

Industry Credit Review Amendment User Guide
**Oracle Banking Credit Facilities Process
Management**

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Oracle Banking Credit Facilities Process Management User Guide
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Chapter 1 - Preface

Preface

About this guide




This guide walks you through the Industry Credit Review Amendment process in OBCFPM to amend the industry credit limit.

Intended Audience

This document is intended for the banking personnel responsible for reviewing and setting credit limit for different sectors in a country.

Conventions Used






The following table lists the conventions that are used in this document:

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates <ul style="list-style-type: none">• Field name• Drop down options• Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Preface

Common Icons in OBCFPM

The following table describes the icons that are commonly used in OBCFPM:

Icons	Icon Name
	Add icon
	Calendar icon
	Configuration / settings icon
	Delete icon
	Edit icon

Chapter 2 - Overview

About Industry Credit Review Process

Industry Credit Review is the process of reviewing the overall limit set for a sector or department in a country and periodically updating the limit depending on evaluation of different parameters of the sector. Using the Industry Credit Review Amendment process, the banks can modify the limits set for different sectors to which they extend lending services.

The stages available in the Industry Credit Review Amendment process are:

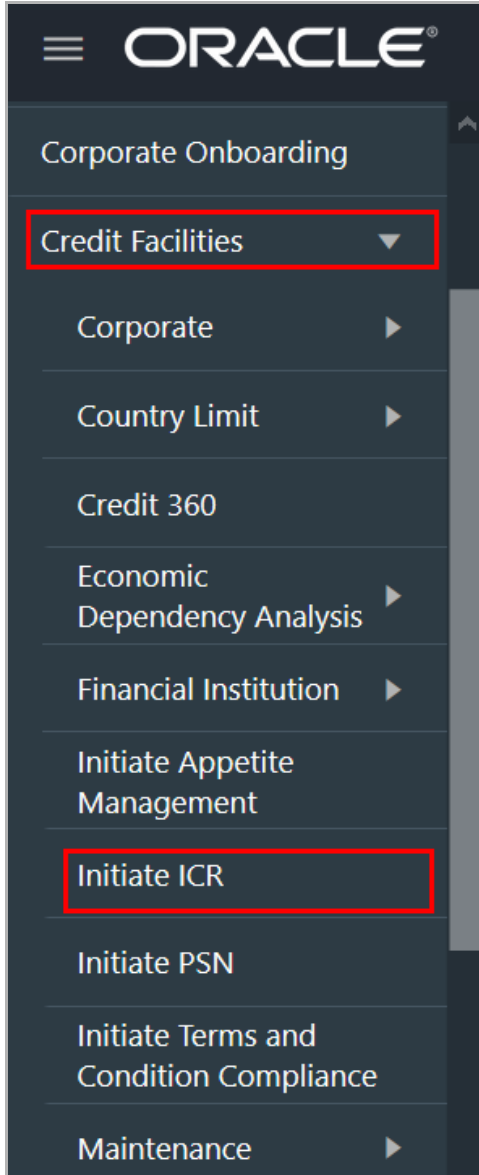
- Initiation
- Review and Recommendation
- Approval
- Handoff - Manual Retry (applicable in case of handoff failure)

Chapter 3 - Initiation

ICR Initiation

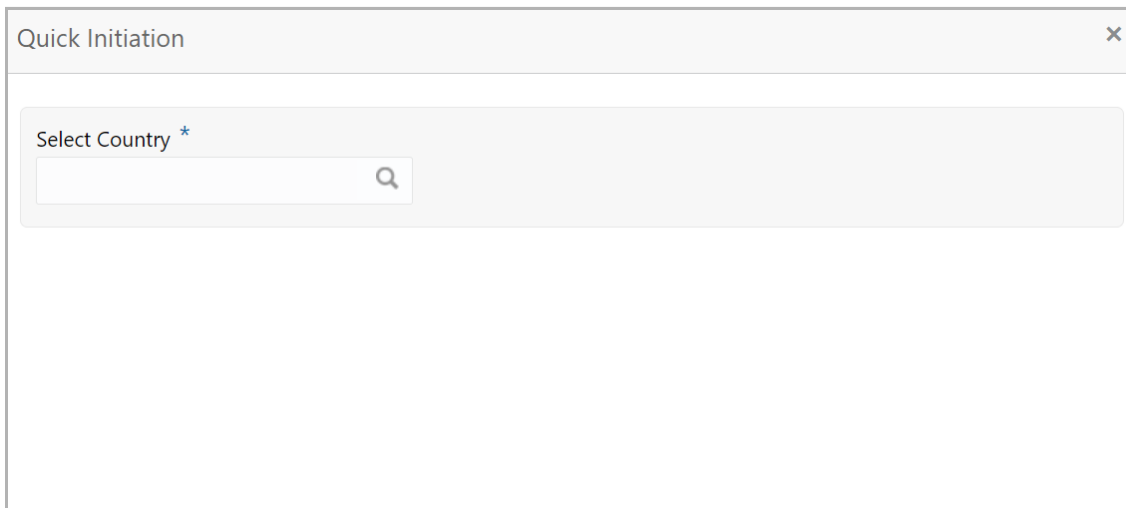
In this stage, the user can modify the limit set for the Financial Institutions Group in selected country based on overall limit approved for the country.

