

Oracle® Banking Credit Facilities Process Management Group Concentration Limit Initiation User Guide



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G53763-02

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

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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.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.8 Critical Patches

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

1.9 Diversity and Inclusion

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

1.10 Documentation Accessibility

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

Access to Oracle Support

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

1.11 Related Resources

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

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

1.12 Screenshot Disclaimer

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

1.13 Symbols and Icons

The following icons are used in the screens.

Table 1-3 Symbols and Icons - Common


Symbol/Icon	Function
	Minimize

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 and 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.

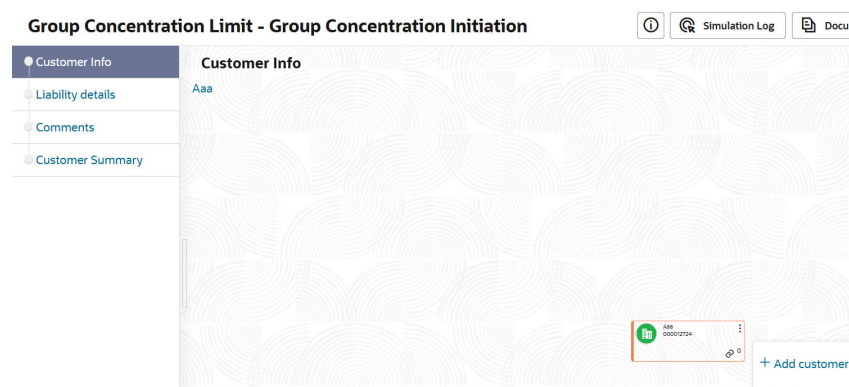
In this stage, the RM can initiate Group Concentration Limit Proposal Process for a group entity by capturing basic information about the parent party and its connected child parties. The basic information captured in this stage can be enriched in the enrichment stage.

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**.

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

Figure 2-2 Select Branch

Branch Code	Branch Name
002	Flexcube
006	Flexcube
965	Flexcube
008	Flexcube
009	Flexcube
007	Flexcube
642	Test branch
000	FLEXCUBE UNIVERSAL BRANCH

Page 1 of 3 (1 - 10 of 22 items) | K < 1 2 3 > >>

- Click **Fetch**. Branch details appear.
- Click the required **Branch Code** to add it to the **Application Branch** field.
- Specify if the **Customer** is **New** or **Existing** by selecting respective option.
Upon selecting the **Existing** option, **Select Customer** link is displayed.
- Click the **Select Customer** link. The **Select Customer** window is displayed.

Figure 2-3 Select Customer

Group Concentration Limit - Group Concentration Initiation

Customer Info

Aaa

+ Add 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

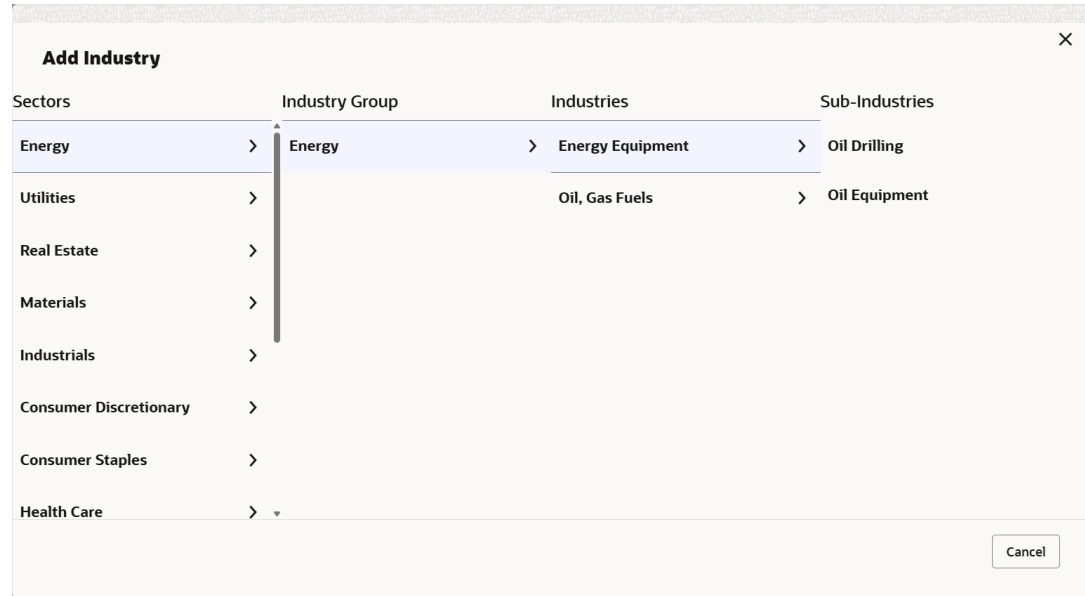
If the **Customer** is selected as **New**:

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



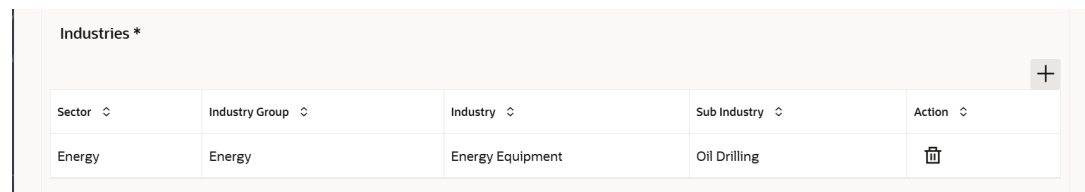
For information on fields in the **Add Industry** screen, refer the below table.

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.

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

Figure 2-6 Add Rating

- 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

Credit Rating *					
Year	Rating Date	Outlook	Agency	Rating	Action
2024	2024-11-07	Positive	Moody's	A-	

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.

- 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.

- 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

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Low	Group Concentration ...	APP2533031847	APP2533031847	Group Concentration Enrichment	19-12-01
Medium	Customer Appetite M...	APP2533231881	APP2533231881	Appetite Initiation	25-11-28
	Customer Appetite M...	APP2533031853	APP2533031853	Appetite Initiation	25-11-26
Low	Facility Closure	APP2533031849	APP2533031849	Validation	19-12-01
Low	Credit Extension Process	APP2533031848	APP2533031848	Credit Extension Initiation	19-12-01
Low	Retail CP Initiation	APP2533031844	APP2533031844	Retail CP Initiation	24-02-01
Low	Credit Origination	APP2533031822	APP2533031822	Proposal Initiation	24-02-01
Low	Facility Closure	APP2532931814	APP2532931814	Validation	19-12-01
Low	Credit Origination	APP2532931808	APP2532931808	Proposal Initiation	19-12-01
Low	Credit Origination	APP2532931806	APP2532931806	Proposal Initiation	19-12-01

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.

Customer Info

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.

- 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.

- 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

Select Customer x

Customer Id
Customer name

Fetch

Customer Id	Customer name
PTY202615250	Infosys
PTY202615252	Infosys
PTY202615260	Infosys
PTY303174375	Infosys
PTY202104309	Infosys
PTY202835702	Infosys
PTY202885743	Infosys
PTY203096101	Infosys

Page of 11 (11 - 10 of 107 items)
K < 1 3 4 5 ... 11 > >

Select customer

Customer name
Party ID
External customer number

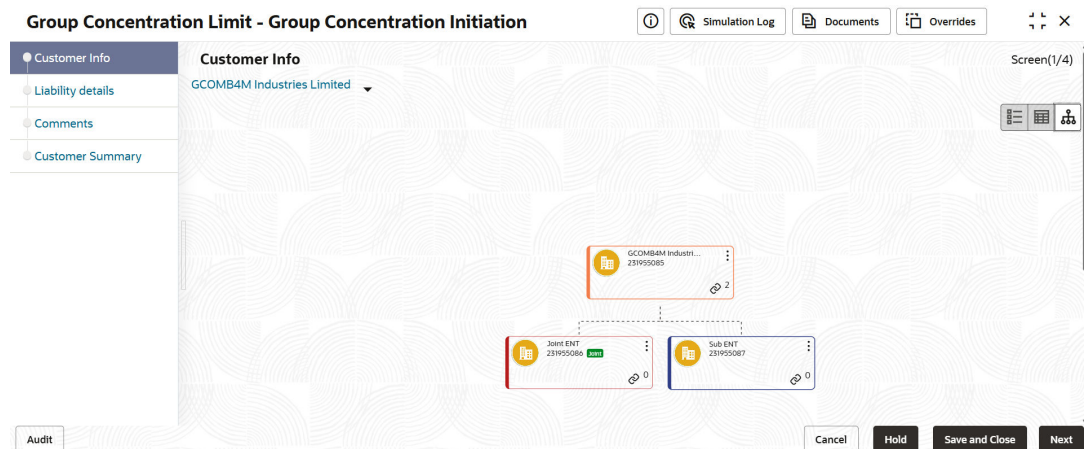
Country
Filter

Customer Name v	Customer No v	External Customer No v
NOISE LTD	000744211	00010674
Infosys	231164627	00011430
V Guard Electricals Limited	231234675	00011811
Bani International Ltd	231384765	00012096
Bandini Enterprises	231454809	00012174
Aim International Ltd	231504866	00012313
BMPCL LTD	231504867	00012314

Close

- 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

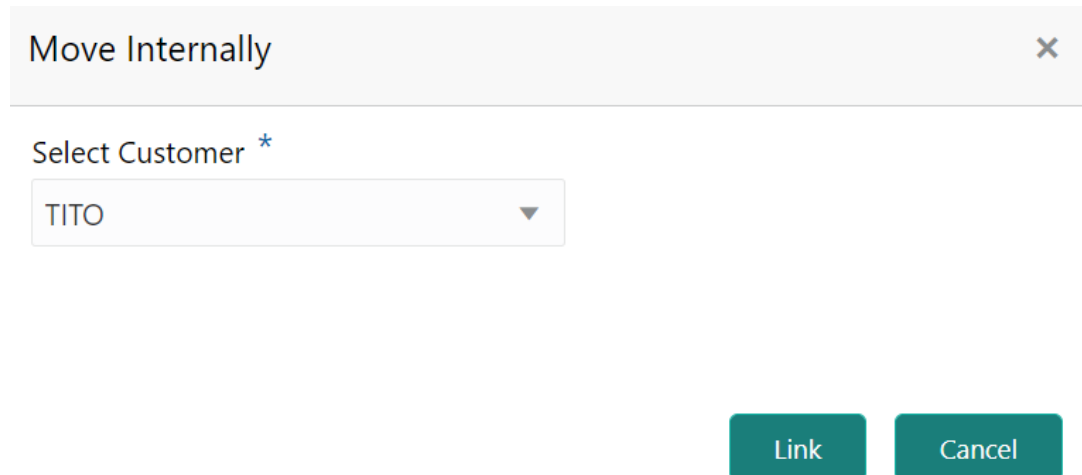
After linking existing customer / child party, the following actions can be performed by right clicking the linked party icon:

- **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.

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

Figure 2-12 Move Internally

Move Internally

Select Customer *

TITO

Link Cancel

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

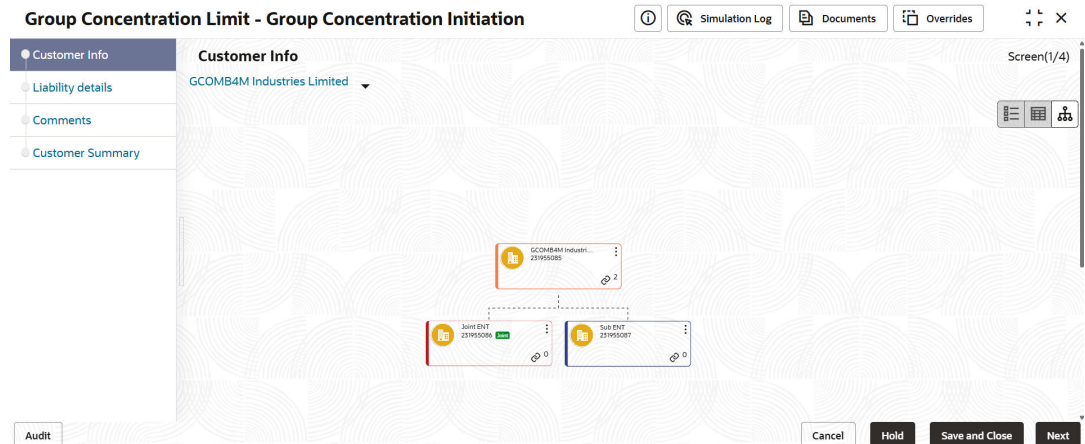
You can always undo the link established between the existing customer / child party and the new parent party.

