

Oracle® Banking Credit Facilities Process Management Cloud Service Credit Proposal User Guide



Release 14.8.1.0.0
G44466-01
October 2025

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Preface

1.1 Before You Begin

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

1.2 Pre-requisites

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

1.3 Purpose

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

1.4 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

1.5 Audience

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

1.6 Basic Actions

Table 1-2 Basic Actions

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

Table 1-2 (Cont.) Basic Actions

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

1.7 Conventions

The following text conventions are used in this document:

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

1.8 Critical Patches

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

1.9 Diversity and Inclusion

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

1.10 Documentation Accessibility

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

Access to Oracle Support

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

1.11 Related Resources

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

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

1.12 Screenshot Disclaimer

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

1.13 Symbols and Icons

The following 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

1.14 Post-requisites

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

1.15 Terms and Definitions

Table 1-6 Terms and Definitions

Terms	Definitions
Inventory TurnOver ratio	This calculates the frequency of sales and replacements of inventory over time.
Total Debt To Assets	Displays the percentage of assets financed by debt.
Receivables TurnOver days	Represents the average number of days it takes to collect receivables.
Payables Turnover in Days	This represents the average number of days the company takes to pay its suppliers.
Capitalization Ratio	This measures the proportion of total capital raised through long-term debt.
Long Term Debt to Working Capital	This shows the relationship between long-term debt and working capital, indicating how much long-term debt relies on working capital for servicing and repayment.
Return On Assets %	This measures efficiency of the company uses its assets to generate profit. Higher percentages show better asset utilization.
Current Ratio	Assesses ability to pay short-term obligations with current assets.
Debt to Equity Ratio	This shows the balance between debt and equity used to finance the company's assets.
Gross Profit Margin	This ratio measures the proportion of money left over from revenues after accounting for the cost of goods sold (COGS). It indicates the efficiency of production and pricing.
Interest Coverage Ratio	This ratio measures how easily a company can pay interest expenses on outstanding debt, calculated as earnings before interest and taxes.
Return On Sales %	This ratio measures the efficiency of a company in generating profit from its revenue, computed as net income divided by sales.
Working Capital Ratio	This measures the company's ability to meet its short-term obligations, calculated as current assets divided by current liabilities.
Quick Ratio	This measures the ability to cover short-term obligations with the most liquid assets.

2

Overview

- [About Credit Proposal](#)
- [Credit Proposal Stages](#)

2.1 About Credit Proposal

OBCFPM Credit proposal is a process to evaluate the party's on the basis of their financial and non - financial parameters and determine their credit worthiness.

2.2 Credit Proposal Stages

In **OBCFPM**, credit proposal application is passed through different stages from proposal initiation to hand over of liability, facility, collateral and covenants to Back office. Each of these stages can either be performed by the same or a different banking personnel based on the bank's structure.

Note

The Credit Proposal Origination process explained in this user manual is a model flow. Banks can configure the data segments to appear in various stages of the process flow based on their requirement as part of implementation.

3

Proposal Initiation

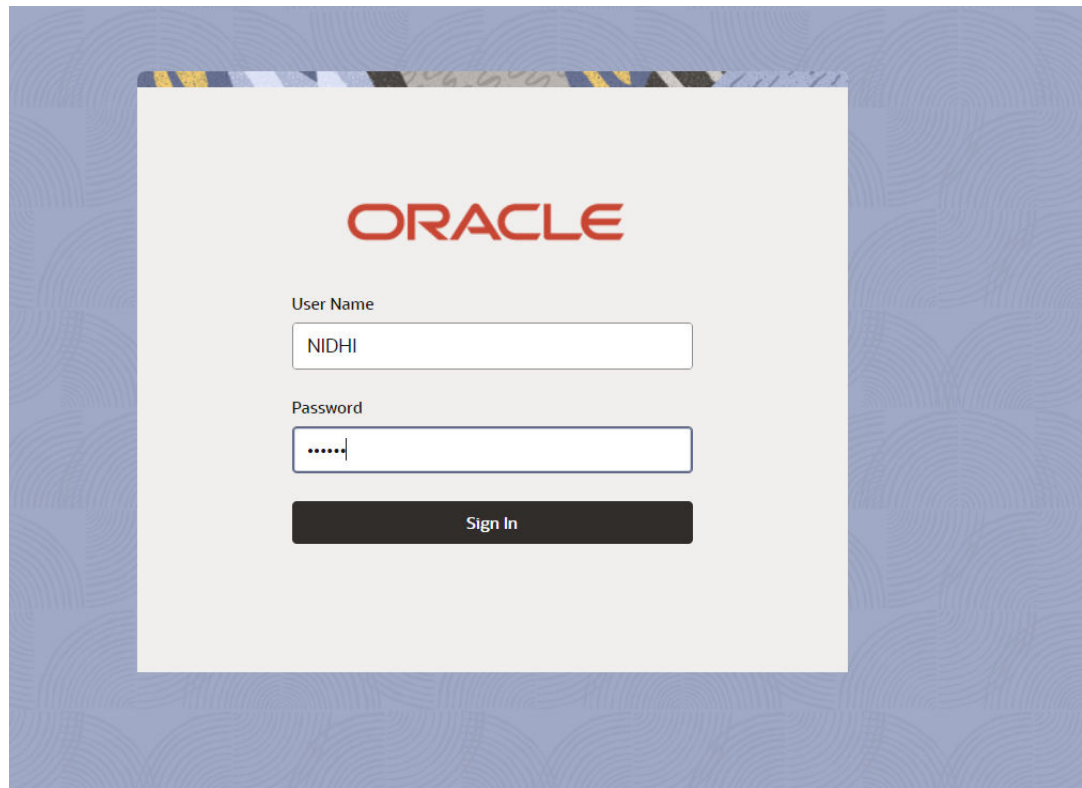
In this stage, the RM captures basic details about the party and initiates the credit application process after discussing the credit proposal with a new party.
The RM can perform the following activities in this stage.

Activities that can be performed by user
• Capture party's basic information – Basic demographic details – Sector to Sub Industry details – Rating details • Capture other Bank details – Facilities availed • Capture connected party details • Capture write - up about the party • Capture funding sought • Capture collateral offered by the party • Capture comments • Upload party documents

Steps to initiate credit proposal

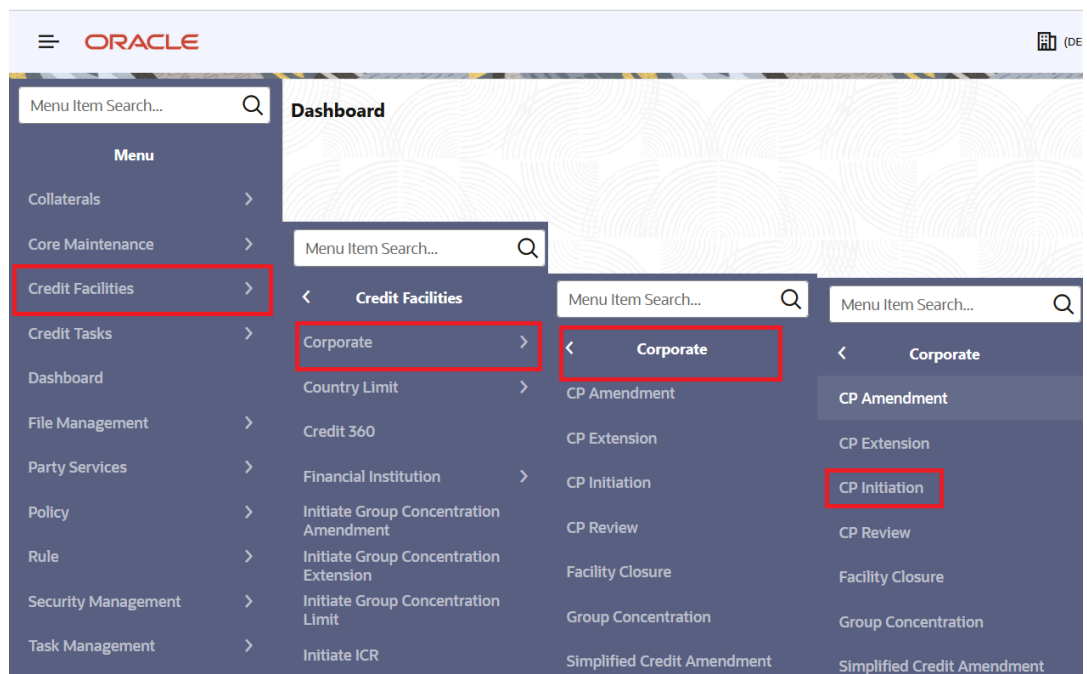
1. Login to **OBCFPM**. Enter your User Name, Password and click Sign In.

Figure 3-1 Login Screen



2. Navigate to **Credit Facilities > Corporate > CP Initiation > Initiate Credit Proposal**.

Figure 3-2 OBCFPM Menu



3. The **Initiate Credit Proposal** window is displayed.

Figure 3-3 Initiate Credit Proposal

Initiate credit proposal

Application priority: ☒ Low ☐ Medium ☐ High

Application branch: FLEXCUBE UNIVERSAL BRANCH

Customer details

Customer:

Organization Details

Organization Name Required

Short Name Required

Organization Type Required

Entity Type Required

Country Of Incorporation Required

Incorporated Date Required

Country Of Risk Required

Customer Category Required

Demography Type Required

Classification Type Required

Branch Code Required

Upload Logo Required
Maximum file size is 100Kb

Customer Access Group Required

RM Id Required

Special customer ☐

Industries *

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

Figure 3-4 Initiate Credit Proposal

Initiate credit proposal

Customer Access Group Required

Special customer ☐

RM Id 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

4. Navigate to **Free Task** and select the proposal initiation task. The quick initiation task needs to be completed and submitted for it to be in free task. The quick initiation has been explained in detail in **Creating Application** section.
 5. From **Free Task**, you can click **Acquire** or **Acquire and Edit**.
 - If you click **Acquire**, it will go to **My Task** but you will not be taken inside the application.
 - If you click **Acquire and Edit**, it will go to **My Task** and also inside the application. You can directly start working on it.
- [Creating Application](#)
 - [Enriching Application](#)
 - [Customer Info](#)
 - [Other Bank Facilities](#)

- [Write Up](#)
- [Groupwise Exposure](#)
- [Connected Parties](#)
- [Funding Requirement](#)
- [Collateral](#)
- [Summary](#)
- [Comments](#)

3.1 Creating Application

In Initiate Credit Proposal window:

1. Select the **Application Priority** based on the party requirement. The options available are **Low**, **Medium** and **High**.

Note: **Application Branch** field is displayed by default.

Customer Details

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

Figure 3-5 Initiate Credit Proposal- Customer Details

Initiate credit proposal

Application priority: ☒ Low ☐ Medium ☐ High

Application branch: FLEXCUBE UNIVERSAL BRANCH

Customer details

Customer:

Organization Details

Organization Name Required

Country Of Incorporation Required

Demography Type Required

Customer Access Group Required

Short Name Required

Incorporated Date Required

Classification Type Required

Special customer ☐

Organization Type Required

Country Of Risk Required

Branch Code Required

RM Id Required

Entity Type Required

Customer Category Required

Upload Logo Required
Maximum file size is 100kb

Industries *

Sector	Industry Group	Industry	Sub Industry	Action

Figure 3-6 Initiate Credit Proposal- Customer Details

Initiate credit proposal

Customer Access Group Required

Special customer Required

RM Id Required

Maximum file size is 100kb

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

3. Organization Details

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

Table 3-1 Organization Details

Fields/ Icons	Description
Organization Name	Enter Organization Name for the party.
Short Name	Enter Short Name for the party.
Organization Type	Select Organization Type from the drop-down list. The options available are: • Conglomerate • Single
Entity Type	Select 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 • Others

Table 3-2 Organization Details

Fields/ Icons	Description
Country of Incorporation	Click Search icon and select Country of Incorporation .
Incorporation Date	Click Calendar icon and select Incorporation Date .
Country of Risk	Click Search icon and select Country of Risk , i.e country on whose books the risk exposure will be recorded for the party.

Table 3-2 (Cont.) Organization Details

Fields/ Icons	Description
Customer Category	Click Search icon and select Customer Category , for example Corporate, Labour, Individual, Banks etc.
Demography Type	Select Demography Type from the drop-down list. The options available are : • Domestic • Global Note: If you select Global option, Geographical Spread field appears.
Geographical Spread	Search and select all the countries in which the party is operating Geographical Spread .
Classification Type	Select Classification Type from the drop-down list. The default 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 .
Special Customer	Select Special Customer , if the party is eligible for special customer service.
RM Id	Enter RM Id of the Relationship Manager initiating the Proposal.

Industries

4. To capture the line of business of the party, click +.
- The **Add Industry** window is displayed.

Figure 3-7 Add Industry

The screenshot shows the 'Add Industry' window with a close button (X) in the top right corner. The window contains a table with four columns: Sectors, Industry Group, Industries, and Sub-Industries. The 'Sectors' column lists various business categories. The 'Industry Group' column shows the selected group for the 'Energy' sector. The 'Industries' column shows the selected industry within the 'Energy' group. The 'Sub-Industries' column shows the selected sub-industry within the 'Energy Equipment' industry. A 'Cancel' button is located at the bottom right of the window.

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			

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

Table 3-3 Add Industry

Fields/ Icons	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. Note: If the party is into different sectors, the user can capture all the sector details while initiating credit proposal. To add another sector information, click +.

Credit Rating

5. To capture rating information of the party, click +.

The **Add Rating** window is displayed.

Figure 3-8 Add Rating

6. Select the following details:
For information on fields in the **Customer Rating** screen, refer the table below.

Table 3-4 Customer Rating

Fields/ Icons	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.
Risk Ratings	Select Risk Ratings . The risk rating given by the rating agency.

Table 3-4 (Cont.) Customer Rating

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

Social Media Profiles

For information on fields in the **Social Media Profiles** screen, refer the table below.

Table 3-5 Social Media Profiles

Fields/ Icons	Description
Social Media Profiles	Enter the following addresses in respective fields: • Official Website Address • Facebook Address • Twitter Address

Submit, Submit and Enrich, and Cancel

For quick initiation, the RM clicks **Submit** and submits the application. For more information about **Submit**, **Submit and Enrich** and **Cancel** fields refer the table below.

Table 3-6 Submit, Submit and Enrich, and Cancel

Fields/ Icons	Description
Submit	If you click Submit , a task will be created in the next stage and stored in Free Task .
Submit and Enrich	If you click Submit and Enrich , you will be directly taken to the next stage of the application.
Cancel	If you click Cancel , the application will not be initiated and the proposal is cancelled.

Note

During child party creation, **Create** button appears instead of **Submit**, **Submit and Enrich**, and **Cancel** buttons. Click **Create** to add the child party for the existing party.

7. Dedupe Check Screen

If the party is available, then the system stops here and asks for further action.

Figure 3-9 Dedupe Check

Duplication Check

Following matching records are found. Please verify

Business Type	CIF	Party ID	Name	ID / Registration Number	Date of Birth / Registration Date	Status
Corporate	00011372	231114588	V Guard Solar Limited	1	2019-10-01	COMPLETED

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

Comments

Required

Continue Cancel

3.2 Enriching Application

1. To enrich the already created application in which the RM has given **Submit** option, navigate to **Free Tasks > My Tasks**.

The **My Tasks** page is displayed.

Figure 3-10 My Tasks

Menu Item Search...

My Tasks

	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXCUB... 23
☐	Edit	Low	Collateral Review	APP231788071	APP231788071	ExternalCheck	19-11-11	000 00
☐	Edit	Low	Collateral Review	APP231788071	APP231788071	External Valuation	19-11-11	000 00
☐	Edit	Low	Policy Amendment	APP231447598	APP231447598	Initiation	23-05-24	000
☐	Edit	Low	Policy Amendment	APP231447592	APP231447592	Initiation	23-05-24	000
☐	Edit	Low	Policy Amendment	APP231447591	APP231447591	Initiation	23-05-24	000
☐	Edit	Low	Policy Amendment	APP231447586	APP231447586	Initiation	23-05-24	000
☐	Edit	Low	Policy Amendment	APP231437556	APP231437556	Initiation	23-05-23	000
☐	Edit	Low	Policy Amendment	APP231427411	APP231427411	Initiation	23-05-22	000

Page 1 of 2 (1 - 20 of 22 items) |< < 1 2 > >|

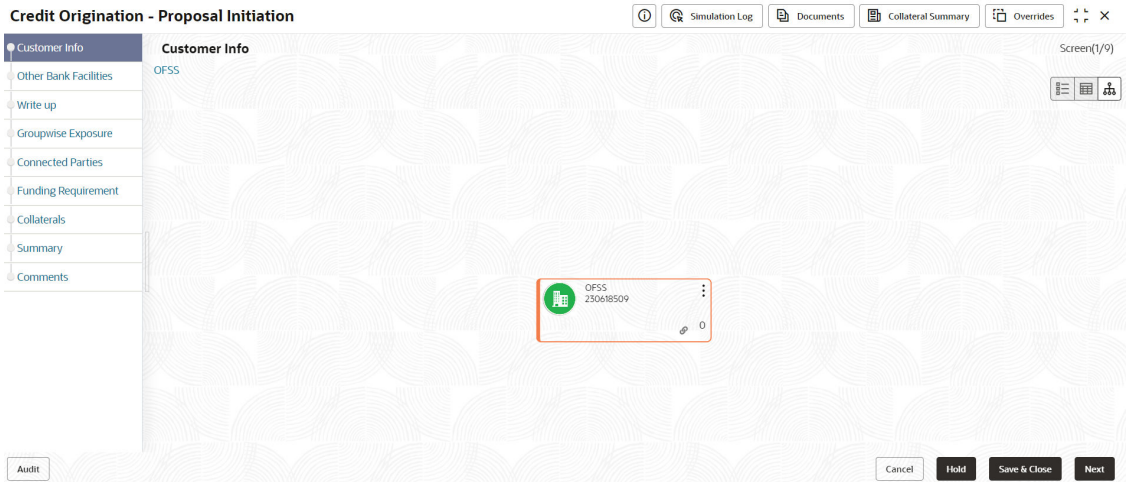
2. Select the application and click **Edit**. The **Credit Proposal Evaluation Process - Enrichment** page is displayed.
3. To enrich the application after application creation process, click **Submit and Enrich** in the **Initiate Credit Proposal** window. **Customer Info** screen is displayed.

Note: If RM has given **Submit and Enrich** in already created application, then you will directly get the option for Enriching the application.

3.3 Customer Info

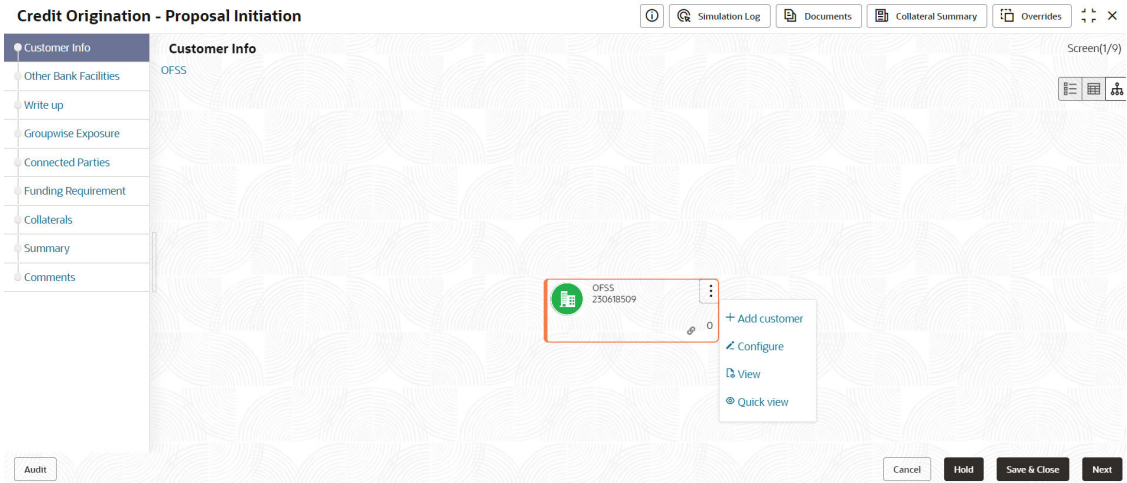
This data segment allows to view and modify the basic information captured during credit proposal initiation and add child parties to the party. Click **Submit** and **Enrich** in the Initiate Credit Proposal window. **Customer Info** screen is displayed.

Figure 3-11 Customer Info



Click **Action** button, the list of action options are displayed.

Figure 3-12 Customer Info Action List



1. Select the required option to perform the following actions:
 - Add Customer
 - Configure
 - View
 - Quick View

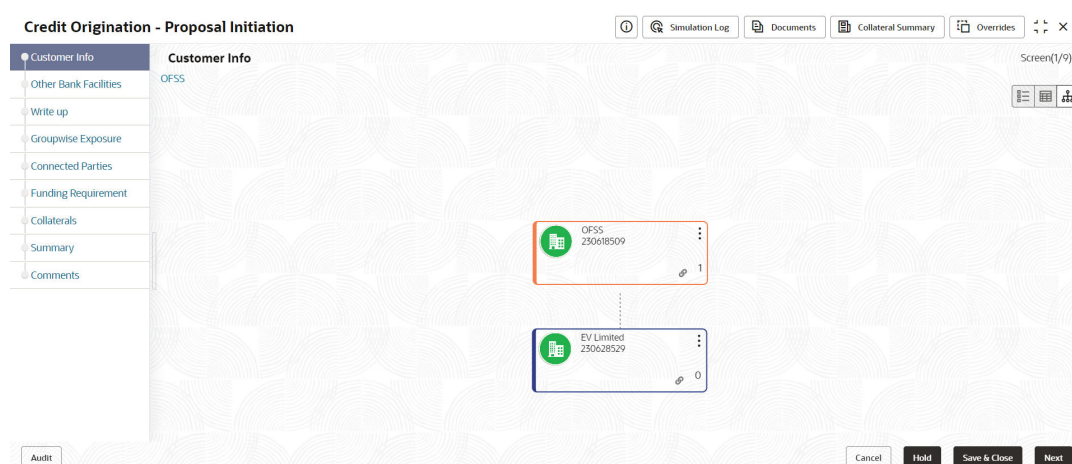
The following table describes the functionality of each actions listed above:

Table 3-7 Customer Info

Actions	Functionality
View	Displays and allows to edit Customer Details window for viewing party details.
Quick View	Displays View Entity Details window.
Configure	Displays Customer Details window for adding or editing party details.
Add Customer	To add a child party of the party, click Add Customer . The Customer Details window appears. Refer Creating Application section for information on adding party. Note: After creating the party, right click the customer icon to Add Customer , View party details, Quick View party details, Configure party information and Delete party if required.

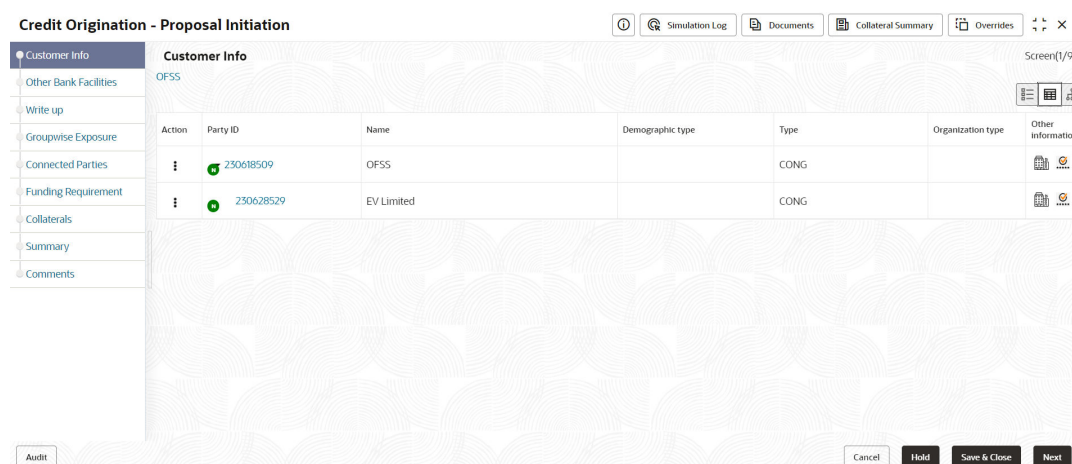
- Click the settings icon at the right corner, to change the layout. **Layout** options appear as shown below:

Figure 3-13 Customer Info Layout



- Click the required **Layout** option. Layout is changed as shown below:

Figure 3-14 Customer Info Layout Change



Note

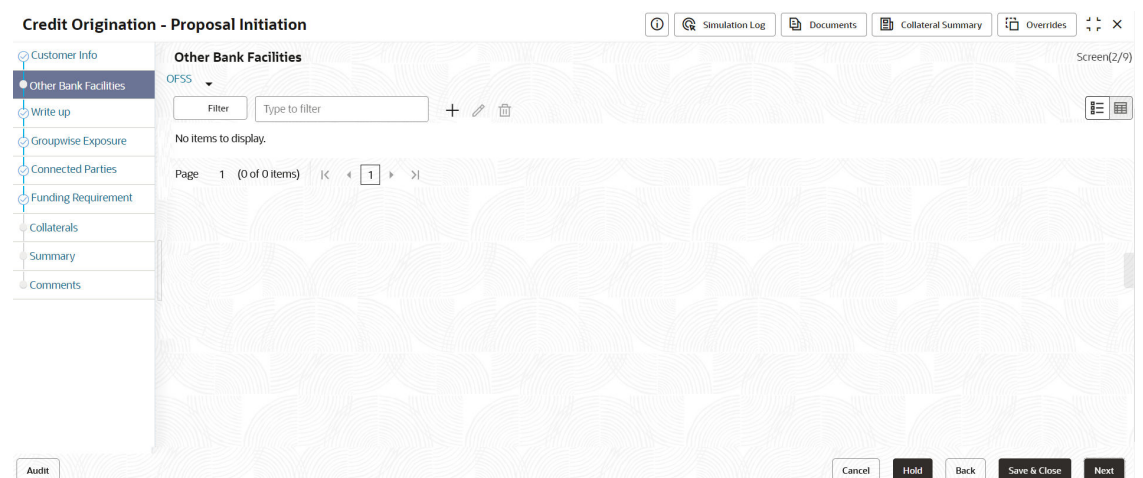
For more information on layout changes, please refer **Customer Acceptance> Entity Overview** section.

4. Click **Next**, to go to the next page. The **Other Bank Facilities** page appears.

3.4 Other Bank Facilities

Details about the facilities availed by the party from other banks can be captured in this data segment. If you click **Next** in the Customer Info screen, the **Other Bank Facilities** screen is displayed.

Figure 3-15 Other Bank Facilities



1. Click **+** icon.
The **Facility Details** window is displayed.

Figure 3-16 Facility Details

Facility details

Bank name

Branch name

Sanction letter available
☐

Facility type
☐ Funded ☐ Non Funded
Required

Facility category

Sanctioned year

Term Loan
Take over
☐

Secured
☐

Sanctioned amount

USD ▼
10,000,000.00

Outstanding amount

USD ▼
500,000.00

Rate of interest

Tenor (in months)

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

Table 3-8 Facility Details

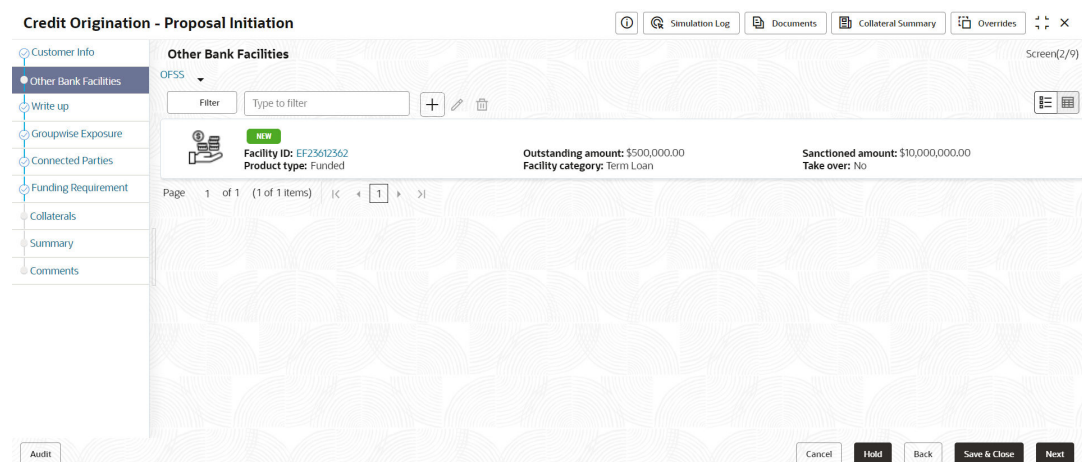
Field/Icon	Description
Bank Name and Branch Name	In Bank Name and Branch Name fields, enter the name of other bank from which the party has availed facility.
Sanction Letter Available	Enable Sanction Letter Available option, if sanction letter is available for the other bank facility.
Facility Type	Choose Facility Type . The options available are: - Funded - Non-Funded
Facility Category	Select Facility Category from the drop-down list.

Table 3-8 (Cont.) Facility Details

Field/Icon	Description
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.

- Click **Create**. Other bank facility is added and displayed as shown below:

Figure 3-17 Other Bank Facilities



- To change the list view to table view, click the table view icon at the right corner. View is changed as shown below:

Figure 3-18 Other Bank Facilities

Credit Origination - Proposal Initiation

Simulation LogDocumentsCollateral SummaryOverrides

Screen(2/9)

Customer InfoOther Bank FacilitiesWrite upGroupwise ExposureConnected PartiesFunding RequirementCollateralsSummaryComments

Other Bank Facilities

OFSS

FilterType to filter

Bank nameBranch nameTake overProduct typeFacility categoryCurrencySanctioned amountOutstanding amount

Corp BankUrban BranchNoFundedTLUSD10000000500000

Audit

CancelHoldBackSave & CloseNext

Note

If the party has availed more than one facility from any bank, add all the other bank facilities information by clicking the add icon again.

4. To filter the required facility from all the available other bank facilities, click **Filter** button. The **Filter** window is displayed.

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Figure 3-19 Filter

□

Filter **Reset** **Apply**

☐ Take over

Facility category

🔍

Currency

🔍

From amount

To amount

5. Enter or select the filter parameters.
For information on fields in the **Filter** screen, refer the table below.

Table 3-9 Filter

Field/Icon	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. E.g. 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.

6. Select the required child party. The **Other Bank Facilities** page is displayed.
7. Add the other bank facility information of the child party and click **Next**. The **Write up** page appears.

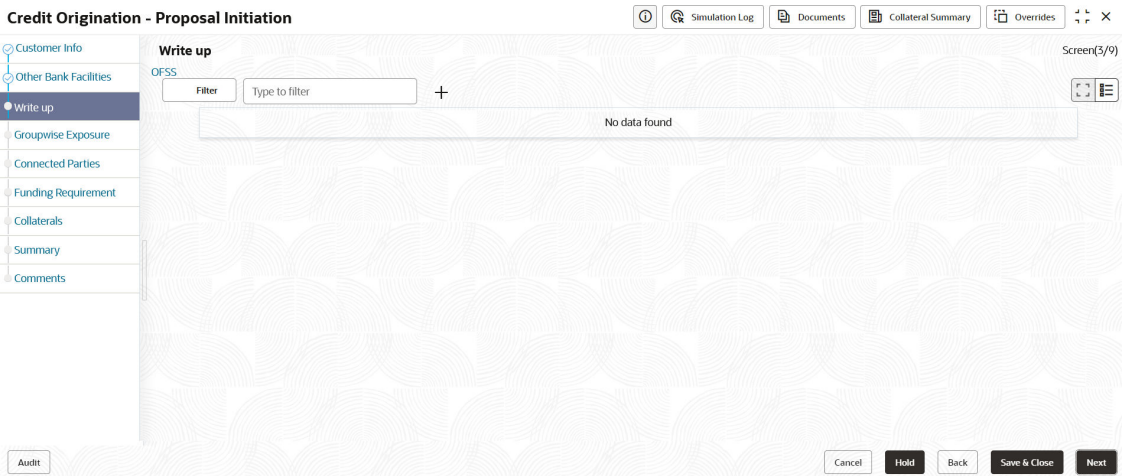
3.5 Write Up

This data segment allows the user to add writeup for the party and all their child parties in the available writeup categories. The history of writeup for the party will be available to the users throughout the party’s association with the bank. If you click **Next** in the **Other Bank Facilities** screen, the **Write up** screen is displayed.

Note

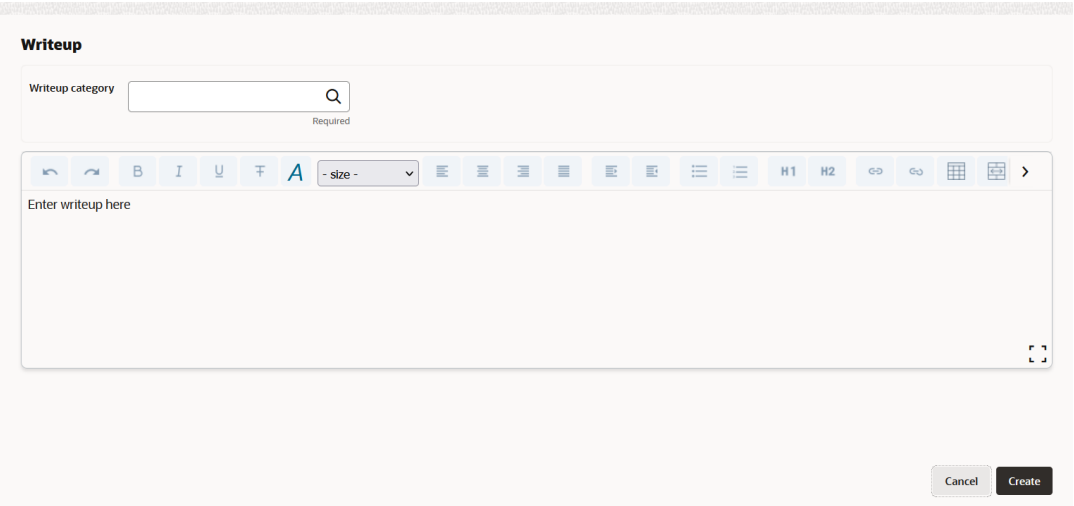
Write up data segment appears only if that data segment is enabled in the Maintenance module.

Figure 3-20 Write Up



1. Click + icon.
The **Write Up** window is displayed.

Figure 3-21 Write Up



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

Figure 3-22 Writeup Category

The screenshot shows a window titled "Writeup category" with a close button (X) in the top right corner. It contains two input fields: "Writeup category code" and "Writeup category description". Below these fields is a "Fetch" button. A table displays the following data:

Writeup category code	Writeup category description
Cone	Facility write-up category
TST5	Test 5
C002	Code for Facility
C003	Capture for facility level.
TEST	TESTING FOR BUG
SP34	description

At the bottom, there is a pagination bar showing "Page 1 of 1 (1 - 7 of 7 items)" with navigation icons.

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

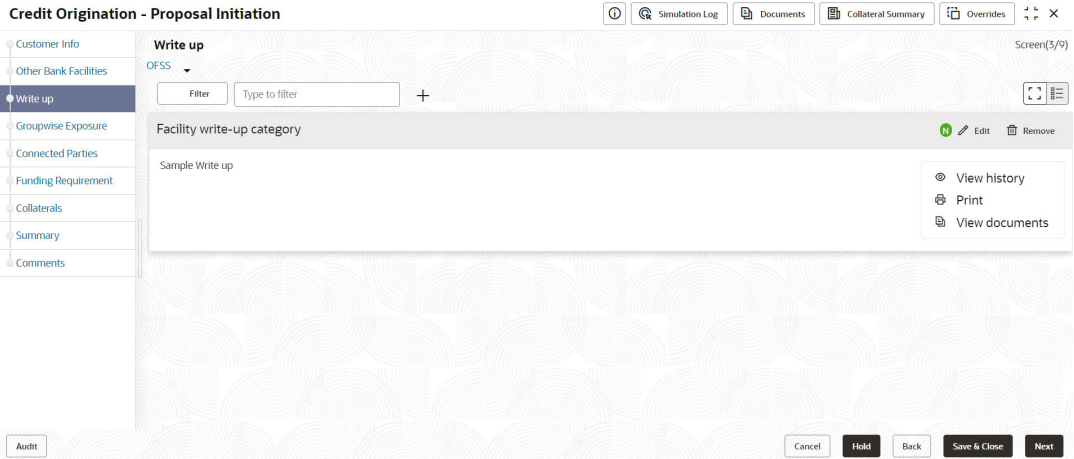
Figure 3-23 Write up

The screenshot shows the "Credit Origination - Proposal Initiation" window. On the left is a sidebar menu with options: Customer Info, Other Bank Facilities, Write up (selected), Groupwise Exposure, Connected Parties, Funding Requirement, Collaterals, Summary, and Comments. The main area is titled "Write up" and shows a "Filter" button and a "Type to filter" input field. Below this is a "Facility write-up category" section with a "Sample Write up" text area. At the bottom of the main area are buttons: "View complete writeup", "View documents", and "View history". The bottom of the window has a navigation bar with buttons: "Audit", "Cancel", "Hold", "Back", "Save & Close", and "Next".

- To change the layout of **Write up** data segment to the expanded view, click the **Expanded View** icon at the top right corner.

The **Write up** is expanded as shown below:

Figure 3-24 Write up



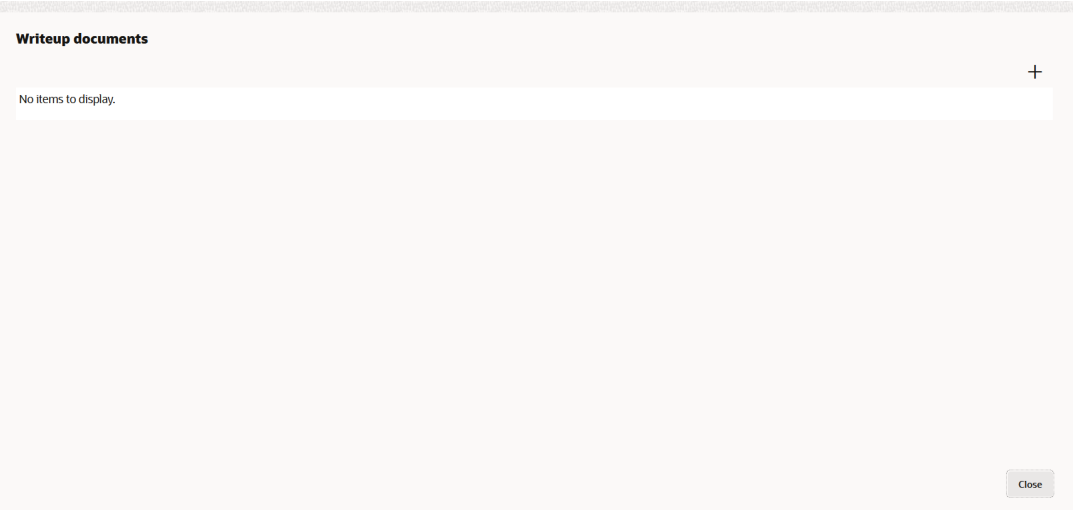
For information on fields in the **Write up** screen, refer the table below.

Table 3-10 Write up field and description

Fields/ Icons	Description
Edit	Click Edit icon, to modify write up information.
Remove	Click Remove icon, to delete the write up. A confirmation message appears.
Yes	Click Yes . The writeup is removed.
View History	Click View History icon, to view the write up history.
Print	Click Print icon, to print the write up.

- 6. Click **View complete writeup** icon and then click the **Print** icon to print the write up from tile view.
- 7. To attach or view writeup related documents, click **View Documents** icon. The following window appears:

Figure 3-25 Writeup Documents



Click **+** icon, to add new documents.
The **Document** screen displays.

Figure 3-26 Document

Document

Document type

Required

Document type description

Document code

Required

Document code description

Document expiry date

Required

Remarks

Drop files here or click to select

Selected files

Close

Upload

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

Table 3-11 Documents

Fields/ Icons	Description
Document Type	Search and select Document Type to add new document.
Document Code	Search and select Document Code to add new document.
Document Expiry Date	Select Document Expiry Date .
Remarks	Enter Remarks , if any.
Selected Files	Click Drop files here or click to select , to add the document.
Upload	Click Upload , to upload the document.
Close	Click Close , to exit the Write up documents window.
Next	Click Next , to go to the next page. The Groupwise Exposure page is displayed.

Note

Restriction of selecting only document codes having alphanumeric character with space.

3.6 Groupwise Exposure

This data segment allows to capture exposure details of the other parties which are group entities of the party for whom the application is created. If you click **Next** in the **Write Up** screen, the **Groupwise Exposure** screen is displayed.

Figure 3-27 Groupwise Exposure

1. Click + icon. The **Groupwise Exposure Details** window is displayed.

Figure 3-28 Groupwise Exposure Details

For information on fields in the **Groupwise Exposure Details** screen, refer the table below.

Table 3-12 Groupwise Exposure Details

Fields/ Icon	Description
Entity Name	In Entity Name field, enter the name of bank from which the party has availed facility.
Customer Name	In Customer Name field, enter the name of the party or the child party.
Relation	Select Relation as Borrower , if party name is provided in the Customer Name field. Select Relation as Connected Party , if child party name is provided in the Customer Name field.
Commitment Status	Select Commitment Status from the drop-down list. The options available are: - Committed - Uncommitted

- Specify the following details about the facility:
 - Approved Limit along with currency from drop-down list
 - Outstanding Limit Amount with currency from drop-down list
 - Tenor
- Click **Create**. Groupwise exposure details are added and displayed as shown below:

Figure 3-29 Groupwise Exposure

The screenshot displays the 'Credit Origination - Proposal Initiation' window. On the left is a navigation pane with options: Customer Info, Other Bank Facilities, Write up, Groupwise Exposure (selected), Connected Parties, Funding Requirement, Collaterals, Summary, and Comments. The main area is titled 'Groupwise Exposure' and shows details for 'Universe Bank' with a 'Committed' status. Key information includes: Customer name: OFSS, Sanctioned limit: \$600,000.00, Currency: USD, Relation: Borrower, Tenor (in months): 24, and Outstanding limit amount: \$200,000.00. A table below shows 'End Of List (showing 1 record(s) out of 1)'. At the bottom right, there are buttons for Cancel, Hold, Back, Save & Close, and Next.

- To change the layout, click **Layout** icon at the right corner.

Note

If the party or its connected party has availed facility from more than one bank, add all the groupwise exposure details by clicking + icon again.

- Click **Filter**, to filter the required groupwise exposure from the list.
The **Filter** window is displayed.

Figure 3-30 Filter

×

Filter

Reset

Apply

Relation

☐ Borrower

☐ Connected party

Tenor (in months)

Currency

Q

From amount

To amount

Commitment status

☐ Committed

☐ Uncommitted

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

Table 3-13 Filter

Field/ Icon	Description
Filter	Enter or select the filter parameters.
Apply	Click Apply . Existing groupwise exposure that matches the filter parameters are displayed.
Reset	Click Reset , to enter new filter parameters.

Table 3-13 (Cont.) Filter

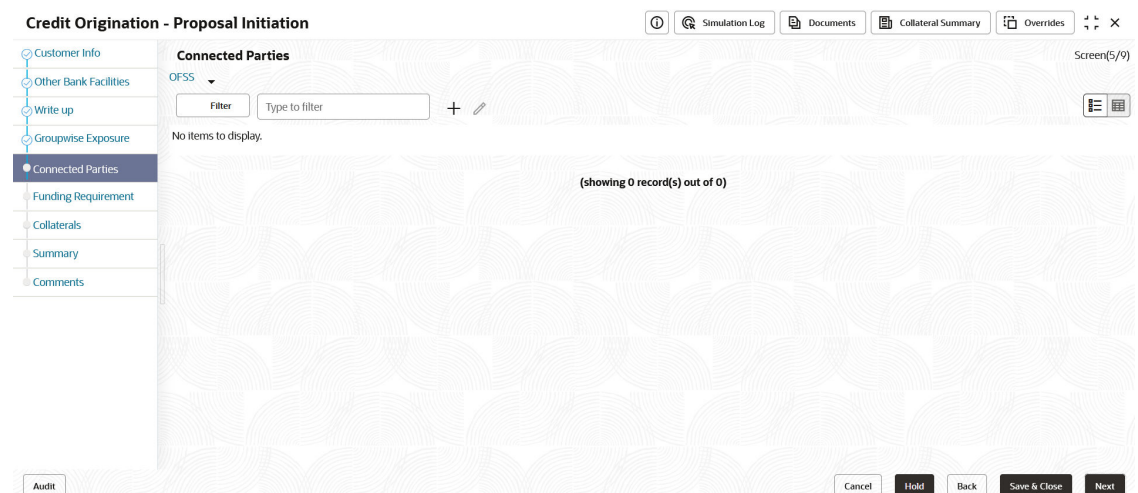
Field/ Icon	Description
Relation	Select Relation option from the below checklist for sanctioned amount. - Borrower - Connected Party
Tenor	Enter Tenor for sanctioned amount.
Currency	Search and select Currency for sanctioned amount.
From Amount	Enter From Amount for sanctioned amount.
To Amount	Enter To Amount for sanctioned amount.
Commitment Status	Select Commitment Status option from the below checklist for sanctioned amount. - Committed - Uncommitted

- Add the groupwise exposure information of the party and click **Next**. The **Connected Parties** screen is displayed.

3.7 Connected Parties

If the party's connected party (party, supplier, etc) is already banking with you or is a borrower, the connected party information can be added during proposal initiation. If you click **Next** in the **Groupwise Exposure** screen, the **Connected Parties** screen is displayed.

Figure 3-31 Connected Parties



- Click **+** icon.
The **Connected Parties Details** window appears.

Figure 3-32 Connected Party Details

Connected party details

Customer ID
00011231

Name
ASIAN PAINTS LTD

Total gross facility
USD 30,000,000.00

Total net facility
USD

Cash cover
USD

Approved funded sell down
USD

Approved unfunded sell down
USD

Facility details:

Line number: APM1
Limit amount: \$30,000,000.00
Tenor (in months): 0
Commitment status:

Page 1 of 1 (1 of 1 items)

Cancel Create

For information on fields in the **Connected Party Details** screen, refer the table below.

Table 3-14 Connected Party Details

Fields/Icon	Description
Customer ID	Search and select Customer ID of the connected party. The following fields are displayed by default: - Name - Total gross facility - Total net facility Enter amount for following fields: - Cash cover - Approved funded sell down - Approved unfunded sell down
Facility Details	Facility Details is displayed by default based on the selected Customer ID .
Create	Click Create . Connected party details are added and displayed in the Connected Parties page.
List view	To change the table view to list view, click the List view icon at the right corner. Note: If the party has more than one connected party in your bank, add all the connected parties details by clicking + icon again.

- Click **Filter**, to filter the required connected party from the list.

The **Filter window** is displayed.

Figure 3-33 Filter

×

Filter

Reset

Apply

Customer ID

Name

Currency

From gross amount

To gross amount

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

Table 3-15 Filter

Fields/Icon	Description
Filter	Enter or select Filter parameters.
Apply	Click Apply . Connected parties that matches the filter parameters are displayed.
Reset	Click Reset to enter new filter parameters.
Customer ID	Enter Customer ID of the connected party.
Name	Enter Name of the connected party.
Currency	Search and Select Currency for the connected party.
From Gross Amount	Enter From Gross Amount for the connected party.
To Gross Amount	Enter To Gross Amount for the connected party.

3. Add the connected party details of the party and click **Next**. The **Funding Requirement** page is displayed.

3.8 Funding Requirement

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

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 party.

Figure 3-34 Funding Requirement

The screenshot displays the 'Funding Requirement' page. At the top, there is a 'Liability details' section with a 'Filter' button and a 'Type to filter' input field. Below this, a table lists the facilities. The first and only record is for facility ID 'LN9009', marked as 'NEW'. It has a requested amount of '\$12,000.00' and is of type 'Funded'. The table also shows the facility ID 'F2372920' and a description 'desc'. Below the table, it says 'End Of List (showing 1 record(s) out of 1)'. At the bottom of the page, there are buttons for 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

Facility ID	Facility description	Requested amount	Facility category	Facility type	Next review date
LN9009	F2372920 desc	\$12,000.00		Funded	

If **Take Over** check box is selected while adding Other bank facility, the added existing facility is displayed in the Funding Requirement page.

1. To add the liability details, expand and mouse hover on the **Liability details** section. The **Edit** icon is displayed.

Click **Edit** icon, The **Liability Details** window is displayed.

Figure 3-35 Liability Details

OFSS (230618509) - Liability details

Liability details Allowed customers for this liability

Branch: 004 Bank Futura - Canary Wharf Branch

Requested liability currency: USD

Amount

Requested liability amount: \$10,000,000.00

Cash cover:

Proposed funded sell down:

Return on capital:

Probability of default:

Loss given default:

Proposed unfunded sell down:

Approved funded sell down:

Approved unfunded sell down:

Total gross and net facility

Total gross facility: \$0.00

Total net facility: \$0.00

Dates

Next review date: Jul 7, 2018

Requested expiry date: Jul 7, 2019

Figure 3-36 Liability Details

OFSS (230754217) - Liability details

FLEXCUBE UNIVERSAL BRANCH

Amount

Requested liability amount: £2,500,000.00

Cash cover:

Proposed funded sell down:

Return on capital:

Probability of default:

Loss given default:

Proposed unfunded sell down:

Approved funded sell down:

Approved unfunded sell down:

Total gross and net facility

Total gross facility: £0.00

Total net facility: £0.00

Dates

Next review date: September 20, 2022

Requested expiry date: April 30, 2026

Figure 3-37 Liability Details

OFSS (230618509) - Liability details

Total gross and net facility

Total gross facility	Total net facility
\$0.00	\$0.00

Dates

Next review date	Requested expiry date
Jul 7, 2018	Jul 7, 2019

Additional Fields

~ UDF

LIABAUTHSIGNATORY	LIABSTARTDATE	LIABTURNOVER

Cancel Save

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

Table 3-16 Liability Details

Fields/Icon	Description
Currency	In Requested Liability Currency field, search and select the currency in which the liability is requested by the party.
Amount	Specify the following details: - Requested Liability Amount - Liability amount requested by the party - Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital - Probability Of Default - Estimate of the likelihood that the 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 Unfunded Sell Down - Unfunded sell down proposed for the party - Approved Funded Sell Down - Funded sell down approved for the party - Approved Unfunded Sell Down - Unfunded sell down approved for the party
Dates	a. Select the Next Review Date when the Party's Liability needs to be reviewed. b. Select the Requested Expiry Date for the liability based on your party request.
Fetch Latest UDF	Click Fetch Latest UDF button to input UDF data available in ELCM.
Liability Details	Specify UDF details for the below fields: - LIABAUTHSIGNATORY - LIABSTARTDATE - LIABTURNOVER

Table 3-16 (Cont.) Liability Details

Fields/Icon	Description
Save	Click Save . Details are updated in the Liability details section.
View	To view the added Liability, mouse hover on the Liability details section and click View .