1. Login to OBCFPM.

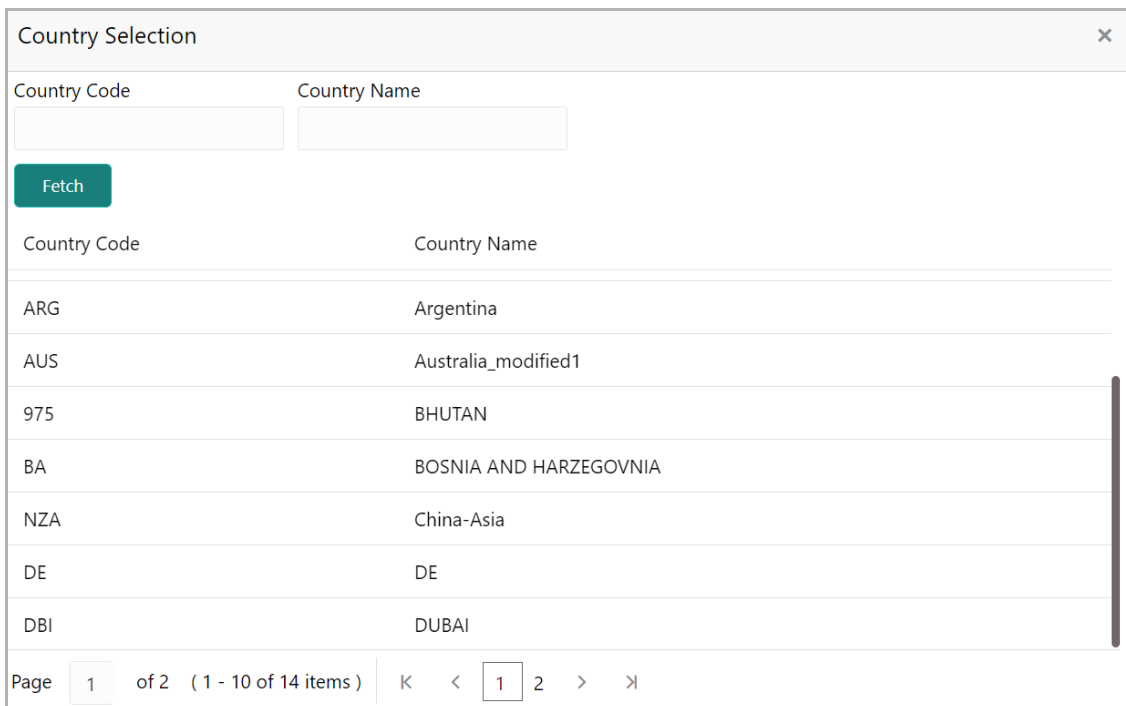


2. Navigate to **Credit Facilities > Initiate ICR** from the left menu. The *Quick Initiation* window appears:

Chapter 3 - Initiation

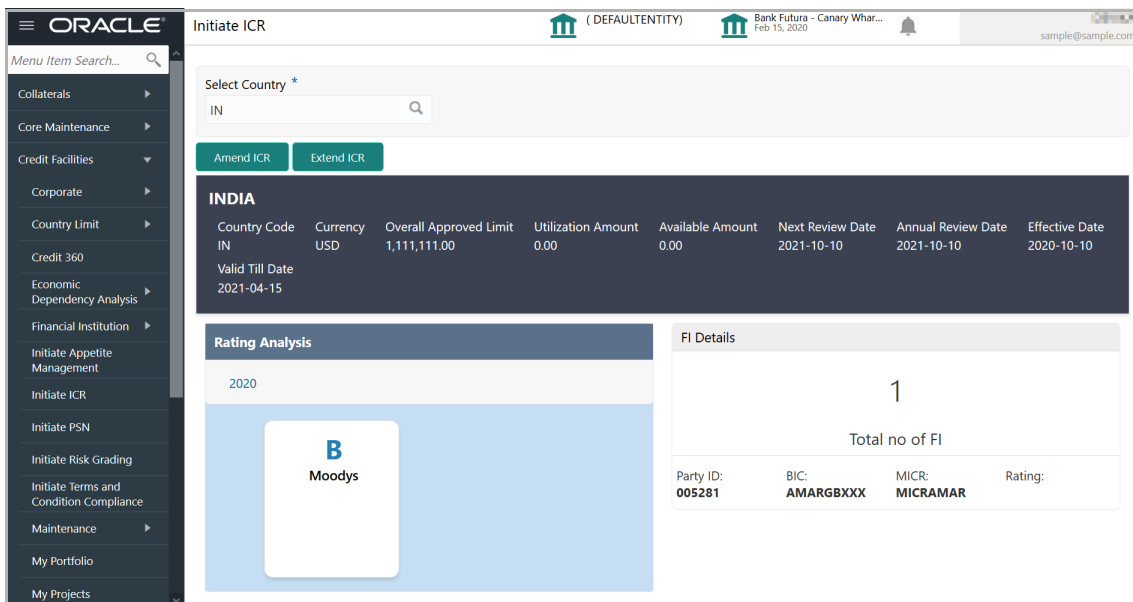


3. Click the search icon in the **Select Country** field. The *Country Selection* window appears:



4. Click **Fetch**. The system populates the country list based on country maintenance.
5. Select the country for which the industry limit has to be modified.

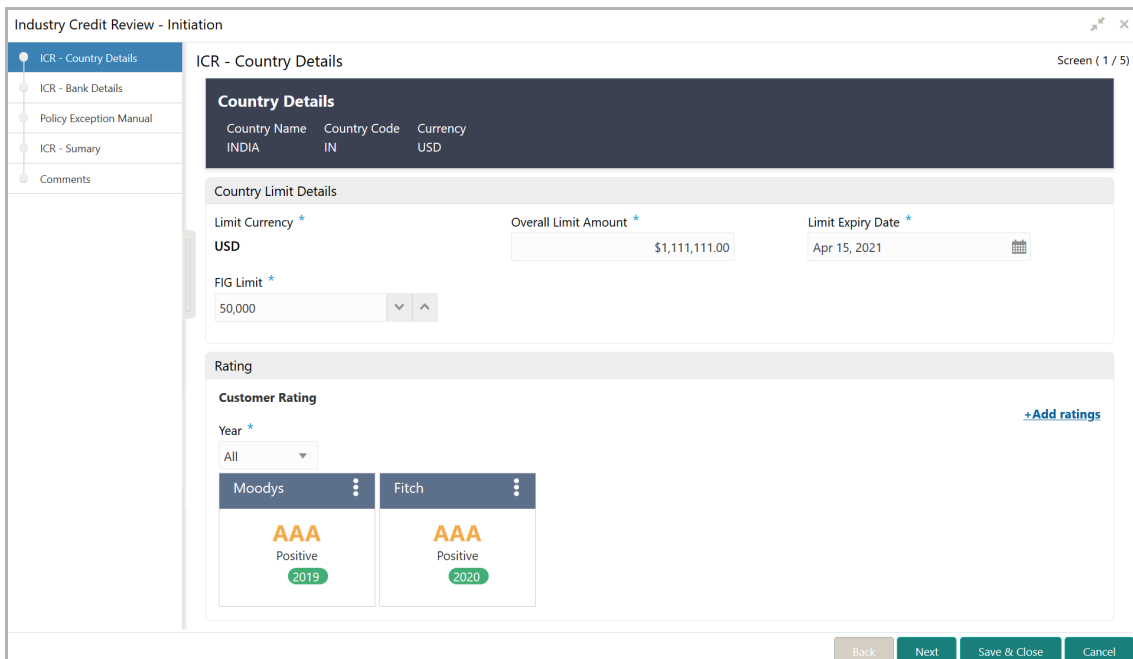
Chapter 3 - Initiation



6. Click **Amend ICR**. The *ICR - Country Details* page appears.

ICR - Country Details

This data segment displays the overall credit limit allocated for the selected country and the FIG Limit set during the Industry Credit Review Initiation process. You can modify the limit for the Financial Institution group based on requirement.



Country Details

In the **Country Details** section, the following details are defaulted based on the Country Limit Settings configured for the selected country. You cannot modify these details.

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- Country Name
- Country Code
- Currency

Country Limit Details

Country limit details such as **Limit Currency**, **Overall Limit Amount**, **Limit Expiry Date**, and **FIG Limit** are defaulted based on selected country.

7. Modify the **Overall Limit Amount** set for the country, if required.
8. Modify the **Limit Expiry date**, if expiry date extension is requested along with limit extension.
9. Modify the **FIG Limit** based on requirement.



The FIG Limit should not exceed the Overall Limit Amount set for the country.

Rating

The rating details added during the Industry Credit Review Initiation process are displayed in this section. If the industry is rated by any of the rating agencies after the Initiation process, you can add those rating details here.

10. Click **+Add ratings**. The *Add Rating* window appears:

The screenshot shows the 'Add Rating' dialog box. At the top, there are three input fields: 'Rating Date *' (with a calendar icon), 'Outlook' (with a dropdown arrow), and 'Year Of Rating *'. Below these are two columns: 'Rated By' and 'Risk Ratings'. The 'Rated By' column has a search box with 'e.g Moody's' and a list with radio buttons for 'Moody's' (selected) and 'Fitch'. The 'Risk Ratings' column has a search box with 'e.g AAA' and a list with radio buttons for 'AAA', 'BB+', and 'B'. A 'Close' button is in the bottom right corner.

11. Select the following details:

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- Rating Date
- Outlook
- Rated By
- Risk Ratings

Year of Rating gets defaulted based on the selected **Rating Date**.

Upon selecting the **Risk Ratings**, the rating is added and displayed in the *ICR - Country Details* page.

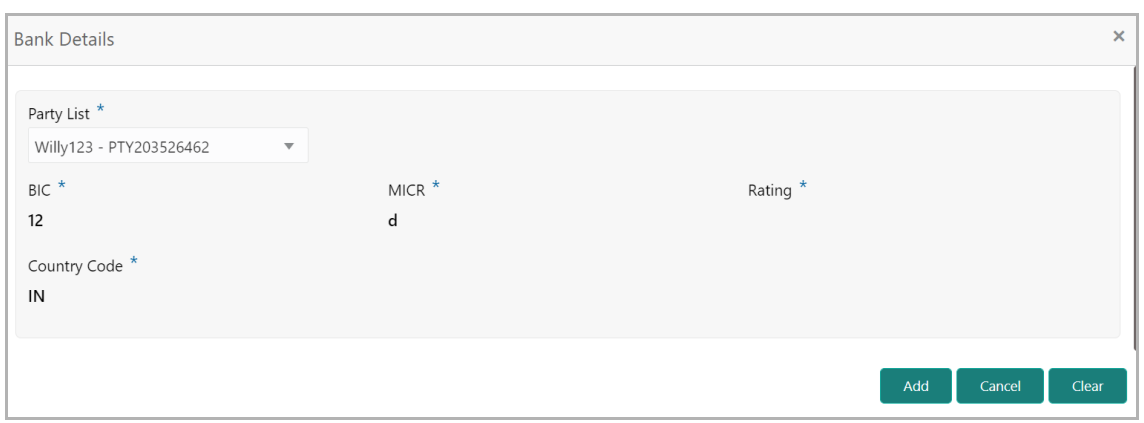
- To **Edit** or **Delete** the added rating, click the hamburger icon in the rating tile and select the required option.
- To go to the next page, click **Next**. The *ICR - Bank Details* page appears.

ICR - Bank Details

This data segment allows you to manage the Financial Institutions for which your bank supports lending in the selected country.



- To add a bank as party, click + the add icon. The *Bank Details* window appears:



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15. Select the **Party List** from the drop down list. The bank customers on-boarded through Financial Institution On-boarding process are listed in the LOV.

