

Oracle® Banking Credit Facilities Process Management Cloud Service SME CP Initiation



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Preface

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1.1 Purpose

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

1.2 Audience

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 Critical Patches

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

1.5 Diversity and Inclusion

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

1.6 Conventions

The following text conventions are used in this document:

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

1.7 Related Resources

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

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

1.8 Screenshot Disclaimer

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

1.9 Acronyms and Abbreviations

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

Table 1-1 Acronyms and Abbreviations

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

1.10 Basic Actions

Table 1-2 Basic Actions

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

1.11 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize

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

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

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

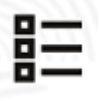
Symbol/Icon	Function
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

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

Table 1-5 Symbols and Icons - Widget

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

1.12 Prerequisite

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

2

SME CP Initiation Process

This topic describes the systematic instructions for SME CP Initiation.

The small and medium enterprise (SME) credit initiation process consists of the following stages:

- Enrichment
- Proposal Structuring
- Proposal Approval
- Draft Generation
- Customer Acceptance
- Manual Retry
- Awaiting Confirmation

SME CP Initiation

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

The **SME CP Initiation** screen displays.

Figure 2-1 SME CP Initiation

SME CP Initiation

Application priority
☒ Low ☐ Medium ☐ High

Application branch
 FLEXCUBE UNIVERSAL BRANCH

Customer details

Customer

Organization Details

Organization Name Required

Branch Code 000

Legal Entity Type Required

Upload Logo Maximum file size is 100kb

Customer Category Required

Customer Access Group

Classification Type Required

Industries *

Sector	Industry Group	Industry	Sub Industry	Action
No data to display.				

Credit Rating *

Year	Rating Date	Outlook	Agency	Rating	Action
No data to display.					

Social Media Profiles

Official Website

Facebook

Twitter

Application priority

2. Select the Application Priority based on the party requirement.

The options available are:

- **Low**
- **Medium**
- **High**

Note:

Application Branch field is displayed by default.

Customer Details

3. Select the **Customer type**.

The options available are:

- **New**
- **Existing**

 Note:

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

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

Table 2-1 Organization Details

Fields	Description
Organization Name	Specify the Organization Name .
Legal Entity Type	Specify the Legal Entity Type . The options available are: • Pvt Ltd • Govt Owned • Foreign Bodies • Others • Trusts • Public Ltd
Customer Category	Click Search icon and select Customer Category . The options available are: • FI • BANK • SME • C
Classification Type	Specify the Classification Type . The options available are: • Micro • Small • Medium
Branch Code	Branch Code is displayed by default.
Upload Logo	Click Upload Logo , to upload the company logo file.
Customer Access Group	Click Search icon and select Customer Access Group .

Industries

4. To capture the line of business of the party, click + icon.

The **Add Industry** screen is displayed.

Figure 2-2 Add Industry

Add Industry

Sectors	Industry Group	Industries	Sub-Industries
Energy	Energy	Energy Equipment	Oil Drilling
Utilities		Oil, Gas Fuels	Oil Equipment
Real Estate			
Materials			
Industrials			
Consumer Discretionary			
Consumer Staples			
Health Care			
Financials			

Cancel

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

Table 2-2 Add Industry

Fields	Description
Sector	Select Sector of the party.
Industry Group	Available industry group under Sector will appear. Select Industry Group appropriate for the party.
Industry	Available industries under industry group appears. Select Industry appropriate for the party.
Sub Industry	Available sub-industries under industries appears. Select Sub Industry appropriate for the party.
Delete	Click Delete , if you need to delete the industry details.

Credit Rating

- To capture rating information of the party, click + icon.

The **Add Rating** screen displays.

Figure 2-3 Add Rating

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

Table 2-3 Credit Rating

Fields	Description
Rating Date	Select Rating Date . The date when the rating was done by the rating agency.
Outlook	Select Outlook . The outlook given by the rating agency. The available options are: • Positive • Neutral • Negative
Year Of Rating	Year Of Rating is automatically populated based on the selected Rating Date .
Rated By	Select Rated By . The rating agency name.
Delete	Click Delete , to delete the added rating

Social Media Profiles

- Specify the **Social Media Profiles**.

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

Table 2-4 Social Media Profiles

Fields	Description
Official Website	Specify the Official Website .
Facebook	Specify the Facebook ID .
Twitter	Specify the Twitter ID .

Cancel, Submit and Submit and enrich

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

Table 2-5 Cancel, Submit and Submit and enrich

Fields/ Icons	Description
Cancel	If user clicks Cancel , the application will not be initiated and the proposal is canceled.
Submit	If user clicks Submit , a task will be created in the next stage and stored in Free Task.
Submit and enrich	If user clicks Submit and enrich , it will be directly take to the next stage of the application.

3

SME CP Initiation - Enrichment

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

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

- Customer info
- KYC Check
- Other Bank Facilities
- Write up
- Summary
- Comments

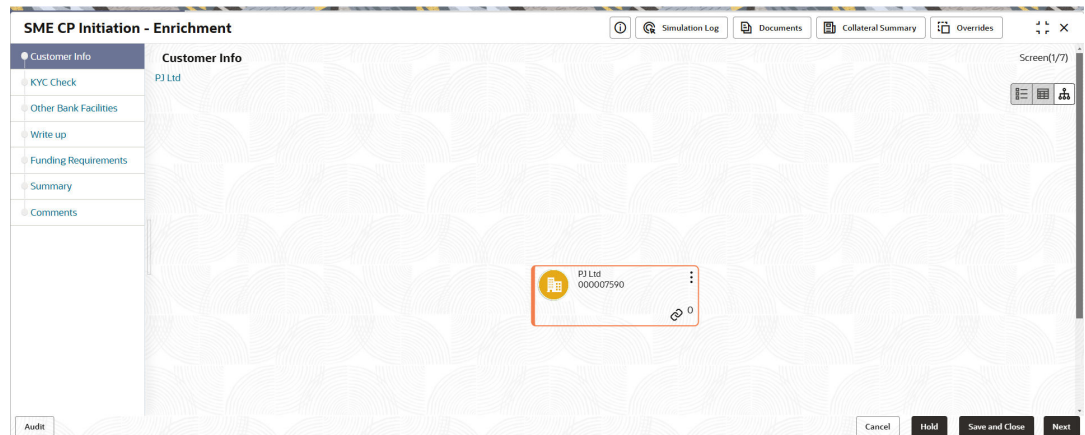
Steps to enrich SME CP Initiation - Enrichment

1. In **OBCFPM** home screen click **Tasks** under **Tasks**, click on **My Tasks**
The **My Tasks** screen displays.

Figure 3-1 My Tasks

Menu Item Search...	My Tasks
	Refresh Release Escalate Delegate Flow Diagram
	Edit Priority Process Name Process Reference Number Application Number Stage Application Date Branch Reference
☐ Edit Low	SME CP Initiation APP242811227 APP242811227 Enrichment 24-10-07 000
☐ Edit Low	Credit Origination APP242811226 APP242811226 Proposal Initiation 24-10-07 000(FLEXCUB...
☐ Edit Low	Credit Origination APP242811225 APP242811225 Risk Evaluation 24-10-07 000(FLEXCUB...
☐ Edit Low	Credit Origination APP242811225 APP242811225 Legal Evaluation 24-10-07 000(FLEXCUB...
☐ Edit Low	Credit Origination APP242811225 APP242811225 Credit Evaluation 24-10-07 000(FLEXCUB...
☐ Edit Low	Facility Amendment APP242811224 APP242811224 Amendment Initiation 24-10-07 000
☐ Edit Low	Credit Origination APP242811203 APP242811203 Proposal Initiation 24-10-07 000(FLEXCUB...
☐ Edit Low	SME CP Initiation APP242781182 APP242781182 Enrichment 24-10-04 000

2. Click on **Edit**.
The **SME CP Initiation - Enrichment** screen displays.

Figure 3-2 SME CP Initiation - Enrichment

3. Click  icon.

Following actions are available:

- **Add Customer**
- **Configure**
- **Link Customer**
- **View**
- **Quick View**

4. Click **Configure**.

The **Party Details** screen displays.

Figure 3-3 Party Details

PJ Ltd

Party Details

Customer profile > Financial profile Projections Stake holders Assets Customer terms & conditions Customer documents

Demographic Details

Basic Info Address Rating

Company Details

Registration Number Organization Name Organization Type Short Name

Branch Code Legal Entity Type Customer Category Classification Type

Demographic Type Country Of Incorporation Country Of Risk Place Of Incorporation

Incorporation Date Established Date Upload Logo Relationship Manager

Customer Access Group Country Of Tax Tax Identification Number Good and Services Tax Id

Website Facebook URL Twitter URL Employee Strength

No. Of Years In Business No. Of Companies In The Group Is Special Customer ? Is Blocklisted?

Is KYC Complaint? Last KYC Date Listed Language

Media

KYC Details

Received Verification Date Effective Date Verification Method

Save Close

Customer Profile

5. Click **Customer Profile**.

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

Note:

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

Table 3-1 Demographic Details

Fields	Description
Registration Number	Specify the Registration Number .
Organization Name	Displays the Organization Name .
Organization Type	Specify the Organization Type . The available options are: • Conglomerate • Single
Short Name	Displays the Short Name .

Table 3-1 (Cont.) Demographic Details

Fields	Description
Branch Code	Displays the Branch Code .
Legal Entity Type	Displays the Legal Entity Type .
Customer Category	Displays the Customer Category .
Classification Type	Specify the Classification Type . The available options are: • Micro • Small • Medium
Demographic Type	Specify the Demographic Type . The available options are: • Domestic • Global
Geographical Spread	Click Search icon and specify the Geographical Spread .
Country Of Incorporation	Click Search icon and specify the Country Of Incorporation .
Country Of Risk	Click Search icon and specify the Country Of Risk .
Place Of Incorporation	Specify the Place Of Incorporation
Incorporation Date	Specify the Incorporation Date .
Established Date	Specify the Established Date .
Upload Logo	Click Upload Logo , to upload the company logo file.
Relationship Manager	Displays the Relationship Manager .
Fetch Customer Access Group	Click Search icon and select Customer Access Group .
Country Of Tax	Click Search icon and select Country Of Tax .
Tax Identification Number	Specify the Tax Identification Number .
Good and Services Tax Id	Specify the Good and Services Tax Id .
Website	Specify the Website .
Facebook URL	Specify the Facebook URL .
Twitter URL	Specify the Twitter URL .
Employee Strength	Specify the Employee Strength .
No. Of Years In Business	Specify No. Of Years In Business .
No. Of Companies In the Group	Specify No. Of Companies In the Group .
Is Special Customer ?	Specify is Special customer or not.
Is Blocklisted?	Specify is blocklisted or not.
Is KYC Complaint?	Specify the KYC complaint.
Last KYC Date	Specify the Last KYC Date .
Listed	Specify is listed or not.
Language	Click Search icon and specify the Language.
Media	Click Search icon and specify the Media.

