

Oracle® Banking Credit Facilities Process Management Appetite Management User Guide



Release 14.8.1.0.0

G54390-01

October 2025

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

ORACLE®

Copyright © 2018, 2025, Oracle and/or its affiliates.

Primary Authors: (primary author), (primary author)

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

1 Preface

1.1	Before You Begin	1
1.2	Pre-requisites	1
1.3	Purpose	1
1.4	Acronyms and Abbreviations	1
1.5	Audience	1
1.6	Basic Actions	1
1.7	Conventions	2
1.8	Critical Patches	2
1.9	Diversity and Inclusion	3
1.10	Documentation Accessibility	3
1.11	Related Resources	3
1.12	Screenshot Disclaimer	3
1.13	Symbols and Icons	3
1.14	Post-requisites	6

2 About Appetite Management

3 Appetite Management Initiation

3.1	Initiation - Creating Application	2
3.2	Initiation - Customer Info	6
3.3	Initiation - Funding Requirement	11
3.4	Initiation - Collateral	22
3.5	Initiation - Comments	37
3.6	Initiation - Summary	38

4 Enrichment

4.1	Enrichment - Summary	2
4.2	Enrichment - Customer Info	3
4.3	Enrichment - Write up	3
4.4	Enrichment - Funding Requirement	7

4.5	Enrichment - Collaterals	8
4.6	Enrichment - Comments	8

5 Credit Analysis

5.1	Credit Analysis - Appetite Summary	2
5.2	Credit Analysis - Basic Info	2
5.3	Credit Analysis - Management Team	4
5.4	Credit Analysis - Industry Performance Details	10
5.5	Credit Analysis - Trading Operations Details	12
5.6	Credit Analysis - Rating Analysis	17
5.7	Credit Analysis - Marketshare	20
5.8	Credit Analysis - Financial Performance	23
5.9	Credit Analysis - Credit Scoring	28
5.10	Credit Analysis - Peer Analysis	33
5.11	Credit Analysis - Comments	35

6 Deal Structure

6.1	Deal Structure - Writeup	3
6.2	Deal Structure - Deal Structure	3
6.3	Deal Structure - Facilities	3
6.4	Deal Structure - Collaterals	4
6.5	Deal Structure - Covenants	5
6.6	Deal Structure - Terms and Conditions	9
6.7	Deal Structure - Comments	13

7 Approval

7.1	Approval - Approval	3
7.2	Approval - Writeup	6
7.3	Approval - Covenants	6
7.4	Approval - Terms and Conditions	7
7.5	Approval - Comments	7

8 Draft Generation

9 Document Upload and Checklist

10 Reference and Feedback

Index

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

Table 1-2 (Cont.) Basic Actions

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

1.7 Conventions

The following text conventions are used in this document:

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

1.8 Critical Patches

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

1.9 Diversity and Inclusion

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

1.10 Documentation Accessibility

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

Access to Oracle Support

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

1.11 Related Resources

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

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

1.12 Screenshot Disclaimer

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

1.13 Symbols and Icons

The following icons are used in the screens.

Table 1-3 Symbols and Icons - Common



Symbol/Icon	Function
	Minimize
	Maximize

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














Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.

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




Symbol/Icon	Function
	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

Table 1-5 (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Closed status
	Authorized status

1.14 Post-requisites

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

2

About Appetite Management

This topic provides information about the Appetite Management stage in Appetite Management Process.

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

The stages available in the Appetite Management process are:

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

3

Appetite Management Initiation

This topic provides systematic information on the Appetite Management Initiation stage of the Appetite Management Process.

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

To initiate appetite management process, perform the following steps:

- On Homescreen, select **Credit Facilities >** . Under Credit Facilities, select **Initiate Appetite Management**.

The **Initiate Appetite** screen displays.

Figure 3-1 Initiate Appetite

Initiate Appetite

Application Priority Application Branch

Low Medium
 High

Organization Details

Organization Name	Short Name	Organization Type	Legal Entity Type
<input type="text"/>	<input type="text"/>		
Country Of Incorporation	Incorporation Date	Country Of Risk	Customer Category
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Demography Type	Classification Type	Branch Code	Upload Logo
<input type="text"/>	<input type="text"/>	000	<input type="button" value="Upload"/>
Customer Access Group	Special Customer	RM Id	Maximum file size is 100kb
<input type="text"/>	<input type="checkbox"/>	SIREESHA	

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
<input type="text"/>	<input type="text"/>	<input type="text"/>

3.1 Initiation - Creating Application

This topic provides systematic information about the Creating Application data segment in Appetite Management Initiation stage.

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

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

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

Figure 3-2 Initiation - Initiate Appetite

Initiate Appetite

Application Priority **Application Branch**

Low Medium
 High

Organization Details

Organization Name	Short Name	Organization Type	Legal Entity Type
<input type="text"/>	<input type="text"/>		
Country Of Incorporation	Incorporation Date	Country Of Risk	Customer Category
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Demography Type	Classification Type	Branch Code	Upload Logo
<input type="text"/>	<input type="text"/>	<input type="text" value="000"/>	<input type="button" value="Upload"/>
Customer Access Group	Special Customer	RM Id	Maximum file size is 100kb
<input type="text"/>	<input type="checkbox"/>	<input type="text" value="SIREESHA"/>	

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
<input type="text"/>	<input type="text"/>	<input type="text"/>

For information on fields in the **Initiation - Initiate Appetite** screen, refer the below table.

Table 3-1 Initiation - Initiate Appetite

Fields	Description
Application Priority	Select the Application Priority based on requirement. The options available are: Low , Medium , and High .
Application Branch	Click the search icon and select the Application Branch . Branches maintained in Common Core Maintenance module are displayed in LOV.

Table 3-1 (Cont.) Initiation - Initiate Appetite

Fields	Description
Prospect Details	Select the Prospect Details as Existing and then select the Customer ID , if appetite management is already performed for the party. Otherwise select New and provide the party details.
Organization Name	In the Organization Name field, type the name of party (organization) for which 'Appetite Management' process has to be initiated.
Organization Type	Select the Organization Type from the drop down list. The options available are: Single and Conglomerate .
Entity Type	Select the Entity Type from the drop down list. The options available are Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO and Others .
Demography Type	Select the Demography Type from the drop down list. The options available are Domestic and Global .
Geographical Spread	Upon selecting Global option, Geographical Spread field appears. Search and select all the countries in which the organization is operating as Geographical Spread .

- Type the following addresses in respective fields, if available.
 - Website Address
 - Facebook Address
 - Twitter Address

Customer Sector

- To capture industry details of the organization, click **+Add sector**.
The **Add Industry** window is displayed.

Figure 3-3 Add Industry

The screenshot shows a dialog box titled "Add Industry" with a close button (X) in the top right corner. The dialog contains a table with four columns: Sectors, Industry Group, Industries, and Sub-Industries. The "Energy" sector is expanded, showing "Energy" as the Industry Group, "Energy Equipment" as the Industry, and "Oil Drilling" as the Sub-Industry. Other sectors listed include Utilities, Real Estate, Materials, Industrials, Consumer Discretionary, Consumer Staples, and Health Care. A "Cancel" button is located at the bottom right of the dialog.

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

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

Table 3-2 Add Industry

Fields/Icons	Description
Industry Groups	Select a sector of the organization. Available Industry Groups appear.
Industries	Select the Industry Group of the organization. Available Industries appear.
Sub-Industries	Select the Industry of the organization. Available Sub-Industries appear.

- Select the sub-industry of the organization. The **Industry details** are added and displayed as shown below:

Figure 3-4 Customer Sector

Sector	Industry Group	Industry	Sub Industry	Action
Energy	Energy	Energy Equipment	Oil Drilling	

- To delete the added industry, click the **delete** icon.

Note

If the organization is into different sectors, all the sector details must be captured while initiating Appetite Management process. To add another sector information, click **+Add sector** again. The industry added first will be considered as the default industry.

Customer Rating

- To capture rating information of the organization, click **+Add ratings**. The **Add Rating** window is displayed.

Figure 3-5 Add Rating

- Select the following details:
 - Rating Date

- Outlook
- Risk Ratings
- Rated By

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

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

Figure 3-6 Customer Rating

Year	Rating Date	Outlook	Agency	Rating	Action
2024	2024-02-07	Positive	Moodys	AAA	

8. To modify the added rating, click the **edit** icon and change the required details.
9. To delete the added rating, click the **delete** icon.

Note

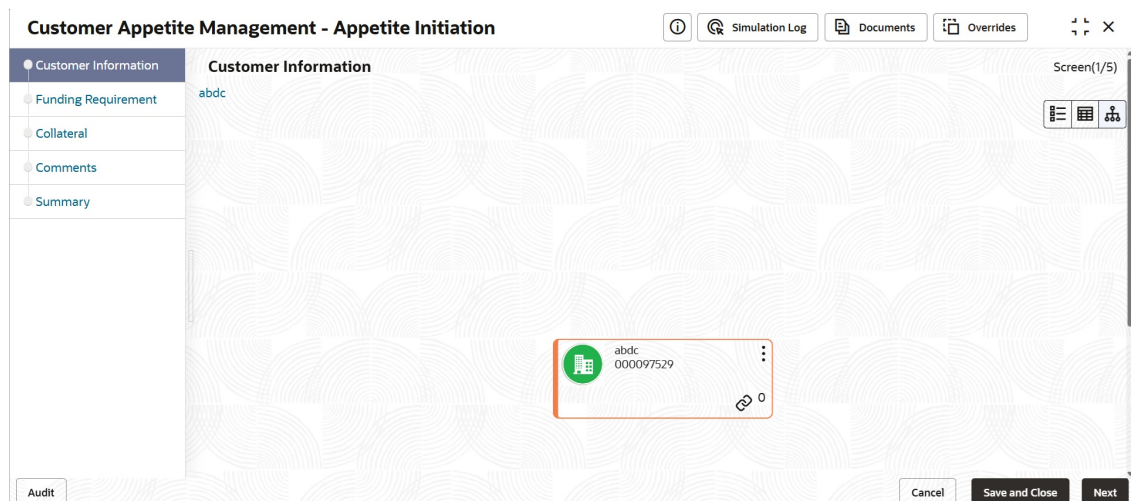
If the organization is rated by different rating firms, all the rating information must be captured while initiating Appetite Management process. To add another rating information, click **+Add ratings** again.

3.2 Initiation - Customer Info

This topic provides systematic information about the Customer Info data segment in Appetite Management Initiation stage.

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

Figure 3-7 Appetite Initiation - Customer Info



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

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

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

Table 3-3 Appetite Initiation - Customer Info

Fields	Description
Add Customer	Displays the Customer Details window for adding customer of the organization
View	Displays the Customer Details window for viewing organization details
Quick View	Displays the View Entity Details window
Configure	Displays the Customer Details window for modifying organization details

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

Figure 3-8 Customer Details

Customer Details

Customer Details

Customer

New Existing

Organization Details

Organization Name Short Name Organization Type Legal Entity Type

Country Of Incorporation Incorporation Date Country Of Risk Customer Category

Demography Type Classification Type Branch Code Upload Logo

Customer Access Group Special Customer RM Id

Industries *

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

Credit Rating *

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

Social Media Profiles

Official Website Facebook Twitter

Close Create

3. Refer [Initiation - Creating Application](#) for information on adding customer.

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

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

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

Table 3-4 Customer Details

Fields	Description
Country of incorporation	Specify the country in which the organization is incorporated in the Country of incorporation field.
Incorporation date	Click the calendar icon and select the Incorporation date of the organization.
Country of risk	In the Country of risk field, click and select the countries in which the organization is operating with risk.

In **Other Details**:

4. Enable the **Special customer** flag, if the bank considers the organization as special customer
5. Enable the **Join customer** flag, if the child party is party's joint customer.

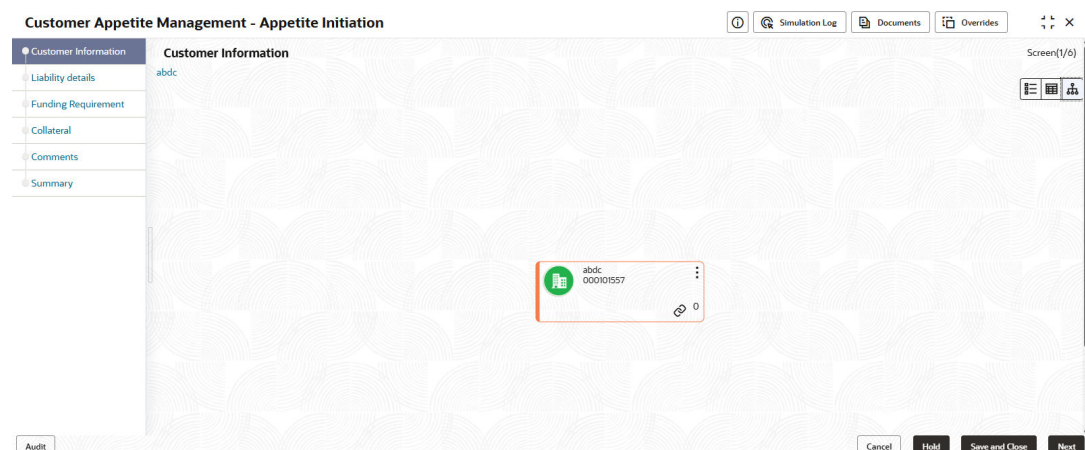
By default, the system displays user ID of the logged in user in the **RM Id** field. You can change the RM Id by clicking the search icon and selecting the required Id.

Note

After creating the customer, right click the customer icon to **Add Customer** for the customer, **View** the customer details, **Quick View** the customer details, **Configure** the customer information and **Delete** the customer if required. For join customers, **Add Customer** option does not appear on right clicking the customer icon.

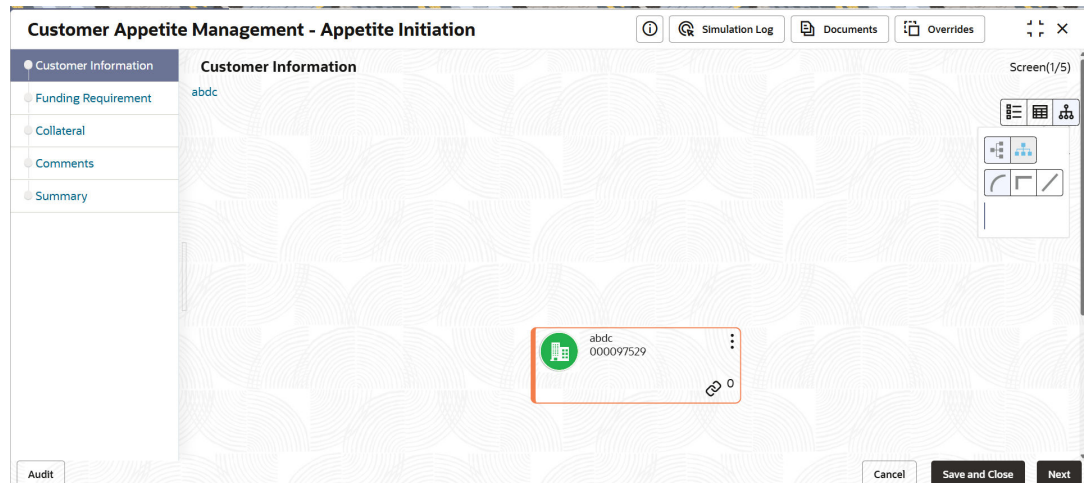
After clicking **Create** in the Customer Details window, the customer is added and displayed as shown below.

Figure 3-9 Appetite Initiation - Customer Info



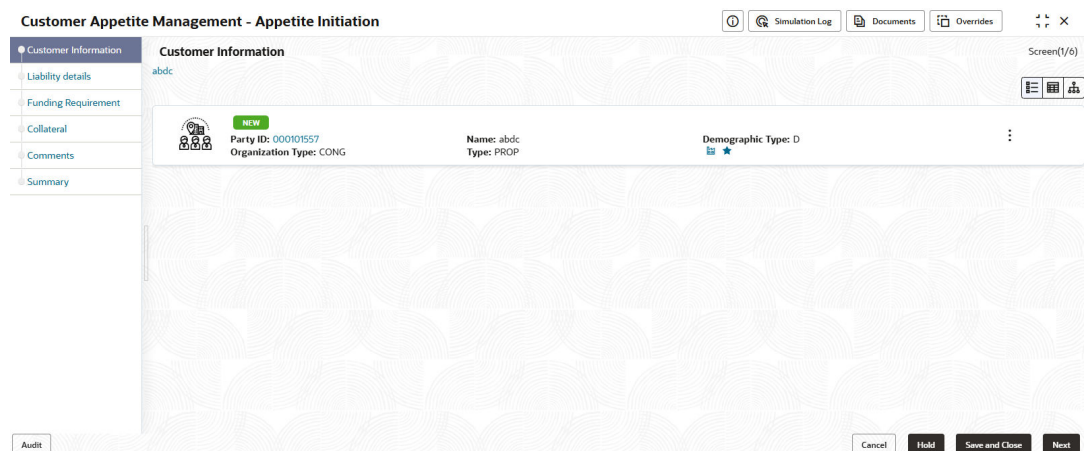
6. To **View**, **Quick view**, and **Configure** the organization information, right click the organization icon and click the respective option.
7. To change the layout of tree view, click the settings icon at the right corner. Layout options appear as shown below:

Figure 3-10 Appetite Initiation - Customer Info



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

Figure 3-11 Appetite Intiation - Customer Info



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

Figure 3-12 Appetite Intiation - Customer Info

Action	Party ID	Name	Demographic Type	Type	Organization Type
⋮	N 000101592	Aaa	Domestic	Conglomerate	Govt Owned

- To go to the next page, click **Next**.
The **Funding Requirement** page is displayed.

3.3 Initiation - Funding Requirement

This topic provides systematic instructions about the Funding Requirement data segment in Appetite Management Initiation stage.

In this data segment, you can capture details of the facility that can be offered to the customer prospect based on their financial performance over periods. The facility can be either directly created or created using the **Facility Template** maintained at the **Maintenance** module.

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

Adding Liability Details

Figure 3-13 Initiation - Funding Requirement

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Edit
No data to display.							

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

Figure 3-14 Initiation - Funding Requirement - Liability Details

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

For information on fields in the **Initiation - Funding Requirement - Liability Details - Appetite Details** screen, refer the below table.

In the **Appetite Details** section:

Table 3-5 Initiation - Funding Requirement - Liability Details - Appetite Details

Fields/ Icons	Description
Proposed Liability Amount	Specify a liability amount for the organization in the Proposed Liability Amount field based on organization's performance.
Appetite Effective From	Click the calendar icon in the Appetite Effective From field and select the appetite start date.
Appetite Effective Till	Click the calendar icon in the Appetite Effective Till field and select the appetite end date.
Save	Click Save . Liability details are added and displayed in the Liability Details section.
View	To view the added Liability, mouse hover on the Liability details section and click View .

Creating Facility Without Template

4. Click **Add** icon, to add the facility without using template.

The **New Facility** screen displays.

New facility
Cancel Save Save & Configure

Take over other bank facility

Basic Info

Branch

Line Code

 Required

Line Serial Number

FLEXCUBE UNIVERSAL BRANCH

Parent Facility ID

Facility Type

 Funded Non Funded Required

Cascade

 Cascade

Facility Category

Facility Description

 Required

Class Code

Commitment Status

 Committed Uncommitted

Cascade

 Cascade

Secured?

Cascade

 Revaluation required

Cascade Rate agreement required

Sanction

Currency

 Required

Requested Amount

 Required

Day Light Limit

Shadow Limit

 Shadow Limit

Limit Amount Basis

Bulk Payment

 Bulk Payment

Internal Remarks

Availability

Line Start Date

Line Expiry Date

Renewal Date

Maintenance Value Date

Drawing Power Backed

Revolving Line

Is non revolving special line

Availability Period

Unadvised

Available

 Yes

Limit Review

Limit status

Next Review Date

Review Frequency

Utilization

Utilization Tracking

Exception

Exception Transaction Amount

Netting Required

Exception Breach Percentage

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

Table 3-6 New Facility

Field	Description
Line Code	Specify the unique code for facility.
Line Serial Number	Specify a serial number for facility.
Facility Description	Specify a brief description about the facility.
Parent Facility ID	Select the Parent facility ID from the drop-down list.

Table 3-6 (Cont.) New Facility

Field	Description
Facility Type	Select the facility type from the drop down ;list. The available options are: <ul style="list-style-type: none"> • Funded • Non Funded Note: 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.
Facility Category	Select the facility category from the dropdown list.
Next Review Date	Select the required date from the calendar.
Line Start Date	Select the required date from the calendar.
Line Expiry Date	Select the required date from the calendar.
Currency	Search and select the currency from the list.
Requested Amount	Specify the amount requested by the organization.
Tenor	Select the tenor facility.
Availability Period	Specify the availability period for the facility.
Commitment Status	Select the status from the list. The available options are: <ul style="list-style-type: none"> • Committed • Uncommitted Note: 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.
Secured	Enable the toggle, if collaterals are available for the facility. Note: You can restrict creation of unsecured sub-facilities for this facility by enabling the Cascade check box along with the Secured? switch.
Revaluation Required	Enable the check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.
Rate Agreement Required	Enable the Rate Agreement Required check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation.

- Click **Save**, to save the details. To add further details about the facility, click **Save & Configure**. To exit the New Facility window without saving the information, click **Cancel**.

Modifying Facility Details

- Upon clicking **Save & Configure** or clicking the edit icon in Funding Requirement page. The **Facility Details** screen displays.

Scheduling facility disbursement

- To add the details of the payment to be made on schedule basis, click Schedule from the left menu.
- Enable the **Scheduling Required?** switch. The **Add** button is enabled.
- Click the Add button.
The **Scheduling Details** screen displays.

Table 3-7 Scheduling Details

Field	Description
Date	Select the schedule part of the facility payment.
Amount	Specify the amount to be paid to the organization on the scheduled date.

- Click **Save**.

Scheduling details are added and listed as shown below.

Table 3-8 Scheduling Required

Field	Description
Add	Click Add, to add another scheduling detail.
Edit	Click Edit, to edit the scheduling detail.
Delete	Click Delete, to delete the scheduling detail.
Remarks	Specify remarks, if any.
Post	Specify comments, if any.

Adding Exposure Details

- Click **Exposure** from the left menu.

The **Exposure Details** screen displays.

- Click Add icon, to type the **Exposure Type** and **Exposure Code** for the facility.

Adding Fee Details

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

The **Fee Details** screen displays.

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

Linking Facility to the Pool

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

The **Pool Linkage** screen displays.

- Click **Link Facility**.

The **Link Facility** screen displays.

- Select the **Pool Code** from the drop-down list.

- Click **Link Facility**.

Adding Pricing Detail

- Click **Pricing**, 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.

- Click **Add** icon, to add commission details.

The **Commission Details** screen displays.

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

Table 3-9 Commission Details

Field	Description
Rate Type	Select the Rate Type from the drop down list.
Rate Basis	Select the commission collection frequency from the Rate Basis drop down list.
Commission Type	Select the Commission Type from the drop down list.
Collection Period	Select the Collection Period from the drop down list
Currency	Search and select the Currency in which the commission has to be collected from the organization.
Minimum Commission Amount	If Fixed Rate is selected as the Rate Type , specify the Minimum Commission Amount and the Commission Rate in the respective fields.
Commission Rate	. If Flat Amount is selected as the Rate Type , specify the Commission Amount .

21. Click **Save**, to add the commission details.
22. Click **Add** icon in **Pricing Interest** section.

The **Interest Details** screen displays.

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

Table 3-10 Interest Details

Field	Description
Component Name	Specify the component name.
Component Type	Select the Component Type from the drop down field.
Rate Type	Select Rate Type from the drop down field. The options available are: Fixed, Floating and Special Amount.
Fixed Interest Rate	If Fixed is selected as Rate Type , specify the Fixed Interest Rate .

23. . If Floating is selected as Rate Type. select the following details: • Rate Code • Spread • Interest Reset Cycle
24. If Special Amount is selected as **Rate Type**, search and select the **Currency** and then specify the **Special Interest Amount**.
25. Click **Save**.

Interest details are added and listed as shown below:

26. To add the charge details, click **Charges** tab in **Pricing** section and then click the **Add** icon.

Charge Details screen displays.

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

Table 3-11 Charge Details

Field	Description
Charge Code	Specify the charge code.
Charge Currency	Select the charge currency.
Charge Amount	Specify the Charge Amount for the facility.

Table 3-11 (Cont.) Charge Details

Field	Description
Charge Description	Specify the charge description.
Is Charge Waived	Enable Is Charge Waived switch, if waiver can be claimed for this charge.
Waived Amount	Select the charge currency.
Minimum Charge Amount	Specify the minimum charge amount.
Maximum Charge Amount	Specify the maximum charge amount.
Net Charge Amount	Specify the net charge amount
Charge Base Amount	Specify the charge base amount.
Waiver Remarks	Specify the remarks, if any.

27. Click **Save**.

Charge details are added and listed as shown below.

Note

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

28. To edit the charge details, click the added charge and then click the edit icon.
29. . To delete the charge details, click the added charge and then click the delete icon.
30. To change the list view to table view, click the table icon at the right corner.

Facility Collateral Linkage

31. Click **Facility Collateral Linkage** from the left menu.

The Facility Details screen appears as shown below.

Note

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

32. To link facility with a collateral, click the add icon.

The **Facility-Collateral Linkage** screen displays.

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

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

- Collateral Description
- Collateral Currency
- Collateral Value

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

34. Select the **Amount Basis** from the drop down list. The options available are: **Amount** and **Percentage**.
35. If **Amount** is selected as **Amount Basis**, specify the **Linked Amount**. The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field
36. If **Percentage** is selected as **Amount Basis**, specify the **Linked Percentage**. The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.
37. In the **Order Number** field, specify the collateral utilization order for e.g. 1, or 2.
If the collateral is contributing to the line, and the order number is mentioned as 2, collateral utilization will happen only after the other amount (e.g. Line amount) with order number 1 is utilized.
38. Click **Save**.
The **Facility Collateral Linkage** details are added and displayed as shown below
39. To filter a linkage record, click the **Filter** icon and specify values for the filter parameters or directly type the first three characters of filter parameter in **Type to filter** text box.
40. To modify the linkage details, select the record from the list and click the edit icon next to add icon.
41. To delete the linkage details, select the record from the list and click the delete icon.
42. To change the layout of Facility-Collateral Linkage screen to table view, click the **Table View** icon at top right corner.

Adding Credit Rating

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

43. Click the **Add** icon.

The Credit Rating screen displays.

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

Table 3-12 Credit Rating

Field	Description
Agency Name	Select the name of agency by which the facility is rated from the Agency Name drop down list.
Outlook	Select the Outlook of the rating from the drop down list.
Grade	Select the Grade of the rating from the drop down list.
Score	Specify the Score provided for the facility
Effective Date	Click the calendar icon in the Effective Date field and select the date on which the rating is provided.
Year of Rating	The Year of Rating is automatically populated based on the selected Effective Date.
Recommend	Enable the Recommend switch, if the facility is recommended by the rating agency.

44. Click **Create**. The rating is added and displayed in the Credit Rating page.
45. To view the history of credit ratings added during different processes, click the History icon.
46. To filter the credit ratings in the History window, click the **Filter** icon and select the **Agency Name** or directly type the agency name in **Type to filter** text box.

Adding FX Rate Revaluation Details

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

47. Click the add icon.

The **FX Rate Revaluation** screen displays.

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

Table 3-13 FX Rate Revaluation Details

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

Table 3-13 (Cont.) FX Rate Revaluation Details

Field	Description
Move Across onth	Enable the Move Across Month check box, if required. If you have chosen to move a schedule falling due on a holiday to the next working day, or the previous working day, and it crosses over into another month, the schedule date will be moved only if you indicate so. If not, the schedule date will be kept in the same month.
Cascade Scheduled	Enable the Cascade Schedule check box, if required. Next schedule will be fixed based on how the schedule date was moved for a holiday. For example, if the Revaluation Frequency is Monthly and the schedule that is due on holiday (1st January) is moved forward to the next day (2nd January) based on selected Schedule Movement option, then from the next month (February), the schedule is shifted to 2nd of every month if the Cascade Schedule check box is enabled

48. Click **Create**. The FX rate revaluation details are saved.
49. To modify the added FX rate revaluation details, select the record and click the edit icon.
50. To delete the added FX rate revaluation details, select the record and click the delete icon
51. To exit the Facility Details window, click **Close**.

