

Oracle® Banking Credit Facilities Process Management Cloud Service FI Credit Proposal Initiation User Guide



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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 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.

1.9 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.

1.10 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*

1.11 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.

1.12 Symbols and Icons

The following icons are used in the screens.

Table 1-3 Symbols and Icons - Common

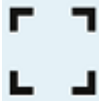
Symbol/Icon	Function
	Minimize
	Maximize
	Close

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

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

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

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

Table 1-4 Symbols and Icons - Audit Details

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

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status

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

Symbol/Icon	Function
	Unauthorized status
	Closed status
	Authorized status

1.13 Post-requisites

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

2

About FI Credit Proposal Initiation

This topic describes about the FI Credit Proposal Initiation.

Most banks across the countries lend other Financial Institutions and Banks on regular basis. Thus, to support the banks in carefully evaluating the FI Customer's strength and weaknesses and extend credit facilities, the FI Credit Proposal Initiation process is developed in OBCFPM.

The stages available in the FI Credit Proposal Initiation process are:

- Credit Initiation
- Review and Recommendation
- Approval
- Draft Generation
- Customer Acceptance
- Handoff - Manual Retry (applicable only in case of automatic handoff failure)

3

Credit Initiation

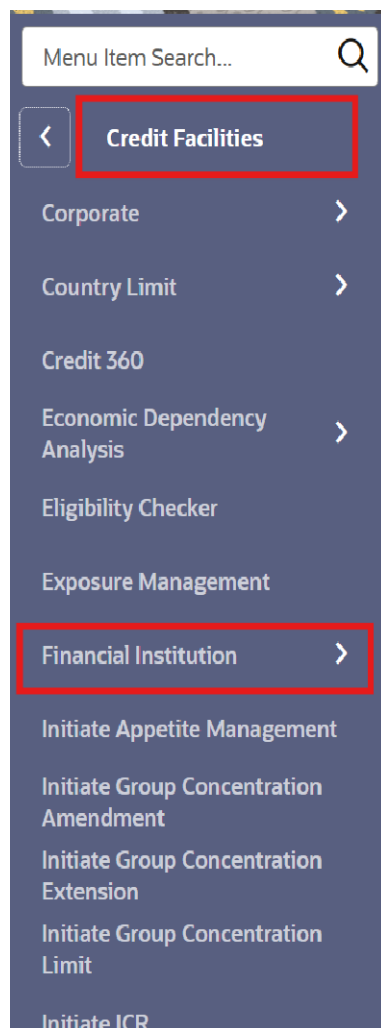
This topic provides systematic instructions about the Credit Initiation of the FI Credit Proposal Initiation.

In this stage, the Relationship Manager must capture basic information and the credit requirement of the Financial Institution, and perform evaluation to determine the credit worthiness of the Financial Institution.

To initiate credit proposal, perform the following steps:

1. Login to OBCFPM.

Figure 3-1 Credit Initiation Menu



2. From **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **Financial Institution**. Under Financial Institution, select **FI Initiation**.

The **Initiate FI Credit Process** screen displays.

Figure 3-2 FI Credit Process

Initiate FI Credit Process

Application Priority: ☒ Low ☐ Medium ☐ High Application Branch: FLEXCUBE UNIVERSAL BRANCH

Customer Details

Customer:

Financial Institution

FI Name Short Name FI Type Legal Entity Type

Country Of Incorporation Incorporation Date Country Of Risk FI Legal Customer Category

Demography Type BIC Code MICR Code Customer Access Group

Special Customer ☐ RM Id

Industries *

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

Credit Rating *

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

Social Media Profiles

Official Website Facebook Twitter

- [Create Application](#)
Detailed information on the Creating Application of the FI Credit Proposal Initiation.
- [Enrich Application](#)
Detailed information on the Enriching Application of the FI Credit Proposal Initiation.
- [Initiation](#)
This topic provides systematic instructions about the Initiation of the FI Credit Proposal Initiation.
- [KYC Evaluation](#)
This topic provides systematic instructions about the KYC Evaluation of the FI Credit Proposal Initiation.
- [Risk Evaluation](#)
This topic provides systematic instructions about the Risk Evaluation of the FI Credit Proposal Initiation.

- [Legal Evaluation](#)
This topic provides systematic instructions about the Legal Evaluation of the FI Credit Proposal Initiation.
- [Credit Evaluation](#)
This topic provides systematic instructions about the Credit Evaluation of the FI Credit Proposal Initiation.
- [Liability Details](#)
This topic provides systematic instructions about the Liability Details.
- [Funding Requirement](#)
Detailed information on the Funding Requirement of the FI Credit Proposal Initiation.
- [Policy Exception](#)
Detailed information on the Policy Exception of the FI Credit Proposal Initiation.
- [Writeup](#)
Detailed information on the Writeup of the FI Credit Proposal Initiation.
- [Comments](#)
Detailed information on the Comments of the FI Credit Proposal Initiation.

3.1 Create Application

Detailed information on the Creating Application of the FI Credit Proposal Initiation.

1. Select the **Application Priority** based on the customer requirement. The options available are **Low**, **Medium** and **High**.
2. Click search icon in the **Application Branch** field.
The **Select Branch** screen is displayed.

Figure 3-3 Select Branch

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

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

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

Table 3-1 Select Branch

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

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

Table 3-2 Customer details

Fields	Description
Customer	Select the Customer type. The options available are New and Existing .
Customer ID	Upon selecting the Existing option, the Customer ID field is displayed.

- Click search icon in the **Customer ID** field.
The **Select Customer** screen is displayed.

Figure 3-4 Select Customer

Select customer

Customer name Party ID External customer number

Enter 3 or more characters.
Country

Customer Name ↕	Customer No ↕	External Customer No ↕
TN FINCORP	231324736	00012092
OLA CAPITAL	230694197	00010617
FINOLEX FI	231294711	00011877
NEEL	231885033	00012770
STATE BANK	231174644	00011533
AUG 18	232305544	00013430
MADCH 23 FINCORP	230871257	00010850

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

Table 3-3 Select Customer

Fields	Description
Fetch	Click Fetch . Customer details appear.

Table 3-3 (Cont.) Select Customer

Fields	Description
Customer ID	Click the Customer Id . Selected ID is added to the Customer ID field.

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

Table 3-4 Organization details

Fields	Description
FI Name	Type the FI Name .
FI Code	Specify the unique code assigned to the Financial institution in the FI Code field.
BIC Code	Specify the financial institution's BIC Code .
FI Type	Select the FI Type from the drop down list. The options available are Single and Conglomerate .
FI Legal Entity Type	Select the FI Legal 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 Upon selecting Global option, Geographical Spread field appears.
Geographical Spread	Search and select all the countries in which the FI is operating as Geographical Spread .
Country of incorporation	Select the Country of incorporation .
Incorporation date	Click the calendar icon and select the Incorporation date .
Country of Domicile	Select the Financial Institution's Country of Domicile for organization from the drop down list.

4. Type the following addresses in respective fields:
 - Website Address
 - Facebook Address
 - Twitter Address
5. To capture industry details of the Financial Institution, click **+Add sector**.
The **Add Industry** window is displayed.

Figure 3-5 Add Industry

Add Industry

Sectors

Energy

Utilities

Real Estate

Materials

Industrials

Consumer Discretionary

Consumer Staples

Health Care

Industry Group

Energy

Industries

Energy Equipment

Oil, Gas Fuels

Sub-Industries

Oil Drilling

Oil Equipment

Cancel

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

Table 3-5 Add Industry

Fields	Description
Industry Groups	Select the FI sector. Available Industry Groups appear.
Industries	Select the FI Industry Group. Available Industries appear.
Sub-Industries	Select the FI Industry. Available Sub-Industries appear.

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

Figure 3-6 Industries Details

Industries *

Sector

Energy

Industry Group

Energy

Industry

Energy Equipment

Sub Industry

Oil Drilling

Action

7. To delete the added industry, click **Action** icon and select delete option.
8. To capture rating information of the Financial Institution, click **+Add ratings**.
The **Add Rating** window is displayed.

Figure 3-7 Add Rating

Add Rating

Rating Date

Outlook

Year Of Rating

2024

Rated By

Risk Rating

MRS

> AAA

Moodys

> BB+

S and P

> B

Fitch

> B-

CCC+

AA+

BBB-

AA-

Cancel

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

The **Year Of Rating** is automatically populated based on the selected **Rating Date**.
Upon selection of the above details, the rating is added and displayed as shown below.

Figure 3-8 Customer Rating

Year	Rating Date	Outlook	Agency	Rating	Action
2024	2024-02-07	Netural	Moodys	B	

10. To modify or delete the added rating, click the hamburger icon and select the required option.

Note

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

11. Enable the **Special customer** flag, if the Financial Institution is a special customer for your bank.

RM Details

RM Id is automatically populated based on the login details.

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

Table 3-6 RM Details

Fields	Description
RM Id	To modify the RM Id , search and select the required user.
Submit	To submit the application for enrichment, click Submit . A unique application number is assigned to the application for easy identification, and the Initiation task is created.
Submit and Enrich	To enrich the application right away, click Submit and Enrich .

- To cancel and exit the Initiation window, click **Cancel**.

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 Financial Institution

3.2 Enrich Application

Detailed information on the Enriching Application of the FI Credit Proposal Initiation.

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

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

The **My Tasks** screen is displayed.

Figure 3-9 My Tasks

My Tasks							
Refresh Release Escalate Delegate Flow Diagram							
☐	Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Appli
☐	Edit	Low	Customer Appetite M...	APP2521327631	APP2521327631	Appetite Initiation	25-08-01
☐	Edit	Low	Policy Definition	PL252131349	PL252131349	Initiation	24-02-07
☐	Edit	Low	Credit Proposal Evalua...	APP2521227553	APP2521227553	Enrichment	24-02-07
☐	Edit	Low	Credit Proposal Evalua...	APP2521227552	APP2521227552	Enrichment	24-02-07
☐	Edit	Low	Credit Proposal Evalua...	APP2521227551	APP2521227551	Enrichment	24-02-07
☐	Edit	Low	Credit Proposal Evalua...	APP2521227550	APP2521227550	Enrichment	24-02-07
☐	Edit	Low	Credit Proposal Evalua...	APP2521227549	APP2521227549	Enrichment	24-02-07
☐	Edit	Low	Credit Proposal Evalua...	APP2521227548	APP2521227548	Enrichment	24-02-07
☐	Edit	Low	Credit Proposal Evalua...	APP2521227547	APP2521227547	Enrichment	24-02-07
☐	Edit	Low	Credit Proposal Evalua...	APP2521227546	APP2521227546	Enrichment	24-02-07
☐	Edit	Low	Credit Proposal Evalua...	APP2521227544	APP2521227544	Enrichment	24-02-07

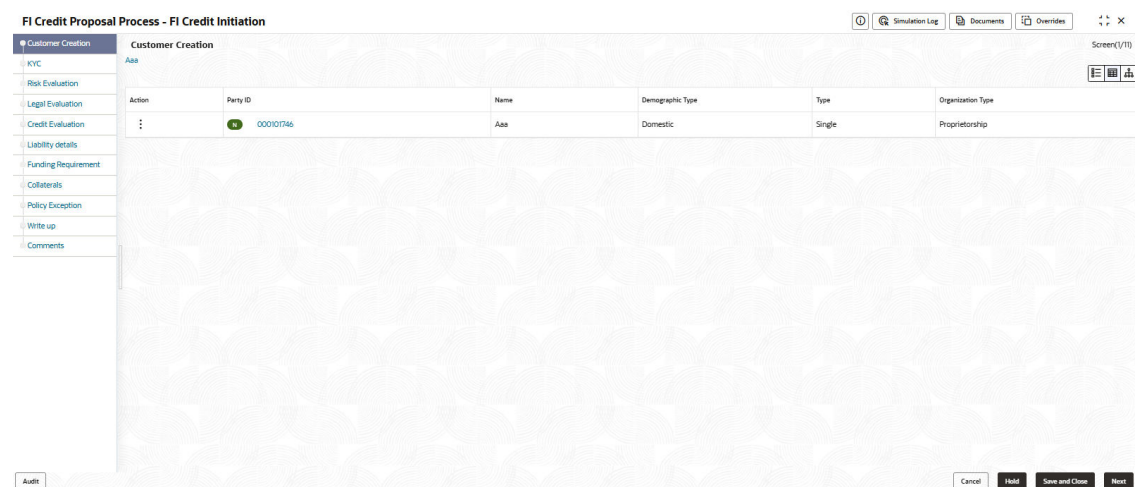
2. Select the required application and click **Edit**. The Credit Initiation - Initiation page appears.
3. To enrich the application after application creation process, click **Submit** and **Enrich** in the Quick Initiation screen. The Credit Initiation - Initiation page appears.

3.3 Initiation

This topic provides systematic instructions about the Initiation of the FI Credit Proposal Initiation.

This data segment allows to view and modify the basic information captured in the quick initiation screen and add child parties to the party (FI).

Figure 3-10 Initiation



1. Mouse hovering on the party icon displays the basic information about the Financial Institution.
2. Right click on the party icon to perform the following actions:
 - Add Customer
 - View
 - Quick View
 - Configure

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

Table 3-7 Credit Initiation Actions and Functionality

Actions	Functionality
Add Customer	Displays the Customer Details window for adding customer of the Financial Institution
View	Displays the Customer Details window for viewing Financial Institution details
Quick View	Displays the View Entity Details window
Configure	Displays the Customer Details window for modifying Financial Institution details

Table 3-7 (Cont.) Credit Initiation Actions and Functionality

Actions	Functionality
Add Customer	To add a customer (child party) of the Financial Institution (party), click Add Customer . The Customer Details window appears. Refer Create Application for information on adding customer. Note: After creating the customer, right click the customer icon to Add Customer for the customer, View the customer details, Quick View the customer details, Configure the customer information and Delete the customer if required.
View	To View , and Quick view the party information, right click the party icon and click the respective option.

3. after clicking Configure, the screen will be displayed.

Figure 3-11 Party Details

Party Details

Customer profile >

Financial profile

Projections

Stake holders

Assets

Customer covenants

Customer Conditions

Customer documents

Demographic Details

Basic Info

Address

Rating

Company Details

Registration Number

Financial Institution Name

Financial Institution Code

FI Type

2Q3

STATE BANK

234

Conglomerate

Short Name

Branch Code

Legal Entity Type

Customer Category

STATE BANK

000

Public Ltd

BANK

Demographic Type

Country Of Incorporation

Country Of Risk

Place Of Incorporation

Domestic

IN

IN

Incorporation Date

Established Date

Upload Logo

Relationship Manager

October 10, 2019

Upload

Maximum file size is 100kb

RIAZ

Customer Access Group

Country Of Tax

Tax Identification Number

Good and Services Tax Id

IN

2q3

asdf

BIC Code

MICR Code

Legal Entity Code

RTGS

ASDF

Q234

ADGF32

AS23425234

Business Type

FI Ownership Type

Currency

Head Office Country

I

Public Bank

INR

Govt Owner

Access to Global Market

Rank By Assets

Auditor Name

☐

☐

Auditor Reg Number

Auditor License

Website

Facebook URL

Twitter URL

Employee Strength

No. Of Years In Business

Number of FI in the Group

Is Special Customer ?

Is Blocklisted?

☐

☐

Is KYC Complaint?

Last KYC Date

Listed

Language

☐

☐

ENG

Media

Earmarking Mandated

Role

Borrower Since

MAIL

☐

Approved For Exposure

Correspondent FI

☐

☐

KYC Details

Received

Verification Date

Effective Date

Verification Method

☐

Close

In the above screen, the basic Financial Institution details provided in the Quick Initiation screen are displayed.

Customer Profile

Company Details

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

Table 3-8 Company Details

Fields	Description
Fields	Specify / update the following details in the corresponding fields: • Registration Number • FI Name • FI Code • BIC Code • FI Type • FI Legal Entity Type • Demography Type • Country Of Incorporation • Incorporation Date • Established Date • Country of Domicile • RM Id • Employee Strength • No. Of Years In Business • Company Website • Facebook Address • Twitter Address
Is KYC Compliant?	Enable the Is KYC Compliant? switch, if the Financial Institution is KYC Compliant.
Last KYC Date	Click the calendar icon and select the Last KYC Date .
Listed	Enable the Listed flag, if the Financial Institution is listed in share market.
Language	Select the Language from the drop down list.
Media	Select the Media for transactions from the drop down list.
Business Type	Select the Financial Institution's Business Type from the drop down list. The options available are Islamic, Conventional, and Both.
MICR	Specify the MICR code of the Financial Institution.
RTGS	Specify the RTGS code of the Financial Institution.
Earmarking Mandated	Enable the Earmarking Mandated flag, if earmarking needs to be done for the Financial Institution.
Role	Select the Financial Institution Role from the drop down list. The options available are Correspondent and Advisory
Borrower Since	Specify the period from which the Financial Institution is your bank's borrower, by clicking the calendar icon in the Borrower Since field and selecting the date.
Legal Entity Code	Specify the Legal Entity Code of the Financial Institution.
Head Office Country	Search and select the Financial Institution's Head Office Country .
Approved for Exposure	Enable the Approved for Exposure flag, if the Financial Institution is approved for the exposure flow.
Correspondent FI	Enable the Correspondent FI flag, if the Financial Institution is a correspondence FI.

