Oracle® Banking Credit Facilities Process Management

Simplified Credit Proposal Evaluation Restructing User Guide

Release 14.8.1.0.0
G54399-01
October 2025

Oracle Banking Credit Facilities Process Management Simplified Credit Proposal Evaluation Restructing User Guide, Release 14.8.1.0.0

G54399-01

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

Contents

1 Preface

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

2 About Credit Proposal Evaluation Restructuring

3 Proposal Initiation

4 Proposal Evaluation

4.1 Credit Evaluation 1
4.2 Legal Evaluation 10
4.3 Risk Evaluation 19

5 Customer KYC

6 Proposal Structuring

7 Proposal Review

8 Proposal Approval

9 Draft Generation

10 Document Upload and Checklist

11 Reference and Feedback

Index

1
Preface

1.1 Before You Begin

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

1.2 Pre-requisites

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

1.3 Purpose

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

1.4 Acronyms and Abbreviations

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

Table 1-1 Acronyms and Abbreviations

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

1.5 Audience

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

1.6 Basic Actions

Table 1-2 Basic Actions

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

Table 1-2 (Cont.) Basic Actions

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

1.7 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	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

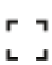
Symbol/Icon	Function
	Minimize
	Maximize

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

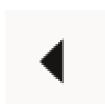
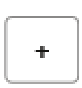
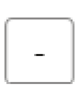
Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing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

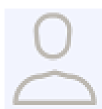
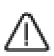
Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols ad Icons - Widget

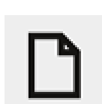
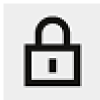
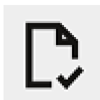
Symbol/Icon	Function
	Open status
	Unauthorized status

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

Symbol/Icon	Function
	Closed status
	Authorized status

1.14 Post-requisites

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

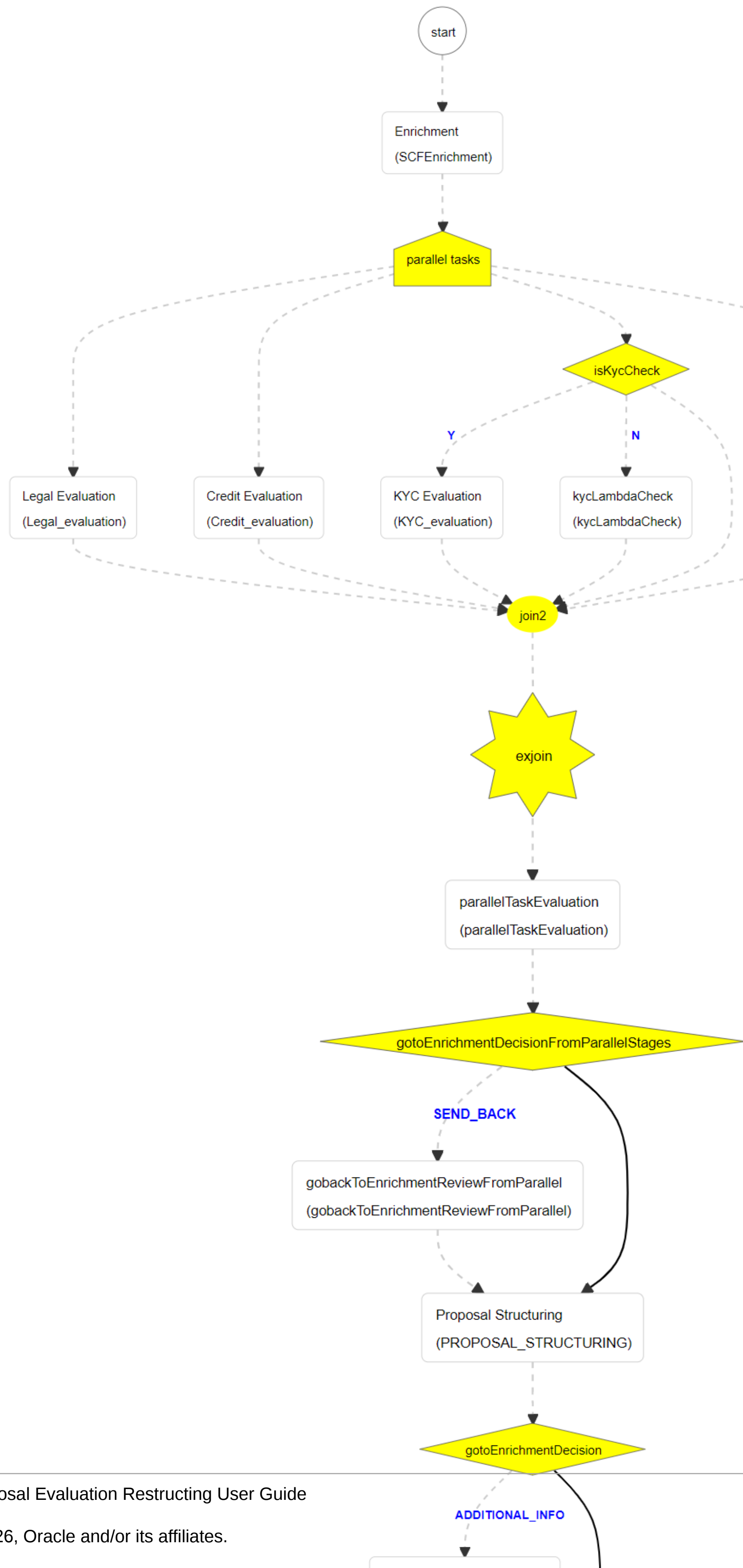
2 About Credit Proposal Evaluation Restructuring

This topic describes about Credit Proposal Evaluation Restructuring Stage in Simplified Credit Proposal Evaluation Restructuring Process.

Credit Proposal Evaluation Restructuring is the process of re-evaluating the credit proposal based on the request from the customer. This process can be initiated to re-evaluate and reset the limit set for the customer, if the proposal is not accepted by the customer. If the Outcome of CPER process is Proceed, then the banker can initiate Simplified Credit Proposal Handoff Process (CPHP) to handoff the proposal to the back office system.

The following flow diagram illustrates the process for restructuring the evaluated credit proposal:

Figure 2-1 flow diagram



3 Proposal Initiation

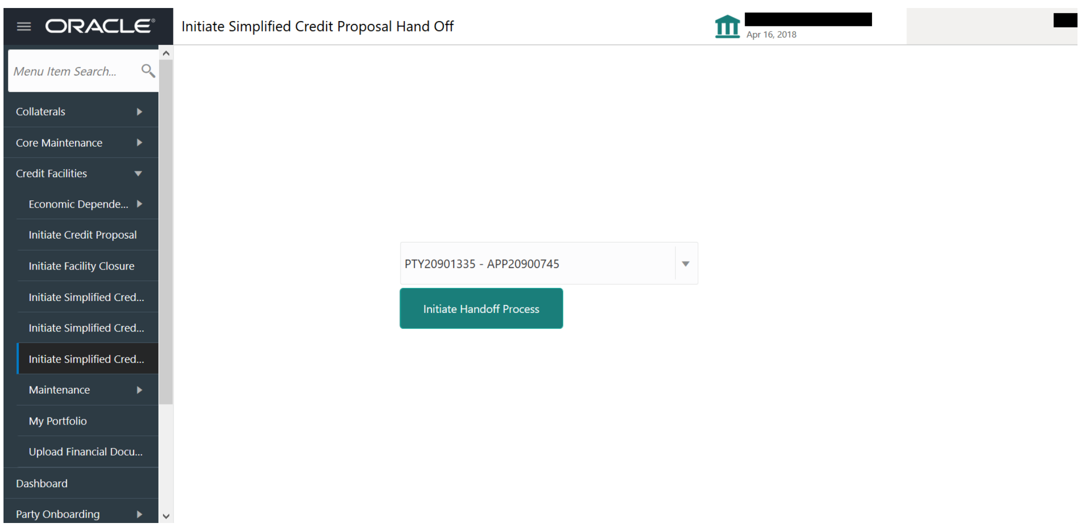
This topic provides systematic instructions about the Proposal Initiation stage in the Simplified Credit Proposal Evaluation Restructuring Process.

Simplified Credit Proposal Evaluation Restructuring (CPER) can be initiated only for the proposals that are not handed off to the Back Office System in the Simplified Credit Proposal Handoff Process (CPHP).
To initiate Simplified CPER process, perform the following steps:

1. In OBCFPM, navigate to Credit Facilities > Simplified Credit Proposal Evaluation Restructuring.

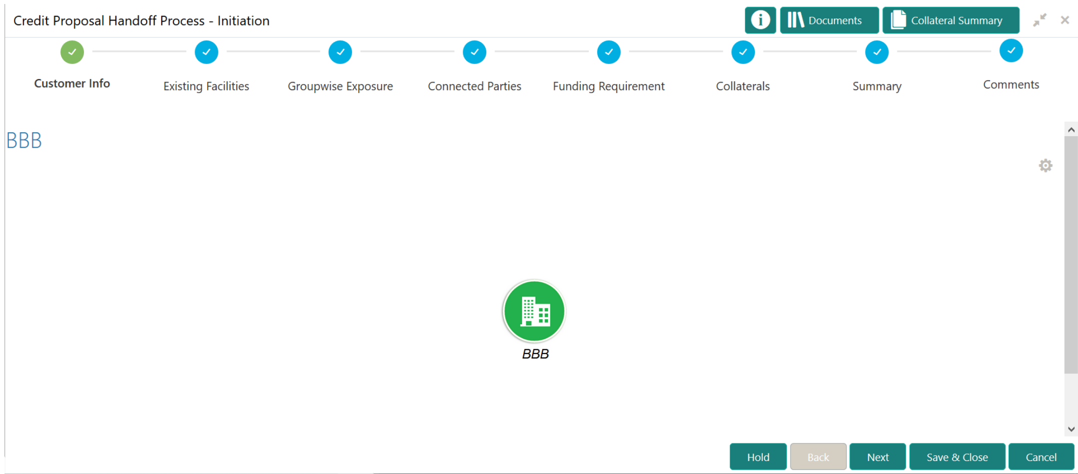
   The **Initiate Restructuring** page is displayed.

Figure 3-1 Initiate Restructuring



2. Search and select the required application. **Initiate Restructuring Process** button is enabled.
3. Click the **Initiate Restructuring Process** button. Customer Info page with organization and connected party details added in simplified CPEP is displayed.

Figure 3-2 Initiation - Customer Info



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

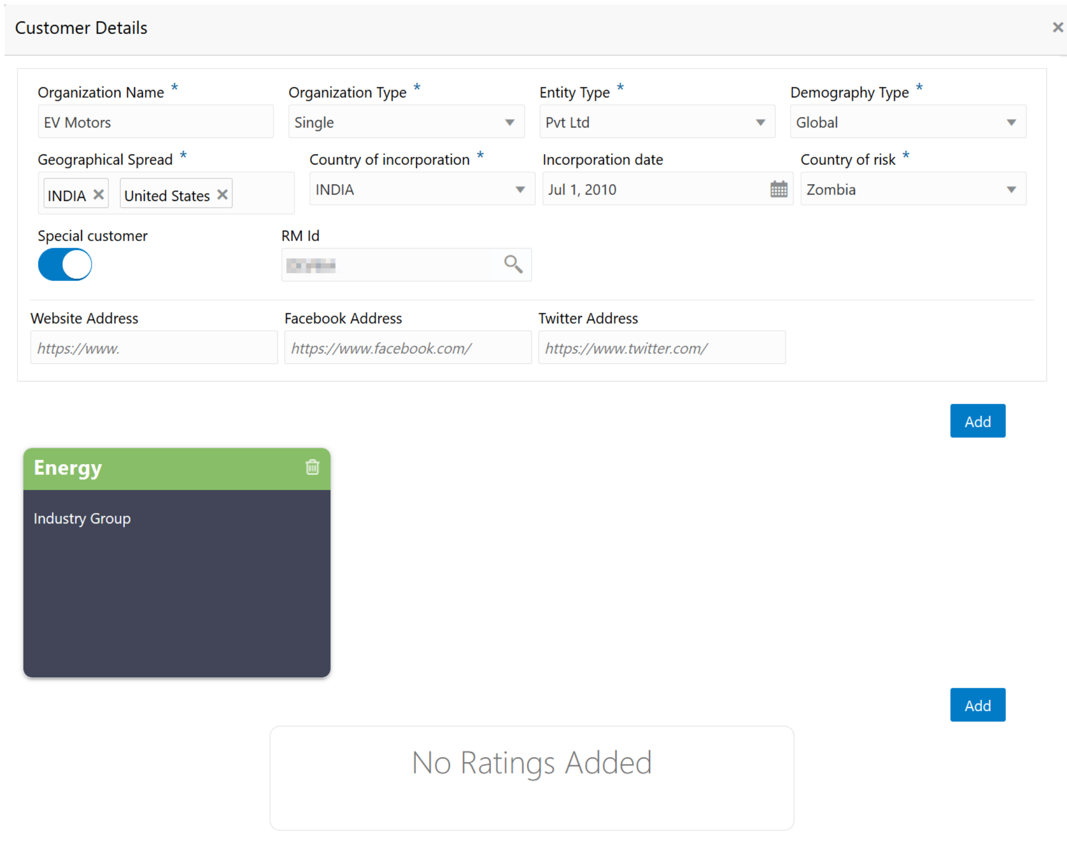
4. Right click on the organization icon to perform the following actions:
   - Add Customer
   - View
   - Quick View
   - Configure

Add Customer

5. To add a customer (child party) of the organization (party), click Add Customer.

   The **Customer Details** screen is displayed.

Figure 3-3 Customer Details



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

Table 3-1 Customer Details

Fields	Description
Organization Name	Type the **Organization Name.**.
Organization Type	Select the **Organization Type** from the drop down list. The options available are **Single** and **Conglomerate**.
Entity Type	Select the Entity Type from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO and Others.**
Demography Type	Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

Upon selecting **Global** option, **Geographical Spread** field is displayed.

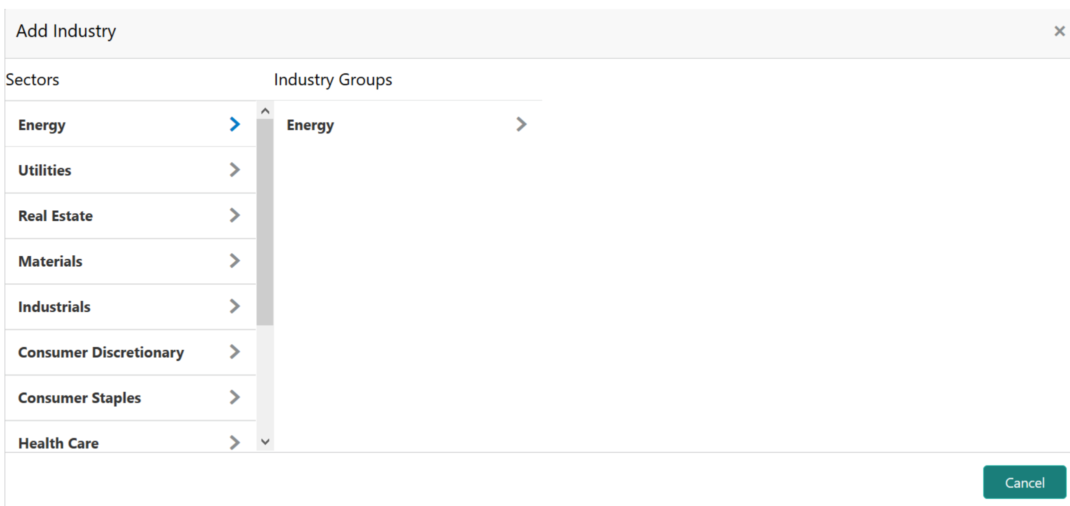
Fields	Description
Geographical Spread	Search and select all the countries in which the organization is operating as **Geographical Spread.**
Country of incorporation	Select the **Country of incorporation.**
Incorporation date	Click the calendar icon and select the **Incorporation date.**

Fields	Description
Country of risk	Select the **Country of risk** for organization from the drop down list.
Special customer	Enable the **Special customer** switch, if the customer is a special customer for your bank.
RM Id	**RM Id** is automatically populated based on the login details.
fields	Type the following addresses in respective fields: • **Website Address** • **Facebook Address** • **Twitter Address**

6. To capture industry details of the organization, click **Add** below the addresses fields.

   The **Add Industry** screen is displayed.

Figure 3-4 Add Industry



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

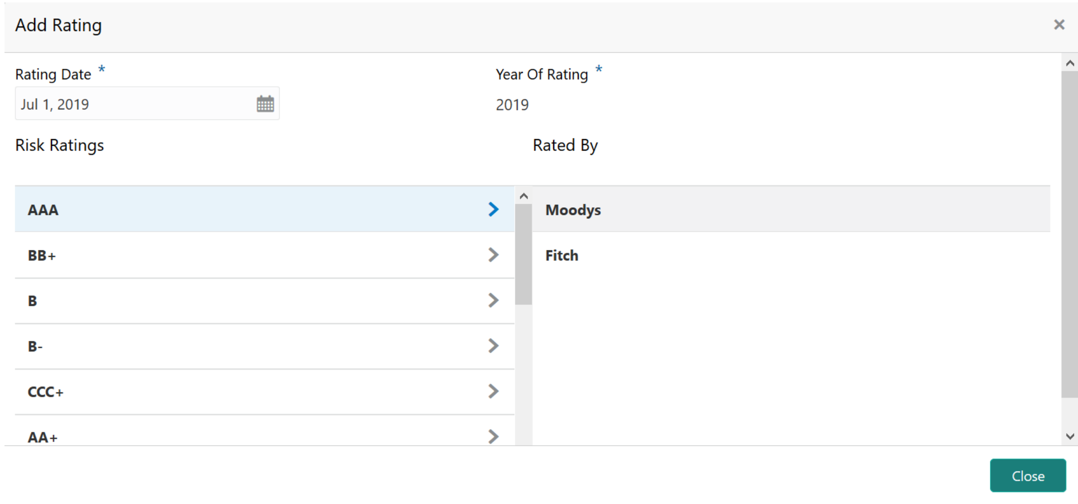
Table 3-2 Add Industry

Fields	Description
Industry Groups	Select a sector of the organization. Available **Industry Groups** appear.
Industry Group	Select the **Industry Group** of the organization. Available **Industries** appear.
Sub-Industries	Select the Industry of the organization. Available **Sub-Industries** appear.
Industry details	Select the sub-industry of the organization. **Industry details** are added:
Delete	To delete the added industry, click the **delete** icon. **Note**: If the organization is into different sectors, the user has to capture all the sector details while initiating facility amendment. To add another sector information, click **Add** again. The industry added first will be considered as the default industry.

7. To capture rating information of the organization, click **+Add** below the sector information.

   The **Add Rating** screen is displayed.

Figure 3-5 Add Rating



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

Table 3-3 Add Rating

Fields	Description
details	Select the following details: • **Rating Date** • **Outlook** • **Risk Ratings** • **Rated By**
Year Of Rating	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 in the Customer Details window:
edit	To modify the added rating, click the **edit** icon and change the required details.
Delete	To delete the added rating, click the **delete** icon. **Note**: If the organization is rated by different rating firms, all the rating information must be captured while initiating credit proposal. To add another rating information, click **+Add** again. The industry added first will be considered as the default industry.
close	To close the Customer Details window, click the **close** icon.

For information on fields in the View, Quick View and Delete Customer screen, refer the below table.

Table 3-4 View, Quick View and Delete Customer

Fields	Description
Delete	To **View, Quick view, Configure** and **Delete** the child party information, right click the child party icon and click the respective option.

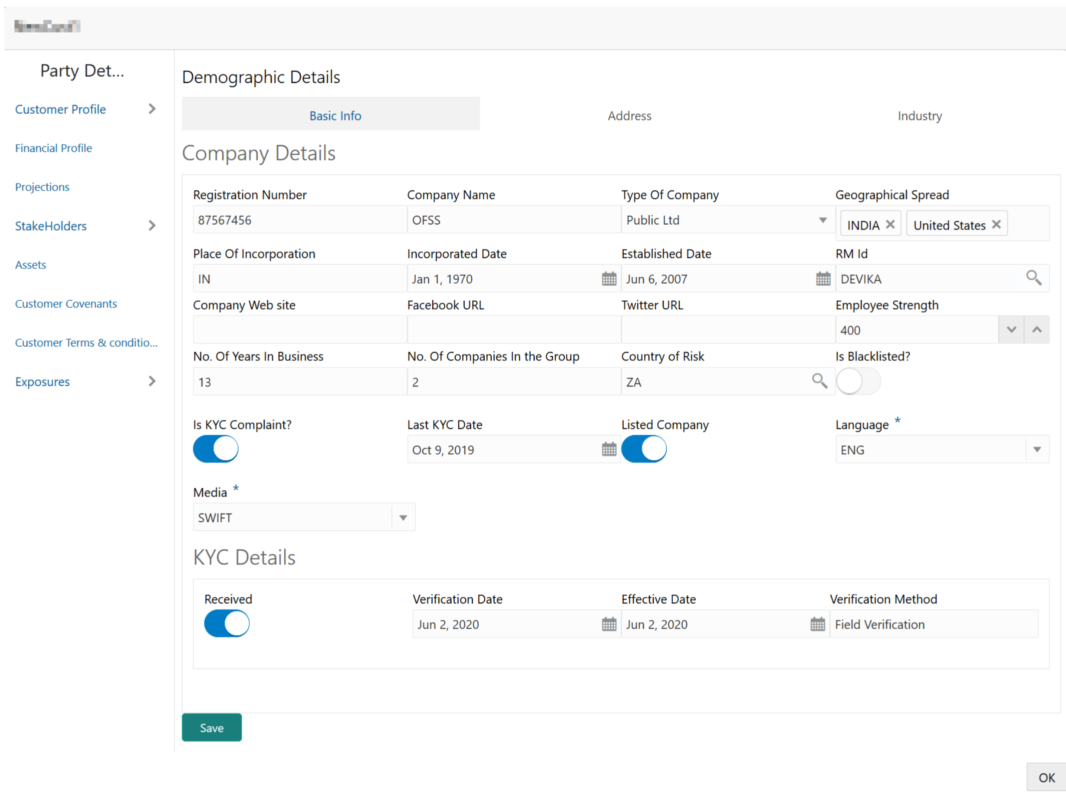
Table 3-4 (Cont.) View, Quick View and Delete Customer

Fields	Description
Configure	To **View, Quick view,** and **Configure** the organization information, right click the organization icon and click the respective option. **Note**: Parent customer (party / entity) cannot be deleted.

8. To configure the organization (entity), right click on the organization icon and click **Configure.**

   The **Facility Details** screen is displayed.

Figure 3-6 Party Details



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

Table 3-5 Facility Details

Fields	Description
Company Details	Enter / select the following details in the corresponding fields: • Registration Number • Company Name • Type Of Company • Geographical Spread • Place Of Incorporation • Incorporated Date • Established Date • RM Id • Company Website • Facebook URL • Twitter URL • Employee Strength • No. Of Years In Business • No. Of Companies in the Group • Country of Risk
Is Blacklisted?	Enable the **Is Blacklisted?** switch, if the company is blacklisted.
Is KYC Compliant?	Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.
Last KYC Date	Click the calendar icon and select the **Last KYC Date**.
Listed Company	Enable the **Listed Company** switch, if the company is listed.
Language	Select the **Language** from the drop down list.
Media	Select the **Media** for transactions from the drop down list.

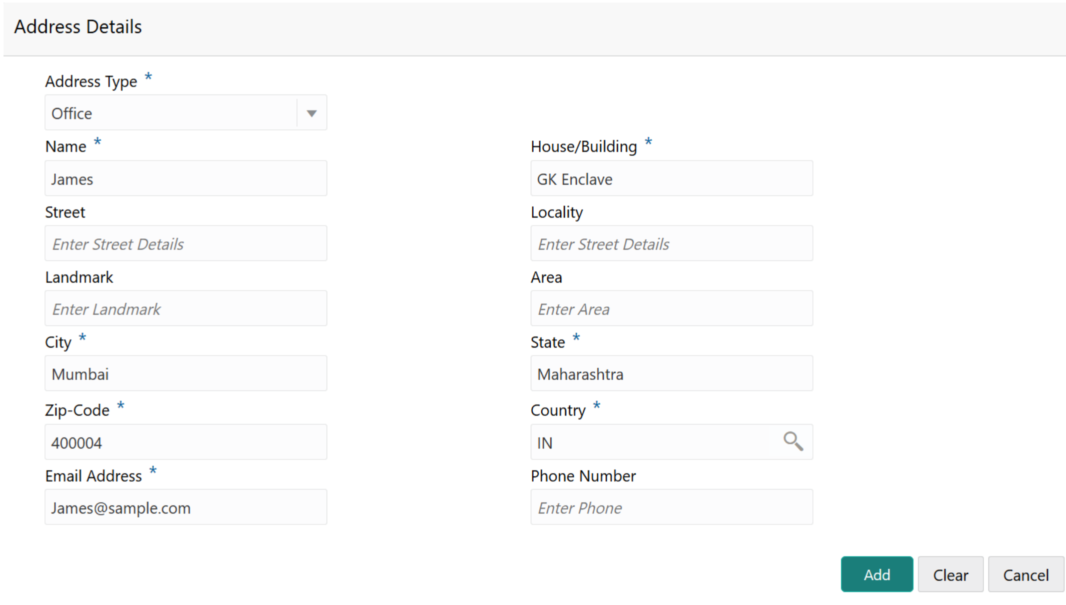
Table 3-6 KYC Details

Fields	Description
Received	Enable the **Received** switch, if KYC verification details are received for the customer.
KYC 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**.

9. To add the company address details, click the Address tab and then click the **Add** icon.

   The **Address Details** screen is displayed.

Figure 3-7 Address Details



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

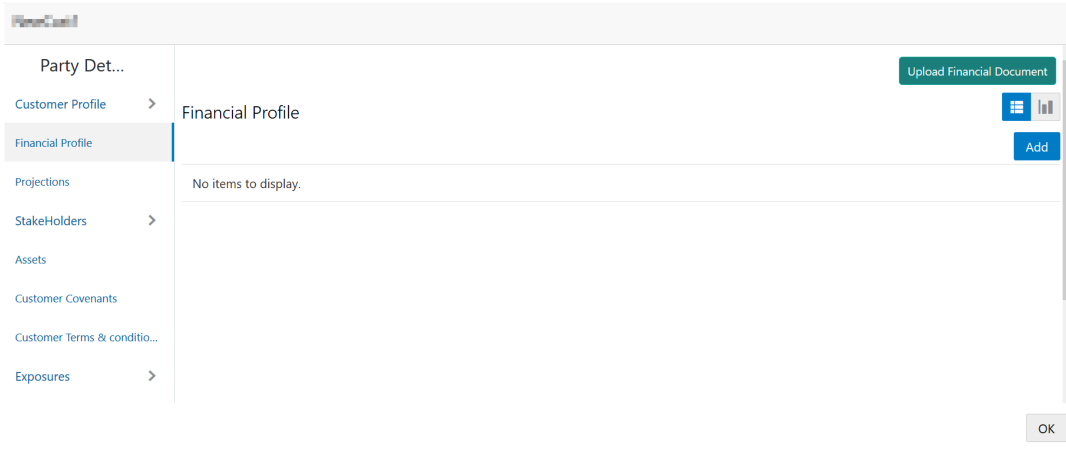
Table 3-7 Adrees Details

Fields	Description
Adrees Details	Type or select the following details in the corresponding fields: • **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 organization’s business details, click the **Customer Profile** in menu and select **Business** sub-menu.

