

Credit Extension Process User Guide

# **Oracle Banking Credit Facilities Process Management**

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Oracle Banking Credit Facilities Process Management User Guide  
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# Chapter 1 - Preface

## Preface

### About this guide




This guide walks you through the Credit Extension Process in OBCFPM for extending the expiry date of liability and its associated facilities.

### Intended Audience

This document is intended for the banking personnel responsible for extending, reviewing, and approving the expiry date of liability and facility.

### 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 1 - Preface

---

## 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 Credit Extension Process

The Credit Extension process is a simple work-flow for modifying the expiry date of facilities available under a particular liability to any future date based on requirement.

This process can be initiated for any of the bank's existing customers under many circumstances, among which following are two examples:

- The borrower requests an amendment to the expiry date of the facility
- The financial regulatory body announces to extend the facility expiry date due to natural calamities or other situations

Upon successful completion of all the stages in this process, the expiry date of facility modified will get updated in the back office system (OBELCM) and the facility will be made available to the borrower till the mentioned expiry date.

The stages available in the Credit Extension process are:

- Credit Extension Initiation
- Credit Extension Enrichment
- Credit Extension Review and Recommendation
- Credit Extension Approval
- Credit Extension Documentation

Each of the above stages must be performed by the bank users assigned to perform the respective task.

# Chapter 3 - Credit Extension Initiation

## Credit Extension Initiation

In this stage, the Relationship Manager or other user responsible for this stage must select the required party and initiate the Credit Extension process.

1. Login to OBCFPM.

ORACLE CP Extension (004) Apr 13, 2019 sample@sample.com

Application Priority:  Low  Medium  High

Application Branch: 004

Party Id:

Initiate Credit Extension Process

2. Navigate to **Credit Facilities > Corporate > CP Extension**. The *CP Extension* page appears.

ORACLE CP Extension (004) Feb 12, 2020 sample@sample.com

Application Priority:  Low  Medium  High

Application Branch: 004

Party Id: PTY192560509

**Party Information**

ACME Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY192560509	RN534345231	Proprietorship	\$22,000,000.00	No	2	2	3	

**WIP Applications**

Application Number	BranchCode	Priority	Party Id	Customer Name	Process Name	Current Stage
APP21469897	004	Low	PTY192560509	PTY192560509	Facility Amendment	Amendment Initiation
APP21501019	004	Low	PTY192560509	PTY192560509	Credit Extension Process	Credit Extension Initiation
APP21501020	004	Low	PTY192560509	PTY192560509	Credit Extension Process	Credit Extension Initiation
APP21541083	004	Low	PTY192560509	PTY192560509	Facility Amendment	Amendment Initiation
APP21571154	004	Low	PTY192560509	PTY192560509	Short Form Credit Process	Initiation

Page 1 of 6 (1 - 10 of 56 items) 1 2 3 4 5 6

Initiate Credit Extension Process

3. Select the CP Extension **Application Priority**. The options available are: **Low**, **Medium**, and **High**.

4. Select the **Application Branch**. Branches maintained in 'Common Core Maintenance' module are displayed in the LOV.

5. Select the required **Party Id**. Party Ids of the on-boarded customers are displayed in the LOV.

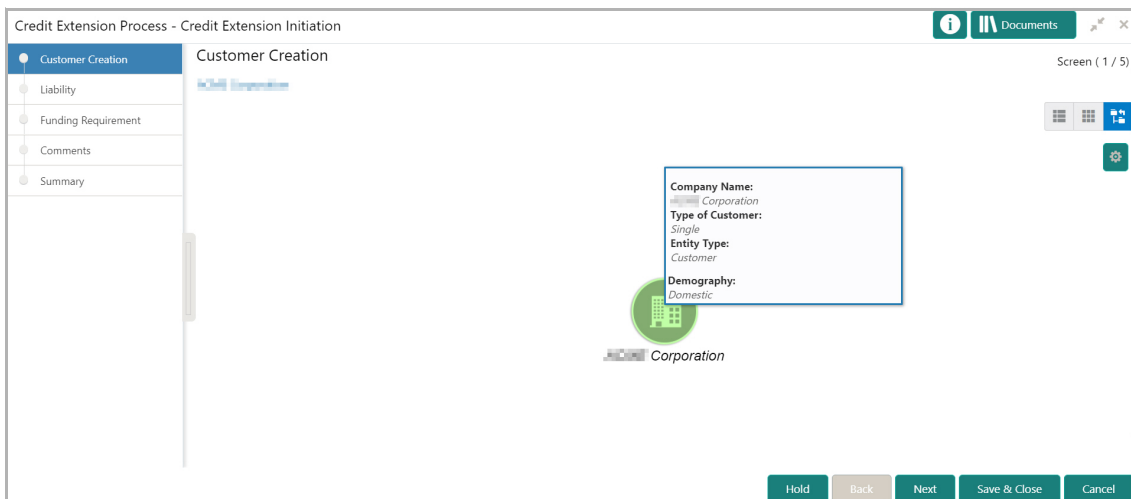
# Chapter 3 - Credit Extension Initiation