The liability will always be linked to a party by default. More than one party can be linked to a liability. Additional party's can be linked to a liability using the sub-system **Allowed Customers For This Liability**.

Allowed Customers For This Liability

The **Allowed Customers For This Liability** option can be used once the liability details are entered for a party.

To add the "Allowed Customers For This Liability" information:

2. Select the required liability and click **Edit** icon. The **Liability Details** window appears.
3. Click sub-system **Allowed customers for this liability**. The **Allowed customers for this liability** window appears.

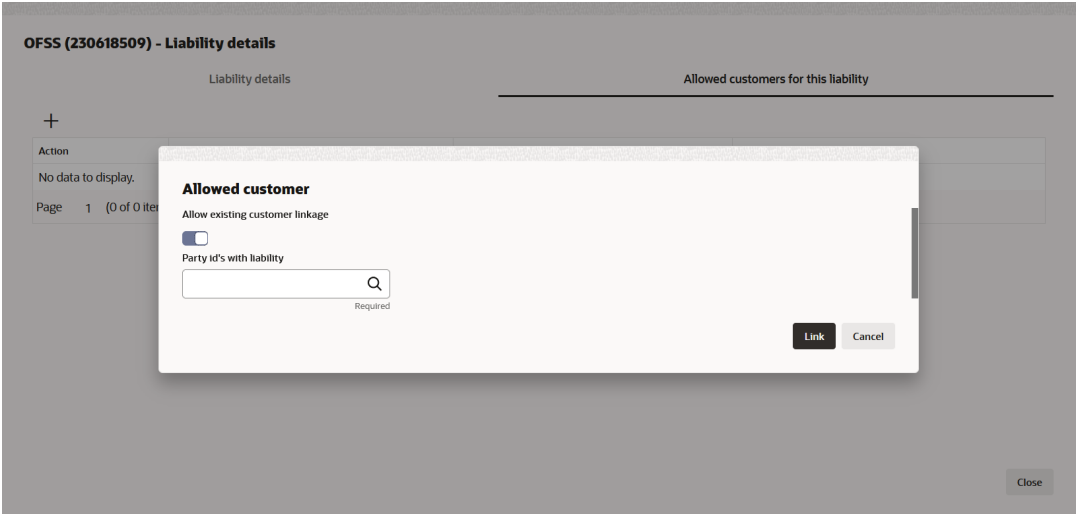
Figure 3-38 Allowed Customers For This Liability

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

To link an existing customer to the liability:

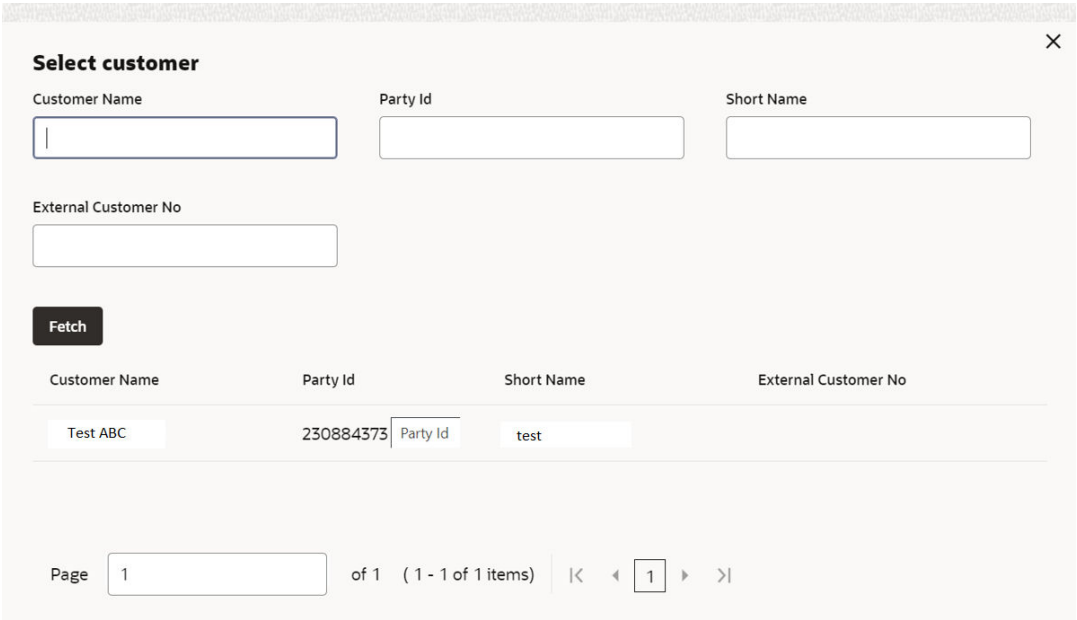
8. Enable **Allow existing customer linkage** option.

Figure 3-39 Allowed Customer



- 9. Click **Search** in **Party Ids with liability** field.
Select Customer window is displayed.

Figure 3-40 Select Customer



- 10. Click **Fetch**. The party details list appears.
- 11. Select **Party ID** from displayed list.
The selected Party ID is added in the **Party id's with liability** field.

Figure 3-41 Allowed Customer - Party ID

Allowed customer

Allow existing customer linkage

Party id's with liability

Customer name

External customer number

230884373

Test ABC

0000344

Link

Cancel

12. Click **Link**. The external party gets linked to the liability.

Figure 3-42 External Party Linked to the Liability

Test ABC 0724207) - Liability details

Liability details

Allowed customers for this liability

Type to filter

Action	Allowed party id	Customer name	Customer number
	230884373		

<<

1

>>

13. If the party needs to be deleted / delinked from the liability then select the party and click **Delete** to delete the party linkage information.

Figure 3-43 Delete Party Linkage Information

Test ABC 0724207) - Liability details

Liability details

Allowed customers for this liability

Type to filter

Action	Allowed party id	Customer name	Customer number
	230884373		

P

Delete

1 of 1 items)

<<

1

>>

14. Click down arrow next to the party name in the left corner, to add the allowed party of a child party. The child party list appears.
15. Select the required **Child Party**. Add the party linkage information of the child party and click **Next**.

Creating Facility without Template

16. Click + icon, to directly add the facility without using template.
The **New Facility** window is displayed.

Figure 3-44 New Facility

New facility

Close

Save

Save & configure

☐ Take over other bank facility

Basic info

Branch

000

Q

FLEXCUBE UNIVERSAL BRANCH

Facility type

☐ Funded

☐ Non Funded

Required

Commitment status

☒ Committed

☐ Uncommitted

☐ Revaluation required

☐ Rate agreement required

Line code

Enter line code

Q

Required

Cascade

☐ Cascade

Cascade

☐ Cascade

Line serial number

1

Facility category

Q

Secured?

☒

Parent facility ID

Q

Facility description

Enter facility description

Required

Cascade

☐ Cascade

Sanction

Currency

Requested amount

Probability of default

Loss given default

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

To take over other bank facility, enable the **Take over other bank facility** check box. The **Take over other bank facility** screen is displayed:

Figure 3-45 Take over other bank facility

New facility

Close

Save

Save & configure

☒ Take over other bank facility

Existing facilities

Select existing facility

▼

Required

Figure 3-46 Take over other bank facility

New facility

Close

Save

Save & configure

☒ Take over other bank facility

Existing facilities

Select existing facility

F - TL - EF23191282 - \$400,000.00

Select the existing facilities, the selected existing facilities details are displayed.

Figure 3-47 Take over other bank facility

For information on fields in the **New Facility** screen for creating new facility, refer the table below.

Table 3-17 New Facility

Fields/Icon	Description
Branch	Search and select the Branch Code for Branch field. List of branch code and branch name is displayed below Fetch field.
Line Code	Enter the Line Code for the facility.
Line Serial Number	Line Serial Number should be defaulted to 1 and you cannot modify line serial number.
Parent Facility Id	To link the facility being created as a child facility to an existing facility, select the Parent Facility Id from the drop-down list.
Facility Type	Choose the Facility Type . The options available are: - Funded - 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.

Table 3-18 New Facility

Fields/Icon	Description
Facility Category	Search and Select Facility Category from Category Code . List of category code and category description is displayed below Fetch field.
Facility Description	Enter the Facility Description for the facility.
Commitment Status	Choose Commitment Status for the facility. The options available are: - Committed - Uncommitted
Secured	Enable Secured option, if collateral is available for the facility. You can restrict creation of unsecured sub-facilities for this facility by enabling the Cascade check box along with the Secured option.

Table 3-18 (Cont.) New Facility

Fields/Icon	Description
Revaluation Required	Enable Revaluation Required check box, if the facility has to be re-valuated during end of the day batch process using the exchange rate maintained at the facility level.
Rate Agreement Required	Enable 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.

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.

For more information on other fields in **New Facility** screen, refer **To add New Facility** section below.

Table 3-19 New Facility

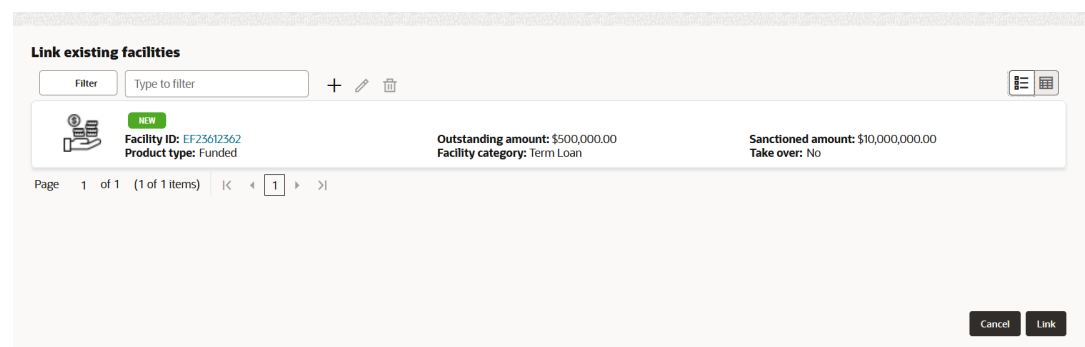
Fields/Icon	Description
Save	To save the details and exit the New Facility window, click Save .
Save & Configure	To add further details about the facility, click Save & Configure .
Cancel	To exit the New Facility window without saving the information, click Cancel .

To Link Existing Facilities

17. Click **Link Existing Facilities**.

The **Link Existing Facilities** Window is displayed.

Figure 3-48 Link Existing Facilities



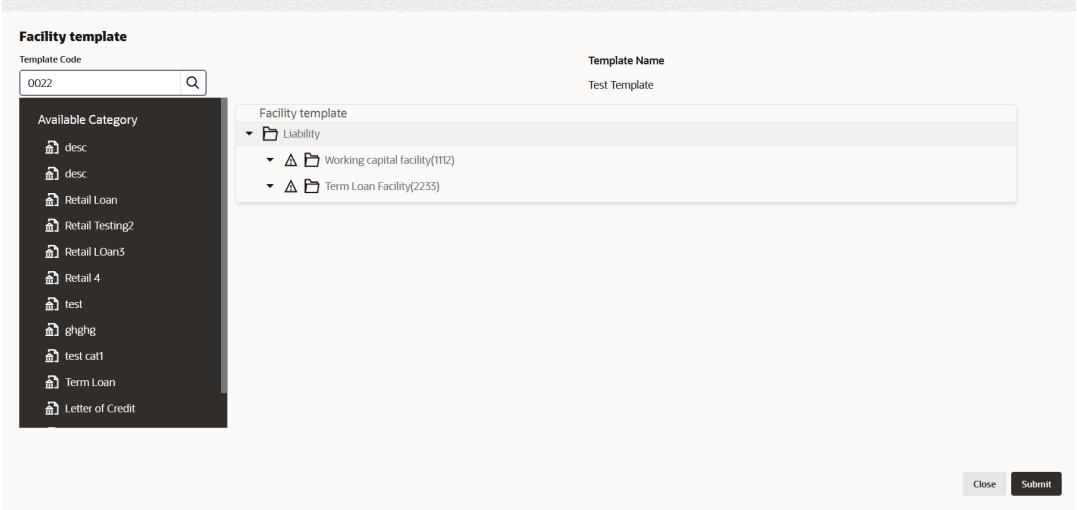
Click **Link**, the existing facilities is added.

Creating Facility with Template

18. Click **Facility Template (T)** icon, to create the facility using template.

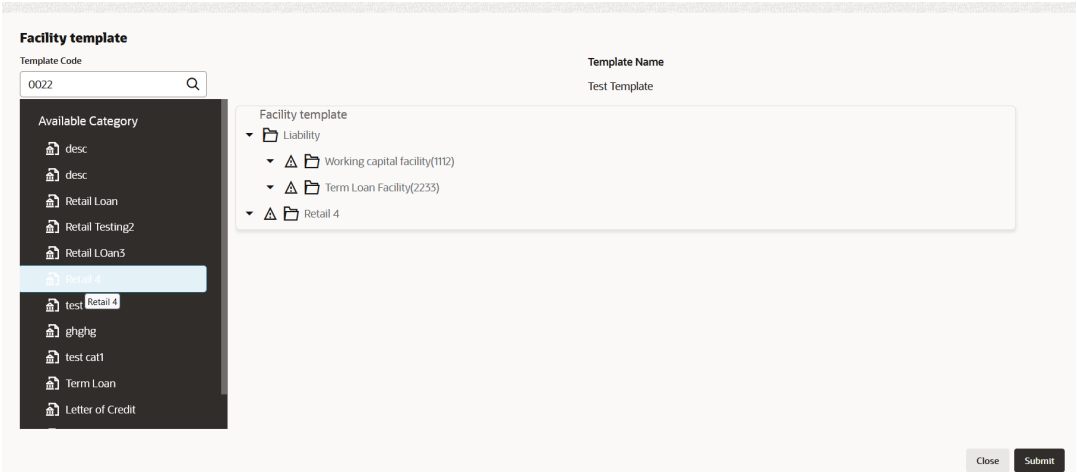
The **Facility Template** Window is displayed.

Figure 3-49 Facility Template



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

Figure 3-50 Facility Template



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

Figure 3-51 Facility Template

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

Table 3-20 Facility Template

Fields/Icon	Description
Facility Description	Enter the Facility Description for the facility template.
Next Review Date	Select or specify the Next Review Date for the facility.
Line Start Date	Click Select Date in calendar and specify the Line Start Date .
Line Expiry Date	Click Select Date in calendar and specify the Line Expiry Date .
Requested Amount	Specify the Requested Amount . Search and select the Currency for the Requested Amount from the drop-down list.
Save	Click Save .

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

Figure 3-52 Funding Requirement

To add New Facility

24. Click **+** to add New Facility.
- The New Facility Screen is displayed.

Figure 3-53 New Facility

New facility

☐ Take over other bank facility

> Basic info

> Sanction

> Availability

> Limit review

> Utilization

> Exception

> Restrictions

CAMS facility details

UDF
LINE/REVIEW
LINE/THIGNATORY

Cancel Save Save & configure

25. Click **Basic Info** in **New Facility** Screen to enter the fields in basic info.

Figure 3-54 New Facility Basic Info

New facility Close Save Save & configure

☐ Take over other bank facility

> Basic Info

Branch
000
FLEXCUBE UNIVERSAL BRANCH

Line code
Enter line code
Required

Line serial number
1

Parent facility ID

Facility type
☐ Funded ☐ Non Funded
Required

Facility category

Facility description
Enter facility description
Required

Commitment status
☒ Committed ☐ Uncommitted

Secured?
☐

Revaluation required
Rate agreement required

> Sanction

Currency
Requested amount
Probability of default
Loss given default

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

Table 3-21 Basic Info

Fields/Icon	Description
Branch	Search and Select Branch from list of Branch Code .
Line Code	Enter Line Code for the facility.
Line Serial Number	Line Serial Number will be defaulted to 1 and you cannot modify line serial number.

Table 3-21 (Cont.) Basic Info

Fields/Icon	Description
Parent Facility ID	Search and Select Parent Facility ID and enter the following fields: - Facility ID - Facility Description - Line Code - Line Serial
Facility Type	Select Facility Type from the below checklist. The options are: - Funded - Non Funded
Facility Category	Search and Select Facility Category from list of Category Code .
Facility Description	Enter Facility Description for the facility.
Commitment Status	Select Commitment Status from the below checklist. The options are: - Committed - Uncommitted
Secured	Click Secured option and select Cascade check box, if required.
Revaluation Required	Select Revaluation Required option, if required.
Rate Agreement Required	Select Rate Agreement Required option, if required.

Note

You can select **Cascade** option, if applicable for the new facility.

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

Figure 3-55 New Facility Sanction

The screenshot shows the 'New facility' screen with a 'Sanction' section expanded. The fields are organized as follows:

- Currency:** A text input field with a search icon and a 'Required' label.
- Requested amount:** A text input field with a 'Required' label.
- Probability of default:** A dropdown menu.
- Loss given default:** A dropdown menu.
- Expected loss:** A dropdown menu.
- Collateral allocation:** A dropdown menu.
- Facility risk rating:** A dropdown menu.
- RAROC:** A dropdown menu.
- Day light limit:** A text input field.
- Shadow limit:** A checkbox labeled 'Shadow limit'.
- Limit amount basis:** A dropdown menu.
- Bulk payment:** A checkbox labeled 'Bulk payment'.
- Internal remarks:** A text area.

At the bottom, there is an 'Availability' section and three buttons: 'Close', 'Save', and 'Save & configure'.

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

Table 3-22 Sanction

Fields/Icon	Description
Currency	Search and select Currency in which the facility has to be offered.
Requested Amount	Specify the amount requested by the party in Requested Amount field.
Probability of Default	Enter Probability of Default . Select Decrement and Increment drop-down list option on right to increase or decrease the probability.
Loss Given Default	Enter Loss Given Default . Select Decrement and Increment drop-down list option on right to increase or decrease the loss given.
Expected Loss	Enter Expected Loss .
Collateral Allocation	Enter Collateral Allocation . Select Decrement and Increment drop-down list option on right to increase or decrease the collateral allocation.
Facility Risk Rating	Enter Facility Risk Rating . Select Decrement and Increment drop-down list option on right to increase or decrease the facility risk rating.
RAROC	Enter RAROC . Select Decrement and Increment drop-down list option on right to increase or decrease the RAROC.
Day Light Limit	Enter Day Light Limit for the facility.
Shadow Limit	Click Shadow Limit check box to select Shadow Limit .
Limit Amount Basis	Select Limit Amount Basis from the below drop-down list. The options are: - Limit Amount - Limit Amount + Collateral Contribution - Minimum of Limit Amount or Collateral
Bulk Payment	Click Bulk Payment check box to select Bulk Payment .
Internal Remarks	Enter Internal Remarks , if required.

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

Figure 3-56 New Facility Utilization Order

New facility

> Sanction

✓ Utilization order

Limit amount Required

Collateral amount Required

Pool amount Required

> Availability

> Limit review

> Utilization

Close Save Save & configure

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

Table 3-23 Utilization Order

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

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

Figure 3-57 New Facility Availability

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

Table 3-24 Availability

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

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

Figure 3-58 New Facility Limit Review

New facility

Limit review

Next review date

Review frequency

Utilization

Utilization tracking

Global

Exception

Exception transaction amount

Netting required

Exception breach percentage

Close

Save

Save & configure

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

Table 3-25 Limit Review

Fields/Icon	Description
Next Review Date	Select Date for Next Review Date .
Review Frequency	Select Review Frequency from the drop-down list. The options are: - Half yearly - Monthly - Quarterly - Yearly

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

Figure 3-59 New Facility Utilization

New facility

Utilization

Utilization tracking

Global

Exception

Exception transaction amount

Netting required

Exception breach percentage

Restrictions

Customer

Allowed

Disallowed

Customer No

Customer Name

Short Name

External Customer No

No data to display.

Close

Save

Save & configure

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

Table 3-26 Utilization

Fields/Icon	Description
Utilization Tracking	Select Utilization Tracking from the drop-down list. The options are: - Local - Global

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

Figure 3-60 New Facility Exception

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

Table 3-27 Exception

Fields/Icon	Description
Exception Transaction Amount	Enter Exception Transaction Amount for the facility.
Netting Required	Select Netting Required , if required.
Exception Breach Percentage	Enter Exception Breach Percentage . Select Decrement and Increment drop-down list option on right to increase or decrease the exception breach percentage.

32. Click **Restrictions** in **New Facility** Screen to enter the fields in restrictions.

Figure 3-61 New Facility Restrictions

New facility

▼ Restrictions

Customer ☐ Allowed ☒ Disallowed + -

☐	Customer No	Customer Name	Short Name	External Customer No
No data to display.				
Page 1 (0 of 0 items) < < 1 > >				

Currency ☐ Allowed ☒ Disallowed + -

☐	Currency code	Currency Name
No data to display.		
Page 1 (0 of 0 items) < < 1 > >		

Branch ☐ Allowed ☒ Disallowed + -

Close Save Save & configure

Figure 3-62 New Facility Restrictions

New facility

Branch ☐ Allowed ☒ Disallowed + -

☐	Branch code	Branch Name
No data to display.		
Page 1 (0 of 0 items) < < 1 > >		

Product ☐ Allowed ☒ Disallowed + -

☐	Source Code	Description
No data to display.		
Page 1 (0 of 0 items) < < 1 > >		

Exposure ☐ Allowed ☒ Disallowed + -

☐	Exposure Code	Exposure Type	Exposure Description
No data to display.			
Page 1 (0 of 0 items) < < 1 > >			

Close Save Save & configure

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

Table 3-28 Restrictions

Fields/Icon	Description
Customer	Select Allowed or Disallowed. Click +. Search and select Customer No by clicking Fetch. Below facility details are displayed: - Customer No - Customer Name - Short Name - External Customer No, if any

Table 3-28 (Cont.) Restrictions

Fields/Icon	Description
Currency	Select Allowed or Disallowed . Click +. Search and select Currency by clicking Fetch . Below currency details are displayed: - Currency Code - Currency Name
Branch	Select Allowed or Disallowed . Click +. Search and select Branch by clicking Fetch . Below branch details are displayed: - Branch Code - Branch Name
Product	Select Allowed or Disallowed . Click+. Search and select Product by clicking Fetch . Below product details are displayed: - Source Code - Description
Exposure	Select Allowed or Disallowed . Click+. Search and select Exposure by clicking Fetch . Below exposure details are displayed: - Exposure Code - Exposure Type - Exposure Description, if any

33. Click **CAMS facilitydetails** in **New Facility** Screen to enter the Additional Fields.

Enter the **UDF** details for:

- LINERENEWNUMBER
- LINELASTREVIEW
- LINEAUTHSIGNATORY

Figure 3-63 CAMS facilitydetails

34. After adding facilities, click **Next**. The **Collateral** page is displayed.

3.9 Collateral

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

Figure 3-64 Collateral

1. Click the + icon.
The **Basic Details** window is displayed.
Basic Details

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

Figure 3-65 Basic Details

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

Table 3-29 Basic Details

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

Table 3-29 (Cont.) Basic Details

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

Table 3-29 (Cont.) Basic Details

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

Table 3-29 (Cont.) Basic Details

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

- Click **Next**. The **Collateral Details** page is displayed.

Note

During Initiation stage, if information is available then you can enter all the details about the collateral. Otherwise, Only the basic details can be entered and further enrichment can be done in the later stages.

Refer [Collateral Details](#), for more information on adding collateral details.

3.10 Summary

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

Figure 3-66 Summary

Credit Origination - Proposal Initiation

Summary

Party Information

- Customer name: OFSS (230618509)
- Country: INDIA
- Registration number: NA
- Contractors: 0
- Demographic type: Domestic
- Liability amount: \$10,000,000.00
- Guarantors: 0
- Entity: Pvt Ltd
- Is KYC compliant: No
- Bankers: 0

Entities	Other bank facilities	Facilities	Collaterals	Interest	Pricing	Commission
2 Added	1 Total facility 0 Total takeover	0 Added	0 Added	0 Added	0 Added	0 Added

> Pricing

> Entities

> Other bank facilities

> Facilities

> Collaterals

Audit

Cancel Hold Back Save & Close Next

- Click and expand the following sections to view detailed information about the entities:
 - Pricing

- Entities
 - Other Bank Facilities
 - Facilities
 - Collateral
2. Click **Next**, if modification is not required.
 3. Click **Back** and edit the required information to modify the provided information.
- If you click **Next** in the **Summary** screen, the **Comments** screen is displayed.

3.11 Comments

The **Comments** page allows to capture the remarks for the overall process. Posting comments help the user in next stage to better understand the application. If you click **Next** in the **Summary** screen, the **Comments** screen is displayed.

Figure 3-67 Comments

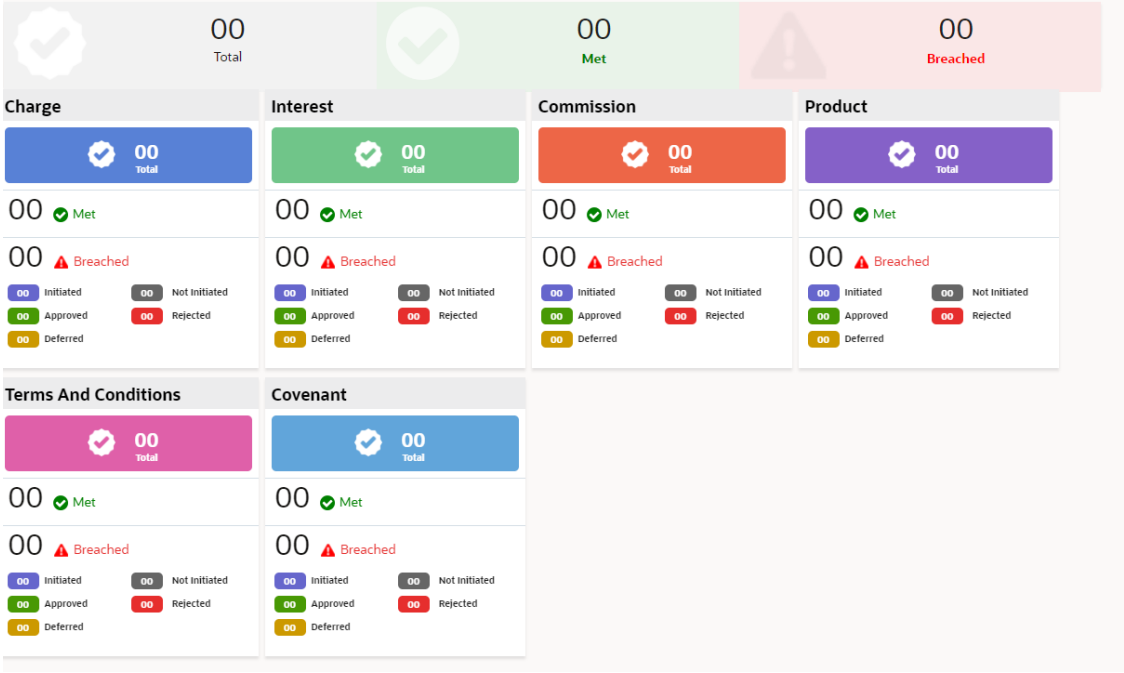
For information on fields in the **Comments** screen, refer the below table.

Table 3-30 Comments

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

On clicking **Submit**, the Policy Exception window is displayed.

Figure 3-68 Policy Exception



By default, **Policy Exceptions** are displayed for both the party and its child party.

1. To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
2. The fields which will get validated are:
 - Customer Terms and Conditions
 - Customer Covenants
 - Facility Category

Note

For more information, refer to the **Policy Definition user manual**, Policy Initiation > Policy Definition section.

3. Click **Business** data segment.

Figure 3-69 Business



4. Click **Checklist** data segment.

Note

Using business process definition Checklist can be maintained for specific stages and the same will appear here. Further the checklist item can be classified as mandatory or optional and if it is mandatory then the user will not be able to submit the stage without checking it.

Figure 3-70 Checklist

The screenshot shows a web application window titled "Submit" with a close button (X) in the top right corner. At the top, there is a progress bar with three steps: "Policy exceptions" (marked with a green 1), "Business" (marked with a green 2), and "Checklist" (marked with a black 3). Below the progress bar, there is a "Back" button on the left and a "Next" button on the right. In the center, there is a form with a checkbox, the text "Init", and a "Remarks:" label. Below the form, there is a "Save Checklist" button. At the bottom right, there is a dropdown menu labeled "Outcome" with "Proceed" selected, and a "Submit" button.

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

On submitting the credit proposal application, the application is moved to **Proposal Enrichment** stage.

4

Proposal Enrichment

In this stage, the member of the operations/credit team enriches the application by capturing detailed information about the party (the party hierarchy, funding requirement, collateral offered and the other business related information) required to evaluate the credit worthiness, risk profiling and legal fitness.

The following table provides high level overview about the **Proposal Enrichment** stage.

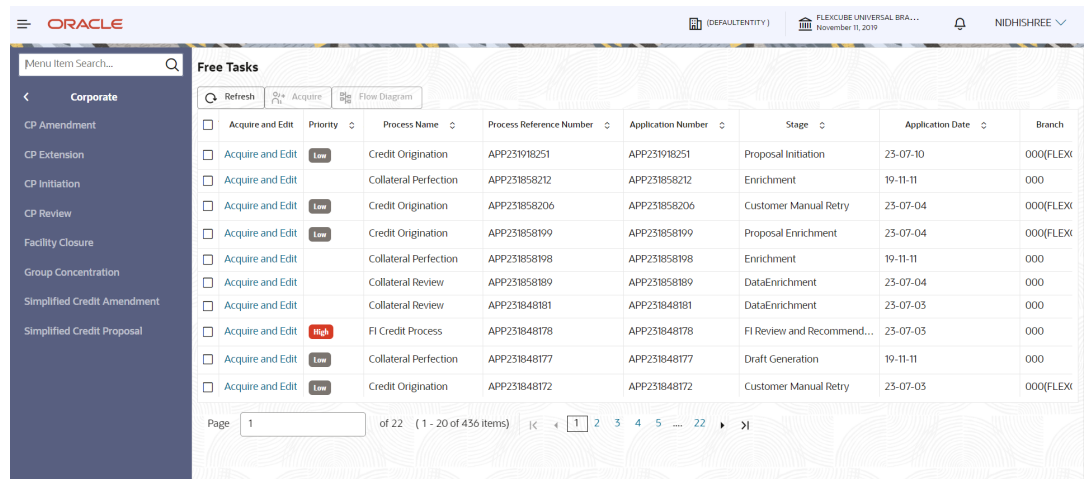
Information available for user	Activities that can be performed by user
• View initiation summary • View the group structure • View rating • View GroupWise exposure • View connected party list • View other bank facility details • View liability proposed and expiry dates • View facility proposed and expiry dates • View collateral offered • View write up submitted as part of initiation • View the comments submitted as part of initiation	• Party Information – Modify Group structure – Add new companies – Capture shareholder details – Capture management team details – Capture auditor details – Capture directors details – Capture party and supplier details • Financial details – Upload financial documents, Input key ratios, Capture projections • Capture party level covenants and T&C • Edit the liability or facility details if required • Edit & Enrich the collateral details required • Capture write up • Upload non financial documents of the party • Capture comments about the party with regard to enrichment stage • Send back the application if additional info required • Initiate party onboarding

Steps to enrich credit proposal

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

The **Free Tasks** page is displayed.

Figure 4-1 Free Tasks



	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Acquire and Edit		Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐	Acquire and Edit	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐	Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐	Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐	Acquire and Edit		Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐	Acquire and Edit		Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐	Acquire and Edit		Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐	Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐	Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐	Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

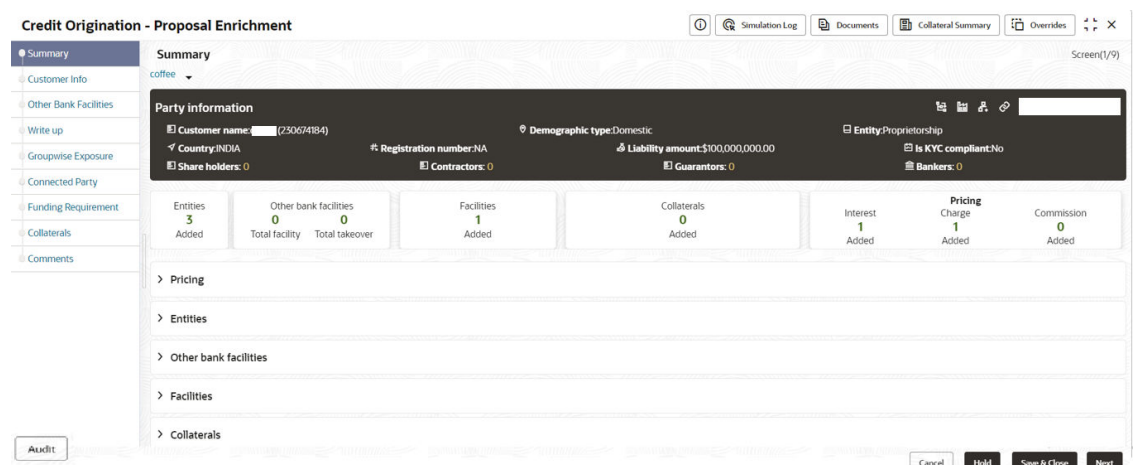
2. **Acquire & Edit** the required Enrichment task. The **Credit Origination - Proposal Enrichment** page summarizing the credit proposal application is displayed.

- [Proposal Enrichment - Summary](#)
- [Proposal Enrichment - Customer Info](#)
- [Proposal Enrichment - Writeup](#)
- [Proposal Enrichment - Funding Requirement](#)
- [Proposal Enrichment - Collateral](#)
- [Basic Details](#)
- [Collateral Details](#)
- [Collateral Facility Linkage](#)
- [Proposal Enrichment - Comments](#)

4.1 [Proposal Enrichment - Summary](#)

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

Figure 4-2 Summary



Credit Origination - Proposal Enrichment

Summary

Party information

Customer name: (230674184) Demographic type: Domestic Entity: Proprietorship

Country: INDIA Registration number: NA Liability amount: \$100,000,000.00 Is KYC compliant: No

Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Entities: 3 Added Other bank facilities: 0 Total facility: 0 Total takeover: 0 Facilities: 1 Added Collaterals: 0 Added Interest: 1 Added Pricing: 1 Added Commission: 0 Added

> Pricing

> Entities

> Other bank facilities

> Facilities

> Collaterals

Audit Cancel Hold Save & Close Next

1. To view the sector and industry information, click the industry icon in **Party Information** section.

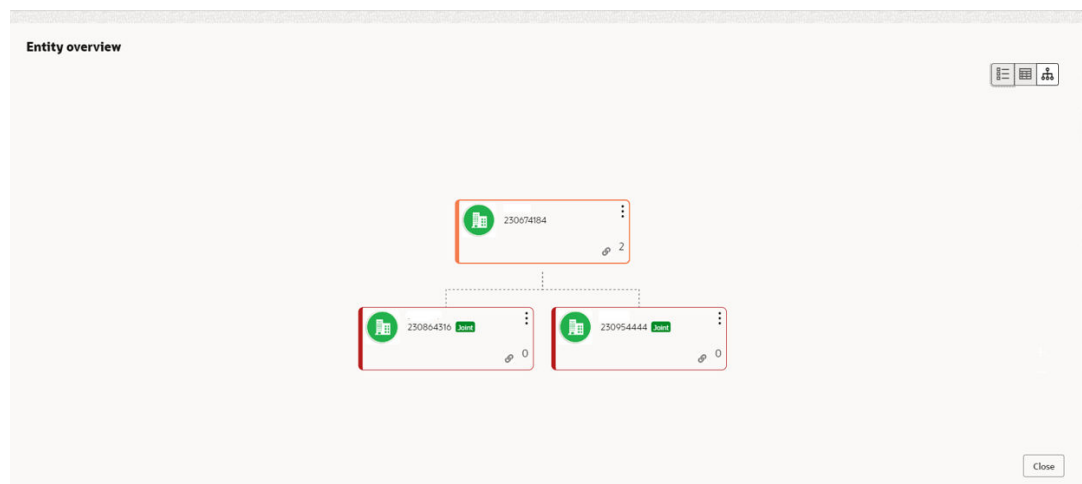
The **Industry Details** window is displayed.

Figure 4-3 Industry Details



2. Click **Close**, to exit the **Industry Details** window.
3. To view the overview of the party, click **Entity Overview** icon in **Party Information** section.
The **Entity Overview** window is displayed.

Figure 4-4 Entity Overview



4. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner.
The **Layout** window is displayed.

Figure 4-5 Layout



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

Figure 4-6 Entity Overview

Entity overview

	Party ID: 230754217 Organization type: CONG	Name: Type:	Demographic type:	:
	Party ID: 230754222 Organization type: SIND	Name: Type:	Demographic type:	:
	Party ID: 230754220 Organization type: SIND	Name: Type:	Demographic type:	:
	Party ID: 230754219 Organization type: SIND	Name: Type:	Demographic type:	:
	Party ID: 230754218 Organization type: SIND	Name: Type:	Demographic type:	:
	Party ID: 230754221 Organization type: SIND	Name: Type:	Demographic type:	:

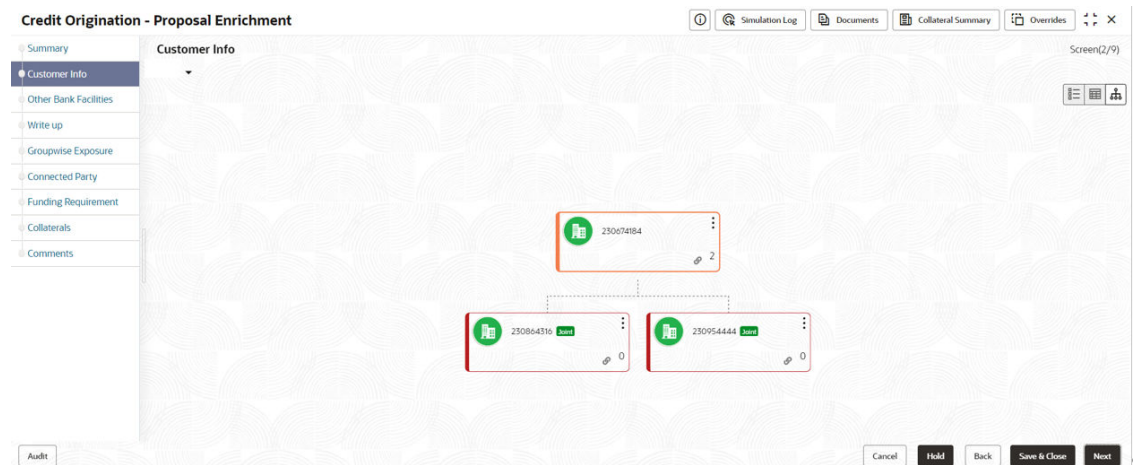
Close

6. Click **Close**, to exit the **Entity Overview** window.
7. To expand **Pricing, Entities, Other Bank Facilities, Facilities and Collateral** sections, click the number in respective count tables or click the triangle in each section.
8. Review the proposal details and click **Next**.
- The **Customer Info** page is displayed.

4.2 Proposal Enrichment - Customer Info

This data segment allows you to configure the party details and add child parties to the party.

Figure 4-7 Customer Info



Click **Action** button on the right to perform the following actions:

- Add Customer (not applicable for Joint party)
- Configure
- View
- Quick View
- Delete (Not applicable for parent entity)

Note

For information on performing **Add Customer**, **View**, and **Quick View** actions, refer **Existing Facilities** section in Proposal Initiation chapter.

To configure the party / child party, click on the party / child party icon and click **Configure**. The **Party Details** window is displayed.

Figure 4-8 OFFSS Party Details

Customer Profile

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

Table 4-1 Demographic Details- Basic Info

Fields/Icon	Description
Company Details	Enter or select the following details in the corresponding fields: • Registration Number • Organization Name • Organization Type • Short Name • Branch Code • Entity Type • Customer Category • Classification Type • Demographic Type • Country of Incorporation • Country of Risk • Place of Incorporation • Incorporation Date • Established Date • Upload Logo • RM Id • Customer Access Group • Country of Tax • Tax Identification Number • Goods and Services Tax Id • Company Website • Facebook URL • Twitter URL • Employee Strength • No. Of Years In Business • No. Of Companies in the Group
Is Special Customer?	Enable Is Special Customer? option, if the party is special customer.
Is Blacklisted?	Enable Is Blacklisted? option, if the party is blacklisted.
Is KYC Compliant?	Enable Is KYC Compliant? option, if the party is KYC Compliant.
Last KYC Date	Click Calendar icon and select Last KYC Date .
Listed Company	If the party is listed, then enable Listed Company option.
Language	Select Language from the drop-down list.
Media	Search and select Media for transactions.

Table 4-2 KYC Details

Fields/Icon	Description
Received	Enable Received option, if KYC verification details are received for the party.
KYC Verification Date and Effective Date	Click Calendar icon and select KYC Verification Date and Effective Date .
Verification Method	Enter the KYC Verification Method . For example, Field verification.
Save	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** window is displayed.

Figure 4-9 Add Address

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

Table 4-3 Add Address

Fields/Icon	Description
Address Details	Enter or select the following details in the corresponding fields: • Address Type • Location • Preferred • Address from- Address To • Address Line 1/ Building Name • Address Line 2/ Street Name • Address Line 3/ City/ Town Name • State/ Country Sub Division • Country • Zip Code/ Post Code
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 • Direct Name • Landmark • Contact name/ Narrative

Table 4-3 (Cont.) Add Address

Fields/Icon	Description
Media	The followings fields are displayed. - Email - Swift - Phone - Fax - Swift - FAX - Swift
Save	Click Save . Address details are added.

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

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

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

Figure 4-10 Rating

OFSS

Party Details

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

Demographic Details

Basic Info Address Rating

Credit Rating

Year	Rating Date	Outlook	Agency	Rating	Actions
2019	2019-09-20	Positive	MRS	BBB	

+

Close

- Click +, to add new rating. The **Add Rating** screen is displayed.

Figure 4-11 Add Rating

Add Rating

Rating Date: Sep 13, 2019

Outlook: Positive

Year Of Rating: 2019

Risk Rating	Rated By
MRS	BBB
Moody's	BBB+
S and P	A-
Fitch	A+
	AA-
	AA
	BBB-

Cancel

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

Table 4-4 Add Rating

Fields/Icon	Description
Rating Date	Search and select Rating Date .
Outlook	Select Outlook from drop-down list: - Positive - Neutral - Negative
Year of Rating	Year of Rating is displayed by default.
Risk Rating	Select Risk Rating from the below list: - BBB - BBB+ - A- - A+ - AA- - AA - AA+ - CCC+ - B- - B - BB+ - AAA - BBB-
Rated By	Select Rated By from the below list: - MRS - Moody's - S and P - Fitch

- Click **Business** in **Customer Profile** to view the party's business details. The **Business Details** screen is displayed with Business details information and Industry details.

Figure 4-12 Business Details

OFSS

< Customer profile

Demographics

Business

Market share

Business Details

Organization Type

Conglomerate

Industry

Sector

Energy

Industry Group

Energy

Industry

Energy Equipment

Sub Industry

Oil Drilling

Action

+

Close

Click + to add new Industry. For more information about adding new industry refer **Industries> Add Industry** in [Creating Application](#)

- 5. Click **Market Share** in **Customer Profile** to view the market share details. The **Market Share** screen is displayed with Business details information and Industry details.

Figure 4-13 Market Share

OFSS

< Customer profile

Demographics

Business

Market share

Industry

Sector

Energy

Industry Group

Energy

Industry

Energy Equipment

Sub Industry

Oil Drilling

Market Share

Page 1 of 1 (1 of 1 items)

<

1

>

Close

Click **Market Share** to add Market Share. The **Market Share** window is displayed.

Figure 4-14 Market Share

New Market Share

Year

Sub Industry

Select Sub-Industry

Sector

Industry Group

Industry

Market Percent

Growth Percent

Total Contribution

Required

Close

Save

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

Table 4-5 Market Share

Fields/Icon	Description
Year	Enter Year for the market share.
MarketShare Percent	Enter MarketShare Percent . Select Decrement and Increment drop-down list option on right to increase or decrease the MarketShare Percent.
Currency	Search and select Currency .
Sales	Enter Sales for market share.
Growth Percent	Enter Growth Percent . Select Decrement and Increment drop-down list option on right to increase or decrease the Growth Percent.
Add	Click Add to add the market share.
Clear	Click Clear to remove the market share.
Save	Click Save to save the market share.

 Note

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

Financial Profile

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

Figure 4-15 Financial profile

The screenshot shows the 'Financial Profile' screen. On the left, under 'Party Details', 'Financial profile' is highlighted. The main content area has a 'Financial Profile' section with an 'Add' button. Below this, it says 'No items to display.' and shows a pagination bar for 'Page 1 (0 of 0 items)'. A 'Close' button is located at the bottom right of the main area.

Click **Add** icon. The **Add Financial Profile** window is displayed.

Figure 4-16 Add Financial Profile

The 'Add Financial Profile' window contains the following fields, all marked as 'Required':

- Year**: A dropdown menu.
- Balance Sheet Size**: A dropdown menu.
- Return On Investment (%)**: A text input field.
- Cost to Income ratio**: A text input field.
- Loan Loss Res / Impaired Loans**: A text input field.
- Return on Avg Equity**: A text input field.
- Operating Profit**: A dropdown menu.
- Return On Equity (%)**: A text input field.
- Equity**: A text input field.
- Loan-to-Deposit Ratio**: A text input field.
- Return on Avg Assets**: A text input field.
- Net Profit**: A dropdown menu.
- Return On Asset (%)**: A text input field.
- Gross Impaired Loans**: A text input field.
- NPA coverage ratio**: A text input field.
- Tier 1 CAR**: A text input field.
- Year Over Year Growth (%)**: A text input field.
- Capital Adequacy Ratio**: A text input field.
- Liquid assets**: A text input field.
- NPA ratio**: A text input field.
- Total Assets**: A text input field.

Buttons at the bottom right: Save, Clear, Cancel.

For information on fields in the **Add Financial Profile** screen, refer the table below.

Table 4-6 Add Financial profile

Fields/Icon	Description
Year	Specify Year for which the party's financial details are to be added.

Table 4-6 (Cont.) Add Financial profile

Fields/Icon	Description
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.

7. To add financial documents, click **Upload Financial Document**.
The **Financial Documents** window is displayed.

Figure 4-17 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** window, 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.

Figure 4-18 Balance Sheet Details

Balance sheet details

Period Required

Quarter Required

Drop files here or click to select

Current selected files:
[]

Cancel Add

For information on fields in the **Balance Sheet Details** screen, refer the table below.

Table 4-7 Balance Sheet Details

Fields/ Icons	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

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

The **Projections** window is displayed.

Figure 4-19 Projections

Projections

Year

2020

▼ ^

Currency

Q

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

Table 4-8 Projections

Fields/ Icons	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.

9. To add projection documents, click **Upload Projection Document**.
The **Projection Documents** window is displayed.

Figure 4-20 Projection Documents

Projection documents

Balance sheet

Profit & loss statement

Cash flow statement

+

Year ▾	Quarter ▾	Statement type ▾	Download ▾	Reupload ▾
No data to display.				

Ok

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

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

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

Figure 4-21 Balance Sheet Details

Balance sheet details

Year

FY2020-2021 ▾

Quarter

Select Quarter ▾

Required

Drop files here or click to select

Current selected files:

[]

Cancel

Add

For information on fields in the **Balance Sheet Details** screen, refer the table below.

Table 4-9 Balance Sheet Details

Fields/Icons	Description
Year	Select Year for which the projection document is to be added.
Quarter	Select Quarter for which the projection document is to be added.
Drop files here or click to select	In Drop files here or click to select section, drag and drop or click and upload the projection document.
Add	Click Add . Document is added.
Chart view	In Business Projection screen, click Chart view icon to change the List view to Chart view.

Note

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

Stakeholders

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

- Owners
- Authorized Signatories
- Guarantors
- Suppliers
- Bankers
- Insurers
- Buyers
- Management Team
- Sponsors
- Debtors
- Creditors
- Advisor
- Auditors
- Directors
- Contractors
- Shareholders
- Customers

Figure 4-22 Stakeholders

OFSS

Party Details

Customer profile

Financial profile

Projections

Stake holders

Assets

Customer covenants

Customer terms & conditions

Customer documents

Exposures

Directors (0) Shareholders (0) Customers (0) Owners (0) Authorized Signatories (0) Guarantors (0) Suppliers (0) Bankers (0) Insurers (0) Buyers (0) Mar >

+

Party Type	CIF/Party Id	Name	ID/Registration Number	Is 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 4-23 Add Owners

Add New Owners

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

Enter CIF/Party Id:

or

Select Recently Added Stakeholder:

Next Cancel

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 4-24 Add New Owners- Search Party

Search Party

☐ Individual
 ☒ Non-Individual

Business/Organization Name:
 Registration Number:
 Registration date:
 Email:

Fetch Clear

Stakeholder Type	CIF	Registration Number	Business/Organization Name	Registration Date	Party Id	Customer
Non-Individual	00010674	98788400	NOISE LTD	2001-09-20	230744211	Customer
Non-Individual	00010742	003	Calcutta Pipes P Ltd	2019-09-02	230804239	Customer
Non-Individual	00010748	00001	ASHIRWAD PVT LTD	2000-09-03	230804244	Customer
Non-Individual	00010750	00003	BAGMANE P LTD	2010-09-03	230804246	Customer
Non-Individual	00010890	987841584	NEXON LTD	2001-09-20	230874335	Customer

Page 1 of 8 (1 - 10 of 75 items) |< 1 2 3 4 5 ... 8 >|

Close

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 4-25 Add New Owners

Add New Owners

Stakeholder Type: Individual

Basic info & Citizenship

Title: First Name: Middle Name: Last Name: Short Name:
 Maiden Name: Name in Local Language: Date of Birth: Minor: ☐
 Gender: Marital Status: Profession: Occupation:
 Staff: ☐ Country of Residence: Resident Status: Birth Place:
 Birth Country: Nationality: Citizenship by: Upload Photo: Maximum file size is 100kb

Customer Category: Customer Segment: Customer Access Group: Risk Level:

Previous Next Cancel

Figure 4-26 Stakeholders

Add New Sponsors

X

Id Type Is Customer	Name IFS	Date of Registration 00003	Organization type
Stakeholder Name ▾	Stake Percentage ▾	Associated Since ▾	Action ▾
tata	10%	2019-09-12	

Submit

Cancel

- 10.** To add sponsor details, click **Sponsors** from the left menu and then click **Add**.
The **Sponsors window** is displayed.

Figure 4-27 Sponsors

Sponsor

Promoter Type

☐ Individual

☒ Corporate

Name

Stake Percentage

Associated Since

AB Corp

10%

▼ Sep 12, 2019

Add

Cancel

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

Table 4-10 Sponsors

Fields/Icon	Description
Individual	If the sponsor is an Individual, select or type the following sponsor details in the corresponding fields: • Promoter Type (select Individual option) • Name • Age • Experience Summary • Designation • Role • Stake Percentage • Associated Since • Education Qualification

Table 4-10 (Cont.) Sponsors

Fields/Icon	Description
Corporate	If the sponsor is an Entity, select or type the following sponsor details in the corresponding fields: - Promoter Type (select Corporate option) - Name - Stake Percentage - Associated Since

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

Figure 4-28 Address details

Add Address

Address Type Required

Location Required

Preferred ☐

Address Since Required

Country Required

State / Country Sub Division 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

> Additional Info

> Media For Address

Save Clear Cancel

Detailed information about the fields in Address details screen refer the table below.

