

Facility Closure User Guide

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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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-

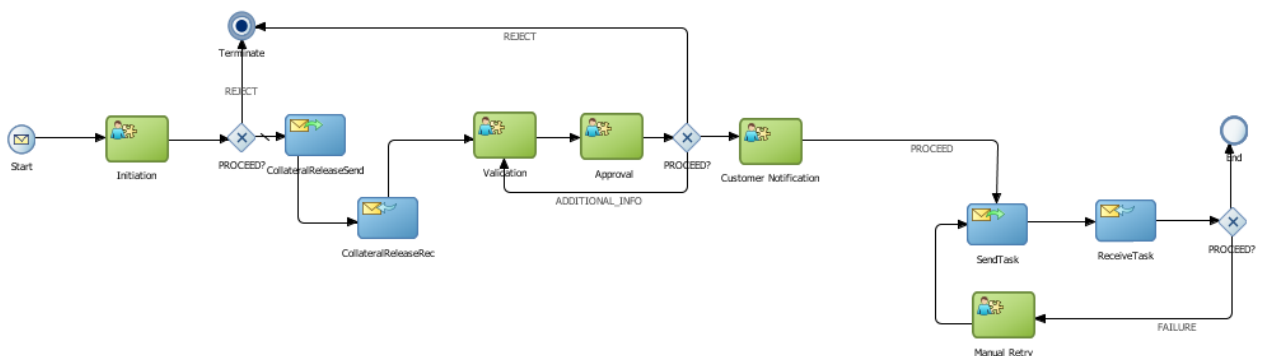
1. Customer unable to repay outstanding balances hence bank liquidating the collateral and closing the facilities
2. Worsening of the financial performance of the client leading to the bank to not extend the facilities anymore and asking the client to close the facilities
3. Breach of covenant or T&C 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 customers with columns for Customer, Customer ID, Amount sanctioned, Balance available, Earmarked, and Annual review. Below the table are summary cards for 'Funded' and 'Non Funded' amounts, and sections for 'Financial Info', 'WIP Applications', and 'Ratings'. The bottom of the screen 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 AR
▲ ACME Corporation	PTY19160452	\$22,000,000.00	\$7,055,000.00	NA	19-04-01 AR

Summary Cards:

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

Financial Info:

- Total Current Liabilities: \$60,000.00
- Depreciation: \$7,145,000.00
- Total Non-Current Assets: \$200,000.00

WIP Applications:

- 0 New Facilities
- 14 Facilities Amended
- 0 Facilities Transferred

Ratings: No items to display.

Upcoming events: Feb 28 Collateral Review COL183170500

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:

The screenshot displays the 'Basic Info' tab for a facility closure request. The interface includes a navigation bar with three steps: 1. Basic Info, 2. Comments, and 3. Closure Summary. The main content area is divided into several sections:

- Entities:** A circular gauge showing 3 entities.
- Sanctioned vs Utilized:** A bar chart comparing sanctioned and utilized amounts. The sanctioned amount is significantly higher than the utilized amount.
- Summary Table:**

Total facility	\$100,000.00
Total collateral	\$250,000.00
Existing LTV	0%
- Ratings:** Moody's rating is AAA.
- WIP Applications:** 0 New Facilities, 8 Collateral Events.
- Upcoming events:** A calendar view for September 2019, showing no items to display.
- Financial Info:** No items to display.

Facilities Tab:

The screenshot displays the 'Facilities' tab for a facility closure request. The interface includes a navigation bar with three steps: 1. Basic Info, 2. Comments, and 3. Closure Summary. The main content area is divided into several sections:

- Liability details:**

Liability Number:	Existing liability amount:	Requested Liability amount:
Branch: 004		
- Facility Table:**

Select	Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Line Number
<input type="checkbox"/>	TRADELN1	Non Funded		TRADELN1	USD	\$100,000.00	\$100,000.00	\$10,000.00	\$90,000.00		

List Mode - User can click on the List mode to view in the list Mode

The screenshot displays the 'List Mode' interface. At the top, there is a navigation bar with three steps: 1. Basic Info, 2. Comments, and 3. Closure Summary. On the right, there are buttons for 'Documents' and 'Collateral Summary'. Below the navigation bar, the breadcrumb 'ikm >' is shown. A dropdown menu contains 'ikm', and there are tabs for 'General', 'Facilities', and 'Collaterals'. The main section is titled 'Liability details' and contains a table with the following data:

Liability Number:	Existing liability amount:	Requested Liability amount:
Branch: 004		

Below the table, there is a filter section with a 'Filter' button and a search input field. The main content area shows a list of items with the following details:

