

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



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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 User Guide, Release 14.8.1.0.0

G54400-01

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# 1

## Preface

### 1.1 Before You Begin

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

### 1.2 Pre-requisites

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

### 1.3 Purpose

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

### 1.4 Acronyms and Abbreviations

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

**Table 1-1 Acronyms and Abbreviations**

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

### 1.5 Audience

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

### 1.6 Basic Actions

**Table 1-2 Basic Actions**

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

Table 1-2 (Cont.) Basic Actions

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

## 1.7 Conventions

The following text conventions are used in this document:

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

## 1.8 Critical Patches

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

## 1.9 Diversity and Inclusion

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

## 1.10 Documentation Accessibility

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

### Access to Oracle Support

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

## 1.11 Related Resources

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

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

## 1.12 Screenshot Disclaimer

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

## 1.13 Symbols and Icons

The following icons are used in the screens.

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



Symbol/Icon	Function
	Minimize
	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 Simplified Credit Proposal Evaluation

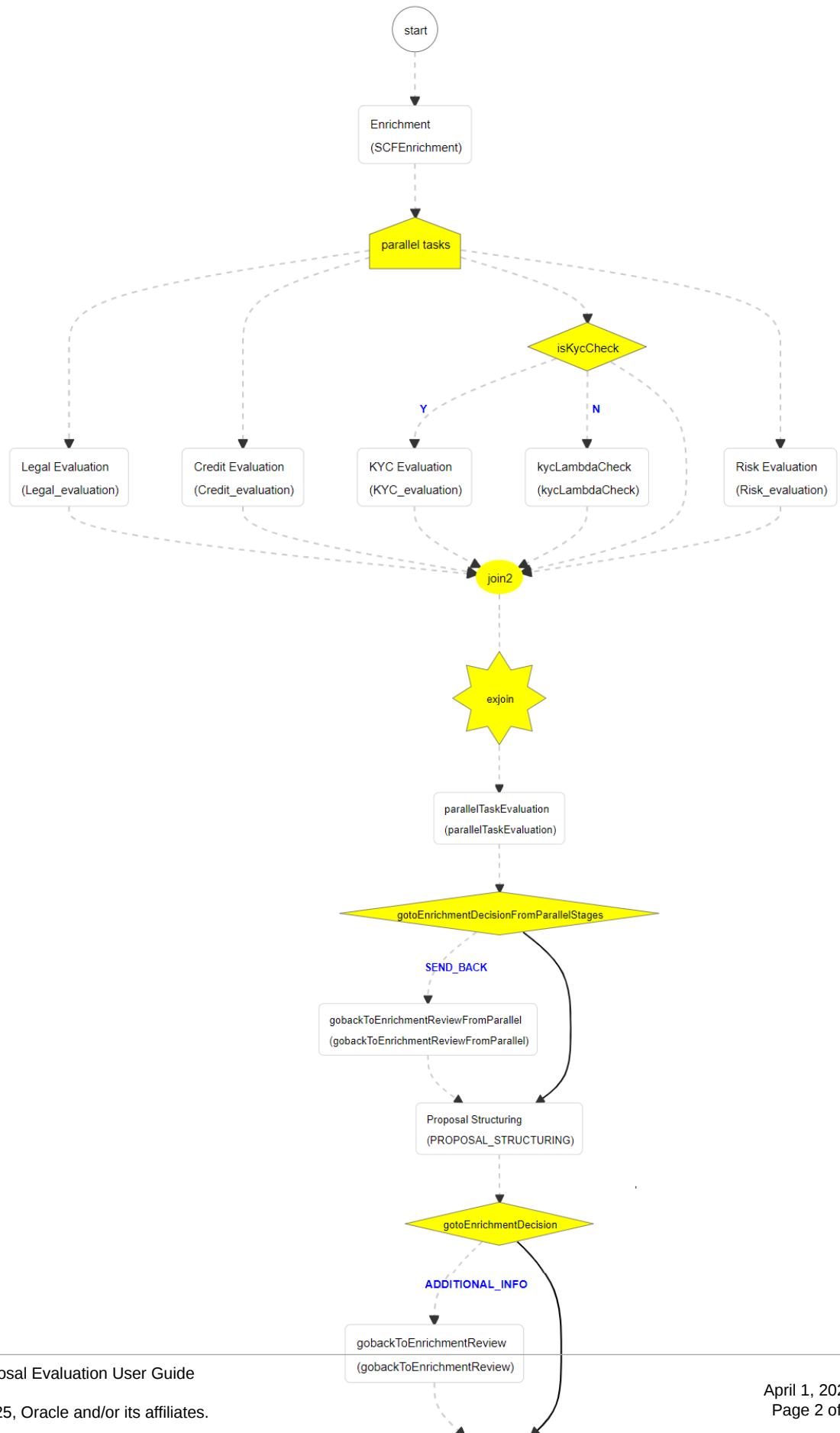
This topic describes about Credit Proposal Evaluation Restructuring Stage in Simplified Credit Proposal Evaluation Process.

Banks around the countries have different teams to perform their day to day activities that are necessary to keep the banks functional. Since credit proposal is initiated and enriched by the same team in many banks, Simplified Credit Proposal Evaluation Process (CPEP) is introduced in OBCFPM to process and evaluate the credit proposals with ease. As the process name indicates, the credit proposal is only evaluated for determining the credit, legal, and risk status of the corporate customer. To handoff the facility, Simplified Credit Proposal Handoff Process must be initiated.

Refer each chapter in this book for information on processing the application in each stage.

The following flow diagram illustrates the different stages in Simplified CPEP:

Figure 2-1 flow diagram





# 3

## Proposal Initiation

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

In this stage, credit proposal application can be created by capturing basic information about the organization and its connected parties (child organization) and then sent for evaluation process.

- From **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **Corporate**. Under Corporate, select **Simplified Credit Proposal**.

The Initiate Credit Proposal Evaluation Process window is displayed.

Figure 3-1 Initiate Credit Proposal Evaluation

### Initiate Credit Proposal Evaluation Process

Application Priority:  Low  Medium  High

Application Branch: FLEXCUBE UNIVERSAL BRANCH

**Customer Details**

Customer: New Existing

---

**Organization Details**

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

---

**Industries \***

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

---

**Credit Rating \***

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

---

**Social Media Profiles**

Official Website	Facebook	Twitter
<input type="text"/>	<input type="text"/>	<input type="text"/>

- [Create Application](#)  
This topic provides systematic instructions about the Creating Application data segment in Simplified Credit Proposal Evaluation stage.
- [Enrich Application](#)  
This topic provides systematic instructions about the Enriching Application data segment in Simplified Credit Proposal Evaluation stage.

## 3.1 Create Application

This topic provides systematic instructions about the Creating Application data segment in Simplified Credit Proposal Evaluation stage.

1. Select the **Application Priority** based on the customer requirement. The options available are:
  - Low

- Medium
  - High.
2. Click search icon in the **Application Branch** field.  
The **Select Branch** window is displayed.

**Figure 3-2 Select Branch**

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

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

**Table 3-1 Select Branch**

Fields	Description
<b>Fetch</b>	Click <b>Fetch</b> . Branch details appear.
<b>Branch Code</b>	Click the required Branch Code to add it to the <b>Application Branch</b> field.

**Linked Application Number**

The system lists all the completed and WIP Group Concentration Limit applications in this field. However, the WIP Group Concentration Limit application must be approved before the credit proposal application moves to the Approval stage.

The rejection of WIP Group Concentration Limit application selected for credit proposal will result in the rejection of credit proposal application.

3. Search and select the Group Concentration Limit application.

**Note**

If the Linked Application Number is selected, the system will fetch liability details from the Group Concentration Limit Application and the user cannot modify the same.

4. Select the **Customer** type. The options available are **New** and **Existing**.  
Upon selecting the Existing option, Customer ID field is displayed.
5. Click search icon in the **Customer ID** field.  
The **Select Customer** window is displayed.

**Figure 3-3 Select Customer**

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

**Table 3-2 Select Customer**

Fields	Description
<b>Fetch</b>	Click <b>Fetch</b> . Customer details appear.
<b>Customer ID</b>	Click the <b>Customer Id</b> . Selected ID is added to the <b>Customer ID</b> field.

**Organization details**

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

**Table 3-3 Organization details**

Fields	Description
<b>Organization Name</b>	Type the <b>Organization Type</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> .

**Table 3-3 (Cont.) Organization details**

Fields	Description
<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.

**Table 3-4 Organization details**

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>
<b>Country of risk</b>	Select the <b>Country of risk</b> for organization from the drop down list.

6. Type the following addresses in respective fields:
  - Website Address
  - Facebook Address
  - Twitter Address

### Customer Sector

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

**Figure 3-4 Add Industry**

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

**Table 3-5 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.

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

**Figure 3-5 Customer Sector**

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

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

**Note**

If the organization is into different sectors, the user has to capture all the sector details while initiating credit proposal. To add another sector information, click **+Add sector** again.

The industry added first will be considered as the default industry.

- To capture rating information of the organization, click **+Add ratings**.

The **Add Rating** window is displayed.

**Figure 3-6 Add Rating**

11. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

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

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

**Figure 3-7 Customer Rating**

Credit Rating *					
Year	Rating Date	Outlook	Agency	Rating	Action
2024	2024-11-07	Positive	Moodys	A-	

12. To modify the added rating, click the **edit** icon and change the required details.

13. To delete the added rating, click the **delete** icon.

### Note

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

14. Enable the **Special customer** switch, if the customer is a special customer for your bank.

RM Id is automatically populated based on the login details.

15. To modify the **RM Id**, search and select the required user.
16. To submit the application for enrichment, click **Submit**. A unique application number is assigned to the application for easy identification.

### Note

During customer (child party) creation, **Create** button appears instead of Submit, **Submit and Enrich**, and **Cancel** buttons. Click **Create** to add customer for the organization.

## 3.2 Enrich Application

This topic provides systematic instructions about the Enriching Application data segment in Simplified Credit Proposal Evaluation stage.

The system allows to enrich the already submitted application at any time or enrich the credit application to be submitted during the application creation process itself.

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

The **My Tasks** page is displayed.

**Figure 3-8 Free Tasks**

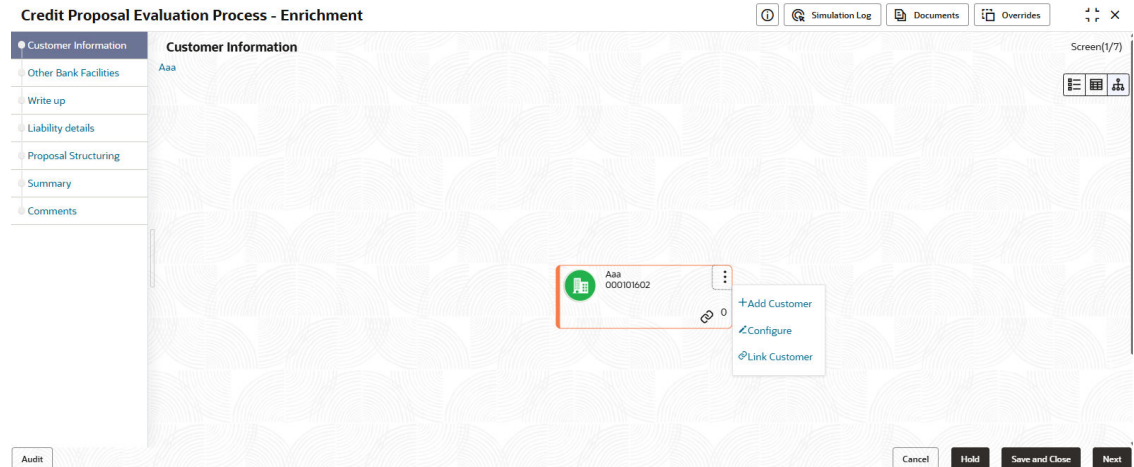
	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Acquire and Edit	Low	Credit Proposal Evalua...	APP252179767	APP252179767	Proposal Approval
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP252179758	APP252179758	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP252179757	APP252179757	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP252179755	APP252179755	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP252179748	APP252179748	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP252179746	APP252179746	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP252179743	APP252179743	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP252169725	APP252169725	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP252169724	APP252169724	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP252169723	APP252169723	Amendment Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP012	APP012	Credit Evaluation

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

### Customer Info

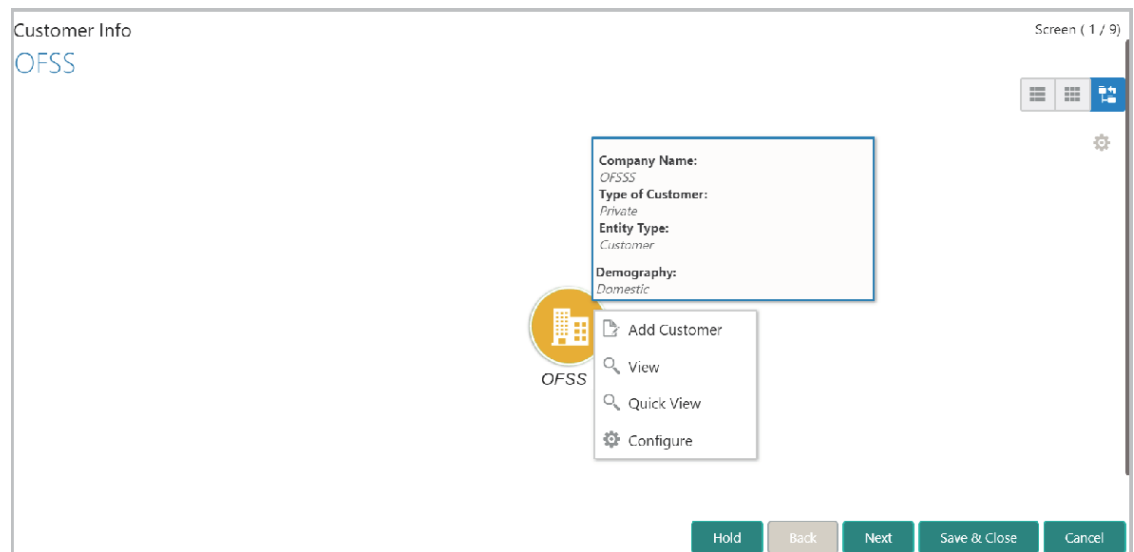
This data segment allows to view and modify the basic information captured during credit proposal initiation and add child parties to the party (organization).

**Figure 3-9 Customer Info**



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

**Figure 3-10 Customer Info**



4. Right click on the organization icon to perform the following actions:

- Add Customer
- View
- Quick View
- Configure

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

Actions	Functionality
<b>Add Customer</b>	Displays the Customer Details window for adding customer of the organization

Actions	Functionality
<b>View</b>	Displays the Customer Details window for viewing organization details
<b>Quick View</b>	Displays the View Entity Details window
<b>Configure</b>	Displays the Customer Details window for modifying organization details

- To add a customer (child party) of the organization (party), click **Add Customer**. The Customer Details window appears. Refer **Creating Application** section for information on adding customer.

**Note**

After creating the customer, right click the customer icon to **Add Customer** for the customer, **View** the customer details, **Quick View** the customer details, **Configure** the customer information and **Delete** the customer if required.

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

Figure 3-11 Party Details

**ACD**

**Party Details**

- Customer Profile >
- Financial Profile
- Projections
- Stake Holders
- Assets
- Customer Conditions
- Customer Documents

**Demographic Details**

Basic Info
Address
Rating

**Company Details**

<b>Registration Number</b>	<b>Organization Name</b>	<b>Organization Type</b>	<b>Short Name</b>
<input type="text"/>	ACD	Single	ADC

Required

<b>Branch Code</b>	<b>Legal Entity Type</b>	<b>Customer Category</b>	<b>Classification Type</b>
000	Clubs	CORPORATE	Small

<b>Demographic Type</b>	<b>Geographical Spread</b>	<b>Country Of Incorporation</b>	<b>Country Of Risk</b>
Global	DZ	355	DZ

<b>Place Of Incorporation</b>	<b>Incorporation Date</b>	<b>Established Date</b>	<b>Upload Logo</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Upload"/> <small>Maximum file size is 100kb</small>

<b>Relationship Manager</b>	<b>Customer Access Group</b>	<b>Country Of Tax</b>	<b>Tax Identification Number</b>
SIREESHA			

Good and Services Tax Id

<b>Website</b>	<b>Facebook URL</b>	<b>Twitter URL</b>	<b>Employee Strength</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

<b>No. Of Years In Business</b>	<b>No. Of Companies In the Group</b>	<b>Is Special Customer ?</b>	<b>Is Blocklisted?</b>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Is KYC Complaint?</b>	<b>Last KYC Date</b>	<b>Listed</b>	<b>Language</b>
<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>

Required

Media

Required

**KYC Details**

<b>Received</b>	<b>Verification Date</b>	<b>Effective Date</b>	<b>Verification Method</b>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

**Customer Profile**

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Table 3-6 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 3-7 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** window is displayed.

Figure 3-12 Address Details

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

Table 3-8 Address Details

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

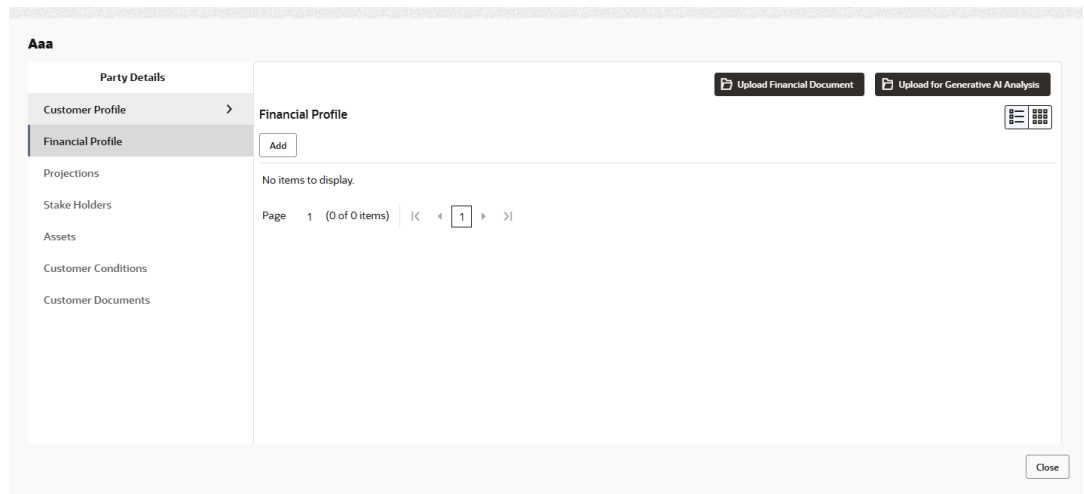
**Note**

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

- To view the organization's business details, click the **Customer Profile** in menu and select **Business** sub-menu.
- To configure organization's financial details, click **Financial Profile** in left menu.

The **Financial profile** screen is displayed.

**Figure 3-13 Financial profile**



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

**Figure 3-14 Add Financial profile**

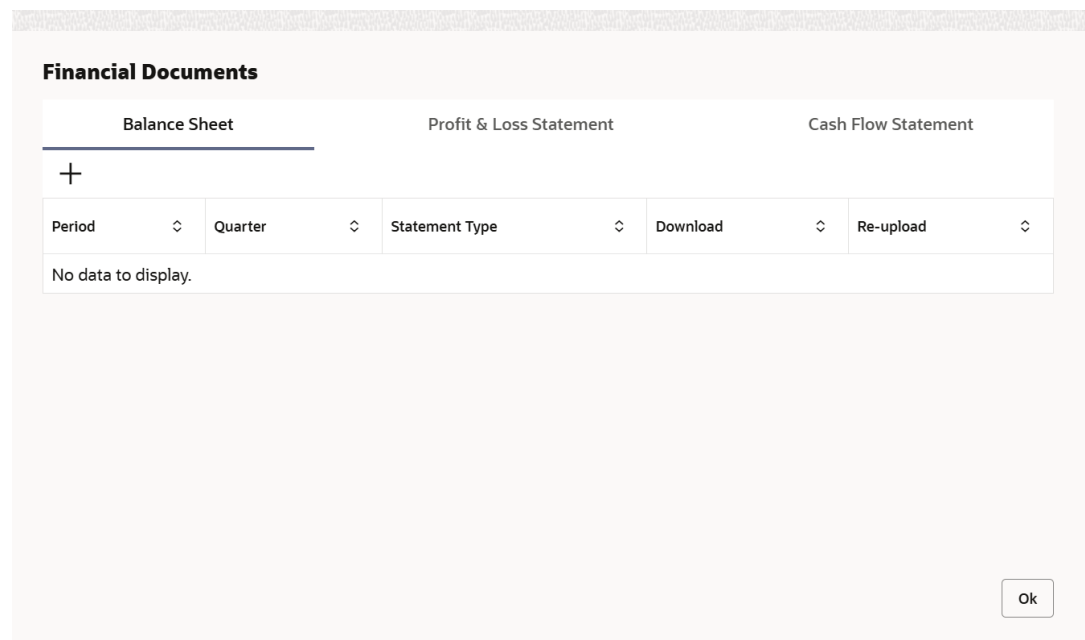
For information on fields in the **Financial Profile** screen, refer the below table.

**Table 3-9 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.
<b>Details</b>	Specify the following details in the corresponding fields: <ul style="list-style-type: none"> <li>• Balance Sheet Size</li> <li>• Operating Profit</li> <li>• Net Profit</li> <li>• Year Over Year Growth</li> <li>• Return On Investment</li> <li>• Return On Equity</li> <li>• Return On Asset</li> </ul>
<b>Add</b>	Click <b>Add</b> . Organization's financial details are added.

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

The **Financial Documents** window is displayed.

**Figure 3-15 Financial Documents**

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

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

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

**Figure 3-16 Balance Sheet Details**

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

**Table 3-10 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.

13. Click **Add**. Document is added.
14. In the Financial Profile screen, click the **Chart view** icon to change the List view to Chart view.

**Note**

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

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

The **Projections** window is displayed.

**Figure 3-17 Projections**

### Projections

Year

2025

Enter a number between 2025 and 2034.

Currency

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 3-11 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>

16. Click **Add**. Organization's projection details are added.
17. To add projection documents, click **Upload Projection Document**.  
The **Projection Documents** window is displayed.

**Figure 3-18 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 3-19 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 3-12 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.

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

**Note**

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

**Rating**

19. To add rating information of the customer, click **Rating** in the left menu.
20. To configure stakeholders information, click **Stakeholders** in the left menu and click **+Add Ratings**.

