Oracle Banking Digital Experience

Credit Facility Originations User Manual
Release 18.3.0.0.0

Part No. F12056-01

December 2018

ORACLE®

Credit Facility Originations User Manual

December 2018

Table of Contents

1. Preface

1.1 Intended Audience

This document is intended for the following audience*:*

- Customers

- Partners

1.2 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.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction

- Screenshots of the transaction

- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.3.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide

- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr. No	Transaction / Function Name	Oracle Banking Credit Facility Process Management System (OBCFPM) 14.1.0.1.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.2.0.0.0*
1	Apply for New Facility	✓	NH
2	Amend Facility	✓	✓
3	Application Tracker	✓	NH

* Oracle Banking Digital Experience 18.3.0.1.0 (patch set 1) is integrated with Oracle FLEXCUBE Universal Banking 14.2.0.0.0

Home

3. Apply For New Facility

Using this option, corporate customers can apply for a new credit facility or sub facility by providing information about their funding requirement, collateral details and uploading the supporting documents. Multiple Credit Facilities and Sub facilities can also be applied in a single application.

Credit Facility application goes through various stages starting from applying for a facility till sanction of facility.

On submission of Credit Facility Application from OBDX side, the request is sent to the bank for further processing. Bank staff can view and process the application using back office or mid office systems integrated with OBDX.

Corporates can track the status of the facility applications using Application Tracker available within OBDX.

Note: 1) Corporate Credit Facility Management module support is currently not available on mobile and tablet devices.
2) This module has been added as part of 18.3.0.1.0 patch release, and is not available in 18.3 release.

Prerequisites:

- Party preference is maintained

- Corporate users are created

- Approval rule set up for corporate user to perform the actions

How to reach here:

Credit Facility Management – Overview > Quick Links > Apply for New Facility
OR
Toggle Menu > Credit Facility Management > Apply for New Facility

To apply for a new facility:

1. Navigate to the **Facility Application** screen. The **Facility Application** – **Summary** page appears.

Credit Facility Application – Summary Page

Credit Facility Application summary page displays the summary of all steps involved in applying a facility along with the completion status of each step.

Following are the steps that are involved for applying a credit facility:

- **Facility Requirements**: In this step, the user needs to enter the facility requirement like facility amount, duration for which the credit facility is needed, category of the facility etc.

- **Collaterals**: The section lists all the collaterals mapped to the party. The user can add a new collateral by entering the required information like collateral type, description, purpose etc. in the Add Collaterals form.

- **Upload Documents**: This section lists all the documents, which are required to be submitted as part of facility application and the option to upload the document.

Screen also shows the overall facility application completion status with a progress bar. User can start filling up the application in any sequence i.e. user can click on any step and fill in the details. Application can be submitted for processing, only after filling the mandatory information required as a part of each step.

Field Description

Field Name	Description
Progress Bar	The current status of the Credit Facility application completion is displayed graphically with the help of a progress bar.
Facility Requirements	The user clicks this link to define the facility related requirements.
Collaterals	The user clicks this link to define the collateral related requirements.
Upload Documents	The user clicks this link for uploading the documents.

2. Click the **Facility Requirements** card. The **Facility Application** screen appears.

Facility Requirements - Add Facility

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details are to be filled for the facility application. OR Click the **Home** link to navigate back to facility application summary page.
Party Name	Displays the party name for whom the facility is to be applied.

3. Click **Add Facility**. The **Add Facility** overlay screen appears.

Facility Requirements - Add Facility

Field Description

Field Name	Description
Add Facility Overlay	
Facility Currency	The currency in which facility is to be applied.
Facility Amount	The amount for which the facility is to be applied.
For how long do you need this facility?	The tenure for the facility in 'Year' and 'Months'.
In which category funds are required?	The facility category under which facility is to be applied.
What is the purpose of this fund?	The purpose for applying the facility.
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

4. From the **Currency** list, select the appropriate currency for the facility.

5. In the **Amount** field, enter the amount for the facility.

6. From the **Year and Month** list, select the tenure for the facility.

7. From the **Funding Type** list, select the appropriate category for the facility.

8. In the **Purpose** field, enter the purpose for applying for the facility.

9. In the **Specific Instructions** field, enter the specific instructions to be given to the bank, if any.

10. Click Add. The facility requirement details gets added in a card form in the **Facility Requirement Details** screen.

Facility Application - Facility Requirement Details

This screen will display the facility requirements entered by the user. Also, the user can add multiple sub facilities under the main credit facility from this screen.

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details are to be filled for the facility application. OR Click the **Home** link to navigate back to facility application summary page.
Party Name	Displays the party name for whom the facility is to be applied.
Facility Requirement Details	The facility details such as facility currency, amount, purpose and tenure as entered by user will be displayed in a card form.

11. Click ⋮ and then click **Add Sub Facility** to add the sub facility details, if required. The **Add Sub Facility** overlay screen appears.