10. To configure organization’s financial details, click **Financial Profile** in left menu.

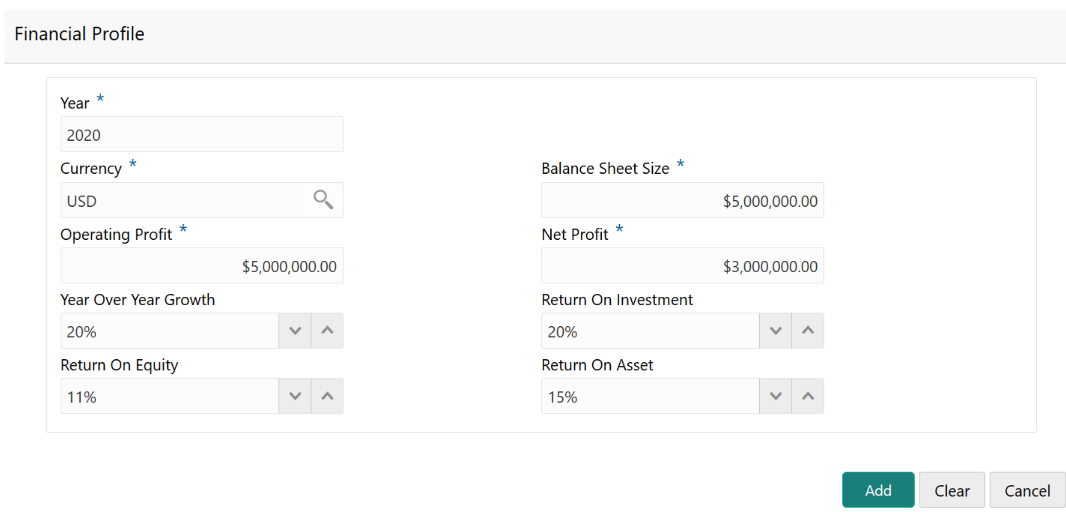
    The **Financial profile** screen is displayed.

Figure 3-8 Financial profile



11. Click the **Add** icon. The following window is displayed.

Figure 3-9 Financial profile



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

Table 3-8 Financial Profile

Fields	Description
Year	Specify the **Year** for which the organization's financial details are to be added.
Currency	Search and select the **Currency** for the financial information.

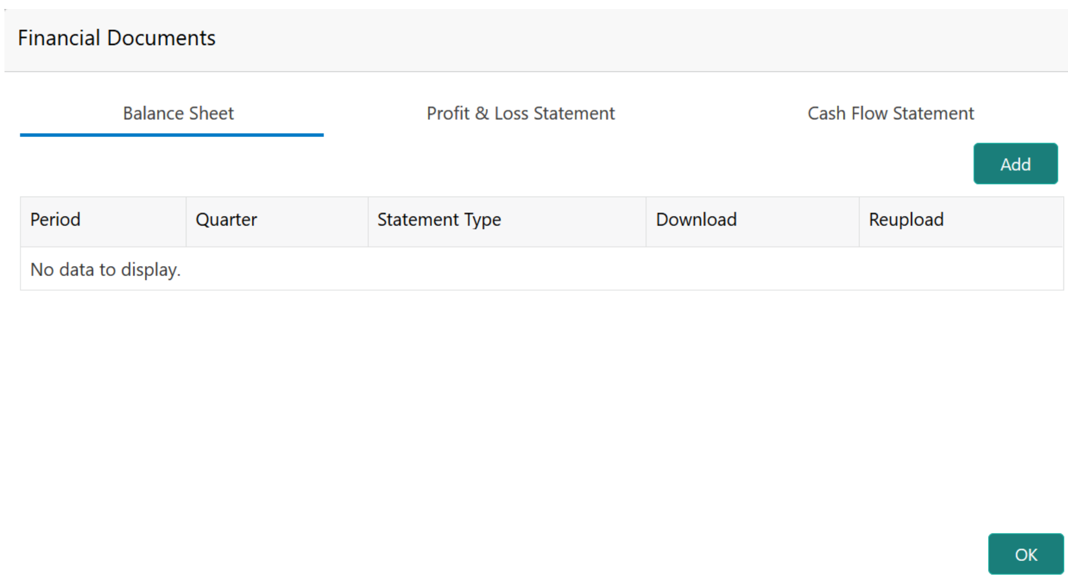
Table 3-8 (Cont.) Financial Profile

Fields	Description
Details	Specify the following details in the corresponding fields: • **Balance Sheet Size** • **Operating Profit** • **Net Profit** • **Year Over Year Growth** • **Return On Investment** • **Return On Equity** • **Return On Asset**
Add	Click **Add**. Organization's financial details are added.

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

    The **Financial Documents**screen is displayed.

Figure 3-10 Financial Documents

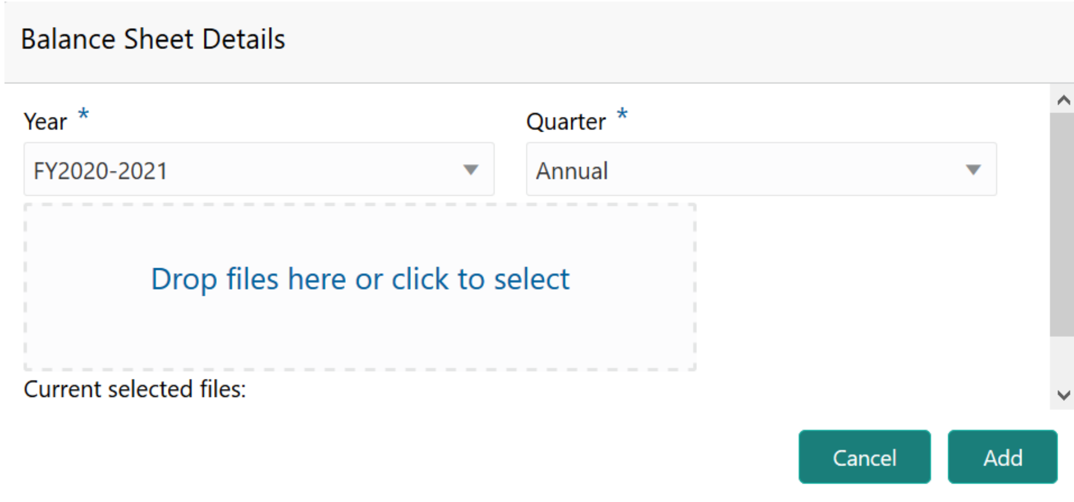


In the Financial Documents window, the user can **Add** the following documents by clicking respective tabs.

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

Upon clicking **Add** in any of the above tabs, the following window to upload documents is diaplayed.

Figure 3-11 Balance Sheet Details



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

Table 3-9 Balance Sheet Details

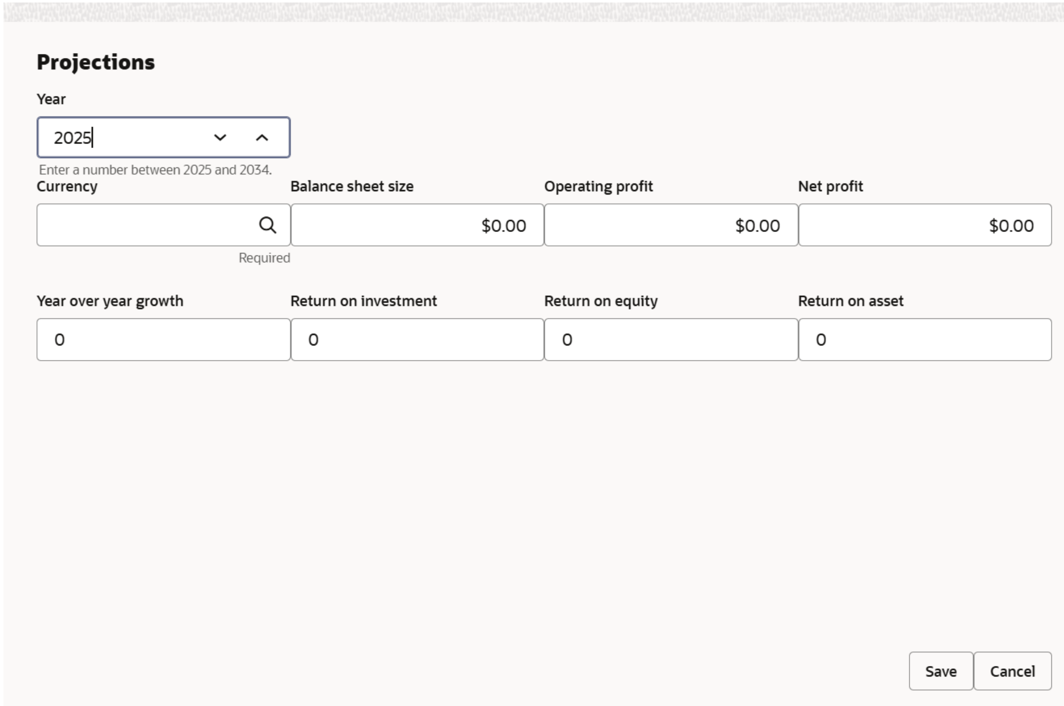
Fields	Description
Period	Select the **Period** for which the financial document is to be added.
Quarter	Select the **Quarter** for which the financial document is to be added.
Drop files here or click to select	In **Drop files here or click to select** section, drag and drop or click and upload the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

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

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

    The **Projections** window is displayed.

Figure 3-12 Projections



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

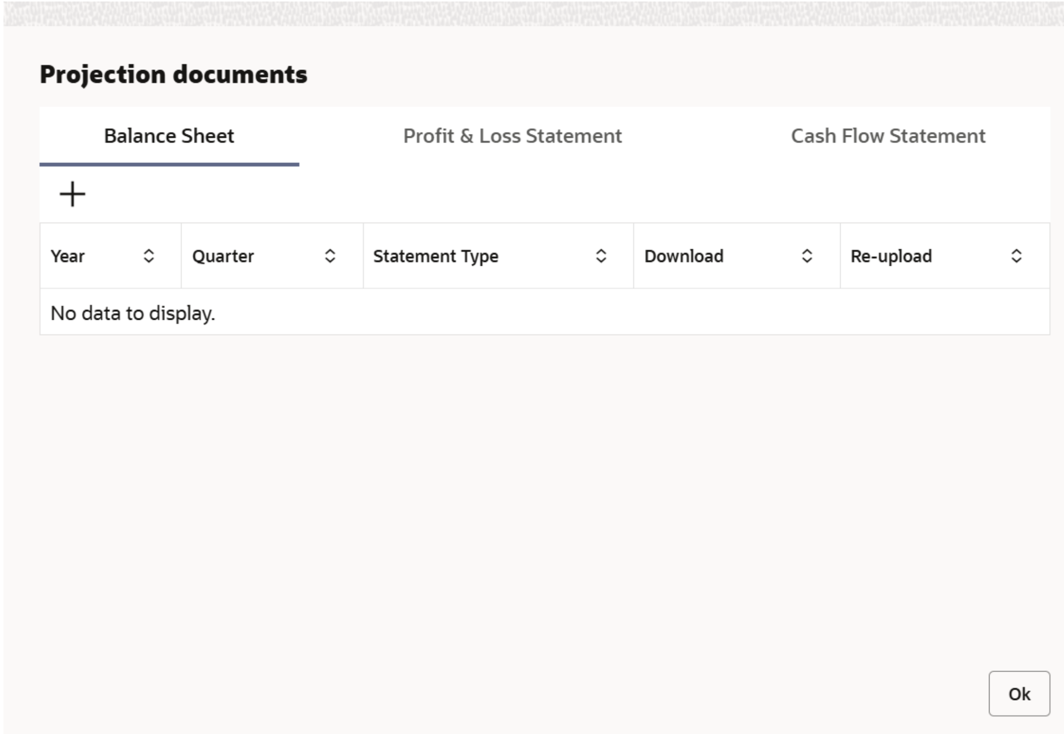
Table 3-10 Projections

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

14. Click **Add**. Organization's projection details are added.
15. To add projection documents, click **Upload Projection Document**.

    The **Projection Documents** window is displayed.

Figure 3-13 Projection Documents

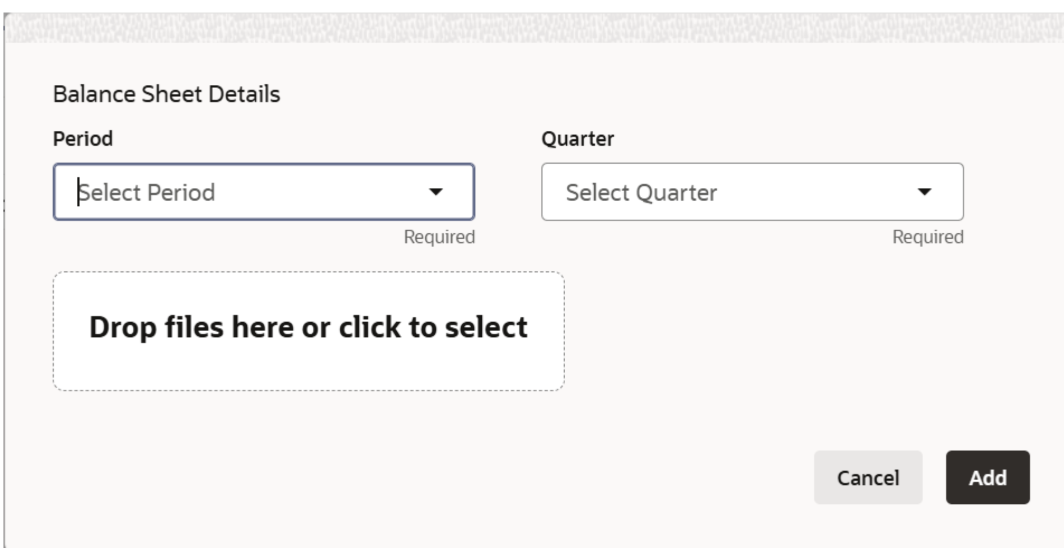


In the Projection Documents window, the user can **Add** the following documents by clicking respective tabs.

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

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

Figure 3-14 Balance Sheet Details



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

Table 3-11 Balance Sheet Details

Fields	Description
Period	Select the **Period** for which the projection document is to be added.
Quarter	Select the **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.

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

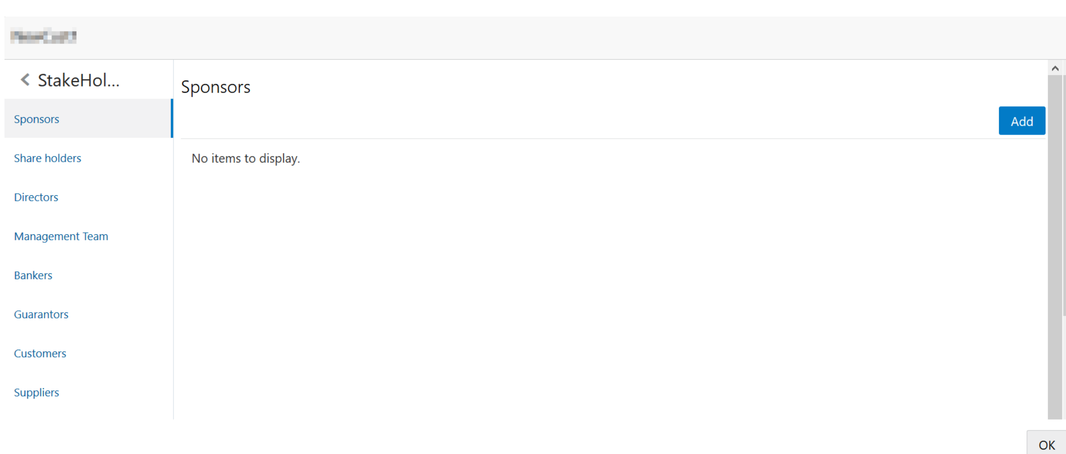
> **Note**
>
> To Edit, Delete or View the added **Projections.** click the hamburger icon in the required list item and select the required option.

17. To configure stakeholders information, click **Stakeholders** in the left menu.

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

    - Sponsors
    - Share holders
    - Directors
    - Management Team
    - Bankers
    - Guarantors
    - Customers
    - Suppliers

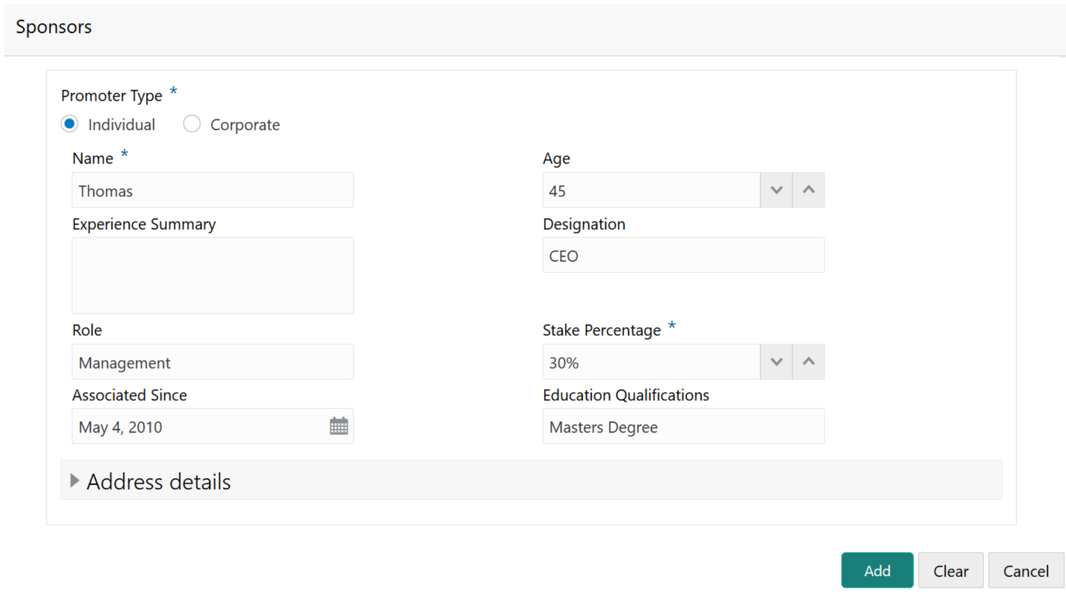
Figure 3-15 Sponsors



18. To add sponsor details, click **Sponsors** from the left menu and then click **Add.**

    The **Sponsors window** is displayed.

Figure 3-16 Sponsors



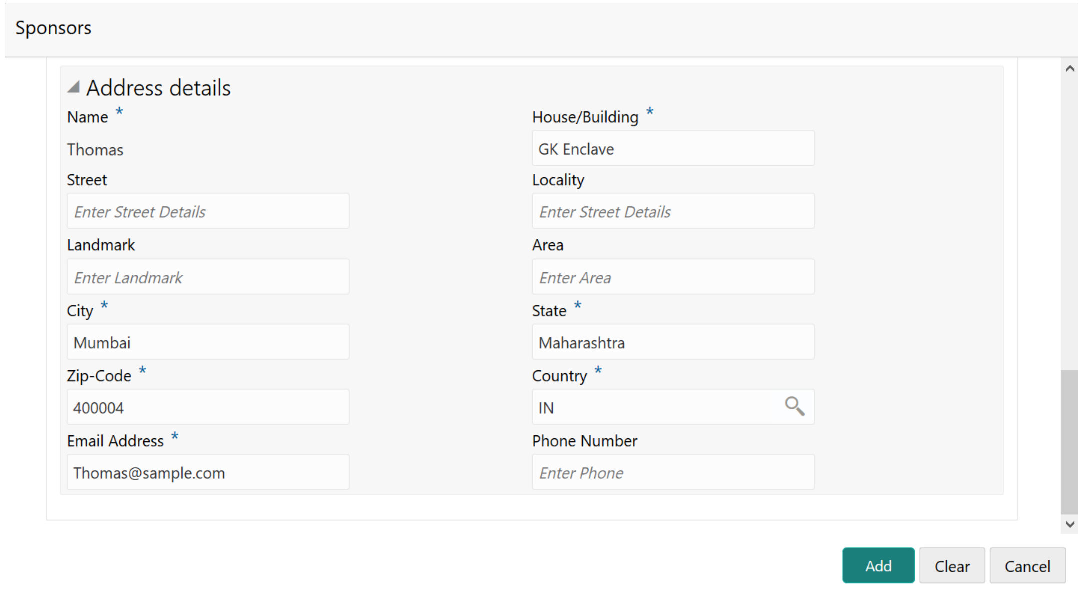
For information on fields in the Sponsors screen, refer the below table.

Table 3-12 Sponsors

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

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

Figure 3-17 Sponsors



20. 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**
21. 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**.

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

The **Assets** window is displayed.

Figure 3-18 Assets

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

Table 3-13 Assets

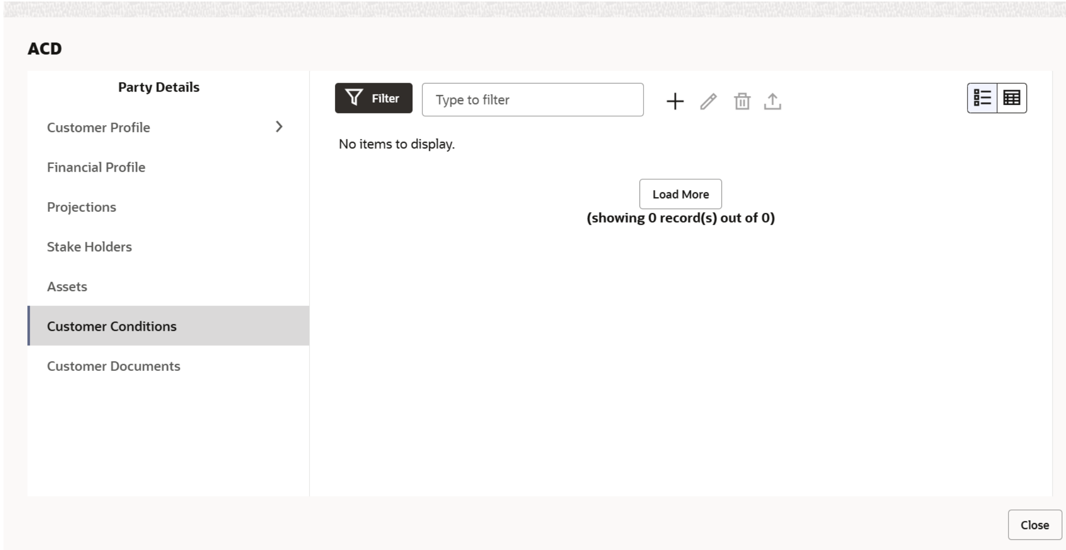
Fields	Description
Name	Type the **Name** of the Asset.
Currency	Search and select the **Currency** for the asset value.
Value	Specify the asset **Value.**
Description	Type the asset **Description.**
Add	Click **Add.** Asset details are added.

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

23. To add covenant details, click **Customer Covenants** from the left menu.

    The following screen is displayed.

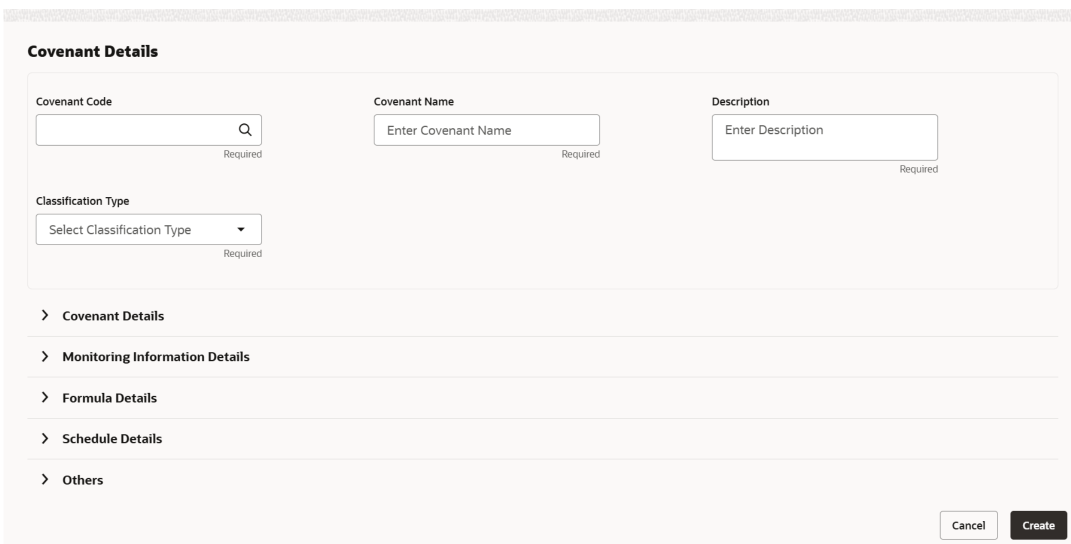
Figure 3-19 Customer Covenants



24. Click the **add** icon.

    The **Covenant Details** window is displayed.