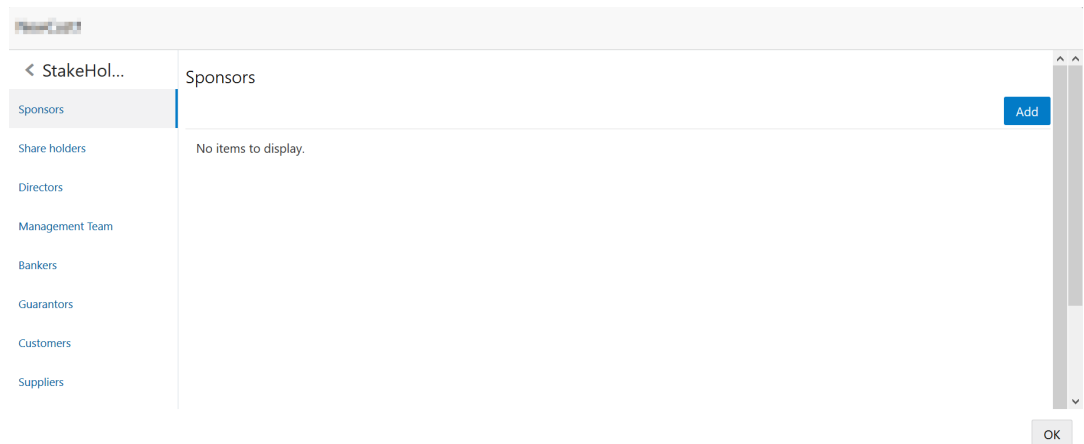
The **Add Ratings** window is displayed.

21. 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 3-20 Sponsors**



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

**Figure 3-21 Sponsors**

Sponsors

Promoter Type \*

Individual  Corporate

Name \* Age

Thomas 45

Experience Summary Designation

CEO

Role Stake Percentage \*

Management 30%

Associated Since Education Qualifications

May 4, 2010 Masters Degree

▶ Address details

Add
Clear
Cancel

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

**Table 3-13 Sponsors**

Fields	Description
<b>Individual</b>	If the sponsor is an <b>individual</b> , select or type the following sponsor details in the corresponding fields: <ul style="list-style-type: none"> <li>Promoter Type (select <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>	If the sponsor is an entity, select or type the following sponsor details in the corresponding fields: <ul style="list-style-type: none"> <li>Promoter Type (select <b>Corporate</b> option)</li> <li>Name</li> <li>Stake Percentage</li> </ul>

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

**Figure 3-22 Sponsors**

Sponsors

Address details

Name \*  
Thomas

Street  
*Enter Street Details*

Landmark  
*Enter Landmark*

City \*  
Mumbai

Zip-Code \*  
400004

Email Address \*  
Thomas@sample.com

House/Building \*  
GK Enclave

Locality  
*Enter Street Details*

Area  
*Enter Area*

State \*  
Maharashtra

Country \*  
IN

Phone Number  
*Enter Phone*

Add Clear Cancel

24. 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**

25. 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**.

26. To add asset details, click **Assets** from the left menu and then click **Add**.  
The **Assets** window is displayed.

**Figure 3-23 Assets**

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

**Table 3-14 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.

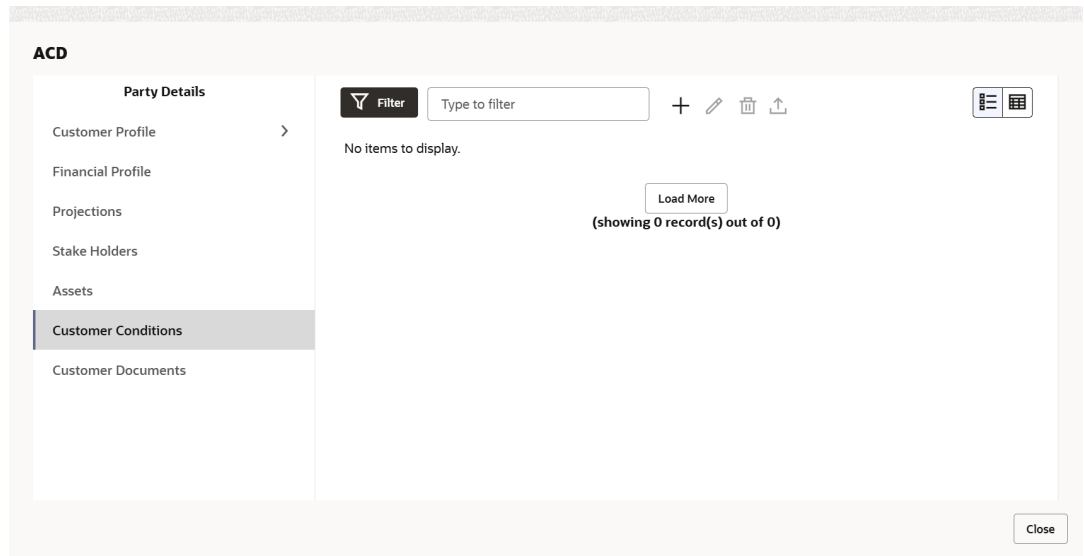
**Note**

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

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

The following screen is displayed.

**Figure 3-24 Customer Covenants**



28. Click the **add** icon.

The **Covenant Details** window is displayed.

**Figure 3-25 Covenant Details**

29. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.

30. 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
31. Click and expand the **Covenant details** section.

**Figure 3-26 Covenant Details**

The screenshot displays the 'Covenant Details' section of a form. It includes the following fields:

- Covenant Type:** A dropdown menu with the text 'Select Covenant Type' and a 'Required' label below it.
- Revision Frequency:** A dropdown menu with the text 'Select Frequency' and a 'Required' label below it.
- Notice Days:** A text input field with the placeholder text 'Enter Notice Days' and a 'Required' label below it.
- Start Date:** A date picker field with a calendar icon and a 'Required' label below it.
- End Date:** A date picker field with a calendar icon and a 'Required' label below it.
- First Review Date:** A date picker field with a calendar icon and a 'Required' label below it.
- 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 3-27 Covenant Details

**▼ Covenant Details**

<p><b>Covenant Type</b></p> <p>Select Covenant Type <input style="width: 100%;" type="text"/> <small>Required</small></p>	<p><b>Revision Frequency</b></p> <p>Select Frequency <input style="width: 100%;" type="text"/> <small>Required</small></p>	<p><b>Notice Days</b></p> <p>Enter Notice Days <input style="width: 100%;" type="text"/> <small>Required</small></p>	<p><b>Start Date</b></p> <p><input style="width: 100%;" type="text"/> <small>Required</small></p>
<p><b>End Date</b></p> <p><input style="width: 100%;" type="text"/> <small>Required</small></p>	<p><b>First Review Date</b></p> <p><input style="width: 100%;" type="text"/> <small>Required</small></p>	<p><b>Grace Days</b></p> <p>Enter Grace Days <input style="width: 100%;" type="text"/></p>	
<p><b>Addition Text 1</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 2</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 3</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 4</b></p> <p><input style="width: 100%;" type="text"/></p>
<p><b>Addition Text 5</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 6</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 7</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 8</b></p> <p><input style="width: 100%;" type="text"/></p>
<p><b>Addition Text 9</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 10</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 11</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 12</b></p> <p><input style="width: 100%;" type="text"/></p>
<p><b>Addition Text 13</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 14</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 15</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 16</b></p> <p><input style="width: 100%;" type="text"/></p>
<p><b>Addition Text 17</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 18</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 19</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Addition Text 20</b></p> <p><input style="width: 100%;" type="text"/></p>
<p><b>Additional Number 1</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 2</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 3</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 4</b></p> <p><input style="width: 100%;" type="text"/></p>
<p><b>Additional Number 5</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 6</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 7</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 8</b></p> <p><input style="width: 100%;" type="text"/></p>
<p><b>Additional Number 9</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 10</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 11</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 12</b></p> <p><input style="width: 100%;" type="text"/></p>
<p><b>Additional Number 13</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 14</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 15</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 16</b></p> <p><input style="width: 100%;" type="text"/></p>
<p><b>Additional Number 17</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 18</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 19</b></p> <p><input style="width: 100%;" type="text"/></p>	<p><b>Additional Number 20</b></p> <p><input style="width: 100%;" type="text"/></p>
<p><b>Additional Date 1</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 2</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 3</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 4</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>
<p><b>Additional Date 5</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 6</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 7</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 8</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>
<p><b>Additional Date 9</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 10</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 11</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 12</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>
<p><b>Additional Date 13</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 14</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 15</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 16</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>
<p><b>Additional Date 17</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 18</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 19</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>	<p><b>Additional Date 20</b></p> <p><input style="width: 100%;" type="text"/> <small>Calendar</small></p>
<p><b>Additional Flag 1</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 2</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 3</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 4</b></p> <p><input type="checkbox"/> Yes</p>
<p><b>Additional Flag 5</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 6</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 7</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 8</b></p> <p><input type="checkbox"/> Yes</p>
<p><b>Additional Flag 9</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 10</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 11</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 12</b></p> <p><input type="checkbox"/> Yes</p>
<p><b>Additional Flag 13</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 14</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 15</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 16</b></p> <p><input type="checkbox"/> Yes</p>
<p><b>Additional Flag 17</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 18</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 19</b></p> <p><input type="checkbox"/> Yes</p>	<p><b>Additional Flag 20</b></p> <p><input type="checkbox"/> Yes</p>

[> Monitoring Information Details](#)  
[> Formula Details](#)

32. 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.

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

**Figure 3-28 Others**

The screenshot shows a form section titled 'Others'. 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 text area for entering notes.
- Buttons:** 'Cancel' and 'Create' buttons at the bottom right.

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

**Figure 3-29 Monitoring Information Details**

The screenshot shows a section titled 'Monitoring Information Details'. It contains a dropdown menu with the text 'Monitoring Information Details' and a 'Select' button below it.

38. Select the monitoring information.
39. 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.

40. 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 3-30 Add Conditions**

The screenshot shows the 'Add Conditions' window with the following details:

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

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 3-31 Add Conditions

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

- Condition Code:** A text input field with a search icon and a 'Required' label.
- Condition Description:** A large text area.
- Condition Clause:** A large text area.
- Condition Type:** A dropdown menu.
- Condition Reason:** A dropdown menu with 'Maintenance' selected.
- Compliance Status:** A dropdown menu.
- Due Date:** A date picker showing 'February 7, 2024'.
- Notice Days:** A text input field with a 'Required' label.
- Grace Days:** A text input field.
- Compliance Remarks:** A text input field.
- Additional Text:** A grid of 16 text input fields (Additional Text 1, 2, 3, 4, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20).
- Additional Number:** A grid of 16 text input fields (Additional Number 1 through 20).
- Additional Date:** A grid of 16 date pickers (Additional Date 1 through 20).
- Additional Flag:** A grid of 20 checkboxes (Additional Flag 1 through 20), each with a 'Yes' option.

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

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

Figure 3-32 Add Conditions

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

Table 3-15 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 3-15 (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.

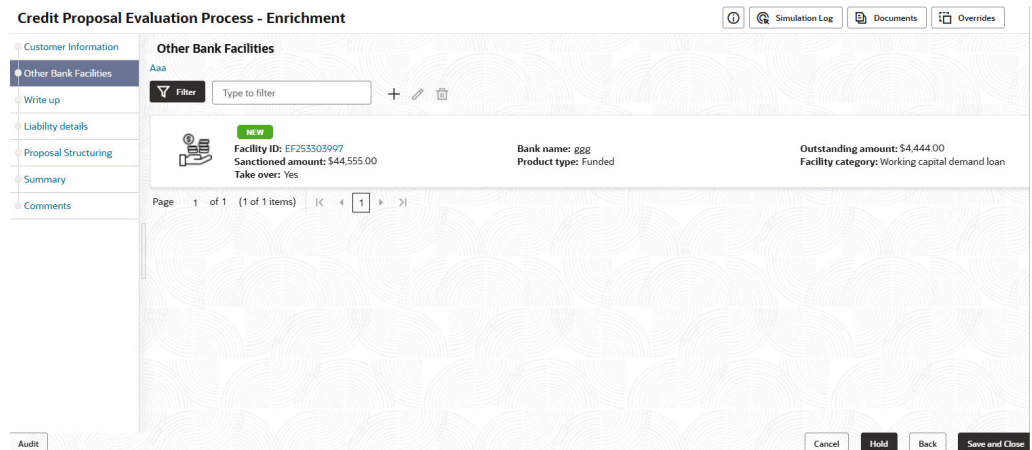
To change the list view to chart view, click the Chart view icon.

 **Note**

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

44. To change the layout of the Customer Info page, click the settings icon at the right corner. Layout options displayed.
45. Click the required **Layout** and **Link** option. Layout is changed.
46. To go to the next page, click **Next**. Existing Facilities page with existing facilities details added in simplified CPEP displayed.

Figure 3-33 Other Bank Facilities



47. To change the list view to table view, click the table view icon at the right corner. View is changed.
48. To filter the required facility from all the available existing facilities, click **Filter** button. The **Filter** window is displayed.

Figure 3-34 Filter

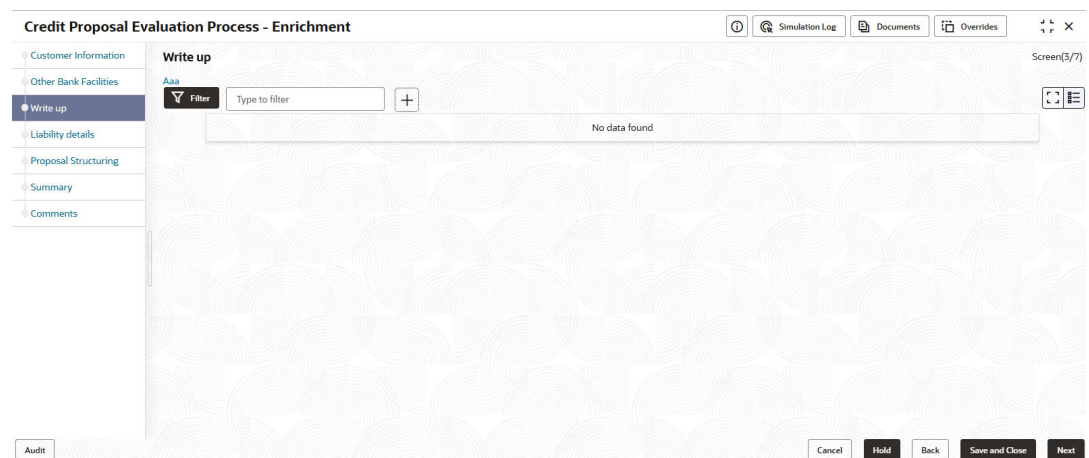
49. Type and / or select the **Filter** parameters.
50. Click **Apply**. Existing facilities that matches the filter parameters are displayed.
51. To filter the existing facilities using single filter parameter, type the parameter directly in **Type to filter** text box.

**Note**

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

52. To go to the next page, click **Next**. Groupwise Exposure page with exposure details added in Simplified CPEP displayed.

**Figure 3-35 Write Up**



53. To change the table view to list view, click the list view icon at the right corner.
54. To filter the required groupwise exposure from the list, click **Filter** button.  
The **Filter** window is displayed.

Figure 3-36 Filter

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

55. Type and / or select the **Filter** parameters.
56. Click **Apply**. Existing groupwise exposure that matches the filter parameters are displayed.
57. To filter the groupwise exposure 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 groupwise exposure.

58. To go to the next page, click **Next**. Connected Parties page with details added in Simplified CPEP displayed.

Figure 3-37 Initiation - Connected Parties

Credit Proposal Evaluation Process - Enrichment

Simulation Log Documents Overrides

Customer Information  
Other Bank Facilities  
Write up  
Liability details  
Proposal Structuring  
Summary  
Comments

Liability details  
Aaa

Audit

Action	Party ID	Name	Liability Number	Sanctioned Amount	Available limit	Liability expiry date
⋮	000101602	Aaa		\$0.00	\$0.00	

Audit Cancel Hold Back Save and Close Next

59. To change the table view to list view, click the list view icon at the right corner.
60. To filter the required connected party from the list, click **Filter** button.  
Then **Filter** window is displayed.

Figure 3-38 Filter

Filter ×

Customer No.  
00063

Name  
EV Limited

Currency \*  
INR 🔍

From Gross Amount

To Gross Amount

Apply Reset

61. Type and / or select the **Filter** parameters.
62. Click **Apply**. Connected parties that matches the filter parameters are displayed.
63. To filter the connected parties 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 connected parties.

64. To go to the next page, click **Next**.

The **Funding Requirement** page is displayed.

**Figure 3-39 Initiation - Funding Requirement**

**Credit Proposal Evaluation Process - Enrichment**

Simulation Log Documents Overrides

Customer Information  
Other Bank Facilities  
Write up  
Liability details  
Proposal Structuring  
Summary  
Comments

Proposal Structuring

Aaa Facilities Collaterals Covenants Conditions

Audit

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Requested amount	Edit
⋮	New 0		Working capital demand L...				\$4,444.00	✎

Audit

Cancel Hold Back Save and Close Next

65. To change the list view to table view, click the table icon at the right corner.

66. To filter the required facility from the list, click **Filter** button.

The **Filter** window is displayed.

Figure 3-40 Filter

The screenshot shows a 'Filter' dialog box with a close button (X) in the top right corner. The dialog has a header with 'Filter', 'Reset', and 'Apply' buttons. The main area contains several input fields:

- From Facility
- To Facility
- Transfer From Amount
- Transfer To Amount
- Effective Date From (with a calendar icon)
- Effective Date To (with a calendar icon)
- Expiry Date From (with a calendar icon)
- Expiry Date To (with a calendar icon)

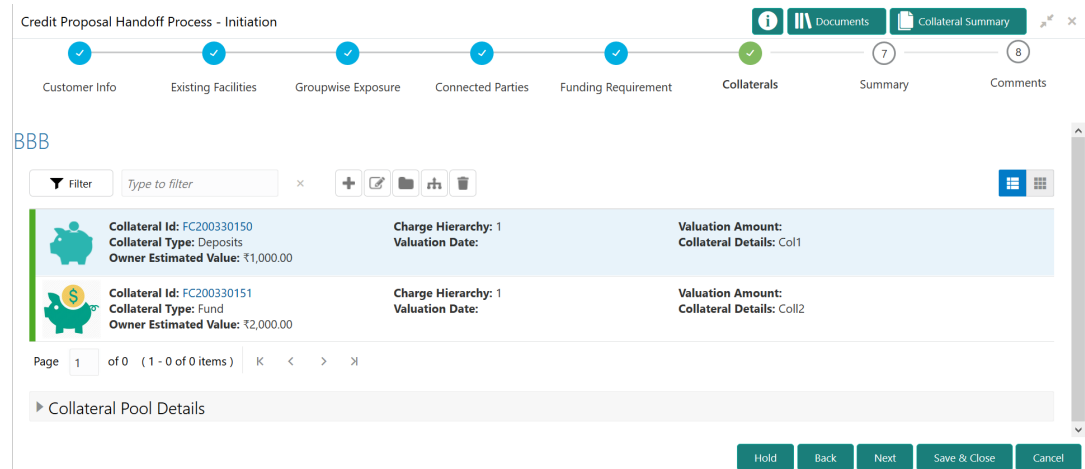
67. Type and / or select the **Filter** parameters.
68. Click **Apply**. Facility that matches the filter parameters are displayed.
69. To filter the facility using single filter parameter, type the parameter directly in **Type to filter** text box.

**Note**

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

70. To go to the next page, click **Next**. Collaterals page with collaterals detail added in Simplified CPEP displayed.

Figure 3-41 Initiation - Collaterals



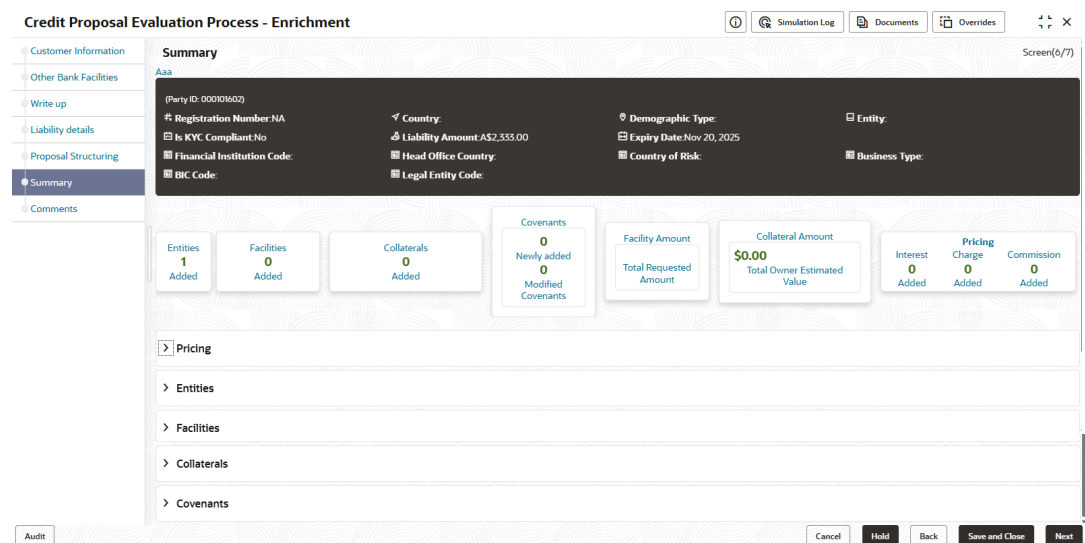
71. To change the list view to table view, click the table icon at the right corner.
72. To filter the required collateral details from the list, click **Filter** button. Filter window displayed.
73. Type and / or select the **Filter** parameters.
74. Click **Apply**. Collateral details that matches the filter parameters are displayed.
75. To filter the collateral details 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 collateral details.

76. To go to the next page, click **Next**.  
The **Summary** page is displayed.

Figure 3-42 Summary



The Summary page displays all the information about the evaluated proposal for easy verification.

77. Click and expand the following sections to verify the information:

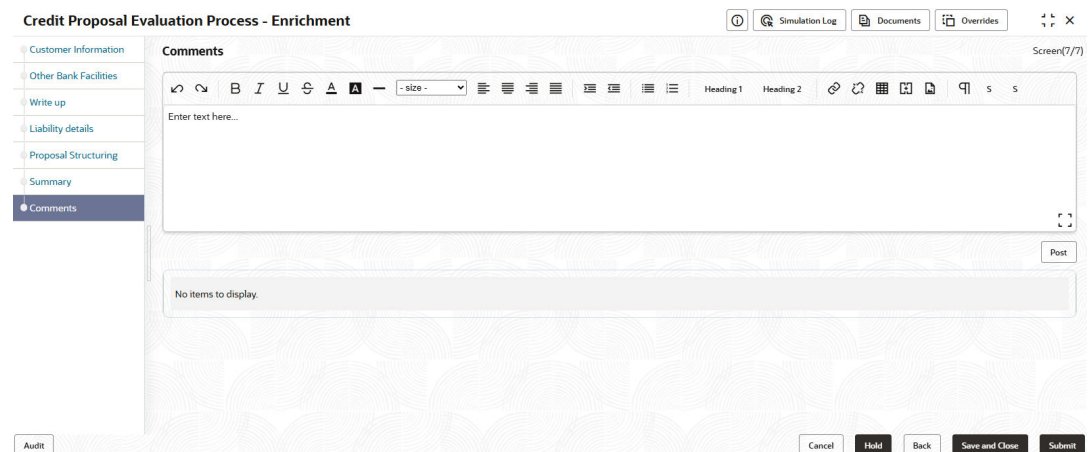
- Entities
- Existing Facilities
- Facilities
- Collaterals

78. Click **Next**.

79. To view the details in previous data segment, click **Back**.

Upon clicking the **Next** button, **Comments** page is displayed.

