

Oracle® Banking Credit Facilities Process Management SME CP Amendment User Guide



Release 14.8.1.0.0
G41999-01
October 2025

ORACLE®

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Preface

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1.1 Purpose

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

1.2 Audience

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Critical Patches

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

1.5 Conventions

The following text conventions are used in this document:

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

1.6 Related Resources

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

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

1.7 Screenshot Disclaimer

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

1.8 Acronyms and Abbreviations

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

Table 1-1 Acronyms and Abbreviations

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

1.9 Basic Actions

Table 1-2 Basic Actions

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

Table 1-2 (Cont.) Basic Actions

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

1.10 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize

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

Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view

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

Symbol/Icon	Function
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user

Table 1-4 (Cont.) Symbols and Icons - Audit Details

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

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

1.11 Prerequisite

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

2

SME CP Amendment

This topic describes the systematic instructions for SME CP Amendment.

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

1. On **Home screen**, click **Credit Facilities**, under **Credit Facilities**, click on **Corporate**, under **Corporate**, click on **SME CP Amendment**.

The **SME CP Amendment** screen displays.

Figure 2-1 SME CP Amendment

For more information on fields, refer to the field description table.

Table 2-1 SME CP Amendment

Field	Description
Application Priority	Select the Application Priority, it indicates the urgency with which an application should be handled by all process flow. The options available are: • Low • Medium • High
Application Branch	Application Branch field is displayed by default.
Party ID	Click Search icon and select the Praty ID .

2. On **SME CP Amendment** screen, click **Initiate SME Amendment**.

- [SME CP Amendment - Enrichment](#)

This topic describes the systematic instructions for SME CP Amendment - Enrichment.

- [Customer info](#)
This data segment allows to view the basic information captured during credit proposal initiation and add child parties to the party.
- [KYC Check](#)
Adding KYC details helps the Approver to determine the originality of the party.
- [Other Bank Facilities](#)
Details about the facilities availed by the party from other banks can be captured in this data segment.
- [Write up](#)
This data segment allows the user to add write up for the party and all their child parties in the available writeup categories. The history of writeup for the party are available to the users throughout the party's association with the bank.
- [Funding Requirements](#)
User can capture the funding requirement of the party in this data segment by adding liability and facilities for the party.
- [Summary](#)
The **Summary** page displays actions performed in the previous stages for verification purpose.
- [Comments](#)
The Comments page allows to capture the remarks for the overall process. Posting comments help the user in next stage to better understand the application.

2.1 SME CP Amendment - Enrichment

This topic describes the systematic instructions for SME CP Amendment - Enrichment.

Following data segments are enabled in SME CP Amendment - Enrichment stage.

- **Customer info**
 - **KYC Check**
 - **Other Bank Facilities**
 - **Write up**
 - **Funding Requirements**
 - **Summary**
 - **Comments**
1. In **OBCFPM** home screen click **Tasks**, under **Tasks**, click on **My Tasks**.
The **My Tasks** screen displays.

Figure 2-2 My Tasks

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Edit	Low	SME CP Amendment	APP243164637	APP243164637	Enrichment	24-11-11
☐ Edit	Low	SME CP Amendment	APP243164636	APP243164636	Enrichment	24-11-11
☐ Edit	Low	SME CP Amendment	APP243164635	APP243164635	Enrichment	24-11-11
☐ Edit	Low	SME CP Amendment	APP243164634	APP243164634	Enrichment	24-11-11
☐ Edit	High	ESG Assessment	ESG242940169	ESG242940169	Approval	19-12-19
☐ Edit	High	ESG Assessment	ESG242940167	ESG242940167	Initiation	19-12-19
☐ Edit	High	ESG Assessment	ESG242940166	ESG242940166	Initiation	19-12-19
☐ Edit	High	ESG Assessment	ESG242940165	ESG242940165	Initiation	19-12-19
☐ Edit	Medium	ESG Assessment	ESG242940164	ESG242940164	Initiation	19-12-19
☐ Edit	Medium	ESG Assessment	ESG242940162	ESG242940162	Initiation	19-12-19
☐ Edit	Medium	ESG Assessment	ESG242940163	ESG242940163	Initiation	19-12-19

2. Select the application and click on **Edit**.

The **SME CP Amendment - Enrichment** screen is displayed.

2.2 Customer info

This data segment allows to view the basic information captured during credit proposal initiation and add child parties to the party.

1. On **My tasks** screen, Select the application and click **Edit**.

The **SME CP Amendment - Enrichment - Customer Info** screen displays.

Figure 2-3 SME CP Amendment - Enrichment - customer info

2. On **Customer info** screen, click  icon.

Select the required option to perform the following actions:

- **Add Customer**
- **Configure**

- **Link Customer**
- **View**
- **Quick View**

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

Table 2-2 Customer Info

Field	Description
Add Customer	To add a child party of the party, click Add Customer .
Configure	Displays Customer Details window for party details
View	Displays Customer Details window for viewing party details.
Quick View	Displays View Entity Details window

3. Click **Next**, to go to the next page.

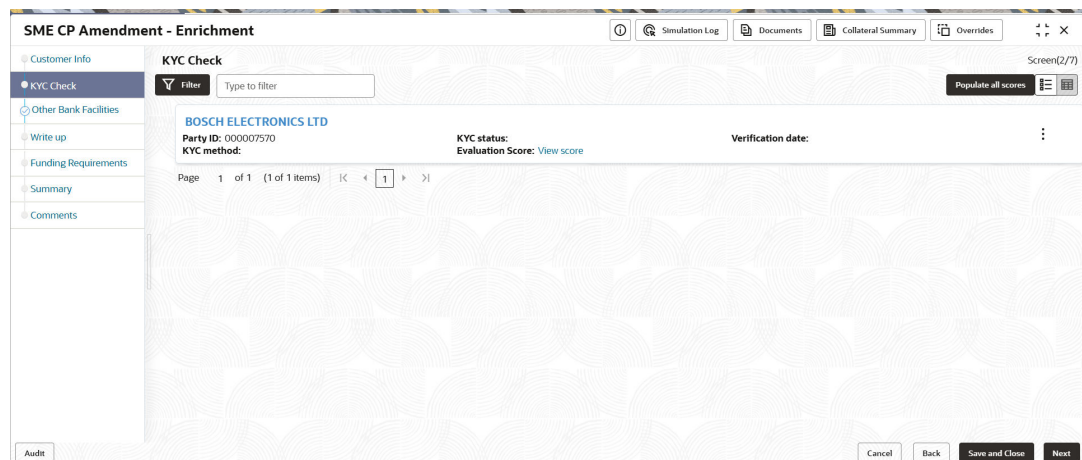
2.3 KYC Check

Adding KYC details helps the Approver to determine the originality of the party.

1. On **Customer Info** screen, click **Next**.

The **KYC Check** screen displays.

Figure 2-4 KYC Check



2. On **KYC Check** screen, click **Filter**.

The **Filter** screen displays.

Figure 2-5 Filter

The screenshot shows a 'KYC Check' dialog box with a close button (X) in the top right corner. Below the title bar is a filter section with a 'Filter' label, a 'Reset' button, and an 'Apply' button. The filter section contains two input fields: 'KYC status' with a dropdown arrow and a 'Required' label, and 'Customer name' with a text input field.

For more information on fields, refer to the field description table.

Table 2-3 KYC - Filter

Field	Description
KYC Status	Specify the KYC Status. The options available are: • Yet to verify • Verified • Verification failed
Customer name	Specify the Customer name.

2.4 Other Bank Facilities

Details about the facilities availed by the party from other banks can be captured in this data segment.

1. click **Next** in the **KYC Check** screen.

The **Other Bank Facilities** screen displays.

Figure 2-6 Other Bank Facilities

SME CP Amendment - Enrichment

Customer Info | KYC Check | **Other Bank Facilities** | Write up | Funding Requirements | Summary | Comments

Other Bank Facilities

BOSCH ELECTRONICS LTD

Filter Type to filter

No items to display.

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

Audit | Cancel | Back | Save and Close | Next

- On **Other Bank Facilities** screen, click + icon.
The **Facility Details** window is displayed.

Figure 2-7 Facility Details

Facility details

Bank name Branch name

Sanction letter available ☐ Facility type ☐ Funded ☐ Non Funded

Facility category Sanctioned year

Take over ☐ Secured ☐

Sanctioned amount Outstanding amount

USD USD

Rate of interest Tenor (in months)

(in months)

Cancel Create

For more information on fields, refer to the field description table.

Table 2-4 Facility Details

Field	Description
Bank Name and Branch Name	In Bank Name and Branch Name fields, enter the name of other bank from which the party has availed facility.
Sanction Letter Available	Enable Sanction Letter Available option, if sanction letter is available for the other bank facility.
Facility Type	Choose Facility Type . The options available are: • Funded • Non-Funded
Facility Category	Select Facility Category from the drop-down list.
Sanctioned Year	In the Sanctioned Year field enter the year in which the other bank facility is sanctioned.
Take Over	Enable Take Over option, if the party has requested the bank to takeover the facility. Once this option is enabled the facility gets added in the funding requirement section by default.
Secured	Enable Secured option, if the other bank facility is secured with collateral.
Currency	Search and select Currency for the sanctioned amount.
Sanctioned Amount	In the Sanctioned Amount field, specify the initial facility amount sanctioned by the other bank.
Outstanding Amount	Specify Outstanding Amount to be paid by the party.
Rate of Interest	Specify Rate of Interest at which facility is offered by the other bank.
Tenor	Specify Tenor of the other bank facility.

3. On **Facility Details**, click **Create**.

Other bank facility is added and displayed as shown below:

Figure 2-8 Other Bank Facilities

The screenshot displays the 'Other Bank Facilities' screen within the 'SME CP Amendment - Enrichment' application. The interface includes a sidebar with navigation options: Customer Info, KYC Check, Other Bank Facilities (selected), Write up, Funding Requirements, Summary, and Comments. The main area shows a list of facilities with a 'Filter' button and a search bar. The selected facility is for 'BOSCH ELECTRONICS LTD' with a 'NEW' status. Key details include Facility ID: EF2438243, Sanctioned amount: \$1,000.00, Take over: No, Bank name: Jio Finance, Product type: Funded, Outstanding amount: \$1,000.00, and Facility category: PG Bank Guarantee. The screen also shows pagination (Page 1 of 1) and a bottom bar with 'Audit', 'Cancel', 'Back', 'Save and Close', and 'Next' buttons.

4. Click **Filter** button, to filter the required facility from all the available other bank facilities, The **Other Bank Facilities - Filter** screen displays.

Figure 2-9 Other Bank Facilities - Filter

Filter

Reset Apply

☐ Take over

Facility category

Currency

From amount

To amount

For more information on fields, refer to the field description table.

Table 2-5 Other Bank Facilities - Filter

Field	Description
Facility Category	Search and select Facility Category . It indicates the category of the facility. Example: Overdraft, Term Loan, etc.
From Amount	Enter From Amount for the sanctioned amount.
To Amount	Enter To Amount for the sanctioned amount.
Apply	Click Apply . Other bank facilities that matches the filter parameters are displayed.
Reset	Click Reset , to enter new filter parameters.

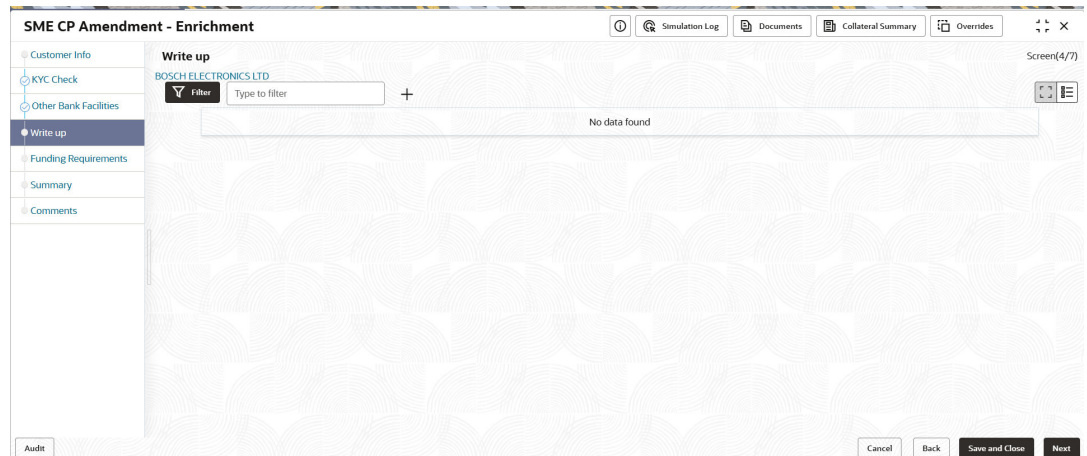
2.5 Write up

This data segment allows the user to add write up for the party and all their child parties in the available writeup categories. The history of writeup for the party are available to the users throughout the party's association with the bank.

1. On **Other Bank Facilities** screen, click **Next**.

The **Write up** screen displays.

Figure 2-10 SME CP Amendment - Enrichment- Write up



- On **SME CP Amendment - Enrichment- Write up** screen, click + icon.
The **Write up** window is displayed.

