

# Oracle® Banking Credit Facilities Process Management Simplified Credit Proposal Evaluation Restructuring User Guide



Release 14.8.1.0.0  
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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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

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

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

Table 1-2 (Cont.) Basic Actions

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

## 1.7 Conventions

The following text conventions are used in this document:

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

## 1.8 Critical Patches

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

## 1.9 Diversity and Inclusion

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

## 1.10 Documentation Accessibility

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

### Access to Oracle Support

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

## 1.11 Related Resources

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

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

## 1.12 Screenshot Disclaimer

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

## 1.13 Symbols and Icons

The following icons are used in the screens.

**Table 1-3 Symbols and Icons - Common**



Symbol/Icon	Function
	Minimize
	Maximize

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














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

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




Symbol/Icon	Function
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details





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

Table 1-5 Symbols and Icons - Widget





Symbol/Icon	Function
	Open status
	Unauthorized status

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

Symbol/Icon	Function
	Closed status
	Authorized status

## 1.14 Post-requisites

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

# 2

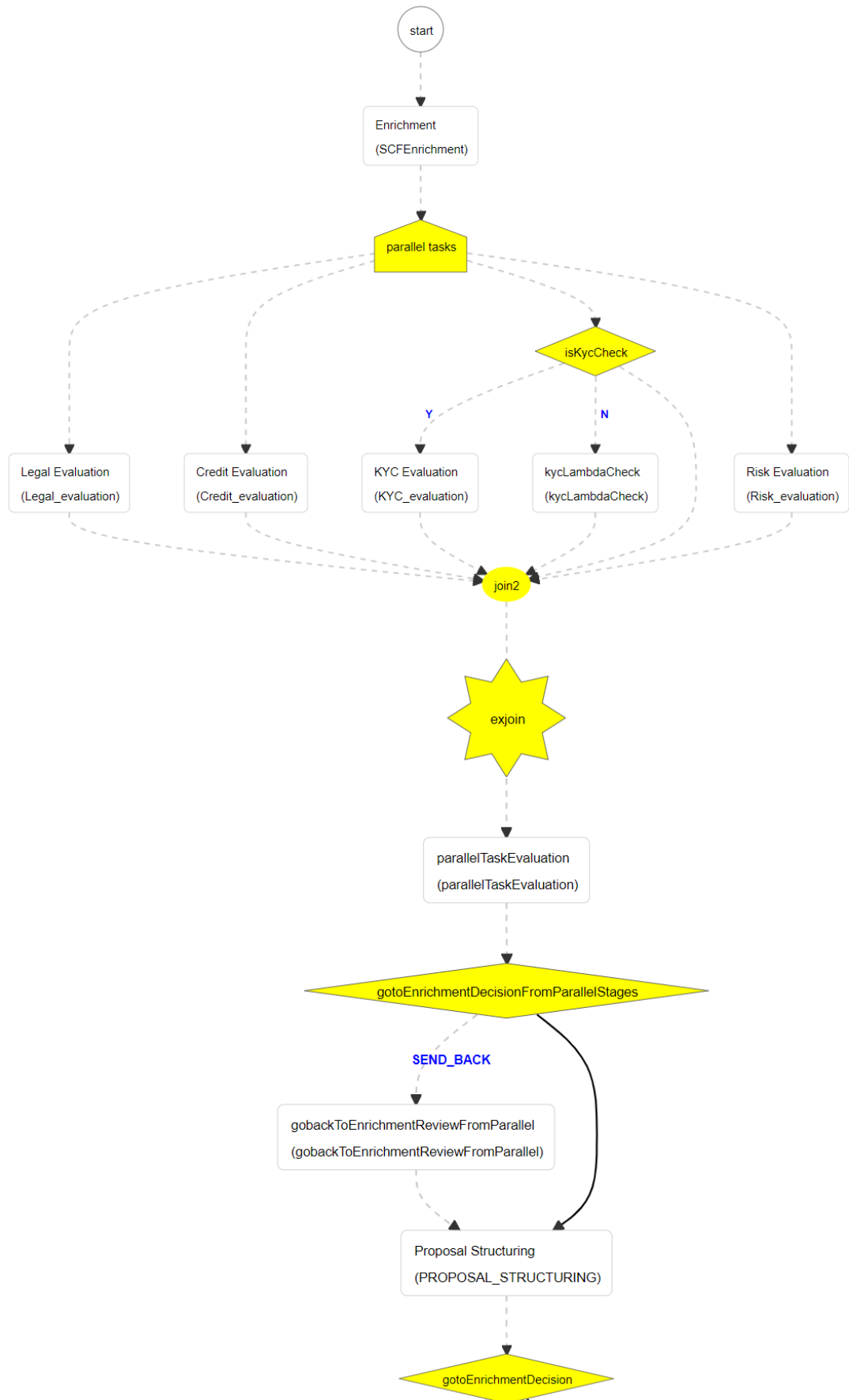
## About Credit Proposal Evaluation Restructuring

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.

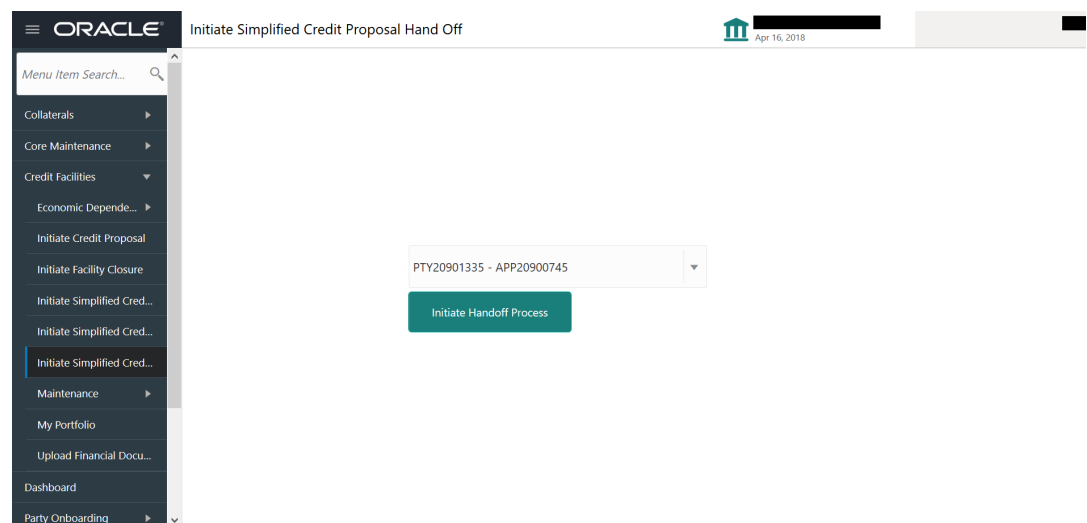
Simplified Credit Proposal Evaluation Restructuring (CPER) can be initiated only for the proposals that are not handed off to the Back Office System in the Simplified Credit Proposal Handoff Process (CPHP).

To initiate Simplified CPER process, perform the following steps:

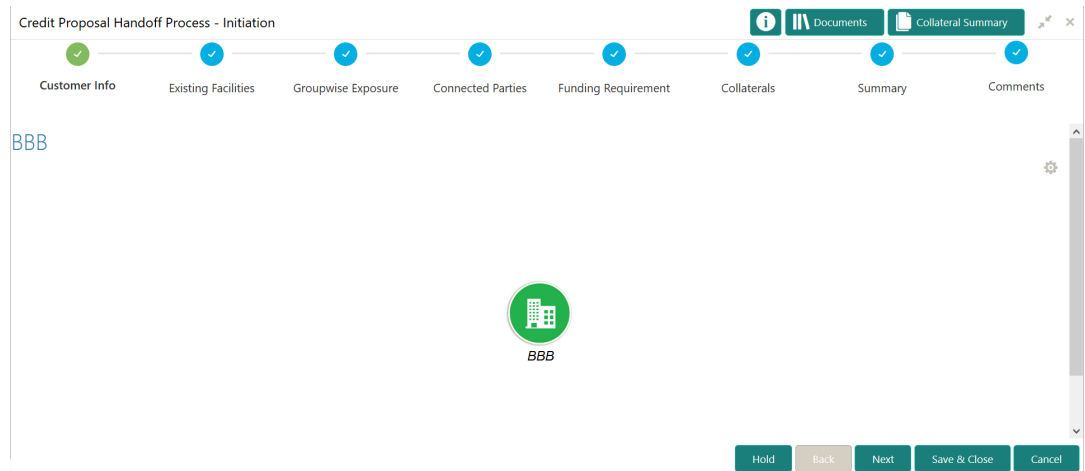
1. In OBCFPM, navigate to Credit Facilities > Simplified Credit Proposal Evaluation Restructuring.

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

The screenshot shows a 'Customer Details' form with the following fields and values:

- Organization Name: EV Motors
- Organization Type: Single
- Entity Type: Pvt Ltd
- Demography Type: Global
- Geographical Spread: INDIA, United States
- Country of incorporation: INDIA
- Incorporation date: Jul 1, 2010
- Country of risk: Zombia
- Special customer:
- RM Id: [Searchable field]
- Website Address: https://www.
- Facebook Address: https://www.facebook.com/
- Twitter Address: https://www.twitter.com/

Below the form, there is a card for 'Energy' (Industry Group) and a 'No Ratings Added' message. 'Add' buttons are present next to the form and the Energy card.

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

Table 3-1 Customer Details

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

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

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

Fields	Description
<b>Country of risk</b>	Select the <b>Country of risk</b> for organization from the drop down list.
<b>Special customer</b>	Enable the <b>Special customer</b> switch, if the customer is a special customer for your bank.
<b>RM Id</b>	<b>RM Id</b> is automatically populated based on the login details.
<b>fields</b>	Type the following addresses in respective fields: <ul style="list-style-type: none"> <li>• <b>Website Address</b></li> <li>• <b>Facebook Address</b></li> <li>• <b>Twitter Address</b></li> </ul>

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
<b>Industry Groups</b>	Select a sector of the organization. Available <b>Industry Groups</b> appear.
<b>Industry Group</b>	Select the <b>Industry Group</b> of the organization. Available <b>Industries</b> appear.
<b>Sub-Industries</b>	Select the Industry of the organization. Available <b>Sub-Industries</b> appear.
Industry details	Select the sub-industry of the organization. <b>Industry details</b> are added:
Delete	To delete the added industry, click the <b>delete</b> icon. <b>Note:</b> 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 <b>Add</b> 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
<b>details</b>	Select the following details: <ul style="list-style-type: none"> <li>• <b>Rating Date</b></li> <li>• <b>Outlook</b></li> <li>• <b>Risk Ratings</b></li> <li>• <b>Rated By</b></li> </ul>
<b>Year Of Rating</b>	The <b>Year Of Rating</b> is automatically populated based on the selected <b>Rating Date</b> . Upon selection of the above details, the rating is added and displayed in the Customer Details window:
<b>edit</b>	To modify the added rating, click the <b>edit</b> icon and change the required details.
Delete	To delete the added rating, click the <b>delete</b> icon. <b>Note:</b> 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 <b>+Add</b> again. The industry added first will be considered as the default industry.
<b>close</b>	To close the Customer Details window, click the <b>close</b> 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
<b>Delete</b>	To <b>View, Quick view, Configure</b> and <b>Delete</b> 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
<b>Configure</b>	To <b>View</b> , <b>Quick view</b> , and <b>Configure</b> the organization information, right click the organization icon and click the respective option. <b>Note:</b> Parent customer (party / entity) cannot be deleted.

- 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**

The screenshot shows the 'Party Details' screen with a left-hand navigation menu and a main content area. The main content area is divided into sections: Demographic Details, Company Details, and KYC Details.

**Demographic Details:**

- Basic Info (selected)
- Address
- Industry

**Company Details:**

Registration Number	Company Name	Type Of Company	Geographical Spread
87567456	OFSS	Public Ltd	INDIA × United States ×
Place Of Incorporation	Incorporated Date	Established Date	RM Id
IN	Jan 1, 1970	Jun 6, 2007	DEVIKA
Company Web site	Facebook URL	Twitter URL	Employee Strength
			400
No. Of Years In Business	No. Of Companies In the Group	Country of Risk	Is Blacklisted?
13	2	ZA	<input type="checkbox"/>
Is KYC Complaint?	Last KYC Date	Listed Company	Language *
<input checked="" type="checkbox"/>	Oct 9, 2019	<input checked="" type="checkbox"/>	ENG

**Media \***

SWIFT

**KYC Details:**

Received	Verification Date	Effective Date	Verification Method
<input checked="" type="checkbox"/>	Jun 2, 2020	Jun 2, 2020	Field Verification

Buttons: Save, OK

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

Table 3-5 Facility Details

Fields	Description
<b>Company Details</b>	Enter / select the following details in the corresponding fields: <ul style="list-style-type: none"> <li>• Registration Number</li> <li>• Company Name</li> <li>• Type Of Company</li> <li>• Geographical Spread</li> <li>• Place Of Incorporation</li> <li>• Incorporated Date</li> <li>• Established Date</li> <li>• RM Id</li> <li>• Company Website</li> <li>• Facebook URL</li> <li>• Twitter URL</li> <li>• Employee Strength</li> <li>• No. Of Years In Business</li> <li>• No. Of Companies in the Group</li> <li>• Country of Risk</li> </ul>
<b>Is Blacklisted?</b>	Enable the <b>Is Blacklisted?</b> switch, if the company is blacklisted.
<b>Is KYC Compliant?</b>	Enable the <b>Is KYC Compliant?</b> switch, if the company is KYC Compliant.
<b>Last KYC Date</b>	Click the calendar icon and select the <b>Last KYC Date</b> .
<b>Listed Company</b>	Enable the <b>Listed Company</b> switch, if the company is listed.
<b>Language</b>	Select the <b>Language</b> from the drop down list.
<b>Media</b>	Select the <b>Media</b> for transactions from the drop down list.

Table 3-6 KYC Details

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

- 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**

**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>
--	--

Add
Clear
Cancel

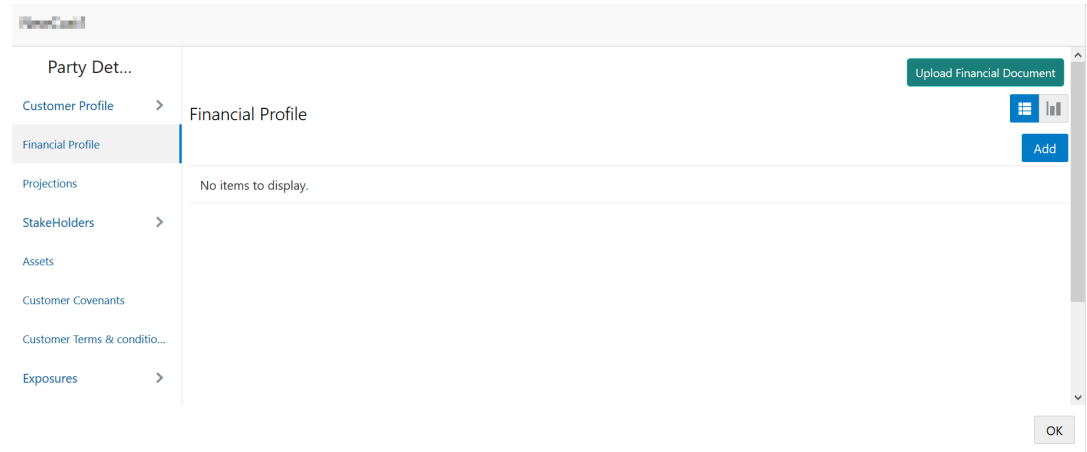
For information on fields in the Adrees Details screen, refer the below table.

