

Oracle® Credit Facilities Process Management

FI Credit Proposal Amendment User Guide



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Preface

1.1 Before You Begin

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

1.2 Pre-requisites

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

1.3 Purpose

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

1.4 Acronyms and Abbreviations

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

Table 1-1 Acronyms and Abbreviations

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

1.5 Audience

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

1.6 Basic Actions

Table 1-2 Basic Actions

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

Table 1-2 (Cont.) Basic Actions

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

1.7 Conventions

The following text conventions are used in this document:

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

1.8 Critical Patches

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

1.9 Diversity and Inclusion

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

1.10 Documentation Accessibility

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

Access to Oracle Support

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

1.11 Related Resources

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

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

1.12 Screenshot Disclaimer

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

1.13 Symbols and Icons

The following icons are used in the screens.

Table 1-3 Symbols and Icons - Common



Symbol/Icon	Function
	Minimize
	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.

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About FI Credit Proposal Amendment

This topic describes about the FI Credit Proposal Amendment.

FI Credit Proposal Amendment in Oracle Banking Credit Facilities Process Management is a process to modify the credit limit offered to the Financial Institutions. This process can be initiated by the bank under different circumstances. Some of them include:

- The FI customer's credit worthiness is increased over the period
- Banks have more capital to be allocated to the FI customers due to a higher profitability

The various stages available in the FI Credit Proposal Amendment process are:

- Credit Initiation
- Review and Recommendation
- Approval
- Draft Generation
- Customer Acceptance
- Handoff - Manual Retry (applicable only in case of automatic handoff failure)

3

Credit Initiation

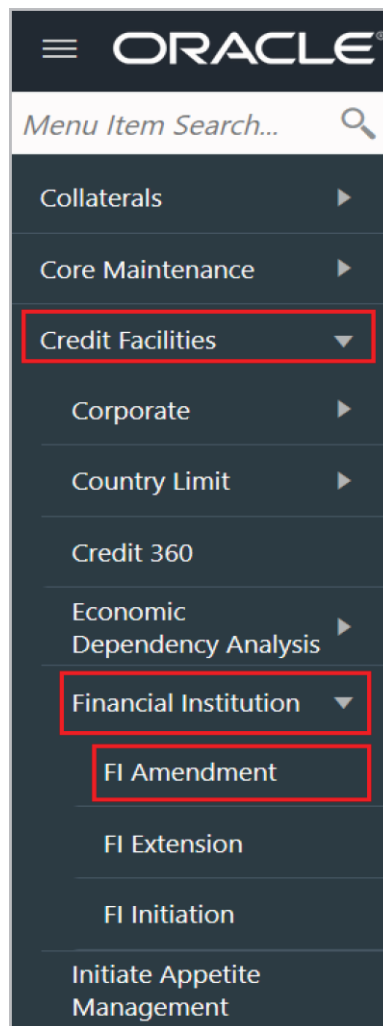
This topic provides systematic instructions about the Credit Initiation of the FI Credit Proposal Amendment.

In this stage, the Relationship Manager can capture the customer's credit request, and propose a new limit by evaluating the credit worthiness of the customer.

To initiate FI Credit Amendment process, perform the following steps:

1. Login to Oracle Banking Credit Facilities Process Management.

Figure 3-1 Credit facilities



2. On **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **Financial Institution**. Under Financial Institution, select **FI Amendment**.

The **FI Amendment** screen is displayed.

Figure 3-2 FI Amendment

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

Table 3-1 FI Amendment

Fields	Description
Application Priority	Select the FI amendment Application Priority . The options available are Low, Medium, and High.
Application Branch	Select the Application Branch . Bank branches maintained in the system are displayed in the LOV.
Party Id	Search and select the required Party Id . The system displays the basic information about the selected party along with the WIP Applications available for the party.
Initiate FI Amendment Process	Click Initiate FI Amendment Process . The Initiation - Customer Creation page appears.

- [Initiation](#)
This topic provides systematic instructions about the Initiation of the Credit Initiation.
- [KYC Evaluation](#)
This topic provides systematic instructions about the KYC Evaluation of the Credit Initiation.
- [Risk Evaluation](#)
This topic provides systematic instructions about the Risk Evaluation of the of the Credit Initiation.
- [Legal Evaluation](#)
This topic provides systematic instructions about the Legal Evaluation of the Credit Initiation.
- [Credit Evaluation](#)
This topic provides systematic instructions about the Credit Evaluation of the Credit Initiation.
- [Funding Requirement](#)
This topic provides systematic instructions about the Funding Requirement of the Credit Initiation.

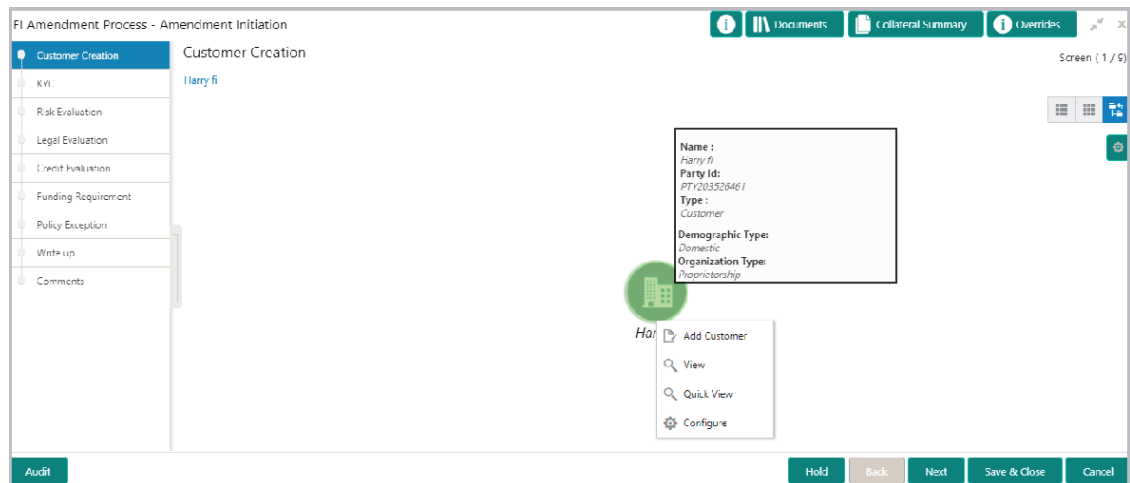
- [Policy Exception](#)
This topic provides systematic instructions about the Policy Exception of the Credit Initiation.
- [Writeup](#)
This topic provides systematic instructions about the Writeup of the Credit Initiation.
- [Comments](#)
Thus topic provides systematic instructions about the Comments of the Credit Initiation.

3.1 Initiation

This topic provides systematic instructions about the Initiation of the Credit Initiation.

This data segment allows to manage the party details captured in the FI Credit Proposal Initiation process. You can also add new customers to the party, if required.

Figure 3-3 Customer Creation



1. Mouse hovering on the party icon displays the basic information about the Financial Institution.

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

Table 3-2 Customer Creation

Actions	Functionality
actions	Right click on the party icon to perform the following actions: <ul style="list-style-type: none"> • Add Customer • View • Quick View • Configure
Add Customer	Displays the Customer Details window for adding customer of the Financial Institution
View	Displays the Customer Details window for viewing Financial Institution details
Quick View	Displays the View Entity Details window
Configure	Displays the Customer Details window for modifying Financial Institution details

- To add a customer (child party) of the Financial Institution (party), click **Add Customer**. The **FI Details** screen is displayed.

Figure 3-4 FI Details

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

Table 3-3 FI Details

Actions	Functionality
Application Priority	Select the Application Priority based on the requirement. The options available are Low, Medium and High.
Application Branch	Click search icon in the Application Branch field. Select Branch window is displayed.

Figure 3-5 Select Branch

Branch Code	Branch Name
965	Flexcube
008	Flexcube
009	Flexcube
007	Flexcube
642	Test branch
000	FLEXCUBE UNIVERSAL BRANCH
AT1	KORMANGALA
555	Flexcube

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

Table 3-4 Select Branch

Actions	Functionality
Fetch	Click Fetch . Branch details is displayed.
Branch Code	Click the required Branch Code to add it to the Application Branch field.

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

Table 3-5 Organization details

Actions	Description
Customer	Select the Customer type. The options available are New and Existing .
Customer ID	Upon selecting the Existing option, the Customer ID field is displayed.

3. Click the search icon in the **Customer ID** field. Select Customer window is displayed.

Figure 3-6 Select Customer

Customer Id	Customer Name	Customer Category
000039	WAL	Corporate
000223	Hero	CORPORATE
001366	WM	CORPORATE
000006	COS	Corporate
000028	VIL	CORPORATE
PTY183443402	TOSHIBA	CORP
PTY0003	TOSHIBA	CORP
PTY0001	TOSHIBHA	CORPORATE

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

Table 3-6 Select Customer

Actions	Functionality
Fetch.	Click Fetch . Customer details is displayed.
Customer Id	Click the Customer Id . Selected ID is added to the Customer ID field.

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

Table 3-7 FI Details

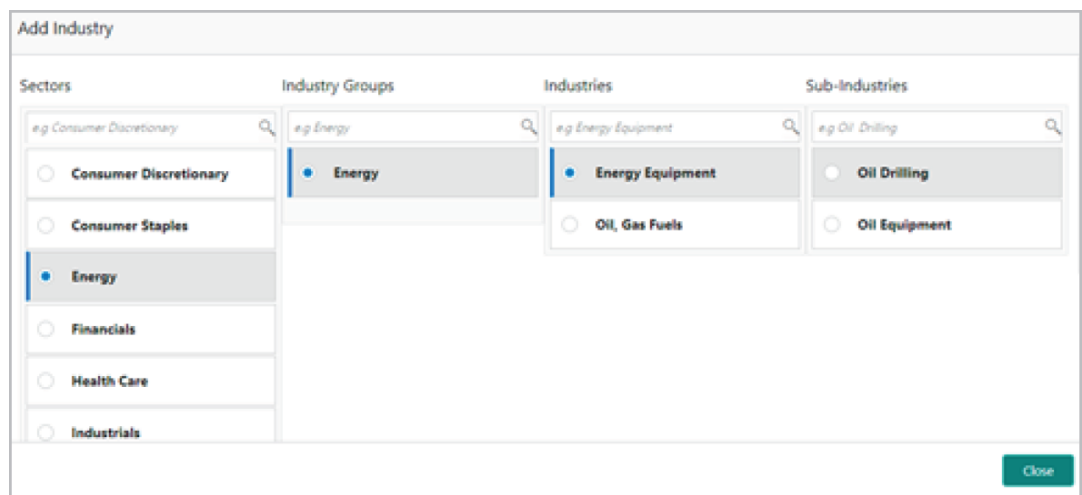
Fields/ Icons	Description
FI Name	Type the FI Name .
FI Code	Specify the unique code assigned to the Financial institution in the FI Code field.
BIC Code	Specify the financial institution's BIC Code .
FI Type	Select the FI Type from the drop down list. The options available are Single and Conglomerate .
FI Legal Entity	Select the FI Legal 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	Search and select all the countries in which the FI is operating as Geographical Spread .
Country of incorporation.	Select the Country of incorporation .

Table 3-7 (Cont.) FI Details

Fields/ Icons	Description
Incorporation date	Click the calendar icon and select the Incorporation date .
fields	Type the following addresses in respective fields: <ul style="list-style-type: none"> • Website Address • Facebook Address • Twitter Address

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

Figure 3-7 Add Industry



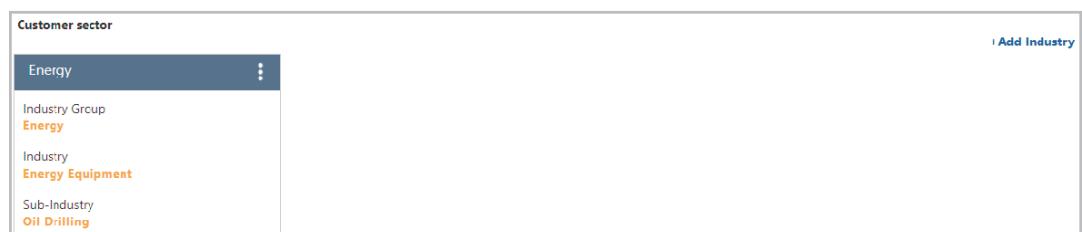
For information on fields in the **Add Industry** screen, refer the below table.

Table 3-8 Add Industry

Actions	Functionality
Industry Groups	Select the FI sector. Available Industry Groups is displayed.
Available Industries	Select the FI Industry Group. Available Industries is displayed.
Sub-Industries	Select the FI Industry. Available Sub-Industries is displayed.

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

Figure 3-8 Customer Sector



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

Figure 3-9 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 3-10 Customer Rating

- To modify or delete the added rating, click the hamburger icon and select the required option.

Note

If the Financial Institution is rated by different rating firms, all the rating information must be captured while adding customer. To add another rating information, click **+Add ratings** again.

9. Enable the **Special customer** flag, if the Financial Institution is a special customer for your bank.

RM Id is automatically populated based on the login details.

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

Table 3-9 RM Details

Actions	Functionality
RM Id	To modify the RM Id , search and select the required user.
Create	Click Create . The child customer is added to the parent party. 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.
View, and Quick view	To View , and Quick view the party information, right click the party icon and click the respective option.

10. To **Configure** the Financial Institution details, right click the party icon and click Configure option. The following screen is displayed.

Figure 3-11 Harry fi

The screenshot displays the 'Harry fi' configuration interface. On the left is a navigation menu with options like 'Customer Profile', 'Financial Profile', 'Projections', 'Rating', 'StakeHolders', 'Assets', 'Customer Covenants', 'Customer Terms & conditions', and 'Customer Documents'. The main content area is titled 'Party Details' and is divided into 'Demographic Details' and 'KYC Details'.

Demographic Details: This section is further divided into 'Basic Info', 'Address', and 'Industry'. Under 'Basic Info', there are several fields:

- Organization details:** Registration Number (907), FI Name (Harry fi), FI Code (12), BIC Code (12).
- FI Type (Single), FI legal entity Type (Proprietorship), Demography Type (Domestic), Country of incorporation (IN).
- Incorporation date (Apr 11, 2018), Established Date, Country of Domicile (IN).
- RM Id, Employee Strength, No. Of Years In Business.
- Is KYC Compliant? (toggle off), Last KYC Date, Listed (Off), Language (English).
- Media (MAIL), Business Type (Islamic), MICR (12), RTGS (12).
- Earmarking Mandated (Off), Roles (Correspondent), Borrower Since, Legal Entity Code (12).
- Head Office Country, Approved for Exposure (Off), Correspondent FI (Off).
- Website (https://www.), Facebook Address (https://www.facebook.com/), Twitter Address (https://www.twitter.com/).

KYC Details: This section includes a 'Received' toggle (off), and fields for Verification Date, Effective Date, and Verification Method.

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

In the above screen, the Financial Institution details captured in the FI Credit Proposal Initiation process are displayed. You can modify the details only if modification is allowed in Business Process configuration.

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

Table 3-10 Company Details

Fields	Description
Fields	Specify / update the following details in the corresponding fields: <ul style="list-style-type: none"> • Registration Number • FI Name • FI Code • BIC Code • FI Type • FI Legal Entity Type • Demography Type • Country Of Incorporation • Incorporation Date • Established Date • Country of Domicile • RM Id • Employee Strength • No. Of Years In Business • Company Website • Facebook Address • Twitter Address
Is KYC Compliant?	Enable the Is KYC Compliant? switch, if the Financial Institution is KYC Compliant.
Last KYC Date	Click the calendar icon and select the Last KYC Date .
Listed	Enable the Listed flag, if the Financial Institution is listed in share market.
Language	Select the Language from the drop down list.
Media	Select the Media for transactions from the drop down list.
Business Type	Select the Financial Institution's Business Type from the drop down list. The options available are Islamic, Conventional, and Both.
MICR	Specify the MICR code of the Financial Institution.
RTGS	Specify the RTGS code of the Financial Institution.
Earmarking Mandated	Enable the Earmarking Mandated flag, if earmarking needs to be done for the Financial Institution.
Role	Select the Financial Institution Role from the drop down list. The options available are Correspondent and Advisory.
Borrower Since	Specify the period from which the Financial Institution is your bank's borrower, by clicking the calendar icon in the Borrower Since field and selecting the date.
Legal Entity Code	Specify the Legal Entity Code of the Financial Institution.
Head Office Country	Search and select the Financial Institution's Head Office Country .
Approved for Exposure	Enable the Approved for Exposure flag, if the Financial Institution is approved for the exposure flow.
Correspondent FI	Enable the Correspondent FI flag, if the Financial Institution is a correspondence FI.

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

Table 3-11 KYC Details

Fields	Description
Received	Enable the Received switch, if KYC verification details are received for the Financial Institution.
Verification Date and Effective Date	Click the calendar icon and select the KYC Verification Date and Effective Date .
Verification Method	Type the KYC Verification Method . For example: Field verification.
Save	Click Save .

- To add the Financial Institution address details, click the **Address** tab and then click the **Add** icon.

The **Address Details** screen is displayed.

Figure 3-12 Address Details

Address Details

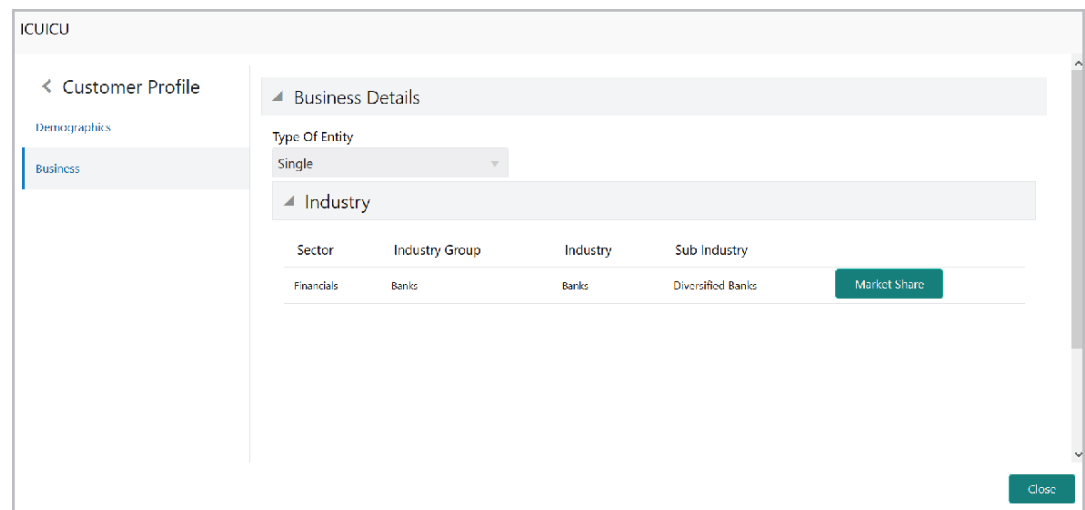
<p>Address Type * Office</p> <p>Name * James</p> <p>Street <i>Enter Street Details</i></p> <p>Landmark <i>Enter Landmark</i></p> <p>City * Mumbai</p> <p>Zip Code * 400004</p> <p>Email Address * James@sample.com</p>	<p>House/Building * GK Enclave</p> <p>Locality <i>Enter Street Details</i></p> <p>Area <i>Enter Area</i></p> <p>State * Maharashtra</p> <p>Country * IN</p> <p>Phone Number <i>Enter Phone</i></p>
--	--

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

Table 3-12 Address Details

Fields	Description
Fields	Type or select the following details in the corresponding fields: <ul style="list-style-type: none"> • Address Type • Name of the contact person • House/Building name • Street • Locality • Landmark • Area • City • State • Zip-Code • Country • Email Address • Phone Number
Add	Click Add . Address details are added.
Industry	To add the industry details, click the Industry tab and select the required details. Note: To Edit, Delete or View the added Basic Info , Address , and Industry . click the hamburger icon in the required list item and select the required option.
Customer Profile	To view the Financial Institution’s business details, click the Customer Profile menu and then select Business sub-menu.

