

Appetite Management User Guide

Oracle Banking Credit Facilities Process Management Cloud Service

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Oracle Banking Credit Facilities Process Management Cloud Service
Appetite Management User Guide
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Chapter 1 - Preface

Preface

About this guide

This guide provides the user with all the information necessary to perform Appetite Management process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for setting appetite for the customer prospect based on their credit worthiness.

Conventions Used

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

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

Chapter 1 - Preface

Common Icons in OBCFPM

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

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

Chapter 8 - Overview

About Appetite Management

Appetite management is the process of setting limit to the corporations that are already not the bank's customer. This process can be initiated for any of the required corporations for which financial documents, such as balance sheet, are publicly available. By setting appetite to the corporations in advance, the time required for loan sanctioning can be significantly reduced and the customer experience can be enhanced.

The stages available in the Appetite Management process are:

- Appetite Initiation
- Enrichment
- Credit Analysis
- Deal Structure
- Approval
- Draft Generation

Chapter 8 - Initiation

Appetite Management Initiation

In this stage, you can capture basic details of the party and its associated child parties from the publicly available data.

To initiate appetite management process, perform the following steps:

1. Login to OBCFPM.



2. Navigate to **Credit Facilities > Initiate Appetite Management** from the left menu. The *Initiate Appetite* window appears.

The 'Initiate Appetite' window is displayed. It features a section for 'Application Priority' with three radio buttons: 'Low', 'Medium', and 'High'. The 'High' option is selected. Below this is the 'Application Branch' section, which includes a search bar containing the text '004'. A progress bar indicates '1 / 8 questions completed'. At the bottom right, there are three buttons: 'Submit', 'Submit and Enrich', and 'Cancel'.

Chapter 8 - Initiation

Creating Application

In the *Initiate Appetite* window, you can choose to answer preset questions or provide data about the party in form by selecting the **List View** or **Table View** icons at the top right corner.

3. To view the next questions in **List View**, use the right arrow next to the progress bar.

Upon clicking the **Table View** icon, the *InitiateAppetite* window is displayed as shown below:

The screenshot shows the 'Initiate Appetite' window with the following fields and options:

- Application Priority:** Radio buttons for Low, Medium, and High. 'Low' is selected.
- Application Branch:** A search bar containing '004' with a magnifying glass icon.
- Prospect Details:**
 - Prospect Details:** Radio buttons for New and Existing. 'New' is selected.
 - Organization Name:** Text field with 'Oracle' entered.
 - Organization Type:** Dropdown menu with 'Single' selected.
 - Entity Type:** Dropdown menu with 'Pvt Ltd' selected.
 - Demography Type:** Dropdown menu with 'Global' selected.
- Geographical Spread:** Two tags: 'United States' and 'INDIA', each with a close icon (X).
- Website Address:** Text field with 'https://www.' entered.
- Facebook Address:** Text field with 'https://www.facebook.com/' entered.
- Twitter Address:** Text field with 'https://www.twitter.com/' entered.
- Customer sector:** A section with a '+Add Industry' link and the text 'No Sectors Added'.
- Customer Rating:** A section with a '+Add ratings' link and the text 'No Ratings Added'.
- Buttons:** 'Submit', 'Submit and Enrich', and 'Cancel' at the bottom right.

4. Select the **Application Priority** based on requirement. The options available are: **Low**, **Medium**, and **High**.
5. Click the search icon and select the **Application Branch**. Branches maintained in 'Common Core Maintenance' module are displayed in LOV.
6. Select the **Prospect Details** as **Existing** and then select the **Customer ID**, if appetite management is already performed for the party. Otherwise select **New** and provide the party details.
7. In the **Organization Name** field, type the name of party (organization) for which 'Appetite Management' process has to be initiated.

Chapter 8 - Initiation

8. Select the **Organization Type** from the drop down list. The options available are: **Single** and **Conglomerate**.
9. 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**.
10. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

Upon selecting Global option, **Geographical Spread** field appears.

11. Search and select all the countries in which the organization is operating as **Geographical Spread**.
12. Type the following addresses in respective fields, if available.
 - Website Address
 - Facebook Address
 - Twitter Address

Customer Sector

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

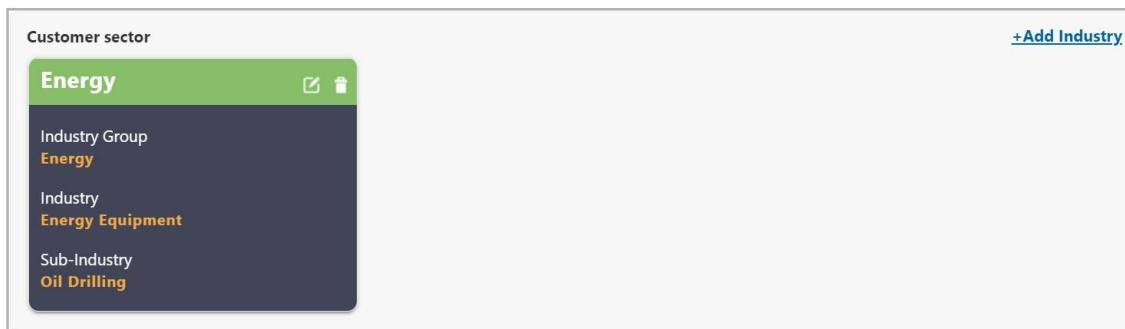
Add Industry

Sectors		Industry Groups		Industries		Sub-Industries
Energy	>	Energy	>	Energy Equipment	>	Oil Drilling
Utilities	>			Oil, Gas Fuels	>	Oil Equipment
Real Estate	>					
Materials	>					
Industrials	>					
Consumer Discretionary	>					
Consumer Staples	>					

Close

14. Select a sector of the organization. Available **Industry Groups** appear.
15. Select the **Industry Group** of the organization. Available **Industries** appear.
16. Select the Industry of the organization. Available **Sub-Industries** appear.
17. Select the sub-industry of the organization. The Industry details are added and displayed as shown below:

Chapter 8 - Initiation



Customer sector [+Add Industry](#)

Energy  

Industry Group
Energy

Industry
Energy Equipment

Sub-Industry
Oil Drilling

18. To delete the added industry, click the delete icon.

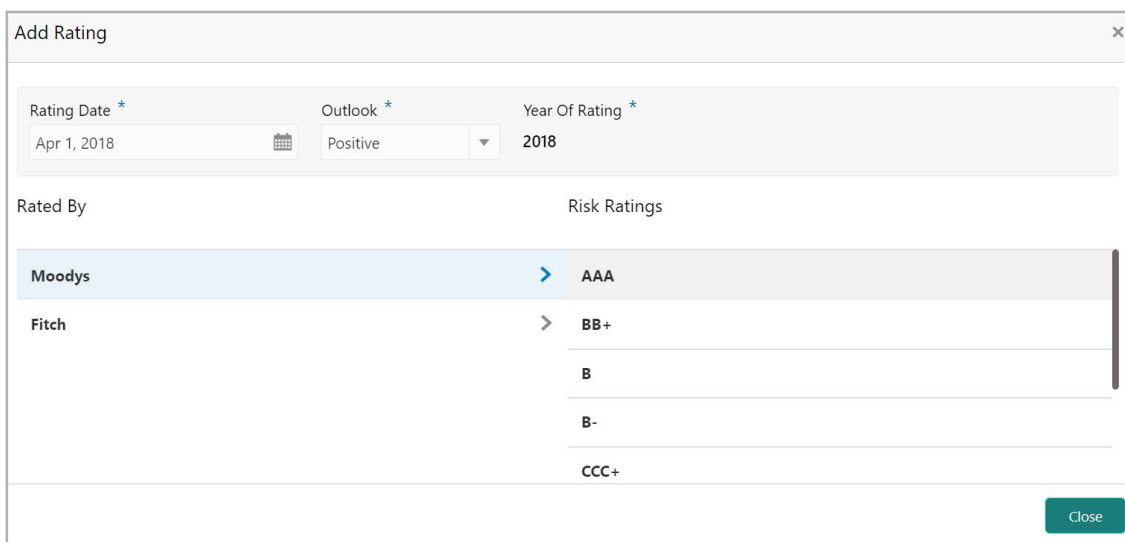


If the organization is into different sectors, all the sector details must be captured while initiating Appetite Management process. To add another sector information, click **+Add sector** again.

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

Customer Rating

19. To capture rating information of the organization, click **+Add ratings**. The *Add Rating* window appears:



Add Rating ×

Rating Date * Outlook * Year Of Rating *

Apr 1, 2018  Positive  2018

Rated By Risk Ratings

Moody's > AAA

Fitch > BB+

B

B-

CCC+

Close

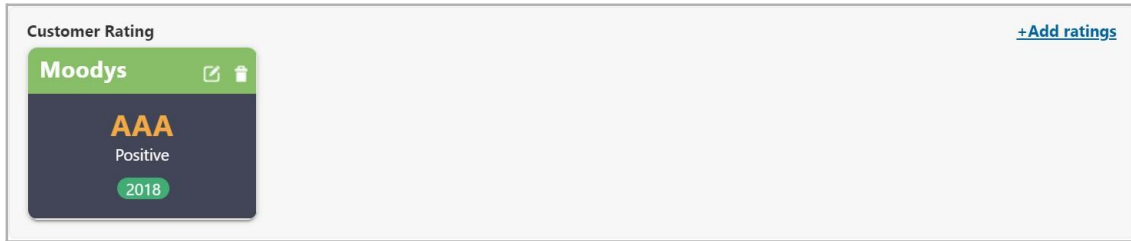
20. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

Chapter 8 - Initiation

Upon selection of the above details, the rating is added and displayed as shown below:



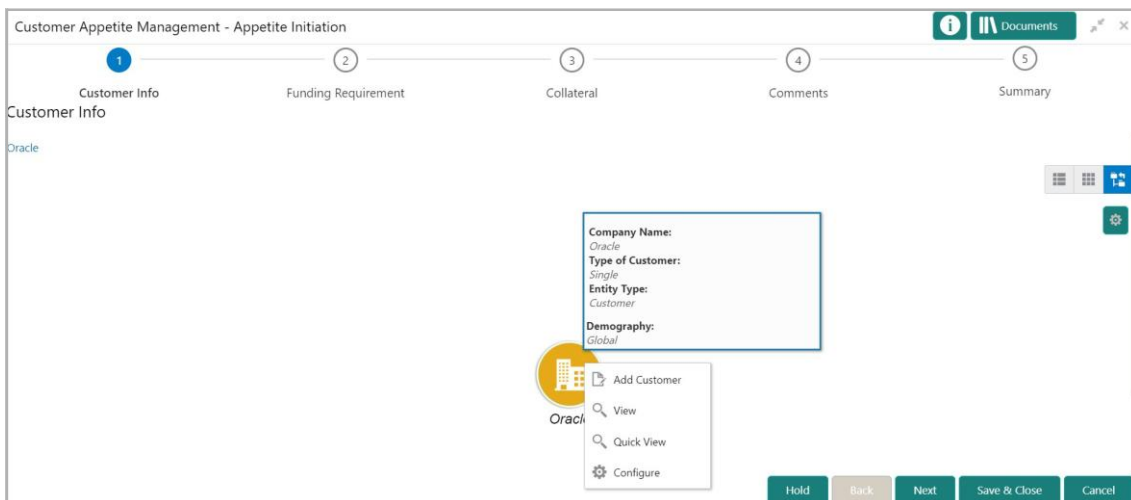
21. To modify the added rating, click the edit icon and change the required details.
22. To delete the added rating, click the delete icon.



If the organization is rated by different rating firms, all the rating information must be captured while initiating Appetite Management process. To add another rating information, click **+Add ratings** again.

Customer Info

This data segment allows to view and modify the basic information captured during Appetite Management process initiation and add child parties to the party (organization).



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

23. Right click on the organization icon to perform the following actions:
 - Add Customer
 - View
 - Quick View
 - Configure

Chapter 8 - Initiation

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

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

24. To add a customer (child party) of the organization (party), click **Add Customer**. The *Customer Details* window appears.

Customer Details

Organization details

Organization Name *

OFSS

Organization Type *

Single

Entity Type *

Pvt Ltd

Demography Type *

Domestic

Country of incorporation *

IN

Incorporation date *

Apr 1, 2010

Country of risk *

ZA

Website Address

https://www.

Facebook Address

https://www.facebook.com/

Twitter Address

https://www.twitter.com/

Customer sector

+Add Industry

No Sectors Added

Customer Rating

+Add ratings

No Ratings Added

Other Details

Special customer

Join customer

RM Details

RM Id *

Create

Close

25. Refer [“Creating Application” on page 127](#) for information on adding customer.

In the *Customer Details* window, the following additional fields / flags are available:

Chapter 8 - Initiation

- Country of incorporation
- Incorporation date
- Country of risk
- Special customer
- Join customer

26. Specify the country in which the organization is incorporated in the **Country of incorporation** field.

27. Click the calendar icon and select the **Incorporation date** of the organization.

28. In the **Country of risk** field, click and select the countries in which the organization is operating with risk.

In **Other Details** section:

29. Enable the **Special customer** flag, if the bank considers the organization as special customer.

30. Enable the **Join customer** flag, if the child party is party's joint customer.

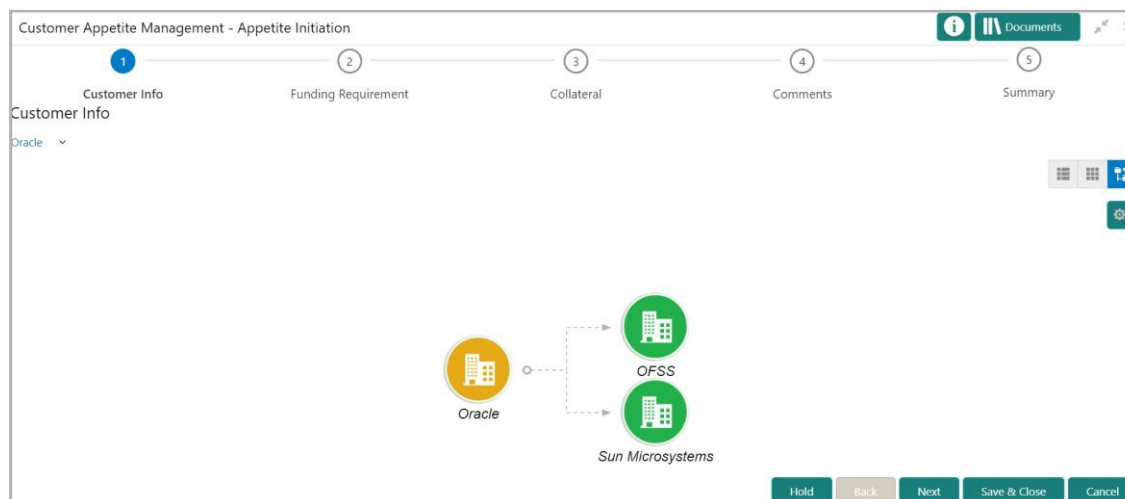
By default, the system displays user ID of the logged in user in the **RM Id** field. You can change the RM Id by clicking the search icon and selecting the required Id.



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

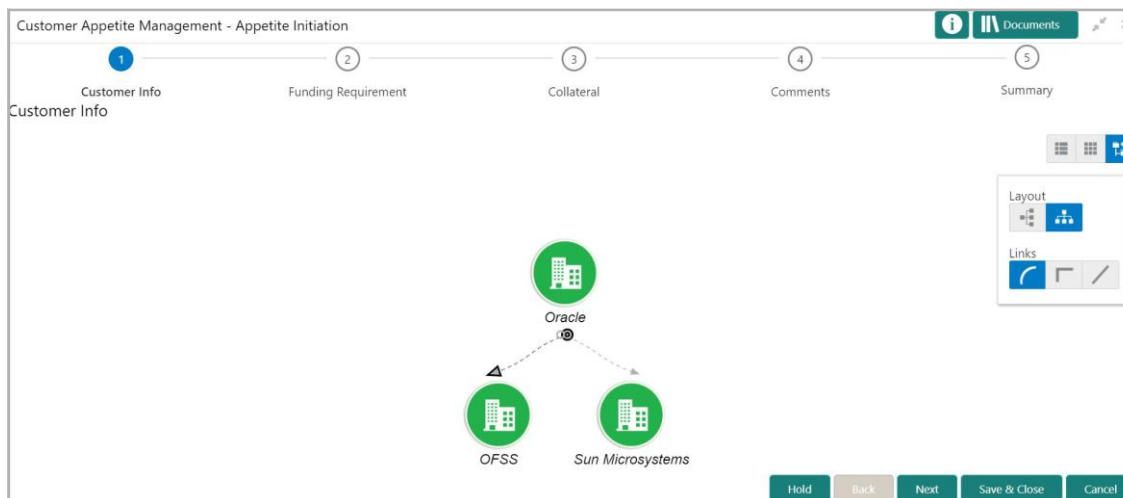
For join customers, **Add Customer** option does not appear on right clicking the customer icon.

After clicking **Create** in the *Customer Details* window, the customer is added and displayed as shown below.

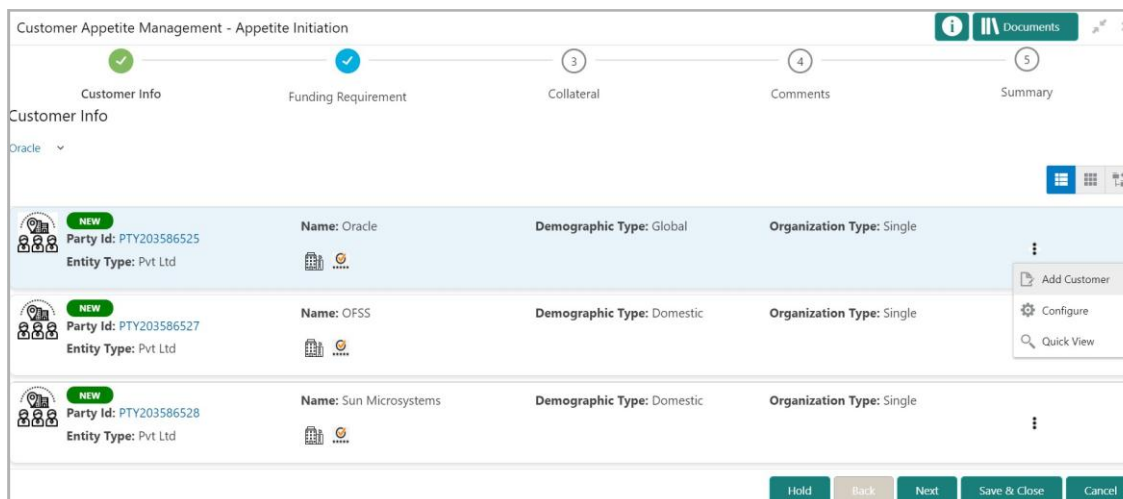


Chapter 8 - Initiation

31. To **View**, **Quick view**, and **Configure** the organization information, right click the organization icon and click the respective option.
32. To change the layout of tree view, click the settings icon at the right corner. Layout options appear as shown below:



33. Click the required **Layout** and **Links** option. Layout changes based on the selected option.
34. To change the view of the *Customer Info* page to list view, click the **List View** icon at the top right corner. The view is changed as shown below:



35. To change the view of the *Customer Info* page to table view, click the **Table View** icon at the top right corner. The view is changed as shown below:

Chapter 8 - Initiation

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTY203586525	Oracle	Global	Single	Pvt Ltd		
PTY203586527	OFSS	Domestic	Single	Pvt Ltd		
PTY203586528	Sun Microsystems	Domestic	Single	Pvt Ltd		

36. To go to the next page, click **Next**. The *Funding Requirement* page appears.

Funding Requirement

In this data segment, you can capture details of the facility that can be offered to the customer prospect based on their financial performance over periods.

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

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

Adding Liability Details

000
Branch

NA
Liability Number

Filter Type to filter

No items to display.

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

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

Chapter 8 - Initiation

Liability Details

Appetite Liability Currency: *

INR

Appetite Details

Proposed Liability Amount: *

₹500,000.00

Appetite Effective From *

Jan 15, 2021

Appetite Effective Till

Dec 31, 2021

Additional Fields

No Additional fields configured!

Save

Cancel

39. Search and select the **Appetite Liability Currency**.

In the **Appetite Details** section:

40. Specify a liability amount for the organization in the **Proposed Liability Amount** field based on organization's performance.

41. Click the calendar icon in the **Appetite Effective From** field and select the appetite start date.

42. Click the calendar icon in the **Appetite Effective Till** field and select the appetite end date.

43. Click **Save**. Liability details are added and displayed in the **Liability Details** section.

44. To view the added Liability, mouse hover on the **Liability details** section and click **View**.

Creating Facility without Template

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

Chapter 8 - Initiation

New Facility

☐ Take over other bank facility

Line Code *	Line Serial Number *	Facility Description *
22	33	Term Loan
Parent Facility Id	Facility Type *	Facility Category
Select Parent Facility	☒ Funded ☐ Non Funded	Term Loan
	☐ Cascade	
Next Review Date *	Line Start Date *	Line Expiry Date *
Jan 15, 2021	Apr 13, 2018	Dec 31, 2021
Currency *	Requested Amount	Tenor
INR	₹500,000.00	12
Availability Period	Commitment Status	Secured?
Availability Period	☒ Committed ☐ Uncommitted ☐ Cascade	☒ Cascade
☒ Revaluation Required		
☒ Rate Agreement Required		
Additional Fields		
▶ UDF		

Save Save & Configure Close

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

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

To add a new funding requirement:

47. Type a unique code for facility in the **Line Code** field.
48. Type a serial number for facility in the **Line Serial Number** field.
49. Type a brief description about the facility in the **Facility Description** field.
50. Select the **Parent Facility Id** from the drop down list, if you want to link the facility with an existing facility.
51. 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.

52. Select the **Facility Category** from the drop down list.
53. Click the calendar icon and select the **Next Review Date**, **Line Start Date**, and **Line Expiry Date** for the facility.
54. Search and select the **Currency** in which the facility has to be offered.
55. Specify the amount requested by the organization in **Requested Amount** field.

Chapter 8 - Initiation

56. Type the **Tenor** for the facility.
57. Specify the **Availability Period** for the facility.
58. 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.

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

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

60. 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.
61. 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.
62. To save the details and exit the *New Facility* window, click **Save**.
63. To add further details about the facility, click **Save & Configure**.
64. To exit the *New Facility* window without saving the information, click **Cancel**.

Modifying Facility Details

Upon clicking **Save & Configure** or clicking the edit icon in *Funding Requirement* page, the *Facility Details* window appears:

Chapter 8 - Initiation

Term Loan - TL

Facility Details

Facility Basic Info

Schedule

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Credit Rating

FX Rate Revaluation

Line Code *
NONF4

Line Serial Number *
33

Facility Description *
Term Loan

Parent Facility Id

Facility Type *
☒ Funded ☐ Non Funded
☐ Cascade

Facility Category
TL

Next Review Date *
Jan 31, 2021

Line Start Date *
Apr 1, 2021

Line Expiry Date *
Dec 31, 2021

Currency *
USD

Requested Amount
\$20,000.00

Tenor
12

Availability Period
6

Commitment Status
☒ Committed ☐ Cascade
☐ Uncommitted

Secured?
☒ Secured ☐ Cascade

☒ Revaluation Required
☒ Rate Agreement Required

Additional Fields
No Additional fields configured!

Save

Close

65. Modify the facility details, if required.

Scheduling facility disbursement

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

Chapter 8 - Initiation

Scheduling Required? ☒

Scheduling Details Add

Date	Amount	Action
No data to display.		

Comments

Enter text here...

Post

No items to display.

Close

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

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

Scheduling Details

Date *
Nov 30, 2020 

Amount *
\$10,000.00

Create Close

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

70. Specify the **Amount** to be paid to the organization on the scheduled date.

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

Chapter 8 - Initiation

Scheduling Required? ☒

Scheduling Details Add

Date	Amount	Action
20-11-30	\$10,000.00	Edit Delete
21-02-05	\$40,000.00	Edit Delete

Comments

Enter text here...

Post

No items to display.

