

Country Limit Amendment User Guide

# **Oracle Banking Credit Facilities Process Management**

Release 14.5.0.0.0

**Part No. F42343-01**

May 2021

Oracle Banking Credit Facilities Process Management User Guide  
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# Table of Contents

|                                     |    |
|-------------------------------------|----|
| Preface .....                       | 2  |
| <i>About this guide</i> .....       | 2  |
| <i>Intended Audience</i> .....      | 2  |
| <i>Conventions Used</i> .....       | 2  |
| <i>Common Icons in OBCFPM</i> ..... | 2  |
| About Country Limit Amendment ..... | 4  |
| Country Limit Amendment .....       | 6  |
| <i>Summary</i> .....                | 6  |
| <i>Basic Info</i> .....             | 7  |
| <i>Department Limit</i> .....       | 8  |
| <i>Rating</i> .....                 | 9  |
| <i>Comments</i> .....               | 10 |
| Country Limit Approval .....        | 12 |
| <i>Summary</i> .....                | 12 |
| <i>Comments</i> .....               | 13 |
| Reference and Feedback .....        | 15 |
| <i>References</i> .....             | 15 |
| <i>Feedback and Support</i> .....   | 15 |

# Chapter 2 - Preface

## Preface

### About this guide




This guide walks you through the Country Limit Amendment process in OBCFPM to modify the country limit set for the countries using Country Limit Amendment process.

### Intended Audience

This document is intended for the banking personnel responsible for managing country level credit limit for the supported countries.

### 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 <ul style="list-style-type: none"><li>• Field name</li><li>• Drop down options</li><li>• Other UX labels</li></ul> |
|  | This icon indicates a note  |
|  | This icon indicates a tip   |
|  | This icon indicates a warning   |

# Chapter 2 - Preface

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## 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 3 - Overview

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## About Country Limit Amendment

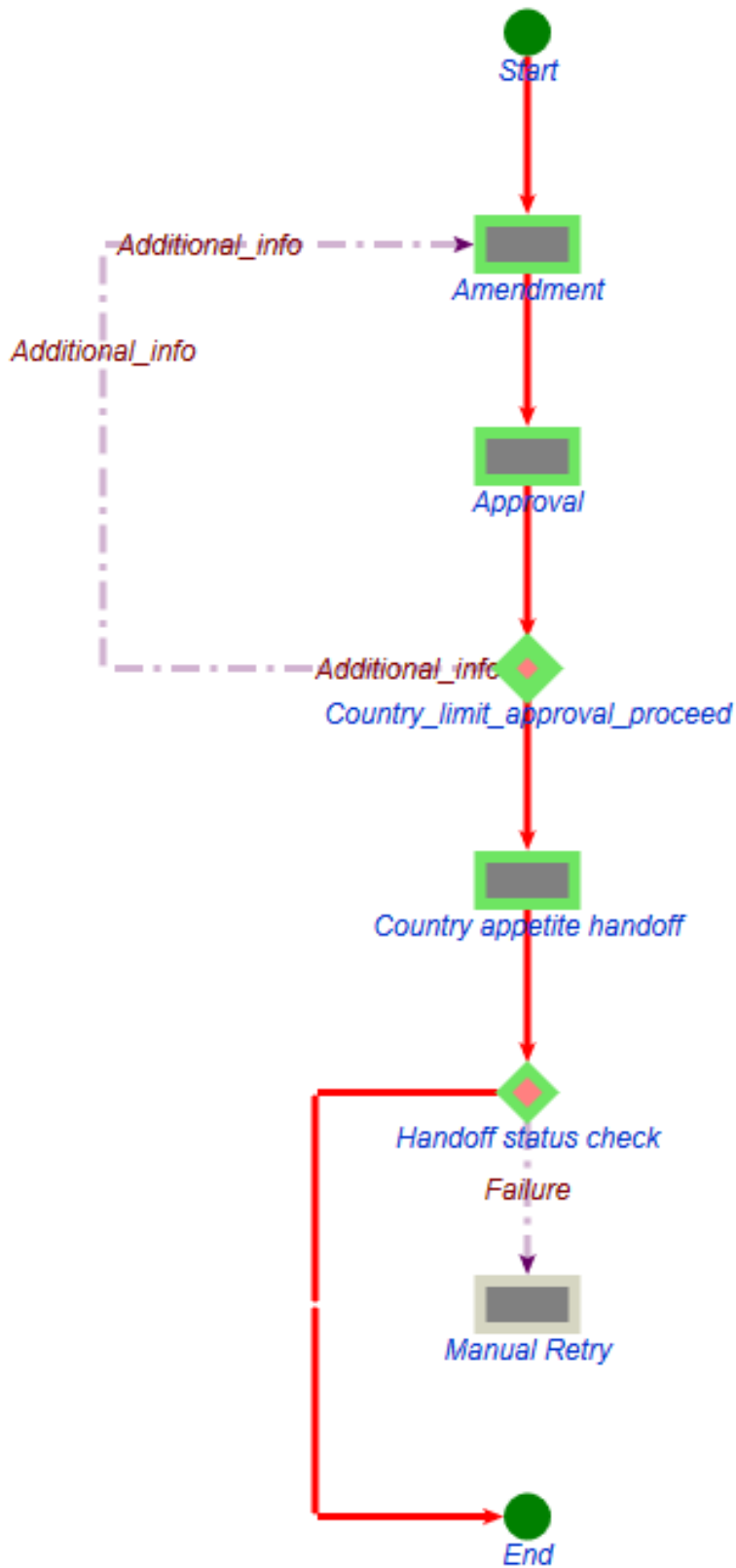
Banks might want to modify the credit limit set for countries for several reasons. Some of which include:

- The country's credit worth is increased due to economical changes
- Banks have more capital to be allocated to the country due to a higher profitability from that country

The Country Limit Amendment process in OBCFPM is a simple two-stage workflow for modifying and approving country limit set for the countries. This process can be initiated for all the countries for which credit limit is already set based on the requirement. Once the country limit is successfully modified for a particular country, the modified limit will be used for validating the overall limit set for a sector in that country.

The flow diagram illustrating the Country Limit Amendment process is shown below for reference:

# Chapter 3 - Overview



# Chapter 4 - Initiation

## Country Limit Amendment

In this stage, the Credit Officer in bank can modify the overall country limit and the department level limit set for all the departments in the country based on the country's performance.

To initiate the Country Limit Amendment process:

1. Login to OBCFPM.

The screenshot shows the Oracle OBCFPM interface for the 'Country Limit Summary' page. The left sidebar contains a navigation menu with 'Country Limit Summary' highlighted. The main content area features a search bar for 'Select Country \*' with 'US' entered. Below the search bar is a red-bordered button labeled 'Initiate Country Limit Amendment'. A table titled 'United States' provides the following data:

| Country Code | Currency | Overall Approved Limit | Utilization Amount | Available Amount | Next Review Date | Annual Review Date | Effective Date |
|--------------|----------|------------------------|--------------------|------------------|------------------|--------------------|----------------|
| US           | USD      | 50,000,000.00          | 0.00               | 0.00             | 2021-02-28       | 2022-02-28         | 2021-03-01     |

Below the table, there are two graphical components: 'Amount' and 'Rating Analysis'. The 'Amount' section shows a bar chart for 'Approved Limit' with a value of 50,000,000.00 (50M) for 'USD'. The 'Rating Analysis' section shows a '2020' rating of 'AAA' from Moody's with a 'Positive Outlook'.