**Figure 3-43 Comments**



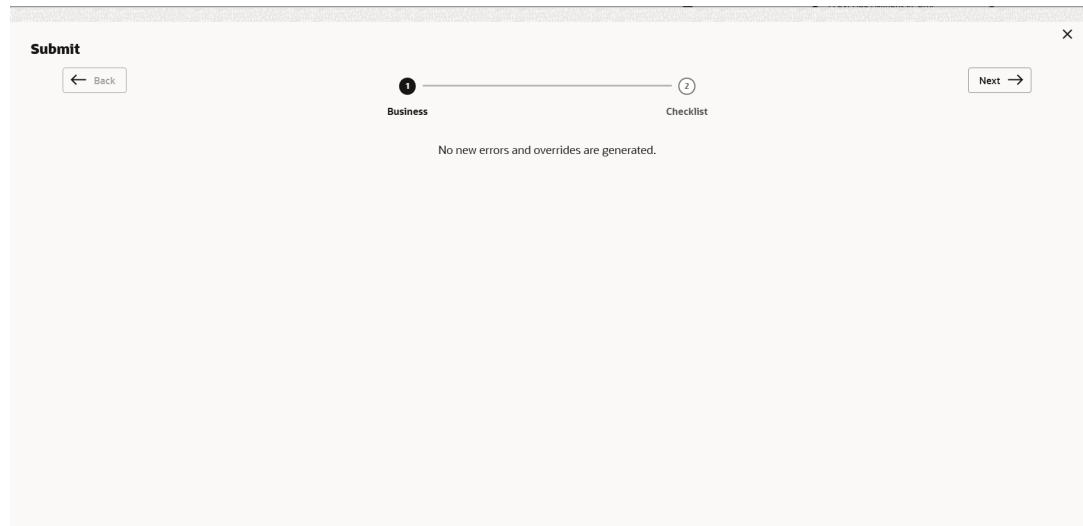
The Comments page allows to capture the remarks for the overall process. Posted comments are displayed at the bottom of the page to enable the user in identifying the previous actions performed by them.

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

**Table 3-16 Comments**

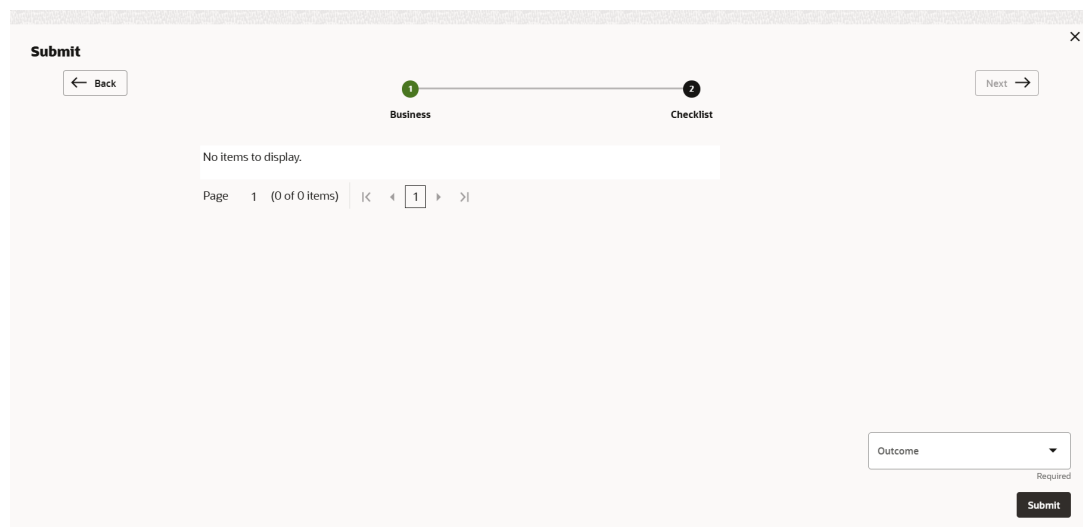
Fields	Description
<b>Post</b>	Type the necessary comments in the text box and click <b>Post</b> . Comment is posted.
<b>Hold</b>	To hold the Simplified CPER process, click <b>Hold</b> .
<b>Back</b>	To go back to the previous page, click <b>Back</b> .
<b>Save &amp; Close</b>	To save the process for future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

Upon clicking the **Submit** button, Policy exceptions window is displayed.

**Figure 3-44 Business**

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

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

**Figure 3-45 Checklist**

82. Enable the **Is KYC Required** check box, if KYC evaluation task is required to be created.
83. Select the **Outcome**. The options available are **CREDIT EVALUATE** and **PROCEED**.
84. Click **Submit**.

If the Outcome is selected as CREDIT EVALUATE, the proposal is moved to Proposal Evaluation stage.

If the Outcome is selected as PROCEED, the proposal is directly moved to Proposal Review stage.

**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.

85. Type and / or select the filter parameters.
86. Click **Apply**. Other bank facilities that matches the filter parameters are displayed.
87. To filter the other bank 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.

88. To modify the other bank facility information, **Select** the required facility and click the edit icon. The Facility Details window is displayed.
89. Modify the required information and click **Save**.
90. To delete the other bank facility information, **Select** the facility and click the delete icon.
91. To add other bank facilities detail of the child party, click the down arrow next to the party name in the left corner. Child party list is displayed.
92. Select the required child party. The Other Bank Facilities - [party name] > [child party name] page is displayed.
93. Add the other bank facility information of the child party and click **Next**. The Write up page is displayed.

**Write Up**

This data segment allows the user to add writeup for the customer and all their child parties in the available writeup categories. The history of writeup for the customer will be available to the users throughout the customer's association with the bank.

**Note**

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

**Figure 3-46 Write Up**

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

**Figure 3-47 Writeup**

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

Figure 3-48 Writeup Category

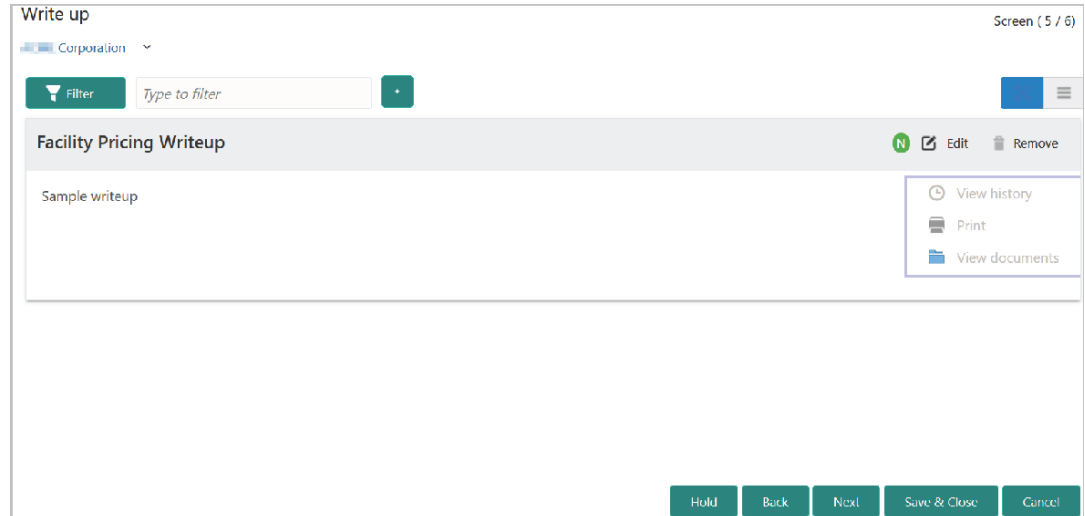
Writeup category code	Writeup category description	Input type
W401	Writeup Category Generate	Generate
W401	Writeup Category Generate	Generate
WC01	Description	
W401	Writeup Category Generate	Generate
F001	Credit Memorandum	

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

Figure 3-49 Writeup

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

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

**Figure 3-50 Write up**

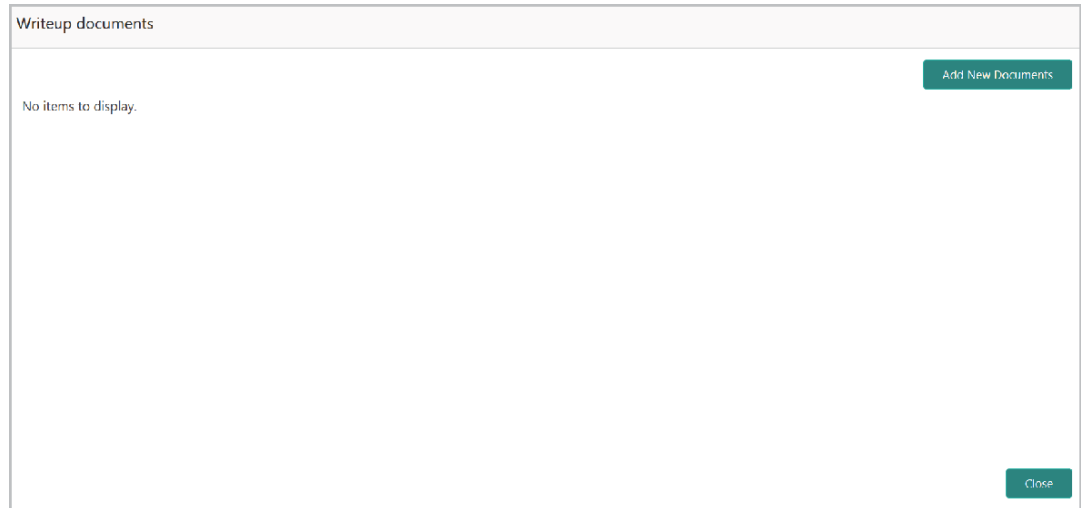
For information on fields in the **Write up** screen, refer the below table.

**Table 3-17 Write up field and description**

Fields	Description
<b>Edit</b>	To modify the writeup, click the Edit icon and change the information.
<b>Remove</b>	To delete the writeup, click the Remove icon. A confirmation message appears.
<b>Yes</b>	Click Yes. The writeup is removed.
<b>View history</b>	To view the writeup history, click the View history icon.
<b>Print</b>	To print the write up, click the Print icon.

99. Click the **View complete writeup** icon and then click the **Print** icon to print the write up from tile view.
100. To attach / view writeup related documents, click **View Documents** icon. The following window appears:

**Figure 3-51 Writeup Documents**



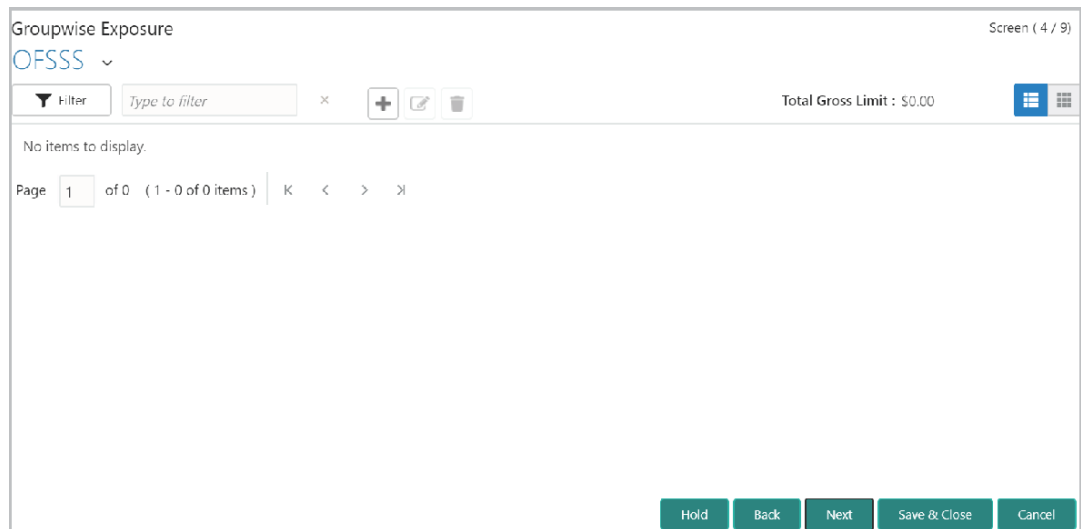
For information on fields in the **Writeup Documents** screen, refer the below table.

**Table 3-18 Writeup Documents**

Fields	Description
<b>Add New Documents.</b>	To add new documents, click <b>Add New Documents</b> .
<b>Close</b>	To exit the Writeup documents window, click <b>Close</b> .
<b>Next</b>	To go to the next page, click <b>Next</b> . The Groupwise Exposure page is displayed.

This data segment allows to capture exposure details of the customers and their connected parties.

**Figure 3-52 Groupwise Exposure**



**101.** Click the **add** icon. The **Groupwise Exposure Details** window is displayed.

**Figure 3-53 Groupwise Exposure Details**

### Groupwise Exposure Details

<b>Entity Name *</b> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Uniserve Bank"/>	<b>Customer Name *</b> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="OFSS"/>
<b>Relation *</b> <input checked="" type="radio"/> Borrower <input type="radio"/> Connected Party	<b>Currency *</b> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="INR"/>
<b>Approved Limit *</b> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="₹6,000,000.00"/>	<b>Outstanding Limit Amount *</b> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="₹2,000,000.00"/>
<b>Tenor *</b> <input style="width: 80%; border: 1px solid #ccc;" type="text" value="24"/>	<b>Commitment Status *</b> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Committed"/>

Create
Cancel

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

**Table 3-19 Groupwise Exposure Details**

Fields	Description
<b>Entity Name</b>	In <b>Entity Name</b> field, enter the name of bank from which the organization has availed facility.
<b>Customer Name</b>	In <b>Customer Name</b> field, enter the name of the party or the child party.
<b>Relation</b>	Select the <b>Relation</b> as <b>Borrower</b> , if party name is provided in the <b>Customer Name</b> field. If child party name is provided in the <b>Customer Name</b> field, select the <b>Relation</b> as <b>Connected Party</b> .
<b>Currency</b>	Search and select the <b>Currency</b> in which the facility is offered from the mentioned bank.
<b>Commitment Status</b>	Select the <b>Commitment Status</b> from the drop don list. The options available are <b>Committed</b> and <b>Uncommitted</b> .

102. Specify the following details about the facility:

- Approved Limit
- Outstanding Limit Amount

- Tenor

103. Click **Create**. Groupwise exposure details are added and displayed as shown below:

**Figure 3-54 Groupwise exposure**

The screenshot displays the 'Groupwise Exposure' interface. At the top, it shows 'OFSSS' with a dropdown arrow. Below this is a 'Filter' section with a search box labeled 'Type to filter' and icons for adding, editing, and deleting. The 'Total Gross Limit' is shown as '\$6,000,000.00'. The main details section includes: Entity Name: Uniserve Bank, Customer Name: OFSS, Relation: Borrower, Currency: INR, Approved Limit: ₹6,000,000.00, Outstanding Limit Amount: ₹2,000,000.00, Tenor: 24, and Commitment Status: Committed. A pagination bar shows 'Page 1 of 1 (1 - 1 of 1 items)'. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

104. To change the table view to list view, click the list view icon at the right corner.

**Note**

If the organization or its connected party has availed facility from more than one bank, add all the groupwise exposure details by clicking add icon again.

105. To **filter** the required groupwise exposure from the list, click **Filter** button. .

The **Filter** window is displayed.

**Figure 3-55 Filter****Figure 3-56 Filter**

**Filter** Reset Apply

**Relation**

Borrower

Connected Party

---

**Tenor**

---

**Currency**

USD

---

**From Amount**

**To Amount**

---

**Commitment Status**

Committed

Uncommitted

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

**Table 3-20 Filter**

Field	Description
<b>Filter</b>	Type and / or select the filter parameters.
<b>Apply</b>	Click <b>Apply</b> . Existing groupwise exposure that matches the filter parameters are displayed.

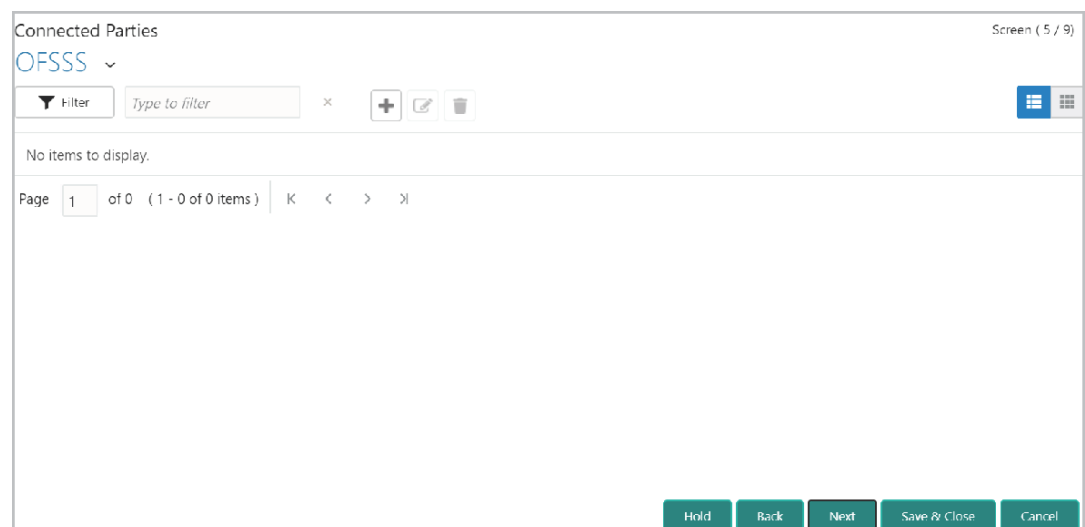
Table 3-20 (Cont.) Filter

Field	Description
<b>Type to filter</b>	To filter the groupwise exposure using single filter parameter, type the parameter directly in <b>Type to filter</b> text box.  <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p><b>Note</b></p> <p>Minimum 3 characters need to be entered in the Type to filter text box to filter the groupwise exposure.</p> </div>
<b>Select</b>	To edit the groupwise exposure information, <b>Select</b> the required exposure from the list. Edit icon is enabled.
<b>Edit</b>	Click the <b>Edit</b> icon. Groupwise Exposure Details window appears.
<b>Save</b>	Modify the required information and click <b>Save</b> .
<b>Delete</b>	To delete the groupwise exposure information, Select the exposure and click <b>Delete</b> icon.

106. To add groupwise exposure detail of the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.
107. Select the required customer. Groupwise Exposure - [organization name] > [customer name] page appears.
108. Add the groupwise exposure information of the customer and click Next. Connected Parties page appears.

If the party's connected party is already linked with your bank, the connected party information can be added during proposal initiation.

Figure 3-57 Connected Parties



109. Click the **add** icon.

The **Connected Parties Details** window appears.

**Figure 3-58 Connected Parties Details**

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

**Table 3-21 Connected Parties Details**

Fields	Description
<b>Customer No</b>	Search and select the <b>Customer No</b> of the connected party.
<b>Fetch Details</b>	Click <b>Fetch Details</b> . Following details about the connected party are fetched and displayed: <ul style="list-style-type: none"> <li>• Name</li> <li>• Total Gross Facility</li> <li>• Total Net Facility</li> <li>• Cash Cover</li> <li>• Approved Funded Sell Down</li> <li>• Approved Unfunded Sell Down</li> <li>• Facility Details</li> </ul>
<b>Facility Details</b>	To change the view of <b>Facility Details</b> , click the required icon from List View, Table View and Tree View icons.
<b>Create</b>	Click <b>Create</b> . Connected party details are added and displayed in the Connected Parties page.
<b>List view</b>	To change the table view to list view, click the <b>List view</b> icon at the right corner. <b>Note:</b> If the organization has more than one connected party in your bank, add all the connected parties details by clicking <b>add</b> icon again.

**110.** To filter the required connected party from the list, click **Filter** button.

The **Filter** screen is displayed.

Figure 3-59 Filter

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

Table 3-22 Filter

Fields	Description
<b>Filter</b>	Type and / or select the <b>Filter</b> parameters.
<b>Apply</b>	Click <b>Apply</b> . Connected parties that matches the filter parameters are displayed.
<b>Type to filter</b>	To filter the connected parties using single filter parameter, type the parameter directly in <b>Type to filter</b> text box. <b>Note:</b> Minimum 3 characters need to be entered in the Type to filter text box to filter the connected parties.
<b>Select</b>	To edit the connected party details, <b>Select</b> the required party from the list. Edit icon is enabled.
<b>Edit</b>	Click the <b>Edit</b> icon. Connected Party Details window appears.
<b>Save</b>	Modify the required information and click <b>Save</b> .
<b>Select</b>	To delete the connected party, <b>Select</b> the party and click delete icon.
<b>Customer list</b>	To add connected party details of the organization's customer, click the arrow next to the organization name in the top left corner. <b>Customer list</b> appears.
<b>Required customer</b>	Select the <b>Required customer</b> . Connected Parties - [organization name] > [customer name] page appears.
<b>Next</b>	Add the connected party details of the customer and click <b>Next</b> . The <b>Funding Requirement</b> page is displayed.

### **Funding Requirement**

You can capture the funding requirement of your customer (party) in this data segment by adding a facility for the party. If all the details are available, it can be captured in this stage. Otherwise, the details can be captured in further stages.

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

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

**Note**

Liability details cannot be captured, if the Group Concentration Limit application is selected during credit proposal initiation.

**Figure 3-60 Funding Requirement**

Funding Requirement Screen ( 6 / 9)

OFSSS

Liability details

004 Branch	NA Liability Number	NA Existing Liability Amount	NA Requested Liability Amount
---------------	------------------------	---------------------------------	----------------------------------

Filter  + ↶ T List View Table View Facility Structure

**0** NEW

Facility Id: **F20322625** Requested Amount: **\$20,000.00** Product Type: **Funded**

Facility Description: Facility Category: **Term Loan** Next Review Date:

Fold Back Next Save & Close Cancel

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

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

**112.** Click the **Edit** icon.

The **Liability Details** window is displayed.

