Facility Closure User Guide

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
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1. Welcome to Oracle Banking Credit Facilities Process Management

Welcome to the Oracle Banking Credit Facilities Process Management (OBCFPM) User Manual. This manual provides an overview on the OBCFPM application and guides you through the various steps involved in creating, modifying and processing Facility closure transaction.
If you need any information, look out for the help icon.
This document is intended for helping you to conveniently close facilities and create collateral closure process in OBCFPM

Overview of OBCFPM

OBCFPM is a collateral and credit facilities middle office platform which enables your bank to streamline the Collateral and Credit facilities operations.

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Benefits

OBCFPM application provides service for the customers and financial institutions. This service helps the financial institutions to manage the Collaterals and Credit Facilities of the corporate clients.
OBCFPM allows you to:

- Handle Collateral Evaluation, Collateral Perfection, Collateral Review and Collateral Release process
- Handle Credit Proposal with Customer on-boarding
- Handle Credit Amendment
- Handle Facility Closure
- Financial Document Upload of the corporate clients.
- Quantitative and Qualitative analysis of the corporate clients
- Handle Credit Exceptions

Key Features

- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards

1. Facility Closure

Facility closure process is used to close/cancel a single facility or a group of facilities. Facility closure can be both initiated by the customer as well as the Bank.

Facility Closure will be initiated by the customer due to the following reasons-

1. Customer not having the need of the facilities any more.
2. Customer getting higher amount of facilities from a competing bank hence moving the relationship there
3. Customer getting a similar amount however at a better rate of interest from a competing bank
4. Customer not able to repay the outstanding amount hence requesting the bank to liquidate the collateral and close the facilities.

Facility closure will be initiated by the bank due to the following reasons-

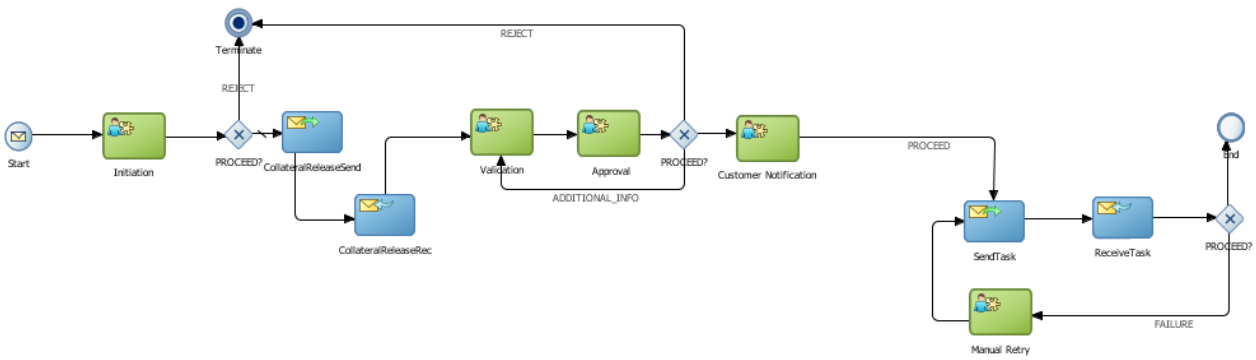
1. Customer unable to repay outstanding balances hence bank liquidating the collateral and closing the facilities
2. Worsening of the financial performance of the client leading to the bank to not extend the facilities anymore and asking the client to close the facilities
3. Breach of covenant or T&C by the Client leading to the bank deciding in closure of facilities
4. Maturity of the facility as per its natural course.
5. Bank not continuing with the sanctioned facilities, tenor, rates, etc.

Facility Closure is the process of evaluating a customer's worthiness of being provided with the type of credit facility the borrower has asked for or enhancement request made on. This includes the evaluation of current financial status, appraisal of projected cash flows, fund flows, P&L and Balance sheets, purpose for which the facility is availed, technical and financial feasibility of the project, credit history.

The various activities performed for Facility Closure are

- Input Application Details
- Upload of related Mandatory and Non Mandatory documents
- Verify Documents and Capture Details
- Validation
- Approval
- Notify customer on closure

1.1 Facility Closure - Process Flow Diagram



The Facility Closure process has the following stages handled by users authorized to perform the task under those stages.

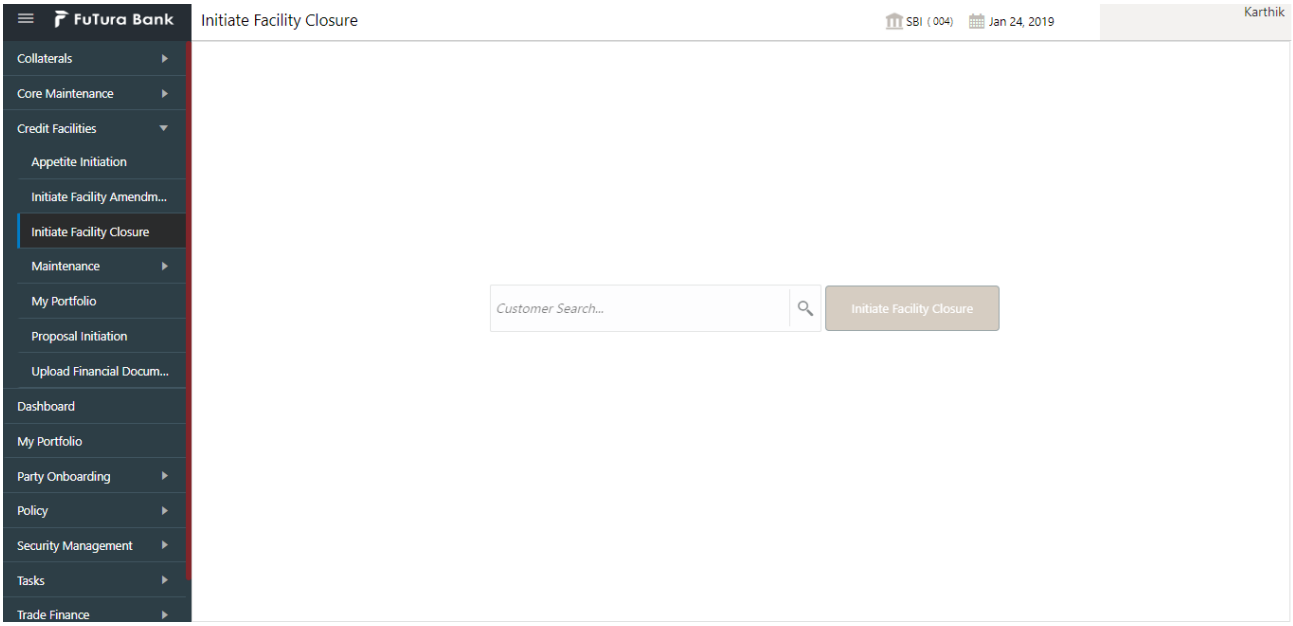
1. Initiation
2. Validation
3. Approval
4. Customer Notification
5. Manual Retry

1.2 Initiation

Facility Closure Initiation is initiated by the customer as well as the Bank.

As a user, you will be able to login to the OBCFPM application with appropriate credentials. On login, you will be able to view the dashboard screen with dashboards, widgets mapped for your user profile.

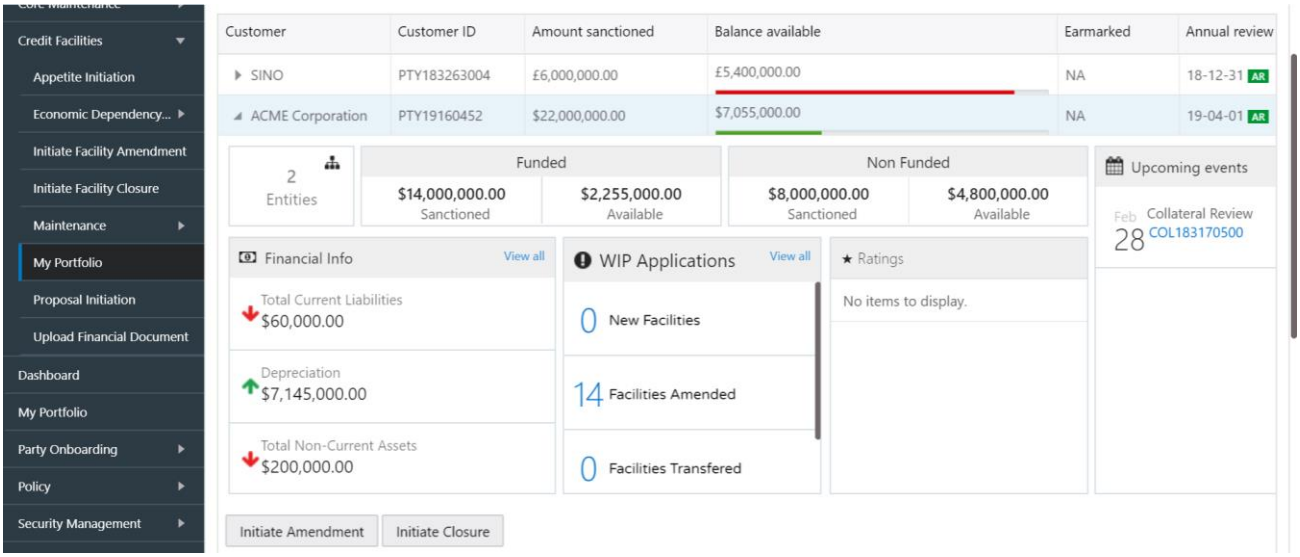
Menu→Credit Facilities →Initiate Facility Closure



Menu→Credit Facilities →My Portfolio-> Initiate Closure

From the ‘menu bar’, you can view the portfolio of customers linked to your id.

On expanding, further details on the customer selected furnished for review.

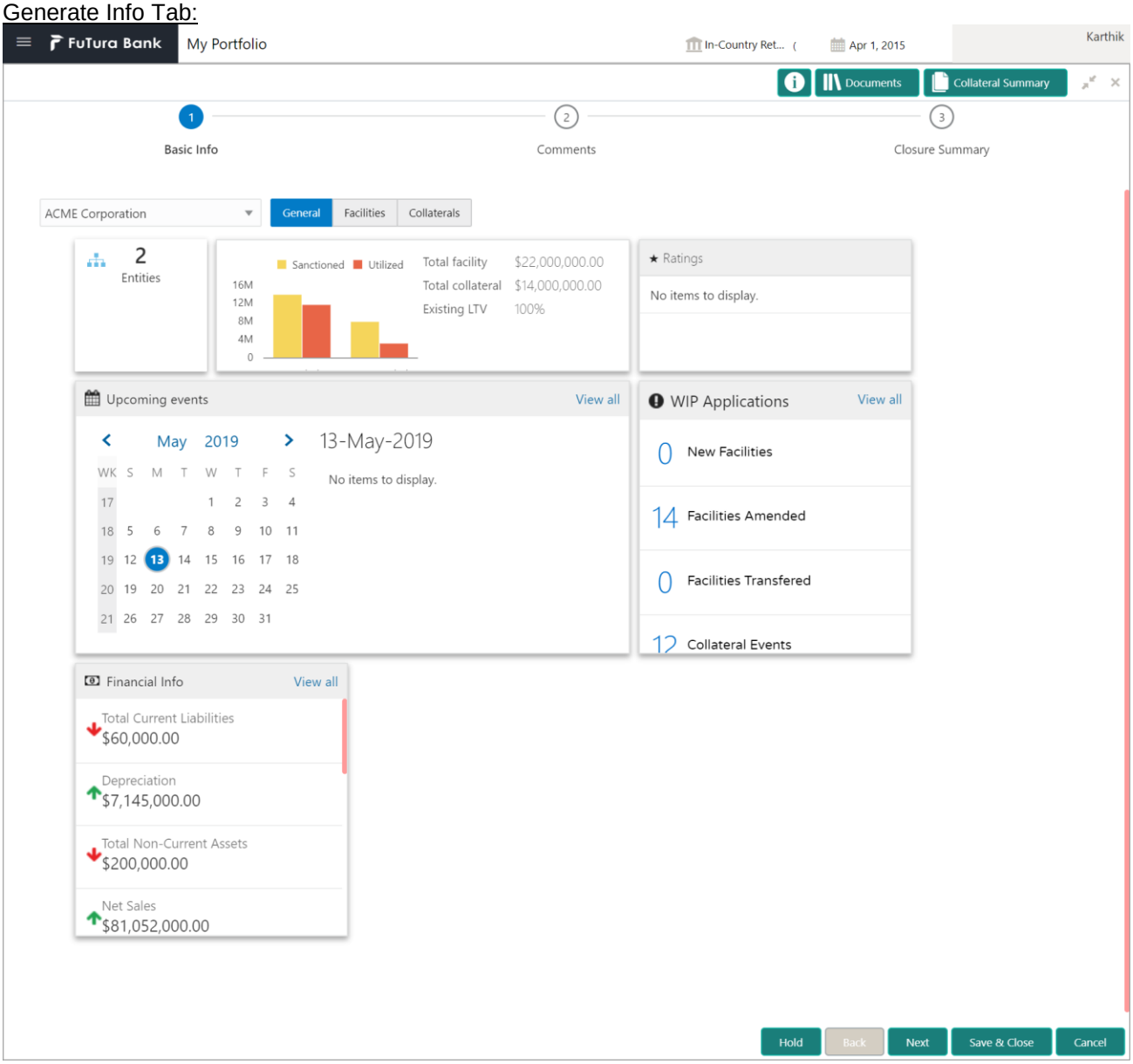


Click on “Initiate Closure” will create a new Facility Closure Task for the selected customer and redirect you to Facility Closure Initiation screen.

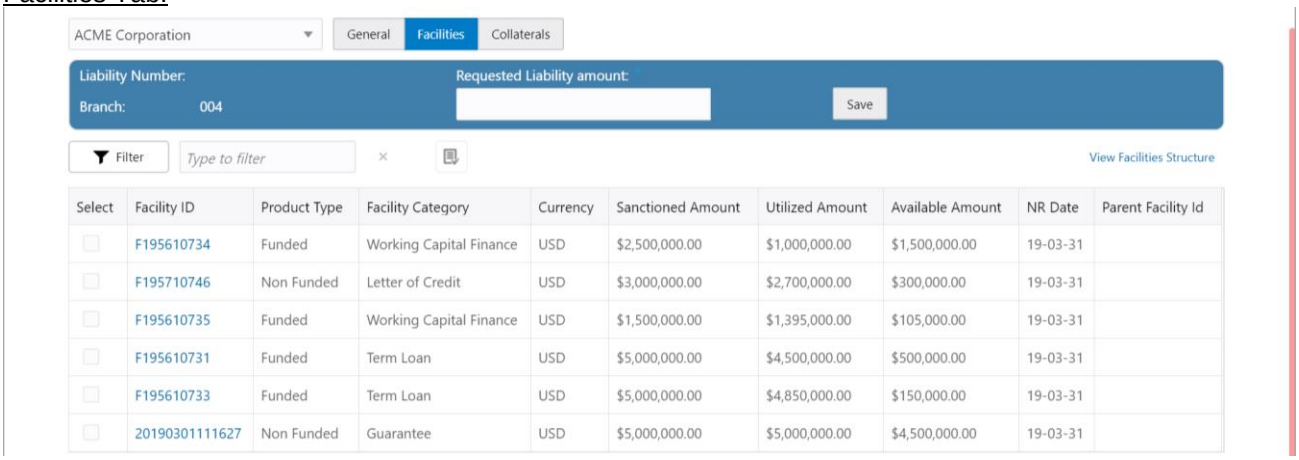
1.2.1Basic Information

The Relationship Manager can capture the basic information of the Facility Closure request.