**Table 3-7 Adrees Details**

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

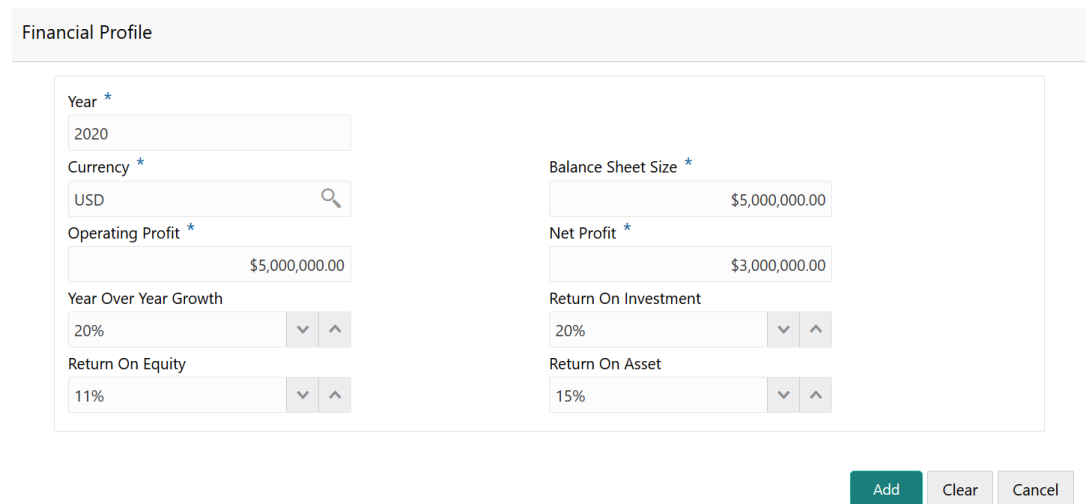
10. To configure organization's financial details, click **Financial Profile** in left menu. The **Financial profile** screen is displayed.

**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
<b>Year</b>	Specify the <b>Year</b> for which the organization’s financial details are to be added.
<b>Currency</b>	Search and select the <b>Currency</b> for the financial information.

**Table 3-8 (Cont.) Financial Profile**

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

Financial Documents

Balance Sheet      Profit & Loss Statement      Cash Flow Statement

Add

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 3-11 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
<b>Period</b>	Select the <b>Period</b> for which the financial document is to be added.
<b>Quarter</b>	Select the <b>Quarter</b> for which the financial document is to be added.
<b>Drop files here or click to select</b>	In <b>Drop files here or click to select</b> section, drag and drop or click and upload the financial document.
<b>Add</b>	Click <b>Add</b> . Document is added.
<b>Chart view</b>	In the Financial Profile screen, click the <b>Chart view</b> icon to change the List view to Chart view. <b>Note:</b> To Edit, Delete or View the added <b>Financial Profile</b> . 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.

- 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**

### Projections

Year

2025

Enter a number between 2025 and 2034.

Currency

Q

Required

Balance sheet size	Operating profit	Net profit
\$0.00	\$0.00	\$0.00

Year over year growth	Return on investment	Return on equity	Return on asset
0	0	0	0

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

**Table 3-10 Projections**

Fields	Descriptions
<b>Year</b>	Specify the <b>Year</b> for which the organization's projection details are to be added.
<b>Currency</b>	Search and select the <b>Currency</b> for the projection details.
<b>Details</b>	Specify the following details in the corresponding fields: <ul style="list-style-type: none"> <li>Balance Sheet Size</li> <li>Operating Profit</li> <li>Net Profit</li> <li>Year Over Year Growth</li> <li>Return On Investment</li> <li>Return On Equity</li> <li>Return On Asset</li> </ul>

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**

**Projection documents**

Balance Sheet      Profit & Loss Statement      Cash Flow Statement

+

Year	Quarter	Statement Type	Download	Re-upload

No data to display.

Ok

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

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

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

**Figure 3-14 Balance Sheet Details**

**Balance Sheet Details**

Period      Quarter

Select Period      Select Quarter

Required      Required

Drop files here or click to select

Cancel      Add

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

**Table 3-11 Balance Sheet Details**

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

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

**Note**

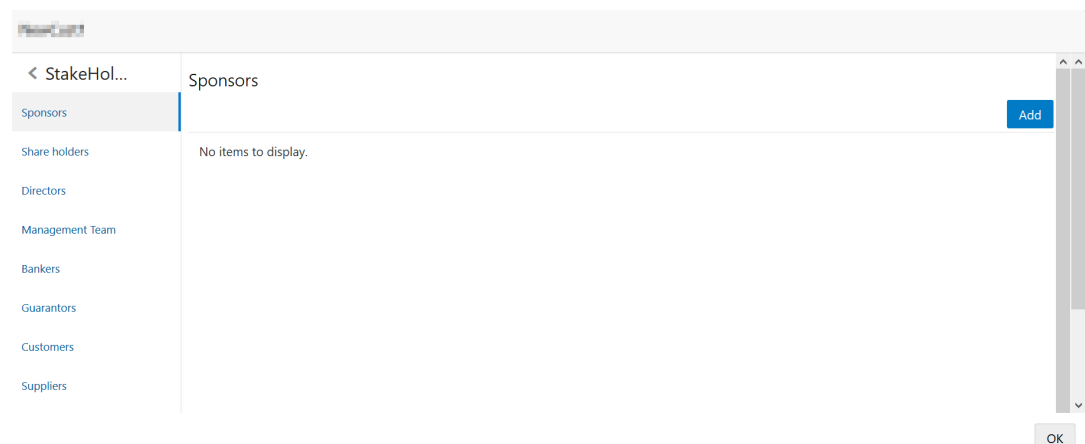
To Edit, Delete or View the added **Projections**, click the hamburger icon in the required list item and select the required option.

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**



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

- 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
<b>Name</b>	Type the <b>Name</b> of the Asset.
<b>Currency</b>	Search and select the <b>Currency</b> for the asset value.
<b>Value</b>	Specify the asset <b>Value</b> .
<b>Description</b>	Type the asset <b>Description</b> .
<b>Add</b>	Click <b>Add</b> . Asset details are added.

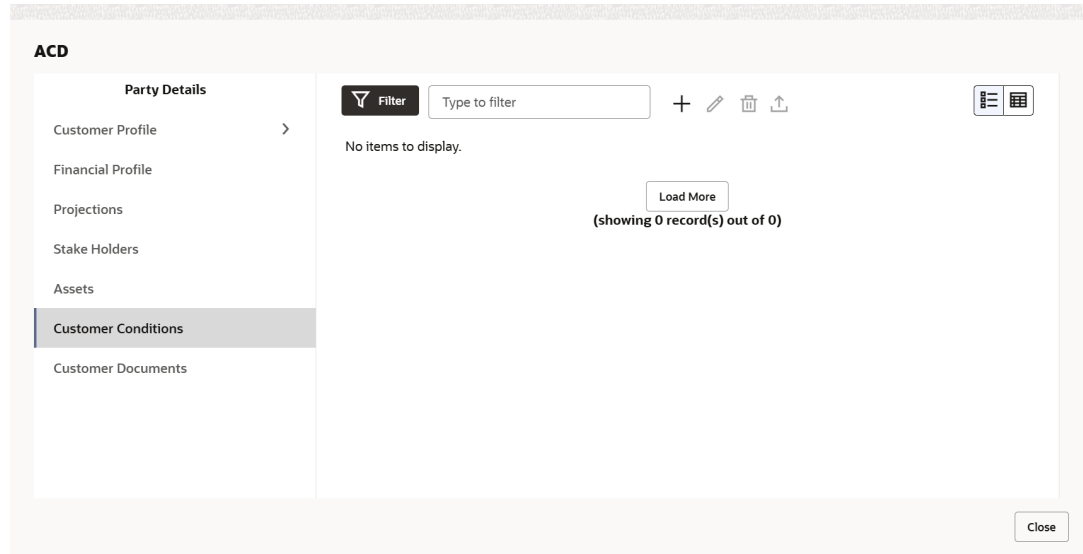
**Note**

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**

The screenshot shows a form titled "Covenant Details" with a dropdown arrow on the left. The form contains seven fields, each with a "Required" label below it:

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

For process Covenant Details, user can set up extra placeholder fields in the Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

The system supports configuration of up to 20 fields each for the following data types:

- Text
- Numeric
- Boolean
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per Covenant details, based on the requirements. These fields displays in the Covenant Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard covenant details fields.

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

The **Covenant Details** screen displays.

Figure 3-22 Covenant Details

▼ Covenant Details

Covenant Type Select Covenant Type <small>Required</small>	Revision Frequency Select Frequency <small>Required</small>	Notice Days Enter Notice Days <small>Required</small>	Start Date <small>Required</small>
End Date <small>Required</small>	First Review Date <small>Required</small>	Grace Days Enter Grace Days	
Additional Text 1	Additional Text 2	Additional Text 3	Additional Text 4
Additional Text 5	Additional Text 6	Additional Text 7	Additional Text 8
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 <small>Required</small>	Additional Date 2 <small>Required</small>	Additional Date 3 <small>Required</small>	Additional Date 4 <small>Required</small>
Additional Date 5 <small>Required</small>	Additional Date 6 <small>Required</small>	Additional Date 7 <small>Required</small>	Additional Date 8 <small>Required</small>
Additional Date 9 <small>Required</small>	Additional Date 10 <small>Required</small>	Additional Date 11 <small>Required</small>	Additional Date 12 <small>Required</small>
Additional Date 13 <small>Required</small>	Additional Date 14 <small>Required</small>	Additional Date 15 <small>Required</small>	Additional Date 16 <small>Required</small>
Additional Date 17 <small>Required</small>	Additional Date 18 <small>Required</small>	Additional Date 19 <small>Required</small>	Additional Date 20 <small>Required</small>
Additional Flag 1 <input type="checkbox"/> Yes	Additional Flag 2 <input type="checkbox"/> Yes	Additional Flag 3 <input type="checkbox"/> Yes	Additional Flag 4 <input type="checkbox"/> Yes
Additional Flag 5 <input type="checkbox"/> Yes	Additional Flag 6 <input type="checkbox"/> Yes	Additional Flag 7 <input type="checkbox"/> Yes	Additional Flag 8 <input type="checkbox"/> Yes
Additional Flag 9 <input type="checkbox"/> Yes	Additional Flag 10 <input type="checkbox"/> Yes	Additional Flag 11 <input type="checkbox"/> Yes	Additional Flag 12 <input type="checkbox"/> Yes
Additional Flag 13 <input type="checkbox"/> Yes	Additional Flag 14 <input type="checkbox"/> Yes	Additional Flag 15 <input type="checkbox"/> Yes	Additional Flag 16 <input type="checkbox"/> Yes
Additional Flag 17 <input type="checkbox"/> Yes	Additional Flag 18 <input type="checkbox"/> Yes	Additional Flag 19 <input type="checkbox"/> Yes	Additional Flag 20 <input type="checkbox"/> Yes

> Monitoring Information Details

> Formula Details

Cancel **Grant**

28. Select / type the following in respective fields:

- Covenant type
- Covenant Sub Type
- Notice Days
- Revision Frequency
- Revision Days
- Start Date
- End Date
- Formula

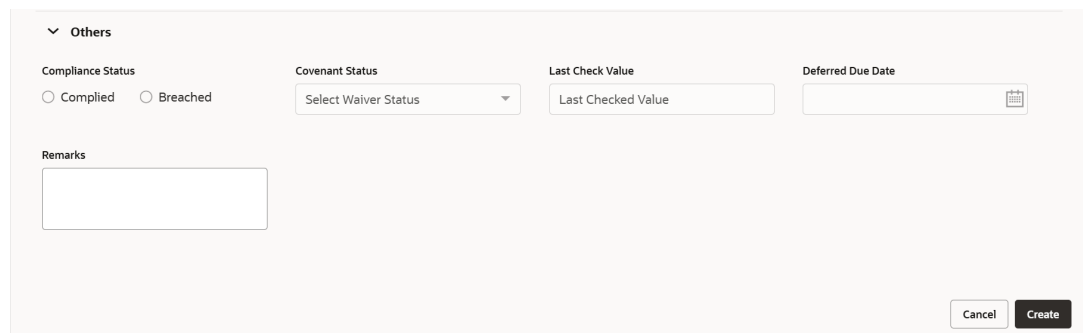
- Target Type
- Covenant Check Condition
- Target Value

### 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**

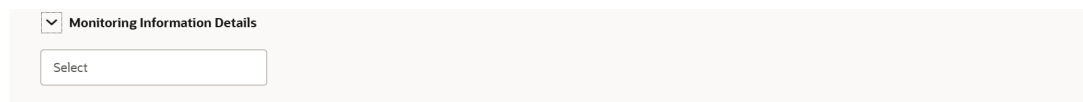


The screenshot shows the 'Others' section of a form. It contains the following elements:

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

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**



The screenshot shows the 'Monitoring Information Details' section of a form. It contains the following element:

- Monitoring Information Details:** A dropdown menu with the text 'Monitoring Information Details' and a 'Select' button below it.

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

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

- Condition Code:** [Empty text box]
- Condition Description:** [Empty text box]
- Condition Clause:** [Large empty text area]
- Condition Type:** [Dropdown menu]
- Condition Reason:** Maintenance
- Compliance Status:** Compliance Status
- Due Date:** February 7, 2024
- Notice Days:** [Empty text box]
- Grace Days:** [Empty text box]
- Compliance Remarks:** [Empty text box]
- Additional Text 1-20:** [Grid of 20 empty text boxes]
- Additional Number 1-20:** [Grid of 20 empty text boxes]
- Additional Date 1-20:** [Grid of 20 date pickers]
- Additional Flag 1-20:** [Grid of 20 'Yes' checkboxes]

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

Table 3-14 (Cont.) Add Conditions

Fields/ Icons	Description
<b>Compliance Status</b>	Select <b>Compliance Status</b> from drop-down list. The options available are: <ul style="list-style-type: none"> <li>• <b>Met</b></li> <li>• <b>Breached</b></li> </ul>
<b>Due Date</b>	Select the due date.
<b>Compliance Remarks</b>	Enter Compliance Remarks, if required.
<b>Customer Linkage</b>	Customer Linkage details are displayed by default based on selected Conditions code.
<b>Create</b>	Click <b>Create</b> . Conditions are linked to the party and displayed in the <b>Conditions</b> tab.
<b>Cancel</b>	Click the Cancel to cancel and exist the screen.

 **Note**

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

The screenshot shows a 'Filter' dialog box. At the top, there is a title bar with the word 'Filter' on the left, and 'Reset' and 'Apply' buttons on the right. Below the title bar, there is a checkbox labeled 'Take Over'. The main content area is divided into three sections by horizontal lines. The first section is labeled 'Facility category' and contains a text input field with a magnifying glass icon on the right. The second section is labeled 'Currency' and also contains a text input field with a magnifying glass icon on the right. The third section is labeled 'From amount' and contains a text input field. Below this is a section labeled 'To amount' which also contains a text input field.