Create Facility with Template

52. Click the **Facility Template (T)** icon.
The **Facility Template** screen displays.
53. Search and select the **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.
54. To add additional facility to the Facility Template, click the right arrow at the left side.
The **Available Facility** screen displays.
55. Drag and drop the required facility from the Available Facility section to the Facility Template section.
56. To capture the facility details, click the facility in the Facility Template section
The **Facility Template** screen displays.
For more information on fields, refer to the field description table below.

Table 3-14 Facility Template

Field	Description
Template Code	Displays the template code.
Template Name	Displays the template name.
Facility Description	Specify the description.
Next Review date	Select or specify the next review dat for the facility.
Currency	Select and search the currency for the requested amount.
Requested Amount	Specify the requested amount.

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

Creating Sub Limit

You can create any number of sub-limits for the facility. The sum of Requested Amount specified in each sub-limit should not exceed the Requested Amount in the parent facility. While creating sub-limit, the Tenor and Line Expiry Date for the facility cannot be more than that of the parent facility.

59. Click the hamburger icon at the corresponding facility record and select Create Sub Limit.

The **Facility Details** screen displays.

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

Removing Facility

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

Linking Document

62. To link documents with the facility, click the hamburger icon at the corresponding facility record and select Link Document. The Document window listing the mandatory and optional documents maintained for the facility appears.
63. To upload the listed documents, click the hamburger icon in the required item and select Upload Document. The Document window with pre-populated document details appears.
64. In the **Drop files here or click to select** section, drag and drop or click and upload the necessary document and Click **Upload**.

If the party is your existing customer and the documents are already uploaded, you can use the **Link Existing Document** option available under the hamburger icon to link the existing documents. If you want to upload any document that is not listed in the Documents window, click **Add New Documents** and upload the document.

Filtering Facility

65. To filter the required facility from the list, click Filter button. The Filter window appears.
66. Type and / or select the filter parameters. Click **Apply**. Facility that matches the filter parameters are displayed.

Note

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

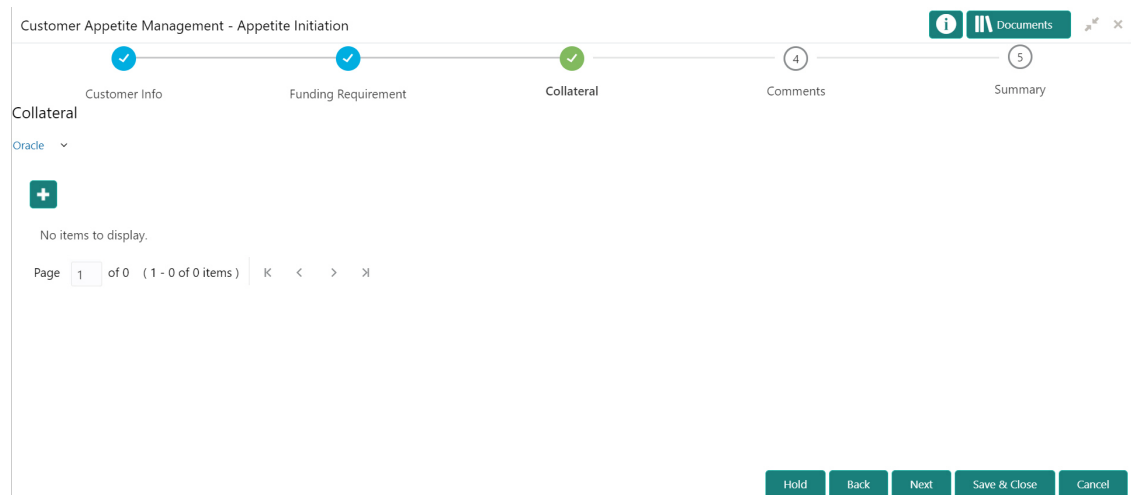
67. To delete the facility, Select the facility and click delete icon
68. To change the layout of facility details to table view, click the Table View icon
69. To view the facility details in table view, click the **Line Number**.
70. To capture writeup for the facility, click the Writeup icon.
71. To change the layout of facility details to tree view, click the Facility Structure icon. The page appears as shown below.
72. To add facility details for the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.
73. Select the required customer. Funding Requirement - [organization name] > [customer name] page appears.
74. Add the facility details for the customer and click Next. The Collateral page appears

3.4 Initiation - Collateral

This topic provides systematic instructions about the Initiation - Collateral data segment in Appetite Management Initiation stage.

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

Figure 3-15 Appetite Initiation - Collateral



1. To add collateral details, click the **add** icon.

The **Basic Details** screen displays.

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

Table 3-15 Basic Details

Field	Description
Collateral ID	Specify a unique ID for collateral.
External Referenc ID	Specify external reference ID.

Table 3-15 (Cont.) Basic Details

Field	Description
Collateral Type	Select the collateral type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Account Contracts • Crop • Commercial Paper • Perishable • Commodity • PDC • Bill of Exchange • Promissory Note • Machine • Deposits • Bond • Stock • Fund • Vehicle • Guarantee • Property • Aircraft • Insurance • Precious Metal • Ship • Account Receivables • Cash Collaterals • Inventory
Collateral Currency	Click the search icon and select the currency for collateral value.
Collateral Value	Specify the Collateral Value .
Held Collateral Value	Specify the Held Collateral Value .
Collateral End Date	Click the calendar icon and select the Collateral Start Date and Collateral End Date. Collateral will be effective only during the mentioned period.
Collateral Expiry Date	Click the calendar icon and select the Collateral Expiry Date. This is the actual expiry date of the collateral. For example, if the collateral type is selected as Bill of Exchange, collateral expiry date is the expiry date mentioned in the Bill of Exchange
Charge Type	Select the Charge Type based on selected Collateral Type. The options available are Hypothecation, Pledge, and Lien.
Collateral Status	Select the Collateral Status from the drop down list
LGD Type	Select the LGD Type (Loss Given Default Type) from the drop down list. The bank will take action on loss given default based on the option selected in this field.
Collateral Classification	Select the Collateral Classification from the drop down list. The options available are: <ul style="list-style-type: none"> • Secured • Unsecured • Liquid

Table 3-15 (Cont.) Basic Details

Field	Description
Seniority of Charge	Select the bank's Seniority of Charge on the collateral. The options available are: <ul style="list-style-type: none"> • First • Second • Third
LTV%	Specify the collateral's loan to value percentage in LTV % field.
Document Status	Select the Document Status from the drop down list. The options available are: <ul style="list-style-type: none"> • Submitted • Not Submitted • Partially Submitted
Collateral Status	Select the Collateral Status from the drop down list.
Tangible	Enable the Tangible flag, if the collateral is tangible.
Collateral Description	Specify a brief description about the collateral in Collateral Description field.
Remarks	Capture Remarks about the collateral.

2. Click **Next**.

The **Collateral Details** page appears.

3. In Collateral details page, you can capture detailed information about the selected collateral.
4. Click Add icon.

The **Configuration** screen displays.

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

Table 3-16 Ship Details

Field	Description
Ship Name	Specify the name of ship in Ship Name.
Type	Select the Ship Type. The options available are: General Cargo Vessels, Container Ships, Dry Bulk Carriers, Multi Purpose Vessels, Reefer Ships, Ferries, Freight, Ro-Pax, Pure Car Carriers, Combined Carriers, Ocean Liners, Cruise Ships, Fishing Vessel, High Speed Craft, Tankers, Passenger, and Roll On Ro
Condition	Select the Condition of ship from the drop down list.
Location	Click the search icon in Invoice Currency field and select the currency in which the ship is purchased.
Invoice Currency	Specify the amount for which the ship is purchased in the Invoice Value field.

Table 3-16 (Cont.) Ship Details

Field	Description
Registration Number	Specify the registration number.
Invoice Value	Specify the amount for which the ship is purchased in the Invoice Value field.
Amount in Collateral Currency	Specify the amount in collateral currency.
Number of Decks	Specify the Number of Decks available in the ship
Manufactured Date	Click the calendar icon and select the Ship Manufactured Date
Manufacturer Name	. Specify the ship Manufacturer Name.
License Name	Specify the License Number of the ship.
License Details	Type a brief information about the license in License Details field.
Description	Type a brief description about the ship in Description field.

Table 3-17 Ship Dimensions

Field	Description
Dimension Unit	Select the unit for ship dimension from Dimension Unit drop down list. The options available are: <ul style="list-style-type: none"> • Feet • Meters
Length	Specify the Length of ship in selected unit.
Beam	Specify the Beam (width) of ship in selected unit.
Height	Specify the Height of ship in selected unit.
Displacement Unit	Select the unit for ship weight from Displacement Unit drop down list. The options available are: <ul style="list-style-type: none"> • Tons • Metric Tons
Displacement	Specify the Displacement of ship in selected unit.

Table 3-18 Ship Tonnage

Field	Description
Size	Select the Size of the Ship.
Deadweight Tonnage	Specify the Deadweight Tonnage.
Gross Registered Tonnage	Specify the Gross Registered Tonnage.
Net Registered Tonnage	Specify the Net Registered Tonnage.

Table 3-19 External Pricing Details

Field	Description
Security Code	Specify the Security Code of ship.
Security Description	Type brief description about the ship security in Security Description field
Price Code	Specify the Price Code of ship.
Unit Value	Specify the Unit Value of ship and No of Units.

Table 3-19 (Cont.) External Pricing Details

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

- Click **Next**.

The **Collateral Insurance** page appears.

Collateral Insurance

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

Figure 3-16 Collateral Insurance

Collateral Insurance

[+ Add](#) [Edit](#) [View](#) [Delete](#)

No items to display.

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

Back

Next

Submit

- To add insurance details, click **+Add**.

The **Collateral Details** window is displayed.

Figure 3-17 Collateral Details

Collateral Details
✕

Insurance Basic Details

Policy Number * <input type="text" value="45678043687"/>	Policy Name * <input type="text" value="Contract Policy"/>	Insurance Provider * <input type="text" value="First Bank"/>
Insurance Name <input type="text" value="Contract Insurance"/>	Insurance Type <input type="text" value="Asset Insurance"/>	Policy Status <input type="text" value="Inforced"/>
Insurance Currency * <input type="text" value="INR"/> <input type="button" value="🔍"/>	Insurance Amount * <input type="text" value="₹100,000.00"/>	Start Date * <input type="text" value="May 1, 2020"/> <input type="button" value="📅"/>
End Date * <input type="text" value="May 1, 2021"/> <input type="button" value="📅"/>	Grace Days <input type="text" value="10"/> <input type="button" value="⬇️"/> <input type="button" value="⬆️"/>	Notice Days <input type="text" value="10"/> <input type="button" value="⬇️"/> <input type="button" value="⬆️"/>
Policy Assigned To Bank <input type="text" value="Yes"/>		

Insurance Premium Details

Premium Currency * <input type="text" value="INR"/> <input type="button" value="🔍"/>	Premium Amount * <input type="text" value="₹9,000.00"/>	Premium Frequency <input type="text" value="Monthly"/>
Premium End Date * <input type="text" value="May 1, 2021"/> <input type="button" value="📅"/>		

Remarks

Insurance Basic Details

7. Specify the insurance following details in respective fields

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

For information on fields in the **Collateral Details** screen, refer the below tables.

Table 3-20 Collateral Details - Insurance Basic Details

Fields	Description
Insurance Type	Select the Insurance Type from the drop down list. The options available are: Asset Insurance , Life Insurance , Corporate Insurance , and Borrower Insurance .
Policy Status	Select the Policy Status from the drop down list. The options available are: Inforced , Lapsed , and Paidup .
Insurance Currency	Click the search icon in the Insurance Currency field and select the currency in which insurance amount is paid.
Insurance Amount	Specify the Insurance Amount in selected insurance currency
Start Date and End Date	Click the calendar icon and select the insurance Start Date and End Date .
Grace Days	Specify the Grace Days for making insurance premium payment.
Notice Days	Specify the Notice Days for insurance premium payment.

Table 3-20 (Cont.) Collateral Details - Insurance Basic Details

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

Insurance Premium Details**Table 3-21 Insurance Premium Details**


Fields/ Icons	Description
Premium Currency	Click the search icon in the Premium Currency field and select the currency in which insurance premium is paid.
Premium Amount	Specify the Premium Amount in selected premium currency.
Premium Frequency	Select the Premium Frequency from the drop down list.
Premium End Date	Click the calendar icon and select the Premium End Date .
Remarks	Type Remarks about the insurance, if any.

8. Click **Add**. The insurance details are added and displayed as shown below:

Figure 3-18 Collateral Insurance

Collateral Insurance

Type to filter + Add Edit View Delete

 **NEW** Policy Number: 45678043687 Policy Name: Contract Policy Insurance Name: Contract Insurance Insurance Currency: INR
Insurance Amount: ₹100,000.00

Page of 1 (1 - 1 of 1 items) K < > ⌂

Back Next Submit

For information on fields in the **Collateral Insurance** screen, refer the below tables.

Table 3-22 Collateral Insurance

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

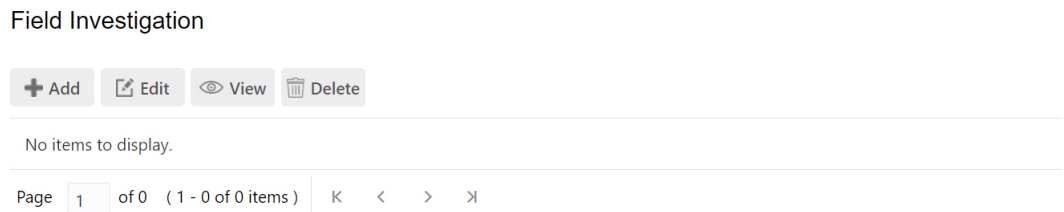
9. Click **Next**.

The **Field Investigation** page is displayed.

Field Investigation

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

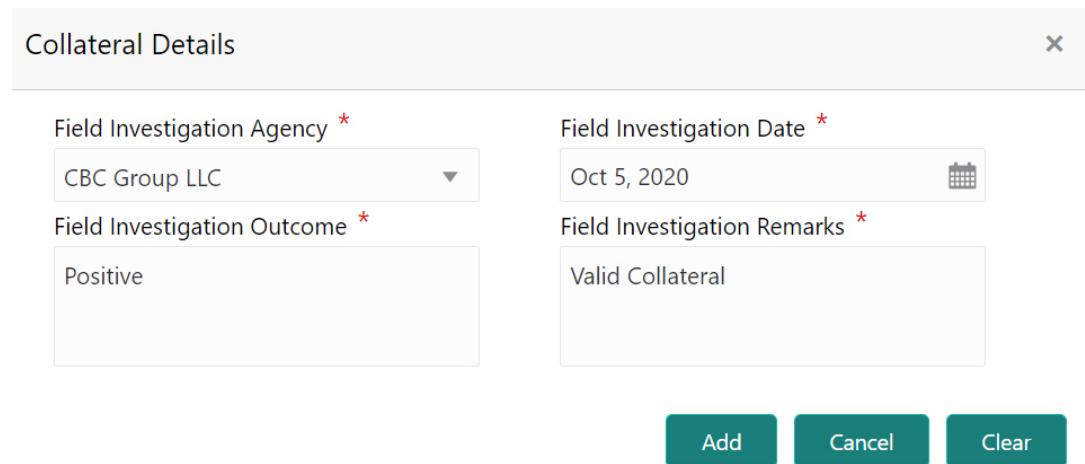
Figure 3-19 Field Investigation



10. Click the **Add** icon.

The **Collateral Details** window is displayed.

Figure 3-20 Collateral Details



For information on fields in the **Collateral Details** screen, refer the below tables.

Table 3-23 Collateral Details

Fields/ Icons	Description
Field Investigation Agency	Select the Field Investigation Agency from the drop down list.
Field Investigation Date	Click the calendar icon and select the Field Investigation Date .
Field Investigation Outcome and Field Investigation Remarks	Specify the Field Investigation Outcome and Field Investigation Remarks .
Add	Click Add . The field investigation details are added displayed in the Field Investigation page.
Edit	To modify the field investigation details, select the record and click Edit .
View	To view the added field investigation details, select the record and click View .
Delete	To delete the field investigation details, select the record and click Delete .

11. Click **Next**.

The **External Check** page is displayed.

External Check

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

Figure 3-21 Collateral - External Check

External Check



No items to display.

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

12. Click the **Add** icon.

The **Collateral Details** window is displayed.

Figure 3-22 Collateral Details

Collateral Details
✕

Agency *

External Check Outcome *

External Check Date *

Remarks *

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

Table 3-24 Collateral Details

Fields/ Icons	Description
Agency	Select the Agency by which the external validation is done.
External Check Date	Click the calendar icon and select the External Check Date .
External Check Outcome	Specify the External Check Outcome and Remarks .
Add	Click Add . The external check details are added and displayed in the External Check page.
Edit	To modify the external check details, select the record and click Edit .
View	To view the added external check details, select the record and click View .
Delete	To delete the external check details, select the record and click Delete .
Next	Click Next .

The **Valuation** page is displayed.

Valuation

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

Figure 3-23 Collateral - Valuation

✕

Agency * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Select"/>	Valuation Date * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Sep 4, 2020"/>
Valuation Expiry Date * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Dec 31, 2020"/>	Valuation Currency * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="USD"/>
Valuation Amount * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="\$30,000.00"/>	
Valuer Remarks * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Validated"/>	

Add
Cancel
Clear

13. Click the **Add** icon.

The **Valuation - Collateral Details** window is displayed.

Figure 3-24 Valuation - Collateral Details

✕

Agency * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="ATI Valuations"/>	Valuation Date * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Oct 7, 2020"/>
Valuation Expiry Date * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Mar 31, 2021"/>	Valuation Currency * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="USD"/>
Valuation Amount * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="\$200,000.00"/>	
Valuer Remarks * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Valuation as on October 2020"/>	

Add
Cancel
Clear

For information on fields in the **Valuation - Collateral Details** screen, refer the below table.

Table 3-25 Valuation - Collateral Details

Fields	Description
Agency	Select the Agency which valued the collateral.
Valuation Date and Valuation Expiry Date.	Click the calendar icon and select the Valuation Date and Valuation Expiry Date.
Valuation Currency	Click the search icon in the Valuation Currency field and select the currency in which collateral is valued.
Valuation Amount	Specify the Valuation Amount in selected valuation currency.
Valuer Remarks	Type Valuer Remarks.
Add	Click Add. The collateral valuation details are added and displayed in the Valuation page.
Edit	To modify the valuation details, select the record and click Edit.
View	To view the added valuation details, select the record and click View.
Delete	To delete the valuation details, select the record and click Delete.
Next	Click Next.

The **Legal Opinion** page is displayed.

Legal Opinion

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

- Click the **Add** icon in the Legal Opinion page.

The **Collateral Details** window is displayed.

Figure 3-25 Legal Opinion - Collateral Details

Collateral Details
✕

Agency *

External Opinion Date *

Legal Firm Opinion *

Final Recommendation *

For information on fields in the **Legal Opinion - Collateral Details** screen, refer the below table.

Table 3-26 Legal Opinion - Collateral Details

Fields	Description
Agency	Select the Agency which legally evaluated the collateral.
External Opinion Date	Click the calendar icon and select the External Opinion Date .
Legal Firm Opinion and Final Recommendation.	Specify the Legal Firm Opinion and Final Recommendation .
Add	Click Add . Legal opinion is added and displayed in the Legal Opinion page.
Edit	To modify the legal opinion, select the desired record and click Edit .
View	To view the legal opinion, select the desired record and click View .
Delete	To delete the legal opinion, select the desired record and click Delete .
Next	Click Next .

The **Risk Evaluation** page is displayed.

Risk Evaluation

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

Figure 3-26 Risk Evaluation

Risk Evaluation

No items to display.

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

Remarks

Final Recommendation *

- Click the **Add** icon.

The **Risk Evaluation - Collateral Details** window is displayed.

Figure 3-27 Risk Evaluation - Collateral Details

Collateral Details
✕

Risk Type *

Currency Risk ▼

Severity *

Medium

Comments

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

Approver Comments

Add

Cancel

Clear

For information on fields in the **Risk Evaluation - Collateral Details** screen, refer the below table.

Table 3-27 Risk Evaluation - Collateral Details

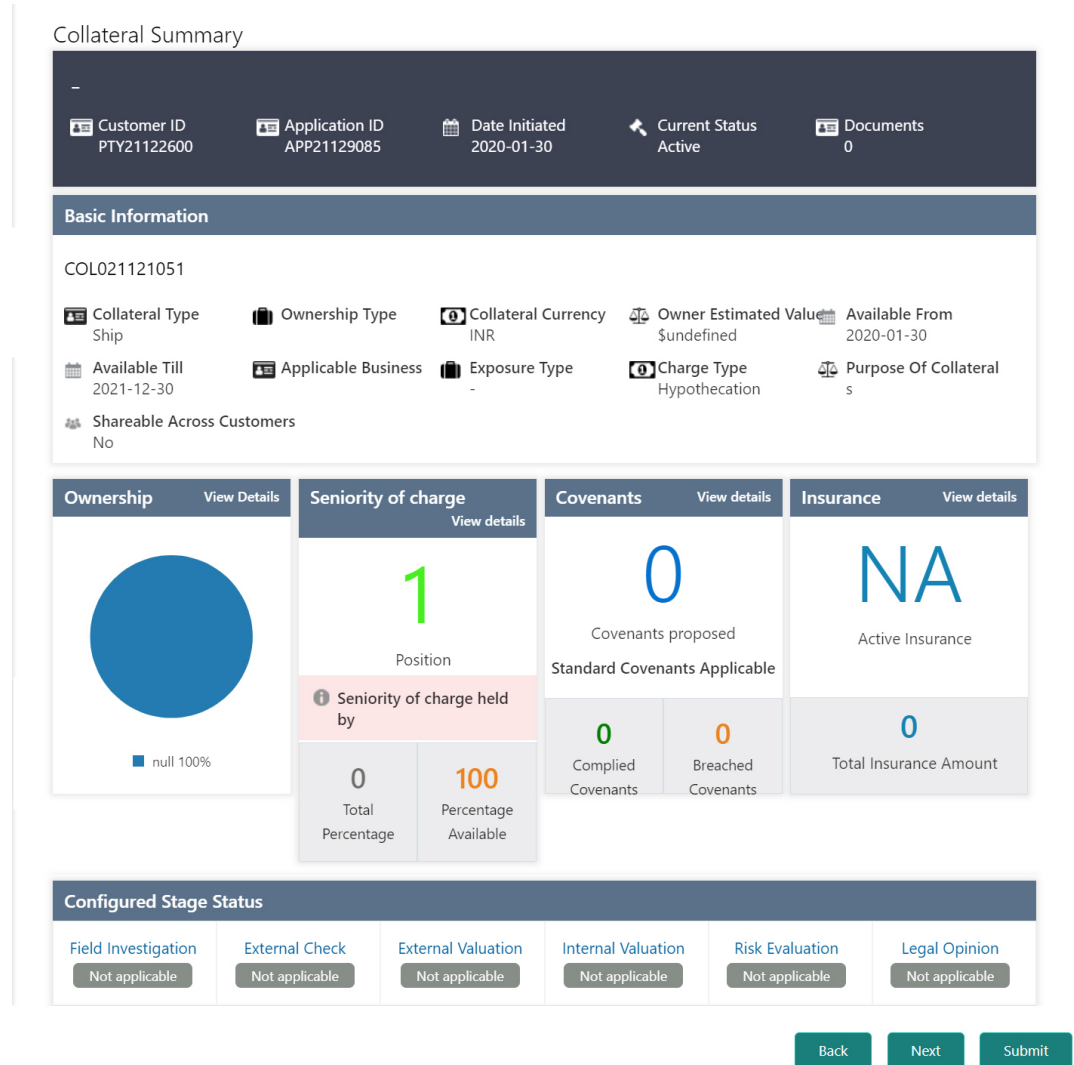
Fields	Description
Risk Type	Select the Risk Type from the drop down list. The options available are: Currency Risk, Natural Hazardous Risk, Liquidity Risk, Operational Risk, Geo Political Risk, and Issue Credit Risk.
Severity	Specify the Severity of risk such as Low, Medium, and High.
Comments	Type detailed information about the risk in Comments and Approver Comments fields.
Add	Click Add . Risk information is added and displayed in the Risk Evaluation page.
View	To view the risk information, select the desired record and click View .
Delete	To delete the risk information, select the desired record and click Delete .
Next	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 3-28 Collateral Summary



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

Table 3-28 Collateral Summary

Fields	Description
Submit	View the Collateral Summary and click Submit . Collateral record is added and displayed in the Collateral Details page.
View, Edit or Delete	To View, Edit or Delete the collateral details, click the down arrow in the corresponding record and select the required option.

- Click **Next** in the Collateral Details page.

The **Comments** page is displayed. **Comments**

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

Figure 3-29 Collateral - comments

For information on fields in the **Collateral - comments** screen, refer the below table.

Table 3-29 Collateral - comments

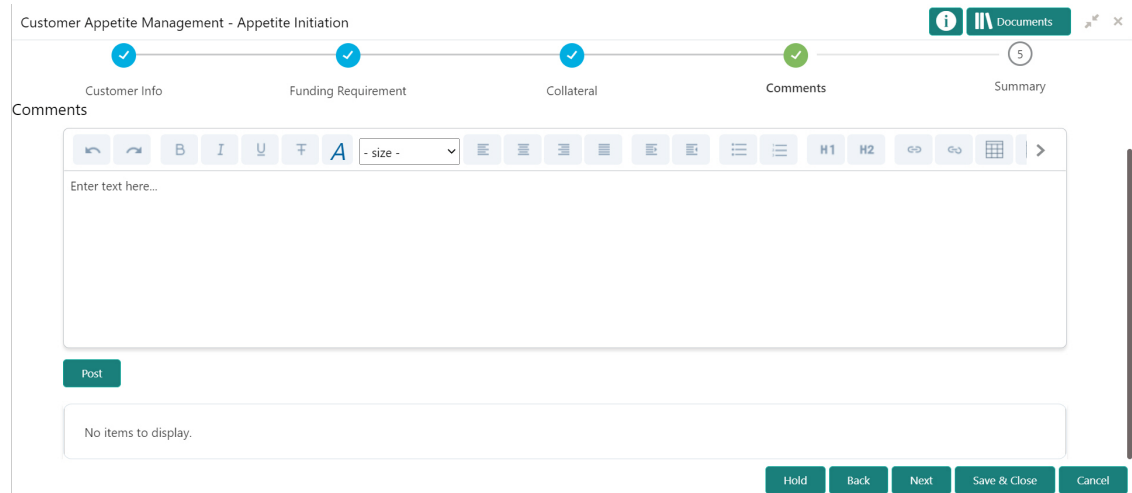
Fields	Description
Comments	Type comments in the Comments box.
Post	Click Post . Comments are posted below the Comments box.
Save & Close	Click Save & Close . The collateral records are listed in Collaterals data segment.
View, Edit	To View, Edit or Delete the collateral details, click the down arrow in the corresponding record and select the required option.

3.5 Initiation - Comments

This topic provides systematic instructions about the Initiation - Comments data segment in Appetite Management Initiation stage.

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

Figure 3-30 Initiation - Comments



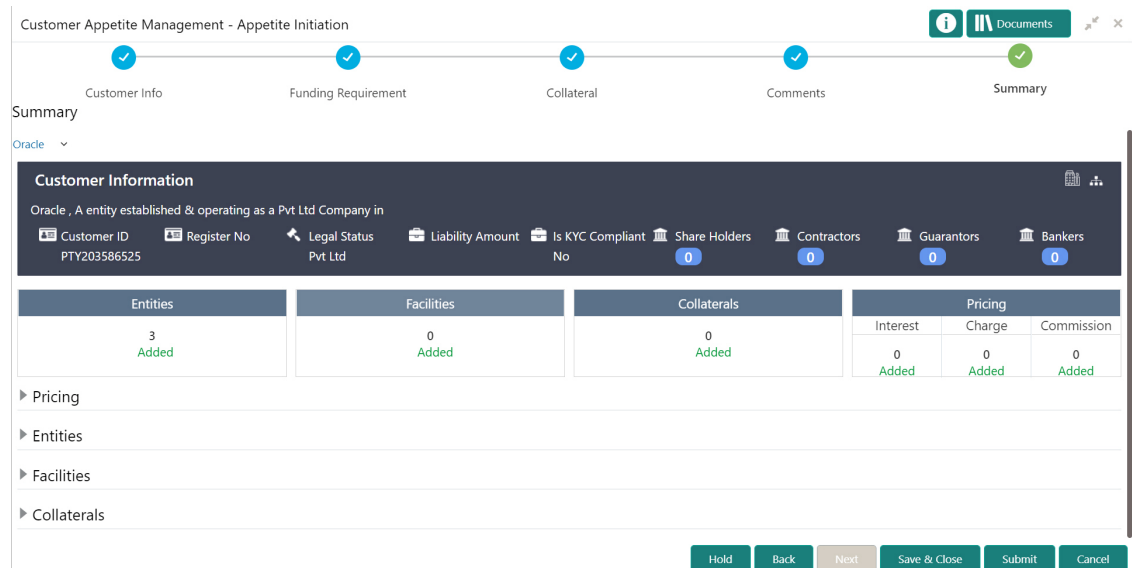
1. Type the necessary comments in the text box and click **Post**. Comment is posted.
2. To go to the next page, click **Next**.
The **Initiation - Summary** page is displayed.

