

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.

### 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-

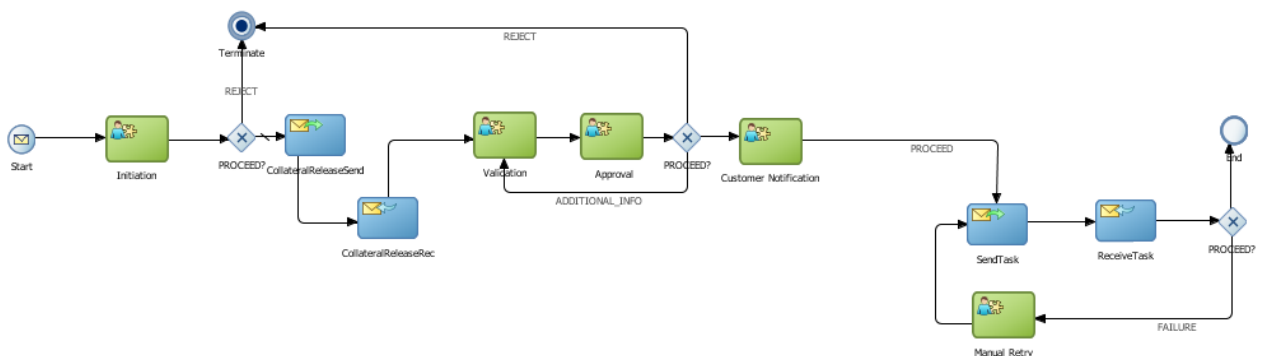
1. Customer unable to repay outstanding balances hence bank liquidating the collateral and closing the facilities
2. Worsening of the financial performance of the client leading to the bank to not extend the facilities anymore and asking the client to close the facilities
3. Breach of covenant or T&C 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

The screenshot shows the 'Initiate Facility Closure' screen. The left sidebar menu is open, with 'Initiate Facility Closure' highlighted. The main content area features a search bar labeled 'Customer Search...' and a button labeled 'Initiate Facility Closure'. The top header displays 'FuTura Bank', 'Initiate Facility Closure', 'SBI (004)', 'Jan 24, 2019', and 'Karthik'.

### 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.

The screenshot shows the 'My Portfolio' screen. The left sidebar menu is open, with 'My Portfolio' highlighted. The main content area displays a table of customer details, a summary of funded and non-funded amounts, and various widgets for financial info, WIP applications, and ratings. The bottom has buttons for 'Initiate Amendment' and 'Initiate Closure'.

Customer	Customer ID	Amount sanctioned	Balance available	Earmarked	Annual review
▶ SINO	PTY183263004	£6,000,000.00	£5,400,000.00	NA	18-12-31 <span>AR</span>
▲ ACME Corporation	PTY19160452	\$22,000,000.00	\$7,055,000.00	NA	19-04-01 <span>AR</span>

Funded		Non Funded	
2 Entities	\$14,000,000.00 Sanctioned	\$2,255,000.00 Available	\$8,000,000.00 Sanctioned
			\$4,800,000.00 Available

Financial Info	WIP Applications	Ratings
Total Current Liabilities ↓ \$60,000.00	0 New Facilities	No items to display.
Depreciation ↑ \$7,145,000.00	14 Facilities Amended	
Total Non-Current Assets ↓ \$200,000.00	0 Facilities Transferred	

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

## 1.2.1 Basic Information

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

### Generate Info Tab:

ACME Corporation

General Facilities Collaterals

2 Entities

Sanctioned Utilized

Total facility \$22,000,000.00  
Total collateral \$14,000,000.00  
Existing LTV 100%

Ratings  
No items to display.

Upcoming events View all

May 2019 13-May-2019

WIP Applications View all

0 New Facilities  
14 Facilities Amended  
0 Facilities Transferred  
12 Collateral Events

Financial Info View all

Total Current Liabilities \$60,000.00  
Depreciation \$7,145,000.00  
Total Non-Current Assets \$200,000.00  
Net Sales \$81,052,000.00

