Oracle® Banking Credit Facilities Process Management

Group Concentration Limit Initiation User Guide

Release 14.8.2.0.0
G53763-02
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Oracle Banking Credit Facilities Process Management Group Concentration Limit Initiation User Guide, Release 14.8.2.0.0

G53763-02

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Preface

1.1 Before You Begin

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

1.2 Pre-requisites

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

1.3 Purpose

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

1.4 Acronyms and Abbreviations

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

Table 1-1 Acronyms and Abbreviations

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

1.5 Audience

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

1.6 Basic Actions

Table 1-2 Basic Actions

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

Table 1-2 (Cont.) Basic Actions

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

1.7 Conventions

The following text conventions are used in this document:

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

1.8 Critical Patches

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

1.9 Diversity and Inclusion

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

1.10 Documentation Accessibility

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

Access to Oracle Support

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

1.11 Related Resources

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

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

1.12 Screenshot Disclaimer

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

1.13 Symbols and Icons

The following icons are used in the screens.

Table 1-3 Symbols and Icons - Common

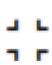
Symbol/Icon	Function
	Minimize

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

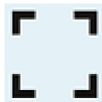
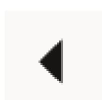
Symbol/Icon	Function
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh

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

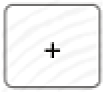
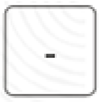
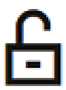
Symbol/Icon	Function
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

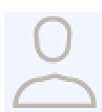
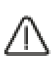
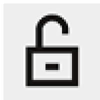
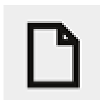
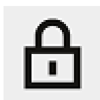
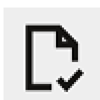
Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols ad Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

1.14 Post-requisites

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

2
Group Concentration Limit Initiation

This topic provides systematic instructions about the Limit Initiation of the Group Concentration Limit Proposal.

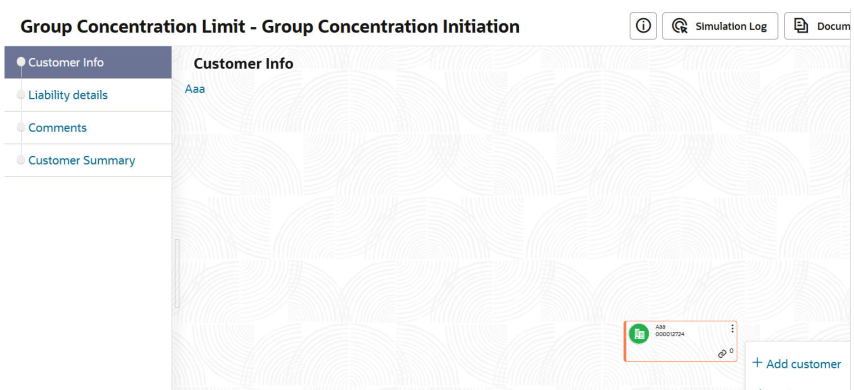
In this stage, the RM can initiate Group Concentration Limit Proposal Process for a group entity by capturing basic information about the parent party and its connected child parties. The basic information captured in this stage can be enriched in the enrichment stage.

To initiate Group Concentration Limit Proposal Process, perform the following steps:

1. On **Home** screen, select **Credit Facilities**. Under Credit Facilities, select Group Concentration.
2. Under Group Concentration, select **GC Initiation**.

   The **Initiate Group Concentration Limit** window is displayed.

Figure 2-1 Initiate Group Concentration Limit



- [Creating Application](#)
  This topic provides systematic instructions about the Creating Application of the Group Concentration Limit Initiation.
- [Enriching Application](#)
  This topic provides systematic instructions about the Enriching Application of the Group Concentration Limit Initiation.

2.1 Creating Application

This topic provides systematic instructions about the Creating Application of the Group Concentration Limit Initiation.

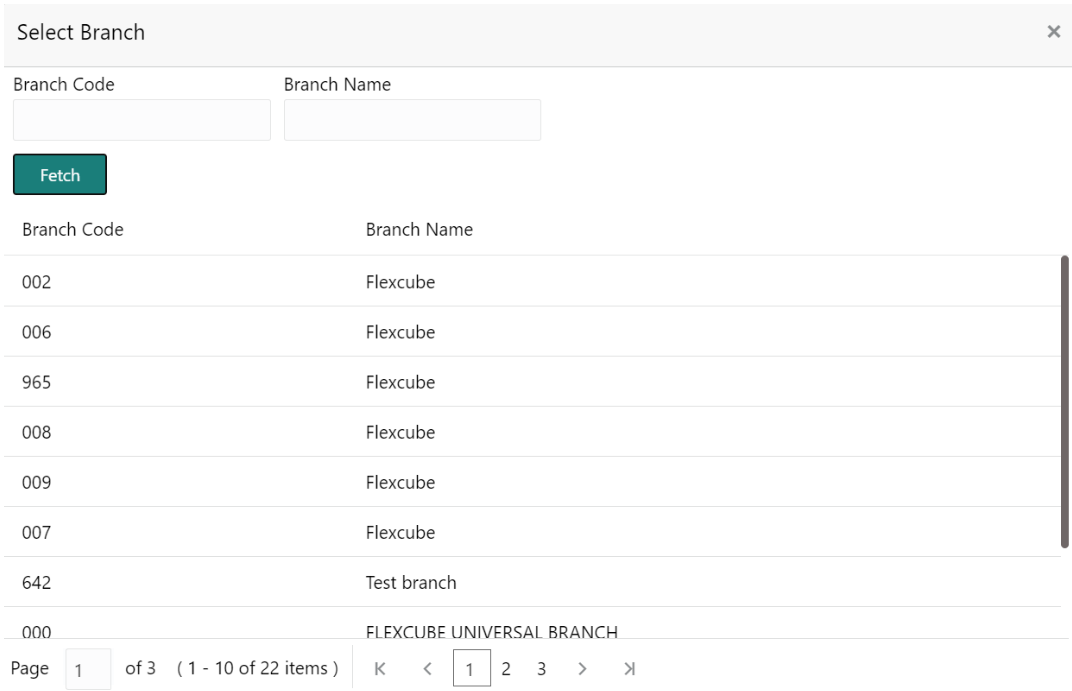
In the Initiate Group Concentration Limit window:

1. Select the **Application Priority** based on the requirement. The options available are **Low**, **Medium** and **High.**

2. Click the search icon in the **Application Branch** field.

   The **Select Branch** window is displayed.

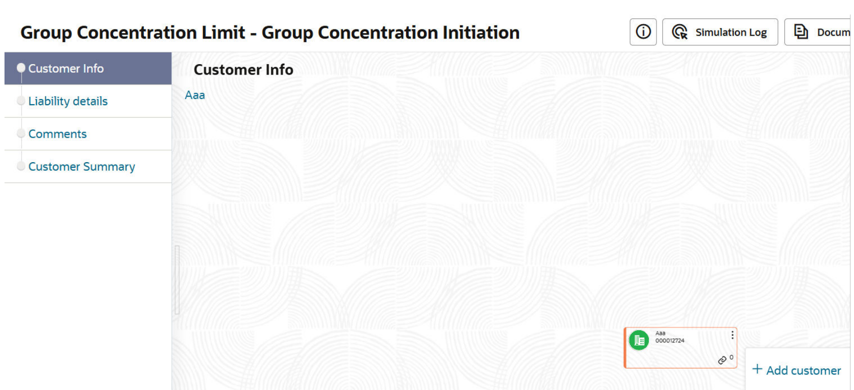
Figure 2-2 Select Branch



3. Click **Fetch**. Branch details appear.
4. Click the required **Branch Code** to add it to the **Application Branch** field.
5. Specify if the **Customer** is **New** or **Existing** by selecting respective option.

   Upon selecting the **Existing** option, **Select Customer** link is displayed.
6. Click the **Select Customer** link. The **Select Customer** window is displayed.

Figure 2-3 Select Customer



7. Specify any or all of the following filter parameters
   - Customer Name
   - Party ID
   - External Customer No
   - Country
8. Click **Filter**. Customer records matching the filter parameters is displayed.
9. Click on the required customer record. Customer details get defaulted in the Initiate Group Concentration Limit window.

   For information on fields in the Initiate **Group Concentration Limit** screen, refer the below table.
   Organization details

   If the **Customer** is selected as **New**:

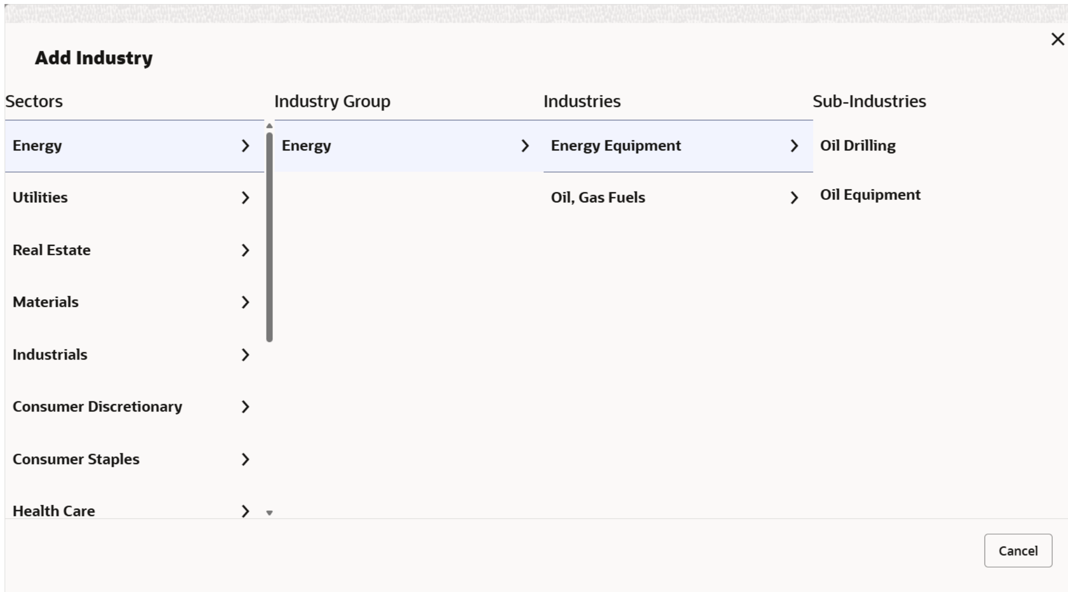
Table 2-1 Organization Details

Fields	Description
Organization Name	Type the **Organization Name.**
Organization Type	Select the **Organization Type** from the drop down list. The options available are **Single** and **Conglomerate**.
Entity Type	Select the **Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.
Demography Type	Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global.**
Global	Upon selecting **Global** option, **Geographical Spread** field appears.
Geographical Spread	Search and select all the countries in which the group entity is operating as **Geographical Spread**.
Country of incorporation	Select the **Country of incorporation** from the drop down list.
Incorporation date	Click the calendar icon and select the **Incorporation date** of group entity.
Country of risk	Select the party's **Country of risk** from the drop down list.

10. Type the following addresses in respective fields:
    - Website Address
    - Facebook Address
    - Twitter Address
11. Click the **+Add sector** link to capture industry and rating details of the group entity.

    The **Add Industry** window is displayed.

Figure 2-4 Add Industry



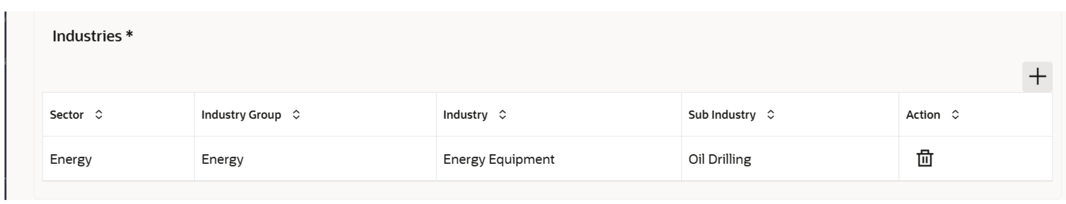
For information on fields in the **Add Industry** screen, refer the below table.

Table 2-2 Add Industry

Fields	Description
Industry Groups	Select a sector of the group entity. Available **Industry Groups** appear.
Industries	Select the **Industry Group** of the group entity. Available **Industries** appear.
Sub-Industries	Select the Industry of the group entity. Available **Sub-Industries** appear.

12. Select the sub-industry of the group entity. Industry details are added and displayed in **Industry** section as shown below:

Figure 2-5 Customer Sector

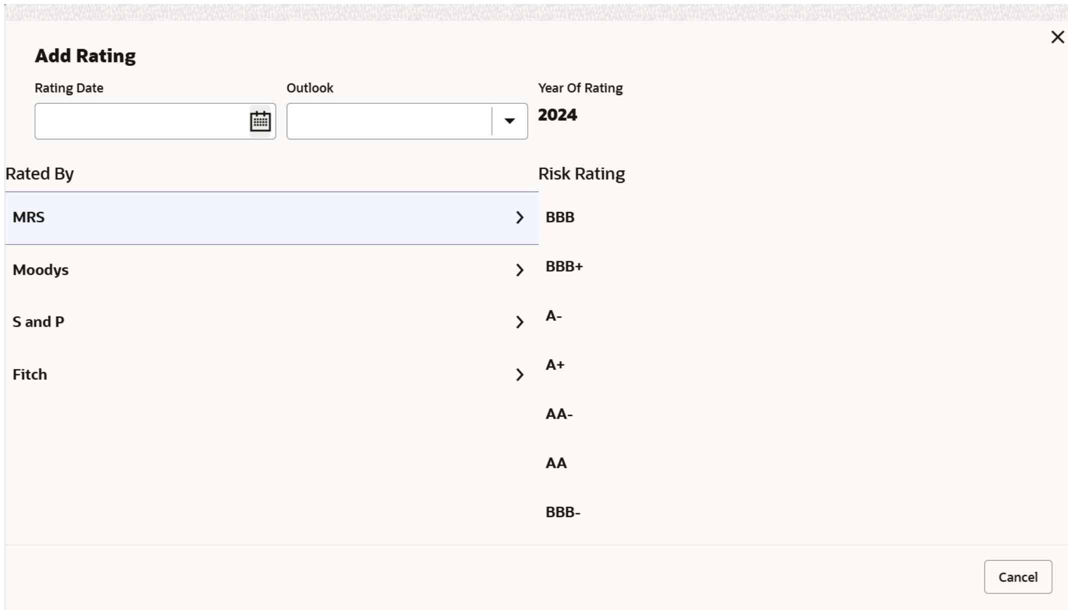


13. To delete the added industry, click the **delete** icon.

> **Note**
>
> If the group entity is into different sectors, all the sector details must be captured while initiating Group Concentration Limit Proposal process. To add another sector information, click +Add sector and capture the information again.
> The industry added first will be considered as the default industry.

14. Click the **+Add ratings** link to add rating information of the group entity. The Add Rating window is displayed.

Figure 2-6 Add Rating

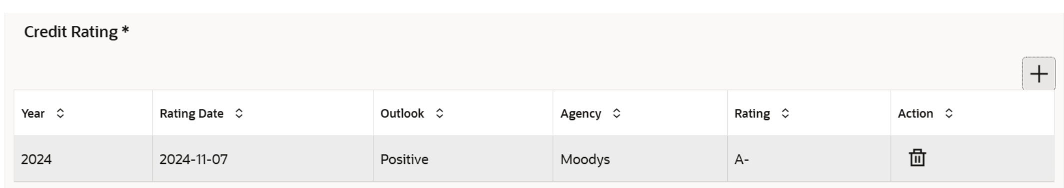


15. Select the following details:
    - Rating Date
    - Outlook
    - Risk Ratings
    - Rated By

    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 in the ratings section as shown below:

Figure 2-7 Customer Rating



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

Table 2-3 Add Industry

Fields	Description
edit	To modify the added rating, click the **edit** icon.

Table 2-3 (Cont.) Add Industry

Fields	Description
delete	To delete the added rating, click the **delete** icon.

> **Note**
>
> If the group entity is rated by different rating firms, all the rating information must be captured while initiating Group Concentration Limit Proposal process. To add another rating information, click +Add ratings and capture the information again.

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

Table 2-4 Other Details

Fields	Description
Special Customer	Enable the **Special Customer** flag, if the customer is special to your bank.
Join Customer	Enable the **Join Customer** flag, if the customer is a joint customer of another party.

RM Details
User Id of the logged in user gets defaulted in this field. You can modify the RM Id, if required.

16. To submit the application for enrichment, click **Submit** or **Submit and Enrich**. 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.

2.2 Enriching Application

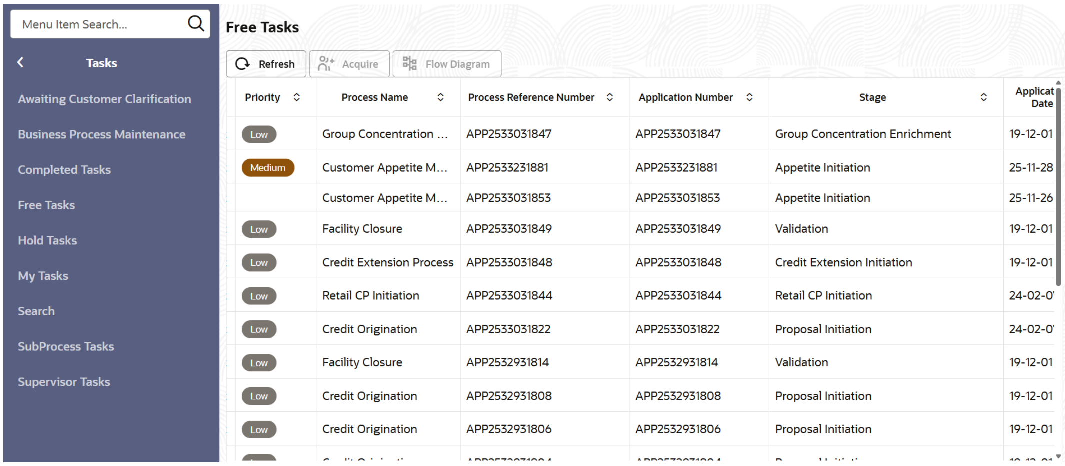
This topic provides systematic instructions about the Enriching Application of the Group Concentration Limit Initiation.

Oracle Banking Credit Facilities Process Management allows you to enrich the already submitted application at any time or enrich the credit application to be submitted during the application creation process itself.

1. To enrich the already created application, from **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

   The **My Tasks** page is displayed.

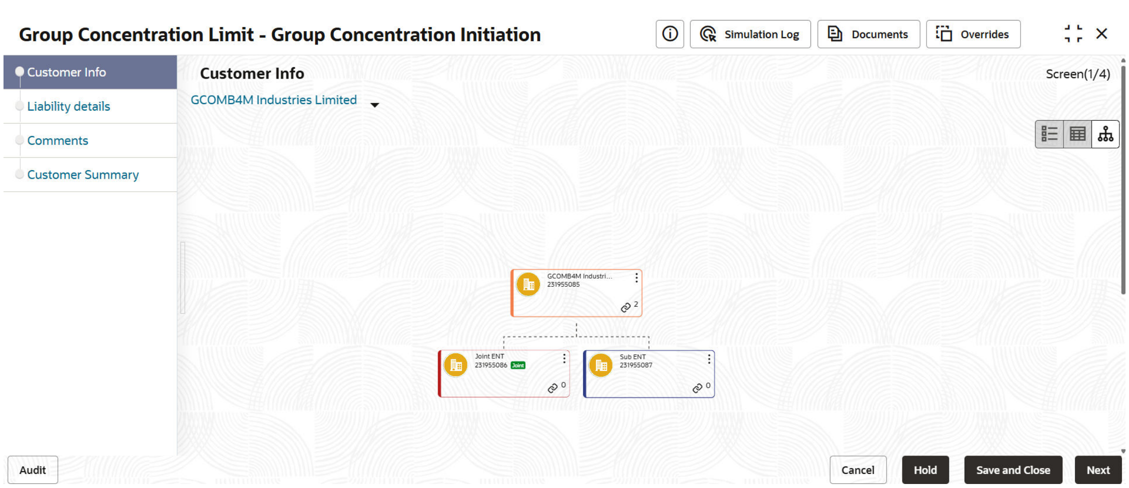
Figure 2-8 My Tasks



2. Select the required application and click **Edit**. The Group Concentration Limit Process - Group Concentration Initiation page appears.
3. To enrich the application after application creation process, click the **Submit and Enrich** button in **Initiate Credit Proposal** window. The Group Concentration Limit - Group Concentration Initiation page is displayed.

<u>Customer Info</u>
In this page, you can add more information about the party, and add / link child parties.

Figure 2-9 Customer Info



Mouse hovering on the party icon displays basic information about the group entity.

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

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

Table 2-5 Customer Info

Actions	Functionality
Add Customer	Displays the Customer Details window to add customer of the group entity
Link Customer	Displays the Select Customer window to link existing customer
View	Displays the Customer Details window for viewing detailed information about the group entity
Quick View	Displays View Entity Details window with basic information about the group entity
Configure	Displays the Customer Details window for modifying group entity details

Add Customer
In the Customer Info page, you can add any number of customers (child party) to an organization / entity (party) and then add customers to the child party as well. If a child party is marked as a joint customer while adding customer to the party / child party, you cannot add customers to that child party.

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

> **Note**
>
> After creating child party, right click the child party icon to perform following actions:

- **Add Customer** for the child party
- **Link Customer** for the child party
- **View child** party details
- **Quick View** child party details
- **Configure** child party information
- **Delete** child party (not applicable for linked customers)

> **Note**
>
> **Add Customer** option does not appear for the child parties that are added as joint customers on right clicking the child party icon.

Link Customer
This option allows you to directly link the existing customers on-boarded through party onboarding process and the child parties under different group entity to the parties in this application.

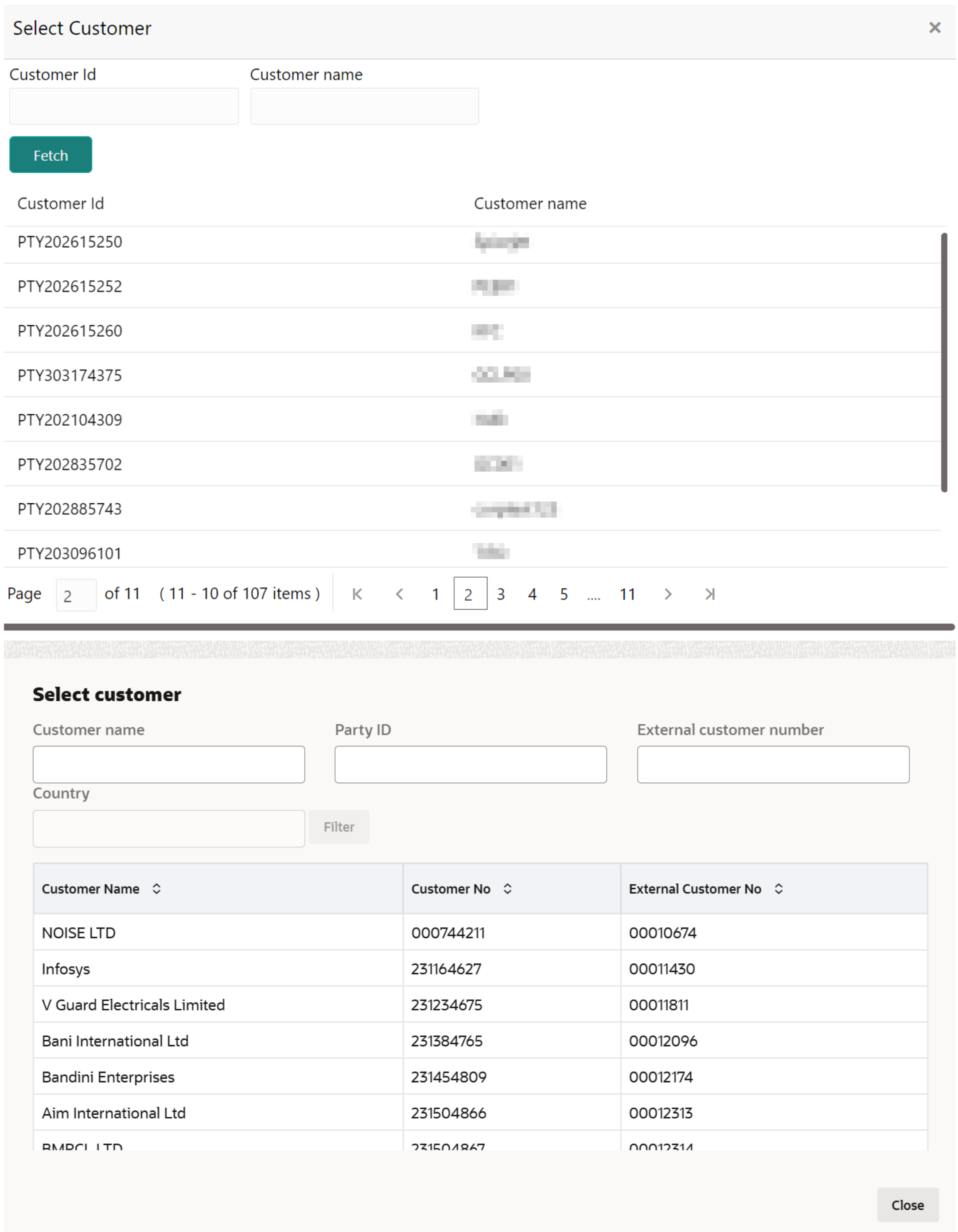
Using this option, both the child party for which parent party is not available and the child party that already have parent can be linked to a new party.

Linkage of child party that already have parent party with a new party can be done in the case of mergers and acquisitions, etc. In order to perform this, the party to be linked to the new party must be delinked from its current parent party

Refer **Group Concentration Limit Amendment User Guide** for information on delinking a child party from its parent party.

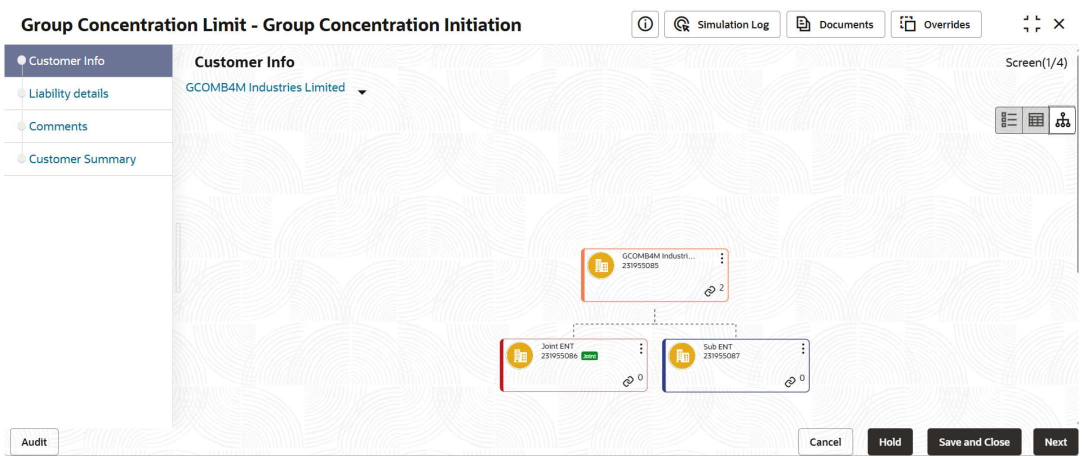
6. To link existing customer / child party under different group entity, right click the party icon and select **Link Customer**. The **Select Customer** window is displayed.