Table 3-2 KYC Details

Fields	Description
Received	Enable Received option, if KYC verification details are received for the party.
Verification Date	Click Calendar icon and select KYC Verification Date .

Table 3-2 (Cont.) KYC Details

Fields	Description
Effective Date	Click Calendar icon and select KYC Effective Date .
Verification Method	Enter the KYC Verification Method . For example: Field verification.

Click **Save** to save the details.

- To add the party address details in Demographic Details screen, click Address tab and then click + icon.

The **Add Address** screen displayed.

Figure 3-4 Add Address

Add Address

Address Type Required

Location Required

Preferred ☐

Address From - Address To Required Required

Country Required

Address Line 1 / Building Name Required

Address Line 2 / Street Name Required

Address Line 3 / City / Town Name Required

Zip Code / Post Code Required

Address Source

Additional Info

Department

Sub Department

Building Number

Floor

Post Box

Room

Town Location Name / Locality

District Name

Landmark

Contact Name / Narrative

Media For Address

Mobile Phone Email

ISD Code	Mobile Number	Preferred	Action
No data to display.			

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

Save Clear Cancel

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

Note:

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

Table 3-3 Add Address

Fields	Description
Address Type	Specify the Address Type . The available options are: • Head Office • Registered Office • Branch Office • Communication Address
Location	Click Search icon and specify the Location .
Address From	Click Calendar icon and select KYC Address From .
Address To	Click Calendar icon and select KYC Address To .
Country	Click Search icon and specify the Country .
Address Line 1 / Building Name	Specify the Address Line 1 / Building Name .
Address Line 2 / Street Name	Specify the Address Line 2 / Street Name .
Address Line 3 / City / Town Name	Specify the Address Line 3 / City / Town Name .
Zip Code / Post Code	Specify the Zip Code / Post Code .
Address Source	Specify the Address Source .
Additional Info	Click Additional Info. The following options are displayed. Enter the details in the below fields: • Department • Sub Department • Building Number • Floor • Post Box • Room • Town Location Name/ Locality • District Name • Landmark • Contact Name/ Narrative

Table 3-4 Media For Address

Fields	Description
ISD Code	Specify ISD Code .
Mobile Number	Specify Mobile Number .
Preferred	Specify is preferred or not.
Email Id	Specify Email Id .

- To view Rating in Demographic Details screen, click **Rating**.

The Rating screen is displayed with **Credit Rating** details for below fields.

- **Year**
- **Rating Date**
- **Outlook**
- **Agency**
- **Rating**
- **Actions**

Figure 3-5 Rating

PJ Ltd

Party Details

- Customer profile >
- Financial profile
- Projections
- Stake holders
- Assets
- Customer terms & conditions
- Customer documents

Demographic Details

Basic Info Address **Rating**

Credit Rating

Year	Rating Date	Outlook	Agency	Rating	Actions
2019	2019-12-01	Positive	MRS	A+	

Close

8. To add new rating click + icon.
The **Add Rating** screen displays.

Figure 3-6 Add Rating

Add Rating

Rating Date

Outlook

Year Of Rating **2019**

Rated By

- MRS >
- Moody's >
- S and P >
- Fitch >

Risk Rating

- BBB
- BBB+
- A-
- A+
- AA-
- AA
- BBB-
- CCC+
- B-

Cancel

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

Table 3-5 Add Rating

Fields	Description
Rating Date	Click Calendar icon and select Rating Date .
Outlook	Select Outlook. The available options are • Positive • Neutral • Negative

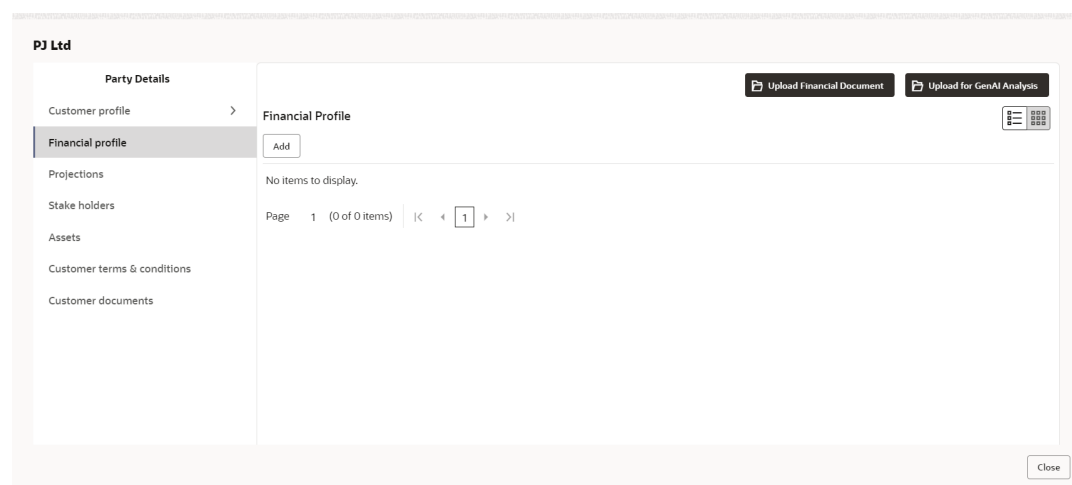
Table 3-5 (Cont.) Add Rating

Fields	Description
Year of Rating	Year of Rating is displayed by default.
Rated By	Select Rated By from the below list: • MRS • Moodys • S and P • Fitch
Risk Rating	Select Risk Rating from the below list: • BBB • BBB+ • A- • A+ • AA- • AA • AA+ • CCC+ • B- • B • BB+ • AAA • BBB

Financial Profile

9. To **Upload / Add** party's financial details, click **Financial Profile** in left menu. The **Financial profile** screen is displayed.

Figure 3-7 Financial Profile



Click **Add** icon. The **Add Financial Profile** screen displays.

Note:

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

Figure 3-8 Add Financial Profile

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



Note:

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

Table 3-6 Add Financial profile

Fields	Description
Financial Year	Specify Financial Year for which the party's financial details are to be added.
Details	Specify the following details in the corresponding fields: - Balance Sheet Size and currency from drop-down list - Operating Profit and currency from drop-down list - Net Profit and currency from drop-down list - Year Over Year Growth - Return On Investment - Return On Equity - Return On Asset - Capital Adequacy Ratio - Cost to Income ratio - Equity - Gross Impaired Loans - Liquid assets - Loan Loss Res / Impaired Loans - Loan-to-Deposit Ratio - NPA coverage ratio - NPA ratio - Return on Avg Equity - Return on Avg Assets - Tier 1 CAR - Total Assets - Unreserved Equity
Save	Click Save . Party's financial details are added.

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

The **Financial Documents** screen displayed.

Figure 3-9 Financial Documents

Financial Documents

Balance sheet Profit & loss statement Cash flow statement

+

Period	Quarter	Statement type	Download	Reupload
No data to display.				

Ok

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

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

Click **Add** in any of the above tabs, the following window to upload documents is displayed.

 Note:

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

Figure 3-10 Balance sheet details

Balance sheet details

Period Quarter

Select Period Select Quarter

Required Required

Drop files here or click to select

Current selected files:

Cancel Add

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



Note:

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

Table 3-7 Balance Sheet Details

Fields	Description
Period	Select Period for which the financial document is to be added.
Quarter	Select Quarter for which the financial document is to be added.
Drop files here or click to select	In Drop files here or click to select section, drag and drop or click and upload the financial document.
Add	Click Add . Document is added.
Chart view	In the Financial Profile screen, click Chart view icon to change the List view to Chart view.

Projections

11. To **Upload / Add** projection details, click **Projections** from the left menu and then click the **Add** icon.

The **Projections** screen displays.

Figure 3-11 Projections

Projections

Year
2020

Currency
Required

Balance sheet size \$0.00

Operating profit \$0.00

Net profit \$0.00

Year over year growth 0

Return on investment 0

Return on equity 0

Return on asset 0

Save Cancel

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

 Note:

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

Table 3-8 Projections

Fields	Descriptions
Year	Specify Year for which the party's projection details are to be added.
Currency	Search and select Currency for the projection details.
Details	Specify the following details in the corresponding fields: • Balance Sheet Size • Operating Profit • Net Profit • Year Over Year Growth • Return On Investment • Return On Equity • Return On Asset
Save	Click Save . Party's projection details are added.

Stake Holders

12. User can add information about the following stakeholders by clicking the **Stake Holders** menu:

- **Owners**
- **Authorized Signatories**
- **Guarantors**

- **Suppliers**
- **Bankers**
- **Insurers**
- **Buyers**
- **Management Team**
- **Sponsors**
- **Debtors**
- **Creditors**
- **Advisor**
- **Auditors**
- **Directors**
- **Contractors**
- **Shareholders**
- **Customers**

Figure 3-12 Stake Holders

PJ Ltd

Party Details

- Customer profile
- Financial profile
- Projections
- Stake holders**
- Assets
- Customer terms & conditions
- Customer documents

Directors (1) Shareholders (0) Customers (0) Owners (0) Authorized Signatories (0) Guarantors (0) Suppliers (0) **Bankers (0)** Insurers (0) Bu >

+ Add

Party Type	CIF/Party Id	Name	ID/Registration Number	Customer	Action
No data to display.					

Close

To Add Owners

Click **+** to add new owners. The **Add Owners** screen is displayed with following options:

- Enter existing CIF/Party Id or
- Select from the recently added stakeholders or
- Click **Next** to onboard a new stakeholder

Figure 3-13 Add New Bankers
To Enter Existing CIF/Party Id

Specify **Enter CIF/Party Id** or click search, the **Search Party** screen is displayed.

Select **Individual** or **Non-Individual** check box. Enter the field details or click **Fetch**. The Stakeholders details are displayed.

Figure 3-14 Search Party
Select from the Recently Added Stakeholders

Select **Recently Added Stakeholder** from the drop-down list.

Select Next to onboard a new stakeholder

Click **Next**, the **Add New Owners** screen is displayed. Select Stakeholder Type and enter the field details for the below fields and click **Next**.

