Simplified Credit Proposal Handoff User Manual

Oracle Banking Credit Facilities Process Management

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ORACLE
Financial Services

Oracle Banking Credit Facilities Process Management User Guide
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Chapter 1 - Introduction

Preface

About this guide

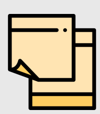
This guide provides the user with all the information necessary to perform Simplified Credit Proposal Handoff Process (CPHP) in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for performing Credit Proposal Handoff Process for the corporate customer.

Conventions Used

The following table lists the conventions that are used in this document:

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates • Field name • Drop down options • Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Common Icons in OBCFPM

The following table describes the icons that are commonly used in OBCFPM:

Icons	Icon Name
	Add icon
	Calendar icon
	Configuration / settings icon
	Delete icon
	Edit icon

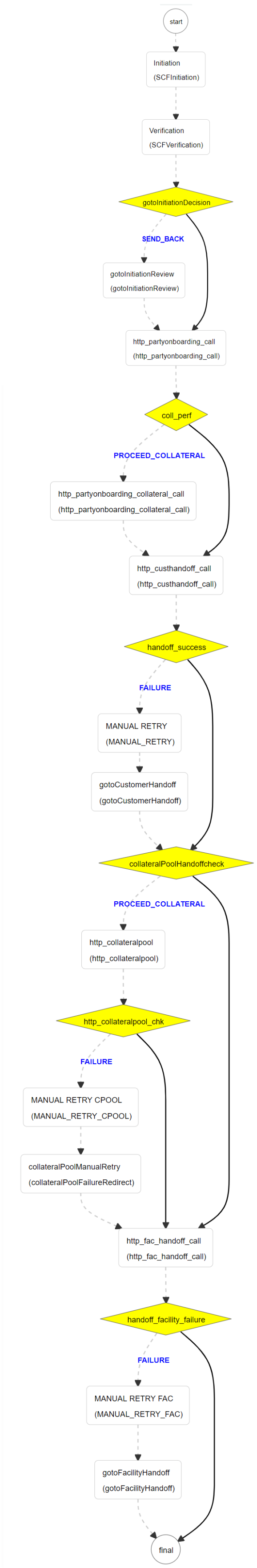
Chapter 2 - Overview

About Simplified Credit Proposal Handoff

Simplified Credit Proposal Handoff is the complementary process for Simplified Credit Proposal Evaluation Process (CPEP) in OBCFPM. The banker who is responsible for the proposal handoff can initiate this process to quickly handoff the approved credit proposal to the back office system.

Refer each chapter in this book for information on handoff to back office system.

The following flow diagram illustrates the different stages in Simplified Credit Proposal process:


start
Initiation
(SCFInitiation)
Verification
(SCFVerification)
gotoInitiationDecision
SEND_BACK
gotoInitiationReview
(gotoInitiationReview)
http_partyonboarding_call
(http_partyonboarding_call)
coll_perf
PROCEED_COLLATERAL
http_partyonboarding_collateral_call
(http_partyonboarding_collateral_call)
http_custhandoff_call
(http_custhandoff_call)
handoff_success
FAILURE
MANUAL RETRY
(MANUAL_RETRY)
gotoCustomerHandoff
(gotoCustomerHandoff)
collateralPoolHandoffcheck
PROCEED_COLLATERAL
http_collateralpool
(http_collateralpool)
http_collateralpool_chk
FAILURE
MANUAL RETRY CPOOL
(MANUAL_RETRY_CPOOL)
collateralPoolManualRetry
(collateralPoolFailureRedirect)
http_fac_handoff_call
(http_fac_handoff_call)
handoff_facility_failure
FAILURE
MANUAL RETRY FAC
(MANUAL_RETRY_FAC)
gotoFacilityHandoff
(gotoFacilityHandoff)
final

Chapter 3 - Handoff Initiation

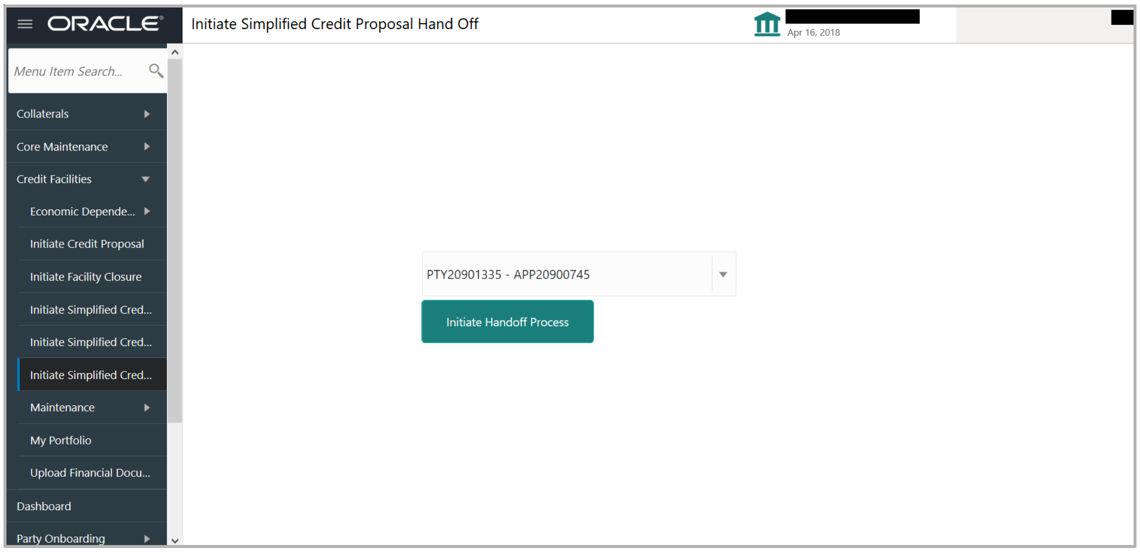
Handoff Initiation

In this stage, the banker can initiate the Simplified CPHP for the accepted credit proposals.

To initiate Simplified CPHP, perform the following steps:

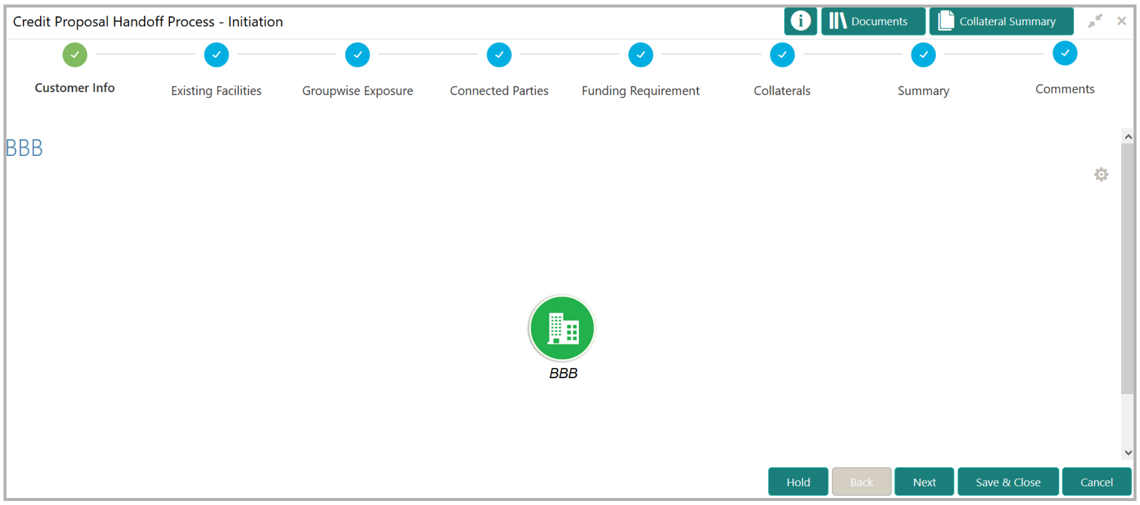
Steps to initiate Simplified CPHP

1. Login to OBCFPM.
2. Navigate to **Credit Facilities > Initiate Simplified Credit Proposal Hand Off**. *Initiate Simplified Credit Proposal Evaluation* page appears:



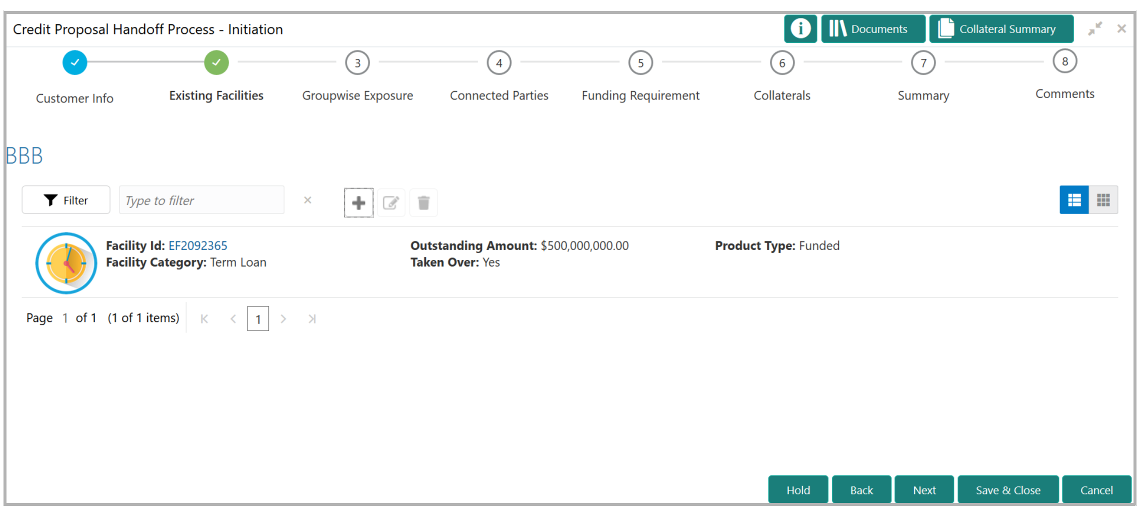
3. Select the required application number. **Initiate Handoff Process** button is enabled.

4. Click the **Initiate Handoff Process** button. *Customer Info* page with organization and connected party details added in simplified CPEP appears:



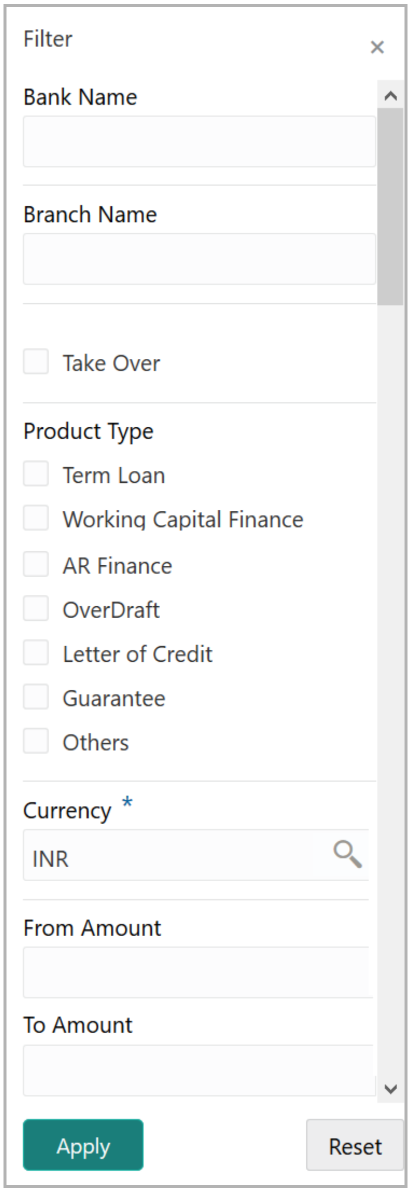
Mouse hovering on the organization / connected party icon displays the basic information about the organization.

5. To view the detailed information, right click on the organization / connected party icon.
6. To change the layout of the tree view, click the settings icon at the right corner. Layout options.
7. Click the required **Layout** and **Link** option. Layout is changed.
8. To go to the next page, click **Next**. *Existing Facilities* page with existing facilities details added in simplified CPEP appears:



9. To change the list view to table view, click the table view icon at the right corner. View is changed.

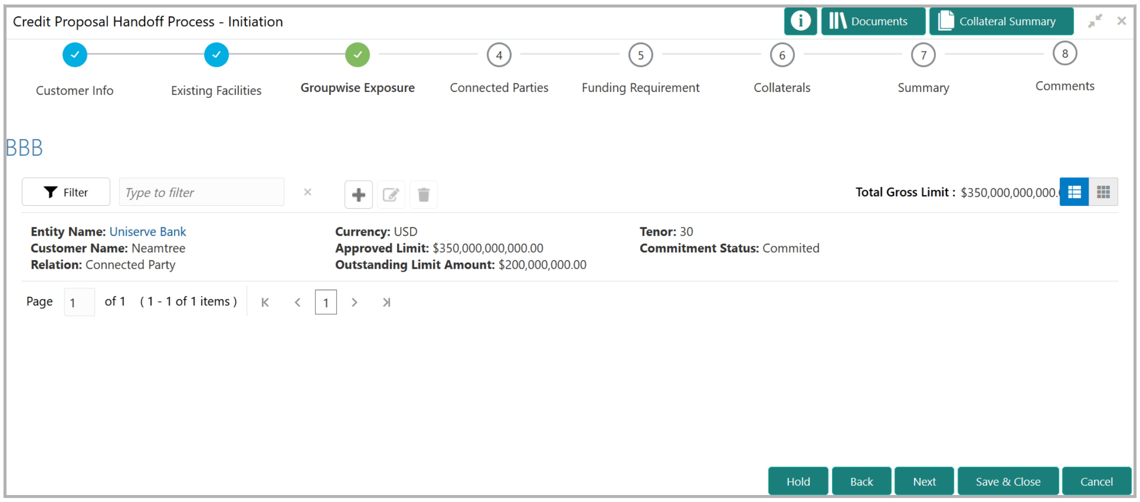
10. To filter the required facility from all the available existing facilities, click **Filter** button. *Filter* window appears:



11. Type and / or select the filter parameters.
12. Click **Apply**. Existing facilities that matches the filter parameters are displayed.
13. To filter the existing facilities using single filter parameter, type the parameter directly in **Type to filter** text box.

Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.

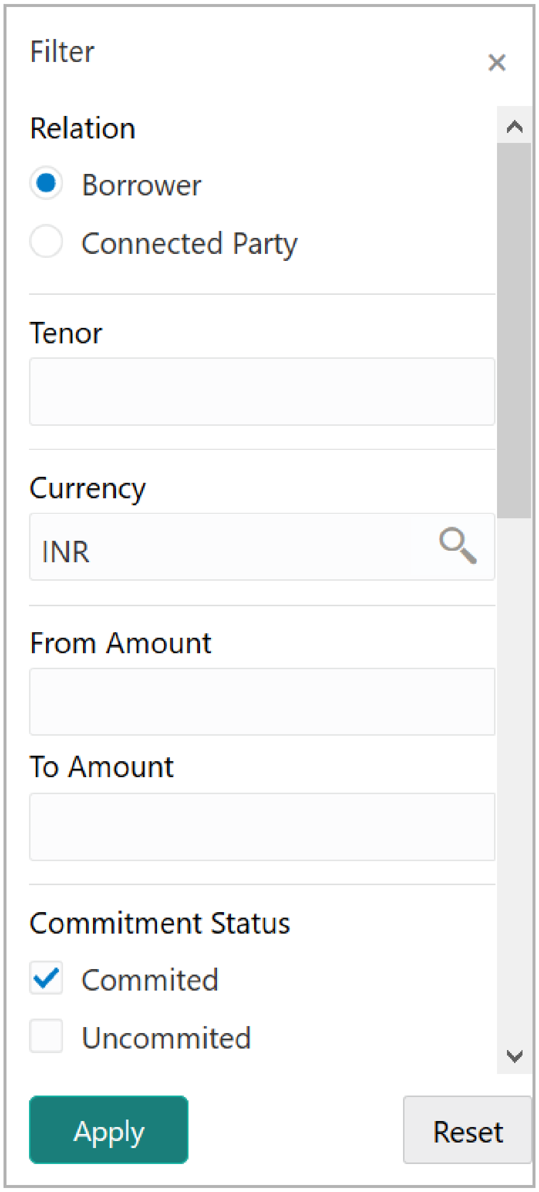
14. To go to the next page, click **Next**. *Groupwise Exposure* page with exposure details added in Simplified CPEP appears:



15. To change the table view to list view, click the list view icon at the right corner.

Chapter 3 - Handoff Initiation

16. To filter the required groupwise exposure from the list, click **Filter** button. *Filter* window appears:



17. Type and / or select the filter parameters.

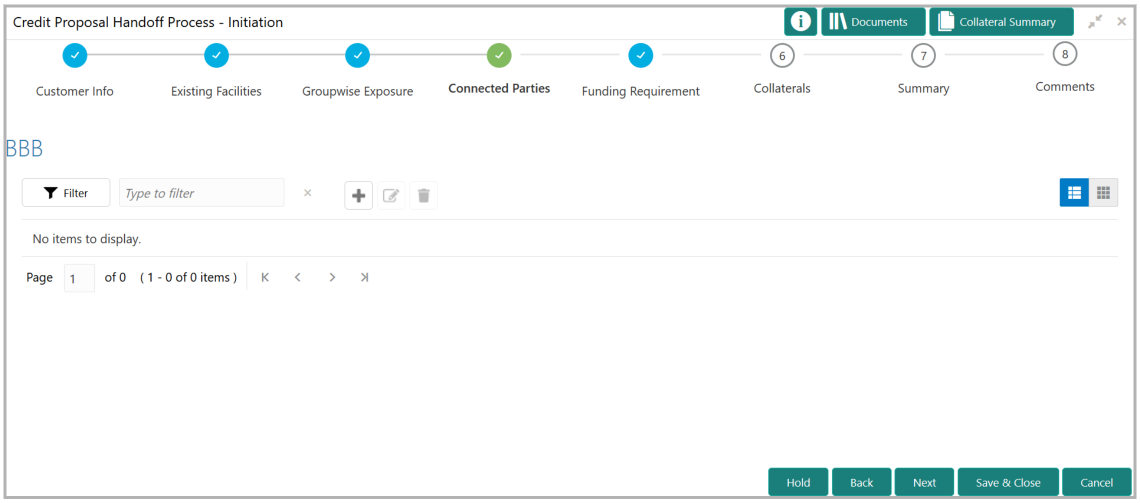
18. Click **Apply**. Existing groupwise exposure that matches the filter parameters are displayed.

