

Credit Extension 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 walks you through the Credit Extension Process in OBCFPM for extending the expiry date of liability and its associated facilities.

Intended Audience

This document is intended for the banking personnel responsible for extending, reviewing, and approving the expiry date of liability and facility.

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 4 - Overview

About Credit Extension Process

The Credit Extension process is a simple work-flow for modifying the expiry date of facilities available under a particular liability to any future date based on requirement.

This process can be initiated for any of the bank's existing customers under many circumstances, among which following are two examples:

- The borrower requests an amendment to the expiry date of the facility
- The financial regulatory body announces to extend the facility expiry date due to natural calamities or other situations

Upon successful completion of all the stages in this process, the expiry date of facility modified will get updated in the back office system (OBELCM) and the facility will be made available to the borrower till the mentioned expiry date.

The stages available in the Credit Extension process are:

- Credit Extension Initiation
- Credit Extension Enrichment
- Credit Extension Review and Recommendation
- Credit Extension Approval
- Credit Extension Documentation

Each of the above stages must be performed by the bank users assigned to perform the respective task.

Chapter 4 - Credit Extension Initiation

Credit Extension Initiation

In this stage, the Relationship Manager or other user responsible for this stage must select the required party and initiate the Credit Extension process.

1. Login to OBCFPM.

ORACLE CP Extension (004) Apr 13, 2019 sample@sample.com

Application Priority: Low Medium High

Application Branch: 004

Party Id:

Initiate Credit Extension Process

2. Navigate to **Credit Facilities > Corporate > CP Extension**. The *CP Extension* page appears.

ORACLE CP Extension (004) Feb 12, 2020 sample@sample.com

Application Priority: Low Medium High

Application Branch: 004

Party Id: PTY192560509

Party Information

ACME Corporation , A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY192560509	RN534345231	Proprietorship	\$22,000,000.00	No	2	2	2	3

WIP Applications

Application Number	BranchCode	Priority	Party Id	Customer Name	Process Name	Current Stage
APP21469897	004	Low	PTY192560509	PTY192560509	Facility Amendment	Amendment Initiation
APP21501019	004	Low	PTY192560509	PTY192560509	Credit Extension Process	Credit Extension Initiation
APP21501020	004	Low	PTY192560509	PTY192560509	Credit Extension Process	Credit Extension Initiation
APP21541083	004	Low	PTY192560509	PTY192560509	Facility Amendment	Amendment Initiation
APP21571154	004	Low	PTY192560509	PTY192560509	Short Form Credit Process	Initiation

Page 1 of 6 (1 - 10 of 56 items) 1 2 3 4 5 6

Initiate Credit Extension Process

3. Select the CP Extension **Application Priority**. The options available are: **Low**, **Medium**, and **High**.

4. Select the **Application Branch**. Branches maintained in 'Common Core Maintenance' module are displayed in the LOV.

5. Select the required **Party Id**. Party Ids of the on-boarded customers are displayed in the LOV.

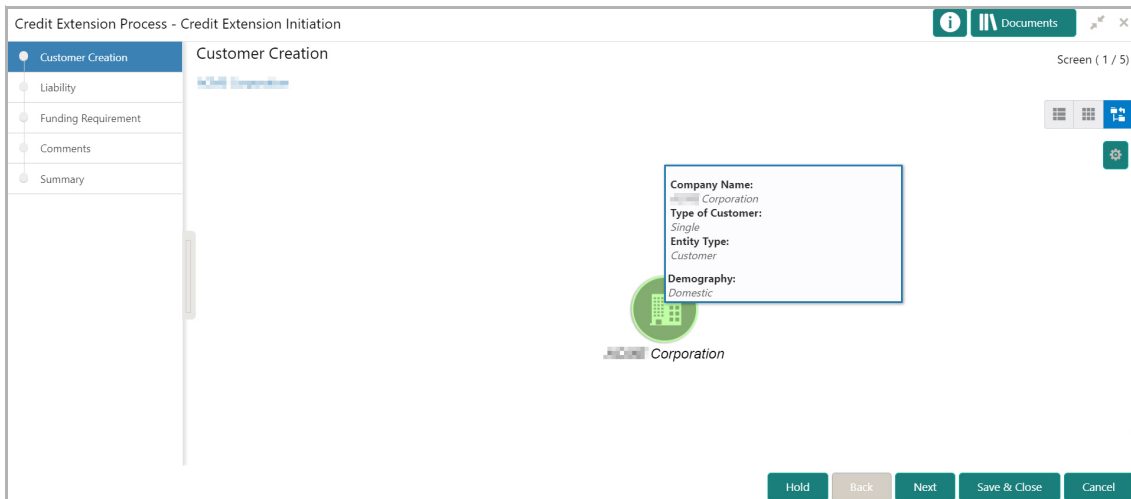
Chapter 4 - Credit Extension Initiation

Upon selecting the **Party Id**, the system displays the Customer Information and the WIP Applications created for the party and enables the **Initiate Credit Extension Process** button.

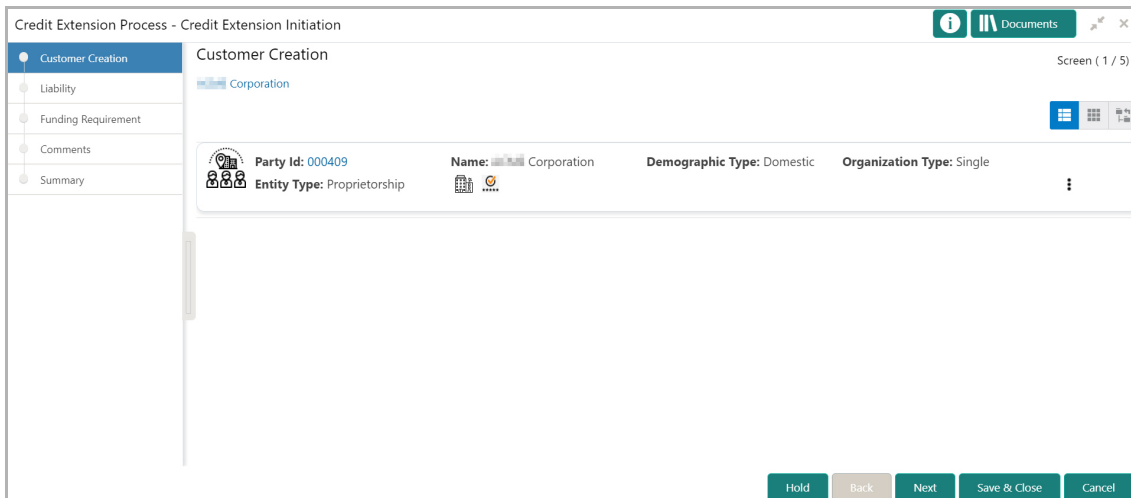
6. Click **Initiate Credit Extension Process**. The system creates a unique application number for the Credit Extension application and displays the *Credit Extension Initiation - Customer Creation* page.

Customer Creation

In the Customer Creation page, you can view the details of party in tree view, list view as well as table view.