3.6 Initiation - Summary

This topci provides systematic instructions about the Initiation - Summary data segment in Appetite Management Initiation stage.

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

Figure 3-31 Initiation - Summary



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

The **Industry Details** window is displayed.

Figure 3-32 Industry Details

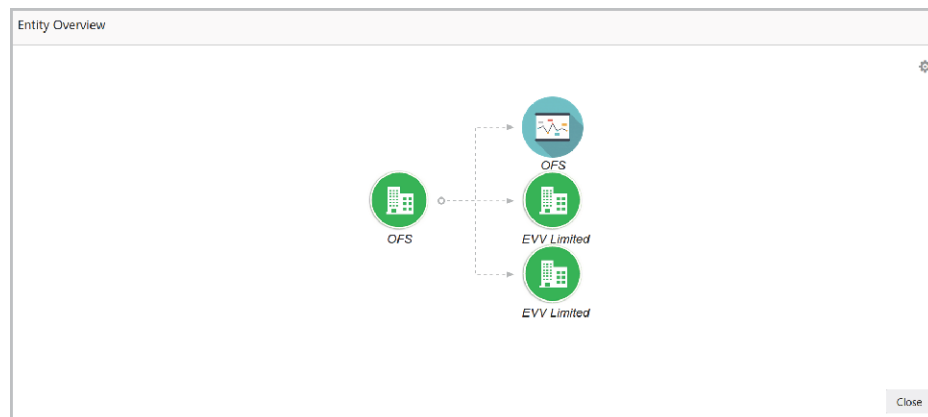
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

2. Click **Close** to exit the Industry Details window.
3. To view the overview of the organization, click the entity overview icon in **Customer Information** section.

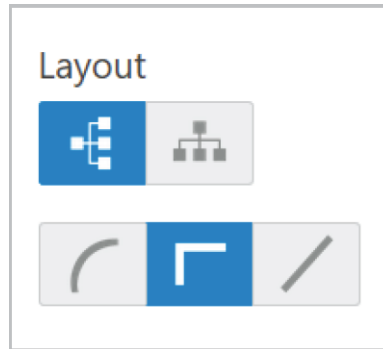
The **Entity Overview** window is displayed.

Figure 3-33 Entity Overview

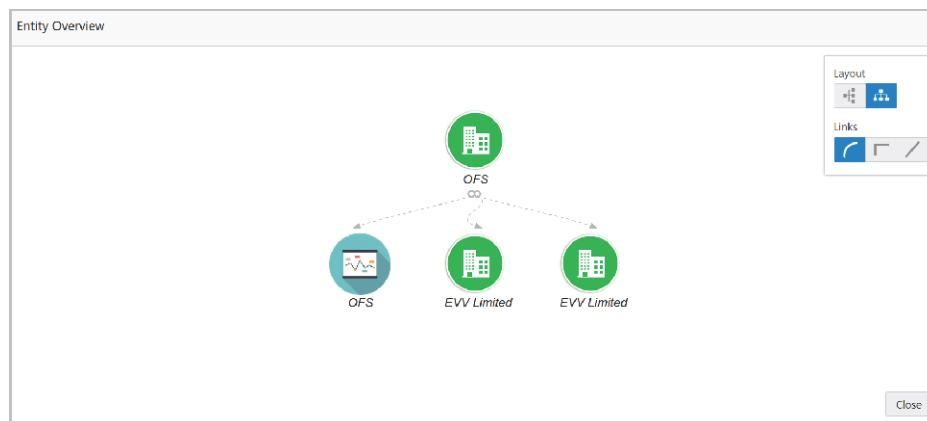


4. To change the layout of the entity overview, click the configuration icon at the top right corner.

The **Layout** window is displayed.

Figure 3-34 Entity Layout

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

Figure 3-35 Entity Overview

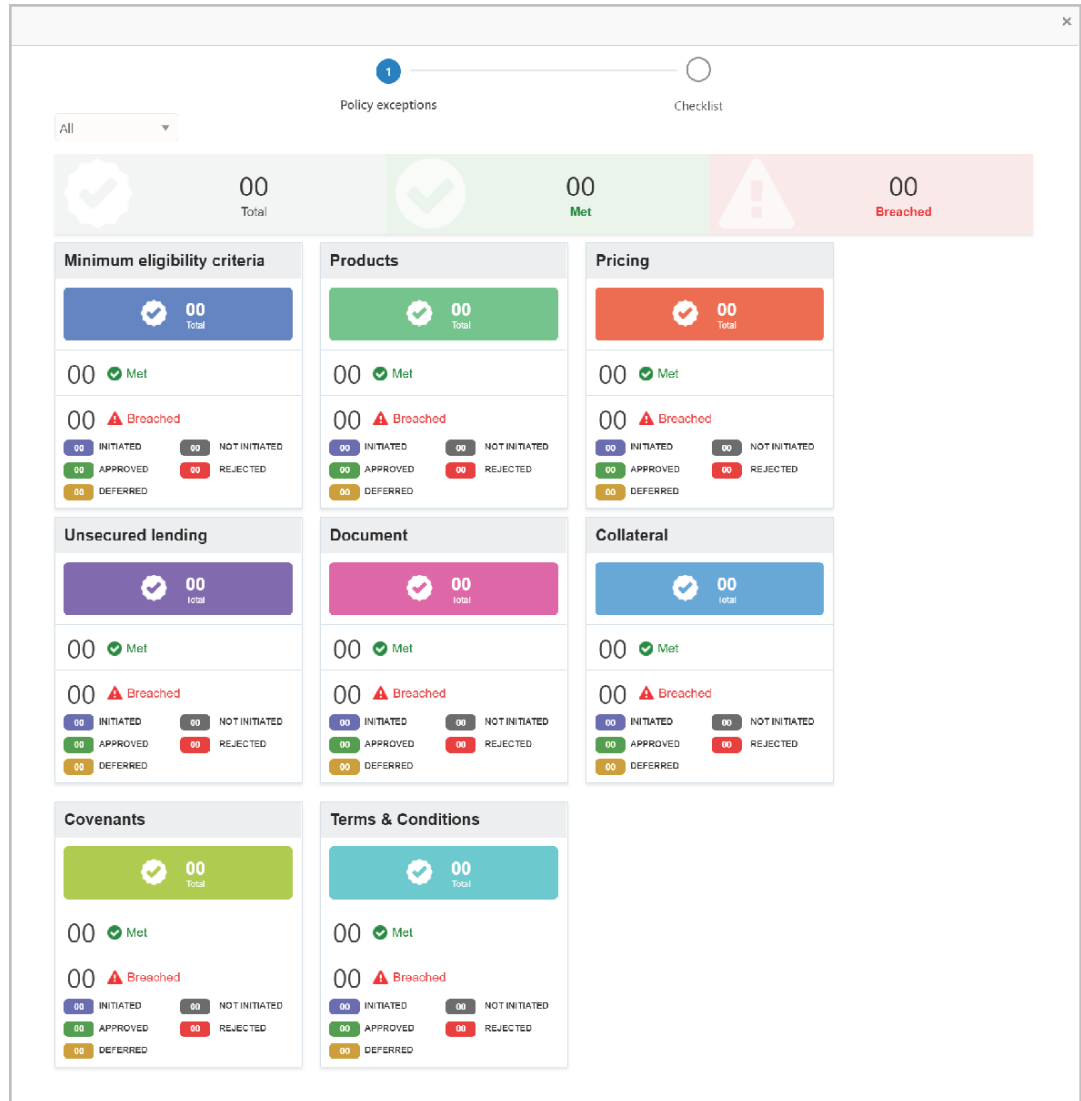
For information on fields in the **Entity Overview** screen, refer the below tables.

Table 3-30 Entity Overview

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

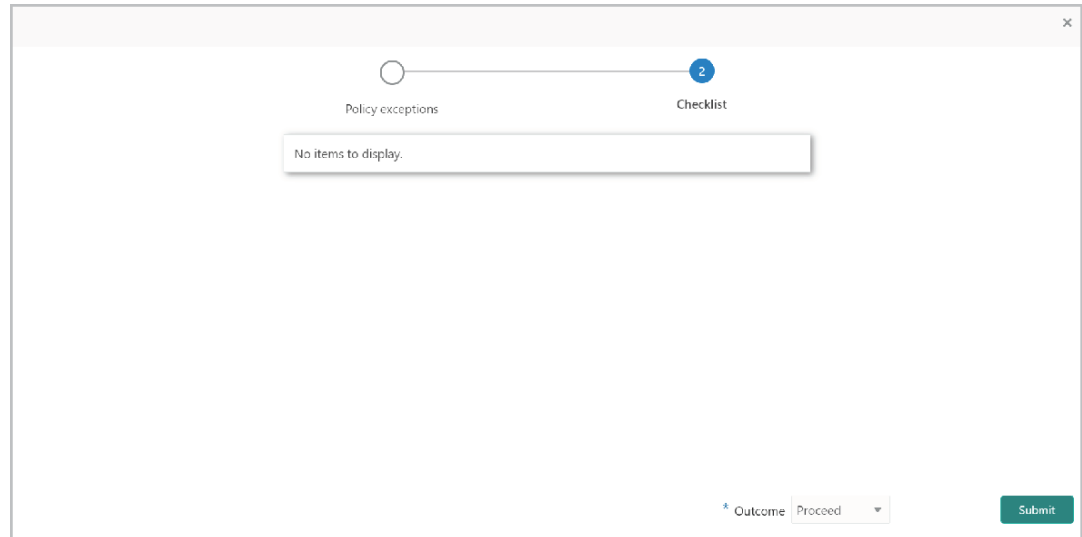
Upon clicking **Submit**, the Policy Exceptions / Business window appears based on configuration:

Figure 3-36 Policy Exceptions



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

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

Figure 3-37 Checklist

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

7. Manually verify all the checklist and enable the corresponding check box.
8. Select the **Outcome** as **Proceed** and click **Submit**. The Appetite Management application is moved to the **Enrichment** stage.

4

Enrichment

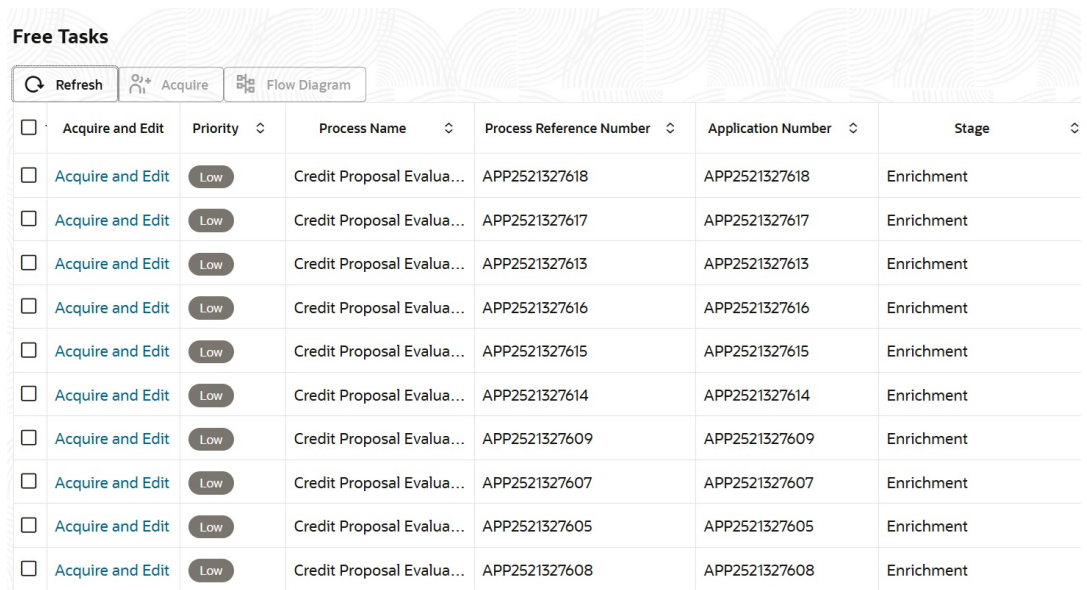
Detailed information on the Enrichment stage of the Appetite Management Process.

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

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

The **Free Tasks** page is displayed.

Figure 4-1 Free Tasks



The screenshot shows the 'Free Tasks' interface. At the top, there are three buttons: 'Refresh', 'Acquire', and 'Flow Diagram'. Below these is a table with the following columns: 'Acquire and Edit', 'Priority', 'Process Name', 'Process Reference Number', 'Application Number', and 'Stage'. Each row represents a task with a priority of 'Low' and a stage of 'Enrichment'. The process names are truncated as 'Credit Proposal Evalua...'. The process reference numbers range from APP2521327618 down to APP2521327608.

<input type="checkbox"/> Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327618	APP2521327618	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327617	APP2521327617	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327613	APP2521327613	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327616	APP2521327616	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327615	APP2521327615	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327614	APP2521327614	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327609	APP2521327609	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327607	APP2521327607	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327605	APP2521327605	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327608	APP2521327608	Enrichment

2. **Acquire & Edit** the required Appetite Management enrichment task.

The **Enrichment - Summary** screen is displayed.

4.1 Enrichment - Summary

Detailed information about the Summary data segment in Appetite Management Enrichment stage.

Figure 4-2 Enrichment - Summary

Customer Appetite Management - Enrichment (Screen 1/7)

Summary

(Party ID: 000101614)

# Registration Number: NA	Country:	Demographic Type:	Entity:
Is KYC Compliant: No	Liability Amount:	Expiry Date:	Business Type:
Financial Institution Code:	Head Office Country:	Country of Risk:	Legal Entity Code:
BIC Code:			

Summary Statistics:

Entities Added: 0	Facilities Added: 0	Collaterals Added: 0	Covenants: 0 Newly added, 0 Modified	Facility Amount: Total Requested Amount	Collateral Amount: Total Owner Estimated Value: \$0.00
-------------------	---------------------	----------------------	--------------------------------------	---	--

> Pricing

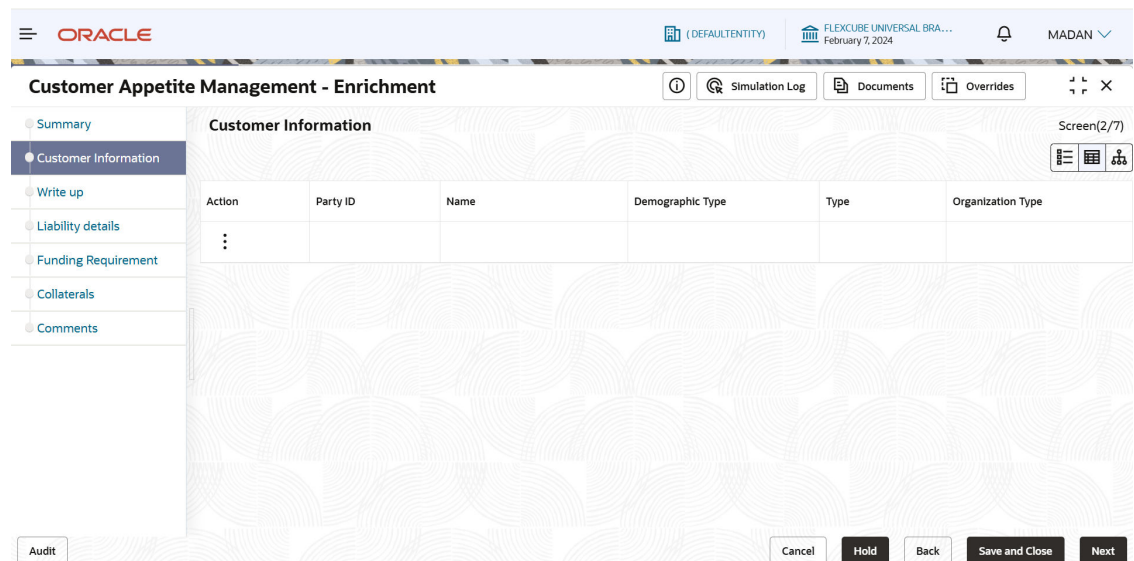
Audit Cancel Hold Save and Close Next

1. Refer [Initiation - Summary](#) for information on actions that can be performed in the Summary page.
2. After viewing the summary, click **Next**.
The **Enrichment - Customer Info** page is displayed.

4.2 Enrichment - Customer Info

Detailed information about the Customer Info data segment in Appetite Management Enrichment stage.

Figure 4-3 Enrichment-Customer Info



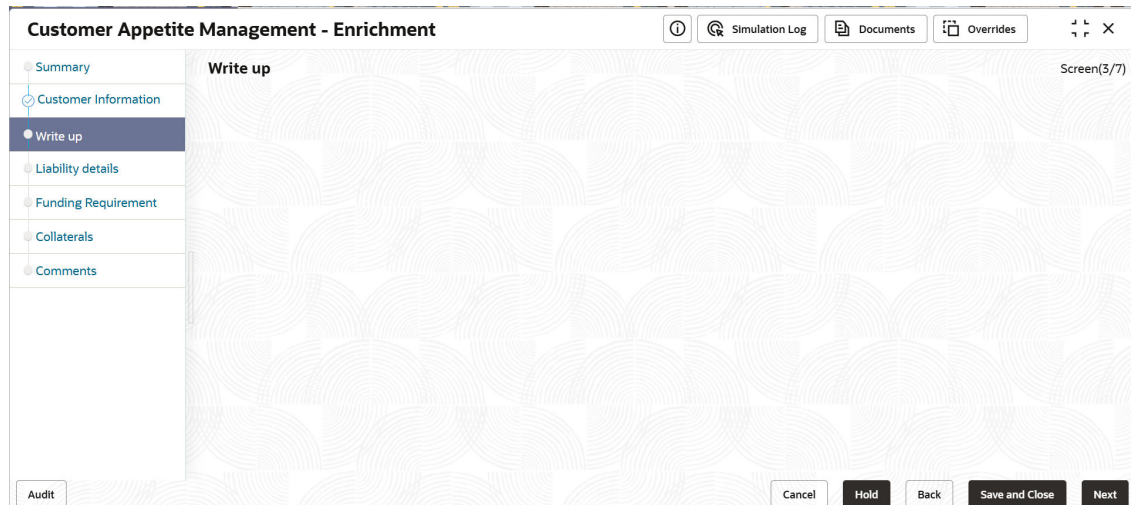
1. Refer [Initiation - Customer Info](#) for information on actions that can be performed in the Customer Info page.
2. After performing necessary actions, click **Next**. The Write Up page is displayed if it is configured in the Business Process Maintenance.

4.3 Enrichment - Write up

Detailed information about the Write up data segment in Appetite Management Enrichment stage.

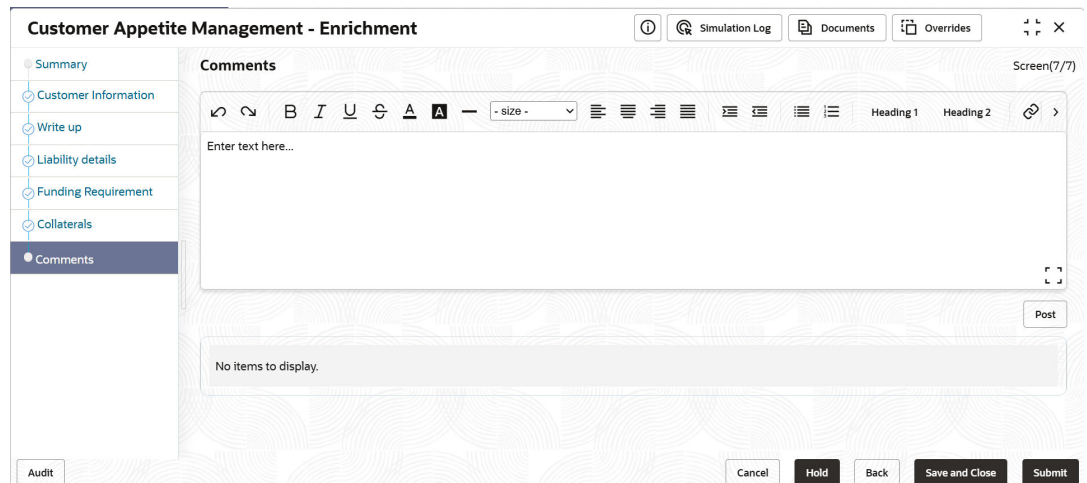
In this data segment, you can add writeup for any of the writeup categories maintained in the system.

Figure 4-4 Appetite Management - Write up



1. Click the **add** icon.
The **Write Up** window is displayed.

Figure 4-5 Writeup



2. Click the 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 4-6 Write up Category

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

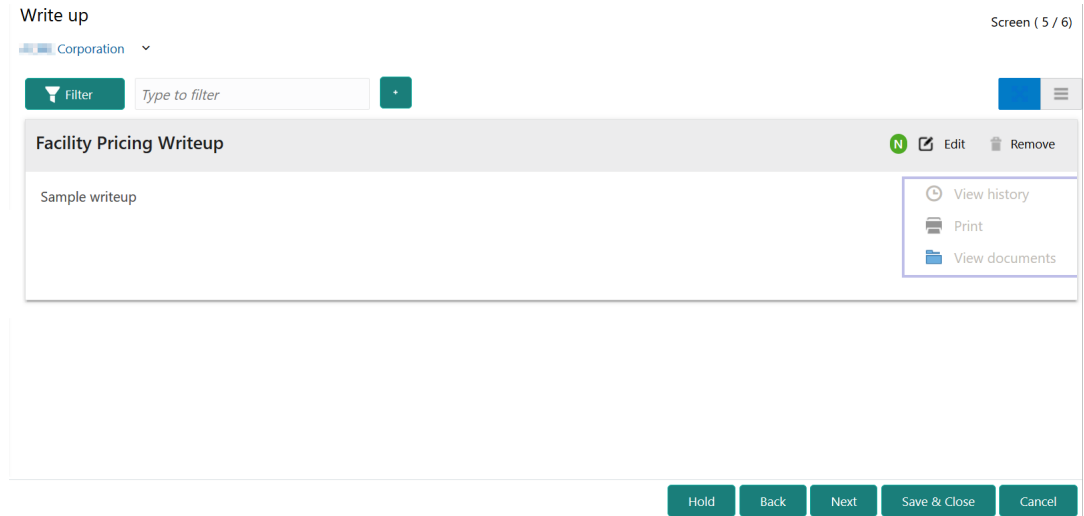
Page 1 of 1 (1 - 7 of 7 items) | K < 1 > >

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

Figure 4-7 Write up

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 4-8 Write up

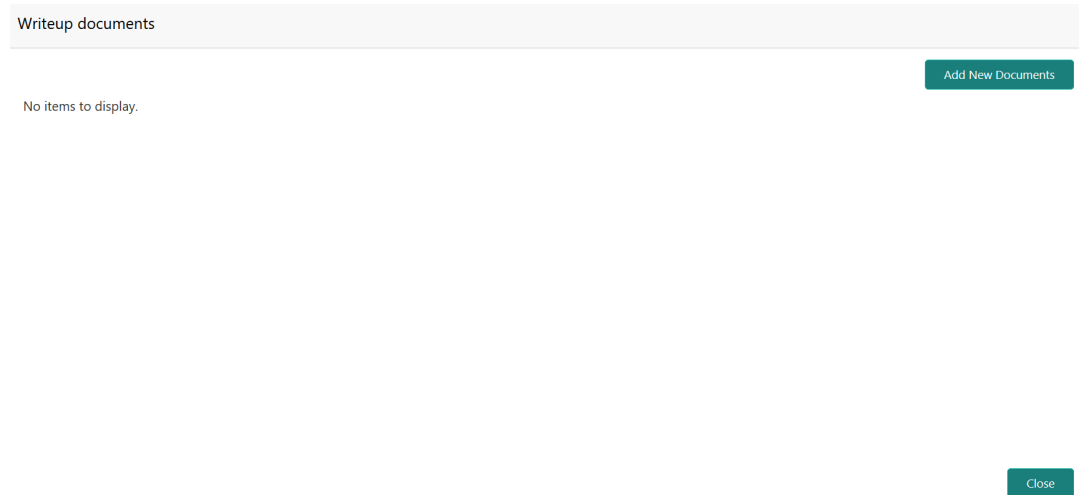


For information on fields in the **Write up** screen, refer the below tables.

Table 4-1 Write up

Field	Description
Edit	To modify the writeup, click the Edit icon and change the information.
Remove	To delete the writeup, click the Remove icon. A confirmation message appears.
Yes	Click Yes . The writeup is removed.
View history	To view the writeup history, click the View history icon.
Print	To print the write up, click the Print icon. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To print the write up from tile view, click the View complete writeup icon and then click the Print icon.</p> </div>

6. To attach / view writeup related documents, click **View Documents** icon.
The **Writeup Documents** window is displayed.

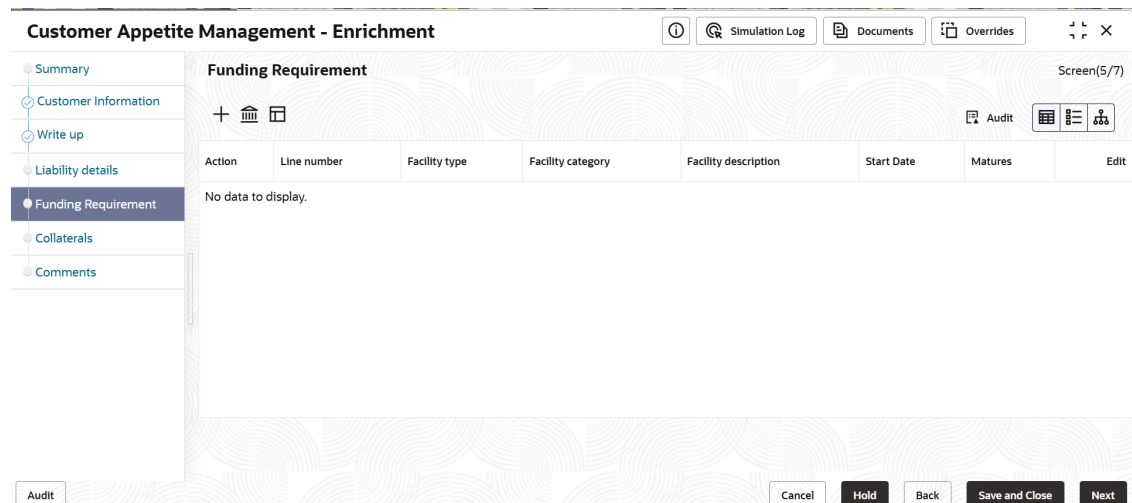
Figure 4-9 Writeup Documents

7. To add new documents, click **Add New Documents**.
8. To exit the Writeup documents window, click **Close**.
9. To go to the next page, click **Next**.

The **Funding Requirement** page is displayed.

4.4 Enrichment - Funding Requirement

Detailed information about the Funding Requirement data segment in Appetite Management Enrichment stage.