19. To filter the groupwise exposure using single filter parameter, type the parameter directly in **Type to filter** text box.

Minimum 3 characters need to be entered in the Type to filter text box to filter the groupwise exposure.

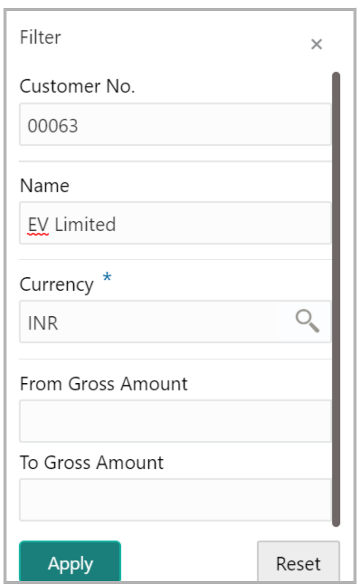
Chapter 3 - Handoff Initiation

20. To go to the next page, click **Next**. *Connected Parties* page with details added in Simplified CPEP appears:



21. To change the table view to list view, click the list view icon at the right corner.

22. To filter the required connected party from the list, click **Filter** button. *Filter* window appears:



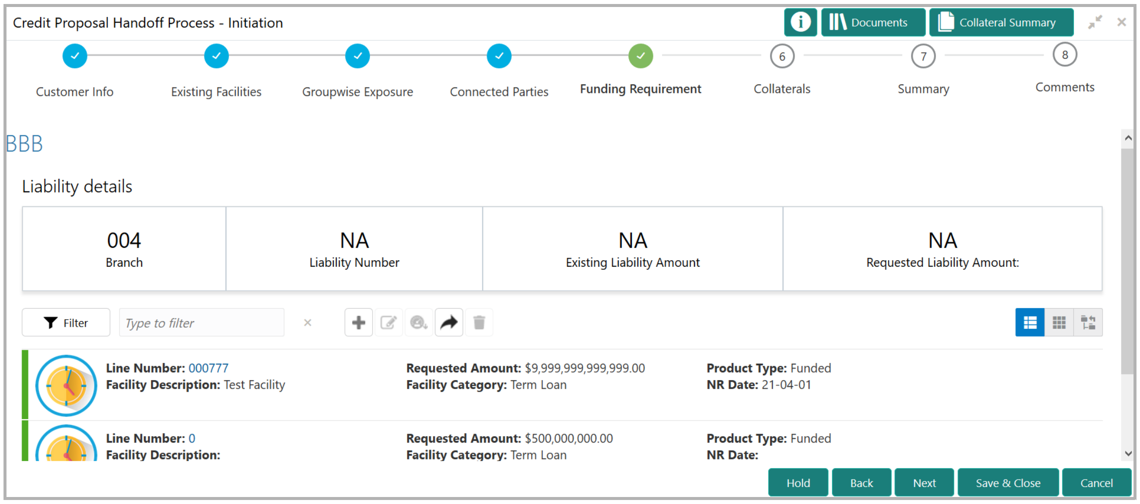
23. Type and / or select the filter parameters.

24. Click **Apply**. Connected parties that matches the filter parameters are displayed.

25. To filter the connected parties using single filter parameter, type the parameter directly in **Type to filter** text box.

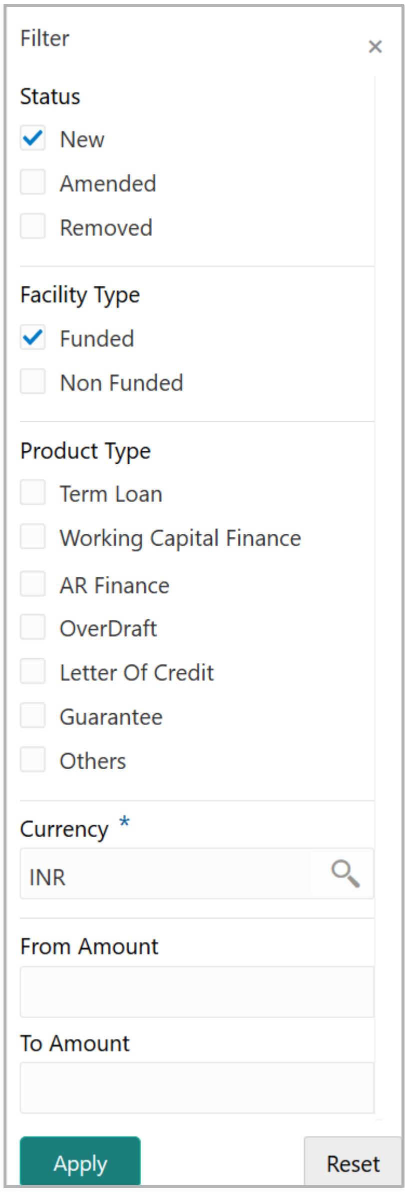
Minimum 3 characters need to be entered in the Type to filter text box to filter the connected parties.

