Simplified Credit Proposal Handoff User Manual

Oracle Banking Credit Facilities Process Management

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Financial Services

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 perform Simplified Credit Proposal Handoff Process (CPHP) in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for performing Credit Proposal Handoff Process for the corporate customer.

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 • 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 - Introduction

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 Simplified Credit Proposal Handoff

Simplified Credit Proposal Handoff is the complementary process for Simplified Credit Proposal Evaluation Process (CPEP) in OBCFPM. The banker who is responsible for the proposal handoff can initiate this process to quickly handoff the approved credit proposal to the back office system.

Refer each chapter in this book for information on handoff to back office system.

The following flow diagram illustrates the different stages in Simplified Credit Proposal process:
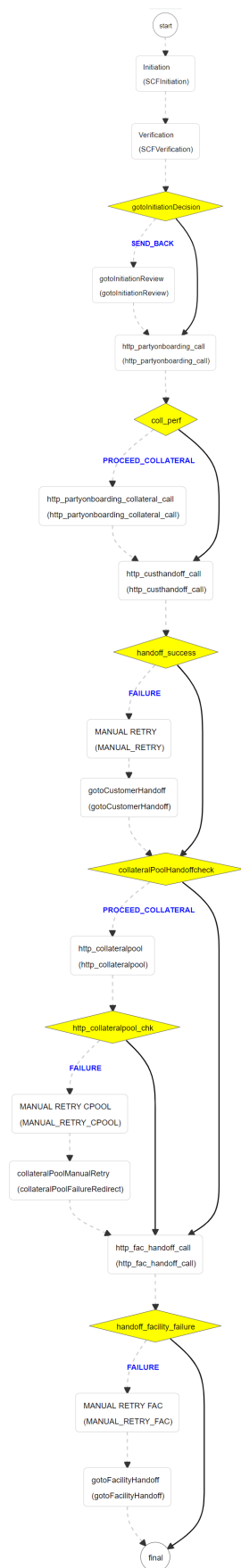
Handoff Initiation

In this stage, the banker can initiate the Simplified CPHP for the accepted credit proposals.

To initiate Simplified CPHP, perform the following steps:

Steps to initiate Simplified CPHP

1. Login to OBCFPM.

2. Navigate to **Credit Facilities > Initiate Simplified Credit Proposal Hand Off**. *Initiate Simplified Credit Proposal Evaluation* page appears:
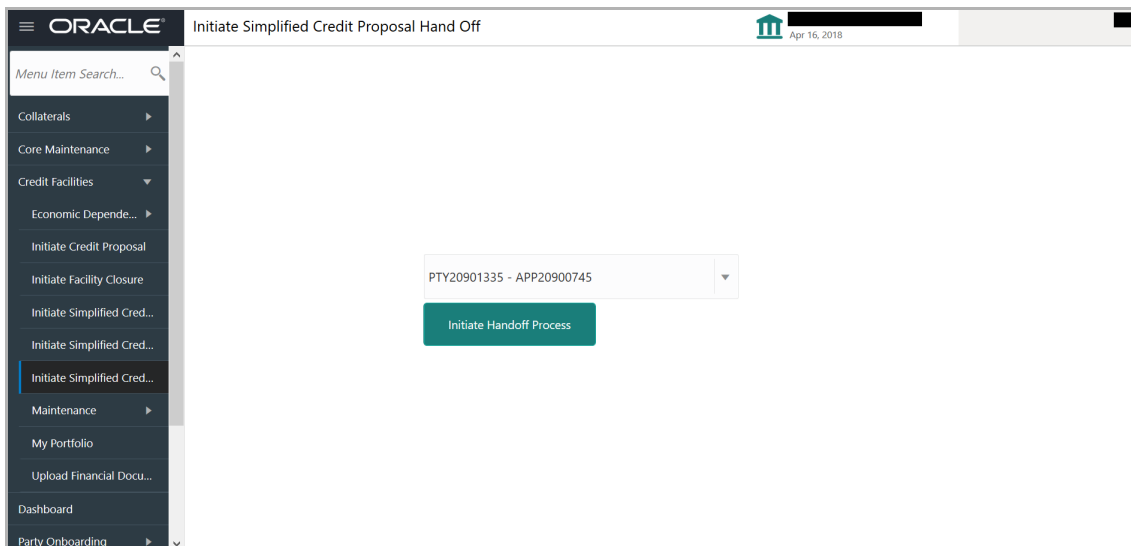
3. Select the required application number. **Initiate Handoff Process** button is enabled.