Upon selecting the **Party Id**, the system displays the Customer Information and the WIP Applications created for the party and enables the **Initiate Credit Extension Process** button.

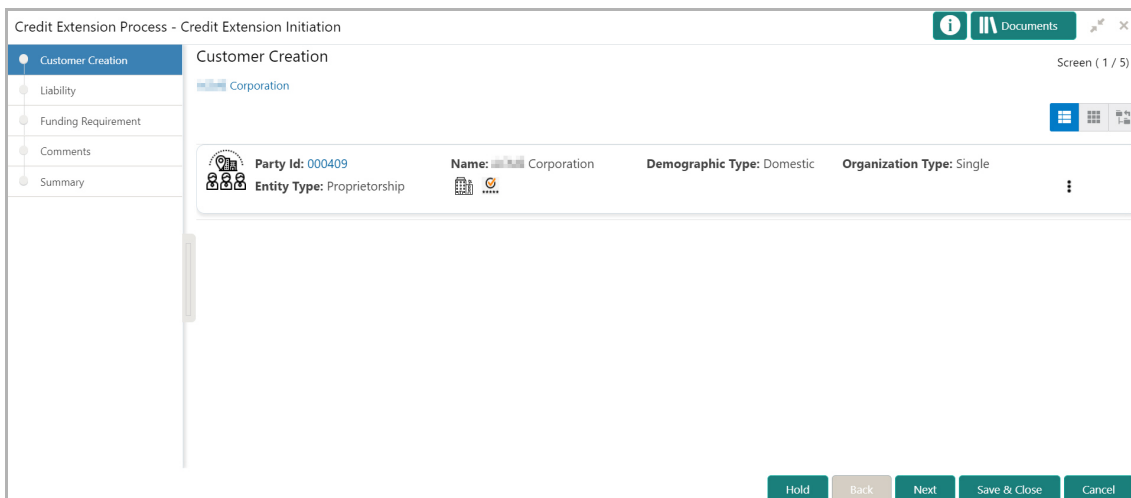
6. Click **Initiate Credit Extension Process**. The system creates a unique application number for the Credit Extension application and displays the *Credit Extension Initiation - Customer Creation* page.

## Customer Creation

In the Customer Creation page, you can view the details of party in tree view, list view as well as table view.