Generate Info Tab:



Facilities Tab:

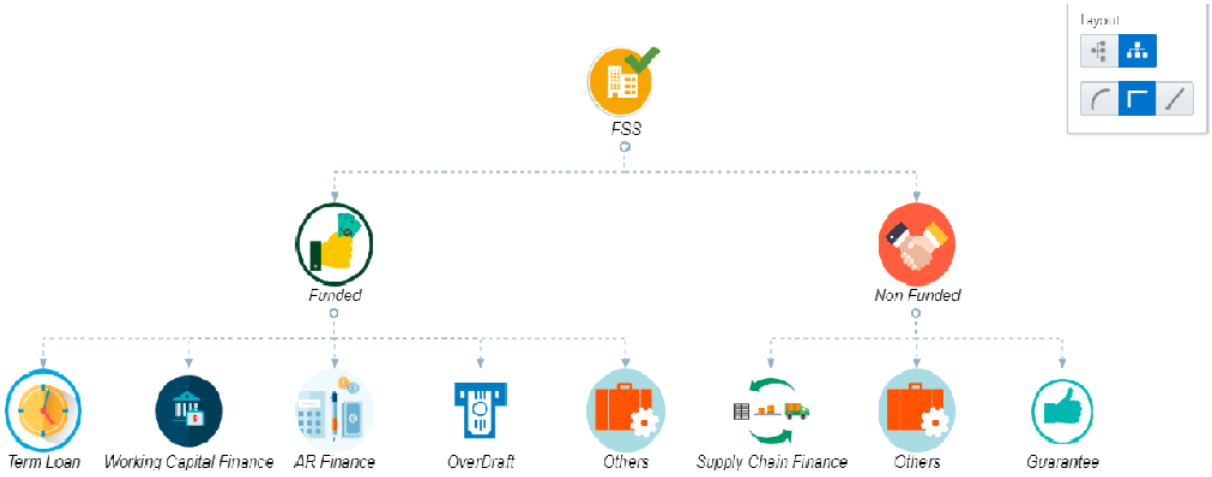


Select	Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Facility Id
	F195610734	Funded	Working Capital Finance	USD	$2,500,000.00	$1,000,000.00	$1,500,000.00	19-03-31	
	F195710746	Non Funded	Letter of Credit	USD	$3,000,000.00	$2,700,000.00	$300,000.00	19-03-31	
	F195610735	Funded	Working Capital Finance	USD	$1,500,000.00	$1,395,000.00	$105,000.00	19-03-31	
	F195610731	Funded	Term Loan	USD	$5,000,000.00	$4,500,000.00	$500,000.00	19-03-31	
	F195610733	Funded	Term Loan	USD	$5,000,000.00	$4,850,000.00	$150,000.00	19-03-31	
	20190301111627	Non Funded	Guarantee	USD	$5,000,000.00	$5,000,000.00	$4,500,000.00	19-03-31	

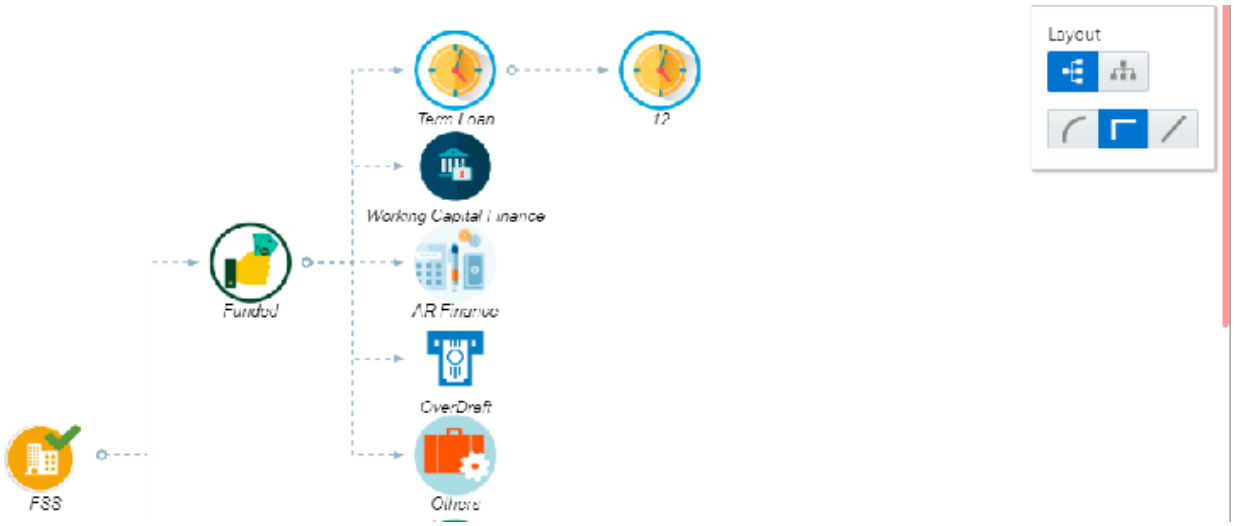
Tree View - Vertical and Horizontal View

Click on “View Facilities Structure” will open the screen to view the facilities list as a tree view. There are two options to view the Tree view of facilities vis-à-vis Vertical and Horizontal view. User can toggle between the two views.

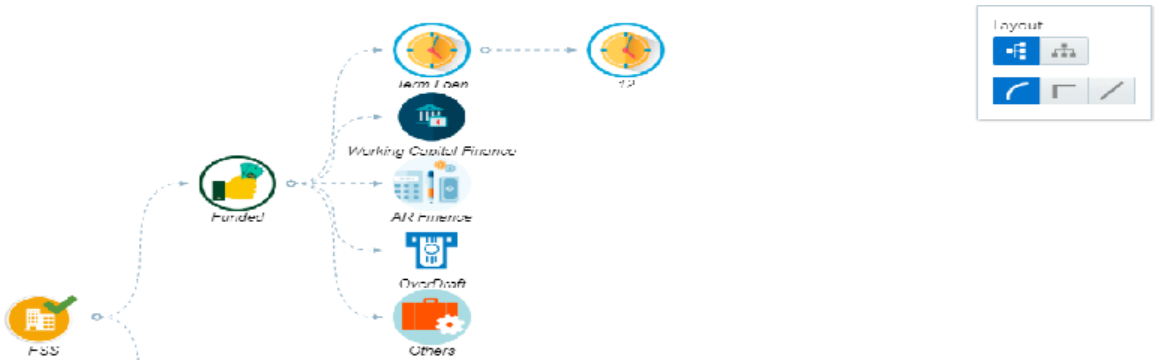
Horizontal view:



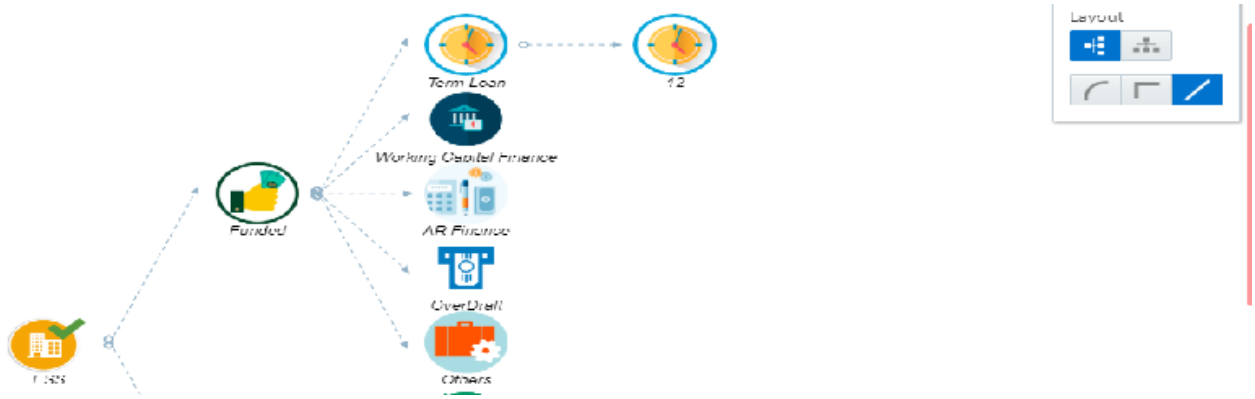
Vertical view:



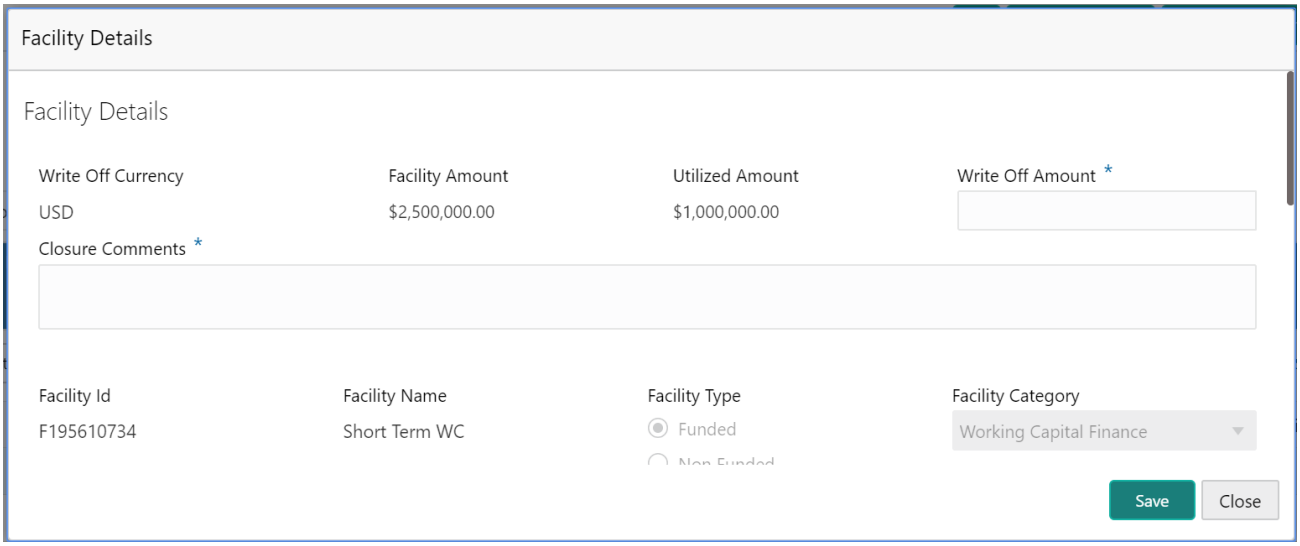
Curved view:



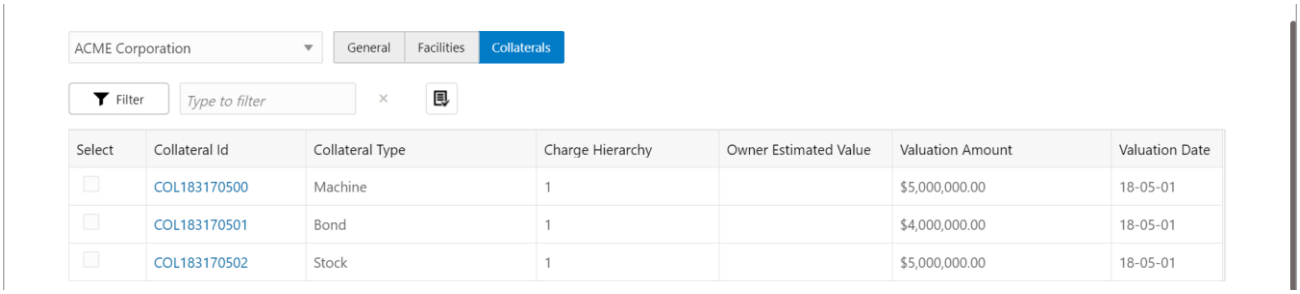
Straight Line view:



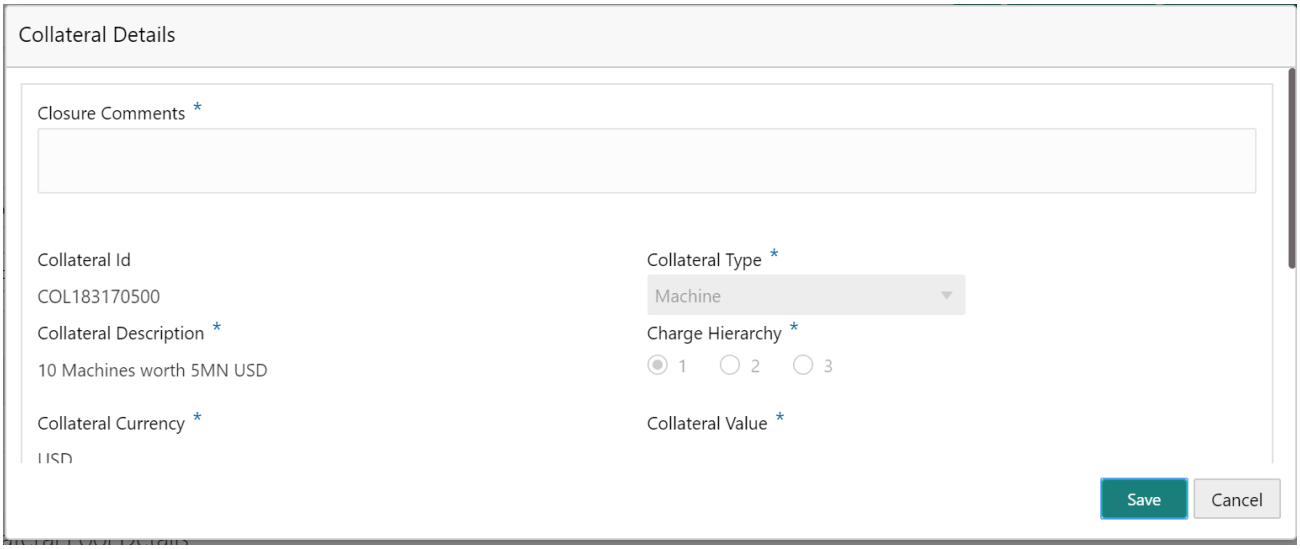
Close Facility:



Collateral Tab:



Release Collateral:



Close Facility Details:

1. **Facility Details**

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Write Off Currency	Write Off Currency defaulted to Facility Currency	Read Only	Text	M	
Write Off Amount	Write Off Amount to be captured	Input	Text	M	
Closure Comments	Capture closure comments	Input	TextArea	O	

2. **Collateral Details:**

Field Name	Descrip-tion	Attrib-ute Type	Object Type	Mandatory/Op-tional	Field Validation
Closure Comments	Capture closure comments	Input	TextArea	O	

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

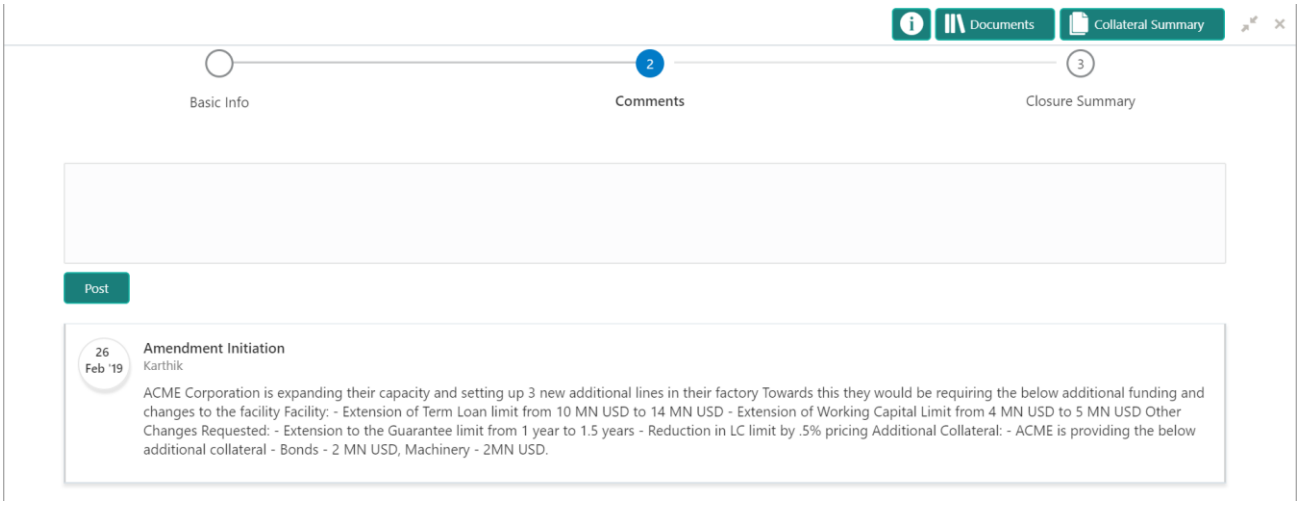
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.2.2Comments

The User can capture the stage wise comments and the user will be able to view the comments captured in the other stages.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.