Close

72. To add another scheduling detail, click the **Add** button again.
73. To edit the scheduling detail, click the **Edit** button.
74. To delete the scheduling detail, click the **Delete** button.
75. Specify remarks for the schedule, if any.
76. Click **Post**. Comment is posted below the **Comments** text box.

Adding Exposure Details

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

Chapter 8 - Initiation

Exposure Type	Exposure Code	Action
No data to display.		

Close

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

78. Click the + (add) icon. A record is created for capturing the exposure details.

79. Type the **Exposure Type** and **Exposure Code** for the facility.

80. To add another exposure type and code, click the + (add) icon again.

Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

Close

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

Adding Fee Details

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

Chapter 8 - Initiation

Fee Details

Fee Preferences

Populate

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

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

Linking Facility to the Pool

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

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

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

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

Link facilityF20315600

Pool Code *

Select pool code ▼

✓ Link facility

Close

Chapter 8 - Initiation

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

87. Click **Link Facility**.

Adding Pricing Detail

88. 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.

The screenshot shows the 'Pricing' section with the 'Commission' tab selected. Below the tab, there is a table with the heading 'Commission'. The table is currently empty, displaying 'No items to display.' Above the table, there is a filter bar with a 'Filter' button, a text input field 'Type to filter', and icons for adding, editing, and deleting items. The page navigation shows 'Page 1 (0 of 0 items)'.

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

The screenshot shows the 'Commission Details' form. It contains the following fields:

- Rate Type ***: Fixed Rate (dropdown)
- Rate Basis ***: Quarterly (dropdown)
- Commission Type ***: Usance (dropdown)
- Collection Period ***: Advance (dropdown)
- Currency ***: INR (searchable dropdown)
- Minimum Commission Amount ***: ₹500,000.00 (text input)
- Commission Rate ***: 12 (text input with up/down arrows)

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

90. Select the **Rate Type** from the drop down list.

91. Select the commission collection frequency from the **Rate Basis** drop down list.

92. Select the **Commission Type** from the drop down list.

93. Select the **Collection Period** from the drop down list.

94. Search and select the **Currency** in which the commission has to be collected from the organization.

Chapter 8 - Initiation

95. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
96. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
97. Click **Save**. Commission details are added and listed in Commission tab.
98. To cancel the operation, click **Cancel**.

The screenshot shows the 'Pricing' window with the 'Interest' tab selected. Below the tab, there is a table header with 'Interest' and 'Charges'. The table is currently empty, displaying 'No items to display.' at the bottom. The page number is 'Page 1 (0 of 0 items)'.

99. To add interest details, click the add icon in **Pricing - Interest** section. *Interest Details* window appears:

The screenshot shows the 'Interest Details' window. It contains the following fields:

- Component Name ***: A text input field with the value 'ABC'.
- Component Type ***: A dropdown menu with the value 'Main'.
- Rate Type ***: A dropdown menu with the value 'Fixed'.
- Fixed Interest Rate ***: A numeric input field with the value '12' and up/down arrow buttons.

At the bottom of the window, there are two buttons: 'Save' (in green) and 'Cancel' (in gray).

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

Chapter 8 - Initiation

Interest Details

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

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

- Rate Code
- Spread
- Interest Reset Cycle

Interest Details

Component Name *	Component Type *
ABC	Main
Rate Type *	Currency *
Special Amount	USD
Special Interest Amount *	
\$3,000.00	

Chapter 8 - Initiation

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

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

The screenshot shows the 'Facility Details' window. The 'Pricing' section is active, and the 'Interest' tab is selected. Below the tabs, there is a filter bar with a 'Filter' button and a text input 'Type to filter'. To the right of the filter bar are icons for adding, editing, and deleting items. Below this, the 'Component Name' is 'ABC', 'Component Type' is 'Main', and 'Rate Type' is 'Special Amount'. A pagination bar shows 'Page 1 of 1 (1 of 1 items)' with navigation arrows. Below the pagination bar is an 'Additional Fields' section. At the bottom right, there are 'Save' and 'Close' buttons.

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

The screenshot shows the 'Charge Details' window. It contains several input fields: 'Charge Code *' with the value '005', 'Charge Currency *' with the value 'INR' and a search icon, 'Charge Amount *' with the value '₹1,500.00', 'Charge Description' with the value 'Processing Fees', 'Is Charge Waived' with a toggle switch, 'Waived Amount', 'Minimum Charge Amount', 'Maximum Charge Amount', 'Net Charge Amount', 'Charge Base Amount', and 'Waiver Remarks'. At the bottom right, there are 'Save' and 'Cancel' buttons.

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

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

110. Specify the **Charge Amount** for the facility.

Chapter 8 - Initiation

111. Type the **Charge Description**.
112. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.
113. Enter the following details in respective fields:
 - Waived Amount
 - Minimum Charge Amount
 - Maximum Charge Amount
 - Net Charge Amount
 - Charge Base Amount
 - Waiver Remarks
114. Click **Save**. Charge details are added and listed as shown below:

The screenshot shows the 'Pricing' window with the 'Charges' tab selected. Below the 'Charges' header, there is a filter bar with a 'Filter' button and a text input field 'Type to filter'. To the right of the filter bar are icons for adding, editing, and deleting charges, and a toggle for table view. The main area displays the details of a single charge:

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

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



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

115. To edit the charge details, click the added charge and then click the edit icon.
116. To delete the charge details, click the added charge and then click the delete icon.
117. To change the list view to table view, click the table icon at the right corner.

Facility Collateral Linkage

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



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

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

Chapter 8 - Initiation

Term loan for **ABC group** - TL

Facility Details
Facility Basic Info
Exposure
Fee
Pricing
Facility collateral linkage
Credit Rating

Facility-Collateral Linkage

Filter

Type to filter

+ ✎ 🗑

No items to display.

Page 1 (0 of 0 items) ⌂ < 1 > ⌂

Close

119. To link facility with a collateral, click the add icon. The **Facility-Collateral Linkage** window appears:

Facility-Collateral Linkage

Collateral Code *	Collateral Description	Collateral Currency
COL202960722-Crop ▼	CROP category	INR
Collateral Value	Amount Basis	Linked Percentage *
₹90.00	Amount ▼	100%
Linked Amount *	Order number *	
₹90.00	1 ▼ ▲	

Save Cancel

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

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

- Collateral Description
- Collateral Currency
- Collateral Value

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

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

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122. 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.

123. 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.

124. In the **Order number** field, specify the collateral utilization order for e.g. 1, or 2.

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

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

The screenshot displays the 'Facility Collateral Linkage' screen for a 'Term loan for [Loan Group] - TL'. On the left, a sidebar lists 'Facility Details' with sub-items: 'Facility Basic Info', 'Exposure', 'Fee', 'Pricing', 'Facility collateral linkage' (which is selected), and 'Credit Rating'. The main area is titled 'Facility-Collateral Linkage' and includes a 'Filter' button, a 'Type to filter' text box, and icons for adding, editing, and deleting records. Below this, the details for a single linkage are shown: 'Collateral Code: COL202960722', 'Collateral Value: ₹90.00', 'Linked Amount: ₹90.00', 'Collateral Description: CROP category', 'Amount Basis: Amount', 'Order number: 1', 'Collateral Currency: INR', and 'Linked Percentage: 100%'. A 'View linkage' link is also present. At the bottom, a pagination bar shows 'Page 1 of 1 (1 of 1 items)' with navigation icons. A 'Close' button is located in the bottom right corner.

126. 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.

127. To modify the linkage details, select the record from the list and click the edit icon next to add icon.

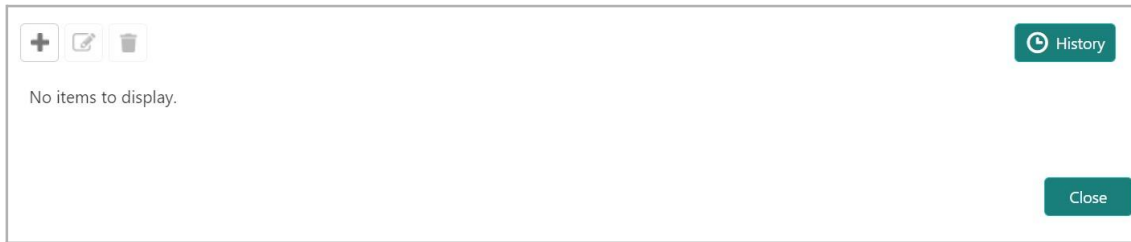
128. To delete the linkage details, select the record from the list and click the delete icon.

129. To change the layout of *Facility-Collateral Linkage* screen to table view, click the **Table View** icon at top right corner.

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Adding Credit Rating

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



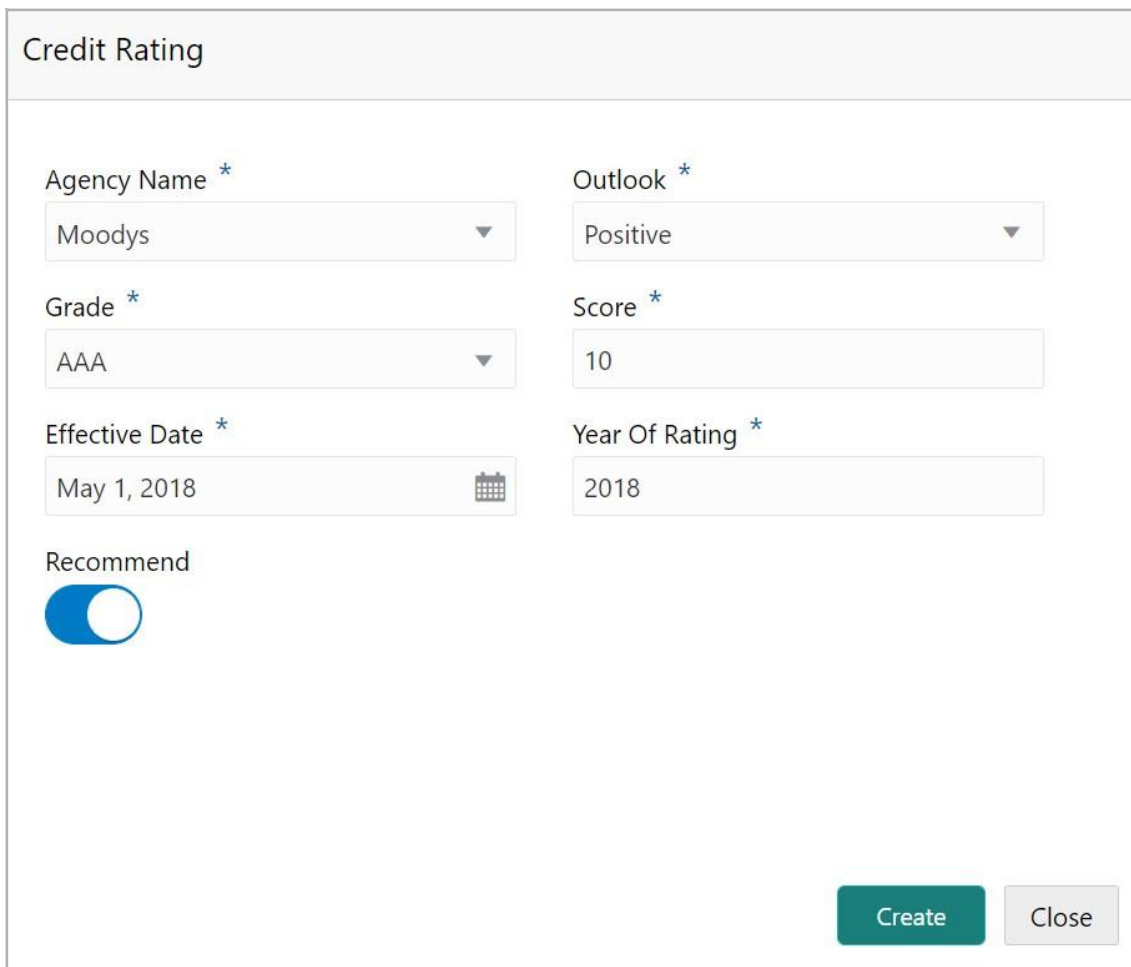
Icons: +, ✎, 🗑️

No items to display.

History

Close

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



Credit Rating

Agency Name *
Moody's ▼

Outlook *
Positive ▼

Grade *
AAA ▼

Score *
10

Effective Date *
May 1, 2018 📅

Year Of Rating *
2018

Recommend
☒

Create Close

131. Select the name of agency by which the facility is rated from the **AgencyName** drop down list.

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

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

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

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

135. Enable the **Recommend** switch, if the facility is recommended by the rating agency.

136. Click **Create**. The rating is added and displayed in the Credit Rating page.

137. To view the history of credit ratings added during different processes, click the **History** icon.

138. To filter the credit ratings in the *History* window, click the **Filter** icon and select the **Agency Name** or directly type the agency name in **Type to filter** text box.

Adding FX Rate Revaluation Details

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

The screenshot shows a web interface for the 'FX Rate Revaluation' window. At the top, there is a filter bar with a 'Filter' button, a text input field labeled 'Type to filter', and three icons: a plus sign, a pencil, and a trash can. To the right of the filter bar is a toggle switch between a list view (three horizontal lines) and a grid view (a 2x2 square grid). Below the filter bar, the text 'No items to display.' is centered. At the bottom left, there is a pagination control showing 'Page 1 of 0 (1 - 0 of 0 items)' and navigation buttons: 'K', '<', '>', and '>'. At the bottom right, there is a green 'Close' button.

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

Chapter 8 - Initiation

FX Rate Revaluation Details

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

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

CreateCancel

140. In the **Module** field, type the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS)

141. In the **Product** field, type the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module)

142. Select the **Currency** for which the FX rate has to be applied.

143. Select the **FX Rate Type** from the drop down list. The options available are: Mid, Sell, and Buy.

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

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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.

145. 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.

146. Select the **Revaluation Frequency** from the drop down list. The options available are: Daily, Weekly, Monthly, Quarterly, Half Yearly, Yearly, and None.

147. Select the **Revaluation Effective Date** from which the revaluation should happen. The options available are: Value Date and Calendar Date.

148. Enable the **Ignore Holidays** check box, if required. The revaluations that are due on holidays will not be performed on the holiday.

149. 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.

150. Select the **Holiday Currency** for which the holiday table must be checked.

151. Select the **Schedule Movement** option from the drop down list. The options available are: Move Backward and Move Forward.

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

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

152. 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.

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

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.

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154. Click **Create**. The FX rate revaluation details are saved.
155. To modify the added FX rate revaluation details, select the record and click the edit icon.
156. To delete the added FX rate revaluation details, select the record and click the delete icon.
157. To exit the *Facility Details* window, click **Close**.

Creating Facility with Template

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

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

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161. Drag and drop the required facility from the **Available Facility** section to the **Facility Template** section.

162. To capture the facility details, click the facility in the **Facility Template** section. Fields related to the facility appear as shown below:

The screenshot shows the 'Facility Template' form. At the top, there are fields for 'Template Code' (0022) and 'Template Name' (Test Template). Below these is a section titled 'Working capital facility - 1112'. Inside this section, there are four main fields: 'Facility Description' (Working capital facility), 'Next Review Date' (Oct 1, 2020), 'Currency' (USD), and 'Requested Amount' (\$10,000.00). At the bottom right of the form, there are 'Submit' and 'Close' buttons. A 'Save' button is also visible in the top right corner of the facility details section.

163. Type the **Facility Description**.

164. Select / specify the **Next Review Date** for the facility.

165. Search and select the **Currency** for the **Requested Amount**.

166. Specify the **Requested Amount**.

167. Click **Save**.

168. After providing details for all the facilities in the **Facility Template** section, click **Submit**. Facility is created and listed as shown below.

The screenshot shows the 'Funding Requirement' screen. At the top, there is a 'Liability details' section with three fields: '004 Branch', '202374510 Liability Number', and '\$50,000.00 Requested Liability Amount'. Below this is a table of facilities. The table has columns for Facility Id, Requested Amount, Product Type, and Next Review Date. Two facilities are listed: one with Facility Id F20241574 and another with Facility Id F20237076. A context menu is open over the first facility, showing options: 'Edit Facility', 'Create Sub Limit', 'Remove Facility', and 'Link Document'. At the bottom of the screen, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Chapter 8 - Initiation

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.

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

New Facility

☐ Take over other bank facility

Line Code *
22

Parent Facility Id
TERMLOAN3 - test

Currency *
USD

Tenor
12

Commitment Status
☒ Committed ☐ Uncommitted ☐ Cascade

Line Serial Number *
33

Facility Type *
☐ Funded ☒ Non Funded ☐ Cascade

Requested Amount *
\$50,000.00

Line Expiry Date *
Nov 30, 2021

Secured?
☒ Secured ☐ Cascade

Facility Description *
Facility for Tata motors

Facility Category
Term Loan

Next Review Date *
Dec 31, 2020

Availability Period
Availability Period

☒ Revaluation Required
☒ Rate Agreement Required

Additional Fields
UDF

Save Save & Configure Close

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

Chapter 8 - Initiation

Funding Requirement Screen (6 / 9)

OFSSS

Liability details

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

Filter + ↶ T List View Table View Facility Structure

2235 NEW

Facility Id: **F20322627**

Facility Description: **Term Loan**

Parent Line Number: **2233-Term Loan**

Requested Amount: **\$10,000.00**

Facility Category: **TL**

Product Type: **Funded**

Next Review Date: **20-11-30**

⋮

2233 NEW

Hold Back Next Save & Close Cancel

Removing Facility

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

Linking Document

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

Document

Add New Documents

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

Close

173. 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:

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Document

Document Type *	Document Type Description	Document Code *	Document Code Description
ADDRESDOC	Address Proof	AADHARCARD	Aadhar Card
Document Expiry Date	Remarks	Drop files here or click to select Selected Files	
Nov 30, 2020			

Upload

Close

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

175. Click **Upload**.

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

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

Filtering Facility

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

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Filter

Reset

Apply

Limit

☒ Joint Customer

Status

☒ New

☐ Modified

☐ Removed

Facility Type

☒ Funded

☐ Non Funded

Product Type

☒ Term Loan

☐ Working Capital Finance

☐ AR Finance

☐ OverDraft

☐ Letter Of Credit

☐ Guarantee

☐ Others

Currency

USD

From Amount

To Amount

177. Type and / or select the filter parameters.

178. Click **Apply**. Facility that matches the filter parameters are displayed.

179. To filter the facility using single filter parameter, type the parameter directly in **Type to filter** text box.



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

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180. To delete the facility, **Select** the facility and click delete icon.

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

Funding Requirement Screen (6 / 9)

OFSSS

▲ Liability details

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

T D

List View Table View Facility Structure

Line Number	Product Type	Facility Category	Writeups	Facility Description	Requested Amount	Next Review Date	Parent Line Number
▲ 2233	Funded	TL		Term Loan	\$25,000.00	20-11-30	
2235	Funded	TL		Term Loan	\$10,000.00	20-11-30	2233-Term Loan
0	Funded	Term Loan			\$20,000.00		

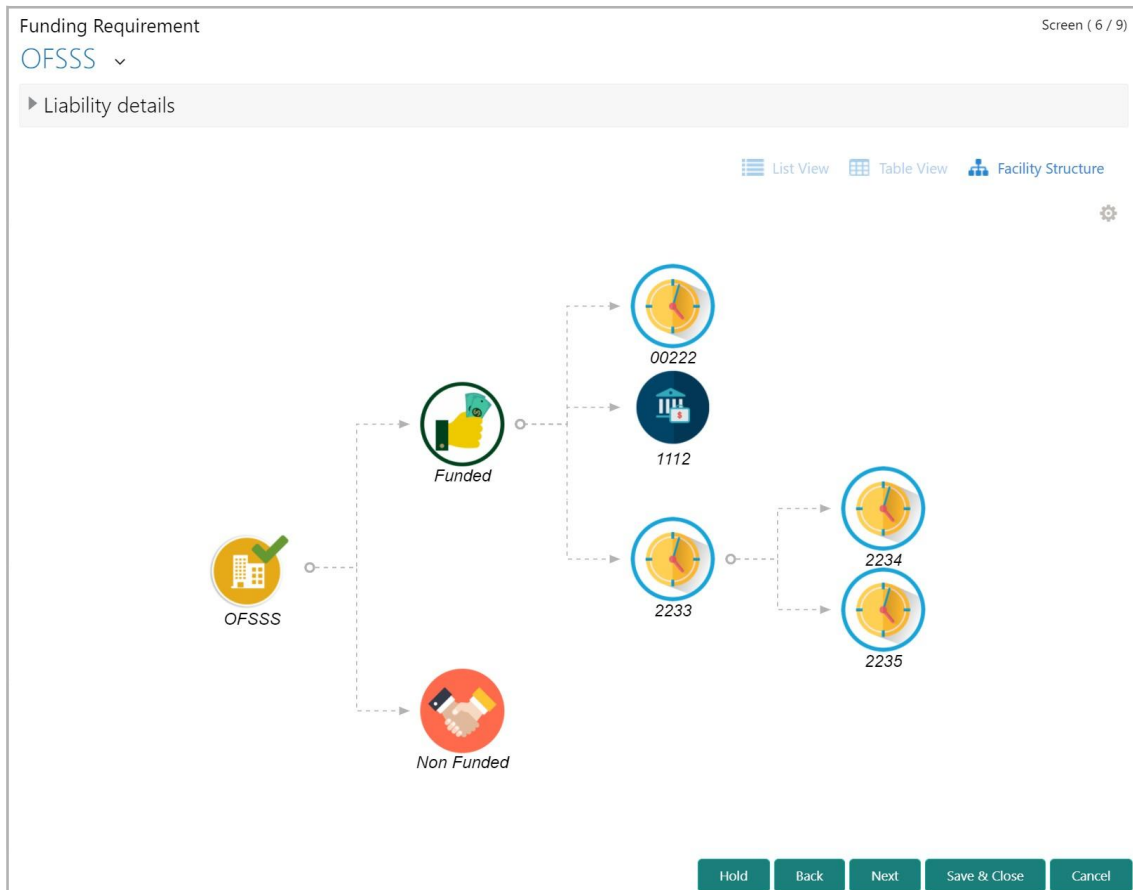
Hold Back Next Save & Close Cancel

182. To view the facility details in table view, click the **Line Number**.

183. To capture writeup for the facility, click the **Writeup** icon.

184. To change the layout of facility details to tree view, click the **Facility Structure** icon. The page appears as shown below:

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185. To add facility details for the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.

186. Select the required customer. *Funding Requirement - [organization name] > [customer name]* page appears.

187. Add the facility details for the customer and click **Next**. The *Collateral* page appears.

Collateral

You can add collateral details of the customer prospect in this data segment, if the details are publicly available.

Chapter 8 - Initiation

Customer Appetite Management - Appetite Initiation

Customer Info Funding Requirement Collateral Comments Summary

Collateral

Oracle

No items to display.

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

Hold Back Next Save & Close Cancel

188. To add collateral details, click the add icon. The *Basic Details* window appears.

Basic Details

In this page, you can select a collateral type and capture basic details about the collateral.

Basic Details

Basic Details Collateral Details Collateral Facility Linkage Comments

Collateral Id *
COL211612556

External Reference ID *
EXTER123AC

Collateral Currency *
AED

Collateral Value *
AED3,000.00

Collateral End Date
Jun 30, 2021

Collateral Expiry Date
Jun 30, 2021

Collateral Status *
Active

LGD Type
Cash & Cash Equivalent - FD Lien

Document Status
Not Submitted

Collateral Type *
Accounts Contracts

Held Collateral Value
AED100.00

Charge Type *
Hypothecation

Collateral Category *
ACCN category

Collateral Start Date
Feb 1, 2020

Seniority of Charge *
First

LTV %
3

Collateral Description

Remarks

Back Next

189. Specify a unique ID for collateral in the **Collateral Id** field.

190. Select the **Collateral Type** from the drop down list. The options available are:

- Accounts Contracts
- Crop
- Commercial Paper

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- Perishable
- Commodity
- PDC
- Bill of Exchange
- Promissory Note
- Machine
- Deposits
- Bond
- Stock
- Fund
- Vehicle
- Guarantee
- Property
- Aircraft
- Insurance
- Precious Metals
- Ship
- Accounts Receivables
- Cash Collaterals
- Inventory

191. Select the **Collateral Category** from the drop down list. Collateral categories are listed based on the selected **Collateral Type**.