Figure 2-10 Select Customer



7. Click **Fetch** and select the required customer record. Selected customer is linked to the parent party as shown below:

Figure 2-11 Customer Info



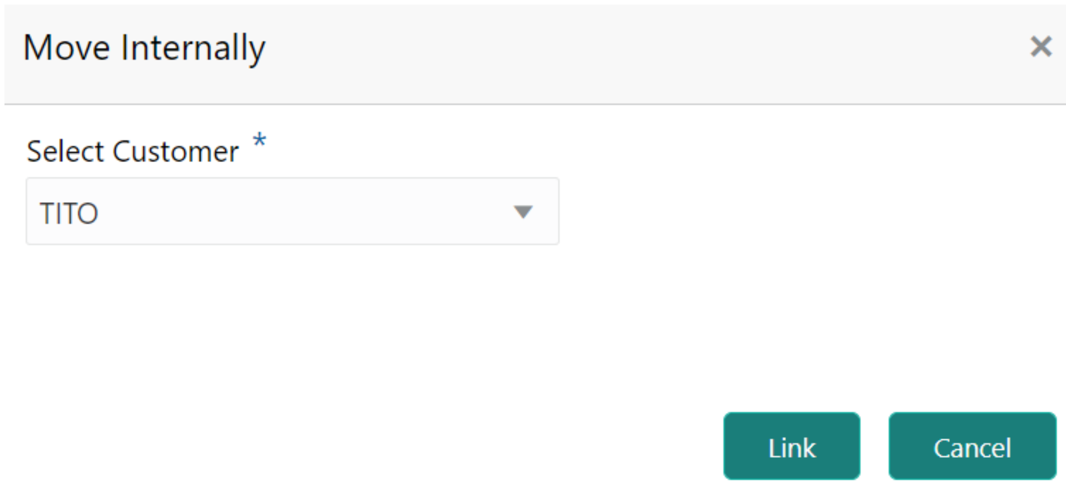
> **Note**
>
> After linking existing customer / child party, the following actions can be performed by right clicking the linked party icon:

- **Add Customer** for the child party
- **Link Customer** for the child party
- **View** child party details
- **Quick View** child party details
- **Configure** child party information
- **Move** (child party) Internally
- **Undo** linkage

Move Internally
Existing customers / child parties linked to a new party can be internally moved within the hierarchical structure by using this option.

8. Right click on the linked party icon and select **Move Internally**. The following window is displayed.

Figure 2-12 Move Internally



9. **Select Customer** from the drop down list.
10. Click **Link.** The linked party is moved under the selected party.

> **Note**
>
> You can also directly drag and drop the linked party icon under the required party to move them internally within the hierarchy.

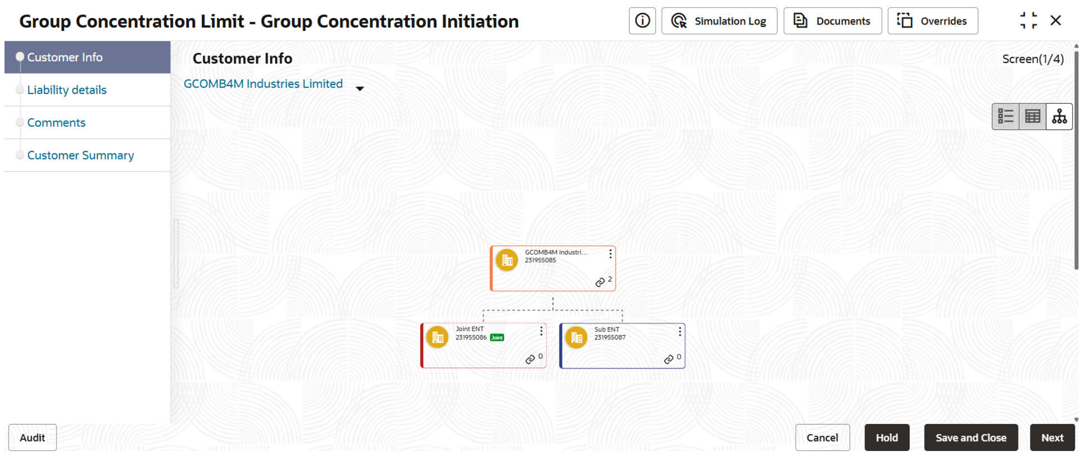
Undo
You can always undo the link established between the existing customer / child party and the new parent party.

11. Right click on the linked party icon and select **Undo**, a confirmation dialog box appears.
12. Click **Confirm**. The linked party is delinked from the hierarchy.
13. To **View / Quick view** the customer information, right click the customer icon and click the respective option.
14. To modify the organization information, right click the party icon and click **Configure.**

You can view the party information in three different layouts, such as List View, Table View and Tree View.

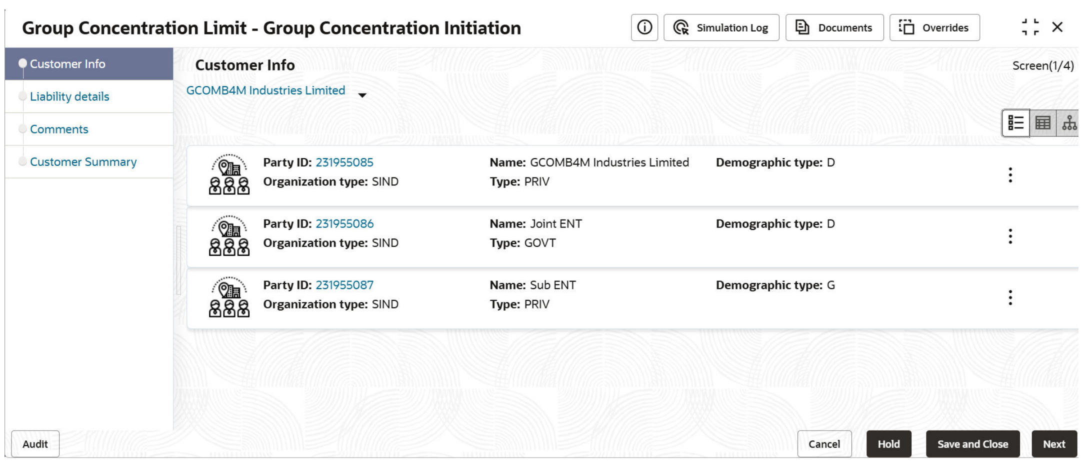
15. To change the layout of tree view, click the settings icon at the right corner. Layout options appear as shown below.

Figure 2-13 Customer Info



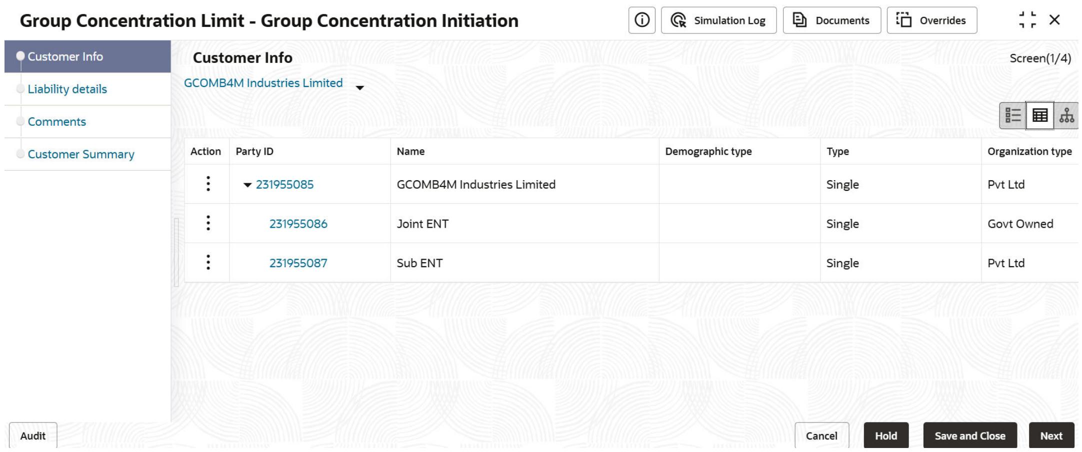
16. Click the required **Layout** and **Link** option. Layout is changed based on the selected option.
17. To change the layout to list view, click the **List View** icon at the top right corner. The customer information appears as shown below:

Figure 2-14 Customer Info



18. To change the layout to table view, click the **Table View** icon at the top right corner. The customer information appears as shown below.

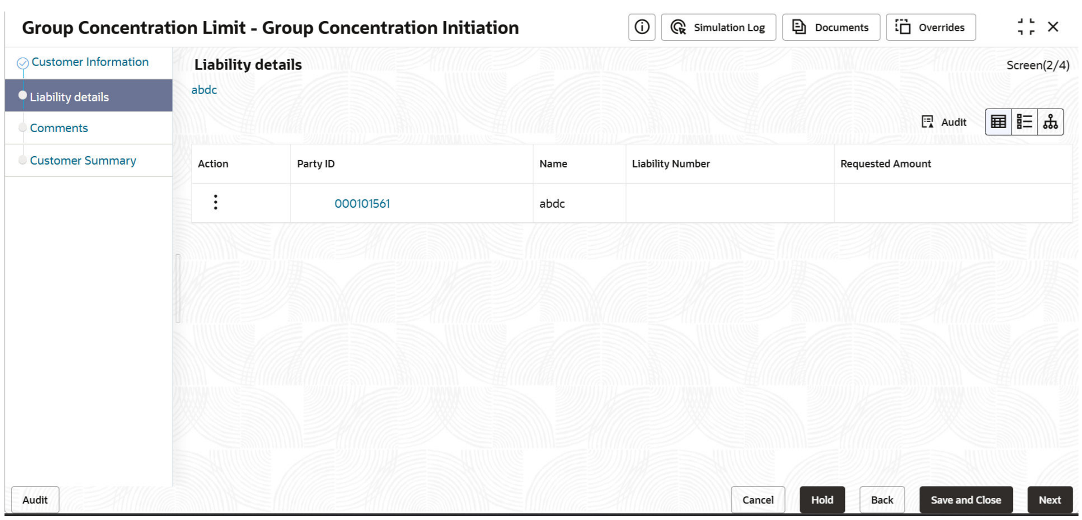
Figure 2-15 Customer Info



19. To view the party details in tree view or list view, click the **Party Id.**
20. To configure the party or add customer to the party in tree view or list view, click the Hamburger icon and select the respective option.
21. To go to the next stage, click **Next**. You can capture the liability details for the party / child party in this data segment.

    The **Liability Details** page is displayed.

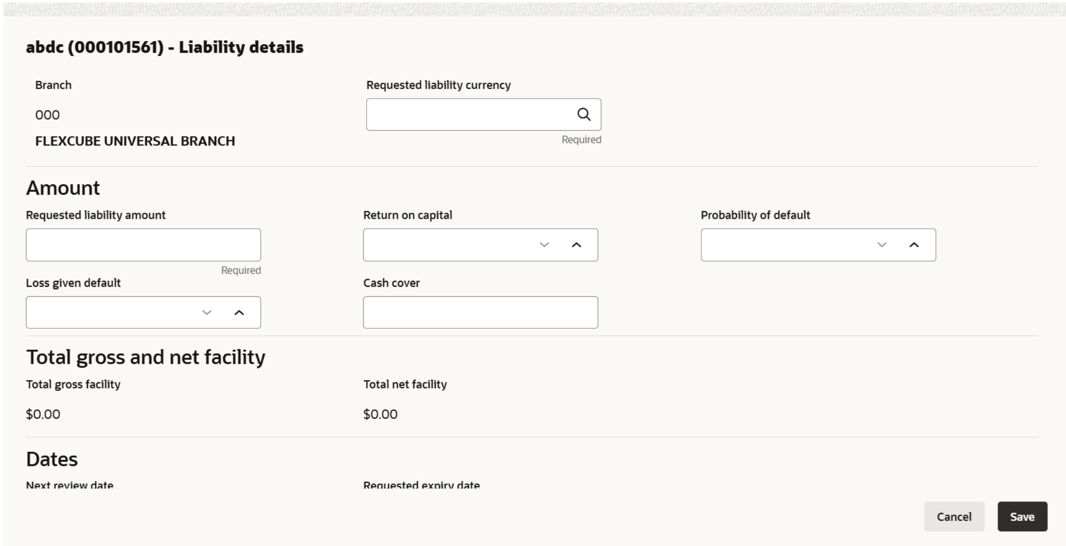
Figure 2-16 Liability details



22. Click **Edit**.

    The **Liability Details** screen is displayed.

Figure 2-17 Liability Details



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

Table 2-6 Liability Details

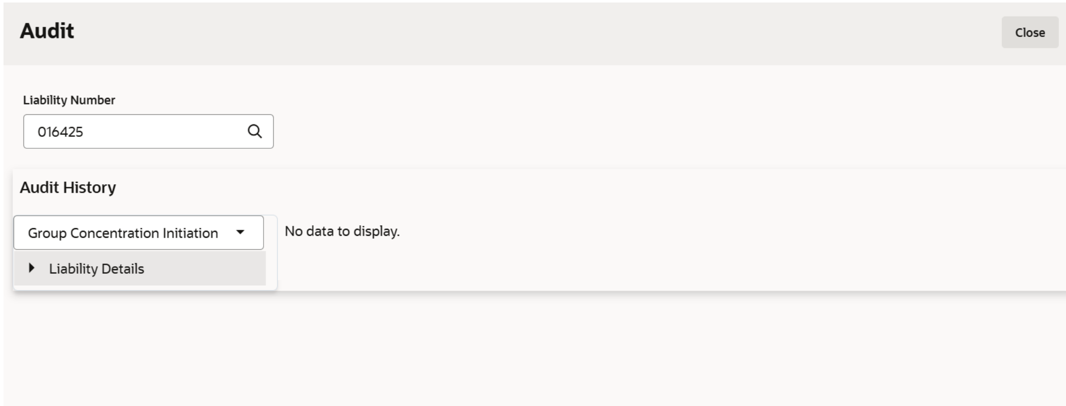
Fields	Description
Requested Liability Amount	Specify the liability amount requested by the entity.
Return On Capital	select the ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.
Probability Of Default	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
Loss Given Default	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
Cash Cover	Amount deposited by the entity in your bank.
Total gross facility	Displays the total gross facility.
Total net facility	Displays the total net facility.
Next Review Date	Select the review date.
Requested Expiry Date	Select the requested expiry date.

> **Note**
>
> For more information on fields, refer Field Configuration Parameters

23. Click **Audit**.

    The **Audit** screen displays.

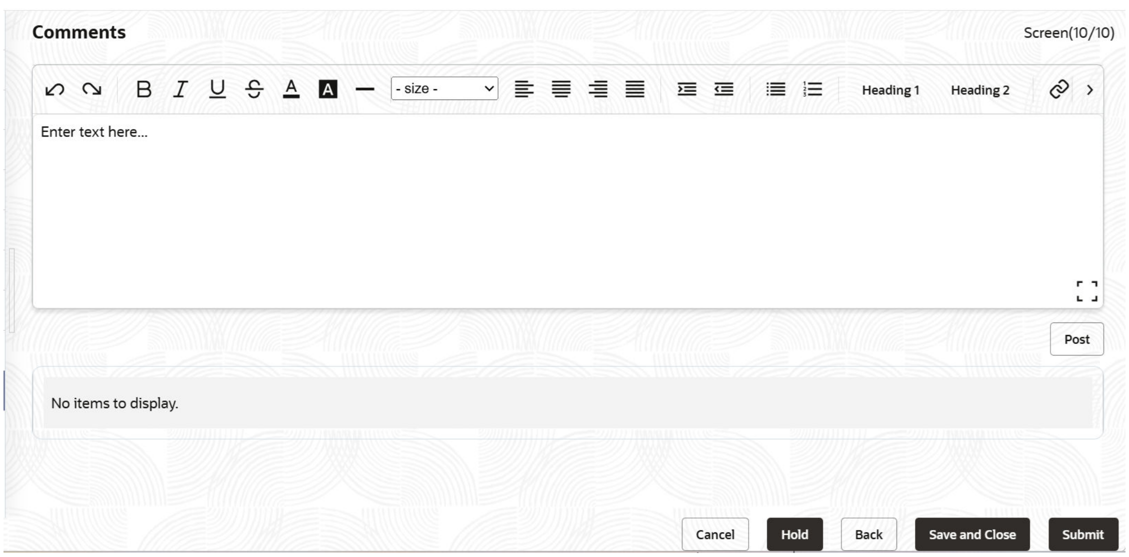
Figure 2-18 Audit



24. In the **Requested Liability Currency** field, search and select the currency in which the liability is requested by the entity.
25. Select the **Next Review Date** for the Group Concentration Limit Proposal application.
26. Select the **Requested Expiry Date** for the liability based on the your customer request.
27. Click **Save.**

Comments
In this page, you can mention the actions performed in this stage with justification. Posting comments help the user in next stage to better understand the application.

Figure 2-19 Comments



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

Table 2-7 Comments

Fields	Descriptions
Post	Type the necessary comments in the text box and click **Post**. Comment is posted.

Table 2-7 (Cont.) Comments

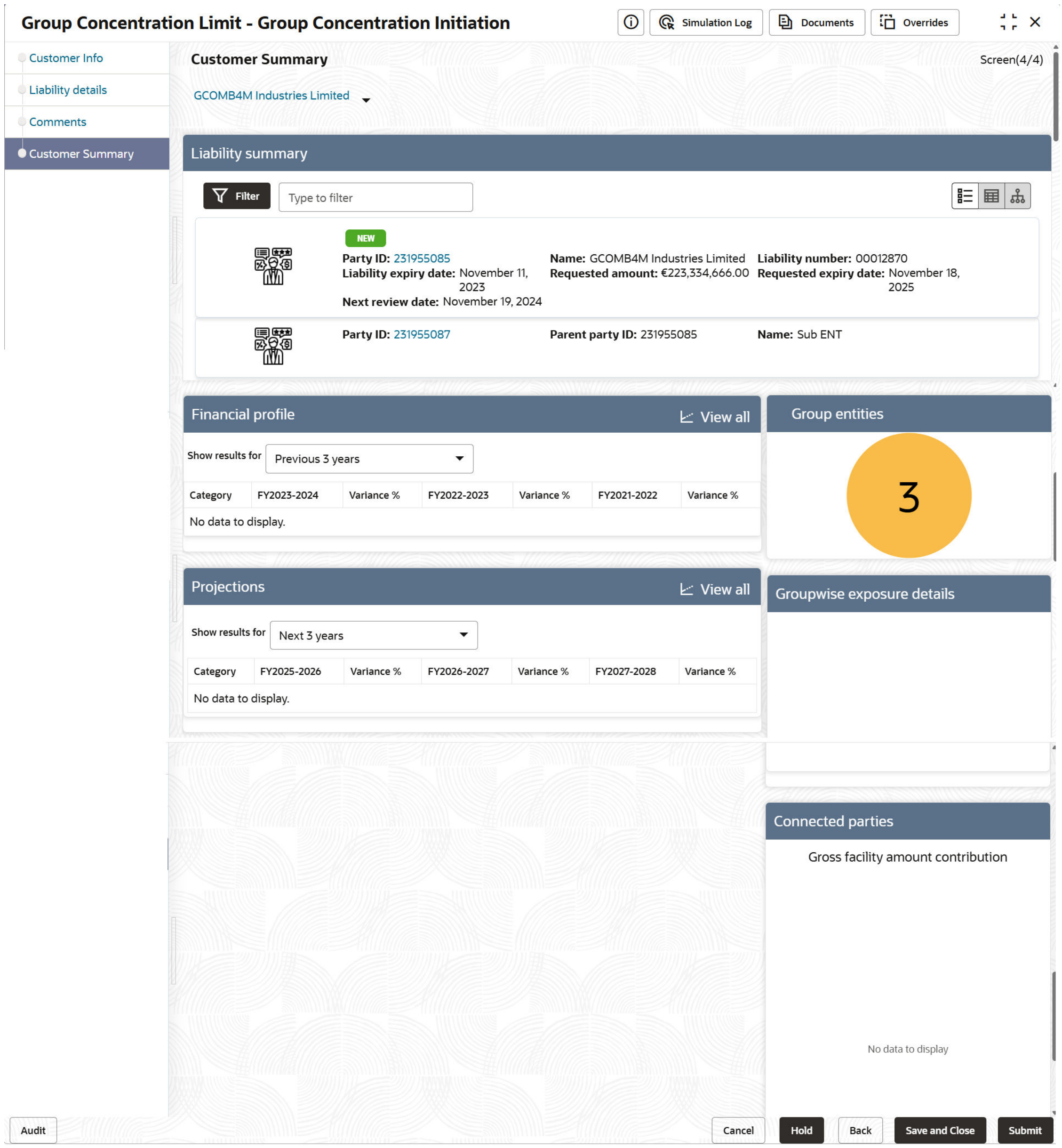
Fields	Descriptions
Hold	To hold the enrichment operation, click **Hold**.
Back	To go back to the previous page, click **Back**.
Next	To go to the next page, click **Next**.
Save & Close	To save the process and exit the page, click **Save & Close**.
Cancel	To exit the process without saving the information, click **Cancel**.

Upon clicking **Next**, the **Customer Summary** page is displayed:

Customer Summary

The Customer Summary page displays all the entities (e.g. liabilities) added in the initiation stage for verification purpose.

Figure 2-20 Customer Summary



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

Table 2-8 Customer Summary

Fields	Description
Filter	To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.
Party Id	To view more details about the liability, click the **party Id** in the **Liability Summary** widget.
Liability Summary	To change the layout of **Liability Summary** widget, use the **List View, Table View,** and **Tree View** icons.

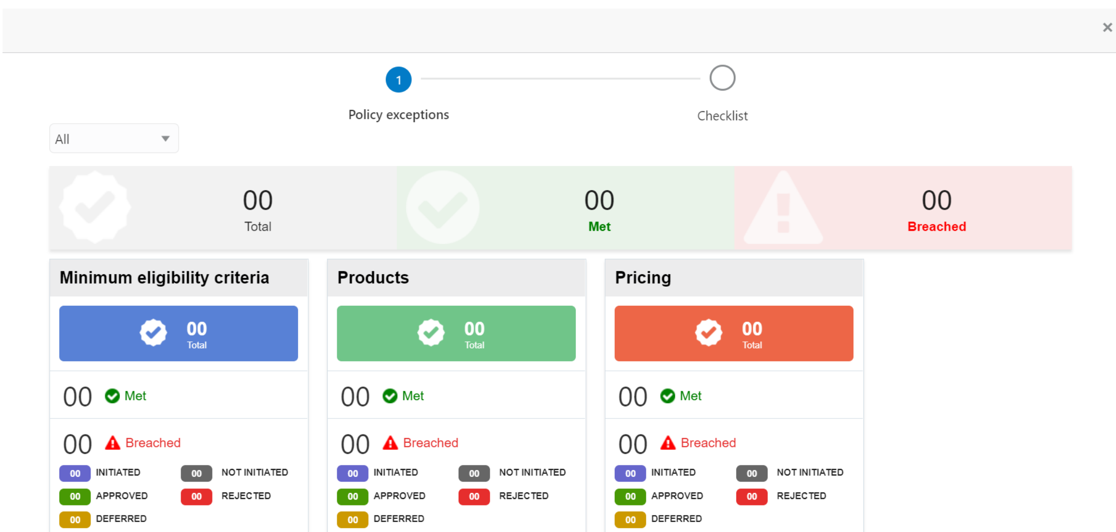
Table 2-8 (Cont.) Customer Summary

Fields	Description
Hold	To hold the initiation operation, click **Hold**.
Back	To go back to the previous page, click **Back.**
Save & Close	To save the process and exit the page, click **Save & Close.**
Submit	To submit the Group Concentration Limit Proposal application, click **Submit.**
Cancel	To exit the process without saving the information, click **Cancel.**

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

Click **Submit**, the Policy Exception Summary / Business window appears based on Business Process Maintenance.

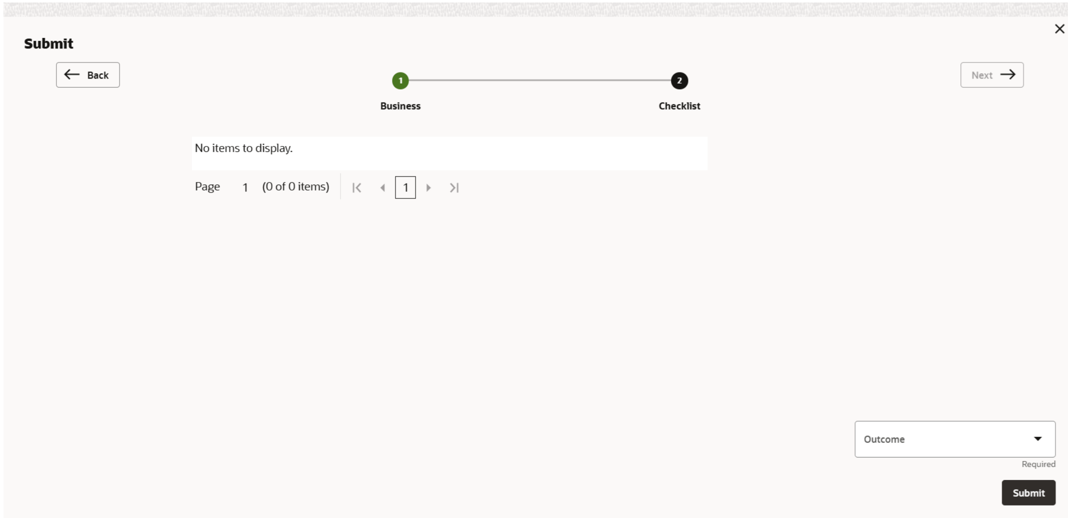
Figure 2-21 Policy Exception



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

28. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
29. Click the **Total** count on each tile to view detailed information and initiate policy exception process.
30. To **Submit** the application, click the **Checklist** data segment.

Figure 2-22 Checklist



31. Select the **Outcome** as **PROCEED.**
32. Click **Submit.**

    Submitting the Group Concentration Limit proposal application, the application is moved to the Enrichment stage.

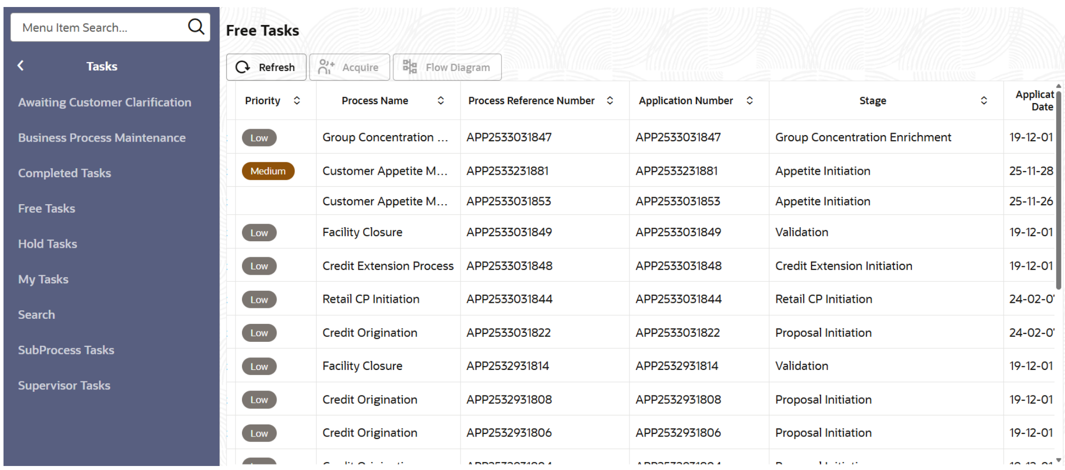
3 Group Concentration Limit Enrichment

This topic provides systematic instructions about the Limit Enrichment of the Group Concentration Limit Proposal.

In this stage, the Group Concentration Limit Proposal application can be further enriched by modifying the already added basic information or adding new information about the parent and child parties.

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

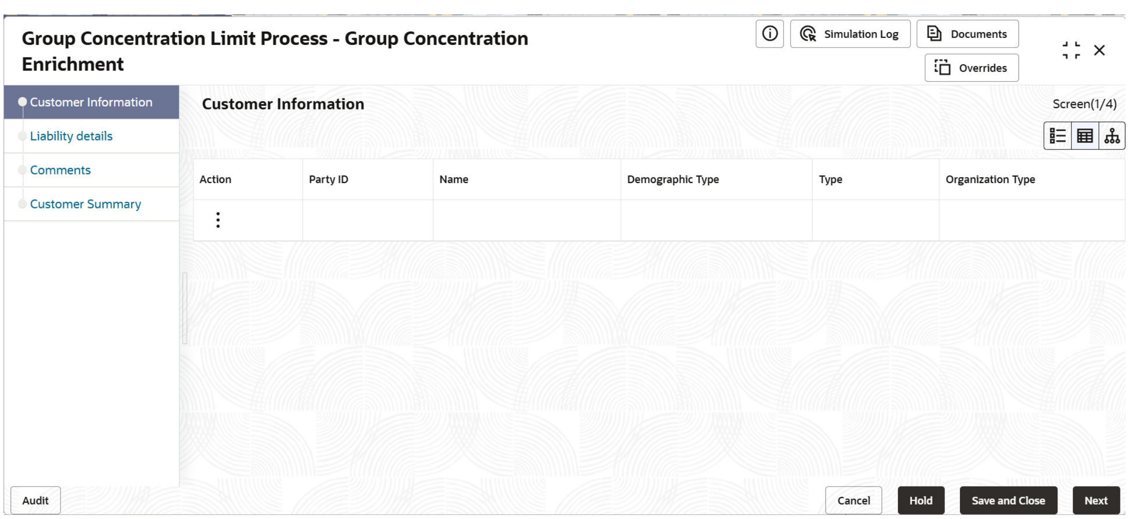
Figure 3-1 Free Tasks



2. Select the required Group Concentration Limit enrichment task and click **Acquire & Edit.** The Group Concentration Enrichment page appears.

