

1. To configure projection details, click **Projections** from the left menu and then click the **Add** icon.

   The **Projections** window is displayed.

   Figure 4-15 Projections

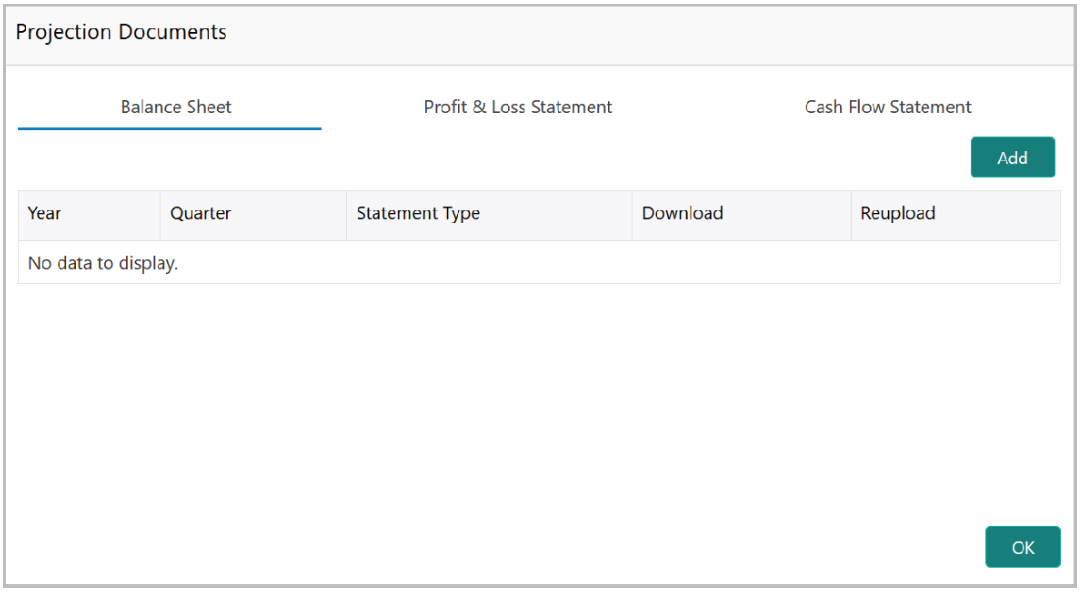
   

2. Specify the **Year** for which the party's projection details are to be added.
3. Search and select the **Currency** for the projection details.
4. Specify the following details in the corresponding fields:
   - Balance Sheet Size
   - Operating Profit
   - Net Profit
   - Year Over Year Growth
   - Return On Investment
   - Return On Equity
   - Return On Asset

5. Click **Add**. Party's projection details are added.
6. Click **Upload Projection Document** to add projection documents.

   The **Projection Documents** window is displayed.

Figure 4-16 Projection Documents

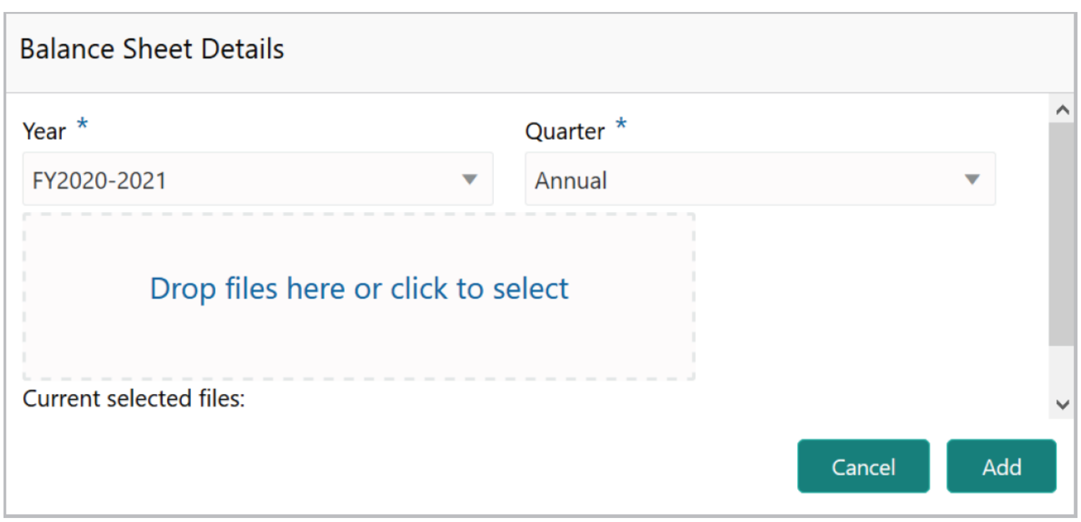


In the **Projection Documents** window, the user can Add the following documents by clicking respective tabs.

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

7. Click **Add** in any of the above tabs, the following window to upload documents appears:

Figure 4-17 Balance sheet details



For field level information refer the below table.

Table 4-9 Balance sheet details

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

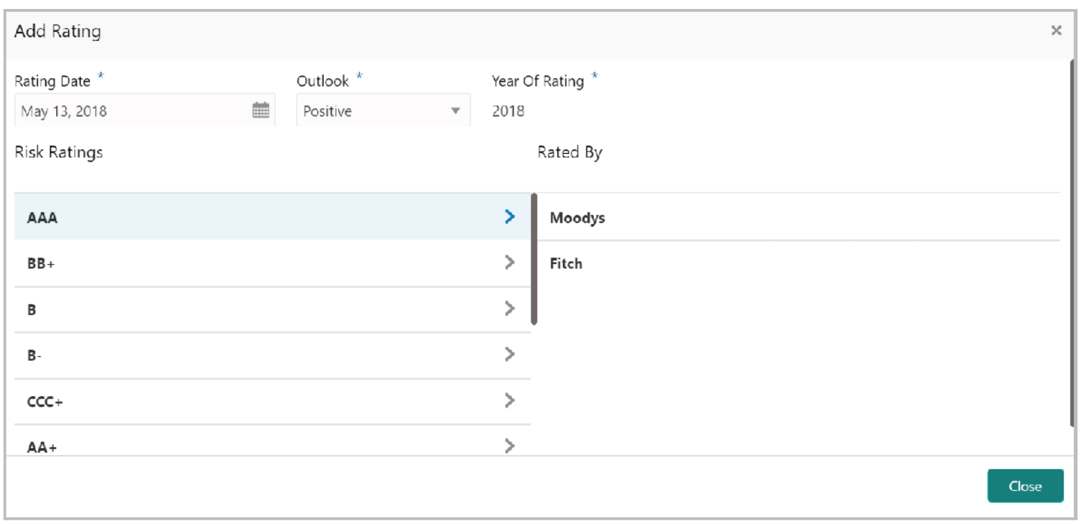
4.12 Rating

This topic provides systematic intsructions about Rating.

1. Click **Rating** in the left menu to add rating information of the customer.
2. Click **Stakeholders** in the left menu and click **+ Add Ratings** to configure stakeholders information.

   The **Add Ratings** window is displayed.

   Figure 4-18 Add Ratings

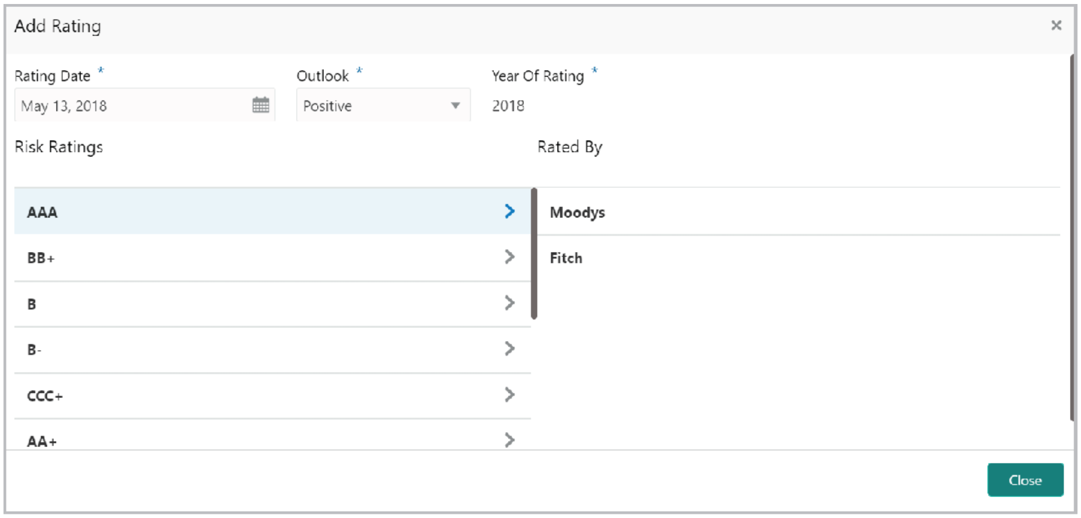
   

3. Select the following details of the rating:
   - Rating Date
   - Outlook
   - Risk Ratings
   - Rated By

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

   Select **Rated By**, the rating is added and displayed as shown below:

Figure 4-19 Customer Rating



4. To modify the added rating, click the **Edit** icon.
5. To delete the added rating, click the **Delete** icon.

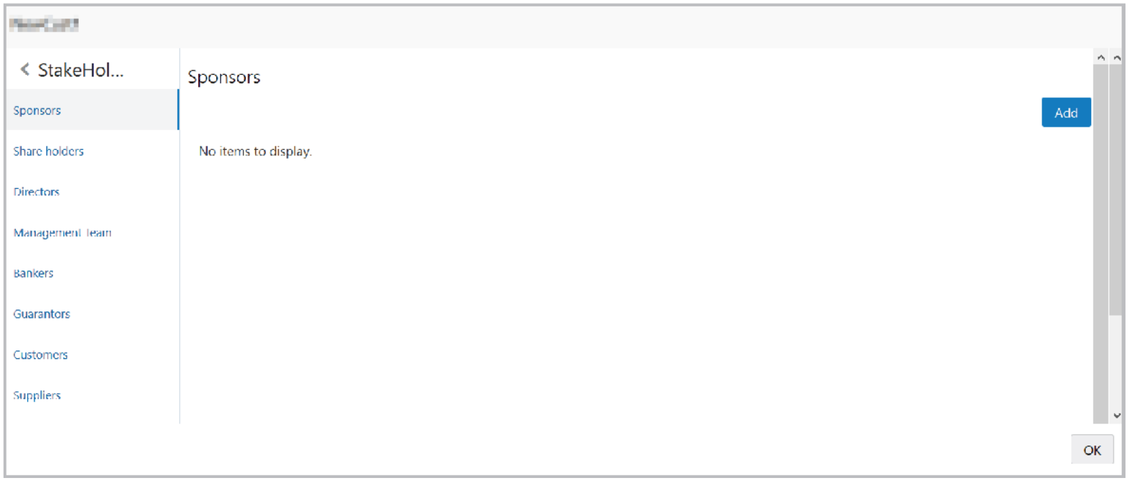
> **Note**
>
> If the party is rated by different rating firms, all the rating information must be captured while initiating credit proposal. To add another rating information, click **+ Add ratings** again.

4.13 Stakeholders

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

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

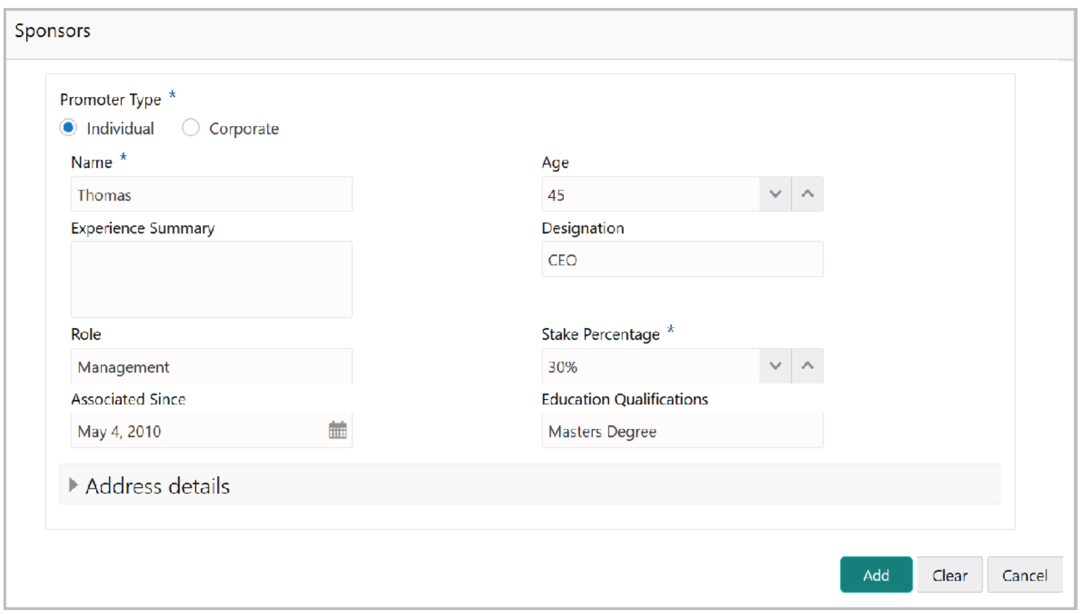
Figure 4-20 Sponsors



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

   The **Sponsors** window is displayed.

   Figure 4-21 Sponsors

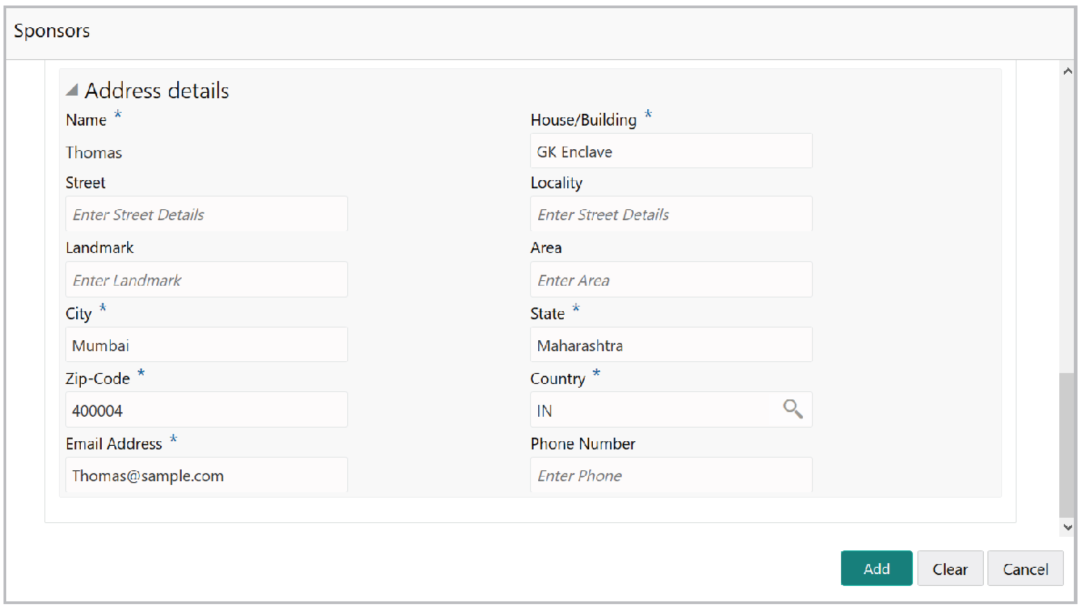
   

2. If the sponsor is an individual, select or enter the following sponsor details in the corresponding fields:
   - Promoter Type (select Individual option)
   - Name
   - Age
   - Experience Summary
   - Designation
   - Role

- Stake Percentage
- Associated Since
- Education Qualifications

3. If the sponsor is an entity, select or enter the following sponsor details in the corresponding fields:
    - Promoter Type (select **Corporate** option)
    - Name
    - Stake Percentage
4. Click and expand the **Address** details section.

Figure 4-22 Address details



5. Enter 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**
6. Click **Add**. Sponsor details are added.

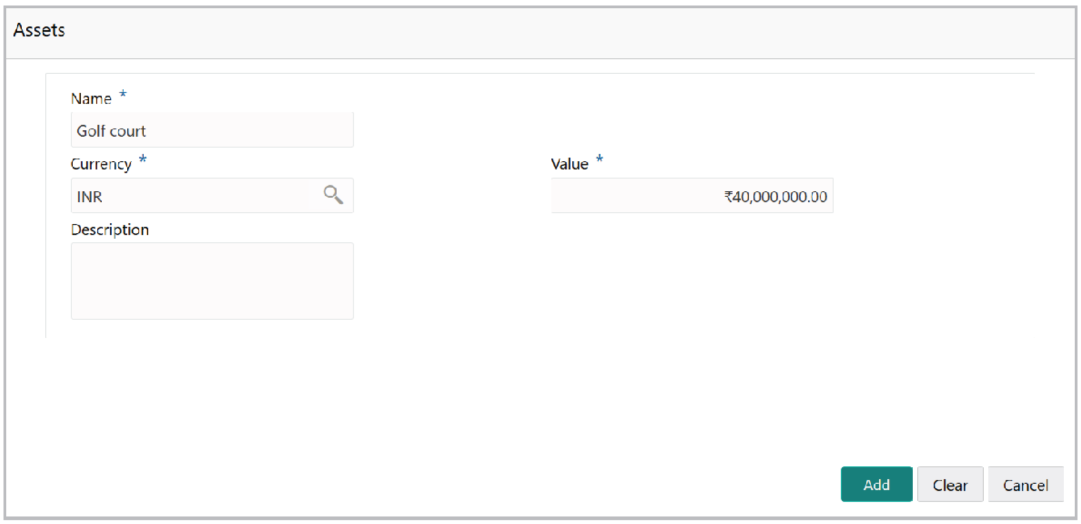
> **Note**
>
> - To Edit, Delete or View the added **Sponsors**. click the Hamburger icon in the required list item and select the required option.
> - For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer **Economic Dependency Analysis** User Manual.

4.14 Assets

- Click **Assets** from the left menu and then click **Add** to add asset details.

  The **Assets** window is displayed.

Figure 4-23 Assets



For field level information refer the below table.

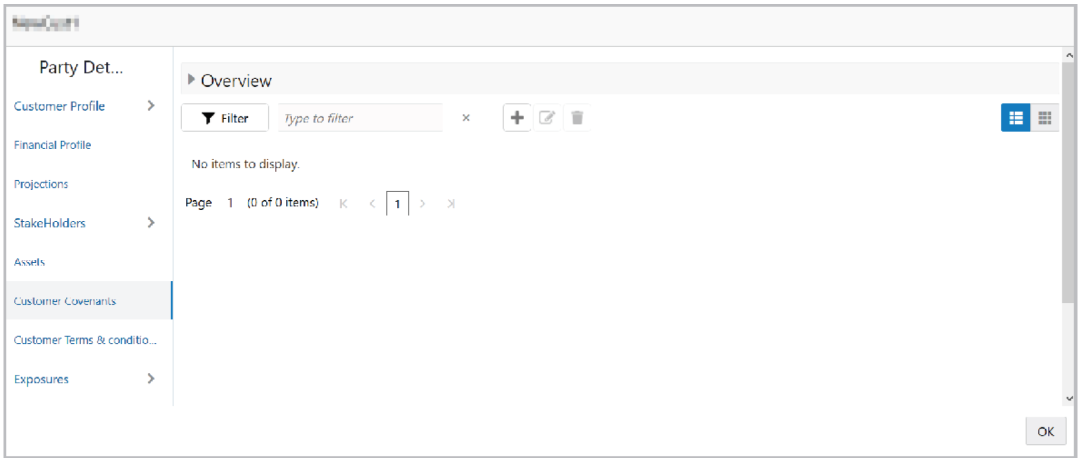
Table 4-10 Assets

Fields/ Icons	Description
Name	Enter the **Name** of the Asset.
Currency	Search and select the **Currency** for the asset value.
Value	Specify the asset **Value**.
Description	Enter the asset **Description**.
Add	Click **Add**. Asset details are added. **Note:** To Edit, Delete or View the added **Assets**. click the Hamburger icon in the required list item and select the required option.

4.15 Customer Covenants

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

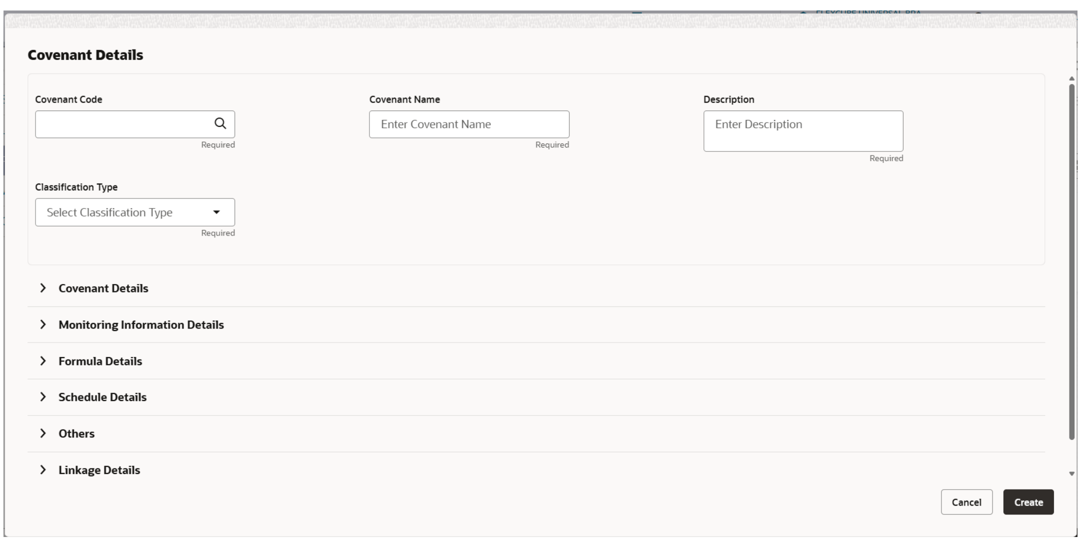
Figure 4-24 Party Details



2. Click the **Add** icon.

   The **Covenant Details** window is displayed.

Figure 4-25 Covenant Details



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

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

- Text

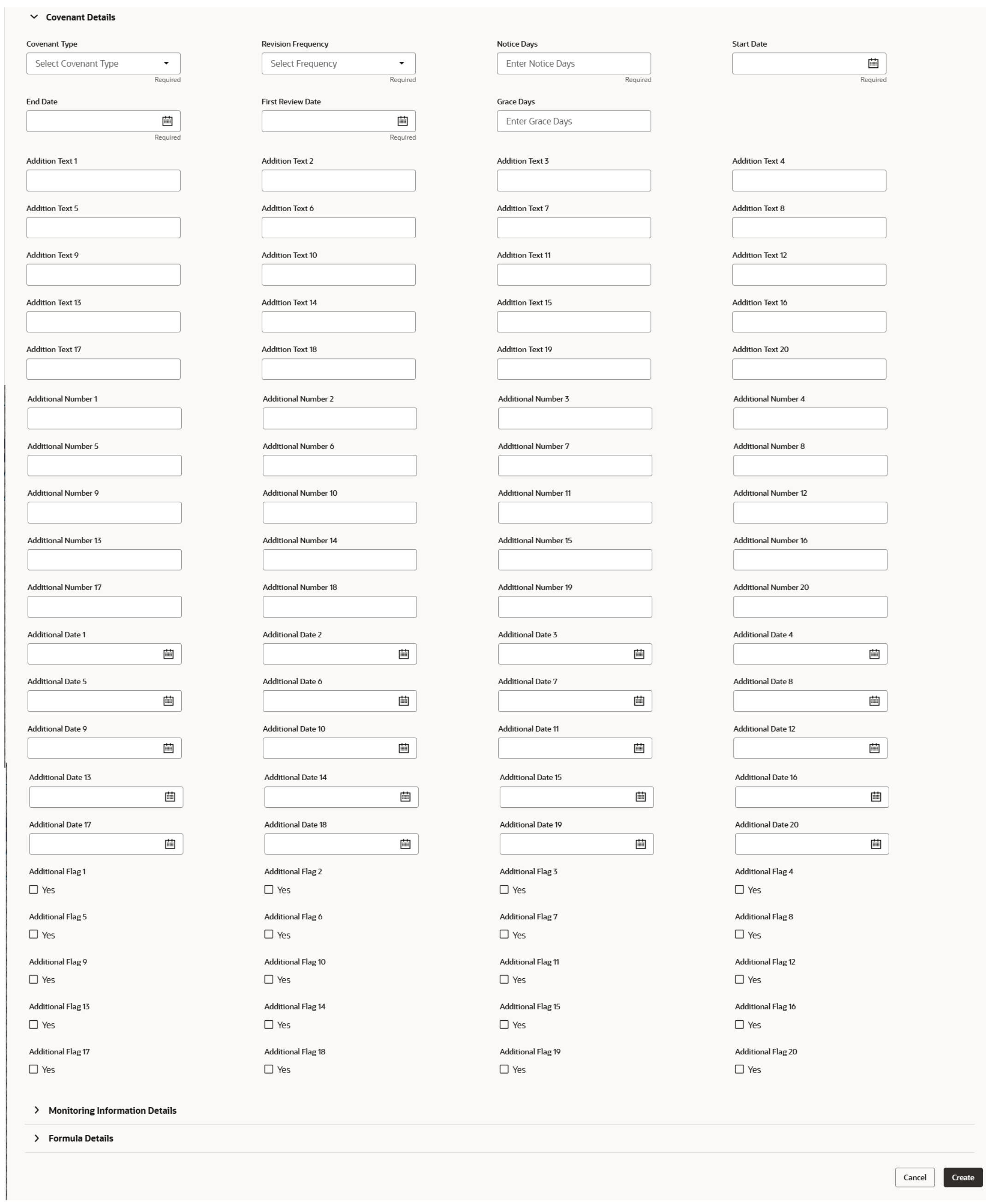
- Numeric
- Boolean
- Date

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

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

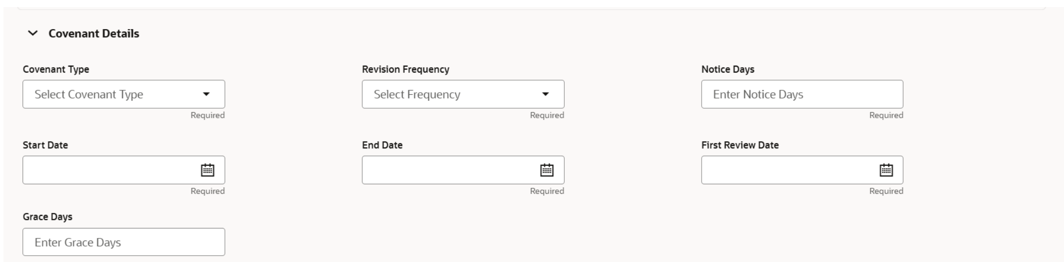
The **Covenant Details** screen displays.

Figure 4-26 Covenant Details



3. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.
4. To create new covenant, click the **Click to add new covenant** link and type the following details:
   - Covenant code
   - Covenant name
   - Covenant description
   - Classification type
5. Click and expand the **Covenant details** section.

Figure 4-27 Covenant Details

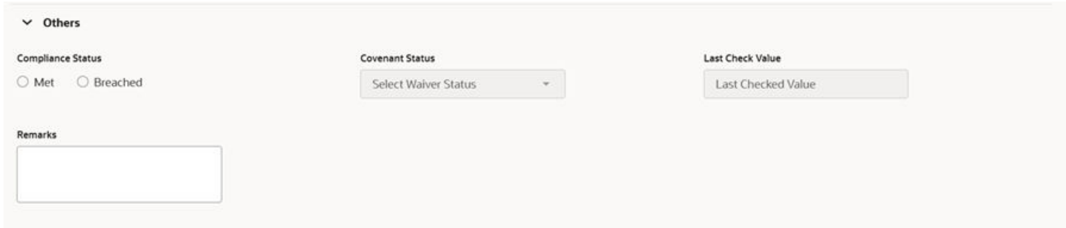


6. Select or enter the following in respective fields:
   - Covenant type
   - Covenant Sub Type
   - Notice Days
   - Revision Frequency
   - Revision Days
   - Start Date
   - End Date
   - Formula
   - Target Type
   - Covenant Check Condition
   - Target Value

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

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

Figure 4-28 Others



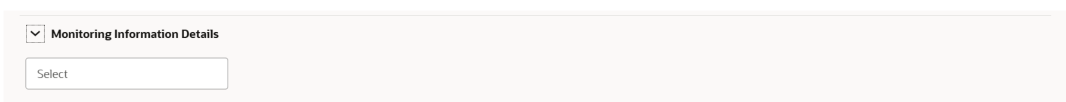
For field level information refer the below table.

Table 4-11 Others

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

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

Figure 4-29 Monitoring Information



9. Select the monitoring information.
10. Click **Save**. Covenant details are added.

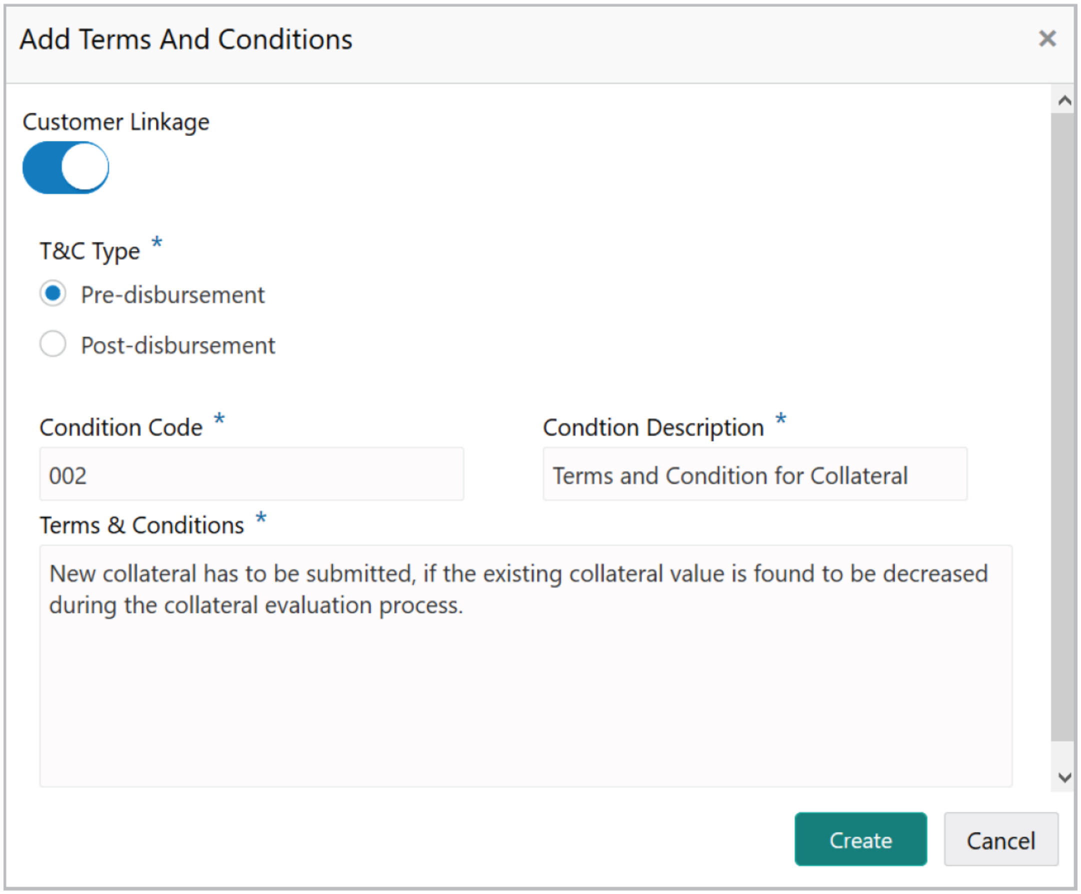
> **Note**
>
> For information about filter, add, edit, delete, and layout options, refer any section in **Initiation** Chapter.

4.16 Terms & Conditions

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

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

Figure 4-30 Add Terms And Conditions



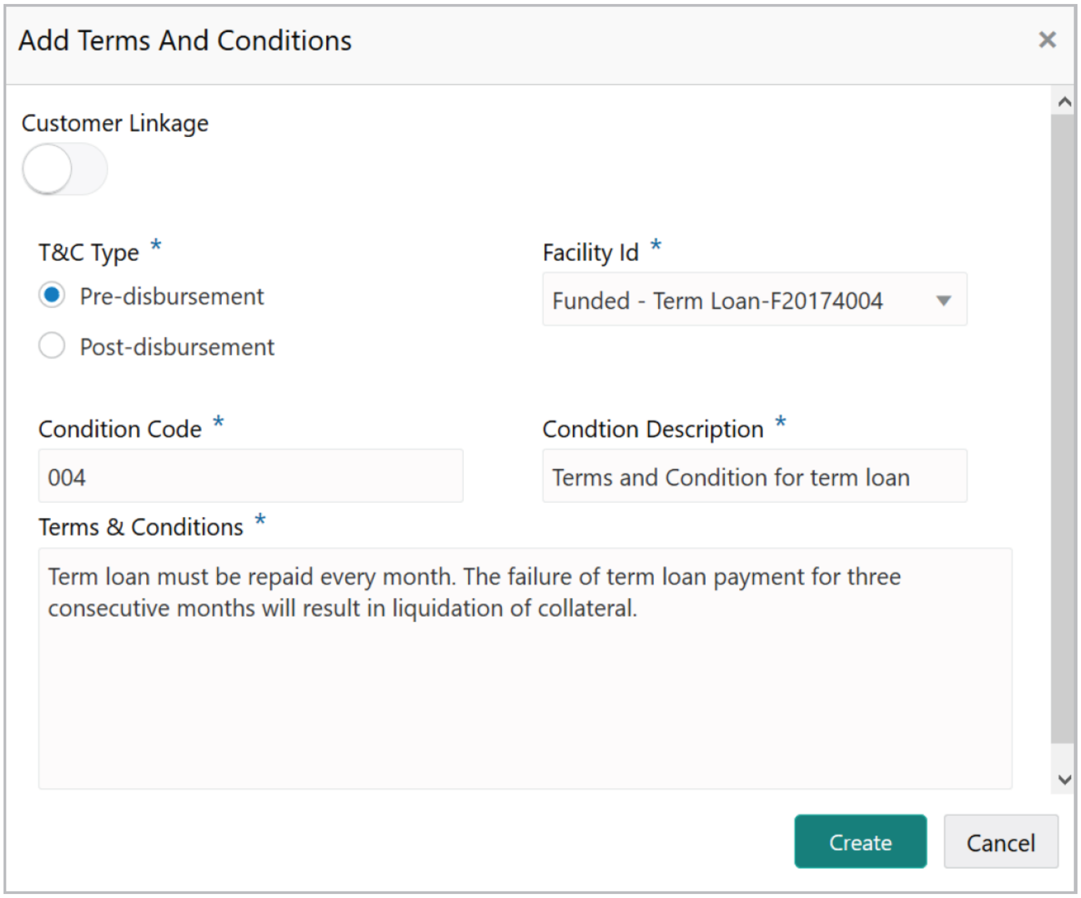
For field level information refer the below table.

Table 4-12 Add Terms And Conditions

Fields	Description
Customer Linkage	Enable the **Customer Linkage** flag, if the flag is disabled.
T&C Type	Select the T&C Type. The options available are **Pre-disbursement** and **Post-disbursement.**

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

Figure 4-31 Add Terms And Conditions



For Field level information refer the below table.

Table 4-13 Add Terms And Conditions

Field	Description
Facility Id	Select the required **Facility Id** from the drop-down list.
Condition Code	Specify the **Condition Code**.
Condition Description	Enter the **Condition Description**.
Terms & Conditions	Enter the **Terms & Conditions**.

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

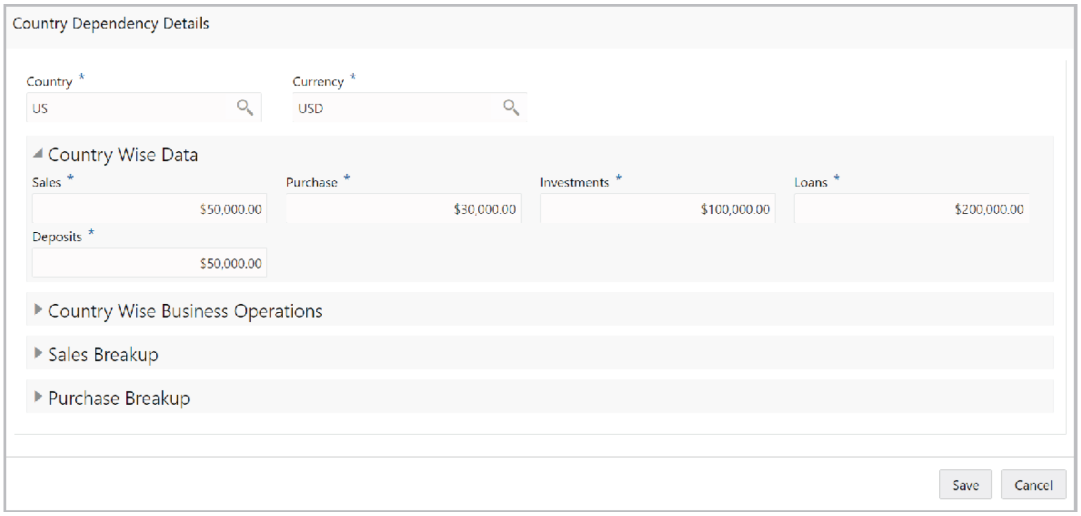
> **Note**
>
> In case of linking terms and conditions to the customer, do not disable the **Customer Linkage** flag. Facility selection is required only in the case of linking the terms and conditions with the facility in Funding Requirement data segment. For information about filter, edit, delete, and layout options, refer any section in **Initiation** Chapter.

4.17 Exposures

1. To add the exposure details of the entity, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.
2. Click **Country exposure** and then click the **Add** icon.

   The Country Dependency Details window is displayed.

   Figure 4-32 Country Dependency Details

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

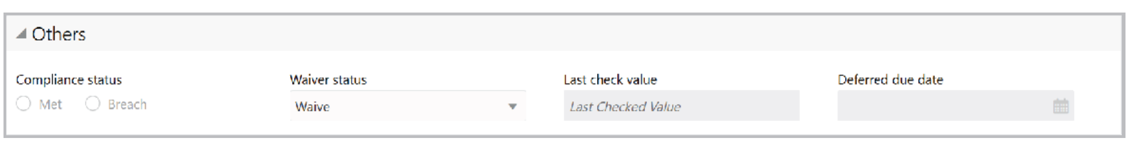
   For field level information refer the below table.

   Table 4-14 Country Wise Data

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

4.18 Country Wise Business Operations

Figure 4-33 Others



For field level information refer the below table.

Table 4-15 Others

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

4.19 Sales Breakup

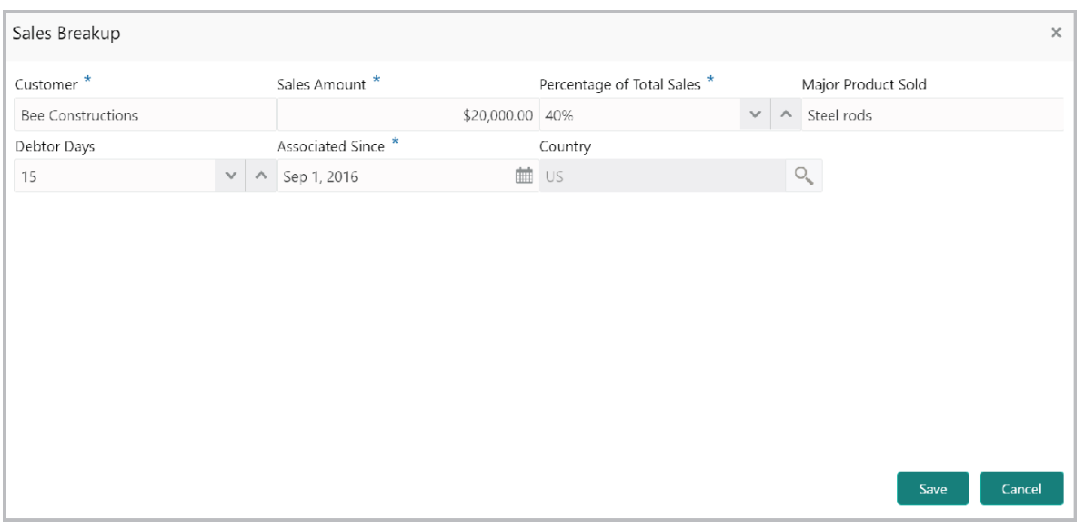
In this section, the user must add details of all the entity's customers in the selected country.

Figure 4-34 Sales Breakup

1. Click the **Add** icon.

   The **Sales Breakup** window is displayed.

   Figure 4-35 Sales Breakup



For field level information refer the below table.

Table 4-16 Sales Breakup

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

2. To edit or delete the added sales breakup, select the record and click the respective icon.

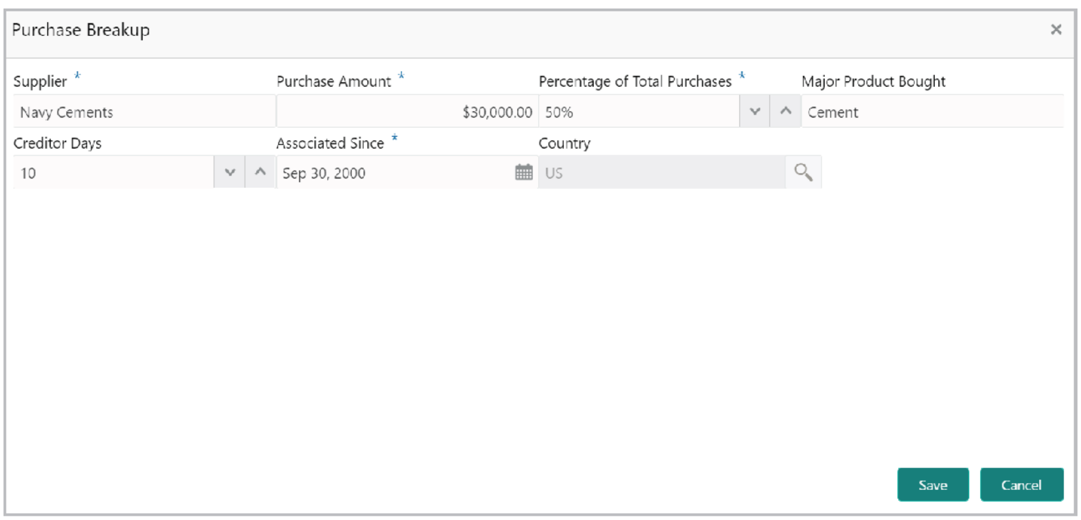
4.20 Purchase Breakup

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

1. Click the **Add** icon.

   The **Purchase Breakup** window is displayed.

Figure 4-36 Purchase Breakup



For field level information refer the below table.

Table 4-17 Purchase Breakup

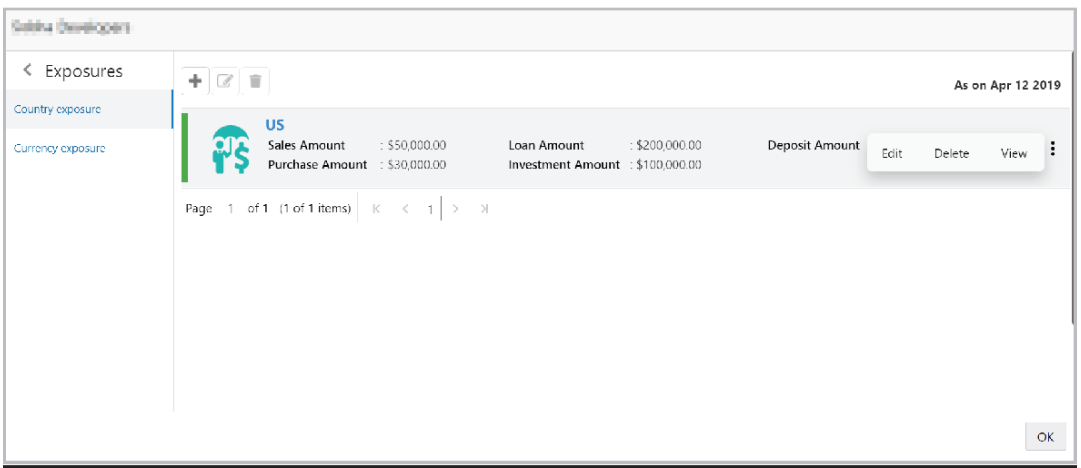
Fields	Description
Supplier	Specify the name of **Supplier**.
Purchase Amount	In the **Purchase Amount** field, specify the amount of products / services purchased by the entity from the supplier.

Table 4-17 (Cont.) Purchase Breakup

Fields	Description
Percentage of Total Purchases	Specify the **Percentage of Total Purchases** from the supplier.
Major Product Bought	Specify the **Major Product Bought** by the entity from the supplier.
Creditor Days	Specify the **Creditor Days** for the supplier.
Associated Since	In the **Associated Since** field, search and select the date on which association between the entity and its supplier is established.
Save	Click **Save**. Purchase breakup is added and displayed in the Purchase Breakup section.

2. To edit or delete the added purchase breakup, select the record and click the respective icon.
3. In the **Country Dependency Details** window, click **Save**. The details are added and displayed as shown below.

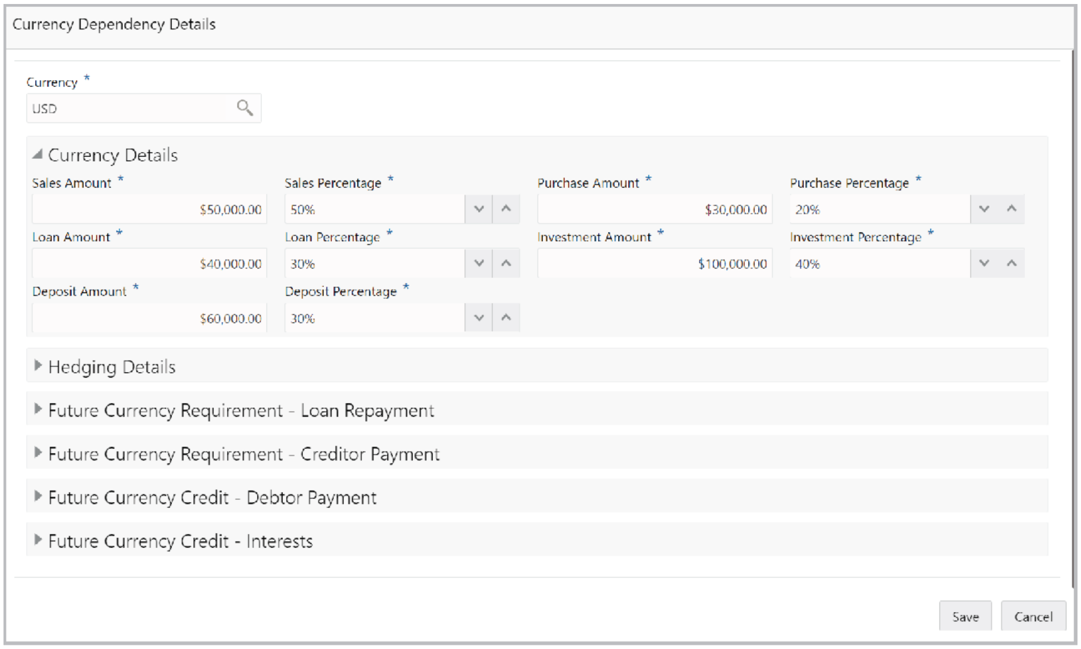
Figure 4-37 Exposures



4. 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.
5. To capture the currency dependency details, click the **Currency Exposure** sub-menu.

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

Figure 4-38 Currency Dependency Details



6. Search and select the **Currency**.

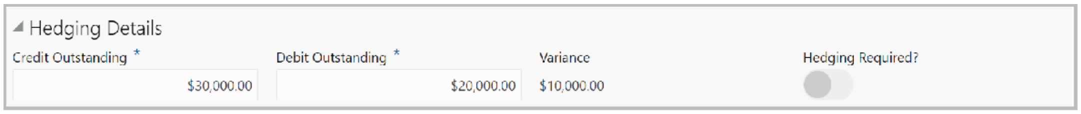
   For field level information refer the below table.

Table 4-18 Currency details

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

Hedging Details

Figure 4-39 Hedging Details



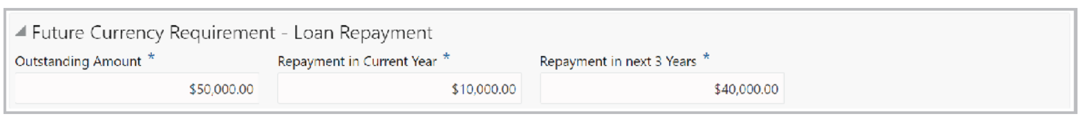
For field level information refer the below table.

Table 4-19 Hedging Details

Field	Description
Credit Outstanding	Specify the **Credit Outstanding** amount in the selected currency.
Debit Outstanding	Specify the **Debit Outstanding** amount in the selected currency.
Variance	On entering the Credit and Debit Outstanding amounts, the system calculates and displays the **Variance**.
Hedging required	Enable the **Hedging required** option, if Hedging Analysis is required.

Future Currency Requirement - Loan Repayment

Figure 4-40 Future Currency Requirement - Loan Repayment



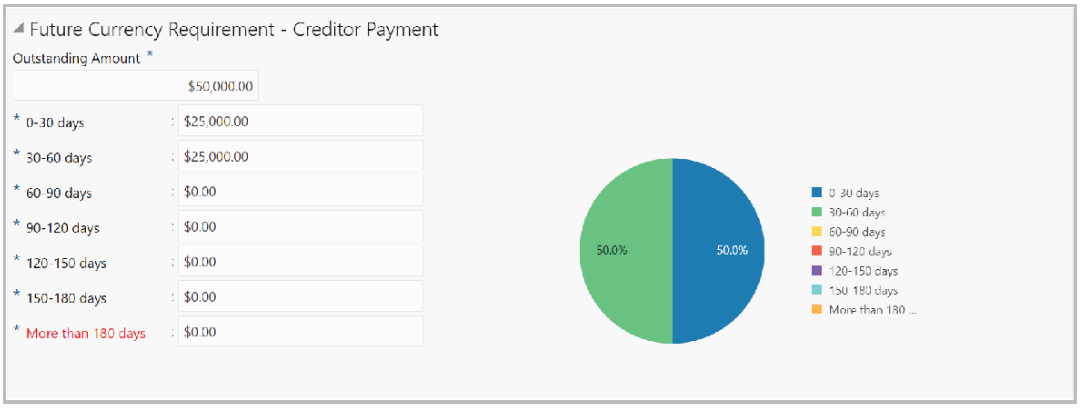
For field level information refer the below table.

Table 4-20 Future Currency Requirement - Loan Repayment

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

Future Currency Requirement - Creditor Payment

Figure 4-41 Future Currency Requirement - Creditor Payment



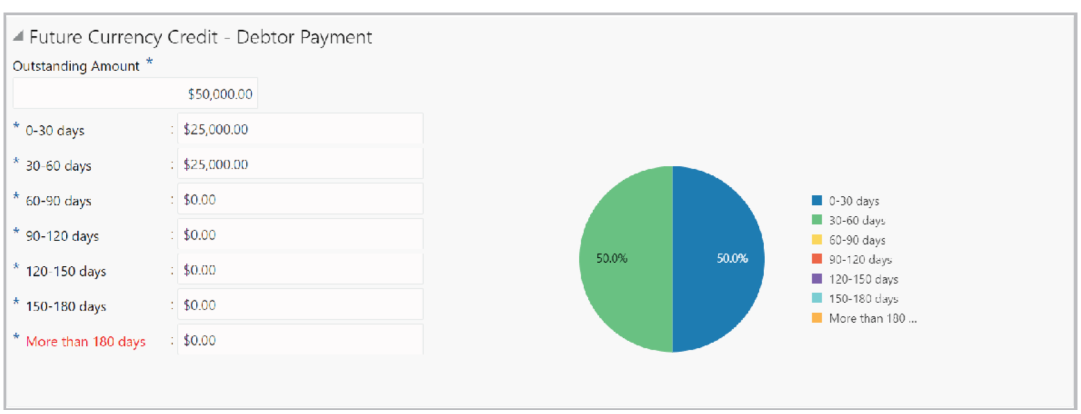
For field level information refer the below table.

Table 4-21 Future Currency Requirement - Creditor Payment

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

Future currency credit - Debtor payment

Figure 4-42 Future currency credit - Debtor payment



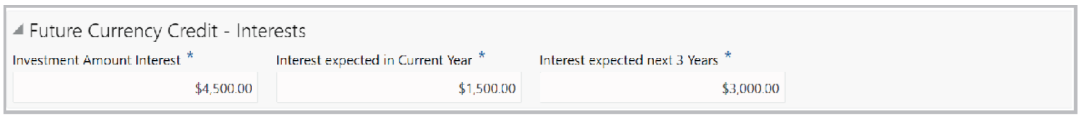
For field level information refer the below table.

Table 4-22 Future currency credit - Debtor payment

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

Future Currency Credit - Interests

Figure 4-43 Future Currency Credit - Interests



For field level information refer the below table.

Table 4-23 Future Currency Credit - Interests

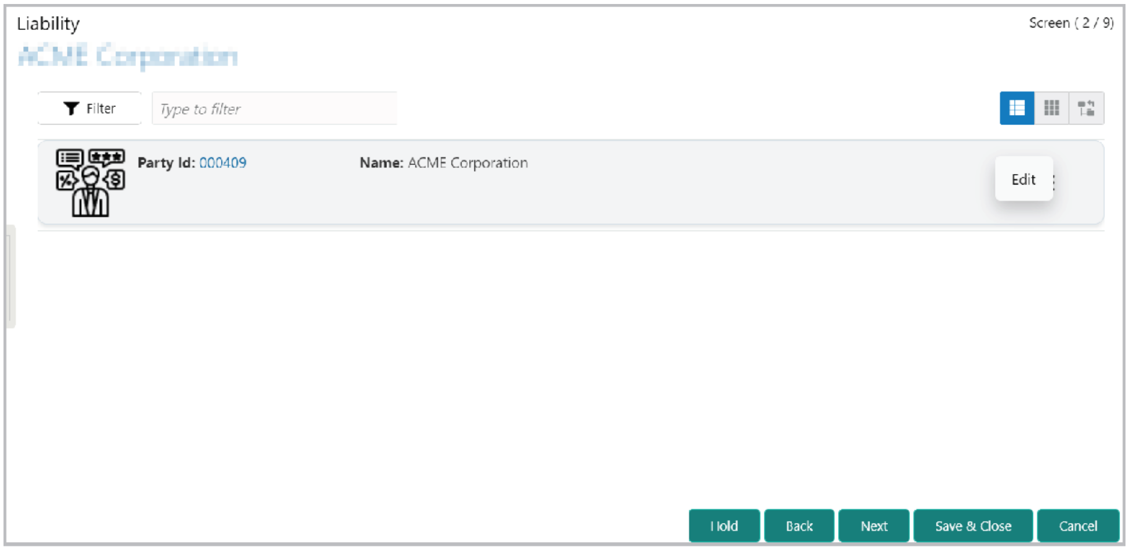
Fields	Description
Investment amount interests	In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
Interest expected in current year	In the **Interest expected in current year** field, specify the interest to be received in the Current year.
Interest expected in next 3 years	In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.
Save	Click **Save** in the **Currency Dependency Details** window. The details are saved and displayed in **Currency Dependency Details** page.
Edit, Delete and **View**	To **Edit, Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.
Ok	Click **Ok** in the **Party Details** window.
List View	To change the layout of the Customer info page to list view, click the **List View** icon at the right corner.
Table View	To change the view of the Customer Info page to table view, click the **Table View** icon at the top right corner.