Figure 3-13 ICUICU Customer Profile



- To add Financial Institution’s market share details, click the **Market Share**. The following window is displayed.

Figure 3-14 Market Share

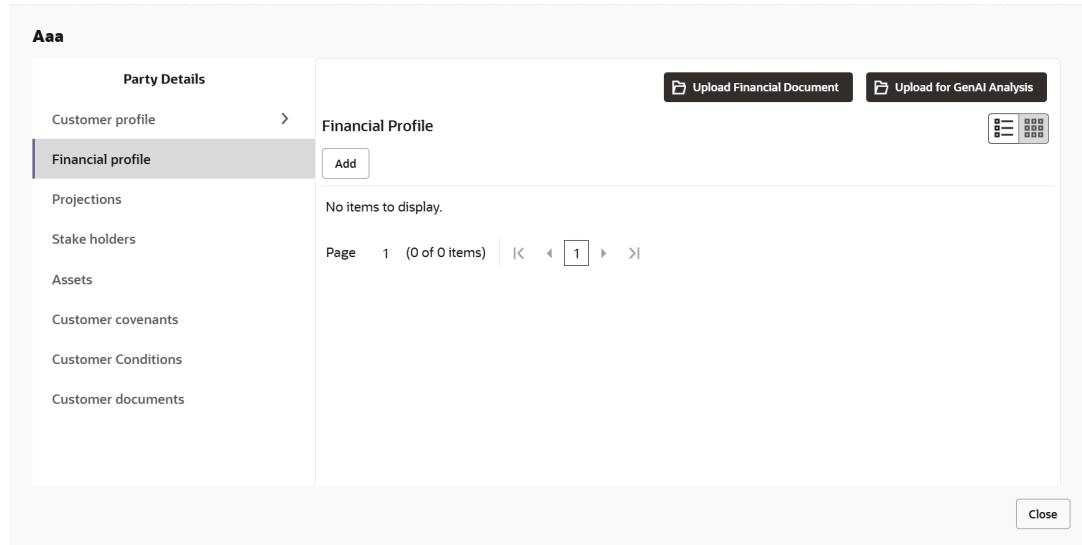
For information on fields in the Market Share screen, refer the below table.

Table 3-13 Market Share

Fields	Description
Year	Specify the Year for which you want to add market share details.
Market Share Percent	Specify the Financial Institution's Market Share Percent in the mentioned year.
Currency	Specify the Currency in which the Sales is recorded.
Sales	Specify the Sales recorded in the mentioned year.
Growth Percent	Specify the Growth Percent .

13. To **Update** or **Remove** the added market share detail, select the record and click the corresponding option.
14. To configure Financial Institution's financial details, click **Financial Profile** in the left menu. The **Financial profile** screen is displayed.

Figure 3-15 Financial Profile



15. Click the **Add** icon. The following screen is displayed.

Figure 3-16 Financial Profile

Add Financial Profile ✕

Financial Year	Financial Period		
<input type="text"/>	<input type="text"/>		
<small>Required</small>	<small>Required</small>	<small>Required</small>	<small>Required</small>
Balance Sheet Size	Operating Profit	Net Profit	Year Over Year Growth (%)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Required</small>	<small>Required</small>	<small>Required</small>	<small>Required</small>
Return On Investment (%)	Return On Equity (%)	Return On Asset (%)	Capital Adequacy Ratio
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Required</small>	<small>Required</small>	<small>Required</small>	<small>Required</small>
Cost to Income ratio	Equity	Gross Impaired Loans	Liquid assets
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Required</small>	<small>Required</small>	<small>Required</small>	<small>Required</small>
Loan Loss Res / Impaired Loans	Loan-to-Deposit Ratio	NPA coverage ratio	NPA ratio
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Required</small>	<small>Required</small>	<small>Required</small>	<small>Required</small>
Return on Avg Equity	Return on Avg Assets	Tier 1 CAR	Total Assets
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Required</small>	<small>Required</small>	<small>Required</small>	<small>Required</small>
Unreserved Equity			
<input type="text"/>			
<small>Required</small>			

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

Table 3-14 Financial Profile

Fields	Description
Year	Specify the Year for which the financial details are to be added.
Currency	Search and select the Currency for the financial information.
fields	Specify the following details in the corresponding fields: <ul style="list-style-type: none"> • Balance Sheet Size • Operating Profit • Net Profit • Year Over Year Growth • Return On Investment • Return On Equity • Return On Asset
Add	Click Add . The financial details are added.
Upload Financial Document	To add financial documents, click Upload Financial Document .

The **Financial Documents** screen is displayed.

Figure 3-17 Financial Documents

Financial Documents

Balance sheet Profit & loss statement Cash flow statement

+

Period ▾ Quarter ▾ Statement type ▾ Download ▾ Reupload ▾

No data to display.

Ok

- In the Financial Documents window, the user can **Add** the following documents by clicking respective tabs.
 - Balance Sheet
 - Profit & Loss Statement
 - Cash Flow Statement
- Upon clicking **Add** in any of the above tabs, the following window to upload documents is displayed.

Figure 3-18 Balance Sheet details

Balance sheet details

Period Quarter

Select Period Select Quarter

Required Required

Drop files here or click to select

Current selected files:

Cancel Add

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

Table 3-15 Balance Sheet details

Fields	Description
Period and Quarter	Select the Period and Quarter for which the financial document is to be added.
Drop files here or click to select	In Drop files here or click to select section, drag and drop or click and upload the financial document.
Add	Click Add . Document is added.

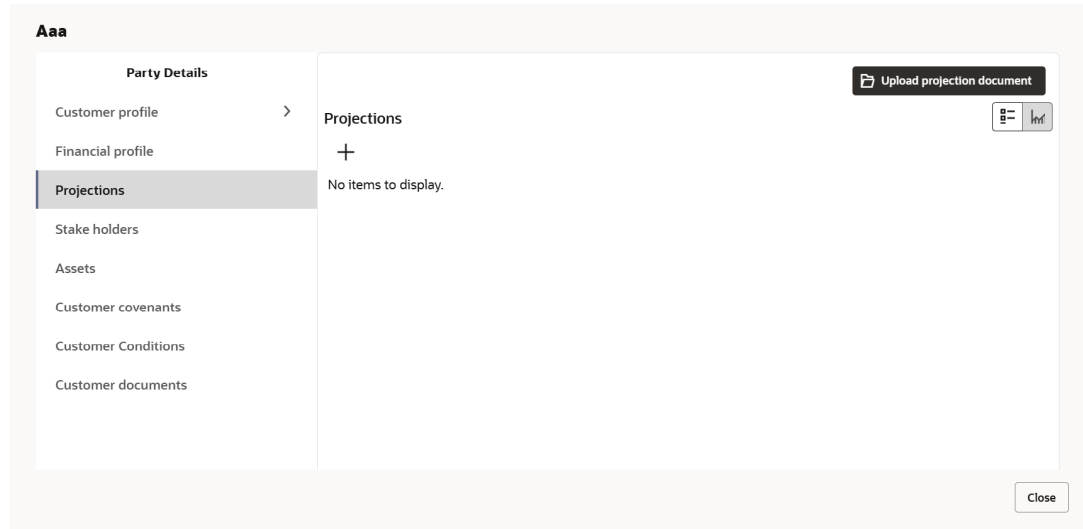
18. In the Financial Profile screen, click the Chart view icon to change the List view to Chart view.

Note

To Edit, Delete or View the added **Financial Profile**, click the hamburger icon in the required list item and select the required option.

19. To configure projection details, click **Projections** from the left menu and then click the **Add** icon.

The **Projections** screen is displayed.

Figure 3-19 Projections

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

Table 3-16 Projections

Fields	Description
Year	Specify the Year for which the Financial Institution's projection details are to be added.
Currency	Search and select the Currency for the projection details.
fields	Specify the following details in the corresponding fields: <ul style="list-style-type: none"> • Balance Sheet Size • Operating Profit • Net Profit • Year Over Year Growth • Return On Investment • Return On Equity • Return On Asset
Add	Click Add . The projection details are added.
Upload Projection Document	To add projection documents, click Upload Projection Document .

The **Projection Documents** screen is displayed.

Figure 3-20 Projection Documents

Projection documents

Balance sheet Profit & loss statement Cash flow statement

+

Year	Quarter	Statement type	Download	Reupload
No data to display.				

Ok

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

20. In the Projection Documents window, the user can **Add** the following documents by clicking respective tabs.
 - Balance Sheet
 - Profit & Loss Statement
 - Cash Flow Statement
21. Upon clicking **Add** in any of the above tabs, the following window to upload documents is displayed.

Figure 3-21 Balance sheet details

Balance sheet details

Period Quarter

Select Period Select Quarter

Required Required

Drop files here or click to select

Current selected files:

Cancel Add

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

Table 3-17 Balance Sheet details

Fields	Description
Period and Quarter	Select the Period and Quarter for which the projection document is to be added.
Drop files here or click to select	In Drop files here or click to select section, drag and drop or click and upload the projection document.
Add	Click Add . Document is added.

22. In the Business Projection screen, click the Chart view icon to change the List view to Chart view.

Note

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

Rating

23. To add rating information of the party, click **Rating** in the left menu and click **+Add Ratings**.

The **Add Ratings** screen is displayed.

Figure 3-22 Add Ratings

Add Rating [X]

Rating Date [Calendar Icon] Outlook [Dropdown Arrow] Year Of Rating **2024**

Rated By Risk Rating

MRS > AAA

Moody's > BB+

S and P > B

Fitch > B-

CCC+

AA+

BBB-

AA-

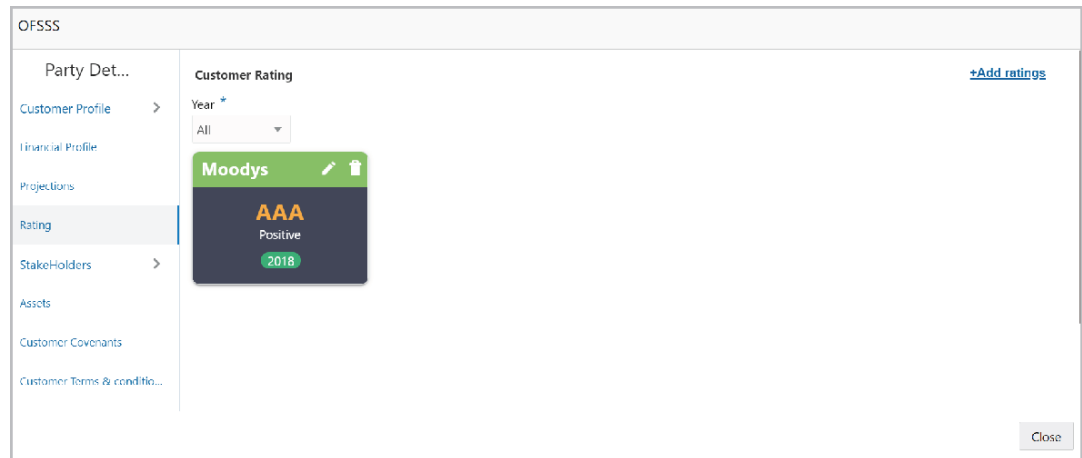
Cancel

24. Select the following details of the rating:

- Rating Date
- Outlook
- Risk Ratings

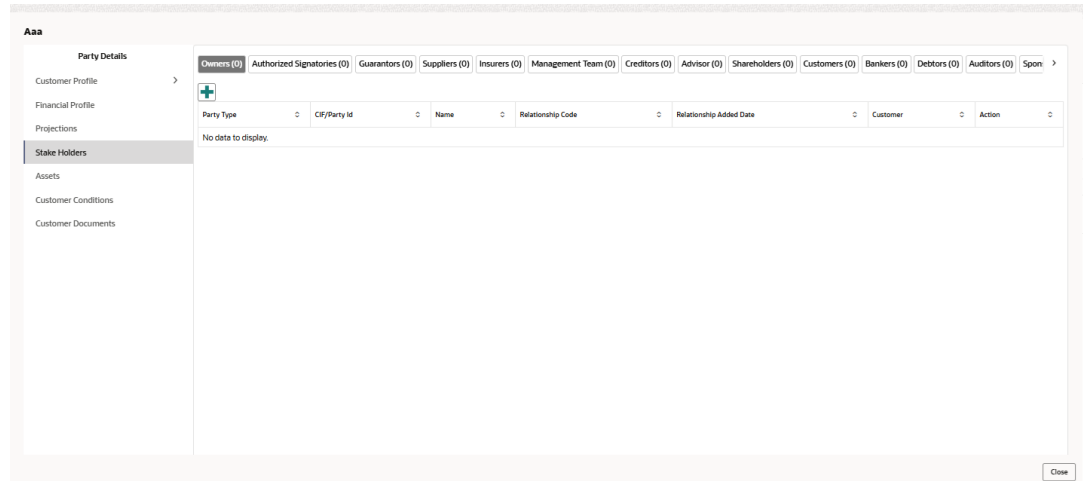
- Rated By
25. The **Year Of Rating** is automatically populated based on the selected **Rating Date**.
 26. Upon selecting the **Rated By** organization, the rating is added and displayed as shown below.

Figure 3-23 OFSS

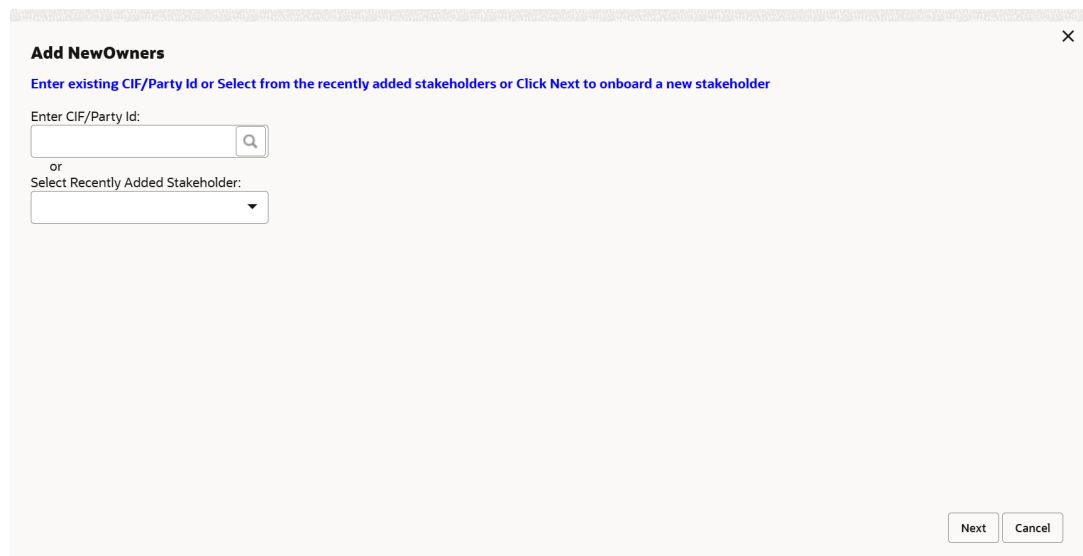


Stakeholders

27. The user can add information about the following stakeholders by clicking the Stakeholders menu:
 - Auditors
 - Sponsors
 - Share holders
 - Directors
 - Management Team
 - Bankers
 - Guarantors
 - Customers
 - Suppliers

Figure 3-24 Stakeholders

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

Figure 3-25 Sponsors

29. If the sponsor is an individual, select or type the following sponsor details in the corresponding fields:
- Promoter Type (select **Individual** option)
 - Name
 - Age
 - Experience Summary
 - Designation
 - Role
 - Stake Percentage

- Associated Since
 - Education Qualifications
30. If the sponsor is an entity, select or type the following sponsor details in the corresponding fields:
- Promoter Type (select **Corporate** option)
 - Name
 - Stake Percentage
31. Click and expand the **Address** details section.

Figure 3-26 Add Address

Add Address

Address Type (Required) Location (Required) Preferred Address From - Address To (Required)

Country (Required)

Address Line 1 / Building Name (Required) Address Line 2 / Street Name (Required) Address Line 3 / City / Town Name (Required) Zip Code / Post Code (Required)

Address Source

Additional Info

Department Sub Department Building Number Floor

Post Box Room Town Location Name / Locality District Name

Landmark Contact Name / Narrative

Media For Address

Save Clear Cancel

32. Type or select the following details in the corresponding fields:
- **House/Building** name
 - **Street**
 - **Locality**
 - **Landmark**
 - **Area**
 - **City**
 - **State**
 - **Zip-Code**
 - **Country**

- **Email Address**
- **Phone Number**

33. Click **Add**. Sponsor details are added.

Note

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

Note

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

34. To add asset details, click **Assets** from the left menu and then click **Add**.

The **Assets** screen is displayed.

Figure 3-27 Assets

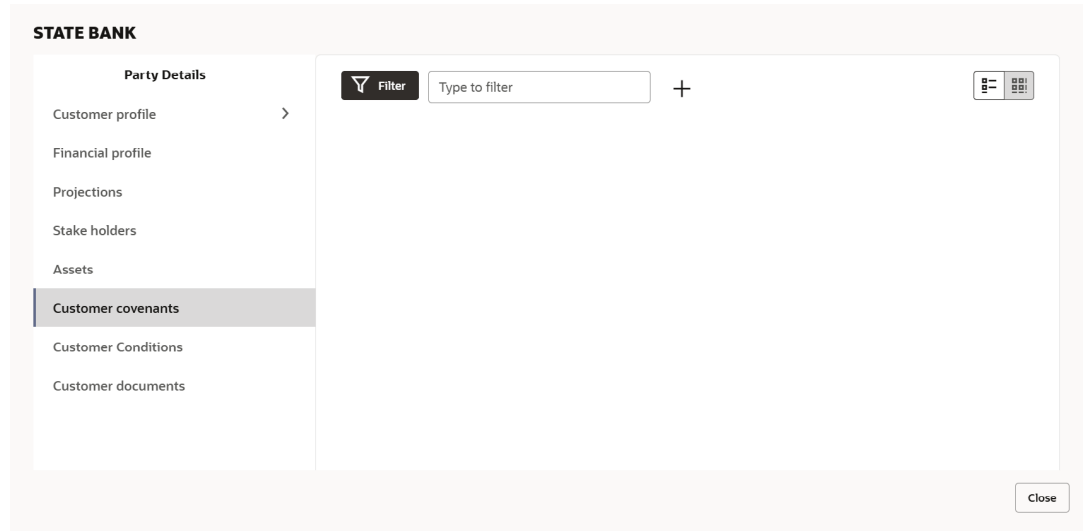
For information on fields in the Assets details screen, refer the below table.

Table 3-18 Assets

Fields	Description
Name	Type the Name of the Asset.
Currency	Search and select the Currency for the asset value.
Value	Specify the asset Value .
Description	Type the asset Description .
Add	Click Add . Asset details are added. Note: To Edit, Delete or View the added Assets , click the hamburger icon in the required list item and select the required option.

35. To associate covenant with the Financial Institution, click **Customer Covenants** from the left menu. The following screen appears.