Upon selecting the bank customer, the following details maintained for the bank are defaulted:

- BIC
- MICR
- Rating
- Country Code

16. Click **Add**. The bank details are added and displayed in the *ICR - Bank Details* page.

17. To **Edit**, **View**, or **Delete** the bank details, click the hamburger icon in the corresponding record and select the required option.

Upon clicking **Edit** option, the *Demographic Details* window appears.

Demographic Details

You can manage the following details about the Financial Institution here:

- Basic Info
- Address
- Rating

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Bank Details

Basic Bank Details
Financial Profile
Revenue Generated
Shareholder Details
Bank Facility Details

Demographic Details

Basic Info Address Rating

Company Details

Registration Number *	Company Name	Organisation Type	Branch Code
wersf	Sam Fi 001	Single	
Entity Type	Demographic Type	Country Of Incorporation *	Country Of Risk *
D	Domestic	IN	IN
Place Of Incorporation	Incorporated Date	Established Date	Upload Logo
sdasd	May 3, 2018	Apr 16, 2021	Upload
RM Id *			
Financial Institution Name *	Financial Institution Code *	BIC Code *	MICR Code *
asdasd	12	12	d
Legal Entity Code *	RTGS *	Business Type *	FI Ownership Type *
12	rasda	Islamic	Pvt
Country Name *	Country Code	Currency *	Head Office Country
asdasd	asd	USD	AFG
Country Of Risk *	Govt Owner	Access to Global Market	Rank By Assets
IN	<input type="checkbox"/>	<input type="checkbox"/>	2
Auditor Name	Auditor Reg Number	Auditor License	License Valid Till
asd	asd	asd	
Company Web site	Facebook URL	Twitter URL	Employee Strength
www.asdi.com	www.asdi.com	www.asdi.com	2
No. Of Years In Business	No. Of Companies In the Group	Is Blocklisted?	Is KYC Compliant?
74	3	<input type="checkbox"/>	<input type="checkbox"/>
Last KYC Date	Listed Company	Language *	Media *
Apr 13, 2021	<input type="checkbox"/>	English	Mail

KYC Details

Received	Verification Date	Effective Date	Verification Method
<input checked="" type="checkbox"/>	Apr 14, 2021	Apr 14, 2021	MANUAL

Save OK

Basic Info

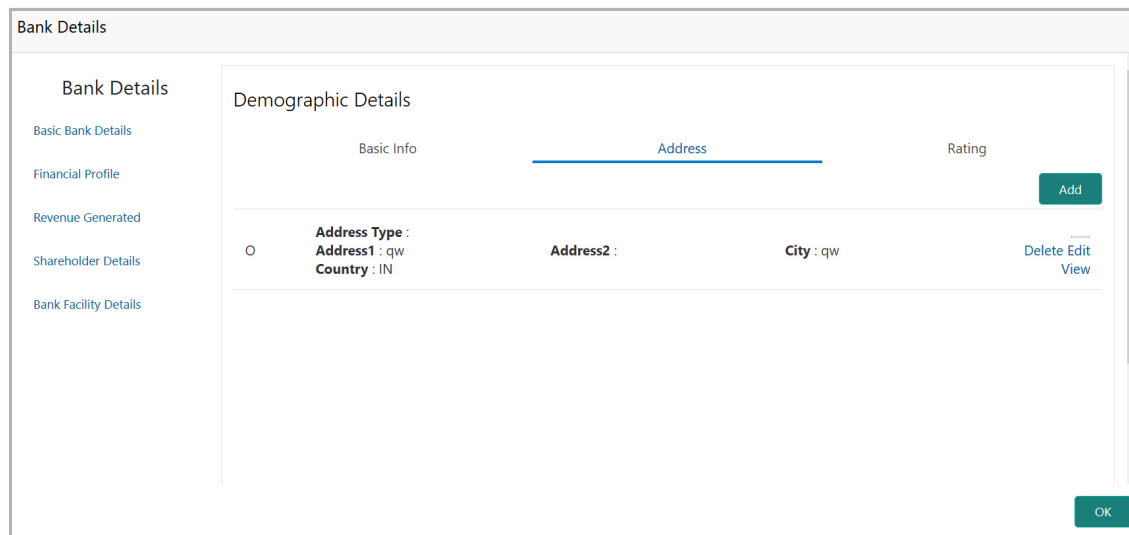
In this tab, bank details added in the FI Credit Proposal process / Industry Credit Review Initiation process are displayed. You can modify the necessary details if there is any change.

Refer **FI Credit Proposal Initiation User Manual** for field level information.

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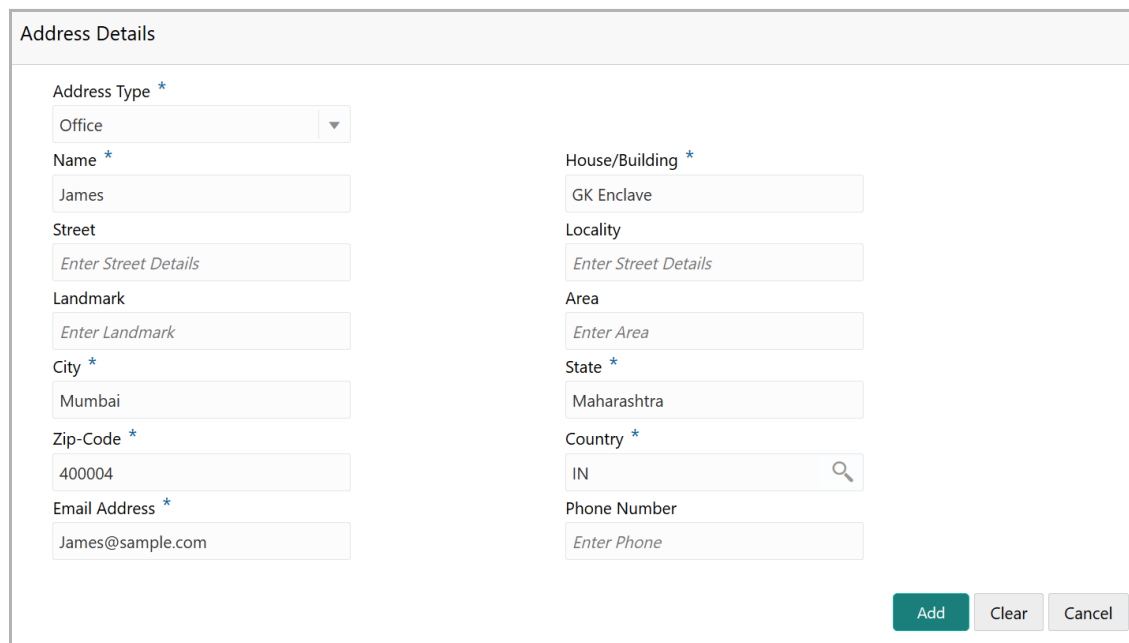
Address

In this tab, bank addresses added in the FI Credit Proposal process / Industry Credit Review Initiation process are displayed. You can add, view, edit or delete the address record based on bank's current location.



The screenshot shows the 'Bank Details' window with the 'Address' tab selected. The window is divided into a left sidebar and a main content area. The sidebar contains links for 'Basic Bank Details', 'Financial Profile', 'Revenue Generated', 'Shareholder Details', and 'Bank Facility Details'. The main content area is titled 'Demographic Details' and has three sub-tabs: 'Basic Info', 'Address', and 'Rating'. The 'Address' tab is active, showing a table with one address record. The record has the following details: Address Type: Office, Address1: qw, Address2: (empty), City: qw, Country: IN. There are 'Add', 'Delete', 'Edit', and 'View' buttons for this record. An 'OK' button is located at the bottom right of the window.

18. To add the company address details, click the **Address** tab and then click the **Add** icon. The *Address Details* window appears:



The screenshot shows the 'Address Details' window with various input fields. The fields are arranged in two columns. The left column contains: 'Address Type *' (dropdown menu with 'Office' selected), 'Name *' (text box with 'James'), 'Street' (text box with 'Enter Street Details'), 'Landmark' (text box with 'Enter Landmark'), 'City *' (text box with 'Mumbai'), 'Zip-Code *' (text box with '400004'), and 'Email Address *' (text box with 'James@sample.com'). The right column contains: 'House/Building *' (text box with 'GK Enclave'), 'Locality' (text box with 'Enter Street Details'), 'Area' (text box with 'Enter Area'), 'State *' (text box with 'Maharashtra'), 'Country *' (text box with 'IN' and a search icon), and 'Phone Number' (text box with 'Enter Phone'). At the bottom right, there are three buttons: 'Add', 'Clear', and 'Cancel'.