Figure 2-11 Write up



- Click **Search** icon in the **Write up Category** field.
- The Fetch **Write up Category** window with the list of categories maintained in the Maintenance module is displayed.

Figure 2-12 Write up Category

Writeup category

Writeup category code:

Writeup category description:

Fetch

Writeup category code	Writeup category description	Input type
COLL	Collateral & Security	
SWOT	Swot Analysis	
WC01	Borrower details	Generate
CRAT	Credit Risk Assessment	
CPAC	Corporate Action taken by the company	

Page of 1 (1 - 10 of 10 items) |< < 1 > >|

- Click on the required category code.
- Enter Remarks in the text box and click **Create**.

The Remarks are added in the **Write up** page as shown below:

Figure 2-13 Write up

SME CP Amendment - Enrichment

Customer Info | KYC Check | Other Bank Facilities | **Write up** | Funding Requirements | Summary | Comments

Write up

BOSCH ELECTRONICS LTD

Filter:

Credit Risk Assessment

Sample writeup

View complete writeup | View documents | View history

Cancel | Hold | Back | Save and Close | Next

For more information on fields, refer to the field description table.

Table 2-6 Write up

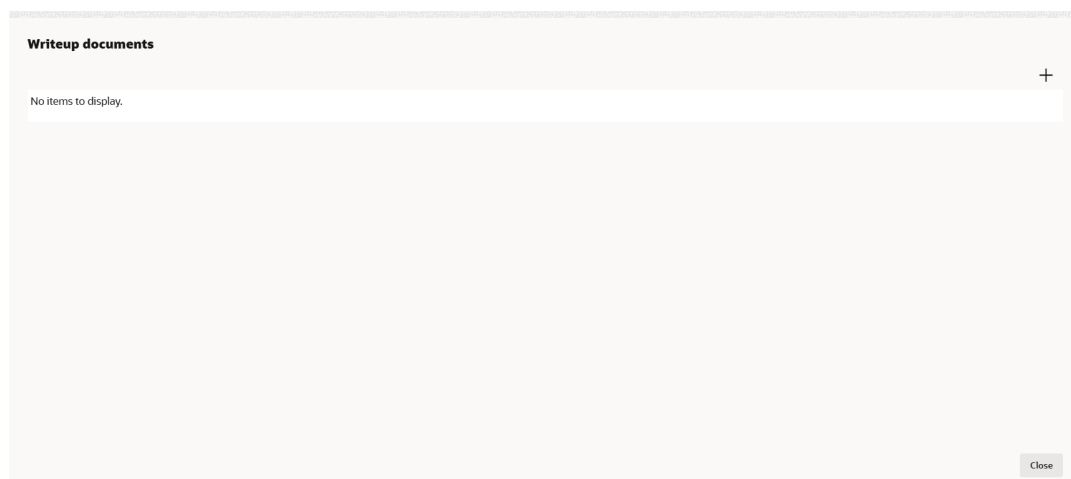
Field	Description
Edit	Click Edit icon, to modify write up information
Remove	Click Remove icon, to delete the write up. A confirmation message appears

Table 2-6 (Cont.) Write up

Field	Description
View History	Click View History icon, to view the write up history

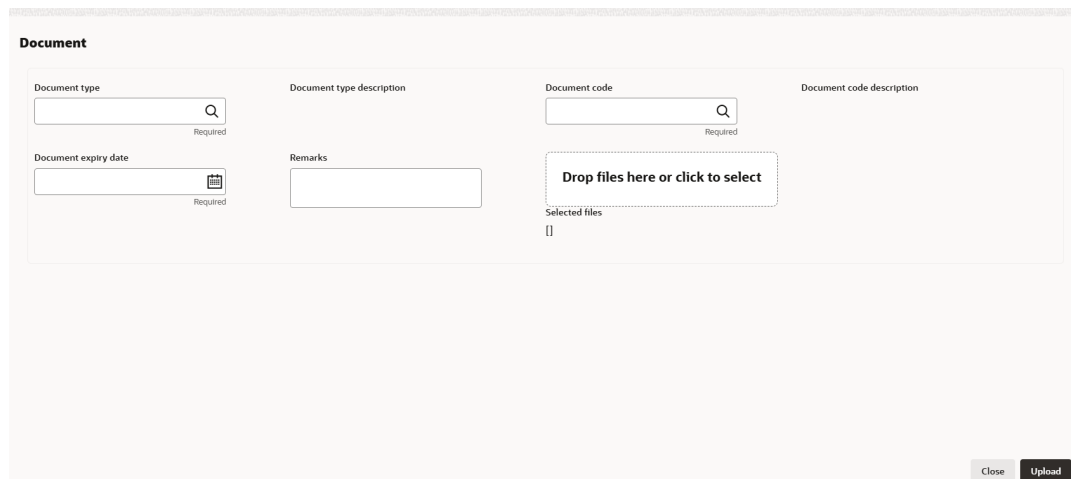
6. Click **View complete write up** icon and then click the **Print** icon to print the write up from tile view.
7. To attach or view writeup related documents, click **View Documents** icon.
The **Write up Documents** screen displays.

Figure 2-14 Write up Documents



8. On **Write up documents** screen, Click **+** icon, to add new documents.
The **Document** screen displays.

Figure 2-15 Document



For more information on fields, refer to the field description table.

Table 2-7 Documents

Field	Description
Document Type	Search and select Document Type to add new document.
Document Code	Search and select Document Code to add new document.
Document Expiry Date	Select Document Expiry Date .
Remarks	Enter Remarks , if any
Selected Files	Click Drop files here or click to select, to add the document.
Close	Click Close , to exit the Write up documents window.

2.6 Funding Requirements

User can capture the funding requirement of the party in this data segment by adding liability and facilities for the party.

1. On **SME CP Amendment - Enrichment- Write up** screen, click **Next**.
The **Funding Requirement** screen displays.

Figure 2-16 Funding Requirement

SME CP Amendment - Enrichment

Customer Info

KYC Check

Other Bank Facilities

Write up

Funding Requirements

Summary

Comments

Simulation Log

Documents

Collateral Summary

Overrides

Screen(5/7)

Funding Requirements

BIOSCH ELECTRONICS LTD

Facilities

Collaterals

Covenants

Conditions

Liability details

0000000000000000000012930	\$1.00M	NA
Liability number Branch (000)	Existing amount expires on Sept 30, 2025	Requested amount expires on (NA)

Facility details

Filter

Type to filter

+

No items to display.

End Of List

(showing 0 record(s) out of 0)

Liability details

2. To add the liability details, expand and mouse hover on the **Liability details** section and Click **Edit** icon.

The **Liability Details** screen displays.

Figure 2-17 Liability Details

BOSCH ELECTRONICS LTD (000007570) - Liability details

Liability details

Existing details

Existing amount

USD 1,000,000.00

Headroom limit

USD 1,000,000.00

Outstanding amount

Available amount

USD 1,000,000.00

Liability expiry date

September 30, 2025

Allowed customers for this liability

Branch

000

Requested liability currency:

FLEXCUBE UNIVERSAL BRANCH

Amount

Requested liability amount:

Return on capital

Probability of default

Loss given default

Cash cover

Total gross and net facility

Total gross facility

\$0.00

Total net facility

\$0.00

Dates

Next review date

September 30, 2024

Requested expiry date

Liability Details

UDF

LIABSTARTDATE

LIABAUTHSIGNATORY

LIABTURNOVER

Cancel

Save

 Note:

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-8 Liability Details

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

Table 2-8 (Cont.) Liability Details

Field	Description
Amount	Specify the following details: - Requested Liability Amount - Liability amount requested by the party. - 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 party 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 party in bank.
Dates	a. Select the Next review date when the Party's Liability needs to be reviewed. b. Select the expiry date for the liability as determined by the bank's judgment.
Liability Details	Specify UDF details for the below fields: LIABSTARTDATE LIABAUTHSIGNATORY LIABTURNOVER
Save	Click Save . Details are updated in the Liability details section.

Allowed customers for this liability

3. On **Liability Details** screen, click **Allowed customers for this liability**.

The **Allowed customers for this liability** screen displays.

Figure 2-18 Allowed customers for this liability

BOSCH ELECTRONICS LTD (000007570) - Liability details

Liability details Allowed customers for this liability

Type to filter +

Action	Allowed party id	Customer name	Customer number
⋮		BOSCH ELECTRONICS LTD	000000000000000012930

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

Close

4. Click **+** icon. The Allowed Customer window appears.
5. Click drop-down arrow of the **Current Application Party Ids without liability** field. The drop-down shows other new party Ids added as part of the current application.
6. Click **Party ID**. The selected ID is added to the **Party ID** field.
7. Click **Link**. The party gets linked to the liability.

To link an existing customer to the liability

8. Enable **Allow existing customer linkage** option.

Figure 2-19 Allowed Customer

Allowed customer

Allow existing customer linkage

☐

Party id's with liability

Required

Link **Cancel**

9. Click in **Party Ids with liability** field.
The **Select Customer** screen displays.

Figure 2-20 Select customer

Select customer ×

Customer name External customer number

Fetch

Customer name External customer number

No data to display.

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

10. Click **Fetch**. The party details list appears
11. Select **Party ID** from displayed list.
12. On **Allowed customer** screen, click **Link**.
The external party gets linked to the liability.
13. On **Funding Requirements** screen, under **Facility details** tab, click + icon.
The **New facility** screen displays.

Figure 2-21 New facility

Note:

In the New Facility window, you can take over other bank facility or create new facility by adding the necessary information.

14. To take over other bank facility, enable the Take over other bank facility check box. The **Take over other bank facility** screen displays.

Figure 2-22 Take over other bank facility

15. Select the existing facilities. The selected existing facilities details are displayed from the Other bank facility data segment.

Figure 2-23 Take over other bank facility

New facility Close Save Save & configure

☒ Take over other bank facility

Existing facilities: F - PGBG - EF24318745 - \$1,000

Bank name: Jio Finance

Sanction letter available: ☐

Facility category: PGBG

PG Bank Guarantee: Take over ☐

Secured: ☒

Sanctioned amount: USD 1,000.00

Outstanding amount: USD 1,000.00

Rate of interest: 0

Tenor (in months): 15

Facility details

- On **Funding Requirements** screen, under **Facility details**, click **+** icon to add new facility. The **New Facility** Screen displays.

Figure 2-24 New Facility

New facility Close Save Save & configure

☐ Take over other bank facility

Basic info

Branch: 000

Line code: Enter line code

Line serial number: 1

Parent facility ID: Enter facility description

FLEXCUBE UNIVERSAL BRANCH

Facility type: ☐ Funded ☐ Non Funded

Facility category:

Facility description: Enter facility description

Project ID:

Class code:

Commitment status: ☐ Committed ☒ Uncommitted

Secured?: ☐

Cascade: ☐

Revaluation required: ☐

Rate agreement required: ☐

For more information on fields, refer to the field description table.

Table 2-9 Basic Info

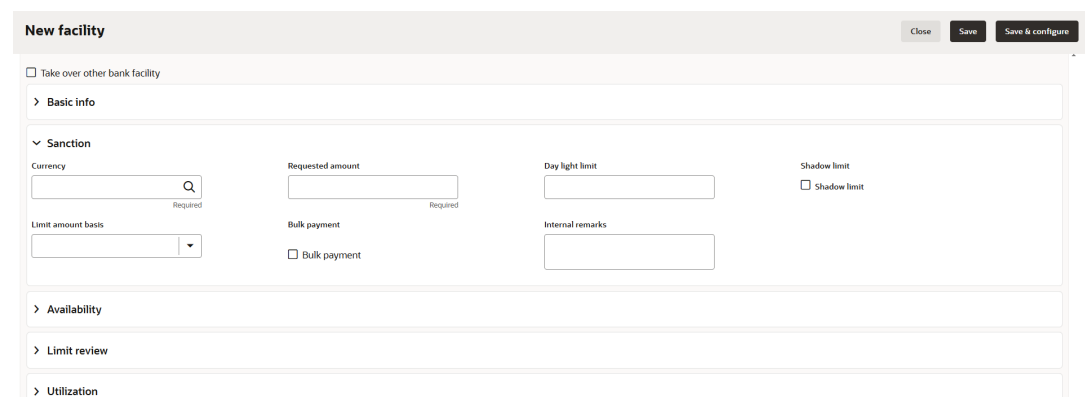
Field	Description
Branch	Click and Select Branch from list of Branch Code.
Line Code	Enter Line Code for the facility
Line Serial Number	Line Serial Number will be defaulted to 1 and you cannot modify line serial number.
Parent Facility ID	Click and Select Parent Facility ID and enter the following fields: Facility ID Facility Description Line Code Line Serial

Table 2-9 (Cont.) Basic Info

Field	Description
Facility Type	Select Facility Type from the below checklist. The options are: Funded Non Funded
Facility Category	Click  and Select Facility Category from list of Category Code.
Facility Description	Enter Facility Description for the facility.
Commitment Status	Select Commitment Status from the below checklist. The options are: Committed Uncommitted
Secured	Click Secured option and select Cascade check box, if required.
Revaluation Required	Select Revaluation Required option, if required.
Rate Agreement Required	Select Rate Agreement Required option, if required.