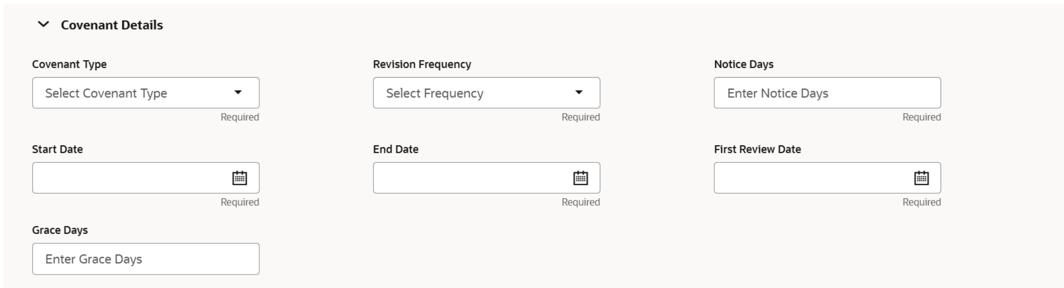
Figure 3-20 Covenant Details



25. To link existing covenant, click the search icon and select the **Covenant code. Covenant name, Covenant description** and **Classification type** are automatically populated.
26. To create new covenant, click the **Click to add new covenant** link and type the following details:
    - Covenant code
    - Covenant name
    - Covenant description
    - Classification type

27. Click and expand the **Covenant details** section.

Figure 3-21 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:

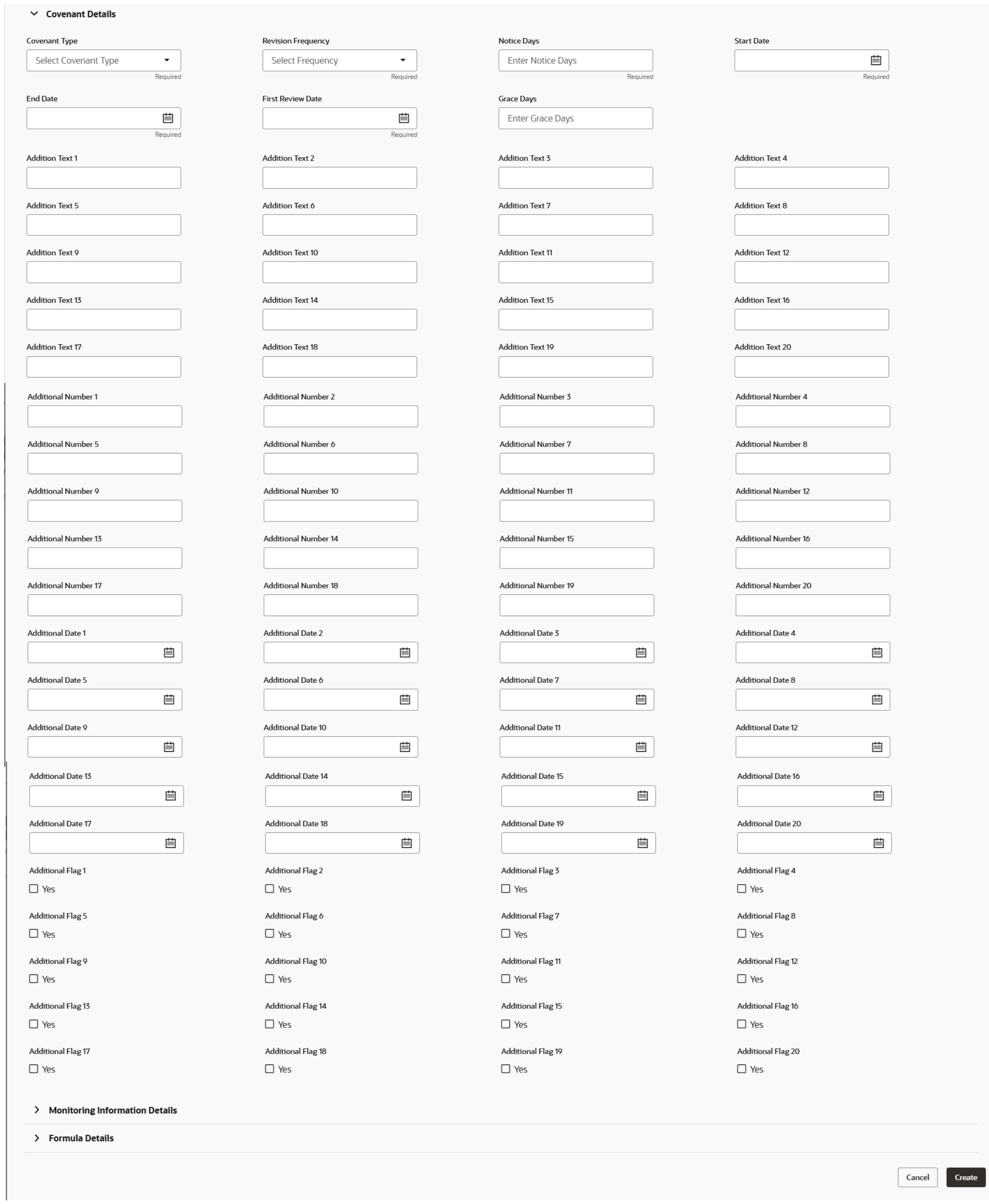
- Text
- Numeric
- Boolean
- Date

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 3-22 Covenant Details



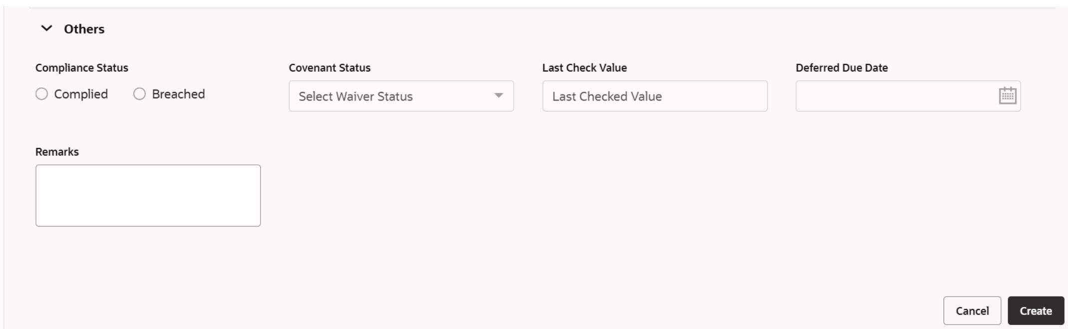
28. Select / type the following in respective fields:
    - Covenant type
    - Covenant Sub Type
    - Notice Days
    - Revision Frequency
    - Revision Days
    - Start Date
    - End Date
    - Formula

- Target Type
- Covenant Check Condition
- Target Value

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

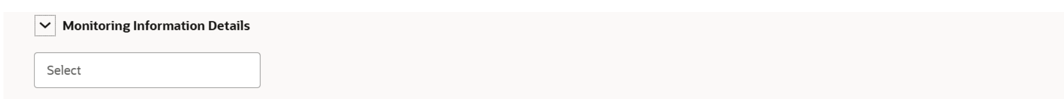
29. Click and expand the **Others** section.

Figure 3-23 Others



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

Figure 3-24 Monitoring Information Details



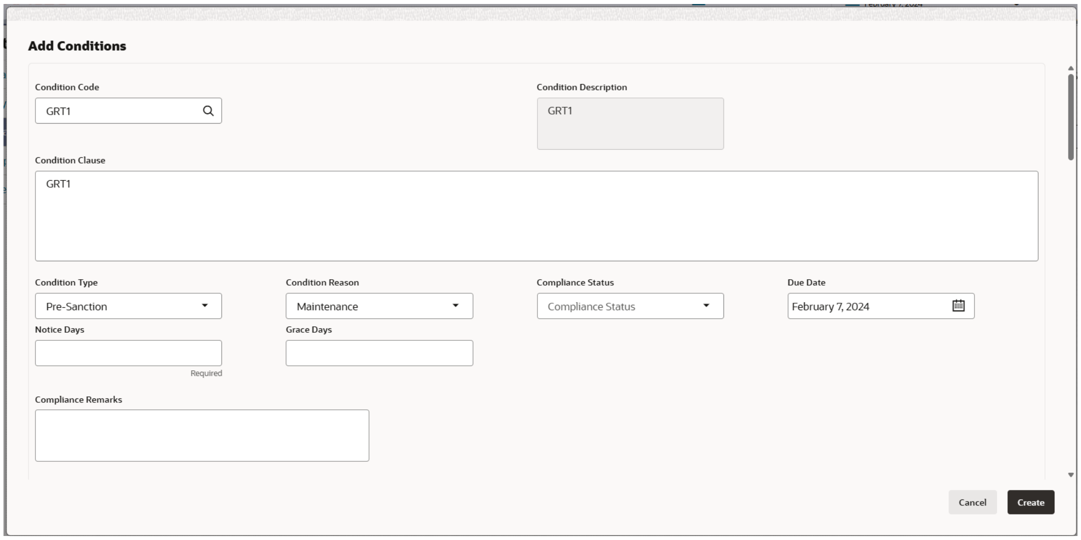
34. Select the monitoring information.
35. Click **Save**. Covenant details are added.

> **Note**
>
> To filter the required information, click the filter icon and provide the filter parameters or directly type first three characters of the parameter in Type to filter text box.
> To view, edit, or delete a list item, click the hamburger icon in the required list item and select the required option.
>
> To change the list view to chart view, click the Chart view icon.

36. To configure conditions for the customer, click **Customer Terms & Condition** in the left menu and then click **Add.**

The **Add Conditions** window is displayed.

Figure 3-25 Add Conditions



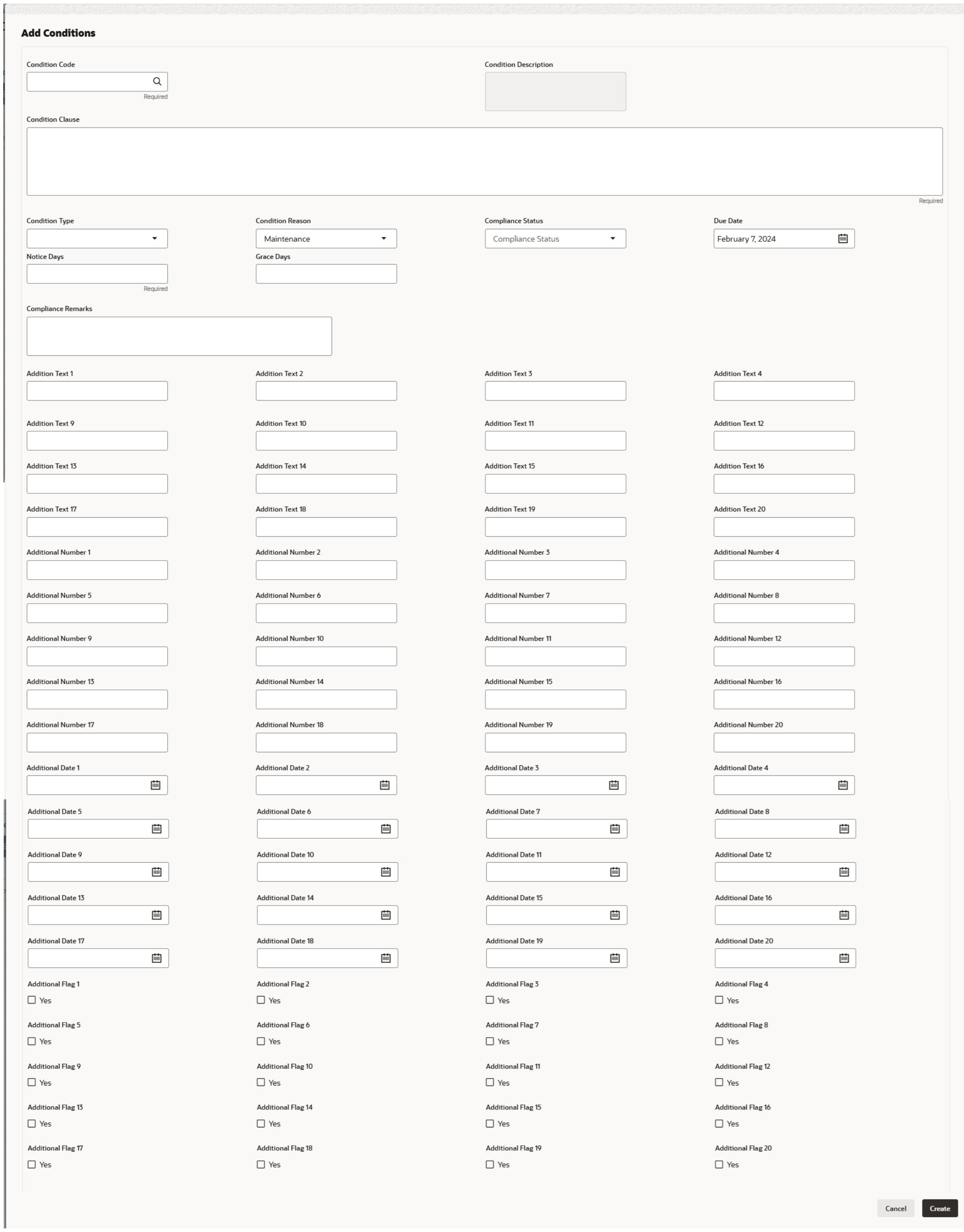
For process Conditions Details, user can set up extra placeholder fields in the Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual. The system supports configuration of up to 20 fields each for the following data types:

- 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.

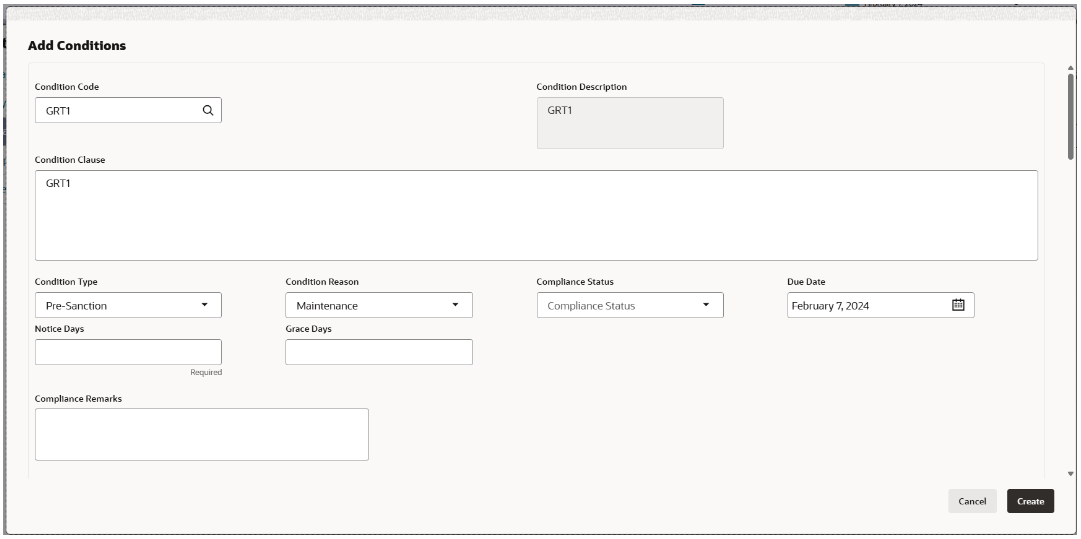
The **Add Conditions** screen displays.

Figure 3-26 Add Conditions



37. Enable the **Customer Linkage** switch, if required.
38. Select the **T&C Type**. The options available are **Pre-disbursement** and **Post-disbursement**.
39. If the **Customer Linkage** switch is not enabled, the **Facility Id** field appears as shown below:

Figure 3-27 Add Conditions



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

Table 3-14 Add Conditions

Fields/ Icons	Description
Conditions Code	Search and Select **Conditions Code**. **Conditions Description** and **Conditions** are defaulted based on the selected Conditions code.
Conditions Description	Display the Conditions description. The Conditions description will be defaulted from Conditions maintenance based on the selected Conditions Code and cannot be modified.
Conditions Clause	Specify the Conditions clause. This field defaulted based on the selected Conditions code. The user can input up to 250 characters.
Notice Days	Specify the number of notice days are the number of days before the Due date of a Conditions for the Conditions tracking.
Grace Days	Specify the grace days. The user must update the compliance status within grace days after the due date. If not complied, the status will be marked as breached and the compliance date will be updated to the current date during the end-of-day process using the batch “tncTrackingOverdueBreachJob”.
Conditions Type	Click **Create**. Conditions are linked to the party and displayed in the **Conditions** tab.
Cancel	**Conditions Type** is defaulted based on selected Conditions code. The options available are: • Pre-disbursement • Post-disbursement • Pre-Sanction

Table 3-14 (Cont.) Add Conditions

Fields/ Icons	Description
Compliance Status	Select **Compliance Status** from drop-down list. The options available are: • **Met** • **Breached**
Due Date	Select the due date.
Compliance Remarks	Enter Compliance Remarks, if required.
Customer Linkage	Customer Linkage details are displayed by default based on selected Conditions code.
Create	Click **Create**. Conditions are linked to the party and displayed in the **Conditions** tab.
Cancel	Click the Cancel to cancel and exist the screen.

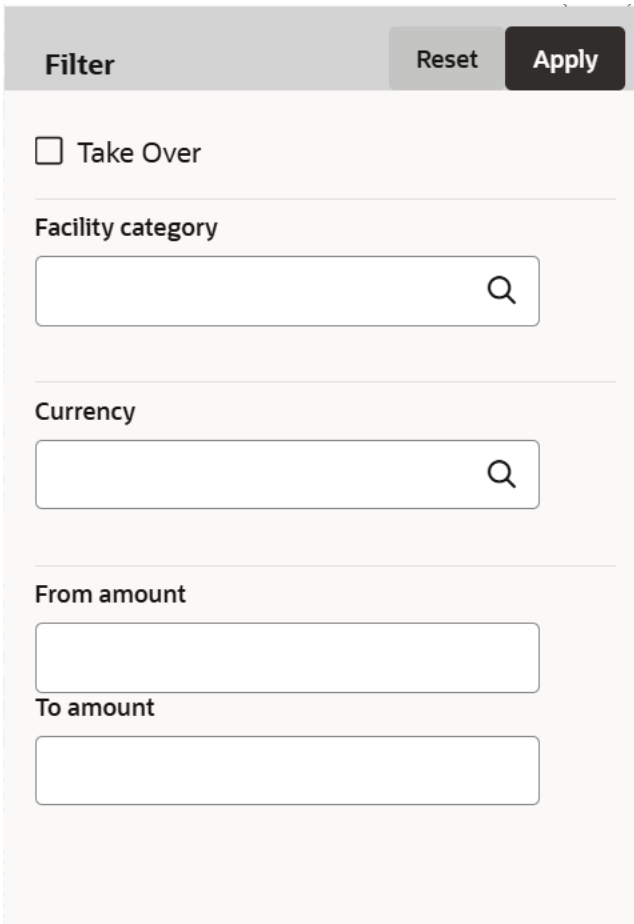
> **Note**
>
> To filter the required information, click the filter icon and provide the filter parameters or directly type first three characters of the parameter in Type to filter text box.
> To view, edit, or delete a list item, click the hamburger icon in the required list item and select the required option.
>
> To change the list view to chart view, click the Chart view icon.

> **Note**
>
> For information on adding Exposures detail, refer **Economic Dependency Analysis User Manual**.

40. To change the layout of the Customer Info page, click the settings icon at the right corner. Layout options displayed.
41. Click the required **Layout** and **Link** option. Layout is changed.
42. To go to the next page, click **Next**. Existing Facilities page with existing facilities details added in simplified CPEP displayed.
43. To change the table view to table view, click the table view icon at the right corner.
44. To filter the required facility from all the available existing facilities, click **Filter** button.

    The **Filter** window is displayed.

Figure 3-28 Filter



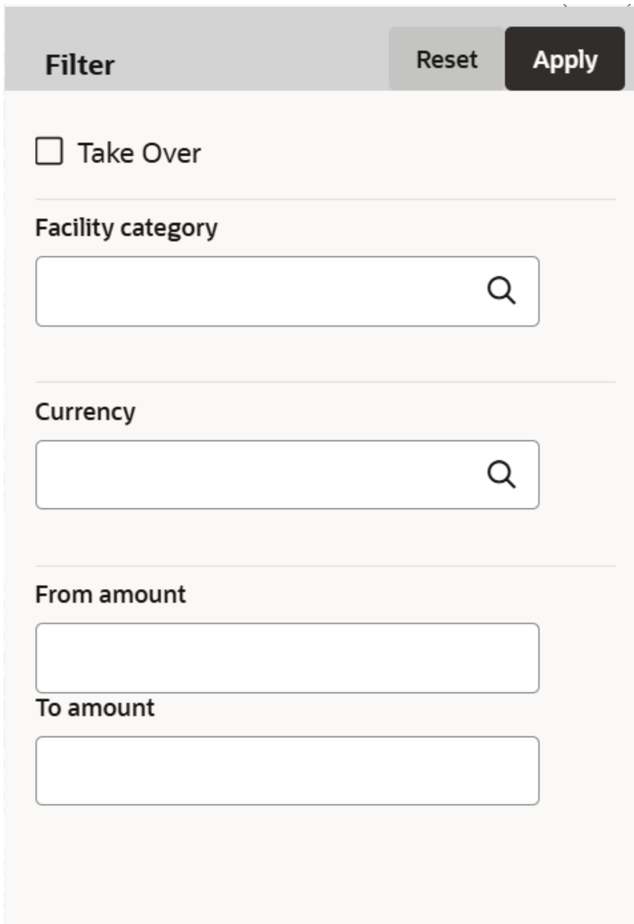
45. Type and / or select the **Filter** parameters.
46. Click **Apply**. Existing facilities that matches the filter parameters are displayed.
47. To filter the existing facilities using single filter parameter, type the parameter directly in **Type to filter** text box.

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

48. To go to the next page, click **Next**. Groupwise Exposure page with exposure details added in Simplified CPEP displayed.
49. To change the table view to list view, click the list view icon at the right corner.
50. To filter the required groupwise exposure from the list, click **Filter** button.

    The **Filter** window is displayed.

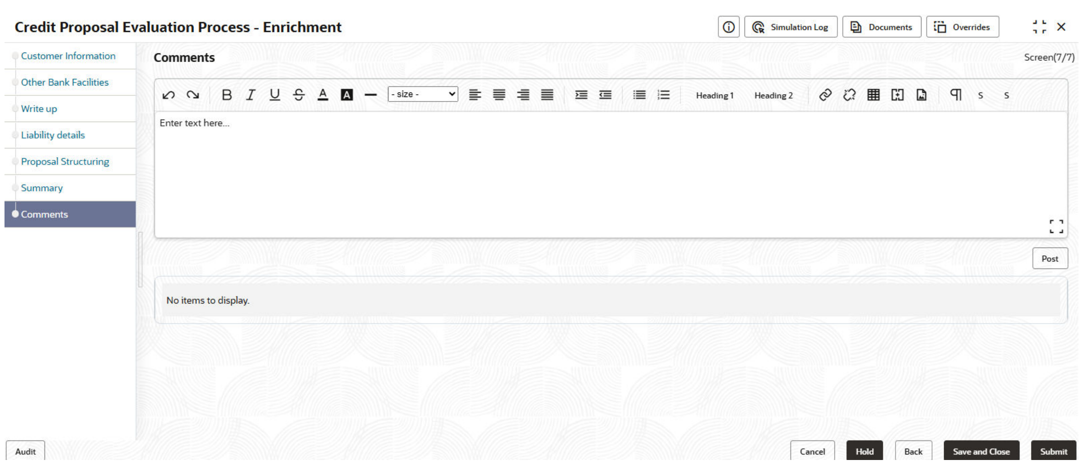
Figure 3-29 Filter



51. To modify the provided information, click Back and edit the required information.

    Upon clicking the **Next**, the Comments page appears.
    The Comments page allows to capture the remarks for the overall process. Posting comments help the user in next stage to better understand the application.

Figure 3-30 Comments



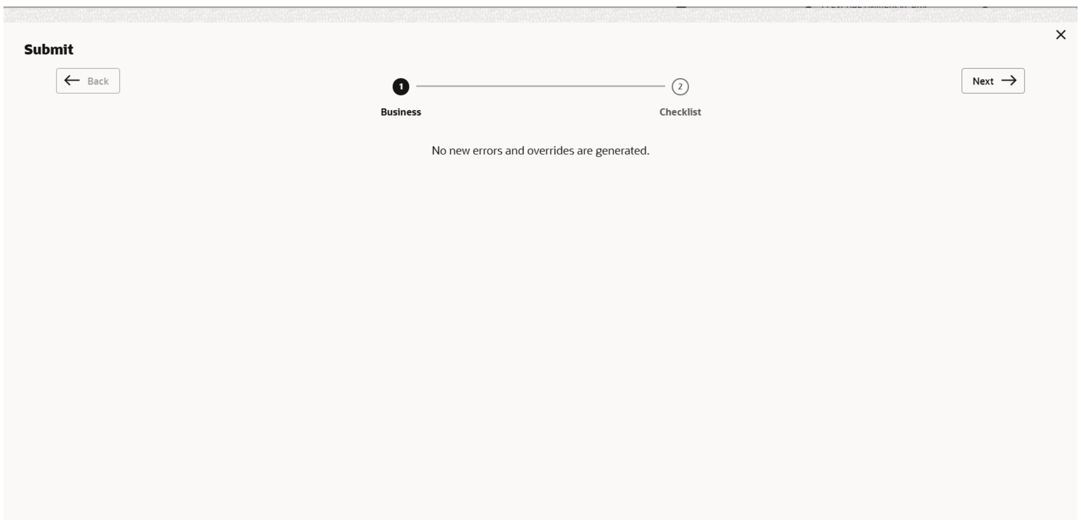
For information on fields in the **Comments** screen, refer the below table.

Table 3-15 Comments

Fields	Description
Post	Type the necessary comments in the text box and click **Post**. Comment is posted.
Hold	To hold the credit proposal initiation 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 enriched application for evaluation, click **Submit**.
Cancel	To exit the process without saving the information, click **Cancel**.

Upon clicking the Submit, the Policy Exception window is displayed.

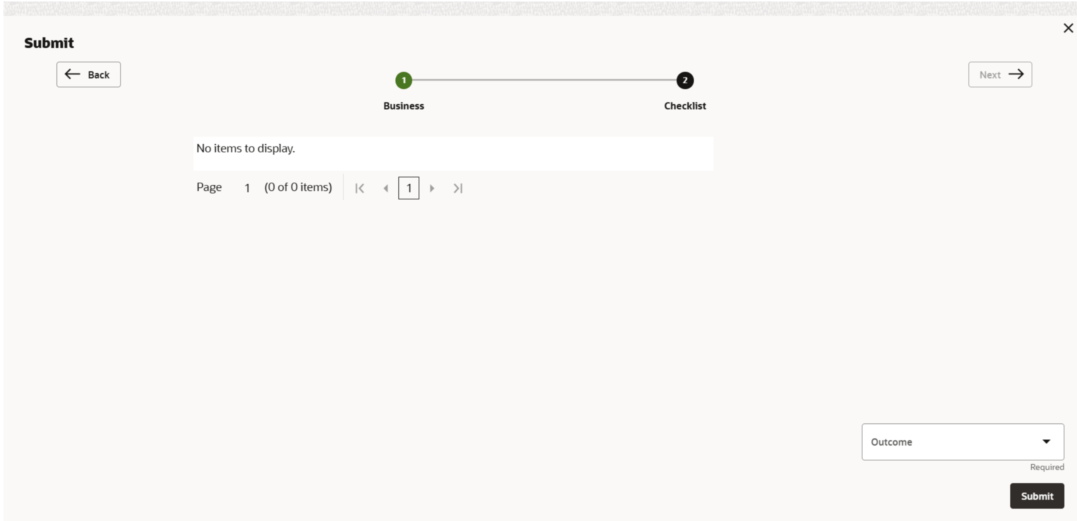
Figure 3-31 Business



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

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

Figure 3-32 Checklist



54. Select the **Outcome** as **PROCEED**.
55. Click **Submit**.

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

4

Proposal Evaluation

Brief Introduction about the Proposal Evaluation stage in Simplified Credit Proposal Evaluation Restructuring Process.