Table 4-11 Address details

Fields/ Icons	Description
Details	Enter or select the following details in the corresponding fields: - House/Building name - Street - Locality - Landmark - Area - City - State - Zip-Code - Country - Email Address - Phone Number
Add	Click Add . Sponsor details are added.

Note

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

Note

For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Party's, and Suppliers detail, refer ***Economic Dependency Analysis User Manual***.

Assets

12. To add asset details, click **Assets** from the left menu and then click **Add**.
The **Assets** window is displayed.

Figure 4-29 Assets

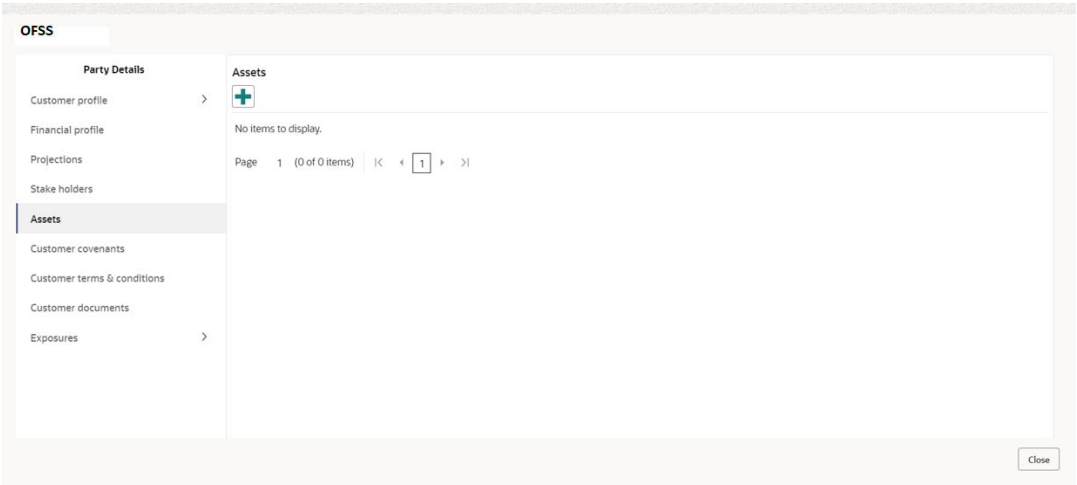


Figure 4-30 Add Assets Details

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

Table 4-12 Assets

Fields/Icon	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.

Note

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

Customer Covenants

Refer [Covenants Details](#) section for information on adding and managing covenants for the party.

Customer Conditions

Refer [Conditions](#) section for information to configure conditions for the party.

Customer Documents

- To add party documents, click **Customer Documents** from the left menu and then click **Add New Documents**. Enter the fields in **Document** page and click **Upload**.

The **Customer Documents** window is displayed below.

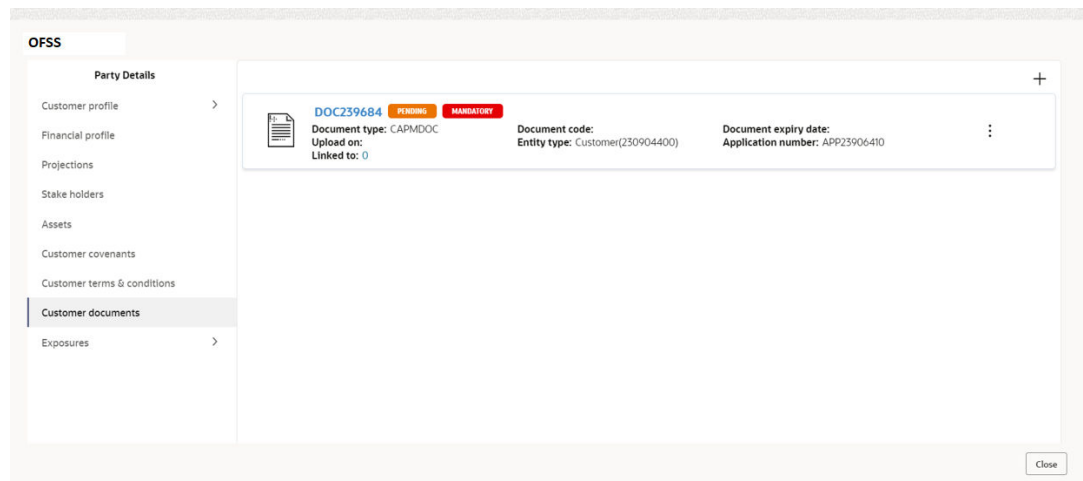
Figure 4-31 Customer Documents

Figure 4-32 Add New Documents

Document

Document type

Required

Document expiry date

Required

Document type description

Remarks

Document code

Required

Drop files here or click to select

Selected files

Document code description

Close

Upload

Exposures

Table 4-13 Exposures

Fields/ Icons	Description
Exposures	To add the exposure details of the entity, click Exposures in the left menu. The Country Exposure and Currency Exposure sub-menus are displayed.
Country exposure	Click Country exposure and then click the add icon. The Country Dependency Details window is displayed.

Figure 4-33 Country Dependency Details

Country exposure details

Country

Required

Currency

Required

Country Wise Data

Sales

Required

Deposits

Required

Purchase

Required

Investments

Required

Loans

Required

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Cancel

Save

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

Country Wise Data

For information on fields in the **Country Wise Data** screen, refer the table below.

Table 4-14 Country Wise Data

Fields/Icon	Description
Country and Currency	Search and select Country and its Currency .
Sales	Specify amount of Sales recorded in the selected country.
Purchase	Specify amount of Purchase made from the selected country.
Investments	Specify amount of Investments made in the selected country.
Loans	Specify amount of Loans received from the selected country.
Deposits	Specify amount of Deposits made in the selected country.

Country Wise Business Operations

Figure 4-34 Country Wise Business Operations

For field level information refer the table below.

Table 4-15 Country Wise Business Operations

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

Sales Breakup

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

Figure 4-35 Sales Breakup

Click +. The **Sales Breakup** window is displayed.

Figure 4-36 Sales Breakup

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

Table 4-16 Sales Breakup

Fields/Icon	Description
Customer	Specify Customer of the entity.
Sales Amount	Specify Sales Amount recorded for the specified party.
Percentage of Total Sales	Specify Percentage of Total Sales recorded for the specified party.
Major Product Sold	Specify Major Product Sold to the specified party.
Debtor Days	Specify Debtor Days for the specified party.
Associated Since	In the Associated Since field, search and select the date on which association between the entity and its party is established.
Country	Search and select Country for the specified party.
Save	Click Save . Sales breakup is added and displayed in the Sales Breakup section.
Edit or Delete	To Edit or Delete the added sales breakup, select the record and click the respective icon.

Purchase Breakup

In this section, the user must capture details of all the entity's suppliers in the selected country. Click + icon. The **Purchase Breakup** window is displayed.

Figure 4-37 Purchase Breakup

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

Table 4-17 Purchase Breakup

Fields/Icons	Description
Supplier	Specify the name of Supplier .
Purchase Amount	In the Purchase Amount field, specify the amount of products or services purchased by the entity from the supplier.
Percentage of Total Purchases	Specify Percentage of Total Purchases from the supplier.
Major Product Bought	Specify Major Product Bought by the entity from the supplier.
Creditor Days	Specify Creditor Days for the supplier.
Associated Since	In the Associated Since field, search and select the date on which association between the entity and its supplier is established.
Country	Search and select Country .
Save	Click Save . Purchase breakup is added and displayed in the Purchase Breakup section.
Edit or Delete	To Edit or Delete the added purchase breakup, select the record and click the respective icon.

- In the **Country Dependency Details** window, click **Save**. The details are added and displayed in **Exposures** screen.

Figure 4-38 Exposure

credit

Exposures

Country exposure

Currency exposure

US

Sales amount: \$10,000.00 Purchase amount: \$5,000.00 Loan amount: \$2,000.00

Investment amount: \$10,000.00 Deposit amount: \$1,000.00

Page 1 of 1 (1 of 1 items)

Close

15. To capture the currency dependency details, click the **Currency Exposure** sub menu. The **Currency Dependency Details** window is displayed.

Figure 4-39 Currency Dependency Details

Currency exposure details

Currency

Required

✓ Currency Details

Sales Amount

Required

Loan Amount

Required

Deposit Amount

Required

Sales Percentage

0%

Loan Percentage

0%

Deposit Percentage

0%

Purchase Amount

Required

Purchase Percentage

0%

Investment Amount

Required

Investment Percentage

0%

> Hedging Details

> Future Currency Requirement - Loan Repayment

> Future Currency Requirement - Creditor Payment

> Future Currency Credit - Debtor Payment

> Future Currency Credit - Interests

Cancel Save

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

Table 4-18 Currency details

Fields/Icon	Description
Currency	Search and select Currency .
Sales Amount	Specify your party's Sales Amount in the selected currency.
Sales Percentage	Specify your party's Sales Percentage with respect to the selected currency.
Purchase Amount	Specify your party's Purchase Amount in the selected currency.
Purchase Percentage	Specify your party's Purchase Percentage with respect to the selected currency.

Table 4-18 (Cont.) Currency details

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

Hedging Details

Figure 4-40 Hedging Details

☒ Hedging Details
 Credit Outstanding: £0.00 Debit Outstanding: £0.00 Variance: £0.00 Hedging Required? ☐

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

Table 4-19 Hedging Details

Fields/ Icons	Description
Credit Outstanding	Specify Credit Outstanding amount in the selected currency.
Debit Outstanding	Specify Debit Outstanding amount in the selected currency.
Variance	On entering the Credit and Debit Outstanding amounts, the system calculates and displays the Variance .
Hedging required	Enable Hedging required option, if hedging is required.

Future Currency Requirement - Loan Repayment

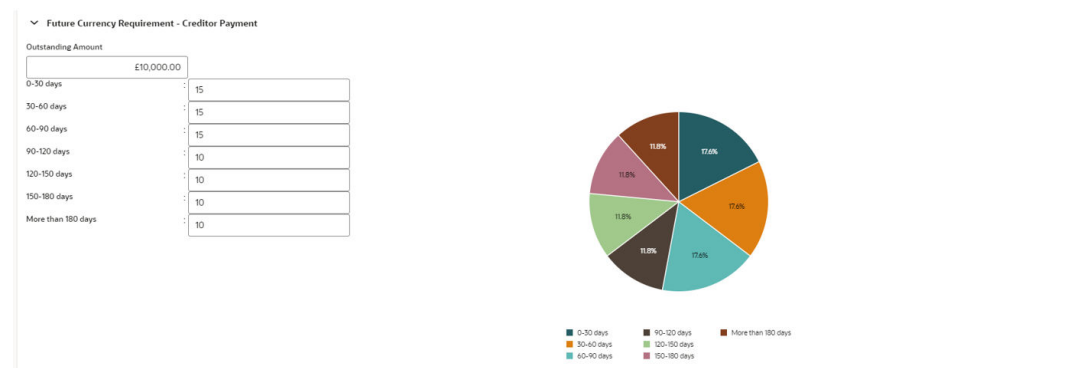
Figure 4-41 Future Currency Requirement - Loan Repayment

☒ Future Currency Requirement - Loan Repayment
 Outstanding Amount: Required Repayment in Current Year: Required Repayment in next 3 Years: Required

For information on fields in the **Future Currency Requirement - Loan Repayment** screen, refer the below table.

Table 4-20 Future Currency Requirement - Loan Repayment

Fields/ Icons	Descriptions
Outstanding Loan Amount	Specify your party's Outstanding Loan Amount in selected currency.
Repayment in Current Year	In the Repayment in Current Year field, specify the loan amount to be repaid in the current year.
Repayment in Next 3 Years	In the Repayment in Next 3 Years field, specify the loan amount to be repaid in next three years.

Future Currency Requirement - Creditor Payment**Figure 4-42 Future Currency Requirement - Creditor Payment**

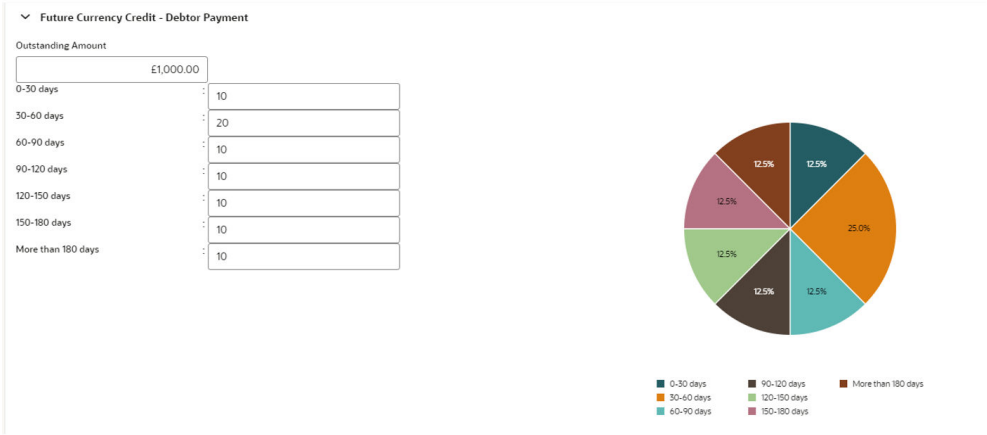
For information on fields in the **Future Currency Requirement - Creditor Payment** screen, refer the table below.

Table 4-21 Future Currency Requirement - Creditor Payment

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

Future currency credit - Debtor payment

Figure 4-43 Future currency credit - Debtor payment



For information on fields in the **Future currency credit - Debtor payment** screen, refer the table below.

Table 4-22 Future currency credit - Debtor payment

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

Future Currency Credit - Interests

Figure 4-44 Future Currency Credit - Interest

Future Currency Credit - Interests

Investment Amount Interest: Required

Interest expected in Current Year: Required

Interest expected next 3 Years: Required

For information on fields in the **Future Currency Credit - Interest** screen, refer the table below.

Table 4-23 Future Currency Credit - Interest

Fields/Icon	Description
Investment amount interests	In the Investment amount interests field, specify the interest to be received for the amount invested in selected currency.
Interest expected in current year	In the Interest expected in current year field, specify the interest to be received in the Current year.
Interest expected in next 3 years	In the Interest expected in next 3 years field, specify the interest to be received in the next 3 Years.
Save	Click Save in the Currency Dependency Details window. The details are saved and displayed in Currency Dependency Details page.
Edit, Delete and View	To Edit, Delete and View the added currency exposure details, select the record and click the respective icons or click the Hamburger icon and select the corresponding option.
OK	Click OK in the Party Details window.
Next	To go to the next page, click Next . The Write up page is displayed.

4.3 Proposal Enrichment - Writeup

Refer [Write Up](#) for information on adding writeup for the party or facility.
After adding writeup, click **Next**. The **Funding Requirement** page is displayed.

4.4 Proposal Enrichment - Funding Requirement

This data segment allows you to modify the facility details added in the Initiation stage as well as to create new facilities.

Figure 4-45 Funding Requirement

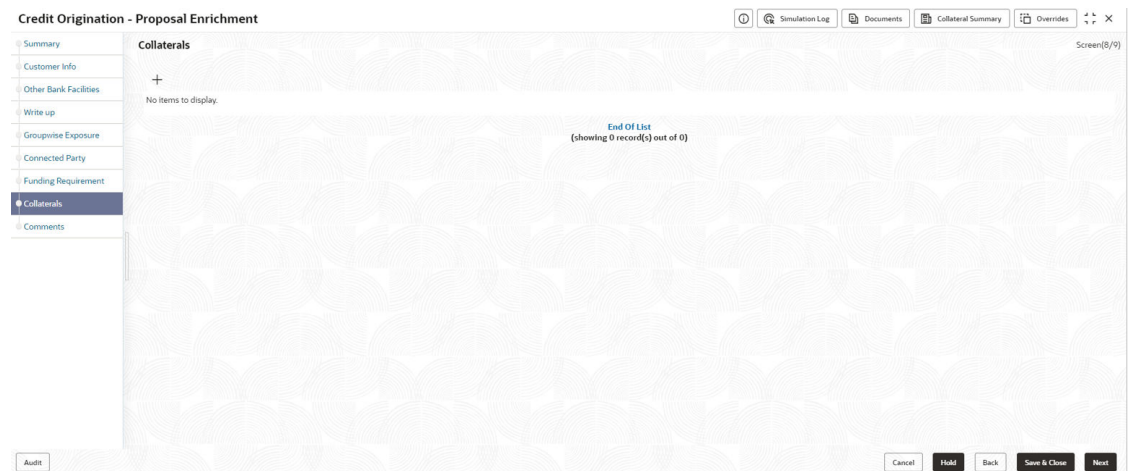
Credit Origination - Proposal Enrichment					
Funding Requirement					
OFSS					
Liability details					
☐		TR1 NEW Facility ID: F21073841 Facility description: Trade	Requested amount: \$1,200.00 Facility category: LC	Facility type: Non Funded Next review date: Jun 1, 2022	
☐		WIPWCF1 NEW Facility ID: F21142538 Facility description: Working Capital Parent line number: F21033309	Requested amount: \$1.00 Facility category: TL	Facility type: Funded Next review date: May 28, 2021	
☐		JGTY1 NEW Facility ID: F21142534 Facility description: Guarantee 1 Parent line number: GTY1	Requested amount: \$1.00 Facility category: TL	Facility type: Funded Next review date: May 28, 2021	

1. Refer [Funding Requirement](#) for information adding facility with or without template.
2. Refer **Modifying Facility Details** in [Proposal Structuring - Liabilities and Facilities](#) section for detailed information on configuring the facility.
3. After performing the necessary action in the **Funding Requirement** page, click **Next**. The **Collateral** page is displayed.

4.5 Proposal Enrichment - Collateral

You can add collateral details of the party prospect in this data segment, if the details have been provided by the party.

Figure 4-46 Collaterals



1. To add collateral details, click **+** icon. The **Basic Details** window is displayed.
2. Click **Next**. The **Collateral Details** screen is displayed.

4.6 Basic Details

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

Figure 4-47 Basic Details

For field level information refer the table below.

Table 4-24 Basic Details

Fields / Icons	Description
Collateral ID	Collateral ID is displayed in the Collateral ID details, by default.
External Reference ID	Enter External Reference ID .
Collateral Type	Select Collateral Type from the drop-down list. The options available are: • Account Receivables • Accounts Contracts • Agreements Undertaking • Aircraft • Bill of Exchange • Bond • Cash Collaterals • Commercial Paper • Commodity • Corporate Deposits • Crop • Deposits • Fund • Guarantee • INTANGIBLE ASSETS • Insurance • Inventory • Livestock • Machine • Miscellaneous • PDC • Perishable • PreciousMetals • Promissory Note • Property • Ship • Stock • Vehicle
Collateral Category	Select Collateral Category from the drop-down list. Collateral categories are listed based on the selected Collateral Type. Note: The below options are displayed only for Collateral Type selected as Vehicle. • Goods Vehicle • Passenger Vehicle • Userdefined Vehicle
Collateral Currency	Click Search icon in Collateral Currency field and select the currency for collateral value.
Collateral Value	Specify Collateral Value in the collateral value field.
Held Collateral Value	Specify Held Collateral Value in corresponding fields.

Table 4-24 (Cont.) Basic Details

Fields / Icons	Description
Charge Type	Select Charge Type based on selected Collateral Type. The options available are: • Assignment • Equitable Mortgage • Hypothecation • Lien • Mortgage • Negative lien • Pledge • Registered Mortgage • Setoff
Seniority of Charge	Select the bank's Seniority of Charge on the collateral. The options available are: • Exclusive • First • First Pari passu charge • Second • Second Pari passu charge • Subservient Charge • Third
Collateral Status	Collateral Status is displayed as Active by default.
Collateral Start Date	Click Select Date in Calendar icon and specify the Collateral Start Date and End Date .

Table 4-24 (Cont.) Basic Details

Fields / Icons	Description
LGD Type	Select LGD Type from the drop-down list. The options available are: • Cash & Cash Equivalent - Cash Margin • Cash & Cash Equivalent - FD Lien • Cash & Cash Equivalent - Mashreq Investment Certificate (MIC) • Cash & Cash Equivalent - Mashreq Investment Series (MIS) • Contracting Receivables - PPCs • Corporate Guarantee - International/GCC / Local Corporate • Durables/Non-Durables • Financial Guarantee - Banks/Financial Institution • Gold • Main index equities (including convertible bonds) • Mortgage Equipment - Industrial Items / Consumer Durables/Non-DurablesNon-Durables • Mortgage Real Estate - Commercial/ Residential/Industrial Unit/Property • None (No Collateral) • Other equities (including convertible bonds) listed on a recognised exchange • Others issuers Bonds • Pledged Rental Receivables - Residential/ Commercial • Pledged Stocks - Goods (durable / non-durable) • Shares • Sovereign Bonds • Trade Receivables - LBD • UCITS/Mutual funds
Collateral Classification	Select Collateral Classification from the drop-down list. The options available are: • Liquid • Secured • Unsecured
LTV %	Enter LTV % .
Tangible	Enable Tangible , if required.
Document Status	Select Document Status from the drop-down list. The options available are: • Not Submitted • Released • Submitted
Charge Registration Required	Enable Charge Registration Required , if required.

Table 4-24 (Cont.) Basic Details

Fields / Icons	Description
Revaluation Details	Select Revaluation Details from Revaluation Type drop-down list. The option available in Revaluation Type are: - Automatic- If you select Automatic below options are displayed. Enter or select the appropriate details for each field. - Revaluation Method - Revaluation Frequency - Revaluation Start Month - Revaluation Day - Useful Life - Manual
Collateral Description	Specify a brief description about the collateral in Collateral Description field.
Remarks	Enter Remarks , if any.

- Click **Next**. The **Collateral Details** screen is displayed.

4.7 Collateral Details

In this page, you can capture detailed information about the selected collateral. Click **Next** in the **Basic Details** screen, the **Collateral Details** is displayed.

Figure 4-48 Collateral Details

Basic Details

Progress bar: 1 Basic Details, 2 **Collateral Details**, 3 Collateral Facility Linkage, 4 Comments

☒ **Collateral details**

COL231060623 Collateral ID	Ship Collateral Type	USD Collateral Currency	\$0.00 Total Value
-------------------------------	-------------------------	----------------------------	-----------------------

+

No items to display.

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

Back Next

Click **+** icon. The **Configuration** window is displayed.

Figure 4-49 Configuration

Configure

Ship

Collateral Insurance

Valuation

Collateral Summary

Ship

Ship Details

Water Vessel Name

Reecon Whale

Powered By

Fuel

Water Vessel Condition

Good

Basis Vessel Value

Invoice Value

Revaluation Base Value

INR 500,000.00

Number of Hull Units

1

Manufacturer Name

20

Twenty Foot Equivalent

20

Water Vessel Description

Type

Container Ships

Fuel Type

Diesel

Water Vessel Location

IN

Invoice Value

INR

₹500,000.00

Port of Registry

45

Number of Vessel Decks

4

State Or Territory Vessel Operates In

1

Water Vessel License Number

52345

Navigational Limits

Seas

Water Vessel Intended Use

Commercial

Currency

INR

Amount in Collateral Currency

USD 0.00

Registration Number

12345

Manufactured Date

September 17, 2019

Motor Number

License Details

Back

Next

Figure 4-50 Configuration

Configure

Collateral Insurance

Valuation

Collateral Summary

Fuel

Diesel

Water Vessel Condition

Good

Basis Vessel Value

Invoice Value

Revaluation Base Value

INR 500,000.00

Number of Hull Units

1

Manufacturer Name

20

Twenty Foot Equivalent

20

Water Vessel Description

Water Vessel Location

IN

Invoice Value

INR

₹500,000.00

Port of Registry

45

Number of Vessel Decks

4

State Or Territory Vessel Operates In

1

Water Vessel License Number

52345

Commercial

Currency

INR

Amount in Collateral Currency

USD 0.00

Registration Number

12345

Manufactured Date

September 17, 2019

Motor Number

License Details

> Ship Dimensions

> Ship Tonnage

Back

Next

Note

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.

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

Ship

Table 4-25 Ship Details

Fields/ Icons	Description
Water Vessel Name	Specify name of ship in Water Vessel Name field.
Type	Select Type of the ship. The options available are: • Combined Carriers • Container Ships • Cruise Ships • Dry Bulk Carriers • Ferries • Fishing Vessel • Freight • General Cargo Vessels • High Speed Craft • Multi Purpose Vessels • Ocean Liners • Passenger • Pure Car Carriers • Reefer Ships • Ro-Pax • Roll On Roll Off • Tankers
Navigational Limits	Select Navigational Limits from the drop-down list. The options are: • Inland Lakes • Inland Rivers • Oceans • Seas
Powered By	Select Powered By from the drop-down list. The options are: • Fuel • Sail
Fuel Type	Select Fuel Type from the drop-down list. The options are: • Diesel • Gasoline
Water Vessel Intended Use	Select Water Vessel Intended Use from the drop-down list. The options are: • Commercial • Personal • Recreational
Water Vessel Condition	Select Water Vessel Condition of ship from the drop-down list. The options are: • Average • Damaged • Exceptional • Good
Water Vessel Location	Search and select Water Vessel Location of the ship.
Currency	Search and select Currency .
Basis Vessel Value	Select Basis Vessel Value of the ship from the drop-down list. The options are: • Invoice Value • Market Value
Market Value	Enter Market Value of the ship.

Table 4-25 (Cont.) Ship Details

Fields/ Icons	Description
Amount in Collateral Currency	Amount in Collateral Currency is displayed by default.
Port of Registry	Enter Port of Registry of the ship.
Registration Number	Enter Registration Number of the ship.
Number of Hull Units	Enter Number of Hull Units of the ship.
Number of Vessel Decks	Enter Number of Vessel Decks of the ship.
Manufactured Date	Click Select Date and specify Manufactured Date .
Manufacturer Name	Enter Manufacturer Name of the ship.
State Or Territory Vessel Operates In	Enter State Or Territory Vessel Operates In of the ship.
Motor Number	Enter Motor Number of the ship.
Twenty Foot Equivalent	Enter Twenty Foot Equivalent of the ship.
Water Vessel License Number	Enter Water Vessel License Number of the ship.
License Details	Enter License Details of the ship.
Water Vessel Description	Enter Water Vessel Description of the ship.

Ship Dimensions

Figure 4-51 Configure - Ship Dimensions

The screenshot displays the 'Configure' window for 'Ship Dimensions'. On the left, a sidebar lists 'Ship', 'Collateral Insurance', 'Valuation', and 'Collateral Summary', with 'Ship' being the active selection. The main content area is titled 'Ship' and contains two expandable sections: 'Ship Details' and 'Ship Dimensions'. The 'Ship Dimensions' section is expanded, revealing six input fields arranged in a grid. The first column contains 'Dimension Unit' (a dropdown menu set to 'Feet') and 'Water Vessel Height' (a text input field containing '7'). The second column contains 'Water Vessel Length' (a text input field containing '7') and 'Displacement Unit' (a dropdown menu set to 'Tons'). The third column contains 'Water Vessel Beam' (a text input field containing '6') and 'Water Vessel Displacement' (a text input field containing '7'). At the bottom right of the main area, there are 'Back' and 'Next' buttons.

For information on fields in the **Configure - Ship Dimensions** screen, refer the below table.

Table 4-26 Configure - Ship Dimensions

Fields/ Icons	Descriptions
Dimension Unit	Select unit for ship dimension from Dimension Unit drop-down list. The options available are: • Feet • Meters
Water Vessel Length	Specify Water Vessel Length of ship in selected unit.
Water Vessel Beam	Specify Water Vessel Beam (width) of ship in selected unit.
Water Vessel Height	Specify Water Vessel Height of ship in selected unit.
Displacement Unit	Select unit for ship weight from Displacement Unit drop-down list. The options available are: • Tons • Metric Tons
Water Vessel Displacement	Specify Water Vessel Displacement in selected unit.

Ship Tonnage

Figure 4-52 Ship Tonnage

The screenshot shows a 'Configure' window with a sidebar on the left containing 'Ship', 'Collateral Insurance', 'Valuation', and 'Collateral Summary'. The 'Ship' section is active. The main content area is titled 'Ship' and contains three expandable sections: 'Ship Details', 'Ship Dimensions', and 'Ship Tonnage'. The 'Ship Tonnage' section is expanded, showing five input fields arranged in two rows. The first row contains 'Water Vessel Size' (a dropdown menu with 'Panamax' selected), 'Deadweight Tonnage' (a text input with '3'), and 'Gross Register Tonnage' (a text input with '2'). The second row contains 'Water Vessel Tonnage' (a text input with '2') and 'Net Registered Tonnage' (a text input with '3'). At the bottom right of the window are 'Back' and 'Next' buttons.

1. Select **Water Vessel Size** of the Ship.

The options available are:

- Aframax
- Capesize
- Chinamax
- Handymax
- Handysize

- Malaccamax
 - Panamax
 - Q-Max
 - Seawaymax
 - Suezmax
2. Specify the following details of the ship.
 - Deadweight Tonnage
 - Gross Registered Tonnage
 - Water Vessel Tonnage
 - Net Registered Tonnage
 3. Click **Next**. The **Collateral Insurance** page is displayed.

Collateral Insurance

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

Figure 4-53 Collateral Insurance

The screenshot shows a 'Configure' window with a sidebar on the left containing a tree view with the following items: 'Ship', 'Collateral Insurance' (which is selected and highlighted in blue), 'Valuation', and 'Collateral Summary'. The main content area is titled 'Collateral Insurance' and features a large '+' icon in the center, with the text 'No items to display.' below it. At the bottom right of the window, there are two buttons: 'Back' and 'Next'.

4. To add insurance details, click +. The following window is displayed.

Figure 4-54 Collateral Details

Insurance Basic Details

▼ Insurance Basic Details

Insurance Name: Contract Insurance

Insurance Number: 456789

Insurance Owner: First Bank

Insurance Type: Asset Insurance

Policy Name: Contract Policy

Start Date: April 16, 2023

End Date: April 19, 2023

Revision Date: April 30, 2023

Notice Days: 10

Insurance Currency: USD

Insurance Amount: \$10,000,000.00

Grace Days: 10

Insurance Code: 4567

Policy Assigned To Bank: Yes

Date: April 16, 2023

> Insurance Premium Details

▼ Remarks

Remarks

Cancel Clear Add

Insurance Basic Details

5. Specify the insurance following details in respective fields:

- Insurance Name
- Insurance Number
- Insurance Owner
- Policy Name

For information on fields in the **Insurance Basic Details** screen, refer the table below.

Table 4-27 Insurance Basic Details

Fields/ Icons	Description
Insurance Type	Select Insurance Type from the drop-down list. The options available are: • Asset Insurance • Borrower Insurance • Corporate Insurance • Life Insurance
Start Date	Click Calendar icon and select the insurance Start Date .
End Date	Click Calendar icon and select the insurance End Date .
Revision Date	Click Calendar icon and select the insurance Revision Date .
Notice Days	Specify Notice Days for insurance premium payment.
Insurance Currency	Search and Select Insurance Currency .
Insurance Amount	Specify Insurance Amount in selected insurance currency.
Grace Days	Specify Grace Days for making insurance premium payment.
Insurance Code	Enter Insurance Code .

Table 4-27 (Cont.) Insurance Basic Details

Fields/ Icons	Description
Policy Assigned To Bank	Specify if the policy is assigned to your bank by selecting required option from the Policy Assigned To Bank drop-down list. The options are: • Yes • No
Date	Click Calendar icon and select Date .

Insurance Premium Details

Insurance Premium Details screen.

Figure 4-55 Insurance Premium Details

Insurance Premium Details

Premium Frequency: Monthly

Premium End Date: April 16, 2023

Premium Currency: INR

Premium Status: Inforce

Premium Amount: ₹90,000.00

Cover Date: April 19, 2023

Coverage:

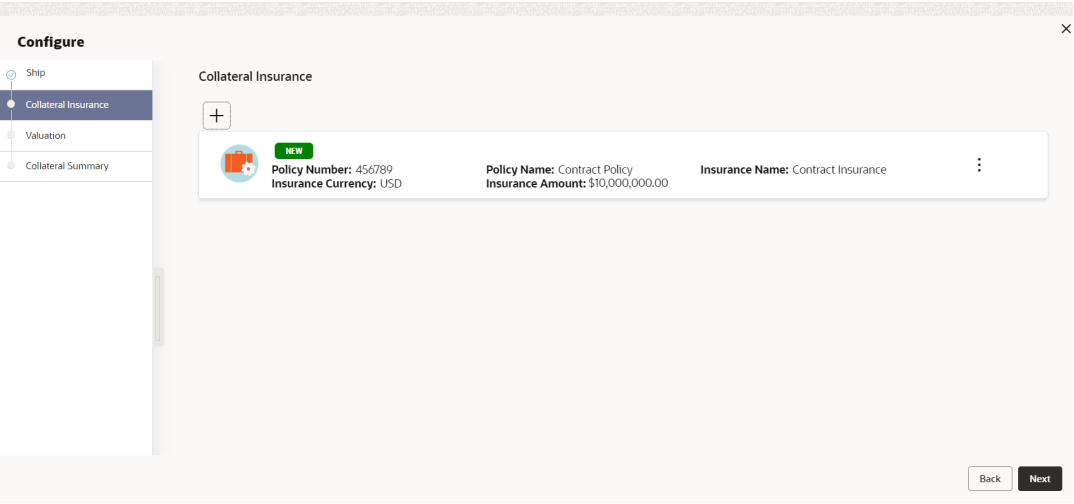
For information on fields in the **Insurance Premium Details** screen, refer the table below.

Table 4-28 Insurance Premium Details

Fields/ Icons	Description
Premium Frequency	Select Premium Frequency from the drop-down list.
Premium Currency	Click Search icon in Premium Currency field and select the currency in which insurance premium is paid.
Premium Amount	Specify Premium Amount in selected premium currency.
Premium End Date.	Click Calendar icon and select Premium End Date .
Premium Status	Select Premium Status from the drop-down list. The options available are: • Inforce • Lapsed • Paidup
Cover Date	Click Calendar icon and select Cover Date .
Coverage	Enter Coverage details.
Remarks	Enter Remarks about the insurance, if any.
Add	Click Add to add the insurance.

6. Click + icon. The insurance details are added and displayed as shown below:

Figure 4-56 Collateral Insurance



For field level information refer the table below.

Table 4-29 Collateral Insurance

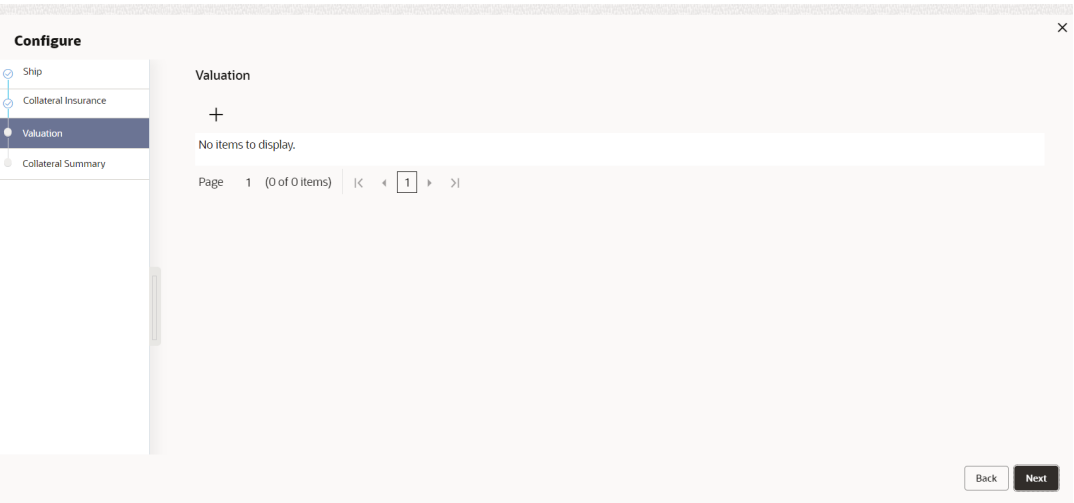
Fields/ Icons	Description
Edit	To modify the insurance details, select the record and click Edit on Action button.
View	To view the added insurance details, select the record and click View on Action button.
Delete	To delete the insurance details, select the record and click Delete on Action button.

7. Click **Next**. The **Valuation** page is displayed.

Valuation

Update the monetary value that can be attributed to the collateral in the **Valuation** page.

Figure 4-57 Valuation



Click **+** icon. The following window is displayed.

Figure 4-58 External Valuation Details

External Valuation Details

Agency: HTW001

Valuation Date: September 30, 2019

Valuation Expiry Date: April 26, 2023

Estimated Age Of Asset: 20

Valuation Type: Financial Statement (B5)

Valuation Frequency: Half Yearly

Valuation Amount: INR ₹50,000.00

Estimated Life Span Of Asset: 10

Remarks

Valuer Remarks

Cancel Clear Add

For field level information refer the table below.

Table 4-30 External Valuation Details

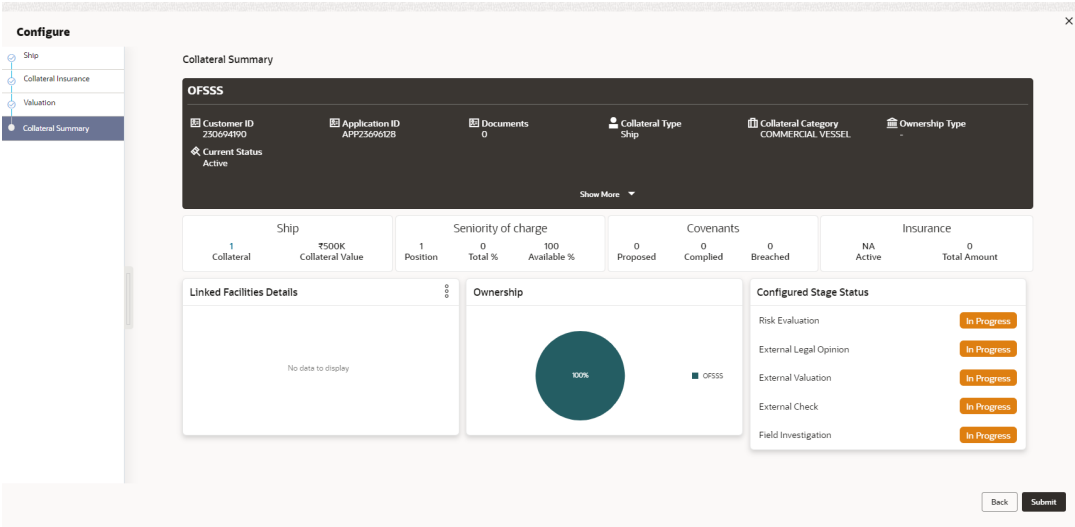
Fields/ Icons	Description
Agency	Search and select Agency which valued the collateral.
Valuation Type	Select Valuation Type from the drop-down list.
Valuation Date	Click Calendar icon and select Valuation Date .
Valuation Frequency	Select Valuation Frequency from the drop-down list.
Valuation Expiry Date	Click Calendar icon and select Valuation Expiry Date .
Valuation Amount	Specify Valuation Amount in selected valuation currency.
Estimated Age of Asset	Specify Estimated Age of Asset .
Estimated Life Span of Asset	Specify Estimated Life Span of Asset .
Remarks	Enter Remarks , if any.
Valuer Remarks	Enter Valuer Remarks , if any.
Add	Click Add . The collateral valuation details are added and displayed in the Valuation page.

- Click **Next**. The **Collateral Summary** page is displayed.

Collateral Summary

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

Figure 4-59 Collateral Summary



For field level information refer the table below

Table 4-31 Collateral Summary

Fields/ Icons	Description
Submit	View the Collateral Summary and click Submit . Collateral record is added and displayed in the Collateral Details page.
View/Edit/ Delete	To View, Edit or Delete the collateral details, click Down Arrow in the corresponding record and select the required option.
Next	Click Next in the Collateral Details page. The Collateral Facility Linkage page appears.

4.8 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. Click **Next** in the **Collateral** screen, **Collateral Facility Linkage** screen is displayed.

Figure 4-60 Basic Details

Basic Details

1

Basic Details

2

Collateral Details

3

Collateral Facility Linkage

4

Comments

> Collateral facility linkage

Type to filter

+

Facility ID	Line code	Facility description	Facility Currency	Facility amount	Collateral value	Amount basis	Linked percentage	Linked amount	Order number
No data to display.									

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

BackNext

For field level information refer the table below.

Table 4-32 Basic Details

Fields/ Icons	Description
Type to filter	To filter the required facility-collateral linkage record, type the parameter in Type to filter text box.
Next	Click Next . The Comments page appears.

4.9 Proposal Enrichment - Comments

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

Figure 4-61 Comments

Basic Details

1

Basic Details

2

Collateral Details

3

Collateral Facility Linkage

4

Comments

Undo

Redo

B

I

U

T

A

- size -

Align left

Align center

Align right

Justify

Indent

Outdent

Table

Table of contents

Link

Unlink

More

Collateral Details Entered Successfully

BackSave & Close

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

Table 4-33 Comments

Fields/ Icons	Description
Comment	Enter the necessary comments in the text box and click Save & Close . The collateral records are listed in Collateral data segment.
Back	Click Back to go to previous screen.

5

Proposal Evaluation

In **OBCFPM**, credit evaluation, legal evaluation and risk evaluation for the proposal can be performed in a parallel manner before sending the proposal to the proposal structuring stage.

In the corresponding evaluation stages, the Risk, the Legal and the Credit team performs Quantitative and Qualitative analysis to evaluate the party.

- [Credit Evaluation](#)
- [Legal Evaluation](#)
- [Risk Evaluation](#)

5.1 Credit Evaluation

The following table provides high level overview about the **Credit Evaluation** stage.

Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested – Facilities requested – Collateral offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View comments added in previous stages	• Perform the Quantitative Analysis – View ratios and the scores generated – View Peer analysis – View trend analysis of the ratios – View scores generated by system • Perform the Qualitative Analysis by answering questions about – Debtor analysis – Creditor analysis – Sector analysis – Global Economic analysis – Domestic analysis • Add write up detailing addition information about the business • Capture comments about the credit evaluation done • Send back the application if additional info required

To perform **Credit Evaluation** for the proposal, perform the following steps:

1. On **Home** screen, select **Tasks**. Under Tasks, select **Free Task**.

The **Free Task** screen is displayed.

Figure 5-1 Free Task

The screenshot shows the Oracle Free Tasks page. The left sidebar contains a navigation menu with options like CP Amendment, CP Extension, CP Initiation, CP Review, Facility Closure, Group Concentration, Simplified Credit Amendment, and Simplified Credit Proposal. The main area displays a table of tasks with columns for checkboxes, Acquire and Edit, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, and Branch. The table lists various tasks such as Credit Origination, Collateral Perfection, and Collateral Review, each with associated reference numbers and application dates. A pagination bar at the bottom indicates 'Page 1 of 22 (1 - 20 of 436 items)'.

2. **Acquire & Edit** the required Credit Evaluation task. The **Credit Origination - Credit Evaluation** page summarizing the proposal appears.

Figure 5-2 Summary

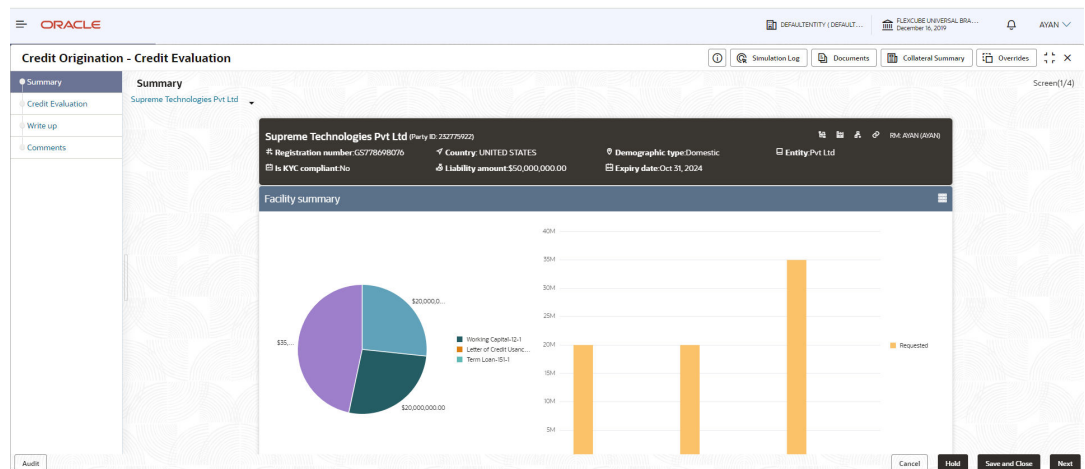


Figure 5-3 Summary

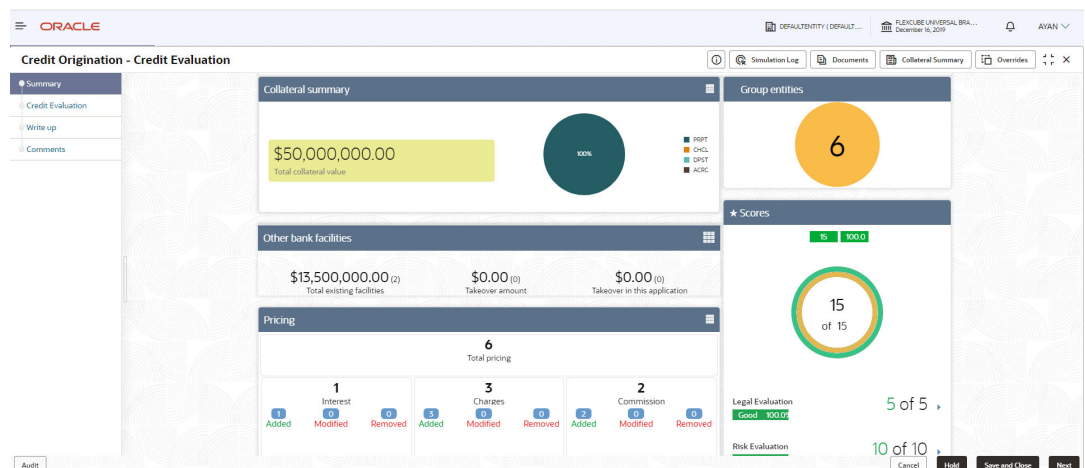


Figure 5-4 Summary

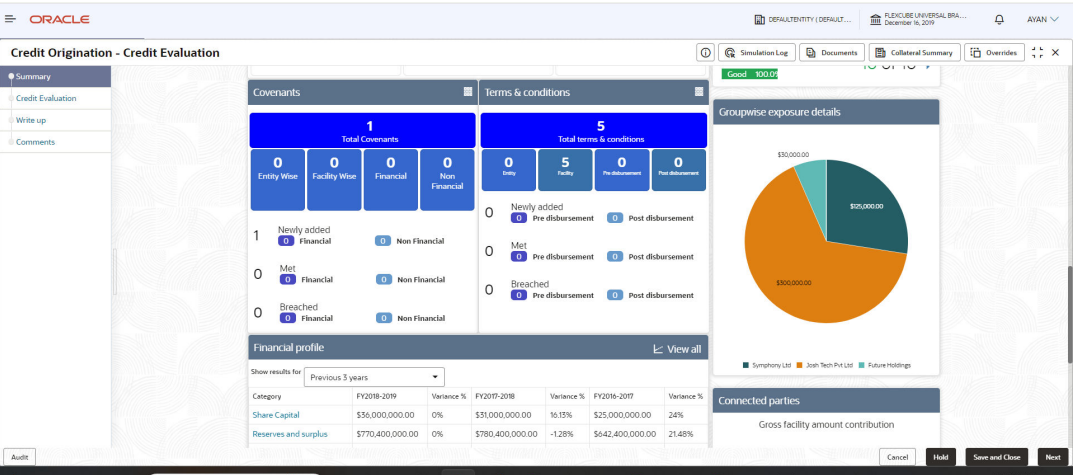
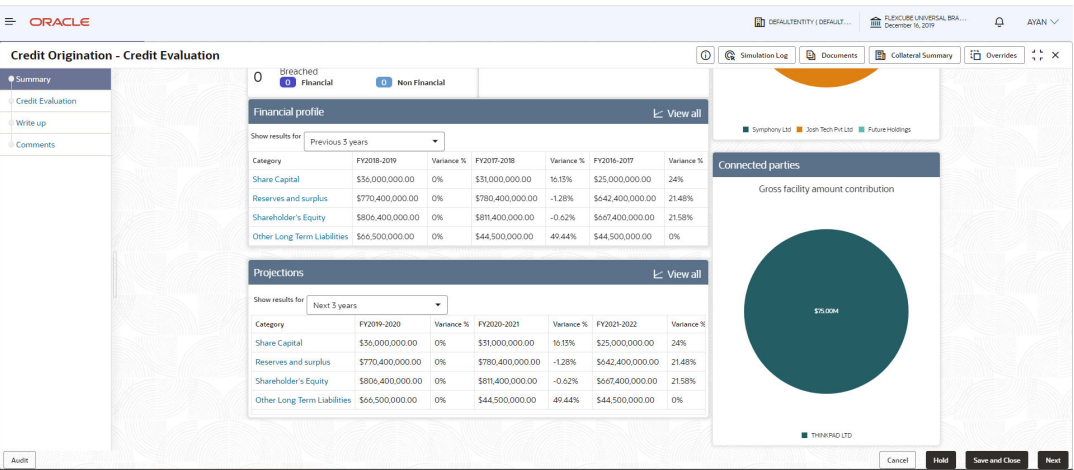


Figure 5-5 Summary



3. To view the sector and industry information, click the Industry icon in **Party information** section.

The **Industry Details** window is displayed.

Figure 5-6 Industry Details

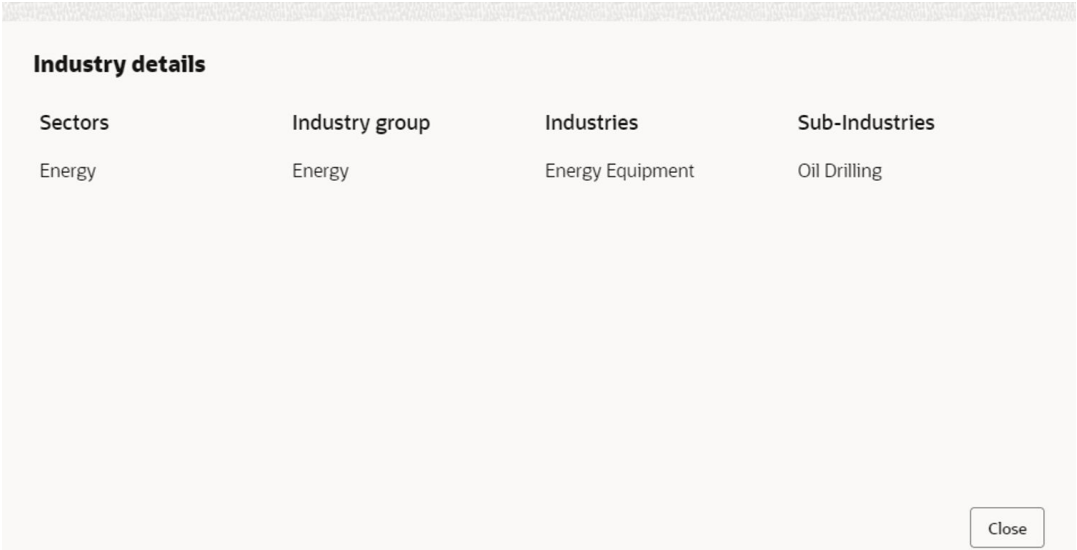


Table 5-1 Industry Details

Fields/ Icons	Description
Close	Click Close to exit the Industry Details window.