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

The screenshot shows a 'Filter' dialog box with the following elements:

- Filter** (Title)
- Reset** (Button)
- Apply** (Button)
- Take Over**
- Facility category** (Label)
- [Search field with magnifying glass icon]
- Currency** (Label)
- [Search field with magnifying glass icon]
- From amount** (Label)
- [Text input field]
- To amount** (Label)
- [Text input field]

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

The screenshot shows the 'Comments' page within the 'Credit Proposal Evaluation Process - Enrichment' application. The interface includes:

- Header:** Credit Proposal Evaluation Process - Enrichment, Simulation Log, Documents, Overrides, Screen(7/7)
- Left Sidebar:** Customer Information, Other Bank Facilities, Write up, Liability details, Proposal Structuring, Summary, **Comments** (selected)
- Main Content Area:**
  - Comments** (Section Header)
  - Rich text editor with toolbar (undo, redo, bold, italic, underline, link, unlink, text color, background color, font size, bulleted list, numbered list, indent, outdent, heading 1, heading 2, link, unlink, print, search, save, refresh)
  - Text area: Enter text here...
  - Post** (Button)
  - Message: No items to display.
- Bottom Bar:** Audit, Cancel, Hold, Back, Save and Close, Submit

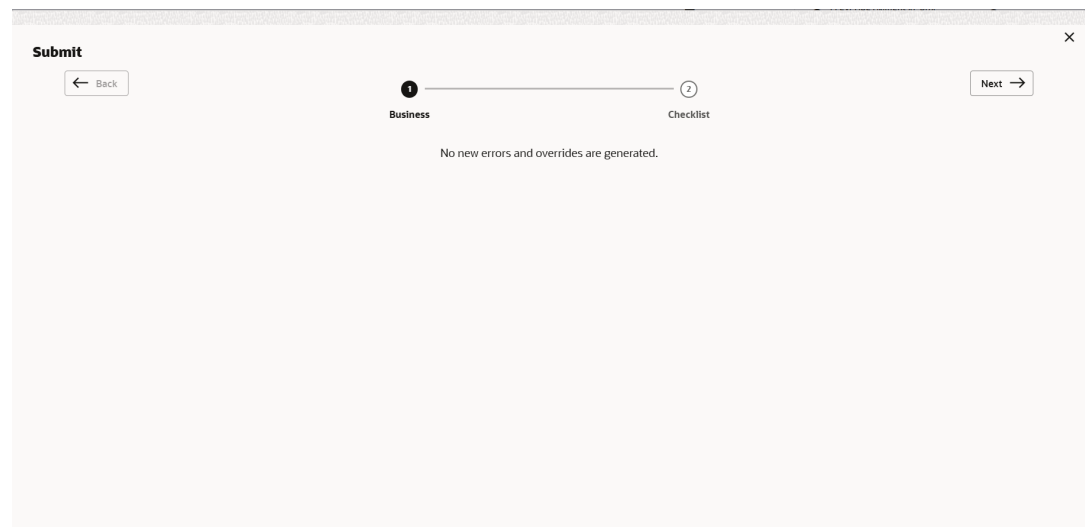
For information on fields in the **Comments** screen, refer the below table.

**Table 3-15 Comments**

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

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**

**Submit** X

← Back 1 Business 2 Checklist Next →

No items to display.

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

Outcome Required

**Submit**

**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 provides 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

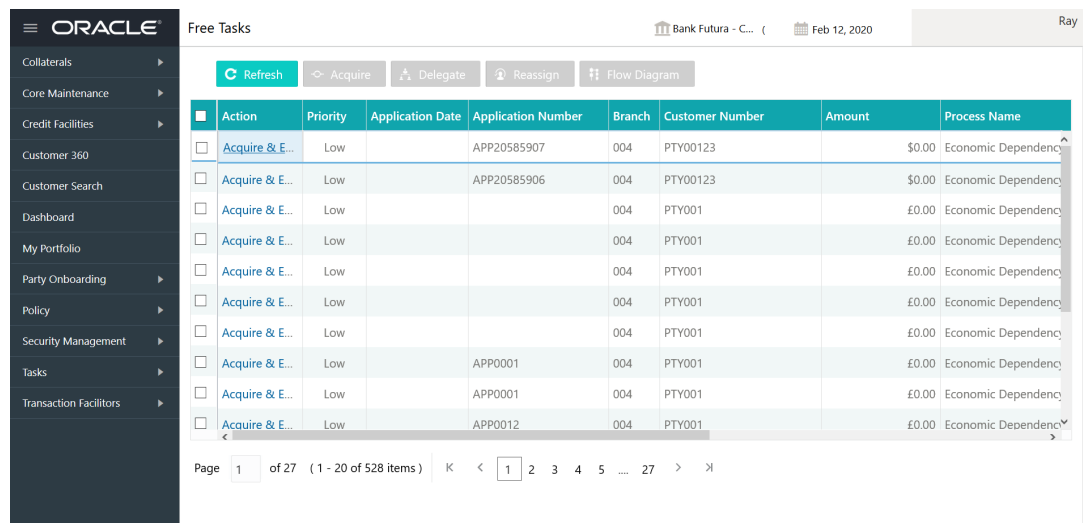
This topic provides systematic instructions about the Credit Evaluation data segment in the Simplified Credit Proposal Evaluation Restructuring Process.

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**



The screenshot shows the Oracle Free Tasks interface. The table contains the following data:

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

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

Figure 4-2 Credit Evaluation - Summary

Credit Origination - Credit Evaluation

Summary      Credit Evaluation      Comments

**Customer Information**  
 A Domestic entity established & operating as a Pvt Ltd Company in  
 Customer ID: PTY201774545    Register No:    Legal Status: Pvt Ltd    Liability Amount:    Is KYC Compliant: No    Share Holders: 0    Contractors: 0    Guarantors: 0    Bankers: 0

**Facility Summary**  
 Total funded - \$0.00    Total non funded - \$20,000.00  
 No data to display    Non Funded

**Collateral summary**  
 Total collateral value: \$0.00    Customer LTV: 0%  
 No data to display

**Existing Facilities**  
 Total existing facilities: \$0.00    Takeover amount: \$0.00    Takeover in this application: \$0.00

**Covenants**  
 Total Covenants: 0  
 Entity Wise: 0    Facility Wise: 0    Financial: 0    Non Financial: 0  
 No items to display.

**Terms & conditions**  
 Total Terms and Conditions: 0  
 Pre-Distributed: 0    Post-Distributed: 0  
 No items to display.

**Financial Profile**  
 Show results for: Previous 3 years  
 Category: 2017-2018, 2018-2019, 2019-2020, 2020-2021, 2021-2022, 2022-2023  
 No data to display.

**Projections**  
 Show results for: Next 3 years  
 Category: 2020-2021, 2021-2022, 2022-2023  
 No data to display.

**Group entities**  
 1

**Scores**  
 Evaluation not yet done

**Groupwise Exposure Details**  
 No data to display

**Connected Parties**  
 Gross Facility Amount Contribution  
 No data to display

**Ratings**  
 Moody's: AAA

Hold    Back    Next    Save & Close    Cancel

- 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**

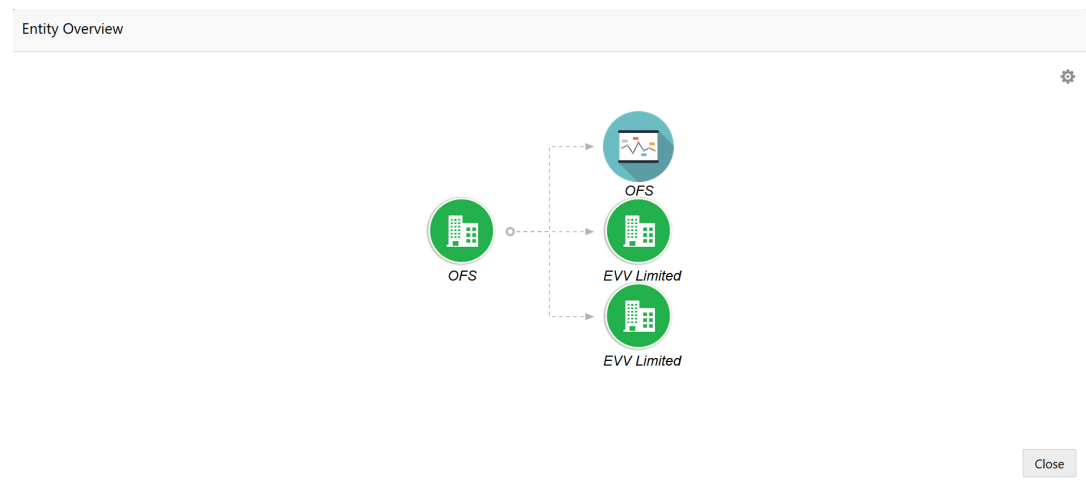
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

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

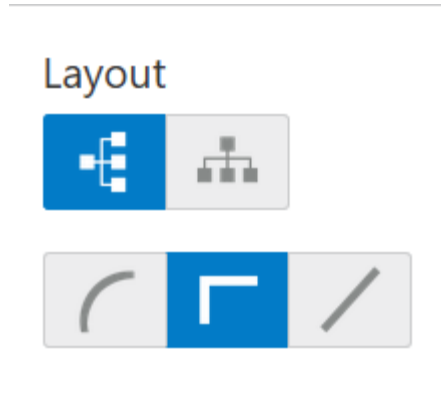
- To view the overview of the organization, click the entity overview icon in **Customer Information** section.

The **Entity Overview** screen is displayed.

**Figure 4-4 Entity Overview**

- 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

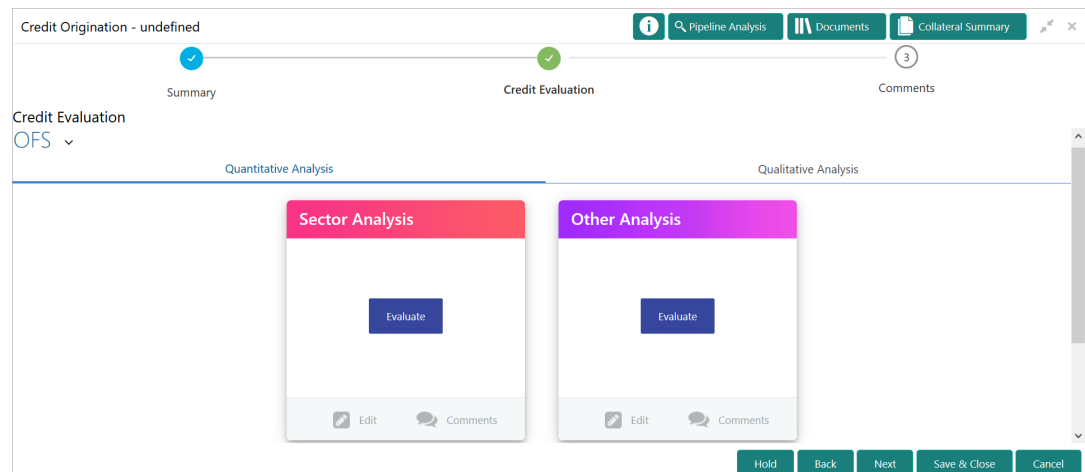
Fields	Description
<b>Close</b>	To exit the Entity Overview window, click <b>Close</b> . In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
<b>count numbers</b>	To view the detailed information about the Share Holders, Contractors, Guarantors,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

Table 4-1 (Cont.) Entity Overview

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

undefined > Sector Analysis

< Previous Category   Next Category >

Total Score  
13

Availability of raw materials   Score 9

Has the borrower missed any payments or is there any unauthorized overdrafts fro more than 7 days?

Yes

No

Status as of 17th March

Cancel   Save

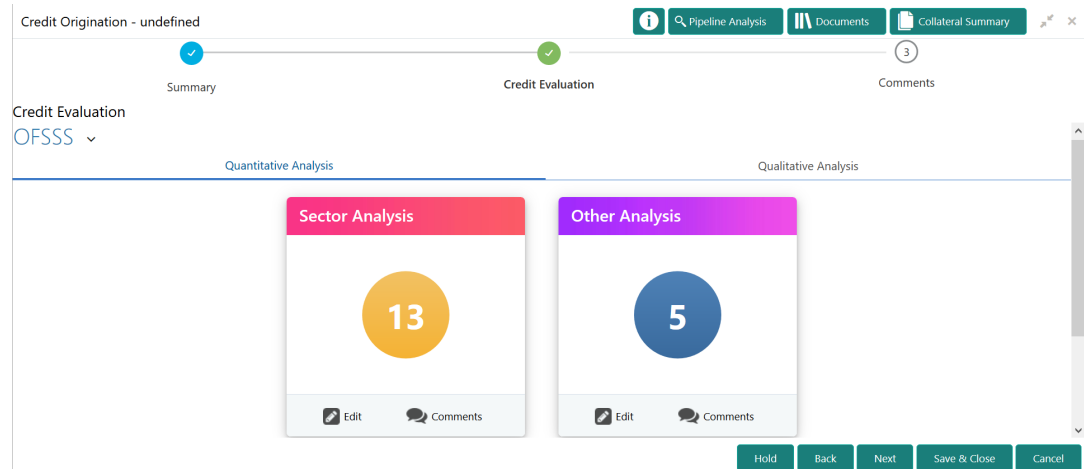
For information on fields in the Qualitative Analysis screen, refer the below table.

**Table 4-2 Questionnaire**

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

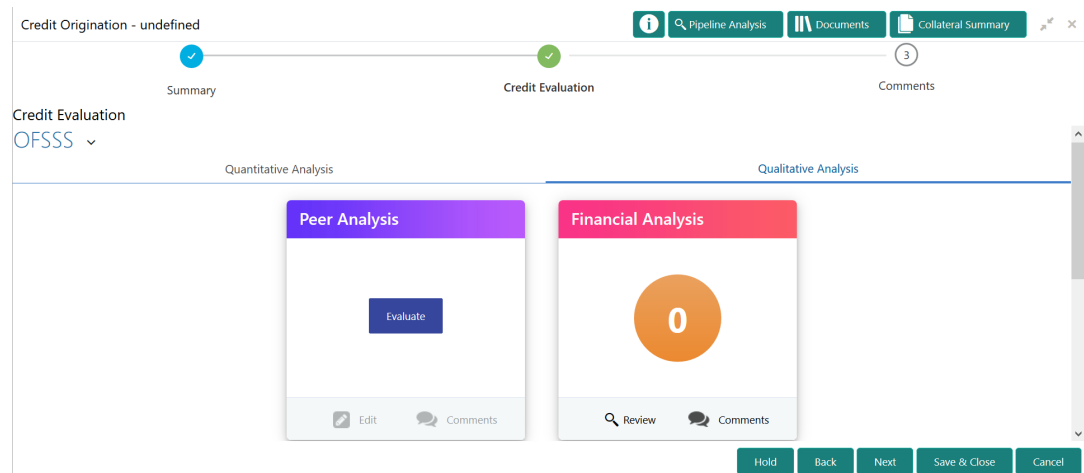
After performing quantitative analysis, the quantitative analysis page with a cumulative score is displayed.

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

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**

Credit Origination - undefined

Summary KYC Comments

Comments

KYC for QESSS and EV Limited

Post

No items to display.