KYC Details

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

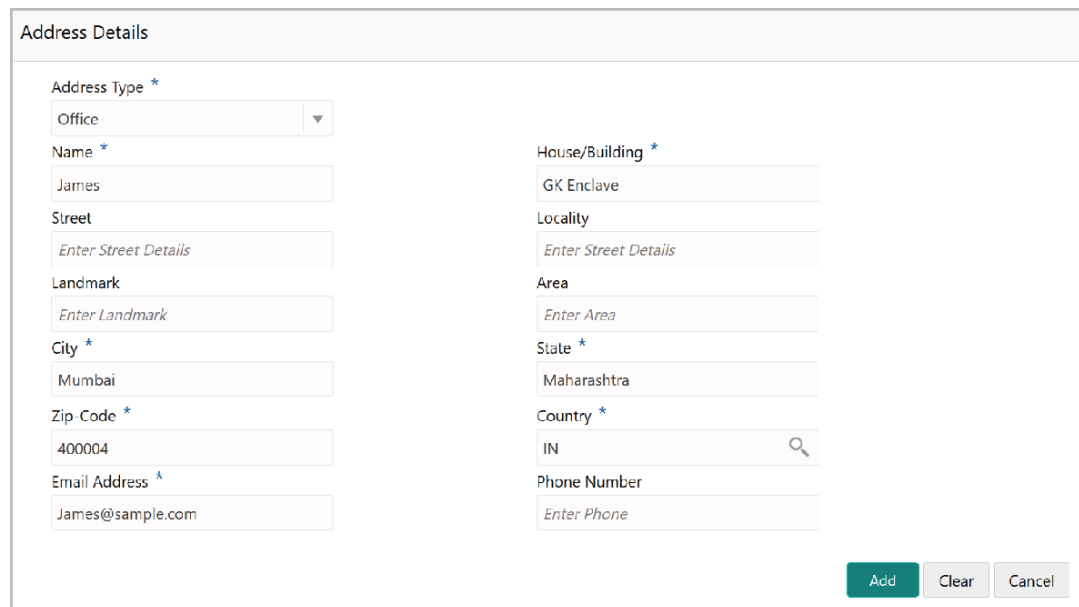
Table 3-9 KYC Details

Fields	Description
Received	Enable the Received switch, if KYC verification details are received for the Financial Institution.
Verification Date and Effective 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.
Save	Click Save .

- To add the Financial Institution address details, click the **Address** tab and then click the **Add** icon.

The **Address Details** screen is displayed.

Figure 3-12 Address Details



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

Table 3-10 Address Details

Fields	Description
Fields	Type or select the following details in the corresponding fields: • Address Type • Name of the contact person • House/Building name • Street • Locality • Landmark • Area • City • State • Zip-Code • Country • Email Address • Phone Number
Add	Click Add . Address details are added.
Industry	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.
Customer Profile	To view the Financial Institution's business details, click the Customer Profile menu and then select Business sub-menu.

Figure 3-13 ICUICU Customer Profile

The screenshot shows the 'ICUICU' application window. On the left, there is a sidebar with 'Customer Profile' selected, and under it, 'Business' is highlighted. The main area displays 'Business Details'. Under 'Type Of Entity', 'Single' is selected. Below that, the 'Industry' section shows a table with columns: Sector, Industry Group, Industry, and Sub Industry. The table contains one row: Financials, Banks, Banks, and Diversified Banks. To the right of this row is a green button labeled 'Market Share'. At the bottom right of the window is a green button labeled 'Close'.

- To add Financial Institution's market share details, click the **Market Share**. The following window is displayed.

Figure 3-14 Market Share

Market Share

Year *

2019

MarketShare Percent *

30%

▼ ▲

Currency *

INR

🔍

Sales *

\$2,500,000.00

Growth Percent *

9%

▼ ▲

Add

Clear

No items to display.

Save

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

Table 3-11 Market Share

Fields	Description
Year	Specify the Year for which you want to add market share details.
Market Share Percent	Specify the Financial Institution's Market Share Percent in the mentioned year.
Currency	Specify the Currency in which the Sales is recorded.
Sales	Specify the Sales recorded in the mentioned year.
Growth Percent	Specify the Growth Percent .

6. Click **Add**. Market share details are added and displayed at the right side

Figure 3-15 Markrt Share

Market Share

Year *
2019

MarketShare Percent *
30%

Currency *
INR

Sales *
\$2,500,000.00

Growth Percent *
9%

Update Remove

2019	
MarketShare Percent	: 30
Sales	: 2500000
Growth Percent	: 9

Save

7. To **Update** or **Remove** the added market share detail, select the record and click the corresponding option.
8. To configure Financial Institution's financial details, click **Financial Profile** in the left menu. The **Financial profile** screen is displayed.

Figure 3-16 Financial Profile

Aaa

Party Details

Customer profile >

Financial profile

Projections

Stake holders

Assets

Customer covenants

Customer Conditions

Customer documents

Financial Profile

Upload Financial Document Upload for GenAI Analysis

Add

No items to display.

Page 1 (0 of 0 items) < 1 >

Close

9. Click the **Add** icon. The following screen is displayed.

Figure 3-17 Financial Profile

Add Financial Profile

Financial Year

Financial Period

Balance Sheet Size

Operating Profit

Net Profit

Year Over Year Growth (%)

Return On Investment (%)

Return On Equity (%)

Return On Asset (%)

Capital Adequacy Ratio

Cost to Income ratio

Equity

Gross Impaired Loans

Liquid assets

Loan Loss Res / Impaired Loans

Loan-to-Deposit Ratio

NPA coverage ratio

NPA ratio

Return on Avg Equity

Return on Avg Assets

Tier 1 CAR

Total Assets

Unreserved Equity

Save

Clear

Cancel

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

Table 3-12 Financial Profile

Fields	Description
Year	Specify the Year for which the financial details are to be added.
Currency	Search and select the Currency for the financial information.
fields	Specify the following details in the corresponding fields: - Balance Sheet Size - Operating Profit - Net Profit - Year Over Year Growth - Return On Investment - Return On Equity - Return On Asset
Add	Click Add . The financial details are added.
Upload Financial Document	To add financial documents, click Upload Financial Document .

The **Financial Documents** screen is displayed.

Figure 3-18 Financial Documents

Financial Documents

Balance sheet Profit & loss statement Cash flow statement

+

Period	Quarter	Statement type	Download	Reupload
No data to display.				

Ok

10. In the Financial Documents window, the user can **Add** the following documents by clicking respective tabs.
 - Balance Sheet
 - Profit & Loss Statement
 - Cash Flow Statement
11. Upon clicking **Add** in any of the above tabs, the following window to upload documents is displayed.

Figure 3-19 Balance Sheet details

Balance sheet details

Period Quarter

Select Period Select Quarter

Required Required

Drop files here or click to select

Current selected files:

Cancel Add

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

Table 3-13 Balance Sheet details

Fields	Description
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.

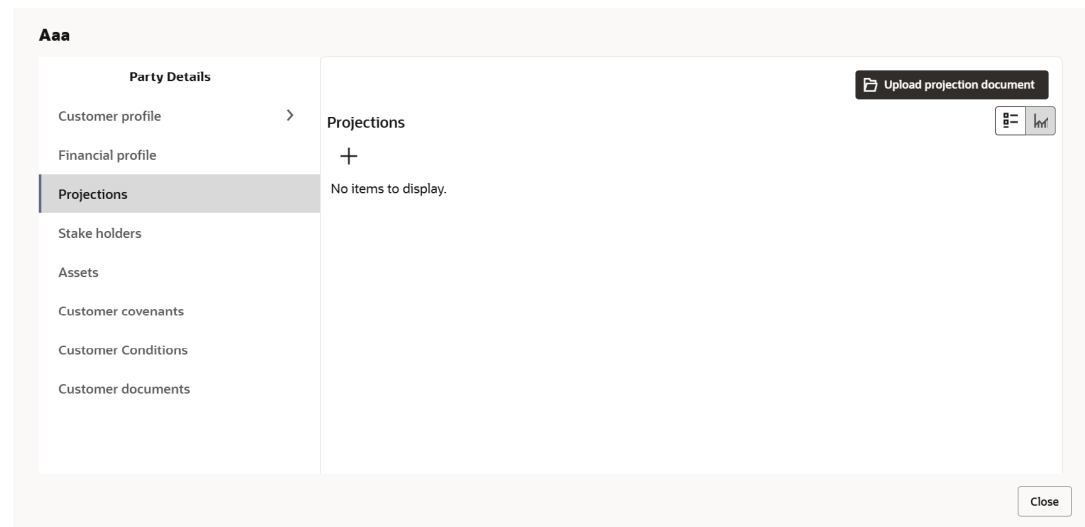
12. In the Financial Profile screen, click the Chart view icon to change the List view to Chart view.

Note

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

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

The **Projections** screen is displayed.

Figure 3-20 Projections

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

Table 3-14 Projections

Fields	Description
Year	Specify the Year for which the Financial Institution's projection details are to be added.
Currency	Search and select the Currency for the projection details.

Table 3-14 (Cont.) Projections

Fields	Description
fields	Specify the following details in the corresponding fields: • Balance Sheet Size • Operating Profit • Net Profit • Year Over Year Growth • Return On Investment • Return On Equity • Return On Asset
Add	Click Add . The projection details are added.
Upload Projection Document	To add projection documents, click Upload Projection Document .

The **Projection Documents** screen is displayed.

Figure 3-21 Projection Documents

Projection documents

Balance sheet Profit & loss statement Cash flow statement

+

Year	Quarter	Statement type	Download	Reupload

No data to display.

Ok

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

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

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

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

Figure 3-22 Balance sheet details

Balance sheet details

Period

Select Period

Required

Quarter

Select Quarter

Required

Drop files here or click to select

Current selected files:

Cancel

Add

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

Table 3-15 Balance Sheet details

Fields	Description
Period and Quarter	Select the Period and Quarter for which the projection 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 projection document.
Add	Click Add . Document is added.

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

Note

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

Rating

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

The **Add Ratings** screen is displayed.

Figure 3-23 Add Ratings

×

Add Rating

Rating Date

Outlook

Year Of Rating

2024

Rated By

Risk Rating

MRS

>

AAA

Moodys

>

BB+

S and P

>

B

Fitch

>

B-

CCC+

AA+

BBB-

AA-

Cancel

18. Select the following details of the rating:
- Rating Date

• Outlook

• Risk Ratings

• Rated By
19. The **Year Of Rating** is automatically populated based on the selected **Rating Date**.
20. Upon selecting the **Rated By** organization, the rating is added and displayed as shown below.

Figure 3-24 OFSS

OFSS

Party Det...

Customer Rating

+Add ratings

Customer Profile

Financial Profile

Projections

Rating

Stake-Holders

Assets

Customer Covenants

Customer Terms & conditio...

Year

All

Moodys

AAA

Positive

2018

Close

Stakeholders

21. The user can add information about the following stakeholders by clicking the Stakeholders menu:

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

Figure 3-25 Stakeholders

The screenshot shows the 'Stakeholders' screen. On the left, there is a sidebar with 'Party Details' and 'Stakeholders' sections. The 'Stakeholders' section is active. The main area displays a table with columns: Party Type, CIF/Party Id, Name, Relationship Code, Relationship Added Date, Customer, and Action. The table is currently empty, showing 'No data to display.'

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

Figure 3-26 Sponsors

The screenshot shows the 'Add New Owners' screen. At the top, there is a title 'Add New Owners' and a close button. Below the title, there is a blue link: 'Enter existing CIF/Party Id or Select from the recently added stakeholders or Click Next to onboard a new stakeholder'. The form has two main sections: 'Enter CIF/Party Id:' with a text input field and a search icon, and 'or Select Recently Added Stakeholder:' with a dropdown menu. At the bottom right, there are 'Next' and 'Cancel' buttons.

23. If the sponsor is an individual, select or type the following sponsor details in the corresponding fields:
 - Promoter Type (select **Individual** option)
 - Name
 - Age
 - Experience Summary
 - Designation
 - Role
 - Stake Percentage
 - Associated Since
 - Education Qualifications
24. If the sponsor is an entity, select or type the following sponsor details in the corresponding fields:
 - Promoter Type (select **Corporate** option)
 - Name
 - Stake Percentage
25. Click and expand the **Address** details section.

Figure 3-27 Add Address

Add Address

Address Type Required

Location Required

Preferred ☐

Address From - Address To Required ↔ Required

Country Required

Address Line 1 / Building Name Required

Address Line 2 / Street Name Required

Address Line 3 / City / Town Name Required

Zip Code / Post Code Required

Address Source

▼ **Additional Info**

Department Sub Department Building Number Floor

Post Box Room Town Location Name / Locality District Name

Landmark Contact Name / Narrative

► **Media For Address**

Save Clear Cancel

26. Type or select the following details in the corresponding fields:
 - **House/Building** name

- **Street**
- **Locality**
- **Landmark**
- **Area**
- **City**
- **State**
- **Zip-Code**
- **Country**
- **Email Address**
- **Phone Number**

27. 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**.

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

The **Assets** screen is displayed.

Figure 3-28 Assets

Add Asset Details [X]

Name [Required] Value [Required] Description [Required]

[Save] [Clear] [Cancel]

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

Table 3-16 Assets

Fields	Description
Name	Type the Name of the Asset.

Table 3-16 (Cont.) Assets

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

29. To associate covenant with the Financial Institution, click **Customer Covenants** from the left menu. The following screen appears.

Figure 3-29 Party details

30. Click the add icon. The **Covenant Details** screen is displayed.

Figure 3-30 Covenant Details

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

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

- Text
- Numeric
- Boolean
- Date

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

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

The **Covenant Details** screen displays.

Figure 3-31 Covenant Details

Covenant Details

Covenant Type Required

Revision Frequency Required

Notice Days Required

Start Date Required

End Date Required

First Review Date Required

Grace Days

Additional Text 1

Additional Text 2

Additional Text 3

Additional Text 4

Additional Text 5

Additional Text 6

Additional Text 7

Additional Text 8

Additional Text 9

Additional Text 10

Additional Text 11

Additional Text 12

Additional Text 13

Additional Text 14

Additional Text 15

Additional Text 16

Additional Text 17

Additional Text 18

Additional Text 19

Additional Text 20

Additional Number 1

Additional Number 2

Additional Number 3

Additional Number 4

Additional Number 5

Additional Number 6

Additional Number 7

Additional Number 8

Additional Number 9

Additional Number 10

Additional Number 11

Additional Number 12

Additional Number 13

Additional Number 14

Additional Number 15

Additional Number 16

Additional Number 17

Additional Number 18

Additional Number 19

Additional Number 20

Additional Date 1

Additional Date 2

Additional Date 3

Additional Date 4

Additional Date 5

Additional Date 6

Additional Date 7

Additional Date 8

Additional Date 9

Additional Date 10

Additional Date 11

Additional Date 12

Additional Date 13

Additional Date 14

Additional Date 15

Additional Date 16

Additional Date 17

Additional Date 18

Additional Date 19

Additional Date 20

Additional Flag 1 ☐ Yes

Additional Flag 2 ☐ Yes

Additional Flag 3 ☐ Yes

Additional Flag 4 ☐ Yes

Additional Flag 5 ☐ Yes

Additional Flag 6 ☐ Yes

Additional Flag 7 ☐ Yes

Additional Flag 8 ☐ Yes

Additional Flag 9 ☐ Yes

Additional Flag 10 ☐ Yes

Additional Flag 11 ☐ Yes

Additional Flag 12 ☐ Yes

Additional Flag 13 ☐ Yes

Additional Flag 14 ☐ Yes

Additional Flag 15 ☐ Yes

Additional Flag 16 ☐ Yes

Additional Flag 17 ☐ Yes

Additional Flag 18 ☐ Yes

Additional Flag 19 ☐ Yes

Additional Flag 20 ☐ Yes

> Monitoring Information Details

> Formula Details

Cancel Create

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

Table 3-17 Assets

Fields	Description
Covenant code	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.

Table 3-17 (Cont.) Assets

Fields	Description
Covenant Code, Covenant name, Covenant description	Upon selecting the Covenant Code , Covenant name , Covenant description and Classification type get defaulted.
Click to add new covenant	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
Covenant details	Click and expand the Covenant details section.

Figure 3-32 Covenant details

▼ Covenant Details

Covenant Type: Select Covenant Type (Required)

Revision Frequency: Select Frequency (Required)

Notice Days: Enter Notice Days (Required)

Start Date: (Required)

End Date: (Required)

First Review Date: (Required)

Grace Days: Enter Grace Days

31. 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**.

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

Figure 3-33 Monitoring Information Details

▼ Monitoring Information Details

Select

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

Figure 3-34 Formula Details

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

Table 3-18 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.
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.
Target Value	Specify the Target Value(s) . 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.

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.

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

Figure 3-35 Others

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

Table 3-19 Others

Fields	Description
Compliance Status	Select the current covenant Compliance Status of the party. The options available are: Met and Breach .
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.
Edit	To edit the added covenant, select the covenant record and click the Edit icon.
Delete	To delete the added covenant, select the covenant record and click the Delete icon.

36. To configure conditions for the Financial Institution, click **Customer Condition** in the left menu and then click **Add**.