7. To go to the next page, click **Next**. The Liability screen is displayed.

4.21 Liability

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

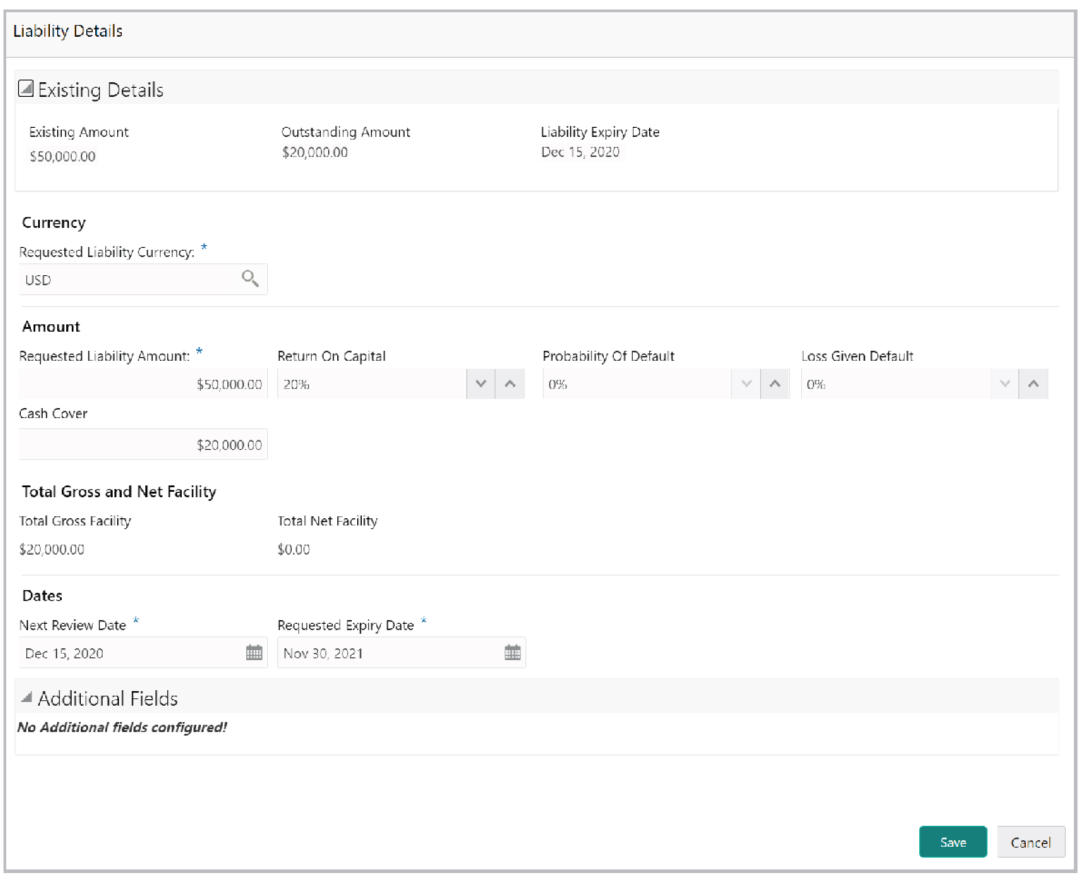
Figure 4-44 Liability



1. To modify the liability details, click the Hamburger icon in the corresponding record and select **Edit**.

   The **Liability Details** window is displayed.

Figure 4-45 Liability Details



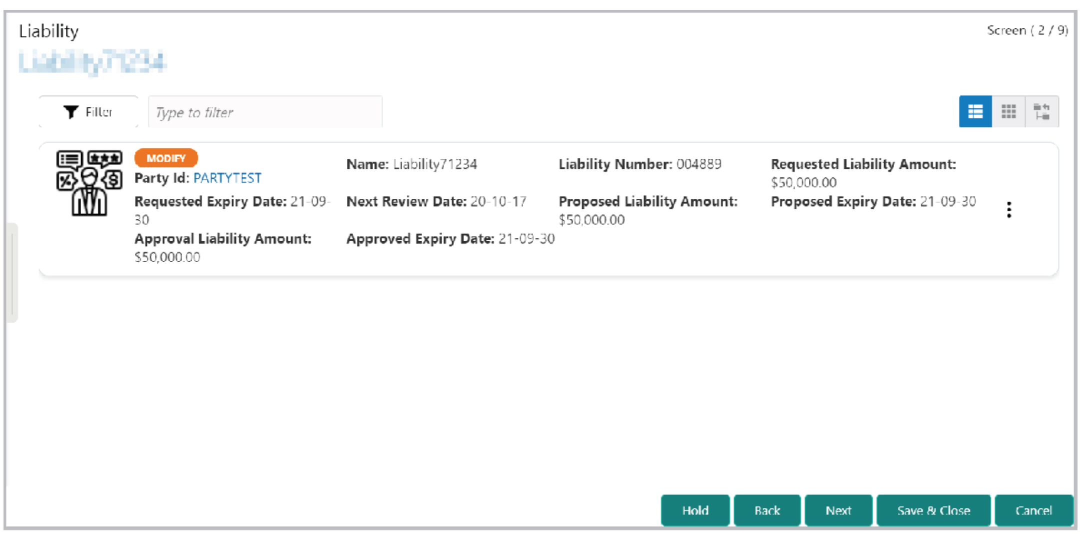
For field level information refer the below table.

Table 4-24 Liability Details

Fields	Description
Existing Details	The following details about the existing liability is displayed in this section: • Existing Amount • Outstanding Amount • Liability Expiry Date
Currency	In the **Requested Liability Currency** field, search and select the currency in which the liability is requested by the entity.
Amount	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
Total Gross and Net Facility	The following existing facility amounts are displayed in this section: • Total Gross Facility • Total Net Facility
Dates	Select the **Next Review Date** for the Group Concentration Limit Proposal application. Select the **Requested Expiry Date** for the liability based on your customer request.

2. Click **Save**. The Liability is added and displayed as shown below:

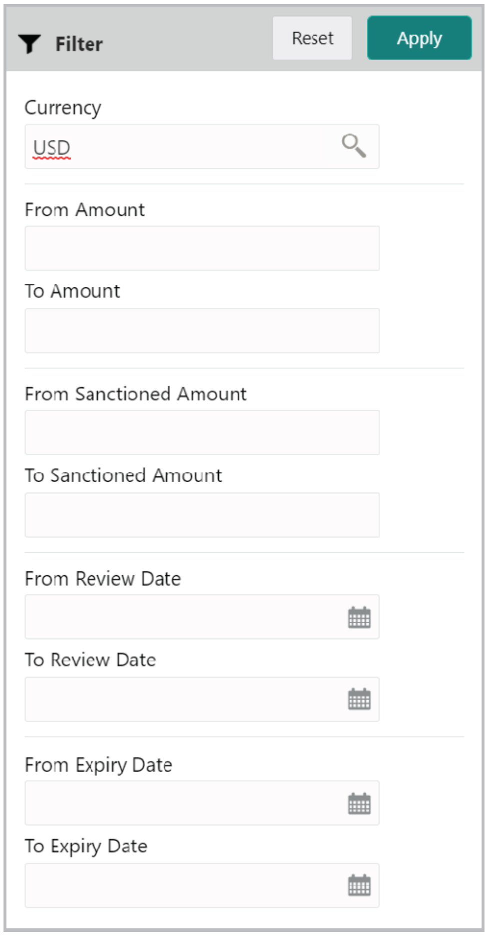
Figure 4-46 Liability



3. To filter the liability, type the liability detail in **Type to filter** text box or click the **Filter** icon.

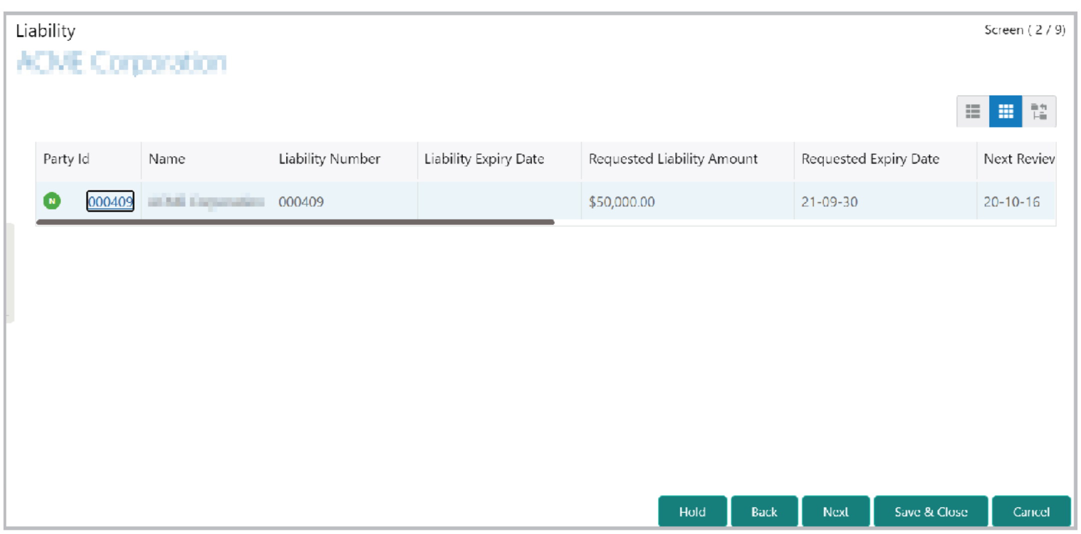
   The **Filter** window is displayed.

Figure 4-47 Filter



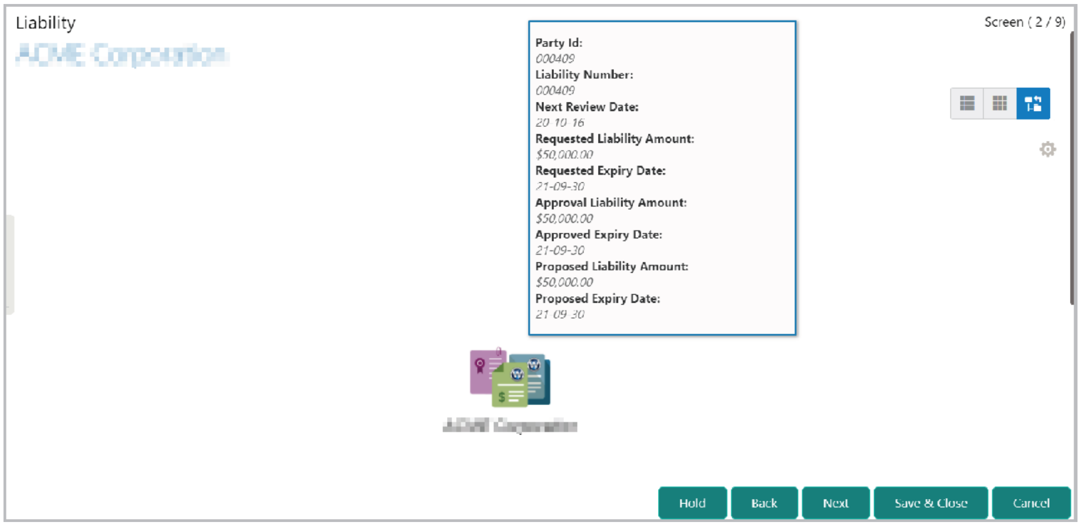
4. Select the filter parameter and click **Apply**. Liabilities that matches the filter parameter are displayed.
5. To change the layout of the Liability page to table view, click the Table View icon. The layout is changed as shown below:

Figure 4-48 Liability



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

Figure 4-49 Liability

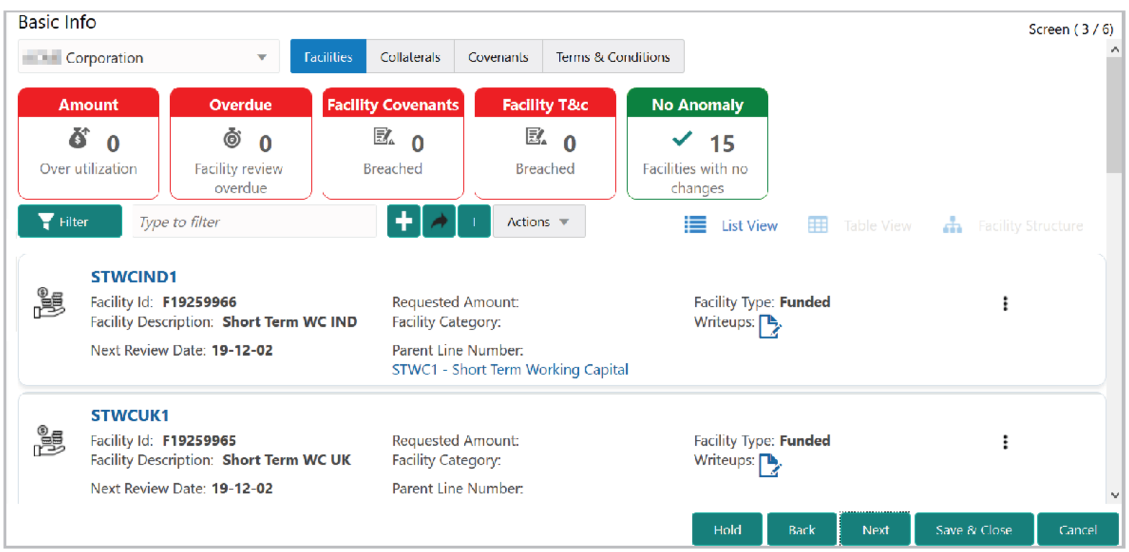


7. To go to the **Next** page, click **Next**. The Basic Info page appears.

4.22 Basic Info

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

Figure 4-50 Basic Info

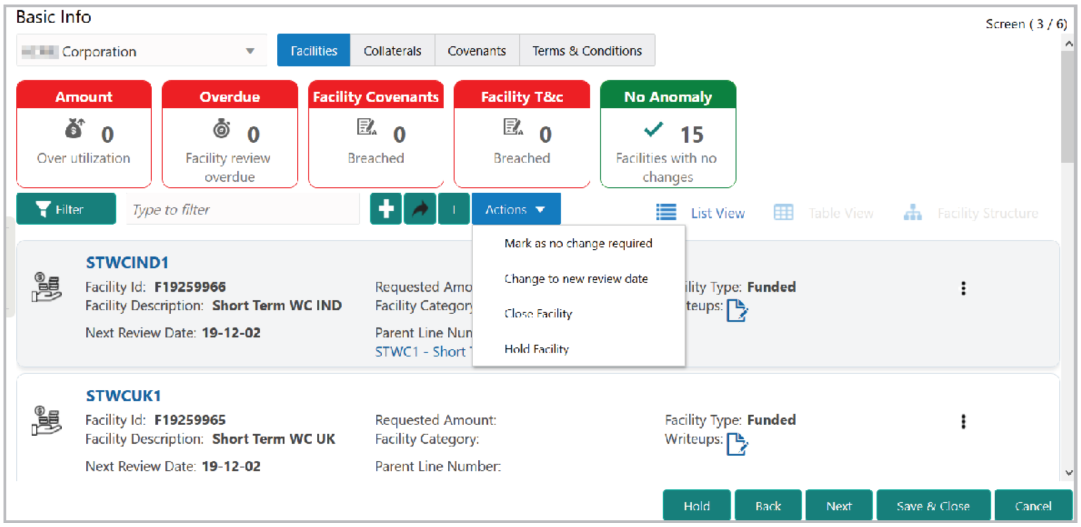


In the **Facilities** tab, the count of facilities that need to be reviewed are listed in the following widgets:

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

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

Figure 4-51 Basic Info



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

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

Table 4-25 Basic Info

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

3. Click on the required action.

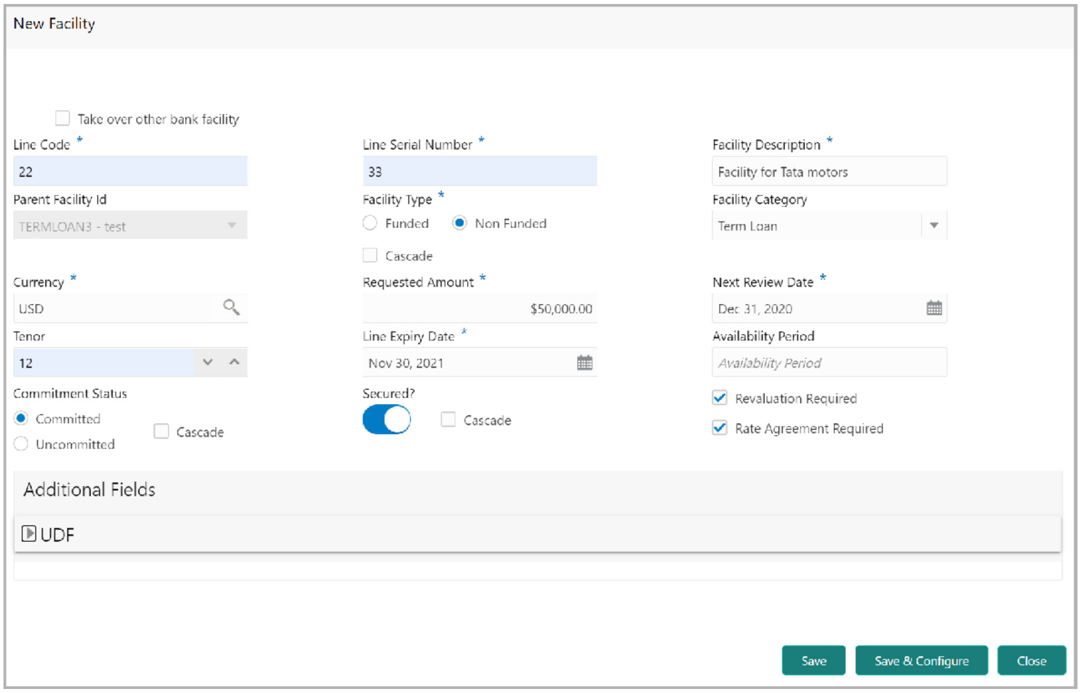
   You can directly create new facility or create facility using the Facility Template maintained at the Maintenance module in this data segment.

4.23 Create Facility without Template

1. To directly add the facility without using template, click the add icon.

   The **New Facility** window is displayed.

Figure 4-52 New Facility



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

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

   To add a new funding requirement:

Table 4-26 New Facility

Fields	Description
Line Code	Enter the **Line Code**.
Line Serial Number	Enter the **Line Serial Number**.
Facility Description	Enter the **Facility Description**.
Facility Id	Select the Parent **Facility Id** from the drop-down list.
Facility Type	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.
Facility Category	Select the **Facility Category** from the drop-down list.
Currency	Search and select the **Currency** in which the facility has to be offered.
Requested Amount	Specify the amount requested by the organization in **Requested Amount** field.
Next Review Date	Click the calendar icon and select the **Next Review Date** for the facility.
Tenor	Enter the **Tenor** for the facility.
Line Expiry Date	Select the **Line Expiry Date**.

Table 4-26 (Cont.) New Facility

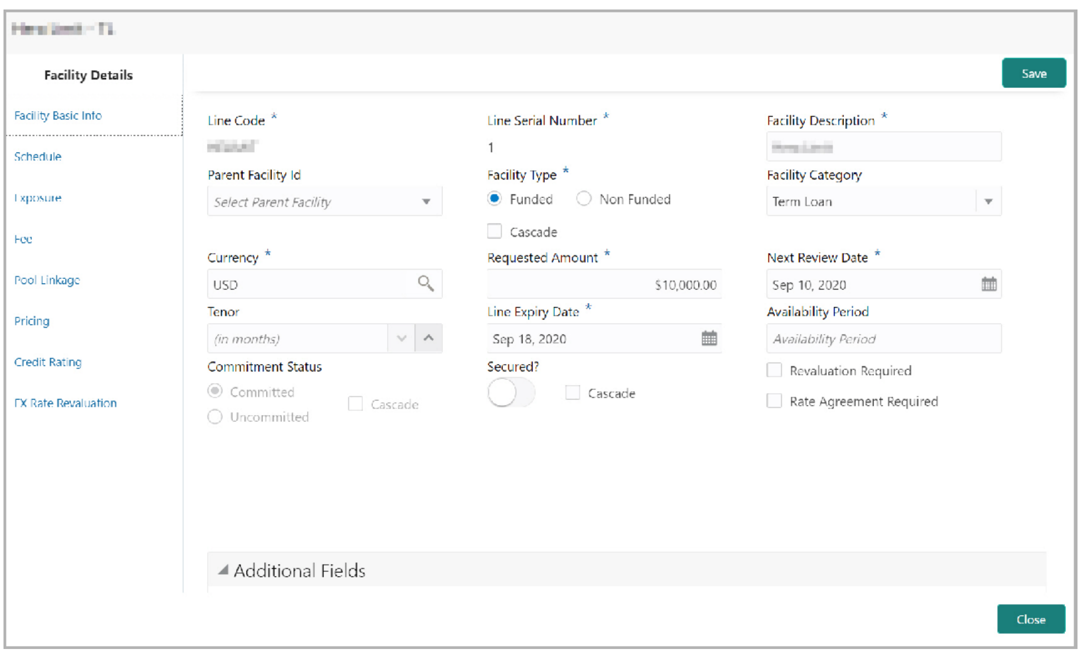
Fields	Description
Commitment Status	Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**. You can restrict creation of committed / uncommitted sub-facility for this facility by enabling the Cascade check box. For example, if the **Commitment Status** is selected as **Committed** and the **Cascade** check box is enabled, the uncommitted sub-facility cannot be created, and vice versa.
Secured?	Enable the **Secured?** option, if collateral is 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?** option.
Revaluation Required	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.
Rate Agreement Required	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.
Save	To save the details and exit the New Facility window, click **Save**.
Save & Configure	To add further details about the facility, click **Save & Configure.**
Cancel	To exit the New Facility window without saving the information, click **Cancel**.

4.24 Modifying Facility Details

1. Click **Save & Configure** or click the edit icon in Basic Info page.

   The **Facility Details** window is displayed.

Figure 4-53 Facility Details

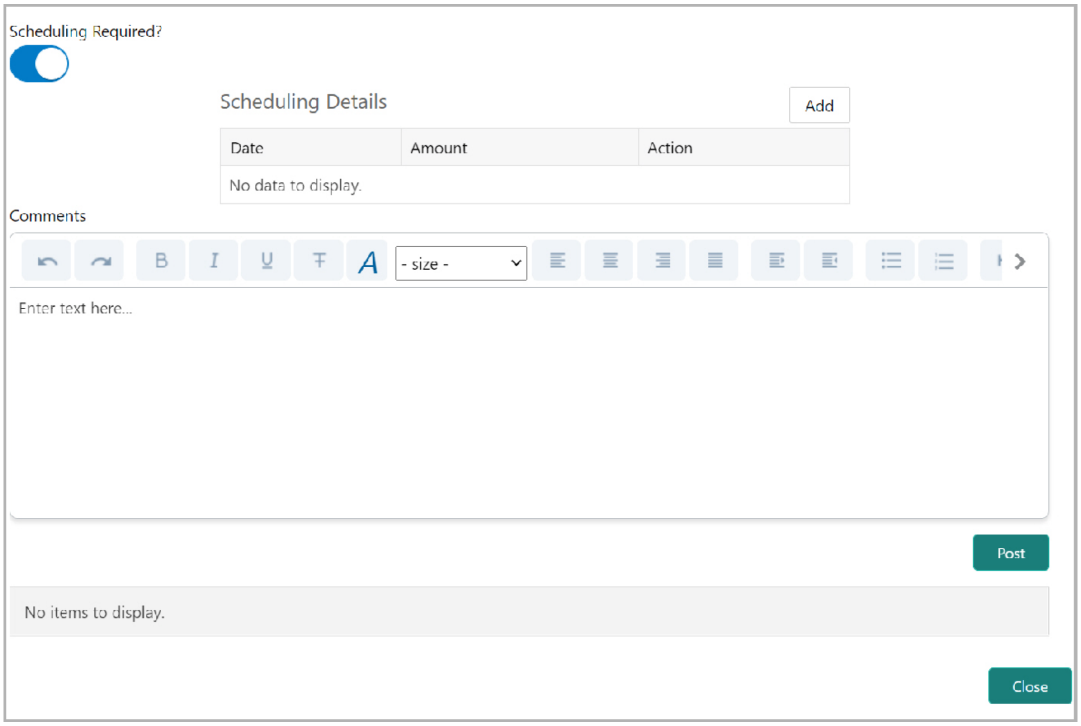


2. Modify the facility details, if required.

4.25 Scheduling facility disbursement

1. Click **Schedule** from the left menu to add the details of the payment to be made on schedule basis.

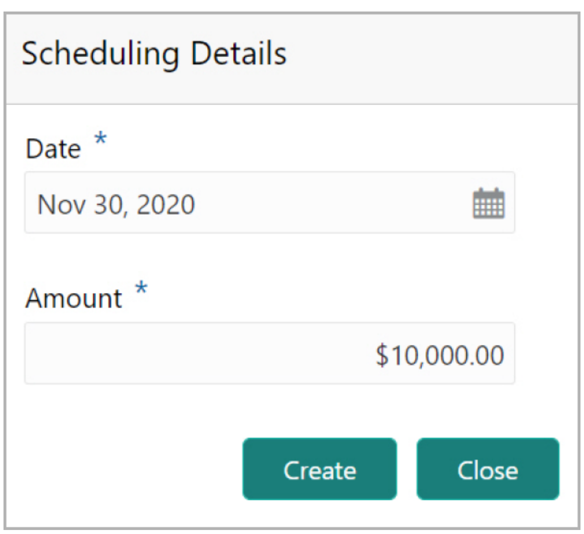
Figure 4-54 Scheduling Required?



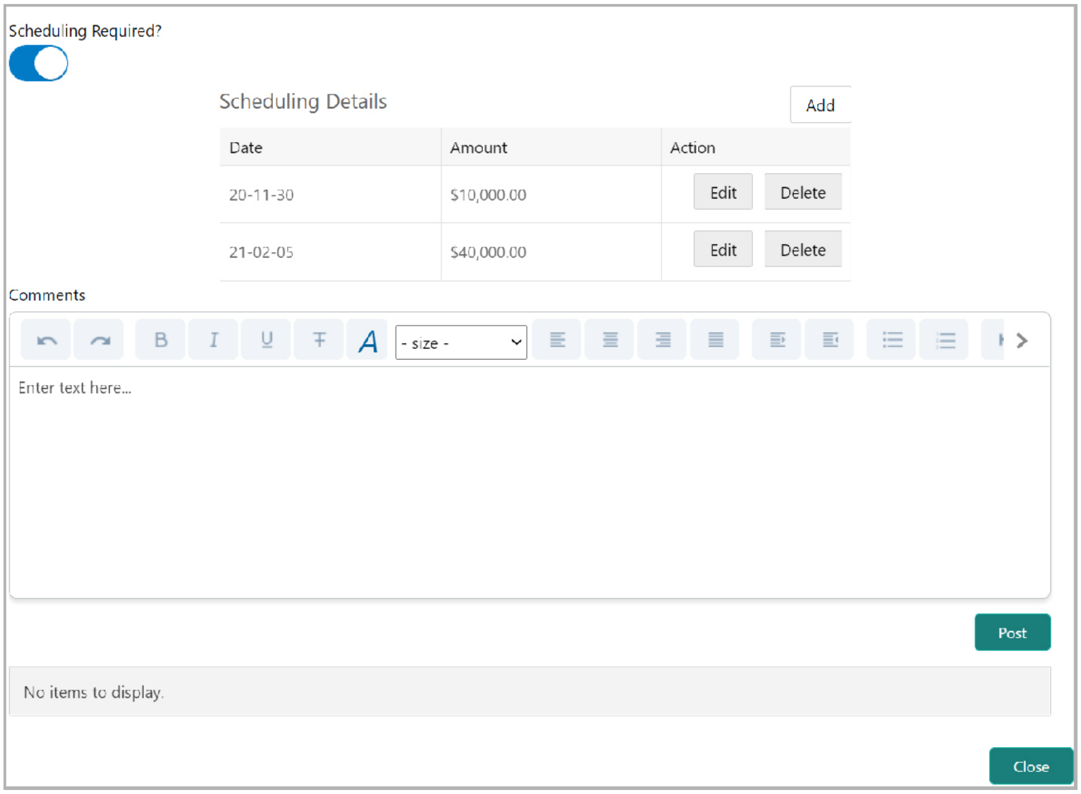
2. Enable the **Scheduling Required?** option. The **Add** button is enabled.
3. Click **Add**.

   The **Scheduling Details** window is displayed.

Figure 4-55 Scheduling Details



4. Click the calendar icon in **Date** field and schedule the part of facility payment.
5. Specify the **Amount** to be paid to the organization on the scheduled date.
6. Click **Save**. Scheduling details are added and listed as shown below:



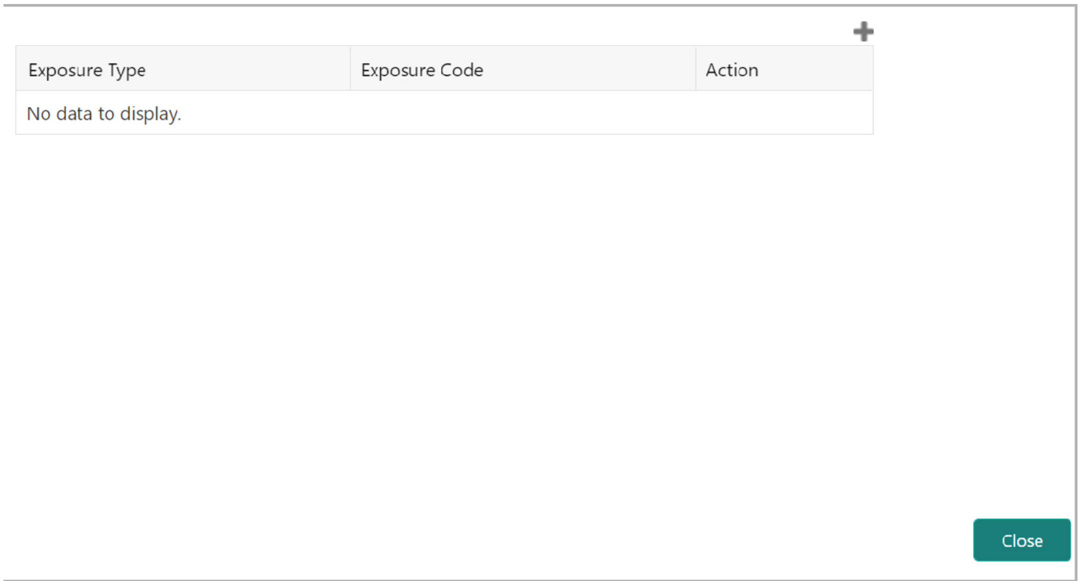
For field level information refer the below table.

Fields	Description
Add	To add another scheduling detail, click the **Add** button again.
Edit	To edit the scheduling detail, click the **Edit** button.
Delete	To delete the scheduling detail, click the **Delete** button.
Post	Click **Post**. Comment is posted below the **Comments** text box.

4.26 Adding Exposure Details

1. Click **Exposure** from the left menu to capture exposure information.

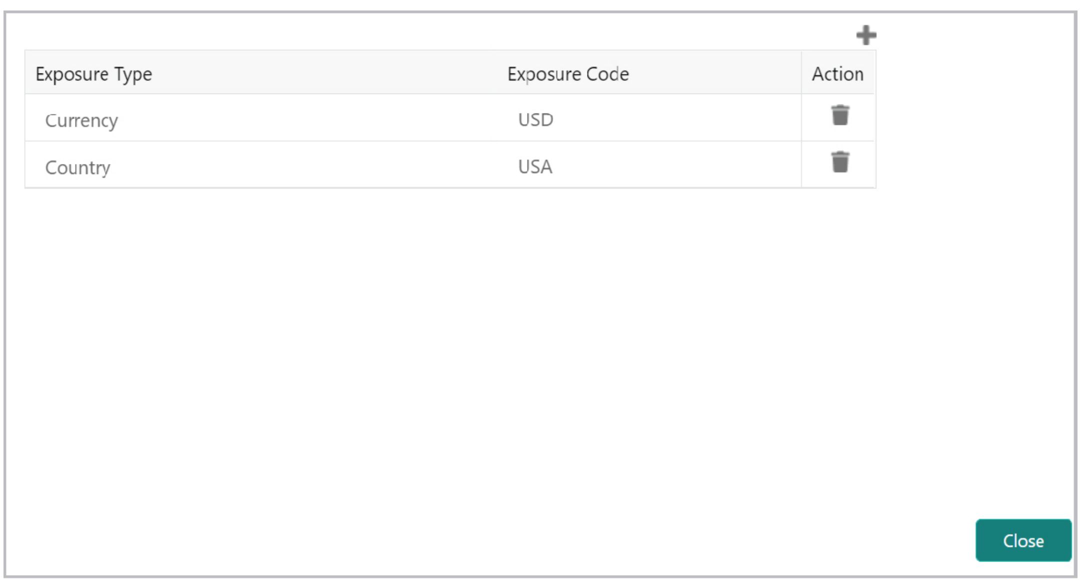
Figure 4-56 Adding Exposure Details



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

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

Figure 4-57 Adding Exposure Details



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

4.27 Adding Fee Details

1. Click **Fee** from the left menu to add fee preferences.

Figure 4-58 Adding Fee Details

2. 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.

4.28 Linking Facility to the Pool

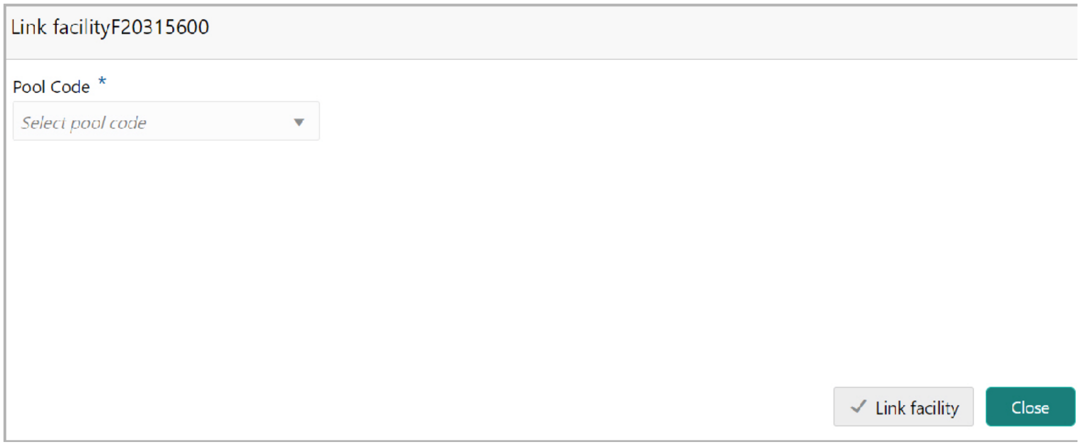
You can link facility to the collateral pools maintained in the system by selecting the pool code.

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

Figure 4-59 Facility Linkages

2. Click **Link Facility**. The following window is displayed.

Figure 4-60 Link facility



3. Select the required **Pool Code** from the drop-down list.
4. Click **Link Facility**.

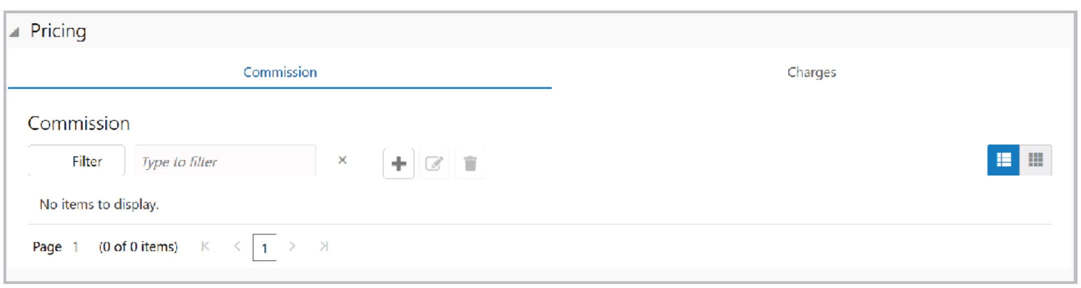
4.29 Add Pricing Detail

1. 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.

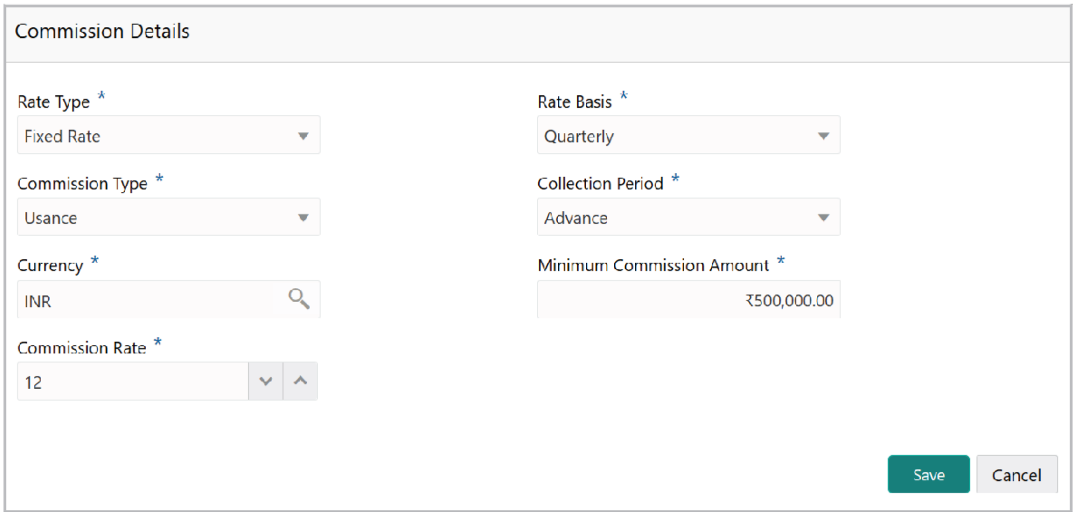
Figure 4-61 Pricing



2. To add commission details, click the add icon.

   The **Commission Details** window is displayed.

Figure 4-62 Commission Details



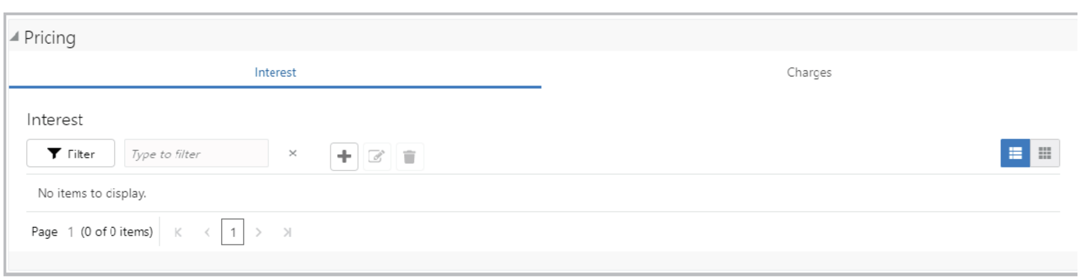
For field level information refer the below table.

Table 4-27 Commission Details

Fields	Description
Rate Type	Select the **Rate Type** from the drop-down list.
Rate Basis	Select the commission collection frequency from the **Rate Basis** drop down list.
Commission Type	Select the **Commission Type** from the drop-down list.
Collection Period	Select the **Collection Period** from the drop-down list.
Currency	Search and select the **Currency** in which the commission has to be collected from the party.
Minimum Commission Amount	If **Fixed Rate** is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the Commission Rate in the respective fields. If **Flat Amount** is selected as the **Rate Type**, specify the **Commission Amount.**
Save	Click **Save**. Commission details are added and listed in Commission tab.

3. To cancel the operation, click **Cancel**.

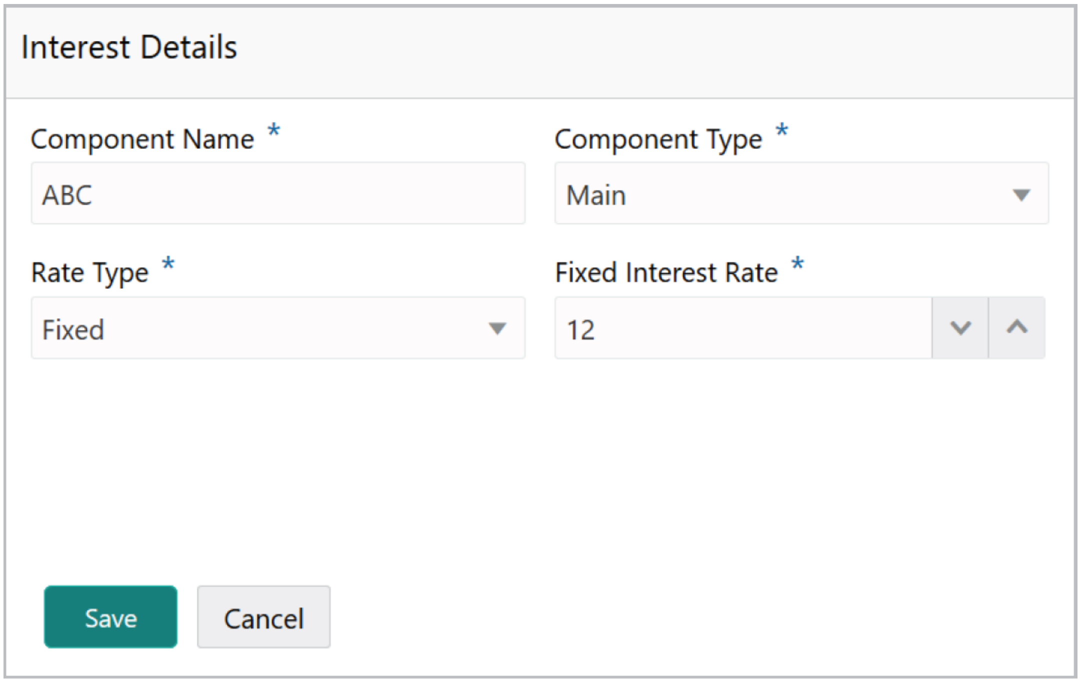
Figure 4-63 Pricing



4. To add interest details, click the add icon in **Pricing - Interest** section.

The **Interest Details** window is displayed.

Figure 4-64 Interest Details



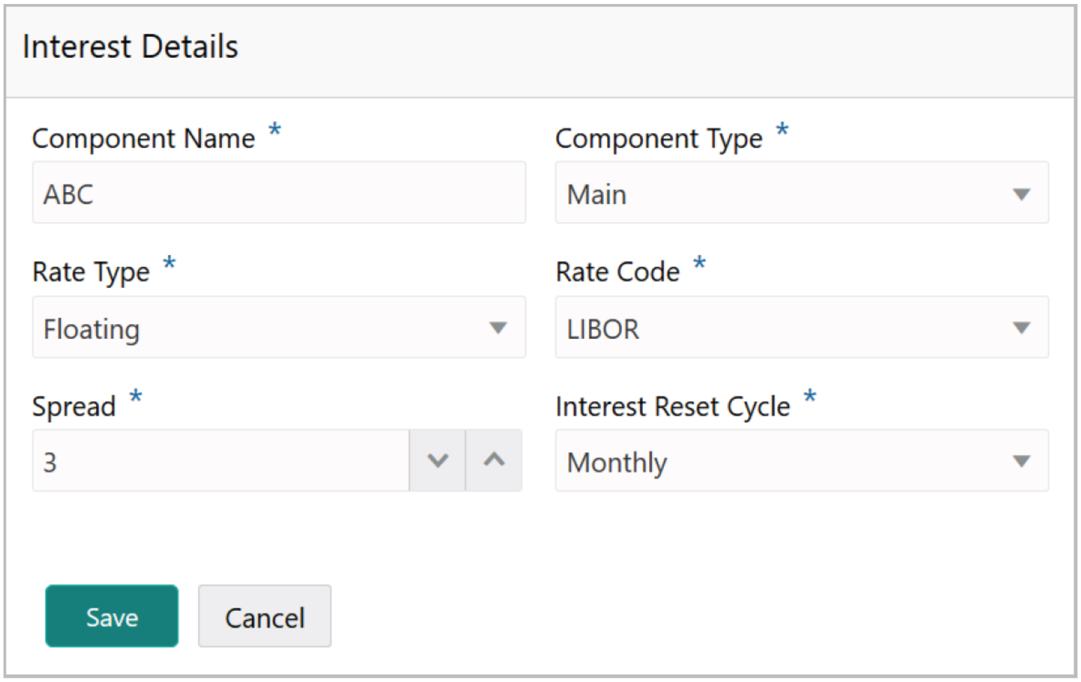
For field level information refer the below table.

Table 4-28 Interest Details

Fields	Description
Component Name	Enter a name for the interest in **Component Name** field.
Component Type	Select the **Component Type** from the drop-down field.
Rate Type	Select **Rate Type** from the drop-down field. The options available are: Fixed, Floating and Special Amount.

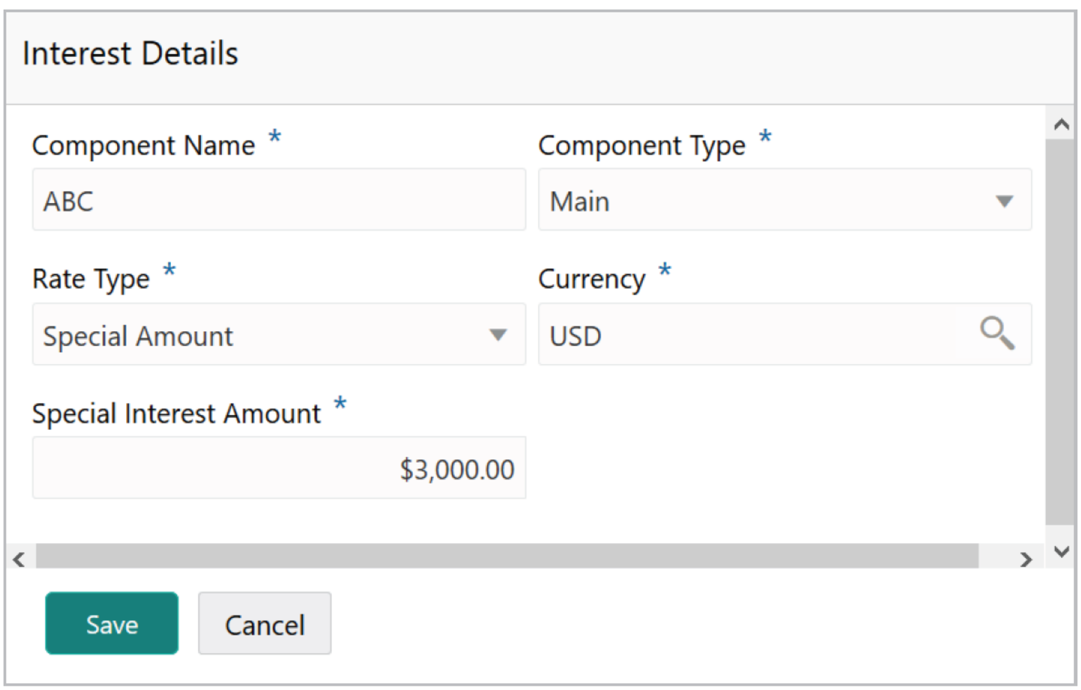
5. If Fixed is selected as **Rate Type**, specify the **Fixed Interest Rate**.

Figure 4-65 Interest Details



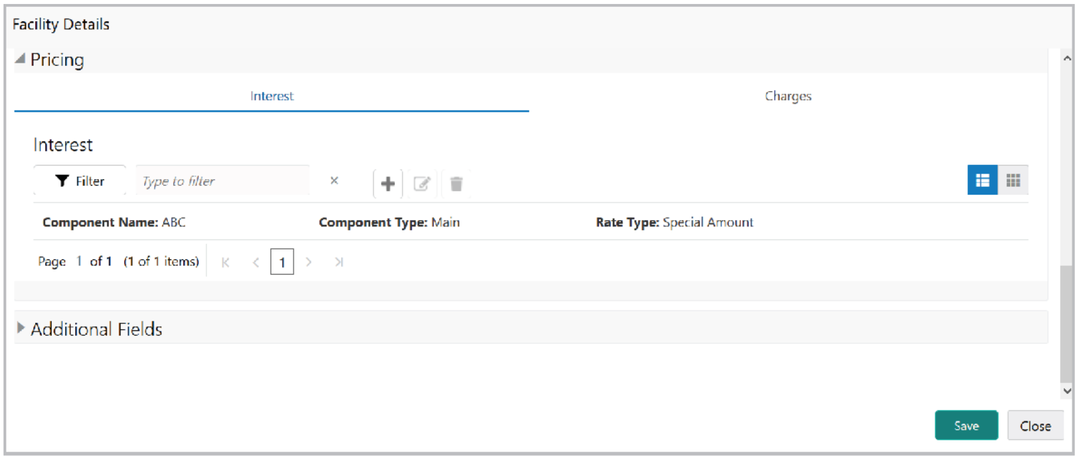
6. If Floating is selected as **Rate Type**, enter or select the following details:

Figure 4-66 Interest Details



7. If Special Amount is selected as **Rate Type**, search and select the **Currency** and then specify the **Special Interest Amount.**
8. Click **Save**. Interest details are added and listed as shown below:

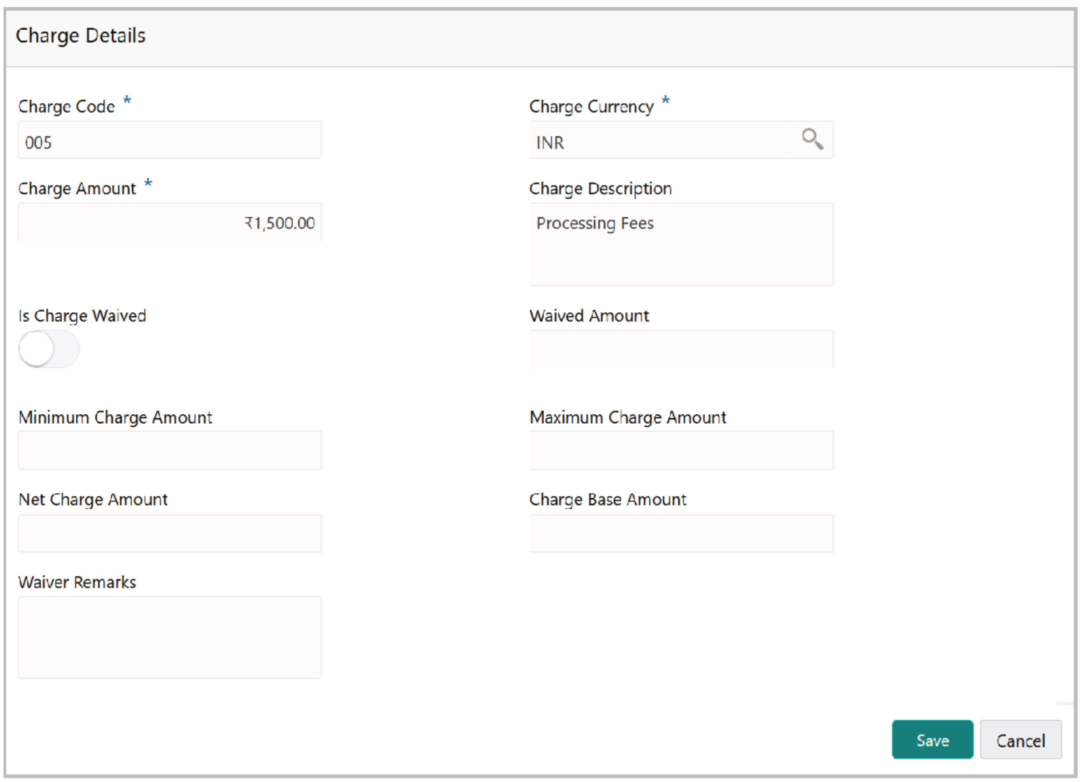
Figure 4-67 Facility Details



9. To add the charge details, click **Charges** tab in **Pricing** section and then click the **Add** icon.

   The **Charge Details** window is displayed.

Figure 4-68 Charge Details



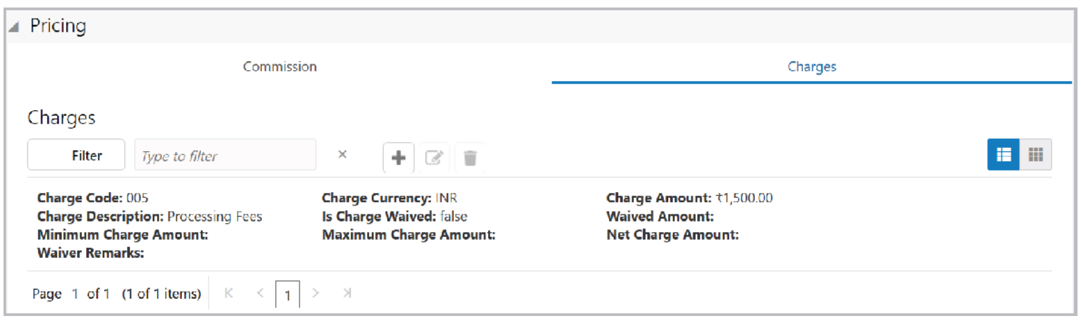
For field level information refer the below table.

Table 4-29 Charge Details

Fields	Description
Charge Code	Enter the **Charge Code** to mention the type of charge.
Charge Currency	Search and select the **Charge Currency**.
Charge Amount	Specify the **Charge Amount** for the facility.
Charge Description	Enter the **Charge Description**.
Is Charge Waived	Enable **Is Charge Waived** option, if waiver can be claimed for this charge.
Details	Enter the following details in respective fields: • Waived Amount • Minimum Charge Amount • Maximum Charge Amount • Net Charge Amount • Charge Base Amount • Waiver Remarks

10. Click **Save**. Charge details are added and listed as shown below:

Figure 4-69 Pricing



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

For field level information refer the below table.