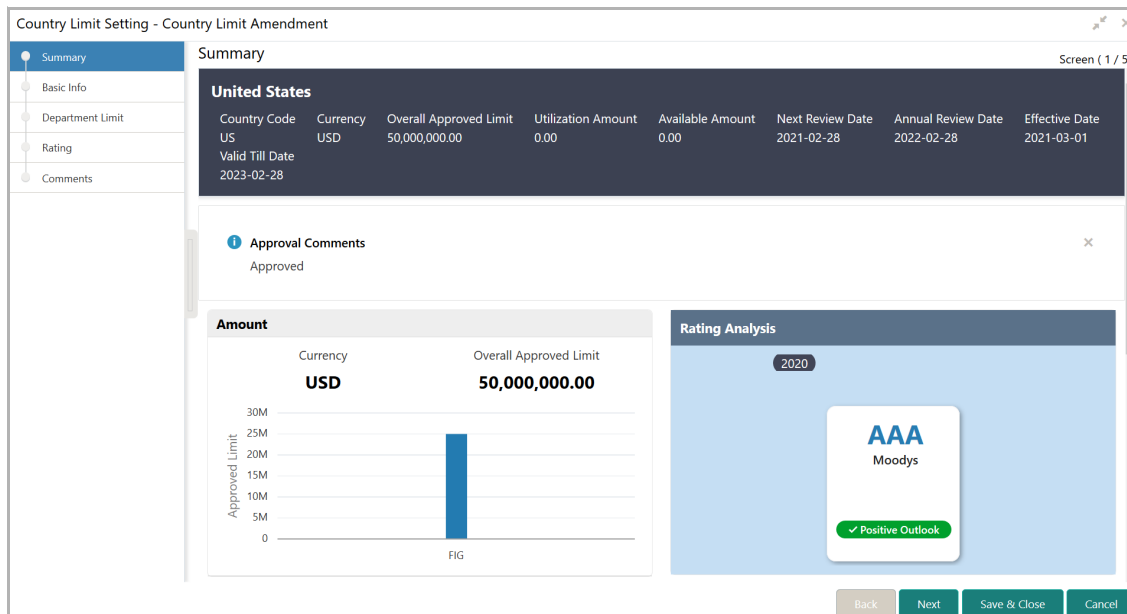
2. Navigate to **Credit Facilities > Country Limit > Country Limit Summary**. The *Country Limit Summary* page appears.
3. Search and **Select Country** for which the Country Limit Amendment process has to be initiated.
4. Click **Initiate Country Limit Amendment**. The *Country Limit Amendment - Summary* page appears.

## Summary

This page displays the country limit and the ratings added in Country Limit Setting process in graphical format.



# Chapter 4 - Initiation

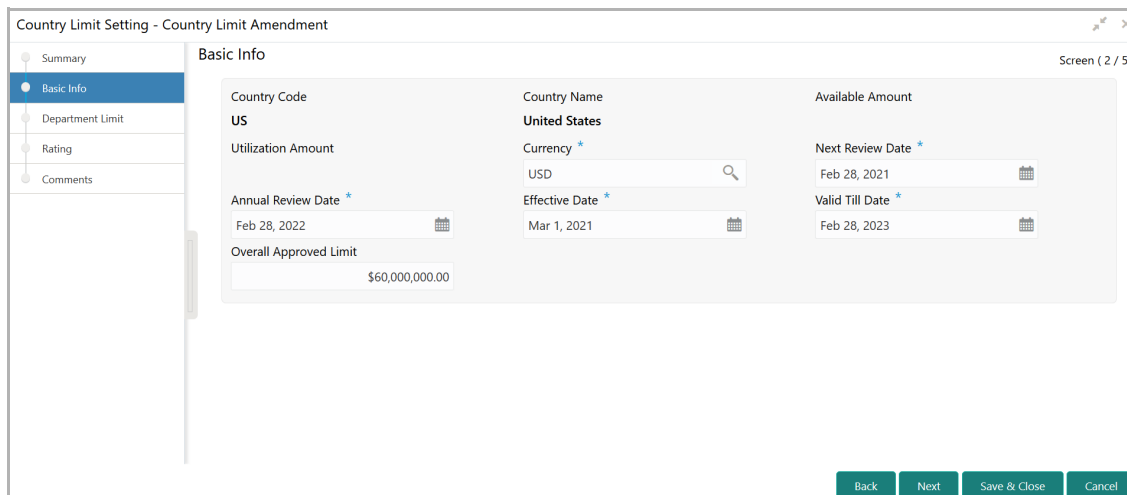


5. To close the **Approval Comments** added in Country Limit Setting process, click the close icon.

6. View the information and click **Next**. The *Basic Info* page appears

## Basic Info

This page displays the overall country limit with its validity and review dates set in the Country Limit Setting Process along with the utilization and available amount details. You can modify the limit or expiry date based on your requirement.



In the above page, the **Available Amount** and **Utilization Amount** out of the overall country limit are displayed based on utilization of limits in all the industries in country. The **Country Code** and **Country Name** are defaulted based on the **Country Code** maintenance in the **Core Maintenance** module.