If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

If mandatory fields have not been captured, system will display error until the

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Back – On Click of Back, the previous screen will be opened.

e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

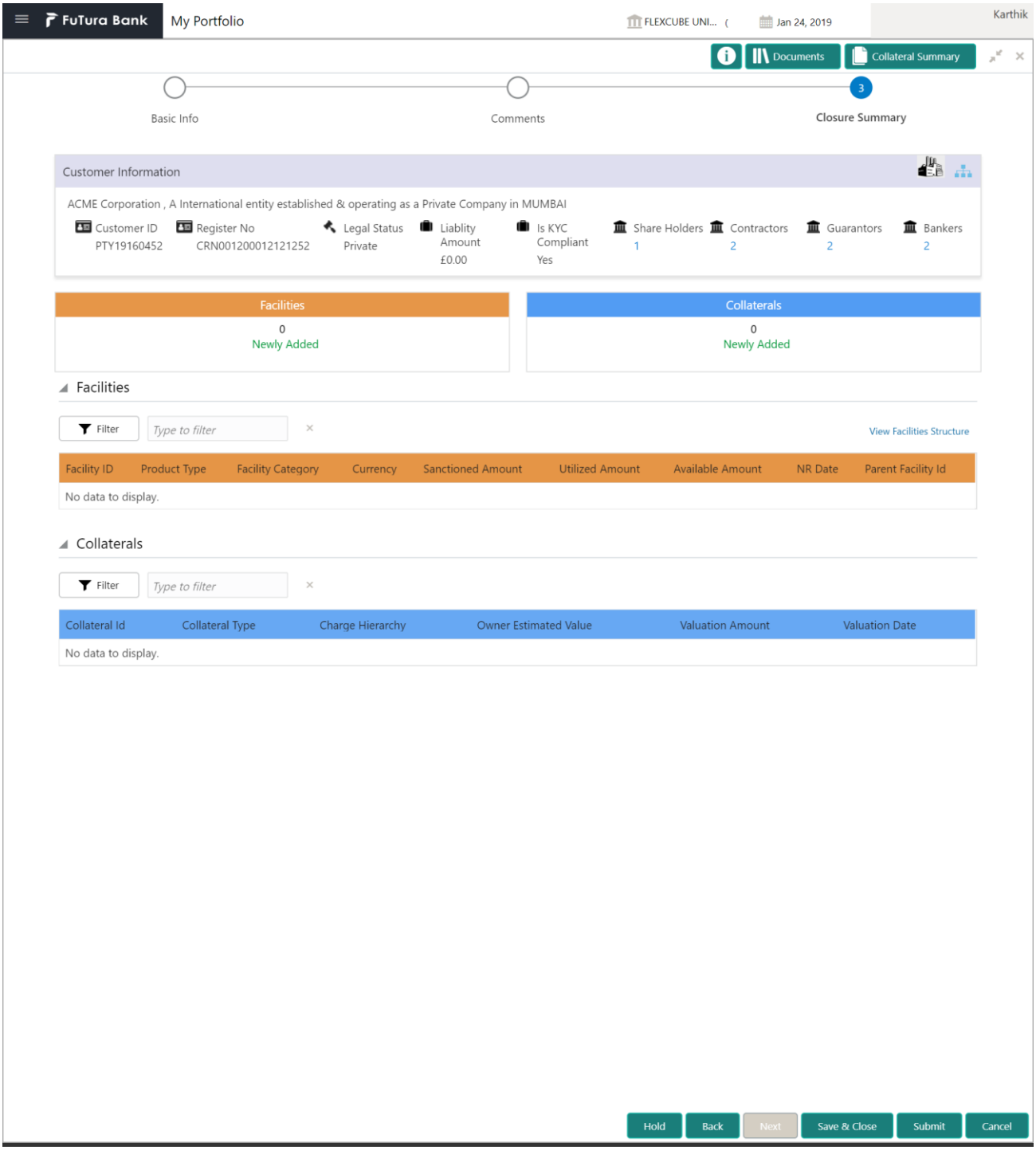
a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.2.3Closure Summary

The summary of various changes captured as a part of this application is listed in this screen for review before submitting the request. The User will be able to review the following

- Facilities

- Collaterals



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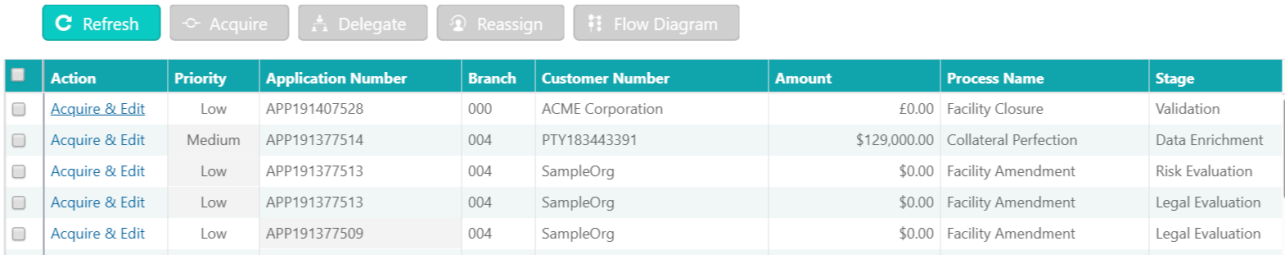
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.3 Validation

Menu→Task →Free task

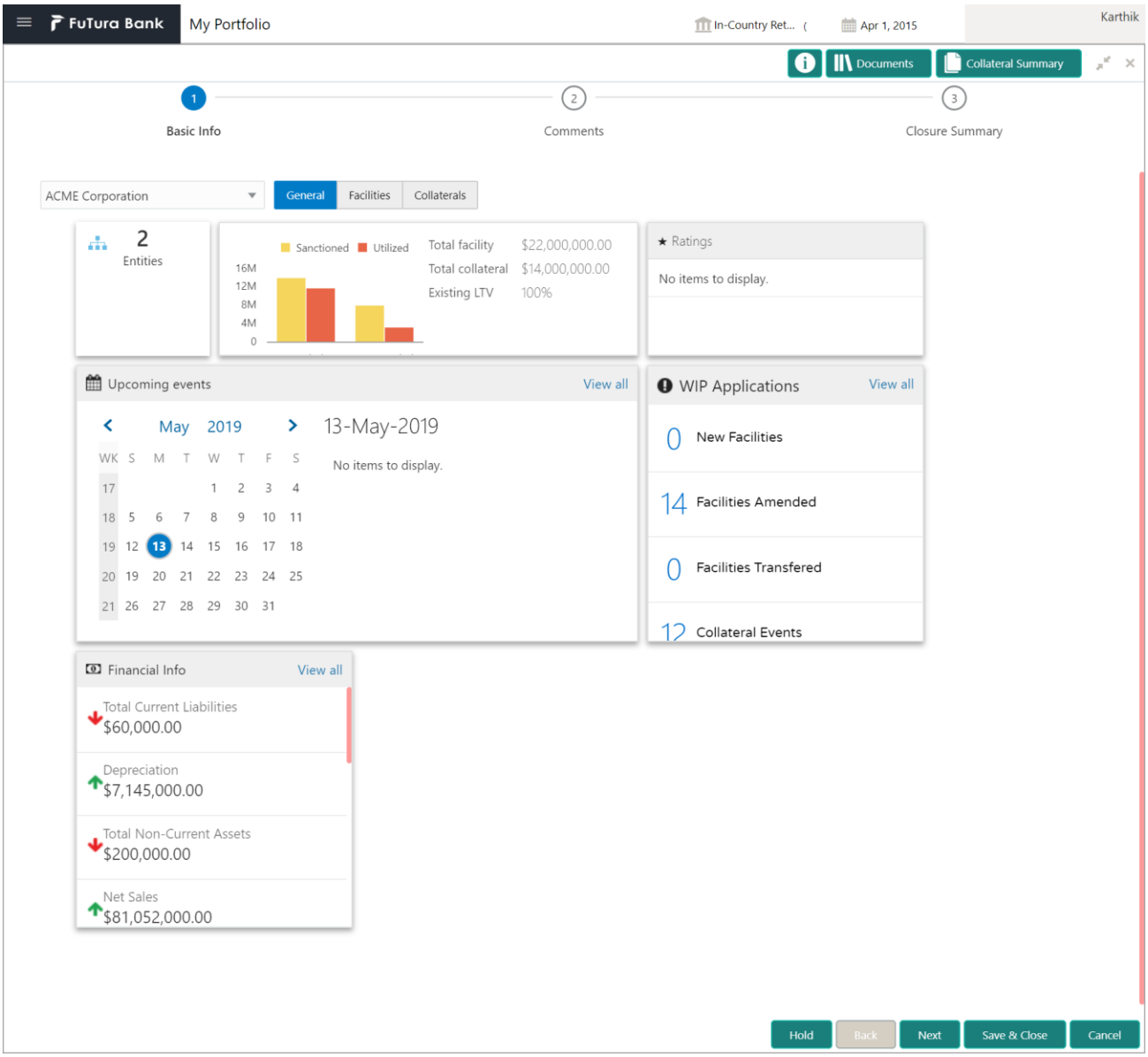


Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
Acquire & Edit	Low	APP191407528	000	ACME Corporation	£0.00	Facility Closure	Validation
Acquire & Edit	Medium	APP191377514	004	PTY183443391	$129,000.00	Collateral Perfection	Data Enrichment
Acquire & Edit	Low	APP191377513	004	SampleOrg	$0.00	Facility Amendment	Risk Evaluation
Acquire & Edit	Low	APP191377513	004	SampleOrg	$0.00	Facility Amendment	Legal Evaluation
Acquire & Edit	Low	APP191377509	004	SampleOrg	$0.00	Facility Amendment	Legal Evaluation

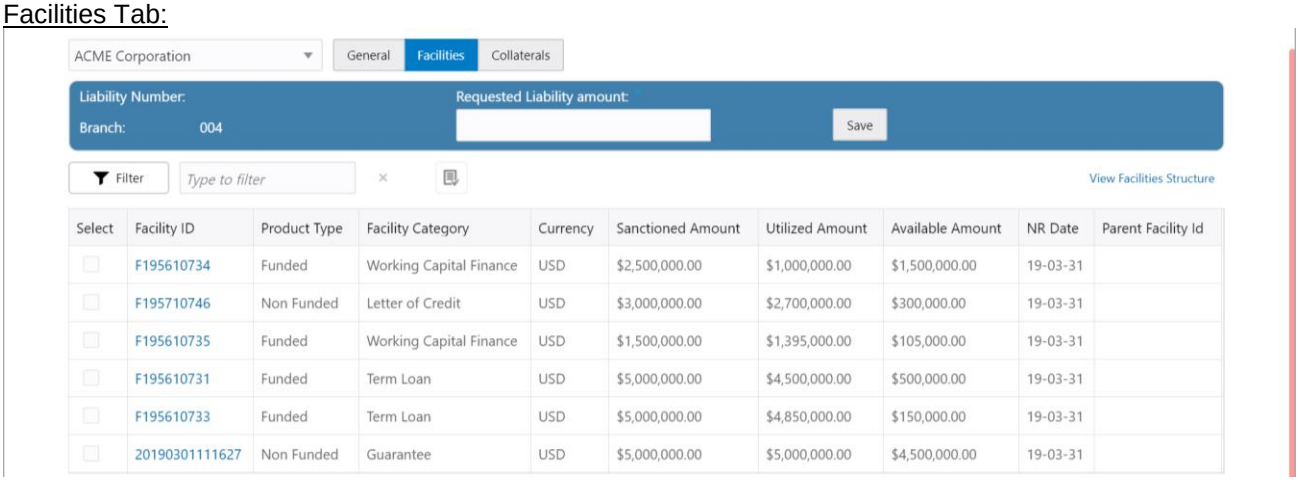
Facility Closure request is validated in this stage before submitting it for Approval.

1.3.1Basic Information

The Credit Officer validates and enhances the request.