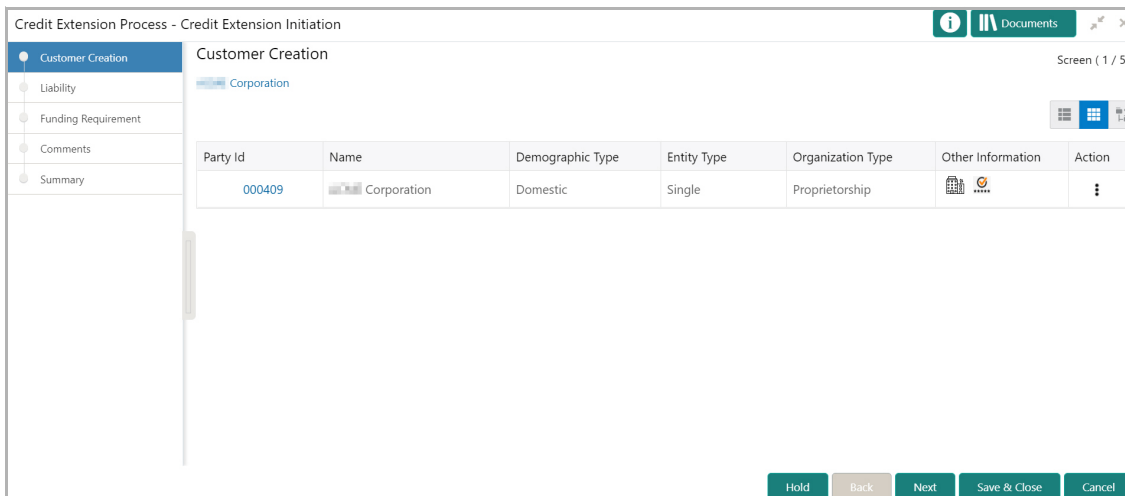


7. In tree view, right click on the party icon and select **View** to view the detailed information of party.



8. In list view, click the **Party Id** to view the detailed information of party.

Chapter 4 - Credit Extension Initiation

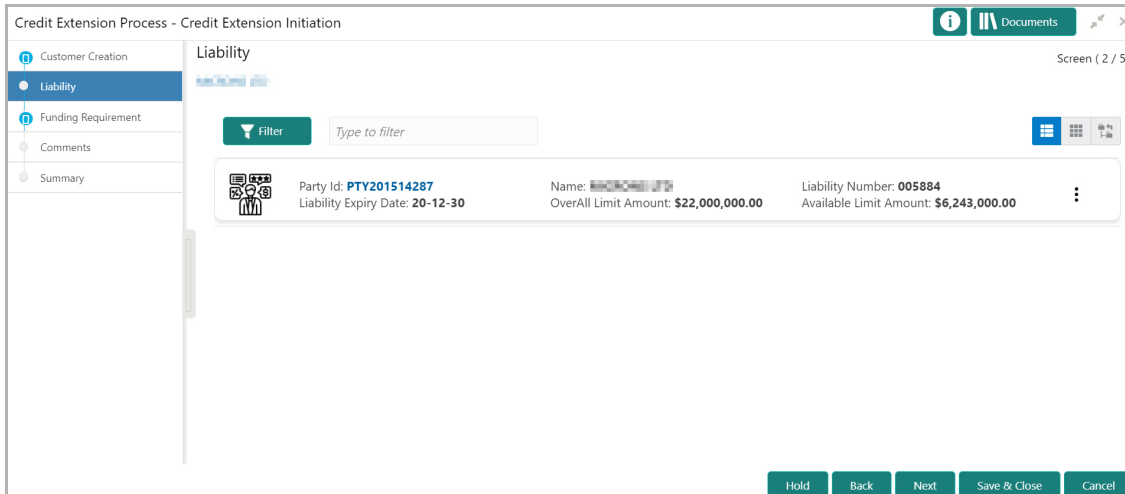


9. In table view, click the ID in **Party Id** column to view detailed information of the party.

10. After viewing the party details, click **Next**. The *Liability* page appears.

Liability

Liabilities created for the party during proposal initiation / amendment process are displayed in this page. You can specify a common extended expiry date for all the facilities available under a particular liability here.



In the above screen, liabilities available under both the parent and child parties are listed. To view only the liabilities under particular party, click the down arrow next to party name at the top left corner and select the required party.

11. To filter a particular liability, click the **Filter** icon and specify the filter parameters or directly type the filter parameter in **Type to filter** text box.

Chapter 4 - Credit Extension Initiation

12. Click the Hamburger icon in the required liability record and select **Edit**. The *Liability Details* window appears:

Existing Amount	Outstanding Amount	Available Amount	Liability Expiry Date
\$22,000,000.00	\$0.00	\$0.00	Dec 31, 2020

Dates

Next Review Date

Facility Expiry Date Extension *
Jan 31, 2021

Additional Fields
No Additional fields configured!

Save Cancel

In the Liability Details window, you can update only the **Facility Expiry Date Extension**.

13. Specify the extended expiry date for the facilities in **Facility Expiry Date Extension** field.

If the liability expiry date is earlier than the extended expiry date provided for the facility, then the system extends the liability expiry date till the extended expiry date of facility.

14. Click **Save**. The expiry date is modified and the status is displayed as shown below:

Credit Extension Process - Credit Extension Initiation

Customer Information

Liability

Funding Requirement

Comments

Summary

Party001

Filter Type to filter

MODIFY

Party Id: **PTY201344329** Name: **Party001** Liability Number: **004774**
Liability Expiry Date: **22-12-29** OverAll Limit Amount: **\$22,000,000.00** Available Limit Amount: **\$6,243,000.00**

Hold Back Next Save & Close Cancel

15. To change the layout of the *Liability* page to Table View or Tree View, click the corresponding icon.

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

Chapter 4 - Credit Extension Initiation

Funding Requirement

This page displays all the facilities availed by the party. You can extend the expiry date of individual facility from this page, if required. Facilities for which extended expiry date is not provided in this page will have the common expiry date provided in the *Liability Details* window as extended expiry date.

Credit Extension Process - Credit Extension Initiation

Customer Information
Liability
Funding Requirement
Comments
Summary

Funding Requirement

Party001

Filter Type to filter

List View Table View Facility Structure

LN8989
Facility Id: F20134971
Facility Description: description
Requested Amount: \$12,000.00
Facility Category: Term Loan
Facility Type: Non Funded
Next Review Date: 21-06-30

Hold Back Next Save & Close Cancel



In the above screen, all the facilities available under both the parent and child parties are listed. To view only the facilities under particular party, click the down arrow next to party name at the top left corner and select the required party.

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

18. Click the Hamburger icon in the required facility record and select **Edit**. The *Facility Details* window appears:

Chapter 4 - Credit Extension Initiation

The screenshot displays the 'Facility Details' window for a 'Term Loan'. The interface is organized into a grid of fields. On the left, there is a vertical navigation menu with options like 'Facility Basic Info', 'Schedule', 'Exposure', 'Fee', 'Pool Linkage', 'Pricing', 'Facility collateral linkage', 'Credit Rating', and 'FX Rate Revaluation'. The main area contains the following fields:

Line Code *	Line Serial Number *	Facility Description *
LN89	89	description
Parent Facility Id	Facility Type	Facility Category
	<input type="radio"/> Funded <input type="radio"/> Non Funded	Term Loan
	<input type="checkbox"/> Cascade	
Next Review Date *	Line Start Date *	Line Expiry Date *
Jun 30, 2021	May 6, 2020	May 21, 2020
Currency *	Requested Amount *	Tenor
USD	\$12,000.00	(in months)
Project Id	Availability Period	Commitment Status
	(in months)	<input type="radio"/> Committed <input type="checkbox"/> Cascade
		<input type="radio"/> Uncommitted
Secured?	<input type="checkbox"/> Revaluation Required	OSUC Amount
<input checked="" type="radio"/> Secured <input type="checkbox"/> Cascade	<input type="checkbox"/> Rate Agreement Required	\$0.00
Total repaid amount	Outstanding utilized amount	Extended Expiry Date
\$0.00	\$0.00	
Net Utilization	Peak Utilization	Average Utilization
\$0.00	\$0.00	\$0.00

Additional Fields
No Additional fields configured!

In the Facility Details window, you can modify only the **Extended Expiry Date**.

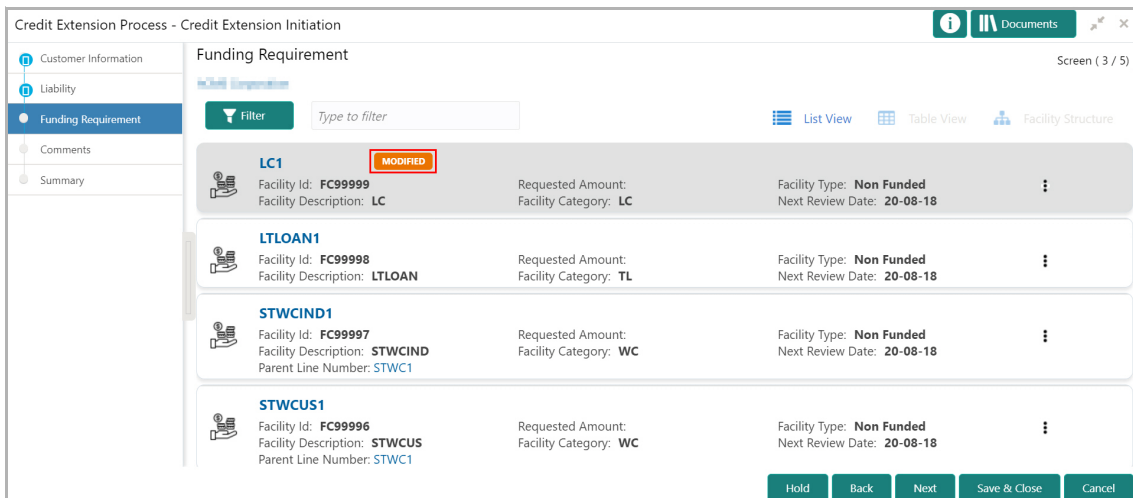
19. Specify the **Extended Expiry Date** for the facility.



Extended expiry date of the facility must not exceed the liability's expiry date.