17. Click **Sanction** in **New Facility** Screen to enter the fields in sanction.

Figure 2-25 Sanction



The screenshot shows the 'New facility' screen with the 'Sanction' section expanded. The 'Sanction' section contains the following fields:

- Currency**: A text field with a magnifying glass icon and a 'Required' label.
- Requested amount**: A text field with a 'Required' label.
- Day light limit**: A text field.
- Shadow limit**: A checkbox labeled 'Shadow limit'.
- Limit amount basis**: A dropdown menu.
- Bulk payment**: A checkbox labeled 'Bulk payment'.
- Internal remarks**: A text area.

The 'Basic info' section is collapsed. The 'Availability', 'Limit review', and 'Utilization' sections are also collapsed.

For more information on fields, refer to the field description table.

Table 2-10 Sanction

Field	Description
Currency	Click  and select Currency in which the facility has to be offered
Requested Amount	Specify the amount requested by the party in Requested Amount field
Day light limit	Enter Day Light Limit for the facility.
Shadow limit	Click Shadow Limit check box to select Shadow Limit .
Limit Amount Basis	Select Limit Amount Basis from the below drop-down list. The options are: Limit amount Limit amount + Collateral contribution Minimum of limit amount or collateral contribution
Bulk Payment	Click Bulk Payment check box to select Bulk Payment

Table 2-10 (Cont.) Sanction

Field	Description
Internal Remarks	Enter Internal Remarks , if required.

18. Click **Utilization Order** in New Facility screen to enter the fields in Utilization Order.

Figure 2-26 Utilization Order

For more information on fields, refer to the field description table.

Table 2-11 Utilization Order

Field	Description
Limit Amount	Enter Limit Amount . Select Decrement and Increment drop-down list option on right to increase or decrease the Limit amount.
Collateral Amount	Enter Collateral Amount . Select Decrement and Increment drop-down list option on right to increase or decrease the Collateral amount.
Pool Amount	Enter Pool Amount . Select Decrement and Increment drop-down list option on right to increase or decrease the Pool amount.

19. Click **Availability** in **New Facility** screen to enter the fields in availability.

Figure 2-27 Availability

For more information on fields, refer to the field description table.

Table 2-12 Availability

Field	Description
Line Start Date	Select Date for Line Start Date .
Line Expiry Date	Select Date for Line Expiry Date .

Table 2-12 (Cont.) Availability

Field	Description
Renewal Date	Click Renewal Date and select date for Renewal Date .
Maintenance Value Date	Click Maintenance Value Date and select date for Maintenance Value Date .
Revolving Line	Enable Revolving Line , if required.
Is non revolving special line	Enable Is non revolving special line , if required.
Unadvised	Enable Unadvised , if required.
Availability Period	Specify the Availability Period for the facility.

20. Click **Limit Review** in **New Facility** Screen to enter the fields in limit review.

Figure 2-28 Limit Review

The screenshot shows the 'New facility' screen with the 'Limit review' section expanded. The 'Limit review' section contains two fields: 'Next review date' and 'Review frequency'. The 'Next review date' field has a calendar icon, and the 'Review frequency' field is a dropdown menu. Other sections like 'Basic info', 'Sanction', 'Availability', 'Utilization', and 'Exception' are collapsed.

For more information on fields, refer to the field description table.

Table 2-13 Limit Review

Field	Description
Next Review Date	Select Date for Next Review Date .
Review Frequency	Select Review Frequency. The available options are: • Half yearly • Monthly • Quarterly • Yearly

21. Click **Utilization** in **New Facility** Screen to enter the fields in utilization tracking.

Figure 2-29 Utilization

The screenshot shows the 'New facility' screen with a sidebar on the left containing expandable sections: Basic info, Sanction, Availability, Limit review, and Utilization. The Utilization section is expanded, showing a 'Utilization tracking' dropdown menu with 'Global' selected. At the top right of the screen are buttons for 'Close', 'Save', and 'Save & configure'.

For more information on fields, refer to the field description table.

Table 2-14 Utilization

Field	Description
Utilization Tracking	Select Utilization Tracking . The available options are: • Local • Global

22. Click **Exception** in **New Facility** Screen to enter the fields in exception.

Figure 2-30 Exception

The screenshot shows the 'New facility' screen with the sidebar section 'Exception' expanded. It contains three input fields: 'Exception transaction amount', 'Netting required' (a toggle switch), and 'Exception breach percentage'. The top right buttons 'Close', 'Save', and 'Save & configure' are visible.

For more information on fields, refer to the field description table.

Table 2-15 Exception

Field	Description
Exception Transaction Amount	Enter Exception Transaction Amount for the facility.
Netting Required	Select Netting Required , if required.
Exception Breach Percentage	Enter Exception Breach Percentage . Select Decrement and Increment drop-down list option on right to increase or decrease the exception breach percentage.
Save	To save the details and exit the New Facility window, click Save .

Table 2-15 (Cont.) Exception

Field	Description
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 .

23. On **Funding Requirements** screen, click **collaterals**.

Figure 2-31 Funding requirements - Collaterals

SME CP Amendment - Enrichment

Simulation Log Documents Collateral Summary Overrides Screen(5/7)

Customer Info

KYC Check

Other Bank Facilities

Write up

Funding Requirements

Summary

Comments

Funding Requirements

BOSCH ELECTRONICS LTD

Facilities Collaterals Covenants Conditions

Collateral

+

No items to display.

Collateral pool

End Of List (showing 0 record(s) out of 0)

Audit Cancel Back Save and Close Next

24. On **Collaterals** screen, click **+** icon.
- The **Basic Details** screen displays.

Figure 2-32 Basic Details

Basic Details

1 Basic Details 2 Collateral Details 3 Collateral Facility Linkage 4 Comments

Collateral details

Collateral ID:

External Reference ID:

Collateral Type: Required

Collateral Category:

Collateral Subcategory:

Collateral Currency:

Collateral Value: Required

Held Collateral Value:

Bank Haircut:

Charge Type: Required

Seniority of Charge: Required

Collateral Status:

Collateral Start Date:

LGD Type:

Collateral Classification:

LTV %:

Tangible: ☐

Document Status:

Is Auto Facility Allocation Required: ☐

Charge Registration Required: ☐

Fee Class Code:

Revaluation Details

Revaluation Type:

Collateral Description:

Remarks:

For more information on fields, refer to the field description table.

Table 2-16 Basic Details

Fields/Icon	Description
Collateral ID	Specify a unique ID for collateral in the Collateral ID field.
External Reference ID	Specify external reference ID for collateral in the External Reference ID field.

Table 2-16 (Cont.) Basic Details

Fields/Icon	Description
Collateral Type	Select the Collateral Type from the drop-down list. The options available are: • Accounts Receivables • Accounts Contracts • Agreement Undertaking • Aircraft • Bill of Exchange • Bond • Cash Collateral • Commercial Paper • Commodity • Corporate Deposits • Crop • Deposits • Fund • Guarantee • Intangible Assets • Insurance • Inventory • Livestock • Machine • Miscellaneous • PDC • Perishable • Precious Metals • Promissory Note • Property • Ship • Stock • Vehicle
Collateral Category	Select Collateral Category from the drop-down list. Collateral categories are listed based on the selected Collateral Type .
Collateral Currency	Click  icon in Collateral Currency field and select the currency for collateral value.
Collateral Value and Held Collateral Value	Specify Collateral Value and Held Collateral Value in corresponding fields.
Charge Type	Select Charge Type based on selected Collateral Type. The options available are: • Assignment • Equitable Mortgage • Hypothecation • Lien • Mortgage • Negative lien • Pledge • Registered Mortgage • Setoff

Table 2-16 (Cont.) Basic Details

Fields/Icon	Description
Seniority of Charge	Select the bank's Seniority of Charge on the collateral. The options available are: • Exclusive • First • First Pari passu charge • Second • Second Pari passu charge • Subservient Charge • Third
Collateral Status	Collateral Status is displayed as Active by default.
Collateral Start Date and Collateral End Date	Click Calendar icon and select the Collateral Start Date and Collateral End Date . Collateral will be effective only during the mentioned period.
LGD Type	Select the LGD Type (Loss Given Default Type) from the drop-down list. The bank will take action on loss given default based on the option selected in this field. The options are: • Cash & Cash Equivalent- Cash Margin • Cash & Cash Equivalent- FD Lien • Cash & Cash Equivalent - Mashreq Investment Certificate (MIC) • Cash & Cash Equivalent - Mashreq Investment Series (MIS) • Contracting Receivables - PPCs • Corporate Guarantee - International/GCC /Local Corporate • Durables/Non-Durables • Financial Guarantee - Banks/Financial Institution • Gold • Main index equities (including convertible bonds) • Mortgage Equipment - Industrial Items /Consumer Durables/Non-DurablesNon-Durables • Mortgage Real Estate - Commercial/Residential/Industrial Unit/Property • None (No Collateral) • i • Others issuers Bonds • Pledged Rental Receivables - Residential/Commercial • Pledged Stocks - Goods (durable / non-durable) • Shares • Sovereign Bonds • Trade Receivables - LBD • UCITS/Mutual funds
Collateral Classification	Select Collateral Classification from the drop-down list. The options available are: • Liquid • Secured • Unsecured
LTV %	Specify the collateral's loan to value percentage in LTV % field. By default, it is displayed as 100%.
Tangible	Enable Tangible flag, if the collateral is tangible.

Table 2-16 (Cont.) Basic Details

Fields/Icon	Description
Document Status	Select Document Status from the drop-down list. The options available are: • Not Submitted • Released • Submitted
Revaluation Details	Select Revaluation Type from the drop-down list. The options are: • Automatic • Manual
Collateral Description	Specify a brief description about the collateral in Collateral Description field.
Remarks	Capture Remarks about the collateral.

25. On **Basic Details** screen, click **Next**.

The **Collateral details** screen displays.

Figure 2-33 Collateral Derails

Basic Details

1 Basic Details 2 Collateral Details 3 Collateral Facility Linkage 4 Comments

✓ Collateral details

COL2431911409 Collateral ID	Aircraft Collateral Type	Collateral Currency	\$0.00 Total Value
--------------------------------	-----------------------------	---------------------	-----------------------

+

No items to display.

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

Back Next

Note:

For more information about **Collateral details** refer *Credit Proposal User Guide - Proposal Enrichment - Collateral Details*.

26. On **Funding Requirements** screen, click **Covenants**.

The **Funding Requirements - Covenants** screen displays.

Figure 2-34 Funding Requirements - Covenants

27. On **Funding Requirements - Covenants** screen click + icon.
The **Covenant Details** screen displays.

Figure 2-35 Covenant Details

For more information on fields, refer to the field description table.

Table 2-17 Covenant Details

Field	Description
Covenant Code	Click  and select the Covenant Code .
Covenant Name	Displays the Covenant Name based on selected Covenant Code .
Description	Displays the Description based on selected Covenant Code .
Classification Type	Displays the Classification Type based on selected Covenant Code .
Covenant Type	Displays the Covenant Type .

Table 2-17 (Cont.) Covenant Details

Field	Description
Revision Frequency	Specify the Revision Frequency . The available options are: • Custom • Fortnightly • Half Yearly • Monthly • Quarterly • Weekly • Yearly
Notice Days	Specify the Notice Days .
Start Date	Specify the Start Date .
End Date	Specify the End Date .
First Review Date	Specify the First Review Date .
Grace Days	Specify the Grace Days .

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

Figure 2-36 Monitoring Information Details

The screenshot shows the 'Covenant Details' form. At the top, there are four input fields: 'Covenant Code' (with a search icon and 'Required' label), 'Covenant Name' (with placeholder 'Enter Covenant Name' and 'Required' label), 'Description' (with placeholder 'Enter Description' and 'Required' label), and 'Classification Type' (a dropdown menu with 'Select Classification Type' and 'Required' label). Below these fields is a link 'Click to add New Covenant'. A sidebar on the left contains a list of sections: 'Covenant Details' (expanded), 'Monitoring Information Details' (selected with a checkmark), 'Formula Details', 'Schedule Details', 'Others', and 'Linkage Details'. The 'Monitoring Information Details' section is currently empty, showing a 'Select' dropdown. At the bottom right, there are 'Cancel' and 'Create' buttons.

29. Select **Monitoring Information Details** from the drop-down list.
30. On **Covenants Details** screen, click and expand **Formula Details** section.

Figure 2-37 Formula Details

The screenshot shows the 'Covenant Details' form. At the top, there are four input fields: 'Covenant Code' (with a search icon and 'Required' label), 'Covenant Name' (with placeholder 'Enter Covenant Name' and 'Required' label), 'Description' (with placeholder 'Enter Description' and 'Required' label), and 'Classification Type' (a dropdown menu with 'Select Classification Type' and 'Required' label). Below these is a link 'Click to add New Covenant'. The form has three main sections: 'Covenant Details' (expanded), 'Monitoring Information Details' (collapsed), and 'Formula Details' (expanded). The 'Formula Details' section contains a 'Formula' text area, a 'Target type' dropdown (with 'Select Target Type'), and a 'Covenant Check Condition' dropdown (with 'Select Check Condition'). At the bottom is a 'Schedule Details' section (collapsed). The bottom right corner has 'Cancel' and 'Create' buttons.