Facilities Tab:



Select	Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Facility Id
	F195610734	Funded	Working Capital Finance	USD	$2,500,000.00	$1,000,000.00	$1,500,000.00	19-03-31	
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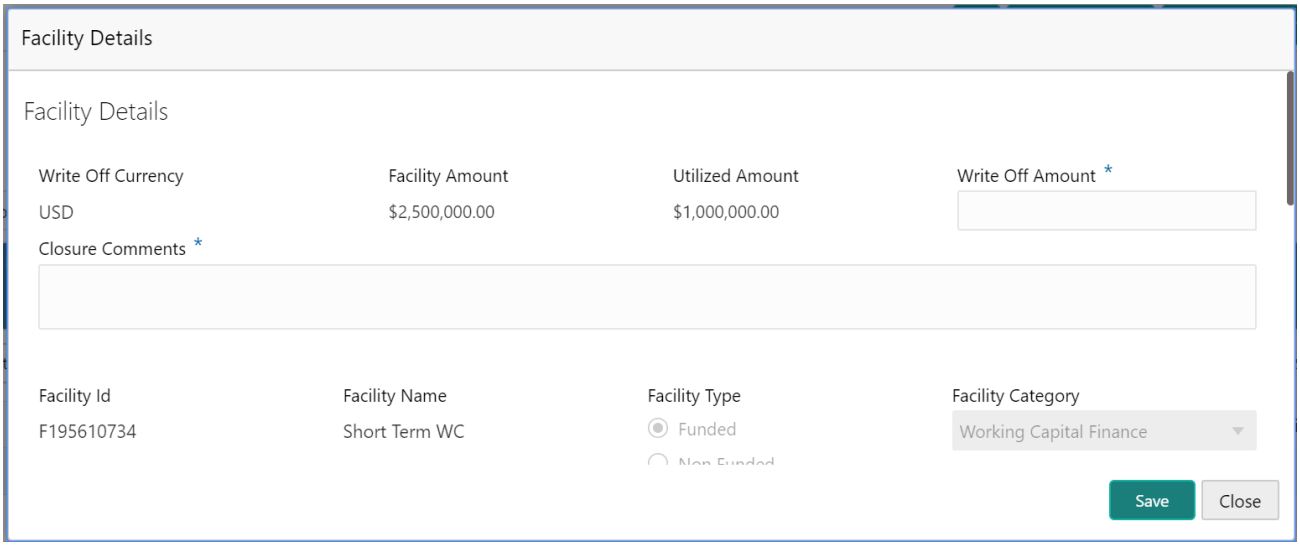
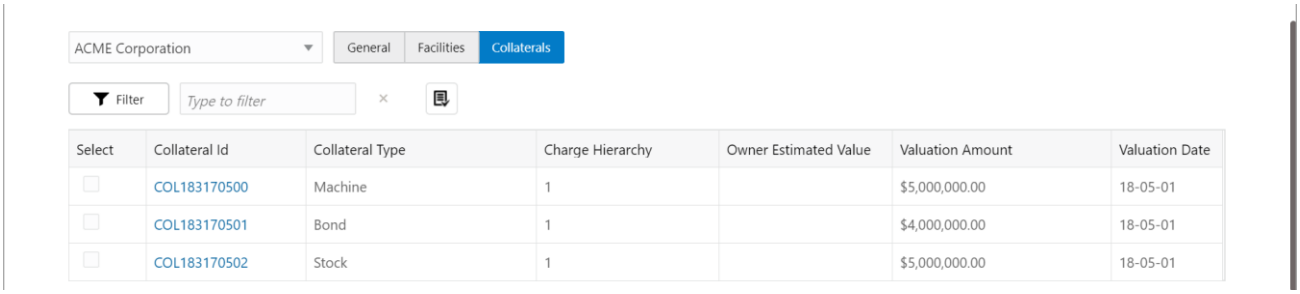
	F195610731	Funded	Term Loan	USD	$5,000,000.00	$4,500,000.00	$500,000.00	19-03-31	
	F195610733	Funded	Term Loan	USD	$5,000,000.00	$4,850,000.00	$150,000.00	19-03-31	
	20190301111627	Non Funded	Guarantee	USD	$5,000,000.00	$5,000,000.00	$4,500,000.00	19-03-31	

Close Facility:



Collateral Tab:



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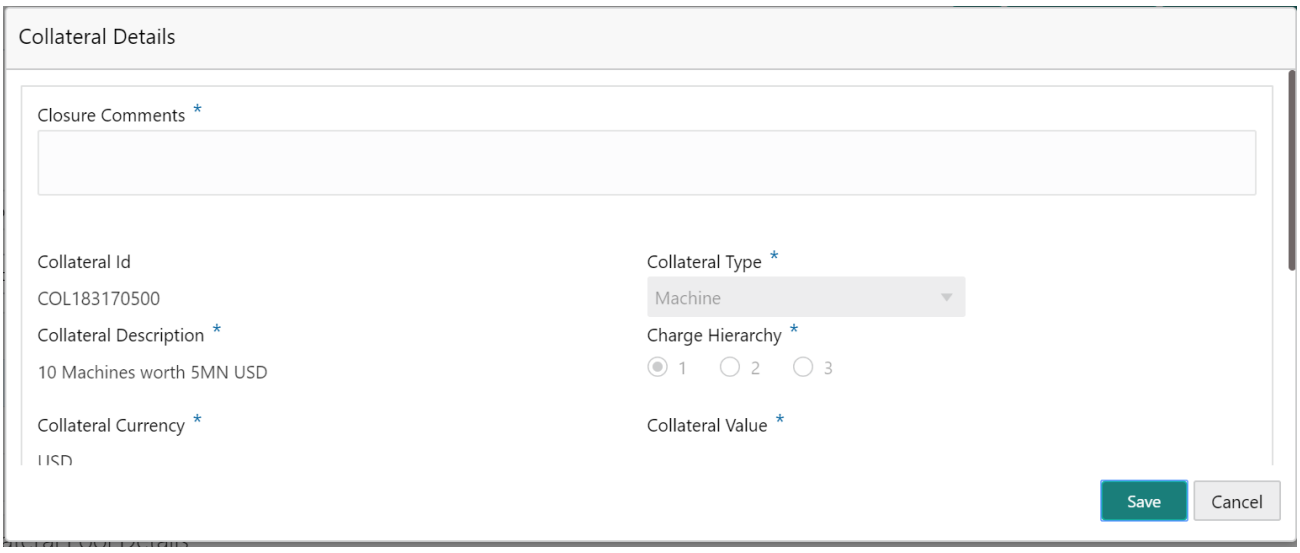

Close Facility Details:

3. Facility Details

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
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4. Collateral Details:

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Action Buttons on the footer

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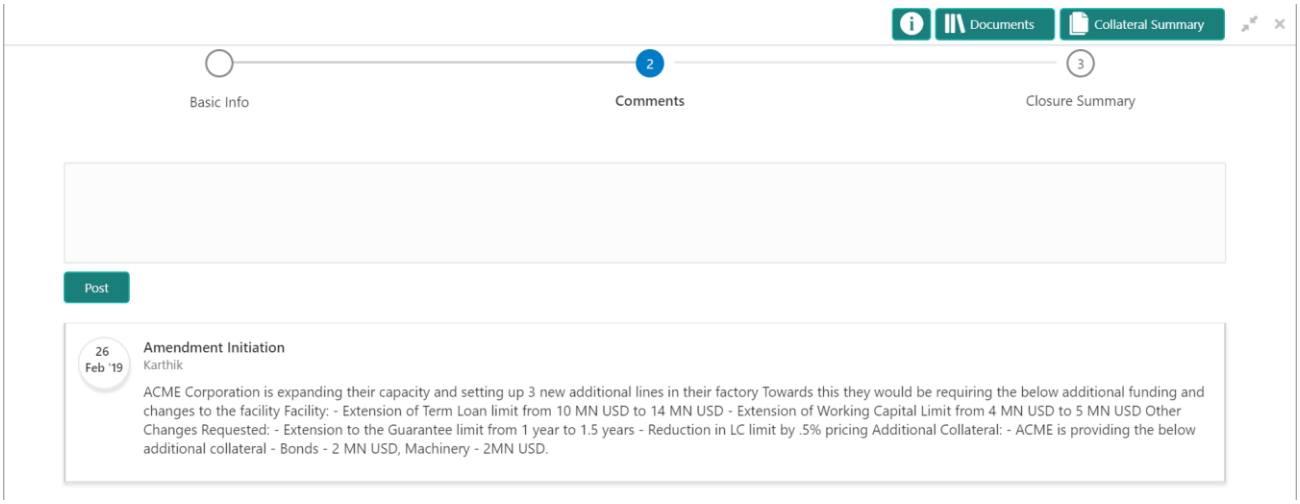

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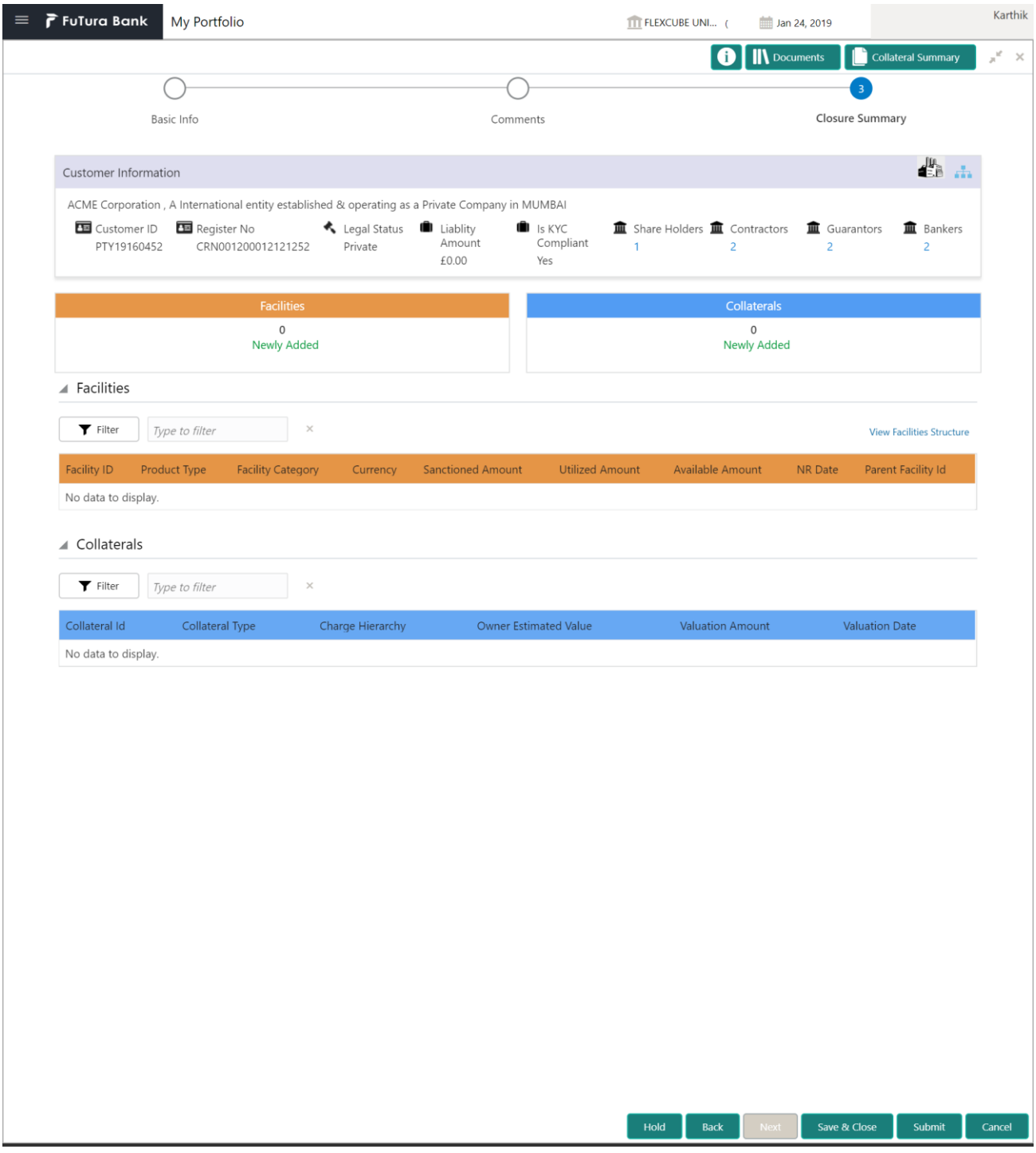
- Facilities
- Collaterals



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d. Back – On Click of Back, the previous screen will be opened.

e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

    b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.4 Approval

As a Credit Approver, the user will review the facility closure request to see if the facility can be closed as requested.

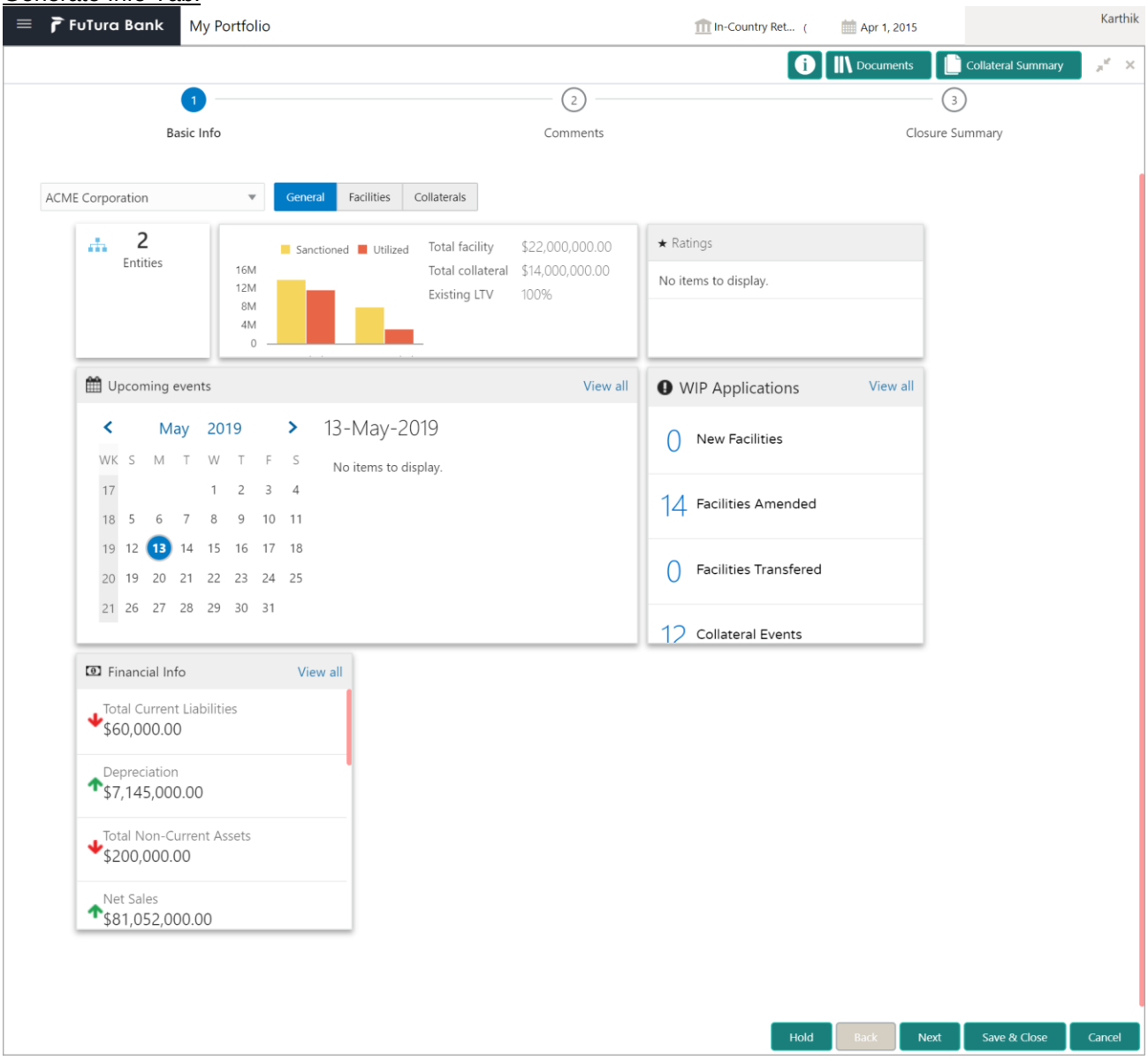
Following details will available for the user to review the customer.