Hold Back Next Save & Close Cancel

### Facilities Tab:

ACME Corporation

General Facilities Collaterals

Liability Number: Requested Liability amount: Save

Branch: 004

Filter Type to filter View Facilities Structure

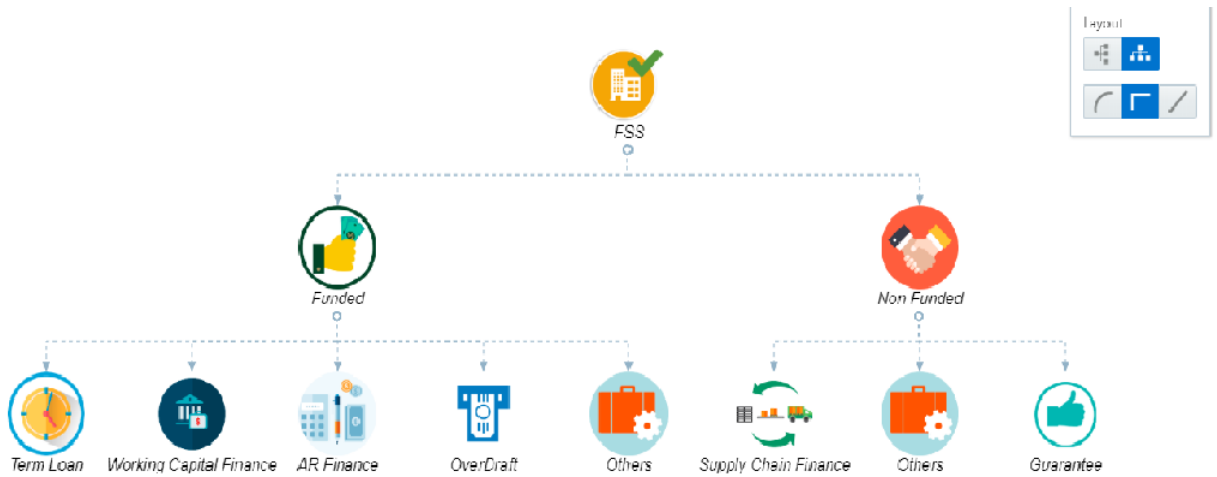
Select	Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Facility Id
<input type="checkbox"/>	F195610734	Funded	Working Capital Finance	USD	\$2,500,000.00	\$1,000,000.00	\$1,500,000.00	19-03-31	
<input type="checkbox"/>	F195710746	Non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



Layout

- Grid
- List
- Curve
- Right
- Diagonal

**Straight Line view:**



Layout

- Grid
- List
- Curve
- Right
- Diagonal

Close Facility:

**Facility Details**

---

Facility Details

Write Off Currency	Facility Amount	Utilized Amount	Write Off Amount *
USD	\$2,500,000.00	\$1,000,000.00	<input type="text"/>

Closure Comments \*

Facility Id	Facility Name	Facility Type	Facility Category
F195610734	Short Term WC	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded	Working Capital Finance

Collateral Tab:

ACME Corporation    General    Facilities    **Collaterals**

Filter    Type to filter    ×   

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
<input type="checkbox"/>	COL183170500	Machine	1		\$5,000,000.00	18-05-01
<input type="checkbox"/>	COL183170501	Bond	1		\$4,000,000.00	18-05-01
<input type="checkbox"/>	COL183170502	Stock	1		\$5,000,000.00	18-05-01

**Release Collateral:**

**Collateral Details**

Closure Comments \*

Collateral Id: COL183170500      Collateral Type \*: Machine

Collateral Description \*: 10 Machines worth 5MN USD      Charge Hierarchy \*:  1     2     3

