

Simplified Credit 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 - Introduction

## Preface

### About this guide

This guide provides the user with all the information necessary to initiate Simplified Credit Amendment process in OBCFPM.

### Intended Audience

This document is intended for the banking personnel responsible for modifying and approving credit facility / liability for the existing customers.

### 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"><li>• Field name</li><li>• Drop down options</li><li>• Other UX labels</li></ul>
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

# Chapter 1 - Introduction

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## 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 3 - Overview

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## Simplified Credit Amendment Overview

The Simplified Credit Amendment process is a three stage process to modify credit facility / liability offered to the customers. Banks can initiate this process whenever the Amount, Tenor, and Pricing are to be modified for the existing customer.

The following stages are available in Simplified Credit Amendment process:

- Initiation
- Review and Recommendation
- Approval

# Chapter 3 - Initiation

## Amendment Initiation

In this stage, the user can initiate Simplified Credit Amendment Process for the requested customer by modifying the facility details.

To initiate Simplified Credit Amendment Process, perform the following steps:

### Initiation Steps

1. Login to OBCFPM.
2. Navigate to **Credit Facilities > My Portfolio**. The *My Portfolio* page appears:

The screenshot displays the 'My Portfolio' interface. At the top, there is a search bar with the text 'Type to filter' and a '+ New Proposal' button. Below this is a table with the following data:

Customer	Customer Id	Amount Sanctioned	Balance Available	Earmarked	Annual Review Date
[Redacted]	PTY201514287	\$0.00	\$0.00	NA	

Below the table, there are several summary cards:

- Entities:** 1 Entity. Sub-sections: Sanctioned (\$0.00), Available (\$0.00).
- Non Funded:** Sanctioned (\$0.00), Available (\$0.00).
- Upcoming events:** View all. No items to display.
- Financial Info:** View all. No items to display.
- WIP Applications:** View all. Includes Facility Application, Collateral Application, and Policy Exception.
- Ratings:** No items to display.

At the bottom of the page, there is a row of buttons: Initiate Amendment, Initiate PSN, Initiate Closure, Initiate T&c Compliance, Initiate GC Amendment, Initiate GC Extension, Initiate Facility Review, and Initiate SF Credit Process.

3. Click and expand the required customer.
4. Click **Initiate SF Credit Process**. The *Initiation* page appears.

Or

5. Navigate to **Credit Facilities > Corporate > Simplified Credit Amendment**. The *Initiation* page appears:

# Chapter 3 - Initiation

Oracle Simplified Credit Amendment interface. The main form includes fields for Application Priority (Low, Medium, High), Application Branch (004), and Party Id (PTY192560509). The Party Information section shows details for ACME Corporation, including Party Id, Register No, Legal Status, Liability Amount, Is KYC Compliant, Share Holders, Contractors, Guarantors, and Bankers. A 'Please select required operation' section is visible with checkboxes for Amount, Pricing, Tenor, Collateral, and Multiple. An 'Initiate SF Credit Process' button is at the bottom right.

6. Select the **Application Priority** based on requirement. The options available are **Low, Medium, and High**.

7. Search and select the **Application Branch** and **Party Id**.

Upon clicking the search icon in **Party Id** field, the *Customer Search* window appears as shown below:

Customer search.. window. The window contains a search bar with fields for Customer Number and Customer Name, a 'Fetch' button, and a table of search results. The table has columns for Customer Number and Customer Name. The results show several entries with customer numbers and names. A pagination bar at the bottom indicates 'Page 4 of 4 (31 - 35 of 35 items)'.

Customer Number	Customer Name
PTY201514287	ABC LTD
PTY201518987	DEF LTD
PTY201835452	GHI LTD
PTY201835453	JKL LTD
PTY201835454	MNO LTD

8. Type the **Customer Number / Customer Name**. This is an optional step. If customer number or name is not provided, the system will list all the associated customers.

9. Click **Fetch**. Customer list is populated.

10. Click on the required customer. The **Party Id** field is updated with the selected customer number.

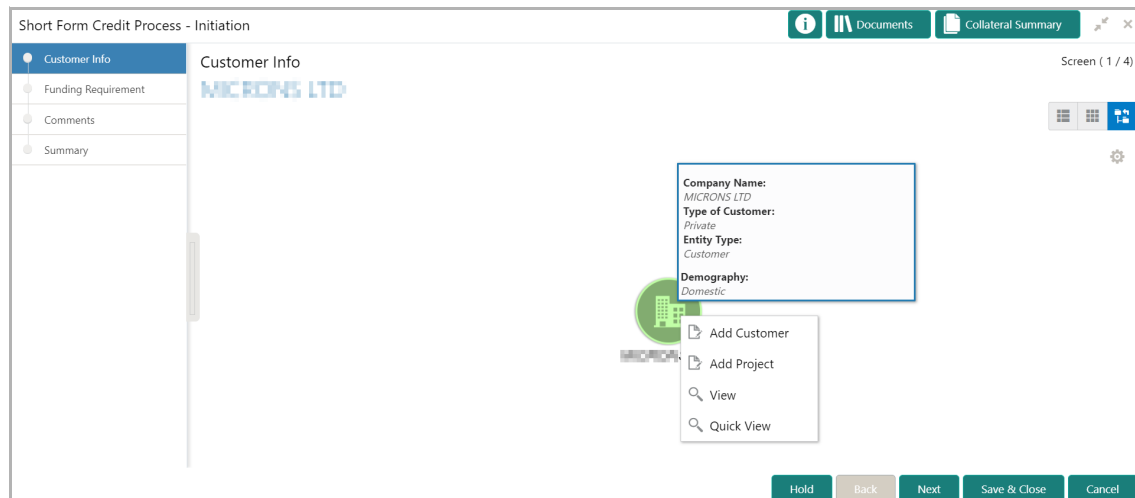


# Chapter 3 - Initiation

11. Select the required parameter for amendment and click **Initiate SF Credit Process**. The options available are **Amount, Pricing, Tenor, Collateral,** and **Multiple**. The *Initiation - Customer Info* page appears.