20. Click **Save**. Facility expiry date is modified and the status is displayed as shown below:

Chapter 4 - Credit Extension Initiation

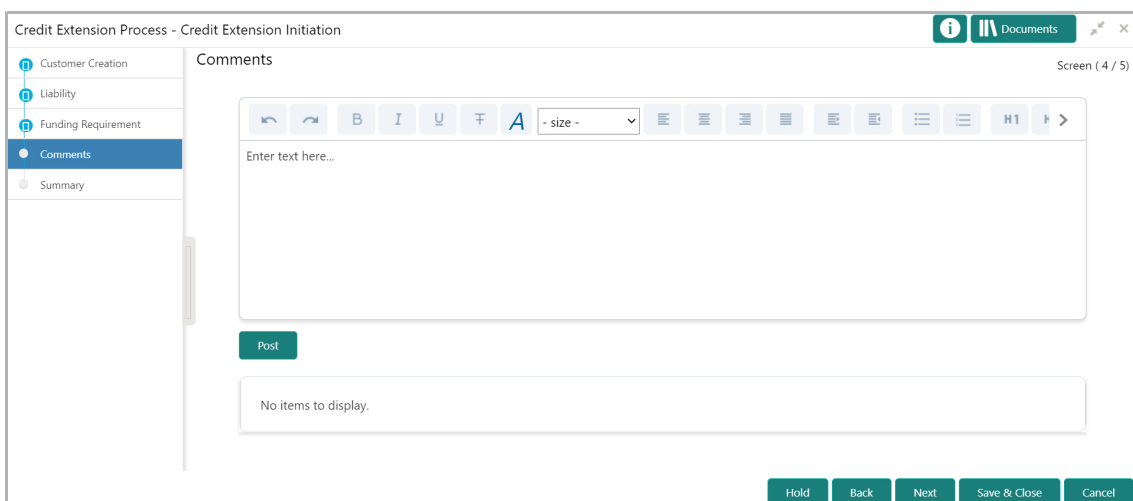


21. To change the layout of the *Funding Requirement* page to Table View or Tree View, click the corresponding icon.

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

Comments

In this page, you can mention why an extension is required / requested. Posting comments help the user in the next stage to better understand the application.



23. Type the initiation **Comments**.

24. Click **Post**. The comments are posted below the **Comments** text box.

25. To go to the next page, click **Next**. The *Summary* page appears.

Summary

This page displays all the customer information along with the modification details. You can preview the changes made in previous pages here and make necessary action.

Chapter 4 - Credit Extension Initiation

Credit Extension Process - Credit Extension Initiation

Customer Creation
Liability
Funding Requirement
Comments
Summary

Summary

Customer Information

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

Customer ID: PTY201514287
Register No: [Redacted]
Legal Status: Pvt Ltd
Liability Amount: \$22,000,000.00
Is KYC Compliant: No
Share Holders: 0
Contractors: 0
Guarantors: 0
Bankers: 0

Entities	Other Bank Facilities		Facilities
0 Added	0 Total Facility	0 Total Takeover	0 Added

Collaterals	Pricing		
0 Added	Interest	Charge	Commission
	0 Added	0 Added	0 Added

► Pricing

► Entities

► Other Bank Facilities

► Facilities

► Collaterals

Hold Back Next Save & Close Submit Cancel

26. To hold the initiation task, click **Hold**.
27. To go back to the previous page and modify necessary details, click **Back**.
28. To save and exit the window, click **Save & Close**.
29. If changes are not necessary, click **Submit**.
30. To exit the window without saving information, click **Cancel**.

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

Chapter 4 - Credit Extension Initiation

Policy Exceptions

1 Policy exceptions Checklist

All

00 Total 00 Met 00 Breached

Minimum eligibility criteria

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED
00 APPROVED 00 REJECTED
00 DEFERRED

Products

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED
00 APPROVED 00 REJECTED
00 DEFERRED

Pricing

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED
00 APPROVED 00 REJECTED
00 DEFERRED

Unsecured lending

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED
00 APPROVED 00 REJECTED
00 DEFERRED

Document

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED
00 APPROVED 00 REJECTED
00 DEFERRED

Collateral

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED
00 APPROVED 00 REJECTED
00 DEFERRED

Covenants

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED
00 APPROVED 00 REJECTED
00 DEFERRED

Terms & Conditions

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED
00 APPROVED 00 REJECTED
00 DEFERRED

By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

31. View the policy exceptions and click the **Checklist** data segment.

Chapter 4 - Credit Extension Initiation

The screenshot displays a user interface for a credit extension process. At the top, a progress bar shows two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

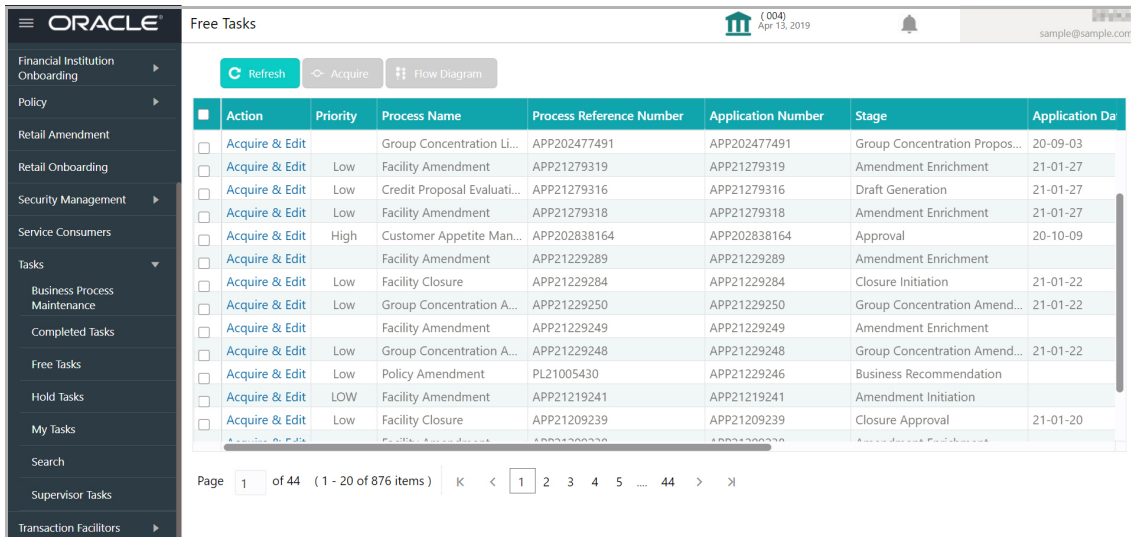
32. Select the **Outcome** as 'Proceed' and click **Submit**. The CP Extension application is moved to the 'Enrichment' stage.

Chapter 4 - Credit Extension Enrichment

Credit Extension Enrichment

The Enrichment task is performed by the same user who initiated the Credit Extension process. In this stage, the facility expiry date captured in the Initiation stage can be modified before sending it for review.

1. To Acquire and Edit the Credit Extension Enrichment task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



The screenshot shows the Oracle 'Free Tasks' interface. The table contains the following data:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
Acquire & Edit	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
Acquire & Edit	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
Acquire & Edit	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
Acquire & Edit		Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
Acquire & Edit	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
Acquire & Edit	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
Acquire & Edit		Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
Acquire & Edit	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
Acquire & Edit	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
Acquire & Edit	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
Acquire & Edit	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *Credit Extension Enrichment - Customer Creation* page appears.

3. Refer **Credit Extension Initiation** chapter for information on enriching the credit extension application.

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

- Proceed
- Reject

If the **Outcome** is selected as 'Proceed', the credit extension application will be moved to the Review and Recommendation stage on clicking **Submit**.

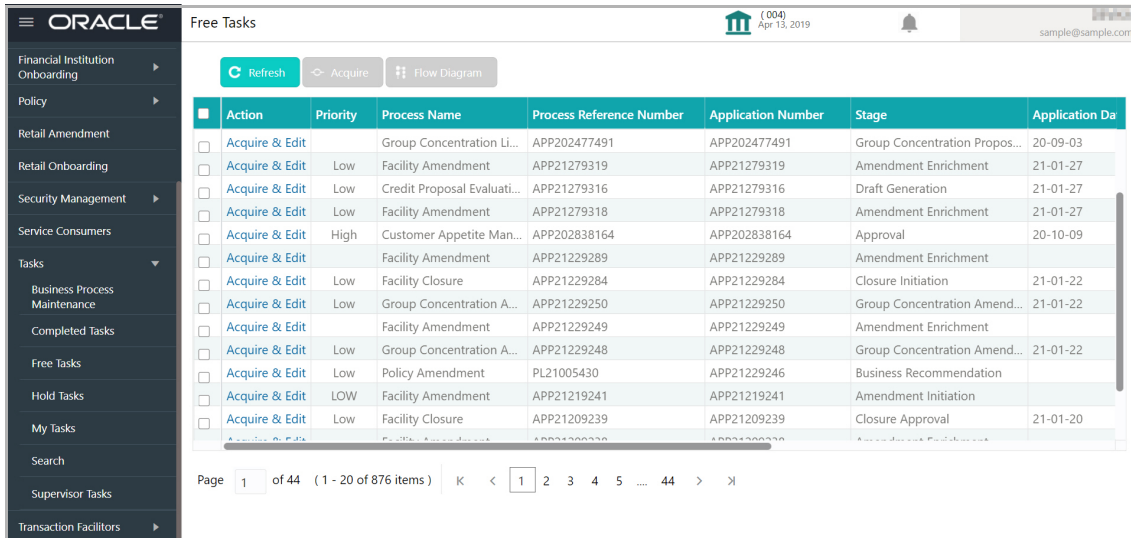
If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

Chapter 4 - Review and Recommendation

Review and Recommendation

In this stage, the Credit Reviewer in the Credit department has to review the extended expiry date of facility and provide their recommendation, if any.