192. Click the search icon in **Collateral Currency** field and select the currency for collateral value.

193. Specify the **Collateral Value** and the **Held Collateral Value** in corresponding fields.

194. Click the calendar icon and select the **Collateral Start Date** and **Collateral End Date**. Collateral will be effective only during the mentioned period.

195. Click the calendar icon and select the **Collateral Expiry Date**. This is the actual expiry date of the collateral. For example, if the collateral type is selected as Bill of Exchange, collateral expiry date is the expiry date mentioned in the Bill of Exchange.

196. Select the Charge Type based on selected Collateral Type. The options available are **Hypothecation**, **Pledge**, and **Lien**.

197. Select the bank's **Seniority of Charge** on the collateral. The options available are: **First**, **Second**, and **Third**.

198. Select the **Collateral Status** from the drop down list.

199. 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.

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200. Select the **Collateral Classification** from the drop down list. The options available are: **Secured**, **Unsecured**, and **Liquid**.
201. Specify the collateral's loan to value percentage in **LTV %** field.
202. Enable the **Tangible** flag, if the collateral is tangible.
203. Select the **Document Status** from the drop down list. The options available are: **Submitted**, **Released**, **Not Submitted**, and **Partially Submitted**.
204. Specify a brief description about the collateral in **Collateral Description** field.
205. Capture **Remarks** about the collateral.
206. Click **Next**. The *Collateral Details* page appears:

Collateral Details

In this page, you can capture detailed information about the selected collateral.

Basic Details

Collateral Details

Collateral Facility Linkage

Comments

Collateral Details

Account Value: AED3,000.00

Branch Name:

Account Type: Corporate Deposit

Currency: AED

Reference Number: REF123123123

Page 1 of 1 (1 of 1 items)

Back Next

207. Click the add icon. The *Configuration* window appears:

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The screenshot shows a 'Configure' window for a 'Ship' collateral type. The sidebar on the left lists 'Ship', 'Collateral Insurance', 'Valuation', and 'Collateral Summary'. The main form is titled 'Ship' and contains a 'Ship Details' section. The fields are organized as follows:

- Ship Name ***: Text input with value 'Reecon Whale'.
- Condition**: Dropdown menu with value 'Good'.
- Invoice Currency ***: Text input with value 'INR' and a search icon.
- Registration Number ***: Text input with value '568833332'.
- Invoice Value ***: Text input with value '₹5,000,000.00'.
- Number of Decks**: Text input with value '4'.
- Manufacturer Name**: Text input with value 'Armstrong Marine'.
- License Details**: Text area.
- Type**: Dropdown menu with value 'Container Ships'.
- Location**: Text input with value 'IN' and a search icon.
- Port of Registry ***: Text input with value 'Port Blair'.
- Basis Vessel Value ***: Text input with value 'Invoice Value' and a dropdown arrow.
- Amount in Collateral Currency**: Text input.
- Manufactured Date**: Text input with value 'Mar 1, 2020' and a calendar icon.
- License Number ***: Text input with value '55778'.

Below the 'Ship Details' section are two expandable sections: 'Ship Dimensions' and 'Ship Tonnage'. At the bottom right are 'Back' and 'Next' buttons.



The above screen varies based on the selected collateral type. For example, if 'Deposit' is selected as the **Collateral Type** in *Basic Details* page, deposit related fields appear.

Ship

Ship Details

208. Specify the name of ship in **Ship Name** field.
209. Select the **Ship Type**. The options available are: General Cargo Vessels, Container Ships, Dry Bulk Carriers, Multi Purpose Vessels, Reefer Ships, Ferries, Freight, Ro-Pax, Pure Car Carriers, Combined Carriers, Ocean Liners, Cruise Ships, Fishing Vessel, High Speed Craft, Tankers, Passenger, and Roll On Roll Off.
210. Select the **Condition** of ship from the drop down list.
211. Search and select **Location** of the ship.
212. Click the search icon in **Invoice Currency** field and select the currency in which the ship is purchased.
213. Specify the amount for which the ship is purchased in the **Invoice Value** field.
214. Specify the **Number of Decks** available in the ship.
215. Click the calendar icon and select the Ship **Manufactured Date**.

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216. Specify the ship **Manufacturer Name**.
217. Specify the **License Number** of the ship.
218. Type a brief information about the license in **License Details** field.
219. Type a brief description about the ship in **Description** field.

Ship Dimensions

▲ Ship Dimensions

Dimensions Unit	Length
Feet ▼	7
Beam	Height
6	7
Displacement Unit	Displacement
Tons ▼	7

220. Select the unit for ship dimension from **Dimension Unit** drop down list. The options available are: **Feet** and, **Meters**.
221. Specify the **Length** of ship in selected unit.
222. Specify the **Beam** (width) of ship in selected unit.
223. Specify the **Height** of ship in selected unit.
224. Select the unit for ship weight from **Displacement Unit** drop down list. The options available are: **Tons** and, **Metric Tons**.
225. Specify the **Displacement** of ship in selected unit.

Chapter 8 - Initiation

Ship Tonnage

▲ Ship Tonnage

Size	Deadweight Tonnage
Panamax	3
Gross Registered Tonnage	Net Registered Tonnage
2	3

226. Select the **Size** of the Ship. The options available are: Aframax, Capesize, Chinamax, Handymax, Handysize, Malaccamax, Panamax, Q-Max, Seawaymax, and Suezmax.

227. Specify the following details of the ship.

- Deadweight Tonnage
- Gross Registered Tonnage
- Net Registered Tonnage

External Pricing Details

Configure

Ship

- Ship
- Collateral Insurance
- Field Investigation
- External Check
- Valuation
- Legal Opinion
- Risk Evaluation
- Collateral Summary

Ship Details

Ship Dimensions

Ship Tonnage

External Pricing Details

Security Code	Security Description
564778	
Price Code *	Unit Value *
445	5,000,000
No of Units *	Current Value
1	5,000,000

Back Next Submit

228. Specify the **Security Code** of ship.

229. Type brief description about the ship security in **Security Description** field.

Chapter 8 - Initiation

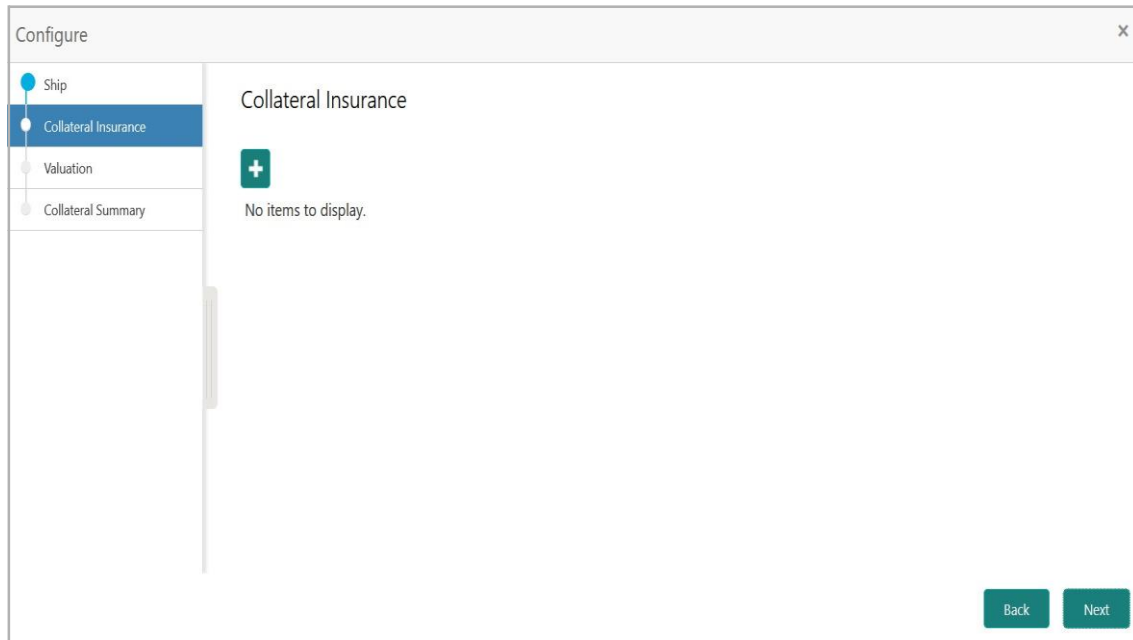
230. Specify the **Price Code** of ship.
231. Specify the **Unit Value** of ship and **No of Units**.

The **Current Value** gets calculated based on the provided unit value and the number of units.

232. Click **Next**. The *Collateral Insurance* page appears.

Collateral Insurance

In this page, you can capture insurance details of the collateral.



233. To add insurance details, click **+Add**. The following window appears:

Chapter 8 - Initiation

Collateral Details

Insurance Basic Details

Policy Number *

45678043687

Insurance Name

Contract Insurance

Insurance Currency *

INR

End Date *

May 1, 2021

Policy Assigned To Bank

Yes

Policy Name *

Contract Policy

Insurance Type

Asset Insurance

Insurance Amount *

₹100,000.00

Grace Days

10

Insurance Provider *

First Bank

Policy Status

Inforced

Start Date *

May 1, 2020

Notice Days

10

Insurance Premium Details

Premium Currency *

INR

Premium Amount *

₹9,000.00

Premium Frequency

Monthly

Premium End Date *

May 1, 2021

Remarks

Add

Cancel

Clear

Insurance Basic Details

234. Specify the insurance following details in respective fields

- Policy Number
- Policy Name
- Insurance Provider
- Insurance Name

235. Select the **Insurance Type** from the drop down list. The options available are: **Asset Insurance**, **Life Insurance**, **Corporate Insurance**, and **Borrower Insurance**.

236. Select the **Policy Status** from the drop down list. The options available are: **Inforced**, **Lapsed**, and **Paidup**.

237. Click the search icon in the **Insurance Currency** field and select the currency in which insurance amount is paid.

238. Specify the **Insurance Amount** in selected insurance currency.

239. Click the calendar icon and select the insurance **Start Date** and **End Date**.

240. Specify the **Grace Days** for making insurance premium payment.

241. Specify the **Notice Days** for insurance premium payment.

242. Specify if the policy is assigned to your bank by selecting required option from the **Policy Assigned To Bank** drop down list.

169

Chapter 8 - Initiation

Insurance Premium Details

243. Click the search icon in the **Premium Currency** field and select the currency in which insurance premium is paid.
244. Specify the **Premium Amount** in selected premium currency.
245. Select the **Premium Frequency** from the drop down list.
246. Click the calendar icon and select the **Premium End Date**.
247. Type **Remarks** about the insurance, if any.
248. Click **Add**. The insurance details are added and displayed as shown below:

The screenshot shows a 'Configure' window with a sidebar on the left containing a list of steps: Ship, Collateral Insurance (selected), Valuation, and Collateral Summary. The main area is titled 'Collateral Insurance' and features a green '+ NEW' button. Below this, a record is displayed with the following details:

	NEW	Policy Number: 44566	Policy Name: Contract policy	Insurance Name: Contract
		Insurance Currency: INR	Insurance Amount: ₹500,000.00	

On the right side of the record, there is a blue vertical bar and a context menu with the options: Edit, View, and Delete. At the bottom right of the window, there are 'Back' and 'Next' buttons.

249. To modify the insurance details, select the record and click **Edit**.
250. To view the added insurance details, select the record and click **View**.
251. To delete the insurance details, select the record and click **Delete**.
252. Click **Next**. The *Field Investigation* page appears.

Field Investigation

You can add field investigation details of the collateral, if field investigation is done for the collateral.

Chapter 8 - Initiation

Field Investigation

+ Add Edit View Delete

No items to display.

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

Back Next Submit

253. Click the **Add** icon. The *Collateral Details* window appears:

Collateral Details

Field Investigation Agency *

CBC Group LLC ▼

Field Investigation Outcome *

Positive

Field Investigation Date *

Oct 5, 2020 

Field Investigation Remarks *

Valid Collateral

Add Cancel Clear

254. Select the **Field Investigation Agency** from the drop down list.

255. Click the calendar icon and select the **Field Investigation Date**.

256. Specify the **Field Investigation Outcome** and **Field Investigation Remarks**.

257. Click **Add**. The field investigation details are added displayed in the **Field Investigation** page.

258. To modify the field investigation details, select the record and click **Edit**.

259. To view the added field investigation details, select the record and click **View**.

260. To delete the field investigation details, select the record and click **Delete**.

261. Click **Next**. The *External Check* page appears.

Chapter 8 - Initiation

External Check

If the collateral is valued by any external agency, you can add those details in the *external check* page.

External Check

+ Add

Edit

View

Delete

No items to display.

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

Back

Next

Submit

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

Collateral Details

Agency *

CVC Group

External Check Date *

Oct 6, 2020

External Check Outcome *

Positive

Remarks *

Valid Collateral

Add

Cancel

Clear

263. Select the **Agency** by which the external validation is done.

264. Click the calendar icon and select the **External Check Date**.

265. Specify the **External Check Outcome** and **Remarks**.

266. Click **Add**. The external check details are added and displayed in the *External Check* page.

267. To modify the external check details, select the record and click **Edit**.

Chapter 8 - Initiation

268. To view the added external check details, select the record and click **View**.
269. To delete the external check details, select the record and click **Delete**.
270. Click **Next**. The *Valuation* page appears.

Valuation

If the value of collateral is evaluated by any agency, you can add those details in the *Valuation* page.

Configure

Ship

Collateral Insurance

Valuation

Collateral Summary

Valuation

+ Add

No items to display.

Page 1 (0 of 0 items) < 1 >

Back Next

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

External Valuation Details

Agency *
CVC Group

Valuation Date *
Mar 4, 2020

Valuation Expiry Date
Feb 4, 2023

Valuation Amount *
₹5,000,000.00

Valuation Type *
Internal

Valuation Currency *
INR

Valuer Remarks
Good

Valuation Frequency *
Yearly

Add Cancel Clear

Chapter 8 - Initiation

272. Select the **Agency** which valued the collateral.
273. Click the calendar icon and select the **Valuation Date** and **Valuation Expiry Date**.
274. Click the search icon in the **Valuation Currency** field and select the currency in which collateral is valued.
275. Specify the **Valuation Amount** in selected valuation currency.
276. Type **Valuer Remarks**.
277. Click **Add**. The collateral valuation details are added and displayed in the *Valuation* page.
278. To modify the valuation details, select the record and click **Edit**.
279. To view the added valuation details, select the record and click **View**.
280. To delete the valuation details, select the record and click **Delete**.
281. Click **Next**. The *Legal Opinion* page appears.

Legal Opinion

If the collateral is evaluated by any legal firm, you can capture those evaluation details in the *Legal Opinion* page.

282. Click the **Add** icon in the *Legal Opinion* page. The following window appears:

Collateral Details

Agency *

Select ▼

External Opinion Date *

Sep 4, 2020 

Legal Firm Opinion *

Property is legally verified

Final Recommendation *

Property can be considered as collateral

Add

Cancel

Clear

283. Select the **Agency** which legally evaluated the collateral.
284. Click the calendar icon and select the **External Opinion Date**.

Chapter 8 - Initiation

285. Specify the **Legal Firm Opinion** and **Final Recommendation**.
286. Click **Add**. Legal opinion is added and displayed in the *Legal Opinion* page.
287. To modify the legal opinion, select the desired record and click **Edit**.
288. To view the legal opinion, select the desired record and click **View**.
289. To delete the legal opinion, select the desired record and click **Delete**.
290. Click **Next**. The *Risk Evaluation* page appears.

Risk Evaluation

In case you find risk in the collateral, you can add risk information in the *Risk Evaluation* page.

Risk Evaluation

+ Add

Edit

View

Delete

No items to display.

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

K<>>I

Remarks

Final Recommendation *

Back

Next

Submit

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

Chapter 8 - Initiation

Collateral Details

Risk Type *

Currency Risk

Severity *

Medium

Comments

Additional collaterals must be linked, if collateral value reduces on revaluation

Approver Comments

Add

Cancel

Clear

292. Select the Risk Type from the drop down list. The options available are: **Currency Risk**, **Natural Hazardous Risk**, **Liquidity Risk**, **Operational Risk**, **Geo Political Risk**, and **Issue Credit Risk**.

293. Specify the **Severity** of risk such as Low, Medium, and High.

294. Type detailed information about the risk in **Comments** and **Approver Comments** fields.

295. Click **Add**. Risk information is added and displayed in the *Risk Evaluation* page.

296. To view the risk information, select the desired record and click **View**.

297. To delete the risk information, select the desired record and click **Delete**.

298. Click **Next**. The *Collateral Summary* page appears.

Collateral Summary

The collateral summary provides an overview of collateral based on the information added in previous pages.

Chapter 8 - Initiation

Collateral Summary

Customer ID
PTY21122600

Application ID
APP21129085

Date Initiated
2020-01-30

Current Status
Active

Documents
0

Basic Information

COL021121051

Collateral Type
Ship

Ownership Type

Collateral Currency
INR

Owner Estimated Value
\$undefined

Available From
2020-01-30

Available Till
2021-12-30

Applicable Business

Exposure Type
-

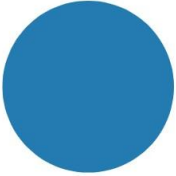
Charge Type
Hypothecation

Purpose Of Collateral
s

Shareable Across Customers
No

Ownership

View Details



■ null 100%

Seniority of charge

View details

1
Position

Seniority of charge held by

0
Total Percentage

100
Percentage Available

Covenants

View details

0
Covenants proposed

Standard Covenants Applicable

0
Complied Covenants

0
Breached Covenants

Insurance

View details

NA
Active Insurance

0
Total Insurance Amount

Configured Stage Status

Field Investigation Not applicable	External Check Not applicable	External Valuation Not applicable	Internal Valuation Not applicable	Risk Evaluation Not applicable	Legal Opinion Not applicable
---------------------------------------	----------------------------------	--------------------------------------	--------------------------------------	-----------------------------------	---------------------------------

Back

Next

Submit

299. View the Collateral Summary and click **Submit**. Collateral record is added and displayed in the *Collateral Details* page.

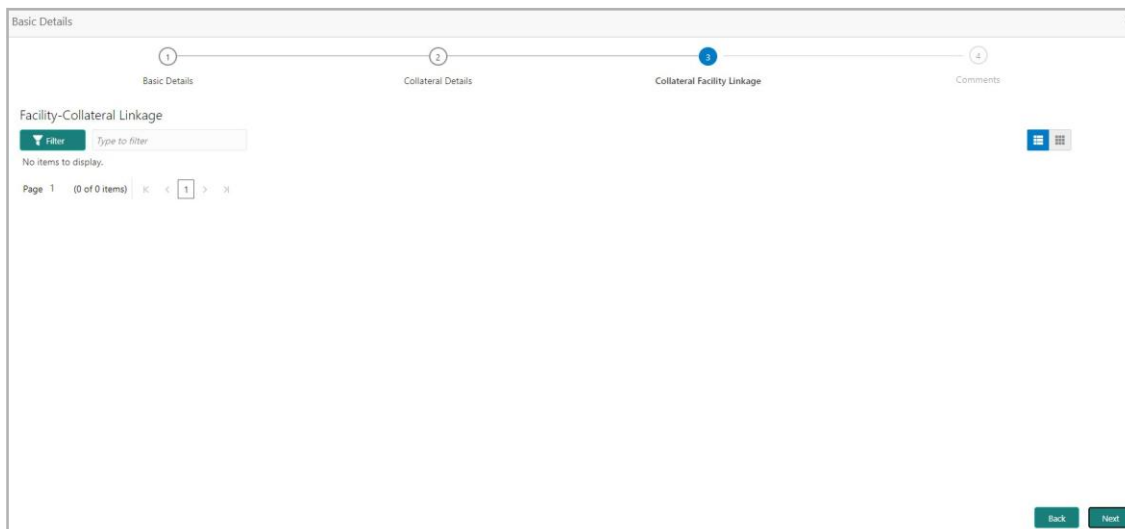
300. To **View**, **Edit** or **Delete** the collateral details, click the down arrow in the corresponding record and select the required option.

301. Click **Next** in the *Collateral Details* page. The *Collateral Facility Linkage* page appears.

Collateral Facility Linkage

This page displays the list of facilities with which the collateral is linked. During collateral creation, this page will be empty as there is no association between the collateral and facilities.

Chapter 8 - Initiation



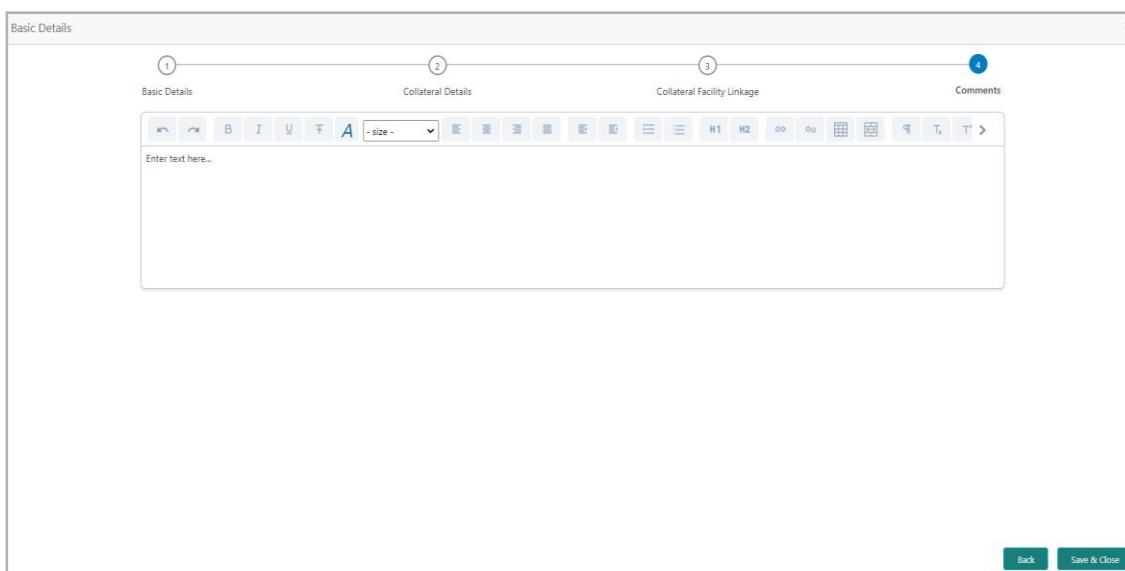
302. To filter the required facility-collateral linkage record, click the **Filter** icon and specify the search parameters or directly type the parameter in *Type to filter* text box.

303. To change the layout of *Collateral Facility Linkage* page to table view, click the Table View icon.

304. To go to the *Comments* page, click **Next**.

Comments

In this page, you can capture comments for the added collaterals, if any.



305. Type comments in the **Comments** box.

306. Click **Post**. Comments are posted below the Comments box.

307. Click **Save & Close**. The collateral records are listed in **Collaterals** data segment.

Chapter 8 - Initiation

308. To **View**, **Edit** or **Delete** the collateral details, click the down arrow in the corresponding record and select the required option.

Comments

In this data segment, you can mention anything about the appetite management application, such as the purpose of initiating appetite management process. Posting comments help the user of next stage to take better decision.

The screenshot shows the 'Comments' step in a five-step process: Customer Info, Funding Requirement, Collateral, Comments, and Summary. The 'Comments' step is active, indicated by a green checkmark. Below the step indicators is a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, indent, outdent, decrease indent, increase indent, and a table icon. The text area contains the placeholder 'Enter text here...'. Below the text area is a 'Post' button. At the bottom of the form, there is a message 'No items to display.' and a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

310. To go to the next page, click **Next**. The *Summary* page appears.

Summary

This data segment allows you to preview the details added in previous data segments.