## Customer Info

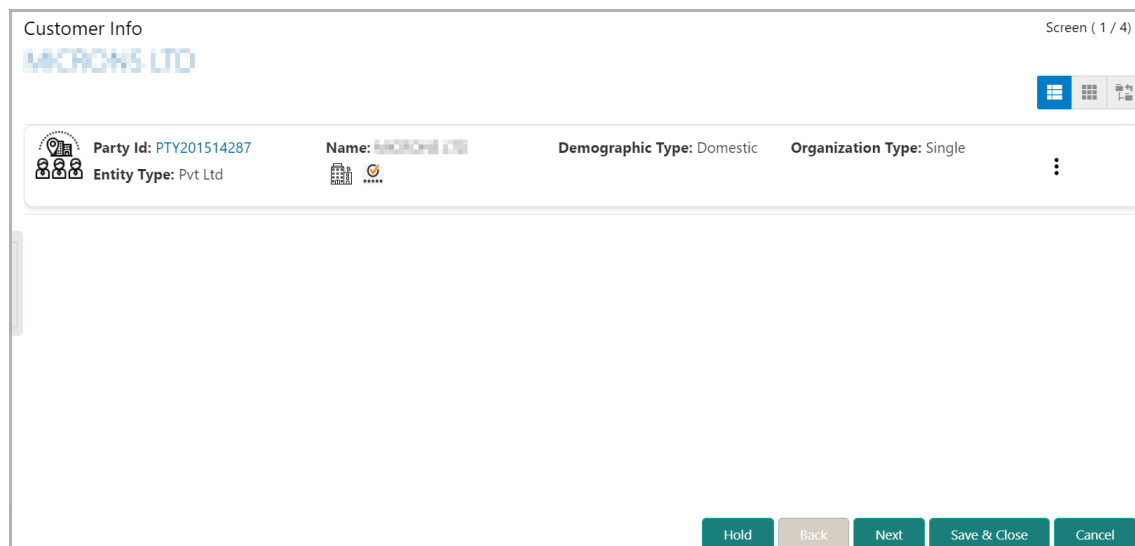
This data segments allows the user to view all the information about the customer added in credit proposal process.



12. Mouse hover on the customer icon to view basic information about the customer.

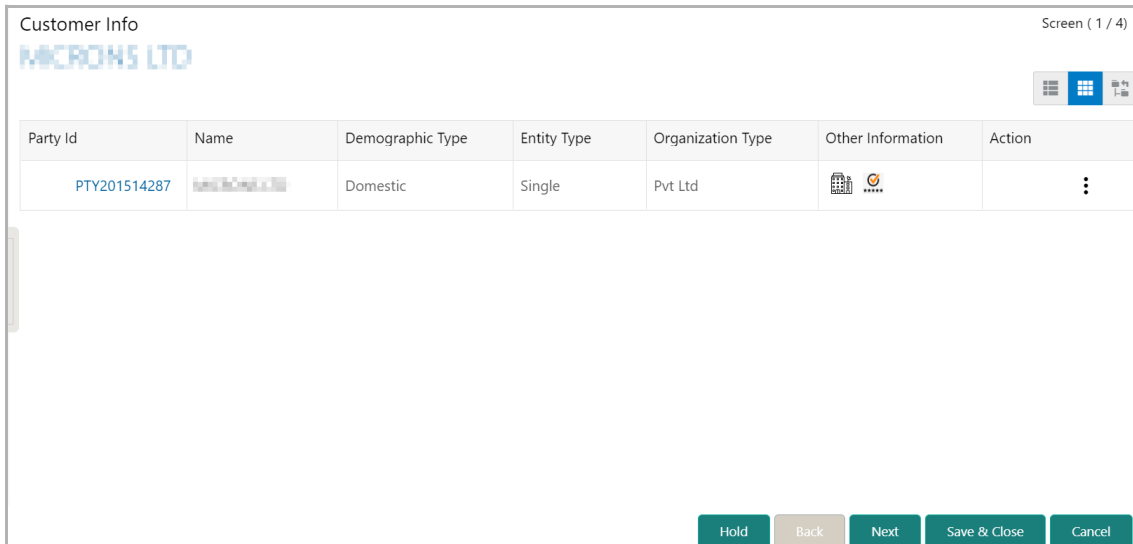
13. To view the detailed information about the customer, right click on the customer icon and select **View**.

14. To change the layout of *Customer Info* page to list view, click the **List View** icon.



15. To change the layout of *Customer Info* page to table view, click the **Table View** icon.

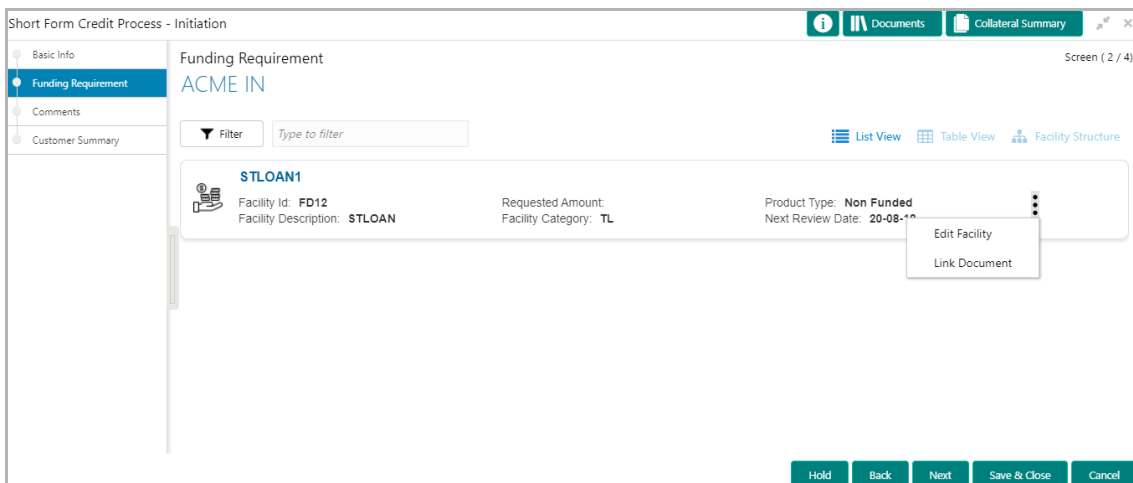
# Chapter 3 - Initiation



16. To go to the *Funding Requirement* page, click **Next**.

## Funding Requirement

This data segment lists all the existing facilities of the selected customer. The user can modify the parameters selected in the Amendment Initiation page in this data segment.