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.

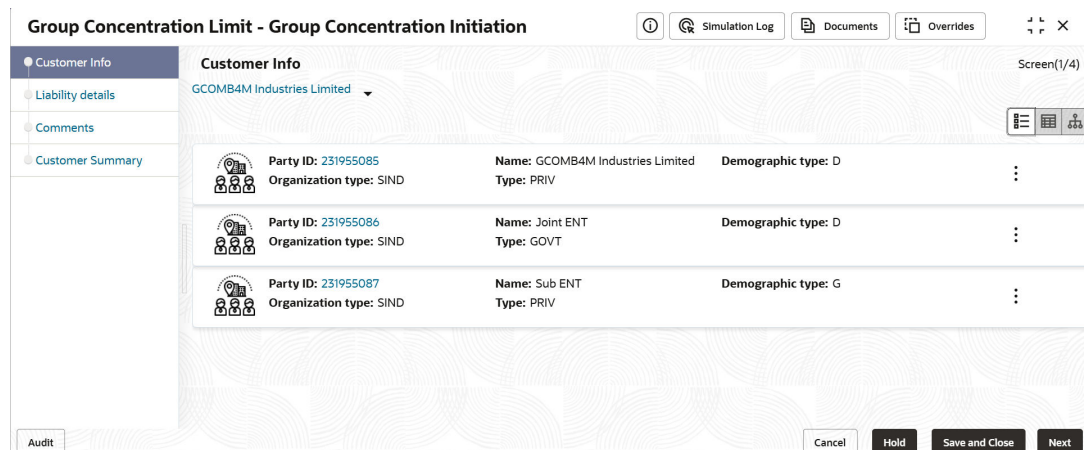
15. To change the layout of tree view, click the settings icon at the right corner. Layout options appear as shown below.

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

Group Concentration Limit - Group Concentration Initiation

Customer Info

GCOMB4M Industries Limited

Action	Party ID	Name	Demographic type	Type	Organization type
⋮	231955085	GCOMB4M Industries Limited		Single	Pvt Ltd
⋮	231955086	Joint ENT		Single	Govt Owned
⋮	231955087	Sub ENT		Single	Pvt Ltd

Audit

Cancel Hold Save and Close Next

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

Group Concentration Limit - Group Concentration Initiation

Liability details

abdc

Action	Party ID	Name	Liability Number	Requested Amount
⋮	000101561	abdc		

Audit

Cancel Hold Back Save and Close Next

22. Click **Edit**.
- The **Liability Details** screen is displayed.

Figure 2-17 Liability Details

abdc (000101561) - Liability details

Branch: 000
FLEXCUBE UNIVERSAL BRANCH

Requested liability currency: Required

Amount

Requested liability amount: Required

Return on capital: ^ v

Probability of default: ^ v

Loss given default: ^ v

Cash cover:

Total gross and net facility

Total gross facility: \$0.00

Total net facility: \$0.00

Dates

Next review date:

Requested expiry date:

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.

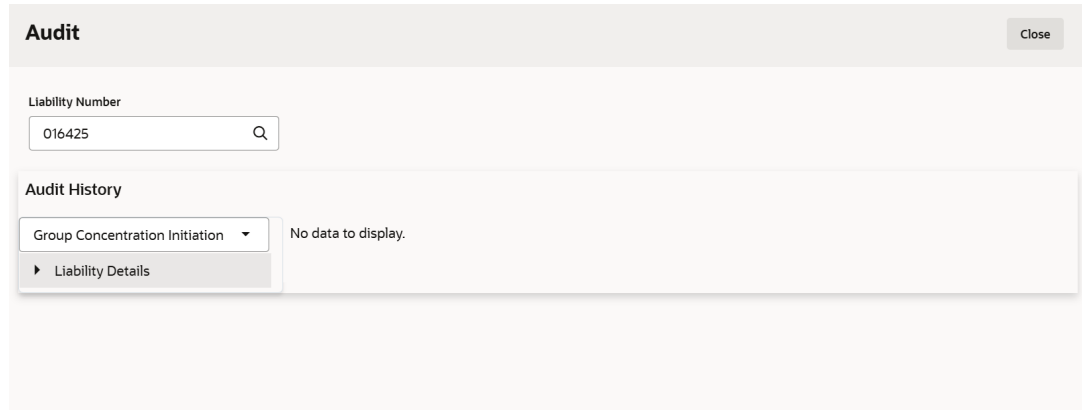
Note

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

23. Click Audit.

The **Audit** screen displays.

Figure 2-18 Audit

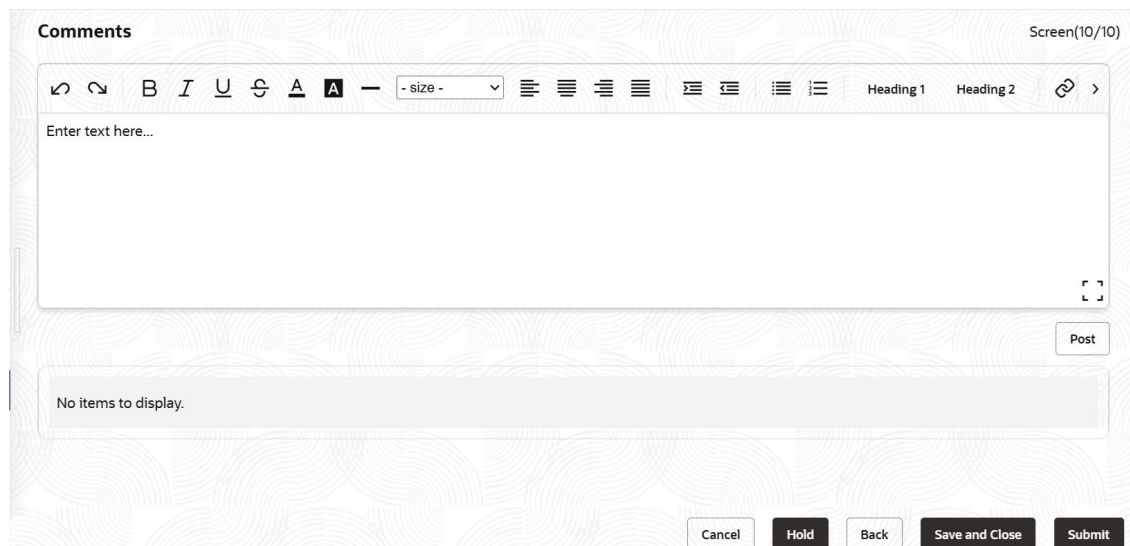


24. In the **Requested Liability Currency** field, search and select the currency in which the liability is requested by the entity.
25. Select the **Next Review Date** for the Group Concentration Limit Proposal application.
26. Select the **Requested Expiry Date** for the liability based on the your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

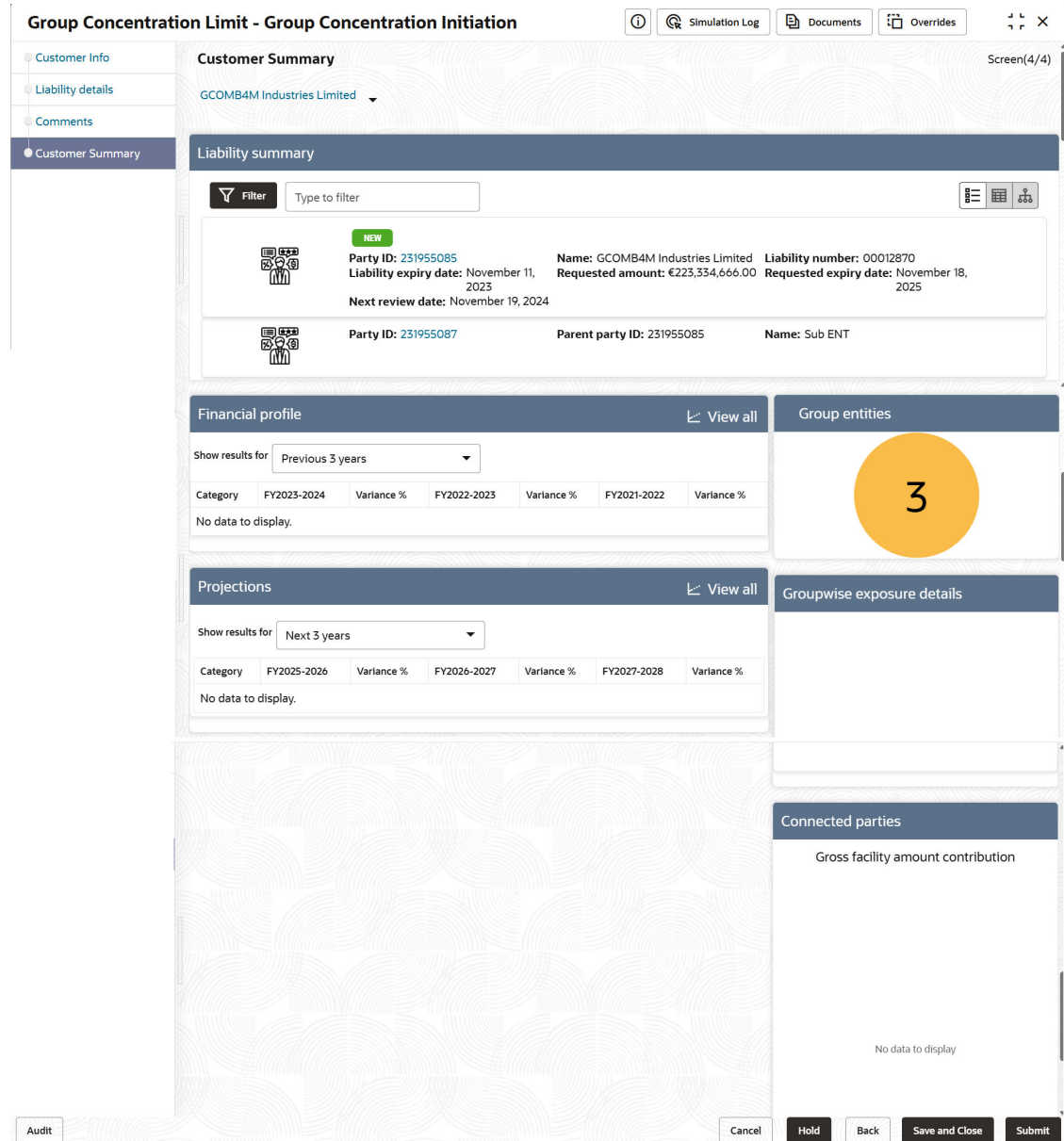
Fields	Descriptions
Hold	To hold the enrichment operation, click Hold .
Back	To go back to the previous page, click Back .
Next	To go to the next page, click Next .
Save & Close	To save the process and exit the page, click Save & Close .
Cancel	To exit the process without saving the information, click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

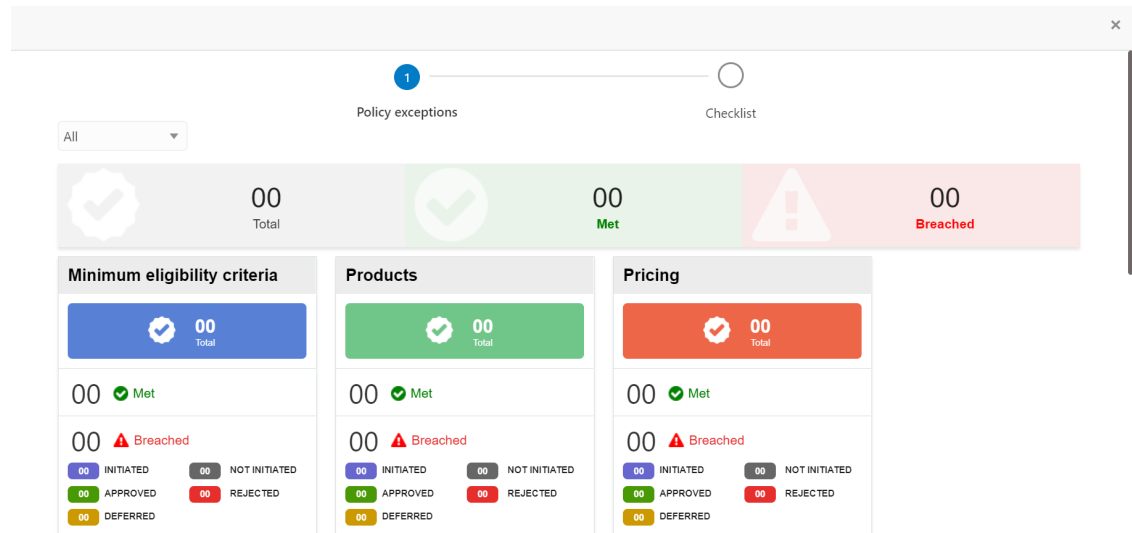
Fields	Description
Hold	To hold the initiation operation, click Hold .
Back	To go back to the previous page, click Back .
Save & Close	To save the process and exit the page, click Save & Close .
Submit	To submit the Group Concentration Limit Proposal application, click Submit .
Cancel	To exit the process 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

Submit [Close]

← Back

1 Business — 2 Checklist

Next →

No items to display.