The screenshot shows the 'Summary' step in the same five-step process. The 'Summary' step is active, indicated by a green checkmark. Below the step indicators, there is a 'Summary' section with a dropdown menu set to 'Oracle'. The main content area displays 'Customer Information' for 'Oracle, A entity established & operating as a Pvt Ltd Company in'. Below this, there are several fields: 'Customer ID' (PTY203586525), 'Register No', 'Legal Status' (Pvt Ltd), 'Liability Amount', 'Is KYC Compliant' (No), 'Share Holders' (0), 'Contractors' (0), 'Guarantors' (0), and 'Bankers' (0). Below these fields are four tables: 'Entities' (3 Added), 'Facilities' (0 Added), 'Collaterals' (0 Added), and 'Pricing' (Interest: 0 Added, Charge: 0 Added, Commission: 0 Added). At the bottom, there are expandable sections for 'Pricing', 'Entities', 'Facilities', and 'Collaterals'. A row of buttons at the bottom includes 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

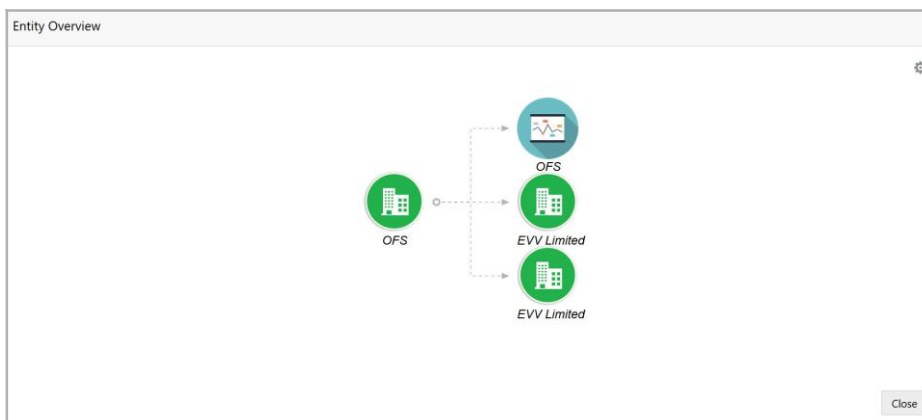
Chapter 8 - Initiation

311. To view the sector and industry information, click the industry icon in **customer information** section. The *Industry Details* window appears:

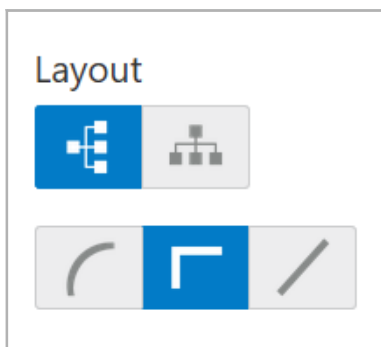
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
Close			

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

313. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:

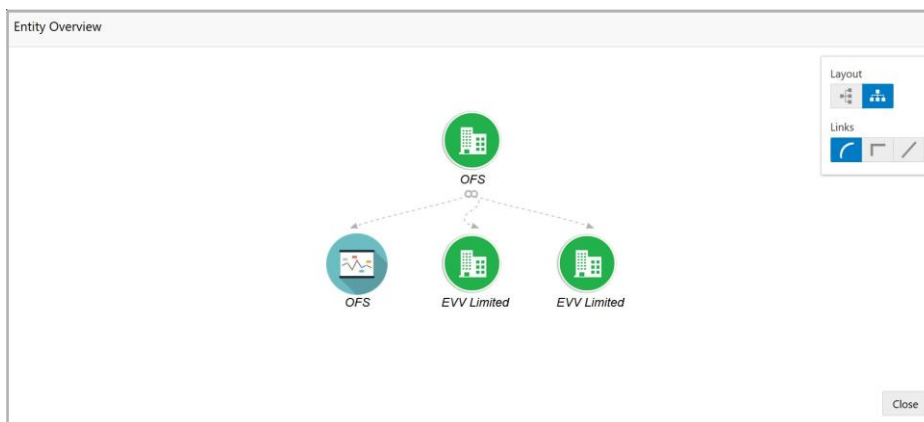


314. To change the layout of the entity overview, click the configuration icon at the top right corner. The *Layout* window appears:



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

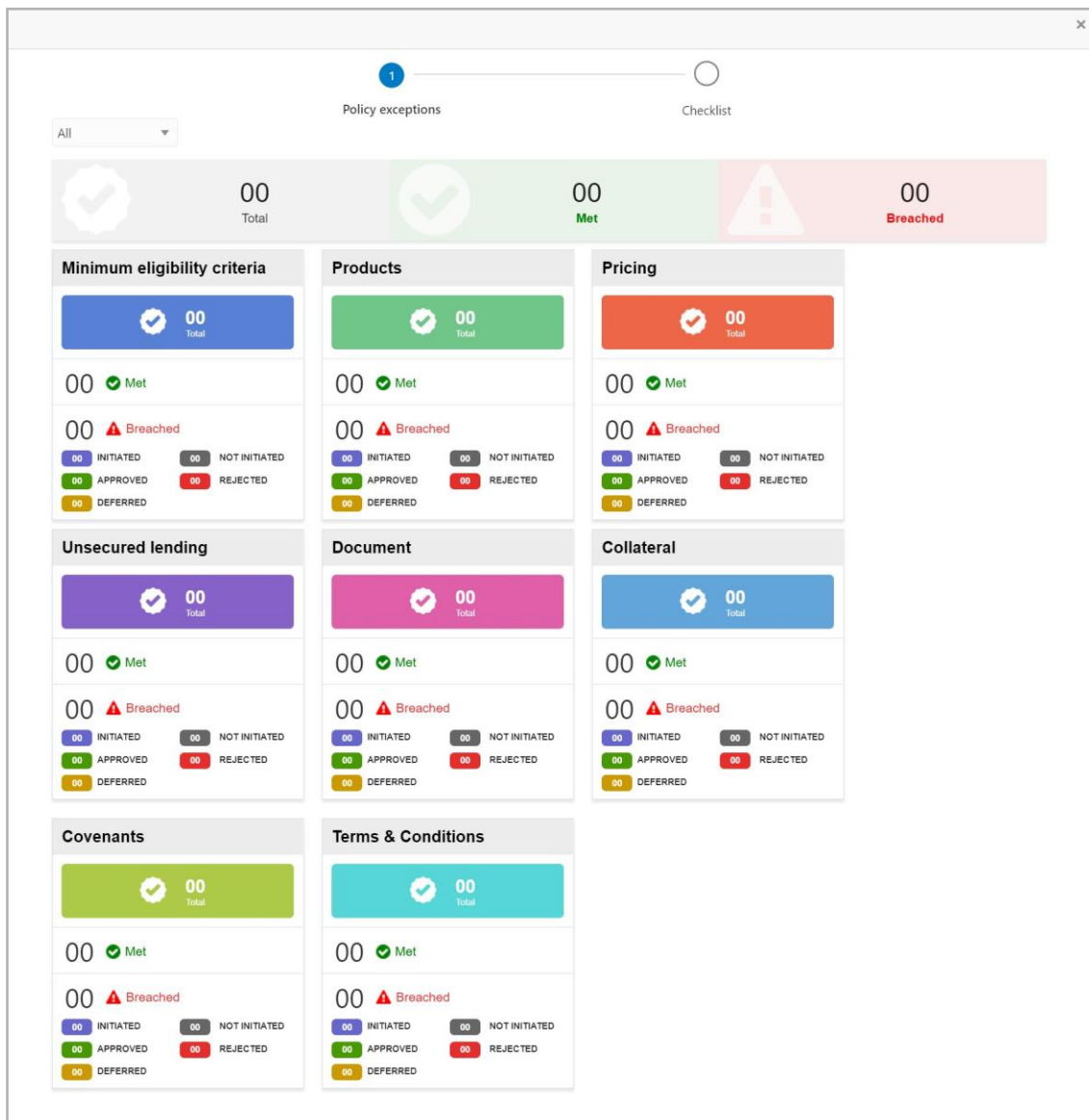
Chapter 8 - Initiation



- 316. To exit the *Entity Overview* window, click **Close**.
- 317. To expand **Pricing**, **Entities**, **Facilities** and **Collaterals** sections, click the number in respective count tables or click the triangle in each section.
- 318. To hold the Amendment Initiation task, click **Hold**.
- 319. To go back to the previous page, click **Back**.
- 320. To save the captured information and exit the page, click **Save & Close**.
- 321. To submit the Appetite Management application to the Enrichment stage, click **Submit**.
- 322. To exit the page without saving the captured information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

Chapter 8 - Initiation



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

323. After viewing policy exceptions or overrides, click the **Checklist** data segment.

Chapter 8 - Initiation

The screenshot shows a web application interface for 'Appetite Management'. At the top, there is a progress bar with two steps: 'Policy exceptions' and 'Checklist'. The 'Checklist' step is currently active, indicated by a blue circle with the number '2'. Below the progress bar, there is a message box that says 'No items to display.' At the bottom right of the screen, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

324. Manually verify all the checklist and enable the corresponding check box.

325. Select the **Outcome** as 'Proceed' and click **Submit**. The Appetite Management application is moved to the 'Enrichment' stage.

Chapter 8 - Enrichment

Enrichment

In this stage, the Appetite Management application can be further enriched by the user configured for this stage.

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
Acquire & Edit		Facility Review Process			Facility Review Enrichment	
Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18

2. Acquire & Edit the required Appetite Management enrichment task. The *Summary* page appears.

Summary

Customer Appetite Management - Enrichment

Summary Customer Info Write up Funding Requirement Collaterals Comments

Oracle

Customer Information

Oracle, A entity established & operating as a Pvt Ltd Company in

Customer ID: PTY203586525 Register No: Legal Status: Pvt Ltd Liability Amount: Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Entities	Facilities	Collaterals	Pricing		
3 Added	0 Added	0 Added	Interest	Charge	Commission
			0 Added	0 Added	0 Added

Pricing

Entities

Facilities

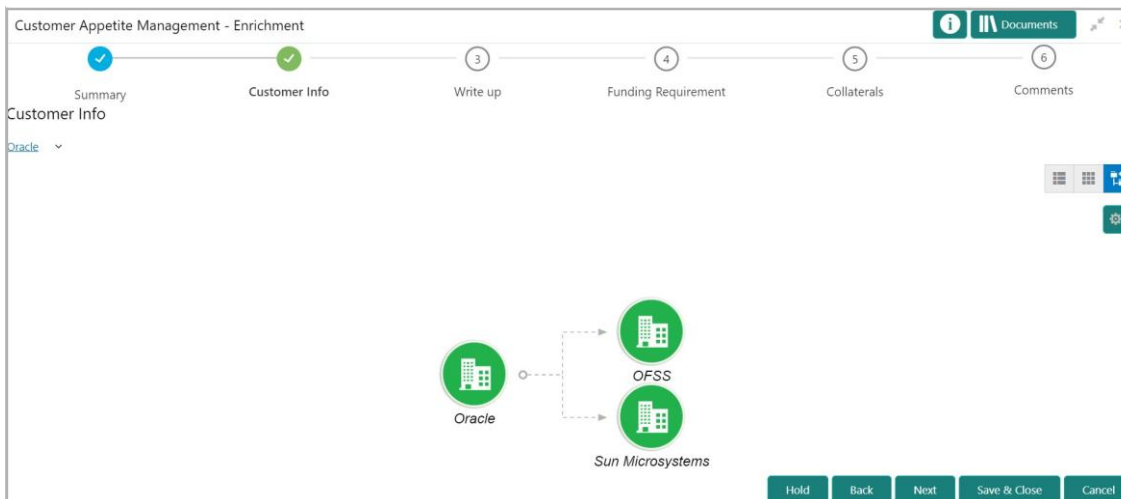
Collaterals

Hold Back Next Save & Close Cancel

Chapter 8 - Enrichment

3. Refer [“Summary” on page 179](#) for information on actions that can be performed in the *Summary* page.
4. After viewing the summary, click **Next**. The *Customer Info* page appears.

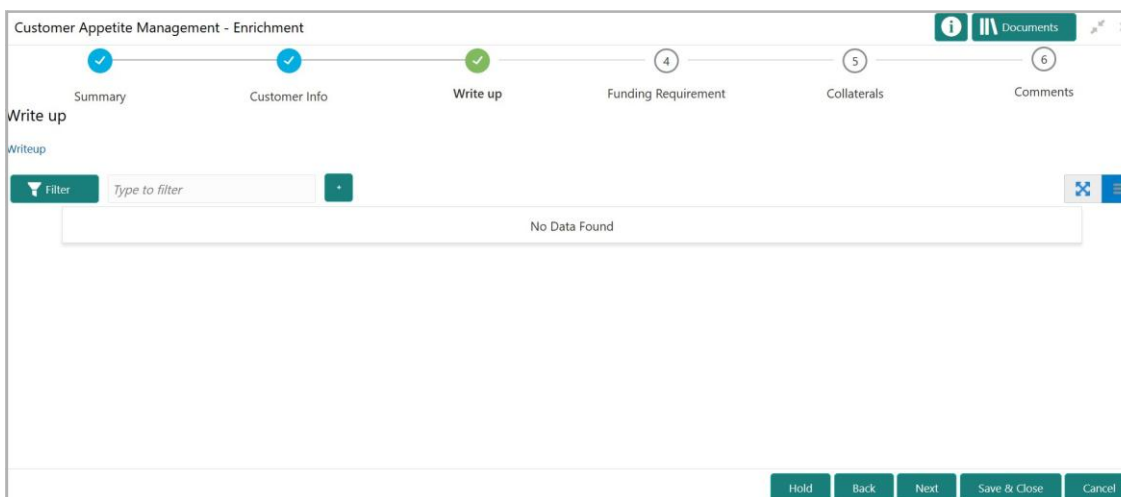
Customer Info



5. Refer [“Customer Info” on page 127](#) for information on actions that can be performed in the *Customer Info* page.
6. After performing necessary actions, click **Next**. The *Write Up* page appears if it is configured in the Business Process Maintenance.

Write up

In this data segment, you can add writeup for any of the writeup categories maintained in the system.



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

Chapter 8 - Enrichment

Writeup

Writeup Category * BOVR

Business overview

B

I

U

¶

A

- size -

H1

H2

>

Sample writeup

Create

Cancel

8. 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:

Writeup Category

Writeup Category Code

Writeup Category Description

Fetch

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

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

K

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1

>

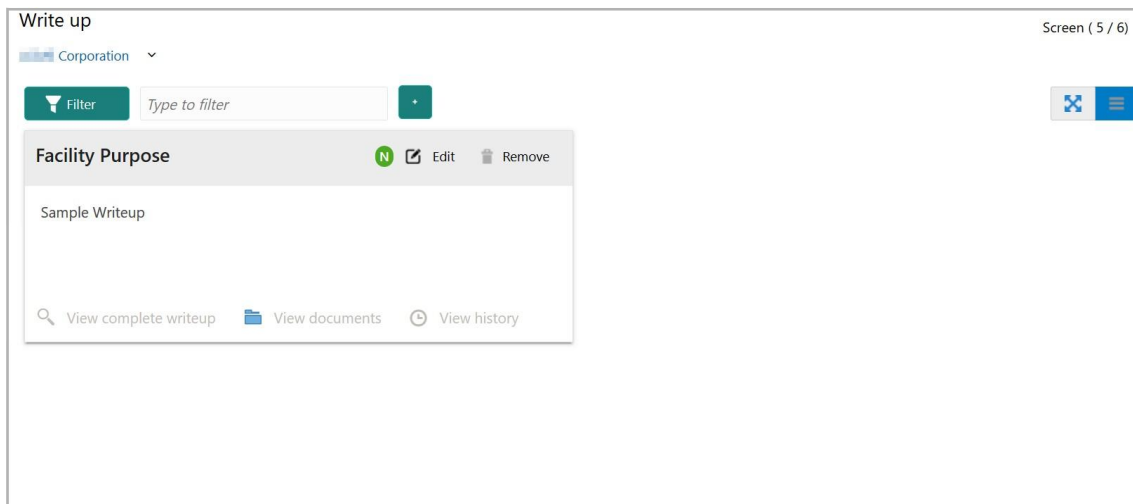
⌕

9. Click on the required category code. Selected code is displayed in the **Writeup Category** field.

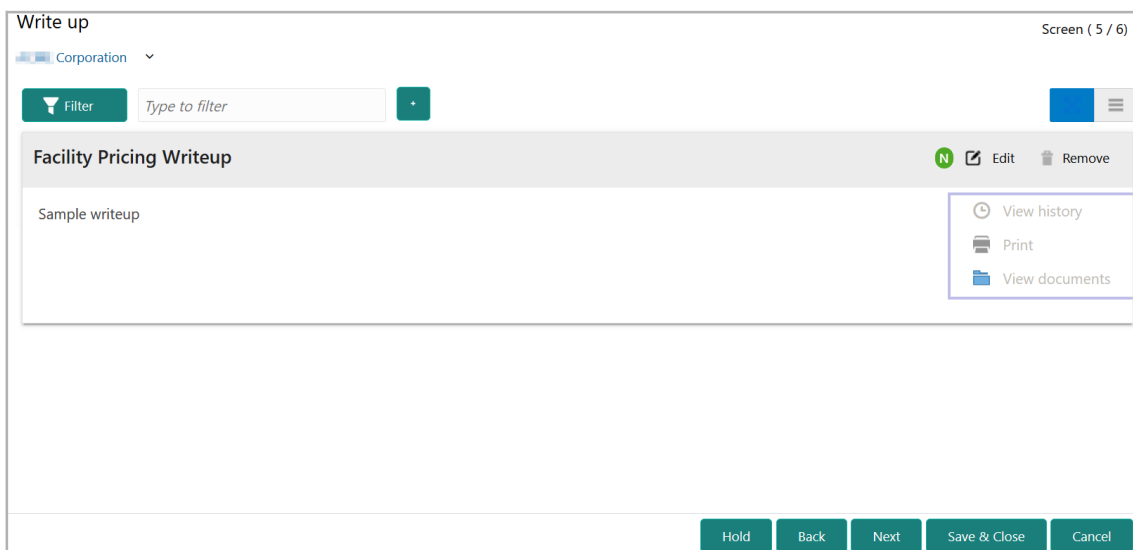
10. Type the observations in the text box and click **Create**. The observations are added in the Write Up page as shown below:

128

Chapter 8 - Enrichment



11. 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:



12. To modify the writeup, click the **Edit** icon and change the information.
13. To delete the writeup, click the **Remove** icon. A confirmation message appears.
14. Click **Yes**. The writeup is removed.
15. To view the writeup history, click the **View history** icon.
16. To print the write up, click the **Print** icon.



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

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

Chapter 8 - Enrichment

Writeup documents

Add New Documents

No items to display.

Close

18. To add new documents, click **Add New Documents**.
19. To exit the Writeup documents window, click **Close**.
20. To go to the next page, click **Next**. The *Funding Requirement* page appears.

Funding Requirement

Customer Appetite Management - Enrichment

Summary

Customer Info

Write up

Funding Requirement

Collaterals

Comments

Oracle

Liability details

000 Branch	203586525 Liability Number	₹500,000.00 Proposed Liability Amount
---------------	-------------------------------	--

Filter

Type to filter

List View

Table View

Facility Structure

Income Potential

No items to display.

Hold

Back

Next

Save & Close

Cancel

21. Refer "[Funding Requirement](#)" on page 130 for information on managing liability and facilities.
22. After performing necessary actions in this page, click **Next**. The *Collaterals* page appears.

Chapter 8 - Enrichment

Collaterals

The screenshot shows the 'Collaterals' page within the 'Customer Appetite Management - Enrichment' application. At the top, a progress bar indicates the status of various stages: Summary, Customer Info, Write up, Funding Requirement, Collaterals (current stage), and Comments. The 'Collaterals' stage is highlighted with a green checkmark. Below the progress bar, the page title 'Collaterals' is displayed. A search bar with the text 'Oracle' is visible. A green plus icon is present. The main content area displays 'No items to display.' and a pagination bar showing 'Page 1 of 0 (1 - 0 of 0 items)'. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

23. Refer “[Collaterals](#)” on page 131 for information on managing collaterals.

24. After performing necessary actions in this page, click **Next**. The *Comments* page appears.

Comments

The screenshot shows the 'Comments' page within the 'Customer Appetite Management - Enrichment' application. The progress bar at the top shows the 'Comments' stage as the current stage, highlighted with a green checkmark. Below the progress bar, the page title 'Comments' is displayed. A rich text editor is present, featuring a toolbar with various formatting options (bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, table, etc.) and a text area with the placeholder 'Enter text here...'. Below the text area is a green 'Post' button. At the bottom, there is a section for displaying comments, currently showing 'No items to display.' At the bottom of the page, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

25. Refer “[Comments](#)” on page 131 for information on posting comments.

The Outcomes available for selection in this stage are:

- Proceed
- Additional Info

If the **Outcome** is selected as 'Proceed', the Appetite Management application is moved to the Credit Analysis stage on clicking **Submit**.

Chapter 8 - Enrichment

If the **Outcome** is selected as 'Additional Info', the Appetite Management application is sent back to the Initiation stage on clicking **Submit**.

Chapter 8 - Credit Analysis

Credit Analysis

In this stage, the Credit Officer can analyze all the dimensions of the customer prospect and determine their credit worthiness.



For performing questionnaire-based analysis in this stage, questionnaire must be maintained and linked to this stage using Questionnaire Details and Questionnaire Process Linkage Maintenance.

Refer **Credit Facilities Process Maintenance User Manual** for information on Questionnaire Details and Questionnaire Process Linkage Maintenance.

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

Free Tasks							
Refresh Acquire Flow Diagram							
	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
☐	Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
☐	Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
☐	Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
☐	Acquire & Edit		Facility Review Process			Facility Review Enrichment	
☐	Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
☐	Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
☐	Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
☐	Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
☐	Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678974	APP35678974	Initiation	20-12-17

Page 1 of 74 (1 - 20 of 1478 items) K < 1 2 3 4 5 ... 74 > X

2. **Acquire & Enrich** the required Credit Analysis task. The *Appetite Summary* page appears.

Appetite Summary



Chapter 8 - Credit Analysis



For information on actions that can be performed in this page, refer Credit 360 User Manual.

Credit Analysis

In this data segment, the following details of the customer prospect can be captured and analyzed:

- Basic Info
- Management Team
- Industry Performance Details
- Trading Operations
- Rating Analysis
- Marketshare
- Financial Performance
- Credit Scoring
- Peer Analysis

Chapter 8 - Credit Analysis

Customer Appetite Management - Credit Analysis

✓

Appetite Summary

✓

Credit Analysis

3

Comments

Documents

Credit Analysis

Basic Info

Know the Company's Strength, Weakness, Opportunities & Threat (SWOT)

ENRICH

Management Team

Enrich

Industry Performance Details

Overview of the Industry Performance

ENRICH

Trading Operations

Overview of the Trading Operations of the Company

ENRICH

Rating Analysis

2019

AAA
Moody's

✓ Positive Outlook

Marketshare

Displaying the Industry Groups the Client is operating in and the respective Market Share

ENRICH

Financial Performance

Enrich

Credit Scoring

Enrich

Peer Analysis

Enrich

Hold

Back

Next

Save & Close

Cancel

Basic Info

This tile allows you to add basic information, such as Strength, Weakness, Opportunity, and Threat, of the corporate prospect.

Chapter 8 - Credit Analysis

3. Click **Enrich**. The SWOT Analysis window appears.

SWOT Analysis

Strengths

Strength 1 *

+ Add More

Weaknesses

Weakness 1 *

+ Add More

Opportunities

Opportunity 1 *

+ Add More

Threats

Threat 1 *

+ Add More

Save

Cancel

Chapter 8 - Credit Analysis

- Specify the Strength, Weakness, Opportunity, and Threat in corresponding fields.

You can add any number of Strength, Weakness, Opportunity, and Threat by clicking **+ Add More** option under each field.

- Click **Save**. Details are added and displayed in **Basic Info** tile.

Management Team

This tile allows you to add and analyze details about the customer prospect's management team.

- Click **Enrich**. The following page appears:

Economic dependency analysis - Management team

1 Management team 2 Analysis 3 Comments

Management team

+ ✎ 🗑

No items to display.

