Corporate Credit Facility Creation

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FINANCIAL SERVICES

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1. Creating Limits for Corporate Customer

1.1 Introduction

Creation of Limits for a corporate customer involves various process such as upload and verification of documents, existing customer check, collateral required check, current account required check, line code creation and limit creation.

This is a bank initiated process which begins with the receipt of customer's acceptance of the sanction letter. The bank needs to receive the required set of documents from the customer as a part of the creation of limits. Once documents are received, the bank will carry out activities such as, obtaining list of documents, verification of documents, collateral acquisition if applicable, customer creation if applicable, account creation if applicable, line code creation and limit creation.

1.2 Stages in Creation of Limits for Corporate Customer

In Oracle FLEXCUBE, the process of creating limits for a corporate customer is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them.

The process comprises the following stages:

Step 1. Document upload

- Upload multiple documents
- Capture basic details of the customer
- The documents uploaded are stored in document management system

Step 2. Document verification

- Documents are checked for completeness
- Upload all missing documents

Step 3. Existing customer check

- Check if he is an existing customer

Step 4. Create Corporate Customer

- capture all corporate customer information
- check Collaterals Required

Step 5. Collaterals Required check

- Check customer details if collateral are to be acquired

Step 6. Sub process – Collateral acquisition

- create collaterals and collateral pools

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6.1. Document upload

- ➢ Obtain documents related to renewal activity

6.2. Document verification

- ➢ Documents are checked for completeness
- ➢ Upload all missing documents

6.3. Collateral Maintenance

- ➢ Maintain all collateral details

6.4. Collateral Pool Maintenance

- ➢ Maintain collateral pool details

6.5. Store document reference

- ➢ Document reference needs to be stored
- ➢ Invoke the document web service to store the reference.

6.6. Retry storing of document reference

- ➢ If web service call fails retry storing of document references

Step 7. Input and Create Line Code

- Enter all mandatory information regarding line code creation of limit.

Step 8. Input and Create Limit

- Enter all mandatory information regarding Limit for the customer

Step 9. Store document reference

- Document reference needs to be stored
- Invoke the document web service to store the reference.

Step 10.   Retry storing of document reference

- If web service call fails retry storing of document references

Step 11.   Current Account required check

- Check if the customer information for the need of a current account

Step 12.   Existing account check

- Select an existing account or create a new current account for the customer.

Step 13.   Sub process – Create Current Account

- Create a current account for the customer based on the details provided.

13.1.   Capture Current Account details

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> ➢ Create current account with the information provided

13.2.   Check Initial Deposit Required

> ➢ Check if the current account opened requires initial deposit.

13.3.   Check Available Balance

> ➢ Check if the minimum required balance available
> ➢ Wait till the availability to proceed

13.4.   Sub process: Prepare and dispatch corporate customer kit

> ➢ Enable all the facilities opted by the customer
> ➢ Generate and dispatch them

1.2.1 Document Upload

There are three distinct activities in the document upload stage. Users belonging to the user role CCOEROLE (Corporate Credit Operations Executive) can perform these activities.

If you have the required access rights, you can upload documents using the 'Upload the Documents' screen. To invoke this screen, select **Limits Creation** under **Process Flows** from the **Application Browser** and **Stage1** thereafter. You can also invoke this screen by typing '-----------'in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Here you need to enter the following details:

Customer Name

Specify the name of the customer for whom you wish to create the corporate limit

Short Name

Specify the short name of the customer

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Address

Specify the address of the customer

Remarks

Enter remarks, if any.

1.2.1.1 Capturing Document Details

Click the 'Documents' button to capture the document upload details
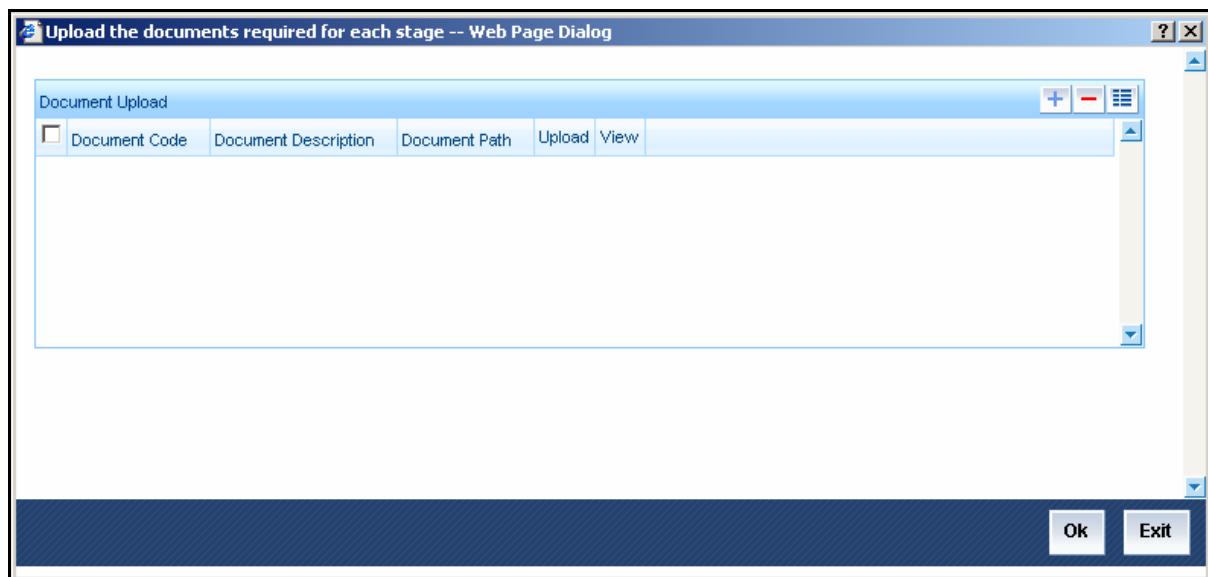
Here you need to specify the following details:

Document Code

Select the unique code to identify the document to be uploaded

Document Path

Specify the directory location from where the document has to be uploaded

Upload

After specifying the document path, click the 'UPLOAD' button to upload documents. The uploaded documents are stored in document management system. Click the 'Ok' to go back to the main screen.

In the main screen you can select the outcome of this stage. Select PROCEED from the dropdown in the AUDIT block and click the save icon. The process moves to the next stage.

If you wish to view details of the user who had worked on the same record previously, you can click the 'Audit' button and invoke the 'Audit Details' screen.

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The screen appears as shown below:
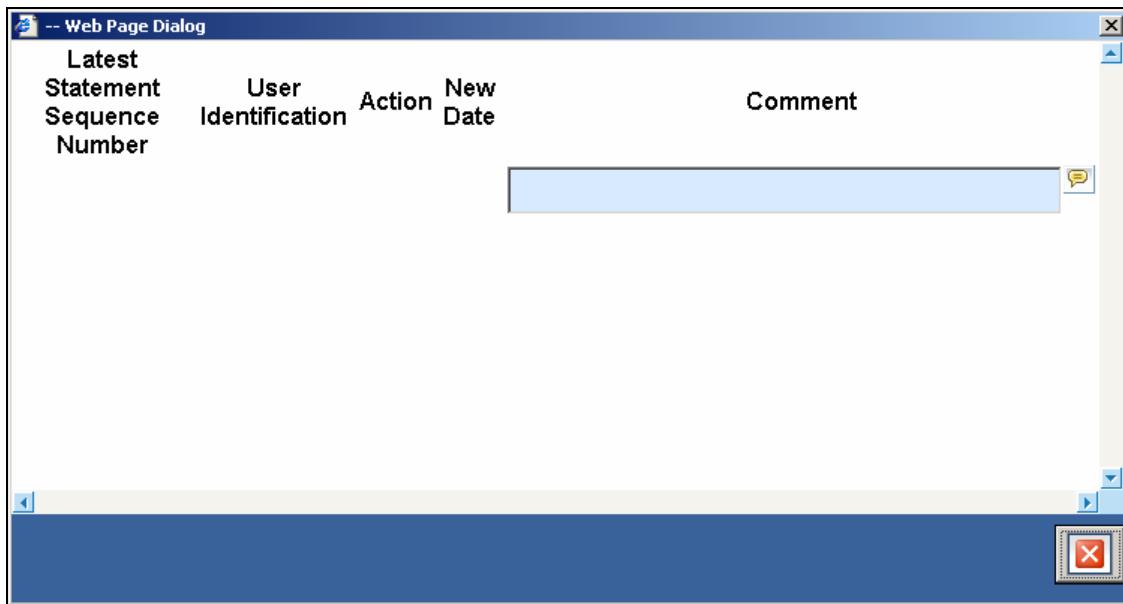
Here you can view the following details:

Sequence Number

The system displays the sequence number of the record

User Identification

The system displays the user identification code of the person who has last worked on the record

Action

The system displays the action performed by the last user

Date Time

The system displays the date and time when the action was performed

Comment

Here you can view the comments entered

Click the 'Exit' button to exit this screen. You will be taken back to the 'Document Upload' screen. Click save icon to save the transaction and the following 'information screen' gets displayed.