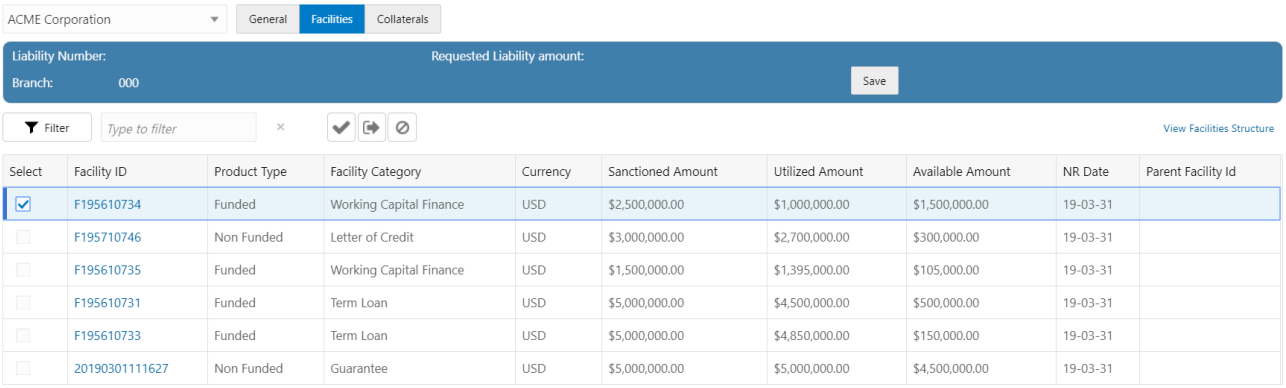
- Basic Info
- Comments
- Closure Summary

1.4.1Basic Information

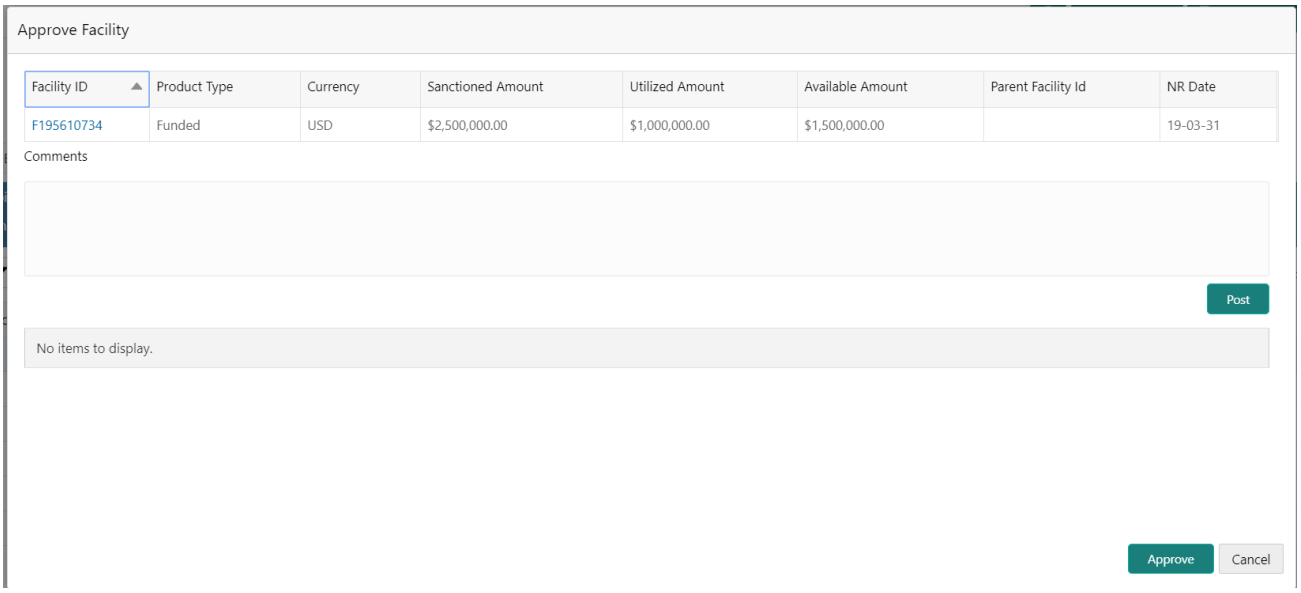
The Credit Approver validates the request.

Generate Info Tab:

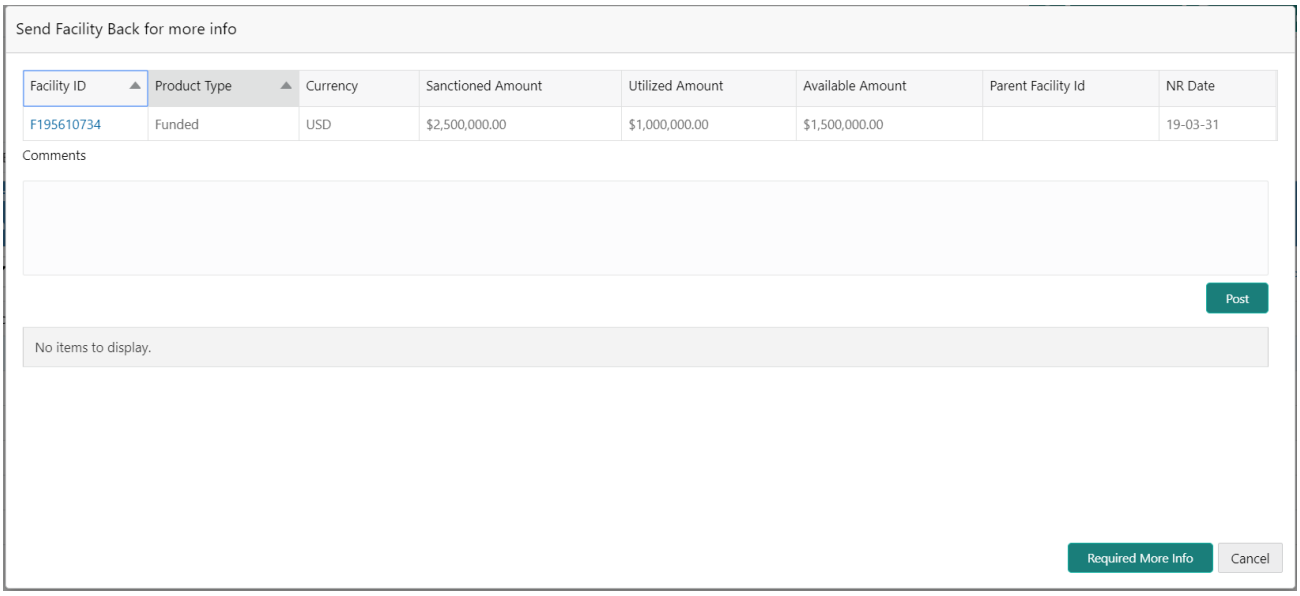




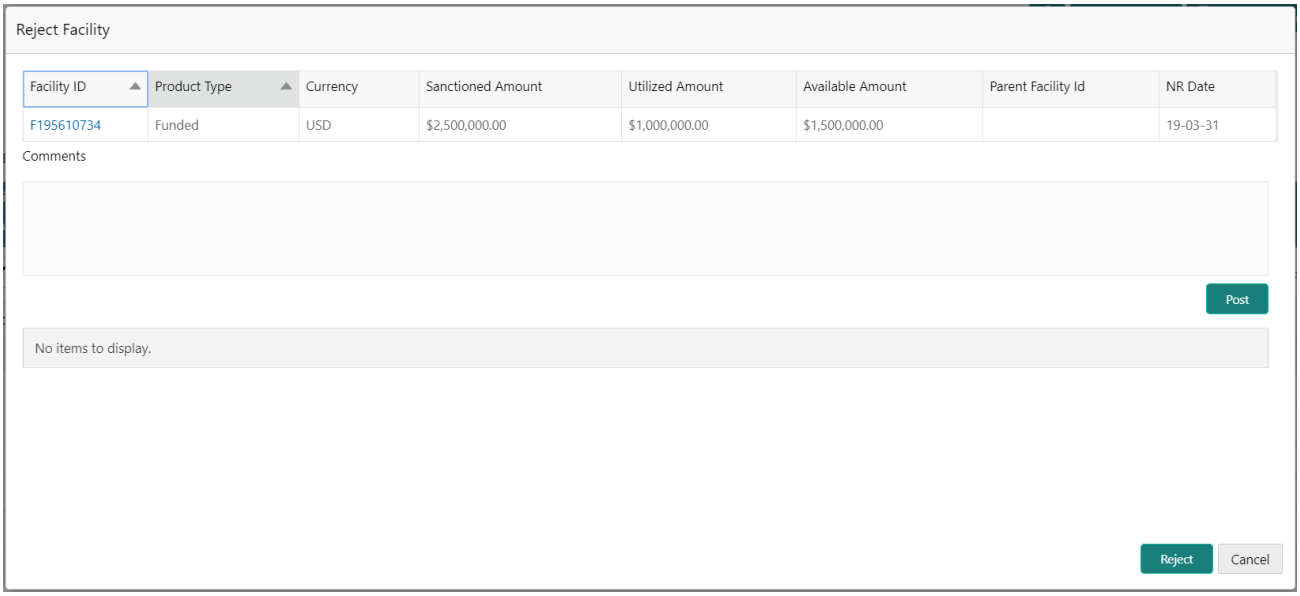
Approve Facility:



Send Back for More Info:



Reject Facility:



Close Facility Details:

5. Facility Details

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Write Off Currency	Write Off Currency defaulted to Facility Currency	Read Only	Text	M	

Write Off Amount	Write Off Amount to be captured	Input	Text	M	
Closure Comments	Capture closure comments	Input	TextArea	O	

6. Collateral Details:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Closure Comments	Capture closure comments	Input	TextArea	O	

Action Buttons on the footer

e. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

f. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

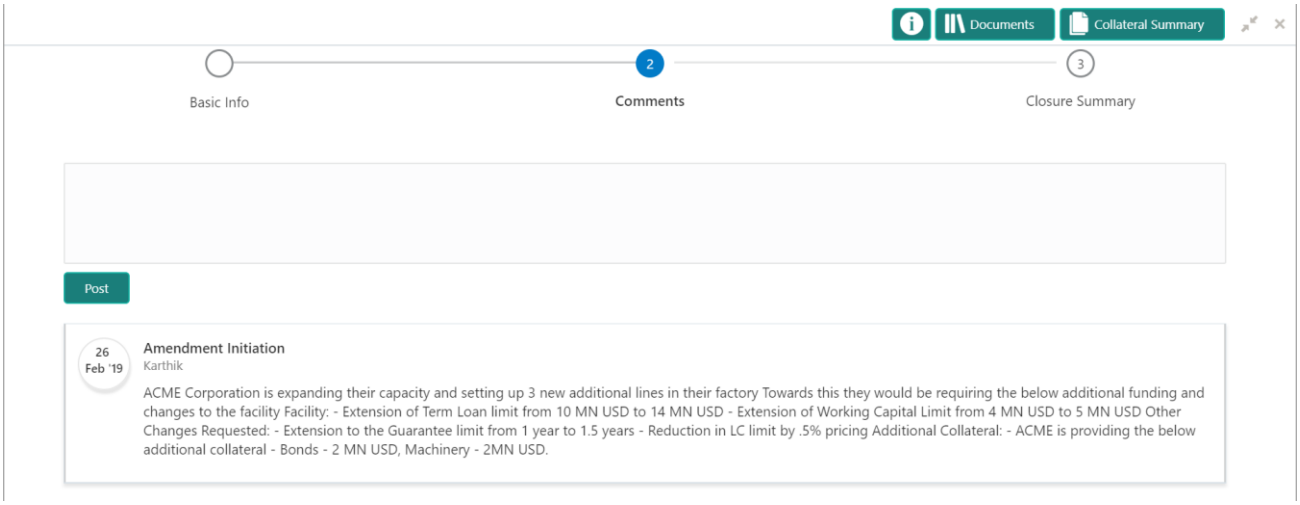
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   c. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.4.2Comments

The User can capture the stage wise comments and the user will be able to view the comments captured in the other stages.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons on the footer

e. **Save & Close** – On click of Save & Close, the details of the captured will be saved.

If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

f. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

If mandatory fields have not been captured, system will display error until the

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Back – On Click of Back, the previous screen will be opened.

e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

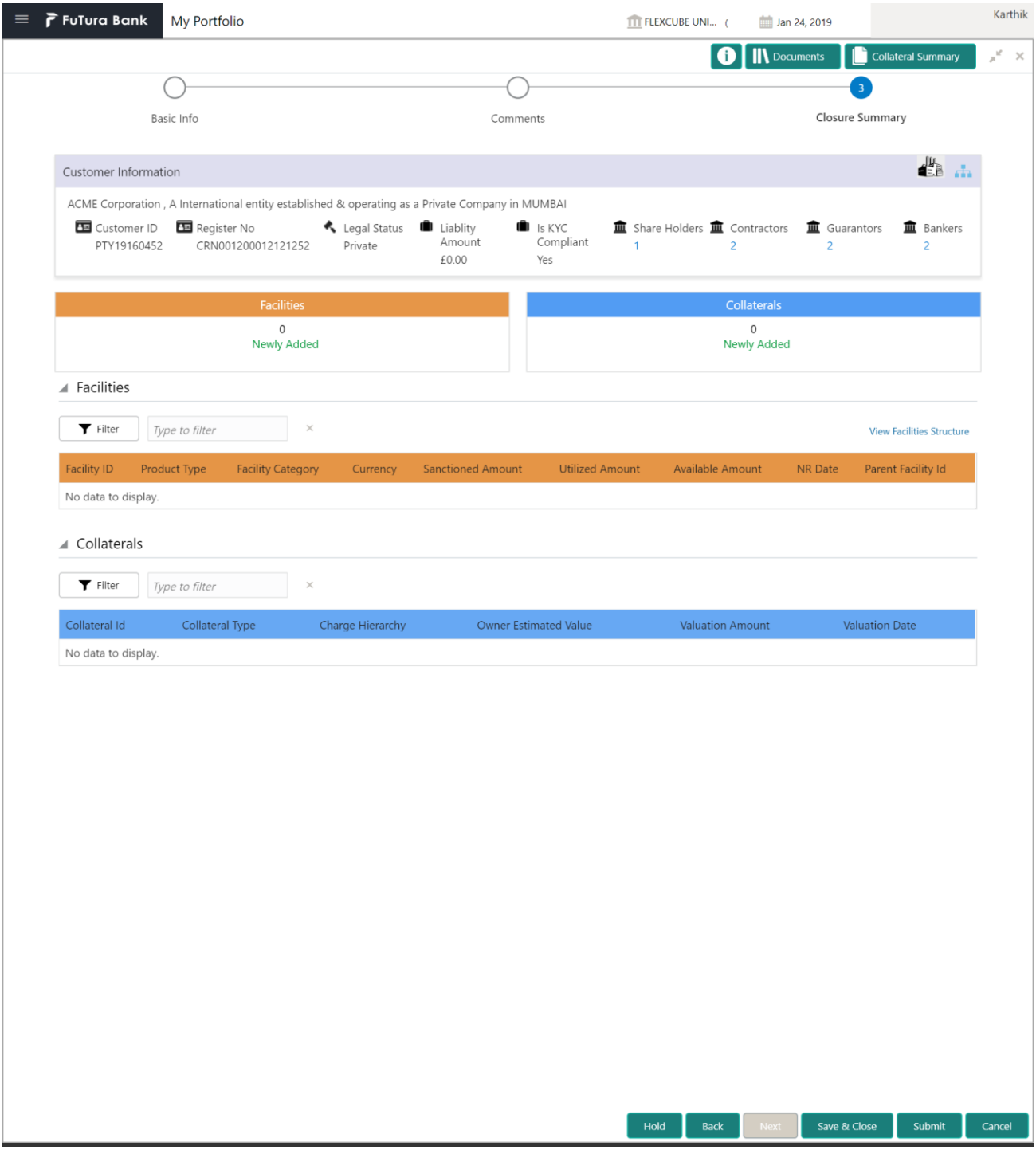
c. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.4.3Closure Summary