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

- Credit Evaluation
  This topic provides systematic instructions about the Credit Evaluation data segment in the Simplified Credit Proposal Evaluation Restructuring Process.
- Legal Evaluation
  This topic proides systematic instructions about the Legal Evaluation data segment in Proposal Evaluation stage.
- Risk Evaluation
  This topic describes about the Risk Evaluation data segment in Proposal Evaluation Stage.

4.1 Credit Evaluation

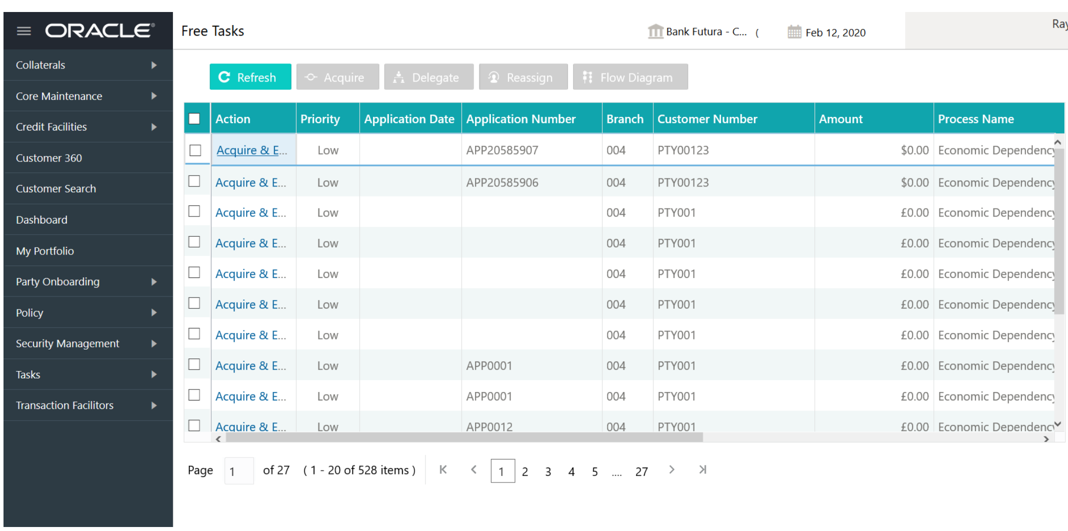
This topic provides systematic instructions about the Credit Evaluation data segment in the Simplified Credit Proposal Evaluation Restructuring Process.

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

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

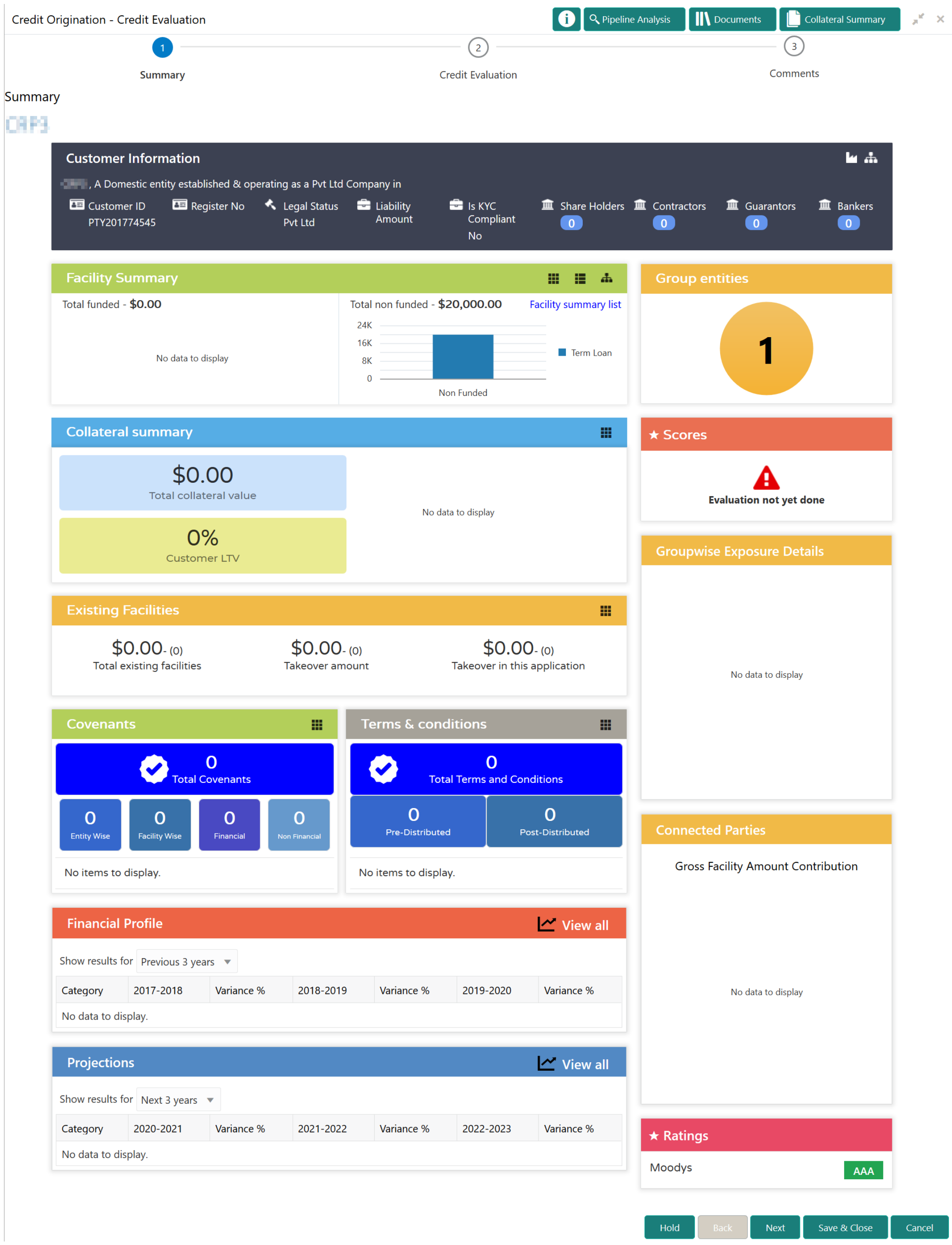
   The **Free Task** screen is displayed.

Figure 4-1 Free tasks



2. Select the required application and click **Acquire & Edit.** Credit page summarizing the proposal displayed.

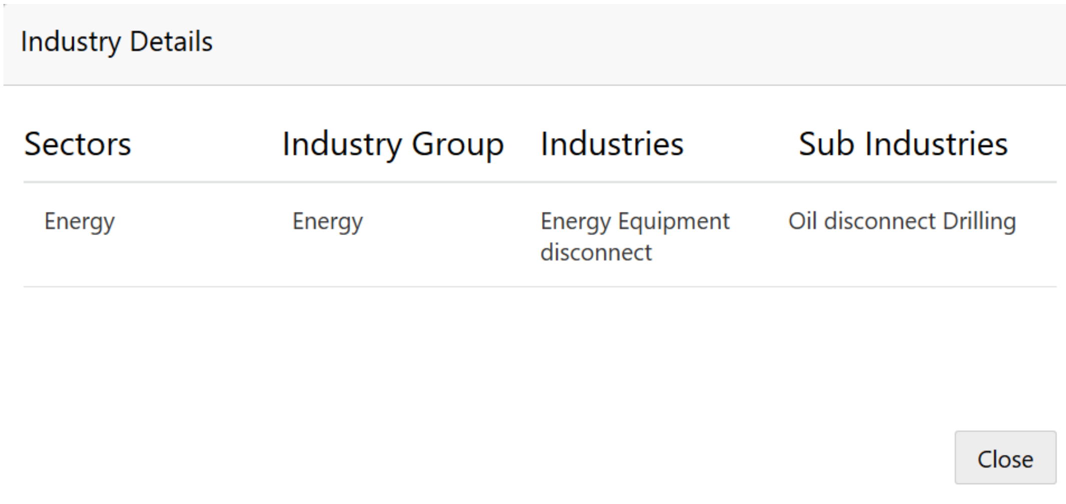
Figure 4-2 Credit Evaluation - Summary



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

   The **Industry Details** screen is displayed.

Figure 4-3 Industry Details

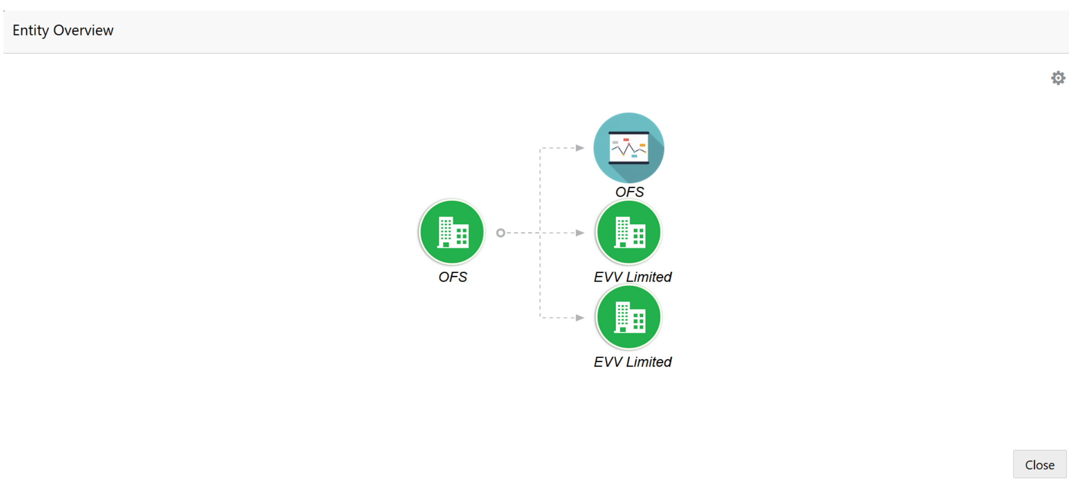


Click **Close** to exit the Industry Details window.

4. To view the overview of the organization, click the entity overview icon in **Customer Information** section.

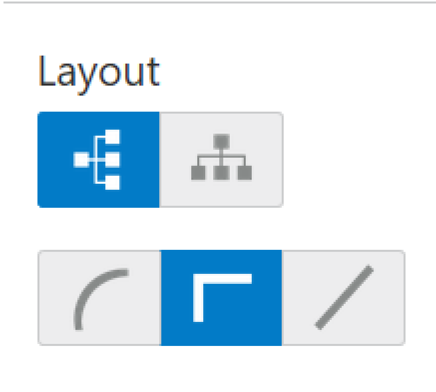
   The **Entity Overview** screen is displayed.

Figure 4-4 Entity Overview



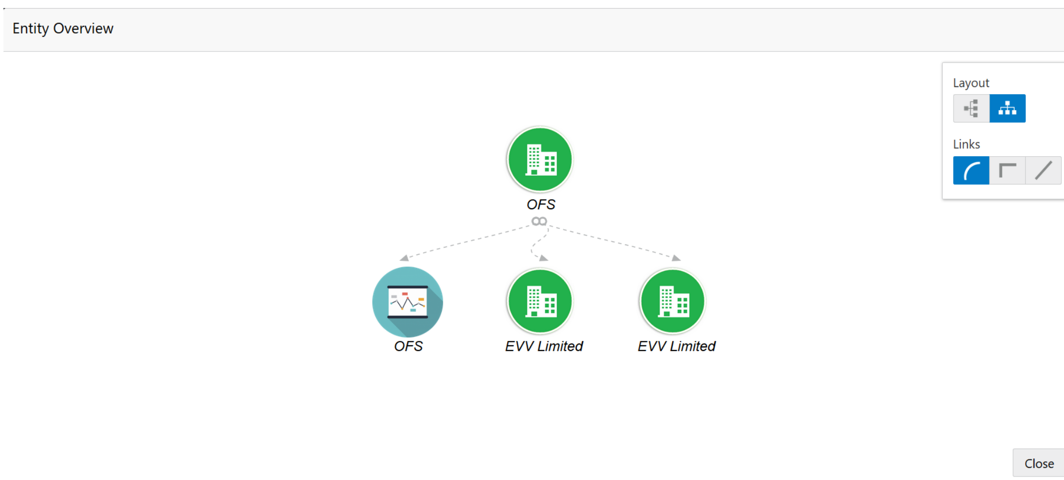
5. To change the layout of the entity overview, click the configuration icon at the top right corner. Layout window is displayed.

Figure 4-5 Layout



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

Figure 4-6 Entity Overview



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

Table 4-1 Entity Overview

Fields	Description
Close	To exit the Entity Overview window, click **Close.** In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.

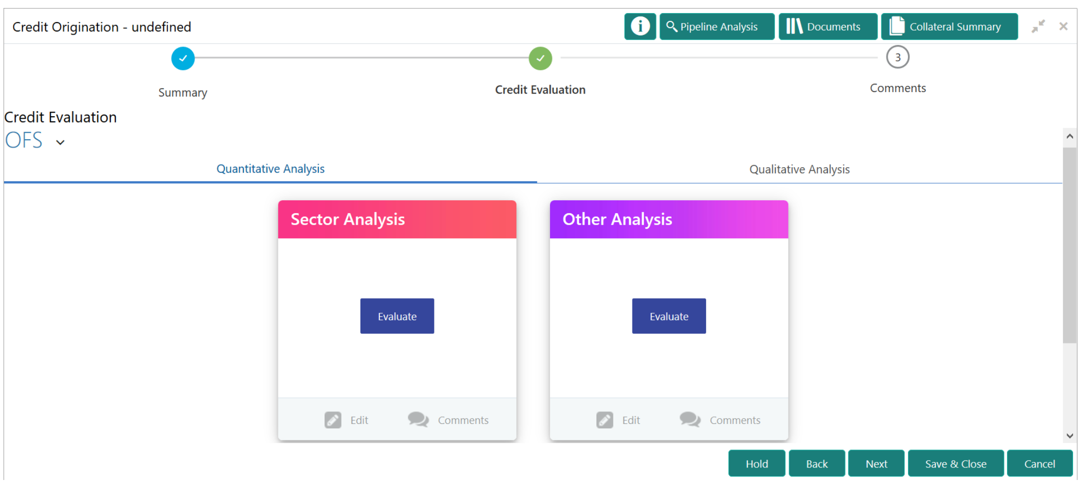
Table 4-1 (Cont.) Entity Overview

Fields	Description
layout icon	To change the layout of the **Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants,** and **Terms & Conditions** in Summary page, click the layout icon and select the required layout. By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.
Financial Profile	To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
Projection	To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

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

   The **Credit Evaluation** screen is displayed.

Figure 4-7 Credit Evaluation



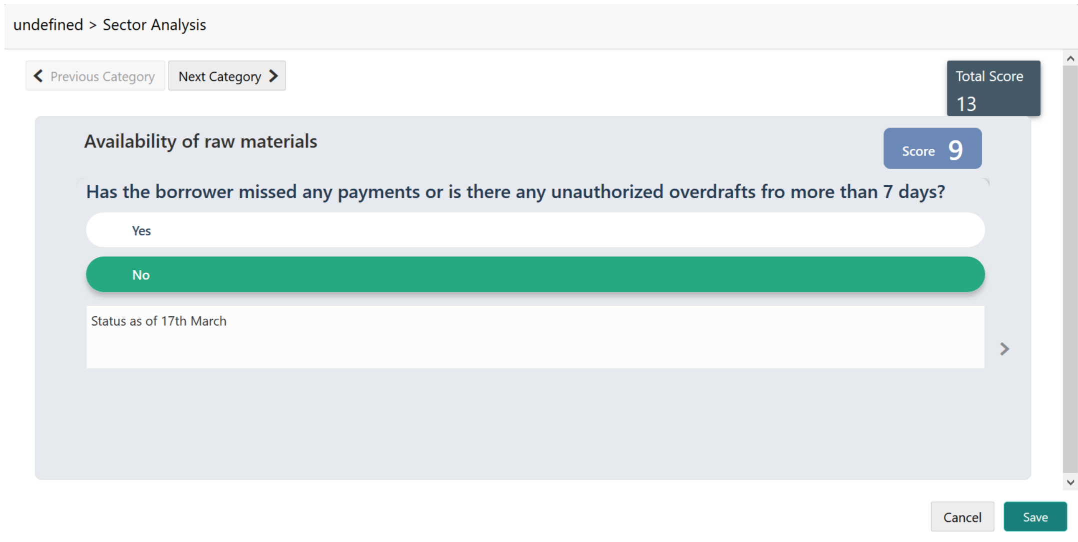
In Credit Evaluation page, the banker can perform the following analysis for the organization and its connected parties by answering simple questions related to the analysis:

- Quantitative Analysis
- Qualitative Analysis

8. To perform sector analysis in **Quantitative Analysis**, click **Evaluate** in **Sector Analysis** section.

   The **Questionnaire** screen is displayed.

Figure 4-8 Questionnaire



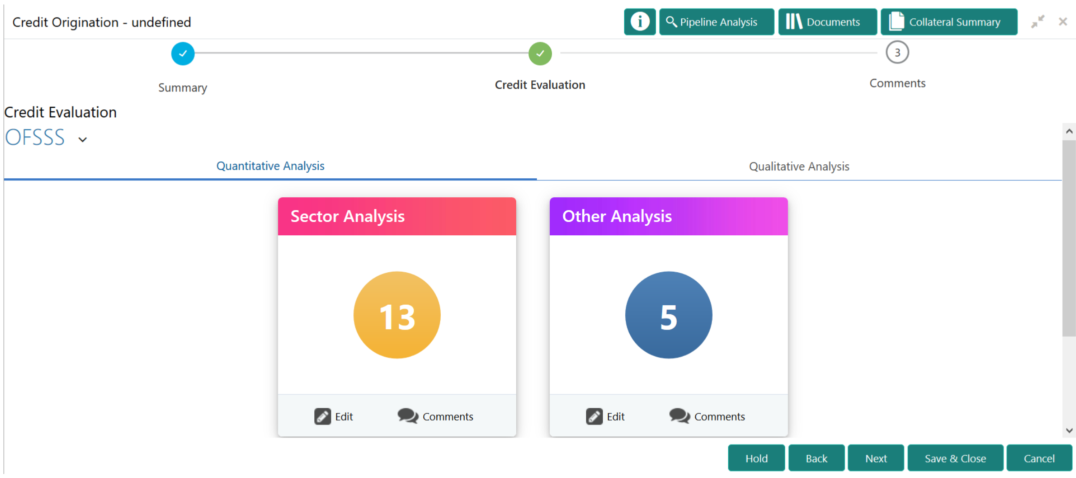
For information on fields in the Qualitative Analysis screen, refer the below table.

Table 4-2 Questionnaire

Fields	Description
Next	Select answers for the available questions and click **Next** Category.
Right arrow	Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category. A score is generated and displayed for the sector based on each answer provided.
Save	Click **Save.**
Evaluate	To perform other analysis in **Quantitative Analysis,** click **Evaluate** in **Other Analysis** section and answer the questions.
Comment	To capture comments for the analysis, click **Comment.**

After performing quantitative analysis, the quantitative analysis page with a cumulative score is displayed.

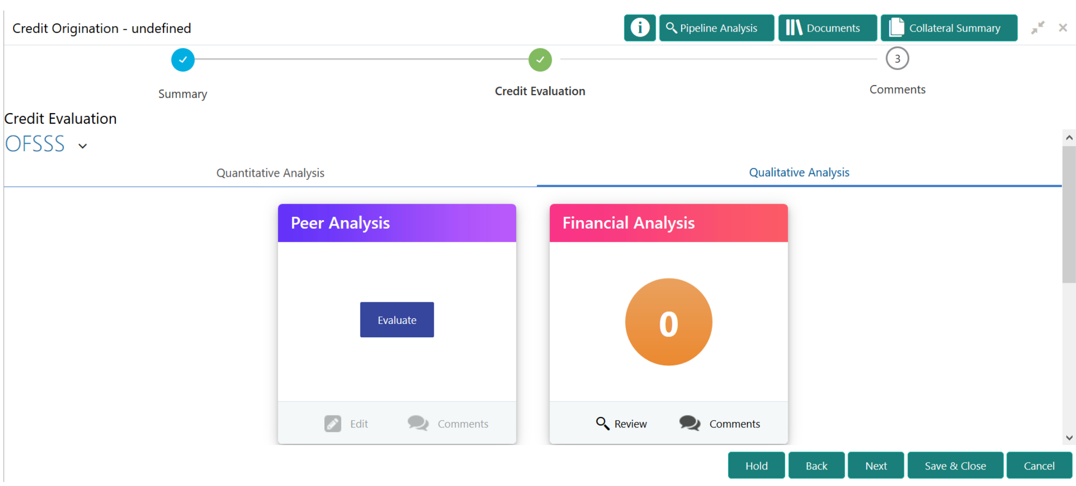
Figure 4-9 Credit Evaluation



9. After performing the qualitative analysis, click **Qualitative Analysis** tab.

   The **Qualitative Analysis** screen is displayed.

Figure 4-10 Credit Evaluation Qualitative Analysis



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

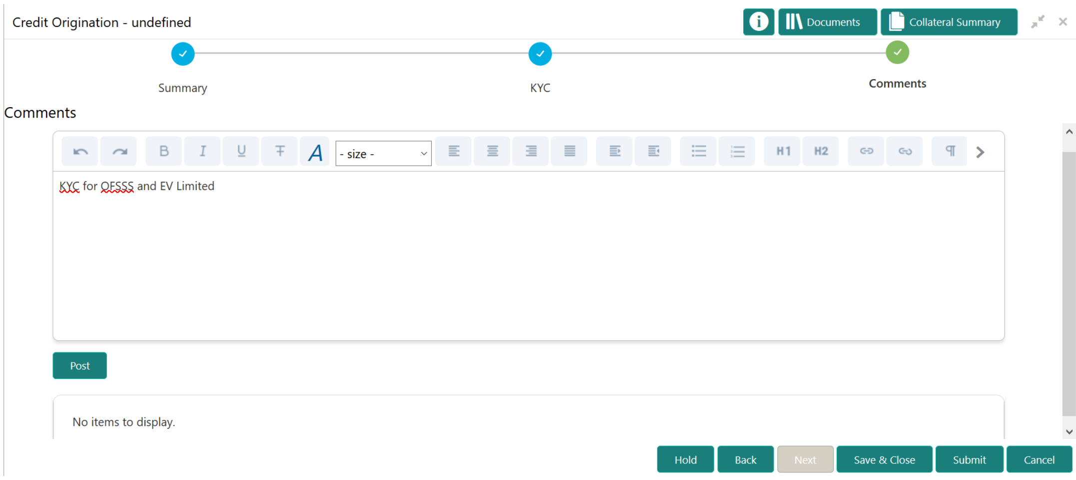
Table 4-3 Qualitative Analysis

Fields	Description
Qualitative Analysis	To perform peer analysis in **Qualitative Analysis**, click **Evaluate** in **Peer Analysis** section. Peer Analysis window appears.
Close	Perform the peer analysis and click Close.
Financial Analysis	To perform financial analysis in **Qualitative Analysis,** click **Evaluate** in **Financial Analysis** section and answer all the questions.
Edit	To perform the analysis again, click **Edit.**
Comment	To capture comments for the analysis, click **Comment.**

10. After performing the qualitative analysis for both the organization and its connected parties, click **Next** in the Credit Evaluation page.

The **Comments** screen is displayed.

Figure 4-11 Comments

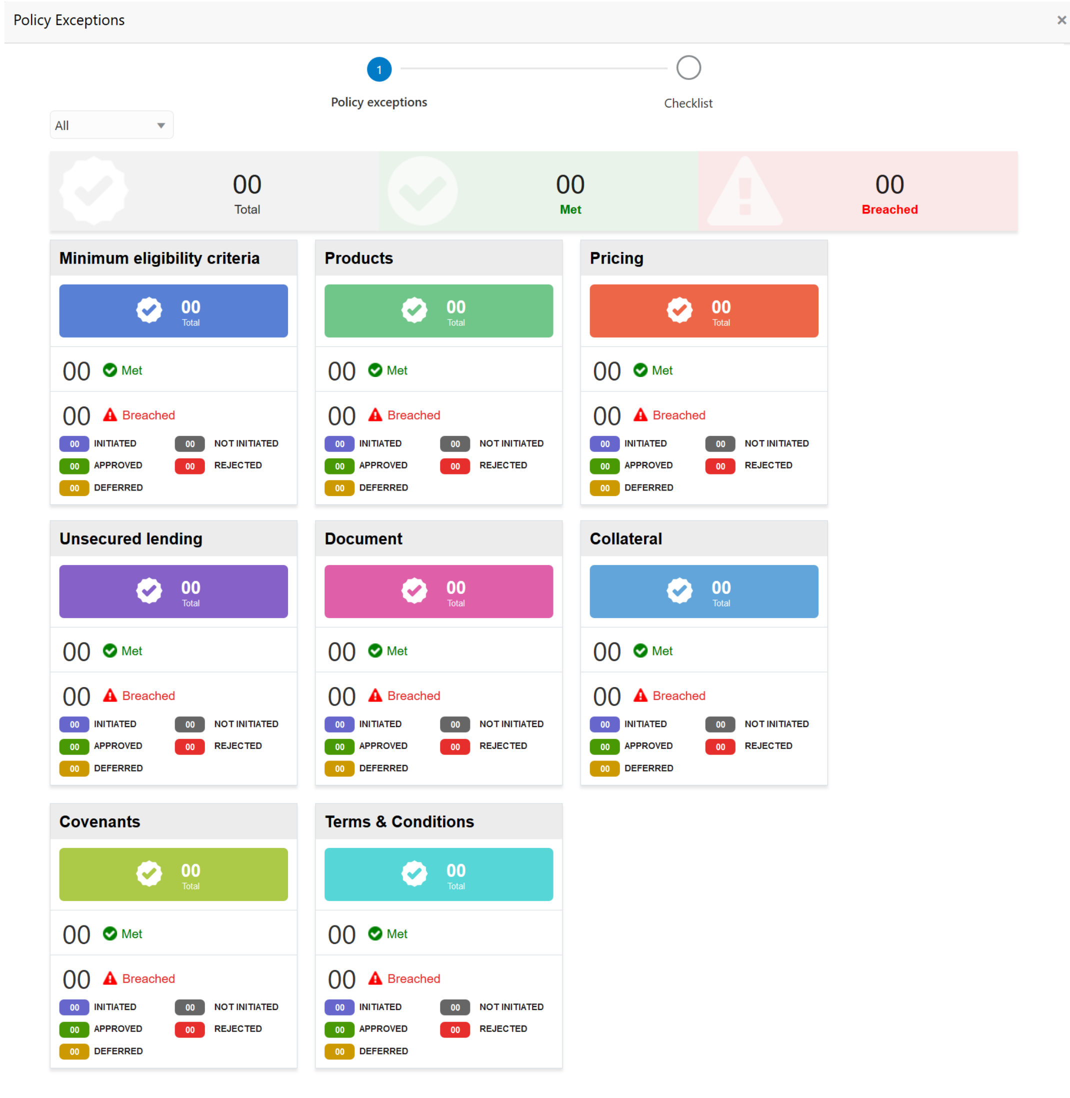


Type the overall **Comments** for the credit evaluation and click **Post**. Comment is posted below the **Comments** box.