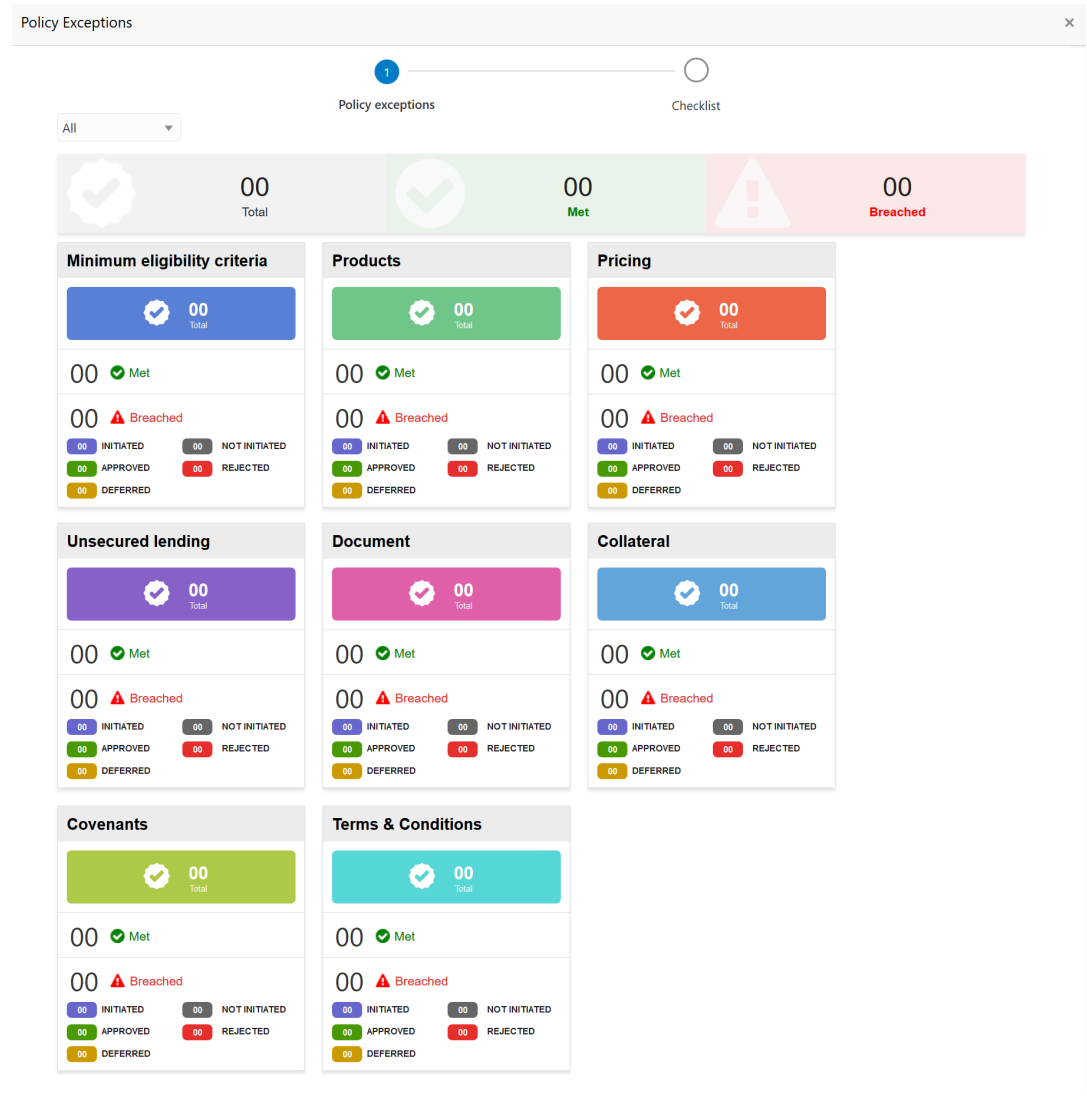
Hold Back Next Save & Close Submit Cancel

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

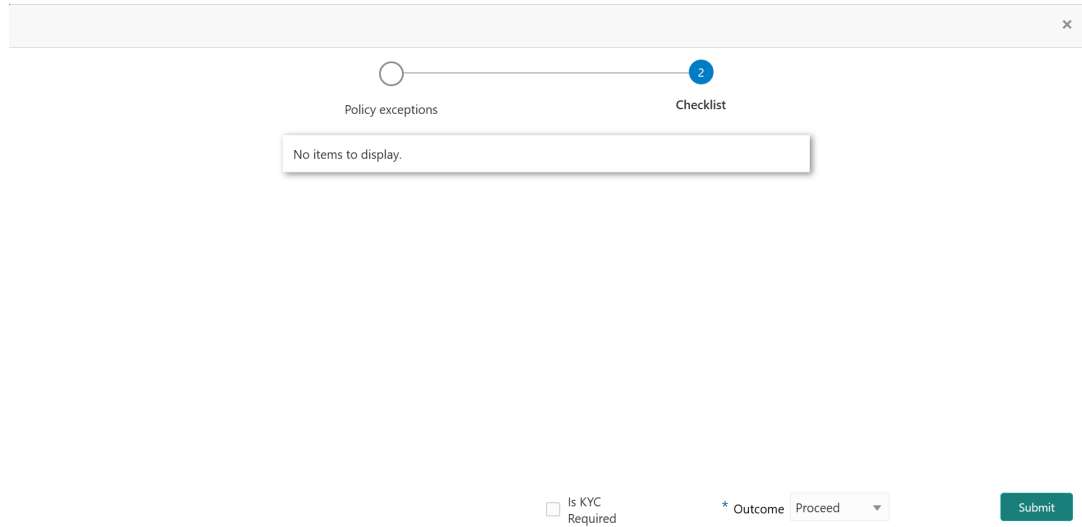


By default, policy exceptions are displayed for both the organization (party) and its child party.

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
<b>Outcome</b>	Select the <b>Outcome</b> as <b>PROCEED</b> , if additional information is not required. Otherwise select the <b>Outcome</b> as <b>Additional Info</b> .
<b>Submit</b>	Click <b>Submit</b> . The draft proposal is sent to the mentioned Email ID.

**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 provides 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

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

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

Credit Origination - Legal Evaluation

1 Summary 2 Legal Evaluation 3 Comments

Summary

CRPS

**Customer Information**

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

Customer ID: PTY201774545 | Register No: | Legal Status: Pvt Ltd | Liability Amount: | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

**Facility Summary**

Total funded - \$0.00 | Total non funded - \$20,000.00 | Facility summary list

No data to display | 24K | 16K | 8K | 0 | Non Funded | Term Loan

**Collateral summary**

Total collateral value: \$0.00 | Customer LTV: 0%

No data to display

**Existing Facilities**

Total existing facilities: \$0.00-(0) | Takeover amount: \$0.00-(0) | Takeover in this application: \$0.00-(0)

No data to display

**Covenants** | **Terms & conditions**

Total Covenants: 0 | Total Terms and Conditions: 0

Entity Wise: 0 | Facility Wise: 0 | Financial: 0 | Non Financial: 0 | Pre-Distributed: 0 | Post-Distributed: 0

No items to display.

**Financial Profile** | View all

Show results for: Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020	Variance %
No data to display.						

**Projections** | View all

Show results for: Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
No data to display.						

**Group entities**

1

**Scores**

Evaluation not yet done

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Ratings**

Moody's: AAA

Hold Back Next Save & Close Cancel

- 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**

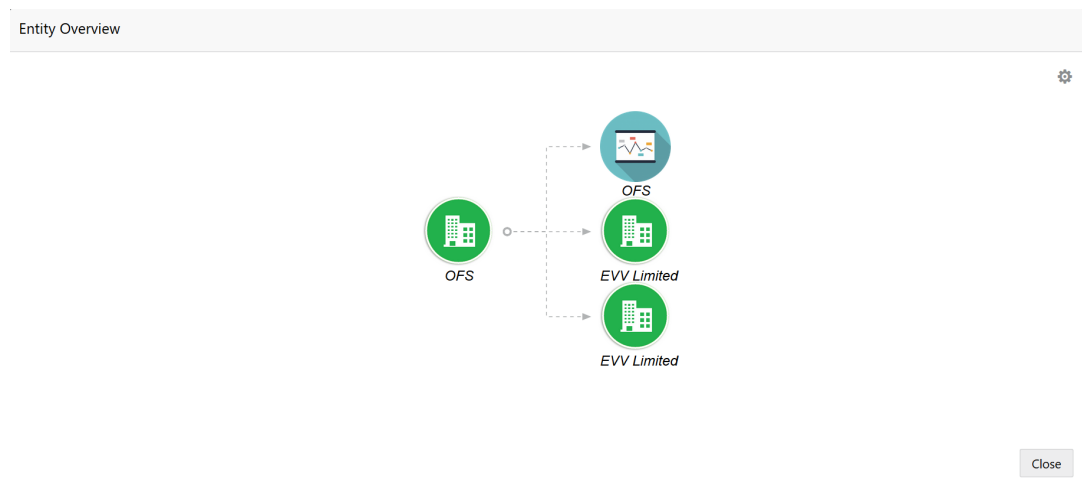
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

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

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

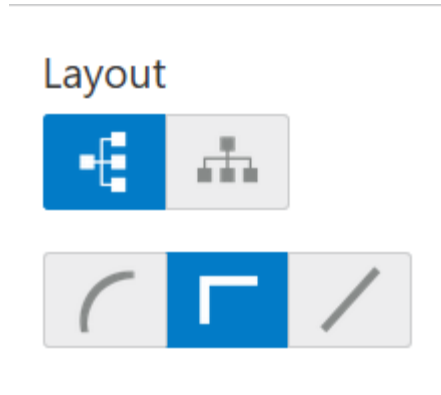
The **Entity Overview** screen is displayed.

**Figure 4-17 Entity Overview**

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

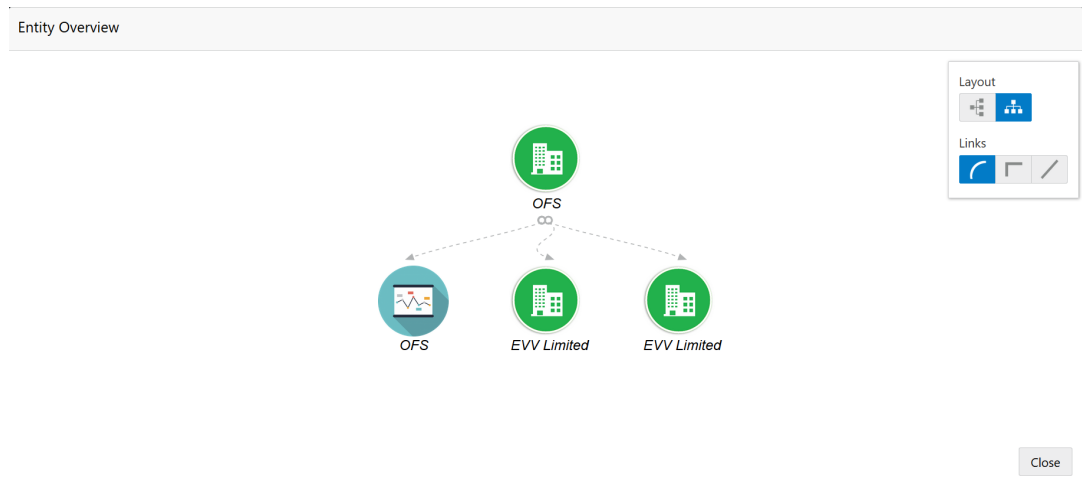
The **Layout** screen is displayed.

**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**

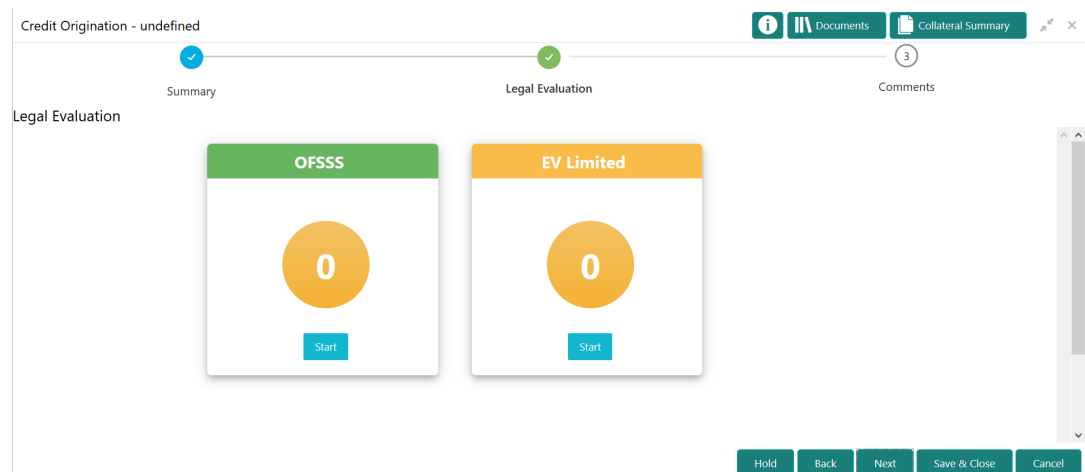
Fields	Description
<b>Close</b>	To exit the Entity Overview window, click <b>Close</b> . In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
<b>count numbers</b>	To view the detailed information about the Share Holders, Contractors, Guarantors,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

Table 4-5 (Cont.) Entity Overview

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

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

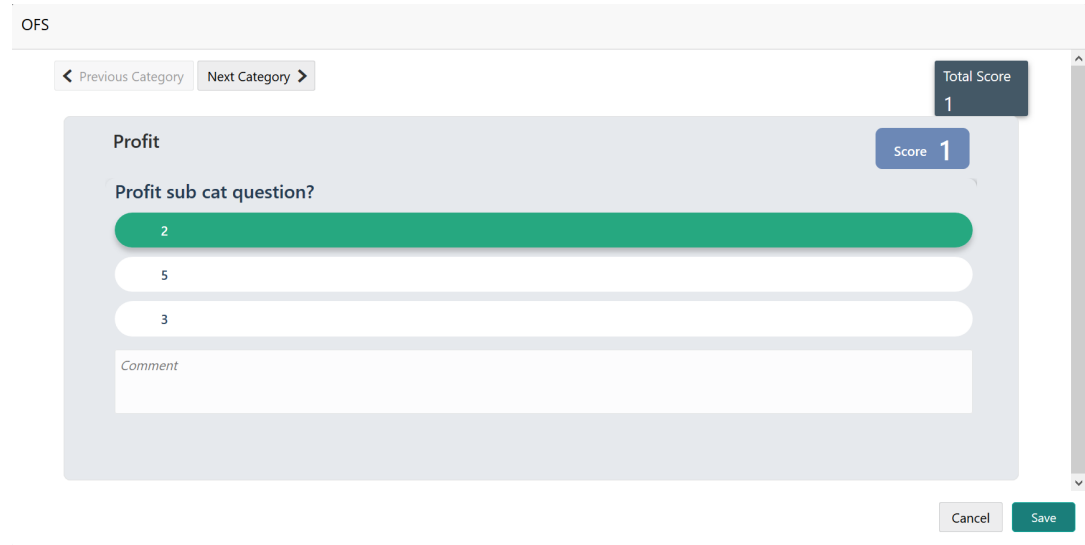
Figure 4-20 Legal Evaluation



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:

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

**Figure 4-21 Questionnaire**



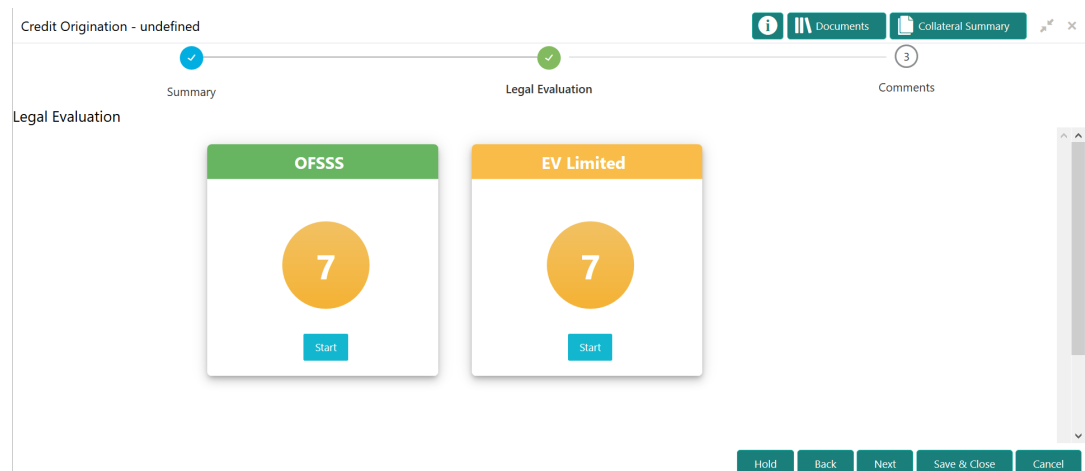
For field level information on **Questionnaire** screen refer the below table.

