

Oracle® Banking Credit Facilities Process Management SME CP Initiation



Release 14.8.1.0.0
G54407-01
October 2025

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

ORACLE®

Oracle Banking Credit Facilities Process Management SME CP Initiation, Release 14.8.1.0.0

G54407-01

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Preface

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1.1 Purpose

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

1.2 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.

1.3 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.

1.4 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.

1.5 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.

1.6 Conventions

The following text conventions are used in this document:

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

1.7 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*

1.8 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.

1.9 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

1.10 Basic Actions

Table 1-2 Basic Actions

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

1.11 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common


Symbol/Icon	Function
	Minimize

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










Symbol/Icon	Function
	Maximize
	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

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









Symbol/Icon	Function
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	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
	Closed status
	Authorized status

1.12 Prerequisite

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

2

SME CP Initiation Process

This topic describes the systematic instructions for SME CP Initiation.

The small and medium enterprise (SME) credit initiation process consists of the following stages:

- Enrichment
- Proposal Structuring
- Proposal Approval
- Draft Generation
- Customer Acceptance
- Manual Retry
- Awaiting Confirmation

SME CP Initiation

1. On **Home** screen, click **Credit Facilities**, under **Credit Facilities**, click on **Corporate**, under **Corporate**, click on **SME CP Initiation**.

The **SME CP Initiation** screen displays.

Figure 2-1 SME CP Initiation

SME CP Initiation

Application priority
 Low Medium High

Application branch
 FLEXCUBE UNIVERSAL BRANCH

Customer details

Customer

Organization Details

Organization Name Required

Legal Entity Type Required

Customer Category Required

Classification Type Required

Branch Code 000

Upload Logo Maximum file size is 100kb

Customer Access Group Required

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

Application priority

2. Select the Application Priority based on the party requirement.

The options available are:

- **Low**
- **Medium**
- **High**

Note

Application Branch field is displayed by default.

Customer Details

3. Select the **Customer type**.

The options available are:

- **New**
- **Existing**

Note

The fields marked as **Required** are mandatory.

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

Table 2-1 Organization Details

Fields	Description
Organization Name	Specify the Organization Name .
Legal Entity Type	Specify the Legal Entity Type . The options available are: <ul style="list-style-type: none"> • Pvt Ltd • Govt Owned • Foreign Bodies • Others • Trusts • Public Ltd
Customer Category	Click Search icon and select Customer Category . The options available are: <ul style="list-style-type: none"> • FI • BANK • SME • C
Classification Type	Specify the Classification Type . The options available are: <ul style="list-style-type: none"> • Micro • Small • Medium
Branch Code	Branch Code is displayed by default.
Upload Logo	Click Upload Logo , to upload the company logo file.
Customer Access Group	Click Search icon and select Customer Access Group .

Industries

- To capture the line of business of the party, click **+** icon.
The **Add Industry** screen is displayed.

Figure 2-2 Add Industry

Add Industry [X]

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

Cancel

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

Table 2-2 Add Industry

Fields	Description
Sector	Select Sector of the party.
Industry Group	Available industry group under Sector will appear. Select Industry Group appropriate for the party.
Industry	Available industries under industry group appears. Select Industry appropriate for the party.
Sub Industry	Available sub-industries under industries appears. Select Sub Industry appropriate for the party.
Delete	Click Delete , if you need to delete the industry details.

Credit Rating

- To capture rating information of the party, click + icon.

The **Add Rating** screen displays.

Figure 2-3 Add Rating

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

Table 2-3 Credit Rating

Fields	Description
Rating Date	Select Rating Date . The date when the rating was done by the rating agency.
Outlook	Select Outlook . The outlook given by the rating agency. The available options are: <ul style="list-style-type: none"> • Positive • Neutral • Negative
Year Of Rating	Year Of Rating is automatically populated based on the selected Rating Date .
Rated By	Select Rated By . The rating agency name.
Delete	Click Delete , to delete the added rating

Social Media Profiles

- Specify the **Social Media Profiles**.

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

Table 2-4 Social Media Profiles

Fields	Description
Official Website	Specify the Official Website .
Facebook	Specify the Facebook ID .
Twitter	Specify the Twitter ID .

Cancel, Submit and Submit and enrich

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

Table 2-5 Cancel, Submit and Submit and enrich

Fields/ Icons	Description
Cancel	If user clicks Cancel , the application will not be initiated and the proposal is canceled.
Submit	If user clicks Submit , a task will be created in the next stage and stored in Free Task.
Submit and enrich	If user clicks Submit and enrich , it will be directly take to the next stage of the application.

3

SME CP Initiation - Enrichment

This topic describes the systematic instructions for SME CP Initiation - Enrichment.

Following data segments are enabled in SME CP Initiation - Enrichment stage.

- Customer info
- KYC Check
- Other Bank Facilities
- Write up
- Summary
- Comments

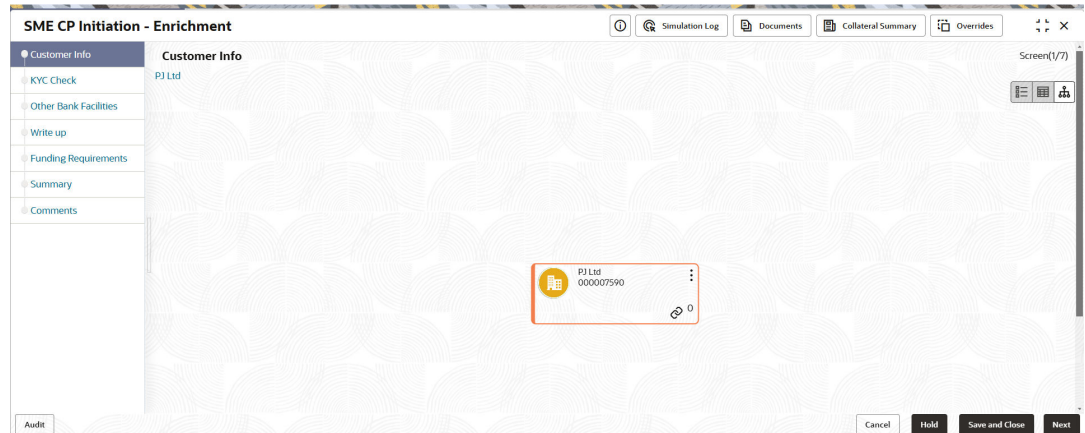
Steps to enrich SME CP Initiation - Enrichment

1. In **OBCFPM** home screen click **Tasks** under **Tasks**, click on **My Tasks**
The **My Tasks** screen displays.

Figure 3-1 My Tasks

□ Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Referenc
□ Edit	Low	SME CP Initiation	APP242811227	APP242811227	Enrichment	24-10-07	000	
□ Edit	Low	Credit Origination	APP242811226	APP242811226	Proposal Initiation	24-10-07	000(FLEXCUB...	
□ Edit	Low	Credit Origination	APP242811225	APP242811225	Risk Evaluation	24-10-07	000(FLEXCUB...	
□ Edit	Low	Credit Origination	APP242811225	APP242811225	Legal Evaluation	24-10-07	000(FLEXCUB...	
□ Edit	Low	Credit Origination	APP242811225	APP242811225	Credit Evaluation	24-10-07	000(FLEXCUB...	
□ Edit	Low	Facility Amendment	APP242811224	APP242811224	Amendment Initiation		000	
□ Edit	Low	Credit Origination	APP242811203	APP242811203	Proposal Initiation	24-10-07	000(FLEXCUB...	
□ Edit	Low	SME CP Initiation	APP242781182	APP242781182	Enrichment	24-10-04	000	

2. Click on **Edit**.
The **SME CP Initiation - Enrichment** screen displays.

Figure 3-2 SME CP Initiation - Enrichment

3. Click  icon.

Following actions are available:

- **Add Customer**
 - **Configure**
 - **Link Customer**
 - **View**
 - **Quick View**
4. Click **Configure**.

The **Party Details** screen displays.

Figure 3-3 Party Details

Customer Profile

5. Click **Customer Profile**.

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

Note

The fields marked as **Required** are mandatory.

Table 3-1 Demographic Details

Fields	Description
Registration Number	Specify the Registration Number .
Organization Name	Displays the Organization Name .
Organization Type	Specify the Organization Type . The available options are: <ul style="list-style-type: none"> • Conglomerate • Single
Short Name	Displays the Short Name .

Table 3-1 (Cont.) Demographic Details

Fields	Description
Branch Code	Displays the Branch Code .
Legal Entity Type	Displays the Legal Entity Type .
Customer Category	Displays the Customer Category .
Classification Type	Specify the Classification Type . The available options are: <ul style="list-style-type: none"> • Micro • Small • Medium
Demographic Type	Specify the Demographic Type . The available options are: <ul style="list-style-type: none"> • Domestic • Global
Geographical Spread	Click Search icon and specify the Geographical Spread .
Country Of Incorporation	Click Search icon and specify the Country Of Incorporation .
Country Of Risk	Click Search icon and specify the Country Of Risk .
Place Of Incorporation	Specify the Place Of Incorporation
Incorporation Date	Specify the Incorporation Date .
Established Date	Specify the Established Date .
Upload Logo	Click Upload Logo , to upload the company logo file.
Relationship Manager	Displays the Relationship Manager .
Fetch Customer Access Group	Click Search icon and select Customer Access Group .
Country Of Tax	Click Search icon and select Country Of Tax .
Tax Identification Number	Specify the Tax Identification Number .
Good and Services Tax Id	Specify the Good and Services Tax Id .
Website	Specify the Website .
Facebook URL	Specify the Facebook URL .
Twitter URL	Specify the Twitter URL .
Employee Strength	Specify the Employee Strength .
No. Of Years In Business	Specify No. Of Years In Business .
No. Of Companies In the Group	Specify No. Of Companies In the Group .
Is Special Customer ?	Specify is Special customer or not.
Is Blocklisted?	Specify is blocklisted or not.
Is KYC Complaint?	Specify the KYC complaint.
Last KYC Date	Specify the Last KYC Date .
Listed	Specify is listed or not.
Language	Click Search icon and specify the Language.
Media	Click Search icon and specify the Media.

Table 3-2 KYC Details

Fields	Description
Received	Enable Received option, if KYC verification details are received for the party.
Verification Date	Click Calendar icon and select KYC Verification Date .

Table 3-2 (Cont.) KYC Details

Fields	Description
Effective Date	Click Calendar icon and select KYC Effective Date .
Verification Method	Enter the KYC Verification Method . For example: Field verification.

Click **Save** to save the details.

- To add the party address details in Demographic Details screen, click Address tab and then click + icon.

The **Add Address** screen displayed.

Figure 3-4 Add Address

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

Note

The fields marked as **Required** are mandatory.

Table 3-3 Add Address

Fields	Description
Address Type	Specify the Address Type . The available options are: <ul style="list-style-type: none"> • Head Office • Registered Office • Branch Office • Communication Address
Location	Click Search icon and specify the Location .
Address From	Click Calendar icon and select KYC Address From .
Address To	Click Calendar icon and select KYC Address To .
Country	Click Search icon and specify the Country .
Address Line 1 / Building Name	Specify the Address Line 1 / Building Name .
Address Line 2 / Street Name	Specify the Address Line 2 / Street Name .
Address Line 3 / City / Town Name	Specify the Address Line 3 / City / Town Name .
Zip Code / Post Code	Specify the Zip Code / Post Code .
Address Source	Specify the Address Source .
Additional Info	Click Additional Info. The following options are displayed. Enter the details in the below fields: <ul style="list-style-type: none"> • Department • Sub Department • Building Number • Floor • Post Box • Room • Town Location Name/ Locality • District Name • Landmark • Contact Name/ Narrative

Table 3-4 Media For Address

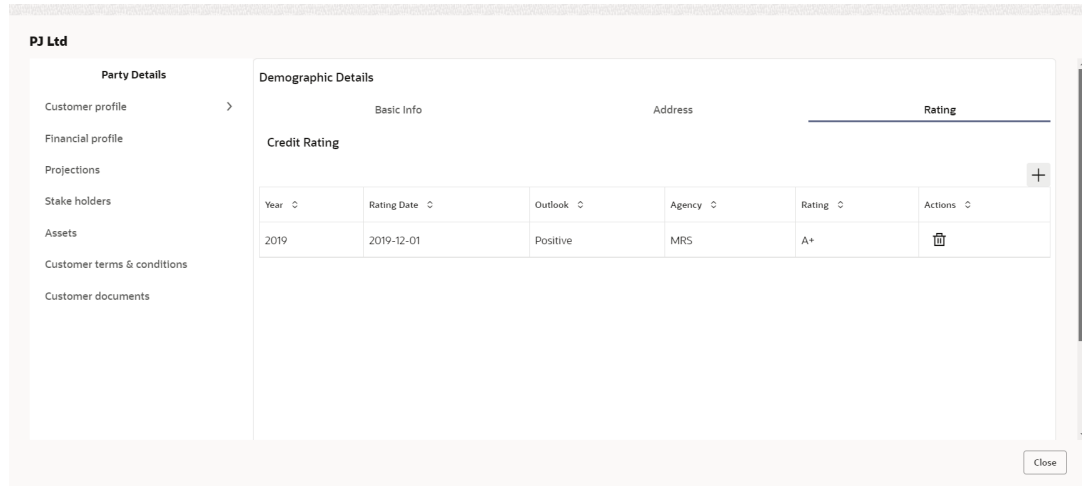
Fields	Description
ISD Code	Specify ISD Code .
Mobile Number	Specify Mobile Number .
Preferred	Specify is preferred or not.
Email Id	Specify Email Id .