11. Click **Submit**.

The **Policy Exception** screen is displayed.

Figure 4-12 Policy Exception

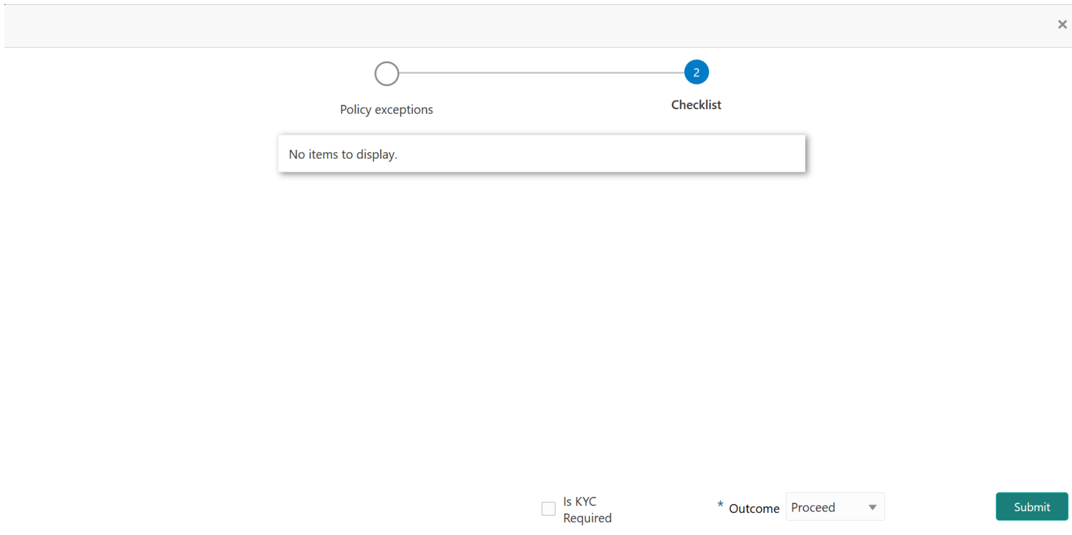


By default, policy exceptions are displayed for both the organization (party) and its child party.

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

12. Click the **Checklist** data segment.

Figure 4-13 Checklist



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

Table 4-4 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.

> **Note**
>
> **Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

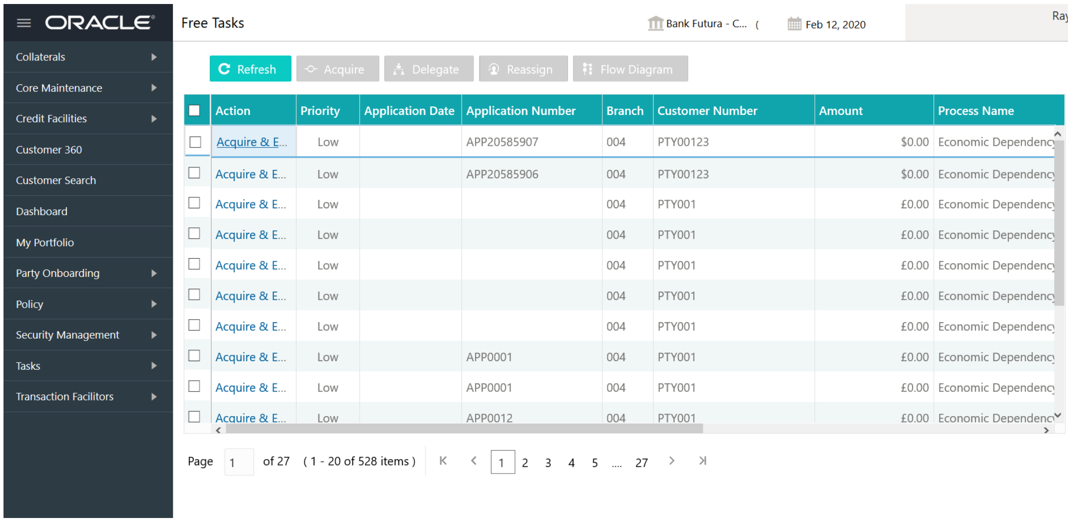
4.2 Legal Evaluation

This topic proides systematic instructions about the Legal Evaluation data segment in Proposal Evaluation stage.

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

   The **Free Tasks** screen is displayed.

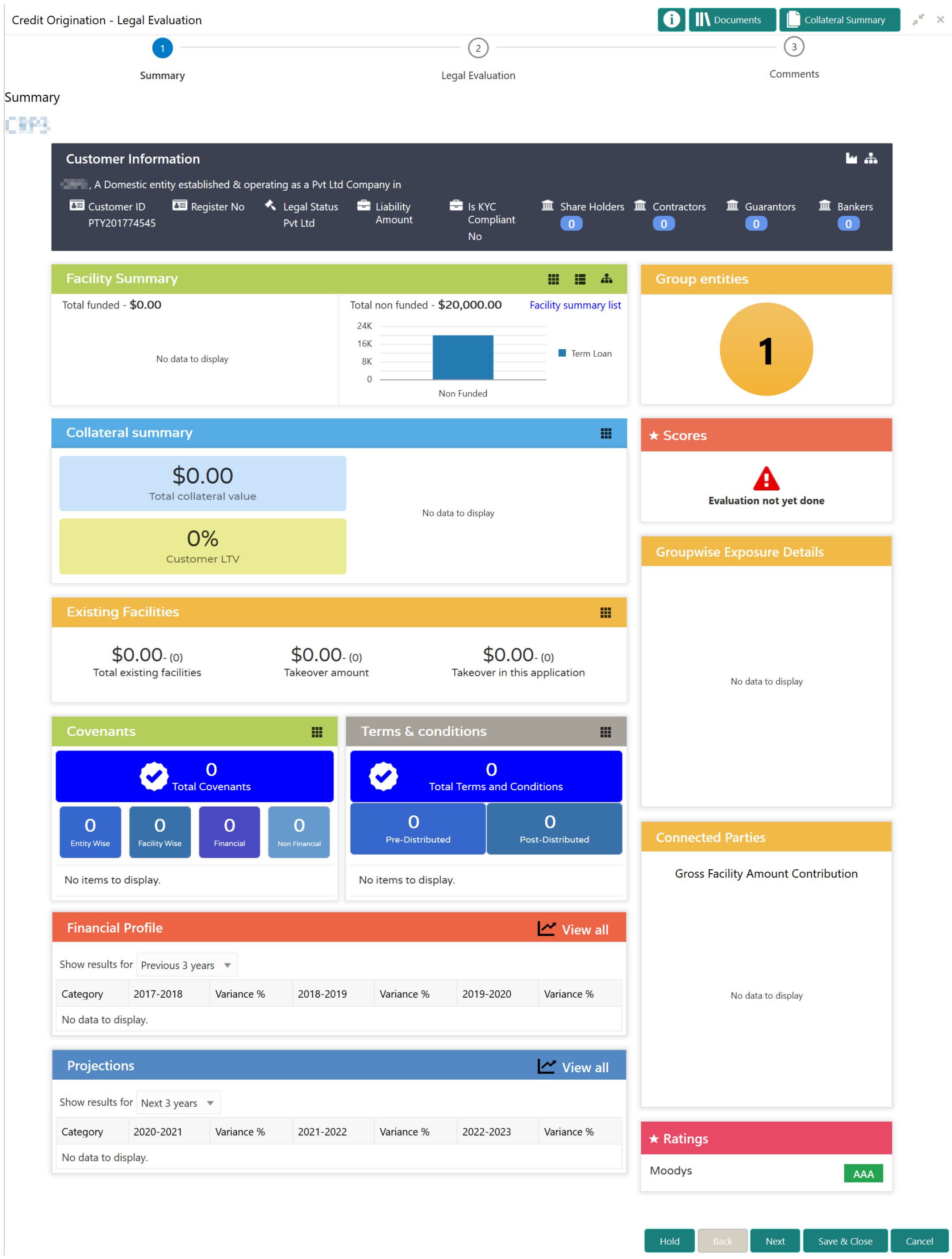
Figure 4-14 Free Tasks



2. Select the required application with credit origination as process name and click **Edit.**

   The Credit Origination - page summarizing the proposal is displayed.

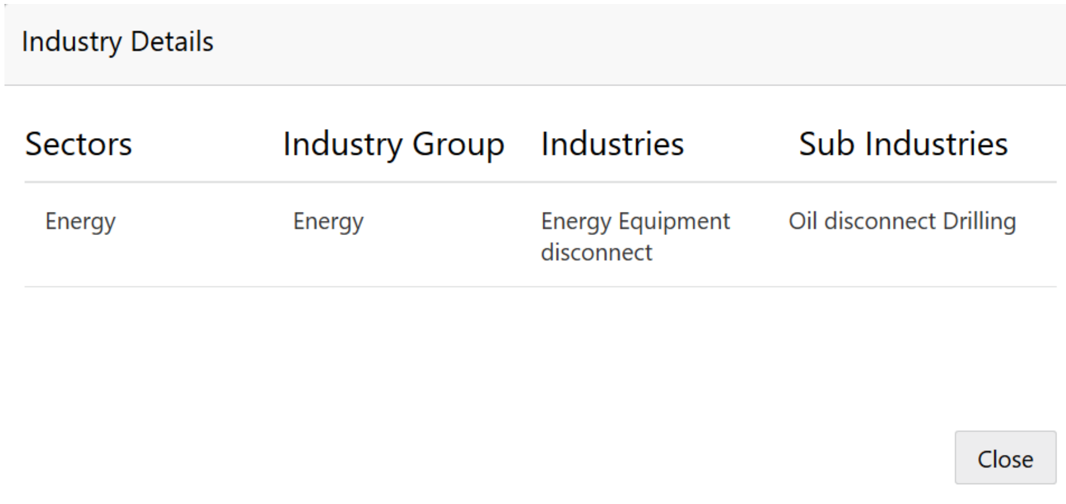
Figure 4-15 Legal Evaluation - Summary



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

   The **Industry Details** screen is displayed.

Figure 4-16 Industry Details

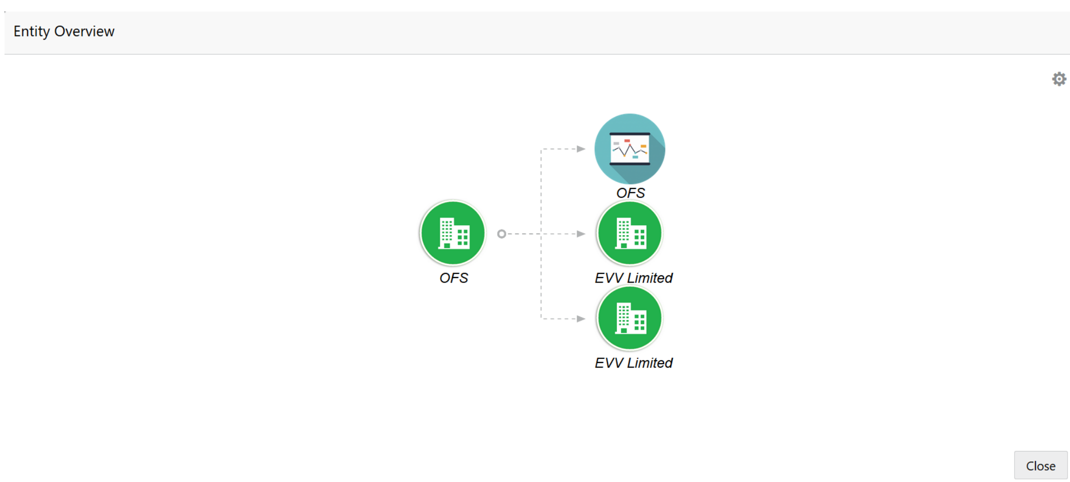


Click **Close** to exit the Industry Details window.

4. To view the overview of the organization, click the entity overview icon in **Customer Information** section.

   The **Entity Overview** screen is displayed.

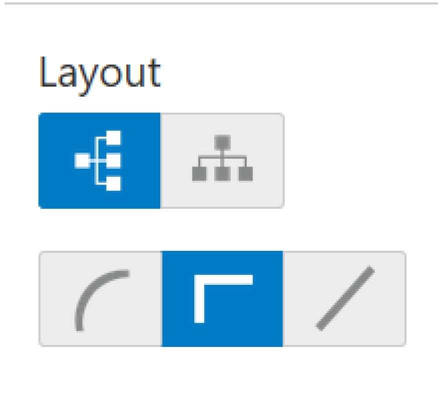
Figure 4-17 Entity Overview



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

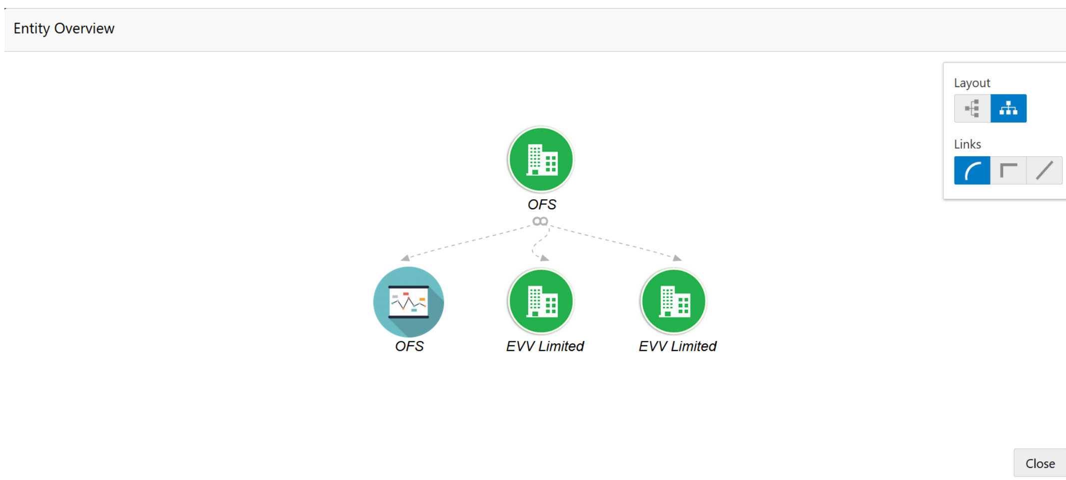
   The **Layout** screen is displayed.

Figure 4-18 Layout



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

Figure 4-19 Entity Overview



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

Table 4-5 Entity Overview

Fields	Description
Close	To exit the Entity Overview window, click **Close.** In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.

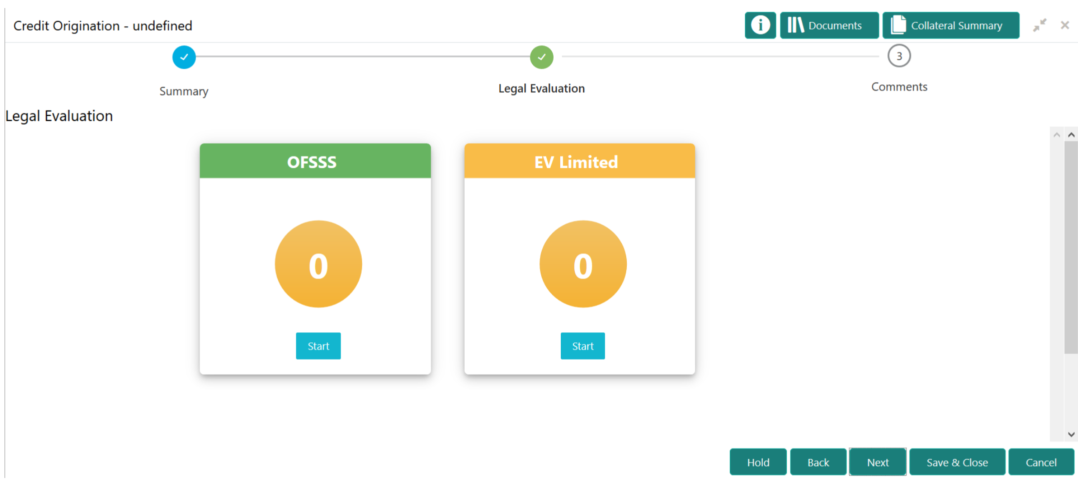
Table 4-5 (Cont.) Entity Overview

Fields	Description
layout icon	To change the layout of the **Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants,** and **Terms & Conditions** in Summary page, click the layout icon and select the required layout. By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.
Financial Profile	To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
Projection	To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

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

   The **Legal Evaluation** page is displayed.

Figure 4-20 Legal Evaluation

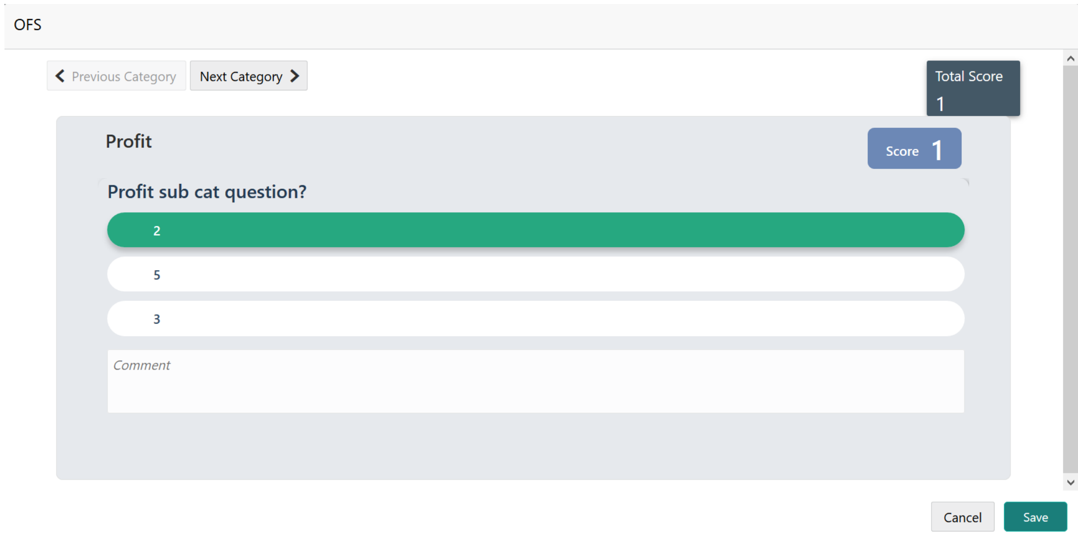


In Legal Evaluation page, you can perform legal evaluation for both the party and its connected parties by answering simple questions related to the evaluation:

8. To initiate the evaluation, click **Start.**

   The **Questionnaire** screen is displayed.

Figure 4-21 Questionnaire



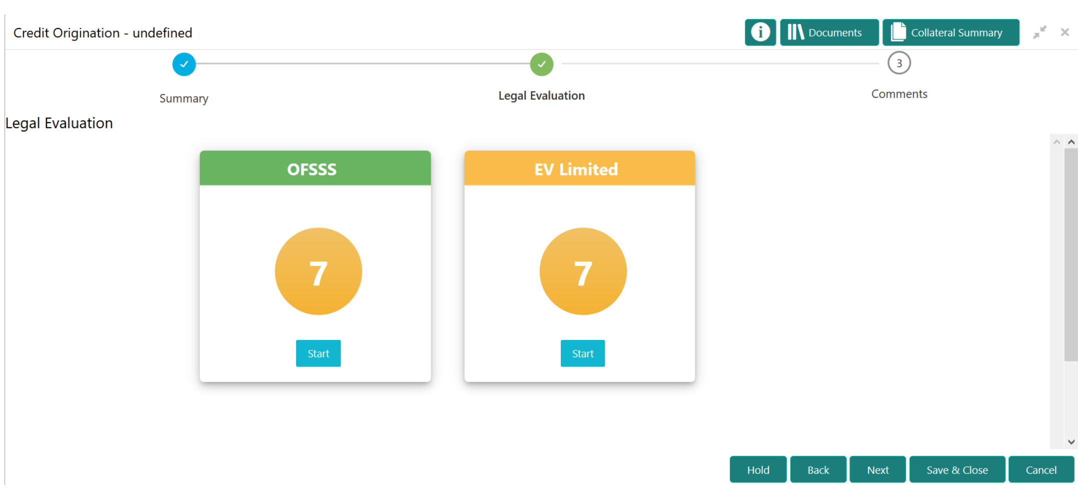
For field level information on **Questionnaire** screen refer the below table.

Table 4-6 Questionnaire

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

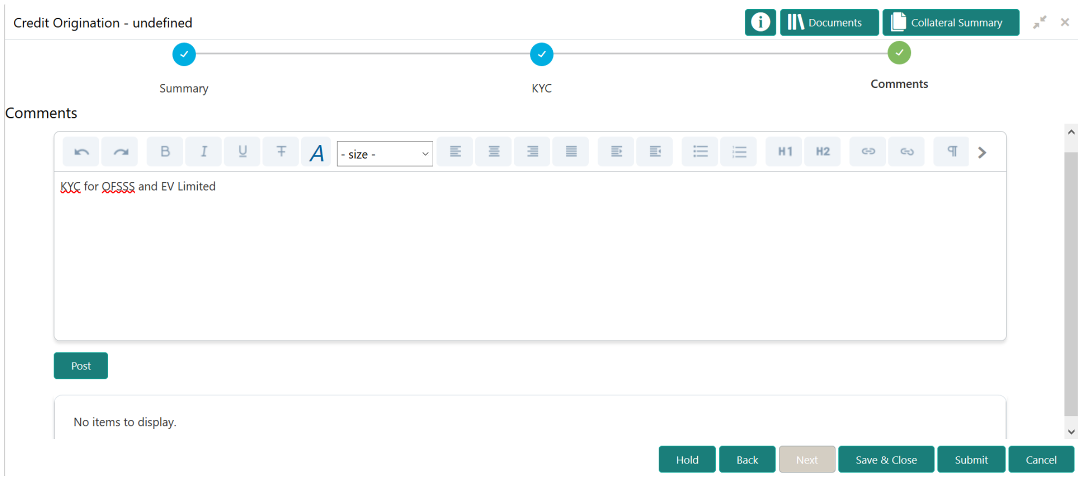
After performing the legal analysis for both the organization and its connected parties, the Legal Evaluation page with a cumulative score appears:

Figure 4-22 Legal Evaluation



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

Figure 4-23 Comments

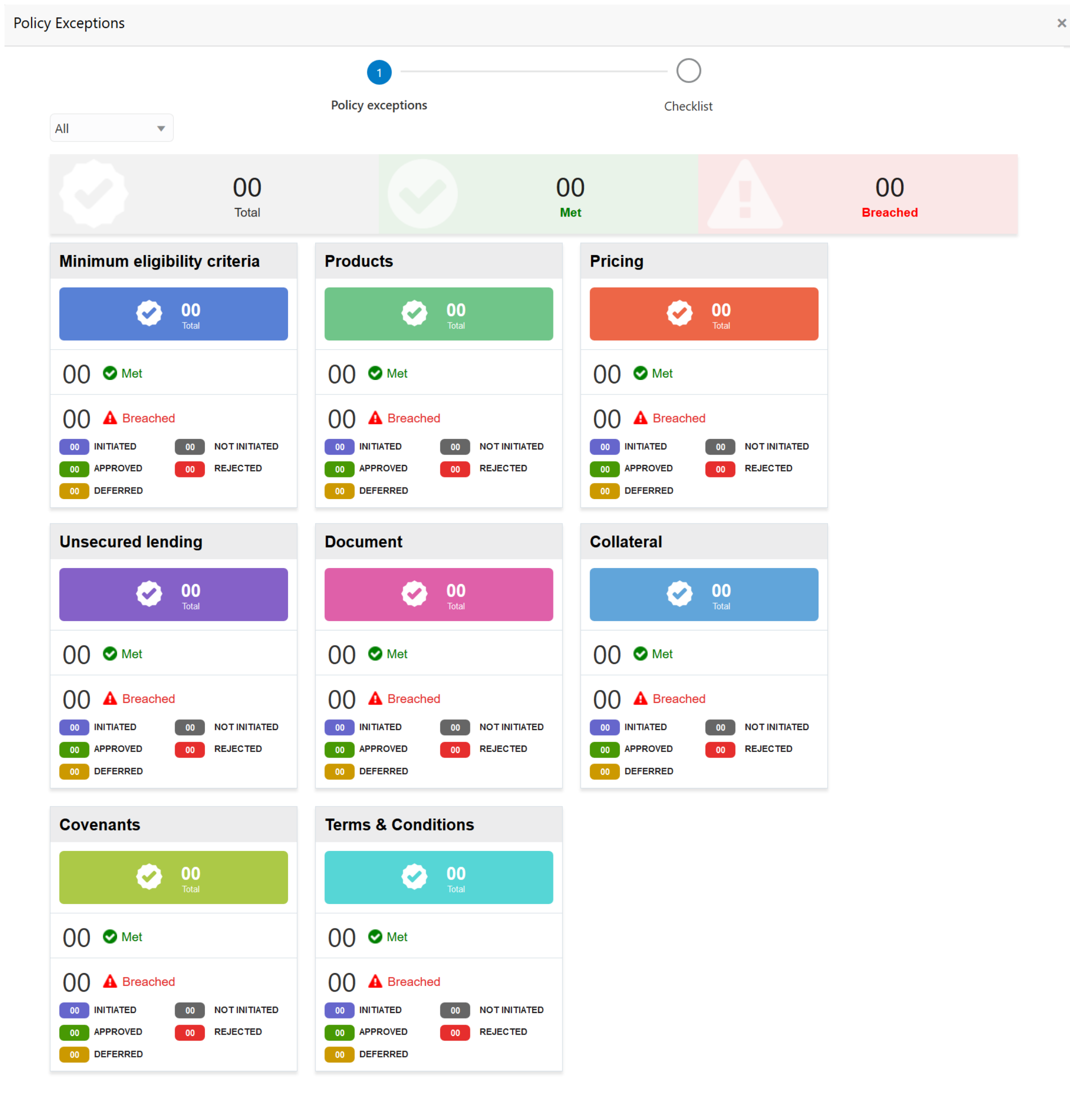


Type the overall **Comments** for the legal evaluation and click **Post**. Comment is posted below the **Comments** box.

9. Click **Submit**.

   The **Policy Exceptions** screen is displayed.

