

Industry Credit Review Extension 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 Extension process in OBCFPM to extend the expiry date of industry credit limit set for a country.

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 Extension process, the banks can extend the expiry date of limits set for different sectors in a country.

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

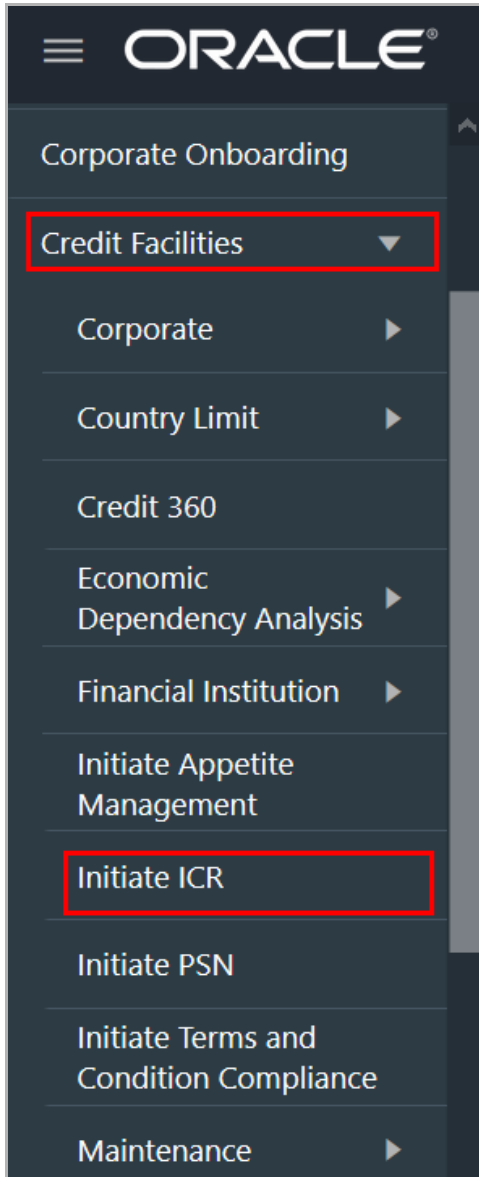
- Initiation
- Review and Recommendation
- Approval
- Handoff - Manual Retry (applicable in case of handoff failure)

Chapter 3 - Initiation

ICR Initiation

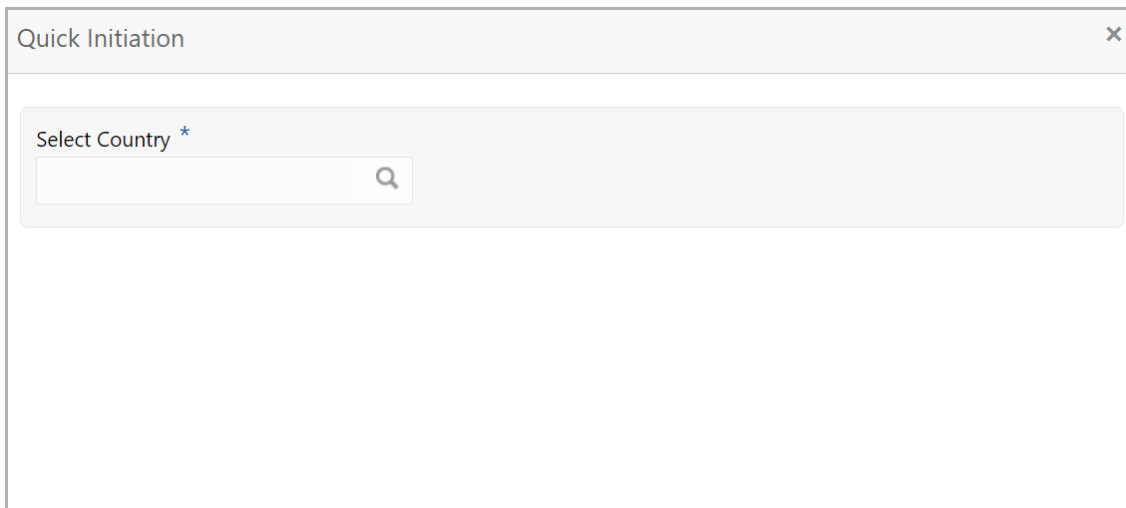
In this stage, the user can initiate the extension process by modifying the limit expiry date based on requirement.