The **Add Conditions** screen is displayed.

Figure 3-36 Add Conditions

Add Conditions

Condition Code: GRT1

Condition Description: GRT1

Condition Clause: GRT1

Condition Type: Pre-Sanction

Condition Reason: Maintenance

Compliance Status: Compliance Status

Due Date: February 7, 2024

Notice Days: Required

Grace Days:

Compliance Remarks:

Cancel Create

For process Conditions Details, user can set up extra placeholder fields in the Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual. The system supports configuration of up to 20 fields each for the following data types:

- Text
- Numeric
- Boolean

- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per Conditions details, based on the requirements. These fields displays in the Conditions Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard Conditions details fields. For example, we maintained 20 additional fields each for text, numeric, boolean, and date.

The **Add Conditions** screen displays.

Figure 3-37 Add Conditions

Add Conditions

Condition Code Required

Condition Description

Condition Clause

Condition Type

Condition Reason

Compliance Status

Due Date February 7, 2024

Notice Days

Grace Days

Compliance Remarks

Additional Text 1

Additional Text 2

Additional Text 3

Additional Text 4

Additional Text 9

Additional Text 10

Additional Text 11

Additional Text 12

Additional Text 15

Additional Text 14

Additional Text 15

Additional Text 16

Additional Text 17

Additional Text 18

Additional Text 19

Additional Text 20

Additional Number 1

Additional Number 2

Additional Number 3

Additional Number 4

Additional Number 5

Additional Number 6

Additional Number 7

Additional Number 8

Additional Number 9

Additional Number 10

Additional Number 11

Additional Number 12

Additional Number 13

Additional Number 14

Additional Number 15

Additional Number 16

Additional Number 17

Additional Number 18

Additional Number 19

Additional Number 20

Additional Date 1

Additional Date 2

Additional Date 3

Additional Date 4

Additional Date 5

Additional Date 6

Additional Date 7

Additional Date 8

Additional Date 9

Additional Date 10

Additional Date 11

Additional Date 12

Additional Date 13

Additional Date 14

Additional Date 15

Additional Date 16

Additional Date 17

Additional Date 18

Additional Date 19

Additional Date 20

Additional Flag 1 ☐ Yes

Additional Flag 2 ☐ Yes

Additional Flag 3 ☐ Yes

Additional Flag 4 ☐ Yes

Additional Flag 5 ☐ Yes

Additional Flag 6 ☐ Yes

Additional Flag 7 ☐ Yes

Additional Flag 8 ☐ Yes

Additional Flag 9 ☐ Yes

Additional Flag 10 ☐ Yes

Additional Flag 11 ☐ Yes

Additional Flag 12 ☐ Yes

Additional Flag 13 ☐ Yes

Additional Flag 14 ☐ Yes

Additional Flag 15 ☐ Yes

Additional Flag 16 ☐ Yes

Additional Flag 17 ☐ Yes

Additional Flag 18 ☐ Yes

Additional Flag 19 ☐ Yes

Additional Flag 20 ☐ Yes

Cancel Create

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

Table 3-20 Add Conditions

Fields/ Icons	Description
Conditions Code	Search and Select Conditions Code . Conditions Description and Conditions are defaulted based on the selected Conditions code.
Conditions Description	Display the Conditions description. The Conditions description will be defaulted from Conditions maintenance based on the selected Conditions Code and cannot be modified.
Conditions Clause	Specify the Conditions clause. This field defaulted based on the selected Conditions code. The user can input up to 250 characters.
Notice Days	Specify the number of notice days are the number of days before the Due date of a Conditions for the Conditions tracking.
Grace Days	Specify the grace days. The user must update the compliance status within grace days after the due date. If not complied, the status will be marked as breached and the compliance date will be updated to the current date during the end-of-day process using the batch "tncTrackingOverdueBreachJob".
Conditions Type	Click Create . Conditions are linked to the party and displayed in the Conditions tab.
Cancel	Conditions Type is defaulted based on selected Conditions code. The options available are: • Pre-disbursement • Post-disbursement • Pre-Sanction
Compliance Status	Select Compliance Status from drop-down list. The options available are: • Met • Breached
Due Date	Select the due date.
Compliance Remarks	Enter Compliance Remarks, if required.
Customer Linkage	Customer Linkage details are displayed by default based on selected Conditions code.
Create	Click Create . Conditions are linked to the party and displayed in the Conditions tab.
Cancel	Click the Cancel to cancel and exist the screen.

37. To add the exposure details of the Financial Institution, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.
38. Click **Country exposure** and then click the add icon. The following window is displayed.

Figure 3-38 Country Dependency Details
39. Search and select the **Country and its **Currency**.**

For information on fields in the Country Wise Data Details screen, refer the below table.

Table 3-21 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 3-39 Country Wise Business Operations

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

Table 3-22 Country Wise Business Operations

Fields	Description
Market Share Percentage	Specify the Financial Institution's Market Share Percentage in selected country.
Presence for Years	Specify the Financial Institution's Presence for Years in selected country.
Major Products Sold	Specify the Major Products Sold by the Financial Institution in the selected country.
Associated Since	Specify the date on which association between the Financial Institution and selected country is established in the Associated Since field.

Sales Breakup

In this section, you must add details of all the customers of Financial Institution in the selected country.

Figure 3-40 Sales Breakup

40. Click the **add** icon. The **Sales Breakup** screen is displayed.

Figure 3-41 Sales Breakup

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

Table 3-23 Sales Breakup

Fields	Description
Customer	Specify the Customer of the Financial Institution.
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 Financial Institution and its customer is established.
Save	Click Save . Sales breakup is added and displayed in the Sales Breakup section.
edit or delete	To edit or delete the added sales breakup, select the record and click the respective icon.

Purchase Breakup

In this section, you must capture details of all the Financial Institution's suppliers in the selected country.

41. Click the **add** icon. The **Purchase Breakup** screen is displayed.

Figure 3-42 Purchase Breakup

Supplier	Purchase Amount	Percentage of Total Purchases	Major Product Bought
Navy Cements	\$30,000.00	50%	Cement

Creditor Days	Associated Since	Country
10	Sep 30, 2000	US

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

Table 3-24 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 Financial Institution 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 Financial Institution 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 Financial Institution and its supplier is established.
Save	Click Save . Purchase breakup is added and displayed in the Purchase Breakup section.
edit or delete	To edit or delete the added purchase breakup, select the record and click the respective icon.

42. In the Country Dependency Details window, click **Save**. The details are added and displayed as shown below.

Figure 3-43 Exposures

Oracle Developer

< Exposures

Country exposure

Currency exposure

US

Sales Amount : \$50,000.00

Purchase Amount : \$30,000.00

Loan Amount : \$200,000.00

Investment Amount : \$100,000.00

Deposit Amount

Edit Delete View

Page 1 of 1 (1 of 1 items)

OK

43. To capture the currency dependency details, click the Currency Exposure submenu. The **Currency Dependency Details** screen is displayed.

Figure 3-44 Currency Dependency Details

Currency Dependency Details

Currency *

USD

Currency Details

Sales Amount *	Sales Percentage *	Purchase Amount *	Purchase Percentage *
\$50,000.00	50%	\$30,000.00	20%
Loan Amount *	Loan Percentage *	Investment Amount *	Investment Percentage *
\$40,000.00	30%	\$100,000.00	40%
Deposit Amount *	Deposit Percentage *		
\$60,000.00	30%		

Hedging Details

Future Currency Requirement - Loan Repayment

Future Currency Requirement - Creditor Payment

Future Currency Credit - Debtor Payment

Future Currency Credit - Interests

Save Cancel

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

Table 3-25 Currency details

Fields	Description
Sales Amount	Specify your customer's Sales Amount in the selected currency.
Sales Percentage	Specify your customer's Sales Percentage with respect to the selected currency.

Table 3-25 (Cont.) Currency details

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

Hedging Details**Figure 3-45 Hedging Details**

▲ Hedging Details

Credit Outstanding *	Debit Outstanding *	Variance	Hedging Required?
\$30,000.00	\$20,000.00	\$10,000.00	☐

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

Table 3-26 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.

Figure 3-46 Future Currency Requirement - Loan Repayment

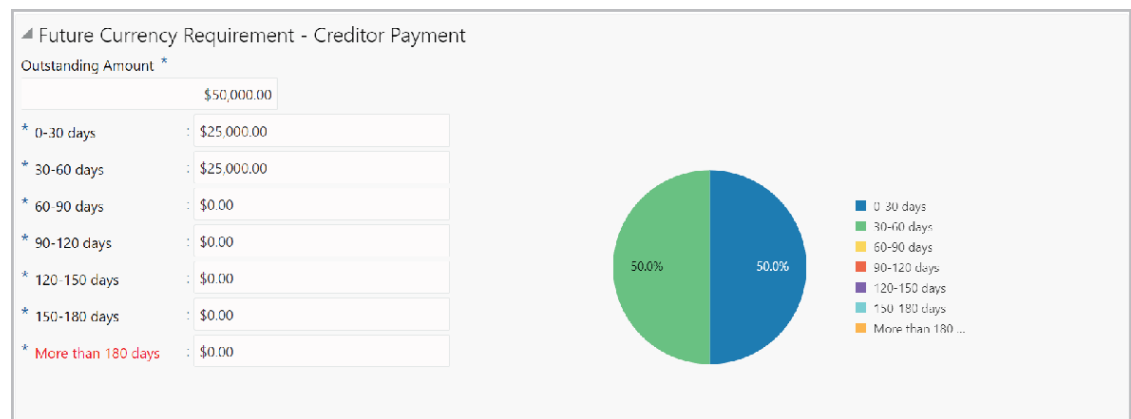
▲ Future Currency Requirement - Loan Repayment

Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
\$50,000.00	\$10,000.00	\$40,000.00

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

Table 3-27 Future Currency Requirement - Loan Repayment

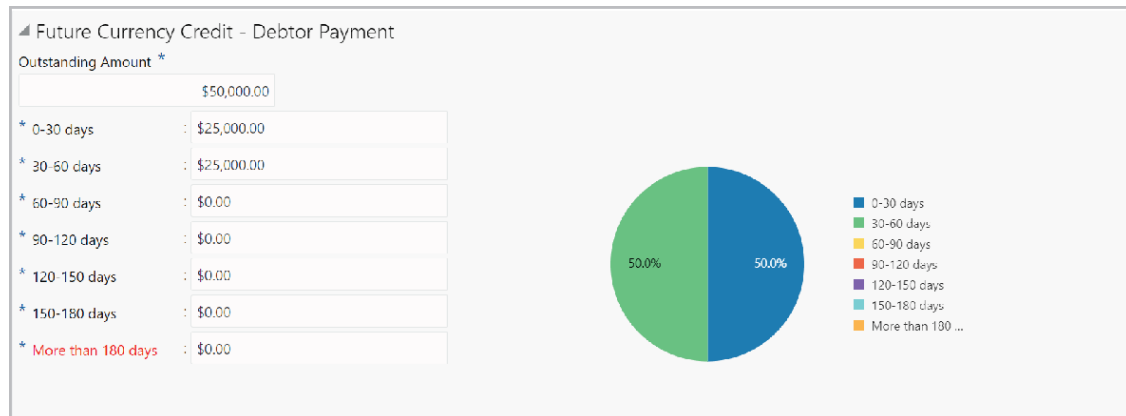
Fields	Description
Outstanding Loan Amount	Specify your customer's Outstanding Loan Amount in selected currency.
Repayment in current year	In the Repayment in current year field, specify the loan amount to be repaid in the current year.
Repayment in Next 3 Years	In the Repayment in Next 3 Years field,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

Figure 3-47 Future Currency Requirement - Creditor Payment

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

Table 3-28 Future Currency Requirement - Creditor Payment

Fields	Description
Outstanding Amount	Specify the Outstanding Amount to be paid by your customer to their 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.

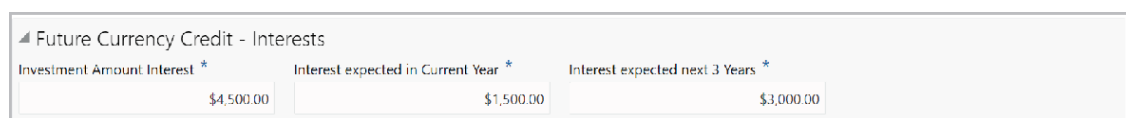
Figure 3-48 Future currency credit - Debtor payment

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

Table 3-29 Future currency credit - Debtor payment

Fields	Description
Outstanding Amount	Specify the Outstanding Amount to be paid by your customer's debtor in the 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 3-49 Future Currency Credit - Interests

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

Table 3-30 Future Currency Credit - Interests

Fields	Description
Investment amount interests	In the Investment amount interests field, specify the interest to be received for the amount invested in selected currency.

Table 3-30 (Cont.) Future Currency Credit - Interests

Fields	Description
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 field	In the Interest expected in next 3 years field , specify the interest to be received in the next 3 Years.

44. Click **Save** in the Currency Dependency Details window. The details are saved and displayed in Currency Dependency Details page.
45. 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.
46. Click **Ok** in the Party Details window.
47. To change the layout of the Initiation page to list view, click the List view icon at the right corner.

Figure 3-50 Credit Initiation_Customer Creation

FI Credit Proposal Process - FI Credit Initiation

Customer Creation

NEW

Party ID: 000010851
Organization type: SIND

Name: Aaa
Type: PRIV

Demographic type: G

Cancel Hold Save and Close Next

48. To change the layout of the Initiation page to tree view, click the Tree view icon at the right corner.

Figure 3-51 FI Credit Process- Credit Initiation

49. To go to the next page, click **Next**. The KYC Evaluation page appears.

3.4 KYC Evaluation

This topic provides systematic instructions about the KYC Evaluation of the FI Credit Proposal Initiation.

If the KYC details are available for the Financial Institution, you can add the KYC details to the credit proposal. Adding KYC details helps the Approver to determine the originality of the Financial Institution.

Figure 3-52 Credit Initiation_KYC

- Click or mouse hover on the hamburger icon. The following options appears:
 - KYC Details
 - KYC Evaluation (appears only if this feature is enabled in Maintenance module)

2. To add the KYC Details, click KYC Details option.
The **KYC Details** screen is displayed.

Figure 3-53 KYC Details

The screenshot shows a modal window titled 'KYC Details'. It contains the following fields:

- Report Received:** A toggle switch that is currently turned on.
- Verification Date:** A date picker showing 'Jun 25, 2020'.
- Effective Date:** A date picker showing 'Jan 2, 2020'.
- KYC Method:** An empty text input field.
- KYC Status:** A dropdown menu with 'Verified' selected.

At the bottom right of the modal are two buttons: 'Create' (in green) and 'Cancel' (in grey).

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

Table 3-31 KYC Details

Fields	Description
Report Received	If KYC report is available for the Financial Institution, 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	Type 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 .

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

Figure 3-54 KYC

KYC

Screen (2 / 3)

Filter Type to filter

OFSSS

Party Id : PTY203221262 Entity Type : Pvt Ltd KYC Status : Verified

Verification Date : 20-11-16 KYC Method : Field Verification

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

Hold Back Next Save & Close Cancel

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

Figure 3-55 KYC Evaluation

Data Change

< Previous Category Next Category >

Total Score 9

Profitability

Score 3

Is the real financial strength significantly different from what is reflected in the financial statement?

Yes

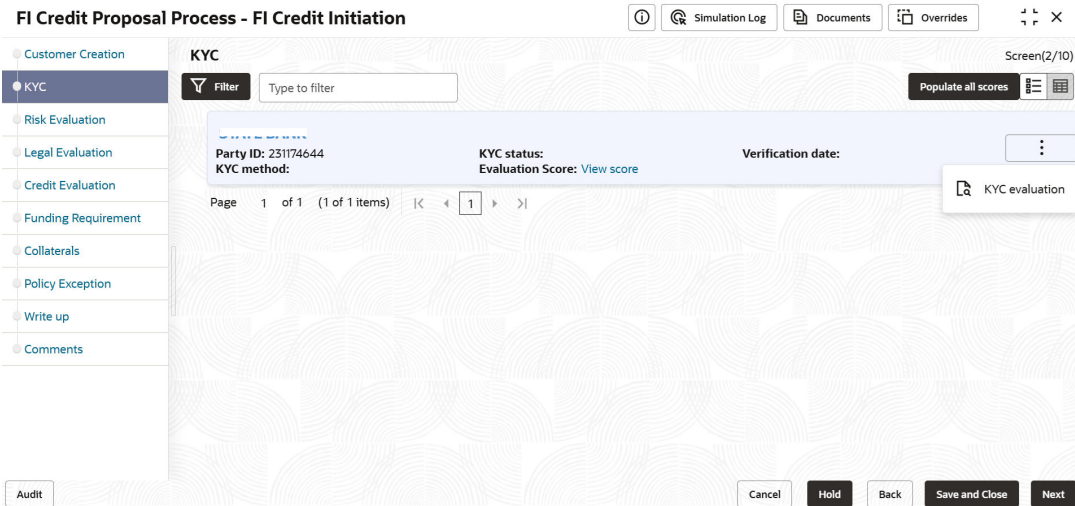
No

Comment

Cancel Save

5. Select answers for the available questions and click **Next Category**.
6. 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.
7. Click **Save**. The KYC page is updated with the Evaluation Score as shown below.