Back Next Save & Close Cancel

Adding Management Details

- To add the Management detail, click the add icon. The *New Board Member* window appears:

Chapter 8 - Credit Analysis

New Board Member

Name *	Shareholding percentage *	Majority shareholder	Director since
Thomas	12	☒	Mar 31, 2010
Highest educational qualification *	Years in industry *	Years of association *	Department associated with *
Doctoral Degree	20	11	General Management
Part of Board	Board member since	Board member till	Is employee
☒			☒
Employee ID	Part of promoter group	Is family member of promoter	Roles
47996	☒	☒	
Board member in other companies	Director in other companies		
☒	☒		
▶ Address details			
DIN Number	Director Since	Executive Position	
45533333	Mar 31, 2010	☒	
▶ Board Member in Other Companies			
▶ Director in Other Companies			
▶ Our Customer			
			Save Cancel

8. Type the **Name** of the management personnel.
9. Specify the management personnel's **Shareholding percentage** in the customer prospect organization.
10. If the management personnel is a majority shareholder in your customer prospect organization, enable the **Majority shareholder** switch.
11. In **Director since** field, search and select the date from which the management personnel is in your customer prospect organization.
12. Select the management personnel's **Highest educational qualification** from the drop down list.
13. In the **Years in industry** field, specify the management personnel's years of experience in this industry.
14. Specify the management personnel's **Years of association** with your customer prospect organization.
15. Select the management personnel's department from the **Department associated with** drop down list.
16. If the management personnel is a board member, enable the **Part of Board** switch.
17. If the **Part of Board** switch is enabled, select **Board member since** and **Board member till** dates in the respective fields.
18. If the management personnel is an employee, enable the **Is employee** switch.
19. If the **Is employee** switch is enabled, specify the management personnel's **Employee ID**.

Chapter 8 - Credit Analysis

20. If the management personnel is a part of the promoter group, enable the **Part of promoter group** switch.
21. If the management personnel is a family member of the promoter group, enable the **Is family member of promoter** switch.
22. Describe the **Roles** of the management personnel.
23. If the management personnel is a board member in other companies, enable the **Board member in other companies** switch.
24. If the management personnel is a director in other companies, enable the **Director in other companies** switch.

In the **Address detail** section:

25. Specify the management personnel identification number in the **DIN number** field.
26. If the management personnel is in executive position, enable the **Executive position** switch.

In the **Board member in other companies** section:

27. Type the **Name of the other company**.
28. In the **Board member since** field, search and select the date from which the management personnel is board member in the mentioned company.
29. Specify the management personnel's **Shareholding percentage** in the other company.
30. If the management personnel is a Promoter in other company, enable the **Promoter** switch.
31. Click **Add**. Details are added as shown below:

Chapter 8 - Credit Analysis

Board member in other companies

Name of the company *

Board member since *

Shareholding percentage *

Promoter

☐

Add

Clear

S

Company name :

Shareholding percentage : 9%

Board member since : 70-01-01

Promoter : Yes

Page 1 of 1 (1 of 1 items)

<

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1

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In the **Director in other companies** section:

Director in other companies

Name of the company *

Director since *

May 2, 2018

Shareholding percentage *

24

Promoter

☒

Add

Clear

No items to display.

32. Type the **Name of the company**.
33. In the **Director since** field, search and select the date from which the management personnel is Director in the other company.
34. Specify the management personnel's **Shareholding percentage** in the other company.
35. If the management personnel is a Promoter in other company, enable the **Promoter** switch.
36. Click **Add**. Details are added as shown below:

Director in other companies

Name of the company *

Director since *

Shareholding percentage *

Promoter

☐

Add

Clear

S

Company name :

Shareholding percentage : 24%

Director since : 18-05-02

Promoter : Yes

Page 1 of 1 (1 of 1 items)

<

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1

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In the **Our Customer** section:

Chapter 8 - Credit Analysis

Our customer

Internal rating Default Grading 1	Is borrower ☒	Currency USD	Total exposure \$60,000,000.000
Deposit account held * ☒	No of deposit accounts 3	Currency USD	Total deposit amount \$90,000,000.000

37. Select your bank's **Internal rating** for the management personnel.
38. If the management personnel is a borrower in your bank, enable the **Is borrower** switch.
39. Search and select the **Currency** for total exposure.
40. Specify the management personnel's **Total exposure** amount in your bank.
41. If the management personnel holds a deposit account in your bank, enable the **Deposit account held** switch.
42. If the Deposit account held switch is enabled, specify the **No of deposit accounts** maintained by the management personnel.
43. Search and select the **Currency** for the total deposit amount.
44. Specify the **Total deposit amount** in the management personnel's deposit account.
45. Click **Save** in the *New Board Member* window. Management personnel details are added and displayed in the *Management Team* page.
46. To Edit, Delete or View the added management details, click the hamburger icon in required item and select the corresponding option.



You can alternatively use the edit and delete icons beside the add icon to modify and delete the management detail.

To modify and delete the management detail using these icons, select the record from the list and then click the corresponding icon.

Analyzing Management Details

47. To analyze the management details, click **Next** in the *Management Team* page. The Analysis page appears:

Chapter 8 - Credit Analysis

Economic dependency analysis - Management team

Analysis

Management team Analysis Comments

Total Score 5 Score 5

1/4

Average experience of the management team in this sector

✓ More than 20 years

Between 15 to 20 years

Between 10 to 15 years

Between 5 to 10 years

Up to 5 years

Comment

Back Next Save & Close Cancel

48. Select answer for all the questions. A score is generated for the management personnel based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

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

Economic dependency analysis - Management team

Comments

Management team Analysis Comments

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

50. Type the overall Comments for the management team Analysis.

51. Click **Post**. Comments are posted below the **Comments** box.

52. Click **Save & Close**.

Chapter 8 - Credit Analysis

Industry Performance Details

This tile allows you to add industry performance details of your customer prospect.

53. Click **Enrich** in the **Industry Performance Details** tile. The following window appears:

The screenshot shows a web form titled "Industry Performance Details". It contains several sections for data entry:

- Revenue Growth Potential:** A row of three buttons: "Negative", "10% - 15%", and "15% - 20%". The "15% - 20%" button is highlighted in blue.
- Profitability Growth Potential:** A row of three buttons: "Negative", "10% - 15%", and "15% - 20%". The "10% - 15%" button is highlighted in blue.
- New Market Availability:** A row of two buttons: "No" and "Yes". The "Yes" button is highlighted in blue.
- Raw Material Availability:** A row of two buttons: "No" and "Yes". The "Yes" button is highlighted in blue.
- Government Initiative:** A row of three buttons: "Null", "Average", and "Positive". The "Average" button is highlighted in blue.
- Comments:** A text area with a rich text editor toolbar above it. The toolbar includes icons for undo, redo, bold, italic, underline, text color, font size (set to "- size -"), bulleted list, numbered list, decrease indent, increase indent, link, unlink, H1, H2, link icon, unlink icon, and a right arrow. The text area contains the placeholder text "Enter text here...".

At the bottom right of the form are three buttons: "Post", "Save", and "Cancel". The "Post" button is green and located above the "Save" and "Cancel" buttons. Below the comments text area, there is a grey bar with the text "No items to display."

54. Specify the following industry performance details:

- Revenue Growth Potential
- Profitability Growth Potential
- New Market Availability
- Raw Material Availability
- Government Initiative

55. **Post Comments** about the industry performance, if any.

56. Click **Save**. The details are updated and displayed in the **Industry Performance Details** tile as shown below.

Chapter 8 - Credit Analysis

Industry Performance Details	
Revenue Growth Potential	15% - 20%
Profitability Growth Potential	10% - 15%
New Market Availability	Yes
Raw Material Availability	Yes
Government Initiative	Average

57. To update the captured comments alone, click  the comments icon and type the comments.
58. To modify the other details as well as the comments, click the edit icon and modify the necessary details.

Trading Operations Details

The Trading Operations Details tile allows you to add and analyze details about your customer prospect's trading operations.

59. Click **Enrich** in the **Trading Operations Details** tile. The following window appears:

Trading Operations Details

1

Trading Operations Details

2

Analysis

3

Comments

Geographical Spread

-

Operation Type

Manufacturing

Top Products

Product *

Oil Refining Machinery

Approximate Sales Contribution *

\$2,500,000.00

% of Sales Contribution *

40

Add

Cancel

No items to display.

Contribution by Region

Back

Next

Save & Close

Cancel

Chapter 8 - Credit Analysis

Adding Trading Operations Details

60. Select the customer prospect trading **Operation Type**. The options available are: Manufacturing, Trading, and Services.

Top Products

61. Specify the name of top **Product / Service** provided by the customer prospect.
62. Specify the **Approximate Sales Contribution** (amount) by the mentioned product / service.
63. Specify the **% of Sales Contribution** by the mentioned product / service.
64. Click **Add**. The details are added and displayed at the right side as shown below:

Trading Operations Details

Trading Operations Details Analysis Comments

Top Products

Product *

Approximate Sales Contribution *

% of Sales Contribution *

Add Cancel

Product : Oil Refining Machinery

Approximate Sales Contribution : \$2,500,000.00

% of Sales Contribution : 40

Page 1 of 1 (1 of 1 items)

Contribution by Region

Back Next Save & Close Cancel

65. To update or delete the added details, select the record from the right side. The system displays the **Update** and **Delete** buttons as shown below:

Trading Operations Details

Trading Operations Details Analysis Comments

Top Products

Product *

Flexcube

Approximate Sales Contribution *

\$500,000,000.00

% of Sales Contribution *

12

Update Delete

Product : Flexcube

Approximate Sales Contribution : \$500,000,000.00

% of Sales Contribution : 12

Page 1 of 1 (1 of 1 items)

Contribution by Region

Back Next Save & Close Cancel

66. Click the required button.

Chapter 8 - Credit Analysis

Contribution by Region

67. To add region-wise contribution details, expand the **Contribution by Region** section.

Trading Operations Details

Trading Operations Details

Contribution by Region

Year *
2020

Region *
JAPAC

Approximate Sales Contribution *
\$18,000,000.00

% of Sales Contribution *
20

Add Cancel

No items to display.

Back Next Save & Close Cancel

68. Select the **Year** for which the sales contribution details are to be added.
69. Specify the **Region** for which the sales contribution details are to be added.
70. Specify the **Approximate Sales Contribution** (amount) identified in the mentioned region.
71. Specify the **% of Sales Contribution** identified in the mentioned region.
72. Click **Add**. The details are added and displayed at the right side as shown below:

Trading Operations Details

Trading Operations Details

Contribution by Region

Year *
2020

Region *
JAPAC

Approximate Sales Contribution *
\$18,000,000.00

% of Sales Contribution *
20

Add Cancel

Year : 2020	Region : JAPAC	Approximate Sales Contribution : \$18,000,000.00	% of Sales Contribution : 20
-------------	----------------	---	------------------------------

Page 1 of 1 (1 of 1 items)

Back Next Save & Close Cancel

73. To update or delete the added details, select the record from the right side. The system displays the **Update** and **Delete** buttons as shown below:

Chapter 8 - Credit Analysis

Trading Operations Details

Trading Operations Details Analysis Comments

Trading Operations Details

Top Products

Product *
Flexcube

Approximate Sales Contribution *
\$500,000,000.00

% of Sales Contribution *
12

Update Delete

Product : Flexcube Approximate Sales Contribution : \$500,000,000.00 % of Sales Contribution : 12

Page 1 of 1 (1 of 1 items)

Contribution by Region

Back Next Save & Close Cancel

74. Click the required button.

Analyzing Trading Operations Details

75. To analyze the trading operations details, click **Next** in the *Trading Operations Details* page. The Analysis page appears:

Trading Operations Details Analysis Comments

Trading Operations Details Analysis Comments

Total Score 5

Score 5

2/5

Any of the advisors has pending litigations in court

Yes

✓ No

Comment

Back Next Save & Close Cancel

76. Select answer for all the questions. A score is generated for the customer prospect's trading operations based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

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

Chapter 8 - Credit Analysis

Trading Operations Details

Comments

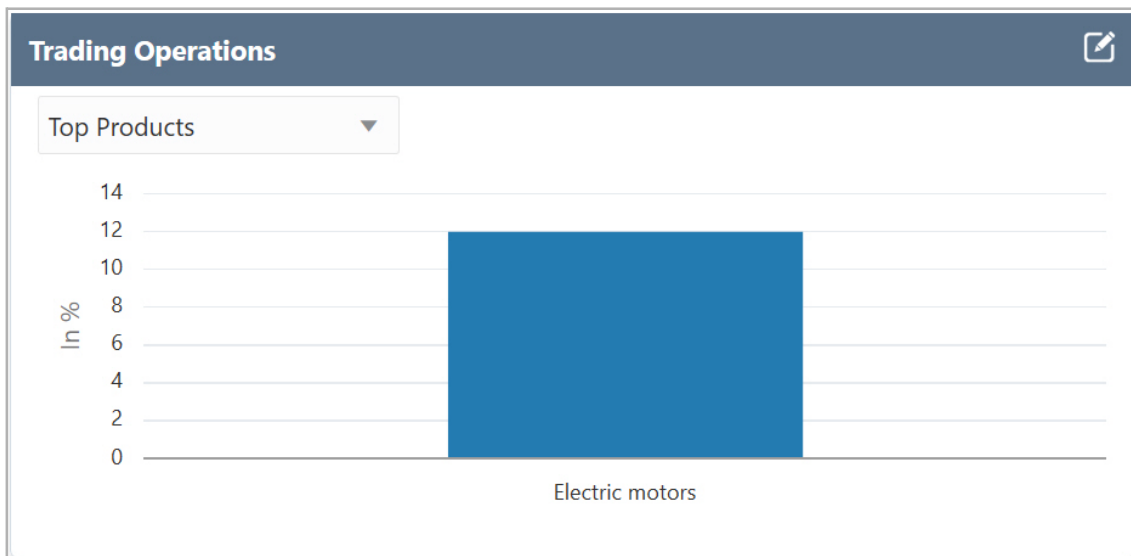
Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

78. Type the overall Comments for the trading operations Analysis.
79. Click **Post**. Comments are posted below the **Comments** box.
80. Click **Save & Close**. The details are updated and displayed in the **Trading Operations** tile as shown below.



In the above tile, you can filter the trading operation details by selecting required option from the drop down list at top left corner. The options available for selection are: **Top Products** and **Contribution by Region**.

Rating Analysis

This tile allows to add rating details of your customer prospect. You can add rating details for different financial years and perform questionnaire-based rating analysis.

81. Click **Enrich** in the **Rating Analysis** tile. The *Rating Analysis* page appears:

Chapter 8 - Credit Analysis

Rating Analysis

1 Rating Analysis Analysis 3 Comments

Rating Analysis

Customer Rating

Year +

All ▼

+Add ratings

No Ratings Added

Back Next Save & Close Cancel

Adding Rating Details

82. To add rating details, click **+Add ratings** at the top right corner. The *Add Rating* window appears:

Add Rating

Rating Date * Outlook * Year Of Rating *

Apr 1, 2018 Positive 2018

Rated By Risk Ratings

Moody's > AAA

Fitch > BB+

B

B-

CCC+

Close

83. Select the following details:

- Rating Date
- Outlook
- Rated By
- Risk Ratings

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

Upon selection of the above details, the rating is added and displayed as shown below:

Chapter 8 - Credit Analysis

Rating Analysis

1 Rating Analysis 2 Analysis 3 Comments

Rating Analysis

Customer Rating

Year

+Add ratings

Moody's AAA Positive 2020

Fitch B Positive 2019

Back Next Save & Close Cancel

84. To filter the rating based on year of rating, select the required year from the **Year** drop down list.

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

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



If the customer prospect is rated by different rating firms, add all the rating information by clicking **+Add ratings**.

Analyzing Customer Prospect Rating

87. To analyze the customer prospect rating, click **Next** in the *Rating Analysis* page. The *Analysis* page appears:

Rating Analysis

1 Rating Analysis 2 Analysis 3 Comments

Analysis

Total Score 0

Score 0

4/4

Contribution of largest customer

Less than 10%

10% - 15%

15% - 20%

20% - 25%

25% and more

Comment

Back Next Save & Close Cancel

Chapter 8 - Credit Analysis

88. Select answer for all the questions. A score is generated for the customer prospect ratings based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

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

The screenshot shows a web application window titled "Rating Analysis". At the top, there is a progress bar with three steps: "Rating Analysis", "Analysis", and "Comments". The "Comments" step is currently active, indicated by a blue circle with the number 3. Below the progress bar, the "Comments" tab is selected. The main content area contains a rich text editor with a toolbar featuring various formatting options like bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and table. Below the toolbar is a large text input area with the placeholder text "Enter text here...". Underneath the text area is a green "Post" button. At the bottom of the window, there is a status bar with four buttons: "Back", "Next", "Save & Close", and "Cancel". The "Next" button is highlighted in orange.

90. Type the overall Comments for the rating analysis.
91. Click **Post**. Comments are posted below the **Comments** box.
92. Click **Save & Close**. The details are updated and displayed in the **Rating Analysis** tile as shown below.

Chapter 8 - Credit Analysis

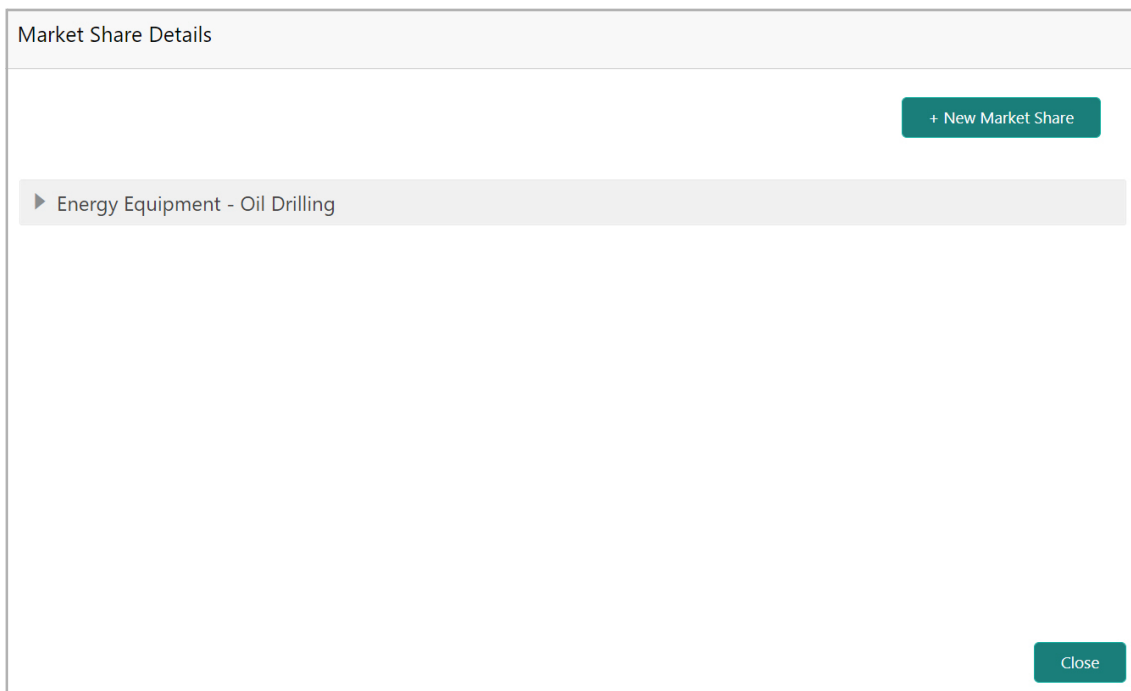


93. Click the required year to view ratings captured for that year.
94. To modify the rating details, click  the edit icon and make necessary changes.

Marketshare

This tile allows you to add details about your customer prospect's market-share in their industry.

95. Click **Enrich** in the **Marketshare** tile. The *Market Share Details* window appears:



Chapter 8 - Credit Analysis

96. Click **+New Market Share**. The following window appears:

New Market Share

Year

2020

Sub Industry

Oil Drilling

Sector

Energy

Industry Group

Energy

Industry

Energy Equipment

Market Percent

20

Growth Percent

50

Total Contribution

\$500,000,000.00

Save

Close

97. Specify the **Year** for which the market share details are to be added.

98. Select the **Sub Industry** from the drop down list. **Sector**, **Industry Group**, and **Industry details** get defaulted based on selected Sub Industry.

99. Specify the customer prospect's **Market Percent**, **Growth Percent**, and **Total Contribution** in the market.

100. Click **Save**. Details are added and displayed as shown below:

Chapter 8 - Credit Analysis

Market Share Details

+ New Market Share

Energy Equipment - Oil Drilling

2020Edit

Marketshare %

Growth %

Approx. Sales Contribution
\$500,000,000.00

2020Edit

Marketshare %

Growth %

Approx. Sales Contribution
\$566.00

2019Edit

Marketshare %

Growth %

Approx. Sales Contribution
\$10,000.00

Close

101. To modify the market share details, click **Edit** and make necessary changes.
102. To add market share details for another year, click **+ New Market Share** and perform the above steps.
103. To exit the Market Share Details window, click **Close**.

Marketshare

MARKETSHARE

REVENUE

Select an Year2020

24

20

16

12

8

4

0

Oil Drilling

2020

In the **Marketshare** tile, you can view the marketshare details for a particular year by selecting the year from the **Select an Year** drop down list.

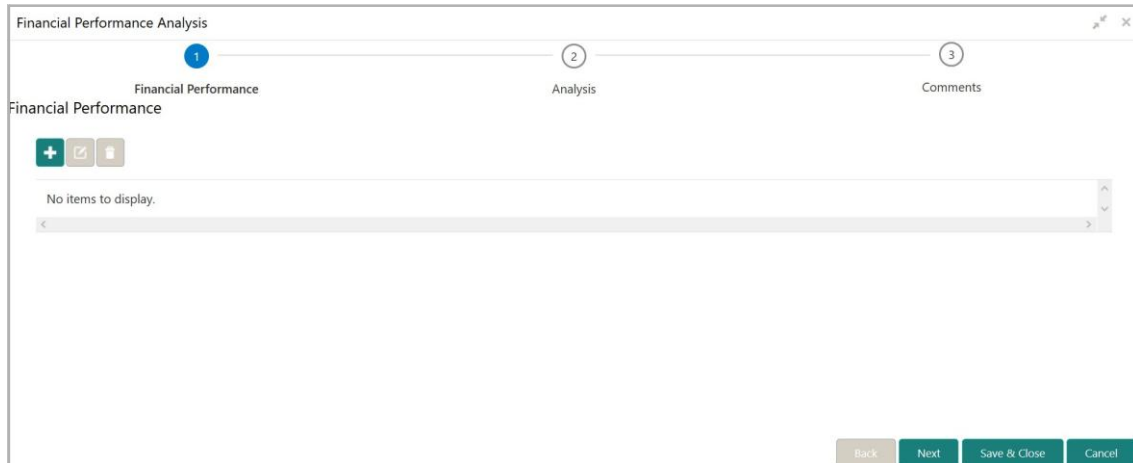
148

Chapter 8 - Credit Analysis

Financial Performance

This tile allows you to add financial details of your customer prospect and analyze their financial performance.

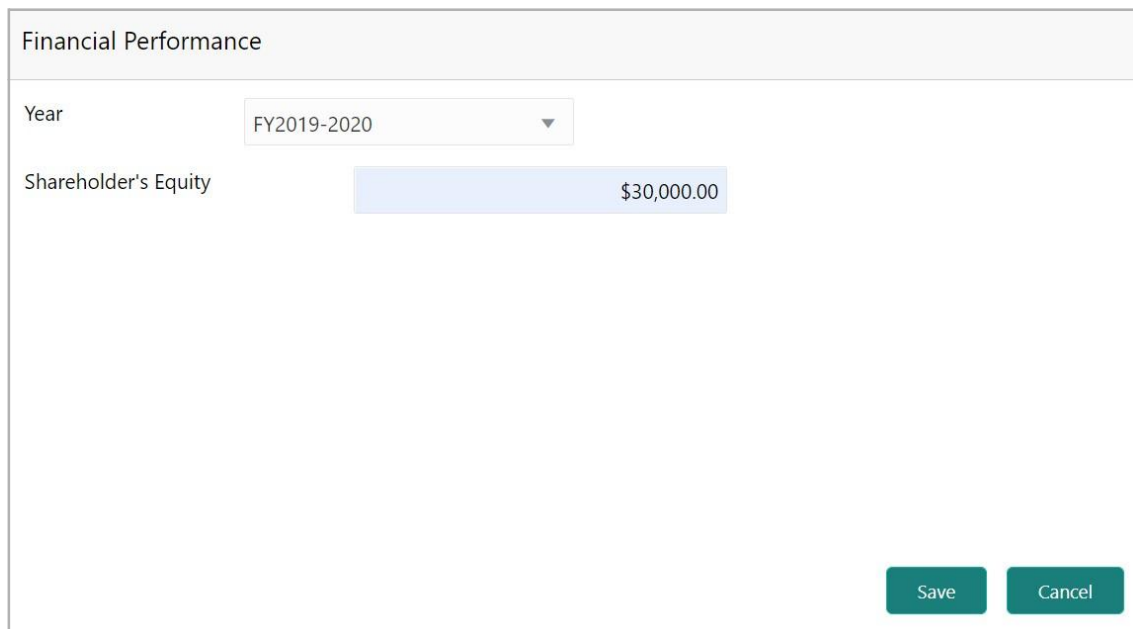
104. Click **Enrich** in the **Financial Performance** tile. The *Financial Performance Analysis* page appears:



The screenshot shows a window titled "Financial Performance Analysis". At the top, there are three numbered tabs: 1. Financial Performance, 2. Analysis, and 3. Comments. The "Financial Performance" tab is active. Below the tabs, there are three icons: a plus sign, a pencil, and a trash can. Below these icons, there is a text area that says "No items to display." At the bottom right of the window, there are four buttons: "Back", "Next", "Save & Close", and "Cancel".