In this page, you can enrich the party or child party details captured in the initiation stage.

Figure 3-2 Customer Info



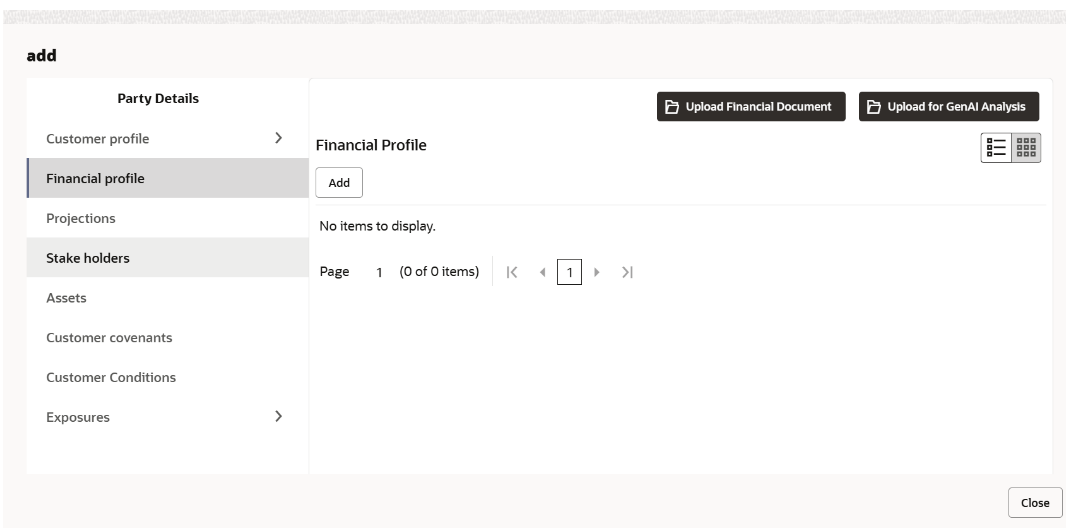
Mouse hovering on the party or child party icon displays the basic information about the party / child party.

3. Right click on the party or child party icon to perform the following actions:
    - Add Customer (not applicable for joint customer)
    - Link Customer
    - View
    - Quick View
    - Configure
    - Move Internally (applicable only for linked parties)
    - Undo (applicable only for linked parties)
    - Delete (applicable only for child parties)

> **Note**
>
> For information on performing **Add Customer, Link Customer, View, Quick View, Move Internally, Undo** and **Delete actions, refer Customer Info**

4. Right click on the party or child party icon and click **Configure**. The following window is displayed.

Figure 3-3 Party Details



5. Specify the following details in the respective fields:
    - Registration Number
    - Company Name
    - Type Of Company
    - Geographical Spread
    - Place Of Incorporation
    - Incorporated Date

- Established Date
- RM Id Company Website
- Facebook URL
- Twitter URL
- Employee Strength
- No. Of Years In Business
- No. Of Companies in the Group
- Country of Risk

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

Table 3-1 Party Details

Fields	Description
Is Blacklisted?	Enable the **Is Blacklisted?** switch, if the party is blacklisted.
KYC Compliant?	Enable the Is **KYC Compliant?** switch, if the party is KYC Compliant.
KYC Date	Click the calendar icon and select the **Last KYC Date.**
Listed Company	Enable the **Listed Company** switch, if the group entity is listed in stock market.
Language	Select the **Language** from the drop down list.
Media	Select the **Media** for transactions from the drop down list.

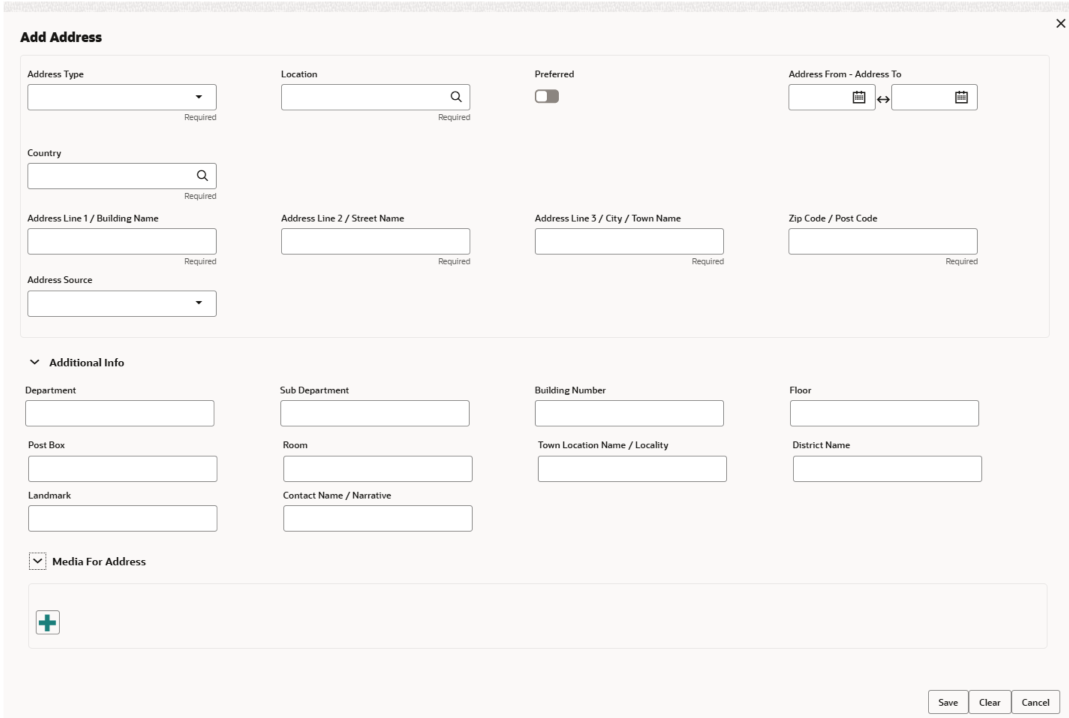
For more information on fields in the **KYC Details** screen, refer the below table.

Table 3-2 KYC Details

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

6. To add address details of the party, click the Address tab and then click the Add icon. The **Address Details** window is displayed:

Figure 3-4 Address Details

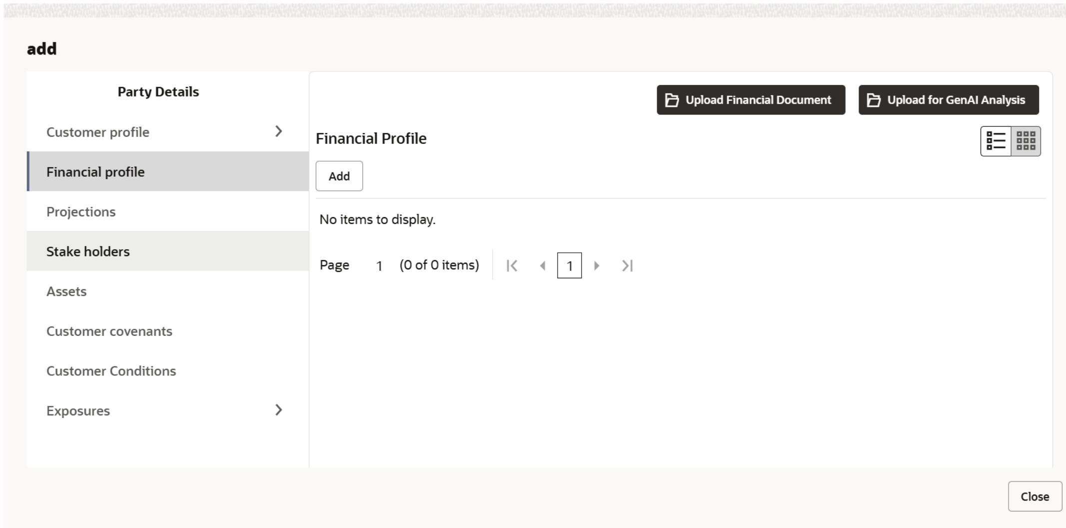


7. Specify the following details in the respective fields:
   - **Address Type**
   - **Name** of the contact person
   - **House/Building name**
   - **Street**
   - **Locality**
   - **Landmark**
   - **Area**
   - **City**
   - **State**
   - **Zip-Code**
   - **Country**
   - **Email Address**
   - **Phone Number**
8. Click **Add**. Address details are added.
9. To add the industry details, click the **Industry** tab and select the required details.

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

10. To view the party's business details, click the **Customer Profile** in menu and select **Business** sub-menu.
11. To configure party's financial details, click **Financial Profile** in left menu. The **Financial profile** screen is displayed:

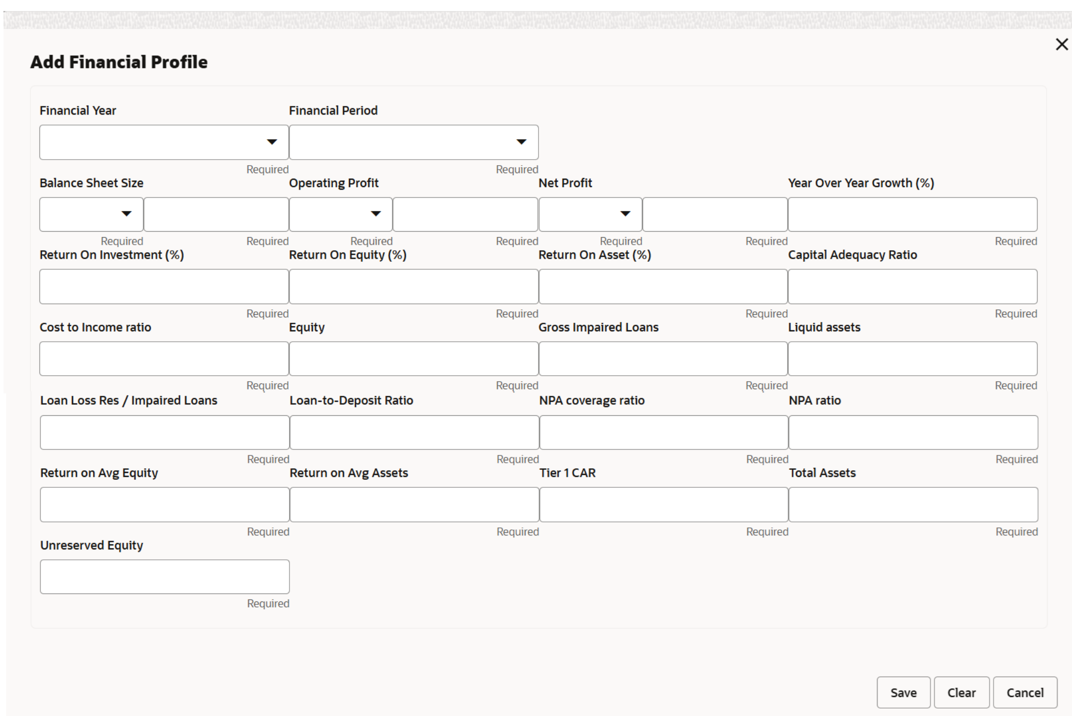
Figure 3-5 Financial profile



12. Click the **Add** icon.

    The **Finacial Profile** screen displays.

Figure 3-6 Financial Profile



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

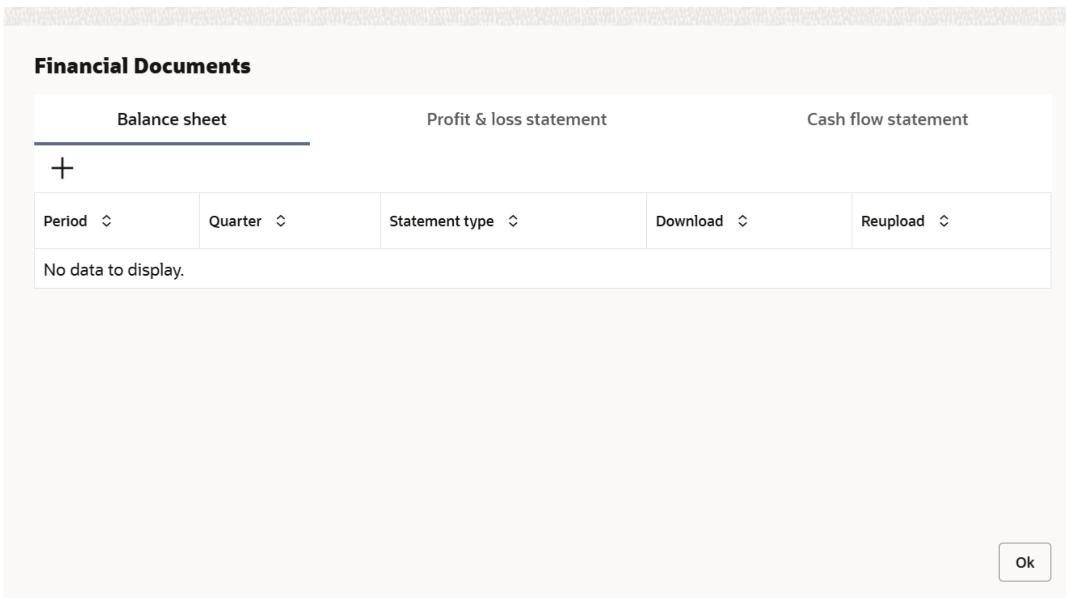
Table 3-3 Financial Profile

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

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

    The **Financial Documents** screen is displayed.

Figure 3-7 Financial Documents

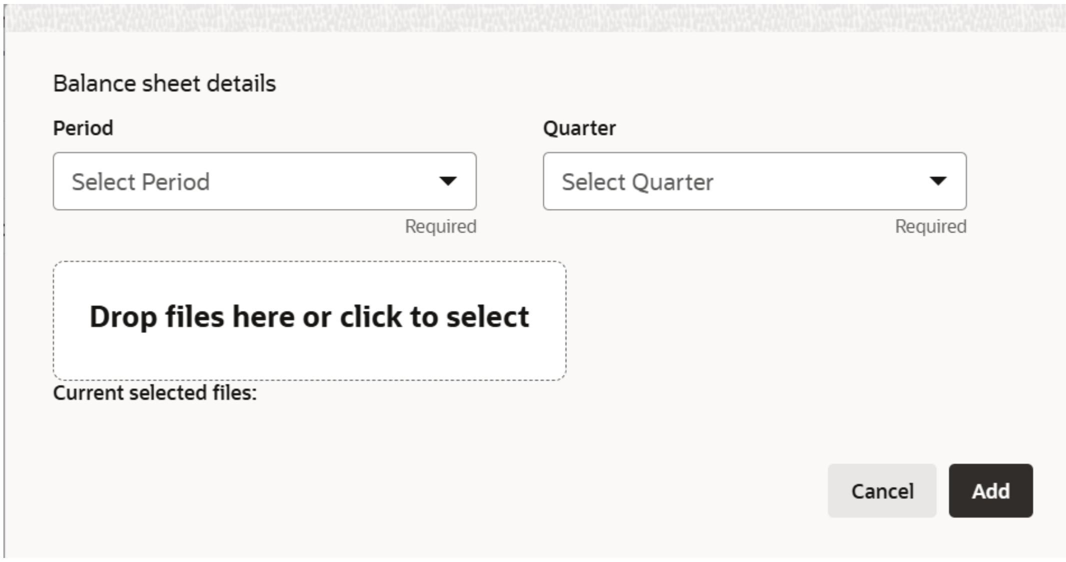


In the Financial Documents window, you can **Add** the following documents by clicking respective tabs.

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

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

Figure 3-8 Balance Sheet Details



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

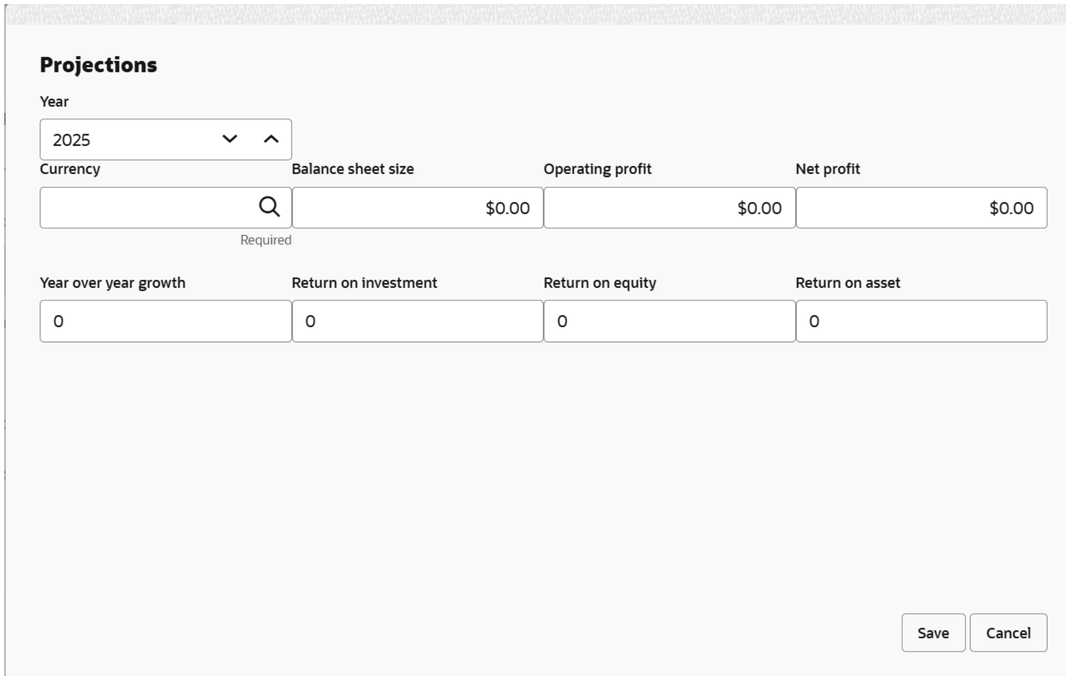
Table 3-4 Balance Sheet Details

Fields/Icons	Descriptions
Period and Quarter	Select the **Period and Quarter** for which the financial document is to be added.
Drop files here or click to select	In **Drop files here or click to select** section, drag and drop or click and upload the financial document.
Add	Click **Add**. Document is added.
Chart view	In the Financial Profile screen, click the **Chart view** icon to change the List view to Chart view. **Note**: To Edit, Delete or View the added **Financial Profile**. click the hamburger icon in the required list item and select the required option.

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

    The **Projections** screen is displayed.

Figure 3-9 Projections



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

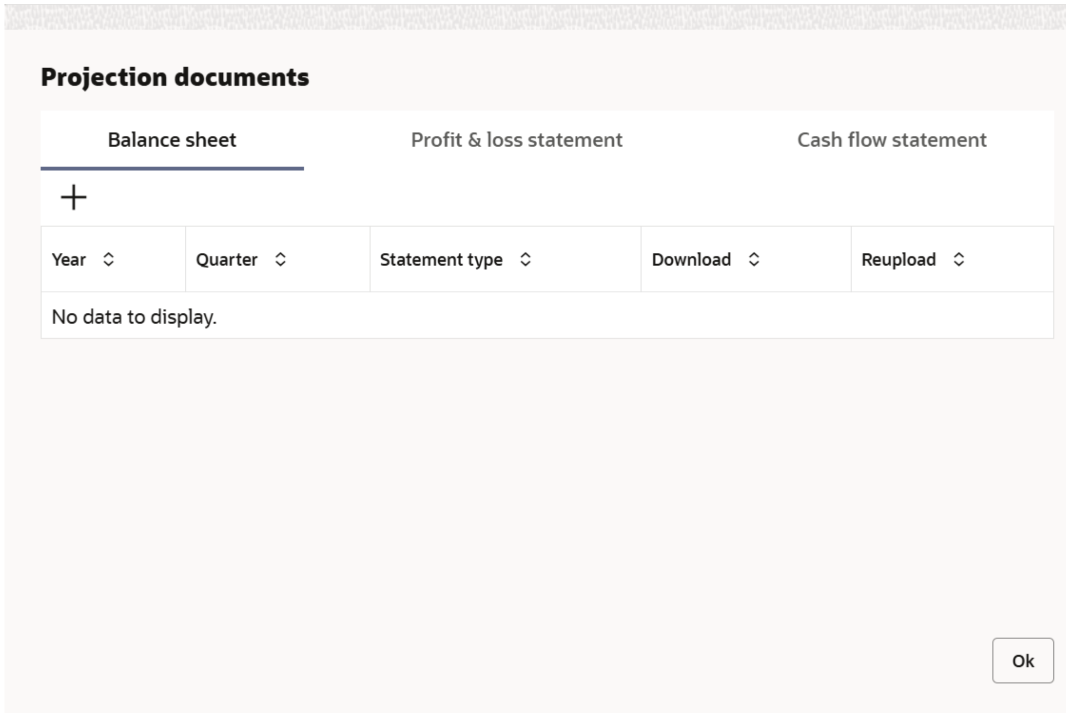
Table 3-5 Projections

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

15. To add projection documents, click **Upload Projection Document**.

    The **Projection Documents** screen is displayed.

Figure 3-10   Projection Documents

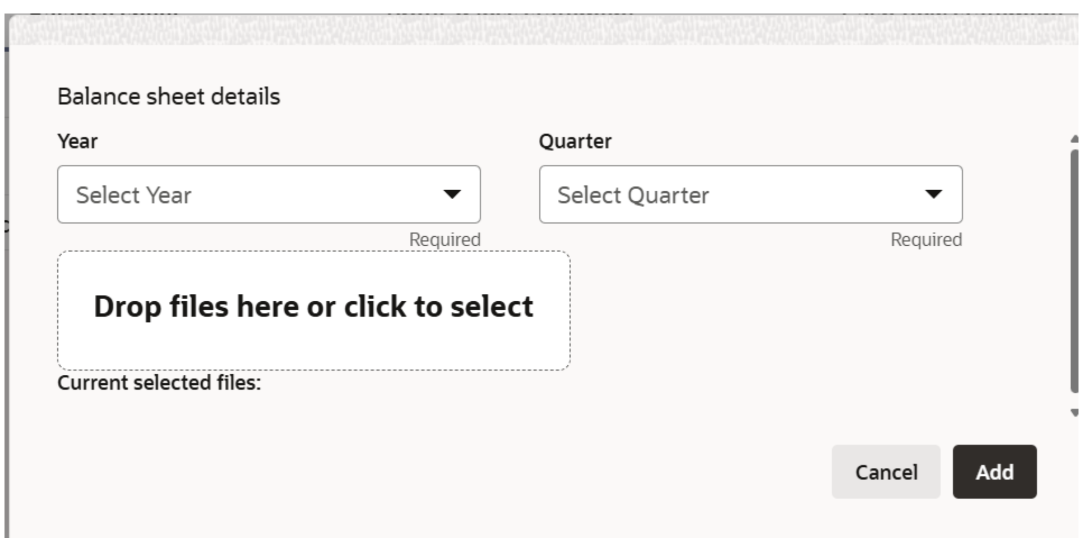


In the Projection Documents window, you can Add the following documents by clicking respective tabs.

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

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

Figure 3-11   Balance Sheet Details



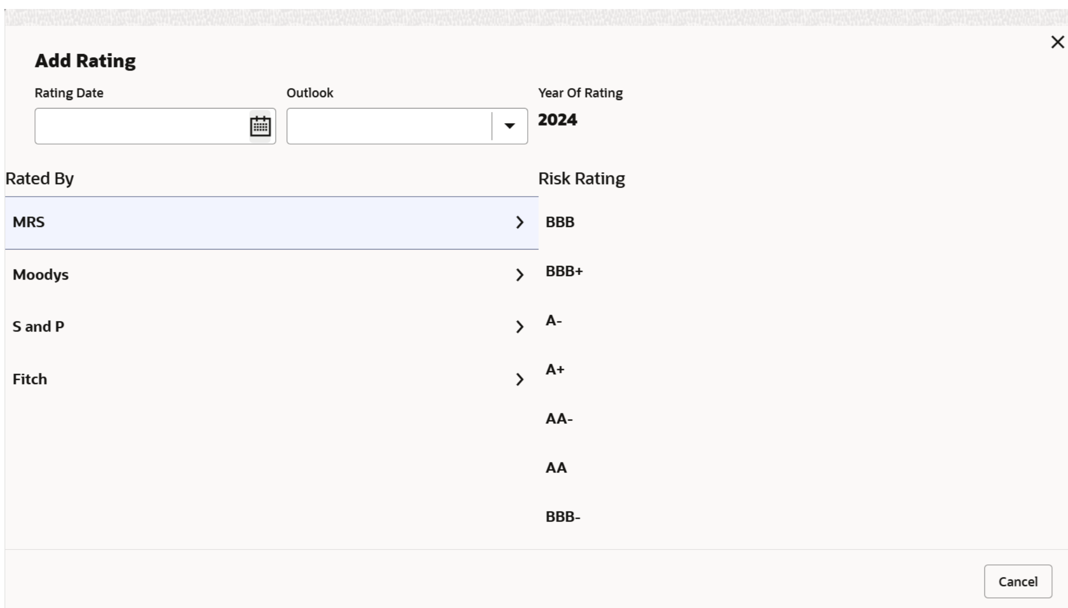
17. Select the **Period** and **Quarter** for which the projection document is to be added.
18. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.
19. Click **Add**. Document is added.
20. In the Business Projection screen, click the Chart view 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.

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

    The **Add Ratings** screen is displayed.

Figure 3-12 Add Ratings

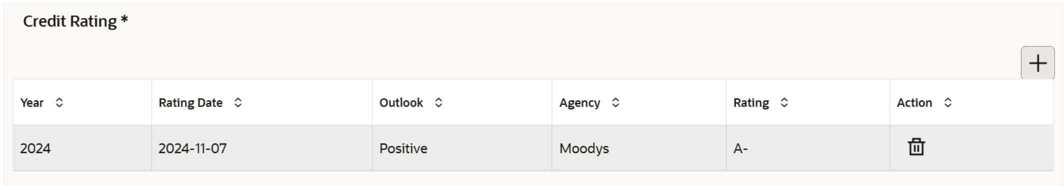


22. Select the following details of the rating:
    - **Rating Date**
    - **Outlook**
    - **Risk Ratings**
    - **Rated By**

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

    Select the **Rated By** organization, the rating is added and displayed as shown below.