1. To Acquire and Edit the Credit Extension Review and Recommendation task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
Acquire & Edit	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
Acquire & Edit	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
Acquire & Edit	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
Acquire & Edit		Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
Acquire & Edit	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
Acquire & Edit	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
Acquire & Edit		Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
Acquire & Edit	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
Acquire & Edit	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
Acquire & Edit	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
Acquire & Edit	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *CPEX - Review and Recommendation* page appears.

Customer Summary

The *Customer Summary* page has the following widgets / tiles to display specific information about the party:

- Customer Information
- Facility summary
- Collateral summary
- Group Entities
- Covenants
- Terms & conditions
- Ratings
- Project Summary
- Financial Profile
- Projections

Chapter 4 - Review and Recommendation

Credit Extension Process - CPEX Review and Recommendation
Pipeline Analysis
Documents

- Customer Summary
- Liability
- Funding Requirement
- Comments

Customer Summary

Customer Information

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

Customer ID: PTY212094301 | Register No: | Legal Status: Pvt Ltd | Liability Amount: \$22,000,000.00 | Is KYC Compliant: No

Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

Facility Summary

Liability Sanctioned Amount: \$22,000,000.00 | Liability Utilized Amount: \$22,000,000.00 | Liability OverUtilized Amount: \$0.00

[Facility Level Up](#) | [Go to Parent Facility](#)

LC-LC-1: \$1,500,000.00
STLOAN-STLOA-1: \$3,660,000.00
LTWC-LTWC-1: \$6,100,000.00
STWC-STWC-1: \$6,100,000.00
LTLOAN-LTLOA-1: \$1,830,000.00
GTY-GTY-1: \$3,050,000.00
STLNUS-STLNUS-1: \$6,100,000.00

Sanctioned (Red) vs Utilized (Purple)

Facility Type	Sanctioned	Utilized
LC	~3.5M	~3.5M
STLOAN	~6M	~6M
LTWC	~1.8M	~1.8M
STWC	~3M	~3M
LTLOAN	~6M	~6M
GTY	~6M	~6M

Collateral summary

Total collateral value: \$1,000,000.00

Customer LTV: 2200%

100% MCHN

Covenants

Total Covenants: 0

0 Entity Wise | 0 Facility Wise | 0 Financial | 0 Non Financial

Newly Added: 0 Financial | 0 Non Financial

Met: 0 Financial | 0 Non Financial

Breached: 0 Financial | 0 Non Financial

Terms & conditions

Total Terms and Conditions: 1

0 Entity | 0 Facility | 0 Pre disbursement | 0 Post disbursement

Newly added: 0 Pre disbursement | 0 Post disbursement

Met: 0 Pre disbursement | 0 Post disbursement

Breached: 0 Pre disbursement | 0 Post disbursement

Group entities

1

★ Ratings

No items to display.

Project Summary

No data to display.

Financial Profile

Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

Projections

Show results for: Next 3 years

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

Hold Back Next Save & Close Cancel

Chapter 4 - Review and Recommendation



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

3. After performing necessary actions in the *Customer Summary* page, click **Next**. The *Liability* page appears.

Liability

Refer “[Liability](#)” on page 16 for information on modifying the expiry date of liability.

4. After performing necessary actions in the *Liability* page, click **Next**. The *Funding Requirement* page appears.

Funding Requirement

Refer “[Funding Requirement](#)” on page 18 for information on modifying the expiry date of facility.

5. After performing necessary actions in the *Funding Requirement* page, click **Next**. The *Comments* page appears.

Comments

In this page, you can add the review comments and send it to the Approval stage, or add the recommendation and send it to the Enrichment stage.

6. Type the review / recommendation **Comments**.
7. Click **Post**. The comments are posted below the **Comments** text box.
8. To hold the review and recommendation task, click **Hold**.
9. To go back to the previous page and modify necessary details, click **Back**.

Chapter 4 - Review and Recommendation

10. To save and exit the window, click **Save & Close**.
11. If changes are not necessary, click **Submit**.
12. To exit the window without saving information, click **Cancel**.

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

The screenshot shows a window titled "Policy Exceptions" with a close button in the top right corner. At the top, there are two tabs: "Policy exceptions" (active, indicated by a blue circle with the number 1) and "Checklist". Below the tabs is a dropdown menu set to "All". A summary bar at the top displays three categories: "Total" (00), "Met" (00), and "Breached" (00). The main area contains eight panels, each representing a different policy criterion:

- 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.

By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

13. View the policy exceptions and click the **Checklist** data segment.

Chapter 4 - Review and Recommendation

The screenshot shows a web interface for reviewing a credit extension. At the top, there is a progress bar with two stages: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

14. Select the required **Outcome**. The options available are: Proceed, Reject, and Send Back.

15. Click **Submit**.

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

If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

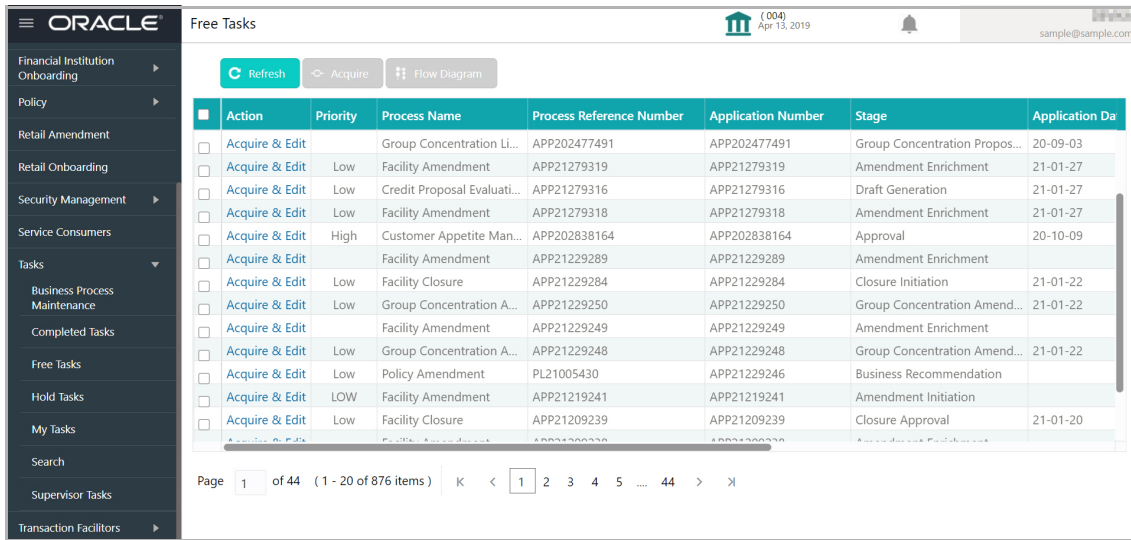
If the **Outcome** is selected as 'Send Back', the credit extension application will be moved back to the Enrichment stage on clicking **Submit**.

Chapter 4 - Approval

Credit Extension Approval

In this stage, the Credit Approver in the Credit department has to review the credit extension application and make appropriate decision, such as Approve or Reject the application.

1. To Acquire and Edit the Credit Extension Approval task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



The screenshot shows the Oracle Free Tasks page. The table contains the following data:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
Acquire & Edit	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
Acquire & Edit	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
Acquire & Edit	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
Acquire & Edit		Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
Acquire & Edit	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
Acquire & Edit	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
Acquire & Edit		Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
Acquire & Edit	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
Acquire & Edit	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
Acquire & Edit	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
Acquire & Edit	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *Credit Extension Proposal Approval* page appears.