19. Type or select the following details in the corresponding fields:

- **Address Type**
- **Name** of the contact person
- **House/Building** name

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

20. Click **Add**. Address details are added.

21. To **View**, **Edit**, or **Delete** the address details, click the hamburger icon in the corresponding record and select the required option.

Rating

Credit Rating captured as part of FI Credit Proposal process / Industry Credit Review Initiation process is displayed in this tab. You can add, view, edit or delete the rating, if required.

The screenshot shows a web interface for 'Bank Details'. On the left is a navigation menu with options: 'Basic Bank Details', 'Financial Profile', 'Revenue Generated', 'Shareholder Details', and 'Bank Facility Details'. The main content area is titled 'Demographic Details' and has three sub-tabs: 'Basic Info', 'Address', and 'Rating'. The 'Rating' sub-tab is active and shows a table with the following data:

Year	Rating Date	Outlook	Agency	Rating	
2021				A-	Delete

There is an 'Add Rating' button in the top right of the table area and an 'OK' button at the bottom right of the main content area.

22. To add Financial Institution rating details, click the **Rating** tab and then click **Add Rating**. The *Add Rating* window appears:

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The screenshot shows the 'Add Rating' dialog box. At the top, there are three input fields: 'Rating Date *' with a calendar icon, 'Outlook' with a dropdown arrow, and 'Year Of Rating *'. Below these are two sections: 'Rated By' and 'Risk Ratings'. The 'Rated By' section has a search box with 'e.g Moodys' and two radio buttons: 'Moody's' (selected) and 'Fitch'. The 'Risk Ratings' section has a search box with 'e.g AAA' and three radio buttons: 'AAA', 'BB+', and 'B'. A 'Close' button is located in the bottom right corner.

23. Select the following details:

- Rating Date
- Outlook
- Rated By
- Risk Ratings

Year of Rating gets defaulted based on the selected **Rating Date**.

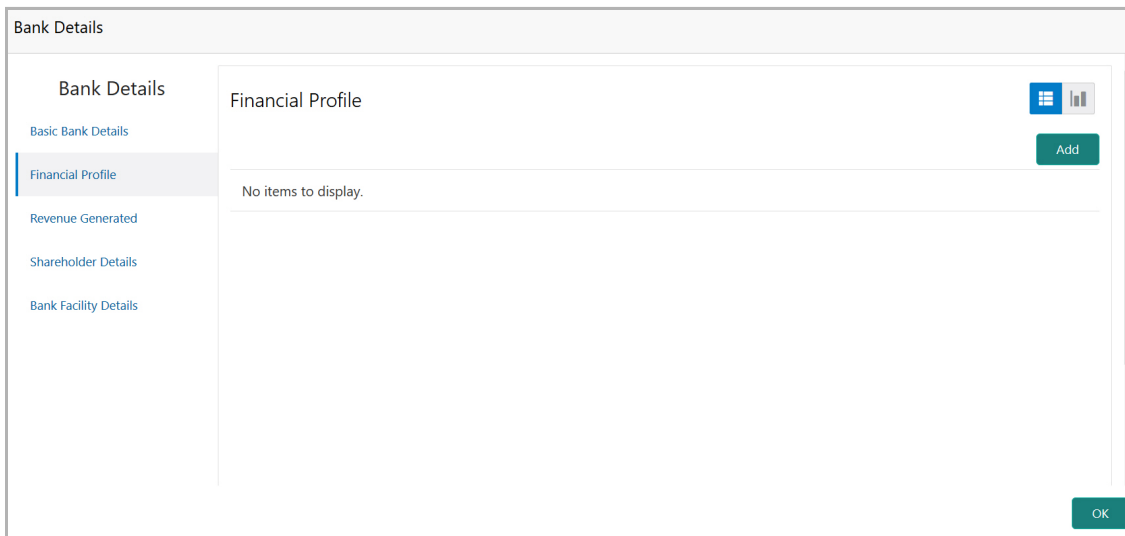
Upon selecting the **Risk Ratings**, the rating is added and displayed in the *Ratings* tab.

24. To **Edit** or **Delete** the added rating, click the hamburger icon in the rating tile and select the required option.

Financial Profile

You can manage the financial details of the bank by navigating to **Financial Profile** menu in the left pane. Financial details are information available in the customer's financial documents, such as Balance Sheet, Cash Flow Statement, and Profit and Loss Statement.

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25. To add financial details, click **Add** in the *Financial Profile* screen. The following window appears:

Financial Profile

Year *			
2020			
Currency *	Balance Sheet Size *	Operating Profit *	Net Profit *
USD	\$6.00	\$7.00	\$6.00
Year Over Year Growth *	Return On Investment *	Return On Equity *	Return On Asset *
73%	9%	9%	9%
Capital Adequacy Ratio *	Cost to Income ratio *	Equity *	Gross Impaired Loans *
9%	9%	9	9%
Liquid assets *	Loan Loss Res / Impaired Loans *	Net loans by deposit and Structured funding	*NPA coverage ratio *
9	9%	9%	9%
NPA ratio *	Return on Avg Equity *	Return on Avg Assets *	Tier 1 CAR *
9%	9%	9%	9%
Total Assets *	Unreserved Equity *		
9	9		

Add Clear Cancel

26. Specify the **Year** for which financial detail have to be added.
27. Select the **Currency** in which financial details are available.
28. Specify the **Balance Sheet Size** in selected currency.
29. Specify the following financial details in the corresponding fields:
 - Operating Profit - Bank's total earnings from its core business functions for a given period, excluding the deduction of interest and taxes
 - Net Profit - Bank's profit calculated by dividing the net income by sales recorded in Profit and Loss Statement

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- Year Over Year Growth - Bank's growth ratio in the recent period compared to the past period(s)
- Return On Investment - Ratio between net income and investment
- Return On Equity - Ratio obtained by dividing net income by shareholders' equity
- Return On Asset - Ratio obtained by dividing net income by total assets
- Capital Adequacy Ratio - Ratio of a bank's capital in relation to its risk weighted assets and current liabilities
- Cost to Income Ratio - Ratio obtained by dividing the operating expenses by the operating income generated that is net interest income plus the other income
- Equity - Value obtained by subtracting liabilities from the value of the assets
- Gross Impaired Loans - Total loans for which not all of the related principal and interest payments can be collected
- Liquid Assets - Total number of liquid assets held by the bank
- Loan Loss Res / Impaired Loans
- Net loans by deposit and Structured funding
- NPA Coverage Ratio - Extent of funds the bank has kept aside to cover loan losses
- NPA Ratio - Bank's non-performing asset ratio
- Return On Avg Equity - Ratio obtained by dividing net Income by the ending shareholders' equity value in the Balance Sheet
- Return on Avg Assets - Ratio obtained by dividing the net income by average total assets
- Tier 1 CAR - Ratio of a bank's core tier 1 capital, that is its equity capital and disclosed reserves to its total risk-weighted assets
- Total Assets - Total number of assets held by the bank
- Unreserved Equity

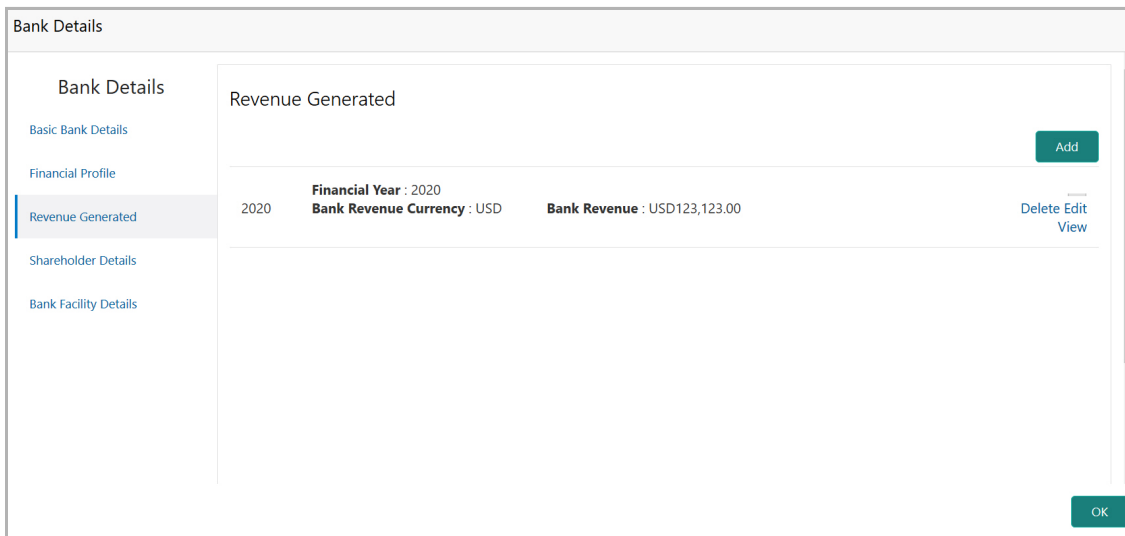
30. Click **Add**. The financial details are added and displayed in the *Financial Profile* screen.