OR

Click ⋮ and then click **Edit Facility** to edit the filled in facility requirements. The **Edit Facility Details** overlay screen appears.
OR

Click ⋮ and then click **Remove Facility** to remove the added facility.
OR
Click **Continue** to go to the next step.
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).
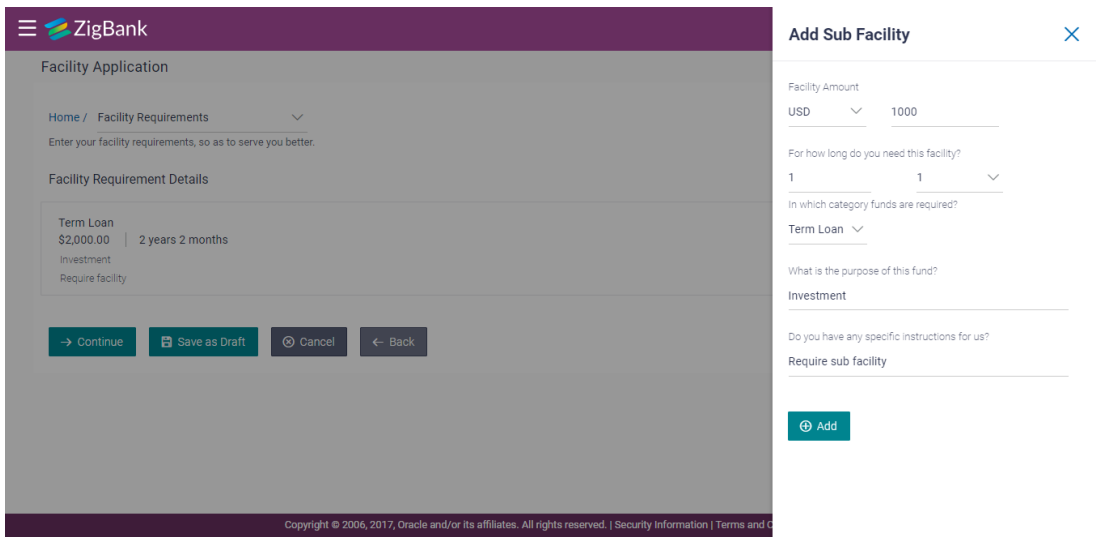OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
OR
Click **Back** to navigate back to the previous screen.

Note: Once the application is saved as draft, the user will be able to resume the application from Application Tracker.

Facility Requirements - Add Sub Facility

Field Description

Field Name	Description
Add Sub Facility Overlay	
Facility Currency	The currency in which sub facility is to be applied.
Facility Amount	The amount for which the sub facility is to be applied.
For how long do you need this facility?	The tenure for the sub facility in 'Year' and 'Months'.

Field Name	Description
In which category funds are required?	The facility category under which sub facility is to be applied.
What is the purpose of this fund?	The purpose for applying the sub facility.
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

12. Enter the relevant information, as required.

13. Click Add. The sub facility requirement details gets added in a card form.

14. Click Continue to go to the next step. Collaterals details page with all the collaterals mapped to the party appears.
    OR

    Click ⋮ and then click **Add Sub Facility** to add more sub facility details, if required. The **Add Sub Facility** overlay screen appears.
    OR

    Click ⋮ and then click **Edit Facility** to edit the filled in facility requirements. The **Edit Facility Details** overlay screen appears.
    OR

    Click ⋮ and then click **Remove Facility** to remove the added sub facility.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section.)
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
    OR
    Click **Back** to navigate back to the previous screen.

Note**:** The user can add sub facilities up to seven levels.

Facility Application - Collaterals

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop-down list to navigate to the step in which details are to be filled for the facility application. OR Click the **Home** link to navigate back to facility application summary page.
Party Name	Displays the party name for whom the facility is to be applied.

Collaterals

All the collaterals linked to the party gets displayed on this screen. User can also request for addition of new collateral from this screen.

Collateral ID	Collateral ID of the facility.
Collateral Description	The description of the collateral.
Collateral Amount	The collateral amount evaluated against the pledged collateral.
Utilized Amount	The total utilized amount of the collateral.
Available Amount	The current available amount for collateral.
Revision Date	The revision date of the collateral.

15. Click **Add Collateral** to add the collateral details. The **Add Collateral** overlay screen appears.
    OR
    Click **Continue** to go to the next step.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section.)
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
    OR
    Click **Back** to navigate back to the previous screen.

Facility Application - Add Collaterals

Field Description

Field Name	Description
Please specify collateral type	The collateral type like Plant & Machinery, Vehicle, Stocks etc.
What would you describe this collateral as	The description of the collateral.
What is the estimated value of this collateral?	The estimated value of the collateral with selection of currency.
What is the purpose of this collateral?	The purpose for the new collateral.

Field Name	Description
Any other comments?	The remarks/ instructions that needs to be communicated to the bank, if any.

16. From the **Collateral type** list, select the appropriate collateral type.

17. In the **Collateral description** field, enter the description of the collateral.

18. From the **Currency** list, select the appropriate currency for entering the estimated value of collateral.

19. In the **Collateral estimated value** field, enter the collateral amount.

20. In the **Purpose** field, enter the purpose for collateral.

21. In the **Comments** field, enter the specific instructions to be given to the bank, if any.

22. Click **Add**. The new collateral is added as a new card on the **Collaterals Details** screen.

Facility Application - Collaterals - New Collateral

23. Click **Continue** to go to the next step. The **Facility Application - Upload Documents** screen to upload the documents appears.
OR

Click ⋮ and then click **Edit** to edit the details of newly added collateral. The **Add Collateral** overlay screen appears in the editable form.
OR

Click ⋮ and then click **Remove** to remove the newly added collateral.
OR
Click **Add Collaterals**, if you want to add more collaterals.
OR

Click **Load More Collaterals**, to load more collaterals.
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft, prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section.)

OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
OR
Click **Back** to navigate back to the previous screen.

Facility Application - Upload Documents

Following screen is shown when user clicks on 'Upload Documents' step from the 'Facility Application Summary Page' or on accessing the step from breadcrumb option available as a part of each step details screen or by clicking on continue on the collateral details page.