# Chapter 4 - Initiation

7. To modify the currency, click the search icon in the **Currency field** and select the required currency. Currencies maintained in the Core Maintenance module are displayed in the LOV.
8. Modify the following dates, if required:
  - Next Review Date - Due date for next review of the country limit
  - Annual Review Date - Due date for annual review of the country limit
  - Effective Date - Date on which the country limit will become effective
  - Valid Till Date - Date on which the country limit will become ineffective

The system will generate a country limit review task on the mentioned review dates. You can review the country limit and make necessary actions.

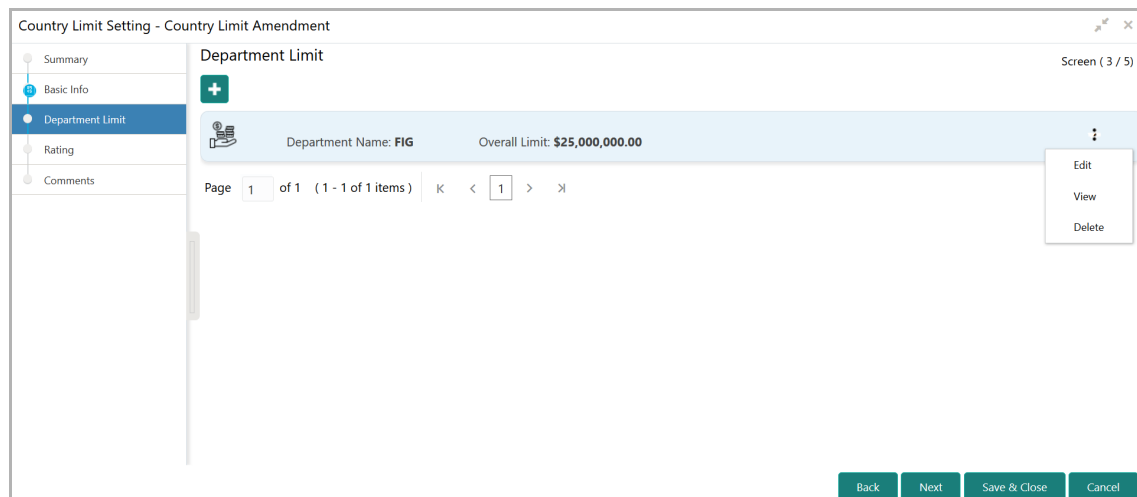
9. Modify the **Overall Approved Limit** for the country.
10. Click **Next**. The *Department Limit* page appears.

## Department Limit

In this page, you can modify the department level limit set in the Country Limit Setting process as well as add new department level limit based on the department performance.



The sum of limits set for each department should not exceed the overall limit set for the country.



11. To set department limit for new department, click the add icon. The *Department Detail* window appears.

# Chapter 4 - Initiation

Department Detail

Select Department \*  
FIG

Department Limit \*  
\$25,000,000.00

Remark

Add Cancel Clear

12. **Select Department** from the drop down list.
13. Specify limit for the selected department in **Department Limit** field.
14. Capture **Remarks** for the department, if any.
15. Click **Add**. The department limit is added and displayed in the *Department Limit* page.
16. To **Edit**, **View**, or **Delete** the added department limit, click the hamburger icon in corresponding record and select the required option.
17. Click **Next**. The *Rating* page appears.

## Rating

In this page, you can capture new rating information if it is available for the country as well as manage the existing ratings.

Country Limit Setting - Country Limit Amendment

Summary  
Basic Info  
Department Limit  
Rating  
Comments

Rating  
Customer Rating  
Year \*  
All

Moody's  
AAA  
Positive  
2020

+ Add ratings

Screen (4 / 5)

Back Next Save & Close Cancel

18. To add new rating, click **Add Ratings** at the top right corner. The *Add Rating* window appears.

# Chapter 4 - Initiation

The 'Add Rating' dialog box is shown with the following details:

- Rating Date:** Feb 12, 2020 (with a calendar icon)
- Outlook:** Positive (with a dropdown arrow)
- Year Of Rating:** 2020
- Rated By:** Moody's, Fitch
- Risk Ratings:** AAA, BB+, B, B-, CCC+
- Close** button at the bottom right.