Table 4-30 Pricing

Fields	Description
Edit	To edit the charge details, click the added charge and then click the **Edit** icon.
Delete	To delete the charge details, click the added charge and then click the **Delete** icon.
Table icon	To change the list view to table view, click the **Table icon** at the right corner.

4.30 Linking Facility with Collateral

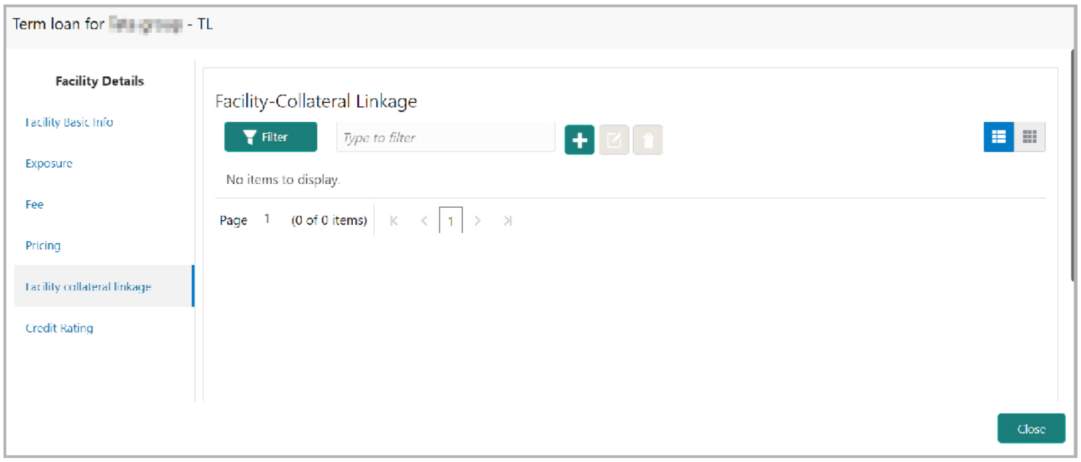
In case you want to secure facility with collateral, you can link the facility and the available collateral.

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

1. Click **Facility Collateral Linkage** from the left menu.

   The **Facility Details** screen is displayed.

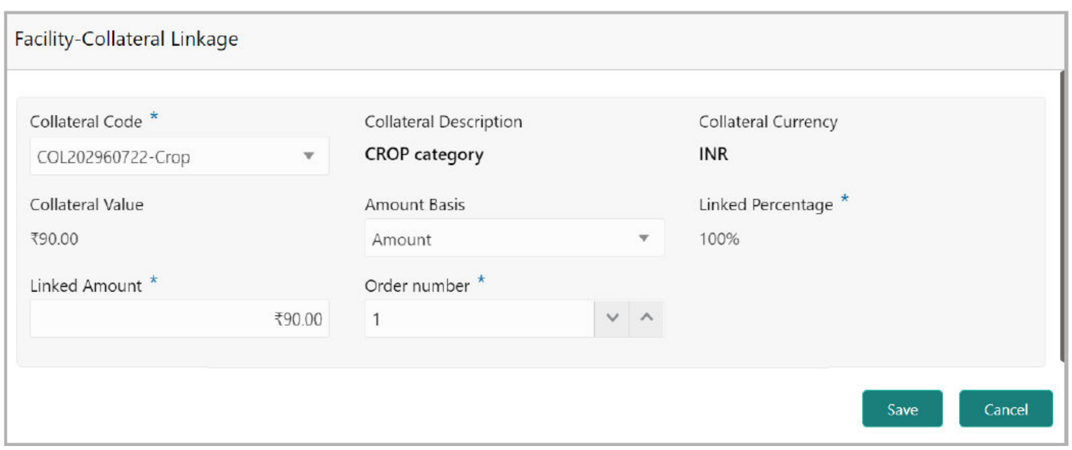
Figure 4-70 Facility Details



2. To link facility with a collateral, click the add icon.

   The **Facility-Collateral Linkage** window appears:

Figure 4-71 Facility-Collateral Linkage



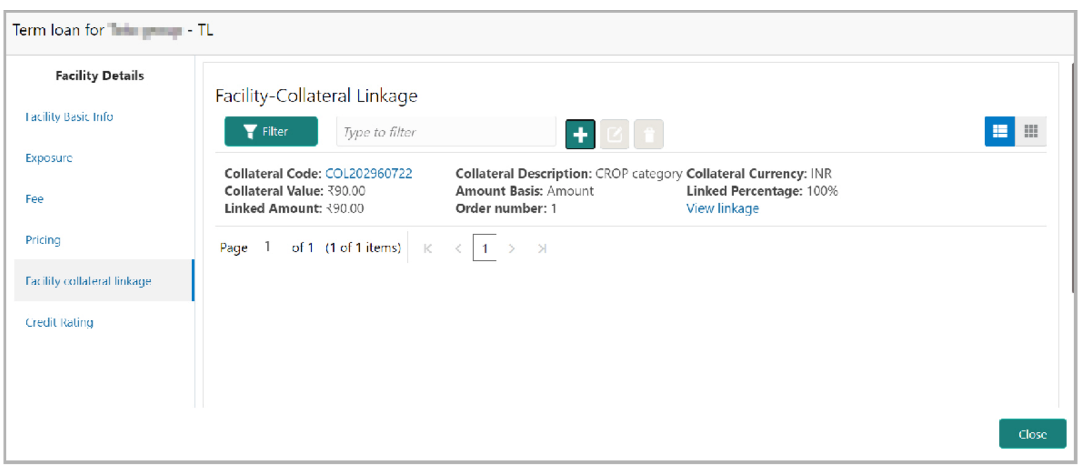
For field level information refer the below table.

Table 4-31 Facility-Collateral Linkage

Fields	Description
Collateral Code	Select the **Collateral Code** from the drop-down list. The collateral added in **Collateral** data segment are displayed in the drop-down list. On 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.
Amount Basis	Select the **Amount Basis** from the drop-down list. The options available are: **Amount** and **Percentage**.
Linked Amount	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.
Linked Percentage	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.
Order number	In the **Order number** field, specify the collateral utilization order for example 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 (example: Line amount) with order number 1 is utilized.

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

Figure 4-72 Facility details



4. 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.
5. To modify the linkage details, select the record from the list and click the **Edit** icon next to **Add** icon.
6. To delete the linkage details, select the record from the list and click the **Delete** icon.
7. To change the layout of **Facility-Collateral Linkage** screen to table view, click the **Table View** icon at top right corner.

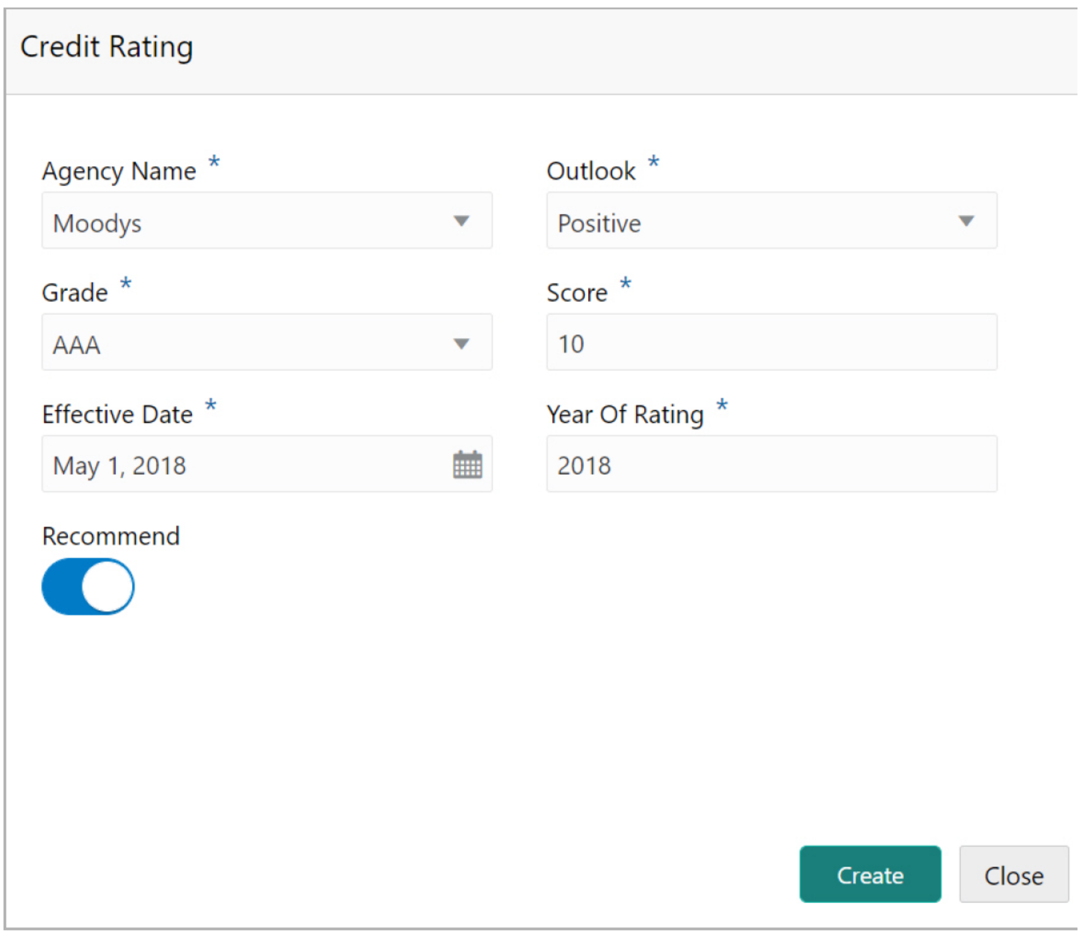
4.31 Adding Credit Rating

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

Figure 4-73 Adding Credit Rating

- Click the **Add** icon. The **Credit Rating** window is displayed.

Figure 4-74 Credit rating



For field level information refer the below table.

Table 4-32 Credit rating

Fields/ Icon	Description
Agency Name	Select the name of agency by which the facility is rated from the **Agency Name** drop-down list.
Outlook	Select the **Outlook** of the rating from the drop-down list.
Grade	Select the **Grade** of the rating from the drop-down list.
Score	Specify the **Score** provided for the facility.
Effective Date	Click the calendar icon in the **Effective Date** field and select the date on which the rating is provided.
Year Of Rating	The **Year Of Rating** is automatically populated based on the selected Effective Date.
Recommend	Enable the **Recommend** option, if the facility is recommended by the rating agency.
Create	Click **Create**. The rating is added and displayed in the Credit Rating page. To view the history of credit ratings added during different processes, click the **History** icon.
Filter	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.

4.32 Adding FX Rate Revaluation Details

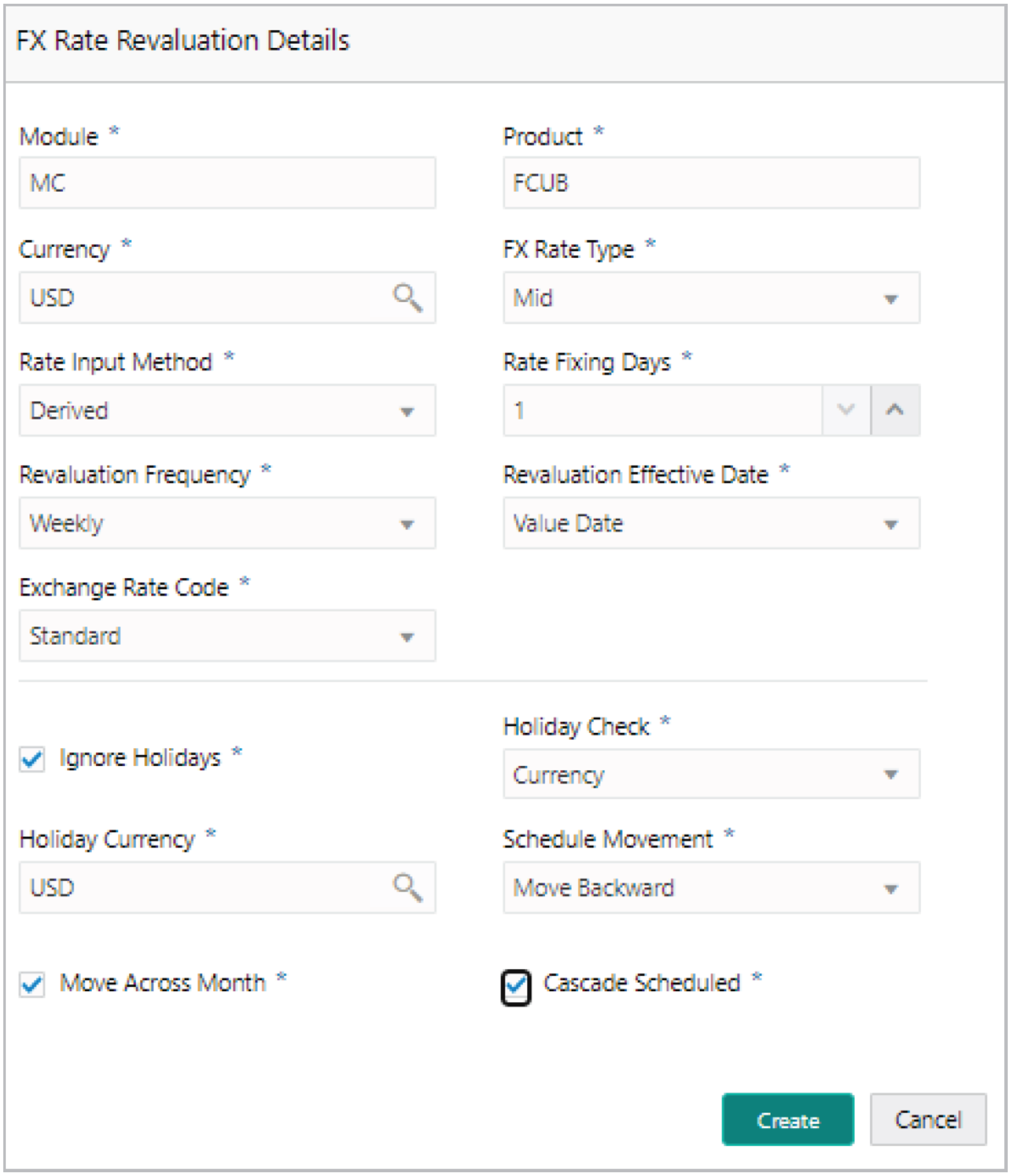
You can add FX rate and revaluation details for the facility under the **FX Rate Revaluation** menu. The facility will be periodically re-valuated considering the FX rate, based on the configured frequency.

Figure 4-75 FX Rate Revaluation

- Click the **Add** icon.

  The **FX Rate Revaluation** window is displayed.

Figure 4-76 FX Rate Revaluation deatils



For field level information refer the below table.

Table 4-33 FX Rate Revaluation details

Fields/ Icons	Description
Module	In the **Module** field, enter the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS)
Product	In the **Product** field, enter the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module)
Currency	Select the **Currency** for which the FX rate has to be applied.

Table 4-33 (Cont.) FX Rate Revaluation details

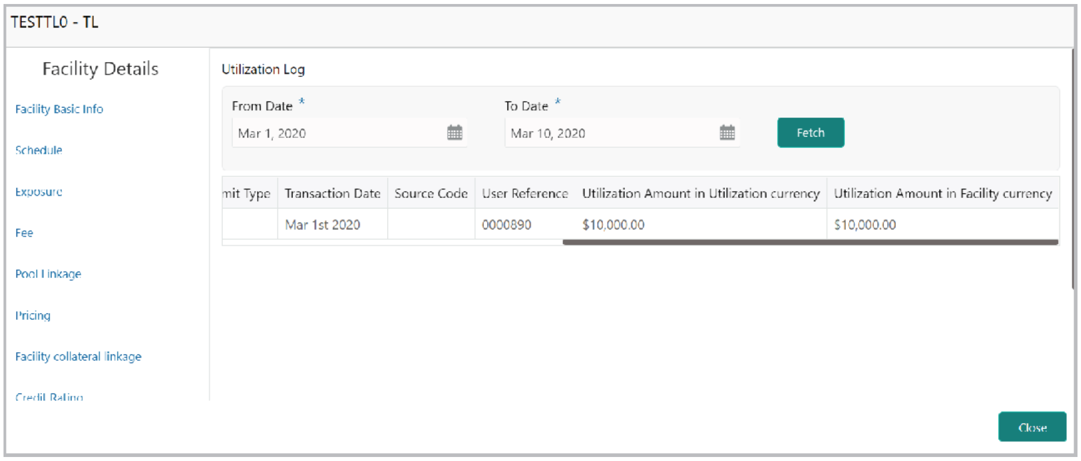
Fields/ Icons	Description
FX Rate Type	Select the **FX Rate Type** from the drop-down list. The options available are: Mid, Sell, and Buy.
Rate Input Method	Select the **Rate Input Method** from the drop-down list. The options available are Derived and Fixed. If **Rate Input Method** is selected as Derived, 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.
Rate Fixing Days	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.
Revaluation Frequency	Select the **Revaluation Frequency** from the drop-down list. The options available are: Daily, Weekly, Monthly, Quarterly, Half Yearly, Yearly, and None.
Revaluation Effective Date	Select the **Revaluation Effective Date** from which the revaluation should happen. The options available are: Value Date and Calendar Date.
Ignore Holidays	Enable the **Ignore Holidays** check box, if required. The revaluations that are due on holidays will not be performed on the holiday.
Holiday Check	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.
Holiday Currency	Select the **Holiday Currency** for which the holiday table must be checked.
Schedule Movement	Select the **Schedule Movement** option from the drop-down list. The options available are: Move Backward and Move Forward.
Move Backward	If **Move Backward** option is selected, the system will schedule the revaluations that are due on holiday before the holiday.
Move Forward	If **Move Forward** option is selected, the system will schedule the revaluations that are due on holiday after the holiday.
Move Across Month	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.
Cascade Schedule	Enable the **Cascade Schedule** check box, if required. Next schedule will be fixed based on how the schedule date was moved for a holiday.
Revaluation Frequency	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.
Create	Click **Create**. The FX rate revaluation details are saved.
Edit	To modify the added FX rate revaluation details, select the record and click the **Edit** icon.
Delete	To delete the added FX rate revaluation details, select the record and click the **Delete** icon.

4.33 Viewing Utilization History

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

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

Figure 4-77 Utilization History



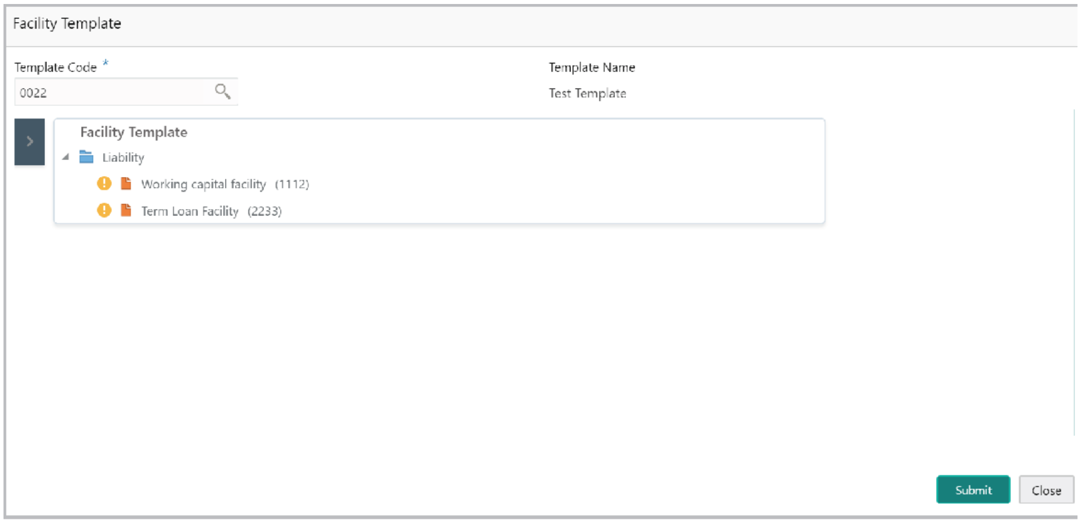
2. Specify the period for which you want to view the utilization history by selecting the **From Date** and **To Date**.
3. Click **Fetch**. The utilization history is displayed.
4. To exit the Facility Details window, click **Close**.

4.34 Creating Facility with Template

1. To create the facility using template, click the **Facility Template** (T) icon.

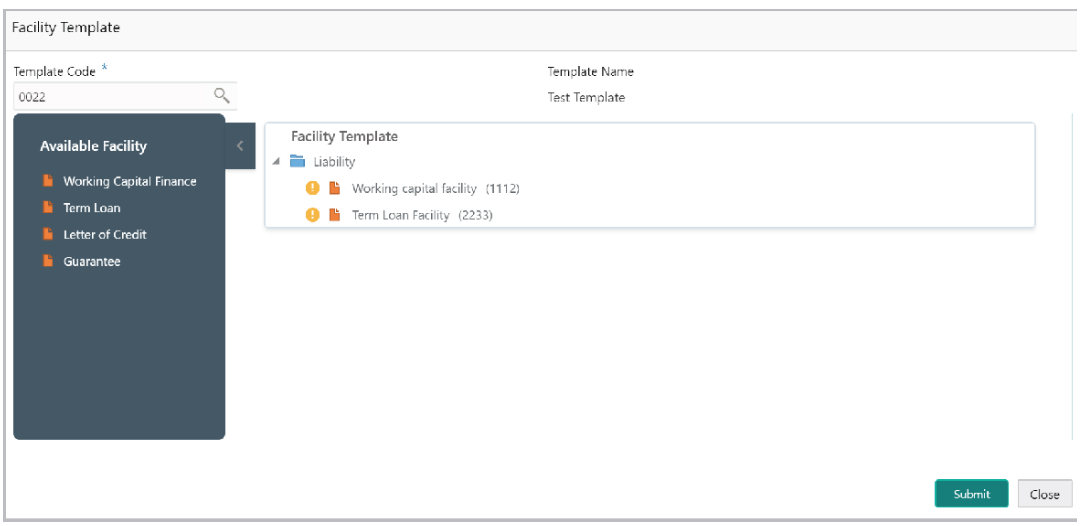
   The **Facility Template** window is displayed.

Figure 4-78 Facility Template



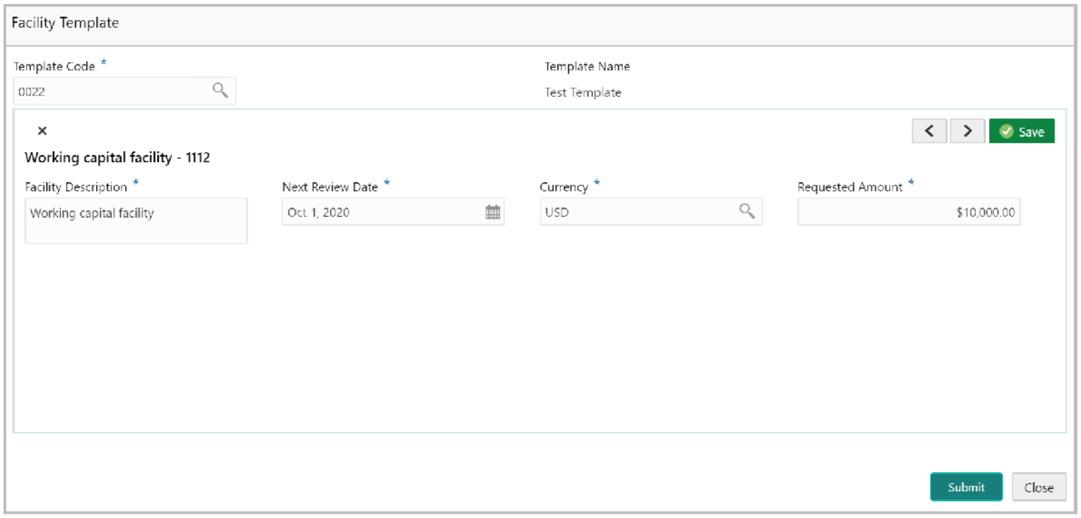
2. Search and select the **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.
3. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below:

Figure 4-79 Available Facility



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

Figure 4-80 Facility Template



For field level information refer the below table.

Table 4-34 Facility Template

Fields	Description
Facility Description	Enter the **Facility Description**.
Next Review Date	Select or specify the **Next Review Date** for the facility.
Currency	Search and select the **Currency** for the Requested Amount.
Requested Amount	Specify the **Requested Amount**.
Save	Click **Save**.
Submit	After providing details for all the facilities in the **Facility Template** section, click **Submit**. Facility is created and listed in the Basic Info page.

4.35 Creating Sub Limit

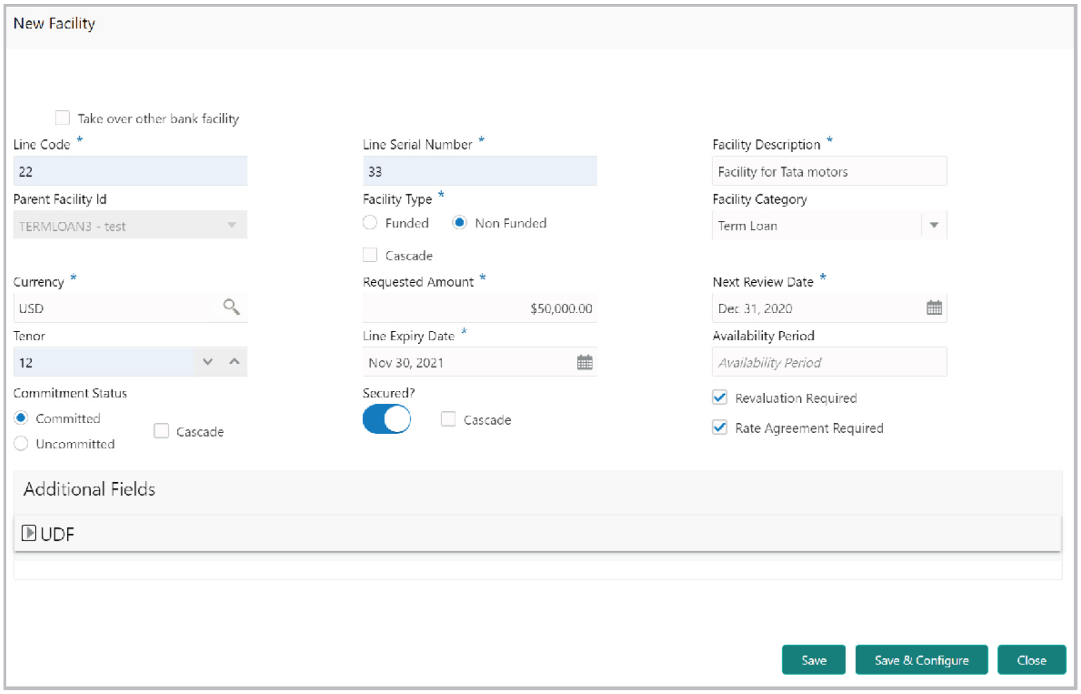
You can create any number of sub-limits for the facility. The sum of Requested Amount specified in each sub-limit should not exceed the Requested Amount in the parent facility.

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

1. Click the Hamburger icon at the corresponding facility record and select **Create Sub Limit**.

   The **Facility Details** window is displayed.

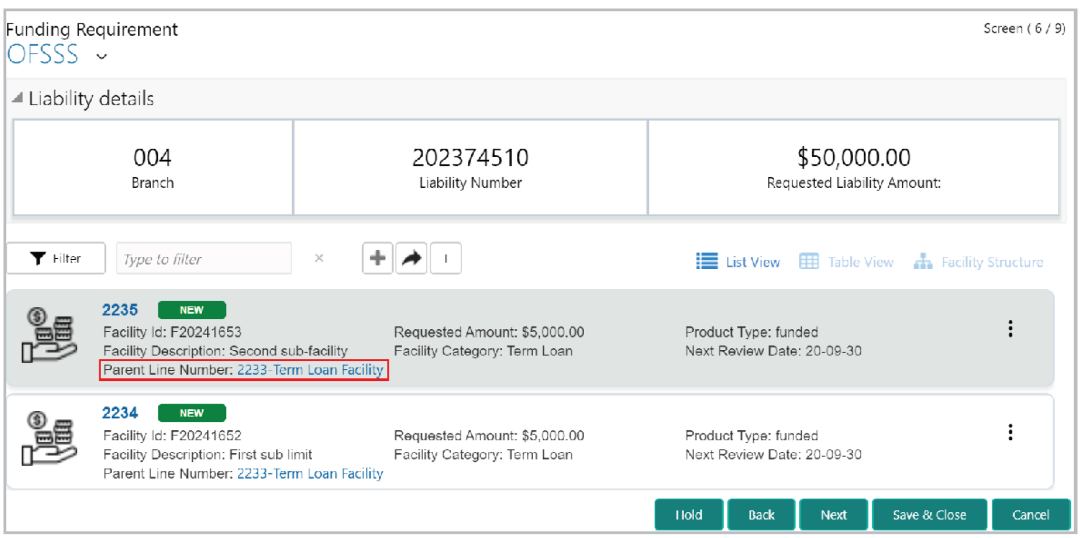
Figure 4-81 New Facility



2. Provide the necessary details to create sub-limit and click **Save**. Sub-limit is created.

   The **Funding Requirement** page is displayed.

Figure 4-82 Funding Requirement



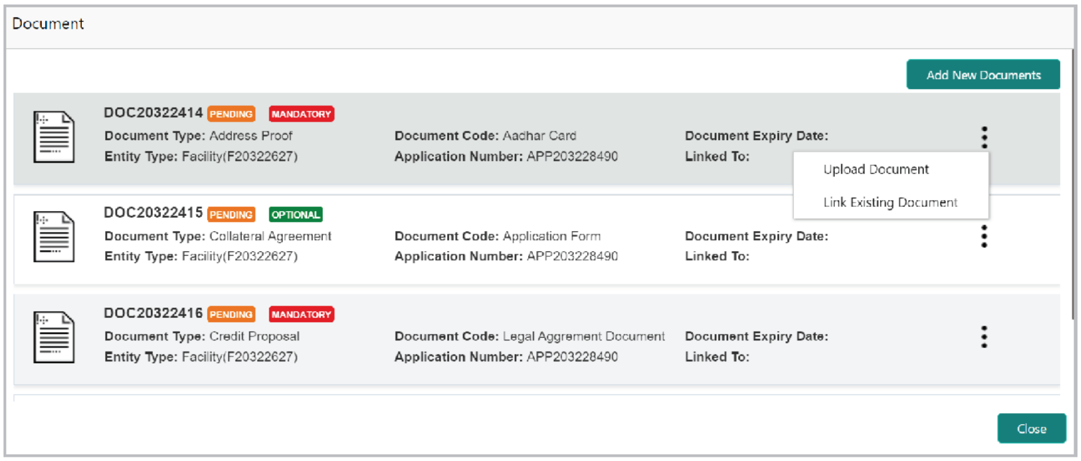
4.36 Remove Facility

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

4.37 Link Document

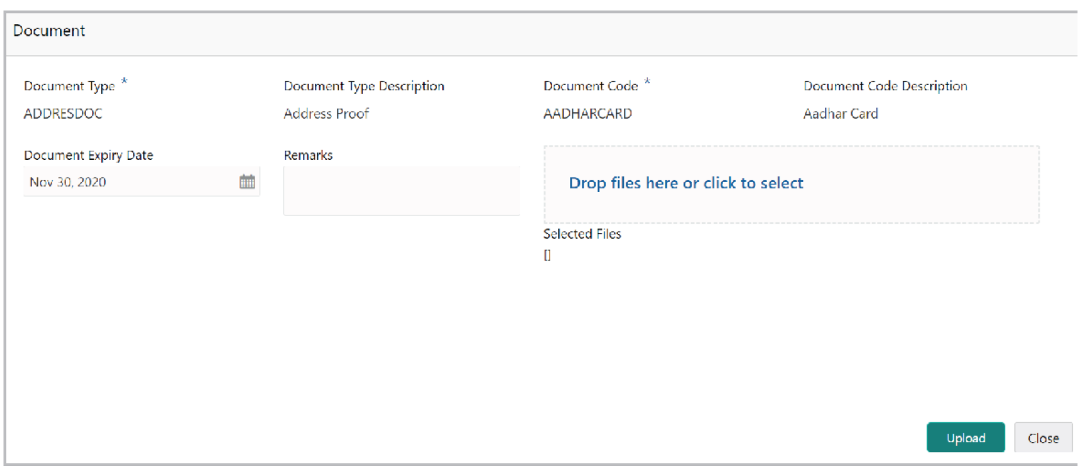
1. To link documents with the facility, click the Hamburger icon at the corresponding facility record and select **Link Document**. The **Document** window listing the mandatory and optional documents maintained for the facility appears.

Figure 4-83 Link Document



2. 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:

Figure 4-84 Upload Document



3. In the **Drop files here or click to select** section, drag and drop or click and upload the necessary document.
4. Click **Upload**.

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

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

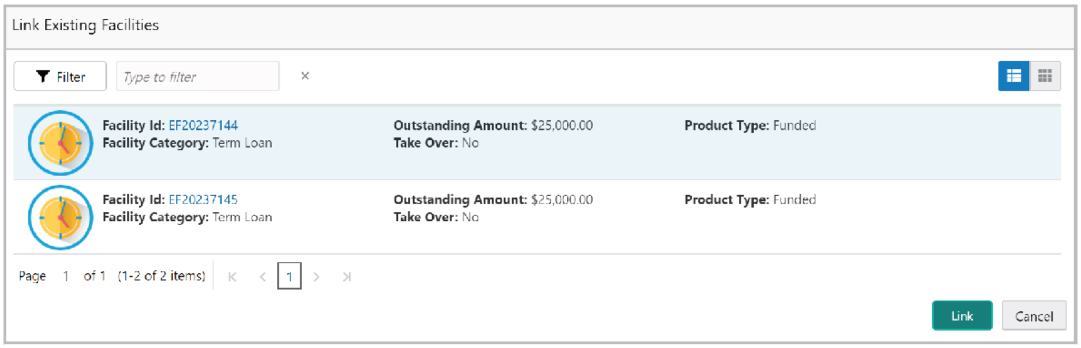
4.38 Link Existing Facilities

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

1. Click the **Link Existing Facilities** icon next to the **Add New Facility** icon.

   The **Link Existing Facilities** window listing all the other bank facilities appears:

   Figure 4-85 Link Existing Facilities

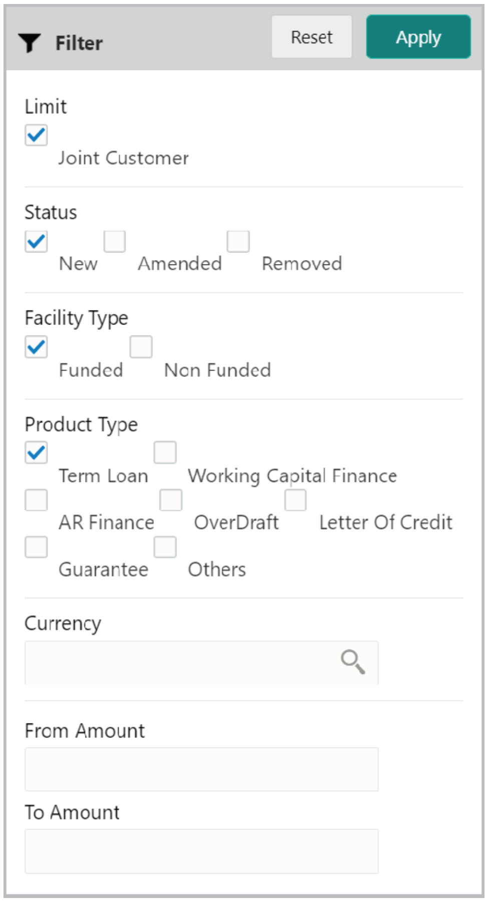
2. To filter the required other bank facility, click the **Filter** icon and select the search parameters or directly specify the other bank facility detail in the **Type to filter** text box.
3. To change the layout of the Link Existing Facilities window, use the **List View** and **Table view** icons at the top right corner.
4. Select the required other bank facility and click **Link**. Other bank facility is linked to the created facility.

4.39 Filtering Facility

1. To filter the required facility, provide the facility detail in **Type to filter** text box or click the **Filter** icon.

   The **Filter** window is displayed.

Figure 4-86 Filter



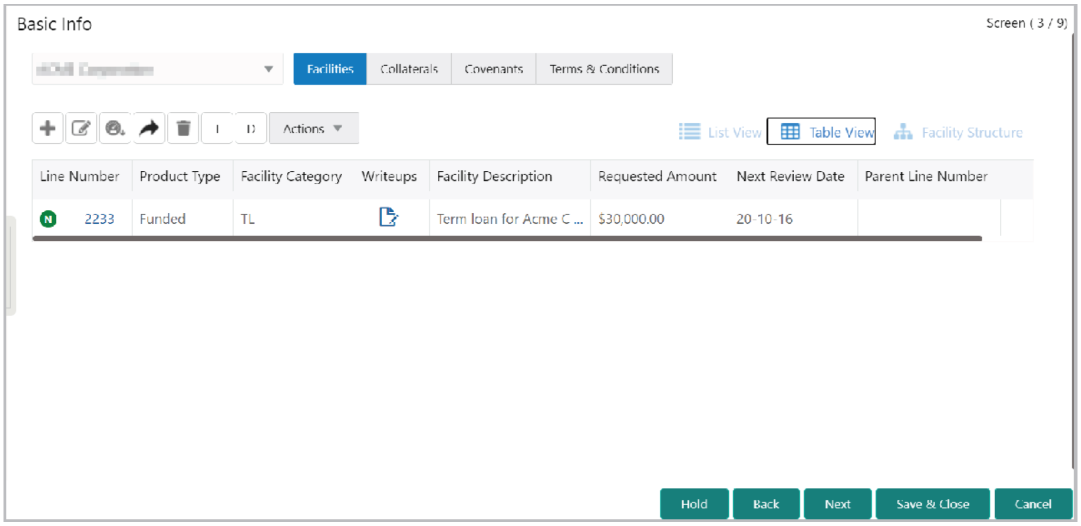
For field level information refer the below table.

Table 4-35 Filter

Fields	Description
Filter	Enter or select the **Filter** parameters.
Apply	Click **Apply**. Facility that matches the filter parameters are displayed.
Facility	To delete the facility, Select the **Facility** and click **Delete** icon.

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

Figure 4-87 Table View



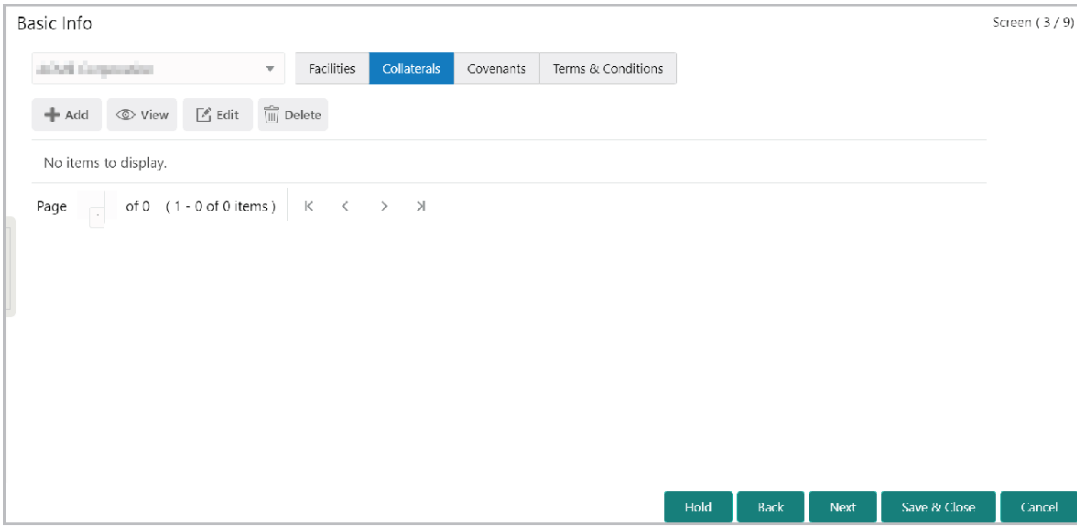
For field level information refer the below table.

Table 4-36 Table View

Fields	Description
Line Number	To view the facility details in table view, click the **Line Number**.
Writeup	To capture writeup for the facility, click the **Writeup** icon.
Facility Structure	To change the layout of facility details to tree view, click the **Facility Structure** icon.
Arrow	To add facility details for the child party, click the **Arrow** next to the party name in the top left corner. Customer list appears.
Child party	Select the required **Child party**. Funding Requirement page appears.
facility details	Add the **facility details** for the child party.

3. To view, add, modify or delete the customer collateral, click the **Collateral tab**.

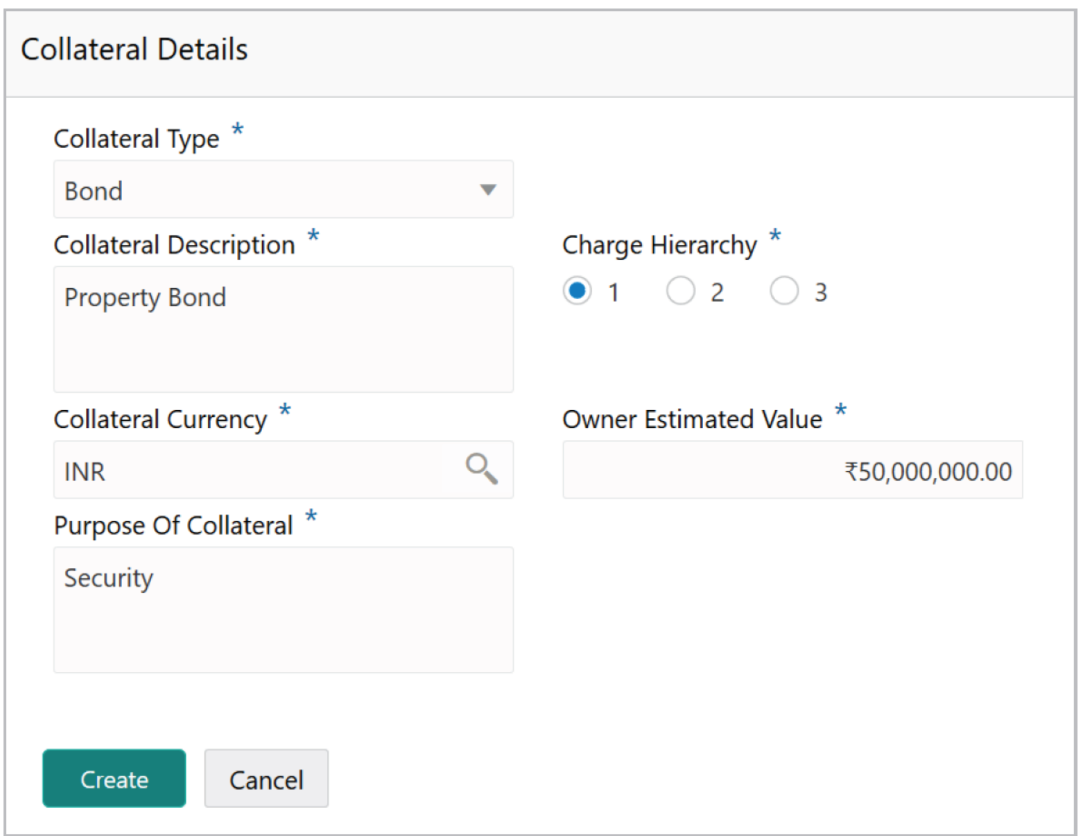
Figure 4-88 Collaterals tab



4. To add information about new collateral, click the **Add** icon.

   The **Collateral Details** window is displayed.

Figure 4-89 Collateral Details



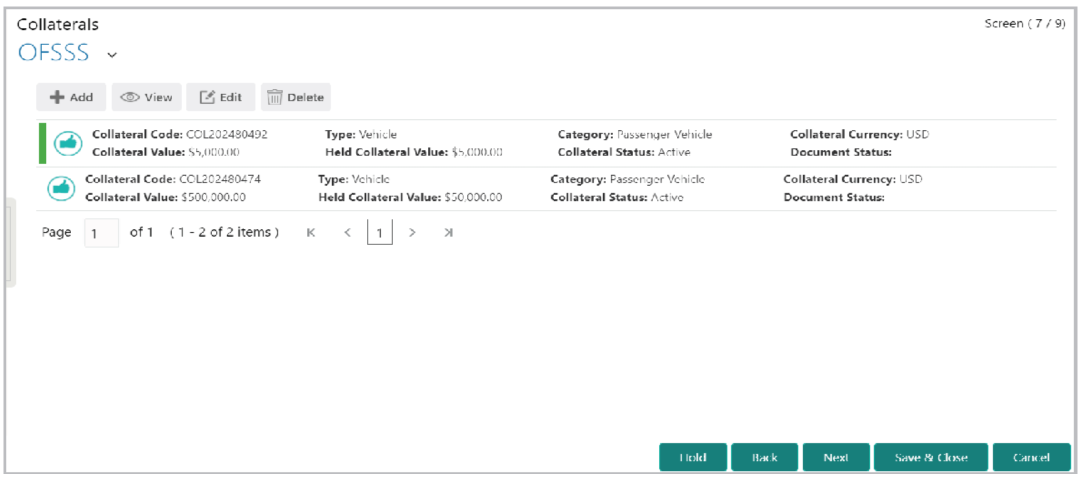
For field level information refer the below table.

Table 4-37 Collateral Details

Fields	Description
Collateral Type	Select the **Collateral Type** from the drop-down list.
Collateral Description	Enter the **Collateral Description**.
Charge Hierarchy	Choose the **Charge Hierarchy**.
Collateral Currency	Search and select the currency in which the collateral is evaluated from **Collateral Currency** search box.
Owner estimated value	Specify the **Owner estimated value** of the collateral.
Purpose Of Collateral	Enter the **Purpose Of Collateral**.

5. Click **Create**. Collateral details are added and listed as shown below:

Figure 4-90 Create



> **Note**
>
> To add details about more collateral, click the **Add** icon again and provide the details.

For field level information refer the below table.

Table 4-38 Create

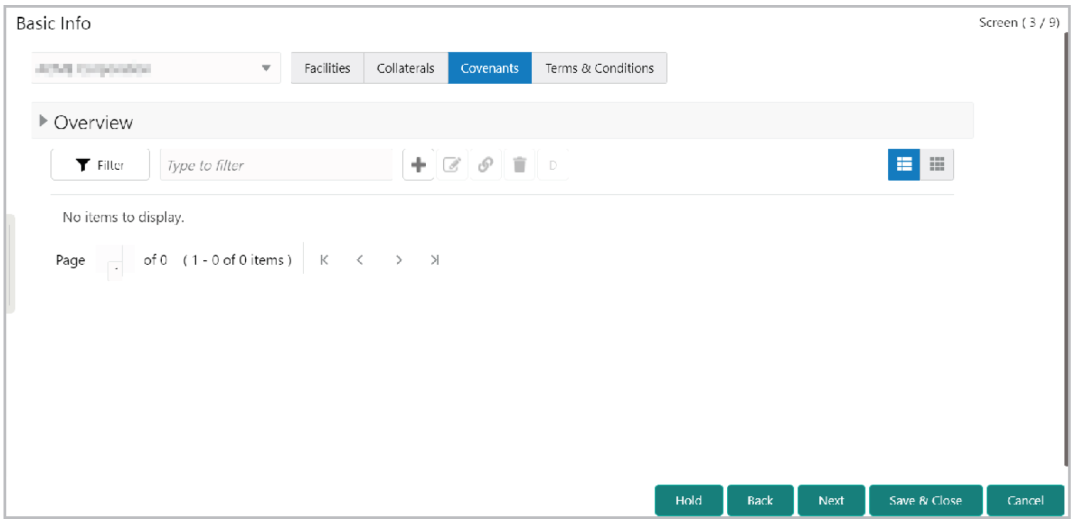
Fields	Description
Filter	To filter the required collateral, click the **Filter** icon and specify the filter parameters or directly type the collateral detail in Type to filter text box.
Edit	To edit the collateral details, select the corresponding record and click the **Edit** icon.
Delete	To delete the collateral details, select the corresponding record and click the **Delete** icon.
Table View	To change the layout of Collateral page to table view, click the **Table View** icon at the right corner.

Table 4-38 (Cont.) Create

Fields	Description
Next	To add collateral details for the child party, click the arrow **Next** to the party name in the top left corner. Customer list appears.

6. Select the required child party. Collateral page appears.
7. Add the collateral details for the child party.
8. To view, modify, add or delete the Covenants, click the **Covenants** tab.

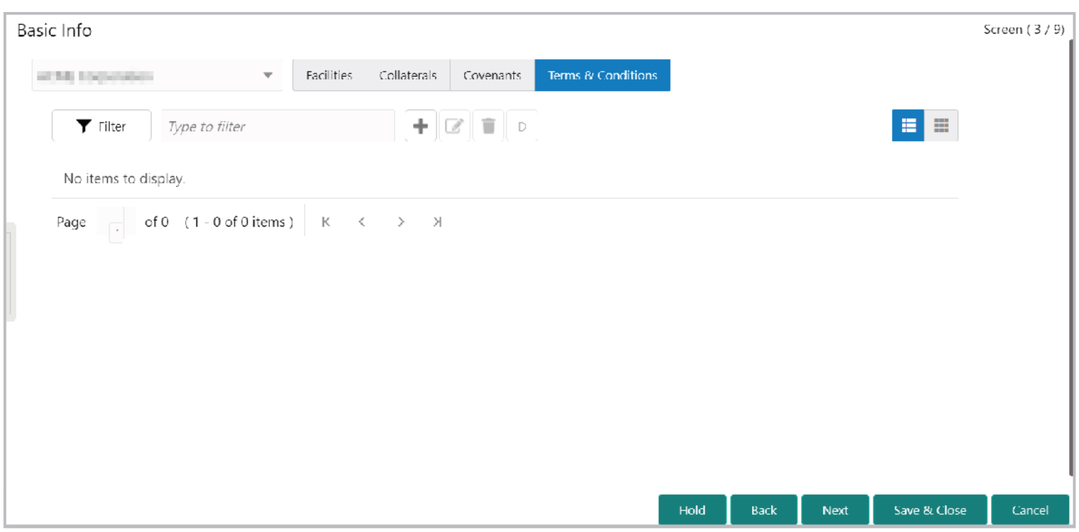
Figure 4-91 Covenants



For information on viewing, modifying, adding or deleting the Covenants, refer Customer Covenants

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

Figure 4-92 Terms & Conditions



For information on viewing, modifying, adding or deleting the Terms and Conditions, refer

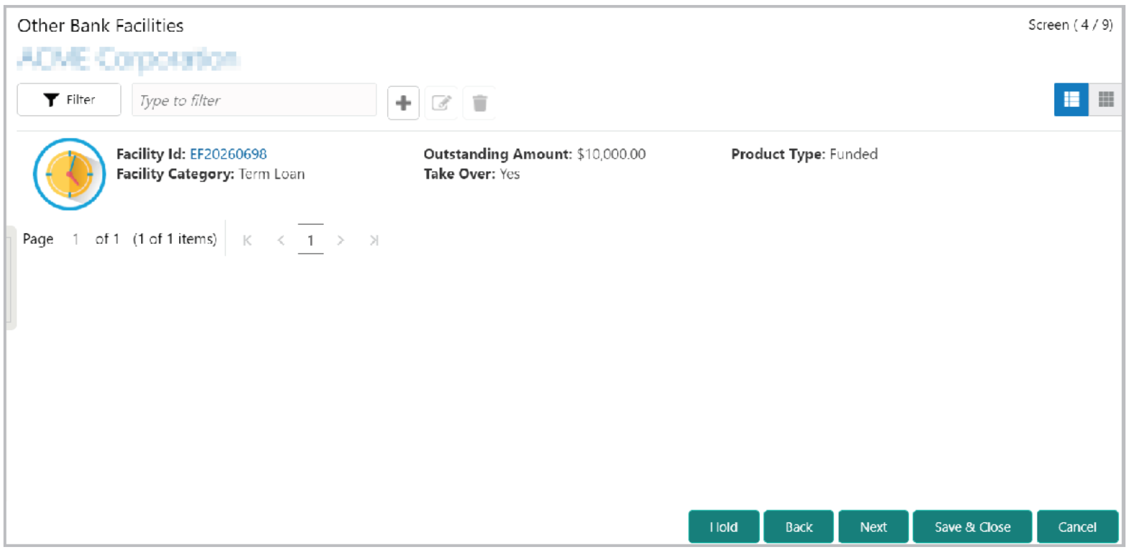
Terms & Conditions

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

4.40 Other Bank Facilities

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

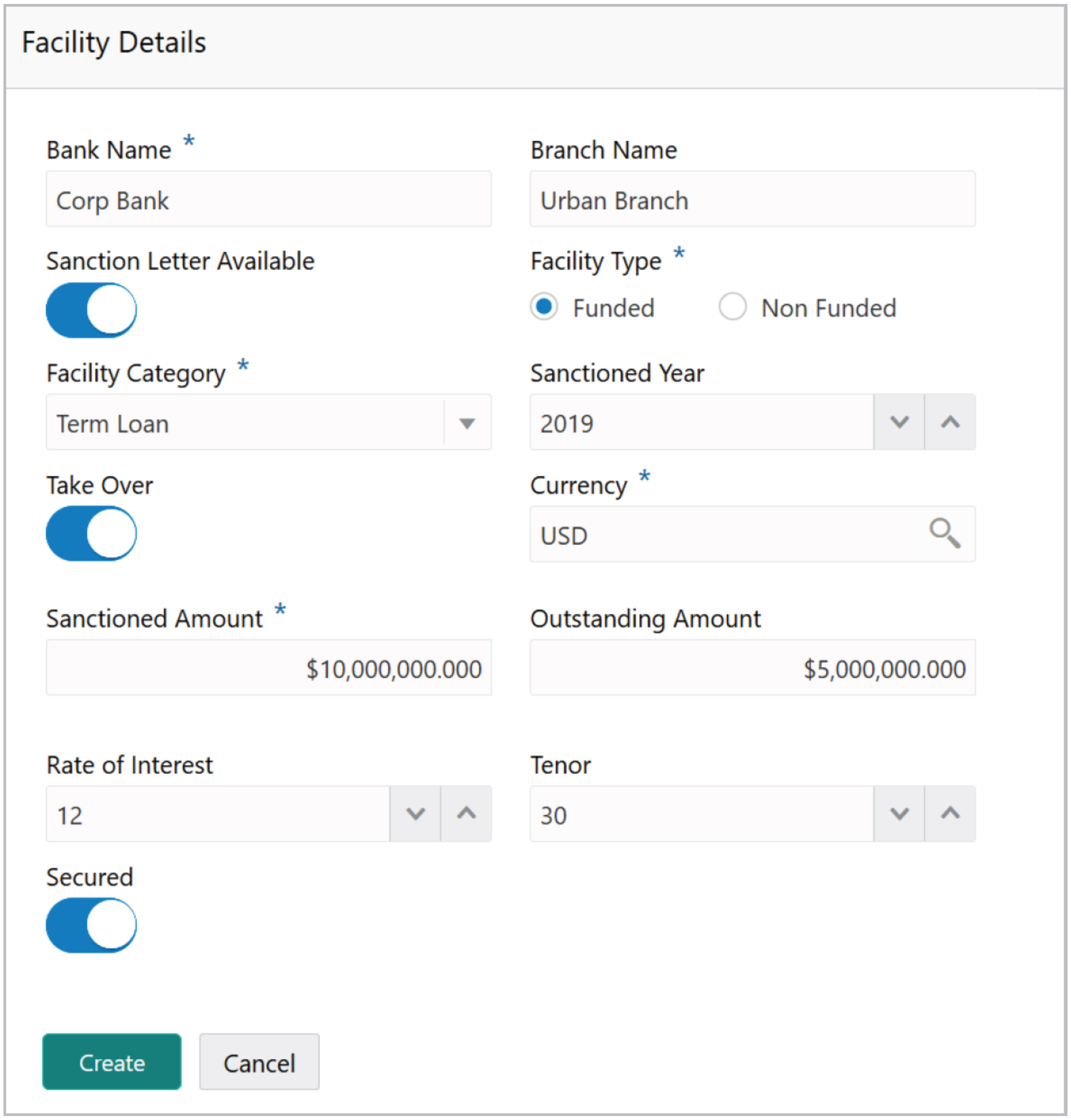
Figure 4-93 Other Bank Facilities



1. Click the **Add** icon.

   The **Facility Details** window is displayed.