Figure 3-61 Liability Details

**Aaa (000101602) - Liability details**

Branch  
000  
FLEXCUBE UNIVERSAL BRANCH

Requested liability currency   Required

**Amount**

Requested liability amount  Return on capital    Probability of default    Loss given default

Cash cover

**Total gross and net facility**

Total gross facility  Total net facility

**Dates**

Next review date   Required Requested expiry date   Required

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

Table 3-23 Liability Details

Fields	Description
<b>Currency</b>	In the <b>Requested Liability Currency</b> field, search and select the currency in which the liability is requested by the entity.
<b>Amount</b>	Specify the following details: <ul style="list-style-type: none"> <li>Requested Liability Amount - Liability amount requested by the entity</li> <li>Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital</li> <li>Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations</li> <li>Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan</li> <li>Cash Cover - Amount deposited by the entity in your bank</li> <li>Proposed Funded Sell Down - Funded sell down proposed for the entity</li> <li>Proposed Unfunded Sell Down - Unfunded sell down proposed for the entity</li> <li>Approved Funded Sell Down - Funded sell down approved for the entity</li> <li>Approved Unfunded Sell Down - Unfunded sell down approved for the entity</li> </ul>
<b>Dates</b>	<ol style="list-style-type: none"> <li>Select the <b>Next Review Date</b> for the Credit Proposal application.</li> <li>Select the <b>Requested Expiry Date</b> for the liability based on your customer request.</li> </ol>

**113.** Click **Save**. Details are updated in the **Liability details** section.

**114.** To view the added Liability, mouse hover on the Liability details section and click **View**.

**115.** To directly add the facility without using template, click the **add** icon.

The **New Facility** window is displayed.

Figure 3-62 New Facility

**New facility**
Cancel Save Save & Configure

Take over other bank facility

**Basic Info**

Branch <input type="text" value="000"/>	Line Code <input type="text" value="Enter line code"/>	Line Serial Number <input type="text" value="1"/>
<b>FLEXCUBE UNIVERSAL BRANCH</b>		
Parent Facility ID <input type="text"/>	Facility Type <input type="radio"/> Funded <input type="radio"/> Non Funded	Cascade <input type="checkbox"/> Cascade
Facility Category <input type="text"/>	Facility Description <input type="text" value="Enter facility description"/>	Class Code <input type="text"/>
Commitment Status <input type="radio"/> Committed <input checked="" type="radio"/> Uncommitted	Cascade <input type="checkbox"/> Cascade	Secured? <input type="checkbox"/>
Cascade <input type="checkbox"/> Cascade	<input type="checkbox"/> Revaluation required	
	<input type="checkbox"/> Rate agreement required	

**Sanction**

Currency <input type="text"/>	Requested Amount <input type="text"/>	Proposed Amount <input type="text"/>
Day Light Limit <input type="text"/>	Shadow Limit <input type="checkbox"/> Shadow Limit	Limit Amount Basis <input type="text"/>
Bulk Payment <input type="checkbox"/> Bulk Payment	Internal Remarks <input type="text"/>	

**Availability**

Line Start Date <input type="text"/>	Line Expiry Date <input type="text"/>	Renewal Date <input type="text"/>
Maintenance Value Date <input type="text"/>	Drawing Power Backed <input type="checkbox"/>	Revolving Line <input type="checkbox"/>
Is non revolving special line <input type="checkbox"/>	Unadvised <input type="checkbox"/>	Available Yes
Availability Period <input type="text" value="(in months)"/>		

**Limit Review**

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

**Utilization**

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

**Exception**

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

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

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

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

To add a new funding requirement:

Table 3-24 New Facility

Fields	Description
Line Code	Type the <b>Line Code</b> .
Line Serial Number	Type the <b>Line Serial Number</b> .
Facility Description	Type the <b>Facility Description</b> .
Parent Facility Id	Select the <b>Parent Facility Id</b> from the drop down list.
Facility Type	Choose the <b>Facility Type</b> . The options available are <b>Funded</b> and <b>Non Funded</b> .

You can restrict creation of sub-facility of type other than the selected type by enabling the Cascade check box. For example, if the **Facility Type** is selected as **Funded** and the **Cascade** check box is enabled, the sub-facility of type Non Funded cannot be created.

Table 3-25 New Facility

Fields	Description
Facility Category	Select the <b>Facility Category</b> from the drop down list.
Currency	Search and select the <b>Currency</b> in which the facility has to be offered.
Requested Amount field	Specify the amount requested by the organization in <b>Requested Amount field</b> .
Next Review Date	Click the calendar icon and select the <b>Next Review Date</b> for the facility.
Tenor	Type the <b>Tenor</b> for the facility.
Line Expiry Date	Select the <b>Line Expiry Date</b> .
Availability Period	Specify the <b>Availability Period</b> for the facility.
Commitment Status	Choose the <b>Commitment Status</b> for the facility. The options available are <b>Committed</b> and <b>Uncommitted</b> .

You can restrict creation of committed / uncommitted sub-facility for this facility by enabling the Cascade check box. For example, if the **Commitment Status** is selected as **Committed** and the **Cascade** check box is enabled, the uncommitted sub-facility cannot be created, and vice versa.

Table 3-26 New Facility

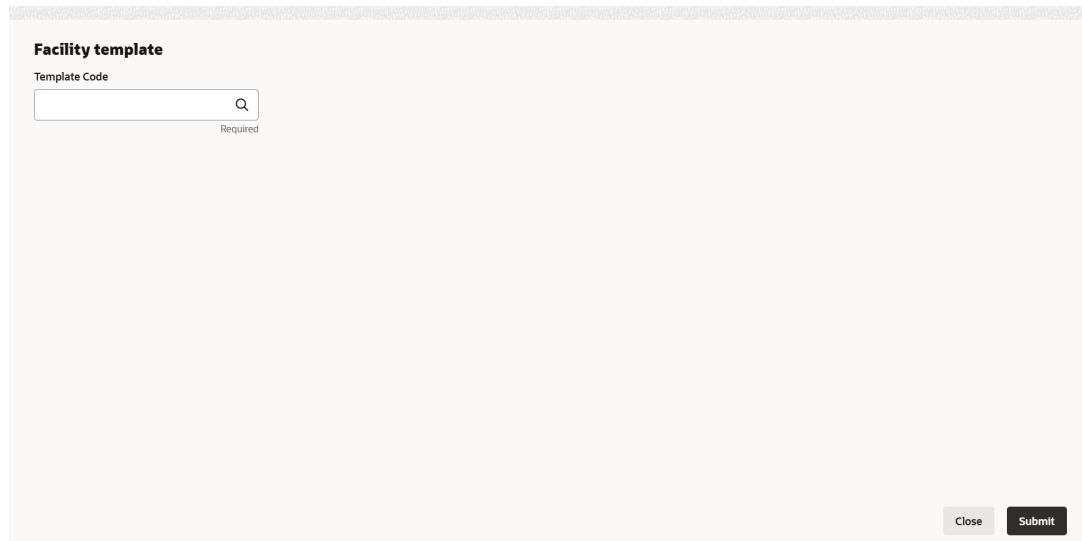
Fields	Description
Secured	Enable the <b>Secured?</b> switch, if collaterals are available for the facility. You can restrict creation of unsecured sub-facilities for this facility by enabling the <b>Cascade</b> check box along with the <b>Secured?</b> switch.
Revaluation Required	Enable the <b>Revaluation Required</b> check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.
Rate Agreement Required	Enable the <b>Rate Agreement Required</b> check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation
Save	To save the details and exit the New Facility window, click <b>Save</b> .
Save & Configure	To add further details about the facility, click <b>Save &amp; Configure</b> .
Cancel	To exit the New Facility window without saving the information, click <b>Cancel</b> .

**Note**

Project Id field appears in the New Facility or Facility Details window, in case the party is a stakeholder in any of the projects. You can select the required project for linking with the facility based on requirement.

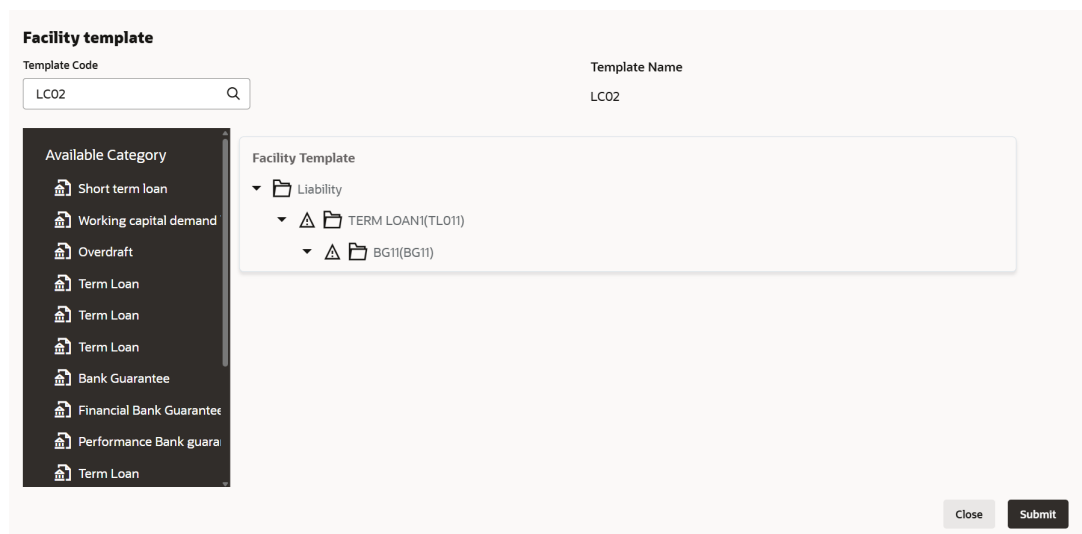
- 117. To create the facility using template, click the **Facility Template (T)** icon. The **Facility Template** Window is displayed.

**Figure 3-63 Facility Template**



- 118. Search and select the **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.
- 119. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below.

**Figure 3-64 Facility Template**



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

**Figure 3-65 Facility Template**

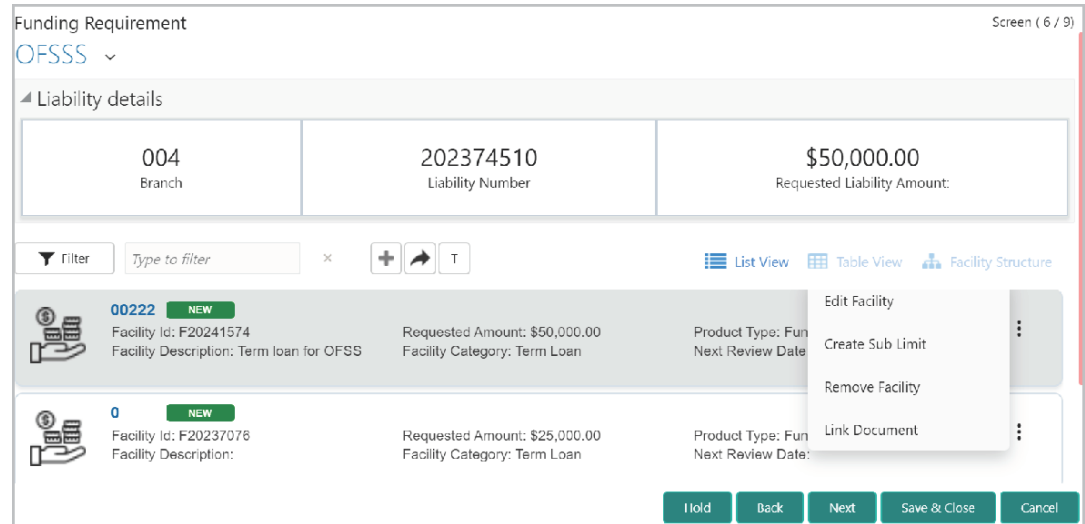
For information on fields in the **Facility Template** screen, refer the below tables.

**Table 3-27 Facility Template**

Fields	Description
<b>Facility Description</b>	Type the <b>Facility Description</b> .
<b>Next Review Date</b>	Select / specify the <b>Next Review Date</b> for the facility
<b>Currency</b>	Search and select the <b>Currency</b> for the Requested Amount.
<b>Requested Amount</b>	Specify the <b>Requested Amount</b> .
<b>Save</b>	Click <b>Save</b> .

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

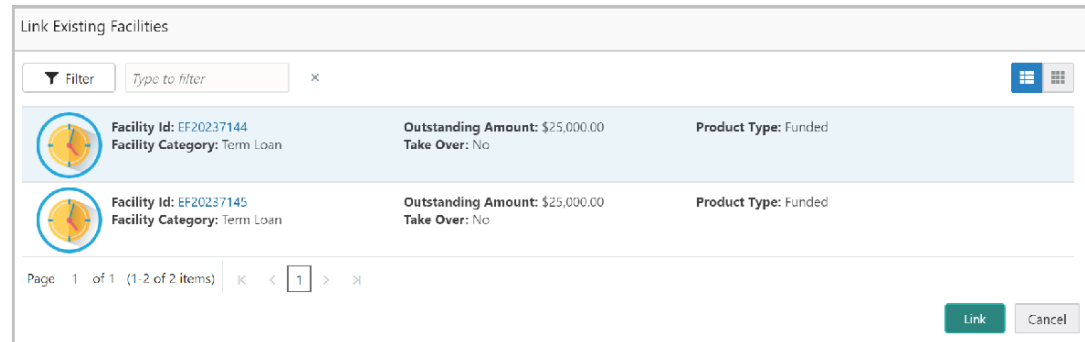
**Figure 3-66 Funding Requirement**



If the **Take Over** check box is not enabled while adding existing facilities, the user can link the existing facilities with the funding requirement using this option.

123. Click the **Link Existing Facilities** icon next to the **Add New Facility** icon. The Link Existing Facilities window listing all the existing facilities is displayed.

**Figure 3-67 Link Existing Facilities**



124. To filter the required existing facility, click the **Filter** icon and select the search parameters or directly specify the existing facility in the **Type to filter** text box.
125. To change the layout of the Link Existing Facilities window, use the **List View** and **Table view** icons at the top right corner.
126. Select the required existing facility and click **Link**. Existing facility is added to the funding requirement page.

**Note**

In the Business Process configuration, the sub menus such as Fee Details, and Pricing can be configured to appear in the facility details window in various stages.

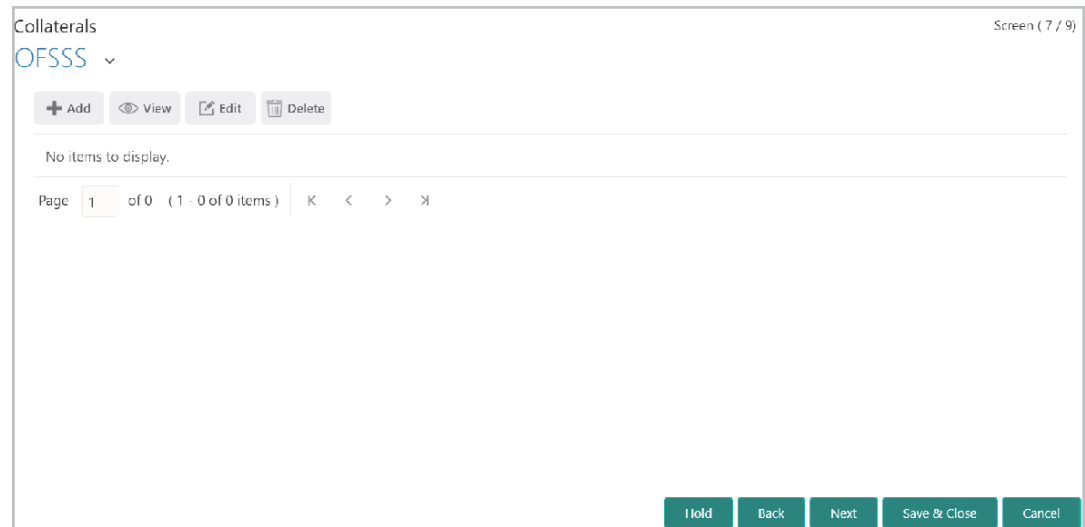
If it is configured to appear in Initiation stage, refer **Modifying Facility Details** for information.

127. After adding facilities, click **Next**. The **Collaterals** page is displayed.

### Collaterals

This data segment allows you to add details about the collaterals submitted by your customer to the bank.

**Figure 3-68 Collaterals**

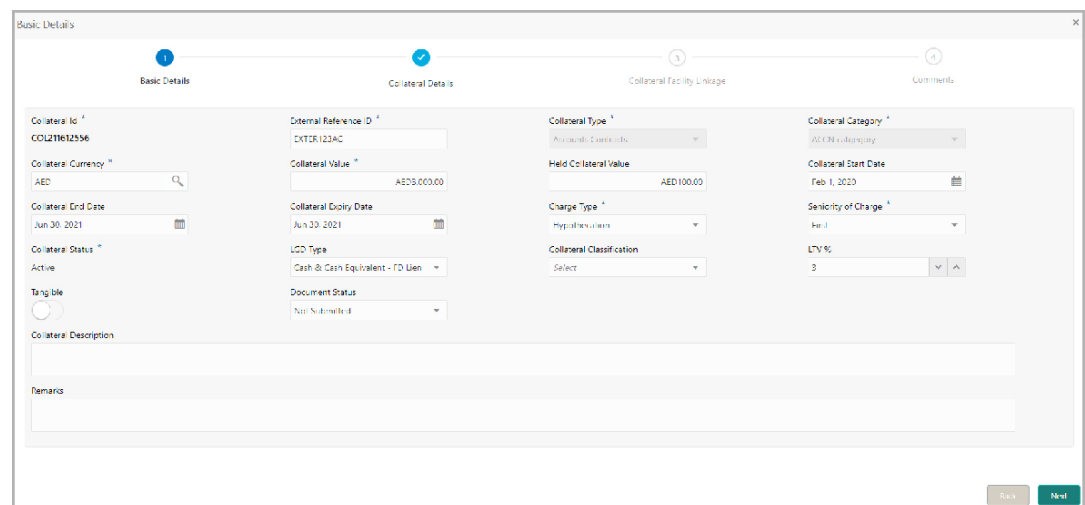


128. Click the **Add** icon.

The **Basic Details** window is displayed.

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

**Figure 3-69 Basic Details**



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

Table 3-28 Basic Details

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

Table 3-28 (Cont.) Basic Details

Fields	Description
LTV %	Specify the collateral's loan to value percentage in <b>LTV %</b> field.
Tangible	Enable the <b>Tangible</b> flag, if the collateral is tangible.
Document Status	Select the <b>Document Status</b> from the drop down list. The options available are: <b>Submitted</b> , <b>Released</b> , <b>Not Submitted</b> , and <b>Partially Submitted</b> .
Collateral Description	Specify a brief description about the collateral in <b>Collateral Description</b> field.
Remarks	Capture <b>Remarks</b> about the collateral.

129. Click **Next**. The **Collateral Details** page is displayed.

### Note

In the Initiation stage, you can enter all the details about the collaterals if information is available. Otherwise, only the collateral Basic Details can be enriched in the further stages.

Refer **Collateral Details** for more information on adding collateral details.

The Summary page displays a preview of actions performed in the previous pages for verification purpose.

Figure 3-70 Summary

**Credit Proposal Evaluation Process - Enrichment**

Summary

(Party ID: 000101602)

Registration Number: NA    Country:    Demographic Type:    Entity:

Is KYC Compliant: No    Liability Amount: AS2,355.00    Expiry Date: Nov 20, 2025

Financial Institution Code:    Head Office Country:    Country of Risk:    Business Type:

BIC Code:    Legal Entity Code:

Entities 1 Added	Facilities 0 Added	Collaterals 0 Added	Covenants 0 Newly added 0 Modified	Facility Amount Total Requested Amount	Collateral Amount \$0.00 Total Owner Estimated Value	Interest 0 Added	Pricing 0 Added	Commission 0 Added
------------------------	--------------------------	---------------------------	--	--	---	------------------------	-----------------------	--------------------------

Pricing

- Entities
- Facilities
- Collaterals
- Covenants

Audit    Cancel    Hold    Back    Save and Close    Next

130. Click and expand the following sections to view detailed information about the entities:

- Pricing
- Entities
- Other Bank Facilities
- Facilities

- Collaterals

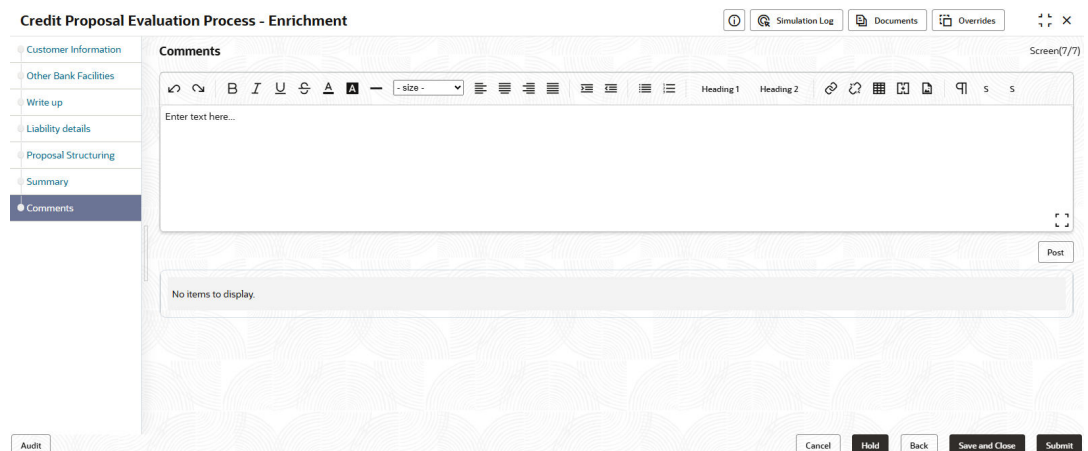
131. If modification is not required, click **Next**.

132. 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 3-71 Comments**

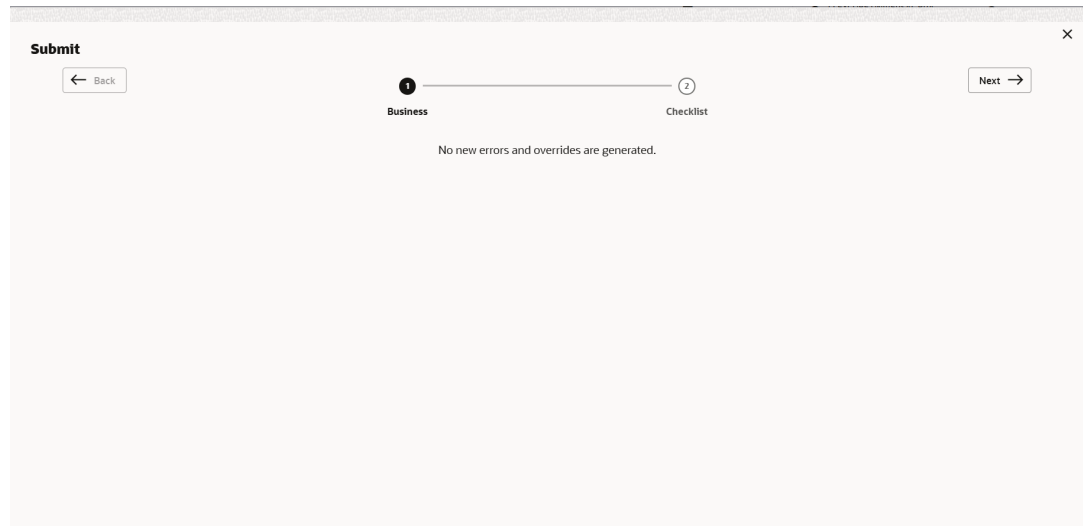


For information on fields in the **Comments** screen, refer the below table.