For more information on fields, refer to the field description table.

Table 2-18 Formula Details

Field	Description
Formula	Displays the Formula.
Target type	Specify the Target type . The available options are: • Ratio • Amount • Percentage
Covenant Check Condition	Specify the Covenant Check Condition . The available options are: • Between • Equal to • Greater than • Greater than or equal to • Less than • Less than or equal to
Target Value	Specify the Target Value .

31. On **Covenants Details** screen, click and expand **Others** section.

Figure 2-38 Others

For more information on fields, refer to the field description table.

Table 2-19 Others

Field	Description
Compliance Status	Specify the Compliance Status . The available options are: • Complied • Breached
Covenant Status	Specify the Covenant Status .
Last Check Value	Specify the Last Check Value .
Deferred Due Date	Select Date from Calendar icon and specify Deferred Due Date .

32. On **Funding Requirements** screen, click **Conditions**.

The **Funding Requirements - Conditions** screen displays.

Figure 2-39 Funding Requirements - Conditions

33. On **Funding Requirements - Conditions** screen, click **+** icon.

The **Add Conditions** screen displays.

Figure 2-40 Add Conditions

Add Conditions

Conditions code Required

Conditions description

Conditions clause Required

Conditions type ▼

Compliance status ▼

Due date

Notice Days

Grace Days

Compliance remarks

Customer Linkage ☐

Line number	Facility type	Facility category	Facility description	Parent line number
No data to display.				

For more information on fields, refer to the field description table.

Table 2-20 Add Conditions

Field	Description
Conditions code	Click and select the Conditions code .
Conditions Description	Displays the Conditions Description .
Conditions clause	Enter the Conditions clause .
Conditions type	Specify the Conditions type . The available options are: • Post-Disbursement • Pre-Disbursement • Pre-Sanction
Compliance status	Specify the Compliance status . The available options are: • Breached • Met
Due date	Specify the Due date .
Notice Days	Specify the Notice Days .
Grace Days	Specify the Grace Days .
Compliance remarks	Enter the Compliance remarks if required.
Customer Linkage	Customer Linkage details are displayed by default based on selected condition code.

Table 2-20 (Cont.) Add Conditions

Field	Description
Create	Click Create . Conditions are linked to the party and displayed in the Conditions tab.
Cancel	Click Cancel to cancel and exist the screen.

2.7 Summary

The **Summary** page displays actions performed in the previous stages for verification purpose.

1. On **Funding Requirements** screen, click **Next**.

The **Summary** screen displays.

Figure 2-41 Summary

2. To expand **Pricing**, **Entities**, **Other Bank Facilities**, **Facilities** and **Collateral** sections, click the number in respective count tables or click the triangle in each section.
3. Review the proposal details and click **Next**.

2.8 Comments

The Comments page allows to capture the remarks for the overall process. Posting comments help the user in next stage to better understand the application.

1. On **Summary** screen, click **Next**.

The **Comments** screen displays.

Figure 2-42 Comments

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

Table 2-21 Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post. The comment is posted.
Hold	Click Hold , to hold the SME CP Amendment process.
Back	Click Back, to go back to the previous stage
Save & Close	Click Save & Close, to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information

- Click **Submit**, to submit the enriched application for evaluation.

On clicking **Submit**, the Policy Exception screen displays.

Figure 2-43 Policy Exceptions

- Click **Business** data segment.

Figure 2-44 Business

The screenshot shows a workflow interface with a progress bar at the top. The progress bar has three steps: 'Policy exceptions' (1), 'Business' (2), and 'Checklist' (3). The 'Business' step is currently active and highlighted. Below the progress bar, the text 'No new errors and overrides are generated.' is displayed. On the left, there is a 'Submit' button with a 'Back' arrow. On the right, there is a 'Next' button with a right arrow.

4. Click **Checklist** data segment.

Figure 2-45 Checklist

The screenshot shows the 'Checklist' step in the workflow. The progress bar at the top now shows 'Policy exceptions' (1), 'Business' (2), and 'Checklist' (3). The 'Checklist' step is active and highlighted. Below the progress bar, the text 'No items to display.' is shown. Below this text is a pagination bar that reads 'Page 1 (0 of 0 items)' and includes navigation arrows. At the bottom right, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected. A 'Submit' button is located at the bottom right corner.

5. Select Outcome as **Proceed**.
6. Click **Submit**.

3

Proposal Structuring

This topic describes the systematic instructions for SME CP Amendment - Proposal Structuring.

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

1. In **OBCFPM**, navigate to **Tasks**, under Tasks click **Free Tasks**.

The **Free Tasks** screen displays.

Figure 3-1 Free Tasks

	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire and Edit	Low	SME CP Amendment	APP243164634	APP243164634	Proposal Structuring	24-11-11
☐ Acquire and Edit	High	Collateral Perfection	APP243199231	APP243199231	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199230	APP243199230	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199228	APP243199228	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199221	APP243199221	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199220	APP243199220	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199219	APP243199219	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199217	APP243199217	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199214	APP243199214	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199208	APP243199208	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199205	APP243199205	Enrichment	24-11-06

2. **Acquire & Edit** the required Proposal Structuring task.

The **SME CP Amendment - Proposal Structuring** summarizing the proposal appears.

Figure 3-2 Proposal Structuring - Customer Summary

SME CP Amendment - Proposal Structuring

Customer Summary

BOSCH ELECTRONICS LTD

BOSCH ELECTRONICS LTD (Party ID: 000007570)

Registration number: ASFDQ234 Country: INDIA Demographic type: Domestic Entity: Pvt Ltd

Is KYC compliant: No Liability amount: €1,000.00 Expiry date: Nov 28, 2024

Facility summary

No data to display

Collateral summary

€0.00

Total collateral value

No data to display

Pricing

0

Total pricing

Interest 0 Charges 0 Commission 0

Added Modified Removed Added Modified Removed Added Modified Removed

Covenants

0

Total Covenants

0 Newly Added 0 Financial 0 Non Financial

0 Complied 0 Financial 0 Non Financial

0 Breached 0 Financial 0 Non Financial

Conditions

0

Total Conditions

0 Newly added 0 Pre disbursement 0 Post disbursement

0 Met 0 Pre disbursement 0 Post disbursement

0 Breached 0 Pre disbursement 0 Post disbursement

Financial profile

Category FY2025-2024 FY2022-2023 FY2021-2022

No data to display.

Projections

Category FY2025-2026 FY2026-2027 FY2027-2028

No data to display.

Group entities

1

Groupwise exposure details

No data to display

Connected parties

Gross facility amount contribution

No data to display

Audit

Cancel Hold Save and Close Next

3. Click **Next**, The **Other Bank Facilities** page appear.

• **Proposal Structuring - Other Bank Facilities**

Details about the facilities availed by the party from other banks can be captured in this data segment.

- [Proposal Structuring- Write up](#)
This data segment allows the user to add write up for the party and all their child parties in the available writeup categories. The history of writeup for the party are available to the users throughout the party's association with the bank.
- [Proposal Structuring - Risk Evaluation](#)
This topic describes the systematic instructions for Risk Evaluation.
- [Proposal Structuring- Legal Evaluation](#)
This topic describes the systematic instructions for Legal Evaluation.
- [Proposal Structuring- Credit Evaluation](#)
This topic describes the systematic instructions for Credit Evaluation.
- [Proposal Structuring- Proposal Structuring](#)
This topic describes the systematic instructions for Proposal Structuring.
- [Proposal Structuring - Comments](#)
The Comments page allows to capture the remarks for the overall process. Posting comments help the user in next stage to better understand the application.

3.1 Proposal Structuring - Other Bank Facilities

Details about the facilities availed by the party from other banks can be captured in this data segment.

1. On **Proposal Structuring - Customer Summary** screen, click **Next**.
The **Proposal Structuring - Other Bank Facilities** screen displays.

Figure 3-3 Other Bank Facilities

SME CP Amendment - Proposal Structuring

Other Bank Facilities

BOSCH ELECTRONICS LTD

Filter Type to filter

Facility ID	Sanctioned amount	Take over	Bank name	Product type	Outstanding amount	Facility category
EF24519744	\$1,000.00	No	AXIS	Funded	\$1,000.00	PG WCDL
EF24518743	\$1,000.00	No	Jio Finance	Funded	\$1,000.00	PG Bank Guarantee

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

Audit Cancel Hold Back Save and Close Next

Note:

For more information about **Other Bank Facilities**, refer [Other Bank Facilities](#).

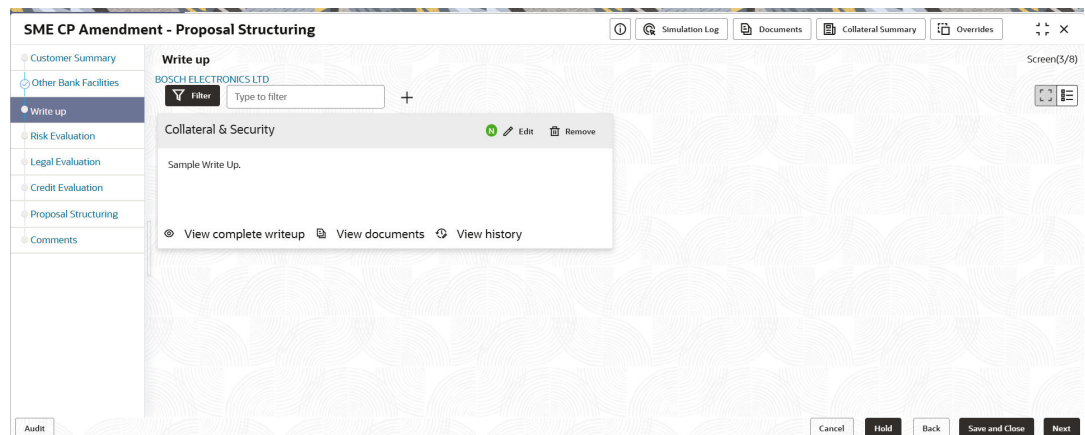
2. On **Proposal Structuring - Other Bank Facilities** screen, click **Next**.

3.2 Proposal Structuring- Write up

This data segment allows the user to add write up for the party and all their child parties in the available writeup categories. The history of writeup for the party are available to the users throughout the party's association with the bank.

1. On **Proposal Structuring - Other Bank Facilities** screen, click **Next**.
The **Write up** screen displays.

Figure 3-4 Write up



Note:

For more information about **Write up**, refer [Write up](#).

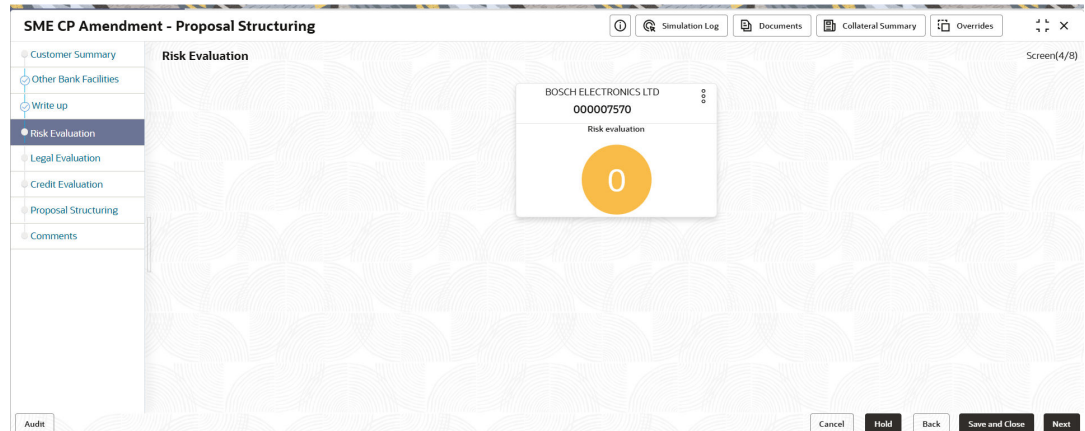
2. On **Proposal Structuring - Write up** screen, click **Next**.

3.3 Proposal Structuring - Risk Evaluation

This topic describes the systematic instructions for Risk Evaluation.

1. On **Proposal Structuring - Write up** screen, click **Next**.
The **Risk Evaluation** screen displays.

Figure 3-5 Risk Evaluation



2. To initiate the evaluation, click . The **Questionnaire** screen displays.

Figure 3-6 Questionnaire

For more information on fields, refer to the field description table.

Table 3-1 Questionnaire

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

 Note:

The questions can be of multiple categories. For each question depending on the answer a score is generated.