Figure 4-94 Facility Details



For field level information refer the below table.

Table 4-39 Facility Details

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

Table 4-39 (Cont.) Facility Details

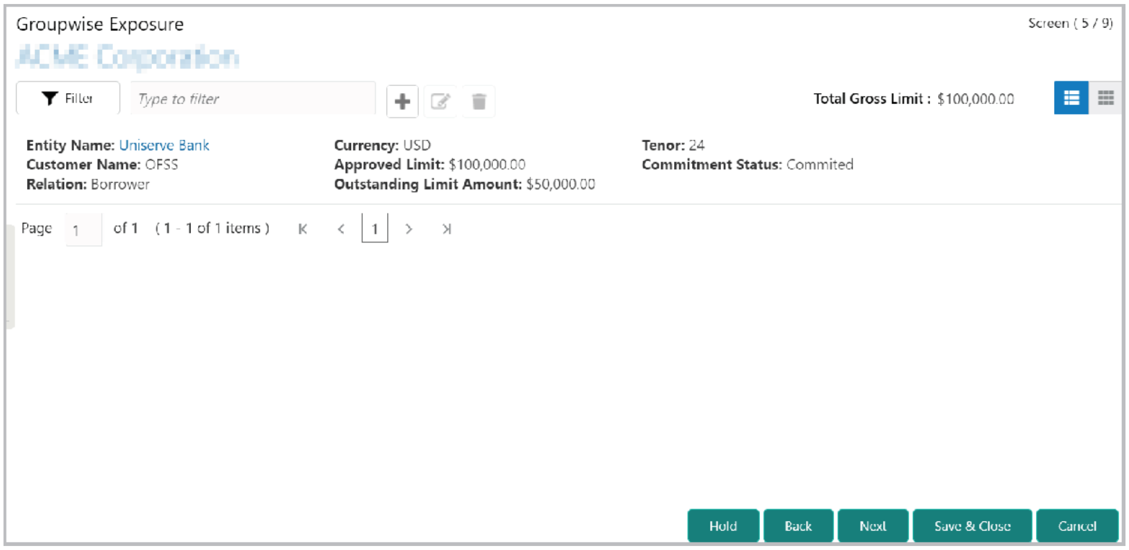
Fields	Description
Take Over	Enable the **Take Over** option to add the other bank facility in funding requirement hop.
Currency	Search and select the **Currency** for the Sanctioned Amount.
Sanctioned Amount	Specify the initial amount of other bank facility in the **Sanctioned Amount** field.
Outstanding Amount	Specify the **Outstanding Amount** to be paid by the party.
Rate of Interest	Specify the **Rate of Interest** at which facility is offered by the other bank.
Tenor	Specify the **Tenor** of the other bank facility.
Secured	Enable the **Secured** switch, if the other bank facility is secured with collateral.
Create	Click **Create**. Other bank facility is added and displayed the Other Bank Facilities page.
Filter	To filter the required facility, click the **Filter** icon and specify the filter parameters or directly type the facility detail in the **Type to filter** text box.
Save	Modify the required information and click **Save**.
Delete	To delete the other bank facility information, Select the facility and click the **Delete** icon.
Select	To modify the other bank facility information, **Select** the required facility and click the **Edit** icon. The Facility Details window appears.

2. To add other bank facility detail of the child party, click the down arrow next to the party name in the left corner. Child party list appears.
3. Select the required child party. The Other Bank Facilities page appears.
4. Add the other bank facility information of the child party and click **Next**. The Groupwise Exposure page appears.

4.41 Groupwise Exposure

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

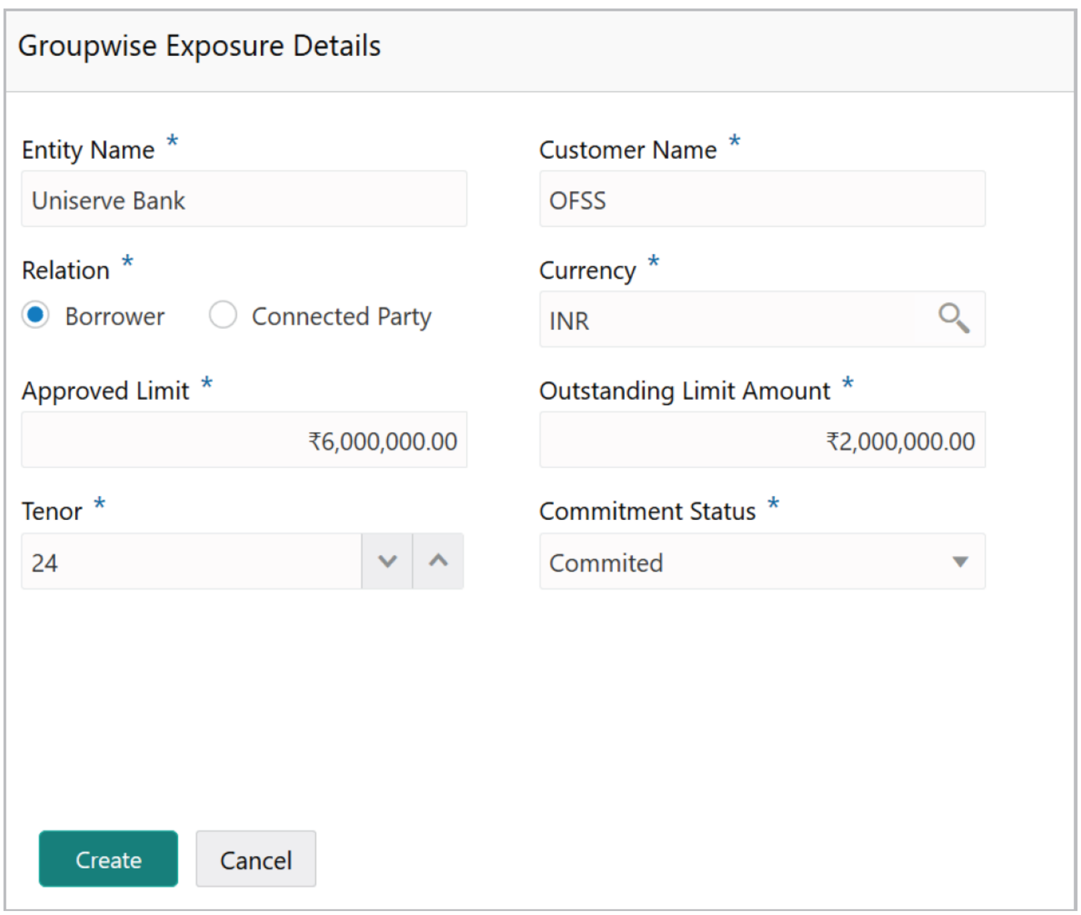
Figure 4-95 Groupwise Exposure



1. Click the **Add** icon.

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

Figure 4-96 Groupwise Exposure Details



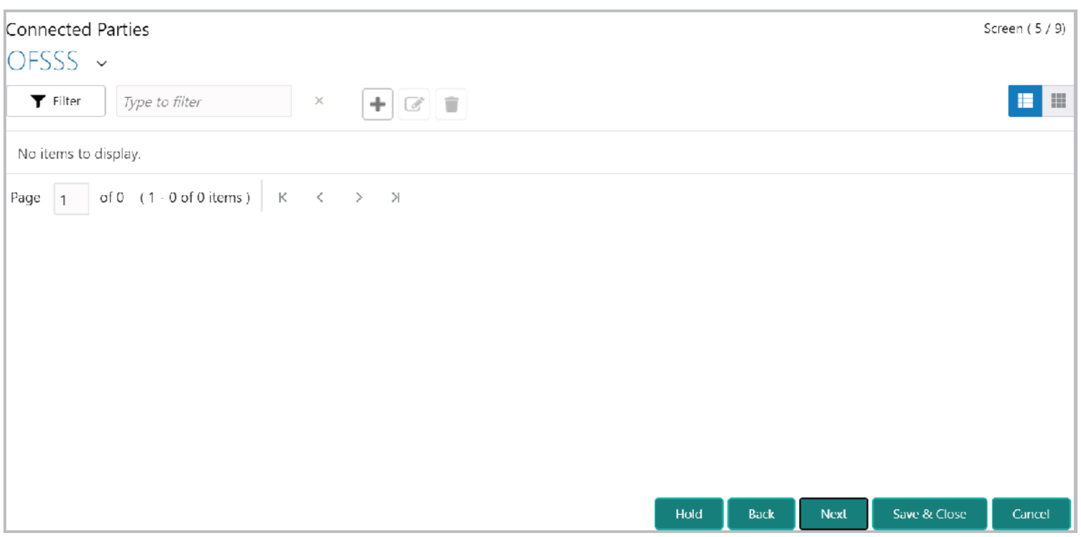
For field level information refer the below table.

Table 4-40 Groupwise Exposure Details

Fields	Description
Entity Name	In **Entity Name** field, enter your bank name.
Customer Name	In **Customer Name** field, enter the name of the party or the child party.
Relation as **Borrower**	Select the **Relation** as **Borrower**, if party name is provided in the **Customer Name** field. If child party name is provided in the **Customer Name** field, select the **Relation** as **Connected Party**.
Currency	Search and select the **Currency** in which the facility is offered by the bank.
Commitment Status	Select the **Commitment Status** from the drop don list. The options available are **Committed** and **Uncommitted**.

2. Specify the following details about the facility:
   - Approved Limit
   - Outstanding Limit Amount
   - Tenor
3. Click **Create.** Groupwise exposure details are added and displayed as shown below:

Figure 4-97 Groupwise Exposure



For field level information refer the below table.

Table 4-41 Groupwise Exposure

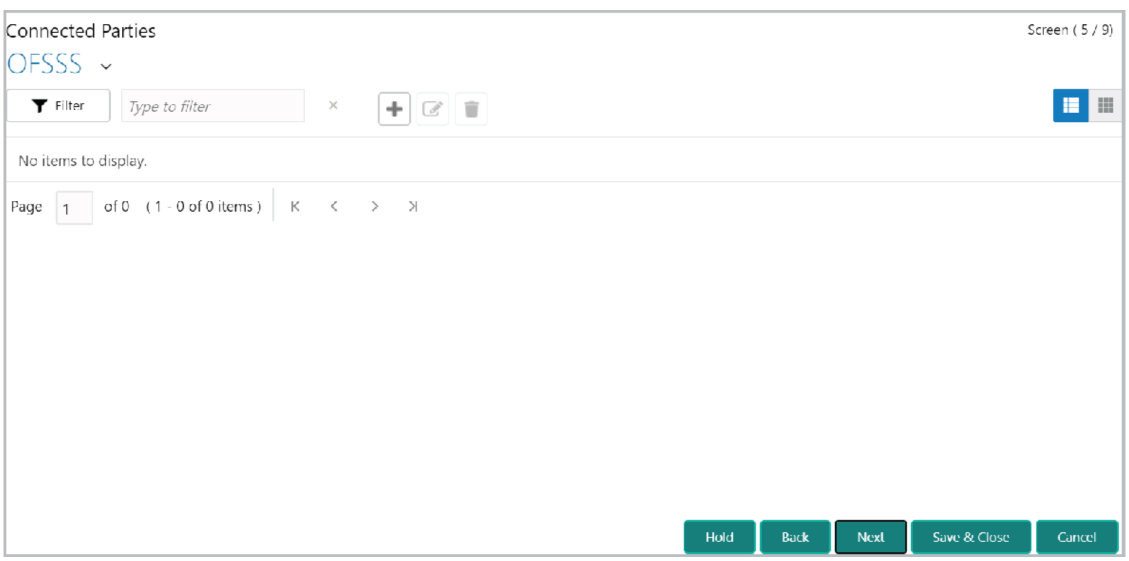
Fields	Description
List view	To change the table view to list view, click the **List view** icon at the right corner. **Note**: If the party or child party has availed more than one facility from your bank, add all the groupwise exposure details by clicking **Add** icon again.
Filter	To filter the required groupwise exposure, click the **Filter** icon and specify the filter parameters or directly provide the exposure detail in the **Type to filter** text box.
Edit	To edit the groupwise exposure information, Select the required exposure from the list and click the **Edit** icon.
Delete	To delete the groupwise exposure information, Select the exposure and click the **Delete** icon.
Next	To add groupwise exposure detail of the child party, click the arrow **Next** to the party name in the top left corner. Customer list appears.

4. Select the required child party. The Groupwise Exposure page is displayed.
5. Add the groupwise exposure information of the child party and click **Next**. The Connected Parties is displayed.

4.42 Connected Party

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

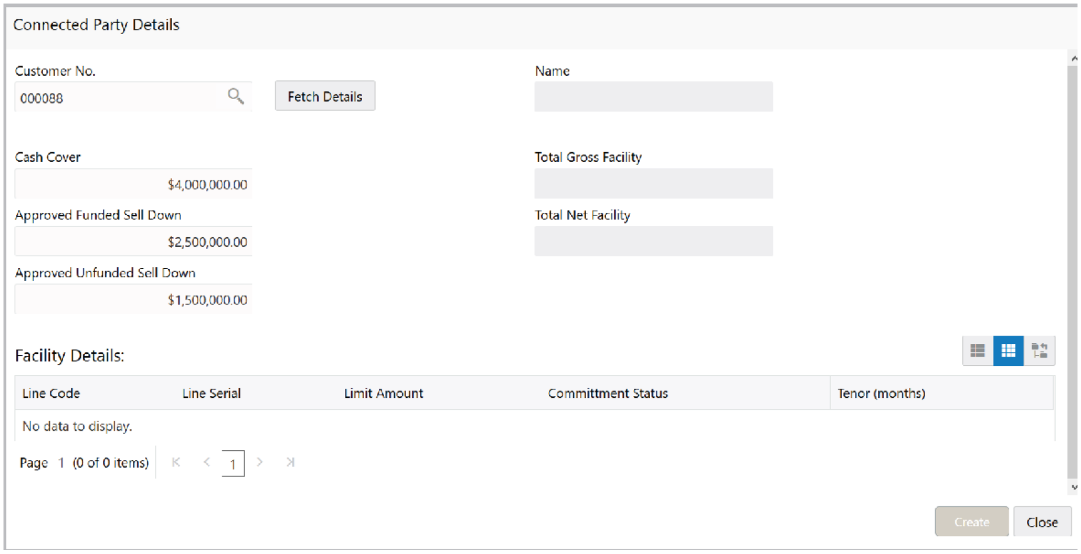
Figure 4-98 Connected Parties



1. Click the **Add** icon.

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

Figure 4-99 Connected Party Details



For field level information refer the below table.

Table 4-42 Connected Party Details

Fields	Description
Customer No	Search and select the **Customer No** of the connected party.
Fetch Details	Click **Fetch Details**. Following details about the connected party are fetched and displayed: • Name • Total Gross Facility • Total Net Facility • Cash Cover • Approved Funded Sell Down • Approved Unfunded Sell Down • Facility Details
Facility Details	To change the view of **Facility Details**, click the required icon from List View, Table View and Tree View icons.
Create	Click **Create**. Connected party details are added and displayed in the **Connected Parties** page.
List view	To change the layout of Connected Party page to list view, click the **List view** icon at the right corner. **Note**: If your customer has more than one connected party in your bank, add all the connected parties details by clicking add icon again.
Filter	To filter the required connected party, click the **Filter** icon and specify the filter parameters or directly type the connected party detail in the **Type to filter** text box.
Edit	To edit the connected party details, Select the required party and click the **Edit** icon.
Delete	To delete the connected party, Select the required party and click the **Delete** icon.
Next	To add connected party details for the child party, click the arrow **Next** to the party name in the top left corner. Customer list appears.

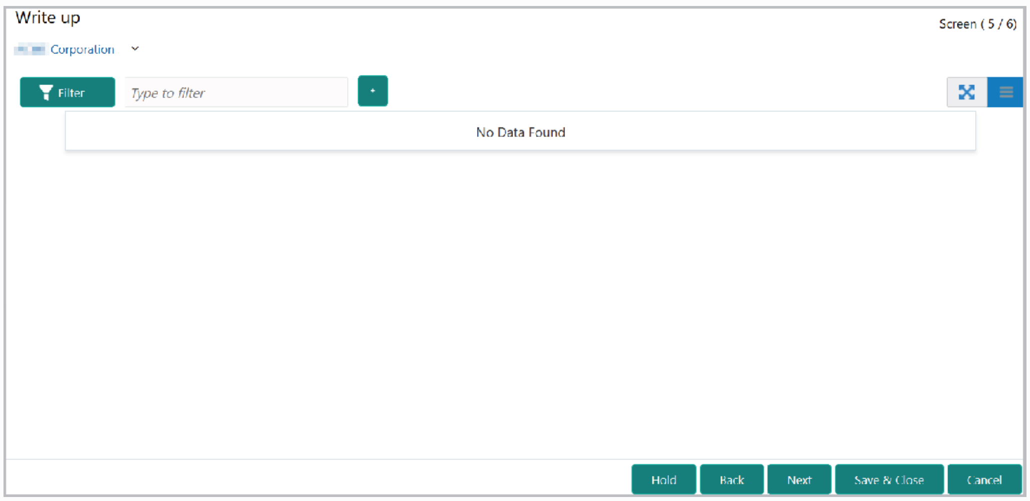
2. Select the required child party. **Connected Parties** page appears.
3. Add the connected party details for the child party and click **Next**. The **Write Up** page is displayed.

4.43 Write Up

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

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

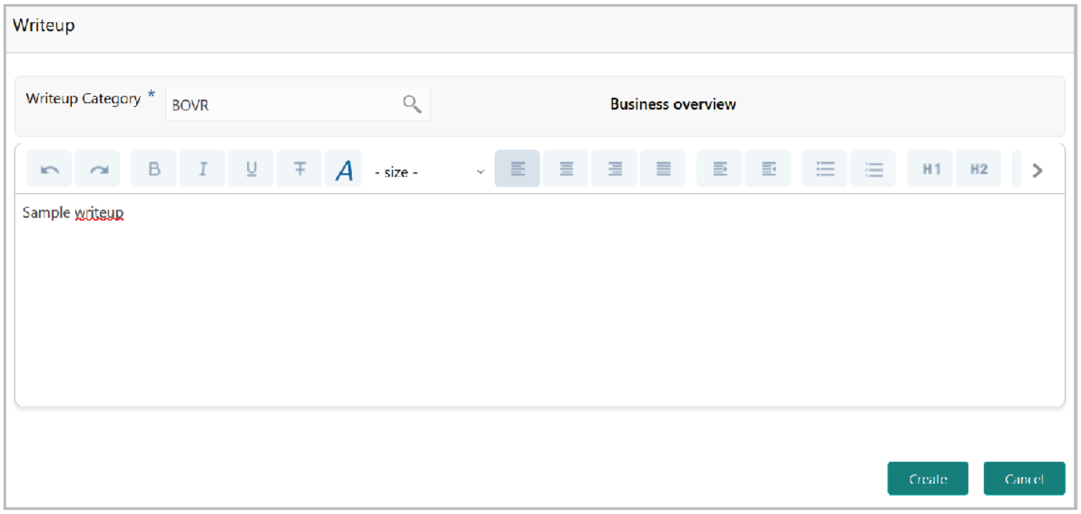
Figure 4-100 Write up



1. Click the **Add** icon.

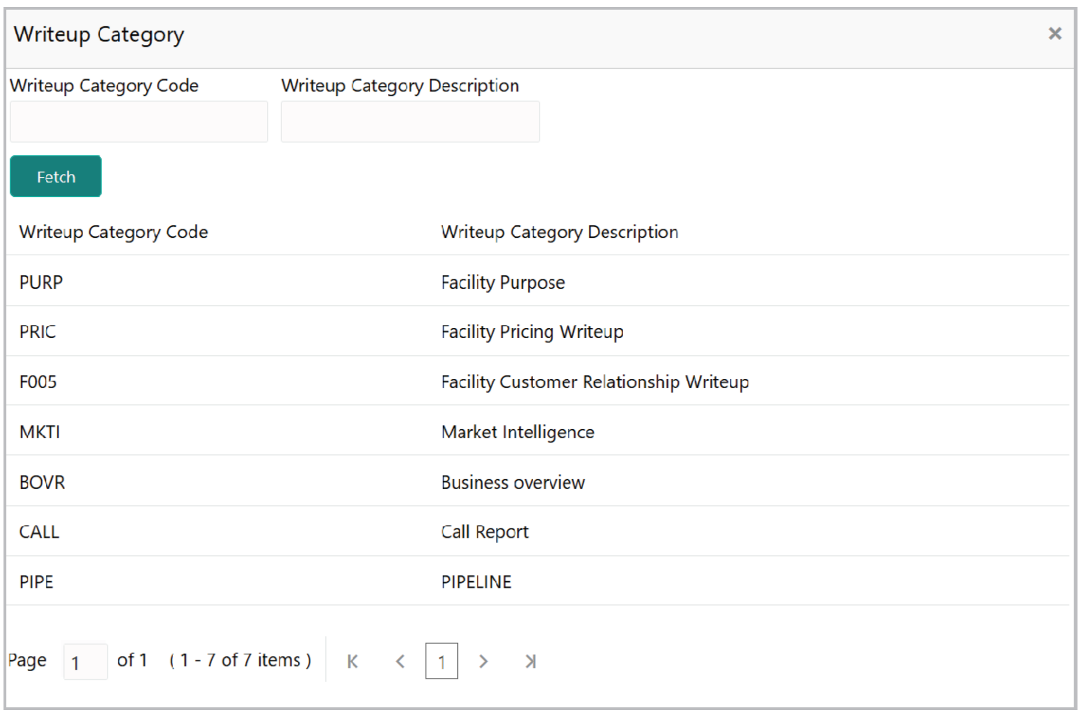
   The **Write Up** window is displayed.

Figure 4-101 Write Up



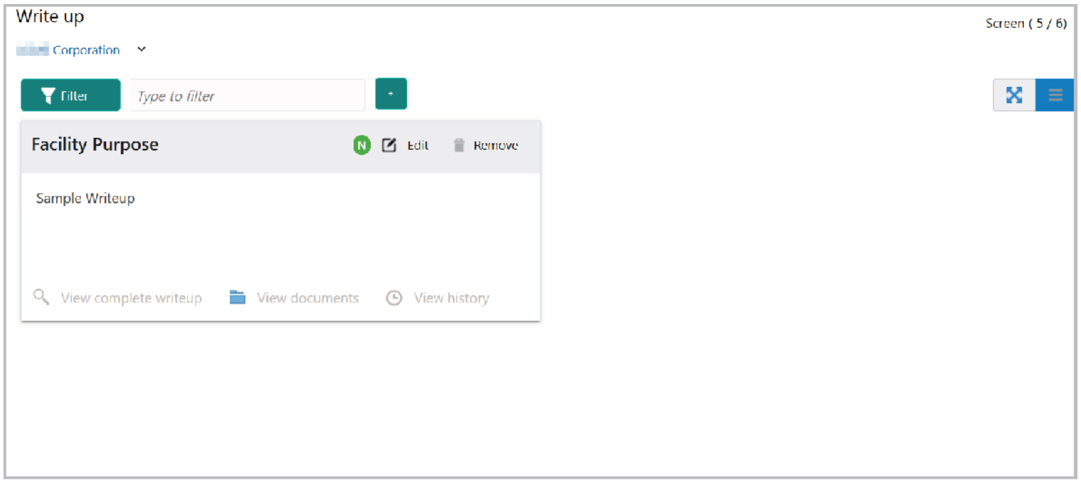
2. Click the search icon in the **Writeup Category** field. The Fetch Writeup Category window with the list of categories maintained in the Maintenance module appears:

Figure 4-102 Writeup Category



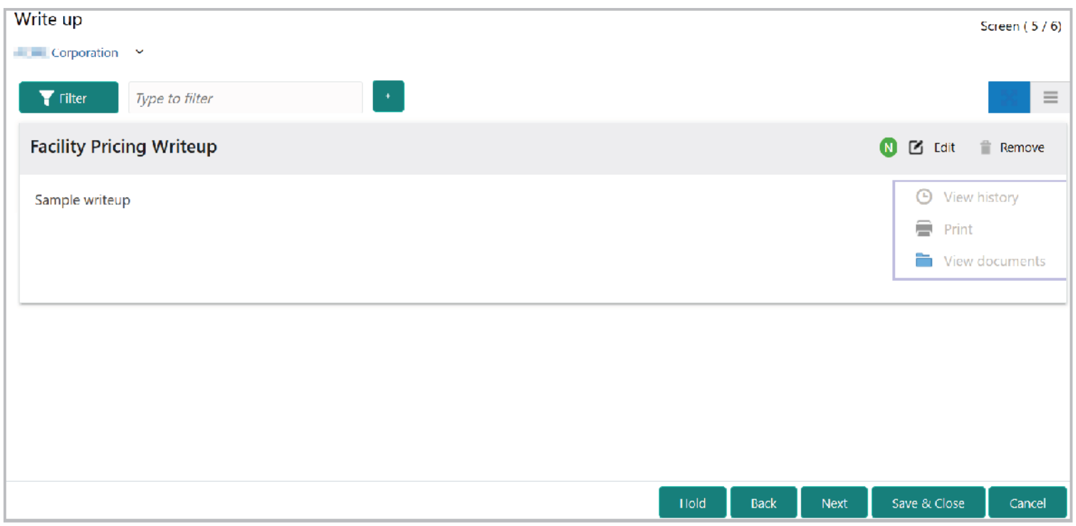
3. Click on the required category code. Selected code is displayed in the **Writeup Category** field.
4. Enter the observations in the text box and click **Create**. The observations are added in the **Write Up** page as shown below:

Figure 4-103 Write up



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

Figure 4-104 Write up



For field level information refer the below table.

Table 4-43 Write up

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

Table 4-43 (Cont.) Write up

Fields	Description
Yes	Click **Yes**. The writeup is removed.

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

   The **Writeup documents** window is displayed.

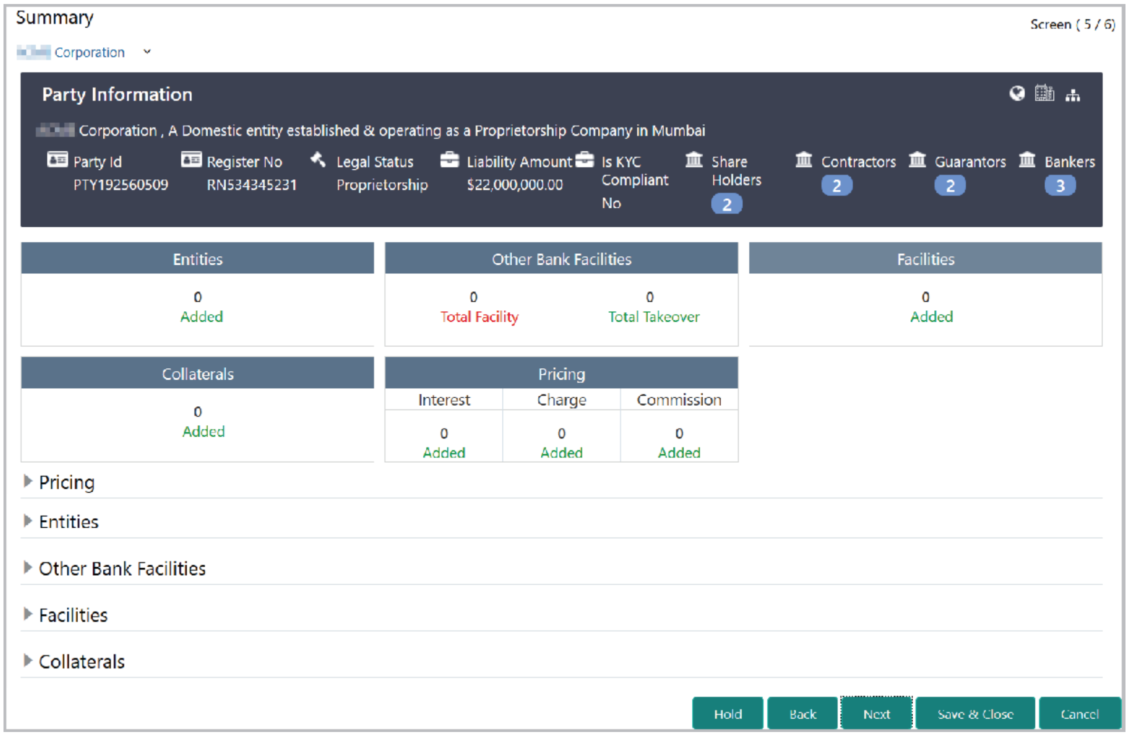
Figure 4-105 Writeup documents

7. To add new documents, click **Add New Documents**.
8. To exit the Writeup documents window, click **Close**
9. To go to the next page, click **Next**. The **Summary** page appears.

4.44 Summary

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

Figure 4-106 Summary



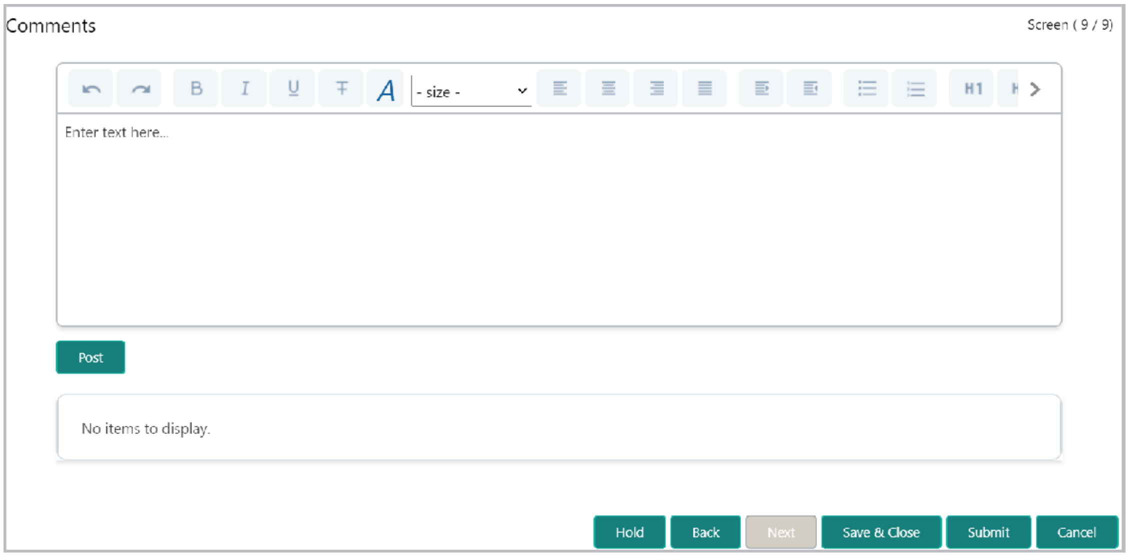
1. Click and expand the following sections for detailed information:
    - Pricing
    - Entities
    - Other Bank Facilities
    - Facilities
    - Collateral
2. If modification is not required, click **Next**.
3. Click **Back** and edit the required information to modify the provided information.
4. Click **Next**.

    The **Comments** page is displayed.

4.45 Comments

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

Figure 4-107 Comments



For field level information refer the below table.

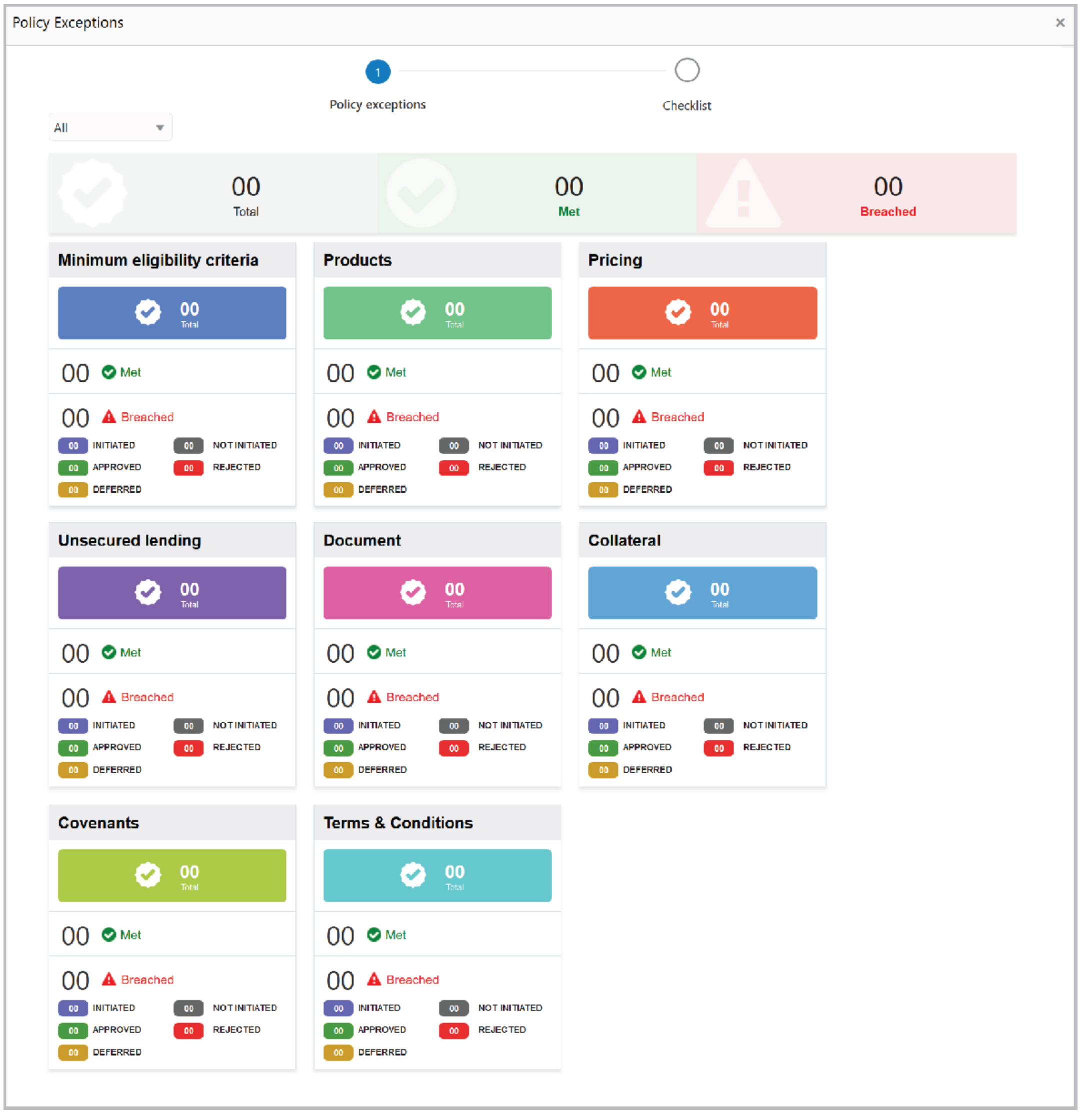
Table 4-44 Comments

Fields	Description
Post	Enter the necessary comments in the text box and click **Post**. Comment is posted.
Hold	To hold the Facility Review process, click **Hold**.
Back	To go back to the previous page, click **Back**.
Save & Close	To save and exit the process, click **Save & Close**.
Submit	To submit the task for enrichment, click **Submit**.
Cancel	To exit the process without saving the information, click **Cancel**.

1. Click **Submit**.

   The **Policy Exception** window is displayed

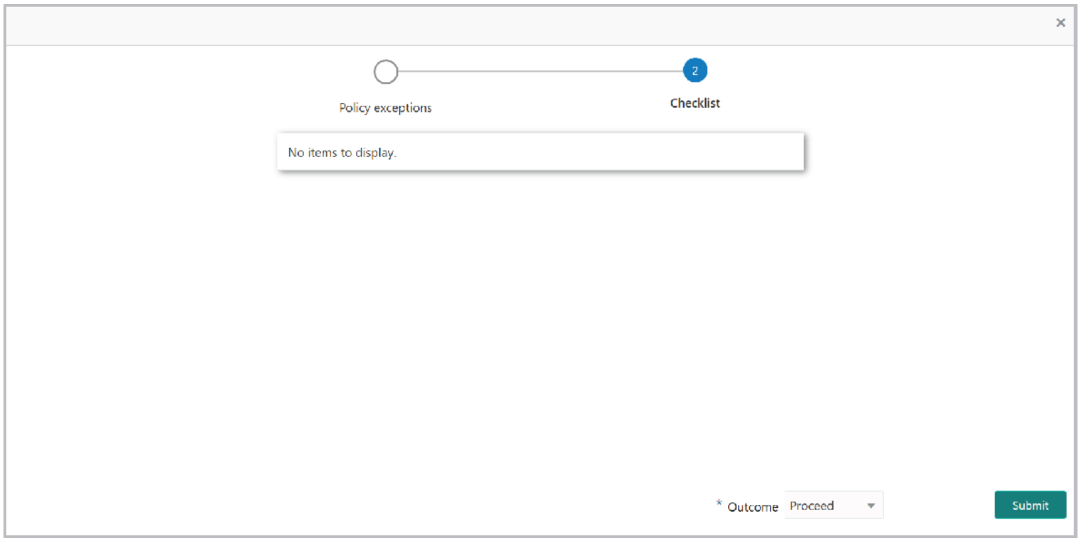
Figure 4-108 Policy Exception



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

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

Figure 4-109 Checklist



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

4. Select the **Outcome** as **Proceed**.
5. Click **Submit**.

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

5
Proposal Enrichment

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

To enrich the facility review, perform the following steps:

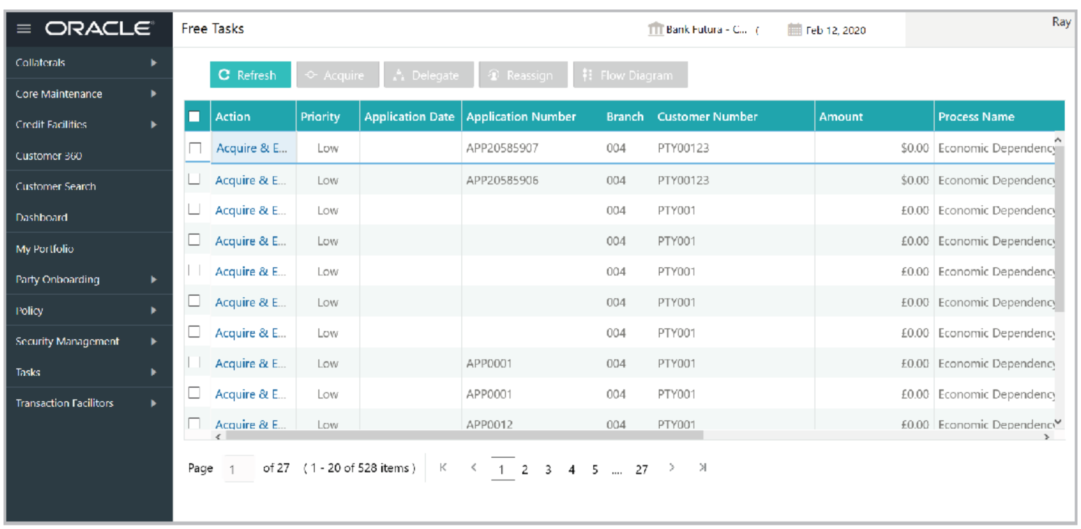
- Steps to enrich credit proposal
- Proposal Enrichment - Summary
- Proposal Enrichment - Liability
- Proposal Enrichment - Other Bank Facilities
- Proposal Enrichment - Groupwise Exposure
- Proposal Enrichment - Connected Party
- Proposal Enrichment - Write Up
- Proposal Enrichment - Comments

5.1 Steps to enrich credit proposal

1. In **OBCFPM**, navigate to **Tasks > Free Tasks**.

   The **Free Tasks** page is displayed.

Figure 5-1 Free Tasks

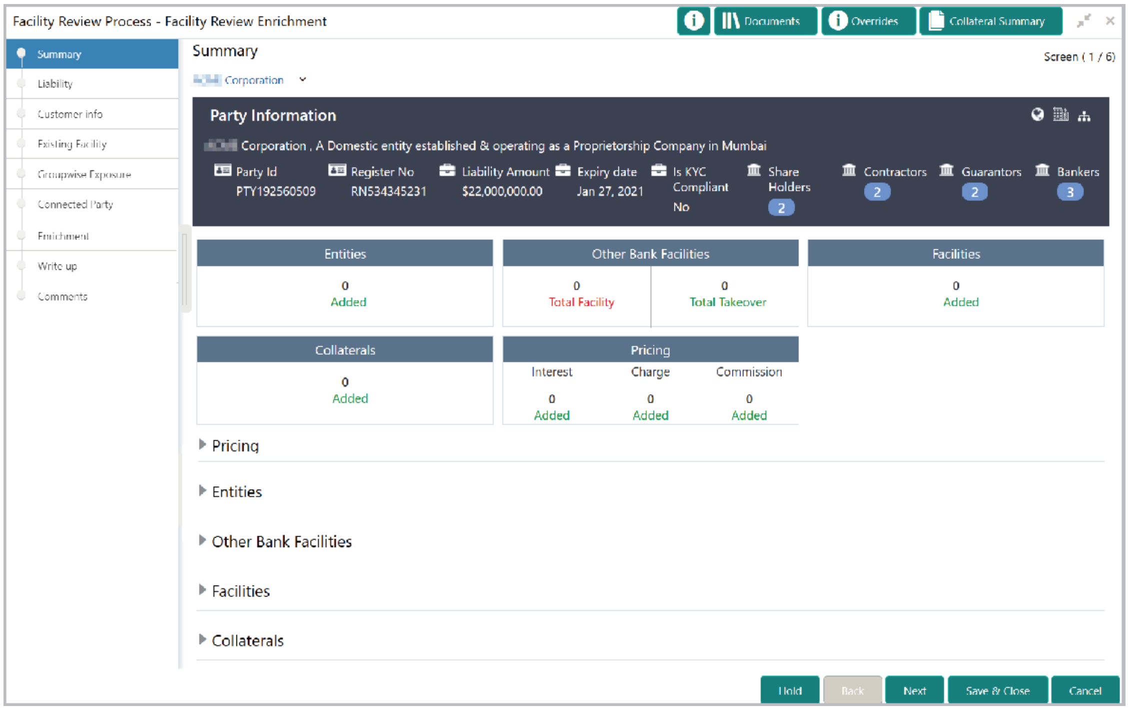


2. **Acquire & Edit** the required application of Enrichment stage. The Enrichment - Customer Summary page appears.

5.2 Proposal Enrichment - Summary

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

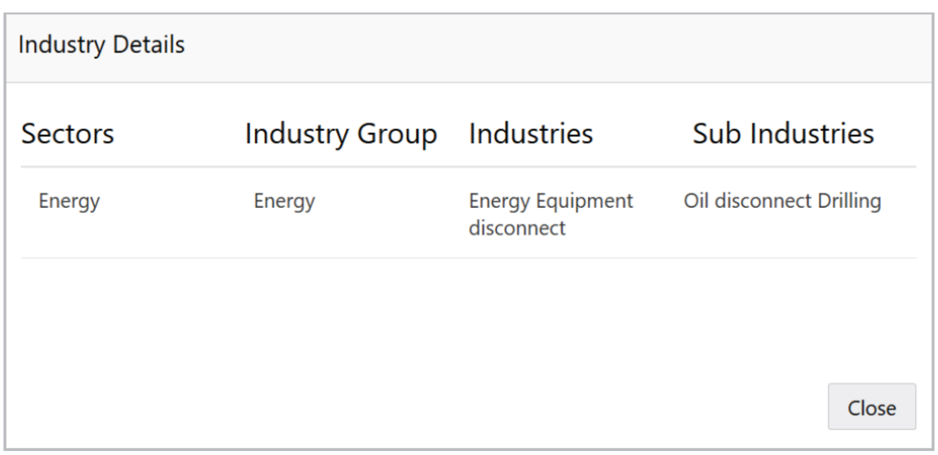
Figure 5-2 Facility Review Process - Facility Review Enrichment



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

   The **Industry Details** window is displayed.

   Figure 5-3 Industry Details

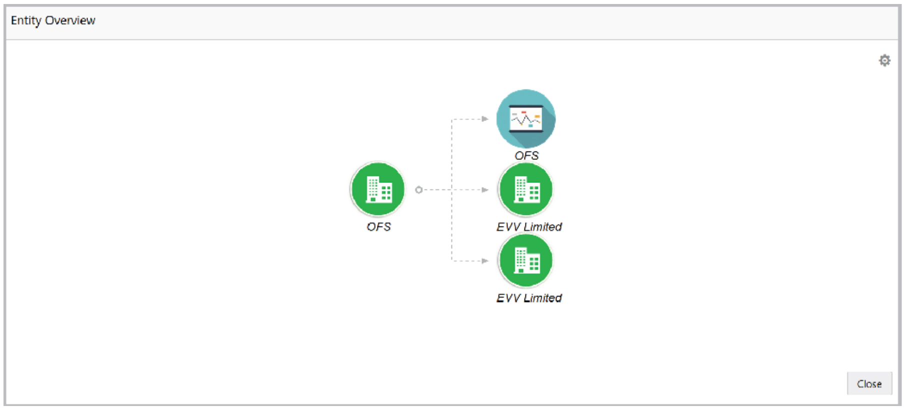
   

2. Click **Close** to exit the **Industry Details** window.

3. To view the overview of the party, click the entity overview icon in **Customer Information** section.

   The **Entity Overview** window is displayed.

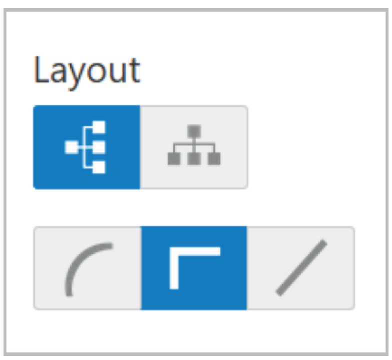
Figure 5-4 Entity Overview



4. To change the layout of the **Entity Overview**, click the configuration icon at the top right corner.

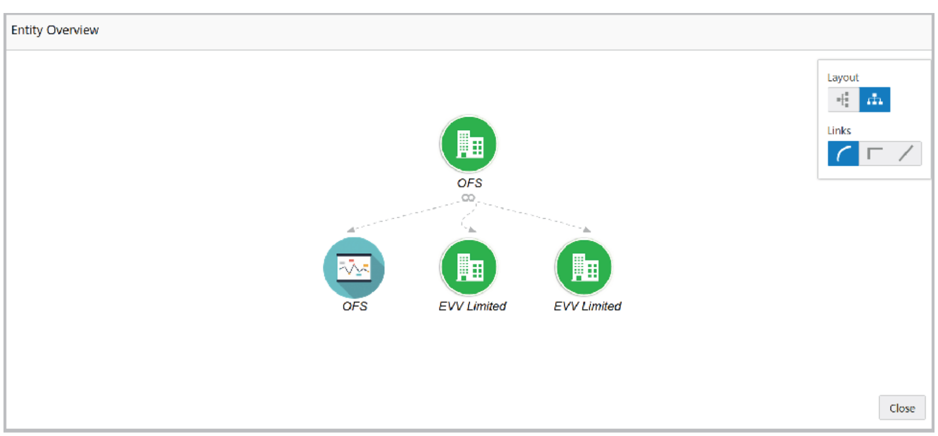
   The **Layout** window is displayed.

Figure 5-5 Layout



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

Figure 5-6 Entity Overview



6. To exit the Entity Overview window, click **Close**.
7. To expand **Entities, Other Bank Facilities, Facilities, Collateral** and **Pricing sections**, click the count in respective tile or click the triangle in each section.
8. Review the customer details and click **Next**. The Liability page appears.

5.3 Proposal Enrichment - Liability

Refer Liability for information on actions that can be performed in this data segment.

- Click **Next** in the Liability page.

  The **Customer Info** page appears.

5.4 Proposal Enrichment - Other Bank Facilities

Refer **Other Bank Facilities** for information on actions that can be performed in this data segment.

- Click **Next** in the Other Bank Facilities page.

  The **Groupwise Exposure** page is displayed.

5.5 Proposal Enrichment - Groupwise Exposure

Refer **Groupwise Exposure** for information on actions that can be performed in this data segment.

- Click **Next** in the Groupwise Exposure page.

  The **Connected Party** page is displayed.

5.6 Proposal Enrichment - Connected Party

Refer **Connected Party** for information on actions that can be performed in this data segment.

- Click **Next** in the Connected Party page.

  The **Enrichment** page is displayed.

5.7 Proposal Enrichment - Write Up

Refer Write Up for information on actions that can be performed in this data segment.

- Click **Next** in the **Write Up** page.

  The **Comments** page is displayed.

5.8 Proposal Enrichment - Comments

Refer Comments for information on actions that can be performed in this data segment.

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

6 Proposal Evaluation

This topic describes about Proposal Evaluation.

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

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

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

- Credit Evaluation
  This topic provides systematic instructions about the Credit Evaluation
- Legal Evaluation
- Risk Evaluation

6.1 Credit Evaluation

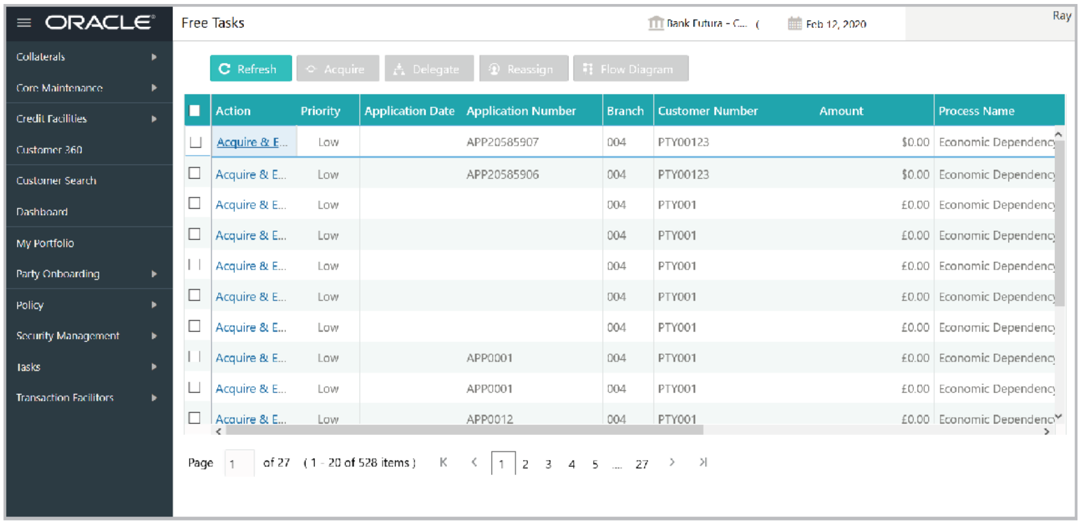
This topic provides systematic instructions about the Credit Evaluation

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

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

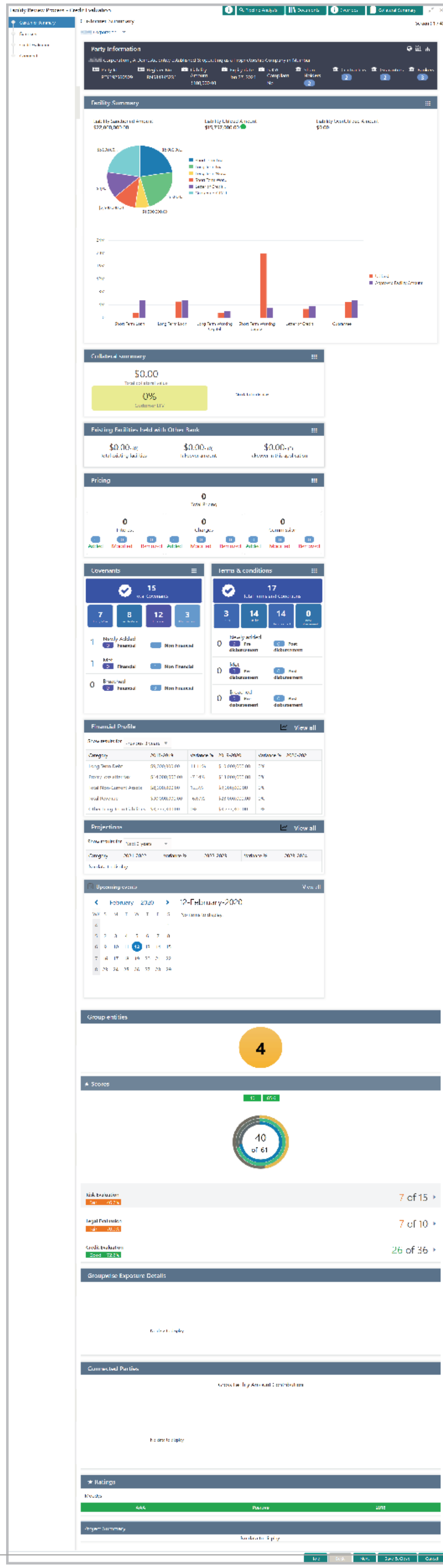
   The **Free Tasks** page is displayed.