The screen appears as shown below:
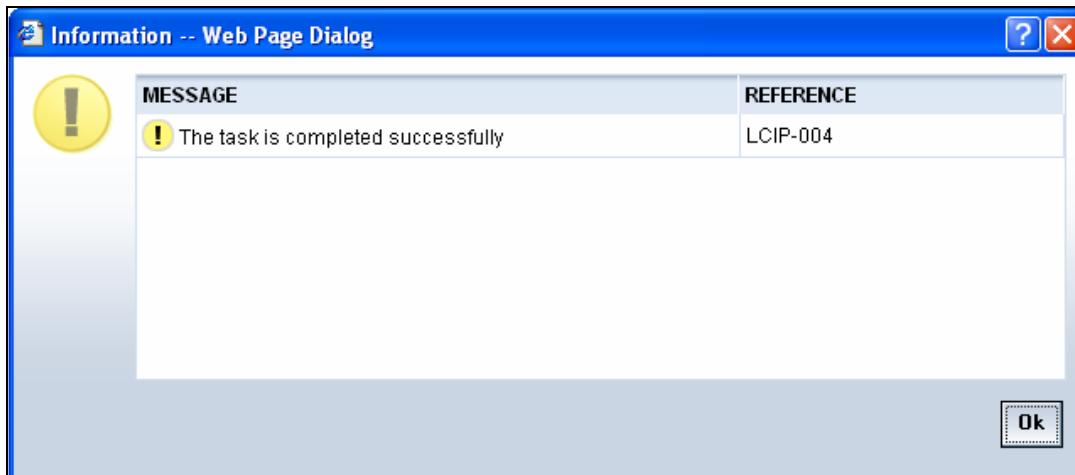
Click the 'Ok' button and you will be taken back to the 'Document Upload' screen.

Click the 'Exit' button to exit the screen

The task is then moved to the next activity, verification

In the task menu, click 'Pending' to view the tasks. The Task Lists screen gets displayed

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Click the 'Acquire' button adjoining the required task to acquire it. The following screen will be displayed.


Refer the Procedures User Manual for details about task list

1.2.2 Document Verification

If you have the requisite access rights, LMROLE Legal Manager, you can verify the documents received from the customer, through the 'Verify the documents' screen. Click 'Assigned under the Tasks Menu to view the transactions that you have acquired. The following screen gets displayed.
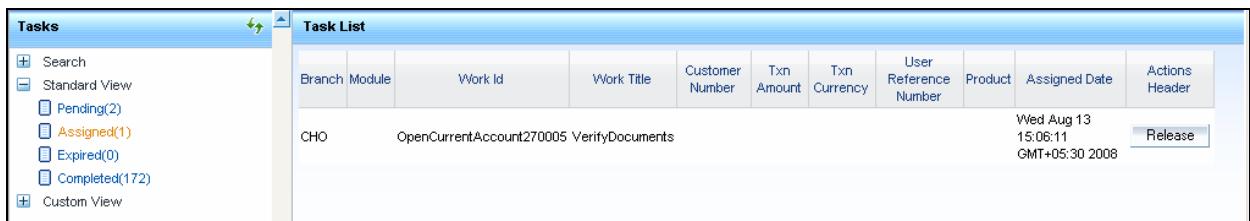
Select the desired transaction and double-click on it. The following screen will be displayed.

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The screen appears as shown below:

You can view the following details:

- Customer Name
- Short Name
- Address

Remarks

Enter remarks, if any

1.2.2.1 <u>Verifying Document Upload Details</u>

Click the 'Documents' button to view the document upload details. Here you can view the following details:

- Document Code
- Document Path

View

You can view the uploaded document by clicking view

Verified

Here you can specify whether the document is verified

In the main screen you can select the outcome of this stage. Select PROCEED from the dropdown in the AUDIT block and click the save icon. The process moves to the next stage. Select the DOCMISSING from the dropdown and the Upload Document screen is displayed for you to upload missing documents.

1.2.3 Existing Customer Check

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), you can view the list of customers that matched with the information that is captured, through the 'Check for Existing customer' screen and decide if he is an existing customer.
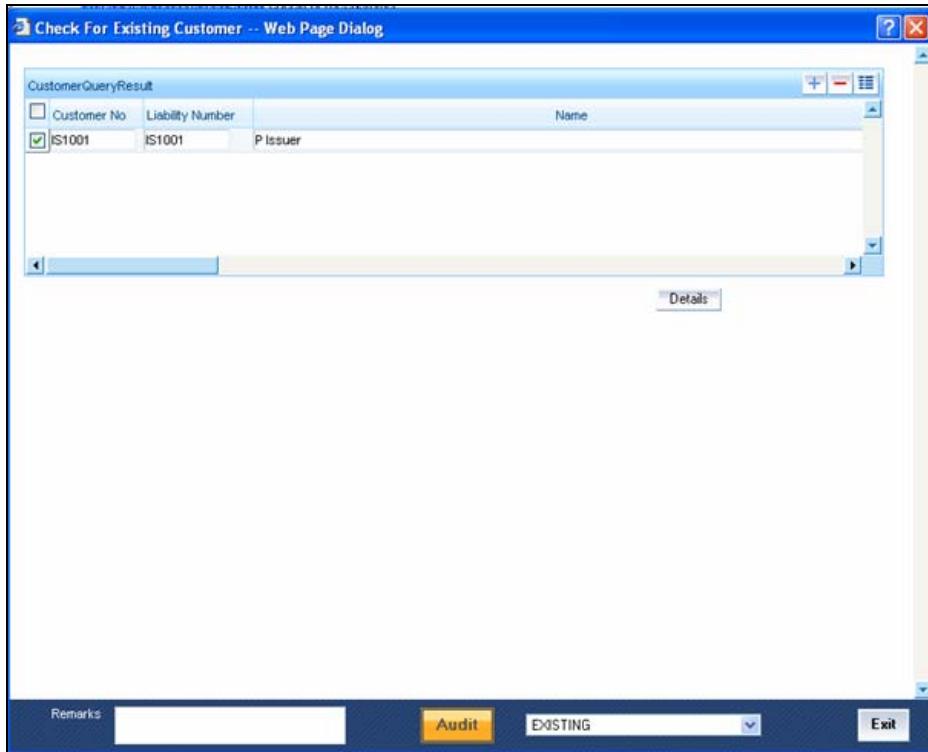
Here, the list of customers with the similar details gets displayed. Select the respective customer and click the 'Details' button to check the details of the customer.

In case of an existing customer, select the EXISTING from the dropdown and the process moves to the next stage. In case of a non existing customer, select NONEXISTING from the dropdown and the process invokes corporate customer creation process for the creation of customer. Click the save icon. The process moves to the next stage.