3. On **Proposal Structuring - Risk Evaluation** screen, click **Next**.

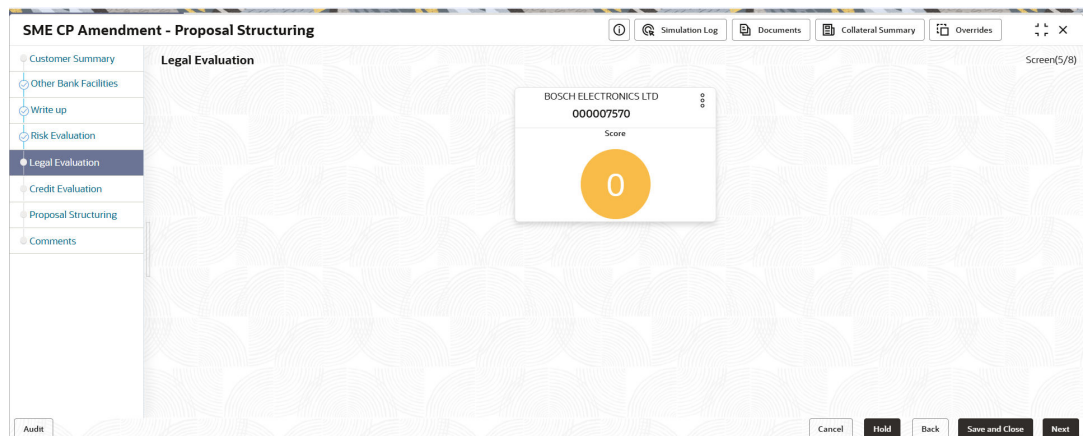
3.4 Proposal Structuring- Legal Evaluation

This topic describes the systematic instructions for Legal Evaluation.

1. On **Proposal Structuring - Risk Evaluation** screen, click **Next**.

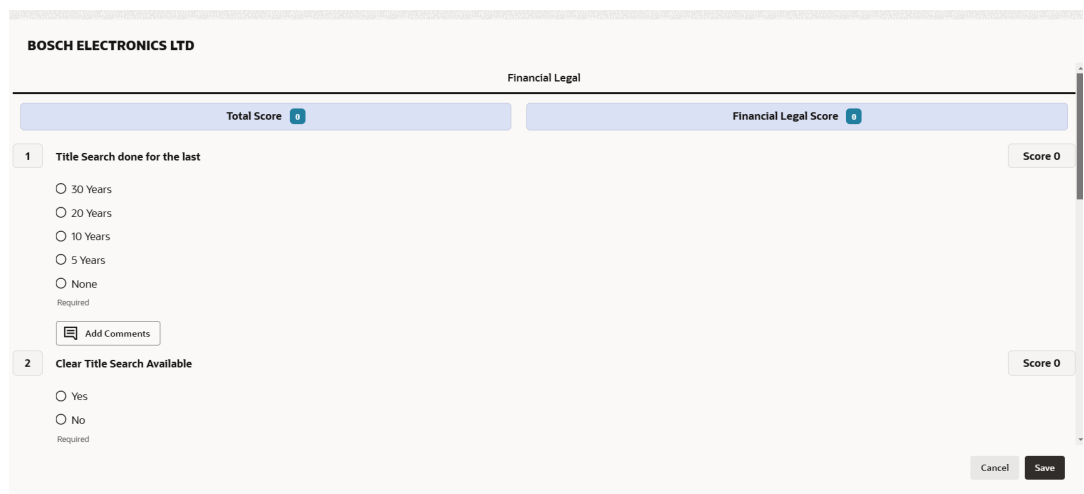
The **Legal Evaluation** screen displays.

Figure 3-7 Legal Evaluation



2. To initiate the evaluation, click  .
The **Questionnaire** screen displays.

Figure 3-8 Questionnaire



For more information on fields, refer to the field description table.

Table 3-2 Questionnaire

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

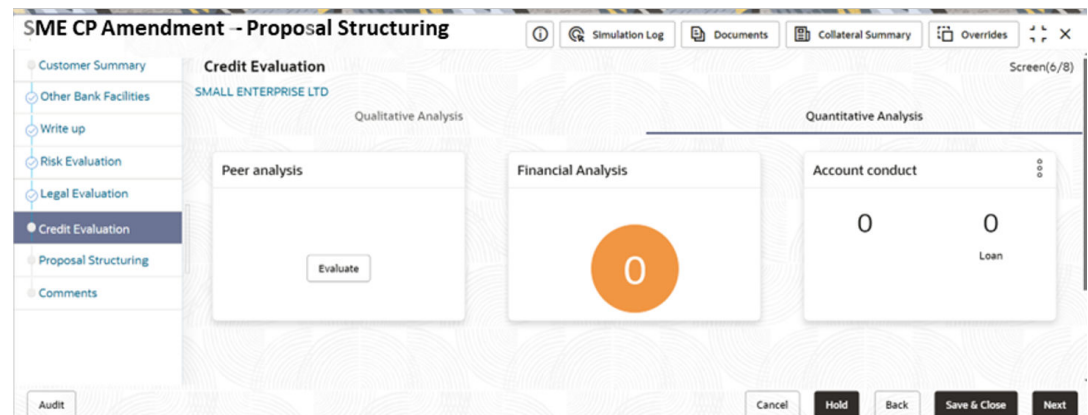
- On **Proposal Structuring - Legal Evaluation** screen, click **Next**.

3.5 Proposal Structuring- Credit Evaluation

This topic describes the systematic instructions for Credit Evaluation.

- On **Proposal Structuring - Legal Evaluation** screen, click **Next**.
The **Credit Evaluation** screen displays.

Figure 3-9 Credit Evaluation



Note:

For more information about **Credit Evaluation**, refer Credit Proposal User Guide - Proposal Evaluation - Credit Evaluation.

- On **Proposal Structuring - Credit Evaluation** screen, click **Next**.

3.6 Proposal Structuring- Proposal Structuring

This topic describes the systematic instructions for Proposal Structuring.

1. On **Proposal Structuring - Credit Evaluation** screen, click **Next**.
The **Proposal Structuring** screen displays.

Figure 3-10 Proposal Structuring

Note:

For more information about **Proposal Structuring**, refer [Proposal Structuring](#).

2. On **Proposal Structuring** screen, click **Next**.

3.7 Proposal Structuring - Comments

The Comments page allows to capture the remarks for the overall process. Posting comments help the user in next stage to better understand the application.

1. On **Proposal Structuring** screen, click **Next**.
The **Comments** screen displays.

Figure 3-11 Comments

For more information on fields, refer to the field description table.

Table 3-3 Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post. The comment is posted.
Hold	Click Hold , to hold the SME CP Amendment process.
Back	Click Back , to go back to the previous stage
Save & Close	Click Save & Close , to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information

- Click **Submit**, to submit the enriched application for evaluation.

On clicking **Submit**, the Policy Exception screen displays.

Figure 3-12 Policy Exceptions

The screenshot shows the 'Submit' screen for Policy Exceptions. The progress bar indicates the current step is 'Policy exceptions'. The main content area displays a summary of exceptions across four categories: Charge, Interest, Commission, and Facility Category. Each category shows a 'Total' of 00, a 'Met' status with a green checkmark, and a 'Breached' status with a red triangle. Below these are rows for 'Not Initiated', 'Approved', 'Rejected', and 'Deferred'. At the bottom, there are sections for 'Terms And Conditions' and 'Covenant', each showing a 'Total' of 00 and a green checkmark.

- Click **Business** data segment.

Figure 3-13 Business

The screenshot shows the 'Submit' screen for the Business data segment. The progress bar indicates the current step is 'Business'. Below the progress bar, the text 'No new errors and overrides are generated.' is displayed.

4. Click **Checklist** data segment.

Figure 3-14 Checklist

The screenshot shows a web interface for a checklist. At the top, there is a 'Submit' button on the left and a 'Next' button on the right. Below these is a progress bar with three steps: 'Policy exceptions' (step 1), 'Business' (step 2), and 'Checklist' (step 3). The 'Checklist' step is currently selected. Below the progress bar, there is a message 'No items to display.' and a pagination bar showing 'Page 1 (0 of 0 items)' with navigation arrows. At the bottom right, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected, and a 'Submit' button.

5. Select Outcome as **Proceed**.
6. Click **Submit**.

4

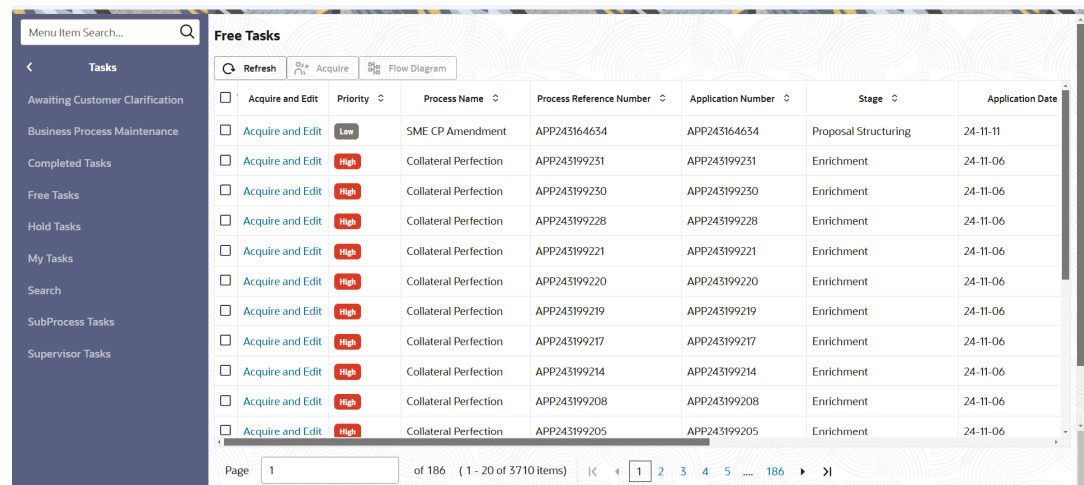
SME CP Amendment - Proposal Approval

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

1. In **OBCFPM**, navigate to **Tasks**, under **Tasks** click **Free Tasks**

The **Free Task** screen displays.

Figure 4-1 Free Task

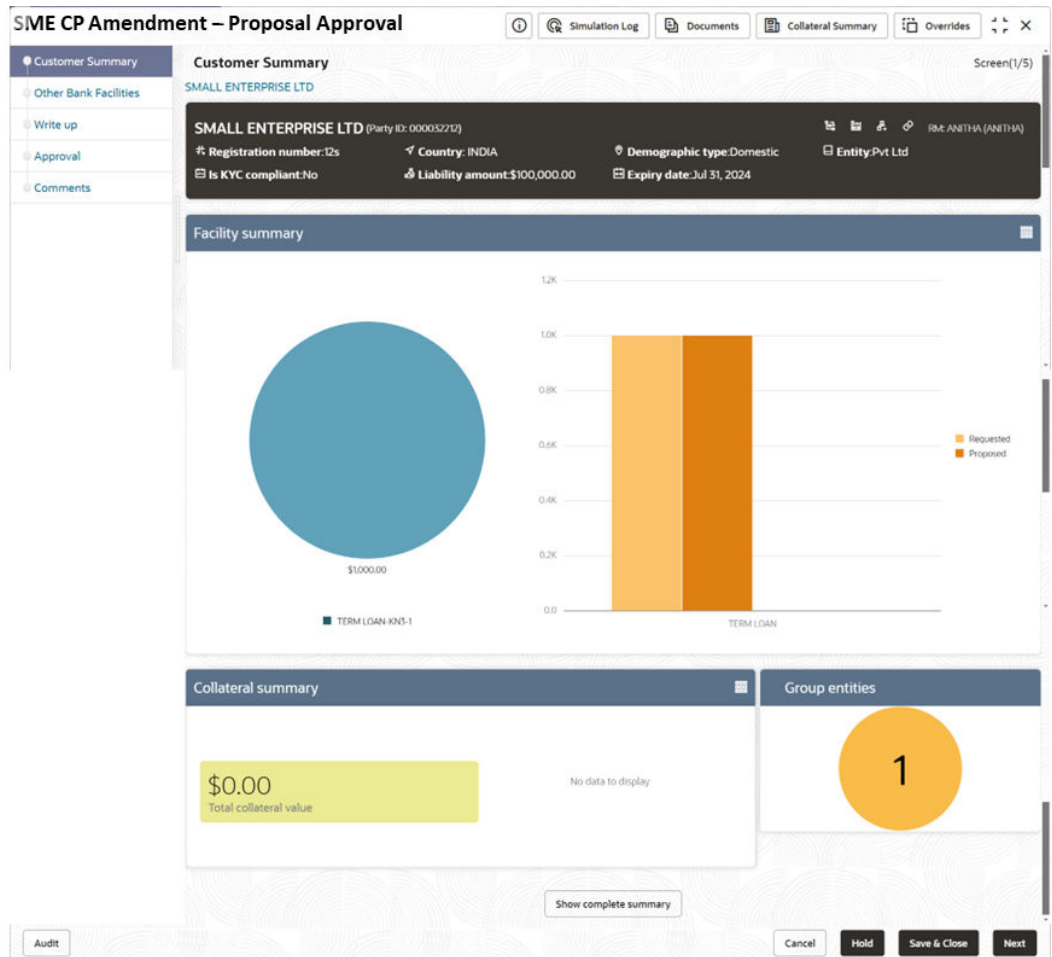


	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire and Edit	Low	SME CP Amendment	APP243164634	APP243164634	Proposal Structuring	24-11-11
☐ Acquire and Edit	High	Collateral Perfection	APP243199231	APP243199231	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199230	APP243199230	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199228	APP243199228	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199221	APP243199221	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199220	APP243199220	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199219	APP243199219	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199217	APP243199217	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199214	APP243199214	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199208	APP243199208	Enrichment	24-11-06
☐ Acquire and Edit	High	Collateral Perfection	APP243199205	APP243199205	Enrichment	24-11-06

2. Acquire & Edit the required Proposal Structuring task.

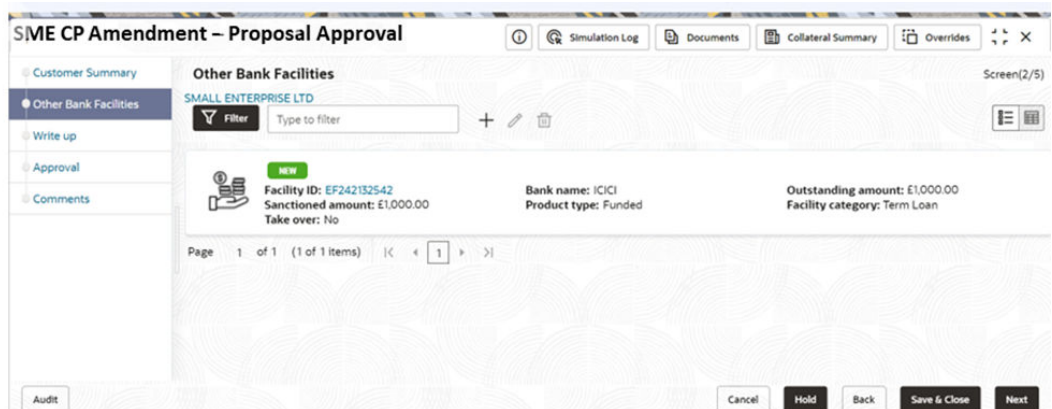
The **SME CP Amendment - Proposal Approval** summarizing the proposal appears.