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

Outcome ▾
Required

Submit

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

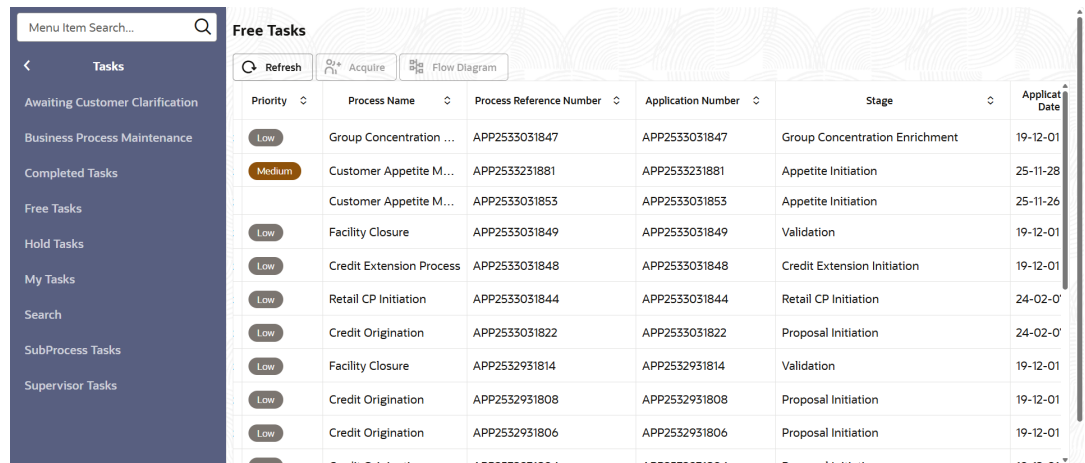
Group Concentration Limit Enrichment

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

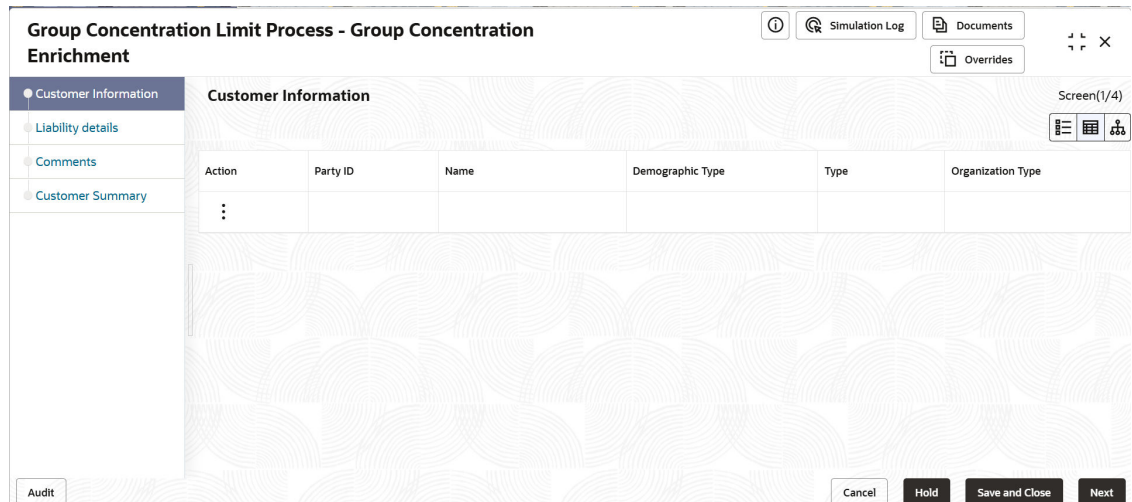


Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Low	Group Concentration ...	APP2533031847	APP2533031847	Group Concentration Enrichment	19-12-01
Medium	Customer Appetite M...	APP2533231881	APP2533231881	Appetite Initiation	25-11-28
	Customer Appetite M...	APP2533031853	APP2533031853	Appetite Initiation	25-11-26
Low	Facility Closure	APP2533031849	APP2533031849	Validation	19-12-01
Low	Credit Extension Process	APP2533031848	APP2533031848	Credit Extension Initiation	19-12-01
Low	Retail CP Initiation	APP2533031844	APP2533031844	Retail CP Initiation	24-02-01
Low	Credit Origination	APP2533031822	APP2533031822	Proposal Initiation	24-02-01
Low	Facility Closure	APP2532931814	APP2532931814	Validation	19-12-01
Low	Credit Origination	APP2532931808	APP2532931808	Proposal Initiation	19-12-01
Low	Credit Origination	APP2532931806	APP2532931806	Proposal Initiation	19-12-01

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



Action	Party ID	Name	Demographic Type	Type	Organization Type
⋮					

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

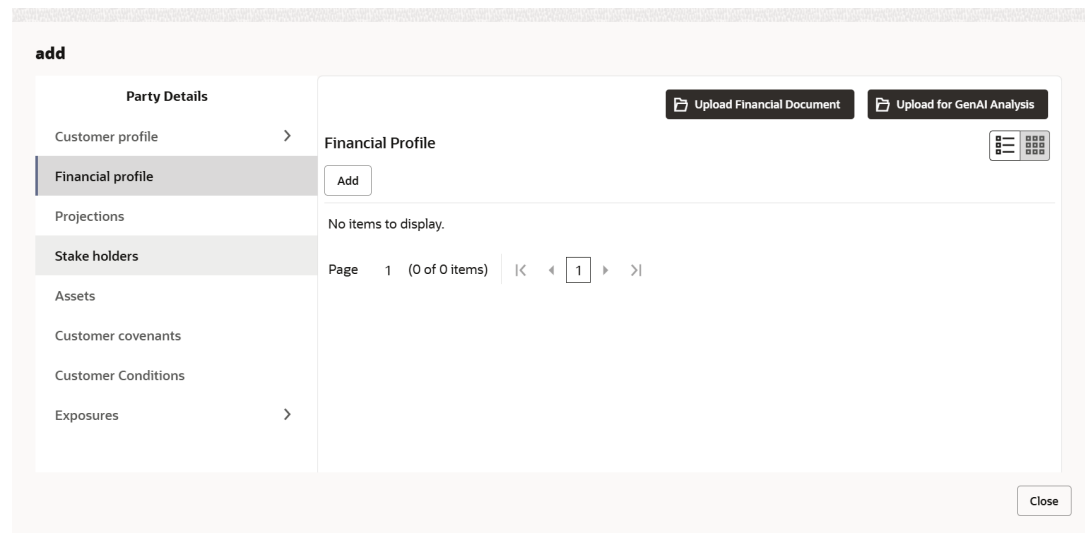
3. Right click on the party or child party icon to perform the following actions:
 - Add Customer (not applicable for joint customer)
 - Link Customer
 - View
 - Quick View
 - Configure
 - Move Internally (applicable only for linked parties)
 - Undo (applicable only for linked parties)
 - Delete (applicable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

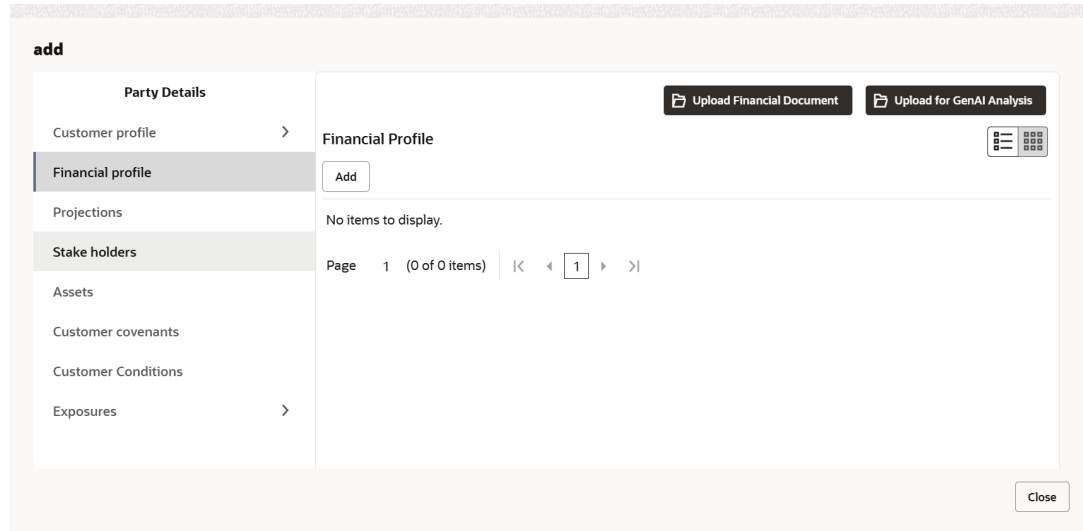
7. Specify the following details in the respective fields:
 - **Address Type**
 - **Name** of the contact person
 - **House/Building name**
 - **Street**
 - **Locality**
 - **Landmark**
 - **Area**
 - **City**
 - **State**
 - **Zip-Code**
 - **Country**
 - **Email Address**
 - **Phone Number**
8. Click **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 **Financial Profile** screen displays.

Figure 3-6 Financial Profile

Add Financial Profile

Financial Year: [Dropdown] Financial Period: [Dropdown]

Balance Sheet Size: [Dropdown] Operating Profit: [Input] Net Profit: [Input] Year Over Year Growth (%): [Input]

Return On Investment (%): [Input] Return On Equity (%): [Input] Return On Asset (%): [Input] Capital Adequacy Ratio: [Input]

Cost to Income ratio: [Input] Equity: [Input] Gross Impaired Loans: [Input] Liquid assets: [Input]

Loan Loss Res / Impaired Loans: [Input] Loan-to-Deposit Ratio: [Input] NPA coverage ratio: [Input] NPA ratio: [Input]

Return on Avg Equity: [Input] Return on Avg Assets: [Input] Tier 1 CAR: [Input] Total Assets: [Input]

Unreserved Equity: [Input]

Buttons: Save, Clear, Cancel

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

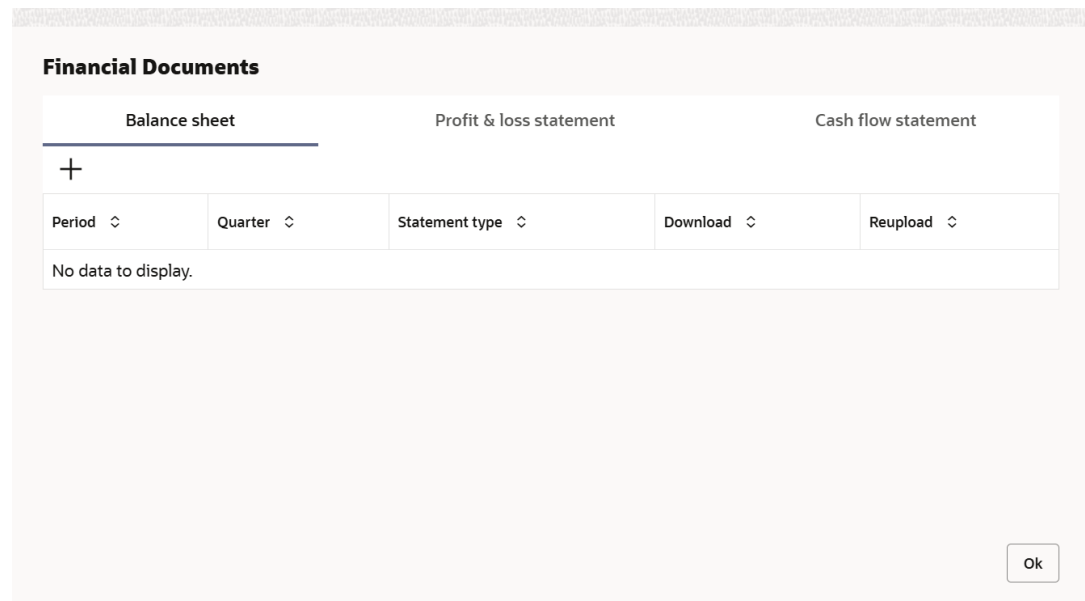
Table 3-3 Financial Profile

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: <ul style="list-style-type: none"> • Balance Sheet Size • Operating Profit • Net Profit • Year Over Year Growth • Return On Investment • Return On Equity • Return On Asset
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.