Figure 4-24 Policy Exceptions

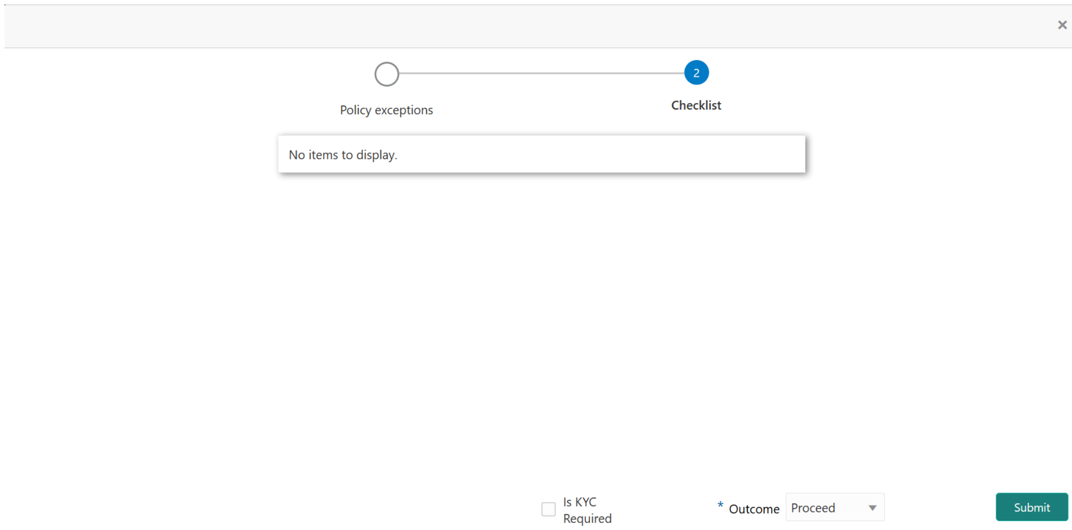


By default, policy exceptions are displayed for both the organization (party) and its child party.

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

10. Click the **Checklist** data segment.

Figure 4-25 Checklist



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

Table 4-7 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.**

> **Note**
>
> **Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

4.3 Risk Evaluation

This topic describes about the Risk Evaluation data segment in Proposal Evaluation Stage.

Risk evaluation is similar to the legal evaluation. Refer Legal Evaluation for information on performing risk evaluation.

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

5
Customer KYC

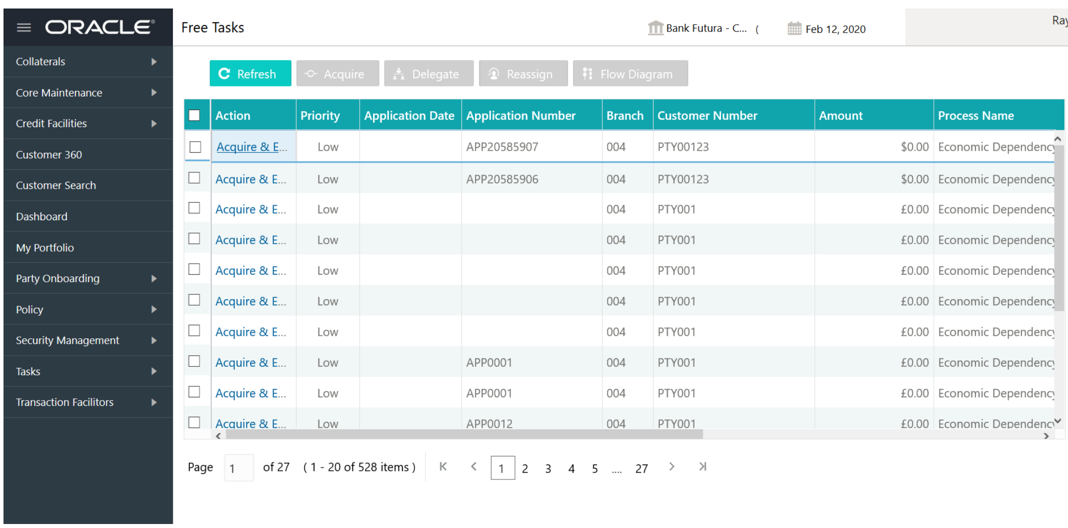
This topic provides systematic instructions about the Customer KYC stage of the Simplified Credit Proposal Evaluation Restructuring Process.

This is an optional stage applicable only if **Is KYC Required** check box is selected in restructuring initiation stage. If the KYC details are available for the organization, the banker can add the KYC details to the credit proposal. Adding KYC details helps to determine the originality of the organization.

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

   The **Free Tasks** page is displayed.

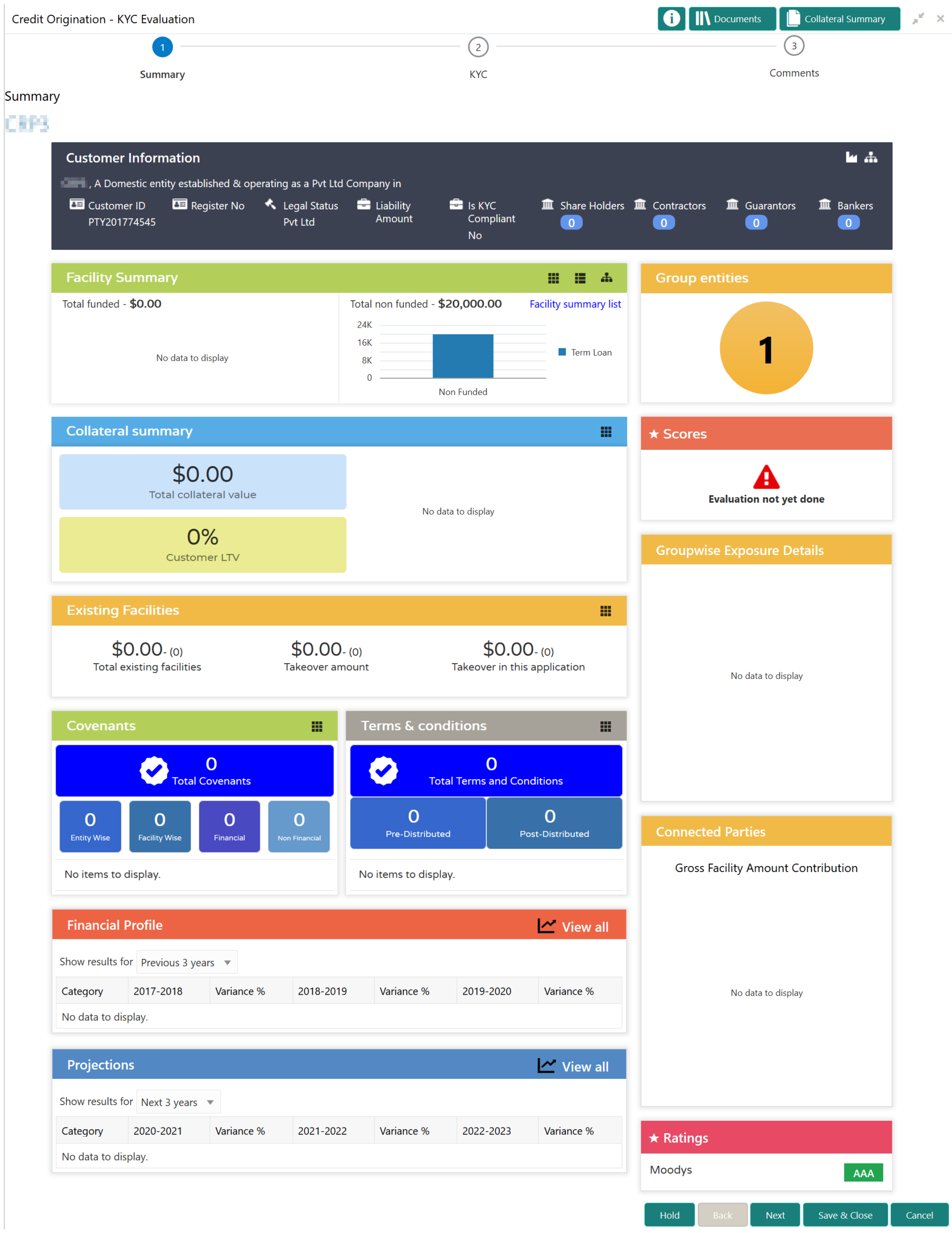
Figure 5-1 Free Tasks



2. Select the required application and click **Edit.**

   The **Credit page summarizing the proposal** is displayed.

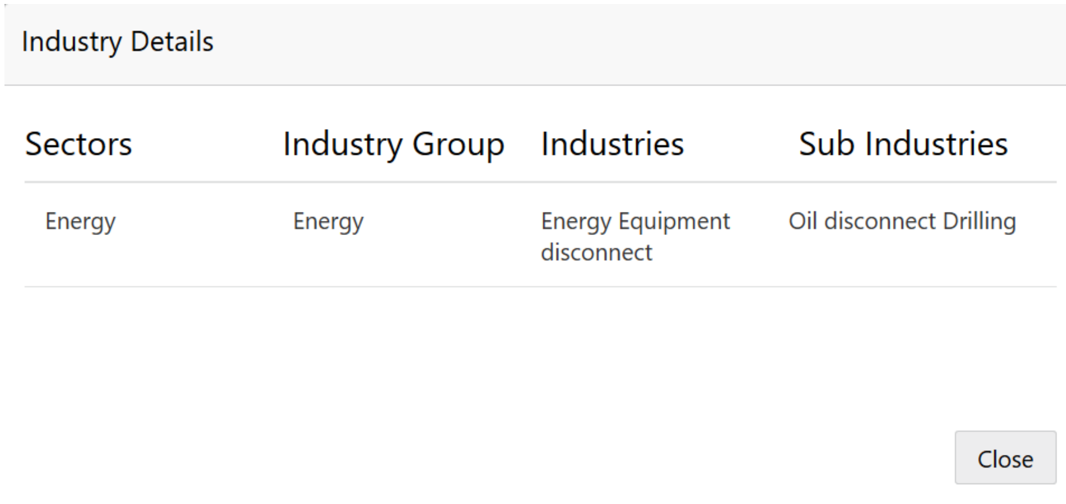
Figure 5-2 Kyc Evaluation - Summary



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

   The **Industry Details** screen is displayed.

Figure 5-3 Industry Details

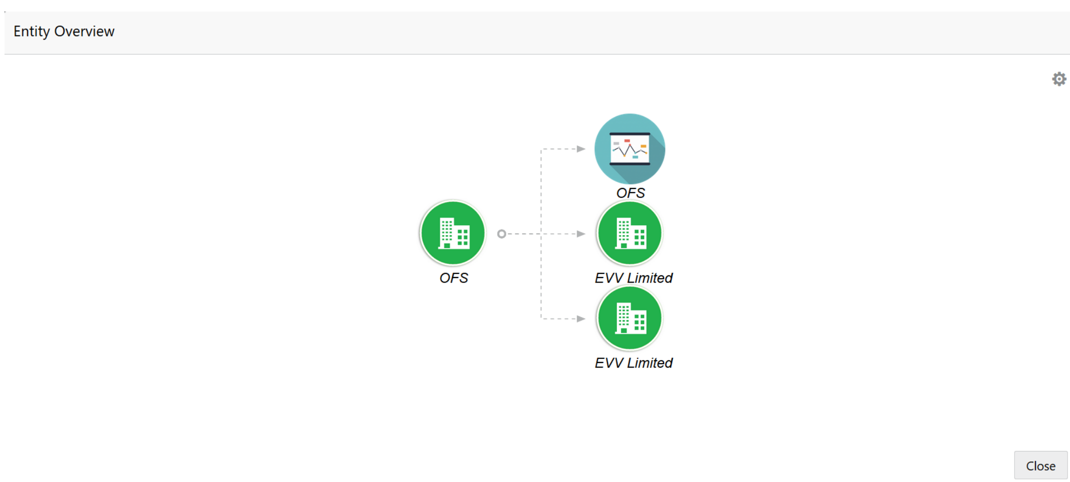


Click **Close** to exit the Industry Details window.

4. To view the overview of the organization, click the entity overview icon in **Customer Information** section.

   The **Entity Overview** screen is displayed.

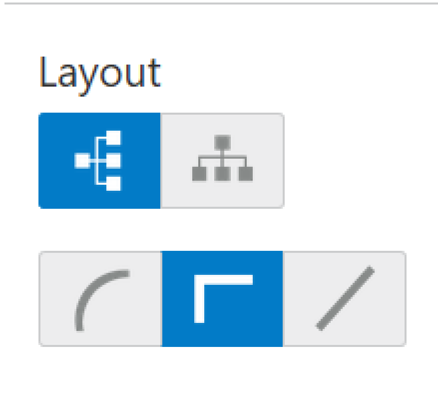
Figure 5-4 Entity Overview



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

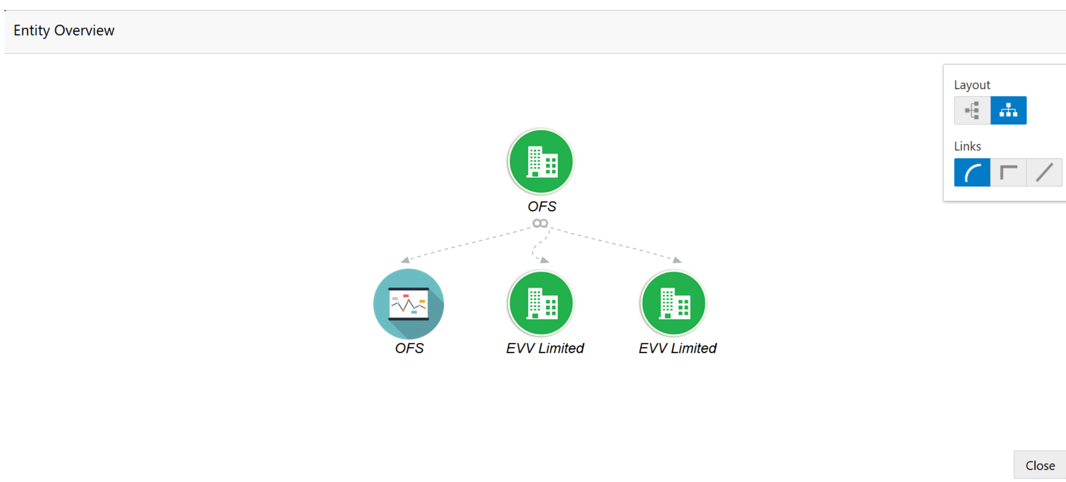
   The **Layout** screen is displayed.

Figure 5-5 Layout



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

Figure 5-6 Entity Overview



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

Table 5-1 Entity Overview

Fields	Description
Close	To exit the Entity Overview window, click **Close.** In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.

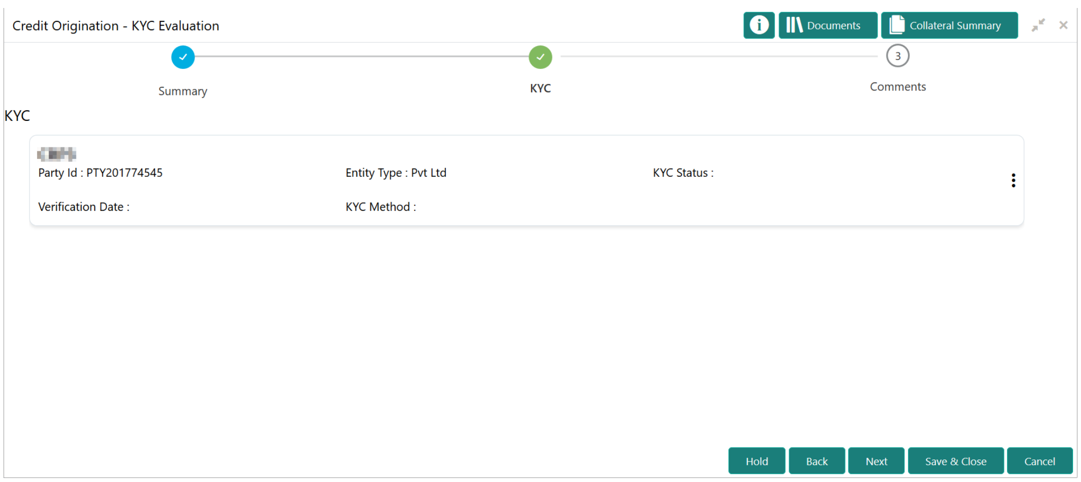
Table 5-1 (Cont.) Entity Overview

Fields	Description
layout icon	To change the layout of the **Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants,** and **Terms & Conditions** in Summary page, click the layout icon and select the required layout. By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.
Financial Profile	To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
Projection	To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

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

   The **KYC** screen is displayed.

Figure 5-7 KYC

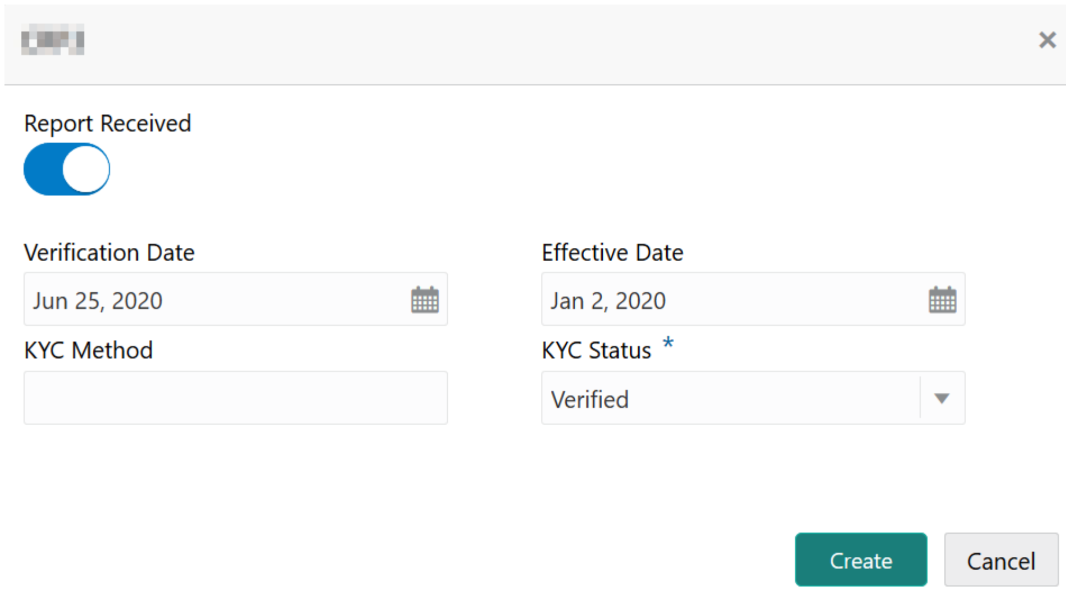


In the KYC page, provision to add KYC details for the organization and all its connected parties is provided.

8. Click or mouse hover on the hamburger icon in the required list item (organization or its connected parties). The following options appears:
   - KYC Details
   - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
9. To add the KYC Details, click **KYC Details** option.

   The **KYC Details** screen is displayed.

Figure 5-8 KYC Details



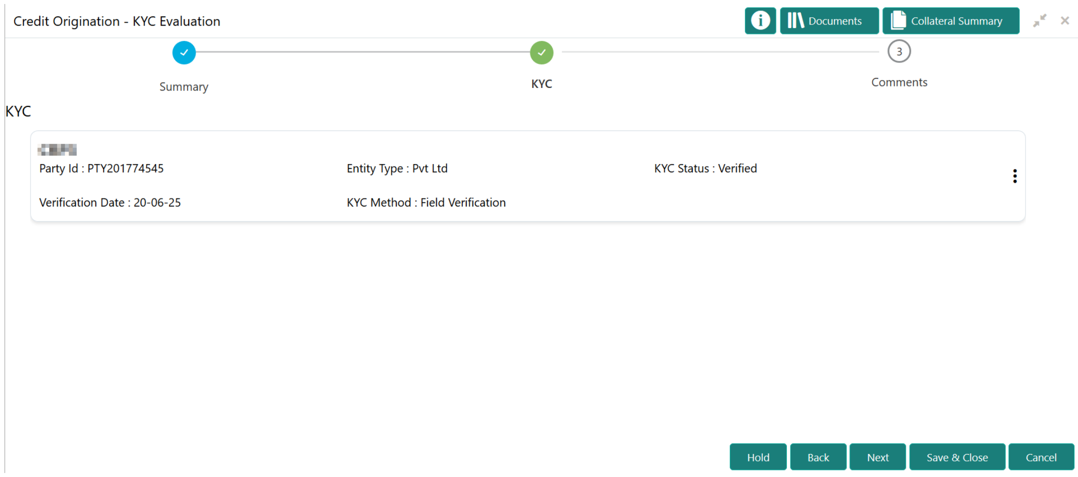
For information on fields in the KYC details screen, refer the below table.

Table 5-2 KYC details

Fields	Description
Report Received	If KYC report is available for the organization, 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.**

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

Figure 5-9 KYC Status



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

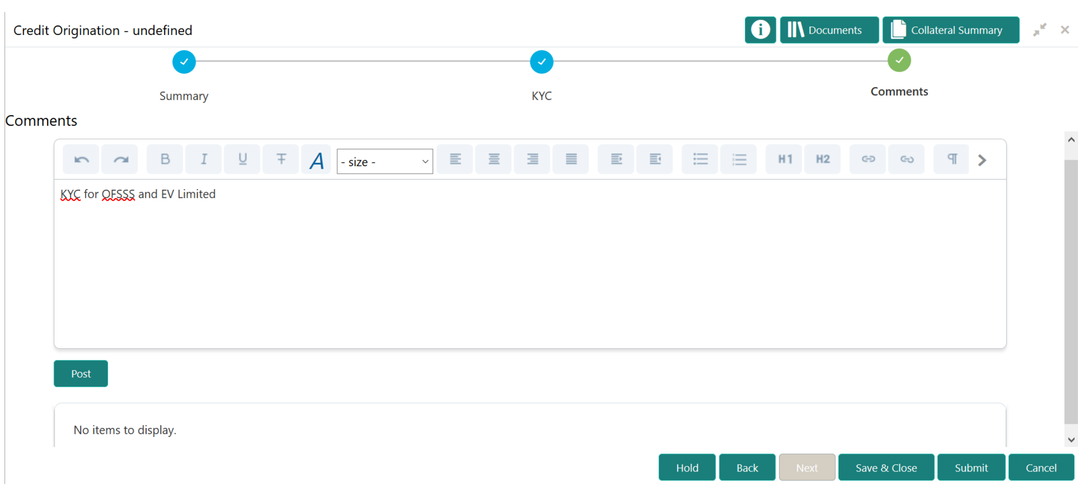
Table 5-3 KYC Status

Fields	Description
KYC Evaluation.	To perform KYC evaluation, click the hamburger icon and select **KYC Evaluation.**Questionnaire maintained for the KYC evaluation is displayed.
Submit	Select answer for all the questions and click **Save.**

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

    The **Comments** screen is displayed.

Figure 5-10 Comments

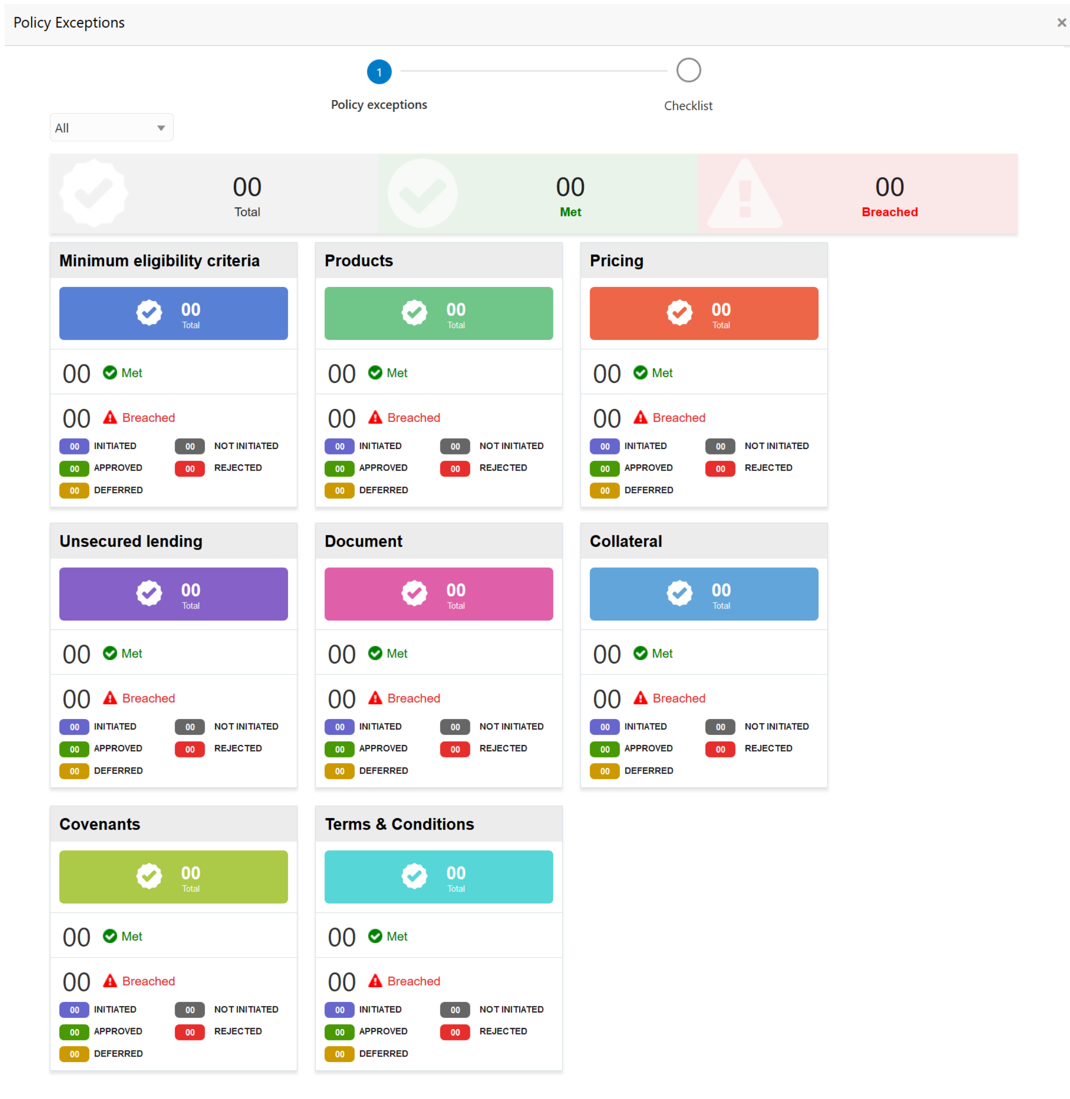


Post comments, if required. Posted comment is displayed below the **Comments** box.

12. Click **Submit.**

The **Policy exceptions** screen is displayed.