Figure 3-13   Customer Rating

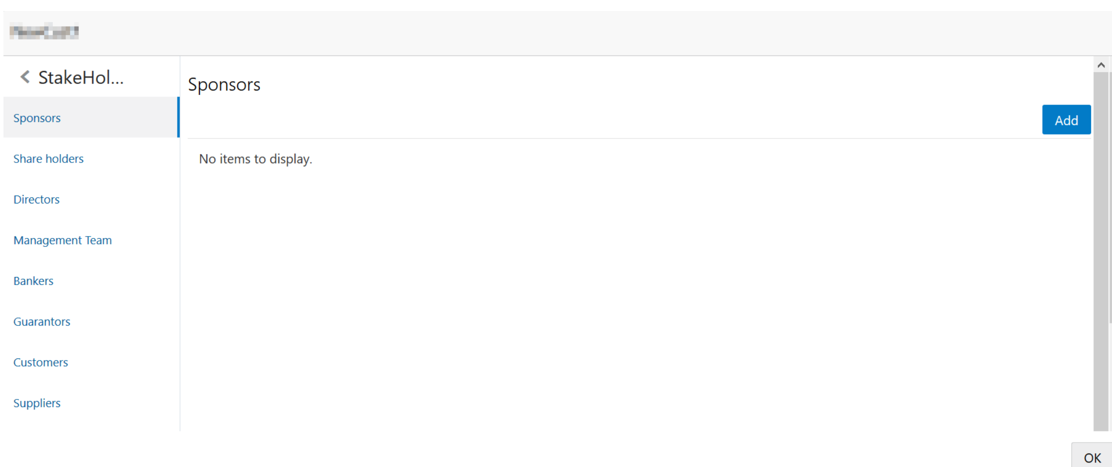


23. To modify the added rating, click the **edit** icon.
24. To delete the added rating, click the **delete** icon.

You can add information about the following stakeholders of the party by clicking the Stakeholders menu:

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

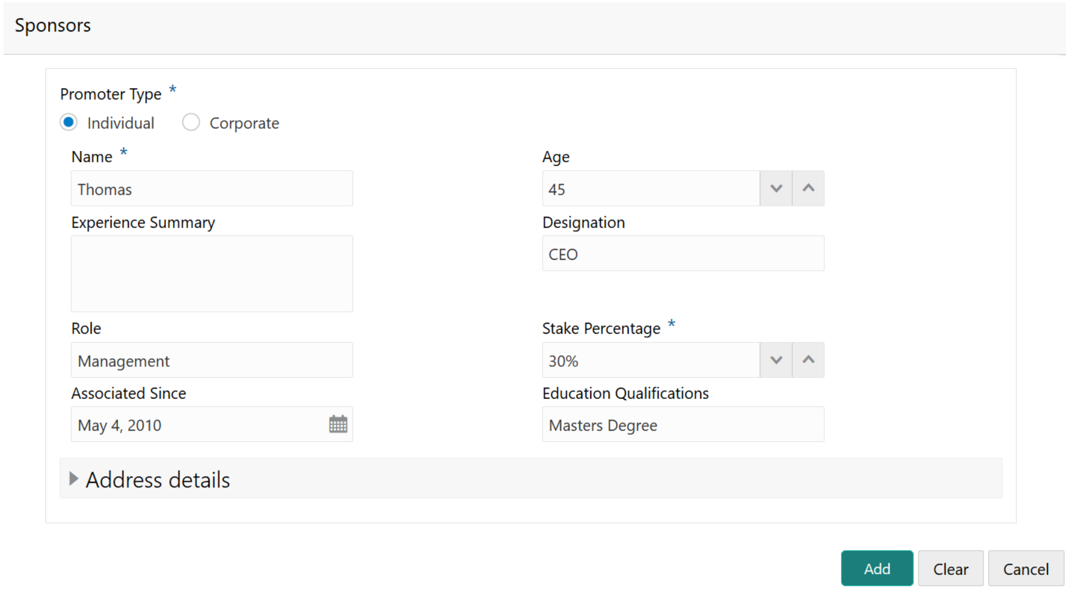
Figure 3-14   Sponsors



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

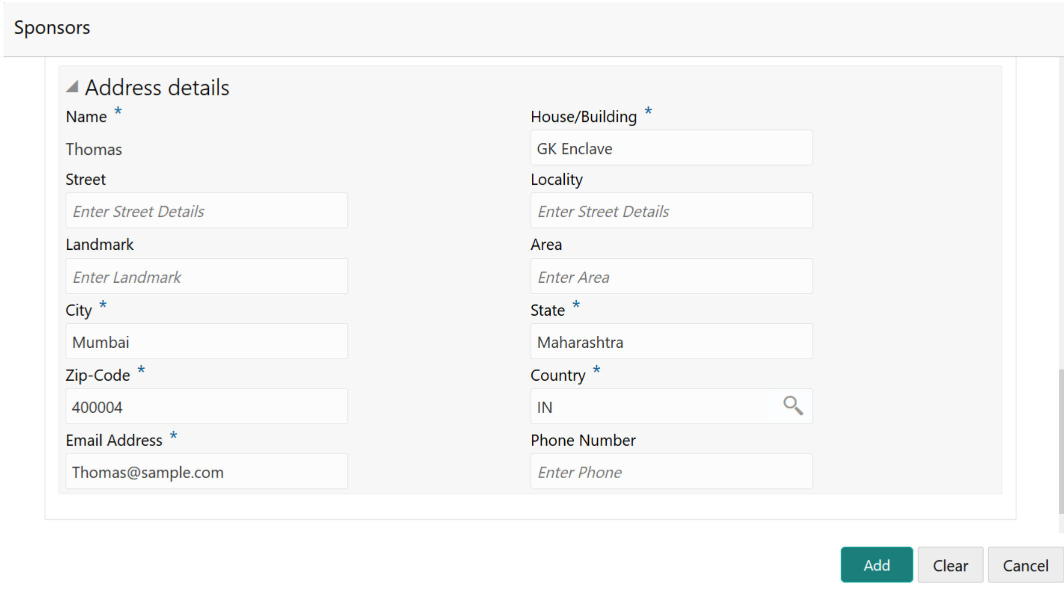
    The **Sponsors** screen is displayed.

Figure 3-15 Sponsors



26. If the sponsor is an individual, specify the following sponsor details in the respective fields:
    - Promoter Type (select **Individual** option)
    - Name
    - Age
    - Experience Summary
    - Designation
    - Role
    - Stake Percentage
    - Associated Since
    - Education Qualifications
27. If the sponsor is an entity, specify the following sponsor details in the respective fields:
    - Promoter Type (select **Corporate** option)
    - Name
    - Stake Percentage
28. Click and expand the **Address details** section.

Figure 3-16 Sponsors



29. Specify the following details in the corresponding fields:
    - **House/Building** name
    - **Street**
    - **Locality**
    - **Landmark**
    - **Area**
    - **City**
    - **State**
    - **Zip-Code**
    - **Country**
    - **Email Address**
    - **Phone Number**
30. 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**.

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

Figure 3-17 Assets

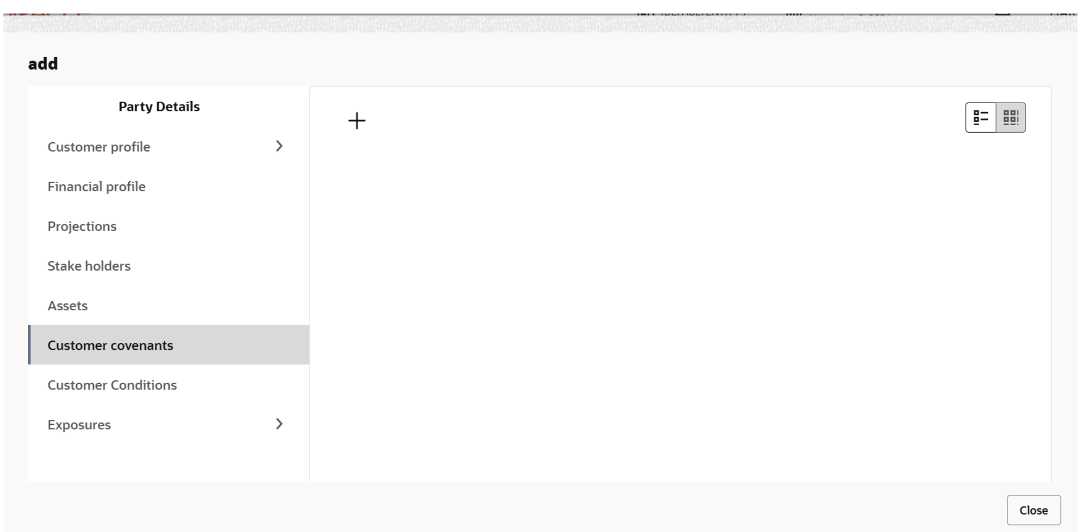
Table 3-6 Assets

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

32. To add covenant details of the party, click **Customer Covenants** from the left menu.

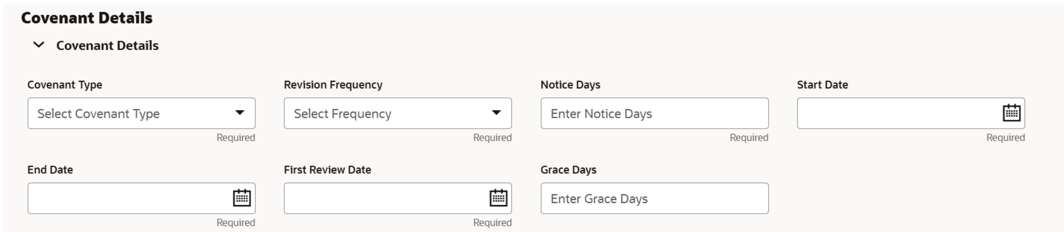
The **Customer Covenants**screen is displayed.

Figure 3-18 Customer Covenants



33. Click the add icon. The **Covenant Details** window is displayed.

Figure 3-19 Covenant Details



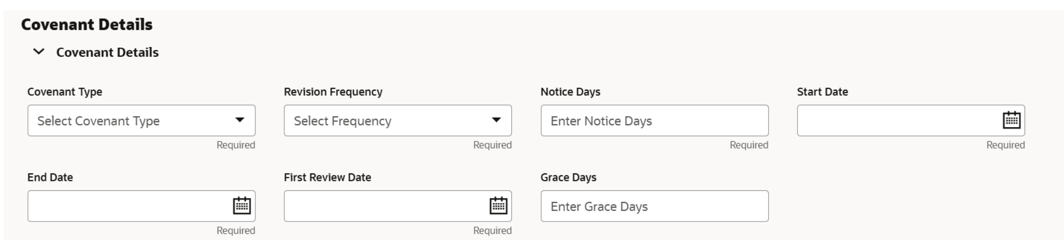
34. To link existing covenant, click the search icon and select the **Covenant code.** The covenant codes maintained in the Covenant Maintenance page are displayed in LOV.

    Select the **Covenant Code, Covenant name, Covenant description** and **Classification type** get defaulted.

35. To create new covenant, click the **Click to add new covenant** link and specify the following details:
    - Covenant code - A unique code for the covenant to be created
    - Covenant name - Name for the covenant to be created
    - Covenant description - A brief description about the covenant
    - Classification type - Classification type of the covenant, such as Internal and External

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

Figure 3-20 Covenant details

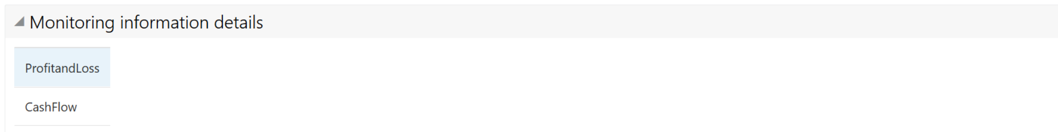


37. Specify the following details in respective fields:
    - Covenant type - Type of the covenant, such as Financial and Non-Financial
    - Covenant Sub Type - Sub type of the covenant
    - Notice Days - Number of days before which the covenant tracking task has to be created
    - Revision Frequency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

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

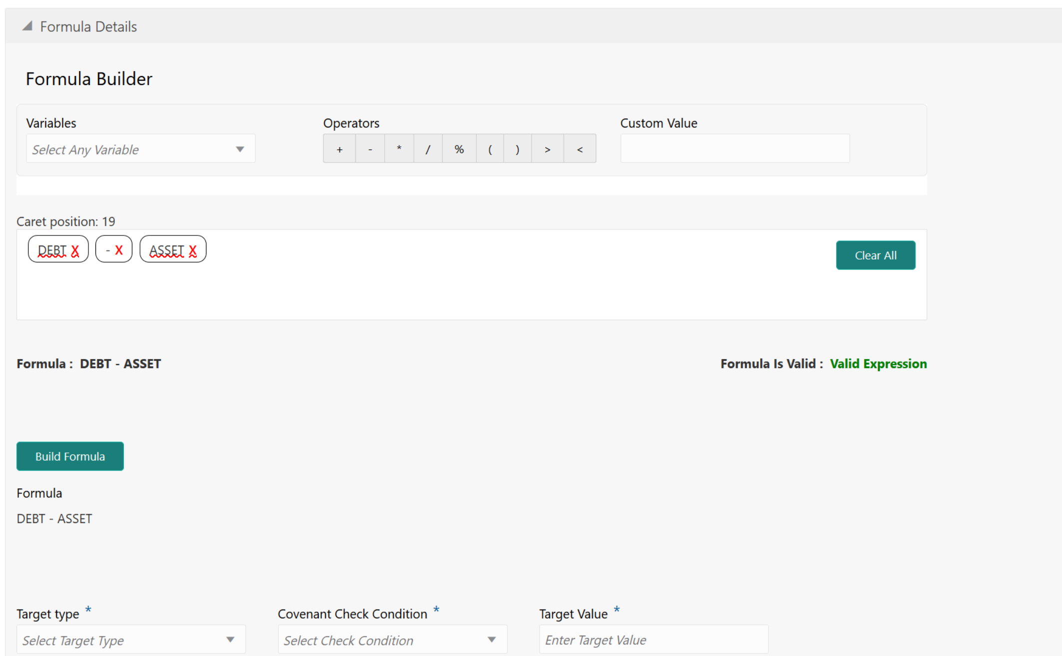
38. To capture monitoring information for the covenant, click and expand the Monitoring Information Details section.

Figure 3-21 Monitoring Information Details



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

Figure 3-22 Formula Details



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

Table 3-7 Formula Details

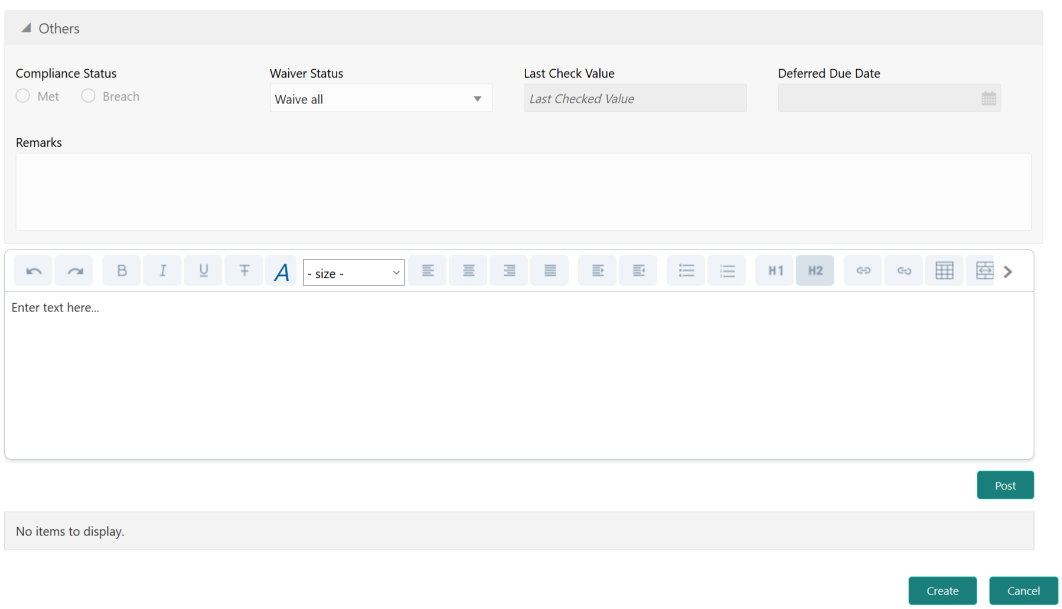
Fields	Description
Variable	Select a **Variable** from the drop down list. The options available are **Debt, Asset, Debt Ratio** and **Asset Ratio.**
Operators	Select the required operator from the available **Operators.**
Custom Value	Provide a **Custom Value**, if you want to use it in the formula.

Table 3-7 (Cont.) Formula Details

Fields	Description
Build Formula	Click **Build Formula**. The formula is built and displayed below the formula box. The system will also display whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.
Target Type	Select the **Target Type** from the drop down list. The options available are: **Value, Percentage,** and **Ratio**.
Covenant check condition	Select the **Covenant check condition** from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than. If **Between** is selected as the covenant check condition, **Target Value 1** and **Target Value 2** fields appear. You need to specify the range of target values.
Target Value(s)	Specify the **Target Value(s)**. The system will periodically derive the built formula with the values obtained from party's financial documents and validate it against the set target values based on covenant check condition.

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

Figure 3-23 Others



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

Table 3-8 Others

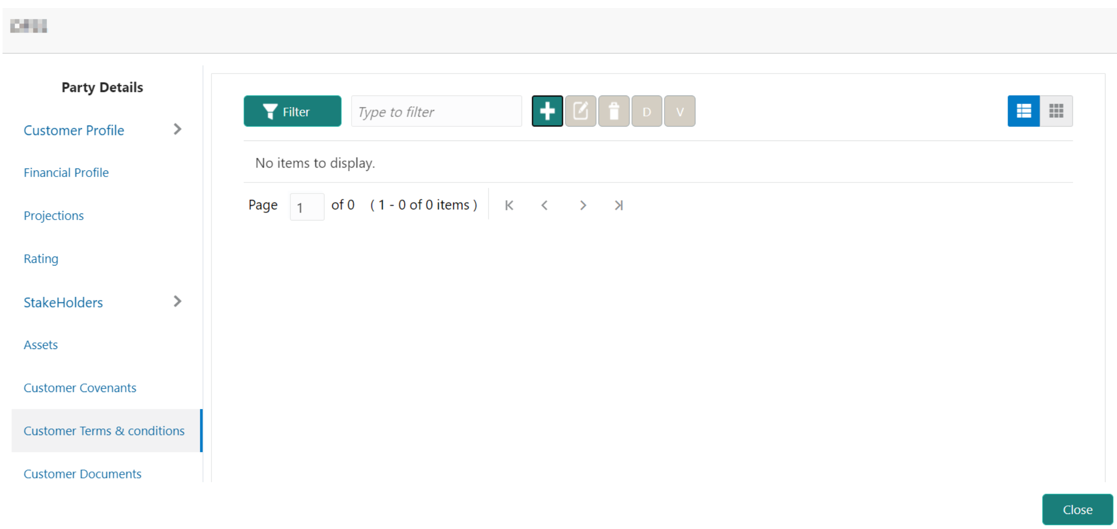
Fields	Description
Compliance Status	Select the current covenant **Compliance Status** of the party. The options available are: **Met** and **Breach**.

Table 3-8 (Cont.) Others

Fields	Description
Waiver Status	Select the **Waiver Status** from the drop down list. The options available are: Waive and Waive all.
Last Check Value	Specify the target value observed during the last covenant check in the **Last Check Value** field.
Deferred due date	Specify the **Deferred due date**. The covenant review can be postponed till the mentioned date.
Remarks	Capture overall **Remarks** for the covenant.
Create	Click **Create**. Covenant details are added.

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

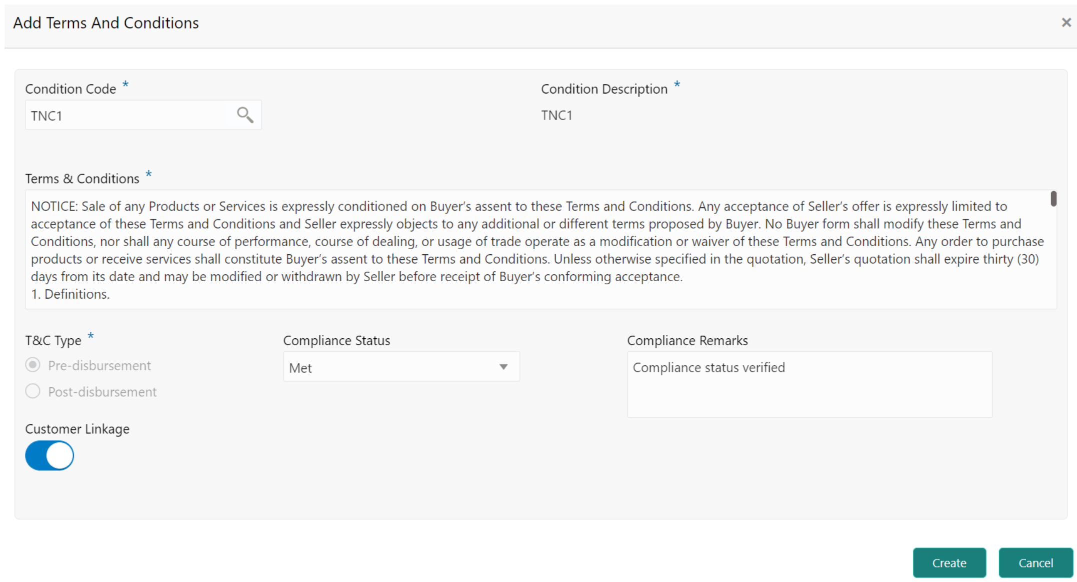
Figure 3-24 Party Details



42. To link terms and conditions to the party, click **Customer Terms & Conditions** in the left menu and then click **Add** icon.

    The **Add Terms And Conditions** screen is displayed.

Figure 3-25 Add Terms And Conditions



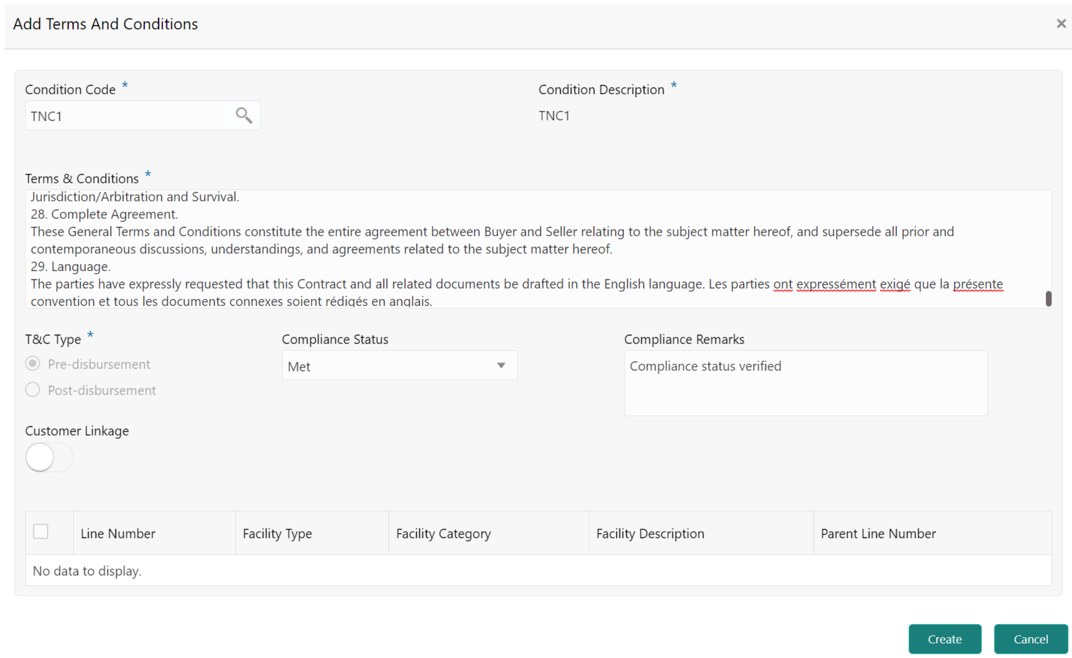
For information on fields in the **Add Terms And Conditions** screen, refer the below table.

Table 3-9 Add Terms And Conditions

Fields	Description
Condition Code	Search and select the **Condition Code**. Terms and Conditions maintained in the Maintenance module are displayed in the LOV.
Condition Description	Upon selecting the **Condition Code**, **Condition Description**, **Terms & Conditions**, and **T&C Type** maintained for the condition code get defaulted.
Terms & Conditions	To modify the terms and conditions specific to customer, edit the required text in the **Terms & Conditions** text box.
Compliance Status	Select the **Compliance Status** of terms and conditions. The options available are **Met** and **Breached.**
Compliance Remarks	Specify the **Compliance Remarks.**
Customer Linkage	By default, the **Customer Linkage** flag is enabled. You can disable it if you want to link the terms and conditions to the facilities.

Disable the **Customer Linkage** flag, facility details table appears as shown below:

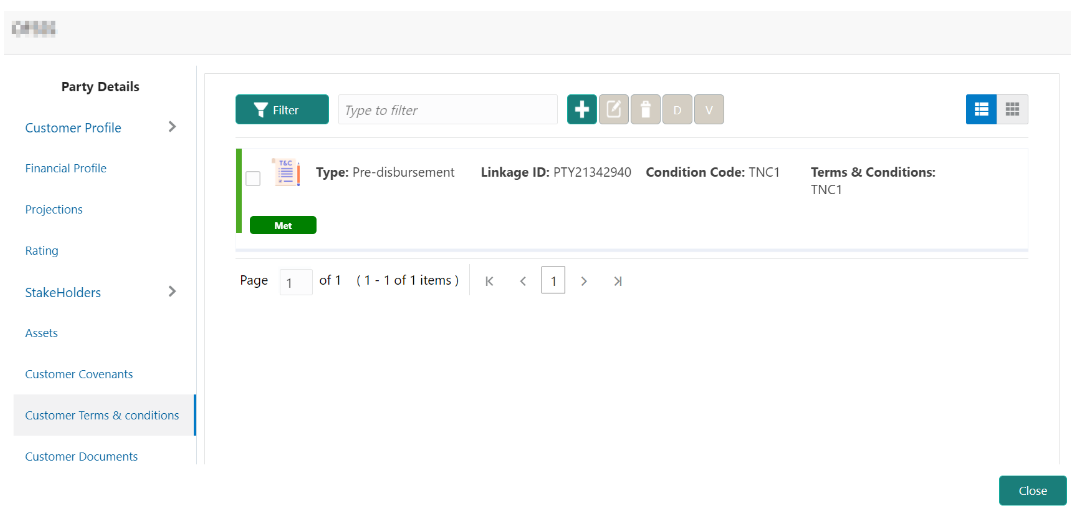
Figure 3-26 Add Terms And Conditions



43. Select the required facility.
44. Click **Create.** Terms and conditions are linked to the customer or facility and displayed as shown below:

    The **Terms & Conditions** screen displays.

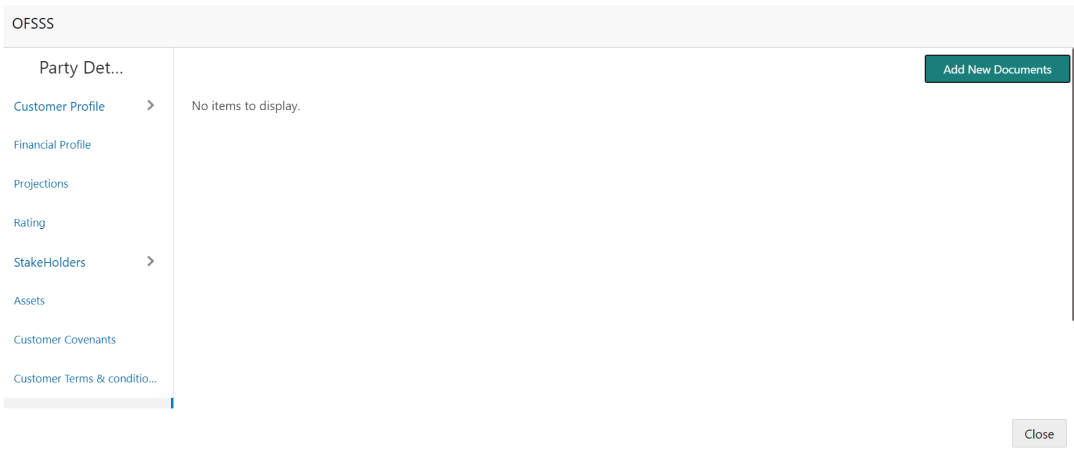
Figure 3-27 Terms & Conditions



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

45. To link customer documents related to terms and conditions, select the required terms and conditions record and click the **D** icon.
46. To view a particular terms and conditions, select the required terms and conditions record and click the **V** icon.
47. To add non-financial documents of the party, click **Customer Documents** from the left menu.