- To view Rating in Demographic Details screen, click **Rating**.

The Rating screen is displayed with **Credit Rating** details for below fields.

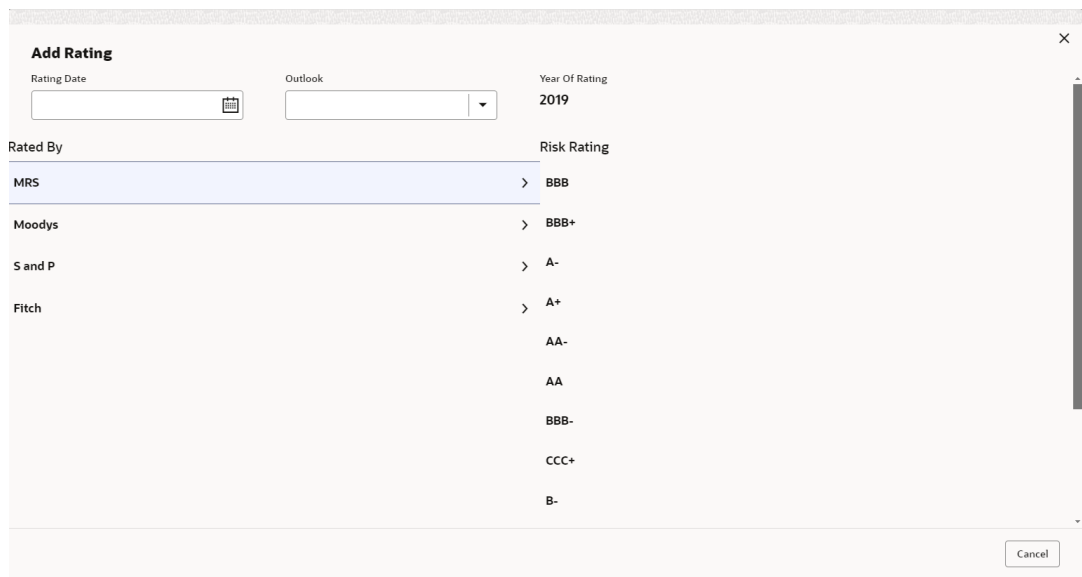
- **Year**
- **Rating Date**
- **Outlook**
- **Agency**
- **Rating**
- **Actions**

Figure 3-5 Rating



8. To add new rating click + icon.
The **Add Rating** screen displays.

Figure 3-6 Add Rating



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

Table 3-5 Add Rating

Fields	Description
Rating Date	Click Calendar icon and select Rating Date .
Outlook	Select Outlook. The available options are <ul style="list-style-type: none"> • Positive • Neutral • Negative

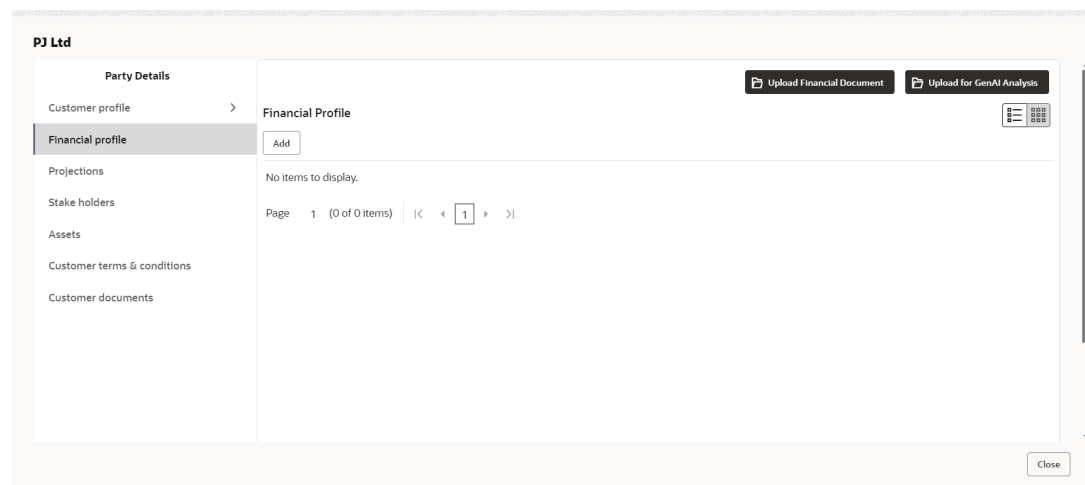
Table 3-5 (Cont.) Add Rating

Fields	Description
Year of Rating	Year of Rating is displayed by default.
Rated By	Select Rated By from the below list: <ul style="list-style-type: none"> • MRS • Moody's • S and P • Fitch
Risk Rating	Select Risk Rating from the below list: <ul style="list-style-type: none"> • BBB • BBB+ • A- • A+ • AA- • AA • AA+ • CCC+ • B- • B • BB+ • AAA • BBB

Financial Profile

- To **Upload / Add** party's financial details, click **Financial Profile** in left menu. The **Financial profile** screen is displayed.

Figure 3-7 Financial Profile



Click **Add** icon. The **Add Financial Profile** screen displays.

Note

The fields marked as **Required** are mandatory.

Figure 3-8 Add Financial Profile

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

Note

The fields marked as **Required** are mandatory.

Table 3-6 Add Financial profile

Fields	Description
Financial Year	Specify Financial Year for which the party's financial details are to be added.
Details	Specify the following details in the corresponding fields: <ul style="list-style-type: none"> • Balance Sheet Size and currency from drop-down list • Operating Profit and currency from drop-down list • Net Profit and currency from drop-down list • Year Over Year Growth • Return On Investment • Return On Equity • Return On Asset • Capital Adequacy Ratio • Cost to Income ratio • Equity • Gross Impaired Loans • Liquid assets • Loan Loss Res / Impaired Loans • Loan-to-Deposit Ratio • NPA coverage ratio • NPA ratio • Return on Avg Equity • Return on Avg Assets • Tier 1 CAR • Total Assets • Unreserved Equity
Save	Click Save . Party's financial details are added.

- To add financial documents, click **Upload Financial Document**.
The **Financial Documents** screen displayed.

Figure 3-9 Financial Documents

Financial Documents

Balance sheet Profit & loss statement Cash flow statement

+

Period	Quarter	Statement type	Download	Reupload
No data to display.				

Ok

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

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

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

Note

The fields marked as **Required** are mandatory.

Figure 3-10 Balance sheet details

Balance sheet details

Period Quarter

Select Period Select Quarter

Required Required

Drop files here or click to select

Current selected files:

Cancel Add

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

Note

The fields marked as **Required** are mandatory.

Table 3-7 Balance Sheet Details

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

Projections

- To **Upload / Add** projection details, click **Projections** from the left menu and then click the **Add** icon.

The **Projections** screen displays.

Figure 3-11 Projections

Projections

Year

Currency

Balance sheet size Operating profit Net profit

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

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

Note

The fields marked as **Required** are mandatory.

Table 3-8 Projections

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

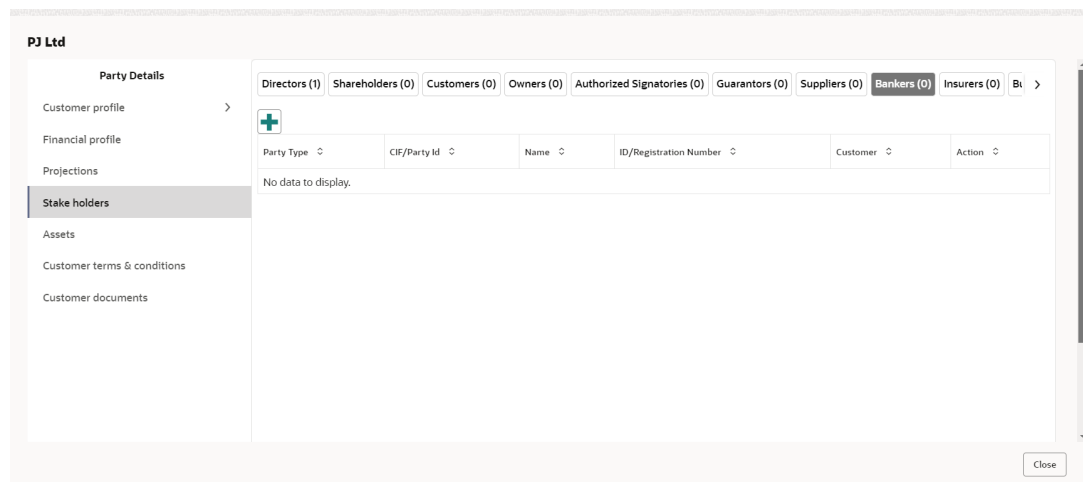
Stake Holders

12. User can add information about the following stakeholders by clicking the **Stake Holders** menu:

- **Owners**
- **Authorized Signatories**
- **Guarantors**

- **Suppliers**
- **Bankers**
- **Insurers**
- **Buyers**
- **Management Team**
- **Sponsors**
- **Debtors**
- **Creditors**
- **Advisor**
- **Auditors**
- **Directors**
- **Contractors**
- **Shareholders**
- **Customers**

Figure 3-12 Stake Holders



To Add Owners

Click **+** to add new owners. The **Add Owners** screen is displayed with following options:

- Enter existing CIF/Party Id or
- Select from the recently added stakeholders or
- Click **Next** to onboard a new stakeholder

Figure 3-13 Add New Bankers
To Enter Existing CIF/Party Id

Specify **Enter CIF/Party Id** or click search, the **Search Party** screen is displayed.

Select **Individual** or **Non-Individual** check box. Enter the field details or click **Fetch**. The Stakeholders details are displayed.

Figure 3-14 Search Party
Select from the Recently Added Stakeholders

Select **Recently Added Stakeholder** from the drop-down list.

Select Next to onboard a new stakeholder

Click **Next**, the **Add New Owners** screen is displayed. Select Stakeholder Type and enter the field details for the below fields and click **Next**.

- **Basic info & Citizenship**
- **ID Details**

- Address

Figure 3-15 Add New Bankers

Add New Bankers

Stakeholder Type
Individual

▼ **Basic Info & Citizenship**

Salutation (Required) | First Name (Required) | Middle Name | Last Name (Required)
 Suffix (Required) | Title (Required) | Short Name | Maiden Name
 Name In Local Language | Date of Birth (Required) | National ID (Required) | Gender (Required)
 Marital Status | Profession | Occupation | Staff (Toggle)
 Resident Status (Required) | Country of Residence (Required) | Birth Place (Required) | Birth Country (Required)

Nationality (Required) | Citizenship by | Upload Photo (Maximum file size is 100kb)

Customer Category (Required) | Customer Segment | Customer Access Group (Required) | Risk Level (Required)
 Preferred Language (Required) | Preferred Currency (Required) | Purpose | Relationship Manager ID (Required)
 Origin Code | Duplicate Merge (Toggle) | Referral Source | Membership Start Date
 Customer Status | Sponsorship

Social Profile

Facebook | Twitter | Instagram | LinkedIn
 Blog | Tumblr

> **ID Details**

▼ **Address**

+
 No items to display.

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

Next Cancel

Assets

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

The **Assets** screen displays.

Figure 3-16 Assets

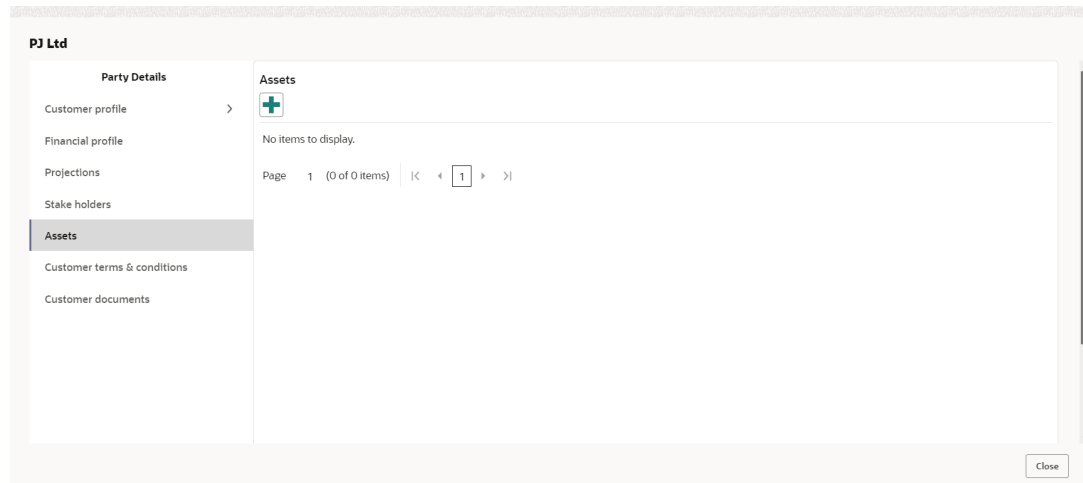


Figure 3-17 Add Assets Details

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

Table 3-9 Assets

Fields	Description
Name	Enter Name of the Asset.
Value	Specify the asset Value and select currency from the drop-down list.
Description	Enter Description of the Asset.
Save	Click Save . Asset details are added.

