

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 and processing of credit facilities and collaterals.

If you need any information, look out for the help icon.

This document is intended for helping you to conveniently create and process economic dependency of the customer in OBCFPM

## Overview of OBCFPM

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

### Benefits

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

- Handle Credit Proposal with Customer on-boarding
- Financial Document Upload of the corporate clients.
- Quantitative and Qualitative analysis of the corporate clients
- Handle Credit Exceptions and Policy Exceptions
- Handle lifecycle events of Collaterals including Evaluation, Collateral Perfection, Collateral Review, Collateral Release and other collateral related processes
- 

### Key Features

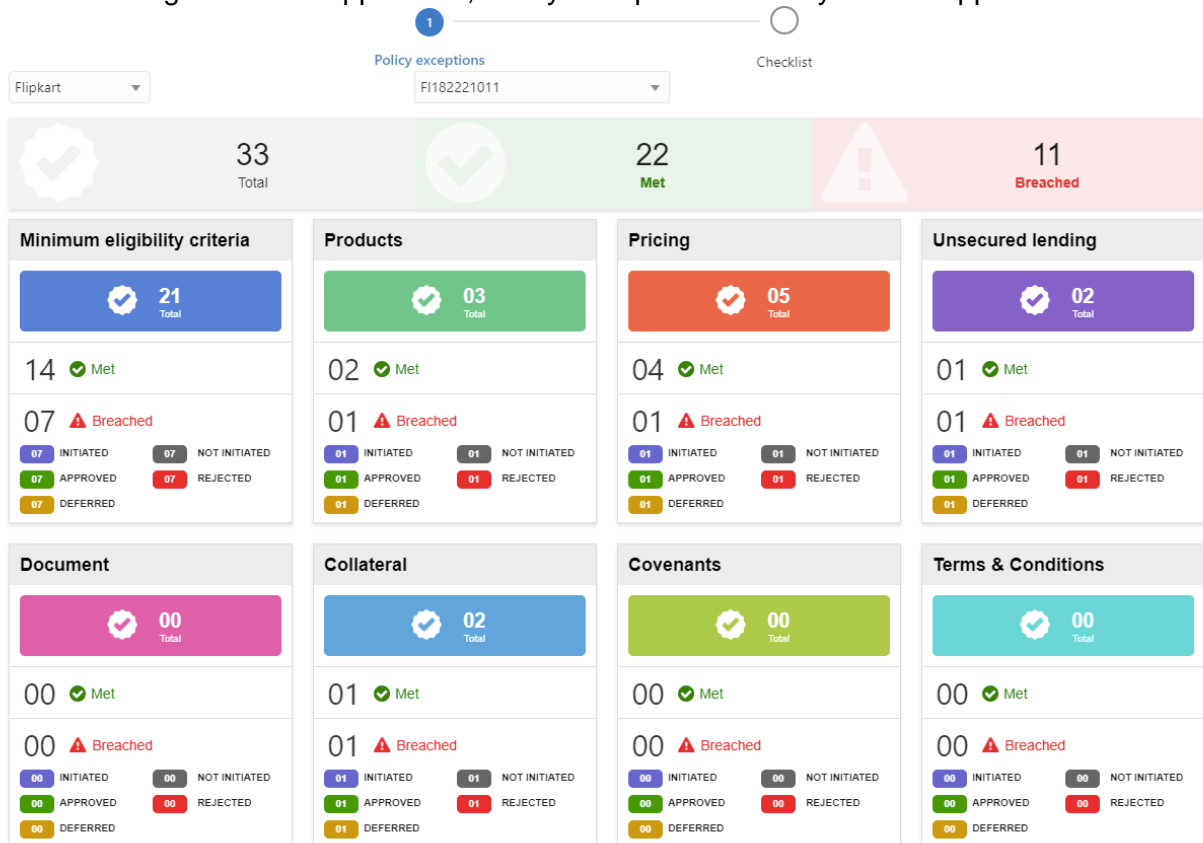
- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Role Based Dashboards

## 2. Policy Exception Summary

Credit proposals initiated in OBCFPM are validated with respect to the bank's defined policies in each stage of credit process. The defined policies cover both financial and non-financial dimensions of an organization seeking credit facilities. It is possible that some of the defined policies of the bank are breached by the organization.