Figure 3-56 KYC



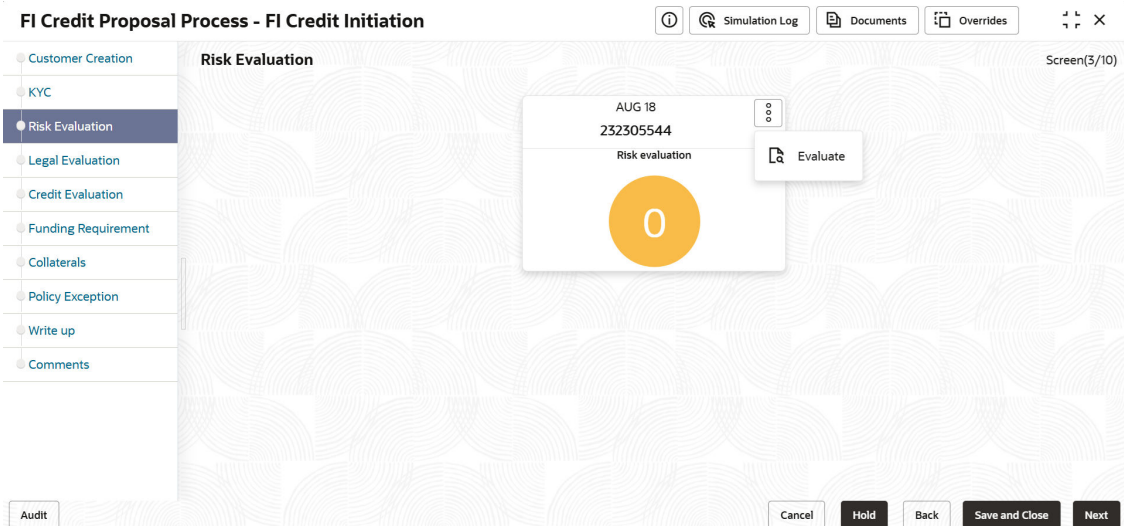
- After adding KYC details or performing KYC evaluation, click **Next**. The Risk Evaluation page appears:

3.5 Risk Evaluation

This topic provides systematic instructions about the Risk Evaluation of the FI Credit Proposal Initiation.

This data segment allows you to perform questionnaire-based risk evaluation for the Financial Institution.

Figure 3-57 Credit Initiation_Risk Evaluation



- Click **Evaluate** in the Risk Evaluation tile.
The **Questionnaire** screen displays.

Figure 3-58 test FI

test fi

Total Score 5

Score 1

Financial Risk 1/3

Number of days company was unable to perform its functions in the last year due to machinery break down

✓ 15 - 20 days

7 - 10 days

Above 20 days

Less than a week

10 - 15 days

Comment

Cancel Save

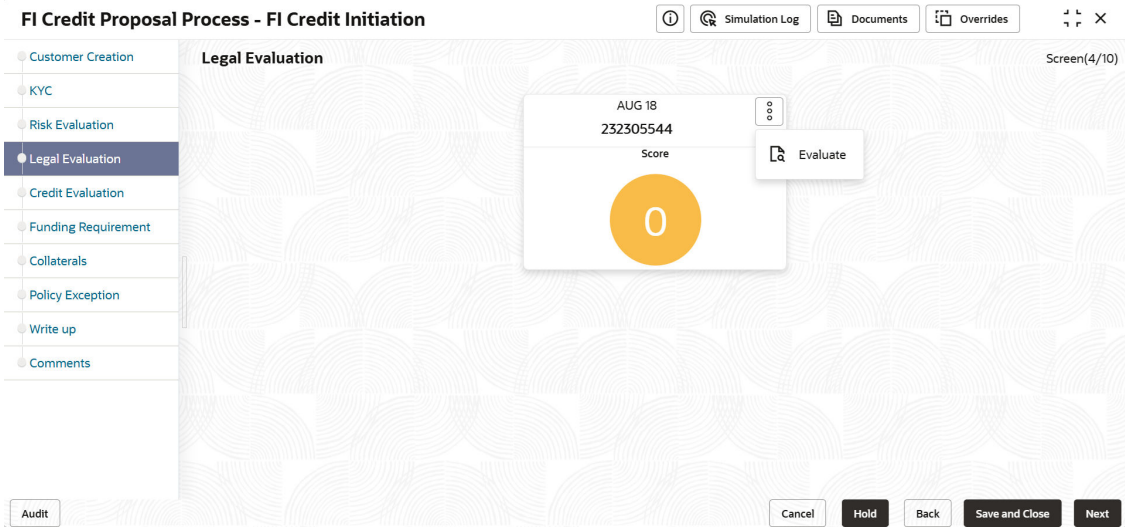
2. Select answers for the available questions and click **Next Category**.
3. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.
Risk score is generated and displayed for the Financial Institution based on the answers provided.
4. Click **Save**.
After performing the risk evaluation, a cumulative score appears in the Risk Evaluation tile.
5. Click **Next**. The Legal Evaluation page is displayed.

3.6 Legal Evaluation

This topic provides systematic instructions about the Legal Evaluation of the FI Credit Proposal Initiation.

This data segment allows you to perform questionnaire-based legal evaluation for the Financial Institution.

Figure 3-59 Credit Initiation_Legal Evaluation



Legal Evaluation is similar to Risk Evaluation. Refer [Risk Evaluation](#) for information on performing legal evaluation.

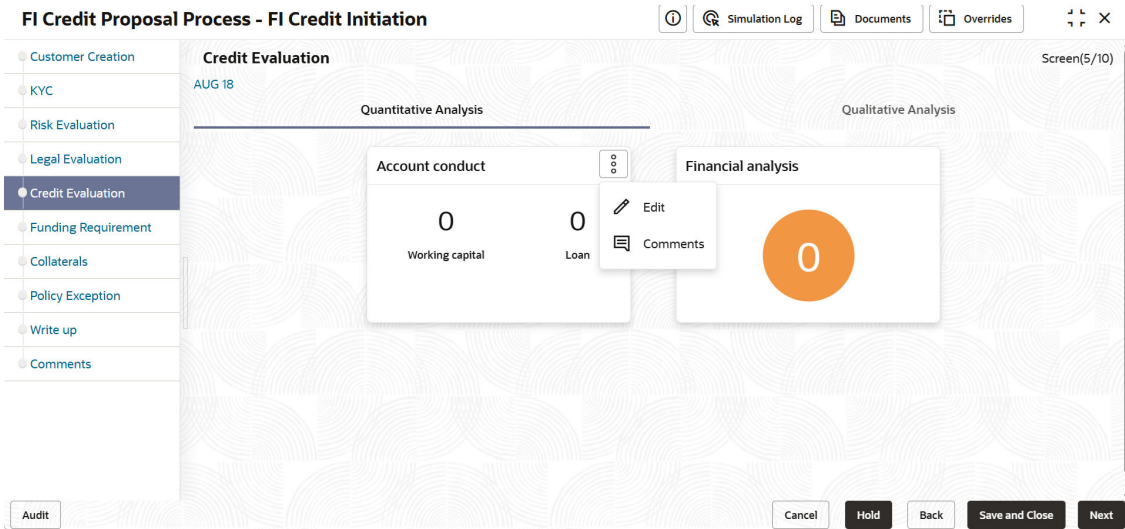
- After performing legal evaluation, click **Next**. The **Credit Evaluation** screen is displayed.

3.7 Credit Evaluation

This topic provides systematic instructions about the Credit Evaluation of the FI Credit Proposal Initiation.

This data segment allows you to perform credit evaluation to determine the credit worthiness of the Financial Institution.

Figure 3-60 Credit Initiation_Credit Evaluation



1. To analyze the account conduct, click **Evaluate** in **Account Conduct** tile.

Figure 3-61 Corporation Account Conduct

Corporation > Account Conduct

Account Overview

Current Accounts

Loan Accounts

Deposit Accounts

Refresh

Add

View

Edit

Delete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Mo
489022244	USD	45000000000	3000000000		2000000000000	

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

Comment

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Enter text here...

Post

No items to display.

Close

2. To view the summary of current, loan and deposit accounts, click and expand the **Account Overview** section.
3. To add the current account, click **Add**.
The **Current Account Performance Details** screen appears.

Figure 3-62 Current Account Performance Details

Current Account Performance Details

Current Account No *

489022244

Currency *

USD

Average Debit Balance *

\$3,000,000,000.00

Current Balance

\$2,000,000,000,000.00

Branch

004

Average Credit Balance *

\$45,000,000,000.00

Limit

No Of Excess In 6 Months

0

OK

Clear

Cancel

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

Table 3-32 Current Account Performance Details

Fields	Description
Current Account No	Type the Current Account No .
Branch and Currency	Search and select the Branch and Currency . Specify the following details in corresponding fields: Average Credit Balance Average Debit Balance Limit Current Balance No Of Excess in 6 Months
OK	Click OK . Details are added and displayed in Current Accounts page.
Refresh	To refresh the current account list, click Refresh .
View	To view the current account details, select the current account and click View .
Edit	To modify the current account details, select the current account and click Edit .
Delete	To delete the current account details, select the current account and click Delete .

- To add the loan account, click the **Loan Accounts** tab and then click **Add**.
The **Loan Account Performance Details** screen displayed.

Figure 3-63 Loan Account Performance Details

AUG 18 > Account conduct

Working capital accounts Loan accounts

☐ Account overview



00
Total



00
Standard



00
Overdue

+

No items to display.

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

Comment

Enter text here...

Post

No items to display.

Close

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

Table 3-33 Loan Account Performance Details

Fields	Description
Loan Account No	Type the Loan Account No .
Currency	Search and select the Currency . Specify the following details in corresponding fields: • Sanctioned Amount • Tenor (In Months) • EMI Paid • EMI Remaining • Balance Outstanding
Discrepancy	If there is a discrepancy in payment, enable the Discrepancy switch.
OK	Click OK . Details are added and displayed in Loan Accounts page.
Refresh	To refresh the loan account list, click Refresh .
View	To view the loan account details, select the loan account and click View .
Edit	To modify the loan account details, select the loan account and click Edit .
Delete	To delete the loan account details, select the loan account and click Delete .

- To add the deposit account, click the **Deposit Accounts** tab and then click **Add**.

The **Deposit Account Performance Details** screen displays.

Figure 3-64 Deposit Account Performance Details

Deposit Account Performance Details

Deposit Account No *
9000000022

Branch
004

Balance
\$5,000,000,000.00

Account Type *
Savings

Currency
USD

OK Clear Cancel

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

Table 3-34 Deposit Account Performance Details

Fields/ Icons	Description
Deposit Account No.	Type the Deposit Account No.
Account Type	Select the Account Type from the drop down list.
Branch and Currency	Search and select the Branch and Currency .
Balance	Specify the Balance in deposit account.
OK	Click OK . Details are added and displayed in Deposit Accounts page.
Refresh	To refresh the deposit account list, click Refresh .
View	To view the deposit account details, select the deposit account and click View .
Edit	To modify the deposit account details, select the deposit account and click Edit .
Delete	To delete the deposit account details, select the deposit account and click Delete .
Post	Post the Comments for the account conduct.

- Close the Account Conduct window. A score is generated for the account conduct and displayed in the Qualitative Analysis window
- To perform peer analysis, click **Evaluate** in **Peer Analysis** tile. The Peer Analysis window is displayed.

Figure 3-65 Peer Analysis

ACME Corporation > Peer Analysis

Period
▼

Quarter
▼

Select Customer

Score
0

History

Ratio	Benchmark	Value
No data to display.		

Comment

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Enter text here...

Post

No items to display.

Close

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

Table 3-35 Peer Analysis

Fields	Description
Period and Quarter	Select the Period and the Quarter and then perform the peer analysis. A score is generated for the analysis.
Post	Post the Comment for the Peer Analysis.
Close	Click Close . The score is displayed in the Qualitative Analysis window.

8.
- To perform financial analysis, click **Evaluate** in the **Financial Analysis** tile.
The **Financial Analysis** screen is displayed.

Figure 3-66 Financial Analysis

ACME Corporation > Financial Analysis

Period Quarter

Score
0

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
No items to display.									

Comment

Close

- 9. Select the **Period** and the **Quarter** and then perform the financial analysis. A score is generated for the analysis.
- 10. **Post** the **Comment** for the Financial Analysis.
- 11. Click **Close**. The score is displayed in the Qualitative Analysis window.
- 12. To perform covenant analysis, click **Evaluate** in the Covenant Analysis tile.
The **Covenant Analysis** screen is displayed.

Figure 3-67 Covenant Analysis

ACME Corporation > Covenant Analysis

N.A.
No Of New Covenants Proposed

N.A.
No Of Existing Covenants

New Covenant Proposed

No items to display.

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

Existing Covenant Past Performance

No items to display.

Comment

Enter text here...

Post

No items to display.

Close

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

13. View the covenant details and **Post** the **Comments**.

14. Click **Close**. Met and Breached covenants are displayed in **Covenants** tile.

15. To analyze terms & conditions, click **Evaluate** in the **T&C Analysis** tile.

The **T&C Analysis** screen is displayed.

Figure 3-68 T&C Analysis

ACME Corporation > T&C Analysis

0
No Of New T&C Proposed

0
No Of Existing T&C Compliance

New Terms And Conditions Proposed

Filter

Type to filter

×

Grid

Table

No items to display.

Page 1 of 0 (1 - 0 of 0 items)

K<>X

Existing Terms & conditions compliance

Filter

Type to filter

×

Grid

Table

No items to display.

Page 1 of 0 (1 - 0 of 0 items)

K<>X

Comment

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➤

Enter text here...

Post

No items to display.

Close

In T&C Analysis window, the following information are displayed:

- New Terms And Conditions Proposed
- Existing Terms & conditions compliance

For information on fields in the **T&C Analysis** screen, refer the below table.

Table 3-36 T&C Analysis

Fields	Description
Post	View the terms and conditions and then Post the Comments .
Close	Click Close . Count of New, Removed and Modified terms and conditions is displayed in the T&C Analysis tile.
Edit	To perform the analysis again, click Edit in the corresponding tile.
Comment	To capture comments for the analysis, click Comment in the corresponding tile.

16. After performing credit evaluation, click **Next**. The **Funding Requirement** screen is displayed.

3.8 Liability Details

This topic provides systematic instructions about the Liability Details.

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

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Liability** screen displays.

Figure 3-69 Liability

FI Credit Process - FI Credit Initiation

Simulation Log Documents Overrides

Customer Creation

KYC

Risk Evaluation

Legal Evaluation

Credit Evaluation

Liability details

Funding Requirement

Collaterals

Policy Exception

Write up

Comments

Liability details

abdc

Audit

Party ID	Name	Liability Number
⋮	000101513	abdc

Audit Cancel Hold Back Save and Close Next

Note

All the field columns in liability details are configured in **Business Process** screen and the derived fields are displayed in **Liability Details** screen. For liability details, maximum columns allowed to add is 6.
For more information on business process field configuration, refer to [Field Configuration Sheet](#)

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

The **Liability Details** window is displayed.

Figure 3-70 Liability Details

Medigo (000101367) - Liability details

Branch
000
FLEXCUBE UNIVERSAL BRANCH

Requested liability currency
USD

Amount

Requested liability amount
\$9,000,000,000.00

Return on capital

Probability of default

Loss given default

Cash cover

Total gross and net facility

Total gross facility
\$900,000.00

Total net facility
\$900,000.00

Dates

Next review date
October 17, 2025

Requested expiry date
October 17, 2025

Cancel Save

- Specify the details on the **Liability Details** page.

Table 3-37 Liability Details

Fields	Description
Requested Liability Currency	Select the currency in which the liability is requested by the party.
Requested Liability Amount	Liability amount requested by the party.
Return On Capital	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.
Probability of Default	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
Loss Given Default	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
Cash Cover	Amount deposited by the party in your bank.
Total Gross Facility	Displays the total gross facility.
Total Net Facility	Displays the total net facility.
Next Review Date	Select the next review date when the party's liability needs to be reviewed.
Requested Expiry Date	Select the requested expiry date for the liability based on your party request.

Note

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

- Click **Next**.
The **Funding Requirement** page appears.

3.9 Funding Requirement

Detailed information on the Funding Requirement of the FI Credit Proposal Initiation.

You can capture the funding requirement of the Financial Institution (party) in this data segment by adding a facility for the party.

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

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

- 1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Funding Requirement** screen displays.

Figure 3-71 Credit initiation_Funding Requirement

FI Credit Proposal Process - FI Credit Initiation

Simulation LogDocumentsOverrides

Customer Creation

KYC

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Collaterals

Policy Exception

Write up

Comments

Funding Requirement

AUG 18

Facility details

+

Action	Line code	Facility type	Facility category	Writeups	Facility description	Next review date	Requested amount	Parent line code	Released amount
⋮	▼ AUGML1	F	Cashcredit		CC				\$0.00
⋮	AUGSL1	F	Cashcredit		CC		\$50,000.00	AUGML1-CC	

Collapse all

Audit

CancelHoldBackSave and CloseNext

Note

All the field columns in facility details are configured in **Business Process** screen and the derived fields are displayed in **Funding Requirement** screen. For facility details, maximum coloums allowed to add is 10.
For more information on business process field configuration, refer to [Field Configuration Sheet](#)

- 2. Click the action icon in the required facility record and select **Edit**.