Customer terms and conditions

- To add new terms & conditions, click + icon.

The **Add terms and conditions** screen displays.

Figure 3-18 Add Terms and Conditions

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

Note

The fields marked as **Required** are mandatory.

Table 3-10 Add Terms and Conditions

Fields	Description
Condition Code	Search and Select Condition Code . Condition Description and Terms & Conditions are defaulted based on the selected condition code.
Terms and Conditions Type	Terms and Conditions Type is defaulted based on selected condition code. The options available are: <ul style="list-style-type: none"> • Pre-Disbursement • Post-Disbursement • Pre-Sanction
Compliance Status	Select Compliance Status from drop-down list. The options available are: <ul style="list-style-type: none"> • Breached • Met
Due date	Click Calendar icon and select Due date .

Table 3-10 (Cont.) Add Terms and Conditions

Fields	Description
Notice Days	Specify the Notice Date .
Grace Days	Specify the Grace Date .
Compliance remarks	Enter Compliance Remarks , if required.
Customer Linkage	Customer Linkage details are displayed by default based on selected condition code.

Customer Documents

- To add documents, click **Customer Documents** from the left menu and then click + icon. Enter the fields in Document page and click Upload.

The **Customer Documents** screen displays.

Figure 3-19 Customer Documents

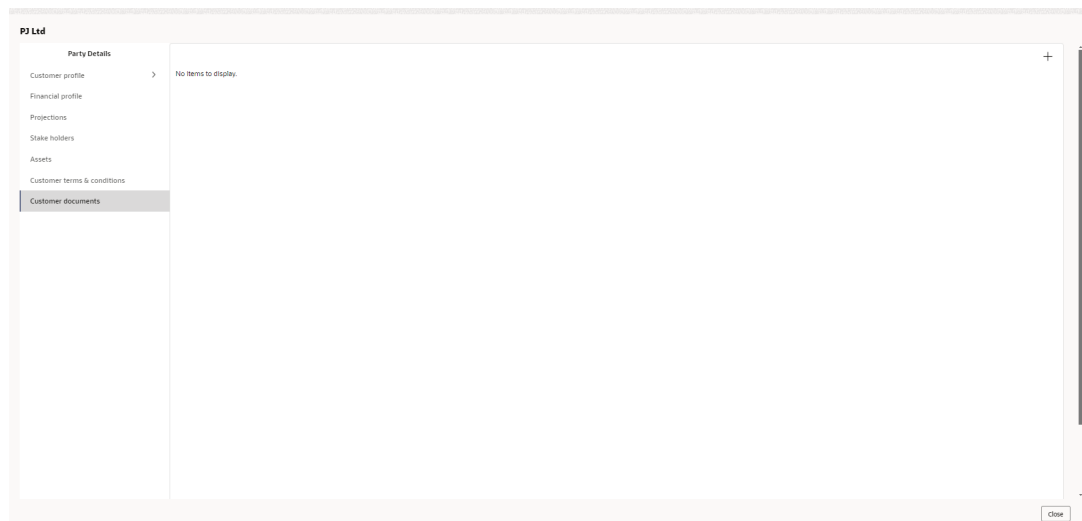
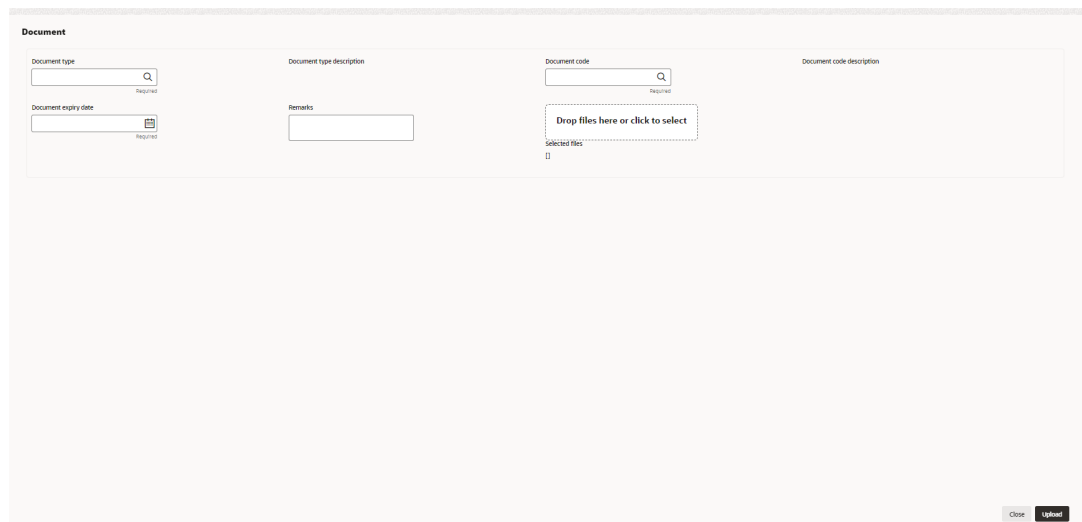


Figure 3-20 Documents



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

Note

The fields marked as **Required** are mandatory.

Table 3-11 Document

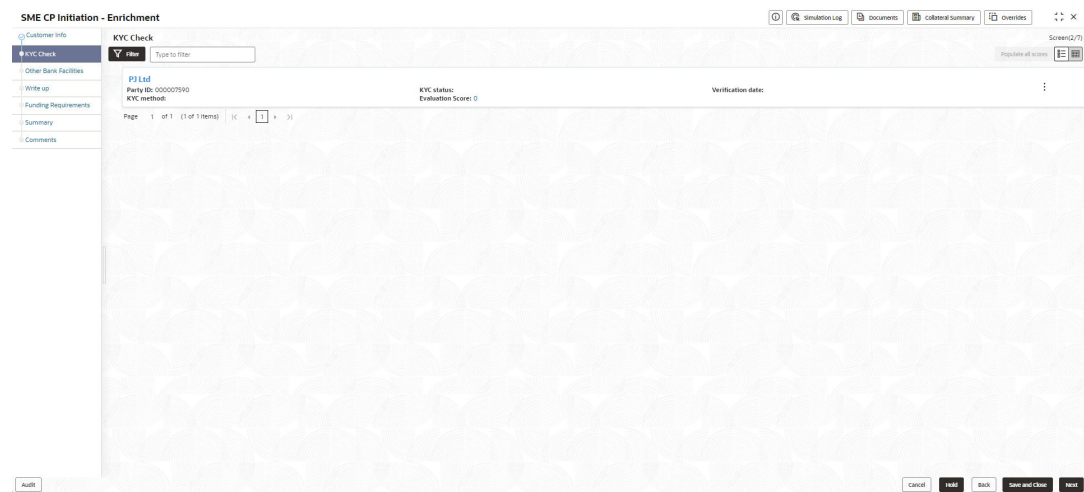
Fields	Description
Document Type	Click Search icon and specify the Document Type
Document Type Description	Displays the Documents Type Description
Document Code	Click Search icon and specify the Document Code.
Document Code Description	Displays the Document type Description .
Document expiry date	Click Calendar icon and select Document expiry date .
Remarks	Specify Remarks, if any.
Drop files here or click to select	In Drop files here or click to select section, drag and drop or click and upload the financial document.

KYC checker

- On SME CP Initiation - Enrichment, click **KYC Check**.

The **KYC Check** screen displays.

Figure 3-21 KYC Check



- Click  icon.

The **KYC Check - Filter** screen displays.

Figure 3-22 KYC Filter

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

Table 3-12 KYC - Filter

Fields	Description
KYC Status	Specify the KYC Status. The options available are: <ul style="list-style-type: none"> • Yet to verify • Verified • Verification failed
Customer name	Specify the Customer name.

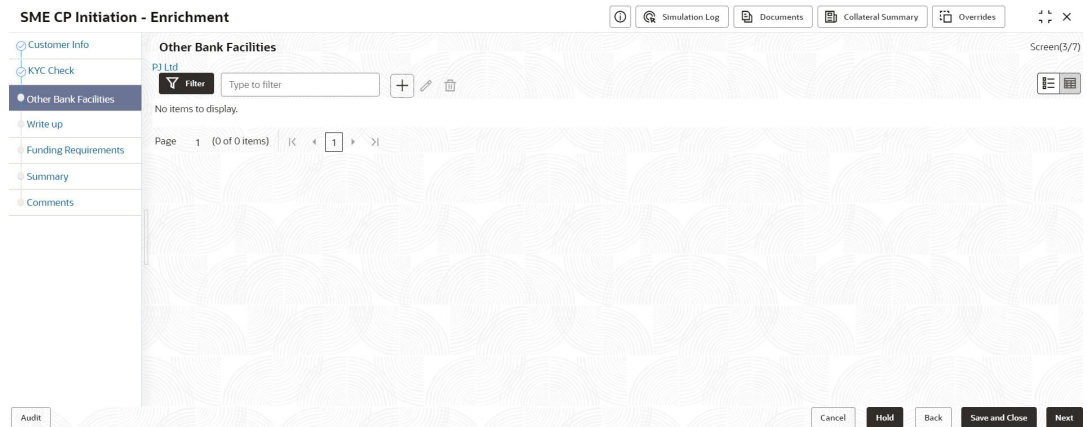
18. Click **Next**. The Other Bank Facilities page appears.

Other Bank Facilities

19. click **Next** in the KYC Check screen.

The **Other Bank Facilities** screen displays.

Figure 3-23 Other Bank Facilities



20. Click + icon.

The **Facility Details** screen displays.

Figure 3-24 Facility Details

Facility details

Bank name <input style="width: 90%;" type="text"/>	Branch name <input style="width: 90%;" type="text"/>
Sanction letter available <input type="checkbox"/>	Facility type <input type="radio"/> Funded <input type="radio"/> Non Funded
Facility category <input style="width: 90%;" type="text"/>	Sanctioned year <input style="width: 90%;" type="text"/>
Take over <input type="checkbox"/>	Secured <input type="checkbox"/>
Sanctioned amount USD <input style="width: 80%;" type="text"/>	Outstanding amount USD <input style="width: 80%;" type="text"/>
Rate of interest <input style="width: 90%;" type="text"/>	Tenor (in months) <input style="width: 90%;" type="text"/>

Cancel
Create

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

Note

The fields marked as **Required** are mandatory.

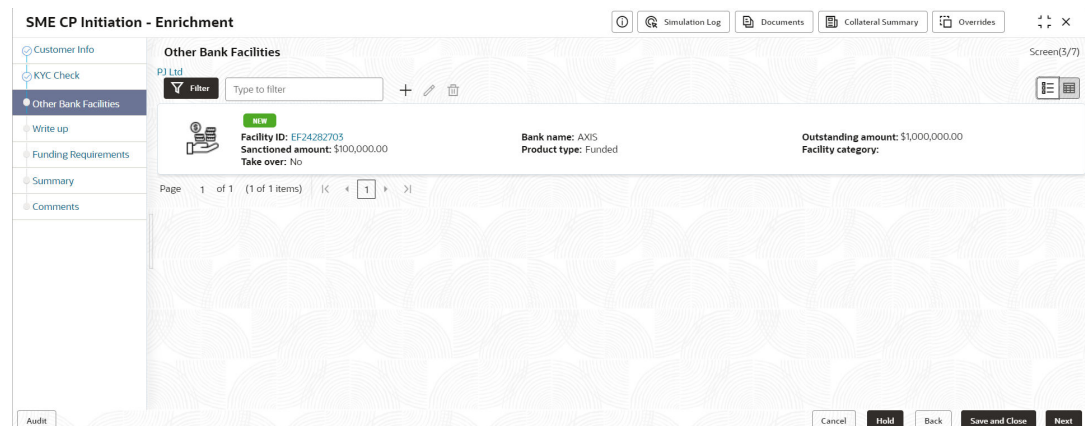
Table 3-13 Facility Details

Field	Description
Bank Name and Branch Name	In Bank Name and Branch Name fields, enter the name of other bank from which the party has availed facility.
Sanction Letter available	Enable Sanction Letter available option, if sanction letter is available for the other bank facility.
Facility Type	Choose Facility Type . The options available are: <ul style="list-style-type: none"> • Funded • Non-Funded
Facility Category	Select Facility Category from the drop-down list.
Sanctioned Year	In the Sanctioned Year field, enter the year in which the other bank facility is sanctioned.
Take Over	Enable Take Over option, if the party has requested the bank to takeover the facility. Once this option is enabled the facility gets added in the funding requirement section by default.
Currency	Search and select Currency for the sanctioned amount.
Sanctioned Amount	In the Sanctioned Amount field, specify the initial facility amount sanctioned by the other bank.
Outstanding Amount	Specify Outstanding Amount to be paid by the party.
Rate of Interest	Specify Rate of Interest at which facility is offered by the other bank.
Tenor	Specify Tenor of the other bank facility.
Secured	Enable Secured option, if the other bank facility is secured with collateral.