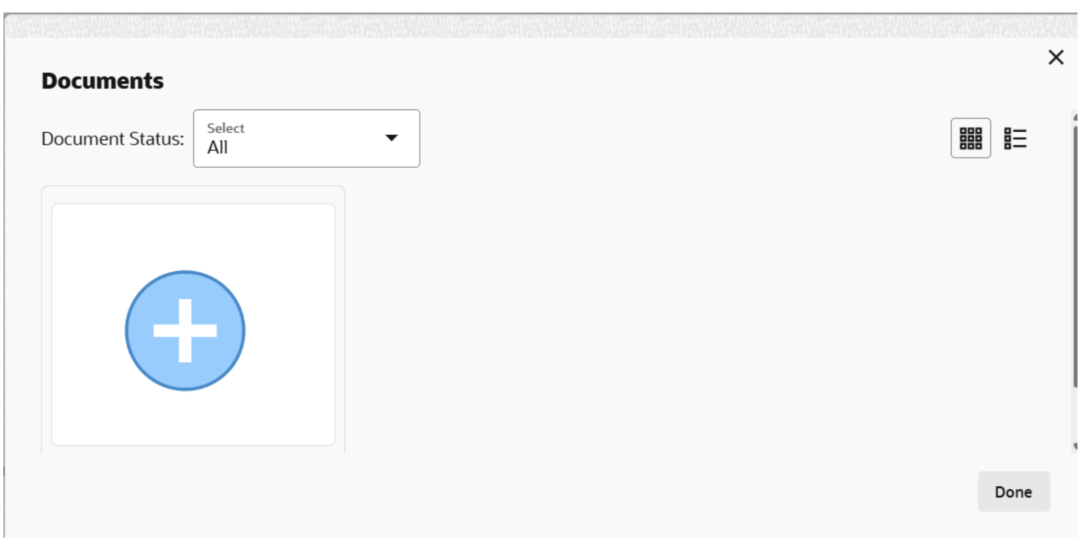
Figure 3-28 Party Details



If the necessary document list is maintained in the **Maintenance** module, it appears in the above screen. You can directly upload the documents by clicking upload / add option in the respective record.

48. To add documents that are not in the list, click **Add New Documents**. The following window appears:

Figure 3-29 Document



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

Table 3-10 Document

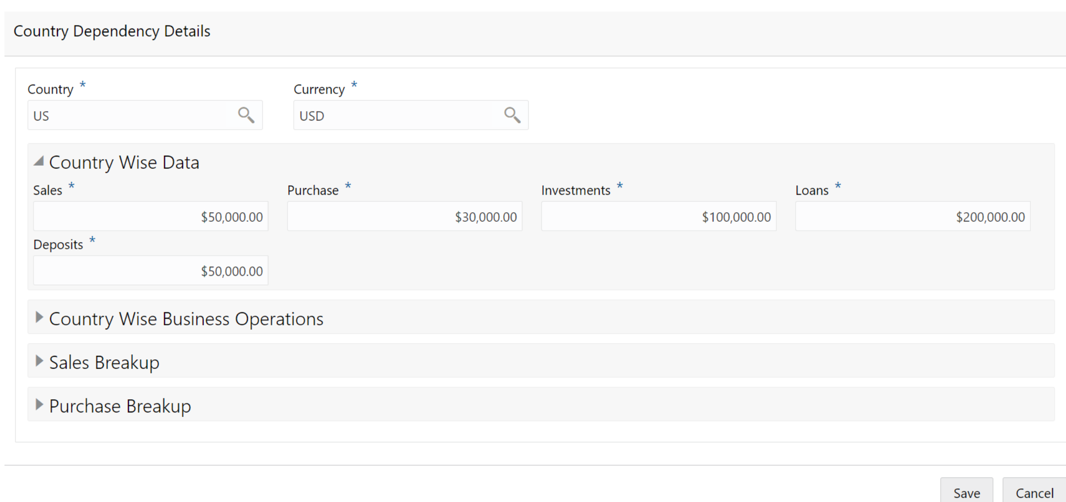
Fields	Description
Document Type and Document Code	Search and select the **Document Type** and **Document Code**. Document types and codes maintained in the maintenance module are displayed in the respective LOVs.
DocumentType Description and Document Code Description	**DocumentType Description** and **Document Code Description** get defaulted based on selected Document Type and Document Code, respectively.
Document Expiry Date	Click the calendar icon and select the **Document Expiry Date** of customer documents.
Remarks	Specify **Remarks** for the customer documents, if any.
Drop files here or click to select	Drag and drop or click and upload the customer documents in the **Drop files here or click to select** box. **Selected Files** count is displayed at the bottom of the **Drop files here or click to select** box.
Upload	Click **Upload**. Documents are uploaded and displayed in the Customer Documents window.

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

49. To add the exposure details of the party, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.
50. Click **Country exposure** and then click the add icon.

    The **Country Dependency Details** screen is displayed.

Figure 3-30 Country Dependency Details



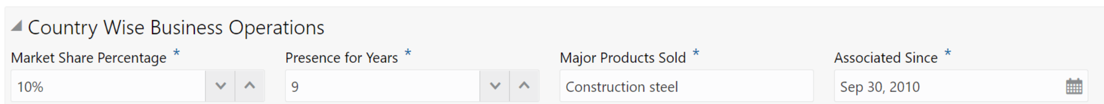
51. Search and select the **Country** and its **Currency.**

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

Table 3-11 Country Wise Data

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

Figure 3-31 Country Wise Business Operations



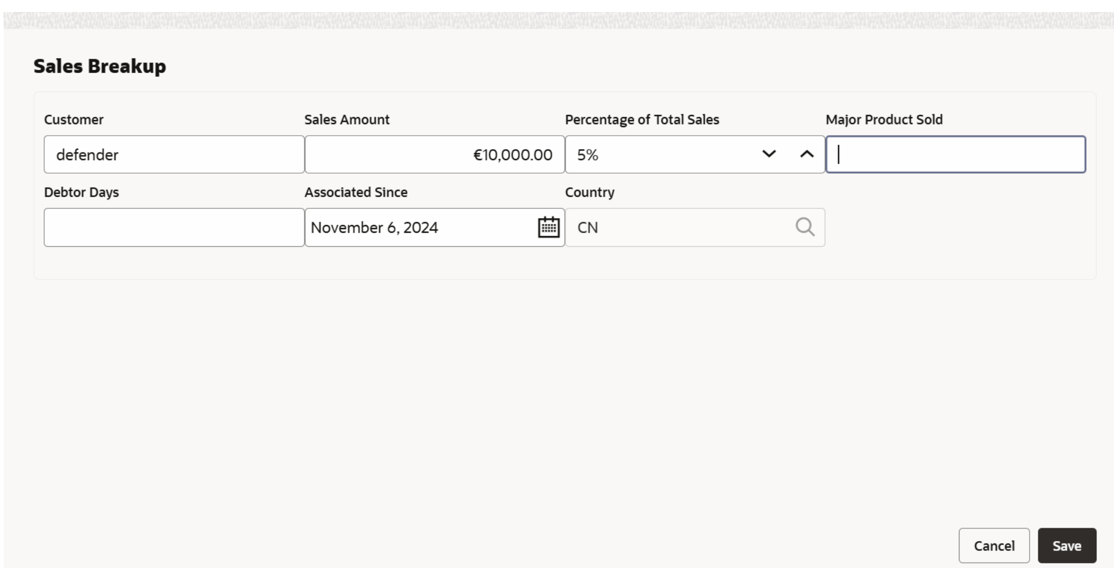
For information on fields in the **Country Wise Business Operations** screen, refer the below table.

Table 3-12 Country Wise Business Operations

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

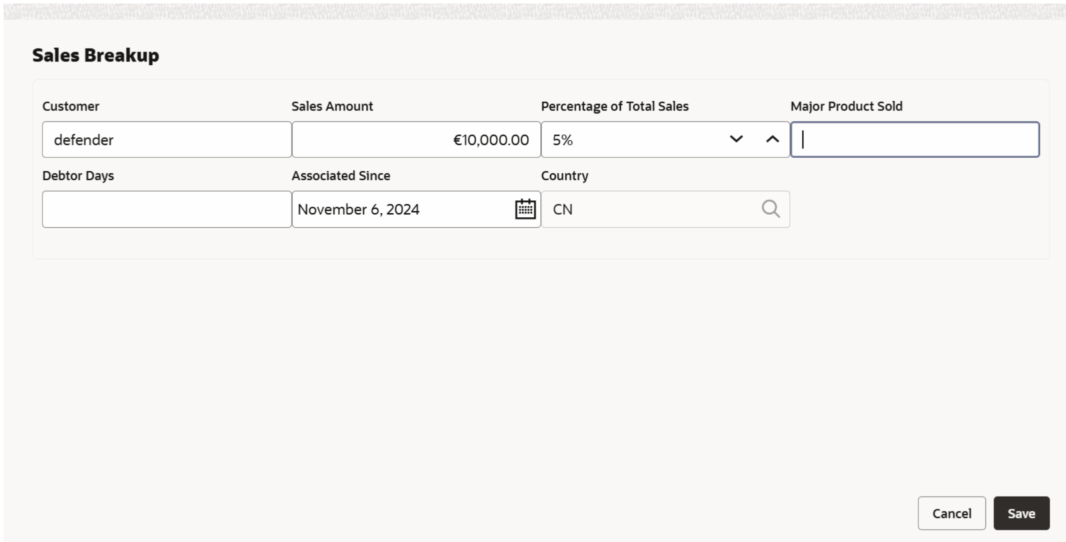
In this section, you must add details of all the party's customers in the selected country.

Figure 3-32 Sales Breakup



52. Click the **add** icon. The **Sales Breakup** window is displayed.

Figure 3-33 Sales Breakup



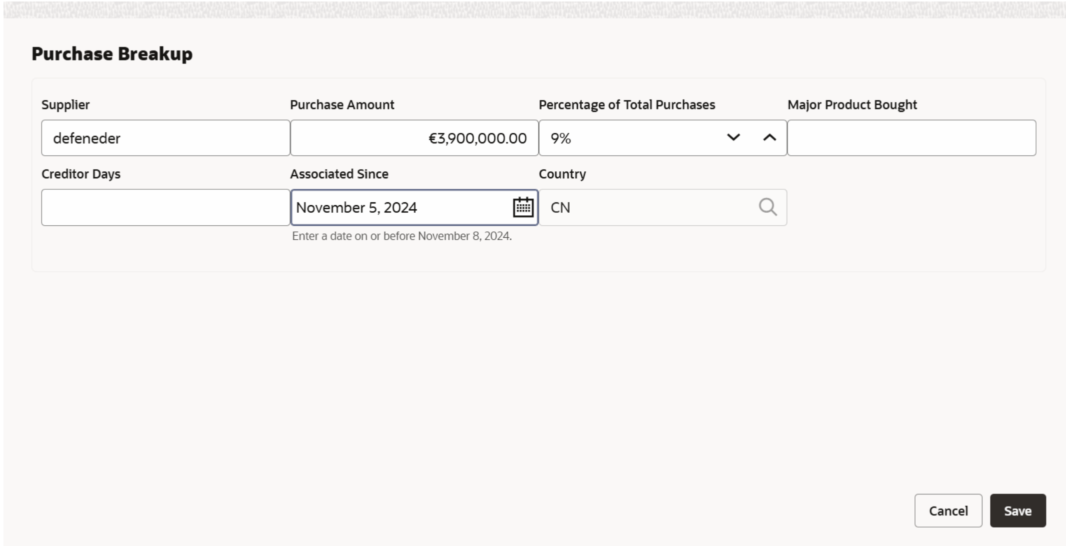
For information on fields in the **Sales Breakup** screen, refer the below table.

Table 3-13 Sales Breakup

Fields	Description
Customer	Specify the party's **Customer** name.
Sales Amount	Specify the **Sales Amount** recorded for the specified customer.
Percentage of Total Sales	Specify the **Percentage of Total Sales** recorded for the specified customer.
Major Product Sold	Specify the **Major Product Sold** to the specified customer.
Debtor Days	Specify the **Debtor Days** for the specified customer.
Associated Since	In the **Associated Since** field, search and select the date on which association between the party and its customer is established.
Save	Click **Save**. Sales breakup is added and displayed in the Sales Breakup section.

53. To edit or delete the added sales breakup, select the record and click the respective icon.
54. Click the **add** icon. The **Purchase Breakup** window is displayed.

Figure 3-34 Purchase Breakup



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

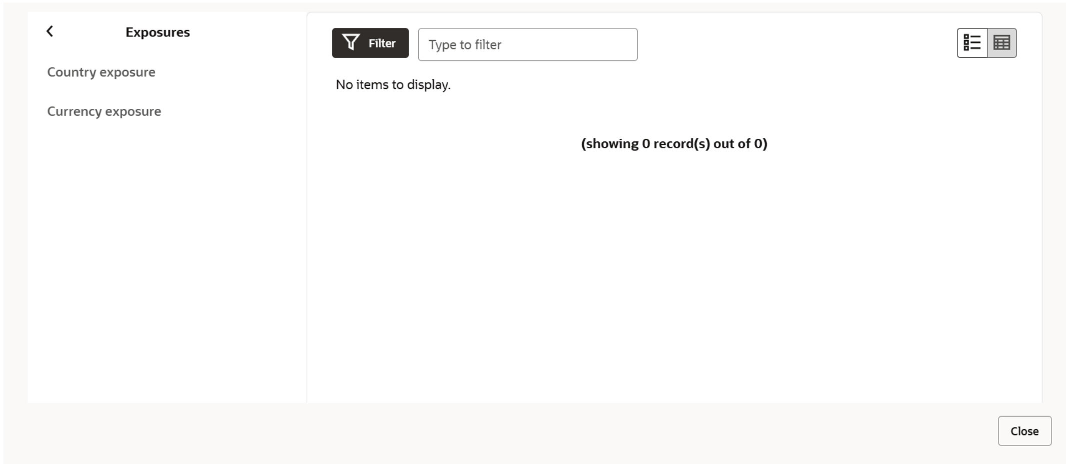
Table 3-14 Purchase Breakup

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

55. To edit or delete the added purchase breakup, select the record and click the respective icon.
56. In the Country Dependency Details window, click **Save**. The details are added and displayed as shown below.

    The **Exposures** screen displays.

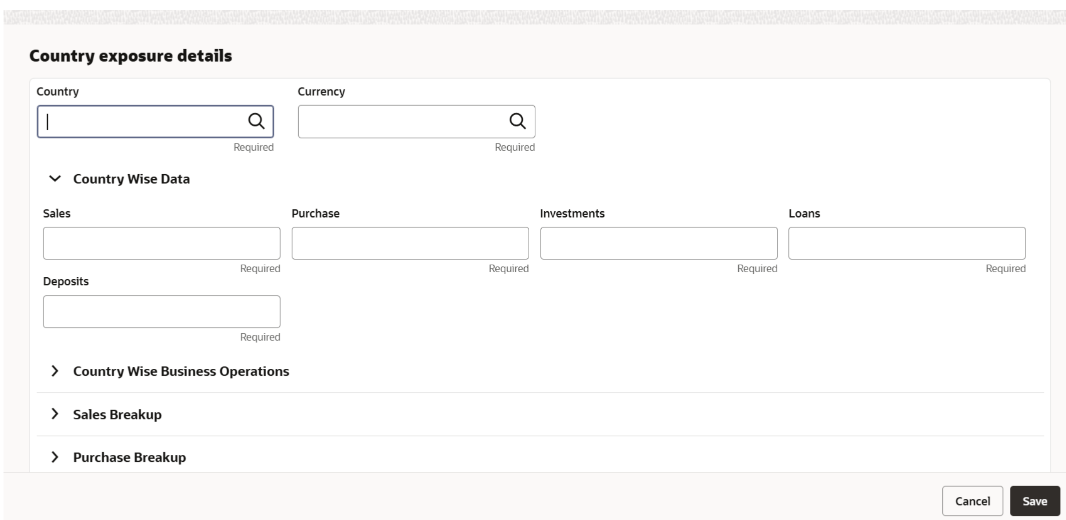
Figure 3-35 Exposures



57. To Edit, Delete or View the added country dependency details, select the record and click the respective icon or click the hamburger icon and select the required option.
58. To capture the currency dependency details, click the **Currency Exposure** sub menu. The **Currency Dependency Details** window is displayed.

    The **Currency Dependency Details** screen displays.

Figure 3-36 Currency Dependency Details



59. Search and select the **Currency**.

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

Table 3-15 Currency details

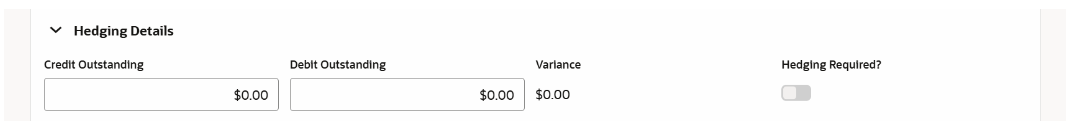
Fields/ Icons	Description
Sales Amount	Specify the party's **Sales Amount** in the selected currency.
Sales Percentage	Specify the party's **Sales Percentage** with respect to the selected currency.

Table 3-15 (Cont.) Currency details

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

Hedging Details

Figure 3-37 Hedging Details



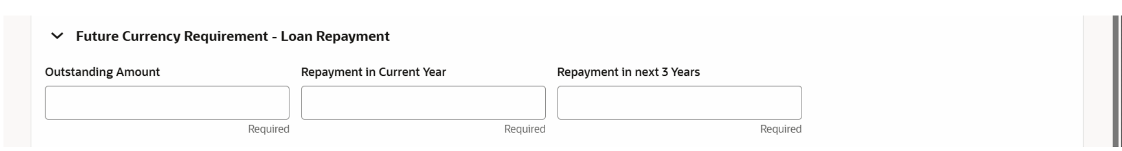
For information on fields in the **Hedging Details** screen, refer the below table.

Table 3-16 Hedging Details

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

Future Currency Requirement - Loan Repayment

Figure 3-38 Future Currency Requirement - Loan Repayment



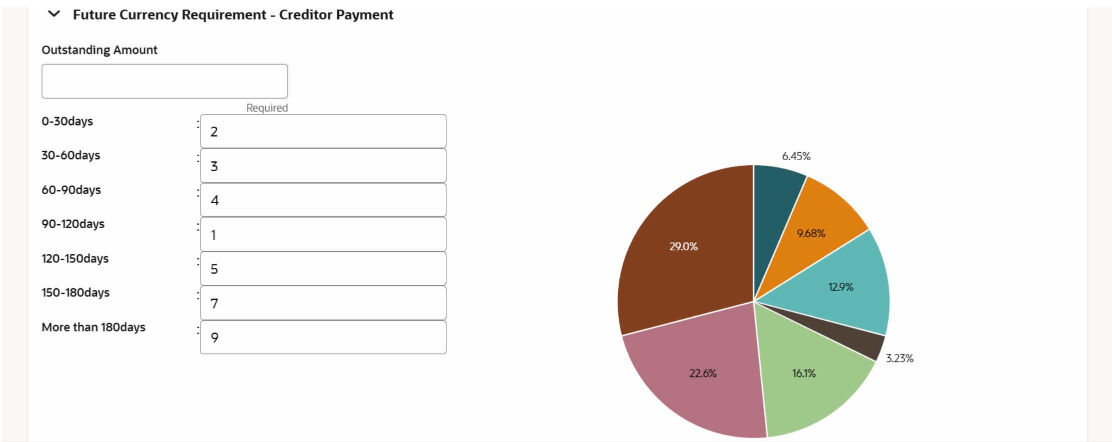
For information on fields in the **Future Currency Requirement - Loan Repayment** screen, refer the below table.

Table 3-17 Future Currency Requirement - Loan Repayment

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

Future Currency Requirement - Creditor Payment

Figure 3-39 Future Currency Requirement - Creditor Payment



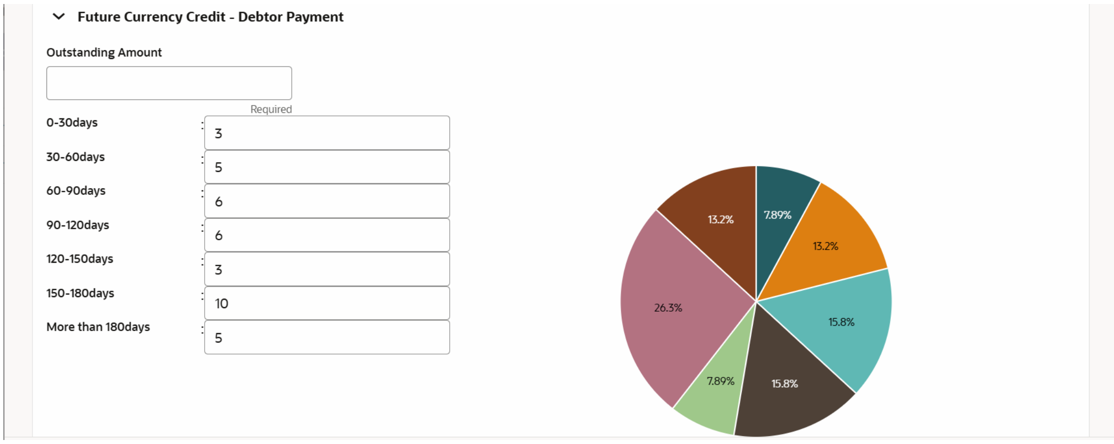
For information on fields in the **Future Currency Requirement - Creditor Payment** screen, refer the below table.

Table 3-18 Future Currency Requirement - Creditor Payment

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

Future currency credit - Debtor payment

Figure 3-40 Future currency credit - Debtor payment



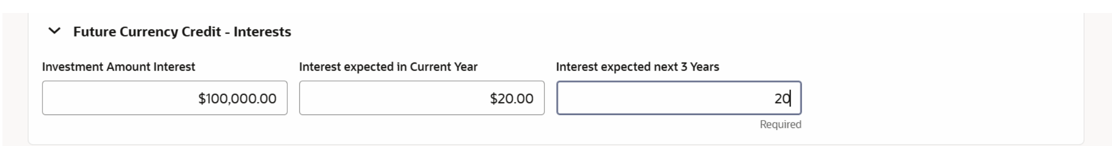
For information on fields in the **Future currency credit - Debtor payment** screen, refer the below table.

Table 3-19 Future currency credit - Debtor payment

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

Future Currency Credit - Interests

Figure 3-41 Future Currency Credit - Interests



For information on fields in the **Future Currency Credit - Interests** screen, refer the below table.

Table 3-20 Future Currency Credit - Interests

Fields	Descriptions
Investment amount interests	In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
Interest expected in current year	In the **Interest expected in current year** field, specify the interest to be received in the Current year.
Interest expected in next 3 years	In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.
Save	Click **Save** in the Currency Dependency Details window. The details are saved and displayed in Currency Dependency Details page.
Edit, Delete and **View**	To **Edit, Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.
Ok	Click **Ok** in the Party Details window.
Hold	To hold the enrichment operation, click **Hold**.
Next	To go to the **Next** page, click **Next**.
Save & Close	To save the provided information and exit the page, click **Save & Close**.
Cancel	To exit the page without saving the information, click **Cancel**.

60. Click **Next**, the **Liability Details** page is displayed.

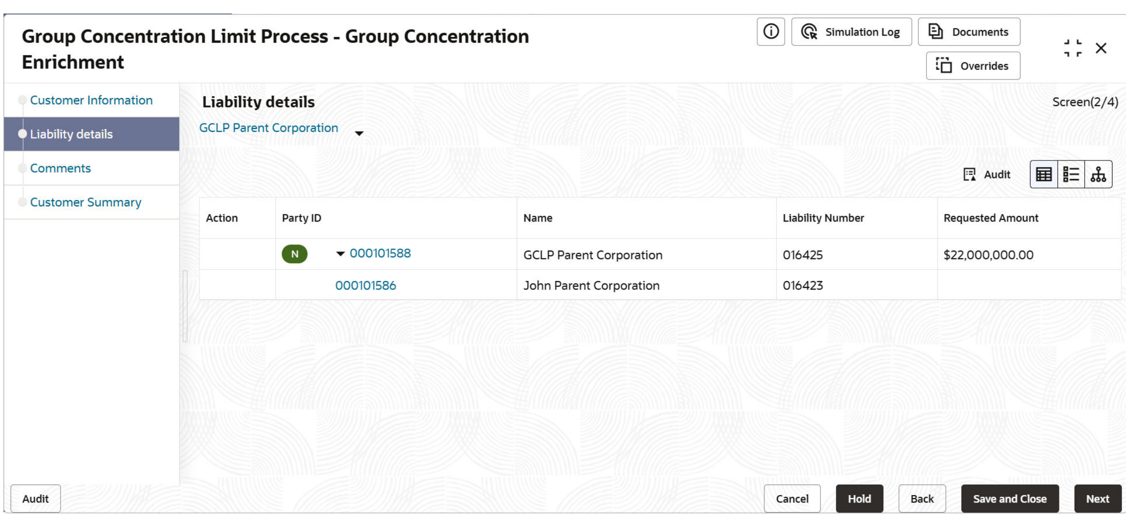
- Liability Details
  This topic provides systematic instructions about the Liability Details of the Group Concentration Limit Enrichment.
- KYC Check
  This topic provides systematic instrucions about the KYC Check of the Group Concentration Limit Proposal.

3.1 Liability Details

This topic provides systematic instructions about the Liability Details of the Group Concentration Limit Enrichment.

In this page, you can enrich the liability details added in the initiation stage.

Figure 3-42 Liability



Note

For more information on fields, refer Field Configuration Parameters

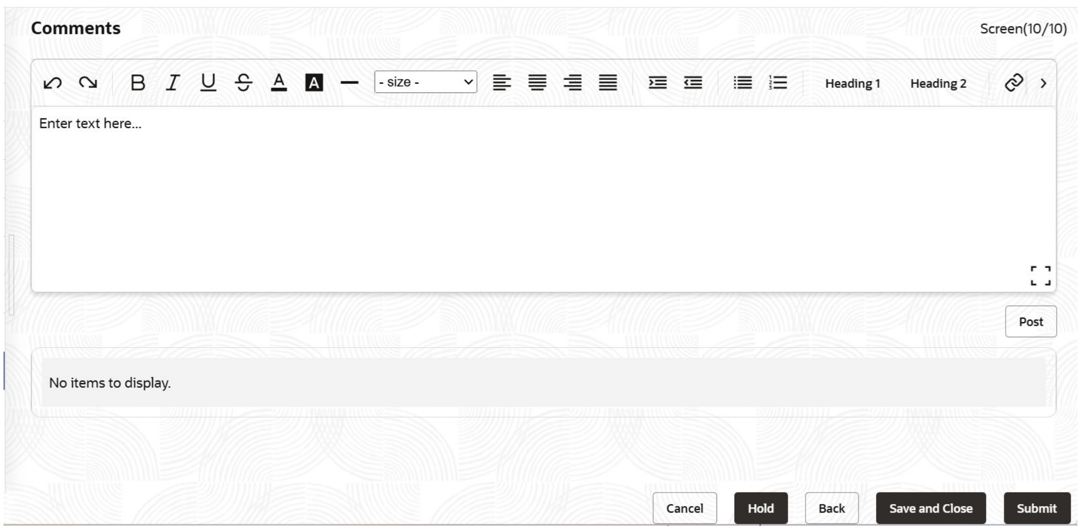
1. Refer Liability Details in initiation chapter to enrich the liability details.

   Click **Next** in the Liability Details page, The **Comments** page is displayed.

   Comments

   In this page, you can mention the actions performed in this stage with justification. Posting comments help the user in next stage to better understand the application.