- 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: <ul style="list-style-type: none"> • Balance Sheet Size • Operating Profit • Net Profit • Year Over Year Growth • Return On Investment • Return On Equity • Return On Asset
Add	Click Add . Party's projection details are added.

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

The **Projection Documents** screen is displayed.

Figure 3-10 Projection Documents

Projection documents

Balance sheet Profit & loss statement Cash flow statement

+

Year	Quarter	Statement type	Download	Reupload
No data to display.				

Ok

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

Balance sheet details

Year Quarter

Select Year Select Quarter

Required Required

Drop files here or click to select

Current selected files:

Cancel Add

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

Rated By	Risk Rating
MRS	BBB
Moody's	BBB+
S and P	A-
Fitch	A+
	AA-
	AA
	BBB-

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

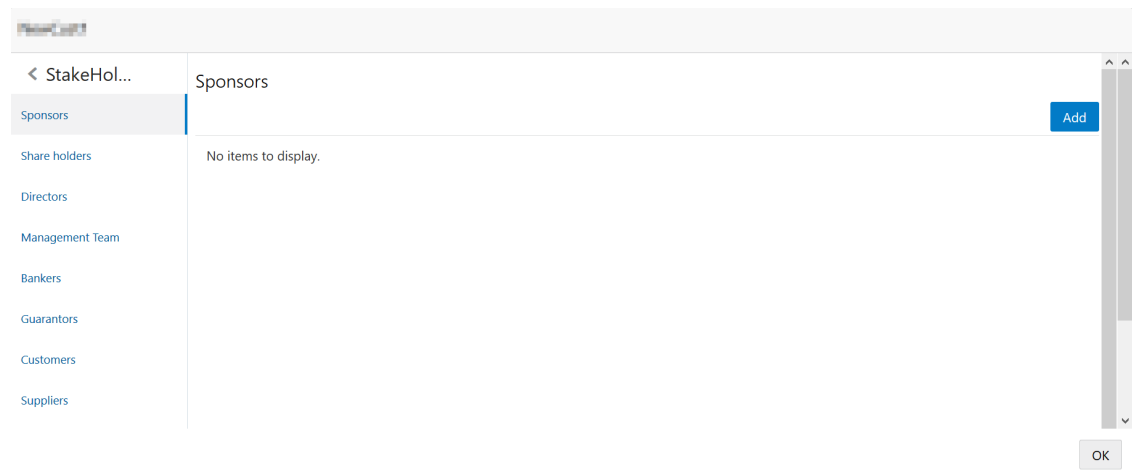
Credit Rating *					
Year	Rating Date	Outlook	Agency	Rating	Action
2024	2024-11-07	Positive	Moody's	A-	

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

Sponsors

Promoter Type *

Individual Corporate

Name *
Thomas

Age
45

Experience Summary

Designation
CEO

Role
Management

Stake Percentage *
30%

Associated Since
May 4, 2010

Education Qualifications
Masters Degree

▶ Address details

Add Clear Cancel

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

Sponsors

Address details

Name *
Thomas

Street
Enter Street Details

Landmark
Enter Landmark

City *
Mumbai

Zip-Code *
400004

Email Address *
Thomas@sample.com

House/Building *
GK Enclave

Locality
Enter Street Details

Area
Enter Area

State *
Maharashtra

Country *
IN

Phone Number
Enter Phone

Add Clear Cancel

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**.

- 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. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To Edit, Delete or View the added Assets, click the hamburger icon in the required list item and select the required option.</p> </div>

- 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

The screenshot shows a form titled "Covenant Details" with a dropdown menu for "Covenant Details". Below it are seven input fields arranged in two rows. The first row contains: "Covenant Type" (dropdown menu with "Select Covenant Type" and "Required" below), "Revision Frequency" (dropdown menu with "Select Frequency" and "Required" below), "Notice Days" (text input with "Enter Notice Days" and "Required" below), and "Start Date" (calendar icon input with "Required" below). The second row contains: "End Date" (calendar icon input with "Required" below), "First Review Date" (calendar icon input with "Required" below), and "Grace Days" (text input with "Enter Grace Days" below).

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

This screenshot is identical to Figure 3-19, showing the "Covenant Details" form with the same fields and layout.

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

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

- Compliance Status:** Radio buttons for 'Met' and 'Breach'.
- Waiver Status:** A dropdown menu currently showing 'Waive all'.
- Last Check Value:** A text input field with the placeholder text 'Last Checked Value'.
- Deferred Due Date:** A field with a calendar icon.
- Remarks:** A large text area with a rich text editor toolbar above it, containing options for bold, italic, underline, text color, font size, and alignment.
- Buttons:** A 'Post' button at the bottom right of the text area, and 'Create' and 'Cancel' buttons at the bottom right of the entire section.

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 .

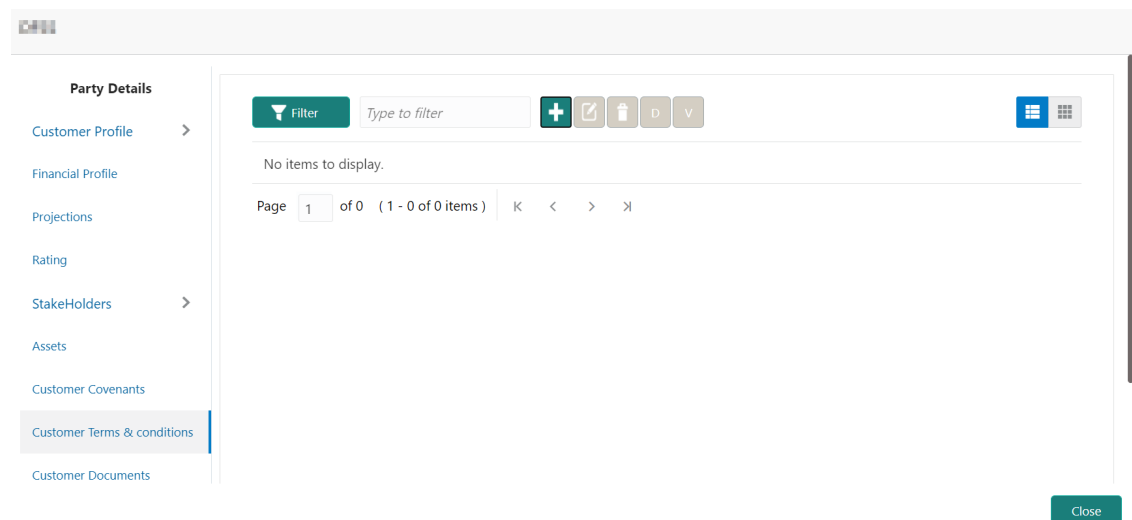
Table 3-8 (Cont.) Others

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

The screenshot shows a web form titled "Add Terms And Conditions". It contains the following fields and controls:

- Condition Code ***: A search input field containing "TNC1".
- Condition Description ***: A search input field containing "TNC1".
- Terms & Conditions ***: A text area containing a legal notice: "NOTICE: Sale of any Products or Services is expressly conditioned on Buyer's assent to these Terms and Conditions. Any acceptance of Seller's offer is expressly limited to acceptance of these Terms and Conditions and Seller expressly objects to any additional or different terms proposed by Buyer. No Buyer form shall modify these Terms and Conditions, nor shall any course of performance, course of dealing, or usage of trade operate as a modification or waiver of these Terms and Conditions. Any order to purchase products or receive services shall constitute Buyer's assent to these Terms and Conditions. Unless otherwise specified in the quotation, Seller's quotation shall expire thirty (30) days from its date and may be modified or withdrawn by Seller before receipt of Buyer's conforming acceptance. 1. Definitions."
- T&C Type ***: Radio buttons for "Pre-disbursement" (selected) and "Post-disbursement".
- Compliance Status**: A dropdown menu with "Met" selected.
- Compliance Remarks**: A text input field containing "Compliance status verified".
- Customer Linkage**: A toggle switch that is currently turned on (blue).

At the bottom right of the form are two buttons: "Create" and "Cancel".

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.

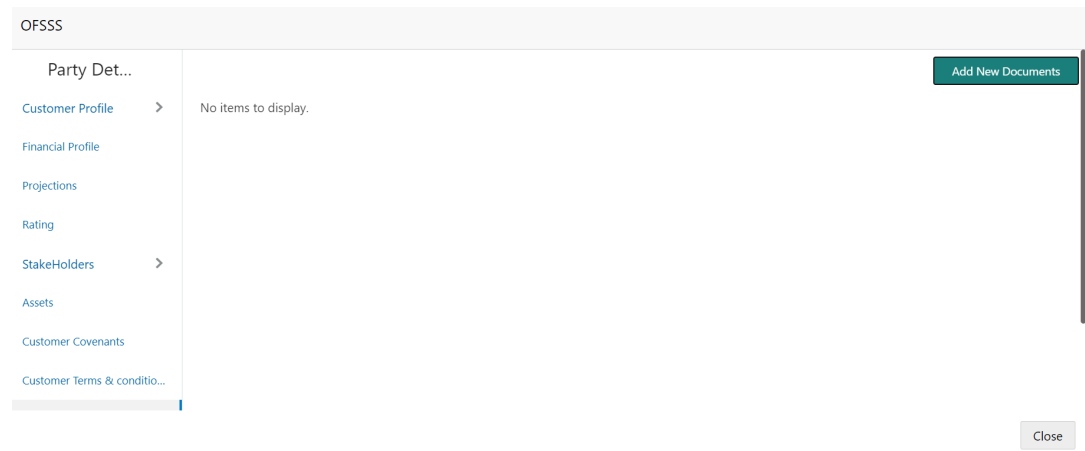
Figure 3-27 Terms & Conditions

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.