**Table 3-29 Comments**

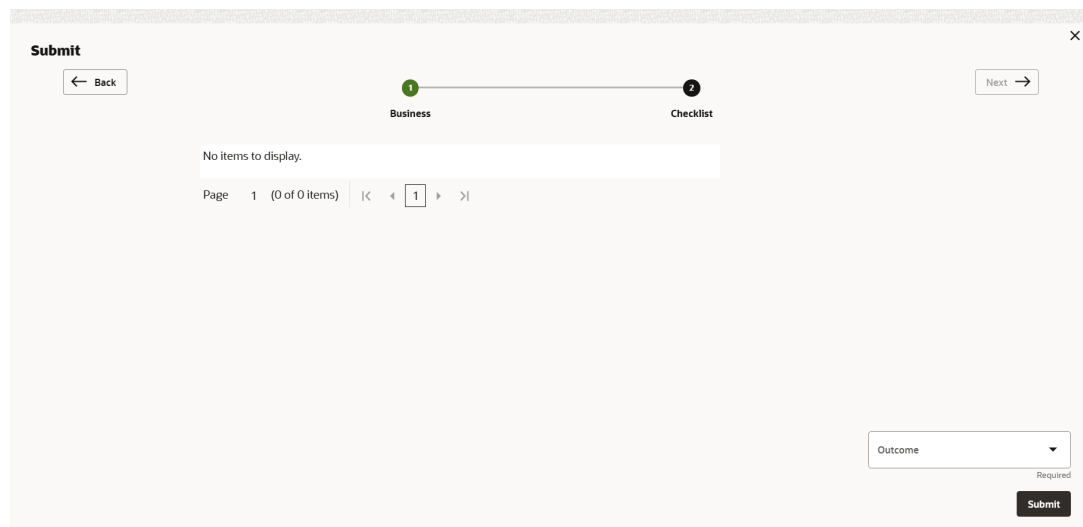
Fields	Description
<b>Post</b>	Type the necessary comments in the text box and click <b>Post</b> . Comment is posted.
<b>Hold</b>	To hold the credit proposal initiation process, click <b>Hold</b> .
<b>Back</b>	To go back to the previous stage, click <b>Back</b> .
<b>Save &amp; Close</b>	To save the process 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 3-72 Business**

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

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

**Figure 3-73 Checklist**

- 135. Select the **Outcome** as **PROCEED**.
- 136. Click **Submit**.

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

# 4

## Proposal Evaluation

This topic describes 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 Simplified Credit Proposal Evaluation User Manual stage.
- [Legal Evaluation](#)  
This topic provides systematic instructions about the Legal Evaluation data segment in Proposal Initiation stage.
- [Risk Evaluation](#)  
This topic provides about the Risk Evaluation data segment in Simplified Credit Proposal Evaluation Process.

### 4.1 Credit Evaluation

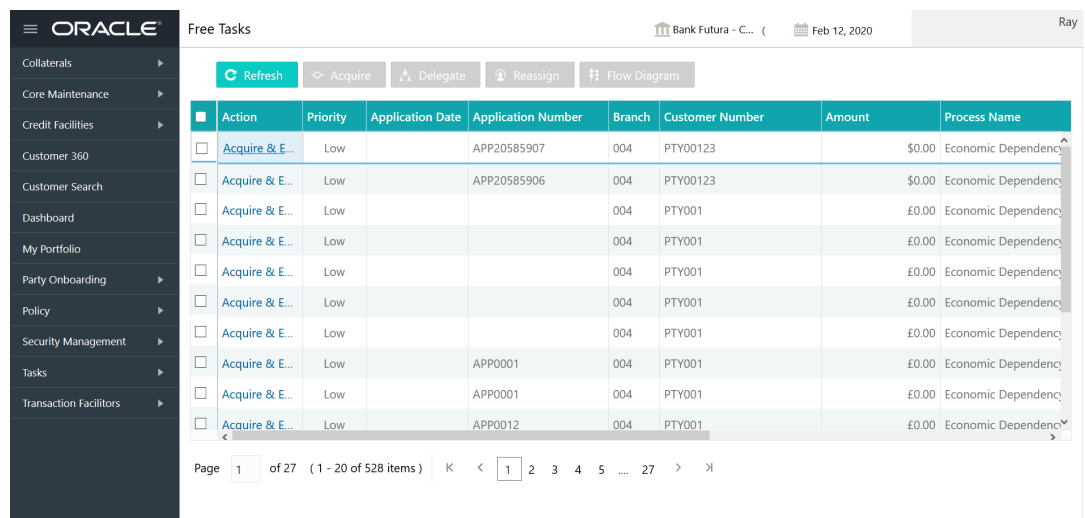
This topic provides systematic instructions about the Credit Evaluation data segment in Simplified Credit Proposal Evaluation User Manual stage.

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

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

The **Free Tasks** page is displayed.

**Figure 4-1 Free Tasks**



The screenshot shows the Oracle Free Tasks page. 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**.

The **Credit Evaluation - Summary** page summarizing the proposal is displayed.

Figure 4-2 Credit Evaluation - Summary

Credit Proposal Evaluation Process - Credit Evaluation

Summary OFSSS

Customer Information  
OFSSS, A entity established & operating as a Pvt Ltd Company in

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY202597573		Pvt Ltd	\$100,000.00	No	0	0	0	0

Facility Summary

Collateral summary

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

Existing Facilities

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

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.						

Scores

Evaluation not yet done

Groupwise Exposure Details

Connected Parties

Gross Facility Amount Contribution

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** window is displayed.

**Figure 4-3 Industry Details**

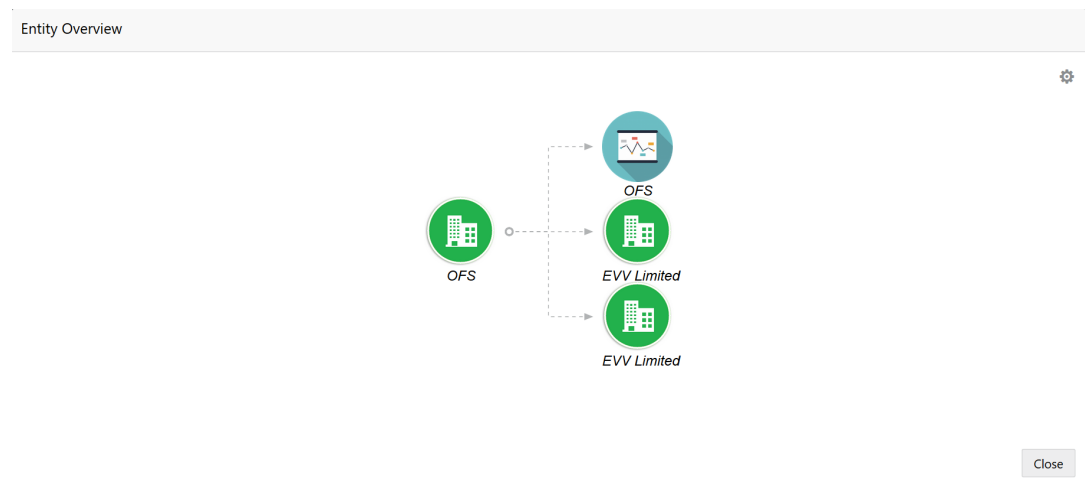
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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.

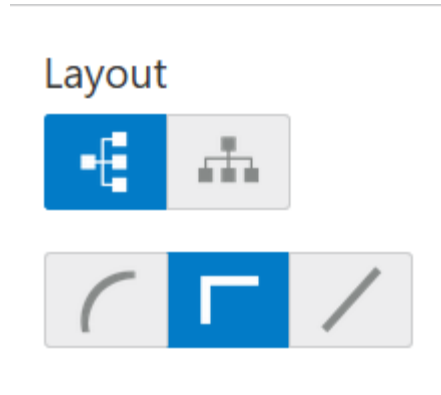
The **Entity Overview** window is displayed.

**Figure 4-4 Entity Overview**

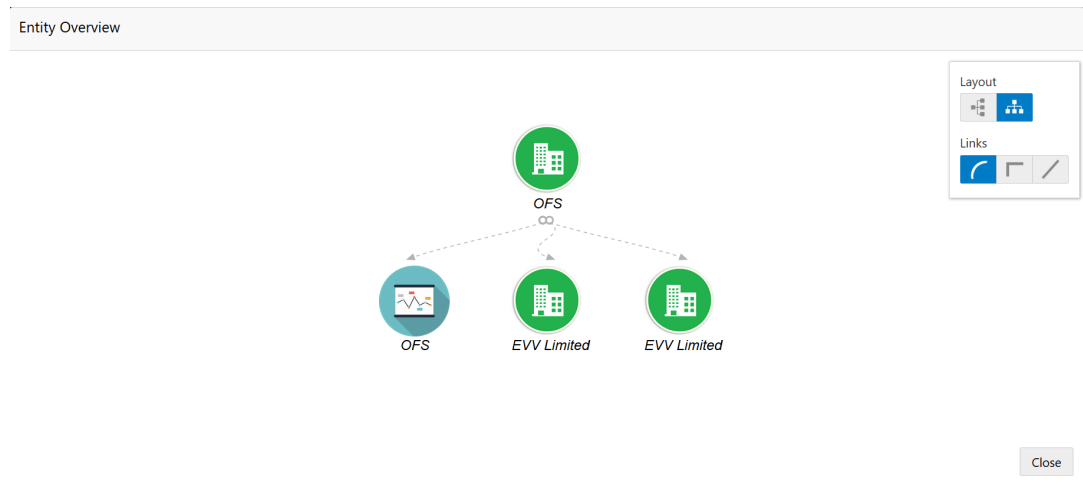


- To change the layout of the entity overview, click the configuration icon at the top right corner.

The **Layout** window is displayed.

**Figure 4-5 Layout**

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

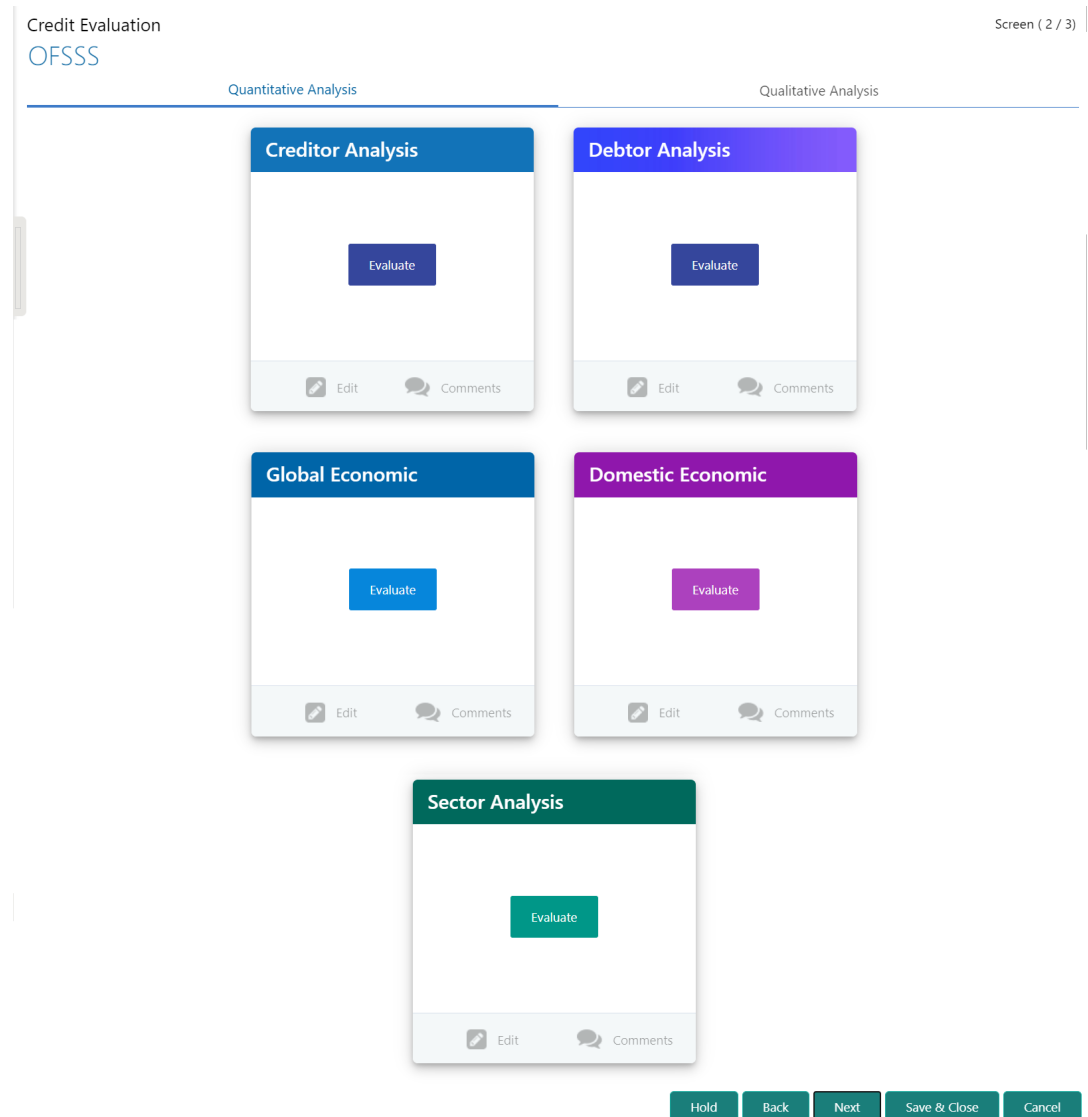
**Figure 4-6 Entity Overview**

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

**Note**

For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.

10. After reviewing the Summary, click **Next**.  
The **Credit Evaluation** page is displayed.

**Figure 4-7 Credit Evaluation**

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

- Quantitative Analysis
- Qualitative Analysis

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

The **Questionnaire** window is displayed.

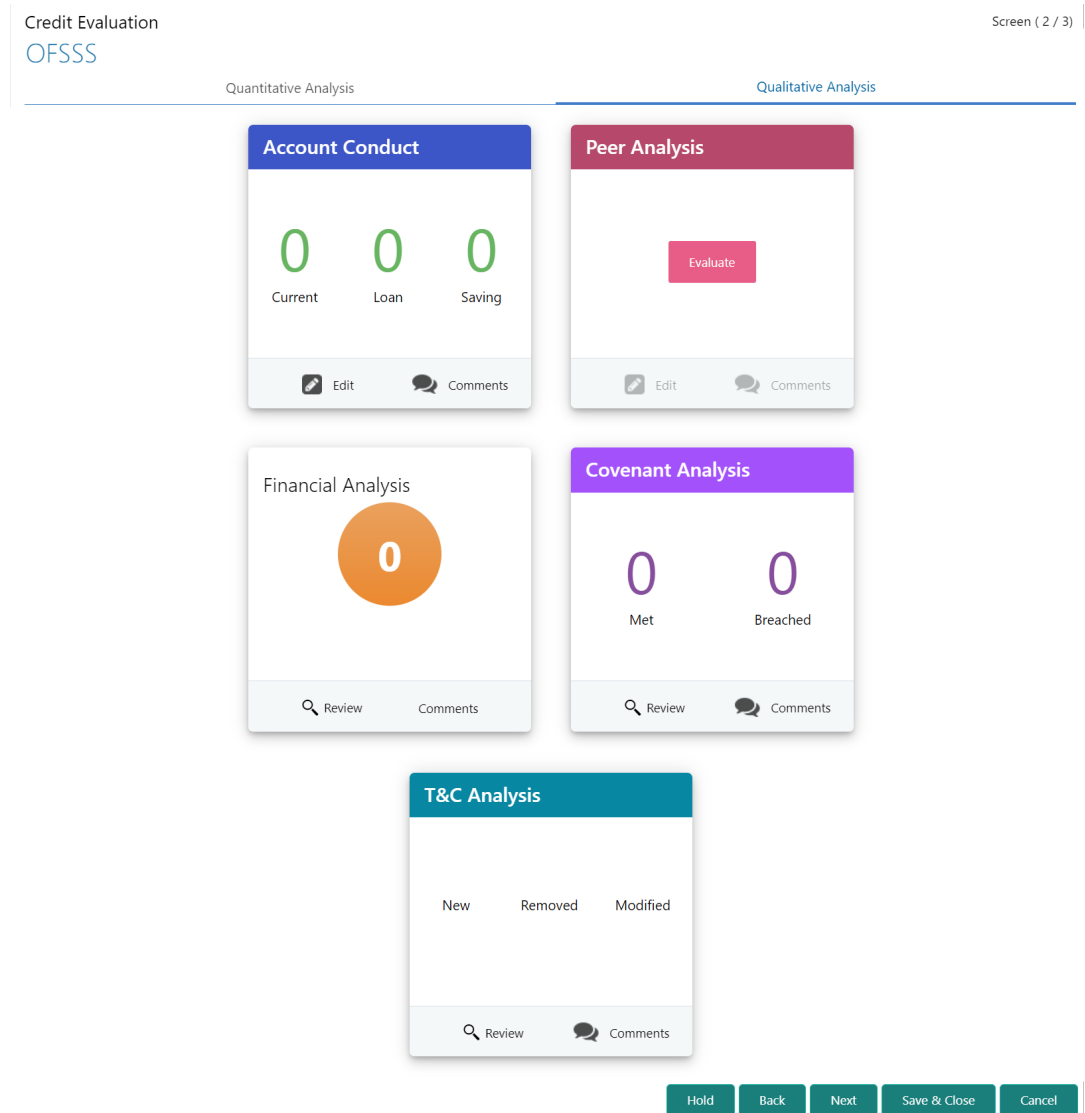
**Figure 4-8 Questionnaire**

12. Select answers for the available questions and click **Next Category**.
  13. 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.
14. Click **Save**.
  15. To perform other analysis in **Quantitative Analysis**, click **Evaluate** in **Other Analysis** section and answer the questions.

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

**Figure 4-9 Credit Evaluation**

16. After performing the qualitative analysis, click **Qualitative Analysis** tab.  
The **Qualitative Analysis** page is displayed.

**Figure 4-10 Credit Evaluation - Qualitative Analysis**

In the Qualitative Analysis page, the user can capture the party's **Account Conduct**, perform **Peer Analysis**, and review **Financial Analysis**, **Covenant Analysis**, and **T&C Analysis**.

17. To capture the account conduct, click Edit in the **Account Conduct** tile. The **Account Conduct** window is displayed.

**Figure 4-11 Account Conduct**

OFSSS > Account Conduct

Account Overview

Current Accounts      Loan Accounts      Deposit Accounts

Refresh   Add   View   Edit   Delete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Mon
No items to display.						

Page 1 (null items) | < 1 > »

Comment

Enter text here...

Post

No items to display.

Close

In the Account Conduct window, party's conduct for the following accounts can be captured:

- Current Account
- Loan Account
- Deposit Account

**18.** To add current account conduct details, click **Add** in the **Current Accounts** tab.

**Figure 4-12 Current Account Performance Details**

Current Account Performance Details

<p>Current Account No * <input type="text" value="5563220901"/></p> <p>Currency * <input type="text" value="USD"/></p> <p>Average Debit Balance * <input type="text" value="\$40,000.00"/></p> <p>Current Balance <input type="text" value="\$30,000.00"/></p>	<p>Branch <input type="text" value="002"/></p> <p>Average Credit Balance * <input type="text" value="\$40,000.00"/></p> <p>Limit <input type="text" value="\$50,000.00"/></p> <p>No Of Excess In 6 Months <input type="text" value="4"/></p>
--	--

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

**Table 4-1 Current Account Performance Details**

Fields	Description
<b>Details</b>	Provide the following details about the party's current account: <ul style="list-style-type: none"> <li>Current Account No</li> <li>Branch</li> <li>Currency</li> <li>Average Credit Balance</li> <li>Average Debit Balance</li> <li>Limit</li> <li>Current Balance</li> <li>No Of Excess in 6 Months</li> </ul>
<b>OK</b>	Click <b>OK</b> . The details are added and listed in the Account Conduct window.
<b>Current Accounts</b>	To refresh the <b>Current Accounts</b> section, click the <b>Refresh</b> button.
<b>View, Edit or Delete</b>	To <b>View, Edit or Delete</b> the Account Conduct details, select the corresponding record from the list and click the required option.
<b>Post</b>	<b>Post</b> comments for the account conduct in the <b>Comments</b> text box.
<b>Account Conduct</b>	After adding conduct details for the <b>Loan Accounts</b> and <b>Deposit Accounts</b> , click <b>Close</b> . The <b>Account Conduct</b> tile is updated with the number of current, loan and savings accounts added.
<b>Evaluate</b>	To perform peer analysis in <b>Qualitative Analysis</b> , click <b>Evaluate</b> in <b>Peer Analysis</b> section. Peer Analysis window appears.

Table 4-1 (Cont.) Current Account Performance Details

Fields	Description
<b>Close</b>	Perform the peer analysis and click <b>Close</b> .
<b>Review</b>	To perform Financial Analysis, Covenant Analysis, and T&C Analysis in <b>Qualitative Analysis</b> , click <b>Review</b> in the corresponding tile 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> .

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

The **Comments** page is displayed.

Figure 4-13 Comments

Comments Screen ( 9 / 9)

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Enter text here...

Post

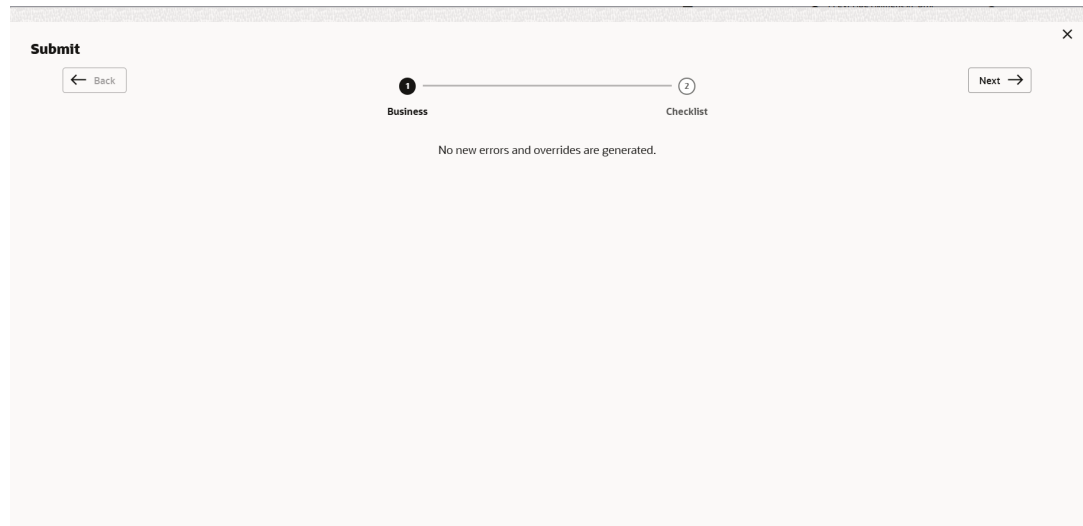
No items to display.

