

Post Sanction Process 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 provides the user with all the information necessary to perform Post Sanction process in OBCFPM.



Intended Audience

This document is intended for the users with following roles in the bank:


- Relationship Manager
- Document Officer
- Document Manager
- Credit / Senior Credit Manager
- Credit Approver
- Legal Officer
- Business Head

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

Chapter 1 - Preface

Convention	Description
	This icon indicates a warning

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 Post Sanction Process

In OBCFPM, the Post Sanction (PSN) Process is defined for activating limit to the existing or new customers. The banks can configure the PSN process to be performed automatically after the customer acceptance stage or choose to manually initiate the process for each customer.

For existing customers, the PSN process must be initiated in the following scenarios:

- New credit proposal for new project
- Amendment to existing proposal

Facility can be released partially or completely based on the requirement. Once the application is created, the same must go through different stages for approval from different teams.



The Post Sanction process explained in this user manual is a model flow. Banks can configure the data segments to appear in various stages of the process flow based on their requirement as part of implementation.

The stages available in the Post Sanction Process are:

- Docket Generation
- Document Execution
- Business Head Review
- Document Officer Review
- Legal Check (Optional)
- Final Check
- Limit Activation
- Proposal Structuring
- Proposal Review
- Proposal Approval

Chapter 3 - Docket Generation

Docket Generation

This stage acts as the initiation stage for the PSN process where the Document Officer must upload the necessary customer documents for evaluation and mark the facility for release with the Credit Proposal application details as gold copy.

The following table provides a high level overview about the Docket Generation stage in PSN process.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none">• Latest approved Credit Proposal (Gold copy)• Approved facility amount• Released facility amount	<ul style="list-style-type: none">• Select Group for which PSN to be initiated• Initiate PSN

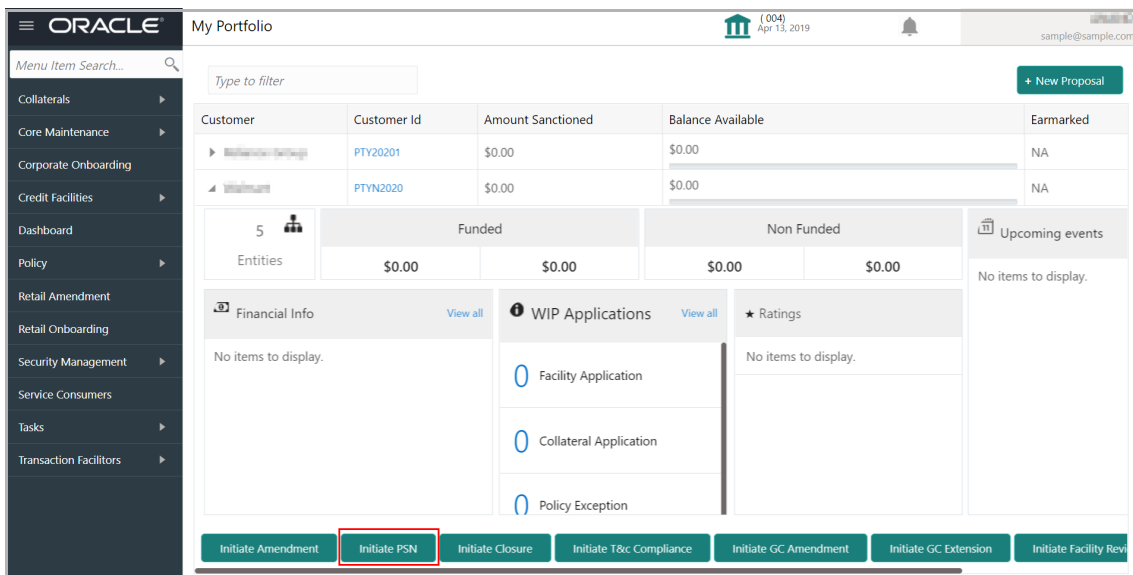
1. Login to OBCFPM.
2. Navigate to **Credit Facilities > My Portfolio** from the left Navigation menu. The *My Portfolio* page appears:

The screenshot shows the Oracle My Portfolio interface. On the left is a navigation menu with items like Collaterals, Core Maintenance, Corporate Onboarding, Credit Facilities, Dashboard, Policy, Retail Amendment, Retail Onboarding, Security Management, Service Consumers, Tasks, and Transaction Facilitors. The main content area displays a table with the following data:

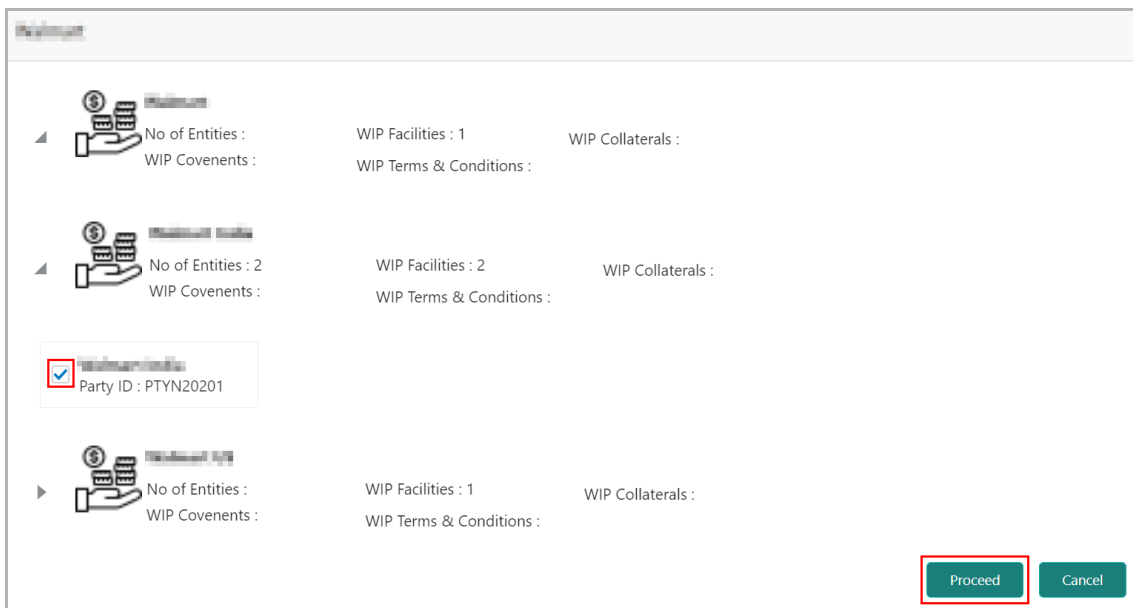
Customer	Customer Id	Amount Sanctioned	Balance Available	Earmarked	Annual Review Date
▶ Customer's Group	PTY20201	\$0.00	\$0.00	NA	
▶ Customer	PTYN2020	\$0.00	\$0.00	NA	

3. Click the triangle icon and expand the required customer.

Chapter 3 - Docket Generation



4. Click **Initiate PSN**. The following window appears:



You can select any or all of the facility to initiate PSN process. In case you select multiple facilities under different parties, individual Docket Generation task will be created and listed in the *Free Tasks* page for each party.

5. To view the available facilities, expand the required party.
6. Select the required facility that has to be released and click **Proceed**.

If only facilities under one party are selected, the *Docket Generation - Summary page* is directly displayed on clicking the **Proceed** button.