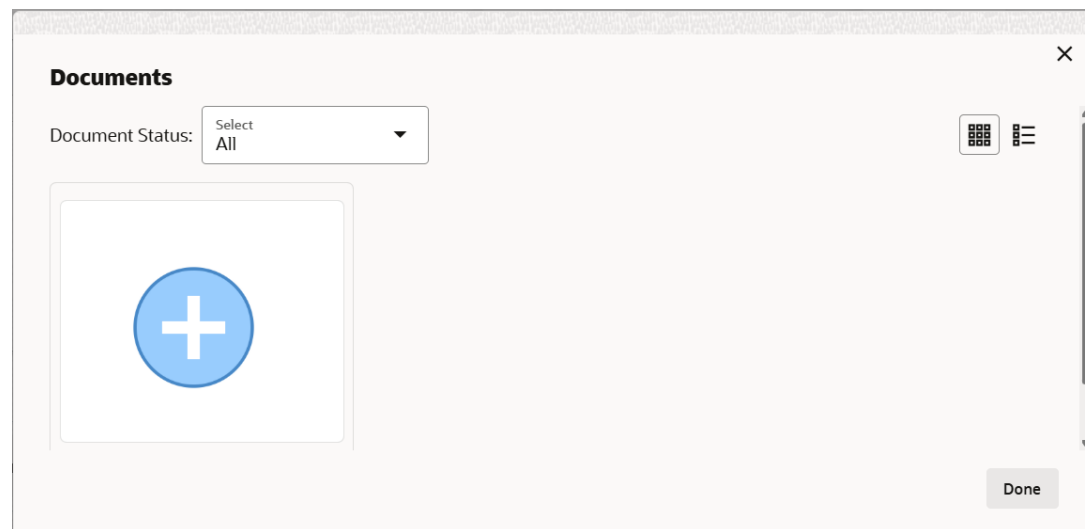
Figure 3-28 Party Details



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

The screenshot displays the 'Country Dependency Details' interface. At the top, there are search fields for 'Country' (with 'US' selected) and 'Currency' (with 'USD' selected). Below this, the 'Country Wise Data' section contains input fields for 'Sales' (\$50,000.00), 'Purchase' (\$30,000.00), 'Investments' (\$100,000.00), 'Loans' (\$200,000.00), and 'Deposits' (\$50,000.00). The 'Country Wise Business Operations' section includes expandable options for 'Sales Breakup' and 'Purchase Breakup'. At the bottom right, there are 'Save' and 'Cancel' buttons.

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 country.
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

Sales Breakup

Customer	Sales Amount	Percentage of Total Sales	Major Product Sold
defender	€10,000.00	5%	
Debtor Days	Associated Since	Country	
	November 6, 2024	CN	

Cancel Save

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

Purchase Breakup

Supplier	Purchase Amount	Percentage of Total Purchases	Major Product Bought
defeneder	€3,900,000.00	9%	
Creditor Days	Associated Since	Country	
	November 5, 2024	CN	

Enter a date on or before November 8, 2024.

Cancel Save

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

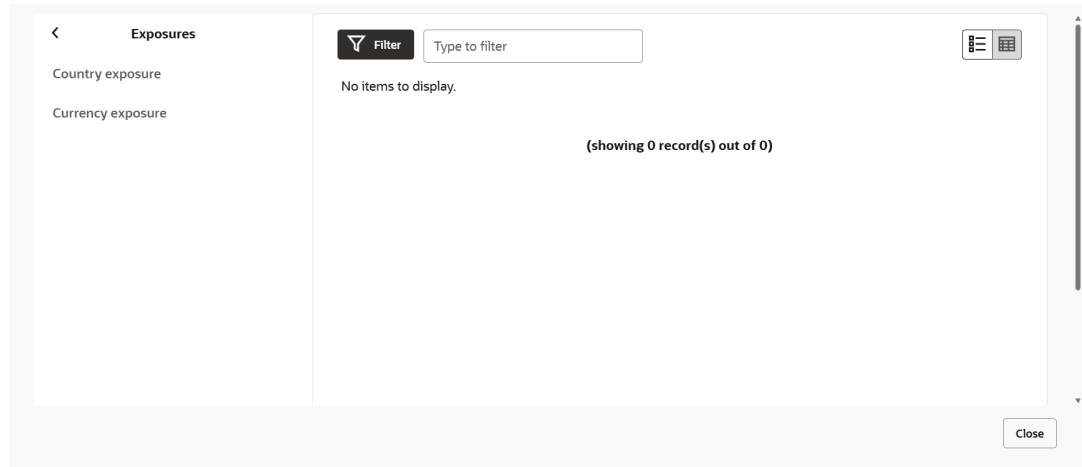
Table 3-14 Purchase Breakup

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.

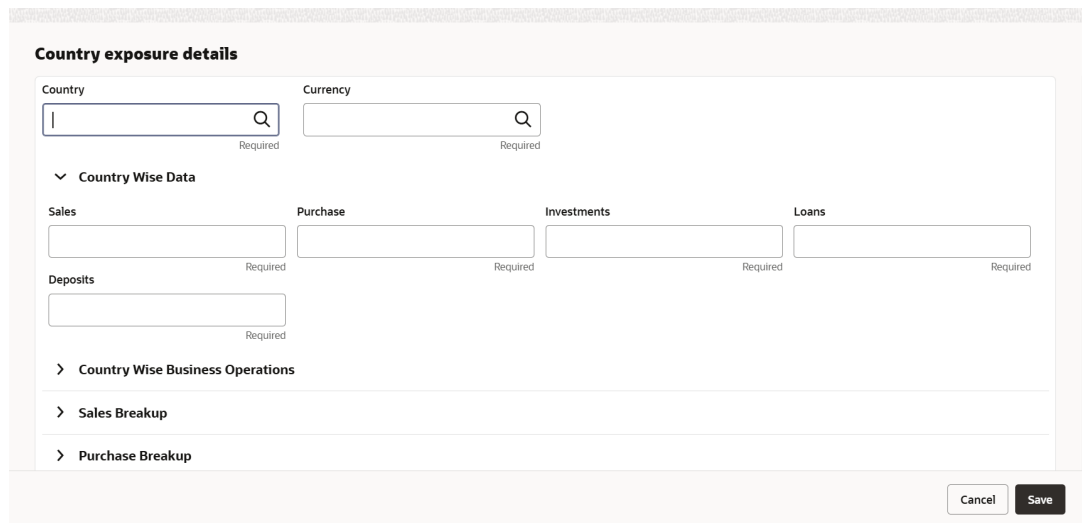
The **Exposures** screen displays.

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

▼ Hedging Details
 Credit Outstanding: Debit Outstanding: Variance: Hedging Required?

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

▼ Future Currency Requirement - Loan Repayment
 Outstanding Amount: Repayment in Current Year: Repayment in next 3 Years:
Required Required Required

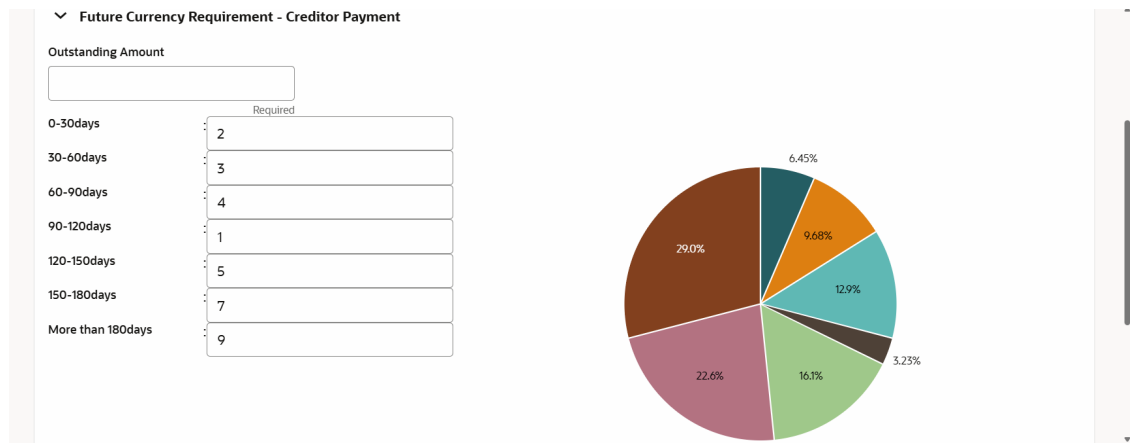
For information on fields in the **Future Currency Requirement - Loan Repayment** screen, refer the below table.

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



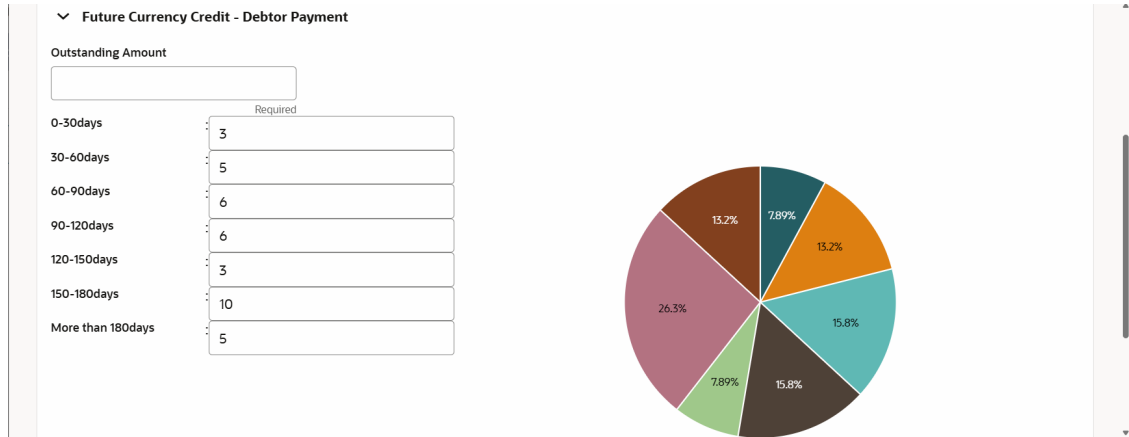
For information on fields in the **Future Currency Requirement - Creditor Payment** screen, refer the below table.

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



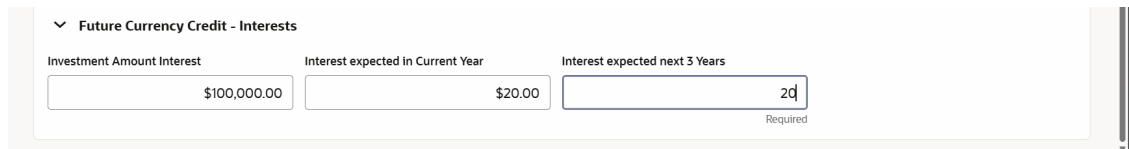
For information on fields in the **Future currency credit - Debtor payment** screen, refer the below table.

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 instructions 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

The screenshot displays the 'Group Concentration Limit Process - Group Concentration Enrichment' interface. The 'Liability details' section is active, showing a table with two entries:

Action	Party ID	Name	Liability Number	Requested Amount
	N 000101588	GCLP Parent Corporation	016425	\$22,000,000.00
	000101586	John Parent Corporation	016423	

The interface includes navigation buttons at the bottom: **Audit**, **Cancel**, **Hold**, **Back**, **Save and Close**, and **Next**. The top right corner shows 'Simulation Log', 'Documents', and 'Overrides' icons, along with a window control icon and 'Screen(2/4)'.

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

The screenshot shows the 'Group Concentration Limit Process - Group Concentration Enrichment' interface. On the left, a sidebar contains 'Customer Information', 'Liability details', 'Comments', and 'Customer Summary'. The main area is titled 'Customer Summary' and includes a 'Party ID: 000101645'. It lists various fields such as 'Registration Number: NA', 'Country', 'Demographic Type', 'Entity', 'Is KYC Compliant: No', 'Liability Amount', 'Expiry Date', 'Financial Institution Code', 'Head Office Country', 'Country of Risk', 'Business Type', 'BIC Code', and 'Legal Entity Code'. Below this is a 'Liability Summary' section with a table that currently shows 'No data to display'. Further down are sections for 'Impacts', 'Other Bank Facilities' (showing \$0.00 for Total Existing Facilities, Takeover Amount, and Takeover in this Application), 'Pricing' (showing \$0 Total pricing with sub-sections for Interest, Charges, and Commission), 'Financial profile' (showing 'No data to display' for FY2022-2023, FY2021-2022, and FY2020-2021), and 'Projections' (showing 'No data to display' for Next 3 years). At the bottom, there are buttons for 'Show Complete Summary', 'Cancel', 'Hold', 'Back', 'Save and Close', and 'Submit'.