Customer Summary

The *Customer Summary* page has the following widgets / tiles to display specific information about the party:

- Customer Information
- Facility summary
- Collateral summary
- Group Entities
- Covenants
- Terms & conditions
- Ratings
- Project Summary
- Financial Profile
- Projections

Chapter 4 - Approval

Credit Extension Process - Credit Extension Proposal Approval
Documents
Screen (1 / 4)

- Customer Summary
- Liability
- Funding Requirement
- Comments

Customer Summary

ACME Corporation

Customer Information

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

Customer ID: PTY212094301
Register No: Pvt Ltd
Legal Status: Pvt Ltd
Liability Amount: \$22,000,000.00
Is KYC Compliant: No
Share Holders: 0
Contractors: 0
Guarantors: 0
Bankers: 0

Facility Summary

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

< Facility Level Up
Go to Parent Facility

Facility Type	Amount
LC-LC-1	\$1,500,000.00
STLOAN-STLOA...	\$3,660,000.00
LTWC-LTWC-1	\$6,100,000.00
STWC-STWC-1	\$6,100,000.00
LTLOAN-LTLOA...	\$6,100,000.00
GTY-GTY-1	\$1,830,000.00
STLNUS-STLN...	\$3,050,000.00

Facility Type	Sanctioned	Utilized
LC	~3.5M	~3.5M
STLOAN	~6M	~6M
LTWC	~1.8M	~1.8M
STWC	~3M	~3M
LTLOAN	~6M	~6M
GTY	~6M	~6M

Collateral summary

\$1,000,000.00

Total collateral value

2200%
Customer LTV

100%

■ MCHN

Group entities

1

Covenants

0

Total Covenants

0
Entity Wise

0
Facility Wise

0
Financial

0
Non Financial

0 Newly Added

0 Financial
0 Non Financial

0 Met

0 Financial
0 Non Financial

0 Breached

0 Financial
0 Non Financial

Terms & conditions

1

Total Terms and Conditions

0
Entity

0
Facility

0
Pre disbursement

0
Post disbursement

0 Newly added

0 Pre disbursement
0 Post disbursement

0 Met

0 Pre disbursement
0 Post disbursement

0 Breached

0 Pre disbursement
0 Post disbursement

★ Ratings

No items to display.

Project Summary

No data to display.

Financial Profile

View all

Previous 3 yea... ▾

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

Projections

View all

Show results for Next 3 years ▾

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

Hold
Back
Next
Save & Close
Cancel

Chapter 4 - Approval



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

3. After performing necessary actions in the *Customer Summary* page, click **Next**. The *Liability* page appears.

Liability

Refer “[Liability](#)” on page 16 for information on modifying the expiry date of liability.

4. After performing necessary actions in the *Liability* page, click **Next**. The *Funding Requirement* page appears.

Funding Requirement

In this page, you can approve, reject, or send back a particular facility for which expiry date is extended.

Credit Extension Process - Credit Extension Proposal Approval

Customer Summary
Liability
Funding Requirement
Comments

Funding Requirement


Screen (3 / 4)

Filter Type to filter

List View Table View Facility Structure


LC1	Facility Id: FC99999 Facility Description: LC	Requested Amount: Facility Category: LC	Facility Type: Non Funded Next Review Date: 20-08-18	:
LTLOAN1	Facility Id: FC99998 Facility Description: LTLOAN	Requested Amount: Facility Category: TL	Facility Type: Non Funded Next Review Date: 20-08-18	:
STWCIND1	Facility Id: FC99997 Facility Description: STWCIND Parent Line Number: STWC1	Requested Amount: Facility Category: WC	Facility Type: Non Funded Next Review Date: 20-08-18	:
STWCUS1	Facility Id: FC99996 Facility Description: STWCUS Parent Line Number: STWC1	Requested Amount: Facility Category: WC	Facility Type: Non Funded Next Review Date: 20-08-18	:

Hold Back Next Save & Close Cancel

5. To approve a facility expiry date extension, select the required facility record and click  the **Approve** icon. The following window appears:

Chapter 4 - Approval

Approve Facility



Line Number: 1
Facility Description: LC

Requested Amount:
Facility Category: LC

Product Type: Funded
Approved Amount:

Comments

Enter text here...

Post

No items to display.

Approve Cancel

6. Type the approval comments and click **Post**. The comments are posted below the **Comments** text box.


7. Click **Approve**. The facility is marked as Approved.

8. To send back the facility for review, select the required facility record and click the **Send Facility Back For More Info** icon. The following window appears:



Chapter 4 - Approval

Send Facility Back For More Info



Line Number: 1
Facility Description: LC

Requested Amount:
Facility Category: LC

Product Type: Funded
Approved Amount:


Comments

Enter text here...

Post


No items to display.

Required More Info Cancel

9. Type the comments for reviewer and click **Post**. The comments are posted below the **Comments** text box.
10. Click **Required More Info**.
11. To reject a facility expiry date extension, select the required facility record and click  the **Reject** icon. The following window appears:

Chapter 4 - Approval

Reject Facility



Line Number: 1
Facility Description: LC

Requested Amount:
Facility Category: LC

Product Type: Funded
Approved Amount:

Comments

Enter text here...

Post

No items to display.

Reject Cancel

12. Type the rejection comments and click **Post**. The comments are posted below the **Comments** text box.

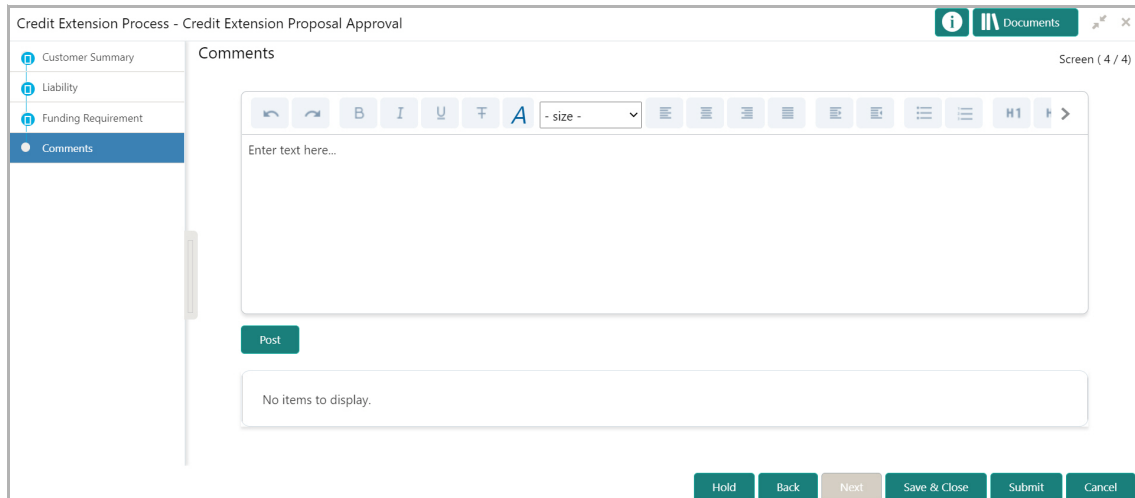
13. Click **Reject**.

14. After performing necessary actions in the *Funding Requirement* page, click **Next**. The *Comments* page appears

Comments

In this page, you can capture the overall comments for the Approval stage. Posting comments help the user in the next stage to better understand the application.