19. Click the calendar icon in **Rating Date** field and select the date on which rating is provided for the country.

20. Select the **Outlook** of rating from the drop down list. The options available are Positive, Negative, and Neutral.

**Year of Rating** gets defaulted based on the selected Rating Date. You cannot modify the same.

21. Select the **Rated By** agency and **Risk Ratings**. The rating is added and displayed in the *Ratings* page.

22. To edit or delete a rating, click the required icon in the rating tile.

23. To go to the next page, click **Next**. The *Comments* page appears.

## Comments

In this page, you can mention why the country limit amendment is initiated or why the overall limit is changed. Posting comments help the approver to make better decision.

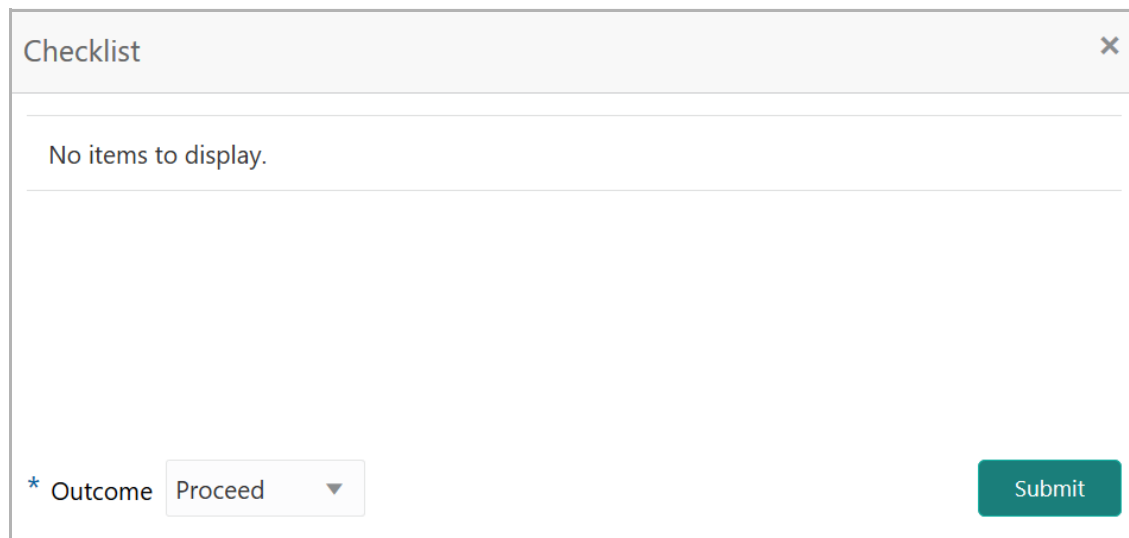
The 'Comments' section of the 'Country Limit Setting - Country Limit Amendment' page includes:

- A sidebar with navigation links: Summary, Basic Info, Department Limit, Rating, and **Comments**.
- A rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, H1, and H2.
- A text input area with the placeholder 'Enter text here...'
- A **Post** button.
- A message 'No items to display.' below the input area.
- Navigation buttons at the bottom: **Back**, **Next**, **Save & Close**, **Submit**, and **Cancel**.

# Chapter 4 - Initiation

24. Type the necessary comments and click **Post**. The comment is posted below the Comments text box.
25. To hold the Country Limit Amendment Initiation task, click **Hold**.
26. To go back to the previous page, click **Back**.
27. To save the captured information and exit the page, click **Save & Close**.
28. To submit the task for approval, click **Submit**.
29. To exit the process without saving the information, click **Cancel**.

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



Checklist

No items to display.

\* Outcome Proceed

Submit

In case any checklist is configured in the **Business Process** Maintenance, the same appears in the above window. You need to confirm that the checklist are manually verified by enabling the corresponding check box.