**Table 4-6 Questionnaire**

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

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**

Credit Origination - undefined

Summary KYC Comments

Comments

KYC for QESSS and EV Limited

Post

No items to display.

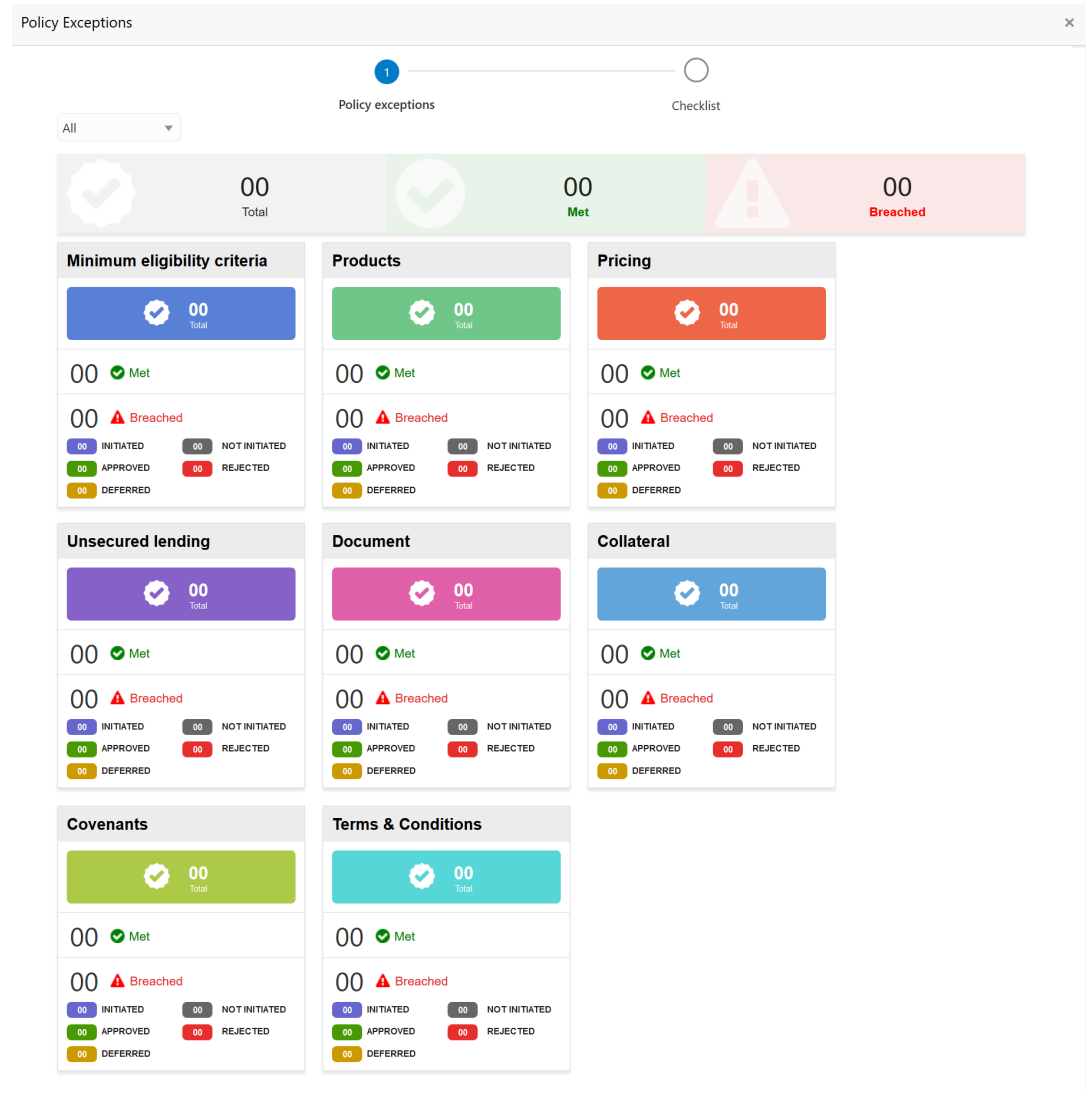
Hold Back Next Save & Close Submit Cancel

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
<b>Outcome</b>	Select the <b>Outcome</b> as <b>PROCEED</b> , if additional information is not required. Otherwise select the <b>Outcome</b> as <b>Additional Info</b> .
<b>Submit</b>	Click <b>Submit</b> .

**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

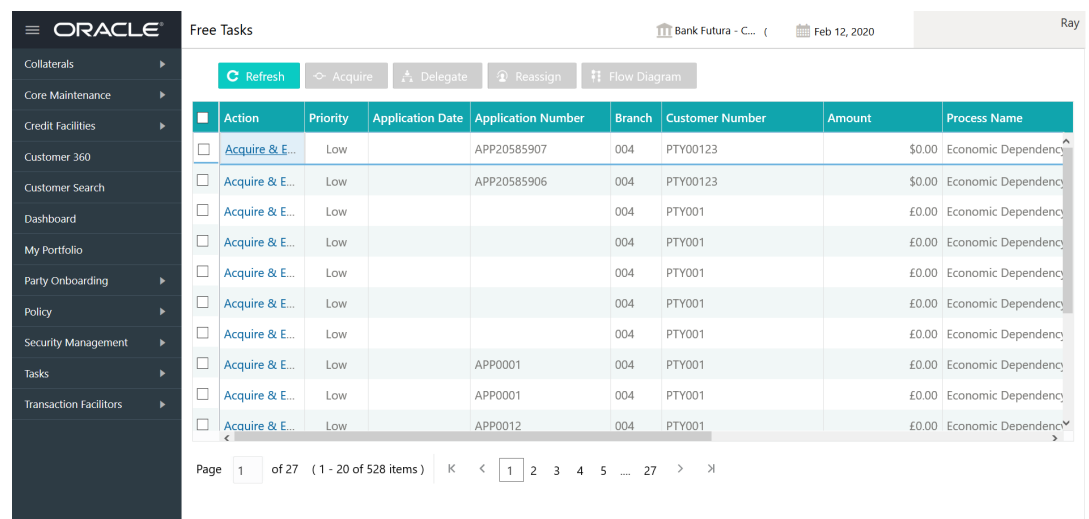
This topic provides systematic instructions about the Customer KYC stage of the Simplified Credit Proposal Evaluation Restructuring Process.

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**



The screenshot shows the Oracle Free Tasks page. The page has a dark sidebar on the left with the Oracle logo and a navigation menu. The main content area is titled 'Free Tasks' and contains a table with the following columns: Action, Priority, Application Date, Application Number, Branch, Customer Number, Amount, and Process Name. The table lists several tasks, each with a checkbox in the Action column. The first task has an application number of APP20585907 and a process name of Economic Dependence. The last task has an application number of APP0012 and a process name of Economic Dependence. Below the table is a pagination control showing 'Page 1 of 27 (1 - 20 of 528 items)' and a search icon.

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
<input type="checkbox"/> Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

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

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

Figure 5-2 Kyc Evaluation - Summary

Credit Origination - KYC Evaluation

Summary 1 KYC 2 Comments 3

Customer Information

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

Customer ID: PTY201774545, Register No, Legal Status: Pvt Ltd, Liability Amount, Is KYC Compliant: No, Share Holders: 0, Contractors: 0, Guarantors: 0, Bankers: 0

Facility Summary

Total funded - \$0.00, Total non funded - \$20,000.00

Collateral summary

Total collateral value: \$0.00, Customer LTV: 0%

Existing Facilities

Total existing facilities: \$0.00, Takeover amount: \$0.00, Takeover in this application: \$0.00

Covenants

Total Covenants: 0

Terms & conditions

Total Terms and Conditions: 0

Financial Profile

Show results for: Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020	Variance %
No data to display.						

Projections

Show results for: Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
No data to display.						

Group entities

1

Scores

Evaluation not yet done

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's: AAA

Hold Back Next Save & Close Cancel

- 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**

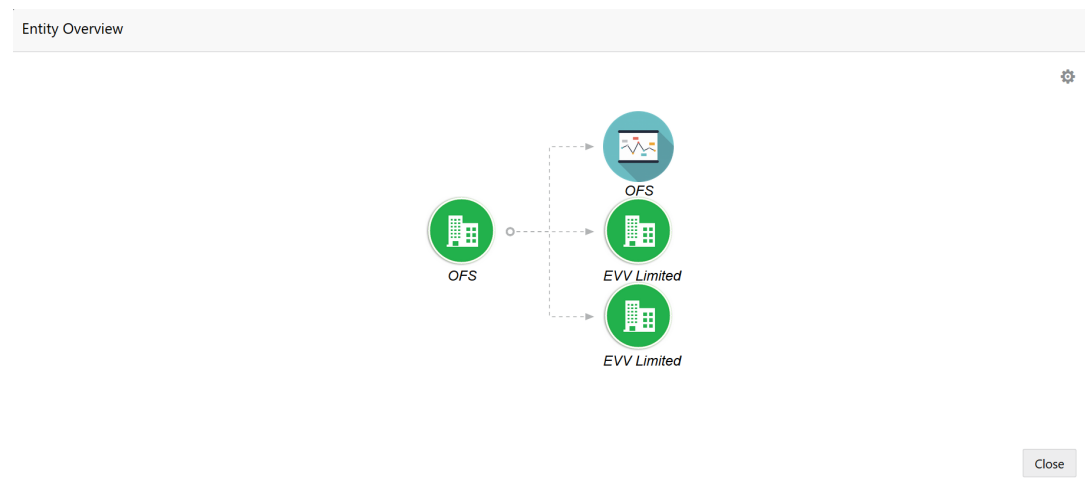
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

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

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

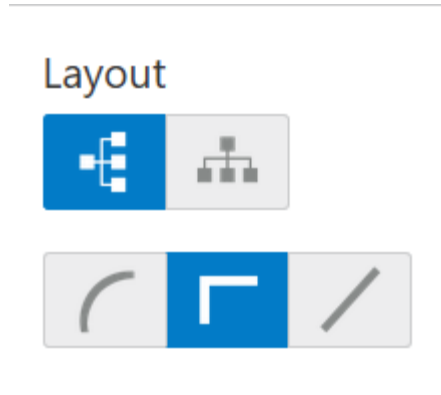
The **Entity Overview** screen is displayed.

**Figure 5-4 Entity Overview**

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

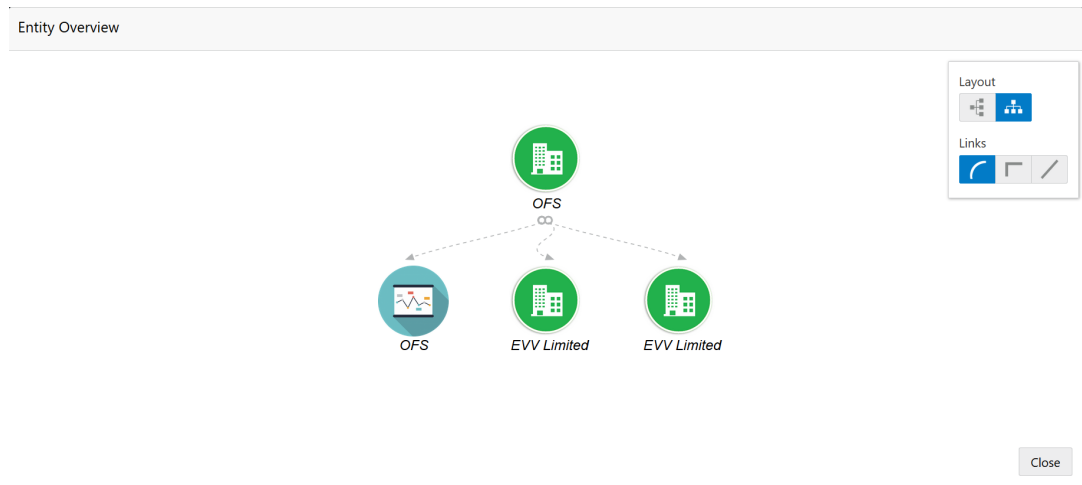
The **Layout** screen is displayed.

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

Table 5-1 (Cont.) Entity Overview

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

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

The **KYC** screen is displayed.

Figure 5-7 KYC

Credit Origination - KYC Evaluation

Summary KYC Comments

KYC

Party Id : PTY201774545 Entity Type : Pvt Ltd KYC Status :

Verification Date : KYC Method :

Hold Back Next Save & Close Cancel

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

- 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)
- To add the KYC Details, click **KYC Details** option.

The **KYC Details** screen is displayed.

Figure 5-8 KYC Details

Report Received

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method:

KYC Status: Verified

Create Cancel

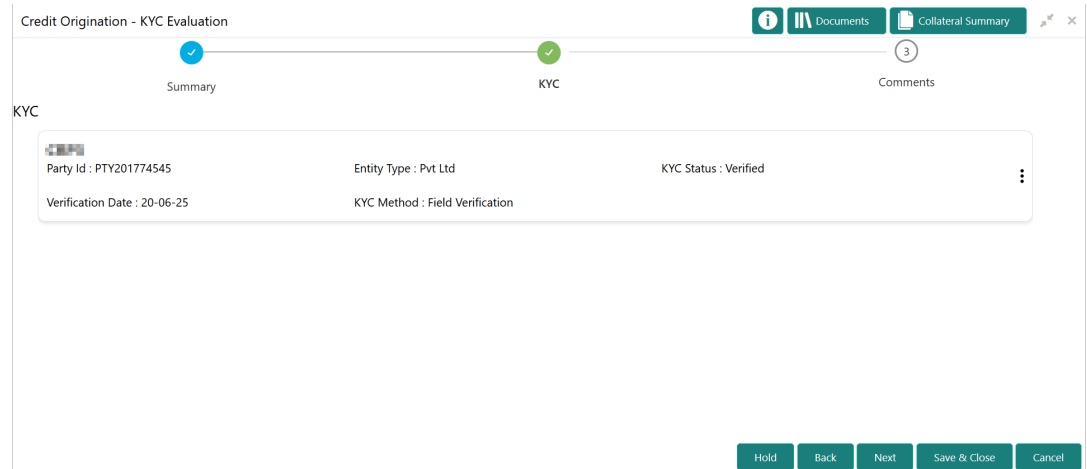
For information on fields in the KYC details screen, refer the below table.