As a part of this step, corporate user can see the list of documents that needs to be submitted for applying a facility. User can upload the documents and proceed with the facility application. The list of documents displayed here are fetched from integrated mid-office/back office application.
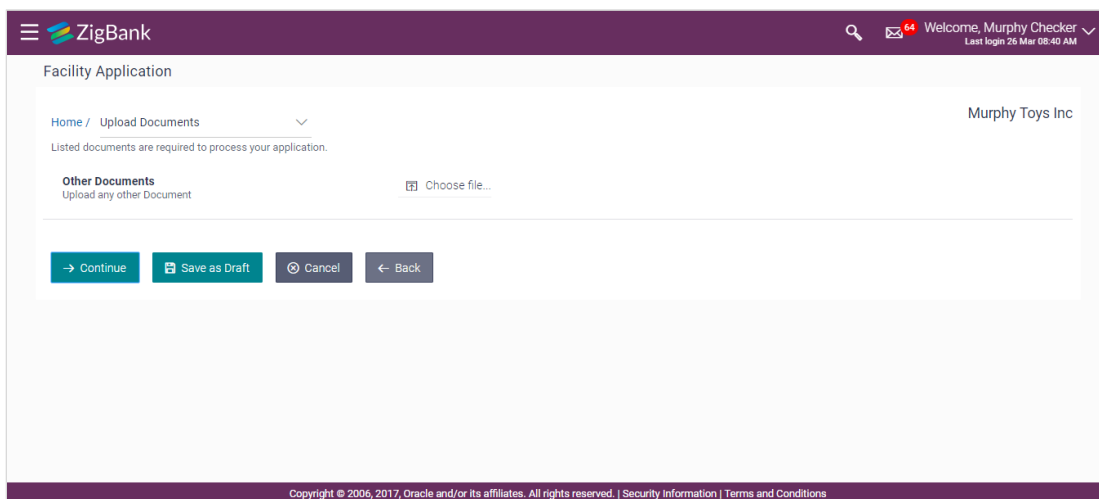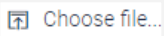

This screen lists down the list of documents required to initiate a facility**.** The list of documents listed here are fetched from mid-office/back-office application.
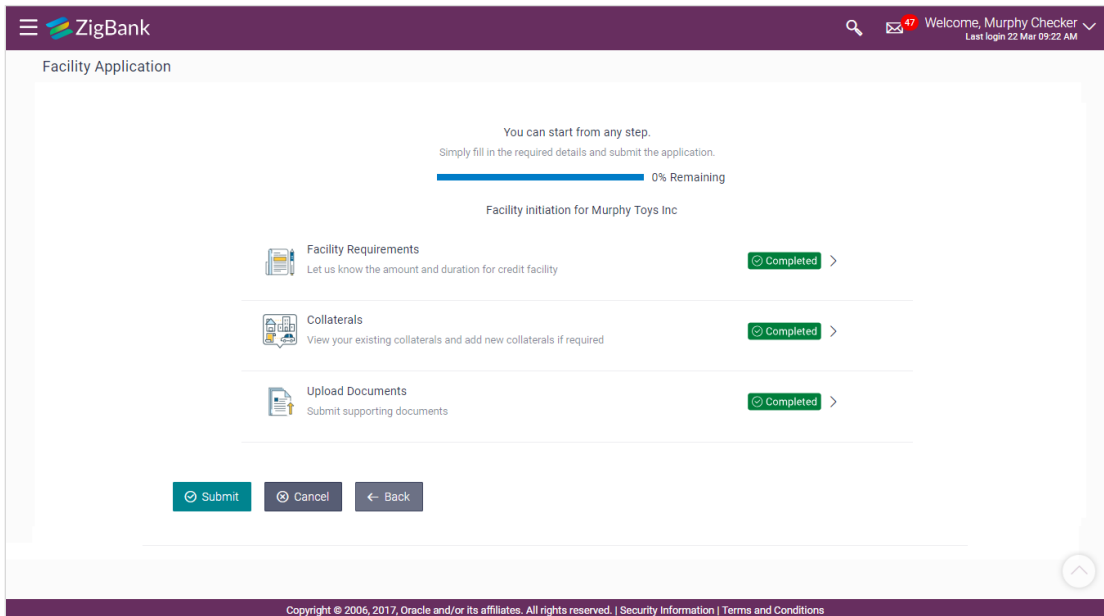
Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details are to be filled for the facility application. OR Click the **Home** link to navigate back to facility application summary page.
Party Name	Displays the party name for whom the facility is to be applied.

Field Name	Description
Document Name	The document that the corporate is expected to submit as a part of application. The list of the documents is fetched from the mid-office based on the selected product type.

24. Click ⬆ Choose file... to browse and upload the required document to process the application.

25. Select the appropriate file to be uploaded, and click **Open** to upload the documents.

26. Click **Continue**. The **Facility Application** screen displaying completion of all the three steps to apply for the facility appears.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section.)
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
    OR
    Click **Back** to navigate back to the previous screen.

Facility Application

27. Click **Submit**.
    OR
    Click the **link** against each card to view the **Facility Requirements**/ **Collaterals**/ **Upload Documents** section details.
    OR
    Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
    OR
    Click **Back** to navigate back to the previous screen.