21. Click **Create**.

The **Other bank facility** is added and displayed as shown below:

Figure 3-25 Other Bank Facilities



22. To filter the required facility from all the available other bank facilities, click **Filter** button. The **Filter** screen displays.

Figure 3-26 Other Bank Facilities - Filter

The screenshot shows a web interface for filtering bank facilities. At the top, there is a grey header bar containing the word "Filter" on the left, and "Reset" and "Apply" buttons on the right. Below the header, there is a checkbox labeled "Take over". Underneath this, there are three sections, each with a label and a search box: "Facility category", "Currency", and "From amount". Below the "From amount" section, there is a "To amount" section with another search box. All search boxes have a magnifying glass icon on the right side.

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

Table 3-14 Filter

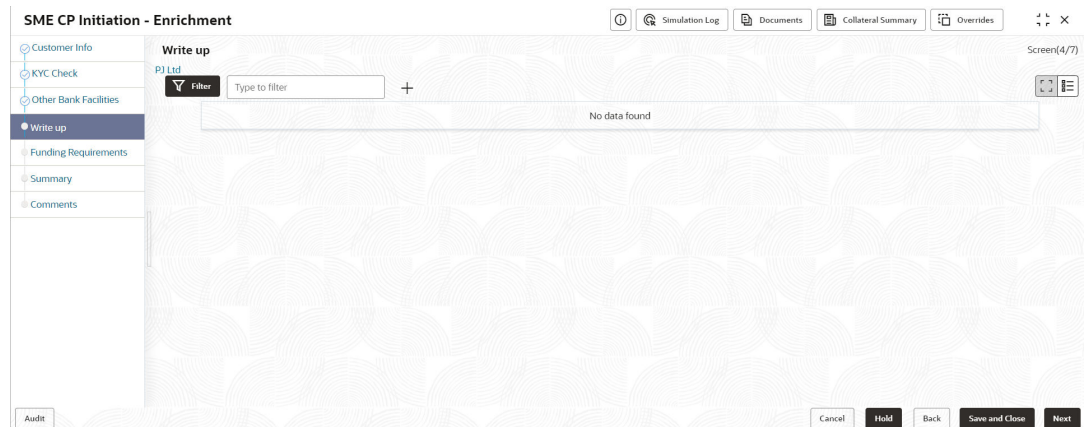
Field	Description
Apply	Click Apply . Other bank facilities that matches the filter parameters are displayed.
Reset	Click Reset , to enter new filter parameters.
Facility Category	Search and select Facility Category . It indicates the category of the facility. Example: Overdraft, Term Loan, etc. Note: Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.
From Amount	Enter From Amount for the sanctioned amount.
To Amount	Enter To Amount for the sanctioned amount.

23. Add the other bank facility information of the child party and click **Next**. The **Write up** page appears.

Write up

24. click **Next** in the **Other Bank Facilities** screen. The **Write up** screen displays.

Figure 3-27 Write up



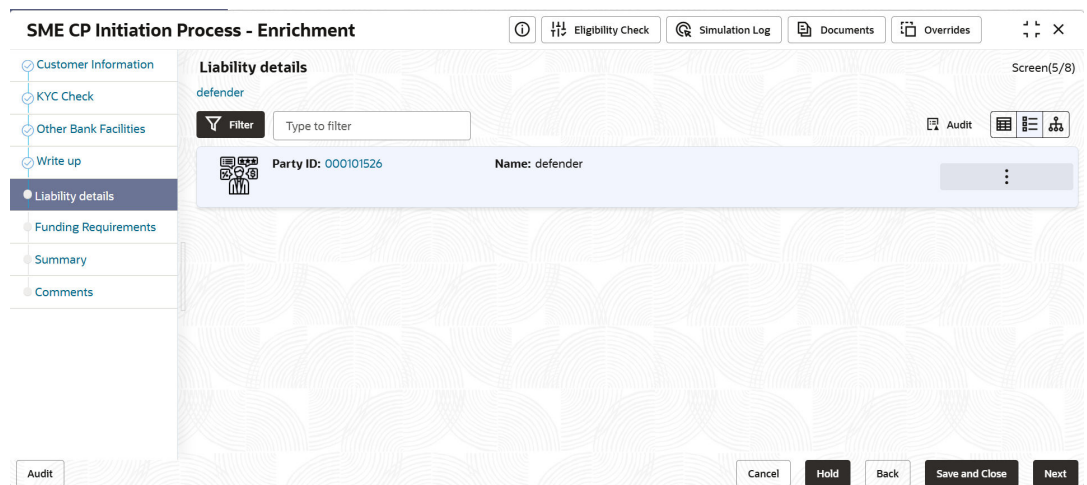
Note

For more information about **Write up** refer *Credit Proposal User Guide - Proposal Initiation - Write Up*.

25. Click **Next**.

The **Liability Details** screen displays.

Figure 3-28 Liability



Funding Requirements

26. click **Next**.

The **Funding Requirements** screen is displayed.

Figure 3-29 Funding Requirements

SME CP Initiation Process - Enrichment Eligibility Check Simulation Log Documents Overrides Screen(6/8)

Funding Requirements

Facilities Collaterals Covenants Conditions

+ Audit

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

Audit Cancel Hold Back Save and Close Next

Note

For more information on fields, refer [Field Configuration Parameters](#)

Note

For more information about **Funding Requirements** refer *Credit Proposal User Guide - Proposal Initiation - Funding Requirements*

27. Click + icon.

The **New Facility** screen displays.

Figure 3-30 Facility Details

FOOD FACTORY - Term Loan

Facility ID: F25283928

Save Cancel ← → 1/1

Facility Details

Other Details

Basic Info

Branch 000	Line Code PIZZALN	Line Serial Number 1
Parent Facility ID <input type="text"/>	Facility Type <input type="radio"/> Funded <input checked="" type="radio"/> Non Funded	Cascade <input type="checkbox"/> Cascade
Facility Category TL	Facility Description Food factory	Project id <input type="text"/>
Term Loan Class Code <input type="text"/>	Commitment Status <input type="radio"/> Committed <input checked="" type="radio"/> Uncommitted	Cascade <input type="checkbox"/> Cascade
<input type="checkbox"/> Drop line Limits	<input type="checkbox"/> Cascade	<input type="checkbox"/> Rate agreement required

Sanction

Currency USD	Requested Amount \$1,500,000.00	Probability of Default <input type="text"/>
Loss Given Default <input type="text"/>	Facility Risk Rating <input type="text"/>	RAROC <input type="text"/>
Proposed Amount \$1,500,000.00	Approved Amount \$1,500,000.00	Day Light Limit <input type="text"/>
<input type="checkbox"/> Shadow Limit	Day Light Overdraft Limit <input type="text"/>	Limit Amount Basis <input type="text"/>
<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"/>
<input type="checkbox"/> Is Non Revolving Special Line	Unadvised <input type="checkbox"/>	Available No
Availability Period (in months) <input type="text"/>		

Limit Review

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

Utilization

Utilization Tracking

Exception

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

Added Fields

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

Table 3-15 Facility

Fields	Description
Branch	Displays the branch number.
Line Code	Specify the unique line code.
Line Serial Number	Displays the unique line serial number.
Parent Facility ID	Search the Facility ID from the list.
Facility Type	Select the facility type. The available options are: <ul style="list-style-type: none"> • Funded • Non Funded
Cascade	Specifies whether certain attributes are inherited from the parent facility.
Facility Category	Search the Facility category from the list.
Facility Description	Specify the description.
Project ID	Search the project ID from the list.
Class Code	Search the class code from the list.
Committment Status	Select the committment status. The available options are: <ul style="list-style-type: none"> • Committed • Uncommitted
Drop Line Limits	Select the toggle to indicate if limits should drop or reduce over time.
Currency	Search the currency from the list.
Requested Amount	Displays the requested amount.
Probability of Default	Specify the default probability.
Loan Given Default	Specify the default loan.
Facility Risk Rating	Specify the facility risk rating.
Proposed Amount	Displays the proposed amount.
Approved Amount	Displays the approved amount.
Day Light Limit	Specify the day light limit.
Shadow Limit	Specify the shadow limit.
Day Light Overdraft Limit	Specify day light overdraft limit.
Limit Amount Basis	Specify the basis on which the limit was sanctioned.
Bulk Payment	Specifies whether repayments can be made as lump-sum amounts.
Internal Remarks	Specify the remarks, if any.
Line Start Date	Select Date for Line Start Date .
Line Expiry Date	Click Select Date and select date for Line Expiry Date .
Renewal Date	Click Renewal Date and select date for Renewal Date .
Maintenance Value Date	Click Maintenance Value Date and select date for Maintenance Value Date .
Drawing Power Backend	Enable Drawing Power Backed , if required.
Revolving Line	Enable Revolving Line , if required.
Is Non Revolving Special Line	Enable Is Non Revolving Special Line , if required.
Unadvised	Enable Unadvised , if required.

Table 3-15 (Cont.) Facility

Fields	Description
Available	Displays the current Available status of the line.
Availability Period	Specify the Availability Period for the facility.
Limit Status	Select Limit Status from the drop-down list. The options are: <ul style="list-style-type: none"> • Active • Closed • Frozen
Next Review Date	Select Date for Next Review Date .
Review Frequency	Select Review Frequency from the drop-down list. The options are: <ul style="list-style-type: none"> • Half yearly • Monthly • Quarterly • Yearly
Utilization Tracking	Select Utilization Tracking from the drop-down list. The options are: <ul style="list-style-type: none"> • Local • Global
Exception Transaction Amount	Specify the transaction amount.
Netting Required	Select the option from the available list.
Exception Branch Percentage	Specify the exception breach percentage.

Comments

28. click **Next** in the **Funding Requirements** screen.

The **Comments** screen is displayed.

Figure 3-31 Comments

Note

For more information about **Comments** refer *Credit Proposal User Guide - Proposal Initiation - comments*.

29. Click **Submit**.

4

SME CP Initiation - Proposal Structuring

This topic describes the systematic instructions for SME CP Initiation - Proposal Structuring.

Following data segments are enabled in SME CP Initiation - Proposal Structuring stage.

- Customer Summary
- Other Bank Facilities
- Write up
- Risk Evaluation
- Legal Evaluation
- Credit Evaluation
- Proposal Structuring
- Comments

1. In **OBCFPM**, navigate to **Tasks**, under **Tasks** click **Free Tasks**

The **Free Task** screen displays.

Figure 4-1 Free Tasks

<input type="checkbox"/> Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>		Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
<input type="checkbox"/>		Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
<input type="checkbox"/>	Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
<input type="checkbox"/>	Medium	ESG Assessment	ESG242820104	ESG242820104	Initiation	19-12-19	000
<input type="checkbox"/>	Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
<input type="checkbox"/>	Low	Facility Amendment	APP242811235	APP242811235	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811231	APP242811231	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811230	APP242811230	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811229	APP242811229	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811228	APP242811228	Amendment Initiation		000

2. **Acquire & Edit** the required Proposal Structuring task.

The **SME CP Initiation - Proposal Structuring** summarizing the proposal appears.

Figure 4-2 SME CP Initiation Proposal Structuring

SME CP Initiation - Proposal Structuring
Simulation Log Documents Collateral Summary Overrides

- Customer Summary
- Other Bank Facilities
- Write up
- Risk Evaluation
- Legal Evaluation
- Credit Evaluation
- Proposal Structuring
- Comments

Customer Summary

SMALL ENTERPRISE LTD

SMALL ENTERPRISE LTD (Party ID: 00003272) RM: ANITHA (ANITHA)

Registration number: 12s Country: INDIA Demographic type: Domestic Entity: Pvt Ltd

Is KYC compliant: No Liability amount: \$100,000.00 Expiry date: Jul 31, 2024

Facility summary

Collateral summary

\$0.00 Total collateral value

No data to display

Group entities

1

Pricing

0 Total pricing

Interest: 0 (Added, Modified, Removed, Added)

Charges: 0 (Modified, Removed, Added)

Commission: 0 (Modified, Removed)

Groupwise exposure details

No data to display

Covenants

Terms & conditions

Financial profile View all

Show results for: Previous 3 years

Category	FY2017-2018	Variance %	FY2016-2017	Variance %	FY2015-2016	Variance %
No data to display.						

Projections View all

Show results for: Next 3 years

Category	FY2019-2020	Variance %	FY2020-2021	Variance %	FY2023	Variance %
No data to display.						