Chapter 3 - Docket Generation

If multiple facilities under different parties are selected, navigate to **Tasks > Free Tasks** and click **Acquire & Edit** on the required task. The *Docket Generation - Summary* page appears.

Summary

The *Summary* page displays the following information based on the data captured in the credit proposal / amendment process:

- Customer Information
- Facility Summary
- Collateral Summary
- Covenants
- Terms & Conditions
- Financial Profile
- Projections
- Group Entities
- Ratings
- WIP Applications

Chapter 3 - Docket Generation

Post Sanction Process - Docket Generation

1 Summary 2 Write up 3 Limit Configuration 4 Comments

Summary

Customer Information

A Domestic entity established & operating as a Proprietorship Company in INDIA

Customer ID: PTYN2020 | Register No: | Legal Status: Proprietorship | Liability Amount: | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

Facility Summary

Collateral summary

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

Group entities

5

Covenants

Total Covenants: 0

0	0	0	0
Entity Wise	Facility Wise	Financial	Non Financial

Newly Added: 0 Financial, 0 Non Financial
Met: 0 Financial, 0 Non Financial
Breach: 0 Financial, 0 Non Financial

Terms & conditions

Total Terms and Conditions: 0

0	0	0	0
Entity	Facility	Pre disbursement	Post disbursement

Newly added: 0 Pre disbursement, 0 Post disbursement
Met: 0 Pre disbursement, 0 Post disbursement
Breach: 0 Pre disbursement, 0 Post disbursement

★ Ratings

No items to display.

WIP Applications

- 0 Facility Application
- 0 Collateral Application
- 0 Policy Exception

Financial Profile View all

Previous 3 yea... ▾

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

Projections View all

Show results for: Next 3 years ▾

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

Hold Back Next Save & Close Cancel

Chapter 3 - Docket Generation

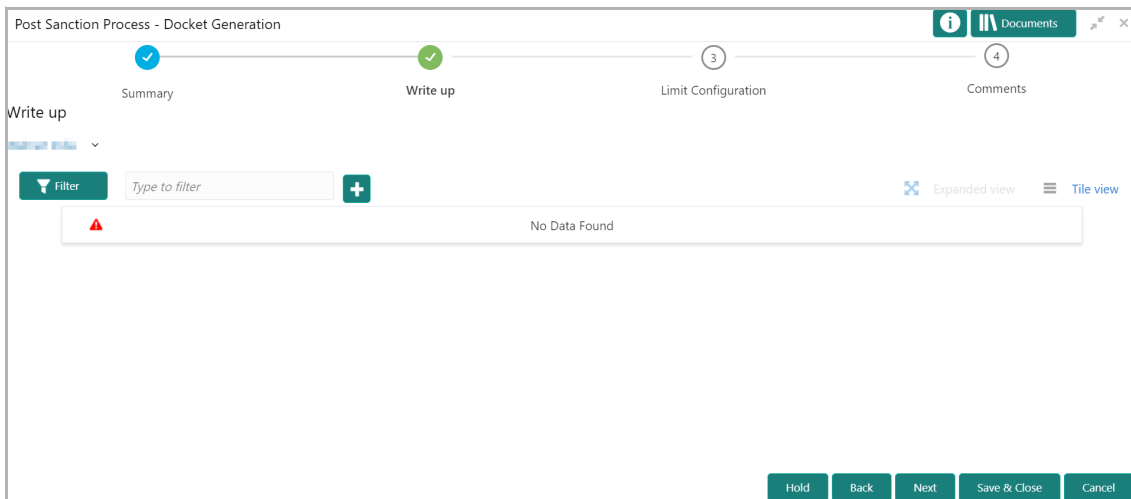


Refer Credit 360 User Guide for information on actions that can be performed in the *Summary* page.

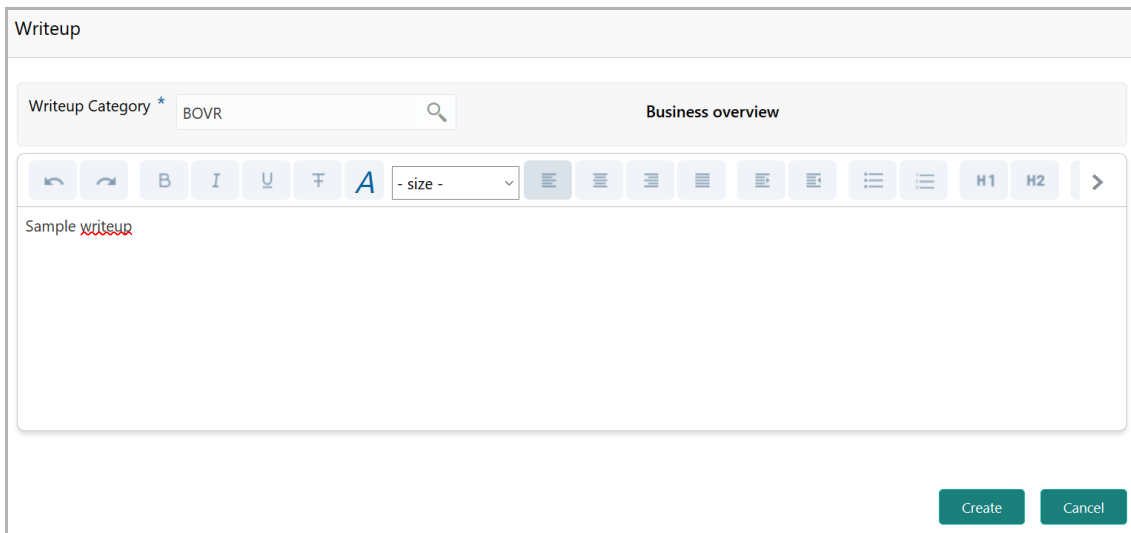
7. To go to the next page, click **Next**. The *Write-up* page appears.

Write up

The *Write up* page appears only if it is configured in the Maintenance module. You can add any additional information related to the party or facility in this page.



8. To add write-up, click the add icon. The *Write Up* window appears:



9. Click the search icon in the **Writeup Category** field. The *Fetch Writeup Category* window with the list of categories maintained in the Maintenance module appears:

Chapter 3 - Docket Generation

Writeup Category Code	Writeup Category Description
PURP	Facility Purpose
PRIC	Facility Pricing Writeup
F005	Facility Customer Relationship Writeup
MKTI	Market Intelligence
BOVR	Business overview
CALL	Call Report
PIPE	PIPELINE

Page 1 of 1 (1 - 7 of 7 items)

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

11. Type the observations in the text box and click **Create**. The observations are added in the Write Up page as shown below:

Write up Screen (5 / 6)