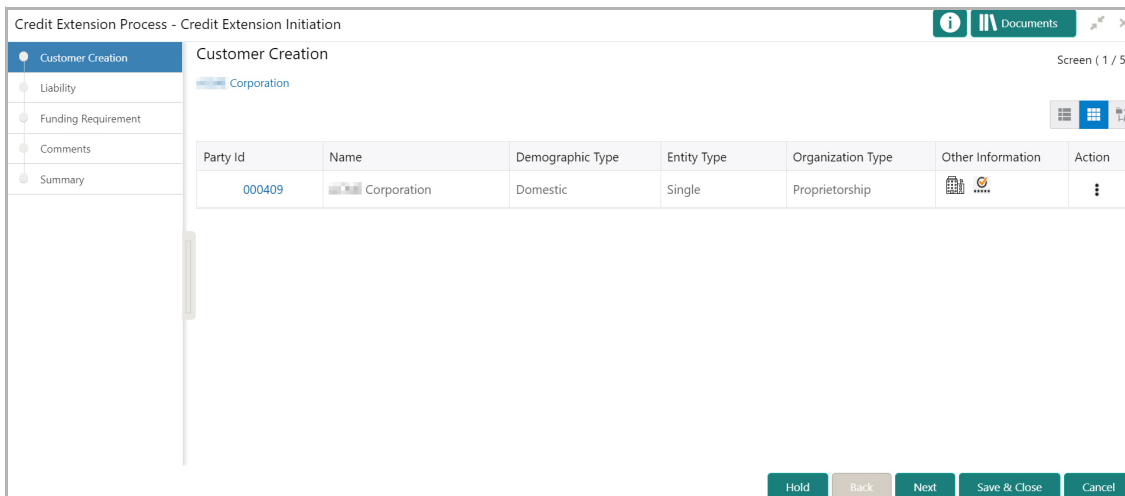


7. In tree view, right click on the party icon and select **View** to view the detailed information of party.



8. In list view, click the **Party Id** to view the detailed information of party.

# Chapter 3 - Credit Extension Initiation

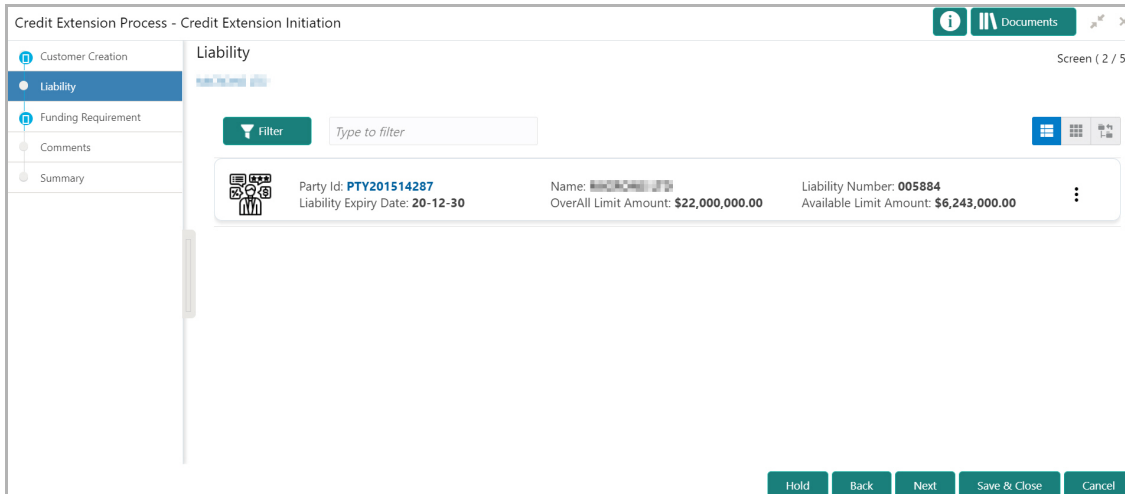


9. In table view, click the ID in **Party Id** column to view detailed information of the party.

10. After viewing the party details, click **Next**. The *Liability* page appears.

## Liability

Liabilities created for the party during proposal initiation / amendment process are displayed in this page. You can specify a common extended expiry date for all the facilities available under a particular liability here.



In the above screen, liabilities available under both the parent and child parties are listed. To view only the liabilities under particular party, click the down arrow next to party name at the top left corner and select the required party.

11. To filter a particular liability, click the **Filter** icon and specify the filter parameters or directly type the filter parameter in **Type to filter** text box.

# Chapter 3 - Credit Extension Initiation

12. Click the Hamburger icon in the required liability record and select **Edit**. The *Liability Details* window appears:

Existing Amount	Outstanding Amount	Available Amount	Liability Expiry Date
\$22,000,000.00	\$0.00	\$0.00	Dec 31, 2020

**Dates**

Next Review Date

Facility Expiry Date Extension \*  
Jan 31, 2021

**Additional Fields**  
No Additional fields configured!

Save Cancel

In the Liability Details window, you can update only the **Facility Expiry Date Extension**.

13. Specify the extended expiry date for the facilities in **Facility Expiry Date Extension** field.

If the liability expiry date is earlier than the extended expiry date provided for the facility, then the system extends the liability expiry date till the extended expiry date of facility.

14. Click **Save**. The expiry date is modified and the status is displayed as shown below:

Credit Extension Process - Credit Extension Initiation

Customer Information | **Liability** | Party001 | Screen ( 2 / 5 )

Filter Type to filter

**MODIFY**

Party Id: **PTY201344329** Name: **Party001** Liability Number: **004774**  
Liability Expiry Date: **22-12-29** OverAll Limit Amount: **\$22,000,000.00** Available Limit Amount: **\$6,243,000.00**

Hold Back Next Save & Close Cancel

15. To change the layout of the *Liability* page to Table View or Tree View, click the corresponding icon.

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

# Chapter 3 - Credit Extension Initiation

## Funding Requirement

This page displays all the facilities availed by the party. You can extend the expiry date of individual facility from this page, if required. Facilities for which extended expiry date is not provided in this page will have the common expiry date provided in the *Liability Details* window as extended expiry date.