4. Click the **Initiate Handoff Process** button. *Customer Info* page with organization and connected party details added in simplified CPEP appears:
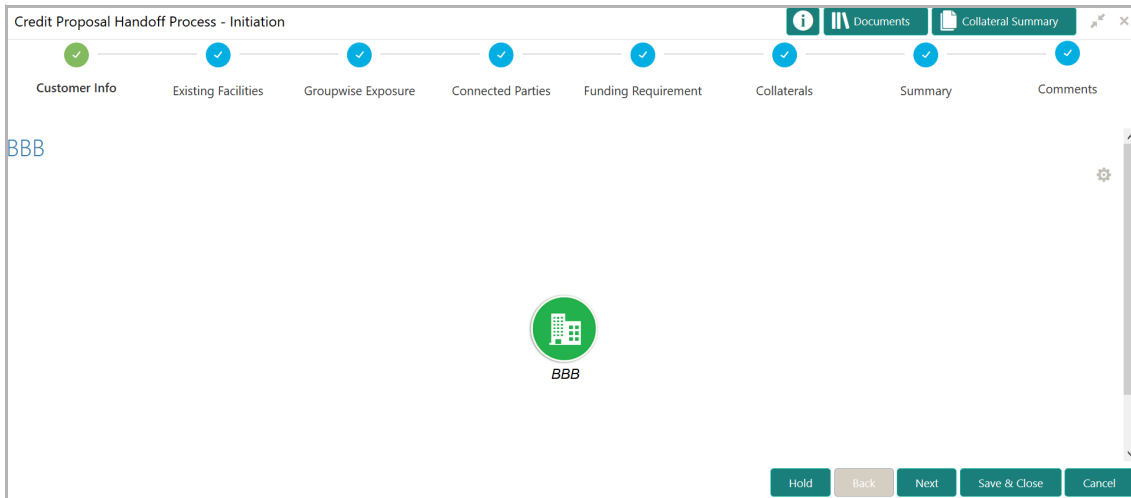
Mouse hovering on the organization / connected party icon displays the basic information about the organization.

5. To view the detailed information, right click on the organization / connected party icon.

6. To change the layout of the tree view, click the settings icon at the right corner. Layout options.

7. Click the required **Layout** and **Link** option. Layout is changed.

8. To go to the next page, click **Next**. *Existing Facilities* page with existing facilities details added in simplified CPEP appears:
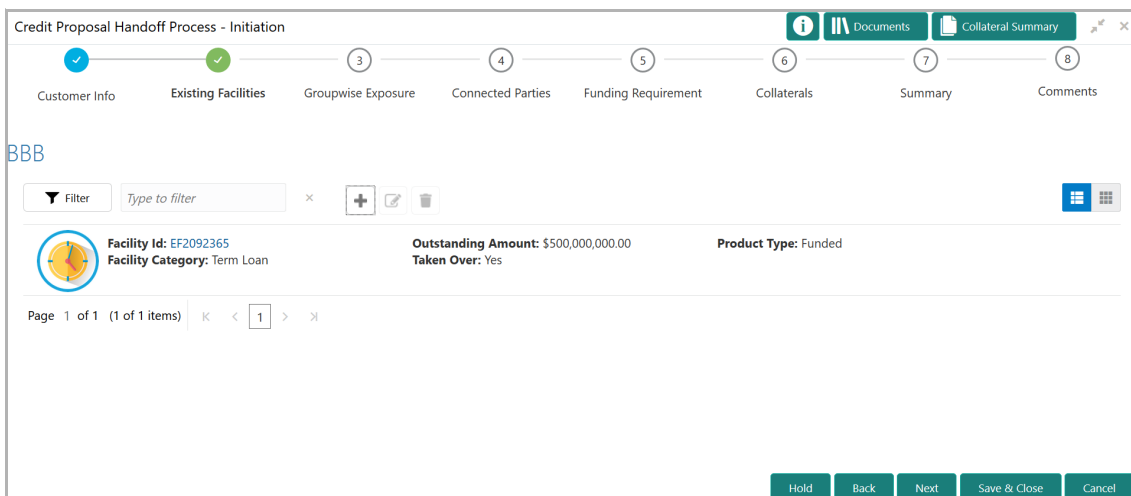
9. To change the list view to table view, click the table view icon at the right corner. View is changed.

