

# Oracle® Banking Credit Facilities Process Management Credit Proposal User Guide



Release 14.8.1.0.0

G54392-01

October 2025

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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# 1

## 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
<b>Approve</b>	Used to approve the initiated report. This button is displayed, once the user click <b>Authorize</b> .
<b>Audit</b>	Used to view the maker details, checker details, and report status.

Table 1-2 (Cont.) Basic Actions

Action	Description
<b>Authorize</b>	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.
<b>Close</b>	Used to close a record. This action is available only when a record is created.
<b>Confirm</b>	Used to confirm the performed action.
<b>Cancel</b>	Used to cancel the performed action.
<b>Compare</b>	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 <b>Authorize</b> .
<b>Collapse All</b>	Used to hide the details in the sections. This button is displayed, once the user click <b>Compare</b> .
<b>Expand All</b>	Used to expand and view all the details in the sections. This button is displayed, once the user click <b>Compare</b> .
<b>New</b>	Used to add a new record. When the user click <b>New</b> , the system displays a new record enabling to specify the required data.
<b>OK</b>	Used to confirm the details in the screen.
<b>Save</b>	Used to save the details entered or selected in the screen.
<b>View</b>	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click <b>Authorize</b> .
<b>View Difference only</b>	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 <b>Compare</b> .
<b>Unlock</b>	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
<b>boldface</b>	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
<b>Inventory TurnOver ratio</b>	This calculates the frequency of sales and replacements of inventory over time.
<b>Total Debt To Assets</b>	Displays the percentage of assets financed by debt.
<b>Receivables TurnOver days</b>	Represents the average number of days it takes to collect receivables.
<b>Payables Turnover in Days</b>	This represents the average number of days the company takes to pay its suppliers.
<b>Capitalization Ratio</b>	This measures the proportion of total capital raised through long-term debt.
<b>Long Term Debt to Working Capital</b>	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.
<b>Return On Assets %</b>	This measures efficiency of the company uses its assets to generate profit. Higher percentages show better asset utilization.
<b>Current Ratio</b>	Assesses ability to pay short-term obligations with current assets.
<b>Debt to Equity Ratio</b>	This shows the balance between debt and equity used to finance the company's assets.
<b>Gross Profit Margin</b>	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.
<b>Interest Coverage Ratio</b>	This ratio measures how easily a company can pay interest expenses on outstanding debt, calculated as earnings before interest and taxes.
<b>Return On Sales %</b>	This ratio measures the efficiency of a company in generating profit from its revenue, computed as net income divided by sales.
<b>Working Capital Ratio</b>	This measures the company's ability to meet its short-term obligations, calculated as current assets divided by current liabilities.
<b>Quick Ratio</b>	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

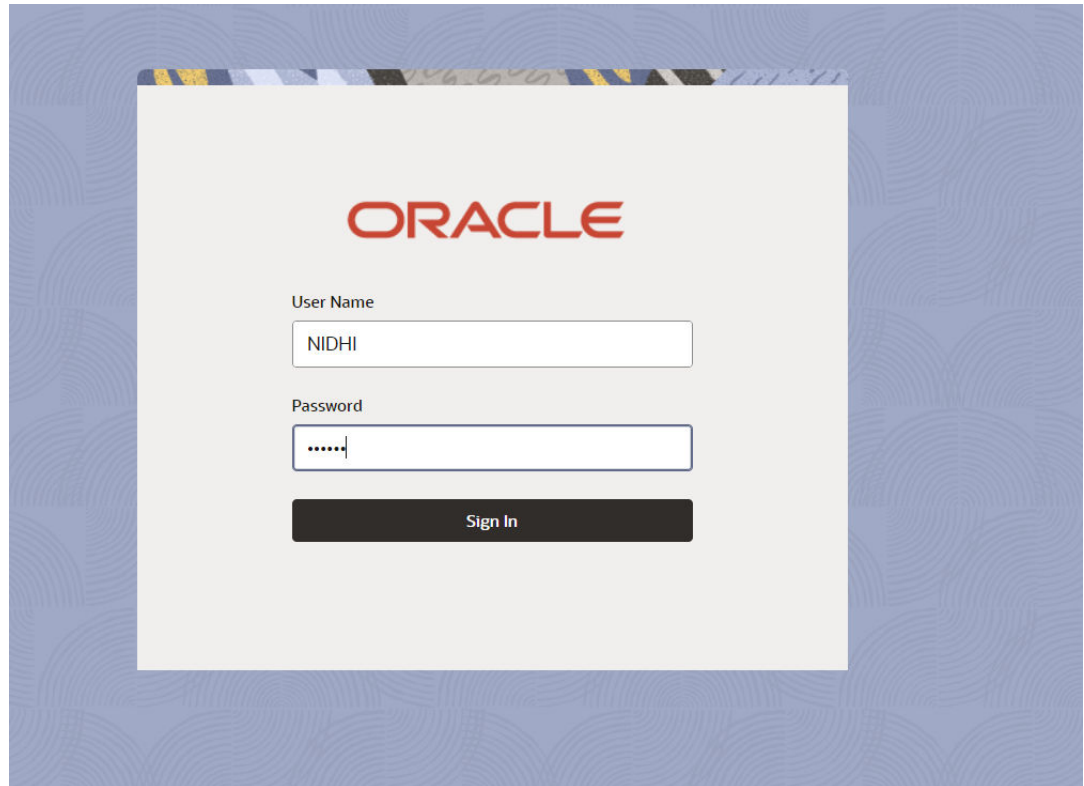
In this stage, the RM captures basic details about the party and initiates the credit application process after discussing the credit proposal with a new party. The RM can perform the following activities in this stage.

<b>Activities that can be performed by user</b>
<ul style="list-style-type: none"><li>• Capture party's basic information<ul style="list-style-type: none"><li>– Basic demographic details</li><li>– Sector to Sub Industry details</li><li>– Rating details</li></ul></li><li>• Capture other Bank details<ul style="list-style-type: none"><li>– Facilities availed</li></ul></li><li>• Capture connected party details</li><li>• Capture write - up about the party</li><li>• Capture funding sought</li><li>• Capture collateral offered by the party</li><li>• Capture comments</li><li>• Upload party documents</li></ul>

### **Steps to initiate credit proposal**

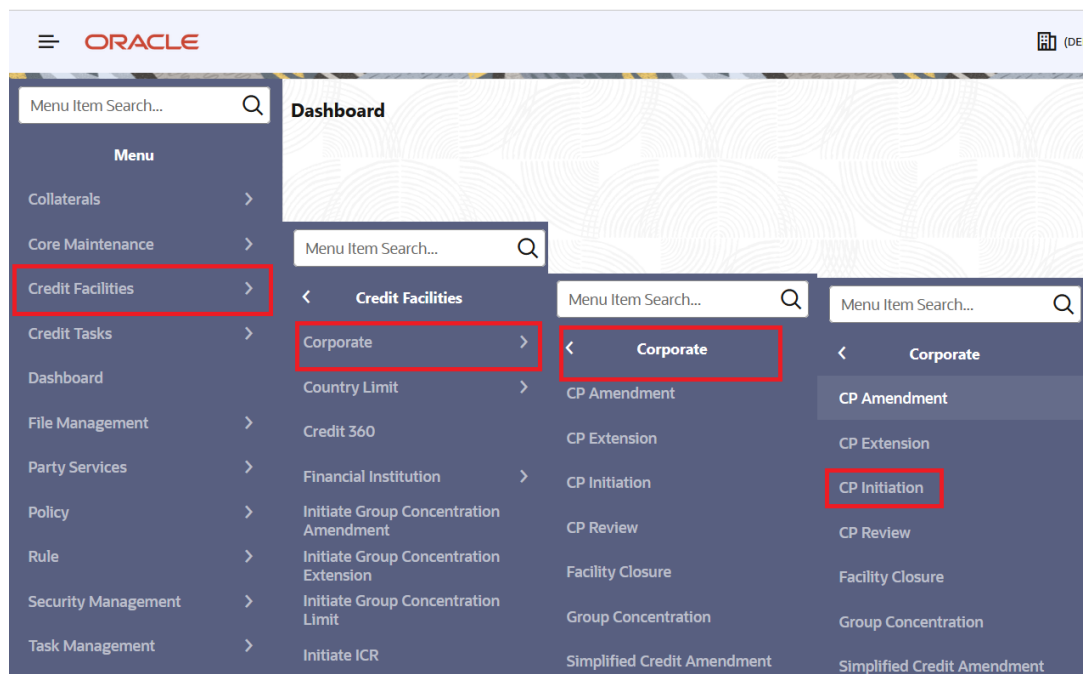
1. Login to **OBCFPM**. Enter your User Name, Password and click Sign In.

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

Special customer

RM Id  Required

**Industries \***

Sector	Industry Group	Industry	Sub Industry	Action

Figure 3-4 Initiate Credit Proposal

**Initiate credit proposal**

Required

Customer Access Group  Required

Special customer

RM Id  Required

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

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**, user can click **Acquire** or **Acquire and Edit**.
    - If user click **Acquire**, it will go to **My Task** but user will not be taken inside the application.
    - If user click **Acquire and Edit**, it will go to **My Task** and also inside the application. User can directly start working on it.
- [Creating Application](#)
  - [Enriching Application](#)
  - [Customer Info](#)
  - [Other Bank Facilities](#)

- [Write Up](#)
- [Groupwise Exposure](#)
- [Connected Parties](#)
- [Liability Details](#)  
This topic describes the information about the liability details.
- [Funding Requirement](#)  
This topic describes the information about the 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

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

Special customer:  Special customer

RM Id:  Required

**Industries \***

Sector	Industry Group	Industry	Sub Industry	Action

**Figure 3-6 Initiate Credit Proposal- Customer Details**

The screenshot shows a web form titled "Initiate credit proposal". At the top, there are several input fields: "Customer Access Group" (dropdown), "Special customer" (checkbox), "RM Id" (text), and an "Upload" button. Below these are two expandable sections: "Industries" and "Credit Rating", each with a table of columns (Sector, Industry Group, Industry, Sub Industry, Action) and a "No data to display" message. At the bottom, there are three text input fields for "Official Website", "Facebook", and "Twitter". Buttons for "Cancel", "Submit", and "Submit and attach" are located at the bottom right.

**3. Organization Details**

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

**Table 3-1 Organization Details**

Fields/ Icons	Description
<b>Organization Name</b>	Enter <b>Organization Name</b> for the party.
<b>Short Name</b>	Enter <b>Short Name</b> for the party.
<b>Organization Type</b>	Select <b>Organization Type</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Conglomerate</li> <li>• Single</li> </ul>
<b>Entity Type</b>	Select <b>Entity Type</b> from the drop-down list. The options available are : <ul style="list-style-type: none"> <li>• Proprietorship</li> <li>• Pvt Ltd</li> <li>• Public Ltd</li> <li>• Govt Owned</li> <li>• Trusts</li> <li>• Clubs</li> <li>• Society</li> <li>• Associations</li> <li>• Limited Liability Partnership</li> <li>• Foreign Bodies</li> <li>• NGO</li> <li>• Others</li> </ul>

**Table 3-2 Organization Details**

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

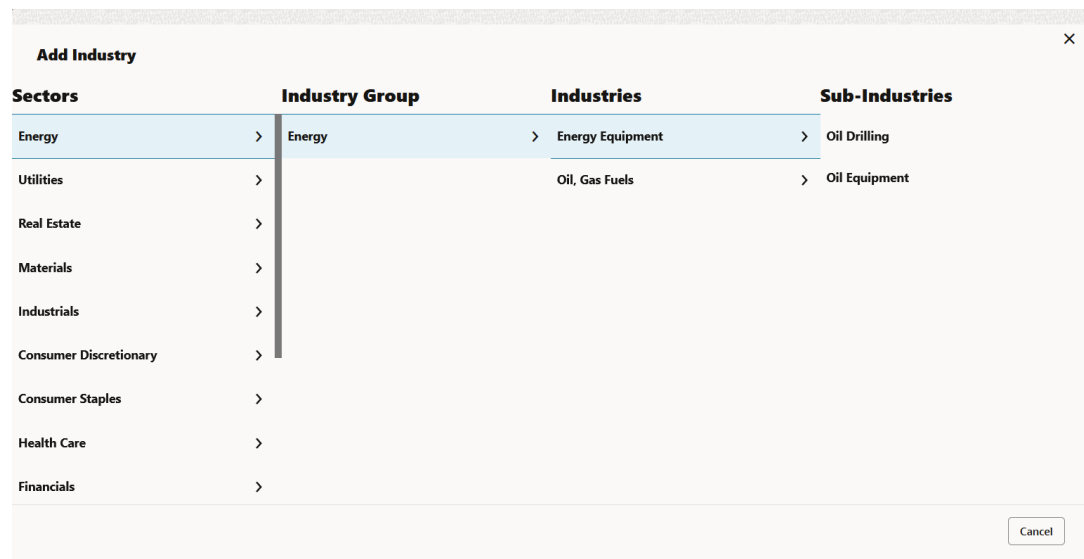
Table 3-2 (Cont.) Organization Details

Fields/ Icons	Description
<b>Customer Category</b>	Click <b>Search</b> icon and select <b>Customer Category</b> , for example Corporate, Labour, Individual, Banks etc.
<b>Demography Type</b>	Select <b>Demography Type</b> from the drop-down list. The options available are : <ul style="list-style-type: none"> <li>• Domestic</li> <li>• Global</li> </ul> <b>Note:</b> If you select Global option, <b>Geographical Spread</b> field appears.
<b>Geographical Spread</b>	Search and select all the countries in which the party is operating <b>Geographical Spread</b> .
<b>Classification Type</b>	Select <b>Classification Type</b> from the drop-down list. The default options available are: <ul style="list-style-type: none"> <li>• Micro</li> <li>• Small</li> <li>• Medium</li> </ul>
<b>Branch Code</b>	<b>Branch Code</b> is displayed by default.
<b>Upload Logo</b>	Click <b>Upload Logo</b> , to upload the company logo file.
<b>Customer Access Group</b>	Click <b>Search</b> icon and select <b>Customer Access Group</b> .
<b>Special Customer</b>	Select <b>Special Customer</b> , if the party is eligible for special customer service.
<b>RM Id</b>	Enter <b>RM Id</b> of the Relationship Manager initiating the Proposal.

**Industries**

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

Figure 3-7 Add Industry



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

**Table 3-3 Add Industry**

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

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

The **Add Rating** window is displayed.

**Figure 3-8 Add Rating**

- 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
<b>Rating Date</b>	Select <b>Rating Date</b> . The date when the rating was done by the rating agency.
<b>Outlook</b>	Select <b>Outlook</b> . The outlook given by the rating agency.
<b>Risk Ratings</b>	Select <b>Risk Ratings</b> . The risk rating given by the rating agency.

**Table 3-4 (Cont.) Customer Rating**

Fields/ Icons	Description
<b>Year Of Rating</b>	<b>Year of Rating</b> is automatically populated based on the selected <b>Rating Date</b> .
<b>Rated By</b>	Select <b>Rated By</b> . The rating agency name.
<b>Delete</b>	Click <b>Delete</b> , to delete the added rating. <b>Note:</b> 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 <b>+ Add ratings</b> 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
<b>Social Media Profiles</b>	Enter the following addresses in respective fields: <ul style="list-style-type: none"> <li>• Official Website Address</li> <li>• Facebook Address</li> <li>• Twitter Address</li> </ul>

**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
<b>Submit</b>	If you click <b>Submit</b> , a task will be created in the next stage and stored in <b>Free Task</b> .
<b>Submit and Enrich</b>	If you click <b>Submit and Enrich</b> , you will be directly taken to the next stage of the application.
<b>Cancel</b>	If you click <b>Cancel</b> , 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

- 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

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

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

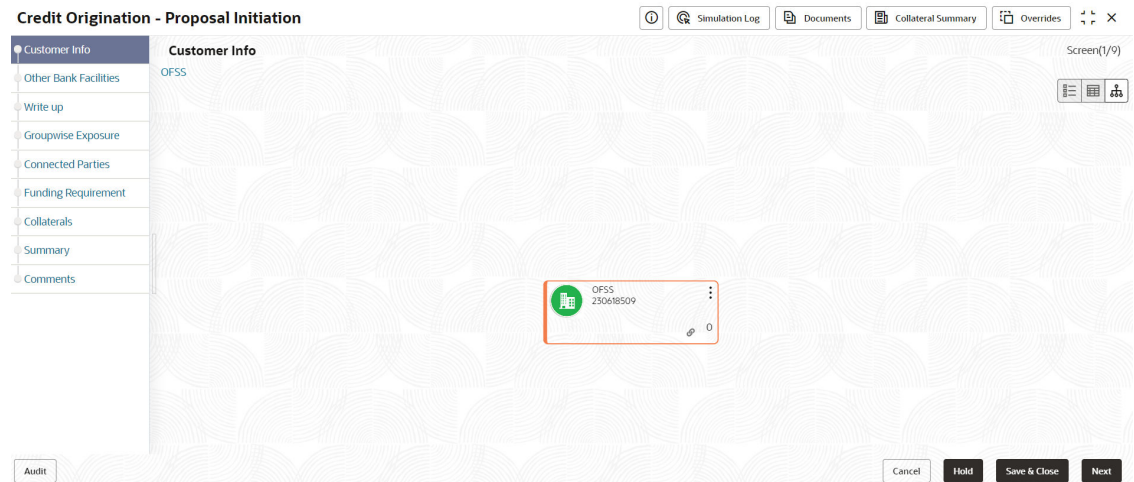
- Select the application and click **Edit**. The **Credit Proposal Evaluation Process - Enrichment** page is displayed.
- To enrich the application after application creation process, click **Submit and Enrich** in the **Initiate Credit Proposal** window. **Customer Info** screen is displayed.

**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

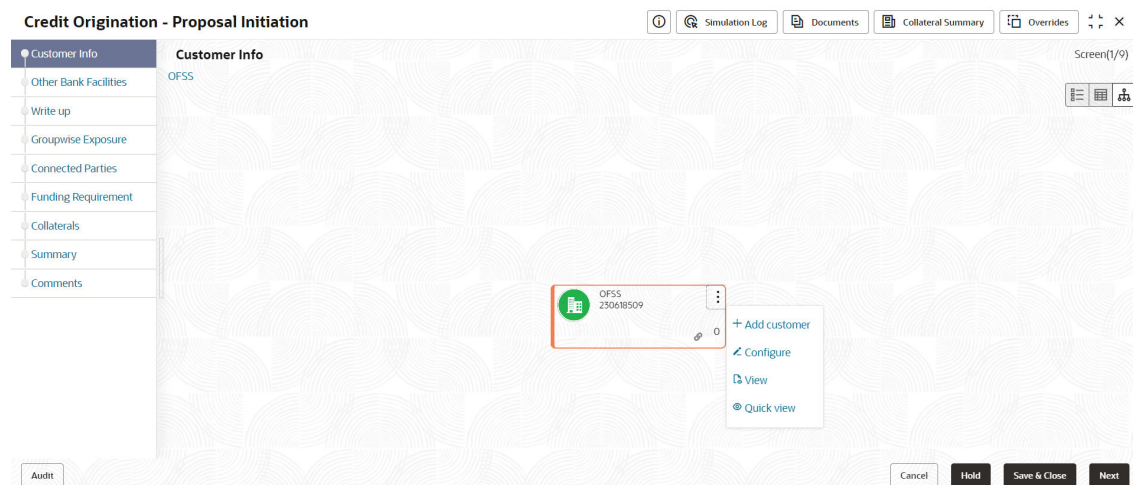
This data segment allows to view and modify the basic information captured during credit proposal initiation and add child parties to the party. Click **Submit** and **Enrich** in the Initiate Credit Proposal window. **Customer Info** screen is displayed.

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

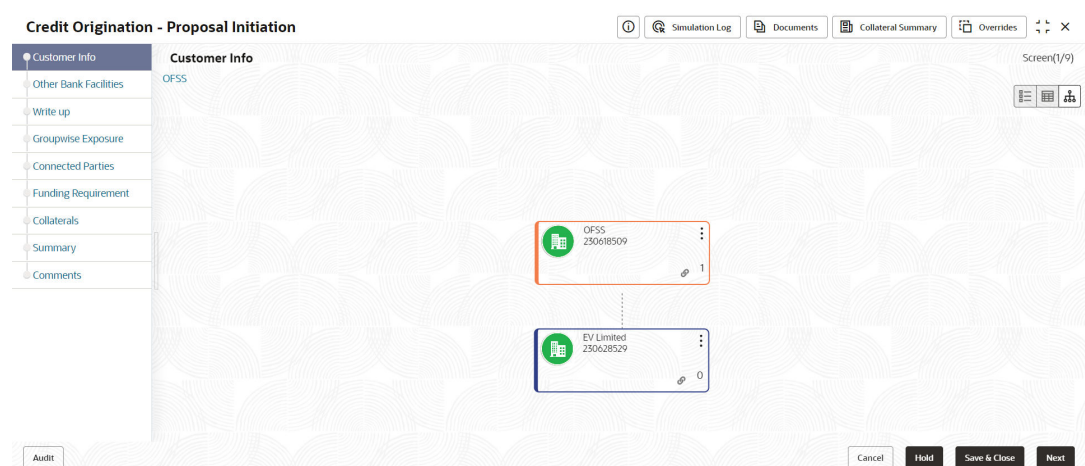
The following table describes the functionality of each actions listed above:

**Table 3-7 Customer Info**

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

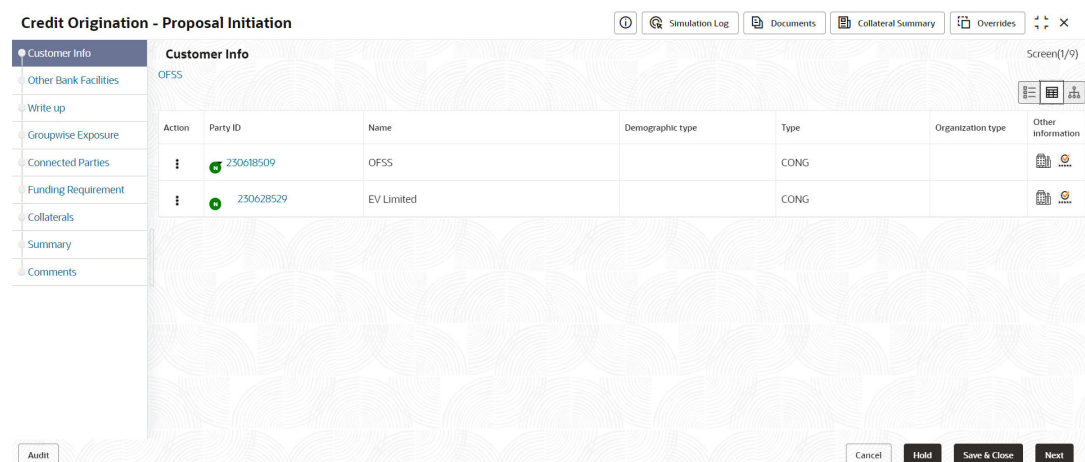
- Click the settings icon at the right corner, to change the layout. **Layout** options appear as shown below:

**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**

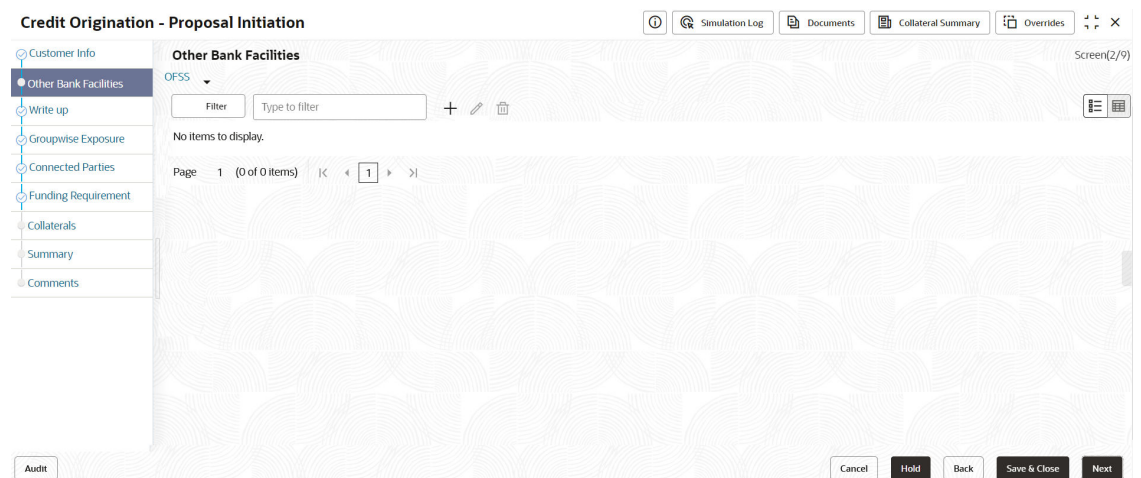
For more information on layout changes, please refer **Customer Acceptance> Entity Overview** section.

- 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 user click **Next** in the Customer Info screen, the **Other Bank Facilities** screen is displayed.

**Figure 3-15 Other Bank Facilities**



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

Figure 3-16 Facility Details

### Facility details

**Bank name**

**Sanction letter available**

**Facility category**

**Term Loan Take over**

**Branch name**

**Facility type**  
 Funded  Non Funded Required

**Sanctioned year**

**Secured**

**Sanctioned amount**

**Outstanding amount**

**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
<b>Bank Name and Branch Name</b>	In <b>Bank Name</b> and <b>Branch Name</b> fields, enter the name of other bank from which the party has availed facility.
<b>Sanction Letter Available</b>	Enable <b>Sanction Letter Available</b> option, if sanction letter is available for the other bank facility.
<b>Facility Type</b>	Choose <b>Facility Type</b> . The options available are: <ul style="list-style-type: none"> <li>Funded</li> <li>Non-Funded</li> </ul>
<b>Facility Category</b>	Select <b>Facility Category</b> from the drop-down list.

Table 3-8 (Cont.) Facility Details

Field/Icon	Description
<b>Sanctioned Year</b>	In the <b>Sanctioned Year</b> field, enter the year in which the other bank facility is sanctioned.
<b>Take Over</b>	Enable <b>Take Over</b> 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.
<b>Currency</b>	Search and select <b>Currency</b> for the sanctioned amount.
<b>Sanctioned Amount</b>	In the <b>Sanctioned Amount</b> field, specify the initial facility amount sanctioned by the other bank.
<b>Outstanding Amount</b>	Specify <b>Outstanding Amount</b> to be paid by the party.
<b>Rate of Interest</b>	Specify <b>Rate of Interest</b> at which facility is offered by the other bank.
<b>Tenor</b>	Specify <b>Tenor</b> of the other bank facility.
<b>Secured</b>	Enable <b>Secured</b> 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

The screenshot shows the 'Credit Origination - Proposal Initiation' interface. The 'Other Bank Facilities' section is active, displaying a list of facilities. The first facility is highlighted with the following details:

- Facility ID: EF23612362
- Product type: Funded
- Outstanding amount: \$500,000.00
- Sanctioned amount: \$10,000,000.00
- Facility category: Term Loan
- Take over: No

The interface includes a navigation menu on the left, a search filter, and a table view icon at the top right. The bottom of the screen shows navigation buttons: Audit, Cancel, Hold, Back, Save & Close, and Next.

- 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

Other Bank Facilities

OFSS

Filter Type to filter

Bank name	Branch name	Take over	Product type	Facility category	Currency	Sanctioned amount	Outstanding amount
Corp Bank	Urban Branch	No	Funded	TL	USD	10000000	500000

Audit Cancel Hold Back Save & Close Next

**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.

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

Figure 3-19 Filter

The screenshot shows a 'Filter' dialog box. At the top right is a close button (X). Below the title bar are three buttons: 'Filter', 'Reset', and 'Apply'. The main content area includes:

- A checkbox labeled 'Take over'.
- A section titled 'Facility category' with a search input field and a magnifying glass icon.
- A section titled 'Currency' with a search input field and a magnifying glass icon.
- Two input fields: 'From amount' and '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
<b>Apply</b>	Click <b>Apply</b> . Other bank facilities that matches the filter parameters are displayed.
<b>Reset</b>	Click <b>Reset</b> , to enter new filter parameters.
<b>Facility Category</b>	Search and select <b>Facility Category</b> . It indicates the category of the facility. E.g. Overdraft, Term Loan, etc. <b>Note:</b> Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.
<b>From Amount</b>	Enter <b>From Amount</b> for the sanctioned amount.
<b>To Amount</b>	Enter <b>To Amount</b> 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.

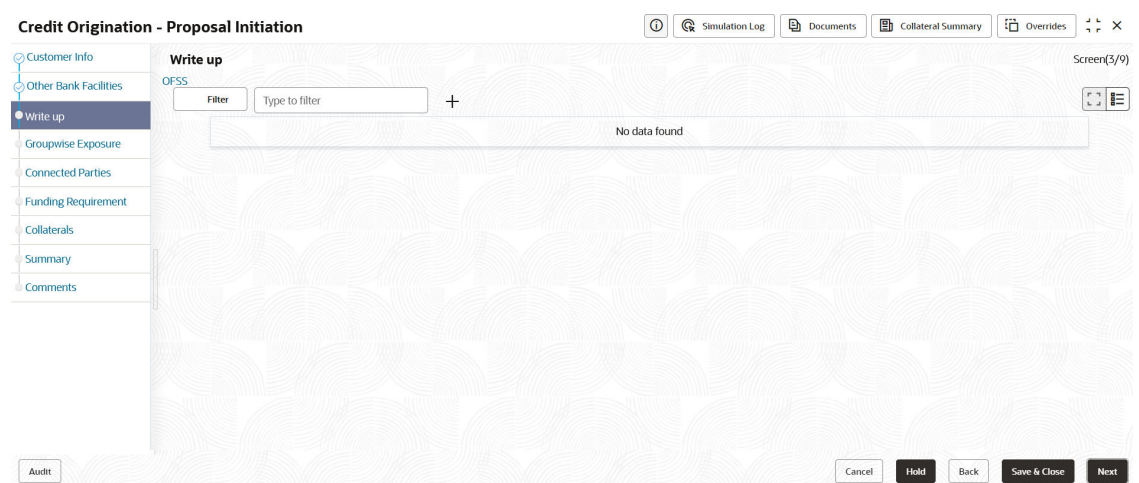
## 3.5 Write Up

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.

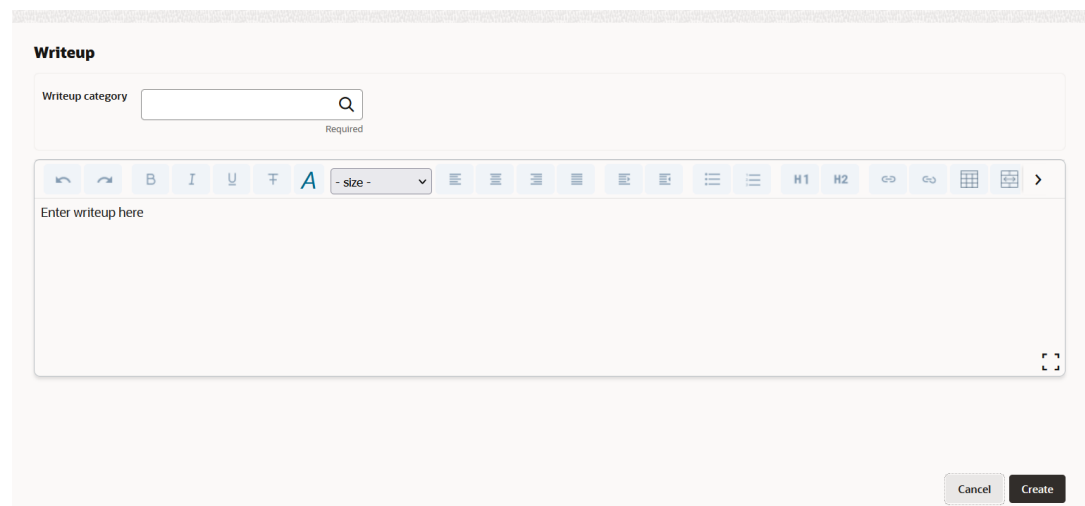
**Figure 3-20 Write Up**



1. Click + icon.

The **Write Up** window is displayed.

**Figure 3-21 Write Up**



2. 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. Underneath is a table with two columns: "Writeup category code" and "Writeup category description". The table contains 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 of the window, there is a pagination control showing "Page 1 of 1 (1 - 7 of 7 items)" with navigation arrows and a page number input field containing "1".

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

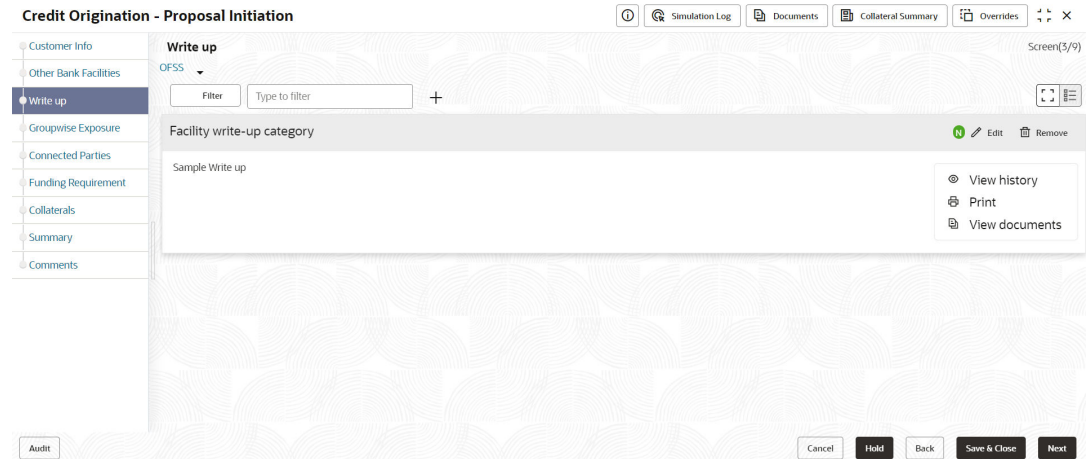
**Figure 3-23 Write up**

The screenshot shows the "Credit Origination - Proposal Initiation" window. On the left is a navigation menu with items: 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 list of items under the "OFSS" filter. A modal window is open over the "Facility write-up category" item, displaying "Sample Write up" and options to "View complete writeup", "View documents", and "View history". At the bottom of the modal are "Edit" and "Remove" buttons. The main window has a top toolbar with "Simulation Log", "Documents", "Collateral Summary", and "Overrides". At the bottom of the main window are buttons for "Audit", "Cancel", "Hold", "Back", "Save & Close", and "Next".

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

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

**Figure 3-24 Write up**



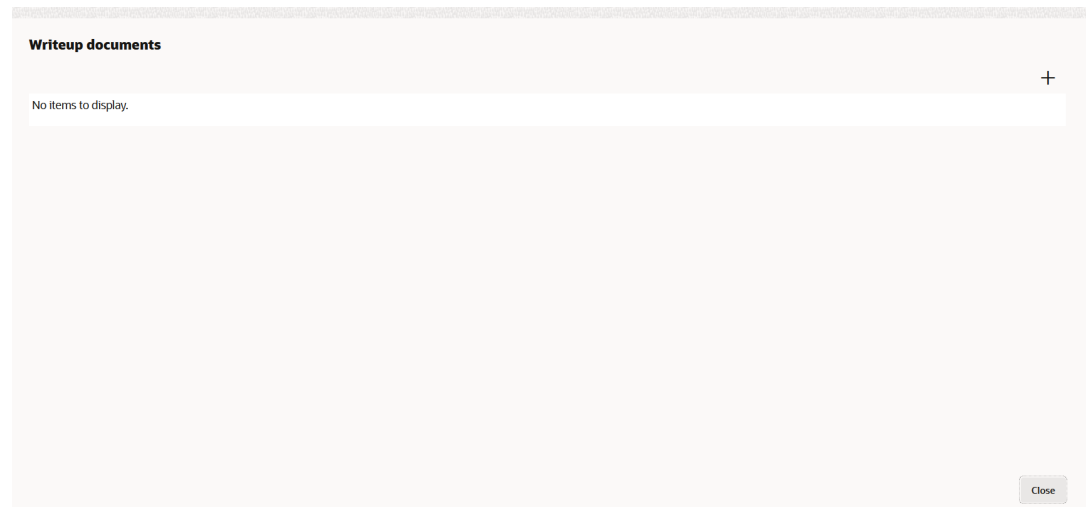
For information on fields in the **Write up** screen, refer the table below.

**Table 3-10 Write up field and description**

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

The screenshot shows a form titled "Document" with the following fields and controls:

- Document type:** A search input field with a magnifying glass icon and a "Required" label below it.
- Document type description:** A text input field.
- Document code:** A search input field with a magnifying glass icon and a "Required" label below it.
- Document code description:** A text input field.
- Document expiry date:** A date selection field with a calendar icon and a "Required" label below it.
- Remarks:** A text input field.
- File Upload:** A dashed box containing the text "Drop files here or click to select" and a "Selected files" list below it.
- Buttons:** "Close" and "Upload" buttons located at the bottom right of the form.

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

**Table 3-11 Documents**

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

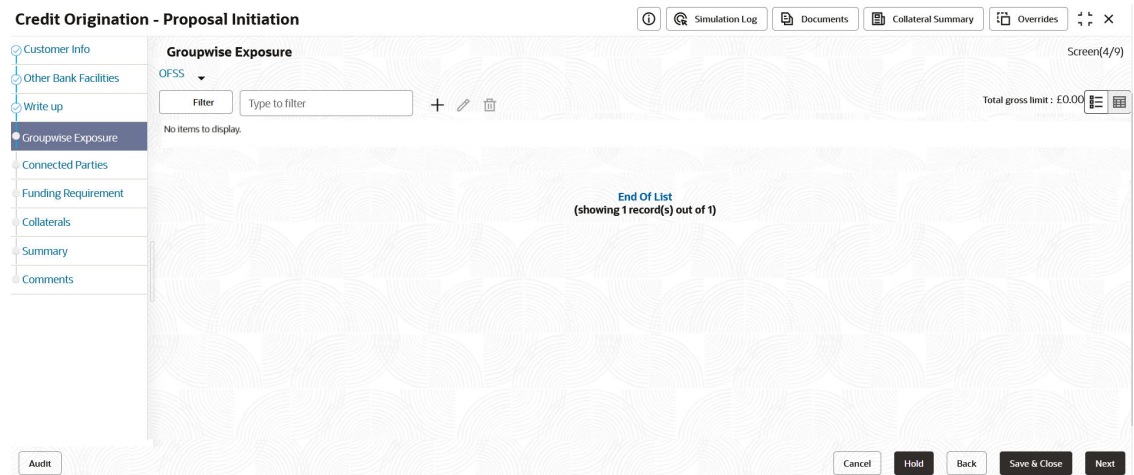
**Note**

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**

### Groupwise exposure details

Existing bank name <input style="width: 90%;" type="text" value="Universe Bank"/>	Customer name <input style="width: 90%;" type="text" value="OFSS"/>
Relation <input checked="" type="radio"/> Borrower <input type="radio"/> Connected party	
Sanctioned limit <input style="width: 40%;" type="text" value="USD"/> <input style="width: 50%;" type="text" value="\$600,000.00"/>	Outstanding limit amount <input style="width: 40%;" type="text" value="USD"/> <input style="width: 50%;" type="text" value="\$200,000.00"/>
Tenor (in months) <input style="width: 90%;" type="text" value="24"/>	Commitment status <input style="width: 90%;" type="text" value="Committed"/>

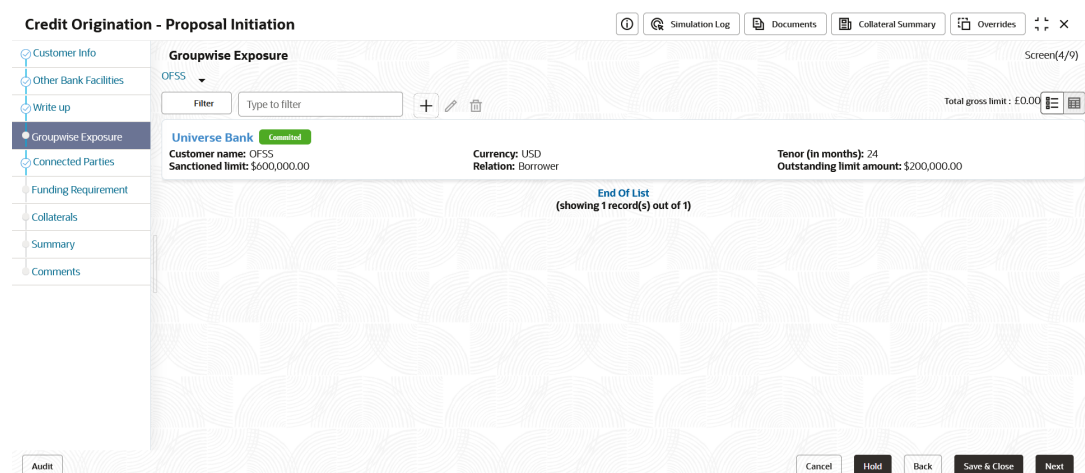
For information on fields in the **Groupwise Exposure Details** screen, refer the table below.

Table 3-12 Groupwise Exposure Details

Fields/ Icon	Description
<b>Entity Name</b>	In <b>Entity Name</b> field, enter the name of bank from which the party has availed facility.
<b>Customer Name</b>	In <b>Customer Name</b> field, enter the name of the party or the child party.
<b>Relation</b>	Select <b>Relation</b> as <b>Borrower</b> , if party name is provided in the <b>Customer Name</b> field. Select <b>Relation</b> as <b>Connected Party</b> , if child party name is provided in the <b>Customer Name</b> field.
<b>Commitment Status</b>	Select <b>Commitment Status</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>Committed</li> <li>Uncommitted</li> </ul>

- 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



- 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

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
<b>Filter</b>	Enter or select the filter parameters.
<b>Apply</b>	Click <b>Apply</b> . Existing groupwise exposure that matches the filter parameters are displayed.
<b>Reset</b>	Click <b>Reset</b> , to enter new filter parameters.

Table 3-13 (Cont.) Filter

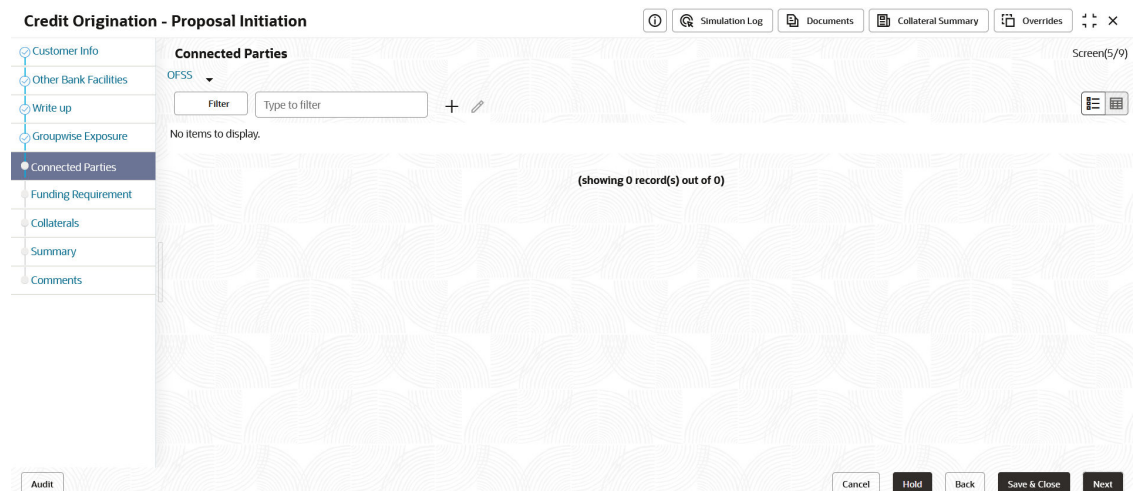
Field/ Icon	Description
<b>Relation</b>	Select <b>Relation</b> option from the below checklist for sanctioned amount. <ul style="list-style-type: none"> <li>Borrower</li> <li>Connected Party</li> </ul>
<b>Tenor</b>	Enter <b>Tenor</b> for sanctioned amount.
<b>Currency</b>	Search and select <b>Currency</b> for sanctioned amount.
<b>From Amount</b>	Enter <b>From Amount</b> for sanctioned amount.
<b>To Amount</b>	Enter <b>To Amount</b> for sanctioned amount.
<b>Commitment Status</b>	Select <b>Commitment Status</b> option from the below checklist for sanctioned amount. <ul style="list-style-type: none"> <li>Committed</li> <li>Uncommitted</li> </ul>

- 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  
Commitment status:  
Tenor (in months): 0

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
<b>Customer ID</b>	Search and select <b>Customer ID</b> of the connected party. The following fields are displayed by default: <ul style="list-style-type: none"> <li>Name</li> <li>Total gross facility</li> <li>Total net facility</li> </ul> Enter amount for following fields: <ul style="list-style-type: none"> <li>Cash cover</li> <li>Approved funded sell down</li> <li>Approved unfunded sell down</li> </ul>
<b>Facility Details</b>	<b>Facility Details</b> is displayed by default based on the selected <b>Customer ID</b> .
<b>Create</b>	Click <b>Create</b> . Connected party details are added and displayed in the Connected Parties page.
<b>List view</b>	To change the table view to list view, click the <b>List view</b> icon at the right corner. <b>Note:</b> 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

The screenshot shows a 'Filter' dialog box with a close button (X) in the top right corner. The dialog has a header bar with three buttons: 'Filter', 'Reset', and 'Apply'. Below the header, there are five input fields:

- Customer ID**: A text input field.
- Name**: A text input field.
- Currency**: A text input field with a search icon (magnifying glass) on the right side.
- From gross amount**: A text input field.
- To gross amount**: A text input field.

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

Table 3-15 Filter

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

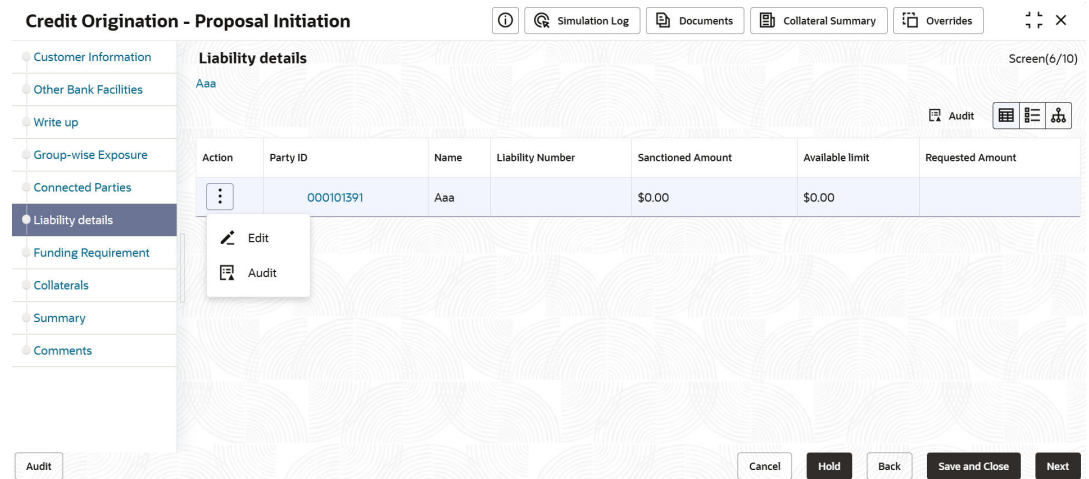
3. Add the connected party details of the party and click **Next**. The **Liability details** page is displayed.

## 3.8 Liability Details

This topic describes the information about the liability details.

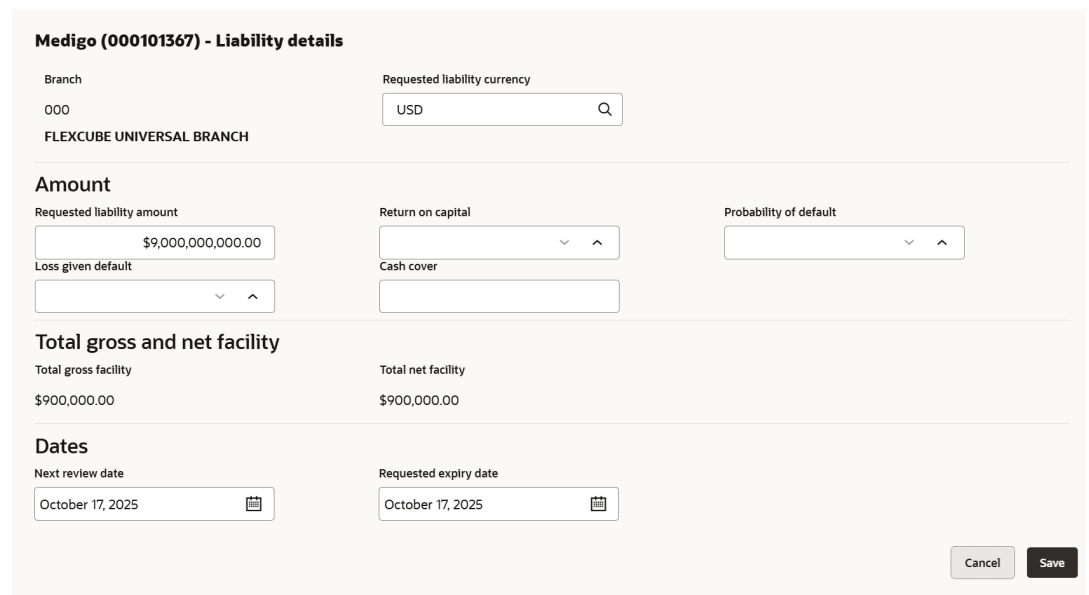
1. Click **Next** in the **Connected Parties** screen.  
The **Liability Details** page is displayed.

**Figure 3-34 Liability Details**



2. Select the required liability and click **Edit**.  
The **Liability Details** window is displayed.

**Figure 3-35 Liability Details**



- Specify the details on the **Liability Details** page.

**Table 3-16 Liability Details**

Fields	Description
<b>Requested Liability Currency</b>	Select the currency in which the liability is requested by the party.
<b>Requested Liability Amount</b>	Liability amount requested by the party.
<b>Return On Capital</b>	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.
<b>Probability of Default</b>	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
<b>Loss Given Default</b>	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
<b>Cash Cover</b>	Amount deposited by the party in your bank.
<b>Total Gross Facility</b>	Displays the total gross facility.
<b>Total Net Facility</b>	Displays the total net facility.
<b>Next Review Date</b>	Select the next review date when the party's liability needs to be reviewed.
<b>Requested Expiry Date</b>	Select the requested expiry date for the liability based on your party request.

#### Allowed Customers For This Liability:

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

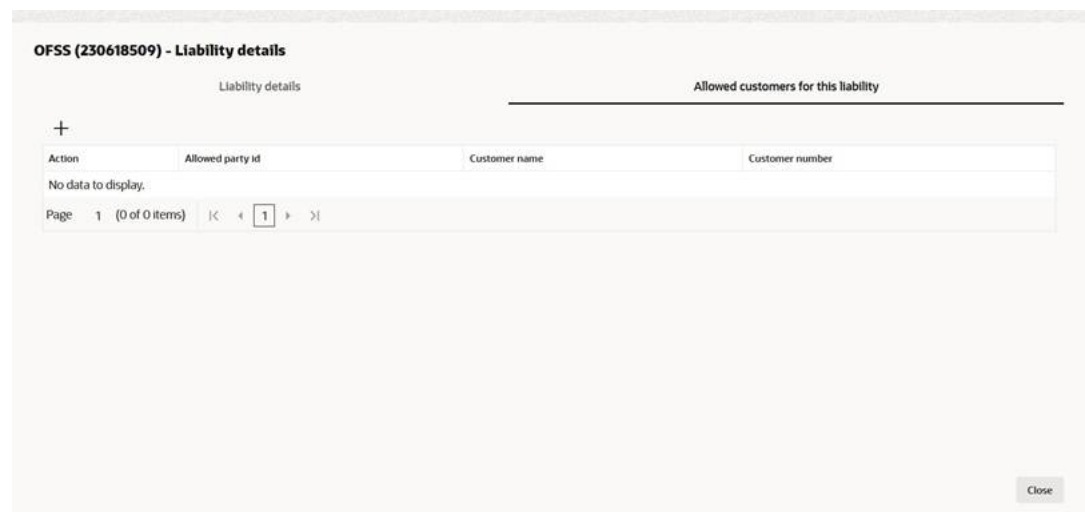
- To add the **Allowed Customers For This Liability**, select required liability and click Edit icon.

The **Liability Details** screen displays.

- Click sub-system Allowed customers for this liability.

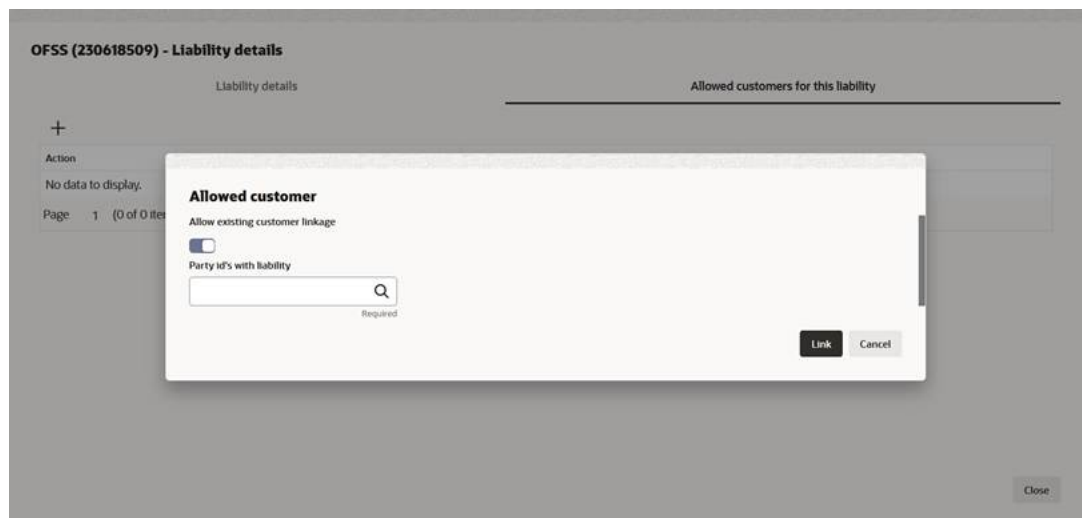
The **Allowed customers for this liability** screen displays.

**Figure 3-36 Allowed Customers For Liability**



6. Click + icon.  
The **Allowed Customer** screen displays.
7. Click drop-down of the **Current Application Party Ids without liability** field. The drop-down shows other new party Ids added as part of the current applicatio
8. Click **Party ID**. The selected ID is added to the **Party ID** field.
9. Click **Link**.  
The party gets linked to the liability.  
**To link an existing customer to the liability:**
10. Enable **Allow existing customer linkage** option.  
The **Allowed Customer** screen displays.

**Figure 3-37 Allowed Customer**



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

Figure 3-38 Select Customer

**Select customer** ✕

Customer Name  Party Id  Short Name

External Customer No

**Fetch**

Customer Name	Party Id	Short Name	External Customer No
Test ABC	230884373	Party Id	test

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

12. Click **Fetch**.

The party details list appears.