1.2.4 Create Corporate Customer

If you have the CCOEROLE (Corporate Credit Operations Executive) rights you can create corporate customer as there are no existing customers that matches the details.
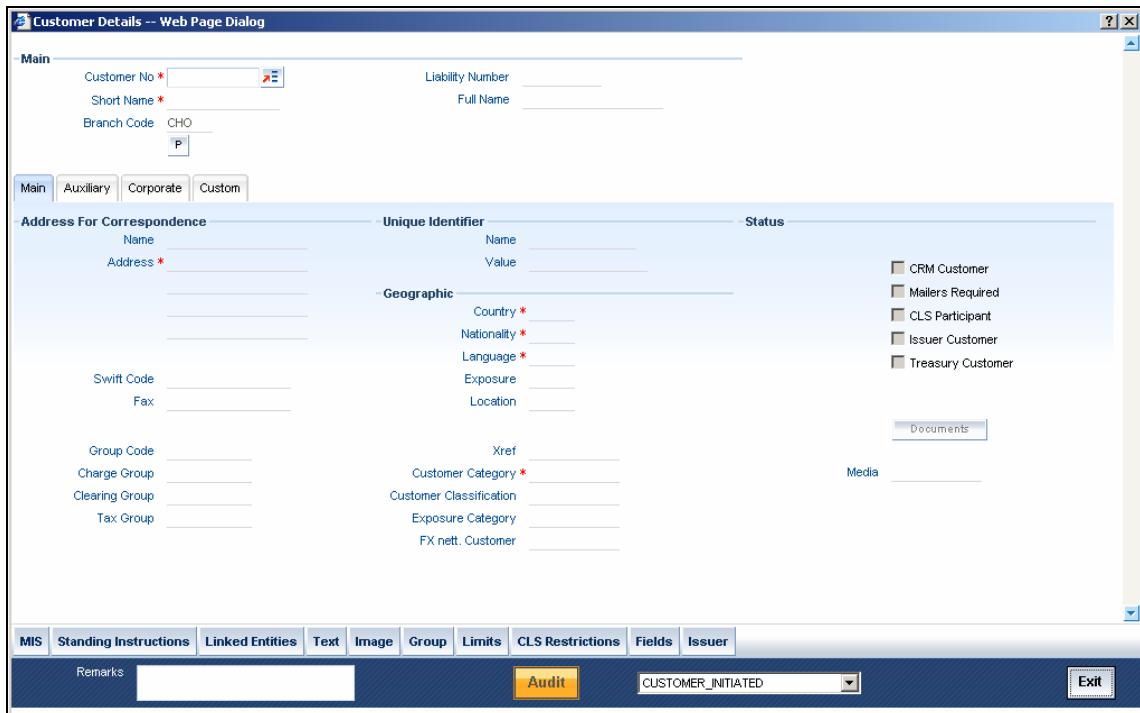
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The screen appears as shown below:

Here you need to enter the following mandatory details:

Customer No

Select the Customer number from the option list provided

Liability Number

Select the Liability number from the option list provided

Short Name

Enter the short name of the customer

1.2.4.1 Capturing Main Details of Corporate Customer

Address

Enter the address for correspondence with the customer

Country

Select the country of the customer from the option list provided

Nationality

Select the nationality of the customer from the option list provided

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Language

Select the language of the customer from the option list provided

Customer Category

Select the customer category from the option list provided. Select corporate customer

After the successful creation of a corporate customer, select the PROCEED from the dropdown. Click the save icon to save the record.

1.2.5 Collateral Required Check

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), you can view all the customer information loaded into the system in the 'Check for collateral' screen. Check the customer details if collaterals needs to be acquired prior to the creation of limit.
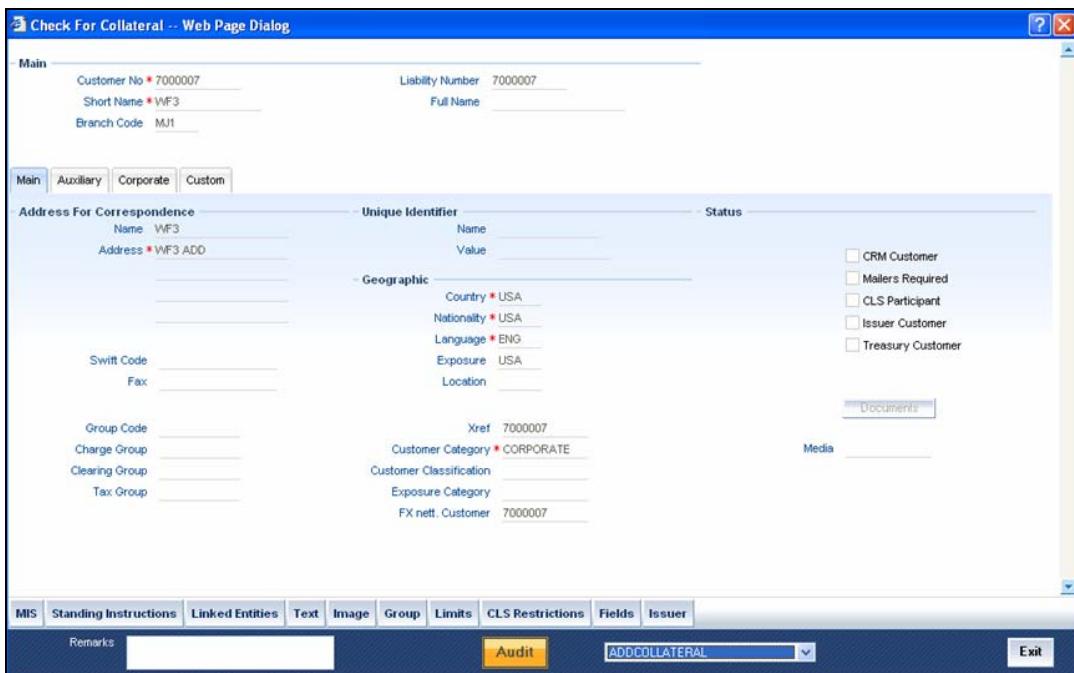
In case you need to add collateral, select ADDCOLLATERAL from the dropdown. In case the collateral is not required, select PROCEED from the dropdown. Click the save icon to save the record and move to next stage.

1.2.6 Sub Process – Collateral Acquisition

Corporate collateral acquisition sub-process involves functionalities that are essential for collateral maintenance and collateral pool maintenance.

Bank initiates corporate collateral acquisition for a customer as part of any other parent processes which has collected all the relevant customer information from the system. The process starts with collecting collateral documents essential for collateral maintenance and verifying them. After authenticity check, the process proceeds for maintenance of collaterals and collateral pools as much as you want.

Step 14.   Document upload

Refer 'Document Upload' stage explained above

Step 15.   Document verification

Refer 'Document Verification' stage explained above

Step 16.   Collateral Maintenance

If you have the requisite access rights as Collateral evaluation executive, you can maintain the details of collateral in the 'Add Collateral' screen.
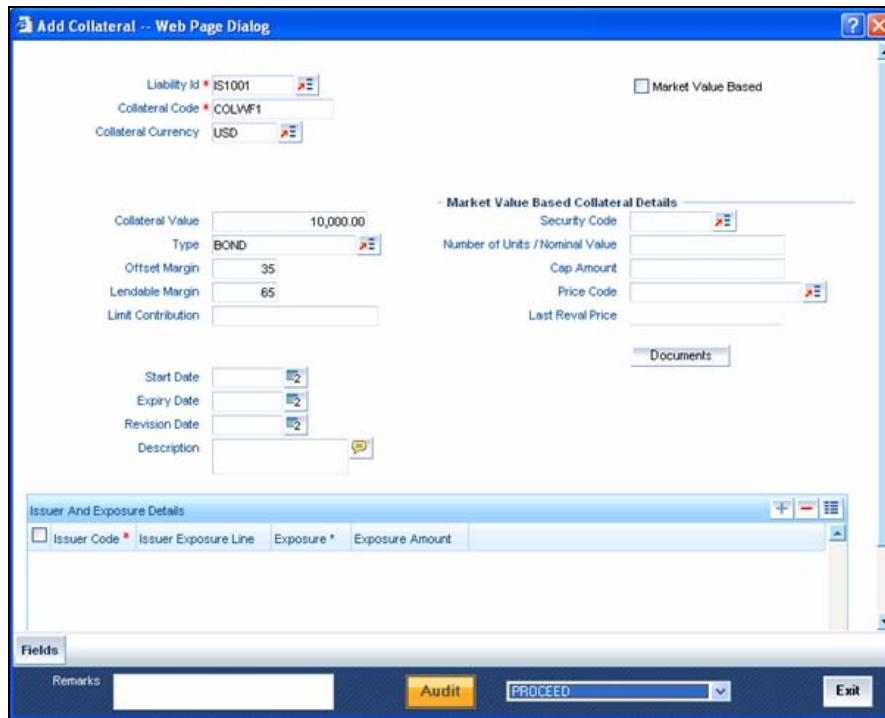
You can add the following details here:

Liability Id

Select the liability id of the collateral you are maintaining

Collateral Code

Enter the collateral code for the collateral you are maintaining

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1.2.6.1 Maintaining Issuer and Exposure Details of collateral

Issuer Id

Enter the issuer id of the collateral

If you are done with adding the collateral details, select PROCEED from the dropdown and the process moves to collateral pool maintenance. If you want to add other collateral details, select ADD MORE from the dropdown to add further collaterals. Click the save icon to save the record and move to next stage.