17. To filter the required facility, click the **Filter** icon and specify the filter parameters or directly type the facility detail in **Type to filter** text box.

18. To modify the facility, click the Hamburger icon in corresponding record and select **Edit Facility**. The *Facility Details* window appears:

# Chapter 3 - Initiation

Short Term WC IND - Working Capital Finance

Save

**Facility Details**

Facility Basic Info

Schedule

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Credit Rating

FX Rate Revaluation

Utilization History

Line Code *	Line Serial Number *	Facility Description *
STWCIND	1	Short Term WC IND
Parent Facility Id	Parent Line Number	Facility Type
F19256939	STWC1	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded
Facility Category	Next Review Date *	<input type="checkbox"/> Cascade
Working Capital Finance	Dec 2, 2019	Line Start Date *
Currency *	Requested Amount *	Jul 11, 2019
USD	\$200,000.00	Project Id
Availability Period (in months)	Commitment Status	Secured?
<input type="checkbox"/> Revaluation Required	<input type="radio"/> Committed <input type="checkbox"/> Cascade	<input checked="" type="radio"/> Secured <input type="checkbox"/> Cascade
<input type="checkbox"/> Rate Agreement Required	<input type="radio"/> Uncommitted	Sanctioned Amount
Utilized Amount	Line Expiry Date *	\$1,000,000.00
\$1,000,000.00	Mar 31, 2022	OSUC Amount
Total repaid amount	Available Amount	\$0.00
\$0.00	\$0.00	Net Utilization
Peak Utilization	Outstanding utilized amount	\$0.00
\$0.00	\$0.00	Average Utilization
	\$0.00	

Additional Fields

No Additional fields configured!

Close



The left menus in the above screen can be configured using Business Process Maintenance screen. In this document, only the procedure to modify Amount, Pricing, and Tenor is explained.

For information on all dimensions in the left menu, refer **Credit Amendment User Manual**.

In the *Facility Details* window:

- The **Requested Amount** can be modified, only if **Amount** is selected in the *Initiation* page.
- The **Line Expiry Date** can be modified, only if **Tenor** is selected in the *Initiation* page.
- The **Pricing** can be modified, only if **Pricing** is selected in the *Initiation* page.



The **Pricing** is applicable only for funded facility. To modify pricing details, click **Pricing** from the left menu, select the required pricing record, and click the edit icon.

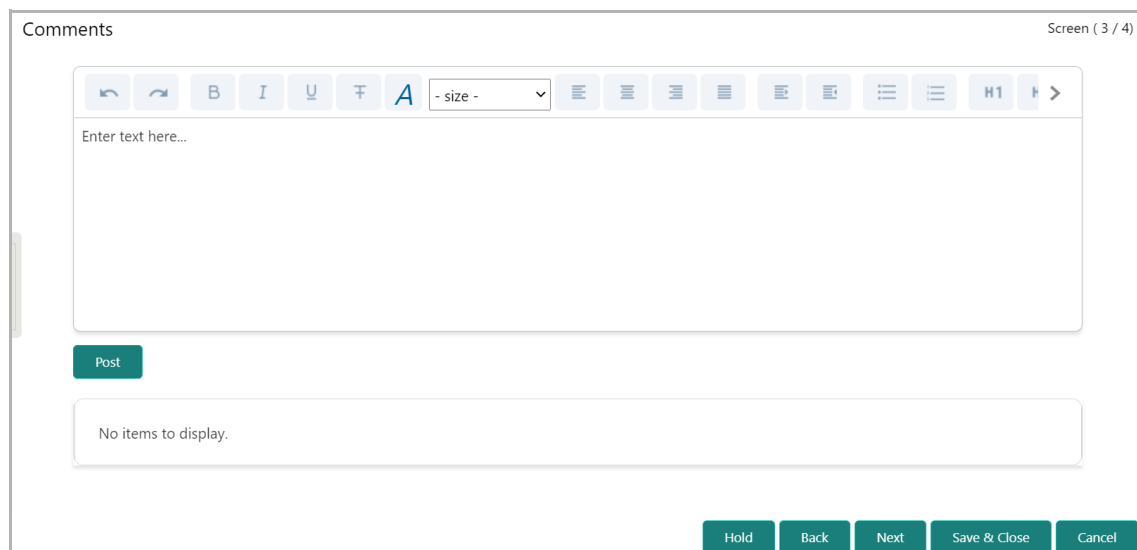
19. Modify the required parameter.

# Chapter 3 - Initiation

20. Click **Save**. The *Funding Requirement* page is updated with the modified details.
21. To change the layout of Funding Requirement page to table view, click the **Table View** icon.
22. To change the layout of Funding Requirement page to tree view, click the **Facility Structure** icon.
23. To go to the *Comments* page, click **Next**.

## Comments

You can post overall comments about the Amendment Initiation stage in this data segment. Providing comments helps the users in next stage to understand the application and make better decision.



24. Type the necessary comments in the text box and click **Post**. Comments are added below the text box.
25. To go to the Summary page, click **Next**.

## Summary

This data segment is the graphical representation of customer information such as Facility Summary, Collateral Summary, Other Bank Facilities, Covenants, Terms & Conditions, Financial Profile, Projections, Upcoming Events, Group Entities, Scores, Groupwise Exposure Details, Connected Parties, and Ratings.

# Chapter 3 - Initiation

Customer Summary
Screen ( 1 | 1 )

**Party Information**

Party Id PTY192560909 Register No RNS34345231 Legal Status Proprietorship Liability Amount \$22,000,000.00 is KYC Compliant No Share Holders 2 Contractors 2 Guarantors 2 Bankers 3

**Facility Summary**

Liability Sanctioned Amount \$22,000,000.00 Liability Utilized Amount \$15,757,000.00 Liability OverUtilized Amount \$0.00

**Collateral summary**

Total collateral value: \$0.00 (0%)  
Customer LTV: 0%

**Existing Facilities held with Other Bank**

Total existing facilities: \$0.00 (0) | Takeover amount: \$0.00 (0) | Takeover in this application: \$0.00 (0)

**Pricing**

Total Pricing: 1

Interest: 1 Added Modified Removed | Charges: 0 Added Modified Removed | Commission: 0 Added Modified Removed

**Covenants**

Total Covenants: 15

7 Compliant, 8 Ready to Add, 12 Met, 3 Breached

**Terms & conditions**

Total Terms and Conditions: 5

3 Met, 2 Ready to Add, 2 Breached

**Group entities**

4

**Scores**

40 of 61 (65.6%)

Risk Evaluation: Fair (46.7%) 7 of 15  
Legal Evaluation: Fair (70.0%) 7 of 10  
Credit Evaluation: Good (72.2%) 26 of 36

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Ratings**

Moody's: AAA Positive 2018

**Project Summary**

No data to display

**Financial Profile**

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

**Projections**

No data to display.