The **Funding Requirement - Facility Details** window is displayed.

Figure 3-72 Funding requirement_Facility Details

GANT LINE-Term Loan
Facility ID: F25295986

Save Cancel ← → 1/1

Facility Details Other Details

Basic Info

Branch
000
FLEXCUBE UNIVERSAL BRANCH

Parent Facility ID

Facility Category
Term Loan

Class Code

Secured?
No

Drop line Limits
Off

Line Code
GANTLN

Facility Type
Non Funded

Facility Description
Gant Line

Commitment Status
☐ Committed ☒ Uncommitted

Cascade
☐ Cascade

Line Serial Number
1

Cascade
☐ Cascade

Project Id

Cascade
☐ Cascade

Revaluation required
☐ Revaluation required

Sanction

Currency
USD

Facility Risk Rating

Shadow Limit
☐ Shadow Limit

Limit Amount Basis

Probability of Default

RAROC

Day Light Overdraft Limit
\$0.00

Bulk Payment
☐ Bulk Payment

Loss Given Default

Day Light Limit
\$0.00

Effective line amount
\$0.00

Internal Remarks

Utilization order

Limit amount

Collateral amount

Pool amount

Availability

Line Start Date
May 18, 2021

Maintenance Value Date
May 20, 2021

Drawing Power
Unadvised
No

Line Expiry Date

Drawing Power Backed
Yes

Revolving Line
Yes

Available
Yes

Renewal Date

Last Stock Statement Date

Is Non Revolving Special Line
No

Availability Period

Release

Released amount
\$0.00

Limit Review

Limit status

Next Review Date

Review Frequency
E

Limit extension

Extended expiry date
Required

Utilization

Available amount
\$0.00

Total repaid amount
\$0.00

Utilization Tracking

Blocked amount
\$0.00

Outstanding Unutilized Commitment Amount
\$0.00

Utilized amount
\$0.00

Outstanding utilized amount
\$0.00

Exception

Exception Transaction Amount

Netting Required
No

Exception Breach Percentage

Utilization statistics

Net utilization
\$0.00

Peak utilization
\$0.00

Average utilization
\$0.00

Table 3-38 Basic Info

Fields	Description
Branch	Search and Select Branch from list of Branch Code .
Line Code	Enter Line Code for the facility.
Line Serial Number	Line Serial Number will be defaulted to 1 and you cannot modify line serial number.
Parent Facility ID	Search and Select Parent Facility ID and enter the following fields: - Facility ID - Facility Description - Line Code - Line Serial
Facility Type	Select Facility Type from the below checklist. The options are: - Funded - Non Funded
Facility Category	Search and Select Facility Category from list of Category Code .
Facility Description	Enter Facility Description for the facility.
Project Id	Search and Select Project Id from list of Category Code .
Class Code	Search and Select Class Code from list of Category Code .
Commitment Status	Select Commitment Status from the below checklist. The options are: - Committed - Uncommitted
Secured	Click Secured option and select Cascade check box, if required.
Revaluation Required	Select Revaluation Required option, if required.
Rate Agreement Required	Select Rate Agreement Required option, if required.
Drop Line Limits	Switch to indicate, if the facility limit drops over time based on a schedule.

Table 3-39 Sanction

Fields	Description
Currency	Search and select Currency in which the facility has to be offered.
Requested Amount	Specify the amount requested by the party in Requested Amount field.
Probability of Default	Enter Probability of Default . Select Decrement and Increment drop-down list option on right to increase or decrease the probability.
Loss Given Default	Enter Loss Given Default . Select Decrement and Increment drop-down list option on right to increase or decrease the loss given.
Facility Risk Rating	Enter Facility Risk Rating . Select Decrement and Increment drop-down list option on right to increase or decrease the facility risk rating.
RAROC	Enter RAROC . Select Decrement and Increment drop-down list option on right to increase or decrease the RAROC.
Day Light Limit	Enter Day Light Limit for the facility.
Shadow Limit	Click Shadow Limit check box to select Shadow Limit .
Limit Amount Basis	Select Limit Amount Basis from the below drop-down list. The options are: - Limit Amount - Limit Amount + Collateral Contribution - Minimum of Limit Amount or Collateral

Table 3-39 (Cont.) Sanction

Fields	Description
Bulk Payment	Click Bulk Payment check box to select Bulk Payment .
Internal Remarks	Enter Internal Remarks , if required.

Table 3-40 Availability

Fields	Description
Line Start Date	Select Date for Line Start Date .
Line Expiry Date	Click Select Date and select date for Line Expiry Date .
Renewal Date	Click Renewal Date and select date for Renewal Date .
Maintenance Value Date	Click Maintenance Value Date and select date for Maintenance Value Date .
Drawing Power Backed	Enable Drawing Power Backed , if required.
Revolving Line	Enable Revolving Line , if required.
Is Non Revolving Special Line	Enable Is Non Revolving Special Line , if required.
Unadvised	Enable Unadvised , if required.
Available	Displays the current Available status of the line.
Availability Period	Specify the Availability Period for the facility.

Table 3-41 Limit Review

Fields	Description
Limit Status	Select Limit Status from the drop-down list. The options are: • Active • Closed • Frozen
Next Review Date	Select Date for Next Review Date .
Review Frequency	Select Review Frequency from the drop-down list. The options are: • Half yearly • Monthly • Quarterly • Yearly

Table 3-42 Utilization

Fields	Description
Utilization Tracking	Select Utilization Tracking from the drop-down list. The options are: • Local • Global

Table 3-43 Exception

Fields	Description
Exception Transaction Amount	Enter Exception Transaction Amount for the facility.
Netting Required	Select Netting Required , if required.

Table 3-43 (Cont.) Exception

Fields	Description
Exception Breach Percentage	Enter Exception Breach Percentage . Select Decrement and Increment drop-down list option on right to increase or decrease the exception breach percentage.

3. Click **Next**.

The **Funding Requirement** page appears.

3.10 Policy Exception

Detailed information on the Policy Exception of the FI Credit Proposal Initiation.

This data segment displays the policy exceptions for the Financial Institution, if any.

Figure 3-73 Credit Initiation_Policy Exception

The screenshot shows the 'FI Credit Proposal Process - FI Credit Initiation' interface. On the left is a navigation menu with options: Customer Creation, KYC, Risk Evaluation, Legal Evaluation, Credit Evaluation, Funding Requirement, Collaterals, Policy Exception (selected), Write up, and Comments. The main area is titled 'Policy Exception' and contains a table with columns: Exception Type, Policy Reference Number, Remarks, and Action. The table is empty with the message 'No data to display.' Below the table is a pagination bar showing 'Page 1 (0 of 0 items)' and navigation controls. At the bottom of the screen are buttons: Audit, Cancel, Hold, Back, Save and Close, and Next. The top right corner shows 'Screen(8/10)'.

- After viewing the policy exceptions, click **Next**. The **Writeup page** is displayed.

3.11 Writeup

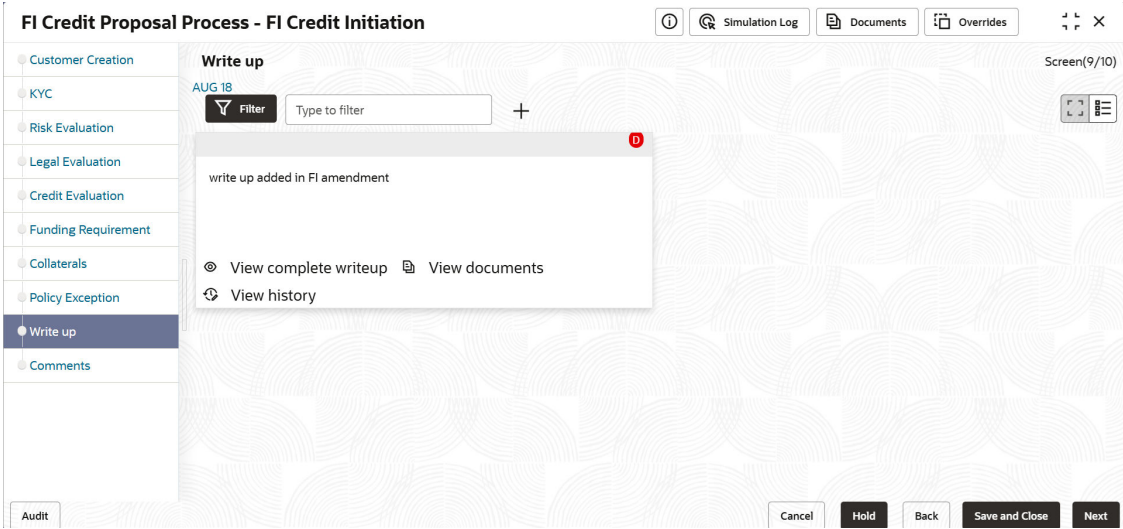
Detailed information on the Writeup of the FI Credit Proposal Initiation.

This data segment allows you to add writeup for the party in the available writeup categories. The history of writeup for the customer will be available to the users throughout the customer's association with the bank.

Note

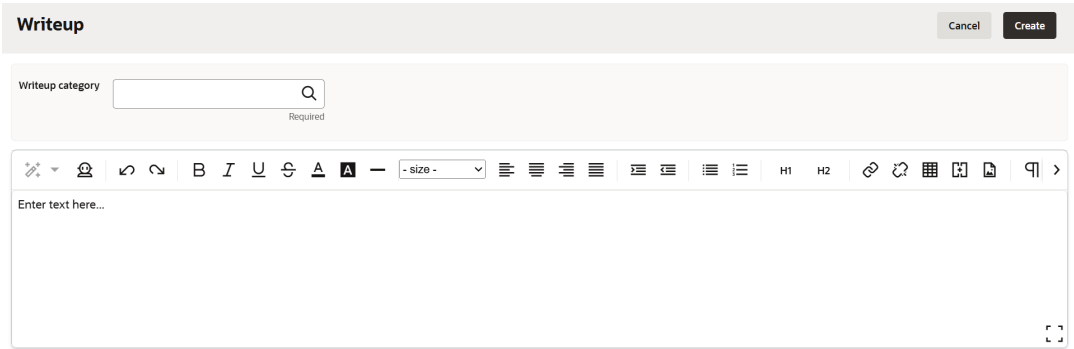
Write up data segment appears only if that data segment is enabled in the Maintenance module.

Figure 3-74 Credit Initiation_Write up



1. Click the add icon. The Write Up window is displayed.

Figure 3-75 Writeup



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

Figure 3-76 Writeup Category

Writeup category

Writeup category code

Writeup category description

Fetch

Writeup category code	Writeup category description	Input type
COLL	Collateral & Security	
SWOT	Swot Analysis	
WC02	Application summary	Generate
WC01	Borrower details	Generate
CRAT	Credit Risk Assessment	
CPAC	Corporate Action taken by the company	

Page

1

of 2 (1 - 10 of 11 items)

<

<

1

2

>

>

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

Figure 3-77 Write up

Write up

AUG 18

Filter

Type to filter

+

Screen(9/10)

write up added in FI amendment

View history

Print

View documents

Swot Analysis

N

Edit

Remove

write up

View history

Print

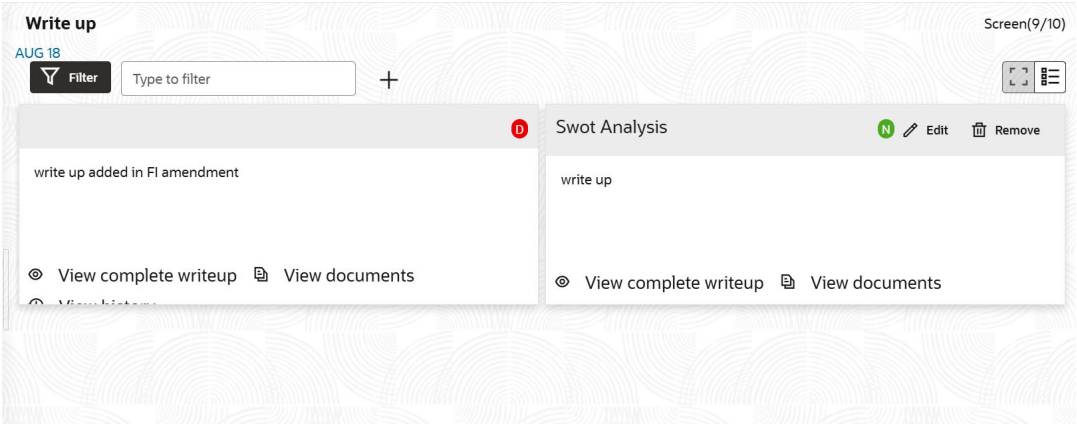
View documents

- 5. To change the layout of Write up data segment to the expanded view, click the Expanded View icon at the top right corner. The write up is expanded as shown below:

FI Credit Proposal Initiation User Guide
G54941-02
Copyright © 2018, 2026, Oracle and/or its affiliates.

May 11, 2026
Page 64 of 67

Figure 3-78 Write Up



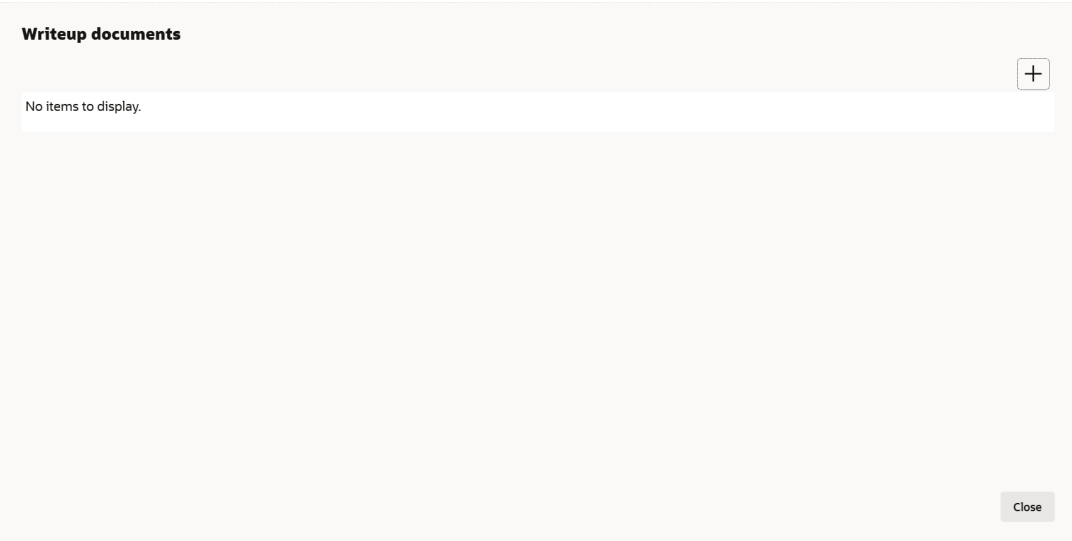
For information on fields in the **Write Up** Details screen, refer the below table.

Table 3-44 Write Up

Fields/ Icons	Description
Edit	To modify the writeup, click the Edit icon and change the information.
Remove	To delete the writeup, click the Remove icon. A confirmation message appears.
Yes	Click Yes . The writeup is removed.
View history	To view the writeup history, click the View history icon.
Print	To print the write up, click the Print icon. Note To print the write up from tile view, click the View complete writeup icon and then click the Print icon.

6. To attach / view writeup related documents, click **View Documents** icon. The following window is displayed.

Figure 3-79 Write Up documents



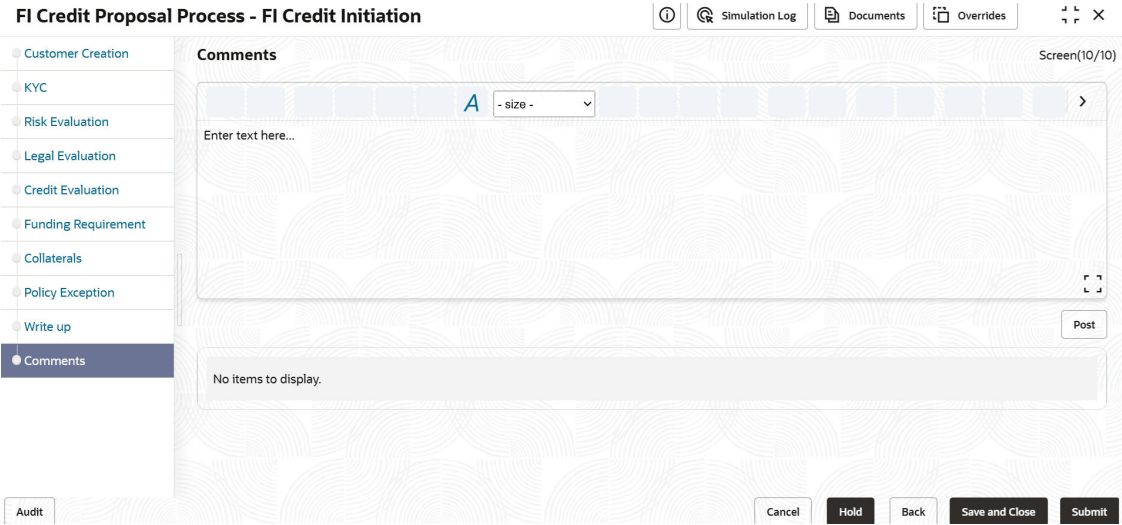
- 7. To add new documents, click **Add New Documents**.
- 8. To exit the Writeup documents window, click **Close**.
- 9. To go to the next page, click **Next**. The Comments screen is displayed.