10. To filter the required facility from all the available existing facilities, click **Filter** button. *Filter* window appears:

Filter   ×

Bank Name

Branch Name

☐ Take Over

Product Type

☐ Term Loan

☐ Working Capital Finance

☐ AR Finance

☐ OverDraft

☐ Letter of Credit

☐ Guarantee

☐ Others

Currency *

INR

From Amount

To Amount

[Apply]   [Reset]

11. Type and / or select the filter parameters.

12. Click **Apply**. Existing facilities that matches the filter parameters are displayed.

13. To filter the existing facilities using single filter parameter, type the parameter directly in **Type to filter** text box.

Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.

14. To go to the next page, click **Next**. *Write up* page appears.

For information on **Write up** data segment, refer Appendix A chapter.

Upon clicking **Next** in the *Write up* page*, Groupwise Exposure* page with exposure details added in Simplified CPEP appears:

Credit Proposal Handoff Process - Initiation							
Customer Info	Existing Facilities	**Groupwise Exposure**	Connected Parties	Funding Requirement	Collaterals	Summary	Comments

BBB

Filter	Type to filter	×	+			Total Gross Limit : $350,000,000,000.0

Entity Name: Uniserve Bank
Customer Name: Neamtree
Relation: Connected Party

Currency: USD
Approved Limit: $350,000,000,000.00
Outstanding Limit Amount: $200,000,000.00

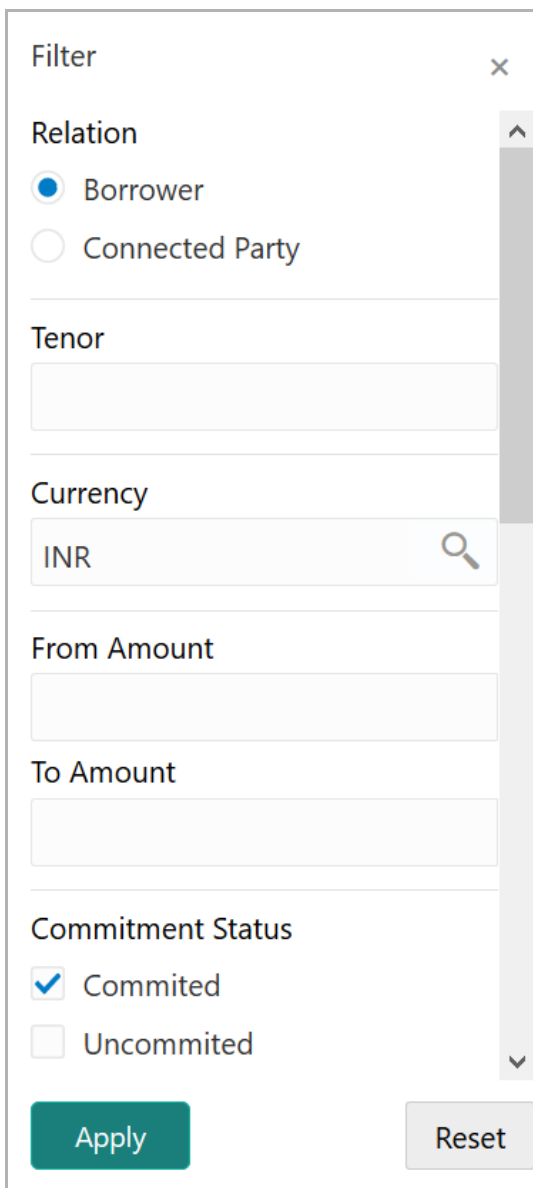**Tenor:** 30
Commitment Status: Commited