To view the overview of the party, click the **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

Figure 5-7 Entity Overview



- Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information.

The **Allowed Customers For This Liability** window appears.

Figure 5-8 Allowed Customers For This Liability

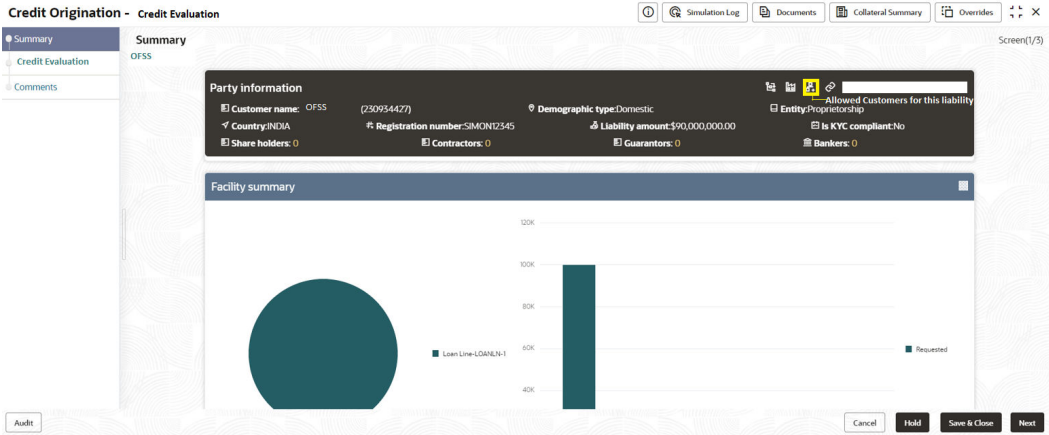
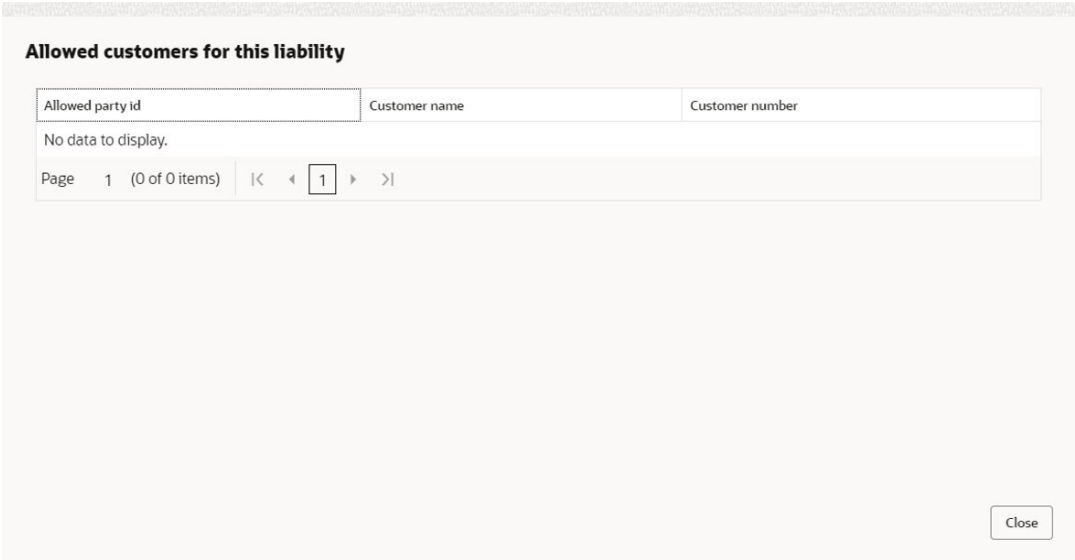


Figure 5-9 Allowed Customers For This Liability



- 5. Click **Close**, if you want to exit the **Allowed Customers for this liability** window.
 - 6. Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.
- The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Figure 5-10 Linked to other liabilities

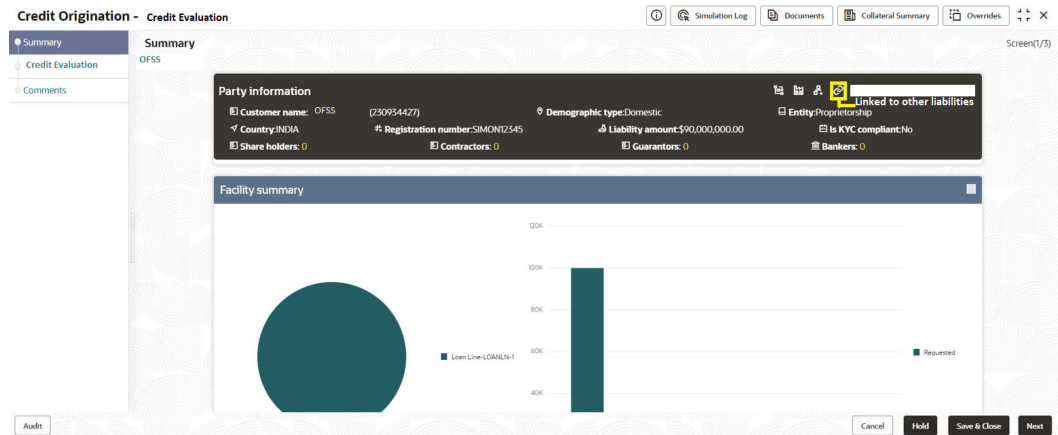
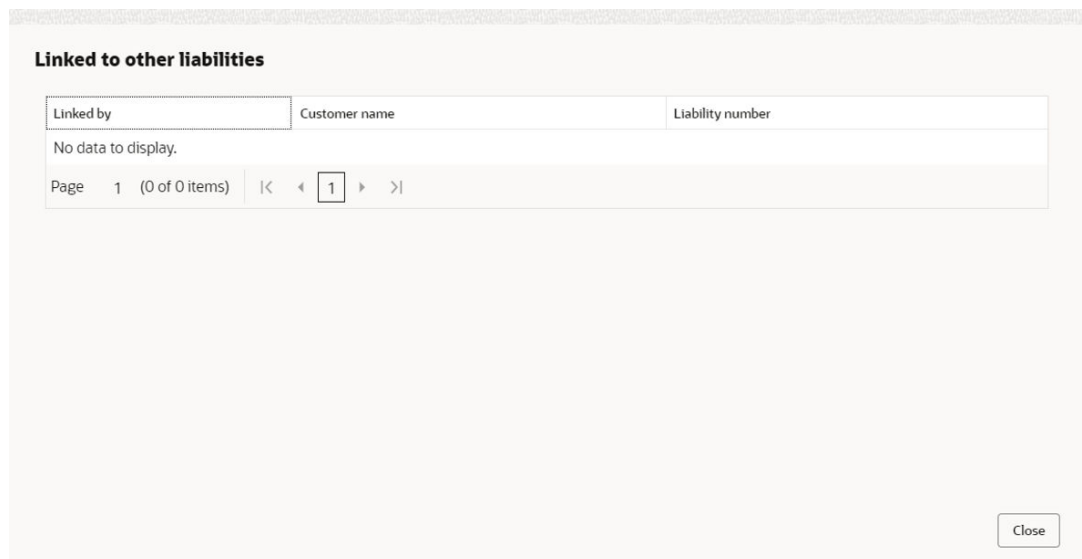


Figure 5-11 Linked to other liabilities

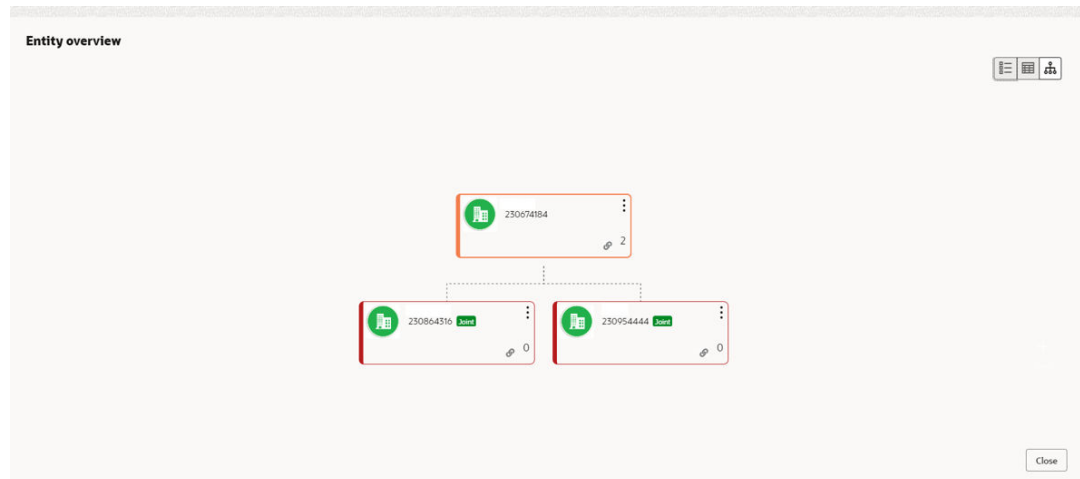


- Click **Close**, if you want to exit the **Linked to other liabilities** window.
- Click **Layout** icon at the top right corner, to change the layout of the **Entity Overview**. The **Layout** window is displayed.

Figure 5-12 Layout



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

Figure 5-13 Entity Overview

For field level information refer the table below.

Table 5-2 Entity Overview

Fields/ Icons	Description
Close	Click Close to exit the Entity Overview window. In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count Numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout Icon	To change the layout of the Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Conditions widgets in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile and Projections	To view the Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
Detailed Financial Profile and Projection	To view detailed information about the Financial Profile and Projection , click View all in the respective sections.

Click **Next** in the **Entity overview Layout** screen. The **Credit Evaluation** screen is displayed.

Figure 5-14 Credit Evaluation

The screenshot shows the Oracle Credit Evaluation interface. The top navigation bar includes the Oracle logo and several tabs: Simulation Log, Documents, Collateral Summary, Overrides, and Pipeline Analysis. The main content area is titled 'Credit Evaluation' and is divided into two sections: 'Quantitative Analysis' and 'Qualitative Analysis'. Under 'Quantitative Analysis', there are three sub-sections: 'Account conduct', 'Peer analysis', and 'Financial Analysis'. The 'Account conduct' section shows three radio buttons for 'Current', 'Loan', and 'Saving'. The 'Peer analysis' and 'Financial Analysis' sections each display a large orange circle with the number '55'. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

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

- Quantitative Analysis
- Qualitative Analysis

- To edit **Account Conduct** in **Quantitative Analysis**, click **Edit** in **Account Conduct** Action button.

Account Conduct page is displayed.

Figure 5-15 Account Conduct

The screenshot shows the Oracle Account Conduct interface. The top navigation bar is the same as in Figure 5-14. The main content area is titled 'Credit Evaluation' and is divided into two sections: 'Quantitative Analysis' and 'Qualitative Analysis'. Under 'Quantitative Analysis', there are three sub-sections: 'Account conduct', 'Peer analysis', and 'Financial Analysis'. The 'Account conduct' section shows three radio buttons for 'Current', 'Loan', and 'Saving'. The 'Peer analysis' section shows a large orange circle with the number '0'. The 'Financial Analysis' section shows a large orange circle with the number '0'. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

Click + in **Working Capital Accounts** screen to add new working capital account.

New Working Capital Accounts screen is displayed.

Figure 5-16 Account Conduct - Working Capital Accounts

233246327 > Account Conduct

Working capital accounts Loan accounts

Account overview

	00 Total		00 Standard		00 Overdue
--	-------------	--	----------------	--	---------------

+

No items to display.

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

Comment

Enter text here...

Close

Figure 5-17 Account Conduct - New Working Capital Accounts

New wc account

Product type Select product type Required	Account Number Required	Currency Search Required	Sanctioned amount Required
Sanctioned date Calendar icon Required	Limit expiry in months Decrement/Increment Required	Rate of interest Decrement/Increment Required	Current utilization Required
Account classification Select account classification Required	Overdue days Decrement/Increment Required	No of excesses in the past 6 months Decrement/Increment Required	Utilization in the past 6 months Decrement/Increment Required
Tenor (in Months) Decrement/Increment Required	Maturity date Calendar icon Required	Repayment frequency Select repayment frequency Required	Repayment amount Required
Outstanding as per schedule 	Actual outstanding 	Discrepancy 	Last payment date

Cancel Save

For field level information refer the table below.

Table 5-3 Account Conduct- New Working Capital Accounts

Fields/ Icons	Description
Product Type	Select Product Type from drop-down list.
Account Number	Enter Account Number for new working capital account.
Currency	Search and select Currency .
Sanctioned Amount	Enter Sanctioned Amount .
Sanctioned Date	Select Sanctioned Date from Calendar icon.
Limit Expiry in Months	Enter Limit Expiry in Months . Select Decrement and Increment drop-down list option on right to decrease or increase the limit expiry.
Rate of Interest	Enter Rate of Interest . Select Decrement and Increment drop-down list option on right to decrease or increase the rate of interest.

Table 5-3 (Cont.) Account Conduct- New Working Capital Accounts

Fields/ Icons	Description
Current Utilization	Enter Current Utilization .
Account Classification	Select Account Classification from drop-down list.
Overdue Days	Enter Overdue Days . Select Decrement and Increment drop-down list option on right to decrease or increase the overdue days.
No of excesses in the past 6 months	Enter No of excesses in the past 6 months . Select Decrement and Increment drop-down list option on right to decrease or increase the No of excesses in the past 6 months.
Utilization in the past 6 months	Enter Utilization in the past 6 months . Select Decrement and Increment drop-down list option on right to decrease or increase the utilization in the past 6 months.
Tenor (in months)	Enter Tenor (in months) . Select Decrement and Increment drop-down list option on right to decrease or increase the tenor.
Maturity Date	Select Maturity Date from Calendar icon.
Repayment Frequency	Select Repayment Frequency from drop-down list.
Repayment Amount	Enter Repayment Amount .
Outstanding as per schedule	Enter Outstanding as per schedule .
Actual outstanding	Enter Actual outstanding .
Discrepancy	Enable Discrepancy .
Last Payment Date	Enter Last Payment Date from drop-down list.

Click **Save**. Working Capital Accounts details are displayed in **Account Overview** screen.

Figure 5-18 Account Conduct - Account Overview

233246327 > Account Conduct

Working capital accounts Loan accounts

▼ Account overview

01 Total 01 Standard 00 Overdue

+

2322541 Standard

Sanctioned amount: \$100,000.00
Maturity date: November 30, 2023
Next payment date: November 30, 2023
Outstanding as per schedule: \$10,000.00

Rate of interest: 4%
Tenor (in Months): 30
Last payment date: December 15, 2019
Actual outstanding: \$100,000.00

Sanctioned date: December 1, 2019
Repayment frequency: Yearly
Repayment amount: \$10,000.00

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

Comment

Close

Click **+** in **Loan Accounts** screen to add new loan account.

New Loan Account screen is displayed.

Figure 5-19 Account Conduct - Loan Accounts

233246327 > Account Conduct

Working capital accounts Loan accounts

> Account overview

+
No items to display.

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

Comment

Enter text here...

Close

Figure 5-20 Account Conduct - New Loan Account

New loan account

Loan account number Required	Currency Required	Sanctioned amount Required	Sanctioned date Required
Tenor (in Months) Required	Maturity date Required	Rate of Interest Required	Repayment frequency Select repayment frequency Required
Repayment amount Required	Outstanding as per schedule Required	Actual outstanding Required	Discrepancy ☐ Required
Last payment date Required	Next payment date Required	Account classification Select account classification Required	Overdue days Required

Cancel Save

For field level information refer the table below.

Table 5-4 Account Conduct - New Loan Account

Fields/ Icons	Description
Loan Account Number	Enter Loan Account Number for new loan account.
Currency	Search and select Currency .
Sanctioned Amount	Enter Sanctioned Amount .
Sanctioned Date	Select Sanctioned Date from Calendar icon.
Tenor (in months)	Enter Tenor (in months) . Select Decrement and Increment drop-down list option on right to decrease or increase the tenor.
Maturity Date	Select Maturity Date from Calendar icon.
Rate of Interest	Enter Rate of Interest . Select Decrement and Increment drop-down list option on right to decrease or increase the rate of interest.
Repayment Frequency	Select Repayment Frequency from drop-down list.

Table 5-4 (Cont.) Account Conduct - New Loan Account

Fields/ Icons	Description
Repayment Amount	Enter Repayment Amount .
Outstanding as per schedule	Enter Outstanding as per schedule .
Actual outstanding	Enter Actual outstanding .
Discrepancy	Enable Discrepancy .
Last Payment Date	Enter Last Payment Date from drop-down list.
Next Payment Date	Enter Next Payment Date from drop-down list.
Account Classification	Select Account Classification from drop-down list.
Overdue Days	Enter Overdue Days . Select Decrement and Increment drop-down list option on right to decrease or increase the overdue days.

Click **Save**. Loan Accounts details are displayed in **Account Overview** screen.

Figure 5-21 Account Conduct - Account Overview

233246327 > Account Conduct

Working capital accounts | **Loan accounts**

> **Account overview**

2344423 Standard

Sanctioned amount: \$1,000,000.00
Rate of interest: 4%
Sanctioned date: December 1, 2019
Maturity date: November 30, 2023

Tenor (in Months): 30
Repayment frequency: Quarterly
Next payment date: November 30, 2023
Last payment date: December 16, 2019

Repayment amount: \$1,000.00
Outstanding as per schedule: \$10,000.00
Actual outstanding: \$100,000.00

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

Comment

Enter text here...

Close

- To edit **Peer Analysis** in **Quantitative Analysis**, click **Edit** in **Peer Analysis** Action button. **Peer Analysis** page is displayed.

Figure 5-22 Peer Analysis

233246327 - Peer analysis

Period: Quarter: **Select Customer**

Score: 0

Ratio	Benchmark	Value
No data to display.		

Comment

Enter text here...

Close

Enter/select the following details to view or edit the details.

- Period
- Quarter
- Select Customer
- Comment

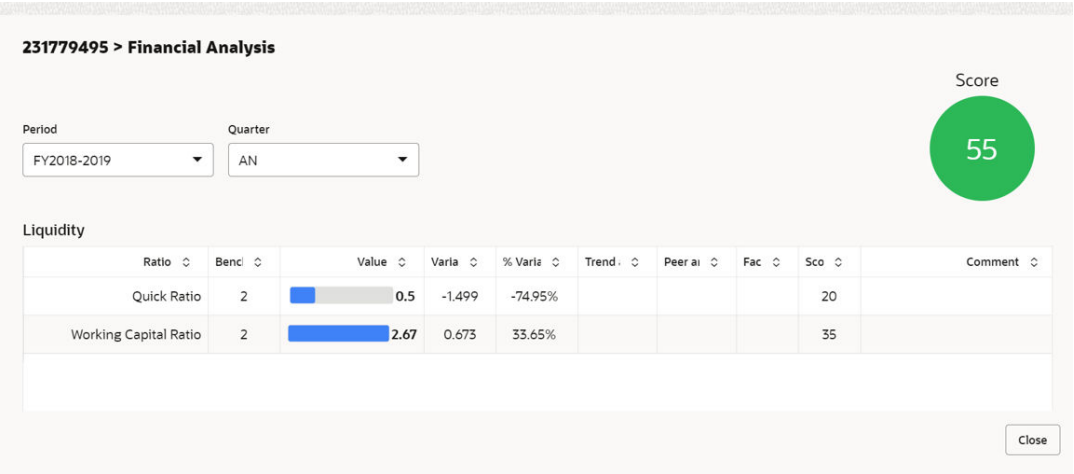
Note

Based on the details selected - Score, Ratio, Benchmark, Value are displayed.

12. To edit **Financial Analysis** in **Quantitative Analysis**, click **Edit** in **Financial Analysis** Action button.

Financial Analysis page is displayed.

Figure 5-23 Financial Analysis



Enter/Select **Period** and **Quarter**, the following **Liquidity** details are displayed.

- Ratio
- Benchmark
- Value
- Variable
- % Variable
- Score

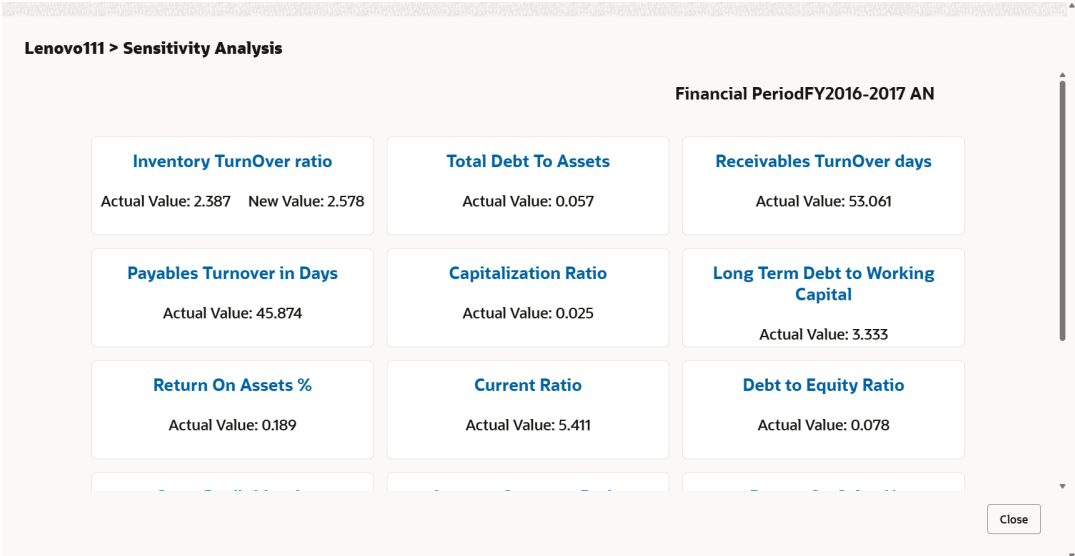
Note

The scores generated for each ratio contributes to the overall Quantitative analysis score generation.

13. On **Financial Analysis** tile, Click **Sensitive Analysis**.

The **Sensitive Analysis** screen displays.

Figure 5-24 Sensitive Analysis



Note

For more information on each tab in sensitive analysis screen, refer to the **Terms and Definitions** section in Preface.

Note

- **Actual Value:** The actual value represents the existing or current values based on real financial data for the choosen period.
- **New Value:** The new value shows the recalculated amount after applying a percentage change to the actual value.

14. Click any of the tab on sensitive analysis screen.
The **Sensitive Analysis Detail** screen displays.

Figure 5-25 Sensitive Analysis Detail

Ratio Category

Solvency

Ratio Description

Inventory TurnOver ratio

Ratio Code

ITO

Formula

CGS/INV

CGS

Actual Value
4773941.7

New Value
4726202.28

Enter % to get new value
-1

INV

Actual Value
2000000

New Value
2000000

Enter % to get new value
0

Benchmark

25

Minimum

Current Result

2.387

New Result

2.578

8% INCREASED

BENCHMARK NOT MET

Apply Changes

View Impact on Other Ratios

Save Sensitivity Analysis

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

Table 5-5 Sensitive Analysis

Fields	Description
Ratio Category	Displays the ratio category.
Ratio Description	Displays the ratio description.
Ratio Code	Displays the ratio code.
Formula	Displays the key ratio formula.
Actual Value	The actual value represents the existing or current values based on real financial data for the chosen period.
Bench Mark	Displays the benchmark value of the financial code.
Current Result	The ratio value calculated using the actual values.
New Result	The ratio value recalculated after applying the percentage changes.

15. Click on **View Impact on Other Ratios**.

The **Impact on Other Analysis** screen displays.

Figure 5-26 Impact on Other Analysis

Category	Ratio Code	Ratio Description	Formula	Benchmark	Current Result	New Result
Profitability	GPM	Gross Profit Margin	(SALES-CGS)/SALES	Minimum 45	0.653	0.625
Profitability	PTD	Payables Turnover in Days	TP/CGS*365	Minimum 45	45.874	42.476
Profitability	ICR	Interest Coverage Ratio	PLATX/FC	Minimum 4	8.321	8.321
Profitability	RTSD	Receivables TurnOver days	TR/SALES*365	Minimum 90	53.061	53.061
Efficiency	CRO	Capitalization Ratio	(STD)/(LTD+SHE)	Minimum 5	0.025	0.025
Efficiency	DERO	Debt to Equity Ratio	(STD+LTD)/(SHE)	Minimum 1	0.078	0.078
Efficiency	TDA	Total Debt To Assets	(STD+LTD)/(TCA+TNCA)	Maximum 1	0.057	0.057
Liquidity	WCR	Working Capital Ratio	(CI+INV+TR+CABB+STLA+OCA)/(STD+...	Minimum 2	5.411	5.411
Liquidity	CR	Current Ratio	TCA/TCL	Minimum 2	5.411	5.411
Liquidity	QR	Quick Ratio	(CABB+TR)/(STD+TP+OCL+STP)	Minimum 2	2.188	2.188
Liquidity	LTDWC	Long Term Debt to Worki...	LTD/CWIP	Minimum 2	3.333	3.333
Liquidity	ROA	Return On Assets %	(PLATX)/(TCA+TNCA)	Minimum 8	0.189	0.189
Solvency	ROS	Return On Sales %	PLATX/SALES	Minimum 15	0.359	0.359
Solvency	ITO	Inventory TurnOver ratio	CGS/INV	Minimum 25	2.387	2.578

Note

A pop up screen should display the complete list of financial ratios, with clear indicators highlighting the specific ratios impacted by the changes made in the sensitivity analysis.

16. Click **Qualitative Analysis** tab. The **Qualitative Analysis** page is displayed.

Figure 5-27 Credit Evaluation

For field level information refer the table below.

Table 5-6 Credit Evaluation

Fields/ Icons	Description
Qualitative Analysis	To perform Qualitative Analysis, click Qualitative Analysis in Credit Evaluation section. Qualitative Analysis window appears with following analysis. • Sector analysis • Domestic economic analysis • Global economic analysis • Other analysis • Creditor analysis • Debtor analysis Click Evaluate in respective analysis section and answer all the questions.
Close	Perform the analysis and click Close .
Edit	To perform the analysis again, click Edit .
Comment	To capture comments for the analysis, click Comment .

After performing the qualitative analysis for both the party and its connected parties. Click **Next** in the Credit Evaluation page. The **Comments** page is displayed.

Figure 5-28 Comments

The screenshot shows the 'Credit Origination - Credit Evaluation' interface. On the left, a sidebar contains 'Summary', 'Credit Evaluation', and 'Comments' (highlighted). The main content area is titled 'Comments' and features a text input field with a rich text editor toolbar (including bold, italic, underline, link, unlink, and font color options). Below the input field, a message states 'No items to display.' At the bottom of the page, there are several action buttons: 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Submit'.

For field level information refer the table below.

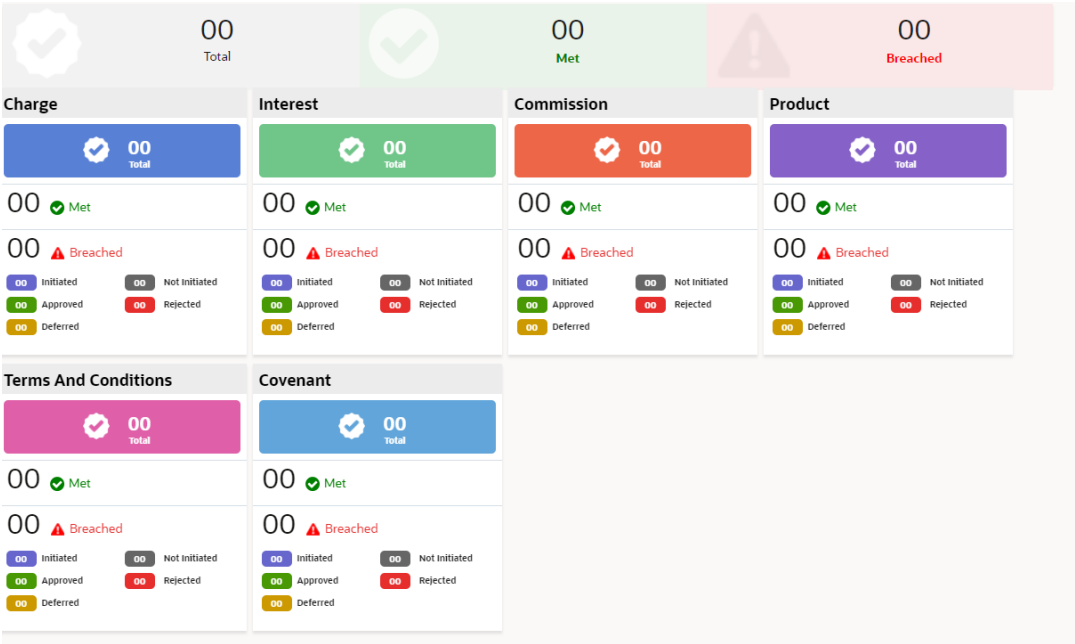
Table 5-7 Comments

Fields/ Icons	Description
Comments	Enter the overall Comments for the credit evaluation and click Post . Comment is posted below the Comments box.

17. Click **Submit**.

The **Policy Exception** window is displayed.

Figure 5-29 Policy Exception



By default, **Policy Exceptions** are displayed for both the party and its child party.
For field level information refer the table below.

Table 5-8 Policy Exception

Fields/ Icons	Description
Party details	To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
Next	Click Next , the Business screen is displayed.

18. Click the **Business** data segment.

Figure 5-30 Business

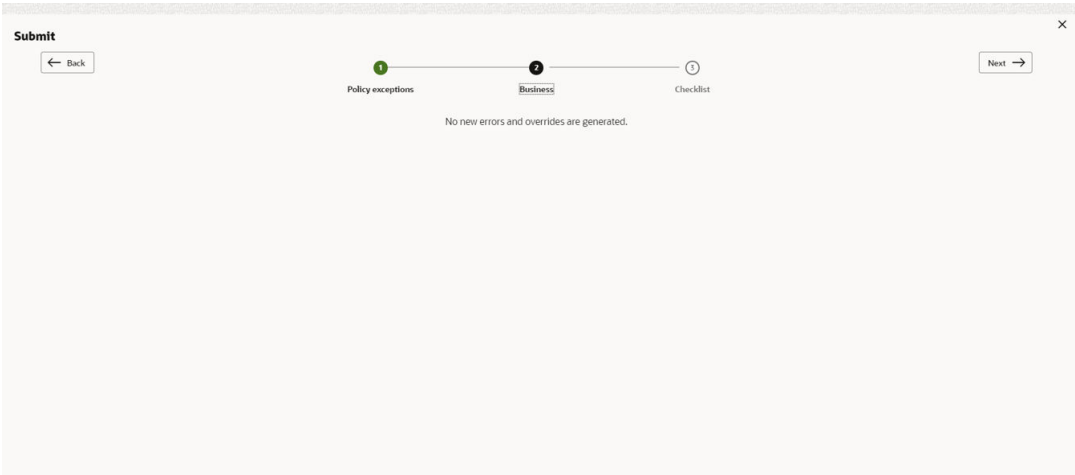


Table 5-9 Business

Fields/ Icons	Description
Next	Click Next , the Checklist screen is displayed.

19. Click the **Checklist** data segment.

Figure 5-31 Checklist

The screenshot shows a web interface for a checklist. At the top, there's a 'Submit' button and a 'Back' button. A progress bar indicates three steps: 'Policy exceptions' (1), 'Business' (2), and 'Checklist' (3). The 'Checklist' step is currently active. Below the progress bar, it says 'No items to display.' and 'Page 1 (0 of 0 items)'. At the bottom right, there is a dropdown menu labeled 'Outcome' and a 'Submit' button.

Table 5-10 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed if additional information is not required. Else, select Outcome as Additional Info .
Submit	Click Submit .

Note

For information on **Write up** data segment, refer [Write Up](#) section.

5.2 Legal Evaluation

The following table provides high level overview about the **Legal Evaluation** stage.

Information available for user	Activities that can be performed by user
- View the party summary. - Liabilities requested - Facilities requested - Collateral Offered - Covenants stipulated - T&C stipulated - Financials - Rating - Demographic details - View comments added in previous stages.	- Complete the Legal Evaluation. - Questionnaire - Generate Score - Send back the application if additional info required. - Capture comments about the Legal evaluation done.

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

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

The **Free Task** page is displayed.

Figure 5-32 Free Task

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. **Acquire & Edit** the required Legal Evaluation task. The **Credit Origination - Legal Evaluation** page summarizing the proposal appears.

Figure 5-33 Summary

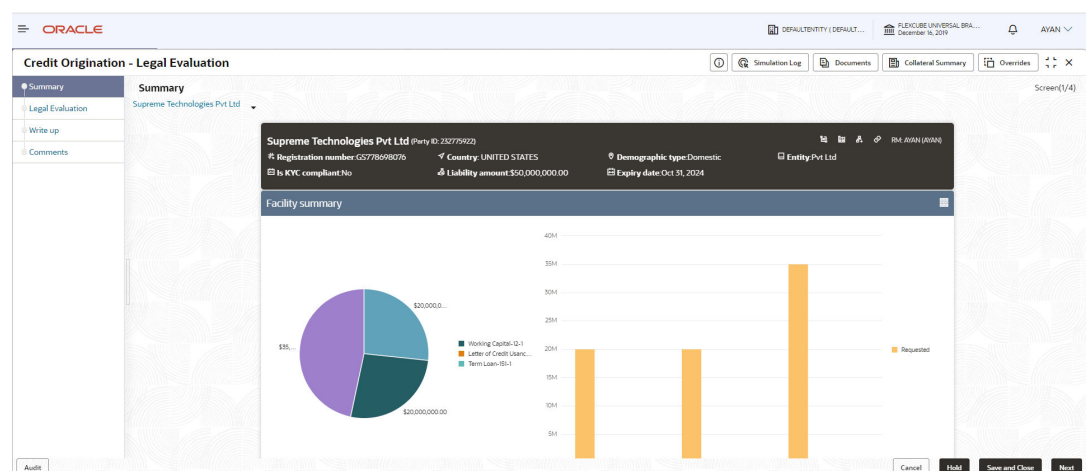


Figure 5-34 Summary

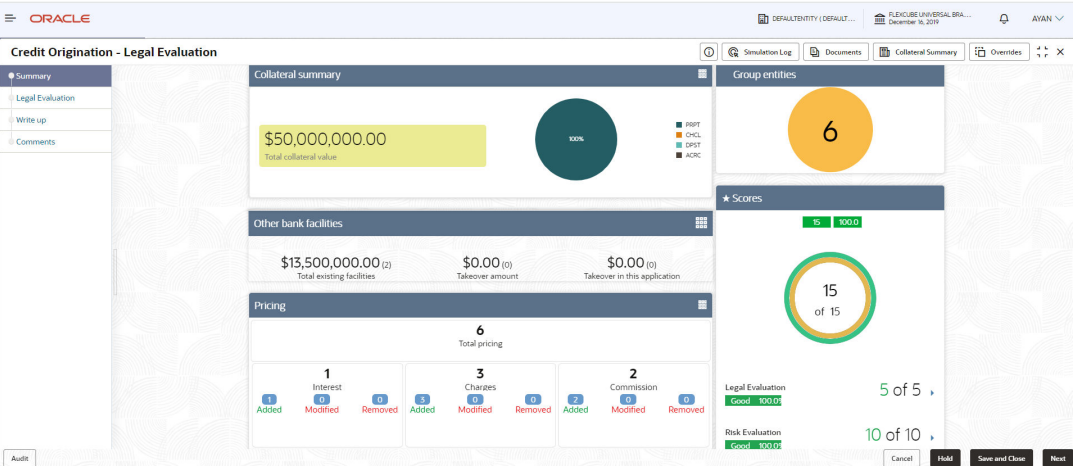


Figure 5-35 Summary

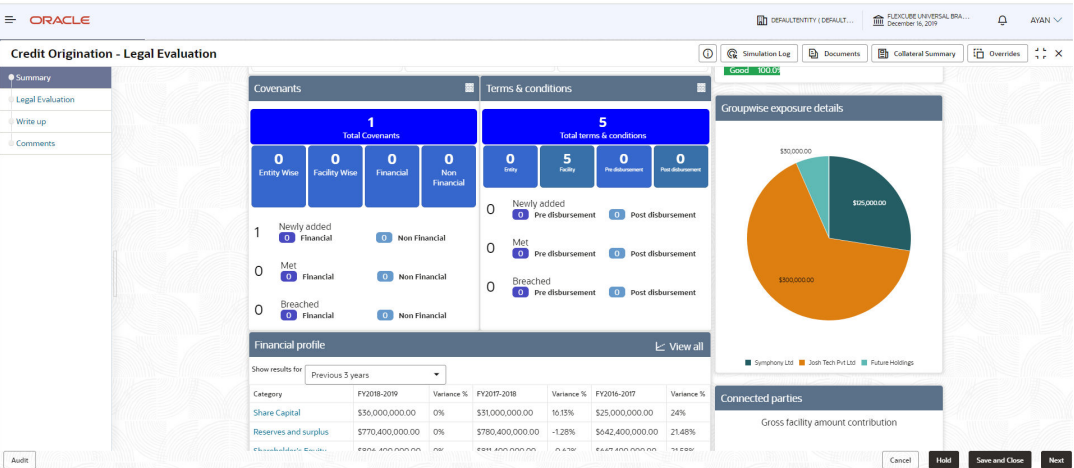
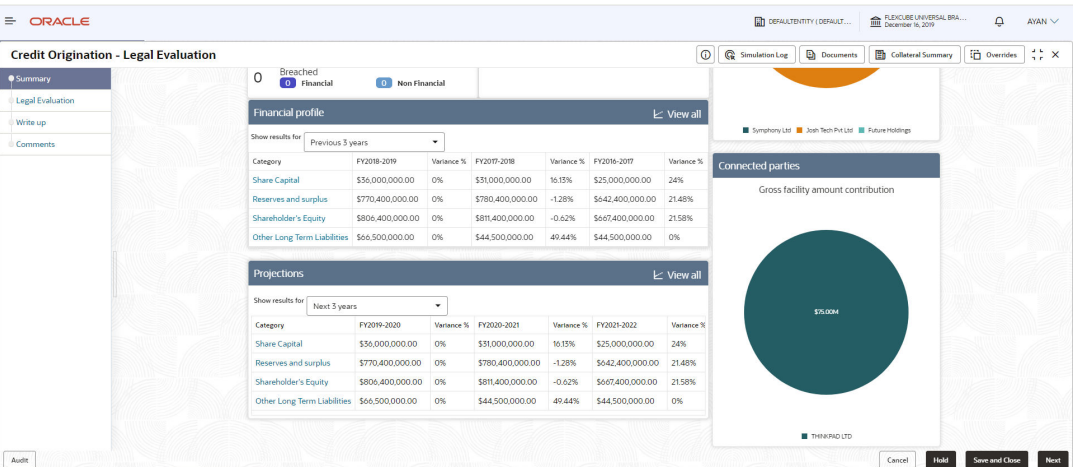


Figure 5-36 Summary



3. To view the sector and industry information, click **Industry** icon in **Party Information** section.
- The **Industry Details** window is displayed.

Figure 5-37 Industry Details

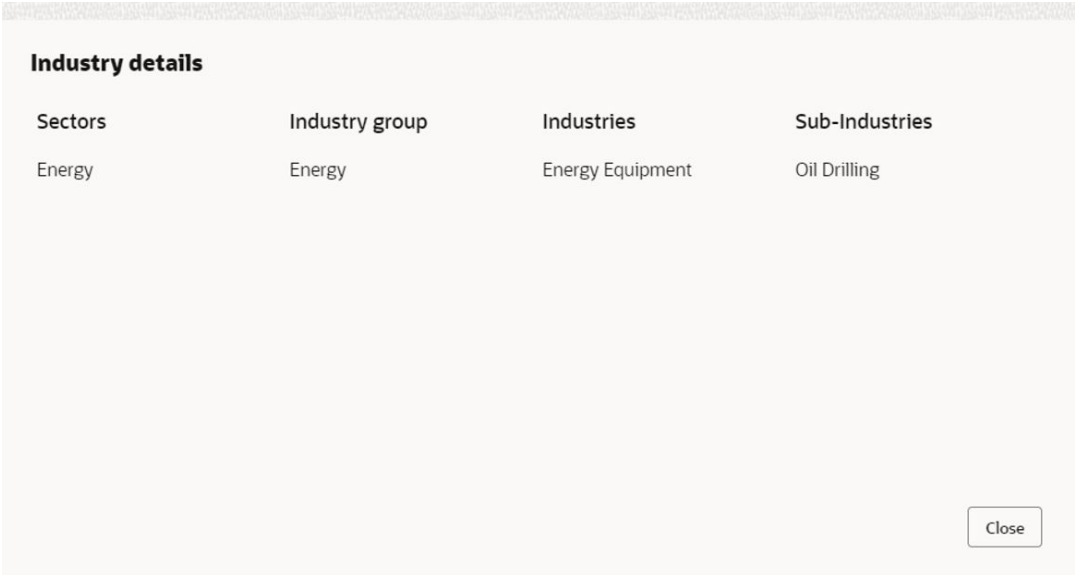
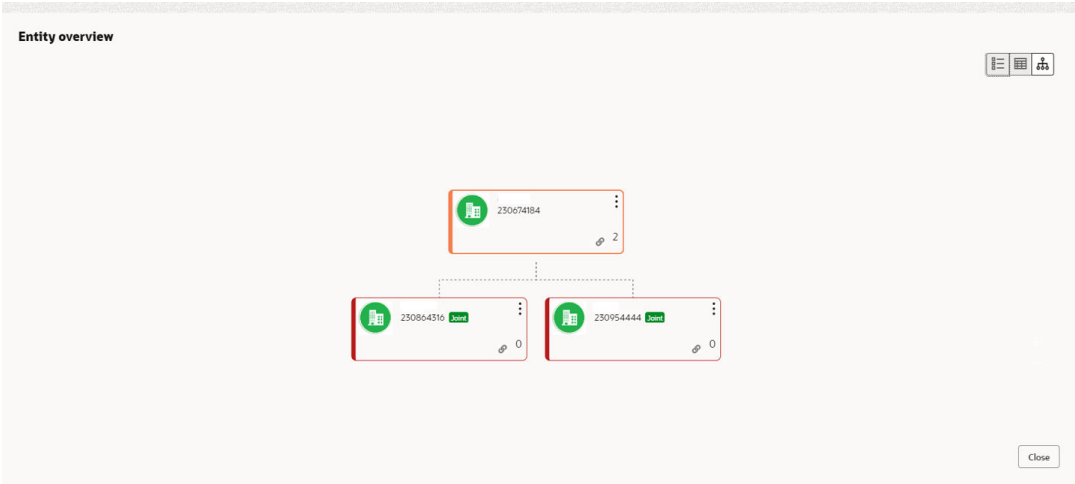


Table 5-11 Industry Details

Fields/ Icons	Description
Close	Click Close , to exit the Industry Details window.

To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

Figure 5-38 Entity Overview



4. Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information.

The **Allowed Customers For This Liability** window appears.

Figure 5-39 Allowed Customers For This Liability

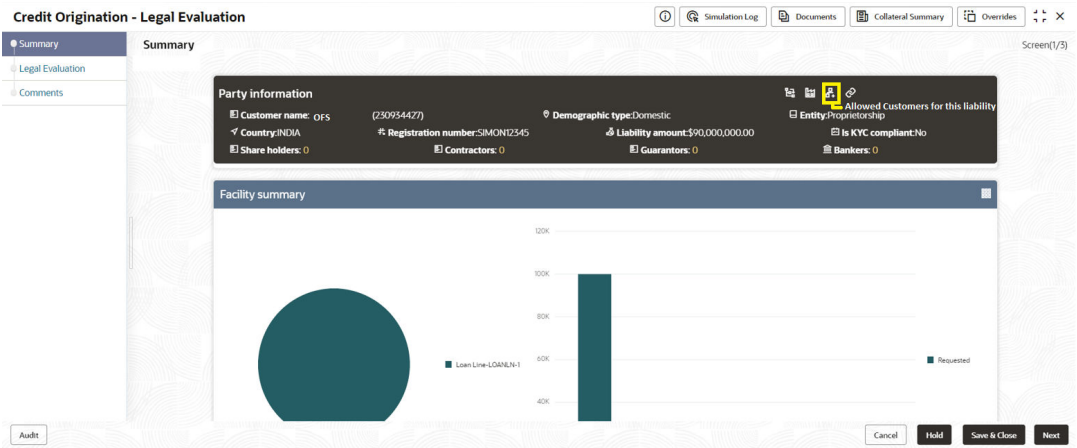
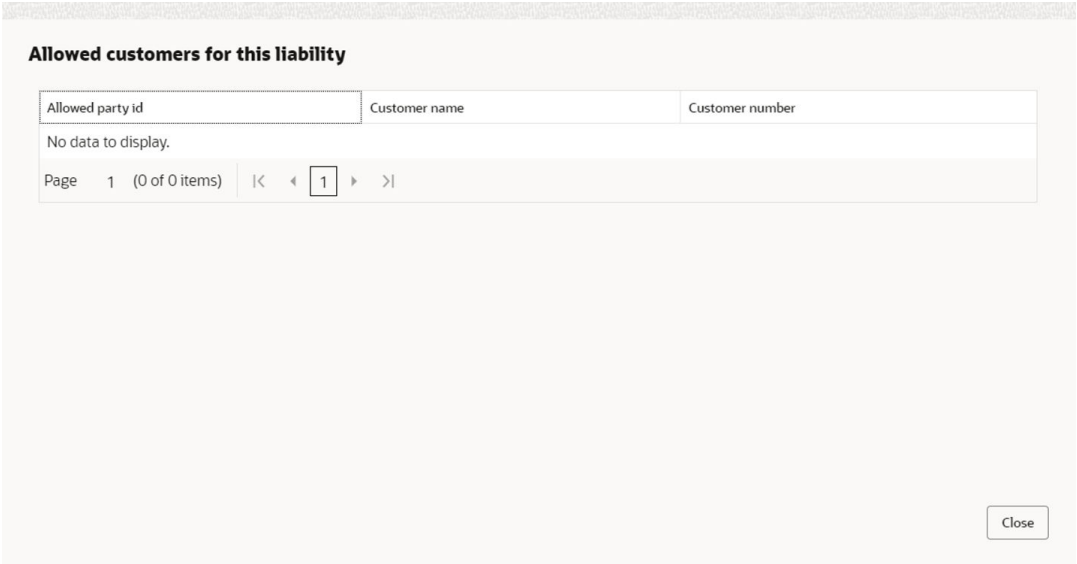


Figure 5-40 Allowed Customers For This Liability



5. Click **Close**, if you want to exit the **Allowed Customers for this liability** window.

6. Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Figure 5-41 Linked to other liabilities

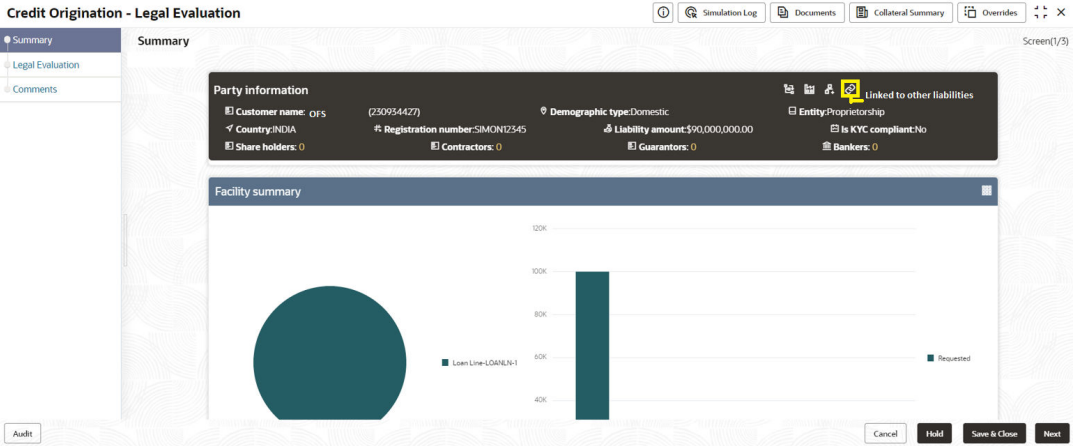
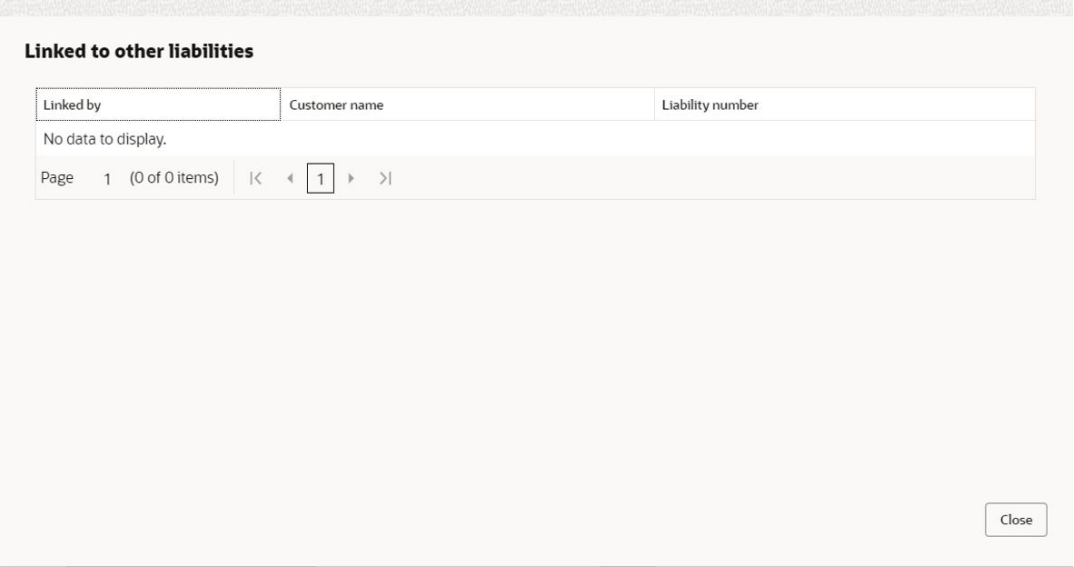


Figure 5-42 Linked to other liabilities



- Click **Close**, if you want to exit the **Linked to other liabilities** window.
- Click **Layout** icons at the top right corner, to change the layout of the **Entity Overview**. The **Layout** window is displayed.

Figure 5-43 Layout



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

Figure 5-44 Entity Overview

The screenshot shows a window titled "Entity overview" with a table containing six rows of entity data. Each row includes a party icon, Party ID, Organization type, Name, Type, and Demographic type. A "Close" button is located at the bottom right of the window.