   Figure 3-43 Comments



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

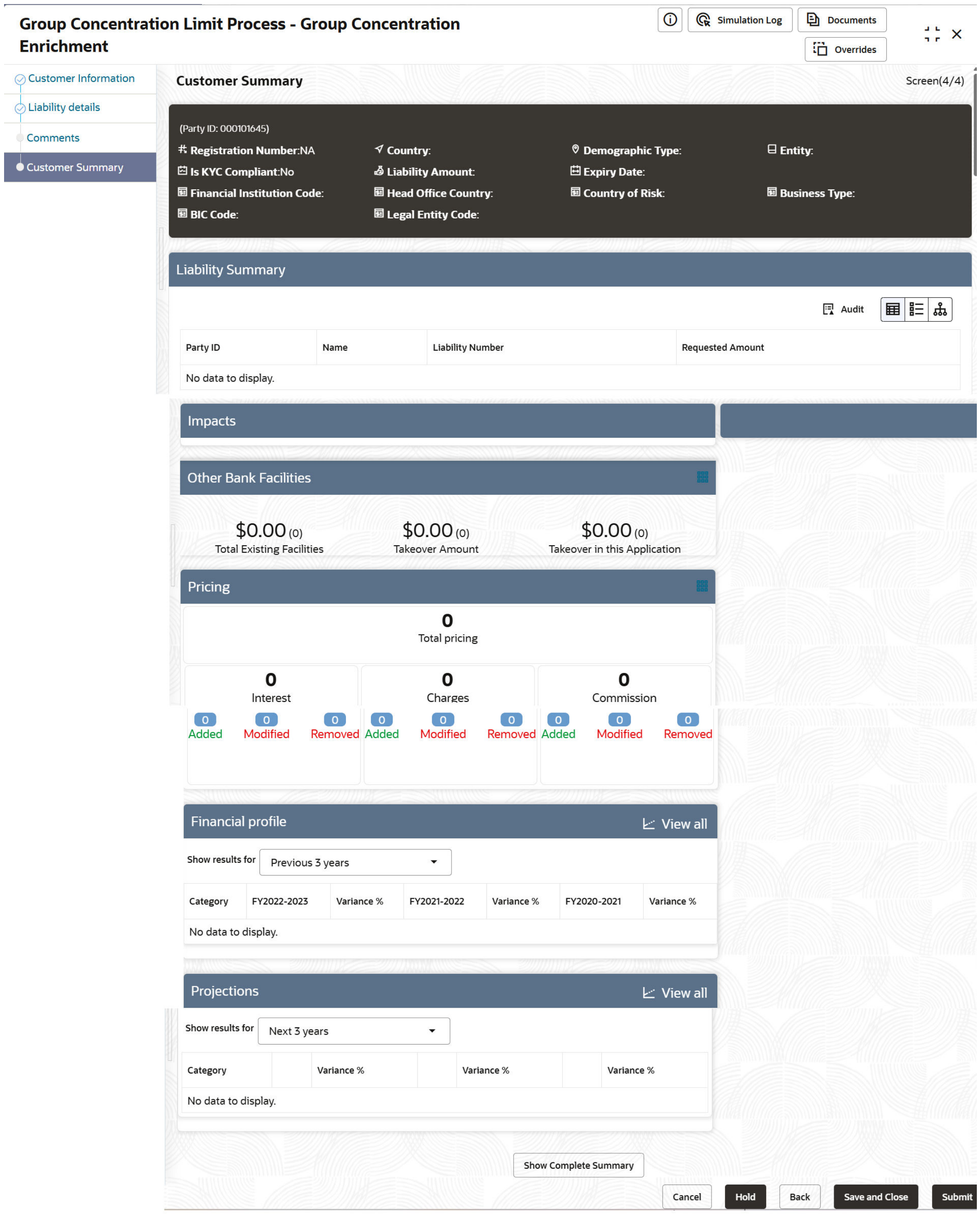
Table 3-21 Comments

Fields	Descriptions
Post	Type the necessary comments in the text box and click **Post**. Comment is posted.
Hold	To hold the enrichment operation, click **Hold**.
Back	To go back to the previous page, click **Back**.
Next	To go to the next page, click **Next**.
Save & Close	To save the process and exit the page, click **Save & Close**.
Cancel	To exit the process without saving the information, click **Cancel**.

Upon clicking **Next**, the **Customer Summary** page is displayed:

Customer Summary
The Customer Summary page displays all the entities modified / added in the enrichment stage.

Figure 3-44 Group Concentration Limit Process-Group Concentration Enrichment



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

Table 3-22 Customer Summary

Fields	Description
Filter	To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.

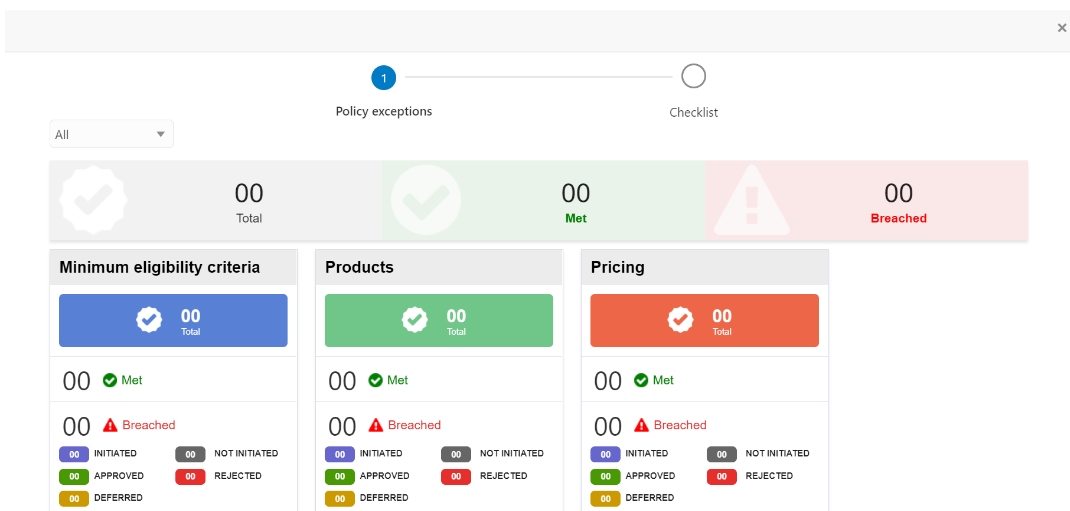
Table 3-22 (Cont.) Customer Summary

Fields	Description
party Id	To view more details about the liability, click the **party Id** in the **Liability Summary** widget.
List View, **Table View**, and **Tree View**	To change the layout of **Liability Summary** widget, use the **List View**, **Table View**, and **Tree View** icons.
Hold	To hold the enrichment operation, click **Hold**.
Back	To go back to the previous page, click **Back**.
Save & Close	To save the process and exit the page, click **Save & Close**.
Submit	To submit the Group Concentration Limit Proposal application, click **Submit**.
Cancel	To exit the process without saving the information, click **Cancel**.

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

Click **Submit**, the Policy Exception Summary / Business window appears based on Business Process Maintenance.

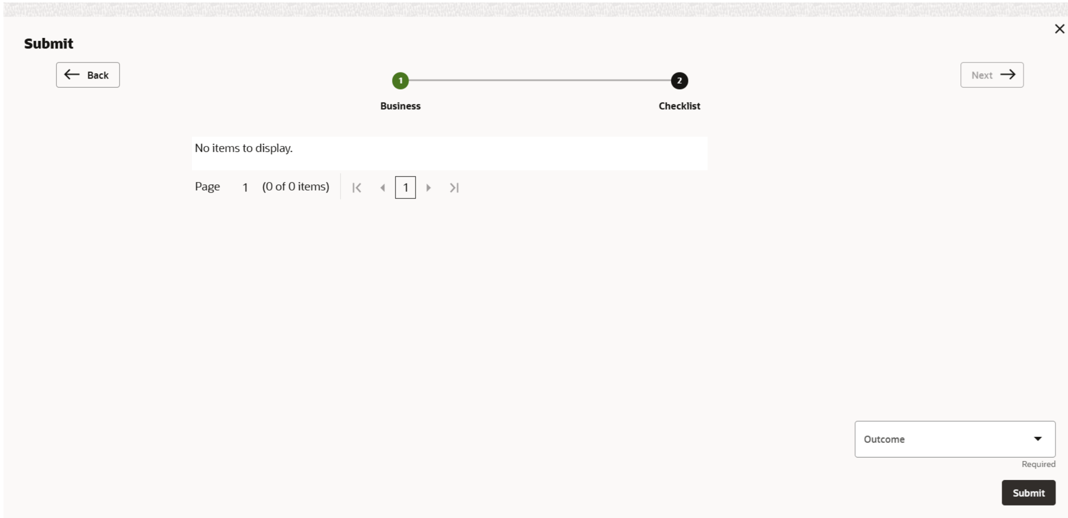
Figure 3-45 Policy Exception Summary / Business



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

2. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
3. Click the **Total** count on each tile to view detailed information and initiate policy exception process.
4. To **Submit** the application, click the **Checklist** data segment.

Figure 3-46 Checklist



5. Enable **Is KYC Required** check box, if KYC verification is required.
6. Select the **Outcome** as **PROCEED.**
7. Click **Submit.**

   If Is **KYC Required** check box is selected, the KYC evaluation task is created upon clicking the **Submit**

   If Is **KYC Required** check box is not selected, the application is moved to the Review and Recommendation stage upon clicking the **Submit**.

3.2 KYC Check

This topic provides systematic instrucions about the KYC Check of the Group Concentration Limit Proposal.

This is an optional stage. If the KYC details are available for the group entity, you can add the KYC details to the GC Limit Origination application. Adding KYC details helps to determine the originality of the group entity.

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

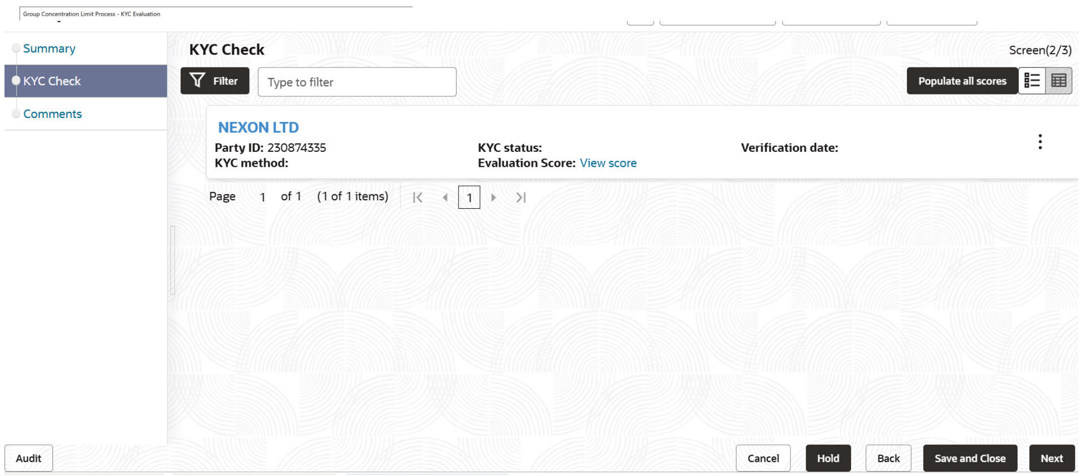
   The **Free Task** screen displays.

   Figure 3-47 Free Task

2. Click **Acquire & Edit** the required KYC task.

   The KYC Evaluation **Summary** screen is displayed.

Figure 3-48 KYC Summary



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

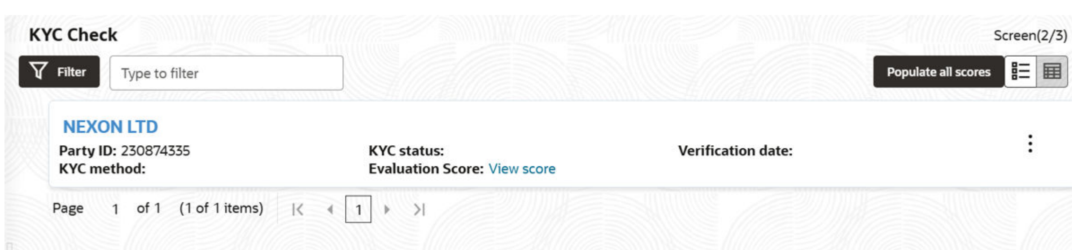
Table 3-23 KYC Summary

Fields	Description
Filter	To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.
party Id	To view more details about the liability, click the **party Id** in the **Liability Summary** widget.
List View, Table View, and **Tree View**	To change the layout of **Liability Summary** widget, use the **List View, Table View,** and **Tree View** icons. **Note**: For information on more actions that can be performed in the Summary page, refer Credit 360 User Manual.

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

   The **KYC page** is displayed.

Figure 3-49 KYC page



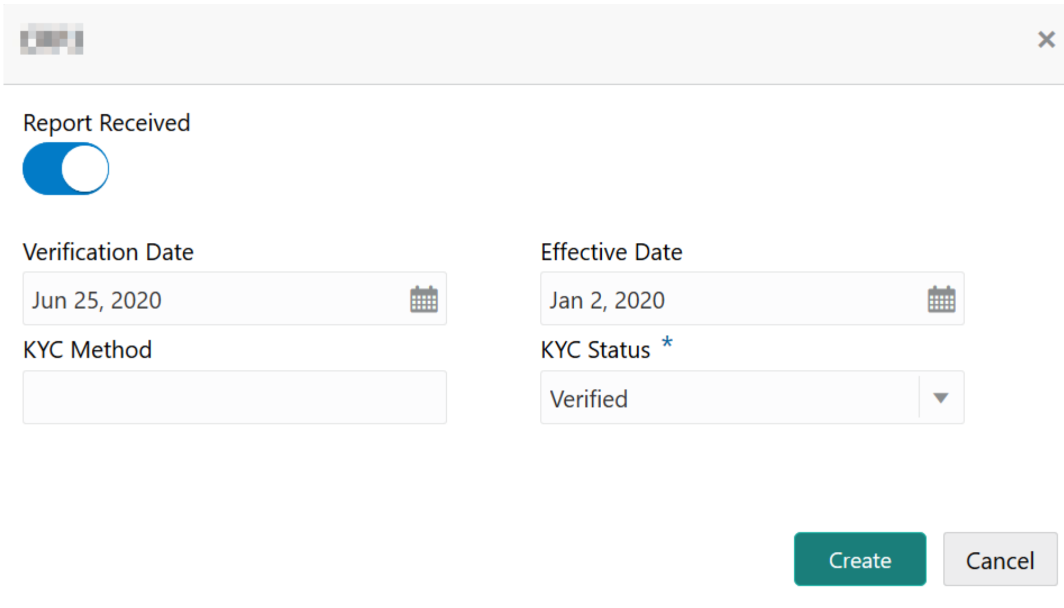
In the KYC page, provision to add KYC details for all the parties in the hierarchy is provided.

4. Click or mouse hover on the hamburger icon in the required list item (party). The following options displayed.

- KYC Details
- KYC Evaluation (appears only if this feature is enabled in Maintenance module)

5. To add the KYC Details, click **KYC Details** option. The **KYC Details** window is displayed.

Figure 3-50 KYC Details



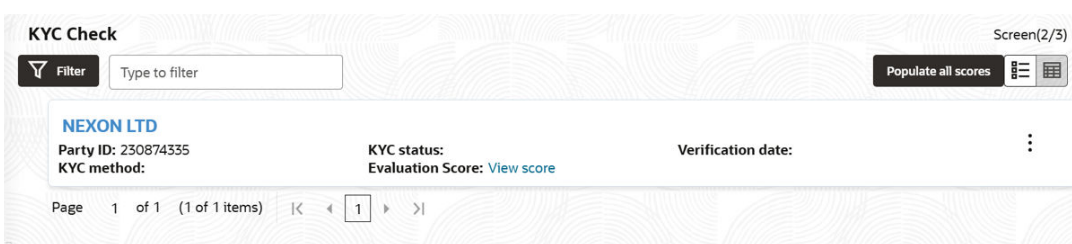
For information on fields in the **KYC Details** screen, refer the below table.

Table 3-24 KYC Details

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

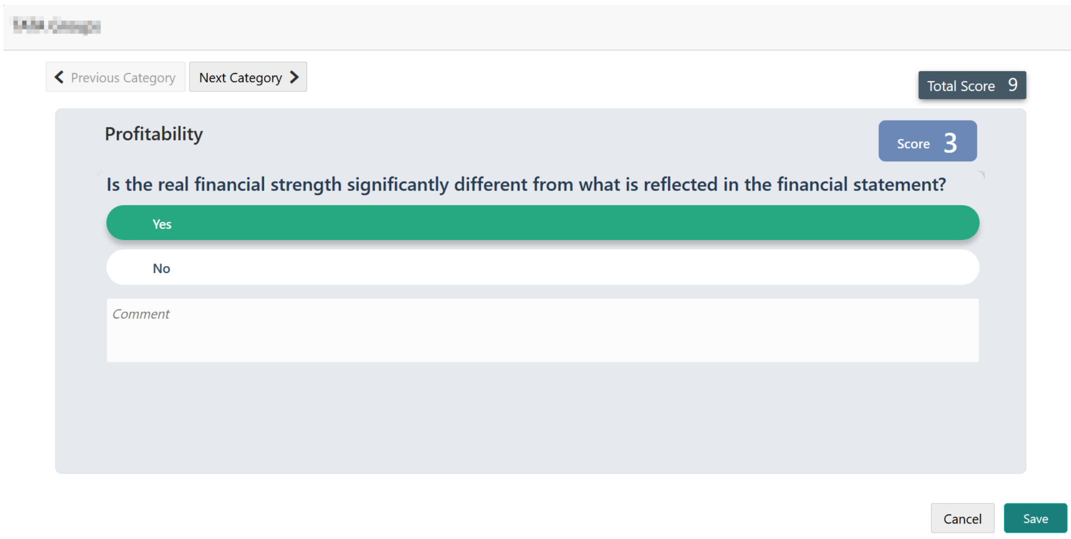
6. Click **Create**. KYC details are updated in the KYC page as shown below.

Figure 3-51 KYC



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

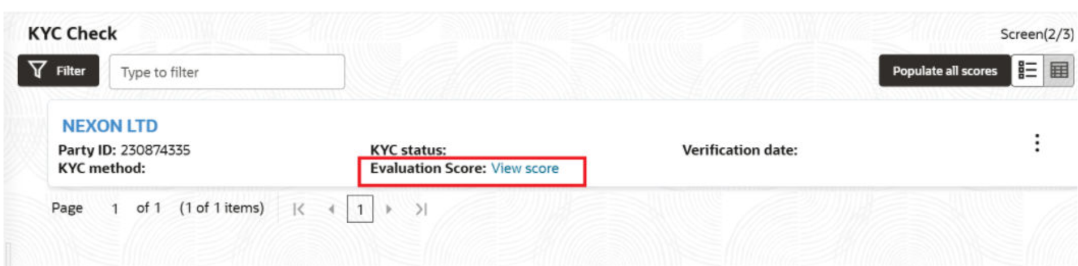
Figure 3-52 Profitability



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

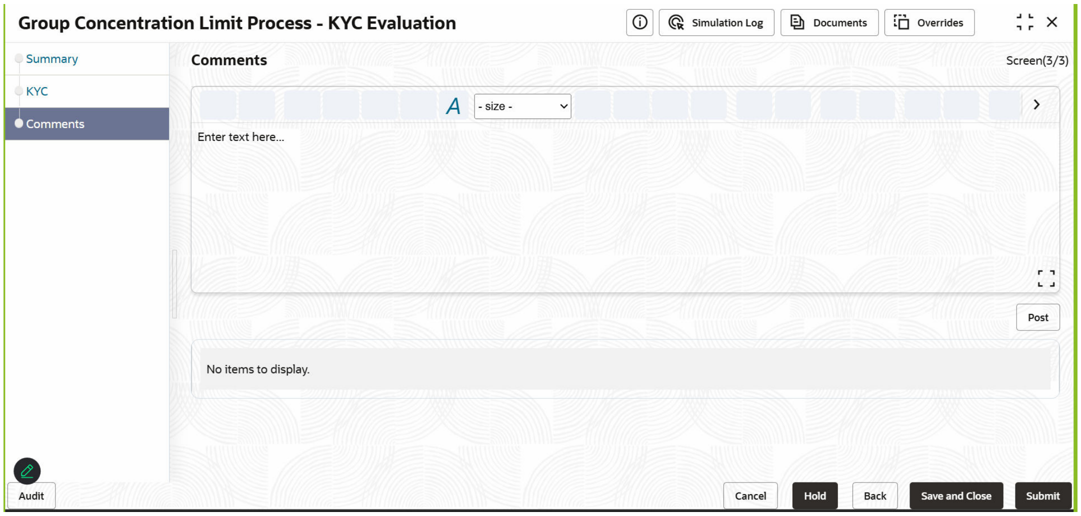
   Total score is generated and displayed for the KYC evaluation based on each answer provided.
10. Click **Save.** The KYC page is updated with the Evaluation Score as shown below.

Figure 3-53 KYC Evaluation



11. After adding KYC details or performing KYC evaluation for the parties in the hierarchy, click **Next**. The **Comments** page is displayed.

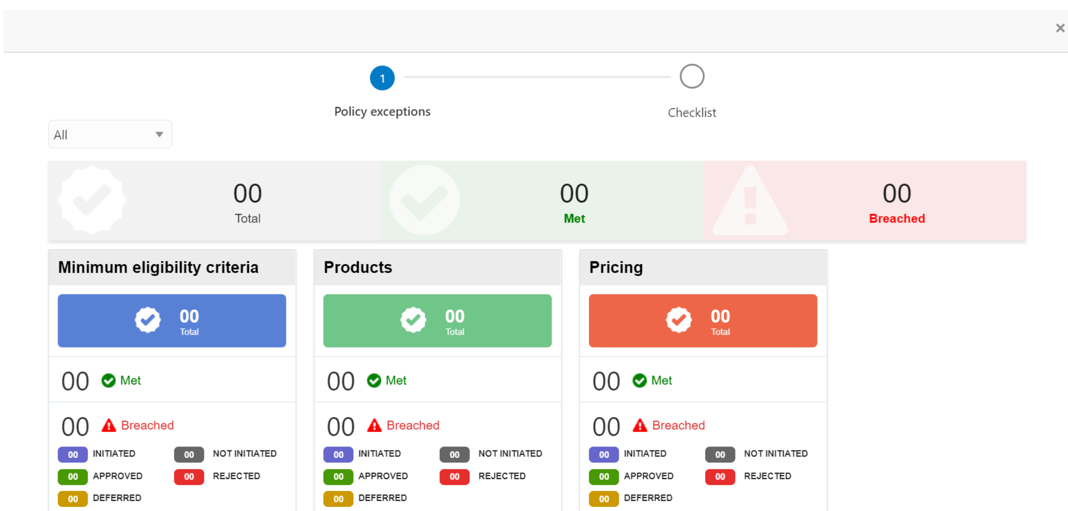
Figure 3-54 Comments



12. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
13. Click **Submit.** The Policy Exception Summary / Business window appears based on Business Process Maintenance.

    The **Policy Exception Summary** screen displays.

Figure 3-55 Policy Exception Summary

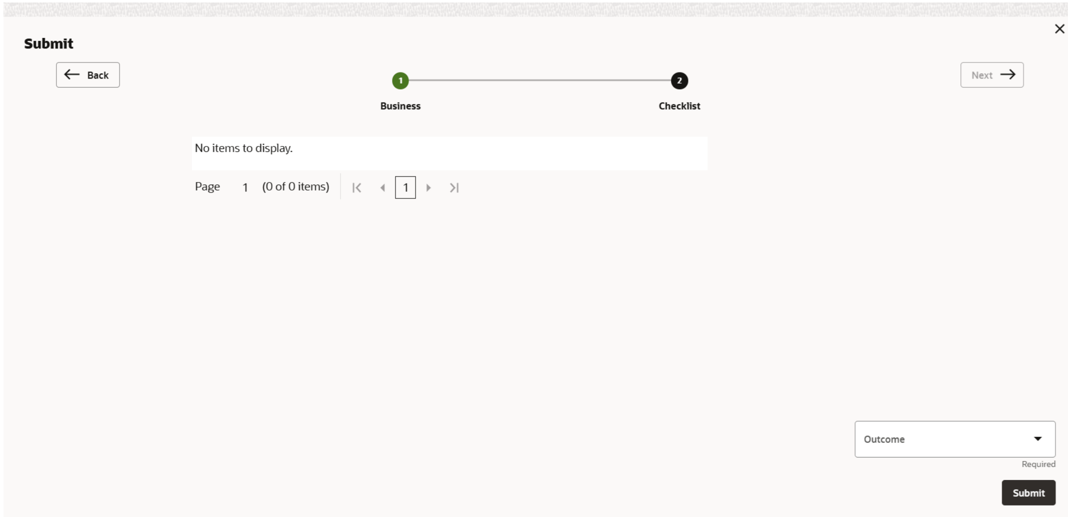


By default, policy exceptions are displayed for both the organization (party) and its child party.

14. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
15. Click the **Total** count on each tile to view detailed information and initiate policy exception process.
16. To **Submit** the application, click the **Checklist** data segment.

    The **Checklist** screen displays.

Figure 3-56 Checklist



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

4

Group Concentration Limit Review and Recommendation

This topic provides systematic insructions about the Limit Review and Recommendation of the Group Concentration Limit Proposal.

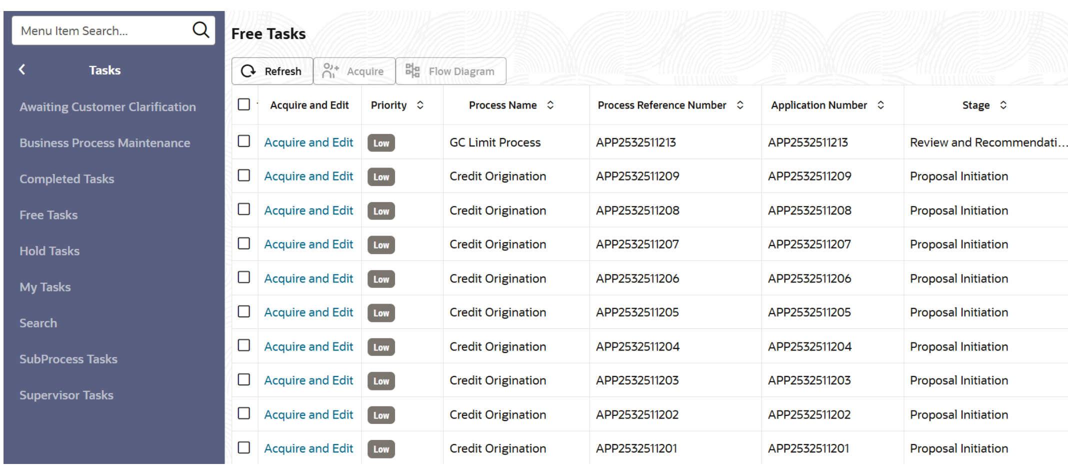
In this stage, the Credit Reviewer must review the proposed Group Concentration Limit and recommend a liability limit for the group entity

> **Note**
>
> In this chapter, only the procedure to recommend Liability limit is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the review and recommendation task, from **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

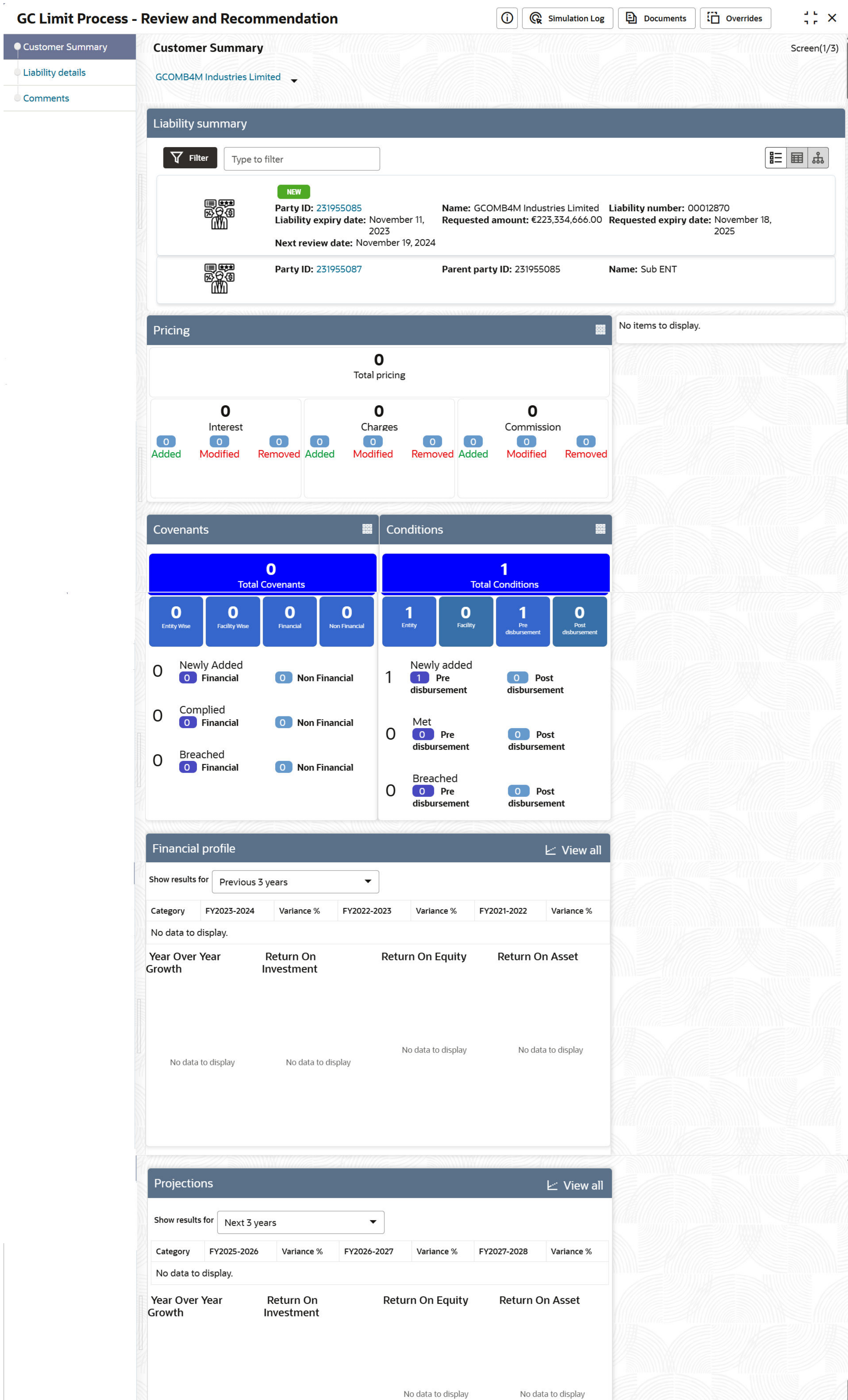
   The **Free Task** screen is displayed.