- **Basic info & Citizenship**
- **ID Details**

- **Address**

Figure 3-15 Add New Bankers

Add New Bankers

Stakeholder Type
Individual

▼ **Basic Info & Citizenship**

Salutation
Required

Suffix
Required

Name in Local Language

Marital Status
Required

Resident Status
Required

First Name
Required

Title
Required

Date of Birth
Required

Profession
Required

Country of Residence
Required

Middle Name
Required

Short Name
Required

National ID
Required

Occupation
Required

Birth Place
Required

Last Name
Required

Maiden Name
Required

Gender
Required

Staff
Required

Birth Country
Required

Nationality
Required

Citizenship by

Upload Photo
Maximum file size is 100kb

Customer Category
Required

Preferred Language
Required

Origin Code
Required

Customer Status
Required

Customer Segment
Required

Preferred Currency
Required

Duplicate Merge
Required

Sponsorship
Required

Customer Access Group
Required

Purpose
Required

Referral Source
Required

Risk Level
Required

Relationship Manager ID
Required

Membership Start Date
Required

Social Profile

Facebook

Blog

Twitter

Tumblr

Instagram

LinkedIn

> **ID Details**

▼ **Address**

No items to display.

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

Next Cancel

Assets

- To add asset details, click **Assets** from the left menu and then click **Add**.
The **Assets** screen displays.

Figure 3-16 Assets
Figure 3-17 Add Assets Details

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

Table 3-9 Assets

Fields	Description
Name	Enter Name of the Asset.
Value	Specify the asset Value and select currency from the drop-down list.
Description	Enter Description of the Asset.
Save	Click Save . Asset details are added.

Customer terms and conditions

14. To add new terms & conditions, click + icon.

The **Add terms and conditions** screen displays.

Figure 3-18 Add Terms and Conditions

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

**Note:**

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

Table 3-10 Add Terms and Conditions

Fields	Description
Condition Code	Search and Select Condition Code . Condition Description and Terms & Conditions are defaulted based on the selected condition code.
Terms and Conditions Type	Terms and Conditions Type is defaulted based on selected condition code. The options available are: • Pre-Disbursement • Post-Disbursement • Pre-Sanction
Compliance Status	Select Compliance Status from drop-down list. The options available are: • Breached • Met
Due date	Click Calendar icon and select Due date .

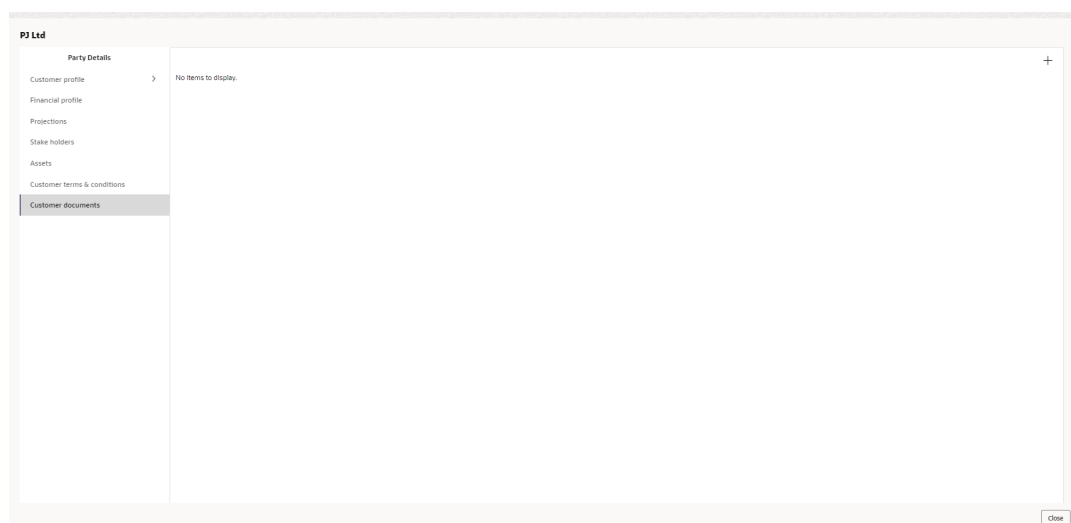
Table 3-10 (Cont.) Add Terms and Conditions

Fields	Description
Notice Days	Specify the Notice Date .
Grace Days	Specify the Grace Date .
Compliance remarks	Enter Compliance Remarks , if required.
Customer Linkage	Customer Linkage details are displayed by default based on selected condition code.

Customer Documents

15. To add documents, click **Customer Documents** from the left menu and then click + icon. Enter the fields in Document page and click Upload.

The **Customer Documents** screen displays.

Figure 3-19 Customer Documents**Figure 3-20 Documents**

 The screenshot shows a 'Document' form. It has several input fields: 'Document type' (with a search icon and 'Required' label), 'Document type description', 'Document code' (with a search icon and 'Required' label), and 'Document code description'. There is also a 'Document expiry date' field with a calendar icon and 'Required' label. A 'Remarks' text area is present. Below the 'Document code' field, there is a file upload section with the text 'Drop files here or click to select', a dashed box for 'Selected files', and a small square icon. At the bottom right, there are 'Close' and 'Upload' buttons.

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

 Note:

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

Table 3-11 Document

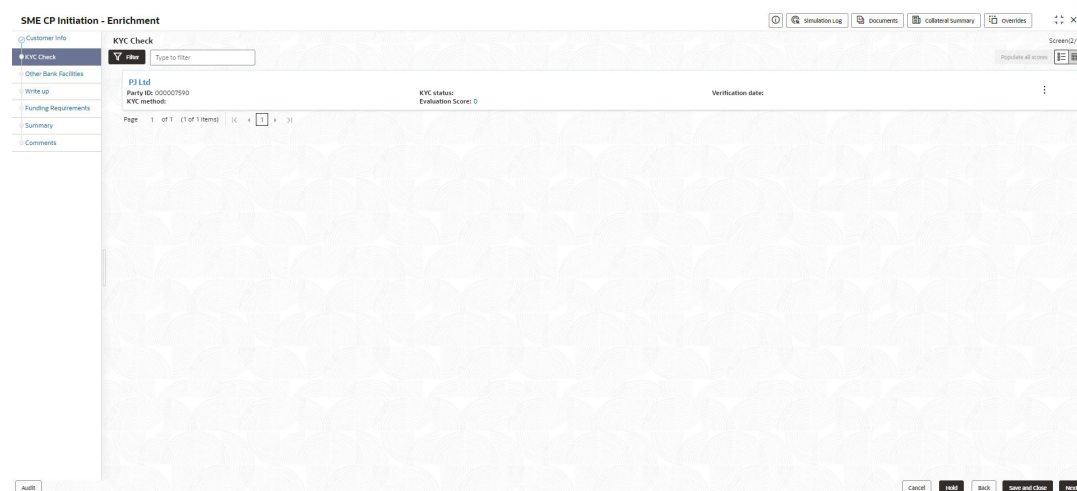
Fields	Description
Document Type	Click Search icon and specify the Document Type
Document Type Description	Displays the Documents Type Description
Document Code	Click Search icon and specify the Document Code.
Document Code Description	Displays the Document type Description .
Document expiry date	Click Calendar icon and select Document expiry date .
Remarks	Specify Remarks, if any.
Drop files here or click to select	In Drop files here or click to select section, drag and drop or click and upload the financial document.

KYC checker

16. On SME CP Initiation - Enrichment, click **KYC Check**.

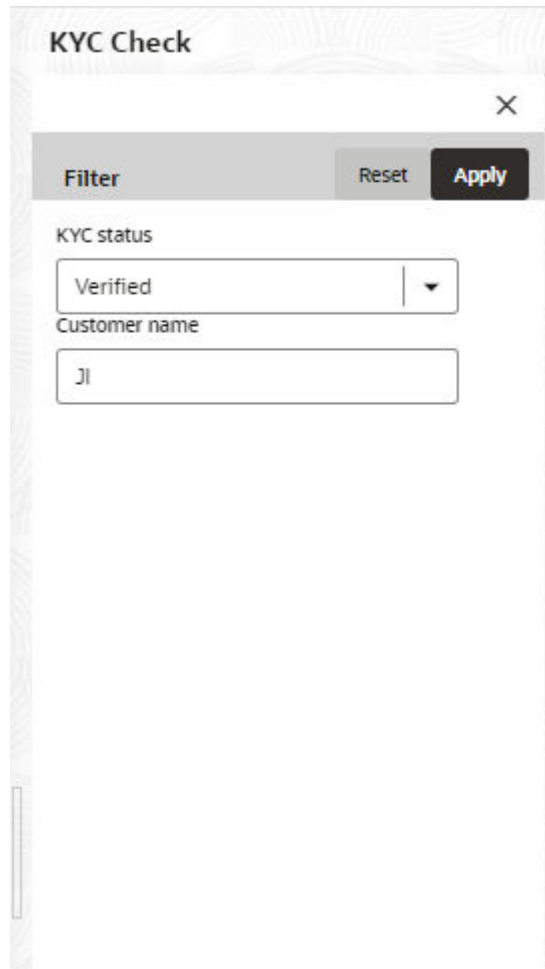
The **KYC Check** screen displays.

Figure 3-21 KYC Check



17. Click  icon.

The **KYC Check - Filter** screen displays.

Figure 3-22 KYC Filter

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

Table 3-12 KYC - Filter

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

18. Click **Next** The Other Bank Facilities page appears.

Other Bank Facilities

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

The **Other Bank Facilities** screen displays.

Figure 3-23 Other Bank Facilities

SME CP Initiation - Enrichment

Other Bank Facilities

Filter Type to filter

No items to display.

Page 1 (0 of 0 items)

Audit Cancel Hold Back Save and Close Next

20. Click + icon.

The **Facility Details** screen displays.