Corporation

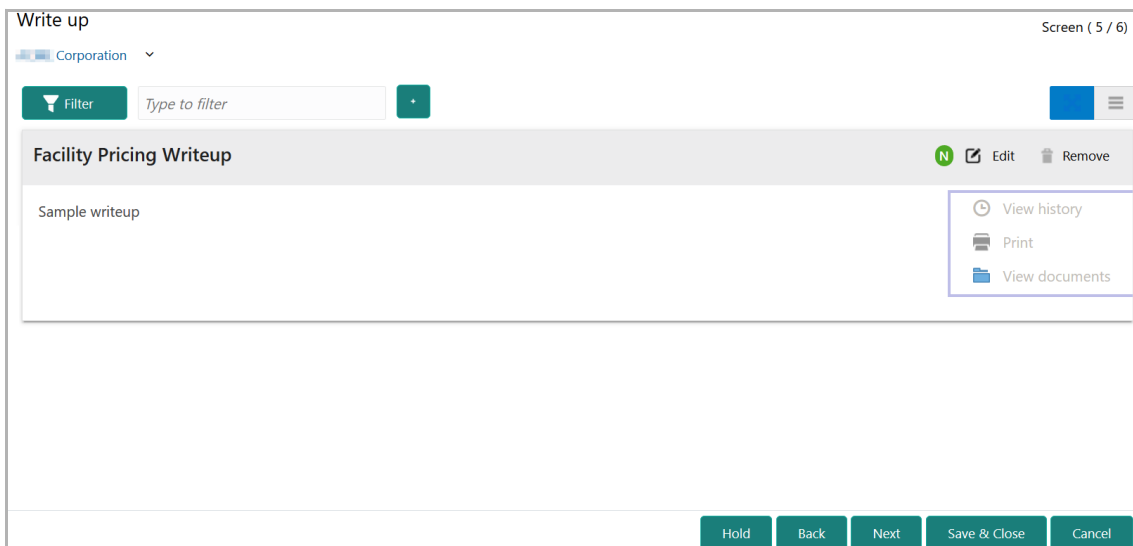
Filter

Facility Purpose N Edit Remove

Sample Writeup

12. To change the layout of Write up data segment to the expanded view, click the Expanded View icon at the top right corner. The write up is expanded as shown below:

Chapter 3 - Docket Generation

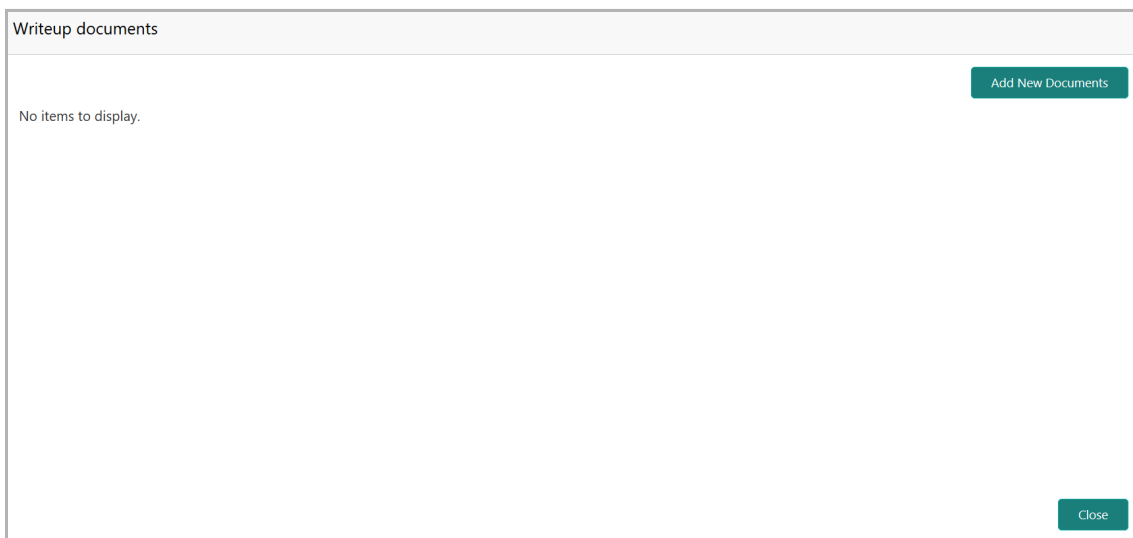


13. To modify the writeup, click the **Edit** icon and change the information.
14. To delete the writeup, click the **Remove** icon. A confirmation message appears.
15. Click **Yes**. The writeup is removed.
16. To view the writeup history, click the **View history** icon.
17. To print the write up, click the **Print** icon.



To print the write up from tile view, click the **View complete writeup** icon and then click the **Print** icon.

18. To attach / view writeup related documents, click **View Documents** icon. The following window appears:



19. To add new documents, click **Add New Documents**.

Chapter 3 - Docket Generation

20. To exit the Writeup documents window, click **Close**.
21. To go to the next page, click **Next**. The *Limit Configuration* page appears.

Limit Configuration

In this page, the facility amount to be released to the customer must be specified and the documents necessary for the PSN process must be uploaded.

Post Sanction Process - Docket Generation

Summary Write up Limit Configuration Comments

Limit Configuration

GROUP

Facilities Collaterals Covenants Terms & Conditions

Liability details

90003479 Liability Number branch (001)	AED114.30M Existing Amount expires on (Nov 30, 2020)	NA Requested Amount expires on (NA)
---	--	---

Filter Type to filter

Actions

Release All

0039080351

Facility Id: 90065080
Proposed Amount: AED68,800,000.00
Released Amount: AED68,800,000.00

Requested Amount: AED114.30M
Facility Description: Term Loan - Islamic Ijara...
Next Review Date: Nov 30, 2020
Approved Facility Amount: AED68,800,000.00

Facility Type: Funded
Facility Category: 0039080051 - General Limit
Parent Line Number: 0039080051 - General Limit
Released Amount: AED68,800,000.00

Audit Hold Back Next Save & Close Cancel

22. To mark all the facilities for release, click the **Action** button and select **Release All**. The following window appears:

Release All

Include child customer facilities.

Include joint customer facilities

⚠ Impact in all facilities including child and joint customer facilities.

Release All Close

23. Select the **Include child customer facilities** and **Include joint customer facilities** check boxes, in case you want to mark those facilities as well for release.

Chapter 3 - Docket Generation

24. Click **Release All**. Facilities will be marked for release with release amount as full amount.



While marking all the facilities for release, the system will validate and skip the facilities that are already marked for release in different WIP PSN application.

Release All option appears in all the stages, only if it is configured in Business Process configuration.

25. To mark a particular facility for release, click the hamburger icon in the required facility and select **Edit Facility**. The *Facility Details* window auto-populated with the details provided in credit proposal / amendment process appears:

Term Loan - TL

Facility Details Save

Facility Basic Info

Line Code * LN04

Line Serial Number * 1

Facility Description * Term Loan

Parent Facility Id Select Parent Facility

Facility Type * Funded Non Funded

Facility Category Term Loan

Cascade

Next Review Date * Jul 7, 2021

Line Start Date * Dec 1, 2020

Line Expiry Date * Jul 28, 2023

Currency * USD

Requested Amount *

Proposed Amount

Approved Amount *

Tenor 24

Availability Period Availability Period

Commitment Status Committed Uncommitted Cascade

Secured? Cascade

Revaluation Required

Rate Agreement Required

OSUC Amount \$0.00

Total repaid amount \$0.00

Outstanding utilized amount \$0.00

Net Utilization \$0.00

Peak Utilization \$0.00

Average Utilization \$0.00

Post Sanction Details

Release Type * Full Partial

Release Amount * \$20,000.00

Released Amount * \$0.00

Yet to be Released Amount * \$200,000.00

Additional Fields

No Additional fields configured!

Close



Only the steps related to Post Sanction Process are explained in this user manual. Refer **Credit Proposal User Manual** for information on all the side menus in the *Facility Details* window.