28. The **Facility Application - Review** screen appears.

Facility Application - Review

29. Click the **Terms and Conditions** link to view the terms and conditions.

30. Select the **I agree to the Term & Conditions** check box to accept the terms and conditions.

31. Verify the details, and click **Confirm**.
    OR

    Click ✎ against the section that you want to edit. The screen appears in editable form.
    OR
    Click **Show More** to view the **Facility Requirements**/ **Collaterals**/ **Upload Documents** section details.
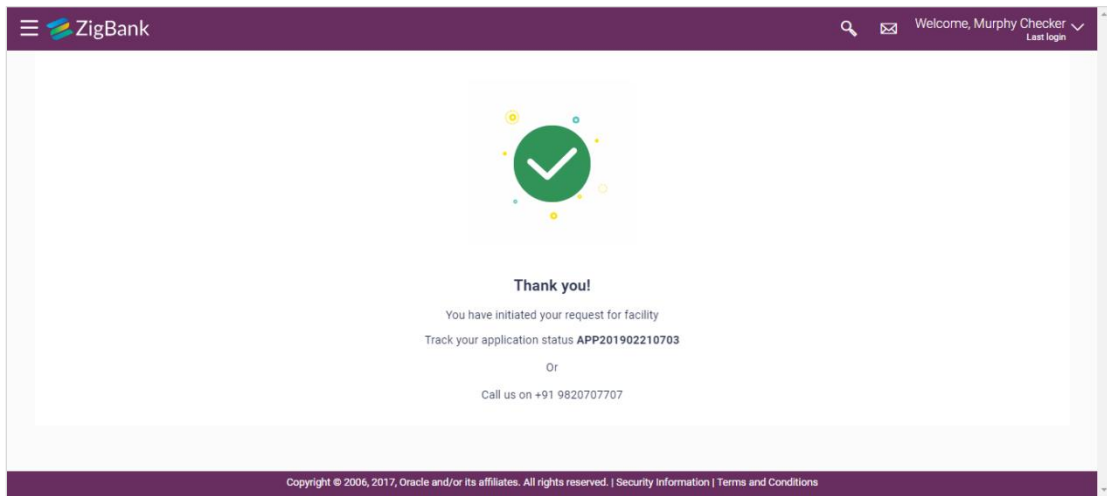   OR
    Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
    OR
    Click **Back** to navigate back to the previous screen.

32. On successful submission, confirmation message for initiating the facility request appears along with the application reference number to track the status of your application.

Facility Application - Confirm

Home

4.   Amend Facility

This option enables the corporate user to request for changes in an existing credit facility. These amendments could be with respect to enhancement of the limits, extension of tenure, addition of new collateral or upload of new documents.

Similar to New Facility origination, Facility Amendment also has various stages, using the OBDX platform user can only request for modification in his/her existing facility

On submission of Amendment of Credit Facility Application from OBDX side, the request is sent to the bank for further processing. Bank staff can view and process the application using back office or mid office systems integrated with OBDX.

Corporates can track the status of the amendment applications using Application Tracker available within OBDX.

Prerequisites:

- Party preference is maintained
- Corporate users are created
- Approval rule set up for corporate user to perform the actions

How to reach here:

Credit Facility Management – Overview > Quick Links > Amend Facility
OR
Toggle Menu > Credit Facility Management > Amend Facility

OR
Toggle Menu > Credit Facility Management > Credit Facility > Facility Details > Amend Facility

To modify the details of an existing facility: (in case the user has not clicked on Amend

Facility from the Facility details screen)

1. Click the **Amend Facility** option (from toggle menu or from Quick links). A pop up having option to select the Facility ID appears.

Amend Facility - Select Facility ID
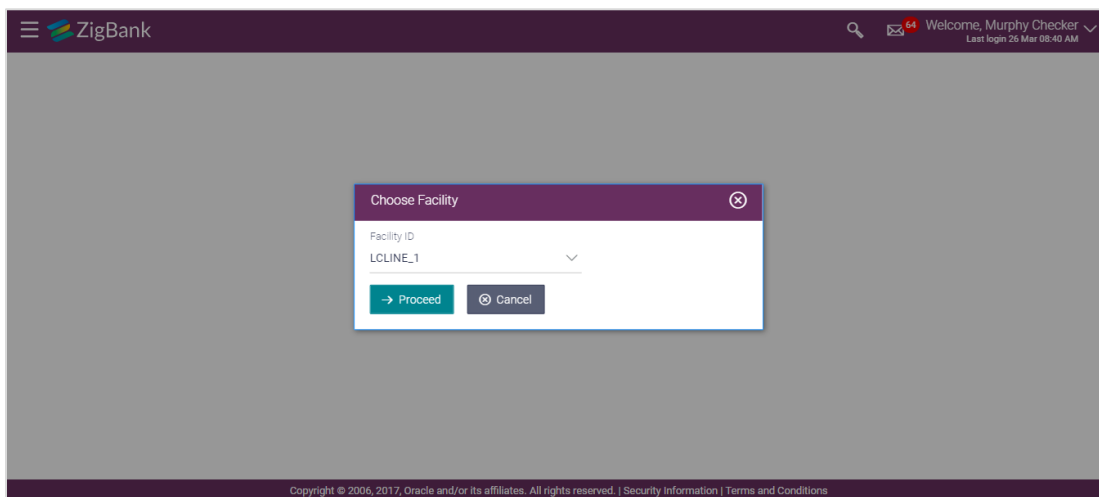
Field Description

Field Name	Description
Facility ID	List of all the Facility IDs mapped to the corporate.

2. From the **Facility ID** field, select the appropriate facility ID.

3. Click **Proceed**. The **Facility Application – Amendment** screen appears.
   OR
   Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.

Facility Application – Summary Page

Credit Facility Amendment Application summary page displays the summary of all steps involved in modification of a facility.

Following are the changes that the user can modify in an existing facility:

- Facility Amount

- Facility Tenure

- Addition of a New Sub-facility

- Addition of a new Collateral

- Upload of additional documents

  User can select any of the step for modification from the home page, i.e. user can click on any step and modify the details.