**Upcoming events**

February 2020 - 12-February-2020

No items to display.

Hold Back Next Save & Close Submit Cancel

# Chapter 3 - Initiation



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

26. To hold the Amendment Initiation, click **Hold**.
27. To go back to the previous page, click **Back**.
28. To save and exit the window, click **Save & Close**.
29. To submit the Amendment Initiation task, click **Submit**.
30. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

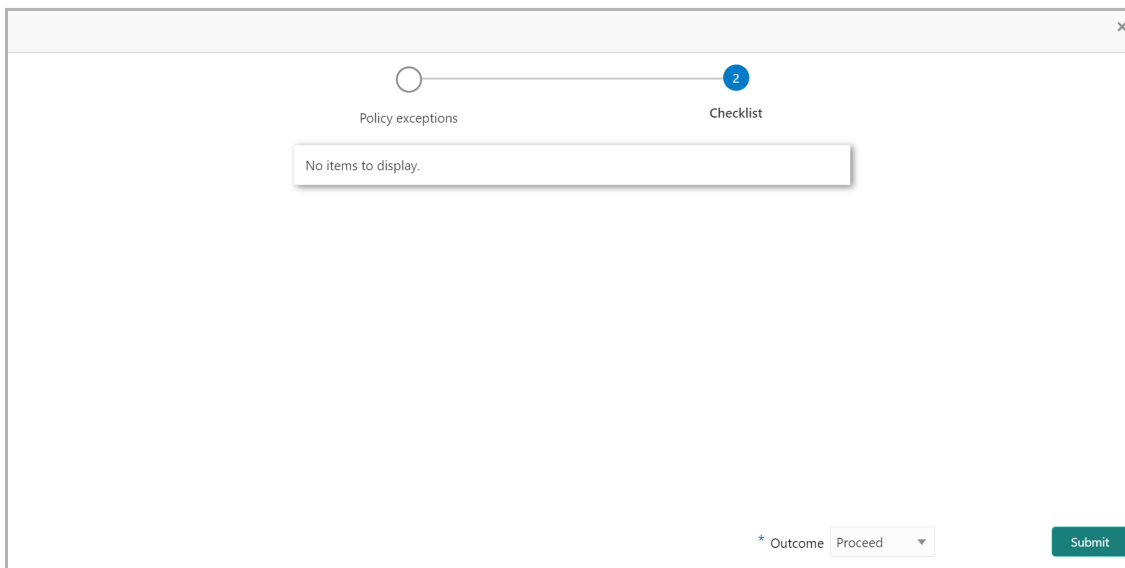
The screenshot displays a window titled "Policy exceptions" with a "Checklist" tab. At the top, there is a progress indicator with a blue circle containing the number "1". Below the title, there is a dropdown menu set to "All". The main content area is divided into a summary bar and several category-specific cards. The summary bar shows three categories: "Total" (00), "Met" (00), and "Breached" (00). The category cards are arranged in a grid:

- Minimum eligibility criteria:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Products:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Pricing:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Unsecured lending:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Document:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Collateral:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Covenants:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Terms & Conditions:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.

# Chapter 3 - Initiation

By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

31. After viewing policy exceptions or overrides, click the **Checklist** data segment.



In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

32. Manually verify all the checklist and enable the corresponding check box.

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

# Chapter 3 - Review and Recommendation

## Amendment Review and Recommendation

In this stage, the user can review the modifications made in the Amendment Initiation stage and recommend a new Tenor, Amount and Pricing for the customer based on the customer's capability.

### Review and Recommendation Steps

1. In OBCFPM, navigate to **Tasks > Free Tasks** from the left navigation menu. The **Free Tasks** page appears:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	

2. **Acquire & Edit** the required 'Review and Recommendation' task.

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

The user can select the **Outcome** of this stage as 'Proceed' or 'Send Back' in the Checklist window.

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

If the **Outcome** is selected as 'Send Back', the Amendment application is moved back to the Initiation stage. The user who initiated the Simplified Credit Amendment process must modify the necessary detail and re-submit the application to Review and Recommendation stage.



# Chapter 3 - Approval

## Amendment Approval

In this stage, the Approver can view the modified facility details and take necessary actions such as Approve, Reject or Send Back the amendment application.

### Approval Steps

1. In OBCFPM, navigate to **Tasks > Free Tasks** from the left navigation menu. The *Free Tasks* page appears:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
<a href="#">Acquire &amp; Edit</a>	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
<a href="#">Acquire &amp; Edit</a>	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
<a href="#">Acquire &amp; Edit</a>	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
<a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
<a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
<a href="#">Acquire &amp; Edit</a>	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
<a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
<a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
<a href="#">Acquire &amp; Edit</a>		Collateral Perfection	APP202457469	APP202457469	Initiation	
<a href="#">Acquire &amp; Edit</a>		Collateral Review	APP202457468	APP202457468	DataEnrichment	
<a href="#">Acquire &amp; Edit</a>		Collateral Perfection	APP202457467	APP202457467	Initiation	
<a href="#">Acquire &amp; Edit</a>		Collateral Review	APP202457466	APP202457466	DataEnrichment	

2. **Acquire & Edit** the required 'Approval' task. The *Customer Summary* page appears.