Page 1 of 1 (1 - 1 of 1 items) �|< < 1 > >|

Hold Back Next Save & Close Cancel

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

16. To filter the required groupwise exposure from the list, click **Filter** button. *Filter window appears:*

Filter	×

Relation

● Borrower

○ Connected Party

Tenor

Currency

INR	🔍

From Amount

To Amount

Commitment Status

☑ Commited

☐ Uncommited

Apply	Reset

17. Type and / or select the filter parameters.

18. Click **Apply**. Existing groupwise exposure that matches the filter parameters are displayed.

19. To filter the groupwise exposure using single filter parameter, type the parameter directly in **Type to filter** text box.

Minimum 3 characters need to be entered in the Type to filter text box to filter the groupwise exposure.

20. To go to the next page, click **Next**. *Connected Parties* page with details added in Simplified CPEP appears:

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

22. To filter the required connected party from the list, click **Filter** button. *Filter* window appears:

23. Type and / or select the filter parameters.

24. Click **Apply**. Connected parties that matches the filter parameters are displayed.

25. To filter the connected parties using single filter parameter, type the parameter directly in **Type to filter** text box.

Minimum 3 characters need to be entered in the Type to filter text box to filter the connected parties.

26. To go to the next page, click **Next**. *Funding Requirement* page appears.

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

Chapter 2 - Handoff Initiation

28. To filter the required facility from the list, click **Filter** button. *Filter* window appears:

Filter ✕

Status
- ☑ New
- ☐ Amended
- ☐ Removed

Facility Type
- ☑ Funded
- ☐ Non Funded

Product Type
- ☐ Term Loan
- ☐ Working Capital Finance
- ☐ AR Finance
- ☐ OverDraft
- ☐ Letter Of Credit
- ☐ Guarantee
- ☐ Others

Currency *

INR 🔍

From Amount

To Amount

Apply   Reset

29. Type and / or select the filter parameters.

30. Click **Apply**. Facility that matches the filter parameters are displayed.

31. To filter the facility using single filter parameter, type the parameter directly in **Type to filter** text box.

> Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.

32. To configure the limit for facility, click on the facility and then click the edit icon. *Facility Details* window appears.

33. Click and expand the **Limit Details** section.

34. To set the facility as revolving facility, enable **Is Revolving Line?** switch.

35. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.

36. To make the facility available, enable the **Available** switch.

37. Specify is **Netting Required** for the facility**.**

38. Enable **Shadow Limit** switch, if required.

39. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.

40. Select the **Review Frequency** for the facility.

41. Click the calendar icon and select the **Renewal Date** for the facility.

42. Specify the limit allowed for the facility in **Exception Transaction Amount** field.

43. Specify the breach limit for the facility in **Exception Breach** field.

44. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility**.**

45. Click and expand the **Restrictions** section.

46. **Allow All**, **Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.

47. Click **Save**. *Funding Requirement* page appears.

Chapter 2 - Handoff Initiation

48. To go to the next page, click **Next**. *Collaterals* page with collaterals detail added in Simplified CPEP appears:

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

50. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.

51. Type and / or select the filter parameters.

52. Click **Apply**. Collateral details that matches the filter parameters are displayed.

53. To filter the collateral details using single filter parameter, type the parameter directly in **Type to filter** text box.

Minimum 3 characters need to be entered in the Type to filter text box to filter the collateral details.

54. To go to the next page, click **Next**. *Summary* page appears:

The *Summary* page displays all the information about the evaluated proposal for easy verification.