Field Description

Field Name	Description
Progress Bar	The current status of the Credit Facility application completion is displayed graphically with the help of a progress bar.
Facility Requirements	The user clicks this link to modify the facility amount and tenure.
Collaterals	The user clicks this link to add a new collateral.
Upload Documents	The user clicks this link for uploading the documents.

4. Click the **Facility Requirements** card. The **Facility Application** screen appears.

Facility Application - Facility Requirement Details

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list whose details are to be filled for the facility application. OR Click the Home link to navigate back to facility application summary page.
Party Name	Displays the party name for whom the facility is to be applied.
Facility Requirement Details	
Facility ID	ID of the Credit Facility selected for amendment.

Field Name	Description
Funding Type	The purpose or the facility category under which the facility has been opened. For e.g. Term Loan, Working Capital Finance, Over draft, etc.
Revolving Line	This field displays if the facility is revolving or not.
Sanctioned Amount	The total limit amount sanctioned for the facility.
Utilized Amount	The amount utilized for the facility.
Available Amount	The current available amount for the facility.
Expiry Date	The date on which facility expires.
% Utilized	Displays the percentage utilization of the facility in a line graph.

5. Click ⋮ and then click **Edit Facility** to modify the details of an existing facility. The **Edit Facility Details** overlay screen appears.
   OR

   Click ⋮ and then click **Add Sub Facility** to add the details for a sub facility under the selected facility. The **Add Sub Facility** overlay screen appears.
   OR
   Click **Continue** to go to the next step.
   OR
   Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section)
   OR
   Click **Cancel** to cancel the transaction and navigate to the Dashboard Screen.
   OR
   Click **Back** to navigate back to the previous screen.

Edit Facility Details

Field Description

Field Name	Description
Edit Facility Details	
Facility Currency	The currency in which facility was applied originally is displayed.
Facility Amount	The amount for which the facility is applied.
For how long do you need this facility?	The tenure for the facility in 'Year' and 'Months'.
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

6. In the **Currency** list, system displays the currency in which the facility was originally applied.

7. In the **Amount** field, modify the amount for the facility, if required.

8. From the **Year** and **Month** list, modify the tenure for the facility if required.

9. In the **Specific Instructions** field, modify the specific instructions to be given to the bank, if any.

10. Click **Update**. The **Facility Requirement Details** screen gets updated and facility details will be saved and appear in a card form, with old and newly edited details.

Amend Facility - Facility Requirement Details

11. Click **Continue** to go to the next step.
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
OR
Click **Back** to navigate back to the previous screen.
OR

Click ⋮ and then click **Add Sub Facility** to add the details for a sub facility under the selected facility. The **Add Sub Facility** overlay screen appears.
OR

Click ⋮ and then click **Edit Facility** to modify any other details of an existing facility, if required. The **Edit Facility** overlay screen appears.

Add Sub Facility

Field Description

Field Name	Description
Add Sub Facility Overlay	
Facility Currency	The currency in which sub facility is to be applied.
Facility Amount	The amount for which the sub facility is to be applied.
For how long do you need this facility?	The tenure for the sub facility in 'Year' and 'Months'.
In which category funds are required?	The facility category under which sub facility is to be applied.
What is the purpose of this fund?	The purpose for applying the sub facility.
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

12. Enter the relevant information, as required.

13. Click **Add**. The sub facility Requirement details gets added in a card form.

14. Click **Continue** to go to the next step. Collaterals details page with all the collaterals mapped to the party appears.
    OR

Click ⋮ and then click **Add Sub Facility** to add more sub facility details, if required. The **Add Sub Facility** overlay screen appears.
OR

Click ⋮ and then click **Edit Facility** to amend the facility, if required. The **Edit Facility Details** overlay screen appears.
OR

Click ⋮ and then click **Remove Facility** to remove the added sub facility**.**
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
OR
Click **Back** to navigate back to the previous screen.

Note: The user can add sub facilities up to seven levels.

Facility Application - Collaterals

Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list whose details needs to be filled for the facility application. OR Click the Home link to navigate back to facility application summary page.
Party Name	Displays the party name for whom the facility is to be applied.

Collaterals

All the collaterals linked to the party gets displayed on this screen. User can also request for addition of new collateral from this screen.

Field Name	Description
Collateral ID	Collateral ID of the facility.
Collateral Description	The description of the collateral.
Collateral Amount	The collateral amount evaluated against the pledged collateral.
Utilized Amount	The total utilized amount of the collateral.
Available Amount	The current available amount for collateral.
Revision Date	The revision date of the collateral.

15. Click **Add Collateral** to add the collateral details. The **Add Collateral** overlay screen appears.
    OR
    Click **Continue** to go to the next step.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, click Save as Draft.)
    OR
    Click **Cancel** to cancel the transaction and navigate to the Dashboard Screen.
    OR
    Click **Back** to navigate back to the previous screen.

Facility Application - Add Collaterals

Field Description

Field Name	Description
Please specify collateral type	The collateral type like Plant & Machinery, Vehicle, Stocks etc.
What would you describe this collateral as	The description of the collateral.
What is the estimated value of this collateral?	The estimated value of the collateral with selection of currency.
What is the purpose of this collateral?	The purpose for the new collateral.
Any other comments?	The remarks/ instructions that needs to be communicated to the bank, if any.