- Line Number:** TRADELN1
- Product Type:** Non Funded
- Facility Category:**
- Sanctioned Amount:** \$100,000.00
- Utilized Amount:** \$10,000.00
- Available Amount:** \$90,000.00
- Requested Amount:**
- Facility Description:** TRADELN1
- NR Date:**

At the bottom, there is a pagination control showing 'Page 1 of 1 (1of1items)' and a set of navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Diagram Mode - User can click on the Diagram mode to view in the diagram Mode

The screenshot displays the 'Diagram Mode' interface. It features the same navigation bar and top buttons as the List Mode. The breadcrumb 'ikm >' is present. The 'Liability details' table is identical to the List Mode. Below the table, there is a diagram showing the relationship between different entities:

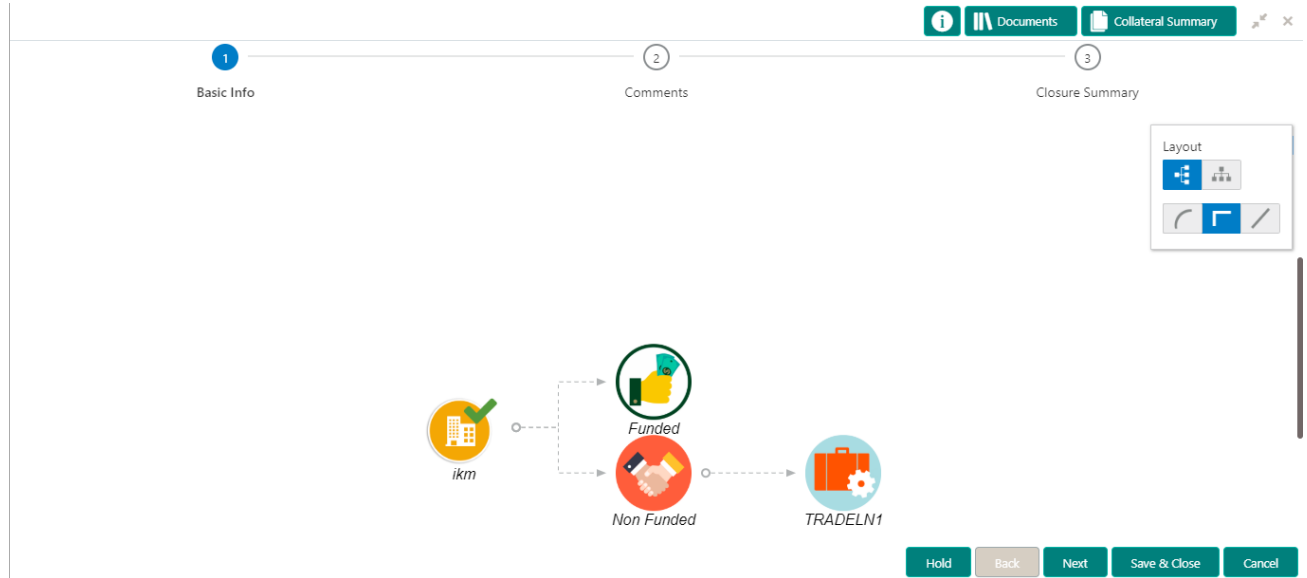
- A central node labeled 'ikm' (represented by a building icon) has a dashed arrow pointing to a 'Funded' node (represented by a hand holding a coin).
- The 'Funded' node has a dashed arrow pointing to a 'Non Funded' node (represented by a hand holding a coin).
- The 'Non Funded' node has a dashed arrow pointing to a 'TRADELN1' node (represented by a briefcase icon).

At the bottom, there is a set of navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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:



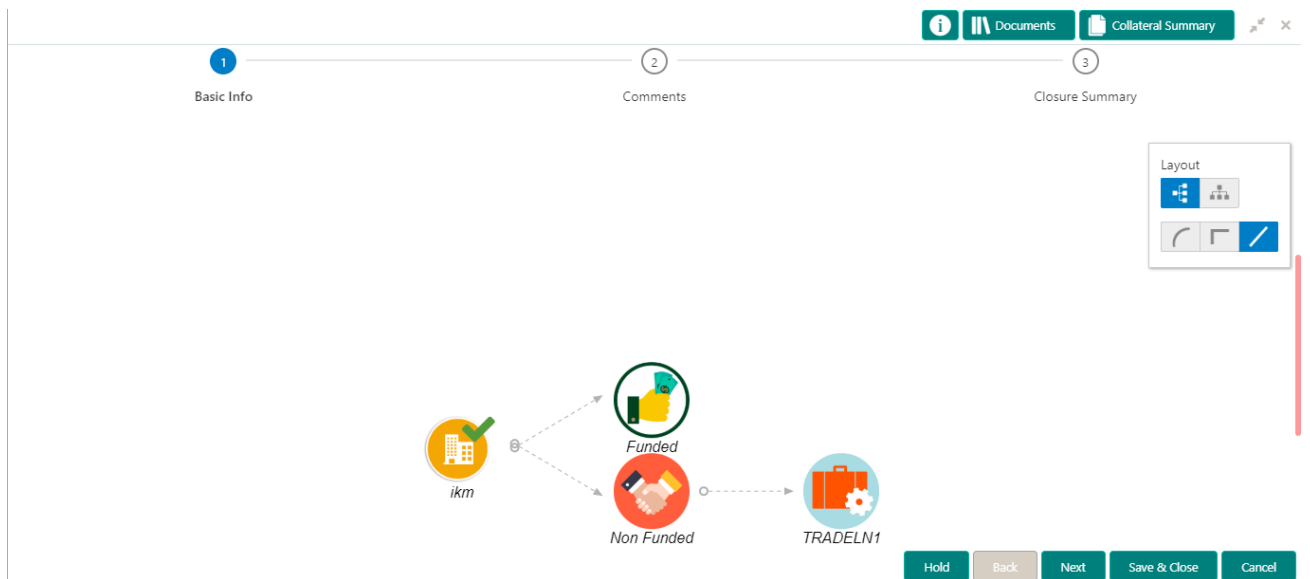
Vertical view:

The vertical view shows a top navigation bar with three steps: 1 Basic Info, 2 Comments, and 3 Closure Summary. Below this is a header with the identifier 'ikm' and tabs for General, Facilities, and Collaterals. A 'Liability details' section contains fields for 'Liability Number:', 'Existing liability amount:', and 'Requested Liability amount:', with 'Branch: 004' displayed below. The main area features a hierarchical diagram: 'ikm' (building icon) branches into 'Funded' (hand holding money icon) and 'Non Funded' (handshake icon). 'Non Funded' further branches into 'TRADELN1' (briefcase icon). A 'Layout' panel on the right shows icons for grid, list, and zoom. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Curved view:

The curved view displays the same information as the vertical view but with a curved layout. The navigation bar and header are identical. The diagram shows 'ikm' branching to 'Funded' and 'Non Funded', with 'Non Funded' leading to 'TRADELN1'. The 'Layout' panel and bottom navigation buttons ('Hold', 'Back', 'Next', 'Save & Close', 'Cancel') are also present.

Straight Line view:



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:

ikm >

ikm

General Facilities **Collaterals**

Filter Type to filter

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
<input type="checkbox"/>	COL182150191	Stock	1		\$250,000.00	18-11-12

Page 1 of 1 (1of1items) < 1 >

Collateral Pool Details

Pool Name	Pool Description	Pool Currency	Pool Amount
No data to display.			

Hold Back Next Save & Close Cancel

List Mode - User can click on the List mode to view in the list Mode

ikm >

ikm

General Facilities **Collaterals**

Filter Type to filter

Collateral Id: COL182150191
Collateral Type: Stock
Owner Estimated Value:

Charge Hierarchy: 1
Valuation Date: 18-11-12

Valuation Amount: \$250,000.00
Collateral Details:

Page 1 of 1 (1of1items) < 1 >

Collateral Pool Details

Pool Name	Pool Description	Pool Currency	Pool Amount
No data to display.			

Hold Back Next Save & Close Cancel

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:

Facility Details

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

Collateral Details:

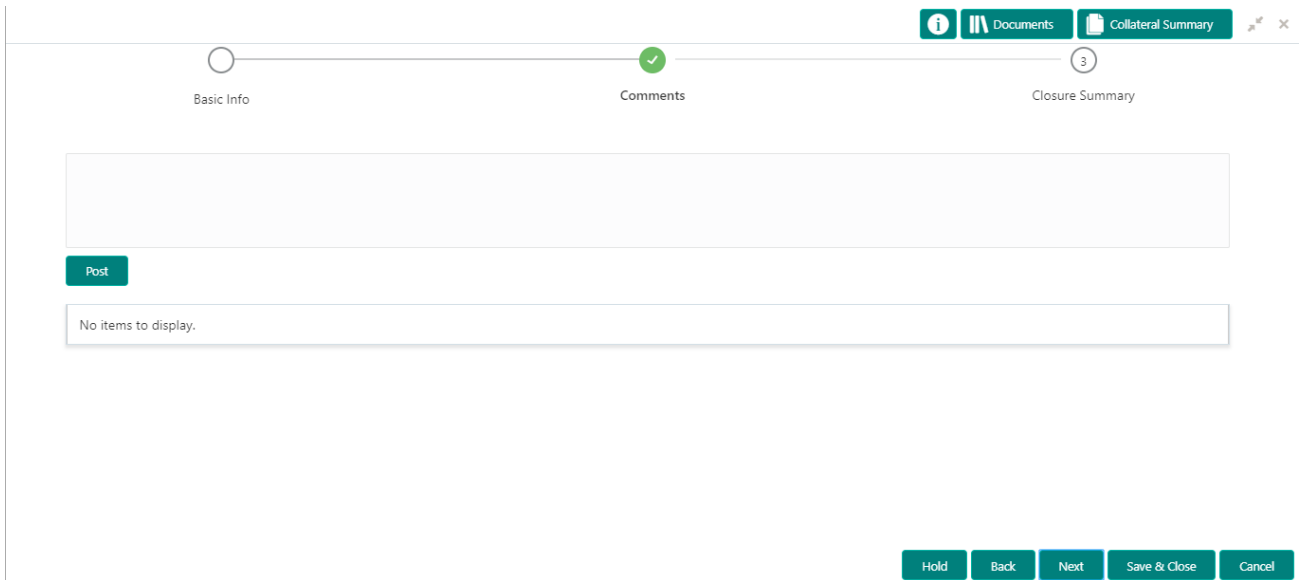
Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Closure Comments	Capture closure comments	Input	Text Area	M	

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	Input	Free Text	600	M	

visible in all the stages					
---------------------------	--	--	--	--	--

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

Documents Collateral Summary

Basic Info Comments Closure Summary

ikm >

Customer Information

ikm . A Domestic entity established & operating as a Company in

Customer ID Register No Legal Status Liability Amount Is KYC Compliant Share Holders Contractors Guarantors Bankers
 PTY191820679 \$120,000.00 No 0 0 0 0

Facilities

0 Newly Added

0 Modified facilities

Collaterals

0 Newly Added

0 Request for revaluation

▲ Facilities

▲ Liability details

Liability Number: Existing liability amount: Requested Liability amount:

Branch: 004

Filter

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Line N
No data to display.										

Page 1 (0 of 0 items) < 1 >

▲ Collaterals

Filter

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

Page 1 (0 of 0 items) < 1 >

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"/>	Acquire & Edit	Low	APP191407528	000	ACME Corporation	£0.00	Facility Closure	Validation	
<input type="checkbox"/>	Acquire & Edit	Medium	APP191377514	004	PTY183443391	\$129,000.00	Collateral Perfection	Data Enrichment	
<input type="checkbox"/>	Acquire & Edit	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Risk Evaluation	
<input type="checkbox"/>	Acquire & Edit	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Legal Evaluation	
<input type="checkbox"/>	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.

1.3.1 Basic Information

The Credit Officer validates and enhances the request.

Generate Info Tab:

The screenshot displays the 'Generate Info Tab' interface with the following components:

- Navigation:** Three tabs at the top: 'Basic Info' (selected), 'Comments', and 'Closure Summary'.
- Entity Overview:** A circular gauge showing '3 Entities'.
- Sanctioned vs Utilized:** A bar chart comparing 'Sanctioned' (yellow) and 'Utilized' (red) amounts. The y-axis ranges from 0 to 120K.
- Financial Summary:**
 - Total facility: \$100,000.00
 - Total collateral: \$250,000.00
 - Existing LTV: 0%
- Ratings:** A section for 'Moody's' rating, currently showing 'AAA'.
- WIP Applications:** A section for 'WIP Applications' with a 'View all' link and the message 'No items to display'.
- Upcoming events:** A calendar view for 'September 2019', highlighting '13-September-2019' with the message 'No items to display'.
- Financial Info:** A section for 'Financial Info' with a 'View all' link and the message 'No items to display'.
- Footer:** A row of control buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Facilities Tab:

ikm >

ikm ▾ General **Facilities** Collaterals

Liability details

Liability Number: ikm Existing liability amount: Requested Liability amount:

Branch: 004

Filter Type to filter ×

Select	Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Line Number
<input type="checkbox"/>	TRADELN1	Non Funded		TRADELN1	USD		\$100,000.00	\$10,000.00	\$90,000.00		

Page 1 of 1 (1of1items) < 1 >

Hold Back Next Save & Close Cancel

List Mode - User can click on the List mode to view in the list Mode

ikm >

ikm ▾ General **Facilities** Collaterals

Liability details

Liability Number: ikm Existing liability amount: Requested Liability amount:

Branch: 004

Filter Type to filter ×

Line Number: TRADELN1 **Sanctioned Amount:** \$100,000.00 **Requested Amount:** [blank]
Product Type: Non Funded **Utilized Amount:** \$10,000.00 **Facility Description:** TRADELN1
Facility Category: [blank] **Available Amount:** \$90,000.00 **NR Date:** [blank]

Page 1 of 1 (1of1items) < 1 >

Hold Back Next Save & Close Cancel

Diagram Mode - User can click on the Diagram mode to view in the diagram Mode

The screenshot displays a software interface for managing liability details. At the top, a navigation bar includes 'Basic Info', 'Comments', and 'Closure Summary'. Below this, a dropdown menu shows 'ikm' and tabs for 'General', 'Facilities', and 'Collaterals'. The main section is titled 'Liability details' and contains a table with the following data:

Liability Number:	Existing liability amount:	Requested Liability amount:
Branch: 004		

Below the table is a diagram illustrating the liability flow. It starts with 'ikm' (represented by a building icon), which branches into 'Funded' (represented by a hand holding money) and 'Non Funded' (represented by a hand holding a card). Both 'Funded' and 'Non Funded' lead to 'TRADELN1' (represented by a briefcase icon). At the bottom of the interface are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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:

ikm >

ikm

General Facilities **Collaterals**

Filter Type to filter

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
<input checked="" type="checkbox"/>	COL182150191	Stock	1		\$250,000.00	18-11-12

Page 1 of 1 (1of1items)

Collateral Pool Details

Pool Name	Pool Description	Pool Currency	Pool Amount
No data to display.			

Hold Back Next Save & Close Cancel

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:

Facility Details

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

	to Facility Currency				
Write Off Amount	Write Off Amount to be cap- tured	Input	Text	M	
Closure Comments	Capture closure comments	Input	Text Area	M	

Collateral Details:

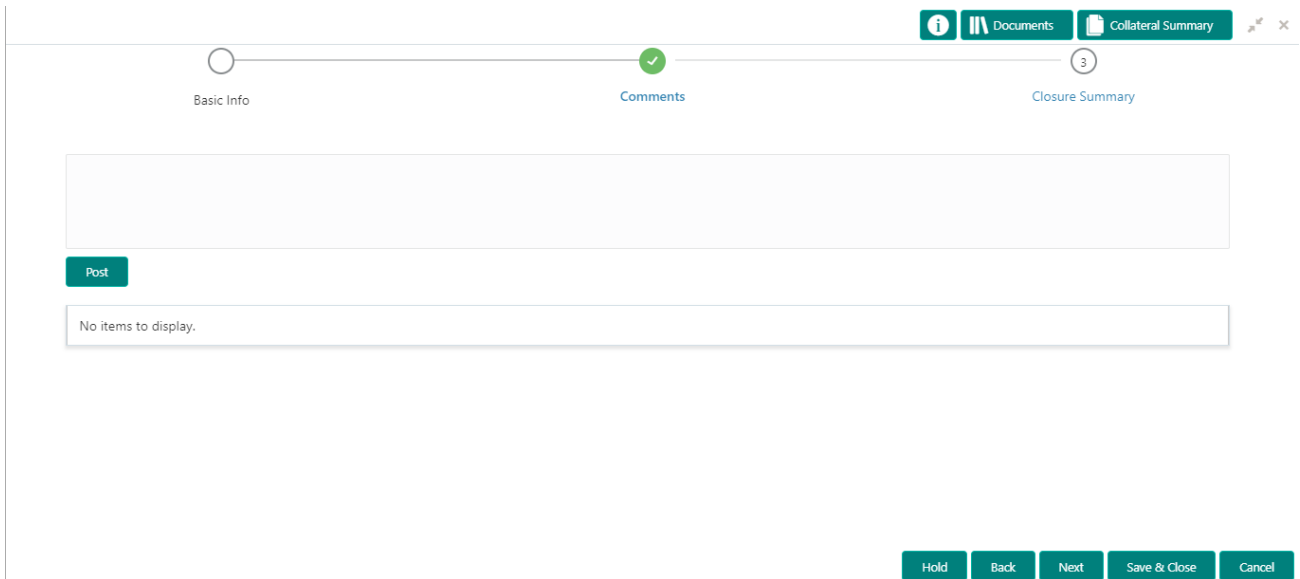
Field Name	Descrip- tion	Attrib- ute Type	Object Type	Mandatory/Op- tional	Field Validation
Closure Comments	Capture closure comments	Input	Text Area	M	

Action Buttons on the footer

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

1.3.2Comments

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	M	

Action Buttons on the footer

c. **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.

d. **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.