The policy exception summary provides a holistic view of the met and breached policies to the banking personnel. Thus, the banker can take necessary decision to initiate policy exception approval process or reject the proposal.

Upon Submitting the Credit Application, Policy Exception Summary Screen appears:



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional
Drop down to choose company Name	Name of the company for which the exception report is to be viewed. In case the application has been initiated for a group of company then by default the value to be shown is "all"	Read Only	Text	30	Mandatory

Total	The total number of Values that have been entered or modified in this credit application	Read Only	Nu- meric	3	Mandatory
Met	The total number of values that have been input or modified in the application and are compliant with the policy rules	Read Only	Nu- meric	3	Mandatory
Breached	The total number of values that have been input or modified in the application and are not compliant with the policy rules	Read Only	Nu- meric	3	Mandatory

Click on the dimension to view the list of exceptions in that dimension:

Policy exceptions - Minimum eligibility criteria x

Hide filter

**Minimum eligibility criteria**

21 **Total**   14 **Met**   7 **Breached**

**Products**

3 **Total**   2 **Met**   1 **Breached**

**Pricing**

5 **Total**   4 **Met**   1 **Breached**

**Unsecured lending**

2 **Total**   1 **Met**   1 **Breached**

**Document**

0 **Total**   0 **Met**   0 **Breached**

**Actions** ▾

<input type="checkbox"/>	<b>▲ EBIDTA</b> As per application : 1000 Variation : <b>59000</b>	Allowed as per policy : Should be greater than or equal to 60000	⋮
<input type="checkbox"/>	<b>▲ ICR</b> As per application : 1 Variation : <b>3</b>	Allowed as per policy : Should be greater than or equal to 4	⋮
<input type="checkbox"/>	<b>▲ TNW</b> As per application : 1000 Variation : <b>99000</b>	Allowed as per policy : Should be greater than or equal to 100000	⋮
<input type="checkbox"/>	<b>▲ Debt To Equity</b> As per application : 1 Variation : <b>1</b>	Allowed as per policy : Should be greater than or equal to 2	⋮
<input type="checkbox"/>	<b>▲ Years Of Financial Documents Available</b> As per application : 2 Variation : <b>3</b>	Allowed as per policy : Should be greater than or equal to 5	⋮
<input type="checkbox"/>	<b>▲ Years Of Financial Documents Available</b> As per application : 3 Variation : <b>3</b>	Allowed as per policy : Should be greater than or equal to 6	⋮
<input type="checkbox"/>	<b>▲ Turnover</b> As per application : 5000 Variation : <b>495000</b>	Allowed as per policy : Should be greater than or equal to 500000	⋮

Page 1 of 1 (1-7 of 7 items)   ⏪ < 1 > ⏩

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/ Optional
Dimension Name	The Name of the Policy Dimension under which values have been entered. The Possible values can be- 1. Minimum Eligibility Criteria 2. Products 3. Pricing 4. Collateral 5. Covenants 6. Terms and Conditions 7. Unsecured Lending 8. Documents	Read Only	Text	30	Mandatory
Met	The total number of values that have been input or modified in the specific dimension and are compliant with the policy rules	Read Only	Numeric	3	Mandatory
Breached	The total number of values that have been input or modified in the specific dimension are not compliant with the policy rules	Read Only	Numeric	3	Mandatory
Initiated	The total number of values that are not compliant with the policy rules and exception approval process has been initiated for the same	Read Only	Numeric	3	Mandatory
Deferred	The total number of values that are not compliant with the policy rules and exception approval process has been deferred to the next stage	Read Only	Numeric	3	Mandatory
Approved	The total number of values that are not compliant with the policy rules and exception approval process has been initiated and approved	Read Only	Numeric	3	Mandatory
Rejected	The total number of values that are not compliant with the policy rules and exception approval process has been initiated however rejected by the approver	Read Only	Numeric	3	Mandatory

Not Initiated	The total number of values that are not compliant with the policy rules and exception approval process has not been initiated for the same	Read Only	Numeric	3	Mandatory
---------------	--	-----------	---------	---	-----------

The Action that can be performed on the exceptions will be listed.