Figure 6-1 Free Tasks



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

Figure 6-2 Credit Evaluation - Customer Summary

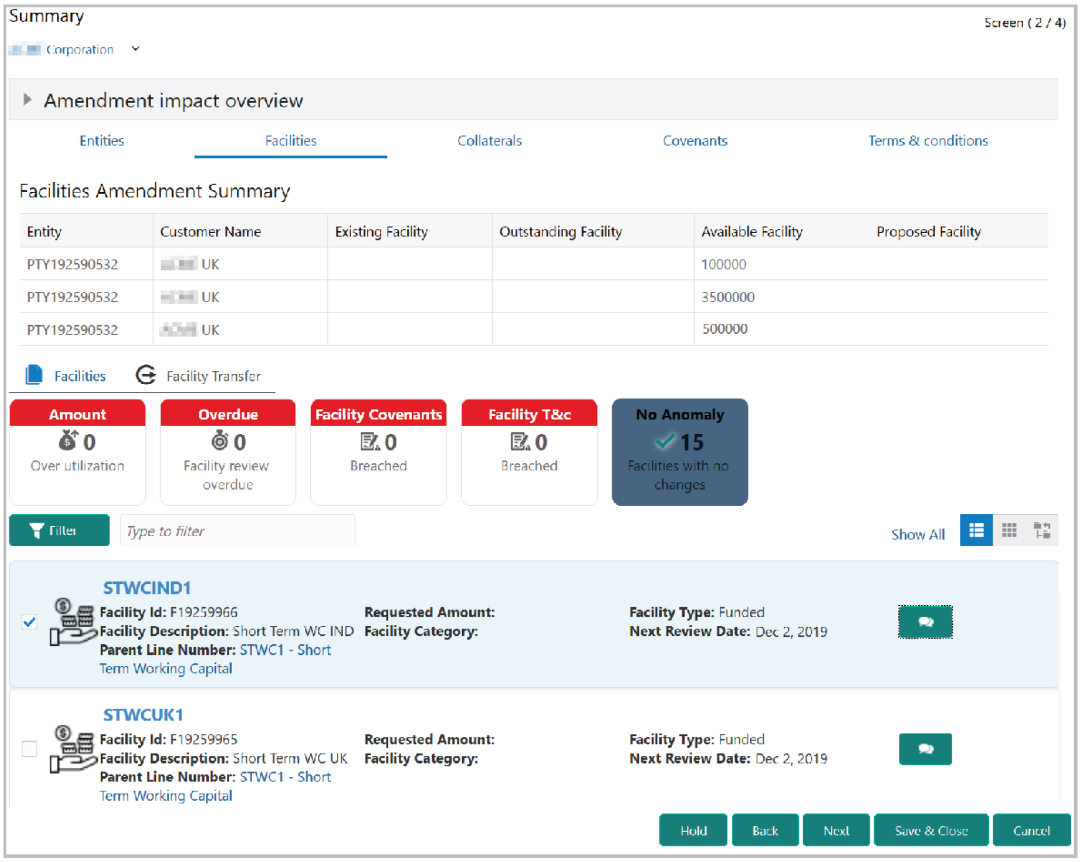


> **Note**
>
> For information on actions that can be performed in the Customer Summary page, refer **Credit 360** User Guide.

3. Click **Next** after reviewing the Customer Summary.

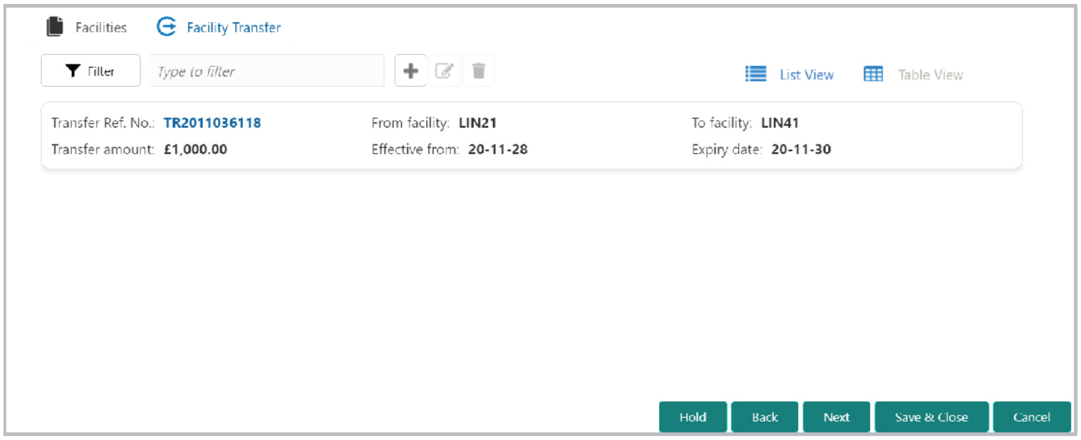
   The **Summary** page is displayed.

Figure 6-3 Summary



4. Click **Facility Transfer** to transfer the facility to another entity or merge with different facility.

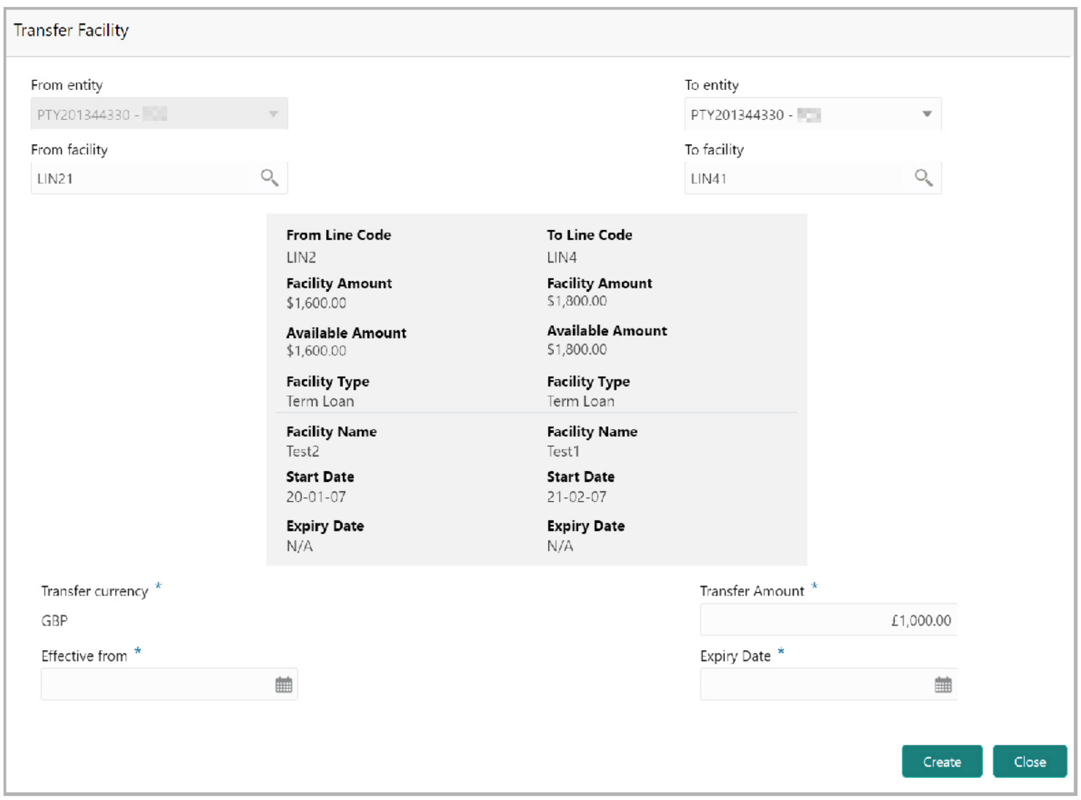
Figure 6-4 Summary



5. Click the **Add** icon.

   The **Transfer Facility** window is displayed.

Figure 6-5 Transfer Facility



For field level information refer the below table.

Table 6-1 Transfer Facility

Fields	Description
From Entity	In the Transfer Facility window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.
To entity	Select the entity to which the facility has to be transferred from the **To entity** drop-down list.
From Facility	Select the facility from which amount has to be transferred from the **From Facility** drop-down list. Facilities available under the From entity are displayed in the list.
To Facility	Select the facility to which the amount has to be transferred from the **To Facility** drop-down list. Facilities available under the selected **To entity** are displayed in the list.
Transfer Currency	Select the **Transfer Currency** in which the amount has to be transferred.
Transfer Amount	Specify the amount to be transferred in the **Transfer Amount** field.
Effective From	Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
Expiry Date	Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire
Create	Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the Facility Transfer page. To update the facility transfer details, select the required item and click the **Edit** icon. The **Transfer Facility** window appears.
Update	Modify the required details and click **Update**.
Delete	To delete the transfer details, select the required item and click the **Delete** icon.
Table View	To change the layout of Facility Transfer page to table view, click the **Table View** icon.
Facilities	To go back to the Facilities page, click **Facilities** next to the **Facility Transfer**. Facilities page appears. **Note**: For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collateral, Covenants and Terms and Conditions, refer Basic Info.
Entities	To view the party details, click the **Entities** tab in Summary page.

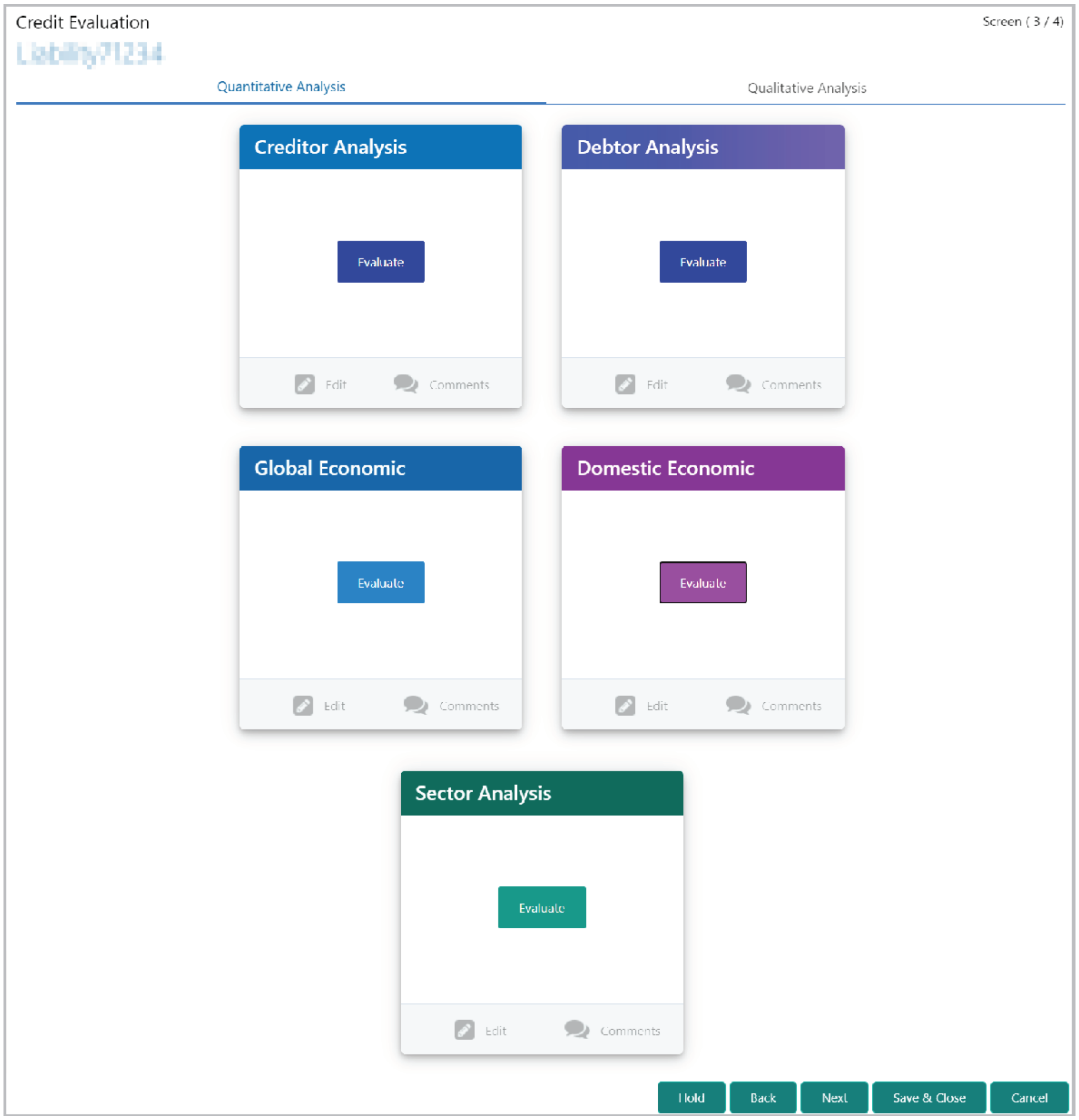
On selecting the entity and facilities, the system displays the following information about the from and to facilities:

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

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

6. To go to the **Credit Evaluation** page, click **Next**.

Figure 6-6 Credit Evaluation



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

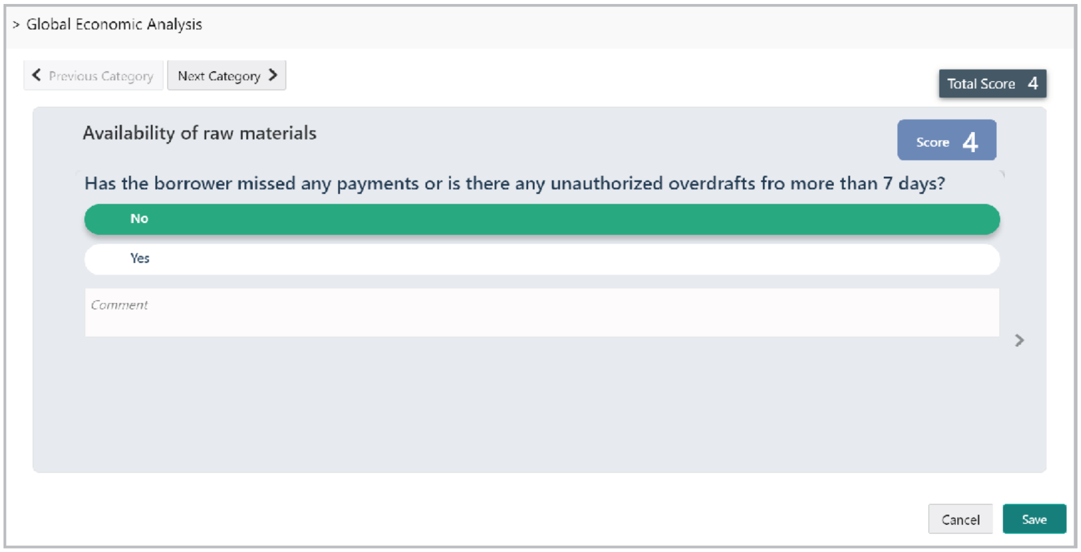
- Quantitative Analysis
- Qualitative Analysis

The Quantitative Analysis comprises the following analysis for the customer:

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

7. Click **Evaluate** in any of the tile, the Questionnaire window is displayed.

Figure 6-7 Questionnaire

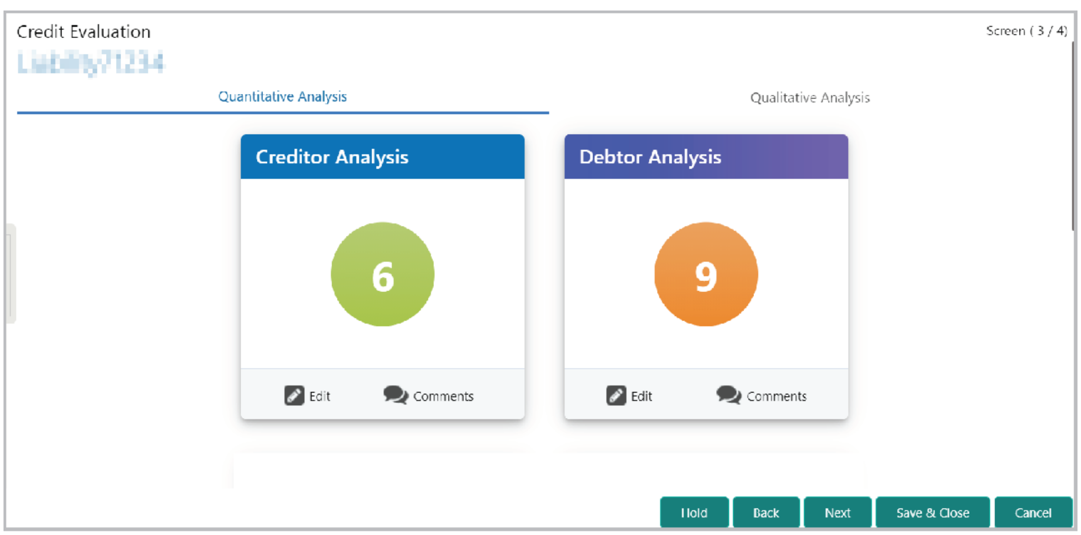


For information on fields Questionnaire screen, refer the below table.

Table 6-2 Questionnaire

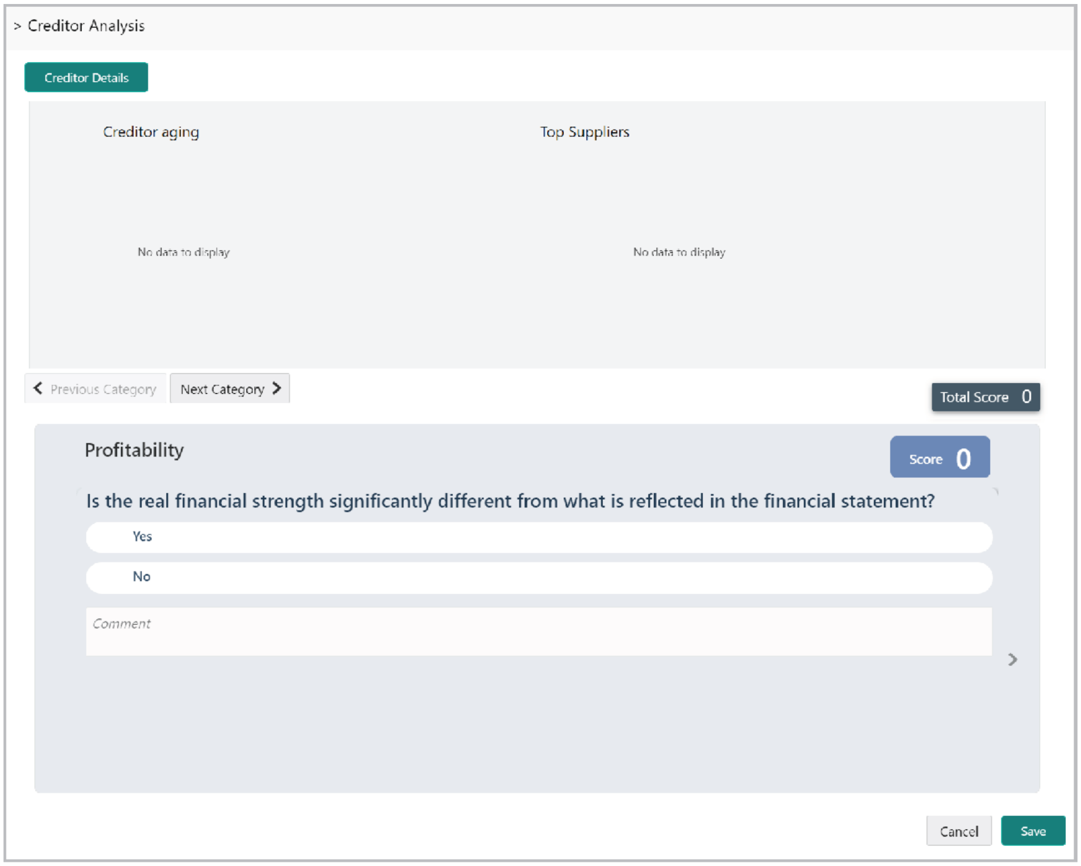
Fields	Description
Next Category	Select answers for the available questions and click **Next Category**.
Right arrow	Right arrow icon appears in case of multiple questions, click the **Right arrow** and answer all the questions in all the category. A score is generated and displayed for the sector based on each answer provided.
Save	Click **Save**. Cumulative score is displayed in the Quantitative Analysis page as shown below:

Figure 6-8 Credit Evaluation



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

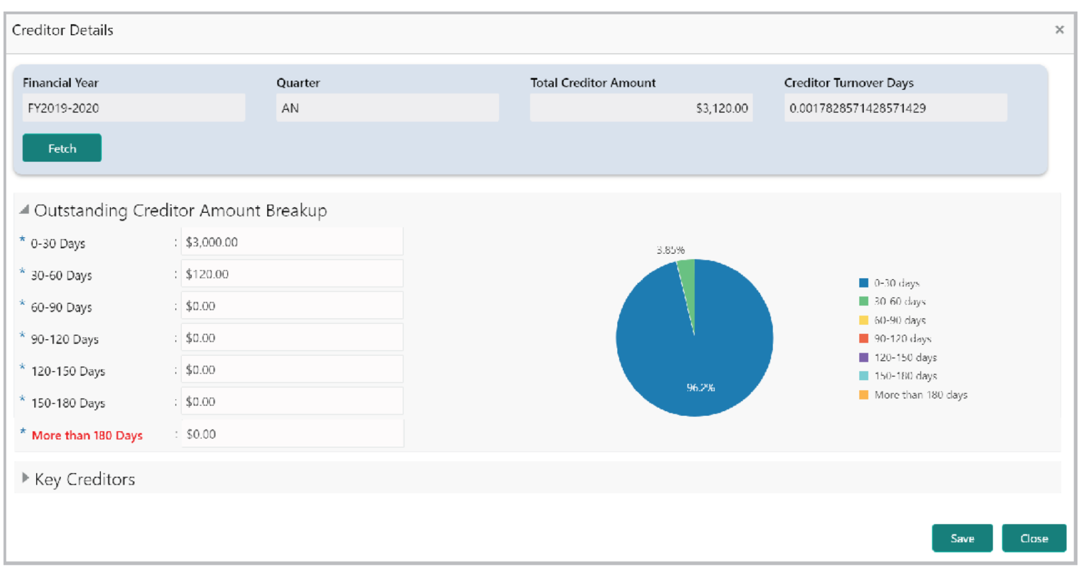
Figure 6-9 Creditor Analysis



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

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

Figure 6-10 Creditor Details



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

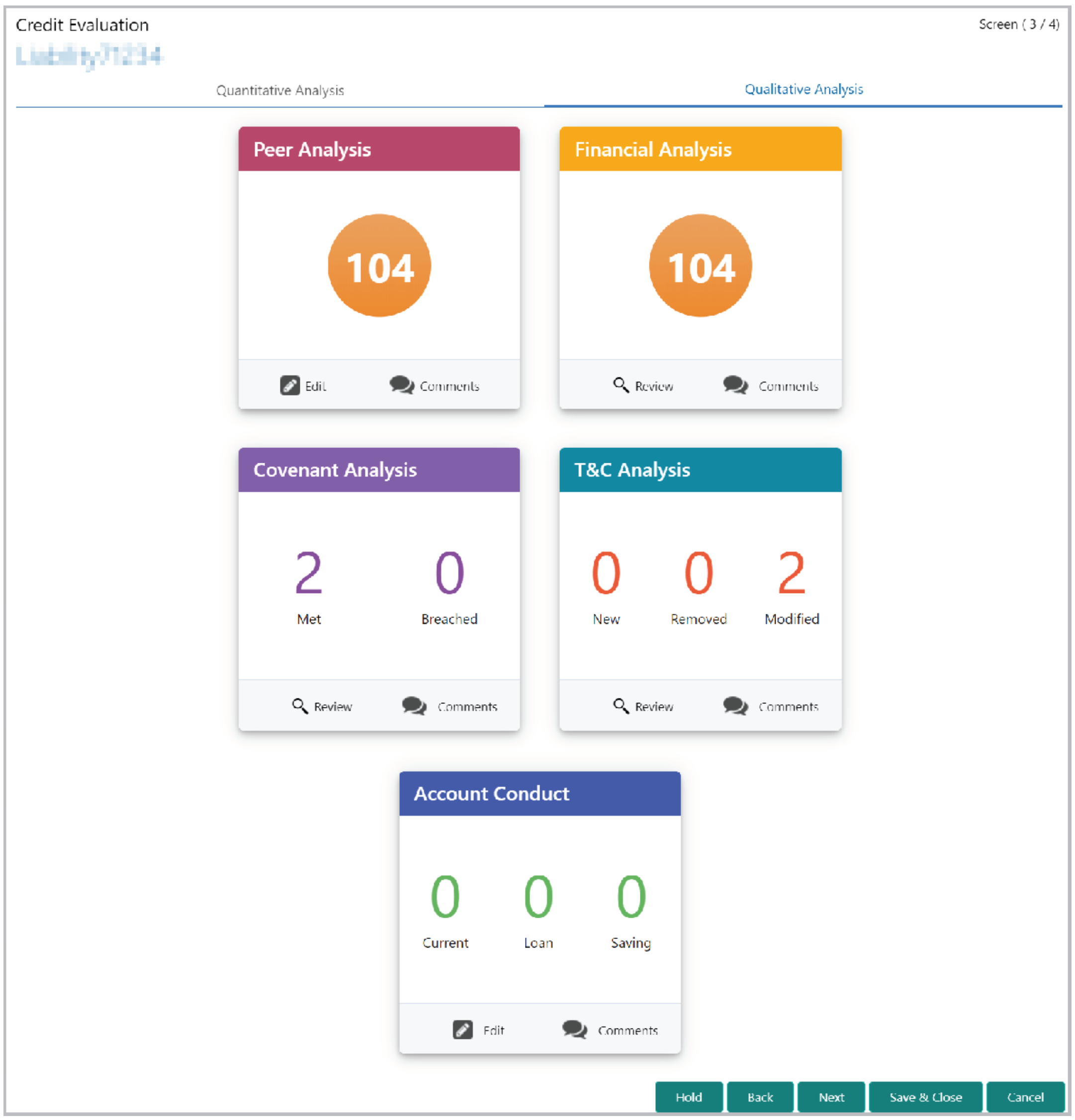
Table 6-3 Creditor Details

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

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

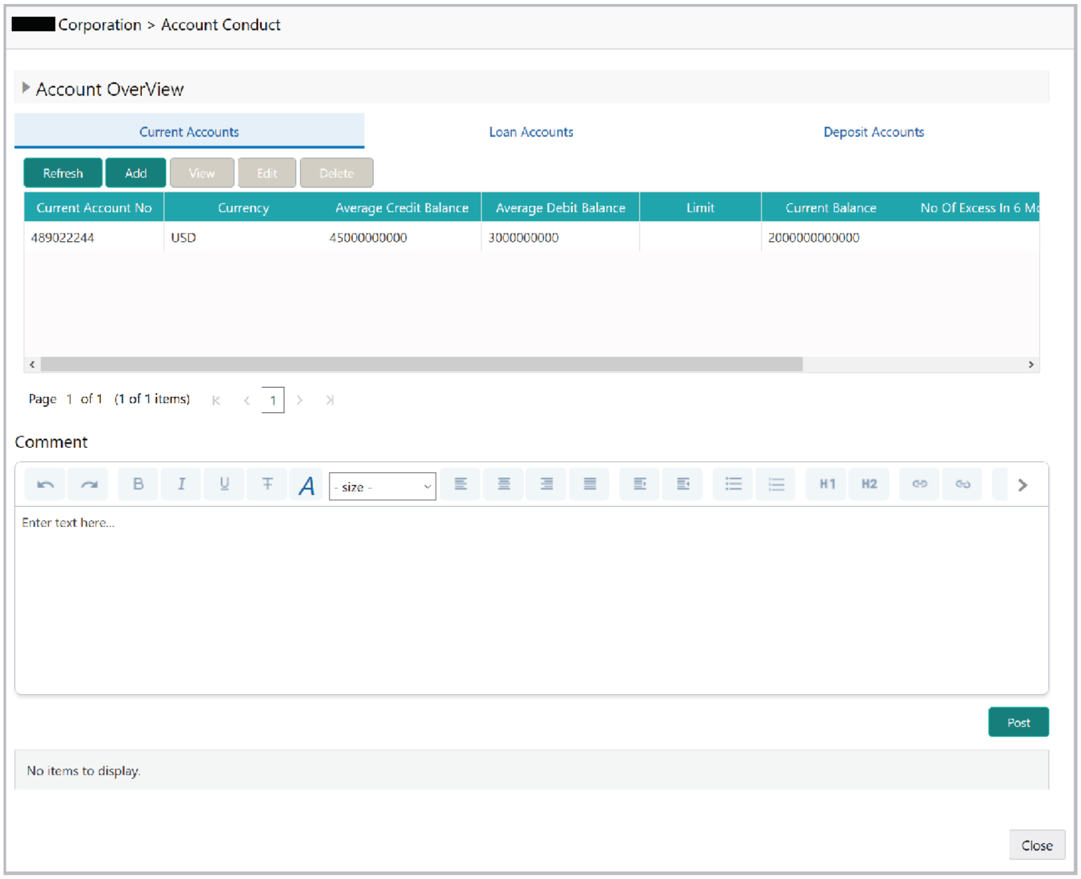
   The **Qualitative Analysis** page is displayed.

Figure 6-11 Credit Evaluation



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

Figure 6-12 Corporation - Amount conduct



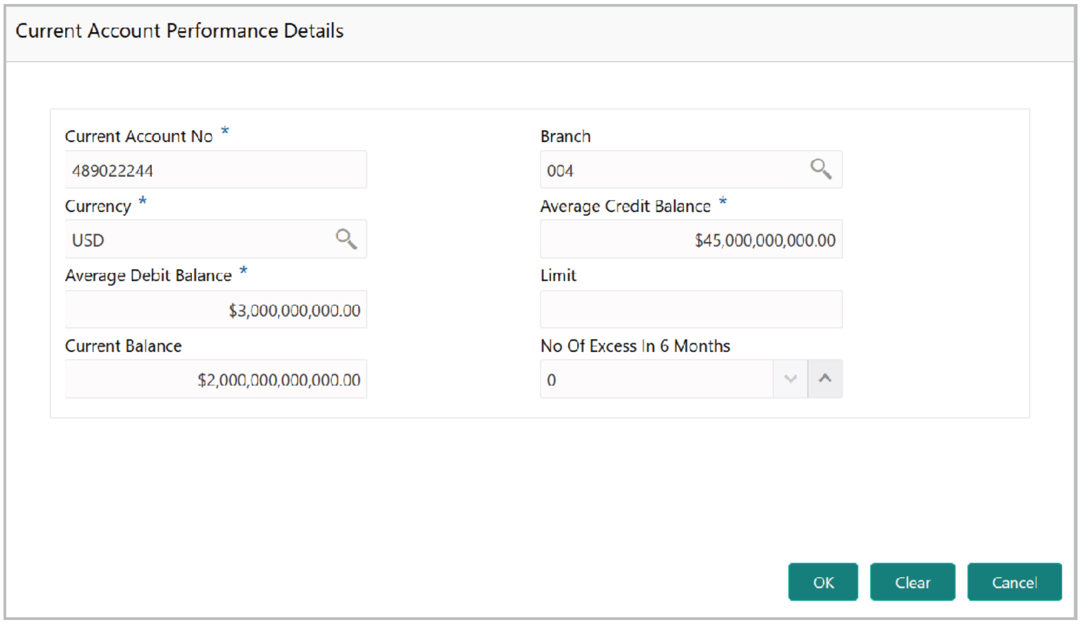
For information about the fields refer the below table.

Table 6-4 Corporation - Amount conduct

Fields	Description
Account Overview	To view the summary of current, loan and deposit accounts, click and expand **Account Overview** section.
Add	To add the current account, click **Add**.

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

Figure 6-13 Current Account Performance Details



For field level information refer the below table.

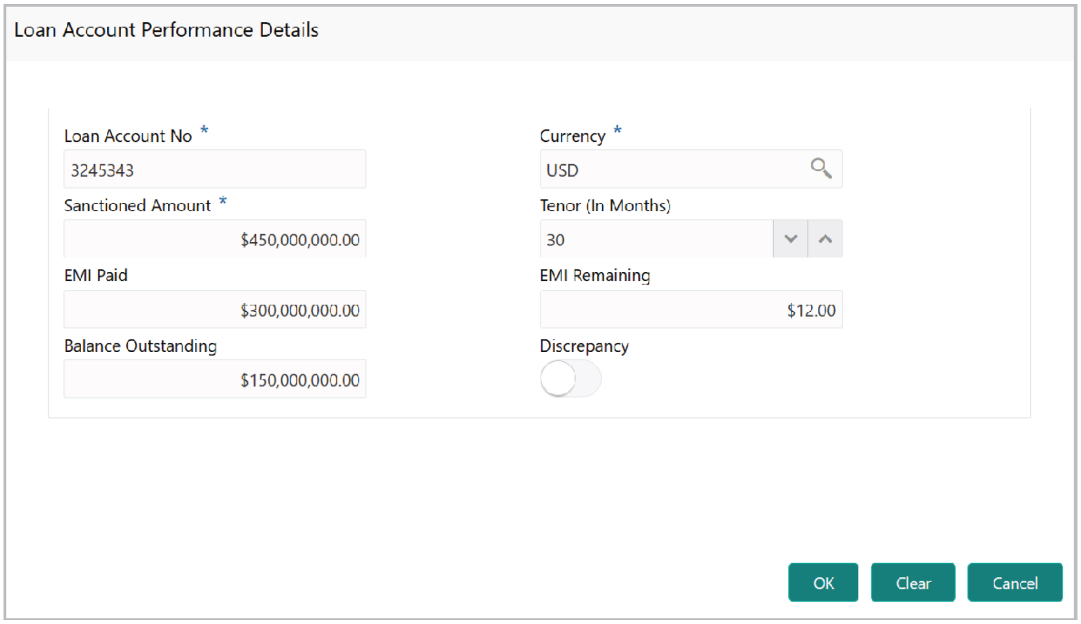
Table 6-5 Current Account Performance Details

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

11. To add the loan account, click the **Loan Accounts** tab and then click **Add**.

    The **Loan Account Performance Details** window appears:

Figure 6-14 Loan Account Performance Details



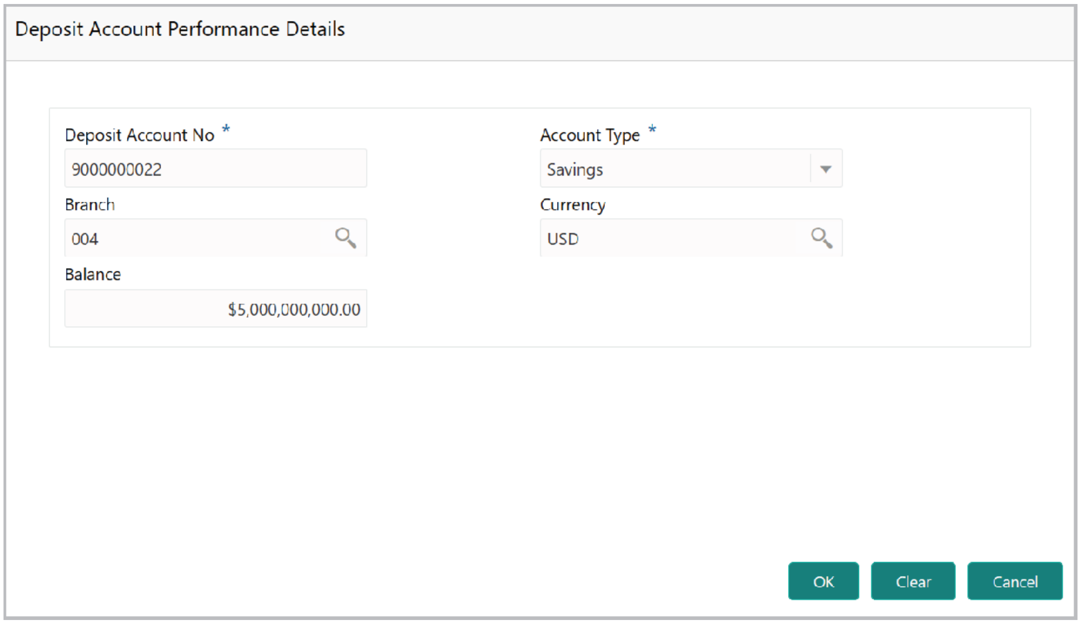
For field level information refer the below table.

Table 6-6 Loan Account Performance Details

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

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

Figure 6-15 Deposit Account Performance Details



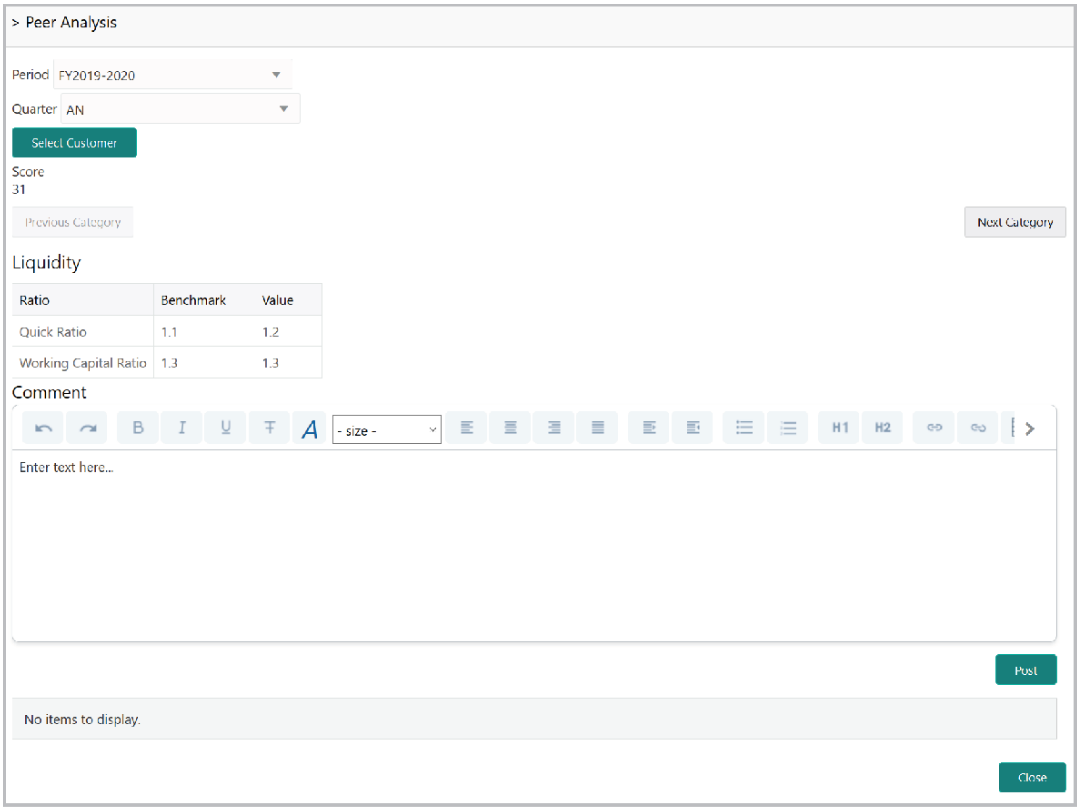
For field level information refer the below table.

Table 6-7 Deposit Account Performance Details

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

The **Peer Analysis** window is displayed.

Figure 6-16 Peer Analysis



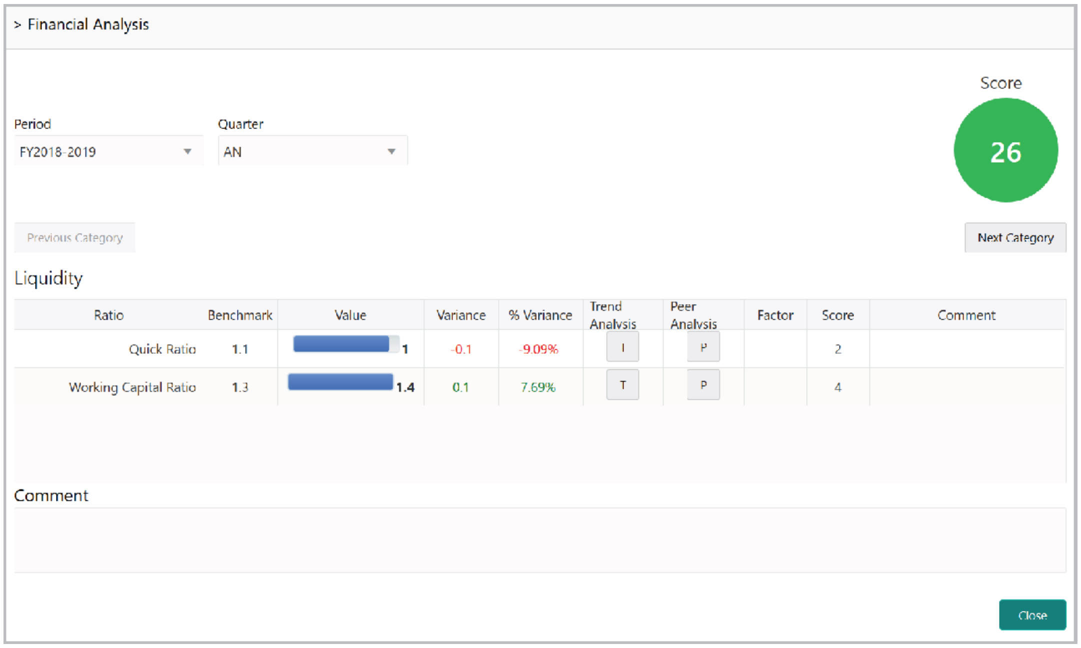
For field level information refer the below table.

Table 6-8 Peer Analysis

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

The **Financial Analysis** window is displayed.

Figure 6-17 Financial Analysis



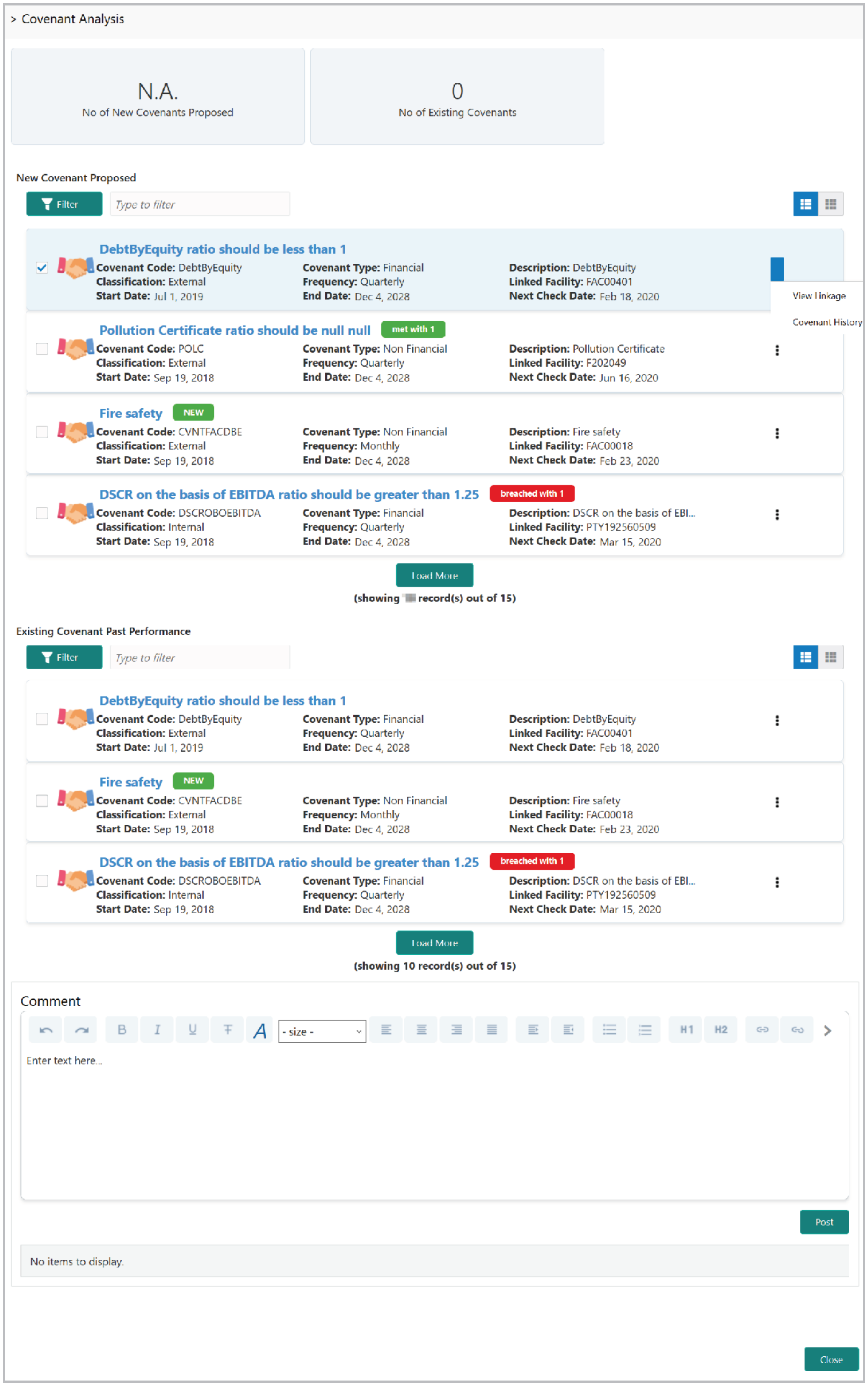
For field level information refer the below table.

Table 6-9 Financial Analysis

Fields	Description
Period & Quarter	Select the **Period** and the **Quarter** for which you want to view the financial analysis score. The system displays the following details of the customer for the selected period along with a score: • Liquidity • Efficiency • Profitability • Solvency
Next Category	To view each of the above details, click **Next Category**.
Comment	**Post** the **Comment** for the Financial Analysis.
Close	Click **Close**. The score is displayed in the Qualitative Analysis window.
Evaluate	To view the covenant compliance status of the customer, click **Evaluate** in the **Covenant Analysis** tile.

The **Covenant Analysis** window is displayed.

Figure 6-18 Covenant Analysis



In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

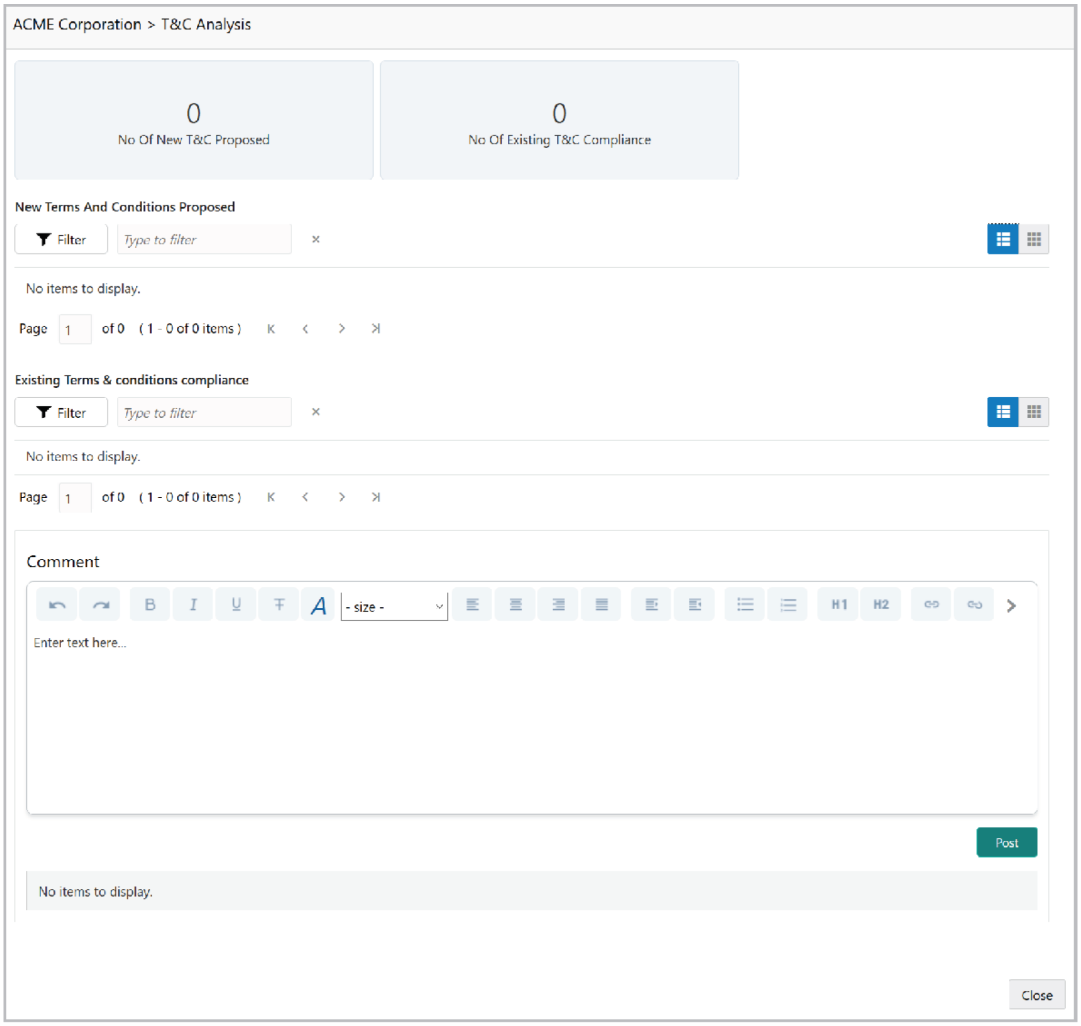
For field level information refer the below table.

Table 6-10 Covenant Analysis

Fields	Description
Filter	To filter the required new and existing covenants, click the **Filter** icon and specify the filter parameters or directly type the parameter in **Type to filter** text box.
Table view	To change the layout to table view, click the **Table view** icon.
View Linkage	To know with which entity a particular covenant is linked, click the hamburger icon in the covenant record and select **View Linkage**.
Covenant History	To view the covenant history, click the hamburger icon in the covenant record and select **Covenant History**.
Close	After viewing the covenant details, **Post** the **Comments** and click **Close**. Met and Breached covenants are displayed in **Covenants** tile.
Review	To view the terms & conditions compliance status of the customer, click **Review** in **T&C Analysis** tile.

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

Figure 6-19 T&C Analysis



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

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

For field level information refer the below table.

Table 6-11 T&C Analysis

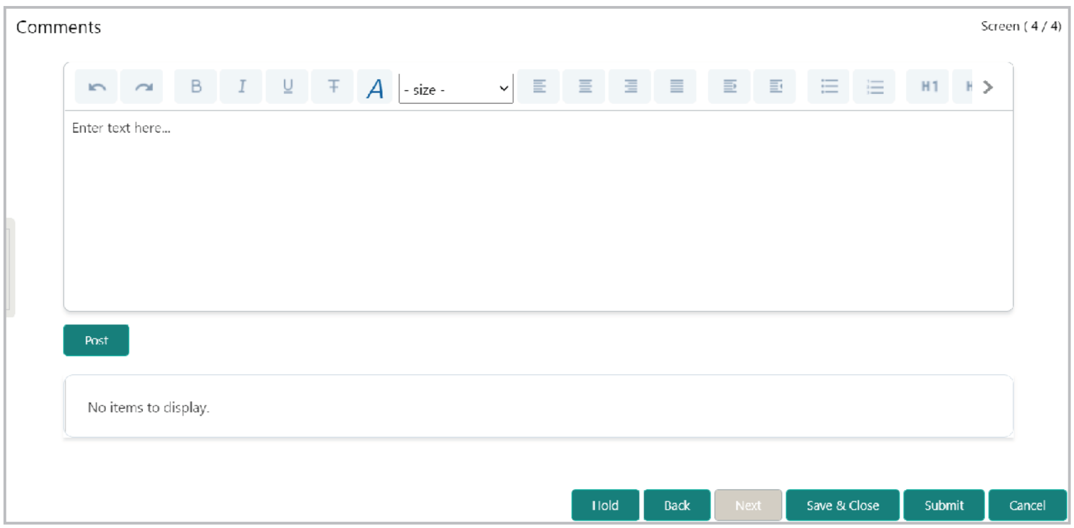
Fields	Description
Filter	To filter the required terms and conditions, click the **Filter** icon and specify the filter parameters or directly type the parameter in **Type to filter** text box.
Table view	To change the layout to table view, click the **Table view** icon.
D	To delete a terms and conditions record, select the record and click the **D** icon.
V	To view more information about the terms and conditions, select the record and click the **V** icon.

Table 6-11 (Cont.) T&C Analysis

Fields	Description
Post	After reviewing the terms and conditions, **Post** the **Comments and** click **Close**. Count of New, Removed and Modified terms and conditions is displayed in the **T&C Analysis** tile.
Edit	To modify the terms and conditions record, click **Edit** in the corresponding tile.
Comment	To capture comments for the terms and conditions analysis, click **Comment** in the corresponding tile.
Next	After performing qualitative analysis for both the party and its child parties, click **Next** in the Credit Evaluation page.

The **Comments** page is displayed.