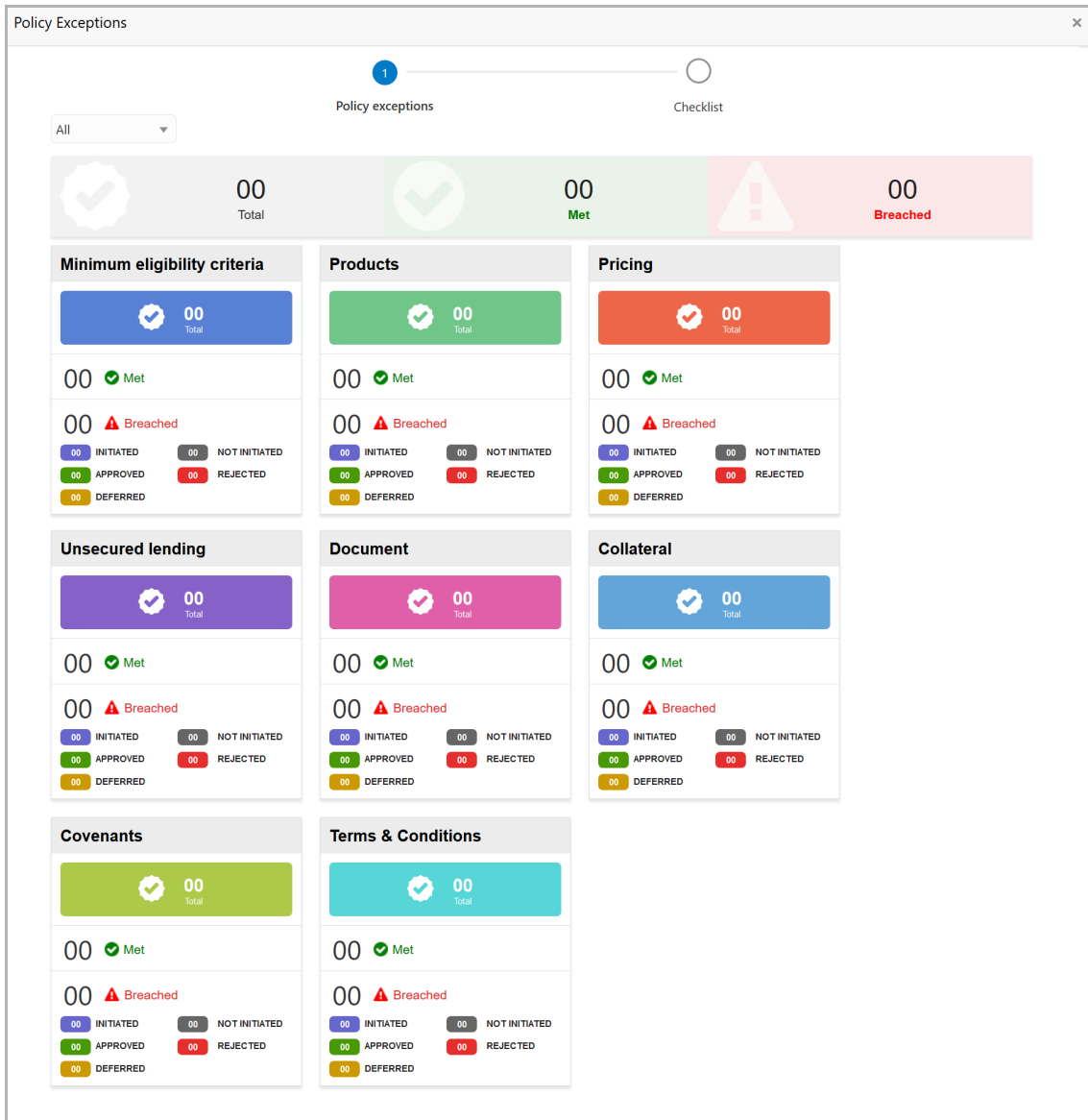
Chapter 4 - Approval



15. Type the approval **Comments**.
16. Click **Post**. The comments are posted below the **Comments** text box.
17. To hold the approval task, click **Hold**.
18. To go back to the previous page and modify necessary details, click **Back**.
19. To save and exit the window, click **Save & Close**.
20. If changes are not necessary, click **Submit**.
21. To exit the window without saving information, click **Cancel**.

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

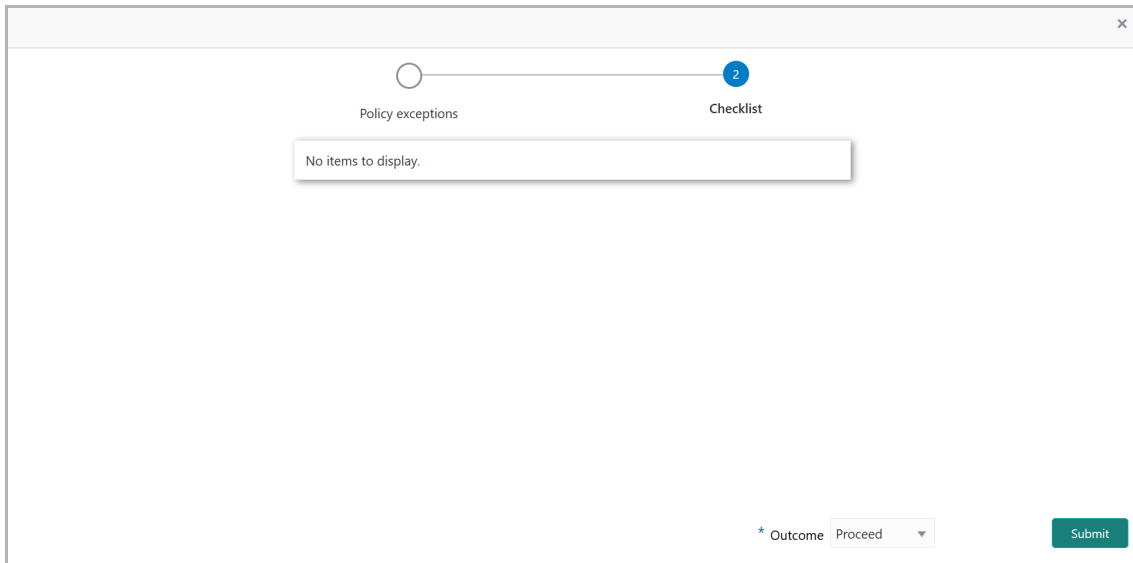
Chapter 4 - Approval



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

22. View the policy exceptions and click the **Checklist** data segment.

Chapter 4 - Approval



23. Select the required **Outcome**. The options available are: **Approve**, **Send Back**, and **Reject**.

24. Click **Submit**.

If the **Outcome** is selected as 'Approve', the credit extension application will be moved to the Documentation stage on clicking **Submit**.

If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

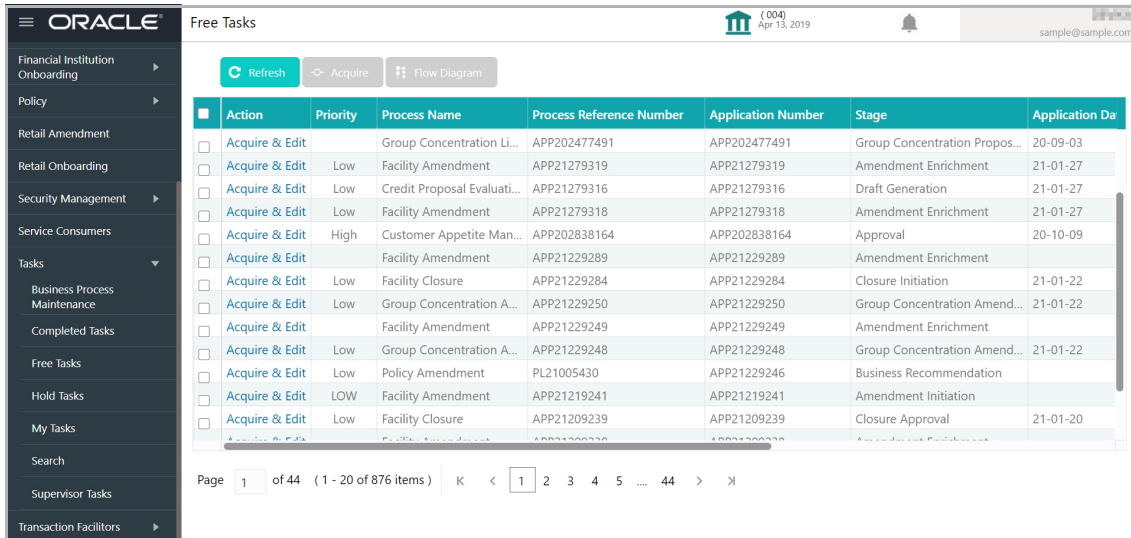
If the **Outcome** is selected as 'Send Back', the credit extension application will be moved back to the Review and Recommendation stage on clicking **Submit**.

Chapter 4 - Documentation

Credit Extension Documentation

In this stage, customer's communication address can be configured and the draft document with modified expiry date can be generated for customer acceptance.

1. To Acquire and Edit the Credit Extension Documentation task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



The screenshot shows the Oracle 'Free Tasks' interface. On the left is a navigation menu with categories like 'Financial Institution Onboarding', 'Policy', 'Retail Amendment', 'Retail Onboarding', 'Security Management', 'Service Consumers', 'Tasks', 'Business Process Maintenance', 'Completed Tasks', 'Free Tasks', 'Hold Tasks', 'My Tasks', 'Search', 'Supervisor Tasks', and 'Transaction Facilitors'. The main area displays a table of tasks. At the top of the table are buttons for 'Refresh', 'Acquire', and 'Flow Diagram'. The table has the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The first row is selected, showing an 'Acquire & Edit' action for a 'Group Concentration Li...' process with reference number APP202477491 and application number APP202477491, in the 'Group Concentration Propos...' stage, dated 20-09-03. Other rows include 'Facility Amendment', 'Credit Proposal Evaluati...', 'Customer Appetite Man...', 'Facility Closure', and 'Policy Amendment'.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
Acquire & Edit	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
Acquire & Edit	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
Acquire & Edit	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
Acquire & Edit		Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
Acquire & Edit	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
Acquire & Edit	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
Acquire & Edit		Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
Acquire & Edit	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
Acquire & Edit	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
Acquire & Edit	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
Acquire & Edit	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *Credit Extension Documentation - Summary* page appears.