Chapter 3 - Docket Generation

Post Sanction Details

26. Select the facility **Release Type**. The options available are: **Full** and **Partial**.

27. In the **Release Amount** field, specify the amount to be released.

The system allows to enter the **Release Amount**, only if **Partial** is selected as **Release Type**. In this case, you cannot enter the full amount manually.

If **Full** is selected as the **Release Type**, the **Release amount** is automatically filled with the **Yet to be Released Amount** value. You cannot reduce the amount manually.

In the **Released Amount** field, the facility amount already released to the party is displayed.

In the **Yet to be Released Amount** field, the balance facility amount is displayed.

28. Click **Save** and then click **Close**. Post sanction details are saved and the facility is **Marked for Release** as shown below:

The screenshot displays the 'Post Sanction Process - Docket Generation' interface. It features a progress bar at the top with four steps: Summary, Write up, Limit Configuration, and Comments, all marked with checkmarks. Below the progress bar, there are tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Terms & Conditions'. A search filter is present with the text 'Type to filter'. The main area shows a table of facilities. The first facility, LN041, is highlighted and has a 'Marked for Release' status. Its details include Facility Id: FTN202004, Requested Amount, Facility Description: Term Loan, Next Review Date: 21-07-07, Release Amount: \$20,000.00, Product Type: Funded, Facility Category: TL, and Approved Facility Amount: \$200,000.00. The second facility, LN021, has Facility Id: FTN202002, Requested Amount, Facility Description: Term Loan, Next Review Date: 21-07-07, Release Amount, Product Type: Non Funded, Facility Category: TL, and Approved Facility Amount: \$200,000.00. A context menu is open over the first facility, showing options: Edit Facility, Remove from PSN, and Link Document. At the bottom, there are buttons for Hold, Back, Next, Save & Close, and Cancel.

Once the facility status is changed to **Marked for Release**, you can delete the facility or remove the facility from PSN process.

29. To delete the facility, select the facility and click the delete icon.

30. To release the facility from PSN process, click the hamburger icon in the corresponding facility and select **Remove from PSN**.



At least one facility must be marked for release to proceed further.

Once the facility is deleted or removed from PSN process, the status of the facility is changed to **UNMARKED FROM RELEASE** as shown below:

Chapter 3 - Docket Generation

Post Sanction Process - Docket Generation

Summary Write up Limit Configuration Comments

Limit Configuration

Facilities Collaterals Covenants Terms & Conditions

Filter Type to filter

List View Table View Facility Structure

LN041 UNMARKED FROM RELEASE

Facility Id: FTN202004
Proposed Amount:
Approved Amount:
Released Amount: \$0.00

Requested Amount:
Facility Description: **Term Loan**
Next Review Date: **21-07-07**
Release Amount: **\$20,000.00**

Product Type: **Funded**
Facility Category: **TL**
Approved Facility Amount: **\$200,000.00**

LN021

Facility Id: FTN202002
Proposed Amount:
Approved Amount:
Released Amount: \$0.00

Requested Amount:
Facility Description: **Term Loan**
Next Review Date: **21-07-07**
Release Amount:

Product Type: **Non Funded**
Facility Category: **TL**
Approved Facility Amount: **\$200,000.00**

Hold Back Next Save & Close Cancel

31. To upload necessary customer documents for the facility, click the hamburger icon in the corresponding facility and select **Link Document**. The following screen is displayed.

Document

Add New Documents

No items to display.

Close

32. Click **Add New Documents**. The *Document* window appears:

Chapter 3 - Docket Generation

Document

Document Type *	Document Type Description	Document Code *	Document Code Description
ADDRESDOC	Address Proof	COLAGRDOC	Legal Aggrement Document
Document Expiry Date	Remarks	Drop files here or click to select	
Dec 31, 2021		Selected Files	
		[]	

Upload Close

33. Search and select the **Document Type** from the LOV maintained in the Maintenance module.

The **Document Type Description** is automatically populated based on the selected **Document Type**.

34. Search and select the **Document Code** from the LOV maintained in the Maintenance module.

The **Document Code Description** is automatically populated based on the selected **Document Code**.

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

36. Type **Remarks** for the document, if any.

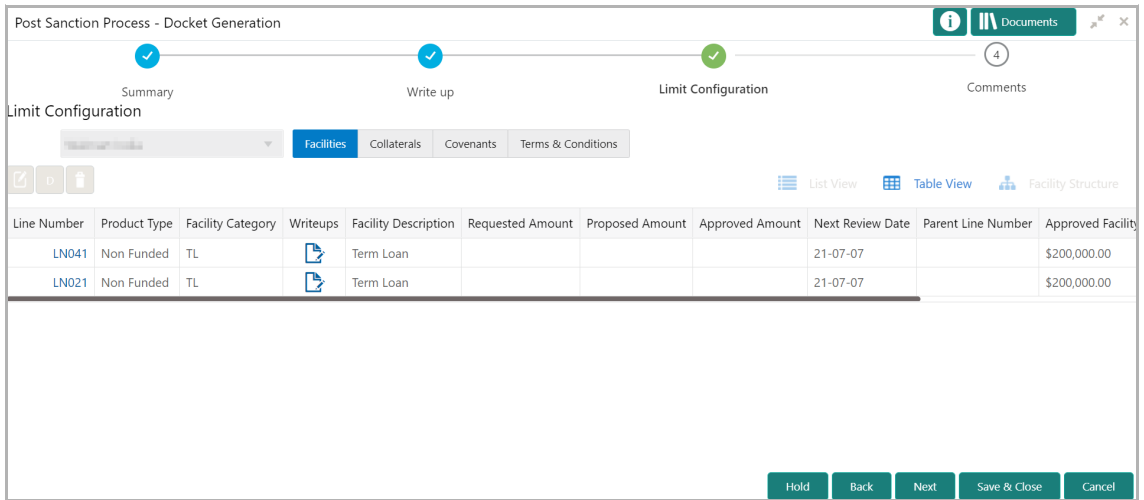
37. In the **Drag files here or click to select** section, drag and drop or click and select the necessary documents.

The **Selected Files** count is displayed below the **Drag files here or click to select** section.

38. Click **Upload**. The documents are uploaded.

39. To change the layout of the *Limit Configuration* page to table view, click the **Table View** icon. The layout is changed as shown below:

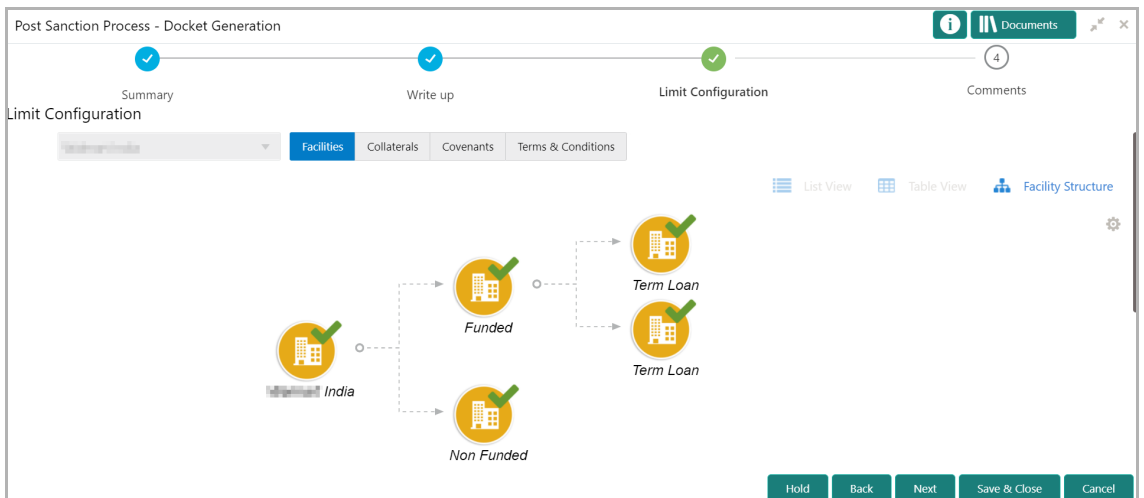
Chapter 3 - Docket Generation




40. To view the facility details in table view, click the required **Line Number**. The *Facility Details* window is displayed.