Connected parties

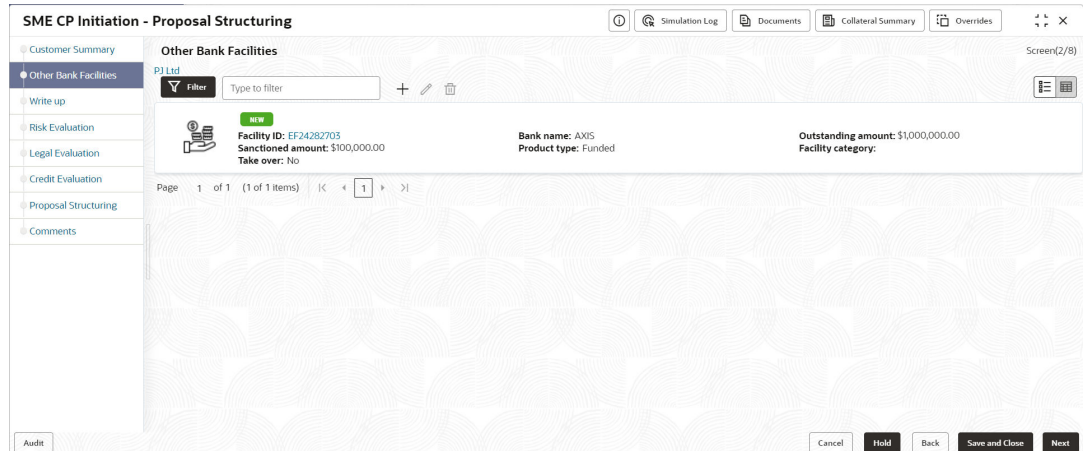
Gross facility amount contribution

No data to display

Audit
Cancel Hold Save & Close Next

3. Click **Next**, The **Other Bank Facilities** page appear.
The **Other Bank Facilities** screen displays.

Figure 4-3 Other Bank Facilities



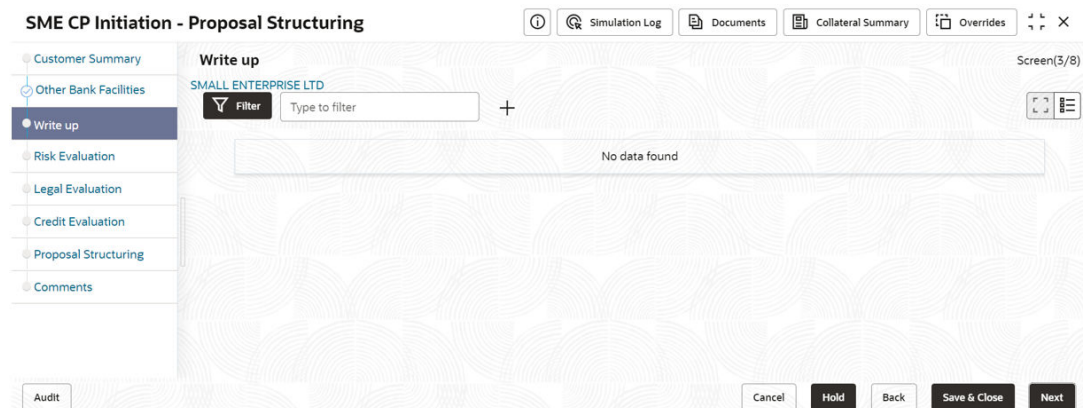
Note

For more information about **Other Bank Facilities** refer *Credit Proposal User Guide - Proposal Initiation - Other Bank Facilities*

Write up

4. Click **Next**, the **Write up** screen appears.
The **Write up** screen displays.

Figure 4-4 Write up



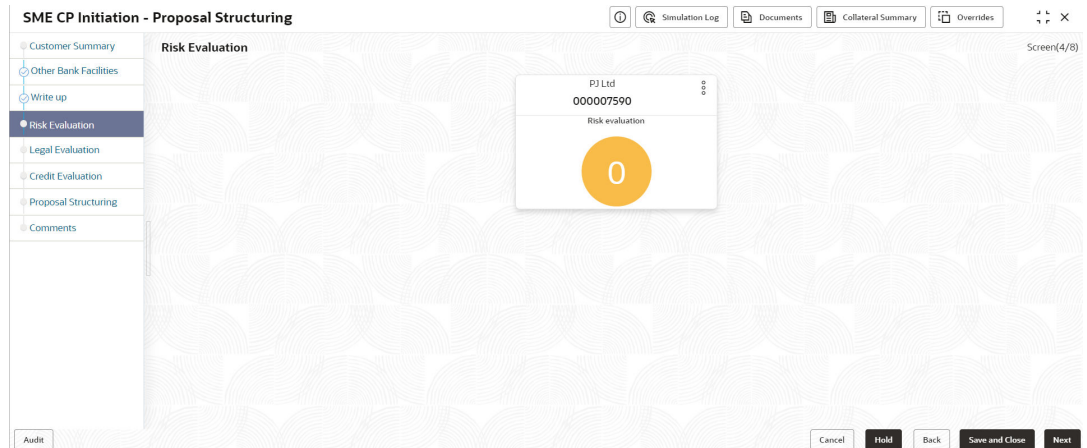
Note

For more information about **Write up** refer *Credit Proposal User Guide - Proposal Initiation - Write Up*.

Risk Evaluation

5. Click **Next**, the **Risk Evaluation** screen appears.
The **Risk Evaluation** screen displays.

Figure 4-5 Risk Evaluation



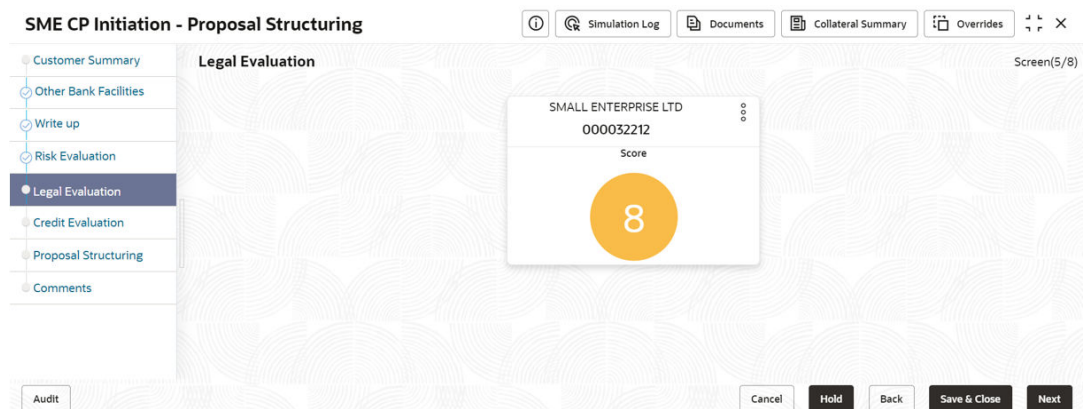
Note

For more information about **Risk Evaluation**, refer *Credit Proposal User Guide - Proposal Evaluation - Risk Evaluation*.

Legal Evaluation

6. Click **Next**, the **Legal Evaluation** screen appears.
The **Legal Evaluation** screen displays.

Figure 4-6 Legal Evaluation



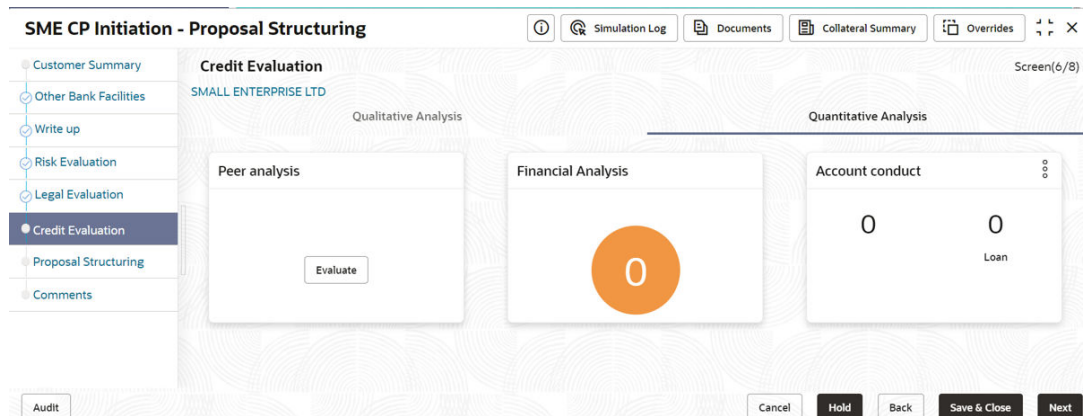
Note

For more information about **Legal Evaluation**, refer *Credit Proposal User Guide - Proposal Evaluation - Legal Evaluation*.

Credit Evaluation

- Click **Next**, the **Credit Evaluation** screen appears.
The **Credit Evaluation** screen displays.

Figure 4-7 Credit Evaluation



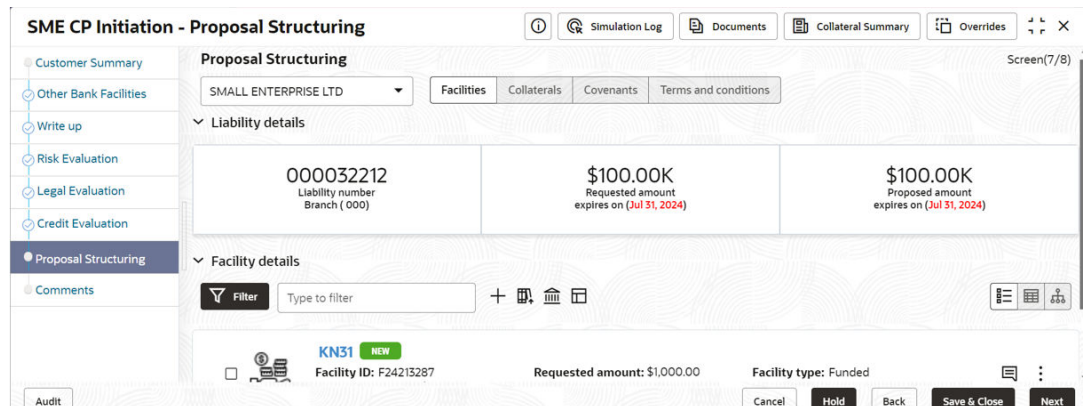
Note

For more information about **Credit Evaluation**, refer *Credit Proposal User Guide - Proposal Evaluation - Credit Evaluation*.

Proposal Structuring

- Click **Next**, the **Proposal Structuring** screen appears.
The **Proposal Structuring** screen displays.

Figure 4-8 Proposal Structuring



Note

For more information about **Proposal Structuring**, refer *Credit Proposal User Guide - Proposal Structuring*.

Comments

9. Click **Next**, the **Comments** screen appears.

The **Comments** screen displays.

Figure 4-9 Comments

The screenshot shows the 'SME CP Initiation - Proposal Structuring' application interface. On the left is a navigation menu with items: Customer Summary, Other Bank Facilities, Write up, Risk Evaluation, Legal Evaluation, Credit Evaluation, Proposal Structuring, and Comments (which is selected). The main area is titled 'Comments' and contains a rich text editor with a toolbar (undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, H1, H2) and a text input field with the placeholder 'Enter text here...'. Below the editor is a 'Post' button. At the bottom of the main area, it says 'No items to display.' The bottom of the screen features an 'Audit' button on the left and a row of buttons: 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Submit'.

Note

For more information about **Comments**, refer *Credit Proposal User Guide - Proposal Initiation - Comments*.

10. Click **Submit**.

5

SME CP Initiation Proposal Approval

This topic describes the systematic instructions for SME CP Initiation Proposal Approval.

Following data segments are enabled in SME CP Initiation - Proposal Approval stage.

- Customer Summary
 - Other Bank Facilities
 - Write up
 - Approval
 - Comments
1. In **OBCFPM**, navigate to **Tasks**, under **Tasks** click **Free Tasks**

The **Free Task** screen displays.