Figure 4-10 Enrichment - Funding Requirement

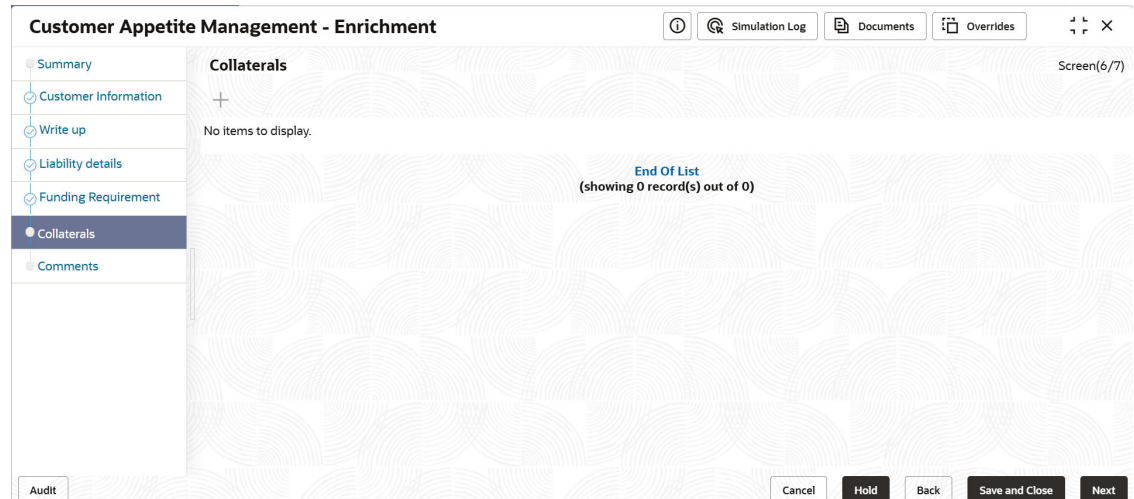
1. Refer [Initiation - Funding Requirement](#) for information on managing liability and facilities.
2. After performing necessary actions in this page, click **Next**.

The **Collaterals** screen is displayed.

4.5 Enrichment - Collaterals

Detailed information about the Collaterals data segment in Appetite Management Enrichment stage.

Figure 4-11 Enrichment - Collaterals

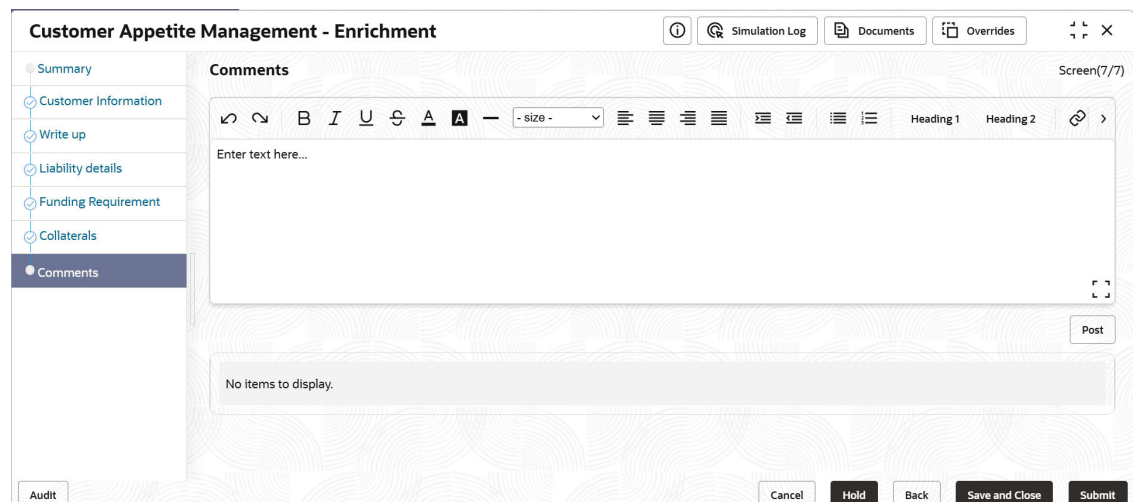


1. Refer [Initiation - Collateral](#) for information on managing collaterals.
2. After performing necessary actions in this page, click **Next**.
The **Comments** page is displayed.

4.6 Enrichment - Comments

Detailed information about the Comments data segment in Appetite Management Enrichment stage.

Figure 4-12 Enrichment - Comments



- Refer [Initiation - Comments](#) for information on posting comments.

The Outcomes available for selection in this stage are:

- Proceed
- Additional Info

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

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

5

Credit Analysis

Detailed information on the Credit Analysis stage in Appetite Management Process.

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

Note

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

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

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

The **Free Tasks** page is displayed.

Figure 5-1 Credit Analysis - Free Tasks

	Refresh	Acquire	Flow Diagram					
				Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Acquire and Edit	Medium		Customer Appetite M...	APP2533231877	APP2533231877	Credit Analysis	
<input type="checkbox"/>	Acquire and Edit	Low		Credit Origination	APP2533731973	APP2533731973	Proposal Initiation	
<input type="checkbox"/>	Acquire and Edit	Low		Collateral Perfection	APP2533731968	APP2533731968	Enrichment	
<input type="checkbox"/>	Acquire and Edit	Low		Credit Origination	APP2533531949	APP2533531949	Proposal Initiation	
<input type="checkbox"/>	Acquire and Edit	Low		Credit Origination	APP2533531947	APP2533531947	Proposal Initiation	
<input type="checkbox"/>	Acquire and Edit	Low		Facility Review Process	APP2533031865	APP2533031865	Risk Evaluation	
<input type="checkbox"/>	Acquire and Edit	Low		Facility Review Process	APP2533031865	APP2533031865	Credit Evaluation	
<input type="checkbox"/>	Acquire and Edit	Low		Credit Origination	APP2533531945	APP2533531945	Proposal Initiation	
<input type="checkbox"/>	Acquire and Edit	Low		Credit Origination	APP2533531943	APP2533531943	Proposal Initiation	
<input type="checkbox"/>	Acquire and Edit	Low		Credit Origination	APP2533531942	APP2533531942	Manual Retry	
<input type="checkbox"/>	Acquire and Edit	Low		Credit Extension Process	APP2533031848	APP2533031848	Credit Extension Initiation	

2. **Acquire & Enrich** the required Credit Analysis task.

The **Credit Analysis - Appetite Summary** page is displayed.

5.1 Credit Analysis - Appetite Summary

Detailed information about the Appetite Summary data segment in Appetite Management Credit Analysis stage.

Figure 5-2 Credit Analysis - Appetite Summary

Customer Appetite Management - Credit Analysis

Appetite Summary

(Party ID: 000101614)

Registration Number: NA Country: Demographic Type: Entity:

Is KYC Compliant: No Liability Amount: Expiry Date:

Head Room Summary

USD
Appetite Currency

\$0.0
Funded

Total Liability Amount Proposed

\$0.0
Non Funded

Jan 01 1970
Effective From

Jan 01 1970
Effective Till

Facility Summary

Audit Cancel Hold Save and Close Next

Note

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

5.2 Credit Analysis - Basic Info

Detailed information about the Basic Info tile in Credit Analysis Data segment.

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

1. Click **Enrich**.
The **SWOT Analysis** window is displayed.

Figure 5-3 SWOT Analysis

SWOT Analysis

Strengths

Strength 1

Required

[+ Add More](#)

Weaknesses

Weakness 1

Required

[+ Add More](#)

Opportunities

Opportunity 1

Required

[+ Add More](#)

Threats

Threat 1

Required

[+ Add More](#)

2. Specify the Strength, Weakness, Opportunity, and Threat in corresponding fields.
You can add any number of Strength, Weakness, Opportunity, and Threat by clicking **+** **Add More** option under each field.
3. Click **Save**. Details are added and displayed in **Basic Info** tile.

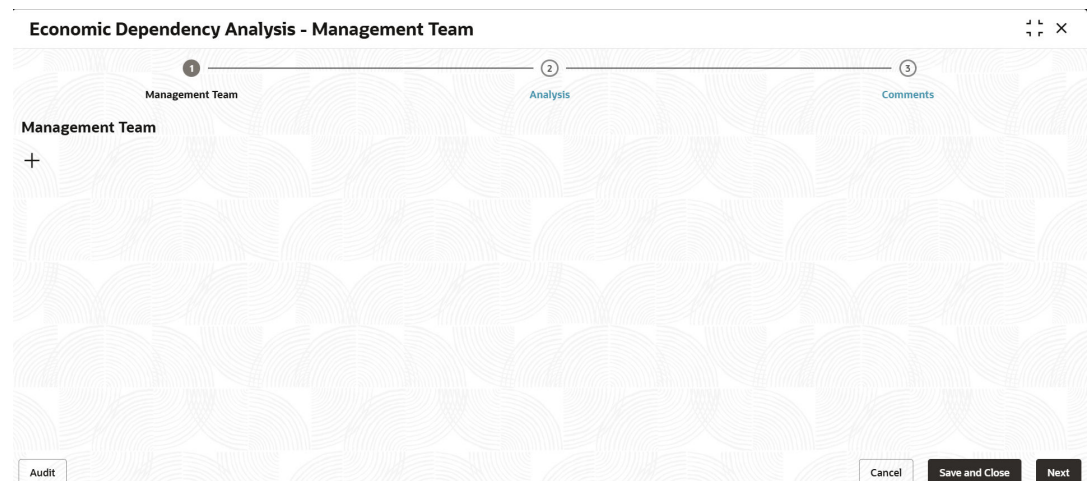
5.3 Credit Analysis - Management Team

Detailed information about the Management Team tile in Credit Analysis Data segment.

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

1. Click **Enrich**. The following page is displayed

Figure 5-4 Economic Dependency Management - Management Team



Adding Management Details

2. To add the Management detail, click the **add** icon.
The **New Board Member** window is displayed.

Figure 5-5 New Board Member

New Board Member

Name *	Shareholding percentage *	Majority shareholder	Director since
Thomas	12	<input checked="" type="checkbox"/>	Mar 31, 2010
Highest educational qualification *	Years in industry *	Years of association *	Department associated with *
Doctoral Degree	20	11	General Management
Part of Board	Board member since	Board member till	Is employee
<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Employee ID	Part of promoter group	Is family member of promoter	Roles
47996	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Board member in other companies	Director in other companies		
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

▶ Address details

DIN Number	Director Since	Executive Position
45533333	Mar 31, 2010	<input checked="" type="checkbox"/>

▶ Board Member in Other Companies

▶ Director in Other Companies

▶ Our Customer

For information on fields in the **New Board Member** screen, refer the below tables. Detailed information.

Table 5-1 New Board Member

Fields/Icons	Description
Name	Type the Name of the management personnel.
Shareholding percentage	Specify the management personnel's Shareholding percentage in the customer prospect organization.
Majority shareholder	If the management personnel is a majority shareholder in your customer prospect organization, enable the Majority shareholder switch.
Director since	In Director since field, search and select the date from which the management personnel is in your customer prospect organization.
Highest educational qualification	Select the management personnel's Highest educational qualification from the drop down list.
Years in industry	In the Years in industry field, specify the management personnel's years of experience in this industry.
Years of association	Specify the management personnel's Years of association with your customer prospect organization.
Department associated with	Select the management personnel's department from the Department associated with drop down list.
Part of Board	If the management personnel is a board member, enable the Part of Board switch.

Table 5-1 (Cont.) New Board Member

Fields/Icons	Description
Board member since and Board member till	If the Part of Board switch is enabled, select Board member since and Board member till dates in the respective fields.
Is employee	If the management personnel is an employee, enable the Is employee switch.
Is employee	If the Is employee switch is enabled, specify the management personnel's Employee ID .
Part of promoter group	If the management personnel is a part of the promoter group, enable the Part of promoter group switch.
Is family member of promoter	If the management personnel is a family member of the promoter group, enable the Is family member of promoter switch.
Roles	Describe the Roles of the management personnel.
Board member in other companies	If the management personnel is a board member in other companies, enable the Board member in other companies switch.
Director in other companies	If the management personnel is a director in other companies, enable the Director in other companies switch.

In the **Address detail** section:

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

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

Figure 5-6 Board member in other companies

For information on fields in the **Board member in other companies** screen, refer the below tables. Detailed information.

Table 5-2 Board member in other companies

Fields	Description
Name of the other company.	Type the Name of the other company .

Table 5-2 (Cont.) Board member in other companies

Fields	Description
Board member since	In the Board member since field, search and select the date from which the management personnel is board member in the mentioned company.
Shareholding percentage	Specify the management personnel's Shareholding percentage in the other company.
Promoter	If the management personnel is a Promoter in other company, enable the Promoter switch.

5. Click **Add**. Details are added as shown below:

Figure 5-7 Board member in other copanies

Board member in other companies

Name of the company *

Board member since *

Shareholding percentage *

Promoter

Add Clear

Company name : Satyap
 Shareholding percentage : 9%
 Board member since : 70-01-01
 Promoter : Yes

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

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

Figure 5-8 Director in other companies

Director in other companies

Name of the company *

Director since *

Shareholding percentage *

Promoter

Add Clear

No items to display.

For information on fields in the **Director in other companies** screen, refer the below tables. Detailed information.

Table 5-3 Director in other companies

Fields	Description
Name of the company	Type the Name of the company .
Director since	In the Director since field, search and select the date from which the management personnel is Director in the other company.
Shareholding percentage	Specify the management personnel's Shareholding percentage in the other company.
Promoter	If the management personnel is a Promoter in other company, enable the Promoter switch.

- Click **Add**. Details are added as shown below:

Figure 5-9 Director in other Companies

- Click **Add**. Details are added as shown below:

Figure 5-10 Our Customer

For information on fields in the **Our Customer** screen, refer the below tables. Detailed information.

Table 5-4 Our Customer

Field	Description
Internal rating	Select your bank's Internal rating for the management personnel.
borrower	If the management personnel is a borrower in your bank, enable the Is borrower switch.
Currency	Search and select the Currency for total exposure.
Total exposure	Specify the management personnel's Total exposure amount in your bank.

Table 5-4 (Cont.) Our Customer

Field	Description
Deposit account	If the management personnel holds a deposit account in your bank, enable the Deposit account held switch.
No of deposit	If the Deposit account held switch is enabled, specify the No of deposit accounts maintained by the management personnel.
Currency	Search and select the Currency for the total deposit amount.
Total deposit amount	Specify the Total deposit amount in the management personnel's deposit account.
Save	Click Save in the New Board Member window. Management personnel details are added and displayed in the Management Team page.
Edit, Delete or View	To Edit, Delete or View the added management details, click the hamburger icon in required item and select the corresponding option. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>You can alternatively use the edit and delete icons beside the add icon to modify and delete the management detail.</p> </div>

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

Analyzing Management Details

- To analyze the management details, click **Next** in the Management Team page. The **Analysis** page is displayed.

Figure 5-11 Management Team - Analysis

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

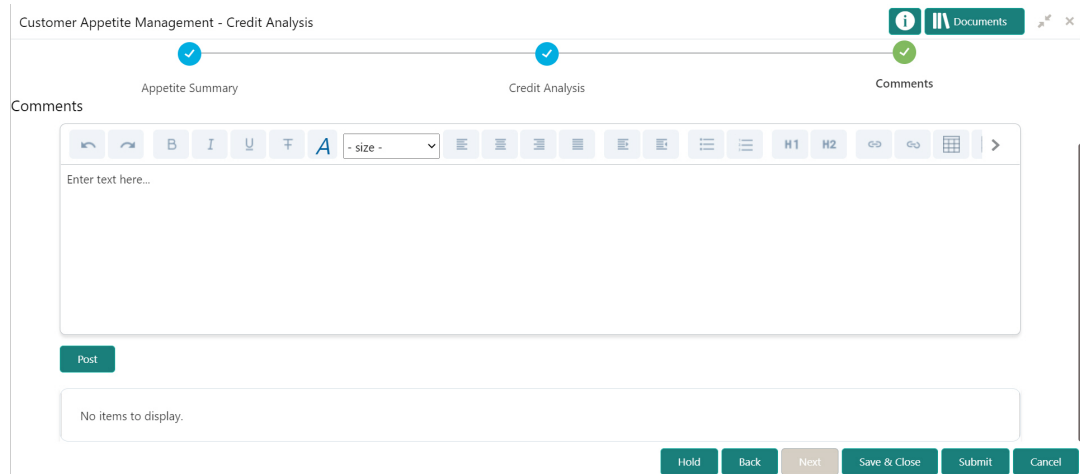
Note

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

10. Click Next.

The **Management - Comments** page is displayed.

Figure 5-12 Management - Comments



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

Table 5-5 Management - Comments

Fields	Description
Comments	Type the overall Comments for the management team Analysis.
Post	Click Post . Comments are posted below the Comments box.
Save & Close	Click Save & Close .

5.4 Credit Analysis - Industry Performance Details

Detailed information about the Industry Performance Details tile in Credit Analysis Data segment.

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

1. Click Enrich in the Industry Performance Details tile.

The **Industry Performance Details** window is displayed.

Figure 5-13 Industry Performance Details

Industry Performance Details

Revenue Growth Potential	<table border="1"> <tr> <td>Negative</td> <td>10% - 15%</td> <td>15% - 20%</td> </tr> </table>	Negative	10% - 15%	15% - 20%
Negative	10% - 15%	15% - 20%		
Profitability Growth Potential	<table border="1"> <tr> <td>Negative</td> <td>10% - 15%</td> <td>15% - 20%</td> </tr> </table>	Negative	10% - 15%	15% - 20%
Negative	10% - 15%	15% - 20%		
New Market Availability	<table border="1"> <tr> <td>No</td> <td>Yes</td> </tr> </table>	No	Yes	
No	Yes			
Raw Material Availability	<table border="1"> <tr> <td>No</td> <td>Yes</td> </tr> </table>	No	Yes	
No	Yes			
Government Initiative	<table border="1"> <tr> <td>Null</td> <td>Average</td> <td>Positive</td> </tr> </table>	Null	Average	Positive
Null	Average	Positive		

Comments

Enter text here...

[Post](#)

No items to display.


[Save](#) [Cancel](#)

2. Specify the following industry performance details:
 - Revenue Growth Potential
 - Profitability Growth Potential
 - New Market Availability
 - Raw Material Availability
 - Government Initiative
3. **Post Comments** about the industry performance, if any.
4. Click **Save**. The details are updated and displayed in the **Industry Performance Details** tile as shown below.

Figure 5-14 Industry Performance Details

Industry Performance Details
🗨️ ✎

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

5. To update the captured comments alone, click  the comments icon and type the comments.
6. To modify the other details as well as the comments, click the **edit** icon and modify the necessary details.

5.5 Credit Analysis - Trading Operations Details

Detailed information about the Trading Operations Details tile in Credit Analysis Data segment.

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

1. Click **Enrich** in the **Trading Operations Details** tile.
The **Trading Operations Details** window is displayed.

Figure 5-15 Trading Operations Details

Adding Trading Operations Details

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

Top Products

For information on fields in the **Top Products** screen, refer the below tables. Detailed information.

Table 5-6 Top Products

Fields	Description
Product / Service	Specify the name of top Product / Service provided by the customer prospect.
Approximate Sales Contribution	Specify the Approximate Sales Contribution (amount) by the mentioned product / service.
% of Sales Contribution	Specify the % of Sales Contribution by the mentioned product / service.

- Click **Add**. The details are added and displayed at the right side as shown below:

Figure 5-16 Trading Operations Details

The screenshot shows the 'Trading Operations Details' window with three tabs: 'Trading Operations Details', 'Analysis', and 'Comments'. The 'Trading Operations Details' tab is active. On the left, there is a form with fields for 'Product *', 'Approximate Sales Contribution *', and '% of Sales Contribution *'. Below the form are 'Add' and 'Cancel' buttons. On the right, a table displays one record: 'Product : Oil Refining Machinery', 'Approximate Sales Contribution : \$2,500,000.00', and '% of Sales Contribution : 40'. Below the table is a pagination control showing 'Page 1 of 1 (1 of 1 items)'. At the bottom right, there are 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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

Figure 5-17 Trading Operations Details

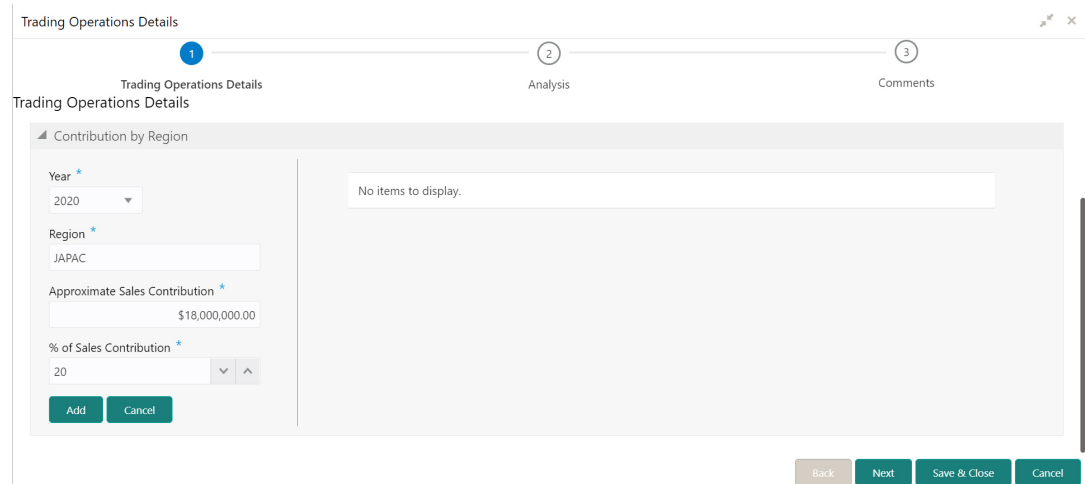
The screenshot shows the 'Trading Operations Details' window with the same three tabs. The 'Trading Operations Details' tab is active. The form on the left now has 'Flexcube' in the 'Product *' field, '\$500,000,000.00' in the 'Approximate Sales Contribution *' field, and '12' in the '% of Sales Contribution *' field. Below the form are 'Update' and 'Delete' buttons. The table on the right now displays one record: 'Product : Flexcube', 'Approximate Sales Contribution : \$500,000,000.00', and '% of Sales Contribution : 12'. The pagination control shows 'Page 1 of 1 (1 of 1 items)'. At the bottom right, there are 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

- Click the required button.

Contribution by Region

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

Figure 5-18 Trading Operations Details



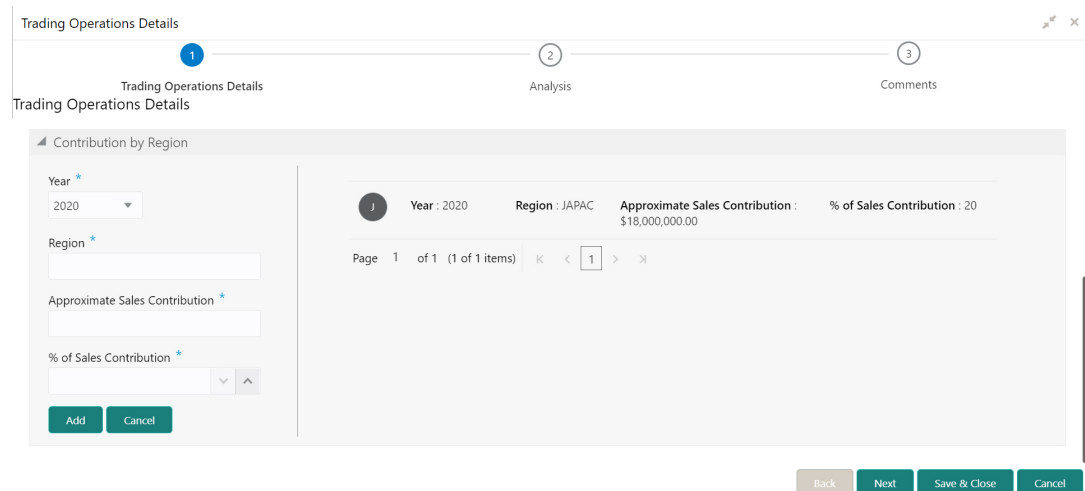
For information on fields in the **Trading Operations Details** screen, refer the below tables. Detailed information.

Table 5-7 Trading Operations Details

Fields	Description
Year	Select the Year for which the sales contribution details are to be added.
Region	Specify the Region for which the sales contribution details are to be added.
Approximate Sales Contribution	Specify the Approximate Sales Contribution (amount) identified in the mentioned region.
Sales Contribution	Specify the % of Sales Contribution identified in the mentioned region.

- Click **Add**. The details are added and displayed at the right side as shown below:

Figure 5-19 Trading Operations Details



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

Figure 5-20 Trading Operations Details

- Click the required button.

Analyzing Trading Operations Details

- To analyze the trading operations details, click **Next** in the Trading Operations Details page.

The **Analysis** page is displayed.

Figure 5-21 Analysis

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

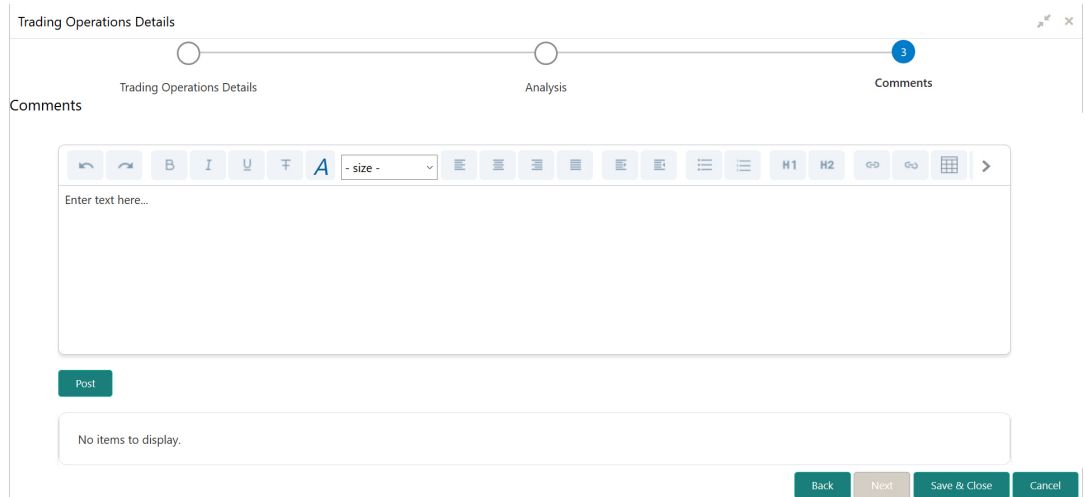
Note

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

- Click **Next**.

The **Comments** page is displayed.

Figure 5-22 Comments



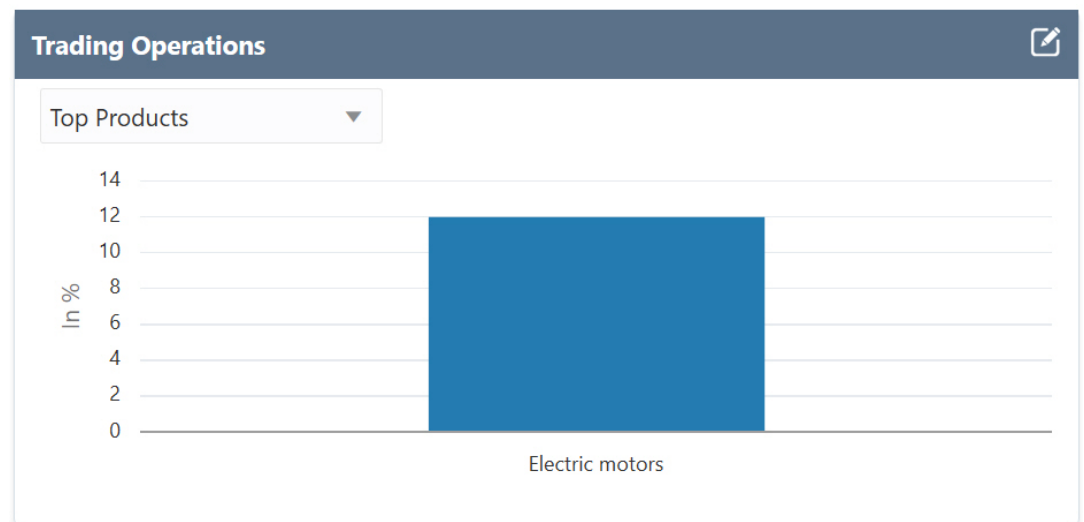
For information on fields in the **Comments** screen, refer the below tables. Detailed information.

Table 5-8 Comments

Fields	Description
Comments	Type the overall Comments for the trading operations Analysis.
Post	Click Post . Comments are posted below the Comments box.
Save & Close	Click Save & Close .

The details are updated and displayed in the **Trading Operations** tile as shown below.

Figure 5-23 Trading Operations



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

5.6 Credit Analysis - Rating Analysis

Detailed information about the Rating Analysis tile in Credit Analysis Data segment.