Chapter 4 - Documentation

OFSS - Draft Generation

1 Summary 2 Draft Generation 3 Comments

Summary

OFSS

Customer Information

OFSS, A entity established & operating as a Public Ltd Company in

Customer ID: PTY201814590 | Register No: | Legal Status: Public Ltd | Liability Amount: | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

Facility Summary

Total funded - \$5,000,000.00 | Total non funded - \$0.00 | Facility summary list

6M
4M
2M
0
Funded

■ Term Loan

No data to display

Collateral summary

\$0.00
Total collateral value

0%
Customer LTV

No data to display

Existing Facilities

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

Covenants

0 Total Covenants

0 Entry Wise | 0 Facility Wise | 0 Financial | 0 Non Financial

No items to display.

Terms & conditions

0 Total Terms and Conditions

0 Pre-Distributed | 0 Post-Distributed

0 Newly added | 0 Pre-Distributed | 0 Post-Distributed

0 Met | 0 Pre-Distributed | 0 Post-Distributed

0 Breached | 0 Pre-Distributed | 0 Post-Distributed

Financial Profile [View all](#)

Show results for Previous 3 years

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

Projections [View all](#)

Show results for Next 3 years

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

Group entities

1

Scores

⚠ Evaluation not yet done

Groupwise Exposure Details

\$5,000,000.00

■ GE20181562

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's AAA

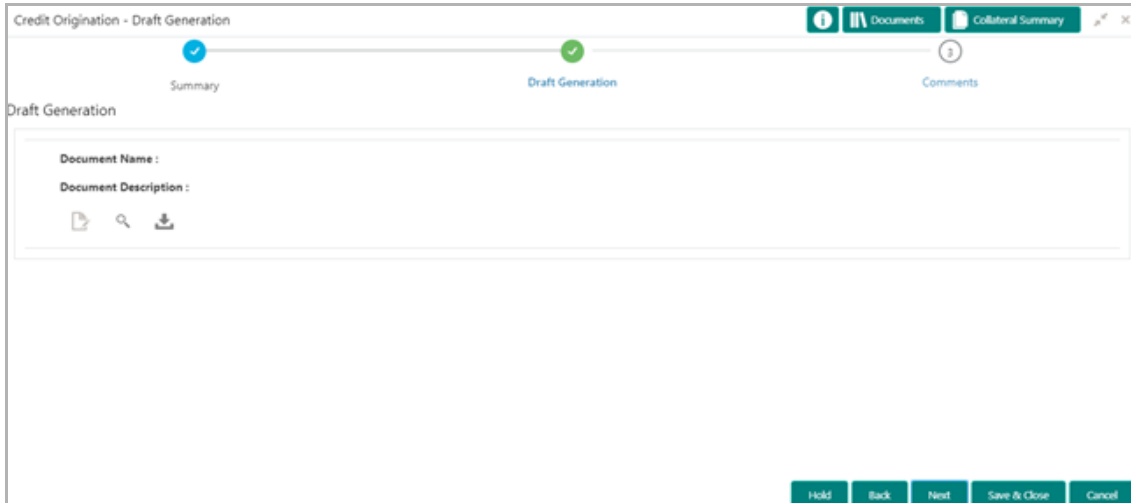
Hold Back Next Save & Close Cancel



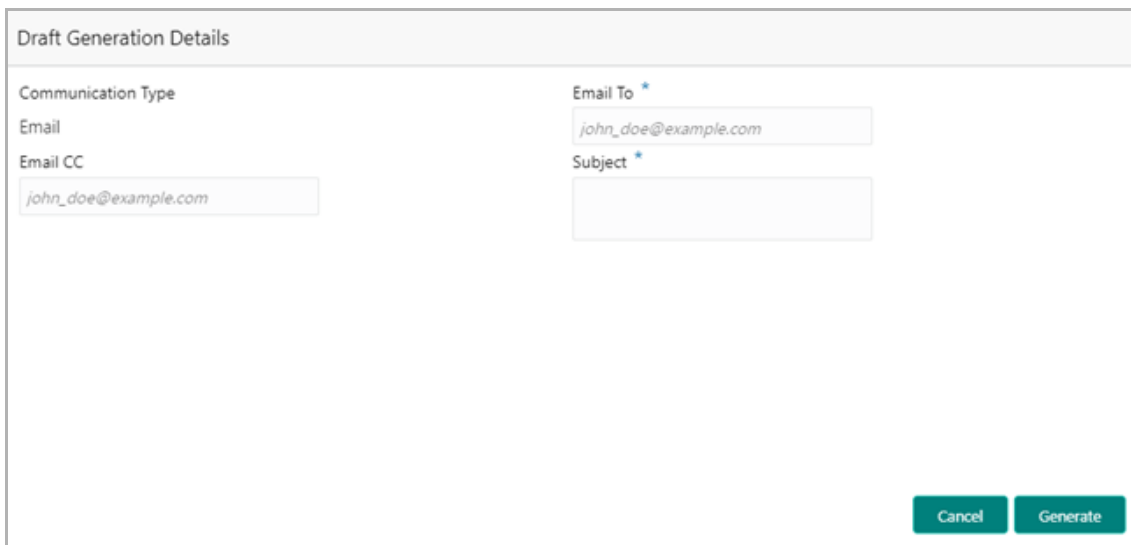
Refer **Credit 360 User Manual** for information on actions that can be performed in the *Summary* page.

Chapter 4 - Documentation

3. After reviewing the *Summary*, click **Next**. The *Draft Generation* page appears.



4. Click the generate icon (first icon below the Document Description). The *Draft Generation Details* window appears.



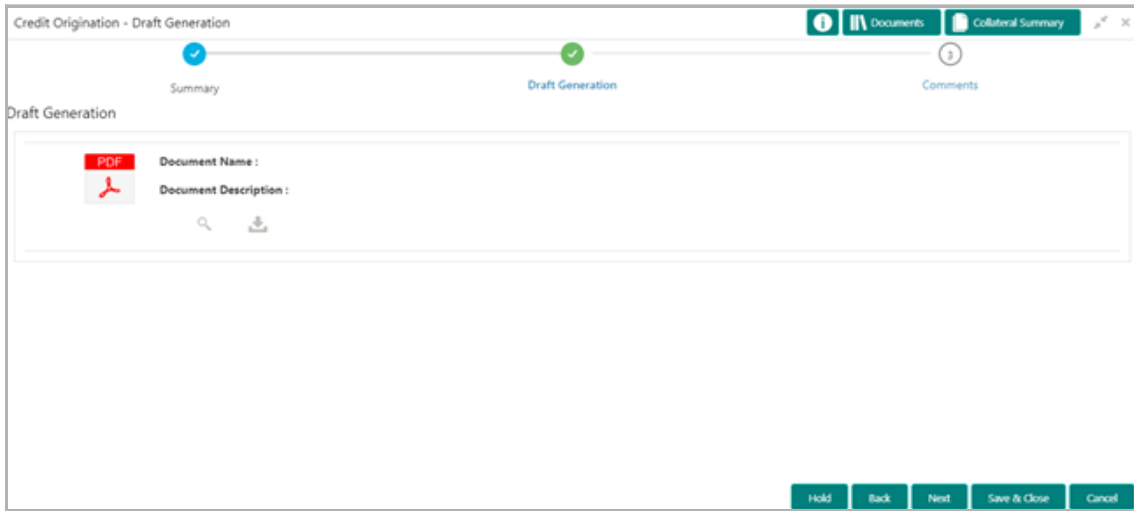
5. In **Email To** field, type the Email address to which the draft document has to be sent.

6. In **Email CC** field, type the Email address which has to be in CC of draft mail.

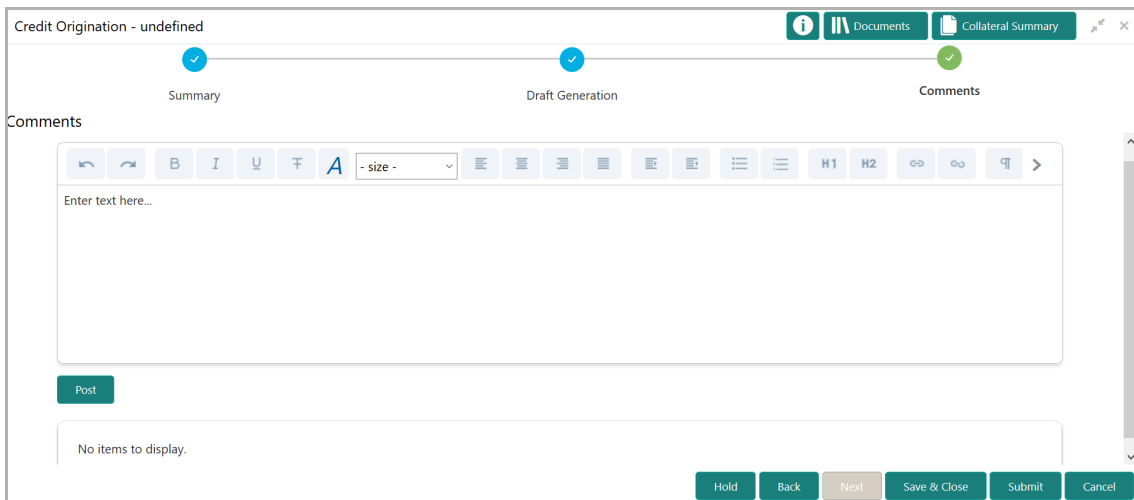
7. In **Subject** field, type the mail subject.