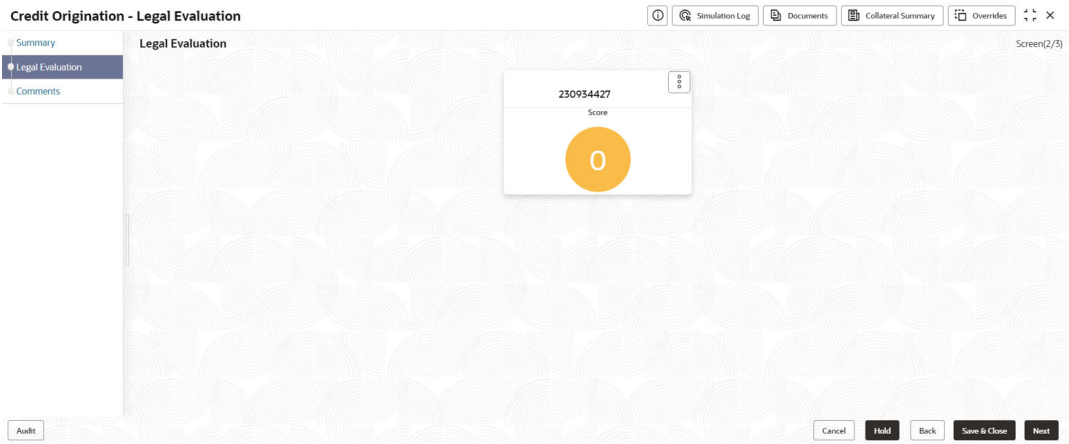
Party ID	Organization type	Name	Type	Demographic type
230754217	CONG			
230754222	SIND			
230754220	SIND			
230754219	SIND			
230754218	SIND			
230754221	SIND			

Table 5-12 Entity Overview

Fields/ Icons	Description
Close	To exit Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout Icon	To change the layout of Facility Summary , Collateral Summary , Existing Facilities held with Other Bank , Pricing , Covenants , and Conditions widgets in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile and Projections	To view Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
Detailed Financial Profile and Projections	To view detailed information about the Financial Profile and Projection , click View all in the respective sections.

- After reviewing the Summary, click **Next**.
The **Legal Evaluation** page is displayed.

Figure 5-45 Legal Evaluation



In **Legal Evaluation** page, you can perform legal evaluation for both the party and its connected parties by using a questionnaire related to the evaluation.

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

Figure 5-46 Questionnaire



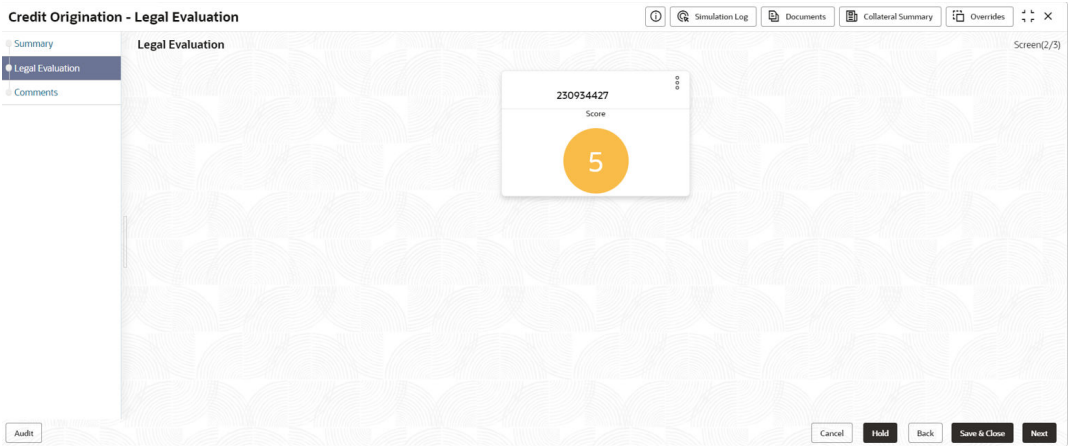
Table 5-13 Questions

Fields/ Icons	Description
Next Category	Select answers for the available questions and click Next Category .
Right arrow	Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category. A score is generated and displayed for the sector based on each answer provided.
Save	Click Save . A score is generated and displayed for the sector based on each answer provided.

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

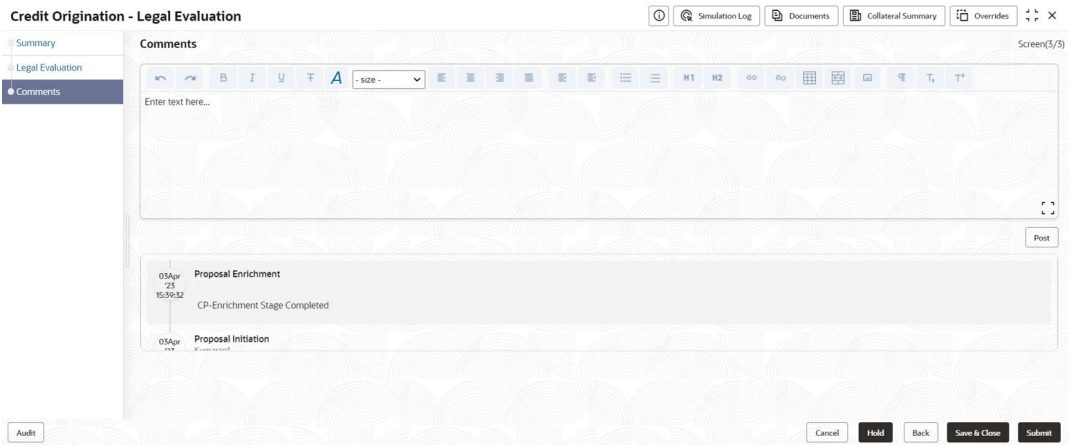
After performing the legal analysis for both the party and its connected parties, the **Legal Evaluation** page with a cumulative score appears.

Figure 5-47 Legal Evaluation



Click **Next** in the Legal Evaluation page. The **Comments** page is displayed.

Figure 5-48 Comments



For field level information refer the table below.

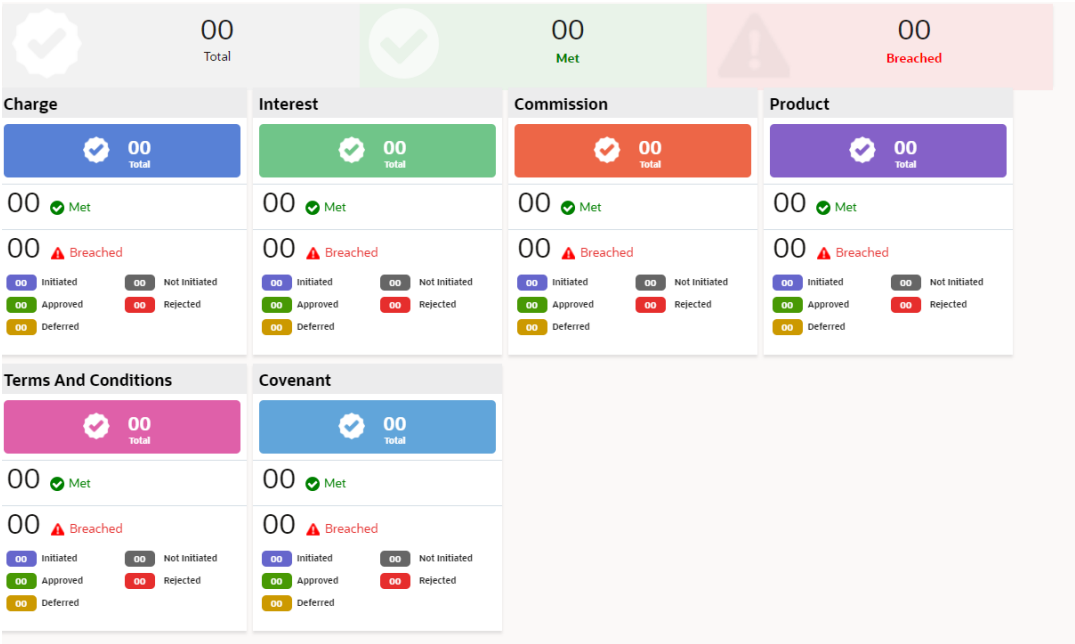
Table 5-14 Comments

Fields/ Icons	Description
Comments	Enter the overall Comments for the legal evaluation and click Post . The comment is posted below the Comments box section.

12. Click **Submit**.

The **Policy Exceptions** window is displayed.

Figure 5-49 Policy Exceptions



By default, **Policy Exceptions** are displayed for both the party and its child party.

Table 5-15 Policy Exception

Fields/ Icons	Description
Party details	To view the policy exception detail specific to party or child party, select the party from the drop-down list at top left corner.
Next	Click Next , the Business screen is displayed.

13. Click the **Business** data segment.

Figure 5-50 Business

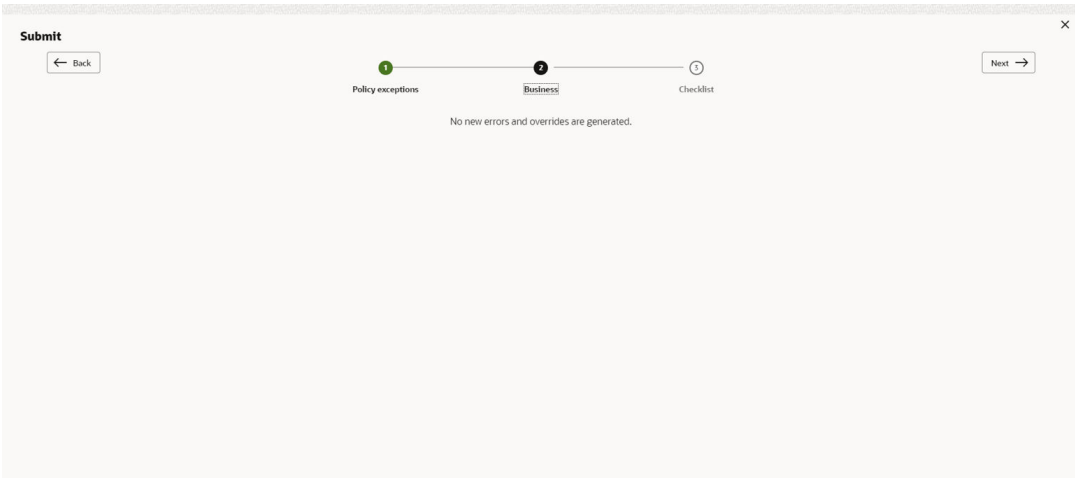


Table 5-16 Business

Fields/ Icons	Description
Next	Click Next , the Checklist screen is displayed.

14. Click the **Checklist** data segment.

Figure 5-51 Checklist

The screenshot shows a web interface for a checklist. At the top, there's a 'Submit' button and a 'Back' button. A progress bar indicates three steps: 'Policy exceptions' (1), 'Business' (2), and 'Checklist' (3). The 'Checklist' step is highlighted. Below the progress bar, it says 'No items to display.' and 'Page 1 (0 of 0 items)'. At the bottom right, there is a dropdown menu for 'Outcome' and a 'Submit' button.

Table 5-17 Checklist

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

Note

For information on **Write up** data segment, refer [Write Up](#) section.

5.3 Risk Evaluation

The following table provides high level overview about the **Risk Evaluation** stage.

Information available for user	Activities that can be performed by user
• View the party summary. – Liabilities requested – Facilities requested – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View comments added in previous stages.	• Complete the risk evaluation. – Questionnaire – Generate score • Send back the application if additional info required • Capture comments about the risk evaluation done

Risk evaluation is similar to the legal evaluation. Refer [Legal Evaluation](#) for information on performing risk evaluation.

After completing all the evaluation processes, the proposal is sent to the **Proposal Structuring** stage.

6

KYC Check

This is an optional stage. If the KYC details are available for the party, the banker can add the KYC details to the credit proposal. Adding KYC details helps the Approver to determine the originality of the party.

Steps to add KYC details

To add KYC details, perform the following steps:

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

The **Free Tasks** page is displayed.

Figure 6-1 Free Tasks

	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. **Acquire & Edit** the required KYC task. The **Credit Origination - KYC Evaluation** page summarizing the proposal is displayed.

Figure 6-2 Summary

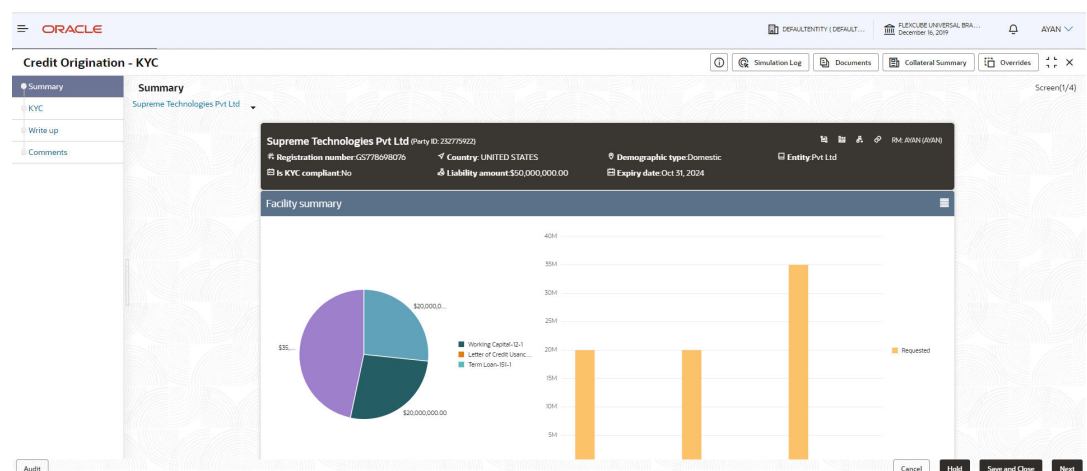


Figure 6-3 Summary

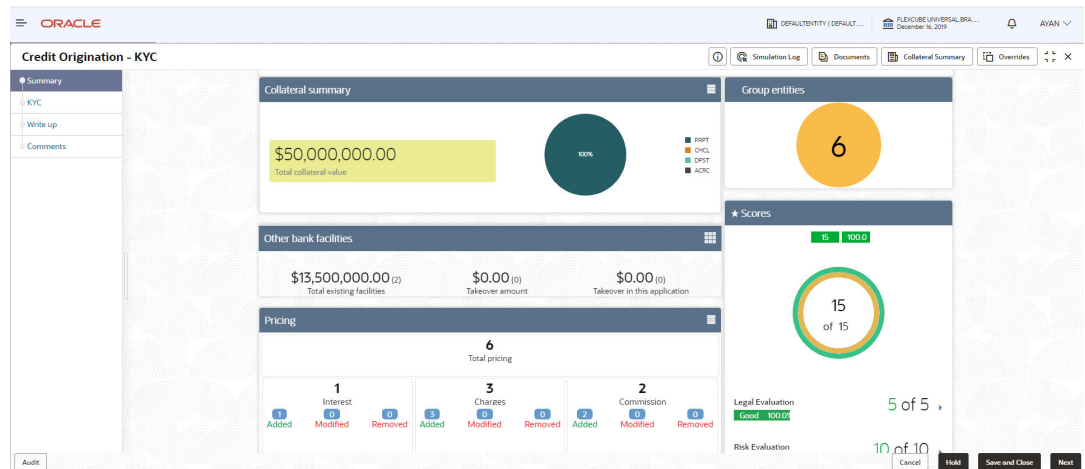


Figure 6-4 Summary

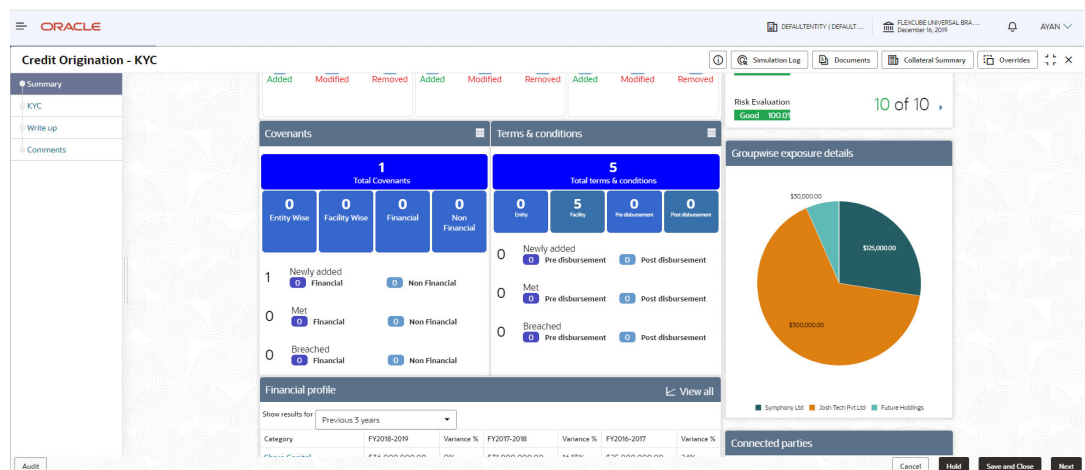
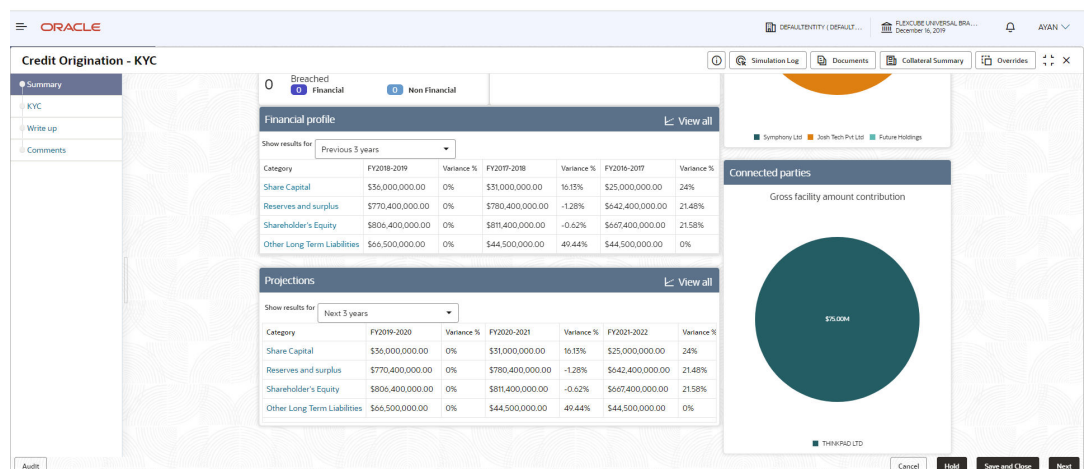


Figure 6-5 Summary



3. To view the sector and industry information, click **Industry** icon in **Party Information** section.

The **Industry Details** window is displayed.

Figure 6-6 Industry Details

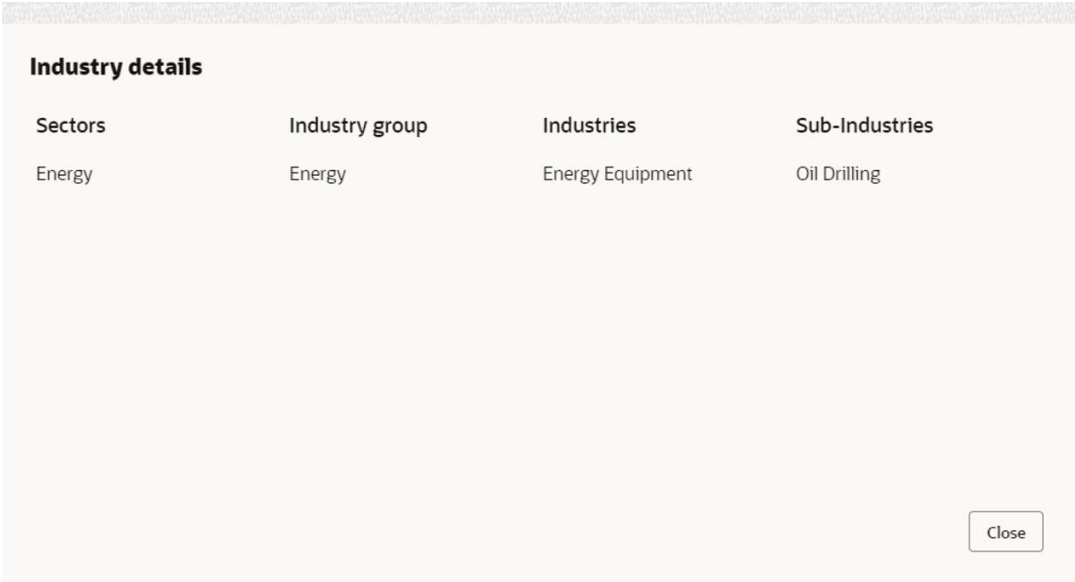


Table 6-1 Industry Details

Fields/ Icons	Description
Close	Click Close , to exit the Industry Details window.

To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

Figure 6-7 Entity Overview



- Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information.

The **Allowed Customers For This Liability** window appears.

Figure 6-8 Allowed Customers For This Liability

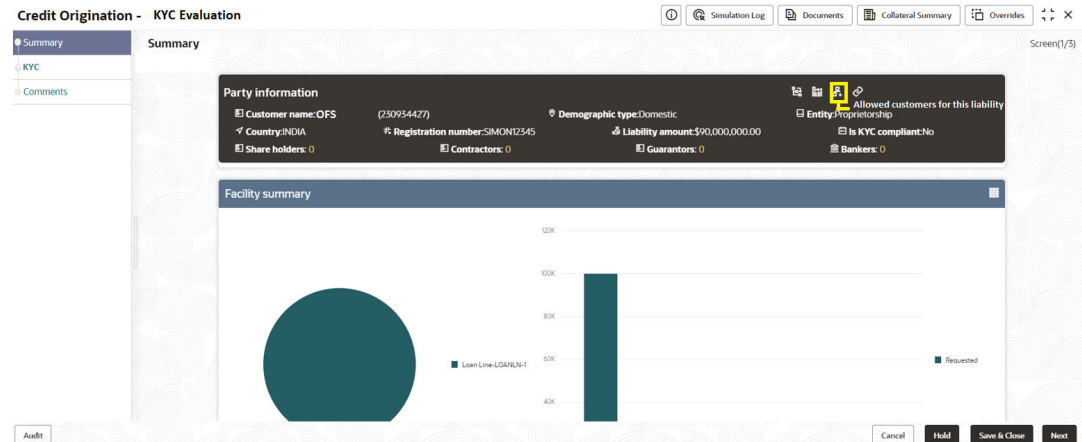
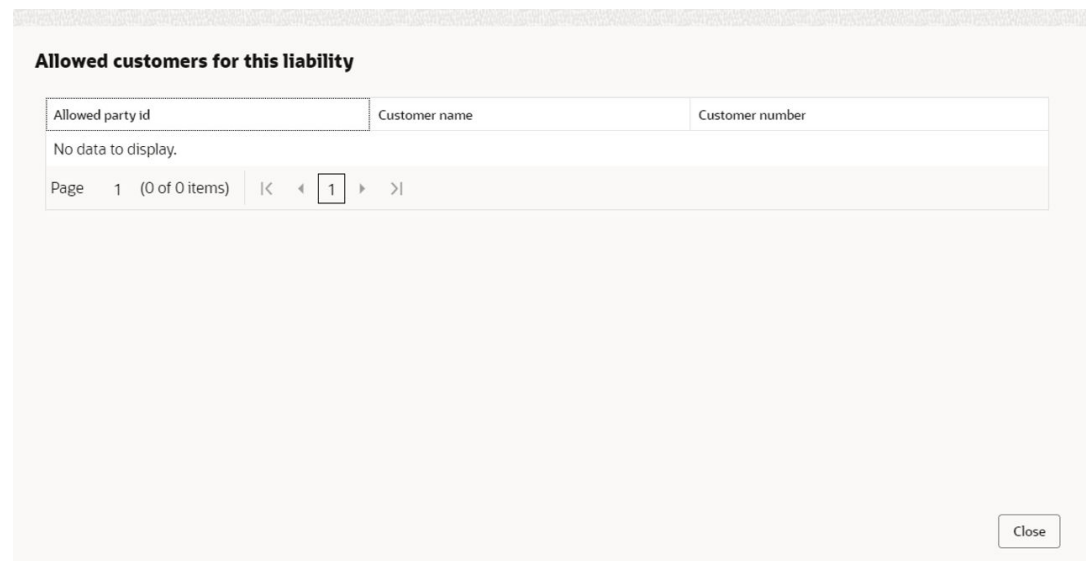


Figure 6-9 Allowed Customers For This Liability



- Click **Close**, if you want to exit the **Allowed Customers for this liability** window.
- Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Figure 6-10 Linked to other liabilities

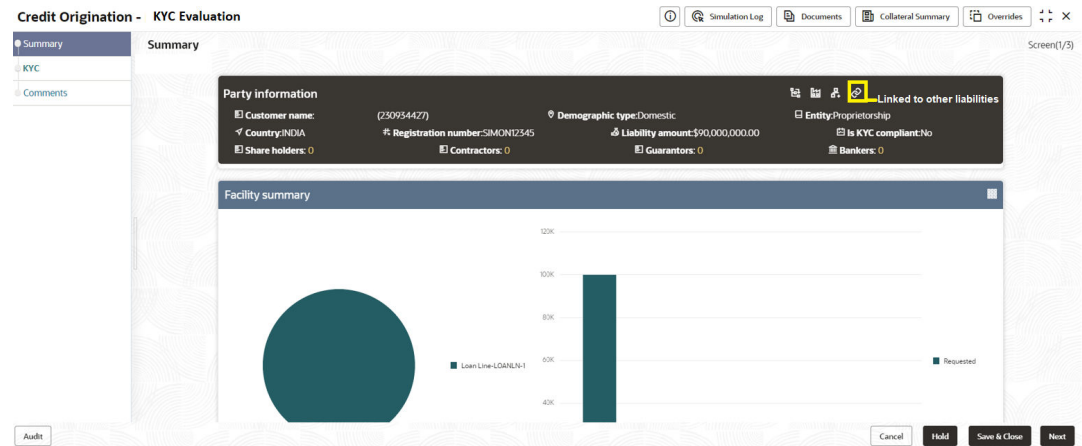
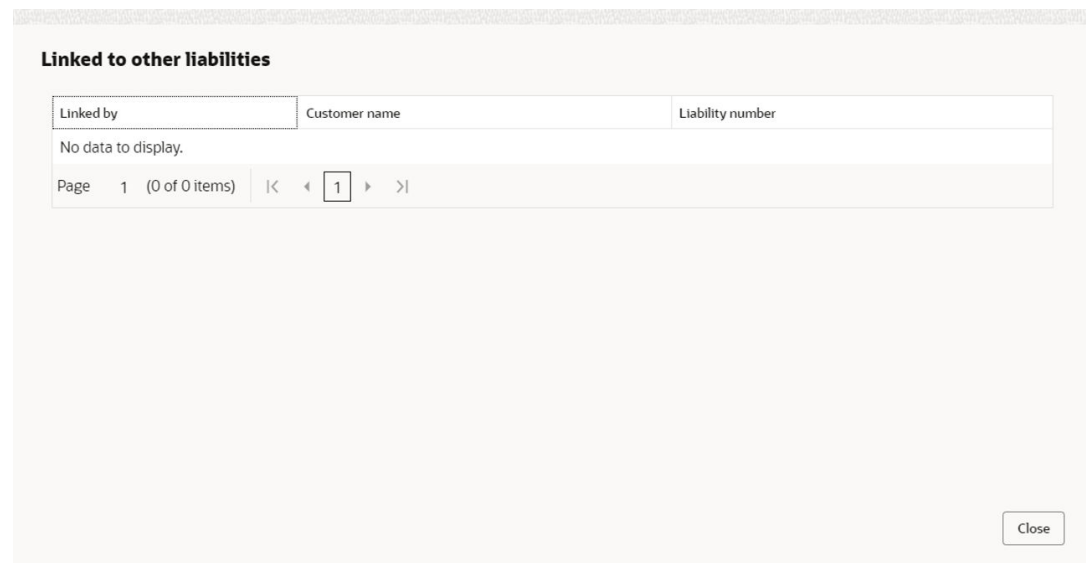


Figure 6-11 Linked to other liabilities



- Click **Close**, if you want to exit the **Linked to other liabilities** window.
- To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.

Figure 6-12 Layout



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

Figure 6-13 Entity Overview

Party ID	Organization type	Name	Type	Demographic type
230754217	CONG			
230754222	SIND			
230754220	SIND			
230754219	SIND			
230754218	SIND			
230754221	SIND			

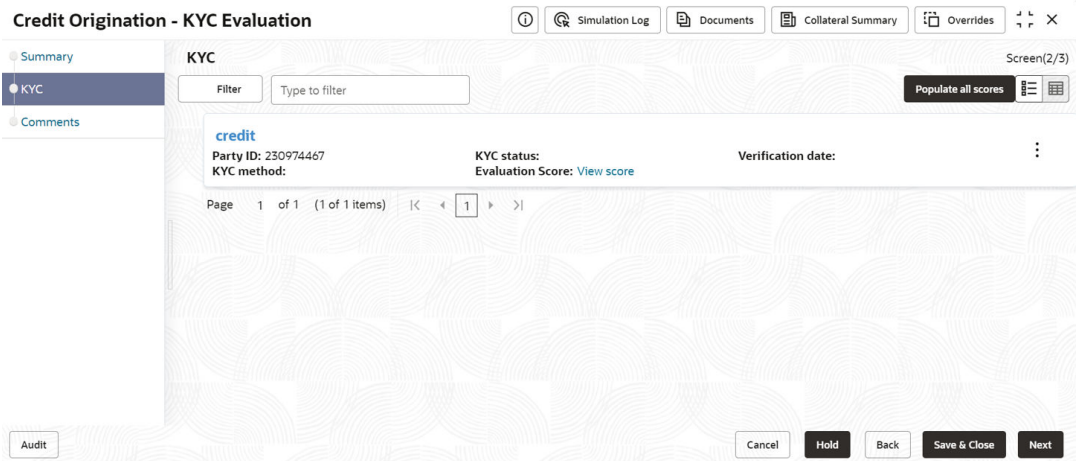
Table 6-2 Entity Overview

Fields/ Icons	Description
Close	To exit the Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Respective count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout Icon	To change the layout of Facility Summary , Collateral Summary , Existing Facilities held with Other Bank , Pricing , Covenants , and Conditions widgets in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile	To view Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
Financial Profile	To view detailed information about Financial Profile and Projection , click View all in the respective sections.

10. After reviewing **Summary**, click **Next**.

The **KYC** page is displayed.

Figure 6-14 KYC



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

For **KYC details** field level information refer the table below.

Table 6-3 KYC details

Fields/ Icons	Description
Hamburger icon	Click or mouse hover on Action icon in the required list item (party or its connected parties). The following options appears: - KYC Details - KYC Evaluation (appears only if this feature is enabled in Maintenance module)

11. To add the KYC Details, click **KYC Details** option.

The **KYC Details** window is displayed.

Figure 6-15 KYC Details

credit

Report received
☐

Verification date

Effective date

KYC method

KYC status

Required

Cancel Create

For **KYC details** field level information refer the table below.

Table 6-4 KYC details

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

12. Click **Create**. KYC details are updated in the **KYC** page as shown below.

Figure 6-16 KYC

KYC

Screen(2/3)

Filter Type to filter

Populate all scores

Party ID: 231024524
 KYC method: OFS
 KYC status: Evaluation Score: [View score](#)
 Verification date:

Page 1 of 1 (1 of 1 items)

13. To perform KYC evaluation, click **Action** icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation is displayed.

Figure 6-17 KYC Evaluation

OFS

Total score 4

Score 4

1/1

Operational Risk

Is KYC compliance check completed in last three months

☐ No

☒ Yes

test

Cancel Save

Table 6-5 KYC Evaluation

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

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

Figure 6-18 KYC

KYC

Screen(1/3)

Filter Type to filter

Populate all scores

Party ID: 231024528

KYC method:

KYC status: Evaluation Score: 4

Verification date:

Page 1 of 1 (1 of 1 Items)

14. After adding KYC details or performing KYC evaluation for the party and all its connected parties, click **Next**.

The **Comments** page is displayed.

Figure 6-19 Comments

Comments

Screen(3/3)

Enter text here...

Post

03Apr 23 15:39:32

Proposal Enrichment

CP-Enrichment Stage Completed

03Apr 23 15:39:32

Proposal Initiation

Cancel

Hold

Back

Save & Close

Submit

Table 6-6 Comments

Fields/ Icons	Description
Comments	Post comments, if required. The posted comment is displayed below the Comments box.

15. Click **Submit**.
- The **Policy exceptions** window is displayed.

Figure 6-20 Policy Exceptions

00 Total

00 Met

00 Breached

Charge

00 Total

00 Met

00 Breached

Initiated

Not Initiated

Approved

Rejected

Deferred

Interest

00 Total

00 Met

00 Breached

Initiated

Not Initiated

Approved

Rejected

Deferred

Commission

00 Total

00 Met

00 Breached

Initiated

Not Initiated

Approved

Rejected

Deferred

Product

00 Total

00 Met

00 Breached

Initiated

Not Initiated

Approved

Rejected

Deferred

Terms And Conditions

00 Total

00 Met

00 Breached

Initiated

Not Initiated

Approved

Rejected

Deferred

Covenant

00 Total

00 Met

00 Breached

Initiated

Not Initiated

Approved

Rejected

Deferred

By default, **Policy Exceptions** are displayed for both the party and its child party.

Table 6-7 Policy Exception

Fields/ Icons	Description
Party Details	To view the policy exception detail specific to party or child party, select Party from the drop-down list at top left corner.

16. Click the **Business** data segment.

Figure 6-21 Business

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

No new errors and overrides are generated.

Next →

17. Click the **Checklist** data segment.

Figure 6-22 Checklist

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

No items to display.

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

Outcome

Required

Submit

Table 6-8 Checklist

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

Note

For information on **Write up** data segment, refer [Write Up](#) section.

7

Proposal Structuring

In this stage, the Credit manager structures the proposal in terms of quantum of funding, type of products/funding to be extended, pricing, T&C, covenants, collateral/margin etc. to be applied based on the scoring generated in the risk, legal and credit evaluation stages, collateral value and information captured in the previous stages. In addition, the user can also structure the availability of funds between the parent and the child party's.

The following table provides high level overview about the **Proposal Structuring** stage.

Table 7-1 Proposal Structuring

Information available for user	Activities that can be performed by user
• View party summary – Liabilities requested – Facilities requested – Collateral Offered – Covenants stipulated – Conditions stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View Write up added in previous stages • View comments added in previous stages • View Collateral valuation details	• Edit the liability details if needed • Liability – Capture proposed Liability amount – Capture proposed expiry dates • Facility – Capture proposed facility amount – Capture proposed expiry dates – Add/Modify/Delete facilities – Add details like Schedule, Exposure, Fee, Collateral Pool – Linkage, Pricing, Covenants, Conditions • Collateral – Remove any collateral added in previous stages – Add new collateral • Add write up about the party • Add comments for the stage • Send back the application if additional info required • Submit application for review

Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

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

The **Free Tasks** page is displayed.

Figure 7-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. **Acquire & Edit** the required Proposal Structuring task. The **Credit Origination - Proposal Structuring** page summarizing the proposal appears.

Figure 7-2 Summary

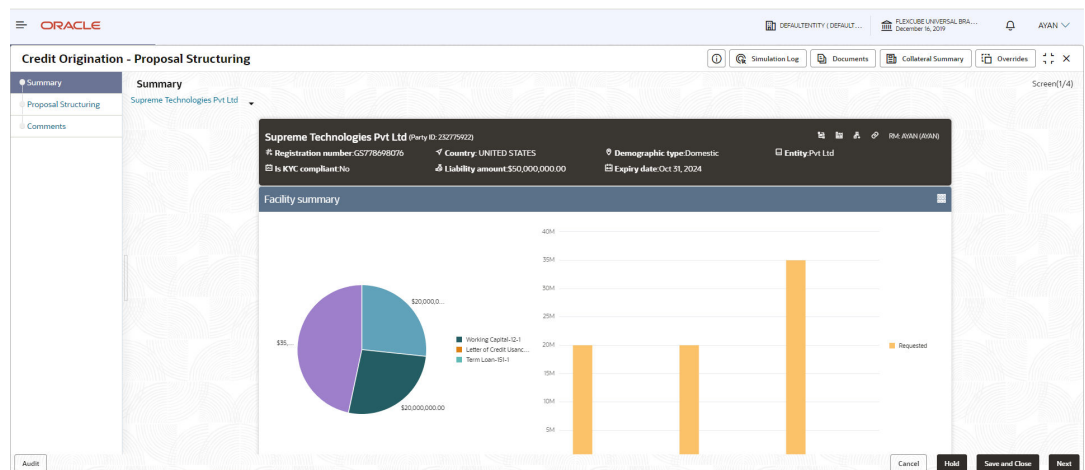


Figure 7-3 Summary

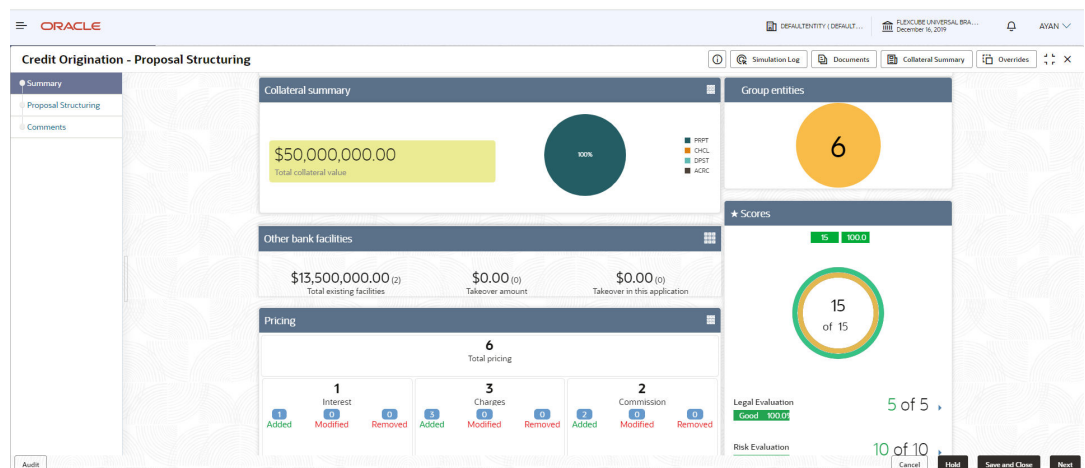


Figure 7-4 Summary

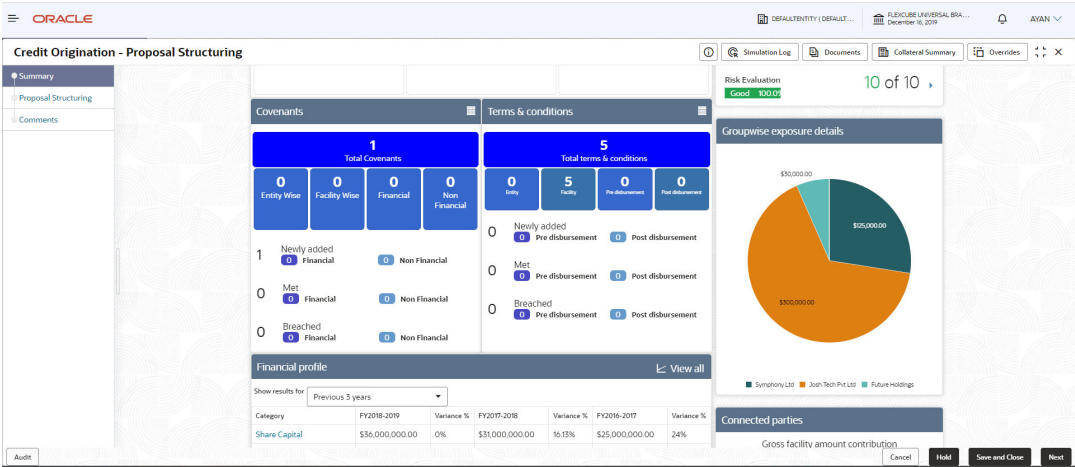
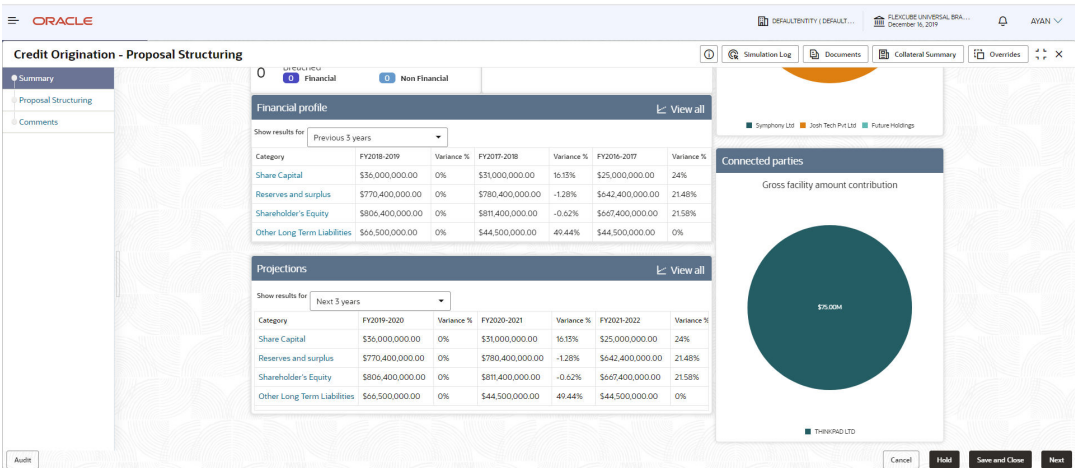


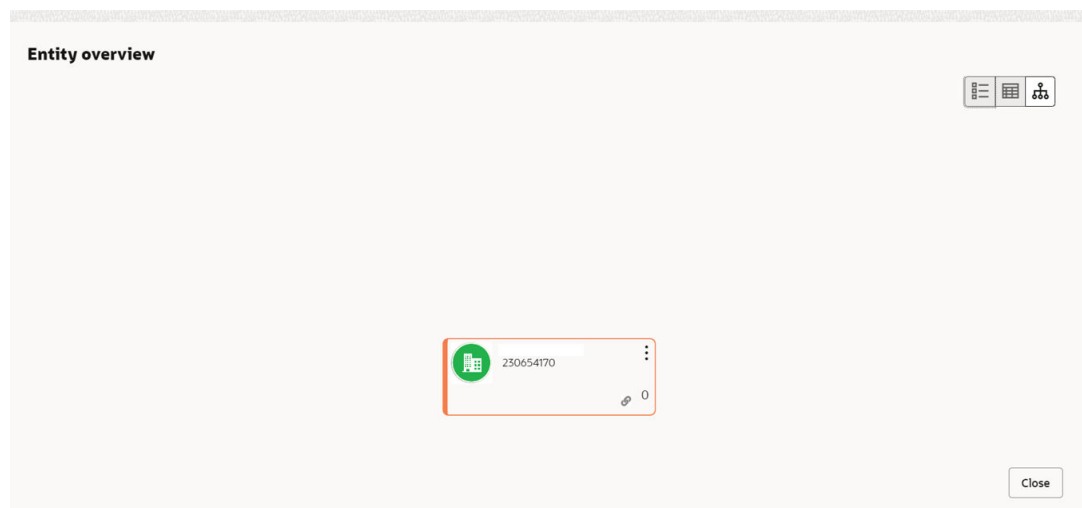
Figure 7-5 Summary



3. To view the sector and industry information, click **Industry** icon in **Party Information** section.
- The **Industry Details** window is displayed.

Figure 7-6 Industry Details

4. Click **Close** to exit the **Industry Details** window.
5. To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window appears.

Figure 7-7 Entity Overview

6. Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information. The **Allowed Customers For This Liability** window appears.

Figure 7-8 Allowed Customers For This Liability

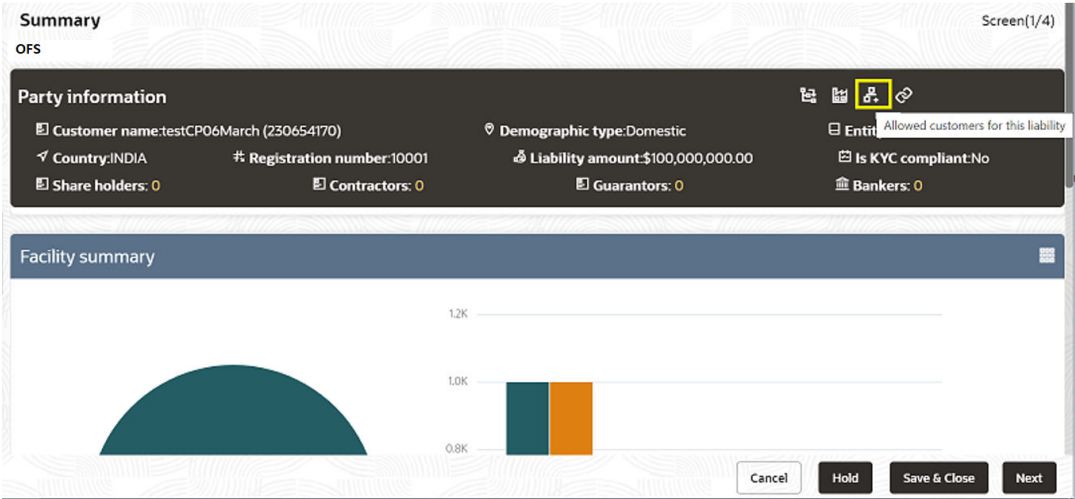
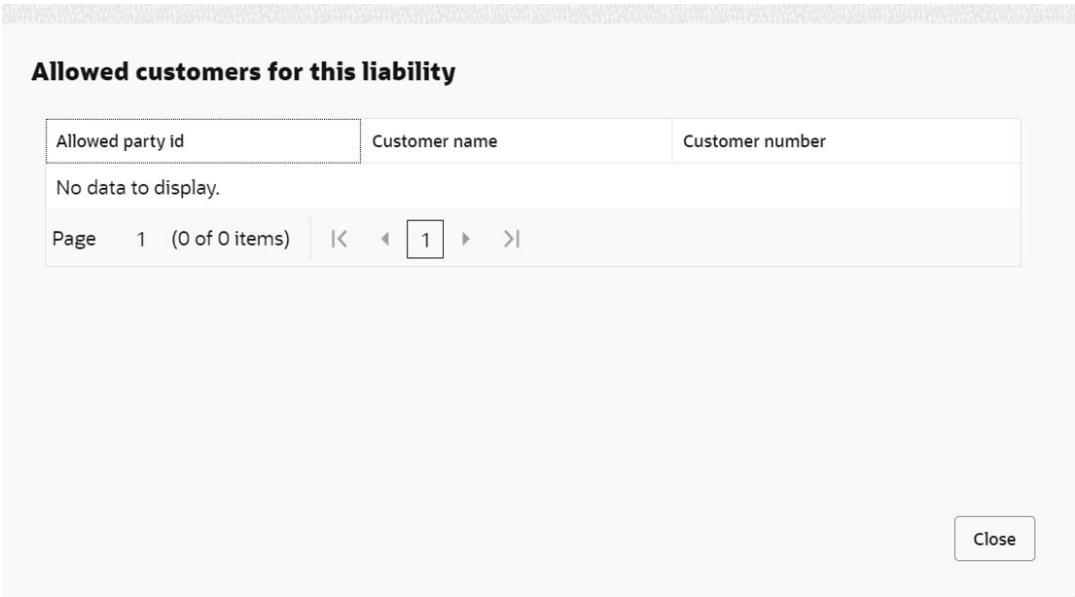


Figure 7-9 Allowed Customers For This Liability



7. Click **Close**, if you want to exit the **Allowed Customers for this liability** window.

8. Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Figure 7-10 Linked to other liabilities

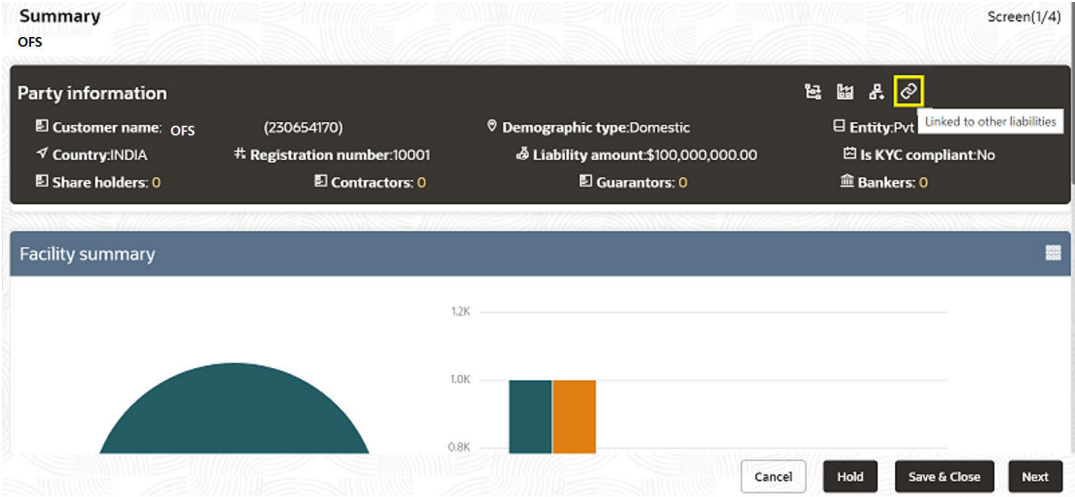
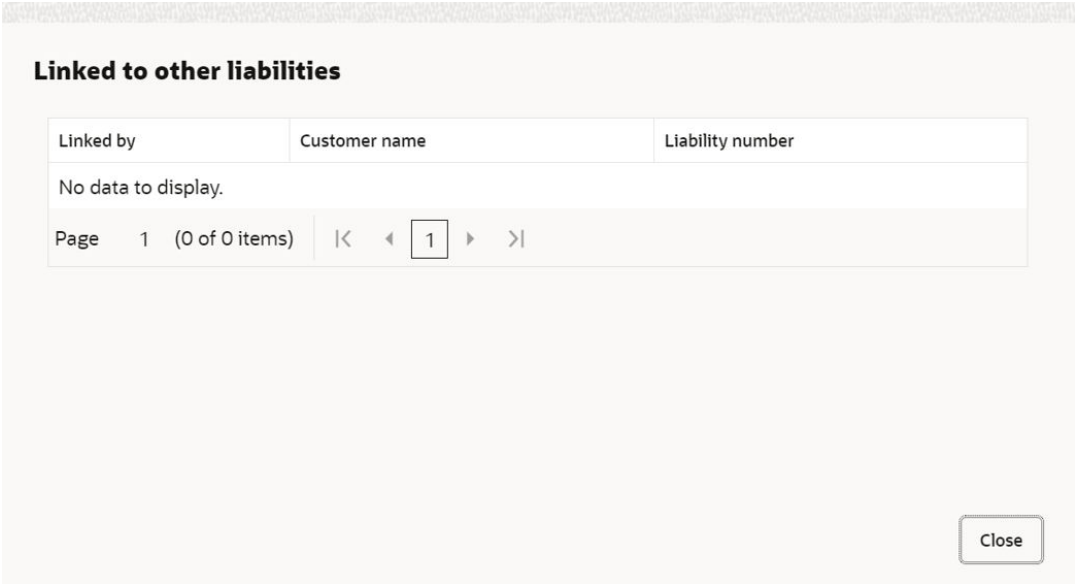


Figure 7-11 Linked to other liabilities



- 9. Click **Close**, if you want to exit the **Linked to other liabilities** window.
- 10. Click **Layout** icon at the top right corner, to change the layout of the **Entity Overview**.
The **Layout** window is displayed.