Step 17. Collateral Pool Maintenance

If you have the requisite access rights as Collateral evaluation executive, you can do Collateral pool maintenance. In the 'Add Collateral Pool' screen, you can add all collateral pool related information in the system.

You can enter the following details here:

Liability

Select the liability number of the collateral

Pool Code

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Enter the pool code for maintaining the collateral pool

Pool Currency

Select the pool currency from the currency list provided

Step 18. Store document reference

You can invoke the document web service to store the document references for future references. If the web service call fails, you have to store it manually in the next stage.

Step 19. Retry Storing of Document Reference

When the web service call fails, you need to retry storing the document references.

After the successful storing of the document references, select PROCEED from the dropdown. Click the save icon to save the record and move to next stage.

1.2.7 Input and Create Line Code

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), you can capture information regarding limit line code for the customer in the 'Create Line Code' screen.
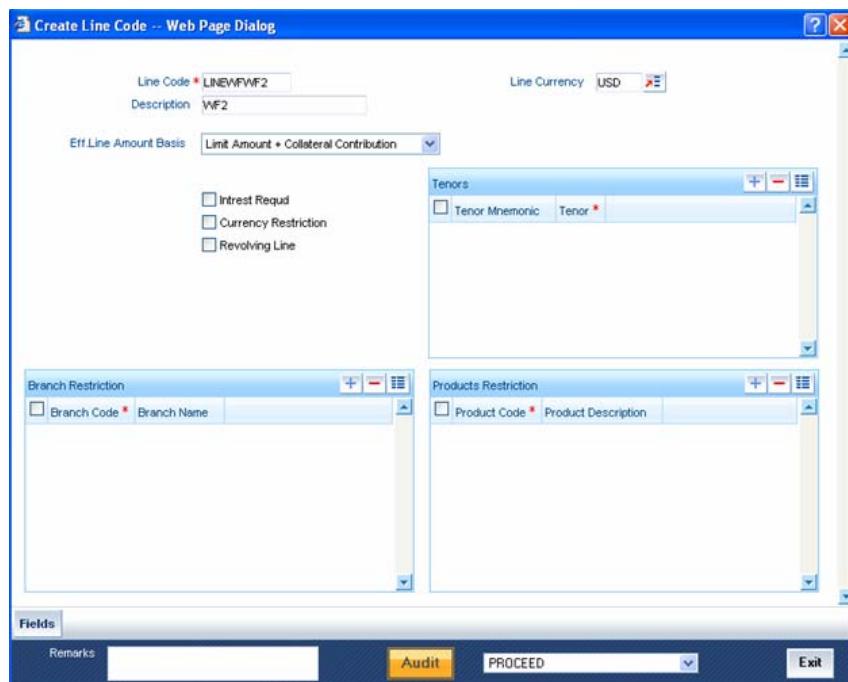
Here you need to enter the following mandatory details:

Line Code

Enter the limit line code you wish to maintain for the corporate customer

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1.2.7.1 Capturing Tenor Details

Tenor

Enter the tenor details

1.2.7.2 Capturing Branch Details

Branch Code

Enter the branch code of the branch where this customer is allowed for credit

1.2.7.3 Capturing Products Details

Product Code

Enter the product code of the product which this customer is allowed for transaction

After the successful creation of line of code, select PROCEED from the dropdown. Click the save icon to save the record and the following screen gets displayed.
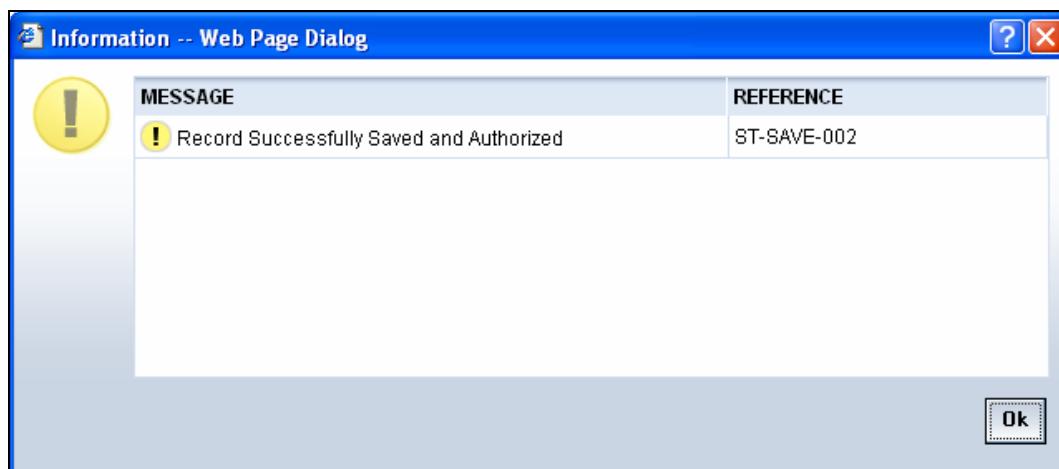
1.2.8 Input and Create Limit

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), you can capture the information regarding creation of limit in the 'Create Limits' screen.

The screen appears as shown below:

Here you need to enter the following mandatory details.

Liability Id

Select the liability id you wish to maintain this limit

Line Code

Select the line code you wish to maintain for this limit

Serial No

Enter the serial number you wish to maintain for this limit

After the successful creation of line of code, select PROCEED from the dropdown. Click the save icon to save the record and move to next stage.

1.2.9 Store Document Reference

Refer the 'Store Document Reference' stage explained above

1.2.10 Retry Storing of Document Reference

Refer the 'Retry Storing Document Reference' stage explained above

1.2.11 Current Account Required Check

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), you can view Customer information to check if the customer needs a current account for creating credit limits in the 'Check if Account is required' screen.

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To invoke this screen, Select YES from the dropdown if the current account is required and the process moves to the next stage. Select NO from the dropdown if the current account is not required. Click the save icon to save the record and move to next stage

1.2.12 Existing Account Check

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), you can view all available current accounts for the customer in order to select an account in the 'Customer Accounts Query screen'. If the current account is not available you can create a new account to associate with the limit.

The screen appears as shown below:
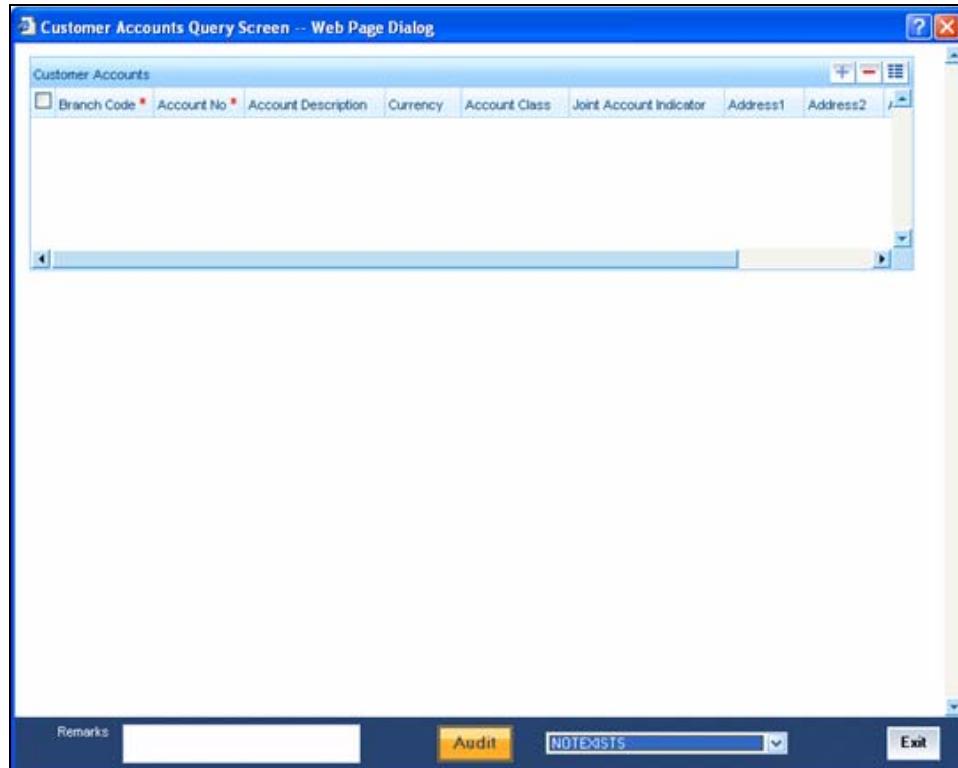
Select EXISTS from the dropdown, if the current account available and Click the save icon to save the record and move to next stage. Select NOTEXISTS from the dropdown if the current account is not available.