The possible values are

- Deferred to Next stage
- Initiate the approval task

The user will have option to specify the justification for each exception and ask for Legal, Business or Risk Opinion for the exception approval.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional
Application Priority	The application priority of the policy exception approval task The Possible values can be- 1. High 2. Medium 3. Low	User Input	Radio Button	1	Mandatory
Application Category	The Application category of the policy exception approval task.	User Input	Drop down	3	Mandatory
Application Branch	The credit application's branch will be defaulted.	Display	Text	3	



Exception Justification	The justification for the exception will be captured by the User.	User Input	Text	3000	Mandatory
Overall Comments	The overall commentary of the policy exception approval task will be captured by the User.	User Input	Text	3000	

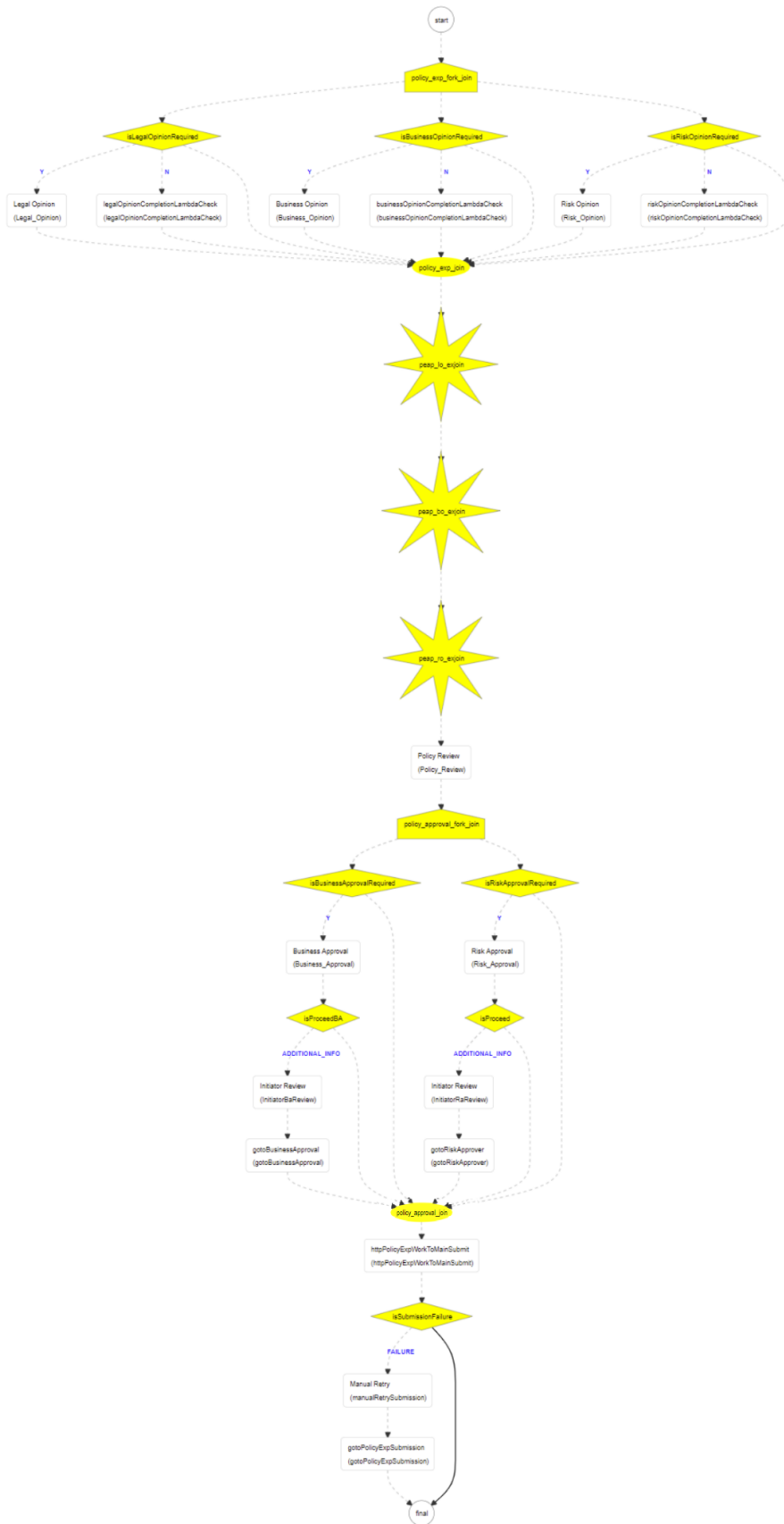
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## 3. Policy Exception Approval Process