Credit Extension Process - Credit Extension Initiation

Customer Information  
Liability  
Funding Requirement  
Comments  
Summary

Funding Requirement

Party001

Filter Type to filter

List View Table View Facility Structure

LN8989  
Facility Id: F20134971  
Facility Description: description  
Requested Amount: \$12,000.00  
Facility Category: Term Loan  
Facility Type: Non Funded  
Next Review Date: 21-06-30

Hold Back Next Save & Close Cancel



In the above screen, all the facilities available under both the parent and child parties are listed. To view only the facilities under particular party, click the down arrow next to party name at the top left corner and select the required party.

17. To filter a particular facility, click the **Filter** icon and specify the filter parameters or directly type the filter parameter in **Type to filter** text box.

18. Click the Hamburger icon in the required facility record and select **Edit**. The *Facility Details* window appears:



# Chapter 3 - Credit Extension Initiation

In the Facility Details window, you can modify only the **Extended Expiry Date**.

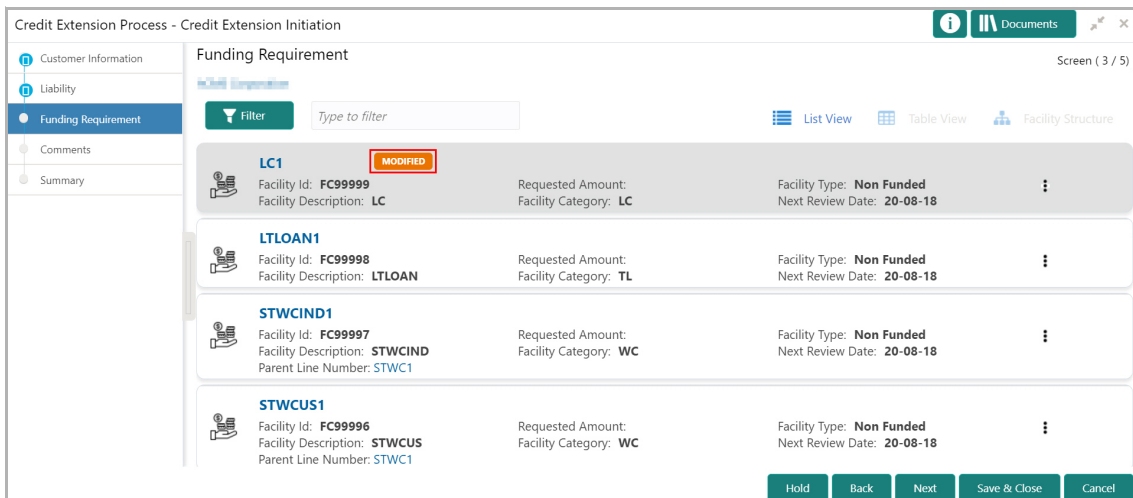
19. Specify the **Extended Expiry Date** for the facility.



Extended expiry date of the facility must not exceed the liability's expiry date.