Figure 3-28 Party details



36. Click the add icon. The **Covenant Details** screen is displayed.

Figure 3-29 Covenant Details

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 3-30 Covenant Details

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

- Standard 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 (20 total):**
 - Additional Text 1, 5, 9, 13, 17
 - Additional Text 2, 6, 10, 14, 18
 - Additional Text 3, 7, 11, 15, 19
 - Additional Text 4, 8, 12, 16, 20
- Additional Number Fields (20 total):**
 - Additional Number 1, 5, 9, 13, 17
 - Additional Number 2, 6, 10, 14, 18
 - Additional Number 3, 7, 11, 15, 19
 - Additional Number 4, 8, 12, 16, 20
- Additional Date Fields (20 total):**
 - Additional Date 1, 5, 9, 13, 17
 - Additional Date 2, 6, 10, 14, 18
 - Additional Date 3, 7, 11, 15, 19
 - Additional Date 4, 8, 12, 16, 20
- Additional Flag Fields (20 total):**
 - Additional Flag 1, 5, 9, 13, 17
 - Additional Flag 2, 6, 10, 14, 18
 - Additional Flag 3, 7, 11, 15, 19
 - Additional Flag 4, 8, 12, 16, 20
- Monitoring Information Details** (Collapsible section)
- Formula Details** (Collapsible section)
- Buttons:** Cancel, Create

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

Table 3-19 Assets

Fields	Description
Covenant code	To link existing covenant, click the search icon and select the Covenant code . The covenant codes maintained in the Covenant Maintenance page are displayed in LOV.
Covenant Code, Covenant name, Covenant description	Upon selecting the Covenant Code, Covenant name, Covenant description and Classification type get defaulted.
Click to add new covenant	To create new covenant, click the Click to add new covenant link and specify the following details: <ul style="list-style-type: none"> • Covenant code - A unique code for the covenant to be created • Covenant name - Name for the covenant to be created • Covenant description - A brief description about the covenant • Classification type - Classification type of the covenant, such as Internal and External
Covenant details	Click and expand the Covenant details section.

Figure 3-31 Covenant details

The screenshot shows the 'Covenant Details' section of a form. It contains several required fields:

- Covenant Type:** A dropdown menu with 'Select Covenant Type' and a 'Required' label.
- Revision Frequency:** A dropdown menu with 'Select Frequency' and a 'Required' label.
- Notice Days:** A text input field with 'Enter Notice Days' and a 'Required' label.
- Start Date:** A date picker field with a calendar icon and a 'Required' label.
- End Date:** A date picker field with a calendar icon and a 'Required' label.
- First Review Date:** A date picker field with a calendar icon and a 'Required' label.
- Grace Days:** A text input field with 'Enter Grace Days' and a 'Required' label.

37. Specify the following details in respective fields:

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

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

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

Figure 3-32 Monitoring Information Details

39. Select the monitoring information. Monitoring information maintained in the Monitoring Information Maintenance module are displayed in the LOV.
40. To build a formula and validate the party against it, expand the **Formula Details** section.

Figure 3-33 Formula Details

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

Table 3-20 Formula Details

Fields	Description
Variable	Select a Variable from the drop down list. The options available are Debt , Asset , Debt Ratio and Asset Ratio .
Operators	Select the required operator from the available Operators .
Custom Value	Provide a Custom Value , if you want to use it in the formula.
Build Formula	Click Build Formula . The formula is built and displayed below the formula box. The system will also display whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.
Target Type	Select the Target Type from the drop down list. The options available are: Value , Percentage , and Ratio .
Covenant check condition	Select the Covenant check condition from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.
Target Value	Specify the Target Value(s) . If Between is selected as the covenant check condition, Target Value 1 and Target Value 2 fields appear. You need to specify the range of target values.

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

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

Figure 3-34 Others

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

Table 3-21 Others

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

- To configure conditions for the Financial Institution, click **Customer Condition** in the left menu and then click **Add**.

The **Add Conditions** screen is displayed.

Figure 3-35 Add Conditions

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

- Text
- Numeric
- Boolean
- Date

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

The **Add Conditions** screen displays.

Figure 3-36 Add Conditions

Add Conditions

Condition Code Required

Condition Description

Condition Clause

Condition Type

Condition Reason

Compliance Status

Due Date

Notice Days Required

Grace Days

Compliance Remarks

Additional Text 1

Additional Text 2

Additional Text 3

Additional Text 4

Additional Text 9

Additional Text 10

Additional Text 11

Additional Text 12

Additional Text 13

Additional Text 14

Additional Text 15

Additional Text 16

Additional Text 17

Additional Text 18

Additional Text 19

Additional Text 20

Additional Number 1

Additional Number 2

Additional Number 3

Additional Number 4

Additional Number 5

Additional Number 6

Additional Number 7

Additional Number 8

Additional Number 9

Additional Number 10

Additional Number 11

Additional Number 12

Additional Number 13

Additional Number 14

Additional Number 15

Additional Number 16

Additional Number 17

Additional Number 18

Additional Number 19

Additional Number 20

Additional Date 1

Additional Date 2

Additional Date 3

Additional Date 4

Additional Date 5

Additional Date 6

Additional Date 7

Additional Date 8

Additional Date 9

Additional Date 10

Additional Date 11

Additional Date 12

Additional Date 13

Additional Date 14

Additional Date 15

Additional Date 16

Additional Date 17

Additional Date 18

Additional Date 19

Additional Date 20

Additional Flag 1 Yes

Additional Flag 2 Yes

Additional Flag 3 Yes

Additional Flag 4 Yes

Additional Flag 5 Yes

Additional Flag 6 Yes

Additional Flag 7 Yes

Additional Flag 8 Yes

Additional Flag 9 Yes

Additional Flag 10 Yes

Additional Flag 11 Yes

Additional Flag 12 Yes

Additional Flag 13 Yes

Additional Flag 14 Yes

Additional Flag 15 Yes

Additional Flag 16 Yes

Additional Flag 17 Yes

Additional Flag 18 Yes

Additional Flag 19 Yes

Additional Flag 20 Yes

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

Table 3-22 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.

43. To add the exposure details of the Financial Institution, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.
44. Click **Country exposure** and then click the add icon. The following window is displayed.

Figure 3-37 Country Dependency Details

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

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

Table 3-23 Country Wise Data

Fields	Description
Sales	Specify the amount of Sales recorded in the selected country.
Purchase	Specify the amount of Purchase made from the selected country.
Investments	Specify the amount of Investments made in the selected country.
Loans	Specify the amount of Loans received from the selected country.
Deposits	Specify the amount of Deposits made in the selected country.

Figure 3-38 Country Wise Business Operations

For information on fields in the Country Wise Business Operations screen, refer the below table.

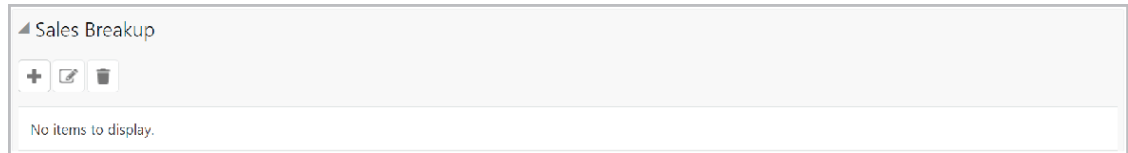
Table 3-24 Country Wise Business Operations

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

Sales Breakup

In this section, you must add details of all the customers of Financial Institution in the selected country.

Figure 3-39 Sales Breakup



46. Click the **add** icon. The **Sales Breakup** screen is displayed.

Figure 3-40 Sales Breakup

 A screenshot of the 'Sales Breakup' form. The form has a title bar with 'Sales Breakup' and a close button. It contains several input fields:

- Customer ***: Bee Constructions
- Sales Amount ***: \$20,000.00
- Percentage of Total Sales ***: 40%
- Major Product Sold**: Steel rods
- Debtor Days**: 15
- Associated Since ***: Sep 1, 2016
- Country**: US

 At the bottom right of the form, there are two buttons: 'Save' and 'Cancel'.

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

Table 3-25 Sales Breakup

Fields	Description
Customer	Specify the Customer of the Financial Institution.
Sales Amount	Specify the Sales Amount recorded for the specified customer.
Percentage of Total Sales	Specify the Percentage of Total Sales recorded for the specified customer.
Major Product Sold	Specify the Major Product Sold to the specified customer.
Debtor Days	Specify the Debtor Days for the specified customer.
Associated Since	In the Associated Since field, search and select the date on which association between the Financial Institution and its customer is established.
Save	Click Save . Sales breakup is added and displayed in the Sales Breakup section.
edit or delete	To edit or delete the added sales breakup, select the record and click the respective icon.

Purchase Breakup

In this section, you must capture details of all the Financial Institution's suppliers in the selected country.

47. Click the **add** icon. The **Purchase Breakup** screen is displayed.

Figure 3-41 Purchase Breakup

Supplier *	Purchase Amount *	Percentage of Total Purchases *	Major Product Bought
Navy Cements	\$30,000.00	50%	Cement

Creditor Days	Associated Since *	Country
10	Sep 30, 2000	US

Save Cancel

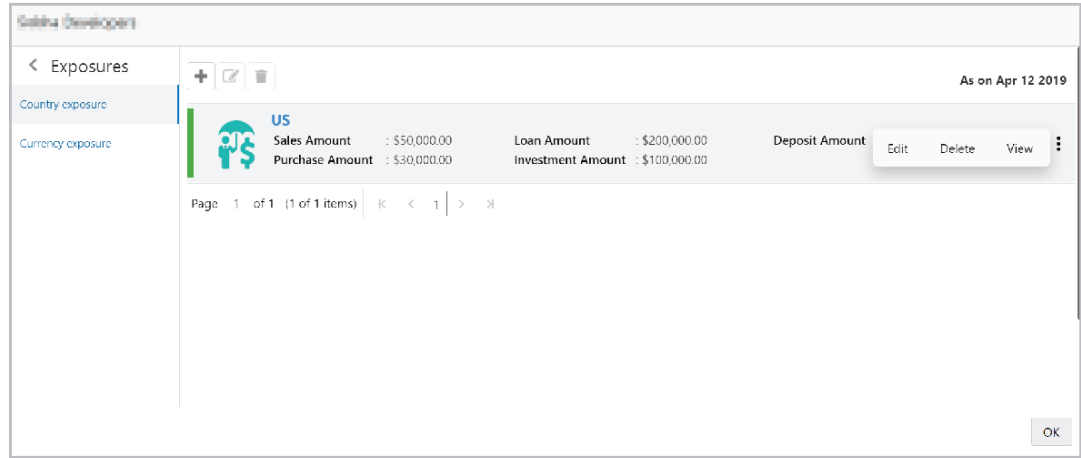
For information on fields in the Purchase Breakup screen, refer the below table.

Table 3-26 Purchase Breakup

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

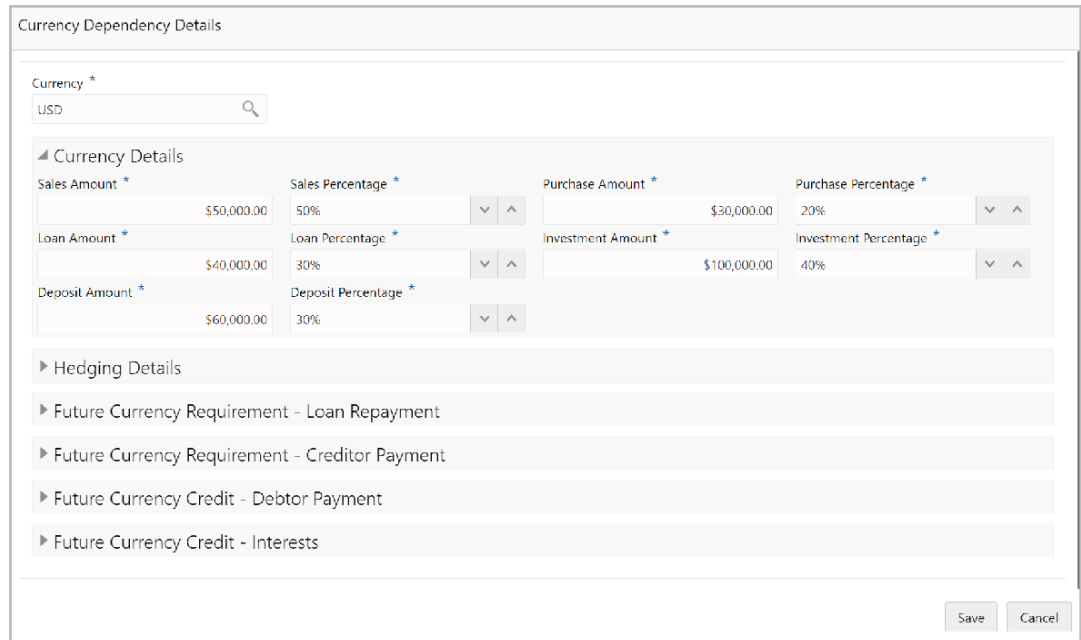
48. In the Country Dependency Details window, click **Save**. The details are added and displayed as shown below.

Figure 3-42 Exposures



49. To capture the currency dependency details, click the Currency Exposure submenu. The **Currency Dependency Details** screen is displayed.

Figure 3-43 Currency Dependency Details



For information on fields in the Currency Dependency Details screen, refer the below table.

Table 3-27 Currency details

Fields	Description
Sales Amount	Specify your customer's Sales Amount in the selected currency.
Sales Percentage	Specify your customer's Sales Percentage with respect to the selected currency.

Table 3-27 (Cont.) Currency details

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

Hedging Details**Figure 3-44 Hedging Details**

▲ Hedging Details

Credit Outstanding *	Debit Outstanding *	Variance	Hedging Required?
\$30,000.00	\$20,000.00	\$10,000.00	<input type="checkbox"/>

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

Table 3-28 Hedging Details

Fields	Description
Credit Outstanding	Specify the Credit Outstanding amount in the selected currency.
Debit Outstanding	Specify the Debit Outstanding amount in the selected currency.
Variance	Upon entering the Credit and Debit Outstanding amounts, the system calculates and displays the Variance .
Hedging required	Enable the Hedging required switch, if hedging analysis is required.

Figure 3-45 Future Currency Requirement - Loan Repayment

▲ Future Currency Requirement - Loan Repayment

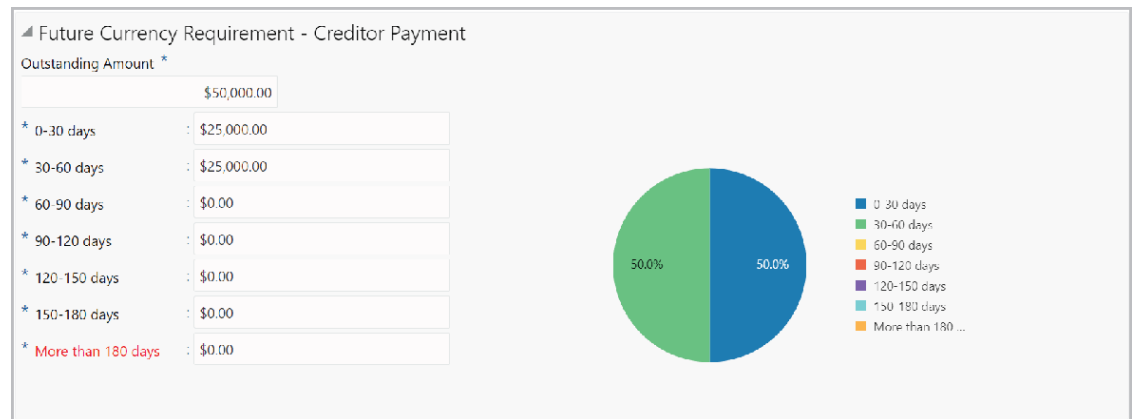
Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
\$50,000.00	\$10,000.00	\$40,000.00

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

Table 3-29 Future Currency Requirement - Loan Repayment

Fields	Description
Outstanding Loan Amount	Specify your customer's Outstanding Loan Amount in selected currency.
Repayment in current year	In the Repayment in current year field, specify the loan amount to be repaid in the current year.
Repayment in Next 3 Years	In the Repayment in Next 3 Years field, specify the loan amount to be repaid in next three years.

Figure 3-46 Future Currency Requirement - Creditor Payment

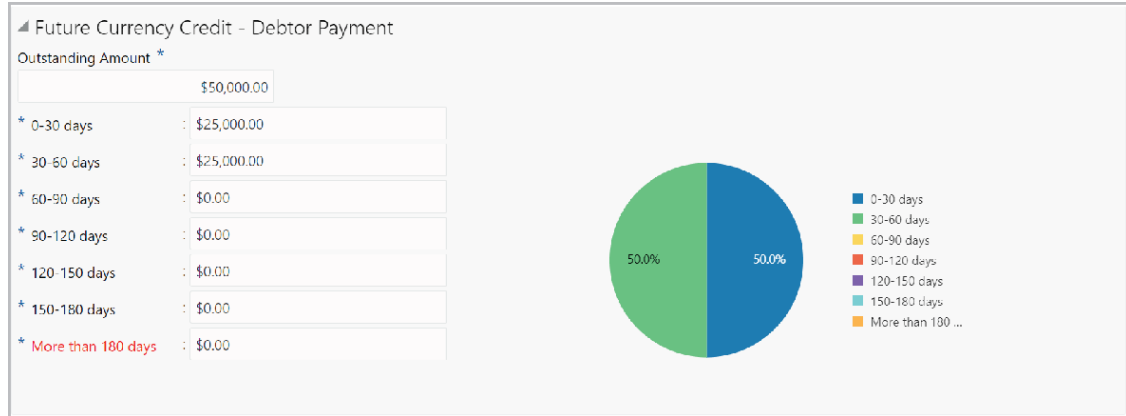


For information on fields in the Future Currency Requirement - Creditor Payment screen, refer the below table.

Table 3-30 Future Currency Requirement - Creditor Payment

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

Figure 3-47 Future currency credit - Debtor payment



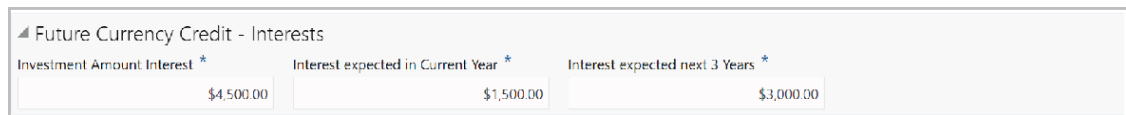
For information on fields in the Future currency credit - Debtor payment screen, refer the below table.

Table 3-31 Future currency credit - Debtor payment

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

Future Currency Credit - Interests

Figure 3-48 Future Currency Credit - Interests



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

Table 3-32 Future Currency Credit - Interests

Fields	Description
Investment amount interests	In the Investment amount interests field, specify the interest to be received for the amount invested in selected currency.

Table 3-32 (Cont.) Future Currency Credit - Interests

Fields	Description
Interest expected in current year	In the Interest expected in current year field, specify the interest to be received in the Current year.
Interest expected in next 3 years field	In the Interest expected in next 3 years field , specify the interest to be received in the next 3 Years.