Figure 5-11 Policy exceptions

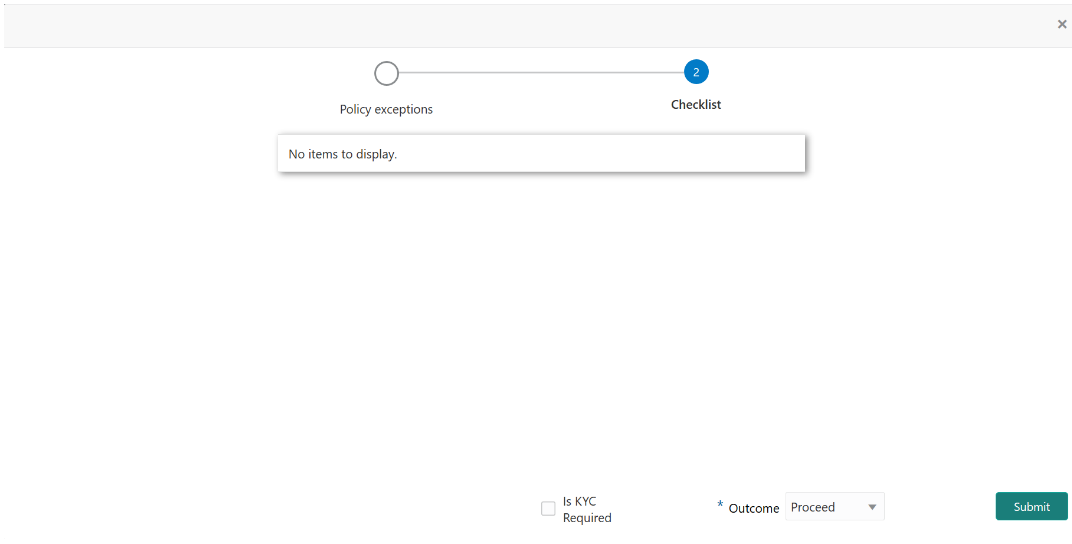


By default, policy exceptions are displayed for both the organization (party) and its child party.

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

13. Click the **Checklist** data segment.

Figure 5-12 Checklist



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

Table 5-4 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.

> **Note**
>
> **Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

6

Proposal Structuring

This topic provides systematic instructions about the Proposal Structuring Stage in Simplified Credit Proposal Evaluation Restructuring process.

In this stage, the banker can propose an amount to the organization based on the scores obtained for each evaluation. Additionally, already added information about the collaterals, covenants, and terms & conditions can be viewed, modified and deleted or new collaterals, covenants, and terms & conditions can be added in this stage.

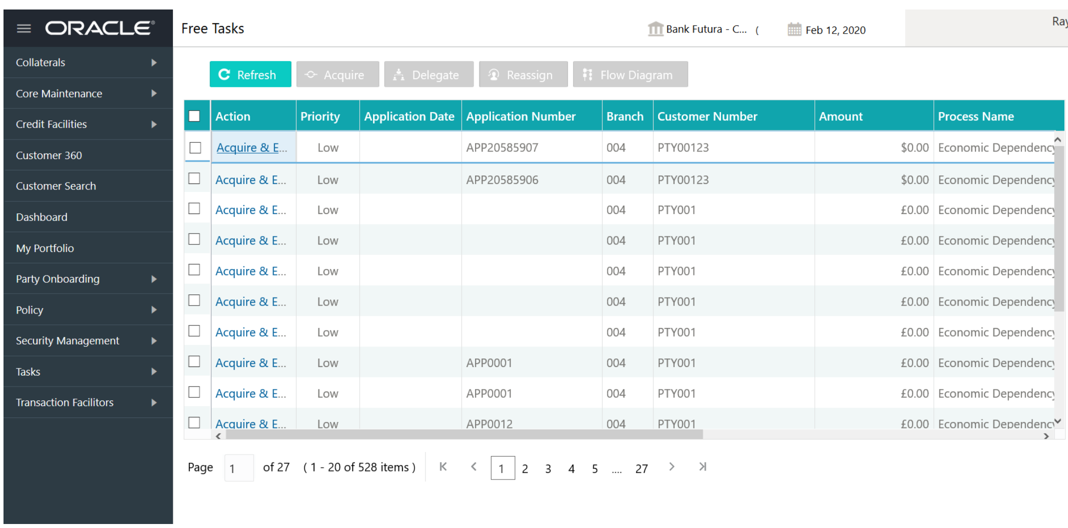
Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

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

   The **Free Tasks** page is displayed.

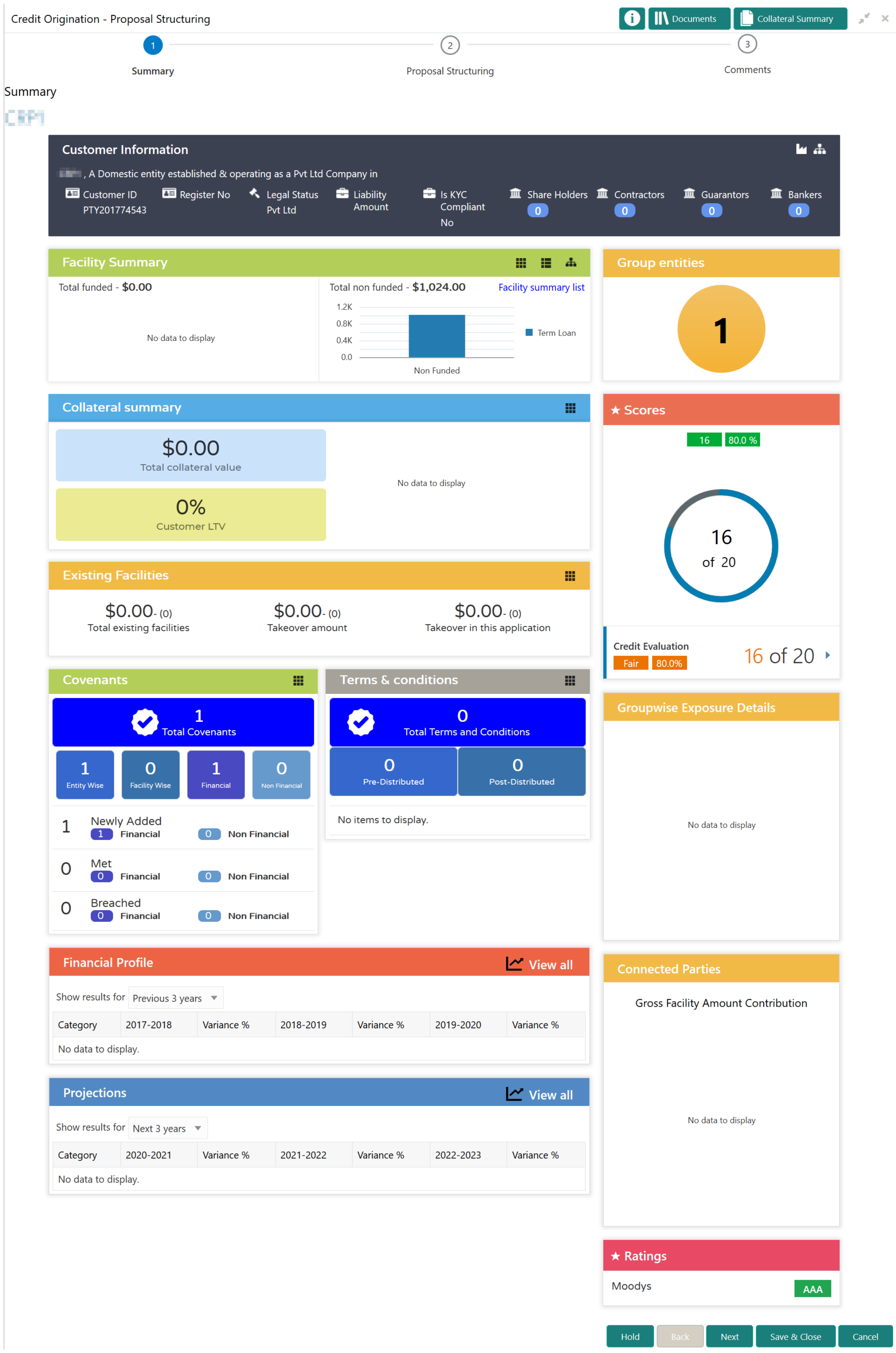
   Figure 6-1 Free Tasks

2. Select the required application and click **Edit.**

   The Credit page summarizing the proposal is displayed.

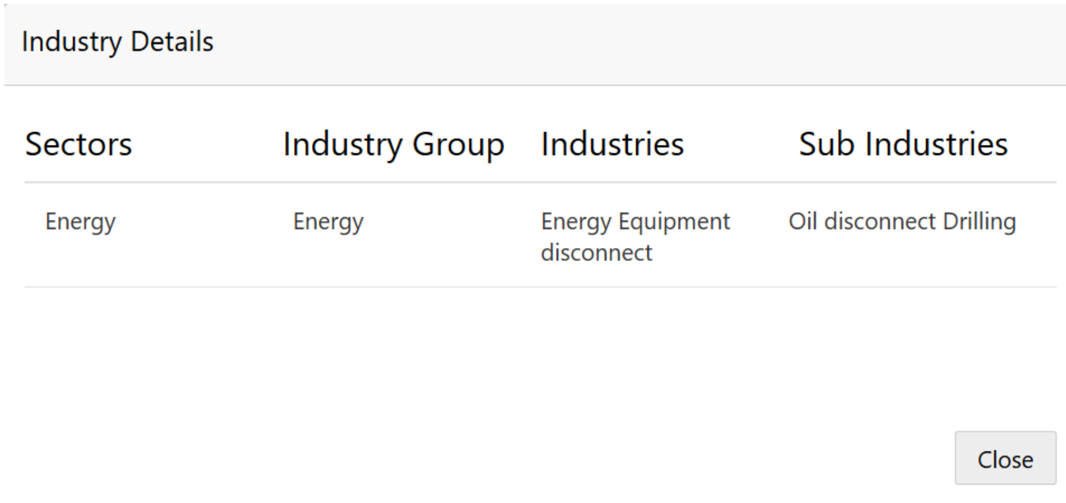
Figure 6-2 Proposal Structuring - Summary



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

The **Industry Details** screen is displayed.

Figure 6-3 Industry Details

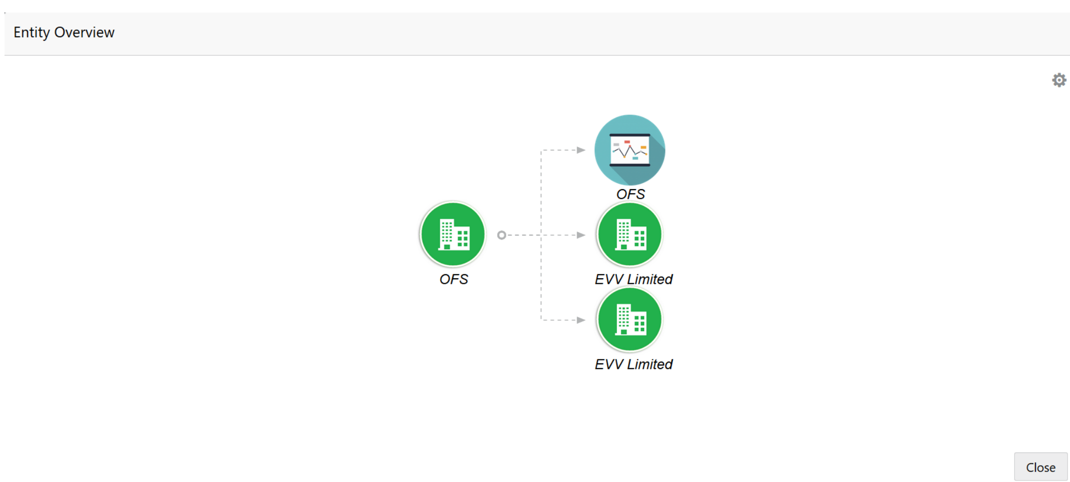


Click **Close** to exit the Industry Details window.

4. To view the overview of the organization, click the entity overview icon in **Customer Information** section.

   The **Entity Overview** window appears.

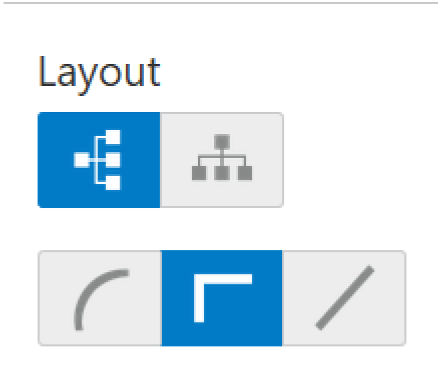
Figure 6-4 Entity Overview



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

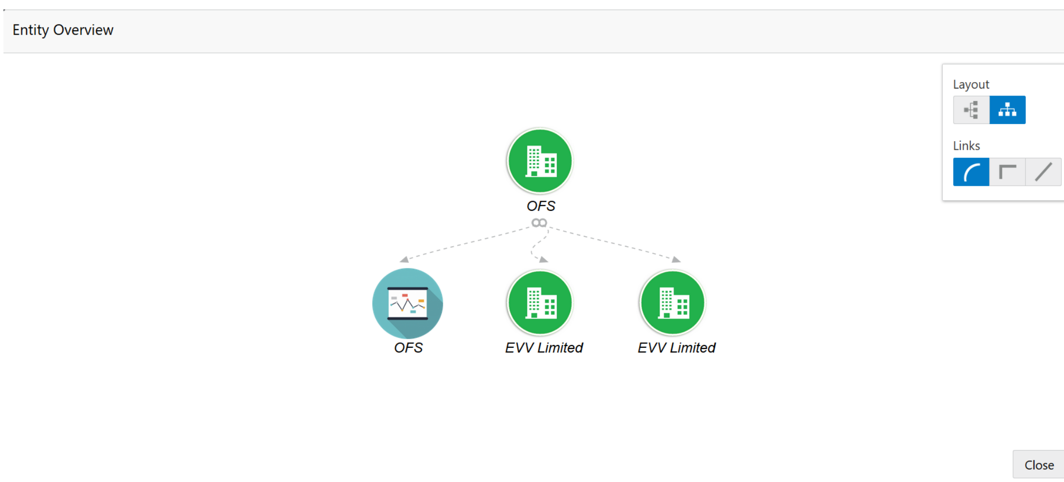
   The **Layout** screen is displayed.

Figure 6-5 Layout



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

Figure 6-6 Entity Overview



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

Table 6-1 Entity Overview

Fields	Description
Close	To exit the Entity Overview window, click **Close.** In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.

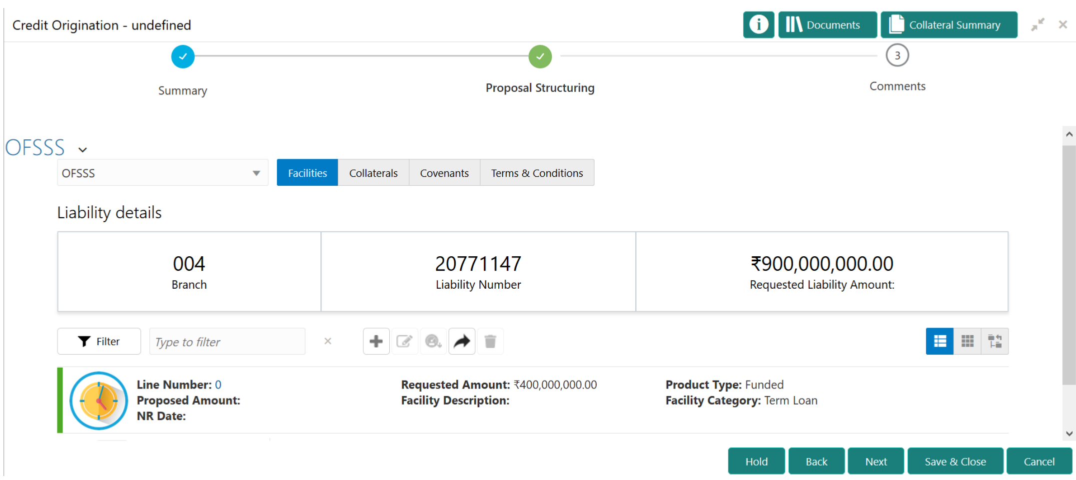
Table 6-1 (Cont.) Entity Overview

Fields	Description
layout icon	To change the layout of the **Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants,** and **Terms & Conditions** in Summary page, click the layout icon and select the required layout. By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.
Financial Profile	To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
Projection	To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

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

   The **Proposal Structuring** screen is displayed.

Figure 6-7 Proposal Structuring



> **Note**
>
> For information about filter, add, edit, delete, and layout options, refer Funding Requirement section in Restructuring Initiation Chapter.

7

Proposal Review

This topci provides systematic instructions about the Proposal Review stage in Simplified Credit Proposal Evaluation Restructuring Process.

In this stage, the senior officer in the bank can review the proposal and send it for approval if the proposal meets the banks internal criteria.

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

8 Proposal Approval

This topic provides systematic instructions about the Proposal Approval stage in Simplified Credit Proposal Evaluation Restructuring Process.

In this stage, the higher officials such as the head of credit department in the bank can review and approve the proposal, if the proposal meets the approval criteria set by the bank.

Refer **Proposal Structuring** chapter for step-by-step instructions on approving the proposal.

Upon approval of the credit proposal, the proposal is sent to the draft generation stage.

9

Draft Generation

This topic provides systematic instructions about the Draft Generation stage in the Simplified Credit Proposal Evaluation Restructuring Process.

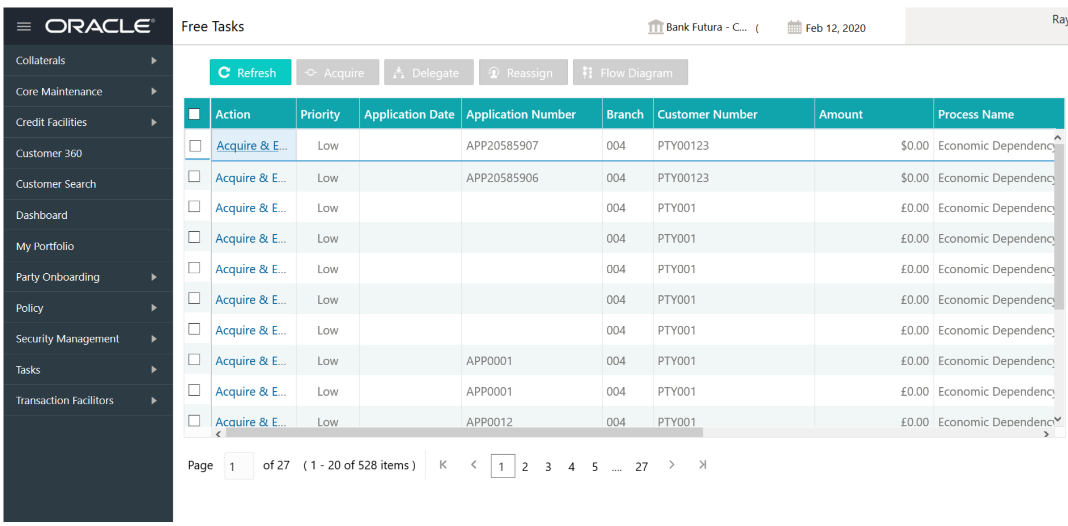
In this stage, customer's communication address can be configured and the draft document can be generated for customer acceptance.

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

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

   The **Free Tasks** page is displayed.

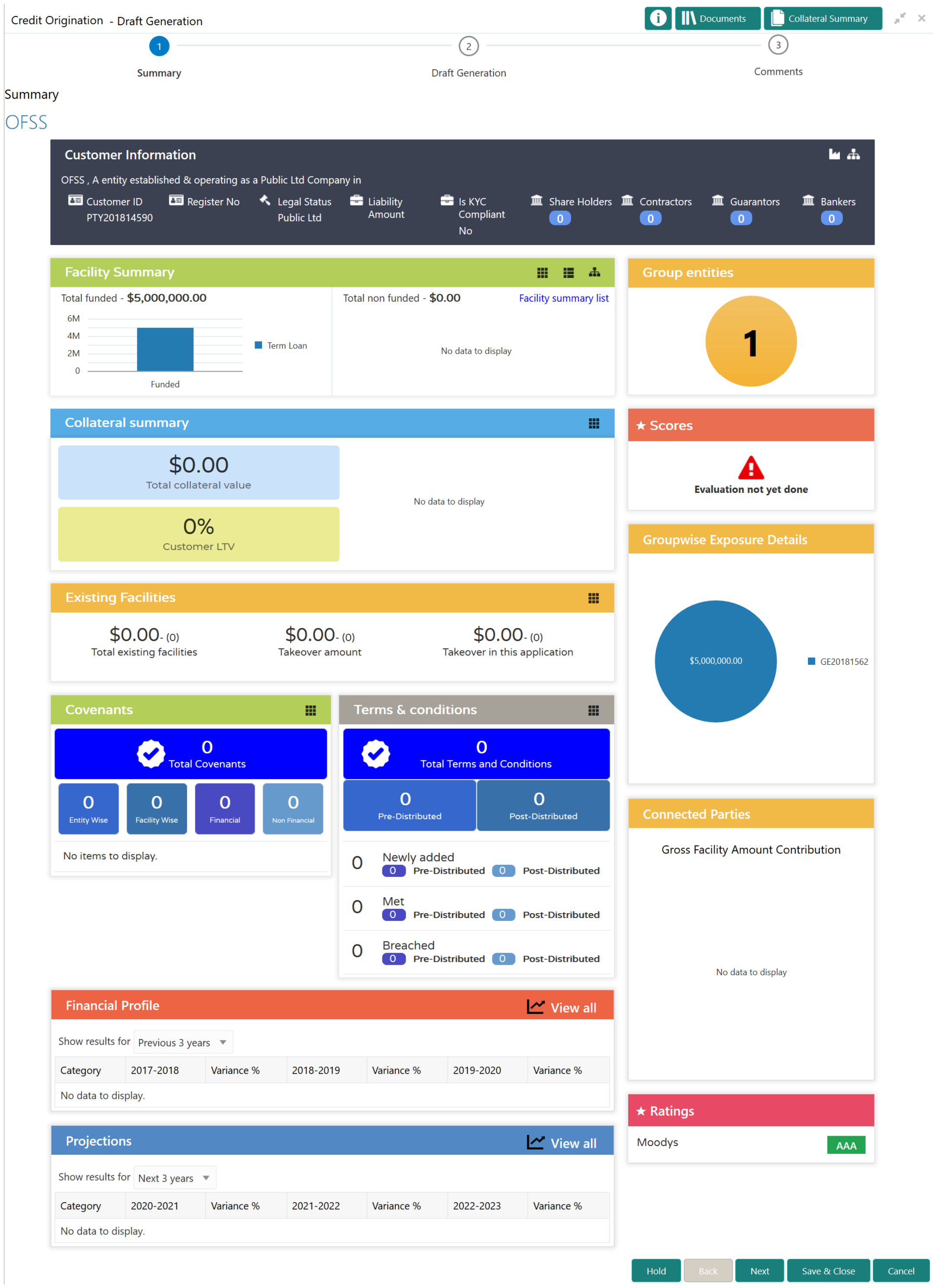
Figure 9-1 Free Tasks



2. Select the required application and click **Acquire & Edit.**

   The Credit page summarizing the proposal is displayed.

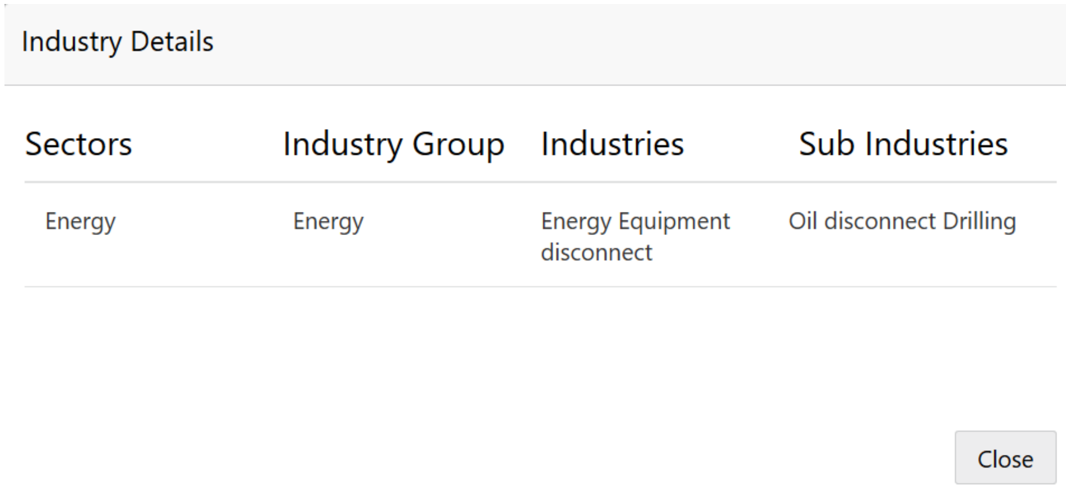
Figure 9-2 Draft Generation - Summary



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

   The **Industry Details** screen is displayed.

Figure 9-3 Industry Details

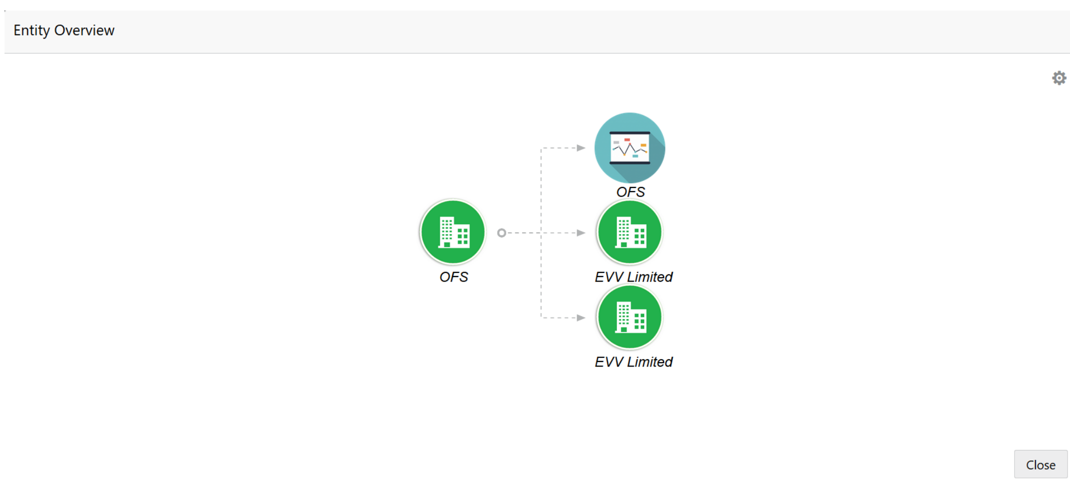


Click **Close** to exit the Industry Details window.

4. To view the overview of the organization, click the entity overview icon in **Customer Information** section.

   The **Entity Overview** screen is displayed.