20. Click **Save**. Facility expiry date is modified and the status is displayed as shown below:

# Chapter 3 - Credit Extension Initiation

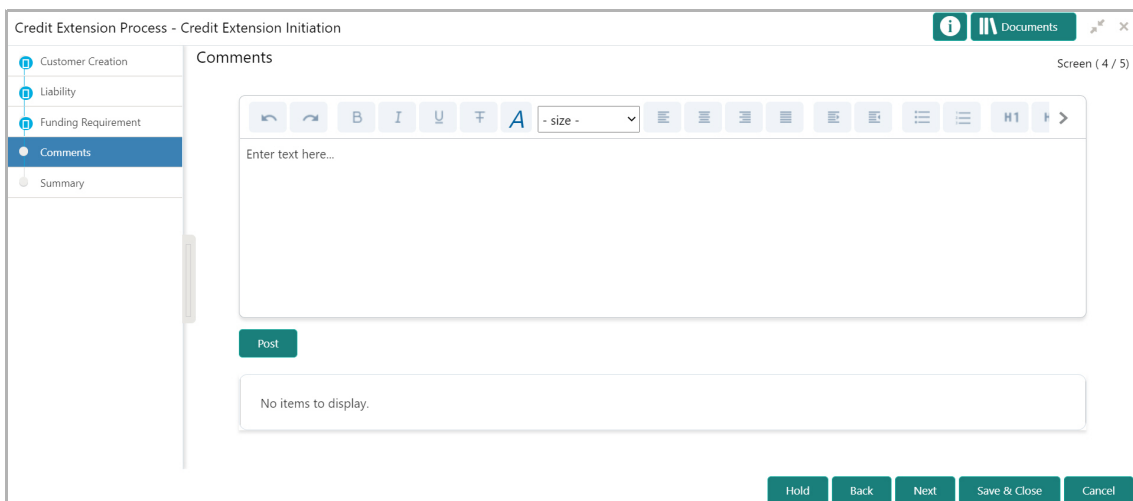


21. To change the layout of the *Funding Requirement* page to Table View or Tree View, click the corresponding icon.

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

## Comments

In this page, you can mention why an extension is required / requested. Posting comments help the user in the next stage to better understand the application.



23. Type the initiation **Comments**.

24. Click **Post**. The comments are posted below the **Comments** text box.

25. To go to the next page, click **Next**. The *Summary* page appears.

## Summary

This page displays all the customer information along with the modification details. You can preview the changes made in previous pages here and make necessary action.

# Chapter 3 - Credit Extension Initiation

Credit Extension Process - Credit Extension Initiation

Customer Creation  
Liability  
Funding Requirement  
Comments  
Summary

Summary

Customer Information

A Domestic entity established & operating as a Pvt Ltd Company in

Customer ID: PTY201514287  
Register No: [blank]  
Legal Status: Pvt Ltd  
Liability Amount: \$22,000,000.00  
Is KYC Compliant: No  
Share Holders: 0  
Contractors: 0  
Guarantors: 0  
Bankers: 0

Entities	Other Bank Facilities		Facilities
0 Added	0 Total Facility	0 Total Takeover	0 Added

Collaterals	Pricing		
0 Added	Interest	Charge	Commission
	0 Added	0 Added	0 Added

► Pricing

► Entities

► Other Bank Facilities

► Facilities

► Collaterals

Hold Back Next Save & Close Submit Cancel

26. To hold the initiation task, click **Hold**.
27. To go back to the previous page and modify necessary details, click **Back**.
28. To save and exit the window, click **Save & Close**.
29. If changes are not necessary, click **Submit**.
30. To exit the window without saving information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exception* window appears:

# Chapter 3 - Credit Extension Initiation

The screenshot displays the 'Policy Exceptions' dashboard. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. A dropdown menu is set to 'All'. The dashboard features a summary bar with three segments: 'Total' (00), 'Met' (00), and 'Breached' (00). Below this, there are eight category cards, each with a header, a status bar, and a detailed breakdown of counts.

Category	Total	Met	Breached
Minimum eligibility criteria	00	00	00
Products	00	00	00
Pricing	00	00	00
Unsecured lending	00	00	00
Document	00	00	00
Collateral	00	00	00
Covenants	00	00	00
Terms & Conditions	00	00	00

Each category card includes a status bar (e.g., '00 Met' or '00 Breached') and a detailed breakdown of counts for various stages: INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED.

By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

31. View the policy exceptions and click the **Checklist** data segment.

# Chapter 3 - Credit Extension Initiation

The screenshot shows a web application window with a close button (X) in the top right corner. At the top, a progress bar consists of two steps: 'Policy exceptions' (represented by a white circle) and 'Checklist' (represented by a blue circle with the number 2). Below the progress bar, a white box with a grey border contains the text 'No items to display.' In the bottom right corner, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