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

ikm >

Customer Information

ikm , A Domestic entity established & operating as a Company in

Customer ID: PTY191820679 | Register No: | Legal Status: | Liability Amount: \$120,000.00 | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

Facilities		Collaterals	
0	0	0	0
Newly Added	Modified facilities	Newly Added	Request for revaluation

Facilities

Liability details

Liability Number: Existing liability amount: Requested Liability amount:

Branch: 004

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Line N
No data to display.										

Page 1 (0 of 0 items) | < 1 >

Collaterals

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

Page 1 (0 of 0 items) | < 1 >

Hold Back Next Save & Close Submit Cancel

Action Buttons on the footer

- 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.
- 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
- Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- Back** – On Click of Back, the previous screen will be opened.
- Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

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

1.4.1 Basic Information

The Credit Approver validates the request.

Generate Info Tab:

The screenshot displays a software interface for reviewing a facility closure request. At the top, a progress bar shows three steps: 1. Basic Info (active), 2. Comments, and 3. Closure Summary. The main content area is titled 'ikm' and includes a search dropdown and tabs for 'General', 'Facilities', and 'Collaterals'. The 'General' tab is active, showing a summary of 3 entities, a bar chart for Sanctioned and Utilized amounts, and key financial metrics: Total facility (\$100,000.00), Total collateral (\$250,000.00), and Existing LTV (0%). A 'Ratings' section shows a Moody's rating of AAA. On the right, a 'WIP Applications' sidebar lists 'New Facilities' (0) and 'Collateral Events' (8). Below the summary, there are sections for 'Upcoming events' (with a calendar for September 2019) and 'Financial Info' (currently empty). At the bottom right, a navigation bar contains buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Facilities Tab:

ikm >

ikm General **Facilities** Collaterals

Liability details

Liability Number: Existing liability amount: Requested Liability amount:

Branch: 004

Filter

Select	Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Line Number
<input type="checkbox"/>	TRADELN1	Non Funded		TRADELN1	USD		\$100,000.00	\$10,000.00	\$90,000.00		

Page 1 of 1 (1of1items) < >

List Mode - User can click on the List mode to view in the list Mode

ikm >

ikm General **Facilities** Collaterals

Liability details

Liability Number: Existing liability amount: Requested Liability amount:

Branch: 004

Filter

Line Number: TRADELN1
Product Type: Non Funded
Facility Category:

Sanctioned Amount: \$100,000.00
Utilized Amount: \$10,000.00
Available Amount: \$90,000.00

Requested Amount:
Facility Description: TRADELN1
NR Date:

Page 1 of 1 (1of1items) < >

Diagram Mode - User can click on the Diagram mode to view in the diagram Mode

ikm >

ikm General **Facilities** Collaterals

Liability details

Liability Number: Existing liability amount: Requested Liability amount:


Branch: 004

```
graph LR; ikm((ikm)) -.-> Funded((Funded)); ikm -.-> NonFunded((Non Funded)); NonFunded -.-> TRADELN1((TRADELN1));
```

Hold Back Next Save & Close Cancel

Approve Facility:

Approve Facility



Line Number: 1
Product Type: Non Funded
Facility Category:
Approved Amount:

Sanctioned Amount: \$100,000.00
Utilized Amount: \$10,000.00
Available Amount: \$90,000.00


Requested Amount:
Facility Description: TRADELN1
NR Date:

Comments

No items to display.

Send Back for More Info:

Send Facility Back for more info



Line Number: 1
Product Type: Non Funded
Facility Category:
Approved Amount: \$100,000.00

Sanctioned Amount: \$100,000.00
Utilized Amount: \$10,000.00
Available Amount: \$90,000.00

Requested Amount:
Facility Description: TRADELN1
NR Date:

Comments

No items to display.

Reject Facility:

Reject Facility



Line Number: 1
Product Type: Non Funded
Facility Category:
Approved Amount: \$100,000.00

Sanctioned Amount: \$100,000.00
Utilized Amount: \$10,000.00
Available Amount: \$90,000.00

Requested Amount:
Facility Description: TRADLN1
NR Date:

Comments

Post

No items to display.

Reject

Cancel

Close Facility Details:

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	Text Area	M	

Collateral Tab:

ikm >

ikm

General Facilities **Collaterals**

Filter Type to filter

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
<input type="checkbox"/>	COL182150191	Stock	1		\$250,000.00	18-11-12

Page 1 of 1 (1of1items)

Collateral Pool Details

Pool Name	Pool Description	Pool Currency	Pool Amount
No data to display.			