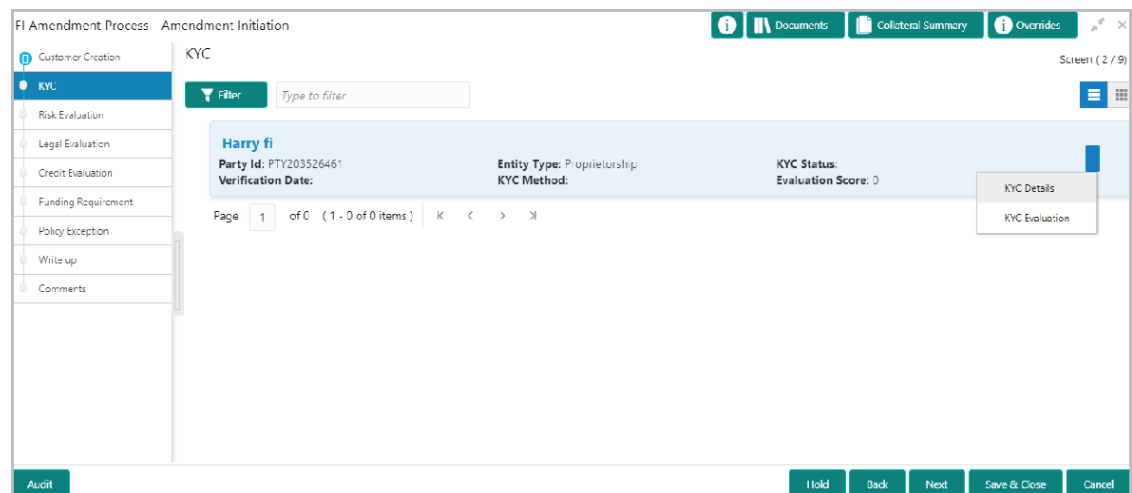
50. Click **Save** in the Currency Dependency Details window. The details are saved and displayed in Currency Dependency Details page.
51. To **Edit, Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.
52. Click **Ok** in the Party Details window.

3.2 KYC Evaluation

This topic provides systematic instructions about the KYC Evaluation of the Credit Initiation.

This data segment allows you to update the KYC details of the Financial Institution captured in FI Credit Proposal Initiation process. KYC details must be up to date as it is necessary to determine the originality of the Financial Institution.

Figure 3-49 FI Credit Process - Credit Initiation



1. Click or mouse hover on the hamburger icon. The following options appears:
 - KYC Details
 - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
2. To add the KYC Details, click **KYC Details** option. The **KYC Details** screen is displayed.

Figure 3-50 KYC Details

Report Received

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method:

KYC Status *: Verified

Create Cancel

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

Table 3-33 KYC Details

Fields	Description
Report Received	If KYC report is available for the Financial Institution, enable the Report Received switch.
Verification Date	Click the calendar icon and select the KYC Verification Date .
Effective Date	Click the calendar icon and select the Effective Date on which the KYC verification is approved.
KYC Method	Type the KYC Method . For example: Field verification is a KYC Method.
KYC Status	Select the KYC Status . The options available are Verified, Yet To Verify , and Verification Failed .

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

Figure 3-51 KYC

KYC

Screen (2 / 3)

Filter Type to filter

OFSSS
 Party Id : **PTY203221262** Entity Type : **Pvt Ltd** KYC Status : **Verified**
 Verification Date : **20-11-16** KYC Method : **Field Verification**

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

Hold Back Next Save & Close Cancel

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

Figure 3-52 KYC Evaluation

Meta Category

< Previous Category Next Category >

Total Score 9

Profitability Score 3

Is the real financial strength significantly different from what is reflected in the financial statement?

Yes

No

Comment

Cancel Save

- Select answers for the available questions and click **Next Category**.
- Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

Total score is generated and displayed for the KYC evaluation based on each answer provided.

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

Figure 3-53 KYC

- After adding KYC details or performing KYC evaluation, click **Next**. The Risk Evaluation page is displayed.

3.3 Risk Evaluation

This topic provides systematic instructions about the Risk Evaluation of the of the Credit Initiation.

This data segment allows you to perform questionnaire-based risk evaluation for the Financial Institution.

Figure 3-54 FI Credit Process -Amendment Initiation

- Click **Evaluate** in the Risk Evaluation tile. The Questionnaire window is displayed.

Figure 3-55 test FI

test fi

Total Score 5 Score 1

Financial Risk 1/3

Number of days company was unable to perform its functions in the last year due to machinery break down

✓ 15 - 20 days

7 - 10 days

Above 20 days

Less than a week

10 - 15 days

Comment

Cancel Save

2. Select answers for the available questions and click **Next Category**.
3. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.
Risk score is generated and displayed for the Financial Institution based on the answers provided.
4. Click **Save**.
After performing the risk evaluation, a cumulative score appears in the Risk Evaluation tile.
5. Click **Next**. The Legal Evaluation page is displayed.

3.4 Legal Evaluation

This topic provides systematic instructions about the Legal Evaluation of the Credit Initiation.

This data segment allows you to perform questionnaire-based legal evaluation for the Financial Institution.

Figure 3-56 FI Credit Process - Credit Initiation

FI Amendment Process - Amendment Initiation

Documents Collateral Summary Overrides

Customer Creation KYC Risk Evaluation **Legal Evaluation** Credit Evaluation Funding Requirement Policy Exception Write up Comments

Legal Evaluation

Harry fi
FTY203526461
Score
0

Evaluate

Screen (4 / 9)

Hold Back Next Save & Close Cancel

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

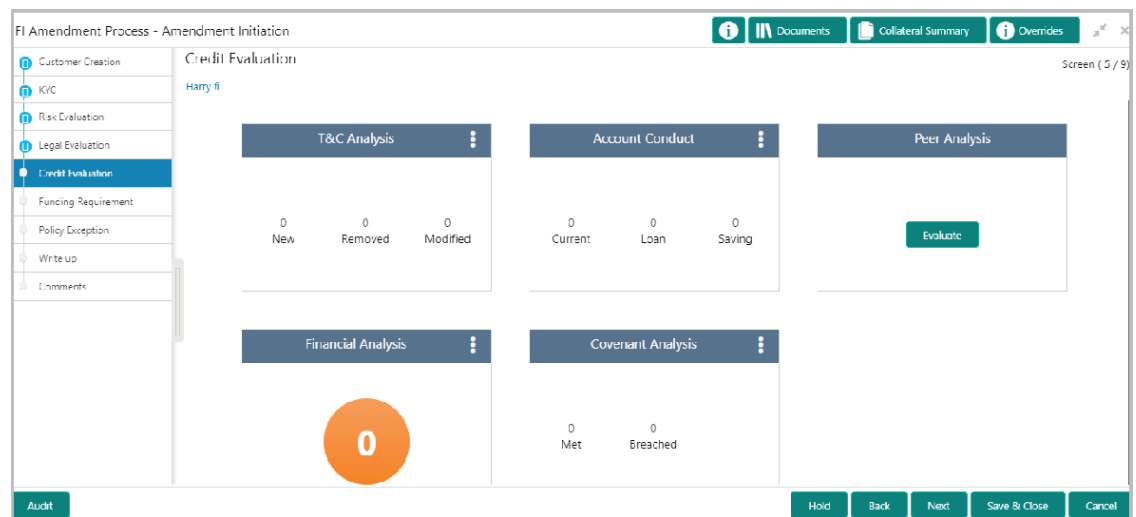
- After performing legal evaluation, click **Next**. The **Credit Evaluation** screen is displayed.

3.5 Credit Evaluation

This topic provides systematic instructions about the Credit Evaluation of the Credit Initiation.

This data segment allows you to perform credit evaluation to determine the credit worthiness of the Financial Institution.

Figure 3-57 FI Credit Process - Credit Evaluation



1. To analyze the account conduct, click **Evaluate** in **Account Conduct** tile.

Figure 3-58 Corporation Account Conduct

Corporation > Account Conduct

Account OverView

Current Accounts Loan Accounts Deposit Accounts

Refresh Add View Edit Delete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Mo
489022244	USD	45000000000	3000000000		2000000000000	

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

Comment

Enter text here...

Post

No items to display.

Close

- To view the summary of current, loan and deposit accounts, click and expand the **Account Overview** section.
- To add the current account, click **Add**. The Current Account Performance Details window is displayed.

Figure 3-59 Current Account Performance Details

Current Account Performance Details

Current Account No *
489022244

Currency *
USD

Average Debit Balance *
\$3,000,000,000.00

Current Balance
\$2,000,000,000,000.00

Branch
004

Average Credit Balance *
\$45,000,000,000.00

Limit

No Of Excess In 6 Months
0

OK
Clear
Cancel

For information on fields in the **Current Account Performance Details** screen, refer the below table.

Table 3-34 Current Account Performance Details

Fields	Description
Current Account No	Type the Current Account No .
Branch and Currency	Search and select the Branch and Currency . Specify the following details in corresponding fields: <ul style="list-style-type: none"> • Average Credit Balance • Average Debit Balance • Limit • Current Balance • No Of Excess in 6 Months
OK	Click OK . Details are added and displayed in Current Accounts page.
Refresh	To refresh the current account list, click Refresh .
View	To view the current account details, select the current account and click View .
Edit	To modify the current account details, select the current account and click Edit .
Delete	To delete the current account details, select the current account and click Delete .

4. To add the loan account, click the **Loan Accounts** tab and then click **Add**. The Loan Account Performance Details window is displayed..

Figure 3-60 Loan Account Performance Details

Loan Account Performance Details

Loan Account No *
3245343

Sanctioned Amount *
\$450,000,000.00

EMI Paid
\$300,000,000.00

Balance Outstanding
\$150,000,000.00

Currency *
USD

Tenor (In Months)
30

EMI Remaining
\$12.00

Discrepancy

OK
Clear
Cancel

For information on fields in the Loan Account Performance Details screen, refer the below table.

Table 3-35 Loan Account Performance Details

Fields	Description
Loan Account No	Type the Loan Account No.
Currency	Search and select the Currency. Specify the following details in corresponding fields: <ul style="list-style-type: none"> • Sanctioned Amount • Tenor (In Months) • EMI Paid • EMI Remaining • Balance Outstanding
Discrepancy	If there is a discrepancy in payment, enable the Discrepancy switch.
OK	Click OK. Details are added and displayed in Loan Accounts page.
Refresh	To refresh the loan account list, click Refresh.
View	To view the loan account details, select the loan account and click View.
Edit	To modify the loan account details, select the loan account and click Edit.
Delete	To delete the loan account details, select the loan account and click Delete.

5. To add the deposit account, click the **Deposit Accounts** tab and then click **Add.** The Deposit Account Performance Details window is displayed.

Figure 3-61 Deposit Account Performance Details

Deposit Account Performance Details

Deposit Account No * <input style="width: 90%;" type="text" value="9000000022"/>	Account Type * <input style="width: 90%;" type="text" value="Savings"/>
Branch <input style="width: 90%;" type="text" value="004"/>	Currency <input style="width: 90%;" type="text" value="USD"/>
Balance <input style="width: 90%;" type="text" value="\$5,000,000,000.00"/>	

For information on fields in the Deposit Account Performance Details screen, refer the below table.

Table 3-36 Deposit Account Performance Details

Fields	Description
Deposit Account No.	Type the Deposit Account No.
Account Type	Select the Account Type from the drop down list.
Branch and Currency	Search and select the Branch and Currency .
Balance	Specify the Balance in deposit account.
OK	Click OK . Details are added and displayed in Deposit Accounts page.
Refresh	To refresh the deposit account list, click Refresh .
View	To view the deposit account details, select the deposit account and click View .
Edit	To modify the deposit account details, select the deposit account and click Edit .
Delete	To delete the deposit account details, select the deposit account and click Delete .
Post	Post the Comments for the account conduct.

6. Close the Account Conduct window. A score is generated for the account conduct and displayed in the Qualitative Analysis window
7. To perform peer analysis, click **Evaluate** in **Peer Analysis** tile. The Peer Analysis window is displayed.

Figure 3-62 Peer Analysis

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

Table 3-37 Peer Analysis

Fields	Description
Period and Quarter	Select the Period and the Quarter and then perform the peer analysis. A score is generated for the analysis.
Post	Post the Comment for the Peer Analysis.
Close	Click Close . The score is displayed in the Qualitative Analysis window.

- To perform financial analysis, click **Evaluate** in the **Financial Analysis** tile. The **Financial Analysis** screen is displayed.

Figure 3-63 Financial Analysis

ACME Corporation > Financial Analysis

Period Quarter

Score
0

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
No items to display.									

Comment

Close

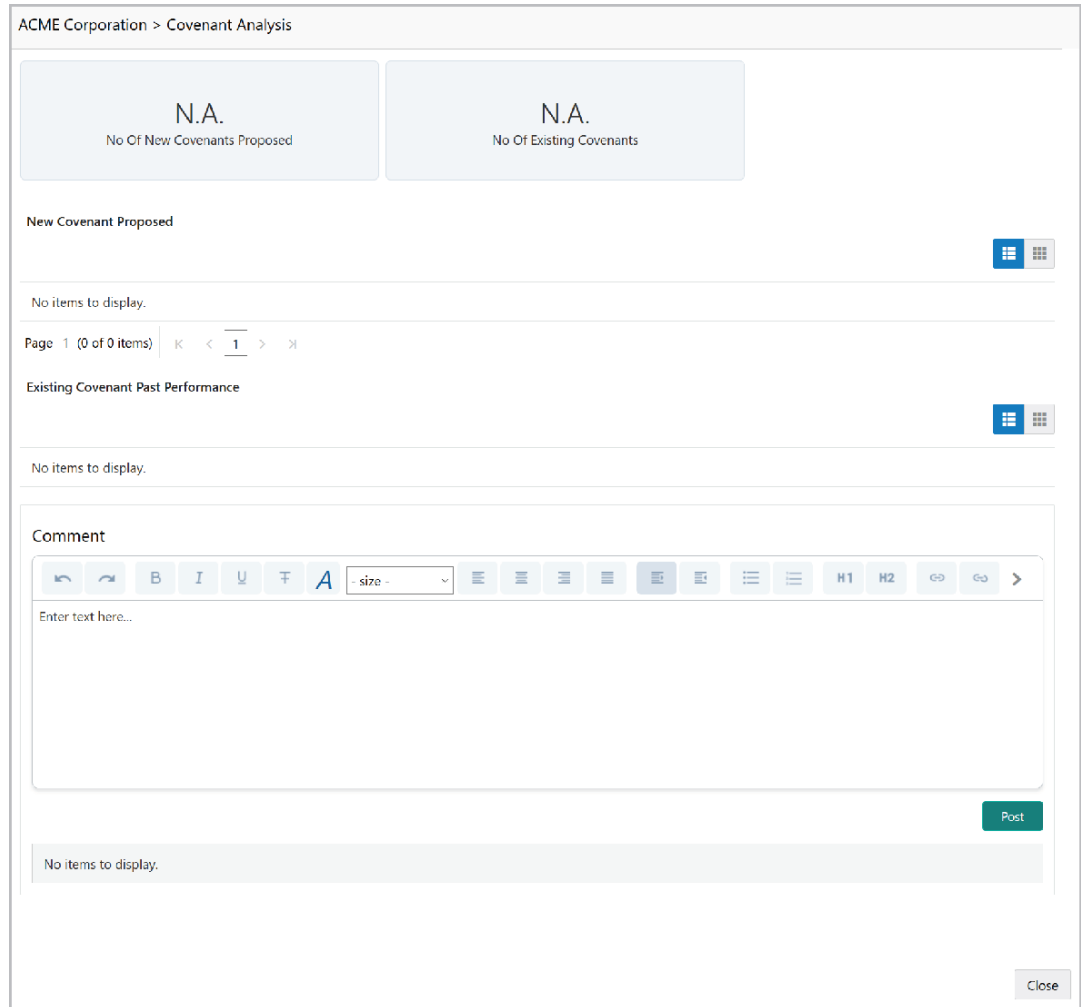
For information on fields in the Financial Analysis screen, refer the below table.

Table 3-38 Financial Analysis

Fields	Description
Period	Select the Period and the Quarter and then perform the financial analysis. A score is generated for the analysis.
Post	Post the Comment for the Financial Analysis.
Close	Click Close . The score is displayed in the Qualitative Analysis window.

- To perform covenant analysis, click **Evaluate** in the Covenant Analysis tile. The **Covenant Analysis** screen is displayed.

Figure 3-64 Covenant Analysis



In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

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

Table 3-39 Covenant Analysis

Fields	Description
Post	View the covenant details and Post the Comments .
Close	Click Close . Met and Breached covenants are displayed in Covenants tile.

- To analyze terms & conditions, click **Evaluate** in the **T&C Analysis** tile.

The **T&C Analysis** screen is displayed.

Figure 3-65 T&C Analysis

ACME Corporation > Covenant Analysis

N.A.
No Of New Covenants Proposed

N.A.
No Of Existing Covenants

New Covenant Proposed

No items to display.

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

Existing Covenant Past Performance

No items to display.

Comment

Enter text here...

Post

No items to display.

Close

In T&C Analysis window, the following information are displayed:

- New Terms And Conditions Proposed
- Existing Terms & conditions compliance

For information on fields in the **T&C Analysis** screen, refer the below table.

Table 3-40 T&C Analysis

Fields	Description
Post	View the terms and conditions and then Post the Comments .
Close	Click Close . Count of New, Removed and Modified terms and conditions is displayed in the T&C Analysis tile.
Edit	To perform the analysis again, click Edit in the corresponding tile.
Comment	To capture comments for the analysis, click Comment in the corresponding tile.

11. After performing credit evaluation, click **Next**. The **Funding Requirement** screen is displayed.

3.6 Funding Requirement

This topic provides systematic instructions about the Funding Requirement of the Credit Initiation.

You can capture the new funding requirement of the Financial Institution (party) in this data segment by adding a new facility for the party or updating the limit of existing facilities.

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.

Figure 3-66 Funding Requirement

The screenshot displays the 'Funding Requirement' section of the 'Amendment Process - Amendment Initiation' screen. The interface includes a navigation pane on the left with steps: Customer Creation, KYC, Risk Evaluation, Legal Evaluation, Credit Evaluation, Funding Requirement (selected), Policy Exception, Write up, and Comments. The main area shows 'Liability details' for a facility with the following information:

- Liability Number: 203526461 (branch: 004)
- Requested Amount: \$12.00K (expires on May 20, 2021)
- Facility Name: TERMLOANS (NEW)
- Facility Id: FAC121147000645
- Facility Description: test
- Released Amount: \$0.00
- Facility Type: Non Funded
- Facility Category: (blank)
- Next Review Date: (blank)

At the bottom of the list, it indicates 'End Of List (showing 1 record(s) out of 1)'. The interface also features a filter bar, a toolbar with 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons, and an 'Audit' button at the bottom left.

1. To update the liability details, expand and mouse hover on the **Liability details** section. The **Edit** icon is displayed.
2. Click the **Edit** icon.
The **Liability Details** screen is displayed.

Figure 3-67 Liability Details

Liability Details

Currency

Requested Liability Currency: *

Amount

Requested Liability Amount: *

Return On Capital

Probability Of Default

Loss Given Default

Cash Cover

Proposed Funded Sell Down

Proposed Unfunded Sell Down

Approved Funded Sell Down

Approved Unfunded Sell Down

Dates

Next Review Date *

Requested Expiry Date *

▲ Additional Fields

No Additional fields configured!

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

Table 3-41 Liability Details

Fields	Description
CurrencyRequested Liability Currency	In the Requested Liability Currency field, search and select the currency in which the liability is requested by the party.
Amount	Specify the following details: <ul style="list-style-type: none"> Requested Liability Amount - Liability amount requested by the party Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan Cash Cover - Amount deposited by the entity in your bank

Table 3-41 (Cont.) Liability Details

Fields	Description
Proposed and Approved	Specify the following details: <ul style="list-style-type: none"> Proposed Liability Currency - Currency in which the liability is proposed Proposed Liability Amount - Liability amount proposed by your bank Proposed Funded Sell Down - Funded sell down proposed for the entity Proposed Unfunded Sell Down - Unfunded sell down proposed for the entity

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

Table 3-42 Dates

Fields	Description
Next Review Date	Select the Next Review Date for the FI Credit Proposal application.
Requested Expiry Date	Select the Requested Expiry Date for the liability based on your customer request.
Proposed Expiry Date	Select the Proposed Expiry Date for the liability. Proposed expiry date can be before or after the requested expiry date.
Save	Click Save . Details are updated in the Liability details section.
View.	To view the added Liability, mouse hover on the Liability details section and click View .