The summary of various changes captured as a part of this application is listed in this screen for review before submitting the request. The User will be able to review the following

- Facilities

- Collaterals



Action Buttons on the footer

e. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

f. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Back – On Click of Back, the previous screen will be opened.

e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

    c. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.5 Customer Notification

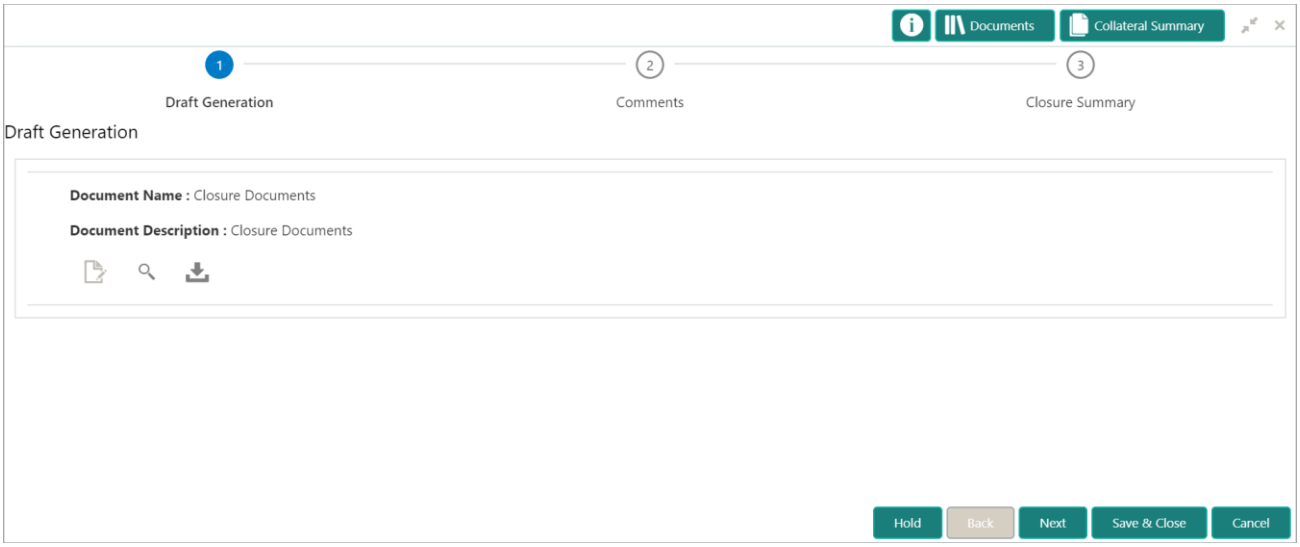
As a Relationship Manager, the user will download the documents that are required for facility closure process and circulated to customer.

Following details will available for the user to review.

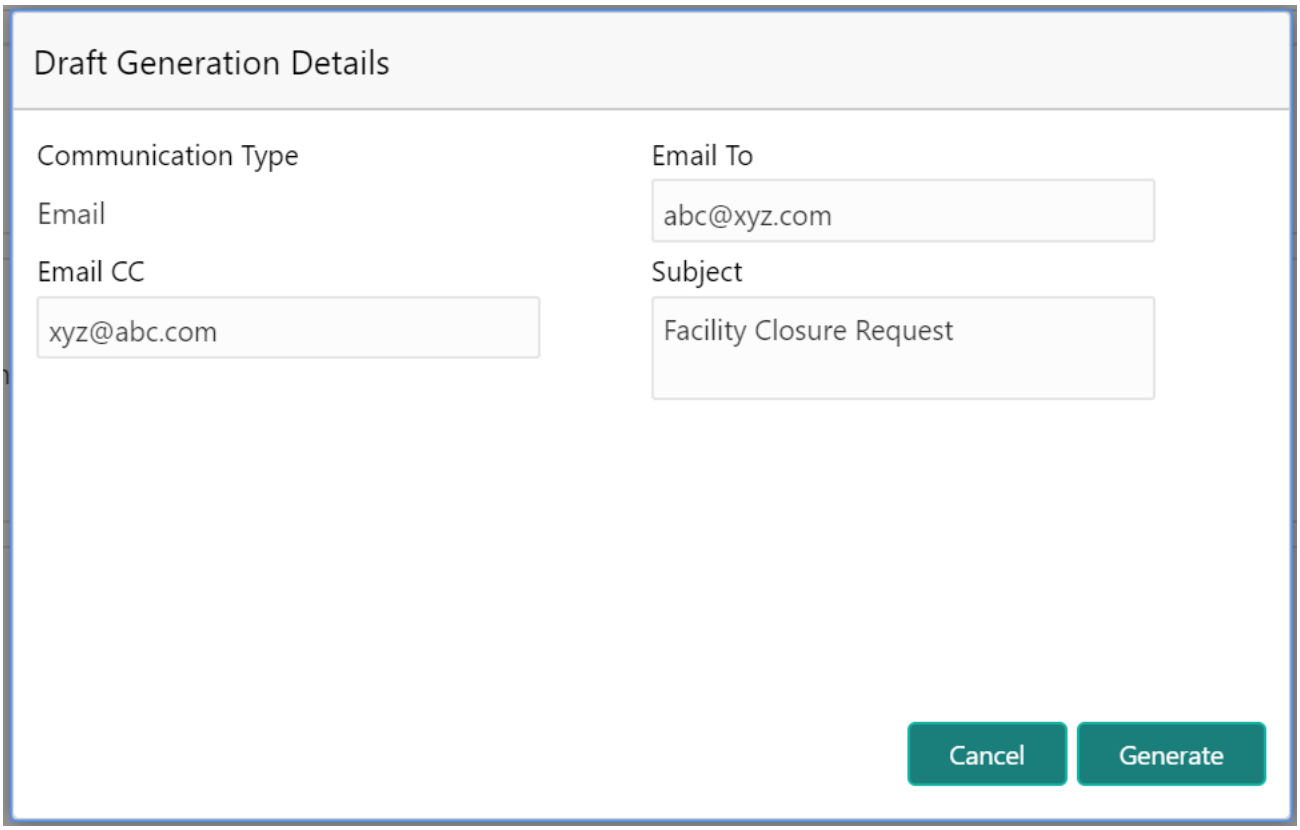
- Draft Generation
- Comments
- Closure Summary

1.5.1Draft Generation

This section will provide information on the documents to be generated and shared with the customer.



Generate Document:



Action Buttons on the footer

g. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

h. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

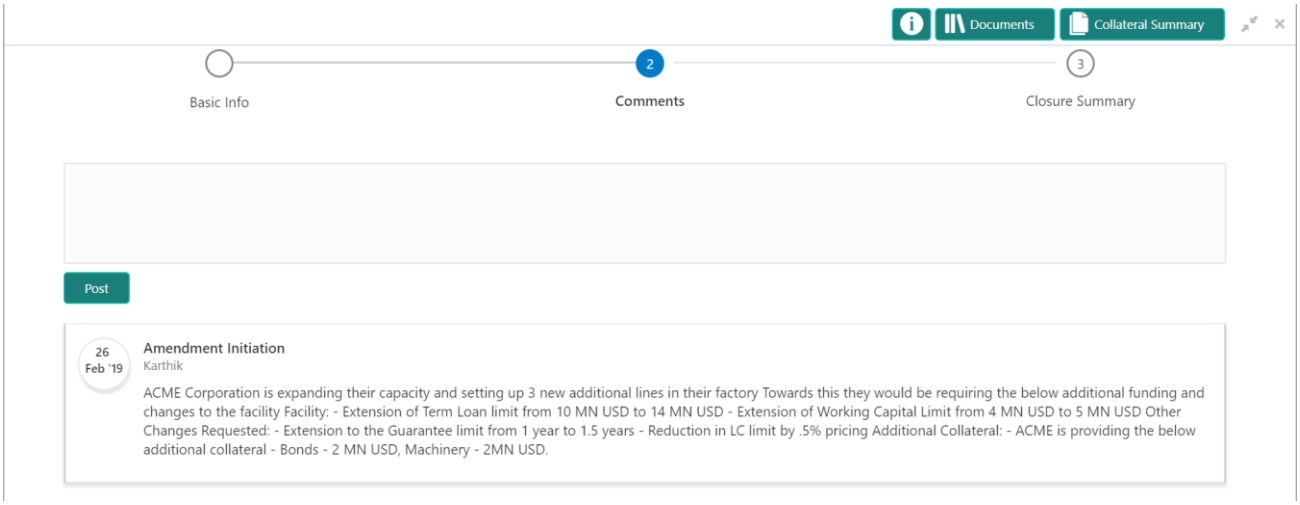
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

    d. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.5.2Comments

The User can capture the stage wise comments and the user will be able to view the comments captured in the other stages.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons on the footer

g. **Save & Close** – On click of Save & Close, the details of the captured will be saved.

If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

h. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

If mandatory fields have not been captured, system will display error until the

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Back – On Click of Back, the previous screen will be opened.

e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

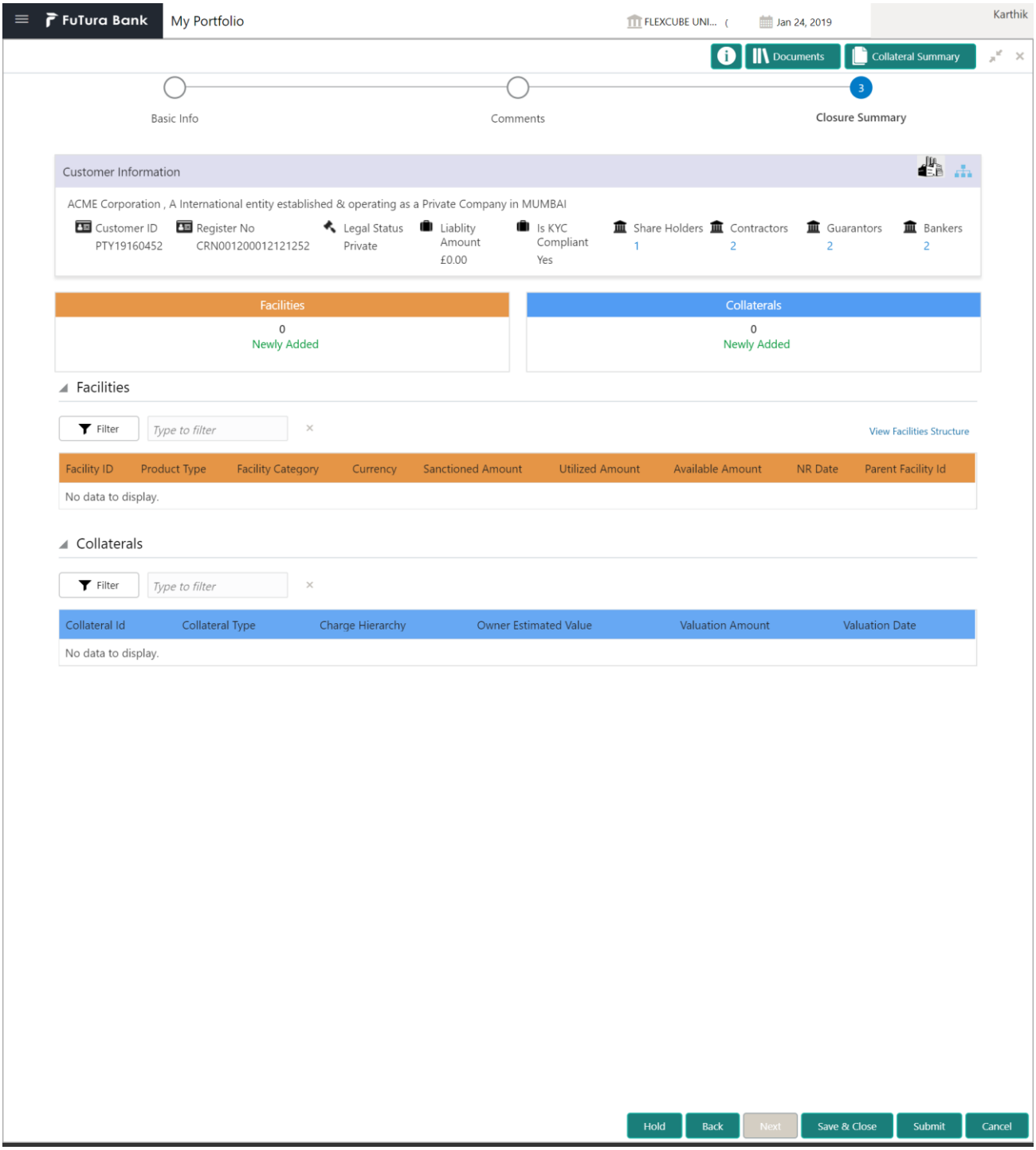
d. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.5.3Closure Summary

The summary of various changes captured as a part of this application is listed in this screen for review before submitting the request. The User will be able to review the following

- Facilities

- Collaterals



Action Buttons on the footer

g. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

h. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Back – On Click of Back, the previous screen will be opened.

e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

    d. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.6 Manual Retry

As a Credit Officer, the user can retry the hand off after correcting the data as per the handoff failure reason.