Policy exception approval can be initiated in any stage of credit proposal process with the help of policy exception summary displayed in each stage of the process. The Policy Exception Approval process has the following stages

- Legal Opinion
- Business Opinion
- Risk Opinion
- Review
- Business Approval
- Risk Approval

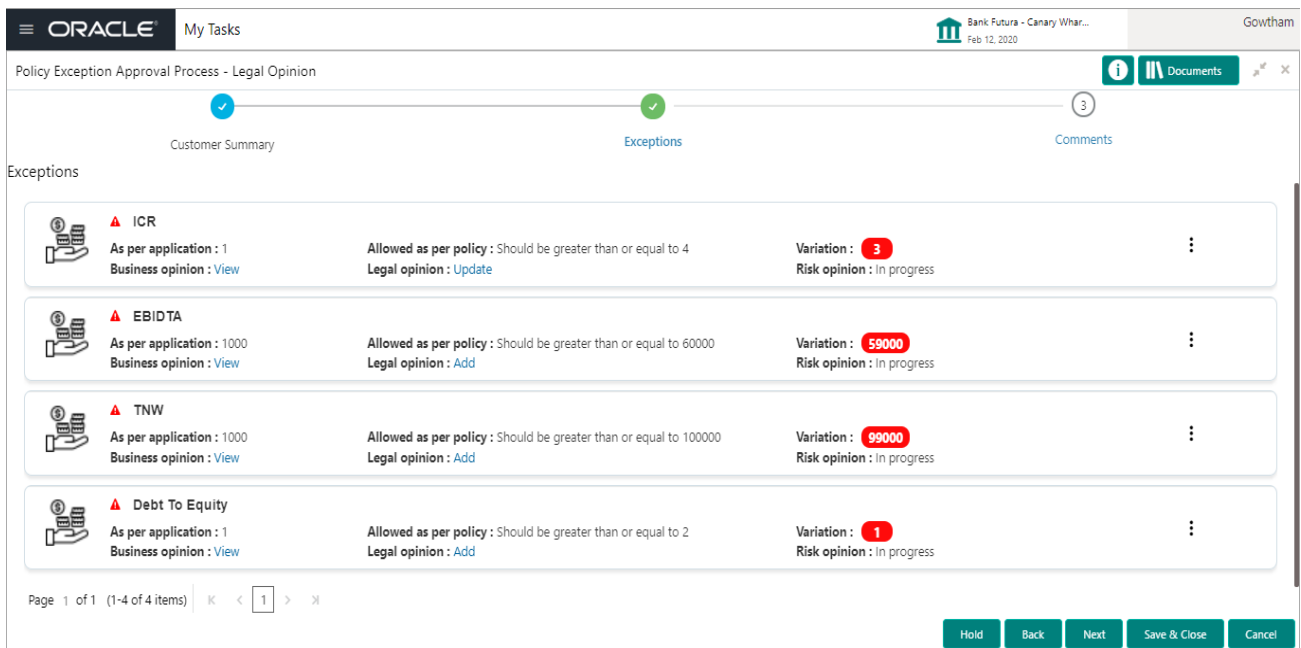
The bank takes a judgemental call and initiates the credit application while giving proper justification to the breaches and the timelines by when the same will be complied with or it will remain in breached status.



### 3.1 Legal Opinion

Policy Exception Approval task is created with the exception details and moved to the Legal Opinion Stage if the exception approval initiator has selected Legal Opinion. The Legal officer would go through the details of the credit application using the Customer summary and analyze the exception and provide legal opinion for each exception.