16. From the **Collateral type** list, select the appropriate collateral type.

17. In the **Collateral description** field, enter the description of the collateral.

18. From the **Currency** list, select the appropriate currency.

19. In the **Collateral estimated value** field, enter the collateral amount.

20. In the **Purpose** field, enter the purpose for collateral.

21. In the **Comments** field, enter the specific instructions to be given to the bank, if any.

22. Click **Add**. The new collateral gets added as a new card in the **Facility Application - Collaterals** screen.

Facility Application - Collaterals - New Collateral

23. Click **Continue** to go to the next step. The **Facility Application - Upload Documents** screen to upload the documents appears.
OR

Click ⋮ and then click **Edit** to edit the newly added collateral. The **Add Collateral** overlay screen appears in the editable form.
OR

Click ⋮ and then click **Remove** to remove the newly added collateral.
OR
Click **Add Collaterals**, if you want to add more collaterals.
OR
Click **Save as Draft** to save the application as a draft. . The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
OR
Click **Back** to navigate back to the previous screen.

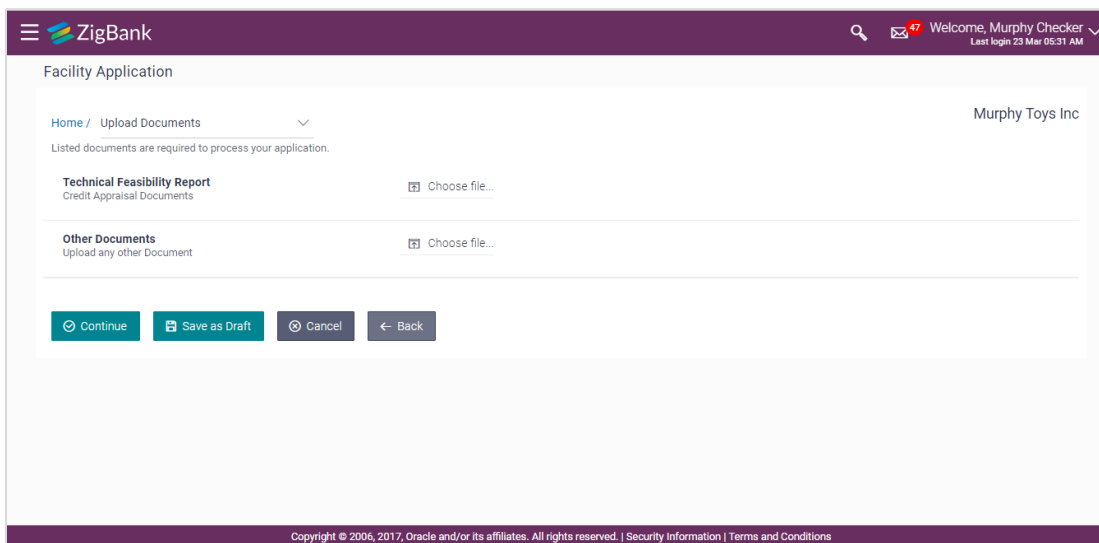**Facility Application - Upload Documents**

Following screen is shown when user clicks on 'Upload Documents' step from the 'Facility Application Summary Page' or on accessing the step from breadcrumb available as a part of each step details screen or by clicking on continue on the collateral details page.

As a part of this step, corporate user can see the list of documents that needs to be submitted for applying a facility. User can upload the documents and proceed with the facility application. The list of documents displayed here are fetched from integrated mid-office/back office application.

Field Description

Field Name	Description
Party Name	Displays the party name for whom the facility is to be applied.

Field Name	Description
Document Name	The document that the corporate is expected to submit as a part of application. The list of the documents is fetched from the mid-office based on the selected product type.

24. Click ⬚ Choose file... against each document to browse and upload the required document to process the application.

25. Select the appropriate file to be uploaded, and click Open to upload the documents.

26. Click **Continue**. The **Facility Application** screen displaying all the three steps completed for facility application appears.
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section.)
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
OR
Click **Back** to navigate back to the previous screen.

Facility Application

27. Click **Submit**.
OR
Click the link against each card to view the **Facility Requirements**/ **Collaterals**/ **Upload Documents** section details.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.

28. The **Facility Application - Review** screen appears.

Amend Facility - Review

29. Click the **Terms and Conditions** link to view the terms and conditions.

30. Select the **I agree to the Term & Conditions** check box to accept the terms and conditions.

31. Verify the details, and click **Confirm**.
    OR

    Click ✎ against the section that you want to edit. The screen appears in editable form.
    OR
    Click **Show More** to view the **Facility Requirements/ Collaterals/ Upload Documents** section details.
    OR
    Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
    OR
    Click **Back** to navigate back to the previous screen.

32. On successful submission, a confirmation message for initiating the facility request appears along with the application reference number to track the status of your application.

Home

5. Apply For Sub Facility

Using this option, corporate users can apply for a new sub facility to an existing credit facility. The user selects the credit facility under which the new sub facility needs to be applied. Multiple Sub facilities can also be applied with this option.

Prerequisites:

* Party preference is maintained

* Corporate users are created

* Approval rule set up for corporate user to perform the actions

How to reach here:

Toggle Menu > Credit Facility Management > Credit Facility > Apply for Sub Facility

To apply for a new sub facility:

1. Click the **Apply for Sub Facility** option (from toggle menu or from Quick links). A pop up having option to select the Facility ID appears.