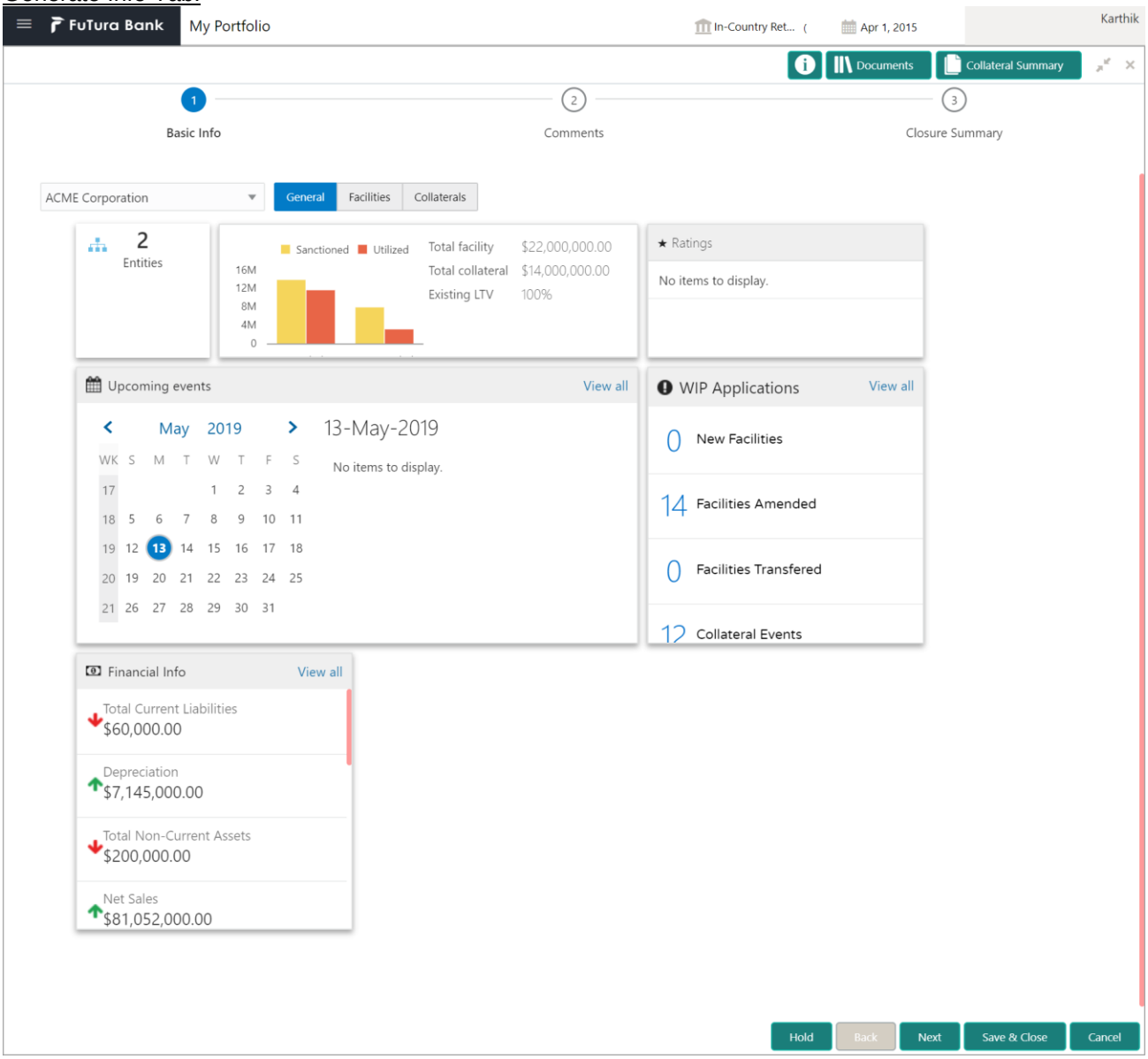
Following sections are available.

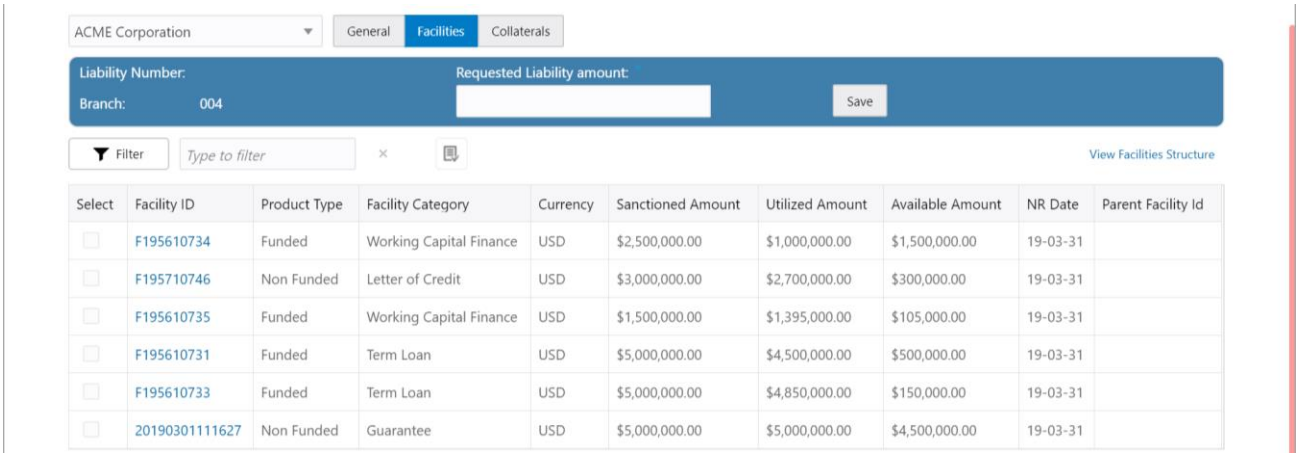
- Basic Info
- Comments
- Closure Summary

1.6.1Basic Information

The Credit Officer validates and enhances the request.

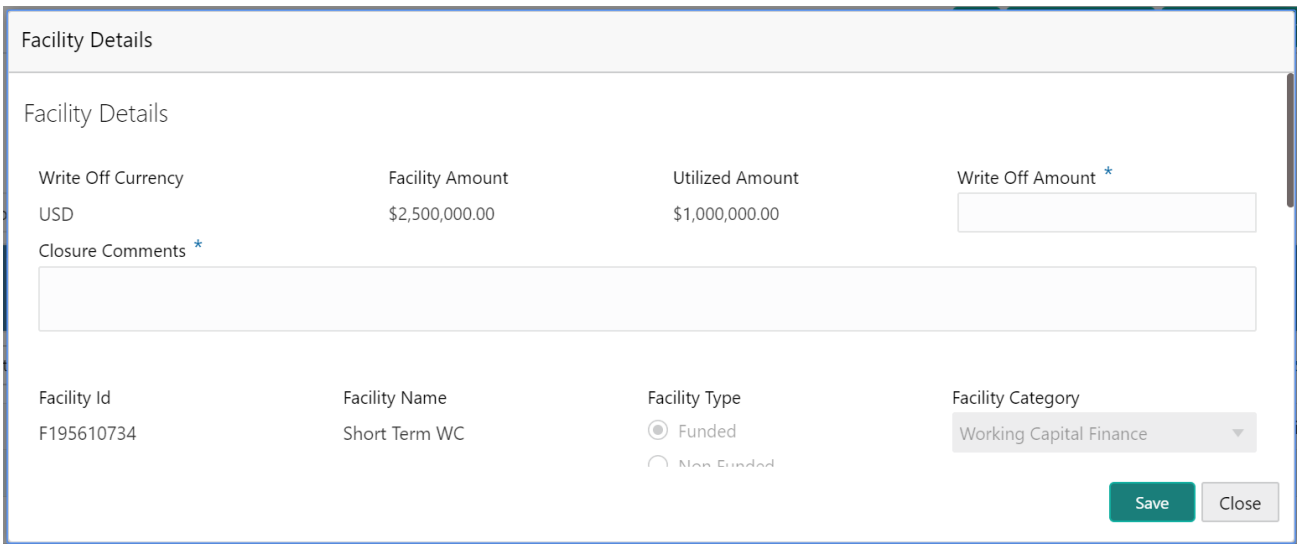
Generate Info Tab:



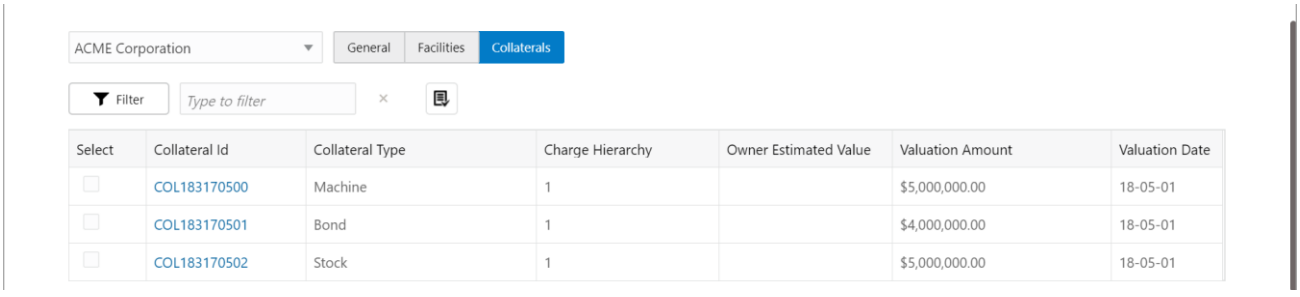


Select	Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Facility Id
	F195610734	Funded	Working Capital Finance	USD	$2,500,000.00	$1,000,000.00	$1,500,000.00	19-03-31	
	F195710746	Non Funded	Letter of Credit	USD	$3,000,000.00	$2,700,000.00	$300,000.00	19-03-31	
	F195610735	Funded	Working Capital Finance	USD	$1,500,000.00	$1,395,000.00	$105,000.00	19-03-31	
	F195610731	Funded	Term Loan	USD	$5,000,000.00	$4,500,000.00	$500,000.00	19-03-31	
	F195610733	Funded	Term Loan	USD	$5,000,000.00	$4,850,000.00	$150,000.00	19-03-31	
	20190301111627	Non Funded	Guarantee	USD	$5,000,000.00	$5,000,000.00	$4,500,000.00	19-03-31	

Close Facility:

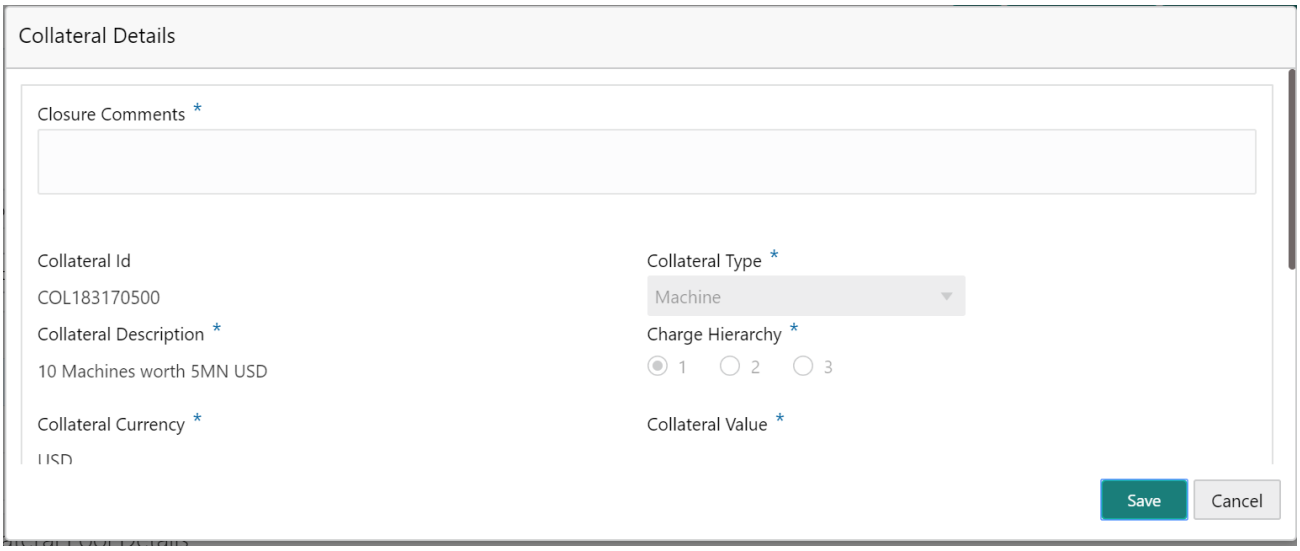


Collateral Tab:



Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
	COL183170500	Machine	1		$5,000,000.00	18-05-01
	COL183170501	Bond	1		$4,000,000.00	18-05-01
	COL183170502	Stock	1		$5,000,000.00	18-05-01

Release Collateral:



Close Facility Details:

7. **Facility Details**

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Write Off Currency	Write Off Currency defaulted to Facility Currency	Read Only	Text	M	
Write Off Amount	Write Off Amount to be captured	Input	Text	M	
Closure Comments	Capture closure comments	Input	TextArea	O	

8. **Collateral Details:**

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Closure Comments	Capture closure comments	Input	TextArea	O	

Action Buttons on the footer

i. **Save & Close** – On click of Save & Close, the details of the captured will be saved.

a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

j. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

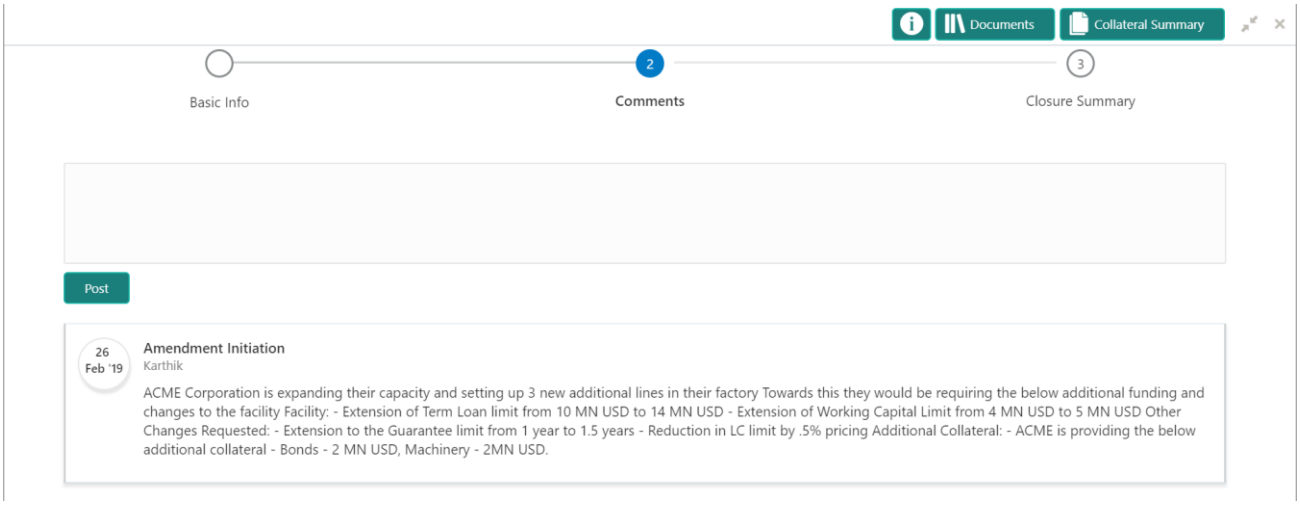
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

e. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.6.2Comments

The User can capture the stage wise comments and the user will be able to view the comments captured in the other stages.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons on the footer

i. **Save & Close** – On click of Save & Close, the details of the captured will be saved.

If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

j. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

If mandatory fields have not been captured, system will display error until the

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Back – On Click of Back, the previous screen will be opened.