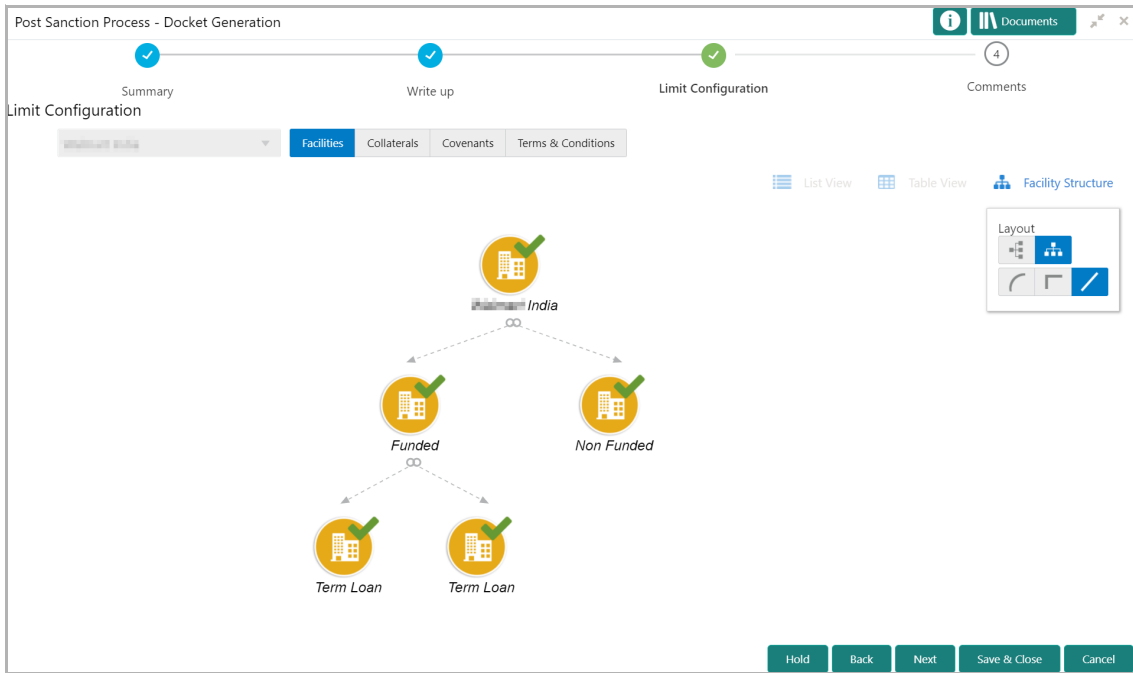
41. To view the facility writeup, click the icon in the **Writeups** column.

42. To change the layout of the *Limit Configuration* page to structural view, click the **Facility Structure** icon. The layout is changed as shown below:



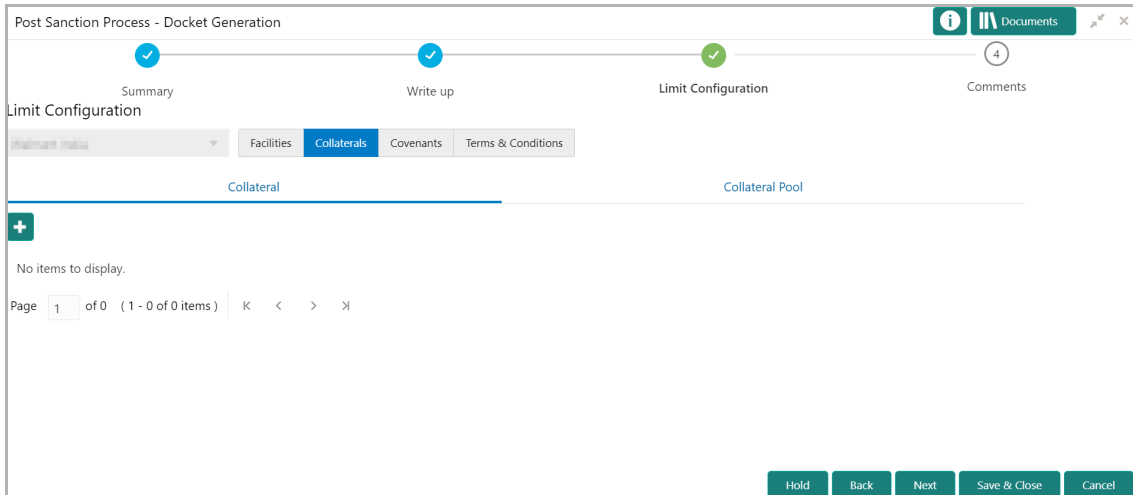
43. To change the layout of facility structure, click  the settings icon at the right corner. The **Layout** options appear as shown below:

Chapter 3 - Docket Generation



44. Select the required layout option. The facility structure is changed to the selected layout.

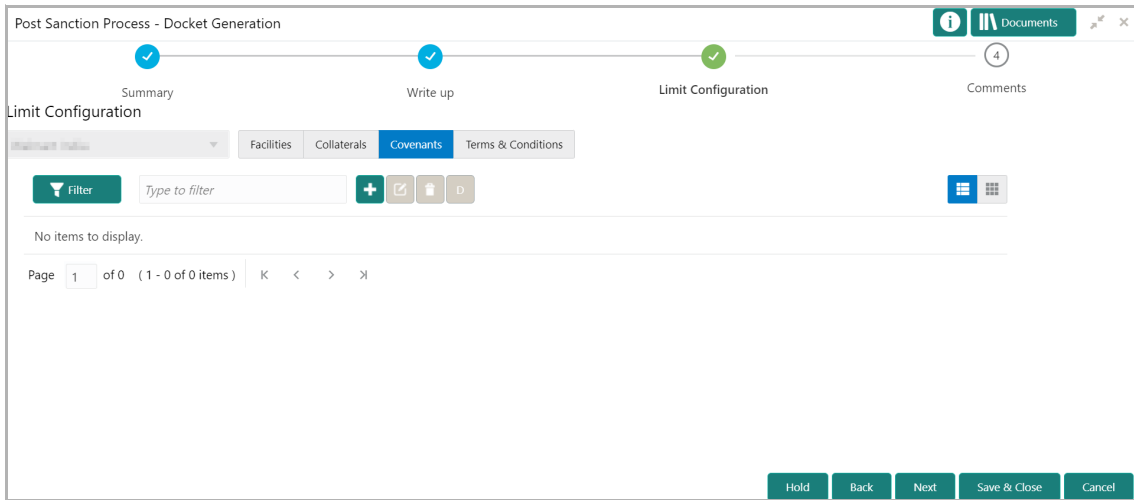
45. To manage the collaterals, click the **Collaterals** tab.