Figure 3-24 Facility Details

Facility details

Bank name Branch name

Sanction letter available Required Facility type

Facility category Sanctioned year Required

Take over Secured

Sanctioned amount Outstanding amount

Rate of interest Tenor (in months)

Cancel Create

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

 Note:

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

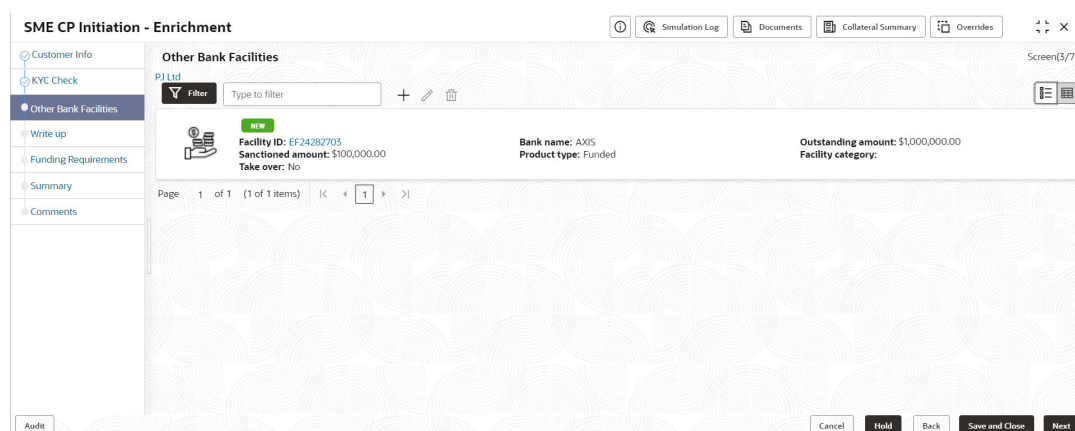
Table 3-13 Facility Details

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

21. Click **Create**.

The **Other bank facility** is added and displayed as shown below:

Figure 3-25 Other Bank Facilities



SME CP Initiation - Enrichment

Other Bank Facilities

Filter Type to filter

NEW

Facility ID: EF24282703

Sanctioned amount: \$100,000.00

Take over: No

Bank name: AXIS

Product type: Funded

Outstanding amount: \$1,000,000.00

Facility category:

Page 1 of 1 (1 of 1 items)

Audit

Cancel Hold Back Save and Close Next

22. To filter the required facility from all the available other bank facilities, click **Filter** button. The **Filter** screen displays.

Figure 3-26 Other Bank Facilities - Filter

The screenshot shows the 'Filter' screen for 'Other Bank Facilities'. At the top, there is a header bar with three buttons: 'Filter' (highlighted), 'Reset', and 'Apply'. Below the header, the screen contains several filter options:

- A checkbox labeled 'Take over'.
- A section titled 'Facility category' with a search input field and a magnifying glass icon.
- A section titled 'Currency' with a search input field and a magnifying glass icon.
- Two stacked input fields labeled 'From amount' and 'To amount'.

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

Table 3-14 Filter

Field	Description
Apply	Click Apply . Other bank facilities that matches the filter parameters are displayed.
Reset	Click Reset , to enter new filter parameters.
Facility Category	Search and select Facility Category . It indicates the category of the facility. Example: Overdraft, Term Loan, etc. Note: Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.
From Amount	Enter From Amount for the sanctioned amount.
To Amount	Enter To Amount for the sanctioned amount.

23. Add the other bank facility information of the child party and click **Next**. The **Write up** page appears.

Write up

24. click **Next** in the **Other Bank Facilities** screen. The **Write up** screen displays.

Figure 3-27 Write up

SME CP Initiation - Enrichment

Write up

PJ Ltd

Filter Type to filter +

No data found

Audit

Cancel Hold Back Save and Close Next

**Note:**

For more information about **Write up** refer *Credit Proposal User Guide - Proposal Initiation - Write Up*.

Funding Requirements

25. click **Next**. The **Funding Requirements** screen is displayed.

Figure 3-28 Funding Requirements

SME CP Initiation - Enrichment

Funding Requirements

PJ Ltd

Facilities Collaterals Covenants Terms and conditions

Liability details

NA	NA	NA
Liability number Branch (0002)	Existing expires on	Requested amount expires on (NA)

Facility details

Audit

Cancel Hold Back Save and Close Next

**Note:**

For more information about **Funding Requirements** refer *Credit Proposal User Guide - Proposal Initiation - Funding Requirements*

Comments

26. click **Next** in the **Funding Requirements** screen.
The **Comments** screen is displayed.

Figure 3-29 Comments

The screenshot displays the 'SME CP Initiation - Enrichment' application. On the left is a sidebar with a vertical list of navigation items: Customer Info, KYC Check, Other Bank Facilities, Write up, Funding Requirements, Summary, and Comments (which is currently selected). The top of the application has a toolbar with icons for Simulation Log, Documents, Collateral Summary, and Overrides. The main area is titled 'Comments' and contains a text editor with a toolbar (font size dropdown, bold, italic, underline, link, unlink, list, indent, outdent, undo, redo) and a large text input field with the placeholder 'Enter text here...'. Below the text editor is a 'Post' button. Underneath the post area is a message 'No items to display.' and a list of comments (currently empty). At the bottom of the application, there is a row of buttons: Audit, Cancel, Hold, Back, Save and Close, and Submit.

 Note:

For more information about **Comments** refer *Credit Proposal User Guide - Proposal Initiation - comments*.

27. Click **Submit**.

4

SME CP Initiation - Proposal Structuring

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

Following data segments are enabled in SME CP Initiation - Proposal Structuring stage.

- Customer Summary
- Other Bank Facilities
- Write up
- Risk Evaluation
- Legal Evaluation
- Credit Evaluation
- Proposal Structuring
- Comments

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

The **Free Task** screen displays.

Figure 4-1 Free Tasks

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Acquire and Edit		Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
☐	Acquire and Edit		Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
☐	Acquire and Edit	Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
☐	Acquire and Edit	Medium	ESG Assessment	ESG242820104	ESG242820104	Initiation	19-12-19	000
☐	Acquire and Edit	Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
☐	Acquire and Edit	Low	Facility Amendment	APP242811235	APP242811235	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811231	APP242811231	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811230	APP242811230	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811229	APP242811229	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811228	APP242811228	Amendment Initiation		000

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

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

Figure 4-2 SME CP Initiation Proposal Structuring

SME CP Initiation - Proposal Structuring Simulation Log Documents Collateral Summary Overrides Screen(1/8)

Customer Summary
SMALL ENTERPRISE LTD

SMALL ENTERPRISE LTD (Party ID: 000032702)
 # Registration number: 12s Country: INDIA Demographic type: Domestic RMC: ANITHA (ANITHA)
 Is KYC compliant: No Liability amount: \$100,000.00 Expiry date: Jul 31, 2024 Entity: Pvt Ltd

Facility summary

Collateral summary

\$0.00
Total collateral value

No data to display

Pricing

0
Total pricing

Interest: 0 (Added, Modified, Removed) Charges: 0 (Added, Modified, Removed) Commission: 0 (Added, Modified, Removed)

Covenants **Terms & conditions**

Financial profile View all

Show results for: Previous 3 years

Category	FY2017-2018	Variance %	FY2016-2017	Variance %	FY2015-2016	Variance %
No data to display.						

Projections View all

Show results for: Next 3 years

Category	FY2019-2020	Variance %	FY2020-2021	Variance %	FY2023	Variance %
No data to display.						

Group entities

1

Groupwise exposure details

No data to display

Connected parties

Gross facility amount contribution

No data to display

No items to display.

Audit Cancel Hold Save & Close Next

- Click **Next**, The **Other Bank Facilities** page appear.
The **Other Bank Facilities** screen displays.

Figure 4-3 Other Bank Facilities

Note:

For more information about **Other Bank Facilities** refer *Credit Proposal User Guide - Proposal Initiation - Other Bank Facilities*

Write up

- Click **Next**, the **Write up** screen appears.
The **Write up** screen displays.

Figure 4-4 Write up

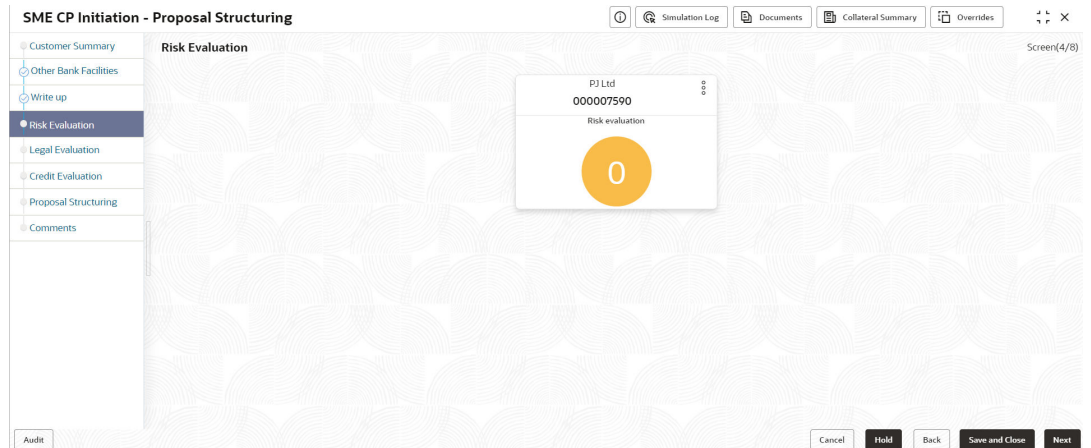
Note:

For more information about **Write up** refer *Credit Proposal User Guide - Proposal Initiation - Write Up*.

Risk Evaluation

5. Click **Next**, the **Risk Evaluation** screen appears.
The **Risk Evaluation** screen displays.

Figure 4-5 Risk Evaluation



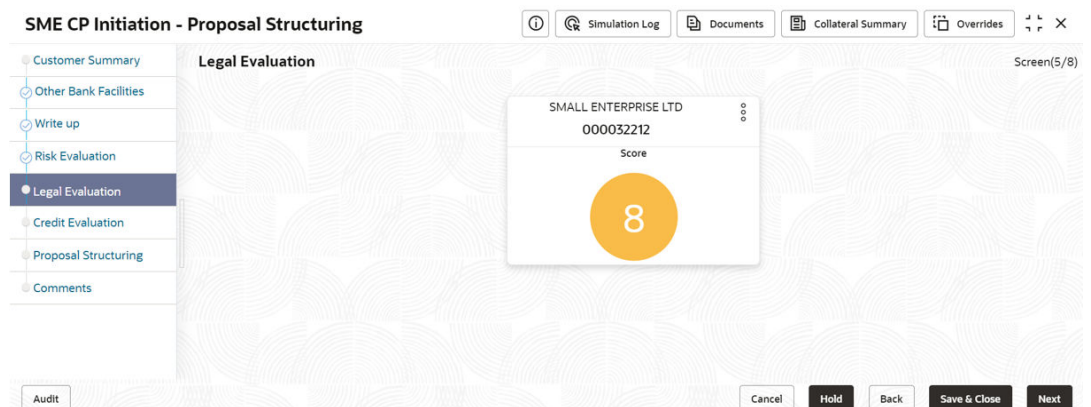
Note:

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

Legal Evaluation

6. Click **Next**, the **Legal Evaluation** screen appears.
The **Legal Evaluation** screen displays.

Figure 4-6 Legal Evaluation



Note:

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

Credit Evaluation

7. Click **Next**, the **Credit Evaluation** screen appears.

The **Credit Evaluation** screen displays.