Figure 7-12 Layout



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

Figure 7-13 Entity Overview

The screenshot shows a web application window titled "Entity overview". At the top right, there are three icons: a list icon, a count icon, and a view all icon. Below these icons is a horizontal bar containing a green "NEW" button, a "Party ID: 230654170" label, an "Organization type: SIND" label, a "Name: OFS" label, a "Type:" label, and a "Demographic type:" label. To the right of these labels is a vertical ellipsis icon. At the bottom right of the window is a "Close" button.

Table 7-2 Entity Overview

Fields/ Icons	Description
Close	To exit Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count Numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout Icon	To change the layout of Facility Summary , Collateral Summary , Existing Facilities held with Other Bank , Pricing , Covenants , and Conditions widgets in Summary page, click Layout icon and select the required layout.
View all	To view detailed information about Financial Profile and Projection , click View all in the respective sections.

By default, **Financial Profile** of the party and financial **Projections** for the party are listed for 3 years.

12. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop-down list.
13. After reviewing the Summary, click **Next**. The **Proposal Structuring** page is displayed.
 - [Proposal Structuring - Liabilities and Facilities](#)
 - [Restricting Limit based on Tenor](#)
 - [Linking Facility to the Pool](#)
 - [Proposal Structuring - Linking Facility with Collateral](#)
 - [Proposal Structuring - Collateral](#)
 - [Proposal Structuring - Covenants](#)

- [Proposal Structuring - Covenant Details](#)
- [Proposal Structuring - Conditions](#)

7.1 [Proposal Structuring - Liabilities and Facilities](#)

Liability Details

1. To view the requested liability amount and add the liability amount, mouse hover on the **Liability Details** section. **View** icon is displayed.
Click **View** icon, the **Liability Details** window is displayed.

Figure 7-14 Liability Details

OFS

(23065470) - Liability details

Liability details

Branch

Requested liability currency

000

FLEXCUBE UNIVERSAL BRANCH

USD

Amount

Requested liability amount

Return on capital

Probability of default

Loss given default

\$1,000,000.00

Cash cover

Proposed and approved

Proposed liability amount

Proposed funded sell down

Proposed unfunded sell down

Approved funded sell down

\$100,000,000.00

Approved unfunded sell down

Total gross and net facility

Total gross facility

Total net facility

\$0.00

\$0.00

Dates

Next review date

Requested expiry date

Proposed expiry date

Mar 31, 2023

Apr 1, 2023

Mar 31, 2023

Additional Fields

UDF

LIABSTARTDATE

04/30/2023

Close

Table 7-3 Liability Details

Fields/ Icons	Description
Close	Click Close , to exit the Liability Details window.
Edit	Select the facility and click Edit , to propose the amount. The Facility Details window appears.

Modifying Facility Details

Click **Save & Configure** or click **Edit** icon in **Basic Info** page.
The **Facility Details** window is displayed.

Figure 7-15 Facility Details

Table 7-4 Facility Details

Fields/ Icons	Description
Proposed Amount	Specify Proposed Amount .
Other Details	Modify Other Details , if required.

After reviewing the Summary, click **Next** in Proposal Structuring, the **Proposal Structuring - Facilities** page is displayed.

Figure 7-16 Proposal Structuring - Facilities

Note

For information about filtering, adding, and deleting facility record, and layout options, refer [Proposal Enrichment - Funding Requirement](#)

Scheduling facility disbursement

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

Figure 7-17 Schedule Required?

Scheduling required?
☐

Scheduling details

Add

Date	Amount	Action
No data to display.		

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

Comments

Enter text here...

Cancel

Table 7-5 Schedule Required?

Fields/ Icons	Description
Scheduling Required?	Enable Scheduling Required? option. The Add button is enabled.

Click **Add** icon, The **Scheduling Details** window is displayed.

Figure 7-18 Scheduling Details

Scheduling details

Date

Apr 19, 2023

Amount

\$1,000.00

Create

Close

Table 7-6 Scheduling Details

Fields/ Icons	Description
Date	Click Calendar icon in Date field and schedule the date for facility payment.
Amount	Specify Amount to be paid to the party on the scheduled date.

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

Figure 7-19 Scheduling Required?

Scheduling required? ☒

Scheduling details

Date	Amount	Action
23-04-19	\$1,000.00	Add
23-04-27	\$100.00	Add

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

Comments

Enter text here...

Post

Cancel

For field level information refer the below table.

Table 7-7 Scheduling Required?

Fields/ Icons	Description.
Add	Click Add again, to add another scheduling detail.
Edit	Click Edit , to edit the scheduling detail.
Delete	Click Delete , to delete the scheduling detail.
Comments	Specify Comments , if any in the Comments text box.
Post	Click Post . Comment is posted below the Comments text box.

7.2 Restricting Limit based on Tenor

The system allows you to restrict the limit set for the facility for a specific period. That is, you can define how much party's can utilize in a specific period using the Tenor Restrictions feature.

- Click **Tenor Restrictions** from the left menu, to capture **Tenor Restrictions** for a limit.

Figure 7-20 Facility Details

2. Click **+** icon. The following window is displayed.

Figure 7-21 Tenor Restrictions

For **Tenor Restrictions** screen field level information refer the table below.

Table 7-8 Tenor Restrictions

Field/ Icons	Description
Tenor	Specify the user defined Tenor ID .
Days	Specify Days till which the Limit has to be available to the party's.
Limit	Specify Limit that has to be made available for the defined period.
Create	Click Create . The details are added and listed in the Tenor Restriction page.
View/Edit/Delete	To View , Edit , or Delete the added tenor details, click the hamburger icon and select the required option.

Adding Exposure Details

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

Figure 7-22 Exposure Details
Figure 7-23 Exposure

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

Table 7-9 Exposure Details

Fields/ Icons	Description
+ (add)	Click + icon. A record is created for capturing the exposure details.
Exposure Type	Specify Exposure Type for the facility.
Exposure Code	Specify Exposure Code for the facility.
Exposure Description	Description provided for the selected exposure type gets defaulted here.
Exposure Amount	Specify the exposure limit amount which is to be maintained for each exposure tracking maintenance. A confirmation is sought during utilization when the utilization amount crosses the exposure amount.
Available Amount	This is the limit amount that is considered when processing utilization requests for an exposure. It is the amount available after taking into account previous utilizations and amount block (earmark) in force for an exposure. It is calculated as shown below: Exposure Available Amount = Exposure Limit Amount – Utilization – Exposur block amount.

Table 7-9 (Cont.) Exposure Details

Fields/ Icons	Description
Utilization Amount	The system displays utilization for the exposure in this field. Utilizations affection a particular facility or liability will update the utilization amount of linked exposure as well as the related exposures up the hierarchy.

- Click + icon again, to add another exposure type and code.

Figure 7-24 Exposure Details
Adding Fee Details

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

Figure 7-25 Fee Details

- 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.

7.3 Linking Facility to the Pool

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

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

Figure 7-26 Facility Linkages

OFS

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility linkages Only one pool can be linked to a facility **Link facility**

Facility ID	Code	Pool contribution amount	% of pool	Unlink
No data to display.				

Cancel

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

Figure 7-27 Link Facility

Link facilityF2366899

Pool code

Select pool code ▼

Required

Close **Link facility**

For **Link Facility** screen field level information refer the below table.

Table 7-10 Link Facility

Fields/ Icons	Description
Pool Code	Select required Pool Code from the drop-down list.
Link Facility	Click Link Facility .

Adding Pricing Detail

3. Click **Pricing** from the left menu, to add pricing detail for the facility.
 - If **Facility Type** is selected as Non Funded, Commission and Charges can be added in the Pricing section.

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

Figure 7-28 Pricing

The screenshot shows the 'Pricing' section of the Oracle Credit Proposal system. The left sidebar is titled 'Facility Details' and includes options like 'Facility basic info', 'Schedule', 'Tenor restrictions', 'Exposure', 'Fee', 'Pool linkage', and 'Pricing' (which is selected). The main content area is titled 'Commission' and shows a table with 'No items to display.' and a pagination bar indicating 'Page 1 (0 of 0 items)'. A '+ icon' is visible in the top right of the table area.

4. Click + icon, to add commission details.
The **Commission Details** window is displayed.

Figure 7-29 Commission Details

The screenshot shows the 'Commission details' window. It contains several dropdown menus and input fields: 'Rate type' (Fixed Rate), 'Rate basis' (Quarterly), 'Commission type' (Usance), 'Collection period' (Advance), 'Minimum commission amount' (USD, 10,000.00), and 'Commission rate' (12). There are 'Cancel' and 'Create' buttons at the bottom right.

For information on fields **Commission Details** screen refer the below table.

Table 7-11 Commission Details

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

Figure 7-30 Pricing

OFS

Facility Details

- Facility basic info
- Schedule
- Tenor restrictions
- Exposure
- Fee
- Pool linkage
- Pricing**

Interest

Filter Type to filter +

No items to display.

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

Cancel

- Click **+** icon in **Pricing - Interest** section, to add interest details.
The **Interest Details** window is displayed.

Figure 7-31 Interest Details

Interest details

Component name

ABC

Component type

Main

Rate type

Fixed

Fixed interest rate

12

Cancel

Create

For information on fields in **Interest Details** screen refer the below table.

Table 7-12 Interest Details

Fields/ Icons	Description
Component Name	Enter a name for the interest in Component Name field.
Component Type	Select Component Type from the drop-down field.
Rate Type	Select Rate Type from the drop-down field. The options available are: - Fixed - Floating - Special Amount
Fixed Interest Rate	Specify Fixed Interest Rate , if Rate Type is selected as Fixed .

Figure 7-32 Interest Details

Interest details

Component name	Component type
ABC	Main
Rate type	Rate code
Floating	LIBOR
Spread	Interest reset cycle
3	Monthly

6. Enter or select the following details, if **Rate Type** is selected as **Floating**.
- Rate Code
 - Spread
 - Interest Reset Cycle

Figure 7-33 Interest Details

Interest details

Component name	Component type
ABC	Main
Rate type	Special interest amount
Special Amount	USD 1,000.00

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

Figure 7-34 Facility Details

The screenshot shows the 'Facility Details' window with the 'Interest' tab selected. The left sidebar contains a menu with options: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, Pool linkage, and Pricing. The main area displays a table of interest components. The first component is 'LN9052' with a 'NEW' badge, 'Component name: ABC', 'Component type: Main', and 'Rate type: Special amount'. Below the table, it shows 'Page 1 of 1 (1 of 1 items)' and navigation controls. A 'Cancel' button is at the bottom right.

9. Click **Charges** tab in **Pricing** section and then click **+**, to add the charge details. The **Charge Details** window is displayed.

Figure 7-35 Charge Details

The screenshot shows the 'Charge details' window. It contains several input fields and a toggle switch. On the left side, there are fields for 'Charge code' (005), 'Charge amount' (USD, 1,000.00), 'Minimum charge amount' (USD, empty), 'Net charge amount' (USD, empty), 'Is charge waived?' (toggle switch), and 'Waiver remarks' (empty text area). On the right side, there are fields for 'Charge description' (Processing Fees), 'Maximum charge amount' (USD, empty), 'Charge base amount' (USD, empty), and 'Waived amount' (empty text area). At the bottom right, there are 'Cancel' and 'Create' buttons.

For field level information **Charge Details** screen refer the below table.

Table 7-13 Charge Details

Fields/ Icons	Description
Charge Code	Enter Charge Code to mention the type of charge.
Charge Currency	Select Charge Currency from the left drop-down list given in respective fields.
Charge Amount	Specify Charge Amount for the facility.
Charge Description	Enter Charge Description .
Is Charge Waived	Enable Is Charge Waived option, if waiver can be claimed for this charge.
Fields	Enter the following details in respective fields: • Waived Amount • Minimum Charge Amount • Maximum Charge Amount • Net Charge Amount • Charge Base Amount • Waiver Remarks

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

Figure 7-36 Pricing

The screenshot displays the 'Pricing' section of the OFS interface. On the left, a sidebar lists various facility details. The main content area is titled 'Charges' and shows a table with one entry: 'LN9052' (marked as 'NEW'), 'Charge code: 005', 'Charge amount: \$1,000.00', 'Is charge waived?: Yes', 'Net charge amount:', 'Waiver remarks: Processing Fees', and 'Waived amount:'. A '+ ' icon is present to add new charges. The bottom of the table shows 'Page 1 of 1 (1 of 1 items)' and navigation controls.

Note

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

For field level information **Pricing** screen refer the below table.

Table 7-14 Pricing

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

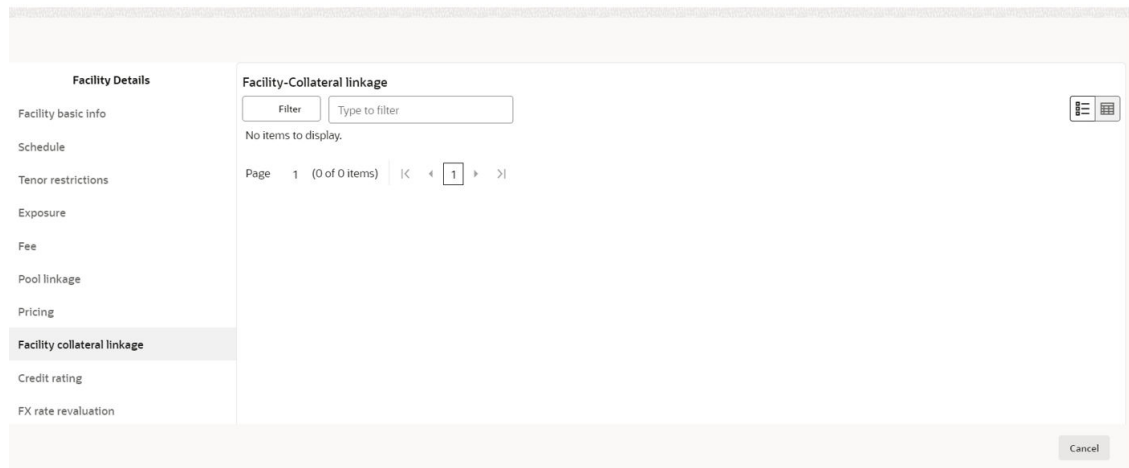
7.4 Proposal Structuring - Linking Facility with Collateral

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

Note

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

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

Figure 7-37 Facility Details


1. Click **+** icon, to link facility with a collateral. The **Facility-Collateral Linkage** window appears:

Figure 7-38 Facility-Collateral Linkage

Facility-Collateral linkage

Collateral code: COL23970433

Collateral description: GENERAL

Collateral value: 10,000.00

Amount basis: Amount

Linked percentage: 10%

Linked amount: USD 1,000.00

Order number: 1

Cancel Save

For field level information in **Facility-Collateral Linkage** screen refer the table below.

Table 7-15 Facility-Collateral Linkage

Fields/ Icons	Description
Collateral Code	Select Collateral Code from the drop-down list. The collateral added in Collateral data segment are displayed in the drop-down list. Select Collateral Code, the following details get populated in the corresponding fields: - Collateral Description - Collateral Currency - Collateral Value You can link a collateral with the facility either by specifying the actual amount to be linked or by specifying the percentage of collateral value.
Amount Basis	Select Amount Basis from the drop-down list. The options available are: - Amount - Percentage 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.
Percentage	If Percentage is selected as Amount Basis, specify the Linked Percentage. The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.
Order number	In the Order number field, specify the collateral utilization order for example 1 or 2. If the collateral is contributing to the line, and the order number is mentioned as 2, collateral utilization will happen only after the other amount (e.g. Line amount) with order number 1 is utilized.

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

Figure 7-39 Facility Details

For field level information in **Facility Details** screen refer the table below.

Table 7-16 Facility Details

Fields/ Icons	Description
Filter	To filter a linkage record, click the Filter icon and specify values for the filter parameters or directly enter the first three characters of filter parameter in Type to filter text box.
Edit	To modify the linkage details, select the record from the list and click Edit icon next to add icon.
Delete	To delete the linkage details, select the record from the list and click Delete icon.
Table View	To change the layout of Facility-Collateral Linkage screen to table view, click Table View icon at top right corner.

Adding Credit Rating

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

Figure 7-40 Credit Rating

Click **+** icon. The **Credit Rating** window is displayed.

Figure 7-41 Credit Rating

For field level information on **Credit Rating** screen refer the table below.

Table 7-17 Credit Rating

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

Adding FX Rate Revaluation Details

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

Figure 7-42 FX Rate Revaluation

The screenshot shows a web application window titled "OFS". On the left is a sidebar menu with the following items: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, Pool linkage, Pricing, Facility collateral linkage, Credit rating, and **FX rate revaluation** (which is highlighted). The main area of the window has a header with a "+" icon, a pencil icon, and a trash icon, followed by the text "No items to display." Below this, it says "(showing 0 record(s) out of 0)". In the bottom right corner, there is a "Cancel" button.

Click + icon. The **FX Rate Revaluation** window is displayed.

Figure 7-43 FX Rate Revaluation

The screenshot shows the "FX rate revaluation details" form. It contains the following fields and controls:

- Module:** A dropdown menu.
- Product:** A dropdown menu.
- Currency:** A text input field with "USD" and a search icon.
- FX rate type:** A dropdown menu with "Mid" selected.
- Rate input method:** A dropdown menu with "Derived" selected.
- Rate fixing days:** A numeric input field with "1" and up/down arrows.
- Revaluation frequency:** A dropdown menu with "Weekly" selected.
- Revaluation effective date:** A dropdown menu with "Value Date" selected.
- Exchange rate code:** A dropdown menu with "Standard" selected.
- Ignore holidays:** A checked checkbox.
- Holiday check:** A dropdown menu with "Currency" selected.
- Holiday currency:** A text input field with "USD" and a search icon.
- Schedule movement:** A dropdown menu with "Move Backward" selected.
- Move across month:** A checked checkbox.
- Cascade scheduled:** A checked checkbox.

At the bottom right, there are "Cancel" and "Create" buttons.

For field level information on **FX Rate Revaluation** screen refer the table below.

Table 7-18 FX Rate Revaluation Details

Fields/ Icons	Description
Module	In the Module field, enter the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS).
Product	In the Product field, enter the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module).
Currency	Select Currency for which the FX rate has to be applied.
FX Rate Type	Select FX Rate Type from the drop-down list. The options available are: • Mid • Sell • Buy
Rate Input Method	Select Rate Input Method from the drop-down list. The options available are: • Derived • Fixed
Exchange Rate Code	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.
Fixed Rate	If Rate Input Method is selected as Fixed, the Fixed Rate field appears. You must specify the fixed rate for the revaluation.
Rate Fixing Days	Specify Rate Fixing Days . The value must be between 1 to 5. If the Rate Fixing Days is set as 1, the system will pick up the rate from previous day i.e. current day - 1.
Revaluation Frequency	Select Revaluation Frequency from the drop-down list. The options available are: • Daily • Weekly • Monthly • Quarterly • Half Yearly • Yearly • None
Revaluation Effective Date	Select Revaluation Effective Date from which the revaluation should happen. The options available are: • Value Date • Calendar Date
Ignore Holidays	Enable Ignore Holidays check box, if required. The revaluations that are due on holidays will not be performed on the holiday.
Holiday Check	Select Holiday Check option from the drop-down list. The options available are: • Currency • Both, • Local The system will determine the holidays based on the selected Holiday Check option. For example, if Holiday Check is selected as Currency, then the system will refer the Currency Holiday Maintenance to determine holidays.
Holiday Currency	Select Holiday Currency for which the holiday table must be checked.

Table 7-18 (Cont.) FX Rate Revaluation Details

Fields/ Icons	Description
Schedule Movement	Select Schedule Movement option from the drop-down list. The options available are: - Move Backward - Move Forward
Move Backward	If Move Backward option is selected, the system will schedule the revaluations that are due on holiday before the holiday.
Move Forward	If Move Forward option is selected, the system will schedule the revaluations that are due on holiday after the holiday.
Move Across Month	Enable Move Across Month check box, if required. If you have chosen to move a schedule falling due on a holiday to the next working day, or the previous working day, and it crosses over into another month, the schedule date will be moved only if you indicate so. If not, the schedule date will be kept in the same month.
Cascade Schedule	Enable 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.
Create	Click Create . The FX rate revaluation details are saved.
Edit	To modify the added FX rate revaluation details, select the record and click the Edit icon.
Delete	To delete the added FX rate revaluation details, select the record and click the Delete icon.
Close	Click Close , to exit the Facility Details window.

Copying Facility

Once a facility is created, you can copy that facility to create new facility of similar type. The copied facility will have all the facility details by default, you can easily change the limit details and create new facilities.

For field level information on **Copying Facility** screen refer the below table.

Table 7-19 Copying Facility

Fields/ Icons	Description
Copy Facility	Click Hamburger icon in the required facility record and select Copy Facility . The Facility Details window appears.
Save & Configure	Click Save or Save & Configure . Clicking Save & Configure opens the Edit Facility window. Refer Modifying Facility Details for information on configuring facility.

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.

- Click **Action** icon at the corresponding facility record and select **Create Sub Limit**.

The **Facility Details** window is displayed.

Figure 7-44 New facility

4. Provide the necessary details to create sub-limit and click **Save**. Sub-limit is created and displayed in the Funding Requirement page.

The **Funding Requirement** page is displayed.

Figure 7-45 Funding Requirement

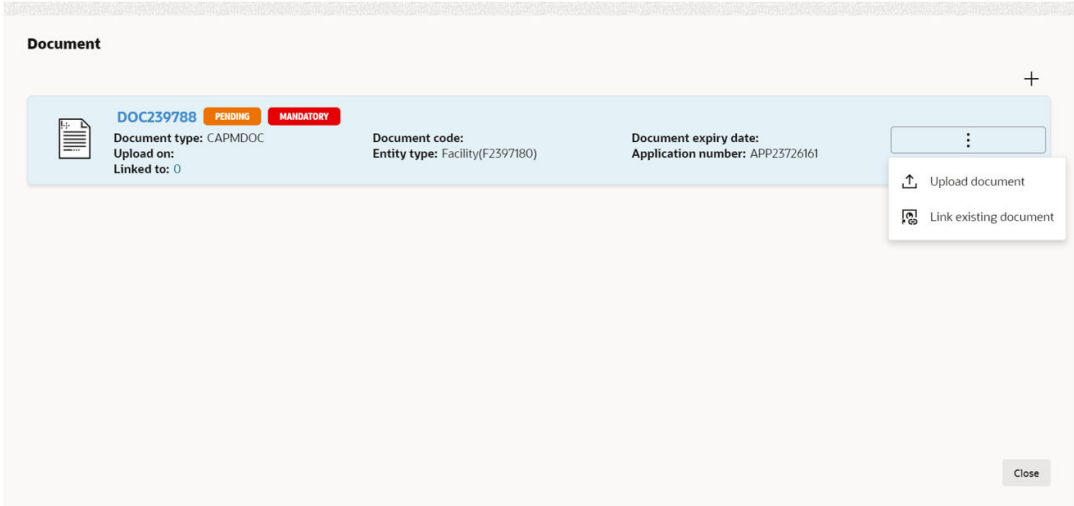
Removing Facility

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

Linking Document

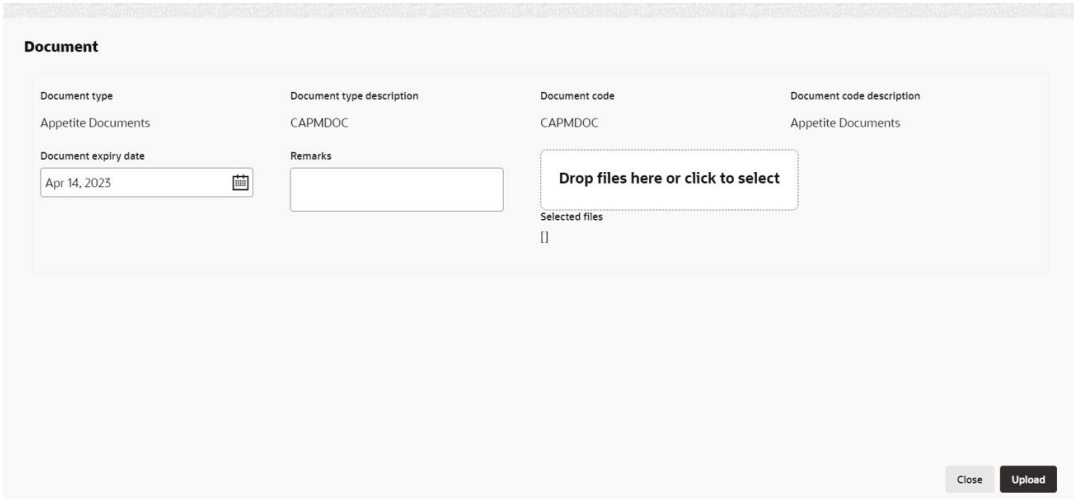
6. To link documents with the facility, click **Action** icon at the corresponding facility record and select Link Document. The **Document** window listing the mandatory and optional documents maintained for the facility is displayed.

Figure 7-46 Document



7. To upload the listed documents, click **Action** icon in the required item and select **Upload Document**.
The **Document** window with pre-populated document details is displayed.

Figure 7-47 Document



For field level information on **Document** screen refer the table below.

Table 7-20 Document

Fields/ Icons	Description
Drop files here or click to select	In the Drop files here or click to select section, drag and drop or click and upload the necessary document.
Upload	Click Upload .

If the party is your existing party and the documents are already uploaded, you can select the **Link Existing Document** option in **Action** 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

- 8. To filter the required facility from the list, click **Filter** button.
The **Filter** window is displayed.

Figure 7-48 Filter

Filter

Reset

Apply

Limit

☐ Joint customer

Status

☐ New

☐ Modified

☐ Removed

Facility type

☐ Funded

☐ Non funded

Facility category

Q

Currency

Q

From amount

To amount

Enter or select the filter parameters.
For field level information on **Filter** screen refer the table below.

Table 7-21 Filter

Fields/ Icons	Description
Apply	Click Apply . Facility that matches the filter parameters are displayed.
Type to filter	To filter the facility using single filter parameter, enter the parameter directly in Type to filter text box. Note: Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.
Select	To delete the facility, Select the facility and click Delete icon.
Table View	To change the layout of facility details to table view, click Table View icon.

Figure 7-49 Funding Requirement

The screenshot shows the 'Funding Requirement' screen. At the top, there's a 'Parent' dropdown and a 'Liability details' section. Below this, a liability number '230724207' is displayed with the text 'Liability number Branch (000)'. To the right, the 'Requested amount' is '\$12.00K' with a note 'Requested amount expires on (Mar 15, 2023)'. Below these details is a table with columns: Action, Line number, Facility type, Facility category, Writeups, Facility description, Next review date, Requested amount, and Parent line number. The table contains three rows of facility data. At the bottom right, there are icons for 'Collapse all', 'Table View', and 'Facility Structure'. At the bottom of the screen, there are buttons: 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

Action	Line number	Facility type	Facility category	Writeups	Facility description	Next review date	Requested amount	Parent line number
⋮	LN7856	F			desc		\$12,000.00	
⋮	LN9009	F			desc		\$12,000.00	
⋮	CH9090	F			desc		\$1,000.00	LN9009 - desc

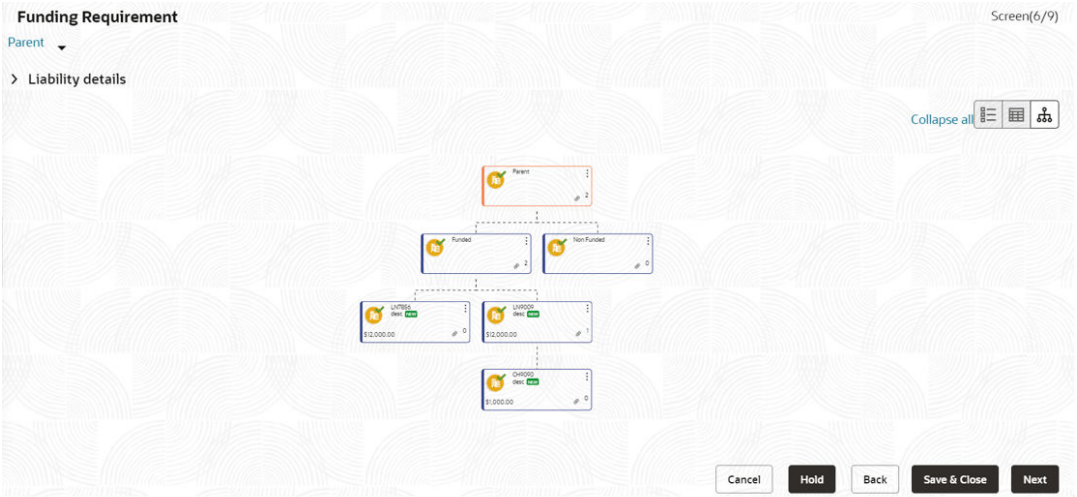
For field level information on **Funding Requirement** screen refer the below table.

Table 7-22 Funding Requirement

Fields/ Icons	Description
Line Number	To view the facility details in table view, click Line Number .
Writeup	To capture writeup for the facility, click Writeup icon.

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

Figure 7-50 Funding Requirement



Adding Facility for Child Parties

- 10. To add facility details for the child party, click the arrow next to the party name in the top left corner. Party list is displayed.

Figure 7-51 Funding Requirement

Funding Requirement

Screen(6/9)

Parent

> Lia

child

type to filter

+

🏠

📁

☰

📊

👤

☐

LN7856

NEW

Facility ID: F2397181

Facility description: desc

Requested amount: \$12,000.00

Facility category:

Facility type: Funded

Next review date:

💬

⋮

☐

CH9090

NEW

Facility ID: F2397180

Facility description: desc

Parent line number: LN9009

Requested amount: \$1,000.00

Facility category:

Facility type: Funded

Next review date:

💬

⋮

☐

LN9009

NEW

Facility ID: F2372920

Facility description: desc

Requested amount: \$12,000.00

Facility category:

Facility type: Funded

Next review date:

💬

⋮

End Of List

(showing 3 record(s) out of 3)

Cancel

Hold

Back

Save & Close

Next

- 11. Select the required party. The Funding Requirement page is displayed.

Figure 7-52 Funding Requirement

Funding Requirement

Screen(6/9)

Parent joint

> Liability details

FilterType to filter

+ Import from parent

No items to display.

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

CancelHoldBackSave & CloseNext

You can add facility to the child party by using any of the following options:

- Add facility without template. Refer **Creating Facility without Template** for information.
- Add facility using template. Refer **Creating Facility with Template** for information.
- Import from parent party. Refer the following section for information.

Importing Facilities From Parent Party

12.
-  Click the **Import from parent party** icon in the child party **Funding Requirement** page. The following window is displayed.

Figure 7-53 Import from parent party

Import from parent

Type to filter

Joint	Joint line code	Joint amount	Joint line start date	Joint line expiry date	Line number	Facility description	Parent description	Facility category	Facility amount
☒	Enter line code	\$12,000.00	Apr 4, 2023	Apr 26, 2023	LN9009	desc		(F)	\$12,000.00
☐					CH9090	desc	LN9009 - desc	(F)	\$1,000.00
☐					LN7856	desc		(F)	\$12,000.00

CloseSave

For field level information on **Import from parent party** screen refer the table below.

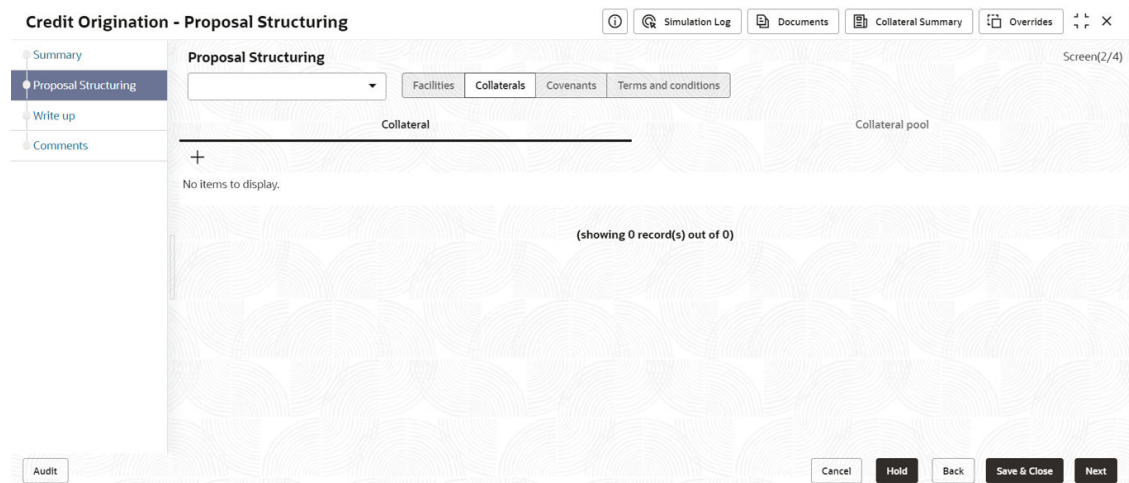
Table 7-23 Import from parent party

Fields/ Icons	Description
Copy Facility	Click Action icon in the required facility record and select Copy Facility . The Facility Details window appears.
Save & Configure	Click Save or Save & Configure . Clicking Save & Configure opens the Edit Facility window. Refer Modifying Facility Details for information on configuring facility.
Facilities	Select Facilities which you want to import from the parent party.
Joint line code	Specify Joint line code (user defined) and Joint Amount in corresponding cell.
Joint Amount	To modify other facility details, click Edit icon in the Joint Amount column. The Facility Details window appears.
Save	Modify the required details and click Save . For more information on configuring the facility using Edit option, refer Modifying Facility Details .

7.5 Proposal Structuring - Collateral

To go to the Collateral page, click the **Collateral** tab in **Proposal Structuring** screen. The **Collateral** page is displayed.

Figure 7-54 Proposal Structuring - Collateral



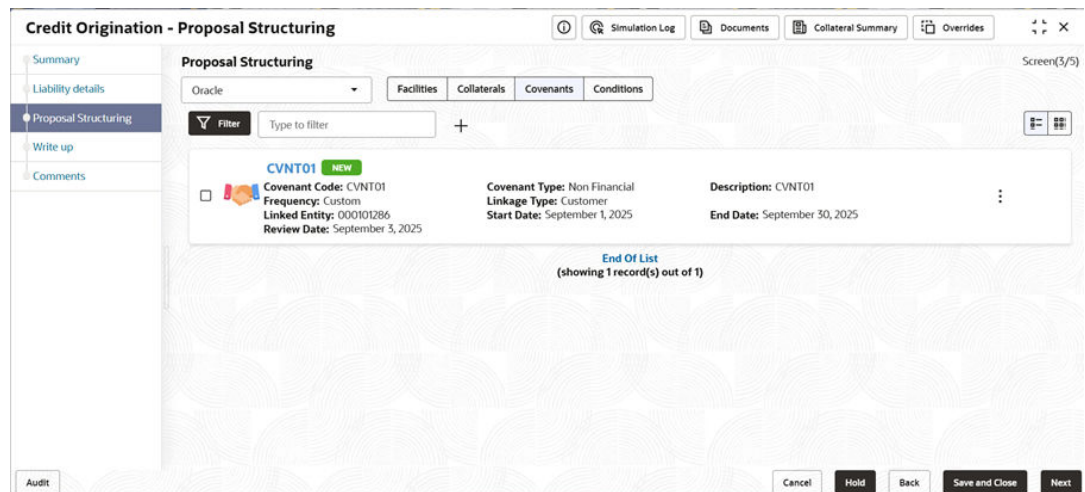
Note

For information about filter, add, edit, delete, and layout options, refer [Collaterals](#).

7.6 Proposal Structuring - Covenants

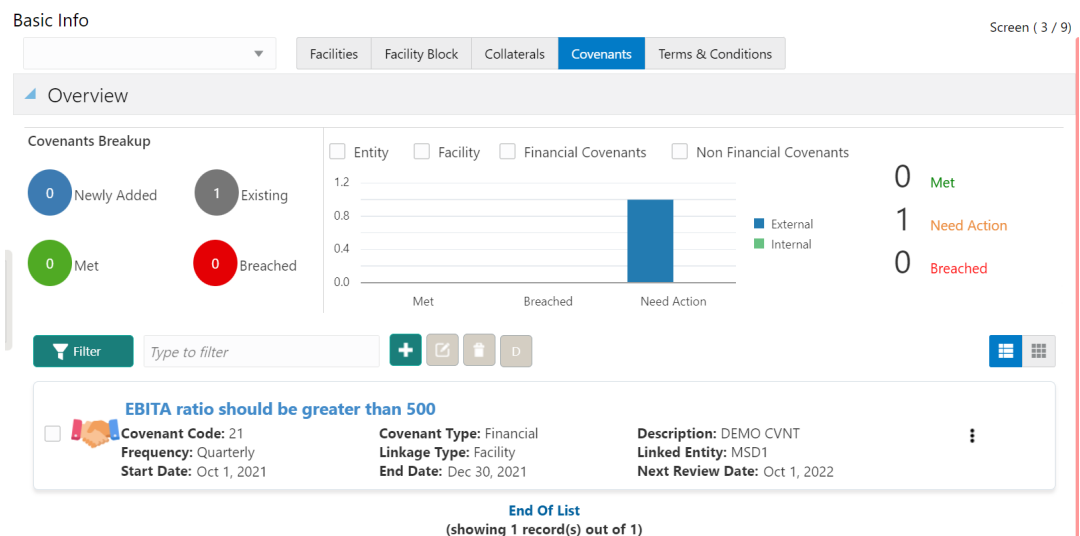
1. To go to the Covenants page, click **Covenants** tab in **Proposal Structuring** screen. The **Covenants** page is displayed.

Figure 7-55 Proposal Structuring - Covenants



2. To view details about the already added covenant, click and expand **Overview** section.

Figure 7-56 Overview



7.7 Proposal Structuring - Covenant Details

1. To add new covenant, click the **+** icon.
The **Covenant Details** window is displayed.

Figure 7-57 Covenant Details

Covenant Details

Covenant Code Required

Covenant Name Required

Description Required

Classification Type Required

> Covenant Details

> Monitoring Information Details

> Formula Details

> Schedule Details

> Others

> Linkage Details

Cancel Create

For process 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.

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

The **Covenant Details** screen displays.

Figure 7-58 Covenant Details

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	
Addition Text 1	Addition Text 2	Addition Text 3	Addition Text 4
Addition Text 5	Addition Text 6	Addition Text 7	Addition Text 8
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

> Monitoring Information Details

> Formula Details

Cancel Create

2. Enter or Select the details for the following field names in the respective fields:
 - Covenant Code
 - Covenant Name
 - Covenant Description
 - Classification Type
3. To set the covenant condition, click and expand **Covenant Details** section.

Figure 7-59 Covenant Details

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

4. Enter or select the details for following field names in the respective fields:
 - Covenant Type
 - Revision Frequency
 - Custom Days
 - Notice Days
 - Start Date
 - End Date
 - First Review Date
 - Grace Days
5. To capture the monitoring information for the covenant, click and expand **Monitoring Information Details** section.

Figure 7-60 Monitoring Information Details

Monitoring Information Details

Select

6. Select **Monitoring Information Details** from the drop-down list.
7. Click and expand **Formula Details** section.

Figure 7-61 Formula Details

Formula Details

Formula: DAE + 1000

Target type: Amount (Required)

Covenant Check Condition: Greater than (Required)

Currency: (Required)

Target Value: 10000

8. Enter or select the details for the following field names in the respective fields:
 - Target Type
 - Covenant Check Condition
 - Currency
 - Target Value
9. Click and expand **Schedule Details** section.

Figure 7-62 Schedule Details

Schedule Details

Generate

Revised Target

Schedule Date	Description	Revised Description	Waive Schedule
Sep 3, 2025	CVNT01		
Sep 5, 2025	CVNT01		
Sep 7, 2025	CVNT01		
Sep 9, 2025	CVNT01		
Sep 11, 2025	CVNT01		

Page 1 of 3 (1-5 of 14 items)

If Revised Target is enabled, the following screen displays.

Figure 7-63 Revised Target

Schedule Details

Generate

Revised Target

Start Date

End Date

Revised Description

Is Waived?

Apply

Schedule Date	Description	Revised Description	Waive Schedule
Sep 3, 2025	CVNT01		
Sep 5, 2025	CVNT01		
Sep 7, 2025	CVNT01		
Sep 9, 2025	CVNT01		
Sep 11, 2025	CVNT01		

Page 1 of 76 (1-5 of 379 items)

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

Table 7-24 Revised Traget

Field	Description
Start Date	Specify the end date.
End Date	Specify the start date.
Revised Target Value	Specify the revision target value to be revised for the selection revision period.
Is waived?	Specify the waive to schedules which is under the given revision date range.

10. Click and expand **Others** section.

Figure 7-64 Others

Others

Compliance Status

Covenant Status

Last Check Value

Deferred Due Date

Remarks

For field level information on **Others** screen refer the table below.

Table 7-25 Others

Fields/ Icons	Description
Compliance Status	Select Compliance Status and Covenant Status for the covenant.
Last Check Value	Enter Last Check Value for the covenant.
Deferred Due Date	Select Date from Calendar icon and specify Deferred Due Date .

11. To link the covenant with the facility, click and expand **Linkage Details** section.

Figure 7-65 Linkage details

Linkage Details

Customer Linkage

☐

	Line number	Facility type	Facility category	Facility description	Parent line number
☐	LIN1	Funded		LIN Facility	
☐	LIN11	Funded		LIN1 Facility	

For field level information on **Linkage Details** screen refer the table below.

Table 7-26 Linkage Details

Fields/ Icons	Description
Select Facility	Select Facility. Facility details such as Facility Type , Line Number , Facility Category and Facility Description are automatically populated.
Create	Click Create Covenant details are added and displayed in the Covenants page.

Note

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

7.8 Proposal Structuring - Conditions

To go to the **Conditions** page, click the **Conditions** tab in **Proposal Structuring** screen.

Figure 7-66 Proposal Structuring - Conditions

Credit Origination - Proposal Structuring

Simulation Log Documents Collateral Summary Overrides

Summary Liability details **Proposal Structuring** Write up Comments

Proposal Structuring

Oracle Facilities Collaterals Covenants **Conditions**

Filter Type to filter

No items to display.

Load More
(showing 0 record(s) out of 0)

Audit Cancel Hold Back Save and Close Next

- To add new Conditions, click + icon.
The **Add Conditions** window is displayed.

Figure 7-67 Add Conditions

Add Conditions

Condition Code: GRT1

Condition Description: GRT1

Condition Clause: GRT1

Condition Type: Pre-Sanction

Condition Reason: Maintenance

Compliance Status: Compliance Status

Due Date: February 7, 2024

Notice Days: [Required]

Grace Days: [Required]

Compliance Remarks:

Cancel Create

For process Conditions 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 Conditions details, based on the requirements. These fields displays in the Conditions Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard Conditions details fields. For example, we maintained 20 additional fields each for text, numeric, boolean, and date.

The **Add Conditions** screen displays.

Figure 7-68 Add Conditions

The screenshot displays the 'Add Conditions' screen with the following fields and sections:

- Condition Code:** A text input field with a search icon and a 'Required' label.
- Condition Description:** A large text area.
- Condition Clause:** A large text area.
- Condition Type:** A dropdown menu.
- Condition Reason:** A dropdown menu with 'Maintenance' selected.
- Compliance Status:** A dropdown menu with 'Compliance Status' selected.
- Due Date:** A date picker showing 'February 7, 2024'.
- Notice Days:** A text input field with a 'Required' label.
- Grace Days:** A text input field.
- Compliance Remarks:** A text input field.
- Additional Text Fields:** A grid of 20 text input fields labeled 'Addition Text 1' through 'Addition Text 20'.
- Additional Number Fields:** A grid of 20 numeric input fields labeled 'Additional Number 1' through 'Additional Number 20'.
- Additional Date Fields:** A grid of 20 date picker fields labeled 'Additional Date 1' through 'Additional Date 20'.
- Additional Flag Fields:** A grid of 20 boolean input fields labeled 'Additional Flag 1' through 'Additional Flag 20', each with a 'Yes' checkbox.

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

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

Table 7-27 Add Conditions

Fields/ Icons	Description
Conditions Code	Search and Select Conditions Code . Conditions Description and Conditions are defaulted based on the selected Conditions code.
Conditions Description	Display the Conditions description. The Conditions description will be defaulted from Conditions maintenance based on the selected Conditions Code and cannot be modified.
Conditions Clause	Specify the Conditions clause. This field defaulted based on the selected Conditions code. The user can input up to 250 characters.
Notice Days	Specify the number of notice days are the number of days before the Due date of a Conditions for the Conditions tracking.
Grace Days	Specify the grace days. The user must update the compliance status within grace days after the due date. If not complied, the status will be marked as breached and the compliance date will be updated to the current date during the end-of-day process using the batch "tncTrackingOverdueBreachJob".
Conditions Type	Click Create . Conditions are linked to the party and displayed in the Conditions tab.
Cancel	Conditions Type is defaulted based on selected Conditions code. The options available are: • Pre-disbursement • Post-disbursement • Pre-Sanction
Compliance Status	Select Compliance Status from drop-down list. The options available are: • Met • Breached
Due Date	Select the due date.
Compliance Remarks	Enter Compliance Remarks, if required.
Customer Linkage	Customer Linkage details are displayed by default based on selected Conditions code.
Create	Click Create . Terms and Conditions are linked to the party and displayed in the Conditions tab.
Cancel	Click the Cancel to cancel and exist the screen.

Note

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

Click **Next**. The **Comments** page is displayed.

Figure 7-69 Comments

Credit Origination - Proposal Structuring

Simulation LogDocumentsCollateral SummaryOverrides

Summary

Proposal Structuring

Write up

Comments

Screen(4/4)

Comments

Enter text here...

Post

No items to display.

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

Figure 7-70 Policy exceptions

00 Total	00 Met	00 Breached	
Charge 00 Total 00 Met 00 Breached 00 Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Deferred	Interest 00 Total 00 Met 00 Breached 00 Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Deferred	Commission 00 Total 00 Met 00 Breached 00 Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Deferred	Product 00 Total 00 Met 00 Breached 00 Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Deferred
Terms And Conditions 00 Total 00 Met 00 Breached 00 Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Deferred	Covenant 00 Total 00 Met 00 Breached 00 Initiated 00 Not Initiated 00 Approved 00 Rejected 00 Deferred		

By default, **Policy Exceptions** are displayed for both the party and its child party.

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

Click **Next**, the **Business** page is displayed.

3. Click the **Business** data segment.

The **Business** page is displayed. If there are any overrides, then it will display the details as shown in the below image.

Figure 7-71 Business

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

All Overrides Errors

Show Accepted Overrides

Overrides

- ✓ LIPR01 - Proposed Liability Amount Is More Than Requested Liability Amount for Party: 23065470

Errors

No Errors Available

Next →

Click **Next**, the **Checklist** page is displayed.

4. Click the **Checklist** data segment.

Figure 7-72 Checklist

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

Next →

No items to display.

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

Proceed

Additional information

Outcome

Required

Submit

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

Table 7-28 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed if additional information is not required. Else, select the Outcome as Additional Info .
Submit	Click Submit . The proposal is sent to the Proposal Review stage.

For information on **Write up** data segment, refer [Write Up](#) section.

8

Proposal Review

This is a **Checker** stage in the work flow. In this stage, the senior member of the credit team reviews the application and verifies if it is as per the banks policies. The user will have the option to send the application back to the previous stages in case any additional information is required or if the proposal needs any modification. If all the conditions are satisfied, the proposal is sent to the approving authority for approval.

The following table provides high level overview about the **Proposal Review** stage.

Table 8-1 Proposal Review Stage

Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested and proposed – Facilities requested and proposed – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View Write up added in previous stages • View comments added in previous stages	• Review the following – Liability details – Facility details – Covenants proposed – T&C proposed – Collateral Offered • Add write up • Send back the application if additional info required • Submit application for approval

Proposal review process is similar to the proposal structuring process. Refer **Proposal Structuring** chapter for step-by-step instructions on reviewing the proposal.

9

Proposal Approval

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

The following table provides high level overview about the **Proposal Approval** stage.

Table 9-1 Proposal Approval stage

Information available for user	Activities that can be performed by user
• View the party summary – Liabilities requested and proposed – Facilities requested and proposed – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Rating – Demographic details • View the credit evaluation scores and details • View the legal evaluation score and details • View the risk evaluation score and details • View Write up added in previous stages • View comments added in previous stages	• Review the following: – Liability amount and dates requested and proposed – Facility amount and dates requested and proposed – Covenants proposed – T&C proposed – Collateral Offered • Capture the following: – Approved Liability amount and dates – Approved Facility amount and dates • Add/Modify/Delete facility, collateral, covenants or T&C • Add write up • Send back the application if additional info required or proposal revision • Approve the application • Reject the application

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

To approve the facility, perform the following steps:

1. In the **Approval** data segment, mouse hover on the **Liability Details** section and click **Edit** icon.

The **Liability Details** window is displayed.

Figure 9-1 Liability Details

V Guard Power inverter Ltd (230824252) - Liability details

Liability details

Allowed customers for this liability

Existing details

Existing amount

USD 1,200,000.00

Headroom limit

USD 1,200,000.00

Outstanding amount

Available amount

USD 1,200,000.00

Liability expiry date

Mar 30, 2023

Branch

000

FLEXCUBE UNIVERSAL BRANCH

Requested liability currency:

Close

Figure 9-2 Liability Details

V Guard Power inverter Ltd (230824252) - Liability details

Total gross facility

\$0.00

Total net facility

\$0.00

Dates

Next review date

Mar 30, 2023

Requested expiry date

Liability Details

UDF

LIABSTARTDATE

09/19/2019

LIABAUTHSIGNATORY

LIABTURNOVER

Close

2. Click **Search** icon in **Approval Liability Currency** field and select the currency in which the liability has to be created.

Note

Approved Liability Currency and Requested Liability Currency can be different.

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

Table 9-2 Liability Details

Fields/ Icons	Description
Approval Liability Amount	Specify Approval Liability Amount .
Approved Expiry Date	Click Calendar icon and select Approved Expiry Date for liability.
Save	Click Save . The approval details are saved.

3. In the **Approval** page, click **Action** icon in the required facility and select **Edit**.
The **Facility Details** window is displayed.

Figure 9-3 Facility Details

The screenshot shows the 'Facility Details' window with the 'Basic info' tab selected. The window has a sidebar on the left with a list of tabs: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

Basic info		
Line code	Line serial number	Facility description
TL	1	termin
Branch	Parent facility ID	Facility type
000		Funded
FLEXCUBE UNIVERSAL BRANCH		☐ Cascade
Facility category	Project Id	Commitment status
TL -Term Loan		☐ Committed ☐ Cascade
		☒ Uncommitted

A 'Close' button is located at the bottom right of the window.