3.12 Comments

Detailed information on the Comments of the FI Credit Proposal Initiation.

This data segments allows you to post overall comments for the Initiation stage. Posting comments helps the user of next stage to better understand the application.

Figure 3-80 Credit Initiation_Comments



- 1. Type the necessary comments in the text box and click **Post**. Comment is posted.
- 2. To submit the application for review, click **Submit**. The **Policy Exception** window is displayed.

Figure 3-81 Credit Initiation_Policy Exception

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

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

Figure 3-82 Checklist

5. Select the **Outcome** as **PROCEED**.
6. Click **Submit**.

Upon submitting the FI credit proposal application, the application is moved to Review and Recommendation stage.

4

Review and Recommendation

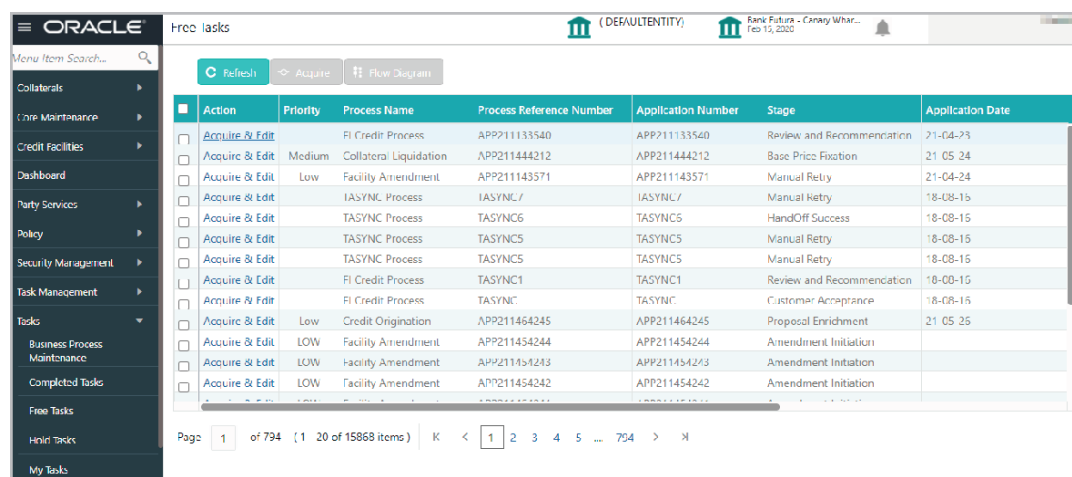
This topic provides systematic instructions about the Review and Recommendation of the FI Credit Proposal Initiation.

In this stage, the user configured for this stage must review the Credit Proposal application and provide their recommendations to reduce credit risk. Additionally, the details captured in the initiation stage can be managed or new record can be created based on the requirement.

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

The **Free Tasks** screen is displayed.

Figure 4-1 Free Tasks

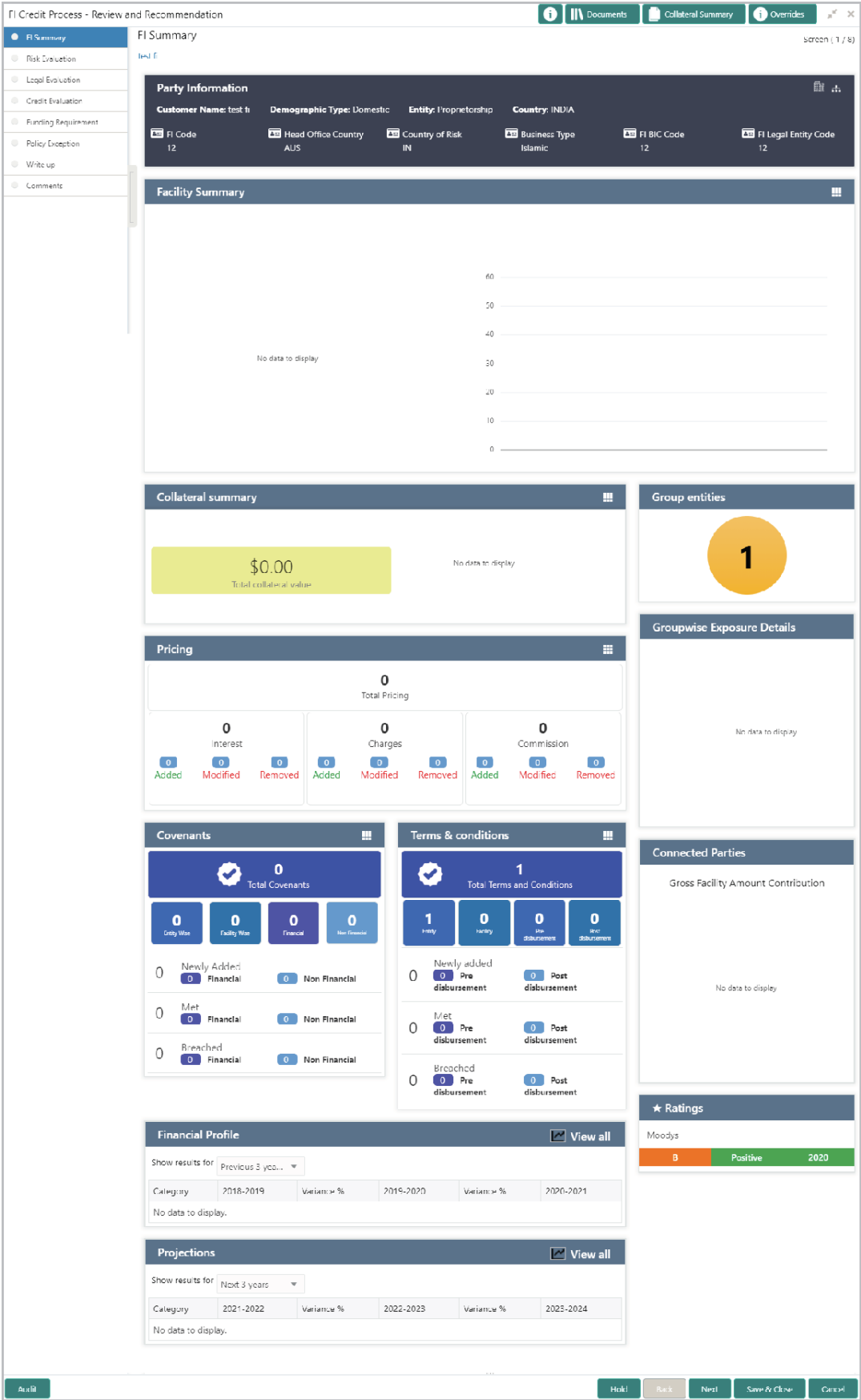


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		IASYNC Process	IASYNC7	IASYNC7	Manual Retry	18-08-15
☐ Acquire & Edit		TASYNC Process	TASYNC6	TASYNC5	HandOff Success	18-08-15
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-15
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-15
☐ Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-15
☐ Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-15
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-25
☐ Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

2. Click **Acquire & edit** the required Review and Recommendation task.

The **Review and Recommendation - FI Summary** screen is displayed.

Figure 4-2 FI Summary



Note

For information on actions that can be performed in the FI Summary page, refer **Credit 360 User Manual** Chapter.

Review and Recommendation stage is similar to the Initiation stage. Refer Initiation chapter for field level explanation.

3. Select the **Outcome** as **Proceed** and clicking **Submit**, the FI Credit Proposal application is moved to the Approval stage.

5

Approval

This topic provides systematic instructions about the Approval of the FI Credit Proposal Initiation.

In this stage, the higher officials such as the head of credit department in the bank must review and approve the proposal, if the proposal meets the approval criteria set by the bank.

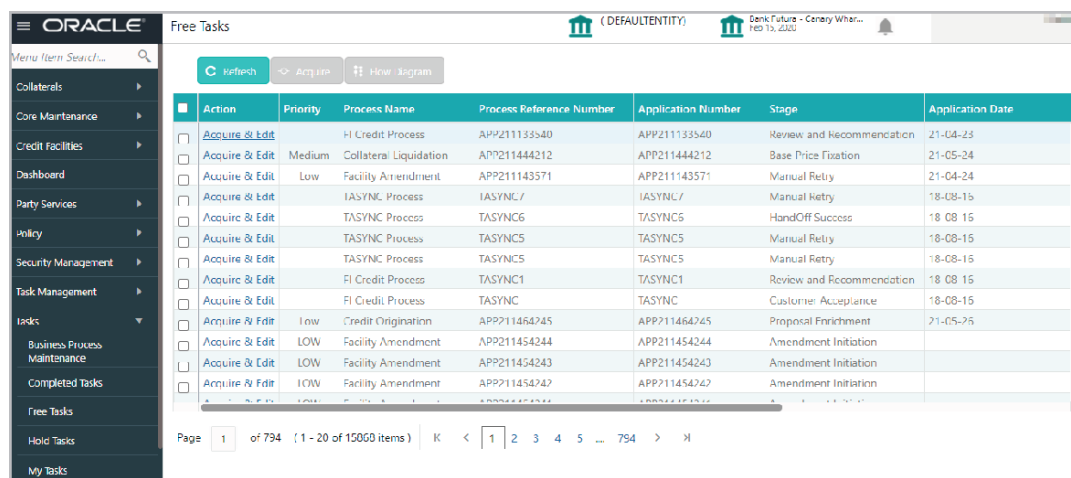
Only approval steps are provided in this chapter. Refer **Credit Initiation** chapter for field level explanation on all the data segments in this stage.

To approve the facility, perform the following steps:

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

The **Free Tasks** screen is displayed.

Figure 5-1 Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		IASYNCR Process	IASYNCR/	IASYNCR/	Manual Retry	18-08-15
☐ Acquire & Edit		TASYNCR Process	TASYNCR6	TASYNCR5	HandOff Success	18-08-15
☐ Acquire & Edit		TASYNCR Process	TASYNCR5	TASYNCR5	Manual Retry	18-08-15
☐ Acquire & Edit		TASYNCR Process	TASYNCR5	TASYNCR5	Manual Retry	18-08-15
☐ Acquire & Edit		FI Credit Process	TASYNCR1	TASYNCR1	Review and Recommendation	18-08-15
☐ Acquire & Edit		FI Credit Process	TASYNCR	TASYNCR	Customer Acceptance	18-08-15
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Finalization	21-05-25
☐ Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

The **Approval - FI Summary** screen is displayed.

Figure 5-2 FI Summary

FI Credit Process Credit Proposal Approval

FI Summary

test f

Screen (1 / 8)

Party Information

Customer Name: test f
 Demographic Type: Domestic
 Entity: Proprietorship
 Country: INDIA
 FI Code: 12
 Head Office Country: ALL
 Country of Risk: IN
 Business Type: Indemic
 FI BIC Code: 12
 FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00
 Total collateral value
 No data to display

Pricing

0
 Total Pricing

Interest: 0 Added, 0 Modified, 0 Removed
 Charges: 0 Added, 0 Modified, 0 Removed
 Commission: 0 Added, 0 Modified, 0 Removed

Covenants

0
 Total Covenants

0 Covenants Met, 0 Covenants Breached, 0 Covenants Financial, 0 Covenants Non Financial

Terms & conditions

1
 Total Terms and Conditions

1 Terms Met, 0 Terms Breached, 0 Terms Financial, 0 Terms Non Financial

Financial Profile

Show results for: Previous 3 yrs...

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

Projections

Show results for: Next 3 years

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

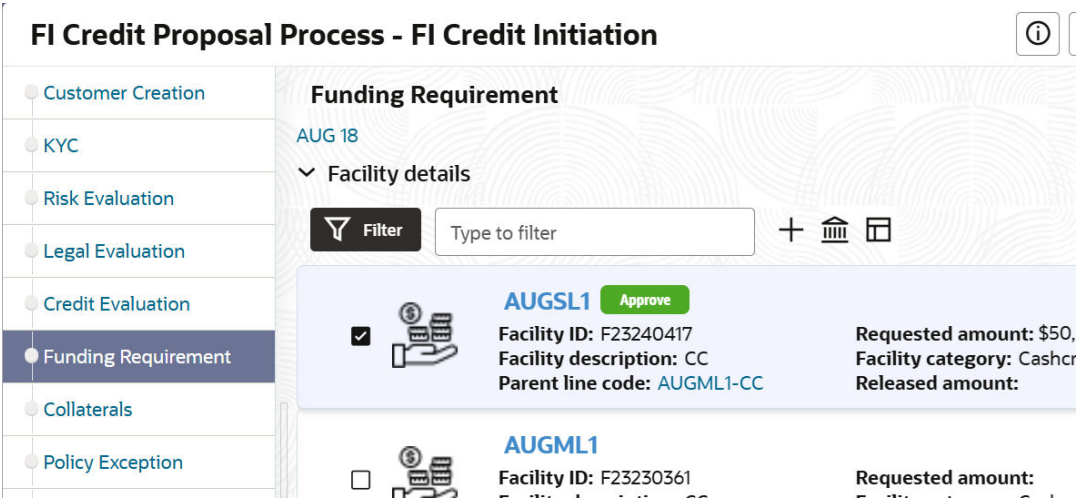
Moody's

B Positive 2020

Back Hold Risk Next Save & Close Cancel

3. Navigate to the Funding Requirement page by clicking **Next**.

Figure 5-3 Funding Requirement



4. Click the action icon in the required facility record and select **Edit**.
The **Funding Requirement - Facility Details** window is displayed.

Figure 5-4 Funding requirement - Facility Details

GANT LINE-Term Loan
Facility ID: F25295986

Save Cancel ← → 1/1

Facility Details Other Details

▼ Basic Info

Branch
000
FLEXCUBE UNIVERSAL BRANCH

Parent Facility ID

Facility Category
Term Loan

Class Code

Secured?
No

Drop line Limits
Off

Line Code
GANTLN

Facility Type
Non Funded

Facility Description
Gant Line

Commitment Status
☐ Committed ☒ Uncommitted

Cascade
☐ Cascade

Line Serial Number
1

Cascade
☐ Cascade

Project Id

Cascade
☐ Cascade

Revaluation required
☐ Revaluation required

▼ Sanction

Currency
USD

Facility Risk Rating

Shadow Limit
☐ Shadow Limit

Limit Amount Basis

Probability of Default

RAROC

Day Light Overdraft Limit
\$0.00

Bulk Payment
☐ Bulk Payment

Loss Given Default

Day Light Limit
\$0.00

Effective line amount
\$0.00

Internal Remarks

▼ Utilization order

Limit amount

Collateral amount

Pool amount

▼ Availability

Line Start Date
May 18, 2021

Maintenance Value Date
May 20, 2021

Drawing Power
[Input Field]

Unadvised
No

Line Expiry Date

Drawing Power Backed
Yes

Revolving Line
Yes

Available
Yes

Renewal Date

Last Stock Statement Date
[Input Field]

Is Non Revolving Special Line
No

Availability Period

▼ Release

Released amount
\$0.00

▼ Limit Review

Limit status

Next Review Date

Review Frequency
E

▼ Limit extension

Extended expiry date
[Input Field]

Required

▼ Utilization

Available amount
\$0.00

Total repaid amount
\$0.00

Utilization Tracking

Blocked amount
\$0.00

Outstanding Unutilized Commitment Amount
\$0.00

Utilized amount
\$0.00

Outstanding utilized amount
\$0.00

▼ Exception

Exception Transaction Amount

Netting Required
No

Exception Breach Percentage

▼ Utilization statistics

Net utilization
\$0.00

Peak utilization
\$0.00

Average utilization
\$0.00

Table 5-1 Basic Info

Fields	Description
Branch	Search and Select Branch from list of Branch Code .
Line Code	Enter Line Code for the facility.
Line Serial Number	Line Serial Number will be defaulted to 1 and you cannot modify line serial number.
Parent Facility ID	Search and Select Parent Facility ID and enter the following fields: • Facility ID • Facility Description • Line Code • Line Serial
Facility Type	Select Facility Type from the below checklist. The options are: • Funded • Non Funded
Facility Category	Search and Select Facility Category from list of Category Code .
Facility Description	Enter Facility Description for the facility.
Project Id	Search and Select Project Id from list of Category Code .
Class Code	Search and Select Class Code from list of Category Code .
Commitment Status	Select Commitment Status from the below checklist. The options are: • Committed • Uncommitted
Secured	Click Secured option and select Cascade check box, if required.
Revaluation Required	Select Revaluation Required option, if required.
Rate Agreement Required	Select Rate Agreement Required option, if required.
Drop Line Limits	Switch to indicate, if the facility limit drops over time based on a schedule.