Figure 4-7 Credit Evaluation

The screenshot shows the 'Credit Evaluation' screen for 'SMALL ENTERPRISE LTD'. The left sidebar lists navigation options: Customer Summary, Other Bank Facilities, Write up, Risk Evaluation, Legal Evaluation, Credit Evaluation (selected), Proposal Structuring, and Comments. The main area is divided into 'Qualitative Analysis' and 'Quantitative Analysis'. Under 'Qualitative Analysis', there is a 'Peer analysis' box with an 'Evaluate' button. Under 'Quantitative Analysis', there are two boxes: 'Financial Analysis' showing a large orange circle with the number '0', and 'Account conduct' showing two '0' values, one labeled 'Loan'. At the bottom, there are buttons for 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

Note:

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

Proposal Structuring

8. Click **Next**, the **Proposal Structuring** screen appears.

The **Proposal Structuring** screen displays.

Figure 4-8 Proposal Structuring

The screenshot shows the 'Proposal Structuring' screen for 'SMALL ENTERPRISE LTD'. The left sidebar is the same as in Figure 4-7, with 'Proposal Structuring' selected. The main area has tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Terms and conditions'. Under 'Liability details', there are three boxes: '000032212' (Liability number, Branch (000)), '\$100.00K' (Requested amount, expires on Jul 31, 2024), and '\$100.00K' (Proposed amount, expires on Jul 31, 2024). Under 'Facility details', there is a 'Filter' button, a search bar, and a list of facilities. The bottom of the screen shows 'Facility ID: F24213287', 'Requested amount: \$1,000.00', and 'Facility type: Funded'. At the bottom, there are buttons for 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

Note:

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

Comments

9. Click **Next**, the **Comments** screen appears.

The **Comments** screen displays.

Figure 4-9 Comments

SME CP Initiation - Proposal Structuring

Simulation Log Documents Collateral Summary Overrides

Customer Summary
Other Bank Facilities
Write up
Risk Evaluation
Legal Evaluation
Credit Evaluation
Proposal Structuring
Comments

Comments Screen(8/8)

Enter text here...

Post

No items to display.

Audit Cancel Hold Back Save & Close Submit

Note:

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

10. Click **Submit**.

5

SME CP Initiation Proposal Approval

This topic describes the systematic instructions for SME CP Initiation Proposal Approval.

Following data segments are enabled in SME CP Initiation - Proposal Approval stage.

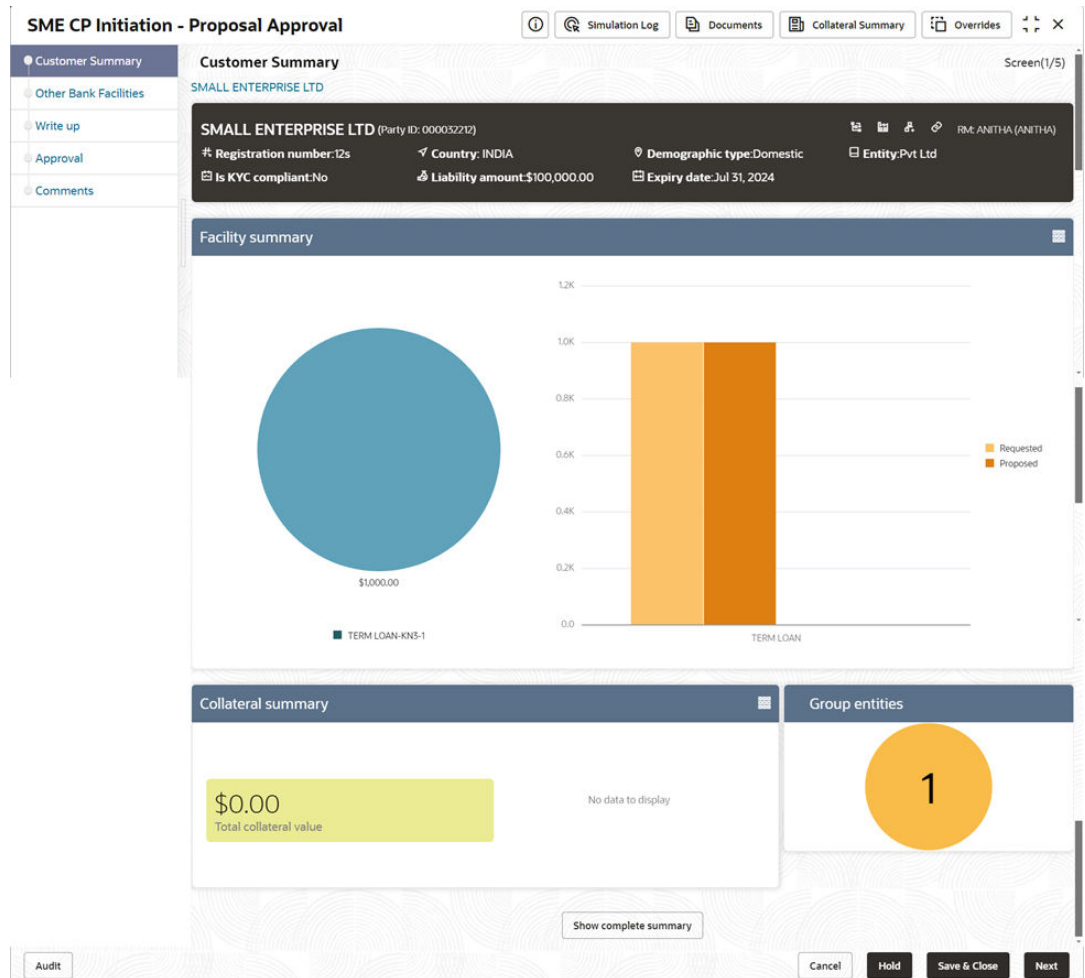
- Customer Summary
 - Other Bank Facilities
 - Write up
 - Approval
 - Comments
1. In **OBCFPM**, navigate to **Tasks**, under **Tasks** click **Free Tasks**
The **Free Task** screen displays.

Figure 5-1 Free Tasks

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Acquire and Edit		Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
☐	Acquire and Edit		Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
☐	Acquire and Edit	Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
☐	Acquire and Edit	Medium	ESG Assessment	ESG242820104	ESG242820104	Initiation	19-12-19	000
☐	Acquire and Edit	Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
☐	Acquire and Edit	Low	Facility Amendment	APP242811235	APP242811235	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811231	APP242811231	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811230	APP242811230	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811229	APP242811229	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811228	APP242811228	Amendment Initiation		000

2. Acquire & Edit the required Proposal Structuring task.
The **SME CP Initiation Proposal Approval** summarizing the proposal appears.

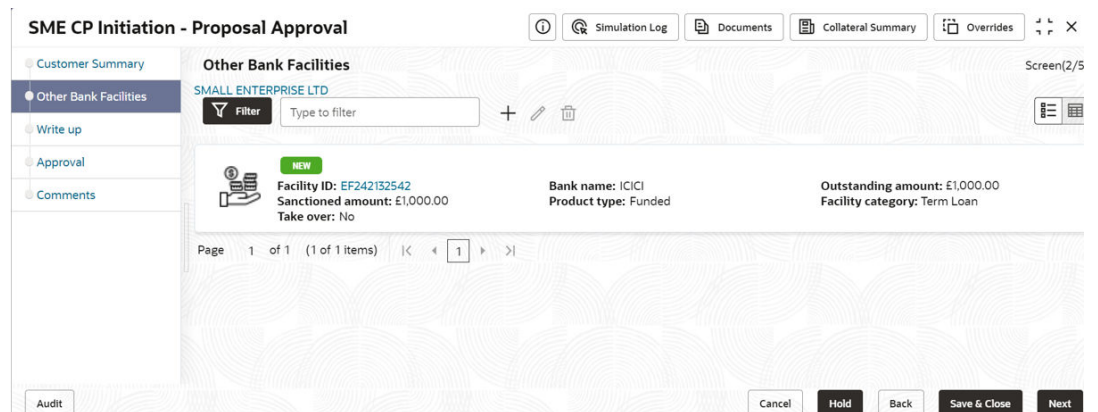
Figure 5-2 SME CP Initiation - Proposal Approval



Other Bank Facilities

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

Figure 5-3 Other Bank Facilities



Note:

For more information about **Other Bank Facilities** refer *Credit Proposal User Guide - Proposal Initiation - Other Bank Facilities*.

Write up

- Click **Next**, the **Write up** screen appears.
The **Write up** screen displays.

Figure 5-4 Write up

The screenshot shows the 'Write up' screen within the 'SME CP Initiation - Proposal Approval' workflow. The left sidebar contains a navigation menu with 'Customer Summary', 'Other Bank Facilities', 'Write up' (selected), 'Approval', and 'Comments'. The main area is titled 'Write up' and shows 'SMALL ENTERPRISE LTD' with a filter input field. Below the filter, a message states 'No data found'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

Note:

For more information about **Write up** refer *Credit Proposal User Guide - Proposal Initiation - Write Up*.

Approval

- Click **Next**, the **Approval** screen appears.
The **Approval** screen displays.

Figure 5-5 Approval

The screenshot shows the 'Approval' screen within the 'SME CP Initiation - Proposal Approval' workflow. The left sidebar is the same as in Figure 5-4, with 'Approval' now selected. The main area is titled 'Approval' and shows 'SMALL ENTERPRISE LTD' with tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Terms and conditions'. Under 'Liability details', there is a table with four columns:

Liability number Branch (000)	Requested amount expires on (Jul 31, 2024)	Proposed amount expires on (Jul 31, 2024)	Approval amount expires on (Jul 31, 2024)
000032212	\$100.00K	\$100.00K	\$100.00K

Below the table, there is a 'Facility details' section with a filter input field. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'. The bottom status bar shows 'Facility ID: F24213287', 'Requested amount: \$1,000.00', and 'Facility type: Funded'.

Note:

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

Comments

6. Click **Next**, the **Comments** screen appears.

The **Comments** screen displays.

Figure 5-6 Comments

SME CP Initiation - Proposal Structuring

Simulation Log Documents Collateral Summary Overrides

Customer Summary
Other Bank Facilities
Write up
Risk Evaluation
Legal Evaluation
Credit Evaluation
Proposal Structuring
Comments

Comments Screen(8/8)

Enter text here...

Post

No items to display.

Audit Cancel Hold Back Save & Close Submit

Note:

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

7. Click **Submit**.

6

SME CP Initiation Draft Generation

This topic describes the systematic instructions for SME CP Initiation Draft Generation.