Figure 9-4 Facility Details

The screenshot shows the 'Facility Details' window with the 'Sanction' tab selected. The window has a sidebar on the left with a list of tabs: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

Sanction		
Currency	Requested amount	Sanctioned amount
USD		\$99,000.00
NRS available amount	NRS adjustment amount	Day light limit
\$0.00	\$0.00	
Shadow limit	Effective line amount	Limit amount basis
☐ Shadow limit	\$0.00	Limit amount
Bulk payment	Internal remarks	

A 'Close' button is located at the bottom right of the window.

Figure 9-5 Facility Details

The screenshot shows the 'Facility Details' window with the 'Availability' and 'Release' tabs selected. The window has a sidebar on the left with a list of tabs: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, and Pool linkage. The main content area displays the following information:

Availability		
Line start date	Line expiry date	Renewal date
Sep 20, 2019	Mar 30, 2022	
Maintenance value date	Revolving line	Is non revolving special line
Sep 20, 2019	No	Yes
Unadvised	Available	Availability period
No	Yes	

Below the 'Availability' tab is the 'Release' tab, which is currently empty. A 'Close' button is located at the bottom right of the window.

Figure 9-6 Facility Details

For field level information on **Facility Details** screen refer the below table.

Table 9-3 Facility Details

Fields/ Icons	Description
Approved Amount	Specify Approved Amount and click Save .
Close	Click Close to exit the Facility Details window.
Next	In the Approval page, click Next to go to the Comments page.
Post	Click Post comments, if required.
Submit	Click Submit . The Policy Exception window appears.
Checklist	Click the Checklist data segment and select the Outcome as Approve .

4. Click **Submit**. The proposal is sent to the **Draft Generation** stage.

To reject the facility, perform the above steps by specifying **Approval Liability Amount** and **Approved Amount** as zero and selecting the Outcome as **Reject**.

Draft Generation

In this stage, the bank user can generate a sanction letter and capture the party's communication address to send the sanction letter.
The following table provides high level overview about the **Draft Generation** stage.

Table 10-1 Draft Generation stage

Information available for user	Activities that can be performed by user
- View the party summary - Liabilities requested, proposed, and approved - Facilities requested, proposed, and approved - Collateral Offered - Covenants stipulated - T&C stipulated - Financials - Rating - Demographic details - View the credit evaluation scores and details - View the legal evaluation score and details - View the risk evaluation score and details - View comments added in previous stages	Generate draft proposal document

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

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

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

The **Free Tasks** page is displayed.

Figure 10-1 Free Tasks

	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. **Acquire & Edit** the required draft generation task. The **Credit Origination - Draft Generation** page summarizing the proposal is displayed.

Figure 10-2 Summary

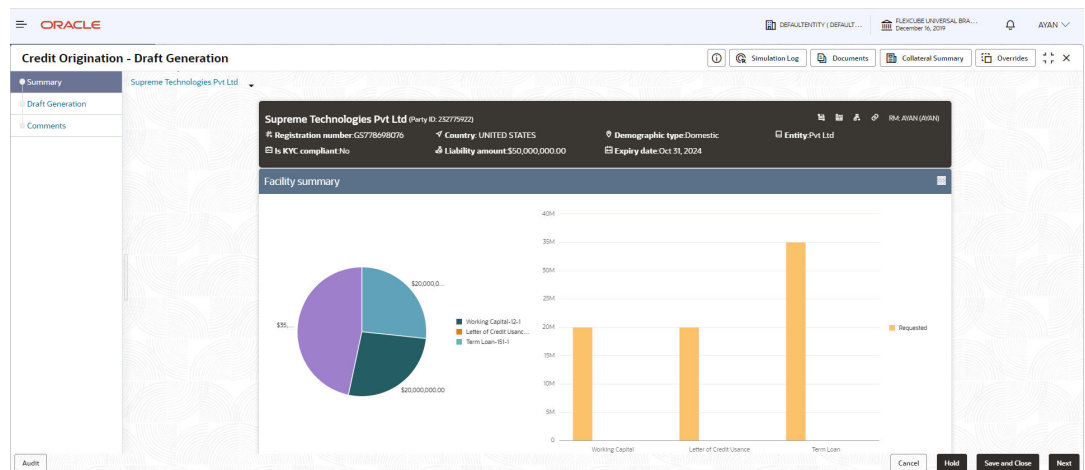


Figure 10-3 Summary

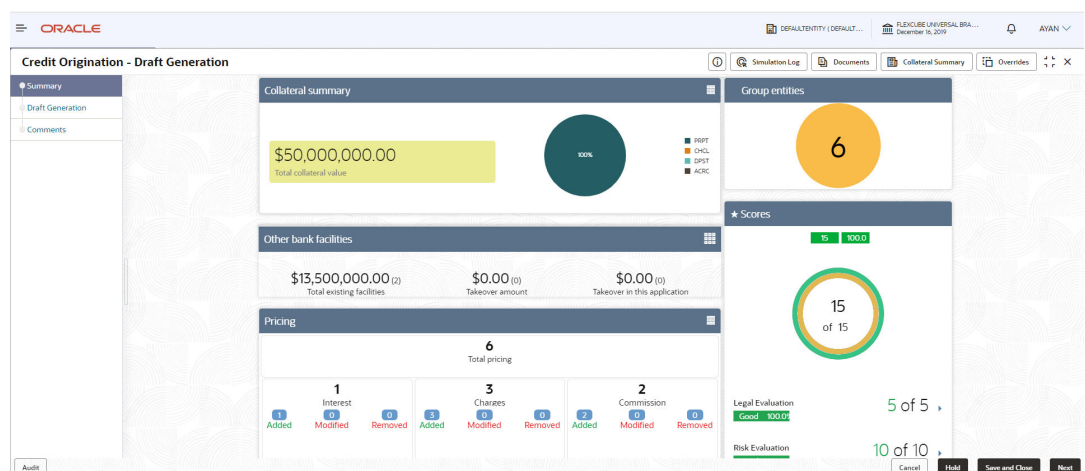


Figure 10-4 Summary

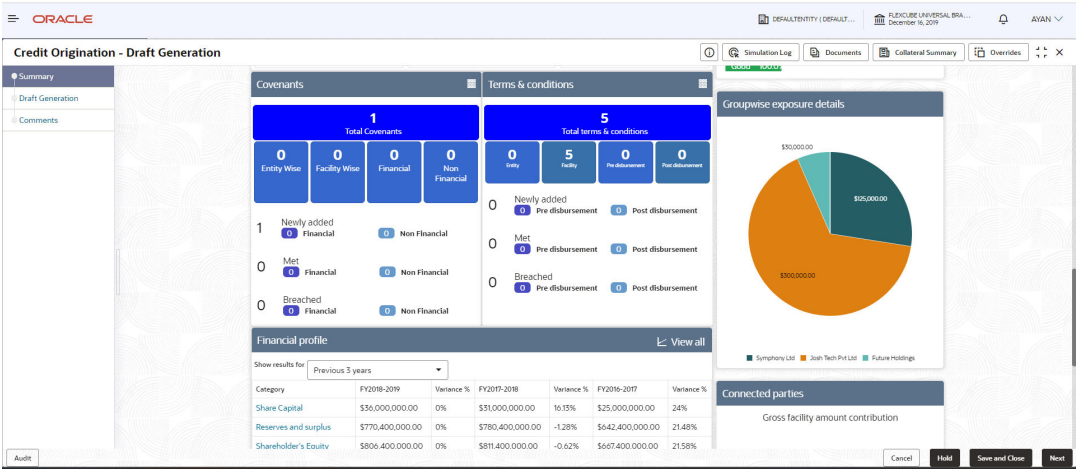
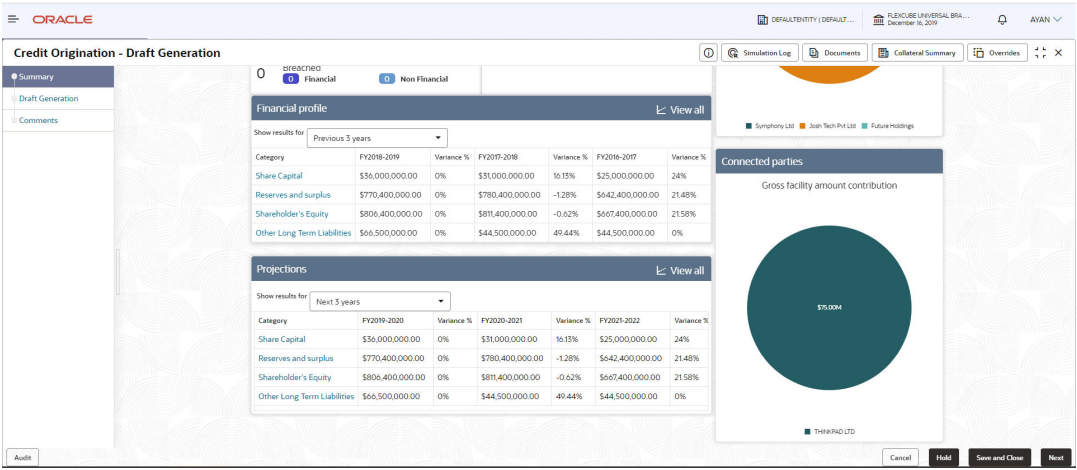
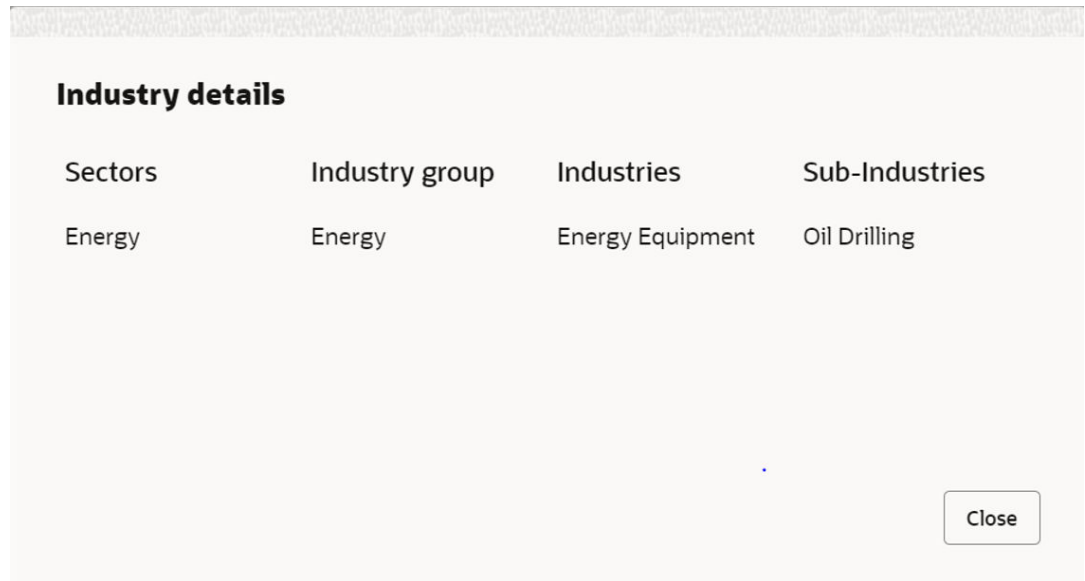


Figure 10-5 Summary

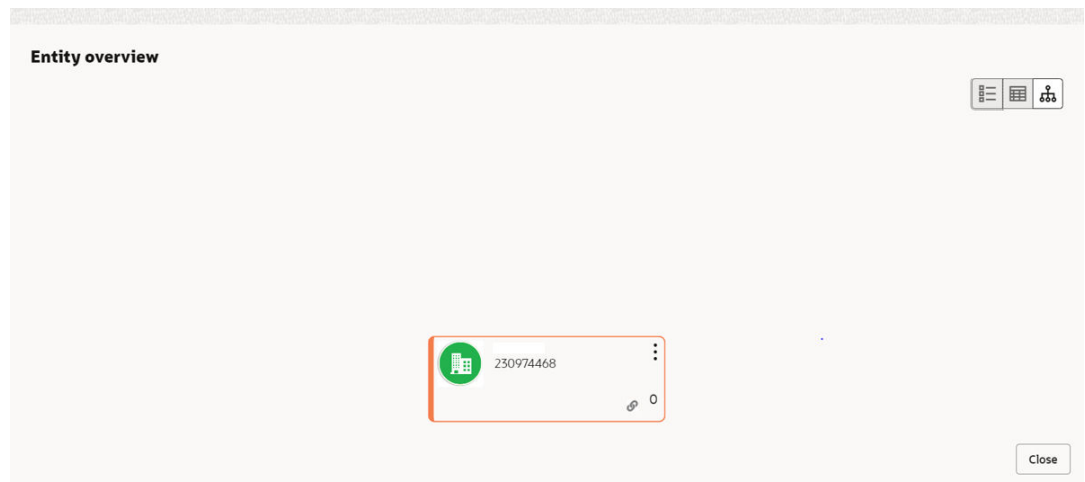


3. To view the sector and industry information, click **Industry** icon in **Party Information** section.

The **Industry Details** window is displayed.

Figure 10-6 Industry Details

4. Click **Close**, to exit the **Industry Details** window.
5. To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

Figure 10-7 Entity Overview

6. Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information. The **Allowed Customers For This Liability** window appears.

Figure 10-8 Allowed Customers For This Liability

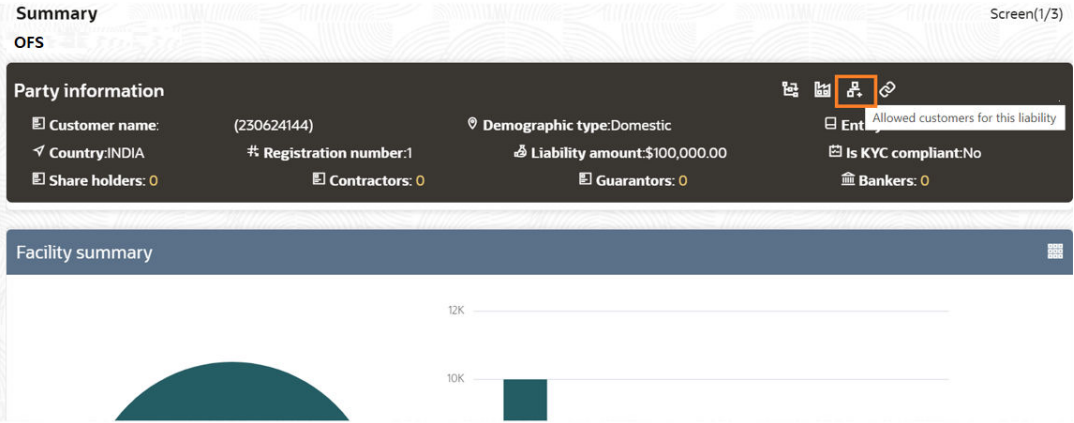
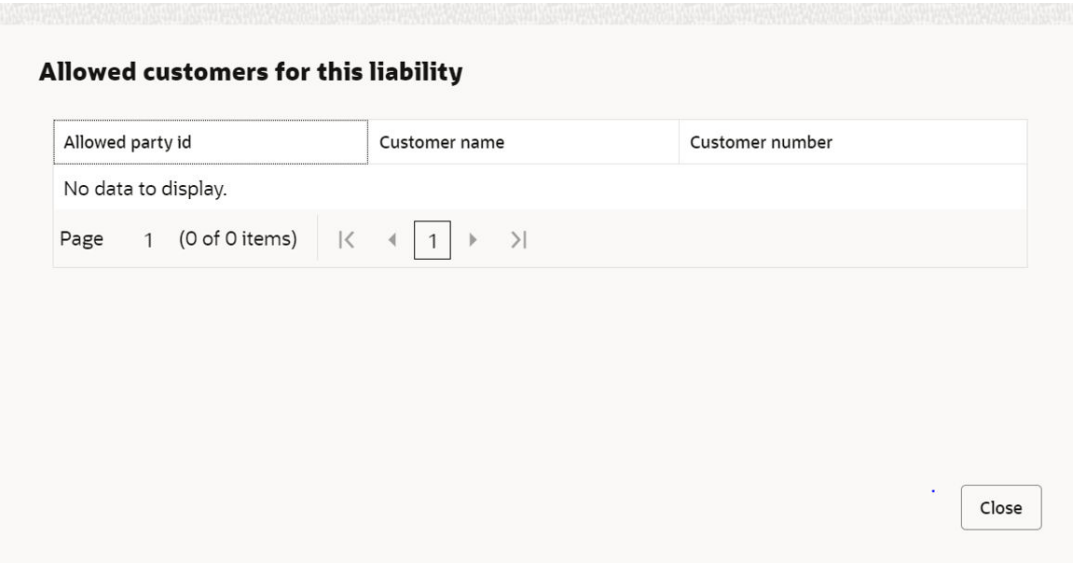


Figure 10-9 Allowed Customers For This Liability



- 7. Click **Close**, if you want to exit the **Allowed Customers for this liability** window.
 - 8. Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.
- The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Figure 10-10 Linked to other liabilities

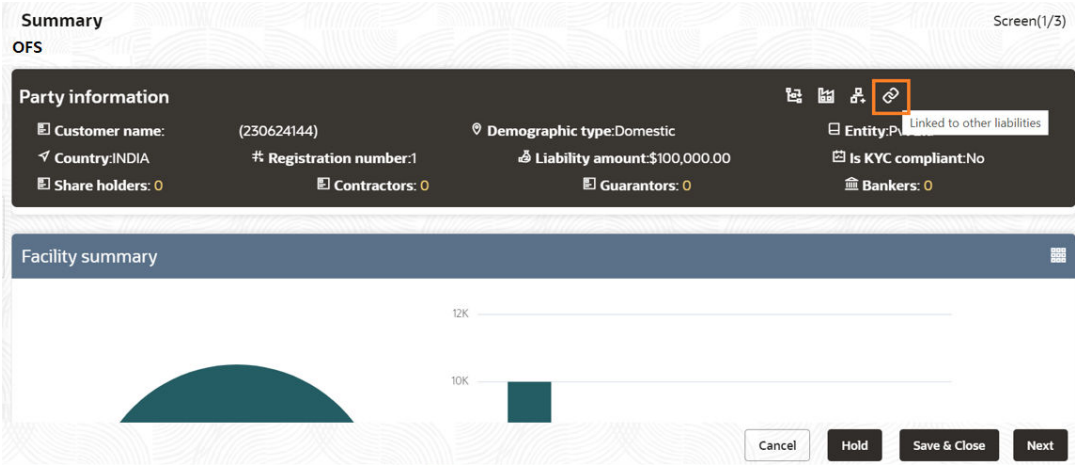
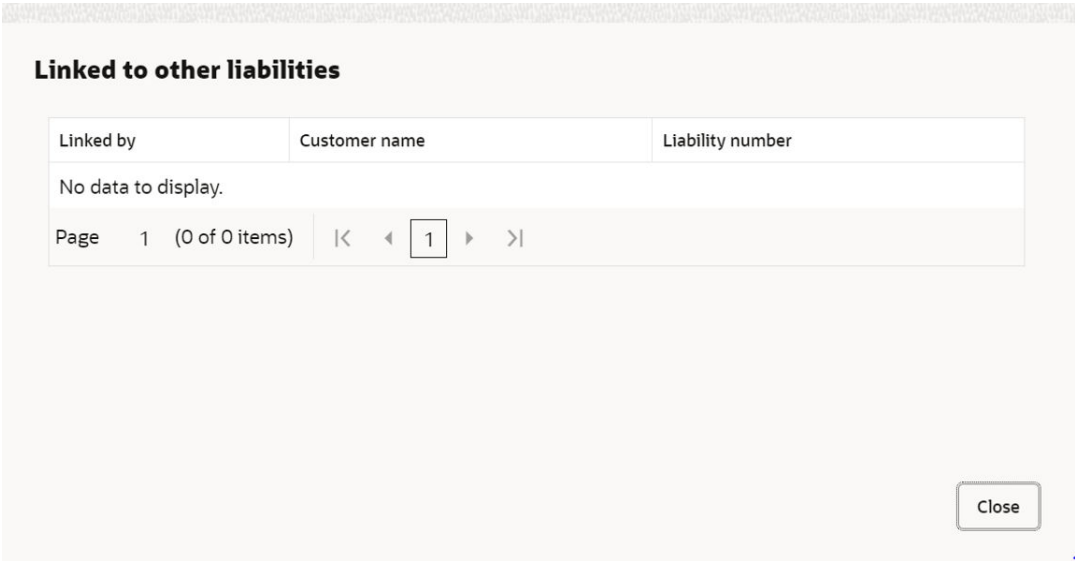
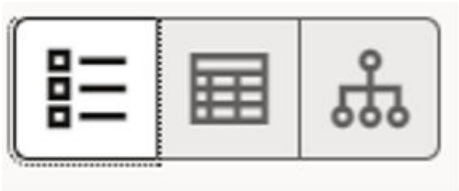


Figure 10-11 Linked to other liabilities



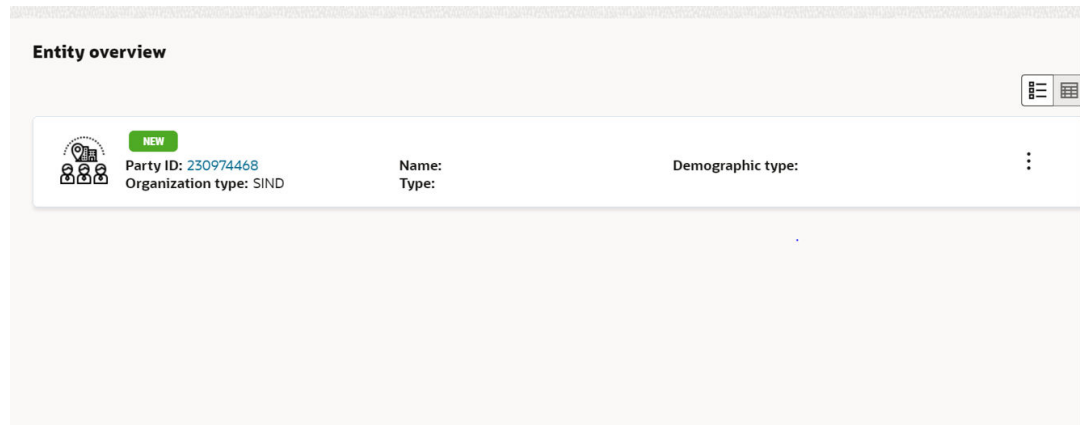
- 9. Click **Close**, if you want to exit the **Linked to other liabilities** window.
- 10. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.

Figure 10-12 Layout



- 11. Select the required layout. **Entity Overview** is changed to the selected layout as shown below.

Figure 10-13 Entity Overview



For field level information on **Entity Overview** screen refer the table below.

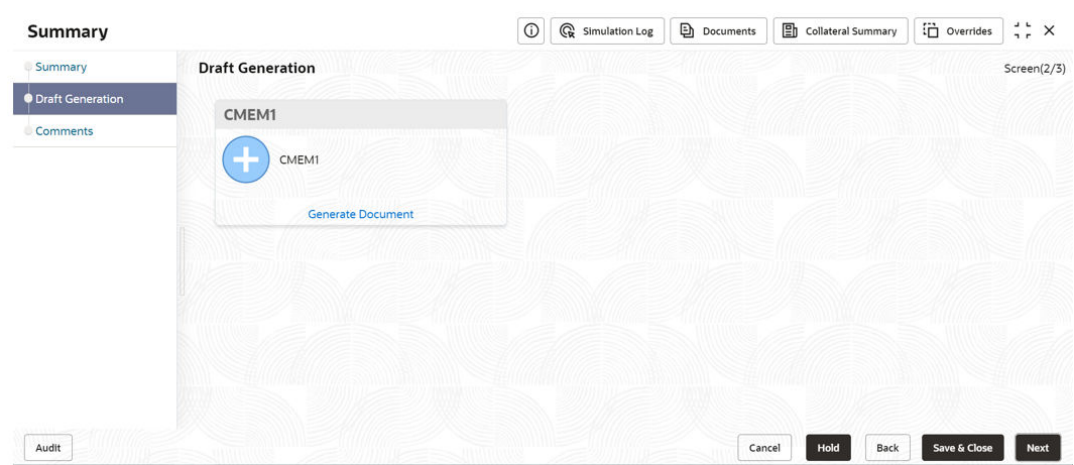
Table 10-2 Entity Overview

Fields/ Icons	Description
Close	To exit Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count Numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout icon	To change the layout of Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Conditions in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile	To view Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
Projection	To view detailed information about Financial Profile and Projection , click View all in the respective sections.

12. After reviewing the **Summary**, click **Next**.

The **Draft Generation** window is displayed.

Figure 10-14 Draft Generation



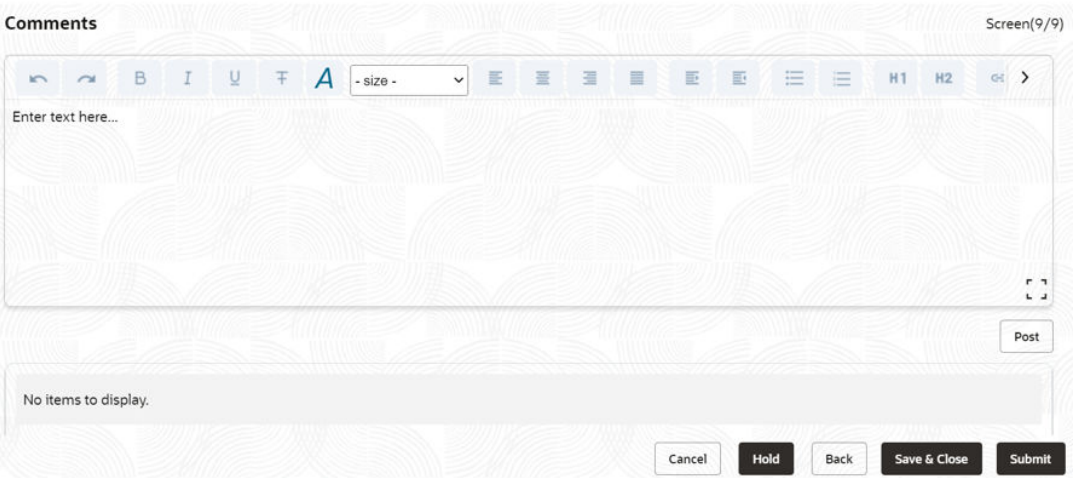
For field level information on **Draft Generation** screen refer the below table.

Table 10-3 Draft Generation

Fields/ Icons	Description
View Document	Click View Document , to view the generated draft document.
Download Document	Click Download Document , to download the generated draft document.

13. After generating proposal draft, click **Next**.
The **Comments** page is displayed.

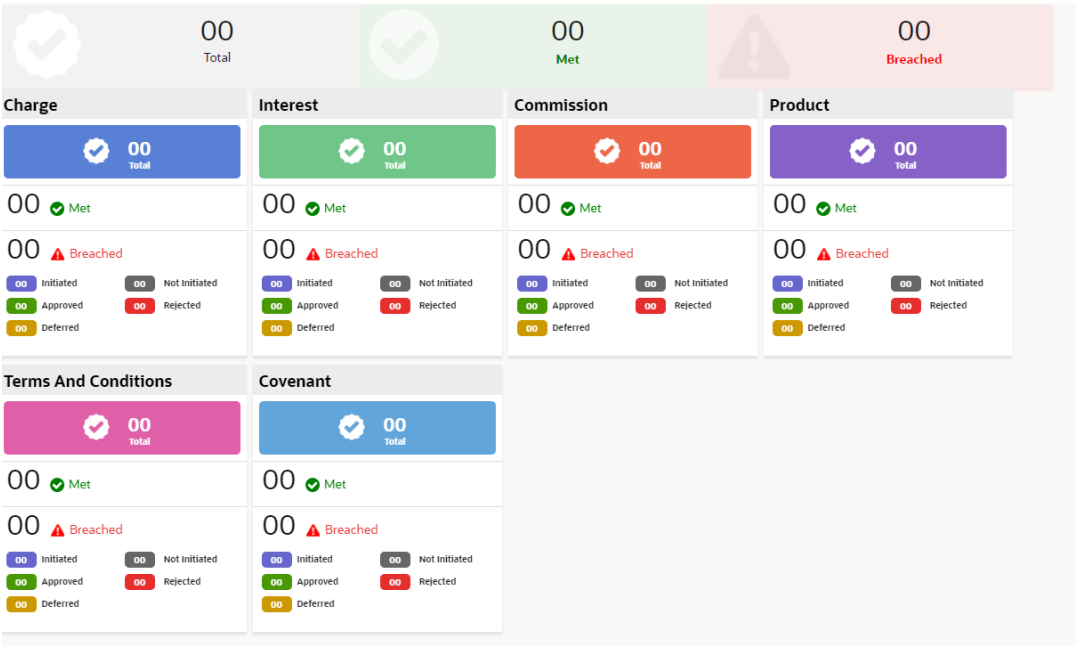
Figure 10-15 Comments



Post comments, if any. The posted comment is displayed below the **Comments** box section.

14. Click **Submit**. The **Policy Exceptions** window is displayed.

Figure 10-16 Policy Exceptions



By default, **Policy Exceptions** are displayed for both the party and its child party.

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

15. Click the **Business** data segment.

Figure 10-17 Business



16. Click the **Checklist** data segment.

Figure 10-18 Checklist

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

No items to display.

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

Proceed

Additional information

Outcome

Required

Submit

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

Table 10-4 Checklist

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

- If the party accepts the draft proposal, the proposal is sent to **Limit Configuration** stage.
- If the party rejects the draft proposal, the proposal is sent to **Proposal Restructuring** stage.

Note

For information on **Write up** data segment, refer [Write Up](#) section.

Customer Acceptance

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

The following table provides high level overview about the **Customer Acceptance** stage.

Table 11-1 Customer Acceptance stage

Information available for user	Activities that can be performed by user
- View the party summary - Liabilities requested, proposed, and approved - Facilities requested, proposed, and approved - Collateral Offered - Covenants stipulated - T&C stipulated - Financials - Rating - Demographic details - View the credit evaluation scores and details - View the legal evaluation score and details - View the risk evaluation score and details - View comments added in previous stages	- Upload the party accepted documents - Submit for limit configuration - Send application for renegotiation to Proposal review stage - Add comments

Steps to capture customer acceptance status

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

The **Free Tasks** page is displayed.

Figure 11-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐ Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐ Acquire and Edit	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐ Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐ Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. Acquire & Edit the required customer acceptance task.

The **Credit Origination- Customer Acceptance** page summarizing the proposal is displayed.

Figure 11-2 Summary

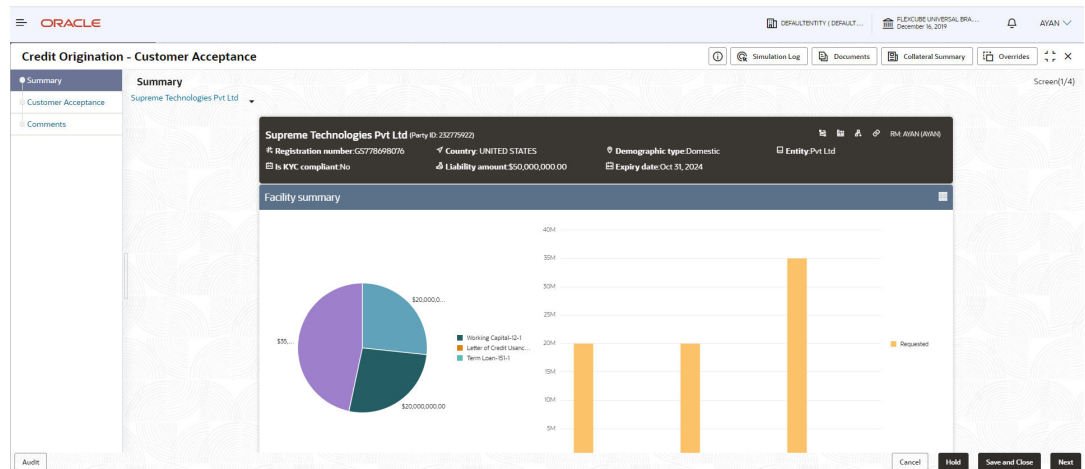


Figure 11-3 Summary

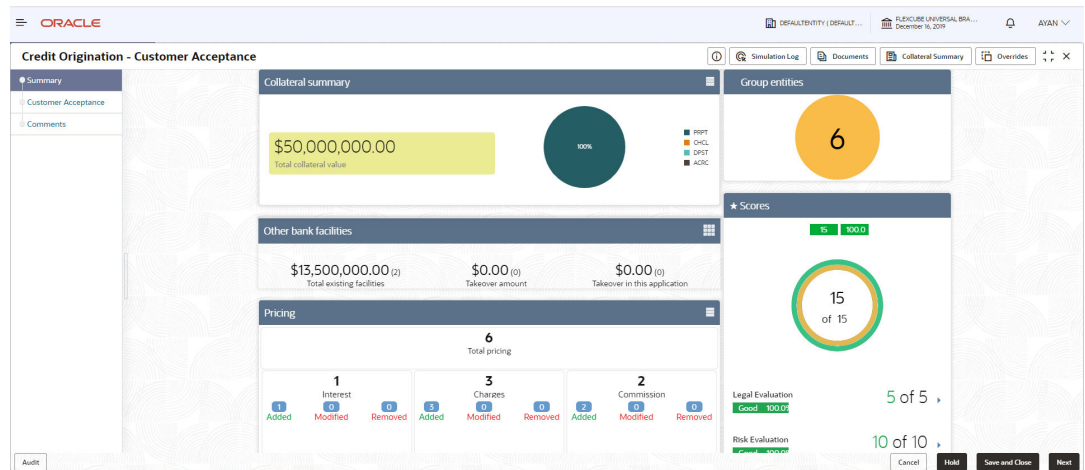


Figure 11-4 Summary

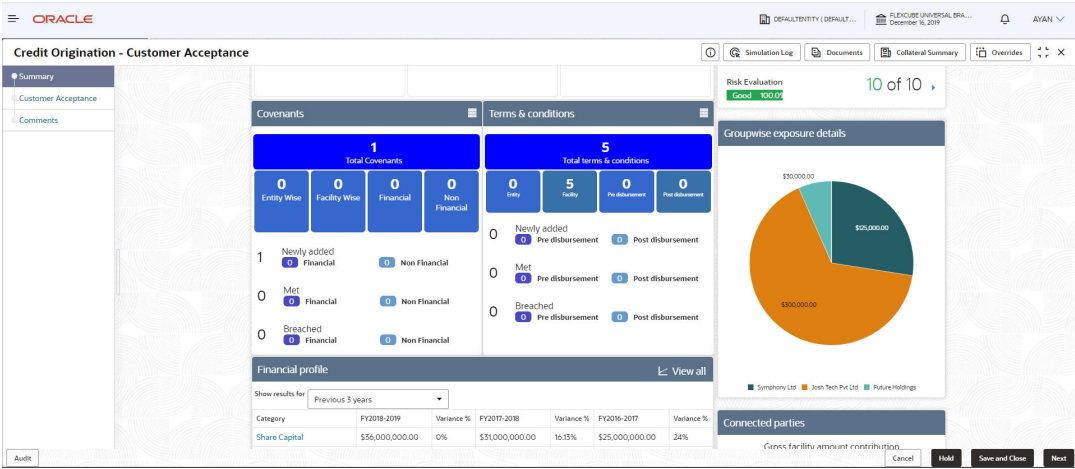
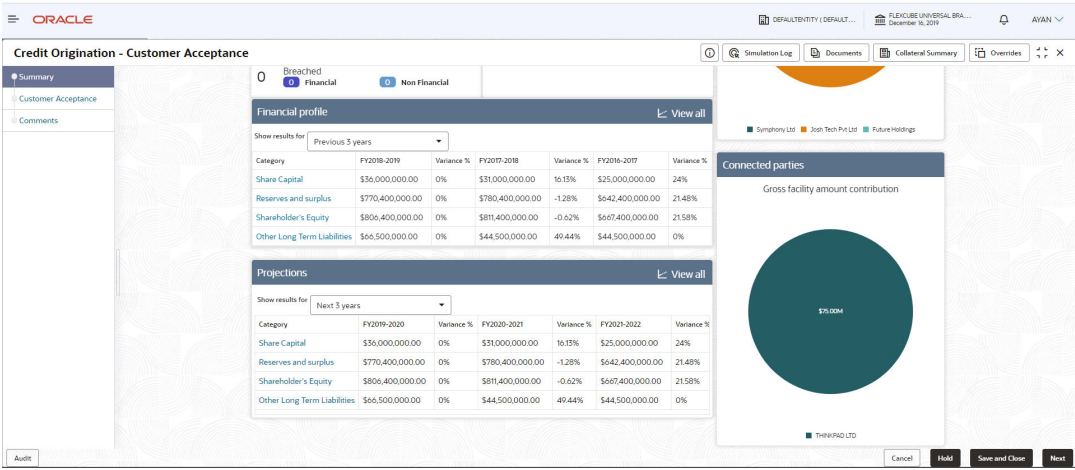


Figure 11-5 Summary

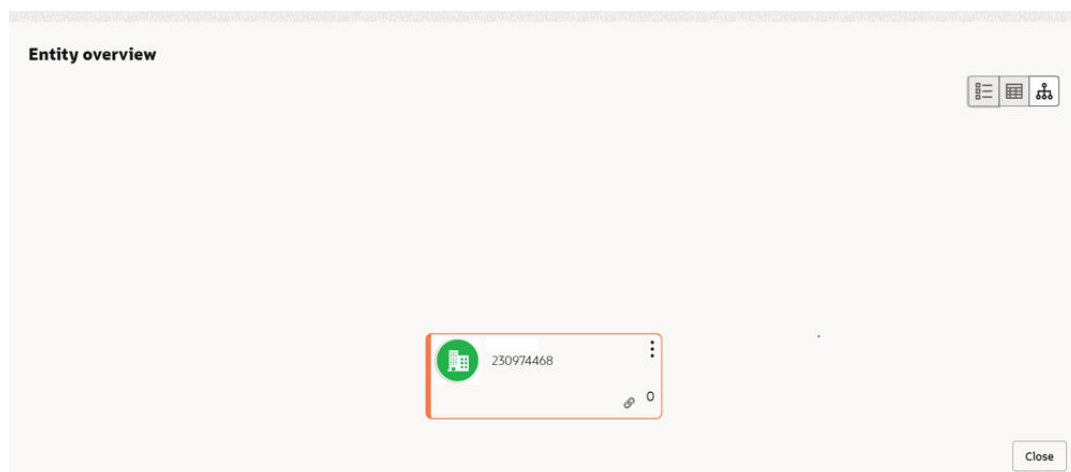


- To view the sector and industry information, click **Industry** icon in party information section.

The **Industry Details** window is displayed.

Figure 11-6 Industry Details

4. Click **Close**, to exit the **Industry Details** window.
5. To view the overview of the party, click **Entity Overview** icon in **Party Information** section. The **Entity Overview** window is displayed.

Figure 11-7 Entity Overview

6. Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view the party's linked to the liability information. The **Allowed Customers For This Liability** window appears.

Figure 11-8 Allowed Customers For This Liability

Summary
OFS Screen(1/3)

Party information

- Customer name: (230624144)
- Country: INDIA
- Share holders: 0

- Demographic type: Domestic
- Registration number: 1
- Contractors: 0

- Liability amount: \$100,000.00
- Guarantors: 0

- Is KYC compliant: No
- Bankers: 0

Allowed customers for this liability

Ent

Facility summary

Figure 11-9 Allowed Customers For This Liability

Allowed customers for this liability

Allowed party id	Customer name	Customer number
No data to display.		

Page 1 (0 of 0 items) ◀ 1 ▶

Close

7. Click **Close**, if you want to exit the **Allowed Customers for this liability** window.
8. Click **Linked to other liabilities** icon in the **Party Information** section, to view other liabilities linked to the party information.

The **Linked to other liabilities** window is displayed. If other liabilities are linked, the list of other liabilities details linked to the party window is displayed.

Figure 11-10 Linked to other liabilities

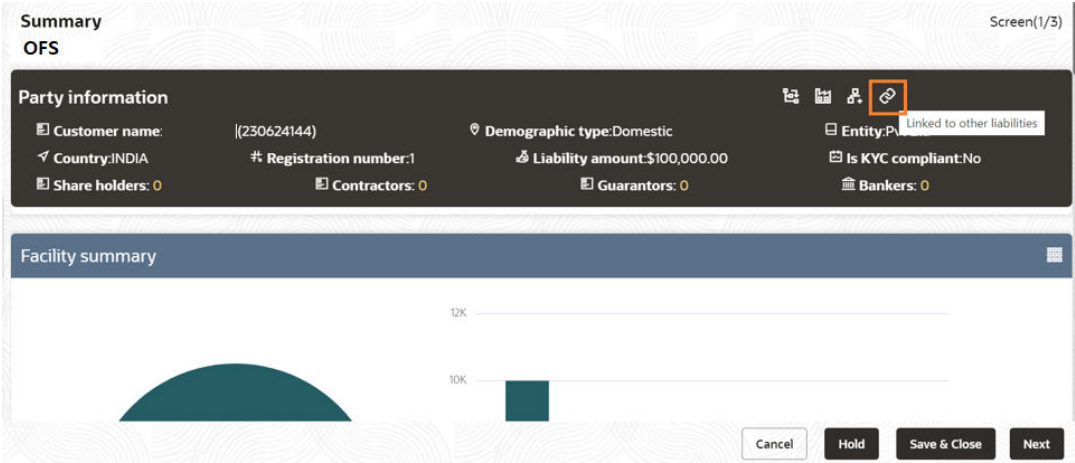
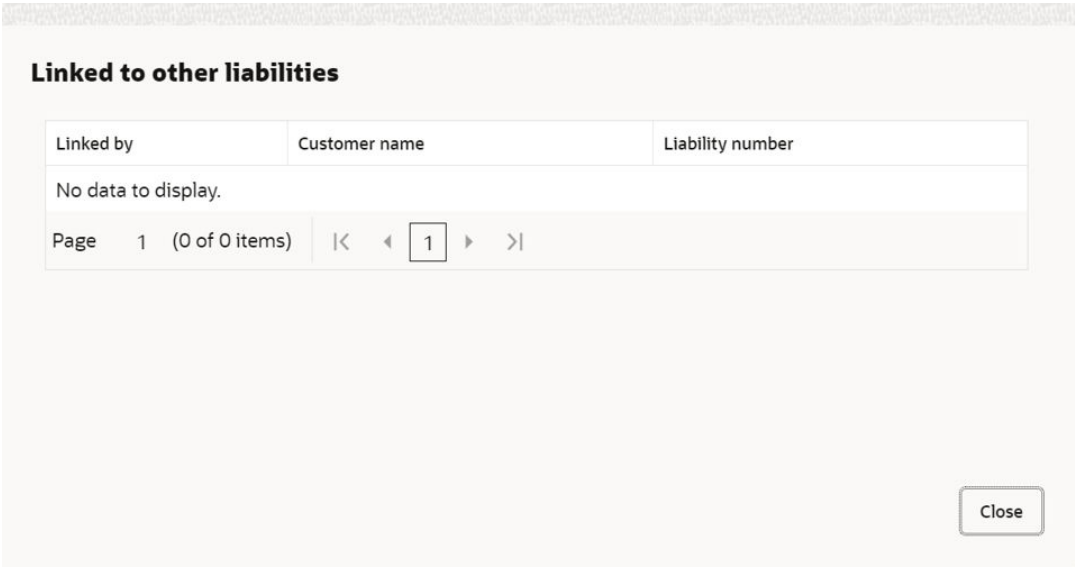
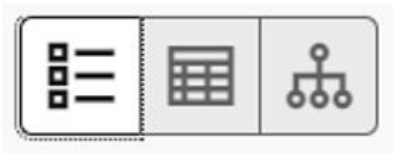


Figure 11-11 Linked to other liabilities

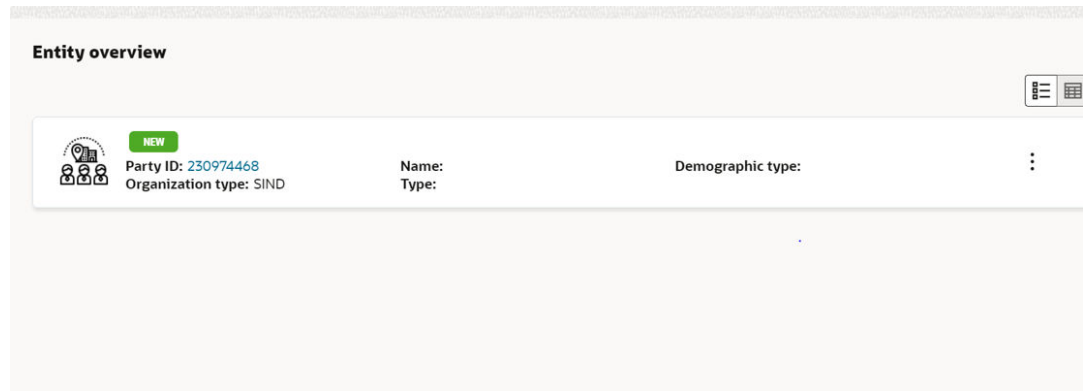


- 9. Click **Close**, if you want to exit the **Linked to other liabilities** window.
- 10. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.

Figure 11-12 Layout



- 11. Select the required layout. **Entity Overview** is changed to the selected layout as shown below.

Figure 11-13 Entity Overview

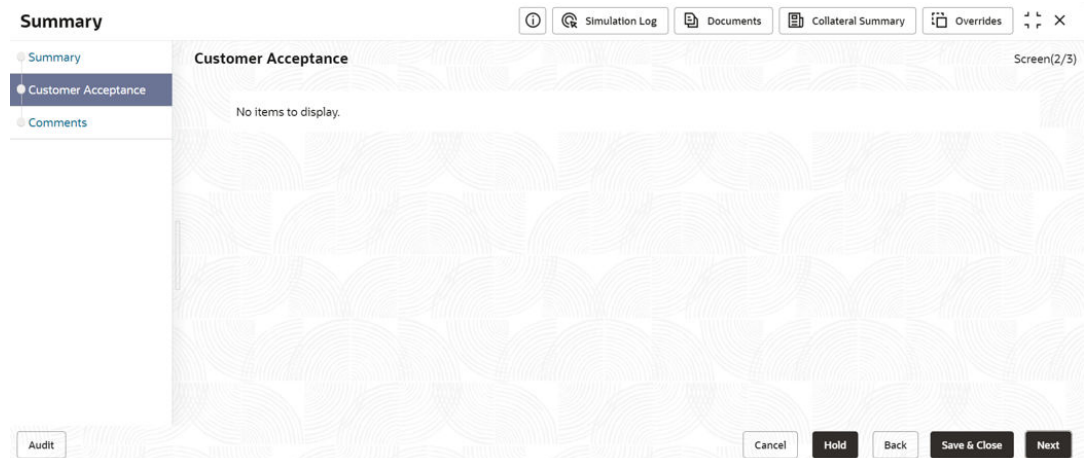
For field level information on **Entity Overview** screen refer the below table.

Table 11-2 Entity Overview

Fields/ Icons	Description
Close	To exit Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout icon	To change the layout of Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Conditions in Summary page, click Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile	To view Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
Projection	To view detailed information about Financial Profile and Projection , click View all in the respective sections.

12. After reviewing the Summary, click **Next**.

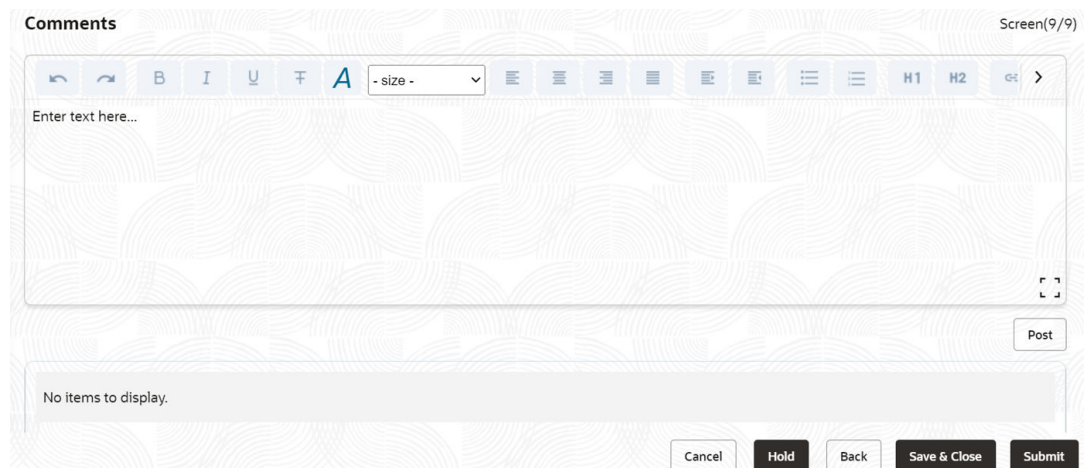
The **Customer Acceptance** page is displayed.

Figure 11-14 Credit Origination-Customer Acceptance

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

13. Click the **Download** icon, to download the proposal draft.

Click **Next** in the proposal draft. The **Comments** page is displayed.

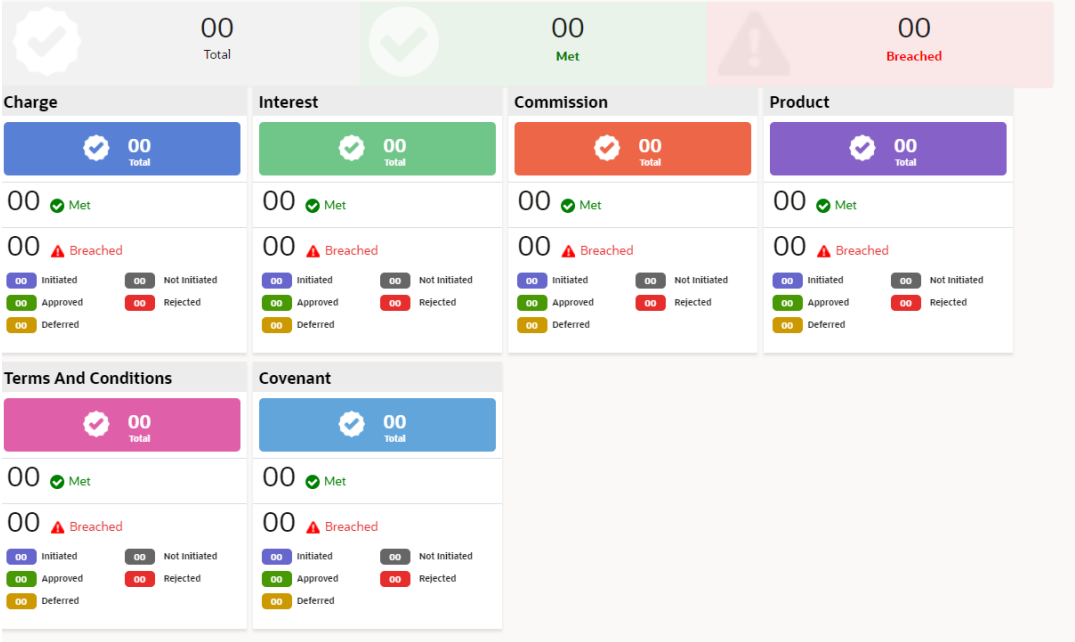
Figure 11-15 Comments

Post comments, if required. The posted comment is displayed below the **Comments** box section.