Adding Financial Performance Details

105. Click the add icon. The following window appears:



The screenshot shows a window titled "Financial Performance". It contains a form with the following fields:

- Year:** A dropdown menu with "FY2019-2020" selected.
- Shareholder's Equity:** A text input field with "\$30,000.00" entered.

At the bottom right of the window, there are two buttons: "Save" and "Cancel".

106. Select the financial **Year** for which the financial performance details are to be added.
107. Specify the customer prospect's **Shareholder's Equity** for the selected financial year.

Chapter 8 - Credit Analysis

108. Click **Save**. The details are added and displayed as shown below:

The screenshot shows the 'Financial Performance Analysis' window with three tabs: 'Financial Performance' (active), 'Analysis', and 'Comments'. Below the tabs, there are three icons: a plus sign, a pencil, and a trash can. A list of financial performance items is displayed, with the first item being 'FY2019-2020' with a value of '\$3,000.00'. A pagination bar at the bottom indicates 'Page 1 of 1 (1 of 1 items)'. At the bottom right, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

109. To Edit, Delete or View the added financial performance details, click the hamburger icon in the corresponding record and select the required option.



You can alternatively use the edit and delete icons beside the add icon to modify and delete the financial performance detail.

To modify and delete the financial performance detail using these icons, select the record from the list and then click the corresponding icon.

Analyzing Financial Performance

110. To analyze the financial performance of customer prospect, click **Next** in the *Financial Performance* page. The *Analysis* page appears:

The screenshot shows the 'Financial Performance Analysis' window with three tabs: 'Financial Performance', 'Analysis' (active), and 'Comments'. The 'Analysis' tab displays a 'Total Score' of 5 and a 'Score' of 5. Below this, there is a progress indicator '1/5'. The main content area shows a question: 'Banks statement of all operating banks received'. There are two radio button options: 'Yes' (selected) and 'No'. Below the options is a text input field labeled 'Comment'. At the bottom right, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

Chapter 8 - Credit Analysis

111. Select answer for all the questions. A score is generated for the financial performance based on the selected answers.



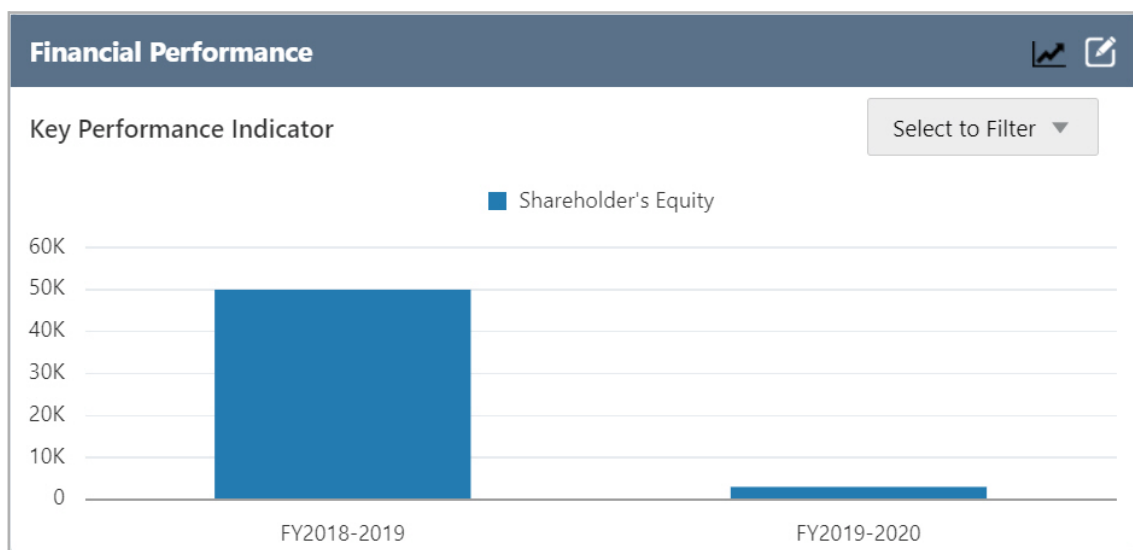
To view the next question, use right arrow at the side of the Analysis page.

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

113. Type the overall Comments for the financial performance analysis.

114. Click **Post**. Comments are posted below the **Comments** box.

115. Click **Save & Close**.

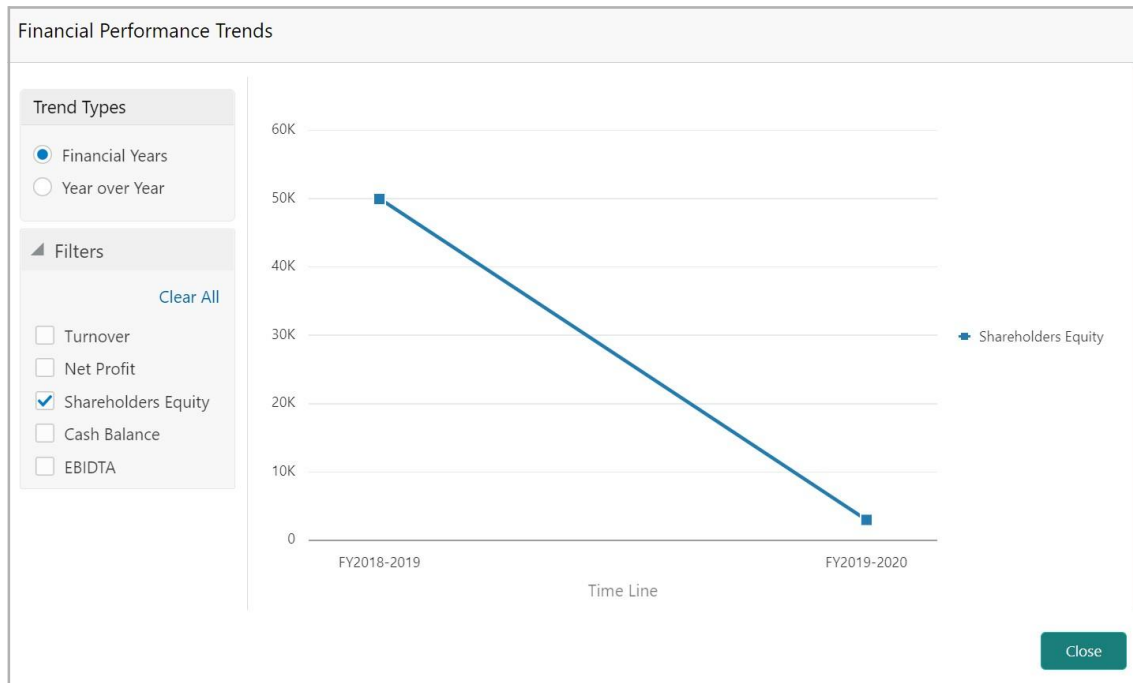


In the **Financial Performance** tile, you can filter the data displayed by selecting required option from the **Select to Filter** drop down list.

Chapter 8 - Credit Analysis

Viewing Financial Performance Trends

116. To view financial performance trends, click  the Trend Analysis icon in **Financial Performance** tile. The following window appears:



117. Select the **Trend Types**. The options available are: Financial Years and Year over Year.

If Financial Years option is selected, financial performance trend is displayed for all the years for which data is available.

If Year over Year option is selected, **Choose Year 1 vs Choose Year 2**. The financial performance trend is displayed for the selected years for comparison.

118. To filter and view trend for particular component, select the component from **Filter** section. The following components are available for selection: Turnover, Net Profit, Shareholders Equity, Cash Balance, and EBITA.

119. To reset the filter, click **Clear All**.

120. To exit the *Financial Performance Trends* window, click **Close**.

Credit Scoring

If the external agency has provided credit score for your customer prospect, you can add and analyze the credit scoring details from this tile.

121. Click **Enrich** in the **Credit Scoring** tile. The *Credit Scoring* page appears:

Chapter 8 - Credit Analysis

Creditscoring

1 Credit scoring details 2 Analysis 3 Comments

Credit scoring details

Select Year
All

Add

No Credit Rating Available

Back Next Save & Close Cancel

Adding Credit Score Details

122. To add credit scoring details, click **Add**. The following window appears:

Add Credit Score

Year of Rating *
2020

Agency Name *
CIBIL

Score *
10

Identification Type *
GST Number

Identification No *
78894313567

Issue Date
Apr 1, 2019

Expiry Date
May 25, 2021

Save Cancel

123. Select the year in which credit score is provided from the **Year of Rating** drop down list.

124. Select the name of agency which provided the credit score from the **Agency Name** drop down list.

125. Specify the **Score** provided by the selected agency in specified year.

126. Select the **Identification Type** for the customer prospect. The options available are: Registration Number, PAN, and GST Number.

127. Specify the **Identification No** for the selected identification type.

Chapter 8 - Credit Analysis

128. In the **Issue Date** field, specify the date on which the credit score is issued by the selected agency.
129. In the **Expiry Date** field, specify the date till which the credit score is valid.
130. Click **Save**. The details are added and displayed in the *Credit Scoring Details* page as shown below:

131. To edit or delete the added scoring detail, click the corresponding icon.
132. To filter the scoring record based on scoring provided year, **Select Year** from the drop down list.

Analyzing Credit Score

133. To analyze the customer prospect credit score, click **Next** in the *Credit Scoring Details* page. The *Analysis* page appears:

Chapter 8 - Credit Analysis

134. Select answer for all the questions. A score is generated based on the selected answers.



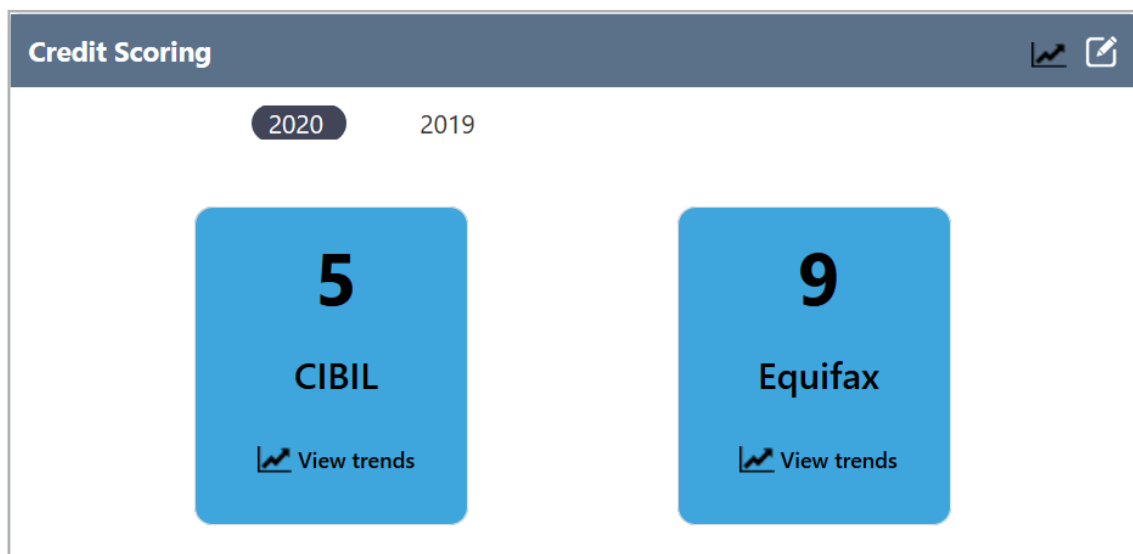
To view the next question, use right arrow at the side of the Analysis page.

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

136. Type the overall Comments for the credit scoring analysis.

137. Click **Post**. Comments are posted below the **Comments** box.

138. Click **Save & Close**.

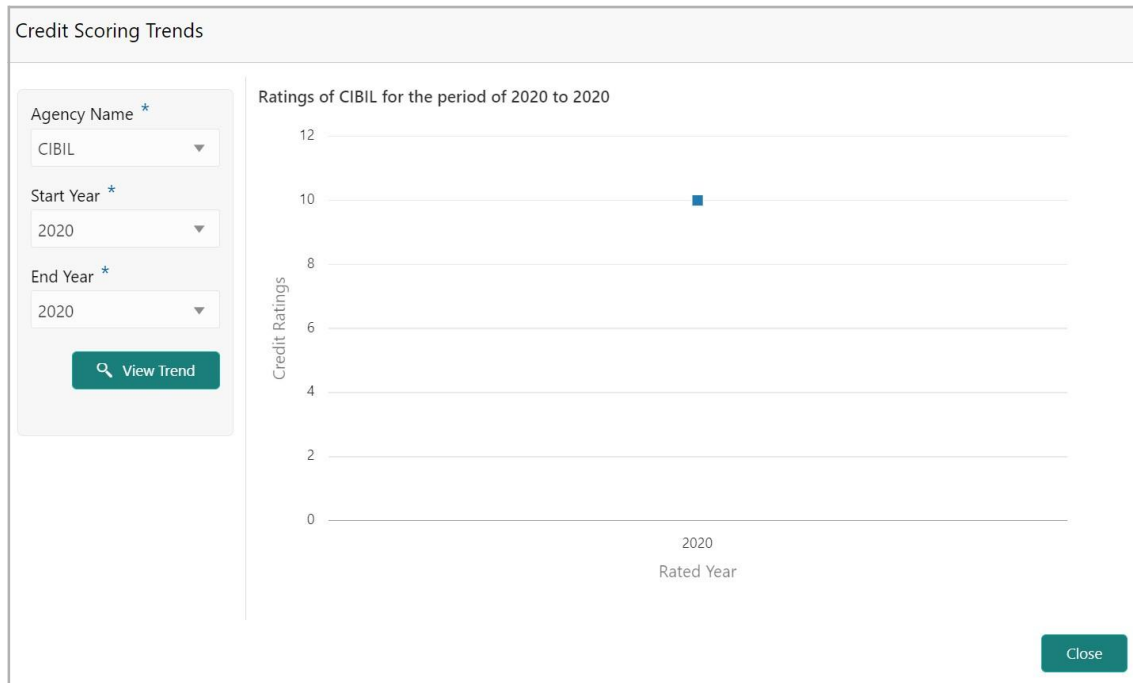


In the **Credit Scoring** tile, click on the year to view the customer prospect's credit scoring in specific year.

Chapter 8 - Credit Analysis

Viewing Credit Scoring Trends

139. To view credit scoring trends, click  the Trend Analysis icon in **Credit Scoring** tile. The following window appears:



- 140. Select the **Agency Name**.
- 141. Specify the period for which you want to view credit scoring trend by selecting **Start Year** and **End Year**.
- 142. Click **View Trend**.
- 143. To exit the Credit Scoring Trends window, click **Close**.

Peer Analysis

This data segment allows you to compare financial performance of the customer prospect with its peer entities. To perform peer analysis, financial performance details of the customer prospect and the peer entities must be available in the system.

- 144. Click **Enrich** in the **Peer Analysis** tile. The *Peer Analysis* page appears:

Chapter 8 - Credit Analysis

Peeranalysis

1 Peer Details 2 Analysis 3 Comments

Peer Details

Show Peers Year: FY2013-2014

☐	Name	Cash TurnOver	Shareholder Equity
☐	PTY203436393	£1.00	£1.00

Back Next Save & Close Cancel

145. Select the **Year** for which financial performance details are to be compared.

146. Click **Show Peers**. The following window appears:

Select Peers

Selected Year : FY2019-2020

☐	Name	Shareholder's Equity
No data to display.		

Show Analysis Cancel

147. Select the required peer for comparison.

148. Click **Show Analysis**.

149. After viewing analysis details, click **Next**. The *Analysis* page appears:

Chapter 8 - Credit Analysis

The screenshot shows the 'Peeranalysis' window with the 'Analysis' tab selected. At the top, there are three tabs: 'Peer Details', 'Analysis' (active), and 'Comments'. Below the tabs, the 'Analysis' section displays a 'Total Score' of 0 and a 'Score' of 0. The main content area is titled 'Contribution of largest customer' and shows a progress indicator '4/4'. There are five radio button options for the contribution percentage: 'Less than 10%', '10% - 15%', '15% - 20%', '20% - 25%', and '25% and more'. Below these options is a 'Comment' text area. At the bottom right, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

150. Select answer for all the questions. A score is generated based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

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

The screenshot shows the 'Peeranalysis' window with the 'Comments' tab selected. At the top, there are three tabs: 'Peer Details', 'Analysis', and 'Comments' (active). Below the tabs, the 'Comments' section displays a rich text editor with a toolbar containing various formatting options (bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, table, etc.). The text area contains the placeholder text 'Enter text here...'. Below the text area is a 'Post' button. At the bottom, there is a message 'No items to display.' and four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

152. Type the overall Comments for the peer analysis.
153. Click **Post**. Comments are posted below the **Comments** box.
154. Click **Save & Close**.

Chapter 8 - Credit Analysis

Comments

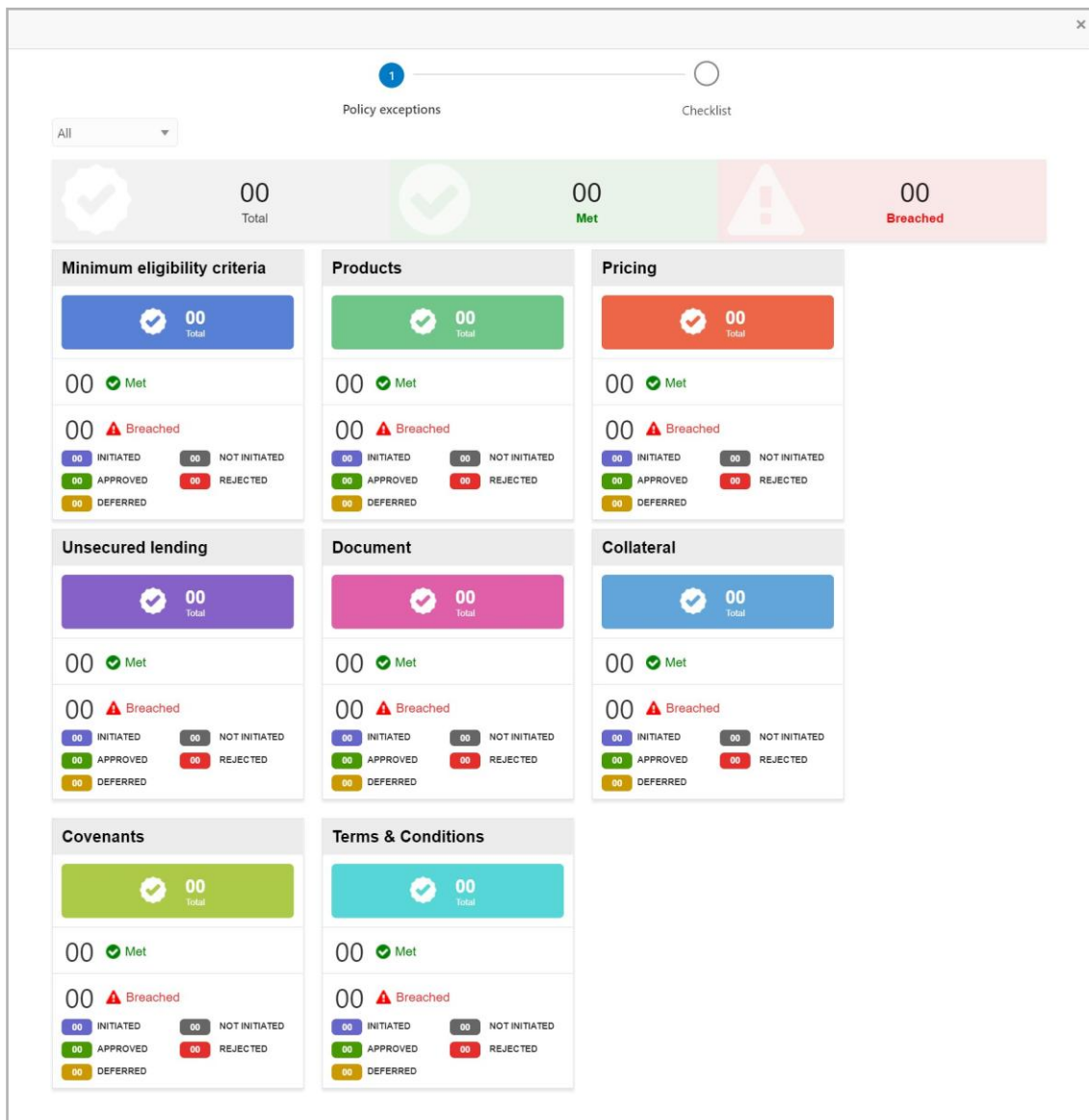
In this data segment, you can mention comments about the customer prospect's creditworthiness. Posting comments help the user of next stage to take better decision.

The screenshot shows a web application window titled "Customer Appetite Management - Credit Analysis". At the top, there are three tabs: "Appetite Summary", "Credit Analysis", and "Comments". The "Comments" tab is active, indicated by a green checkmark. Below the tabs, there is a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and a table icon. The text area contains the placeholder "Enter text here...". Below the text area is a green "Post" button. At the bottom of the window, there is a row of buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

155. Type the necessary comments in the text box and click **Post**. Comment is posted.
156. To hold the Credit Analysis task, click **Hold**.
157. To go back to the previous page, click **Back**.
158. To save the captured information and exit the page, click **Save & Close**.
159. To submit the Appetite Management application to the Deal Structure stage, click **Submit**.
160. To exit the page without saving the captured information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

Chapter 8 - Credit Analysis



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

161. After viewing policy exceptions or overrides, click the **Checklist** data segment.

Chapter 8 - Credit Analysis

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

In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

162. Manually verify all the checklist and enable the corresponding check box.
163. Select the required **Outcome**. The options available are: Proceed and Additional Info.
164. Click **Submit**.

If the **Outcome** is selected as Proceed, the Appetite Management application is moved to the 'Deal Structure' stage on clicking Submit.

If the **Outcome** is selected as Additional Info, the Appetite Management application is sent back to the 'Enrichment' stage on clicking Submit.

Chapter 8 - Deal Structure

Deal Structure

In this stage, appetite can be set for the customer prospect based on credit score generated for each dimension in the Credit Analysis stage.