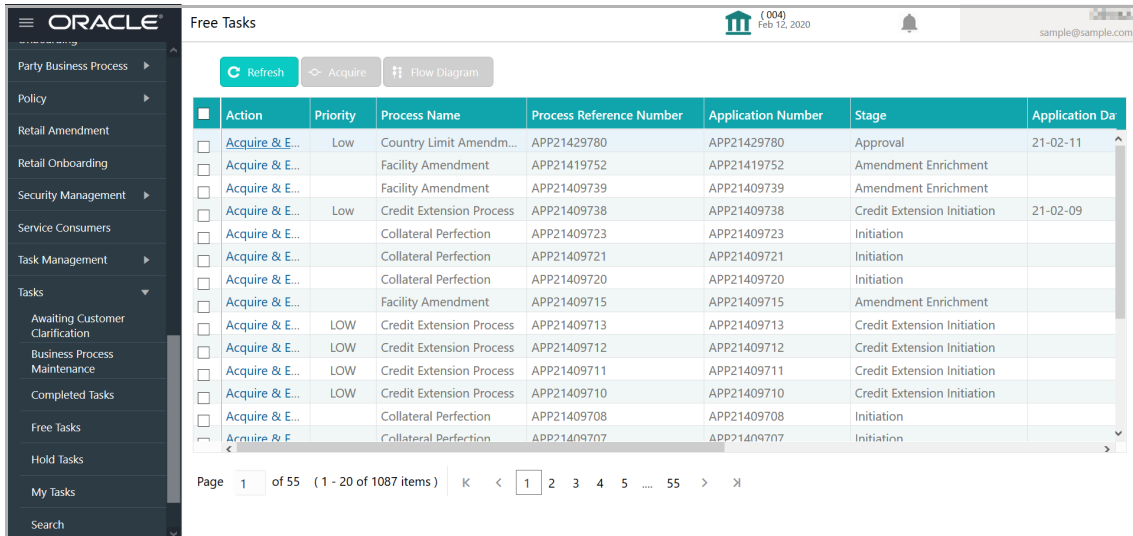
30. Select the **Outcome** as **Proceed**.
31. Click **Submit**. The task is moved to the Approval stage.

# Chapter 5 - Approval

## Country Limit Approval

In this stage, the Credit Approver in bank must approve / send back the country limit Amendment application based on the country's performance.

1. To acquire and edit the approval task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears.



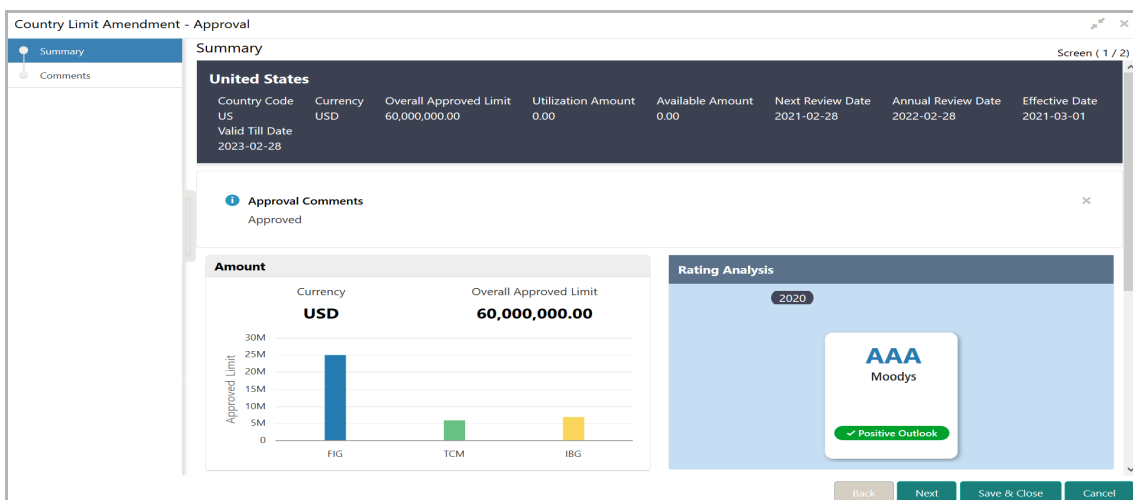
The screenshot shows the Oracle 'Free Tasks' interface. The left sidebar contains navigation options like 'Party Business Process', 'Policy', 'Retail Amendment', etc. The main area displays a table of tasks with columns for Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table lists various tasks such as 'Country Limit Amendm...', 'Facility Amendment', 'Credit Extension Process', and 'Collateral Perfection'.