Table 5-2 Sanction

Fields	Description
Currency	Search and select Currency in which the facility has to be offered.
Requested Amount	Specify the amount requested by the party in Requested Amount field.
Probability of Default	Enter Probability of Default . Select Decrement and Increment drop-down list option on right to increase or decrease the probability.
Loss Given Default	Enter Loss Given Default . Select Decrement and Increment drop-down list option on right to increase or decrease the loss given.
Facility Risk Rating	Enter Facility Risk Rating . Select Decrement and Increment drop-down list option on right to increase or decrease the facility risk rating.
RAROC	Enter RAROC . Select Decrement and Increment drop-down list option on right to increase or decrease the RAROC.
Day Light Limit	Enter Day Light Limit for the facility.
Shadow Limit	Click Shadow Limit check box to select Shadow Limit .
Limit Amount Basis	Select Limit Amount Basis from the below drop-down list. The options are: • Limit Amount • Limit Amount + Collateral Contribution • Minimum of Limit Amount or Collateral

Table 5-2 (Cont.) Sanction

Fields	Description
Bulk Payment	Click Bulk Payment check box to select Bulk Payment .
Internal Remarks	Enter Internal Remarks , if required.

Table 5-3 Availability

Fields	Description
Line Start Date	Select Date for Line Start Date .
Line Expiry Date	Click Select Date and select date for Line Expiry Date .
Renewal Date	Click Renewal Date and select date for Renewal Date .
Maintenance Value Date	Click Maintenance Value Date and select date for Maintenance Value Date .
Drawing Power Backed	Enable Drawing Power Backed , if required.
Revolving Line	Enable Revolving Line , if required.
Is Non Revolving Special Line	Enable Is Non Revolving Special Line , if required.
Unadvised	Enable Unadvised , if required.
Available	Displays the current Available status of the line.
Availability Period	Specify the Availability Period for the facility.

Table 5-4 Limit Review

Fields	Description
Limit Status	Select Limit Status from the drop-down list. The options are: • Active • Closed • Frozen
Next Review Date	Select Date for Next Review Date .
Review Frequency	Select Review Frequency from the drop-down list. The options are: • Half yearly • Monthly • Quarterly • Yearly

Table 5-5 Utilization

Fields	Description
Utilization Tracking	Select Utilization Tracking from the drop-down list. The options are: • Local • Global

Table 5-6 Exception

Fields	Description
Exception Transaction Amount	Enter Exception Transaction Amount for the facility.
Netting Required	Select Netting Required , if required.

Table 5-6 (Cont.) Exception

Fields	Description
Exception Breach Percentage	Enter Exception Breach Percentage . Select Decrement and Increment drop-down list option on right to increase or decrease the exception breach percentage.

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

Note

Approved Liability Currency and Requested Liability Currency can be different.

- Specify the **Approval Liability Amount**, **Approved Funded Sell Down**, and **Approved Unfunded Sell Down** in corresponding field.
- Click the calendar icon and select the **Approved Expiry Date** for liability.
- Click **Save**. The approval details are saved.
- In the Funding Requirement page, click the hamburger icon in the required facility and select **Edit**.

The **Facility Details** screen is displayed.

Figure 5-5 Facility Details

The screenshot displays the 'Facility Details' form. On the left is a sidebar with navigation links: Facility Basic Info, Schedule, Tenor Restrictions, Exposure, Fee, Pool Linkage, Pricing, Facility collateral linkage, and Credit Rating. The main form area contains several sections:

- Facility Basic Info:** Line Code (LN12), Line Serial Number (12), Facility Description (f), Parent Facility Id.
- Schedule:** Facility Type (Funded), Facility Category (Working Capital), Next Review Date (Jan 12, 2021), Line Start Date (Apr 13, 2019).
- Exposure:** Cascade checkbox.
- Fee:** Line Expiry Date (Jan 14, 2021), Currency (USD), Requested Amount (\$12,000.00), Proposed Amount (\$12,000.00).
- Pool Linkage:** Approved Amount (\$12,000.00), Project Id, Availability Period (in months), Commitment Status (Committed/Uncommitted, Cascade).
- Facility collateral linkage:** Secured? (radio buttons), Cascade checkbox, Revaluation Required checkbox, Rate Agreement Required checkbox.

 The 'Approved Amount' field is highlighted with a red rectangular box. 'Save' and 'Close' buttons are located at the top right and bottom right of the form respectively.

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

Table 5-7 Facility Details

Fields	Description
Approved Amount	Specify the Approved Amount and click Save .
Close	Click Close to exit the Facility Details window.
Next	In the Funding Requirement page, click Next to go to the Comments page.

Table 5-7 (Cont.) Facility Details

Fields	Description
Post	Post comments, if required.
Submit	Click Submit . The Policy Exception window appears.
Checklist	Click the Checklist data segment and select the Outcome as Approve .
Submit	Click Submit . The proposal is sent to the Draft Generation stage.

To reject the facility, perform the above steps by specifying **Approval Liability Amount** and **Approved Amount** as zero and selecting the Outcome as **Reject**.

6

Draft Generation

Detailed information on the Draft Generation of the FI Credit Proposal Initiation.

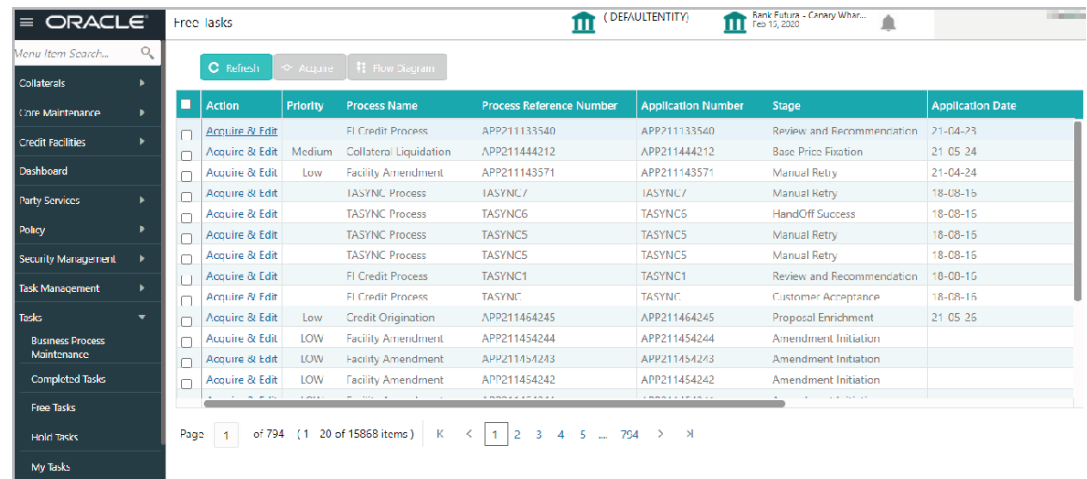
In this stage, customer's communication address can be configured and the draft document can be generated for customer acceptance.

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

1. Navigate to **Tasks > Free Tasks**.

The **Free Task** screen is displayed.

Figure 6-1 Free Task



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-15
☐ Acquire & Edit		TASYNC Process	TASYNC6	TASYNC5	HandOff Success	18-08-15
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-15
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-15
☐ Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-15
☐ Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Customer Acceptance	18-08-15
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-25
☐ Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

2. **Acquire & Edit** the required draft generation task. The Draft Generation - FI Summary page is displayed.

Figure 6-2 FI Summary

FI Credit Process Draft Generation

FI Summary

test fi

Screen (1 / 3)

Party Information

Customer Name: test fi Demographic Type: Domestic Entity: Proprietorship Country: INDIA

FI Code: 12 Head Office Country: AHS Country of Risk: IN Business Type: Isdemic FI BIC Code: 12 FI Legal Entity Code: 12

Facility Summary

No data to display

Collateral summary

\$0.00
Total collateral value

No data to display

Pricing

0
Total Pricing

Interest: 0 Added 0 Modified 0 Removed
Charges: 0 Added 0 Modified 0 Removed
Commission: 0 Added 0 Modified 0 Removed

Covenants

0
Total Covenants

0 Covenants Met 0 Covenants Breached

0 Newly Added 0 Financial 0 Non Financial
0 Met 0 Financial 0 Non Financial
0 Breached 0 Financial 0 Non Financial

Terms & conditions

1
Total Terms and Conditions

1 Terms Met 0 Terms Breached

0 Newly added 0 Pre disbursement 0 Post disbursement
0 Met 0 Pre disbursement 0 Post disbursement
0 Breached 0 Pre disbursement 0 Post disbursement

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's

B Positive 2020

Financial Profile

Show results for: Previous 3 yrs...

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

Projections

Show results for: Next 3 years

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

Back Hold Risk Next Save & Close Cancel

Note

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

3. After performing necessary actions in the FI Summary page, click **Next**. The Draft Generation screen is displayed.

Figure 6-3 Draft Generation

The screenshot shows a web interface titled "Documents". At the top left, there is a "Document Status:" label followed by a dropdown menu showing "Select" and "Open". Below this is a large square area containing a blue circle with a white plus sign. In the top right corner, there is a close button (X) and a menu icon. In the bottom right corner, there is a "Done" button.

4. Click **Generate Document**. The Draft Generation Details window is displayed.

Figure 6-4 Draft Generation Details

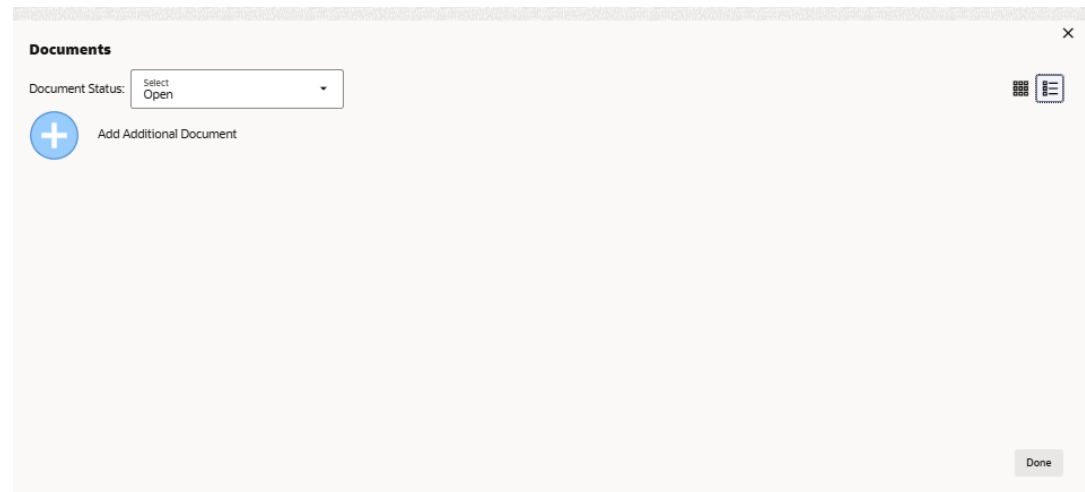
The screenshot shows a "Document" form. On the left side, there are three required fields: "Document Type" (with a search icon), "Document Title" (with a search icon), and "Remarks". Below these is a "Document Upload" section with a dashed box containing the text "Drop files here or click to select" and a "Selected Files:" label with an empty array. On the right side, there are three fields: "Document Code" (with a search icon), "Document Description", and "Document Expiry Date" (with a calendar icon). At the bottom right, there are "Upload" and "Cancel" buttons.

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

Table 6-1 Facility Details

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

Figure 6-5 Draft Generation



5. To view the generated draft document, click **View Document**.
6. To download the generated draft document, click **Download Document**.
7. After generating proposal draft, click **Next**.

The **Comments** screen is displayed.

Figure 6-6 Comments

8. **Post** comments, if any. Posted comment is displayed below the **Comments** box.
9. Click **Submit**. The **Policy exceptions** screen is displayed.

Figure 6-7 Business

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

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

Figure 6-8 Checklist

Submit

← Back

1 Business 2 Checklist

No items to display.

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

Outcome
Proceed

Submit

12. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
13. Click **Submit**. The draft proposal is sent to the mentioned Email ID and the application is moved to the Customer Acceptance stage.

7

Customer Acceptance

This topic provides systematic instructions about the Customer Acceptance of the FI Credit Proposal Initiation.

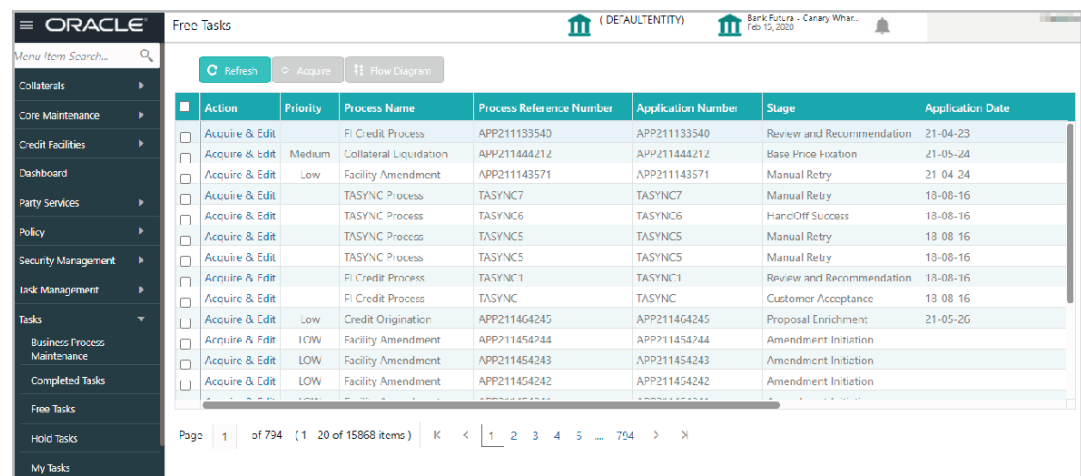
The user can capture the status of customer acceptance in this stage. Upon acceptance of the draft proposal, the limit details are automatically handed off to the back office system (OBELCM).

To capture the customer acceptance status, perform the following steps:

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

The **Free Task** screen is displayed.

Figure 7-1 Free Task

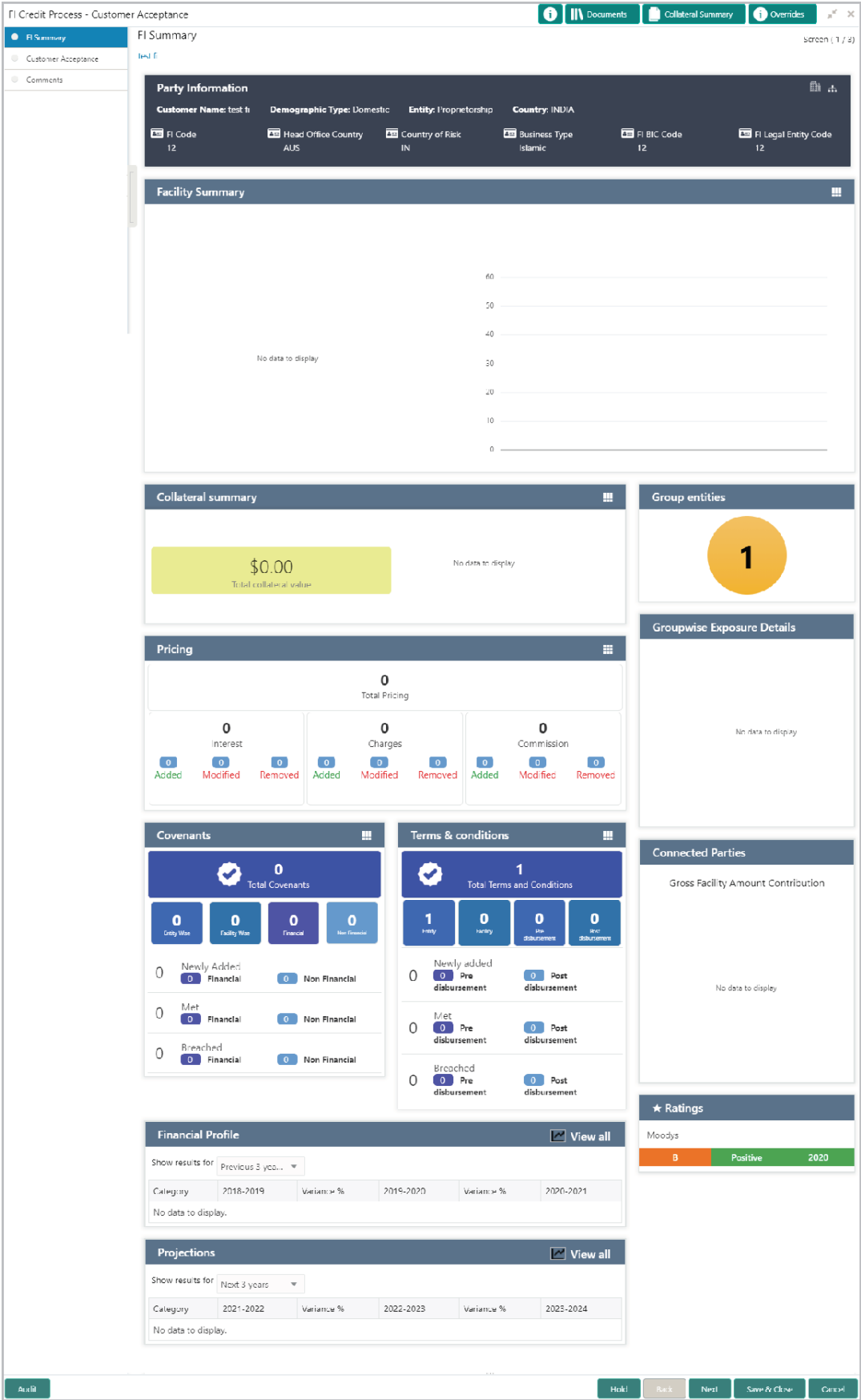


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	19-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	19-08-16
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	19-08-16
☐ Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
☐ Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	19-08-16
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
☐ Acquire & Edit	LOW	Facility Amendment	APP211454744	APP211454744	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

2. Click **Acquire & Edit** the required customer acceptance task.

The **Customer Acceptance - FI Summary** screen is displayed.