- To directly add the facility without using template, click the add icon.
The **New Facility** screen is displayed.

Figure 3-68 New Facility

The screenshot shows the 'New Facility' form with the following details:

- Take over other bank facility
- Line Code: 22
- Line Serial Number: 23
- Facility Description: Term Loan
- Parent Facility Id: [Search icon]
- Facility Type: Funded, Non Funded, Cascade
- Facility Category: Term Loan
- Next Review Date: Apr 15, 2021
- Line Start Date: Aug 10, 2020
- Line Expiry Date: Apr 1, 2022
- Currency: INR
- Requested Amount: ₹300,000.00
- Proposed Amount: ₹300,000.00
- Availability Period: 6
- Commitment Status: Committed, Uncommitted, Cascade
- Secured?: Secured, Cascade
- Revaluation Required
- Rate Agreement Required
- Additional Fields: No Additional fields configured!

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

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

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

To add a new funding requirement:

Table 3-43 New Facility

Fields	Description
Line Code	Type the Line Code .
Line Serial Number	Type the Line Serial Number .
Facility Description	Type the Facility Description .
Parent Facility Id	Select the Parent Facility Id from the drop down list.
Facility Type	Choose the Facility Type . The options available are Funded and Non Funded . You can restrict creation of sub-facility of type other than the selected type by enabling the Cascade check box. For example, if the Facility Type is selected as Funded and the Cascade check box is enabled, the sub-facility of type Non Funded cannot be created.
Facility Category	Select the Facility Category from the drop down list.
Next Review Date	Click the calendar icon and select the Next Review Date for the facility.
Line Start Date and Line Expiry Date	Specify the Line Start Date and Line Expiry Date .
Currency	Search and select the Currency in which the facility has to be offered.
Requested Amount	Specify the amount requested by the Financial Institution in Requested Amount field.
Availability Period	Specify the Availability Period for the facility.
Commitment Status	Choose the Commitment Status for the facility. The options available are Committed and Uncommitted. You can restrict creation of committed / uncommitted sub-facility for this facility by enabling the Cascade check box. For example, if the Commitment Status is selected as Committed and the Cascade check box is enabled, the uncommitted sub-facility cannot be created, and vice versa.
Secured?	Enable the Secured? switch, if collaterals are available for the facility. You can restrict creation of unsecured sub-facilities for this facility by enabling the Cascade check box along with the Secured? switch.
Revaluation Required	Enable the Revaluation Required check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.
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.
Save	To save the details and exit the New Facility window, click Save .
Save & Configure	To add further details about the facility, click Save & Configure .
Cancel	To exit the New Facility window without saving the information, click Cancel .

5. Click Save & Configure in New Facility window or clicking Edit Facility under hamburger icon, the Facility Details window appears:

Figure 3-69 Modifying Facility Details

6. Modify the facility details, if required.
7. To add the details of the payment to be made on schedule basis, click **Schedule** from the left menu.

Figure 3-70 Scheduling Details

8. Enable the **Scheduling Required?** switch. The **Add** button is enabled.
9. Click the **Add** button. The Scheduling Details screen is displayed.

Figure 3-71 Scheduling Details

Scheduling Details

Date *

Nov 30, 2020
📅

Amount *

\$10,000.00

Create

Close

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

Table 3-44 Scheduling Details

Fields	Description
Date	Click the calendar icon in Date field and schedule the part of facility payment.
Amount	Specify the Amount to be paid to the Financial Institution on the scheduled date.
Save	Click Save . Scheduling details are added and listed as shown below:

Figure 3-72 Scheduling details

Scheduling Required?

Scheduling Details Add

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

Comments

Enter text here...

Post

No items to display.

Close

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

Table 3-45 Scheduling details

Fields	Description
Add	To add another scheduling detail, click the Add button again.
edit	To edit the scheduling detail, click the Edit button.
delete	To delete the scheduling detail, click the Delete button.
Post	Click Post . Comment is posted below the Comments text box.

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

Figure 3-73 Adding Exposure Details

Exposure Type	Exposure Code	Action
No data to display.		

Close



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

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

Table 3-46 Adding Exposure Details

Fields	Description
Add	Click the + (add) icon. A record is created for capturing the exposure details.
Exposure Type	Type the Exposure Type and Exposure Code for the facility.
delete	To delete the scheduling detail, click the Delete button.
Post	Click Post . Comment is posted below the Comments text box.



Figure 3-74 Exposure details

Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

[Close](#)

11. To delete the exposure record, click the delete icon in the **Action** column.
12. To add fee preferences, click **Fee** from the left menu.

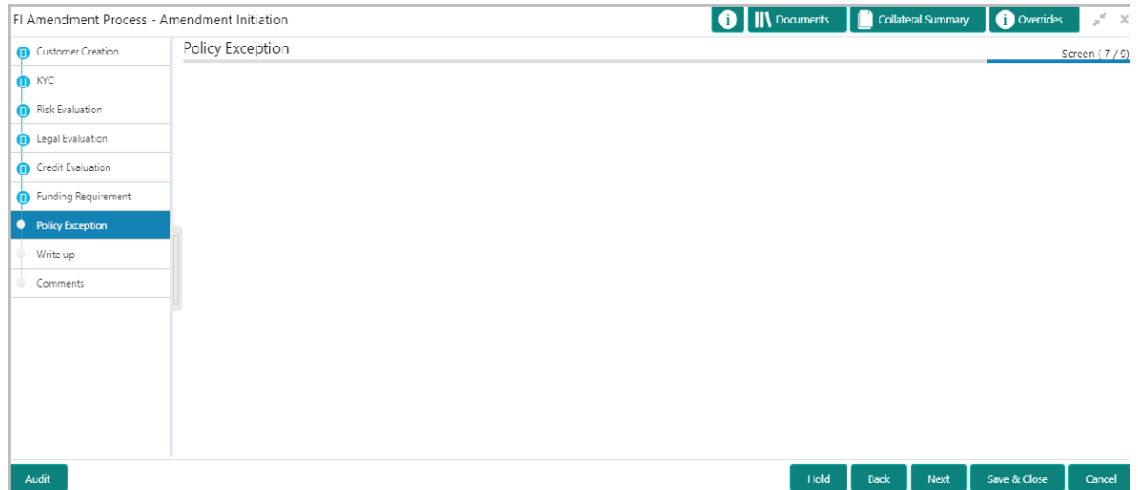
Figure 3-75 Fee details

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

3.7 Policy Exception

This topic provides systematic instructions about the Policy Exception of the Credit Initiation.

This data segment displays the policy exceptions for the Financial Institution, if any.

Figure 3-76 Policy Exception

- After viewing the policy exceptions, click **Next**. The **Writeup page** is displayed.

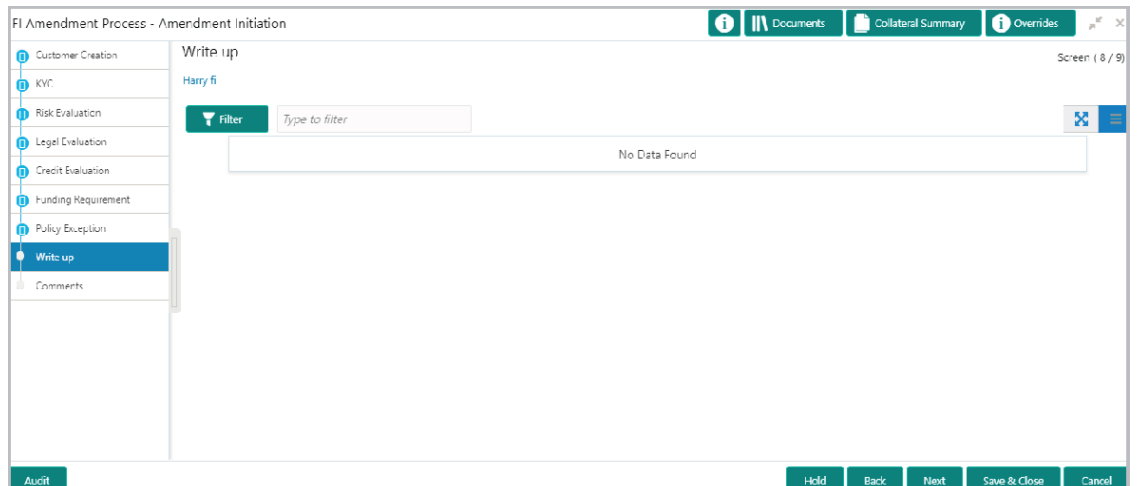
3.8 Writeup

This topic provides systematic instructions about the Writeup of the Credit Initiation.

This data segment allows you to add writeup for the party in the available writeup categories. The history of writeup for the customer will be available to the users throughout the customer's association with the bank.

Note

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

Figure 3-77 Writeup

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

Figure 3-78 Write Up

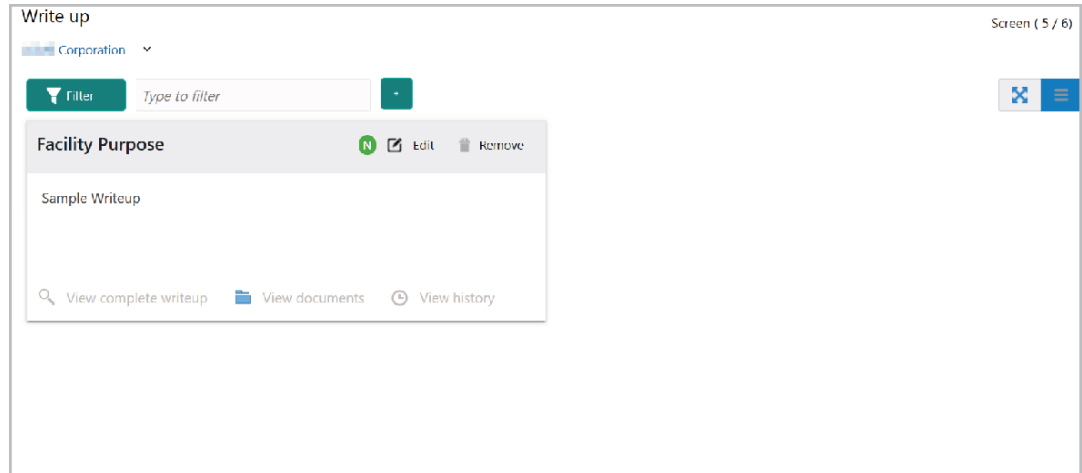
2. Click the search icon in the **Writeup Category** field. The Fetch Writeup Category window with the list of categories maintained in the Maintenance module is displayed.

Figure 3-79 Writeup Category

Writeup Category Code	Writeup Category Description
PURP	Facility Purpose
PRIC	Facility Pricing Writeup
F005	Facility Customer Relationship Writeup
MKT1	Market Intelligence
BOVR	Business overview
CALL	Call Report
PIPE	PIPELINE

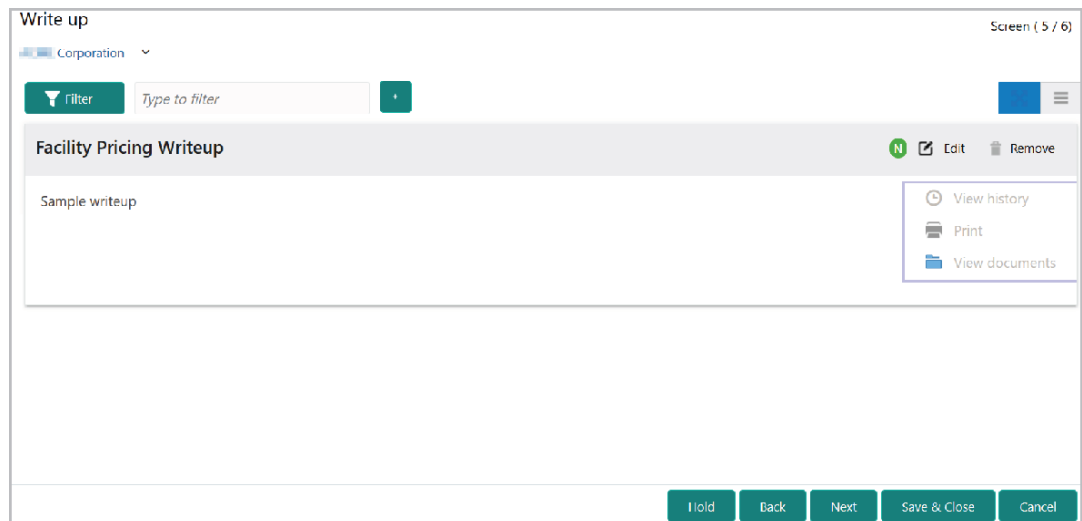
3. Click on the required category code. Selected code is displayed in the **Writeup Category** field.
4. Type the observations in the text box and click **Create**. The observations are added in the Write Up screen as shown below:

Figure 3-80 Write up



- To change the layout of Write up data segment to the expanded view, click the Expanded **View** icon at the top right corner. The write up is expanded as shown below:

Figure 3-81 Write Up



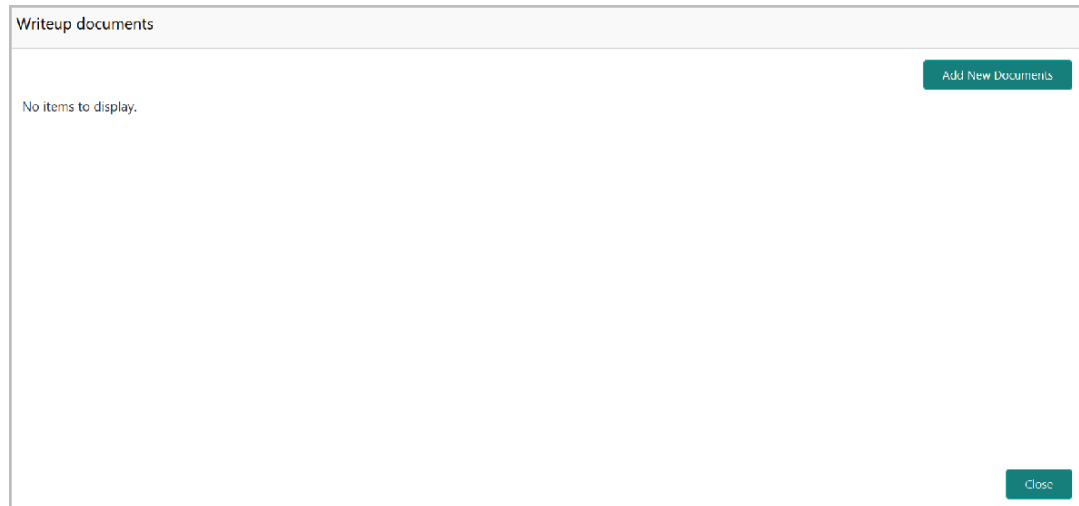
For information on fields in the **Write Up** Details screen, refer the below table.

Table 3-47 Write Up

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

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

Figure 3-82 Write Up documents



For information on fields in the **Write Up documents** Details screen, refer the below table.

Table 3-48 Write Up documents

Fields	Description
Add New Documents	To add new documents, click Add New Documents .
Close	To exit the Writeup documents window, click Close .

- To go to the next page, click **Next**. The **Comments** screen is displayed.

3.9 Comments

This topic provides systematic instructions about the Comments of the Credit Initiation.

This data segment allows you to post overall comments for the Initiation stage. Posting comments helps the user of next stage to better understand the application.

Figure 3-83 Comments

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

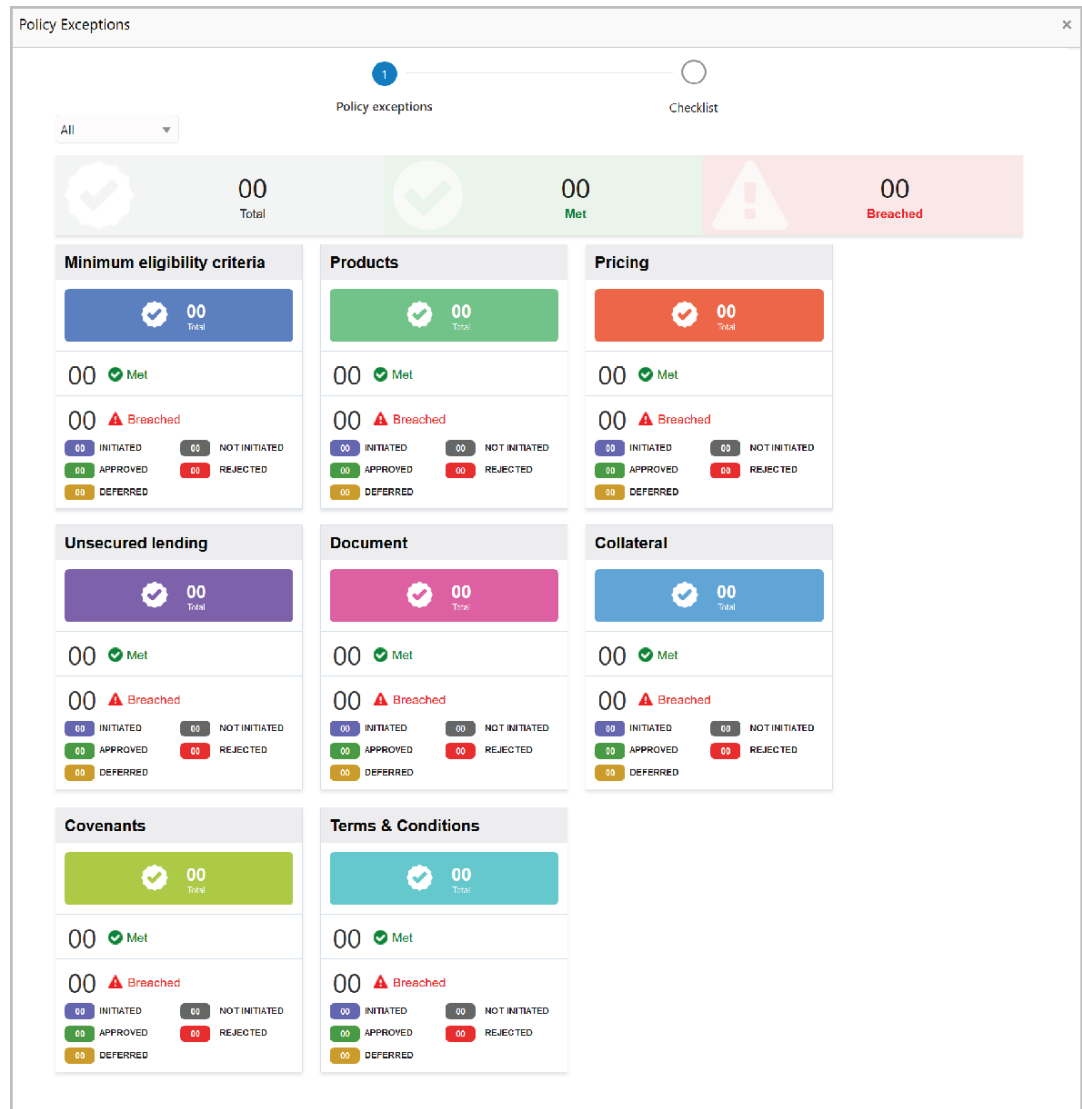
Table 3-49 Comments

Fields	Description
Post	Type the necessary comments in the text box and click Post . Comment is posted.
Hold	To hold the FI credit proposal Amendment process, click Hold .
Back	To go back to the previous stage, click Back .
Save & Close	To save the process for future edit, click Save & Close .
Submit	To submit the application for review, click Submit .
Cancel	To exit the process without saving the information, click Cancel .

1. Click the **Submit**.

The **Policy Exception** screen is displayed.