Collateral Currency \*: USD      Collateral Value \*

**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:**

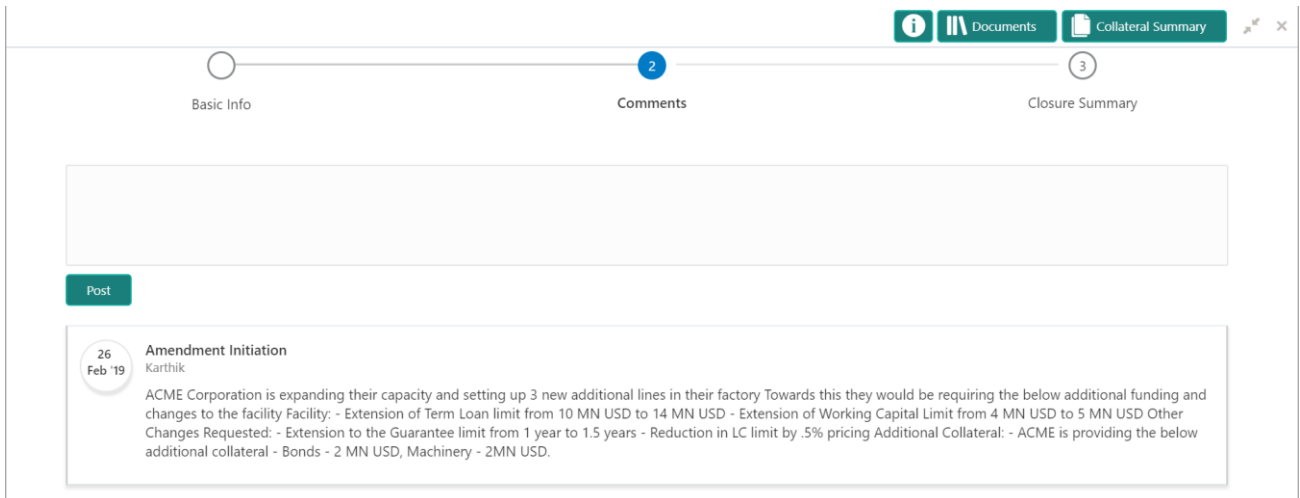
Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Closure Comments	Capture closure comments	Input	TextArea	O	

### **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.

## 1.2.3 Closure 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

**Customer Information**

ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY19160452	CRN001200012121252	Private	£0.00	Yes	1	2	2	2

**Facilities**  
0 Newly Added

**Collaterals**  
0 Newly Added

**Facilities**

Filter  × [View Facilities Structure](#)

Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Facility Id
No data to display.								

**Collaterals**

Filter  ×

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
No data to display.					

Hold Back Next Save & Close Submit Cancel

### 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
- 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.

## 1.3 Validation

Menu→Task →Free task

Refresh Acquire Delegate Reassign Flow Diagram

	Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
<input type="checkbox"/>	<a href="#">Acquire &amp; Edit</a>	Low	APP191407528	000	ACME Corporation	£0.00	Facility Closure	Validation
<input type="checkbox"/>	<a href="#">Acquire &amp; Edit</a>	Medium	APP191377514	004	PTY183443391	\$129,000.00	Collateral Perfection	Data Enrichment
<input type="checkbox"/>	<a href="#">Acquire &amp; Edit</a>	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Risk Evaluation
<input type="checkbox"/>	<a href="#">Acquire &amp; Edit</a>	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Legal Evaluation
<input type="checkbox"/>	<a href="#">Acquire &amp; Edit</a>	Low	APP191377509	004	SampleOrg	\$0.00	Facility Amendment	Legal Evaluation

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

### 1.3.1 Basic Information

The Credit Officer validates and enhances the request.



**FuTura Bank** My Portfolio In-Country Ret... ( Apr 1, 2015 Karthik

Documents Collateral Summary

1 Basic Info      2 Comments      3 Closure Summary

ACME Corporation General **Facilities** Collaterals

**2** Entities

Total facility \$22,000,000.00  
Total collateral \$14,000,000.00  
Existing LTV 100%

★ Ratings

No items to display.

**Upcoming events** [View all](#)

May 2019 13-May-2019

WK S M T W T F S No items to display.

17				1	2	3	4
18	5	6	7	8	9	10	11
19	12	<b>13</b>	14	15	16	17	18
20	19	20	21	22	23	24	25
21	26	27	28	29	30	31	

**WIP Applications** [View all](#)

- 0 New Facilities
- 14 Facilities Amended
- 0 Facilities Transferred
- 12 Collateral Events

**Financial Info** [View all](#)

- Total Current Liabilities ↓ \$60,000.00
- Depreciation ↑ \$7,145,000.00
- Total Non-Current Assets ↓ \$200,000.00
- Net Sales ↑ \$81,052,000.00

Hold Back Next Save & Close Cancel

**Facilities Tab:**

ACME Corporation General **Facilities** Collaterals

Liability Number: Requested Liability amount:  Save

Branch: 004

Filter  [View Facilities Structure](#)

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

**Close Facility:**

**Facility Details**

Facility Details

Write Off Currency	Facility Amount	Utilized Amount	Write Off Amount *
USD	\$2,500,000.00	\$1,000,000.00	<input style="width: 100%;" type="text"/>

Closure Comments \*

Facility Id	Facility Name	Facility Type	Facility Category
F195610734	Short Term WC	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded	Working Capital Finance ▼