Hold Back Next Save & Close Cancel


List Mode - User can click on the List mode to view in the list Mode

ikm >

ikm

General Facilities **Collaterals**

Filter Type to filter


Collateral Id: COL182150191
Collateral Type: Stock
Owner Estimated Value:

Charge Hierarchy: 1
Valuation Date: 18-11-12

Valuation Amount: \$250,000.00
Collateral Details:

Page 1 of 1 (1of1items)

Collateral Pool Details

Pool Name	Pool Description	Pool Currency	Pool Amount
No data to display.			

Hold Back Next Save & Close Cancel

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

Collateral Details:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Closure Comments	Capture closure comments	Input	Text Area	M	

Action Buttons on the footer

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

1.4.2 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	M	

Action Buttons on the footer

- 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.
- 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
- Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- Back** – On Click of Back, the previous screen will be opened.
- Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

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

ikm >

Customer Information

ikm , A Domestic entity established & operating as a Company in

Customer ID: PTY191820679 | Register No: | Legal Status: | Liability Amount: \$120,000.00 | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

Facilities		Collaterals	
0	0	0	0
Newly Added	Modified facilities	Newly Added	Request for revaluation

▲ Facilities

▲ Liability details

Liability Number: Existing liability amount: Requested Liability amount:

Branch: 004

Filter: Type to filter

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Line N
No data to display.										

Page 1 (0 of 0 items) < 1 >

▲ Collaterals

Filter: Type to filter

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

Page 1 (0 of 0 items) < 1 >

Hold Back Next Save & Close Submit Cancel

Action Buttons on the footer

- 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.
- 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
- 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.
 - i. 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 displays a software interface for document management. At the top, there is a navigation bar with three steps: '1 Draft Generation', '2 Comments', and '3 Closure Summary'. The 'Draft Generation' step is currently active. To the right of the navigation bar, there are two tabs: 'Documents' and 'Collateral Summary'. Below the navigation bar, the main content area is titled 'Draft Generation' and contains a box with the following information:

- Document Name :** Closure Documents
- Document Description :** Closure Documents

Below the text, there are three icons: a document icon, a magnifying glass (search), and a download icon. At the bottom right of the interface, there is a row of five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.


Generate Document:

Draft Generation Details

Communication Type	Email To
Email	<input type="text" value="abc@xyz.com"/>
Email CC	Subject
<input type="text" value="xyz@abc.com"/>	<input type="text" value="Facility Closure Request"/>

1 Draft Generation 2 Comments 3 Closure Summary

Draft Generation

 **Document Name :** Closure Documents

Document Description : Closure Documents

Action Buttons on the footer

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

1.5.2 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	M	

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.

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

The screenshot displays the 'Closure Summary' interface. At the top, a progress bar indicates the current step is 'Closure Summary'. The main content area includes a 'Customer Information' header with various data points. Below this, two summary cards provide a quick overview of 'Facilities' and 'Collaterals'. The 'Facilities' card shows 0 Newly Added and 0 Modified facilities. The 'Collaterals' card shows 0 Newly Added and 0 Request for revaluation. Below these cards, there are two data tables. The first table is for 'Facilities' and the second is for 'Collaterals'. Both tables show 'No data to display.' At the bottom of the screen, there is a footer with several action buttons: Hold, Back, Next, Save & Close, Submit, and Cancel.

Action Buttons on the footer

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

- i. 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.
 - i. 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.
 - i. 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:

ikm >

ikm

General Facilities Collaterals

3 Entities

Sanctioned Utilized

Total facility \$100,000.00
Total collateral \$250,000.00
Existing LTV 0%

★ Ratings
Moody's AAA

WIP Applications View all

0 New Facilities

8 Collateral Events

Upcoming events View all

September 2019 13-September-2019

Wk S M T W T F S
35 1 2 3 4 5 6 7
36 8 9 10 11 12 13 14
37 15 16 17 18 19 20 21
38 22 23 24 25 26 27 28
39 29 30

No items to display.

No items to display.

Hold Back Next Save & Close Cancel

Facilities Tab:

List Mode - User can click on the List mode to view in the list Mode

Diagram Mode - User can click on the Diagram mode to view in the diagram Mode

ikm >

ikm General **Facilities** Collaterals

Liability details

Liability Number: Existing liability amount: Requested Liability amount:

Branch: 004

```

    graph LR
      ikm((ikm)) -.-> Funded((Funded))
      ikm -.-> NonFunded((Non Funded))
      NonFunded -.-> TRADELN1((TRADELN1))
  
```

Hold Back Next Save & Close Cancel

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

Save Close

Collateral Tab:

ikm >

ikm

General Facilities **Collaterals**

Filter Type to filter

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
<input checked="" type="checkbox"/>	COL182150191	Stock	1		\$250,000.00	18-11-12

Page 1 of 1 (1of1items)

Collateral Pool Details

Pool Name	Pool Description	Pool Currency	Pool Amount
No data to display.			