Figure 3-84 Business



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

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

Figure 3-85 Checklist

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

4. Select the **Outcome** as **PROCEED**.
5. Click **Submit**.

Upon submitting the FI credit proposal amendment application, the application is moved to Review and Recommendation stage.

4

Review and Recommendation

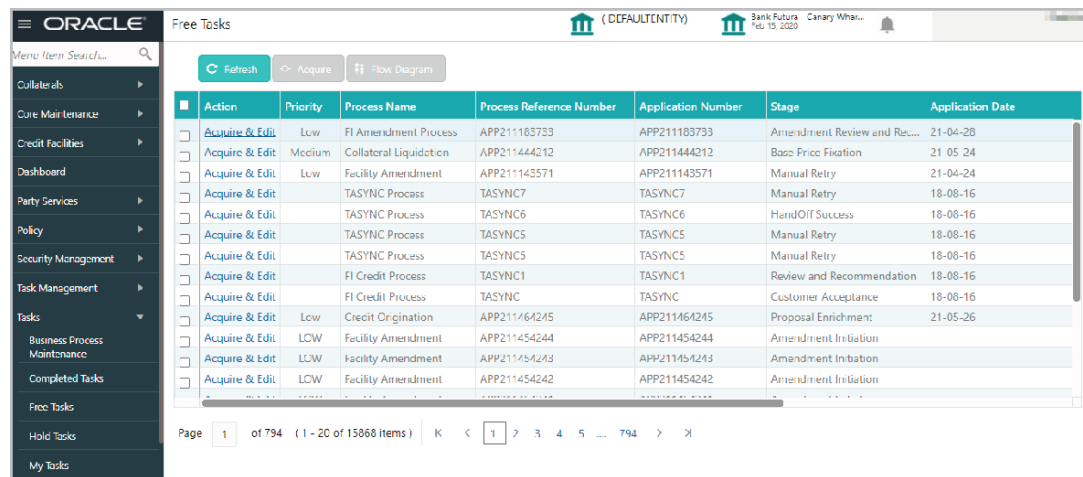
This topic provides systematic instructions about the Review and Recommendation of the FI Credit Proposal Amendment.

In this stage, the user configured for this stage must review the Credit Proposal Amendment application and provide their recommendations based on credit performance of the Financial Institution. Additionally, the details captured in the Initiation stage can be managed or new record can be created based on the requirement.

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HardOIT Success	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211164245	APP211164245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

2. Click **Acquire & edit** the required Review and Recommendation task. The Review and Recommendation - FI Summary page is displayed.

Figure 4-2 FI Summary

FI Amendment Process Amendment Review and Recommendation
Documents
Collateral Summary
Overrides

- FI Summary
- Risk Evaluation
- Legal Evaluation
- Credit Evaluation
- Funding Requirement
- Policy Exception
- Write up
- Comments

FI Summary

Harry fi

Party Information

Customer Name: Harry fi

Demographic Type: Domestic

Entity: Proprietorship

Country: INDIA

FI Code: 12

Head Office Country: IN

Country of Risk: IN

Business Type: Islamic

FI BIC Code: 12

FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

Group entities

1

Pricing

0

Total Pricing

Interest

0

Added
Modified
Removed

Charges

0

Added
Modified
Removed

Commission

0

Added
Modified
Removed

Groupwise Exposure Details

No data to display

Covenants

0

Total Covenants

Covenants

0

Party

0

Financial

0

Non Financial

0

Newly Added

0 Financial
0 Non Financial

Met

0 Financial
0 Non Financial

Breach

0 Financial
0 Non Financial

Terms & conditions

0

Total Terms and Conditions

Terms

0

Party

0

Pre-disbursement

0

Post-disbursement

0

Newly added

0 Pre-disbursement
0 Post-disbursement

Met

0 Pre-disbursement
0 Post-disbursement

Breach

0 Pre-disbursement
0 Post-disbursement

Financial Profile

Show results for: Previous 3 yea...

Category	2018-2019	variance %	2015-2020	variance %	2020-2021
No data to display.					

Projections

Show results for: Next 3 years

Category	2021-2022	variance %	2022-2023	variance %	2023-2024
No data to display.					

Connected Parties

Gross facility Amount Contribution

No data to display

★ Ratings

No items to display.

Back
Hold
Risk
Next
Save & Close
Cancel

Note

For information on actions that can be performed in the FI Summary page, refer **Credit 360 User Manual** Chapter.

Review and Recommendation stage is similar to the Initiation stage. Refer Initiation chapter for field level explanation.

3. Select the **Outcome** as **Proceed** and clicking **Submit**, the FI Credit Proposal application is moved to the Approval stage.

5 Approval

This topic provides systematic instructions about the Approval of the FI Credit Proposal Amendment.

In this stage, the higher officials such as the head of credit department in the bank must review the FI Credit Proposal Amendment application and make necessary decision such as Approve or Reject the application.

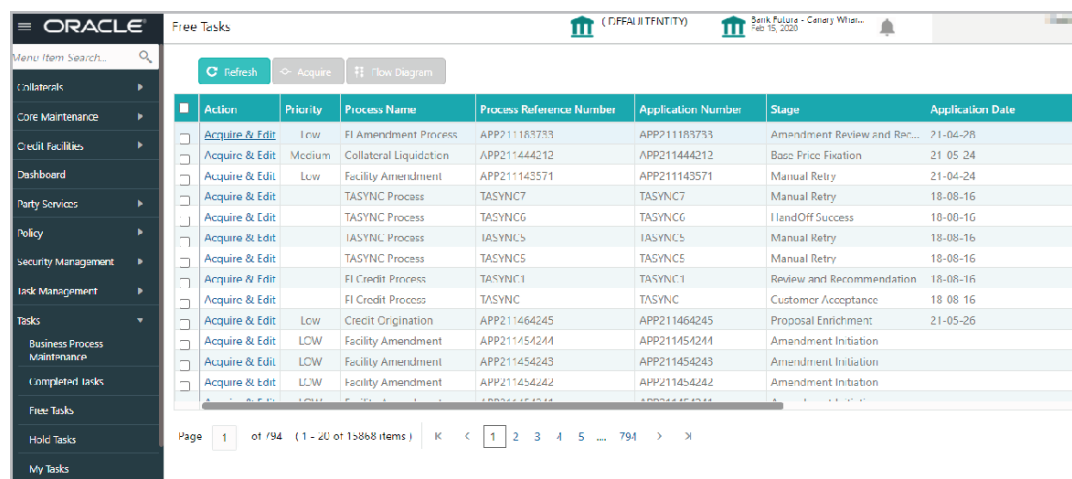
Only approval steps are provided in this chapter. Refer **Credit Initiation** chapter for field level explanation on all the data segments in this stage.

To approve the facility, perform the following steps:

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** screen is displayed.

Figure 5-1 Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	FI Amendment Process	APP211183733	APP211183733	Amendment Review and Rec...	21-04-28
Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
Acquire & Edit		IASYNC Process	IASYNC5	IASYNC5	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

2. Click **Acquire & Edit** the required Approval task. The Approval - FI Summary page is displayed.

Figure 5-2 FI Summary

FI Amendment Process Amendment Proposal Approval
Documents Collateral Summary Overrides
Screen (1 / 8)

- FI Summary
- Risk Evaluation
- Legal Evaluation
- Credit Evaluation
- Funding Requirement
- Policy Exception
- Write up
- Comments

FI Summary
Harry fi

Party Information

Customer Name: Harry fi

Demographic Type: Domestic

Entity: Proprietorship

Country: INDIA

FI Code: 12

Head Office Country: IN

Country of Risk: IN

Business Type: Islamic

FI BIC Code: 12

FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00
 Total collateral value

Group entities

1

Pricing

0
 Total Pricing

0
 Interest
Added Modified Removed

0
 Charges
Added Modified Removed

0
 Commission
Added Modified Removed

Groupwise Exposure Details

No data to display

Covenants

0
 Total Covenants

0
 Entry Wise

0
 Facility Wise

0
 Financial

0
 Non Financial

Newly Added

0 Financial 0 Non Financial

Met

0 Financial 0 Non Financial

Breached

0 Financial 0 Non Financial

Terms & conditions

0
 Total Terms and Conditions

0
 Entry

0
 Facility

0
 Pre-disbursement

0
 Post-disbursement

Newly added

0 Pre-disbursement 0 Post-disbursement

Met

0 Pre-disbursement 0 Post-disbursement

Breached

0 Pre-disbursement 0 Post-disbursement

Connected Parties

Gross facility Amount Contribution

No data to display

Financial Profile
View all

Show results for: Previous 3 yea...

Category	2018-2019	variance %	2015-2020	variance %	2020-2021
No data to display.					

Projections
View all

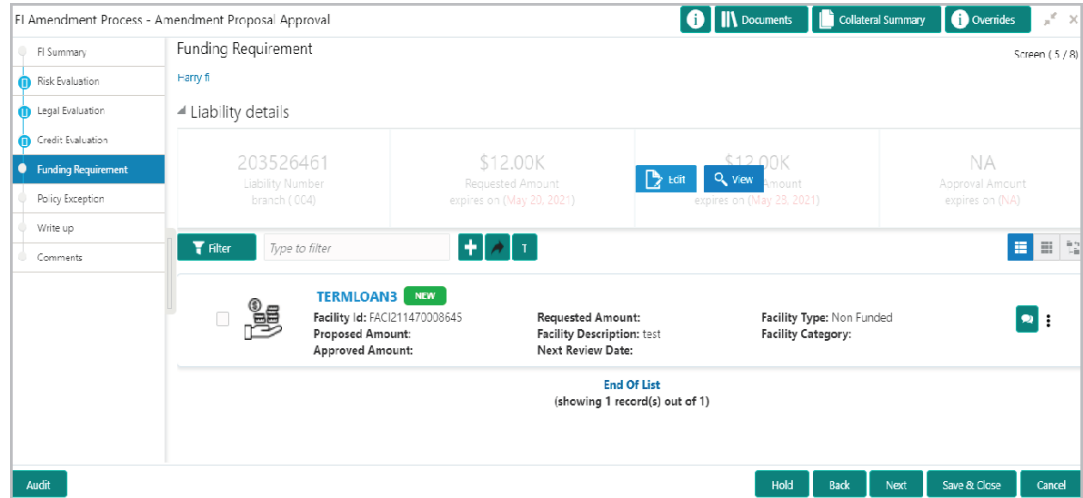
Show results for: Next 3 years

Category	2021-2022	variance %	2022-2023	variance %	2023-2024
No data to display.					

Back
Hold
Risk
Next
Save & Close
Cancel

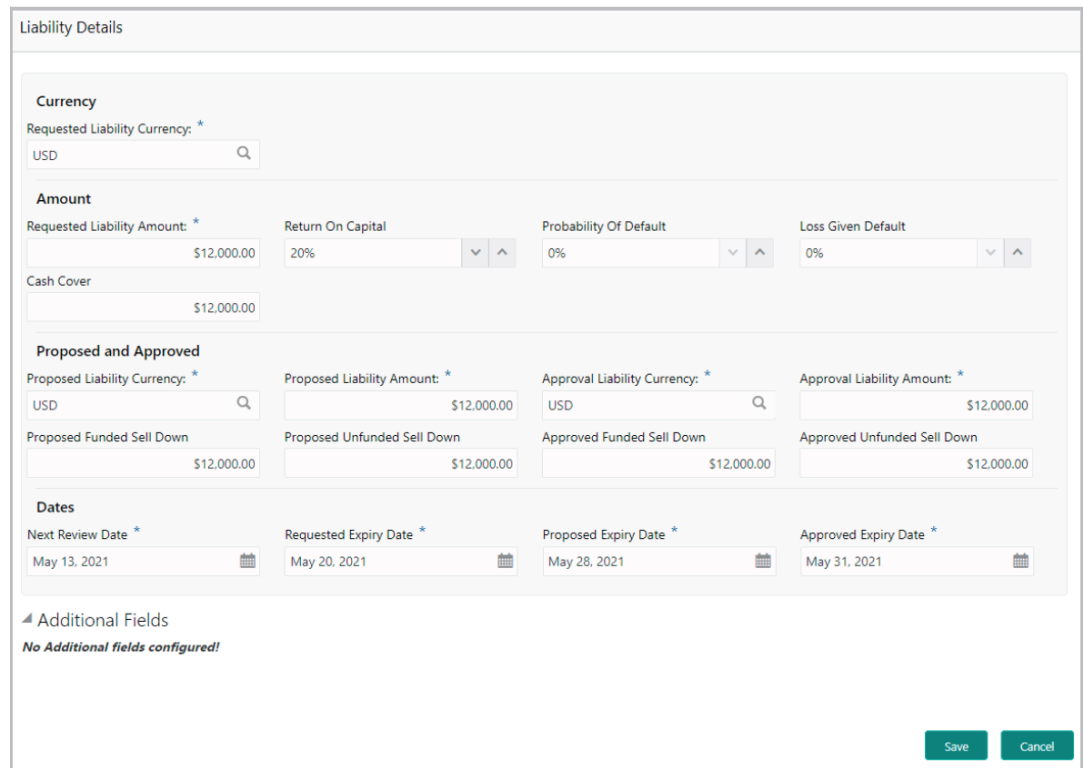
- Navigate to the Funding Requirement page by clicking **Next**.
The **Funding Requirement** screen displays.

Figure 5-3 Funding Requirement



- Mouse hover on the **Liability Details** section and click the edit icon.
The **Liability Details** screen is displayed.

Figure 5-4 Liability Details



- Specify the following amounts in Approval Liability Currency:

- Approval Liability Amount
- Approved Funded Sell Down
- Approved Unfunded Sell Down

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

Table 5-1 Liability Details

Fields	Description
Approval Liability Currency	Specify the Approval Liability Currency .
Approved Expiry Date	Specify the Approved Expiry Date . Note: Approved Expiry Date can be before or after the Requested or Proposed Expiry Date.
Save	Click Save . The approval details are saved.
Edit	In the Funding Requirement page, click the hamburger icon in the required facility and select Edit . The Facility Details window appears.
Approved Amount.	In the Facility Details window, specify the Approved Amount .
Save	Click Save .
Close	To exit the Facility Details window, click Close .
Next	In the Funding Requirement page, click Next to go to the Comments page.
Post	Post comments, if required.
Submit	Click Submit . The Policy Exception window appears.
Checklist	Click the Checklist data segment and select the Outcome as Approve .
Submit	Click Submit . The proposal is sent to the Draft Generation stage. To reject the facility, select the Outcome as Reject and click Submit .

6

Draft Generation

This topic provides systematic instructions about the Draft Generation of the FI Credit Proposal Amendment.

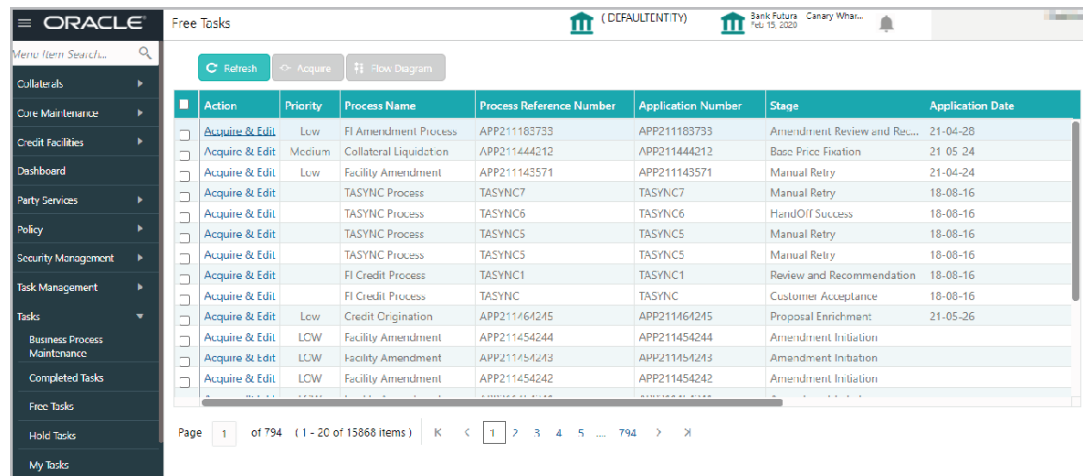
In this stage, customer's communication address can be configured and the draft document can be generated for customer acceptance.

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

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Task** screen is displayed.

Figure 6-1 Free Task



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	FI Amendment Process	APP211163733	APP211183733	Amendment Review and Rec...	21-04-28
Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HardOff Success	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211164245	APP211164245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

2. Click **Acquire & Edit** the required draft generation task. The Draft Generation - FI Summary page is displayed.

Figure 6-2 Draft generation - FI Summary

The screenshot displays the 'FI Summary' page within the 'Draft Generation' process. The interface includes a top navigation bar with 'Documents', 'Collateral Summary', and 'Overrides' tabs. A left sidebar contains 'FI Summary', 'Draft Generation', and 'Comments' sections. The main content area is divided into several summary cards:

- Party Information:** Displays details for 'Harry fi' including Customer Name, Demographic Type (Domestic), Entity (Proprietorship), Country (INDIA), FI Code (12), Head Office Country, Country of Risk (IN), Business Type (Islamic), FI BIC Code (12), and FI Legal Entity Code (12).
- Facility Summary:** A large empty area with a 'No data to display' message and a vertical axis on the right labeled 'text' with values from 0 to 60.
- Collateral summary:** Shows a total collateral value of '\$0.00' and 'No data to display'.
- Pricing:** Shows a total pricing of '0' and breakdowns for Interest, Charges, and Commission, each with 'Added', 'Modified', and 'Removed' counts.
- Covenants:** Shows 'Total Covenants' as 0 and categories like 'Covenants Met', 'Breach', 'Financial', and 'Non Financial'.
- Terms & conditions:** Shows 'Total Terms and Conditions' as 0 and categories like 'Terms Met', 'Breach', 'Pre disbursement', and 'Post disbursement'.
- Group entities:** Displays a large yellow circle with the number '1'.
- Groupwise Exposure Details:** Shows 'No data to display'.
- Connected Parties:** Shows 'Gross facility Amount Contribution' and 'No data to display'.
- Ratings:** Shows 'No items to display'.
- Financial Profile:** A table showing variance percentages for categories like '2018-2019', '2015-2020', and '2020-2021'.
- Projections:** A table showing variance percentages for categories like '2021-2022', '2022-2023', and '2023-2024'.

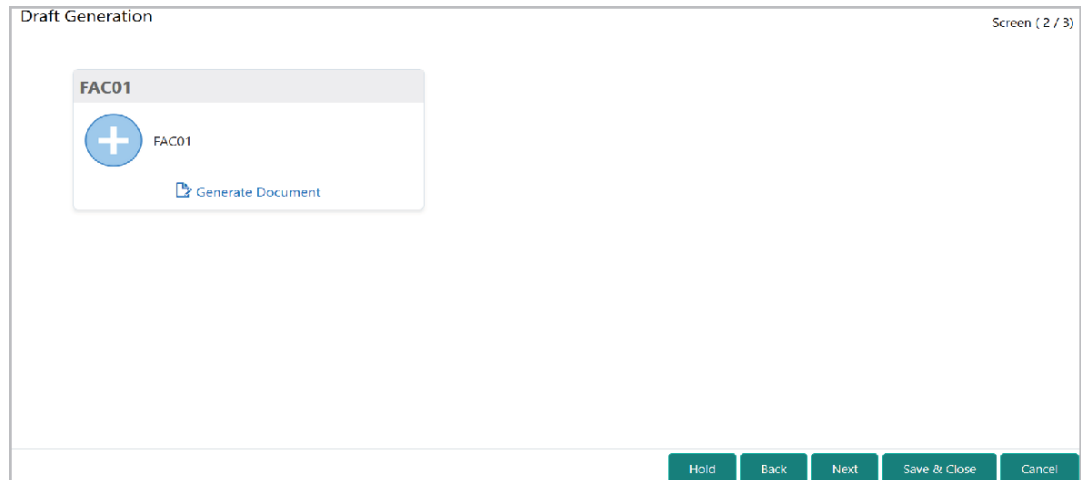
At the bottom, there is a navigation bar with buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

Note

For information on actions that can be performed in the FI Summary page, refer **Credit 360 User Manual**.