Table 5-2 KYC details

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

- 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.

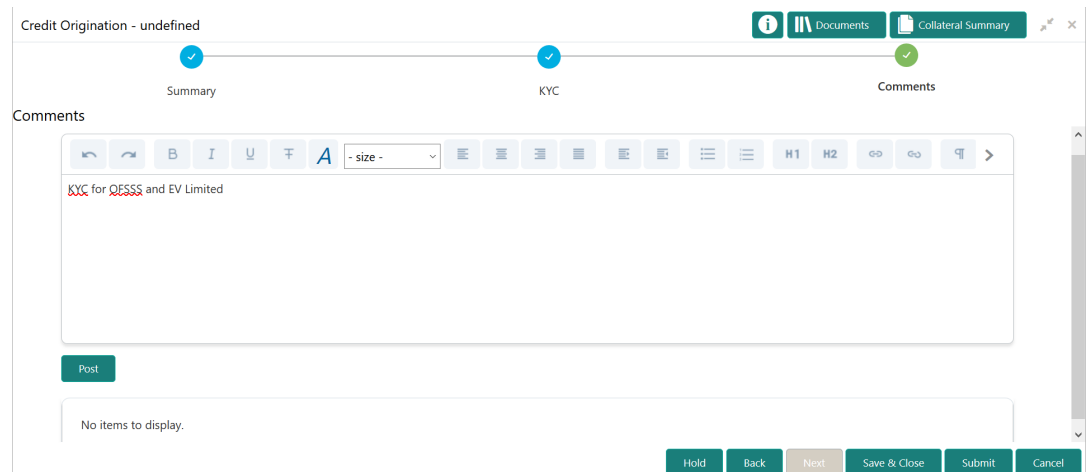
**Table 5-3 KYC Status**

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

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**

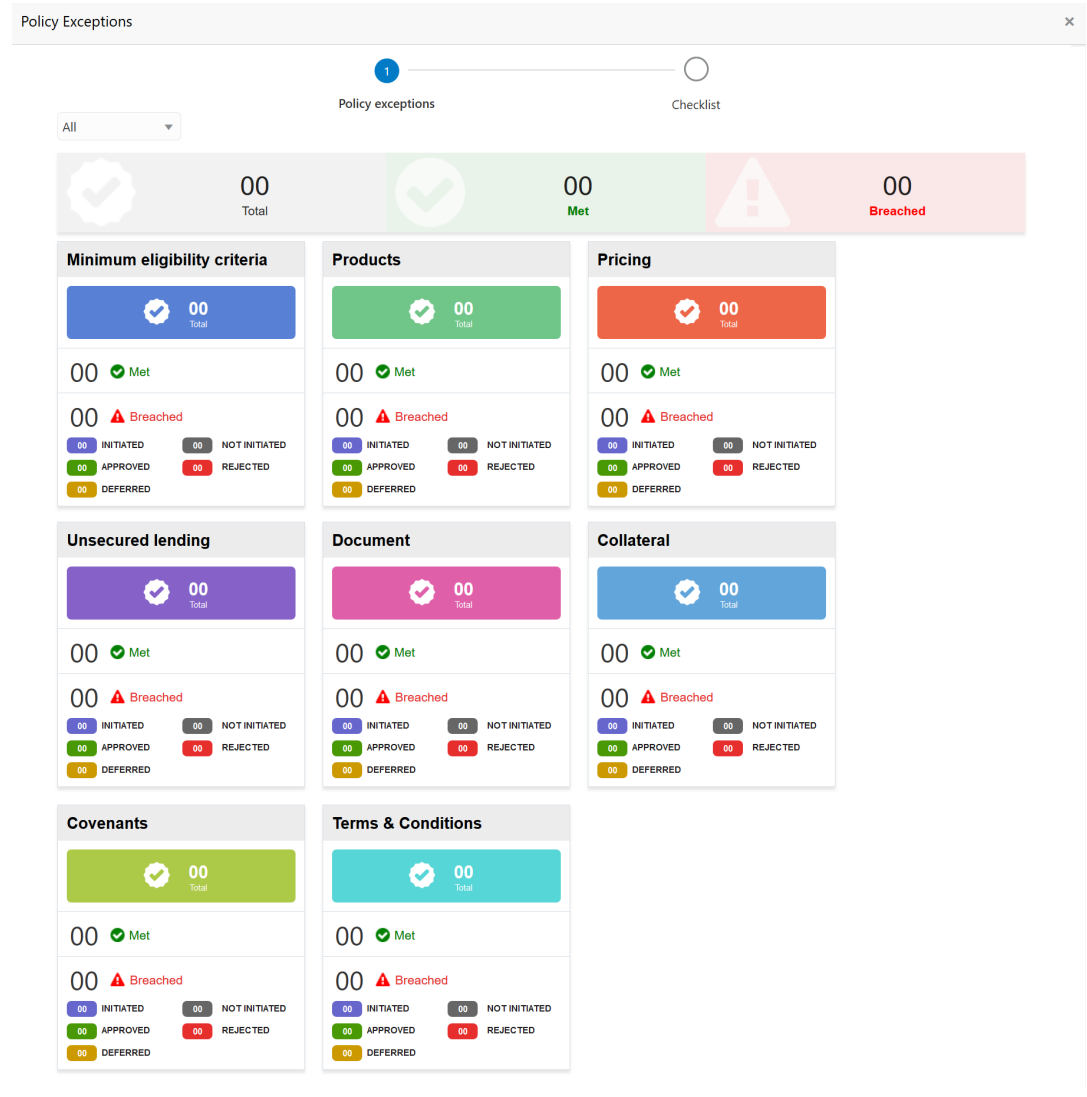


**Post** comments, if required. Posted comment is displayed below the **Comments** box.

12. Click **Submit**.

The **Policy exceptions** screen is displayed.

**Figure 5-11 Policy exceptions**

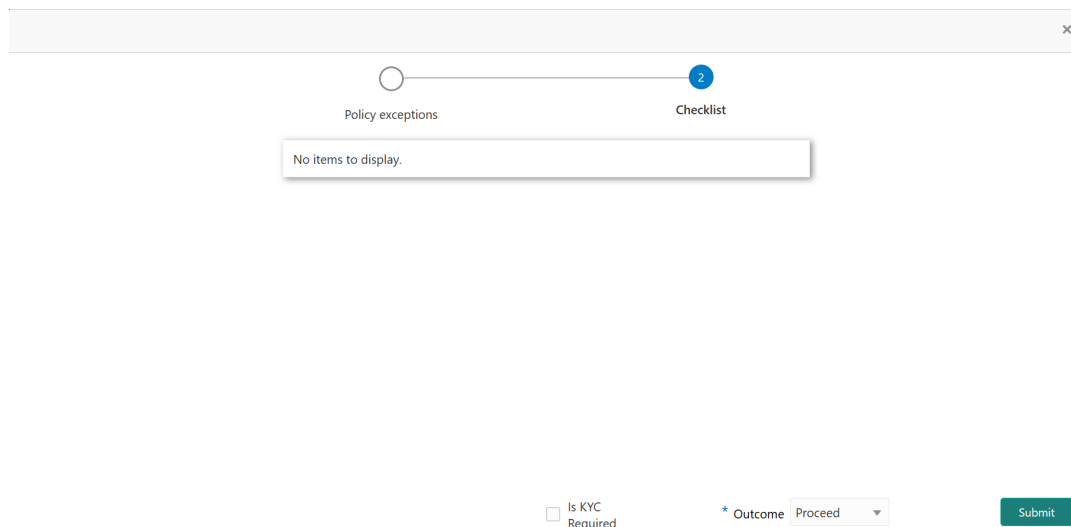


By default, policy exceptions are displayed for both the organization (party) and its child party.

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
<b>Outcome</b>	Select the <b>Outcome</b> as <b>PROCEED</b> , if additional information is not required. Otherwise select the <b>Outcome</b> as <b>Additional Info</b> .
<b>Submit</b>	Click <b>Submit</b> . The draft proposal is sent to the mentioned Email ID.

**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.

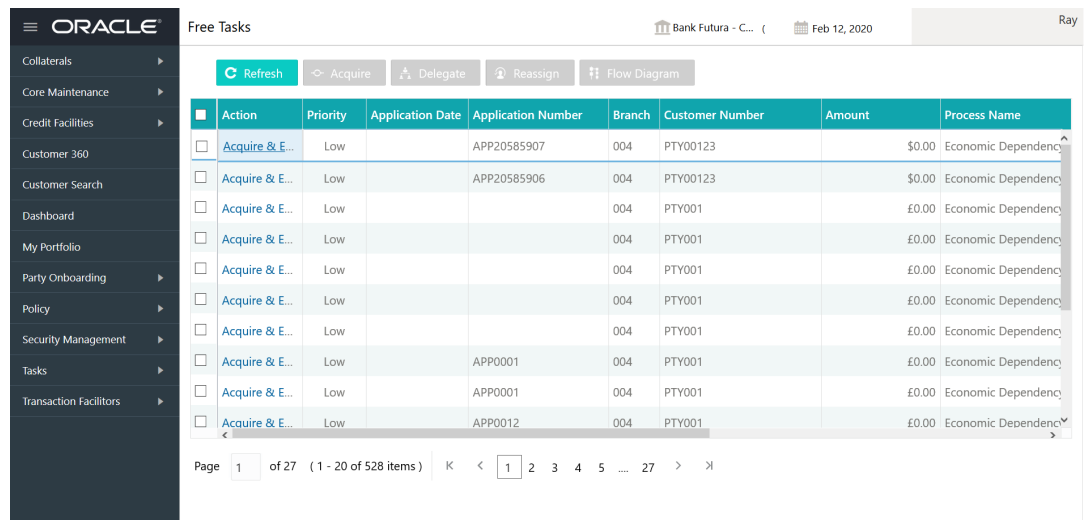
### Steps to structure credit proposal

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**



The screenshot shows the Oracle Free Tasks page. The page has a dark sidebar on the left with navigation options like Collaterals, Core Maintenance, Credit Facilities, Customer 360, Customer Search, Dashboard, My Portfolio, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main content area is titled 'Free Tasks' and includes a 'Refresh' button and several action buttons: Acquire, Delegate, Reassign, and Flow Diagram. Below these is a table with the following columns: Action, Priority, Application Date, Application Number, Branch, Customer Number, Amount, and Process Name. The table contains several rows, each with a checkbox in the Action column and 'Acquire & E...' as the text. The Priority is 'Low' for all rows. The Application Number and Branch vary across rows. The Amount is either '\$0.00' or '£0.00'. The Process Name is 'Economic Dependence' for all rows. At the bottom of the table, there is a pagination control showing 'Page 1 of 27 (1 - 20 of 528 items)' and a set of navigation buttons.

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
<input type="checkbox"/> Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

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

The Credit page summarizing the proposal is displayed.

Figure 6-2 Proposal Structuring - Summary

Credit Origination - Proposal Structuring

Summary Proposal Structuring Comments

Customer Information

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

Customer ID: PTY201774543 Register No: Legal Status: Pvt Ltd Liability Amount: Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility Summary

Total funded - \$0.00 Total non funded - \$1,024.00

Group entities: 1

Collateral summary

Total collateral value: \$0.00 Customer LTV: 0%

Scores: 16 of 20 (80.0%)

Existing Facilities

Total existing facilities: \$0.00 Takeover amount: \$0.00 Takeover in this application: \$0.00

Covenants: 1 Total Covenants

Terms & conditions: 0 Total Terms and Conditions

Groupwise Exposure Details: No data to display

Financial Profile

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020	Variance %
No data to display.						

Projections

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
No data to display.						

Connected Parties

Gross Facility Amount Contribution: No data to display

Ratings: Moody's AAA

Hold Back Next Save & Close Cancel

- 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**

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

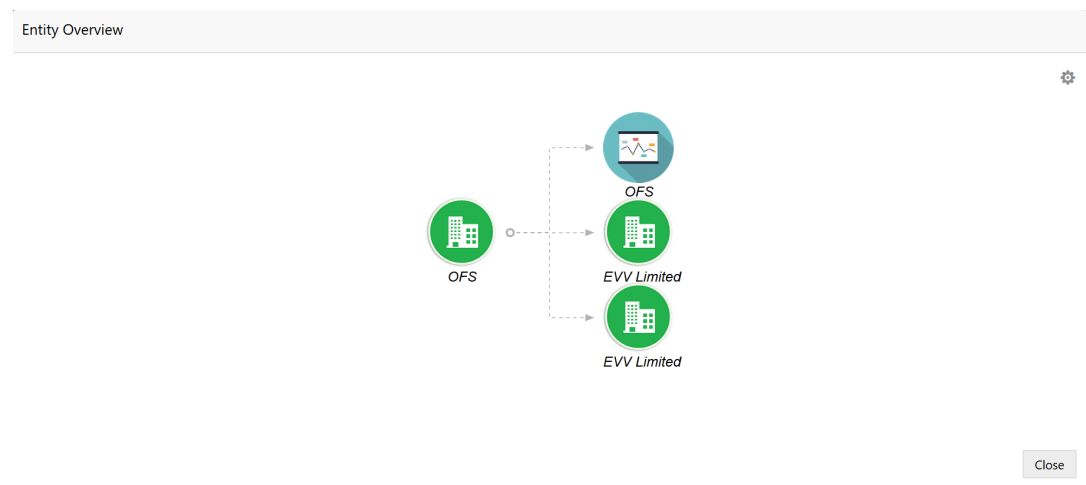
Close

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

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

The **Entity Overview** window appears.