Figure 7-2 FI Summary

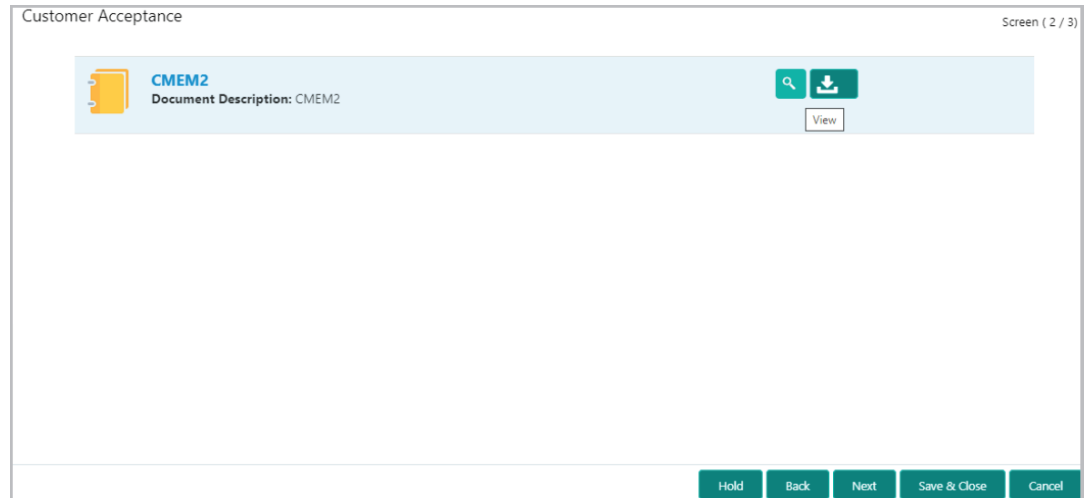


Note

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

- After performing necessary actions in the FI Summary page, click **Next**.
The **Customer Acceptance** screen is displayed.

Figure 7-3 Customer Acceptance

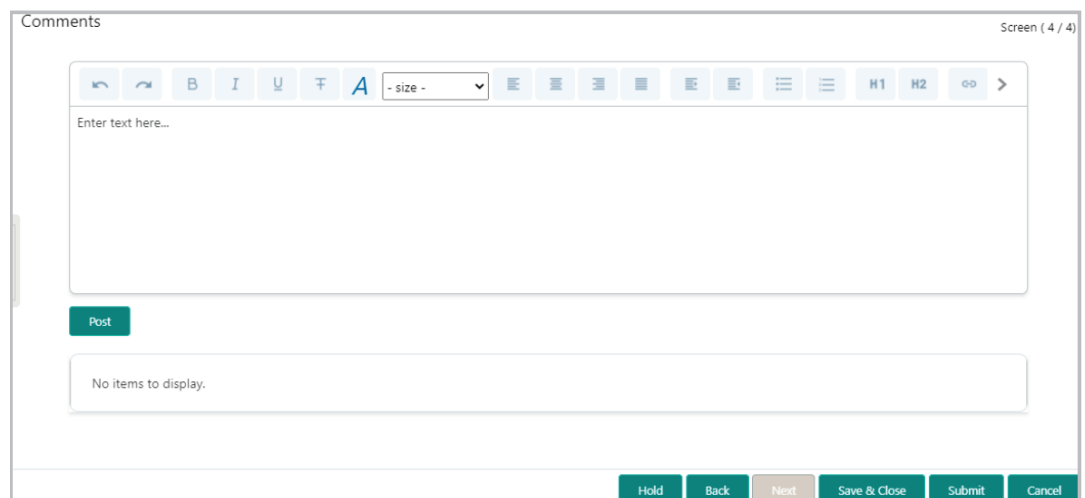


In the Customer Acceptance page, the Proposal Draft sent to the customer is displayed.

- To view the proposal draft, click the View icon.
- To download the proposal draft, click the download icon.
- Click **Next**.

The **Comments** screen is displayed.

Figure 7-4 Comments



7. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
 8. Click **Submit**.
- The **Policy exceptions** screen is displayed.

Figure 7-5 Business

The screenshot shows a 'Submit' window with a progress bar. Step 1, labeled 'Business', is highlighted with a green circle. Step 2, labeled 'Checklist', is shown with a grey circle. A 'Back' button is on the left and a 'Next' button is on the right. Below the progress bar, a message reads: 'No new errors and overrides are generated.'

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

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

Figure 7-6 Checklist

The screenshot shows the 'Submit' window with the progress bar. Step 2, labeled 'Checklist', is now highlighted with a green circle, while Step 1, 'Business', is greyed out. Below the progress bar, a message reads: 'No items to display.' Underneath is a pagination bar: 'Page 1 (0 of 0 items)' with navigation arrows and a box containing the number '1'. At the bottom right, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected, and a 'Submit' button.

11. Select the **Outcome** as **PROCEED**, if the customer has accepted the proposal. Otherwise select the Outcome as **Additional Info**.
12. Click **Submit**.

If the **Outcome** is selected as **Proceed**, the limit details are handed off to the back office system on clicking **Submit**.

If the **Outcome** is selected as **Additional Info**, the application is moved to the Review and Recommendation stage on clicking **Submit**.

8

Handoff - Manual Retry

This topic provides systematic instructions about the Handoff - Manual Retry of the FI Credit Proposal Initiation.

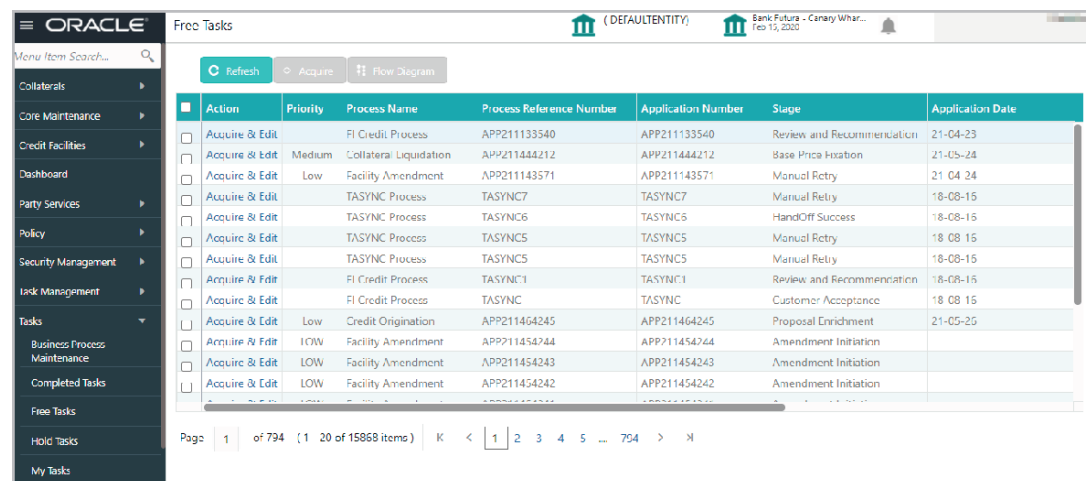
The system creates a manual retry task, if the automatic handoff fails due to errors in the application. You can view the error details displayed in the Summary page, make necessary changes, and then manually retry the handoff task.

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

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

The **Free Task** screen is displayed.

Figure 8-1 Free Task

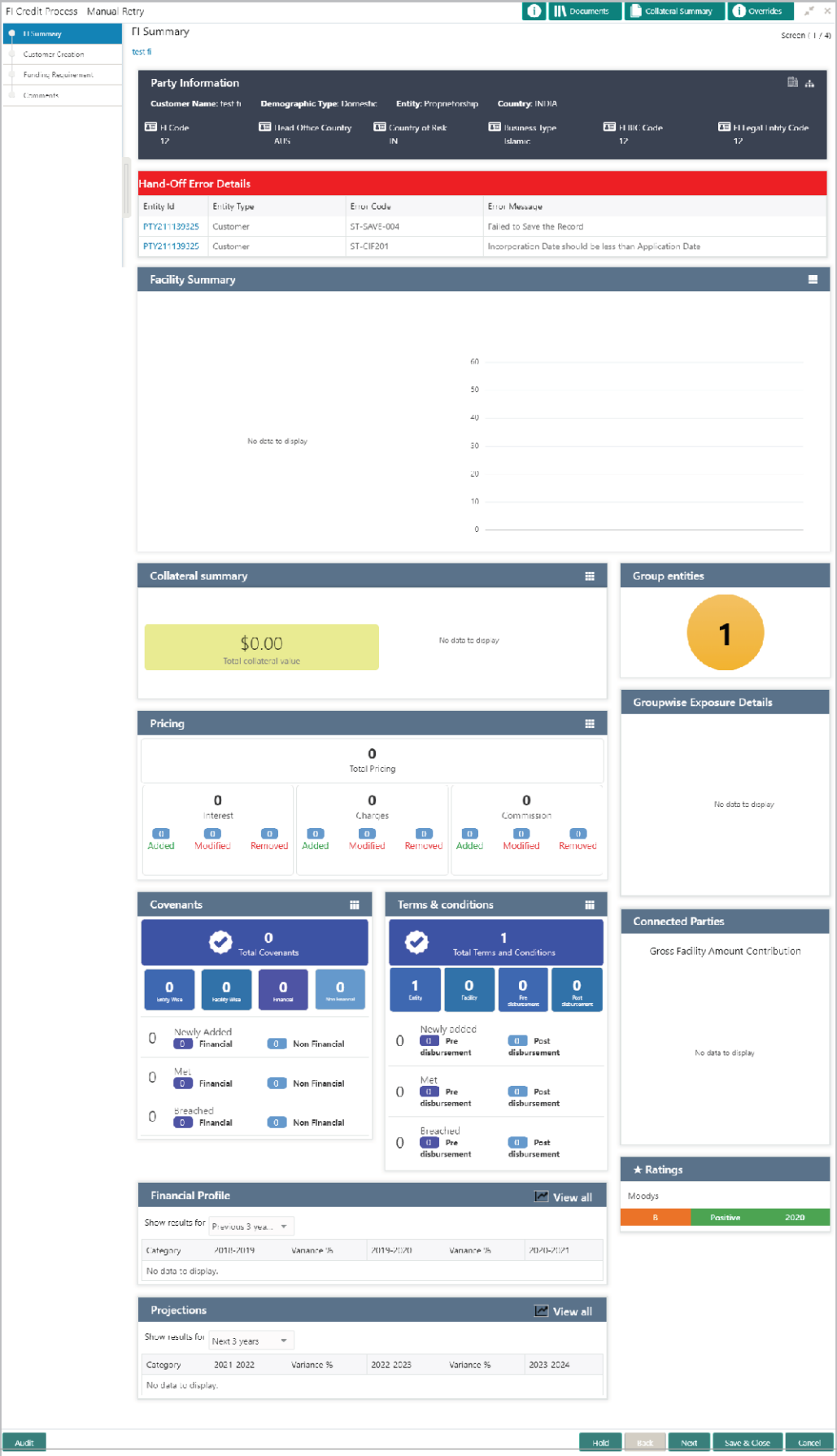


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐ Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
☐ Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
☐ Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
☐ Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-15
☐ Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-15
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-15
☐ Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-15
☐ Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-15
☐ Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-15
☐ Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-25
☐ Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
☐ Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

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

The **Manual Retry - FI Summary** screen is displayed.

Figure 8-2 FI Summary



3. View the **Hand-Off Error Details**.
4. Click **Next**. The **Customer Creation** screen is displayed.
5. Fix the errors in this page, if any.
6. Click **Next**.

The **Funding Requirement** screen is displayed.

Figure 8-3 Funding Requirement

7. Fix the errors in this page, if any.
 8. Click **Next**.
- The **Comments** screen is displayed.

Figure 8-4 Comments

Action	Line code	Facility type	Facility category	Writeups	Facility description	Next review date	Requested amount	Parent line code	Released amount
⋮	▼ AUGML1	F	Cashcredit		CC				\$0.00
⋮	AUGSL1	F	Cashcredit		CC		\$50,000.00	AUGML1-CC	

9. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
 10. Click **Submit**.
- The **Policy exceptions** screen is displayed.

Figure 8-5 Business

The screenshot shows a workflow interface with a progress bar at the top. The progress bar has two steps: 'Business' (step 1, highlighted with a black circle) and 'Checklist' (step 2, highlighted with a grey circle). Below the progress bar, the text 'No new errors and overrides are generated.' is displayed. On the left, there is a 'Submit' button and a 'Back' button. On the right, there is a 'Next' button. The interface is titled 'Submit' in the top left corner.

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

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

Figure 8-6 Checklist

The screenshot shows the 'Checklist' step in the workflow. The progress bar at the top has 'Business' (step 1, highlighted with a green circle) and 'Checklist' (step 2, highlighted with a black circle). Below the progress bar, the text 'No items to display.' is shown. A pagination bar indicates 'Page 1 (0 of 0 items)' with navigation arrows. At the bottom right, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected, and a 'Submit' button. The interface is titled 'Submit' in the top left corner.

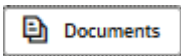
13. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
14. Click **Submit**. The proposal is moved to the Back Office System.

9

Document Upload and Checklist

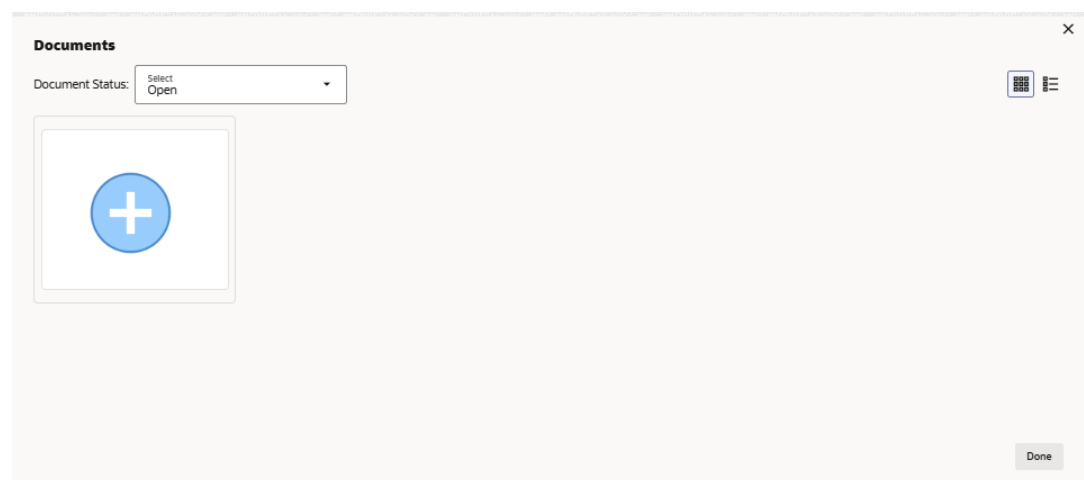
This topic provides systematic instructions about the Document Upload and Checklist of the FI Credit Proposal Initiation.

In Oracle Banking Credit Facilities Process Management, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of FI Credit Proposal process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the Financial Institution and approve the application. 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.

The **Documents** screen is displayed.

Figure 9-1 Documents



If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

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

The **Documents** screen displays.

Figure 9-2 Documents

The screenshot shows a web application window titled "Documents". At the top left, there is a "Document Status:" label followed by a dropdown menu currently showing "Open". Below this is a blue circular button with a white plus sign, labeled "Add Additional Document". In the top right corner, there are two small icons: a grid and a list. At the bottom right, there is a "Done" button.

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

Figure 9-3 Document

The screenshot shows a web application window titled "Document". It contains several input fields: "Document Type" (with a search icon and "Required" label), "Document Title" (with a "Required" label), "Remarks", "Document Code" (with a search icon), "Document Description", and "Document Expiry Date" (with a calendar icon). Below these is a "Document Upload" section with a dashed box containing the text "Drop files here or click to select". Underneath is a "Selected Files:" label followed by an empty array representation []. At the bottom right, there are "Upload" and "Cancel" buttons.

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

Table 9-1 Document

Fields/ Icons	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 a brief description about the document in the Document Description field.
Remarks	Type the Remarks , if any.
Document Expiry Date	Click the calendar icon and select the Document Expiry Date .
Drop files here or click to select	In Drop files here or click to select area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom. Note: To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

4. Click **Upload**.

The **Checklist** screen is displayed.

Figure 9-4 Checklist

Checklist

Proposal Enrichment

☒ Company Registration document Uploaded Remarks

☐ Incorporation document Uploaded Remarks

☐ Collateral document Uploaded Remarks

* Outcome Proceed Submit

- Manually verify all the checklist and enable the corresponding check box.
- Select the **Outcome** as **Proceed**.
- Click **Submit**. Document is uploaded and listed in Document window.
- To edit or delete the document, click the edit or delete icons.

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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