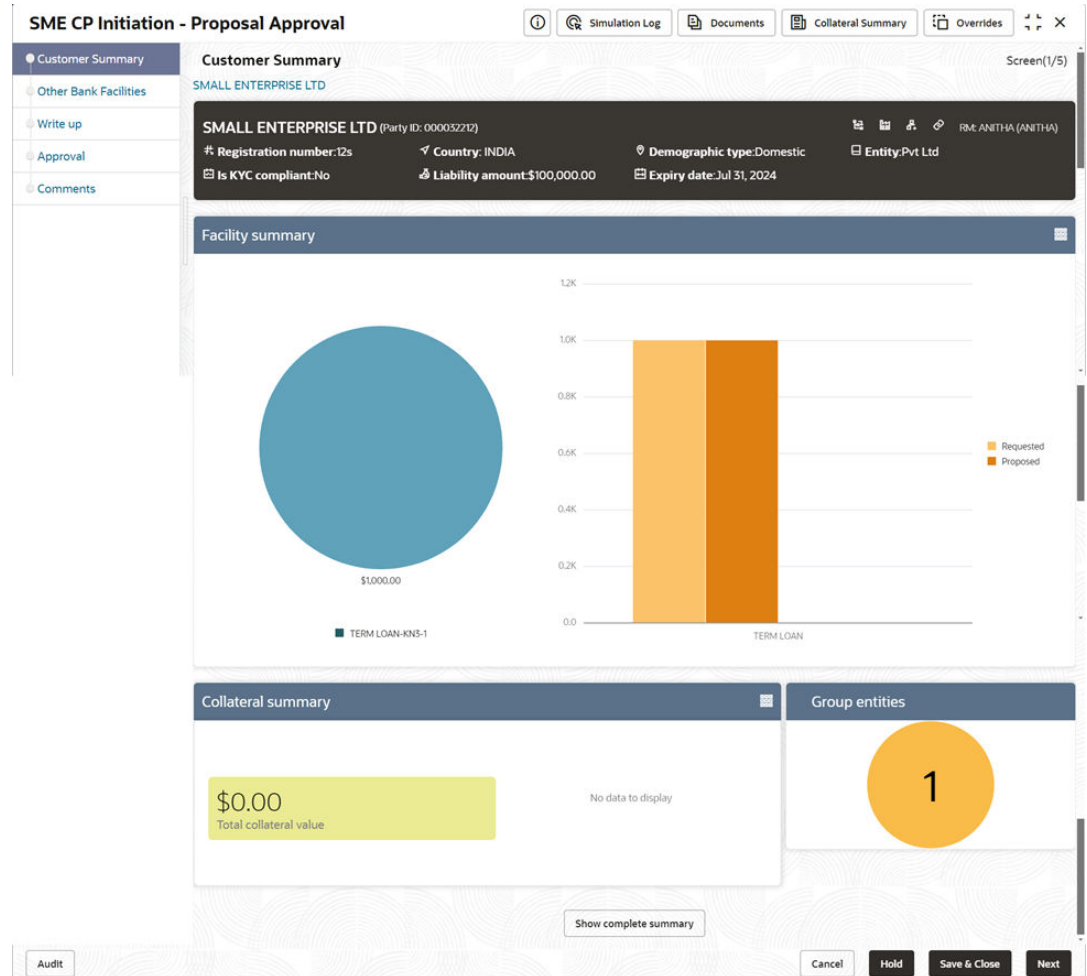
Figure 5-1 Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
Low	Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
Medium	ESG Assessment	ESG242820104	ESG242820104	Initiation	19-12-19	000
Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
Low	Facility Amendment	APP242811235	APP242811235	Amendment Initiation		000
Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000
Low	Facility Amendment	APP242811231	APP242811231	Amendment Initiation		000
Low	Facility Amendment	APP242811230	APP242811230	Amendment Initiation		000
Low	Facility Amendment	APP242811229	APP242811229	Amendment Initiation		000
Low	Facility Amendment	APP242811228	APP242811228	Amendment Initiation		000

2. Acquire & Edit the required Proposal Structuring task.

The **SME CP Initiation Proposal Approval** summarizing the proposal appears.

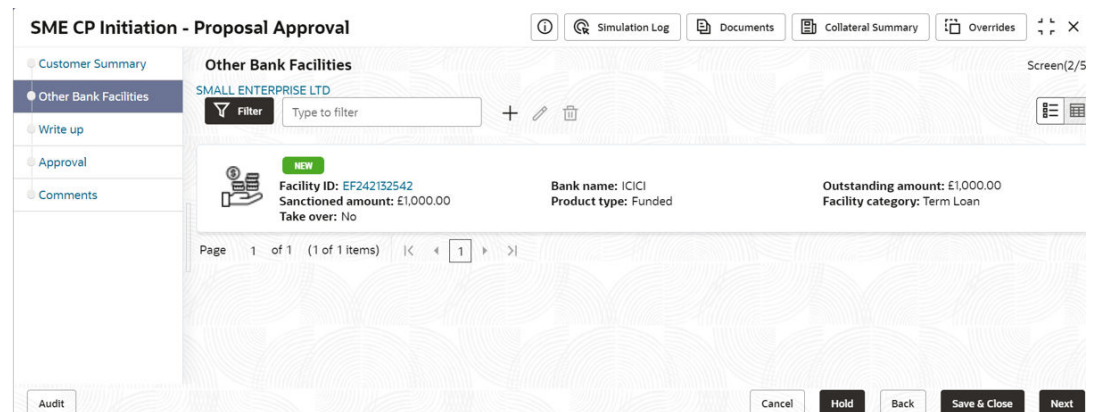
Figure 5-2 SME CP Initiation - Proposal Approval



Other Bank Facilities

3. Click **Next**, The **Other Bank Facilities** page appear.

Figure 5-3 Other Bank Facilities



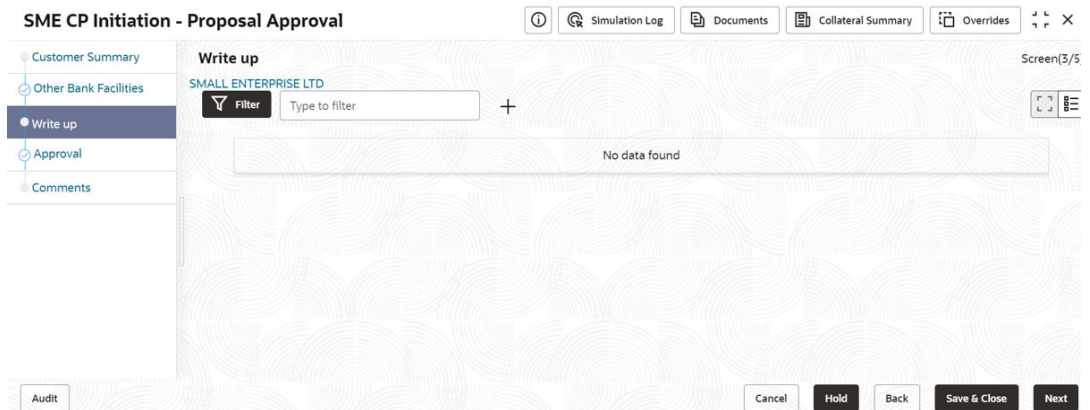
Note

For more information about **Other Bank Facilities** refer *Credit Proposal User Guide - Proposal Initiation - Other Bank Facilities*.

Write up

- Click **Next**, the **Write up** screen appears.
The **Write up** screen displays.

Figure 5-4 Write up



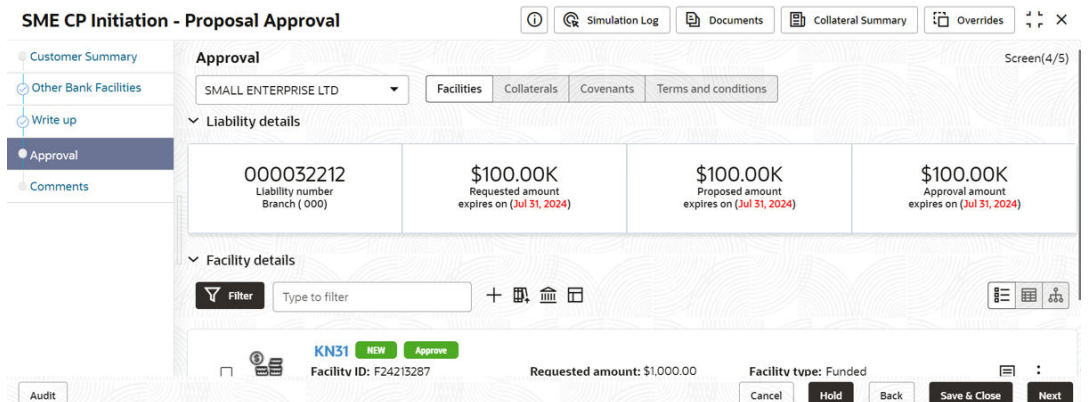
Note

For more information about **Write up** refer *Credit Proposal User Guide - Proposal Initiation - Write Up*.

Approval

- Click **Next**, the **Approval** screen appears.
The **Approval** screen displays.

Figure 5-5 Approval



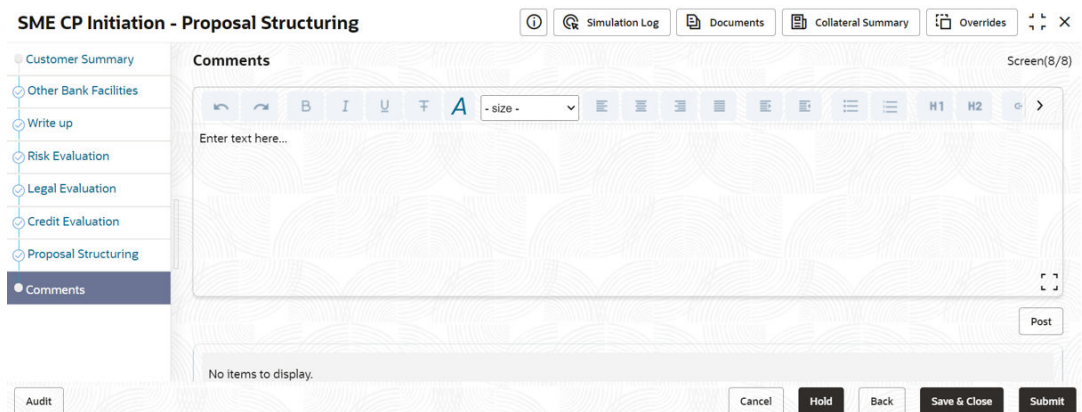
Note

For more information about **Write up** refer *Credit Proposal User Guide - Proposal Approval*.

Comments

6. Click **Next**, the **Comments** screen appears.

The **Comments** screen displays.

Figure 5-6 Comments**Note**

For more information about **Comments**, refer *Credit Proposal User Guide - Proposal Initiation - Comments*.

7. Click **Submit**.

6

SME CP Initiation Draft Generation

This topic describes the systematic instructions for SME CP Initiation Draft Generation.

Following data segments are enabled in SME CP Initiation - Proposal Approval stage.

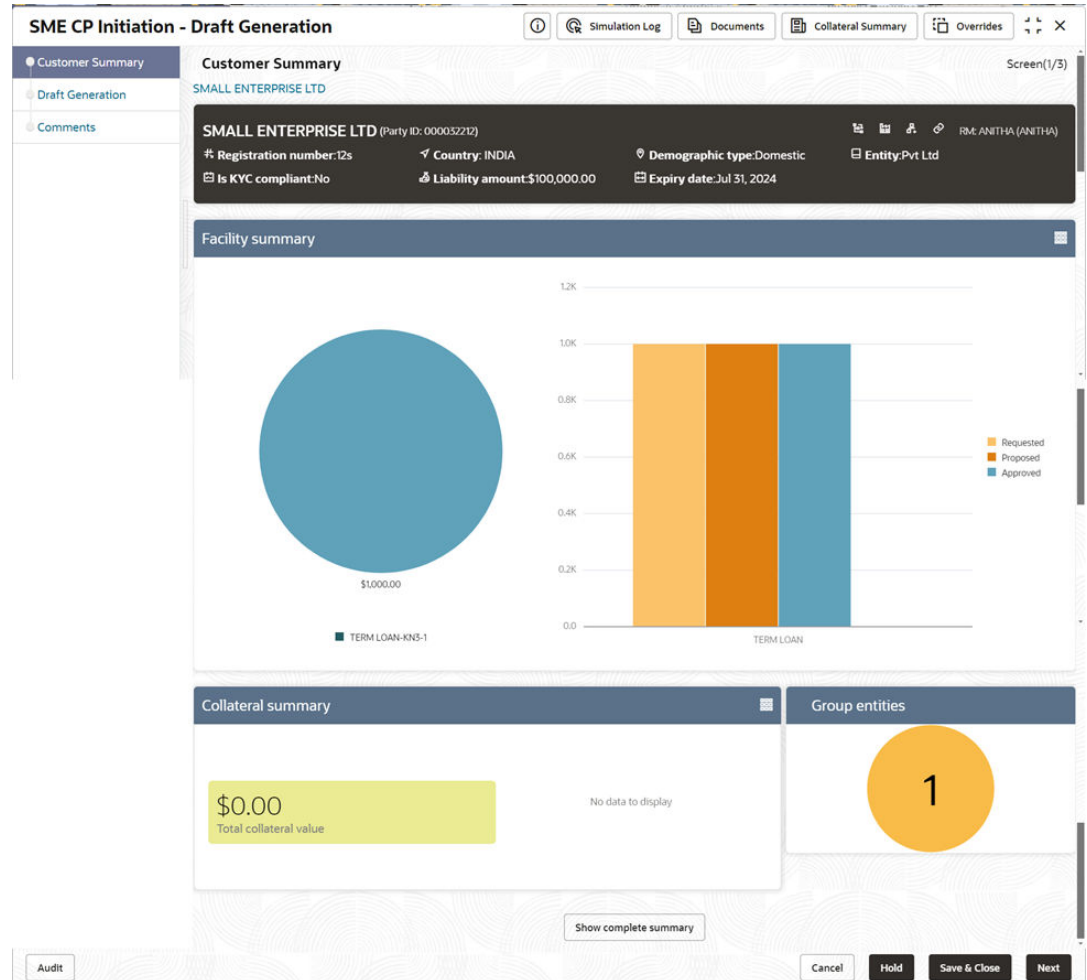
- Customer Summary
 - Draft Generation
 - Comments
1. In **OBCFPM**, navigate to **Tasks**, under **Tasks** click **Free Tasks**
The **Free Task** screen displays.