Figure 4-2 Proposal Approval



- On **SME CP Amendment - Proposal Approval - Customer Summary** screen, click **Next**. The **Other Bank Facilities** screen displays.

Figure 4-3 Other Bank Facilities

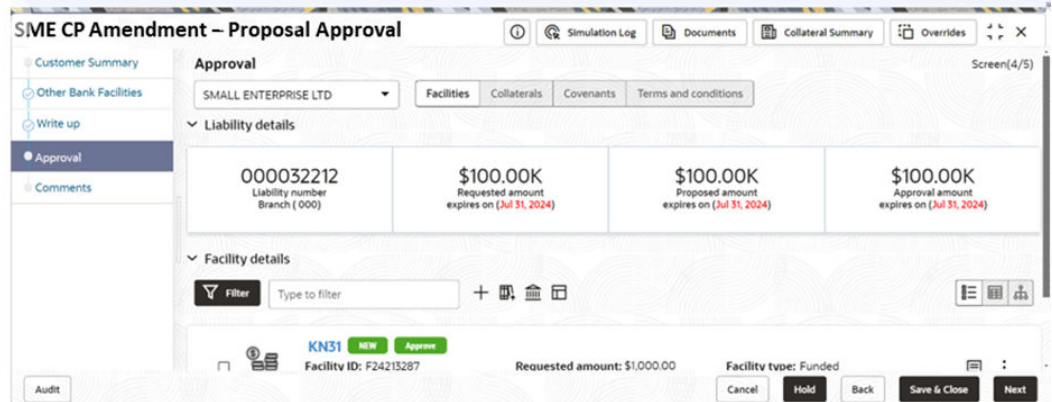


 Note:

For more information about **Other Bank Facilities** refer, [Other Bank Facilities](#)

4. On **SME CP Amendment - Proposal Approval - Other Bank Facilities** screen, click **Next**. The **Approval** screen displays.

Figure 4-4 Approval

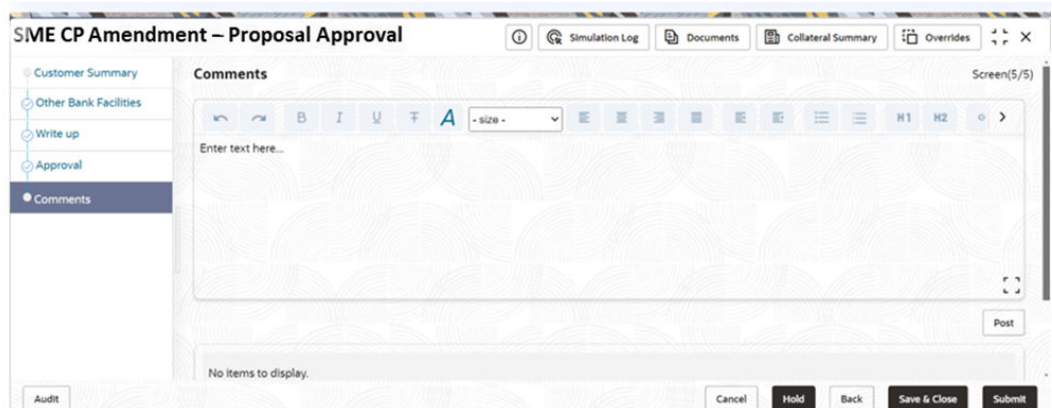


 Note:

For more information about **Approval** refer, Credit Proposal User Guide - Proposal Approval.

5. On **SME CP Amendment - Proposal Approval - Approval** screen, click **Next**. The **Comments** screen displays.

Figure 4-5 Comments



For more information on fields, refer to the field description table.

Table 4-1 Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post. The comment is posted.
Hold	Click Hold , to hold the SME CP Amendment process.
Back	Click Back, to go back to the previous stage
Save & Close	Click Save & Close, to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information

6. Click **Submit**, to submit the enriched application for evaluation.

On clicking **Submit**, the Policy Exception screen displays.

Figure 4-6 Policy Exceptions

Submit

← Back

Policy exceptions Business Checklist

Next →

All

00 Total

00 Met

00 Breached

Charge Interest Commission Facility Category

00 Met 00 Met 00 Met 00 Met

00 Breached 00 Breached 00 Breached 00 Breached

Initiated Approved Deferred Not Initiated Rejected

Terms And Conditions Covenant

00 Total 00 Total

7. Click **Business** data segment.

Figure 4-7 Business

Submit

← Back

Policy exceptions Business Checklist

Next →

No new errors and overrides are generated.

8. Click **Checklist** data segment.

Figure 4-8 Checklist

The screenshot shows a web interface for a checklist. At the top, there is a progress bar with three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Checklist' step is currently selected. Below the progress bar, there is a message 'No items to display.' and a pagination control showing 'Page 1 (0 of 0 items)' with navigation arrows. In the bottom right corner, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected, and a 'Submit' button.

9. Select Outcome as **Proceed**.
10. Click **Submit**.

5

SME CP Amendment - Draft Generation

In this stage, the bank user can generate a sanction letter and capture the party's communication address to send the sanction letter.

1. In **OBCFPM**, navigate to **Tasks** , under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen displays.

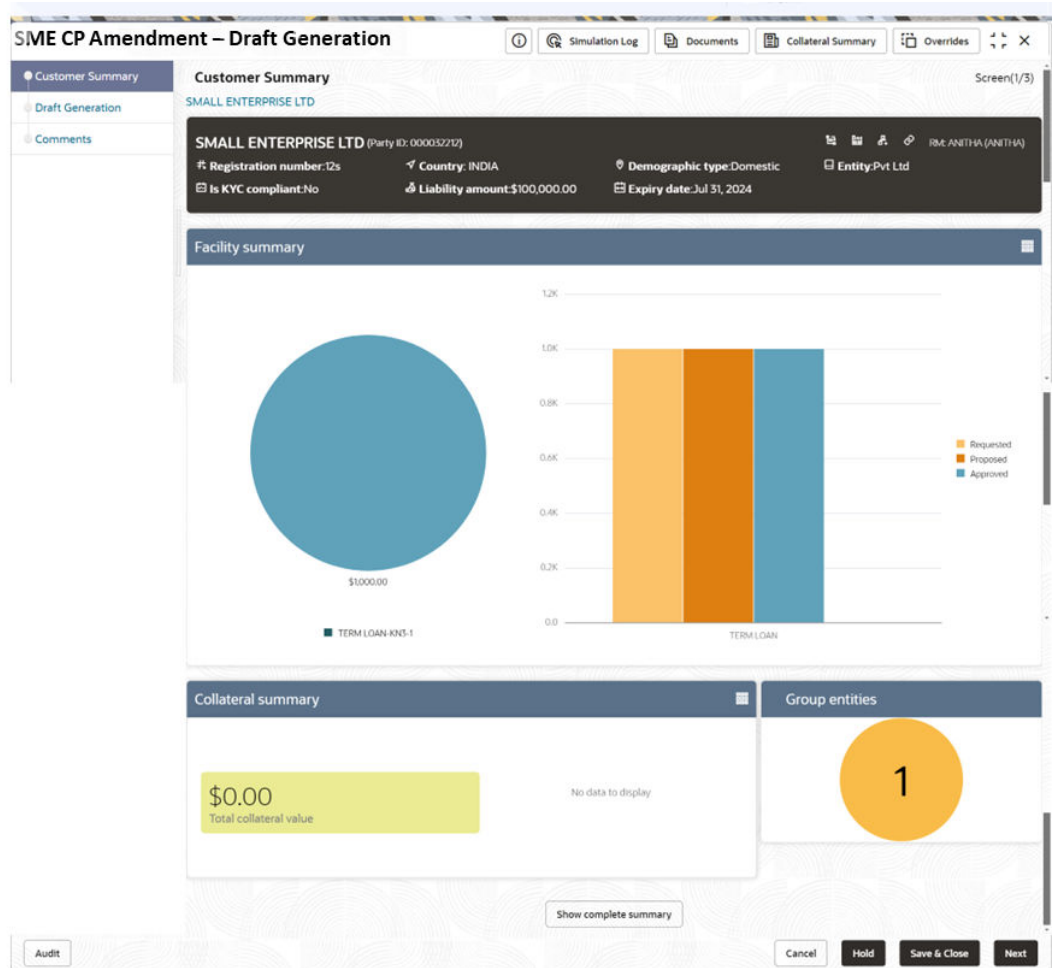
Figure 5-1 Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Low	SME CP Amendment	APP243164634	APP243164634	Proposal Structuring	24-11-11
High	Collateral Perfection	APP243199231	APP243199231	Enrichment	24-11-06
High	Collateral Perfection	APP243199230	APP243199230	Enrichment	24-11-06
High	Collateral Perfection	APP243199228	APP243199228	Enrichment	24-11-06
High	Collateral Perfection	APP243199221	APP243199221	Enrichment	24-11-06
High	Collateral Perfection	APP243199220	APP243199220	Enrichment	24-11-06
High	Collateral Perfection	APP243199219	APP243199219	Enrichment	24-11-06
High	Collateral Perfection	APP243199217	APP243199217	Enrichment	24-11-06
High	Collateral Perfection	APP243199214	APP243199214	Enrichment	24-11-06
High	Collateral Perfection	APP243199208	APP243199208	Enrichment	24-11-06
High	Collateral Perfection	APP243199205	APP243199205	Enrichment	24-11-06

2. Acquire & Edit the required draft generation task.

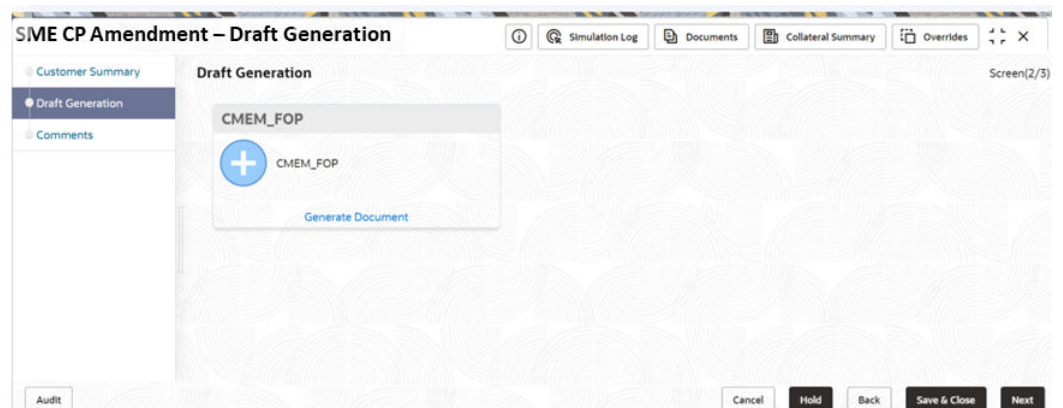
The SME CP Amendment - Draft Generation page summarizing the proposal is displayed.

Figure 5-2 Draft Generation - Customer summary



- On **Draft Generation - Customer summary** screen, click **Next**.
The **Draft Generation** screen displays.

Figure 5-3 Draft Generation



For more information on fields, refer to the field description table.

Table 5-1 Draft Generation

Field	Description
View Document	Click View Document , to view the generated draft document.
Download Document	Click Download Document , to download the generated draft document.

4. On **Draft Generation** screen, click **Next**.

The **Comments** screen displays.

Figure 5-4 Comments

For more information on fields, refer to the field description table.