13. Select **Party ID** from displayed list. The selected Party ID is added in the **Party ID's with liability** field.

The **Allowed Customer** screen displays.

Figure 3-39 Allowed Customer

**Allowed customer**

Allow existing customer linkage

Party Id's with liability

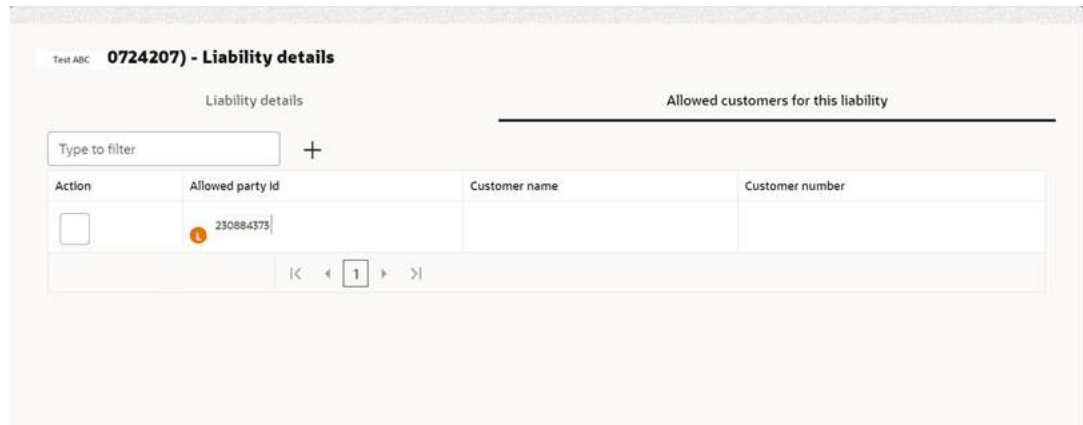
Customer name

External customer number

**Link** **Cancel**

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

The **External Party Linaked to Liability** screen displays.

**Figure 3-40 External Party Linked to Liability**

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

The Delete Party Linkage Information screen displays.

**Figure 3-41 Delete Party Linkage Information**

16. 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.
17. Select the required Child Party. Add the party linkage information of the child party and click **Next**.

The **Funding Requirement** page appears.

## 3.9 Funding Requirement

This topic describes the information about the funding requirement.

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

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

Figure 3-42 Funding Requirement

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

1. Creating Facility without Template, Click + icon, to directly add the facility without using template.

The **New Facility** window is displayed.

Figure 3-43 New Facility

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 3-44 Take over other bank facility**

The screenshot shows the 'New facility' form with the 'Take over other bank facility' checkbox checked. The 'Existing facilities' dropdown menu is open, showing a search box with the text 'Select existing facility' and a 'Required' label below it.

**Figure 3-45 Take over other bank facility**

The screenshot shows the 'New facility' form with the 'Take over other bank facility' checkbox checked. The 'Existing facilities' dropdown menu is open, displaying a list of existing facilities. The selected option is 'F - TL - EF23191282 - \$400,000.00'.

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

**Figure 3-46 Take over other bank facility**

The screenshot shows the 'New facility' form with the 'Take over other bank facility' checkbox checked. The 'Existing facilities' dropdown menu is open, displaying the selected facility details. The details include: Bank name (Corp Bank), Branch name (Urban Branch), Facility type (Funded), Sanctioned year (2019), Sanctioned amount (USD, 500,000.00), Outstanding amount (USD, 400,000.00), Rate of interest, and Tenor (in months).

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
<b>Branch</b>	Search and select the <b>Branch Code</b> for <b>Branch</b> field. List of branch code and branch name is displayed below <b>Fetch</b> field.
<b>Line Code</b>	Enter the <b>Line Code</b> for the facility.
<b>Line Serial Number</b>	<b>Line Serial Number</b> should be defaulted to 1 and you cannot modify line serial number.
<b>Parent Facility Id</b>	To link the facility being created as a child facility to an existing facility, select the <b>Parent Facility Id</b> from the drop-down list.
<b>Facility Type</b>	Choose the <b>Facility Type</b> . The options available are: <ul style="list-style-type: none"> <li>Funded</li> <li>Non Funded</li> </ul>

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
<b>Facility Category</b>	Search and Select <b>Facility Category</b> from <b>Category Code</b> . List of category code and category description is displayed below <b>Fetch</b> field.
<b>Facility Description</b>	Enter the <b>Facility Description</b> for the facility.
<b>Commitment Status</b>	Choose <b>Commitment Status</b> for the facility. The options available are: <ul style="list-style-type: none"> <li>Committed</li> <li>Uncommitted</li> </ul>
<b>Secured</b>	Enable <b>Secured</b> option, if collateral is available for the facility. You can restrict creation of unsecured sub-facilities for this facility by enabling the <b>Cascade</b> check box along with the <b>Secured</b> option.
<b>Revaluation Required</b>	Enable <b>Revaluation Required</b> 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.
<b>Rate Agreement Required</b>	Enable <b>Rate Agreement Required</b> 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
<b>Save</b>	To save the details and exit the New Facility window, click <b>Save</b> .
<b>Save &amp; Configure</b>	To add further details about the facility, click <b>Save &amp; Configure</b> .

**Table 3-19 (Cont.) New Facility**

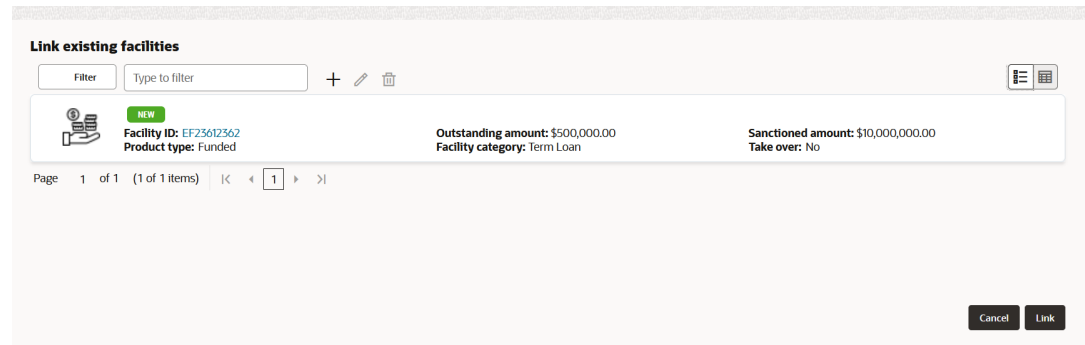
Fields/Icon	Description
Cancel	To exit the New Facility window without saving the information, click <b>Cancel</b> .

**To Link Existing Facilities**

2. Click **Link Existing Facilities**.

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

**Figure 3-47 Link Existing Facilities**



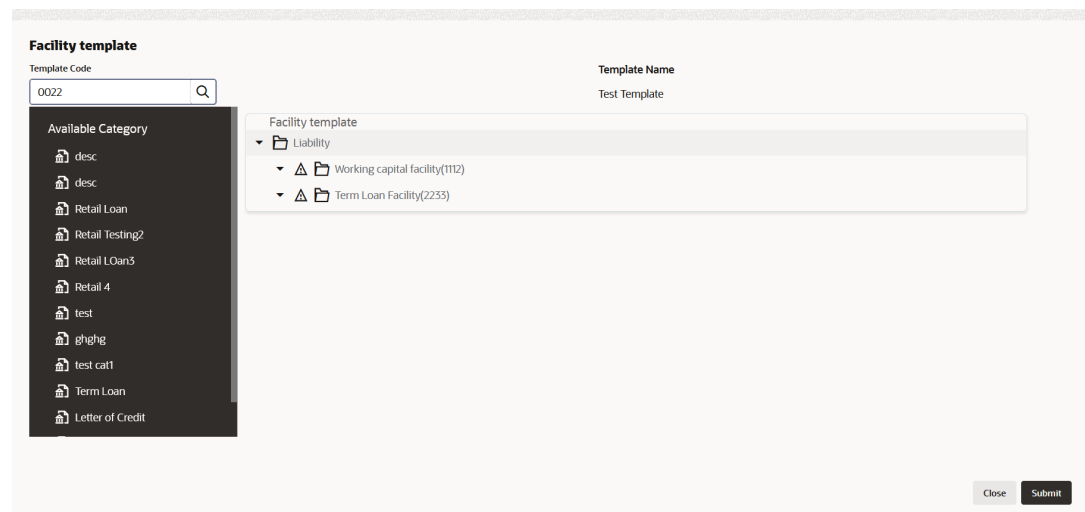
Click **Link**, the existing facilities is added.

**Creating Facility with Template**

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

The **Facility Template** Window is displayed.

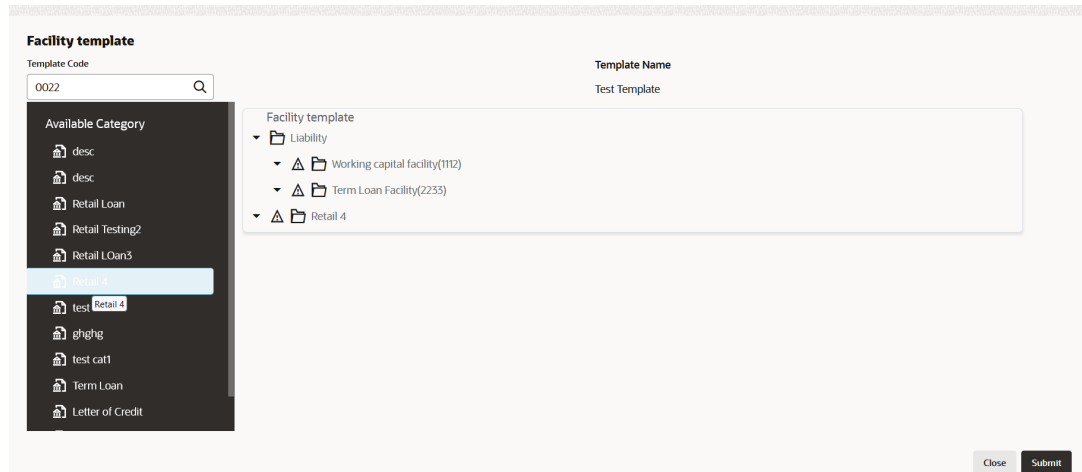
**Figure 3-48 Facility Template**



4. Search and select **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.

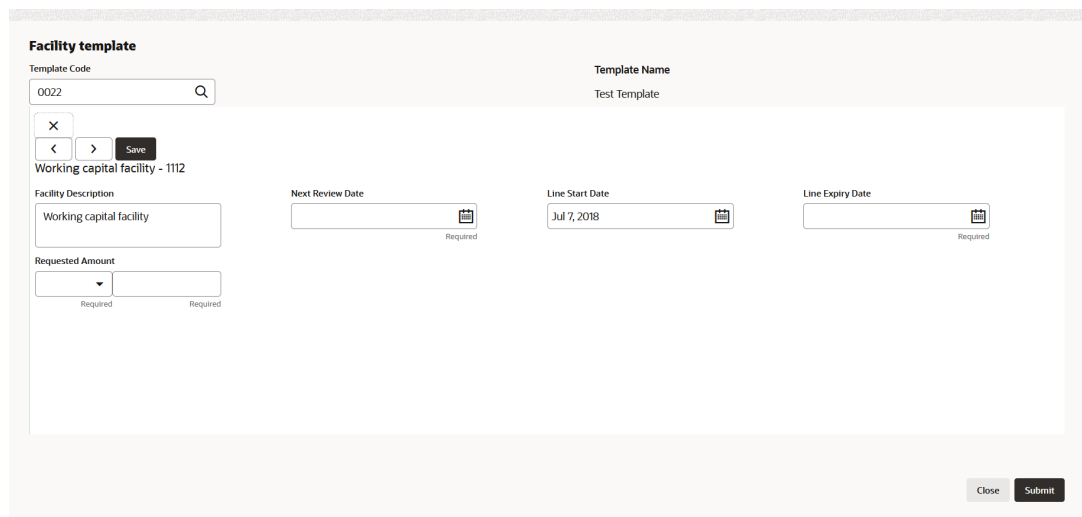
- To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below.

**Figure 3-49 Facility Template**



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

**Figure 3-50 Facility Template**



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

**Table 3-20 Facility Template**

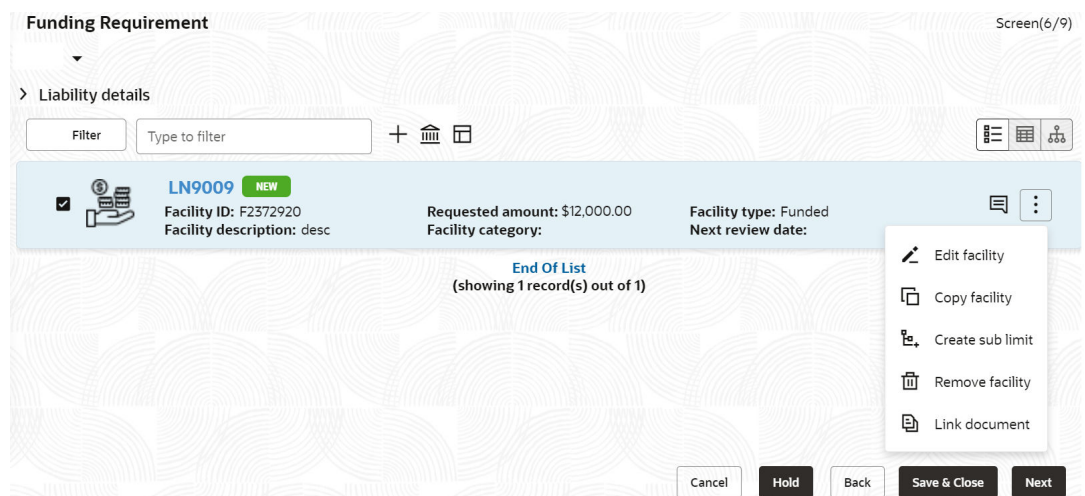
Fields/Icon	Description
Facility Description	Enter the <b>Facility Description</b> for the facility template.

Table 3-20 (Cont.) Facility Template

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

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

Figure 3-51 Funding Requirement



### To add New Facility

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

**Figure 3-52 New Facility**

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

**Figure 3-53 New Facility Basic Info**

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

**Table 3-21 Basic Info**

Fields	Description
<b>Branch</b>	Search and Select <b>Branch</b> from list of <b>Branch Code</b> .
<b>Line Code</b>	Enter <b>Line Code</b> for the facility.

Table 3-21 (Cont.) Basic Info

Fields	Description
Line Serial Number	<b>Line Serial Number</b> will be defaulted to 1 and you cannot modify line serial number.
Parent Facility ID	Search and Select <b>Parent Facility ID</b> and enter the following fields: <ul style="list-style-type: none"> <li>• Facility ID</li> <li>• Facility Description</li> <li>• Line Code</li> <li>• Line Serial</li> </ul>
Facility Type	Select <b>Facility Type</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Funded</li> <li>• Non Funded</li> </ul>
Facility Category	Search and Select <b>Facility Category</b> from list of <b>Category Code</b> .
Facility Description	Enter <b>Facility Description</b> for the facility.
Project Id	Search and Select <b>Project Id</b> from list of <b>Category Code</b> .
Class Code	Search and Select <b>Class Code</b> from list of <b>Category Code</b> .
Commitment Status	Select <b>Commitment Status</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul>
Secured	Click <b>Secured</b> option and select Cascade check box, if required.
Revaluation Required	Select <b>Revaluation Required</b> option, if required.
Rate Agreement Required	Select <b>Rate Agreement Required</b> option, if required.
Drop Line Limits	Switch to indicate, if the facility limit drops over time based on a schedule.

**Note**

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

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

Figure 3-54 New Facility Sanction

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

**Table 3-22 Sanction**

Fields/Icon	Description
<b>Currency</b>	Search and select <b>Currency</b> in which the facility has to be offered.
<b>Requested Amount</b>	Specify the amount requested by the party in <b>Requested Amount</b> field.
<b>Probability of Default</b>	Enter <b>Probability of Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the probability.
<b>Loss Given Default</b>	Enter <b>Loss Given Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the loss given.
<b>Facility Risk Rating</b>	Enter <b>Facility Risk Rating</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the facility risk rating.
<b>RAROC</b>	Enter <b>RAROC</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the RAROC.
<b>Day Light Limit</b>	Enter <b>Day Light Limit</b> for the facility.
<b>Shadow Limit</b>	Click <b>Shadow Limit</b> check box to select <b>Shadow Limit</b> .
<b>Limit Amount Basis</b>	Select <b>Limit Amount Basis</b> from the below drop-down list. The options are: <ul style="list-style-type: none"> <li>• Limit Amount</li> <li>• Limit Amount + Collateral Contribution</li> <li>• Minimum of Limit Amount or Collateral</li> </ul>
<b>Bulk Payment</b>	Click <b>Bulk Payment</b> check box to select <b>Bulk Payment</b> .
<b>Internal Remarks</b>	Enter <b>Internal Remarks</b> , if required.

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

**Figure 3-55 New Facility Availability**

The screenshot shows the 'Availability' section of a 'KL1 - Term Loan' facility (ID: F25233601). The fields include:

- Line Start Date:** November 8, 2024
- Line Expiry Date:** December 6, 2026
- Renewal Date:** (empty field)
- Maintenance Value Date:** (empty field)
- Drawing Power Backed:** (toggle switch, currently off)
- Revolving Line:** (toggle switch, currently off)
- Is Non Revolving Special Line:** (toggle switch, currently off)
- Unadvised:** (toggle switch, currently off)
- Available:** (radio buttons, 'No' is selected)
- Availability Period:** (in months) (empty field)

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

**Table 3-23 Availability**

Fields/Icon	Description
Line Start Date	Select <b>Date</b> for <b>Line Start Date</b> .
Line Expiry Date	Click <b>Select Date</b> and select date for <b>Line Expiry Date</b> .
Renewal Date	Click <b>Renewal Date</b> and select date for <b>Renewal Date</b> .
Maintenance Value Date	Click <b>Maintenance Value Date</b> and select date for <b>Maintenance Value Date</b> .
Drawing Power Backed	Enable <b>Drawing Power Backed</b> , if required.
Revolving Line	Enable <b>Revolving Line</b> , if required.
Is Non Revolving Special Line	Enable <b>Is Non Revolving Special Line</b> , if required.
Unadvised	Enable <b>Unadvised</b> , if required.
Available	Displays the current <b>Available</b> status of the line.
Availability Period	Specify the <b>Availability Period</b> for the facility.

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

**Figure 3-56 New Facility Limit Review**

The screenshot shows a web form titled "KL1 - Term Loan" with "Facility ID: F25233601". At the top right are "Save" and "Cancel" buttons. The form is organized into three expandable sections:

- Limit Review:** Contains a "Limit status" dropdown menu, a "Next Review Date" field with a calendar icon (showing "September 5, 2025"), and a "Review Frequency" dropdown menu.
- Utilization:** Contains a "Utilization Tracking" dropdown menu.
- Exception:** Contains an "Exception Transaction Amount" input field, a "Netting Required" toggle switch (currently off), and an "Exception Breach Percentage" input field.

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

**Table 3-24 Limit Review**

Fields/Icon	Description
Limit Status	Select <b>Limit Status</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> <li>• Frozen</li> </ul>
Next Review Date	Select <b>Date</b> for <b>Next Review Date</b> .

**Table 3-24 (Cont.) Limit Review**

Fields/Icon	Description
<b>Review Frequency</b>	Select <b>Review Frequency</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Half yearly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul>

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

**Figure 3-57 New Facility Utilization**

The screenshot shows the 'New facility' configuration screen. It is divided into three main sections:

- Utilization:** Contains a 'Utilization tracking' dropdown menu currently set to 'Global'.
- Exception:** Includes an input field for 'Exception transaction amount', a 'Netting required' toggle switch, and an input field for 'Exception breach percentage'.
- Restrictions:** Features radio buttons for 'Customer' status (Allowed or Disallowed, with 'Disallowed' selected). Below this is a table with columns for 'Customer No', 'Customer Name', 'Short Name', and 'External Customer No'. The table is currently empty with the message 'No data to display.' and includes '+' and '-' icons for adding or removing rows.

At the bottom right, there are three buttons: 'Close', 'Save', and 'Save & configure'.

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

**Table 3-25 Utilization**

Fields/Icon	Description
<b>Utilization Tracking</b>	Select <b>Utilization Tracking</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Local</li> <li>• Global</li> </ul>

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

**Figure 3-58 New Facility Exception**

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

**Table 3-26 Exception**

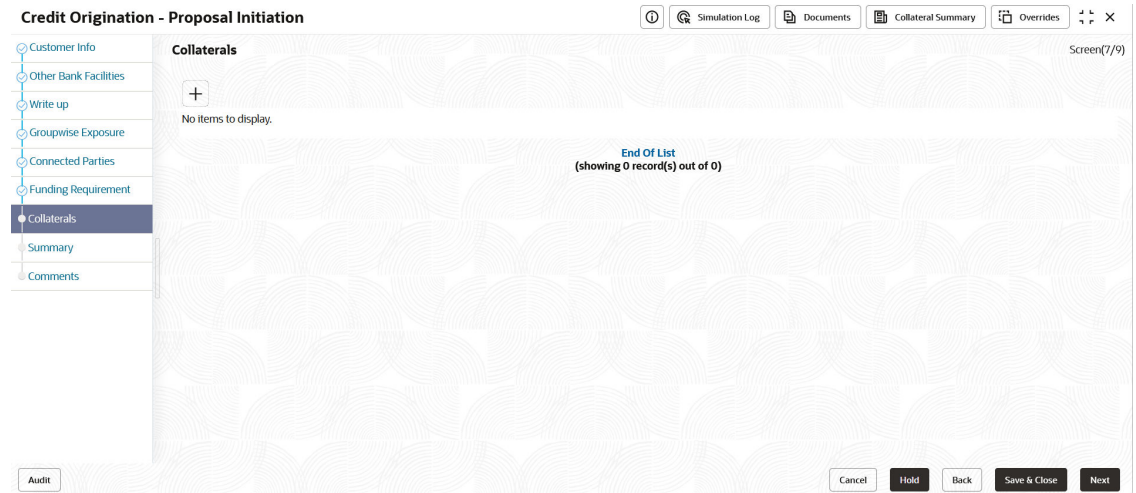
Fields/Icon	Description
<b>Exception Transaction Amount</b>	Enter <b>Exception Transaction Amount</b> for the facility.
<b>Netting Required</b>	Select <b>Netting Required</b> , if required.
<b>Exception Breach Percentage</b>	Enter <b>Exception Breach Percentage</b> . Select <b>Decrement</b> and <b>Increment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

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

## 3.10 [Collateral](#)

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

Figure 3-59 Collateral



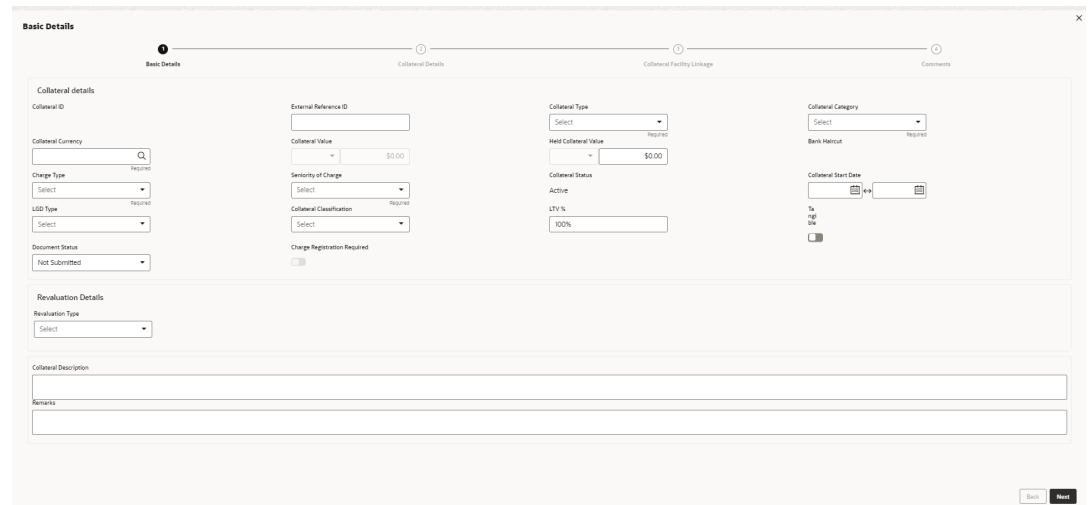
1. Click the + icon.

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 3-60 Basic Details



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

Table 3-27 Basic Details

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

Table 3-27 (Cont.) Basic Details

Fields/Icon	Description
<b>Collateral Type</b>	Select the <b>Collateral Type</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Accounts Receivables</li> <li>• Accounts Contracts</li> <li>• Agreement Undertaking</li> <li>• Aircraft</li> <li>• Bill of Exchange</li> <li>• Bond</li> <li>• Cash Collateral</li> <li>• Commercial Paper</li> <li>• Commodity</li> <li>• Corporate Deposits</li> <li>• Crop</li> <li>• Deposits</li> <li>• Fund</li> <li>• Guarantee</li> <li>• Intangible Assets</li> <li>• Insurance</li> <li>• Inventory</li> <li>• Livestock</li> <li>• Machine</li> <li>• Miscellaneous</li> <li>• PDC</li> <li>• Perishable</li> <li>• Precious Metals</li> <li>• Promissory Note</li> <li>• Property</li> <li>• Ship</li> <li>• Stock</li> <li>• Vehicle</li> </ul>
<b>Collateral Category</b>	Select <b>Collateral Category</b> from the drop-down list. Collateral categories are listed based on the selected <b>Collateral Type</b> .
<b>Collateral Currency</b>	Click search icon in <b>Collateral Currency</b> field and select the currency for collateral value.
<b>Collateral Value and Held Collateral Value</b>	Specify <b>Collateral Value</b> and <b>Held Collateral Value</b> in corresponding fields.
<b>Charge Type</b>	Select <b>Charge Type</b> based on selected Collateral Type. The options available are: <ul style="list-style-type: none"> <li>• Assignment</li> <li>• Equitable Mortgage</li> <li>• Hypothecation</li> <li>• Lien</li> <li>• Mortgage</li> <li>• Negative lien</li> <li>• Pledge</li> <li>• Registered Mortgage</li> <li>• Setoff</li> </ul>

Table 3-27 (Cont.) Basic Details

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

Table 3-27 (Cont.) Basic Details

Fields/Icon	Description
<b>Document Status</b>	Select <b>Document Status</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>Not Submitted</li> <li>Released</li> <li>Submitted</li> </ul>
<b>Revaluation Details</b>	Select <b>Revaluation Type</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>Automatic</li> <li>Manual</li> </ul>
<b>Collateral Description</b>	Specify a brief description about the collateral in <b>Collateral Description</b> field.
<b>Remarks</b>	Capture <b>Remarks</b> 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.

## 3.11 Summary

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

Figure 3-61 Summary

**Credit Origination - Proposal Initiation**

Summary

Party Information

Customer name: OFSS (230518509) | Country: INDIA | Registration number: NA | Demographic type: Domestic | Liability amount: \$10,000,000.00 | Entity: Pvt Ltd | KYC compliant: No

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

Summary

- 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.

## 3.12 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 3-62 Comments**

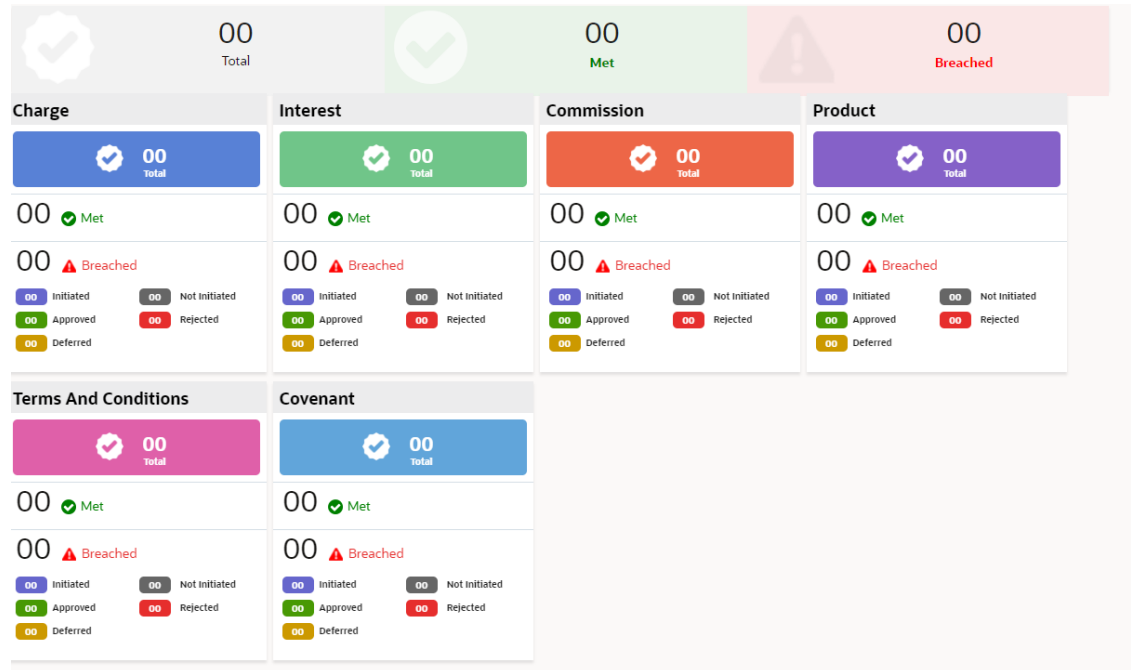
For information on fields in the **Comments** screen, refer the below table.

**Table 3-28 Comments**

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

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

**Figure 3-63 Policy Exception**



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.
- The fields which will get validated are:
  - Customer Conditions
  - Customer Covenants
  - Facility Category

**Note**

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

- Click **Business** data segment.

**Figure 3-64 Business**



- 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 3-65 Checklist**

The screenshot displays a 'Submit' window with a progress indicator at the top showing three stages: 'Policy exceptions' (1), 'Business' (2), and 'Checklist' (3). The 'Checklist' stage is the current focus. Below the progress bar, there is a 'Back' button on the left and a 'Next' button on the right. The main content area contains a checklist item with a checkbox, the text 'Init', and a 'Remarks:' field. Below the checklist item, there is a 'Page 1 of 1 (1 of 1 items)' indicator and a 'Save Checklist' button. At the bottom right, there is an 'Outcome' dropdown menu set to 'Proceed' 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
<ul style="list-style-type: none"><li>• View initiation summary</li><li>• View the group structure</li><li>• View rating</li><li>• View GroupWise exposure</li><li>• View connected party list</li><li>• View other bank facility details</li><li>• View liability proposed and expiry dates</li><li>• View facility proposed and expiry dates</li><li>• View collateral offered</li><li>• View write up submitted as part of initiation</li><li>• View the comments submitted as part of initiation</li></ul>	<ul style="list-style-type: none"><li>• Party Information<ul style="list-style-type: none"><li>– Modify Group structure</li><li>– Add new companies</li><li>– Capture shareholder details</li><li>– Capture management team details</li><li>– Capture auditor details</li><li>– Capture directors details</li><li>– Capture party and supplier details</li></ul></li><li>• Financial details<ul style="list-style-type: none"><li>– Upload financial documents, Input key ratios, Capture projections</li></ul></li><li>• Capture party level covenants and T&amp;C</li><li>• Edit the liability or facility details if required</li><li>• Edit &amp; Enrich the collateral details required</li><li>• Capture write up</li><li>• Upload non financial documents of the party</li><li>• Capture comments about the party with regard to enrichment stage</li><li>• Send back the application if additional info required</li><li>• Initiate party onboarding</li></ul>

### 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
<input type="checkbox"/>	Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
<input type="checkbox"/>	Low	Collateral Perfection	APP231858212	APP231858212	Enrichment	19-11-11	000
<input type="checkbox"/>	Low	Credit Origination	APP231858206	APP231858206	Customer Manual Retry	23-07-04	000(FLEXI
<input type="checkbox"/>	Low	Credit Origination	APP231858199	APP231858199	Proposal Enrichment	23-07-04	000(FLEXI
<input type="checkbox"/>	Low	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
<input type="checkbox"/>	Low	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
<input type="checkbox"/>	Low	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
<input type="checkbox"/>	High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-03	000
<input type="checkbox"/>	Low	Collateral Perfection	APP231848177	APP231848177	Draft Generation	19-11-11	000
<input type="checkbox"/>	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 - Liability Details](#)  
This topic describes the information about the liability details.
- [Proposal Enrichment - Funding Requirement](#)  
This topic provides systematic instructions about the 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

Customer Info  
Other Bank Facilities  
Write up  
Groupwise Exposure  
Connected Party  
Funding Requirement  
Collaterals  
Comments

Party information

Customer name: (230674184)  
Country: INDIA  
Registration number: NA  
Demographic type: Domestic  
Liability amount: \$100,000,000.00  
Entity: Proprietorship  
Is KYC compliant: No

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

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

> Pricing  
> Entities  
> Other bank facilities  
> Facilities  
> Collaterals

Audit Cancel Hold Save & Close Next

- 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

Sectors	Industry group	Industries	Sub-Industries
Energy	Energy	Energy Equipment	Oil Drilling

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 4-4 Entity Overview



- 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



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

Figure 4-6 Entity Overview

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

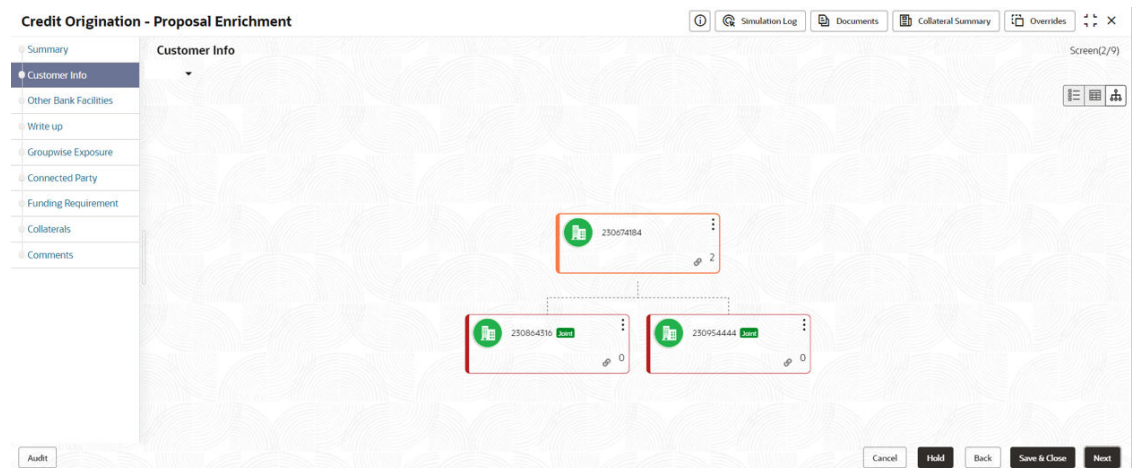
- Click **Close**, to exit the **Entity Overview** window.
- To expand **Pricing, Entities, Other Bank Facilities, Facilities and Collateral** sections, click the number in respective count tables or click the triangle in each section.

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

The screenshot shows the 'Party Details' screen with the 'Demographic Details' tab selected. The 'Basic Info' sub-tab is active. The form contains the following fields:

- Registration Number:** 456574
- Organization Name:** coffee
- Organization Type:** Conglomerate
- Short Name:** coffee
- Branch Code:** 000
- Legal Entity Type:** Proprietorship
- Customer Category:** C
- Classification Type:** Micro
- Demographic Type:** Domestic
- Country Of Incorporation:** IN
- Country Of Risk:** IN
- Place Of Incorporation:** (empty)
- Incorporation Date:** Sep 20, 2019
- Established Date:** (empty)
- Upload Logo:** (Upload button, Maximum file size is 100Kb)
- RM Id:** GANESH
- Customer Access Group:** (empty)
- Country Of Tax:** (empty)
- Tax Identification Number:** (empty)
- Good and Services Tax Id:** (empty)
- Website:** (empty)
- Facebook URL:** (empty)
- Twitter URL:** (empty)
- Employee Strength:** (empty)

**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
<b>Company Details</b>	Enter or select the following details in the corresponding fields: <ul style="list-style-type: none"> <li>• Registration Number</li> <li>• Organization Name</li> <li>• Organization Type</li> <li>• Short Name</li> <li>• Branch Code</li> <li>• Entity Type</li> <li>• Customer Category</li> <li>• Classification Type</li> <li>• Demographic Type</li> <li>• Country of Incorporation</li> <li>• Country of Risk</li> <li>• Place of Incorporation</li> <li>• Incorporation Date</li> <li>• Established Date</li> <li>• Upload Logo</li> <li>• RM Id</li> <li>• Customer Access Group</li> <li>• Country of Tax</li> <li>• Tax Identification Number</li> <li>• Goods and Services Tax Id</li> <li>• Company Website</li> <li>• Facebook URL</li> <li>• Twitter URL</li> <li>• Employee Strength</li> <li>• No. Of Years In Business</li> <li>• No. Of Companies in the Group</li> </ul>

Table 4-1 (Cont.) Demographic Details- Basic Info

Fields/Icon	Description
<b>Is Special Customer?</b>	Enable <b>Is Special Customer?</b> option, if the party is special customer.
<b>Is Blacklisted?</b>	Enable <b>Is Blacklisted?</b> option, if the party is blacklisted.
<b>Is KYC Compliant?</b>	Enable <b>Is KYC Compliant?</b> option, if the party is KYC Compliant.
<b>Last KYC Date</b>	Click <b>Calendar</b> icon and select <b>Last KYC Date</b> .
<b>Listed Company</b>	If the party is listed, then enable <b>Listed Company</b> option.
<b>Language</b>	Select <b>Language</b> from the drop-down list.
<b>Media</b>	Search and select <b>Media</b> for transactions.

Table 4-2 KYC Details

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

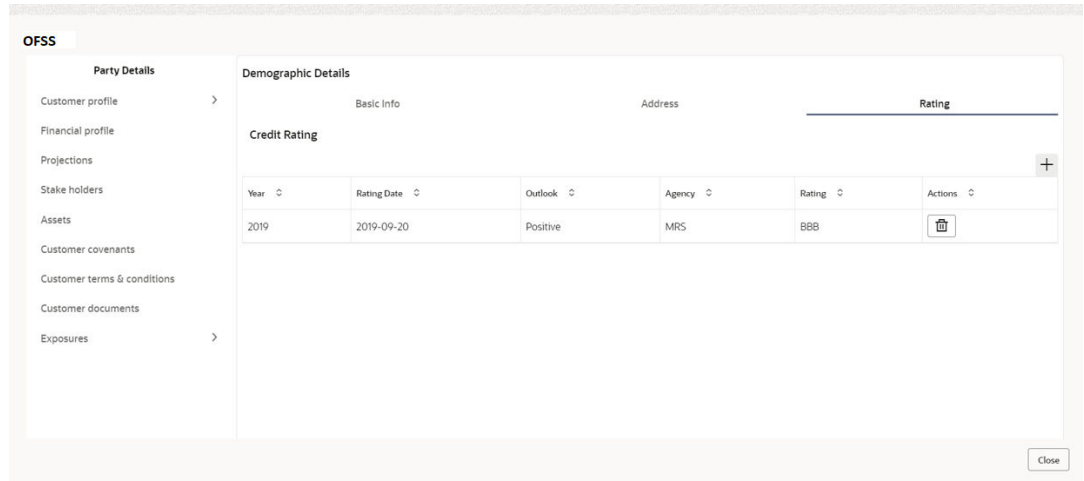
Fields/Icon	Description
<b>Address Details</b>	Enter or select the following details in the corresponding fields: <ul style="list-style-type: none"> <li>• Address Type</li> <li>• Location</li> <li>• Preferred</li> <li>• Address from- Address To</li> <li>• Address Line 1/ Building Name</li> <li>• Address Line 2/ Street Name</li> <li>• Address Line 3/ City/ Town Name</li> <li>• State/ Country Sub Division</li> <li>• Country</li> <li>• Zip Code/ Post Code</li> </ul>
<b>Additional Info</b>	Click <b>Additional Info</b> . The following options are displayed. Enter the details in the below fields: <ul style="list-style-type: none"> <li>• Department</li> <li>• Sub Department</li> <li>• Building Number</li> <li>• Floor</li> <li>• Post Box</li> <li>• Room</li> <li>• Town Location Name/ Locality</li> <li>• Direct Name</li> <li>• Landmark</li> <li>• Contact name/ Narrative</li> </ul>
<b>Media</b>	The followings fields are displayed. <ul style="list-style-type: none"> <li>• Email</li> <li>• Swift</li> <li>• Phone</li> <li>• Fax</li> <li>• Swift</li> <li>• FAX</li> <li>• Swift</li> </ul>
<b>Save</b>	Click <b>Save</b> . 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.

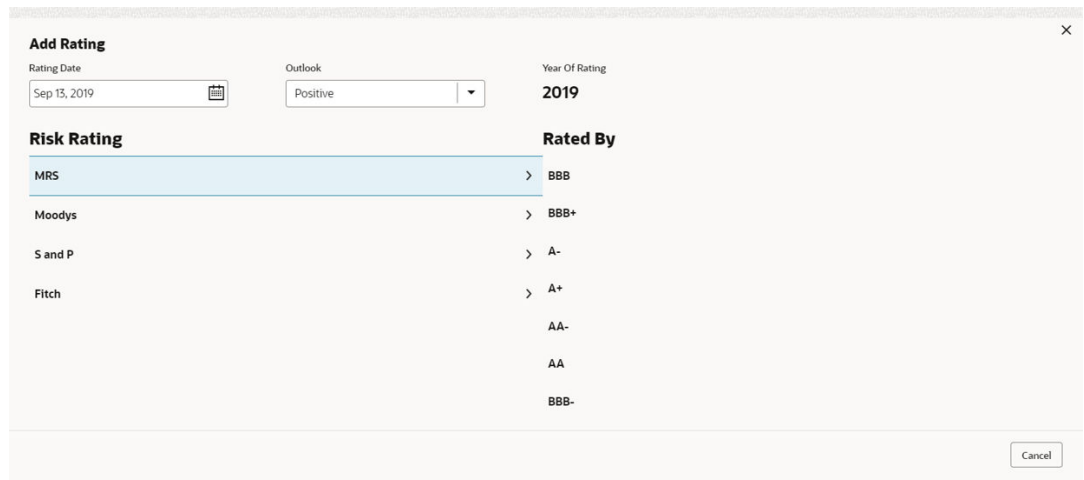
- Year
- Rating Date
- Outlook
- Agency
- Rating
- Actions

**Figure 4-10 Rating**



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

**Figure 4-11 Add Rating**



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

**Table 4-4 Add Rating**

Fields/Icon	Description
<b>Rating Date</b>	Search and select <b>Rating Date</b> .
<b>Outlook</b>	Select <b>Outlook</b> from drop-down list: <ul style="list-style-type: none"> <li>• Positive</li> <li>• Neutral</li> <li>• Negative</li> </ul>
<b>Year of Rating</b>	<b>Year of Rating</b> is displayed by default.

Table 4-4 (Cont.) Add Rating

Fields/Icon	Description
<b>Risk Rating</b>	Select <b>Risk Rating</b> from the below list: <ul style="list-style-type: none"> <li>• BBB</li> <li>• BBB+</li> <li>• A-</li> <li>• A+</li> <li>• AA-</li> <li>• AA</li> <li>• AA+</li> <li>• CCC+</li> <li>• B-</li> <li>• B</li> <li>• BB+</li> <li>• AAA</li> <li>• BBB-</li> </ul>
<b>Rated By</b>	Select <b>Rated By</b> from the below list: <ul style="list-style-type: none"> <li>• MRS</li> <li>• Moodys</li> <li>• S and P</li> <li>• Fitch</li> </ul>

- 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

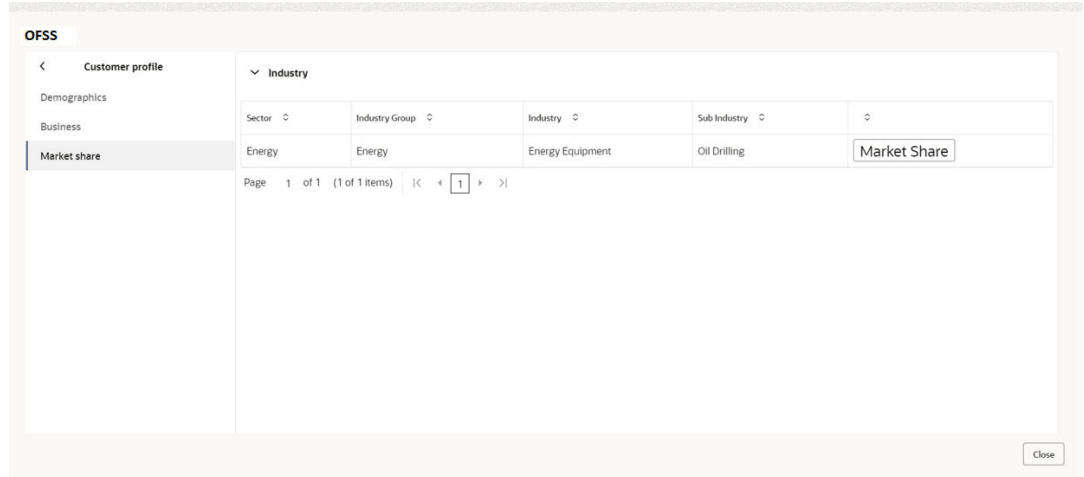
The screenshot shows the 'Business Details' screen in the OFSS application. On the left, there is a navigation menu with 'Business' selected. The main content area is titled 'Business Details' and contains the following information:

- Organization Type:** Conglomerate (dropdown menu)
- Industry:** A table with columns for Sector, Industry Group, Industry, Sub Industry, and Action. The current entry is Energy, Energy, Energy Equipment, Oil Drilling.
- A '+' button is located to the right of the Industry table to add new industries.
- A 'Close' button is located at the bottom right of the screen.

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

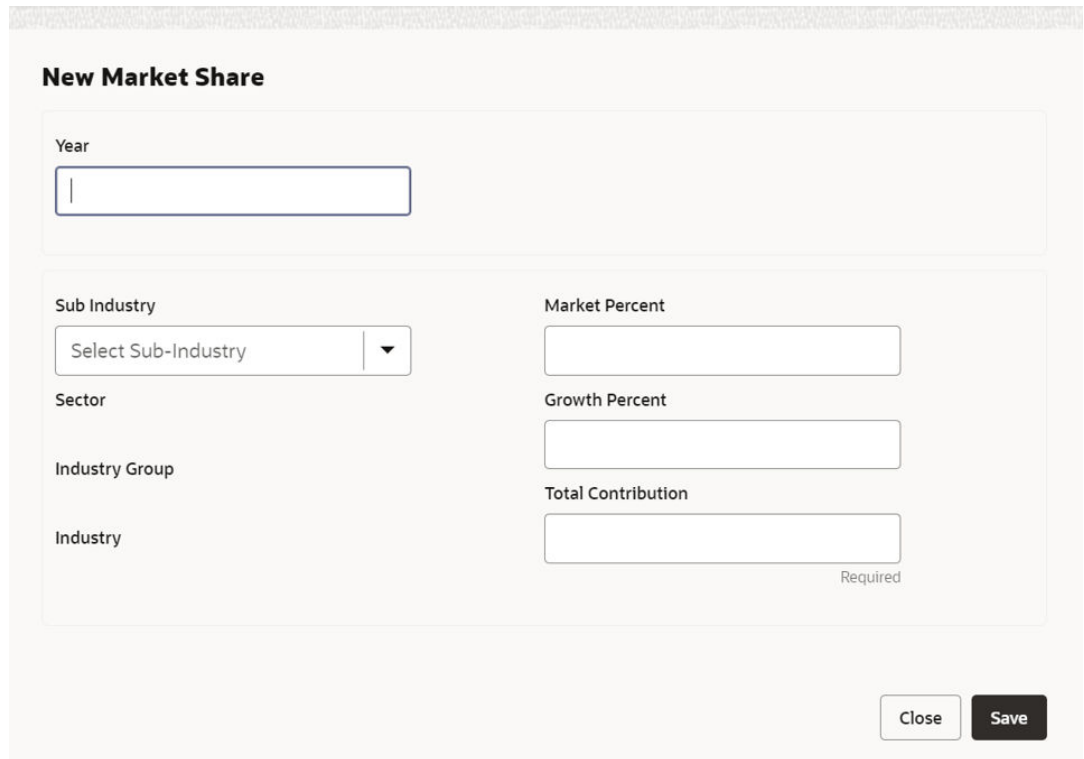
- Click **Market Share** in **Customer Profile** to view the market share details. The **Market Share** screen is displayed with Business details information and Industry details.

**Figure 4-13 Market Share**



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

**Figure 4-14 Market Share**



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

Table 4-5 Market Share

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

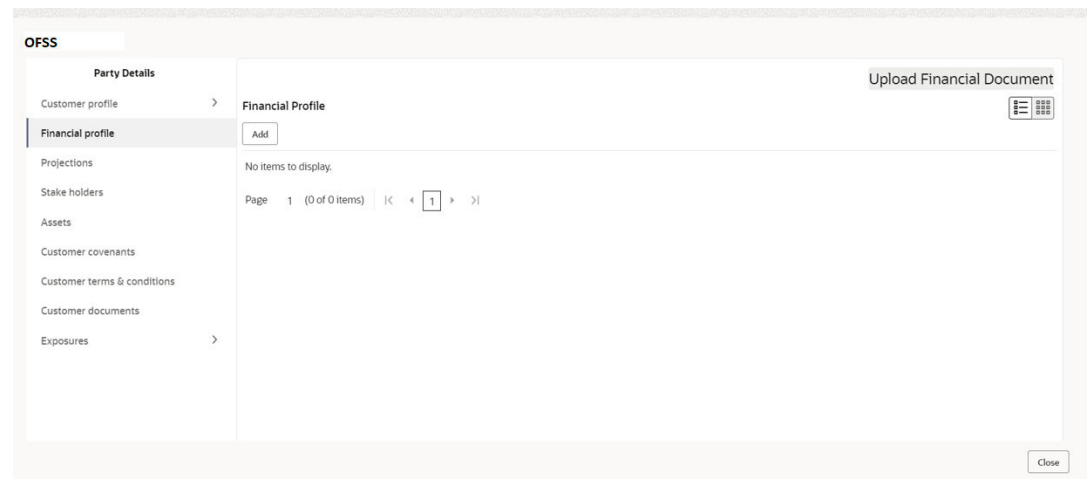
**Note**

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

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

Figure 4-15 Financial profile



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

**Figure 4-16 Add Financial Profile**

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

**Table 4-6 Add Financial profile**

Fields/Icon	Description
<b>Year</b>	Specify <b>Year</b> for which the party's financial details are to be added.
<b>Details</b>	Specify the following details in the corresponding fields: <ul style="list-style-type: none"> <li>• Balance Sheet Size and currency from drop-down list</li> <li>• Operating Profit and currency from drop-down list</li> <li>• Net Profit and currency from drop-down list</li> <li>• Year Over Year Growth</li> <li>• Return On Investment</li> <li>• Return On Equity</li> <li>• Return On Asset</li> <li>• Capital Adequacy Ratio</li> <li>• Cost to Income ratio</li> <li>• Equity</li> <li>• Gross Impaired Loans</li> <li>• Liquid assets</li> <li>• Loan Loss Res / Impaired Loans</li> <li>• Loan-to-Deposit Ratio</li> <li>• NPA coverage ratio</li> <li>• NPA ratio</li> <li>• Return on Avg Equity</li> <li>• Return on Avg Assets</li> <li>• Tier 1 CAR</li> <li>• Total Assets</li> <li>• Unreserved Equity</li> </ul>
<b>Save</b>	Click <b>Save</b> . Party's financial details are added.

- 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

Select Period ▾  
Required

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 4-7 Balance Sheet Details

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

The screenshot shows the 'Projections' screen with the following fields and values:

- Year:** 2020
- Currency:** (Searchable field)
- 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

Buttons for 'Save' and 'Cancel' are located at the bottom right.

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

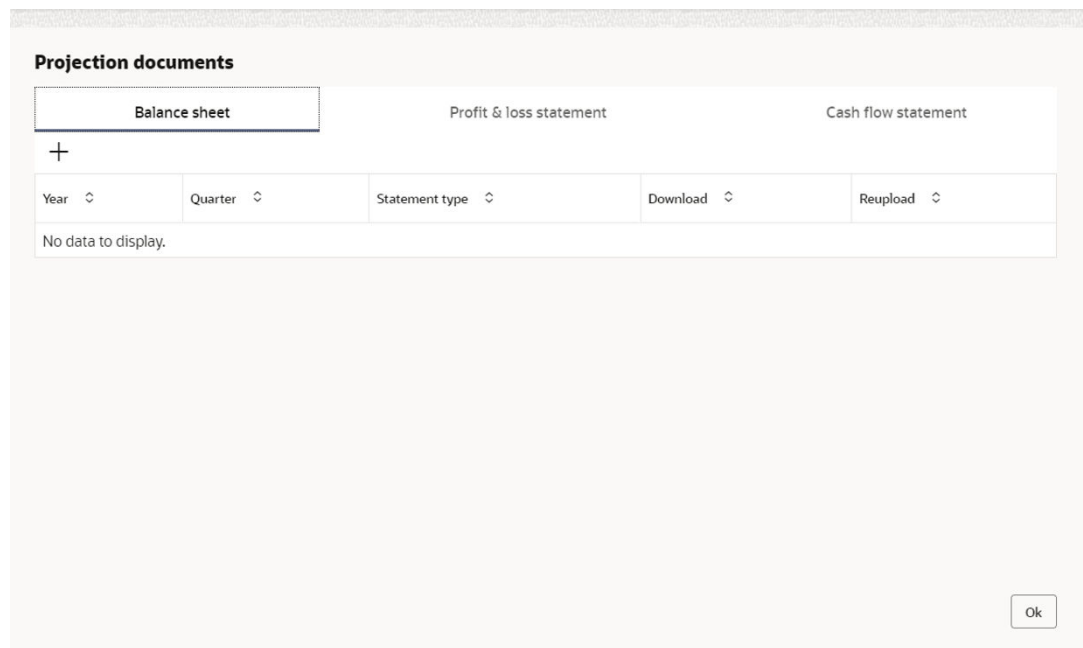
Table 4-8 Projections

Fields/ Icons	Descriptions
<b>Year</b>	Specify <b>Year</b> for which the party's projection details are to be added.
<b>Currency</b>	Search and select <b>Currency</b> for the projection details.