1.2.13 Current Account Creation

Current account creation sub process will create a current account for the customer based on the details provided.

Bank initiates the process of current account opening for an existing customer as part of any other parent processes. It is the responsibility of this sub process to capture all relevant information and create the account. The activities carried out includes capturing the details of the account opening form, creation of current accounts for the existing corporate customers, dispatch of customer kits.

Step 1. Capture Current Account details

Users belong to the user role Corporate Operations Executive and Manager can enter the details required for the creation of current account in the 'Input current account details' screen. Oracle FLEXCUBE creates a current account for the customer with the information provided.

Account Number

Enter the account number of the customer in the format allowed

Account Currency

Select the account currency from the option list provided

Account Class

Select the account class from the option list provided. Select PROCEED from the dropdown after creating the current account to proceed. Click the save icon to save the record and the following screen gets displayed.

The screen appears as shown below:
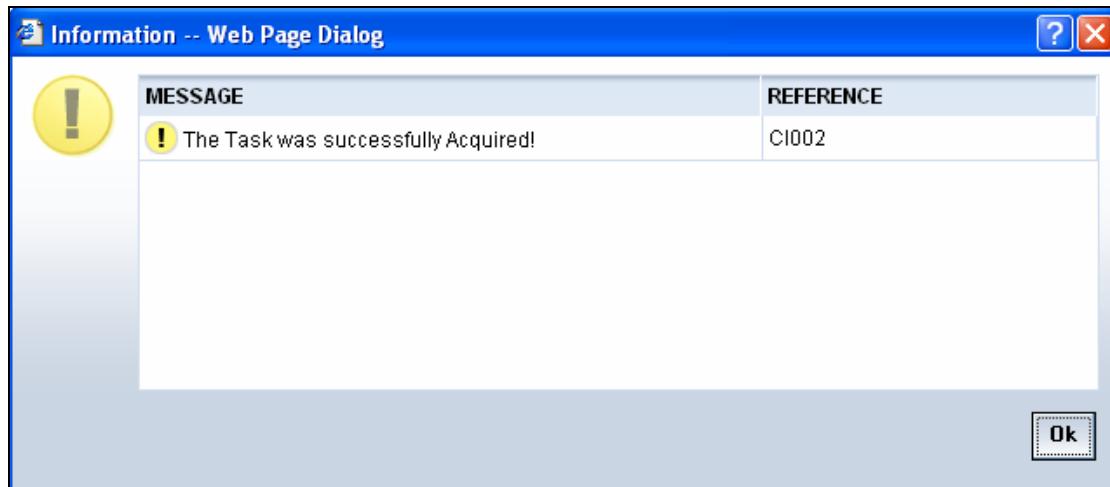
Step 2. Check Initial Deposit Required

Users belong to the user role Corporate Operations Executive and Manager can check if an initial amount deposit is required for the Current account as per the bank policy in the 'check if Initial Deposit Required' screen.
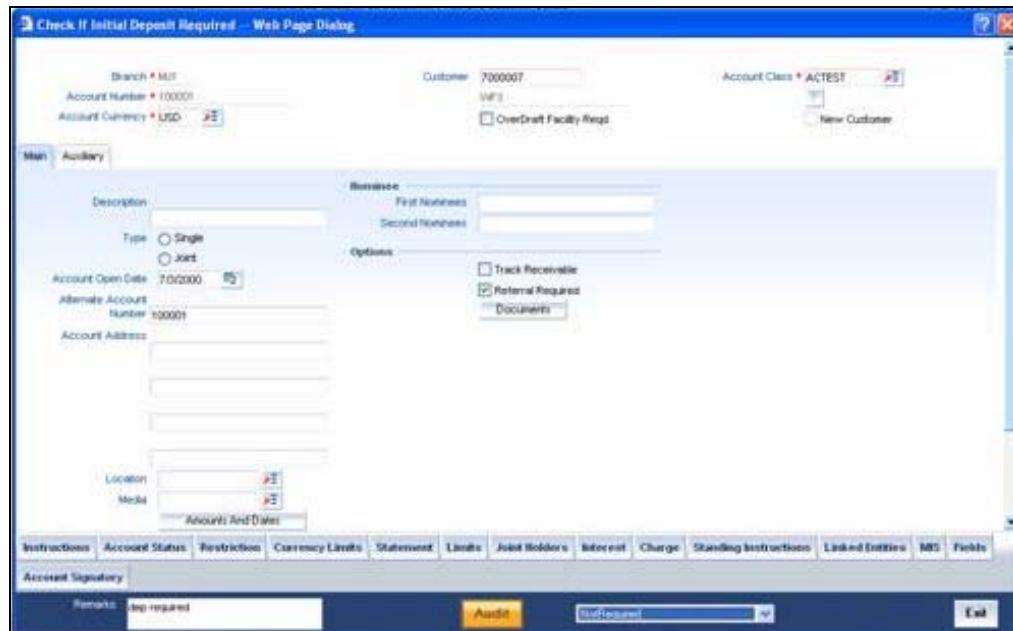
Select REQUIRED from the dropdown if the initial deposit is required for the account and the process moves to next. Select NOT REQUIRED if the initial deposit is not required for this account and the process moves to next stage.

Step 3. Check Available Balance

Users belong to the user role Corporate Operations Executive and Manager can check the available balance for the account to process further in the 'Check Available Balance' screen. In case of insufficient funds, you cannot complete the stage without the amount is transferred to this account.
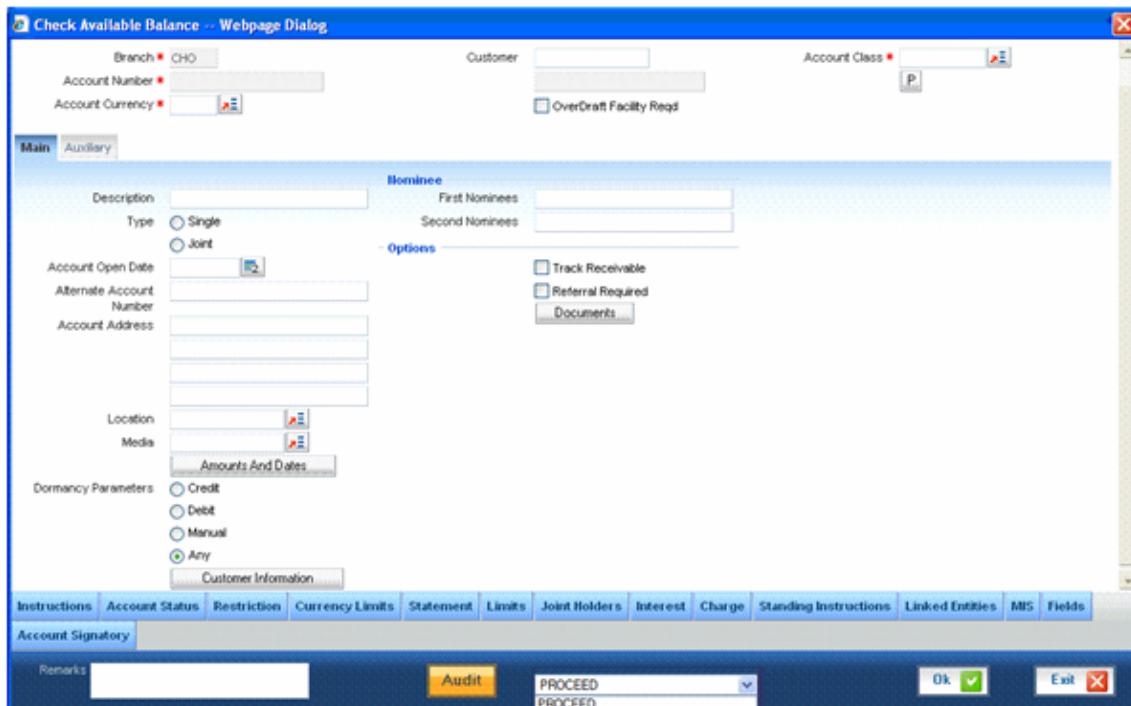
Step 4. Prepare and Dispatch Corporate Customer Kit

You need to enable all the options as per the customer request and generate the relevant documents. Dispatch the corporate customer kit with ATM/Debit Card, cheque book, net.