In the Collaterals tab, you can view, modify or add collaterals for the facility. Refer **Credit Proposal User Manual** for information on managing collaterals.

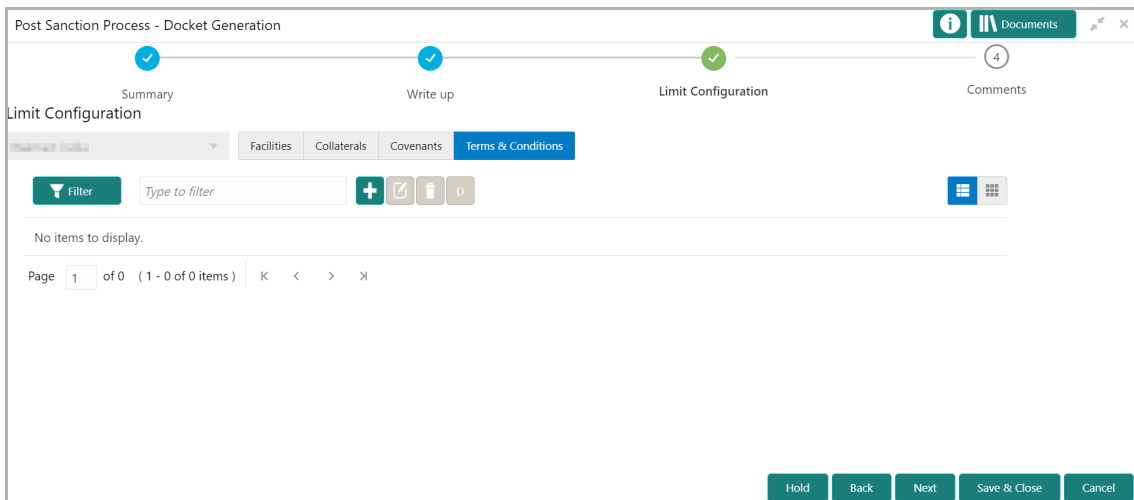
46. To manage the covenants, click the **Covenants** tab.

Chapter 3 - Docket Generation



In the Covenants tab, you can view, modify or add covenants for the facility. Refer **Credit Proposal User Manual** for information on managing covenants.

47. To manage the terms and conditions, click the **Terms & Conditions** tab.



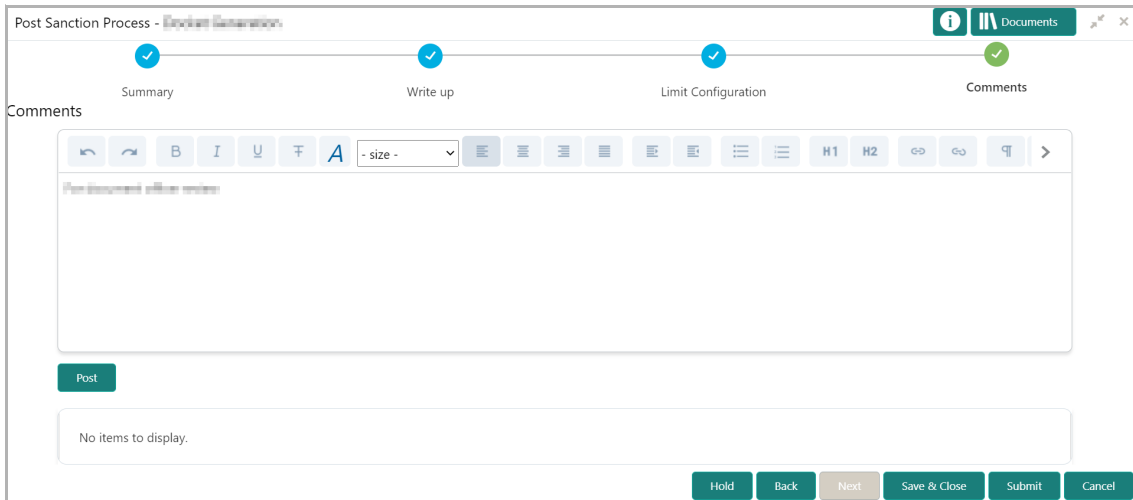
In the Terms & Conditions tab, you can view, modify or add terms and conditions for the facility. Refer **Credit Proposal User Manual** for information on managing terms and conditions.

48. To go to the next page, click **Next**. The *Comments* page appears.

Comments

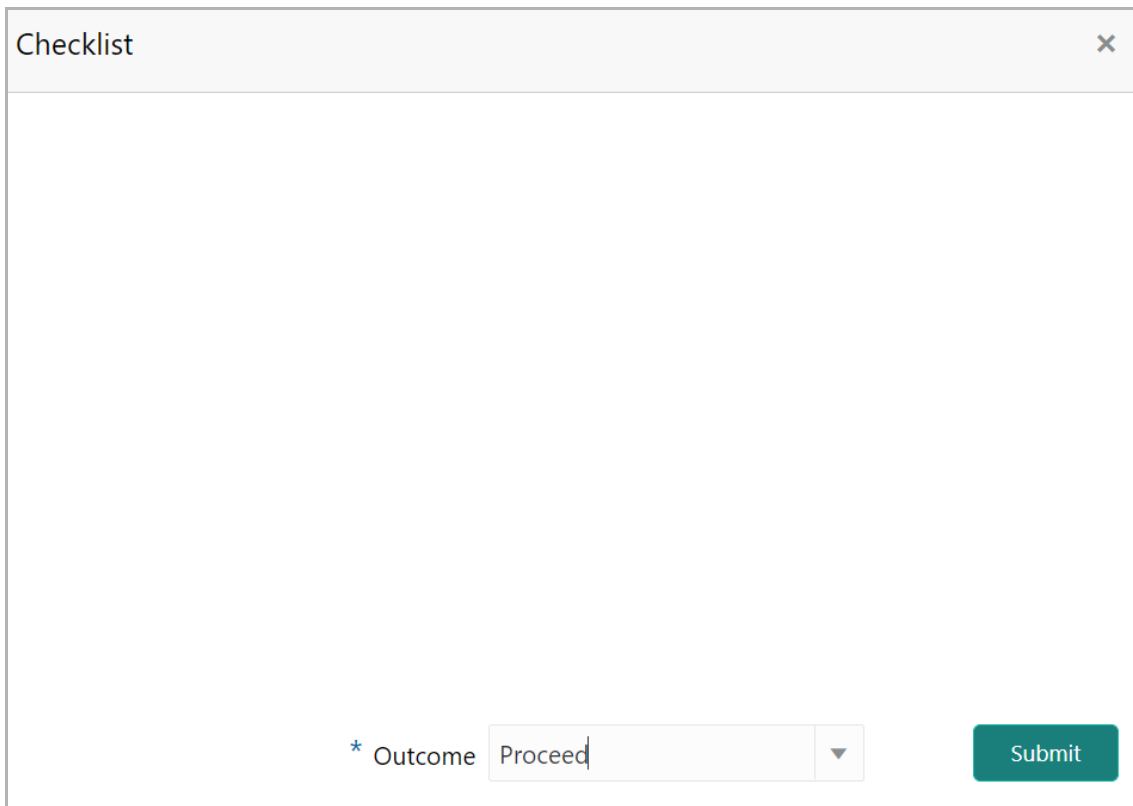
In this page, you can add your overall comments for the stage. Adding comments help the user of the next stage in making better decisions.