31. To **View**, **Edit**, or **Delete** the financial profile, click the hamburger icon in the corresponding record and select the required option.

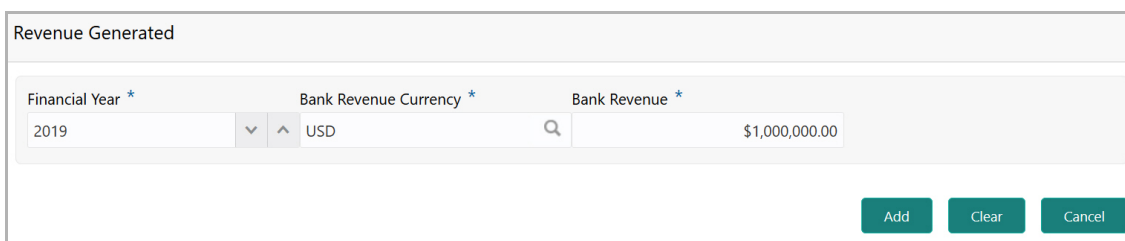
Revenue Generated

You can manage the bank revenue details added in the Industry Credit Review Initiation process or add new revenue record, by navigating to **Revenue Generated** menu in the left pane.

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32. Click **Add**. The *Revenue Generated* window appears:

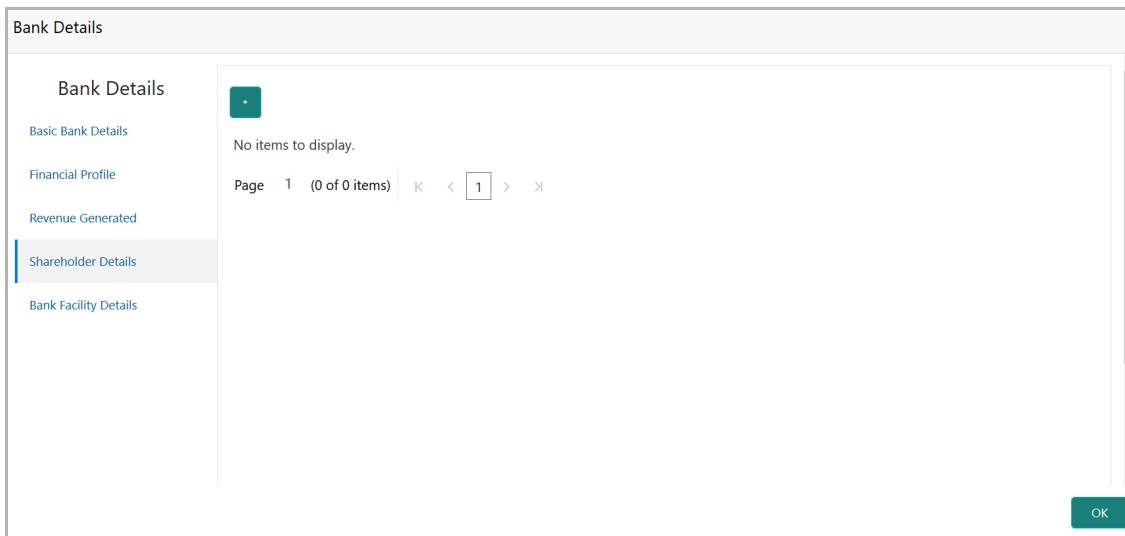


33. Specify the **Financial Year** for which you want to add revenue details.
34. Search and select the **Bank Revenue Currency**.
35. Specify the **Bank Revenue** in selected currency.
36. Click **Add**. The revenue details are added and displayed in the *Revenue Generated* screen.
37. To **View**, **Edit**, or **Delete** the revenue details, click the hamburger icon in the corresponding record and select the required option.

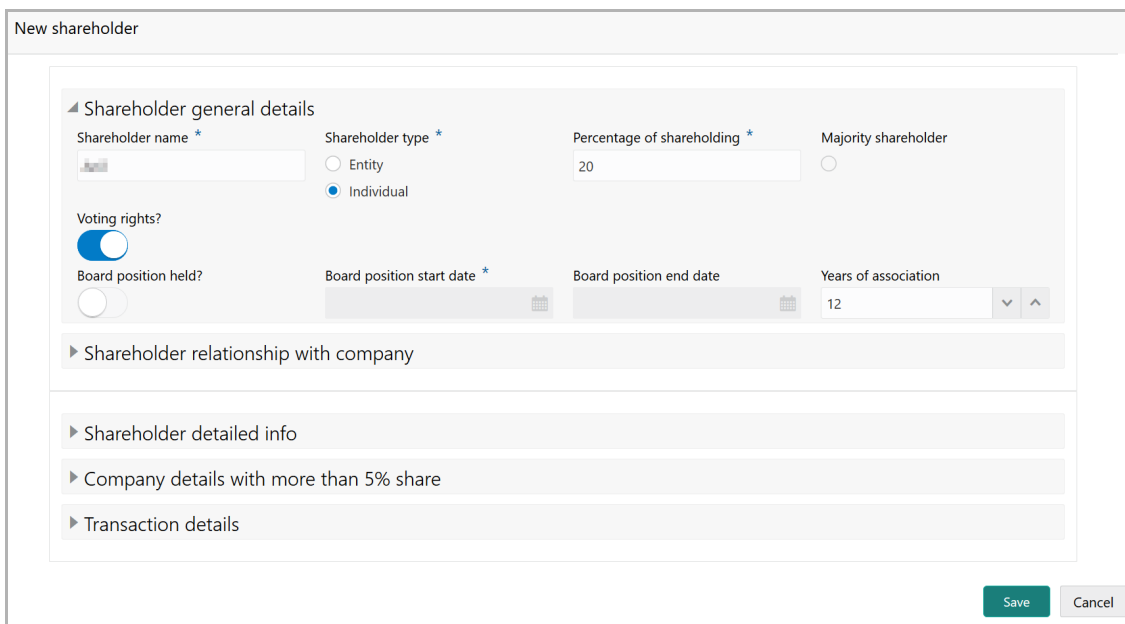
Shareholder Details

You can manage the shareholder information added in the Industry Credit Review Initiation process as well as add new shareholder record by navigating to the **Shareholder Details** menu in the left pane.

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38. To add the shareholder information, click + the add icon. The *New Shareholder* window appears:



In the **Shareholder general details** section:

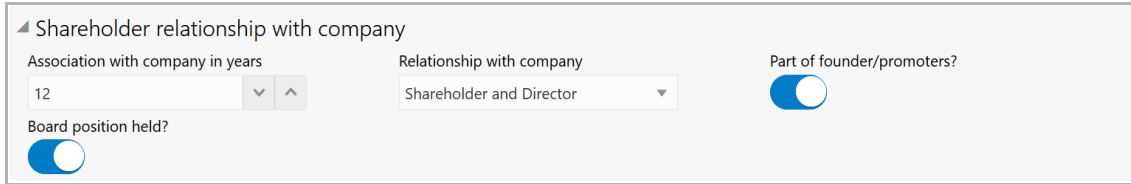
39. Type the **Shareholder name**.
40. Select the **Shareholder type**. The options available are: Entity and Individual.
41. Specify the **Percentage of shareholding**.
42. If the shareholder has major share in the customer's organization, select the **Majority shareholder** button.
43. If the shareholder has voting rights in the customer's organization, enable the **Voting rights?** button.

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44. If the shareholder was in a board position, enable the **Board position held?** switch and specify the **Board position start date** and **Board position end date**.

45. Mention the shareholder's **Years of association** in your customer's organization as Board member.

In the **Shareholder relationship with company** section:



Shareholder relationship with company

Association with company in years: 12

Relationship with company: Shareholder and Director

Part of founder/promoters?

Board position held?