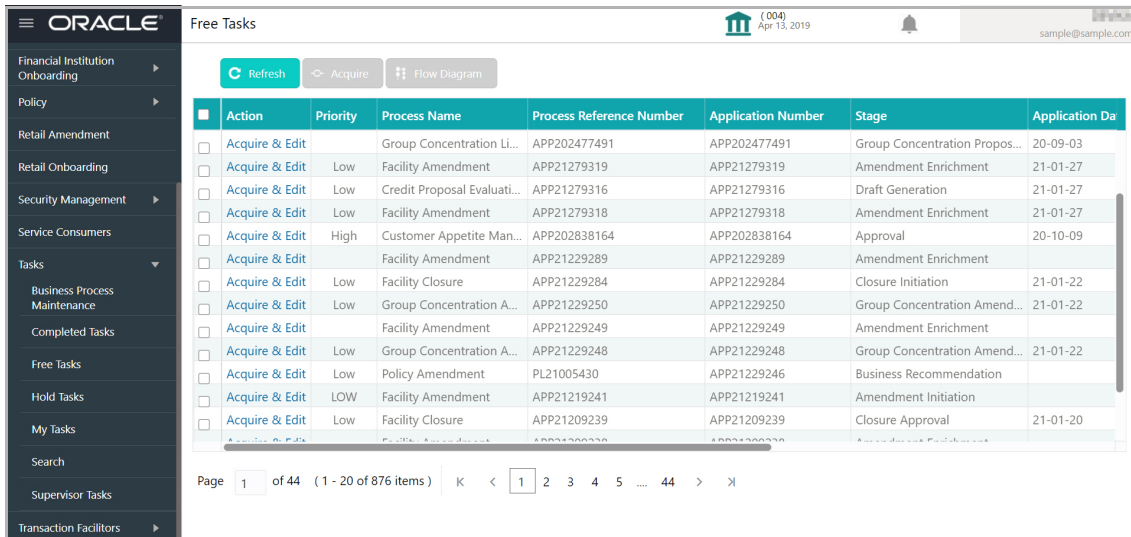
32. Select the **Outcome** as 'Proceed' and click **Submit**. The CP Extension application is moved to the 'Enrichment' stage.

# Chapter 4 - Credit Extension Enrichment

## Credit Extension Enrichment

The Enrichment task is performed by the same user who initiated the Credit Extension process. In this stage, the facility expiry date captured in the Initiation stage can be modified before sending it for review.

1. To Acquire and Edit the Credit Extension Enrichment task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



The screenshot shows the Oracle 'Free Tasks' interface. The table contains the following data:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
Acquire & Edit	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
Acquire & Edit	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
Acquire & Edit	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
Acquire & Edit		Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
Acquire & Edit	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
Acquire & Edit	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
Acquire & Edit		Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
Acquire & Edit	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
Acquire & Edit	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
Acquire & Edit	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
Acquire & Edit	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *Credit Extension Enrichment - Customer Creation* page appears.

3. Refer **Credit Extension Initiation** chapter for information on enriching the credit extension application.

The **Outcomes** available for selection in this stage are:

- Proceed
- Reject

If the **Outcome** is selected as 'Proceed', the credit extension application will be moved to the Review and Recommendation stage on clicking **Submit**.

If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

# Chapter 5 - Review and Recommendation

## Review and Recommendation

In this stage, the Credit Reviewer in the Credit department has to review the extended expiry date of facility and provide their recommendation, if any.

1. To Acquire and Edit the Credit Extension Review and Recommendation task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
Acquire & Edit	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
Acquire & Edit	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
Acquire & Edit	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
Acquire & Edit		Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
Acquire & Edit	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
Acquire & Edit	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
Acquire & Edit		Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
Acquire & Edit	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
Acquire & Edit	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
Acquire & Edit	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
Acquire & Edit	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *CPEX - Review and Recommendation* page appears.

## Customer Summary

The *Customer Summary* page has the following widgets / tiles to display specific information about the party:

- Customer Information
- Facility summary
- Collateral summary
- Group Entities
- Covenants
- Terms & conditions
- Ratings
- Project Summary
- Financial Profile
- Projections

# Chapter 5 - Review and Recommendation

Credit Extension Process - CPEX Review and Recommendation
Pipeline Analysis
Documents

- Customer Summary
- Liability
- Funding Requirement
- Comments

## Customer Summary

### Customer Information

A Domestic entity established & operating as a Pvt Ltd Company in

Customer ID: PTY212094301 | Register No: | Legal Status: Pvt Ltd | Liability Amount: \$22,000,000.00 | Is KYC Compliant: No

Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

### Facility Summary

Liability Sanctioned Amount: \$22,000,000.00 | Liability Utilized Amount: \$22,000,000.00 | Liability OverUtilized Amount: \$0.00

[Facility Level Up](#) | [Go to Parent Facility](#)