To **Acquire & Edit** the Legal Opinion task, navigate to **Tasks > Free Tasks** and select the required task. *Legal Opinion* page appears:



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional
Exception List	The List of exceptions of the selected dimension will be listed here	List	List	NA	Mandatory
Legal Opinion	The Legal opinion on the selected exception will be captured	User Input	Text Area	3000	
Action	The Action that can be performed on the exceptions will be listed. The possible values are 1. View 2. Edit	User Input	Menu	NA	

Upon clicking the Edit, Risk opinion screen will appear:

View opinions - ICR

ICR		
As per application 1	Allowed as per policy <b>Should be greater than or equal to 4</b>	Variation <b>3</b>

**Justification**  
System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.

**Business opinion**  
System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.

**Legal opinion**  
System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.

[Update](#) [View](#)

[Done](#)

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

## Comments

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

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

- a) **Submit** – On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) **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.
- c) **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.
- d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** – On Click of Back, the previous screen will be opened.

## 3.2 Risk Opinion

Policy Exception Approval task is created with the exception details and moved to the Risk Opinion Stage if the exception approval initiator has selected Risk Opinion. The Risk team would go through the details of the credit application using the Customer summary and analyze the exception and provide Risk opinion for each exception.

To **Acquire & Edit** the Risk Opinion task, navigate to **Tasks > Free Tasks** and select the required task. *Risk Opinion* page appears:

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional
Exception List	The List of exceptions of the selected dimension will be listed here	List	List	NA	Mandatory
Risk Opinion	The Risk opinion on the selected exception will be captured	User Input	Text Area	3000	
Action	The Action that can be performed on the exceptions will be listed. The possible values are 1. View 2. Edit	User Input	Menu	NA	

Upon clicking the Edit button, Risk opinion screen will appear :

View opinions - ICR

ICR		
As per application 1	Allowed as per policy <b>Should be greater than or equal to 4</b>	Variation <b>3</b>
<b>Justification</b> System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.		<b>Business opinion</b> System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.
<b>Legal opinion</b> System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.		<b>Risk opinion</b> System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application. <a href="#">Update</a> <a href="#">View</a>

Done

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



## Comments

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

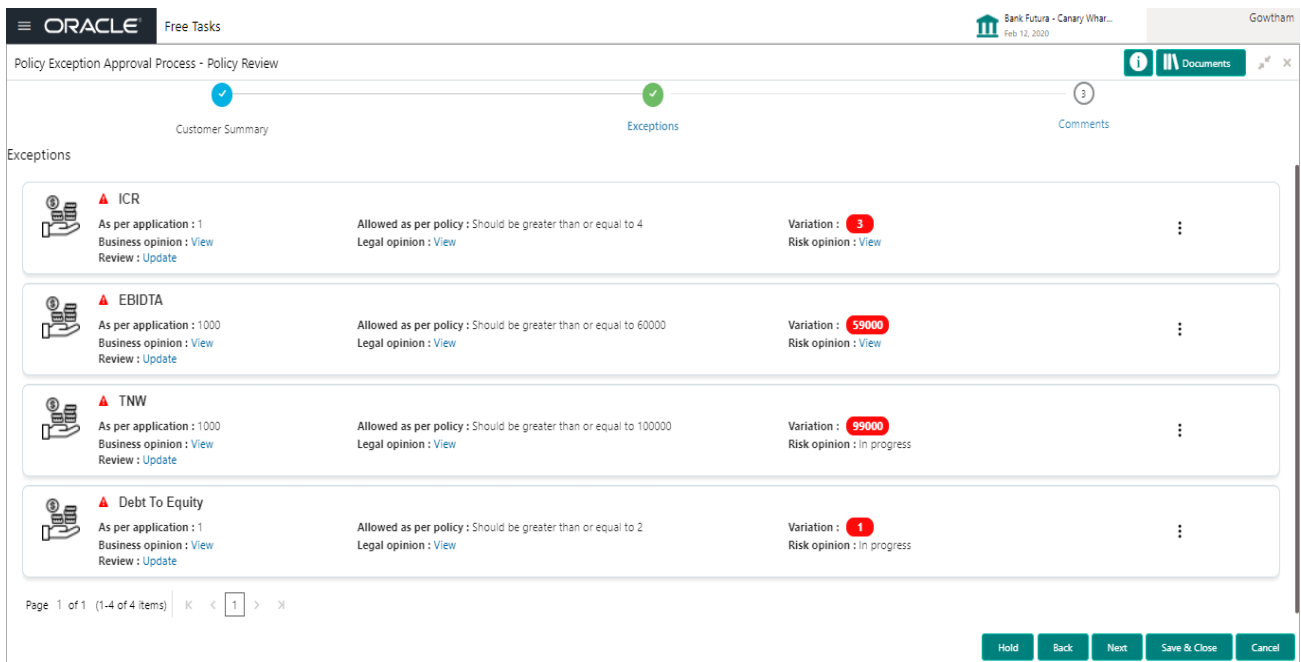
After providing required data, you will be able to perform one of the below actions –