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

1. Click **Enrich** in the **Rating Analysis** tile.
The **Rating Analysis** page is displayed.

Figure 5-24 Rating Analysis

Adding Rating Details

2. To add rating details, click **+Add ratings** at the top right corner.
The **Add Rating** window is displayed.

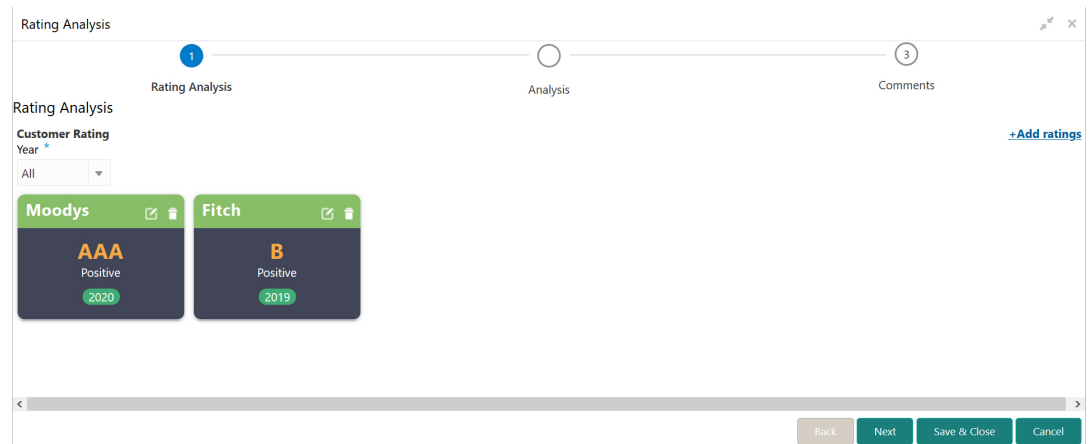
Figure 5-25 Add Rating

3. Select the following details:
 - Rating Date
 - Outlook
 - Rated By
 - Risk Ratings

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

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

Figure 5-26 Rating Analysis



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

Table 5-9 Rating Analysis

Fields	Description
Year	To filter the rating based on year of rating, select the required year from the Year drop down list.
edit	To modify the added rating, click the edit icon and change the required details.
delete	To delete the added rating, click the delete icon.

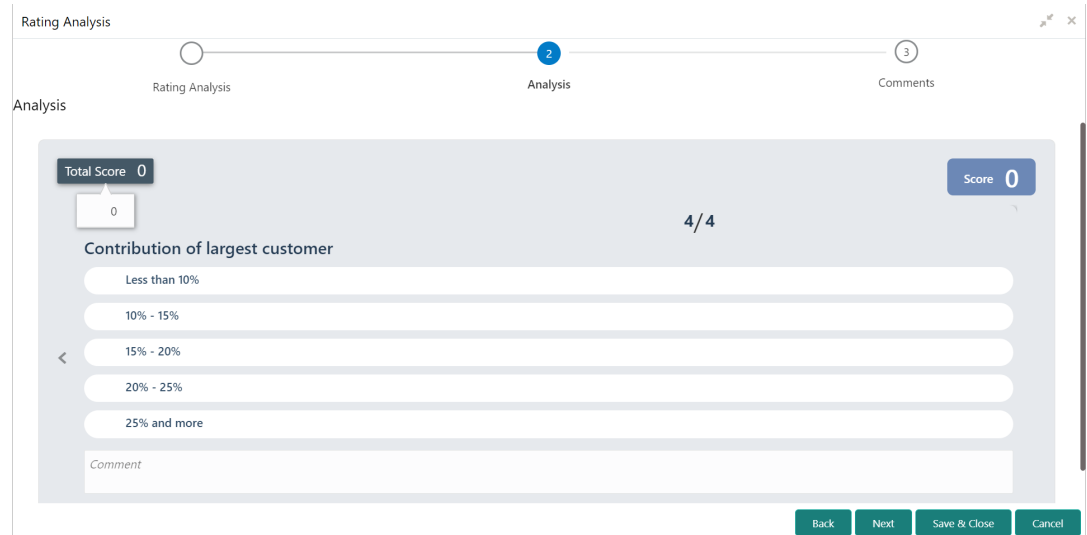
Note

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

Analyzing Customer Prospect Rating

4. To analyze the customer prospect rating, click **Next** in the Rating Analysis page.
The **Analysis** page is displayed.

Figure 5-27 Rating Analysis



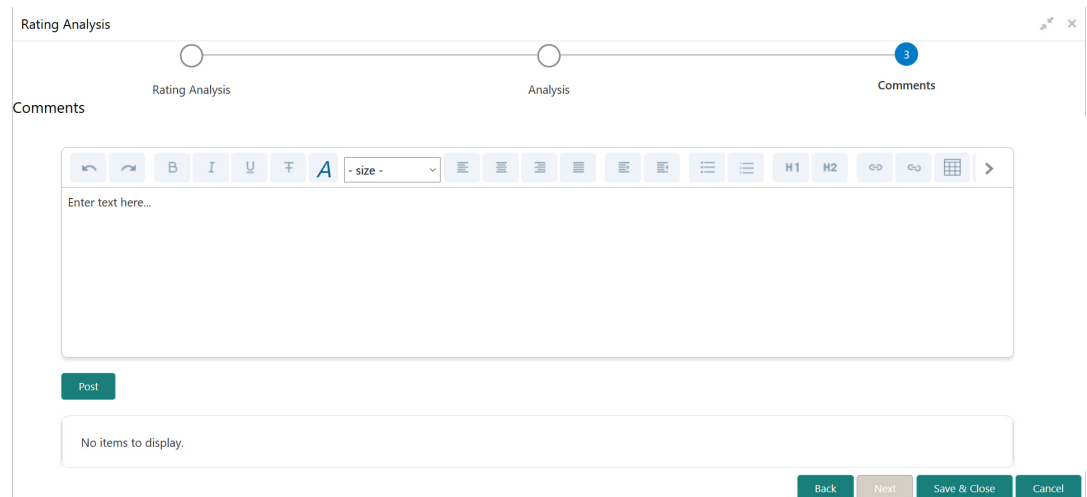
5. Select answer for all the questions. A score is generated for the customer prospect ratings based on the selected answers.

Note

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

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

Figure 5-28 Rating Analysis - Comments

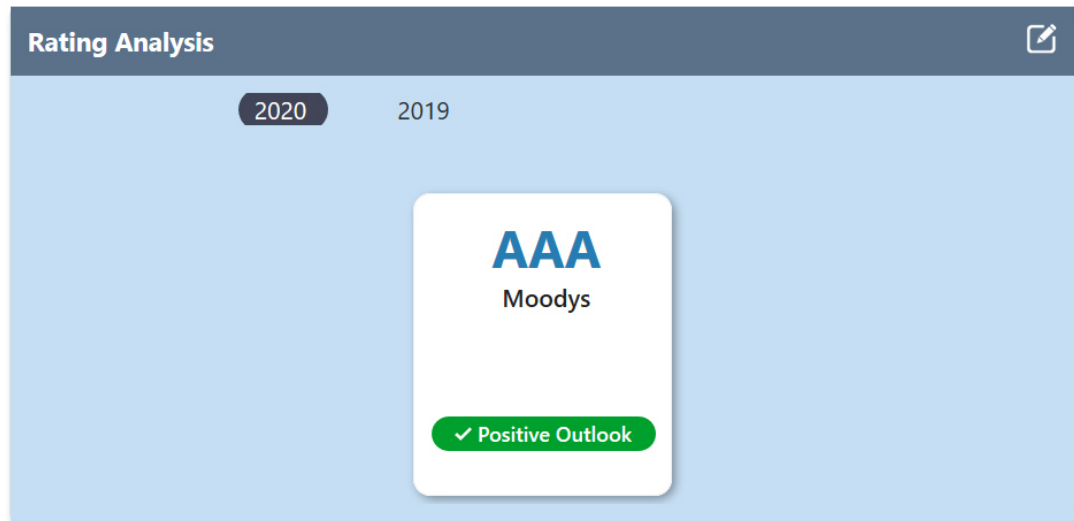


For information on fields in the **Rating Analysis - Comments** screen, refer the below table.

Table 5-10 Rating Analysis - Comments

Fields	Description
Comments	Type the overall Comments for the rating analysis.
Post	Click Post . Comments are posted below the Comments box.

- Click **Save & Close**. The details are updated and displayed in the **Rating Analysis** tile as shown below.

Figure 5-29 Rating Analysis

- Click the required year to view ratings captured for that year.



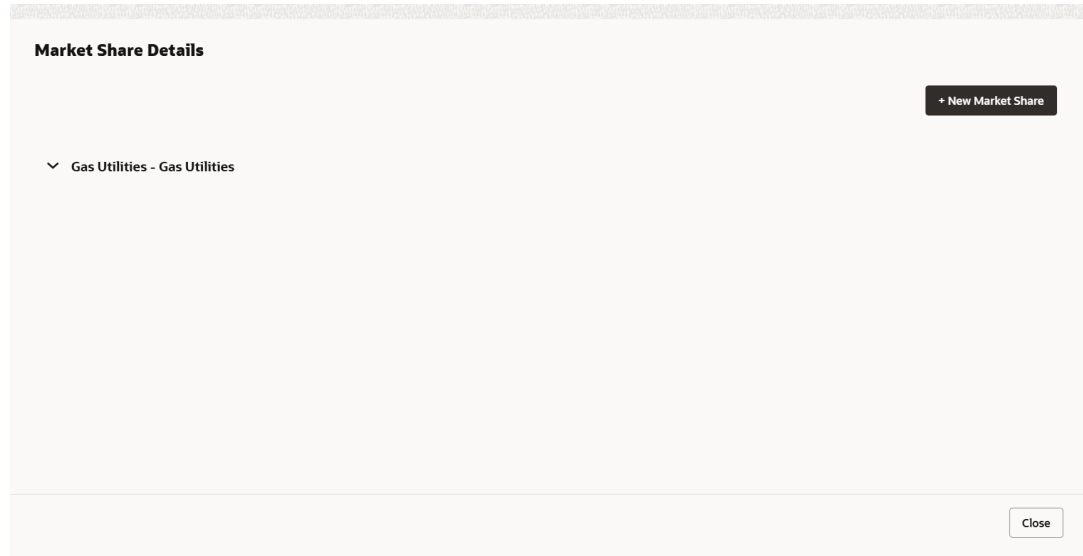
- To modify the rating details, click the edit icon and make necessary changes.

5.7 Credit Analysis - Marketshare

Detailed information about the Marketshare tile in Credit Analysis Data segment.

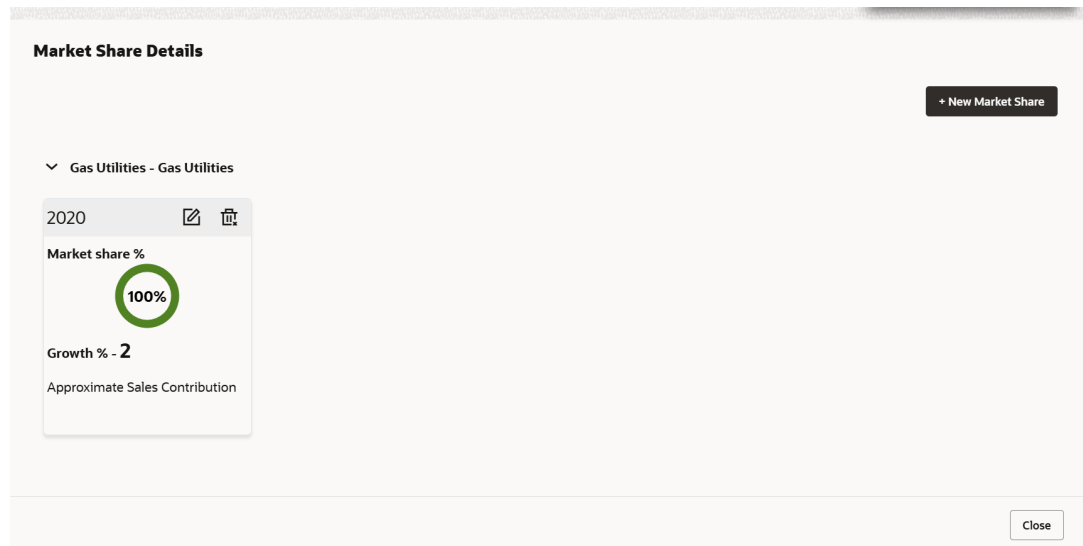
This tile allows you to add details about your customer prospect's market-share in their industry.

- Click **Enrich** in the **Marketshare** tile.
The **Market Share Details** window is displayed.

Figure 5-30 Market Share Details

2. Click **+New Market Share**.

The **New Market Share** window is displayed.

Figure 5-31 New Market Share

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

Table 5-11 +New Market Share

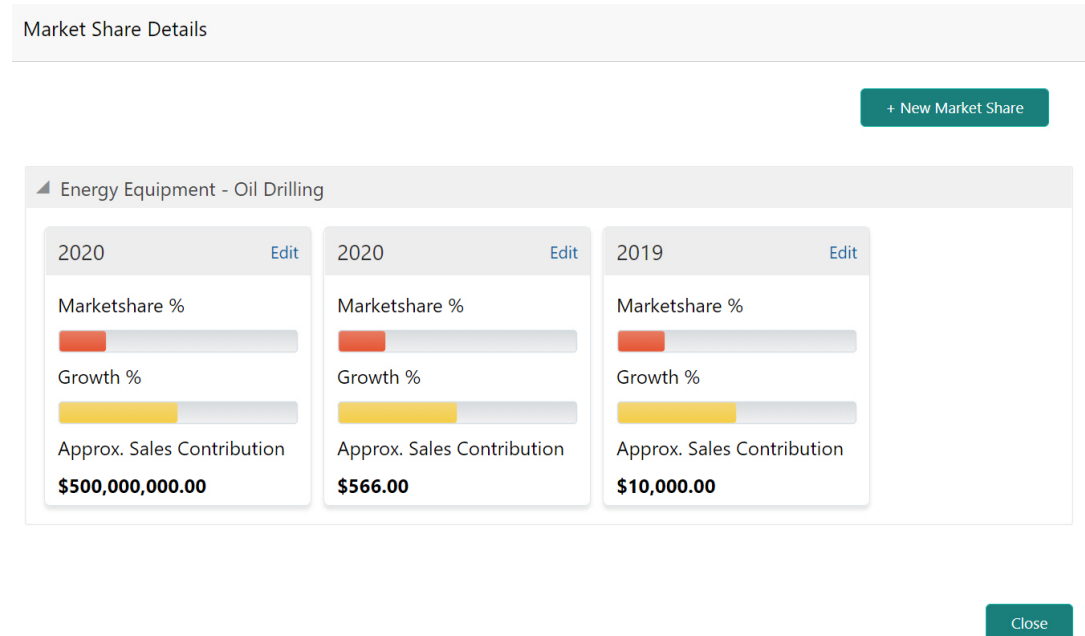
Field	Description
Year	Specify the Year for which the market share details are to be added.
Sub Industry	Select the Sub Industry from the drop down list. Sector, Industry Group, and Industry details get defaulted based on selected Sub Industry.

Table 5-11 (Cont.) +New Market Share

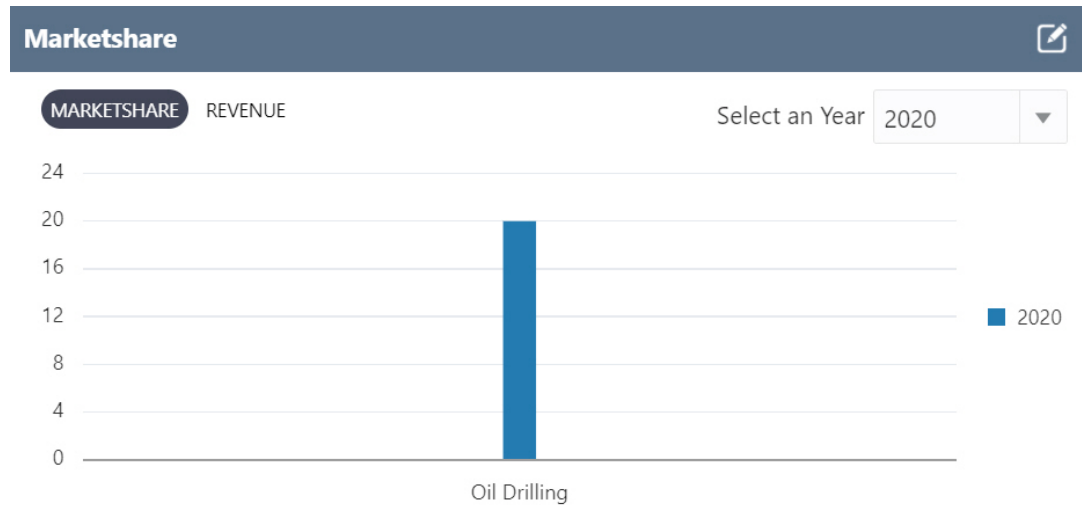
Field	Description
Market Percent, Growth Percent, and Total Contribution	Specify the customer prospect's Market Percent, Growth Percent, and Total Contribution in the market.

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

Figure 5-32 Market Share Details



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

Figure 5-33 Market Share

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

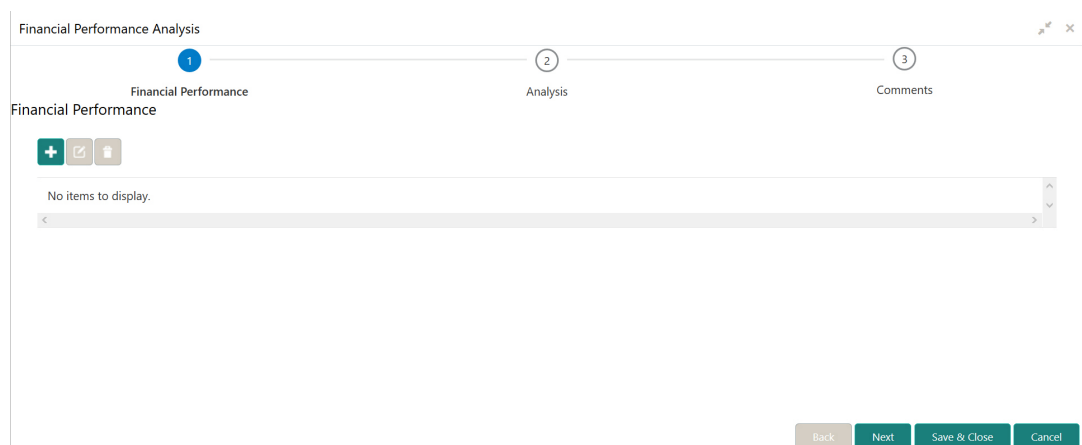
5.8 Credit Analysis - Financial Performance

Detailed information about the Financial Performance tile in Credit Analysis Data segment.

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

1. Click **Enrich** in the **Financial Performance** tile.

The **Financial Performance Analysis** page is displayed.

Figure 5-34 Financial Performance Analysis

Adding Financial Performance Details

2. Click the **add** icon.

The **Financial Performance** window is displayed.

Figure 5-35 Financial Performance

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

Table 5-12 Financial Performance

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

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

Figure 5-36 Financial Performance Analysis

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

Note

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

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

Analyzing Financial Performance

- To analyze the financial performance of customer prospect, click **Next** in the Financial Performance page.

The **Analysis** page is displayed.

Figure 5-37 Financial Performance Analysis - Analysis

Financial Performance Analysis

Analysis

Total Score 5

Score 5

1/5

Banks statement of all operating banks received

✓ Yes

No

Comment

Back Next Save & Close Cancel

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

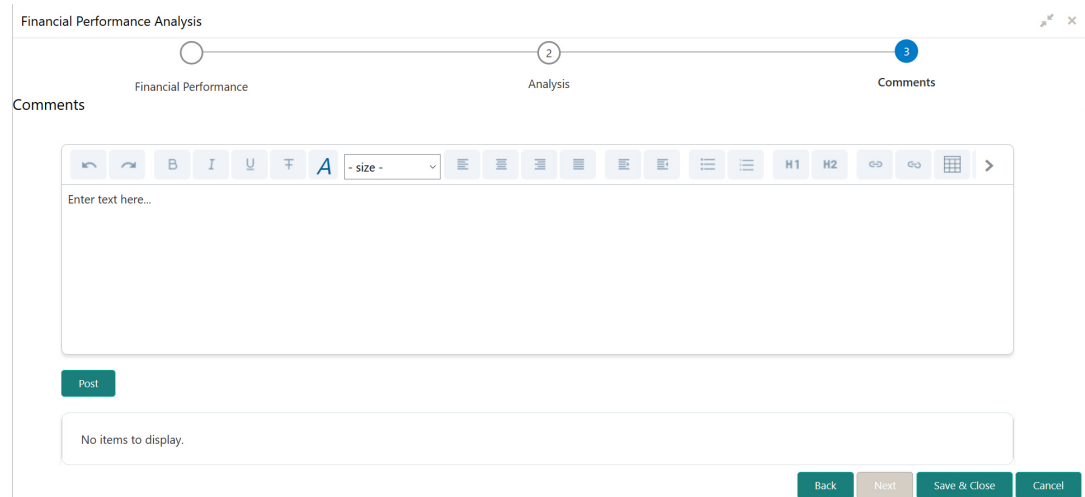
Note

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

- Click **Next**.

The **Comments** page is displayed.

Figure 5-38 Financial Performance Analysis - Comments



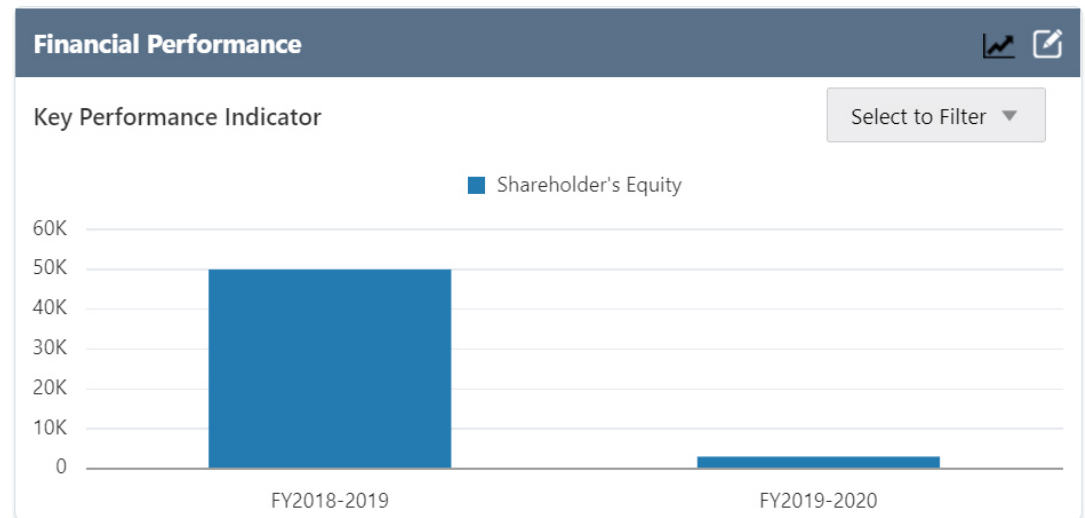
For information on fields in the **Financial Performance Analysis - Comments** screen, refer the below table.

Table 5-13 Financial Performance Analysis - Comments

Fields	Description
Comments	Type the overall Comments for the financial performance analysis.
Post	Click Post . Comments are posted below the Comments box.

8. Click **Save & Close**.

Figure 5-39 Financial Performance



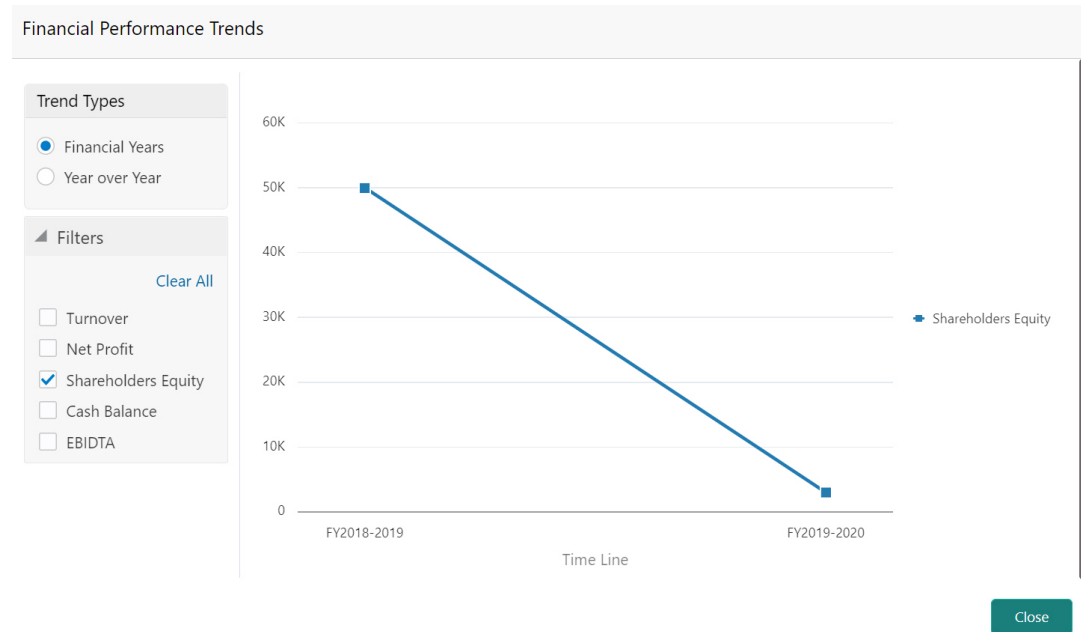
In the **Financial Performance** tile, you can filter the data displayed by selecting required option from the **Select to Filter** drop down list.

Viewing Financial Performance Trends

9. To view financial performance trends, click  the Trend Analysis icon in **Financial Performance** tile.

The **Financial Performance Trends** window is displayed.

Figure 5-40 Financial Performance Trends



For information on fields in the **Financial Performance Trends** screen, refer the below table.

Table 5-14 Financial Performance Trends

Fields	Description
Trend Types	Select the Trend Types . The options available are: Financial Years and Year over Year. If Financial Years option is selected, financial performance trend is displayed for all the years for which data is available. If Year over Year option is selected, Choose Year 1 vs Choose Year 2 . The financial performance trend is displayed for the selected years for comparison.
Filter	To filter and view trend for particular component, select the component from Filter section. The following components are available for selection: Turnover, Net Profit, Shareholders Equity, Cash Balance, and EBITA.
Clear All	To reset the filter, click Clear All .
Close	To exit the Financial Performance Trends window, click Close .

5.9 Credit Analysis - Credit Scoring

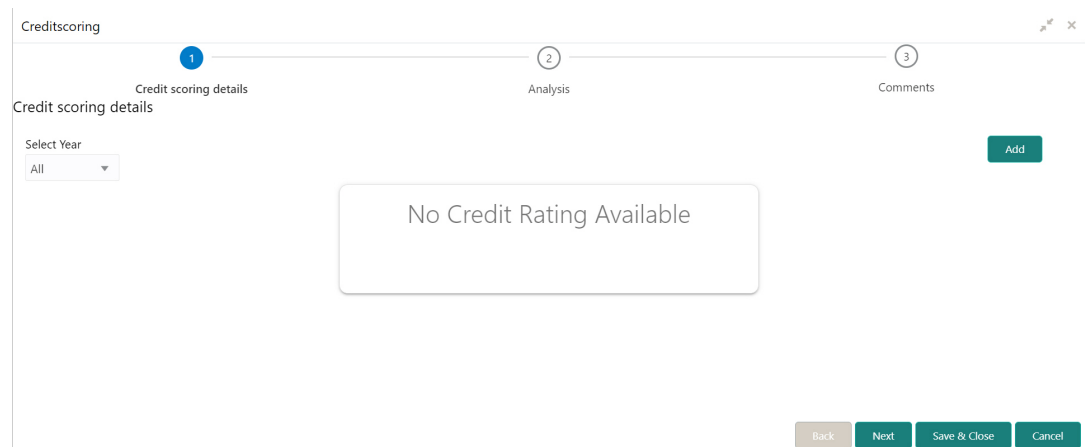
Detailed information about the Credit Scoring tile in Credit Analysis Data segment.