Figure 6-20 Comments



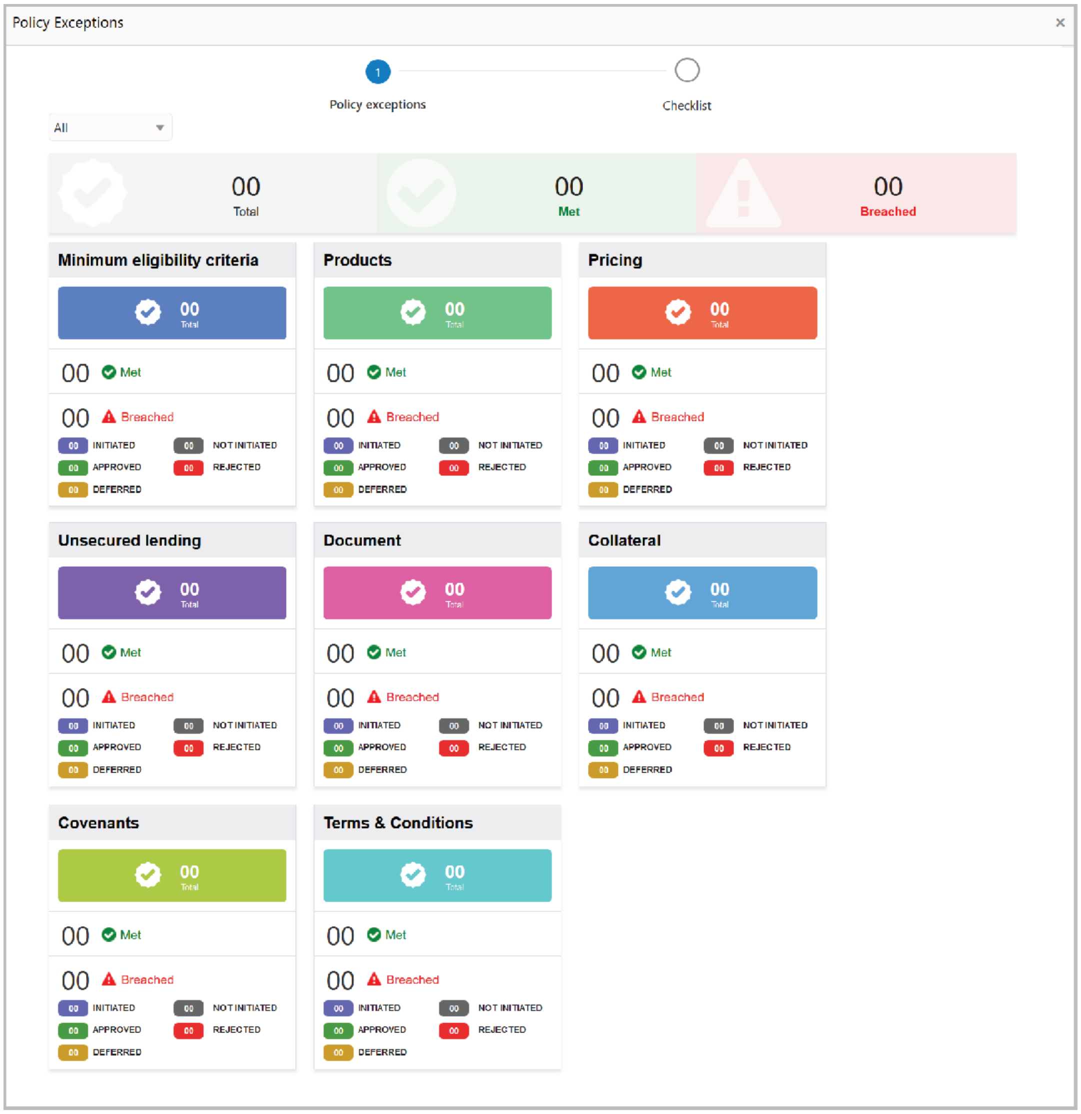
For field level information on Comments screen refer the below table.

Table 6-12 Comments

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

The **Policy Exception** window is displayed.

Figure 6-21 Policy Exception



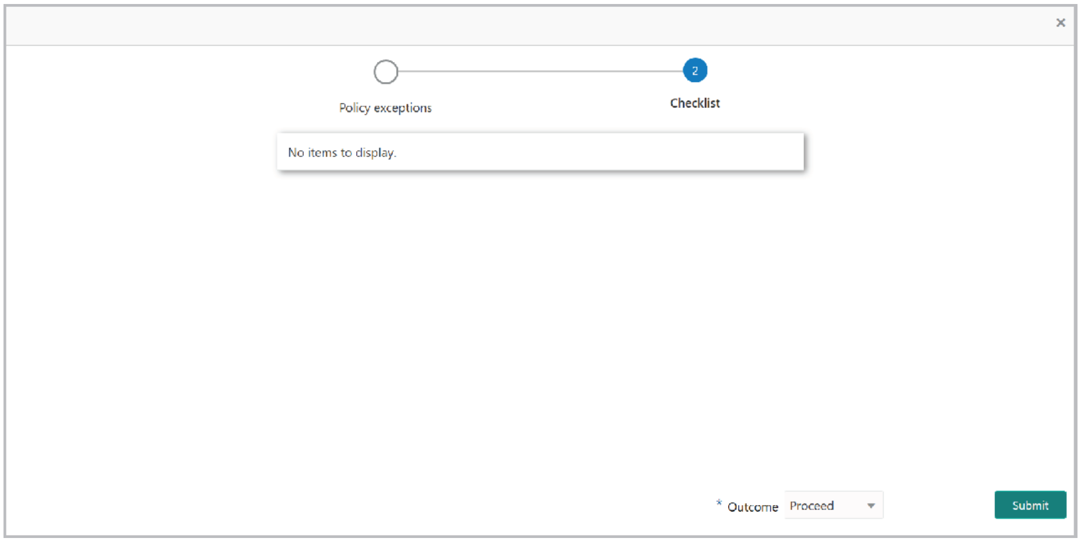
By default, policy exceptions are displayed for both the party and its child party.

For field level information on Policy Exception screen refer the below table.

Table 6-13 Policy Exception

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

Figure 6-22 Checklist



For field level information on Checklist screen refer the below table.

Table 6-14 Checklist

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

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

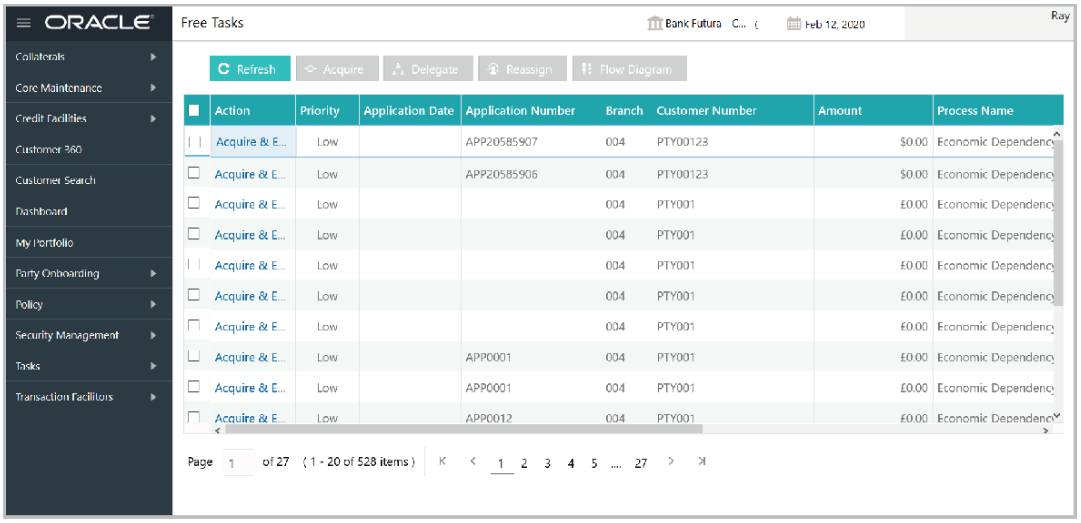
6.2 Legal Evaluation

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

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

   The **Free Task** page is displayed.

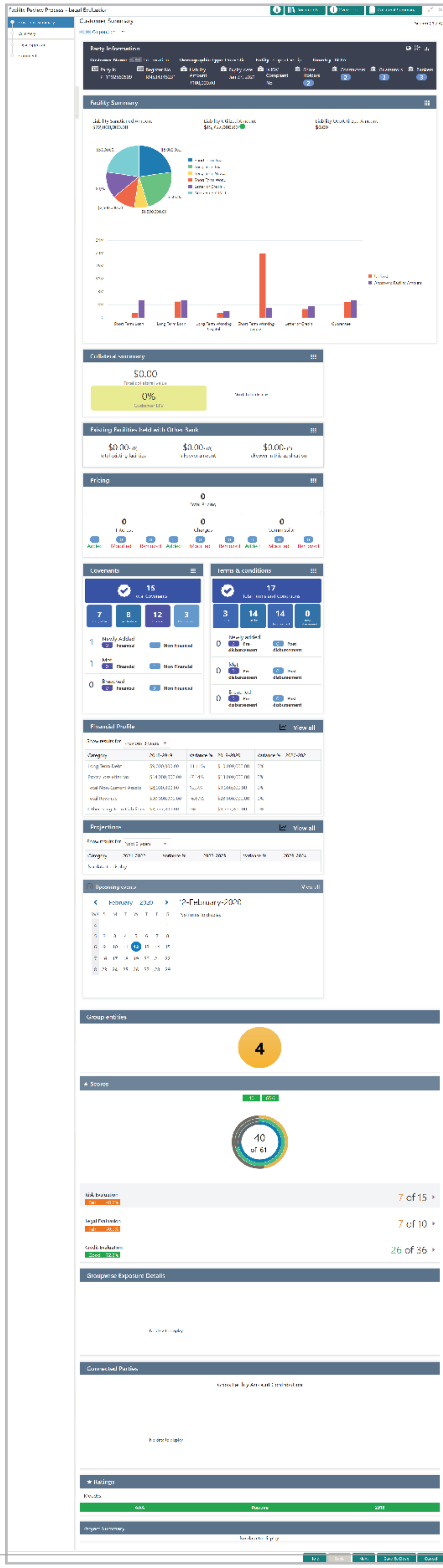
Figure 6-23 Free Tasks



2. **Acquire & Edit** the required Legal Evaluation task.

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

Figure 6-24 Facility review process - Legal Evaluation

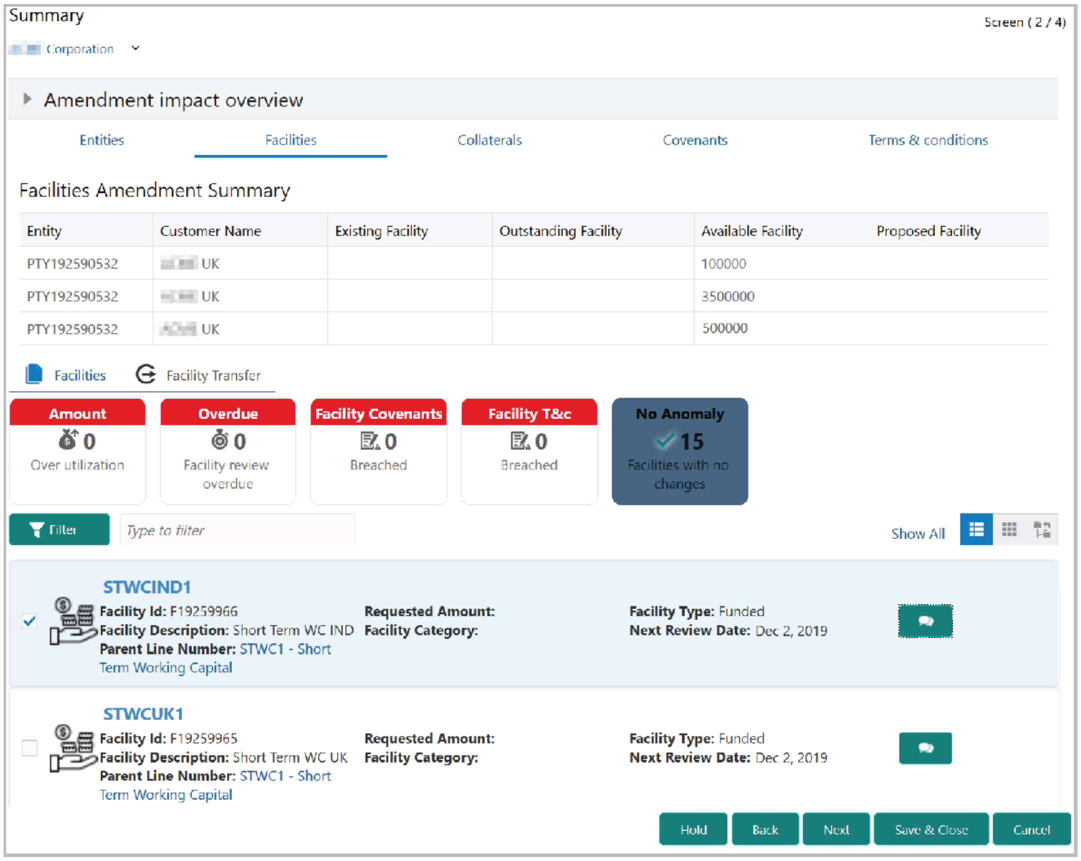


> **Note**
>
> For information on actions that can be performed in the Customer Summary page, refer **Credit 360** User Guide.

3. After reviewing the Customer Summary, click **Next**.

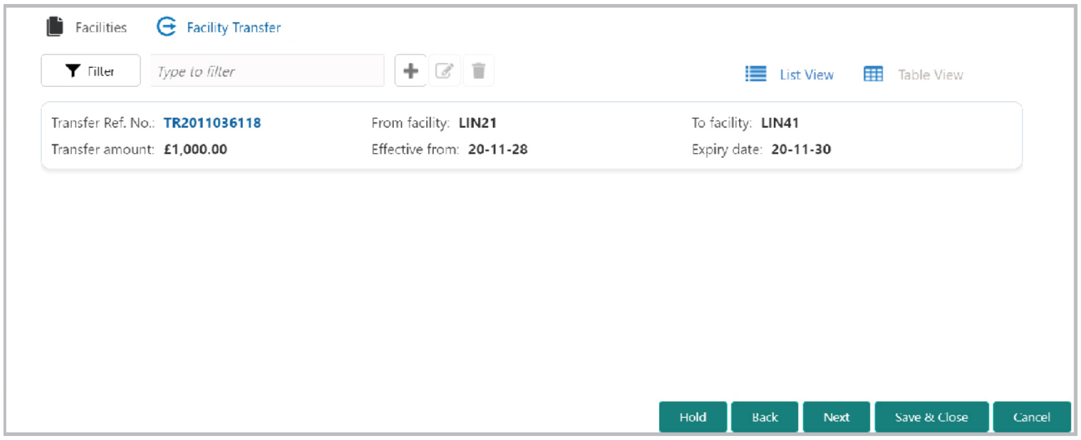
   The **Summary** page is displayed.

Figure 6-25 Summary



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

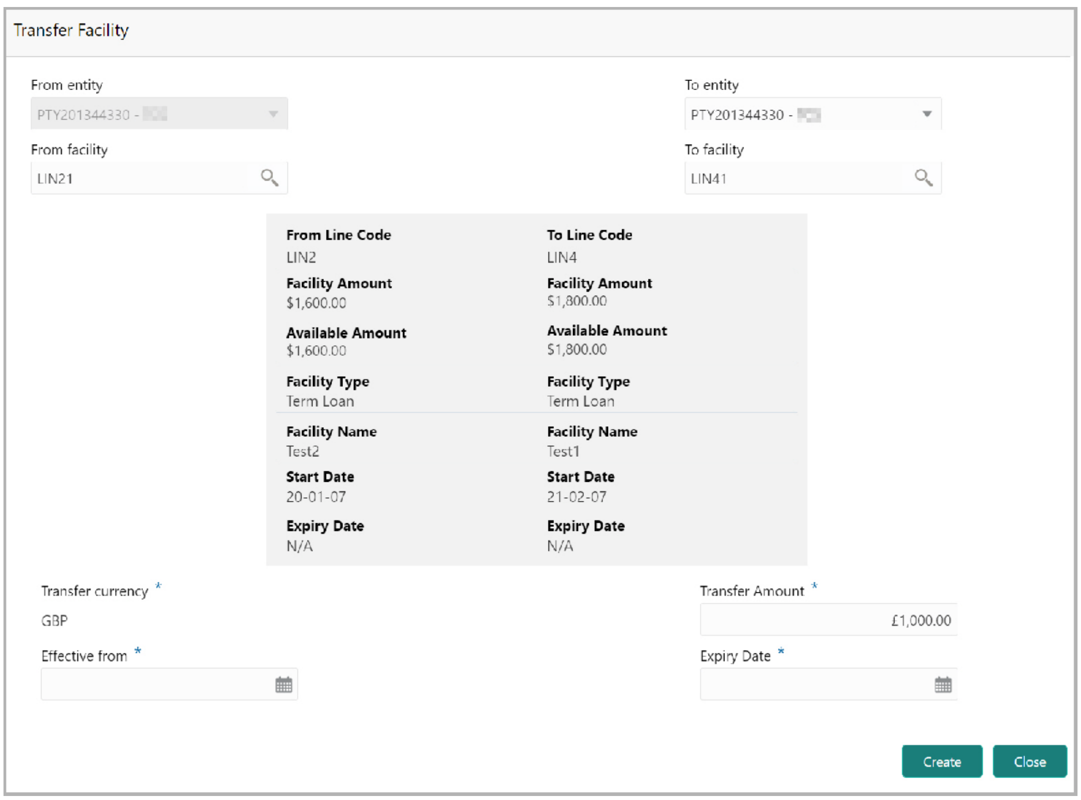
Figure 6-26 Facility Summary



5. Click the **Add** icon.

   The **Transfer Facility** window is displayed.

Figure 6-27 Transfer Facility



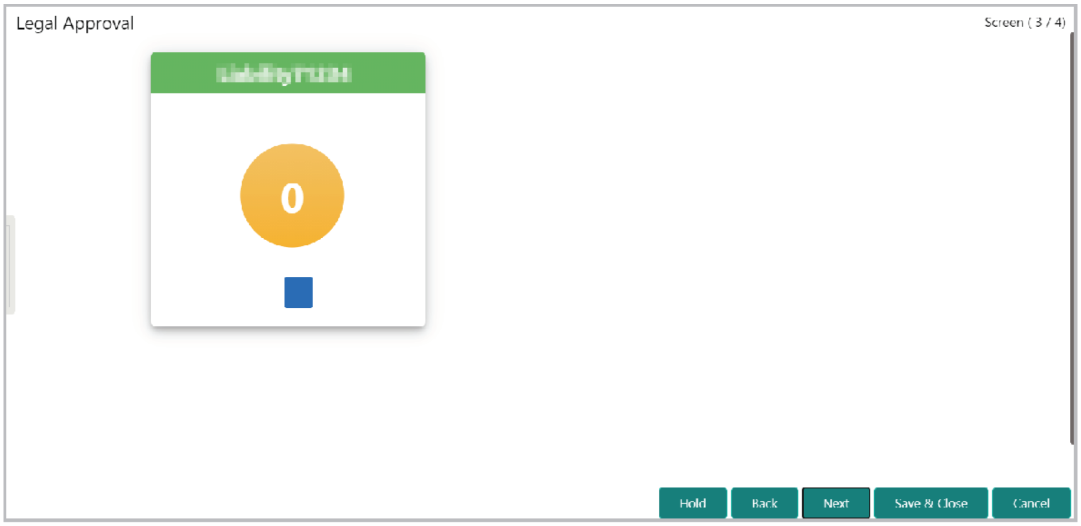
For field level information refer the below table.

Table 6-15 Transfer Facility

Fields	Description
From Entity	In the Transfer Facility window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.
To entity	Select the entity to which the facility has to be transferred from the **To entity** drop-down list.
From Facility	Select the facility from which amount has to be transferred from the **From Facility** drop-down list. Facilities available under the From entity are displayed in the list.
To Facility	Select the facility to which the amount has to be transferred from the **To Facility** drop-down list. Facilities available under the selected **To entity** are displayed in the list. On selecting the entity and facilities, the system displays the following information about the from and to facilities: • Line Code • Facility Amount • Available Amount • Facility Type • Facility Name • Start Date • Expiry Date
Transfer Currency	Select the **Transfer Currency** in which the amount has to be transferred.
Transfer Amount	Specify the amount to be transferred in the **Transfer Amount** field.
Effective From	Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
Expiry Date	Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
Create	Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the Facility Transfer page. To update the facility transfer details, select the required item and click the edit icon. The **Transfer Facility** window appears.
Update	Modify the required details and click **Update**.
Delete	To delete the transfer details, select the required item and click the **Delete** icon.
Table View	To change the layout of Facility Transfer page to table view, click the **Table View** icon.
Facilities	To go back to the Facilities page, click **Facilities** next to the **Facility Transfer**. Facilities page appears. **Note**: For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collateral, Covenants and Terms and Conditions, refer Basic Info.
Entities	To view the party details, click the **Entities** tab in Summary page.

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

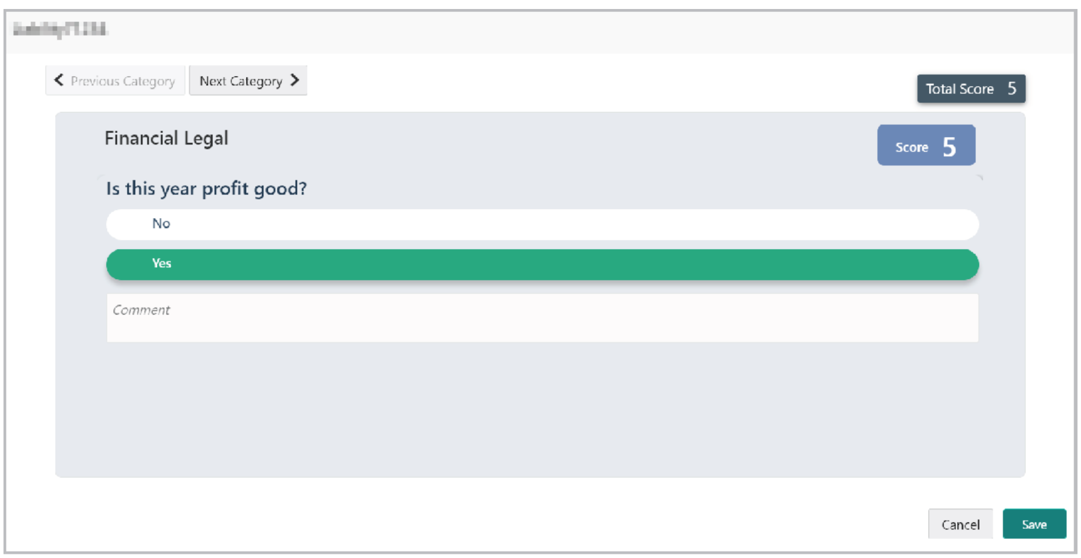
Figure 6-28 Legal Approval



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

7. To initiate the evaluation, click **Start**. The Questionnaire window is displayed.

Figure 6-29 Questionnaire



For infromation on fields Questionnaire screen, refer the below table.

Table 6-16 Questionnaire

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

Table 6-16 (Cont.) Questionnaire

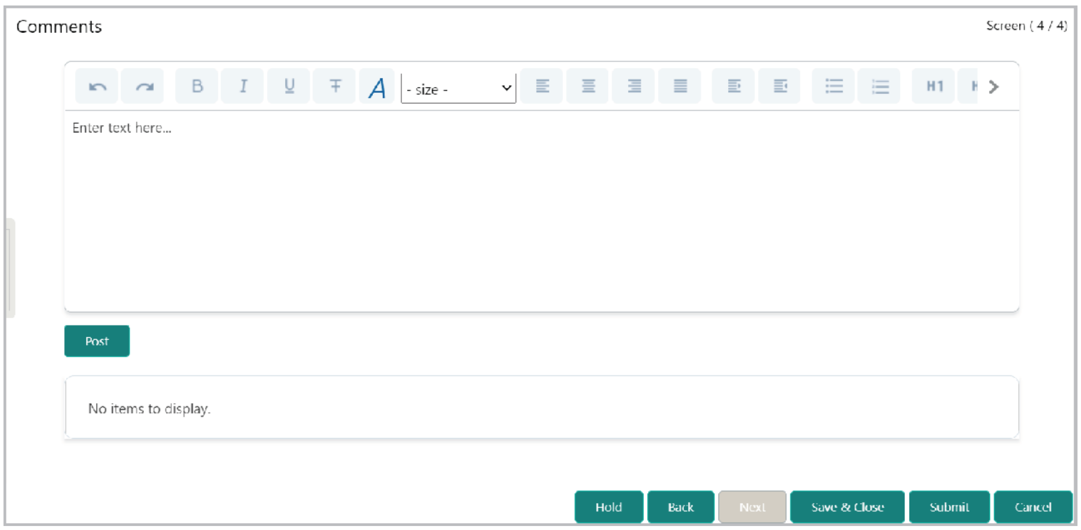
Fields	Description
Right arrow	Right arrow icon appears in case of multiple questions, click the **Right arrow** and answer all the questions in all the category. A score is generated and displayed for the sector based on each answer provided.
Save	Click **Save**.

After performing legal analysis for both the party and the child parties, the Legal Approval page with the cumulative score is displayed.

8. Click **Next**.

   The **Comments** page is displayed.

Figure 6-30 Comments



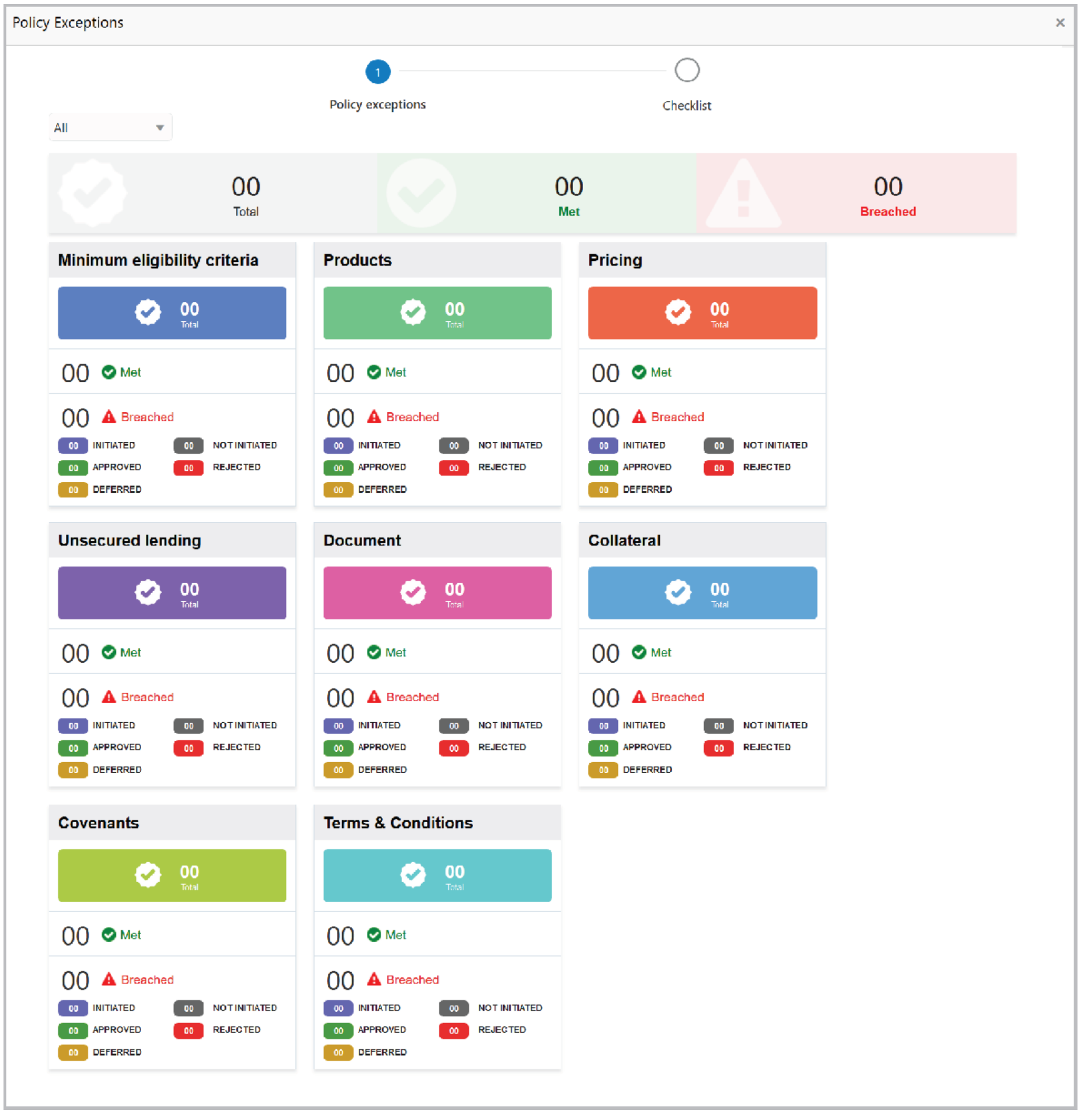
For field level information on Comments screen refer the below table.

Table 6-17 Comments

Fields	Description
Comments	Enter the overall **Comments** for the credit evaluation and click **Post**. Comment is posted below the **Comments** box.
Submit	Click **Submit**.

The **Policy Exceptions** window is displayed.

Figure 6-31   Policy Exceptions

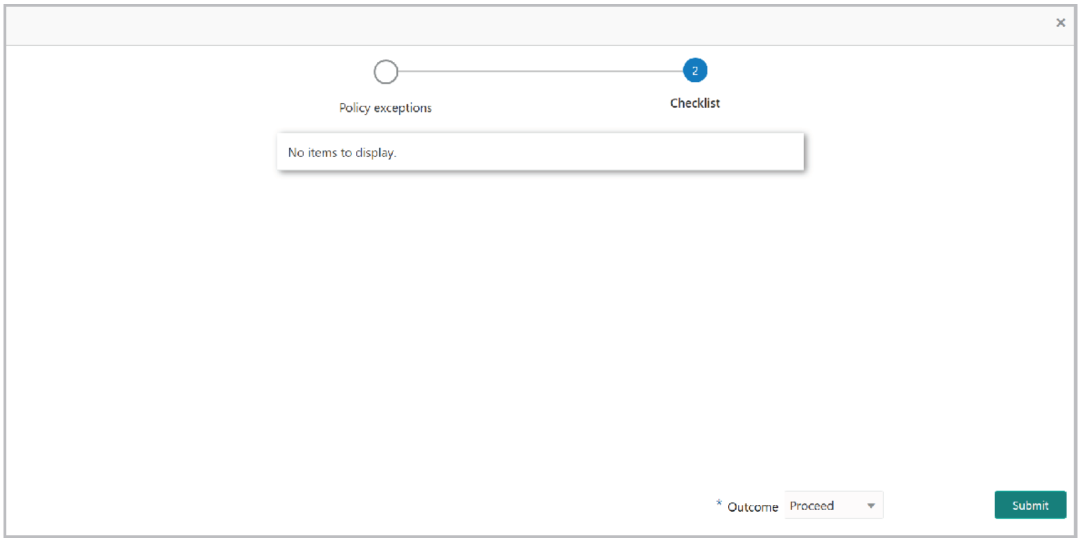


By default, policy exceptions are displayed for both the party and its child party.

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

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

Figure 6-32 Checklist



For field level information on Checklist screen refer the below table.

Table 6-18 Checklist

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

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

6.3 Risk Evaluation

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

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

7
KYC Check

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

- Steps to add KYC details

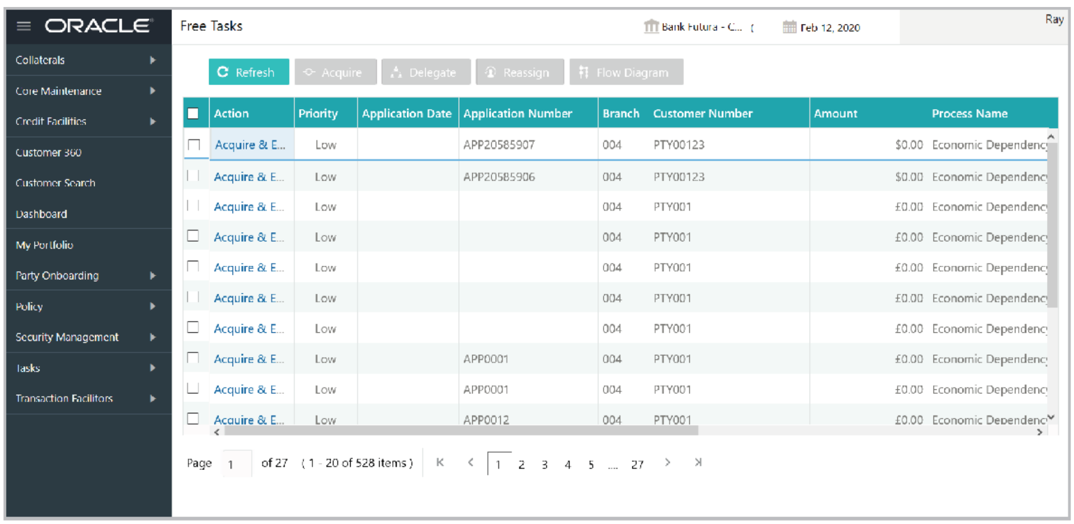
7.1 Steps to add KYC details

To add KYC details, perform the following steps:

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

   The **Free Tasks** page is displayed.

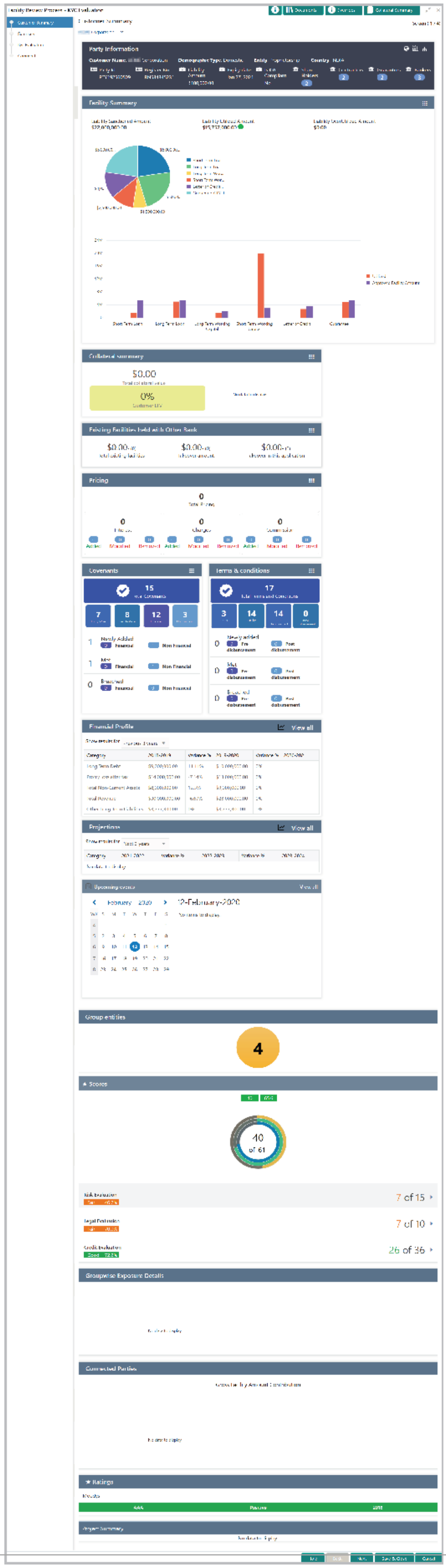
   Figure 7-1 Free Tasks

2. **Acquire & Edit** the required KYC task.

   The **KYC Evaluation** Customer **Summary** page is displayed.

Figure 7-2 KYC Evaluation

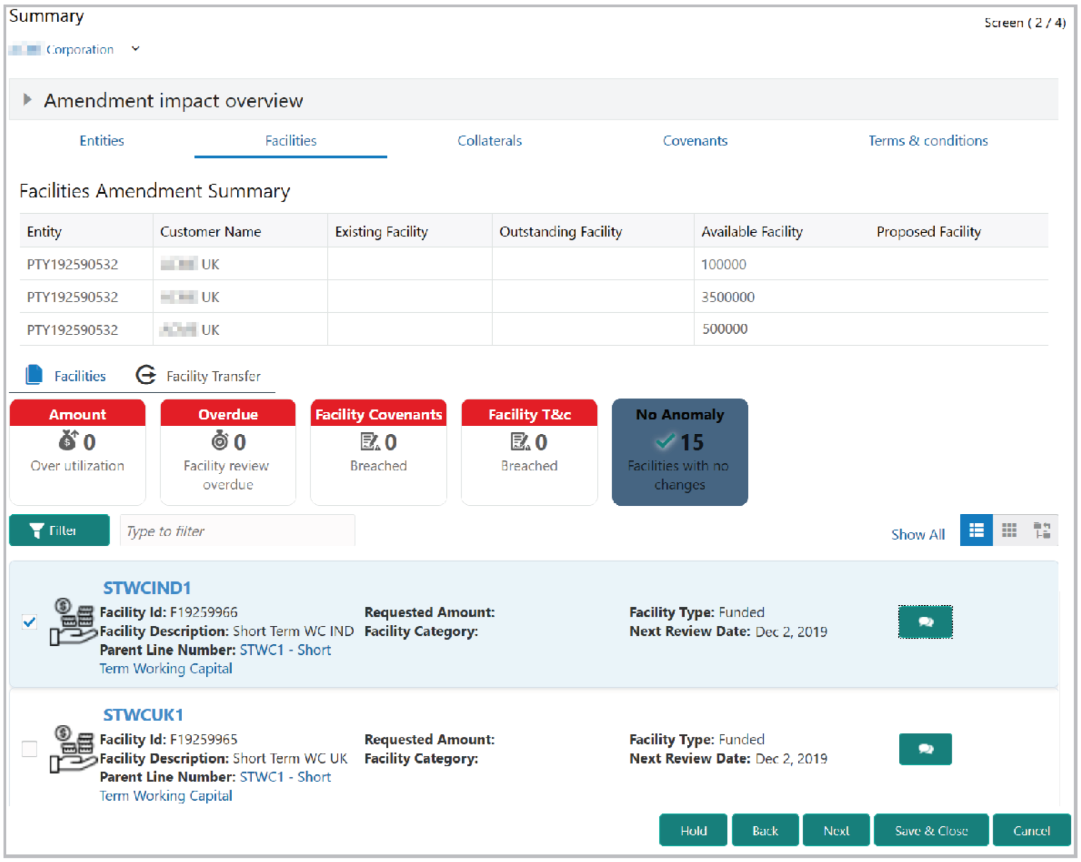


> **Note**
>
> For information on actions that can be performed in the Customer Summary page, refer **Credit 360** User Guide.

3. After reviewing the Customer Summary, click **Next**.

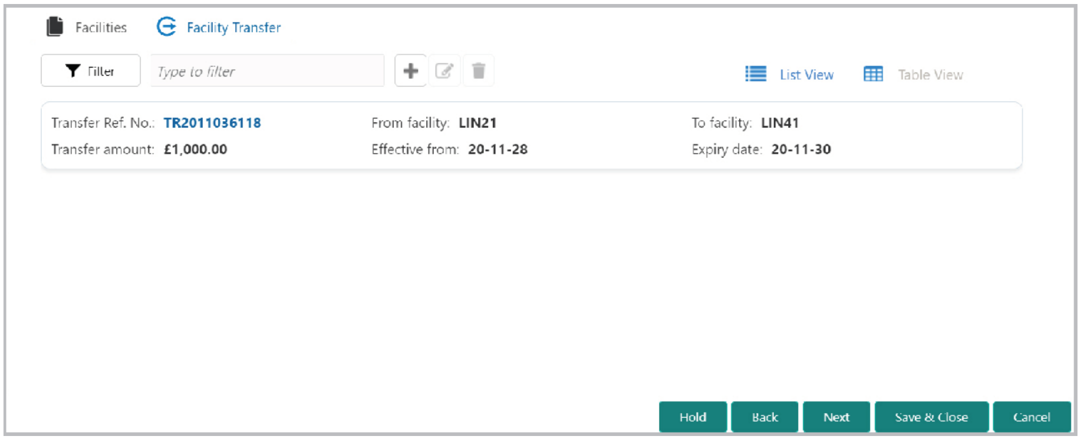
   The **Summary** page is displayed.

Figure 7-3 Summary



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

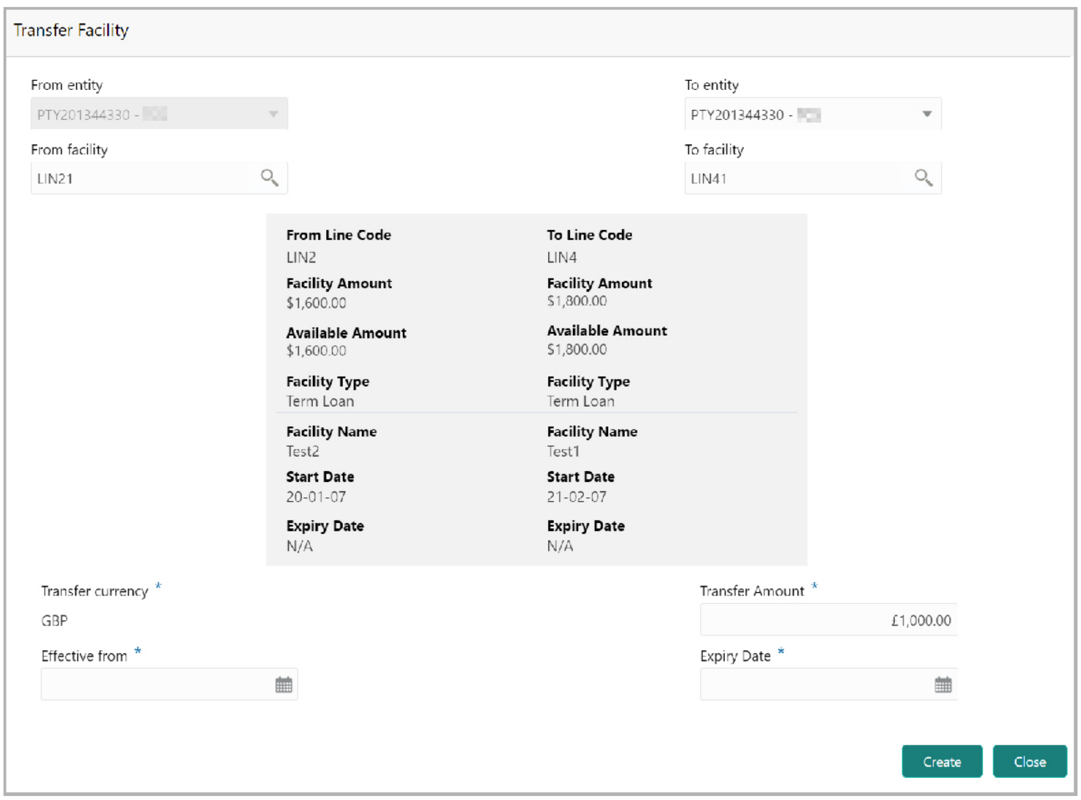
Figure 7-4 Facility Summary



5. Click the **Add** icon.

   The **Transfer Facility** window is displayed.

Figure 7-5 Transfer Facility



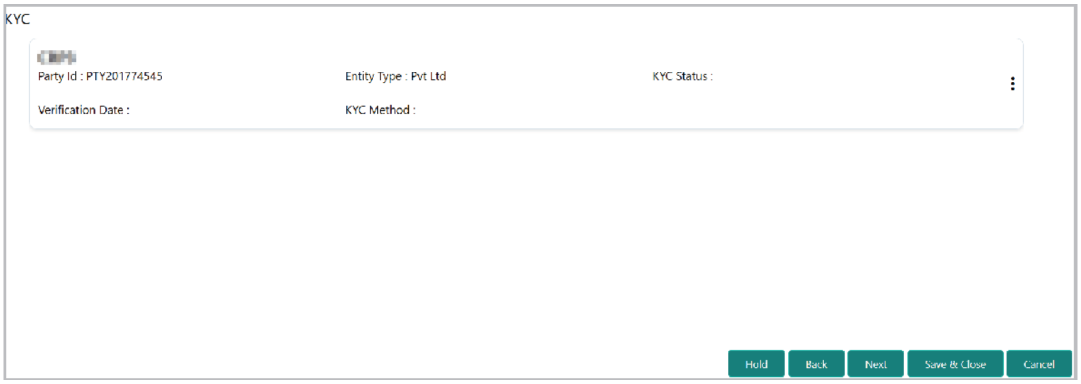
For field level information refer the below table.

Table 7-1 Transfer Facility

Fields	Description
From Entity	In the Transfer Facility window, Party ID is automatically populated in the From Entity field. You cannot modify the **From Entity** detail.
To entity	Select the entity to which the facility has to be transferred from the **To entity** drop-down list.
From Facility	Select the facility from which amount has to be transferred from the **From Facility** drop-down list. Facilities available under the From entity are displayed in the list.
To Facility	Select the facility to which the amount has to be transferred from the **To Facility** drop-down list. Facilities available under the selected **To entity** are displayed in the list. On selecting the entity and facilities, the system displays the following information about the from and to facilities: • Line Code • Facility Amount • Available Amount • Facility Type • Facility Name • Start Date • Expiry Date
Transfer Currency	Select the **Transfer Currency** in which the amount has to be transferred.
Transfer Amount	Specify the amount to be transferred in the **Transfer Amount** field.
Effective From	Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
Expiry Date	Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
Create	Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the Facility Transfer page. To update the facility transfer details, select the required item and click the edit icon. The Transfer Facility window appears.
Update	Modify the required details and click **Update**.
Delete	To delete the transfer details, select the required item and click the **Delete** icon.
Facilities	To go back to the Facilities page, click **Facilities** next to**Facility Transfer**. Facilities page appears. **Note**: For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collateral, Covenants and Terms and Conditions, refer Basic Info.
Entities	To view the party details, click the **Entities** tab in **Summary** page.

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

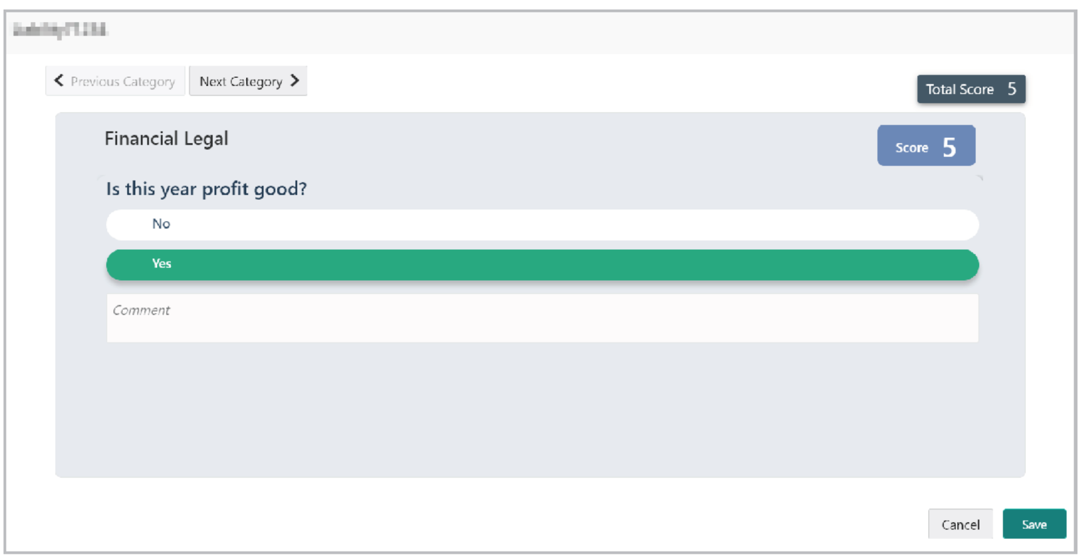
Figure 7-6 KYC



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

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

Figure 7-7 KYC Details



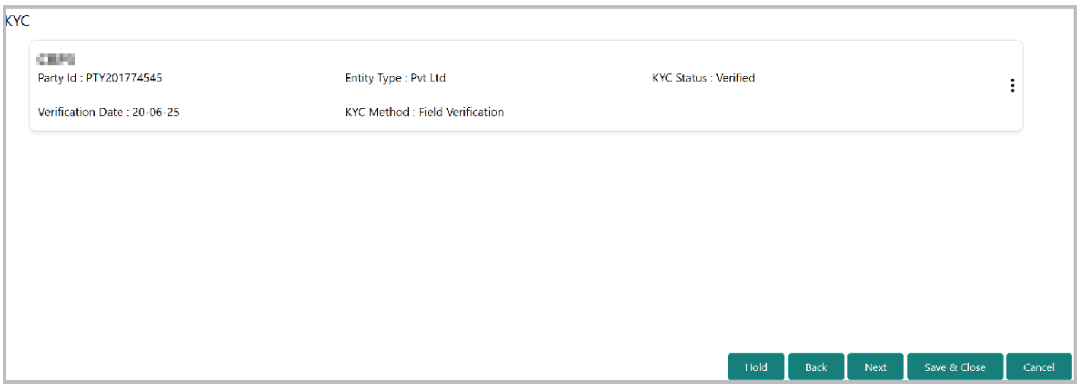
For field level information refer the below table.

Table 7-2 KYC Details

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

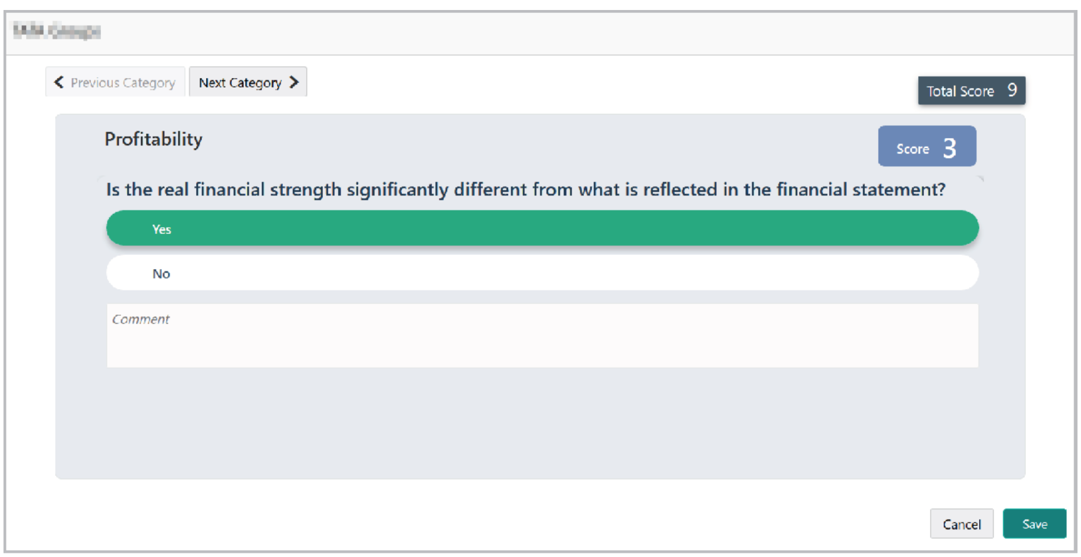
KYC details are updated in the KYC page as shown below:

Figure 7-8 KYC



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

Figure 7-9 Questionnaire



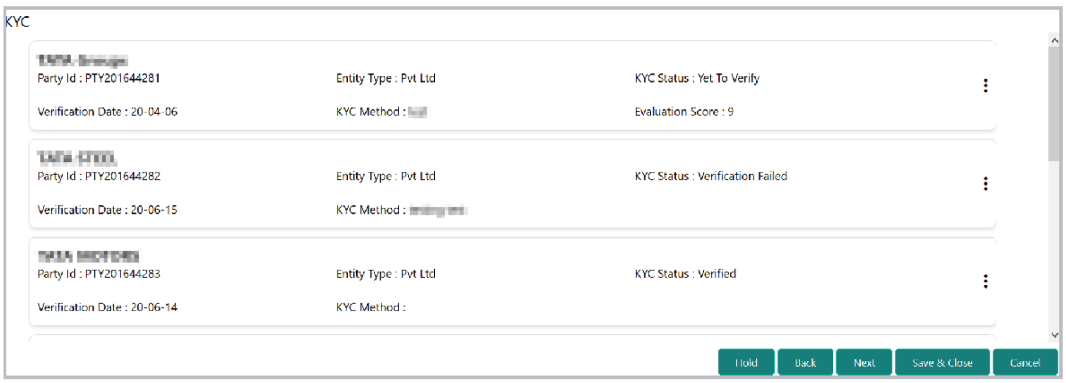
For infromation on fields Questionnaire screen, refer the below table.

Table 7-3 Questionnaire

Fields	Description
Next Category	Select answers for the available questions and click **Next Category**.
Right arrow	Right arrow icon appears in case of multiple questions, click the **Right arrow** and answer all the questions in all the category. Total score is generated and displayed for the KYC evaluation based on each answer provided.
Save	Click **Save**.

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

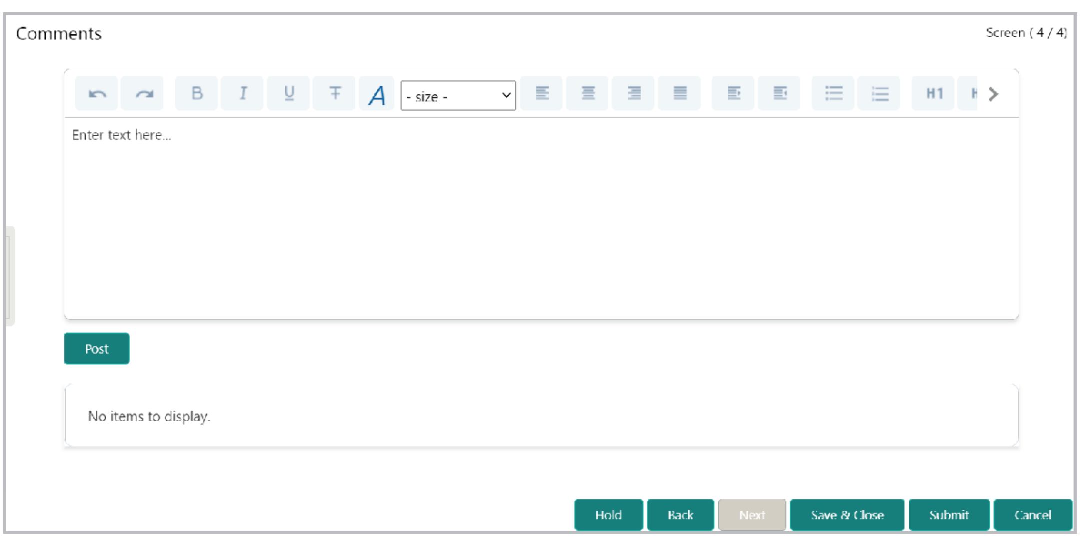
Figure 7-10 KYC



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

    The **Comments** page is displayed.