Table 5-2 Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post. The comment is posted.
Hold	Click Hold , to hold the SME CP Amendment process.
Back	Click Back, to go back to the previous stage
Save & Close	Click Save & Close, to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information

5. Click **Submit**, to submit the enriched application for evaluation.

On clicking **Submit**, the Policy Exception screen displays.

Figure 5-5 Policy Exceptions

The screenshot shows the 'Policy exceptions' screen. At the top, there is a progress bar with three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Policy exceptions' step is currently active. Below the progress bar, there is a summary table with columns for Charge, Interest, Commission, and Facility Category. Each column shows a total of 00 and a status of Met or Breached. Below the summary table, there are detailed views for each category, showing a grid of status indicators (Initiated, Approved, Deferred, Not Initiated, Rejected) and their counts. At the bottom, there are sections for Terms And Conditions and Covenant, each showing a total of 00 and a status of Met.

Charge	Interest	Commission	Facility Category
00 Total	00 Met	00 Met	00 Breached
00 Met	00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached	00 Breached
00 Initiated	00 Initiated	00 Initiated	00 Initiated
00 Approved	00 Approved	00 Approved	00 Approved
00 Deferred	00 Deferred	00 Deferred	00 Deferred
00 Not Initiated	00 Not Initiated	00 Not Initiated	00 Not Initiated
00 Rejected	00 Rejected	00 Rejected	00 Rejected

Terms And Conditions: 00 Total, Met
Covenant: 00 Total, Met

- Click **Business** data segment.

Figure 5-6 Business

The screenshot shows the 'Business' screen. At the top, there is a progress bar with three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Business' step is currently active. Below the progress bar, there is a message: 'No new errors and overrides are generated.'

- Click **Checklist** data segment.

Figure 5-7 Checklist

The screenshot shows the 'Checklist' screen. At the top, there is a progress bar with three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Checklist' step is currently active. Below the progress bar, there is a message: 'No items to display.' Below this message, there is a pagination bar showing 'Page 1 (0 of 0 items)' and navigation buttons. At the bottom right, there is a dropdown menu labeled 'Outcome' with the value 'Proceed' and a 'Submit' button.

8. Select Outcome as **Proceed**.
9. Click **Submit**.

6

SME CP Amendment - Customer Acceptance

The user can capture the status of customer acceptance in this stage and move the proposal to the next stage. Upon acceptance of the draft proposal, the proposal must be moved to the Limit Configuration stage. If the draft is not accepted by the party, then the proposal is moved back to the structuring stage for re-negotiation.

1. In **OBCFPM**, navigate to **Tasks** , under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen displays.

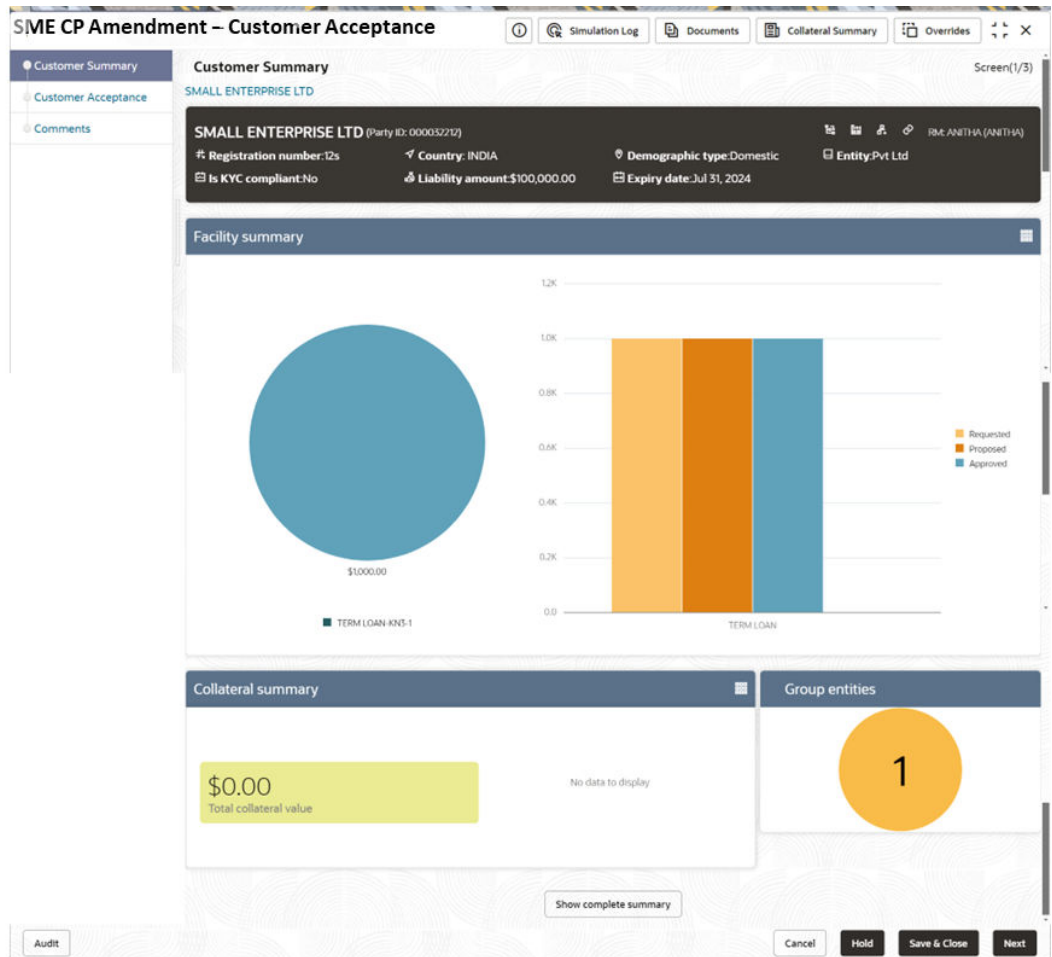
Figure 6-1 Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Low	SME CP Amendment	APP243164634	APP243164634	Proposal Structuring	24-11-11
High	Collateral Perfection	APP243199231	APP243199231	Enrichment	24-11-06
High	Collateral Perfection	APP243199230	APP243199230	Enrichment	24-11-06
High	Collateral Perfection	APP243199228	APP243199228	Enrichment	24-11-06
High	Collateral Perfection	APP243199221	APP243199221	Enrichment	24-11-06
High	Collateral Perfection	APP243199220	APP243199220	Enrichment	24-11-06
High	Collateral Perfection	APP243199219	APP243199219	Enrichment	24-11-06
High	Collateral Perfection	APP243199217	APP243199217	Enrichment	24-11-06
High	Collateral Perfection	APP243199214	APP243199214	Enrichment	24-11-06
High	Collateral Perfection	APP243199208	APP243199208	Enrichment	24-11-06
High	Collateral Perfection	APP243199205	APP243199205	Enrichment	24-11-06

2. **Acquire & Edit** the required customer acceptance task.

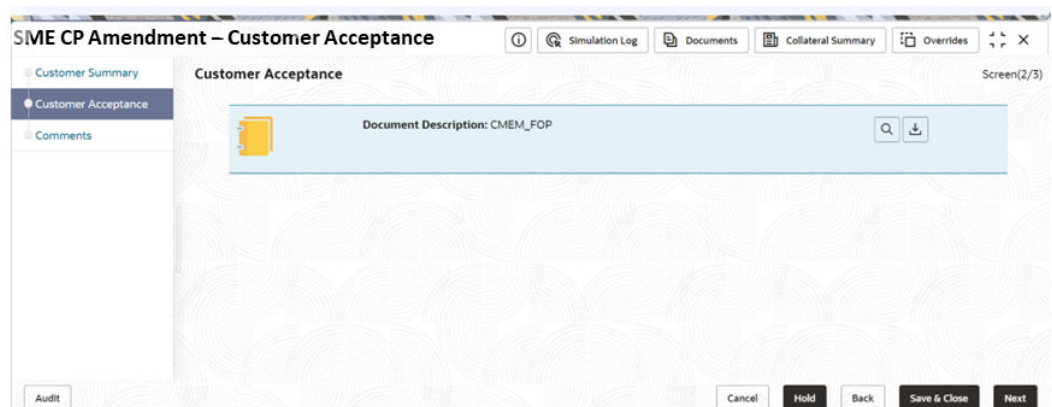
The **SME CP Amendment - Customer Acceptance** screen summarizing the proposal is displayed.

Figure 6-2 SME CP Amendment - Customer Acceptance



- After reviewing the Summary, click **Next**.
The **Customer Acceptance** screen displays.

Figure 6-3 Customer Acceptance

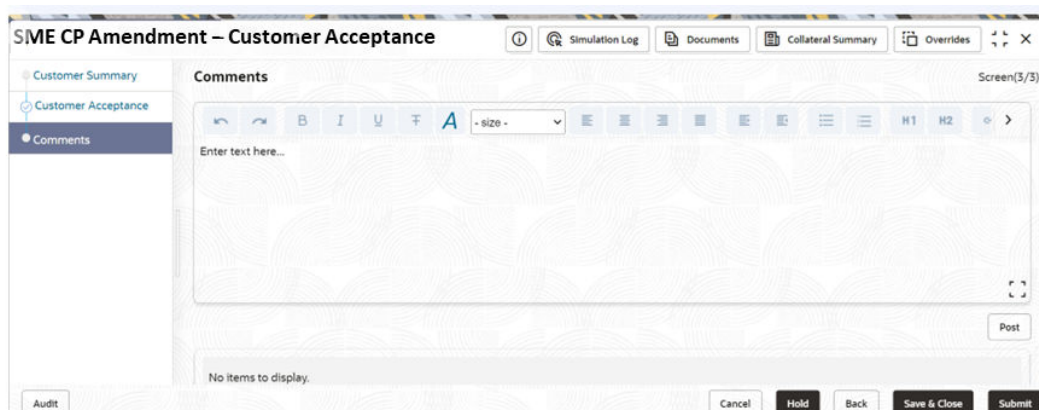


 Note:

In the Customer Acceptance page, the user needs to upload the signed / party accepted sanction letter or can select "re-negotiation" and send the application back to proposal review stage.

4. Click the **Download** icon, to download the proposal draft
5. On **Customer Acceptance** screen, click **Next**.
The **Comments** screen displays.

Figure 6-4 Comments



For more information on fields, refer to the field description table.

Table 6-1 Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post. The comment is posted.
Hold	Click Hold , to hold the SME CP Amendment process.
Back	Click Back, to go back to the previous stage
Save & Close	Click Save & Close, to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information

6. Click **Submit**, to submit the enriched application for evaluation.
On clicking **Submit**, the Policy Exception screen displays.

Figure 6-5 Policy Exceptions

The screenshot shows the 'Policy exceptions' screen with a progress bar at the top indicating three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Policy exceptions' step is currently active. Below the progress bar, there is a summary table with columns for Charge, Interest, Commission, and Facility Category. Each column shows a total count of 00 and a status of 'Met' or 'Breached'. Below the summary table, there are detailed counts for each category, including 'Initiated', 'Not Initiated', 'Approved', 'Rejected', and 'Deferred'.

Charge	Interest	Commission	Facility Category
00 Total	00 Total	00 Total	00 Total
00 Met	00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached	00 Breached
00 Initiated	00 Initiated	00 Initiated	00 Initiated
00 Not Initiated	00 Not Initiated	00 Not Initiated	00 Not Initiated
00 Approved	00 Approved	00 Approved	00 Approved
00 Rejected	00 Rejected	00 Rejected	00 Rejected
00 Deferred	00 Deferred	00 Deferred	00 Deferred

Below the summary table, there are two additional categories: 'Terms And Conditions' and 'Covenant', both showing a total count of 00 and a status of 'Met'.

- Click **Business** data segment.

Figure 6-6 Business

The screenshot shows the 'Business' screen with a progress bar at the top indicating three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Business' step is currently active. Below the progress bar, there is a message: 'No new errors and overrides are generated.'

- Click **Checklist** data segment.

Figure 6-7 Checklist

The screenshot shows the 'Checklist' screen with a progress bar at the top indicating three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Checklist' step is currently active. Below the progress bar, there is a message: 'No items to display.'