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

1. Click **Enrich** in the **Credit Scoring** tile.

The **Credit Scoring** page is displayed.

Figure 5-41 Credit Scoring



Adding Credit Score Details

2. To add credit scoring details, click **Add**.

The **Add Credit Score** window is displayed.

Figure 5-42 Add Credit Score

Add Credit Score

Year of Rating *
2020

Agency Name *
CIBIL

Score *
10

Identification Type *
GST Number

Identification No *
78894313567

Issue Date
Apr 1, 2019

Expiry Date
May 25, 2021

Save
Cancel

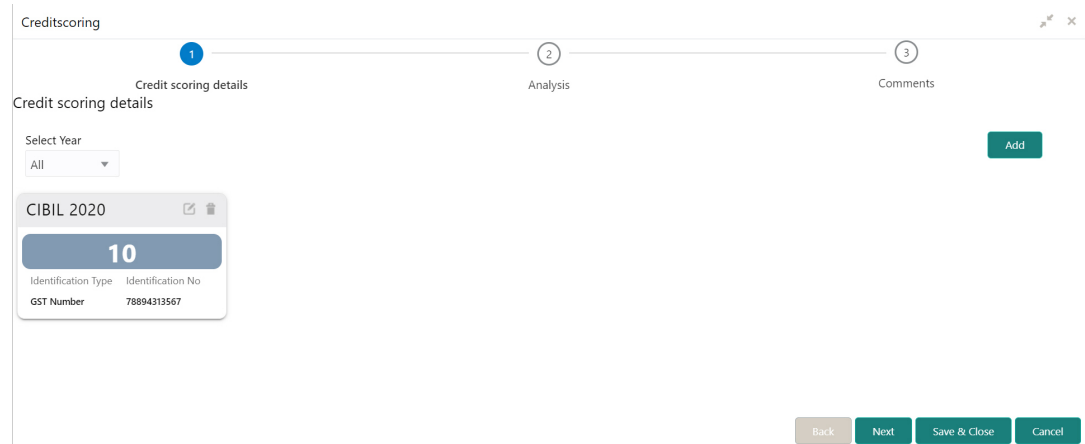
For information on fields in the **Add Credit Score** screen, refer the below table.

Table 5-15 Add Credit Score

Field	Description
Year of Rating	Select the year in which credit score is provided from the Year of Rating drop down list.
Agency Name	Select the name of agency which provided the credit score from the Agency Name drop down list.
Score	Specify the Score provided by the selected agency in specified year.
Identification Type	Select the Identification Type for the customer prospect. The options available are: Registration Number, PAN, and GST Number.
Identification No	Specify the Identification No for the selected identification type.
Issue Date	In the Issue Date field, specify the date on which the credit score is issued by the selected agency.
Expiry Date	In the Expiry Date field, specify the date till which the credit score is valid.

3. Click **Save**. The details are added and displayed in the **Credit Scoring Details** page as shown below:

Figure 5-43 Credit Scoring



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

Table 5-16 Credit Scoring

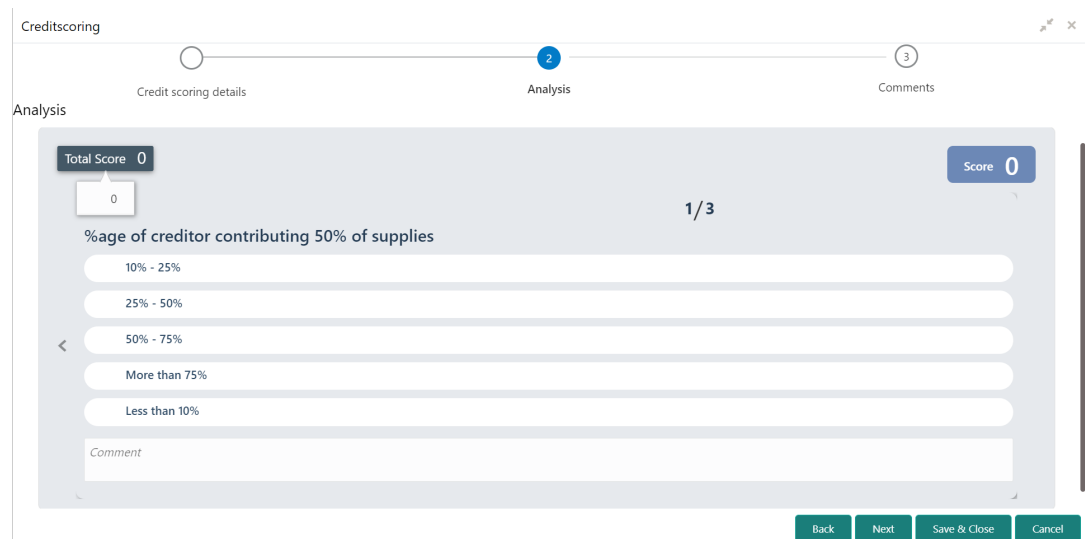
Field	Description
edit or delete	To edit or delete the added scoring detail, click the corresponding icon.
Select Year	To filter the scoring record based on scoring provided year, Select Year from the drop down

Analyzing Credit Score

- To analyze the customer prospect credit score, click **Next** in the Credit Scoring Details page.

The **Analysis** page is displayed.

Figure 5-44 Creditscoring



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

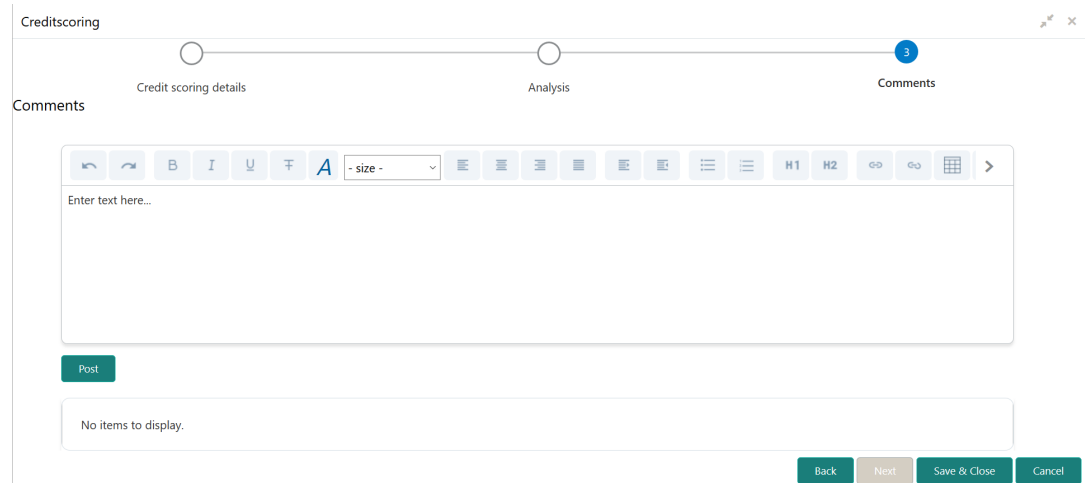
Note

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

6. Click Next.

The **Comments** page is displayed.

Figure 5-45 Credit Scoring - Comments



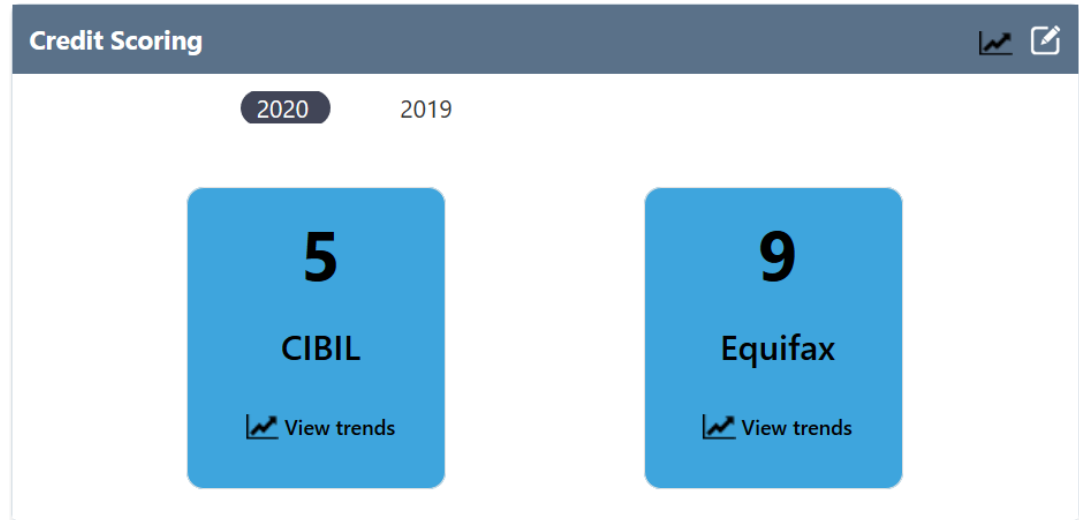
For information on fields in the **Credit Scoring - Comments** screen, refer the below table.

Table 5-17 Credit Scoring - Comments

Field	Description
Comments	Type the overall Comments for the credit scoring analysis.
Post	Click Post . Comments are posted below the Comments box.

7. Click Save & Close.

Figure 5-46 Credit Scoring

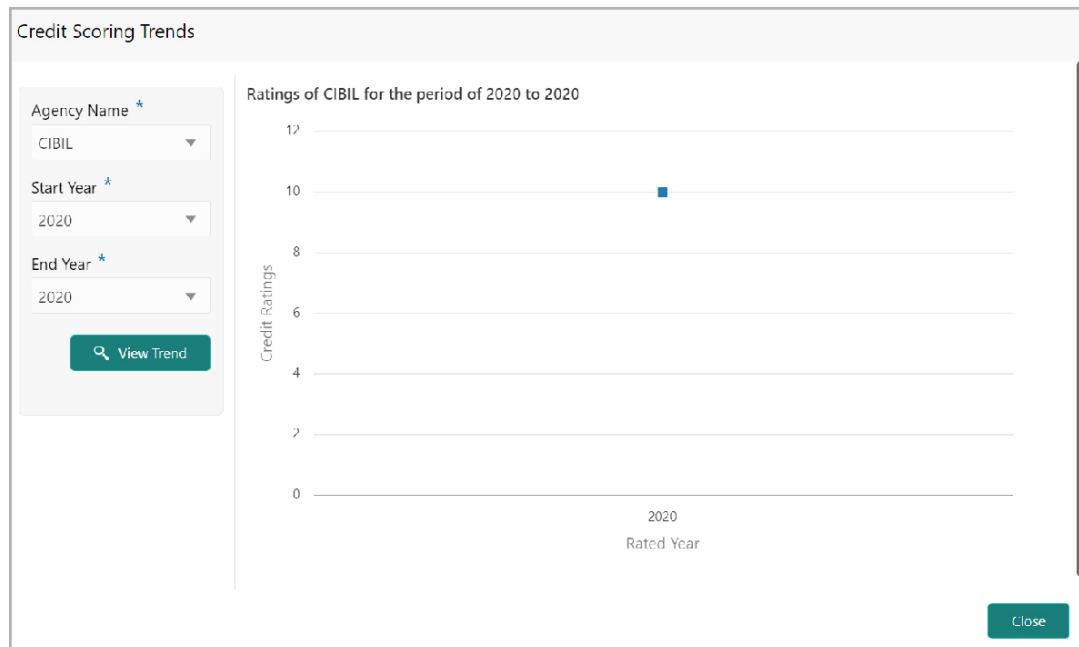


In the **Credit Scoring** tile, click on the year to view the customer prospect's credit scoring in specific year.

Viewing Credit Scoring Trends

- To view credit scoring trends, click  the Trend Analysis icon in **Credit Scoring** tile. The **Credit Scoring Trends** window is displayed.

Figure 5-47 Credit Scoring Trends



For information on fields in the **Credit Scoring Trends** screen, refer the below table.

Table 5-18 Credit Scoring Trends

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

5.10 Credit Analysis - Peer Analysis

Detailed information about the Peer Analysis tile in Credit Analysis Data segment.

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

1. Click **Enrich** in the **Peer Analysis** tile.

The **Peer Analysis** page is displayed.

Figure 5-48 Peer Analysis

2. Select the **Year** for which financial performance details are to be compared.
3. Click **Show Peers**.

The **Select Peers** window is displayed.

Figure 5-49 Select Peers

Select Peers

Selected Year : FY2019-2020

<input type="checkbox"/>	Name	Shareholder's Equity
No data to display.		

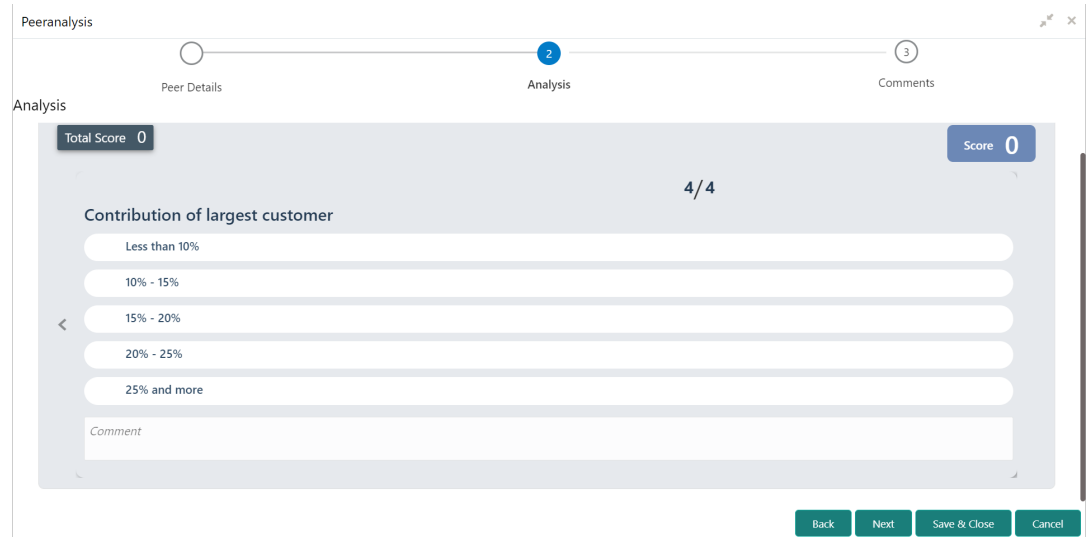
Show Analysis

Cancel

4. Select the required peer for comparison.
5. Click **Show Analysis**.
6. After viewing analysis details, click **Next**.

The **Analysis** page is displayed.

Figure 5-50 Peeranalysis - Analysis



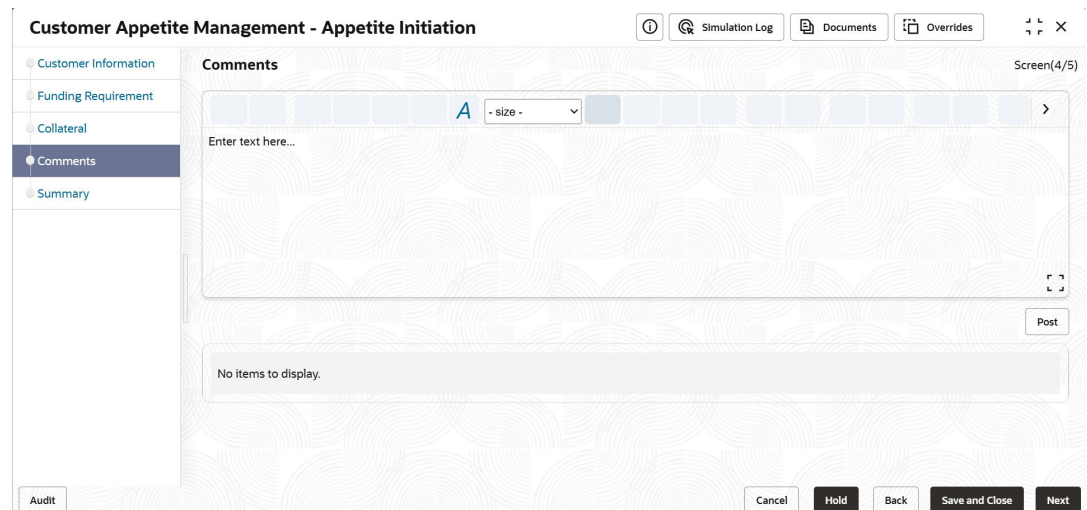
7. Select answer for all the questions. A score is generated based on the selected answers.

Note

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

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

Figure 5-51 Peer Analysis - Comments



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

Table 5-19 Peer Analysis - Comments

Fields	Description
Comments	Type the overall Comments for the peer analysis.
Post	Click Post . Comments are posted below the Comments box.
Save & Close	Click Save & Close .

5.11 Credit Analysis - Comments

Detailed information about the Comments data segment in Appetite Management Credit Analysis stage.

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

Figure 5-52 Credit Analysis - Comments

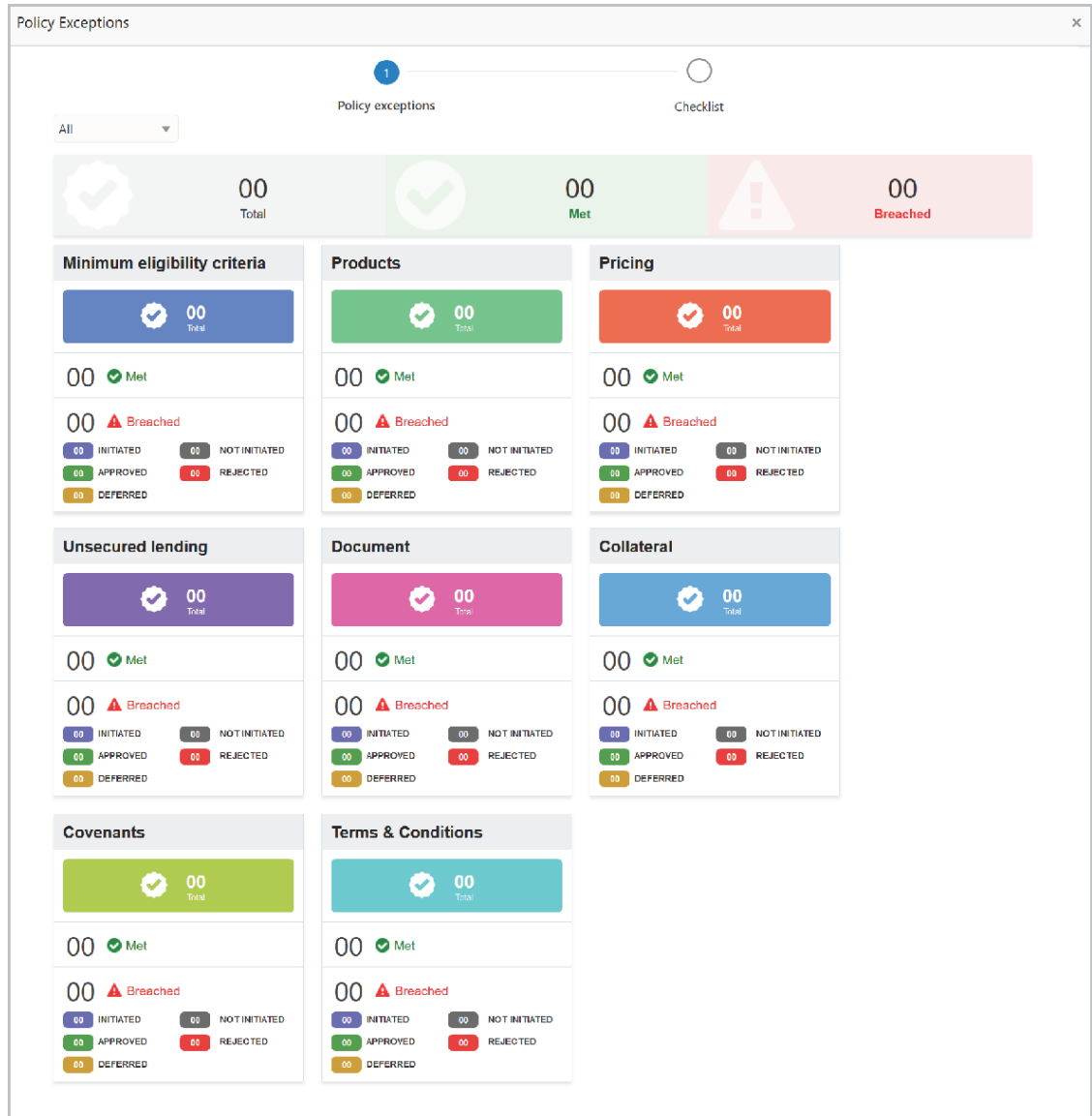
For information on fields in the **Credit Analysis - Comments** screen, refer the below table.

Table 5-20 Credit Analysis - Comments

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

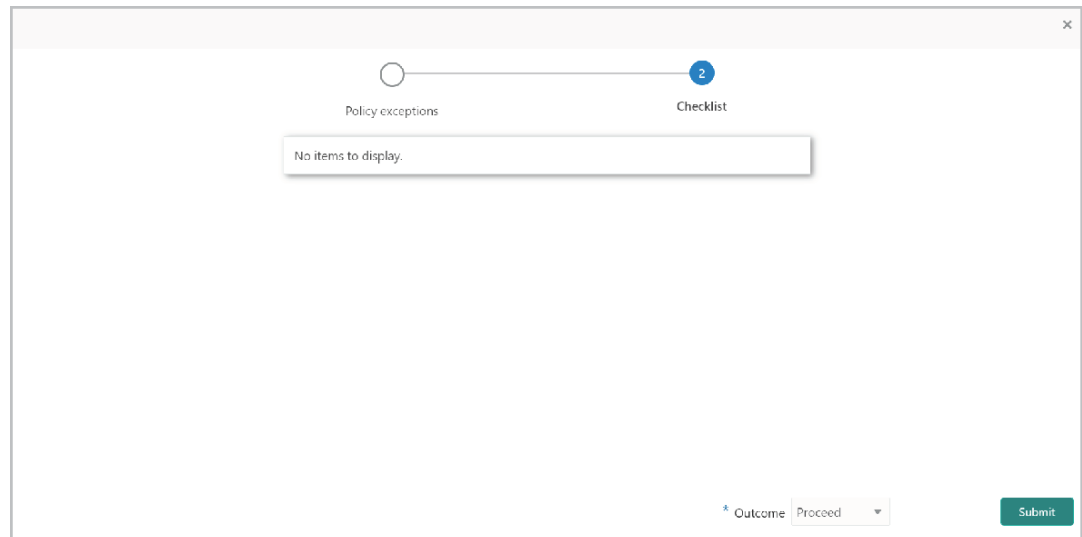
Upon clicking **Submit**, the Policy Exceptions / Business window appears based on configuration:

Figure 5-53 Policy Exceptions



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

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

Figure 5-54 Checklist

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

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

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

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

6

Deal Structure

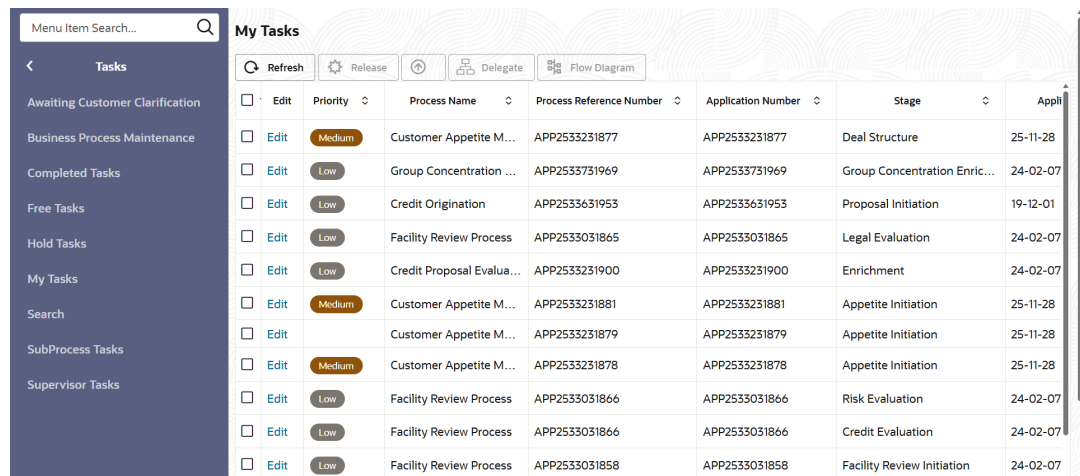
Detailed information on the Deal Structure stage of the Appetite Management Process.

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

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

The **Free Tasks** page is displayed.

Figure 6-1 Free Tasks



The screenshot shows the 'My Tasks' interface. On the left is a navigation menu with 'Free Tasks' selected. The main area displays a table of tasks with the following columns: Edit, Priority, Process Name, Process Reference Number, Application Number, Stage, and Appli. The table contains 13 rows of task data.

Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Appli
<input type="checkbox"/>	Medium	Customer Appetite M...	APP2533231877	APP2533231877	Deal Structure	25-11-28
<input type="checkbox"/>	Low	Group Concentration ...	APP2533731969	APP2533731969	Group Concentration Enric...	24-02-07
<input type="checkbox"/>	Low	Credit Origination	APP2533631953	APP2533631953	Proposal Initiation	19-12-01
<input type="checkbox"/>	Low	Facility Review Process	APP2533031865	APP2533031865	Legal Evaluation	24-02-07
<input type="checkbox"/>	Low	Credit Proposal Evalua...	APP2533231900	APP2533231900	Enrichment	24-02-07
<input type="checkbox"/>	Medium	Customer Appetite M...	APP2533231881	APP2533231881	Appetite Initiation	25-11-28
<input type="checkbox"/>		Customer Appetite M...	APP2533231879	APP2533231879	Appetite Initiation	25-11-28
<input type="checkbox"/>	Medium	Customer Appetite M...	APP2533231878	APP2533231878	Appetite Initiation	25-11-28
<input type="checkbox"/>	Low	Facility Review Process	APP2533031866	APP2533031866	Risk Evaluation	24-02-07
<input type="checkbox"/>	Low	Facility Review Process	APP2533031866	APP2533031866	Credit Evaluation	24-02-07
<input type="checkbox"/>	Low	Facility Review Process	APP2533031858	APP2533031858	Facility Review Initiation	24-02-07

2. **Acquire & Edit** the required Deal Structure task.

The **Appetite Summary** page is displayed.

Figure 6-2 Appetite Summary

Appetite Summary
Screen(1/7)

(Party ID: 000101614)

# Registration Number: NA	📍 Country:	📍 Demographic Type:	🏢 Entity:
📄 Is KYC Compliant: No	📊 Liability Amount:	📅 Expiry Date:	

Head Room Summary

<p>USD Appetite Currency</p> <div style="background-color: #00aaff; color: white; padding: 10px; display: inline-block; border-radius: 5px;"> <p style="font-size: 24px; margin: 0;">\$0.0</p> <p style="font-size: 12px; margin: 0;">Funded</p> </div>	<p>Total Liability Amount Proposed</p> <div style="background-color: #008000; color: white; padding: 10px; display: inline-block; border-radius: 5px;"> <p style="font-size: 24px; margin: 0;">\$0.0</p> <p style="font-size: 12px; margin: 0;">Non Funded</p> </div>
<p style="color: #00aaff; font-weight: bold; font-size: 18px;">Jan 01 1970</p> <p style="font-size: 10px;">Effective From</p>	<p style="color: #00aaff; font-weight: bold; font-size: 18px;">Jan 01 1970</p> <p style="font-size: 10px;">Effective Till</p>

Facility Summary

No data to display

Collateral summary

<p>\$0.00 Total collateral value</p>	<p>No data to display</p>
<p>0% Customer LTV</p>	

Covenants

Conditions

0
Total Conditions

0	0	0	0
Entity	Facility	Pre disbursement	Post disbursement

0 Newly added

0	Pre disbursement	0	Post disbursement
---	------------------	---	-------------------

0 Met

0	Pre disbursement	0	Post disbursement
---	------------------	---	-------------------

0 Breached

0	Pre disbursement	0	Post disbursement
---	------------------	---	-------------------

Cancel Hold Save and Close Next

Note

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

- After viewing the appetite summary, click **Next**.

The **Writeup** page is displayed.

6.1 Deal Structure - Writeup

Detailed information about the Writeup data segment in Appetite Management Deal Structure stage.

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

The **Deal Structure** page is displayed.

6.2 Deal Structure - Deal Structure

Brief Introduction about the Deal Structure data segment in Deal Structure Stage.