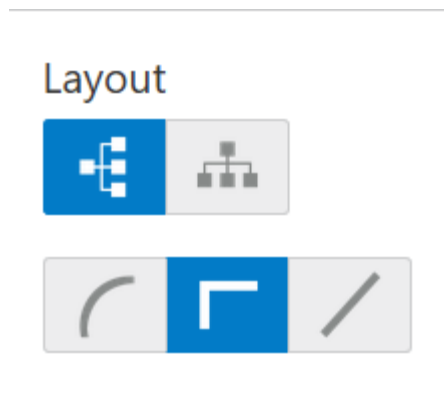
**Figure 6-4 Entity Overview**



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

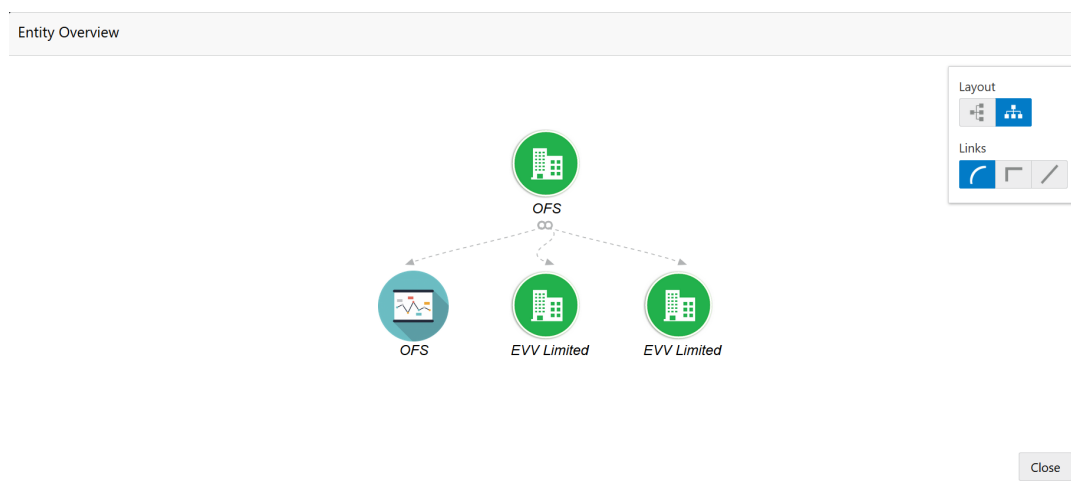
The **Layout** screen is displayed.

**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**

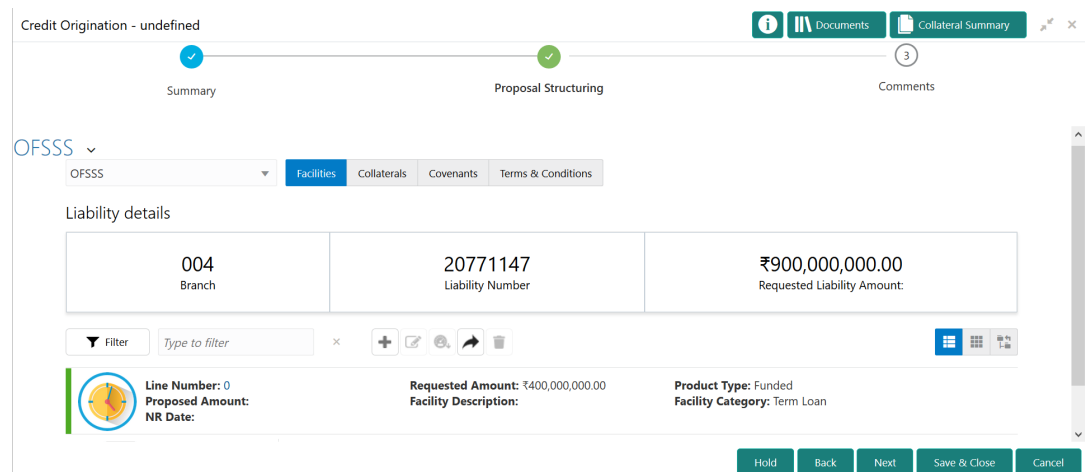
Fields	Description
<b>Close</b>	To exit the Entity Overview window, click <b>Close</b> . In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
<b>count numbers</b>	To view the detailed information about the Share Holders, Contractors, Guarantors,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

**Table 6-1 (Cont.) Entity Overview**

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

- After reviewing the Summary, click **Next**.  
The **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 topic 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 bank's 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.

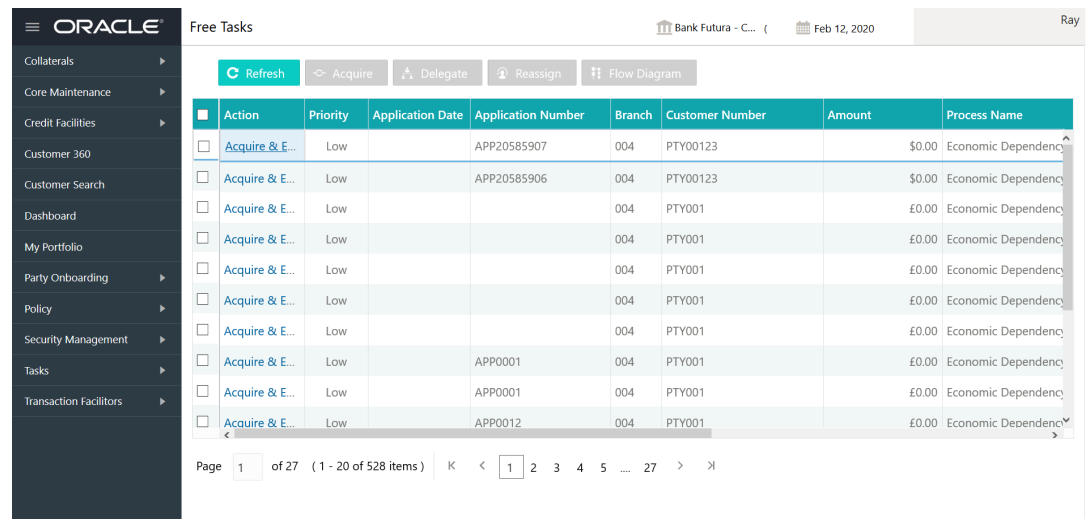
In this stage, customer’s communication address can be configured and the draft document can be generated for customer acceptance.

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**



The screenshot shows the Oracle Free Tasks page. The page title is "Free Tasks". The breadcrumb trail is "Bank Futura - C... ( Feb 12, 2020 Ray". The page has a sidebar menu on the left with the Oracle logo and various navigation options. The main content area contains a table with the following columns: Action, Priority, Application Date, Application Number, Branch, Customer Number, Amount, and Process Name. The table contains 10 rows of data, each with a checkbox in the Action column. The first row has a priority of "Low", application number "APP20585907", branch "004", customer number "PTY00123", and amount "\$0.00". The second row has a priority of "Low", application number "APP20585906", branch "004", customer number "PTY00123", and amount "\$0.00". The third row has a priority of "Low", application number "APP0001", branch "004", customer number "PTY001", and amount "£0.00". The fourth row has a priority of "Low", application number "APP0012", branch "004", customer number "PTY001", and amount "£0.00". The table is paginated, showing "Page 1 of 27 (1 - 20 of 528 items)".

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
<input type="checkbox"/> Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
<input type="checkbox"/> Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

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

The Credit page summarizing the proposal is displayed.

Figure 9-2 Draft Generation - Summary

- 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**

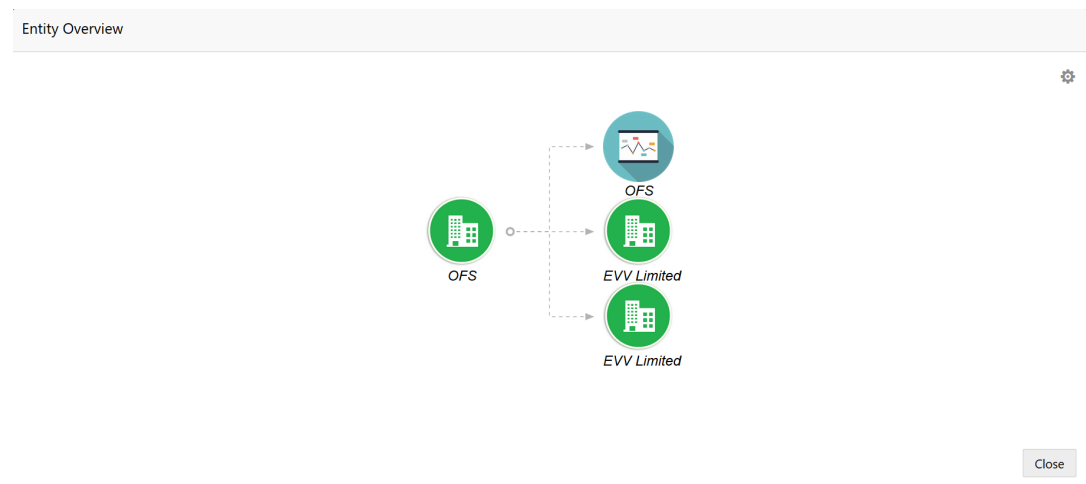
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

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

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

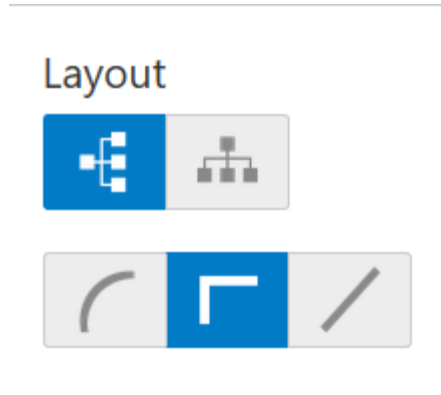
The **Entity Overview** screen is displayed.

**Figure 9-4 Entity Overview**

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

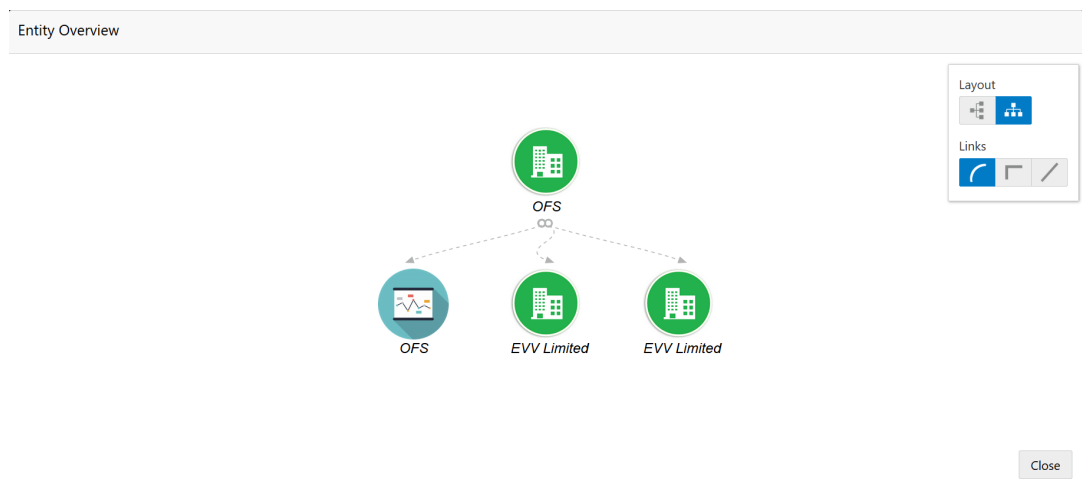
The **Layout window** is displayed.

**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**

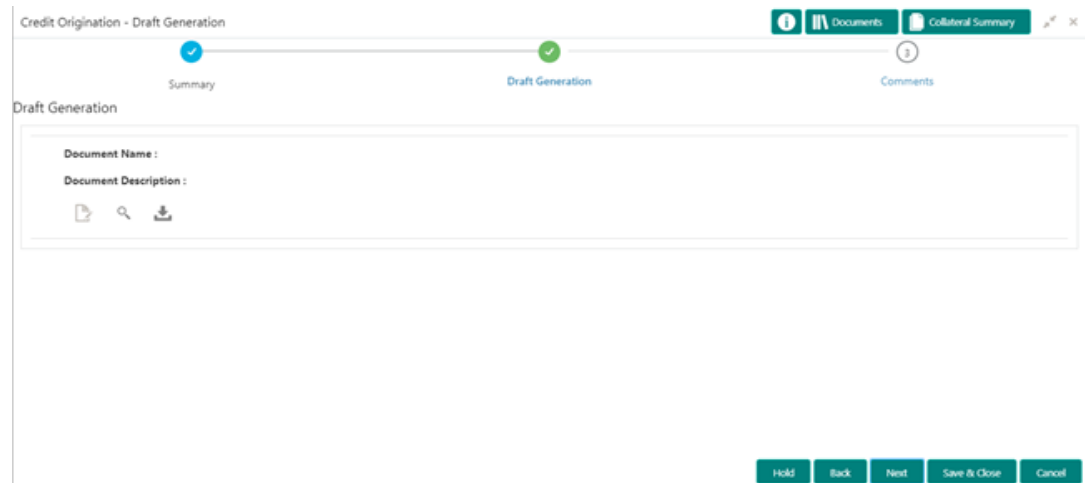
Fields	Description
<b>Close</b>	To exit the Entity Overview window, click <b>Close</b> . In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
<b>count numbers</b>	To view the detailed information about the Share Holders, Contractors, Guarantors,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

**Table 9-1 (Cont.) Entity Overview**

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

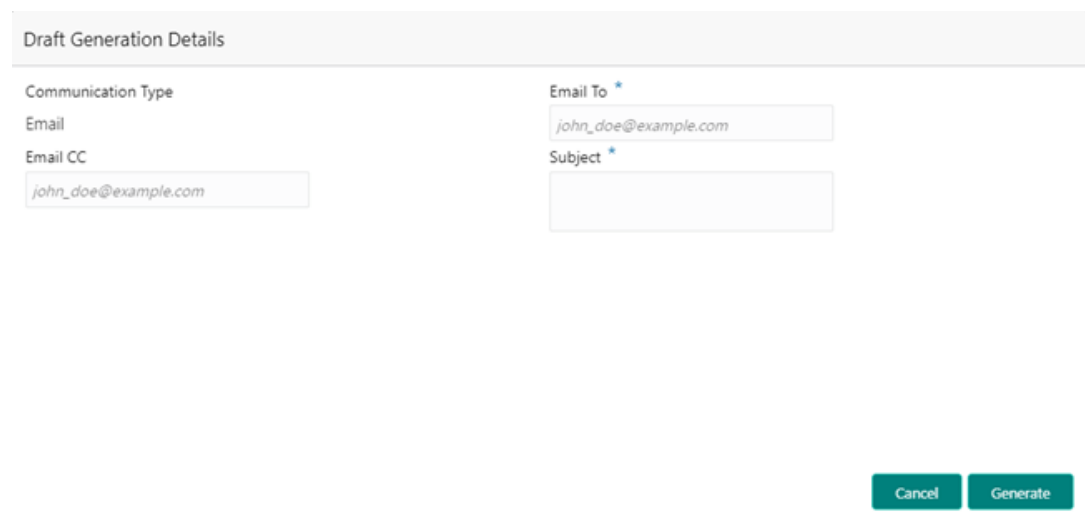
- After reviewing the Summary, click **Next**.  
The **Draft Generation** page is displayed.

**Figure 9-7 Draft Generation**



- Click the generate icon (first icon below the Document Description).  
The **Draft Generation Details** window is displayed.