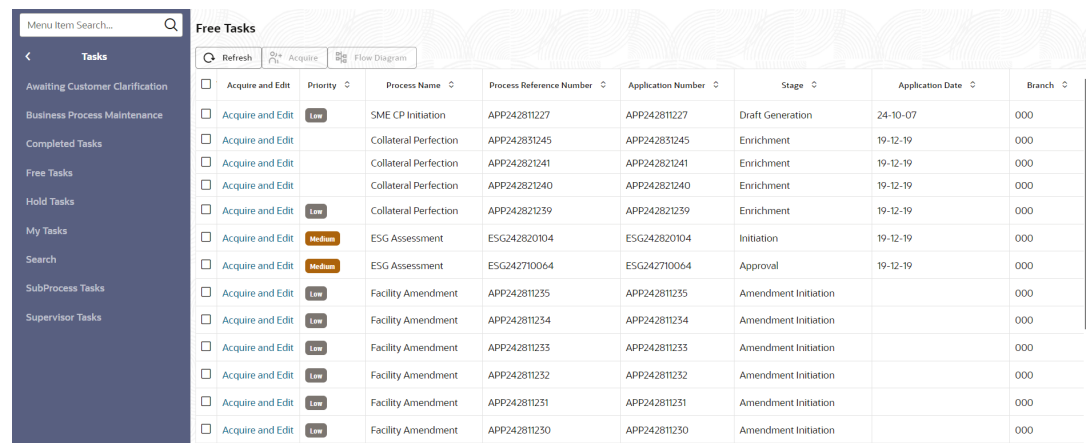
Following data segments are enabled in SME CP Initiation - Proposal Approval stage.

- Customer Summary
- Draft Generation
- Comments

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

The **Free Task** screen displays.

Figure 6-1 Free Task

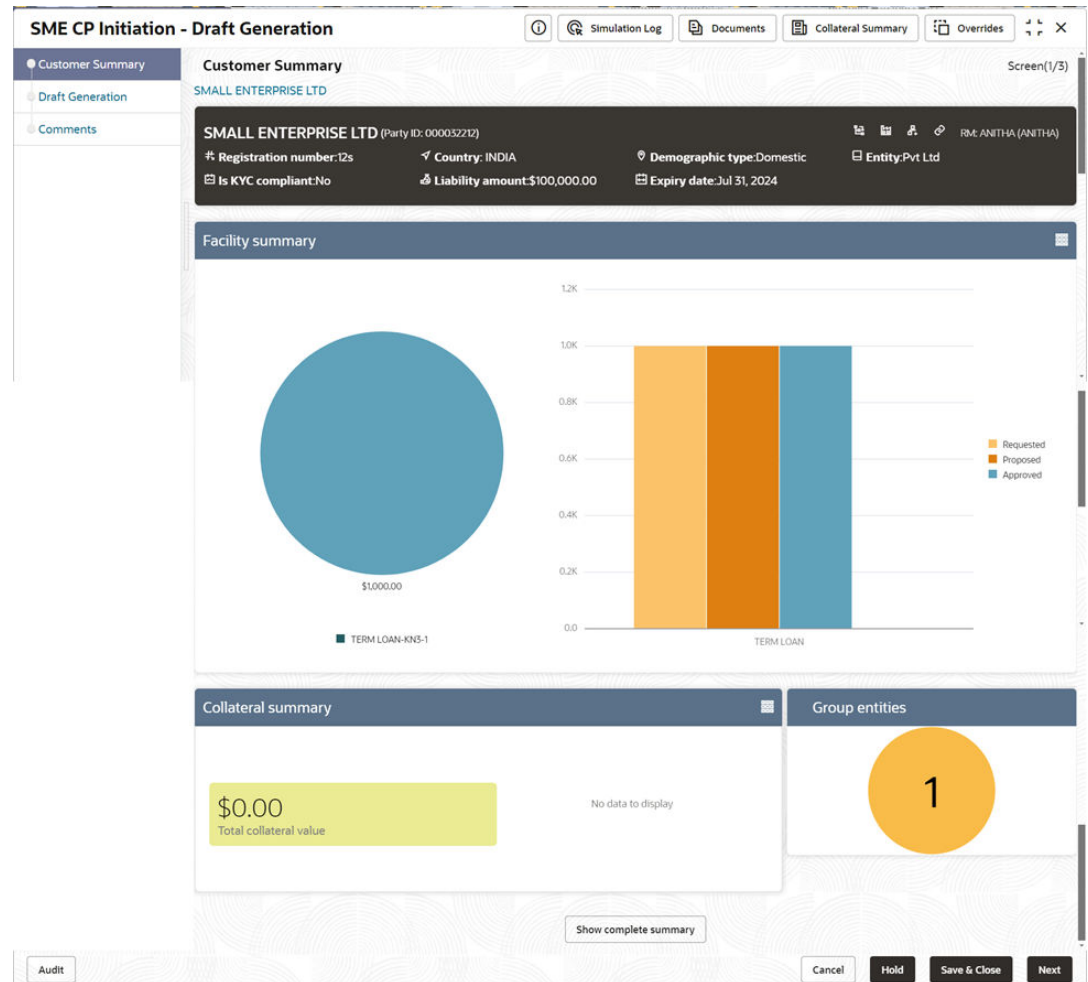


Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	SME CP Initiation	APP24281227	APP24281227	Draft Generation	24-10-07	000
Low	Collateral Perfection	APP242831245	APP242831245	Enrichment	19-12-19	000
Low	Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
Low	Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
Medium	ESG Assessment	ESG242820104	ESG242820104	Initiation	19-12-19	000
Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
Low	Facility Amendment	APP242811235	APP242811235	Amendment Initiation		000
Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000
Low	Facility Amendment	APP242811231	APP242811231	Amendment Initiation		000
Low	Facility Amendment	APP242811230	APP242811230	Amendment Initiation		000

2. Acquire & Edit the required Draft Generation task.

The **SME CP Initiation - Draft Generation** summarizing the proposal appears.

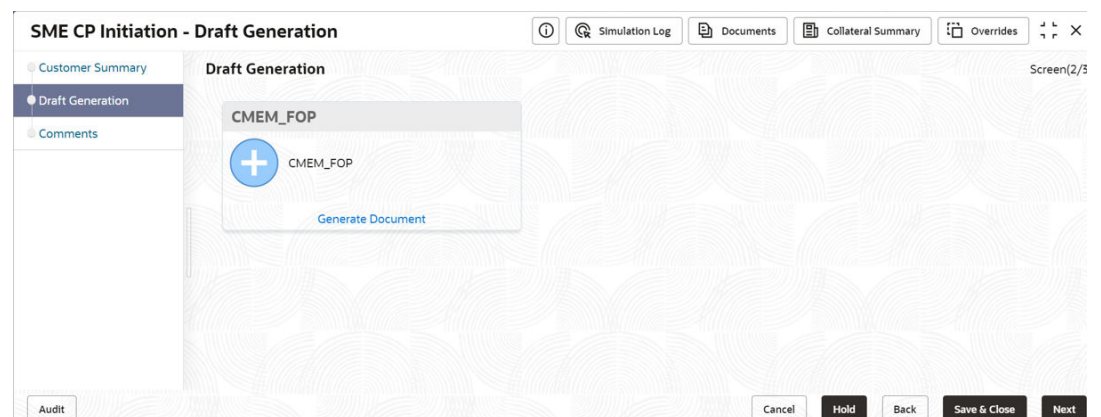
Figure 6-2 Draft Generation



Draft Generation

- Click **Next**, The **Draft Generation** page appear.
The **Draft Generation** screen displays.

Figure 6-3 Draft Generation



Note:

For more information about **Comments**, refer *Credit Proposal User Guide - Draft Generation*.

Comments

4. Click **Next**, the **Comments** page appears.
The **Comments** screen displays.

Figure 6-4 Comments

The screenshot shows the 'SME CP Initiation - Draft Generation' application window. The left sidebar contains a navigation menu with 'Customer Summary', 'Draft Generation', and 'Comments'. The 'Comments' section is active. The main area is titled 'Comments' and shows 'Screen(5/3)'. It features 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 heading (H1, H2). Below the toolbar is a large text area with the placeholder 'Enter text here...'. At the bottom right of the text area is a 'Post' button. Below the text area, it says 'No items to display.' At the bottom of the window, there is an 'Audit' button on the left and a row of buttons on the right: 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Submit'.

5. Click **Submit**.

7

SME CP Initiation Customer Acceptance

This topic describes the systematic instructions for SME CP Initiation Customer Acceptance.

Following data segments are enabled in SME CP Initiation Customer Acceptance stage.

- Customer Summary
 - Customer Acceptance
 - Comments
1. In OBCFPM, navigate to **Tasks**, under **Tasks** click **Free Tasks**
The **Free Task** screen displays.

Figure 7-1 Free Tasks

Menu Item Search...