Figure 6-1 Free Task

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Low	SME CP Initiation	APP24281227	APP24281227	Draft Generation	24-10-07	000
	Collateral Perfection	APP242831245	APP242831245	Enrichment	19-12-19	000
	Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
	Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
Medium	ESG Assessment	ESG242820104	ESG242820104	Initiation	19-12-19	000
Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
Low	Facility Amendment	APP242811235	APP242811235	Amendment Initiation		000
Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000
Low	Facility Amendment	APP242811231	APP242811231	Amendment Initiation		000
Low	Facility Amendment	APP242811230	APP242811230	Amendment Initiation		000

2. Acquire & Edit the required Draft Generation task.
The **SME CP Initiation - Draft Generation** summarizing the proposal appears.

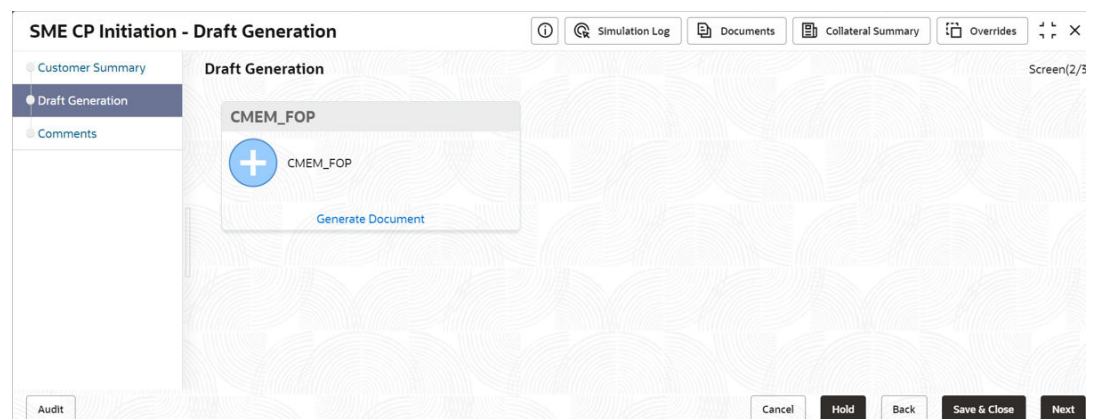
Figure 6-2 Draft Generation



Draft Generation

3. Click **Next**, The **Draft Generation** page appear. The **Draft Generation** screen displays.

Figure 6-3 Draft Generation

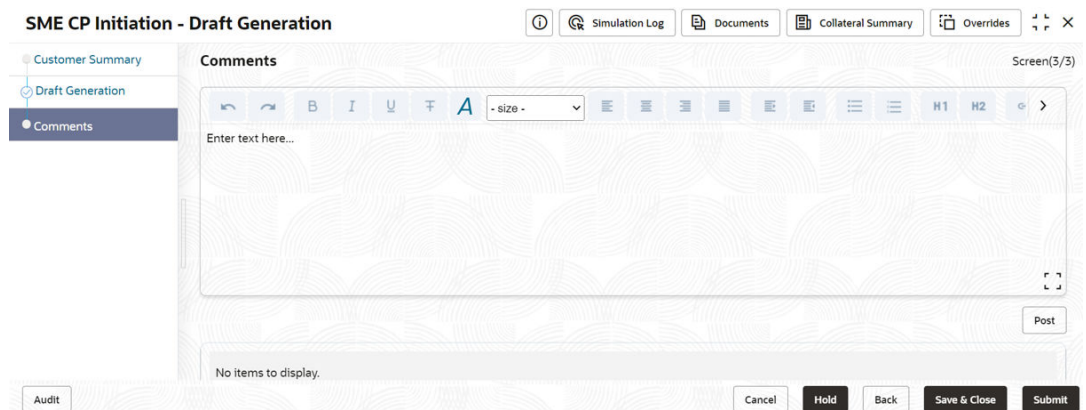


Note

For more information about **Comments**, refer *Credit Proposal User Guide - Draft Generation*.

Comments

4. Click **Next**, the **Comments** page appears.
The **Comments** screen displays.

Figure 6-4 Comments

5. Click **Submit**.

7

SME CP Initiation Customer Acceptance

This topic describes the systematic instructions for SME CP Initiation Customer Acceptance.

Following data segments are enabled in SME CP Initiation Customer Acceptance stage.

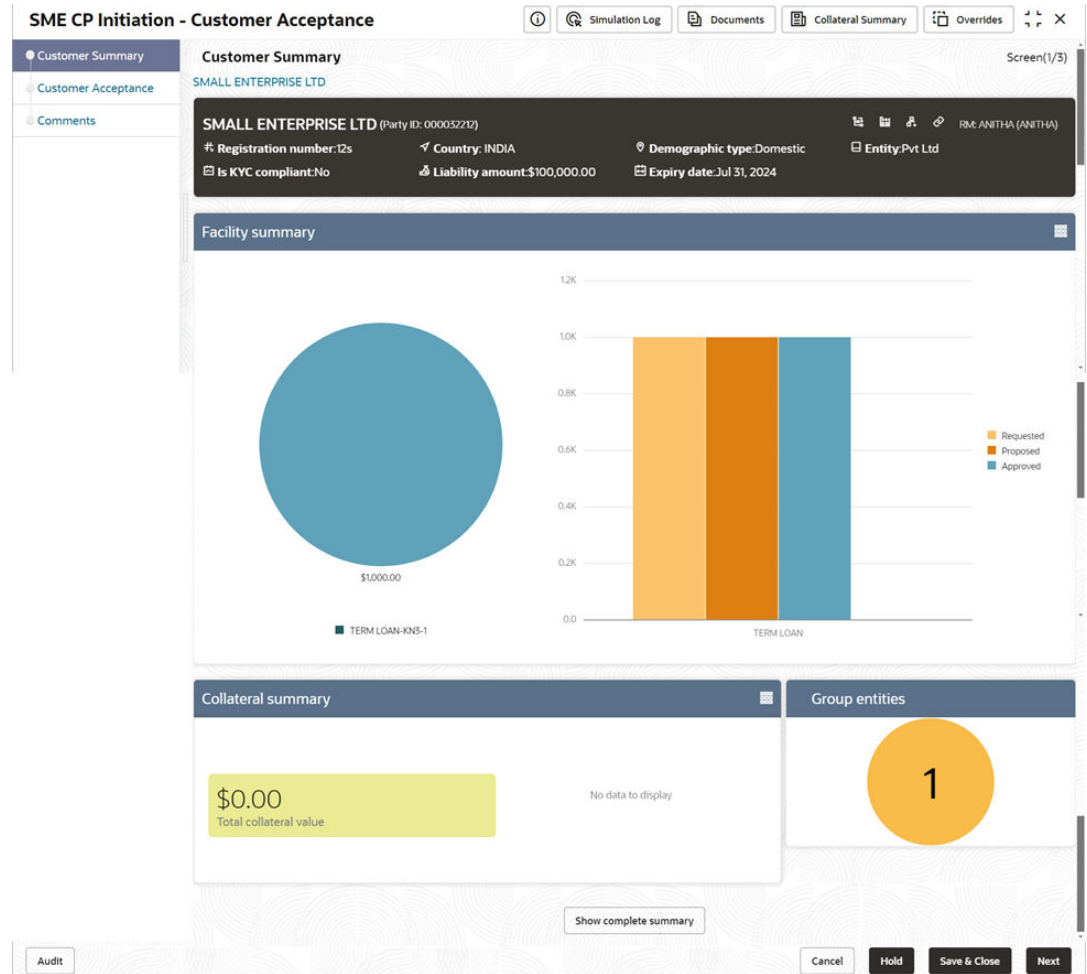
- Customer Summary
 - Customer Acceptance
 - Comments
1. In OBCFPM, navigate to **Tasks**, under **Tasks** click **Free Tasks**
The **Free Task** screen displays.

Figure 7-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Low	SME CP Initiation	APP242811227	APP242811227	Customer Acceptance	24-10-07	000(FLEXCUB...
<input type="checkbox"/>	Low	Facility Amendment	APP242831247	APP242831247	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242831246	APP242831246	Amendment Initiation		000
<input type="checkbox"/>		Collateral Perfection	APP242831245	APP242831245	Enrichment	19-12-19	000
<input type="checkbox"/>		Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
<input type="checkbox"/>		Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
<input type="checkbox"/>	Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
<input type="checkbox"/>	Medium	ESG Assessment	ESG242820104	ESG242820104	Initiation	19-12-19	000
<input type="checkbox"/>	Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
<input type="checkbox"/>	Low	Facility Amendment	APP242811235	APP242811235	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000

2. **Acquire & Edit** the required Customer Acceptance task.
The **Customer Acceptance** screen displays.

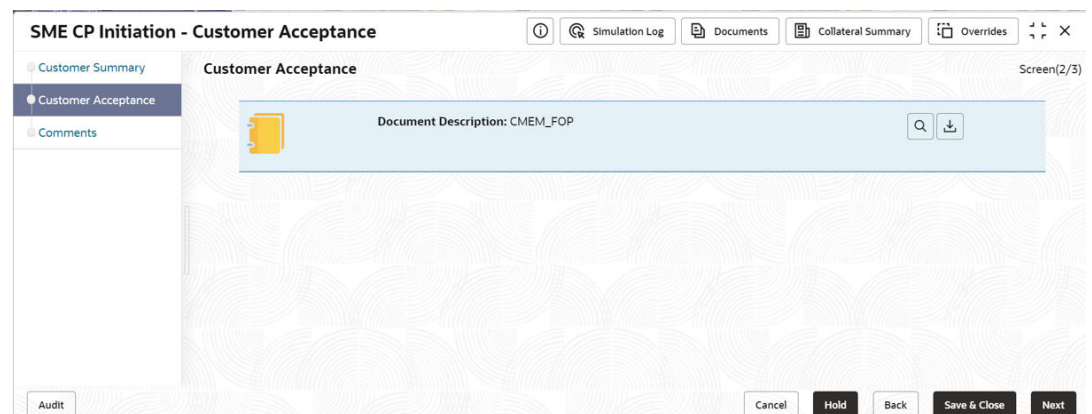
Figure 7-2 Customer Acceptance



Customer Acceptance

3. Click **Next**, The **Customer Acceptance** page appear.
The **Customer Acceptance** screen displays.

Figure 7-3 Customer Acceptance

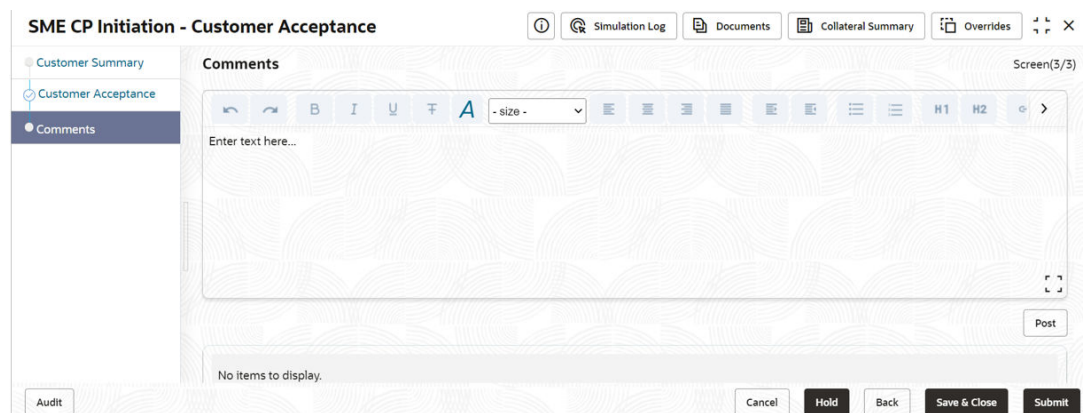


Note

For more information about **Customer Acceptance**, refer *Credit Proposal User Guide - Customer Acceptance*.

Comments

4. Click **Next**, the **Comments** page appears.
The **Comments** screen displays.

Figure 7-4 Comments**Note**

For more information about **Comments**, refer *Credit Proposal User Guide - Customer Acceptance - Comments*.

5. Click **Submit**.

8

Manual Retry

This topic describes the systematic instructions for Manual Retry.

The proposal is automatically handed off to the back office system for creation of party as well as liability, facility, collateral and covenants, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the Handoff - Manual Retry stage.