**Figure 9-8 Draft Generation Details**



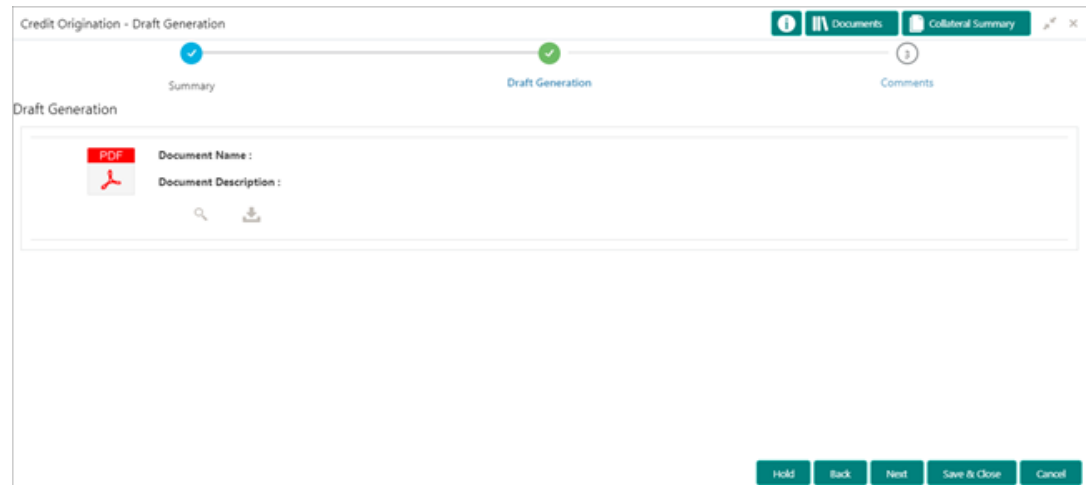
For information on fields in the Draft Generation Details screen, refer the below table.

**Table 9-2 Draft Generation Details**

Fields	Description
<b>E-mail To</b>	In <b>E-mail To</b> field, type the E-mail address to which the proposal draft has to be sent.
<b>E-mail CC</b>	In <b>E-mail CC</b> field, type the E-mail address which has to be in CC of draft proposal mail.
<b>Subject</b>	In <b>Subject</b> field, type the mail subject.

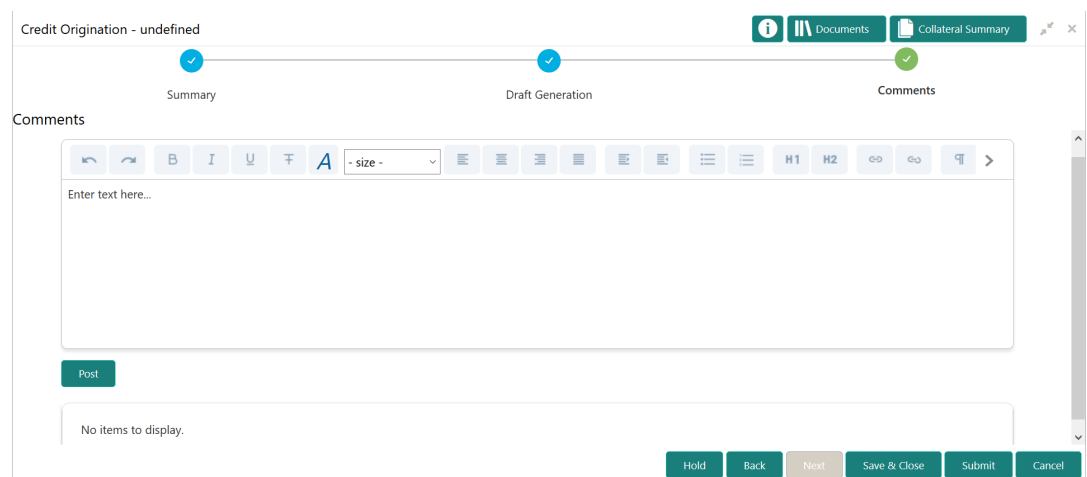
9. Click **Generate**. Draft is generated and displayed in Draft Generation page as shown below:

**Figure 9-9 Draft Generation**



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

**Figure 9-10 Comments**

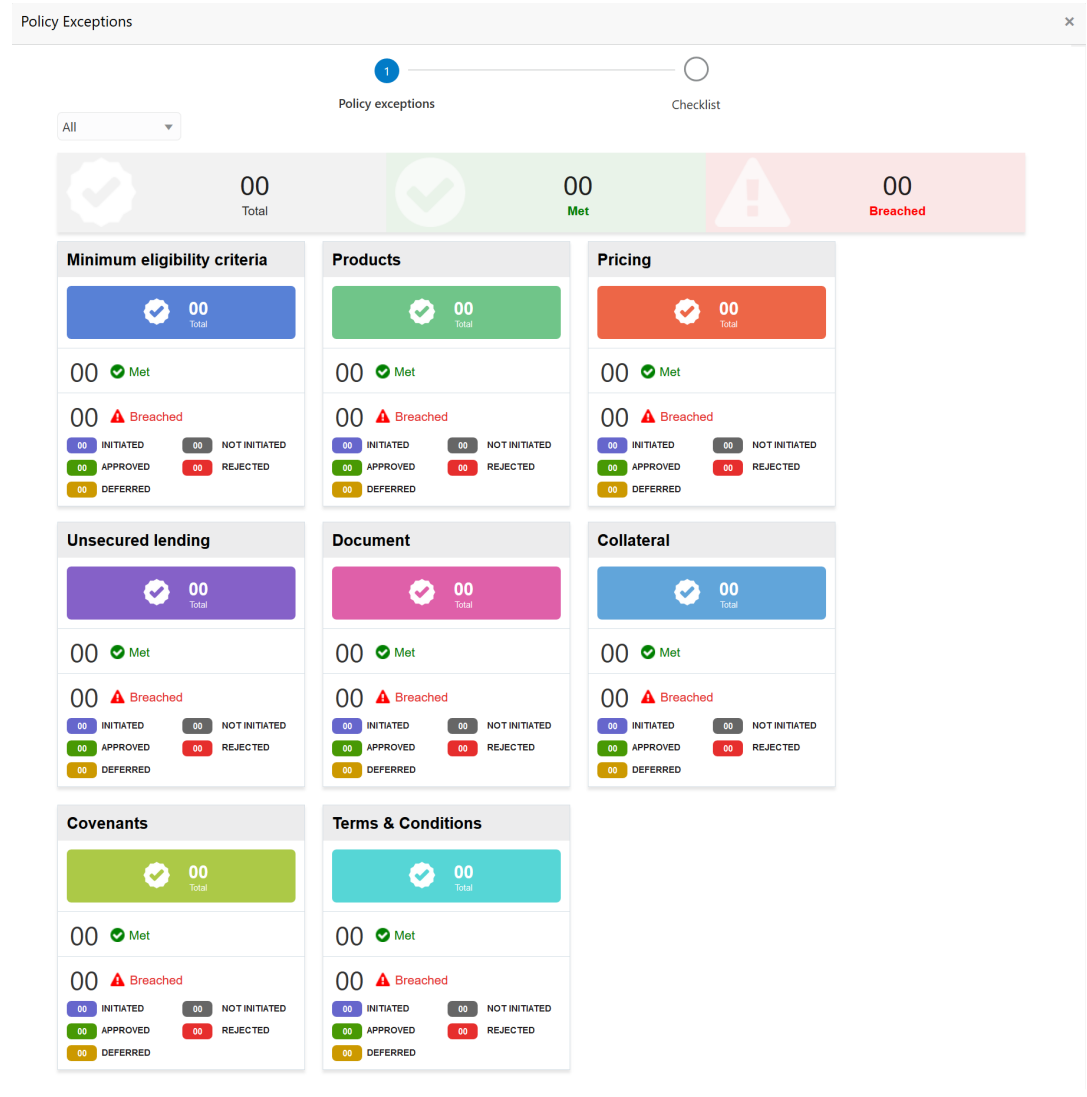


**Post** comments, if any. Posted comment is displayed below the **Comments** box.

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
<b>Outcome</b>	Select the <b>Outcome</b> as <b>PROCEED</b> , if additional information is not required. Otherwise select the <b>Outcome</b> as <b>Additional Info</b> .
<b>Submit</b>	Click <b>Submit</b> . The draft proposal is sent to the mentioned Email ID.

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

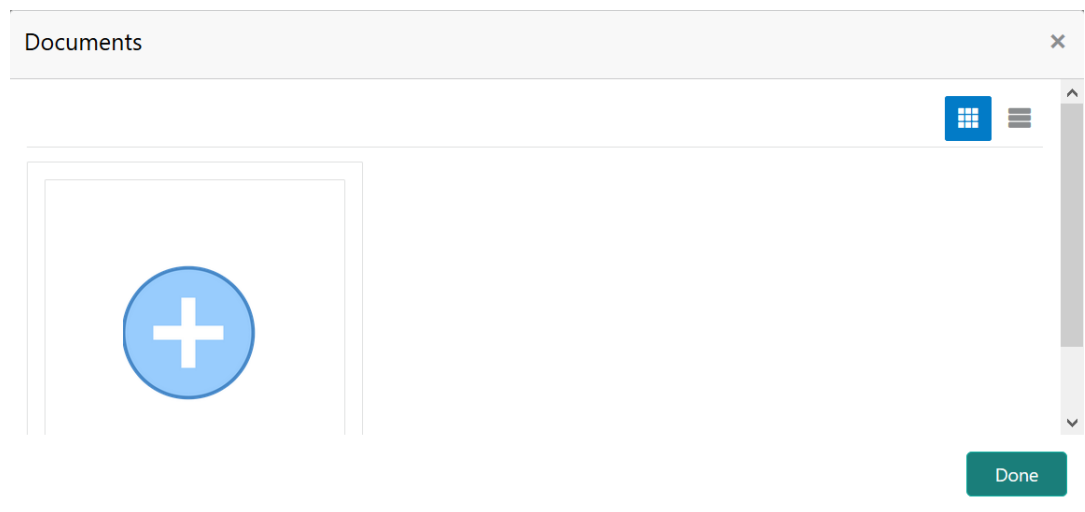
This topic provides systematic instructions about the Document Upload and Checklist data segment in Simplified Credit Proposal Evaluation Restructuring Process.

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.

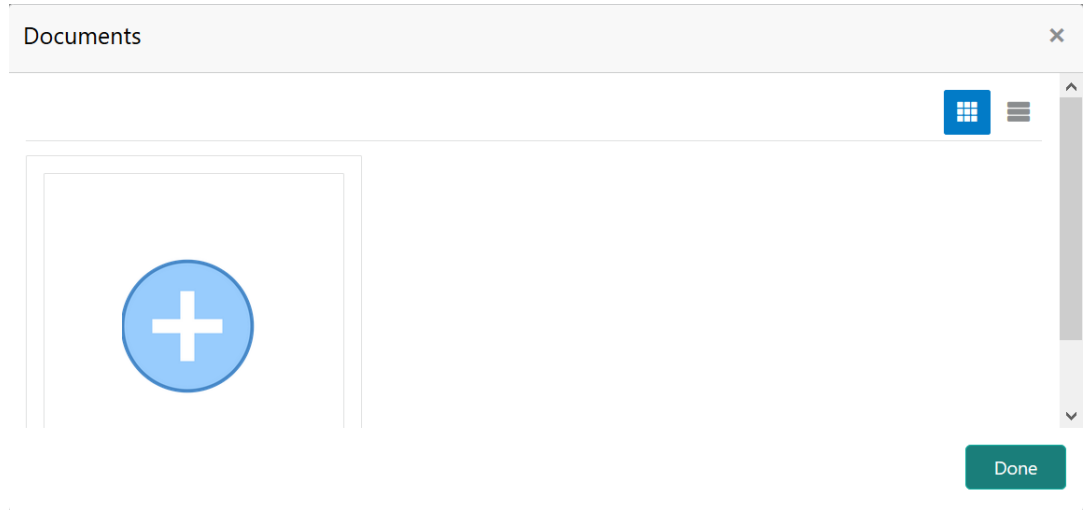
**Figure 10-1 Documents**



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.

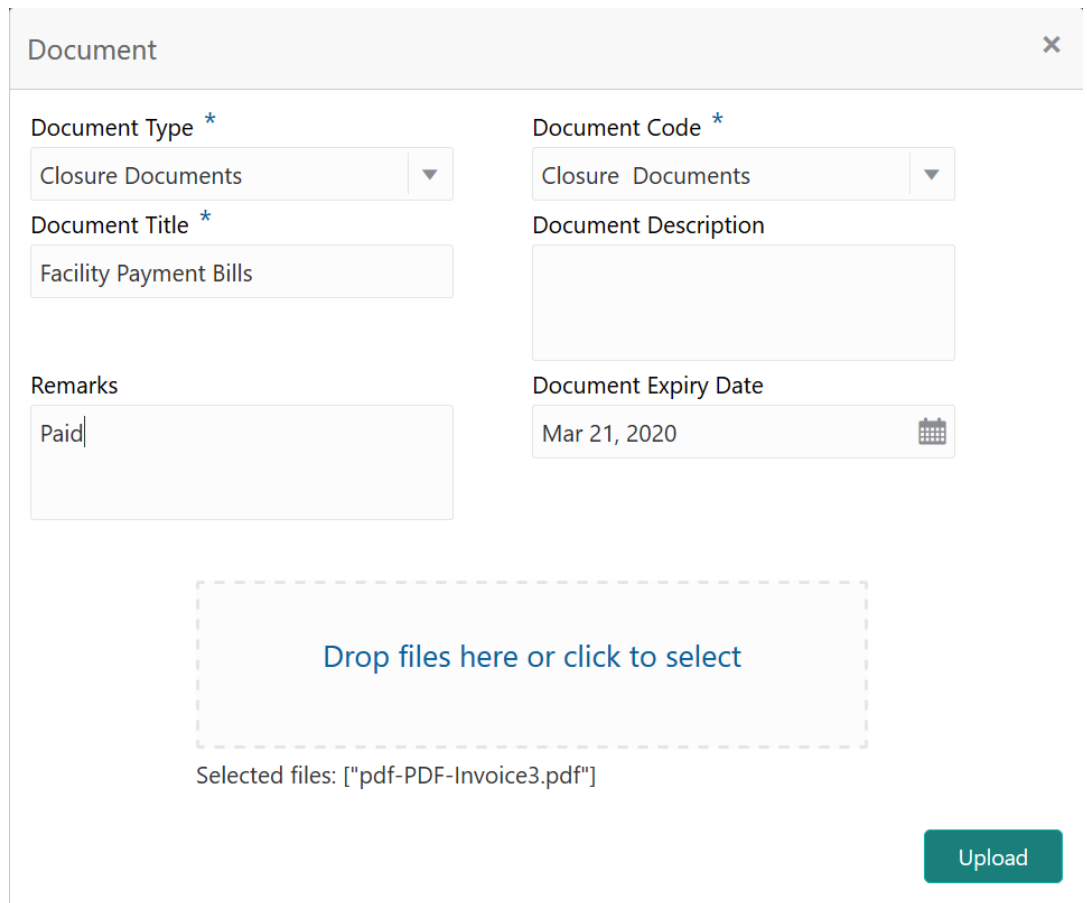
The **Documents** window is displayed.

**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
<b>Document Type</b>	Select the <b>Document Type</b> from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
<b>Document Code</b>	Select the <b>Document Code</b> from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
<b>Document Title</b>	Type the <b>Document Title</b> .
<b>Document Description</b>	Type a brief description about the document in the <b>Document Description</b> field.
<b>Remarks</b>	Type the <b>Remarks</b> , if any.
<b>Document Expiry Date</b>	Click the calendar icon and select the <b>Document Expiry Date</b> .
<b>Drop files here or click to select</b>	In <b>Drop files here or click to select</b> area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom. <b>Note:</b> 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

Checklist

Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

\* Outcome Proceed Submit

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

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# Glossary

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