**Table 4-8 (Cont.) Projections**

Fields/ Icons	Descriptions
<b>Details</b>	Specify the following details in the corresponding fields: <ul style="list-style-type: none"> <li>• Balance Sheet Size</li> <li>• Operating Profit</li> <li>• Net Profit</li> <li>• Year Over Year Growth</li> <li>• Return On Investment</li> <li>• Return On Equity</li> <li>• Return On Asset</li> </ul>
<b>Save</b>	Click <b>Save</b> . 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**

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
<b>Year</b>	Select <b>Year</b> for which the projection document is to be added.
<b>Quarter</b>	Select <b>Quarter</b> for which the projection document is to be added.
<b>Drop files here or click to select</b>	In <b>Drop files here or click to select</b> section, drag and drop or click and upload the projection document.
<b>Add</b>	Click <b>Add</b> . Document is added.
<b>Chart view</b>	In <b>Business Projection</b> screen, click <b>Chart view</b> 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.

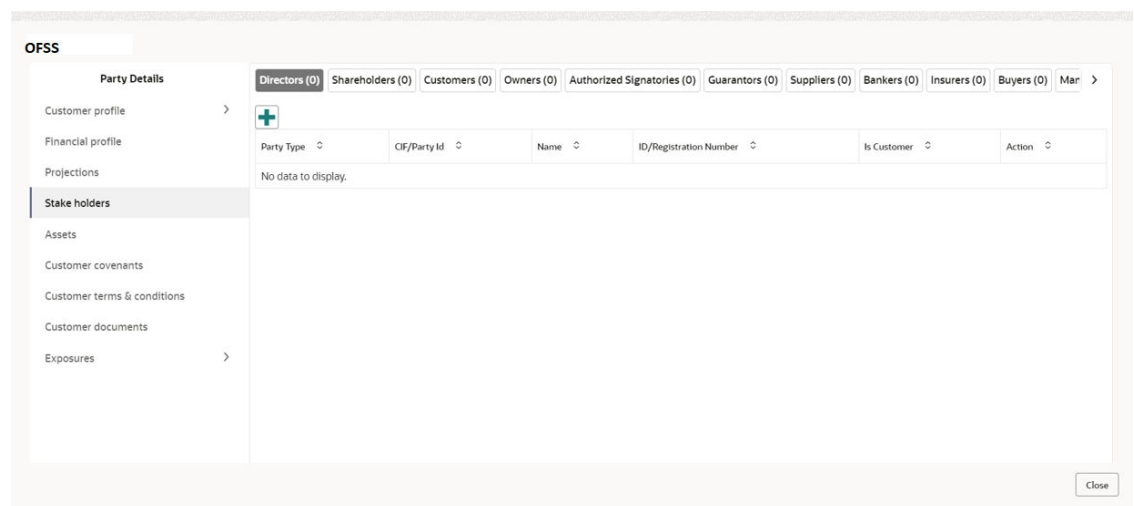
### Stakeholders

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**



### **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	230874355	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**

**Figure 4-26 Stakeholders**

Id Type	Name	Date of Registration	Organization type
Is Customer	IFS	00003	

Stakeholder Name	Stake Percentage	Associated Since	Action
tata	10%	2019-09-12	

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

**Figure 4-27 Sponsors**

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

**Table 4-10 Sponsors**

Fields/Icon	Description
<b>Individual</b>	If the sponsor is an <b>Individual</b> , select or type the following sponsor details in the corresponding fields: <ul style="list-style-type: none"> <li>• Promoter Type (select Individual option)</li> <li>• Name</li> <li>• Age</li> <li>• Experience Summary</li> <li>• Designation</li> <li>• Role</li> <li>• Stake Percentage</li> <li>• Associated Since</li> <li>• Education Qualification</li> </ul>
<b>Corporate</b>	If the sponsor is an <b>Entity</b> , select or type the following sponsor details in the corresponding fields: <ul style="list-style-type: none"> <li>• Promoter Type (select Corporate option)</li> <li>• Name</li> <li>• Stake Percentage</li> <li>• Associated Since</li> </ul>

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

**Figure 4-28 Address details**

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

**Table 4-11 Address details**

Fields/ Icons	Description
<b>Details</b>	Enter or select the following details in the corresponding fields: <ul style="list-style-type: none"> <li>• House/Building name</li> <li>• Street</li> <li>• Locality</li> <li>• Landmark</li> <li>• Area</li> <li>• City</li> <li>• State</li> <li>• Zip-Code</li> <li>• Country</li> <li>• Email Address</li> <li>• Phone Number</li> </ul>
<b>Add</b>	Click <b>Add</b> . 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**

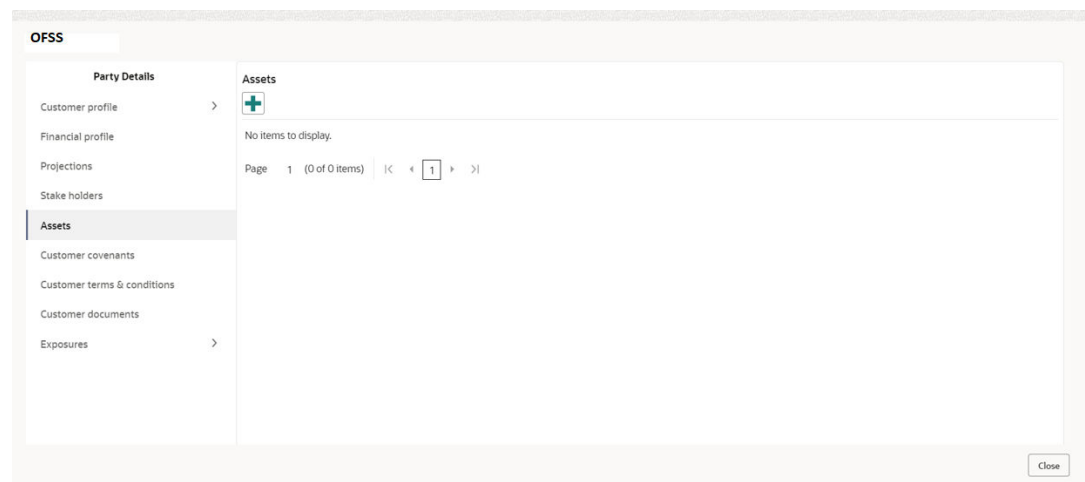
For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Party's, and Suppliers detail, refer ***Economic Dependency Analysis User Manual***.

**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
<b>Name</b>	Enter <b>Name</b> of the Asset.
<b>Value</b>	Specify the asset <b>Value</b> and select currency from the drop-down list.
<b>Description</b>	Enter <b>Description</b> of the Asset.
<b>Save</b>	Click <b>Save</b> . 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**

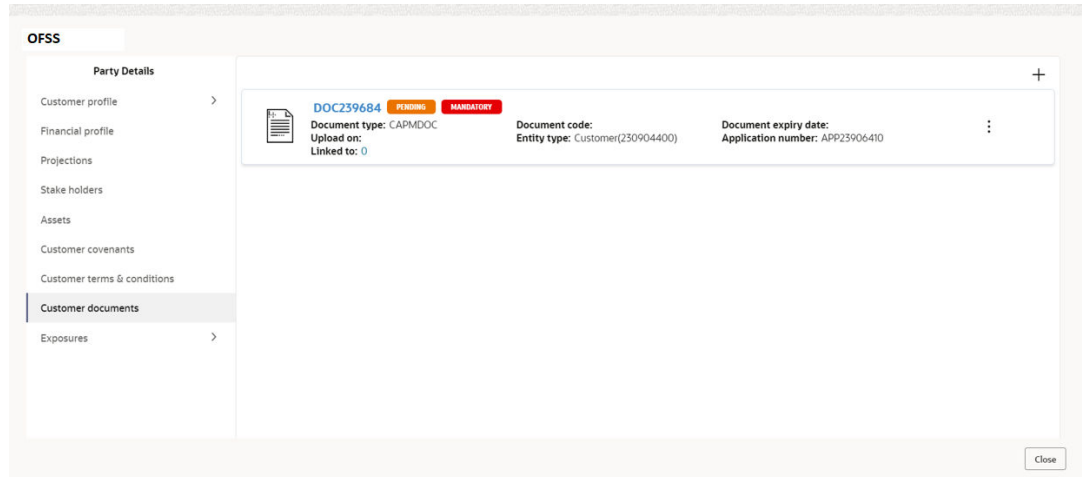
Refer [Conditions](#) section for information to configure conditions for the party.

### **Customer Documents**

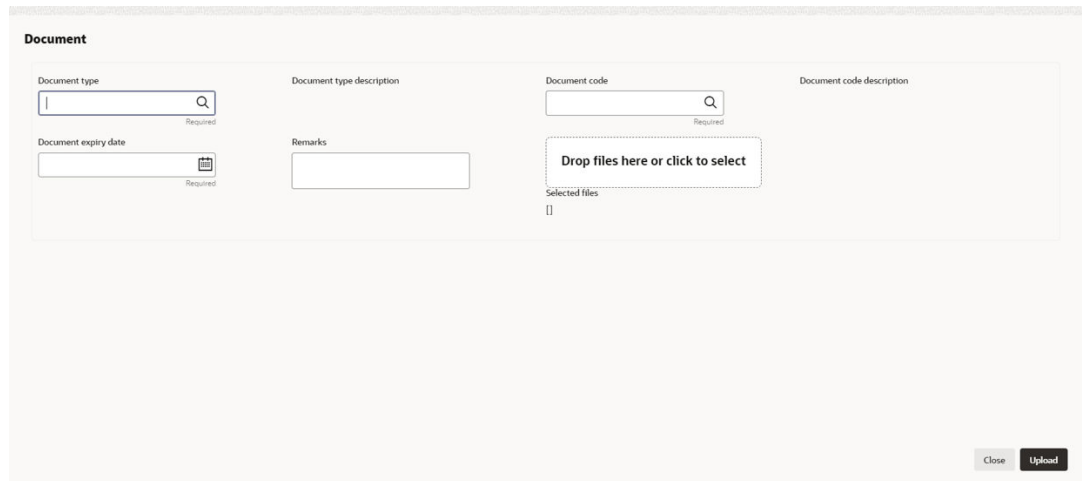
- To add party documents, click **Customer Documents** from the left menu and then click **Add New Documents**. Enter the fields in **Document** page and click **Upload**.

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

**Figure 4-31 Customer Documents**



**Figure 4-32 Add New Documents**



**Exposures**

**Table 4-13 Exposures**

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

**Figure 4-33 Country Dependency Details**

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

**Country Wise Business Operations**

**Figure 4-34 Country Wise Business Operations**

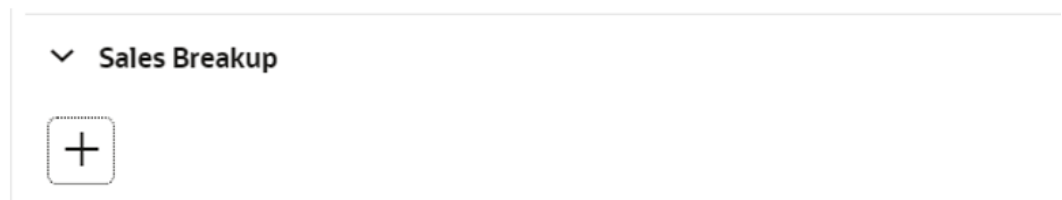
For field level information refer the table below.

**Table 4-15 Country Wise Business Operations**

Fields/Icon	Description
<b>Market Share Percentage</b>	Specify entity's <b>Market Share Percentage</b> in selected country.
<b>Presence for Years</b>	Specify entity's <b>Presence for Years</b> in selected country.
<b>Major Products Sold</b>	Specify <b>Major Products Sold</b> by the entity in the selected country.
<b>Associated Since</b>	Specify date on which association between entity and selected country is established in the <b>Associated Since</b> 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
<b>Customer</b>	Specify <b>Customer</b> of the entity.
<b>Sales Amount</b>	Specify <b>Sales Amount</b> recorded for the specified party.
<b>Percentage of Total Sales</b>	Specify <b>Percentage of Total Sales</b> recorded for the specified party.
<b>Major Product Sold</b>	Specify <b>Major Product Sold</b> to the specified party.
<b>Debtor Days</b>	Specify <b>Debtor Days</b> for the specified party.
<b>Associated Since</b>	In the <b>Associated Since</b> field, search and select the date on which association between the entity and its party is established.
<b>Country</b>	Search and select <b>Country</b> for the specified party.
<b>Save</b>	Click <b>Save</b> . Sales breakup is added and displayed in the <b>Sales Breakup</b> section.
<b>Edit or Delete</b>	To <b>Edit or Delete</b> 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

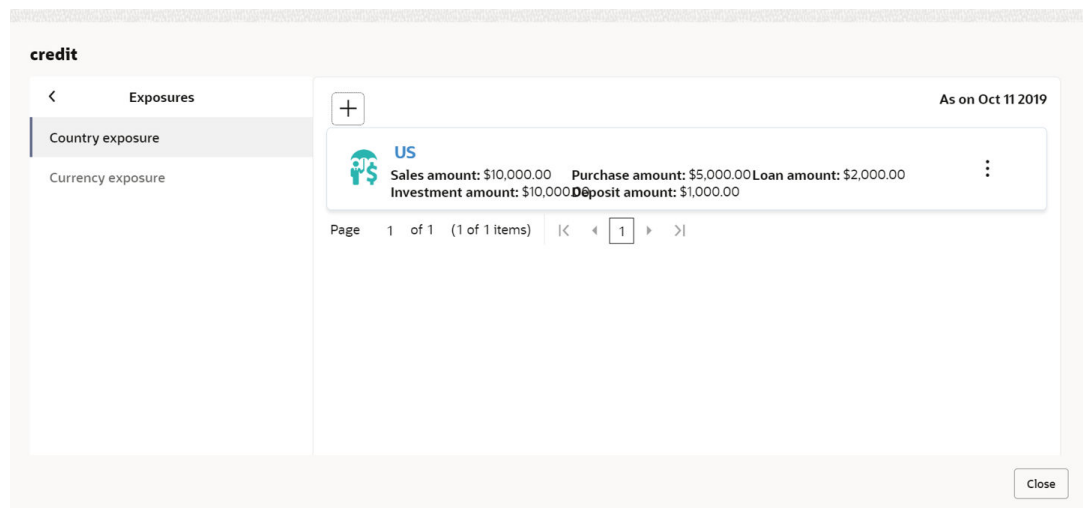
Fields/Icons	Description
<b>Supplier</b>	Specify the name of <b>Supplier</b> .
<b>Purchase Amount</b>	In the <b>Purchase Amount</b> field, specify the amount of products or services purchased by the entity from the supplier.
<b>Percentage of Total Purchases</b>	Specify <b>Percentage of Total Purchases</b> from the supplier.

**Table 4-17 (Cont.) Purchase Breakup**

Fields/Icons	Description
<b>Major Product Bought</b>	Specify <b>Major Product Bought</b> by the entity from the supplier.
<b>Creditor Days</b>	Specify <b>Creditor Days</b> for the supplier.
<b>Associated Since</b>	In the <b>Associated Since</b> field, search and select the date on which association between the entity and its supplier is established.
<b>Country</b>	Search and select <b>Country</b> .
<b>Save</b>	Click <b>Save</b> . Purchase breakup is added and displayed in the Purchase Breakup section.
<b>Edit or Delete</b>	To <b>Edit or Delete</b> the added purchase breakup, select the record and click the respective icon.

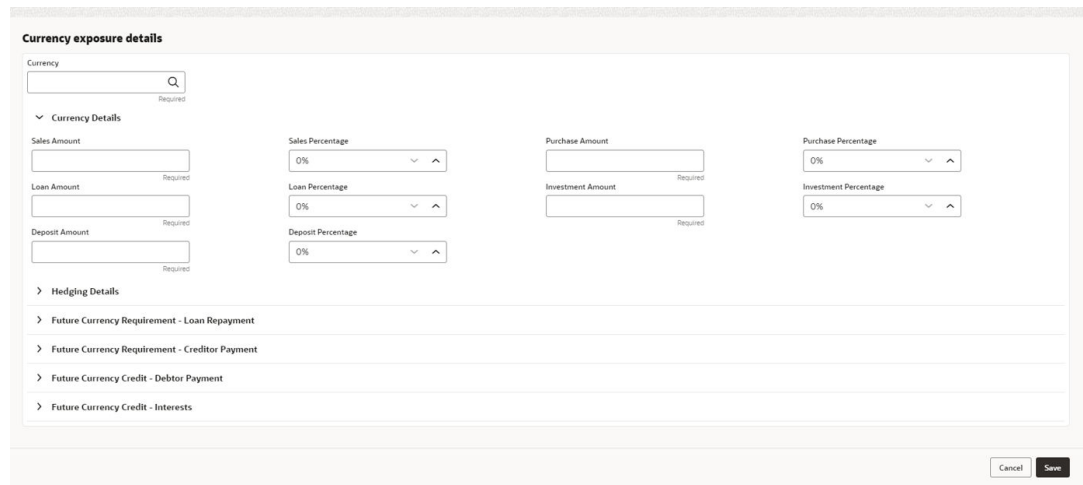
- In the **Country Dependency Details** window, click **Save**. The details are added and displayed in **Exposures** screen.

**Figure 4-38 Exposure**



- 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**



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

**Table 4-18 Currency details**

Fields/Icon	Description
<b>Currency</b>	Search and select <b>Currency</b> .
<b>Sales Amount</b>	Specify your party's <b>Sales Amount</b> in the selected currency.
<b>Sales Percentage</b>	Specify your party's <b>Sales Percentage</b> with respect to the selected currency.
<b>Purchase Amount</b>	Specify your party's <b>Purchase Amount</b> in the selected currency.
<b>Purchase Percentage</b>	Specify your party's <b>Purchase Percentage</b> with respect to the selected currency.
<b>Loan Amount</b>	Specify the <b>Loan Amount</b> availed by your party in the selected currency.
<b>Loan Percentage</b>	Specify your party's <b>Loan Percentage</b> with respect to the selected currency.
<b>Investment Amount</b>	Specify your party's <b>Investment Amount</b> in the selected currency.
<b>Investment Percentage</b>	Specify your party's <b>Investment Percentage</b> with respect to the selected currency.
<b>Deposit Amount</b>	In the <b>Deposit Amount</b> field, specify the amount deposited by your party in the selected currency.
<b>Deposit Percentage</b>	In the <b>Deposit Percentage</b> field, specify the percentage of amount deposited by your party in the selected currency.

### Hedging Details

**Figure 4-40 Hedging Details**

The screenshot shows the 'Hedging Details' section of a user interface. It contains four input fields: 'Credit Outstanding' with a value of '£0.00', 'Debit Outstanding' with a value of '£0.00', and 'Variance' with a value of '£0.00'. To the right of these fields is a toggle switch labeled 'Hedging Required?' which is currently turned off.

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

**Table 4-19 Hedging Details**

Fields/ Icons	Description
<b>Credit Outstanding</b>	Specify <b>Credit Outstanding</b> amount in the selected currency.
<b>Debit Outstanding</b>	Specify <b>Debit Outstanding</b> amount in the selected currency.
<b>Variance</b>	On entering the Credit and Debit Outstanding amounts, the system calculates and displays the <b>Variance</b> .
<b>Hedging required</b>	Enable <b>Hedging required</b> 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
<b>Outstanding Loan Amount</b>	Specify your party's <b>Outstanding Loan Amount</b> in selected currency.
<b>Repayment in Current Year</b>	In the <b>Repayment in Current Year</b> field, specify the loan amount to be repaid in the current year.
<b>Repayment in Next 3 Years</b>	In the <b>Repayment in Next 3 Years</b> 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**

Future Currency Requirement - Creditor Payment

Outstanding Amount

0-30 days	<input type="text" value="15"/>
30-60 days	<input type="text" value="15"/>
60-90 days	<input type="text" value="15"/>
90-120 days	<input type="text" value="10"/>
120-150 days	<input type="text" value="10"/>
150-180 days	<input type="text" value="10"/>
More than 180 days	<input type="text" value="10"/>

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

**Table 4-21 Future Currency Requirement - Creditor Payment**

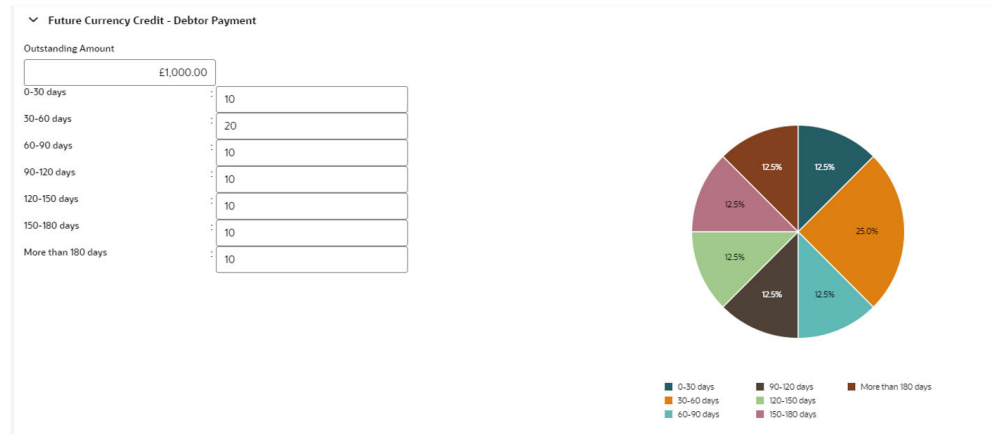
Fields/Icon	Description
<b>Outstanding Amount</b>	Specify <b>Outstanding Amount</b> to be paid by your party to their creditor in selected currency.
<b>0-30 days</b>	Specify outstanding amount to be paid in <b>0-30 days</b> .
<b>30-60 days</b>	Specify outstanding amount to be paid in <b>30-60 days</b> .
<b>60-90 days</b>	Specify outstanding amount to be paid in <b>60-90 days</b> .

**Table 4-21 (Cont.) Future Currency Requirement - Creditor Payment**

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

**Future Currency Credit - Interests**

**Figure 4-44 Future Currency Credit - Interest**

The screenshot shows a form titled "Future Currency Credit - Interests" with a dropdown menu. Below the title are three input fields, each labeled "Required":

- Investment Amount Interest**: A text input field.
- Interest expected in Current Year**: A text input field.
- Interest expected next 3 Years**: A text input field.

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

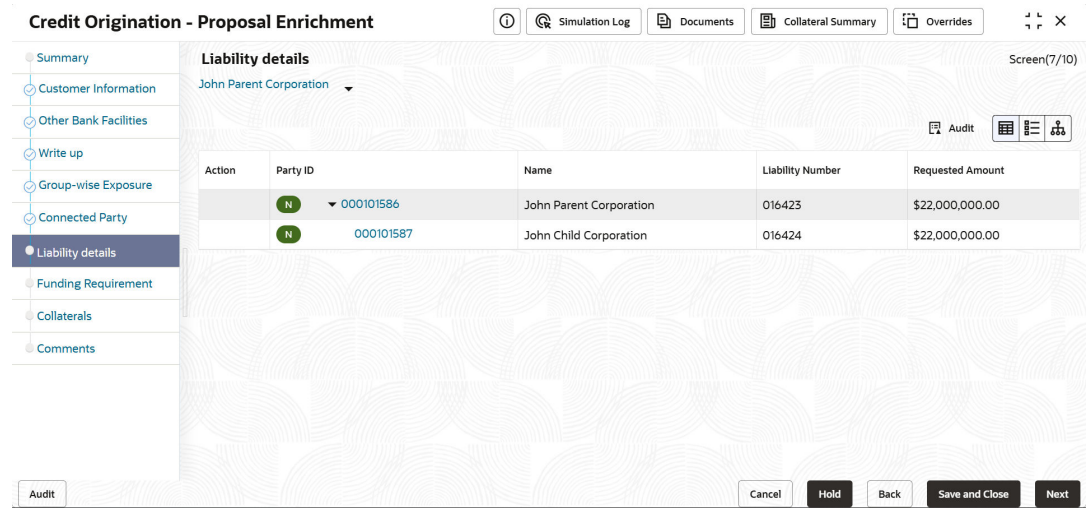
## 4.4 Proposal Enrichment - Liability Details

This topic describes the information about the liability details.

1. Click **Next** in the **Connected Parties** screen.

The **Liability Details** page is displayed.

**Figure 4-45 Liability Details**



2. Select the required liability and click **Edit**.  
The **Liability Details** window is displayed.

**Figure 4-46 Liability Details**

**Medigo (000101367) - Liability details**

Branch: 000 FLEXCUBE UNIVERSAL BRANCH

Requested liability currency: USD

**Amount**

Requested liability amount: \$9,000,000,000.00

Loss given default: [dropdown]

Return on capital: [dropdown]

Cash cover: [input field]

Probability of default: [dropdown]

**Total gross and net facility**

Total gross facility: \$900,000.00

Total net facility: \$900,000.00

**Dates**

Next review date: October 17, 2025

Requested expiry date: October 17, 2025

Buttons: Cancel, Save

3. Specify the details on the **Liability Details** page.

**Table 4-24 Liability Details**

Fields	Description
<b>Requested Liability Currency</b>	Select the currency in which the liability is requested by the party.
<b>Requested Liability Amount</b>	Liability amount requested by the party.
<b>Return On Capital</b>	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.

Table 4-24 (Cont.) Liability Details

Fields	Description
<b>Probability of Default</b>	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
<b>Loss Given Default</b>	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
<b>Cash Cover</b>	Amount deposited by the party in your bank.
<b>Total Gross Facility</b>	Displays the total gross facility.
<b>Total Net Facility</b>	Displays the total net facility.
<b>Next Review Date</b>	Select the next review date when the party's liability needs to be reviewed.
<b>Requested Expiry Date</b>	Select the requested expiry date for the liability based on your party request.

**Note**

For more information on fields, refer [Field Configuration Parameters](#)

- Click **Audit**.  
The **Audit** screen displays.

Figure 4-47 Audit

Audit				Close
Liability Number				
016424				
Audit History				
Proposal Initiation	Field Name	Proposal Initiation 1	Proposal Enrichment 1	Status
Liability Details	Total Net Facility	5000000	25000000	MODIFIED
	Head Room Limit	22000000	7000000	MODIFIED
	Party Id	000101587	000101586	MODIFIED
	Liability No	016424	016423	MODIFIED
	Total Gross Facility	5000000	25000000	MODIFIED
	createdUTC	2025-11-25 16:27:48	2025-11-25 16:27:47	MODIFIED

- Click **Next**.  
The **Funding Requirement** page appears.

## 4.5 Proposal Enrichment - Funding Requirement

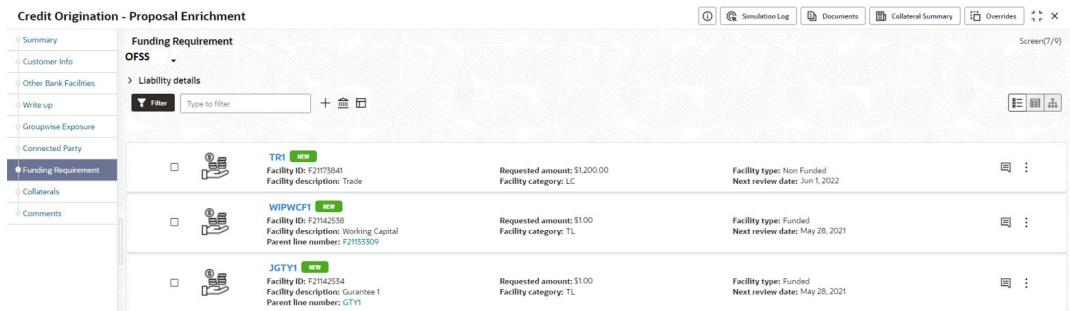
This topic provides systematic instructions about the funding requirement.

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

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The Funding Requirement screen displays.

**Figure 4-48 Funding Requirement**



Facility ID	Facility description	Requested amount	Facility category	Facility type	Next review date
TR1	Trade	\$1,200.00	LC	Non Funded	Jun 1, 2022
WIPWCF1	Working Capital	\$100	TL	Funded	May 28, 2021
JGTY1	Guarantee 1	\$1.00	TL	Funded	May 28, 2021

2. Click the action icon in the required facility record and select **Edit**.  
The **Funding Requirement - Facility Details** window is displayed.

Figure 4-49 Funding requirement - Facility Details

**GANT LINE-Term Loan**  
Facility ID: F25295986

Save Cancel ← → 1/1

Facility Details

Other Details

**Basic Info**

Branch 000 FLEXCUBE UNIVERSAL BRANCH	Line Code GANTLN	Line Serial Number 1
Parent Facility ID	Facility Type Non Funded	Cascade <input type="checkbox"/> Cascade
Facility Category Term Loan	Facility Description Gant Line	Project Id
Class Code	Commitment Status <input type="radio"/> Committed <input checked="" type="radio"/> Uncommitted	Cascade <input type="checkbox"/> Cascade
Secured? No	Cascade <input type="checkbox"/> Cascade	<input type="checkbox"/> Revaluation required
Drop line Limits Off		

**Sanction**

Currency USD	Probability of Default	Loss Given Default
Facility Risk Rating	RAROC	Day Light Limit \$0.00
Shadow Limit <input type="checkbox"/> Shadow Limit	Day Light Overdraft Limit \$0.00	Effective line amount \$0.00
Limit Amount Basis	Bulk Payment <input type="checkbox"/> Bulk Payment	Internal Remarks

**Utilization order**

Limit amount	Collateral amount	Pool amount
--------------	-------------------	-------------

**Availability**

Line Start Date May 18, 2021	Line Expiry Date	Renewal Date
Maintenance Value Date May 20, 2021	Drawing Power Backed Yes	Last Stock Statement Date
Drawing Power	Revolving Line Yes	Is Non Revolving Special Line No
Unadvised No	Available Yes	Availability Period

**Release**

Released amount \$0.00		
---------------------------	--	--

**Limit Review**

Limit status	Next Review Date	Review Frequency E
--------------	------------------	-----------------------

**Limit extension**

Extended expiry date <input type="text"/>		
--	--	--

**Utilization**

Available amount \$0.00	Blocked amount \$0.00	Utilized amount \$0.00
Total repaid amount \$0.00	Outstanding Unutilized Commitment Amount \$0.00	Outstanding utilized amount \$0.00
Utilization Tracking		

**Exception**

Exception Transaction Amount	Netting Required No	Exception Breach Percentage
------------------------------	------------------------	-----------------------------

Table 4-25 Basic Info

Fields	Description
<b>Branch</b>	Search and Select <b>Branch</b> from list of <b>Branch Code</b> .
<b>Line Code</b>	Enter <b>Line Code</b> for the facility.
<b>Line Serial Number</b>	<b>Line Serial Number</b> will be defaulted to 1 and you cannot modify line serial number.
<b>Parent Facility ID</b>	Search and Select <b>Parent Facility ID</b> and enter the following fields: <ul style="list-style-type: none"> <li>• Facility ID</li> <li>• Facility Description</li> <li>• Line Code</li> <li>• Line Serial</li> </ul>
<b>Facility Type</b>	Select <b>Facility Type</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Funded</li> <li>• Non Funded</li> </ul>
<b>Facility Category</b>	Search and Select <b>Facility Category</b> from list of <b>Category Code</b> .
<b>Facility Description</b>	Enter <b>Facility Description</b> for the facility.
<b>Project Id</b>	Search and Select <b>Project Id</b> from list of <b>Category Code</b> .
<b>Class Code</b>	Search and Select <b>Class Code</b> from list of <b>Category Code</b> .
<b>Commitment Status</b>	Select <b>Commitment Status</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul>
<b>Secured</b>	Click <b>Secured</b> option and select Cascade check box, if required.
<b>Revaluation Required</b>	Select <b>Revaluation Required</b> option, if required.
<b>Rate Agreement Required</b>	Select <b>Rate Agreement Required</b> option, if required.
<b>Drop Line Limits</b>	Switch to indicate, if the facility limit drops over time based on a schedule.

Table 4-26 Sanction

Fields	Description
<b>Currency</b>	Search and select <b>Currency</b> in which the facility has to be offered.
<b>Requested Amount</b>	Specify the amount requested by the party in <b>Requested Amount</b> field.
<b>Probability of Default</b>	Enter <b>Probability of Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the probability.
<b>Loss Given Default</b>	Enter <b>Loss Given Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the loss given.
<b>Facility Risk Rating</b>	Enter <b>Facility Risk Rating</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the facility risk rating.
<b>RAROC</b>	Enter <b>RAROC</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the RAROC.
<b>Day Light Limit</b>	Enter <b>Day Light Limit</b> for the facility.
<b>Shadow Limit</b>	Click <b>Shadow Limit</b> check box to select <b>Shadow Limit</b> .
<b>Limit Amount Basis</b>	Select <b>Limit Amount Basis</b> from the below drop-down list. The options are: <ul style="list-style-type: none"> <li>• Limit Amount</li> <li>• Limit Amount + Collateral Contribution</li> <li>• Minimum of Limit Amount or Collateral</li> </ul>

Table 4-26 (Cont.) Sanction

Fields	Description
<b>Bulk Payment</b>	Click <b>Bulk Payment</b> check box to select <b>Bulk Payment</b> .
<b>Internal Remarks</b>	Enter <b>Internal Remarks</b> , if required.

Table 4-27 Availability

Fields	Description
<b>Line Start Date</b>	Select <b>Date</b> for <b>Line Start Date</b> .
<b>Line Expiry Date</b>	Click <b>Select Date</b> and select date for <b>Line Expiry Date</b> .
<b>Renewal Date</b>	Click <b>Renewal Date</b> and select date for <b>Renewal Date</b> .
<b>Maintenance Value Date</b>	Click <b>Maintenance Value Date</b> and select date for <b>Maintenance Value Date</b> .
<b>Drawing Power Backed</b>	Enable <b>Drawing Power Backed</b> , if required.
<b>Revolving Line</b>	Enable <b>Revolving Line</b> , if required.
<b>Is Non Revolving Special Line</b>	Enable <b>Is Non Revolving Special Line</b> , if required.
<b>Unadvised</b>	Enable <b>Unadvised</b> , if required.
<b>Available</b>	Displays the current <b>Available</b> status of the line.
<b>Availability Period</b>	Specify the <b>Availability Period</b> for the facility.

Table 4-28 Limit Review

Fields	Description
<b>Limit Status</b>	Select <b>Limit Status</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> <li>• Frozen</li> </ul>
<b>Next Review Date</b>	Select <b>Date</b> for <b>Next Review Date</b> .
<b>Review Frequency</b>	Select <b>Review Frequency</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Half yearly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul>

Table 4-29 Utilization

Fields	Description
<b>Utilization Tracking</b>	Select <b>Utilization Tracking</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Local</li> <li>• Global</li> </ul>

Table 4-30 Exception

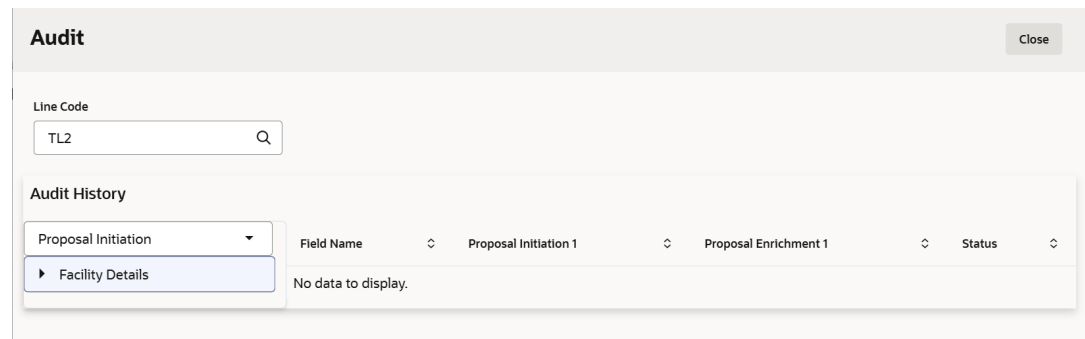
Fields	Description
<b>Exception Transaction Amount</b>	Enter <b>Exception Transaction Amount</b> for the facility.
<b>Netting Required</b>	Select <b>Netting Required</b> , if required.

**Table 4-30 (Cont.) Exception**

Fields	Description
<b>Exception Breach Percentage</b>	Enter <b>Exception Breach Percentage</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the exception breach percentage.

3. Click **Audit**.  
The **Audit** screen displays.

**Figure 4-50 Audit**

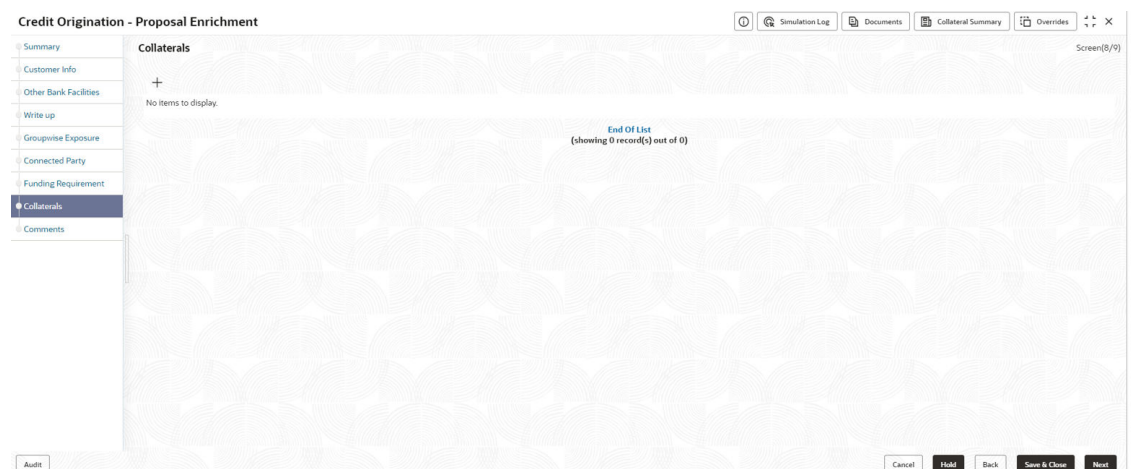


4. Click **Save**.
5. To change the layout of the **Funding Requirement** screen to Table View or Tree View, click the corresponding icon.
6. To go to the next screen, click **Next**.  
The **Comments** screen is displayed.

## 4.6 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 4-51 Collaterals**



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

## 4.7 Basic Details

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

**Figure 4-52 Basic Details**

For field level information refer the table below.

**Table 4-31 Basic Details**

Fields / Icons	Description
<b>Collateral ID</b>	<b>Collateral ID</b> is displayed in the Collateral ID details, by default.
<b>External Reference ID</b>	Enter <b>External Reference ID</b> .

Table 4-31 (Cont.) Basic Details

Fields / Icons	Description
<b>Collateral Type</b>	<p>Select <b>Collateral Type</b> from the drop-down list. The options available are:</p> <ul style="list-style-type: none"> <li>• Account Receivables</li> <li>• Accounts Contracts</li> <li>• Agreements Undertaking</li> <li>• Aircraft</li> <li>• Bill of Exchange</li> <li>• Bond</li> <li>• Cash Collaterals</li> <li>• Commercial Paper</li> <li>• Commodity</li> <li>• Corporate Deposits</li> <li>• Crop</li> <li>• Deposits</li> <li>• Fund</li> <li>• Guarantee</li> <li>• INTANGIBLE ASSETS</li> <li>• Insurance</li> <li>• Inventory</li> <li>• Livestock</li> <li>• Machine</li> <li>• Miscellaneous</li> <li>• PDC</li> <li>• Perishable</li> <li>• PreciousMetals</li> <li>• Promissory Note</li> <li>• Property</li> <li>• Ship</li> <li>• Stock</li> <li>• Vehicle</li> </ul>
<b>Collateral Category</b>	<p>Select <b>Collateral Category</b> from the drop-down list. Collateral categories are listed based on the selected <b>Collateral Type</b>.</p> <p><b>Note:</b> The below options are displayed only for <b>Collateral Type</b> selected as <b>Vehicle</b>.</p> <ul style="list-style-type: none"> <li>• Goods Vehicle</li> <li>• Passenger Vehicle</li> <li>• Userdefined Vehicle</li> </ul>
<b>Collateral Currency</b>	Click <b>Search</b> icon in <b>Collateral Currency</b> field and select the currency for collateral value.
<b>Collateral Value</b>	Specify <b>Collateral Value</b> in the collateral value field.
<b>Held Collateral Value</b>	Specify <b>Held Collateral Value</b> in corresponding fields.

Table 4-31 (Cont.) Basic Details

Fields / Icons	Description
<b>Charge Type</b>	Select <b>Charge Type</b> based on selected Collateral Type. The options available are: <ul style="list-style-type: none"> <li>• Assignment</li> <li>• Equitable Mortgage</li> <li>• Hypothecation</li> <li>• Lien</li> <li>• Mortgage</li> <li>• Negative lien</li> <li>• Pledge</li> <li>• Registered Mortgage</li> <li>• Setoff</li> </ul>
<b>Seniority of Charge</b>	Select the bank's <b>Seniority of Charge</b> on the collateral. The options available are: <ul style="list-style-type: none"> <li>• Exclusive</li> <li>• First</li> <li>• First Pari passu charge</li> <li>• Second</li> <li>• Second Pari passu charge</li> <li>• Subservient Charge</li> <li>• Third</li> </ul>
<b>Collateral Status</b>	<b>Collateral Status</b> is displayed as <b>Active</b> by default.
<b>Collateral Start Date</b>	Click <b>Select Date</b> in <b>Calendar</b> icon and specify the <b>Collateral Start Date</b> and <b>End Date</b> .

Table 4-31 (Cont.) Basic Details

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

Table 4-31 (Cont.) Basic Details

Fields / Icons	Description
<b>Revaluation Details</b>	Select <b>Revaluation Details</b> from <b>Revaluation Type</b> drop-down list. The option available in <b>Revaluation Type</b> are: <ul style="list-style-type: none"> <li>• Automatic- If you select <b>Automatic</b> below options are displayed. Enter or select the appropriate details for each field. <ul style="list-style-type: none"> <li>– Revaluation Method</li> <li>– Revaluation Frequency</li> <li>– Revaluation Start Month</li> <li>– Revaluation Day</li> <li>– Useful Life</li> </ul> </li> <li>• Manual</li> </ul>
<b>Collateral Description</b>	Specify a brief description about the collateral in <b>Collateral Description</b> field.
<b>Remarks</b>	Enter <b>Remarks</b> , if any.

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

## 4.8 [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 4-53 Collateral Details

The screenshot shows the 'Collateral Details' screen. At the top, there is a progress bar with four steps: 'Basic Details', 'Collateral Details' (which is the current step and has a black circle), 'Collateral Facility Linkage', and 'Comments'. Below the progress bar, there is a section titled 'Collateral details' with a dropdown arrow. Underneath, there is a table with four columns:

COL231040623 Collateral ID	Ship Collateral Type	USD Collateral Currency	\$0.00 Total Value
-------------------------------	-------------------------	----------------------------	-----------------------

Below the table, there is a plus sign (+) and the text 'No items to display.' At the bottom of the screen, there is a pagination bar showing 'Page 1 (0 of 0 items)' and navigation arrows. In the bottom right corner, there are two buttons: 'Back' and 'Next'.

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

Figure 4-54 Configuration

Figure 4-55 Configuration

**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 4-32 Ship Details

Fields/ Icons	Description
<b>Water Vessel Name</b>	Specify name of ship in <b>Water Vessel Name</b> field.
<b>Type</b>	Select <b>Type</b> of the ship. The options available are: <ul style="list-style-type: none"> <li>• Combined Carriers</li> <li>• Container Ships</li> <li>• Cruise Ships</li> <li>• Dry Bulk Carriers</li> <li>• Ferries</li> <li>• Fishing Vessel</li> <li>• Freight</li> <li>• General Cargo Vessels</li> <li>• High Speed Craft</li> <li>• Multi Purpose Vessels</li> <li>• Ocean Liners</li> <li>• Passenger</li> <li>• Pure Car Carriers</li> <li>• Reefer Ships</li> <li>• Ro-Pax</li> <li>• Roll On Roll Off</li> <li>• Tankers</li> </ul>
<b>Navigational Limits</b>	Select <b>Navigational Limits</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Inland Lakes</li> <li>• Inland Rivers</li> <li>• Oceans</li> <li>• Seas</li> </ul>
<b>Powered By</b>	Select <b>Powered By</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Fuel</li> <li>• Sail</li> </ul>
<b>Fuel Type</b>	Select <b>Fuel Type</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Diesel</li> <li>• Gasoline</li> </ul>
<b>Water Vessel Intended Use</b>	Select <b>Water Vessel Intended Use</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Commercial</li> <li>• Personal</li> <li>• Recreational</li> </ul>
<b>Water Vessel Condition</b>	Select <b>Water Vessel Condition</b> of ship from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Average</li> <li>• Damaged</li> <li>• Exceptional</li> <li>• Good</li> </ul>
<b>Water Vessel Location</b>	Search and select <b>Water Vessel Location</b> of the ship.
<b>Currency</b>	Search and select <b>Currency</b> .
<b>Basis Vessel Value</b>	Select <b>Basis Vessel Value</b> of the ship from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Invoice Value</li> <li>• Market Value</li> </ul>
<b>Market Value</b>	Enter <b>Market Value</b> of the ship.

Table 4-32 (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 4-56 Configure - Ship Dimensions

The screenshot shows the 'Configure - Ship Dimensions' interface. On the left is a sidebar with a 'Configure' header and a list of options: 'Ship' (selected), 'Collateral Insurance', 'Valuation', and 'Collateral Summary'. The main content area is titled 'Ship' and contains three expandable sections: 'Ship Details', 'Ship Dimensions', and 'Ship Tonnage'. The 'Ship Dimensions' section is expanded and contains the following fields:

- Dimension Unit: Feet (dropdown)
- Water Vessel Length: 7 (text input)
- Water Vessel Beam: 6 (text input)
- Water Vessel Height: 7 (text input)
- Displacement Unit: Tons (dropdown)
- Water Vessel Displacement: 7 (text input)

At the bottom right of the main area are 'Back' and 'Next' buttons.

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

Table 4-33 Configure - Ship Dimensions

Fields/ Icons	Descriptions
<b>Dimension Unit</b>	Select unit for ship dimension from <b>Dimension Unit</b> drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Feet</li> <li>• Meters</li> </ul>
<b>Water Vessel Length</b>	Specify <b>Water Vessel Length</b> of ship in selected unit.
<b>Water Vessel Beam</b>	Specify <b>Water Vessel Beam</b> (width) of ship in selected unit.
<b>Water Vessel Height</b>	Specify <b>Water Vessel Height</b> of ship in selected unit.
<b>Displacement Unit</b>	Select unit for ship weight from <b>Displacement Unit</b> drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Tons</li> <li>• Metric Tons</li> </ul>
<b>Water Vessel Displacement</b>	Specify <b>Water Vessel Displacement</b> in selected unit.

### Ship Tonnage

Figure 4-57 Ship Tonnage

The screenshot shows a 'Configure' window with a sidebar on the left containing navigation items: Ship, Collateral Insurance, Valuation, and Collateral Summary. The main area is titled 'Ship' and contains expandable sections: Ship Details, Ship Dimensions, and Ship Tonnage. The 'Ship Tonnage' section is expanded and shows the following fields:

- Water Vessel Size:** A dropdown menu with 'Panamax' selected.
- Water Vessel Tonnage:** A text input field containing the value '2'.
- Deadweight Tonnage:** A text input field containing the value '3'.
- Net Registered Tonnage:** A text input field containing the value '3'.
- Gross Register Tonnage:** A text input field containing the value '2'.

At the bottom right of the window, there are 'Back' and 'Next' buttons.

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

The options available are:

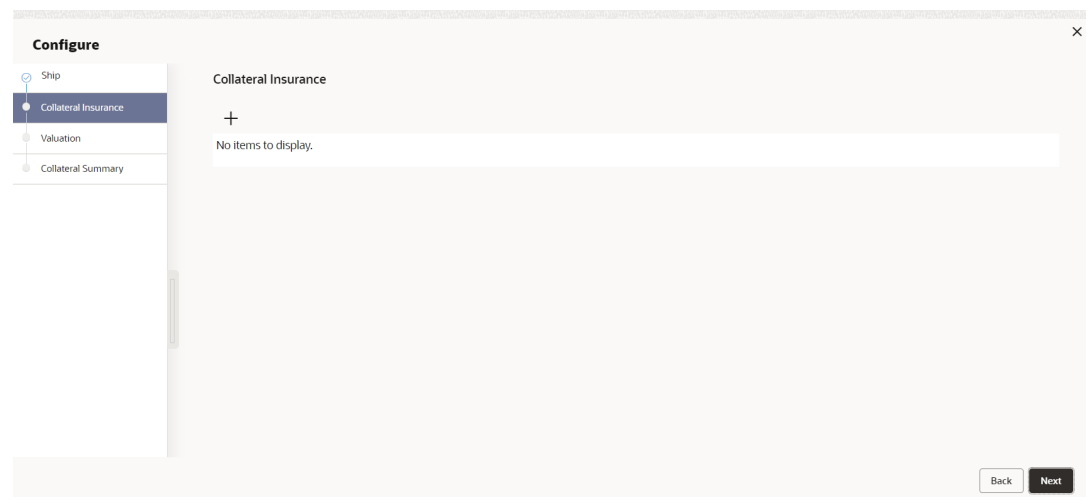
- Aframax
- Capesize
- Chinamax
- Handymax
- Handysize

- 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 4-58 Collateral Insurance**



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

Figure 4-59 Collateral Details

**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 4-34 Insurance Basic Details

Fields/ Icons	Description
<b>Insurance Type</b>	Select <b>Insurance Type</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Asset Insurance</li> <li>• Borrower Insurance</li> <li>• Corporate Insurance</li> <li>• Life Insurance</li> </ul>
<b>Start Date</b>	Click <b>Calendar</b> icon and select the insurance <b>Start Date</b> .
<b>End Date</b>	Click <b>Calendar</b> icon and select the insurance <b>End Date</b> .
<b>Revision Date</b>	Click <b>Calendar</b> icon and select the insurance <b>Revision Date</b> .
<b>Notice Days</b>	Specify <b>Notice Days</b> for insurance premium payment.
<b>Insurance Currency</b>	Search and Select <b>Insurance Currency</b> .
<b>Insurance Amount</b>	Specify <b>Insurance Amount</b> in selected insurance currency.
<b>Grace Days</b>	Specify <b>Grace Days</b> for making insurance premium payment.
<b>Insurance Code</b>	Enter <b>Insurance Code</b> .

Table 4-34 (Cont.) Insurance Basic Details

Fields/ Icons	Description
<b>Policy Assigned To Bank</b>	Specify if the policy is assigned to your bank by selecting required option from the <b>Policy Assigned To Bank</b> drop-down list. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Date</b>	Click <b>Calendar</b> icon and select <b>Date</b> .

**Insurance Premium Details**

Insurance Premium Details screen.

Figure 4-60 Insurance Premium Details

The screenshot shows the 'Insurance Premium Details' screen with the following fields:

- Premium Frequency:** A dropdown menu with 'Monthly' selected.
- Premium End Date:** A date field with 'April 16, 2023' and a calendar icon.
- Coverage:** An empty text input field.
- Premium Currency:** A search field with 'INR' and a search icon.
- Premium Status:** A dropdown menu with 'Inforce' selected.
- Premium Amount:** A text input field with '₹90,000.00'.
- Cover Date:** A date field with 'April 19, 2023' and a calendar icon.

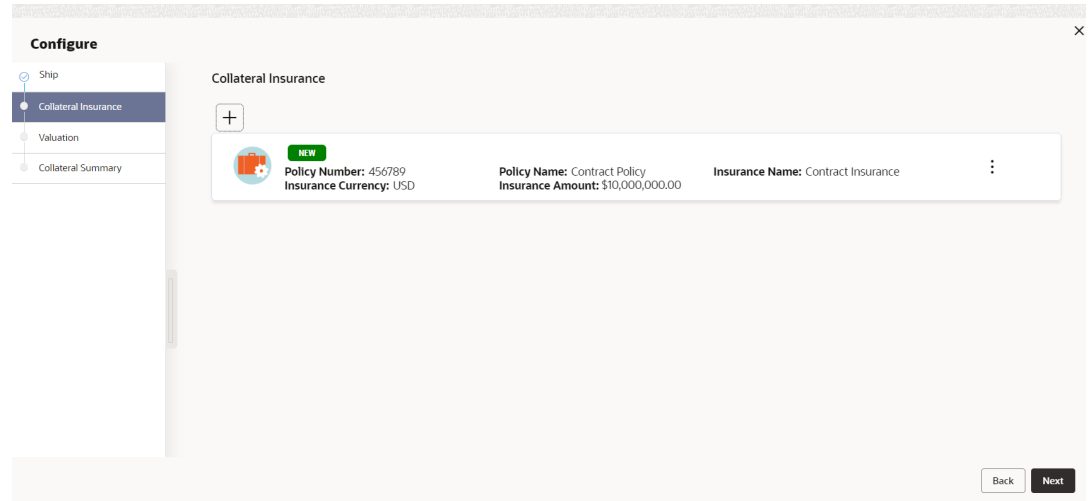
For information on fields in the **Insurance Premium Details** screen, refer the table below.

Table 4-35 Insurance Premium Details

Fields/ Icons	Description
<b>Premium Frequency</b>	Select <b>Premium Frequency</b> from the drop-down list.
<b>Premium Currency</b>	Click <b>Search</b> icon in <b>Premium Currency</b> field and select the currency in which insurance premium is paid.
<b>Premium Amount</b>	Specify <b>Premium Amount</b> in selected premium currency.
<b>Premium End Date.</b>	Click <b>Calendar</b> icon and select <b>Premium End Date</b> .
<b>Premium Status</b>	Select <b>Premium Status</b> from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Inforce</li> <li>• Lapsed</li> <li>• Paidup</li> </ul>
<b>Cover Date</b>	Click <b>Calendar</b> icon and select <b>Cover Date</b> .
<b>Coverage</b>	Enter <b>Coverage</b> details.
<b>Remarks</b>	Enter <b>Remarks</b> about the insurance, if any.
<b>Add</b>	Click <b>Add</b> to add the insurance.

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

**Figure 4-61 Collateral Insurance**



For field level information refer the table below.

**Table 4-36 Collateral Insurance**

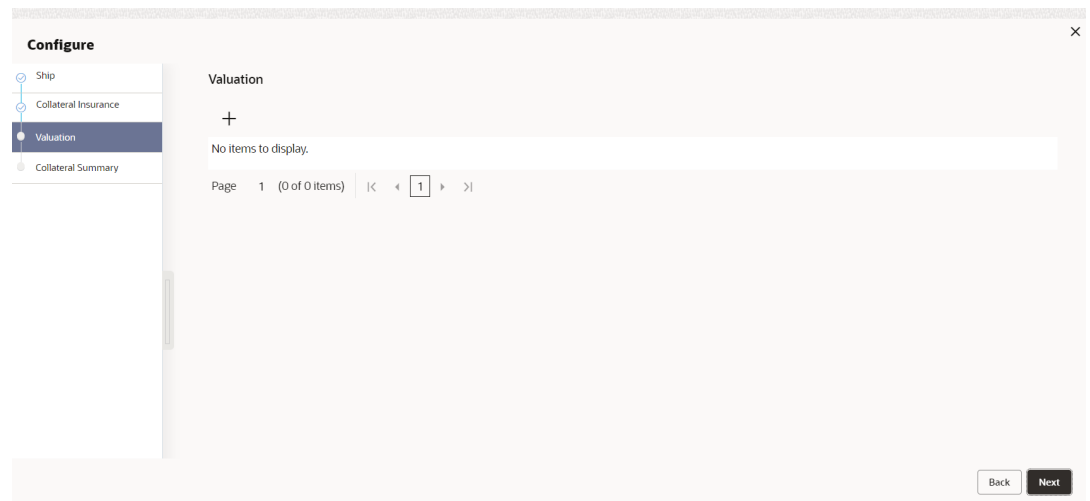
Fields/ Icons	Description
<b>Edit</b>	To modify the insurance details, select the record and click <b>Edit</b> on <b>Action</b> button.
<b>View</b>	To view the added insurance details, select the record and click <b>View</b> on <b>Action</b> button.
<b>Delete</b>	To delete the insurance details, select the record and click <b>Delete</b> on <b>Action</b> 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 4-62 Valuation**



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

**Figure 4-63 External Valuation Details**

The screenshot shows a window titled "External Valuation Details" with the following fields and values:

- 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: (Empty text area)
- Valuer Remarks: (Empty text area)

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

For field level information refer the table below.