55. Click and expand the following sections to verify the information:

- Entities
- Existing Facilities
- Facilities
- Collaterals

56. Click **Next**.

57. To view the details in previous data segment, click **Back**.

Chapter 2 - Handoff Initiation

Upon clicking the **Next** button, **Comments** page appears:

The *Comments* page allows to capture the remarks for the overall process. Posted comments are displayed at the bottom of the page to enable the user in identifying the previous actions performed by them.

58. Type the necessary comments in the text box and click **Post**. Comment is posted.

59. To hold the Simplified CPHP, click **Hold**.

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

61. To save the process for future edit, click **Save & Close**.

62. To submit the proposal to validation stage, click **Submit**.

63. To exit the task without saving the information, click **Cancel**.

Upon clicking the **Submit** button, *Policy exceptions* window appears:

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

64. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

65. Click the **Checklist** data segment.

66. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

67. Click **Submit**. The proposal is sent to Validation stage.
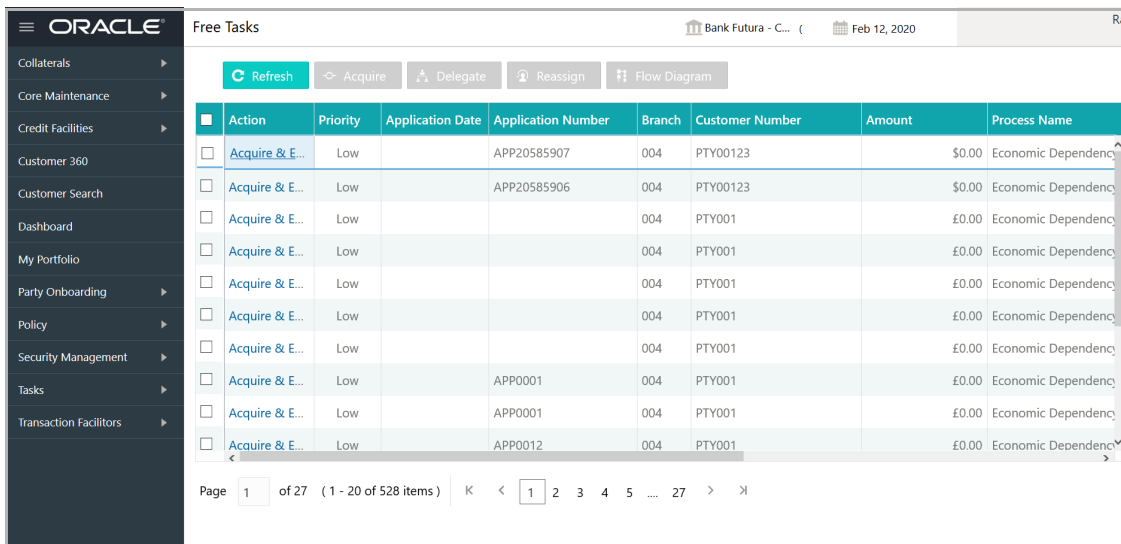
Handoff Verification

In this stage, the banker can verify the Handoff initiated in previous stage and determine the outcome. If the Outcome is selected as Proceed, the evaluated proposal is moved to Handoff stage. If the Outcome is selected as Additional Info, the proposal is moved back to Handoff Initiation stage for taking necessary action.

Steps to perform Handoff Verification

1. In OBCFPM, navigate to **Tasks > Free Tasks.** *Free Tasks* page appears**:**

2. **Acquire & Edit** the required Handoff Verification task. *Credit Proposal Handoff Process - Verification* page summarizing the proposal appears**.**

Refer **Handoff Initiation** chapter for step-by-step instructions on performing Handoff Verification.

In Handoff Verification stage, limit configuration action cannot be performed.

Chapter 2 - Proposal Handoff

Handoff to Back Office System

The proposal is automatically handed off to the back office system for customer creation, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

Refer **Handoff - Manual Retry** chapter for information on the manual retry stage.

Handoff - Manual Retry

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

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:

2. **Acquire & Edit** the required Manual Retry task**. *Manual Retry - Summary* page appears**:

In *Summary* page the hand-off error details are displayed.