# Chapter 3 - Approval

ORACLE Free Tasks 11:04 AM 12/11/2020

Short Form Credit Process - Approval

Summary

Party Information

Corporation

Party ID: PTY192560509, Register No: RNS34345231, Legal Status: Proprietorship, Liability Amount: \$22,000,000.00, Is KYC Compliant: No, Share Holders: 2, Contractors: 2, Guarantors: 2, Bankers: 3

Facility Summary

Liability Sanctioned Amount: \$22,000,000.00, Liability Utilized Amount: \$15,757,000.00, Liability Overutilized Amount: \$0.00

Collateral summary

Total collateral value: \$0.00, Customer LTV: 0%

Existing Facilities held with Other Bank

Total existing facilities: \$0.00, Takeover amount: \$0.00

Pricing

Total Pricing: 1

Covenants

Total Covenants: 15

Terms & conditions

Total Terms and Conditions: 5

Financial Profile

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Projections

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

Upcoming events

12-February-2020

Calendar view for February 2020 showing no items to display.

Group entities: 4

Scores: 40 of 61 (55.6%)

Risk Evaluation: 7 of 15 (46.7%)

Legal Evaluation: 7 of 10 (70.0%)

Credit Evaluation: 26 of 36 (72.2%)

Groupwise Exposure Details: No data to display

Connected Parties: Gross Facility Amount Contribution: No data to display

Ratings: AAA Positive 2018

Project Summary: No data to display

Buttons: Home, Back, Next, Save & Close, Cancel

# Chapter 3 - Approval



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

3. View the **Customer Summary** and click **Next**. The *Funding Requirement / Approval* page appears:

Funding Requirement Screen ( 2 / 3)

Filter     List View Table View Facility Structure

**STLOAN1**

Facility Id: **FD12** Requested Amount: Product Type: **Non Funded**  
Facility Description: **STLOAN** Facility Category: **TL** Next Review Date: **20-08-19**

Edit Facility

Hold Back Next Save & Close Cancel

4. To filter the required facility, click the **Filter** icon and specify the filter parameters or directly type the facility detail in **Type to filter** text box.

5. To approve the facility amendment, select the facility from the list and click the Approve icon (tick mark).

6. To send back the facility amendment to the previous stage, select the facility from the list and click the Send Back icon next to the Approve icon.

7. To reject the facility amendment, select the facility from the list and click the Reject icon next to the Send Back icon.

8. To change the layout of *Funding Requirement* page to table view, click the **Table View** icon.

9. To change the layout of *Funding Requirement* page to tree view, click the **Facility Structure** icon.

10. To go to the *Comments* page, click **Next**.

# Chapter 3 - Approval

Comments Screen ( 3 / 3)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

11. Type the necessary comments for the Approval stage in the text box.
12. Click **Post**. Comments are added below the text box.
13. To hold the Approval task, click **Hold**.
14. To go back to the previous page, click **Back**.
15. To save and exit the window, click **Save & Close**.
16. To submit the Approval task, click **Submit**.
17. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration.

# Chapter 3 - Approval

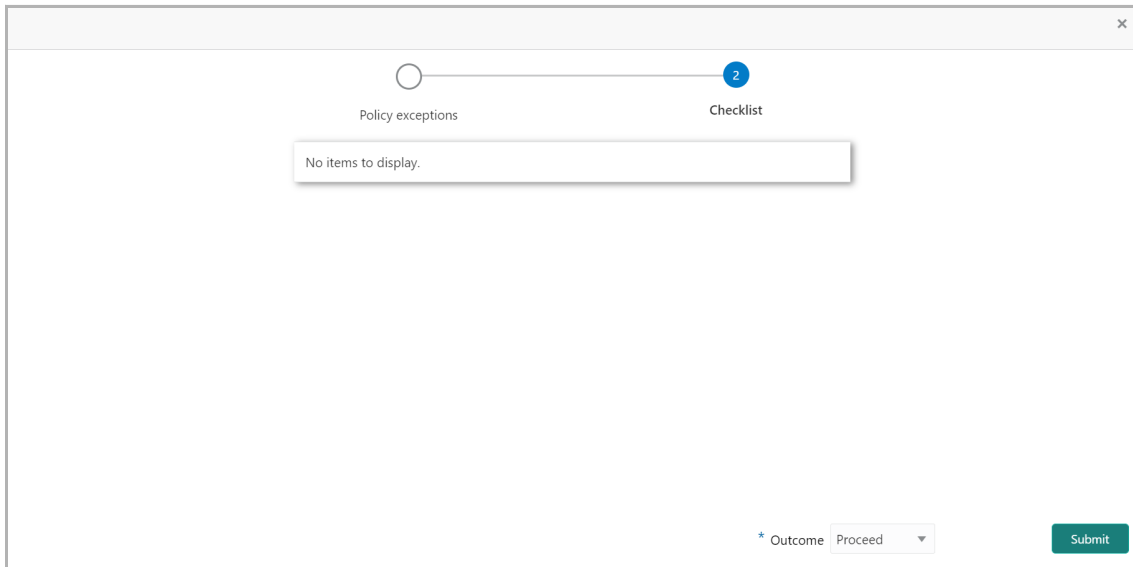
The screenshot displays a dashboard for policy exceptions and checklist items. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. A dropdown menu is set to 'All'. The summary bar shows 00 Total for Policy exceptions, 00 Met for Checklist, and 00 Breached for Checklist. Below the summary bar are 10 category cards, each with a total count and a status (Met or Breached). Each card also includes a status legend with counts for INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED.

Category	Total	Met	Breached
Minimum eligibility criteria	00	00	00
Products	00	00	00
Pricing	00	00	00
Unsecured lending	00	00	00
Document	00	00	00
Collateral	00	00	00
Covenants	00	00	00
Terms & Conditions	00	00	00

By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

18. After viewing policy exceptions / overrides, click the **Checklist** data segment.

# Chapter 3 - Approval



In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

19. Manually verify all the checklist and enable the corresponding check box.
20. Select the required **Outcome**. The options available are **Approve**, **Send Back**, and **Reject**.
21. Click **Submit**.

If the **Outcome** is selected as 'Approve', the amendment application will be handed off to the back office system (OBELCM) on clicking **Submit**.

If the **Outcome** is selected as 'Send Back', the amendment application will be sent back to the Review and Recommendation stage on clicking **Submit**.

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

# Chapter 3 - Handoff

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## Amendment Handoff

The Simplified Credit Amendment application will be automatically handed off to the back office system (OBELCM) after successful submission of the application.

In case of failure, the system will create a Handoff - Manual Retry task for manual submission of the application.