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

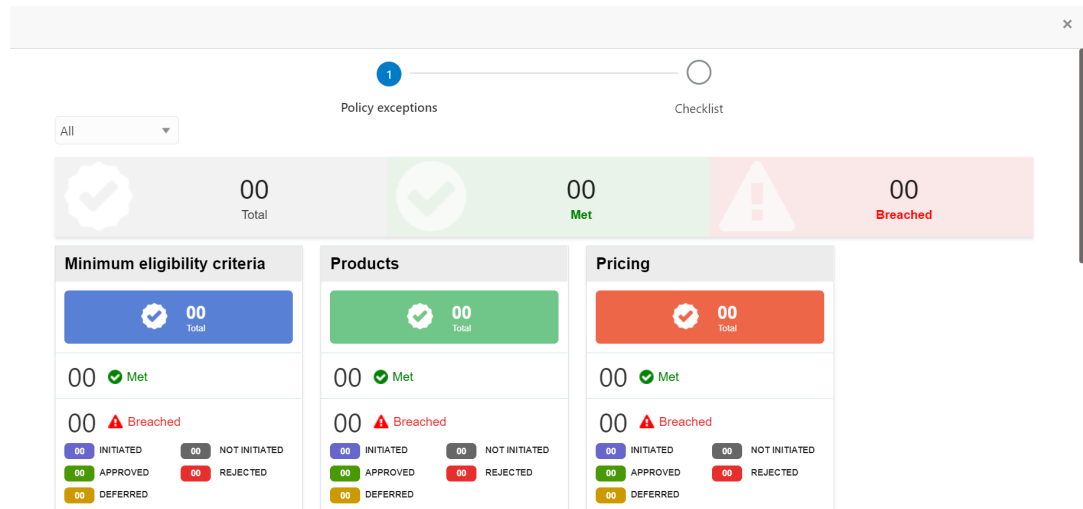
Fields	Description
party Id	To view more details about the liability, click the party Id in the Liability Summary widget.
List View, Table View, and Tree View	To change the layout of Liability Summary widget, use the List View, Table View, and Tree View icons.
Hold	To hold the enrichment operation, click 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.

- To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
- Click the **Total** count on each tile to view detailed information and initiate policy exception process.
- 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 instructions 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**.

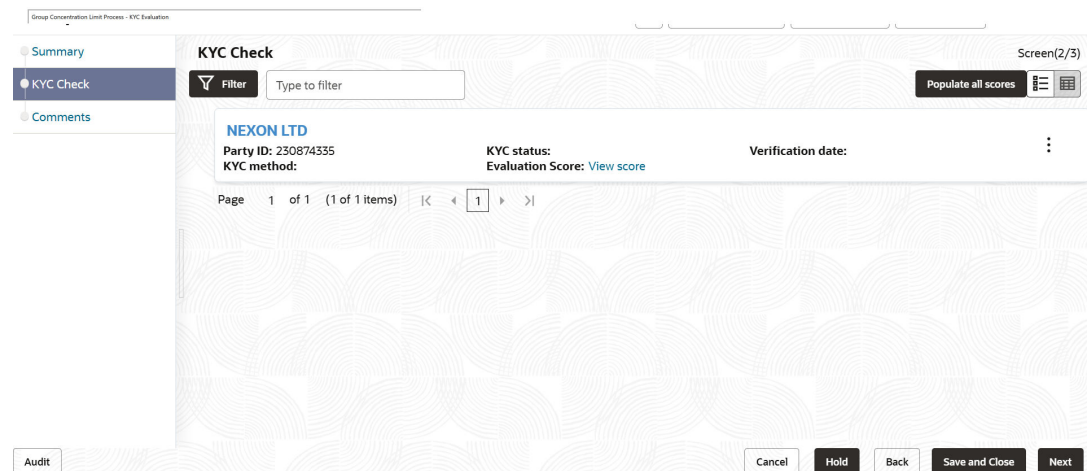
The **Free Task** screen displays.

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.

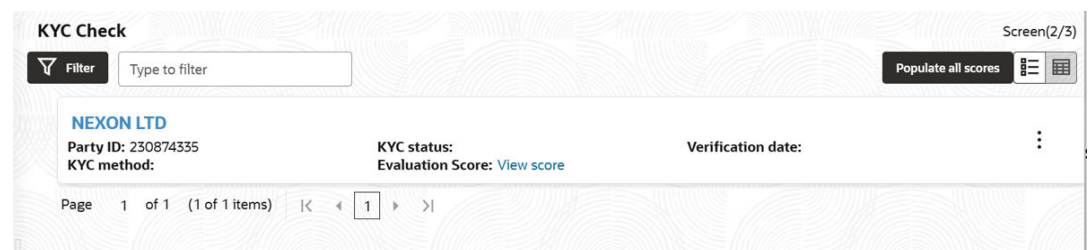
Table 3-23 KYC Summary

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

Report Received

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method:

KYC Status: Verified

Create Cancel

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

Table 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

KYC Check Screen(2/3)

Filter Type to filter Populate all scores

NEXON LTD
Party ID: 230874335
KYC method:

KYC status: Evaluation Score: [View score](#)
Verification date:

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

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

Figure 3-52 Profitability

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

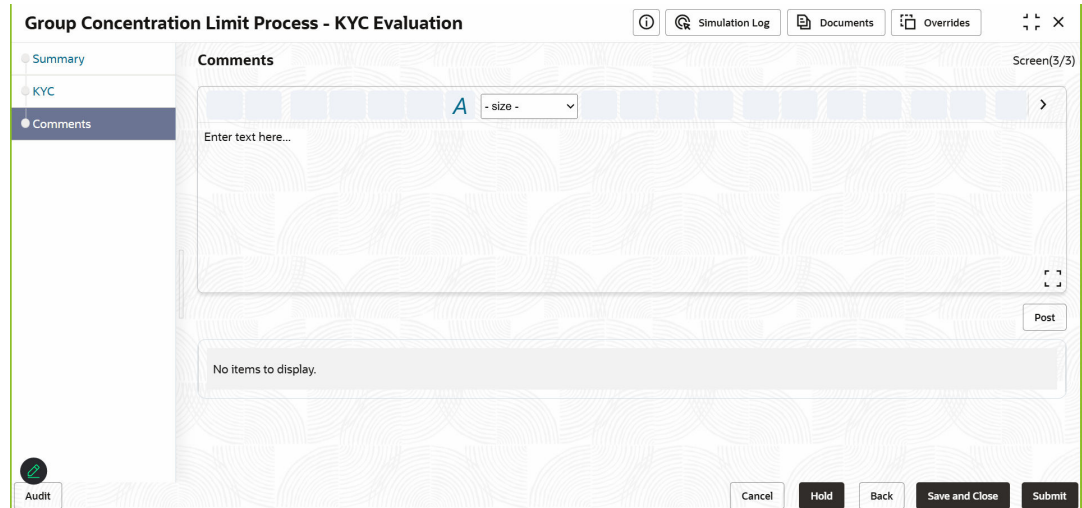
Total score is generated and displayed for the KYC evaluation based on each answer provided.

- Click **Save**. The KYC page is updated with the Evaluation Score as shown below.

Figure 3-53 KYC Evaluation

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

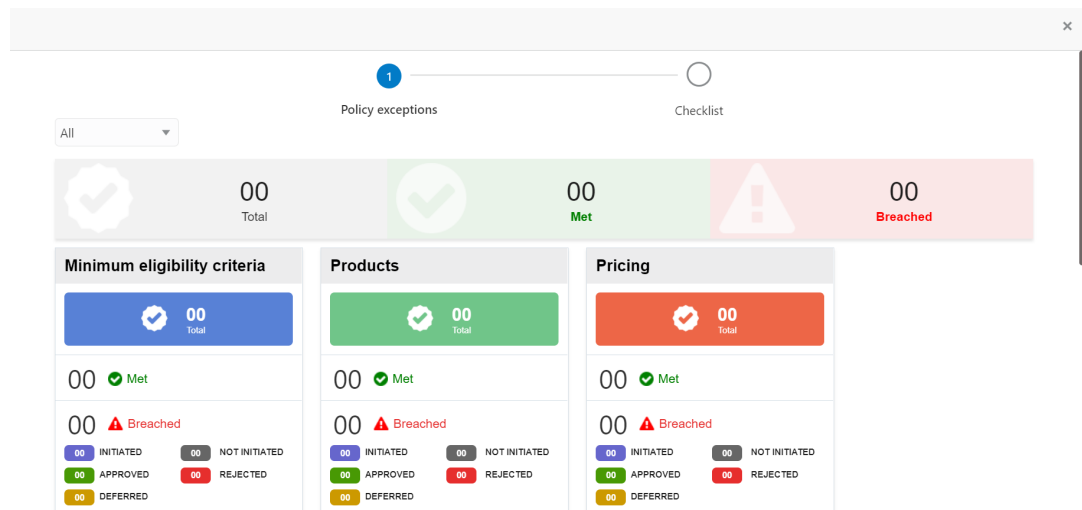
Figure 3-54 Comments



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

Submit [Close]

← Back

1 Business ————— 2 Checklist

Next →

No items to display.

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

Outcome ▾

Required

Submit

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 instructions 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

Priority	Process Name	Process Reference Number	Application Number	Stage
Low	GC Limit Process	APP2532511213	APP2532511213	Review and Recommendation...
Low	Credit Origination	APP2532511209	APP2532511209	Proposal Initiation
Low	Credit Origination	APP2532511208	APP2532511208	Proposal Initiation
Low	Credit Origination	APP2532511207	APP2532511207	Proposal Initiation
Low	Credit Origination	APP2532511206	APP2532511206	Proposal Initiation
Low	Credit Origination	APP2532511205	APP2532511205	Proposal Initiation
Low	Credit Origination	APP2532511204	APP2532511204	Proposal Initiation
Low	Credit Origination	APP2532511203	APP2532511203	Proposal Initiation
Low	Credit Origination	APP2532511202	APP2532511202	Proposal Initiation
Low	Credit Origination	APP2532511201	APP2532511201	Proposal Initiation

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

GC Limit Process - Review and Recommendation Simulation Log Documents Overrides Screen(1/3)

Customer Summary
 GCOMB4M Industries Limited

Liability summary

NEW
 Party ID: 231955085 Name: GCOMB4M Industries Limited Liability number: 00012870
 Liability expiry date: November 11, 2023 Requested amount: €223,334,666.00 Requested expiry date: November 18, 2025
 Next review date: November 19, 2024

Party ID: 231955087 Parent party ID: 231955085 Name: Sub ENT

Pricing No items to display.

0
Total pricing

0 Interest **0** Charges **0** Commission
 Added Modified Removed Added Modified Removed Added Modified Removed

Covenants **Conditions**

0 Total Covenants **1** Total Conditions

0 Entry Wise **0** Facility Wise **0** Financial **0** Non Financial **1** Entry **0** Facility **1** Pre disbursement **0** Post disbursement

0 Newly Added **0** Financial **0** Non Financial **1** Newly added **1** Pre disbursement **0** Post disbursement
0 Complied **0** Financial **0** Non Financial **0** Met **0** Pre disbursement **0** Post disbursement
0 Breached **0** Financial **0** Non Financial **0** Breached **0** Pre disbursement **0** Post disbursement

Financial profile [View all](#)

Show results for: Previous 3 years

Category	FY2023-2024	Variance %	FY2022-2023	Variance %	FY2021-2022	Variance %
No data to display.						
Year Over Year Growth	Return On Investment		Return On Equity		Return On Asset	
No data to display						

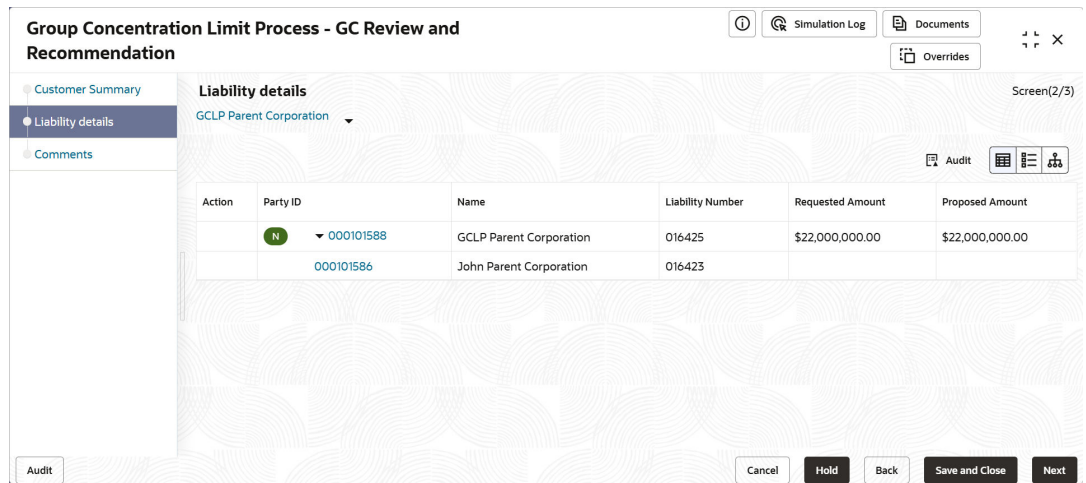
Projections [View all](#)