- a) **Submit** – On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) **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.
- c) **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.
- d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** – On Click of Back, the previous screen will be opened.

### 3.3 Review

Policy Exception Approval Reviewer will review the legal, risk and business opinion for each of the exceptions and the reviewer would go through the details of the credit application using the Customer summary and analyze the exception and then the review will mark the exceptions for business approval or risk approval and provide opinion.

To **Acquire & Edit** the Review task, navigate to **Tasks > Free Tasks** and select the required task. *Review task* page appears:



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/ Optional
Exception List	The List of exceptions of the selected dimension will be listed here	List	List	NA	Mandatory
Reviewer Opinion	The reviewer opinion on the selected exception will be captured	User Input	Text Area	3000	
Action	The Action that can be performed on the exceptions will be listed. The possible values are 1. View 2. Edit	User Input	Menu	NA	

Approval Required From	The Reviewer will mark the exception for either Risk or Business Approval	User Input	Radio Button	NA	
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Upon clicking of Editing, Reviewer screen will appear:

View opinions - ICR

ICR		
As per application 1	Allowed as per policy Should be greater than or equal to 4	Variation <span style="color: red; font-weight: bold;">3</span>

**Justification**

System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.

**Business opinion**

System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.

**Legal opinion**

System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.

**Risk opinion**

System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.

**Review**

System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.

Update View

Done

**Review** ✕

**Approval required from \***

Business  Risk

System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.

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

**Comments**

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**

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

- a) **Submit** – On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) **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.
- c) **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.
- d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** – On Click of Back, the previous screen will be opened.

### 3.4 Business Approval

Business Approver would be able to view the exceptions which are marked for business approval and have option to either approve or reject the exception approval and specify the justification for the same. On submission of the task the approval status of all the exceptions would be updated in the policy exception summary.

To **Acquire & Edit** the Business Approval task, navigate to **Tasks > Free Tasks** and select the required task. *Business Approval* task page appears:

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/ Optional
Exception List	The List of exceptions of the selected dimension will be listed here	List	List	NA	Mandatory
Business Approver Opinion	The business approver opinion on the selected exception will be captured	User Input	Text Area	3000	
Action	The Action that can be performed on the exceptions will be listed. The possible values are 1. View 2. Edit	User Input	Menu	NA	

Approve/Reject	The Business Approver will approve or reject the exception	User Input	Radio Button	NA	
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Upon clicking of Edit button, Business Approval screen will appear

View opinions - ICR

ICR		
As per application 1	Allowed as per policy Should be greater than or equal to 4	Variation 3
<b>Justification</b> System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.	<b>Business opinion</b> System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.	
<b>Legal opinion</b> System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.	<b>Risk opinion</b> System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.	
<b>Review</b> System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.	<b>Business approval</b> System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application. <a href="#">Update</a> <a href="#">View</a>	

Done

Business approval ✕

Approve     Reject

System and compliance administrators in the global domain can set properties to determine how the system defines the Policy and Compliance Management application.