# Chapter 3 - Handoff - Manual Retry

## Handoff - Manual Retry

In this stage, the user can manually retry handoff for the failed Amendment application by making necessary changes based on the reason for failure.

### Manual Retry Steps

1. In OBCFPM, navigate to **Tasks > Free Tasks** from the left navigation menu. The *Free Tasks* page appears:

Free Tasks

Bank Futura - Canary Whar...  
Apr 13, 2019  
sample@sample.com

Refresh Acquire Assign Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application D:
Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	

Page 1 of 27 (1 - 20 of 535 items) K < 1 2 3 4 5 ... 27 > »

2. **Acquire & Edit** the required 'Manual Retry' task. The *Manual Retry - Customer Summary* page appears.



# Chapter 3 - Handoff - Manual Retry

Short Form Credit Process - Manual Retry

Summary

ACME IN

Customer Information

ACME IN, A Domestic entity established & operating as a Pvt Ltd Company in

Customer ID: PTY212094304

Register No: [icon]

Legal Status: Pvt Ltd

Liability Amount: [icon]

Is KYC Compliant: No

Share Holders: 0

Contractors: 0

Guarantors: 0

Bankers: 0

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
No data to display.			

Financial Profile

Show results for: Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020
No data to display.					

Projections

Show results for: Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023
No data to display.					

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

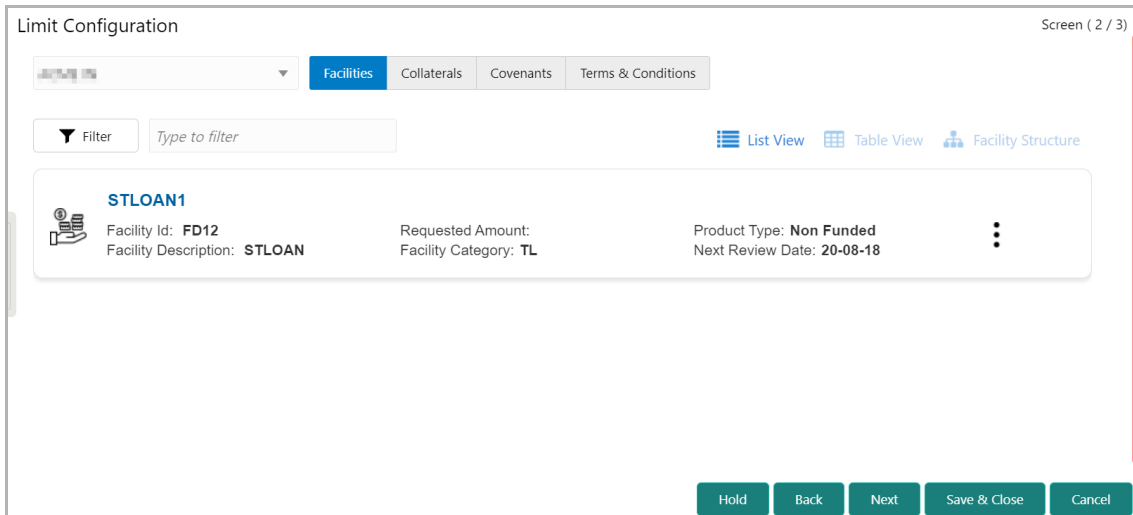
No data to display

Hold Back Next Save & Close Cancel

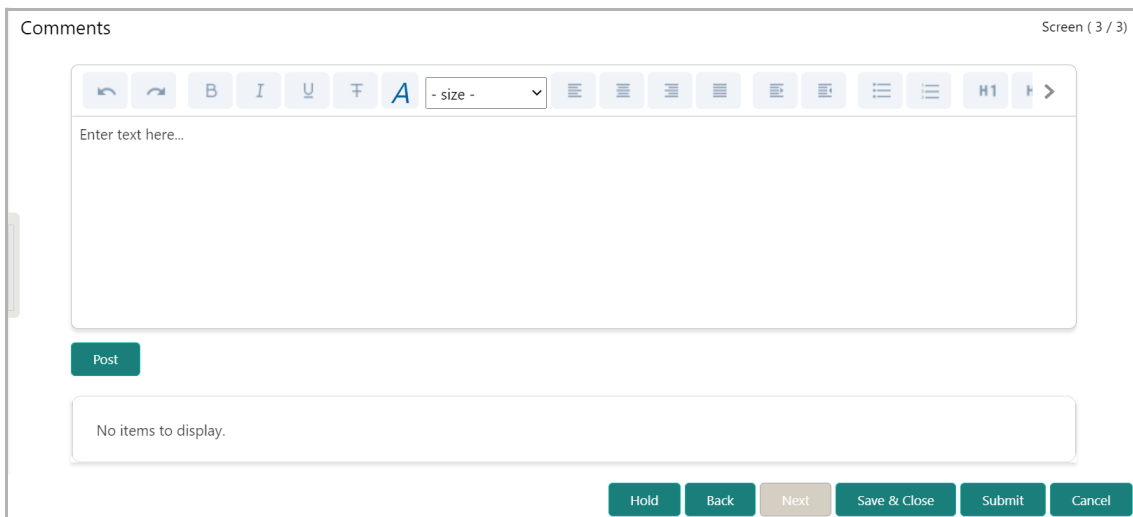
3. View the reason for failure in **Hand-Off Error Details** section and take necessary actions.