Show results for: Next 3 years

Category	FY2025-2026	Variance %	FY2026-2027	Variance %	FY2027-2028	Variance %
No data to display.						
Year Over Year Growth	Return On Investment		Return On Equity		Return On Asset	
No data to display						

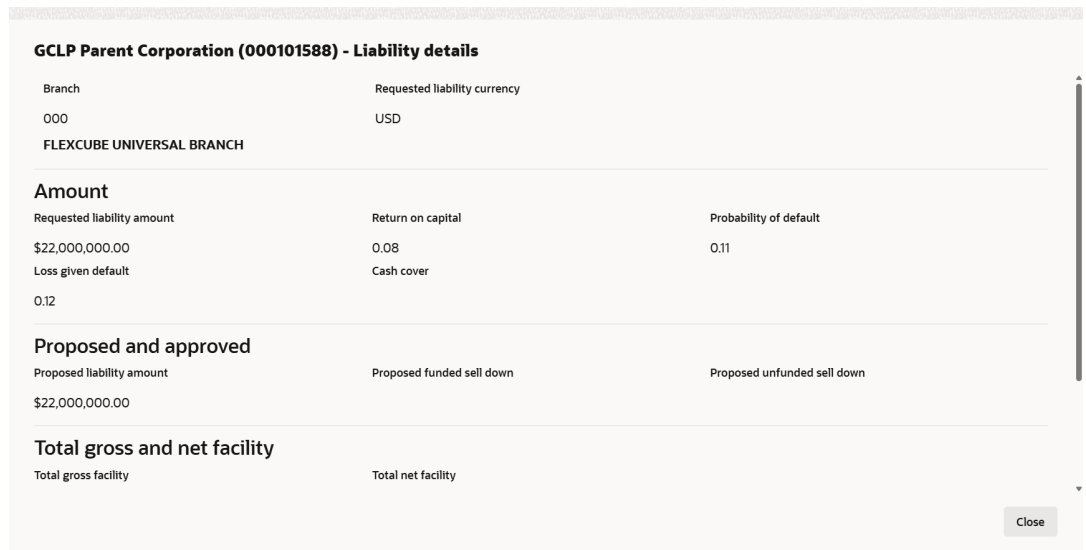
- View the **Customer Summary** and click **Next**. The **Liability Details** page is displayed.

Figure 4-3 Liabilities



- 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**.

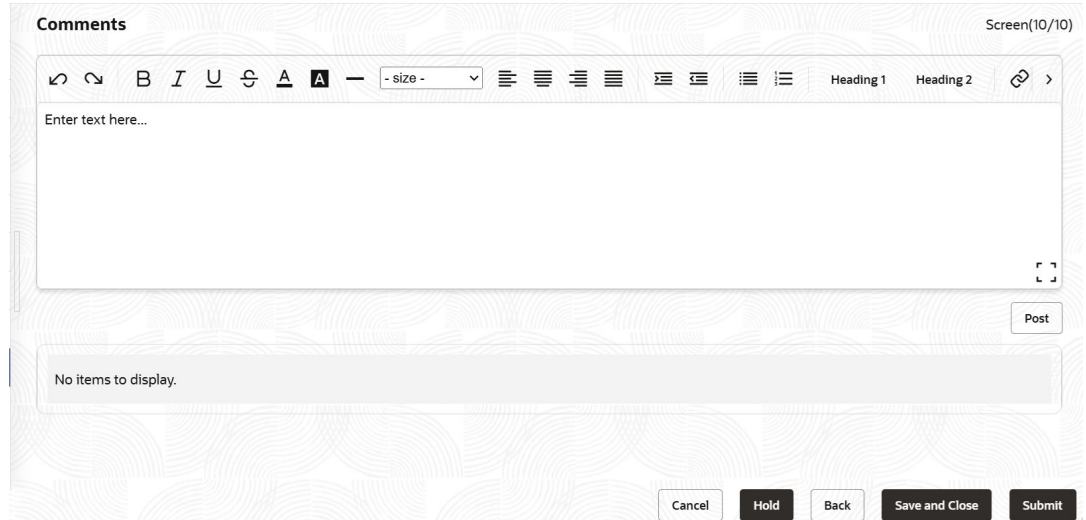
The **Audit** screen displays.

Figure 4-5 Audit

The screenshot shows the 'Audit' screen with a 'Close' button in the top right corner. Below the title bar, there is a 'Liability Number' field containing the value '016425' and a search icon. Underneath, the 'Audit History' section features a dropdown menu currently set to 'Group Concentration Initiation' and a message that says 'No data to display.' A 'Liability Details' link is visible below the dropdown menu.

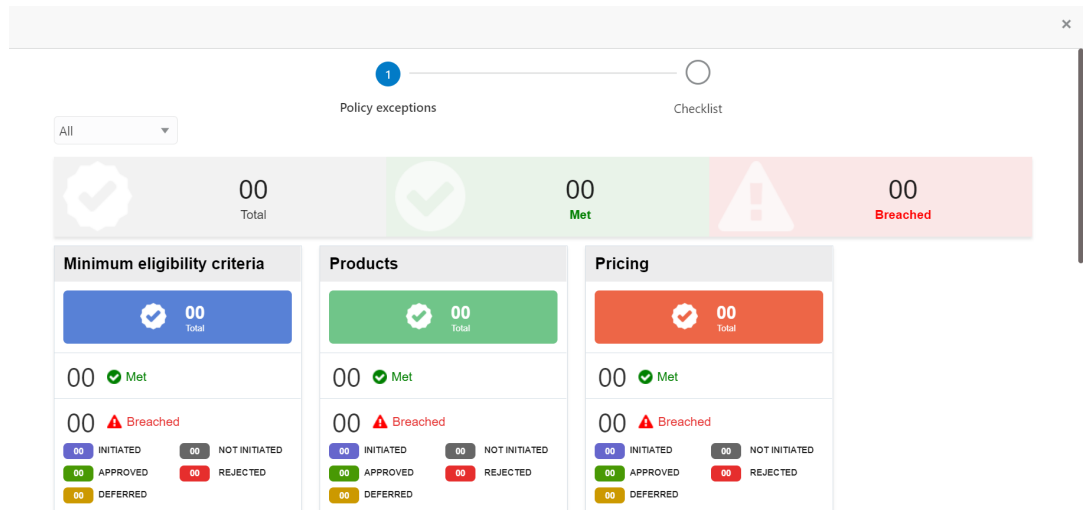
9. Click **Save**. The information is saved and displayed in the Liability Details page.
10. Click **Next** to go to the Comments page.

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

The screenshot shows a web interface titled "Submit". At the top left is a "Back" button with a left arrow. At the top right is a "Next" button with a right arrow. In the center, there is a progress indicator with two steps: "1 Business" and "2 Checklist". The "Checklist" step is highlighted. Below the progress indicator, there is a text area that says "No items to display." and a pagination control showing "Page 1 (0 of 0 items)" with navigation arrows. At the bottom right, there is a dropdown menu labeled "Outcome" with a "Required" label below it, and a "Submit" button.

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

<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/>	Acquire and Edit	Low	GC Limit Process	APP2532511213	APP2532511213	Proposal Approval	25-11-21
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511209	APP2532511209	Proposal Initiation	24-11-08
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511208	APP2532511208	Proposal Initiation	24-11-08
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511207	APP2532511207	Proposal Initiation	24-11-08
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511206	APP2532511206	Proposal Initiation	24-11-08
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511205	APP2532511205	Proposal Initiation	24-11-08
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511204	APP2532511204	Proposal Initiation	24-11-08
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511203	APP2532511203	Proposal Initiation	24-11-08
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511202	APP2532511202	Proposal Initiation	24-11-08
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511201	APP2532511201	Proposal Initiation	24-11-08
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511200	APP2532511200	Proposal Initiation	24-11-08
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511199	APP2532511199	Proposal Initiation	24-11-08

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

Figure 5-2 Customer Summary

GC Limit Process - Proposal Approval Simulation Log Documents Overrides Screen(1/3)

Customer Summary
 GCOMB4M Industries Limited

Liability summary
 Filter: Type to filter

NEW	Party ID: 231955085	Name: GCOMB4M Industries Limited	Liability number: 00012870
	Requested amount: €223,334,666.00	Requested expiry date: November 18, 2025	Next review date: November 19, 2024
	Party ID: 231955087	Parent party ID: 231955085	Name: Sub ENT

Covenants Total Covenants: 0

0 Entity Wide	0 Facility Wide	0 Financial	0 Non Financial
---------------	-----------------	-------------	-----------------

Conditions Total Conditions: 1

1 Entity	0 Facility	1 Pre disbursement	0 Post disbursement
----------	------------	--------------------	---------------------

Project Limit Summary
 No items to display.

Financial profile View all
 Show results for: Previous 3 years

Category	FY2023-2024	Variance %	FY2022-2023	Variance %	FY2021-2022	Variance %
No data to display.						

Projections View all
 Show results for: Next 3 years

Category	FY2025-2026	Variance %	FY2026-2027	Variance %	FY2027-2028	Variance %
No data to display.						

Audit Cancel Hold Save and Close Next

- View the **Customer Summary** and click **Next**. The **Liability Details** page is displayed. The **Liability Details** screen displays.

Figure 5-3 Liability

Group Concentration Limit Process - Group Concentration Proposal Approval Simulation Log Documents Overrides Screen(2/3)

Liability details
 GCLP Parent Corporation

Audit Cancel Hold Back Save and Close Next

Action	Party ID	Name	Liability Number	Requested Amount	Proposed Amount	Approved Amount
N	000101588	GCLP Parent Corporation	016425	\$22,000,000.00	\$22,000,000.00	\$22,000,000.00
	000101586	John Parent Corporation	016423			

- Click the Hamburger icon in required record and select **Edit**.
The **Liability Details** screen displays.

Figure 5-4 Liability Details

GCLP Parent Corporation (000101588) - Liability details		
Branch	Requested liability currency	
000	USD	
FLEXCUBE UNIVERSAL BRANCH		
Amount		
Requested liability amount	Return on capital	Probability of default
\$22,000,000.00	0.08	0.11
Loss given default	Cash cover	
0.12		
Proposed and approved		
Proposed liability amount	Proposed funded sell down	Proposed unfunded sell down
\$22,000,000.00		
Total gross and net facility		
Total gross facility	Total net facility	

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](#)

- Search and select the **Approval Liability Currency**.
- 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

The screenshot displays a checklist interface for 'Policy exceptions'. At the top, a progress bar shows two steps: 'Policy exceptions' (step 1, active) and 'Checklist' (step 2, inactive). Below the progress bar, there are three summary cards: 'Minimum eligibility criteria' (00 Total, Met), 'Products' (00 Total, Met), and 'Pricing' (00 Total, Breached). Each card has a detailed breakdown of counts for various statuses: INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED.

- Click the **Checklist** data segment.

Figure 5-8 Checklist

The screenshot displays a checklist submission interface. At the top, a progress bar shows two steps: 'Business' (step 1, active) and 'Checklist' (step 2, inactive). Below the progress bar, there is a message 'No items to display.' and a pagination control showing 'Page 1 (0 of 0 items)'. At the bottom right, there is a dropdown menu for 'Outcome' and a 'Submit' button.