   Figure 4-1 Free Tasks

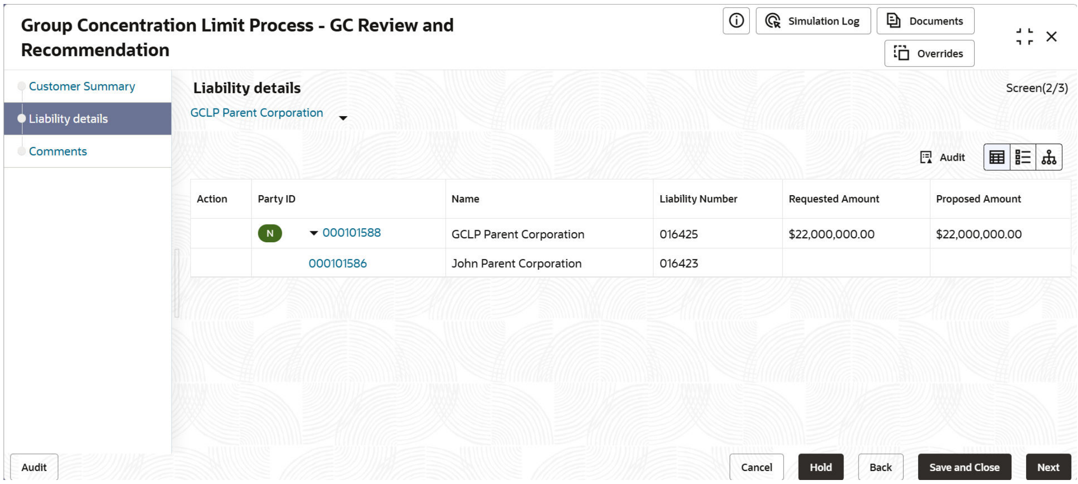
2. Click **Acquire & Edit** in the required review and recommendation task. The GC Review and Recommendation - Customer Summary page is displayed.

Figure 4-2 Customer Summary



3. View the **Customer Summary** and click **Next**. The **Liability Details** page is displayed.

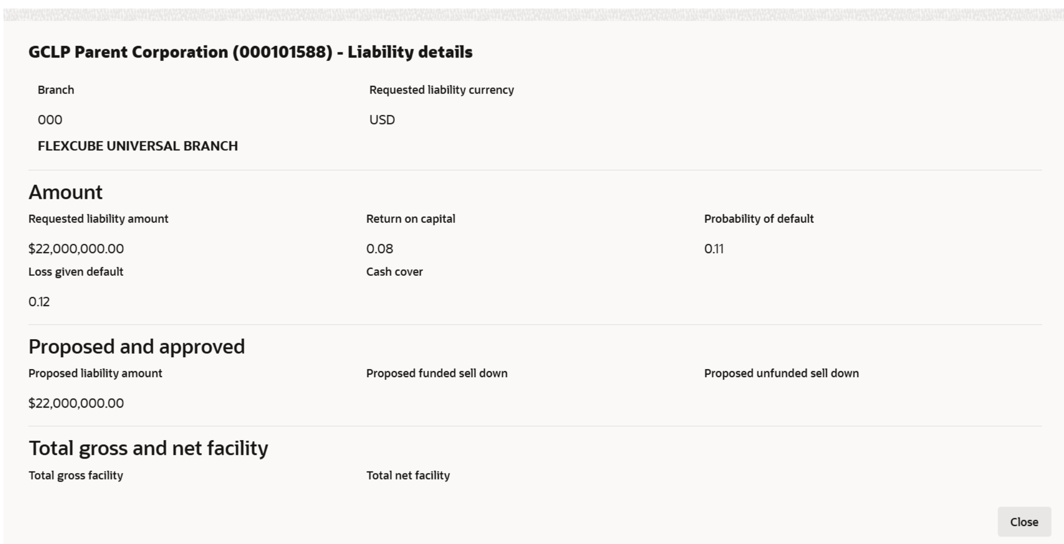
Figure 4-3 Liabilities



4. Click the Hamburger icon in required liability record and select **Edit**.

   The **Liability Details** screen is displays.

Figure 4-4 Liability Details



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

Table 4-1 Liability Details

Fields	Description
Requested Liability Amount	Specify the liability amount requested by the entity.

Table 4-1 (Cont.) Liability Details

Fields	Description
Return On Capital	select the ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.
Probability Of Default	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
Loss Given Default	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
Cash Cover	Amount deposited by the entity in your bank.
Total gross facility	Displays the total gross facility.
Total net facility	Displays the total net facility.
Next Review Date	Select the review date.
Requested Expiry Date	Select the requested expiry date.

> **Note**
>
> For more information on fields, refer Field Configuration Parameters

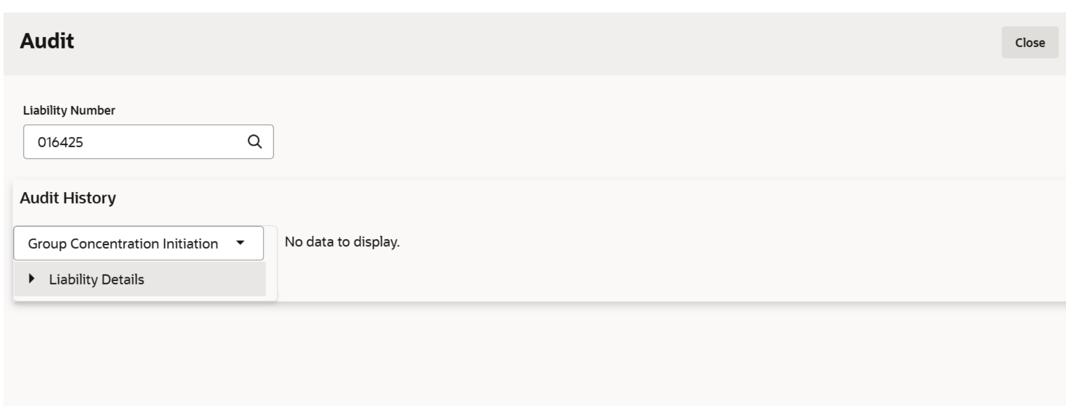
5. Search and select the **Proposed Liability Currency.**
6. Propose the following amounts in **Proposed Liability Currency**, based on details specified in the **Amount** section:
   - Proposed Liability Amount
   - Proposed Funded Sell Down
   - Proposed Unfunded Sell Down

Dates
In this section, you can change the **Next Review Date** specified in the initiation / enrichment stage and propose an expiry date for the liability.

7. Click the calendar icon and select the **Proposed Expiry Date.**
8. Click **Audit**.

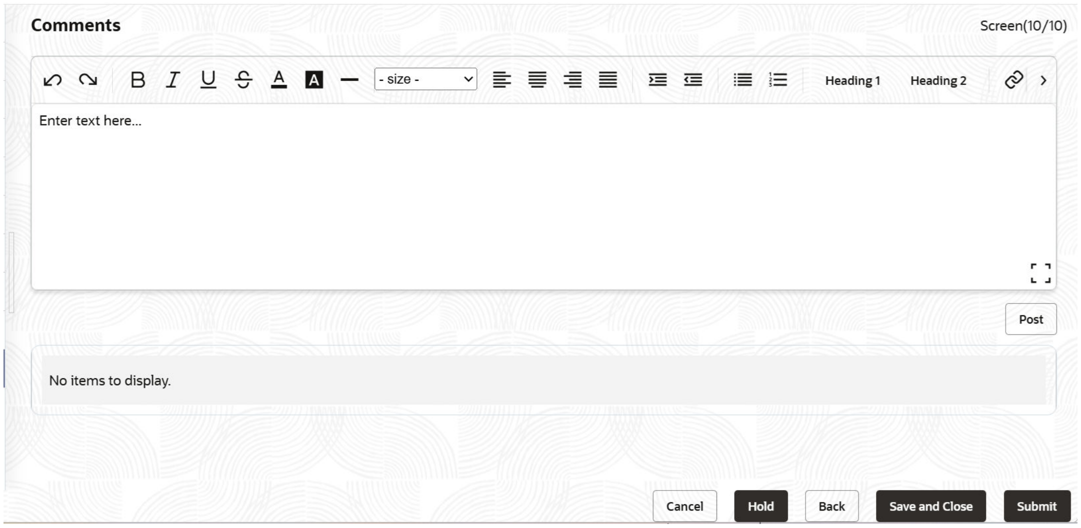
   The **Audit** screen displays.

Figure 4-5 Audit



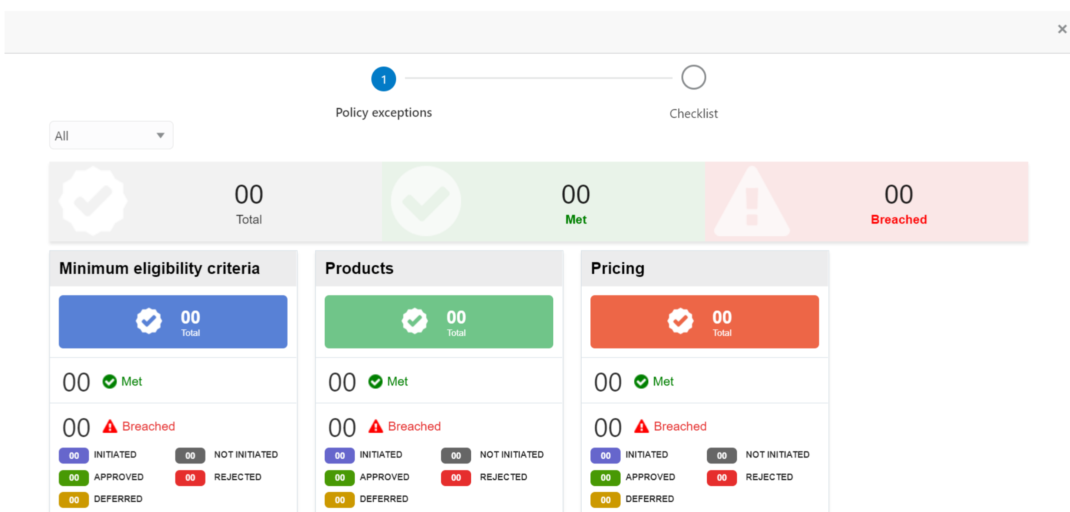
9. Click **Save**. The information is saved and displayed in the Liability Details page.
10. Click **Next** to go to the Comments page.

Figure 4-6 Comments



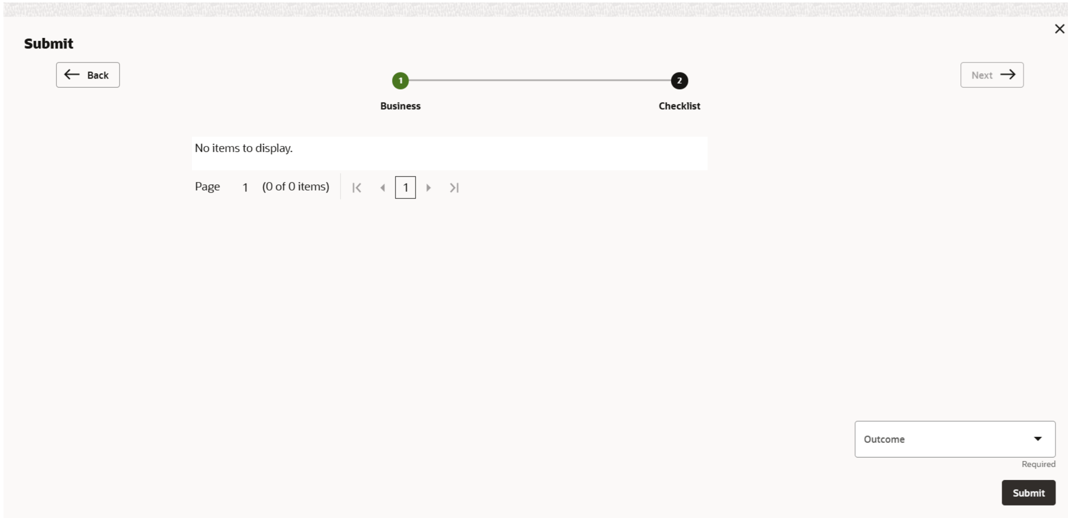
11. **Post** the Comments for this stage.
12. Click **Submit.** The Policy Exception Summary or Business window appears based on Business Process Maintenance.

Figure 4-7 Policy Exceptions



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

Figure 4-8 Checklist



14. Select the required **Outcome.** The options available are **Proceed, Send Back,** and **Reject.**
15. Click **Submit.**

    If the **Outcome** is selected as **Proceed**, the Group Concentration Limit proposal is moved to the Approval stage.
    If the **Outcome** is selected as **Send Back**, the Group Concentration Limit proposal is sent back to the Enrichment stage.

    If the **Outcome** is selected as **Reject**, the Group Concentration Limit proposal is rejected.

5 Group Concentration Limit Approval

This topic provides systematic instructions about the Limit Approval of the Group Concentration Limit Proposal.

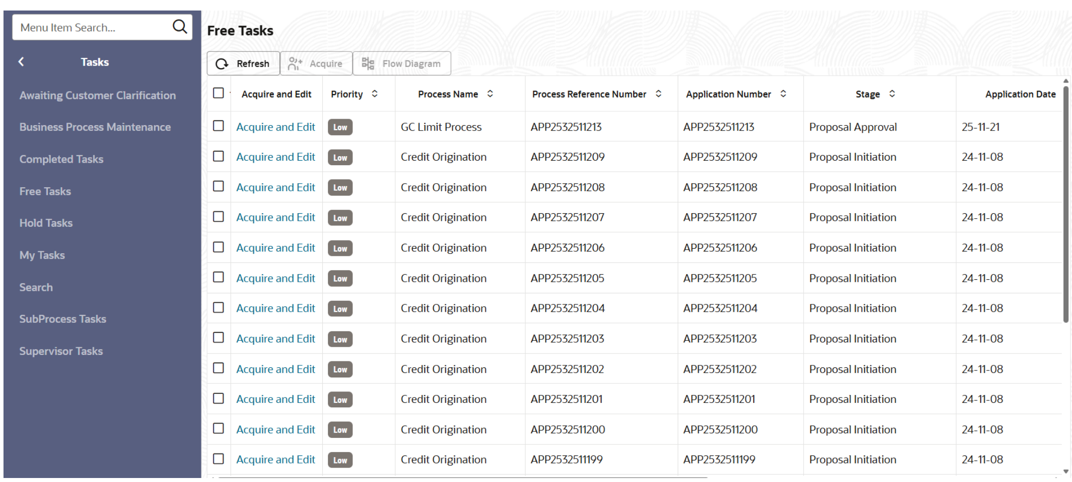
In this stage, the Credit Approver must review the Group Concentration Limit proposed for the group entity and approve / reject the same.

> **Note**
>
> In this chapter, only the procedure to approve Liability limit is explained. For field level explanation, refer the Initiation chapter.

1. To acquire and edit the Group Concentration Limit approval task, from **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

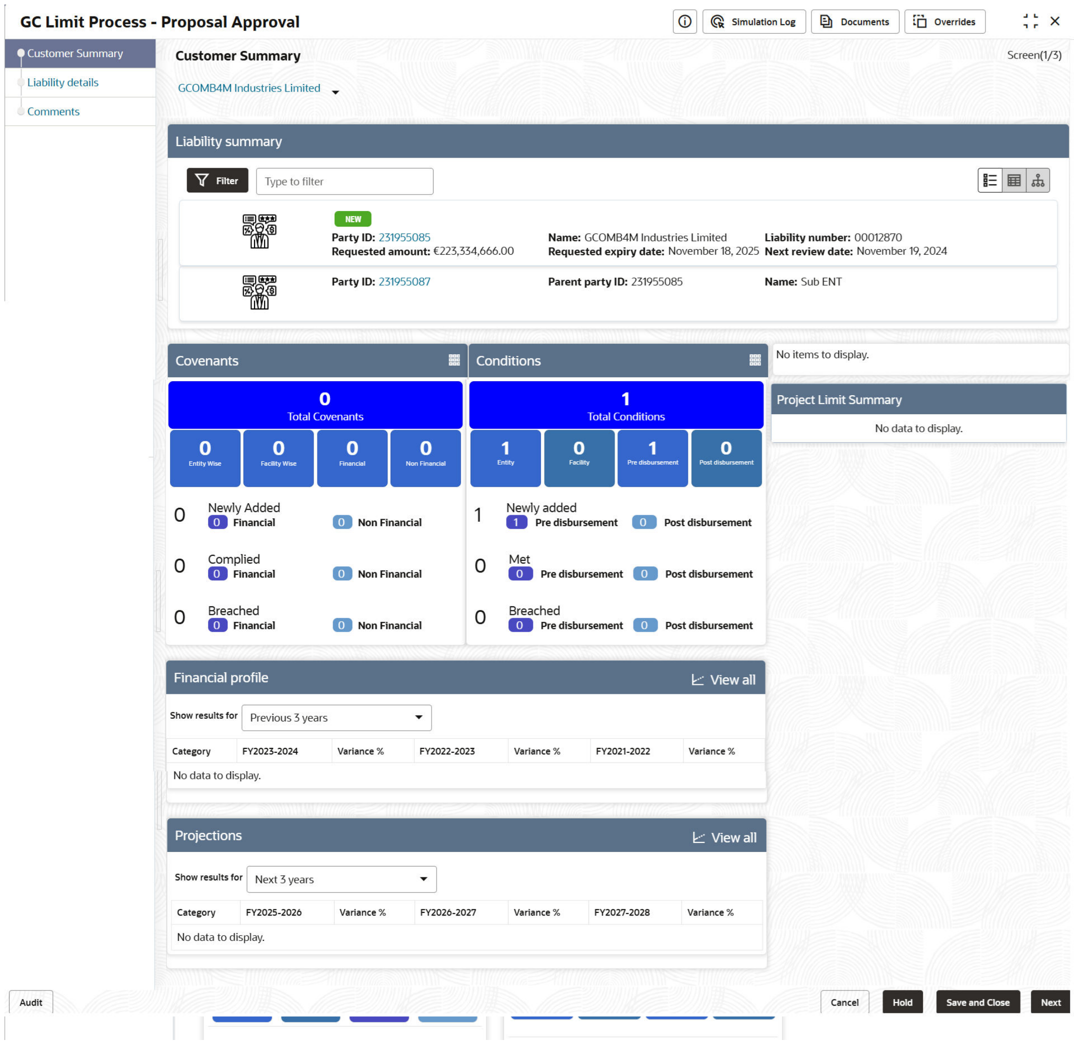
   The **Free Task** page is displayed.

   Figure 5-1 Free Tasks

2. Click **Acquire & Edit** in the required approval task. The Group Concentration Proposal Approval - **Customer Summary** page is displayed.

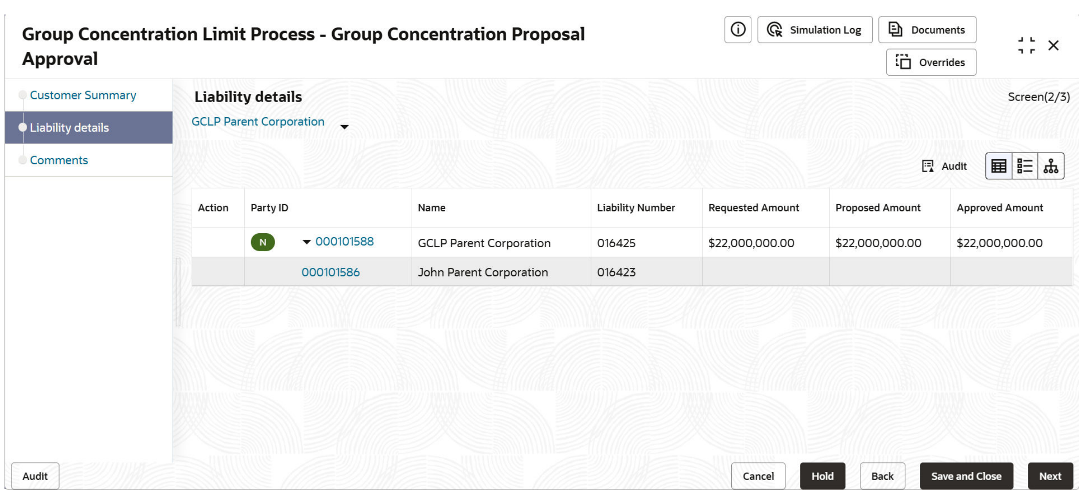
Figure 5-2 Customer Summary



3. View the **Customer Summary** and click **Next**. The **Liability Details** page is displayed.

   The **Liability Details** screen displays.

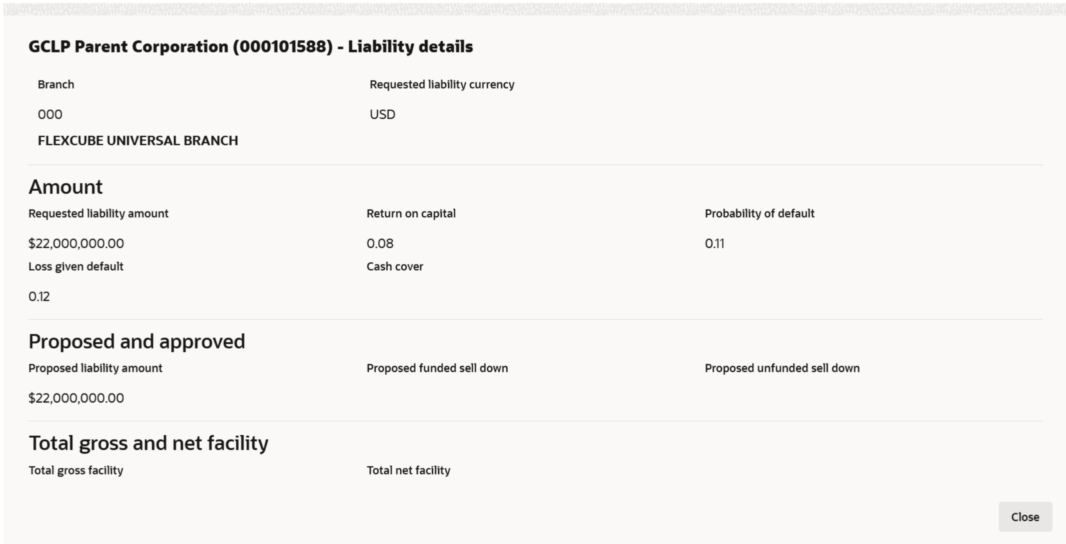
Figure 5-3 Liability



4. Click the Hamburger icon in required record and select **Edit**.

   The **Liability Details** screen displays.

Figure 5-4 Liability Details



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

Table 5-1 Liability Details

Fields	Description
Requested Liability Amount	Specify the liability amount requested by the entity.
Return On Capital	select the ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.
Probability Of Default	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
Loss Given Default	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
Cash Cover	Amount deposited by the entity in your bank.
Total gross facility	Displays the total gross facility.
Total net facility	Displays the total net facility.
Next Review Date	Select the review date.
Requested Expiry Date	Select the requested expiry date.

> **Note**
>
> For more information on fields, refer Field Configuration Parameters

5. Search and select the **Approval Liability Currency**.
6. Propose the following amounts in **Approval Liability Currency**, based on details specified in the **Amount** section:

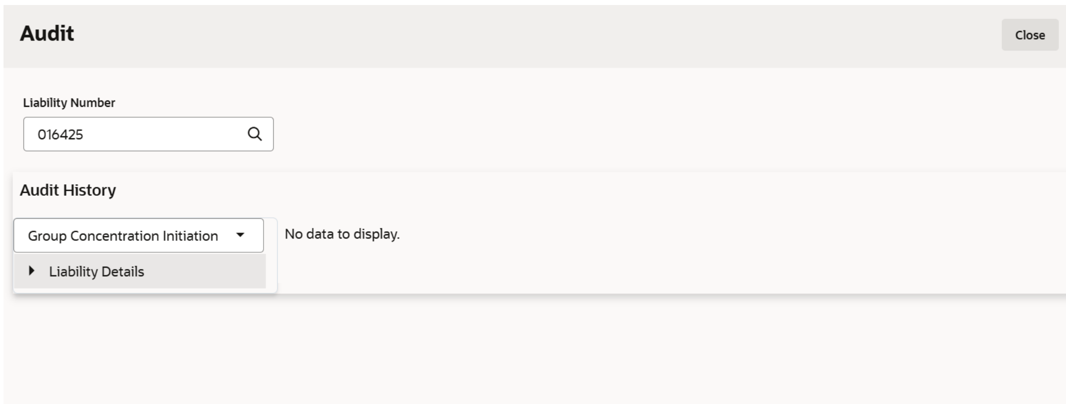
- Approval Liability Amount
- Approved Funded Sell Down
- Approved Unfunded Sell Down

Dates
In this section, you can change the **Next Review Date** selected in the initiation / enrichment / review and recommendation stage and specify **Approved Expiry Date** for the liability.

7. Click the calendar icon and select the **Approved Expiry Date.**
8. Click **Audit**.

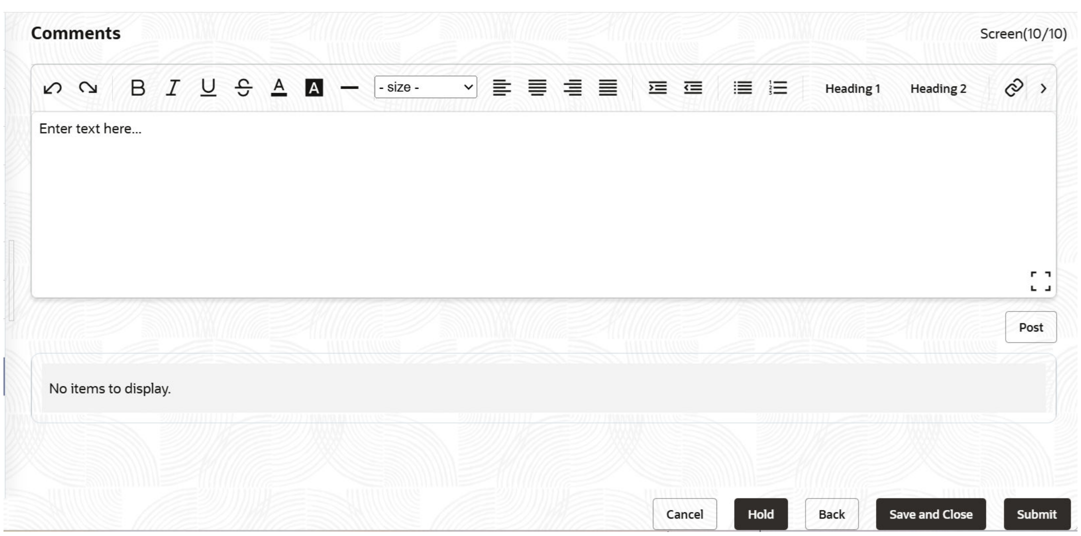
   The **Audit** screen displays.