Chapter 3 - Docket Generation



49. Type the comments in the text box and click **Post**. Comments are posted below the text box.
50. To Hold the Docket Generation task, click **Hold**.
51. To go back to the previous page, click **Back**.
52. To save the provided information and exit the window, click **Save & Close**.
53. To submit the task to the next stage, click **Submit**.
54. To exit the window without saving provided information, click **Cancel**.

Upon clicking **Submit**, the checklist window appears:



Chapter 3 - Docket Generation

In case the checklist is configured for verification in the Maintenance module, the same appears in the above window. You have to manually ensure the checklist and enable the check box.

55. Select the required **Outcome**. The options available are: Proceed, Renegotiation, and Send for Clarification.

56. Click **Submit**.

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

If the **Outcome** is selected as 'Renegotiation', the PSN application is moved to the 'Proposal Structuring' stage on clicking **Submit**.

If the **Outcome** is selected as 'Send for Clarification', the PSN application is moved to the 'Proposal Review' stage on clicking **Submit**.

Chapter 4 - Document Execution

Document Execution

In this stage, the Relationship Manager or the Credit Manager can review the documents added in Docket Generation stage and also add additional documents if any. In addition, the **Release Amount** specified in the Docket Generation stage can be modified, new facility can be marked for release and / or the facilities already marked for released can be unmarked from release.

The following table provides a high level overview about the Document Execution stage in PSN process.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none">• Latest approved Credit Proposal (Gold copy)• Customer summary<ul style="list-style-type: none">- Liabilities approved- Facilities approved- Collateral Offered- Covenants stipulated- T&C stipulated- Financials- Rating- Demographic details	<ul style="list-style-type: none">• Check documents/agreements related to facility/collateral/Covenants/T&C for completion• Upload new documents received• Update facility amount for release• Update collateral held value• Submit application for review

Document Execution stage is similar to the Docket Generation stage. Refer **Docket Generation** chapter for field level information.

The Outcomes available for selection in this stage are:

- Proceed
- Additional Info

If the **Outcome** is selected as 'Proceed', the PSN application is moved to the 'Business Head Review' stage on clicking **Submit**.

You can select Additional Info, if the information provided in the Docket Generation stage is not sufficient for you to proceed further.

If the **Outcome** is selected as 'Additional Info', the PSN application is moved to the 'Docket Generation' stage on clicking **Submit**.

Chapter 5 - Business Head Review

Business Head Review

In this stage, a senior member of the business team reviews the credit proposal and verifies if all the documents, agreements or any other pre-disbursement related activity to be performed by the customer has been completed. The Reviewer also verifies if the completion of the documents is as per the process or not.

The following table provides a high level overview about the Business Head Review stage in PSN process.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none">• Latest approved Credit Proposal (Gold copy)• Customer summary<ul style="list-style-type: none">- Liabilities approved- Facilities approved- Collateral Offered- Covenants stipulated- T&C stipulated- Financials- Rating- Demographic details• Facility marked for release• Collateral value updated as Held• Comments from previous stage	<ul style="list-style-type: none">• Verify the document/agreements uploaded in previous stage• Review the facility marked for release• Review the collateral updated as held• Update comments• Submit the application for document review• Send the application back for more information

Business Head stage is similar to the Docket Generation stage. Refer **Docket Generation** chapter for field level information.

After adding comments for this stage, select the Outcome as 'Proceed' and click **Submit**, the PSN application is moved to the 'Document Officer Review' stage.

Chapter 6 - Document Officer Review

Document Officer Review

In this stage, a member of the documentation team verifies if the if all the documents, agreements or any other pre-disbursement related activity to be performed by the customer has been completed or not.

The following table provides a high level overview about the Document Officer Review stage in PSN process.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none">• Latest approved Credit Proposal (Gold copy)• Customer summary<ul style="list-style-type: none">- Liabilities approved- Facilities approved- Collateral Offered- Covenants stipulated- T&C stipulated- Financials- Rating- Demographic details• Facility marked for release• Collateral value updated as Held• Comments from previous stage	<ul style="list-style-type: none">• Verify the document/agreements uploaded• Review the facility marked for release• Review the collateral updated as held• Update comments• Submit the application for Legal check• Send the application back for more information

Refer **Docket Generation** chapter for information on the fields in this stage.

To send the PSN application to the 'Legal Check' stage, enable the **Legal Check Required** check box in the *Checklist* window, select the **Outcome** as 'Proceed' and click **Submit**.

To send the PSN application to the 'Final Check' stage, select the **Outcome** as 'Proceed' without enabling the **Legal Check Required** check box in the *Checklist* window and click **Submit**.

To send the PSN application back to the previous stage for gathering additional information, select the **Outcome** as 'Additional Info' and click **Submit**.

Chapter 7 - Legal Check

Legal Check

This stage is applicable only if the **Legal Check Required** check box is enabled while submitting the application in 'Document Officer Review' stage. In this stage, a member of the legal team in the bank verifies the customer executed documents from a legal aspect so as to make sure that the documents will hold good in a court of law if the need arises.

The following table provides a high level overview about the Legal Check stage in PSN process.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none">• Latest approved Credit Proposal (Gold copy)• Customer summary<ul style="list-style-type: none">- Liabilities approved- Facilities approved- Collateral Offered- Covenants stipulated- T&C stipulated- Financials- Rating- Demographic details• Facility marked for release• Collateral value updated as Held• Comments from previous stage	<ul style="list-style-type: none">• Verify the document/agreements uploaded in all the stages from a legal perspective• Review the facility marked for release• Review the collateral updated as held• Update comments• Submit the application for Final check• Send the application back for more information• Upload any Legal related documents if necessary

Refer **Docket Generation** chapter for information on the fields in this stage.

The **Outcomes** available for selection in this stage are:

- Proceed
- Send to Document Officer Review

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

If the **Outcome** is selected as 'Send to Document Officer Review', the PSN application is moved to the 'Document Officer Review' stage on clicking **Submit**.

You can select 'Proceed' as **Outcome**, if Document Officer Review is not required before the Final Check.

Chapter 8 - Final Check

Final Check

In this stage, a senior member of the documentation team goes through the credit proposal, the facilities and the collateral, and verifies the corresponding documents submitted by the customer to make sure that the documents are in order for Limit activation.

The following table provides a high level overview about the Final Check stage in PSN process.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none">• Latest approved Credit Proposal (Gold copy)• Customer summary<ul style="list-style-type: none">- Liabilities approved- Facilities approved- Collateral Offered- Covenants stipulated- T&C stipulated- Financials- Rating- Demographic details• Facility marked for release• Collateral value updated as Held• Comments from previous stage	<ul style="list-style-type: none">• Verify all the document/agreements uploaded are complete in nature for the final time• Review and edit the facility marked for release if necessary• Review and edit the collateral updated as held if necessary• Update comments• Submit the application for Limit activation• Send the application back for more information• Upload more documents if needed

Refer **Docket Generation** chapter for information on fields in this stage.