**Collateral Tab:**

ACME Corporation ▼    General   Facilities   **Collaterals**

Filter  ×

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
<input type="checkbox"/>	COL183170500	Machine	1		\$5,000,000.00	18-05-01
<input type="checkbox"/>	COL183170501	Bond	1		\$4,000,000.00	18-05-01
<input type="checkbox"/>	COL183170502	Stock	1		\$5,000,000.00	18-05-01

**Release Collateral:**

**Collateral Details**

Closure Comments \*

Collateral Id	Collateral Type *
COL183170500	Machine ▼
Collateral Description *	Charge Hierarchy *
10 Machines worth 5MN USD	<input checked="" type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3
Collateral Currency *	Collateral Value *
USD	

**Close Facility Details:**

### 3. 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	

### 4. 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

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

## 1.3.2 Comments

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

The screenshot shows a user interface for capturing comments. At the top, there is a progress bar with three stages: 'Basic Info', 'Comments' (which is currently active and highlighted with a blue circle and the number 2), and 'Closure Summary'. To the right of the progress bar, there are two buttons: 'Documents' and 'Collateral Summary'. Below the progress bar is a large, empty text input field. Underneath the input field is a green 'Post' button. Below the 'Post' button is a comment card. The comment card has a circular profile picture with the date '26 Feb '19' and the name 'Karthik'. The title of the comment is 'Amendment Initiation'. The main text of the comment reads: 'ACME Corporation is expanding their capacity and setting up 3 new additional lines in their factory Towards this they would be requiring the below additional funding and changes to the facility Facility: - Extension of Term Loan limit from 10 MN USD to 14 MN USD - Extension of Working Capital Limit from 4 MN USD to 5 MN USD Other Changes Requested: - Extension to the Guarantee limit from 1 year to 1.5 years - Reduction in LC limit by .5% pricing Additional Collateral: - ACME is providing the below additional collateral - Bonds - 2 MN USD, Machinery - 2MN USD.'

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

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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.

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

### 1.3.3 Closure 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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Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY19160452	CRN001200012121252	Private	£0.00	Yes	1	2	2	2

**Facilities**  
0  
Newly Added

**Collaterals**  
0  
Newly Added

**Facilities**

Filter  × [View Facilities Structure](#)

Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Facility Id
No data to display.								

**Collaterals**

Filter  ×

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
No data to display.					

Hold Back Next Save & Close Submit Cancel

#### Action Buttons on the footer

- c. **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.
  
- d. **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.
  - 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 be available for the user to review the customer.

- Basic Info
- Comments
- Closure Summary

### 1.4.1 Basic Information

The Credit Approver validates the request.

Generate Info Tab:

The screenshot displays the 'FuTura Bank' interface for 'My Portfolio'. The user is logged in as 'Karthik' on 'Apr 1, 2015'. The main content area is for 'ACME Corporation' and is currently on the 'Basic Info' tab. The interface is divided into several sections:

- Entities:** Shows 2 entities.
- Sanctioned vs Utilized:** A bar chart comparing sanctioned (yellow) and utilized (red) amounts. The y-axis ranges from 0 to 16M.
- Facility Summary:**
  - Total facility: \$22,000,000.00
  - Total collateral: \$14,000,000.00
  - Existing LTV: 100%
- Ratings:** No items to display.
- Upcoming events:** A calendar for May 2019, showing 'No items to display'.
- WIP Applications:**
  - 0 New Facilities
  - 14 Facilities Amended
  - 0 Facilities Transferred
  - 12 Collateral Events
- Financial Info:**
  - Total Current Liabilities: \$60,000.00 (decreasing)
  - Depreciation: \$7,145,000.00 (increasing)
  - Total Non-Current Assets: \$200,000.00 (decreasing)
  - Net Sales: \$81,052,000.00 (increasing)

At the bottom of the screen, there are navigation buttons: Hold, Back, Next, Save & Close, and Cancel.

ACME Corporation | General | **Facilities** | Collaterals

Liability Number: Requested Liability amount: Save

Branch: 000

Filter: Type to filter x [Icons]

View Facilities Structure

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

**Approve Facility:**

Approve Facility

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Available Amount	Parent Facility Id	NR Date
F195610734	Funded	USD	\$2,500,000.00	\$1,000,000.00	\$1,500,000.00		19-03-31

Comments

[Post](#)

No items to display.