- After performing necessary actions in the FI Summary page, click **Next**.
The **Draft Generation** screen is displayed.

Figure 6-3 Draft Generation



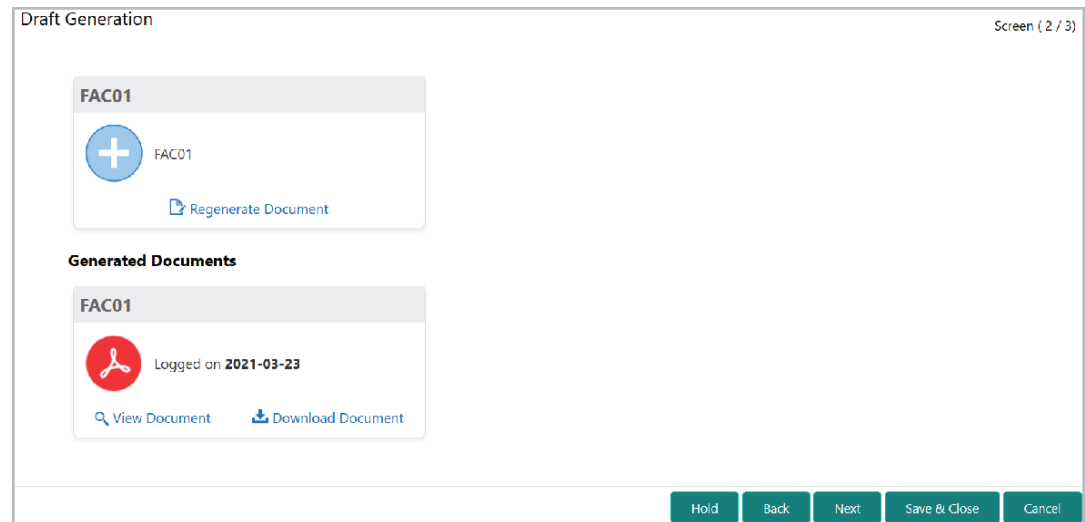
- Click **Generate Document**.
The **Draft Generation Details** screen is displayed.

Figure 6-4 Draft Generation Details

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

Table 6-1 Draft Generation Details

Fields	Description
E-mail To	In E-mail To field, type the E-mail address to which the proposal draft 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 . Proposal draft configured in the system is sent to the mail ID mentioned in E-Mail To field.

Figure 6-5 Draft Generation

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

Table 6-2 Draft Generation Details

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** screen is displayed.

Figure 6-6 Comments

Comments Screen (3 / 3)

Enter text here...

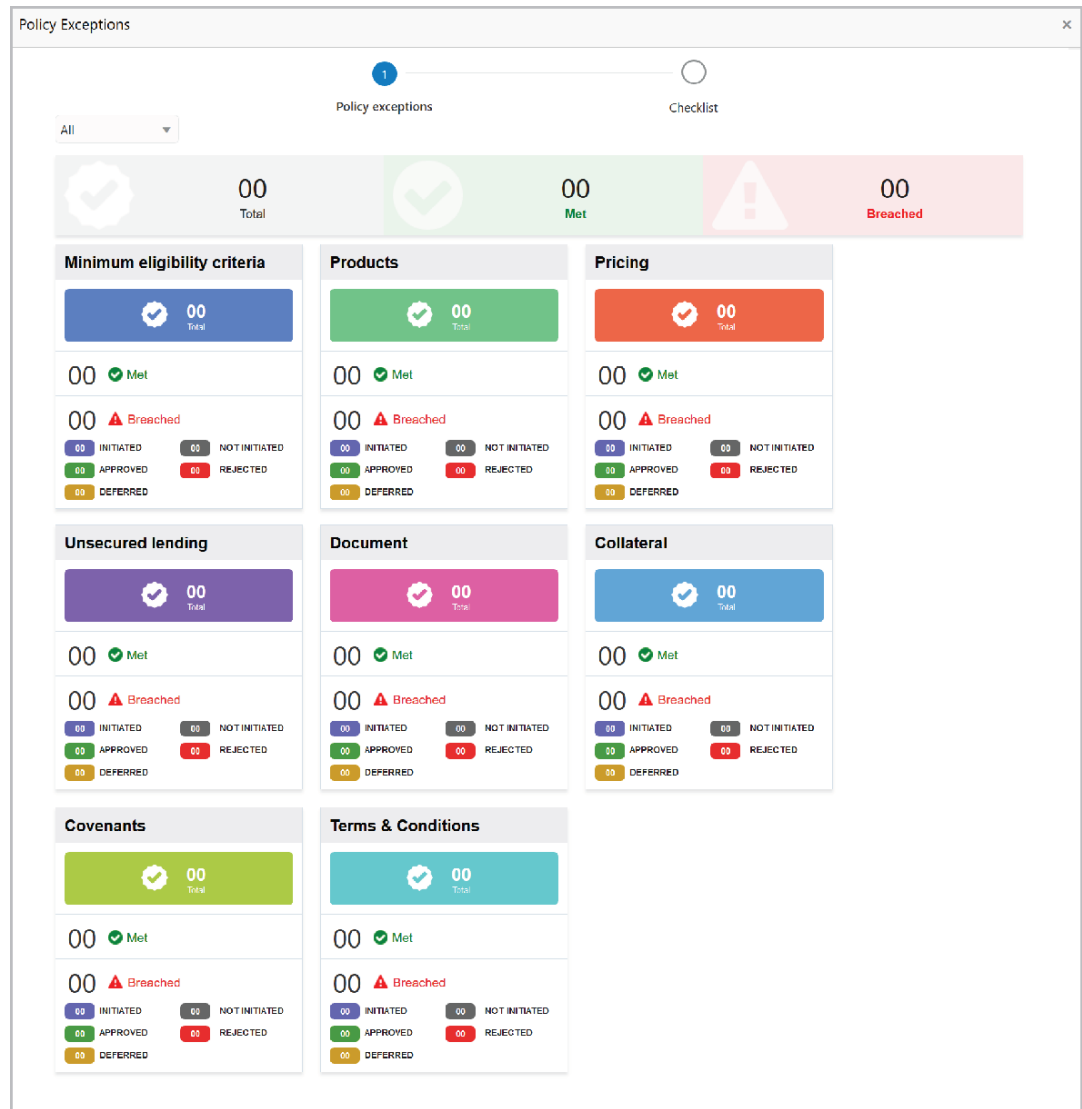
Post

No items to display.

Hold Back Next Save & Close Submit Cancel

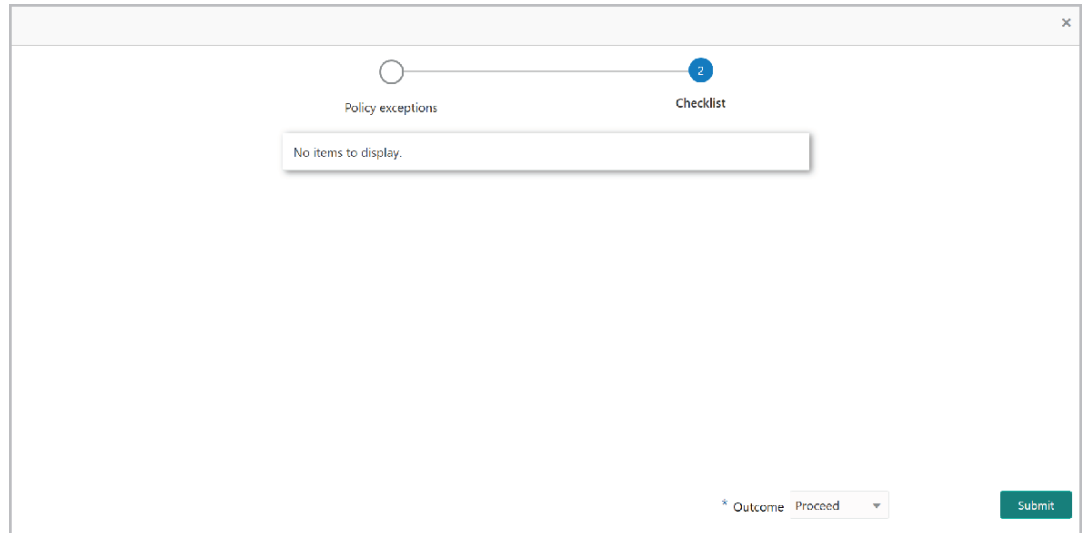
6. **Post** comments, if any. Posted comment is displayed below the **Comments** box.
7. Click **Submit**.
The **Policy exceptions** screen is displayed.

Figure 6-7 Business



By default, policy exceptions are displayed for both the 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 6-8 Checklist

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

Table 6-3 Checklist

Fields	Description
Outcome	Select the Outcome as PROCEED , if additional information is not required. Otherwise select the Outcome as Additional Info .
Submit	Click Submit . The draft proposal is sent to the mentioned Email ID and the application is moved to the Customer Acceptance stage.

7

Customer Acceptance

This topic provides systematic instructions about the Customer Acceptance of the FI Credit Proposal Amendment.

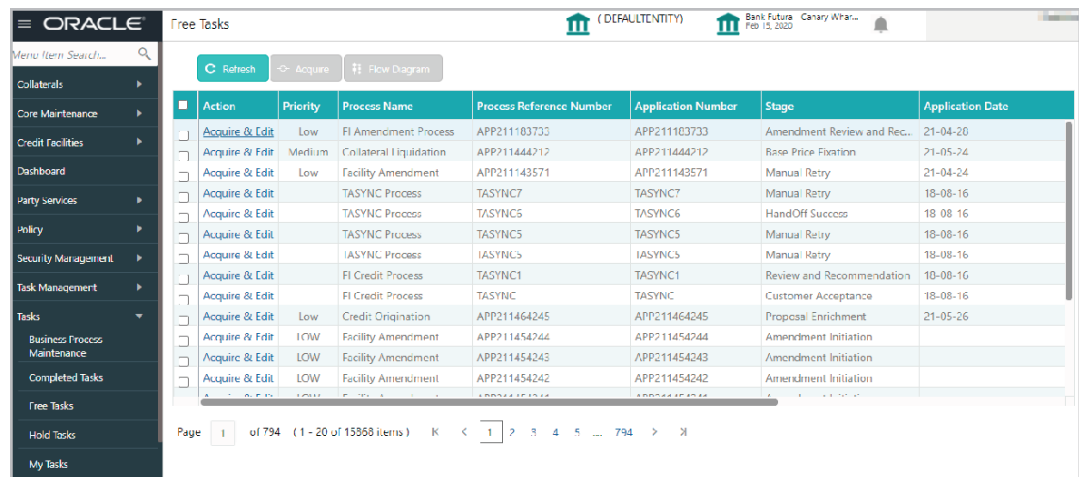
The user can capture the status of customer acceptance in this stage. Upon acceptance of the draft proposal, the limit details are automatically handed off to the back office system (OBELCM).

To capture the customer acceptance status, perform the following steps:

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Task** screen is displayed.

Figure 7-1 Free Task



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	FI Amendment Process	APP211103733	APP211103733	Amendment Review and Rec.	21-04-20
Acquire & Edit	Medium	Collateral Liquidation	APP211444712	APP211444712	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC6	HandOff Success	18 08 16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		IASYNC Process	IASYNC5	IASYNC5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	10-08-16
Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

2. Click **Acquire & Edit** the required customer acceptance task.

The **Customer Acceptance - FI Summary** screen is displayed.

Figure 7-2 Customer Acceptance - FI Summary

FI Amendment Process Customer Acceptance
Documents Collateral Summary Overrides
Screen 1 / 3

FI Summary

Customer Acceptance

Comments

FI Summary

Harry fi

Party Information

Customer Name: Harry fi Demographic Type: Domestic Entity: Proprietorship Country: INDIA

FI Code: 12 Head Office Country: IN Country of Risk: IN Business Type: Islamic FI BIC Code: 12 FI Legal Entity Code: 12

Facility Summary

Collateral summary

\$0.00
No data to display

Total collateral value

Pricing

0 Total Pricing

0 Interest

0 Added 0 Modified 0 Removed

0 Charges

0 Added 0 Modified 0 Removed

0 Commission

0 Added 0 Modified 0 Removed

Covenants

0 Total Covenants

0 Entry Wise

0 Facility Wise

0 Financial

0 Non Financial

Newly Added: 0 Financial 0 Non Financial

Met: 0 Financial 0 Non Financial

Breached: 0 Financial 0 Non Financial

Terms & conditions

0 Total Terms and Conditions

0 Entry

0 Facility

0 Pre-disbursement

0 Post-disbursement

Newly added: 0 Pre-disbursement 0 Post-disbursement

Met: 0 Pre-disbursement 0 Post-disbursement

Breached: 0 Pre-disbursement 0 Post-disbursement

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross facility Amount Contribution

No data to display

★ Ratings

No items to display.

Financial Profile

Show results for: Previous 3 yea...

Category	2018-2019	variance %	2015-2020	variance %	2020-2021
No data to display.					

Projections

Show results for: Next 3 years

Category	2021-2022	variance %	2022-2023	variance %	2023-2024
No data to display.					

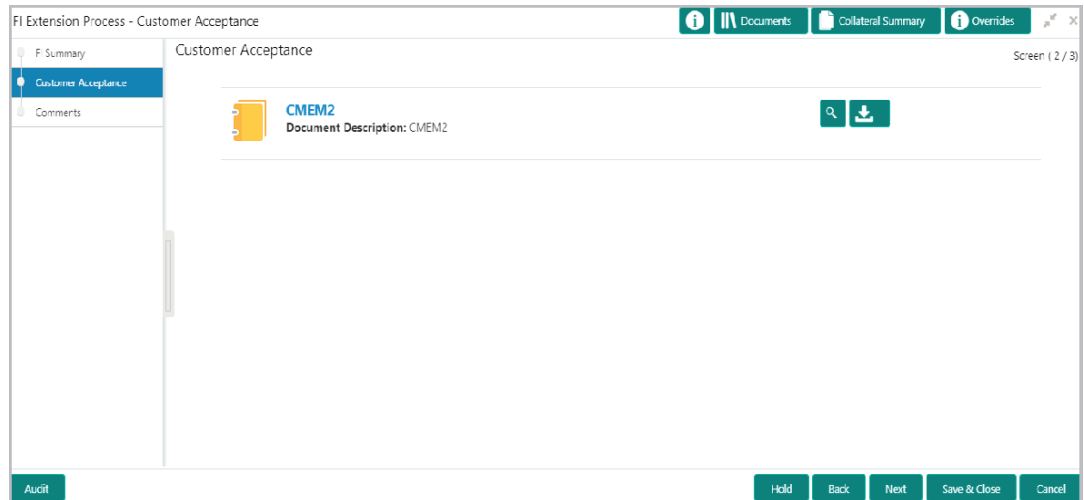
Back
Hold
Risk
Next
Save & Close
Cancel

Note

For information on actions that can be performed in the FI Summary page, refer **Credit 360 User Manual**.

- After performing necessary actions in the FI Summary page, click **Next**.
The **Customer Acceptance** screen is displayed.

Figure 7-3 Customer Acceptance

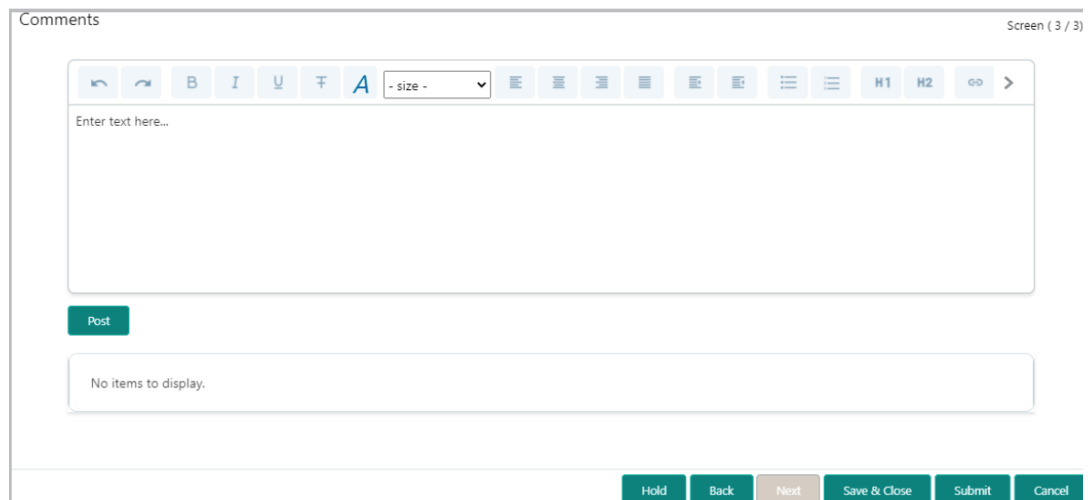


In the Customer Acceptance page, the Proposal Draft sent to the customer is displayed.

- To view the proposal draft, click the **View** icon.
- To download the proposal draft, click the **download** icon.
- Click **Next**.

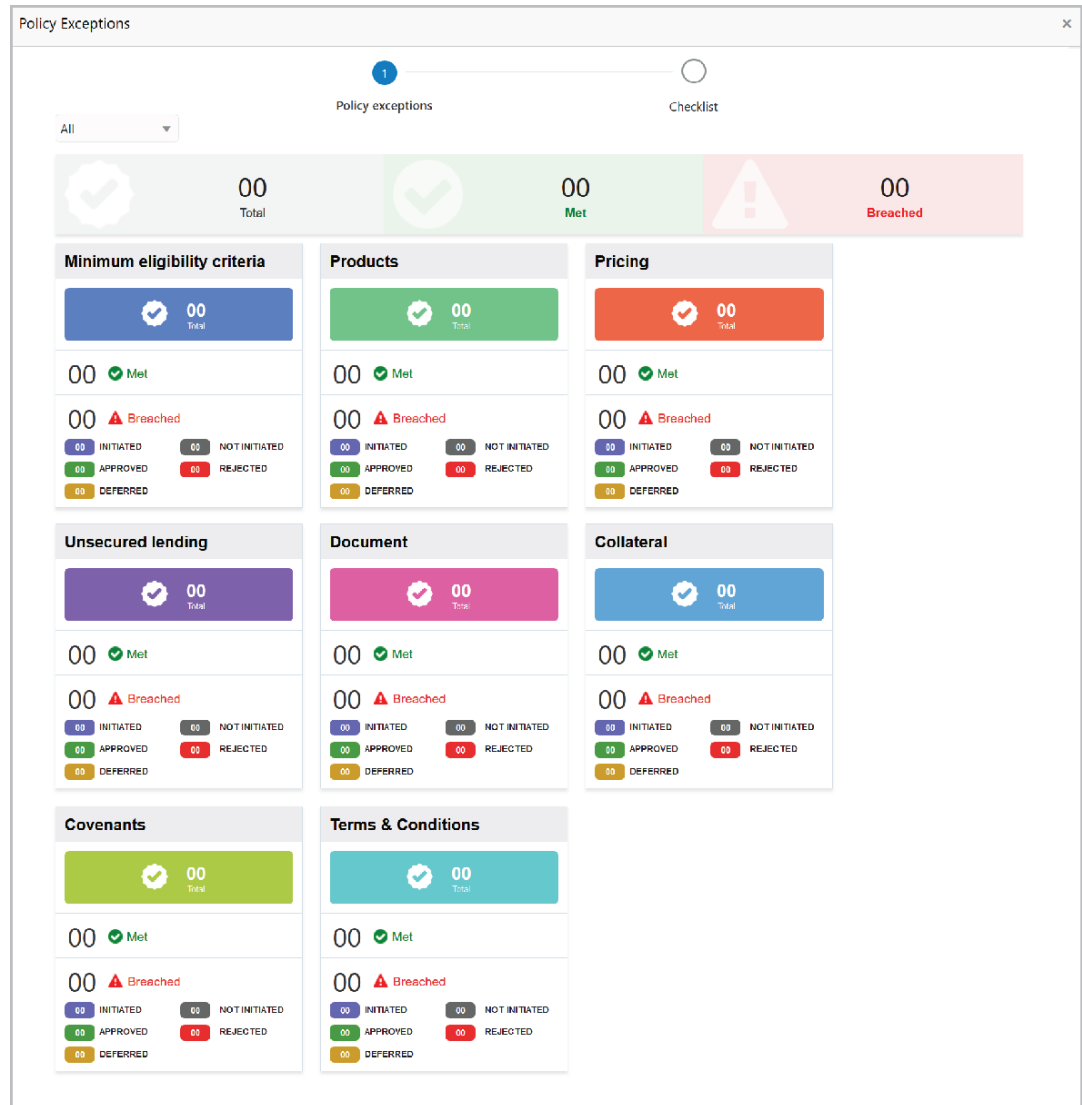
The **Comments** screen is displayed.