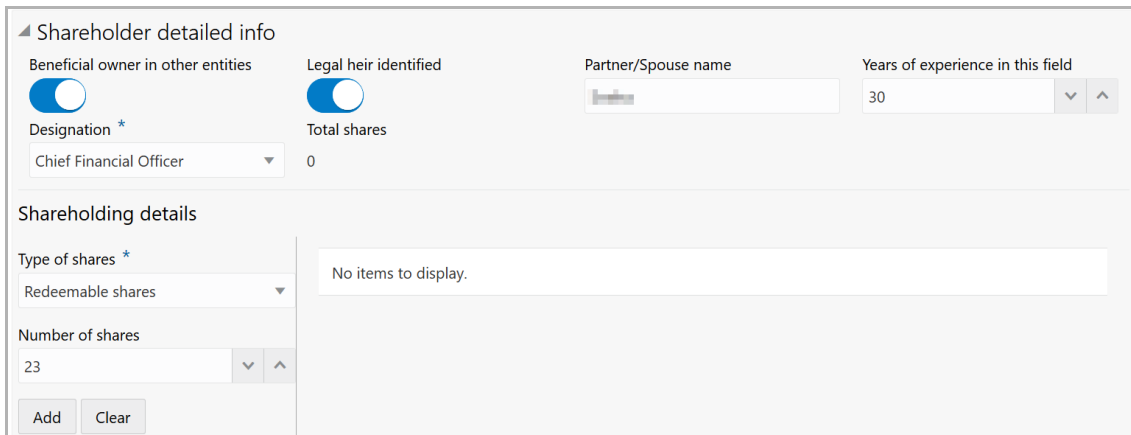
46. Mention the shareholder's **Association with company in years**.

47. Select the **Relationship with company** from the drop down list.

48. If the shareholder is one of the founder or promoter, enable **Part of founder/promoters?** switch.

49. If the shareholder was in a board position, enable the **Board position held?** switch.

In the **Shareholder detailed info** section:



Shareholder detailed info

Beneficial owner in other entities

Legal heir identified

Partner/Spouse name: [Redacted]

Years of experience in this field: 30

Designation *: Chief Financial Officer

Total shares: 0

Shareholding details

Type of shares *: Redeemable shares

Number of shares: 23

Add Clear

No items to display.

50. If the shareholder is an owner in other organizations, enable the **Beneficial owner in other entities** switch.

51. If the shareholder has a legal heir, enable the **Legal heir identified** switch.

52. Type the shareholder's **Partner/Spouse name**.

53. Mention the shareholder's **Years of experience in this field**.

54. Select the **Designation** of the shareholder from the drop down list.

55. Specify the **Total shares**.

In the **Shareholding details** section:

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- 56. Select the **Type of shares** from the drop down list.
- 57. Specify the **Number of shares**.
- 58. Click the **Add** button. Shareholding details are added and listed as shown below:

Shareholder detailed info

Beneficial owner in other entities Legal heir identified Partner/Spouse name: Sneha Years of experience in this field: 30

Designation *: Chief Financial Officer Total shares: 23

Shareholding details

Type of shares *: Redeemable shares

Number of shares: 23

Remove Update Clear

Summary: Type of shares : Redeemable shares, Number of shares : 23

- 59. To **Remove**, **Update**, or **Clear** the added shareholding details, select the required item and click the corresponding icon.

In the **Company details with more than 5% share** section:

Company details with more than 5% share

Company name *: [Redacted]

Shareholding percentage *: 20%

Is common board members?

Similar type of business

Add Clear

No items to display.

- 60. If the shareholder has more than 5% share in any organization, specify the following details:
 - Company name
 - Shareholding percentage
- 61. If the shareholder **Is common board members?**, enable the corresponding switch.
- 62. If the shareholder is into **Similar type of business**, enable the corresponding switch.
- 63. Click **Add**. Details are added and listed as shown below:

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64. To **Remove**, **Update**, or **Clear** the added detail, select the required item and click the corresponding icon.

In the **Transaction details** section:

65. If the shareholder is a guarantor for your customer, enable the **Acted as a guarantor for the company?** switch.

66. If the shareholder has **Provided loan to the company?**, enable the corresponding switch. **Provided loan amount** field is enabled.

67. Search and select the **Currency** for the **Provided loan amount** value.

68. Specify the **Provided loan amount**.

69. If the shareholder has **Taken loan from the company?** (your customer), enable the corresponding switch. **Loan amount** field is enabled.

70. Search and select the **Currency** for the **Loan amount** value.

71. Specify the **Loan amount**.

72. If the shareholder is a debtor for your customer, enable the **Debtor for the company?** switch. **Payable as on date** field is enabled.

73. Specify the amount to be paid by the shareholder in **Payable as on date** field.

74. If the shareholder is a creditor for your customer, enable the **Creditor for the company?** switch. **Receivable as on date** field is enabled.

75. Specify the amount to be received from the shareholder in **Receivable as on date** field.

76. Click **Save** in the *New Shareholder* window. Shareholder details are added and listed in Shareholder Details page.

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Bank Facility Details

You can create a new facility for the Financial Institution or manage existing facilities by navigating to **Bank Facility Details** menu in the left pane.

Bank Details

Bank Details

Basic Bank Details

Financial Profile

Revenue Generated

Shareholder Details

Bank Facility Details

Sample FI

Filter Type to filter

No items to display.

End Of List (showing 0 record(s) out of 0)

OK

Creating Facility without Template

77. To directly add the facility without using template, click the add icon. The *New Facility* window appears.

New Facility

Take over other bank facility

Line Code * 22

Parent Facility Id TERMLOAN3 - test

Currency * USD

Tenor 12

Commitment Status

Committed Uncommitted Cascade

Line Serial Number * 33

Facility Type * Funded Non Funded

Cascade

Requested Amount * \$50,000.00

Line Expiry Date * Nov 30, 2021

Secured? Cascade

Facility Description * Facility for Tata motors

Facility Category Term Loan

Next Review Date * Dec 31, 2020

Availability Period

Availability Period

Revaluation Required

Rate Agreement Required

Additional Fields

UDF

Save Save & Configure Close

In the *New Facility* window, you can link the other bank facility and / or create new facility by adding the necessary information.

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78. To link the other bank facility with a facility, enable the **Link existing facility** check box.

To add a new funding requirement:

79. Type the **Line Code**.

80. Type the **Line Serial Number**.

81. Type the **Facility Description**.

82. Select the **Parent Facility Id** from the drop down list.

83. Choose the **Facility Type**. The options available are **Funded** and **Non Funded**.

You can restrict creation of sub-facility of type other than the selected type by enabling the Cascade check box. For example, if the **Facility Type** is selected as **Funded** and the **Cascade** check box is enabled, the sub-facility of type Non Funded cannot be created.

84. Select the **Facility Category** from the drop down list.

85. Search and select the **Currency** in which the facility has to be offered.

86. Specify the amount requested by the organization in **Requested Amount** field.

87. Click the calendar icon and select the **Next Review Date** for the facility.

88. Type the **Tenor** for the facility.

89. Select the **Line Expiry Date**.

90. Specify the **Availability Period** for the facility.

91. Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**.

You can restrict creation of committed / uncommitted sub-facility for this facility by enabling the Cascade check box. For example, if the **Commitment Status** is selected as **Committed** and the **Cascade** check box is enabled, the uncommitted sub-facility cannot be created, and vice versa.

92. Enable the **Secured?** switch, if collaterals are available for the facility.

You can restrict creation of unsecured sub-facilities for this facility by enabling the **Cascade** check box along with the **Secured?** switch.

93. Enable the **Revaluation Required** check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.

94. Enable the **Rate Agreement Required** check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation.

95. To save the details and exit the *New Facility* window, click **Save**.

96. To add further details about the facility, click **Save & Configure**.

Chapter 3 - Initiation

97. To exit the *New Facility* window without saving the information, click **Cancel**.



Project Id field appears in the *New Facility* or *Facility Details* window, in case the party is a stakeholder in any of the projects. You can select the required project for linking with the facility based on requirement.

Creating Facility with Template

98. To create the facility using template, click the **Facility Template (T)** icon. The *Facility Template* window appears:

Facility Template

Template Code * 0022

Template Name Test Template

Facility Template

- Liability
 - Working capital facility (1112)
 - Term Loan Facility (2233)

Submit Close

99. Search and select the **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.

100. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below.