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



27. To change the list view to table view, click the table icon at the right corner.

28. To filter the required facility from the list, click **Filter** button. *Filter* window appears:

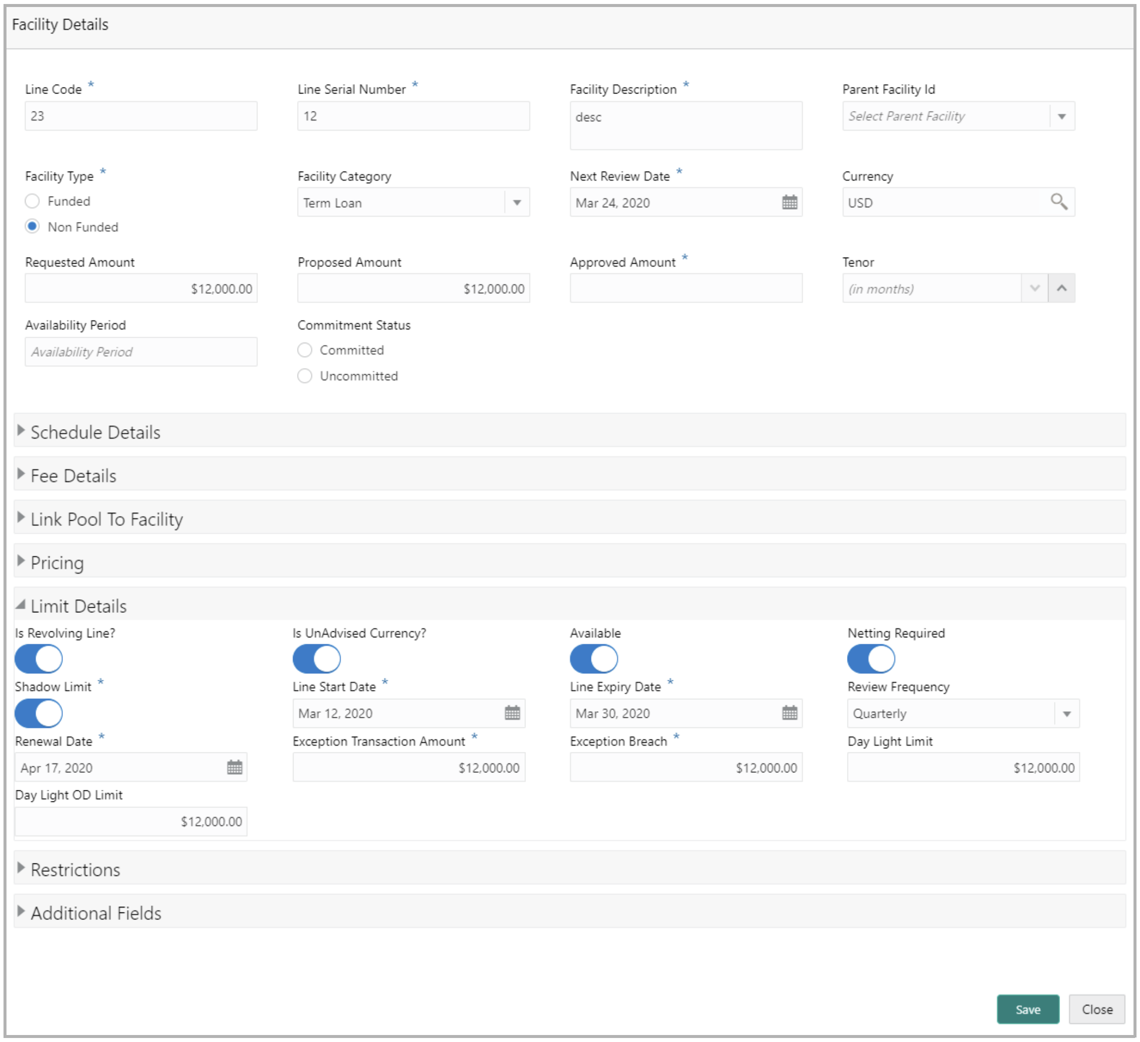


29. Type and / or select the filter parameters.
30. Click **Apply**. Facility that matches the filter parameters are displayed.
31. To filter the facility using single filter parameter, type the parameter directly in **Type to filter** text box.

Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.

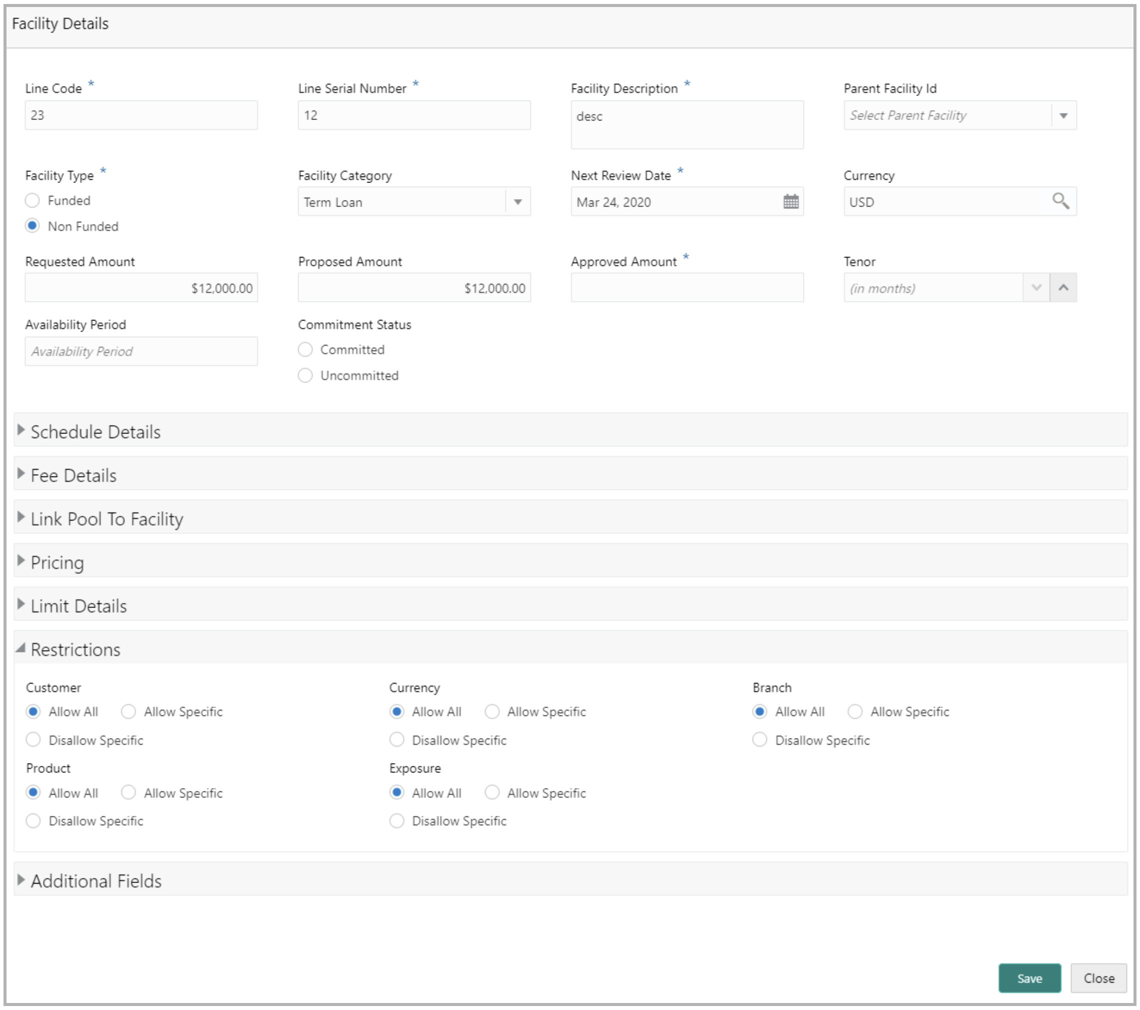
32. To configure the limit for facility, click on the facility and then click the edit icon. *Facility Details* window appears.

33. Click and expand the **Limit Details** section.



34. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
35. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
36. To make the facility available, enable the **Available** switch.
37. Specify is **Netting Required** for the facility**.**
38. Enable **Shadow Limit** switch, if required.
39. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
40. Select the **Review Frequency** for the facility.
41. Click the calendar icon and select the **Renewal Date** for the facility.
42. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
43. Specify the breach limit for the facility in **Exception Breach** field.
44. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility**.**

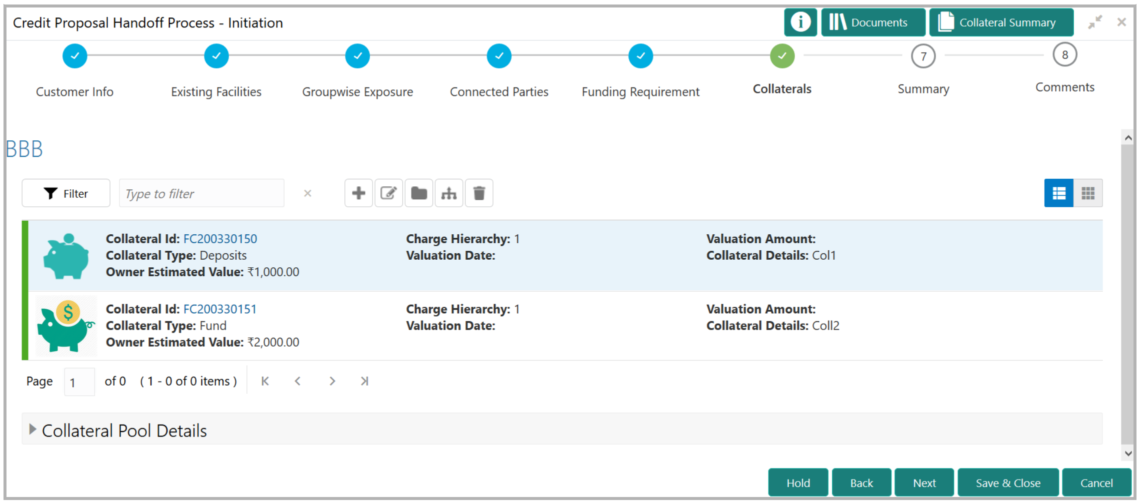
45. Click and expand the **Restrictions** section.



46. **Allow All**, **Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.

47. Click **Save**. *Funding Requirement* page appears.

48. To go to the next page, click **Next**. *Collaterals* page with collaterals detail added in Simplified CPEP appears:



49. To change the list view to table view, click the table icon at the right corner.

50. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.