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1. Renewing Credit Facilities

1.1 Introduction

Renewal of Credit Facilities of a corporate customer involves various processes such as upload and verification of documents; modify existing limits, KYC-C review and collateral acquisition for the modified limits.

On the receipt of an application seeking renewal of existing credit facilities the process of renewal starts. And the bank will carry out activities such as, obtaining documents, verification of documents, KYC review, and collateral acquisition. Based on the activities performed the bank will go on to renew limits for the customer.

1.2 Stages Involved in Renewing Credit Facilities

In Oracle FLEXCUBE, the process of renewing credit facilities of corporate customer is governed by several user roles created to perform different tasks. At every stage, you need to fetch the relevant transactions from their task lists and act upon them.

Step 1. Document upload

- Obtain documents related to renewal activity

Step 2. Document verification

- Documents are checked for completeness
- Upload all missing documents

Step 3. Input Limits renewal details

- Input details regarding limits renewal
- Update existing limit facility

Step 4. Verify Limits renewal details

- Verify all the details of limit renewal facility
- Approve or reject the details that are captured

Step 5. Retrieve customer details and Check for KYC changes

- Check if there are any major changes in KYC to continue or renew KYC check

Step 6. Sub process – KYC - C review

- KYC Check review response

6.1. SDN Check

- ➢ Check if the customer SDN is listed in the external system
- ➢ External system Response with a match, partial match or no match

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6.2. Verify Partial Match

- ➤ Check information and SDN result obtained from the external system
- ➤ Decide the partial match can be cleared or not

6.3. Inform Regulatory Authority on SDN match

- ➤ Inform the regulatory on the SDDN match result

6.4. Internal Black List Check

- ➤ Check the customer against black listed customer lists

6.5. Customer Identity Verification

- ➤ Verify Customer identity and decide based on customer information

6.6. Other KYC Checks

Step 7. Update changes KYC information

- Modify customer operation of customer web service

Step 8. Correct and update KYC information

- Bank can correct business errors and Update backend information

Step 9. Sanction decision for renewal facility

- Decide sanctioning of limit facility renewal.

Step 10. Check for Collaterals Required

- Check customer details if collateral are to be acquired

Step 11. Sub process – Collateral acquisition

- create collaterals and collateral pools

Step 12. Modify Existing Limits

- System displays all information about updated limits facility

Step 13. Store document reference

- Document reference needs to be stored
- Invoke the document web service to store the reference

Step 14. Retry storing of document reference

- If web service call fails retry storing of document references

1.2.1 Document Upload

Refer 'Document Upload' explained in the Creating Limits Chapter

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1.2.2 Document Verification

Refer 'Document Upload' explained in the Creating Limits Chapter

1.2.3 Input Limits Renewal Details

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), you can view the information regarding the renewal of limit facility in the 'Credit Details Input' screen and enter the renewal details.

After the successful input of all information required for renewing credit facilities, select PROCEED from the AUDIT block dropdown. Click the save icon the process moves to the next stage.

1.2.4 Verify Limits Renewal Details

If you have the CCOMROLE - Corporate Credit Operations Manager rights you can verify the limits renewal facility and approve or reject the details that are captured in the 'Verify Credit Details'.

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The screen appears as shown below:

Select REJECT from the dropdown if the limits renewal facility is rejected and the process moves to the next stage. Select APROVE from the dropdown if the limits renewal facility is approved. Click the save icon the process moves to the next stage.

1.2.5 Retrieve Customer Details and Check for KYC Changes

If you have the requisite access rights, CCOEROLE you can retrieve the customer details whose limit facility is being renewed and check for any major changes in KYC information in the 'Check for changes in KYC' screen. Check for any major changes in KYC for the requirement of a detailed KYC check or to continue to the next stage.

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The screen appears as shown below:

Select NOCHANGE from the dropdown if there are no changes in KYC and the process moves to the next stage. Select KYCINFOCHANGED from the dropdown if the customer KYC information has changed. Click the save icon. The process moves to the next stage.

1.2.6 Sub Process – KYCC Review

The Know Your Customer Check review sub-process depends upon the regulatory environment within which a bank operates and its internal KYC policies.

Bank initiates the process of KYC-C review for a customer as a part of parent process with all the relevant information in the system. An external system will do SDN check against customer which decides the next stage of the flow. They are:

- POSTIVE MATCH - If there is positive match the process needs to inform the regulatory authorities and then Terminate.

- PARTIAL MATCH – If there is a partial match you need to verify the partial match to decide if the process should continue or inform the regulatory authorities.

- NO MATCH - If there is a no match scenario the process continues the normal flow and you do the internal black listed check then verify the customer identity and contact details.

Step 1. SDN Check

The external system will perform an SDN check and respond with a match, partial match or no match.

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Step 2. **Verify Partial Match**

Users belonging to the user role Compliance Manager can check the SDN result obtained from the external system in the 'SDN Check Partial Match' Screen.

Here you can verify the customer details. If everything is found acceptable, select the action 'CLEARED' from the drop-down list adjoining the 'Audit' button. The system will create the 'Internal Blacklist Checks' task in the 'Pending' task list.

Only users belonging to the 'CEROLE' (Compliance Executive) can perform this task. If you have requisite rights, acquire it from the list by clicking the 'Acquire' button adjoining the desired task. The following screen will be displayed.

The task will be moved to the 'Assigned' task list. Go to the 'Assigned' task list and double-click on the record to invoke the following screen.

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Step 3. Inform Regulatory Authority on SDN match

In the 'Inform Regulatory Authority' screen,

After informing the regulatory authority, select the action 'PROCEED' from the drop-down list adjoining the 'Audit' button. Click the save icon in the tool bar to save the record.

Step 4. Internal Black List Check
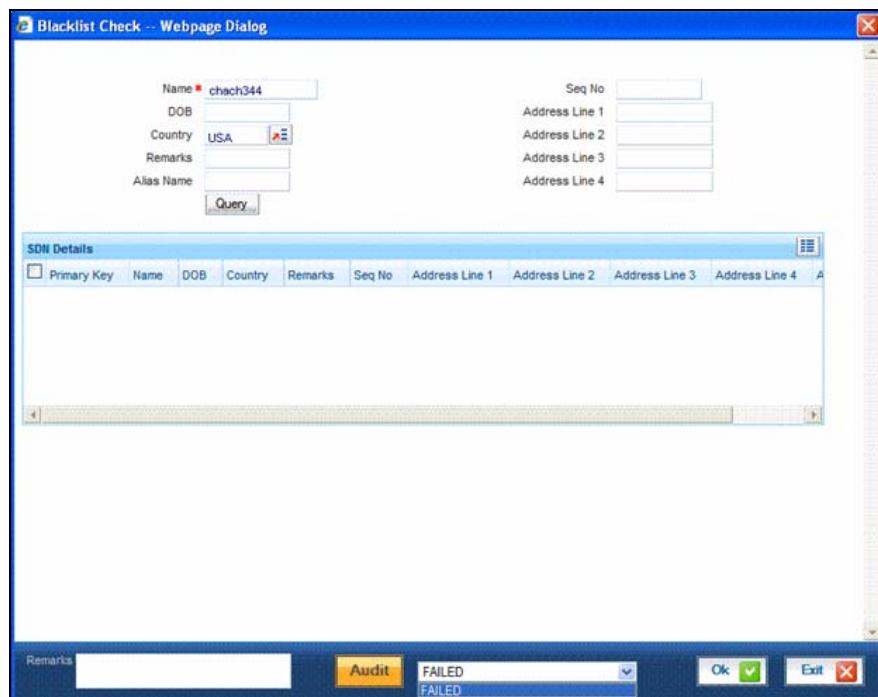
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You can perform a check on the customer record against the blacklisted customer database. You need to query on the records using all or a combination of the following criteria:

- Name
- DOB
- Country
- Remarks
- Alias Name
- Seq No
- Address Line 1 to 4

Click 'Query' button to view all records that match the specified criteria.

If the customer details do not match any of the displayed records, select the action 'CLEARED' from the drop-down list adjoining the 'Audit' button. Click the save icon in the tool bar to save the record. The following screen will be displayed.