1. Login to OBCFPM.



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

Chapter 3 - Initiation

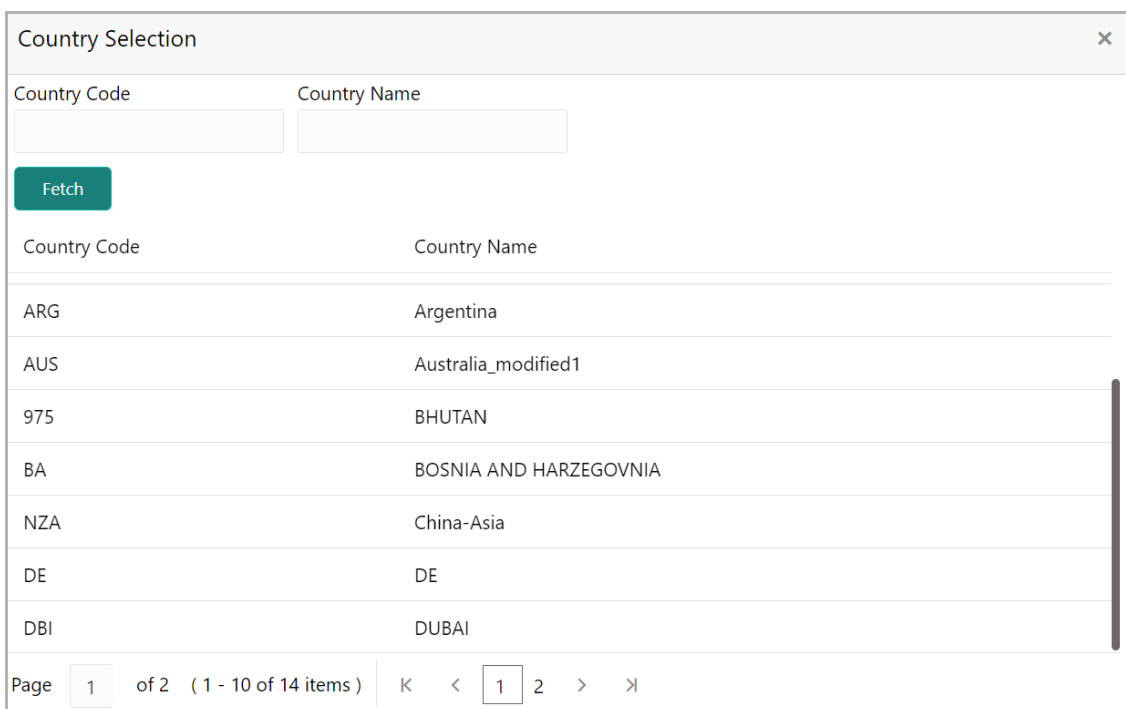


Quick Initiation

Select Country *

Q

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



Country Selection

Country Code Country Name

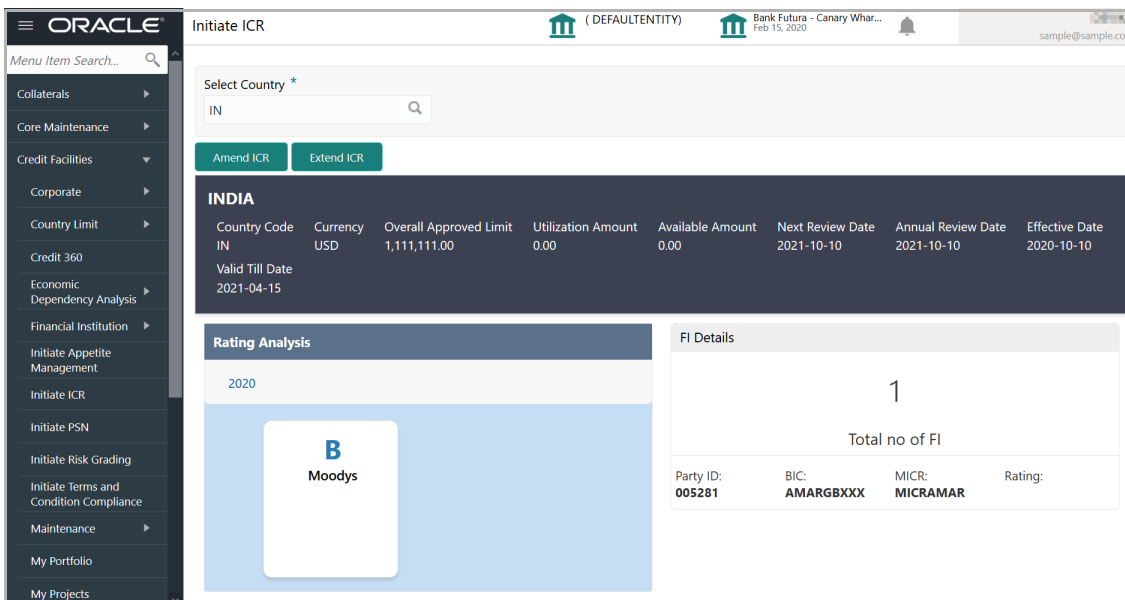
Fetch

| Country Code | Country Name |
|--------------|------------------------|
| ARG | Argentina |
| AUS | Australia_modified1 |
| 975 | BHUTAN |
| BA | BOSNIA AND HARZEGOVNIA |
| NZA | China-Asia |
| DE | DE |
| DBI | DUBAI |

Page 1 of 2 (1 - 10 of 14 items) K < 1 2 > >>

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

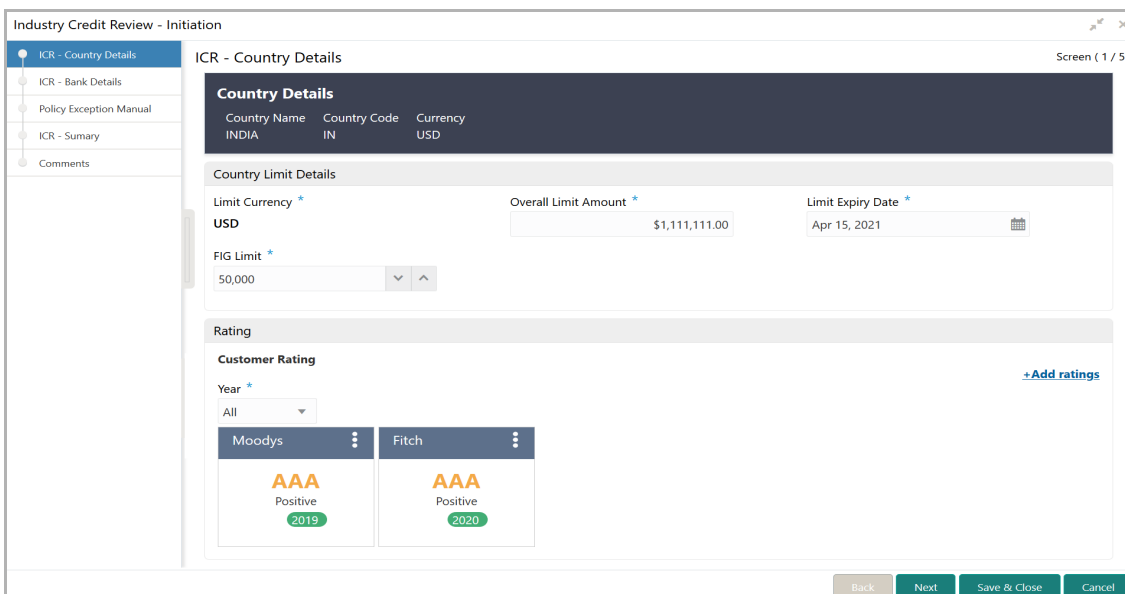
Chapter 3 - Initiation



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

ICR - Country Details

This data segment displays the overall credit limit allocated for the selected country, limit expiry date, and the FIG Limit set during the Industry Credit Review Initiation process. You can modify the limit expiry date 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.

Chapter 3 - Initiation

- 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 country **Limit Expiry Date** based on the requirement.



In the Industry Credit Review Extension process only the Limit Expiry Date can be modified. However, the system allows to update limit details, if modification is allowed in Business Process configuration.

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.