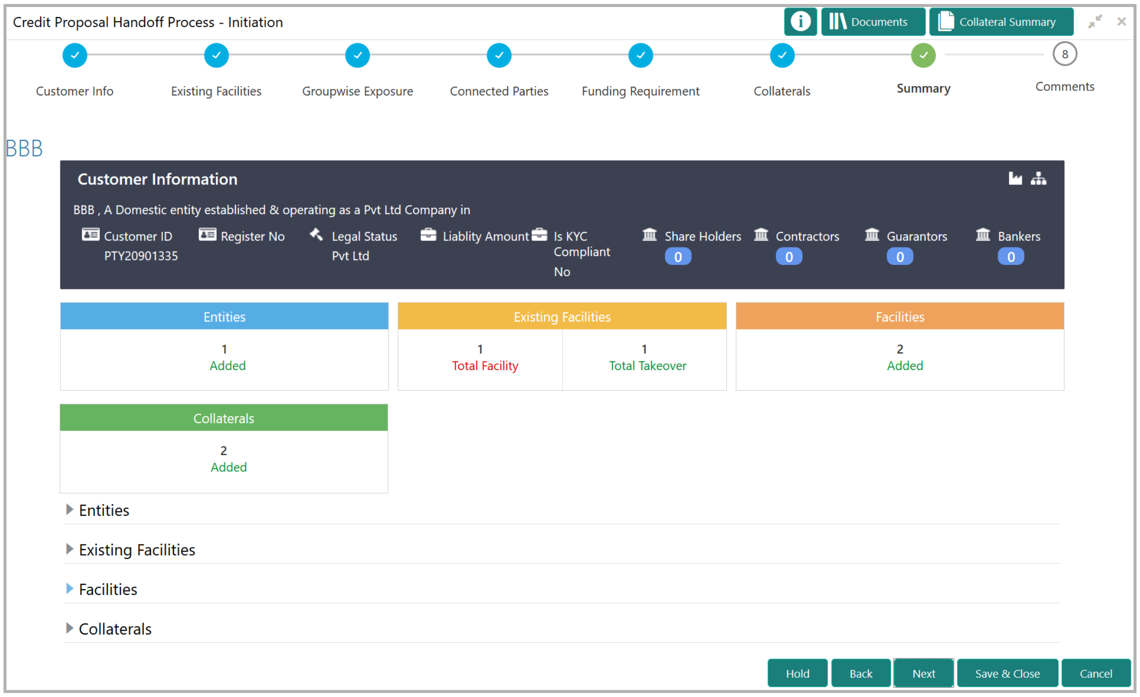
51. Type and / or select the filter parameters.

52. Click **Apply**. Collateral details that matches the filter parameters are displayed.

53. To filter the collateral details using single filter parameter, type the parameter directly in **Type to filter** text box.

Minimum 3 characters need to be entered in the Type to filter text box to filter the collateral details.

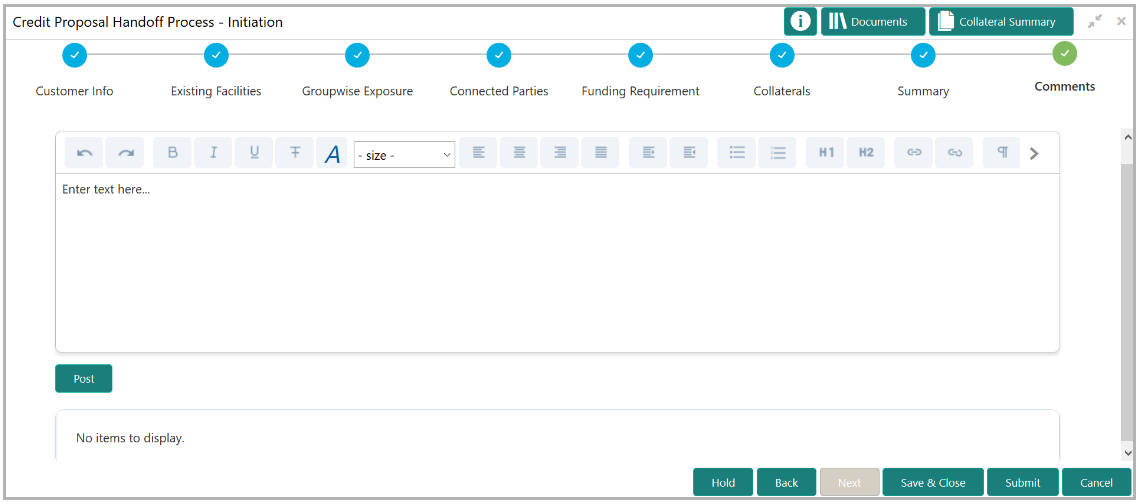
54. To go to the next page, click **Next**. *Summary* page appears:



The *Summary* page displays all the information about the evaluated proposal for easy verification.

55. Click and expand the following sections to verify the information:
    - Entities
    - Existing Facilities
    - Facilities
    - Collaterals
56. Click **Next**.
57. To view the details in previous data segment, click **Back**.

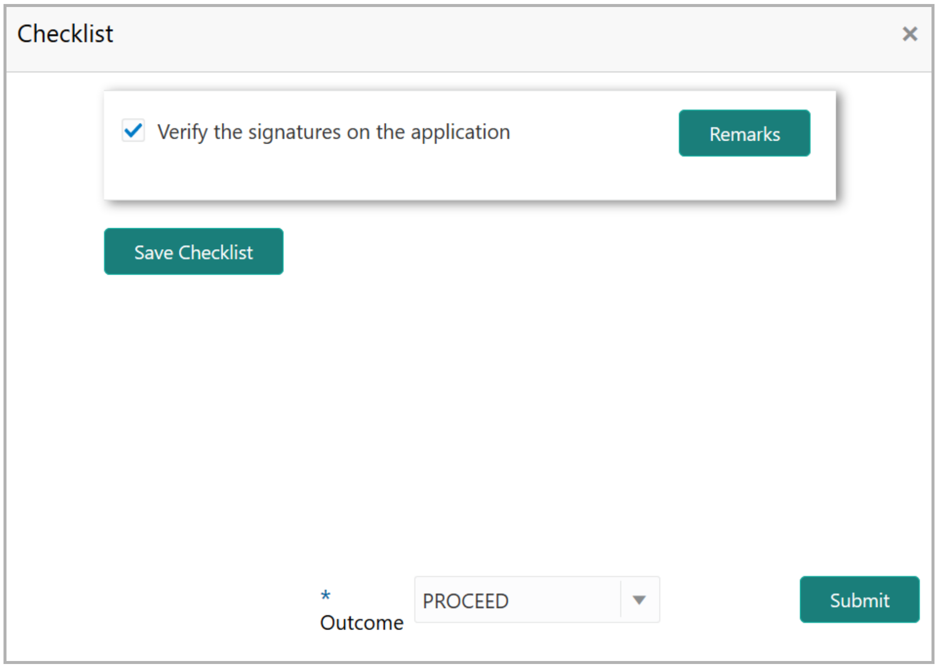
Upon clicking the **Next** button, **Comments** page appears:



The *Comments* page allows to capture the remarks for the overall process. Posted comments are displayed at the bottom of the page to enable the user in identifying the previous actions performed by them.

58. Type the necessary comments in the text box and click **Post**. Comment is posted.
59. To hold the Simplified CPHP, click **Hold**.
60. To go back to the previous page, click **Back**.
61. To save the process for future edit, click **Save & Close**.
62. To submit the proposal to validation stage, click **Submit**.
63. To exit the task without saving the information, click **Cancel**.

Upon clicking the **Submit** button, **Checklist** window appears:



64. Select the **Outcome** as **PROCEED** and click **Submit**. The proposal is sent to Validation stage.

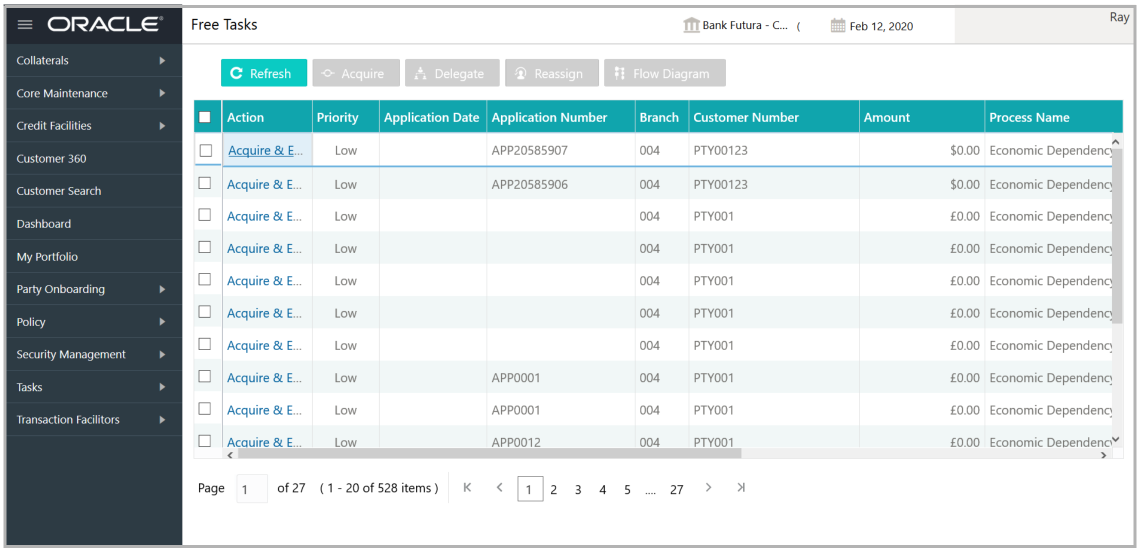
Chapter 4 - Handoff Verification

Handoff Verification

In this stage, the banker can verify the Handoff initiated in previous stage and determine the outcome. If the Outcome is selected as Proceed, the evaluated proposal is moved to Handoff stage. If the Outcome is selected as Additional Info, the proposal is moved back to Handoff Initiation stage for taking necessary action.