Facility Template

Template Code * 0022

Template Name Test Template

Available Facility

- Working Capital Finance
- Term Loan
- Letter of Credit
- Guarantee

Facility Template

- Liability
 - Working capital facility (1112)
 - Term Loan Facility (2233)

Submit Close

Chapter 3 - Initiation

101. Drag and drop the required facility from the **Available Facility** section to the **Facility Template** section.

102. To capture the facility details, click the facility in the **Facility Template** section. Fields related to the facility appear as shown below:

The screenshot shows a 'Facility Template' form. At the top, there are two input fields: 'Template Code *' with the value '0022' and a search icon, and 'Template Name' with the value 'Test Template'. Below these is a modal window titled 'Working capital facility - 1112' with a close button (x) and navigation arrows. Inside the modal, there are four fields: 'Facility Description *' with the value 'Working capital facility', 'Next Review Date *' with the value 'Oct 1, 2020' and a calendar icon, 'Currency *' with the value 'USD' and a search icon, and 'Requested Amount *' with the value '\$10,000.00'. A green 'Save' button is in the top right of the modal. At the bottom right of the main form, there are 'Submit' and 'Close' buttons.

103. Type the **Facility Description**.

104. Select / specify the **Next Review Date** for the facility.

105. Search and select the **Currency** for the **Requested Amount**.

106. Specify the **Requested Amount**.

107. Click **Save**.

108. After providing details for all the facilities in the **Facility Template** section, click **Submit**. Facility is created and listed in the Facility Details section.

109. To **View**, **Edit**, or **Delete** the added facility, click the hamburger icon in the corresponding record and select the required option.

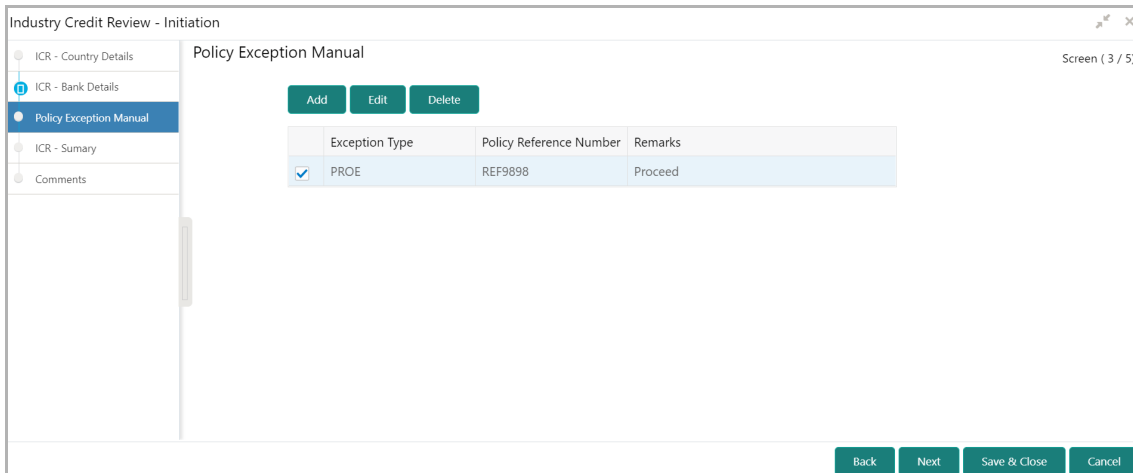
110. To change the layout of *Bank Facility Details* screen, use the List View, Tree View, and Structure View icons at the top right corner.

111. To go to the next page, click **Next**. The *Policy Exception Manual* page appears.

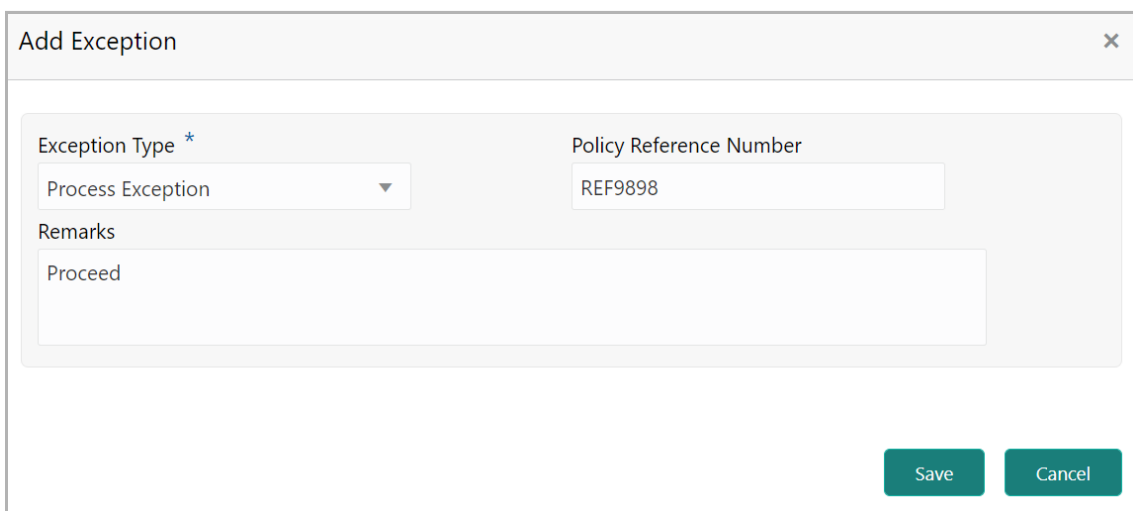
Policy Exception Manual

This data segment allows you to manually capture the policy exception details, if there is any policy exception. You can also edit or delete the exception records based on the current compliance status.

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112. To add policy exception details, click **Add**. The *Add Exception* window appears:



113. Select the **Exception Type** from the drop down list.

114. Specify the **Policy Reference Number**.

115. Capture **Remarks**, if any.

116. Click **Save**. The policy exception details are added and displayed in the *Policy Exception Manual* page.

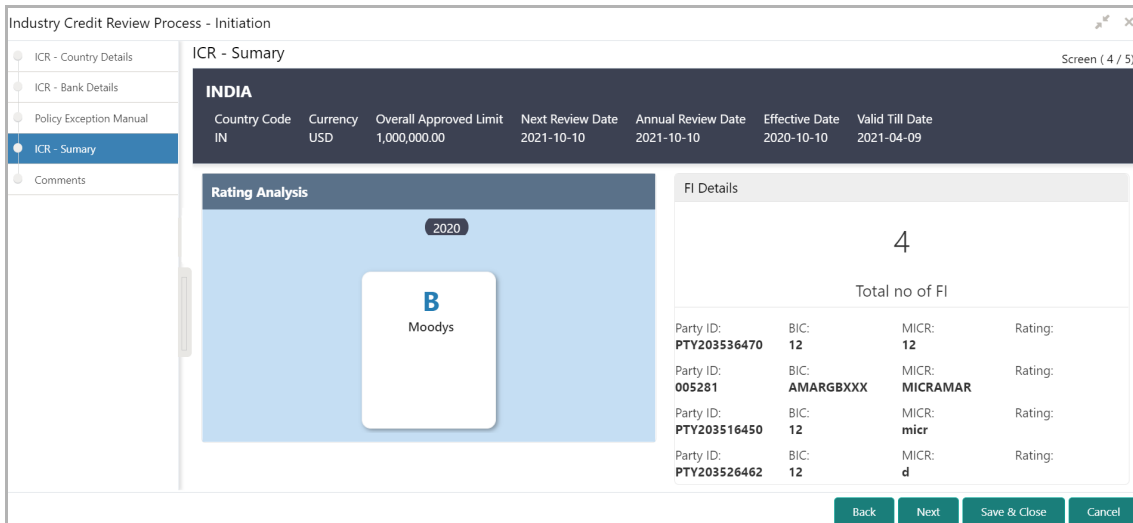
117. To **Edit** or **Delete** the added details, select the record and click the corresponding button.

118. To go to the next page, click **Next**. The *ICR - Summary* page appears.

ICR - Summary

This data segment displays all the details added or modified in the previous pages for verification.

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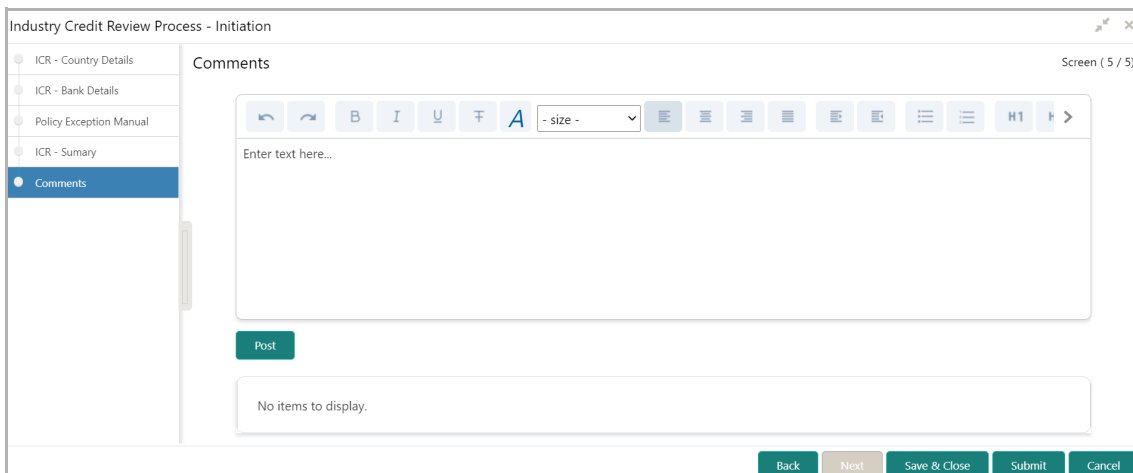


119. View the summary and click **Next**, if changes are not required. Otherwise, click **Back** and make necessary changes.