Figure 7-11 Comments



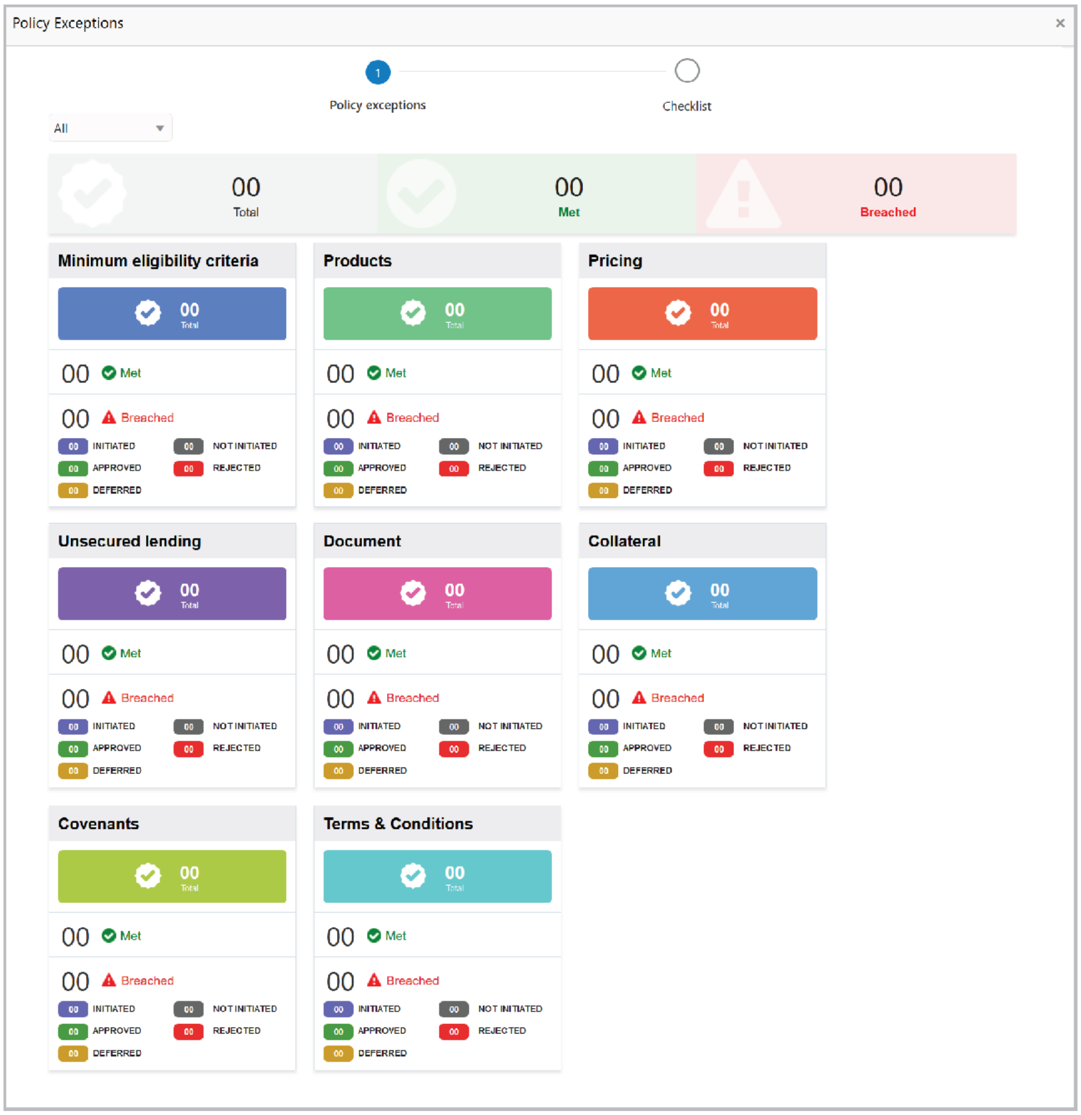
For field level information on Comments screen refer the below table.

Table 7-4 Comments

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

The **Policy exceptions** window is displayed.

Figure 7-12 Policy exceptions



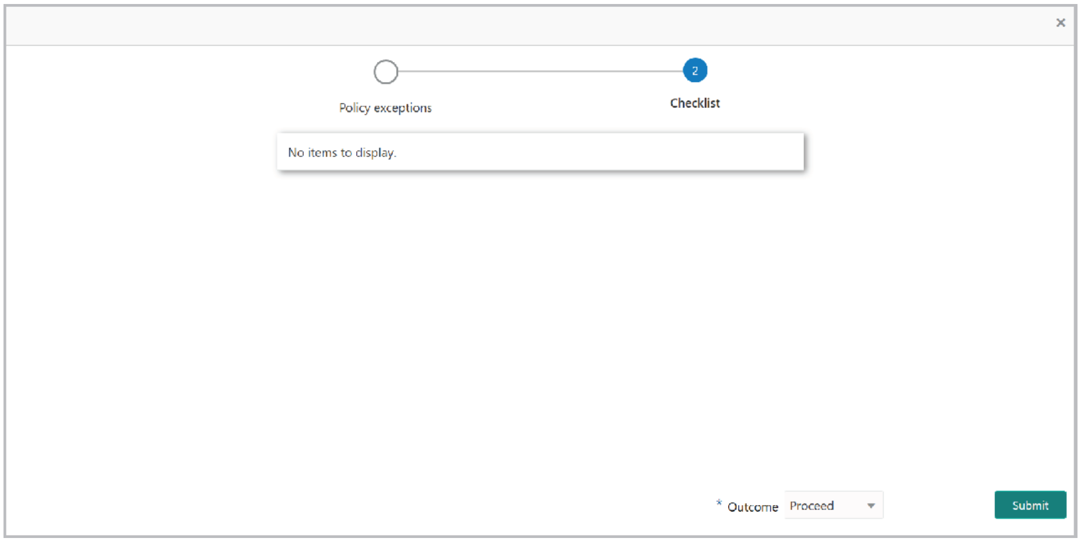
By default, policy exceptions are displayed for both the party and its child party.

For field level information on Policy Exception screen refer the below table.

Table 7-5 Policy Exception

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

Figure 7-13 Checklist



For field level information on Checklist screen refer the below table.

Table 7-6 Checklist

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

Note

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

8
Proposal Structuring

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

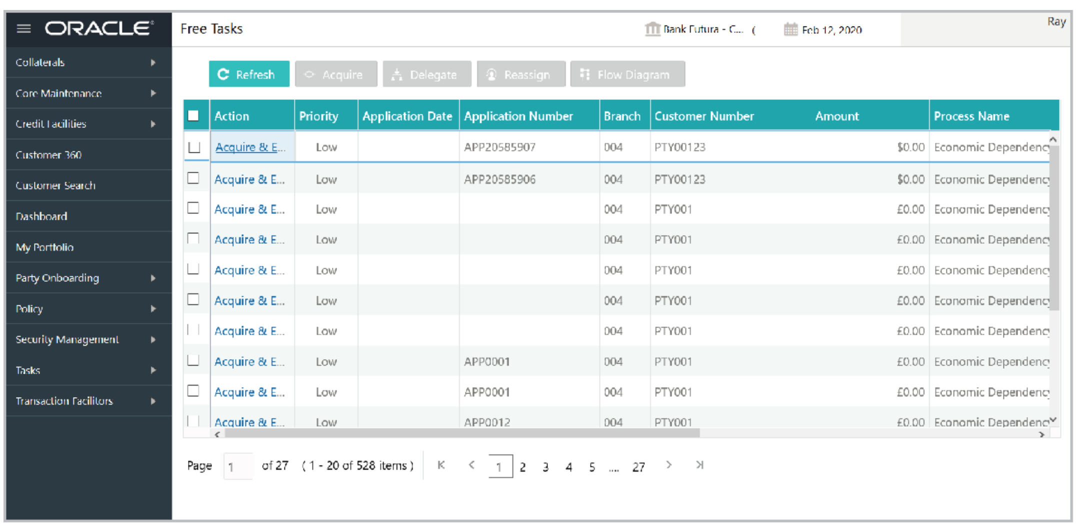
- Proposal Structuring Steps
- Proposal Structuring - Customer Summary
- Proposal Enrichment - Liability
- Proposal Structuring - Summary
- Proposal Structuring - Write Up
- Proposal Structuring - Proposal Structuring
- Proposal Structuring - Comments

8.1 Proposal Structuring Steps

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

   The **Free Tasks** page is displayed.

   Figure 8-1 Free Tasks

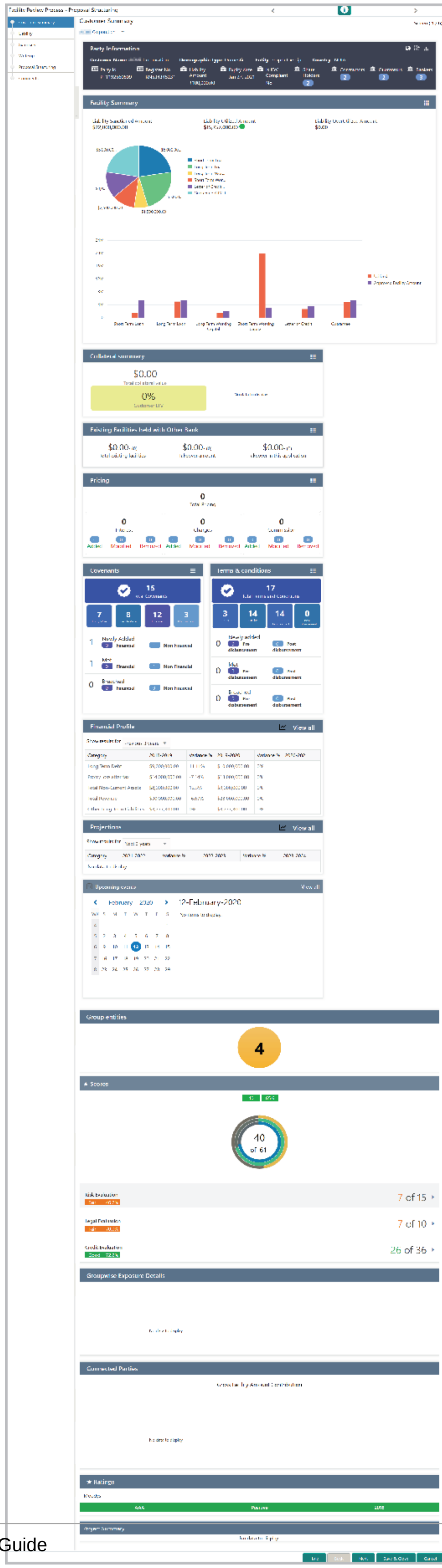
   

2. **Acquire & Edit** the required Proposal Structuring task. The Proposal Structuring - Customer Summary page appears.

8.2 Proposal Structuring - Customer Summary

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

Figure 8-2 Customer Summary



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

- After reviewing the Customer Summary, click **Next**.

  The **Liability** page is displayed.

8.3 Proposal Enrichment - Liability

Refer [Liability] for information on actions that can be performed in this data segment.

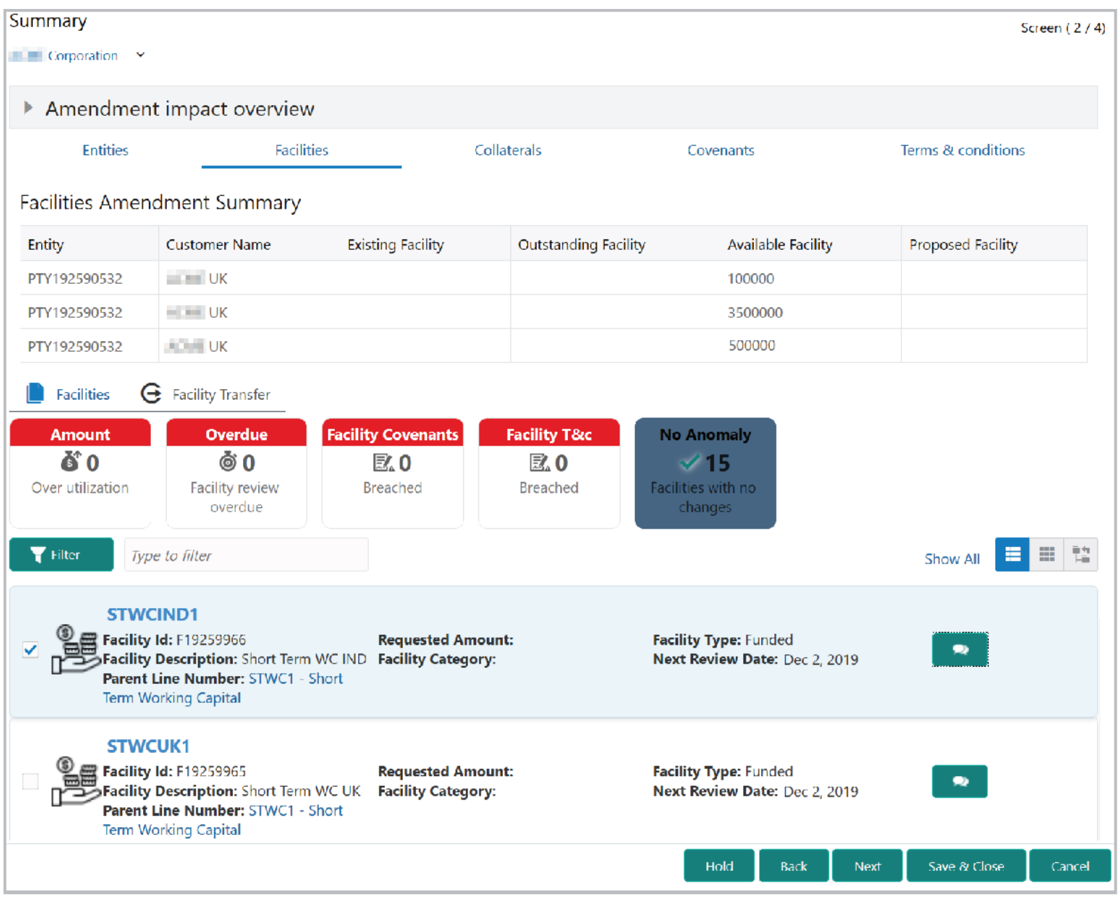
- Click **Next** in the Liability page.

  The **Customer Info** page appears.

8.4 Proposal Structuring - Summary

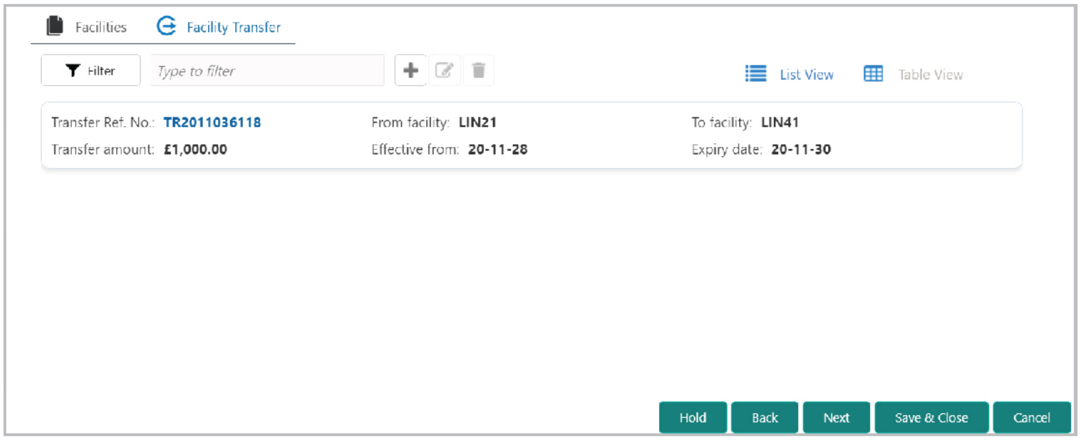
The Summary page displays all the information added in the previous stages for verification.

Figure 8-3 Summary



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

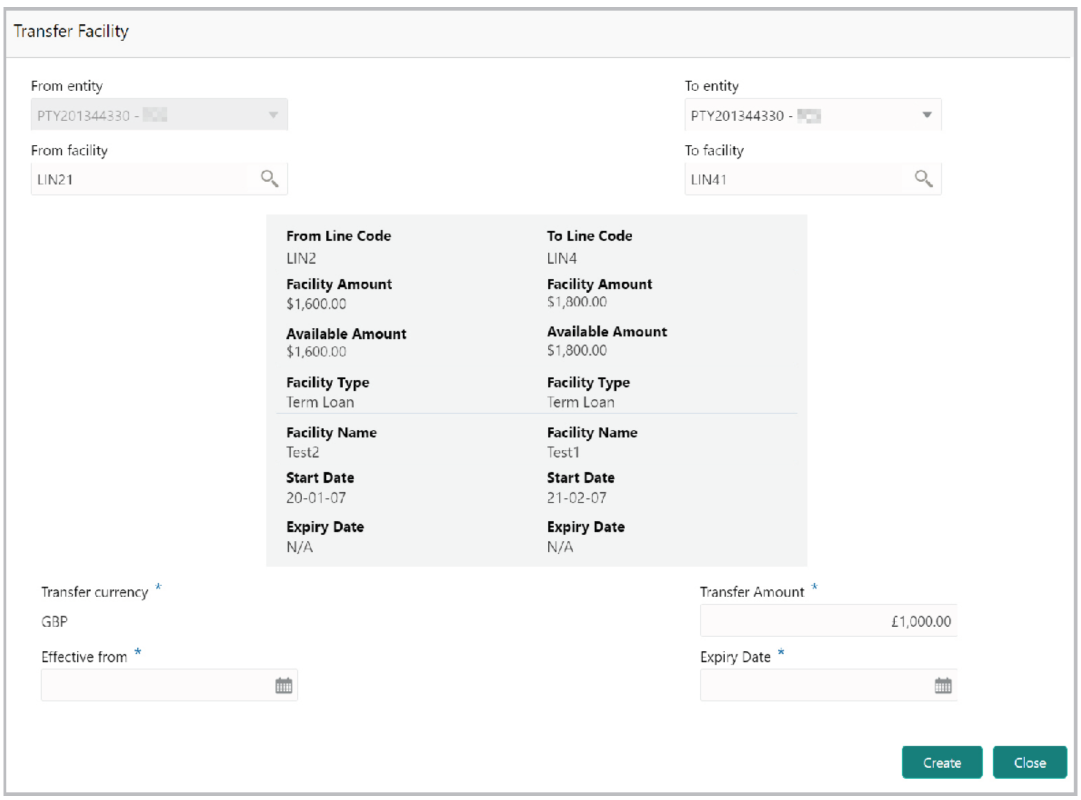
Figure 8-4 Facility Summary



2. Click the **Add** icon.

   The **Transfer Facility** window is displayed.

Figure 8-5 Transfer Facility



For field level information refer the below table.

Table 8-1 Transfer Facility

Fields	Description
From Entity	In the Transfer Facility window, Party ID is automatically populated in the From Entity field. You cannot modify the **From Entity** detail.
To entity	Select the entity to which the facility has to be transferred from the **To entity** drop-down list.
From entity	Select the facility from which amount has to be transferred from the From Facility drop-down list. Facilities available under the **From entity** are displayed in the list.
To Facility	Select the facility to which the amount has to be transferred from the **To Facility** drop-down list. Facilities available under the selected To entity are displayed in the list. On selecting the entity and facilities, the system displays the following information about the from and to facilities: • Line Code • Facility Amount • Available Amount • Facility Type • Facility Name • Start Date • Expiry Date
Transfer Currency	Select the **Transfer Currency** in which the amount has to be transferred.
Transfer Amount	Specify the amount to be transferred in the **Transfer Amount** field.
Effective From	Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
Expiry Date	Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
Create	Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the Facility Transfer page.
Edit	To update the facility transfer details, select the required item and click the **Edit** icon. The Transfer Facility window appears.
Update	Modify the required details and click **Update**. You can optionally post comments while updating the transfer details, if required.
Delete	To delete the transfer details, select the required item and click the **Delete** icon.
Table View	To change the layout of Facility Transfer page to table view, click the **Table View** icon.
Facilities	To go back to the Facilities page, click **Facilities** next to the **Facility Transfer**. Facilities page appears. **Note**: For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collateral, Covenants and Terms and Conditions, refer Basic Info.
Entities	To view the party details, click the **Entities** tab in **Summary** page.

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

8.5 Proposal Structuring - Write Up

For information on actions that can be performed in the this data segment, refer Write Up.

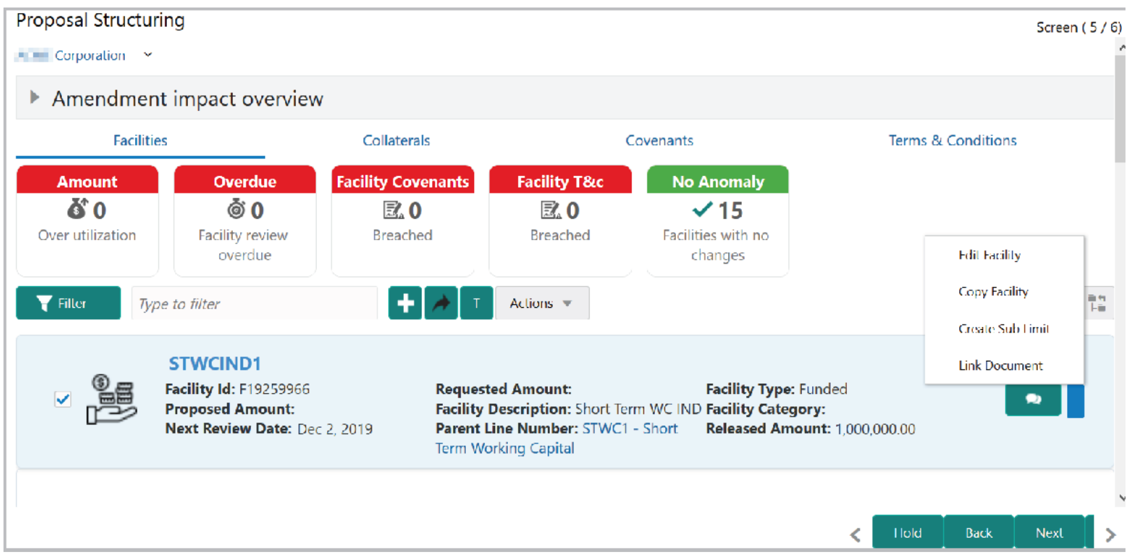
- On clicking **Next** in the **Write Up** page, the **Proposal Structuring** page appears.

8.6 Proposal Structuring - Proposal Structuring

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

> **Note**
>
> In this chapter, only the procedure to propose facility amount is provided.
>
> For information on **Actions** that can be performed for the facility (such as **Create Sub Limit, Remove Facility,** and **Link Document**) and for information on viewing and managing Facility, Collateral, Covenants, and Terms & Conditions, refer Basic Info.

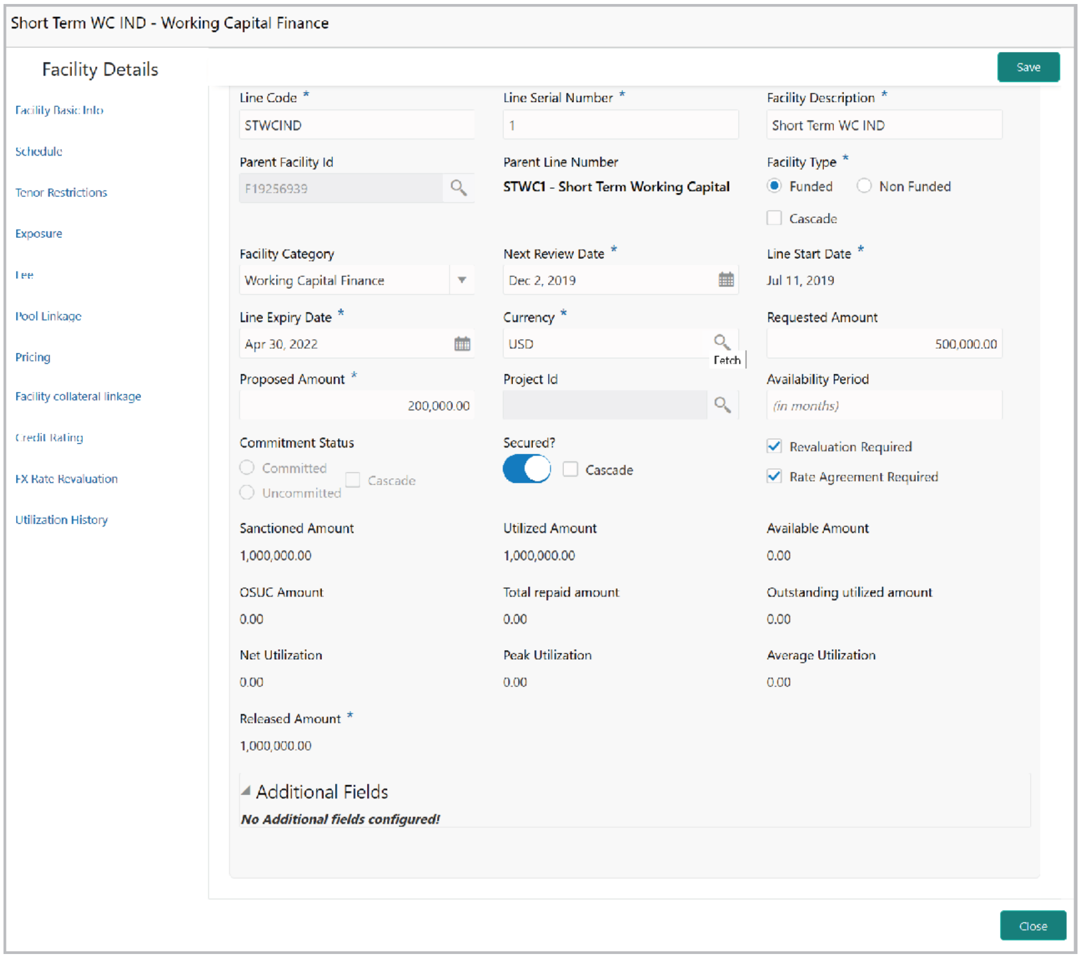
Figure 8-6 Summary



1. Click the Hamburger icon in the corresponding record and select **Edit Facility**.

   The **Facility Details** window is displayed.

Figure 8-7 Facility Details



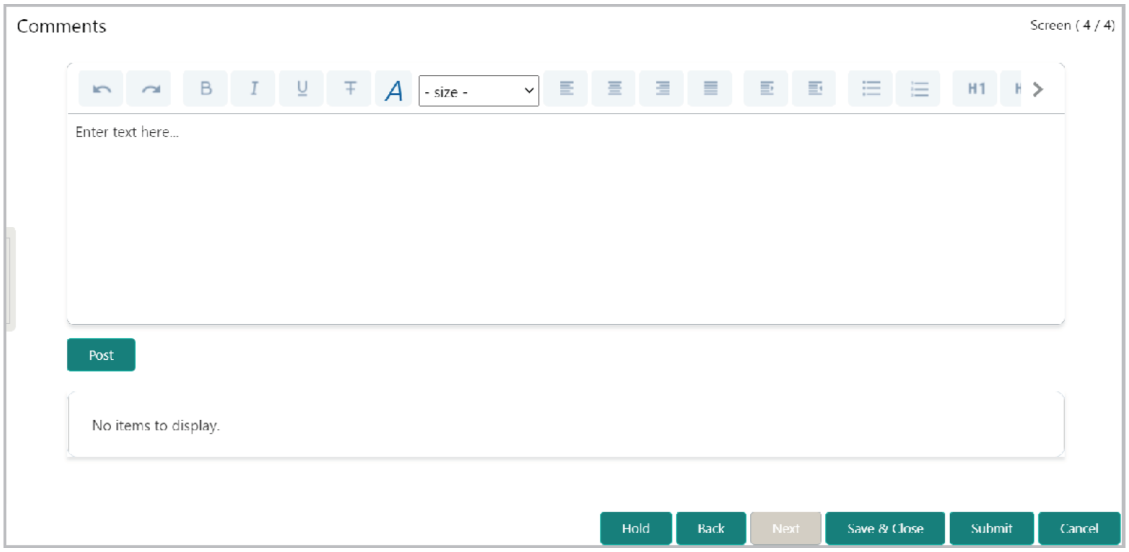
> **Note**
>
> For information about Schedule, Exposure, Fee, Pool Linkage, Pricing, Facility Collateral Linkage, Credit Rating, FX Rate Revaluation, and Utilization History menus, refer Basic Info.

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

8.7 Proposal Structuring - Comments

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

Figure 8-8 Comments



For field level information refer the below table.

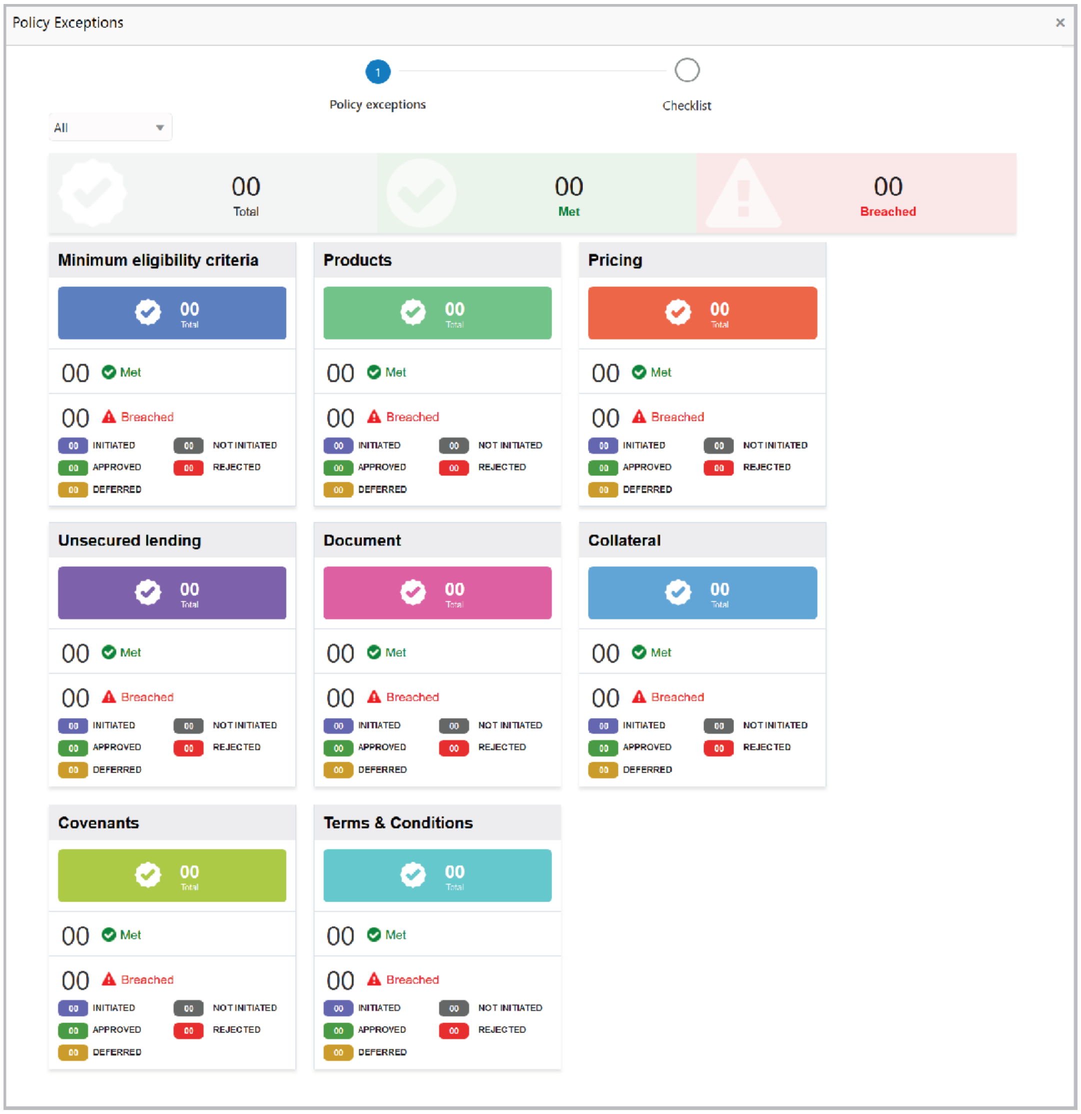
Table 8-2 Comments

Fields	Description
Post	Enter the necessary comments in the text box and click **Post**. Comment is posted.
Hold	To hold the Facility Review process, click **Hold**.
Back	To go back to the previous page, click **Back**.
Save & Close	To save and exit the process, click **Save & Close**.
Submit	To submit the task for review, click **Submit**.
Cancel	To exit the process without saving the information, click **Cancel**.

1. Click **Submit**.

   The **Policy exceptions** window is displayed.

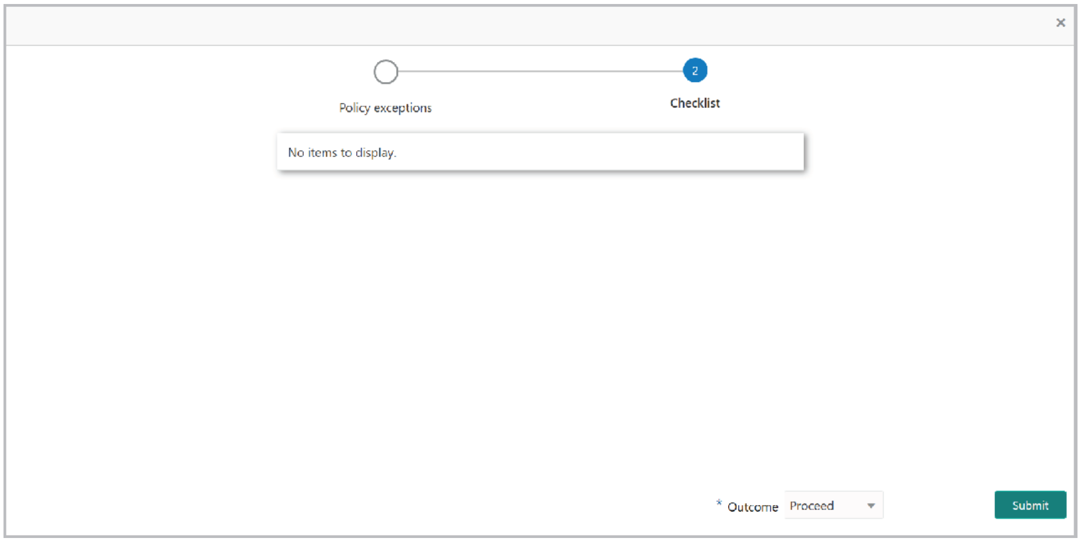
Figure 8-9 Policy exceptions



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

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

Figure 8-10 Checklist



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

   On selecting **Proceed** and clicking Submit, the system will create the Proposal Review task.

9 Proposal Review

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

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

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

10 Proposal Approval

This topic provides systematic instructions about proposal approval.

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

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

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

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

11

Draft Generation

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

- Prerequisites
- Steps to generate draft
  This topic provides systematic instructions about the steps to generate draft.

11.1 Prerequisites

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

- From **Home** screen, select **Core Maintenance**. Under Core Maintenance, select **Report Maintenance**. Under Report Maintennace, select **Report Template**.
- Link the maintained report template as Advices in the Business Process Maintenance for the required process

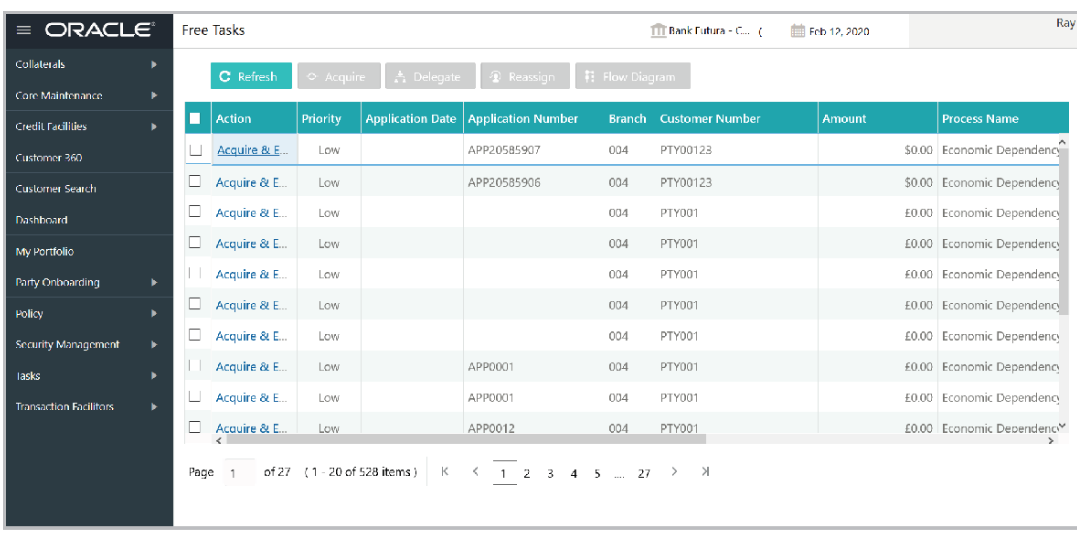
11.2 Steps to generate draft

This topic provides systematic instructions about the steps to generate draft.

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

   The **Free Tasks** page is displayed.

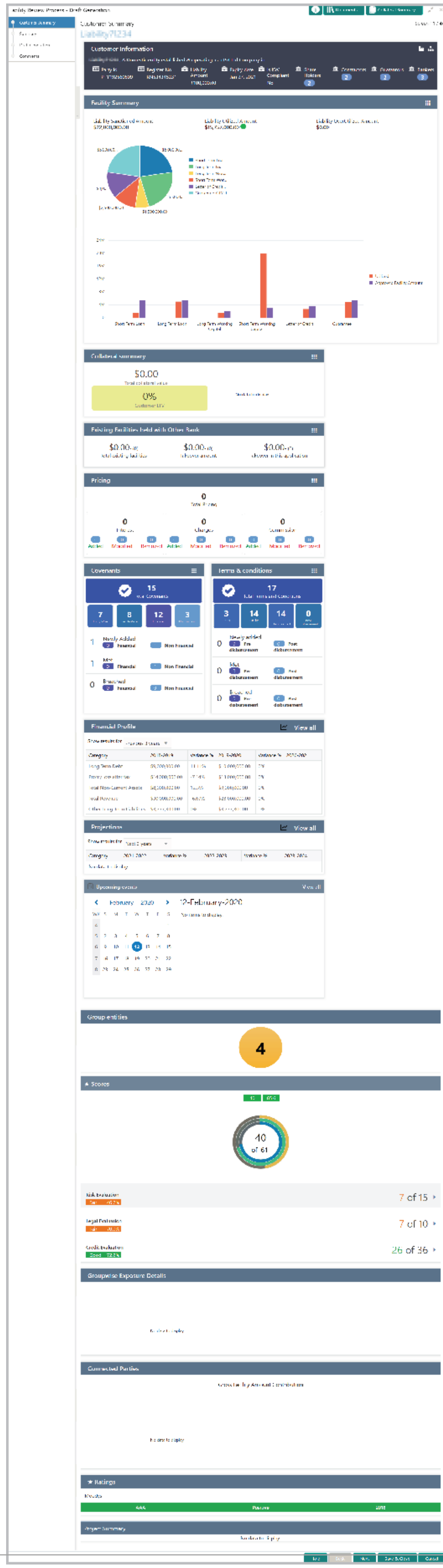
   Figure 11-1 Free Tasks

2. **Acquire & Edit** the required Draft Generation task.

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

Figure 11-2   Draft Generation - Customer Summary



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

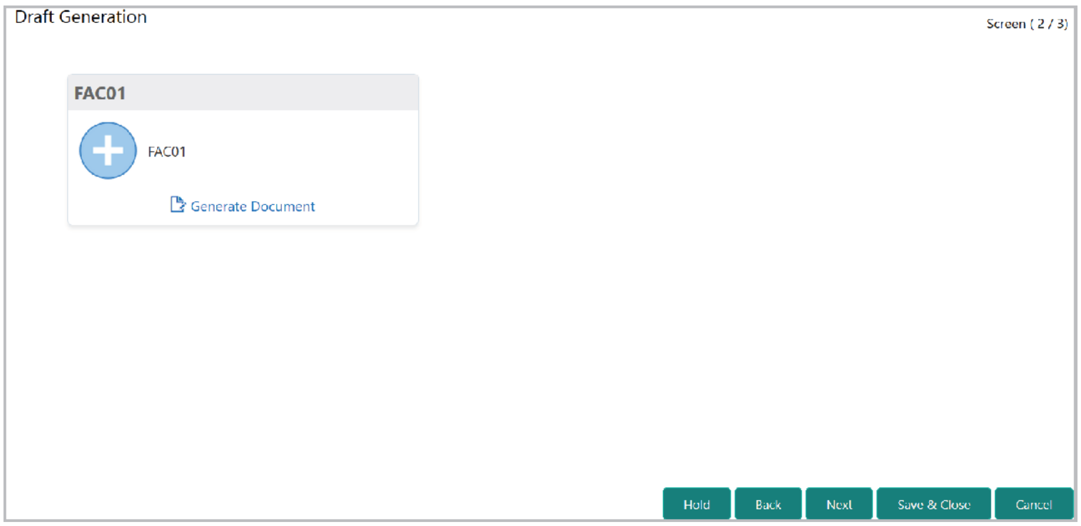
3. After reviewing the Customer Summary, click **Next**. The **Summary** page appears.

   For information on actions that can be performed in the Summary page, refer Proposal Enrichment - Summary.

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

   The **Draft Generation** page is displayed.

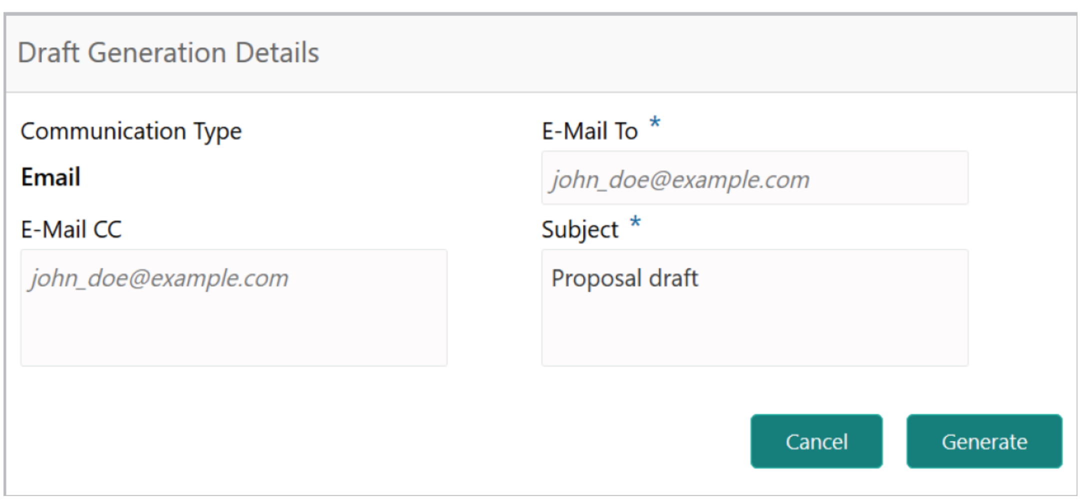
Figure 11-3 Draft Generation



5. Click **Generate Document**.

   The **Draft Generation Details** window is displayed.

Figure 11-4 Draft Generation Details



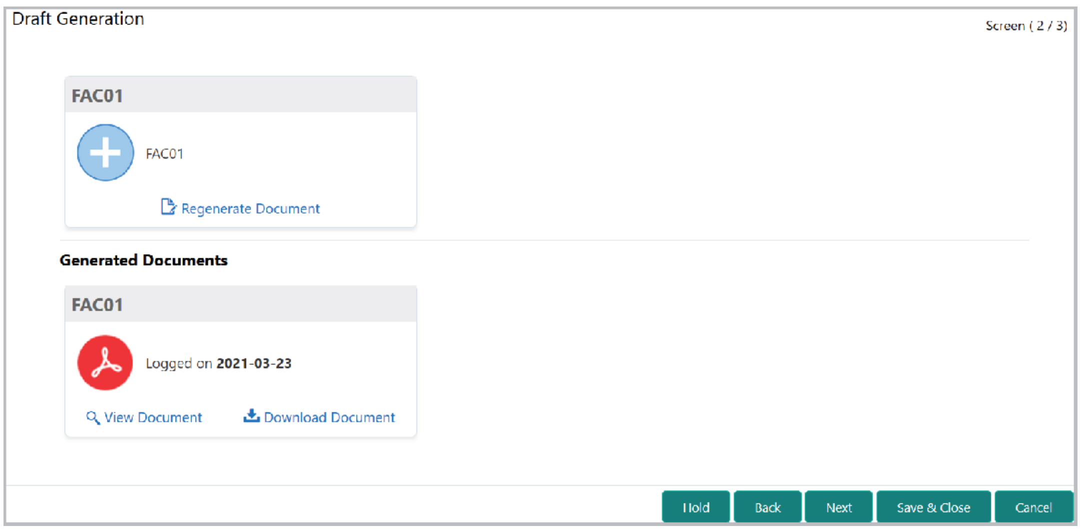
For field level information on Draft Generation Details screen refer the below table.

Table 11-1 Draft Generation Details

Fields	Description
E-mail To	In **E-mail To** field, enter the E-mail address to which the proposal draft has to be sent.
E-mail CC	In **E-mail CC** field, enter the E-mail address which has to be in CC of draft proposal mail.
Subject	In **Subject** field, enter the mail subject.

6. Click **Generate**. Proposal draft configured in the system is sent to the mail ID mentioned in **E-Mail** To field.

Figure 11-5 Draft Generation



For field level information on Draft Generation screen refer the below table.

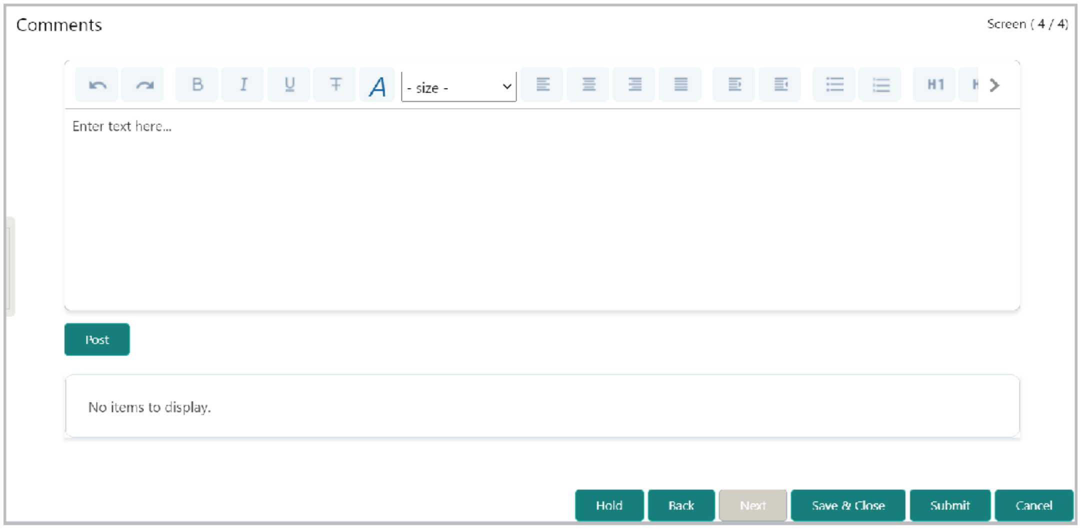
Table 11-2 Draft Generation

Fields	Description
View Document	Click **View Document** to view the generated draft document.
Download Document	Click **Download Document** to download the generated draft document.

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

   The **Comments** page is displayed.

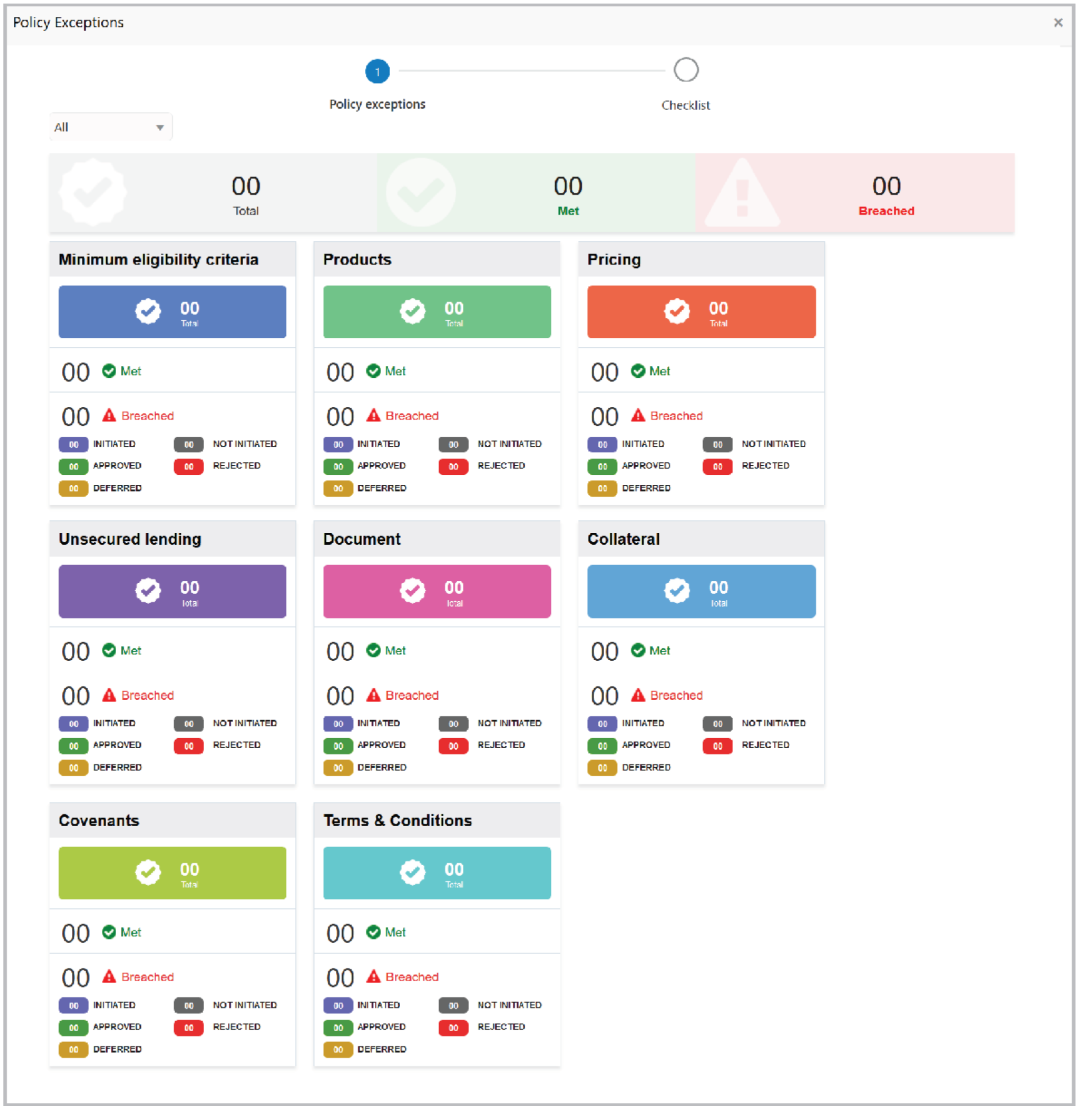
Figure 11-6 Comments



8. **Post** comments for this stage, if required. Posted comment is displayed below the **Comments** box.
9. Click **Submit**.

   The **Policy exceptions** window is displayed.

Figure 11-7 Policy exceptions

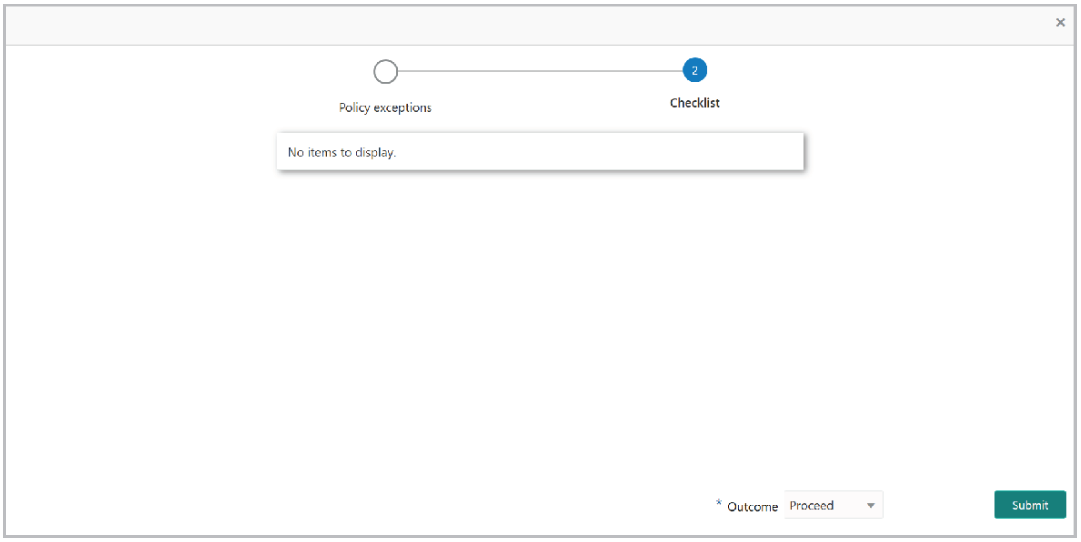


By default, policy exceptions are displayed for both the party and the child parties.

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

10. Click the **Checklist** data segment.

Figure 11-8 Checklist



For field level information on Checklist screen refer the below table.

Table 11-3 Checklist

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

On customers acceptance of the draft proposal, the proposal is sent to Limit Configuration stage.

If the customer rejects the draft proposal, the proposal is sent to the Proposal Restructuring stage.

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

12
Customer Acceptance

This topic describes about customer acceptance.

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

- Steps to capture customer acceptance status
  This topic provides systematic instructions about the steps to capture customer acceptance status.

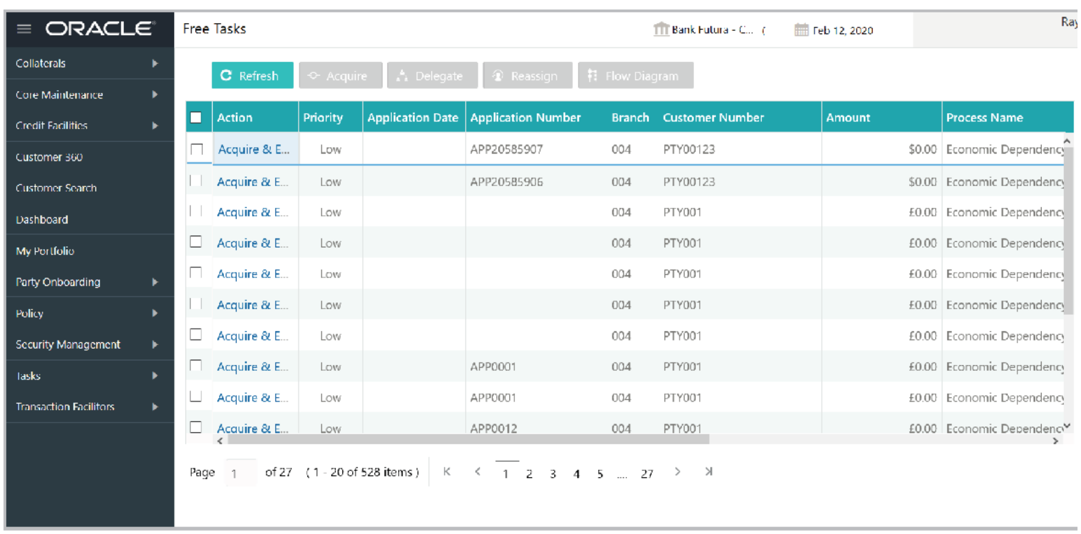
12.1 Steps to capture customer acceptance status

This topic provides systematic instructions about the steps to capture customer acceptance status.