The 'Verification of the customer identity' task will be created in the 'Pending' task list.

Only users belonging to the 'KYCEROLE' (KYC Executive) will be able to perform this task

If you have requisite rights, go to the 'Pending' task list and acquire it from the list by clicking the 'Acquire' button adjoining the desired task. The following screen will be displayed.

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The task will be moved to the 'Assigned' task list. Go to the 'Assigned' task list and double-click on the record to invoke the following screen.

Here you can view all details captured in the 'Verify Customer Details' screen. If all details are accurate, select the action 'PASSED' from the drop-down list adjoining the 'Audit' button. Click the save icon in the tool bar to save the record. The following screen will be displayed.


The 'Verification of other KYC Checks' task will be created in the 'Pending' task list.

Only users belonging to the 'KYCEROLE' (KYC Executive) will be able to perform this task.

If you have requisite rights, go to the 'Pending' task list and acquire it from the list by clicking the 'Acquire' button adjoining the desired task. The following screen will be displayed.

The screen appears as shown below:

The task will be moved to the 'Assigned' task list. Go to the 'Assigned' task list and double-click on the record to invoke the following screen.
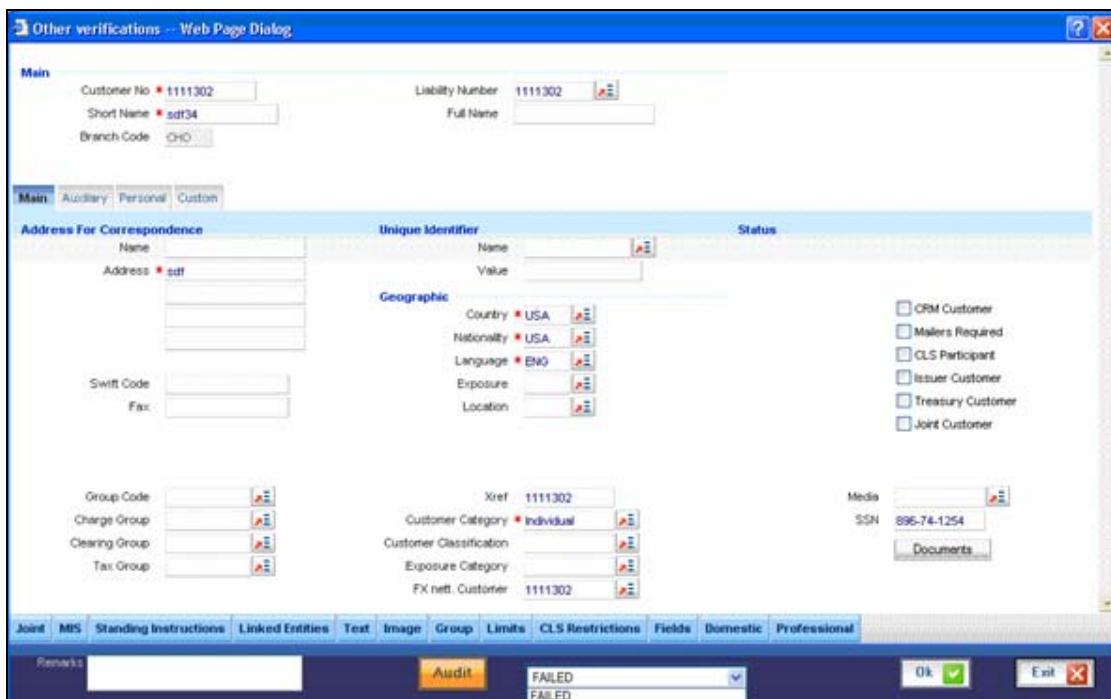
If all details are acceptable, select the action 'PASSED' from the drop-down list adjoining the 'Audit' button. Click the save icon in the tool bar to save the record. The following screen will be displayed.

The screen appears as shown below:

If the details are not acceptable, select the action 'FAILED' from the drop-down list adjoining the 'Audit' button. Click the save icon in the tool bar to save the record.

1.2.7 Update Changes in KYC Information

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), modify the customer details in the modify customer operation of customer web service. In case of web service failure, you have to manually update the information in the next stage.

1.2.8 Correct and Update KYC Information

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), you can correct business errors and updates the information if the modify customer system task fails and the process moves on to the next stage.

1.2.9 Sanction Decision for Renewal Facility

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), you can verify all the details of limits renewal and sanction decision for renewal of credit facility.

Select APPROVE from the dropdown if the renewal facility is sanctioned and click the save icon. The process moves to the next stage. Select REJECT from the dropdown if the renewal facility is rejected and process ends here.

1.2.10 Collateral Required Check

Refer 'Collateral Required Check' explained in Corporate Limits Chapter to know more about it.

1.2.11 Sub Process – Collateral Acquisition

Refer 'Collateral Acquisition' explained in Corporate Limits Chapter to know more about it.

1.2.12 Modify Existing Limits

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), you can view all the customer information about updated limits facility in the 'Modify the Limits' screen.

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The screen appears as shown below:

You can proceed with the modification of existing limits for the customer. Select PROCEED from the dropdown and click the save icon. The process moves to the next stage.

1.2.13 Store Document Reference

Refer 'Store Document Reference' explained in Corporate Limits Chapter to know more about it

1.2.14 Retry Storing of Document Reference

Refer 'Retry Storing of Document Reference' explained in Corporate Limits Chapter to know more about it

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Corporate Credit Facility Renewal
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1. Closing Credit Facilities

1.1 <u>Introduction</u>

Closure of Credit Facilities of a corporate customer is an end to end process which allows the bank to go about selecting a customer, obtaining all the credit facilities offered for the customer and decide on the facilities that needs to be closed.

The bank or customer initiates closure of credit facilities for a corporate customer. You have to retrieve the customer information and obtain the signature for verification and verification decides to proceed further or get back to the customer for signature correction. The list of credit facilities provided for the customer is retrieved as part of the process and is displayed for the customer to select a facility that is to be closed.

1.2 <u>Stages involved in Closing Credit Facilities</u>

In Oracle FLEXCUBE, the process of renewing credit facilities of corporate customer is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them.

Step 1. Input / Retrieve Customer Details

- Enter customer number
- Retrieve customer information

Step 2. Signature Verification

- Check the signature stored in system with the one in closure form
- Decide if the verification is successful

Step 3. Select Credit Facilities

- Select the credit facilities you wish to close and view the details
- Close the credit facility.

1.2.1 <u>Retrieve Customer Details</u>

Users belonging to the user role Corporate Relationship Manager can enter the customer information number to retrieve the details of the customer. You can view all the relevant information in the 'Customer Details' screen.
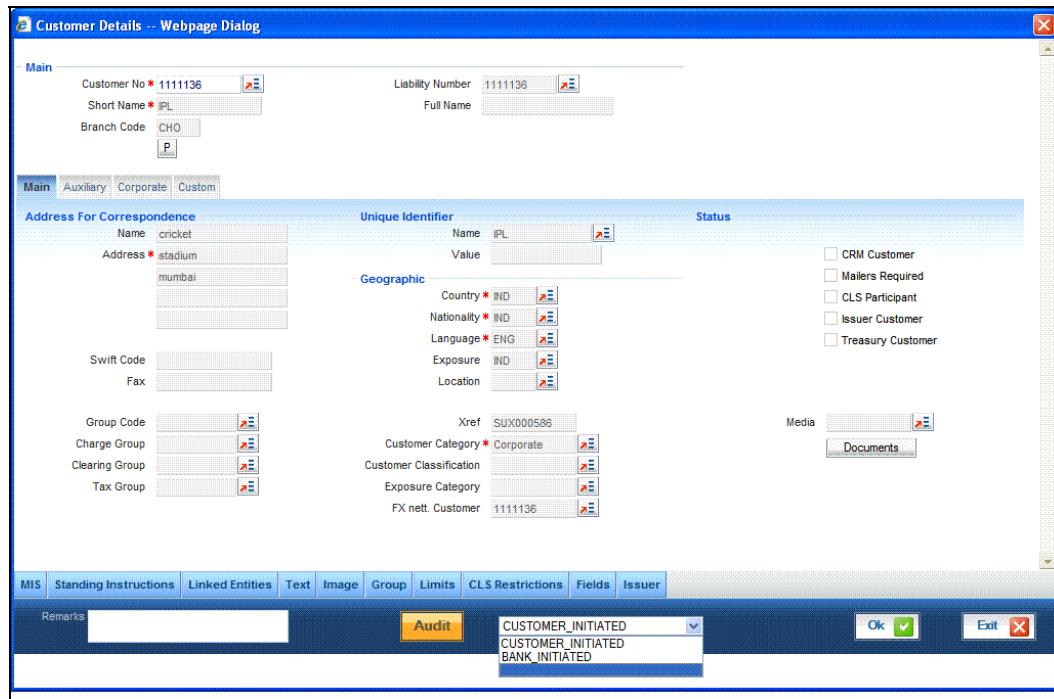
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The screen appears as shown below:

Here you need to enter the following details:

Customer Number

Select the customer number for whom you wish to close the credit facility limit

Select BANK_INITIATED if the closure is initiated from the bank and the process moves to the stage where it retrieves all credit facilities provided to the customer. Select CUSTOMER_INITIATED if the closure is initiated by the customer and the process moves to next stage.