Steps to perform Handoff Verification

1. In OBCFPM, navigate to **Tasks > Free Tasks.** *Free Tasks* page appears:



2. Select the required application with “Verification” as process name and click **Acquire & Edit.** *Credit Proposal Handoff Process - Verification* page summarizing the proposal appears.

Refer **Handoff Initiation** chapter for step-by-step instructions on performing Handoff Verification.

In Handoff Verification stage, limit configuration action cannot be performed.

Chapter 5 - Proposal Handoff

Handoff to Back Office System

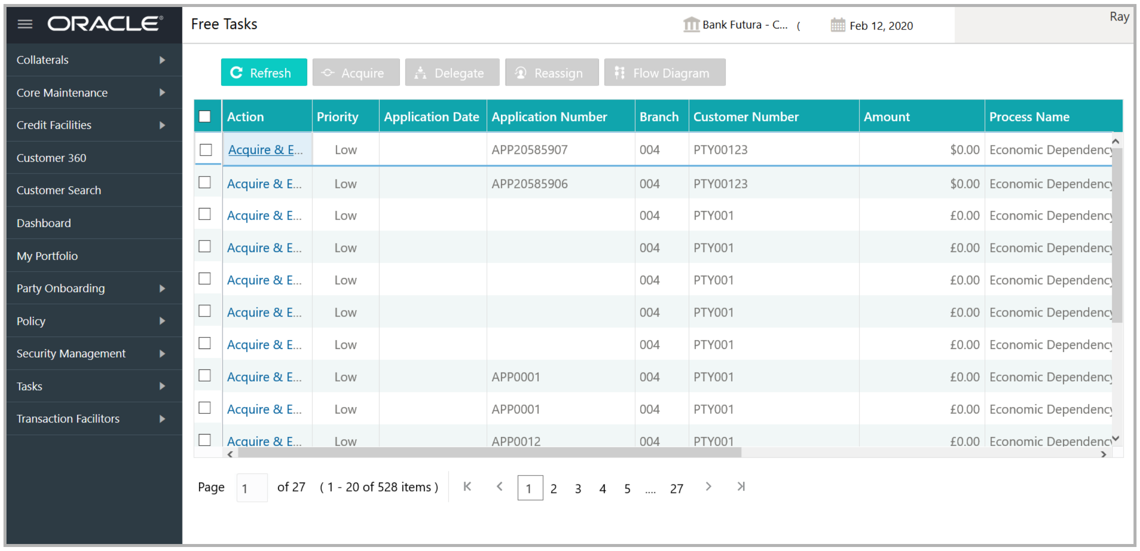
The proposal is automatically handed off to the back office system for customer creation, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

Refer **Handoff - Manual Retry** chapter for information on the manual retry stage.

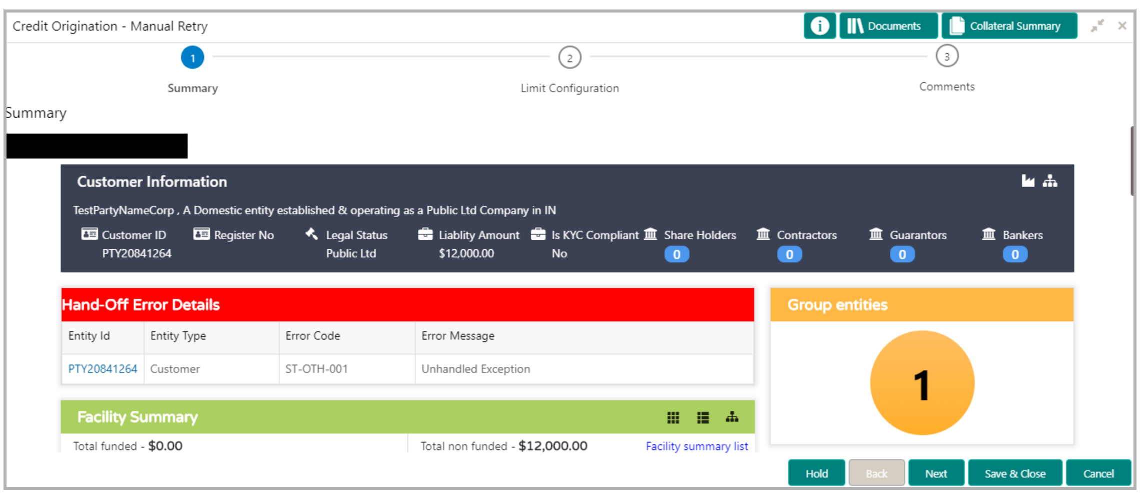
Handoff - Manual Retry

To manually Handoff the proposal to the Back Office System, perform the following steps:

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:



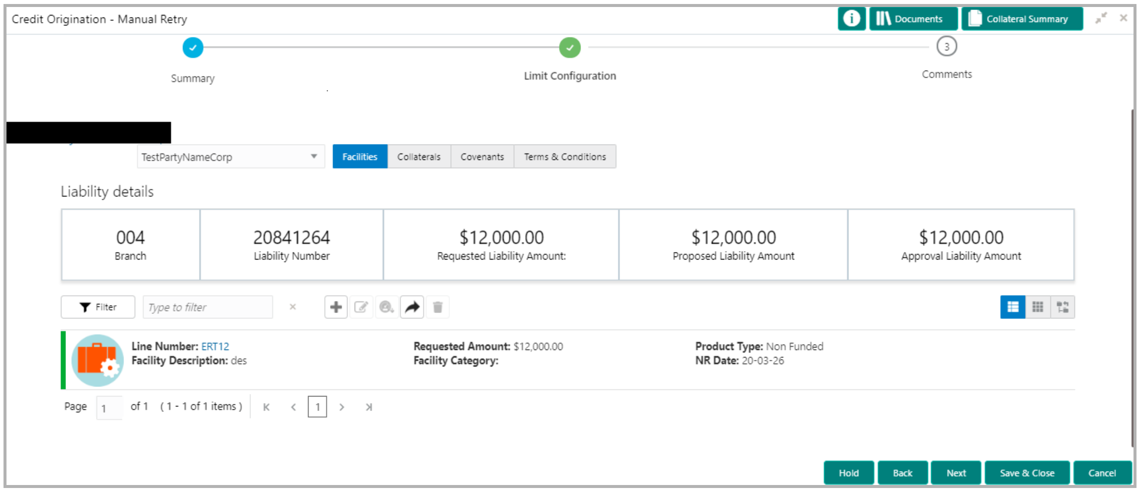
2. Select the required application and click **Acquire & Edit.** *Credit Origination - <process name>* page summarizing the proposal appears:



In *Summary* page the hand-off error details are displayed.