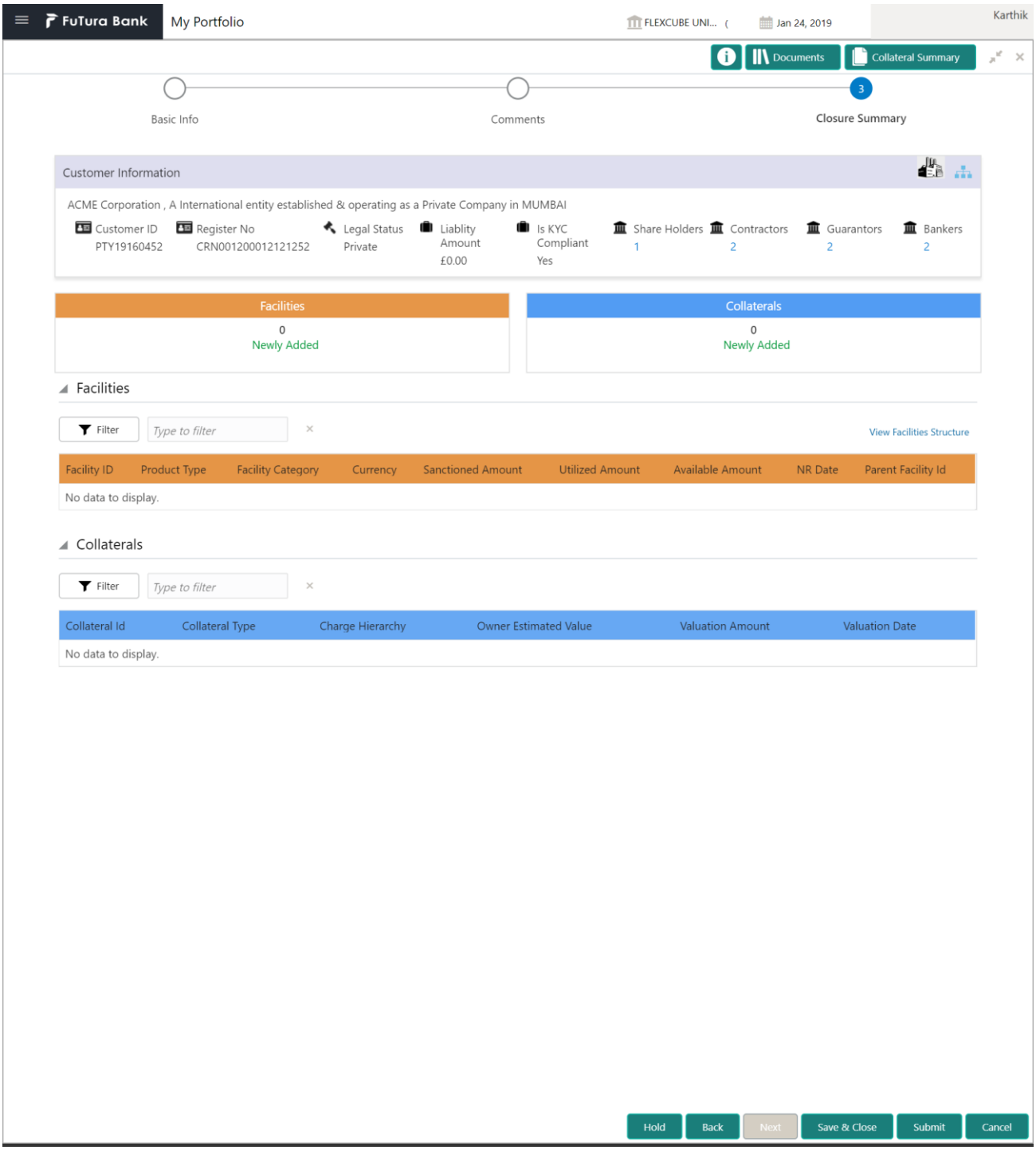
e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

e. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.6.3Closure Summary

The summary of various changes captured as a part of this application is listed in this screen for review before submitting the request. The User will be able to review the following

- Facilities
- Collaterals



Action Buttons on the footer

i. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

j. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Back – On Click of Back, the previous screen will be opened.

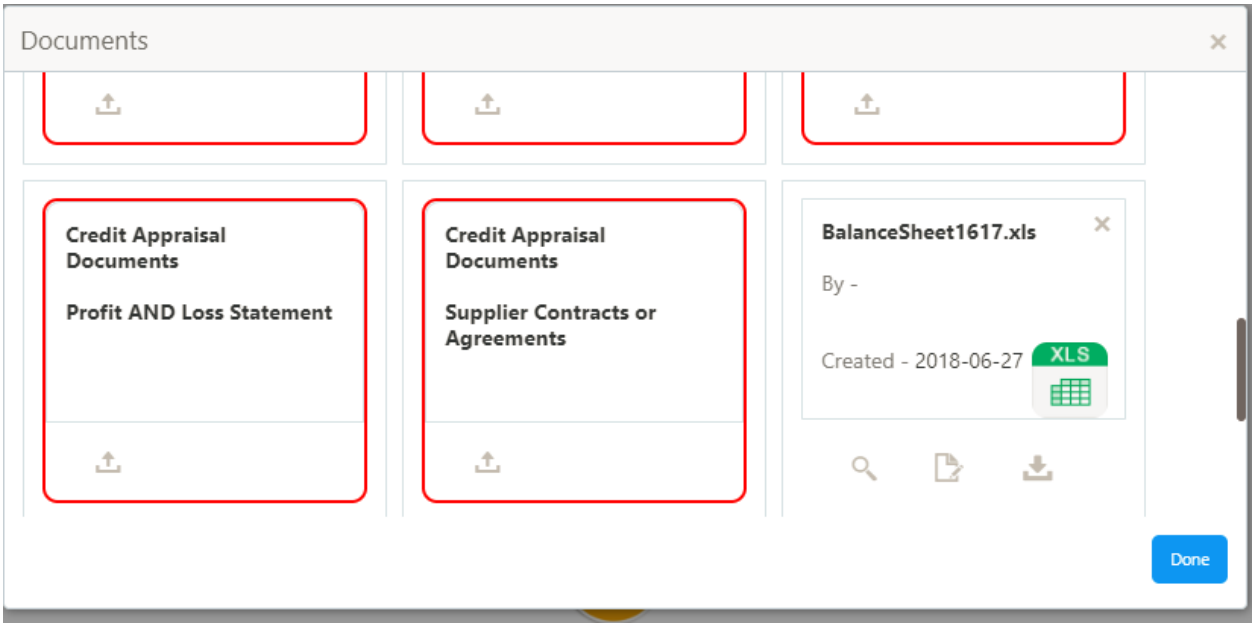
e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

e. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2. Document Upload and Checklist

2.1 Document Upload

Documents to be uploaded and the checklist of verified for each stage of the process can be maintained. Click on the Documents button to view /upload the documents that has to be uploaded for the stage or to view/ upload the documents which are uploaded for the task.

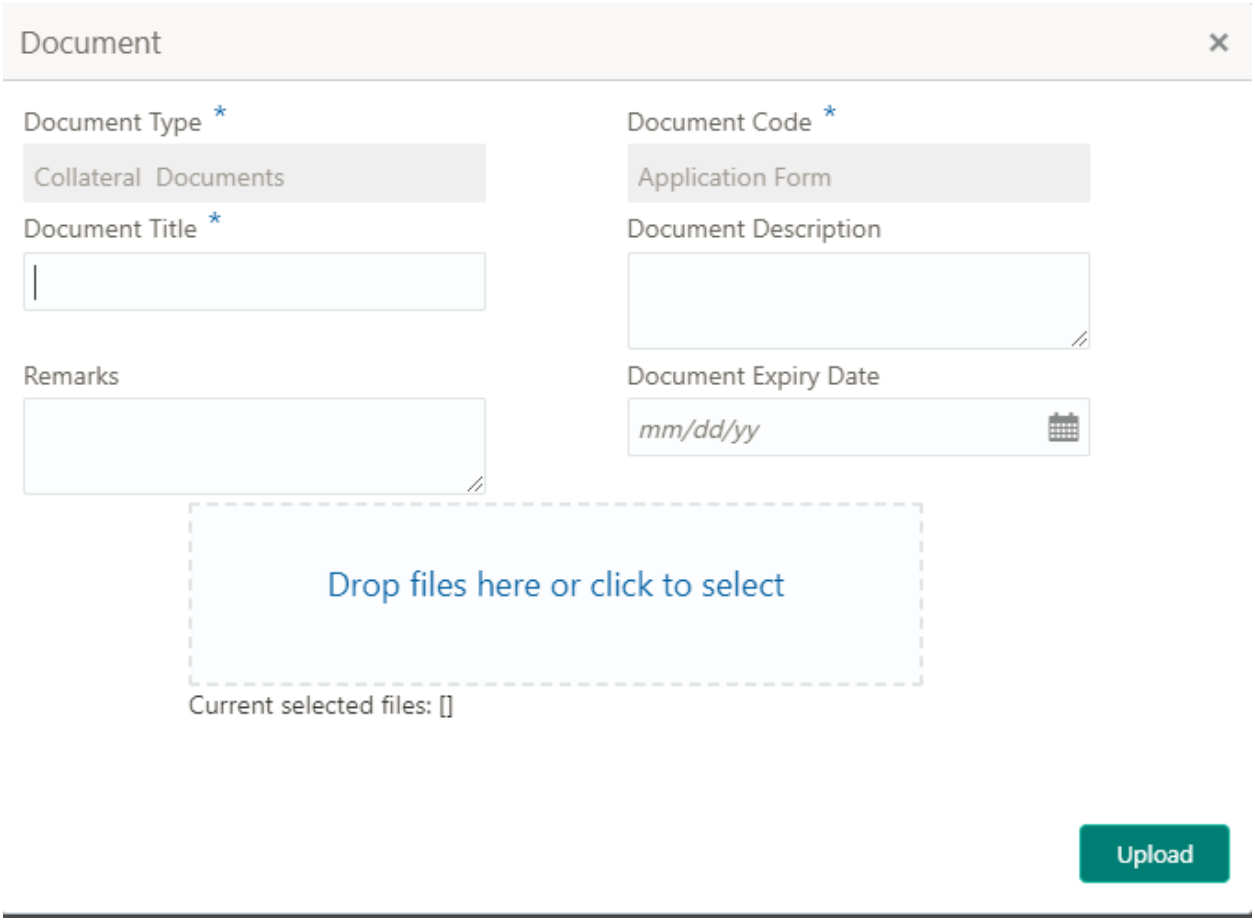


Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Upload –** On click of Upload, the Document upload screen will be opened and the user can specify the document title, description, remarks, expiry date and select the document to be uploaded. This button will be visible only for the documents which are not yet uploaded.
b) **View** – On click of View button the document will be either downloaded or opened based on the browser capability. This button will be visible only for the documents which are already uploaded.
c) **Edit** – On Click of Edit the Document upload screen will be opened and the user can specify the document title, description, remarks, expiry date and select the document to be re-uploaded. This button will be visible only for the documents which are already uploaded.
d) **Download** – On Click of Download the document will be downloaded. This button will be visible only for the documents which are already uploaded.
e) **Delete** – This button will be visible only for the documents which are already uploaded. Click on the X button to delete the uploaded document.

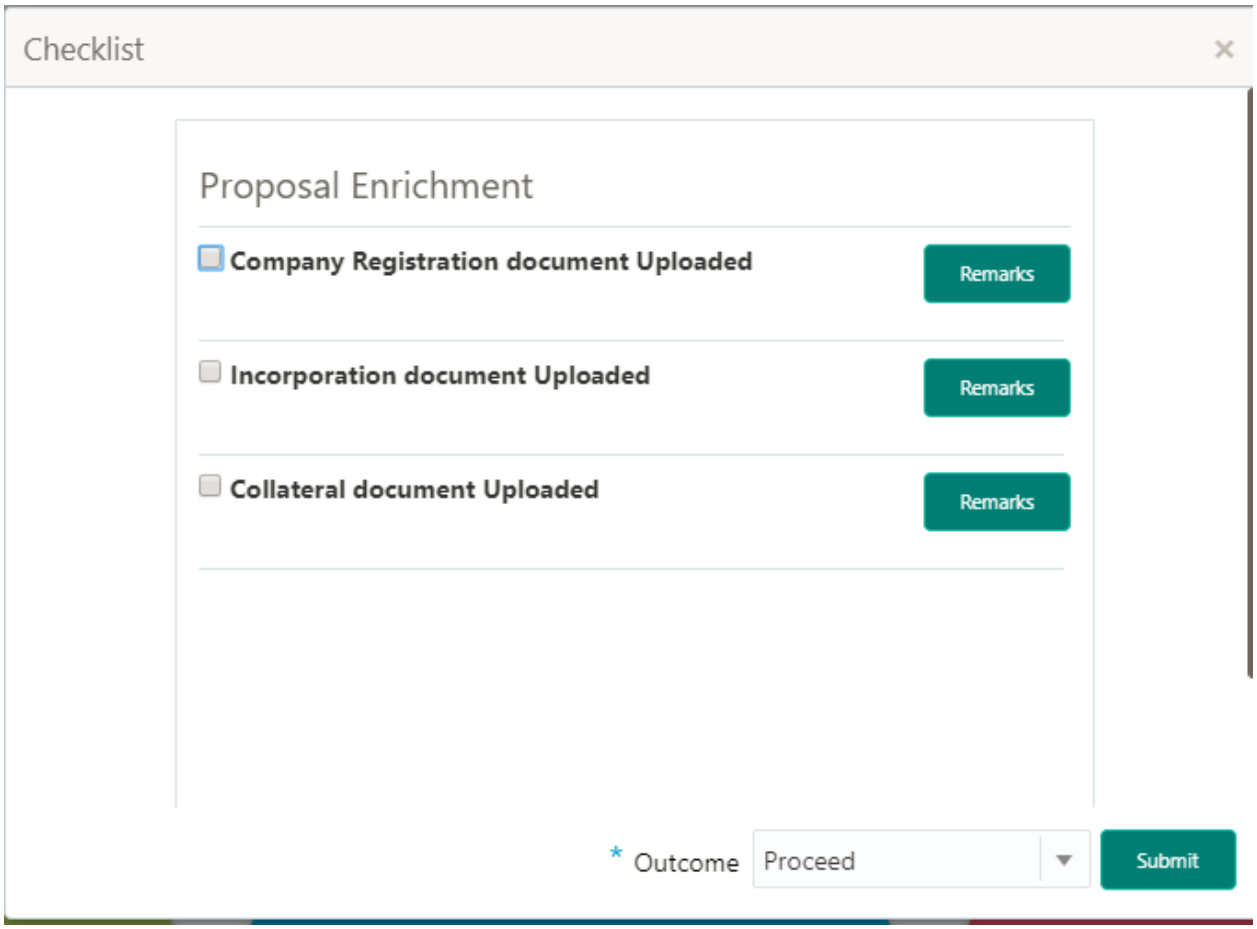
User can click on the upload button to upload the documents



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Document Type	System displays the document type	Display	Free Text		NA	
Document Code	System displays the document Code	Display	Free Text		NA	
Document Title	Specify the Document Title	Input	Free Text	30	Mandatory	
Document Description	Specify the short description of the document	Input	Free Text	150		
Remarks	Specify the remarks if any	Input	Free Text	150		
Document Expiry	Specify the Document Expiry Date	Input	Date			
Document Upload	Drag and Drop or click to select the file to be uploaded	Input	Document Upload			

2.2 Checklist

On click of the submit button the checklist for the stage of the process will be displayed. User can confirm each of the check list by clicking on the checkbox and can capture the remarks by clicking on the remarks button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Checklist Description	System displays the checklists maintained for the stage	Display	Free Text		Mandatory	Verify the entire checklist before clicking the submit button.
Remarks	Specify the remarks	Input	Button/Text		NA	

12. Reference and Feedback Support

12.1 References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Getting Started User Guide
- Security Management System User Guide
- Common Core User Guide
- Process Maintenance Worklist User Guide
- Oracle Banking Credit Facilities Process Management Installation Guides

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need assistance, please contact documentation team.