4. Click **Next**. The *Limit Configuration* page appears.

# Chapter 3 - Handoff - Manual Retry



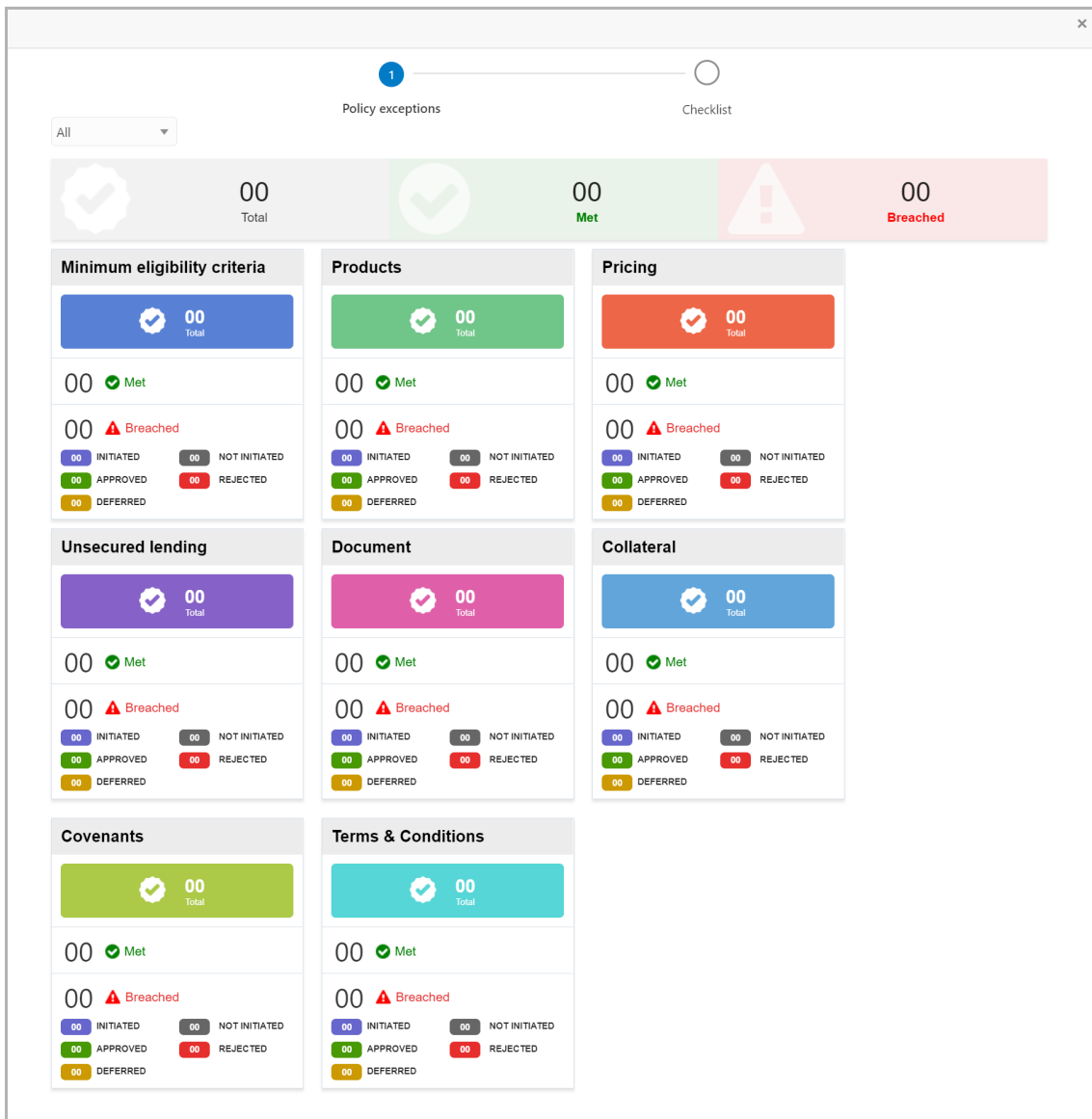
5. View the limit details and click **Next**. The comments page appears:



6. Type the necessary comments for Handoff - Manual Retry stage in the text box.
7. Click **Post**. Comments are added below the text box.
8. To hold the Handoff - Manual Retry task, click **Hold**.
9. To go back to the previous page, click **Back**.
10. To save and exit the window, click **Save & Close**.
11. To submit the Handoff - Manual Retry task, click **Submit**.
12. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, the *Policy Exception* window appears.

# Chapter 3 - Handoff- Manual Retry



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

13. Click the **Checklist** data segment.

# Chapter 3 - Handoff - Manual Retry

The screenshot shows a web application window with a close button (X) in the top right corner. A progress bar at the top indicates two steps: 'Policy exceptions' (represented by a white circle) and 'Checklist' (represented by a blue circle with the number 2). Below the progress bar, there is a text box containing the message 'No items to display.' At the bottom right of the window, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

14. Select the **Outcome** as 'Proceed'.

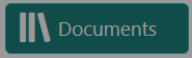
15. Click **Submit**. The Amendment application will be handed off to the Back Office System (OBELCM).

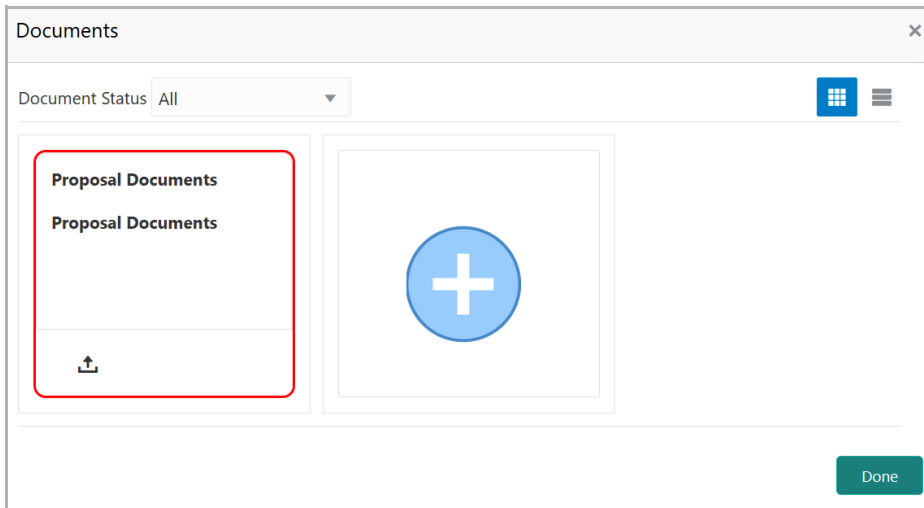
# Chapter 3 - Document Upload

## Document Upload and Checklist

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Amendment process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the amendment proposal. Documents added for the proposal can be removed whenever the document becomes invalid.