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

The screenshot shows the 'Add Rating' window with the following details:

- Rating Date ***: A date picker field.
- Outlook**: A dropdown menu.
- Year Of Rating ***: A text input field.
- Rated By**: A search box containing 'e.g Moody's' and two radio button options: **Moody's** (selected) and **Fitch**.
- Risk Ratings**: A search box containing 'e.g AAA' and three radio button options: **AAA** (selected), **BB+**, and **B**.
- Close**: A button in the bottom right corner.

9. Select the following details:
 - Rating Date
 - Outlook
 - Rated By

Chapter 3 - Initiation

- 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.

10. To **Edit** or **Delete** the added rating, click the hamburger icon in the rating tile and select the required option.
11. 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.



Options such as **Edit**, **View**, and **Delete** appears in the *ICR - Bank Details* data segment only if they are configured in Business Process Maintenance. Refer Credit Facilities Process Maintenance User Manual for information on Business Process maintenance.

Industry Credit Review - Initiation

ICR - Country Details | ICR - Bank Details | Screen (2 / 5)

| BIC | MICR | Country Code | Actions |
|-------------------------------------|----------------|------------------|------------------------|
| PTY203536470 Rating: | MICR: 12 | Country Code: | Edit View Delete |
| 005281 BIC: AMARGBXXX Rating: | MICR: MICRAMAR | Country Code: | |
| PTY203516450 BIC: 12 Rating: | MICR: micr | Country Code: GB | |

Back Next Save & Close Cancel

12. To add bank details, click + the add icon. The *Bank Details* window appears:

Chapter 3 - Initiation

Bank Details

Party List *
Willy123 - PTY203526462

BIC * MICR * Rating *
12 d

Country Code *
IN

Add Cancel Clear

13. 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

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

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



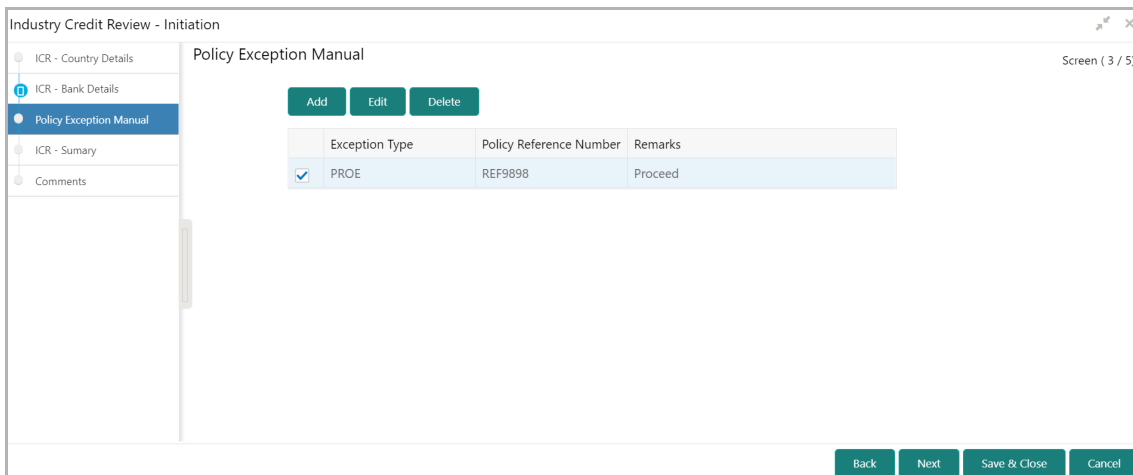
Refer Industry Credit Review Initiation or Amendment User Manual for information on **Edit** and **Delete** options.