| Action         | Priority | Process Name             | Process Reference Number | Application Number | Stage                       | Application Da |
|----------------|----------|--------------------------|--------------------------|--------------------|-----------------------------|----------------|
| Acquire & E... | Low      | Country Limit Amendm...  | APP21429780              | APP21429780        | Approval                    | 21-02-11       |
| Acquire & E... |          | Facility Amendment       | APP21419752              | APP21419752        | Amendment Enrichment        |                |
| Acquire & E... |          | Facility Amendment       | APP21409739              | APP21409739        | Amendment Enrichment        |                |
| Acquire & E... | Low      | Credit Extension Process | APP21409738              | APP21409738        | Credit Extension Initiation | 21-02-09       |
| Acquire & E... |          | Collateral Perfection    | APP21409723              | APP21409723        | Initiation                  |                |
| Acquire & E... |          | Collateral Perfection    | APP21409721              | APP21409721        | Initiation                  |                |
| Acquire & E... |          | Collateral Perfection    | APP21409720              | APP21409720        | Initiation                  |                |
| Acquire & E... |          | Facility Amendment       | APP21409715              | APP21409715        | Amendment Enrichment        |                |
| Acquire & E... | LOW      | Credit Extension Process | APP21409713              | APP21409713        | Credit Extension Initiation |                |
| Acquire & E... | LOW      | Credit Extension Process | APP21409712              | APP21409712        | Credit Extension Initiation |                |
| Acquire & E... | LOW      | Credit Extension Process | APP21409711              | APP21409711        | Credit Extension Initiation |                |
| Acquire & E... | LOW      | Credit Extension Process | APP21409710              | APP21409710        | Credit Extension Initiation |                |
| Acquire & E... |          | Collateral Perfection    | APP21409708              | APP21409708        | Initiation                  |                |
| Acquire & E... |          | Collateral Perfection    | APP21409707              | APP21409707        | Initiation                  |                |

2. **Acquire & Edit** the required approval task. The *Approval - Summary* page appears.

## Summary

This page displays the overall approved limit, the department level limit, and the ratings added / modified in the Amendment Initiation stage in graphical format.



3. To close the **Approval Comments** added in Country Limit Setting process, click the close icon.

# Chapter 5 - Approval

4. View the information and click **Next**. The *Comments* page appears.

## Comments

In this page, you can provide justification for the action to be taken in this stage.

The screenshot displays a web application window titled "Country Limit Amendment - Approval". On the left, there is a navigation pane with two tabs: "Summary" and "Comments", with "Comments" selected. The main content area is titled "Comments" and contains a rich text editor with a toolbar (including undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and H1/H2) and a text input field with the placeholder "Enter text here...". Below the text box is a green "Post" button. Underneath the "Post" button is a container showing "No items to display." At the bottom right of the window, there are five buttons: "Back", "Next", "Save & Close", "Submit", and "Cancel". The window also shows "Screen (2 / 2)" in the top right corner.

5. Type the necessary comments and click **Post**. The comment is posted below the Comments text box.
6. To hold the Country Limit Amendment Approval task, click **Hold**.
7. To go back to the previous page, click **Back**.
8. To save the captured information and exit the page, click **Save & Close**.
9. To hand off the amendment details to ELCM / send back the application to the Initiation stage, click **Submit**.
10. To exit the process without saving the information, click **Cancel**.

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

# Chapter 5 - Approval

Checklist

No items to display.

Approval Comment

Approved

\* Outcome Approve

Submit

11. Specify the **Approval Comment**.
12. Select the required **Outcome**. The options available are Approve and Additional Info.
13. Click **Submit**.

If the **Outcome** is selected as **Approve**, the Country Limit Amendment process will get completed and the amendment details will be handed off to the back office system (ELCM) on clicking **Submit**.

If the **Outcome** is selected as **Additional Info**, the Country Limit Amendment application will be moved back to the Initiation stage on clicking **Submit**. The user of the Initiation stage must modify the requested details and send the application for approval again.



# Chapter 6 - Reference and Feedback

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## 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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