**Table 4-37 External Valuation Details**

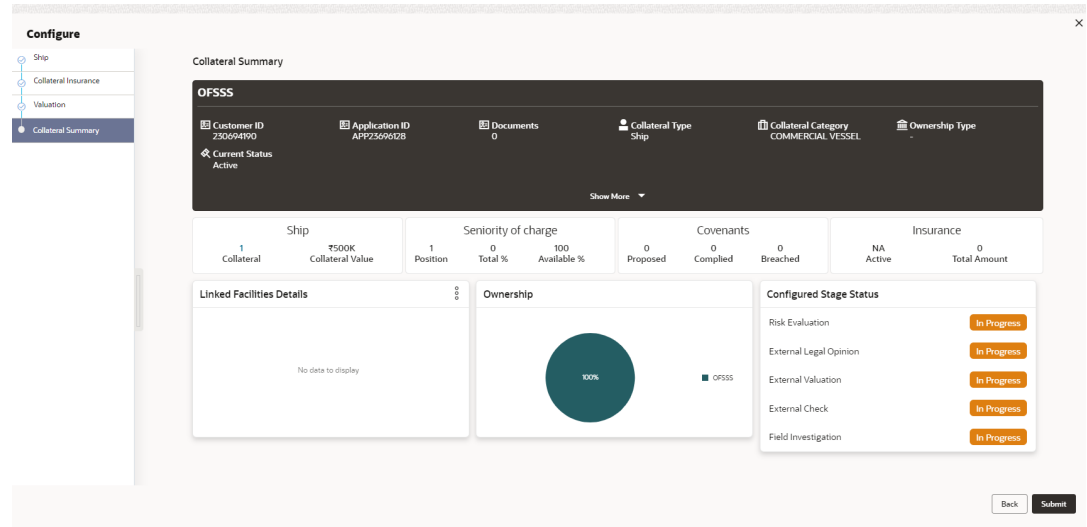
Fields/ Icons	Description
<b>Agency</b>	Search and select <b>Agency</b> which valued the collateral.
<b>Valuation Type</b>	Select <b>Valuation Type</b> from the drop-down list.
<b>Valuation Date</b>	Click <b>Calendar</b> icon and select <b>Valuation Date</b> .
<b>Valuation Frequency</b>	Select <b>Valuation Frequency</b> from the drop-down list.
<b>Valuation Expiry Date</b>	Click <b>Calendar</b> icon and select <b>Valuation Expiry Date</b> .
<b>Valuation Amount</b>	Specify <b>Valuation Amount</b> in selected valuation currency.
<b>Estimated Age of Asset</b>	Specify <b>Estimated Age of Asset</b> .
<b>Estimated Life Span of Asset</b>	Specify <b>Estimated Life Span of Asset</b> .
<b>Remarks</b>	Enter <b>Remarks</b> , if any.
<b>Valuer Remarks</b>	Enter <b>Valuer Remarks</b> , if any.
<b>Add</b>	Click <b>Add</b> . The collateral valuation details are added and displayed in the <b>Valuation</b> 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 4-64 Collateral Summary



For field level information refer the table below

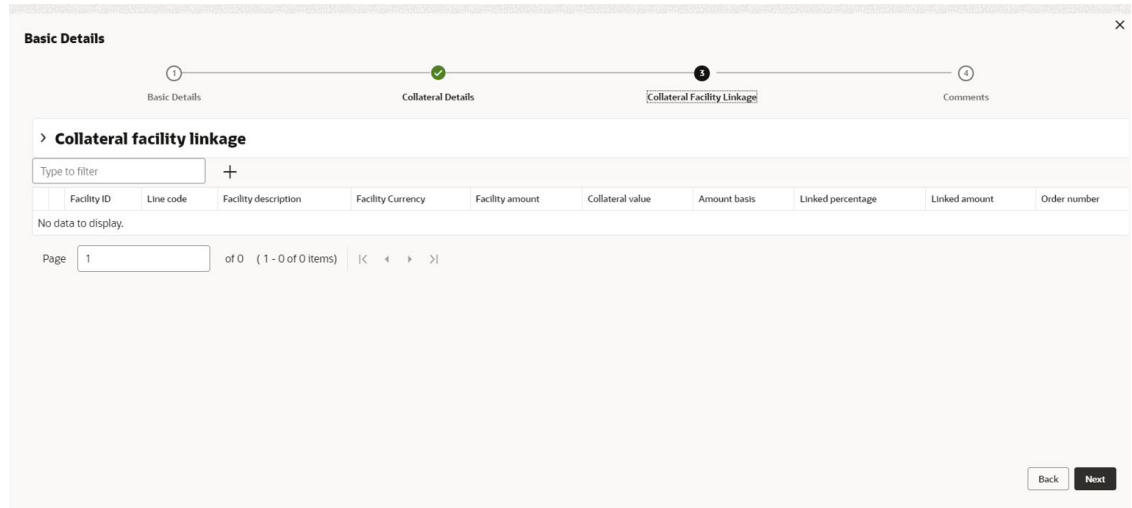
Table 4-38 Collateral Summary

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

## 4.9 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 4-65 Basic Details



For field level information refer the table below.

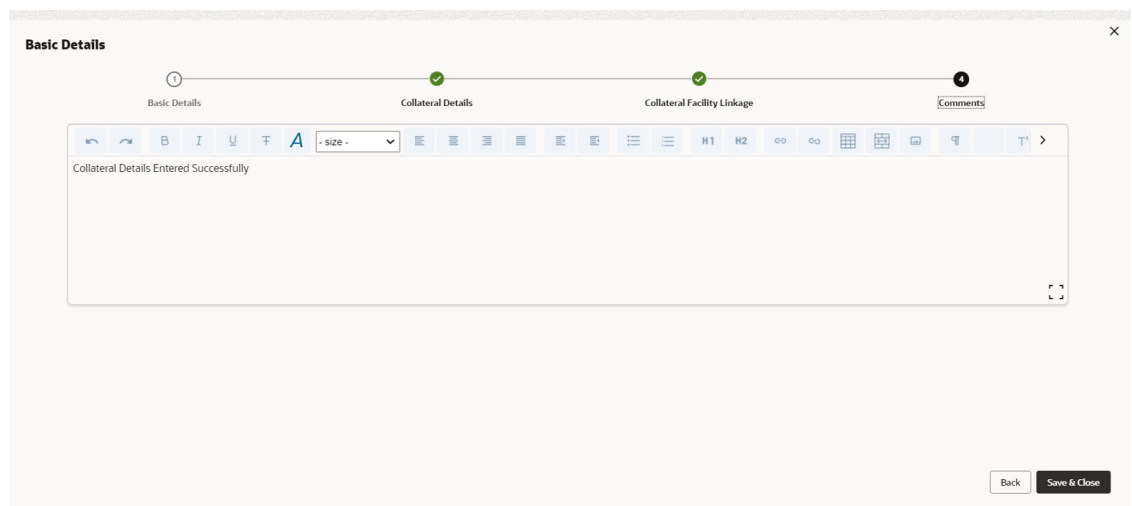
Table 4-39 Basic Details

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

## 4.10 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 4-66 Comments



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

**Table 4-40 Comments**

Fields/ Icons	Description
<b>Comment</b>	Enter the necessary comments in the text box and click <b>Save &amp; Close</b> . The collateral records are listed in <b>Collateral</b> data segment.
<b>Back</b>	Click <b>Back</b> 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
<ul style="list-style-type: none"><li>• View the party summary<ul style="list-style-type: none"><li>– Liabilities requested</li><li>– Facilities requested</li><li>– Collateral offered</li><li>– Covenants stipulated</li><li>– T&amp;C stipulated</li><li>– Financials</li><li>– Rating</li><li>– Demographic details</li></ul></li><li>• View comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Perform the Quantitative Analysis<ul style="list-style-type: none"><li>– View ratios and the scores generated</li><li>– View Peer analysis</li><li>– View trend analysis of the ratios</li><li>– View scores generated by system</li></ul></li><li>• Perform the Qualitative Analysis by answering questions about<ul style="list-style-type: none"><li>– Debtor analysis</li><li>– Creditor analysis</li><li>– Sector analysis</li><li>– Global Economic analysis</li><li>– Domestic analysis</li></ul></li><li>• Add write up detailing addition information about the business</li><li>• Capture comments about the credit evaluation done</li><li>• Send back the application if additional info required</li></ul>

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

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
	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
	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-03	000
High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommen...	23-07-05	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 Credit Evaluation task. The **Credit Origination - Credit Evaluation** page summarizing the proposal appears.

Figure 5-2 Summary

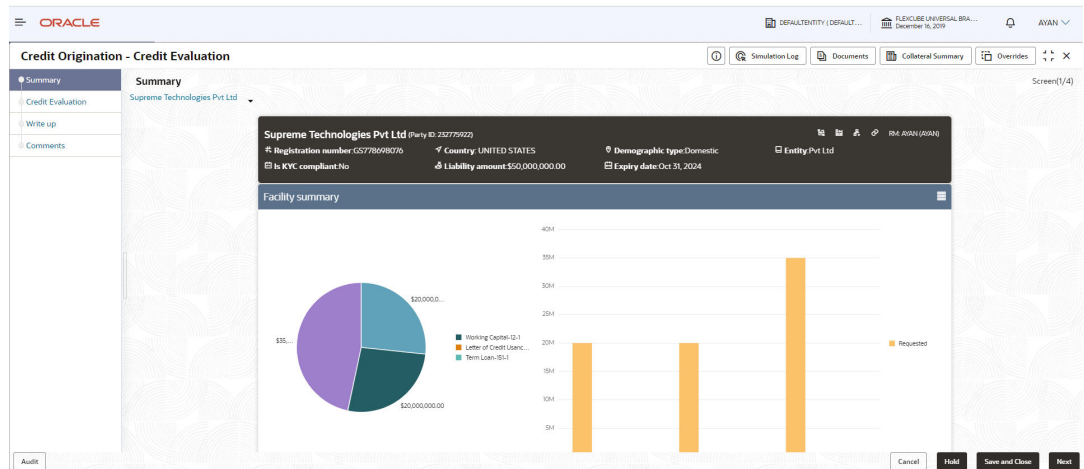


Figure 5-3 Summary

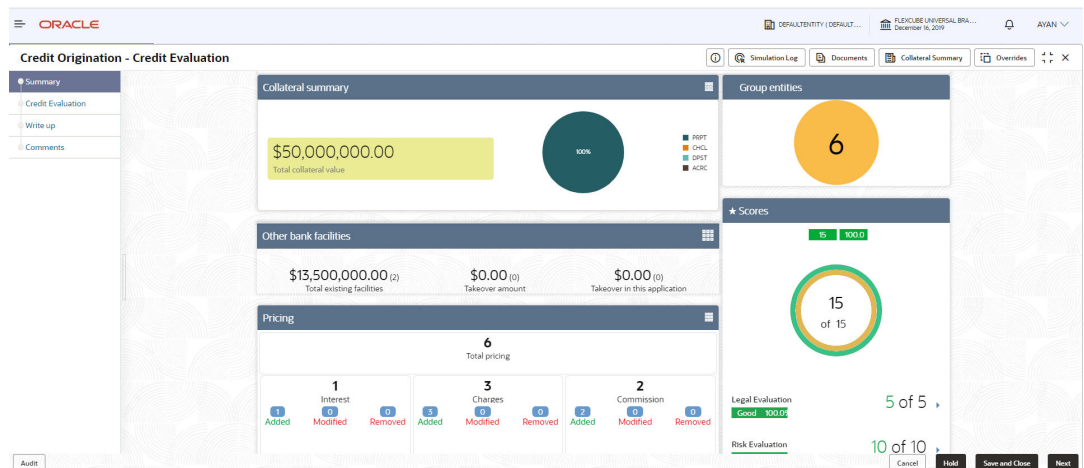


Figure 5-4 Summary

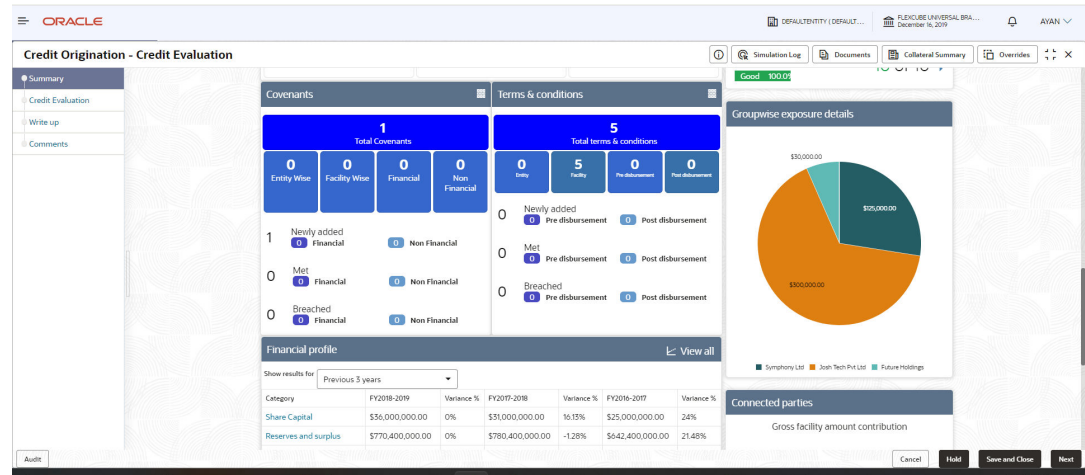
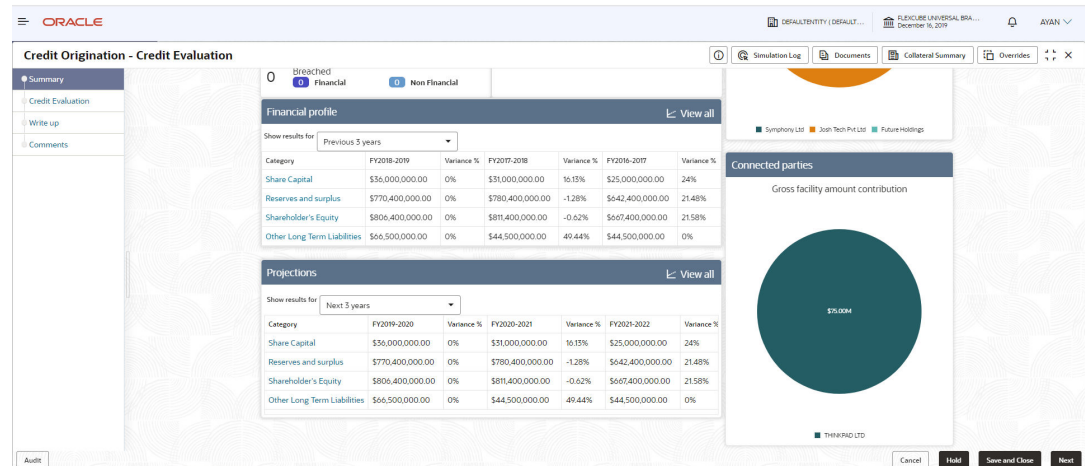


Figure 5-5 Summary



- 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**

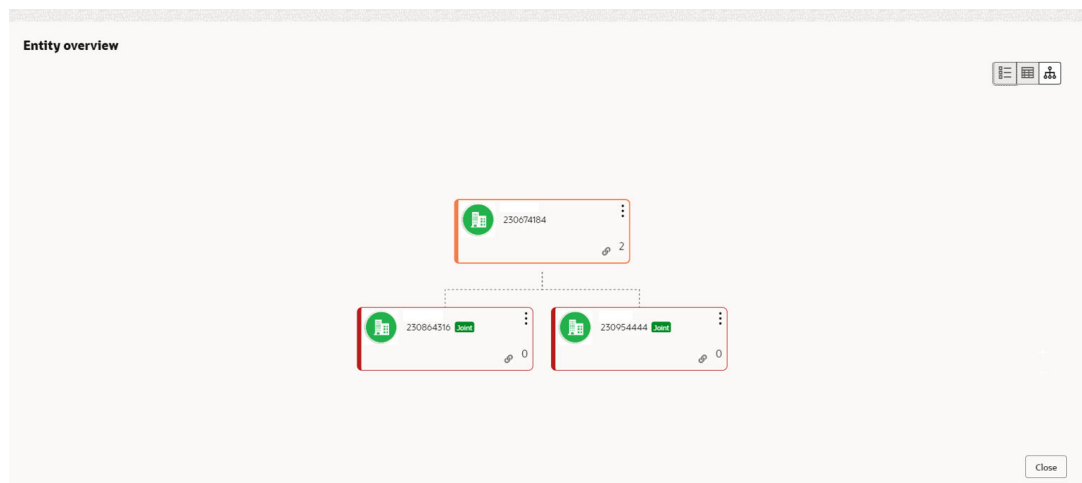


**Table 5-1 Industry Details**

Fields/ Icons	Description
Close	Click <b>Close</b> to exit the <b>Industry Details</b> 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**



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 5-8 Allowed Customers For This Liability

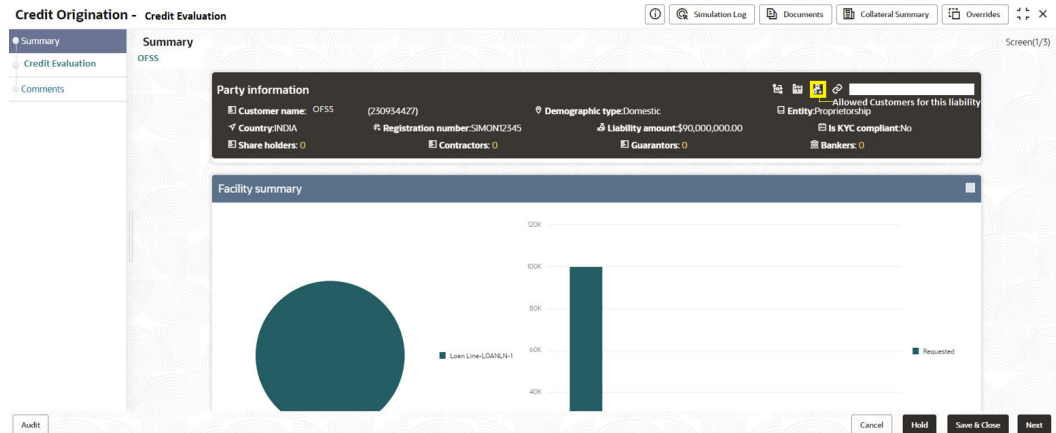


Figure 5-9 Allowed Customers For This Liability

**Allowed customers for this liability**

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

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

Close

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

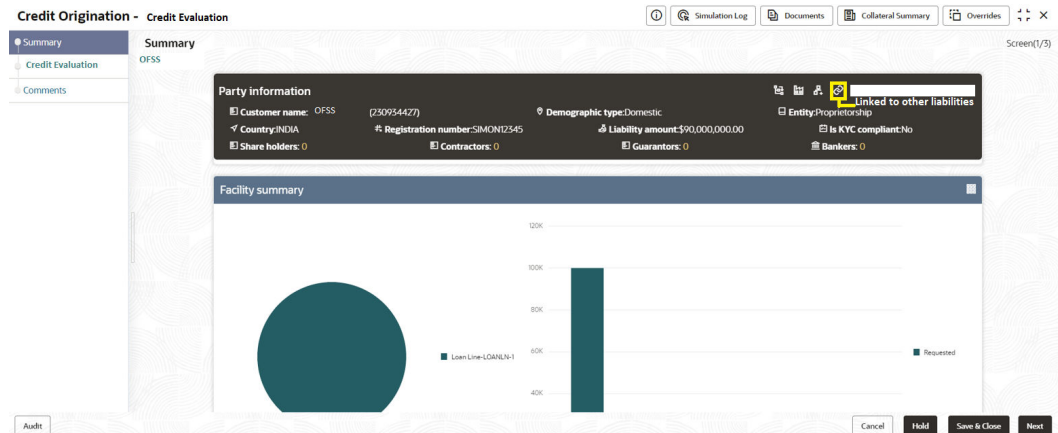
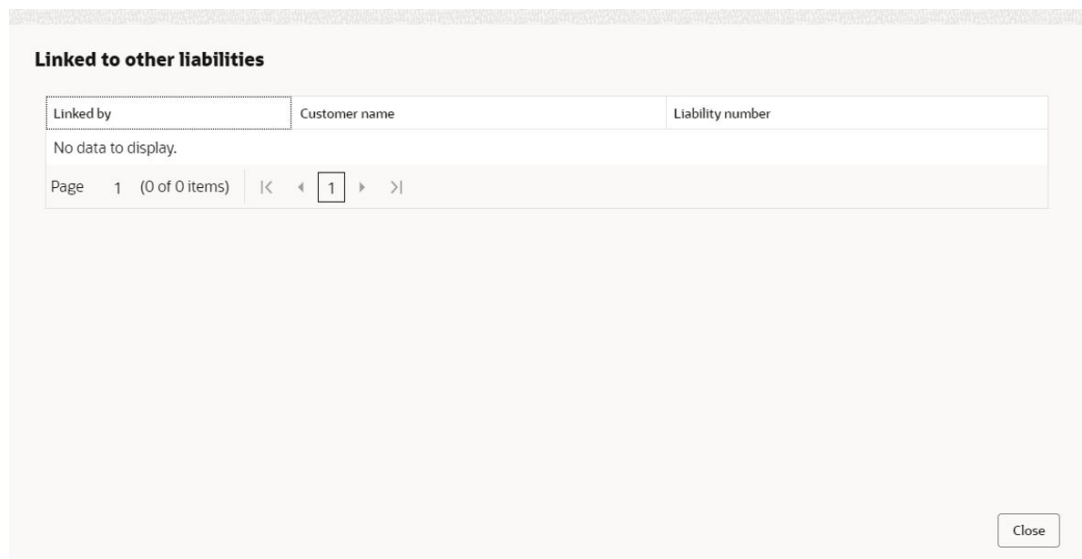


Figure 5-11 Linked to other liabilities

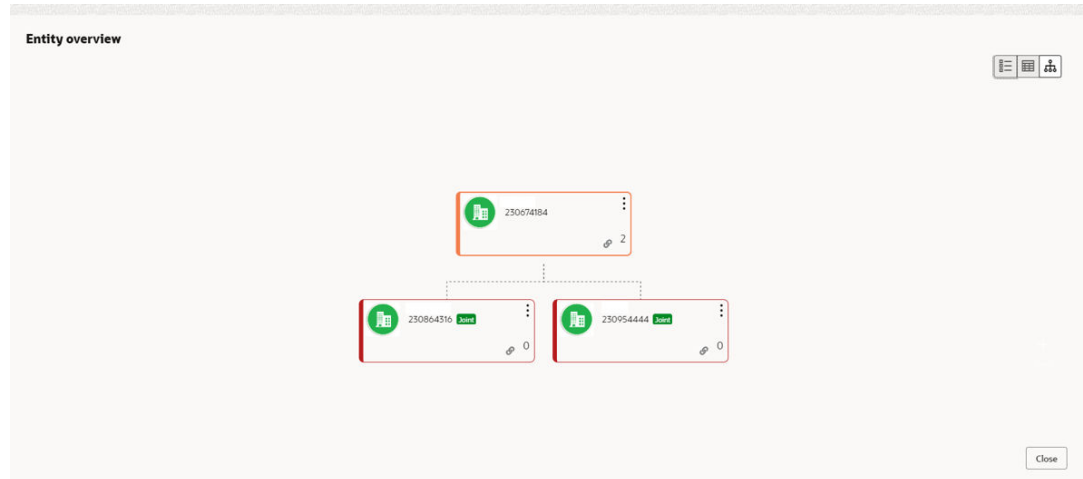


- Click **Close**, if you want to exit the **Linked to other liabilities** window.
- Click **Layout** icon at the top right corner, to change the layout of the **Entity Overview**. The **Layout** window is displayed.

Figure 5-12 Layout



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

**Figure 5-13 Entity Overview**

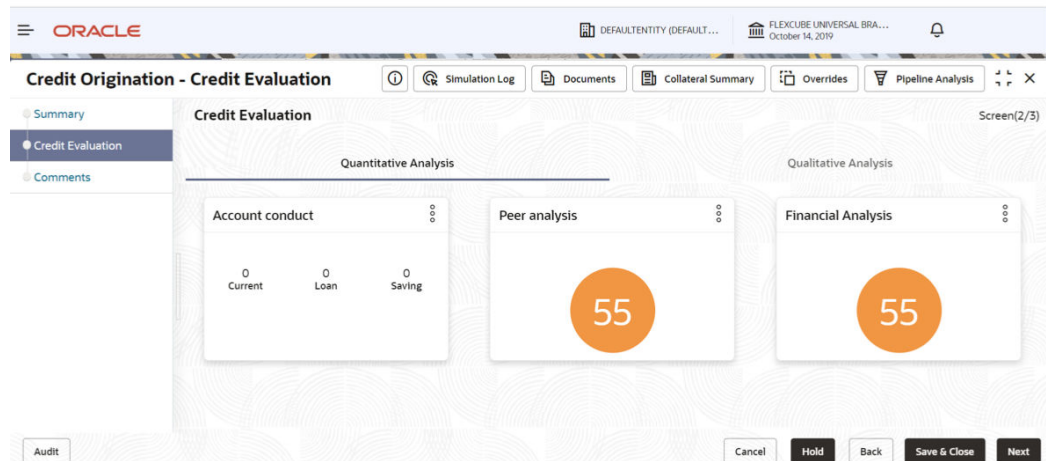
For field level information refer the table below.

**Table 5-2 Entity Overview**

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

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

Figure 5-14 Credit Evaluation



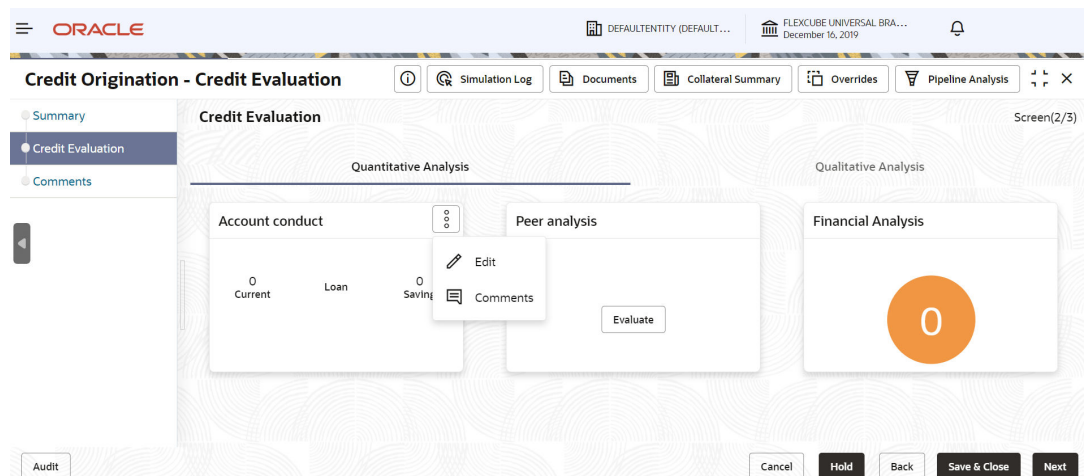
In **Credit Evaluation** page, you can perform the following analysis for the party and the child parties by answering simple questions related to the analysis:

- Quantitative Analysis
- Qualitative Analysis

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

**Account Conduct** page is displayed.

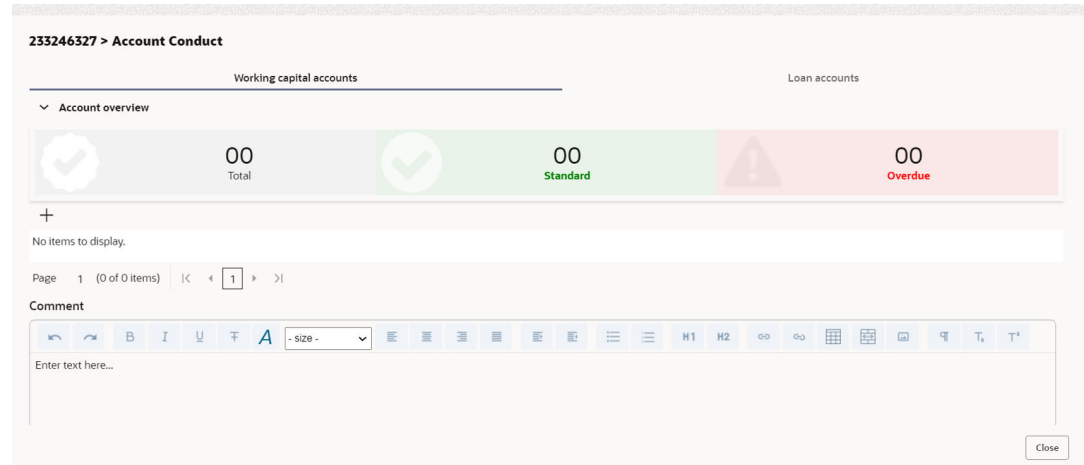
Figure 5-15 Account Conduct



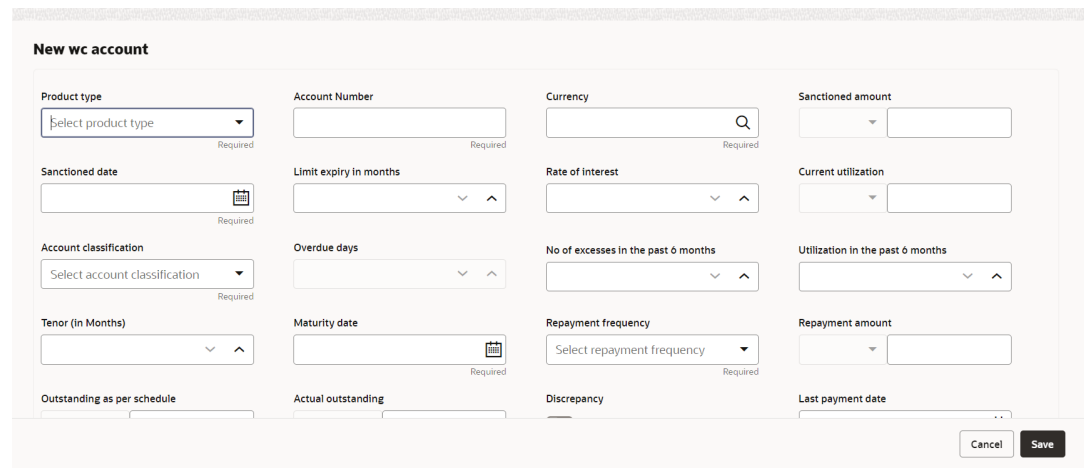
Click + in **Working Capital Accounts** screen to add new working capital account.

**New Working Capital Accounts** screen is displayed.

**Figure 5-16 Account Conduct - Working Capital Accounts**



**Figure 5-17 Account Conduct - New Working Capital Accounts**



For field level information refer the table below.

**Table 5-3 Account Conduct- New Working Capital Accounts**

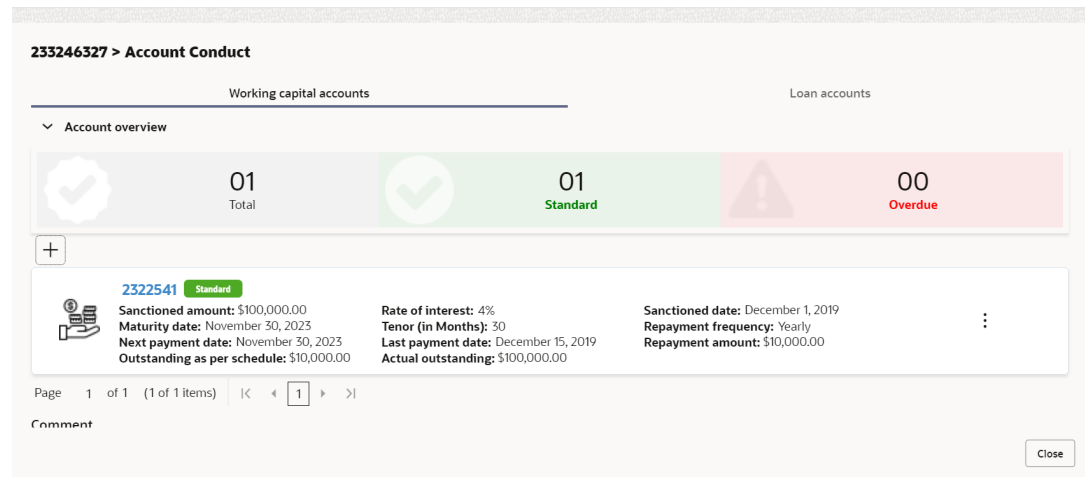
Fields/ Icons	Description
<b>Product Type</b>	Select <b>Product Type</b> from drop-down list.
<b>Account Number</b>	Enter <b>Account Number</b> for new working capital account.
<b>Currency</b>	Search and select <b>Currency</b> .
<b>Sanctioned Amount</b>	Enter <b>Sanctioned Amount</b> .
<b>Sanctioned Date</b>	Select <b>Sanctioned Date</b> from <b>Calendar</b> icon.
<b>Limit Expiry in Months</b>	Enter <b>Limit Expiry in Months</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to decrease or increase the limit expiry.
<b>Rate of Interest</b>	Enter <b>Rate of Interest</b> . Select <b>Decrement</b> and <b>Increment</b> 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
<b>Current Utilization</b>	Enter <b>Current Utilization</b> .
<b>Account Classification</b>	Select <b>Account Classification</b> from drop-down list.
<b>Overdue Days</b>	Enter <b>Overdue Days</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to decrease or increase the overdue days.
<b>No of excesses in the past 6 months</b>	Enter <b>No of excesses in the past 6 months</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to decrease or increase the No of excesses in the past 6 months.
<b>Utilization in the past 6 months</b>	Enter <b>Utilization in the past 6 months</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to decrease or increase the utilization in the past 6 months.
<b>Tenor (in months)</b>	Enter <b>Tenor (in months)</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to decrease or increase the tenor.
<b>Maturity Date</b>	Select <b>Maturity Date</b> from <b>Calendar</b> icon.
<b>Repayment Frequency</b>	Select <b>Repayment Frequency</b> from drop-down list.
<b>Repayment Amount</b>	Enter <b>Repayment Amount</b> .
<b>Outstanding as per schedule</b>	Enter <b>Outstanding as per schedule</b> .
<b>Actual outstanding</b>	Enter <b>Actual outstanding</b> .
<b>Discrepancy</b>	Enable <b>Discrepancy</b> .
<b>Last Payment Date</b>	Enter <b>Last Payment Date</b> from drop-down list.

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

**Figure 5-18 Account Conduct - Account Overview**



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

**New Loan Account** screen is displayed.

**Figure 5-19 Account Conduct - Loan Accounts**

**Figure 5-20 Account Conduct - New Loan Account**

For field level information refer the table below.

**Table 5-4 Account Conduct - New Loan Account**

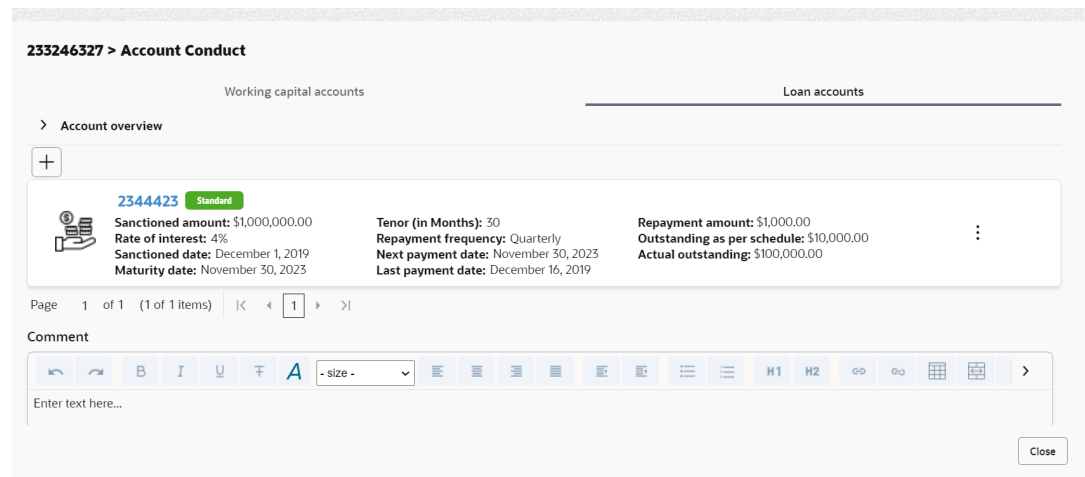
Fields/ Icons	Description
<b>Loan Account Number</b>	Enter <b>Loan Account Number</b> for new loan account.
<b>Currency</b>	Search and select <b>Currency</b> .
<b>Sanctioned Amount</b>	Enter <b>Sanctioned Amount</b> .
<b>Sanctioned Date</b>	Select <b>Sanctioned Date</b> from <b>Calendar</b> icon.
<b>Tenor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

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

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

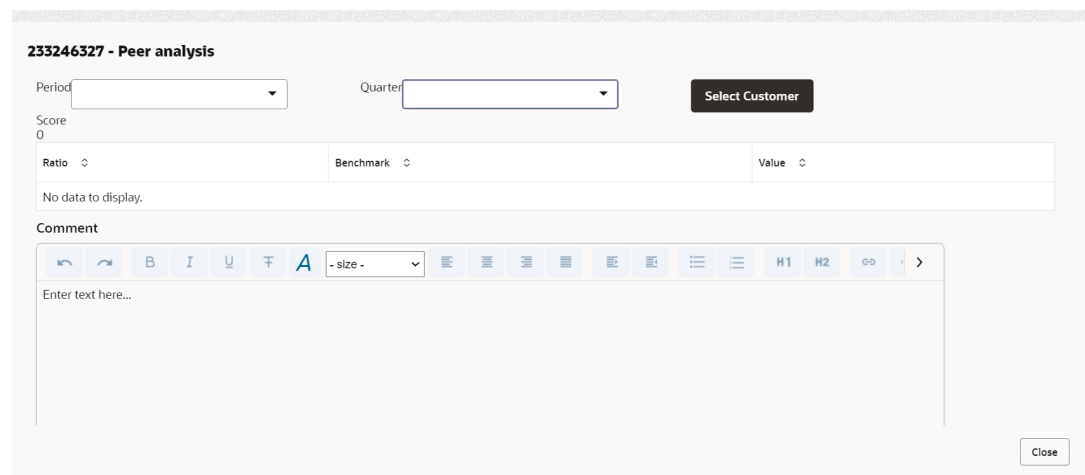
Click **Save**. Loan Accounts details are displayed in **Account Overview** screen.

**Figure 5-21 Account Conduct - Account Overview**



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

**Figure 5-22 Peer Analysis**



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

- Period
- Quarter
- Select Customer
- Comment

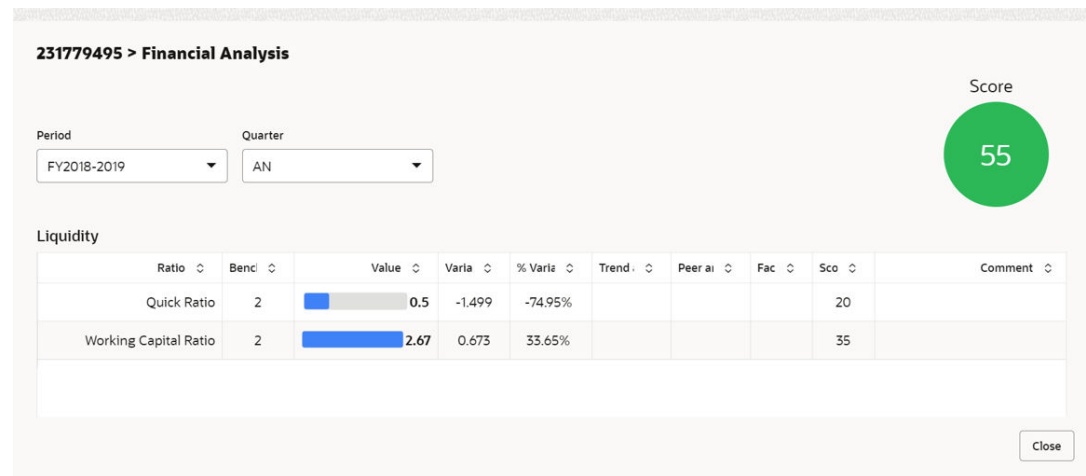
**Note**

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

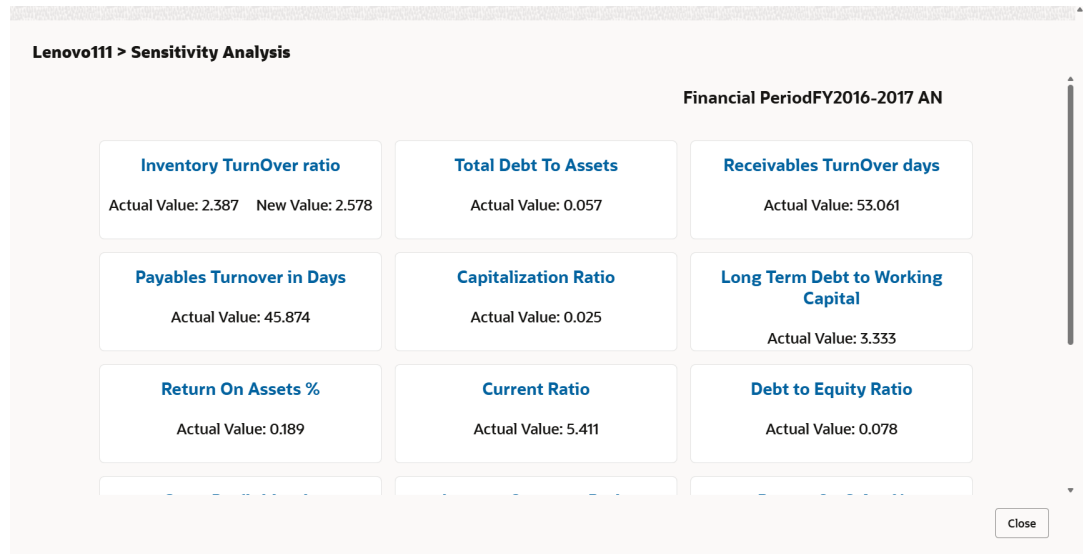
**Note**

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.

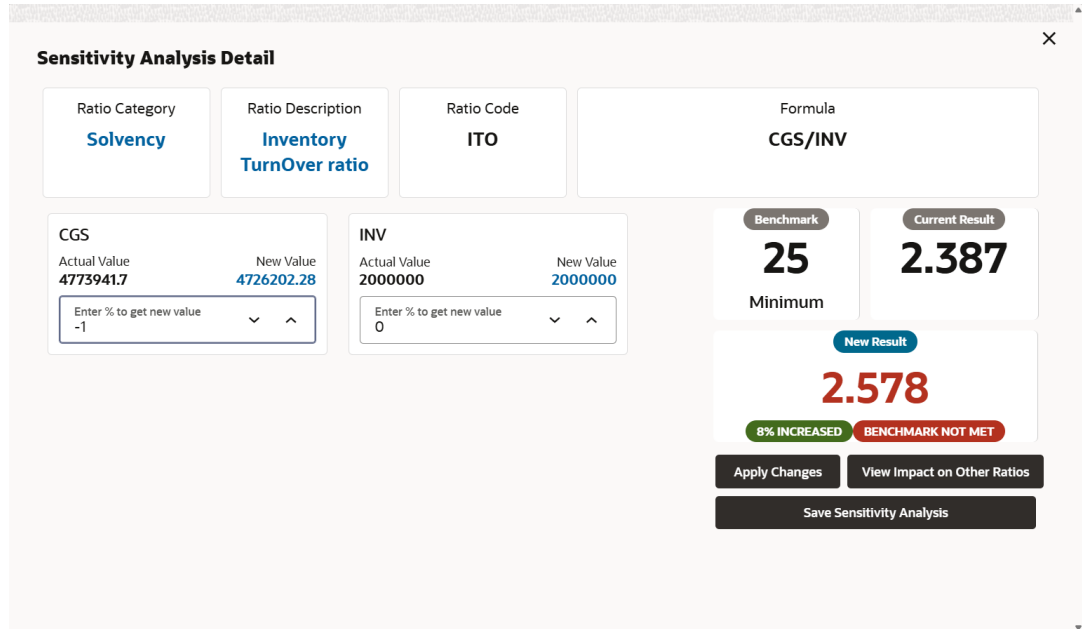
**Note**

- **Actual Value:** The actual value represents the existing or current values based on real financial data for the chosen 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



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

Table 5-5 Sensitive Analysis

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

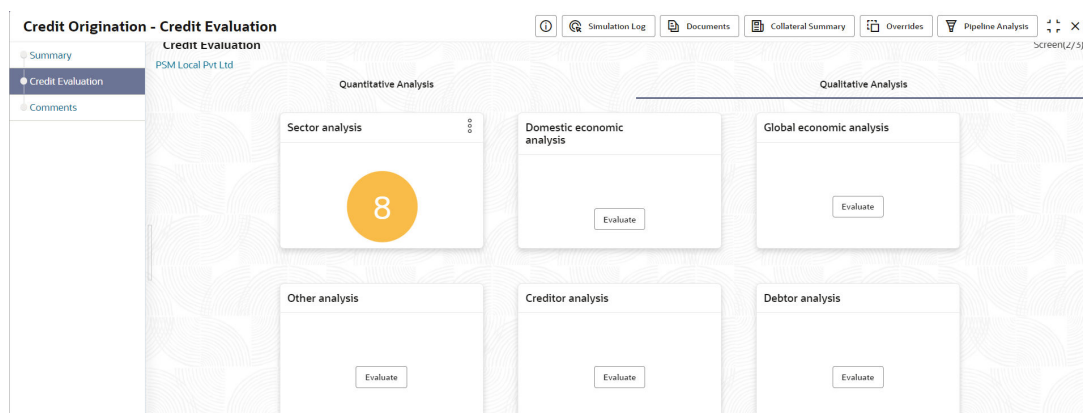
Category	Ratio Code	Ratio Description	Formula	Benchmark	Current Result	New Result
Profitability	GPM	Gross Profit Margin	(SALES-CGS)/SALES	Minimum 45	0.653	0.625
Profitability	PTD	Payables Turnover in Days	TP/CGS*365	Minimum 45	45.874	42.476
Profitability	ICR	Interest Coverage Ratio	PLATX/FC	Minimum 4	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.

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

Figure 5-27 Credit Evaluation



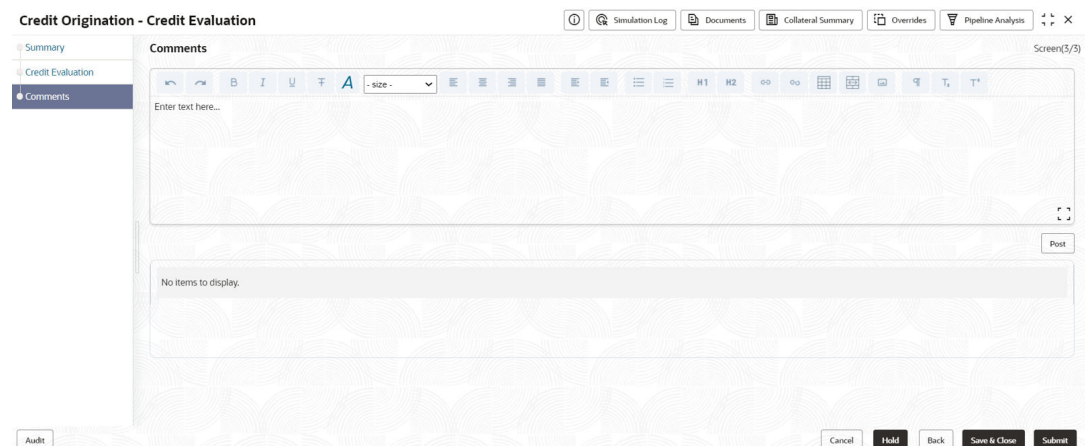
For field level information refer the table below.

Table 5-6 Credit Evaluation

Fields/ Icons	Description
<b>Qualitative Analysis</b>	To perform Qualitative Analysis, click <b>Qualitative Analysis</b> in <b>Credit Evaluation</b> section. <b>Qualitative Analysis</b> window appears with following analysis. <ul style="list-style-type: none"> <li>• Sector analysis</li> <li>• Domestic economic analysis</li> <li>• Global economic analysis</li> <li>• Other analysis</li> <li>• Creditor analysis</li> <li>• Debtor analysis</li> </ul> Click <b>Evaluate</b> in respective analysis section and answer all the questions.
<b>Close</b>	Perform the analysis and click <b>Close</b> .
<b>Edit</b>	To perform the analysis again, click <b>Edit</b> .
<b>Comment</b>	To capture comments for the analysis, click <b>Comment</b> .

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



For field level information refer the table below.

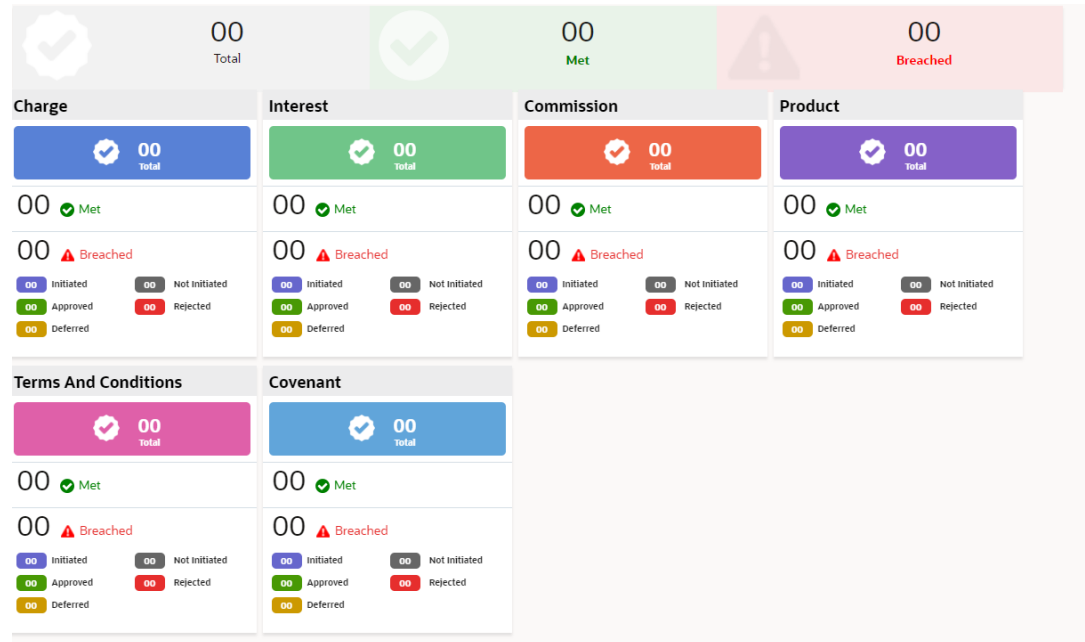
Table 5-7 Comments

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

17. Click **Submit**.

The **Policy Exception** window is displayed.

**Figure 5-29 Policy Exception**



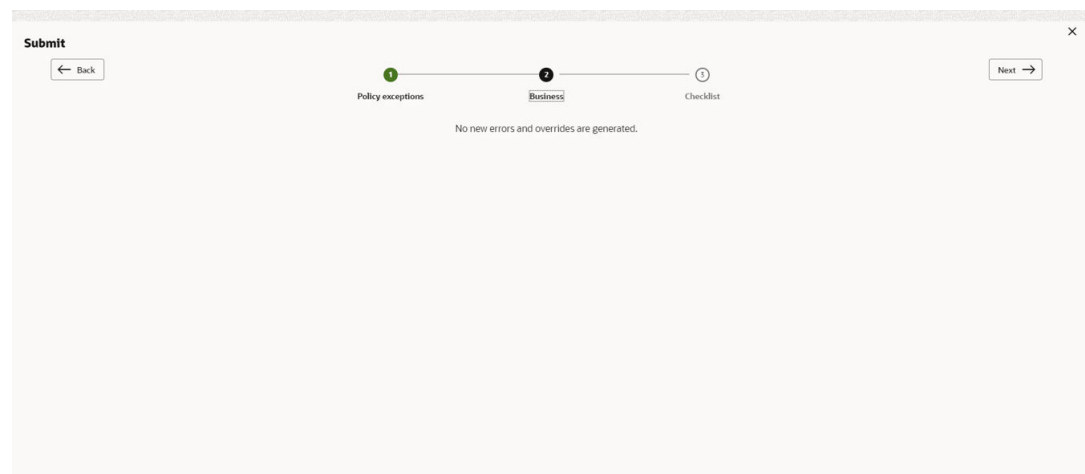
By default, **Policy Exceptions** are displayed for both the party and its child party.  
For field level information refer the table below.

**Table 5-8 Policy Exception**

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

- Click the **Business** data segment.