Sub Facility Application - Select Facility ID
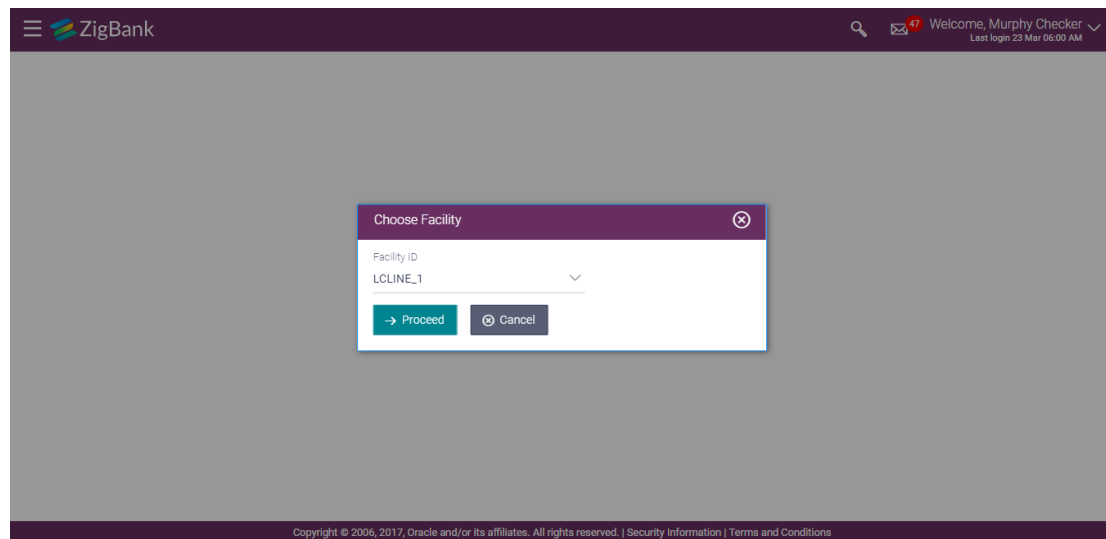
Field Description

Field Name	Description
Facility ID	List of all the Facility IDs mapped to the corporate.

2. From the **Facility ID** field, select the appropriate facility ID.

3. Click **Proceed**. The **Facility Application – Amendment** screen appears.
   OR
   Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.

Facility Application – Summary Page

Credit Facility Amendment Application summary page displays the summary of all steps involved along with the completion status of each step.

4. Click the **Facility Requirements** card. The Facility Application screen appears.

Facility Application - Facility Requirement Details

5. Click and then click **Add Sub Facility** to add the details for a sub facility under the selected facility. The **Add Sub Facility** overlay screen appears.

Add Sub Facility

Sub Facility Application - Sub Facility Requirement Details

This screen will display the sub facility requirements entered by the user. Also, the user can add multiple sub facilities under the main credit facility from this screen.

6. Click **Continue** to go to the next step. Collaterals details page with all the collaterals mapped to the party appears.
OR

Click ⋮ and then click **Add Sub Facility** to add more sub facility details, if required. The **Add Sub Facility** overlay screen appears.
OR

Click ⋮ and then click **Edit Facility** to edit the filled in facility requirements. The **Edit Facility Details** overlay screen appears.
OR

Click ⋮ and then click **Remove Facility** to remove the added facility.
OR
Click **Save as Draft** to save the application as a draft. The application is save as a draft prompting the user to save the application with the draft name. gets saved as a draft prompting the user to save the application with the draft name. (For more information, click **Save as Draft**).
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
OR
Click **Back** to navigate back to the previous screen.

Note:1) Once the application is saved as draft, the user will be able to resume the application from Application Tracker.
2) The user can add sub facilities up to seven levels.

Home

6. Application Tracker- Credit Facility

The Application Tracker enables the corporate to view the current status of submitted applications and also to retrieve and resume applications that have been saved as draft. User can search for the required application using various search criteria.

Through the application tracker, Corporate can perform the following actions:

- **Resume Draft Applications:** While filling out an application form, user has the option to save the application as draft, and the saved application can be viewed and resumed via application tracker.

- **Submitted Application Details:** The application tracker enables you to view details of submitted applications, which includes viewing current status of the application, application summary and uploaded documents as well as performing any pending tasks required for the processing of the application.
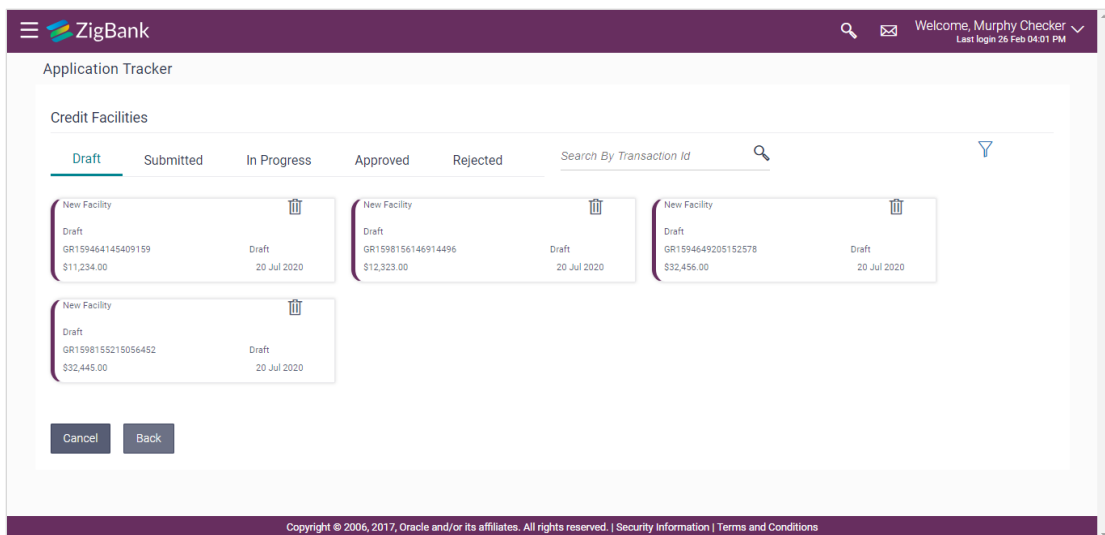
How to reach here:

Dashboard > Toggle menu > Application Tracker > Credit Facility

To track an application:

1. Click on the **Credit Facility** option in **Select Module** section.
   The **Application Tracker- Credit Facilities** screen appears.