Upon clicking **Next**, the *Comments* page appears.

Comments

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



120. Type the **Comments** and click **Post**. Comment is posted below the **Comments** text box.

121. To go back to the previous page, click **Back**.

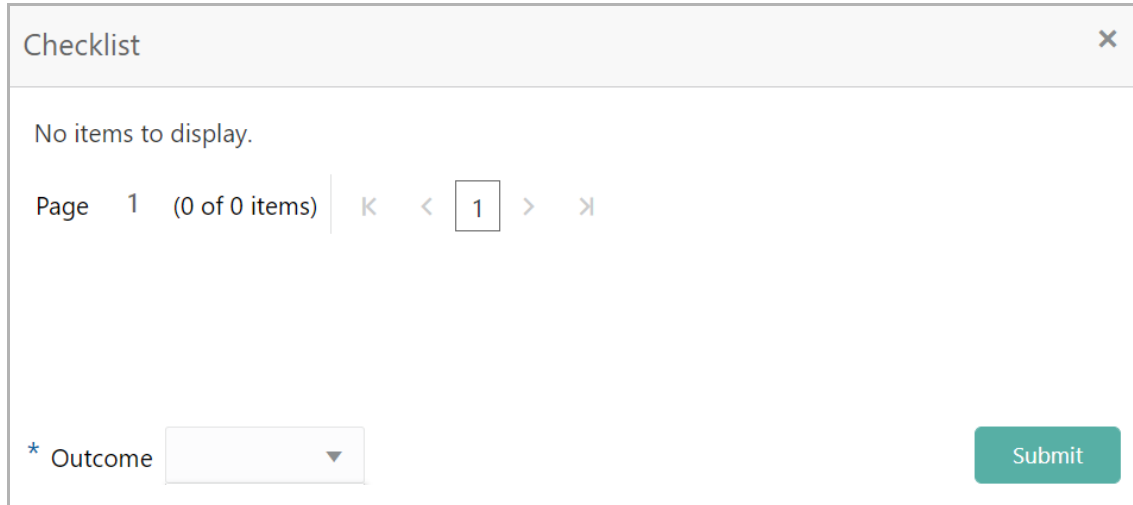
122. To save the entered information and exit the window, click **Save & Close**.

123. To submit the application to the next stage, click **Submit**.

124. To exit the window without saving the information, click **Cancel**.

Chapter 3 - Initiation

Upon clicking **Submit**, the *Checklist* window appears.



The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. The main content area displays "No items to display." Below this is a pagination bar showing "Page 1 (0 of 0 items)" with navigation icons (K, <, 1, >, >). At the bottom left, there is a dropdown menu labeled "* Outcome" with a downward arrow. At the bottom right, there is a green "Submit" button.

If any checklist is maintained for this stage in Business Process configuration, the same appears in the above window. You have to manually ensure all the checklists before submitting the application.

125. Select the **Outcome** as 'Proceed' and click **Submit**. The application is moved to the Review and Recommendation stage.

Chapter 4 - Review and Recommendation

Review and Recommendation

In this stage, the user configured for this stage must review the amendment application and provide recommendation based on industry credit details.

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears:

The screenshot shows the Oracle 'Free Tasks' page. The left sidebar contains a navigation menu with items like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Services, Policy, Security Management, Task Management, Tasks, Business Process Maintenance, Completed Tasks, Free Tasks, and Hold Tasks. The main area displays a table of tasks. The table has the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The first few rows of the table are:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Industry Credit Review ...	APP211474253	APP211474253	Review and Recommendation	21-05-27
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
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	
Acquire & Edit	LOW	Facility Amendment	APP211454241	APP211454241	Amendment Initiation	

2. **Acquire & Edit** the required Review and Recommendation task. The *Review and Recommendation - ICR - Summary Details* page appears:

The screenshot shows the 'Industry Credit Review Amendment - Review and Recommendation' page. The left sidebar contains a navigation menu with items like ICR - Country Details, ICR - Bank Details, Policy Exception Manual, ICR - Summary, and Comments. The main area displays the 'Country Details' section. The 'Country Details' section shows the following information:

Country Name	Country Code	Currency
INDIA	IN	USD

The 'Country Limit Details' section shows the following information:

Limit Currency *	Overall Limit Amount *	Limit Expiry Date *
USD	\$1,111,111.00	Apr 15, 2021

The 'Rating' section shows the following information:

Year *
All

The 'Rating' section also shows the following information:

Rating Agency	Rating	Year
Fitch	AAA	2020
Moody's	AAA	2019

Review and Recommendation stage is similar to the Initiation stage. Refer the **Initiation** chapter for field level explanations on all the data segments.

Chapter 4 - Review and Recommendation

The Outcomes available for selection in this stage are:

- Proceed
- Additional Info

If the **Outcome** is selected as 'Proceed', the application is moved to the Approval stage on clicking **Submit**.

If the **Outcome** is selected as 'Additional Info', the application is moved back to the Initiation stage on clicking **Submit**.

Chapter 5 - Approval

Approval

In this stage, the Credit Approver must review the industry credit details and make necessary decision such as Approve or Reject the amendment application.

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears:

The screenshot shows the Oracle Free Tasks page. The left sidebar contains a navigation menu with items like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Services, Policy, Security Management, Task Management, Tasks, Business Process Maintenance, Completed Tasks, Free Tasks, and Hold Tasks. The main area displays a table of tasks. The table has the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The first few rows of the table are:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Industry Credit Review ...	APP211474253	APP211474253	Review and Recommendation	21-05-27
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
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	
Acquire & Edit	LOW	Facility Amendment	APP211454241	APP211454241	Amendment Initiation	

2. **Acquire & Edit** the required Approval task. The *Approval - ICR - Summary Details* page appears:

The screenshot shows the 'Industry Credit Review Amendment - Approval' page. The left sidebar contains a navigation menu with items like ICR - Country Details, ICR - Bank Details, Policy Exception Manual, ICR - Summary, and Comments. The main area displays the 'ICR - Country Details' page. The page has the following sections:

- Country Details**: Country Name (INDIA), Country Code (IN), Currency (USD).
- Country Limit Details**: Limit Currency (USD), Overall Limit Amount (\$1,111,111.00), Limit Expiry Date (Apr 15, 2021).
- Rating**: Year (All), Fitch (AAA Positive 2020), Moody's (AAA Positive 2019).

In this stage, the Approver can only view the industry credit details. The country details, bank details, and policy exception details can be modified only if the modification is allowed in Business Process Configuration.

For field level explanation on all the data segments, Refer the **Initiation** Chapter.

Chapter 5 - Approval

The screenshot shows a 'Checklist' window with a close button (X) in the top right corner. Below the title bar, there is a pagination section: 'Page 1 (0 of 0 items)' followed by navigation icons (K, <, 1, >, X). The main content area contains a text input field labeled 'Approval Comment' with the text 'Approved' entered. Below the text field is a dropdown menu labeled '* Outcome' with 'Approve' selected. A green 'Submit' button is located at the bottom right of the form.

In the *Checklist* window, you must provide your comments for the **Outcome** in the **Approval Comment** field.

The Outcomes available for selection in this stage are:

- Approve
- Reject

If the **Outcome** is selected as 'Approve', the limit details are handed off to the back office system (OBELCM) and the process is completed on clicking **Submit**.

If the **Outcome** is selected as 'Reject', the application is rejected on clicking **Submit**.

Chapter 6 - Handoff - Manual Retry

Handoff - Manual Retry

The system generates the Handoff - Manual Retry task, only if the automatic handoff fails due to errors in the application. You must review the Hand off error details displayed in the Summary page and make necessary changes before manually retrying the handoff process.

Chapter 7 - Reference and Feedback

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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