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

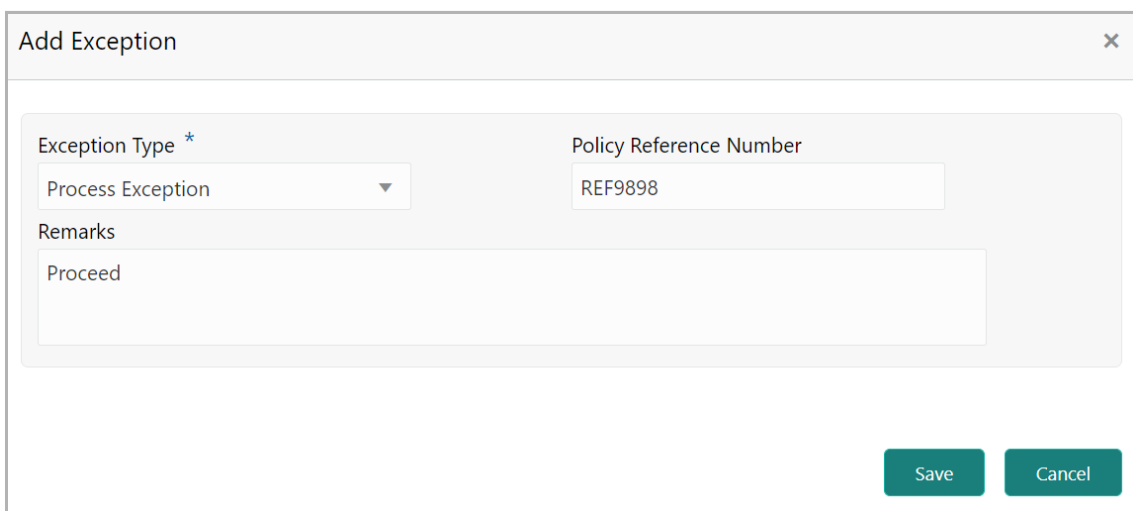
Policy Exception Manual

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.

Chapter 3 - Initiation



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

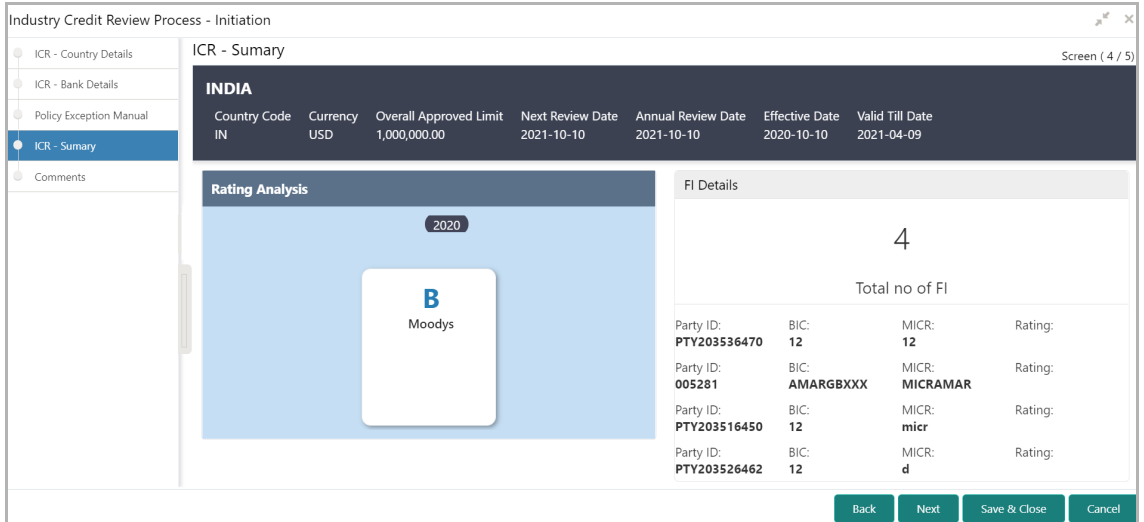


18. Select the **Exception Type** from the drop down list.
19. Specify the **Policy Reference Number**.
20. Capture **Remarks**, if any.
21. Click **Save**. The policy exception details are added and displayed in the *Policy Exception Manual* page.
22. To **Edit** or **Delete** the added details, select the record and click the corresponding button.
23. 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 review.