3. View the **Hand-Off Error Details** and make necessary changes.

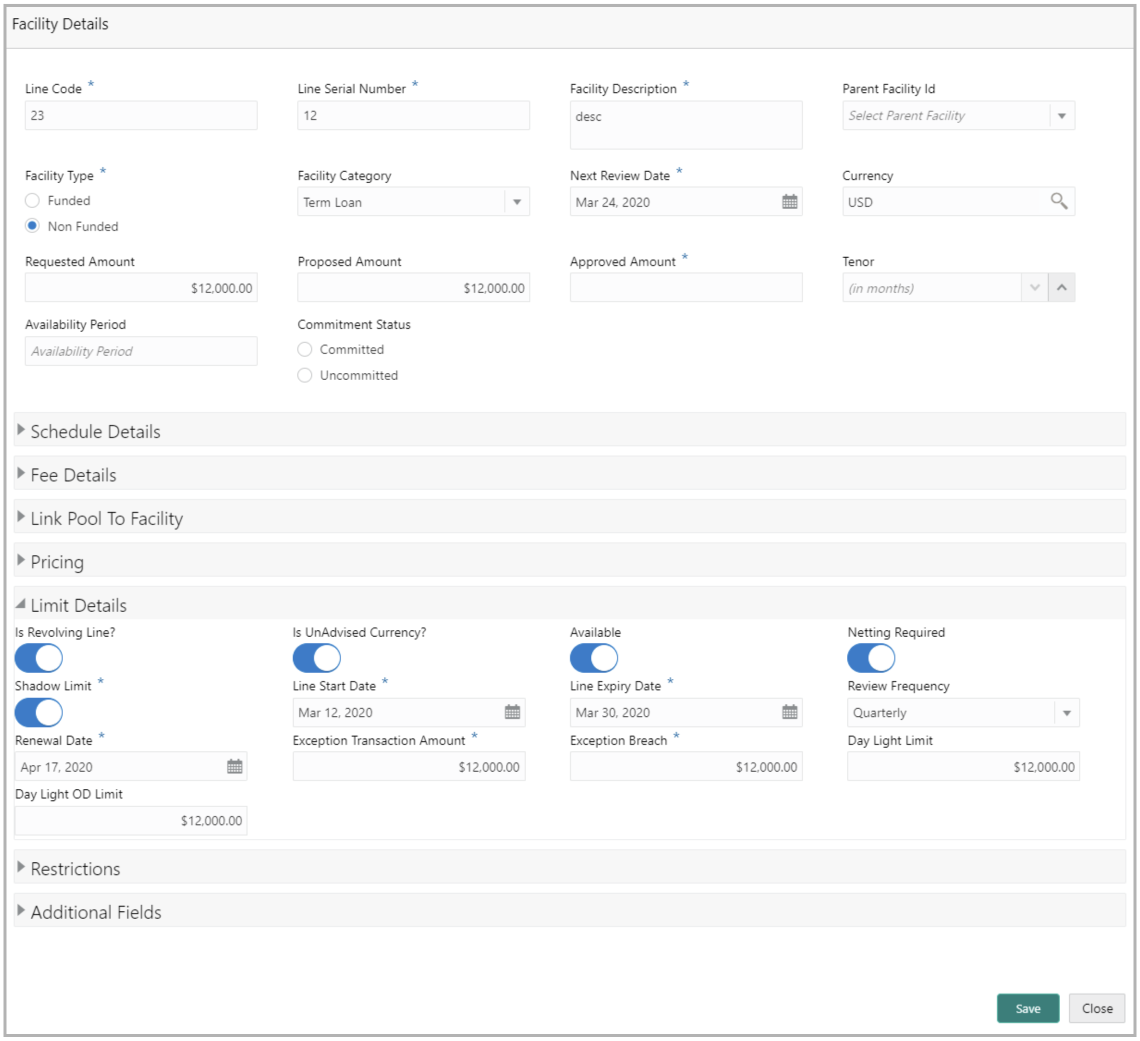
4. Click **Next.** *Limit Configuration* page appears:



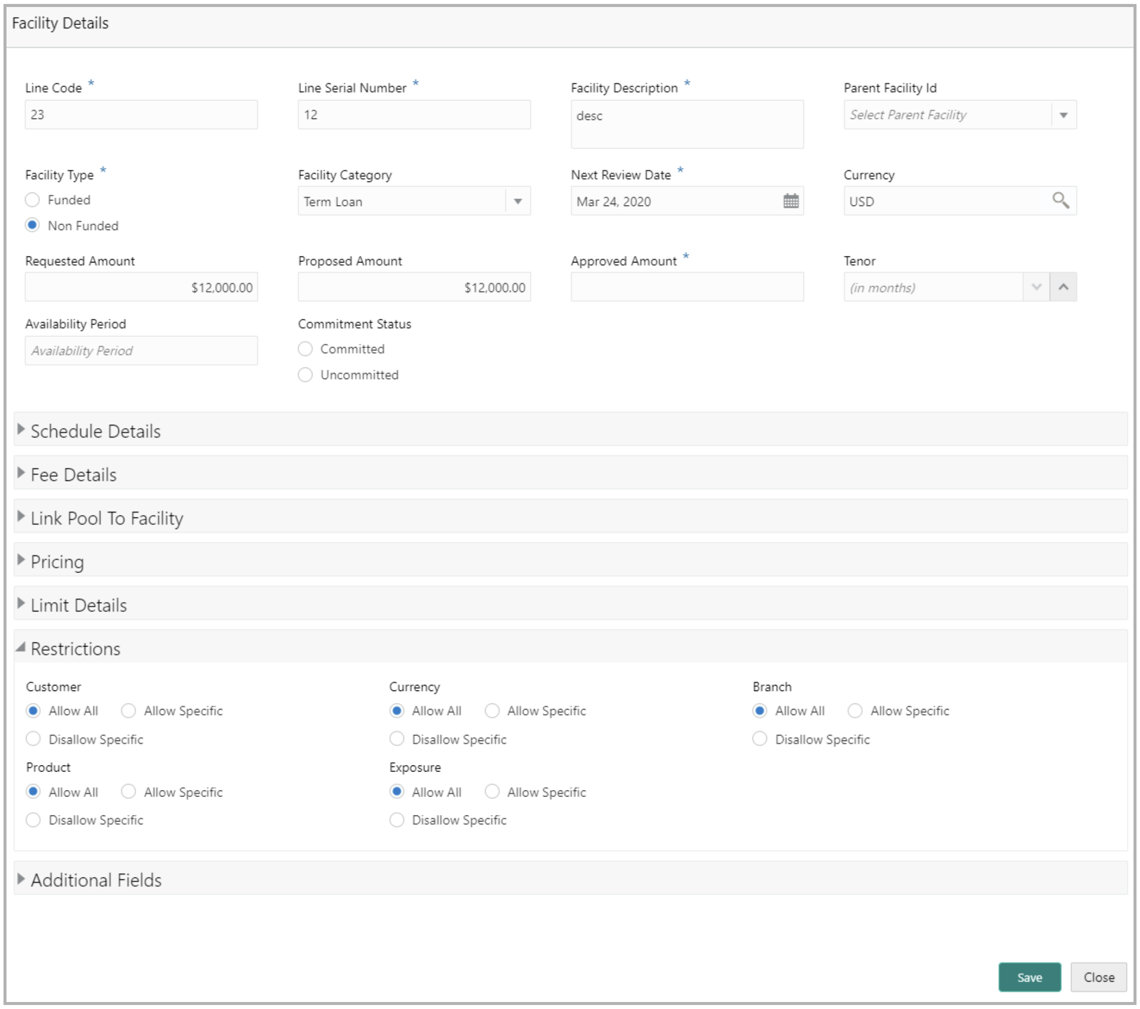
In *Limit Configuration* page, **Facilities**, **Collaterals**, **Covenants** and **Terms & Conditions** added during the proposal initiation are displayed.

5. To configure the limit, click on the facility and then click the edit icon. *Facility Details* window appears.

6. Click and expand the **Limit Details** section.



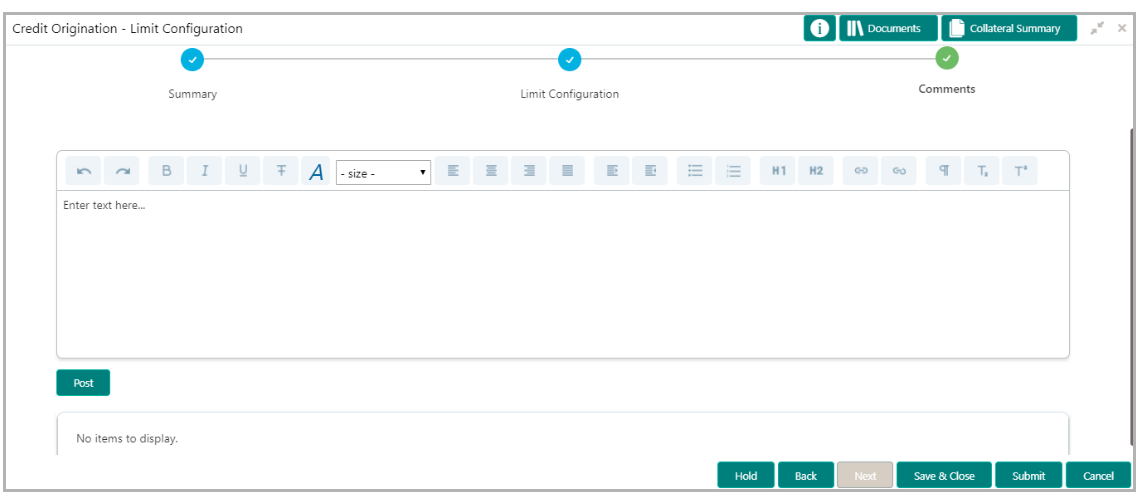
7. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
8. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
9. To make the facility available, enable the **Available** switch.
10. Specify is **Netting Required** for the facility**.**
11. Enable **Shadow Limit** switch, if required.
12. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
13. Select the **Review Frequency** for the facility.
14. Click the calendar icon and select the **Renewal Date** for the facility.
15. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
16. Specify the breach limit for the facility in **Exception Breach** field.
17. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility**.**
18. Click and expand the **Restrictions** section.



19. **Allow All**, **Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.