Figure 7-4 Comments



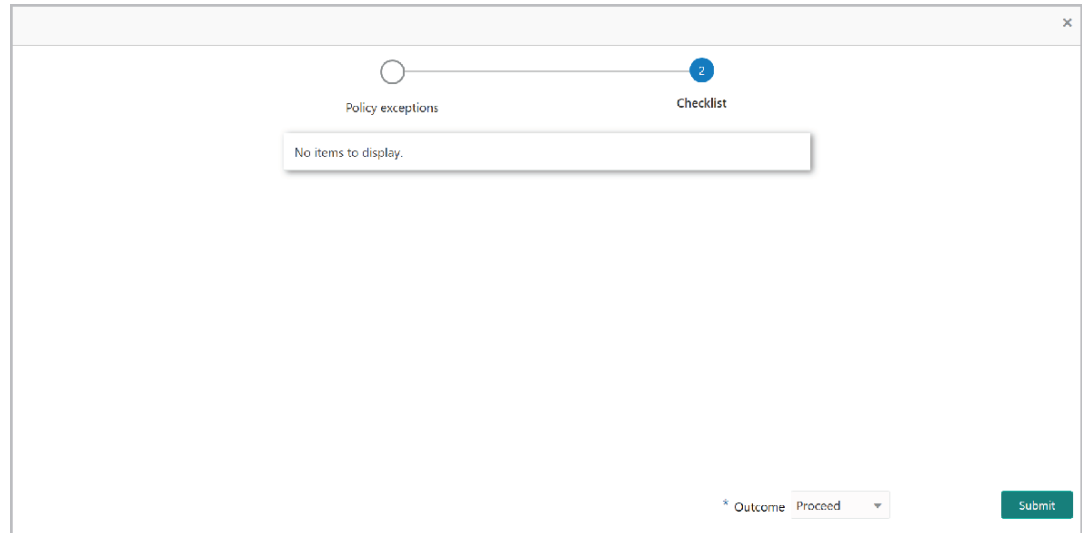
7. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
8. Click **Submit**.
The **Policy exceptions** screen is displayed.

Figure 7-5 Business



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

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

Figure 7-6 Checklist

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

Table 7-1 Checklist

Fields	Description
Outcome	Select the Outcome as PROCEED , if the customer has accepted the proposal. Otherwise select the Outcome as Additional Info .
Submit	Click Submit.

If the **Outcome** is selected as **Proceed**, the limit details are handed off to the back office system on clicking **Submit**.

If the **Outcome** is selected as **Additional Info**, the application is moved to the Review and Recommendation stage on clicking **Submit**.

8

Handoff - Manual Retry

This topic provides systematic instructions about the Handoff - Manual Retry of the FI Credit Proposal Amendment.

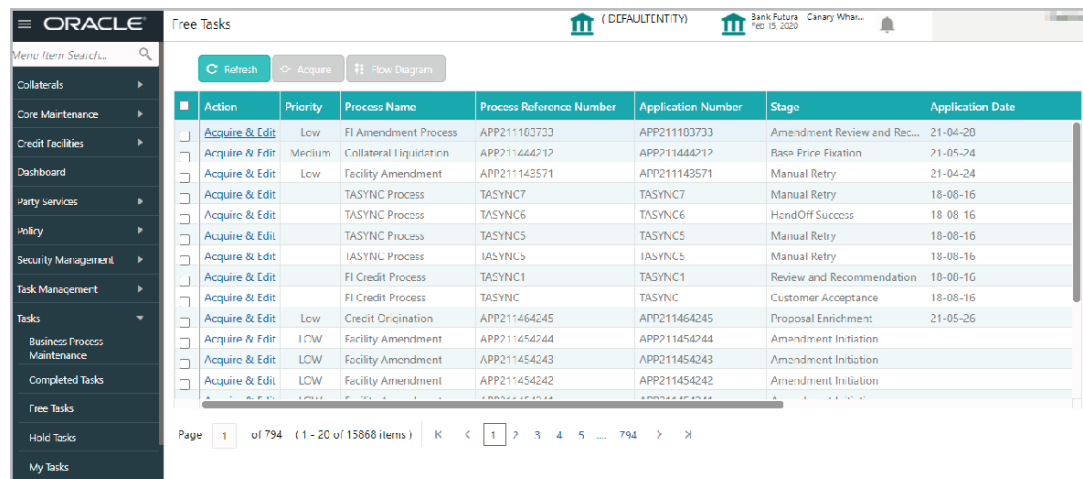
The system creates a manual retry task, if the automatic handoff fails due to errors in the application. You can view the error details displayed in the Summary page, make necessary changes, and then manually retry the handoff task.

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

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Task** screen is displayed.

Figure 8-1 Free Task



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> Acquire & Edit	Low	FI Amendment Process	APP21163733	APP21163733	Amendment Review and Rec...	21-04-20
<input type="checkbox"/> Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
<input type="checkbox"/> Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		IASYNC Process	IASYNC5	IASYNC5	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-00-16
<input type="checkbox"/> Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
<input type="checkbox"/> Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

The Manual Retry - FI Summary screen is displayed.

Figure 8-2 Manual Retry - FI Summary

FI Amendment Process Manual Retry

FI Summary

Sample FI

Party Information

Customer Name: Sample FI Demographic Type: Domestic Entity: Country: INDIA

FI Code: FI12 Head Office Country: IN Country of Risk: IN Business Type: Conventional FI BIC Code: BI12 FI Legal Entity Code: Icc12

Hand-Off Error Details

Entry Id	Entry Type	Error Code	Error Message
No data to display.			

Facility Summary

No data to display

Collateral summary

\$0.00 Total collateral value

Group entities

1

Groupwise Exposure Details

No data to display

Pricing

0 Total Pricing

Interest: 0 Added Modified Removed

Charges: 0 Added Modified Removed

Commission: 0 Added Modified Removed

Covenants

0 Total Covenants

0 Met/Non Met Financial/Non Financial

0 Breached/Not Breached Financial/Non Financial

Terms & conditions

1 Total Terms and Conditions

1 Met/Not Met Pre/Post Disbursement

0 Breached/Not Breached Pre/Post Disbursement

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

B Positive 2020

Financial Profile

Show results for: Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

Projections

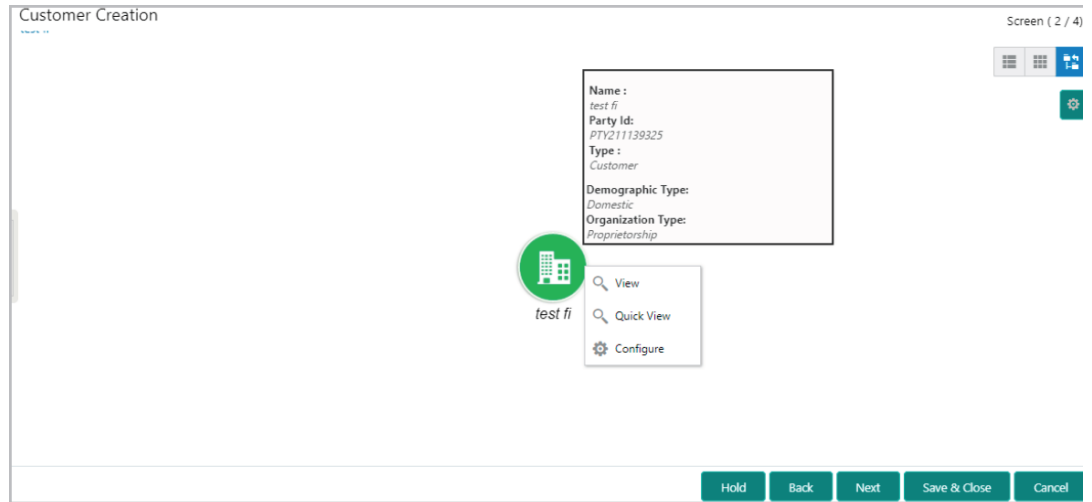
Show results for: Next 3 years

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

Audit Hold Back Next Save & Close Cancel

3. View the **Hand-Off Error Details**.
4. Click **Next**.
The **Customer Creation** screen is displayed.

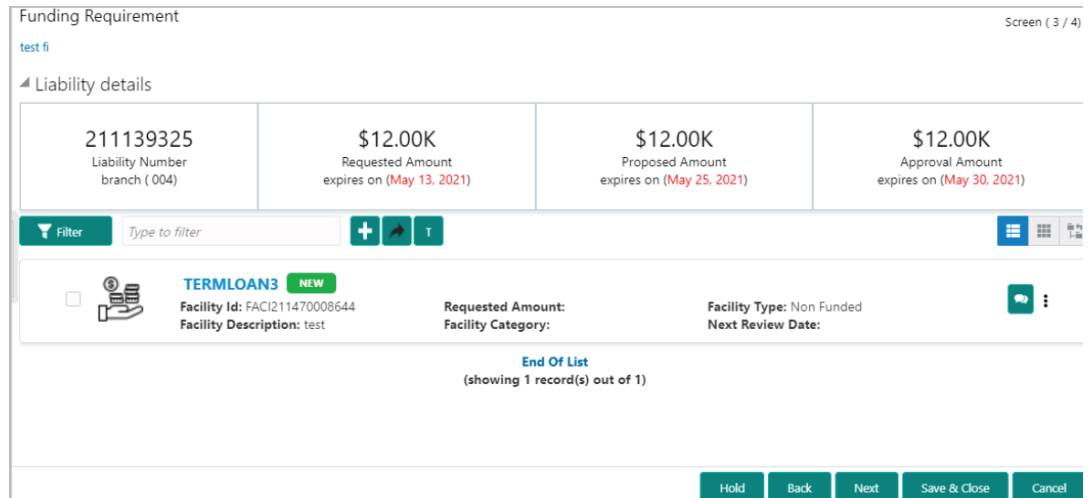
Figure 8-3 Customer Creation



Fix the errors in this page, if any.

5. Click **Next**.
The **Funding Requirement** screen is displayed.

Figure 8-4 Funding Requirement



Fix the errors in this page, if any.

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

Figure 8-5 Comments

Comments Screen (3 / 3)

Enter text here...

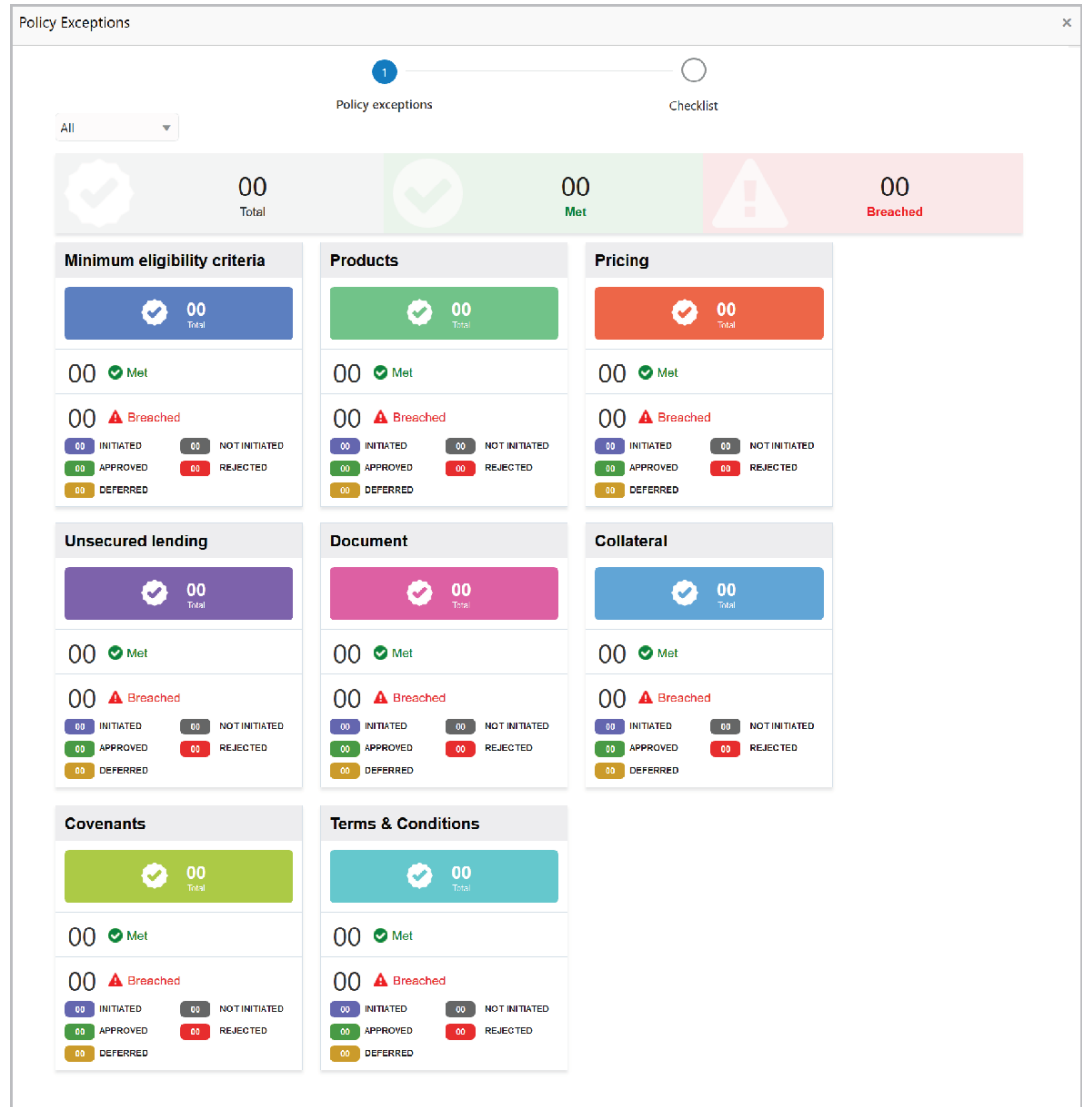
Post

No items to display.

Hold Back Next Save & Close Submit Cancel

7. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
8. Click **Submit**.
The **Policy exceptions** screen is displayed.

Figure 8-6 Business



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

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

Figure 8-7 Checklist

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

Table 8-1 Checklist

Fields	Description
Outcome	Select the Outcome as PROCEED , if additional information is not required. Otherwise select the Outcome as Additional Info .
Submit	Click Submit . The proposal is moved to the Back Office System.

9

Document Upload and Checklist

This topic provides systematic instructions about the Document Upload and Checklist of the FI Credit Proposal Amendment.

In Oracle Banking Credit Facilities Process Management, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of FI Credit Proposal process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the Financial Institution and approve the application. Documents added for the proposal can be removed whenever the document becomes invalid.

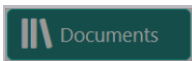
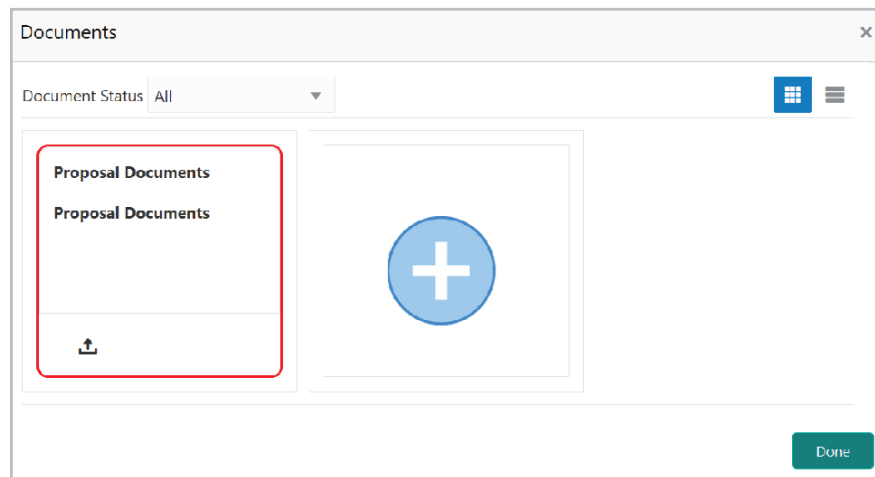
1. Click  at the top right corner of any page. The Documents window is displayed.

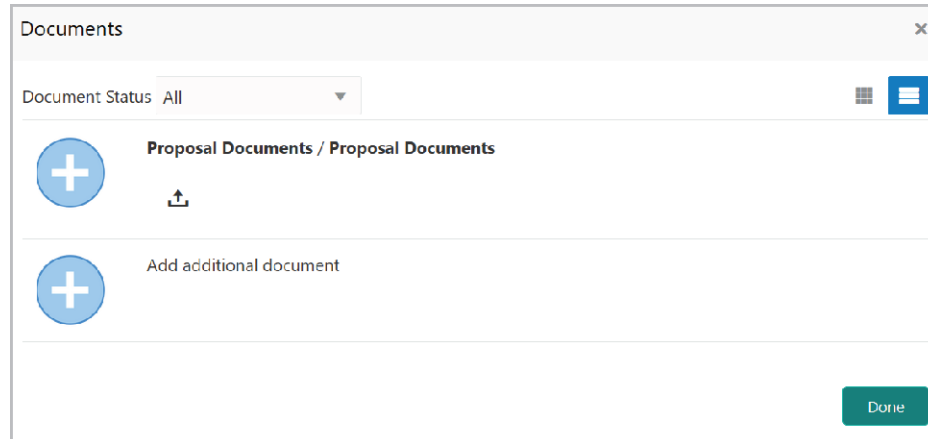
Figure 9-1 Documents



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

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

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

Figure 9-2 Documents

3. Click the **add** icon. The **Document Details** window is displayed.

Figure 9-3 Document

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

Table 9-1 Document

Fields	Description
Document Type and Document Code	Select the Document Type and Document Code from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
Document Title	Type the Document Title .
Document Description	Type a brief description about the document in the Document Description field.
Remarks	Type the Remarks , if any.
Document Expiry Date	Click the calendar icon and select the Document Expiry Date .
Drop files here or click to select	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.

- Click Upload.

The **Checklist** screen is displayed.

Figure 9-4 Checklist

Checklist

Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

* Outcome Proceed Submit

- Manually verify all the checklist and enable the corresponding check box.
- Select the **Outcome** as **Proceed**.
- Click **Submit**. Document is uploaded and listed in Document window.
- 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**

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Glossary

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