14. Click **Submit**.

The **Policy Exceptions** window is displayed.

Figure 11-16 Policy Exceptions



By default, **Policy Exceptions** are displayed for both the party and its child party.

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

- 15. Click the **Business** data segment.

Figure 11-17 Business



- 16. Click the **Checklist** data segment.

Figure 11-18 Checklist

Submit

Back

1

2

3

Policy exceptionsBusinessChecklist

No items to display.

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

Proceed

Additional information

Outcome

Required

Submit

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

Table 11-3 Checklist

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

Note

For information on **Write up** data segment, refer [Write Up](#) section.

Limit Configuration

In this stage, the bank user further fine tunes the facility by creating a detailed limit structure, setting restrictions in place, etc. and submits the proposal for further action. Post this stage the details of the liability, facility, collateral and covenants gets recorded in the back office system. The following table provides high level overview about the **Limit Configuration** stage.

Table 12-1 Limit Configuration stage

Information available for user	Activities that can be performed by user
- View the party summary - Liabilities requested, proposed, and approved - Facilities requested, proposed, and approved - Collateral Offered - Covenants stipulated - T&C stipulated - Financials - Rating - Demographic details - View the credit evaluation scores and details - View the legal evaluation score and details - View the risk evaluation score and details - View comments added in previous stages	- Configure the facilities approved - Create sublines - Update Collateral details - Capture the restrictions related to - Currency - Party - Branch - Product - Exposure - Add comments - Hand off to ELCM

Steps to configure limit

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

The **Free Tasks** page is displayed.

Figure 12-1 Free Tasks

	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐ Acquire and Edit	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐ Acquire and Edit	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐ Acquire and Edit	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐ Acquire and Edit	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐ Acquire and Edit	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐ Acquire and Edit	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐ Acquire and Edit	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

2. **Acquire & Edit** the required Limit Configuration task. The **Credit Origination - Limit Configuration** page summarizing the proposal is displayed.

Viewing Summary:

Figure 12-2 Summary

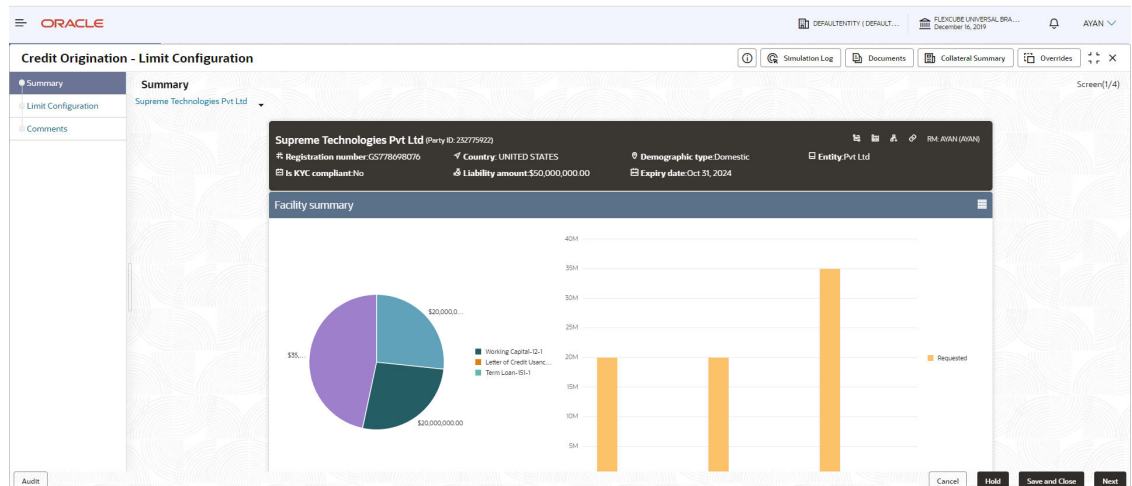


Figure 12-3 Summary

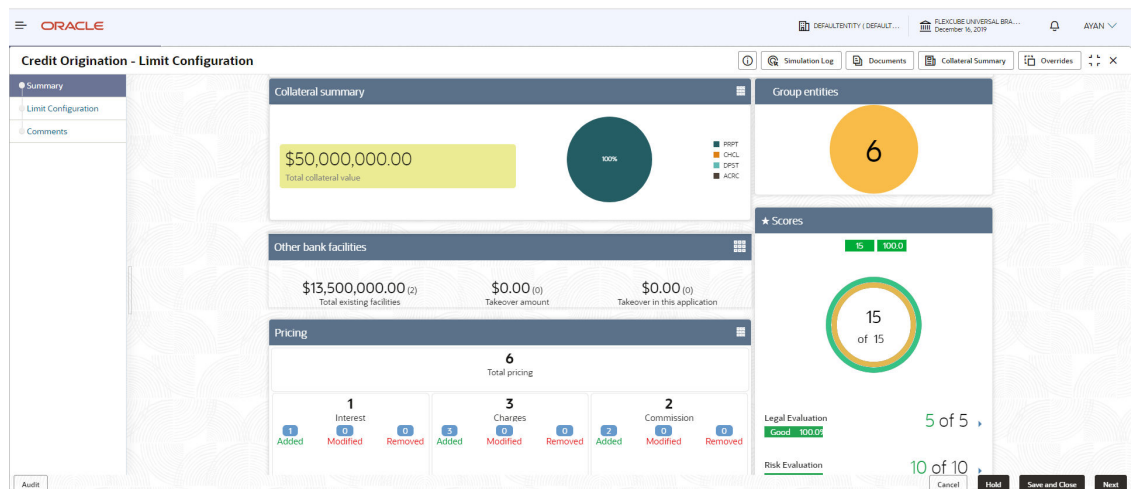


Figure 12-4 Summary

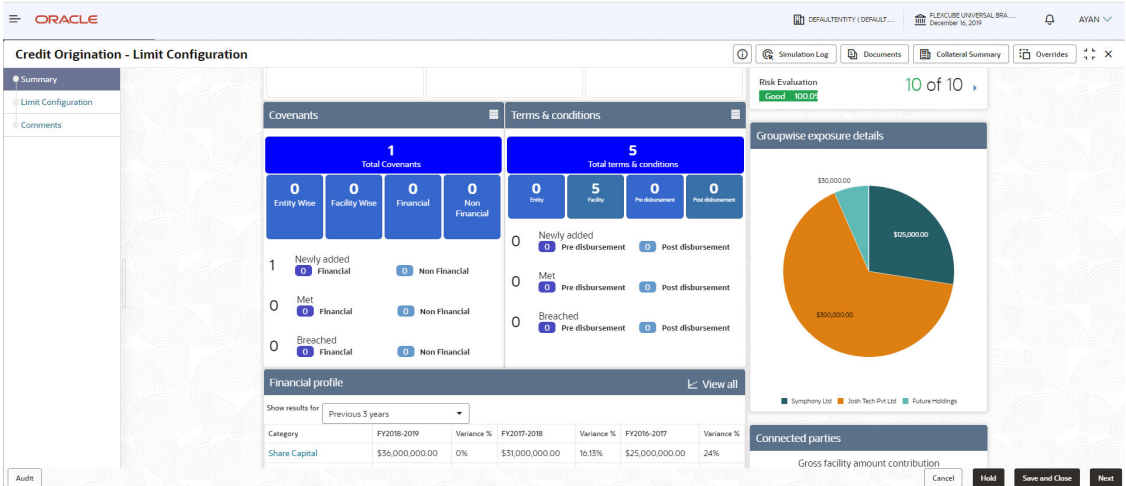
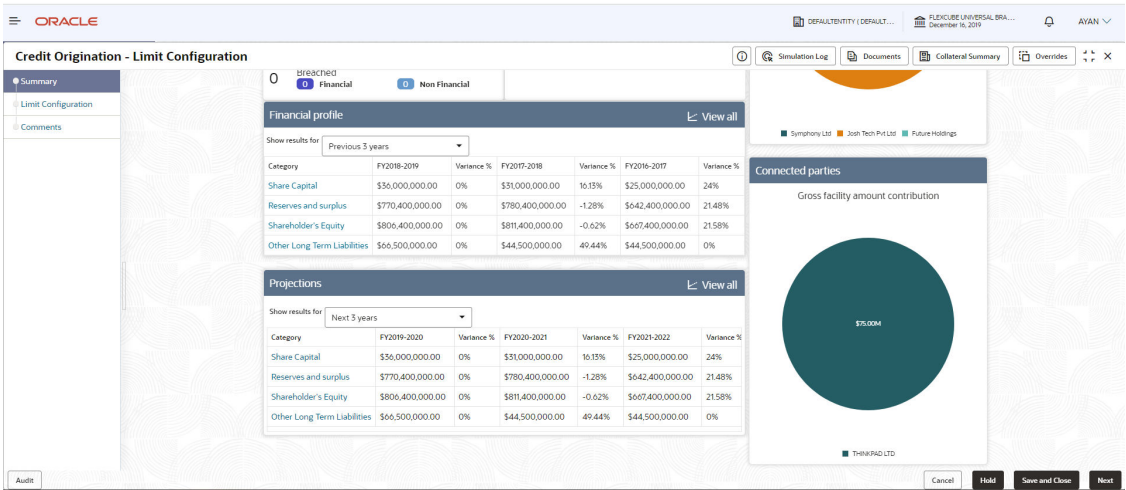


Figure 12-5 Summary



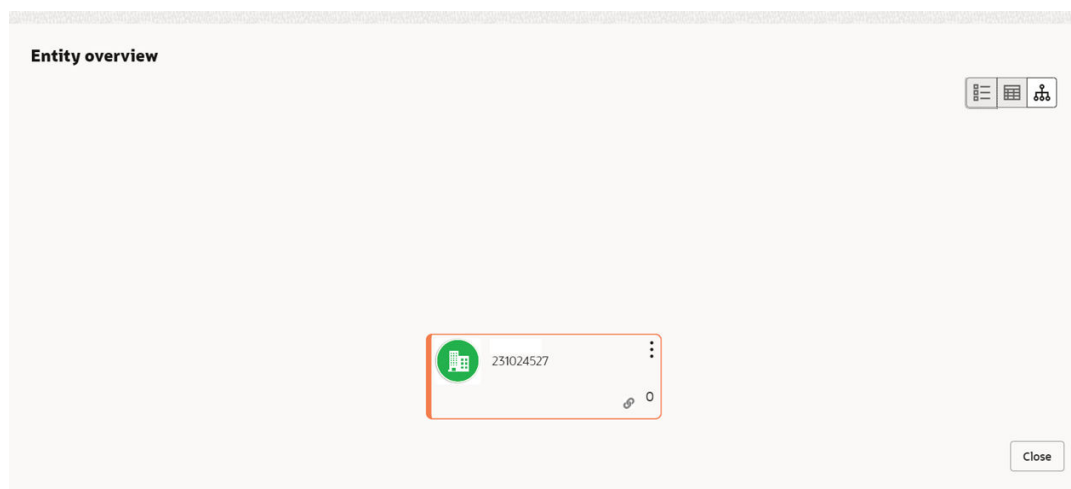
3. To view the sector and industry information, click **Industry** icon in **Party Information** section.

The **Industry Details** window is displayed.

Figure 12-6 Industry Details

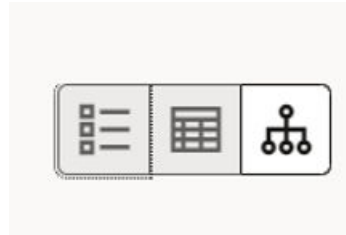
4. Click **Close**, to exit the **Industry Details** window.
5. To view the overview of the party, click the **Entity Overview** icon in **Party Information** section.

The **Entity Overview** window is displayed.

Figure 12-7 Entity Overview

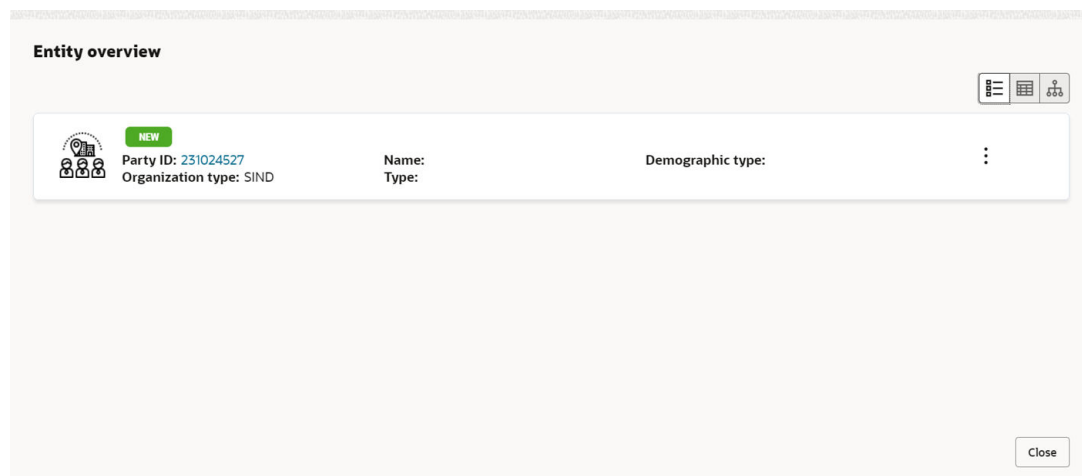
6. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner.
- The **Layout** window is displayed.

Figure 12-8 Layout



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

Figure 12-9 Entity Overview



For field level information on **Entity Overview** screen refer the table below.

Table 12-2 Entity Overview

Fields/ Icons	Description
Close	To exit Entity Overview window, click Close . In Party Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
Count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
Layout icon	To change the layout of Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants, and Conditions in Summary page, click the Layout icon and select the required layout. By default, Financial Profile of the party and financial Projections for the party are listed for 3 years.
Financial Profile	To view Financial Profile and Projections for five years, select Previous 5 years option from the Show results for drop-down list.
View all	To view detailed information about Financial Profile and Projection , click View all in the respective sections.

8. After reviewing the **Summary**, click **Next**.
The **Limit Configuration** page is displayed.
Configuring Limit:

Figure 12-10 Limit Configuration

In **Limit Configuration** page, Facilities, Collateral, Covenants and Terms & Conditions added during the proposal initiation are displayed.

To configure the limit, click on the **Facility** and then click the **Edit** icon. **Facility Details** window is displayed.

Enter or Select the fields in **Facility Details** window. For more information on adding facility details refer **To Add new facility (step 24)** in [Funding Requirement](#) section.

Figure 12-11 Facility Details

Figure 12-12 Facility Details

Fee
Pool linkage
Pricing
Facility collateral linkage
Credit rating
FX rate revaluation

Exception transaction amount

Netting required

Exception breach percentage

Restrictions

Customer ☐ Allowed ☒ Disallowed

☐ Customer No

Customer Name

Short Name

External Customer No

No data to display.

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

Currency ☐ Allowed ☒ Disallowed

☐ Currency code

Currency Name

No data to display.

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

Branch ☐ Allowed ☒ Disallowed

☐ Branch code

Branch Name

No data to display.

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

Product ☐ Allowed ☒ Disallowed

☐ Source Code

Description

No data to display.

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

Cancel

Figure 12-13 Facility Details

☐ Customer No

Customer Name

Short Name

External Customer No

No data to display.

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

Currency ☐ Allowed ☒ Disallowed

☐ Currency code

Currency Name

No data to display.

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

Branch ☐ Allowed ☒ Disallowed

☐ Branch code

Branch Name

No data to display.

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

Product ☐ Allowed ☒ Disallowed

☐ Source Code

Description

No data to display.

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

Exposure ☐ Allowed ☒ Disallowed

☐ Exposure Code

Exposure Type

Exposure Description

No data to display.

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

Cancel

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

Figure 12-14 Restrictions

Restrictions

Customer ☐ Allowed ☒ Disallowed

☐ Customer No

Customer Name

Short Name

External Customer No

No data to display.

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

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

Table 12-3 Restrictions

Fields/ Icons	Description
Allowed, Disallowed	Select Allowed or Disallowed for specific Customer , Currency , Branch , Product , and Exposure , based on the requirement.
Save	Click Save . The Limit Configuration page is displayed.

Click **Next** in the **Limit Configuration** screen. The **Comments** page is displayed.

Figure 12-15 Comments

Post comments, if required. The posted comment is displayed below the **Comments** box section.

10. Click **Submit**.

The **Policy exceptions** window is displayed.

Figure 12-16 Policy Exceptions

By default, **Policy Exceptions** are displayed for both the party and its child party.

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

Figure 12-17 Business

The screenshot shows a 'Submit' window with a progress bar. The first segment, 'Policy exceptions', is highlighted with a green circle and the number 1. The second segment, 'Business', is highlighted with a green circle and the number 2. The third segment, 'Checklist', is highlighted with a green circle and the number 3. Below the progress bar, the text 'No new errors and overrides are generated.' is displayed. Navigation buttons include 'Back' and 'Next'.

13. Click the **Checklist** data segment.

Figure 12-18 Checklist

The screenshot shows a 'Submit' window with a progress bar. The first segment, 'Policy exceptions', is highlighted with a green circle and the number 1. The second segment, 'Business', is highlighted with a green circle and the number 2. The third segment, 'Checklist', is highlighted with a green circle and the number 3. Below the progress bar, the text 'No items to display.' is displayed. Below this, there is a pagination control showing 'Page 1 (0 of 0 items)' and navigation buttons. At the bottom right, there is an 'Outcome' dropdown menu set to 'Proceed' and a 'Submit' button.

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

Table 12-4 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed if additional information is not required. Else, select Outcome as Additional Info .

Table 12-4 (Cont.) Checklist

Fields/ Icons	Description
Submit	Click Submit . The proposal is moved to the Handoff stage.

Note

For information on **Write up** data segment, refer [Write Up](#) section.

13

Proposal Handoff

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

13.1 Handoff to Back Office System

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

Refer [Handoff - Manual Retry](#) section for information on the manual retry stage.

13.2 Handoff - Manual Retry

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

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

The **Free Tasks** page is displayed.

Figure 13-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
☐	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
☐	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
☐	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
☐	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
☐	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
☐	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
☐	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
☐	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
☐	Low	Credit Origination	APP231848172	APP231848172	Customer Manual Retry	23-07-03	000(FLEXI

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

The **Credit Origination- Manual Retry** page summarizing the proposal is displayed.

Figure 13-2 Manual Retry - Summary

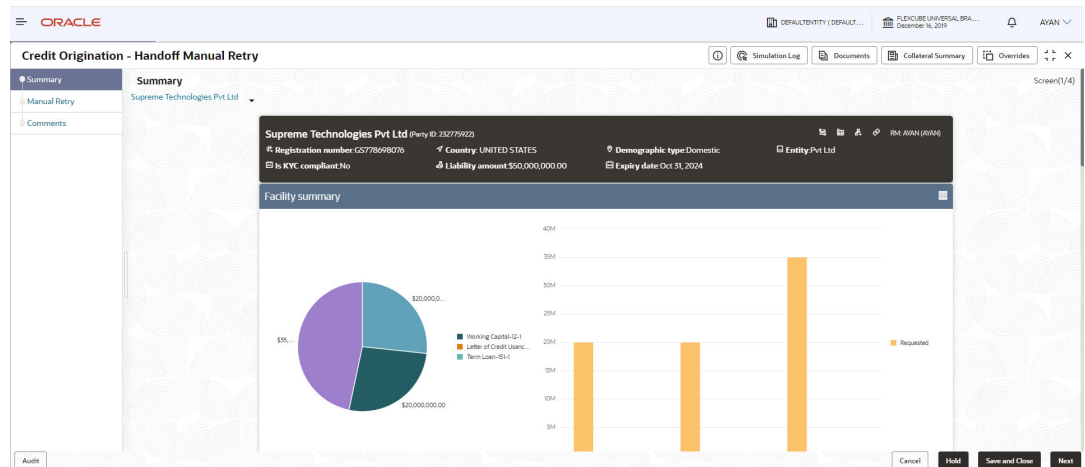


Figure 13-3 Manual Retry - Summary

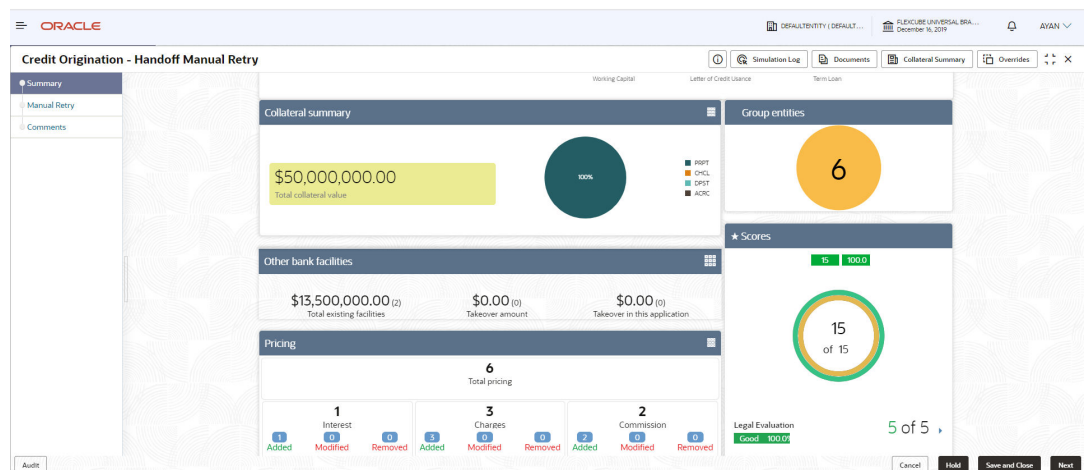


Figure 13-4 Manual Retry - Summary

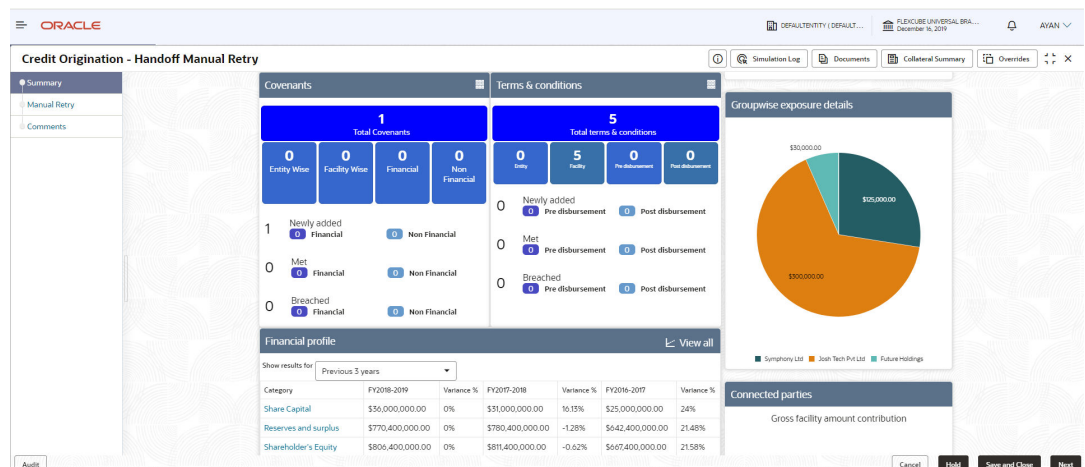
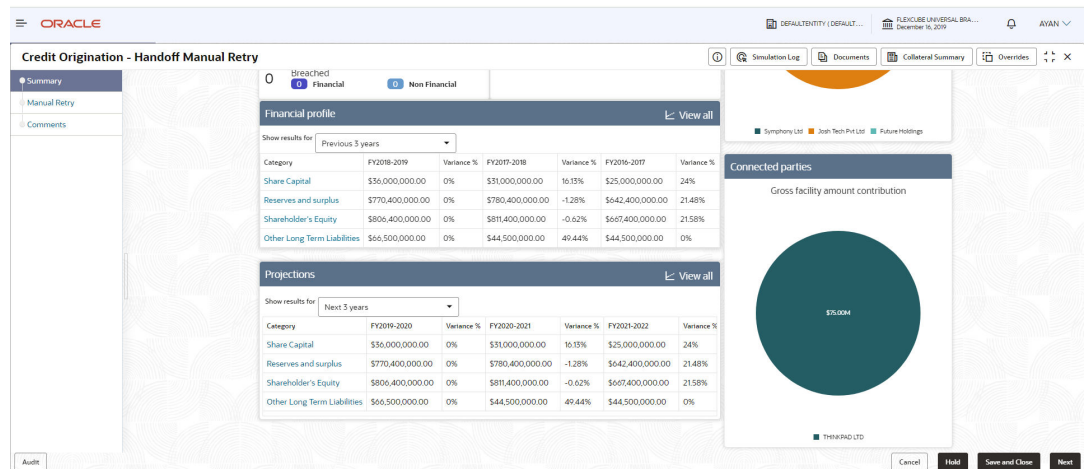


Figure 13-5 Manual Retry - Summary

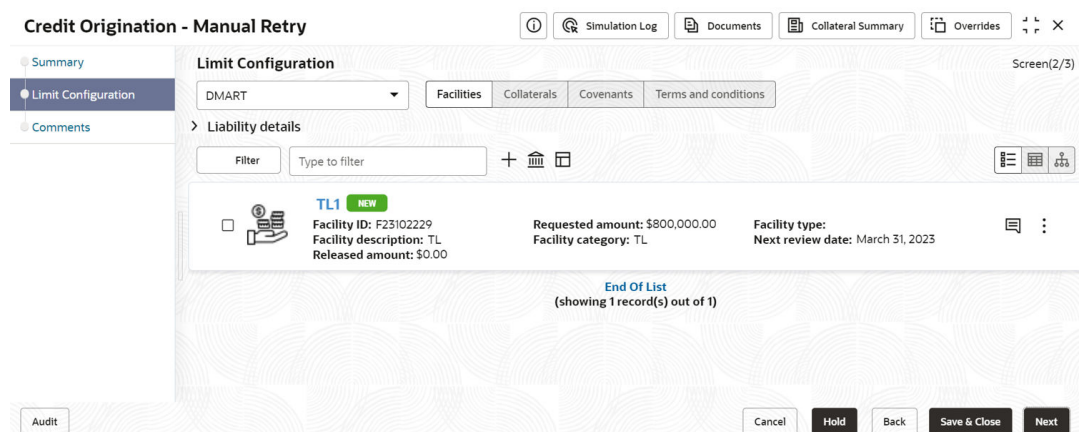


In **Summary** page the hand-off error details are displayed.

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

The **Limit Configuration** page is displayed.

Figure 13-6 Limit Configuration



In **Limit Configuration** page, **Facilities**, **Collateral**, **Covenants** and **Conditions** added during the proposal initiation are displayed.

5. To configure the limit, click on the **Facility** and then click **Edit** icon. **Facility Details** window appears.

Enter or Select the fields in **Facility Details** window. For more information on adding facility details refer **To Add new facility (step 24)** in [Funding Requirement](#) section.

Figure 13-7 Facility Details

OFS

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Basic info

Line code: TL Line serial number: 1 Facility description: TL

Branch: 000 Parent facility ID: FLEXCUBE UNIVERSAL BRANCH Facility type: ☒ Funded ☐ Non Funded

☐ Cascade

Facility category: Commitment status: Secured?

Save Cancel

Figure 13-8 Facility Details

OFS

Credit rating

FX rate revaluation

Sanction

Currency: USD Requested amount: \$800,000.00 Proposed amount: \$800,000.00 Approved amount: \$800,000.00

Day light limit: Shadow limit: ☐ Shadow limit

Internal remarks:

Availability

Line start date: September 30, 2019 Line expiry date: April 30, 2023 Renewal date: April 30, 2023 Maintenance value date:

Rolling line: ☐ Is non revolving special line: ☐ Unrevolved: ☐ Availability period: (in months)

Limit review

Next review date: March 31, 2023 Review frequency:

Utilization

Utilization tracking: Global

Cancel

Figure 13-9 Facility Details

OFS

Credit rating

FX rate revaluation

Restrictions

Customer: ☐ Allowed ☒ Disallowed

Customer No: Customer Name: Short Name: External Customer No:

No data to display.

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

Currency: ☐ Allowed ☒ Disallowed

Currency code: Currency Name:

No data to display.

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

Branch: ☐ Allowed ☒ Disallowed

Branch code: Branch Name:

No data to display.

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

Product: ☐ Allowed ☒ Disallowed

Source Code: Description:

No data to display.

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

Cancel

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

Figure 13-10 Restrictions

Restrictions

Customer

☐ Allowed ☒ Disallowed

+

-

☐	Customer No	Customer Name	Short Name	External Customer No
No data to display.				

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

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

Table 13-1 Restrictions

Fields/ Icons	Description
Allowed, Disallowed	Allowed or Disallowed for specific Customer , Currency , Branch , Product , and Exposure , based on the requirement.
Save	Click Save . The Limit Configuration page is displayed.

Click **Next** in the **Limit Configuration** screen. The **Comments** page is displayed.
The **Comments** page is displayed.

Figure 13-11 Manual Retry - Comments

Credit Origination - Manual Retry

Simulation Log

Documents

Collateral Summary

Overrides

Summary

Limit Configuration

Comments

Comments

Screen(3/3)

Enter text here...

Post

No items to display.

Audit

Cancel

Hold

Back

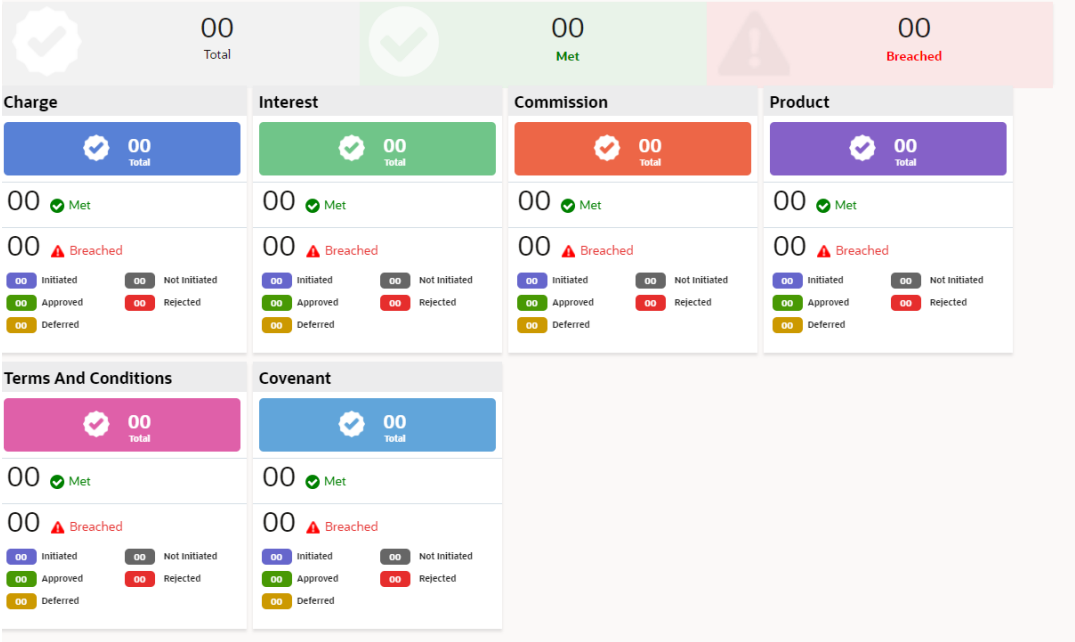
Save & Close

Submit

Post comments, if required. The posted comment is displayed below **Comments** box section.

7. Click **Submit**.
- The **Policy exceptions** window is displayed.

Figure 13-12 Policy exceptions

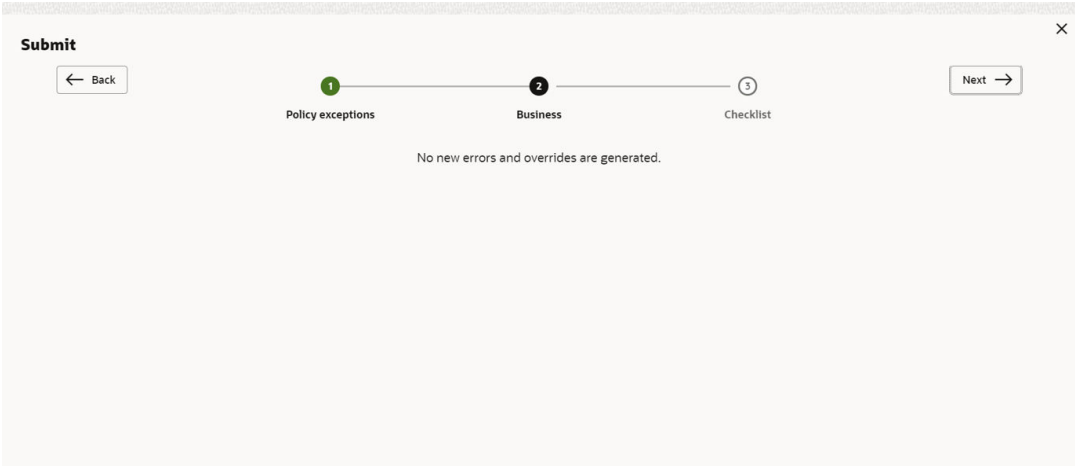


By default, **Policy Exceptions** are displayed for both the party and its child party.

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

- 8. Click the **Business** data segment.

Figure 13-13 Business



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

Figure 13-14 Checklist

Submit

← Back

1

2

3

Policy exceptions

Business

Checklist

Next →

No items to display.

Page 1 (0 of 0 items)

|<

<

1

>

>|

Outcome

Required

Submit

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

Table 13-2 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed if additional information is not required. Else, select the Outcome as Additional Info .
Submit	Click Submit . The proposal is moved to the Back Office System .

Note

For information on **Write up** data segment, refer [Write Up](#) section.

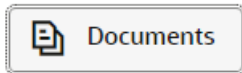
Document Upload and Checklist

This topic provides systematic instructions about the Document Upload and Checklist stage in the Simplified Credit Amendment Process.

In **Oracle Banking Credit Facilities Process Management**, supporting documents such as financial statements and collateral documents can be uploaded in any stage of credit proposal process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the party and approve the proposal. Documents added for the proposal can be removed whenever the document becomes invalid.

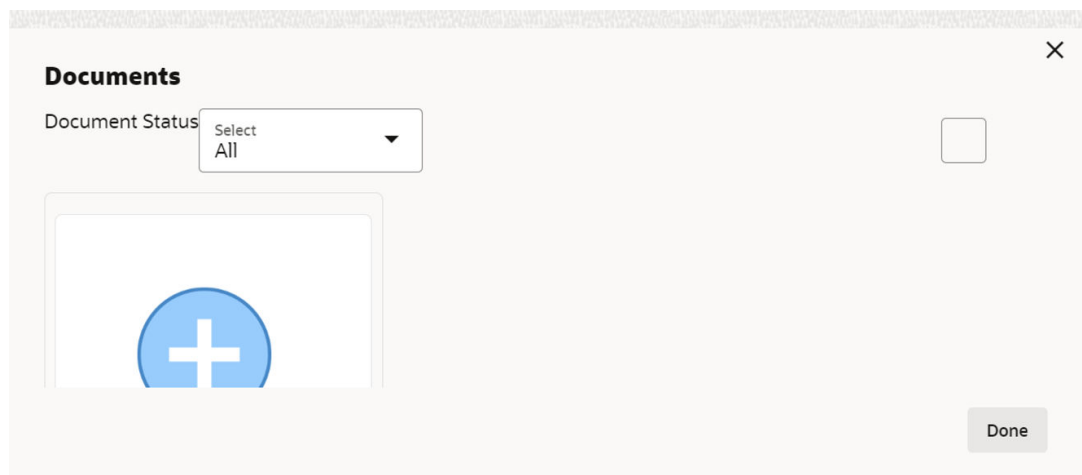
1. Click **Documents** Icon at the top right corner of any page.

Figure 14-1 Documents



The **Documents** window is displayed.

Figure 14-2 Documents



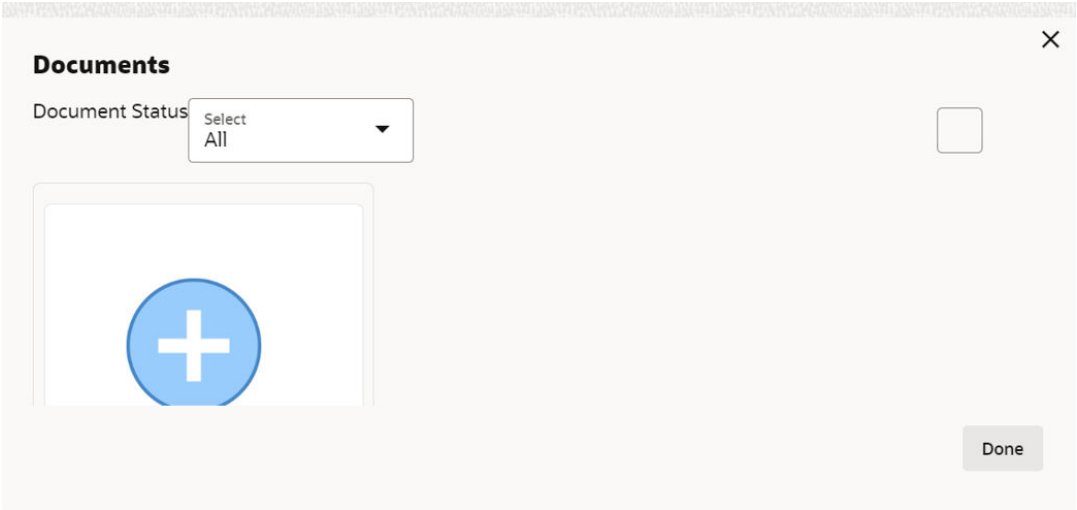
If the document list is configured in **Business Process Maintenance**, the same appears in the above window. You can also click the **Add** icon to upload other documents.

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

2. 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.

The **Documents** window is displayed.

Figure 14-3 Documents



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

Figure 14-4 Document Window

A screenshot of a "Document" details form. The form is organized into two columns. The left column contains: "Document Type" (dropdown), "Document Title" (text input, marked "Required"), "Remarks" (text input, marked "Required"), a dashed box for file upload with the text "Drop files here or click to select", and a label "Selected files:". The right column contains: "Document Code" (dropdown), "Document Description" (text input, marked "Required"), "Document Expiry Date" (calendar icon input), and a "Link Document" label. At the bottom right are three buttons: "Upload", "Link", and "Cancel".

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

Table 14-1 Document Details

Fields	Description
Document Type	Select the document to be uploaded. The options listed in this field depend on the domain being used. For example, if a finance is being processed, then finance-related options will appear. Similarly, if an application form is being processed, then onboarding-process-related options will appear. Note: This is a mandatory field. The system validates the value selected in this field, against the value selected in Document Type, to ensure that only the permissible value has been sent in the payload. In other words, user will not be allowed to enter their own values in this field. User can only select from the available options.
Document Code	Select the required document-specific code, which identifies the document. The values listed in this field, depend on the value selected in the Document Type field. For example, if shipping-related documents are being uploaded, then the code could be a delivery note, or a warehouse bill. Or, if application/onboarding-related documents are being uploaded, then the code could be identity proof, or the application-form itself. Note: This is a mandatory field. The system validates the value selected in this field, against the value selected in 'Document Type', to ensure that only the permissible value has been sent in the payload. In other words, user will not be allowed to enter their own values in this field. User can only select from the available options.
Document Title	Enter Document Title of the document. Note: A maximum of 22 characters are allowed. Only alpha-numeric characters and spaces are allowed. Special characters are not allowed.
Document Description	Enter a brief description about the document in the Document Description field.
Remarks	Enter Remarks, if any. Note: A maximum of 1000 characters are allowed. Only alpha-numeric characters and spaces are allowed.
Document Expiry Date	Click Calendar icon and select Document Expiry Date. Note: The document expiry date should be greater than current business date.
Drop files here or click to select	Either drag and drop the document being uploaded. Or click, to browse and select the document from the local machine. Once a document is dragged and dropped, or clicked and selected, the name of the document appears beside selected files. Note: To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.
Link Document	Click this link, to view all the documents uploaded for the corporate customer. On clicking the link a Link Document window pops up, where all the uploaded documents can be viewed, and specific documents can also be searched.

4. Click **Link Document** window.

Figure 14-5 Link Document

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

Table 14-2 Link Document

Field	Description
Customer ID	Displays the ID of the customer.
Document ID	Enter the ID or search the title of the document.
Document Type	Select the document type.
Document Code	Select the document code.

- Click **Fetch**, all the relevant document(s) of the customer will be listed in the grid, with the Document Id, Customer Id, Document Type, Document Code and Reference Number.

- Click **Upload**.

The **Checklist** window is displayed.

Figure 14-6 Checklist

Submit

← Back

1

2

3

Policy exceptionsBusinessChecklist

Next →

No items to display.

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

Outcome

Required

Submit

7. Manually verify all the checklist and enable the corresponding check box.
- For field level information refer the table below.

Table 14-3 Checklist

Fields/ Icons	Description
Outcome	Select Outcome as Proceed .
Submit	Click Submit . Document is uploaded and listed in Document window.
Edit or Delete	To edit or delete the document, click Edit or Delete icons.

15

Business Overrides

The system generates overrides to alert the user whenever there is a discrepancy in the requested, proposed and approved amounts based on configuration. The user authorized to approve the override must acquire the task and then view and accept the overrides in order to proceed further with the process.

Business Overrides can be viewed before or during submitting the task.

1. Click **Overrides** at the top right corner to view the business overrides after capturing the limit amounts.

Figure 15-1 Business Overrides

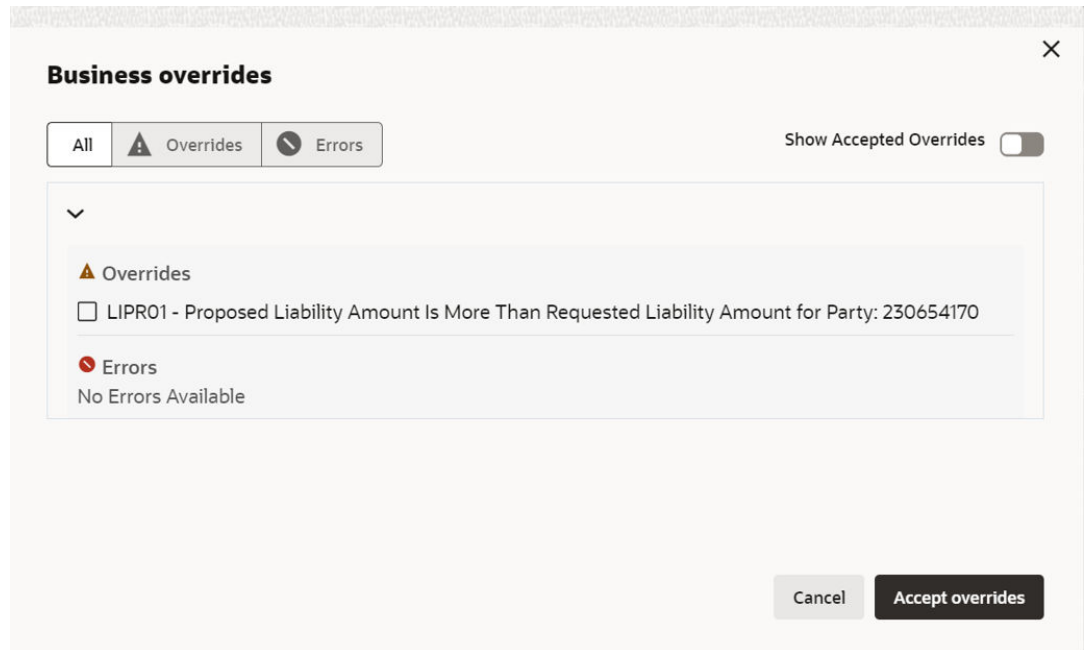


Figure 15-2 Business Overrides

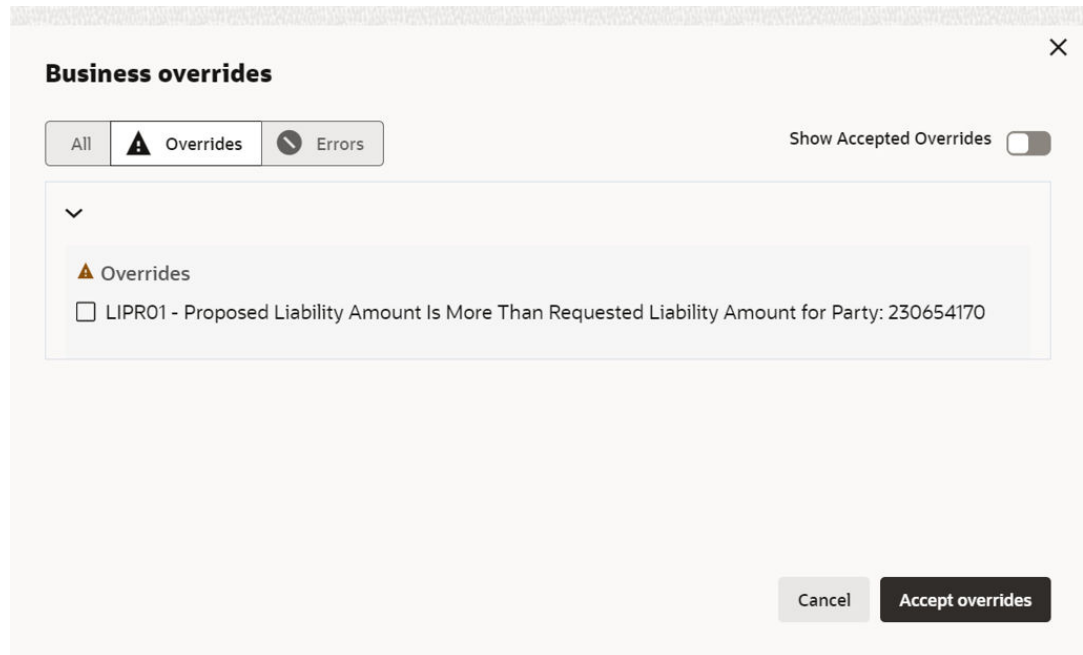
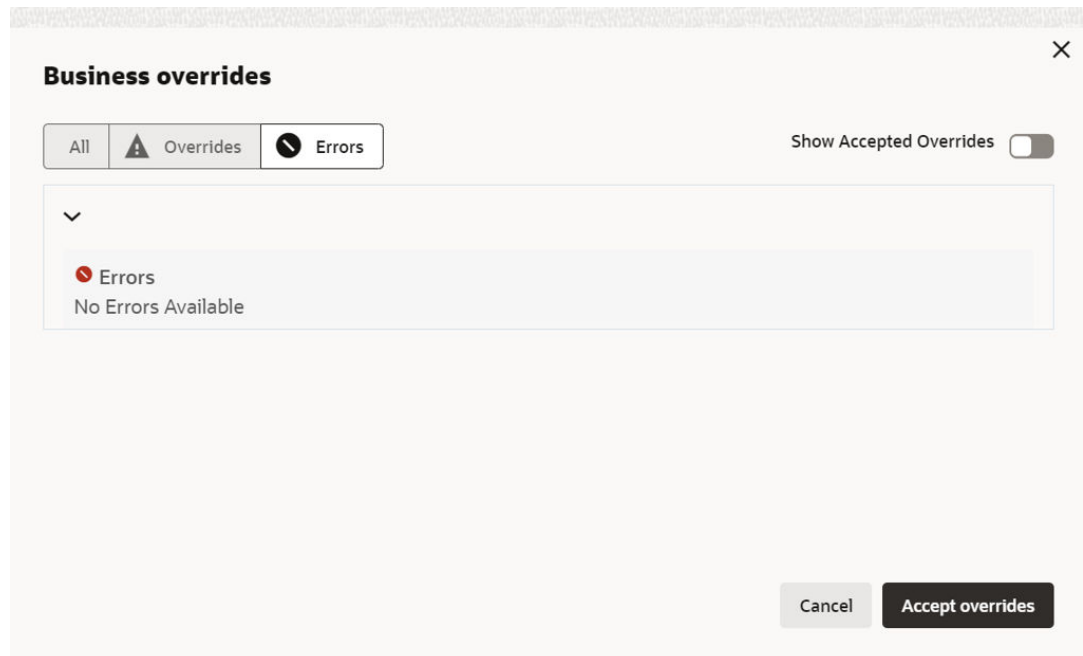
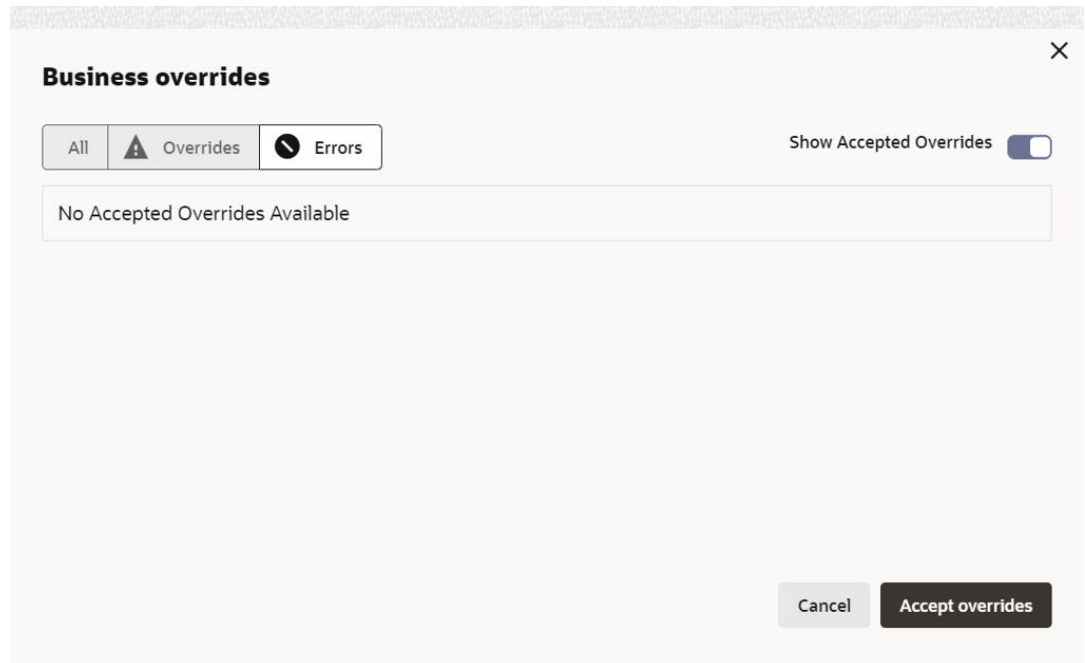


Figure 15-3 Business Overrides



2. Click **Submit** and navigate to the **Business** data segment to view the business overrides in the **Submit** window.

Figure 15-4 Submit

After the authorized user accepts the overrides, the override status is changed to **Accepted Overrides** as shown in the above screenshot.

If the business override is generated in the **Approval** stage, the other user authorization is not required. The approver can directly accept the overrides and proceed with the application.

Reference and Feedback

This topic describes about the reference and feedback.

References

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

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

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