[Approve](#) [Cancel](#)

**Send Back for More Info:**



Send Facility Back for more info

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Available Amount	Parent Facility Id	NR Date
F195610734	Funded	USD	\$2,500,000.00	\$1,000,000.00	\$1,500,000.00		19-03-31

Comments

[Post](#)

No items to display.

[Required More Info](#) [Cancel](#)

**Reject Facility:**

Reject Facility

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Available Amount	Parent Facility Id	NR Date
F195610734	Funded	USD	\$2,500,000.00	\$1,000,000.00	\$1,500,000.00		19-03-31

Comments

[Post](#)

No items to display.

[Reject](#) [Cancel](#)

**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:**

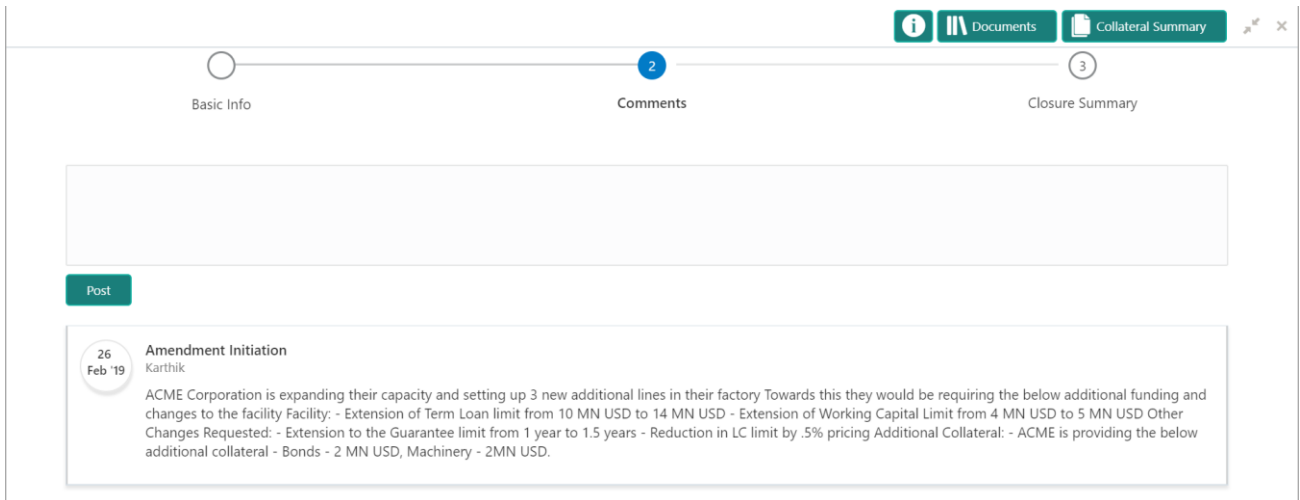
Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Closure Comments	Capture closure comments	Input	TextArea	O	

**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.

## 1.4.3 Closure 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

**Customer Information**

ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY19160452	CRN001200012121252	Private	£0.00	Yes	1	2	2	2

**Facilities**  
0 Newly Added

**Collaterals**  
0 Newly Added

**Facilities**

Filter  × [View Facilities Structure](#)

Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Facility Id
No data to display.								

**Collaterals**

Filter  ×

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
No data to display.					

Hold Back Next Save & Close Submit Cancel

### 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

### 1.5.1 Draft Generation

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

The screenshot shows a software interface for the 'Draft Generation' step. At the top, there is a progress bar with three steps: '1 Draft Generation' (highlighted with a blue circle), '2 Comments', and '3 Closure Summary'. To the right of the progress bar are three tabs: 'Documents', 'Collateral Summary', and a close button. Below the progress bar, the text 'Draft Generation' is displayed. A large white box contains the following information: 'Document Name : Closure Documents' and 'Document Description : Closure Documents'. Below this text are three icons: a document icon, a magnifying glass icon, and a download icon. At the bottom right of the interface, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Generate Document:

Draft Generation Details

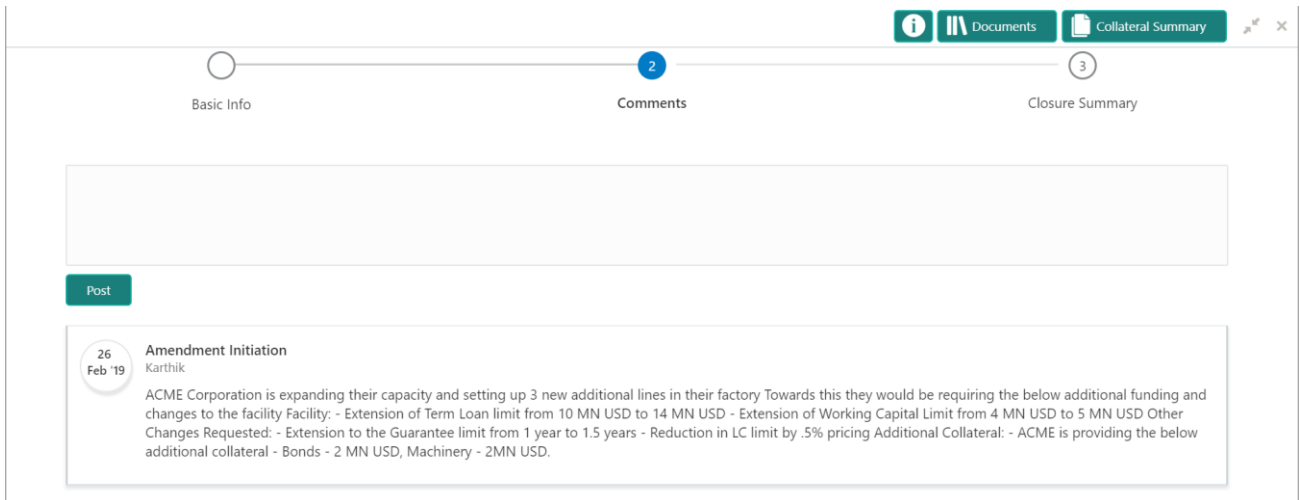
<p>Communication Type</p> <p>Email</p> <p>Email CC</p>	<p>Email To</p> <p>Subject</p>
<input style="width: 100%;" type="text" value="xyz@abc.com"/>	<input style="width: 100%;" type="text" value="abc@xyz.com"/>
<input style="width: 100%;" type="text" value="xyz@abc.com"/>	<input style="width: 100%;" type="text" value="Facility Closure Request"/>

### **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.

## 1.5.3 Closure 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

**Customer Information**

ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY19160452	CRN001200012121252	Private	£0.00	Yes	1	2	2	2

**Facilities**  
0  
Newly Added

**Collaterals**  
0  
Newly Added

**Facilities**

Filter  × [View Facilities Structure](#)

Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Facility Id
No data to display.								

**Collaterals**

Filter  ×

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
No data to display.					

Hold Back Next Save & Close Submit Cancel

### 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

### 1.6.1 Basic Information

The Credit Officer validates and enhances the request.

Generate Info Tab:

The screenshot displays the 'Generate Info Tab' for 'ACME Corporation' in the 'FuTura Bank' system. The interface is divided into three main sections: 'Basic Info', 'Comments', and 'Closure Summary'. The 'Basic Info' section is currently active and shows a bar chart comparing 'Sanctioned' (yellow) and 'Utilized' (red) entities. The chart shows 2 sanctioned entities and 1 utilized entity. Below the chart, a table lists financial metrics: Total facility (\$22,000,000.00), Total collateral (\$14,000,000.00), and Existing LTV (100%). To the right, a 'Ratings' section indicates 'No items to display'. Below the chart, a calendar for May 2019 shows the date 13-May-2019. To the right of the calendar, a 'WIP Applications' section lists: 0 New Facilities, 14 Facilities Amended, 0 Facilities Transferred, and 12 Collateral Events. At the bottom of the screen, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

ACME Corporation | General | **Facilities** | Collaterals

Liability Number: Requested Liability amount:  
 Branch: 004 [ ] Save

Filter Type to filter x [ ] View Facilities Structure

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

**Close Facility:**

Facility Details

Facility Details

Write Off Currency: USD      Facility Amount: \$2,500,000.00      Utilized Amount: \$1,000,000.00      Write Off Amount \* [ ]

Closure Comments \* [ ]

Facility Id: F195610734      Facility Name: Short Term WC      Facility Type:  Funded  Non Funded      Facility Category: Working Capital Finance

[ Save ] [ Close ]

**Collateral Tab:**

ACME Corporation | General | Facilities | **Collaterals**

Filter Type to filter x [ ]

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
<input type="checkbox"/>	COL183170500	Machine	1		\$5,000,000.00	18-05-01
<input type="checkbox"/>	COL183170501	Bond	1		\$4,000,000.00	18-05-01
<input type="checkbox"/>	COL183170502	Stock	1		\$5,000,000.00	18-05-01

**Release Collateral:**

Collateral Details

Closure Comments \*

Collateral Id  
COL183170500

Collateral Description \*  
10 Machines worth 5MN USD

Collateral Currency \*  
USD

Collateral Type \*  
Machine

Charge Hierarchy \*  
 1  2  3

Collateral Value \*

Save Cancel

**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.

## 1.6.2 Comments

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.