**Figure 5-30 Business**

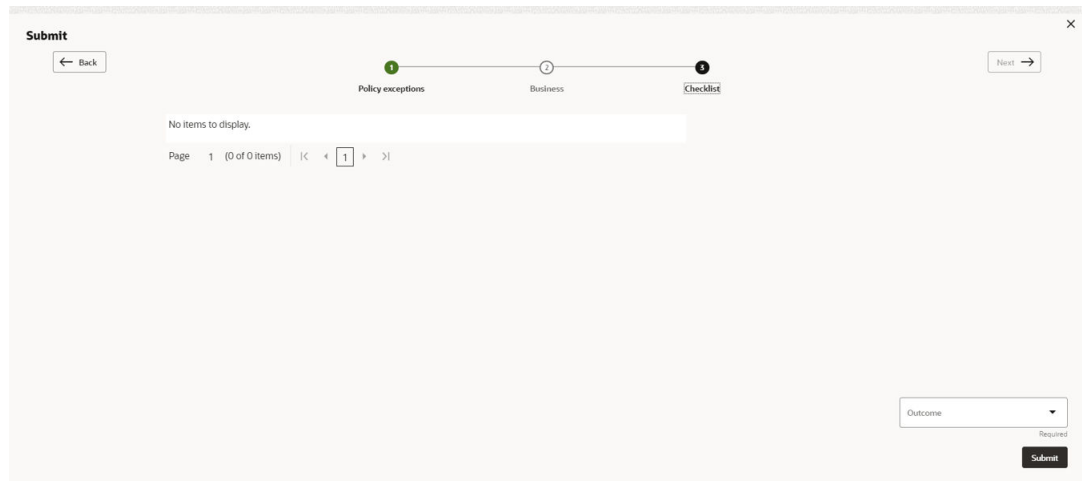


**Table 5-9 Business**

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

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

**Figure 5-31 Checklist**



**Table 5-10 Checklist**

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

**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.

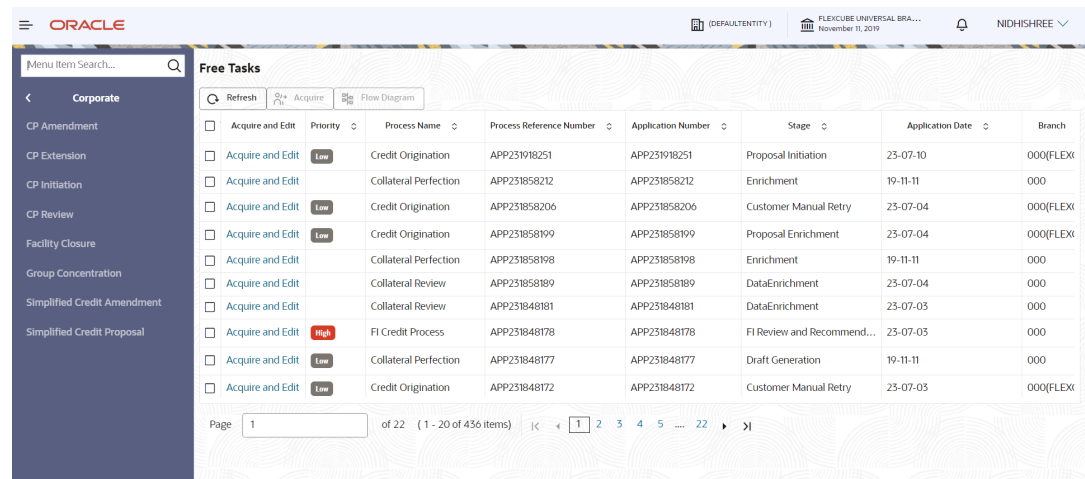
Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> <li>View the party summary.                             <ul style="list-style-type: none"> <li>Liabilities requested</li> <li>Facilities requested</li> <li>Collateral Offered</li> <li>Covenants stipulated</li> <li>T&amp;C stipulated</li> <li>Financials</li> <li>Rating</li> <li>Demographic details</li> </ul> </li> <li>View comments added in previous stages.</li> </ul>	<ul style="list-style-type: none"> <li>Complete the Legal Evaluation.                             <ul style="list-style-type: none"> <li>Questionnaire</li> <li>Generate Score</li> </ul> </li> <li>Send back the application if additional info required.</li> <li>Capture comments about the Legal evaluation done.</li> </ul>

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

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

The **Free Task** page is displayed.

**Figure 5-32 Free Task**



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

**Figure 5-33 Summary**

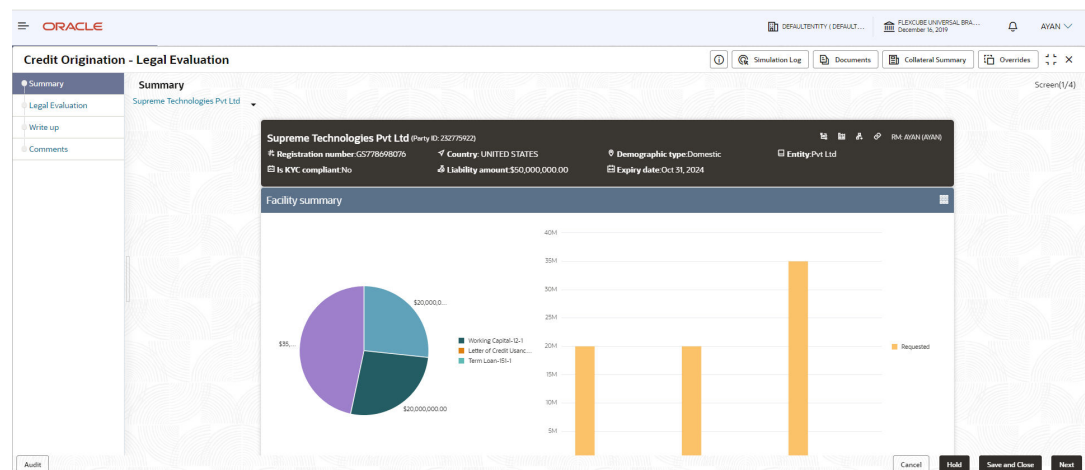


Figure 5-34 Summary

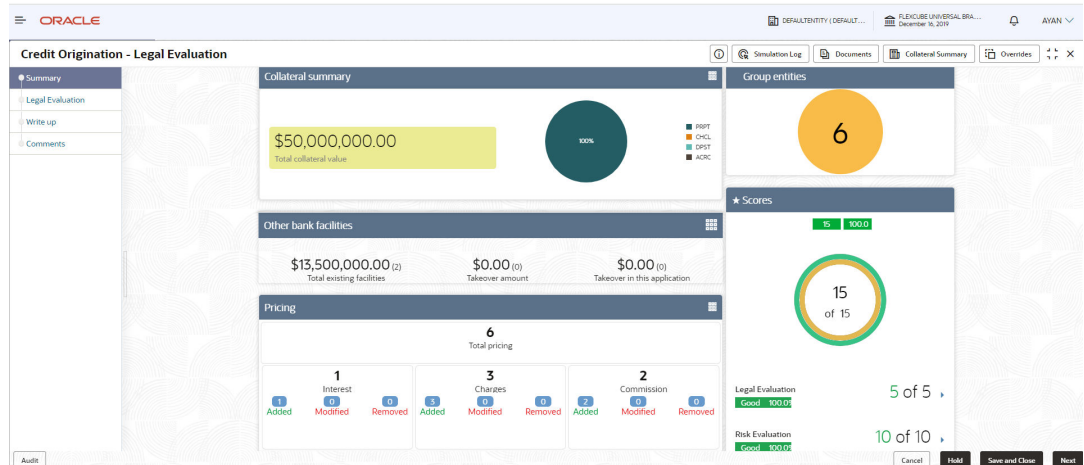


Figure 5-35 Summary

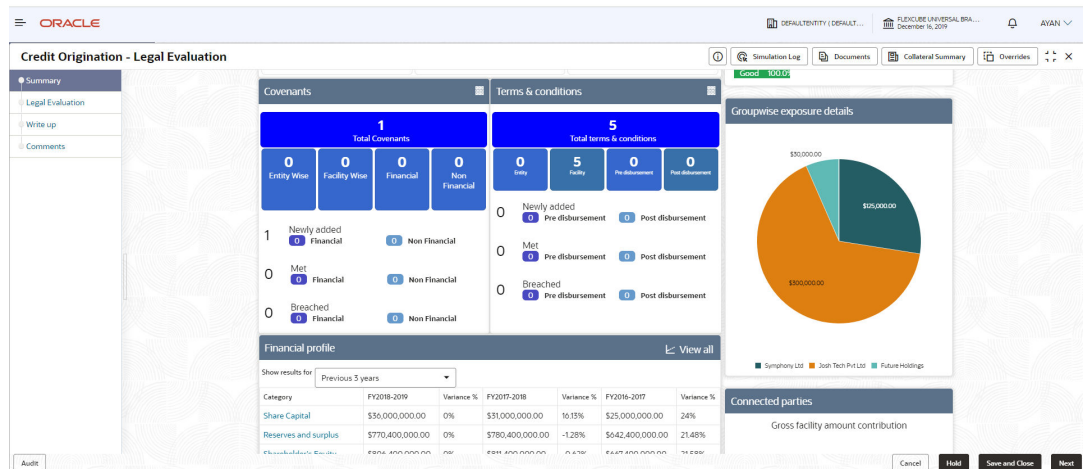
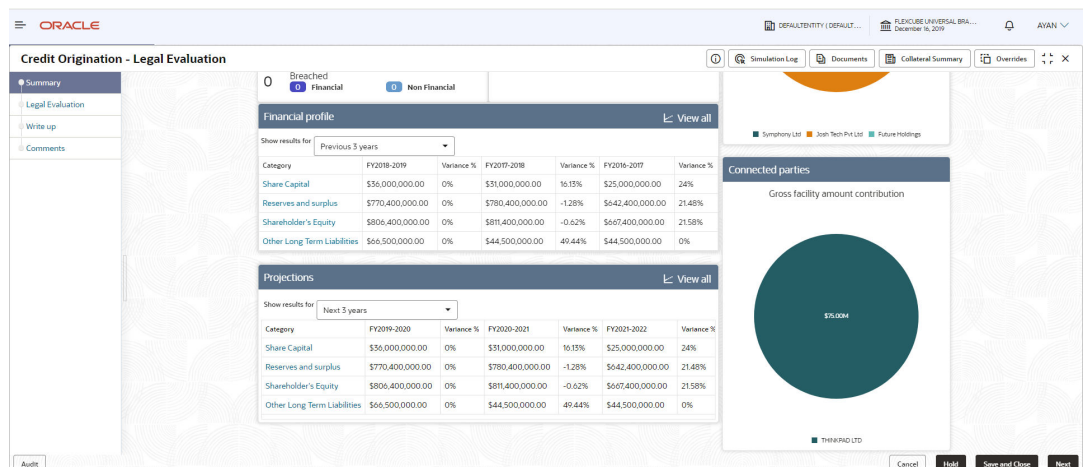


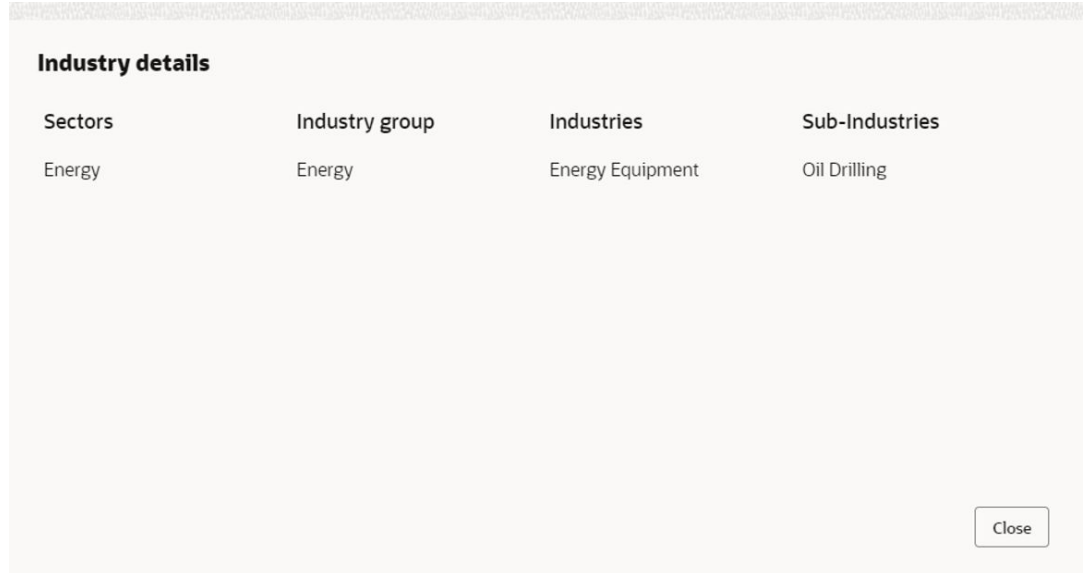
Figure 5-36 Summary



- 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
<b>Close</b>	Click <b>Close</b> , to exit the <b>Industry Details</b> window.

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

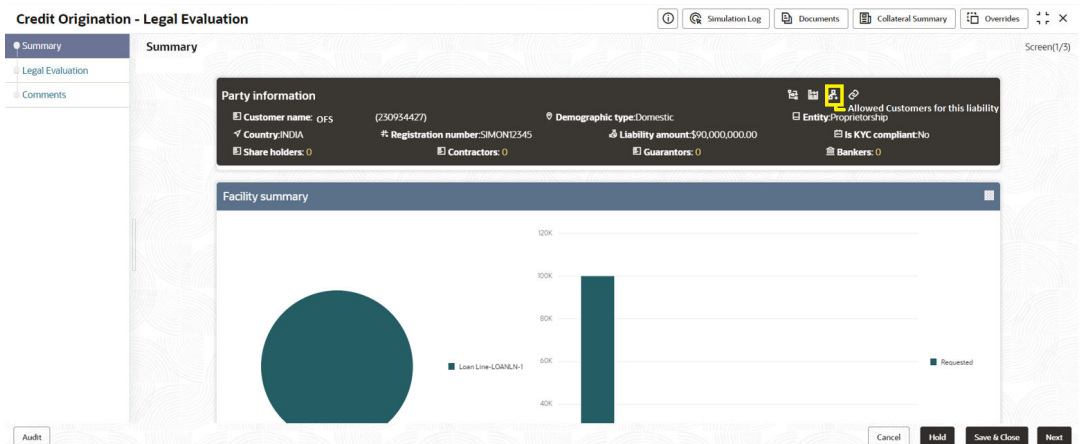
**Figure 5-38 Entity Overview**



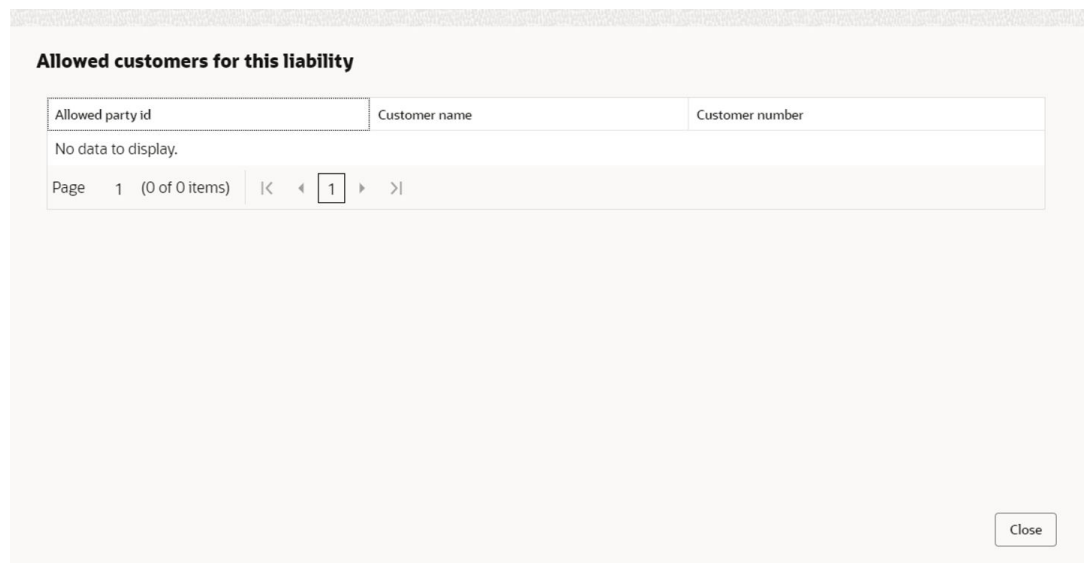
- Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information.

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

**Figure 5-39 Allowed Customers For This Liability**



**Figure 5-40 Allowed Customers For This Liability**



- 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 5-41 Linked to other liabilities

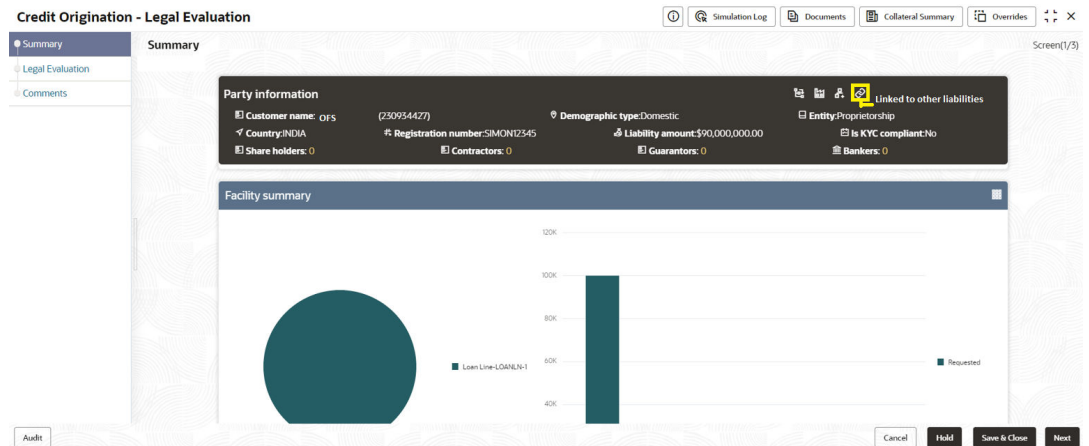
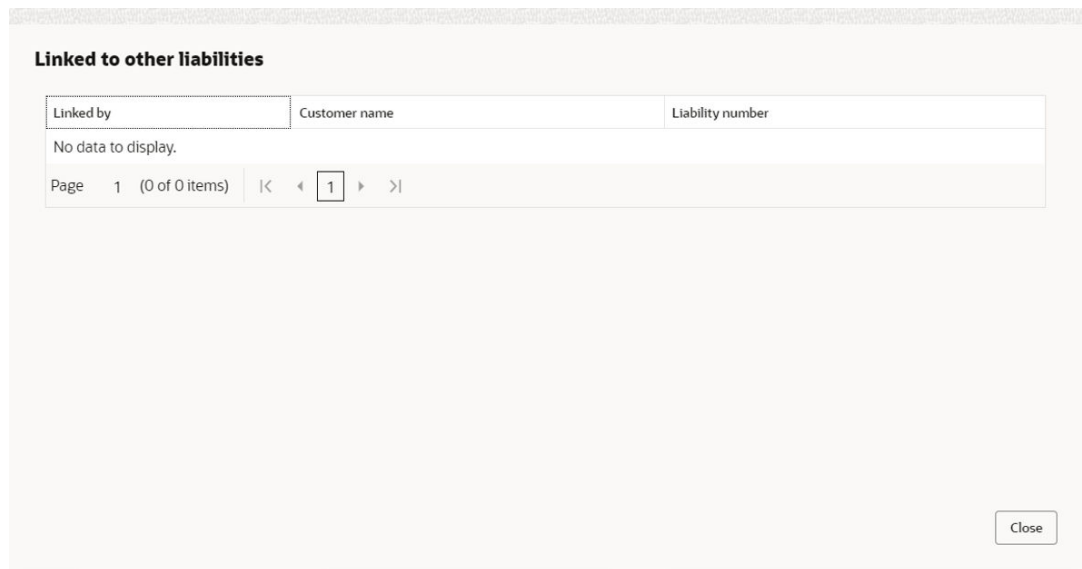


Figure 5-42 Linked to other liabilities



7. Click **Close**, if you want to exit the **Linked to other liabilities** window.
8. 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



9. 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 list of six entities. Each row contains an icon, the Party ID and Organization type, the Name and Type, and the Demographic type. A "Close" button is located at the bottom right of the window.

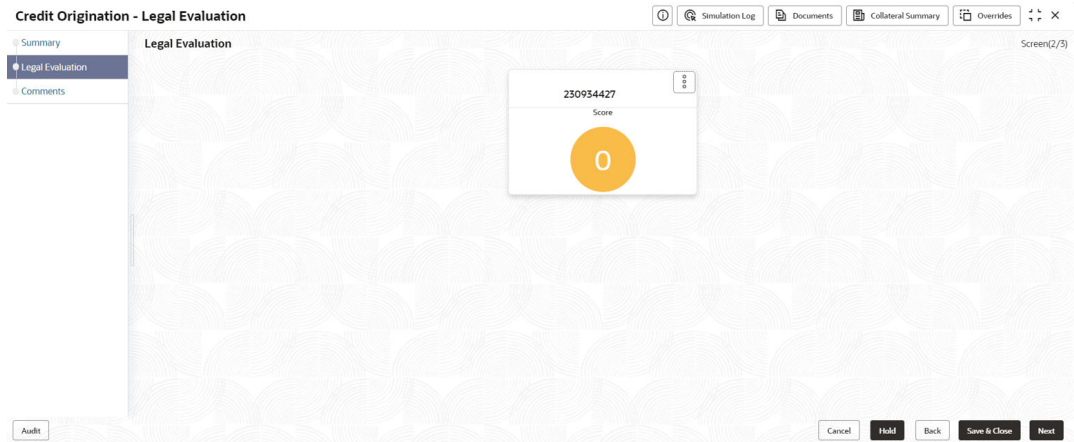
Party ID: 230754217 Organization type: CONG	Name: Type:	Demographic type:
Party ID: 230754222 Organization type: SIND	Name: Type:	Demographic type:
Party ID: 230754220 Organization type: SIND	Name: Type:	Demographic type:
Party ID: 230754219 Organization type: SIND	Name: Type:	Demographic type:
Party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

Table 5-12 Entity Overview

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

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

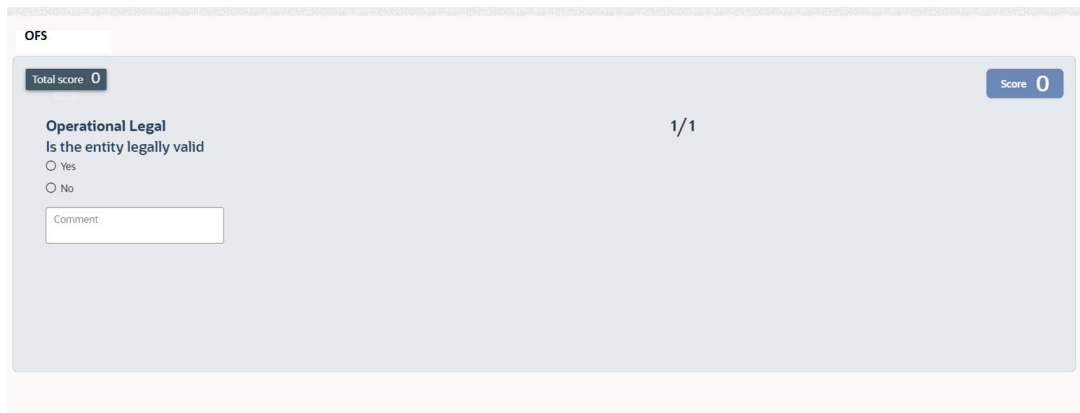
**Figure 5-45 Legal Evaluation**



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**



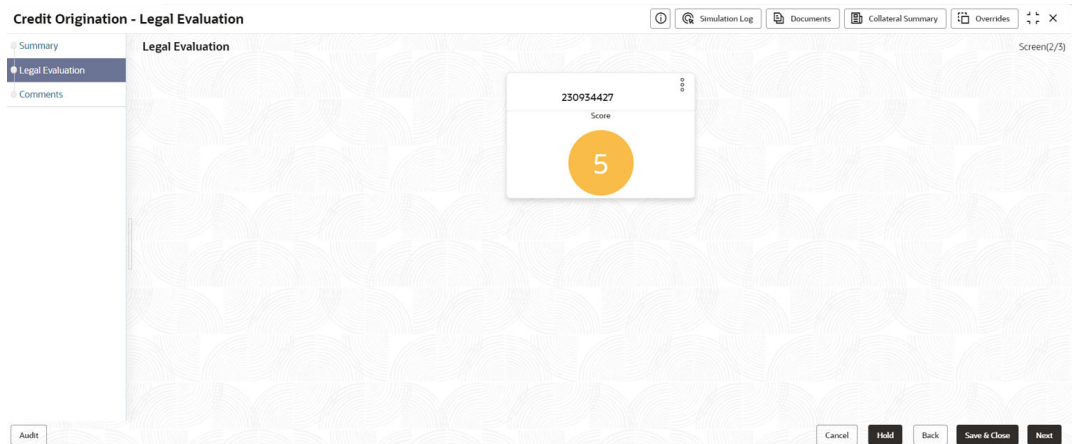
**Table 5-13 Questions**

Fields/ Icons	Description
<b>Next Category</b>	Select answers for the available questions and click <b>Next Category</b> .
<b>Right arrow</b>	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.
<b>Save</b>	Click <b>Save</b> . 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.

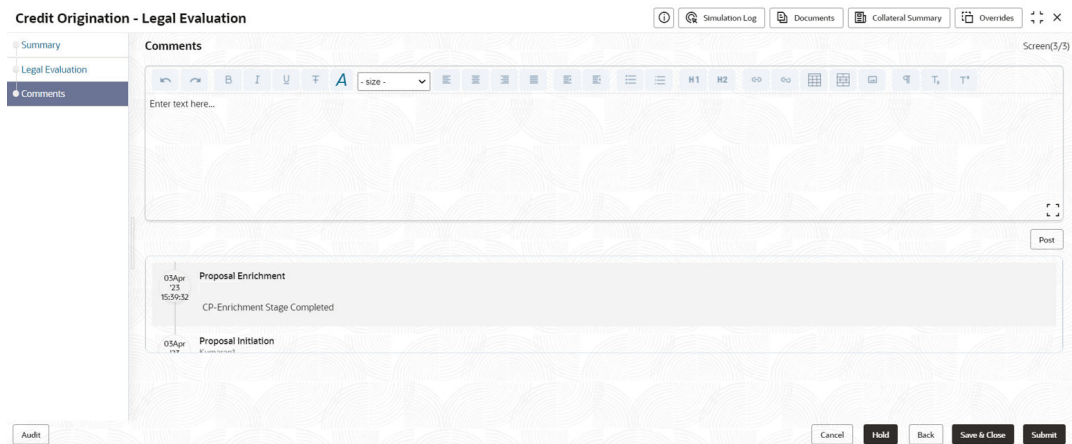
After performing the legal analysis for both the party and its connected parties, the **Legal Evaluation** page with a cumulative score appears.

**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.

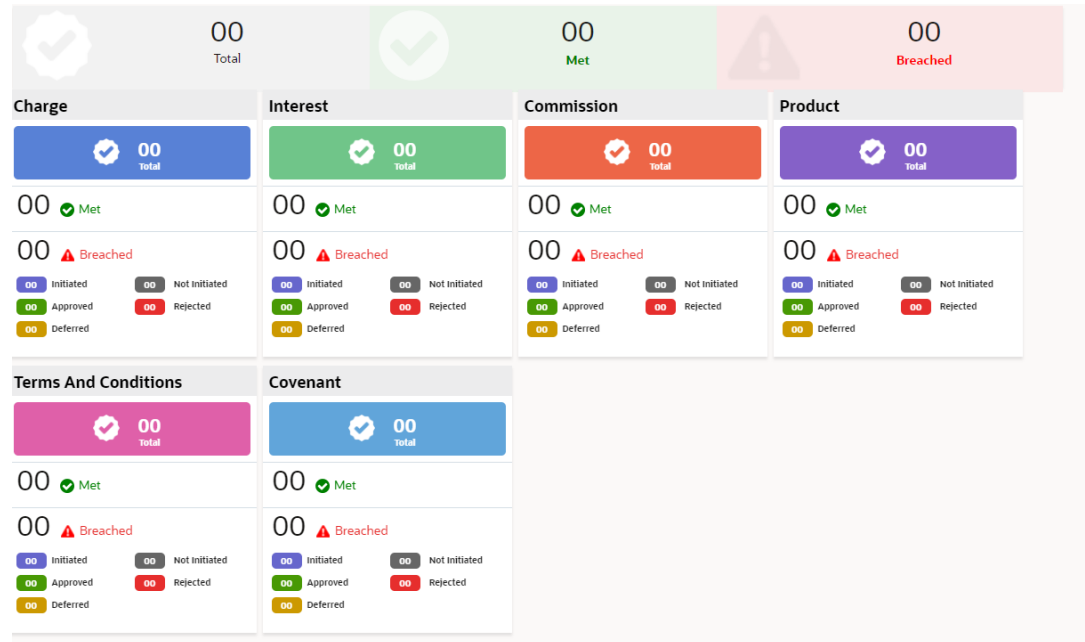
**Table 5-14 Comments**

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

12. Click **Submit**.

The **Policy Exceptions** window is displayed.

Figure 5-49 Policy Exceptions



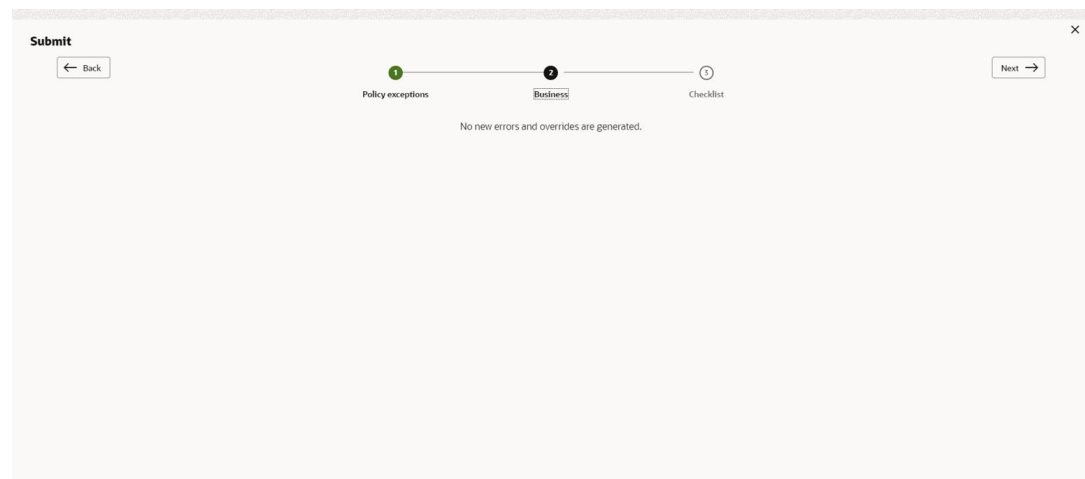
By default, **Policy Exceptions** are displayed for both the party and its child party.

Table 5-15 Policy Exception

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

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

Figure 5-50 Business



**Table 5-16 Business**

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

- Click the **Checklist** data segment.

**Figure 5-51 Checklist**
**Table 5-17 Checklist**

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

**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
<ul style="list-style-type: none"><li>• View the party summary.<ul style="list-style-type: none"><li>– Liabilities requested</li><li>– Facilities requested</li><li>– Collateral Offered</li><li>– Covenants stipulated</li><li>– T&amp;C stipulated</li><li>– Financials</li><li>– Rating</li><li>– Demographic details</li></ul></li><li>• View comments added in previous stages.</li></ul>	<ul style="list-style-type: none"><li>• Complete the risk evaluation.<ul style="list-style-type: none"><li>– Questionnaire</li><li>– Generate score</li></ul></li><li>• Send back the application if additional info required</li><li>• Capture comments about the risk evaluation done</li></ul>

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

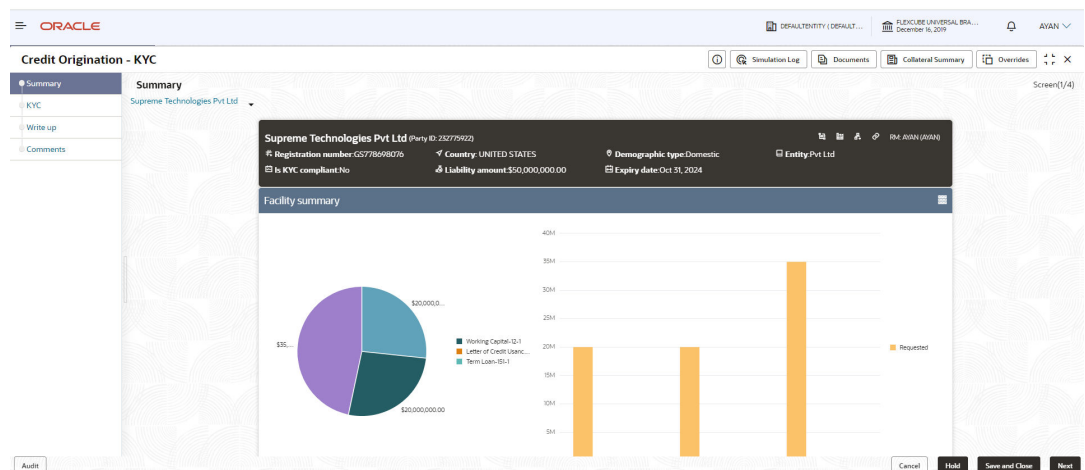


Figure 6-3 Summary

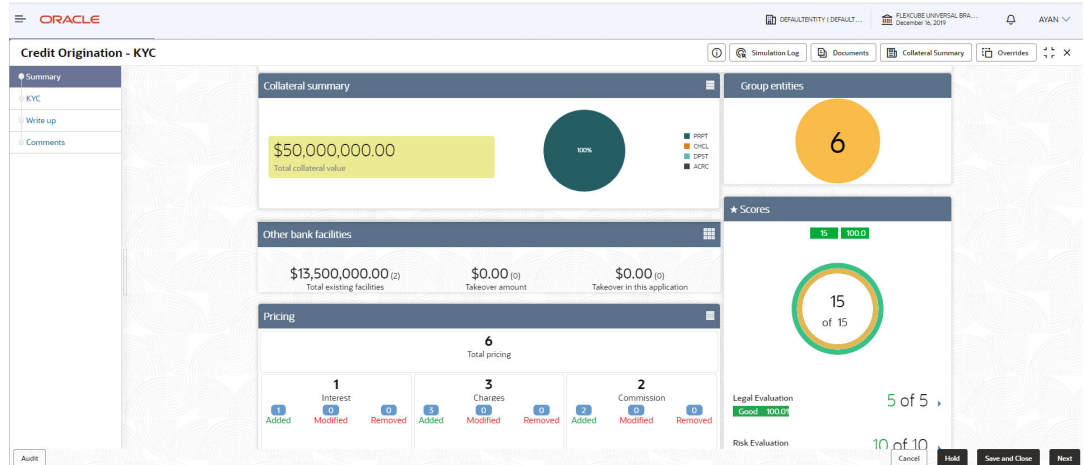


Figure 6-4 Summary

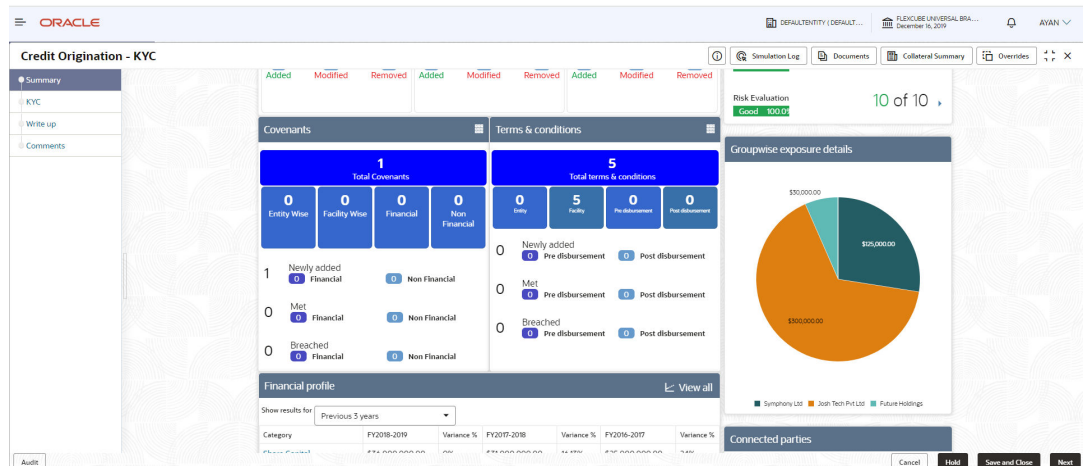
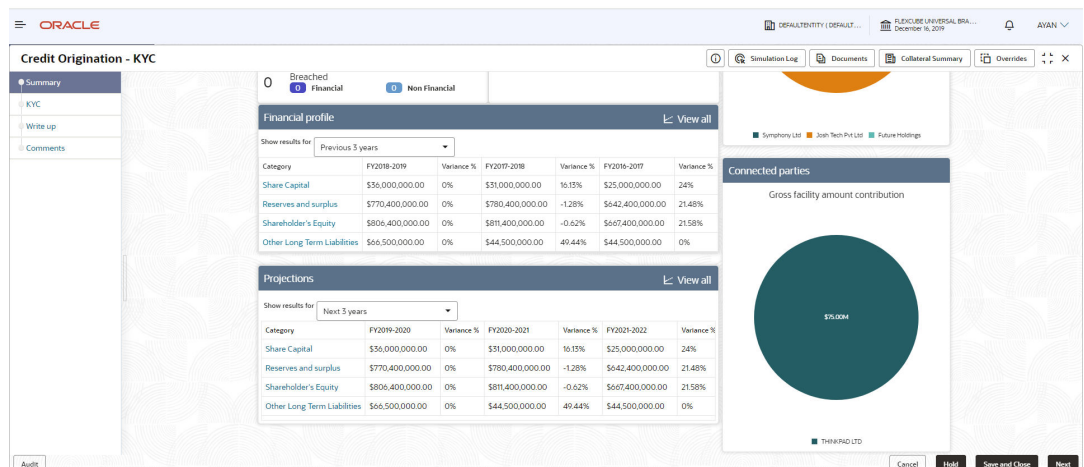


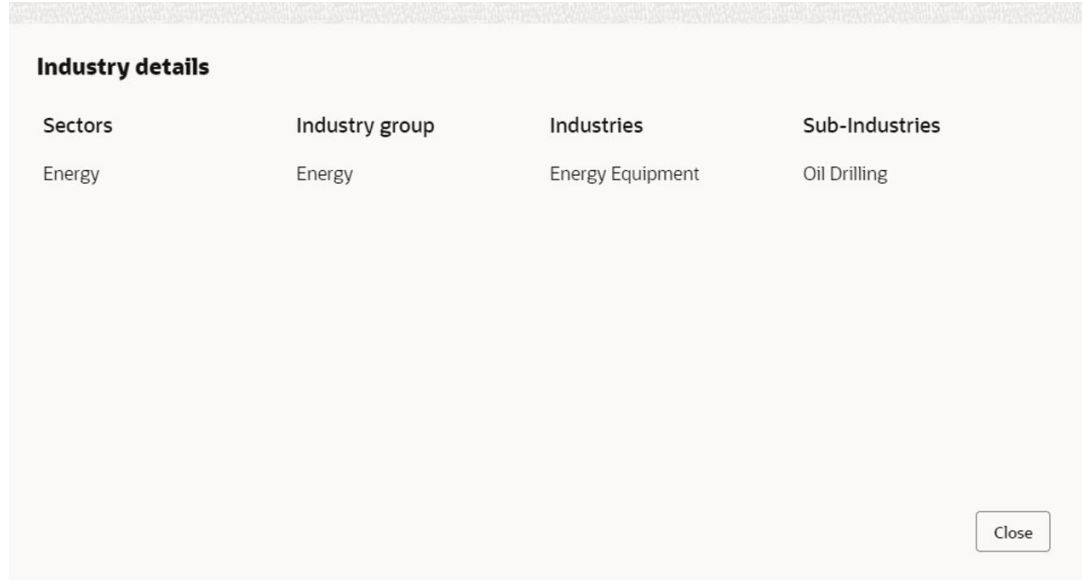
Figure 6-5 Summary



- 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**

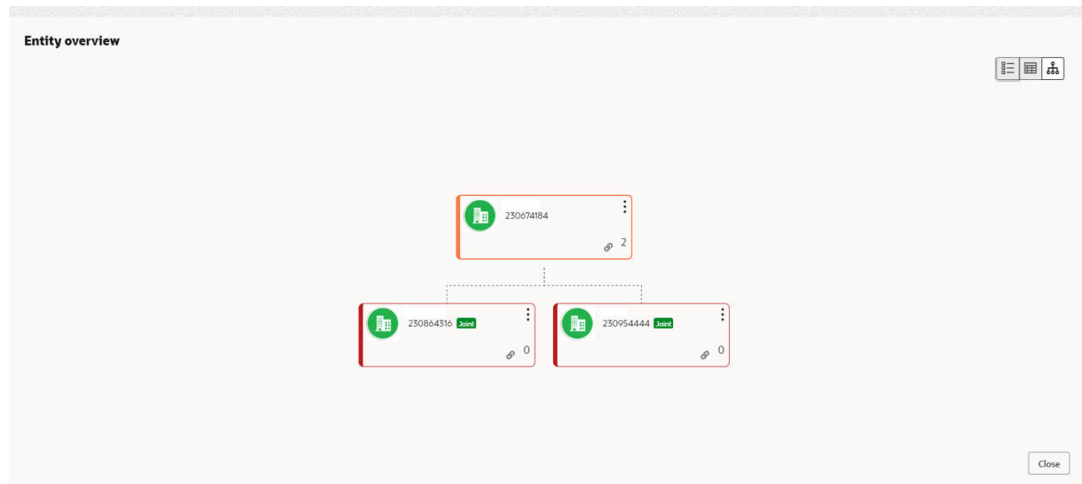


**Table 6-1 Industry Details**

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

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

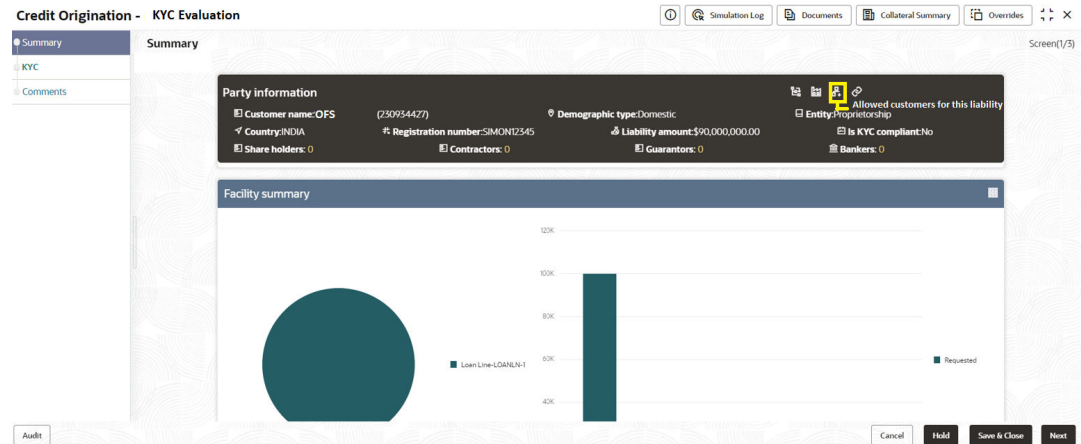
**Figure 6-7 Entity Overview**



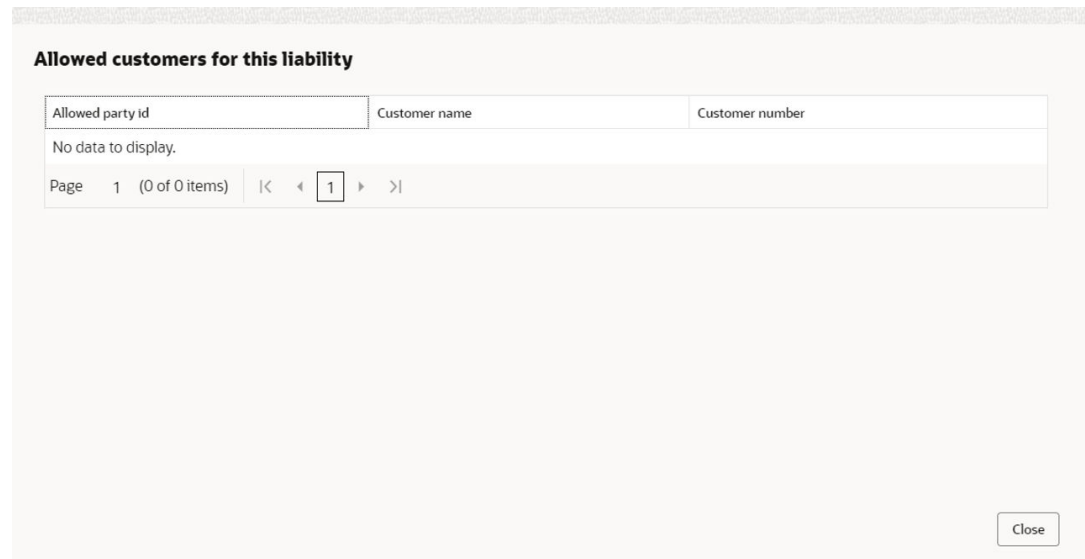
- Click **Allowed Customers For This Liability** icon in the **Party Information** section, to view party's linked to the liability information.

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

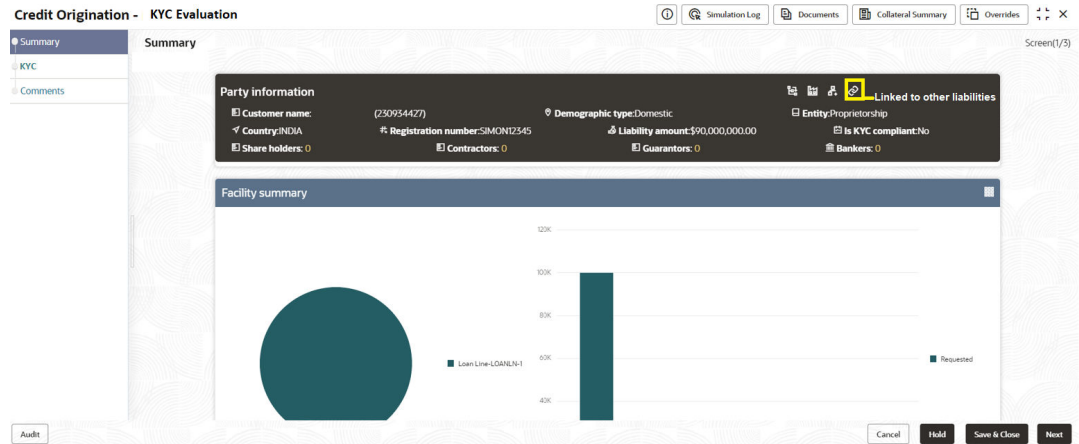
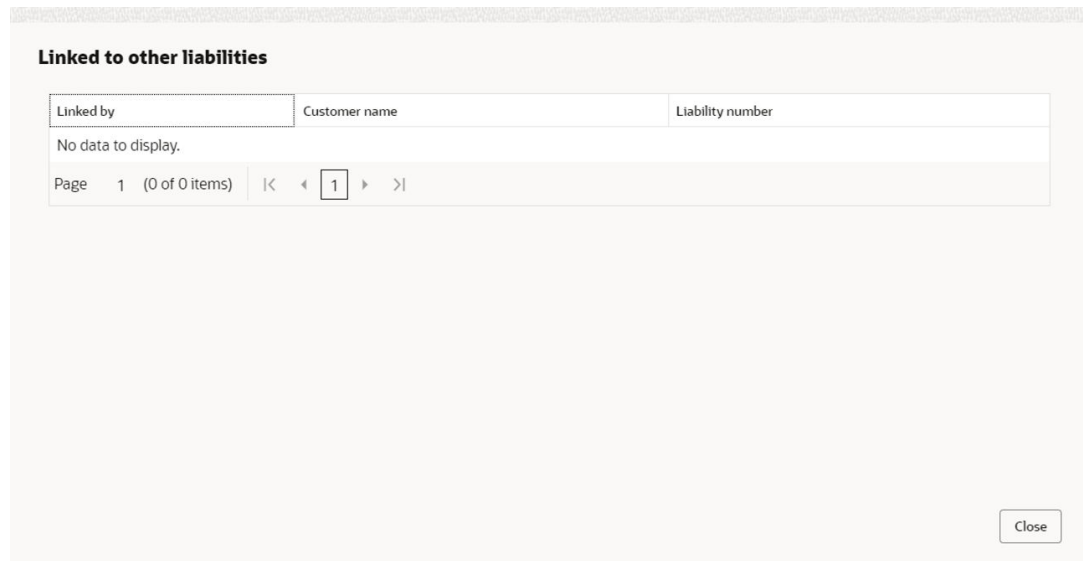
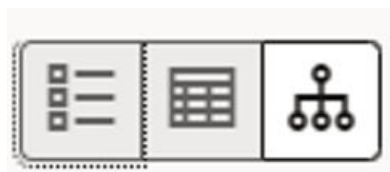


Figure 6-11 Linked to other liabilities



7. Click **Close**, if you want to exit the **Linked to other liabilities** window.
8. 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



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

Figure 6-13 Entity Overview

The screenshot shows a window titled "Entity overview" with a list of six entities. Each entity row includes a party icon, Party ID, Organization type, Name, Type, Demographic type, and a vertical ellipsis menu icon. The entities listed are:

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

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

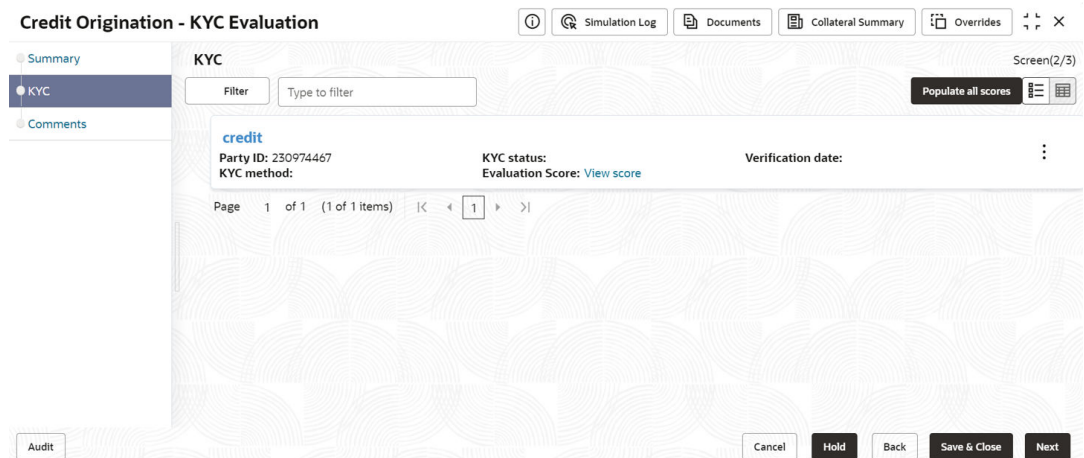
Table 6-2 Entity Overview

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

- 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
<b>Hamburger icon</b>	Click or mouse hover on <b>Action</b> icon in the required list item (party or its connected parties). The following options appears: <ul style="list-style-type: none"> <li>• KYC Details</li> <li>• KYC Evaluation (appears only if this feature is enabled in Maintenance module)</li> </ul>

- 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 Calendar icon      Effective date Calendar icon

KYC method Text input      KYC status Dropdown menu  
Required

Cancel Create

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

Table 6-4 KYC details

Fields/ Icons	Description
<b>Report Received</b>	If KYC report is available for the party, enable <b>Report Received</b> option.
<b>Verification Date</b>	Click the <b>Calendar</b> icon and select <b>KYC Verification Date</b> .
<b>Effective Date</b>	Click the <b>Calendar</b> icon and select <b>Effective Date</b> on which the KYC verification is approved.
<b>KYC Method</b>	Enter <b>KYC Method</b> . For example, Field verification is a KYC Method.
<b>KYC Status</b>	Select <b>KYC Status</b> . The options available are: <ul style="list-style-type: none"> <li>• Verified</li> <li>• Yet To Verify</li> <li>• Verification Failed</li> </ul>

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

Figure 6-16 KYC

KYC Screen(2/3)

Filter  Populate all scores Table icon

<b>OFS</b> Party ID: 231024524 KYC method:	KYC status: Evaluation Score: <a href="#">View score</a>	Verification date: <span>⋮</span>
--	---	-----------------------------------

Page 1 of 1 (1 of 1 items) Navigation icons

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

**Figure 6-17 KYC Evaluation**

**Table 6-5 KYC Evaluation**

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

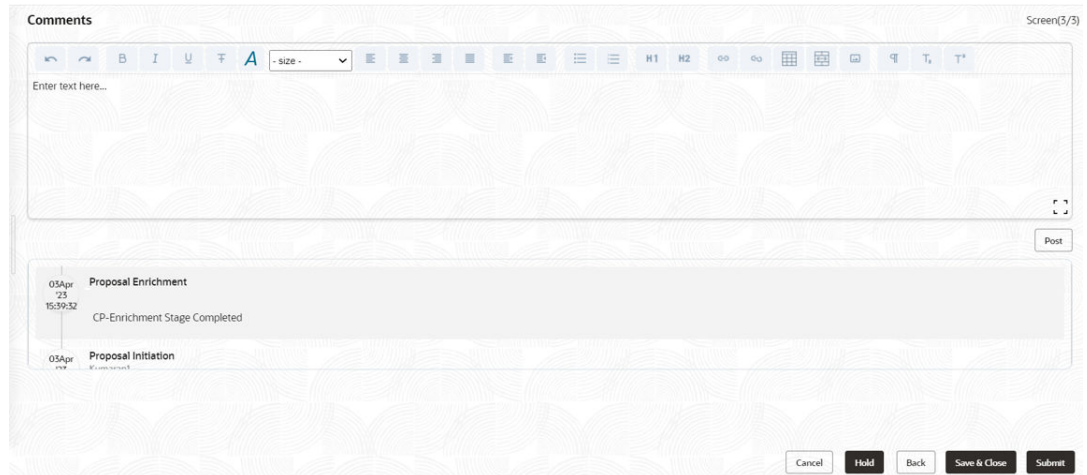
Click **Save** in the **KYC Evaluation** screen. The **KYC** page is updated with the Evaluation Score as shown below.