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

   The **Free Task** page is displayed.

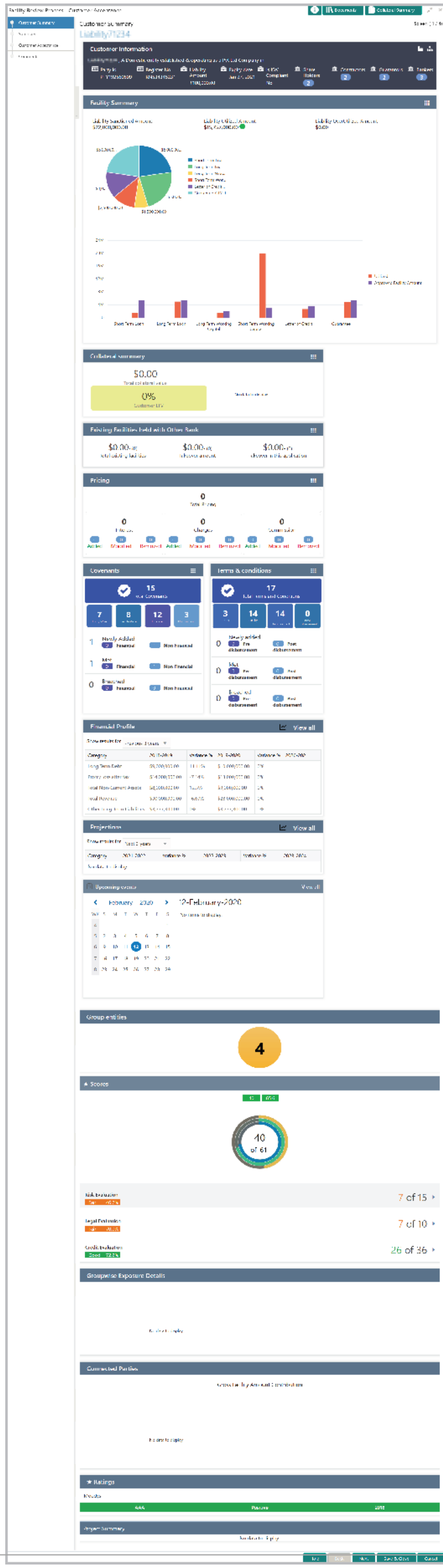
Figure 12-1 Free Tasks



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

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

Figure 12-2 Customer Acceptance - Customer Summary



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

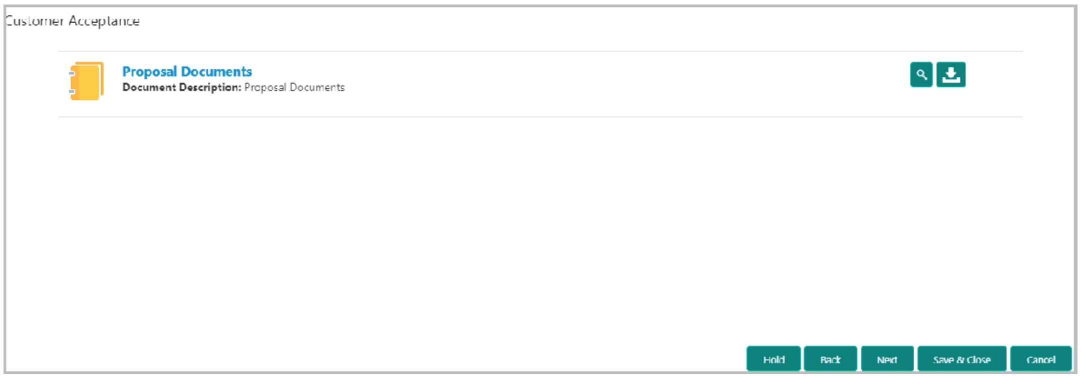
3. After reviewing the Customer Summary, click **Next**. The **Summary** page appears.

   For information on actions that can be performed in the Summary page, refer Proposal Enrichment - Summary.

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

   The **Customer Acceptance** page is displayed.

   Figure 12-3 Customer Acceptance

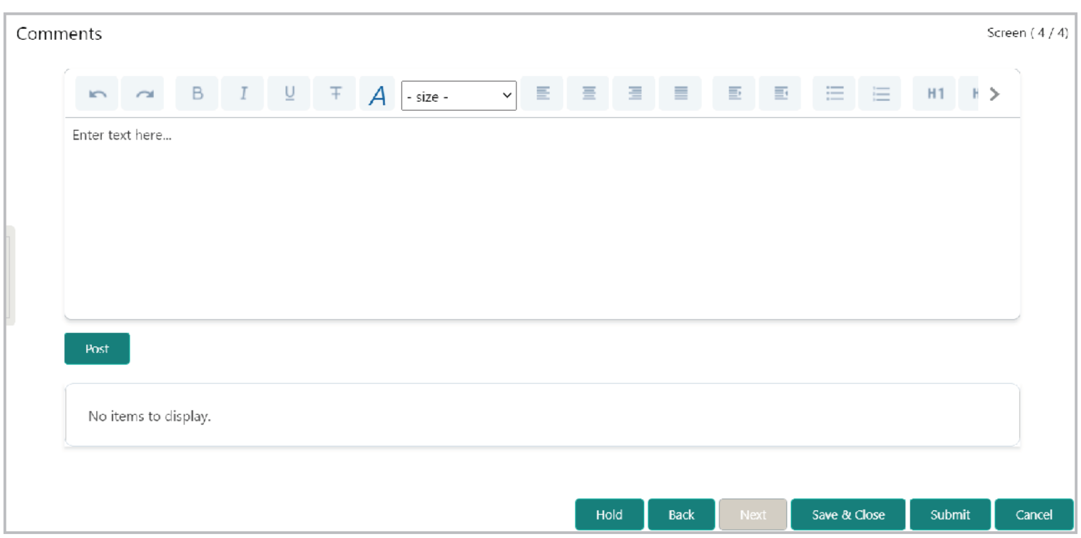
   

   In the Customer Acceptance page, the Proposal Draft accepted by the customer is displayed.

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

   The **Comments** page is displayed.

   Figure 12-4 Comments

For field level information on Comments screen refer the below table.

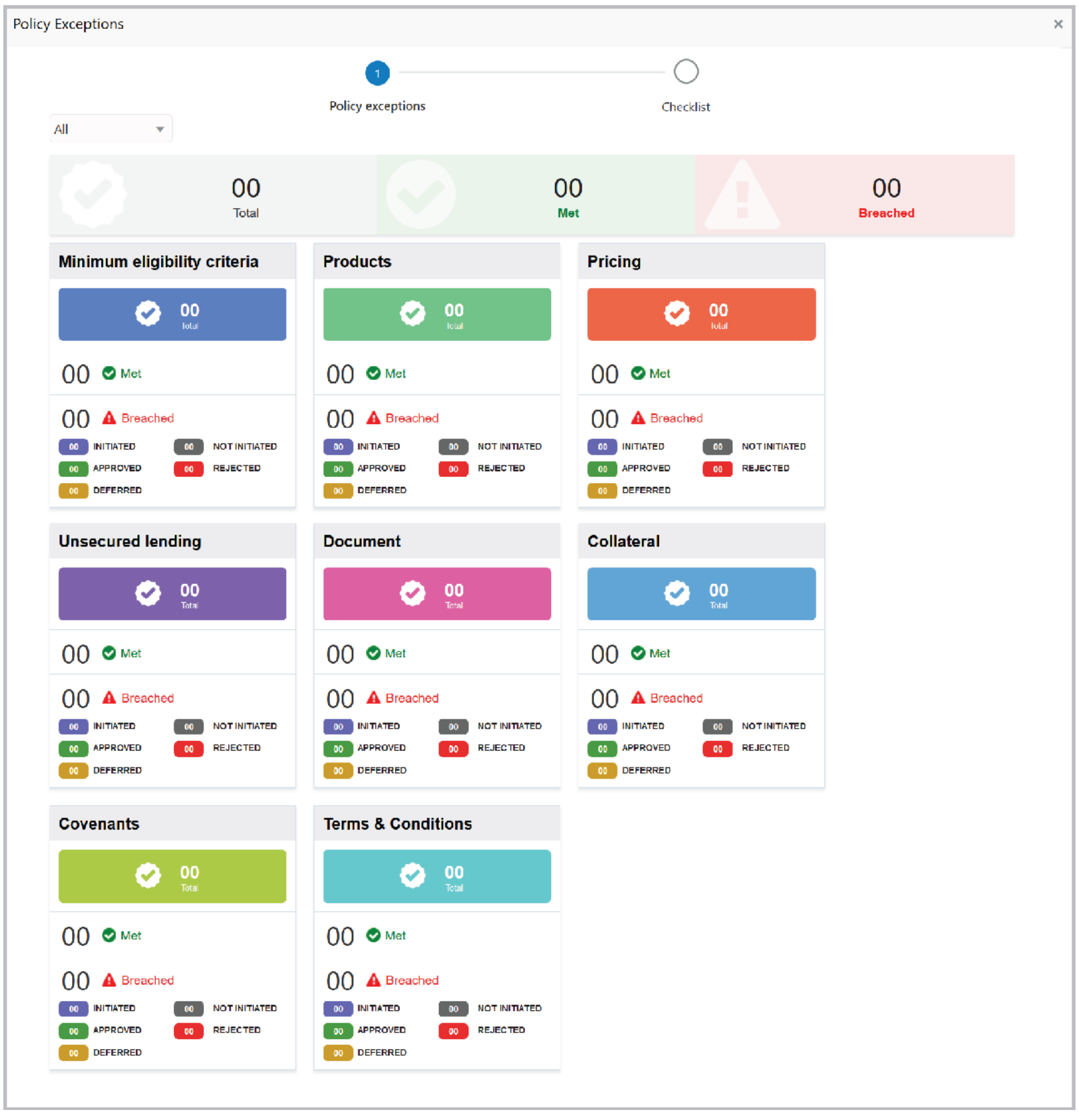
Table 12-1 Comments

Fields	Description
Comments	Enter the customer acceptance status in the **Comments** box.
Post	Click **Post**. Comments are posted below the **Comments** box.

7. Click **Submit**.

   The **Policy exceptions** window is displayed.

Figure 12-5 Policy exceptions

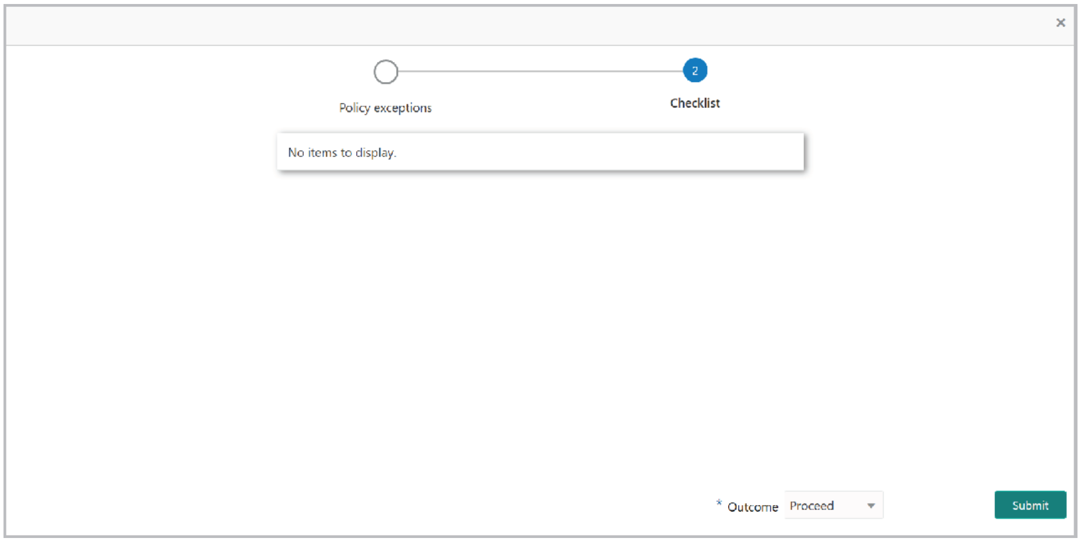


By default, policy exceptions are displayed for both the party and the child parties.

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

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

Figure 12-6 Checklist



For field level information on Checklist screen refer the below table.

Table 12-2 Checklist

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

Note

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

13
Limit Configuration

This topic describes about limit configuratuion.

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

- Steps to configure limit
  This topic provides systematic instructions about the steps to configure limit.

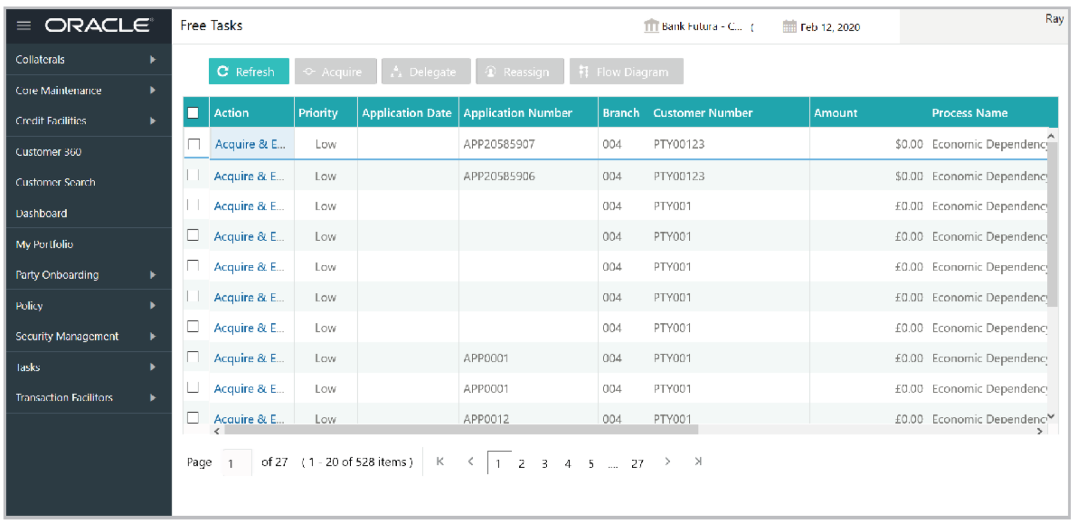
13.1 Steps to configure limit

This topic provides systematic instructions about the steps to configure limit.

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

   The **Free Tasks** page is displayed.

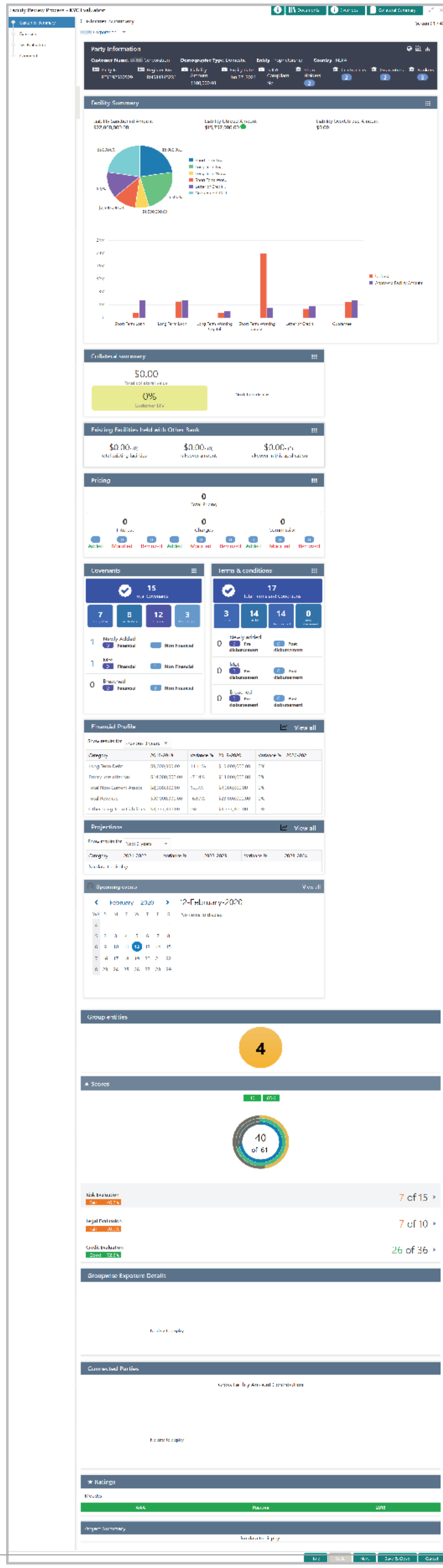
Figure 13-1 Free Tasks



2. Acquire & Edit the required Limit Configuration task.

   The **Limit Configuration - Customer Summary** page appears:

Figure 13-2 Limit Configuration - Customer Summary

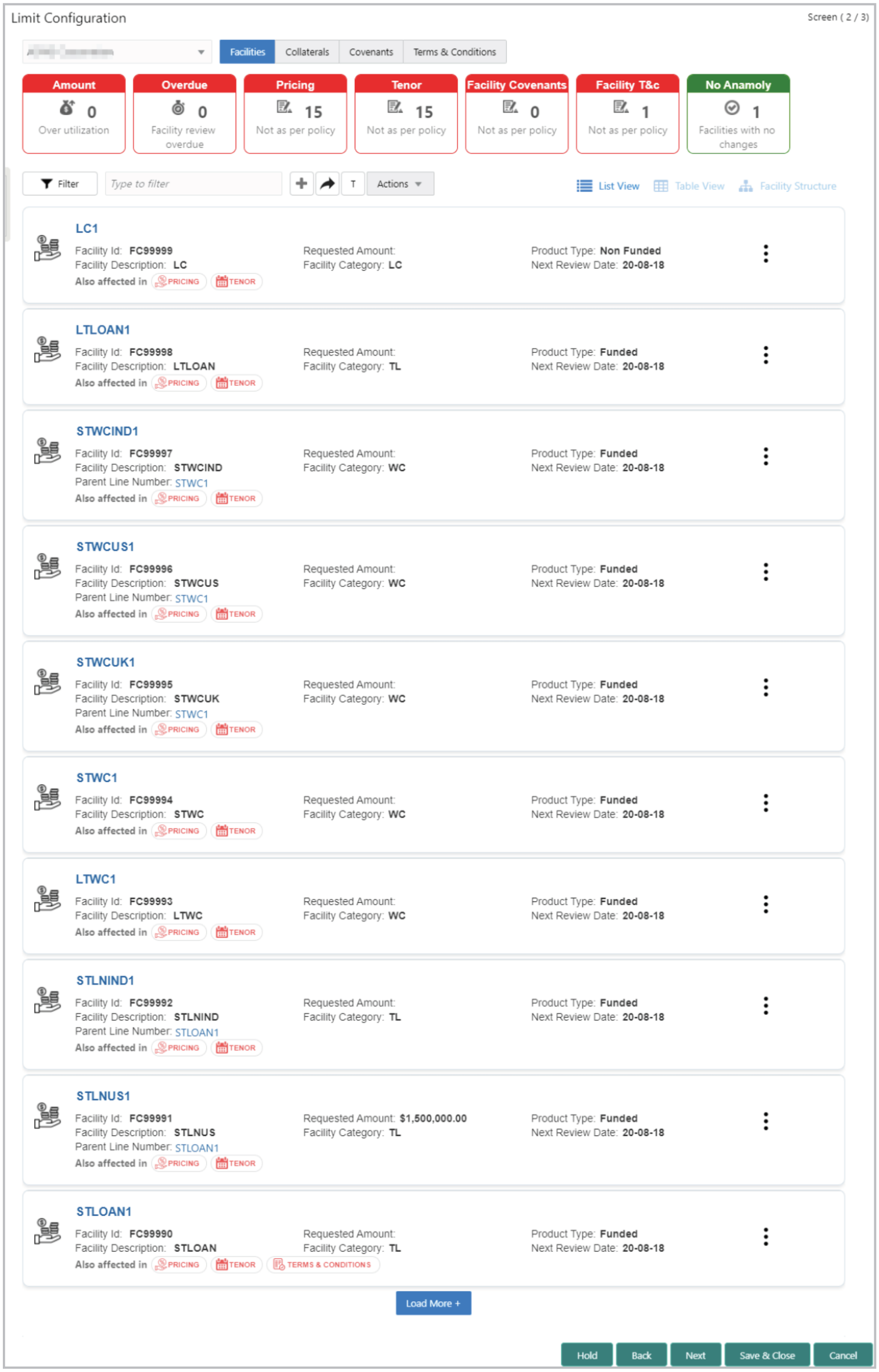


> **Note**
>
> For information on actions that can be performed in the Customer Summary page, refer **Credit 360** User Guide.

3. After reviewing the Customer Summary, click **Next.**

   The **Limit Configuration** page is displayed.

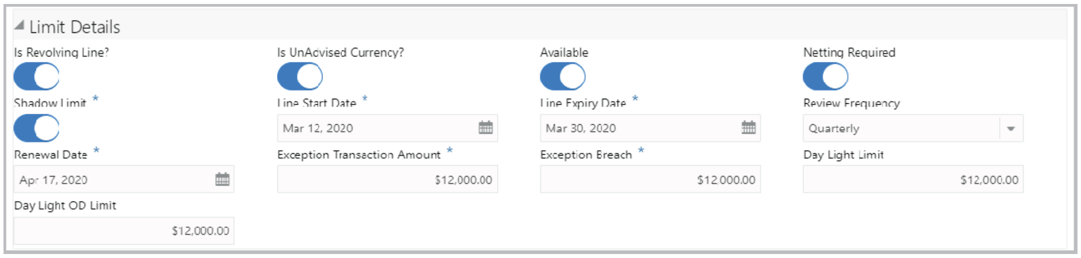
Figure 13-3 Limit Configuration



In Limit Configuration page, Facilities, Collaterals, Covenants and Terms & Conditions added during the proposal initiation / added in previous stages of Facility Review process are displayed.

4. To configure the limit for a facility, click the Hamburger icon in the corresponding record and select **Edit Facility**. The Facility Details window appears.
5. Click and expand the **Limit Details** section.

Figure 13-4 Limit Details



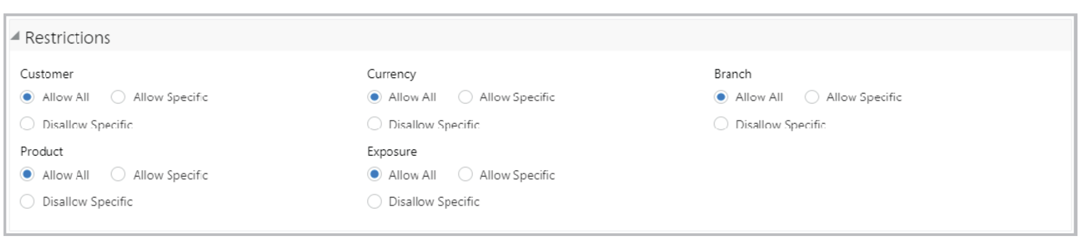
For field level information refer the below table.

Table 13-1 Limit Details

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

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

Figure 13-5 Restrictions



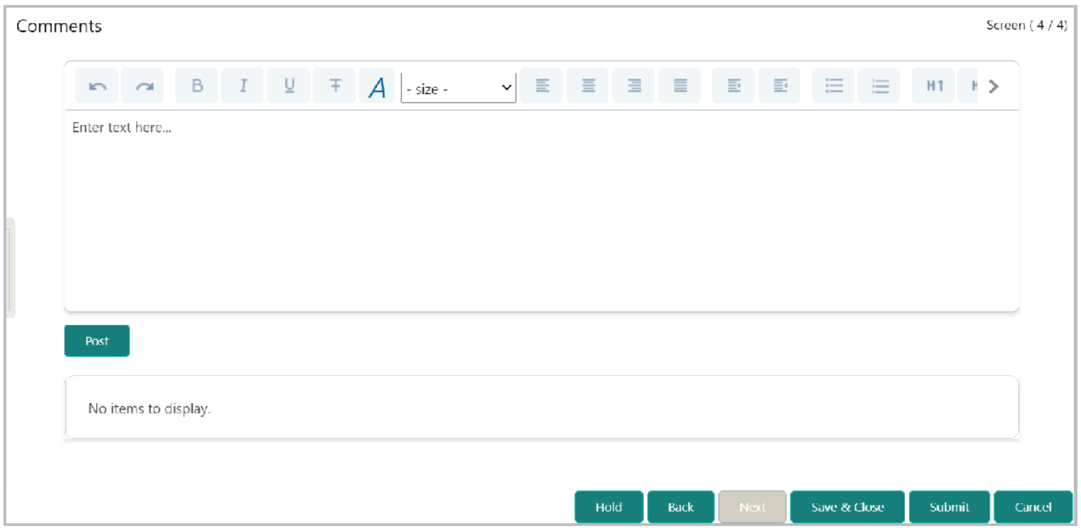
For field level information on Restrictions screen refer the below table.

Table 13-2 Restrictions

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

On clicking **Next**in the **Restrictions** screen, The **Comments** screen is displayed.

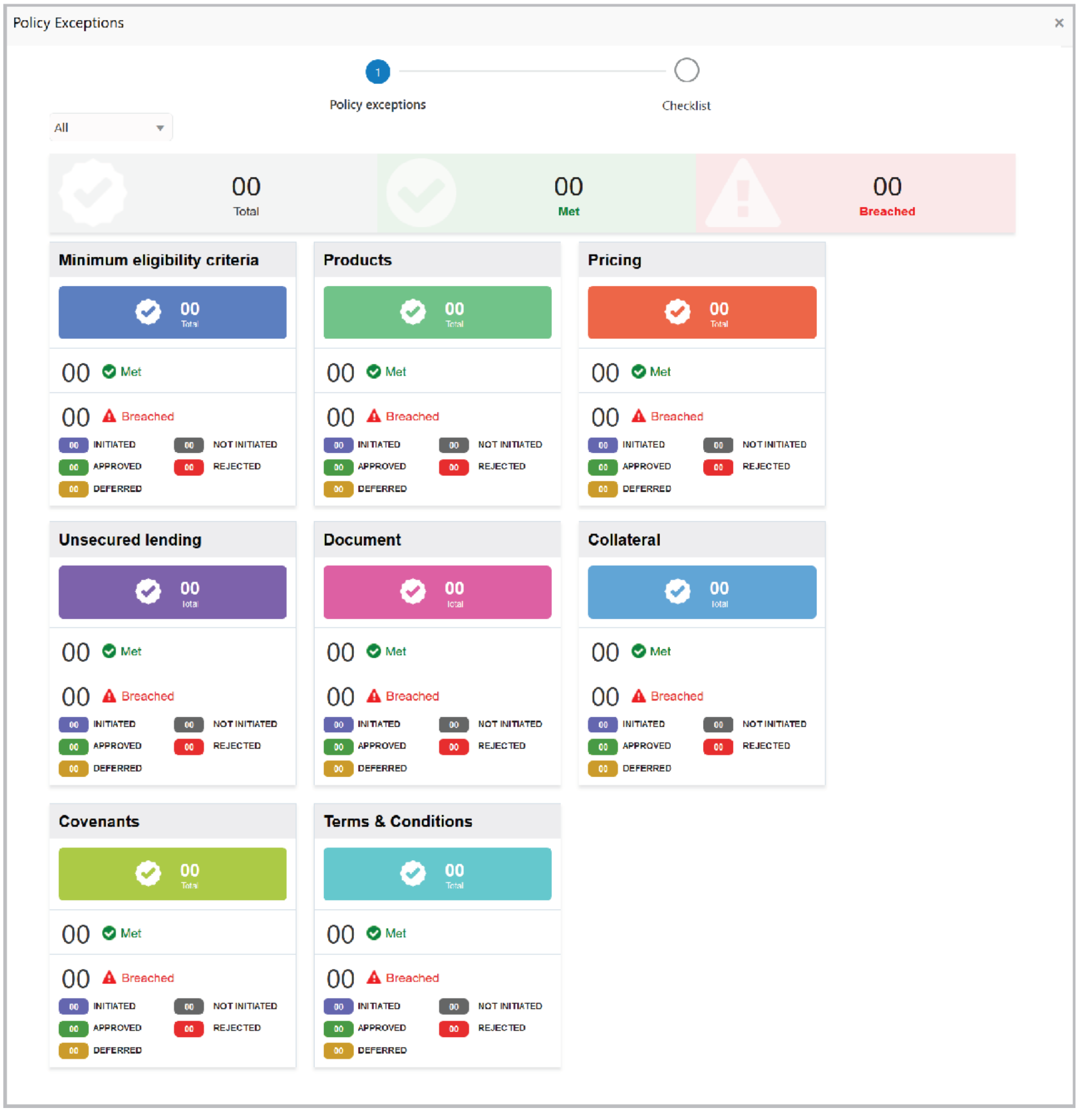
Figure 13-6 Comments



7. **Post** comments for this stage, if any. Posted comment is displayed below the **Comments** box.
8. Click **Submit**.

   The **Policy exceptions** window is displayed.

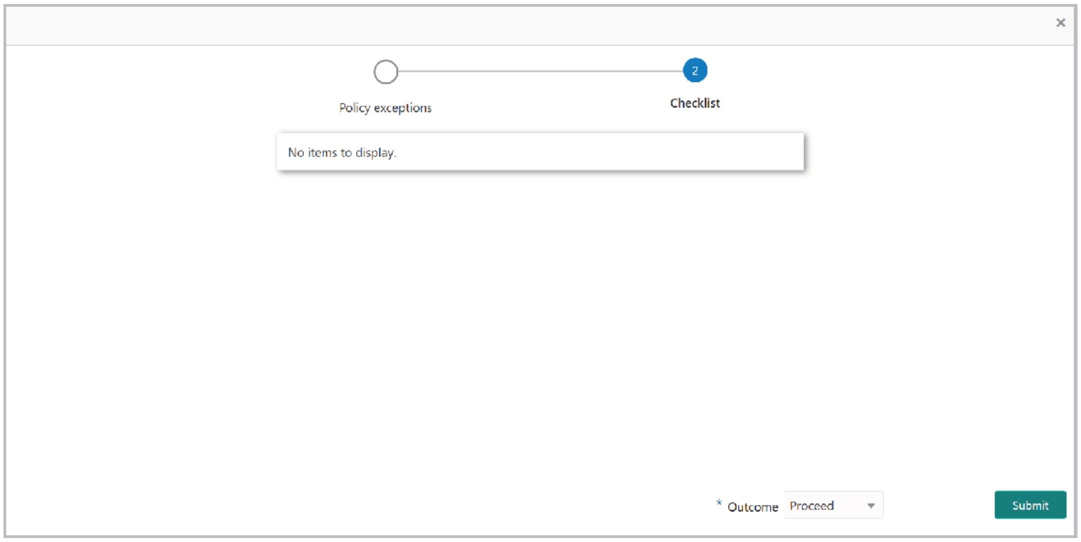
Figure 13-7 Policy exceptions



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

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

Figure 13-8 Checklist



For field level information on Checklist screen refer the below table.

Table 13-3 Checklist

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

On selecting **Proceed** and clicking Submit, the proposal is moved to the Handoff stage.

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

14 Proposal Handoff

- Handoff to Back Office System

14.1 Handoff to Back Office System

The proposal is automatically handed off to the back office system (**OBELCM**), if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

Refer **Handoff - Manual Retry** chapter for information on the manual retry stage.

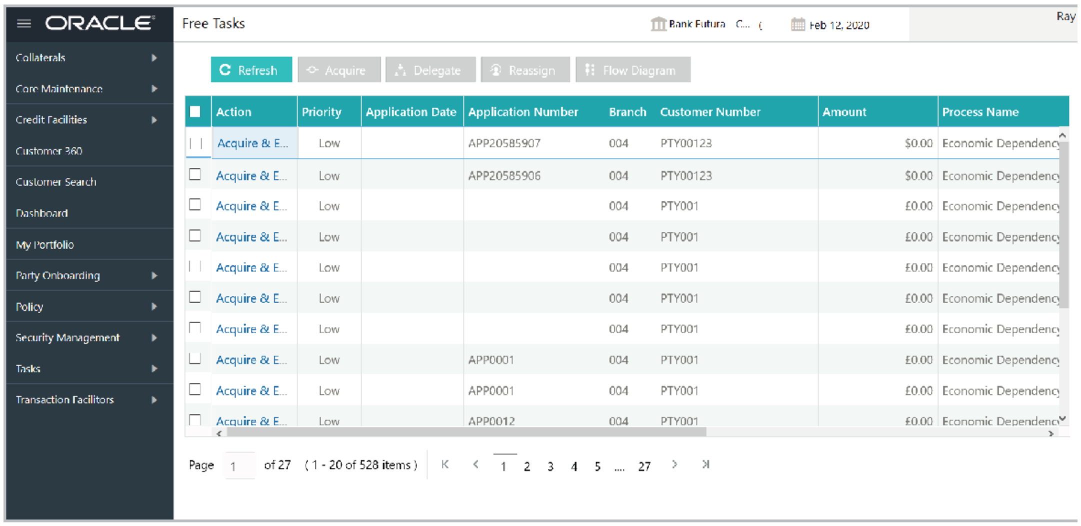
15
Handoff - Manual Retry

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

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

   The **Free Tasks** page is displayed.

   Figure 15-1 Free Tasks

2. **Acquire & Edit** the required Manual Retry Task.

   The **Manual Retry - Customer Summary** page is displayed.

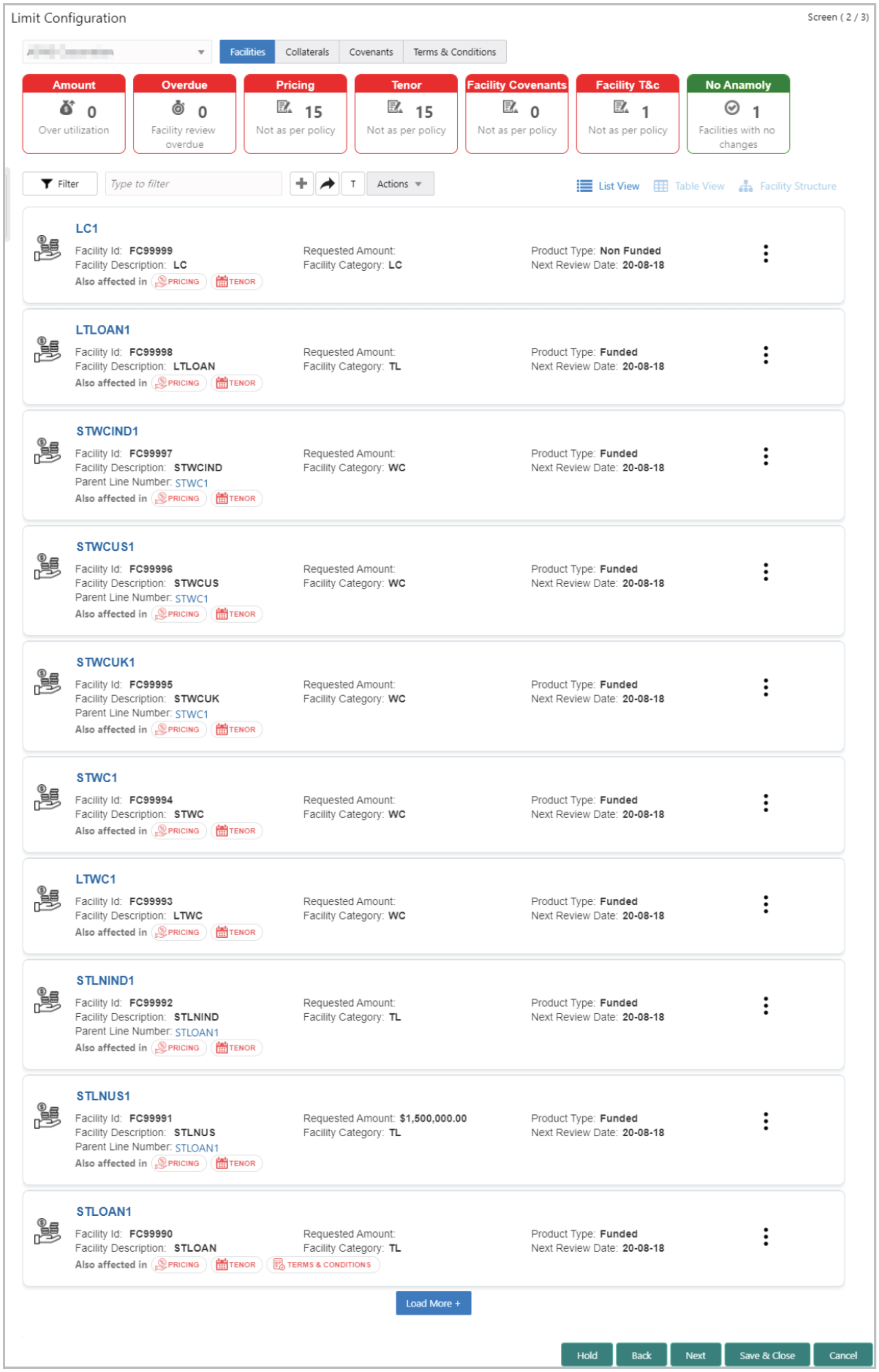
Figure 15-2   Manual Retry - Customer Summary

In Customer Summary page the hand-off error details are displayed.

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**. The **Summary** page is displayed.

   For information on actions that can be performed in the Summary page, refer Proposal Structuring - Summary.
   On clicking **Next** in the Summary page. The **Limit Configuration** page is displayed.

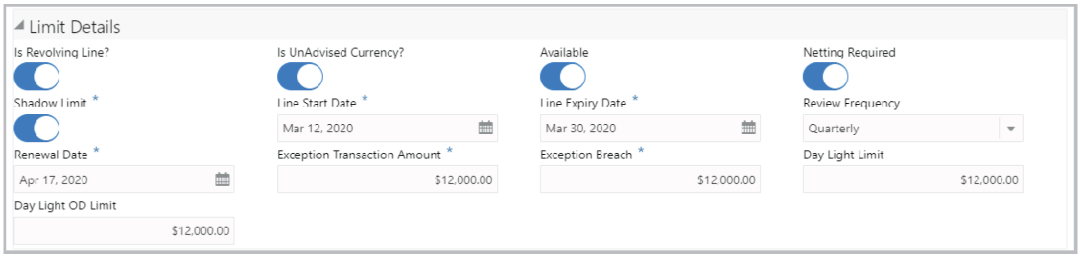
Figure 15-3 Limit Configuration



In Limit Configuration page, **Facilities, Collaterals, Covenants** and **Terms & Conditions** added during the proposal initiation / added in previous stages of Facility Review process are displayed.

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

Figure 15-4 Limit Details



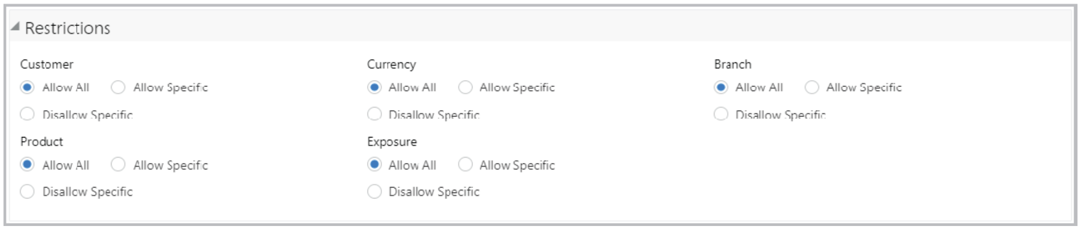
For field level information refer the below table.

Table 15-1 Limit Details

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

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

Figure 15-5 Restrictions



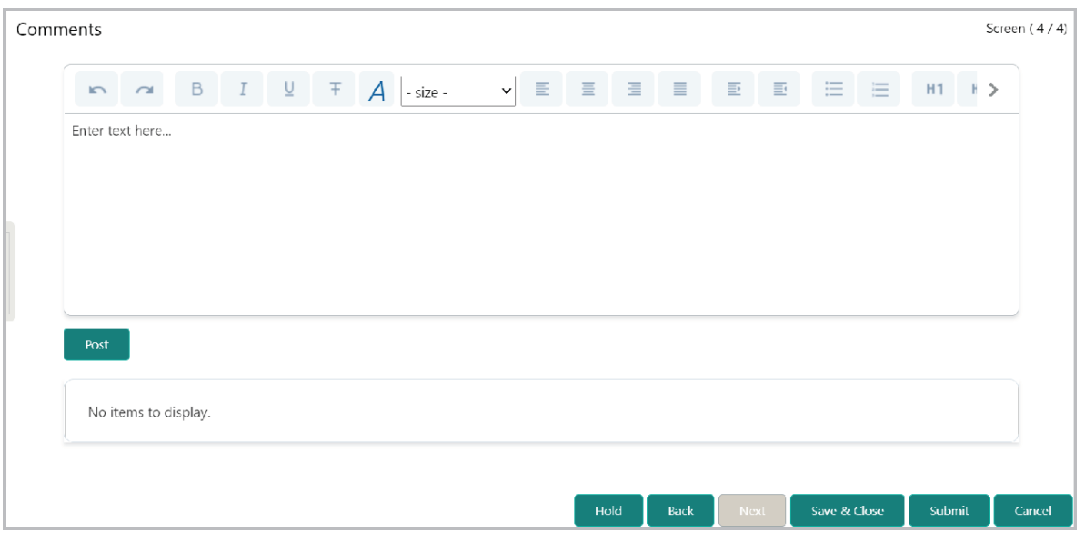
For field level information on Restrictions screen refer the below table.

Table 15-2 Restrictions

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

On clicking **Next** in the **Restrictions** screen, The **Comments** screen is displayed.

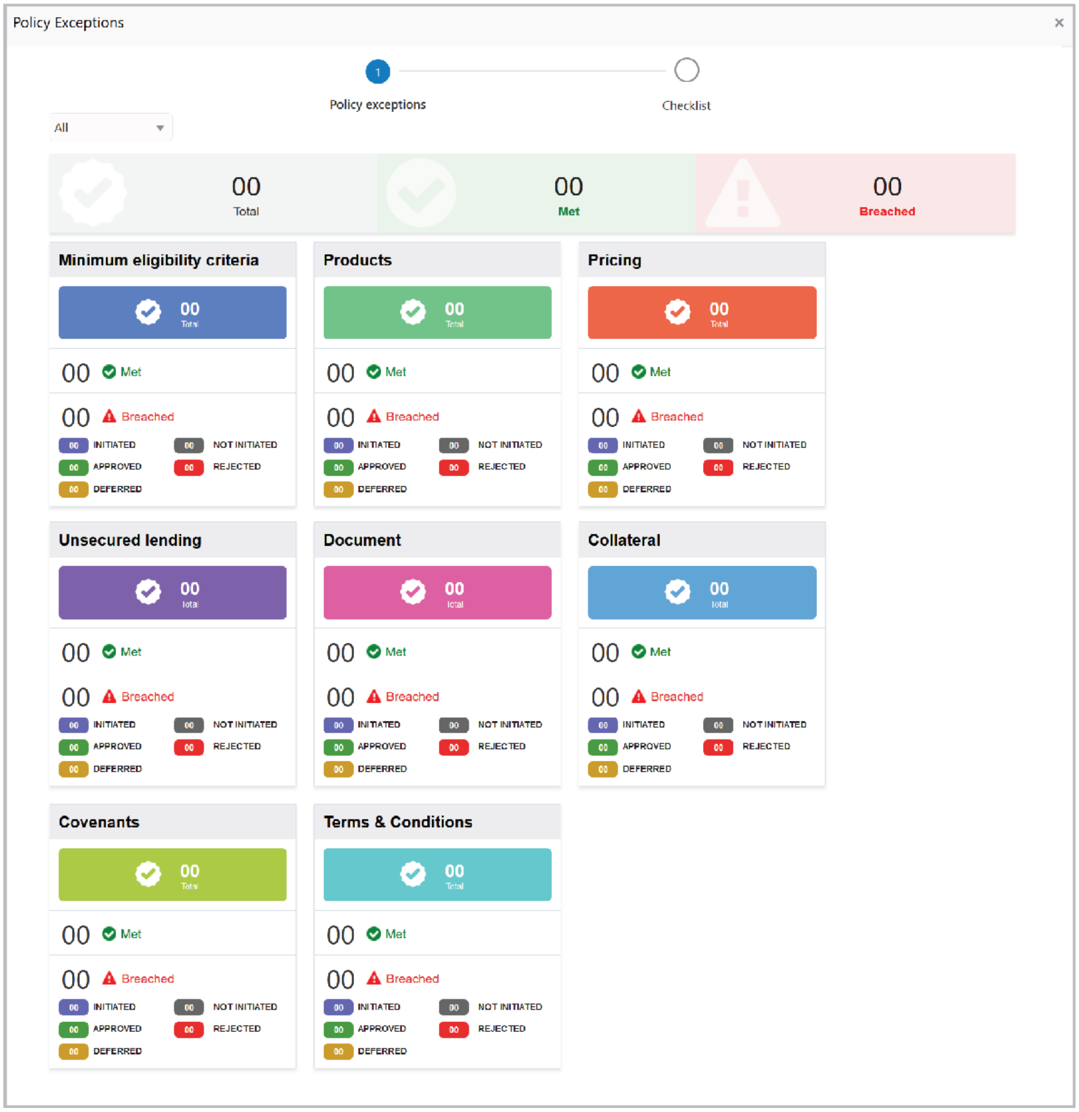
Figure 15-6 Comments



8. Post comments for this stage, if required. Posted comment is displayed below the **Comments** box.
9. Click **Submit**.

   The **Policy exceptions** window is displayed.

Figure 15-7 Policy exceptions

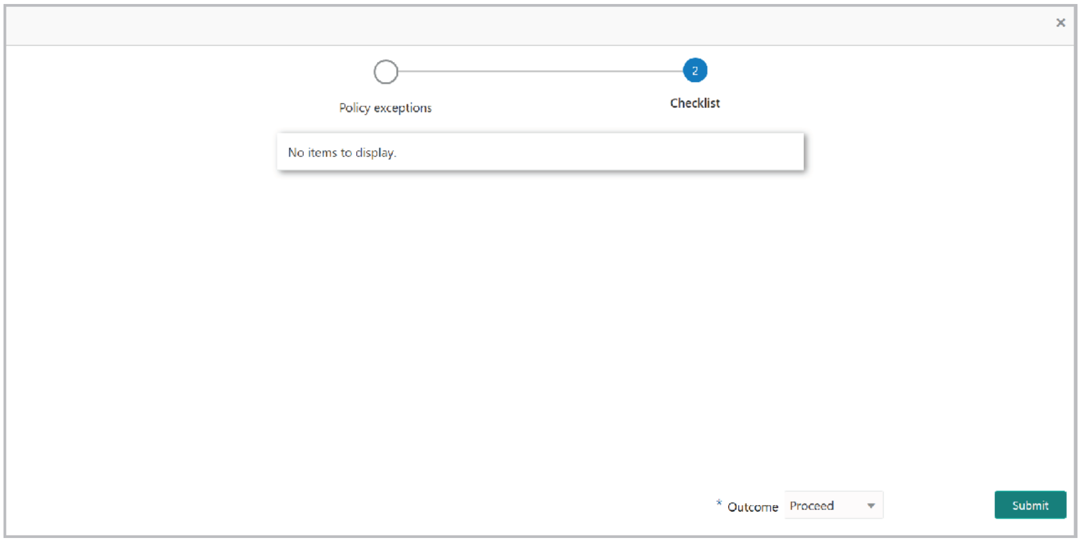


By default, policy exceptions are displayed for both the party and the child parties.

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

10. Click the **Checklist** data segment.

Figure 15-8 Checklist



For field level information on Checklist screen refer the below table.

Table 15-3 Checklist

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

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

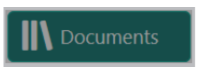
16
Document Upload

- Document Upload and Checklist
- Steps to upload documents

16.1 Document Upload and Checklist

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

16.2 Steps to upload documents

1. Click 

at the top right corner of any page.

   The **Documents** window is displayed.

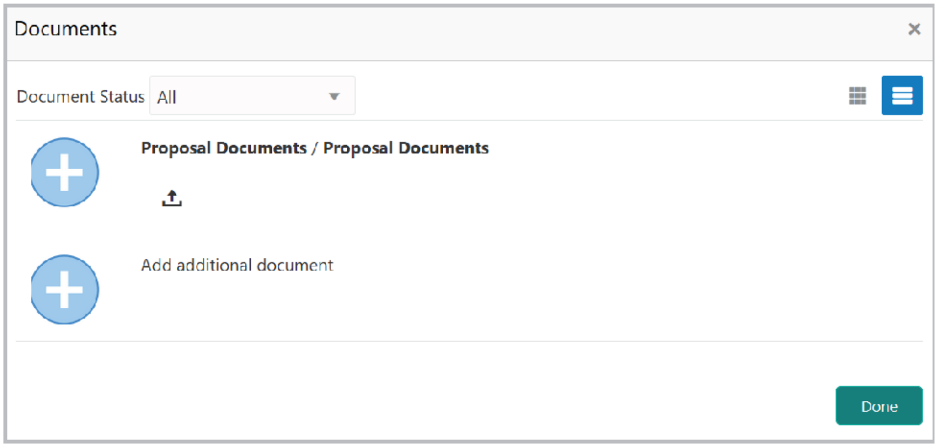
   Figure 16-1 Documents

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

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

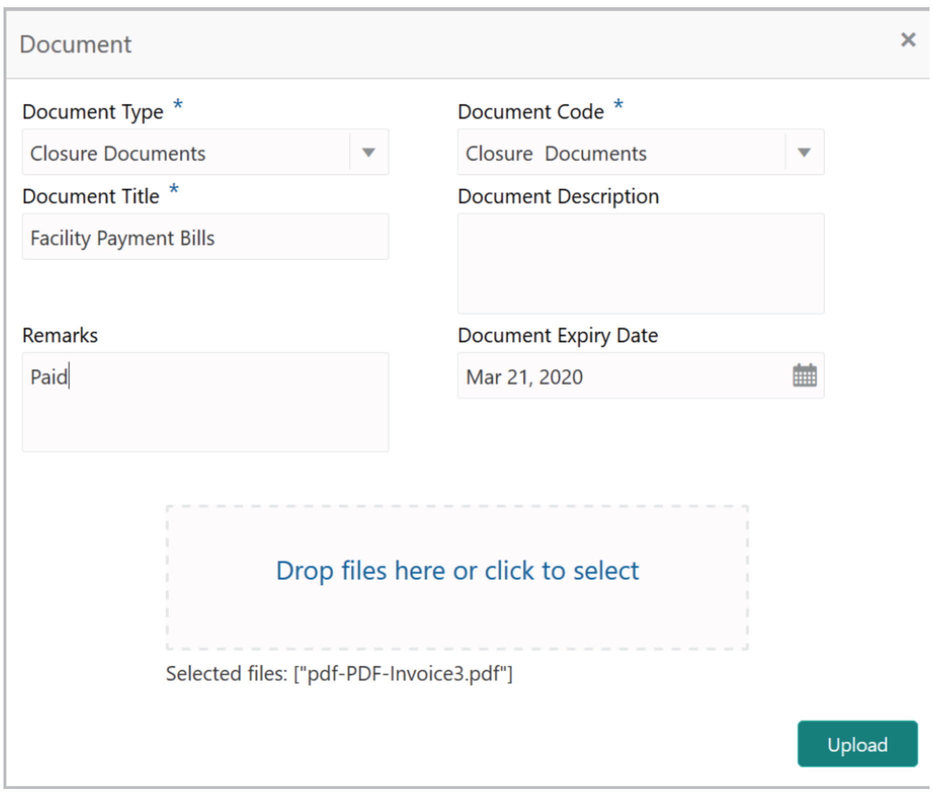
2. Click the list icon at the top right corner to change the table view to the list view. Documents window appears as shown below:

Figure 16-2 Documents



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

Figure 16-3 Document Details



For field level information refer the below table.

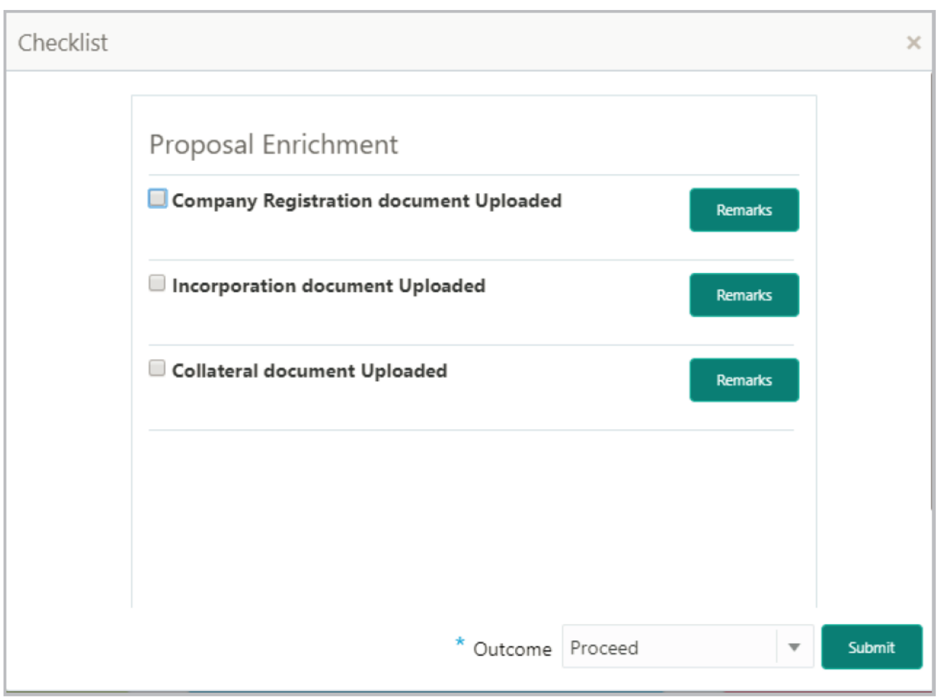
Table 16-1 Document Details

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

4. Click **Upload**.

   The **Checklist** window is displayed.

Figure 16-4 Checklist



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

17 Reference and Feedback

This topic describes about the reference and feedback.

References

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

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

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