- Select the required **Outcome**. The options available are **Approve** and **Reject**.
- 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

	Refresh	Acquire	Flow Diagram					
	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date		
<input type="checkbox"/>	Acquire and Edit Low	GC Limit Process	APP2532511213	APP2532511213	Documentation	25-11-21		
<input type="checkbox"/>	Acquire and Edit Low	Credit Origination	APP2532511209	APP2532511209	Proposal Initiation	24-11-08		
<input type="checkbox"/>	Acquire and Edit Low	Credit Origination	APP2532511208	APP2532511208	Proposal Initiation	24-11-08		
<input type="checkbox"/>	Acquire and Edit Low	Credit Origination	APP2532511207	APP2532511207	Proposal Initiation	24-11-08		
<input type="checkbox"/>	Acquire and Edit Low	Credit Origination	APP2532511206	APP2532511206	Proposal Initiation	24-11-08		
<input type="checkbox"/>	Acquire and Edit Low	Credit Origination	APP2532511205	APP2532511205	Proposal Initiation	24-11-08		
<input type="checkbox"/>	Acquire and Edit Low	Credit Origination	APP2532511204	APP2532511204	Proposal Initiation	24-11-08		
<input type="checkbox"/>	Acquire and Edit Low	Credit Origination	APP2532511203	APP2532511203	Proposal Initiation	24-11-08		
<input type="checkbox"/>	Acquire and Edit Low	Credit Origination	APP2532511202	APP2532511202	Proposal Initiation	24-11-08		
<input type="checkbox"/>	Acquire and Edit Low	Credit Origination	APP2532511201	APP2532511201	Proposal Initiation	24-11-08		
<input type="checkbox"/>	Acquire and Edit Low	Credit Origination	APP2532511200	APP2532511200	Proposal Initiation	24-11-08		
<input type="checkbox"/>	Acquire and Edit Low	Credit Origination	APP2532511199	APP2532511199	Proposal Initiation	24-11-08		

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

Figure 6-2 Customer Summary

GC Limit Process - Documentation Simulation Log Documents Overrides

Customer Summary Screen(1/4)

- Customer Summary
- Liability details
- Draft Generation
- Comments

Customer Summary

Liability summary

No items to display.

Covenants **Conditions** No items to display.

0 Total Covenants **0** Total Conditions

Entity Wide Facility Wide Financial Non Financial Entity Facility Pre-disbursement Post-disbursement

No items to display. No items to display.

Financial profile View all

Show results for Previous 3 years

No data to display.

Year Over Year Growth	Return On Investment	Return On Equity	Return On Asset
No data to display	No data to display	No data to display	No data to display

Projections View all

Show results for Next 3 years

No data to display.

Year Over Year Growth	Return On Investment	Return On Equity	Return On Asset
No data to display	No data to display	No data to display	No data to display

Upcoming events 0/0

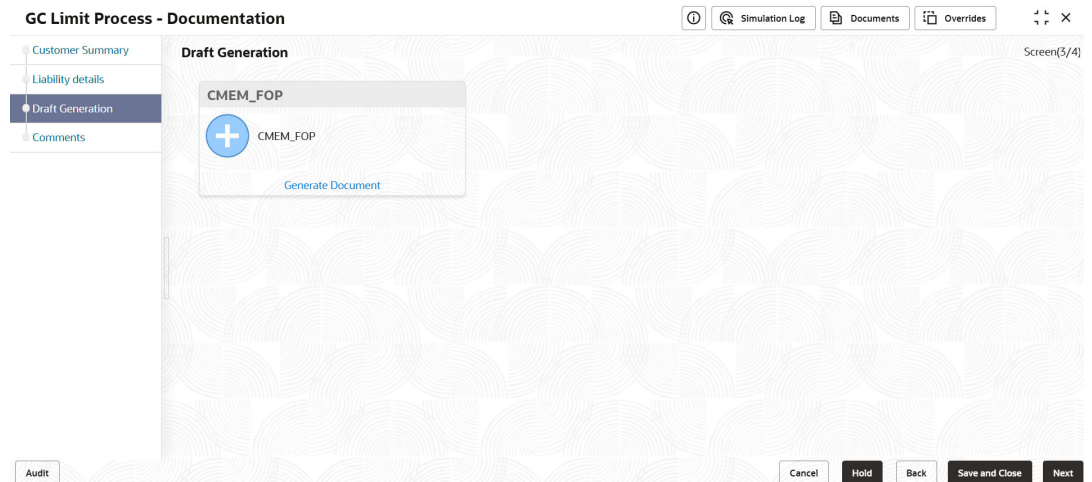
< November 2024 > **8-November-2024**

No items to display.

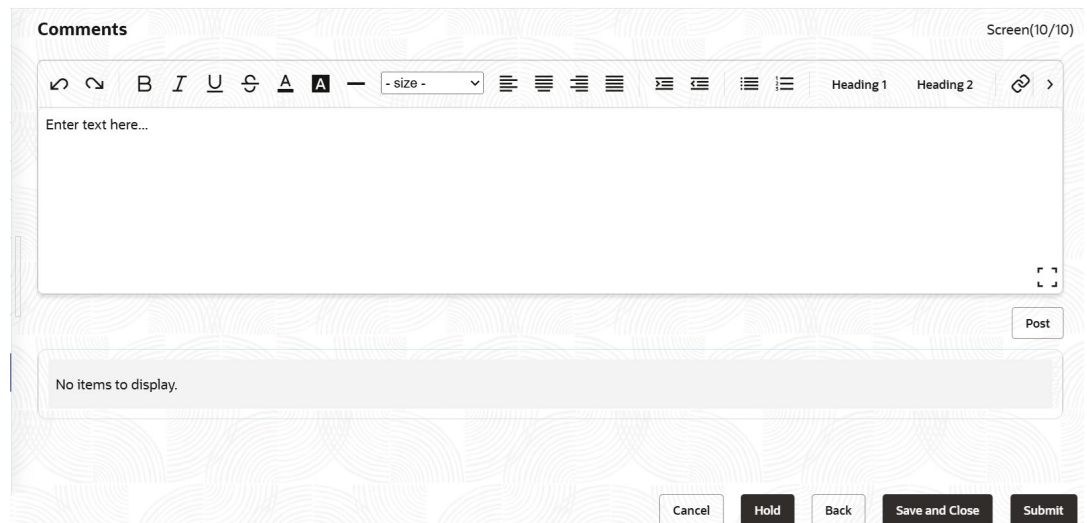
Page 1 (0 of 0 items) |< < 1 > >|

Audit Cancel Hold Save and Close Next

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

The screenshot shows a 'Policy Exception' interface. At the top, a progress bar indicates two steps: 'Policy exceptions' (step 1, active) and 'Checklist' (step 0). Below the progress bar, there are three summary cards for different criteria:

- Minimum eligibility criteria:** 00 Total, 00 Met. Legend: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Products:** 00 Total, 00 Met. Legend: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Pricing:** 00 Total, 00 Breached. Legend: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.

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

Figure 6-6 Checklist

The screenshot shows a 'Checklist' interface. At the top, a progress bar indicates two steps: 'Business' (step 1, active) and 'Checklist' (step 2). The main content area displays 'No items to display.' and a pagination control showing 'Page 1 (0 of 0 items)'. At the bottom right, there is an 'Outcome' dropdown menu and a 'Submit' button.

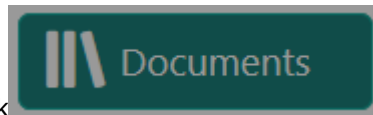
11. Select the **Outcome** as **Proceed**.
12. Click **Submit**. The Group Concentration Limit proposal is moved to the Handoff stage.

7

Document Upload and Checklist

This topic provides systematic instructions 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.



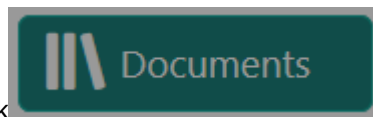
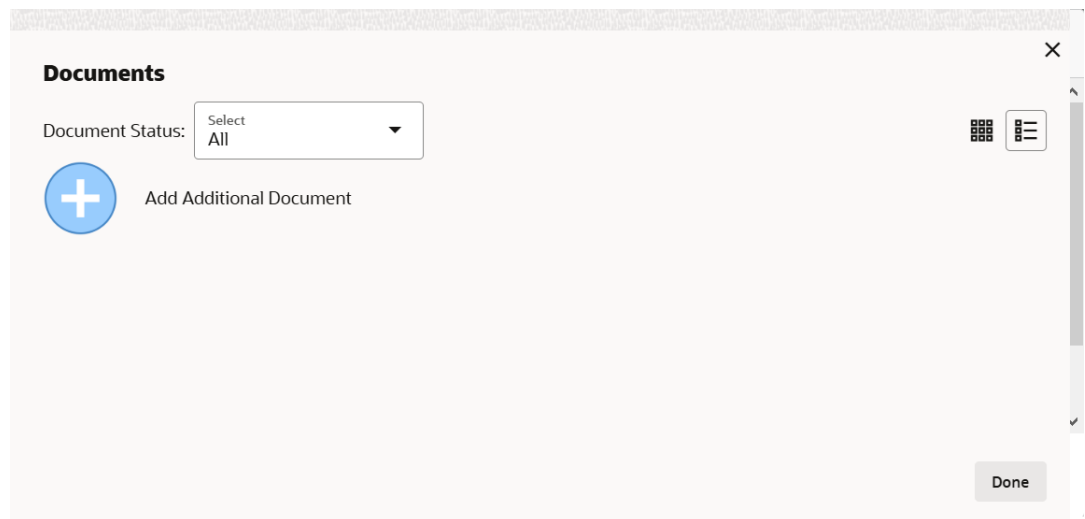
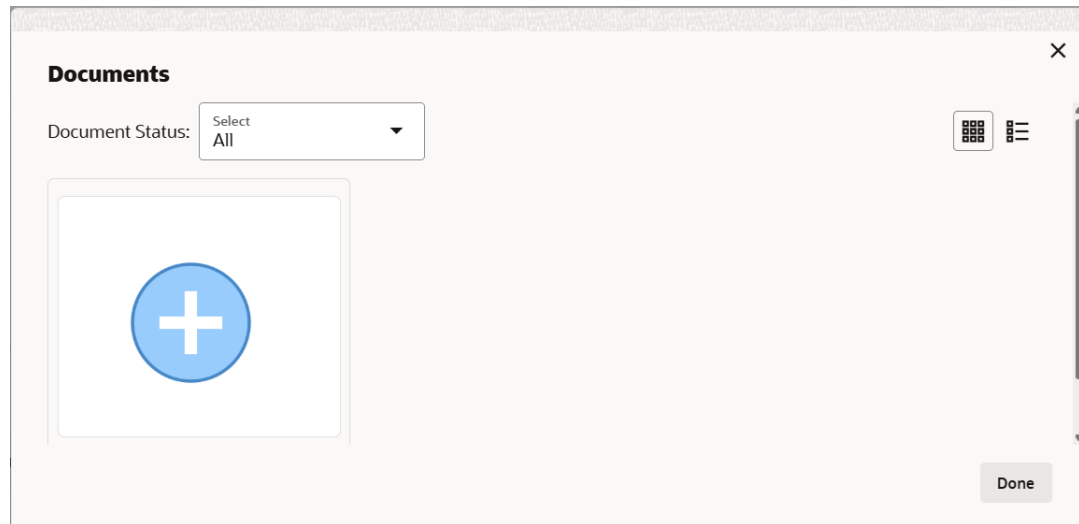
1. Click  at the top right corner of any page. The **Documents** window is displayed.

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

 A screenshot of a "Document" details form. The form has a title bar "Document" with a close button. It contains several input fields:

- Document Type ***: A dropdown menu with "Closure Documents" selected.
- Document Code ***: A dropdown menu with "Closure Documents" selected.
- Document Title ***: A text input field containing "Facility Payment Bills".
- Document Description**: A large empty text area.
- Remarks**: A text input field containing "Paid".
- Document Expiry Date**: A date picker field showing "Mar 21, 2020".

 Below the input fields is a dashed box containing the text "Drop files here or click to select". Underneath this box, it says "Selected files: [\"pdf-PDF-Invoice3.pdf\"]". At the bottom right of the form is a green "Upload" button.

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. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.</p> </div>

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

Figure 7-4 Checklist

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. Inside the window, there is a section titled "Proposal Enrichment". Below this title, there are three items, each with a checkbox and a "Remarks" button:

- Company Registration document Uploaded
- Incorporation document Uploaded
- Collateral document Uploaded

At the bottom of the window, there is a label "* Outcome" followed by a dropdown menu currently showing "Proceed" and a "Submit" button.

- Select the **Outcome** as **Proceed**.
- 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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