Chapter 3 - Initiation

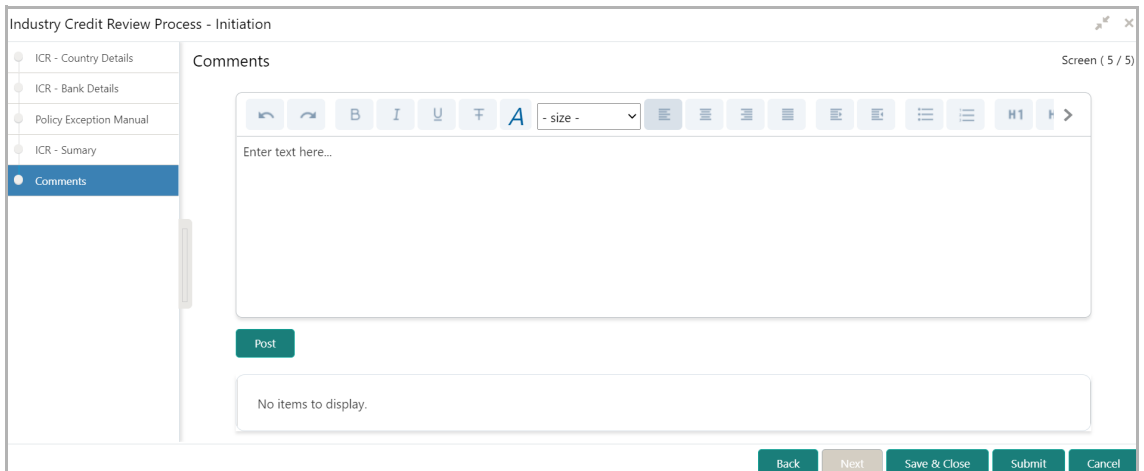


24. View the summary and click **Next**, if changes are not required. Otherwise, click **Back** and make necessary changes.

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.



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

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

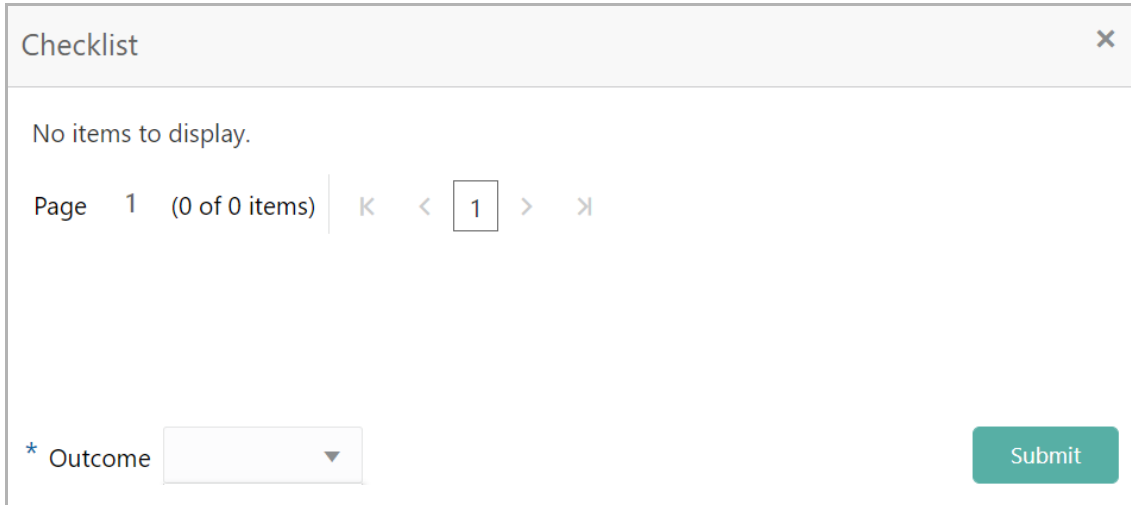
27. To save the entered information and exit the window, click **Save & Close**.

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

29. 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 for first, previous, current (1), next, and last. 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.

30. 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 application and provide recommendation based on industry credit details.

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

| 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:

Country Details

| Country Name | Country Code | Currency |
|--------------|--------------|----------|
| INDIA | IN | USD |

Country Limit Details

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

Rating

Year *

All

| Rating Agency | Rating | Year |
|---------------|--------------|------|
| Fitch | AAA Positive | 2020 |
| Moody's | AAA Positive | 2019 |

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

The Outcomes available for selection in this stage are:

- Proceed
- Additional Info

Chapter 4 - Review and Recommendation

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 application.

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

| 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:

Industry Credit Review Amendment - Approval

ICR - Country Details

Country Details

| Country Name | Country Code | Currency |
|--------------|--------------|----------|
| INDIA | IN | USD |

Country Limit Details

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

FIG Limit *

Rating

Year *

All

Fitch

Moody's

AAA Positive 2020

AAA Positive 2019

Back Next Save & Close Cancel

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 window titled "Checklist" with a close button (X) in the top right corner. Below the title bar, there is a pagination control showing "Page 1 (0 of 0 items)" and navigation arrows. 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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