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

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐	Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
☐	Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
☐	Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
☐	Acquire & Edit		Facility Review Process			Facility Review Enrichment	
☐	Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
☐	Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
☐	Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
☐	Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
☐	Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18

Page 1 of 74 (1 - 20 of 1478 items) | K < 1 2 3 4 5 ... 74 > X

2. **Acquire & Edit** the required Deal Structure task. The *Appetite Summary* page appears:

Appetite Summary

Chapter 8 - Deal Structure

Customer Appetite Management - Deal Structure
Documents

1 Appetite Summary
2 Write up
3 Deal Structure
4 Covenants
5 Terms and Conditions
6 Comments

ASK

Party Information

ASK, A Domestic entity established & operating as a Pvt Ltd Company in

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY210743323		Pvt Ltd		No	0	0	0	0

Head Room Summary

INR Appetite Currency	₹5.0M Total Liability Amount Proposed
₹0.0 Funded	₹0.0 Non Funded
Mar 31 2021 Effective From	Mar 31 2022 Effective Till

Facility Summary

No data to display

Collateral summary

0 Total collateral value	No data to display
0% Customer LTV	No data to display

Covenants

0 Total Covenants			
0 Entity Wise	0 Facility Wise	0 Financial	0 Non Financial
0 Newly Added 0 Financial	0 Non Financial		
0 Met 0 Financial	0 Non Financial		
0 Breached 0 Financial	0 Non Financial		

Terms & conditions

0 Total Terms and Conditions			
0 Entity	0 Facility	0 Pre disbursement	0 Post disbursement
0 Newly added 0 Pre disbursement	0 Post disbursement		
0 Met 0 Pre disbursement	0 Post disbursement		
0 Breached 0 Pre disbursement	0 Post disbursement		

Hold Back Next Save & Close Cancel



For information on actions that can be performed in this page, refer Credit 360 User Manual.

Chapter 8 - Deal Structure

- After viewing the appetite summary, click **Next**. The *Writeup* page appears.

Writeup

- Refer [“Write up” on page 62](#) for information on adding writeup for available writeup categories.
- After performing necessary actions in the *Writeup* page, click **Next**. The *Deal Structure* page appears.

Deal Structure

In this data segment, you can set limit and associate collateral, covenant, and terms and conditions for each facility added in the Initiation and Enrichment stages.

Facilities

In this tab, the facilities added in Initiation and Enrichment stages are displayed.

Customer Appetite Management - Deal Structure

Appetite Summary Write up Deal Structure Covenants Terms and Conditions Comments

Deal Structure

TESTINFCTY

Facilities Collaterals Covenants Terms & Conditions

Liability details

Filter Type to filter

FMS9 NEW

Facility Id: F2185053

Facility Description: descstest

Requested Amount: AED1.00

Facility Category: Term Loan

Facility Type: Funded

Next Review Date: Mar 26, 2021

(showing 1 records out of 1) End Of List

Hold Back Next Save & Close Cancel



In this chapter, only information to set limit for the facility is provided. Refer [“Funding Requirement” on page 12](#) for more information.

- Click the hamburger icon in the facility record and select **Edit Facility**. The *Facility Details* window appears:

Chapter 8 - Deal Structure

Term Loan - TL

Facility Details

Facility Basic Info

Exposure

Fee

Pricing

Facility collateral linkage

Credit Rating

Line Code * 00

Line Serial Number * 11

Facility Description * Term Loan

Parent Facility Id

Facility Type * ☒ Funded ☐ Non Funded ☐ Cascade

Next Review Date * Apr 2, 2021

Line Start Date * Apr 30, 2021

Line Expiry Date * Apr 29, 2022

Currency * INR

Requested Amount * ₹200,000.00

Proposed Amount ₹200,000.00

Availability Period (in months)

Commitment Status ☒ Committed ☐ Uncommitted ☐ Cascade

Secured? ☒ Secured ☐ Cascade

☒ Revaluation Required

☒ Rate Agreement Required

Additional Fields

No Additional fields configured!

Save

Close

7. Specify the **Proposed Amount**.
8. Click **Save**. Facility detail is updated with the proposed amount.
9. To exit the *Facility Details* window, click **Close**.

Collaterals

In the **Collaterals** tab, you can add the collaterals to be associated with the facilities.

Customer Appetite Management - Deal Structure

Appetite Summary Write up Deal Structure Covenants Terms and Conditions Comments

Deal Structure

Facilities Collaterals Covenants Terms & Conditions

Collateral Collateral Pool

No items to display.

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

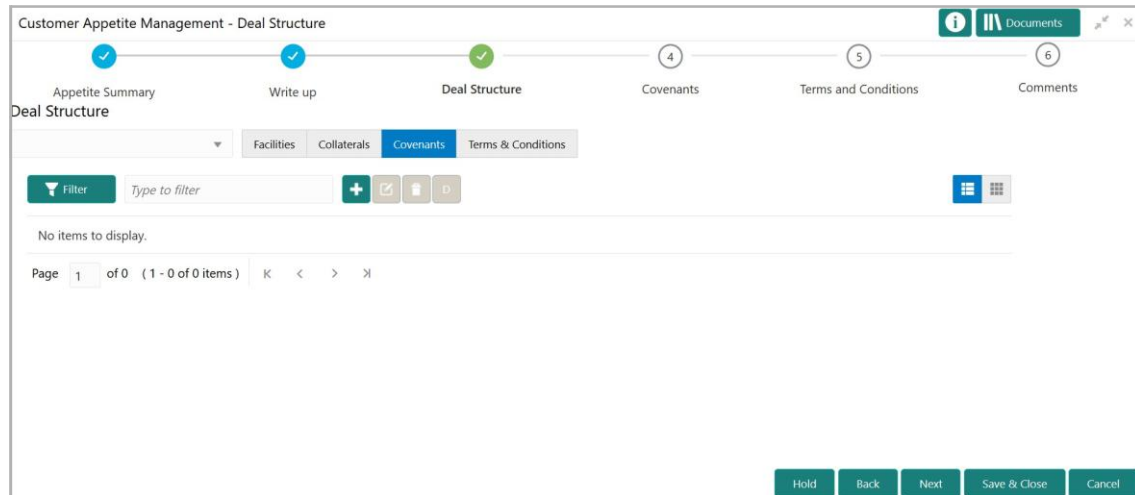
Hold Back Next Save & Close Cancel

10. Refer [“Collateral” on page 39](#) for information on managing collaterals.

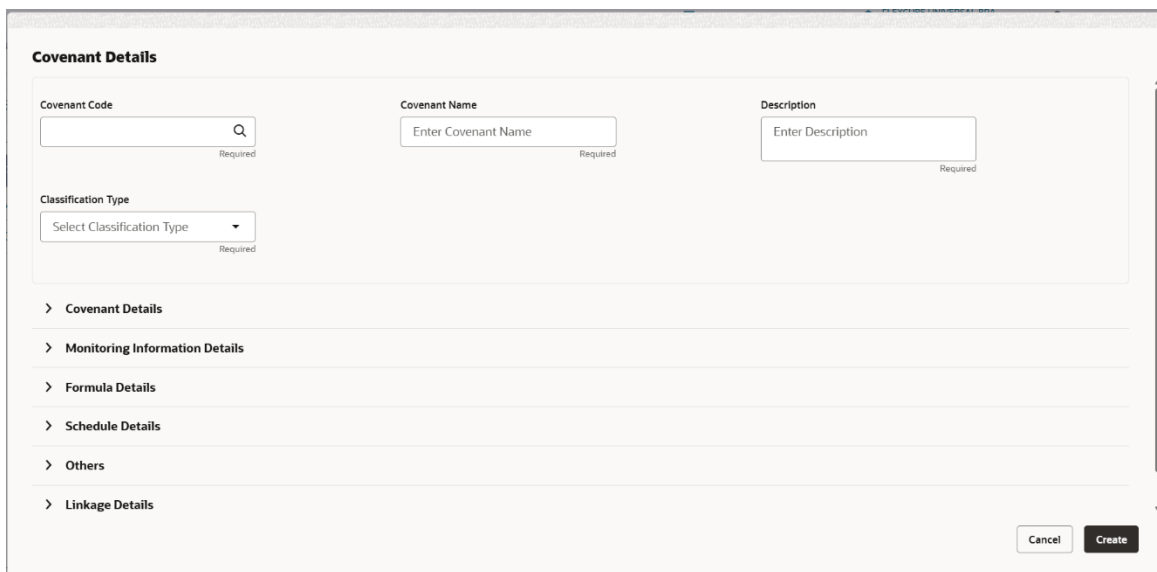
Chapter 8 - Deal Structure

Covenants

In the **Covenants** tab, you can add the covenants to be associated with the facilities.



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



For RSO Covenant Details, user can set up extra placeholder fields in the Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

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

- Text
- 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 covenant details fields.

Chapter 8 - Deal Structure

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

Covenant Details

Covenant Type

Select Covenant Type

Required

End Date

Required

Addition Text 1

Addition Text 5

Addition Text 9

Addition Text 13

Addition Text 17

Additional Number 1

Additional Number 5

Additional Number 9

Additional Number 13

Additional Number 17

Additional Date 1

Additional Date 5

Additional Date 9

Additional Date 13

Additional Date 17

Additional Flag 1

☐ Yes

Additional Flag 5

☐ Yes

Additional Flag 9

☐ Yes

Additional Flag 13

☐ Yes

Additional Flag 17

☐ Yes

Revision Frequency

Select Frequency

Required

First Review Date

Required

Addition Text 2

Addition Text 6

Addition Text 10

Addition Text 14

Addition Text 18

Additional Number 2

Additional Number 6

Additional Number 10

Additional Number 14

Additional Number 18

Additional Date 2

Additional Date 6

Additional Date 10

Additional Date 14

Additional Date 18

Additional Flag 2

☐ Yes

Additional Flag 6

☐ Yes

Additional Flag 10

☐ Yes

Additional Flag 14

☐ Yes

Additional Flag 18

☐ Yes

Notice Days

Enter Notice Days

Required

Grace Days

Enter Grace Days

Addition Text 3

Addition Text 7

Addition Text 11

Addition Text 15

Addition Text 19

Additional Number 3

Additional Number 7

Additional Number 11

Additional Number 15

Additional Number 19

Additional Date 3

Additional Date 7

Additional Date 11

Additional Date 15

Additional Date 19

Additional Flag 3

☐ Yes

Additional Flag 7

☐ Yes

Additional Flag 11

☐ Yes

Additional Flag 15

☐ Yes

Additional Flag 19

☐ Yes

Start Date

Required

Addition Text 4

Addition Text 8

Addition Text 12

Addition Text 16

Addition Text 20

Additional Number 4

Additional Number 8

Additional Number 12

Additional Number 16

Additional Number 20

Additional Date 4

Additional Date 8

Additional Date 12

Additional Date 16

Additional Date 20

Additional Flag 4

☐ Yes

Additional Flag 8

☐ Yes

Additional Flag 12

☐ Yes

Additional Flag 16

☐ Yes

Additional Flag 20

☐ Yes

> Monitoring Information Details

> Formula Details

Cancel

Create

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

Upon selecting the Covenant Code, **Covenant name**, **Covenant description** and

Chapter 8 - Deal Structure

Classification type get defaulted.

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

- Covenant code - Aunique code for the covenant to be created
- Covenant name - Name for the covenant to be created

Chapter 8 - Deal Structure

- Covenant description - A brief description about the covenant
- Classification type - Classification type of the covenant, such as Internal and External

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

▼ Covenant Details

Covenant Type
Select Covenant Type
Required

Revision Frequency
Select Frequency
Required

Notice Days
Enter Notice Days
Required

Start Date
Required

End Date
Required

First Review Date
Required

Grace Days
Enter Grace Days

15. Specify the following details in respective fields:

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

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

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

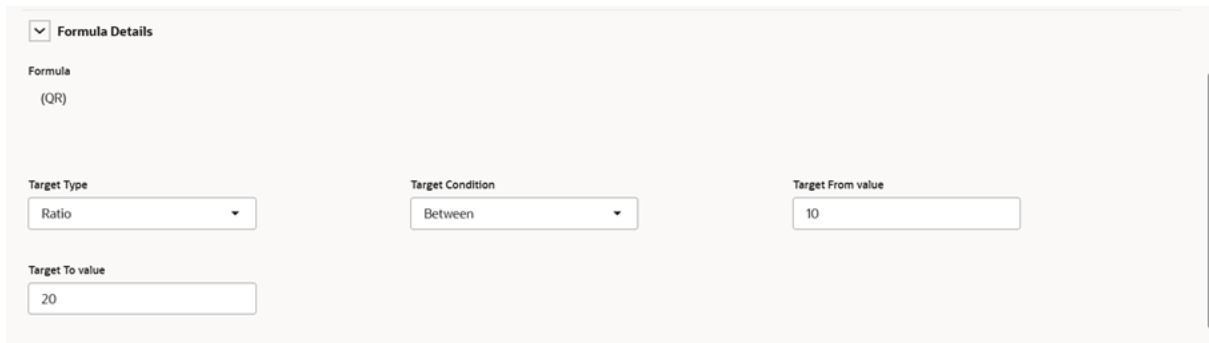
▼ Monitoring Information Details

Select

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

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

Chapter 8 - Deal Structure



The screenshot shows a 'Formula Details' form. It includes a 'Formula (OR)' label, a 'Target Type' dropdown menu with 'Ratio' selected, a 'Target Condition' dropdown menu with 'Between' selected, a 'Target From value' text input field with '10' entered, and a 'Target To value' text input field with '20' entered.

19. Select a **Variable** from the drop down list. The options available are **Debt**, **Asset**, **Debt Ratio** and **Asset Ratio**.
20. Select the required operator from the available **Operators**.
21. Select another **Variable** or provide a **Custom Value**, if required.



You can use any number of variables and operators to build the formula based on your requirement.

22. Click **Build Formula**. The formula is built and displayed below the formula box.

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

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

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

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

Chapter 8 - Deal Structure

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

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

The screenshot shows a form titled 'Others' with a dropdown arrow. Below the title, there are three main sections: 'Compliance Status' with radio buttons for 'Met' and 'Breached'; 'Covenant Status' with a dropdown menu labeled 'Select Waiver Status'; and 'Last Check Value' with a text input field labeled 'Last Checked Value'. At the bottom, there is a 'Remarks' section with a large text area.

27. Select the current covenant **Compliance Status** of the party. The options available are: **Met** and **Breach**.
28. Select the **Waiver Status** from the drop down list. The options available are: Waive and Waive all.
29. Specify the target value observed during the last covenant check in the **Last Check Value** field.
30. Specify the **Deferred due date**. The covenant review can be postponed till the mentioned date.
31. Capture overall **Remarks** for the covenant.
32. Click **Create**. Covenant details are added and displayed in the **Covenants** tab.
33. To edit the added covenant, select the covenant record and click the Edit icon.
34. To delete the added covenant, select the covenant record and click the Delete icon.

Conditions

In the **Conditions** tab, you can add the terms and conditions to be associated with the facilities.

Chapter 8 - Deal Structure

35. Click the add icon. The *Add Conditions* window appears:

For process Condition Details, additional placeholder fields can be configured in Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual. The system supports configuration of up to 20 fields each for the following data types:

- Text
- Numeric
- Boolean
- Date

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

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

Chapter 8 - Deal Structure

Add Conditions

Condition Code

Q

Required

Condition Description

Condition Clause

Condition Type

Condition Reason

Maintenance

Compliance Status

Compliance Status

Due Date

February 7, 2024

Notice Days

Required

Grace Days

Compliance Remarks

Addition Text 1

Addition Text 2

Addition Text 3

Addition Text 4

Addition Text 9

Addition Text 10

Addition Text 11

Addition Text 12

Addition Text 13

Addition Text 14

Addition Text 15

Addition Text 16

Addition Text 17

Addition Text 18

Addition Text 19

Addition Text 20

Additional Number 1

Additional Number 2

Additional Number 3

Additional Number 4

Additional Number 5

Additional Number 6

Additional Number 7

Additional Number 8

Additional Number 9

Additional Number 10

Additional Number 11

Additional Number 12

Additional Number 13

Additional Number 14

Additional Number 15

Additional Number 16

Additional Number 17

Additional Number 18

Additional Number 19

Additional Number 20

Additional Date 1

Additional Date 2

Additional Date 3

Additional Date 4

Additional Date 5

Additional Date 6

Additional Date 7

Additional Date 8

Additional Date 9

Additional Date 10

Additional Date 11

Additional Date 12

Additional Date 13

Additional Date 14

Additional Date 15

Additional Date 16

Additional Date 17

Additional Date 18

Additional Date 19

Additional Date 20

Additional Flag 1

☐ Yes

Additional Flag 2

☐ Yes

Additional Flag 3

☐ Yes

Additional Flag 4

☐ Yes

Additional Flag 5

☐ Yes

Additional Flag 6

☐ Yes

Additional Flag 7

☐ Yes

Additional Flag 8

☐ Yes

Additional Flag 9

☐ Yes

Additional Flag 10

☐ Yes

Additional Flag 11

☐ Yes

Additional Flag 12

☐ Yes

Additional Flag 13

☐ Yes

Additional Flag 14

☐ Yes

Additional Flag 15

☐ Yes

Additional Flag 16

☐ Yes

Additional Flag 17

☐ Yes

Additional Flag 18

☐ Yes

Additional Flag 19

☐ Yes

Additional Flag 20

☐ Yes

Cancel

Create

36. Search and select the **Condition Code**. Terms and Conditions maintained in the **Maintenance** module are displayed in the LOV.

Chapter 8 - Deal Structure

Upon selecting the **Condition Code**, **Condition Description**, **Conditions**, and **T&C Type** maintained for the condition code get defaulted.

37. To modify the terms and conditions specific to facility, edit the required text in the **Conditions** text box.
38. Select the **Compliance Status** of terms and conditions. The options available are **Met** and **Breached**.

Chapter 8 - Deal Structure

39. Specify the **Compliance Remarks**.
40. Select the required facility.
41. Click **Create**. Conditions are linked to the facility and displayed in the **Conditions** tab.
42. To edit the added conditions, select the conditions record and click the Edit icon.
43. To delete the added conditions, select the conditions record and click the Delete icon.
44. To link documents related to conditions, select the required terms and conditions record and click the **D** icon.
45. To view a particular conditions, select the required conditions record and click the **V** icon.



In case of linking the conditions with customer prospect, click the add icon in the **Conditions** data segment and perform the above steps. Instead of selecting facility from facility table, enable the **Customer Linkage** flag.

Covenants

The screenshot displays the 'Customer Appetite Management - Deal Structure' interface. At the top, a progress bar shows six steps: Appetite Summary, Write up, Deal Structure, Covenants (currently active), Terms and Conditions, and Comments. Below the progress bar, the 'Covenants' section is visible. It includes a filter bar with a 'Filter' button and a text input field labeled 'Type to filter'. Below the filter bar, a message states 'No items to display.' At the bottom of the interface, there are navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

46. Refer [“Covenants” on page 130](#) for information on managing customer covenants.
47. After performing necessary actions in the *Covenants* page, click **Next**. The *Terms and Conditions* page appears.

Chapter 8 - Deal Structure

Conditions

48. Refer [“Conditions” on page 133](#) for information on managing customer terms and conditions.

49. After performing necessary actions in the *Conditions* page, click **Next**. The *Comments* page appears.

Comments

In this data segment, you can mention comments for this stage if any. Posting comments help the user of next stage to take better decision.

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

51. To hold the Deal Structure task, click **Hold**.

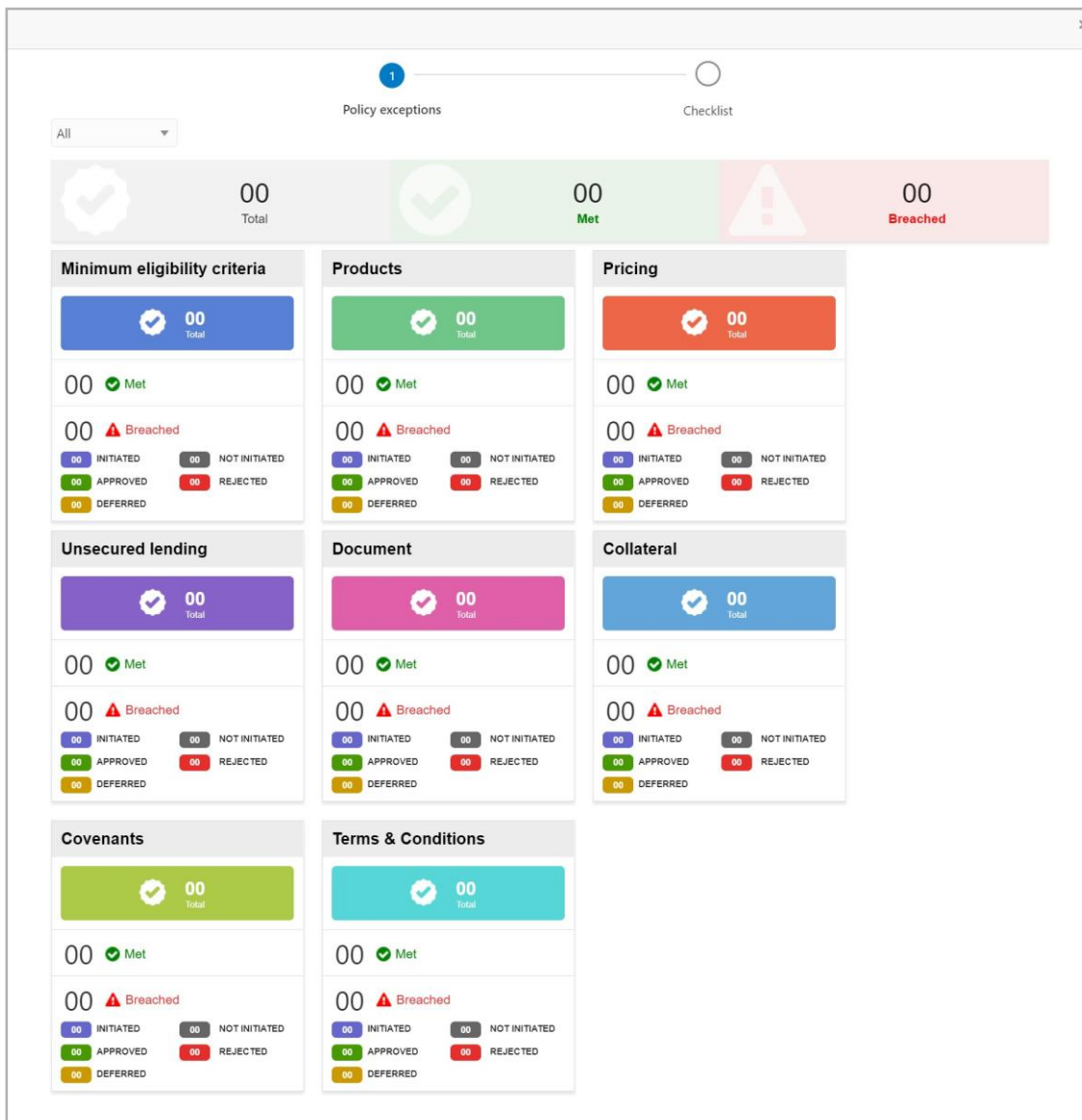
52. To go back to the previous page, click **Bac**

53. To save the captured information and exit the page, click **Save & Close**.

Chapter 8 - Deal Structure

54. To submit the Appetite Management application to the Approval stage, click **Submit**.
55. To exit the page without saving the captured information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

56. After viewing policy exceptions or overrides, click the **Checklist** data segment.

Chapter 8 - Deal Structure

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

In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

57. Manually verify all the checklist and enable the corresponding check box.
58. Select the required **Outcome**. The options available are: Proceed and Additional Info.
59. Click **Submit**.

If the **Outcome** is selected as Proceed, the Appetite Management application is moved to the 'Approval' stage on clicking Submit.

If the **Outcome** is selected as Additional Info, the Appetite Management application is sent back to the Credit Analysis stage on clicking Submit.

Chapter 8 - Approval

Approval

In this stage, the Credit Approver in bank can approve, reject or send back the appetite management application based on customer prospect's creditworthiness.

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

Free Tasks							
Refresh Acquire Flow Diagram							
	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
☐	Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
☐	Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
☐	Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
☐	Acquire & Edit		Facility Review Process			Facility Review Enrichment	
☐	Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
☐	Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
☐	Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
☐	Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
☐	Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678974	APP35678974	Initiation	20-12-17

Page 1 of 74 (1 - 20 of 1478 items) K < 1 2 3 4 5 ... 74 > X

2. **Acquire & Edit** the required Approval task. The *Appetite Summary* page appears.