1.2.2 Signature Verification

If you have the requisite access rights, CORMROLE (Corporate Relationship Manager), you can verify the signature of the customer in the closure form with the one stored in the 'Signature Verification' screen.

The screen appears as shown below:
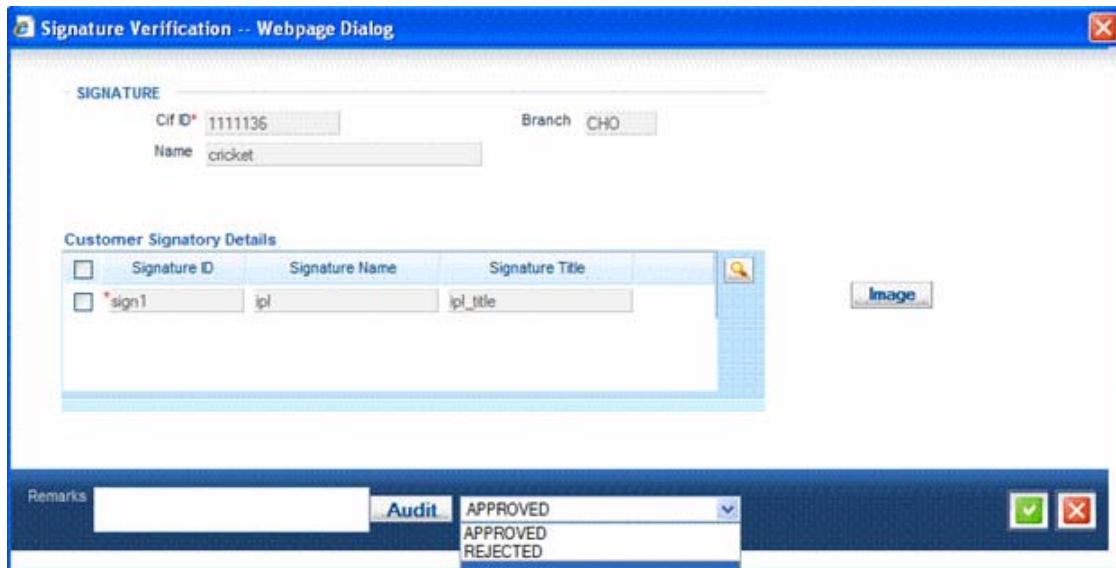
Enter the following details here to verify the signature

CIF ID

Enter the CIF ID of the customer here

1.2.2.1 Viewing the Customer Signatory Details

The signatures related to the CIF ID holder get displayed here. Select the signature to be verified and click the 'Image' button.

You can view the signatures and decide if the verification is successful

Select APPROVED from the dropdown if the signature is correct and the process moves to next stage of retrieval of all credit facilities provided to the customer. Select REJECTED if the signature on the document is not correct. Corrected signature on documents has to be obtained from the customer and this activity happens outside the process.

1.2.3 Select Credit Facilities

If you have the requisite access rights, CCOEROLE (Corporate Credit Operations Executive), CCOMROLE (Corporate Credit Operations Manager) you can view the information regarding all credit facilities provided to the customer in the 'Select Credit Facilities' screen.

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The screen appears as shown below:
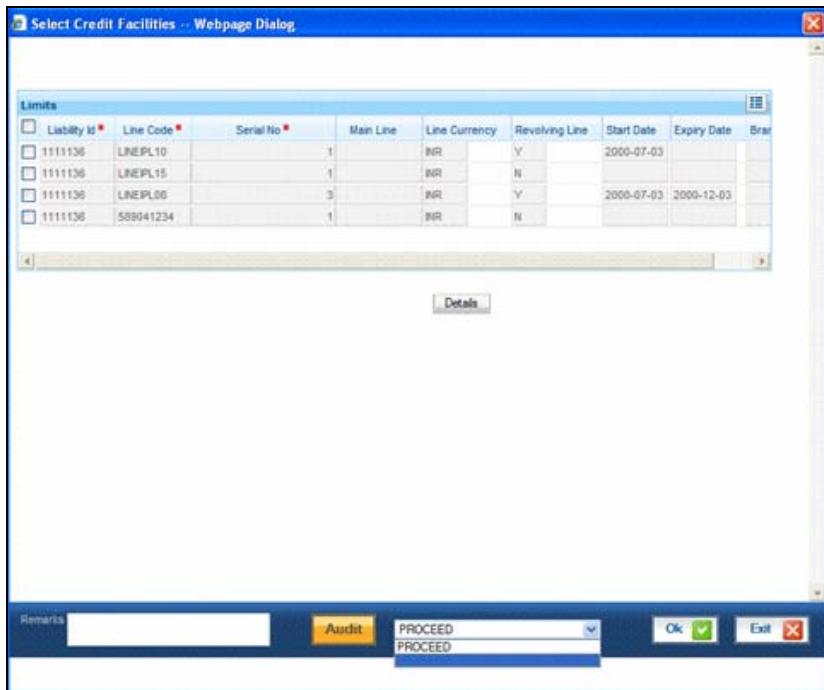
Select the liability id and click the 'Details' button. The liability details get displayed
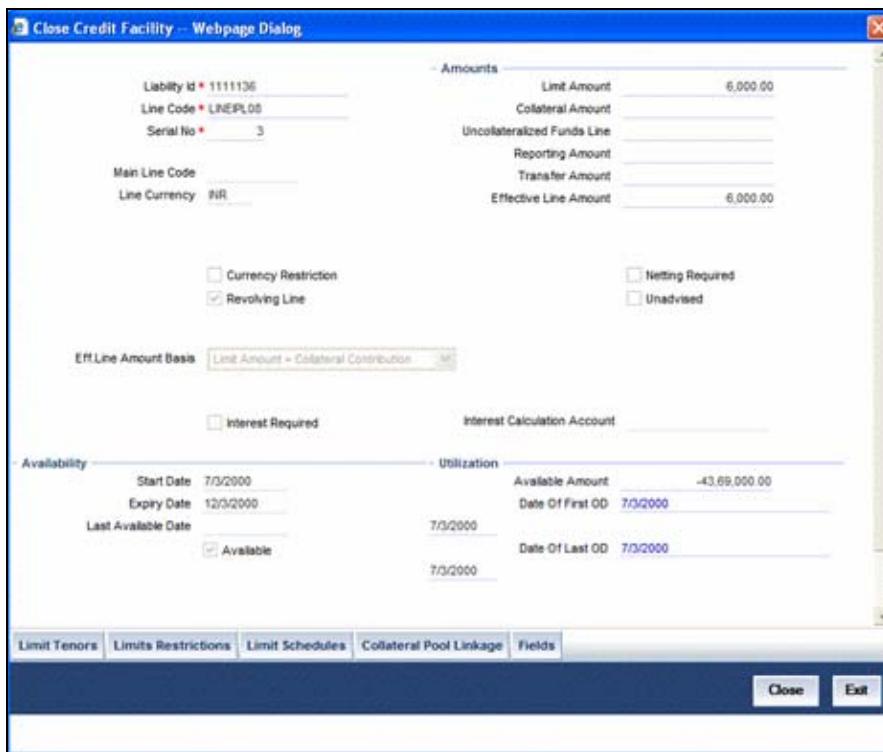
You can select one or more credit facilities and view the details and close the credit facility

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Select PROCEED from the dropdown if you selected the credit facilities to close and click the save icon. The process moves to the next stage.

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