The Outcomes available for selection in this stage are:

- Proceed
- Send for Clarification
- Additional Info
- Send to Document Officer Review
- Renegotiation

If the **Outcome** is selected as 'Proceed', the PSN application is moved to the Limit Activation stage.

If the **Outcome** is selected as 'Send for Clarification', the PSN application is moved to the 'Proposal Review' stage on clicking **Submit**.

Chapter 8 - Final Check

If the **Outcome** is selected as 'Additional Info', the PSN application is moved to the 'Legal Check' stage on clicking **Submit**.

If the **Outcome** is selected as 'Send to Document Officer Review', the PSN application is moved to the 'Document Officer Review' stage on clicking **Submit**.

If the **Outcome** is selected as 'Renegotiation', the PSN application is moved to the 'Proposal Structuring' stage on clicking **Submit**.

Chapter 9 - Limit Activation

Limit Activation

In this stage, a member of the release team goes through the Credit Proposal and the PSN application and updates the facility release amount either in partial or in full and collateral held value as per the documentation submitted in the previous stages.

The following table provides a high level overview about the Limit Activation stage in PSN process.

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none">• Latest approved Credit Proposal (Gold copy)• Customer summary<ul style="list-style-type: none">- Liabilities approved- Facilities approved- Collateral Offered- Covenants stipulated- T&C stipulated- Financials- Rating- Demographic details• Facility marked for release• Collateral value updated as Held• Comments from previous stage	<ul style="list-style-type: none">• Activating/Handoff of the limit amount to ELCM as per full or partial release done in previous stages• Handoff held collateral value to ELCM• Send the application back for any information• Complete the hand off process

Refer **Docket Generation** chapter for information on fields in this stage.

The Outcomes available for selection in this stage are:

- Proceed
- Send back for Additional Info

If the **Outcome** is selected as 'Proceed', the PSN application is handed off to Oracle Banking Enterprise Limits and Collateral Management system (OBELCM) for Limit Activation.

If the **Outcome** is selected as 'Send back for additional Info', the PSN application is moved to the 'Final Check' stage on clicking **Submit**.

Chapter 10 - Proposal Structuring

Proposal Structuring

In this stage, the Credit Manager must propose new amount for the facility and send the PSN application to the necessary stage. The Collaterals, Covenants, and Terms and Conditions associated with the customer can also be managed in this stage.

Refer **Docket Generation** chapter for information on fields in this stage.

The Outcomes available for selection in this stage are:

- Proceed
- Send to Docket Generation
- Send to Final Check

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

If the **Outcome** is selected as 'Send to Docket Generation', the PSN application is moved to the 'Docket Generation' stage on clicking **Submit**.

If the **Outcome** is selected as 'Send to Final Check', the PSN application is moved to the 'Final Check' stage on clicking **Submit**.

Chapter 11 - Proposal Review

Proposal Review

The Senior Credit Manager must review the PSN application submitted from Final Check or Proposal Structuring Stage in this stage and provide requested clarification to the corresponding team.

Refer **Docket Generation** chapter for information on fields in this stage.

The Outcomes available for selection in this stage are:

- Proceed
- Additional Info
- Send to Docket Generation
- Send to Final Check

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

If the **Outcome** is selected as 'Additional Info', the PSN application is moved to the 'Proposal Structuring' stage on clicking **Submit**.

If the **Outcome** is selected as 'Send to Docket Generation', the PSN application is moved to the 'Docket Generation' stage on clicking **Submit**.

If the **Outcome** is selected as 'Send to Final Check', the PSN application is moved to the 'Final Check' stage on clicking **Submit**.

Chapter 12 - Proposal Approval

Proposal Approval

In this stage, the Credit Approver must determine to approve or reject the PSN application based on the review comments from the Senior Credit Manager.

Refer **Docket Generation** chapter for information on fields in this stage.

The Outcomes available for selection in this stage are:

- Approved
- Reject

If the **Outcome** is selected as 'Approved', the PSN application is moved to the 'Docket Generation' stage on clicking **Submit**.

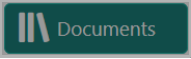
If the **Outcome** is selected as 'Reject', the PSN application is rejected and the process is completed on clicking **Submit**.

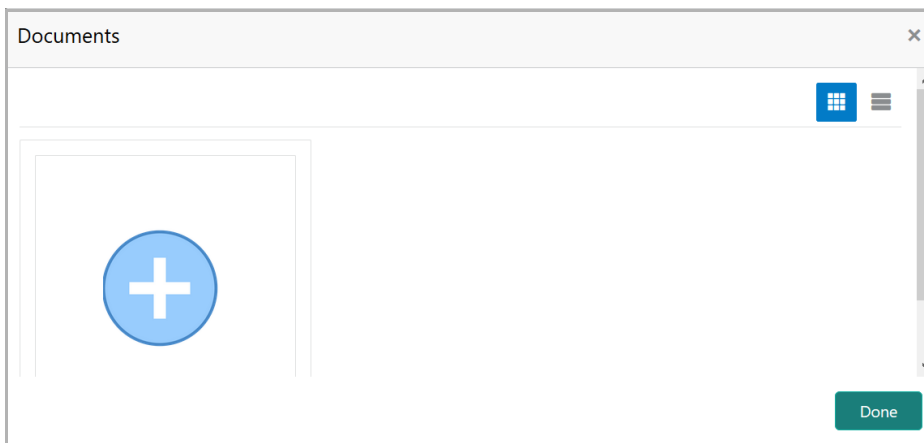
Chapter 13 - Document Upload

Document Upload and Checklist

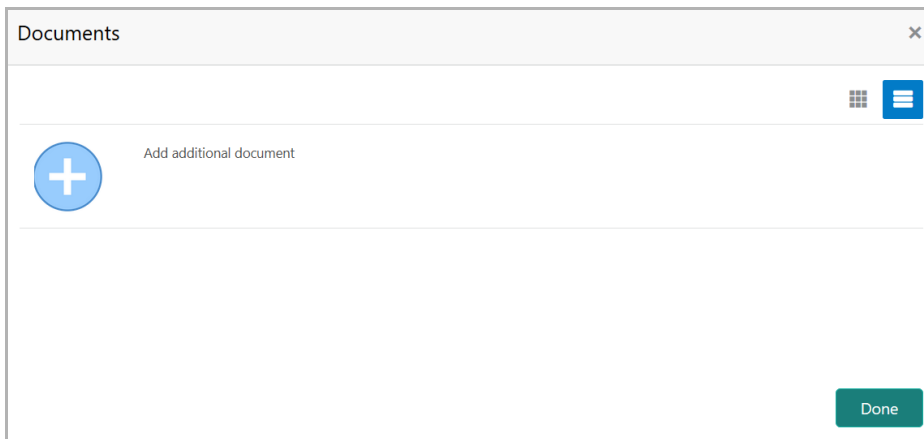
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of PSN process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the application. Documents added for the PSN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



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



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

Chapter 13 - Document Upload

Document ✕

Document Type * Closure Documents ▼	Document Code * Closure Documents ▼
Document Title * Facility Payment Bills	Document Description <input type="text"/>
Remarks Paid	Document Expiry Date Mar 21, 2020

Drop files here or click to select

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

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**. The *Checklist* window appears.

Chapter 13 - Document Upload

Checklist

Proposal Enrichment

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

* Outcome Proceed Submit

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.

Chapter 14 - 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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