8. Click **Generate**. Draft document is generated and displayed in *Draft Generation* page as shown below.

Chapter 4 - Documentation



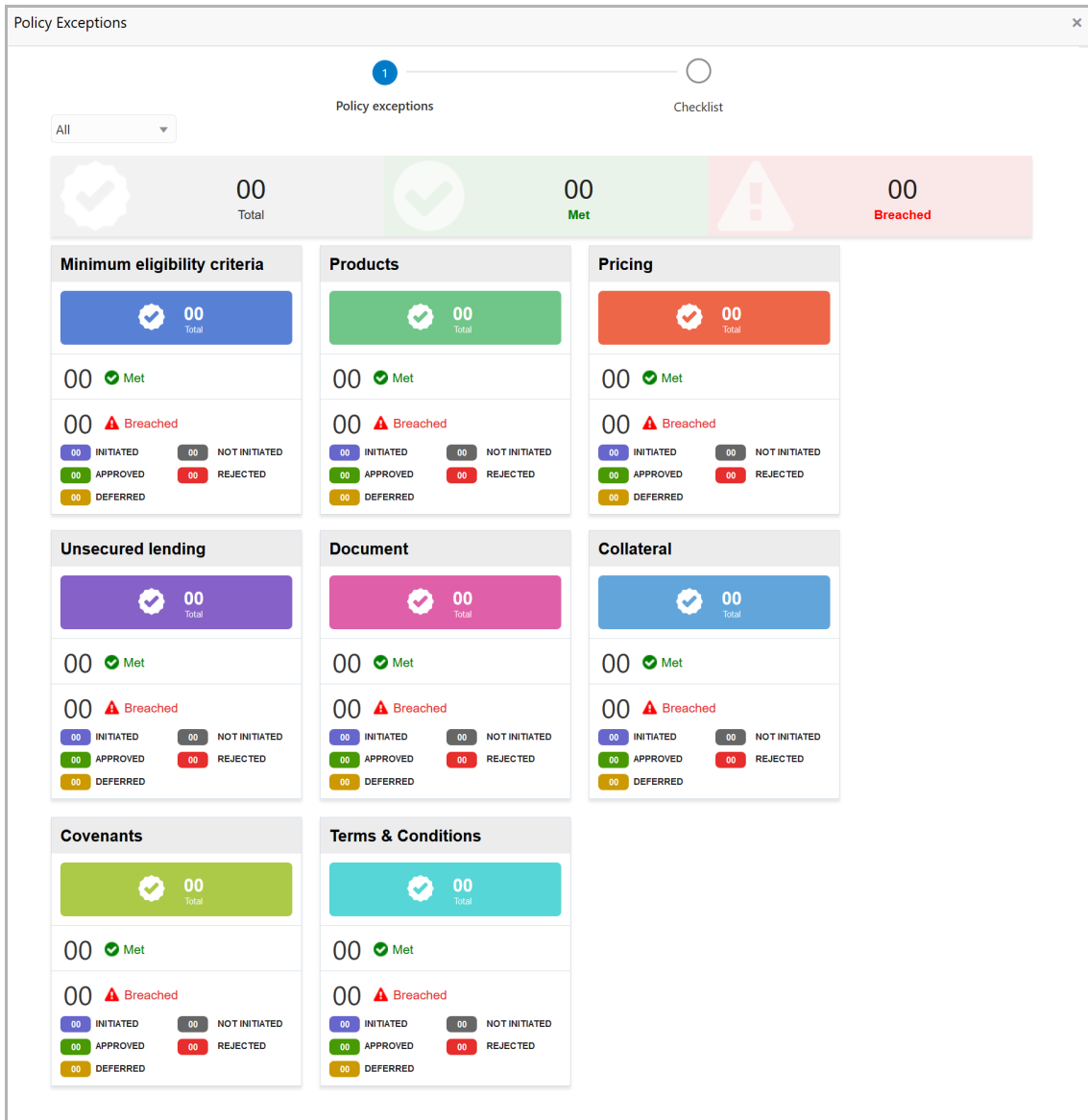
9. Click **Next**. The *Comments* page appears.



10. Type the overall comments for the Documentation stage.
11. Click **Post**. The comments are posted below the **Comments** text box.
12. To hold the documentation task, click **Hold**.
13. To go back to the previous page and modify necessary details, click **Back**.
14. To save and exit the window, click **Save & Close**.
15. If changes are not necessary, click **Submit**.
16. To exit the window without saving information, click **Cancel**.

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

Chapter 4 - Documentation



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

17. View the policy exceptions and click the **Checklist** data segment.

Chapter 4 - Documentation

The screenshot shows a web application window with a progress indicator at the top. The progress bar has two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, a message box displays '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.

18. Select the **Outcome** as 'Proceed' and click **Submit**. The draft document is sent to the mentioned Email ID.

Chapter 4 - Manual Retry

Manual Retry

After successful completion of Credit Extension Documentation task, the extended expiry date details are automatically posted to ELCM. If any error occurs during the automatic hand-off process, the system generates the Manual Retry task in Free Task page.

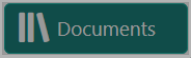
1. Navigate to **Tasks > Free Tasks**.
2. **Acquire & Edit** the required Manual Retry task. The *Manual Retry - Summary* page listing the hand-off error details is displayed.
3. View the **Hand-Off Error Details**.
4. Make necessary changes and **Submit** the task.

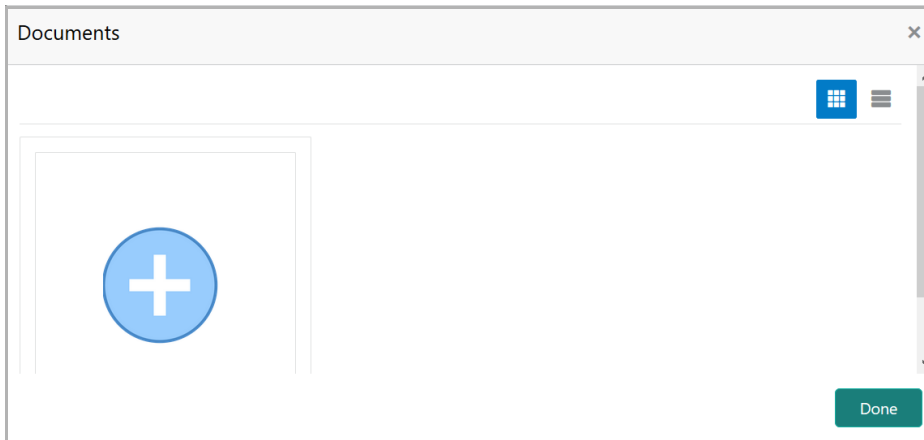
Chapter 4 - Document Upload

Document Upload and Checklist

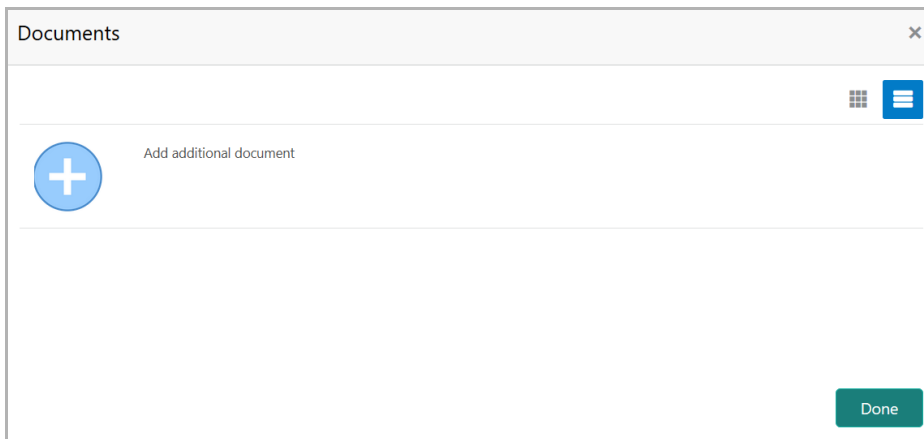
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Credit Extension process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the application. Documents added for the Credit Extension 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 4 - 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 4 - 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 4 - 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

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

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