Tasks

Awaiting Customer Clarification

Business Process Maintenance

Completed Tasks

Free Tasks

Hold Tasks

My Tasks

Search

SubProcess Tasks

Supervisor Tasks

Free Tasks

Refresh

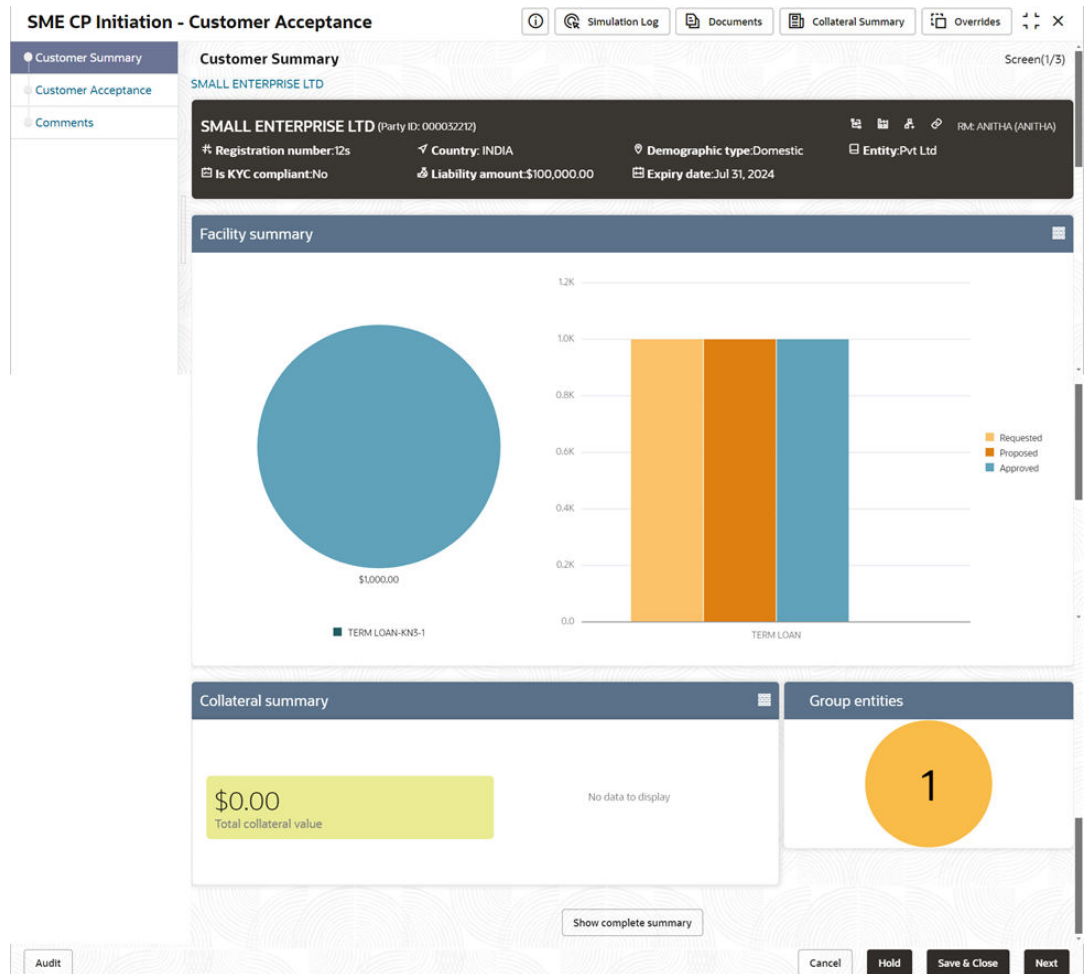
Acquire

Flow Diagram

☐	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Acquire and Edit	Low	SME CP Initiation	APP242811227	APP242811227	Customer Acceptance	24-10-07	000(FLEXCUB...
☐	Acquire and Edit	Low	Facility Amendment	APP242831247	APP242831247	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242831246	APP242831246	Amendment Initiation		000
☐	Acquire and Edit		Collateral Perfection	APP242831245	APP242831245	Enrichment	19-12-19	000
☐	Acquire and Edit		Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
☐	Acquire and Edit		Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
☐	Acquire and Edit	Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
☐	Acquire and Edit	Medium	ESG Assessment	ESG242820104	ESG242820104	Initiation	19-12-19	000
☐	Acquire and Edit	Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
☐	Acquire and Edit	Low	Facility Amendment	APP242811235	APP242811235	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000

2. **Acquire & Edit** the required Customer Acceptance task.
The **Customer Acceptance** screen displays.

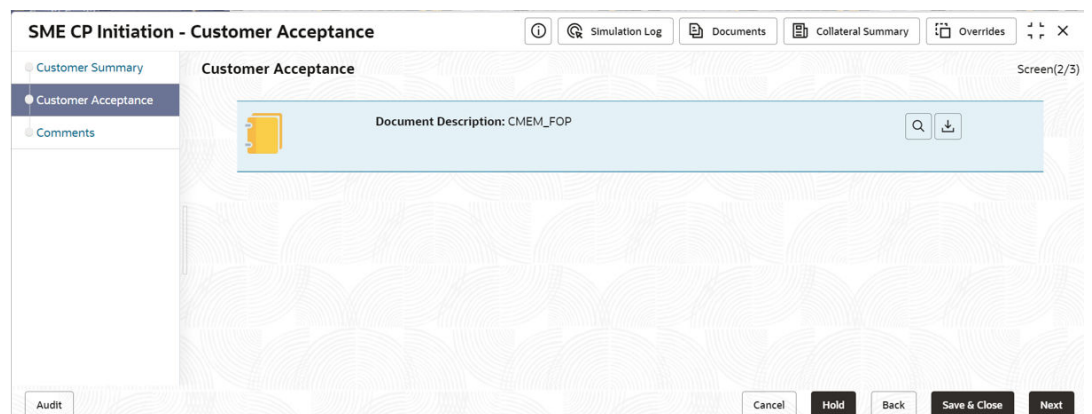
Figure 7-2 Customer Acceptance



Customer Acceptance

- Click **Next**, The **Customer Acceptance** page appear.
The **Customer Acceptance** screen displays.

Figure 7-3 Customer Acceptance



Note:

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

Comments

4. Click **Next**, the **Comments** page appears.
The **Comments** screen displays.

Figure 7-4 Comments

The screenshot displays the 'SME CP Initiation - Customer Acceptance' interface. On the left, a sidebar contains three items: 'Customer Summary', 'Customer Acceptance', and 'Comments', with 'Comments' currently selected. The main workspace is titled 'Comments' and includes a rich text editor with a standard toolbar (undo, redo, bold, italic, underline, link, unlink, text color, background color, bulleted list, numbered list, indent, outdent, H1, H2) and a large text input area with the placeholder 'Enter text here...'. A 'Post' button is located at the bottom right of the text area. Below the text area, a message states 'No items to display.' At the very bottom of the screen, a row of buttons includes 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Submit'. The top of the interface features several tabs: 'Simulation Log', 'Documents', 'Collateral Summary', and 'Overrides'.

Note:

For more information about **Comments**, refer *Credit Proposal User Guide - Customer Acceptance - Comments*.

5. Click **Submit**.

8

Manual Retry

This topic describes the systematic instructions for Manual Retry.

The proposal is automatically handed off to the back office system for creation of party as well as liability, facility, collateral and covenants, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the Handoff - Manual Retry stage.

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

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

The **Free Tasks** screen displays.

Figure 8-1 Free Tasks

	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Acquire and Edit		Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
☐	Acquire and Edit		Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
☐	Acquire and Edit	Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
☐	Acquire and Edit	Medium	ESG Assessment	ESG242820104	ESG242820104	Initiation	19-12-19	000
☐	Acquire and Edit	Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
☐	Acquire and Edit	Low	Facility Amendment	APP242811235	APP242811235	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811231	APP242811231	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811230	APP242811230	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811229	APP242811229	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811228	APP242811228	Amendment Initiation		000

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

The **SME CP Initiation Manual Retry** screen displays.

Figure 8-2 Manual Retry

SME CP Initiation - Manual Retry

Customer Summary

PJ Ltd (Party ID: 000007590)

Registration number: Ret2545

Country: INDIA

Demographic type: Domestic

Entity: Pvt Ltd

Is KYC compliant: No

Liability amount: ₹10,000,000.00

Expiry date: Oct 31, 2024

Hand-off error details

Entity ID	Entity Type	Error Code	Error Message
000007590	Liability	GW-ROUT0006	Invalid Branch Code [1]

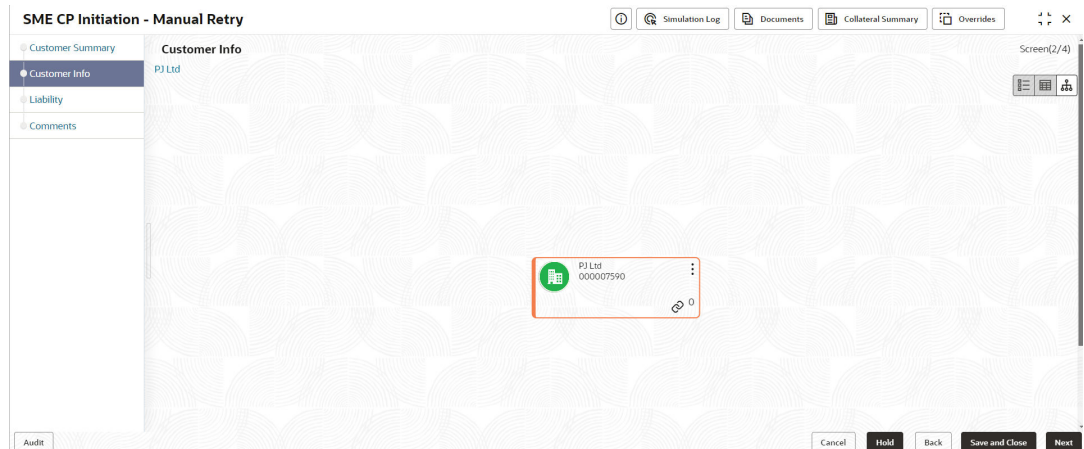
Facility summary

In Summary page the hand-off error details are displayed

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**.

The **Customer Info** is displays.

Figure 8-3 Customer Details



5. Click  and click **Add customer**.

The **Customer Details** screen displays.

Figure 8-4 Customer Details

Customer Details X

Customer details

Customer

New Existing

Organization Details

Organization Name Required

Branch Code 000 Required

Legal Entity Type Required

Upload Logo Maximum file size is 100kb

Customer Category Required

Customer Access Group Required

Classification Type Required

Joint Customer ☐

Industries *

Sector	Industry Group	Industry	Sub Industry	Action
No data to display.				

Credit Rating *

Year	Rating Date	Outlook	Agency	Rating	Action
No data to display.					

Social Media Profiles

Official Website

Facebook

Twitter

Close Create

Note:

For more information on adding facility details refer [SME CP Initiation](#)

- Click **Next** in the **Customer Info** screen.
The **Liability** screen displays.

Figure 8-5 Liability

The screenshot shows the 'SME CP Initiation - Manual Retry' window. On the left, a sidebar contains 'Customer Summary', 'Customer Info', 'Liability' (selected), and 'Comments'. The main area is titled 'Liability' and shows details for 'PJ Ltd'. A 'Filter' box is present. The details include:

- Party ID: 000007590
- Requested amount: ₹10,000,000.00
- Proposed amount: ₹10,000,000.00
- Approved expiry date: October 31, 2024
- Name: PJ Ltd
- Requested expiry date: December 31, 2026
- Proposed expiry date: November 30, 2024
- Liability number: 000007590
- Next review date: October 31, 2024
- Approval amount: ₹10,000,000.00

 At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save and Close', and 'Next'.

- To add the liability details, expand and mouse hover on the **Liability** section. Click **Edit** icon, The **Liability Details** screen displays.

Figure 8-6 Liability Details

The screenshot shows the 'PJ Ltd (000007590) - Liability details' screen. It is divided into several sections:

- Liability details**: Includes 'Branch' (203) and 'Requested liability currency' (INR).
- Bank Futura -Branch FZ1**: A section header.
- Amount**: Includes 'Requested liability amount' (₹10,000,000.00), 'Return on capital' (dropdown), 'Probability of default' (dropdown), and 'Loss given default' (dropdown).
- Cash cover**: A text input field.
- Proposed and approved**: Includes 'Proposed liability amount' (₹10,000,000.00), 'Approval liability amount' (₹10,000,000.00), 'Proposed funded sell down', 'Proposed unfunded sell down', 'Approved funded sell down', and 'Approved unfunded sell down'.
- Total gross and net facility**: Includes 'Total gross facility' (₹0.00) and 'Total net facility' (₹0.00).
- Dates**: Includes 'Next review date' (October 31, 2024), 'Requested expiry date' (December 31, 2026), 'Proposed expiry date' (November 30, 2024), and 'Approved expiry date' (October 31, 2024).
- Liability Details**: A section with a dropdown 'UDF' and fields for 'LIABSTARTDATE' (October 31, 2019), 'LIABAUTHSIGNATORY' (LIABJIO2451), and 'LIABTURNOVER' (100).