Appetite Summary

Chapter 8 - Approval

Customer Appetite Management - Approval

i
Documents

1
Appetite Summary
2
Write up
3
Approval
4
Covenants
5
Terms and Conditions
6
Comments

ASK

Party Information

ASK , A Domestic entity established & operating as a Pvt Ltd Company in

Party Id
PTY210743323
Register No
Legal Status
Pvt Ltd
Liability Amount
Is KYC Compliant
No
Share Holders
0
Contractors
0
Guarantors
0
Bankers
0

Head Room Summary

INR
Appetite Currency

₹0.0
Funded

₹5.0M
Total Liability Amount Proposed

₹0.0
Non Funded

Mar 31 2021
Effective From

Mar 31 2022
Effective Till

Facility Summary

No data to display

Collateral summary

0
Total collateral value

0%
Customer LTV

No data to display

Covenants

0
Total Covenants

0
Entity Wise
0
Facility Wise
0
Financial
0
Non Financial

0
Newly Added
0
Financial
0
Non Financial

0
Met
0
Financial
0
Non Financial

0
Breached
0
Financial
0
Non Financial

Terms & conditions

0
Total Terms and Conditions

0
Entity
0
Facility
0
Pre disbursement
0
Post disbursement

0
Newly added
0
Pre disbursement
0
Post disbursement

0
Met
0
Pre disbursement
0
Post disbursement

0
Breached
0
Pre disbursement
0
Post disbursement

Hold
Back
Next
Save & Close
Cancel

For information on actions that can be performed in this page, refer Credit 360 User Manual.

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Chapter 8 - Approval

- After viewing the appetite summary, click **Next**. The *Writeup* page appears.

Writeup

- Refer [“Write up” on page 62](#) for information on adding writeup for available writeup categories.
- After performing necessary actions in the *Writeup* page, click **Next**. The *Approval* page appears.

Approval

In this page, the facilities for which limit has been proposed in the Deal Structure stage are displayed. You can review each facility and take any of the following actions based on requirement: Approve, Reject, and Send Back.



In this chapter, only procedure to Approve, Reject, Send Back the facility is provided.

For information on managing Collateral, refer [“Collateral” on page 39](#)

For information on managing Covenants, and Terms and Conditions, refer **Deal Structure** chapter.

- To approve a facility, select the facility and click  the **Approve** icon. The *Approve Facility* window appears:

Chapter 8 - Approval

Approve Facility



Line Number: 11

Facility Description: Term Loan

Approved Amount: ₹200,000.00

Requested Amount: ₹200,000.00

Proposed Amount: ₹200,000.00

Product Type: F

Facility Category: TL

Comments

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B

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A

- size -

☰

☰

☰

☰

☰

☰

☰

☰

H1

H2

↺

➤

Approved

Post

No items to display.

Approve

Cancel

7. Specify the **Approved Amount**.

8. **Post** the approval **Comments**.

9. Click **Approve**.

10. To send back the facility to previous stage for modification, select the facility and

click  the **Send Facility Back for More Info** icon. The *Send Facility Back* window appears:

Chapter 8 - Approval

Send Facility Back For More Info



Line Number: 11

Facility Description: Term Loan

Approved Amount: ₹200,000.00

Requested Amount: ₹200,000.00

Proposed Amount: ₹200,000.00

Product Type: F

Facility Category: TL

Comments















- size -



















H1

H2





Need more information on customer prospect's current debt

Post

No items to display.

Required More Info

Cancel

11. Type the necessary comments for requesting additional information in **Comments** box.
12. Click **Post**. Comment is posted below the **Comments** box.
13. Click **Required More Info**.
14. To reject a facility, select the facility and click  the **Reject** icon. The *Reject Facility* window appears:

130

Chapter 8 - Approval

Reject Facility



Line Number: 11 Requested Amount: ₹200,000.00 Product Type: F
 Facility Description: Term Loan Proposed Amount: ₹200,000.00 Facility Category: TL
 Approved Amount: ₹200,000.00

Comments

[Undo] [Redo] [B] [I] [U] [Text Color] [Font Size] [List] [List] [List] [List] [List] [List] [List] [List] [H1] [H2] [Link] [More]

High risk found in market share

Post

No items to display.

Reject Cancel

15. Type the rejection comments in the **Comments** box.
16. Click **Post**. Comment is posted below the **Comments** box.
17. Click **Reject**.
18. After performing necessary actions in the *Approval* page, click **Next**. The *Covenants* page appears.

Covenants

Refer [“Covenants” on page 113](#) for information on managing Covenants.

Terms and Conditions

Refer [“Terms and Conditions” on page 114](#) for information on managing Terms and Conditions.

Comments

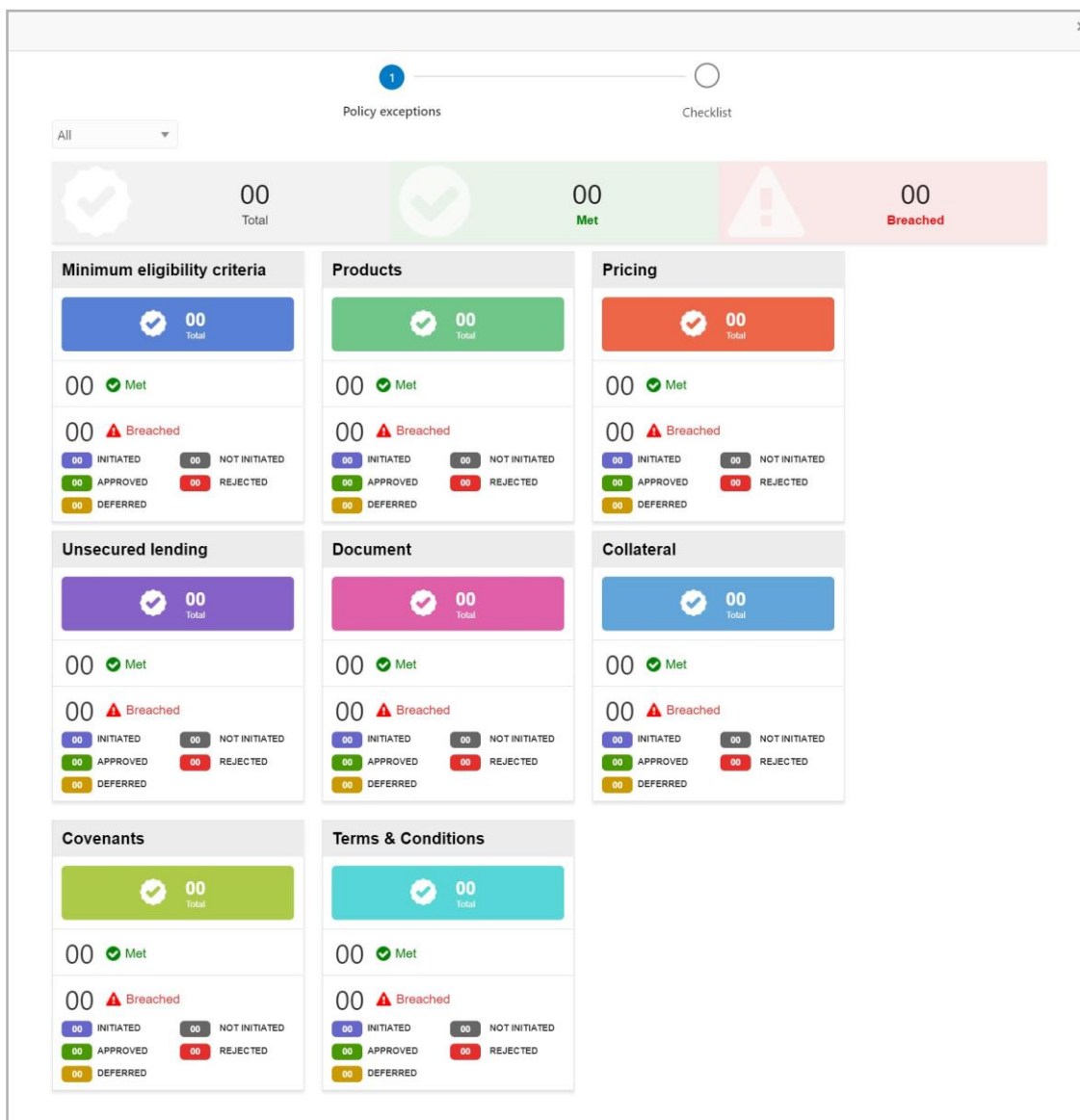
In this data segment, you can mention comments for the actions (approve, send back, and reject) taken in this stage. Posting comments help the user of next stage to take better decision.

Chapter 8 - Approval

19. Type the necessary comments in the text box and click **Post**. Comment is posted.
20. To hold the Approval task, click **Hold**.
21. To go back to the previous page, click **Back**.
22. To save the captured information and exit the page, click **Save & Close**.
23. To submit the Appetite Management application to the Draft Generation stage, click **Submit**.
24. To exit the page without saving the captured information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

Chapter 8 - Approval



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

25. After viewing policy exceptions or overrides, click the **Checklist** data segment.

Chapter 8 - Approval

The screenshot displays a web interface for the 'Approval' process. At the top, a progress bar indicates two stages: 'Policy exceptions' (marked with a circle) and 'Checklist' (marked with a blue circle containing the number 2). Below the progress bar, a message box states 'No items to display.' In the bottom right corner, there is an 'Outcome' dropdown menu with 'Proceed' selected, and a green 'Submit' button.

In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

26. Manually verify all the checklist and enable the corresponding check box.
27. Select the required **Outcome**. The options available are: Approved and Reject.
28. Click **Submit**.

If the **Outcome** is selected as Approved, the Appetite Management application is moved to the 'Draft Generation' stage on clicking Submit.

If the **Outcome** is selected as Reject, the Appetite Management application is sent back to the Deal Structure stage on clicking Submit.

Chapter 8 - Draft Generation

Draft Generation

In this stage, the draft proposal with appetite details can be generated and shared to the customer prospect.

Prerequisites

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

- Upload report template for draft generation in XSL format by navigating to Core Maintenance > Report Maintenance > Report Template > Upload Report Template
- Link the maintained report template as Advices in the Business Process Maintenance for the required process

Steps to generate draft

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

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐	Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
☐	Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
☐	Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
☐	Acquire & Edit		Facility Review Process			Facility Review Enrichment	
☐	Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
☐	Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
☐	Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
☐	Acquire & Edit		Facility Amendment	APTESTCFAM	APTESTCFAM	Amendment Enrichment	18-08-16
☐	Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
☐	Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
☐	Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18

Page 1 of 74 (1 - 20 of 1478 items) | K < 1 2 3 4 5 74 > »

2. **Acquire & Edit** the required Draft Generation task. The *Appetite Summary* page appears.

Chapter 8 - Draft Generation

Customer Appetite Management - Draft Generation

Documents

3

Appetite Summary

Draft Generation

Comments

Appetite Summary

ASK

Party Information

ASK, A Domestic entity established & operating as a Pvt Ltd Company in

Party Id

PTY210743323

Register No

Legal Status

Pvt Ltd

Liability Amount

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Head Room Summary

INR

Appetite Currency

₹5.0M

Total Liability Amount Proposed

₹0.0

Funded

₹0.0

Non Funded

Mar 31 2021

Effective From

Mar 31 2022

Effective Till

Facility Summary

No data to display

No data to display

Collateral summary

0

Total collateral value

0%

Customer LTV

No data to display

Covenants

0

Total Covenants

0

Entity Wise

0

Facility Wise

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

0

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Hold

Back

Next

Save & Close

Cancel

For information on actions that can be performed in this page, refer Credit 360 User Manual.

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Chapter 8 - Draft Generation

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

Draft Generation Screen (2 / 3)

FAC01

 FAC01

 Generate Document

Hold

Back

Next

Save & Close

Cancel

4. Click **Generate Document**. The system generates the draft document in PDF format based on the template maintained in Report Maintenance under the Core Maintenance module.

Draft Generation Screen (2 / 3)

FAC01

 FAC01

 Regenerate Document

Generated Documents

FAC01

 Logged on **2021-03-23**

 View Document  Download Document

Hold

Back

Next

Save & Close

Cancel

5. To view the generated draft document, click **View Document**.
6. To download the generated draft document, click **Download Document**.
7. After generating proposal draft, click **Next**. The *Comments* page appears:

Chapter 8 - Draft Generation

Customer Appetite Management - Draft Generation

Appetite Summary Draft Generation Comments

Comments

Enter text here...

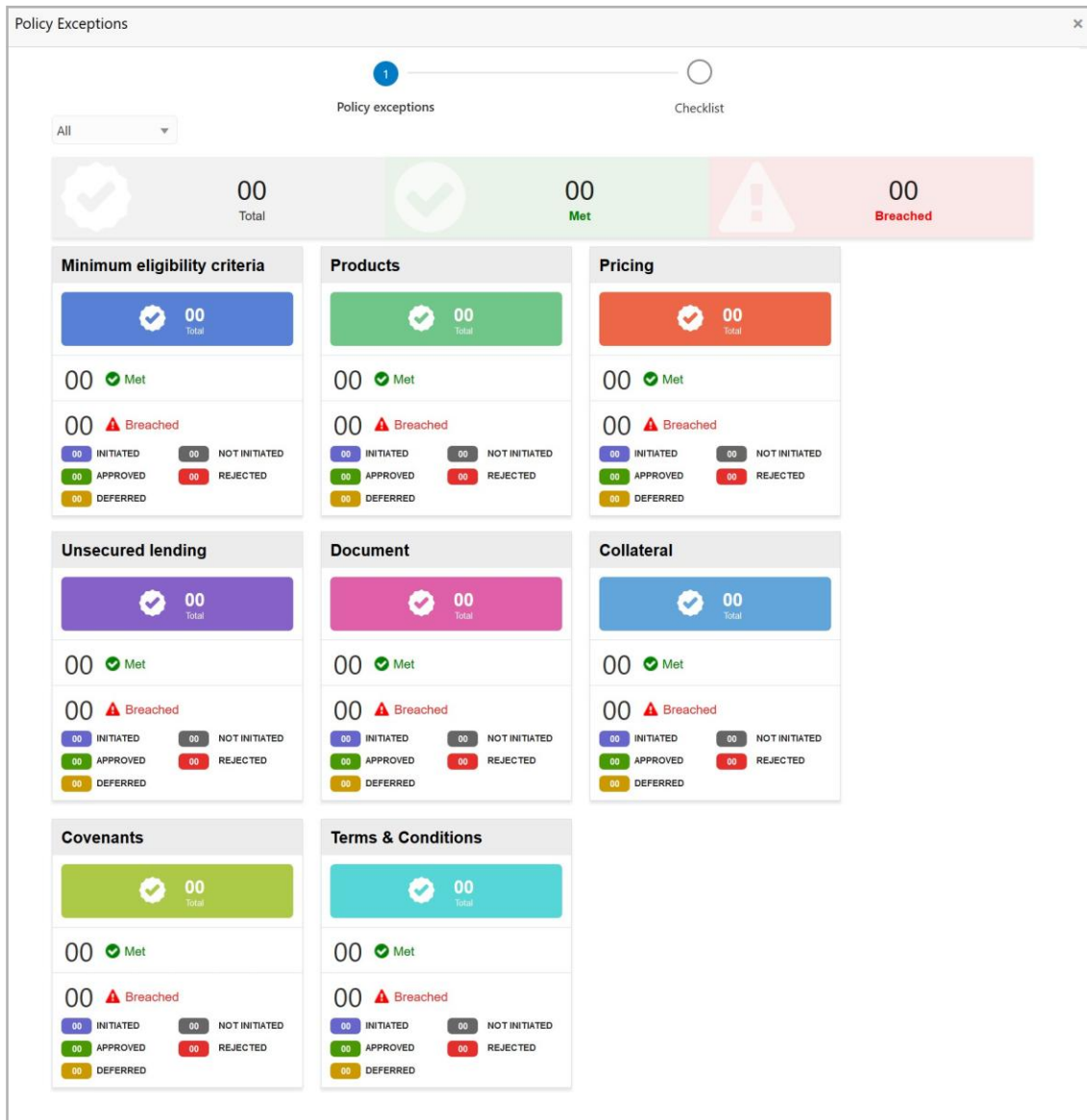
Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

Chapter 8 - Draft Generation



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

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

Chapter 8 - Draft Generation

The screenshot shows a web interface for draft generation. At the top, there is a progress bar with two stages: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

12. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

13. Click **Submit**.

If the **Outcome** is selected as PROCEED, the application is moved to the next stage on clicking **Submit**.

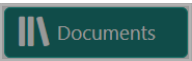
If the **Outcome** is selected as Additional Info, the application is sent back to the Approval stage on clicking Submit.

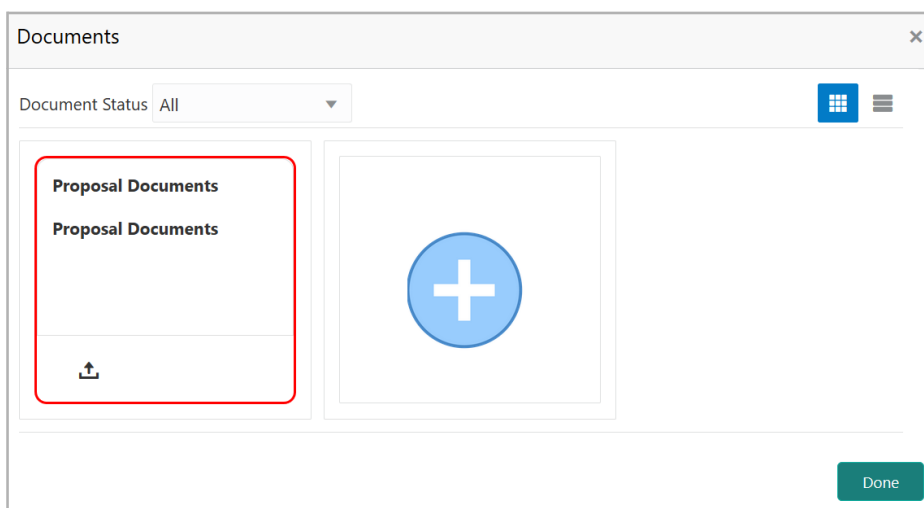
Chapter 8 - Document Upload

Document Upload and Checklist

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

Steps to upload documents

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

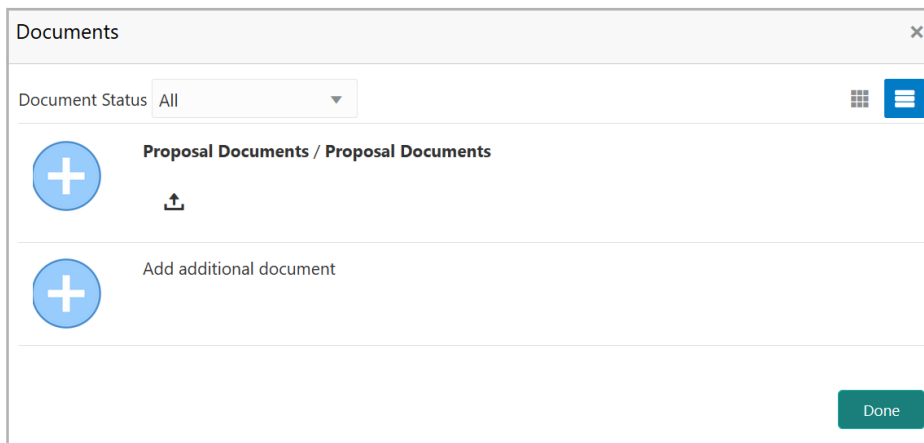


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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

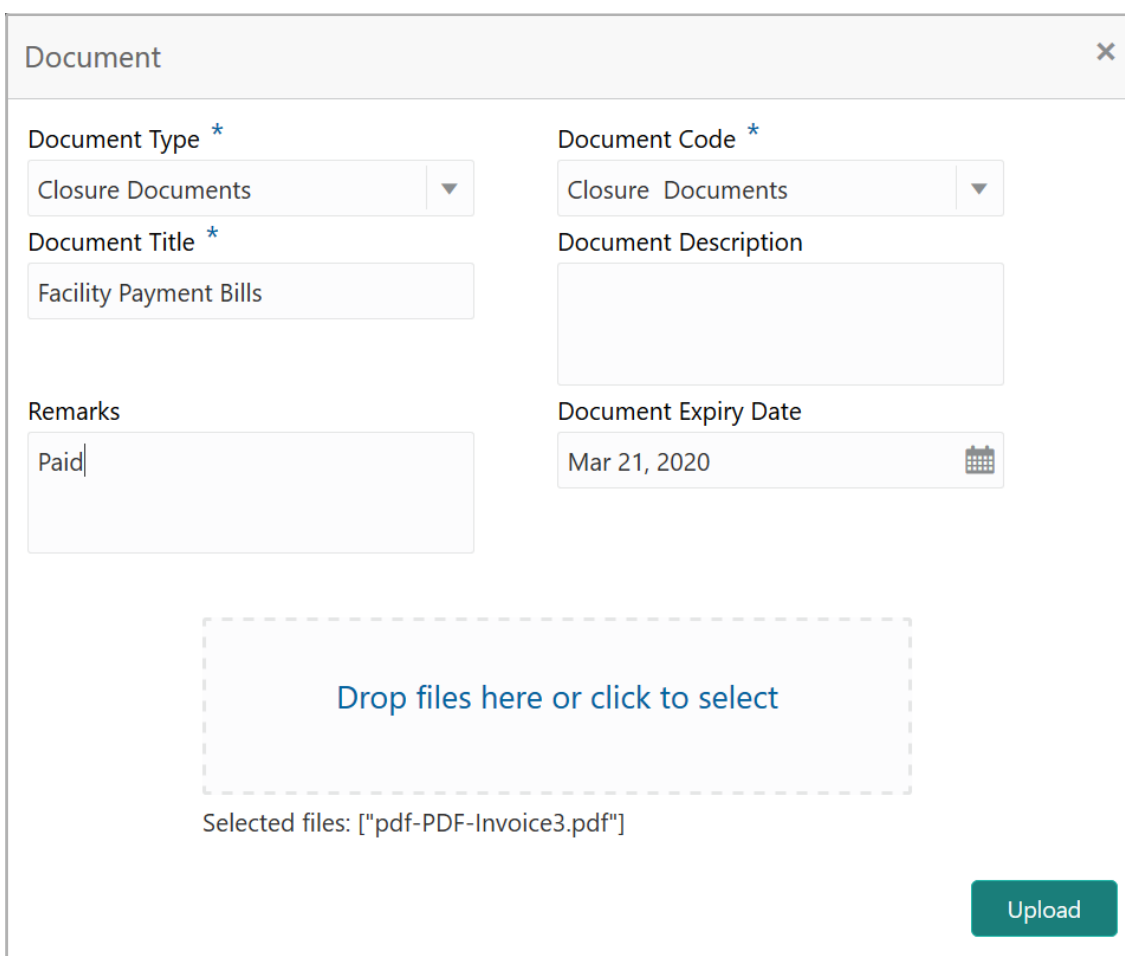
2. To change the table view to the list view, click the list icon at the top right corner. The *Documents* window appears as shown below.

Chapter 8 - Document Upload



The 'Documents' window has a title bar with a close button. Below it is a 'Document Status' dropdown menu set to 'All'. To the right of the dropdown are icons for a grid and a list view. The main content area features a blue circular '+' icon with the text 'Proposal Documents / Proposal Documents' and an upload icon. Below this is another blue circular '+' icon with the text 'Add additional document'. A 'Done' button is located at the bottom right.

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



The 'Document' window contains several input fields. On the left, there is a 'Document Type' dropdown menu (set to 'Closure Documents'), a 'Document Title' text field (containing 'Facility Payment Bills'), and a 'Remarks' text area (containing 'Paid'). On the right, there is a 'Document Code' dropdown menu (set to 'Closure Documents'), a 'Document Description' text area, and a 'Document Expiry Date' date picker (set to 'Mar 21, 2020'). At the bottom, there is a dashed box with the text 'Drop files here or click to select' and a line indicating 'Selected files: ["pdf-PDF-Invoice3.pdf"]'. An 'Upload' button is located at the bottom right.

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.

5. Type the **Document Title**.

6. Type a brief description about the document in the **Document Description** field.

Chapter 8 - Document Upload

7. Type the **Remarks**, if any.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

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

Checklist

Proposal Enrichment

☒ Company Registration document Uploaded	Remarks
☐ Incorporation document Uploaded	Remarks
☐ Collateral document Uploaded	Remarks

* Outcome: Proceed ▼ Submit

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

Chapter 8 - Reference and Feedback

Reference and Feedback

References

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

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

Documentation Accessibility

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

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