**Figure 6-18 KYC**

- 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**



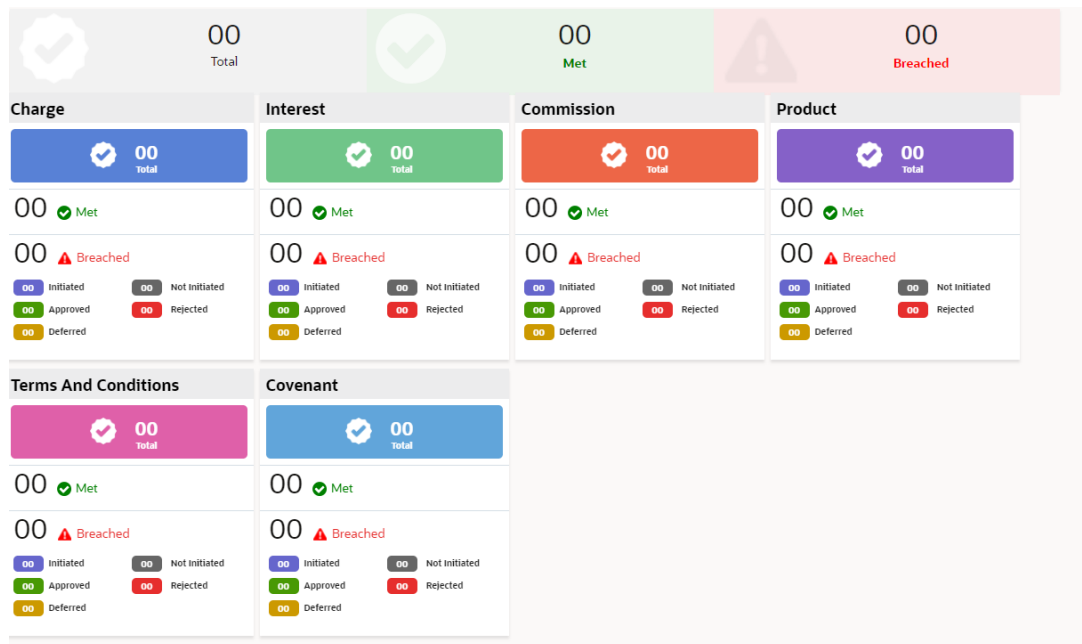
**Table 6-6 Comments**

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**



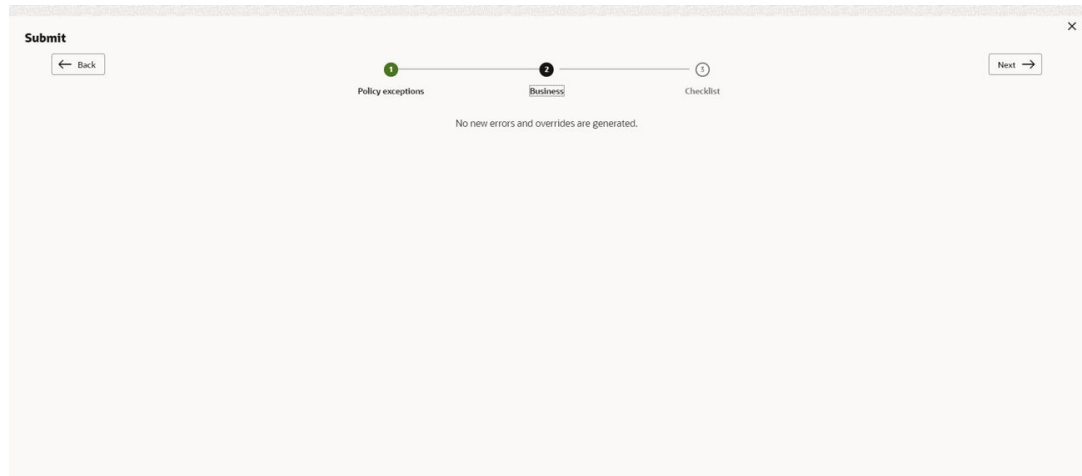
By default, **Policy Exceptions** are displayed for both the party and its child party.

**Table 6-7 Policy Exception**

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

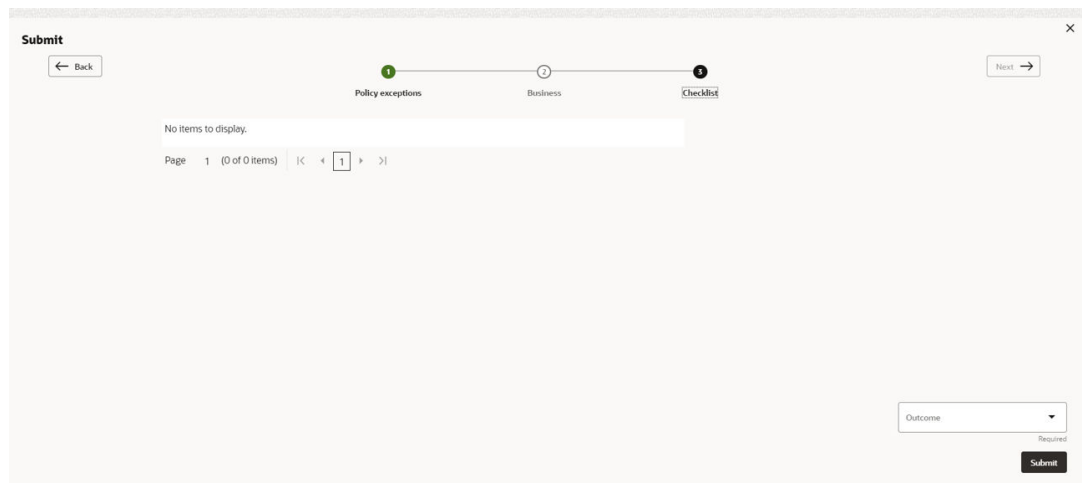
16. Click the **Business** data segment.

**Figure 6-21 Business**



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

**Figure 6-22 Checklist**



**Table 6-8 Checklist**

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

**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
<ul style="list-style-type: none"> <li>• View party summary               <ul style="list-style-type: none"> <li>– Liabilities requested</li> <li>– Facilities requested</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– Conditions stipulated</li> <li>– Financials</li> <li>– Rating</li> <li>– Demographic details</li> </ul> </li> <li>• View the credit evaluation scores and details</li> <li>• View the legal evaluation score and details</li> <li>• View the risk evaluation score and details</li> <li>• View Write up added in previous stages</li> <li>• View comments added in previous stages</li> <li>• View Collateral valuation details</li> </ul>	<ul style="list-style-type: none"> <li>• Edit the liability details if needed</li> <li>• Liability               <ul style="list-style-type: none"> <li>– Capture proposed Liability amount</li> <li>– Capture proposed expiry dates</li> </ul> </li> <li>• Facility               <ul style="list-style-type: none"> <li>– Capture proposed facility amount</li> <li>– Capture proposed expiry dates</li> <li>– Add/Modify/Delete facilities</li> <li>– Add details like Schedule, Exposure, Fee, Collateral Pool</li> <li>– Linkage, Pricing, Covenants, Conditions</li> </ul> </li> <li>• Collateral               <ul style="list-style-type: none"> <li>– Remove any collateral added in previous stages</li> <li>– Add new collateral</li> </ul> </li> <li>• Add write up about the party</li> <li>• Add comments for the stage</li> <li>• Send back the application if additional info required</li> <li>• Submit application for review</li> </ul>

### 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

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 Recommen...	23-07-05	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

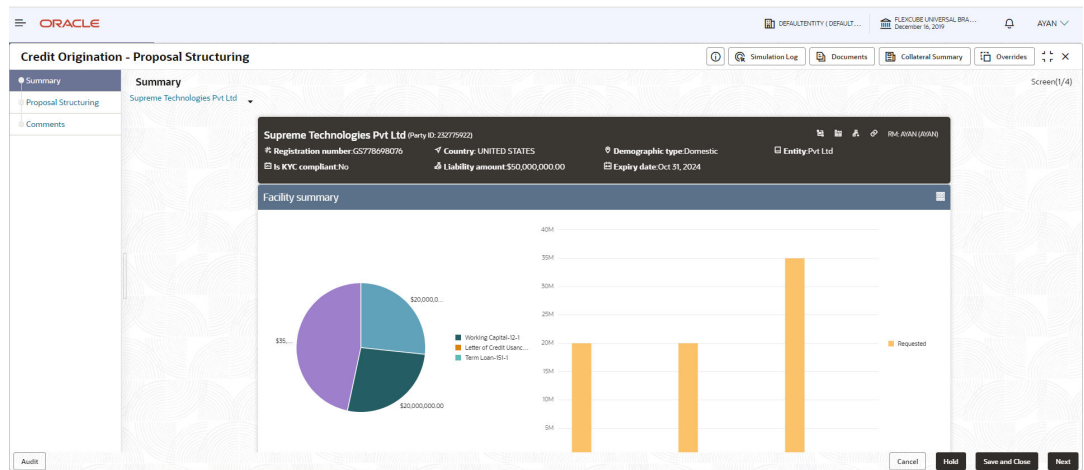


Figure 7-3 Summary

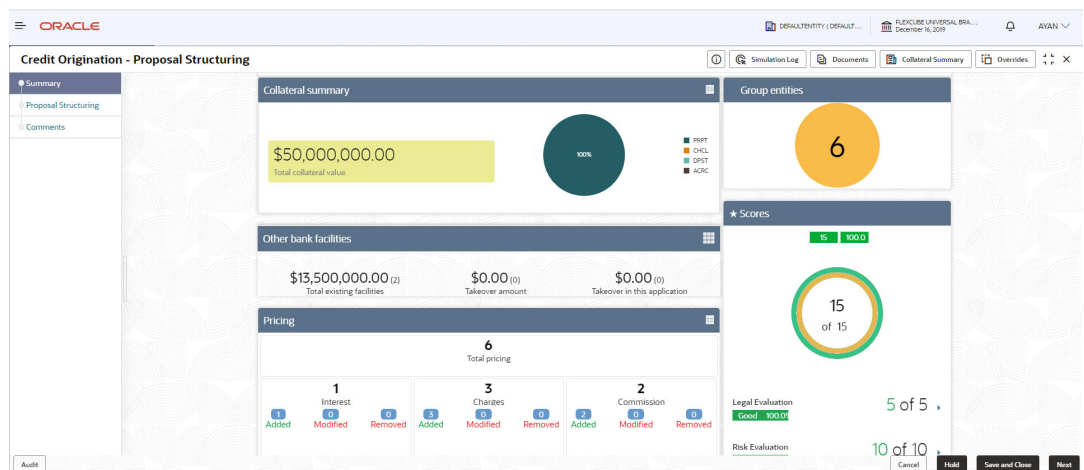


Figure 7-4 Summary

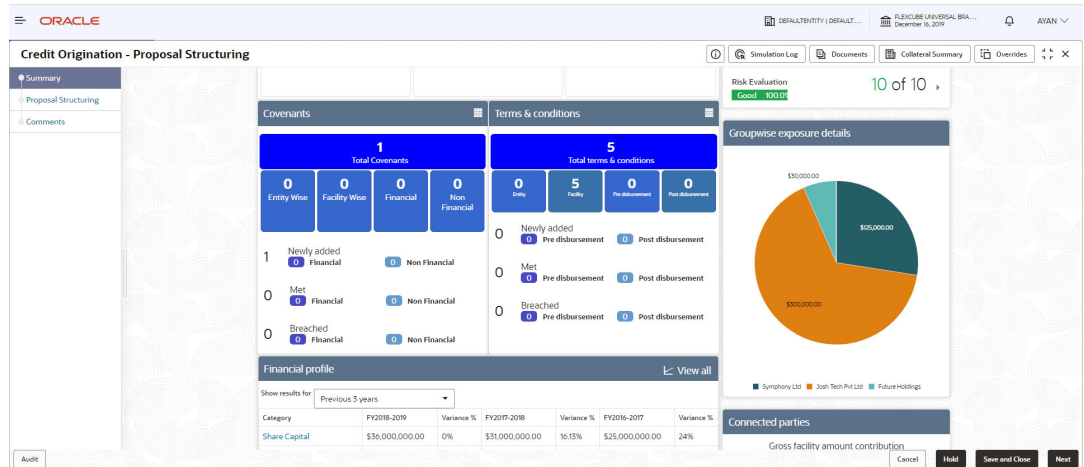
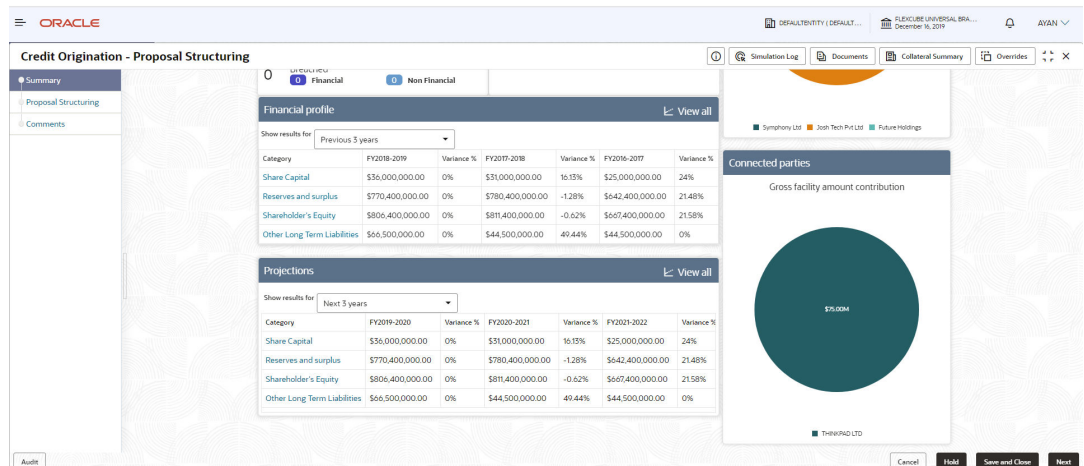


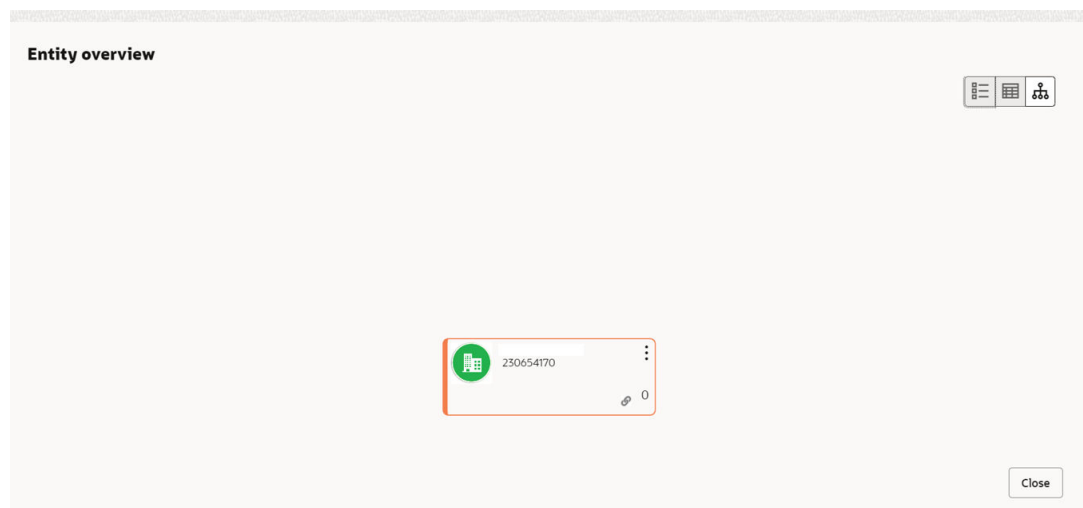
Figure 7-5 Summary



- 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

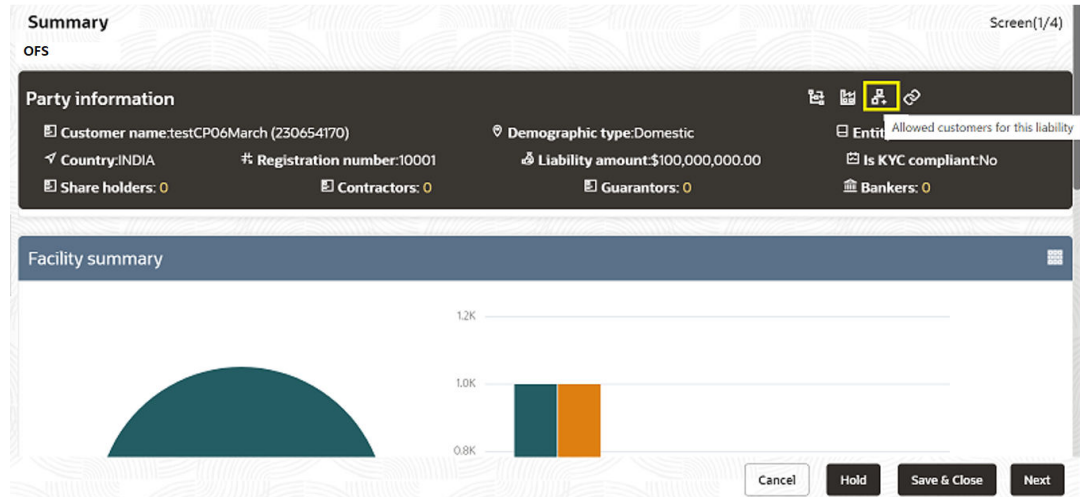
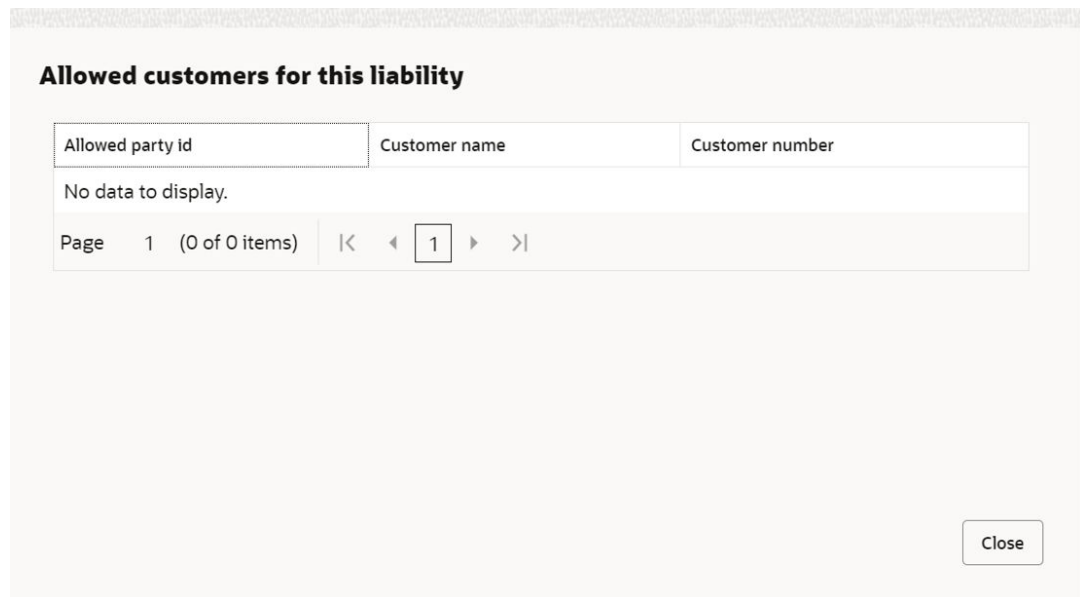


Figure 7-9 Allowed Customers For This Liability



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

**Summary**  
OFS

**Party information**

Customer name: OFS (230654170) Demographic type: Domestic Entity: Pvt **Linked to other liabilities**

Country: INDIA Registration number: 10001 Liability amount: \$100,000,000.00 Is KYC compliant: No

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

**Facility summary**

1.2K  
1.0K  
0.8K

Cancel Hold Save & Close Next

Figure 7-11 Linked to other liabilities

**Linked to other liabilities**

Linked by	Customer name	Liability number
No data to display.		

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

Close

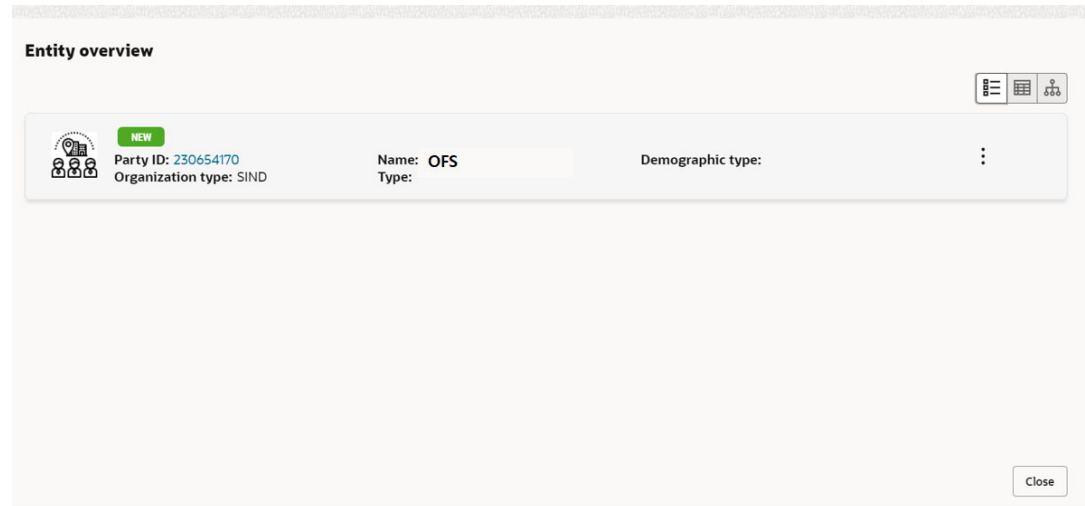
9. Click **Close**, if you want to exit the **Linked to other liabilities** window.
10. Click **Layout** icon at the top right corner, to change the layout of the **Entity Overview**.  
The **Layout** window is displayed.

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**



**Table 7-2 Entity Overview**

Fields/ Icons	Description
<b>Close</b>	To exit <b>Entity Overview</b> window, click <b>Close</b> . In <b>Party Information</b> section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
<b>Count Numbers</b>	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
<b>Layout Icon</b>	To change the layout of <b>Facility Summary</b> , <b>Collateral Summary</b> , <b>Existing Facilities held with Other Bank</b> , <b>Pricing</b> , <b>Covenants</b> , and <b>Conditions</b> widgets in <b>Summary</b> page, click <b>Layout</b> icon and select the required layout.
<b>View all</b>	To view detailed information about <b>Financial Profile</b> and <b>Projection</b> , click <b>View all</b> 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](#)  
This topic provides systematic instructions about liabilities.
  - [Restricting Limit based on Tenor](#)
  - [Linking Facility to the Pool](#)
  - [Proposal Structuring - Linking Facility with Collateral](#)  
This topic provides systematic instructions about facilities.

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

## 7.1 Proposal Structuring - Liabilities

This topic provides systematic instructions about liabilities.

### Liability Details

1. Click **Next** in the **Connected Parties** screen.

The **Liability Details** page is displayed.

**Figure 7-14** Liability

Action	Party ID	Name	Liability Number	Requested Amount	Proposed Amount
	000101586	John Parent Corporation	016423	\$22,000,000.00	\$22,000,000.00
	000101587	John Child Corporation	016424	\$22,000,000.00	\$22,000,000.00

2. Select the required liability and click **Edit**.  
The **Liability Details** window is displayed.

Figure 7-15 Liability Details

**Medigo (000101367) - Liability details**

Branch: 000  
FLEXCUBE UNIVERSAL BRANCH

Requested liability currency: USD

---

**Amount**

Requested liability amount: \$9,000,000,000.00

Loss given default: [input]

Return on capital: [input]

Cash cover: [input]

Probability of default: [input]

---

**Total gross and net facility**

Total gross facility: \$900,000.00

Total net facility: \$900,000.00

---

**Dates**

Next review date: October 17, 2025

Requested expiry date: October 17, 2025

- Specify the details on the **Liability Details** page.

Table 7-3 Liability Details

Fields	Description
<b>Requested Liability Currency</b>	Select the currency in which the liability is requested by the party.
<b>Requested Liability Amount</b>	Liability amount requested by the party.
<b>Return On Capital</b>	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.
<b>Probability of Default</b>	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
<b>Loss Given Default</b>	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
<b>Cash Cover</b>	Amount deposited by the party in your bank.
<b>Total Gross Facility</b>	Displays the total gross facility.
<b>Total Net Facility</b>	Displays the total net facility.
<b>Next Review Date</b>	Select the next review date when the party's liability needs to be reviewed.
<b>Requested Expiry Date</b>	Select the requested expiry date for the liability based on your party request.

**Note**

For more information on fields, refer [Field Configuration Parameters](#)

- Click **Audit**.  
The **Audit** screen displays.

**Figure 7-16 Audit**

Field Name	Proposal Enrichment 1	Proposal Restructuring 1	Status
Total Net Facility	5000000	25000000	MODIFIED
Head Room Limit	22000000	7000000	MODIFIED
Party Id	000101587	000101586	MODIFIED
Liability No	016424	016423	MODIFIED
Total Gross Facility	5000000	25000000	MODIFIED
createdUTC	2025-11-25 16:27:48	2025-11-25 16:27:47	MODIFIED

5. Click **Next**.

The **Funding Requirement** page appears.

## 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.

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

**Figure 7-17 Facility Details**

Facility Details	Filter	Type to filter	+
Facility basic info			
Schedule			
<b>Tenor restrictions</b>			
Exposure			
Fee			
Pool linkage			
Pricing			
Facility collateral linkage			
Credit rating			
FX rate revaluation			

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

**Figure 7-18 Tenor Restrictions**

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

**Table 7-4 Tenor Restrictions**

Field/ Icons	Description
<b>Tenor</b>	Specify the user defined <b>Tenor ID</b> .
<b>Days</b>	Specify <b>Days</b> till which the Limit has to be available to the party's.
<b>Limit</b>	Specify <b>Limit</b> that has to be made available for the defined period.
<b>Create</b>	Click <b>Create</b> . The details are added and listed in the <b>Tenor Restriction</b> page.
<b>View/Edit/Delete</b>	To <b>View</b> , <b>Edit</b> , or <b>Delete</b> 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 7-19 Exposure Details**

**Figure 7-20 Exposure**

Exposure						
	Exposure code	Exposure type	Exposure description	Exposure amount	Available amount	Utilization amount
<input type="checkbox"/>	DHAEXP001	DHAEXPTYPE001	DHAEXPCODE001	\$1,000,000.00	\$1,000,000.00	

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

Save Cancel

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

**Table 7-5 Exposure Details**

Fields/ Icons	Description
<b>+ (add)</b>	Click + icon. A record is created for capturing the exposure details.
<b>Exposure Type</b>	Specify <b>Exposure Type</b> for the facility.
<b>Exposure Code</b>	Specify <b>Exposure Code</b> for the facility.
<b>Exposure Description</b>	Description provided for the selected exposure type gets defaulted here.
<b>Exposure Amount</b>	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.
<b>Available Amount</b>	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.
<b>Utilization Amount</b>	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.

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

**Figure 7-21 Exposure Details**

Exposure code	Exposure description
20303010	Marine
20305010	Airport Services

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

Save

Cancel

**Adding Fee Details**

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

**Figure 7-22 Fee Details**

Fee preferences

Populate Update rule

No items to display.

Cancel

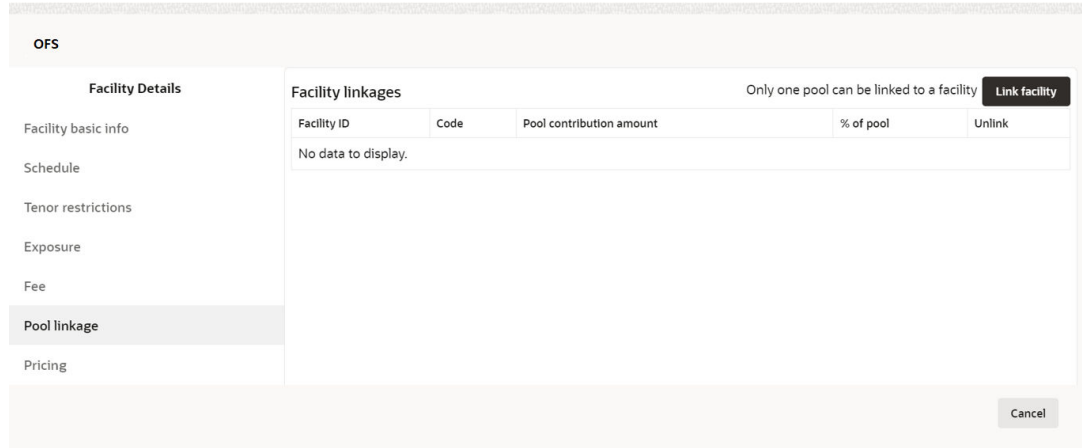
- Click **Populate**. Fee details such as Rule code, Liquidation Preference, Component Type, Fee Start Date, Fee End Date and Waived will be fetched from the target system.

## 7.3 Linking Facility to the Pool

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

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

**Figure 7-23 Facility Linkages**



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

**Figure 7-24 Link Facility**



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

**Table 7-6 Link Facility**

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

**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 7-25 Pricing**

OFS

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Commission

Commission

Filter Type to filter +

No items to display.

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

Cancel

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

**Figure 7-26 Commission Details**

Commission details

Rate type

Fixed Rate

Rate basis

Quarterly

Commission type

Usance

Collection period

Advance

Minimum commission amount

USD 10,000.00

Commission rate

12

Cancel Create

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

Table 7-7 Commission Details

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

Figure 7-27 Pricing

The screenshot shows the Oracle Credit Proposal User Guide interface. The main content area is titled 'Pricing' and is divided into three sections: 'Facility Details', 'Interest', and 'Charges'. The 'Interest' section is currently active and displays a filter input field with the text 'Type to filter' and a plus sign icon. Below the filter, it says 'No items to display.' and 'Page 1 (0 of 0 items)' with navigation arrows. A 'Cancel' button is visible at the bottom right.

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

Figure 7-28 Interest Details

**Interest details**

Component name: ABC

Component type: Main

Rate type: Fixed

Fixed interest rate: 12

Buttons: Cancel, Create

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

Table 7-8 Interest Details

Fields/ Icons	Description
<b>Component Name</b>	Enter a name for the interest in <b>Component Name</b> field.
<b>Component Type</b>	Select <b>Component Type</b> from the drop-down field.
<b>Rate Type</b>	Select <b>Rate Type</b> from the drop-down field. The options available are: <ul style="list-style-type: none"> <li>Fixed</li> <li>Floating</li> <li>Special Amount</li> </ul>
<b>Fixed Interest Rate</b>	Specify <b>Fixed Interest Rate</b> , if <b>Rate Type</b> is selected as <b>Fixed</b> .

Figure 7-29 Interest Details

The screenshot shows a form titled "Interest details" with the following fields:

- Component name: Text input field containing "ABC".
- Component type: Dropdown menu with "Main" selected.
- Rate type: Dropdown menu with "Floating" selected.
- Rate code: Dropdown menu with "LIBOR" selected.
- Spread: Text input field containing "3".
- Interest reset cycle: Dropdown menu with "Monthly" selected.

At the bottom right, there are two buttons: "Cancel" (disabled) and "Create" (active).

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

Figure 7-30 Interest Details

The screenshot shows a form titled "Interest details" with the following fields:

- Component name: Text input field containing "ABC".
- Component type: Dropdown menu with "Main" selected.
- Rate type: Dropdown menu with "Special Amount" selected.
- Special interest amount: A dropdown menu with "USD" selected and a text input field containing "1,000.00".

At the bottom right, there are two buttons: "Cancel" (disabled) and "Create" (active).

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 7-31 Facility Details**

The screenshot shows the 'Facility Details' window with the 'Interest' tab selected. On the left, a sidebar lists sections: Facility basic info, Schedule, Tenor restrictions, Exposure, Fee, Pool linkage, and Pricing. The main area shows a table of interest components. The table has one row with the following details: ID LN9052 (marked as NEW), Component name: ABC, Component type: Main, and Rate type: Special amount. Below the table, it indicates 'Page 1 of 1 (1 of 1 items)' and includes navigation arrows. A 'Cancel' button is located at the bottom right of the window.

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

**Figure 7-32 Charge Details**

The screenshot displays the 'Charge details' window. It features several input fields and controls:
 

- Charge code:** Text field containing '005'.
- Charge amount:** Currency dropdown set to 'USD' and a text field containing '1,000.00'.
- Minimum charge amount:** Currency dropdown set to 'USD' and an empty text field.
- Net charge amount:** Currency dropdown set to 'USD' and an empty text field.
- Is charge waived?:** A toggle switch currently turned on.
- Waiver remarks:** A large empty text area.
- Charge description:** Text field containing 'Processing Fees'.
- Maximum charge amount:** Currency dropdown set to 'USD' and an empty text field.
- Charge base amount:** Currency dropdown set to 'USD' and an empty text field.
- Waived amount:** An empty text field.

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

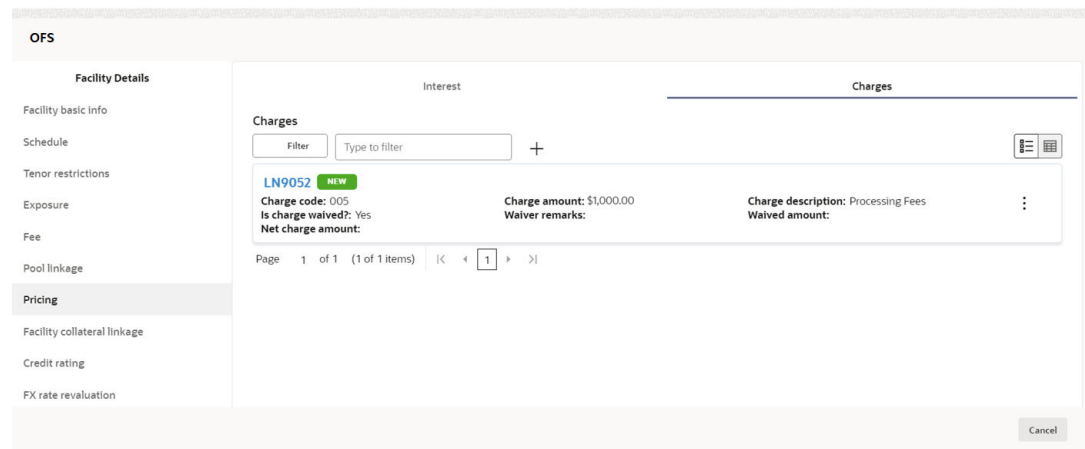
For field level information **Charge Details** screen refer the below table.

**Table 7-9 Charge Details**

Fields/ Icons	Description
<b>Charge Code</b>	Enter <b>Charge Code</b> to mention the type of charge.
<b>Charge Currency</b>	Select <b>Charge Currency</b> from the left drop-down list given in respective fields.
<b>Charge Amount</b>	Specify <b>Charge Amount</b> for the facility.
<b>Charge Description</b>	Enter <b>Charge Description</b> .
<b>Is Charge Waived</b>	Enable <b>Is Charge Waived</b> option, if waiver can be claimed for this charge.
<b>Fields</b>	Enter the following details in respective fields: <ul style="list-style-type: none"> <li>• Waived Amount</li> <li>• Minimum Charge Amount</li> <li>• Maximum Charge Amount</li> <li>• Net Charge Amount</li> <li>• Charge Base Amount</li> <li>• Waiver Remarks</li> </ul>

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

**Figure 7-33 Pricing**



**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 7-10 Pricing**

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

## 7.4 Proposal Structuring - Linking Facility with Collateral

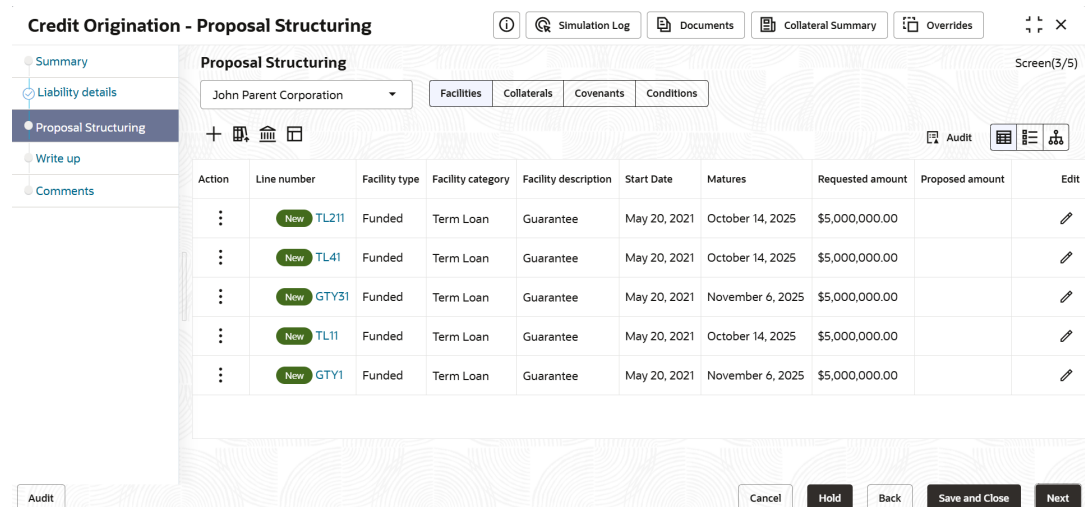
This topic provides systematic instructions about facilities.

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

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The Funding Requirement screen displays.

**Figure 7-34 Facilities**



2. Click the action icon in the required facility record and select **Edit**.  
The **Funding Requirement - Facility Details** window is displayed.

Figure 7-35 Funding requirement - Facility Details

**GANT LINE-Term Loan**  
Facility ID: F25295986

Save Cancel ← → 1/1

Facility Details

Other Details

**Basic Info**

Branch 000 FLEXCUBE UNIVERSAL BRANCH	Line Code GANTLN	Line Serial Number 1
Parent Facility ID	Facility Type Non Funded	Cascade <input type="checkbox"/> Cascade
Facility Category Term Loan	Facility Description Gant Line	Project Id
Class Code	Commitment Status <input type="radio"/> Committed <input checked="" type="radio"/> Uncommitted	Cascade <input type="checkbox"/> Cascade
Secured? No	Cascade <input type="checkbox"/> Cascade	<input type="checkbox"/> Revaluation required
Drop line Limits Off		

**Sanction**

Currency USD	Probability of Default	Loss Given Default
Facility Risk Rating	RAROC	Day Light Limit \$0.00
Shadow Limit <input type="checkbox"/> Shadow Limit	Day Light Overdraft Limit \$0.00	Effective line amount \$0.00
Limit Amount Basis	Bulk Payment <input type="checkbox"/> Bulk Payment	Internal Remarks

**Utilization order**

Limit amount	Collateral amount	Pool amount
--------------	-------------------	-------------

**Availability**

Line Start Date May 18, 2021	Line Expiry Date	Renewal Date
Maintenance Value Date May 20, 2021	Drawing Power Backed Yes	Last Stock Statement Date
Drawing Power	Revolving Line Yes	Is Non Revolving Special Line No
Unadvised No	Available Yes	Availability Period

**Release**

Released amount \$0.00
---------------------------

**Limit Review**

Limit status	Next Review Date	Review Frequency E
--------------	------------------	-----------------------

**Limit extension**

Extended expiry date <input type="text"/>
--

**Utilization**

Available amount \$0.00	Blocked amount \$0.00	Utilized amount \$0.00
Total repaid amount \$0.00	Outstanding Unutilized Commitment Amount \$0.00	Outstanding utilized amount \$0.00
Utilization Tracking		

**Exception**

Exception Transaction Amount	Netting Required No	Exception Breach Percentage
------------------------------	------------------------	-----------------------------

Table 7-11 Basic Info

Fields	Description
<b>Branch</b>	Search and Select <b>Branch</b> from list of <b>Branch Code</b> .
<b>Line Code</b>	Enter <b>Line Code</b> for the facility.
<b>Line Serial Number</b>	<b>Line Serial Number</b> will be defaulted to 1 and you cannot modify line serial number.
<b>Parent Facility ID</b>	Search and Select <b>Parent Facility ID</b> and enter the following fields: <ul style="list-style-type: none"> <li>• Facility ID</li> <li>• Facility Description</li> <li>• Line Code</li> <li>• Line Serial</li> </ul>
<b>Facility Type</b>	Select <b>Facility Type</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Funded</li> <li>• Non Funded</li> </ul>
<b>Facility Category</b>	Search and Select <b>Facility Category</b> from list of <b>Category Code</b> .
<b>Facility Description</b>	Enter <b>Facility Description</b> for the facility.
<b>Project Id</b>	Search and Select <b>Project Id</b> from list of <b>Category Code</b> .
<b>Class Code</b>	Search and Select <b>Class Code</b> from list of <b>Category Code</b> .
<b>Commitment Status</b>	Select <b>Commitment Status</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul>
<b>Secured</b>	Click <b>Secured</b> option and select Cascade check box, if required.
<b>Revaluation Required</b>	Select <b>Revaluation Required</b> option, if required.
<b>Rate Agreement Required</b>	Select <b>Rate Agreement Required</b> option, if required.
<b>Drop Line Limits</b>	Switch to indicate, if the facility limit drops over time based on a schedule.

Table 7-12 Sanction

Fields	Description
<b>Currency</b>	Search and select <b>Currency</b> in which the facility has to be offered.
<b>Requested Amount</b>	Specify the amount requested by the party in <b>Requested Amount</b> field.
<b>Probability of Default</b>	Enter <b>Probability of Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the probability.
<b>Loss Given Default</b>	Enter <b>Loss Given Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the loss given.
<b>Facility Risk Rating</b>	Enter <b>Facility Risk Rating</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the facility risk rating.
<b>RAROC</b>	Enter <b>RAROC</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the RAROC.
<b>Day Light Limit</b>	Enter <b>Day Light Limit</b> for the facility.
<b>Shadow Limit</b>	Click <b>Shadow Limit</b> check box to select <b>Shadow Limit</b> .
<b>Limit Amount Basis</b>	Select <b>Limit Amount Basis</b> from the below drop-down list. The options are: <ul style="list-style-type: none"> <li>• Limit Amount</li> <li>• Limit Amount + Collateral Contribution</li> <li>• Minimum of Limit Amount or Collateral</li> </ul>

Table 7-12 (Cont.) Sanction

Fields	Description
<b>Bulk Payment</b>	Click <b>Bulk Payment</b> check box to select <b>Bulk Payment</b> .
<b>Internal Remarks</b>	Enter <b>Internal Remarks</b> , if required.

Table 7-13 Availability

Fields	Description
<b>Line Start Date</b>	Select <b>Date</b> for <b>Line Start Date</b> .
<b>Line Expiry Date</b>	Click <b>Select Date</b> and select date for <b>Line Expiry Date</b> .
<b>Renewal Date</b>	Click <b>Renewal Date</b> and select date for <b>Renewal Date</b> .
<b>Maintenance Value Date</b>	Click <b>Maintenance Value Date</b> and select date for <b>Maintenance Value Date</b> .
<b>Drawing Power Backed</b>	Enable <b>Drawing Power Backed</b> , if required.
<b>Revolving Line</b>	Enable <b>Revolving Line</b> , if required.
<b>Is Non Revolving Special Line</b>	Enable <b>Is Non Revolving Special Line</b> , if required.
<b>Unadvised</b>	Enable <b>Unadvised</b> , if required.
<b>Available</b>	Displays the current <b>Available</b> status of the line.
<b>Availability Period</b>	Specify the <b>Availability Period</b> for the facility.

Table 7-14 Limit Review

Fields	Description
<b>Limit Status</b>	Select <b>Limit Status</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> <li>• Frozen</li> </ul>
<b>Next Review Date</b>	Select <b>Date</b> for <b>Next Review Date</b> .
<b>Review Frequency</b>	Select <b>Review Frequency</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Half yearly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul>

Table 7-15 Utilization

Fields	Description
<b>Utilization Tracking</b>	Select <b>Utilization Tracking</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Local</li> <li>• Global</li> </ul>

Table 7-16 Exception

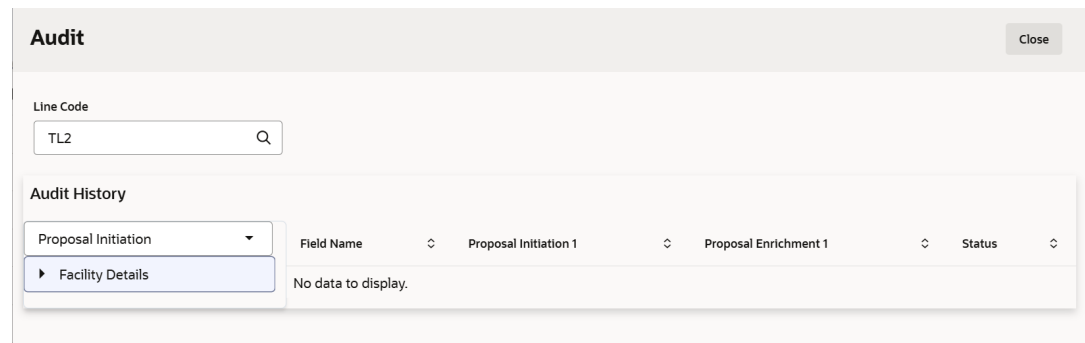
Fields	Description
<b>Exception Transaction Amount</b>	Enter <b>Exception Transaction Amount</b> for the facility.
<b>Netting Required</b>	Select <b>Netting Required</b> , if required.

**Table 7-16 (Cont.) Exception**

Fields	Description
<b>Exception Breach Percentage</b>	Enter <b>Exception Breach Percentage</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the exception breach percentage.

3. Click **Audit**.  
The **Audit** screen displays.

**Figure 7-36 Audit**

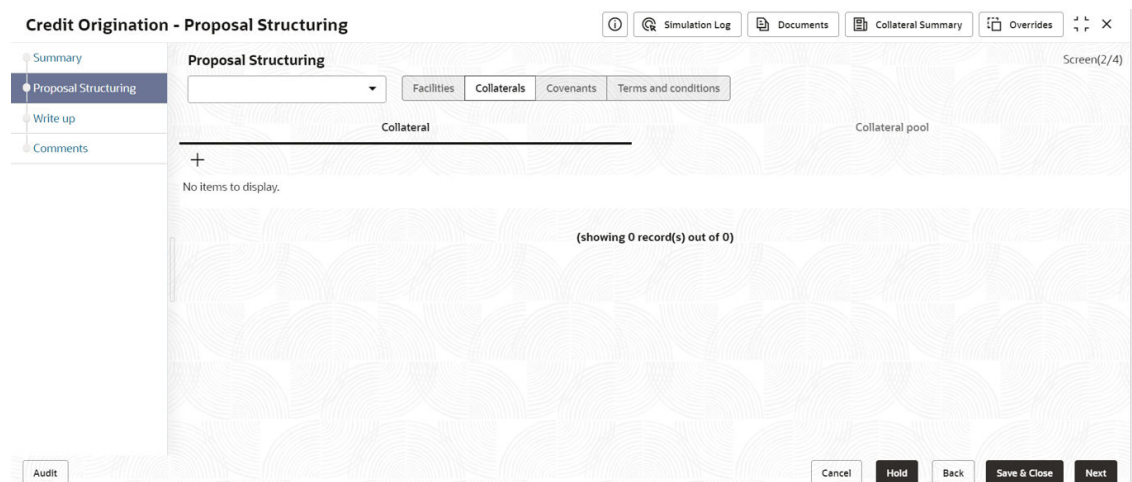


4. Click **Save**.
5. To change the layout of the **Funding Requirement** screen to Table View or Tree View, click the corresponding icon.
6. To go to the next screen, click **Next**.  
The **Comments** screen is displayed.

## 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 7-37 Proposal Structuring - Collateral**



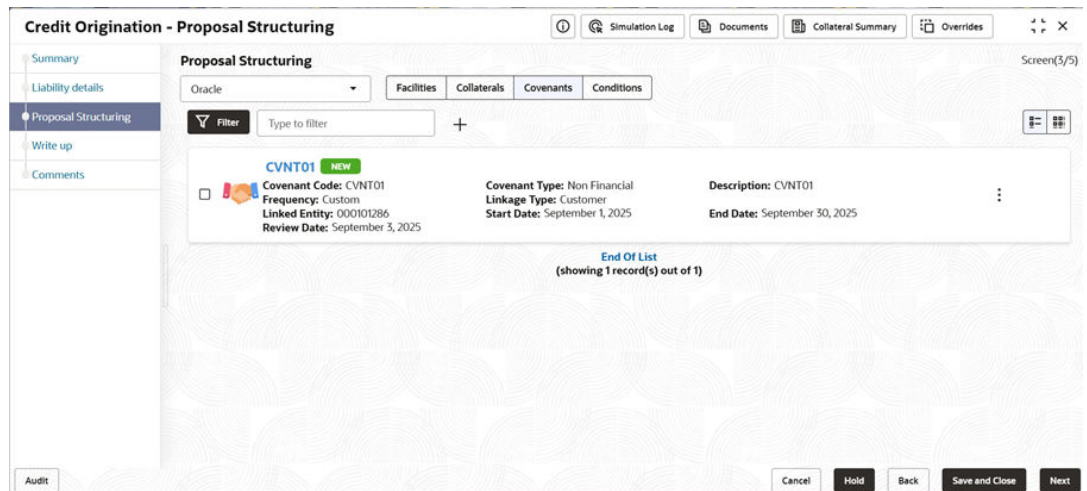
**Note**

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

## 7.6 Proposal Structuring - Covenants

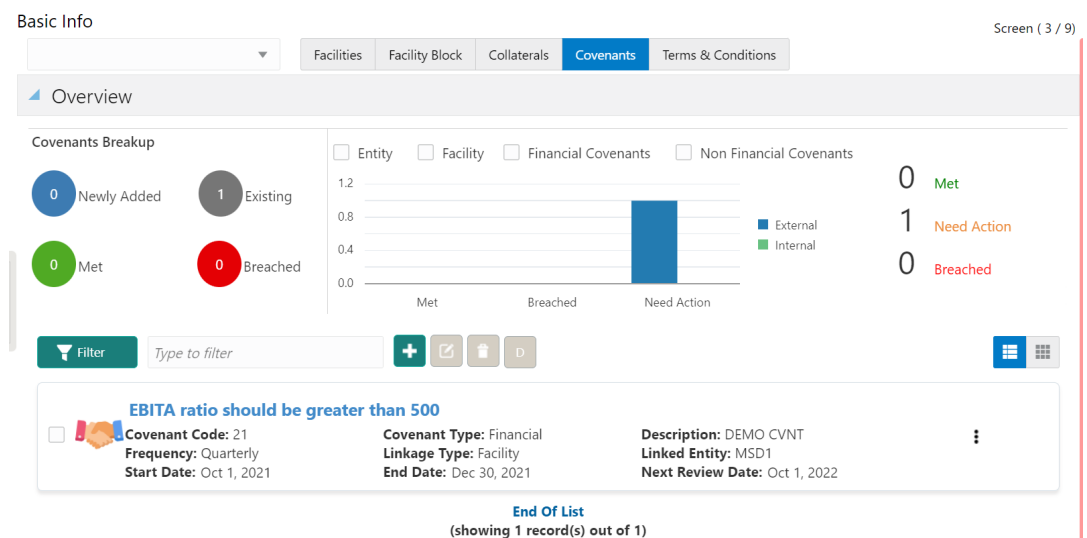
- To go to the Covenants page, click **Covenants** tab in **Proposal Structuring** screen. The **Covenants** page is displayed.

**Figure 7-38 Proposal Structuring - Covenants**



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

**Figure 7-39 Overview**



## 7.7 Proposal Structuring - Covenant Details

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

**Figure 7-40** Covenant Details

The screenshot shows a web form titled "Covenant Details". It features several input fields: "Covenant Code" (with a search icon and "Required" label), "Covenant Name" (with "Enter Covenant Name" placeholder and "Required" label), and "Description" (with "Enter Description" placeholder and "Required" label). Below these is a "Classification Type" dropdown menu with "Select Classification Type" and "Required" label. A vertical list of expandable sections follows: "Covenant Details", "Monitoring Information Details", "Formula Details", "Schedule Details", "Others", and "Linkage Details". At the bottom right, there are "Cancel" and "Create" buttons.

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 7-41 Covenant Details

The screenshot displays the 'Covenant Details' form with the following fields:

- 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
- Additional Text Fields:** Addition Text 1 through Addition Text 20
- Additional Number Fields:** Additional Number 1 through Additional Number 20
- Additional Date Fields:** Additional Date 1 through Additional Date 20
- Additional Flag Fields:** Additional Flag 1 through Additional Flag 20 (Each with a Yes checkbox)
- Monitoring Information Details:** (Expandable section)
- Formula Details:** (Expandable section)
- Buttons:** Cancel, Grant

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 7-42 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 7-43 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 7-44 Formula Details**

▼ **Formula Details**

Formula  
DAE + 1000

**Target type**  
Amount

**Covenant Check Condition**  
Greater than

**Currency**

**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 7-45 Schedule Details**

▼ Schedule Details

Generate Revised Target

Schedule Date	Description	Revised Description	Waive Schedule
Sep 3, 2025	CVNT01		<input type="checkbox"/>
Sep 5, 2025	CVNT01		<input type="checkbox"/>
Sep 7, 2025	CVNT01		<input type="checkbox"/>
Sep 9, 2025	CVNT01		<input type="checkbox"/>
Sep 11, 2025	CVNT01		<input type="checkbox"/>

Page 1 of 3 (1-5 of 14 items) | < 1 2 3 >

If Revised Target is enabled, the following screen displays.

**Figure 7-46 Revised Target**

▼ Schedule Details

Generate Revised Target

Start Date  End Date  Revised Description  Is Waived?  Apply

Required Required Required

Schedule Date	Description	Revised Description	Waive Schedule
Sep 3, 2025	CVNT01		<input type="checkbox"/>
Sep 5, 2025	CVNT01		<input type="checkbox"/>
Sep 7, 2025	CVNT01		<input type="checkbox"/>
Sep 9, 2025	CVNT01		<input type="checkbox"/>
Sep 11, 2025	CVNT01		<input type="checkbox"/>

Page 1 of 76 (1-5 of 379 items) | < 1 2 3 4 5 ... 76 >

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

**Table 7-17 Revised Target**

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

- Click and expand **Others** section.