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

6.3 Deal Structure - Facilities

Detailed information about the Facilities tile in Deal Structure Data segment.

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

Figure 6-3 Deal Structure - Facilities

Customer Appetite Management - Deal Structure

Appetite Summary Write up Deal Structure Covenants Terms and Conditions Comments

Deal Structure

Facilities Collaterals Covenants Terms & Conditions

Liability details

004 Branch	210743323 Liability Number	₹5,000,000.00 Proposed Liability Amount
---------------	-------------------------------	--

Filter Type to filter

List View Table View Facility Structure Income Potential

No items to display.

Hold Back Next Save & Close Cancel

Note

In this chapter, only information to set limit for the facility is provided. Refer [Enrichment - Funding Requirement](#) for more information.

1. Click the hamburger icon in the facility record and select **Edit Facility**.
The **Facility Details** window is displayed.

Figure 6-4 Deal Structure - Facility Details

The screenshot displays the 'Facility Details' window for a 'Term Loan - TL'. The window is divided into a left sidebar with navigation options (Facility Basic Info, Exposure, Fee, Pricing, Facility collateral linkage, Credit Rating) and a main content area. The main area contains several input fields and controls:

- Line Code ***: 00
- Line Serial Number ***: 11
- Facility Description ***: Term Loan
- Parent Facility Id**: (Searchable field)
- Facility Type ***: Funded, Non-Funded, Cascade
- Facility Category**: Term Loan (Dropdown)
- Next Review Date ***: Apr 2, 2021 (Calendar icon)
- Line Start Date ***: Apr 30, 2021 (Calendar icon)
- Line Expiry Date ***: Apr 29, 2022 (Calendar icon)
- Currency ***: INR (Searchable field)
- Requested Amount ***: ₹200,000.00
- Proposed Amount**: ₹200,000.00
- Availability Period**: (in months)
- Commitment Status**: Committed, Uncommitted, Cascade
- Secured?**: Committed, Uncommitted, Cascade
- Checkboxes: Revaluation Required, Rate Agreement Required
- Additional Fields**: No Additional fields configured!

Buttons for 'Save' and 'Close' are visible in the top right and bottom right corners, respectively.

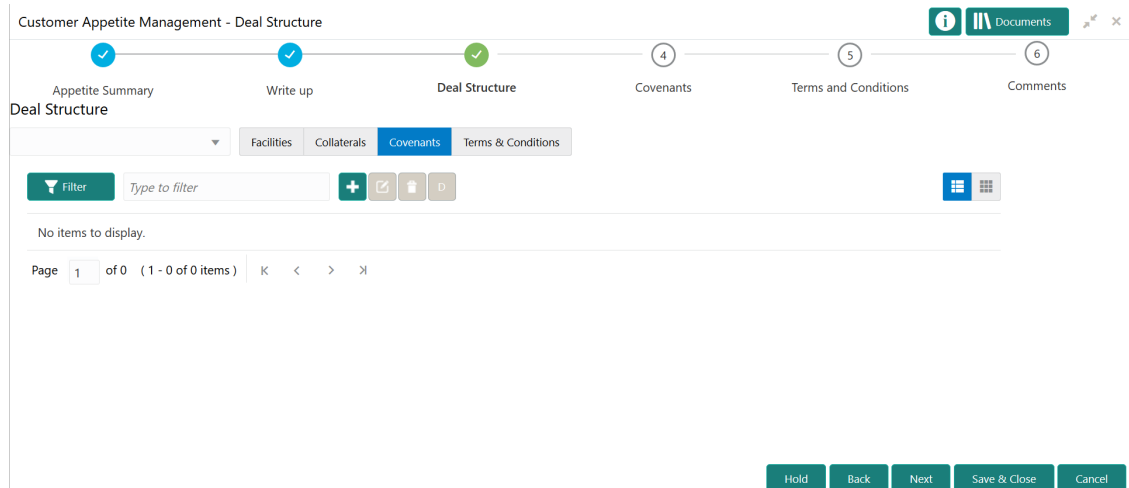
2. Specify the **Proposed Amount**.
3. Click **Save**. Facility detail is updated with the proposed amount.
4. To exit the Facility Details window, click **Close**.

6.4 Deal Structure - Collaterals

Brief Introduction about the Covenants tile in the in Deal Structure data segment.

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

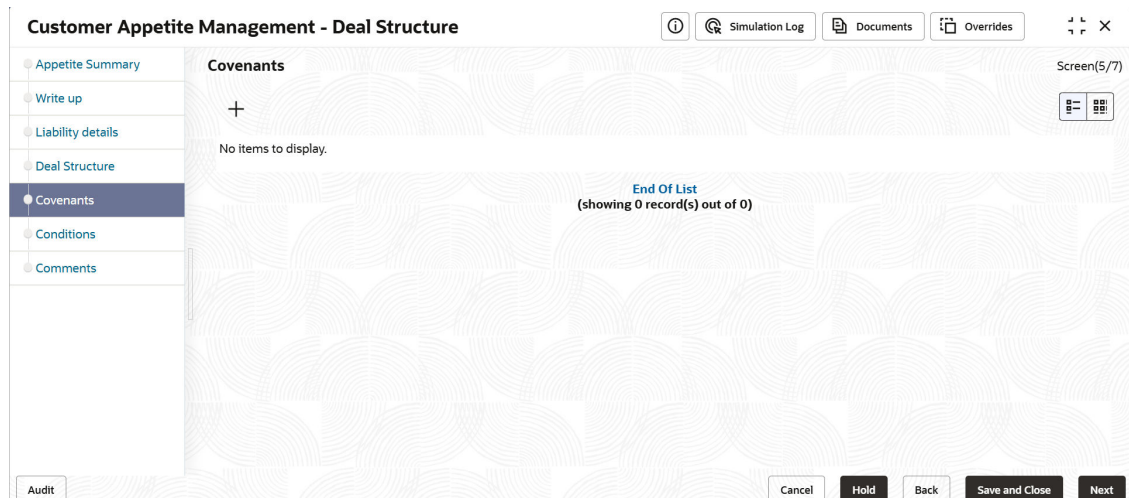
Figure 6-5 Deal Structure - Covenants



6.5 Deal Structure - Covenants

Detailed information about the Covenants data segment in Appetite Management Deal Structure stage.

Figure 6-6 Deal Structure - Covenants



1. Click the **add** icon.
The **Covenant Details** window is displayed.

Figure 6-7 Covenant Details

Covenant Details

Covenant Code Required

Covenant Name Required

Description Required

Classification Type Required

> Covenant Details

> Monitoring Information Details

> Formula Details

> Schedule Details

> Others

Cancel Create

2. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.
3. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.
4. Click and expand the **Covenant details** section.

Figure 6-8 Covenant Details

▼ Covenant Details

Covenant Type Required

Revision Frequency Required

Notice Days Required

Start Date Required

End Date Required

First Review Date Required

Grace Days

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 6-9 Covenant Details

The screenshot shows 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, Create

5. Select / type the following in respective fields:

- Covenant type
- Covenant Sub Type
- Notice Days
- Revision Frequency
- Revision Days

- Start Date
- End Date
- Formula
- Target Type
- Covenant Check Condition
- Target Value

Note

Covenant details such as Covenant type, Covenant Sub Type, Revision Frequency, Revision days, Formula, Target Type, and Target Value are automatically populated based on the selected covenant.

6. Click and expand the **Others** section.

Figure 6-10 Others

The screenshot shows the 'Others' section of a form. It contains the following elements:

- Compliance Status:** Two radio buttons labeled 'Complied' and 'Breached'.
- Covenant Status:** A dropdown menu with the text 'Select Waiver Status'.
- Last Check Value:** A text input field containing 'Last Checked Value'.
- Deferred Due Date:** A text input field with a calendar icon on the right.
- Remarks:** A large empty text area.
- Buttons:** 'Cancel' and 'Create' buttons at the bottom right.

7. Select the **Compliance Status** and **Waiver Status**.
8. Enter the **Last Check Value**.
9. Click the calendar icon and select the **Deferred due date**.
10. To capture the monitoring information for the covenant, click and expand the Monitoring Information Details section.

Figure 6-11 Monitoring Information Details

The screenshot shows the 'Monitoring Information Details' section, which is currently collapsed. It contains a dropdown menu with the text 'Select'.

11. Select the monitoring information.
12. Click **Save**. Covenant details are added.

Note

To filter the required information, click the filter icon and provide the filter parameters or directly type first three characters of the parameter in Type to filter text box.

To view, edit, or delete a list item, click the hamburger icon in the required list item and select the required option.

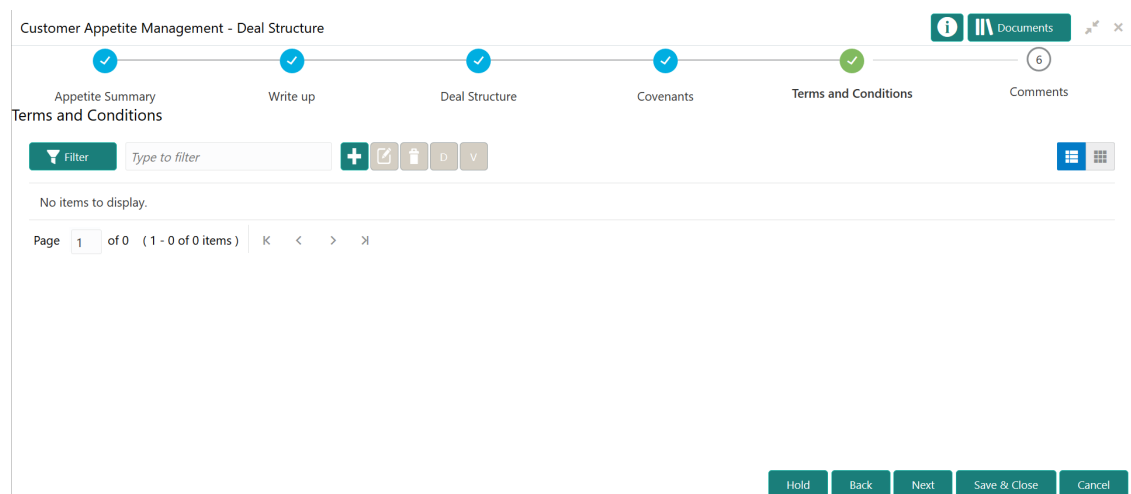
To change the list view to chart view, click the Chart view icon.

6.6 Deal Structure - Terms and Conditions

Detailed information about the Terms and Conditions data segment in Appetite Management Deal Structure stage.

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

Figure 6-12 Deal Structure - Terms and Conditions



- Click Add icon.
The **Add Conditions** window is displayed.

Figure 6-13 Add Conditions

The screenshot shows the 'Add Conditions' form with the following fields and values:

- Condition Code: GRT1
- Condition Description: GRT1
- Condition Clause: GRT1
- Condition Type: Pre-Sanction
- Condition Reason: Maintenance
- Compliance Status: Compliance Status
- Due Date: February 7, 2024
- Notice Days: (empty)
- Grace Days: (empty)
- Compliance Remarks: (empty)

Buttons: Cancel, Create

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

- Text
- Numeric
- Boolean
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per Conditions details, based on the requirements. These fields displays in the Conditions Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard Conditions details fields. For example, we maintained 20 additional fields each for text, numeric, boolean, and date.

The **Add Conditions** screen displays.

Figure 6-14 Add Conditions

Add Conditions

Condition Code Required

Condition Clause

Condition Description

Condition Type

Notice Days Required

Condition Reason

Grace Days

Compliance Status

Due Date Required

Compliance Remarks

Additional Text 1 <input type="text"/>	Additional Text 2 <input type="text"/>	Additional Text 3 <input type="text"/>	Additional Text 4 <input type="text"/>
Additional Text 9 <input type="text"/>	Additional Text 10 <input type="text"/>	Additional Text 11 <input type="text"/>	Additional Text 12 <input type="text"/>
Additional Text 13 <input type="text"/>	Additional Text 14 <input type="text"/>	Additional Text 15 <input type="text"/>	Additional Text 16 <input type="text"/>
Additional Text 17 <input type="text"/>	Additional Text 18 <input type="text"/>	Additional Text 19 <input type="text"/>	Additional Text 20 <input type="text"/>
Additional Number 1 <input type="text"/>	Additional Number 2 <input type="text"/>	Additional Number 3 <input type="text"/>	Additional Number 4 <input type="text"/>
Additional Number 5 <input type="text"/>	Additional Number 6 <input type="text"/>	Additional Number 7 <input type="text"/>	Additional Number 8 <input type="text"/>
Additional Number 9 <input type="text"/>	Additional Number 10 <input type="text"/>	Additional Number 11 <input type="text"/>	Additional Number 12 <input type="text"/>
Additional Number 13 <input type="text"/>	Additional Number 14 <input type="text"/>	Additional Number 15 <input type="text"/>	Additional Number 16 <input type="text"/>
Additional Number 17 <input type="text"/>	Additional Number 18 <input type="text"/>	Additional Number 19 <input type="text"/>	Additional Number 20 <input type="text"/>
Additional Date 1 <input type="text"/> <small>Calendar icon</small>	Additional Date 2 <input type="text"/> <small>Calendar icon</small>	Additional Date 3 <input type="text"/> <small>Calendar icon</small>	Additional Date 4 <input type="text"/> <small>Calendar icon</small>
Additional Date 5 <input type="text"/> <small>Calendar icon</small>	Additional Date 6 <input type="text"/> <small>Calendar icon</small>	Additional Date 7 <input type="text"/> <small>Calendar icon</small>	Additional Date 8 <input type="text"/> <small>Calendar icon</small>
Additional Date 9 <input type="text"/> <small>Calendar icon</small>	Additional Date 10 <input type="text"/> <small>Calendar icon</small>	Additional Date 11 <input type="text"/> <small>Calendar icon</small>	Additional Date 12 <input type="text"/> <small>Calendar icon</small>
Additional Date 13 <input type="text"/> <small>Calendar icon</small>	Additional Date 14 <input type="text"/> <small>Calendar icon</small>	Additional Date 15 <input type="text"/> <small>Calendar icon</small>	Additional Date 16 <input type="text"/> <small>Calendar icon</small>
Additional Date 17 <input type="text"/> <small>Calendar icon</small>	Additional Date 18 <input type="text"/> <small>Calendar icon</small>	Additional Date 19 <input type="text"/> <small>Calendar icon</small>	Additional Date 20 <input type="text"/> <small>Calendar icon</small>
Additional Flag 1 <input type="checkbox"/> Yes	Additional Flag 2 <input type="checkbox"/> Yes	Additional Flag 3 <input type="checkbox"/> Yes	Additional Flag 4 <input type="checkbox"/> Yes
Additional Flag 5 <input type="checkbox"/> Yes	Additional Flag 6 <input type="checkbox"/> Yes	Additional Flag 7 <input type="checkbox"/> Yes	Additional Flag 8 <input type="checkbox"/> Yes
Additional Flag 9 <input type="checkbox"/> Yes	Additional Flag 10 <input type="checkbox"/> Yes	Additional Flag 11 <input type="checkbox"/> Yes	Additional Flag 12 <input type="checkbox"/> Yes
Additional Flag 13 <input type="checkbox"/> Yes	Additional Flag 14 <input type="checkbox"/> Yes	Additional Flag 15 <input type="checkbox"/> Yes	Additional Flag 16 <input type="checkbox"/> Yes
Additional Flag 17 <input type="checkbox"/> Yes	Additional Flag 18 <input type="checkbox"/> Yes	Additional Flag 19 <input type="checkbox"/> Yes	Additional Flag 20 <input type="checkbox"/> Yes

Cancel Create

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

Table 6-1 Add Conditions

Fields/ Icons	Description
Conditions Code	Search and Select Conditions Code . Conditions Description and Conditions are defaulted based on the selected Conditions code.
Conditions Description	Display the Conditions description. The Conditions description will be defaulted from Conditions maintenance based on the selected Conditions Code and cannot be modified.
Conditions Clause	Specify the Conditions clause. This field defaulted based on the selected Conditions code. The user can input up to 250 characters.
Notice Days	Specify the number of notice days are the number of days before the Due date of a Conditions for the Conditions tracking.
Grace Days	Specify the grace days. The user must update the compliance status within grace days after the due date. If not complied, the status will be marked as breached and the compliance date will be updated to the current date during the end-of-day process using the batch "tncTrackingOverdueBreachJob".
Conditions Type	Click Create . Conditions are linked to the party and displayed in the Conditions tab.
Cancel	Conditions Type is defaulted based on selected Conditions code. The options available are: <ul style="list-style-type: none"> • Pre-disbursement • Post-disbursement • Pre-Sanction
Compliance Status	Select Compliance Status from drop-down list. The options available are: <ul style="list-style-type: none"> • Met • Breached
Due Date	Select the due date.
Compliance Remarks	Enter Compliance Remarks, if required.
Customer Linkage	Customer Linkage details are displayed by default based on selected Conditions code.
Create	Click Create . Conditions are linked to the party and displayed in the Conditions tab.
Cancel	Click the Cancel to cancel and exist the screen.

Note

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

6.7 Deal Structure - Comments

Detailed information about the Comments data segment in Appetite Management Deal Structure stage.

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

Figure 6-15 Deal Structure - Comments

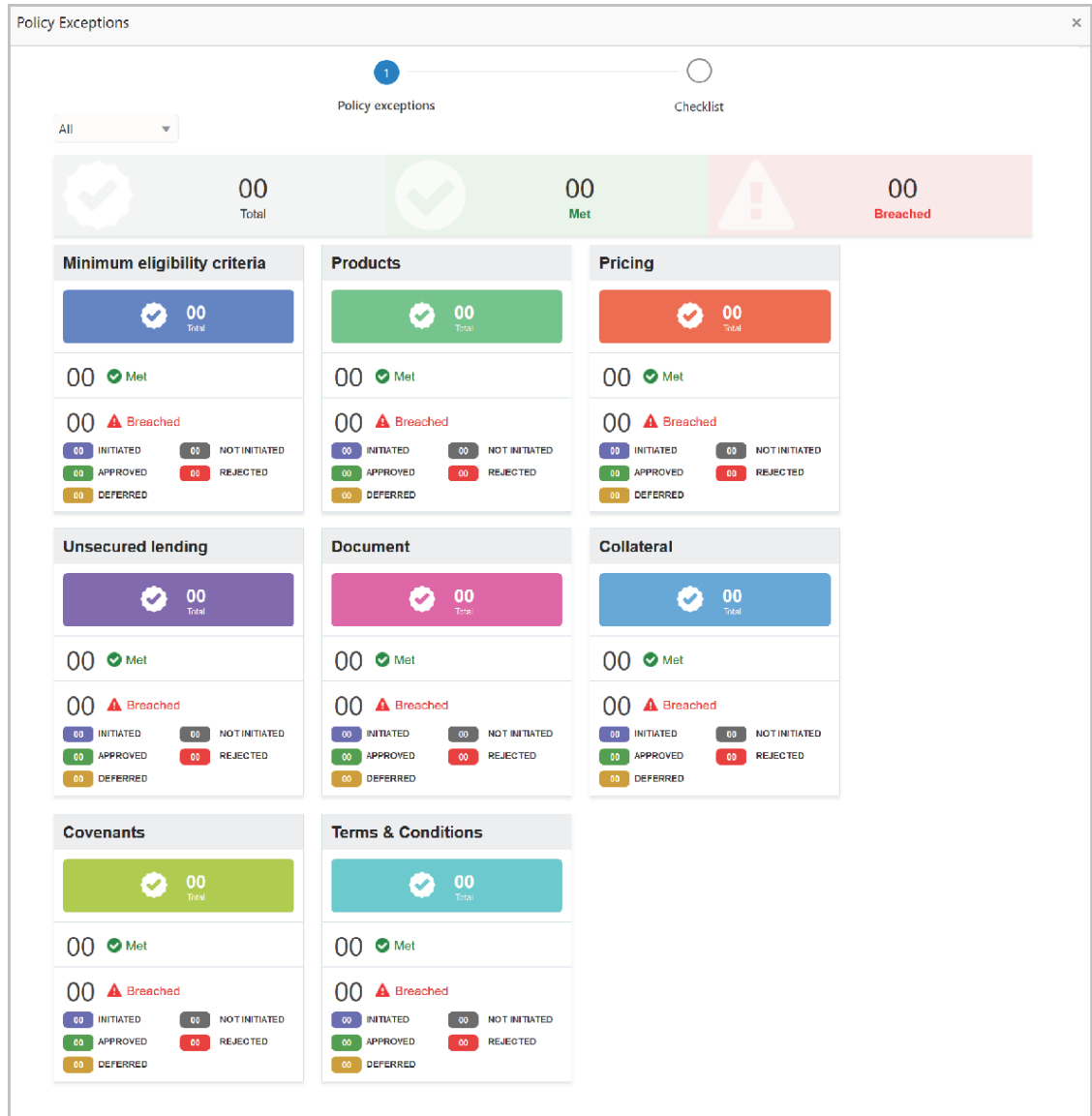
For information on fields in the **Deal Structure - Comments** screen, refer the below table.

Table 6-2 Deal Structure - Comments

Fields	Description
Post	Type the necessary comments in the text box and click Post . Comment is posted.
Hold	To hold the Deal Structure task, click Hold .
Back	To go back to the previous page, click Back .
Save & Close	To save the captured information and exit the page, click Save & Close .
Submit	To submit the Appetite Management application to the Approval stage, click Submit .
Cancel	To exit the page without saving the captured information, click Cancel .

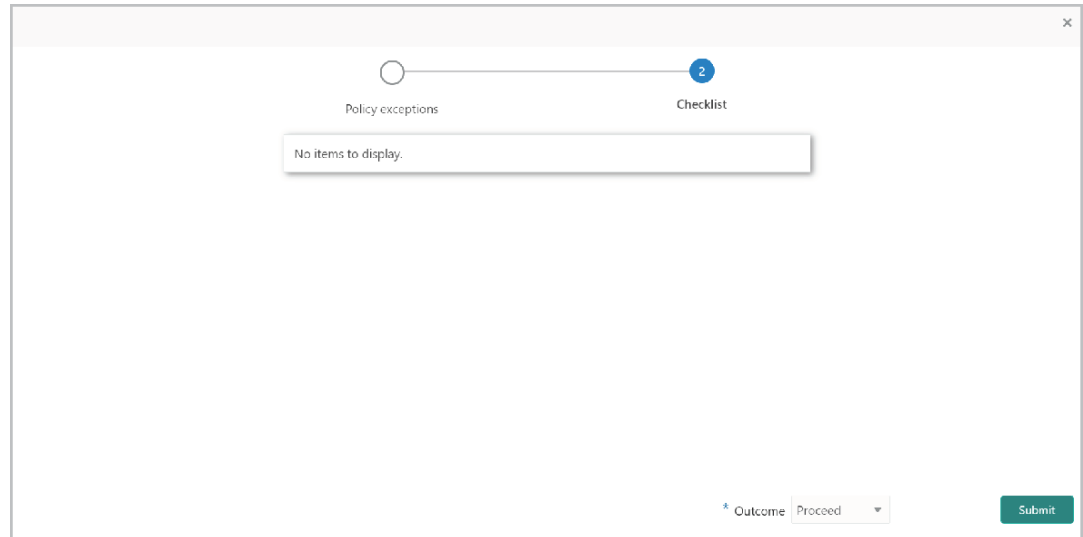
Upon clicking **Submit**, the Policy Exceptions / Business window appears based on configuration:

Figure 6-16 Policy Exceptions



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

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

Figure 6-17 Checklist

The screenshot displays a web interface for a checklist. At the top, a progress bar indicates two steps: 'Policy exceptions' (represented by an unselected circle) and 'Checklist' (represented by a selected circle with the number '2'). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

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

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

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

7

Approval

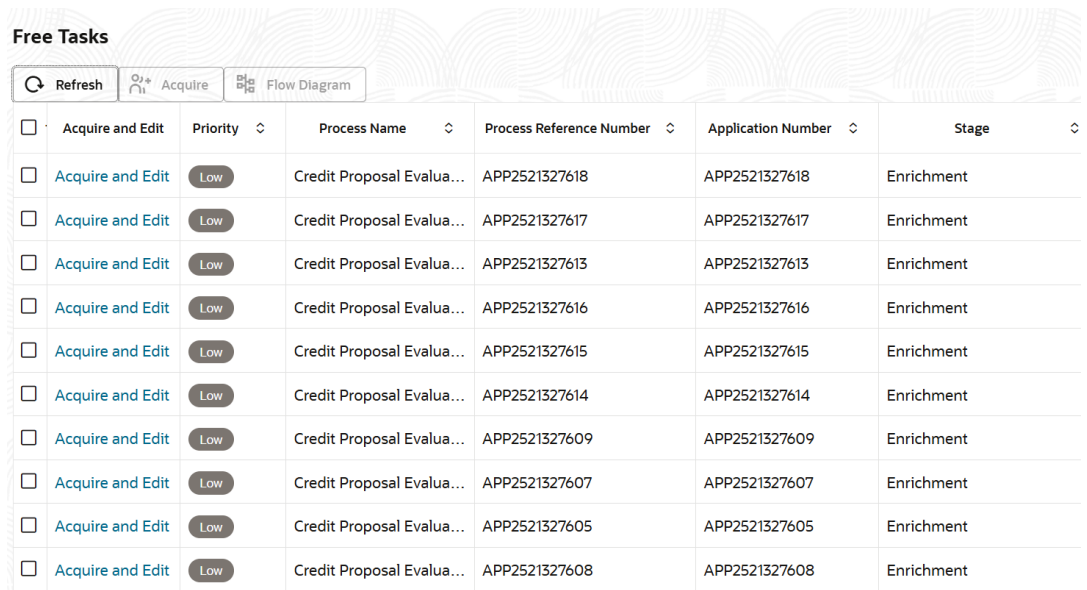
Detailed information on the Approval stage of the Appetite Management Process.

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

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

The **Free Tasks** page is displayed.

Figure 7-1 Free Tasks



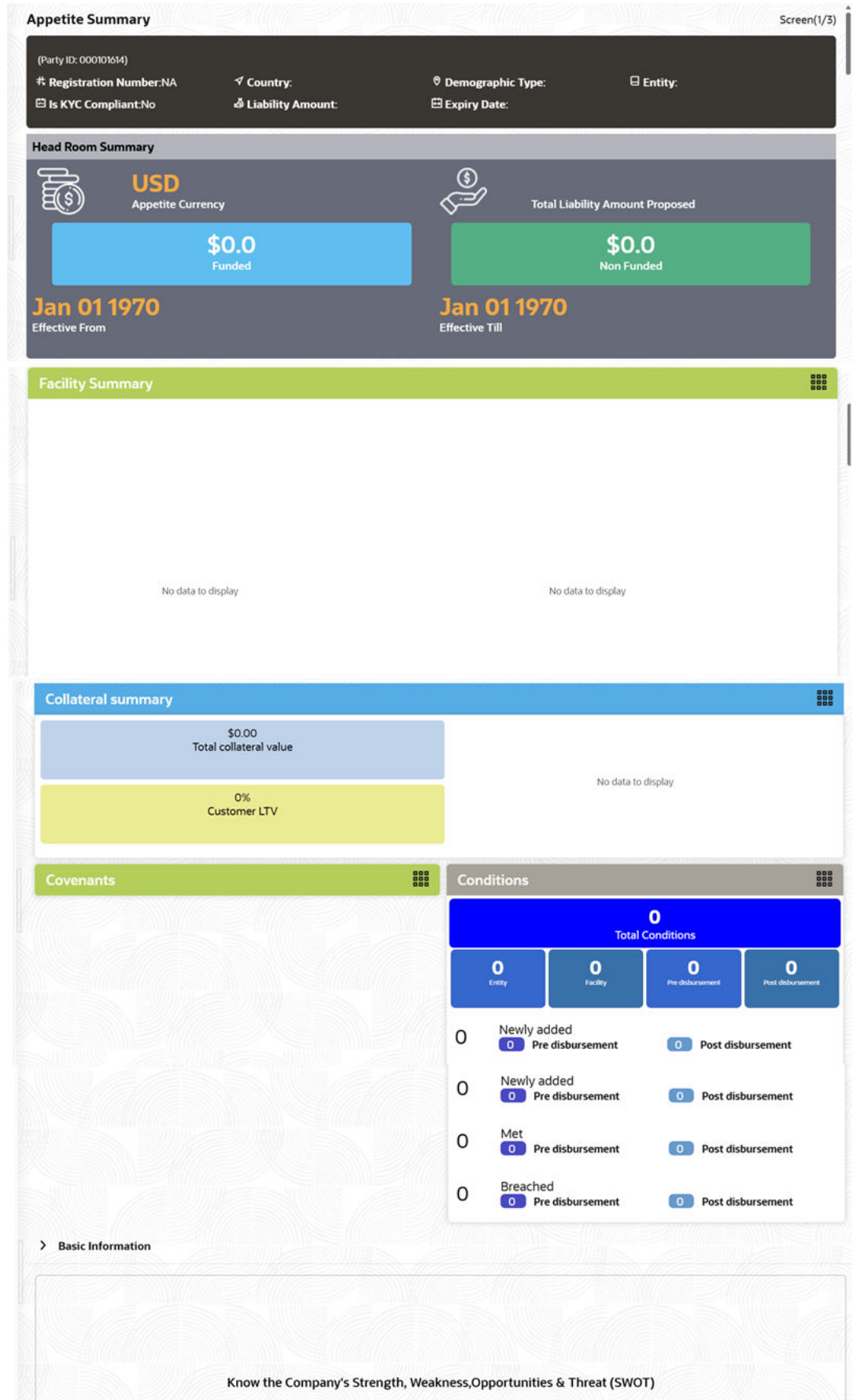
The screenshot shows the 'Free Tasks' interface. At the top, there are three buttons: 'Refresh', 'Acquire', and 'Flow Diagram'. Below these is a table with the following columns: 'Acquire and Edit', 'Priority', 'Process Name', 'Process Reference Number', 'Application Number', and 'Stage'. Each row represents a task with a priority of 'Low' and a stage of 'Enrichment'. The process names are truncated as 'Credit Proposal Evalua...'. The process reference numbers range from APP2521327618 down to APP2521327608.