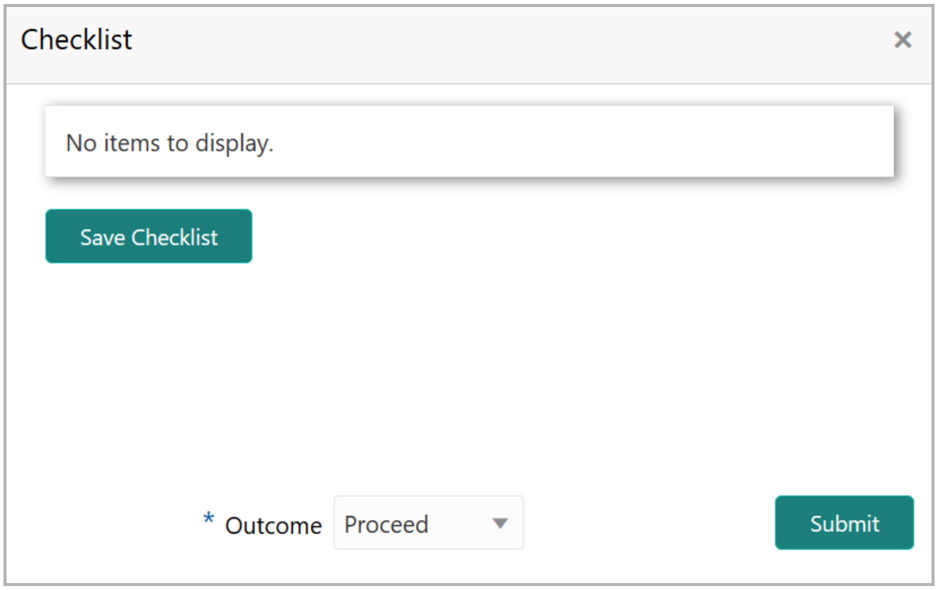
20. Click **Save**. *Limit Configuration* page appears.

21. Click **Next**. Comments page appears.



22. **Post** comments, if required. Posted comment is displayed below the **Comments** box.

23. Click **Submit.** *Checklist* window appears:



24. Select the **Outcome** as **Proceed**.

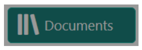
25. Click **Submit**. The proposal is moved to the Back Office System.

Chapter 7 - Document Upload

Document Upload and Checklist

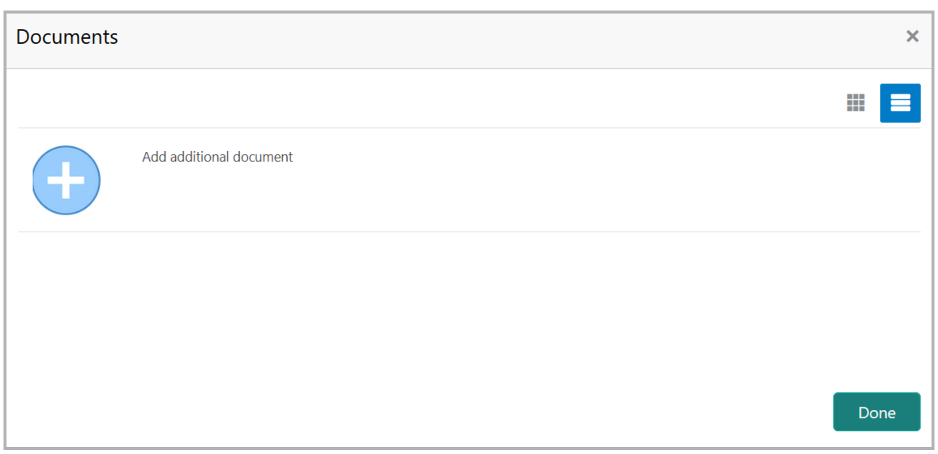
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of credit proposal process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. Documents added for the proposal can be removed whenever the document becomes invalid.

Steps to upload documents

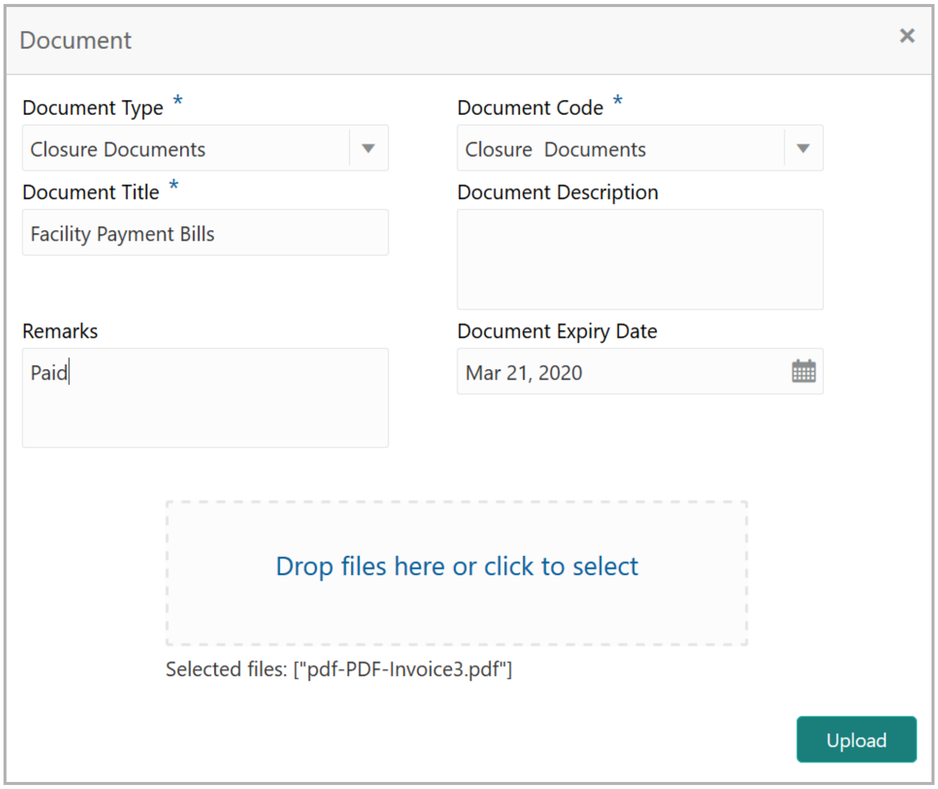
1. Click 

at the top right corner of any page. *Documents* window appear:

2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:



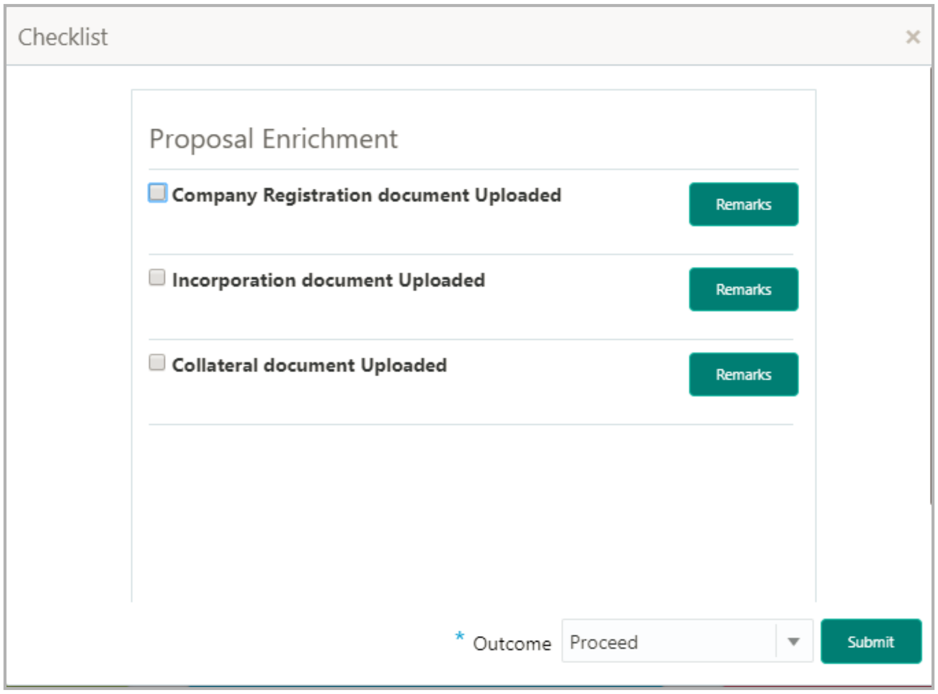
3. Click the add icon. *Document Details* window appears:



4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title.**
6. Type the **Document Description** that best describes the document.
7. Type the Remarks based on your need.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

10. Click **Upload**. *Checklist* window appears:



11. Select the **Outcome** as **Proceed**.
12. Click **Submit**. Document is uploaded and listed in Document window.
13. To edit or delete the document, click the edit or delete icons.

Chapter 8 - Reference and Feedback

Reference and Feedback

References

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

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

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