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

**Comments**

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**

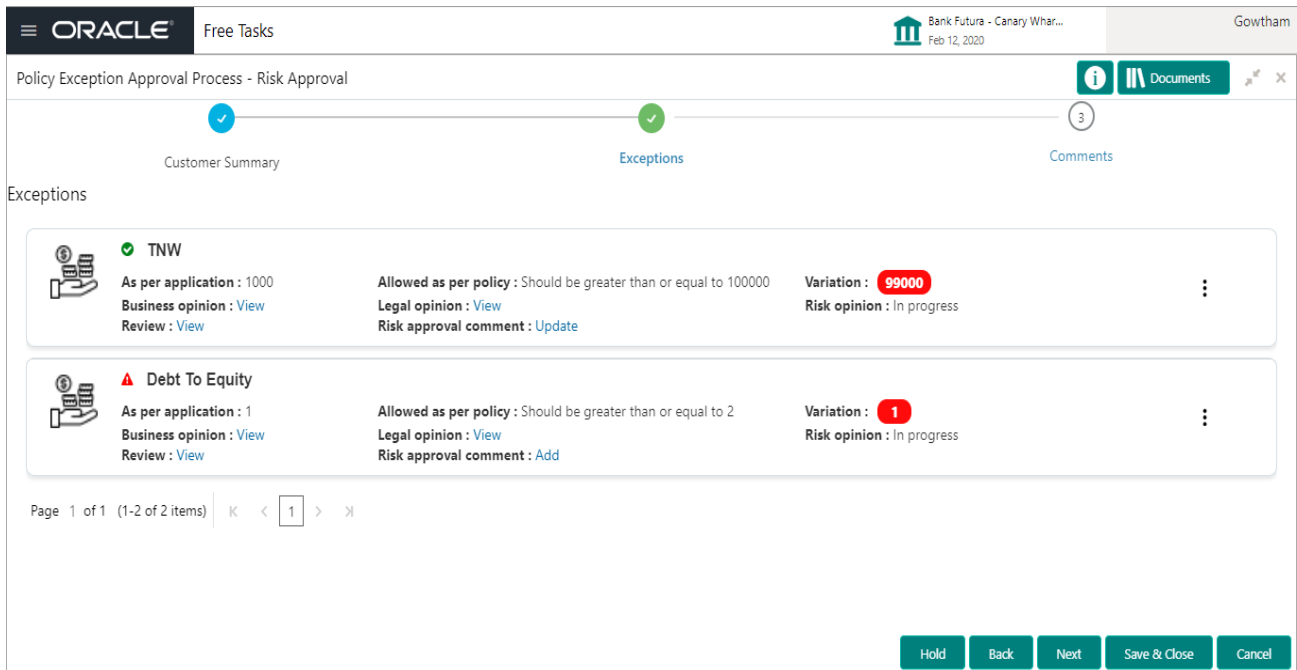
After providing required data, you will be able to perform one of the below actions –

- a) **Submit** – On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) **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.
- c) **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.
- d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** – On Click of Back, the previous screen will be opened.

### 3.5 Risk Approval

Risk Approver would be able to view the exceptions which are marked for Risk approval and have option to either approve or reject the exception approval and specify the justification for the same. On submission of the task the approval status of all the exceptions would be updated in the policy exception summary.

To **Acquire & Edit** the Risk Approval task, navigate to **Tasks > Free Tasks** and select the required task. *Risk Approval task page* appears:



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional
Exception List	The List of exceptions of the selected dimension will be listed here	List	List	NA	Mandatory
Risk Approver Opinion	The risk approver opinion on the selected exception will be captured	User Input	Text Area	3000	
Action	The Action that can be performed on the exceptions will be listed. The possible values are 1. View 2. Edit	User Input	Menu	NA	



Approve/Reject	The Risk Approver will approve or reject the exception	User Input	Radio Button	NA	
----------------	--	------------	--------------	----	--

Upon clicking of Edit button, Risk Approval screen will appear

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

## Comments

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

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

- a) **Submit** – On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b) **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.
- c) **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.
- d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- e) **Back** – On Click of Back, the previous screen will be opened.

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## 4. Reference and Feedback

### 4.1 References

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

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

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