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

Outcome: Proceed

Submit

9. Select Outcome as **Proceed**.
10. Click **Submit**.

7

SME CP Amendment - Limit Configuration

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

1. In **OBCFPM**, navigate to **Tasks** , under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen displays.

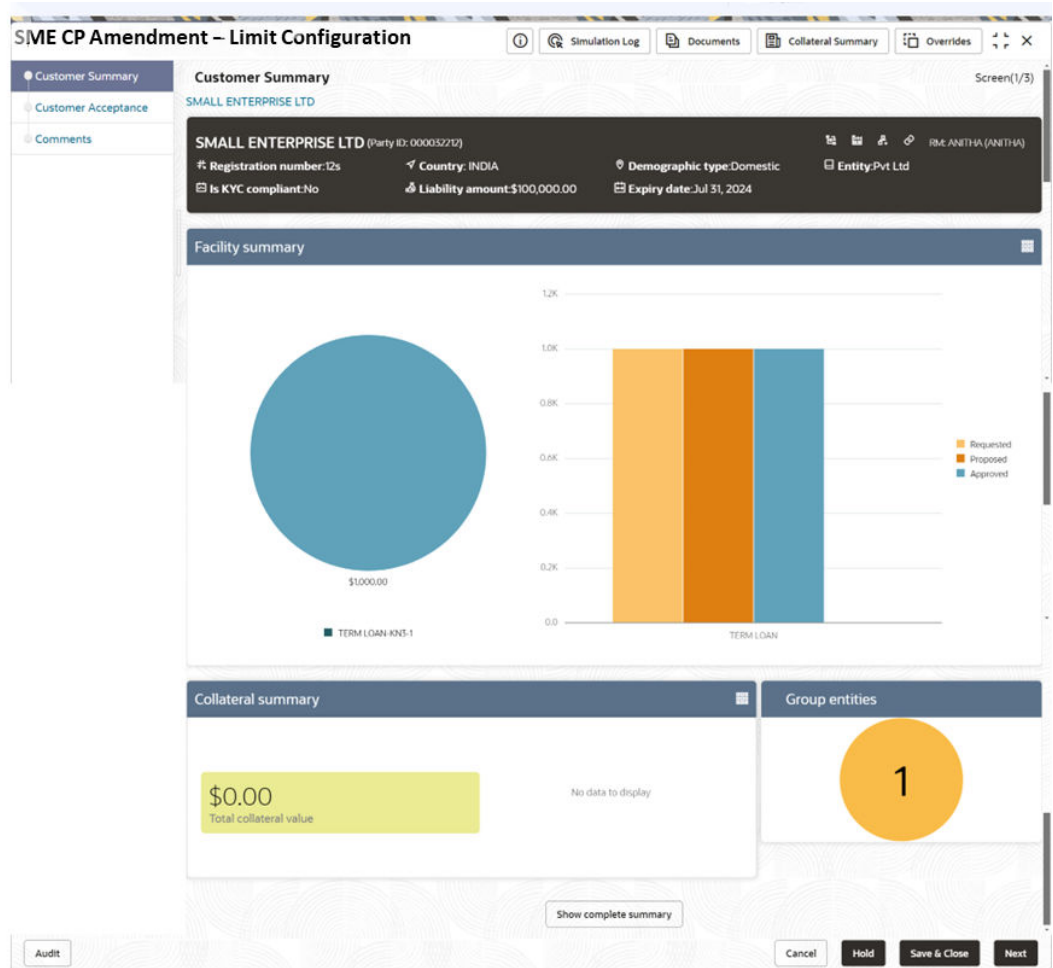
Figure 7-1 Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Low	SME CP Amendment	APP243164634	APP243164634	Proposal Structuring	24-11-11
High	Collateral Perfection	APP243199231	APP243199231	Enrichment	24-11-06
High	Collateral Perfection	APP243199230	APP243199230	Enrichment	24-11-06
High	Collateral Perfection	APP243199228	APP243199228	Enrichment	24-11-06
High	Collateral Perfection	APP243199221	APP243199221	Enrichment	24-11-06
High	Collateral Perfection	APP243199220	APP243199220	Enrichment	24-11-06
High	Collateral Perfection	APP243199219	APP243199219	Enrichment	24-11-06
High	Collateral Perfection	APP243199217	APP243199217	Enrichment	24-11-06
High	Collateral Perfection	APP243199214	APP243199214	Enrichment	24-11-06
High	Collateral Perfection	APP243199208	APP243199208	Enrichment	24-11-06
High	Collateral Perfection	APP243199205	APP243199205	Enrichment	24-11-06

2. Acquire & Edit the required SME CP Amendment task.

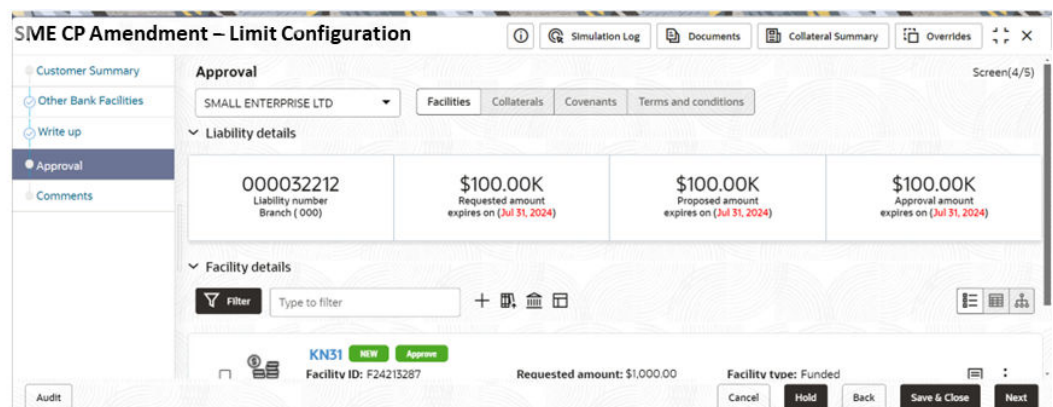
The **SME CP Amendment - Limit Configuration** screen summarizing the proposal is displayed.

Figure 7-2 SME CP Amendment - Limit Configuration



- After reviewing the **Summary**, click **Next**.
 The **Limit Configuration - Approval** screen displays.

Figure 7-3 Limit Configuration - Approval



- On **Limit Configuration - Approval** screen, click **Next**.

Figure 7-4 Comments

For more information on fields, refer to the field description table.

Table 7-1 Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post. The comment is posted.
Hold	Click Hold , to hold the SME CP Amendment process.
Back	Click Back, to go back to the previous stage
Save & Close	Click Save & Close, to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information

- Click **Submit**, to submit the enriched application for evaluation.

On clicking **Submit**, the Policy Exception screen displays.

Figure 7-5 Policy Exceptions

- Click **Business** data segment.

Figure 7-6 Business

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

No new errors and overrides are generated.

Next →

7. Click **Checklist** data segment.

Figure 7-7 Checklist

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

No items to display.

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

Outcome
Proceed

Submit

For more information on fields, refer to the field description table.

Table 7-2 Checklist

Field	Description
Outcome	Select Outcome as Proceed if additional information is not required. Else, select Outcome as Additional Info .
Submit	Click Submit . The proposal is moved to the Handoff stage.

8. Select Outcome as **Proceed**.
9. Click **Submit**.

8

Proposal Handoff

- [Handoff to Back Office System](#)
- [Handoff - Manual Retry](#)

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

8.1 Handoff to Back Office System

The proposal is automatically handed off to the back office system for creation of party as well as liability, facility, collateral and covenants, 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](#) section for information on the manual retry stage

8.2 Handoff - Manual Retry

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

1. In **OBCFPM**, navigate to **Tasks** , under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen displays.

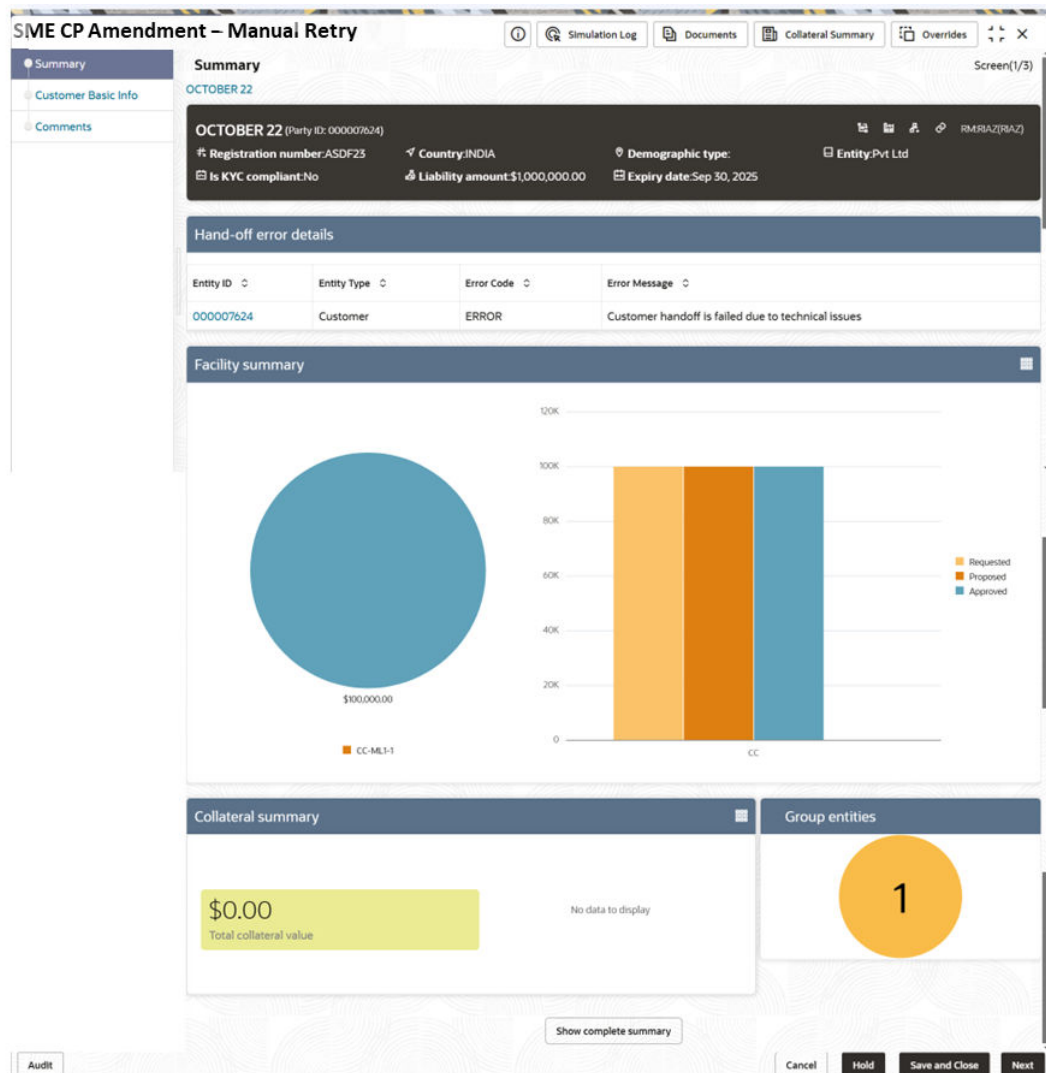
Figure 8-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐	Low	SME CP Amendment	APP243164634	APP243164634	Proposal Structuring	24-11-11
☐	High	Collateral Perfection	APP243199231	APP243199231	Enrichment	24-11-06
☐	High	Collateral Perfection	APP243199230	APP243199230	Enrichment	24-11-06
☐	High	Collateral Perfection	APP243199228	APP243199228	Enrichment	24-11-06
☐	High	Collateral Perfection	APP243199221	APP243199221	Enrichment	24-11-06
☐	High	Collateral Perfection	APP243199220	APP243199220	Enrichment	24-11-06
☐	High	Collateral Perfection	APP243199219	APP243199219	Enrichment	24-11-06
☐	High	Collateral Perfection	APP243199217	APP243199217	Enrichment	24-11-06
☐	High	Collateral Perfection	APP243199214	APP243199214	Enrichment	24-11-06
☐	High	Collateral Perfection	APP243199208	APP243199208	Enrichment	24-11-06
☐	High	Collateral Perfection	APP243199205	APP243199205	Enrichment	24-11-06

2. Acquire & Edit the required Manual Retry task.

The **Manual Retry - Customer summary** screen displays.

Figure 8-2 Manual Retry - Customer summary



3. View the **Hand-Off Error Details** and make necessary changes.
4. On **Manual Retry - Summary** screen, click **Next**.
The **Customer Basic Info** screen displays.

Figure 8-3 Customer Basic Info

Note:

For more information about **Customer Basic Info** refer, [Customer info](#)

- On **Manual Retry - Customer Basic Info** screen, click **Next**.
The **Comments** screen displays.

Figure 8-4 Comments

For more information on fields, refer to the field description table.

Table 8-1 Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post. The comment is posted.
Hold	Click Hold , to hold the SME CP Amendment process.

Table 8-1 (Cont.) Comments

Field	Description
Back	Click Back, to go back to the previous stage
Save & Close	Click Save & Close, to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information

6. Click **Submit**, to submit the enriched application for evaluation.

On clicking **Submit**, the Policy Exception screen displays.

Figure 8-5 Policy Exceptions

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

Next →

All

00 Total 00 Met 00 Breached

Charge 00 Total 00 Met 00 Breached

00 Met 00 Breached

00 Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Deferred

Interest 00 Total 00 Met 00 Breached

00 Met 00 Breached

00 Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Deferred

Commission 00 Total 00 Met 00 Breached

00 Met 00 Breached

00 Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Deferred

Facility Category 00 Total 00 Met 00 Breached

00 Met 00 Breached

00 Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Deferred

Terms And Conditions 00 Total 00 Met

Covenant 00 Total 00 Met

7. Click **Business** data segment.

Figure 8-6 Business

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

Next →

No new errors and overrides are generated.

8. Click **Checklist** data segment.

Figure 8-7 Checklist

Submit [X]

← Back

1 2 3

Policy exceptions Business Checklist

No items to display.

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

Outcome
Proceed

Submit

9. Select Outcome as **Proceed**.
10. Click **Submit**.

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