Hold
Back
Next
Save & Close
Submit
Cancel

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

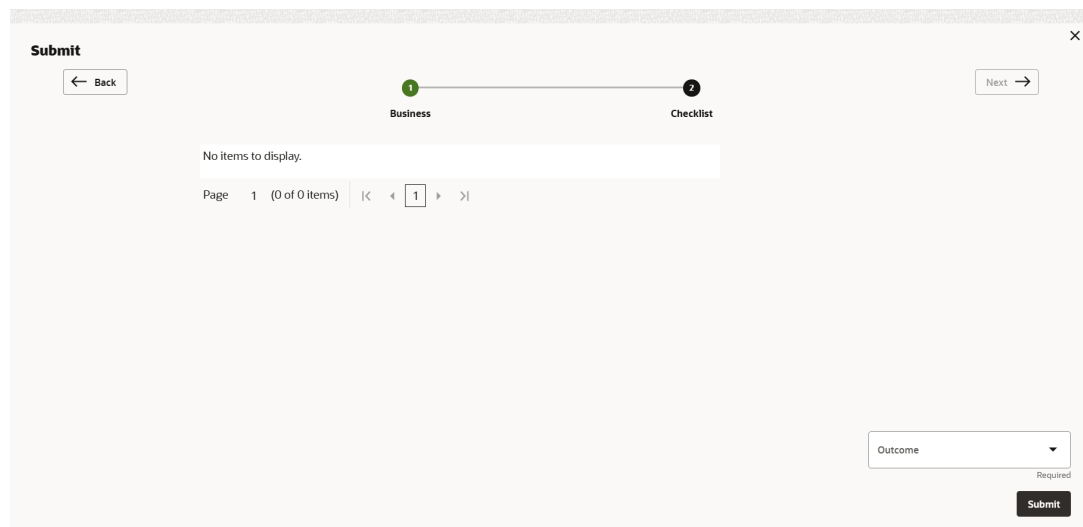
21. Click **Submit**.

The **Policy Exception** window is displayed.

**Figure 4-14 Business**

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

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

**Figure 4-15 Checklist**

24. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
25. Click **Submit**.

**Note**

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

## 4.2 Legal Evaluation

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

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

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

The **Free Tasks** page is displayed.

**Figure 4-16 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 **Legal Evaluation - Summary** page is displayed.

Figure 4-17 Legal Evaluation - Summary

The screenshot displays the 'Legal Evaluation - Summary' dashboard for a credit origination. The interface includes a navigation bar at the top with 'Summary', 'Legal Evaluation', and 'Comments' tabs. The main content area is divided into several sections:

- Customer Information:** Shows 'OFS, A entity established & operating as a Pvt Ltd Company in'. Key fields include Customer ID (PTY20761114), Register No, Legal Status (Pvt Ltd), Liability Amount, Is KYC Compliant (No), Share Holders (0), Contractors (0), Guarantors (0), and Bankers (0).
- Facility Summary:** Displays 'Total funded - \$70,000,000.00' and 'Total non funded - \$0.00'. A bar chart shows 'Funded' amounts up to 60M. A 'Term Loan' is indicated. A 'No data to display' message is present.
- Collateral summary:** Shows 'Total collateral value' as 0 and 'Customer LTV' as 0%. A 'No data to display' message is present.
- Existing Facilities:** Shows 'Total existing facilities' as \$0.00, 'Takeover amount' as \$0.00, and 'Takeover in this application' as \$0.00.
- Covenants:** Shows 0 for Financial, Non Financial, and Total.
- Terms & conditions:** Shows 0 for Pre disbursement and Post disbursement.
- Financial Profile:** A table for 'Previous 3 years' with columns for Category, 2017-2018, Var. %, 2018-2019, Var. %, 2019-2020, and Var. %. It shows 'No data to display'.
- Projections:** A table for 'Next 3 years' with columns for Category, 2020-2021, Var. %, 2021-2022, Var. %, 2022-2023, and Var. %. It shows 'No data to display'.
- Group entities:** A large yellow circle containing the number '4'.
- Scores:** A red banner with a star icon and the text 'Evaluation not yet done'.
- Groupwise Exposure Details:** A large blue circle containing '\$100,008' and a legend for 'GE2076R2'.
- Connected Parties:** A section titled 'Gross Facility Amount Contribution' showing 'No data to display'.
- Ratings:** A red banner with a star icon and the text 'Fitch AAA'.

At the bottom of the dashboard, there are navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

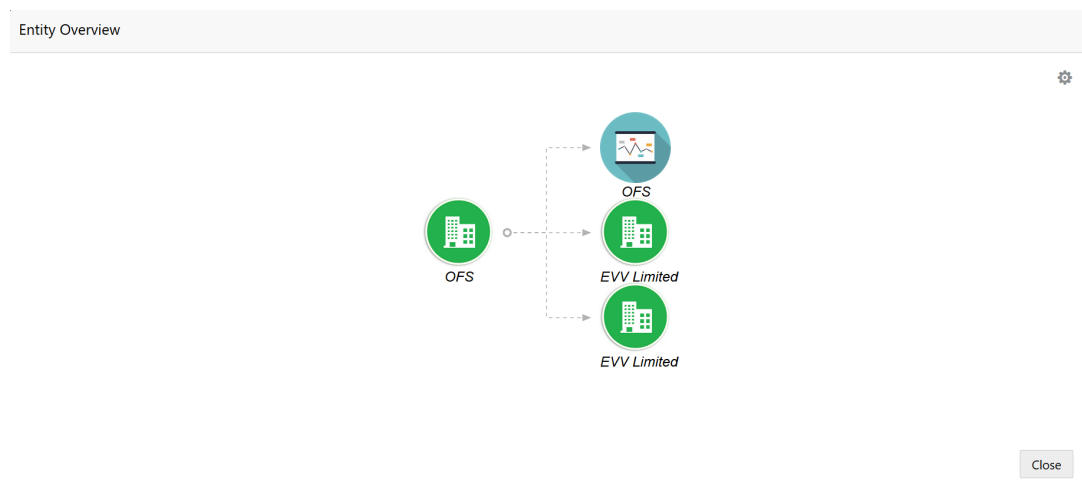
**Figure 4-18 Industry Details**

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

Close

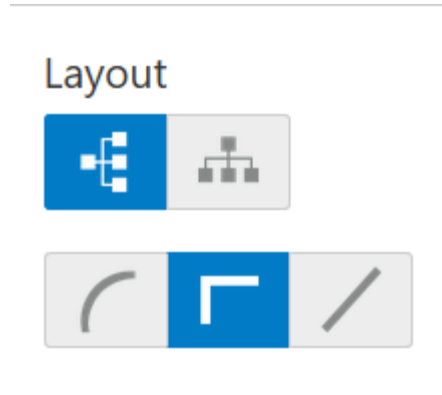
- Click **Close** to exit the Industry Details window.
- To view the overview of the organization, click the entity overview icon in **Customer Information** section.

The **Entity Overview** window is displayed.

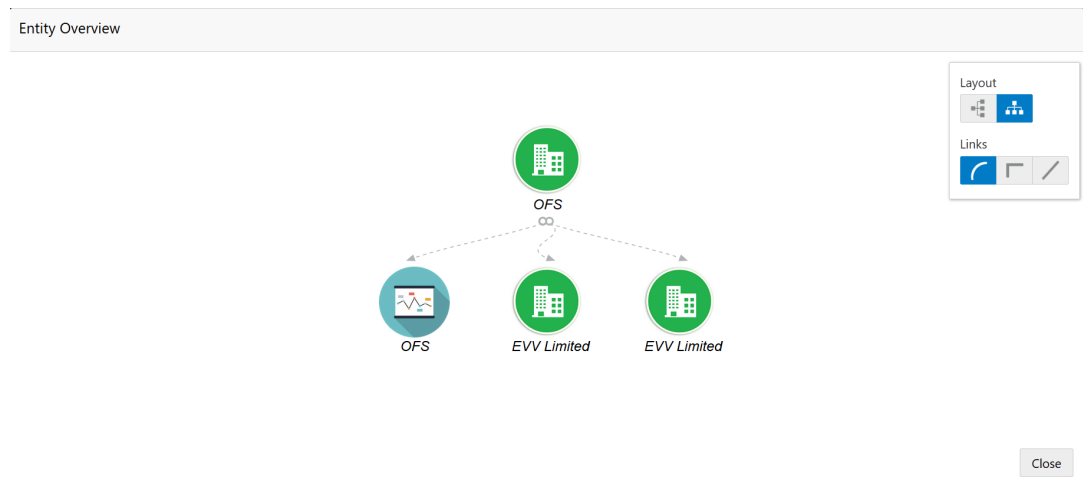
**Figure 4-19 Entity Overview**

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

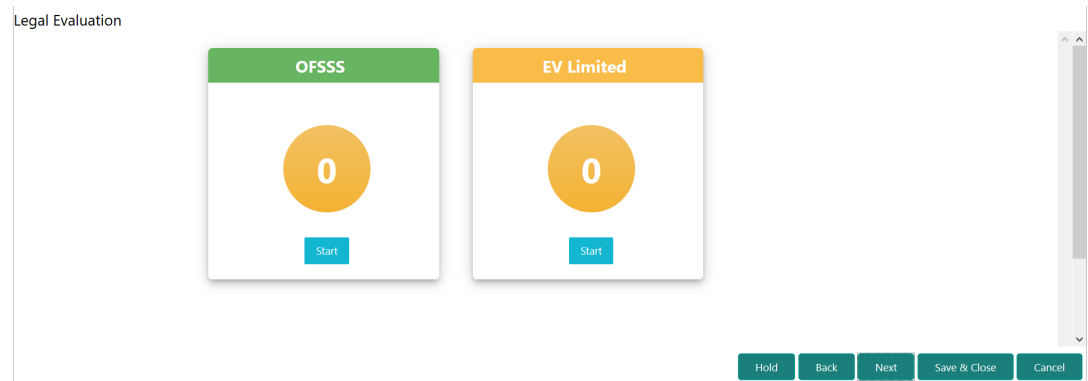
The **Layout** window is displayed.

**Figure 4-20 Layout**

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

**Figure 4-21 Entity Overview**

8. To exit the Entity Overview window, click **Close**.  
In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.
9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
10. To change the layout of **Facility Summary, Collateral Summary, Existing Facilities, Covenants, and Terms & Conditions** in Summary page, click the layout icon and select the required layout.  
By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.
11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.
13. After reviewing the Summary, click **Next**.  
The **Legal Evaluation** page is displayed.

**Figure 4-22 Legal Evaluation**

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

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

The **Questionnaire** window is displayed.

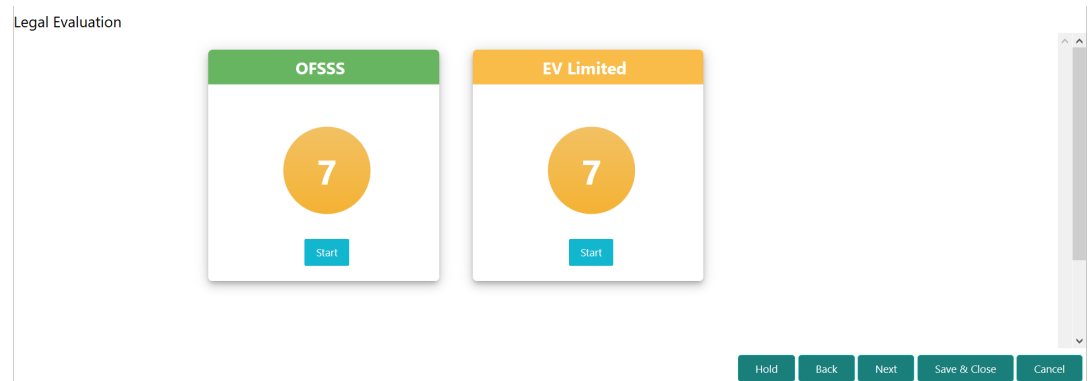
**Figure 4-23 Questionnaire**

15. Select answers for the available questions and click **Next Category**.
16. 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.

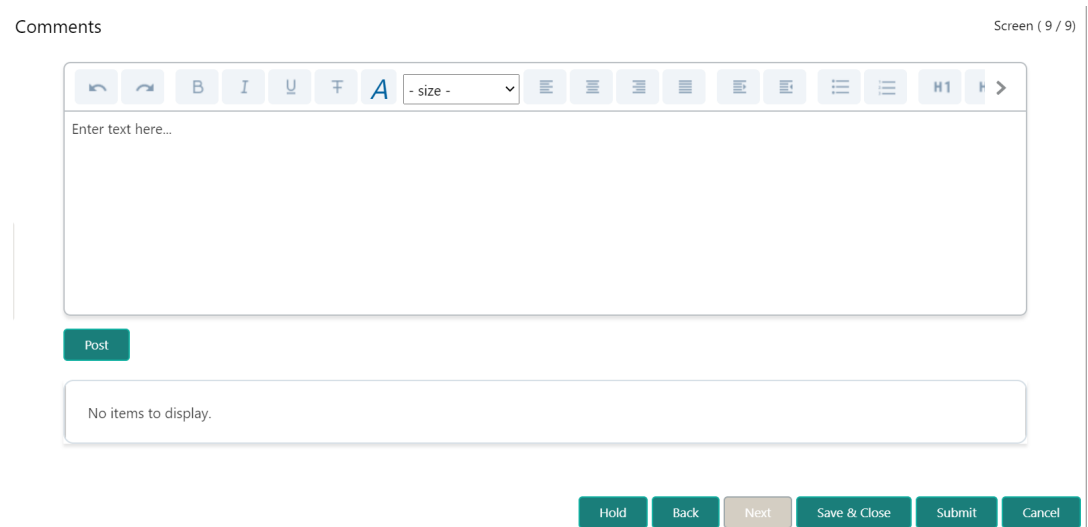
17. Click **Save**.

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

**Figure 4-24 Legal Evaluation**

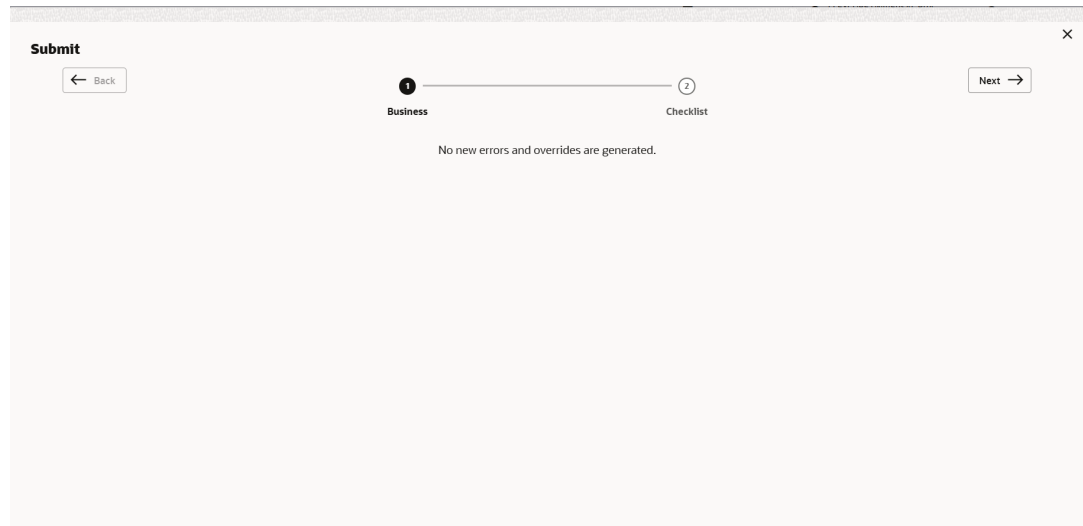
18. Click **Next**.

The **Comments** page is displayed.

**Figure 4-25 Comments**

19. Type the overall **Comments** for the legal evaluation and click **Post**. Comment is posted below the **Comments** box.
20. Click **Submit**.  
The **Policy Exceptions** window is displayed.

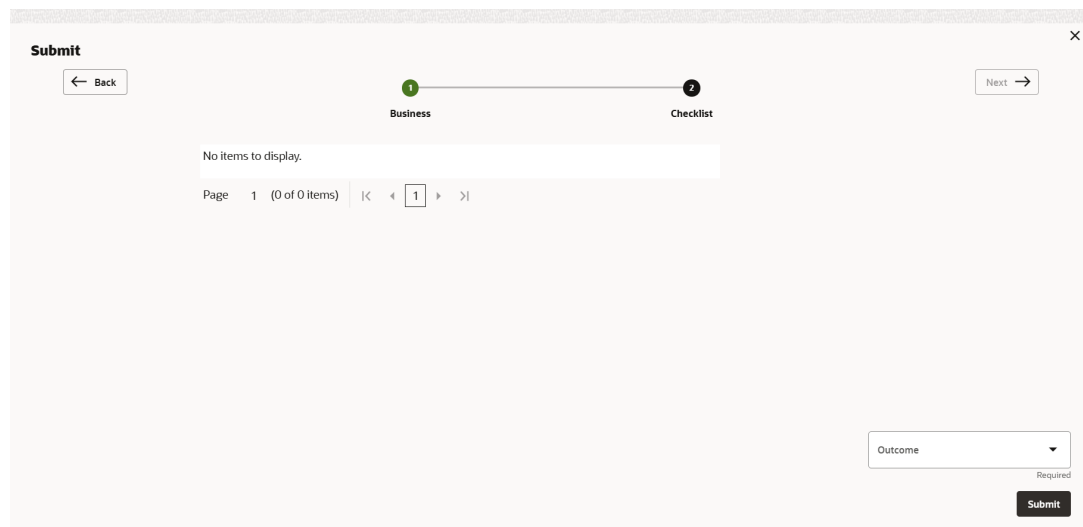
Figure 4-26 Policy Exceptions



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

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

Figure 4-27 Checklist



23. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
24. Click **Submit**.

**Note**

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

## 4.3 Risk Evaluation

This topic provides about the Risk Evaluation data segment in Simplified Credit Proposal Evaluation Process.

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

## KYC Check

This topic provides systematic instructions about the KYC Check stage in the Simplified Credit Proposal Evaluation Process.

This is an optional 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.

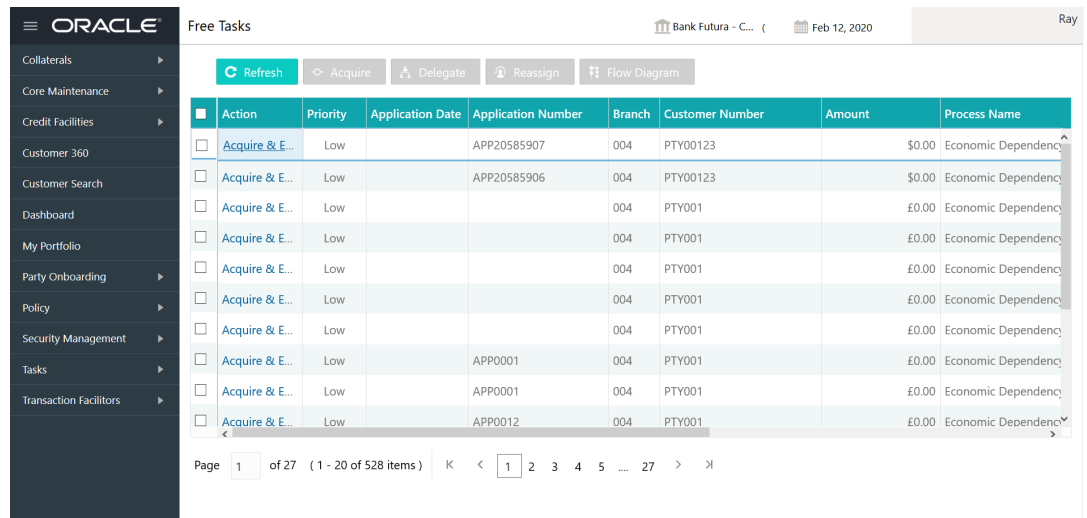
Steps to add KYC details

To add KYC details, perform the following steps:

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

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 list of navigation items: Collaterals, Core Maintenance, Credit Facilities, Customer 360, Customer Search, Dashboard, My Portfolio, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitators. The main content area is titled 'Free Tasks' and includes a header with 'Bank Futura - C...' and 'Feb 12, 2020'. Below the header are buttons for 'Refresh', 'Acquire', 'Delegate', 'Reassign', and 'Flow Diagram'. The main table has 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 and 'Acquire & Edit' as the text. The Priority is 'Low' for all rows. The Application Number, Branch, Customer Number, Amount, and Process Name vary across rows. At the bottom of the table, there is a pagination control showing 'Page 1 of 27 (1 - 20 of 528 items)' and a list of page numbers: 1, 2, 3, 4, 5, ..., 27.

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

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

The **KYC Evaluation - Summary** page is displayed.

Figure 5-2 KYC Evaluation - Summary

Credit Proposal Evaluation Process - KYC Evaluation

Summary OFSSS

Customer Information

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

Customer ID: PTY202597573 | Register No: | Legal Status: Pvt Ltd | Liability Amount: \$100,000.00 | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

Facility Summary

Collateral summary

Total collateral value: \$0.00 (No data to display)

Customer LTV: 0%

Existing Facilities

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

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

Newly added: 0 Pre-Distributed, 0 Post-Distributed

Met: 0 Pre-Distributed, 0 Post-Distributed

Breached: 0 Pre-Distributed, 0 Post-Distributed

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.						

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** window is displayed.