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

1. In OBCFPM, navigate to **Tasks** under **Tasks**, click **Free Tasks**

The **Free Tasks** screen displays.

Figure 8-1 Free Tasks

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>		Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
<input type="checkbox"/>		Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
<input type="checkbox"/>	Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
<input type="checkbox"/>	Medium	ESG Assessment	ESG242820104	ESG242820104	Initiation	19-12-19	000
<input type="checkbox"/>	Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
<input type="checkbox"/>	Low	Facility Amendment	APP242811235	APP242811235	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811231	APP242811231	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811230	APP242811230	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811229	APP242811229	Amendment Initiation		000
<input type="checkbox"/>	Low	Facility Amendment	APP242811228	APP242811228	Amendment Initiation		000

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

The **SME CP Initiation Manual Retry** screen displays.

Figure 8-2 Manual Retry

SME CP Initiation - Manual Retry

Customer Summary

Customer Info: PJ Ltd

PJ Ltd (Party ID: 000007590)

Registration number: Ret12545 | Country: INDIA | Demographic type: Domestic | Entity: Pvt Ltd

Is KYC compliant: No | Liability amount: ₹10,000,000.00 | Expiry date: Oct 31, 2024

Hand-off error details

Entity ID	Entity Type	Error Code	Error Message
000007590	Liability	GW-ROUT0006	Invalid Branch Code [1]

Facility summary

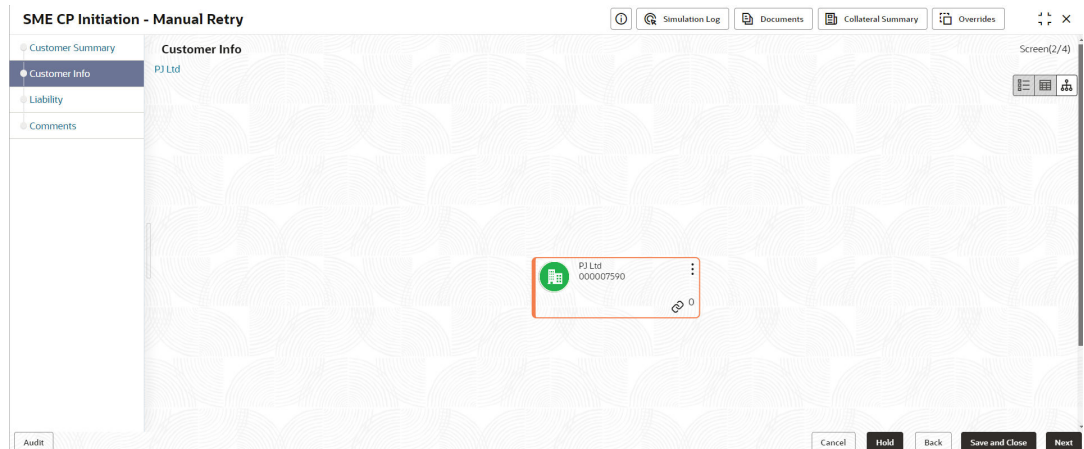
Audit | Cancel | Hold | Save and Close | Next


In Summary page the hand-off error details are displayed

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**.

The **Customer Info** is displays.

Figure 8-3 Customer Details



5. Click  and click **Add customer**.

The **Customer Details** screen displays.

Figure 8-4 Customer Details

Customer Details
✕

Customer details

Customer

New Existing

Organization Details

Organization Name

Required

Legal Entity Type

Required

Customer Category

Required

Classification Type

Required

Branch Code

Required

Upload Logo

Maximum file size is 100kb

Customer Access Group

Required

Joint Customer

Industries *

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

Credit Rating *

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

Social Media Profiles

Official Website

Facebook

Twitter

Close Create

Note

For more information on adding facility details refer [SME CP Initiation](#)

6. Click **Next** in the **Customer Info** screen.
The **Liability** screen displays.

Figure 8-5 Liability

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

Figure 8-6 Liability Details

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

Table 8-1 Liability Details

Fields	Comments
Branch	Click Search icon and select Branch .
Requested liability currency	Click Search icon and select Requested liability currency .
Requested liability amount	Specify the Liability amount requested by the party.
Return on capital	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital .
Probability of default	Estimate of the likelihood that the entity will be unable to meet its debt obligations
Loss given default	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
Cash cover	Amount deposited by the party in your bank Proposed Funded Sell Down - Funded sell down proposed for the party.
Proposed liability amount	Specify the Proposed liability amount .
Approval liability amount	Specify the Approval liability amount .
Proposed funded sell down	Specify the Proposed funded sell down .
Proposed unfunded sell down	Specify the Proposed unfunded sell down .
Approved funded sell down	Specify the Approved funded sell down .
Approved unfunded sell down	Specify the Approved unfunded sell down .
Total gross facility	Displays the Total gross facility .
Total net facility	Displays the Total net facility
Next review	Select Rating Date . The Party's Liability needs to be reviewed.
Requested expiry date	Select Requested expiry date for the liability based on your party request.
Proposed expiry date	Specify the Proposed expiry date .
Approved expiry date	Specify the Approved expiry date .
Fetch Latest UDF	Click Fetch Latest UDF button to input UDF data available in ELCM.

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

Note

For more information about **Liability** refer *Credit Proposal User Guide - Proposal Initiation - Funding Requirements*

- Click **Next** in the **Liability** screen.
The **Comments** screen displays.

Figure 8-7 Comments

SME CP Initiation - Manual Retry

Simulation Log Documents Collateral Summary Overrides

Customer Summary
Customer Info
Liability
Comments

Comments

Enter text here...

Post

No items to display.

Audit Cancel Hold Back Save and Close Submit

Note

For more information about **Comments** refer *Credit Proposal User Guide - Proposal Initiation - comments*.

9

Awaiting Confirmation

This topic describes the systematic instructions for Awaiting Confirmation.

Following data segments are enabled in Awaiting Confirmation stage.

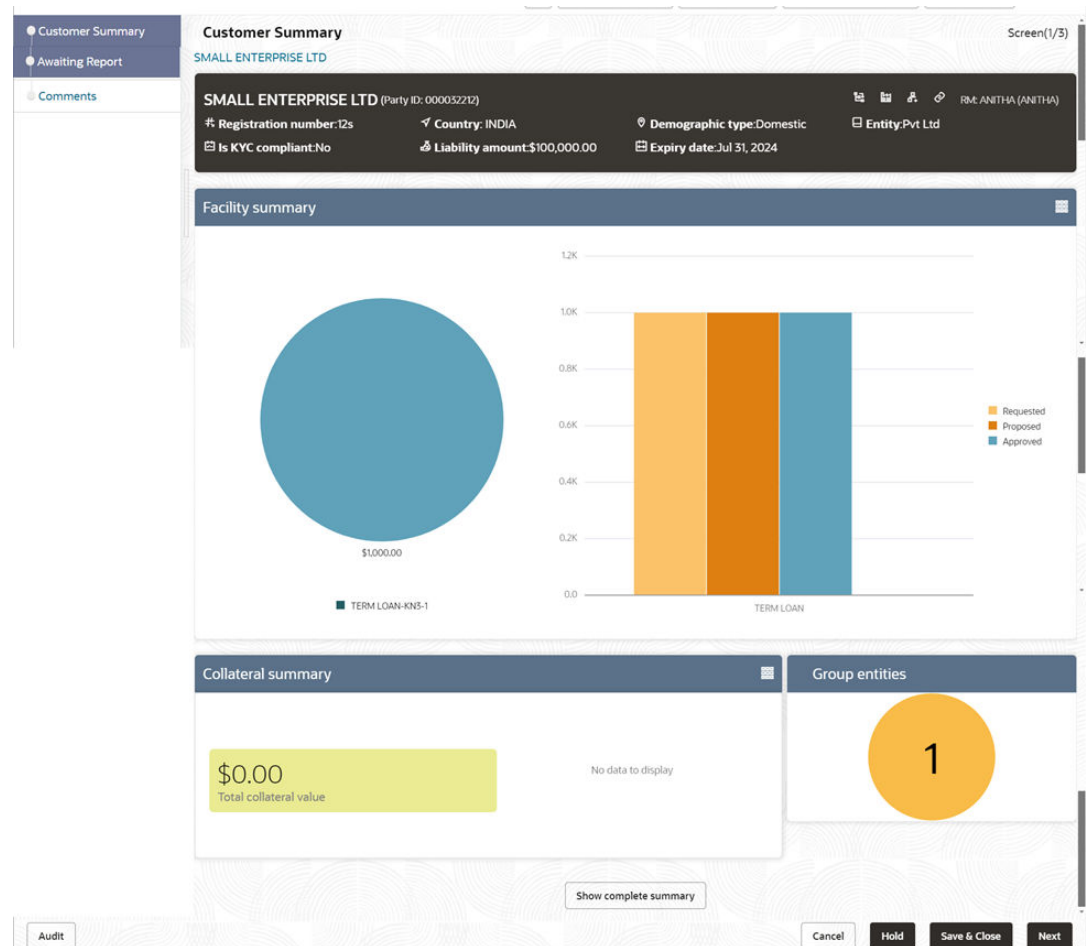
- Customer Summary
 - Awaiting Report
 - Comments
1. In OBCFPM, navigate to **Tasks**, under **Tasks** click **Free Tasks**
The **Free Task** screen displays.

Figure 9-1 Free Tasks

<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Acquire and Edit	Low	SME CP Initiation	APP242811227	APP242811227	Customer Acceptance	24-10-07	000(FLEXCUB...
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP242831247	APP242831247	Amendment Initiation		000
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP242831246	APP242831246	Amendment Initiation		000
<input type="checkbox"/>	Acquire and Edit		Collateral Perfection	APP242831245	APP242831245	Enrichment	19-12-19	000
<input type="checkbox"/>	Acquire and Edit		Collateral Perfection	APP242821241	APP242821241	Enrichment	19-12-19	000
<input type="checkbox"/>	Acquire and Edit		Collateral Perfection	APP242821240	APP242821240	Enrichment	19-12-19	000
<input type="checkbox"/>	Acquire and Edit	Low	Collateral Perfection	APP242821239	APP242821239	Enrichment	19-12-19	000
<input type="checkbox"/>	Acquire and Edit	Medium	ESG Assessment	ESG242820104	ESG242820104	Initiation	19-12-19	000
<input type="checkbox"/>	Acquire and Edit	Medium	ESG Assessment	ESG242710064	ESG242710064	Approval	19-12-19	000
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP242811235	APP242811235	Amendment Initiation		000
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP242811234	APP242811234	Amendment Initiation		000
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP242811233	APP242811233	Amendment Initiation		000
<input type="checkbox"/>	Acquire and Edit	Low	Facility Amendment	APP242811232	APP242811232	Amendment Initiation		000

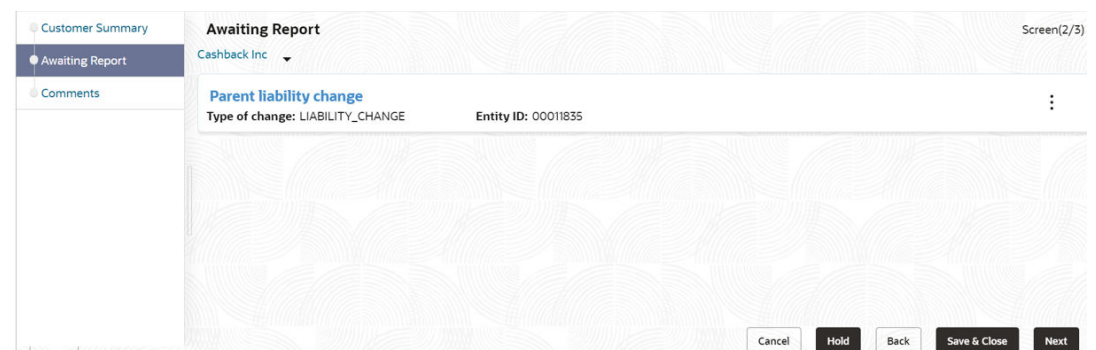
2. Acquire & Edit the required Awaiting Confirmation task.
The **Awaiting Confirmation** screen displays.

Figure 9-2 Awaiting Confirmation



3. Click **Next**, The **Awaiting Report** page appear.
The **Awaiting Report** screen displays.

Figure 9-3 Awaiting Report



4. Click **Next**, the **Comments** page appears.
The **Comments** screen displays.

Figure 9-4 Comments

The screenshot displays the 'Comments' section of an Oracle application. On the left, a navigation menu includes 'Customer Summary', 'Awaiting Report', and 'Comments'. The main workspace features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, strikethrough, link, unlink, list, indent, outdent, H1, and H2. The text area is currently empty, showing the placeholder 'Enter text here...'. A 'Post' button is located at the bottom right of the text area. Below the text area, a message states 'No items to display.'. At the bottom of the screen, a row of buttons includes 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Submit'. The top right corner of the interface indicates 'Screen(3/3)'.

Note

For more information about **Comments**, refer *Credit Proposal User Guide - Customer Acceptance - Comments*.

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