Hold Back Next Save & Close Cancel

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:

Facility Details

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

	to Facility Currency				
Write Off Amount	Write Off Amount to be cap- tured	Input	Text	M	
Closure Comments	Capture closure comments	Input	Text Area	M	

Collateral Details:

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

Action Buttons on the footer

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

Action Buttons on the footer

- 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.
- 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
- Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- Back** – On Click of Back, the previous screen will be opened.
- Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

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

Documents Collateral Summary

Basic Info Comments Closure Summary

ikm >

Customer Information

ikm . A Domestic entity established & operating as a Company in

Customer ID Register No Legal Status Liability Amount Is KYC Compliant Share Holders Contractors Guarantors Bankers
 PTY191820679 \$120,000.00 No 0 0 0 0

Facilities		Collaterals	
0 Newly Added	0 Modified facilities	0 Newly Added	0 Request for revaluation

Facilities
Liability details

Liability Number: Existing liability amount: Requested Liability amount:
 Branch: 004

Filter

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Line N
No data to display.										

Page 1 (0 of 0 items) < 1 >

Collaterals

Collateral Id Collateral Type Charge Hierarchy Owner Estimated Value Valuation Amount Valuation Date

Filter

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

Page 1 (0 of 0 items) < 1 >

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

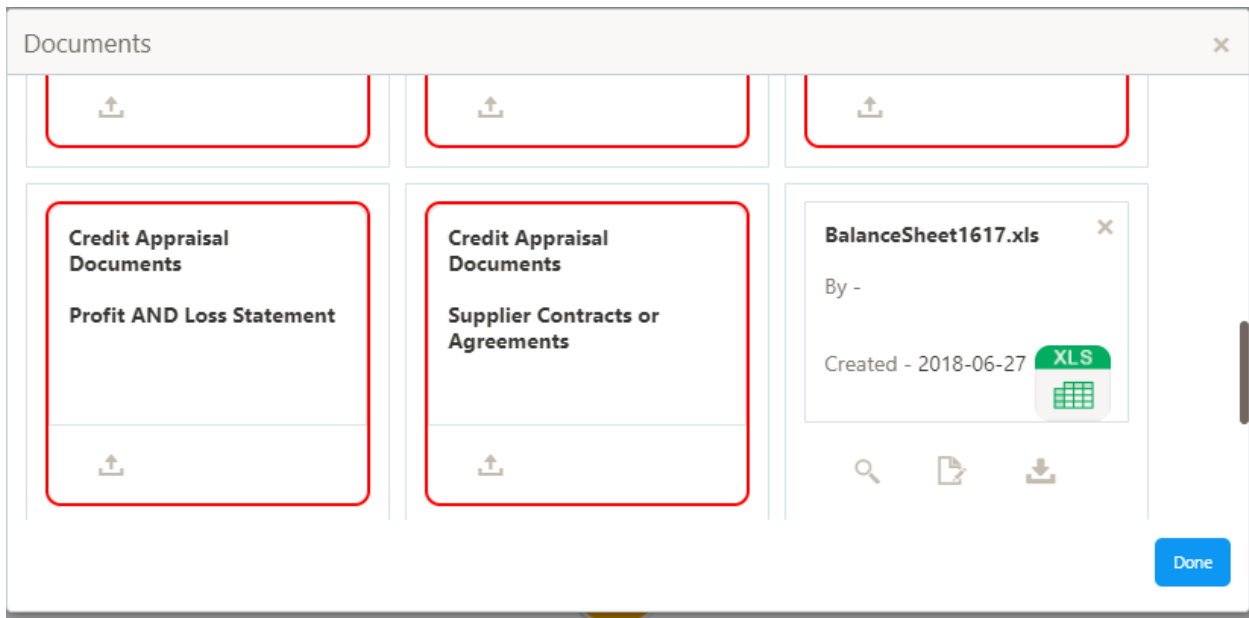
- b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - 1. If mandatory fields have not been captured, system will display error until the

- 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.
 - 1. 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". Below the title, there are 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 dropdown menu labeled "* Outcome" with "Proceed" selected, and a "Submit" button to its right.

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	

3 Reference and Feedback Support

3.1 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

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3.2 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.