**Figure 5-3 Industry Details**

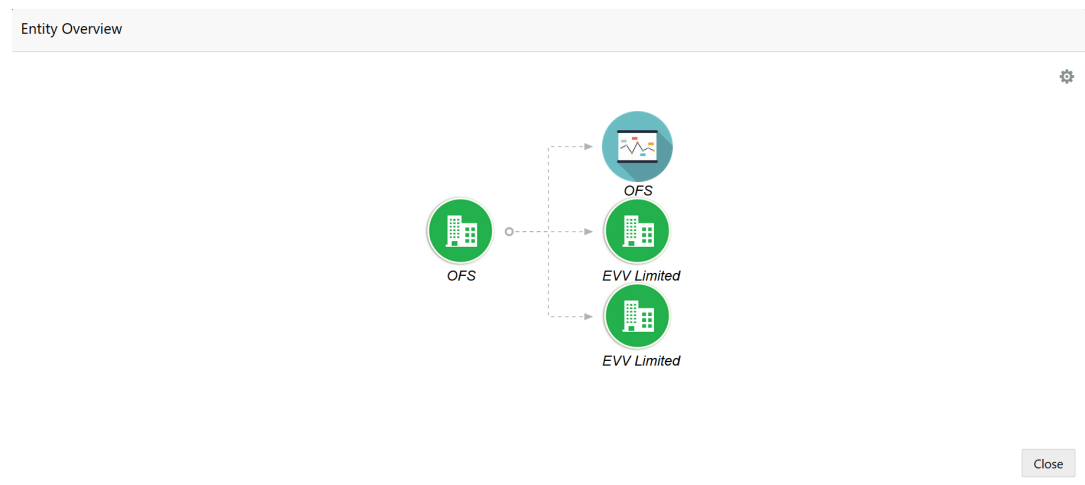
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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.

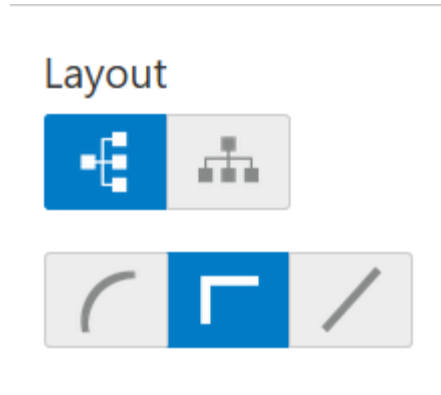
The **Entity Overview** window is displayed.

**Figure 5-4 Entity Overview**



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

The **Layout** window is displayed.

**Figure 5-5 Layout**

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

**Figure 5-6 Entity Overview**

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

**Note**

For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.

10. After reviewing the Summary, click **Next**.  
The **KYC** page is displayed.

**Figure 5-7 KYC**

KYC

Screen ( 2 / 3)

Filter Type to filter

**OFSSS**  
 Party Id : **PTY202597573** Entity Type : **Pvt Ltd** KYC Status :  
 Verification Date : KYC Method :

KYC Details  
 KYC Evaluation

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

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.

11. To filter the required KYC record, click the **Filter** icon and specify the filter parameters or directly type the KYC detail in Type to filter text box.
12. 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)
13. To add the KYC Details, click **KYC Details** option.

The **KYC Details** window is displayed.

**Figure 5-8 KYC Details**

KYC Details

Report Received

Verification Date

Mar 2, 2020

Effective Date

Mar 2, 2020

KYC Method

KYC Status \*

Verified

OK

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

**Table 5-1 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>Not Verified</b> , and <b>Verification Failed</b> .

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

**Figure 5-9 KYC Details**

KYC

Screen ( 2 / 3)

Filter Type to filter

OFSSS  
Party Id : **PTY202597573** Entity Type : **Pvt Ltd** KYC Status : **Verified**

Verification Date : **20-09-01** KYC Method : **Field Verification**

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

Hold Back Next Save & Close Cancel

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

**Figure 5-10** KYC evaluation - Questionnaire

16. Select answers for the available questions and click **Next Category**.
17. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.  
Total score is generated and displayed for the KYC evaluation based on each answer provided.
18. Click **Save**. The KYC page is updated with the Evaluation Score as shown below

**Figure 5-11** KYC Evaluation

Party Id	Entity Type	KYC Status	Evaluation Score
PTY201644281	Pvt Ltd	Yet To Verify	9
PTY201644282	Pvt Ltd	Verification Failed	
PTY201644283	Pvt Ltd	Verified	

19. After adding KYC details or performing KYC evaluation for the organization and all its connected parties, click **Next**.  
The **Comments** page is displayed.

**Figure 5-12 Comments**

Comments Screen ( 9 / 9)

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Enter text here...

Post

No items to display.

Hold
Back
Next
Save & Close
Submit
Cancel

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

21. Click **Submit**.

The **Policy exceptions** window is displayed.

**Figure 5-13 Business**

**Submit**
✕

← Back

1 ————— 2  
Business Checklist

Next →

No new errors and overrides are generated.

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

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

23. Click the **Checklist** data segment.

**Figure 5-14 Checklist**

**Submit** X

← Back

1 Business 2 Checklist

No items to display.

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

Outcome  Required

Submit

24. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
25. Click **Submit**.

**Note**

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

# 6

## Proposal Structuring

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

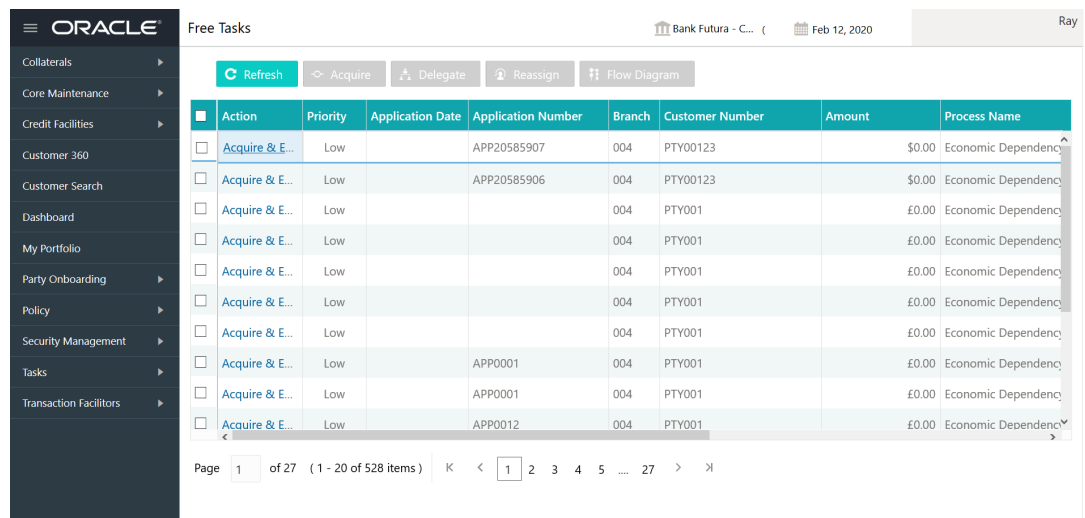
In this stage, the banker can propose an amount to the organization based on the scores obtained for each evaluation. Additionally, already added information about the collaterals, covenants, and terms & conditions can be viewed, modified and deleted or new collaterals, covenants, and terms & conditions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

### Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.  
The **Free Tasks** page is displayed.

**Figure 6-1 Free Tasks**



The screenshot shows the Oracle 'Free Tasks' interface. On the left is a navigation menu with items like Collaterals, Core Maintenance, Credit Facilities, Customer 360, Customer Search, Dashboard, My Portfolio, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitators. The main area displays a table with 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

At the bottom, there is a pagination control showing 'Page 1 of 27 (1 - 20 of 528 items)' and a navigation bar with buttons for 'K', '<', '1', '2', '3', '4', '5', '...', '27', '>', and '>>'.

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

The **Proposal Structuring - Summary** page is displayed.

Figure 6-2 Proposal Structuring - Summary

Credit Proposal Evaluation Process - Proposal Structuring

Summary OFSSS

Customer Information  
 OFSSS, A entity established & operating as a Pvt Ltd Company in  
 Customer ID: PTY202597573, Register No: [blank], Legal Status: Pvt Ltd, Liability Amount: \$100,000.00, Is KYC Compliant: No, Share Holders: 0, Contractors: 0, Guarantors: 0, Bankers: 0

Facility Summary

Collateral summary

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

Existing Facilities

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

Covenants

Total Covenants: 0  
 Entity Wise: 0, Facility Wise: 0, Financial: 0, Non Financial: 0

Terms & conditions

Total Terms and Conditions: 0  
 Pre-Distributed: 0, Post-Distributed: 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.						

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** window is displayed.

**Figure 6-3 Industry Details**

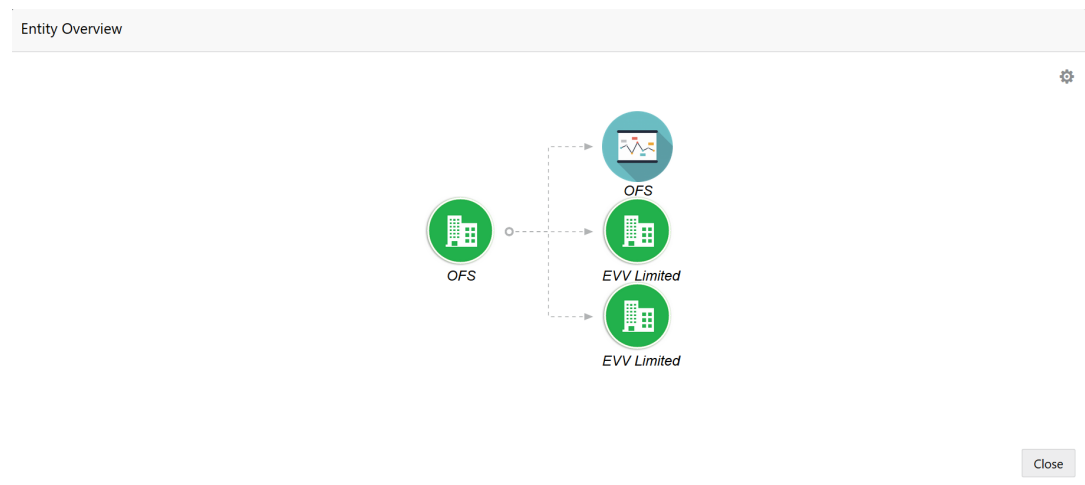
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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.

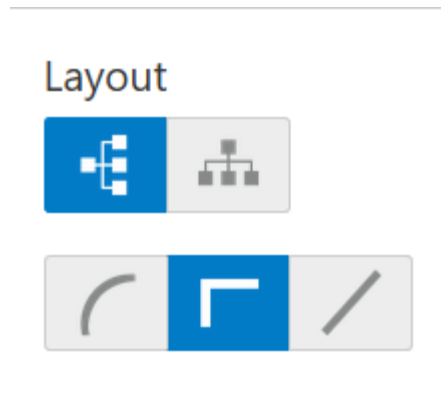
The **Entity Overview** window appears.

**Figure 6-4 Entity Overview**



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

The **Layout** window is displayed.

**Figure 6-5 Layout**

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

**Figure 6-6 Entity Overview**

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

**Note**

For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.

10. After reviewing the Summary, click **Next**.  
The **Proposal Structuring** page is displayed.

Figure 6-7 Proposal Structuring

The screenshot displays the 'Proposal Structuring' interface. At the top, there are tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Terms & Conditions'. Below the tabs is a filter section with a dropdown menu set to 'OFSSS' and a search box labeled 'Filter' with the placeholder text 'Type to filter'. To the right of the search box are icons for adding, deleting, and toggling. Further right are view options: 'List View', 'Table View', and 'Facility Structure'. The main area contains a list of facilities. The first facility is '2233' with a 'NEW' tag, Facility Id 'F20259336', Requested Amount '\$50,000.00', Product Type 'Funded', and Next Review Date '20-10-30'. The second facility is '2235' with a 'NEW' tag, Facility Id 'F20259324', Requested Amount '\$30,000.00', Product Type 'Fund', and Next Review Date '20-10-30'. A context menu is open over the second facility, showing options: 'Edit Facility', 'Create Sub Limit', 'Remove Facility', and 'Link Document'. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

### Note

For information about filter, add, edit, delete, and layout options, refer Funding Requirement section in Proposal Initiation Chapter.

In the Proposal Approval stage, Approve, Reject, and Send Back icons appear. To Approve, Reject or Send Back the proposal, select the corresponding record from the list and click the required icon.

11. To view the liability details, mouse hover on the **Liability Details** section. View icon appears.
12. Click the **view** icon.

The **Liability Details** window is displayed.

**Figure 6-8 Liability Details**

**Liability Details**

---

**Currency**  
Requested Liability Currency: \*  
USD

---

**Amount**  
Requested Liability Amount: \* \$5,000,000.000  
Return On Capital 20%  
Probability Of Default 20%  
Loss Given Default 20%  
Cash Cover \$6,000,000.000

---

**Proposed and Approved**  
Proposed Funded Sell Down \$4,000,000.000  
Proposed Unfunded Sell Down \$1,000,000.000  
Approved Funded Sell Down \$4,000,000.000  
Approved Unfunded Sell Down \$1,000,000.000

---

**Total Gross and Net Facility**  
Total Gross Facility      Total Net Facility

---

**Dates**  
Next Review Date \* Jun 1, 2021  
Requested Expiry Date: \* Jul 5, 2022

---

additional fields

- ▶ UDF
- ▶ TMIS
- ▶ CMIS

Save
Cancel

13. To exit the Liability Details window, click **Ok**.
14. To propose the amount, select the facility and click edit icon.  
The **Facility Details** window is displayed.

**Figure 6-9 Facility Details**

**Note**

For information about Schedule, Exposure, Fee, Pool Linkage, Pricing, Credit Rating and FX Rate Revaluation menus, refer Funding Requirement section in Proposal Initiation Chapter.

15. Specify the **Proposed Amount**. and Click **Save** in the Facility Details window
16. To go to the Collaterals page, click the **Collaterals** tab.  
The **Collaterals** page is displayed.

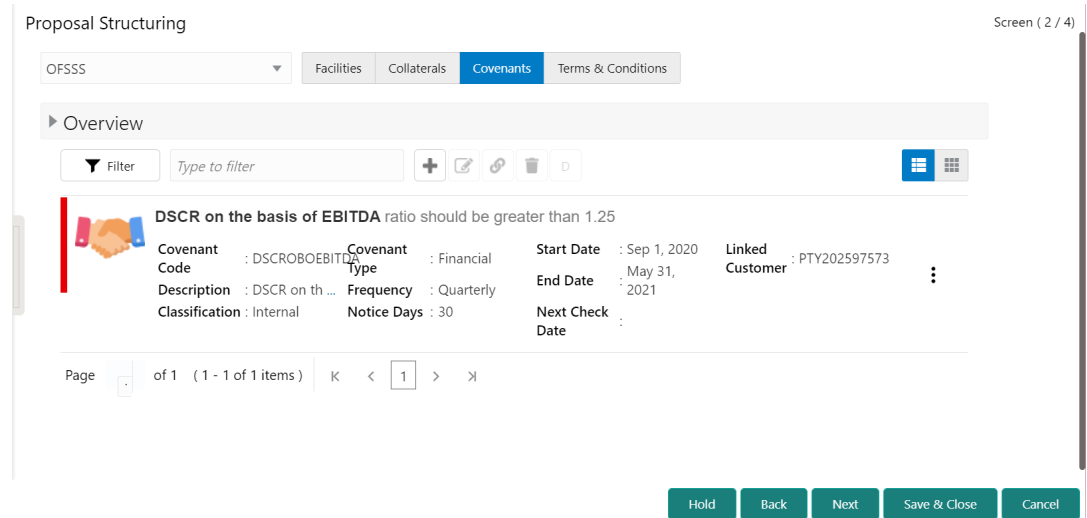
**Figure 6-10 Collaterals**

**Note**

For information about filter, add, edit, delete, and layout options, refer **Collaterals**.

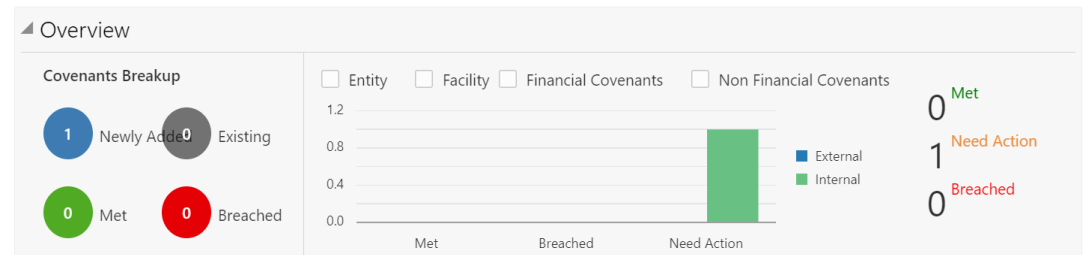
- To go to the Covenants page, click the **Covenants** tab.

**Figure 6-11 Proposal Structuring - Covenants**



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

**Figure 6-12 Overview**



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

**Figure 6-13 Covenant Details**

**Covenant Details**

Covenant Code  Required

Covenant Name  Required

Description  Required

Classification Type  Required

> Covenant Details

> Monitoring Information Details

> Formula Details

> Schedule Details

> Others

> Linkage Details

Cancel Create

For RSO Covenant Details, additional placeholder fields can be configured in 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 condition details fields.

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

The **Covenant Details** screen displays.

Figure 6-14 Covenant Details

▼ **Covenant Details**

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

> **Monitoring Information Details**

> **Formula Details**

20. Select / type the following in respective fields:

- Covenant Id
- Covenant Name
- Covenant Description
- Classification Type

21. To set the covenant condition, click and expand the **Covenant Details** section.

**Figure 6-15 Covenant Details**

Covenant Details  
 Covenant Type: Select Covenant Type (Required)  
 Revision Frequency: Select Frequency (Required)  
 Notice Days: Enter Notice Days (Required)  
 Start Date: (Required)  
 End Date: (Required)  
 First Review Date: (Required)  
 Grace Days: Enter Grace Days

22. Enter / select the following in respective fields:
  - Covenant Type
  - Notice Days
  - Revision Frequency
  - Start Date
  - End Date
  - First Review Date
  - Grace Days
23. Click and expand the **Others** section.

**Figure 6-16 Others**

Others  
 Compliance Status:  Complied  Breached  
 Covenant Status: Select Waiver Status  
 Last Check Value: Last Checked Value  
 Deferred Due Date: (Required)  
 Remarks:

24. Select the **Compliance Status** and **Waiver Status**.
25. Enter the **Last Check Value**.
26. To capture the monitoring information for the covenant, click and expand the Monitoring Information Details section.

**Figure 6-17 Monitoring Information Details**

Monitoring Information Details  
 Select

27. Select the monitoring information.
28. To link the covenant with the facility, click and expand the **Facility Linkage Details** section.

**Figure 6-18 Facility Linkage Details**

Facility Type	Facility Category	Facility Description
Funded	Term Loan	Facility for daily operations

29. **Select Facility.** Facility details such as **Facility Type**, **Facility Category** and **Facility Description** are automatically populated.
30. Click **Save**. Covenant details are added and displayed in the Covenants page.

**Note**

For information about filter, add, edit, delete, and layout options, refer any section in **Proposal Initiation** Chapter.

31. To go to the Terms & Condition page, click the **Terms & Conditions** tab.

**Figure 6-19 Terms & Conditions**

32. To add new terms & conditions, click the **add** icon.  
The **Add Terms And Conditions** window is displayed.

**Figure 6-20 Add Terms And Conditions**

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

**Table 6-1 Add Terms And Conditions**

Fields	Description
<b>T&amp;C Type</b>	Select the <b>T&amp;C Type</b> . The options available are <b>Pre-disbursement</b> and <b>Post-disbursement</b> .
<b>Facility Id</b>	To link the facility with the terms & conditions, select the required <b>Facility Id</b> from the drop down list.
<b>Condition Code</b>	Type the <b>Condition Code</b> and the <b>Terms &amp; Conditions</b> .
<b>Add</b>	Click <b>Add</b> . Terms & Conditions are added and displayed in Terms & Conditions page.

**Note**

For information about filter, edit, delete, and layout options, refer any section in **Proposal Initiation** Chapter.

**33. Click Next.**

The **Comments** page is displayed.

**Figure 6-21 Comments**

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

35. Click **Submit**.

The **Policy exceptions** window is displayed.

**Figure 6-22 Business**

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

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

37. Click the **Checklist** data segment.

Figure 6-23 Checklist

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

38. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
39. Click **Submit**. The proposal is sent to the Proposal Review stage.

**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.

# 7

## Proposal Review

This topic describes about the Proposal Review stage in Simplified Credit Proposal Evaluation Process.

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

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

# 8

## Proposal Approval

This topic provides systematic instructions about the Proposal Approval stage of the Simplified Credit Proposal Evaluation 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.

For field level explanation on the Proposal Approval stage, refer **Proposal Structuring** chapter.

The Outcomes available for this stage are Approve, Send Back, and Reject.

If the **Outcome** is selected as **Approve**, the proposal will be sent to the draft generation stage on clicking **Submit**.

If the **Outcome** is selected as 'Send Back', the proposal will be sent back to the Review stage on clicking **Submit**.

If the **Outcome** is selected as 'Reject', the proposal will be rejected on clicking **Submit**.

To approve the facility, perform the following steps:

1. In the **Approval** data segment, mouse hover on the **Liability Details** section and click the edit icon.

The **Liability Details** window is displayed.

**Figure 8-1 Liability Details**

Liability Details

---

**Currency**  
Requested Liability Currency:  
USD

---

**Amount**

Requested Liability Amount:	Return On Capital	Probability Of Default	Loss Given Default
\$50,000.00	20%	0%	0%
Cash Cover			

---

**Proposed and Approved**

Proposed Liability Currency:	Proposed Liability Amount:	Approval Liability Currency: *	Approval Liability Amount: *
USD	\$100,000.00	USD <input type="text" value=""/>	\$50,000.00
Proposed Funded Sell Down	Proposed Unfunded Sell Down	Approved Funded Sell Down	Approved Unfunded Sell Down
\$30,000.00	\$20,000.00		

---

**Total Gross and Net Facility**

Total Gross Facility	Total Net Facility
\$50,000.00	\$20,000.00

---

**Dates**

Next Review Date *	Requested Expiry Date	Proposed Expiry Date	Approved Expiry Date *
Nov 30, 2020	<input type="text" value="Nov 30, 2021"/>	Dec 31, 2021	<input type="text" value="Dec 31, 2021"/>

---

Additional Fields  
*No Additional fields configured!*

2. Click the search icon in the **Approval Liability Currency** field and select the currency in which the liability has to be created.

**Note**

Approved Liability Currency and Requested Liability Currency can be different. For information on fields in the **Liability Details** screen, refer the below table.

**Table 8-1 Liability Details**

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

3. In the Approval page, click the hamburger icon in the required facility and select **Edit**. The **Facility Details** window is displayed.