**Figure 7-47 Others**

▼ Others

Compliance Status  Complied  Breached

Covenant Status

Last Check Value

Deferred Due Date

Remarks

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

**Table 7-18 Others**

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

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

**Figure 7-48 Linkage details**

Linkage Details					
Customer Linkage					
	Line number	Facility type	Facility category	Facility description	Parent line number
<input type="checkbox"/>	LIN1	Funded		LIN Facility	
<input type="checkbox"/>	LIN11	Funded		LIN1 Facility	

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

**Table 7-19 Linkage Details**

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

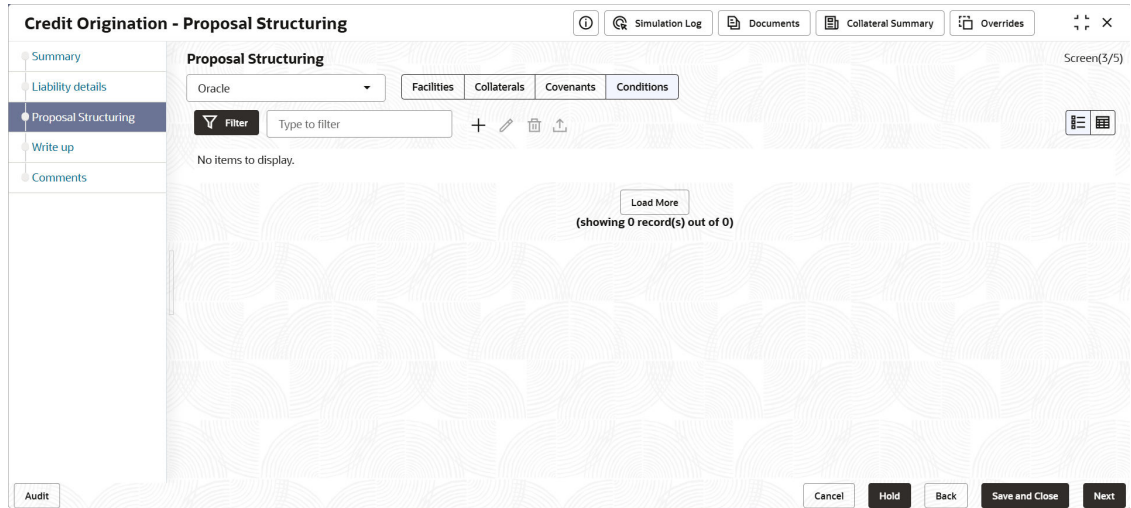
**Note**

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 7-49 Proposal Structuring - Conditions



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

Figure 7-50 Add Conditions

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 7-51 Add Conditions**

The screenshot displays the 'Add Conditions' interface. At the top, there is a 'Condition Code' field with a search icon and a 'Condition Description' field. Below these is a large 'Condition Clause' text area. The main section contains several dropdown menus: 'Condition Type', 'Condition Reason' (set to 'Maintenance'), 'Compliance Status' (set to 'Compliance Status'), and 'Due Date' (set to 'February 7, 2024'). There are also 'Notice Days' and 'Grace Days' input fields. A 'Compliance Remarks' text area is located below the dropdowns. The interface is organized into a grid of 20 columns, each representing an additional field. The columns are labeled as follows: 'Additional Text 1' through 'Additional Text 20', 'Additional Number 1' through 'Additional Number 20', 'Additional Date 1' through 'Additional Date 20', and 'Additional Flag 1' through 'Additional Flag 20'. Each field has a corresponding input type (text, number, date, or 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 7-20 Add Conditions

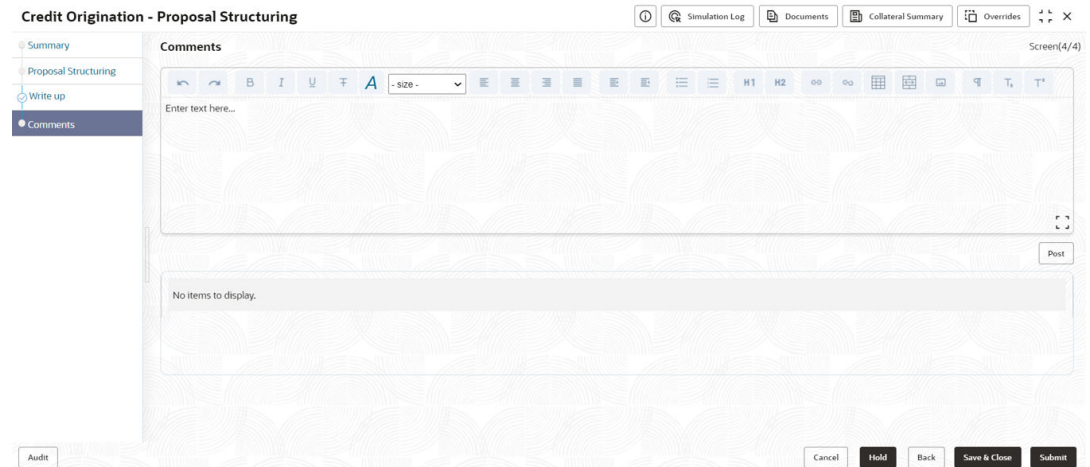
Fields/ Icons	Description
<b>Conditions Code</b>	Search and Select <b>Conditions Code</b> . <b>Conditions Description</b> and <b>Conditions</b> are defaulted based on the selected Conditions code.
<b>Conditions Description</b>	Display the Conditions description. The Conditions description will be defaulted from Conditions maintenance based on the selected Conditions Code and cannot be modified.
<b>Conditions Clause</b>	Specify the Conditions clause. This field defaulted based on the selected Conditions code. The user can input up to 250 characters.
<b>Notice Days</b>	Specify the number of notice days are the number of days before the Due date of a Conditions for the Conditions tracking.
<b>Grace Days</b>	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".
<b>Conditions Type</b>	Click <b>Create</b> . Conditions are linked to the party and displayed in the <b>Conditions</b> tab.
<b>Cancel</b>	<b>Conditions Type</b> is defaulted based on selected Conditions code. The options available are: <ul style="list-style-type: none"> <li>• Pre-disbursement</li> <li>• Post-disbursement</li> <li>• Pre-Sanction</li> </ul>
<b>Compliance Status</b>	Select <b>Compliance Status</b> from drop-down list. The options available are: <ul style="list-style-type: none"> <li>• <b>Met</b></li> <li>• <b>Breached</b></li> </ul>
<b>Due Date</b>	Select the due date.
<b>Compliance Remarks</b>	Enter Compliance Remarks, if required.
<b>Customer Linkage</b>	Customer Linkage details are displayed by default based on selected Conditions code.
<b>Create</b>	Click <b>Create</b> . Conditions are linked to the party and displayed in the <b>Conditions</b> tab.
<b>Cancel</b>	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.

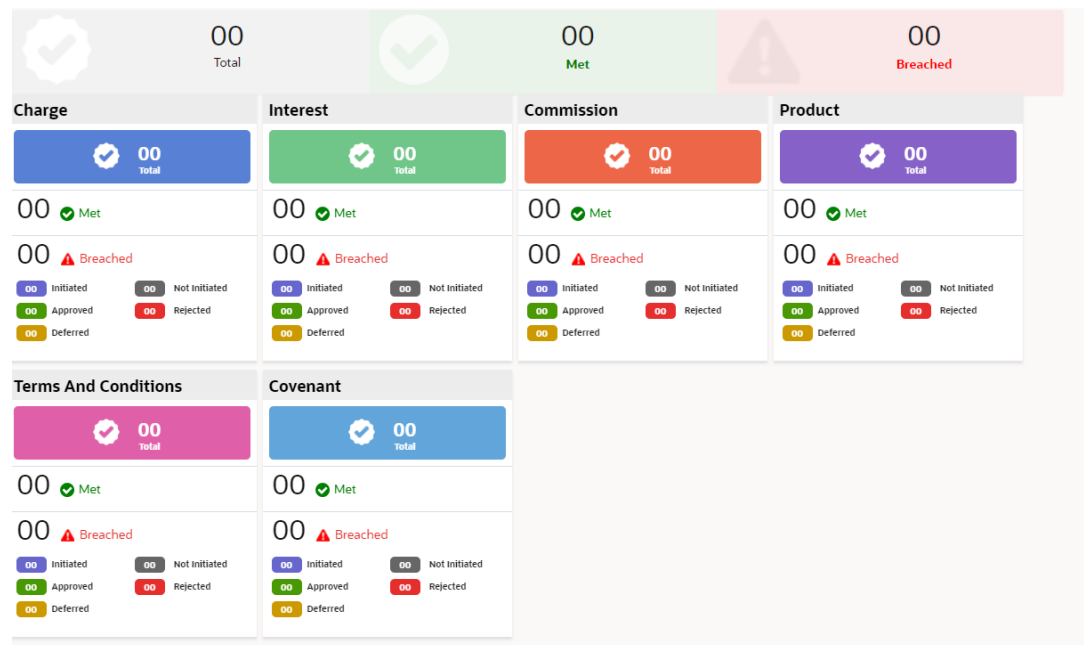
Click **Next**. The **Comments** page is displayed.

Figure 7-52 Comments



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

Figure 7-53 Policy exceptions



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

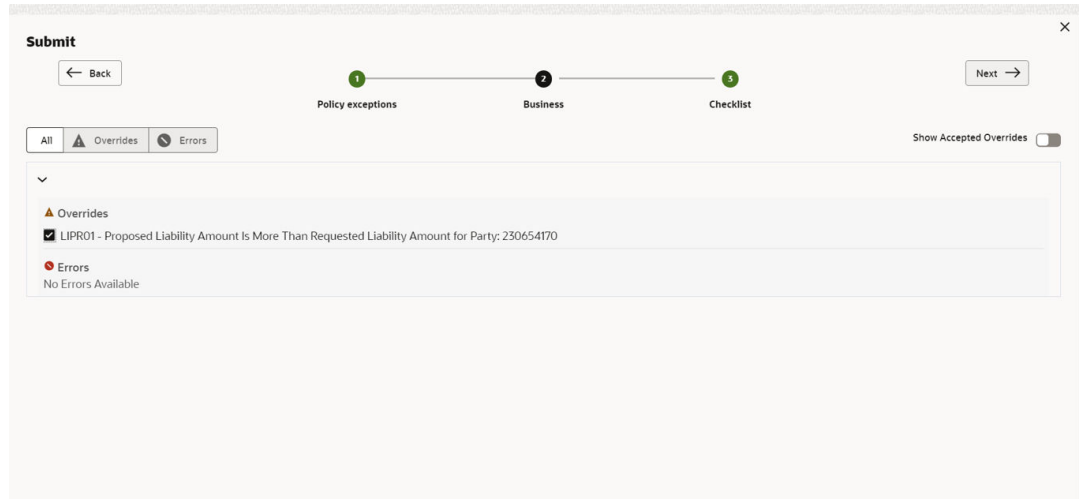
To view the **Policy Exception** detail specific to party or child party, select the party from the drop-down list at top left corner.

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.

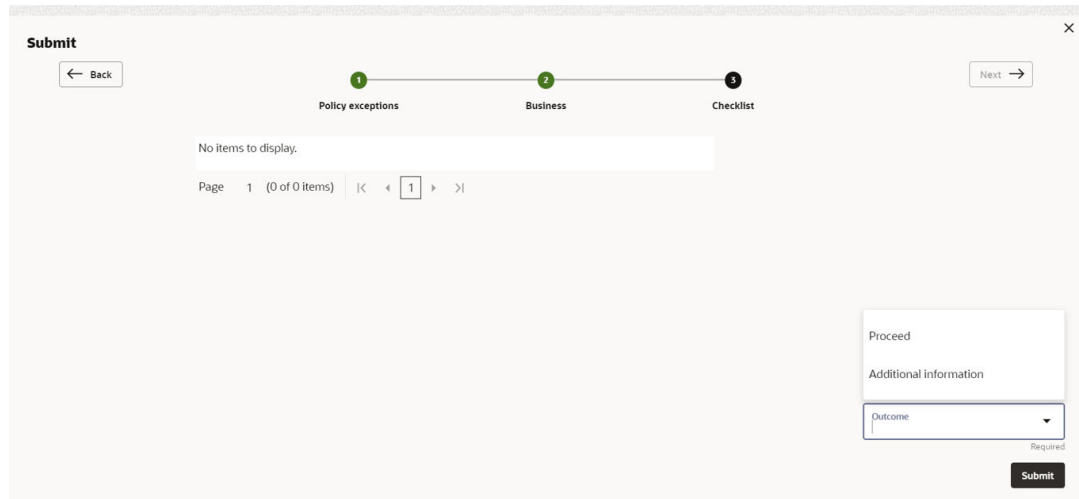
**Figure 7-54 Business**



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

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

**Figure 7-55 Checklist**



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

**Table 7-21 Checklist**

Fields/ Icons	Description
<b>Outcome</b>	Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select the Outcome as <b>Additional Info</b> .
<b>Submit</b>	Click <b>Submit</b> . The proposal is sent to the <b>Proposal Review</b> 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
<ul style="list-style-type: none"> <li>• View the party summary                             <ul style="list-style-type: none"> <li>– Liabilities requested and proposed</li> <li>– Facilities requested and proposed</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Rating</li> <li>– Demographic details</li> </ul> </li> <li>• View the credit evaluation scores and details</li> <li>• View the legal evaluation score and details</li> <li>• View the risk evaluation score and details</li> <li>• View Write up added in previous stages</li> <li>• View comments added in previous stages</li> </ul>	<ul style="list-style-type: none"> <li>• Review the following                             <ul style="list-style-type: none"> <li>– Liability details</li> <li>– Facility details</li> <li>– Covenants proposed</li> <li>– T&amp;C proposed</li> <li>– Collateral Offered</li> </ul> </li> <li>• Add write up</li> <li>• Send back the application if additional info required</li> <li>• Submit application for approval</li> </ul>

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
<ul style="list-style-type: none"> <li>• View the party summary                             <ul style="list-style-type: none"> <li>– Liabilities requested and proposed</li> <li>– Facilities requested and proposed</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Rating</li> <li>– Demographic details</li> </ul> </li> <li>• View the credit evaluation scores and details</li> <li>• View the legal evaluation score and details</li> <li>• View the risk evaluation score and details</li> <li>• View Write up added in previous stages</li> <li>• View comments added in previous stages</li> </ul>	<ul style="list-style-type: none"> <li>• Review the following:                             <ul style="list-style-type: none"> <li>– Liability amount and dates requested and proposed</li> <li>– Facility amount and dates requested and proposed</li> <li>– Covenants proposed</li> <li>– T&amp;C proposed</li> <li>– Collateral Offered</li> </ul> </li> <li>• Capture the following:                             <ul style="list-style-type: none"> <li>– Approved Liability amount and dates</li> <li>– Approved Facility amount and dates</li> </ul> </li> <li>• Add/Modify/Delete facility, collateral, covenants or T&amp;C</li> <li>• Add write up</li> <li>• Send back the application if additional info required or proposal revision</li> <li>• Approve the application</li> <li>• Reject the application</li> </ul>

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** screen 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	Headroom limit	Outstanding amount	Available amount
USD 1,200,000.00	USD 1,200,000.00		USD 1,200,000.00
Liability expiry date			
Mar 30, 2023			
Branch		Requested liability currency:	
000 FLEXCUBE UNIVERSAL BRANCH			

Close

**Figure 9-2 Liability Details**

**V Guard Power inverter Ltd (230824252) - Liability details**

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

**Dates**

Next review date	Requested expiry date
Mar 30, 2023	

**Liability Details**

UDF		
LIABSTARTDATE	LIABAUTHSIGNATORY	LIABTURNOVER
09/19/2019		

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
<b>Approval Liability Amount</b>	Specify <b>Approval Liability Amount</b> .
<b>Approved Expiry Date</b>	Click <b>Calendar</b> icon and select <b>Approved Expiry Date</b> for liability.
<b>Save</b>	Click <b>Save</b> . The approval details are saved.

- 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 navigation options: 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		<input type="checkbox"/> Cascade
Facility category	Project Id	Commitment status
TL -Term Loan		<input type="radio"/> Committed <input type="checkbox"/> Cascade
		<input checked="" type="radio"/> 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 navigation options: 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
<input type="checkbox"/> 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 navigation options: 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, the 'Release' tab is also visible. 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
<b>Approved Amount</b>	Specify <b>Approved Amount</b> and click <b>Save</b> .
<b>Close</b>	Click <b>Close</b> to exit the <b>Facility Details</b> window.
<b>Next</b>	In the <b>Approval</b> page, click <b>Next</b> to go to the <b>Comments</b> page.
<b>Post</b>	Click <b>Post</b> comments, if required.
<b>Submit</b>	Click <b>Submit</b> . The <b>Policy Exception</b> window appears.
<b>Checklist</b>	Click the <b>Checklist</b> data segment and select the <b>Outcome</b> as <b>Approve</b> .

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
<ul style="list-style-type: none"> <li>• View the party summary               <ul style="list-style-type: none"> <li>– Liabilities requested, proposed, and approved</li> <li>– Facilities requested, proposed, and approved</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Rating</li> <li>– Demographic details</li> </ul> </li> <li>• View the credit evaluation scores and details</li> <li>• View the legal evaluation score and details</li> <li>• View the risk evaluation score and details</li> <li>• View comments added in previous stages</li> </ul>	<ul style="list-style-type: none"> <li>• Generate draft proposal document</li> </ul>

### 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:

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

The **Free Tasks** page is displayed.

Figure 10-1 Free Tasks

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

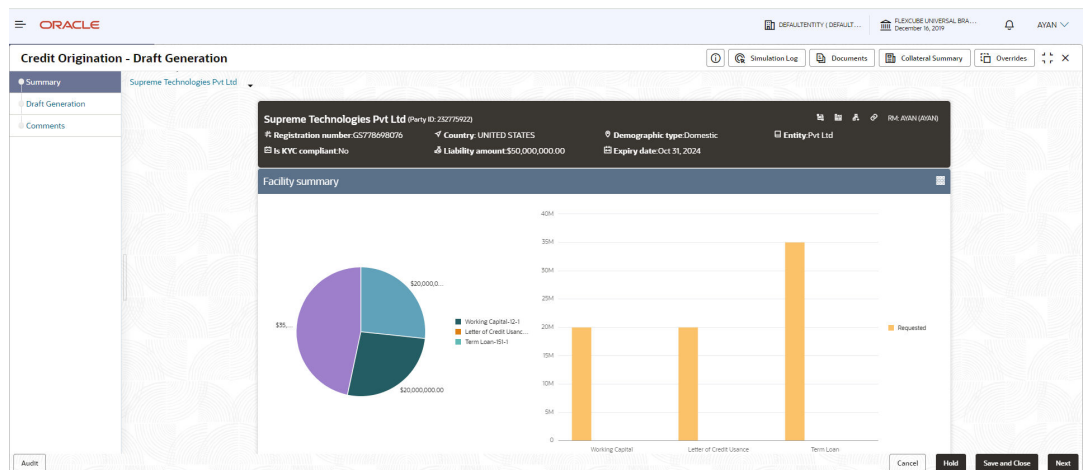


Figure 10-3 Summary

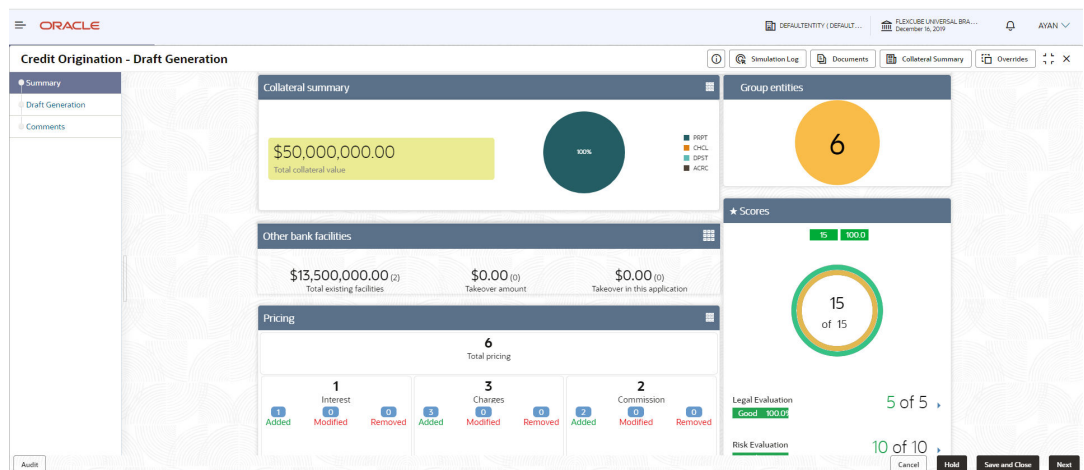


Figure 10-4 Summary

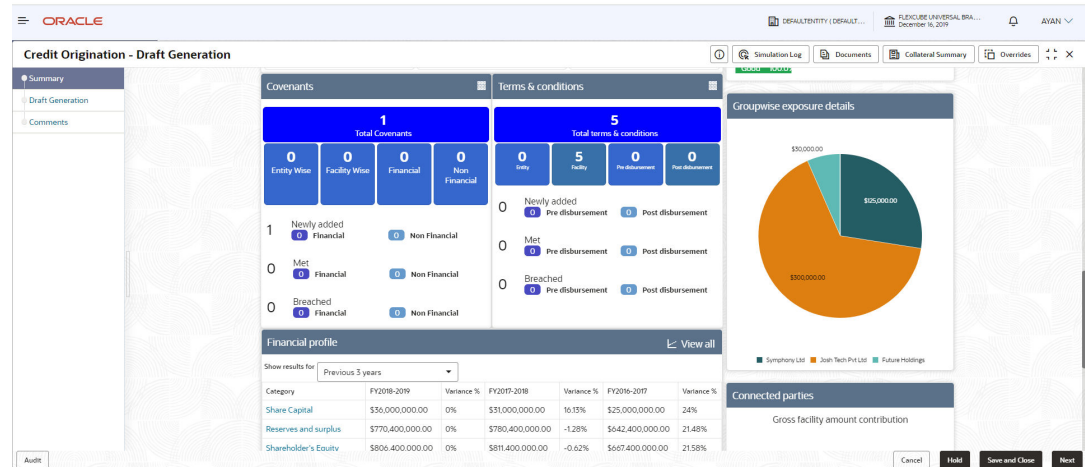
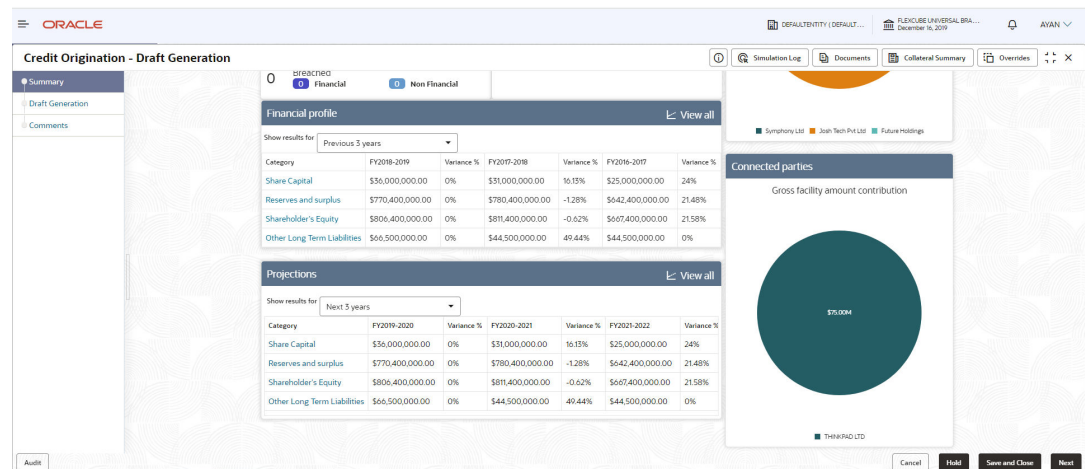


Figure 10-5 Summary

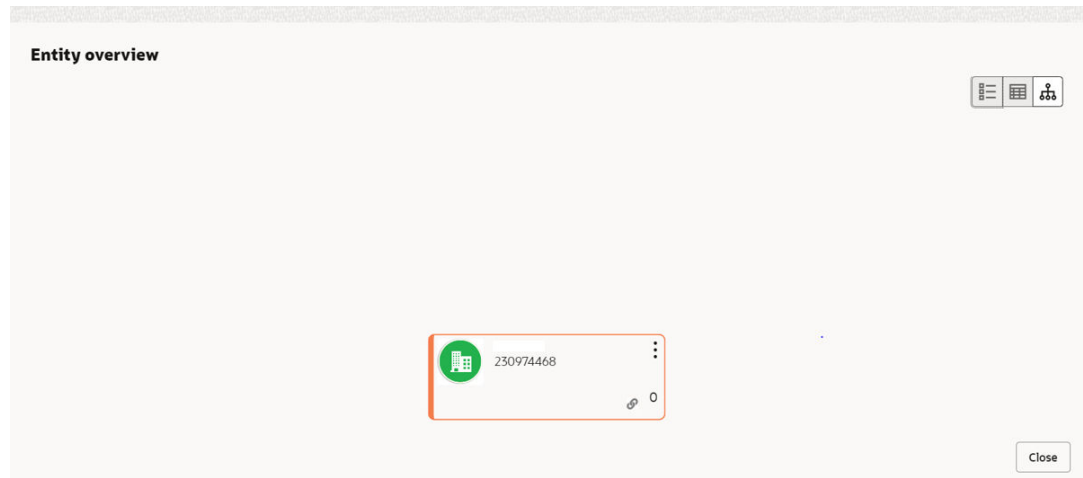


- To view the sector and industry information, click **Industry** icon in **Party Information** section.

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

Summary  
OFS

Party information

Customer name: (230624144) Demographic type: Domestic  
 Country: INDIA Registration number: 1 Liability amount: \$100,000.00  
 Share holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0  
 Is KYC compliant: No

Facility summary

12K  
10K

Figure 10-9 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 10-10 Linked to other liabilities

Summary  
OFS

Party information

Customer name: (230624144) Demographic type: Domestic Entity: Pa Linked to other liabilities

Country: INDIA Registration number: 1 Liability amount: \$100,000.00 Is KYC compliant: No

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

Facility summary

12K

10K

Cancel Hold Save & Close Next

Figure 10-11 Linked to other liabilities

Linked to other liabilities

Linked by	Customer name	Liability number
No data to display.		

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

Close

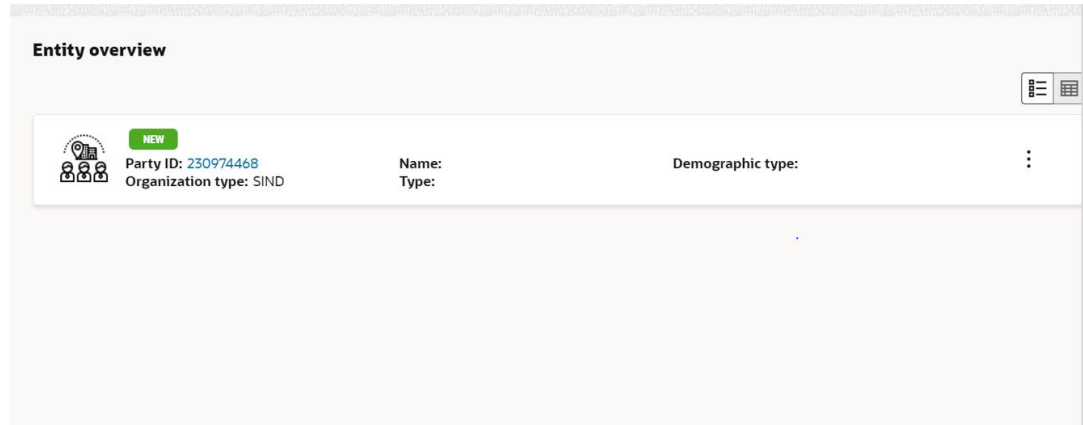
9. Click **Close**, if you want to exit the **Linked to other liabilities** window.
10. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.

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



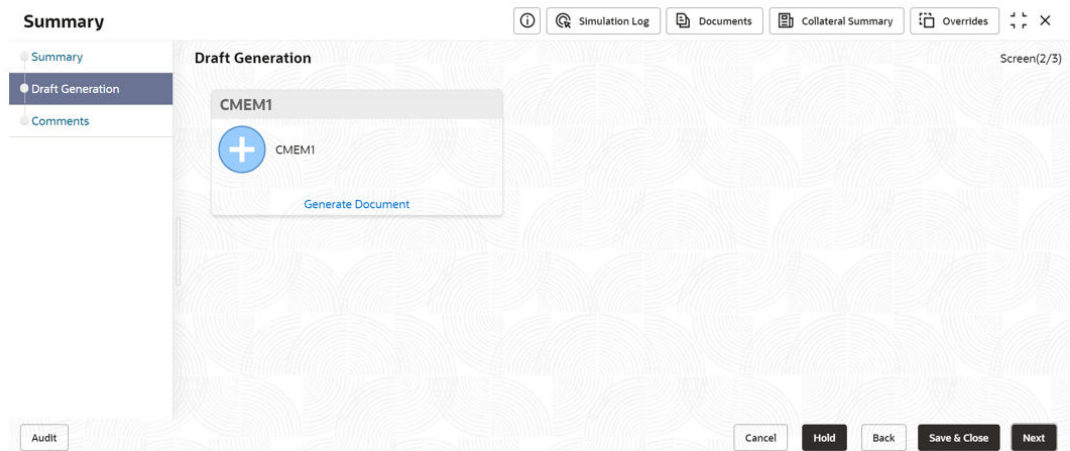
For field level information on **Entity Overview** screen refer the table below.

Table 10-2 Entity Overview

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

12. After reviewing the **Summary**, click **Next**.  
The **Draft Generation** window is displayed.

**Figure 10-14 Draft Generation**



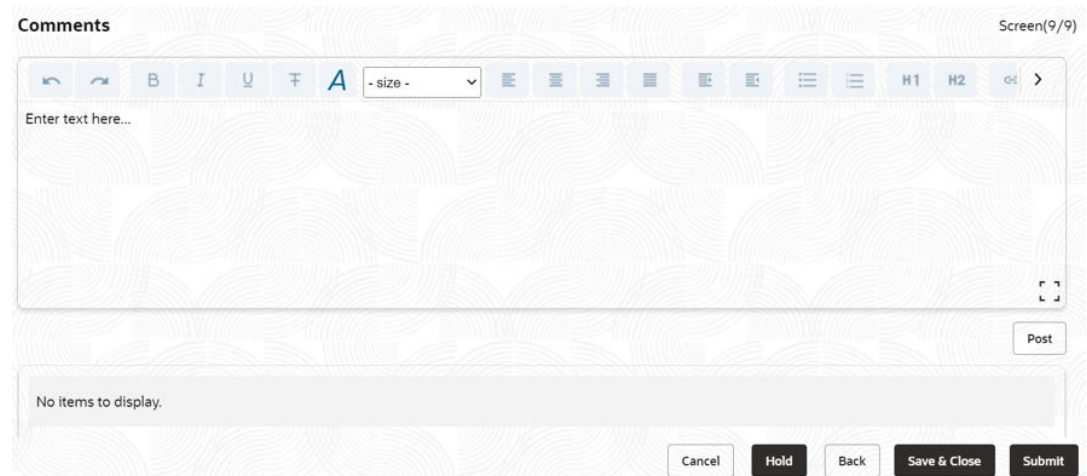
For field level information on **Draft Generation** screen refer the below table.

**Table 10-3 Draft Generation**

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

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

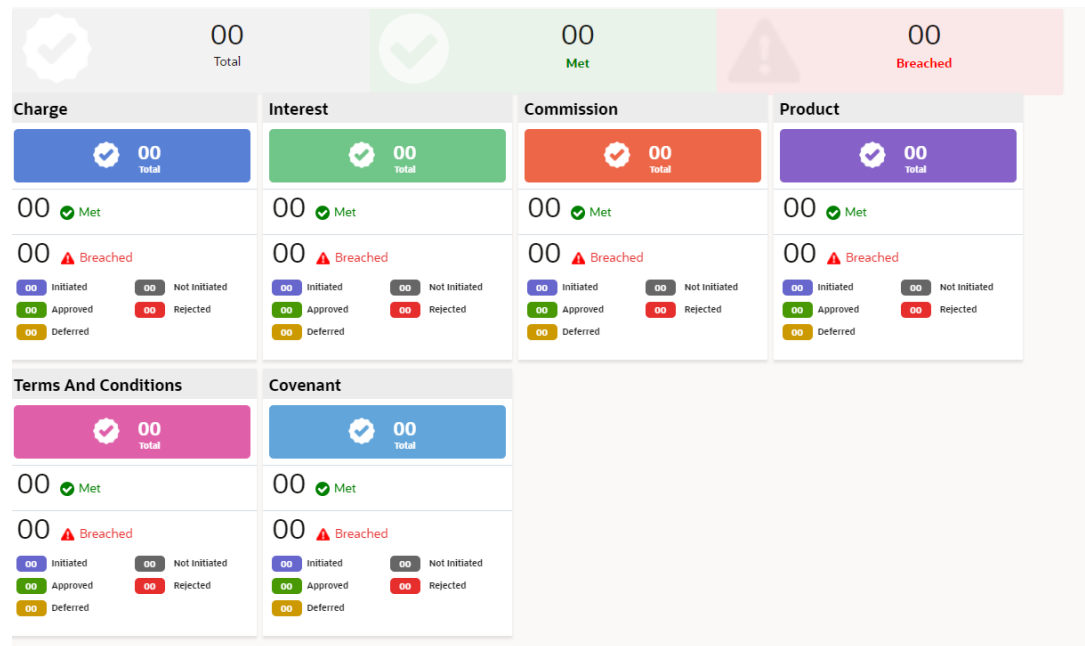
**Figure 10-15 Comments**



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

- 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.

- Click the **Business** data segment.

**Figure 10-17 Business**



- Click the **Checklist** data segment.

**Figure 10-18 Checklist**

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

**Table 10-4 Checklist**

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

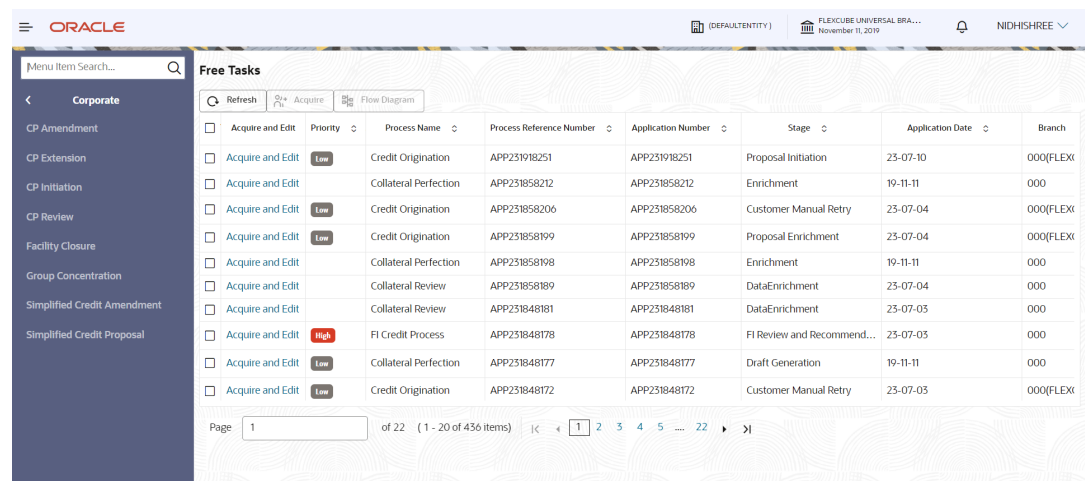
Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> <li>• View the party summary                             <ul style="list-style-type: none"> <li>– Liabilities requested, proposed, and approved</li> <li>– Facilities requested, proposed, and approved</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Rating</li> <li>– Demographic details</li> </ul> </li> <li>• View the credit evaluation scores and details</li> <li>• View the legal evaluation score and details</li> <li>• View the risk evaluation score and details</li> <li>• View comments added in previous stages</li> </ul>	<ul style="list-style-type: none"> <li>• Upload the party accepted documents</li> <li>• Submit for limit configuration</li> <li>• Send application for renegotiation to Proposal review stage</li> <li>• Add comments</li> </ul>

### Steps to capture customer acceptance status

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

The **Free Tasks** page is displayed.

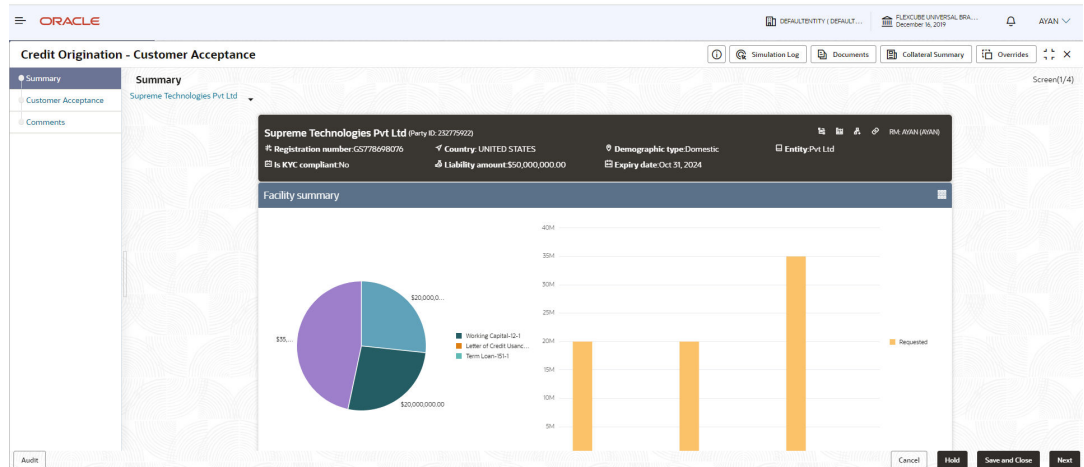
**Figure 11-1 Free Tasks**



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**

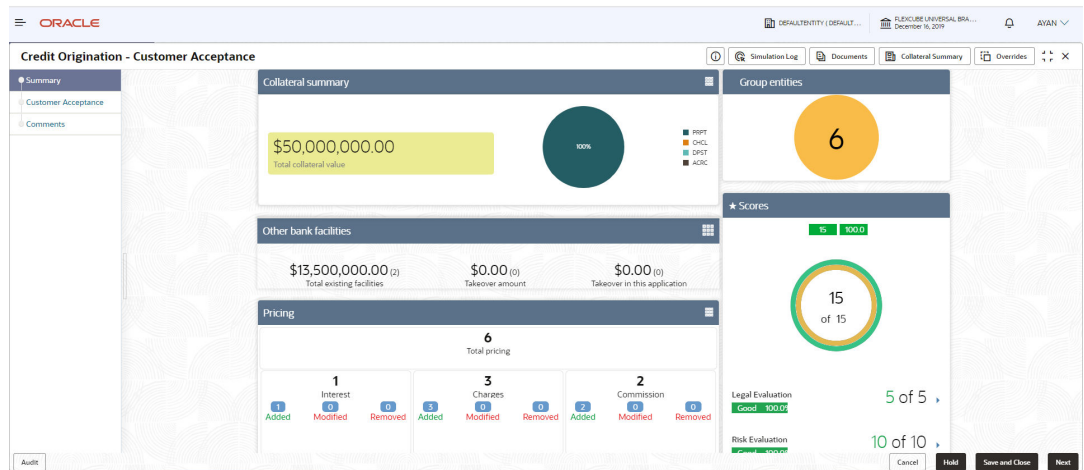


Figure 11-4 Summary

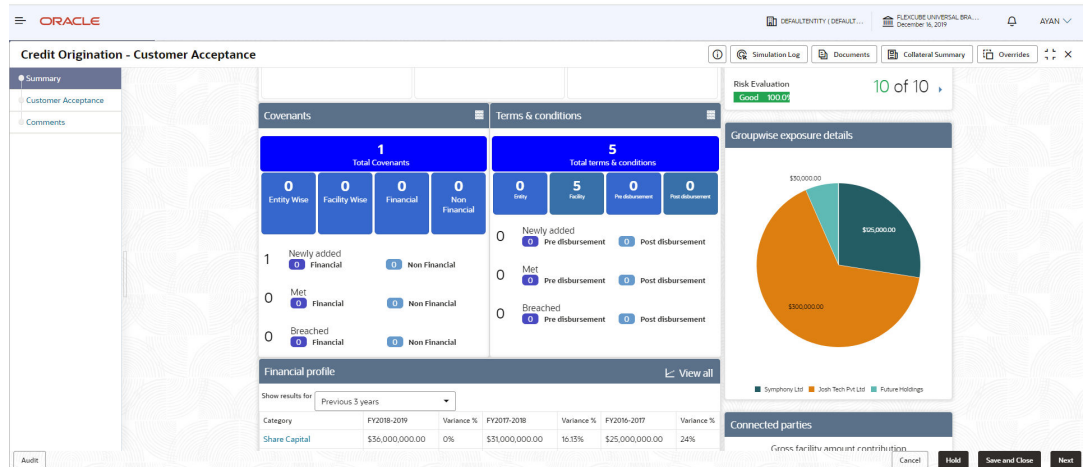
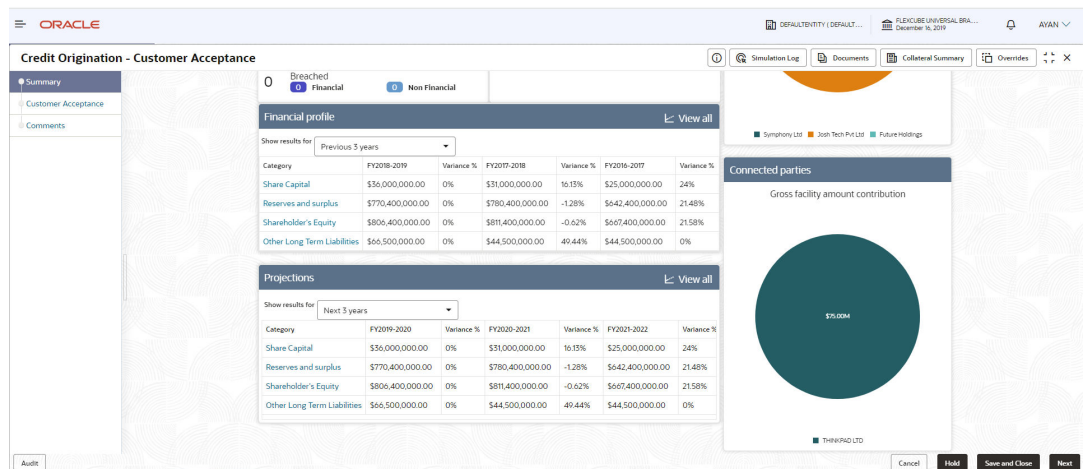
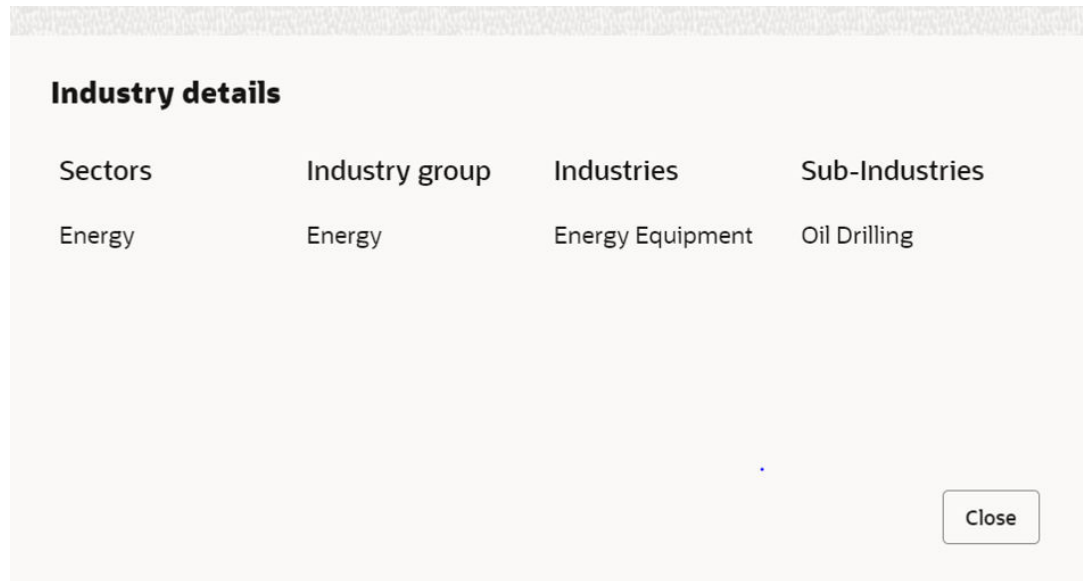


Figure 11-5 Summary

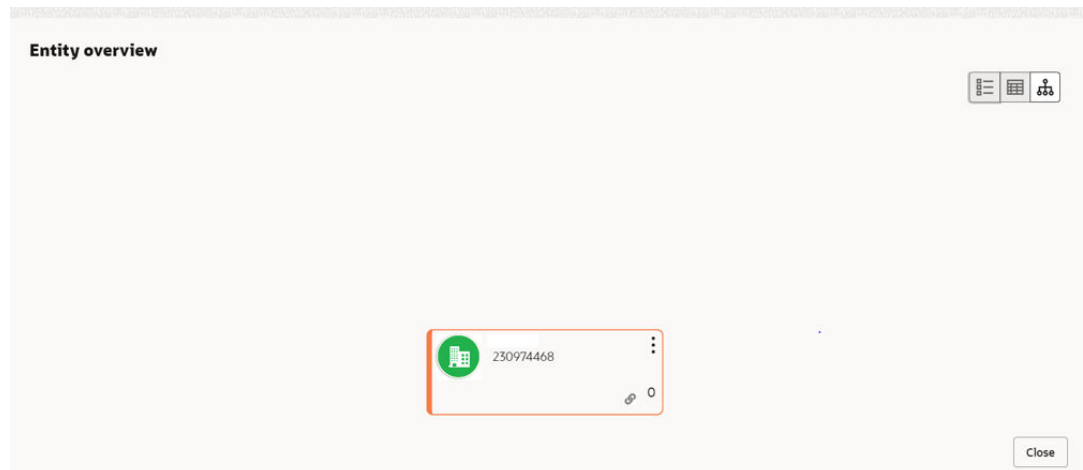


- To view the sector and industry information, click **Industry** icon in party information section.

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 Screen(1/3)

OFS

Party information

Customer name: (230624144) Demographic type: Domestic

Country: INDIA Registration number: 1 Liability amount: \$100,000.00

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

Is KYC compliant: No

Facility summary

12K

10K

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

Summary  
OFS

Party information

Customer name: (230624144) Demographic type: Domestic Entity: P Linked to other liabilities

Country: INDIA Registration number: 1 Liability amount: \$100,000.00 Is KYC compliant: No

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

Facility summary

12K

10K

Cancel Hold Save & Close Next

Figure 11-11 Linked to other liabilities

Linked to other liabilities

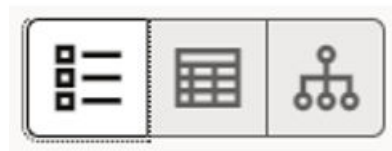
Linked by	Customer name	Liability number
No data to display.		

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

Close

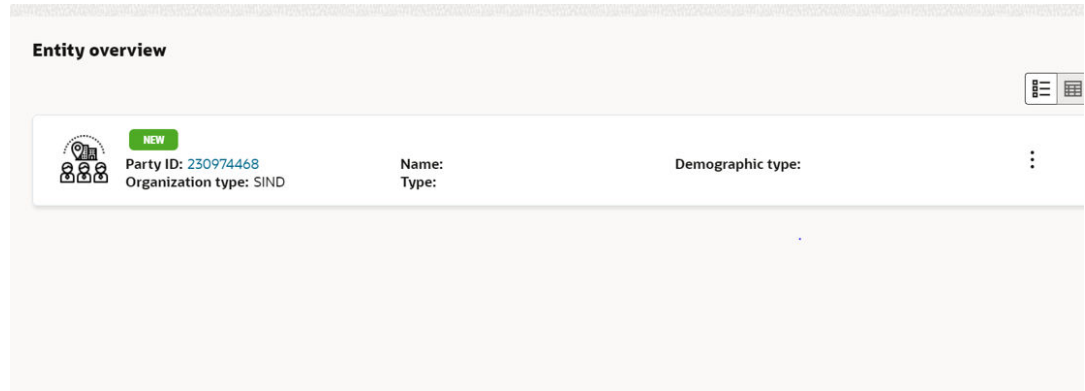
9. Click **Close**, if you want to exit the **Linked to other liabilities** window.
10. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.

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



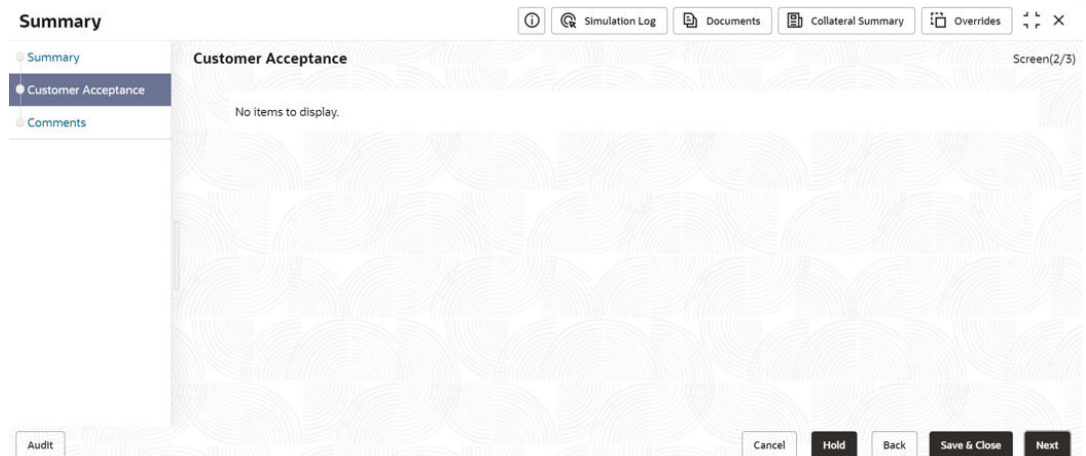
For field level information on **Entity Overview** screen refer the below table.

Table 11-2 Entity Overview

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

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

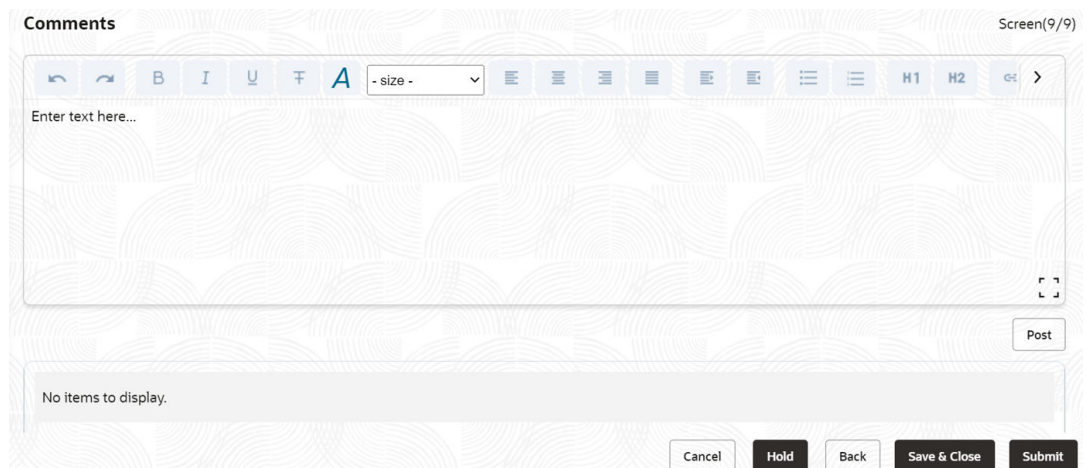
The **Customer Acceptance** page is displayed.

**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.

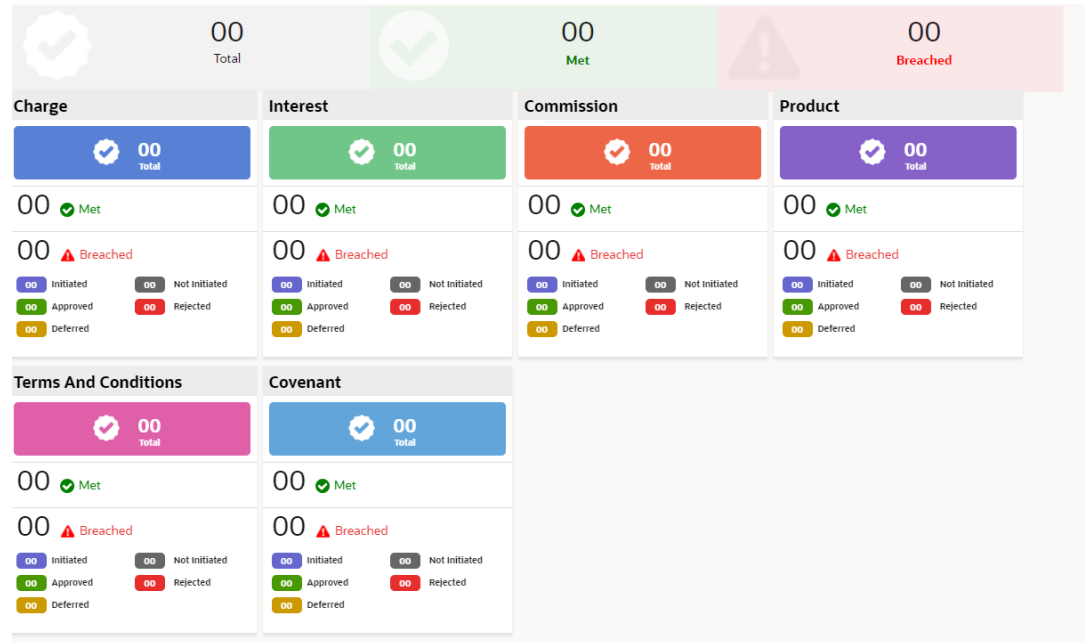
**Figure 11-15 Comments**

**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

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

Table 11-3 Checklist

Fields/ Icons	Description
<b>Outcome</b>	Select <b>Outcome</b> as <b>Proceed</b> , if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> .
<b>Submit</b>	Click <b>Submit</b> . The proposal is moved to the next stage based on the selected <b>Outcome</b> .

**Note**

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

# 12

## 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**

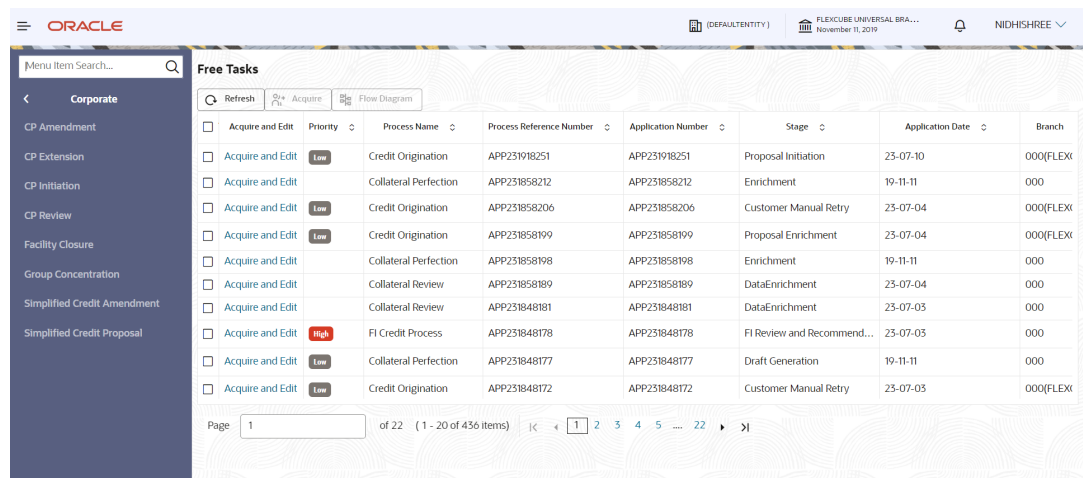
Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> <li>• View the party summary                             <ul style="list-style-type: none"> <li>– Liabilities requested, proposed, and approved</li> <li>– Facilities requested, proposed, and approved</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Rating</li> <li>– Demographic details</li> </ul> </li> <li>• View the credit evaluation scores and details</li> <li>• View the legal evaluation score and details</li> <li>• View the risk evaluation score and details</li> <li>• View comments added in previous stages</li> </ul>	<ul style="list-style-type: none"> <li>• Configure the facilities approved                             <ul style="list-style-type: none"> <li>– Create sublines</li> <li>– Update Collateral details</li> </ul> </li> <li>• Capture the restrictions related to                             <ul style="list-style-type: none"> <li>– Currency</li> <li>– Party</li> <li>– Branch</li> <li>– Product</li> <li>– Exposure</li> </ul> </li> <li>• Add comments</li> <li>• Hand off to ELCM</li> </ul>

### Steps to configure limit

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

The **Free Tasks** page is displayed.