3. View the **Hand-Off Error Details** and make necessary changes.

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

In *Limit Configuration* page, **Facilities**, **Collaterals**, **Covenants** and **Terms & Conditions** added during the proposal initiation are displayed.

5. To configure the limit, click on the facility and then click the edit icon. *Facility Details* window appears.

6. Click and expand the **Limit Details** section.

7. To set the facility as revolving facility, enable **Is Revolving Line?** switch.

8. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.

9. To make the facility available, enable the **Available** switch.

10. Specify is **Netting Required** for the facility**.**

11. Enable **Shadow Limit** switch, if required.

12. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.

13. Select the **Review Frequency** for the facility.

14. Click the calendar icon and select the **Renewal Date** for the facility.

15. Specify the limit allowed for the facility in **Exception Transaction Amount** field.

16. Specify the breach limit for the facility in **Exception Breach** field.

17. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility**.**

18. Click and expand the **Restrictions** section.

19. **Allow All**, **Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.

20. Click **Save**. *Limit Configuration* page appears.

21. Click **Next**. Comments page appears.

22. **Post** comments, if required. Posted comment is displayed below the **Comments** box.

23. Click **Submit.** *Policy exceptions* window appears:

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

24. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

25. Click the **Checklist** data segment.

26. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

27. Click **Submit**. The proposal is moved to the Back Office System.
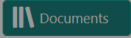
Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer **Appendix A** chapter.

Chapter 2 - Document Upload

Document Upload and Checklist

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

Steps to upload documents

1. Click **IN Documents** at the top right corner of any page. *Documents* window appear:

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:

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

Document	✕

Document Type *
Closure Documents ▼

Document Code *
Closure Documents ▼

Document Title *
Facility Payment Bills

Document Description

Remarks
Paid

Document Expiry Date
Mar 21, 2020 📅

Drop files here or click to select

Selected files: ["pdf-PDF-Invoice3.pdf"]

Upload

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 the **Document Description** that best describes the document.

7. Type the Remarks based on your need.

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

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**. *Checklist* window appears:

11. Select the **Outcome** as **Proceed**.

12. Click **Submit**. Document is uploaded and listed in Document window.

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

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Chapter 2 - 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