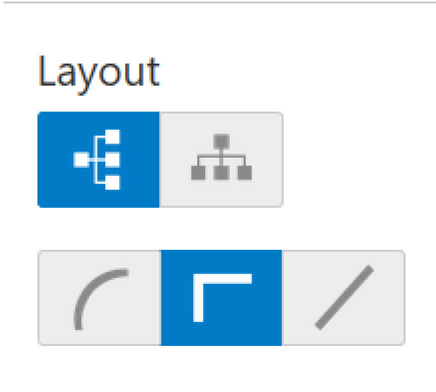
Figure 9-4 Entity Overview



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

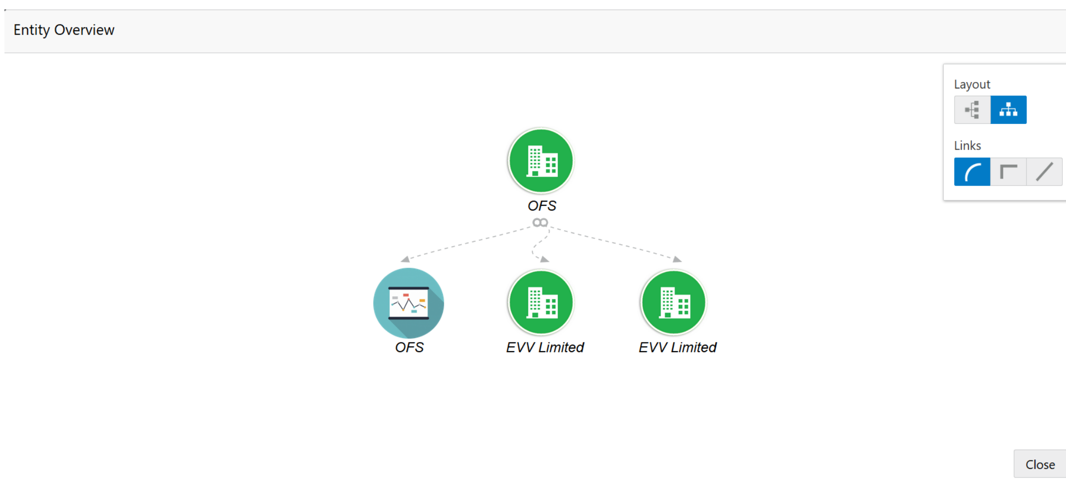
   The **Layout window** is displayed.

Figure 9-5 Layout



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

Figure 9-6 Entity Overview



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

Table 9-1 Entity Overview

Fields	Description
Close	To exit the Entity Overview window, click **Close.** In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
count numbers	To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
layout icon	To change the layout of the **Facility Summary, Collateral Summary, Existing Facilities held with Other Bank, Pricing, Covenants,** and **Terms & Conditions** in Summary page, click the layout icon and select the required layout. By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

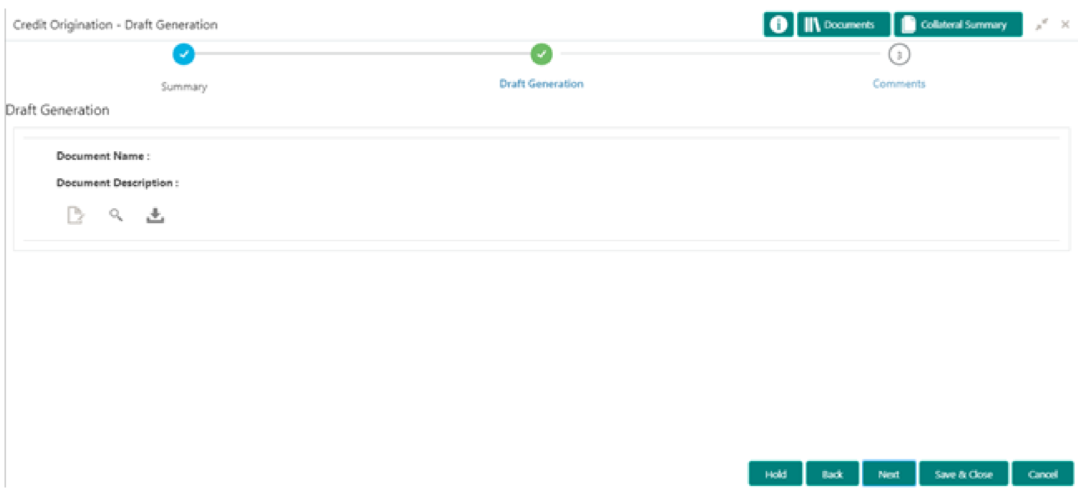
Table 9-1 (Cont.) Entity Overview

Fields	Description
Financial Profile	To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
Projection	To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

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

   The **Draft Generation** page is displayed.

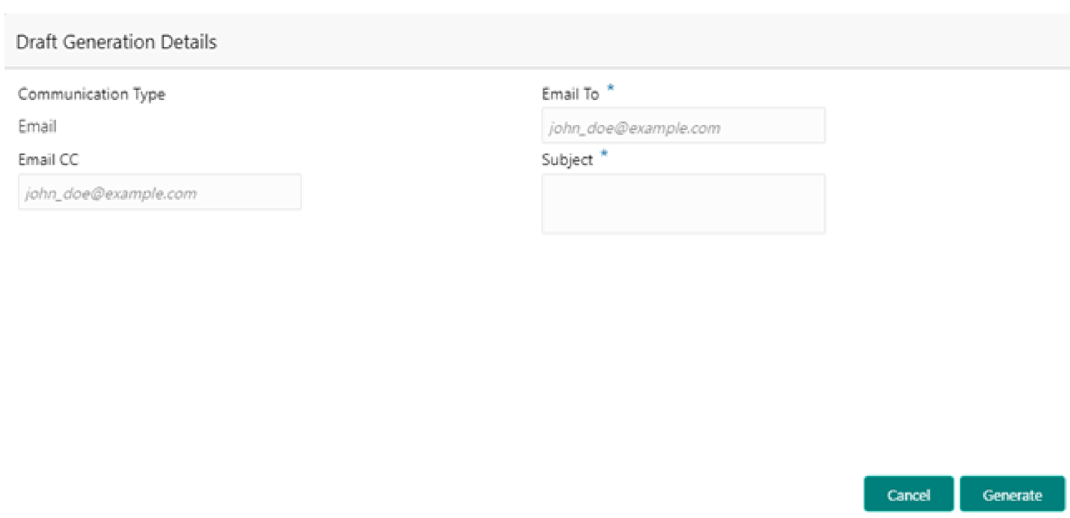
Figure 9-7 Draft Generation



8. Click the generate icon (first icon below the Document Description).

   The **Draft Generation Details** window is displayed.

Figure 9-8 Draft Generation Details



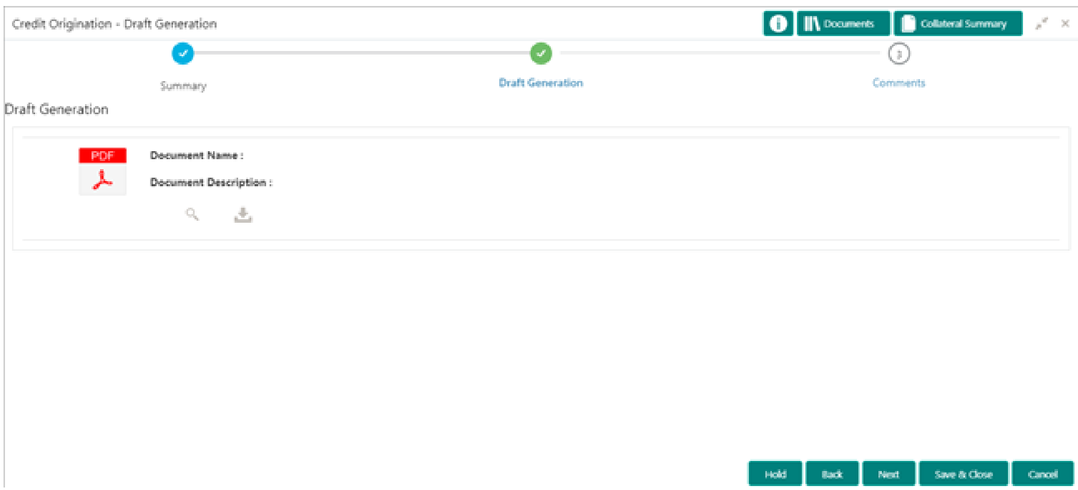
For information on fields in the Draft Generation Details screen, refer the below table.

Table 9-2 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.

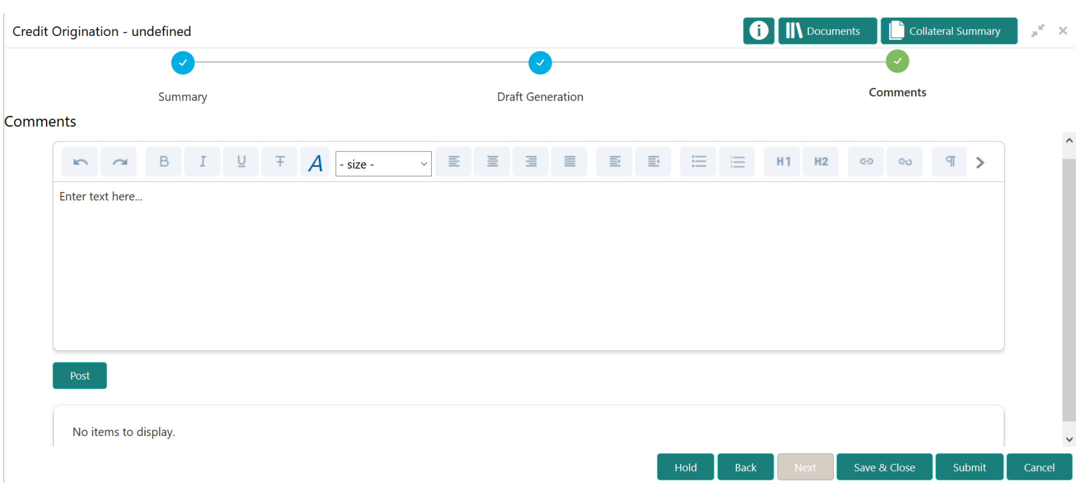
9. Click **Generate.** Draft is generated and displayed in Draft Generation page as shown below:

Figure 9-9 Draft Generation



Upon clicking the **Next** in the Draft Generation screen, The **Comments** page is displayed.

Figure 9-10 Comments

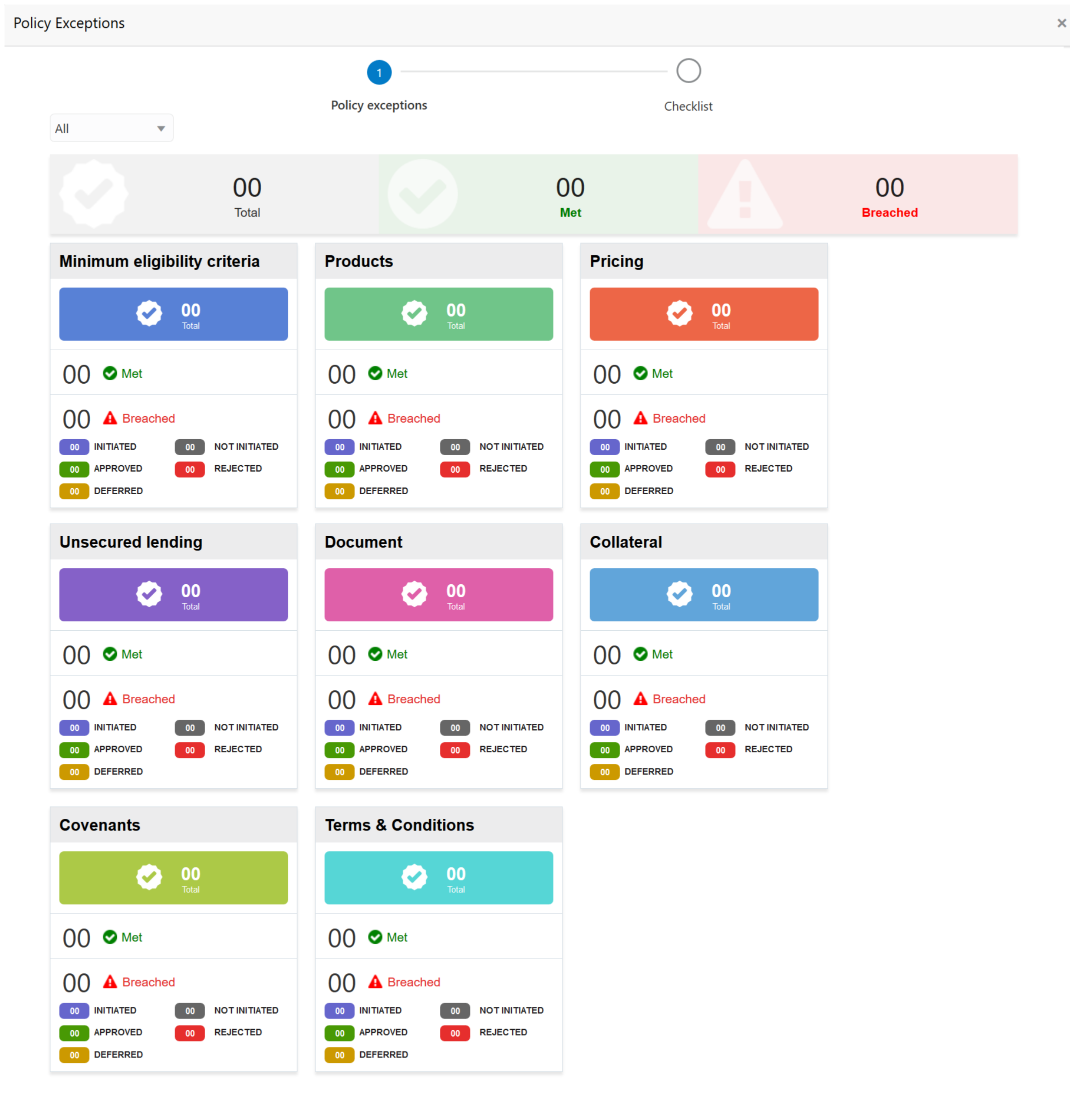


Post comments, if any. Posted comment is displayed below the **Comments** box.

10. Click **Submit.**

    The **Policy exceptions** screen is displayed.

Figure 9-11 Policy exceptions

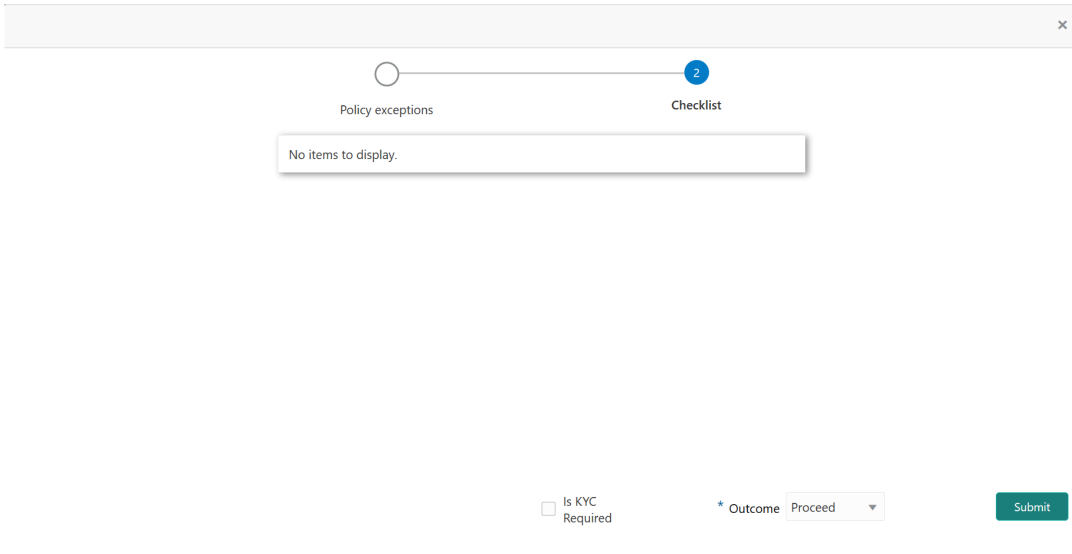


By default, policy exceptions are displayed for both the organization (party) and its child party.

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

11. Click the **Checklist** data segment.

Figure 9-12 Checklist



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

Table 9-3 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.

Upon customer acceptance of the draft proposal, the proposal will be available for selection in Simplified Credit Proposal Handoff (CPHP) initiation page.

If the customer rejects the draft proposal, the proposal is sent to the Proposal Restructuring stage.

Refer Simplified Credit Proposal Handoff User Guide for information on performing Simplified CPHP process.

> **Note**
>
> **Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

10
Document Upload and Checklist

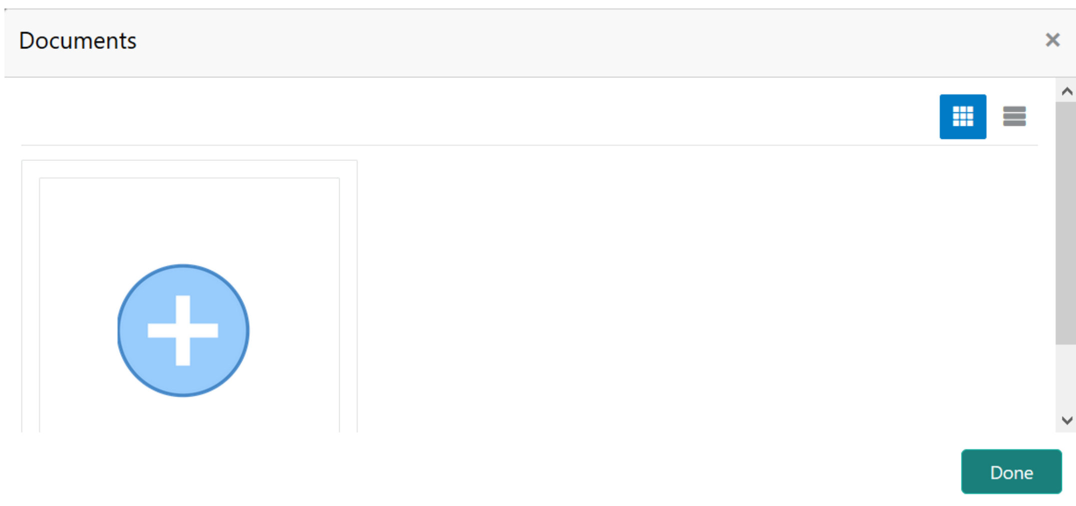
This topic provides systematic instructions about the Document Upload and Checklist data segment in Simplified Credit Proposal Evaluation Restructuring Process.

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Proposal Evaluation Restructuring process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. Documents added for the proposal can be removed whenever the document becomes invalid.

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

   The **Documents** screen is displayed.

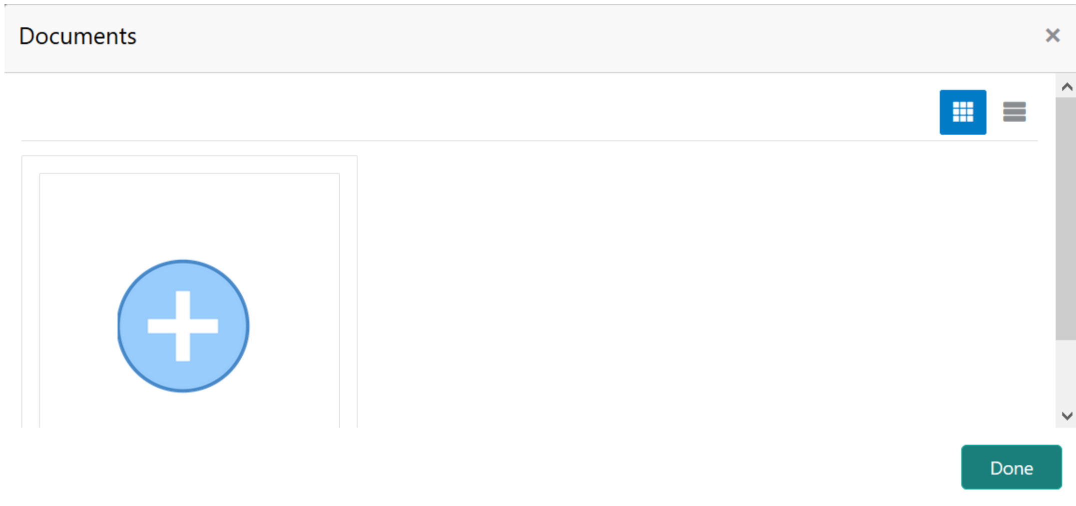
   Figure 10-1 Documents

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

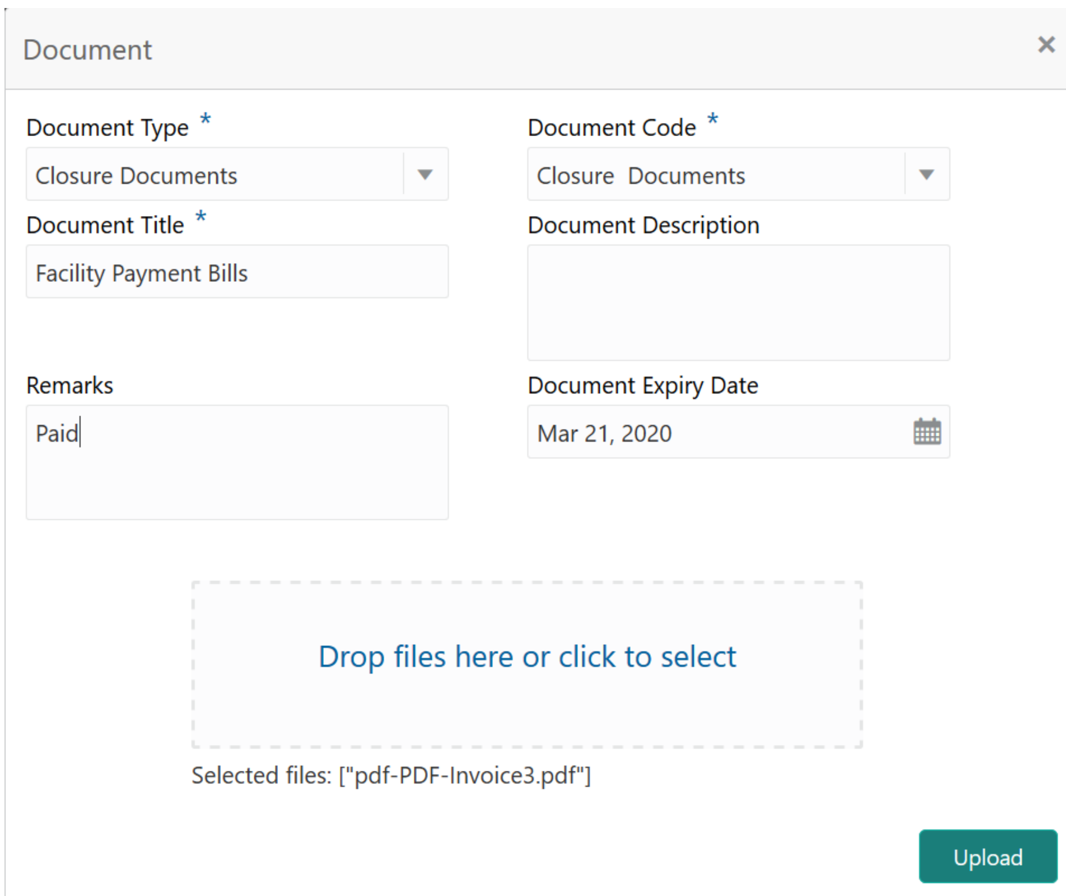
   The **Documents** window is displayed.

Figure 10-2 Documents



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

Figure 10-3 Document Details



For field level information refer the below table.

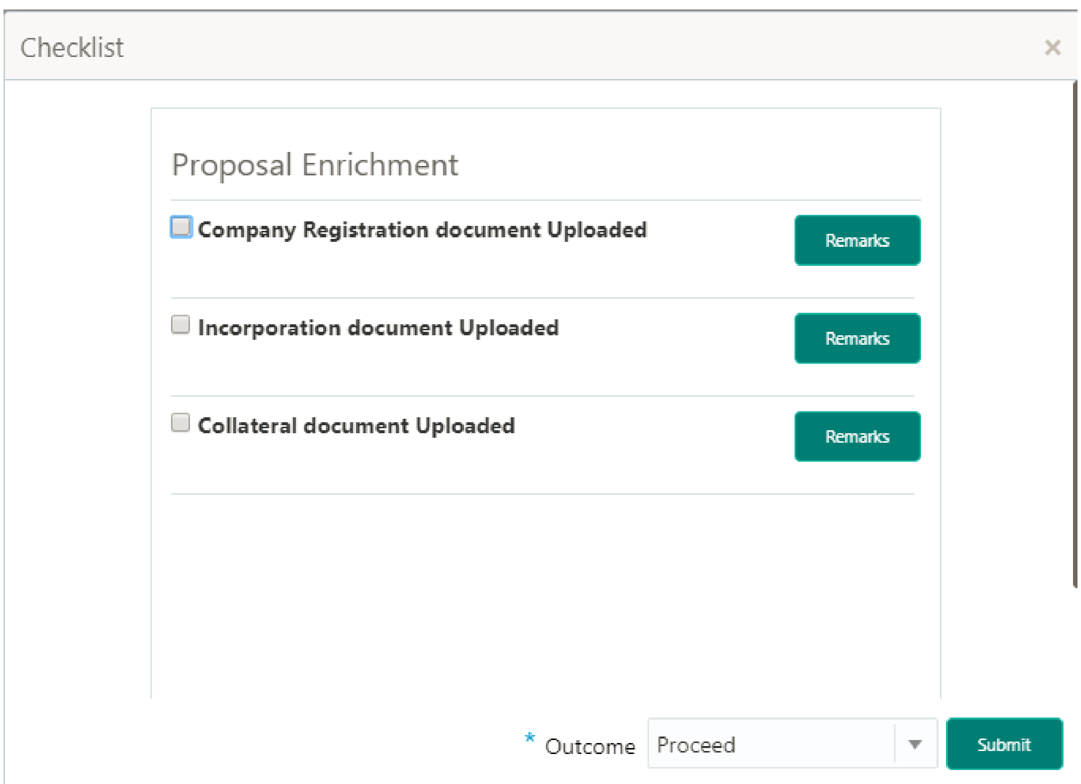
Table 10-1 Field and Description

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

4. Click **Upload**.

   The **Checklist** screen is displayed.

Figure 10-4 Checklist



5. Select the **Outcome** as **Proceed.**

6. Click **Submit.** Document is uploaded and listed in Document window.
7. To edit or delete the document, click the edit or delete icons.

11 Reference and Feedback

References

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

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

Documentation Accessibility

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

Feedback and Support

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

Glossary

Index