**Figure 8-2 Facility Details**

The screenshot shows the 'Facility Details' form for a 'Term Loan - TL'. The form is organized into several sections:

- Facility Basic Info:** Line Code (22), Line Serial Number (33), Facility Description (Term Loan).
- Schedule:** Parent Facility Id (Select Parent Facility), Facility Type (Funded), Facility Category (Term Loan).
- Exposure:** Next Review Date (Nov 30, 2020), Line Start Date (Dec 1, 2020), Line Expiry Date (Nov 30, 2021).
- Fee:** Currency (USD), Requested Amount (\$20,000.00), Proposed Amount (\$50,000.00).
- Pool Linkage:** Approved Amount (\$50,000.00), Tenor (12), Availability Period (Availability Period).
- Pricing:** Commitment Status (Committed), Secured? (Unsecured), Revaluation Required (unchecked), Rate Agreement Required (unchecked).
- Facility collateral Linkage:** Additional Fields (No Additional fields configured!).

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

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

**Table 8-2 Facility Details**

Fields	Description
<b>Approved Amount</b>	Specify the <b>Approved Amount</b> and click <b>Save</b> .
<b>Close</b>	Click <b>Close</b> to exit the Facility Details window.
<b>Next</b>	In the Approval page, click <b>Next</b> to go to the Comments page.
<b>Post</b>	<b>Post</b> comments, if required.
<b>Submit</b>	Click <b>Submit</b> . The Policy Exception window appears.
<b>Checklist</b>	Click the <b>Checklist</b> data segment and select the <b>Outcome</b> as <b>Approve</b> .
<b>Submit</b>	Click <b>Submit</b> .

# 9

## Draft Generation

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

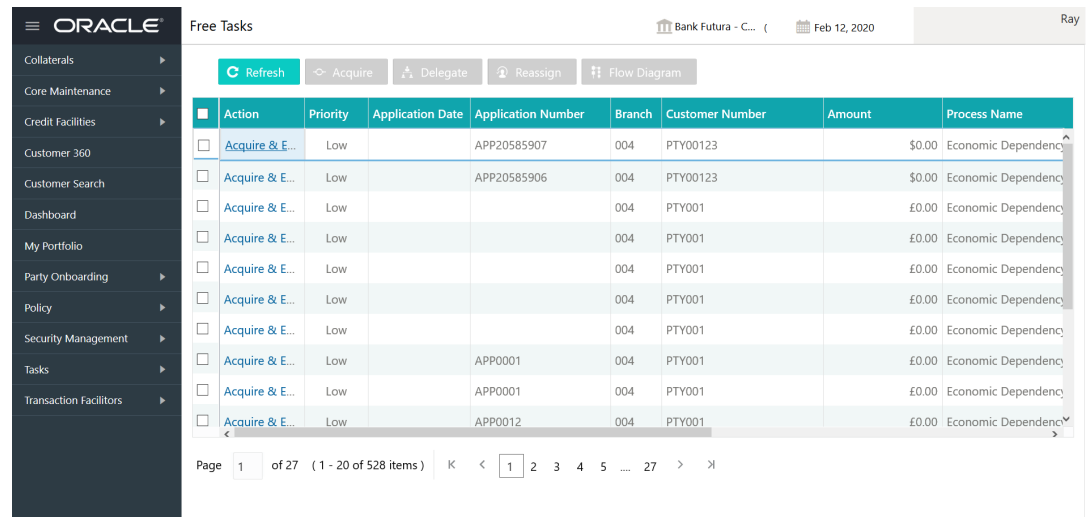
In this stage, customer's communication address can be configured and the draft document can be generated for customer acceptance.

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

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

The **Free Tasks** page is displayed.

**Figure 9-1 Free Tasks**



The screenshot shows the Oracle Free Tasks page. The page header includes the Oracle logo, the title 'Free Tasks', and the user 'Ray'. The page 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 and a link labeled 'Acquire & Edit'. The tasks are sorted by priority (Low) and application date. The page also includes a navigation bar with buttons for Refresh, Acquire, Delegate, Reassign, and Flow Diagram. The page number is 1 of 27, and the total number of items is 528.

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

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

The **Draft Generation - Summary** page is displayed.

Figure 9-2 Draft Generation - Summary

Credit Proposal Evaluation Process - OFSS Evaluation

Summary OFSS Screen (1 / 3)

**Customer Information**  
 OFSSS, A entity established & operating as a Pvt Ltd Company in

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY202597573		Pvt Ltd	\$100,000.00	No	0	0	0	0

**Facility Summary**

**Collateral summary**

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

**Existing Facilities**

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

**Covenants**

Total Covenants: 0  
 Entity Wise: 0, Facility Wise: 0, Financial: 0, Non Financial: 0

**Terms & conditions**

Total Terms and Conditions: 0  
 Pre-Distributed: 0, Post-Distributed: 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.						

**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** window is displayed.

**Figure 9-3 Industry Details**

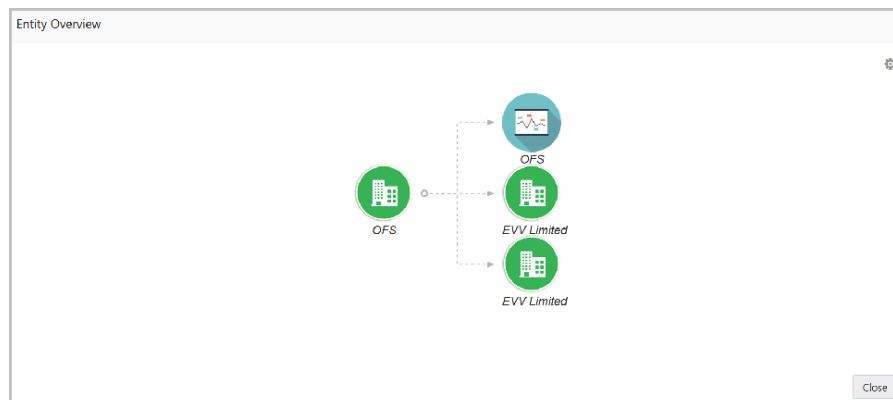
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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.

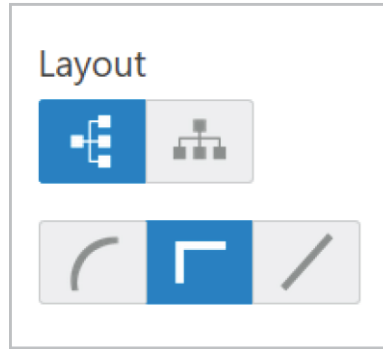
The **Entity Overview** window is displayed.

**Figure 9-4 Entity Overview**

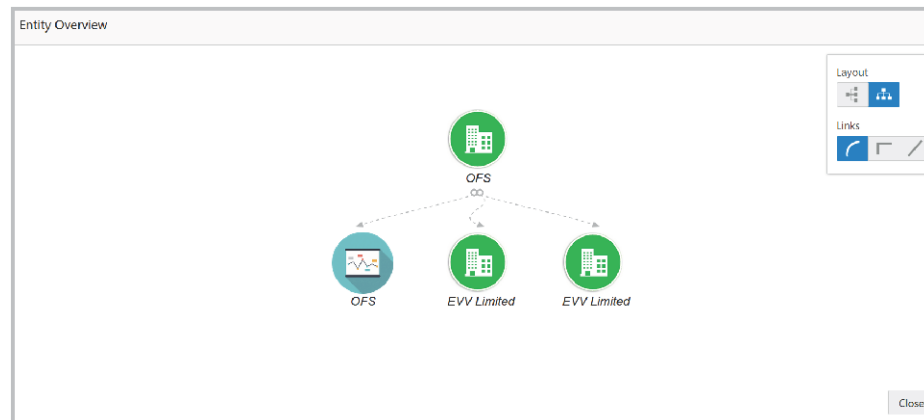


- To change the layout of the entity overview, click the configuration icon at the top right corner.

The **Layout window** is displayed.

**Figure 9-5 Layout**

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

**Figure 9-6 Entity Overview**

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

**Note**

For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.

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

**Figure 9-7 Draft Generation**

Draft Generation

Document Name :

Document Description :

Hold Back Next Save & Close Cancel

11. Click Generate Document.

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

**Figure 9-8 Draft Generation Details**

Draft Generation Details

Communication Type

Email

E-Mail To \*

*john\_doe@example.com*

E-Mail CC

*john\_doe@example.com*

Subject \*

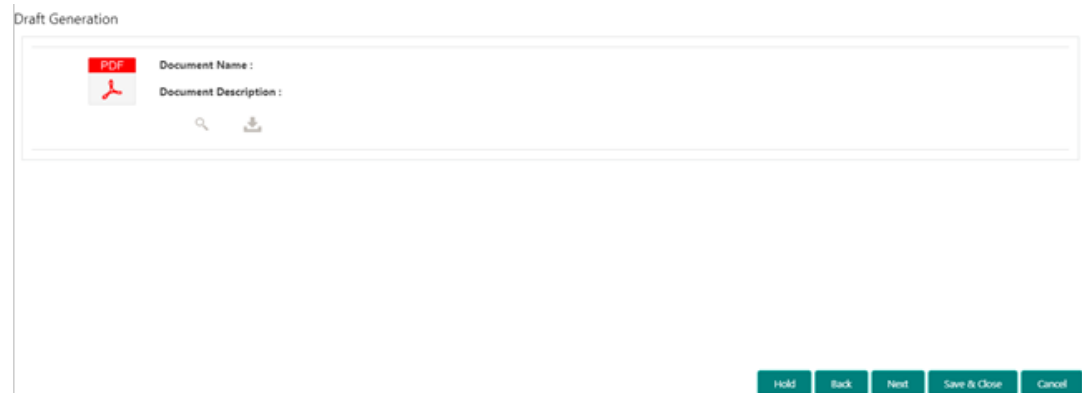
Proposal draft

Cancel Generate

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

**Table 9-1 Draft Generation Details**

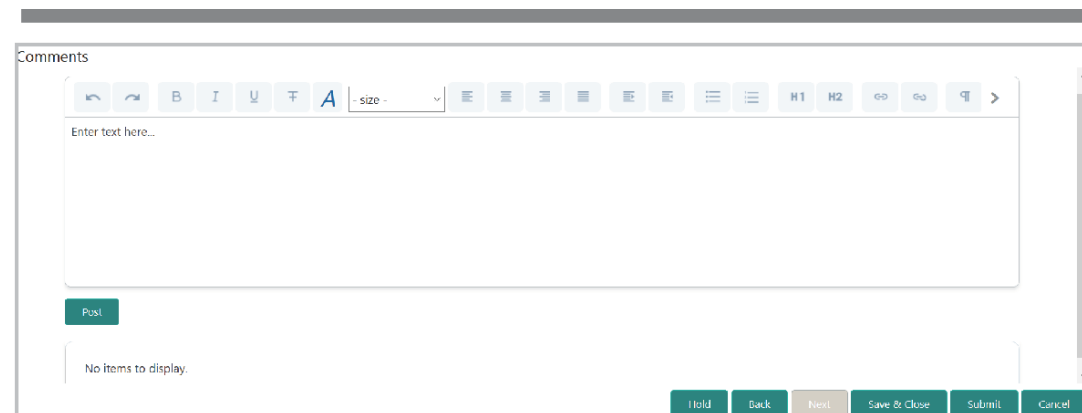
Field	Description
<b>E-mail To</b>	In <b>E-mail To</b> field, type the E-mail address to which the proposal draft has to be sent.
<b>E-mail CC</b>	In <b>E-mail CC</b> field, type the E-mail address which has to be in CC of draft proposal mail.
<b>Subject</b>	In <b>Subject</b> field, type the mail subject.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

**Figure 9-9 Draft Generation**

The screenshot shows a web interface titled "Draft Generation". It features a header area with a PDF icon, a "Document Name:" label, and a "Document Description:" label. Below these labels are search and download icons. At the bottom right of the interface, there is a row of five buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

12. Click **Next**.

The **Comments** page is displayed.

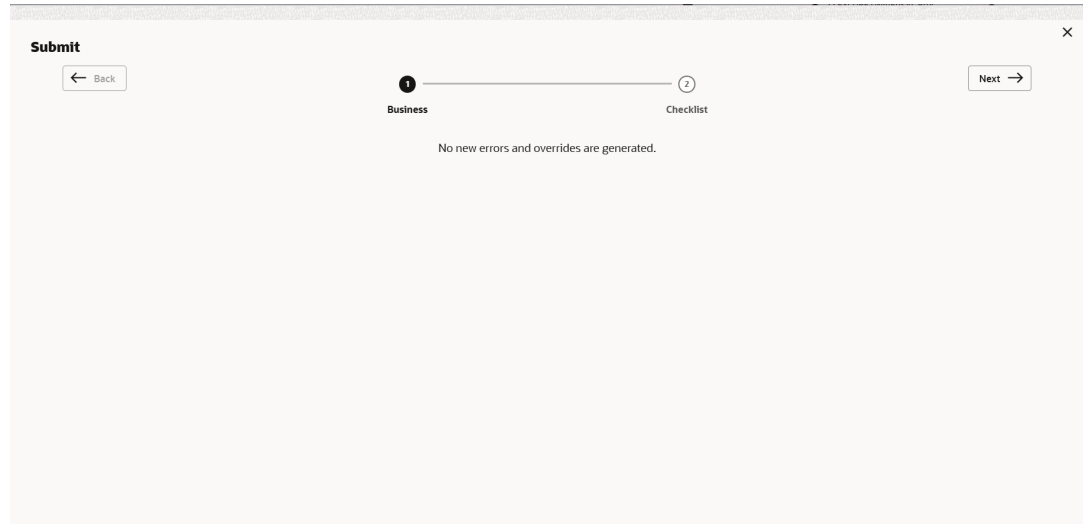
**Figure 9-10 Comments**

The screenshot shows a web interface titled "Comments". It features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, H1, H2, link, unlink, and a right arrow. Below the toolbar is a text input area with the placeholder "Enter text here...". A "Post" button is located below the input area. Below the "Post" button, there is a message "No items to display." At the bottom right of the interface, there is a row of six buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

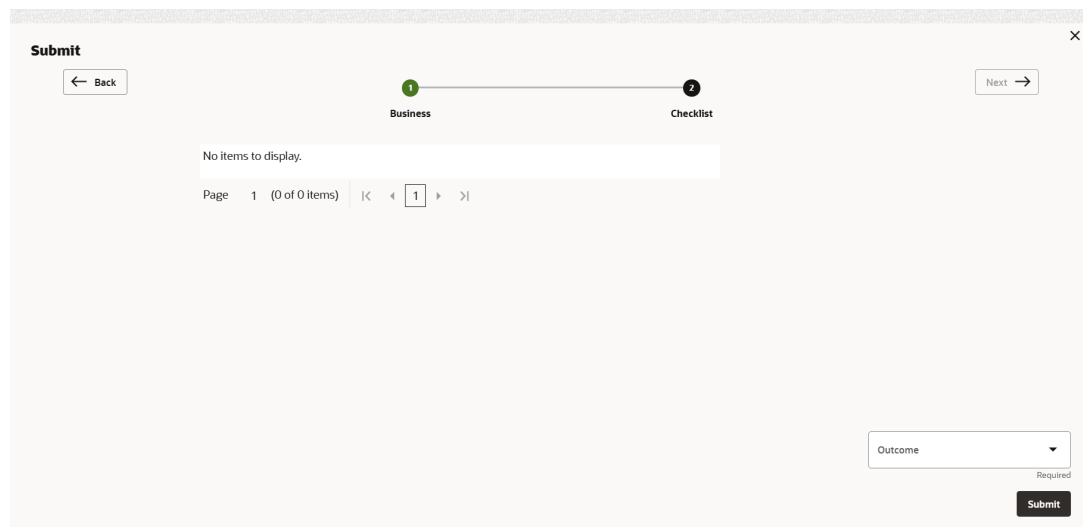
14. Click **Submit**.

The **Policy exceptions** window is displayed.

**Figure 9-11 Business**

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

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

**Figure 9-12 Checklist**

17. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
18. Click **Submit**. The draft proposal is sent to the mentioned Email ID.

Upon customer acceptance of the draft proposal, the proposal will be available in the Simplified Credit Proposal Handoff Process initiation page.

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

**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.

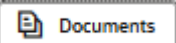
# 10

## Document Upload and Checklist

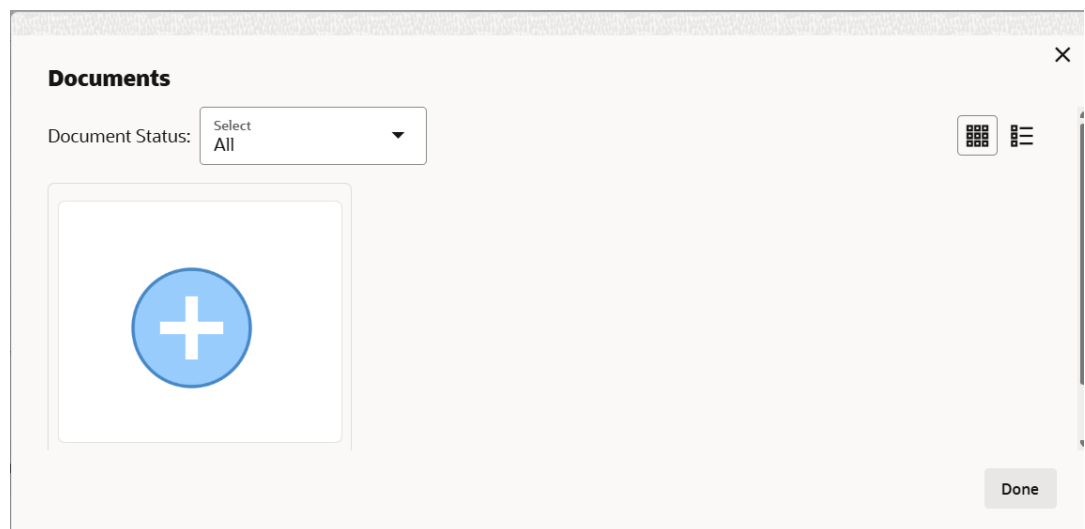
This topic provides systematic instructions about the Document Upload and Checklist data segment in Simplified Credit Proposal Evaluation Process.

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Proposal Evaluation 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.

Steps to upload documents

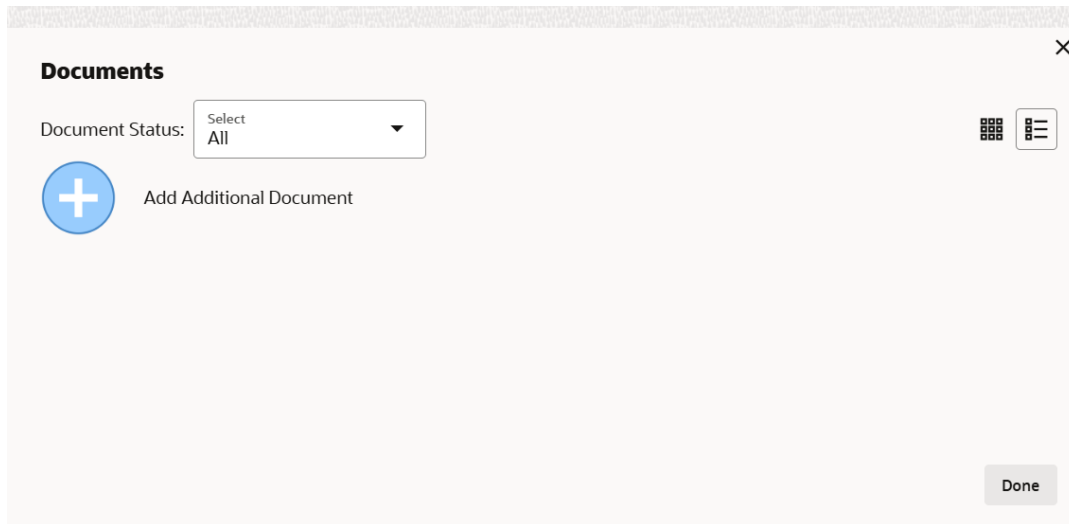
1. Click  at the top right corner of any page.  
The **Documents** window is displayed.

**Figure 10-1 Documents**



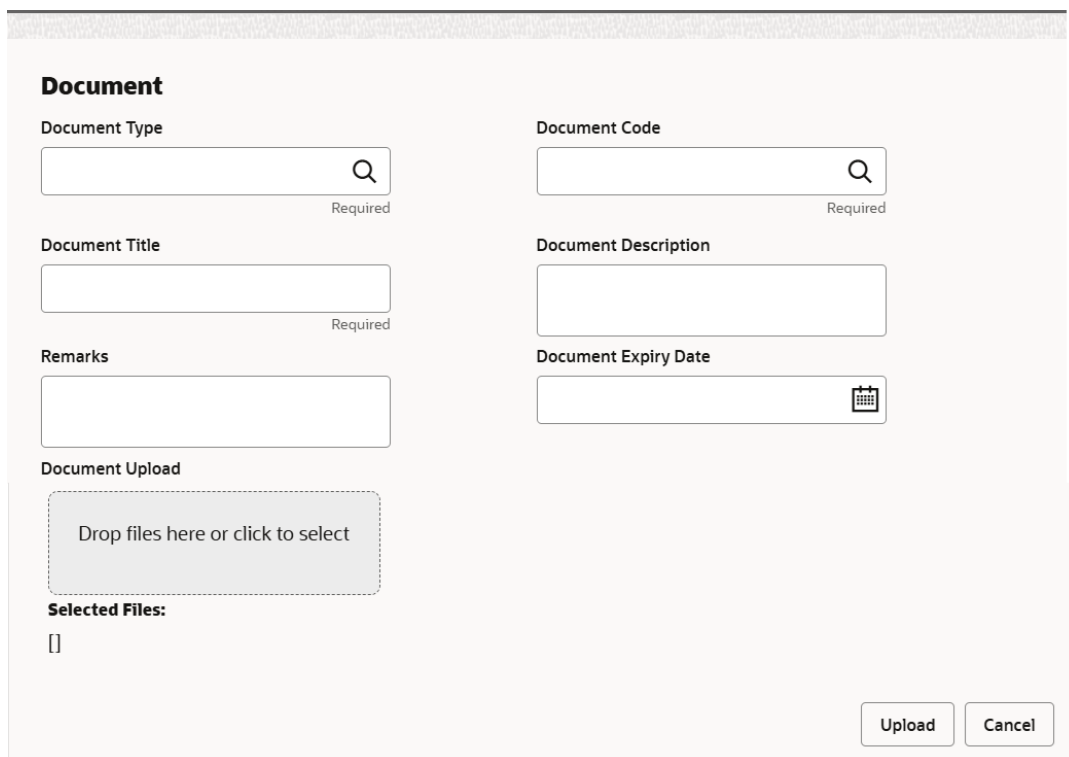
2. To change the table view to the list view, click the list icon at the top right corner. The Documents window appears as shown below.  
The **Documents** window is displayed.

**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 Document Details

Field	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** window 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

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

Table 10-2 Checklist

Fields	Description
<b>Outcome</b>	Select the <b>Outcome</b> as <b>Proceed</b> .
<b>Submit</b>	Click <b>Submit</b> . Document is uploaded and listed in Document window.
<b>edit or delete</b>	To <b>edit</b> or <b>delete</b> 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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