Documentation Accessibility

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Chapter 2 - Appendix A

Appendix A - Write Up

This data segment appears in all the stages of Simplified Credit Proposal Handoff Process, if the data segment is enabled in the Maintenance module. The user can add writeup for the customer and all their child parties in the available writeup categories. The history of the writeup for the customer will be available to the users throughout the customer's association with the bank.
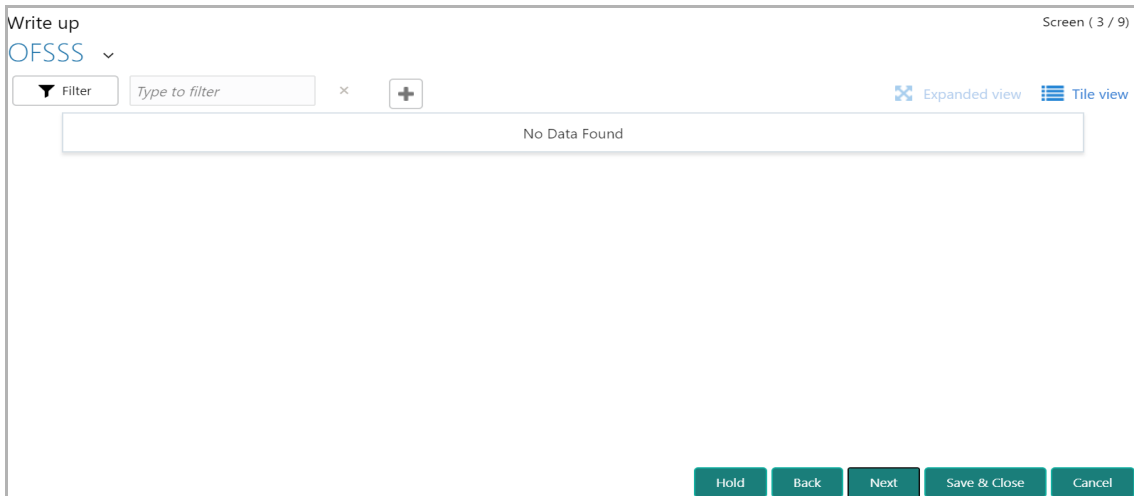
1. To add a writeup for the organization, click the add icon. *Write Up* window appears:
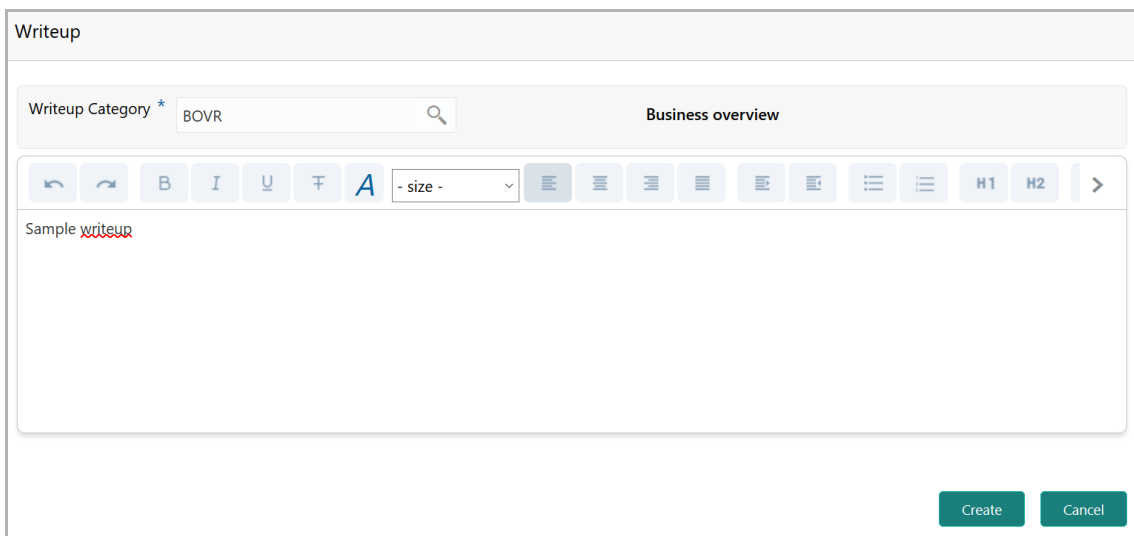
2. Click the search icon in the **Writeup Category** field. *Fetch Writeup Category* window with the list of categories maintained in the Maintenance module appears:

Writeup Category   ✕

writeup category code   writeup category Description

[   ]   [   ]

[Fetch]

writeup category code	writeup category Description
C001	writeup category code.
C002	Code for Facility
C003	Capture for facility level.

Page [1] of 1   (1 - 3 of 3 items) |< < [1] > >|

3. Click on the required category code. Selected code is displayed in the **Writeup Category** field.

4. Write up in the text box and click **Create**. The writeup is added in the *Write Up* page.

5. To modify the writeup, click the Edit icon and change the information.

6. To view the complete writeup in Tile view, click the **View complete Writeup** icon.

7. To change the tile view to the expanded view, click the **Expanded view** icon. The *Write Up* page appears as shown below:

Credit Origination - Proposal Initiation

1 — 2 — 3 — 4 — 5 — 6 — 7 — 8 — 9

Customer Info   Existing Facilities   **Write up**   Groupwise Exposure   Connected Parties   Funding Requirement   Collaterals   Summary   Comments

TL   ☑ Edit

Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.
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↺ View history
🖶 Print
☐ Documents ▼

[Hold] [Back] [Next] [Save & Close] [Cancel]

8. To view the writeup history, click the **View history** icon.

9. To print the writeup, click the **Print** icon.

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

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