### Steps to upload documents

1. Click  at the top right corner of any page. The *Documents* window appears:

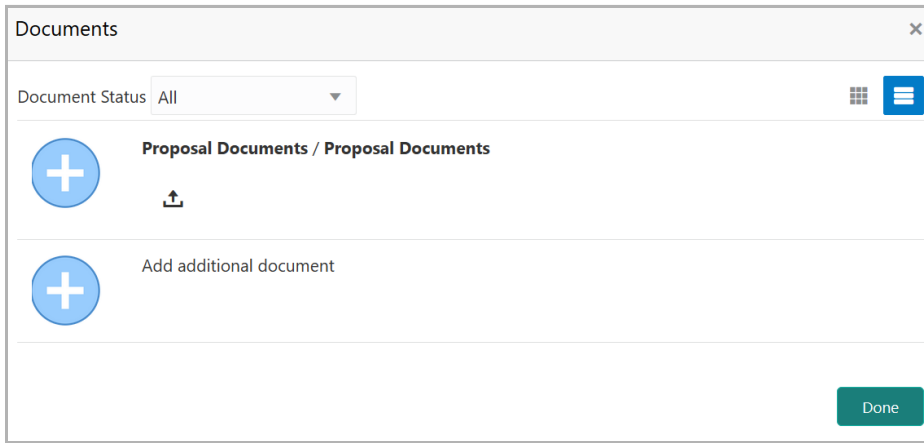


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

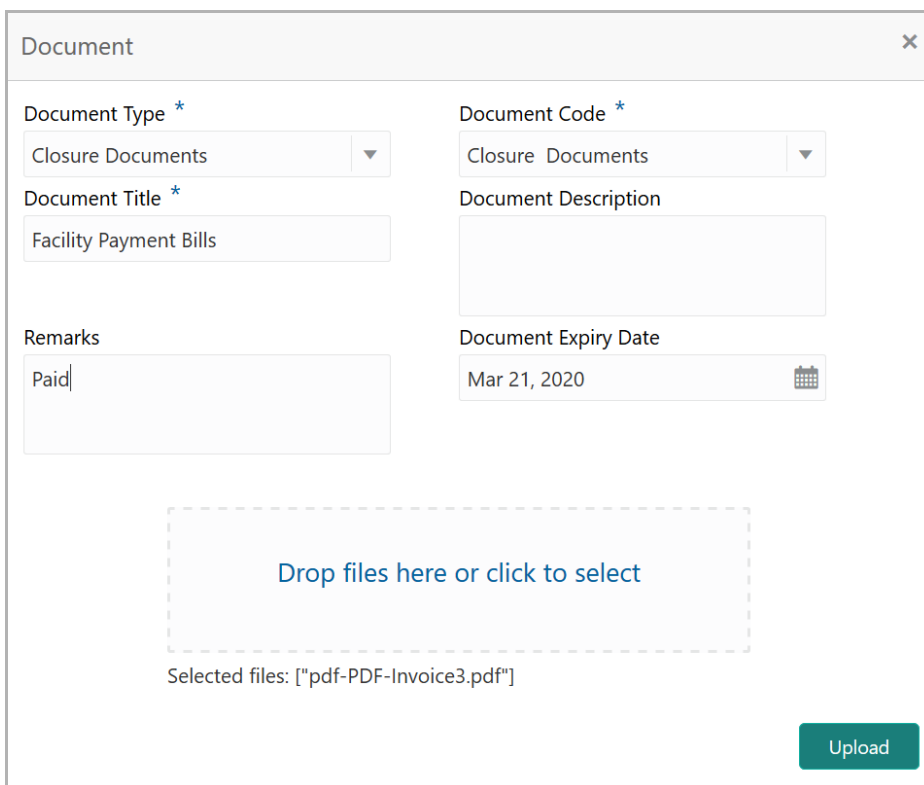
In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:

# Chapter 3 - Document Upload



3. Click the add icon. *Document Details* window appears.



4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.

5. Type the **Document Title**.

6. Type a brief description about the document in the **Document Description** field.

7. Type the **Remarks**, if any.

8. Click the calendar icon and select the **Document Expiry Date**.

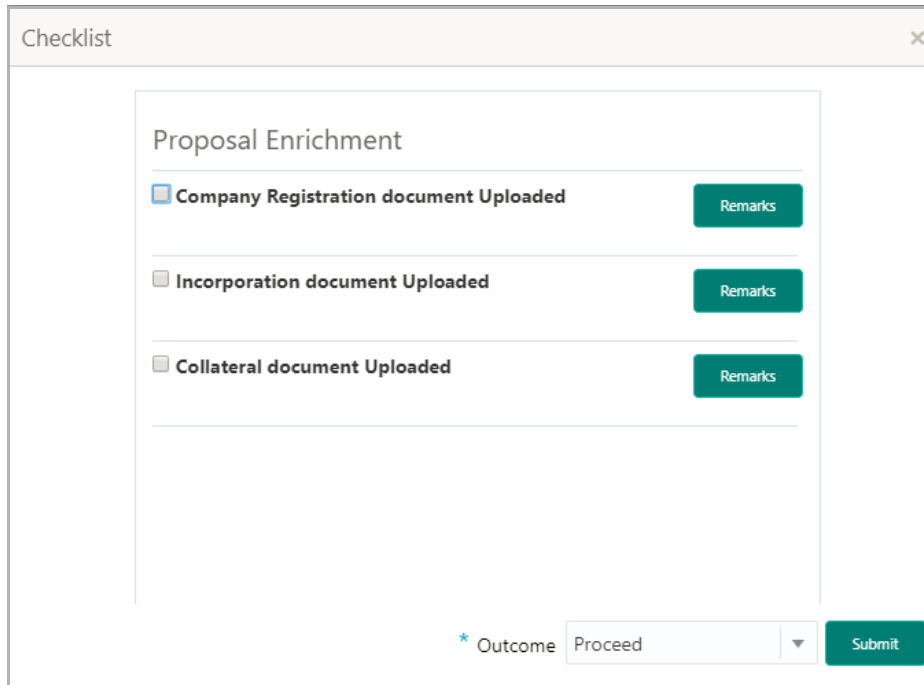
# Chapter 3 - Document Upload

9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

10. Click **Upload**. 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 is titled "Proposal Enrichment" and contains a list of three items, each with a checkbox and a "Remarks" button:

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

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

11. Manually verify all the checklist and enable the corresponding check box.

12. Select the **Outcome** as **Proceed**.

13. Click **Submit**. Document is uploaded and listed in the *Document* window.

14. To edit or delete the document, click the edit or delete icons.

# Chapter 3 - Reference and Feedback

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## 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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