Application Tracker - Credit Facilities

This screen lists down all the Credit Facility applications that are submitted or saved by the corporate user. All the submitted applications gets listed under different tabs (Submitted. In-progress, Approved, Rejected) depending upon their current status at mid office/back office application. Applications which are saved by user are available under Draft tab from where the user can select an application and can resume it.

Field Description

Field Name	Description
Search	Enter any key word to search the application in the selected tab.
Filter	
Request Type	To filter the facility applications based on facility type. The options are: • All • New Facility • Facility Amendment
Duration	Option to filter the facility applications based on the time of submission. The options are: • Last 7 Days • Last 15 Days • Last 1 Month • Last 3 Months • Last 6 Months • Last 1 Year

Search Result

Applications summary in card form gets displayed basis on the search criteria entered.

Application Summary – Draft

Facility Request Type	The type of facility request like 'New Facility' and 'Facility Amendment'.
Facility Name	The name of the facility for which the facility application is saved as draft.
Application Reference Number	The application reference number as generated by the bank at the time the application was saved as draft.
Status	The current application's progress. The status can be: • Draft - applications which are not yet submitted and are just saved by the corporate user
Amount	The amount for which the facility is applied.

Field Name	Description
Last Saved On	The date and time on which the application was saved as draft.
Application Summary - Submitted	
Facility Request Type	The type of facility request like 'New Facility' and 'Facility Amendment'.
Purpose	The purpose for applying the facility.
Application Reference Number	The application reference number as generated by the bank at the time the application was submitted.
Status	The current application's progress. The status can be: • Submitted - application has been filled and submitted for further processing
Amount	The amount for which the facility is applied.
Submitted On	The date on which the application was submitted.

2. Search or filter an application;
   In the **Search By Transaction ID** field, enter the application reference number by which

   application is to be searched, and click 🔍 .
   OR

   Click ▽ of the filter by list, the popup showing filter options opens.

   a. From the **Request Type** list, select the appropriate facility request type.
      OR
      From the **Duration** list, select the duration for which the applications needs to be tracked.

   b. Click **Reset** to clear the criteria selected.

3. The widgets of facility application appears based on search criteria.
   If you click the facility application card with the status as **Draft**, it opens the facility application details screen with pre-populated details that you have already entered and saved, you can update those details in the application form and submit the application.
   OR
   If you click on the application card with the status as **Submitted**, it opens the facility application details screen as 'submitted' by the customer.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Back** to navigate back to previous screen.

View Application Details – Draft Applications

4. Click **Submit**.
OR
Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to the previous screen.

View Application Details – Submitted Applications

5. Click the **View/ Download your documents** icon to view and download the documents that are submitted.
   OR
   Click the **View your application** icon to view your submitted application.
   OR
   Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.
   OR
   Click **Back** to navigate back to the previous screen.

Home

6.1 Save as Draft

User can save facility application as a Draft so that corporate user can later fill an application in future. The application is saved, and will appear in the application tracker as an '**In Draft application**'. User can select any of the applications available under this tab in order to complete and submit that application within specified days.
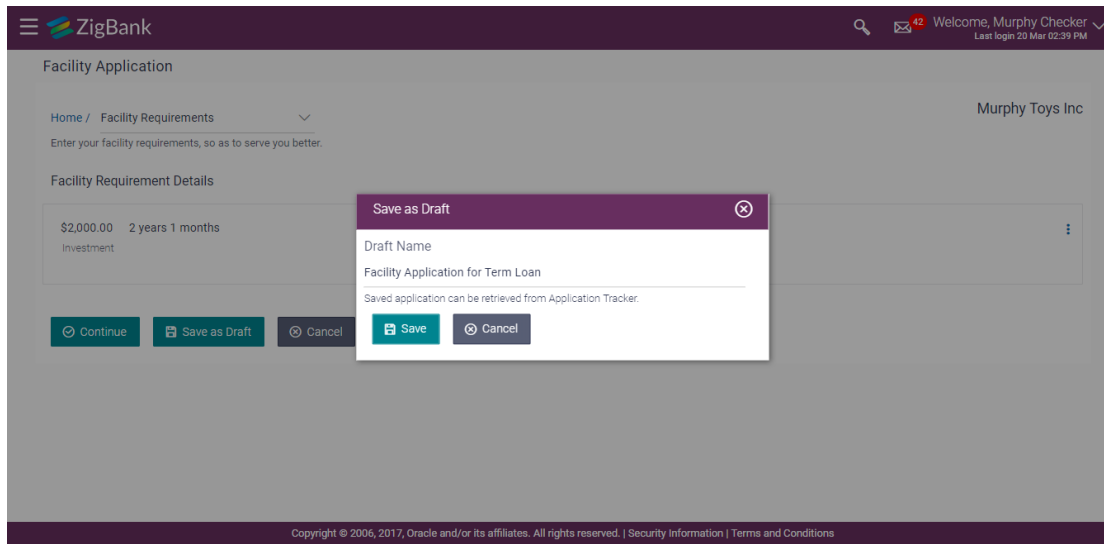
Field Description

Field Name	Description
Draft Name	Enter the name of the draft to save the application with a draft name.

1. In the **Draft Name** field, enter the name of the draft.

2. Click **Save**. The application gets saved as a draft and appears as card in the **Application Tracker – Summary** screen.
   OR
   Click **Cancel** to cancel the operation and to navigate back to 'Dashboard'.