Figure 5-5 Audit



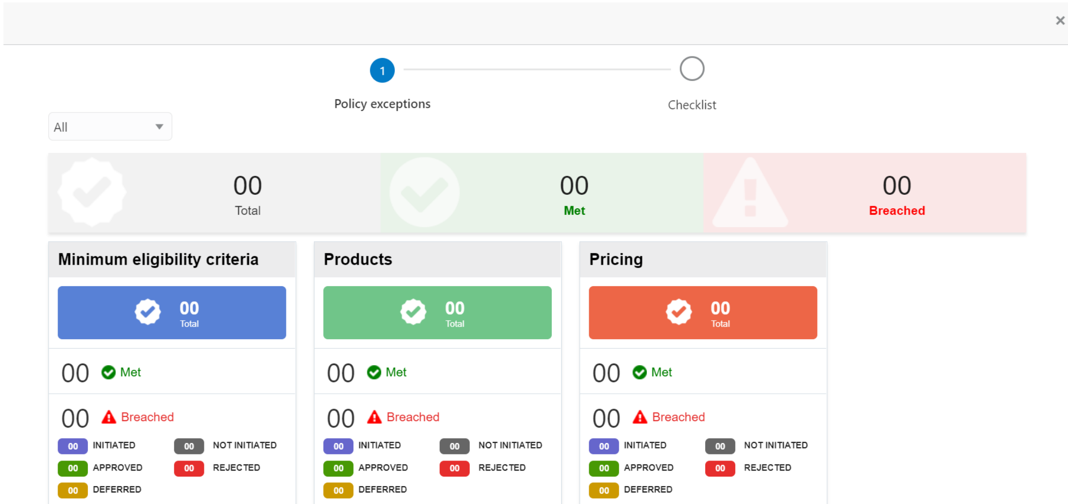
9. Click **Save**. The information is saved and displayed in the Liability Details page.
10. Click **Next** to go to the Comments page.

Figure 5-6 Comments



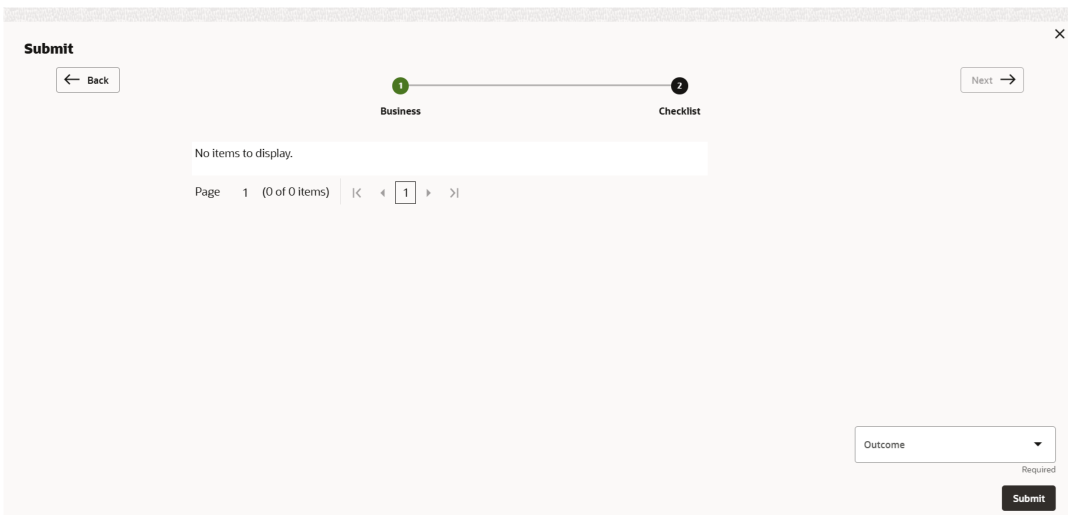
11. **Post** the Comments for this stage.
12. Click **Submit**. The Policy Exception Summary / Business window appears based on Business Process Maintenance.

Figure 5-7 Policy Exception



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

Figure 5-8 Checklist



14. Select the required **Outcome**. The options available are **Approve** and **Reject**.
15. Click **Submit**.

    If the **Outcome** is selected as **Approve**, the Group Concentration Limit proposal is moved to the Documentation stage.

    If the **Outcome** is selected as **Reject**, the Group Concentration Limit proposal is rejected.

6
Group Concentration Limit Documentation

This topic provides systematic instructions about the Limit Documentation of the Group Concentration Limit Proposal.

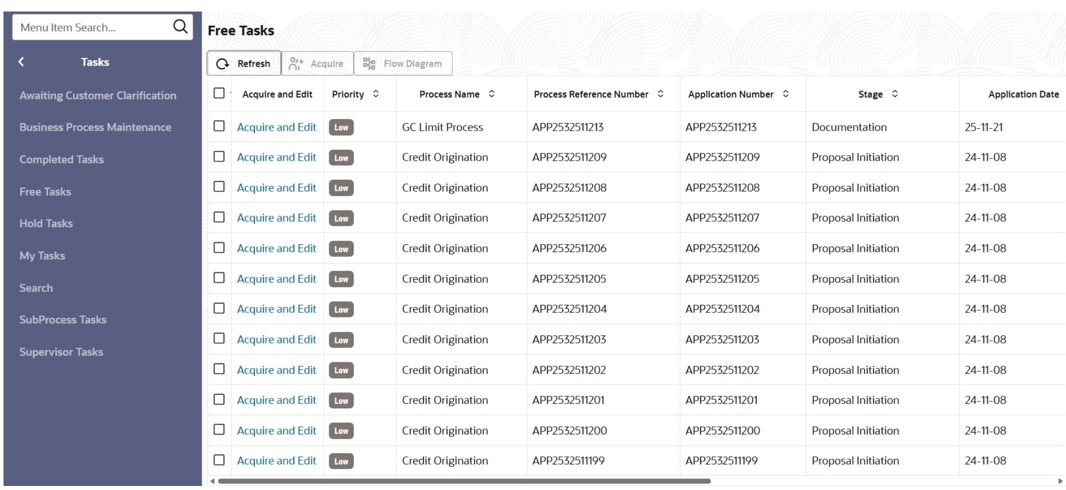
In this stage, the Group Concentration Limit proposal document can be generated and downloaded.

> **Note**
>
> In this chapter, only the procedure to generate and download the proposal document is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the Group Concentration Limit documentation task, from **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**

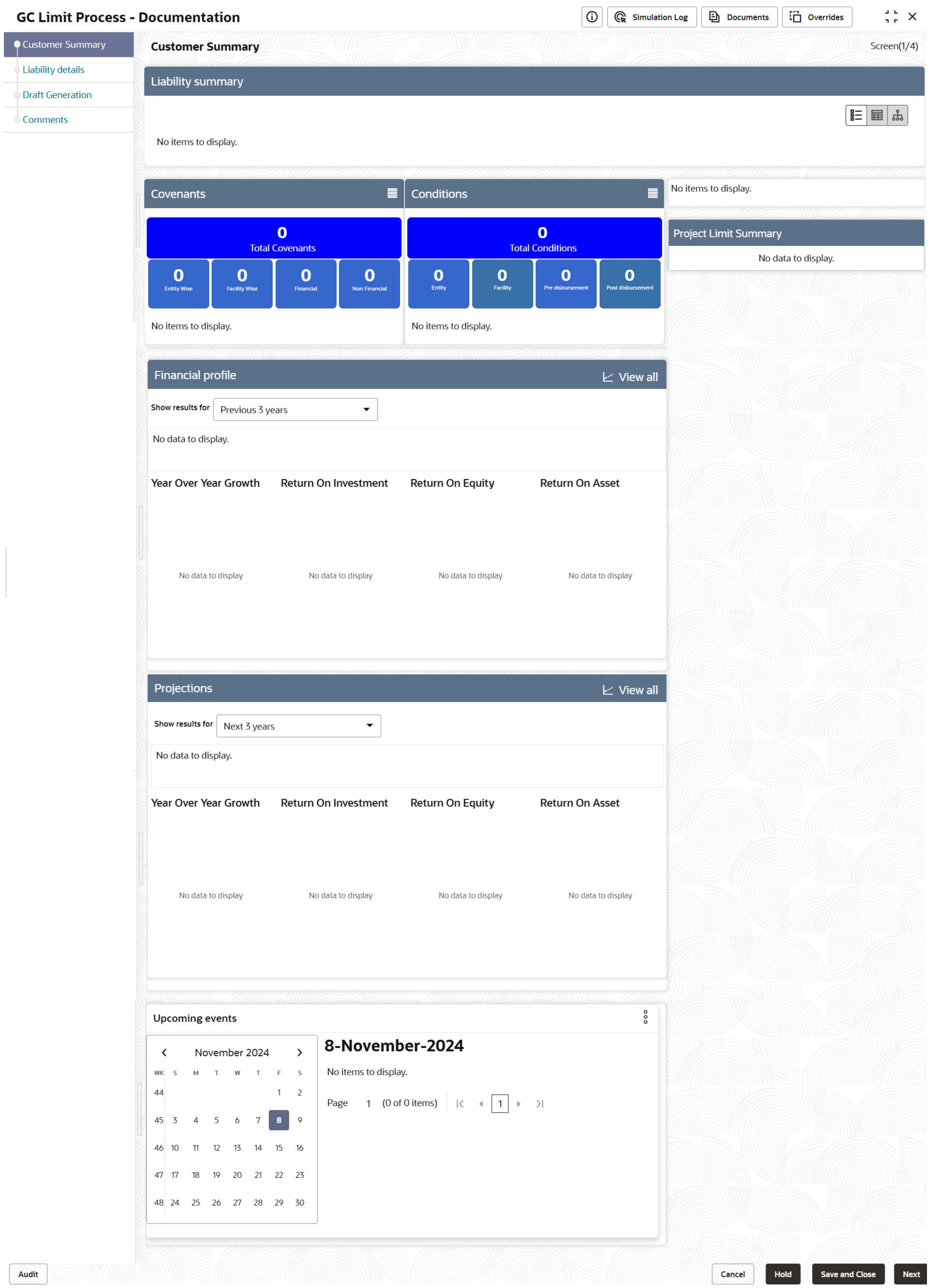
   The **Free Task** page is displayed.

   Figure 6-1 Free Task

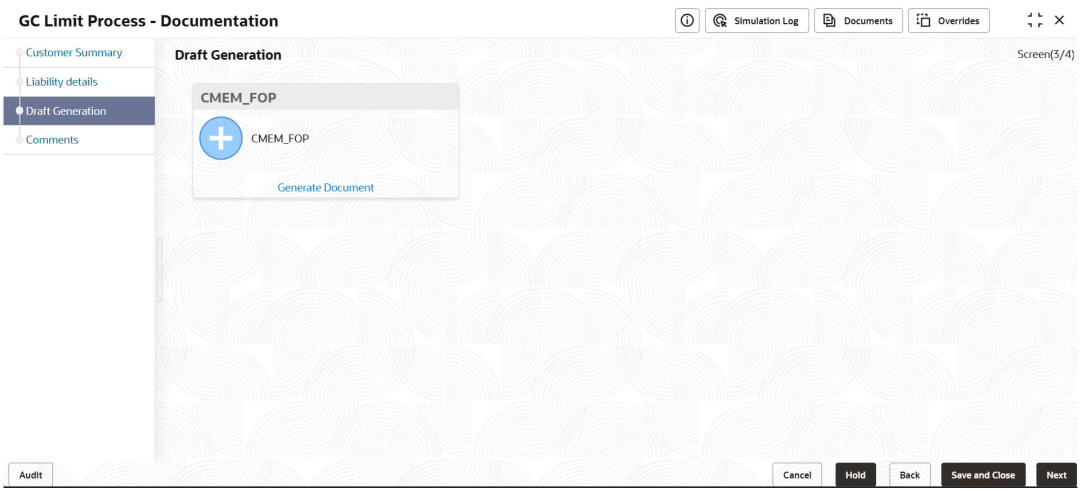
2. Click **Acquire & Edit** in the required record. The Group Concentration Documentation - Customer Summary page is displayed.

Figure 6-2 Customer Summary



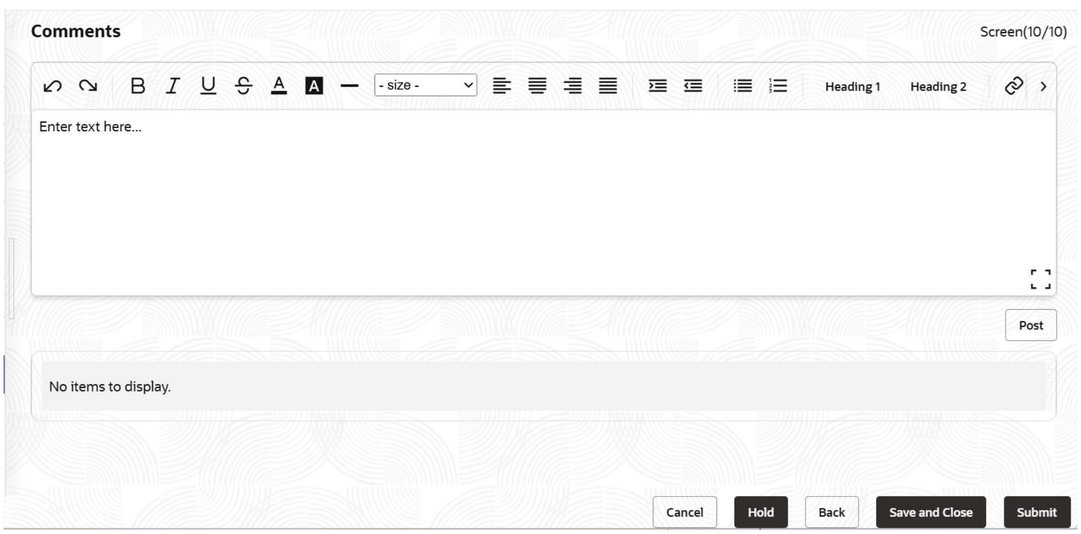
3. View the **Customer Summary** and click **Next**. The **Liability Details** page is displayed.
4. Click **Next** in the Liability Details page. The **Draft Generation** page is displayed.

Figure 6-3 Draft Generation



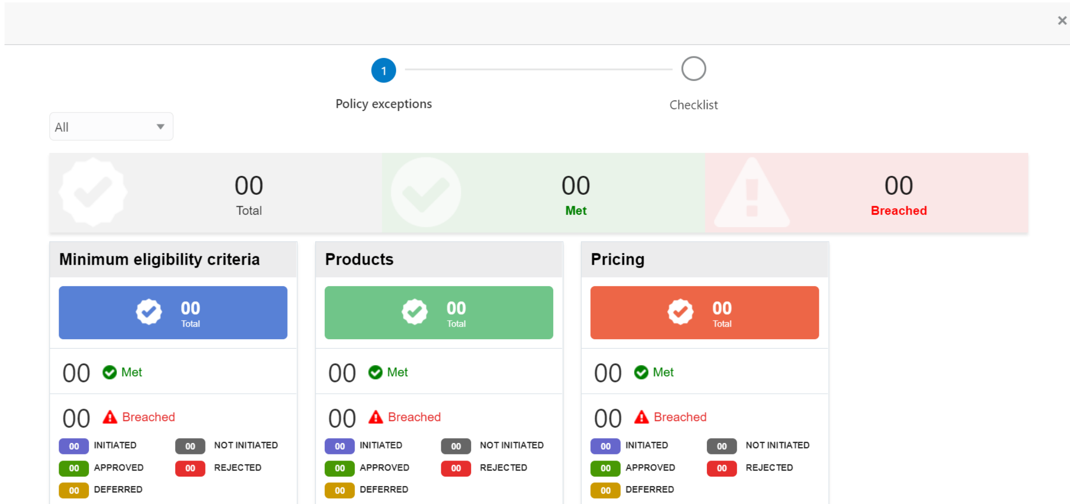
5. Click the Generate icon next to the search icon. Draft document will be generated.
6. Click the Download icon next to the search icon. Draft document will be downloaded.
7. To go to the next page, click **Next**. The **Comments** page is displayed.

Figure 6-4 Comments



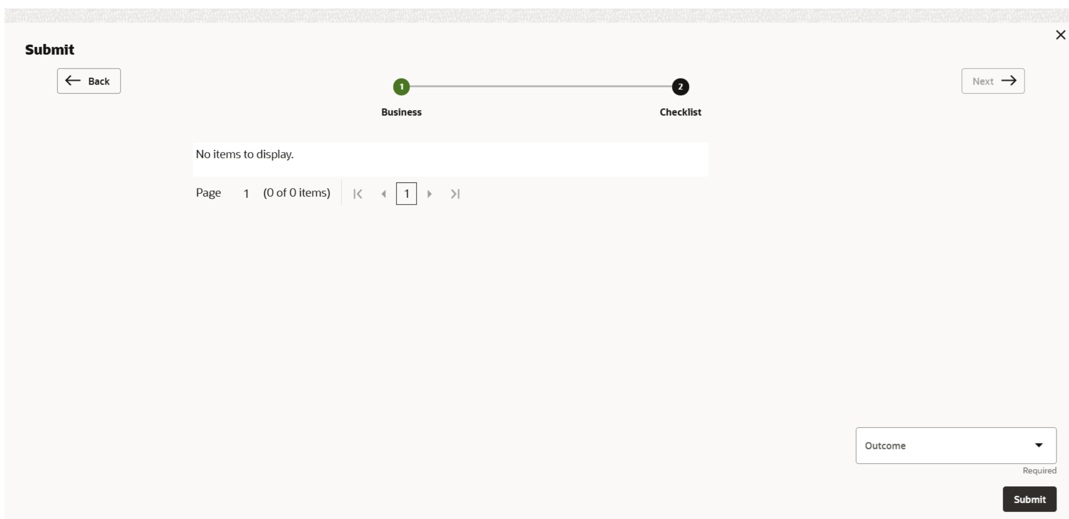
8. **Post** the **Comments** for this stage.
9. Click **Submit.** The Policy Exception Summary / Business window appears based on Business Process Maintenance.

Figure 6-5 Policy Exception



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

Figure 6-6 Checklist

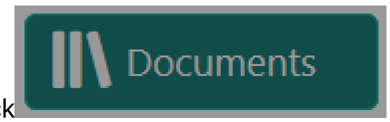


11. Select the **Outcome** as **Proceed**.
12. Click **Submit.** The Group Concentration Limit proposal is moved to the Handoff stage.

7 Document Upload and Checklist

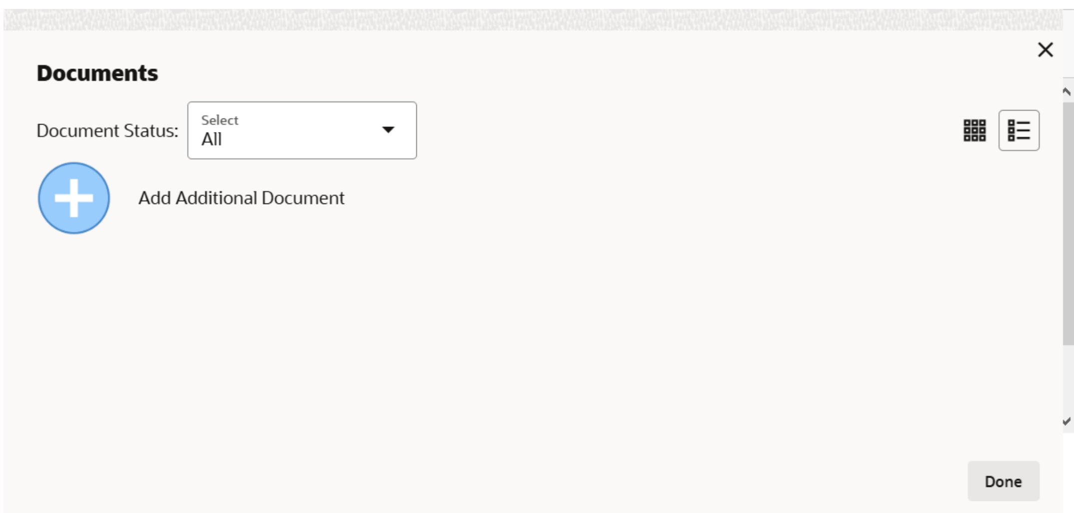
This topic provides systematic instrucions about the Document Upload and Checklist of the Group Concentration Limit Proposal.

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

1. Click 

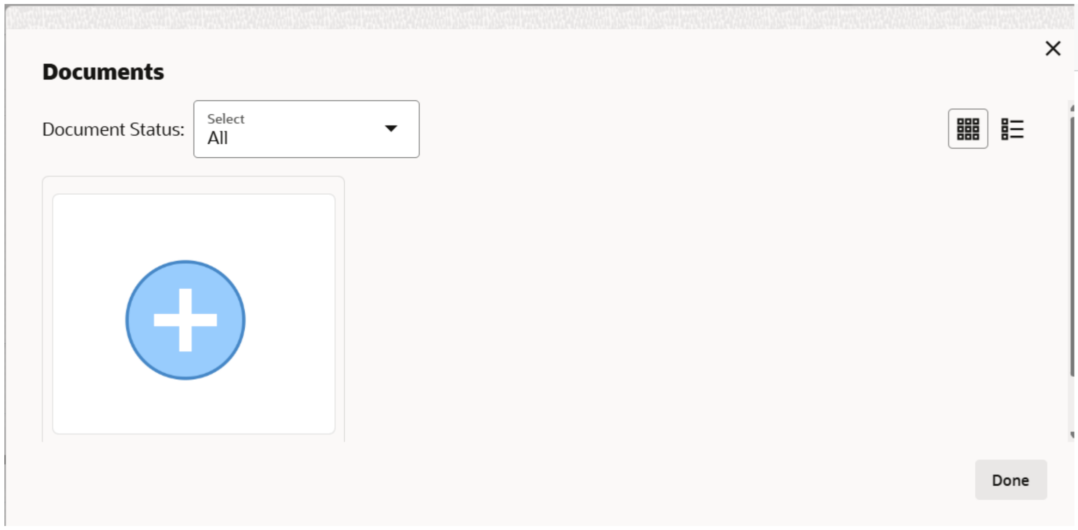
at the top right corner of any page. The **Documents** window is displayed.

Figure 7-1 Documents



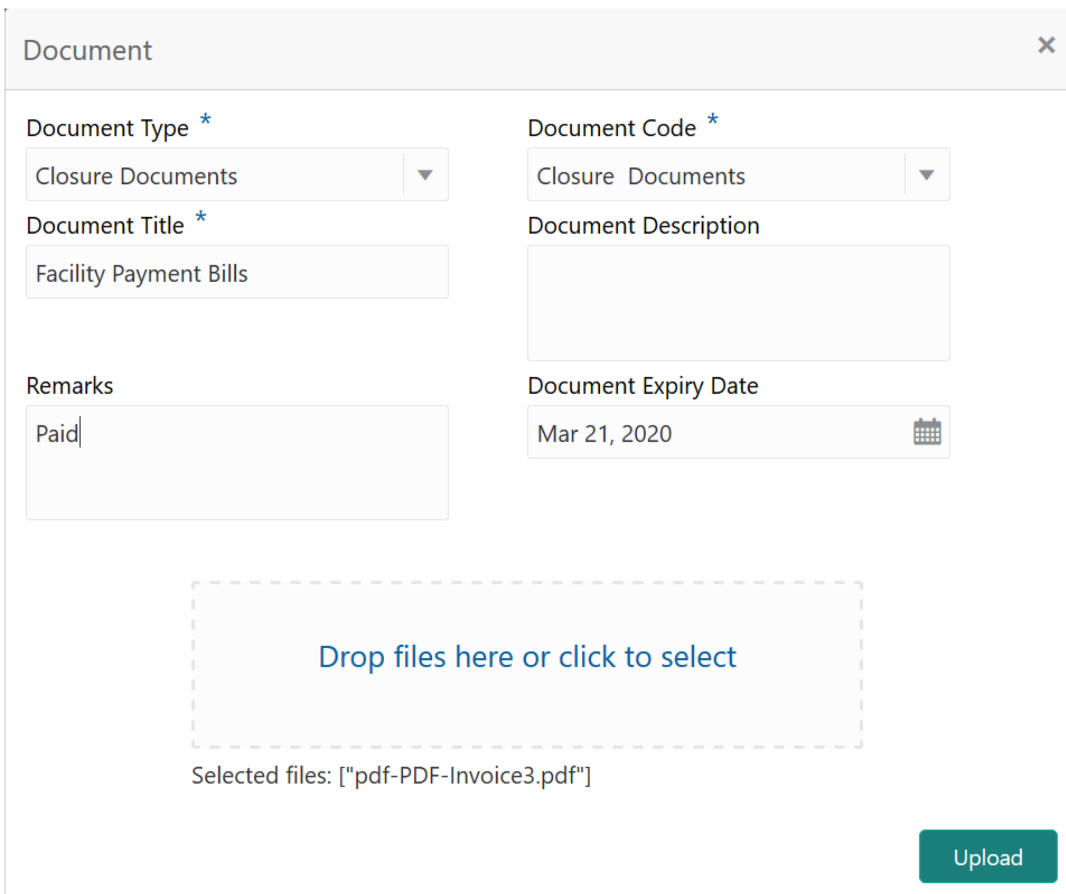
2. To change the table view to the list view, click the **list** icon at the top right corner. The **Documents** window is displayed as shown below.

Figure 7-2 Documents



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

Figure 7-3 Document



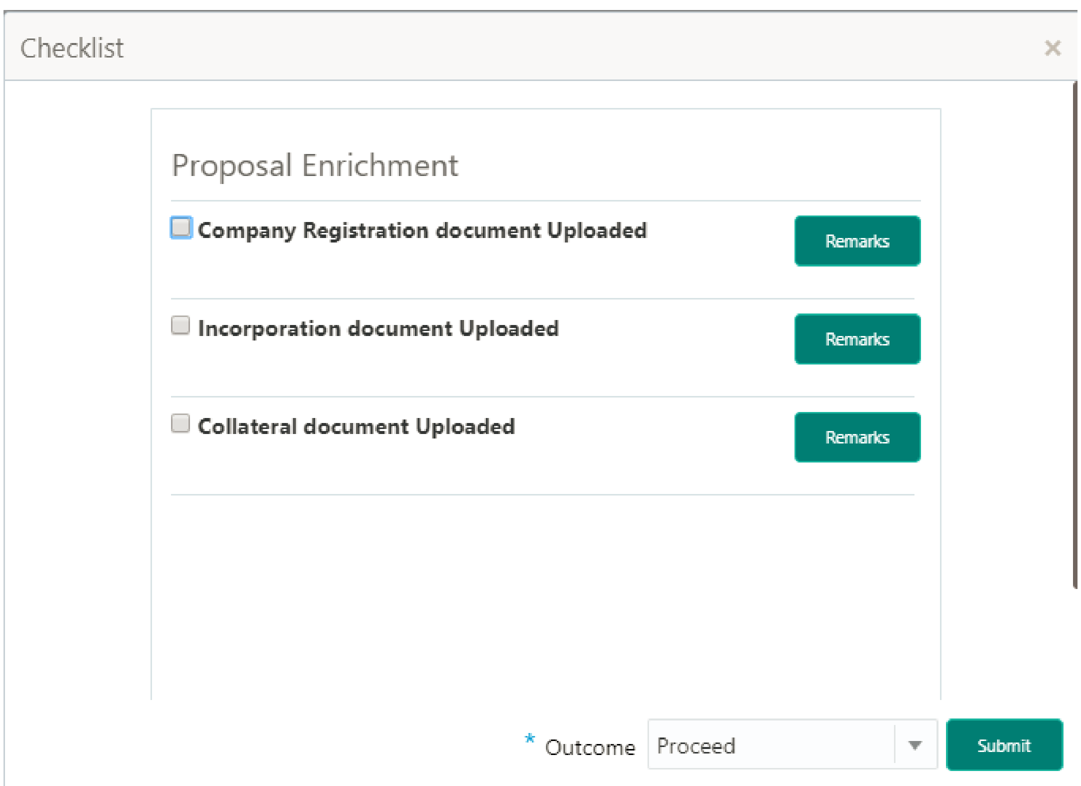
For information on fields in the **Document** screen, refer the below table.

Table 7-1 Document

Fields	Description
Document Type and Document Code	Select the **Document Type and Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
Document Title	Type the **Document Title**.
Document Description	Type the **Document Description** that best describes the document.
Remarks	Type the **Remarks** based on your need.
Document Expiry Date	Click the calendar icon and select the **Document Expiry Date**.
Drop files here or click to select	In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom. **Note** To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

4. Click **Upload**. The **Checklist** window is displayed.

Figure 7-4 Checklist



5. Select the **Outcome** as **Proceed**.
6. Click **Submit**. Document is uploaded and listed in the Document window.

7. To edit or delete the document, click the **edit** or **delete** icons.

8 Reference and Feedback

This topic describes about the reference and feedback.

References

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

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

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Glossary

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