<input type="checkbox"/> Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327618	APP2521327618	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327617	APP2521327617	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327613	APP2521327613	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327616	APP2521327616	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327615	APP2521327615	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327614	APP2521327614	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327609	APP2521327609	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327607	APP2521327607	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327605	APP2521327605	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327608	APP2521327608	Enrichment

2. **Acquire & Edit** the required Approval task.

The **Appetite Summary** page is displayed.

Figure 7-2 Appetite Summary



Note

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

- After viewing the appetite summary, click **Next**.

The **Writeup** page is displayed.

7.1 Approval - Approval

Detailed information about the Approval data segment in Appetite Management Approval stage.

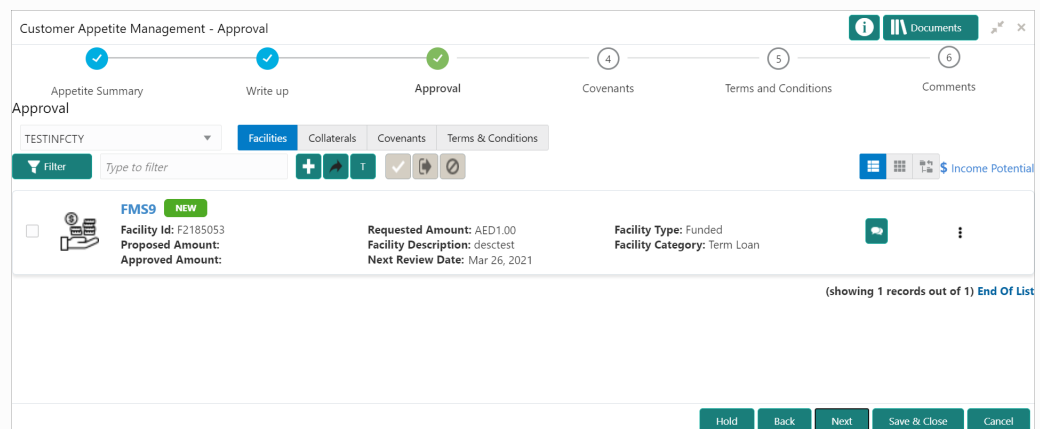
In this page, the facilities for which limit has been proposed in the Deal Structure stage are displayed. You can review each facility and take any of the following actions based on requirement: Approve, Reject, and Send Back.

Note

In this chapter, only procedure to Approve, Reject, Send Back the facility is provided. For information on managing Collateral, refer [Initiation - Collateral](#)

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

Figure 7-3 Approval - Approval




- To approve a facility, select the facility and click  the **Approve** icon.

The **Approve Facility** window is displayed.

Figure 7-4 Approve Facility

Approve Facility



Line Number: 11
Facility Description: Term Loan
Approved Amount:

Requested Amount: ₹200,000.00
Proposed Amount: ₹200,000.00

Product Type: F
Facility Category: TL

Comments

↶ ↷ **B** *I* U ₹ **A** - size - ☰ ☰ ☰ ☰ ☰ ☰ ☰ ☰ ☰ H1 H2 ↻ >

Approved

No items to display.

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

Table 7-1 Approve Facility

Fields	Description
Approved Amount	Specify the Approved Amount .
Comments	Post the approval Comments .
Approve	Click Approve .

- To send back the facility to previous stage for modification, select the facility and click




the Send Facility Back for More Info icon.

The **Send Facility Back** window is displayed.

Figure 7-5 Send Facility Back for More Info

Send Facility Back For More Info



Line Number: 11

Facility Description: Term Loan

Approved Amount: ₹200,000.00

Requested Amount: ₹200,000.00

Proposed Amount: ₹200,000.00

Product Type: F

Facility Category: TL

Comments

↶ ↷ **B** *I* U ƒ A - size - ≡ ≡ ≡ ≡ ≡ ≡ ≡ ≡ H1 H2 ↻ >

Need more information on customer prospect's current debt

Post

No items to display.

Required More Info
Cancel

For information on fields in the **Send Facility Back for More Info** screen, refer the below table.

Table 7-2 Send Facility Back for More Info

Fields	Description
Comments	Type the necessary comments for requesting additional information in Comments box.
Post	Click Post . Comment is posted below the Comments box.
Required More Info	Click Required More Info



3. To reject a facility, select the facility and click  the **Reject** icon. The **Reject Facility** window is displayed.

Figure 7-6 Reject Facility

Reject Facility



Line Number: 11
Facility Description: Term Loan
Approved Amount: ₹200,000.00

Requested Amount: ₹200,000.00
Proposed Amount: ₹200,000.00

Product Type: F
Facility Category: TL

Comments

High risk found in market share

Post

No items to display.

Reject Cancel

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

Table 7-3 Reject Facility

Fields	Description
Comments	Type the rejection comments in the Comments box.
Post	Click Post . Comment is posted below the Comments box.
Reject	Click Reject .

- After performing necessary actions in the Approval page, click **Next**.
The **Covenants** screen is displayed.

7.2 Approval - Writeup

Detailed information about the Writeup data segment in Appetite Management Approval stage.

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

7.3 Approval - Covenants

Brief Introduction about the Covenants data segment in the in Approval data segment.

Refer [Deal Structure - Collaterals](#) for information on managing Covenants.

7.4 [Approval - Terms and Conditions](#)

Brief Introduction about the Terms and Conditions data segment in the in Approval data segment.

Refer [Deal Structure - Terms and Conditions](#) for information on managing Terms and Conditions.

7.5 [Approval - Comments](#)

Detailed information about the Comments data segment in Appetite Management Approval stage.

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

Figure 7-7 Approval - Comments

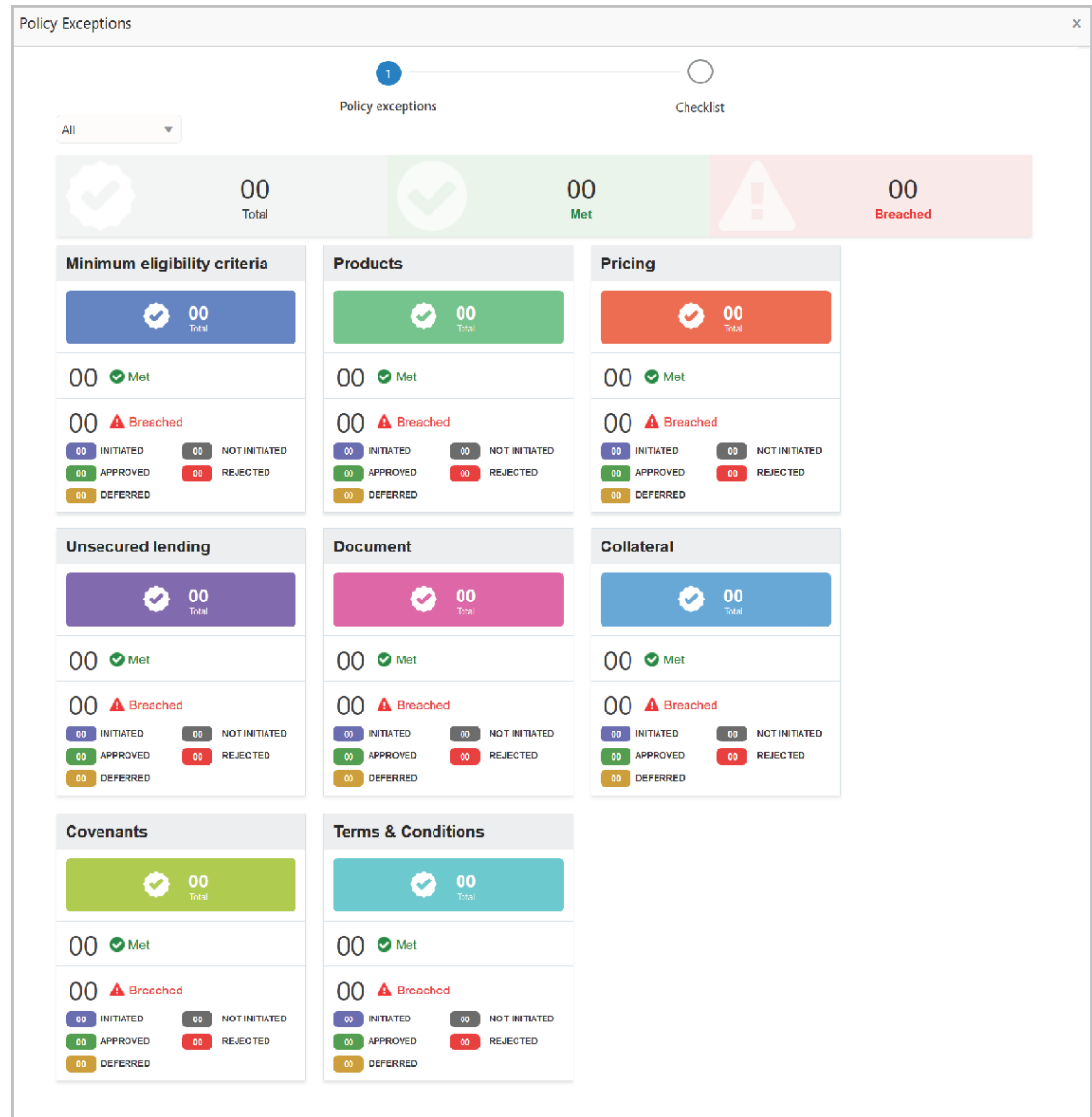
For information on fields in the **Approval - Comments** screen, refer the below table.

Table 7-4 Approval - Comments

Fields	Description
Post	Type the necessary comments in the text box and click Post . Comment is posted.
Hold	To hold the Approval task, click Hold .
Back	To go back to the previous page, click Back .
Save & Close	To save the captured information and exit the page, click Save & Close .
Submit	To submit the Appetite Management application to the Draft generation stage, click Submit .
Cancel	To exit the page without saving the captured information, click Cancel .

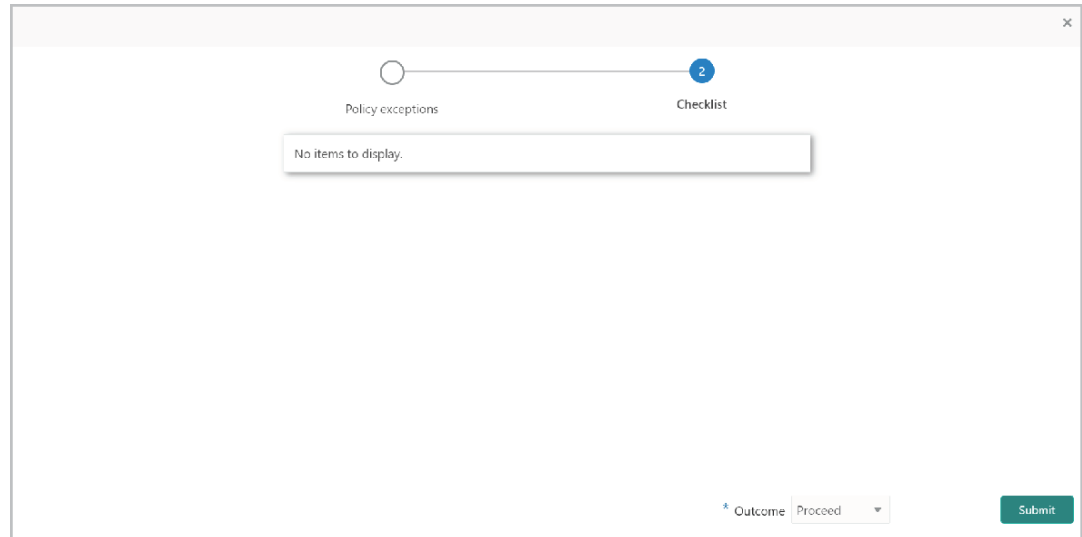
Upon clicking **Submit**, the Policy Exceptions / Business window appears based on configuration:

Figure 7-8 Policy Exceptions



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

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

Figure 7-9 Checklist

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

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

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

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

8

Draft Generation

Detailed information on the Draft Generation stage of the Appetite Management Process.

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

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

The **Free Tasks** page is displayed.

Figure 8-1 Free Tasks

<input type="checkbox"/> Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327618	APP2521327618	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327617	APP2521327617	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327613	APP2521327613	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327616	APP2521327616	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327615	APP2521327615	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327614	APP2521327614	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327609	APP2521327609	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327607	APP2521327607	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327605	APP2521327605	Enrichment
<input type="checkbox"/> Acquire and Edit	Low	Credit Proposal Evalua...	APP2521327608	APP2521327608	Enrichment

2. **Acquire & Edit** the required Draft Generation task.

The **Appetite Summary** page is displayed.

Figure 8-2 Appetite Summary

Customer Appetite Management - Draft Generation

Appetite Summary Draft Generation Comments



ASK

Party Information

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

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

Head Room Summary

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


Facility Summary

No data to display

Collateral summary

<p>0 Total collateral value</p>	No data to display
<p>0% Customer LTV</p>	No data to display


Covenants

 **0**
Total Covenants

<p>0 Entity Wise</p>	<p>0 Facility Wise</p>	<p>0 Financial</p>	<p>0 Non Financial</p>
---------------------------------	-----------------------------------	-------------------------------	-----------------------------------

<p>0 Newly Added</p> <p style="text-align: center;"><input type="checkbox"/> Financial <input type="checkbox"/> Non Financial</p>	<p>0 Met</p> <p style="text-align: center;"><input type="checkbox"/> Financial <input type="checkbox"/> Non Financial</p>
<p>0 Breached</p> <p style="text-align: center;"><input type="checkbox"/> Financial <input type="checkbox"/> Non Financial</p>	

Terms & conditions

 **0**
Total Terms and Conditions

<p>0 Entity</p>	<p>0 Facility</p>	<p>0 Pre disbursement</p>	<p>0 Post disbursement</p>
----------------------------	------------------------------	--------------------------------------	---------------------------------------

<p>0 Newly added</p> <p style="text-align: center;"><input type="checkbox"/> Pre disbursement <input type="checkbox"/> Post disbursement</p>	<p>0 Met</p> <p style="text-align: center;"><input type="checkbox"/> Pre disbursement <input type="checkbox"/> Post disbursement</p>
<p>0 Breached</p> <p style="text-align: center;"><input type="checkbox"/> Pre disbursement <input type="checkbox"/> Post disbursement</p>	

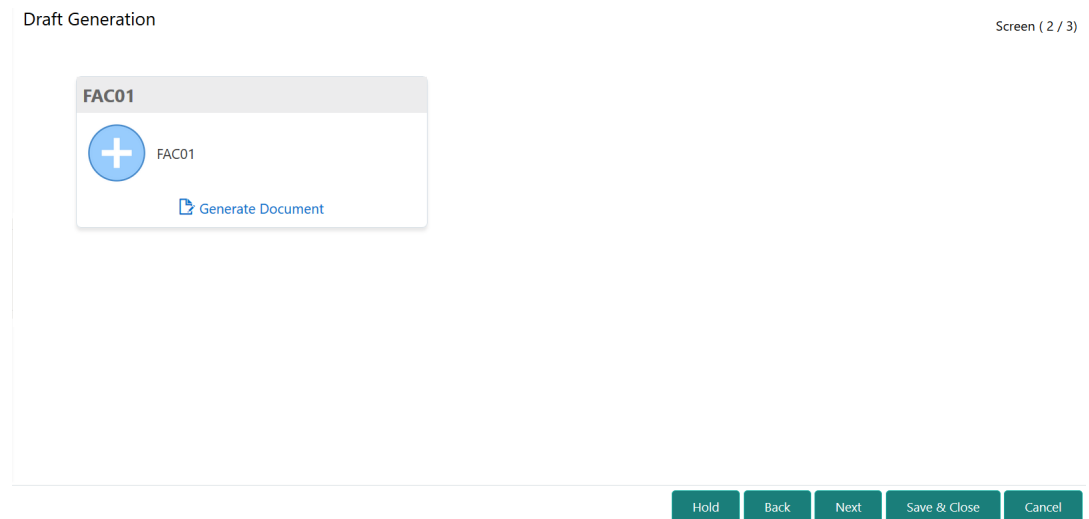
Hold Back Next Save & Close Cancel

Note

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

- After reviewing the summary, click **Next**.
The **Draft Generation** page is displayed.

Figure 8-3 Draft Generation



- Click **Generate Document**.
The **Draft Generation Details** window is displayed.

Figure 8-4 Draft Generation Details

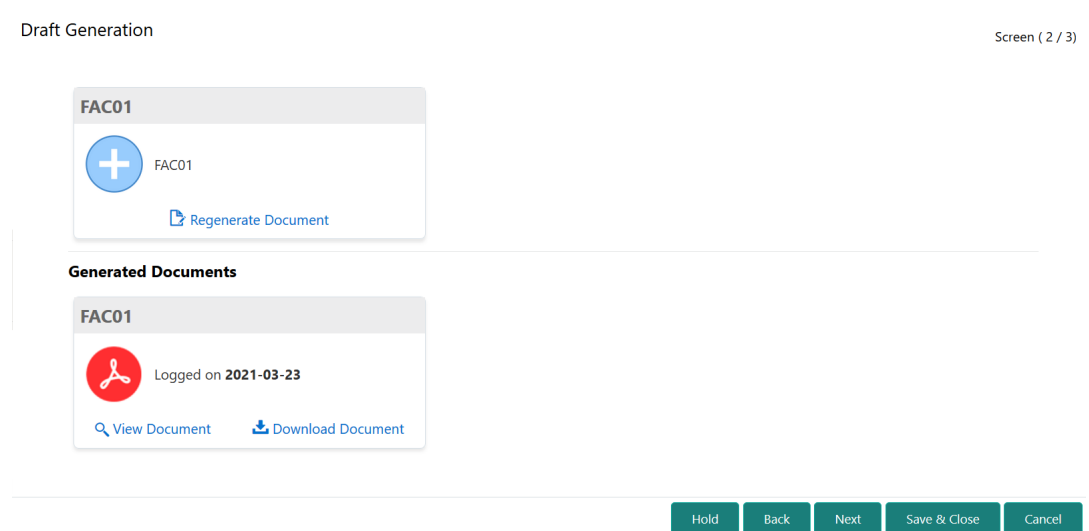
Draft Generation Details

<p>Communication Type</p> <p>Email</p> <p>E-Mail CC</p> <input style="width: 90%;" type="text" value="john_doe@example.com"/>	<p>E-Mail To *</p> <input style="width: 90%;" type="text" value="john_doe@example.com"/> <p>Subject *</p> <input style="width: 90%;" type="text" value="Proposal draft"/>
--	---

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

Table 8-1 Draft Generation Details

Fields	Description
E-mail To	In E-mail To field, type the E-mail address to which the draft proposal has to be sent.
E-mail CC	In E-mail CC field, type the E-mail address which has to be in CC of draft proposal mail.
Subject	In Subject field, type the mail subject.
Generate	Click Generate . Draft proposal configured in the system is sent to the mail ID mentioned in E-Mail To field.

Figure 8-5 Draft Generation

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

Table 8-2 Draft Generation

Fields	Description
View Document	To view the generated draft document, click View Document .
Download Document	To download the generated draft document, click Download Document .

5. After generating proposal draft, click **Next**.

The **Comments** page is displayed.

Figure 8-6 Draft Generation - Comments

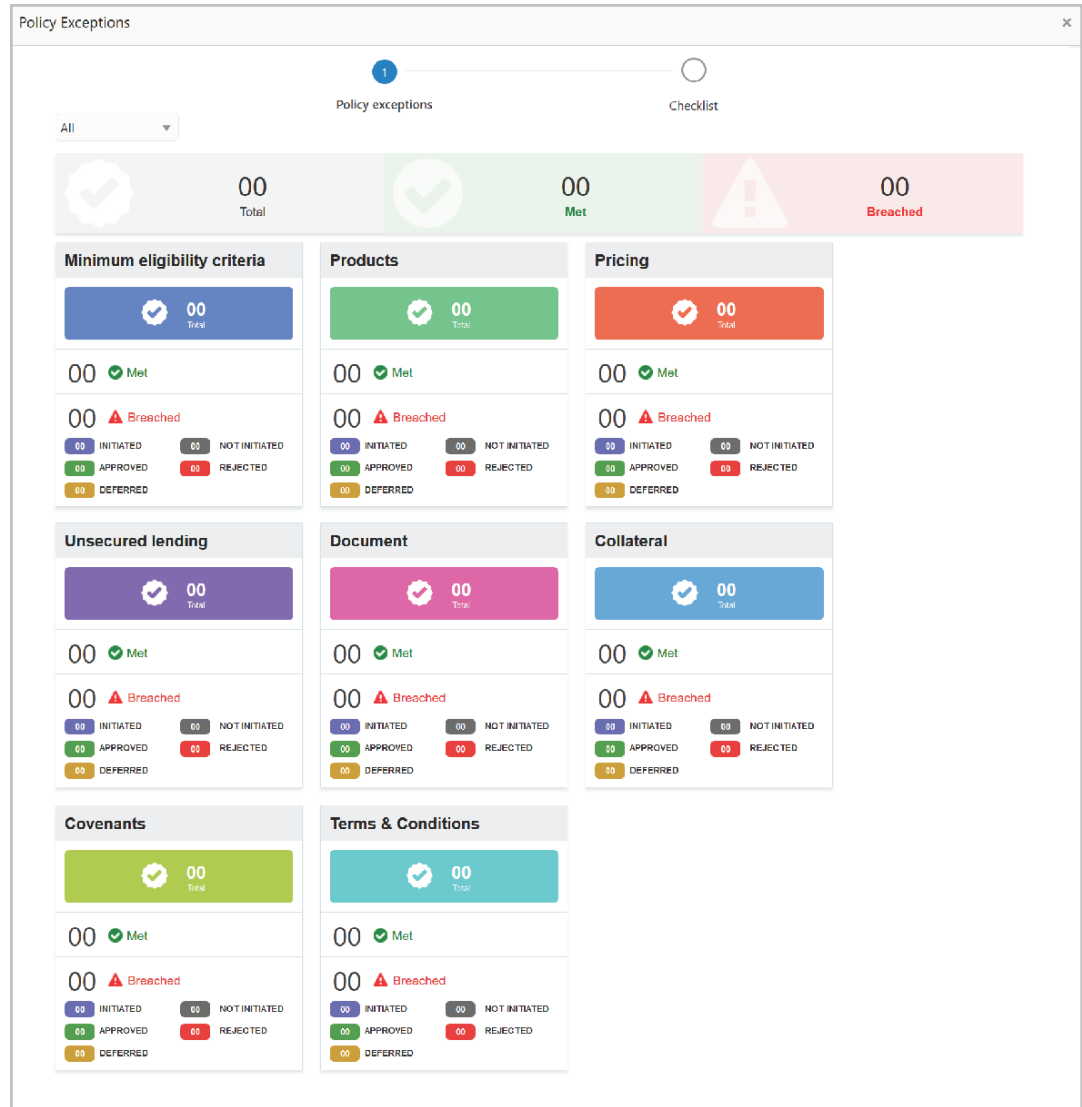
The screenshot displays the 'Customer Appetite Management - Draft Generation' interface. At the top, there is a breadcrumb trail with three steps: 'Appetite Summary', 'Draft Generation', and 'Comments'. The 'Comments' step is highlighted with a green checkmark. Below the breadcrumb, there is a 'Comments' section. This section includes a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, H1, H2, link, unlink, and a table icon. The text area contains the placeholder 'Enter text here...'. Below the text area is a 'Post' button. Underneath the 'Post' button is a box that says 'No items to display.' At the bottom right of the interface, there is a row of navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

6. **Post** comments, if any. Posted comment is displayed below the **Comments** box.

7. Click **Submit**.

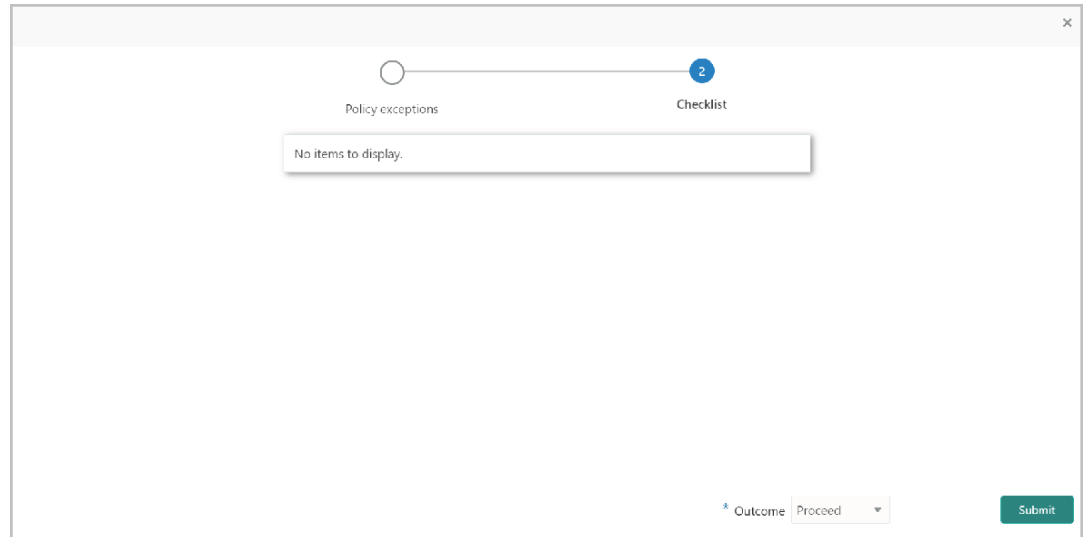
The **Policy exceptions** window is displayed.

Figure 8-7 Policy Exceptions



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

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

Figure 8-8 Checklist

10. Select the **Outcome** as **Proceed**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
11. Click **Submit**.

If the **Outcome** is selected as **Proceed**, the draft proposal is sent to the mentioned Email ID on clicking **Submit**.

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

9

Document Upload and Checklist

This topic provides systematic instructions about the Document Upload and Checklist.

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

1. The Documents at the top right corner of any page.

The Documents screen displays.

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.

3. Click the add icon.

The Document screen displays.

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

5. Type the **Document Title**.

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

7. Type the **Remarks**, if any.

8. Click the calendar icon and select the **Document Expiry Date**.

9. In **Drop files here or click to select area**, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

Note

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

10. Click **Upload**.

The Checklist screen displays.

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

12. Select the **Outcome** as **Proceed**.

13. Click **Submit**. Document is uploaded and listed in Document screen.

14. To edit or delete the document, click the edit or delete icons.

10

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**

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the **Oracle Accessibility Program** website at <https://www.oracle.com/corporate/accessibility/>.

Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact Documentation team.

Glossary

Index