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

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

Table 8-1 Liability Details

Fields	Comments
Branch	Click Search icon and select Branch .
Requested liability currency	Click Search icon and select Requested liability currency .
Requested liability amount	Specify the Liability amount requested by the party.
Return on capital	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital .
Probability of default	Estimate of the likelihood that the entity will be unable to meet its debt obligations
Loss given default	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
Cash cover	Amount deposited by the party in your bank Proposed Funded Sell Down - Funded sell down proposed for the party.
Proposed liability amount	Specify the Proposed liability amount .
Approval liability amount	Specify the Approval liability amount .
Proposed funded sell down	Specify the Proposed funded sell down .
Proposed unfunded sell down	Specify the Proposed unfunded sell down .
Approved funded sell down	Specify the Approved funded sell down .
Approved unfunded sell down	Specify the Approved unfunded sell down .
Total gross facility	Displays the Total gross facility .
Total net facility	Displays the Total net facility
Next review	Select Rating Date . The Party's Liability needs to be reviewed.
Requested expiry date	Select Requested expiry date for the liability based on your party request.
Proposed expiry date	Specify the Proposed expiry date .
Approved expiry date	Specify the Approved expiry date .
Fetch Latest UDF	Click Fetch Latest UDF button to input UDF data available in ELCM.

Click **Save**. Details are updated in the Liability details section.

 Note:

For more information about **Liability** refer *Credit Proposal User Guide - Proposal Initiation - Funding Requirements*

8. Click **Next** in the **Liability** screen.
The **Comments** screen displays.

Figure 8-7 Comments

The screenshot displays the 'SME CP Initiation - Manual Retry' window. On the left is a sidebar with a tree view containing 'Customer Summary', 'Customer Info', 'Liability', and 'Comments' (which is selected and highlighted). The main area is titled 'Comments' and shows a text input field with a placeholder 'Enter text here...'. Above the input field is a toolbar with a blue 'A' icon and a '- size -' dropdown menu. Below the input field is a 'Post' button. Underneath the input field is a message box that says 'No items to display.' At the bottom of the window, there is a row of buttons: 'Audit', 'Cancel', 'Hold', 'Back', 'Save and Close', and 'Submit'. The top right corner of the window shows 'Screen(4/4)'.

 Note:

For more information about **Comments** refer *Credit Proposal User Guide - Proposal Initiation - comments*.

9

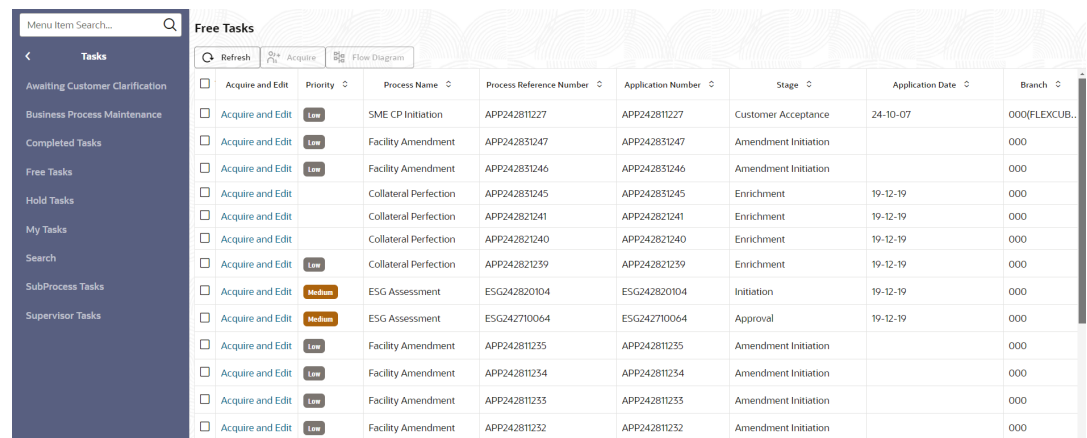
Awaiting Confirmation

This topic describes the systematic instructions for Awaiting Confirmation.

Following data segments are enabled in Awaiting Confirmation stage.

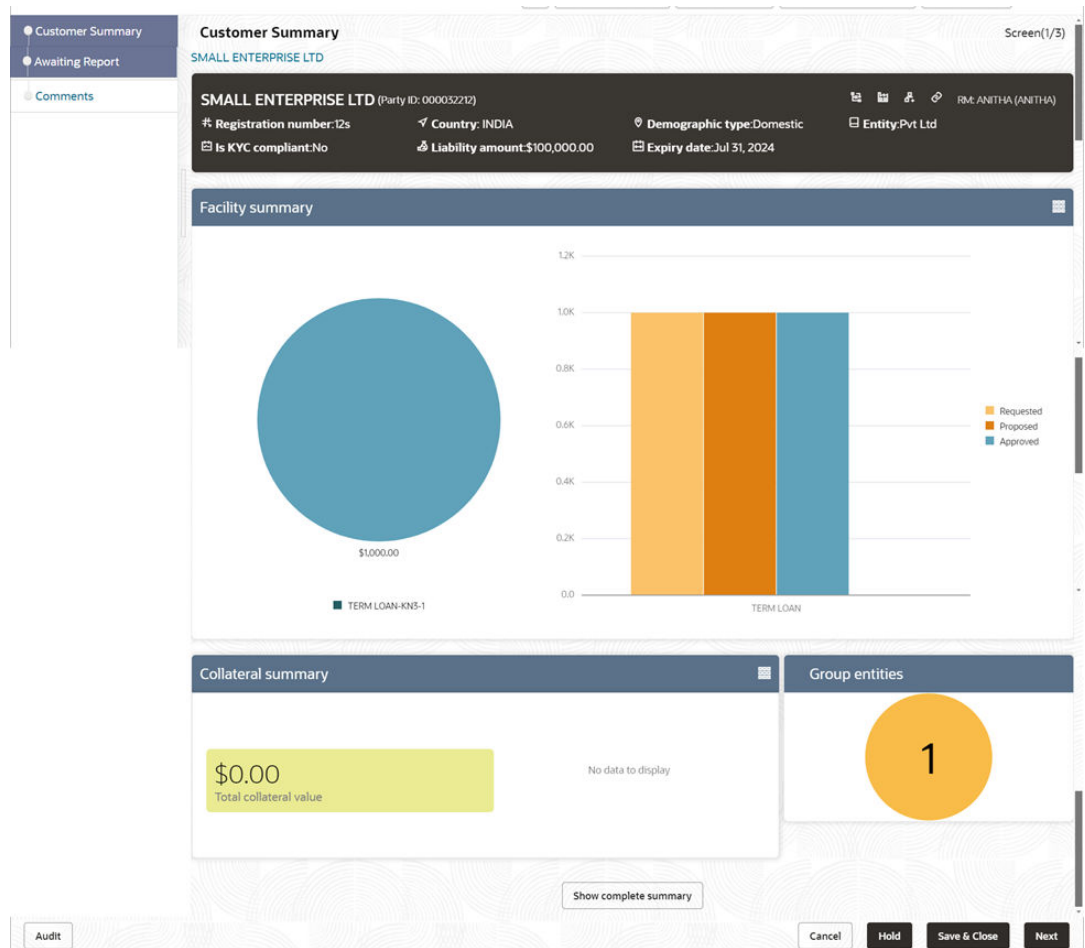
- Customer Summary
 - Awaiting Report
 - Comments
1. In OBCFPM, navigate to **Tasks**, under **Tasks** click **Free Tasks**
The **Free Task** screen displays.

Figure 9-1 Free Tasks

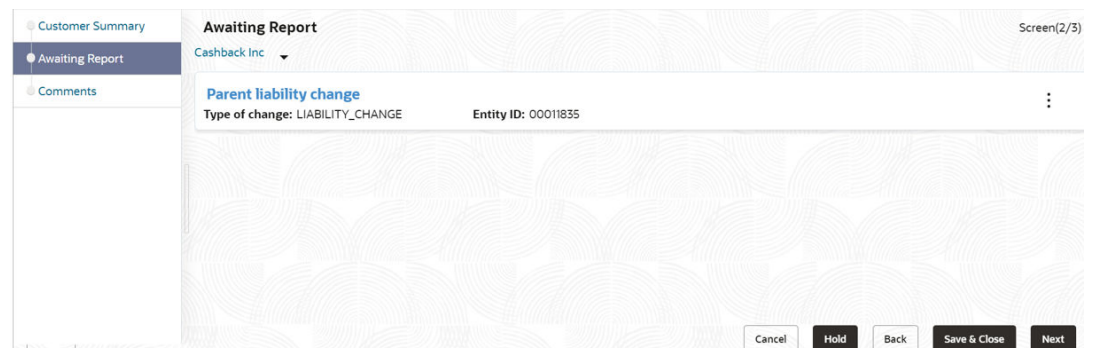


	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Acquire and Edit	Low	SME CP Initiation	APP242811227	APP242811227	Customer Acceptance	24-10-07	000(FLEXCUB...
☐	Acquire and Edit	Low	Facility Amendment	APP242831247	APP242831247	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242831246	APP242831246	Amendment Initiation		000
☐	Acquire and Edit		Collateral Perfection	APP242831245	APP242831245	Enrichment	19-12-19	000
☐	Acquire and Edit		Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
☐	Acquire and Edit		Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
☐	Acquire and Edit	Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
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☐	Acquire and Edit	Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
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☐	Acquire and Edit	Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
☐	Acquire and Edit	Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000

2. Acquire & Edit the required Awaiting Confirmation task.
The **Awaiting Confirmation** screen displays.

Figure 9-2 Awaiting Confirmation

3. Click **Next**, The **Awaiting Report** page appear.
The **Awaiting Report** screen displays.

Figure 9-3 Awaiting Report

4. Click **Next**, the **Comments** page appears.
The **Comments** screen displays.

Figure 9-4 Comments

Customer Summary

Awaiting Report

Comments

Comments

Screen(3/3)

Enter text here...

Post

No items to display.

Audit Cancel Hold Back Save & Close Submit

 Note:

For more information about **Comments**, refer *Credit Proposal User Guide - Customer Acceptance - Comments*.

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