### 1.6.3 Closure 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

FuTura Bank My Portfolio FLEXCUBE UNI... Jan 24, 2019 Karthik

Documents Collateral Summary

Basic Info Comments Closure Summary

**Customer Information**  
 ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID PTY19160452 Register No CRN001200012121252 Legal Status Private Liability Amount £0.00 Is KYC Compliant Yes Share Holders 1 Contractors 2 Guarantors 2 Bankers 2

Facilities Collaterals

0 Newly Added

0 Newly Added

**Facilities**

Filter  × [View Facilities Structure](#)

Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Facility Id
No data to display.								

**Collaterals**

Filter  ×

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
No data to display.					

Hold Back Next Save & Close Submit Cancel

### 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.

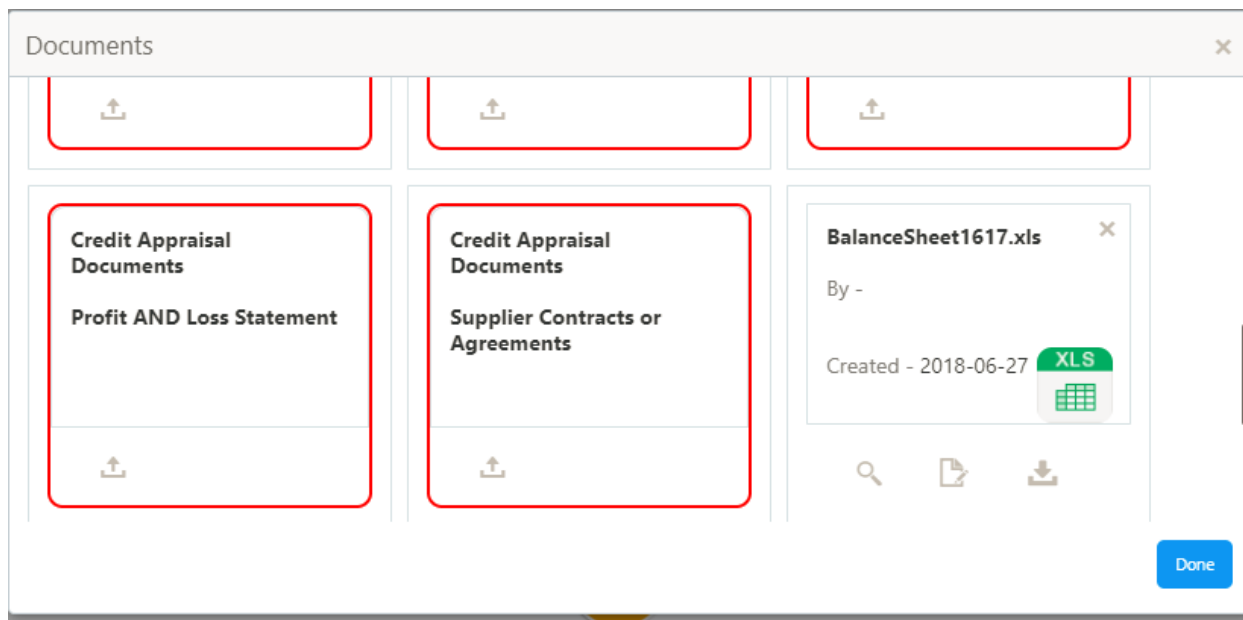
- e. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

---

## 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

Document
✕

Document Type \*

Document Title \*

Remarks

Document Code \*

Document Description

Document Expiry Date

Drop files here or click to select

Current selected files: []

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.

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. The main content area is titled "Proposal Enrichment" and contains three checklist items, each with an unchecked checkbox and a "Remarks" button:

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

At the bottom of the window, there is a label "\* Outcome" followed by a dropdown menu currently showing "Proceed" and a "Submit" 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

#### **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>.

### 12.2 Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document.

Your feedback is important to us. If you have a query that is not covered in this user guide or if you still

need assistance, please contact documentation team.