**Figure 12-1 Free Tasks**



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

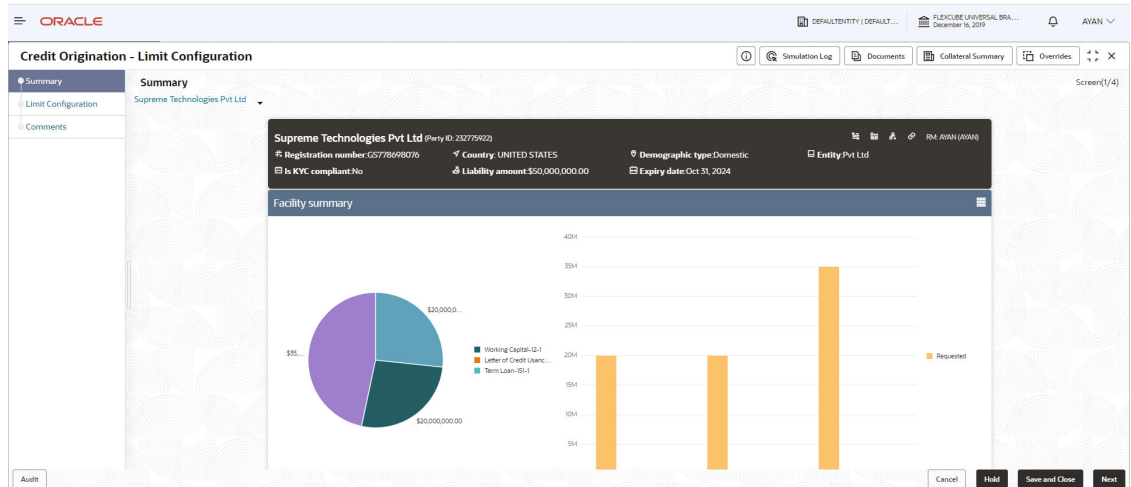


Figure 12-3 Summary

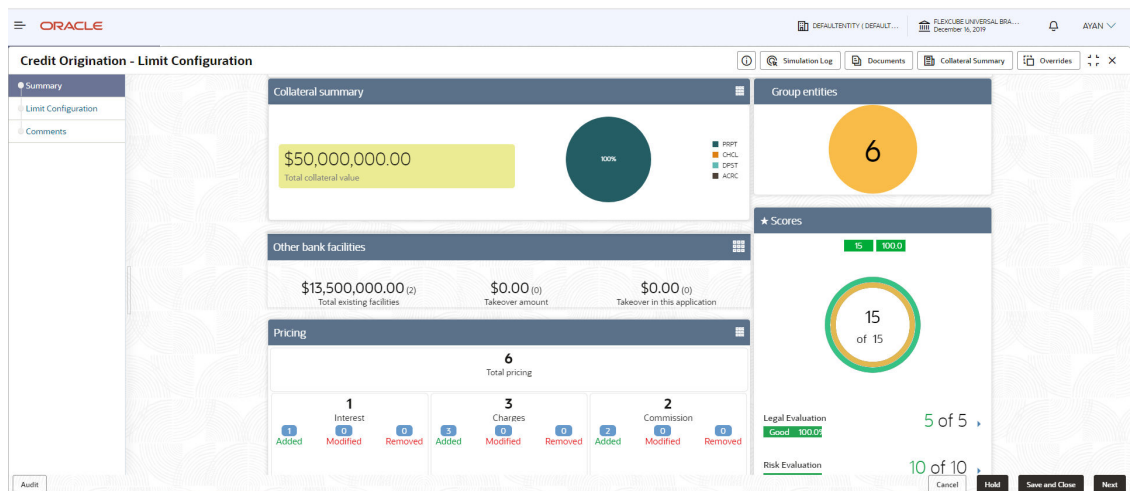


Figure 12-4 Summary

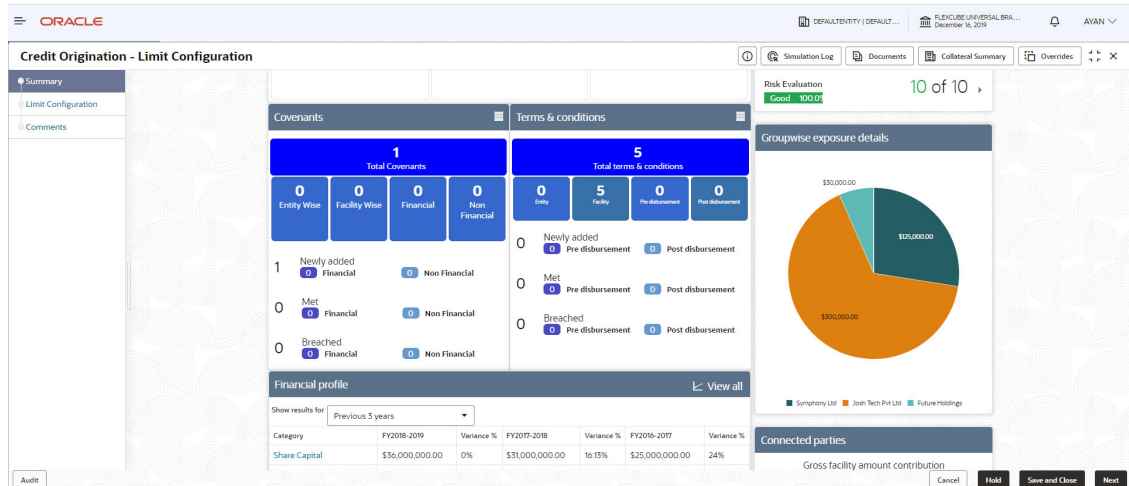
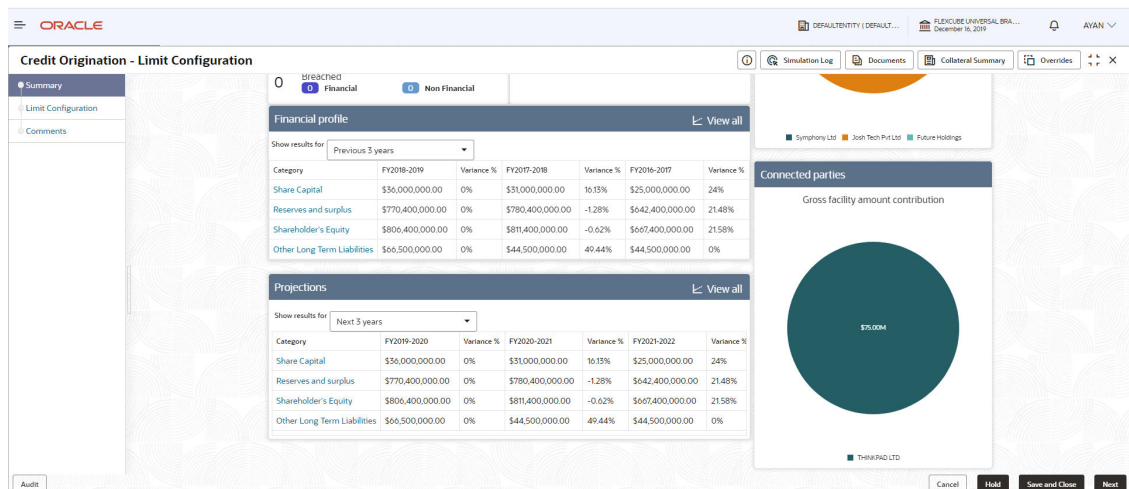
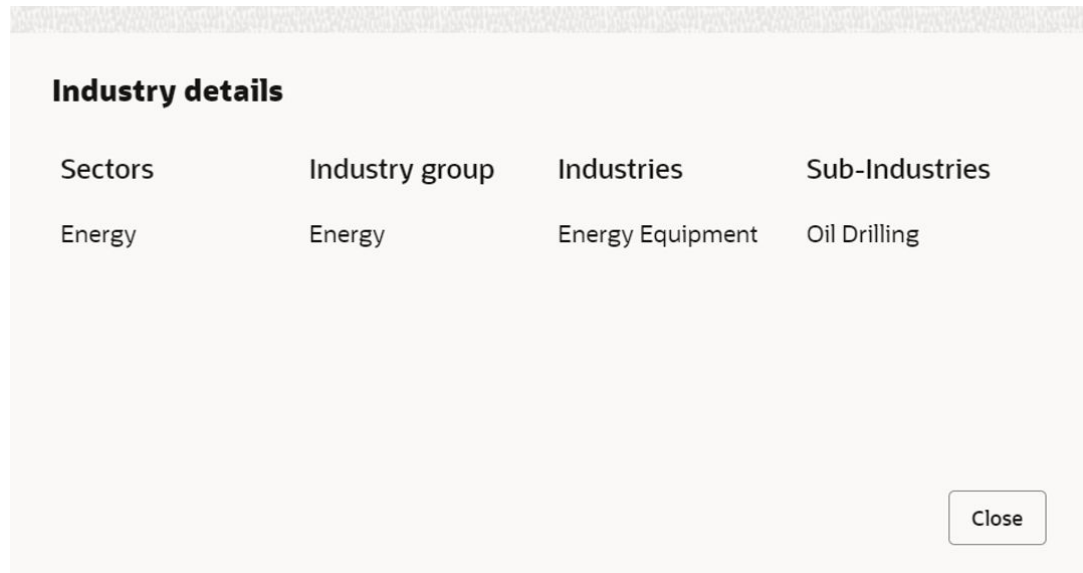


Figure 12-5 Summary

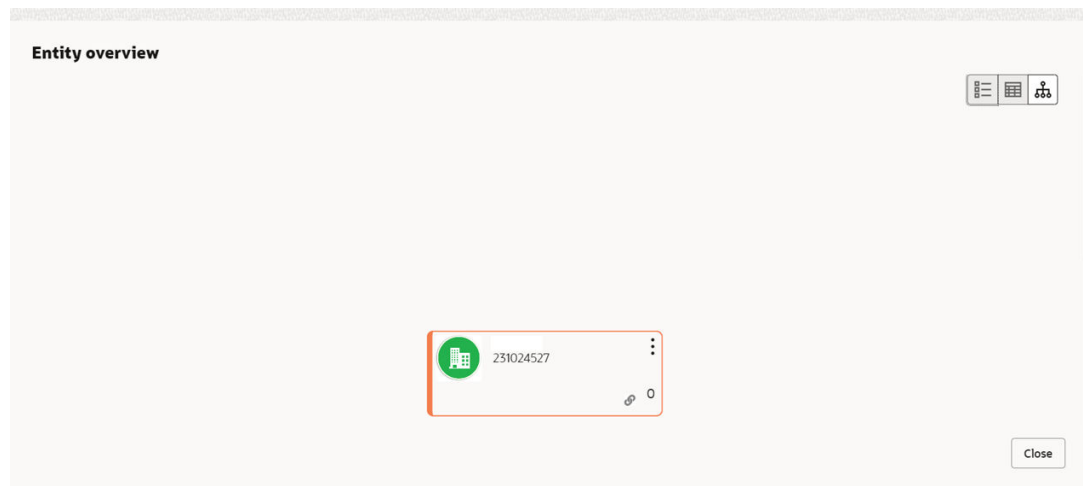


- To view the sector and industry information, click **Industry** icon in **Party Information** section.  
The **Industry Details** window is displayed.

**Figure 12-6 Industry Details**

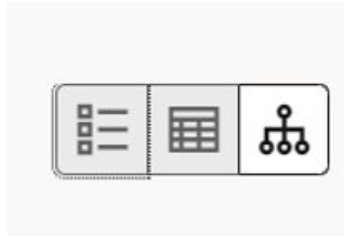
4. Click **Close**, to exit the **Industry Details** window.
5. To view the overview of the party, click the **Entity Overview** icon in **Party Information** section.

The **Entity Overview** window is displayed.

**Figure 12-7 Entity Overview**

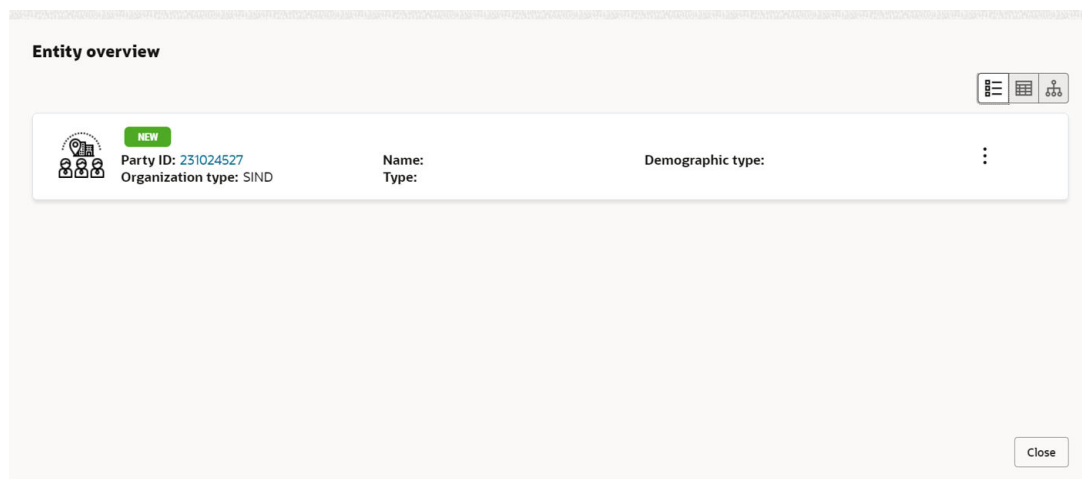
6. To change the layout of the **Entity Overview**, click **Layout** icon at the top right corner. The **Layout** window is displayed.

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

8. After reviewing the **Summary**, click **Next**.  
The **Limit Configuration** page is displayed.  
**Configuring Limit:**

**Figure 12-10 Limit Configuration**

**Credit Origination - Limit Configuration**

Simulation Log Documents Collateral Summary Overrides

Summary  
**Limit Configuration**  
 Write up  
 Comments

Limit Configuration  
 Pizza Facilities

Audit

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Requested amount	Proposed amount	Approved amount	Edit
⋮	New PIZZALN1	Non Funded	Term Loan	Food factory			\$1,500,000.00	\$1,500,000.00	\$1,500,000.00	✎

Audit Cancel Hold Back Save and Close Next

9. In Action, select **Edit**.  
The **Facility** details screen displays.

Figure 12-11 Facility Details

**FOOD FACTORY - Term Loan**

Facility ID: F25283928

Save Cancel ← → 1/1

**Facility Details**

Other Details

**Basic Info**

Branch 000	Line Code PIZZALN	Line Serial Number 1
Parent Facility ID <input type="text"/>	Facility Type <input type="radio"/> Funded <input checked="" type="radio"/> Non Funded	Cascade <input type="checkbox"/> Cascade
Facility Category TL	Facility Description Food factory	Project Id <input type="text"/>
Term Loan Class Code <input type="text"/>	Commitment Status <input type="radio"/> Committed <input checked="" type="radio"/> Uncommitted	Cascade <input type="checkbox"/> Cascade
<input type="checkbox"/> Drop line Limits	<input type="checkbox"/> Cascade	<input type="checkbox"/> Rate agreement required

**Sanction**

Currency USD	Requested Amount \$1,500,000.00	Probability of Default <input type="text"/>
Loss Given Default <input type="text"/>	Facility Risk Rating <input type="text"/>	RAROC <input type="text"/>
Proposed Amount \$1,500,000.00	Approved Amount \$1,500,000.00	Day Light Limit <input type="text"/>
<input type="checkbox"/> Shadow Limit	Day Light Overdraft Limit <input type="text"/>	Limit Amount Basis <input type="text"/>
<input type="checkbox"/> Bulk Payment	Internal Remarks <input type="text"/>	

**Availability**

Line Start Date <input type="text"/>	Line Expiry Date <input type="text"/>	Renewal Date <input type="text"/>
Maintenance Value Date <input type="text"/>	Drawing Power Backed <input type="checkbox"/>	Revolving Line <input type="checkbox"/>
<input type="checkbox"/> Is Non Revolving Special Line	Unadvised <input type="checkbox"/>	Available No
Availability Period (in months) <input type="text"/>		

**Limit Review**

Limit status <input type="text"/>	Next Review Date <input type="text"/>	Review Frequency <input type="text"/>
--------------------------------------	--	--

**Utilization**

Utilization Tracking <input type="text"/>
--

**Exception**

Exception Transaction Amount <input type="text"/>	Netting Required <input type="checkbox"/>	Exception Breach Percentage <input type="text"/>
--	--	---

**Added Fields**

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

Table 12-3 Facility

Fields	Description
<b>Branch</b>	Displays the branch number.
<b>Line Code</b>	Specify the unique line code.
<b>Line Serial Number</b>	Displays the unique line serial number.
<b>Parent Facility ID</b>	Search the Facility ID from the list.
<b>Facility Type</b>	Select the facility type. The available options are: <ul style="list-style-type: none"> <li>• <b>Funded</b></li> <li>• <b>Non Funded</b></li> </ul>
<b>Cascade</b>	Specifies whether certain attributes are inherited from the parent facility.
<b>Facility Category</b>	Search the Facility category from the list.
<b>Facility Description</b>	Specify the description.
<b>Project ID</b>	Search the project ID from the list.
<b>Class Code</b>	Search the class code from the list.
<b>Commitment Status</b>	Select the commitment status. The available options are: <ul style="list-style-type: none"> <li>• <b>Committed</b></li> <li>• <b>Uncommitted</b></li> </ul>
<b>Drop Line Limits</b>	Select the toggle to indicate if limits should drop or reduce over time.
<b>Currency</b>	Search the currency from the list.
<b>Requested Amount</b>	Displays the requested amount.
<b>Probability of Default</b>	Specify the default probability.
<b>Loan Given Default</b>	Specify the default loan.
<b>Facility Risk Rating</b>	Specify the facility risk rating.
<b>Proposed Amount</b>	Displays the proposed amount.
<b>Approved Amount</b>	Displays the approved amount.
<b>Day Light Limit</b>	Specify the day light limit.
<b>Shadow Limit</b>	Specify the shadow limit.
<b>Day Light Overdraft Limit</b>	Specify day light overdraft limit.
<b>Limit Amount Basis</b>	Specify the basis on which the limit was sanctioned.
<b>Bulk Payment</b>	Specifies whether repayments can be made as lump-sum amounts.
<b>Internal Remarks</b>	Specify the remarks, if any.
<b>Line Start Date</b>	Select <b>Date</b> for <b>Line Start Date</b> .
<b>Line Expiry Date</b>	Click <b>Select Date</b> and select date for <b>Line Expiry Date</b> .
<b>Renewal Date</b>	Click <b>Renewal Date</b> and select date for <b>Renewal Date</b> .
<b>Maintenance Value Date</b>	Click <b>Maintenance Value Date</b> and select date for <b>Maintenance Value Date</b> .
<b>Drawing Power Backend</b>	Enable <b>Drawing Power Backed</b> , if required.
<b>Revolving Line</b>	Enable <b>Revolving Line</b> , if required.
<b>Is Non Revolving Special Line</b>	Enable <b>Is Non Revolving Special Line</b> , if required.
<b>Unadvised</b>	Enable <b>Unadvised</b> , if required.

Table 12-3 (Cont.) Facility

Fields	Description
<b>Available</b>	Displays the current <b>Available</b> status of the line.
<b>Availability Period</b>	Specify the <b>Availability Period</b> for the facility.
<b>Limit Status</b>	Select <b>Limit Status</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> <li>• Frozen</li> </ul>
<b>Next Review Date</b>	Select <b>Date</b> for <b>Next Review Date</b> .
<b>Review Frequency</b>	Select <b>Review Frequency</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Half yearly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul>
<b>Utilization Tracking</b>	Select <b>Utilization Tracking</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Local</li> <li>• Global</li> </ul>
<b>Exception Transaction Amount</b>	Specify the transaction amount.
<b>Netting Required</b>	Select the option from the available list.
<b>Exception Branch Percentage</b>	Specify the exception breach percentage.

- Click **Next** in the **Limit Configuration** screen. The **Comments** page is displayed.

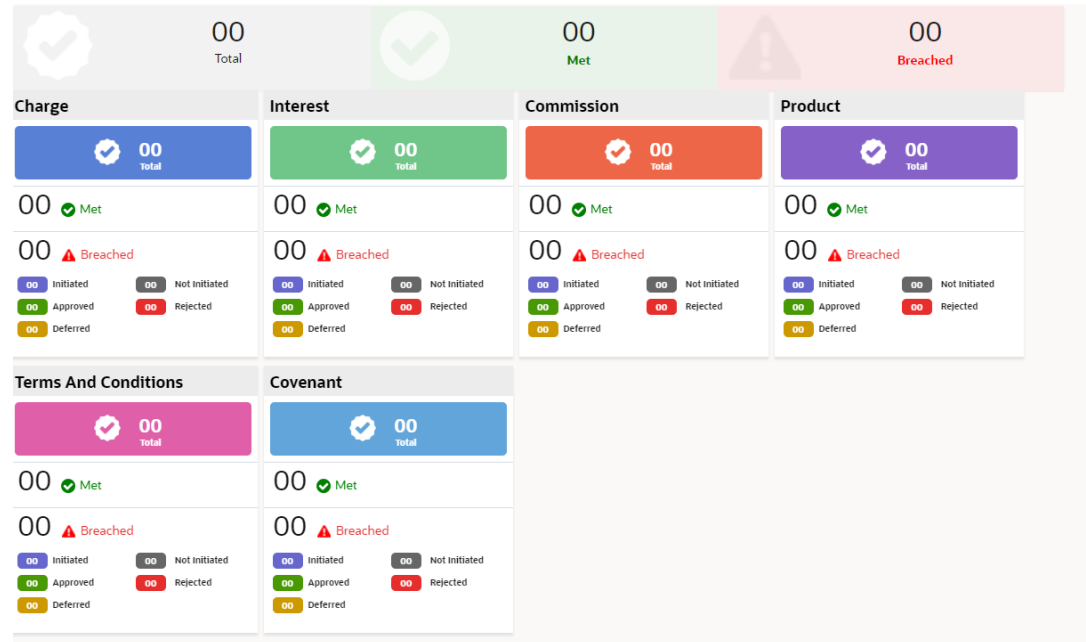
Figure 12-12 Comments

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

- Click **Submit**.

The **Policy exceptions** window is displayed.

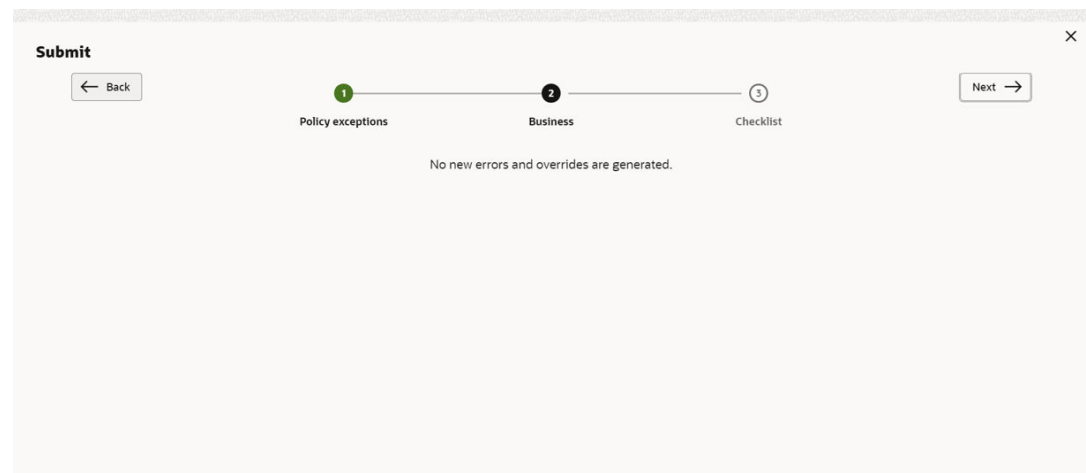
Figure 12-13 Policy Exceptions



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.
- Click the **Business** data segment.

Figure 12-14 Business



- Click the **Checklist** data segment.

**Figure 12-15 Checklist**

**Submit**

← Back

1 Policy exceptions — 2 Business — 3 Checklist

No items to display.

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

Outcome  
Proceed

Submit

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

**Table 12-4 Checklist**

Fields/ Icons	Description
<b>Outcome</b>	Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select <b>Outcome</b> as <b>Additional Info</b> .
<b>Submit</b>	Click <b>Submit</b> . The proposal is moved to the <b>Handoff</b> 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**

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	Credit Origination	APP231918251	APP231918251	Proposal Initiation	23-07-10	000(FLEXI
	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
	Collateral Perfection	APP231858198	APP231858198	Enrichment	19-11-11	000
	Collateral Review	APP231858189	APP231858189	DataEnrichment	23-07-04	000
	Collateral Review	APP231848181	APP231848181	DataEnrichment	23-07-05	000
High	FI Credit Process	APP231848178	APP231848178	FI Review and Recommend...	23-07-05	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

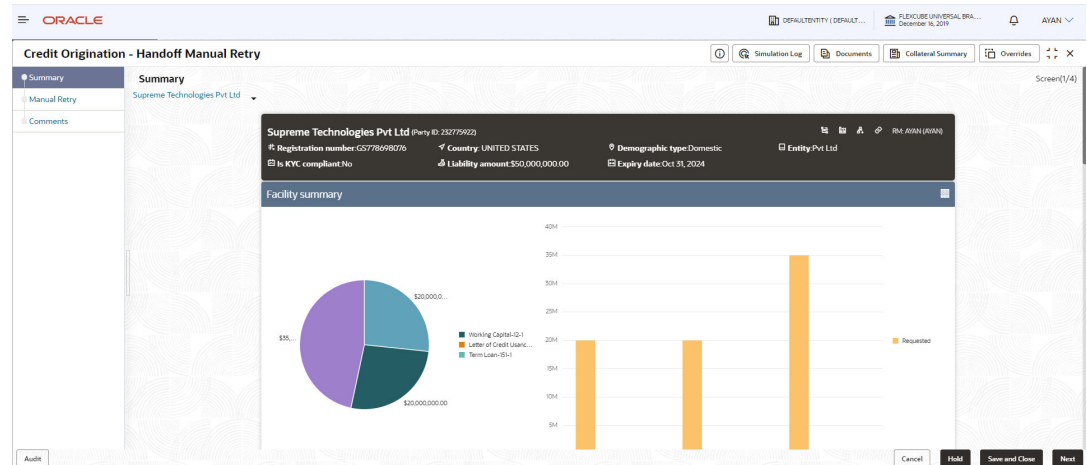


Figure 13-3 Manual Retry - Summary

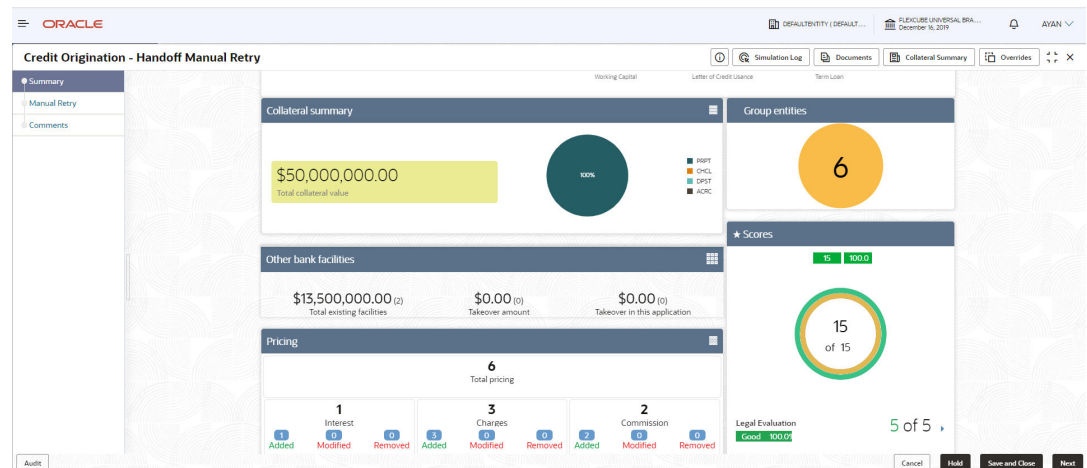


Figure 13-4 Manual Retry - Summary

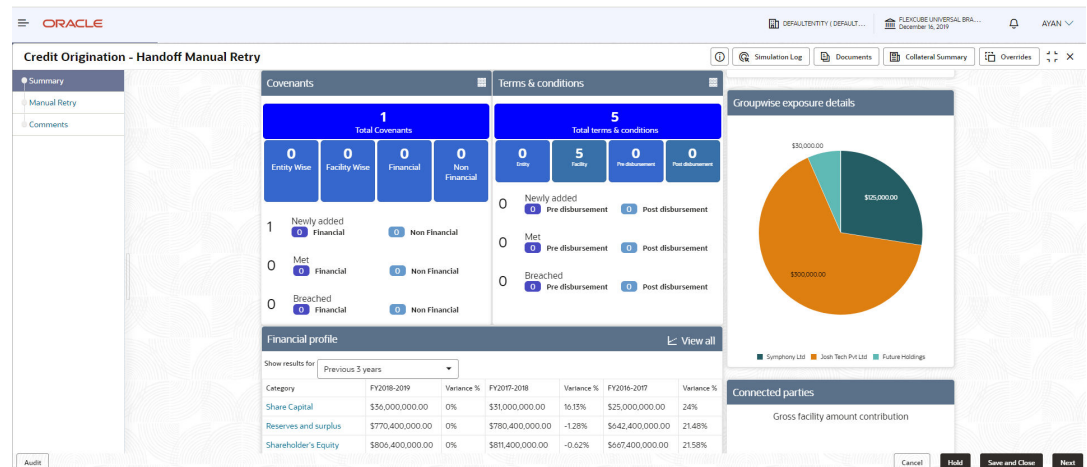
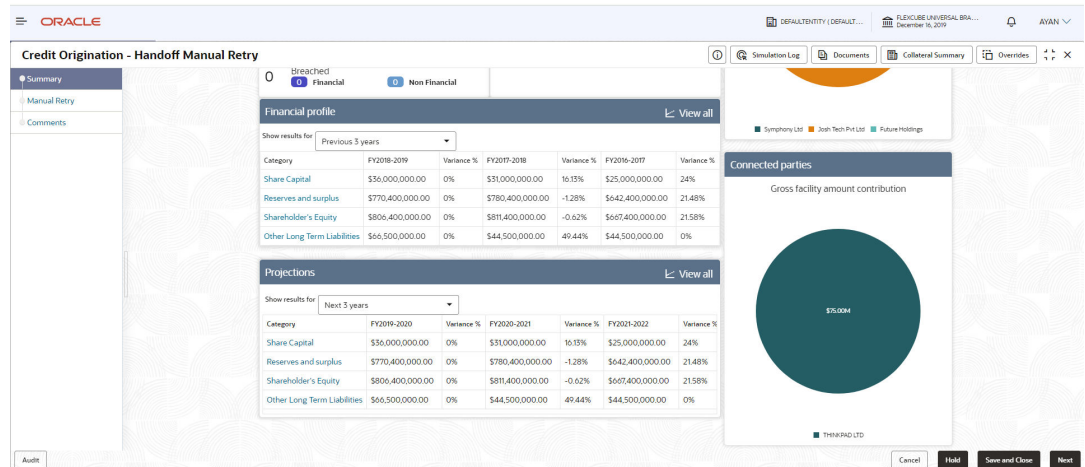


Figure 13-5 Manual Retry - Summary

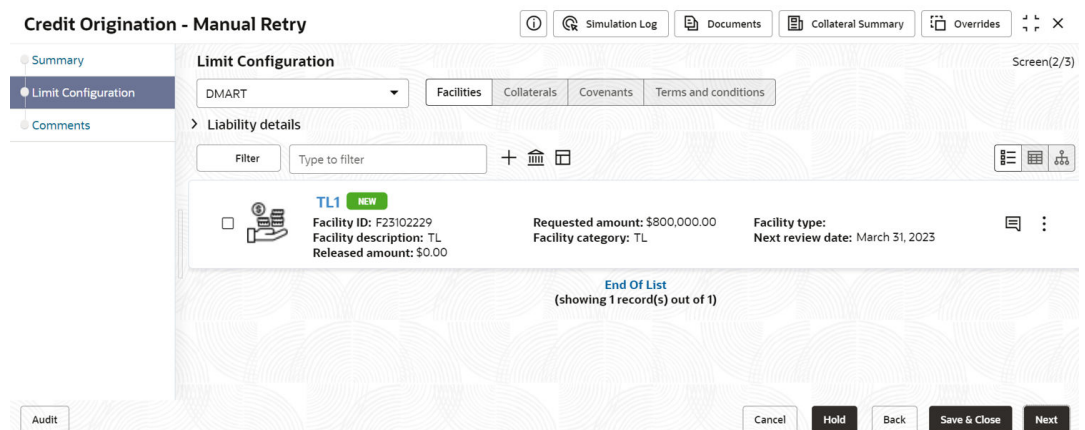


In **Summary** page the hand-off error details are displayed.

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

The screenshot shows the 'Facility Details' form in the 'Basic info' section. The form is titled 'Facility Details' and has a 'Save' button in the top right corner. The 'Basic info' section is expanded, showing the following fields:

- Line code:** TL
- Line serial number:** 1
- Facility description:** TL
- Branch:** 000
- Parent facility ID:** (empty)
- Facility type:**  Funded  Non Funded
- Facility category:** FLEXCUBE UNIVERSAL BRANCH
- Commitment status:** (empty)
- Secured?:** (empty)

There is also a 'Cancel' button in the bottom right corner.

Figure 13-8 Facility Details

The screenshot shows the 'Facility Details' form in the 'Sanction' and 'Availability' sections. The 'Sanction' section is expanded, showing the following fields:

- Sanction:**
  - Currency:** USD
  - Requested amount:** \$800,000.00
  - Proposed amount:** \$800,000.00
  - Approved amount:** \$800,000.00
  - Shadow limit:**  Shadow limit
  - Limit amount basis:** Limit amount
  - Bulk payment:**  Bulk payment
- Availability:**
  - Line start date:** September 30, 2019
  - Line expiry date:** April 30, 2023
  - Renewal date:** April 30, 2023
  - Maintenance value date:** (empty)
  - Rolling line:**  Rolling line
  - Is non-revolving special line:**  Is non-revolving special line
  - Unrevoked:**  Unrevoked
  - Availability period:** (in months)
- Limit review:**
  - Next review date:** March 31, 2023
  - Review frequency:** (empty)
- Utilization:**
  - Utilization tracking:** Global

There is a 'Cancel' button in the bottom right corner.

Figure 13-9 Facility Details

The screenshot shows the 'Facility Details' form in the 'Restrictions' section. The 'Restrictions' section is expanded, showing the following fields:

- Restrictions:**
  - Customer:**  Allowed  Disallowed
  - Currency:**  Allowed  Disallowed
  - Branch:**  Allowed  Disallowed
  - Product:**  Allowed  Disallowed

There is a 'Cancel' button in the bottom right corner.

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

**Figure 13-10 Restrictions**

Restrictions  
 Customer  Allowed  Disallowed + -

<input type="checkbox"/>	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
<b>Allowed, Disallowed</b>	<b>Allowed</b> or <b>Disallowed</b> for specific <b>Customer, Currency, Branch, Product,</b> and <b>Exposure,</b> based on the requirement.
<b>Save</b>	Click <b>Save.</b> The <b>Limit Configuration</b> 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...

No items to display.

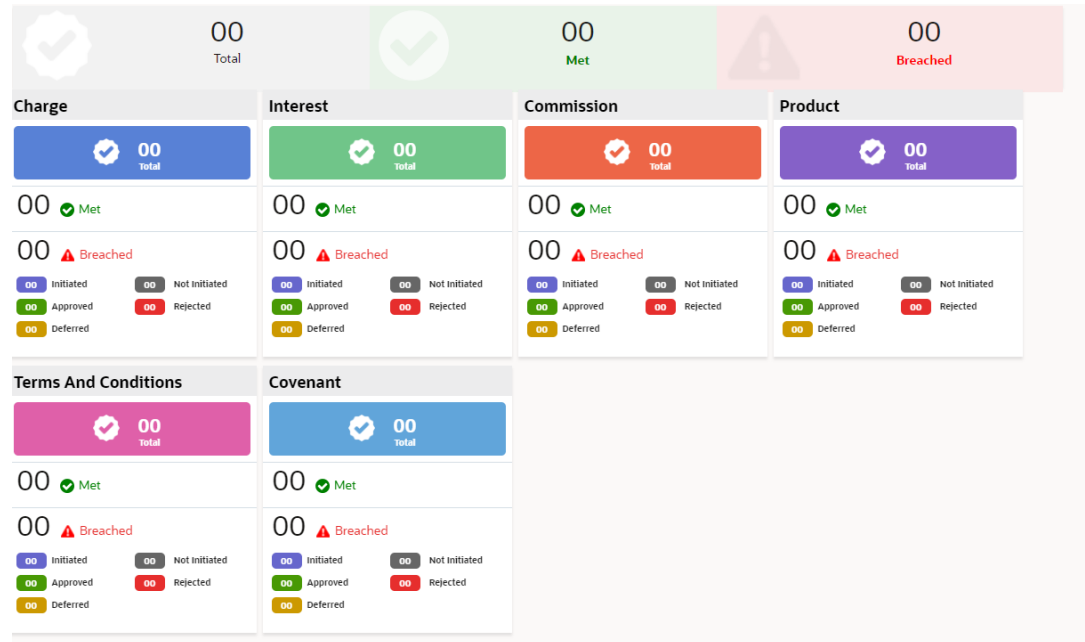
Audit Cancel Hold Back Save & Close Submit

**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**

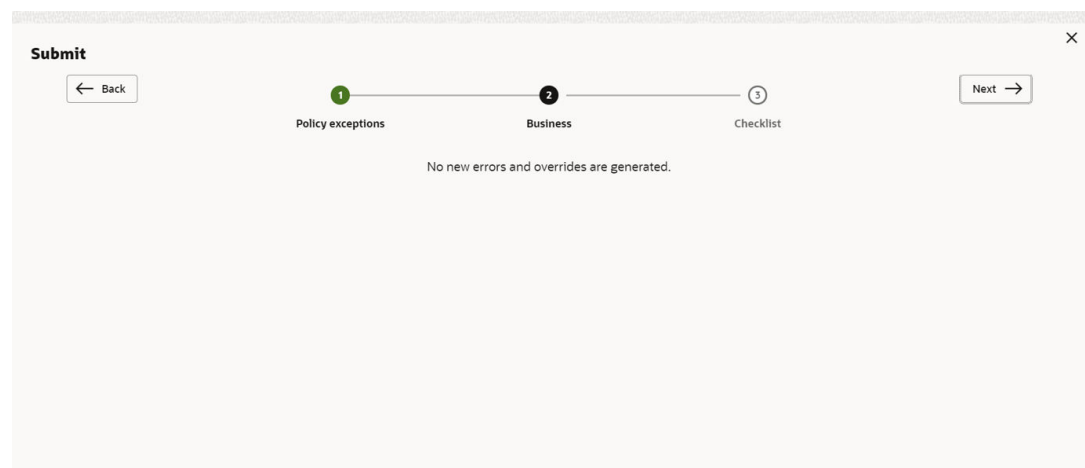


By default, **Policy Exceptions** are displayed for both the party and its child party.

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**

The screenshot shows a 'Submit' window with a progress bar at the top. The progress bar has three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Checklist' step is currently active. Below the progress bar, there is a message 'No items to display.' and a pagination control showing 'Page 1 (0 of 0 items)'. At the bottom right, there is a dropdown menu for 'Outcome' with a 'Required' label and a 'Submit' button.

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

**Table 13-2 Checklist**

Fields/ Icons	Description
<b>Outcome</b>	Select <b>Outcome</b> as <b>Proceed</b> if additional information is not required. Else, select the <b>Outcome</b> as <b>Additional Info</b> .
<b>Submit</b>	Click <b>Submit</b> . The proposal is moved to the <b>Back Office System</b> .

**Note**

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

# 14

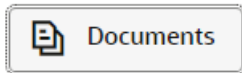
## Document Upload and Checklist

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.

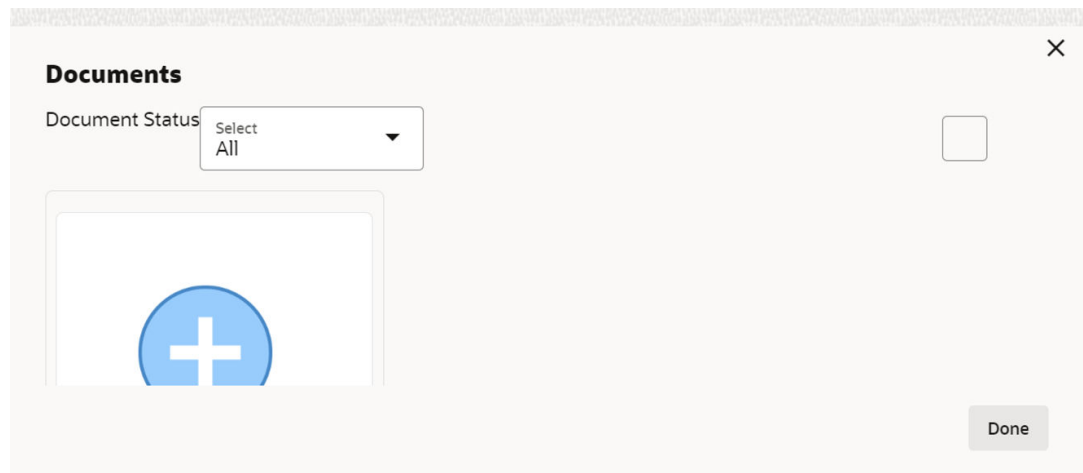
1. Click **Documents** Icon at the top right corner of any page.

**Figure 14-1 Documents**



The **Documents** window is displayed.

**Figure 14-2 Documents**

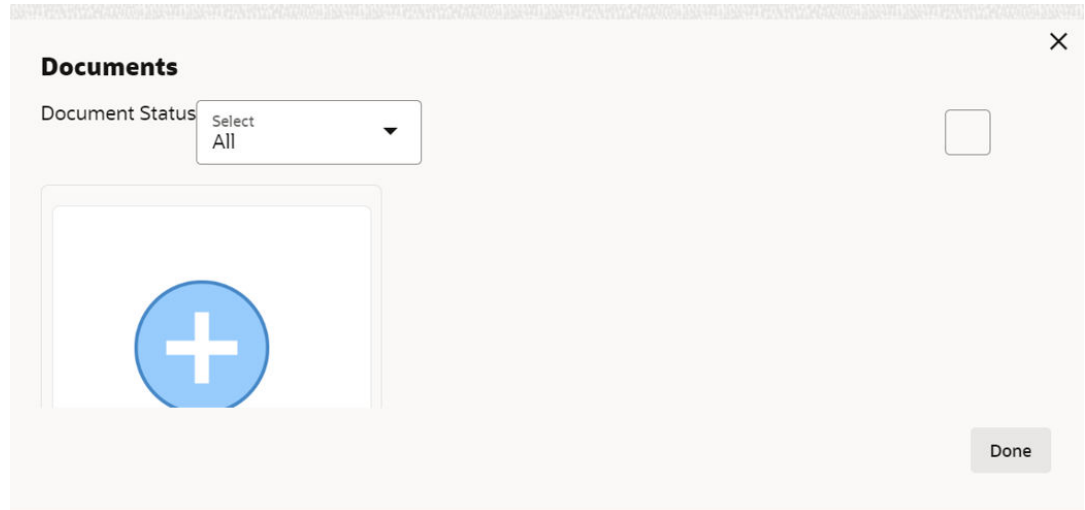


If the document list is configured in **Business Process Maintenance**, the same appears in the above window. You can also click the **Add** icon to upload other documents.

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**The screenshot shows a "Document" window with several input fields. On the left side, there is a "Document Type" dropdown menu, a "Document Title" text box (marked "Required"), and a "Remarks" text box. On the right side, there is a "Document Code" dropdown menu (marked "Required"), a "Document Description" text box, and a "Document Expiry Date" date picker (marked "Required"). Below the "Remarks" field is a dashed box containing the text "Drop files here or click to select" and a "Selected files:" label. At the bottom right of the window 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
<b>Document Type</b>	<p>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.</p> <p><b>Note:</b> This is a mandatory field. The system validates the value selected in this field, against the value selected in <b>Document Type</b>, 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.</p>
<b>Document Code</b>	<p>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.</p> <p><b>Note:</b> 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.</p>
<b>Document Title</b>	<p>Enter <b>Document Title</b> of the document.</p> <p><b>Note:</b> A maximum of 22 characters are allowed. Only alpha-numeric characters and spaces are allowed. Special characters are not allowed.</p>
<b>Document Description</b>	<p>Enter a brief description about the document in the <b>Document Description</b> field.</p>
<b>Remarks</b>	<p>Enter <b>Remarks</b>, if any.</p> <p><b>Note:</b> A maximum of 1000 characters are allowed. Only alpha-numeric characters and spaces are allowed.</p>
<b>Document Expiry Date</b>	<p>Click <b>Calendar</b> icon and select <b>Document Expiry Date</b>.</p> <p><b>Note:</b> The document expiry date should be greater than current business date.</p>
<b>Drop files here or click to select</b>	<p>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.</p> <p><b>Note:</b>To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.</p>
<b>Link Document</b>	<p>Click this link, to view all the documents uploaded for the corporate customer. On clicking the link a <b>Link Document</b> window pops up, where all the uploaded documents can be viewed, and specific documents can also be searched.</p>

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
<b>Customer ID</b>	Displays the ID of the customer.
<b>Document ID</b>	Enter the ID or search the title of the document.
<b>Document Type</b>	Select the document type.
<b>Document Code</b>	Select the document code.

5. 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.

6. Click **Upload**.

The **Checklist** window is displayed.

Figure 14-6 Checklist

The screenshot shows a 'Submit' window with a progress indicator at the top. The progress bar has three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Checklist' step is highlighted. Below the progress bar, there is a message 'No items to display.' and a pagination control showing 'Page 1 (0 of 0 items)'. At the bottom right, there is a dropdown menu for 'Outcome' with a 'Required' label and a 'Submit' button.

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
<b>Outcome</b>	Select <b>Outcome</b> as <b>Proceed</b> .
<b>Submit</b>	Click <b>Submit</b> . Document is uploaded and listed in <b>Document</b> window.
<b>Edit or Delete</b>	To edit or delete the document, click <b>Edit</b> or <b>Delete</b> 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**

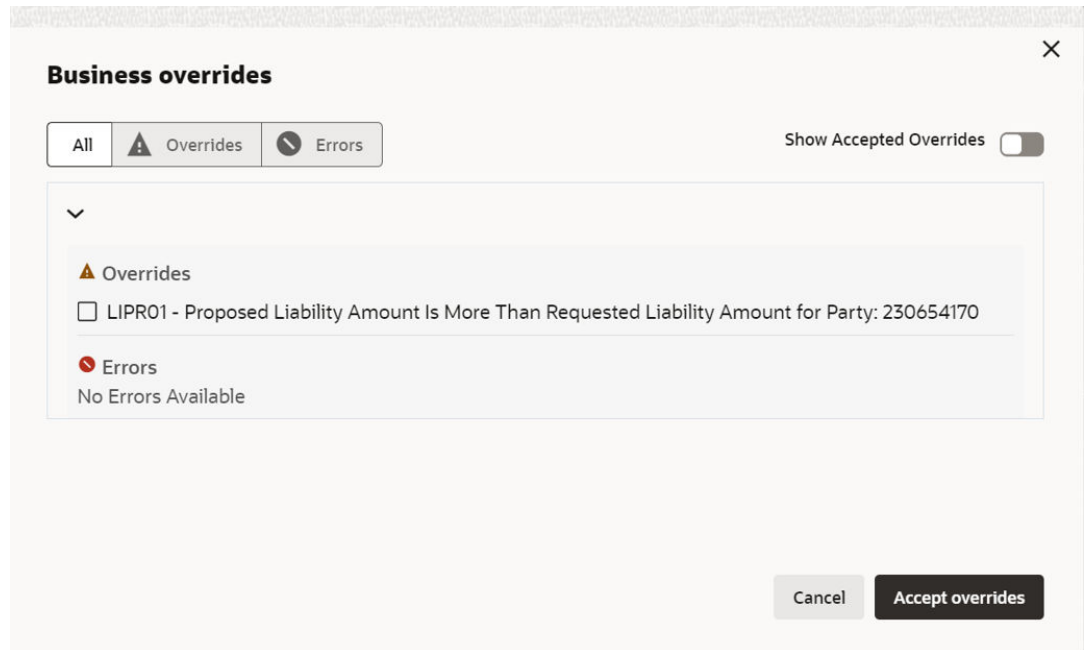


Figure 15-2 Business Overrides

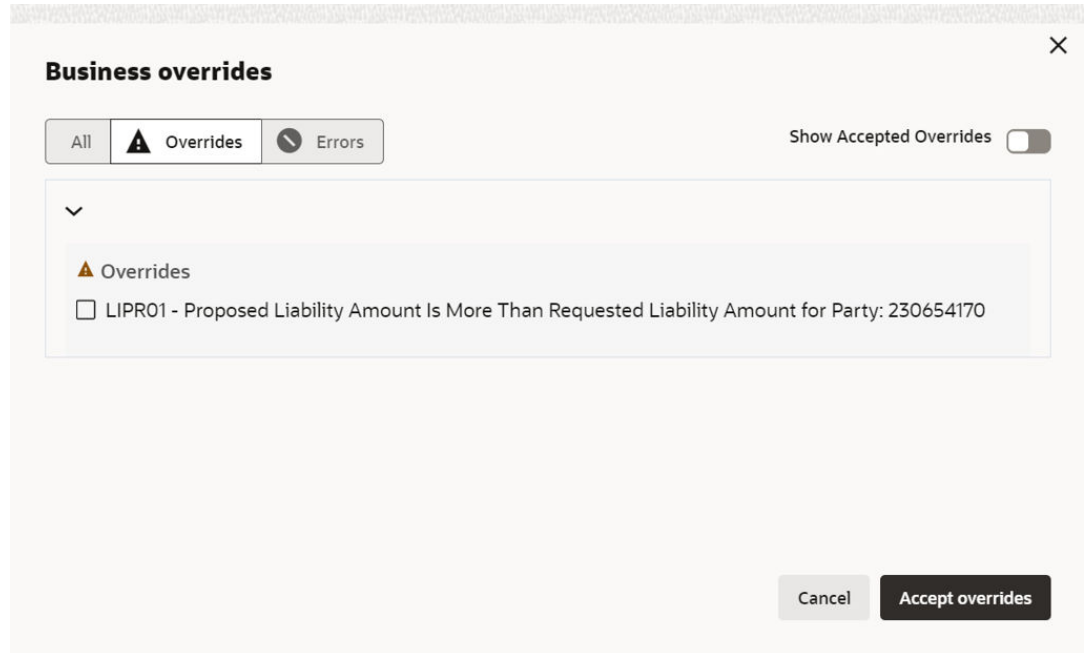
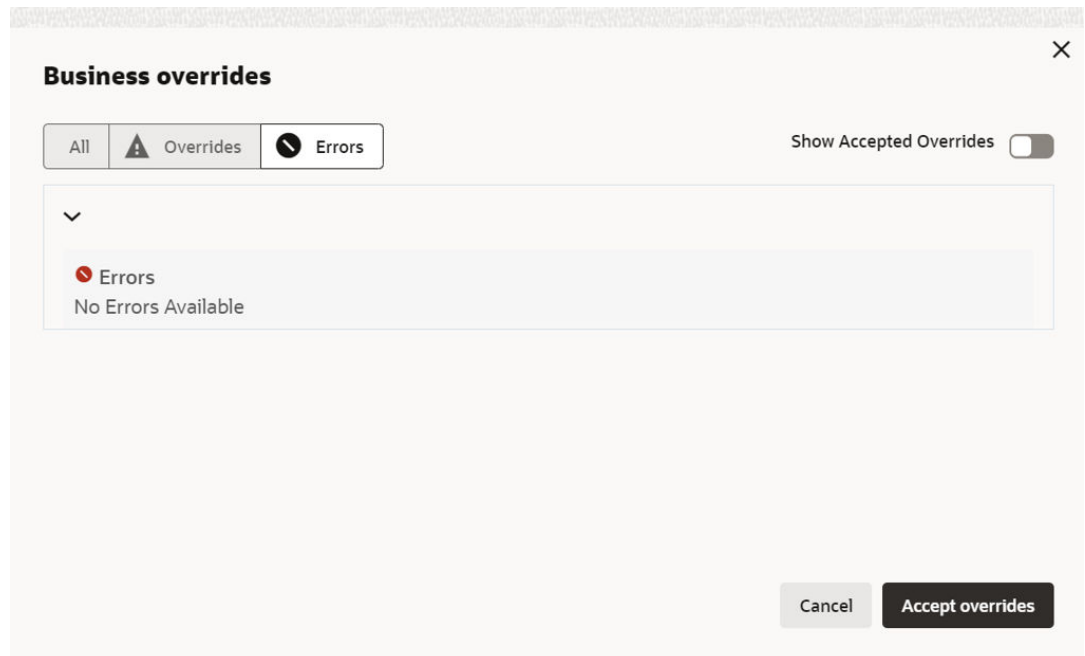
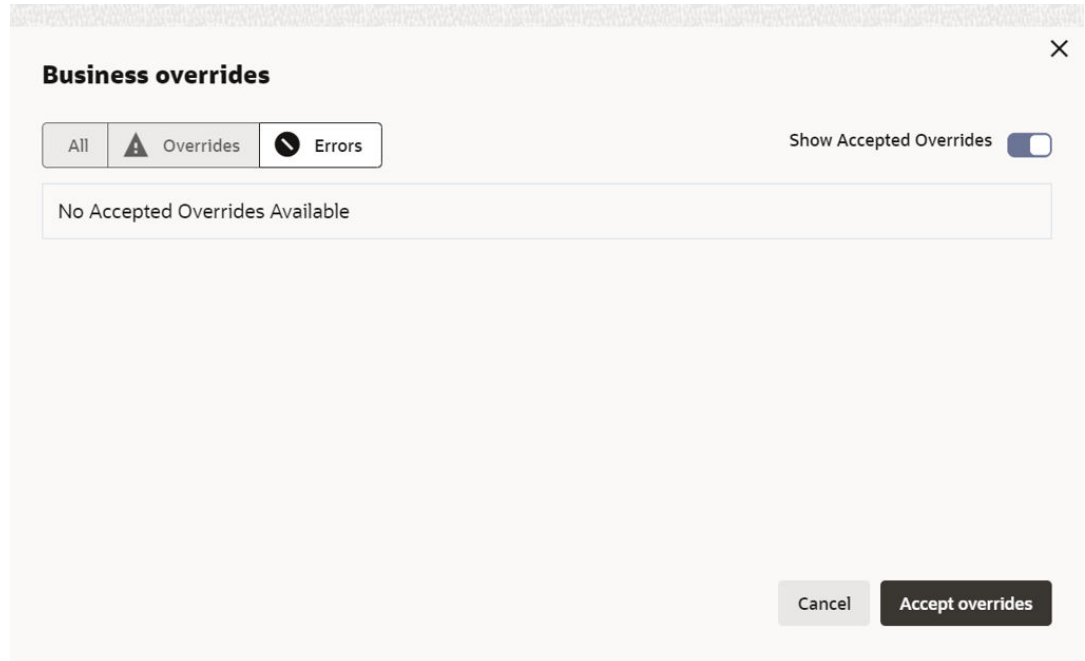


Figure 15-3 Business Overrides



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.

# 16

## 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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