LC-LC-1: \$1,500,000.00  
STLOAN-STLOA-1: \$3,660,000.00  
LTWC-LTWC-1: \$6,100,000.00  
STWC-STWC-1: \$6,100,000.00  
LTLOAN-LTLOA-1: \$1,830,000.00  
GTY-GTY-1: \$3,050,000.00  
STLNUS-STLNUS-1: \$6,100,000.00

Sanctioned vs Utilized by Facility Type

### Collateral summary

Total collateral value: \$1,000,000.00

Customer LTV: 2200%

100% MCHN

### Group entities

1

### Covenants

Total Covenants: 0

0 Entity Wise | 0 Facility Wise | 0 Financial | 0 Non Financial

Newly Added: 0 Financial | 0 Non Financial

Met: 0 Financial | 0 Non Financial

Breached: 0 Financial | 0 Non Financial

### Terms & conditions

Total Terms and Conditions: 1

0 Entity | 0 Facility | 0 Pre disbursement | 0 Post disbursement

Newly added: 0 Pre disbursement | 0 Post disbursement

Met: 0 Pre disbursement | 0 Post disbursement

Breached: 0 Pre disbursement | 0 Post disbursement

### Financial Profile

View all

Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

### Projections

View all

Show results for: Next 3 years

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

Hold Back Next Save & Close Cancel



# Chapter 5 - Review and Recommendation



Refer **Credit 360 User Manual** for information on actions that can be performed in the *Customer Summary* page.

3. After performing necessary actions in the *Customer Summary* page, click **Next**. The *Liability* page appears.

## Liability

Refer “[Liability](#)” on page 6 for information on modifying the expiry date of liability.

4. After performing necessary actions in the *Liability* page, click **Next**. The *Funding Requirement* page appears.

## Funding Requirement

Refer “[Funding Requirement](#)” on page 8 for information on modifying the expiry date of facility.

5. After performing necessary actions in the *Funding Requirement* page, click **Next**. The *Comments* page appears.

## Comments

In this page, you can add the review comments and send it to the Approval stage, or add the recommendation and send it to the Enrichment stage.

Credit Extension Process - CPEX Review and Recommendation

Customer Summary  
Liability  
Funding Requirement  
Comments

Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

6. Type the review / recommendation **Comments**.
7. Click **Post**. The comments are posted below the **Comments** text box.
8. To hold the review and recommendation task, click **Hold**.
9. To go back to the previous page and modify necessary details, click **Back**.

# Chapter 5 - Review and Recommendation

10. To save and exit the window, click **Save & Close**.
11. If changes are not necessary, click **Submit**.
12. To exit the window without saving information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exception* window appears:

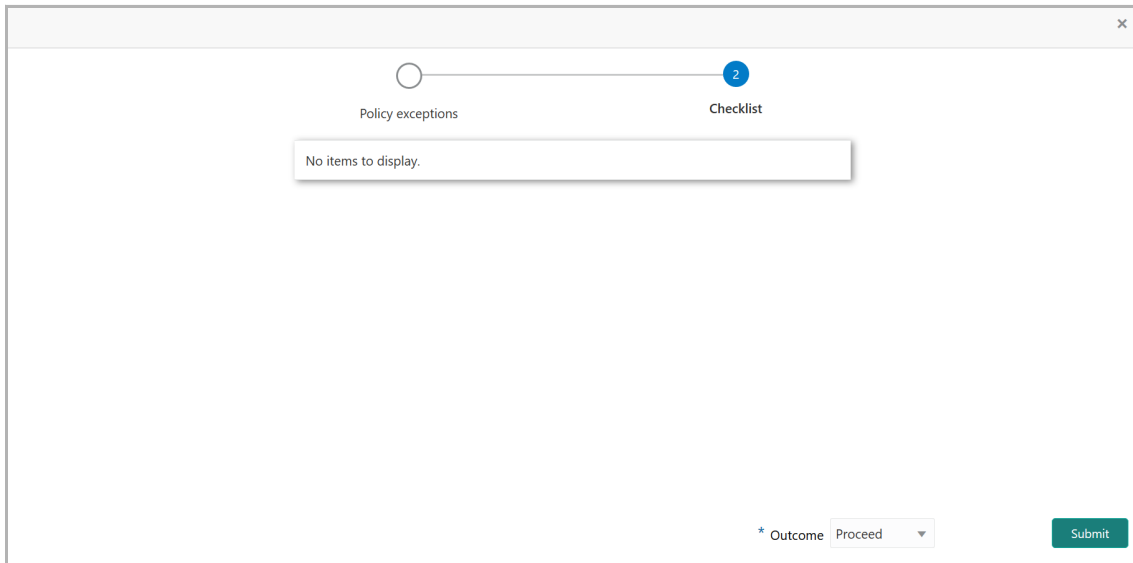
The screenshot shows a window titled "Policy Exceptions" with a close button (X) in the top right corner. At the top, there are two tabs: "Policy exceptions" (active, with a blue circle containing the number 1) and "Checklist". Below the tabs is a dropdown menu set to "All". A summary bar at the top displays three categories: "Total" (00), "Met" (00), and "Breached" (00). The main area contains eight panels, each representing a different policy criterion:

- Minimum eligibility criteria**: 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Products**: 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Pricing**: 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Unsecured lending**: 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Document**: 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Collateral**: 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Covenants**: 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Terms & Conditions**: 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.

By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

13. View the policy exceptions and click the **Checklist** data segment.

# Chapter 5 - Review and Recommendation



14. Select the required **Outcome**. The options available are: Proceed, Reject, and Send Back.

15. Click **Submit**.

If the **Outcome** is selected as 'Proceed', the credit extension application will be moved to the Approval stage on clicking **Submit**.

If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

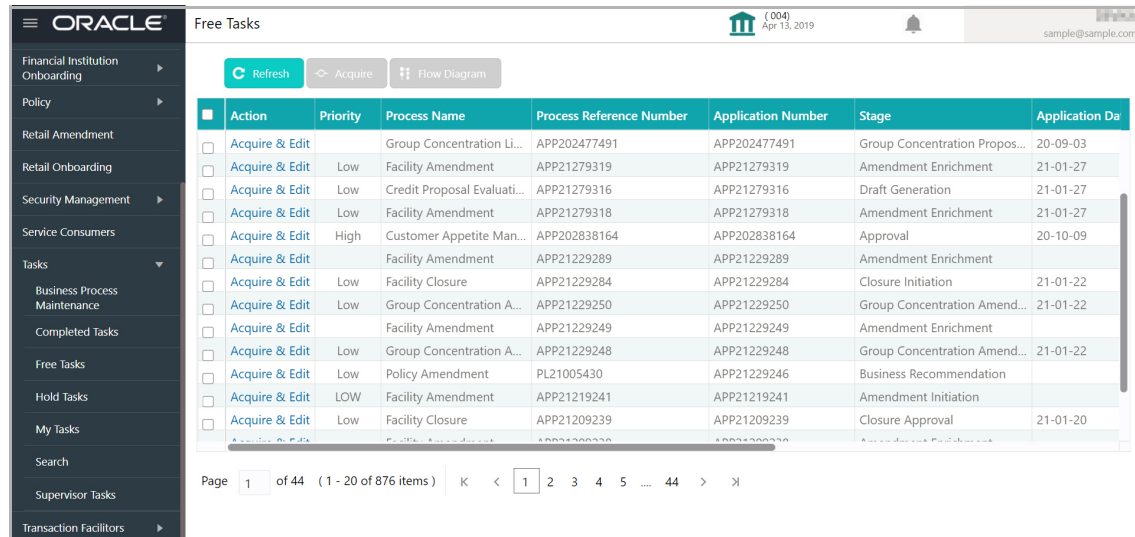
If the **Outcome** is selected as 'Send Back', the credit extension application will be moved back to the Enrichment stage on clicking **Submit**.

# Chapter 6 - Approval

## Credit Extension Approval

In this stage, the Credit Approver in the Credit department has to review the credit extension application and make appropriate decision, such as Approve or Reject the application.

1. To Acquire and Edit the Credit Extension Approval task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



The screenshot shows the Oracle Free Tasks page. The table contains the following data:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
Acquire & Edit	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
Acquire & Edit	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
Acquire & Edit	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
Acquire & Edit		Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
Acquire & Edit	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
Acquire & Edit	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
Acquire & Edit		Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
Acquire & Edit	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
Acquire & Edit	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
Acquire & Edit	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
Acquire & Edit	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *Credit Extension Proposal Approval* page appears.

## Customer Summary

The *Customer Summary* page has the following widgets / tiles to display specific information about the party:

- Customer Information
- Facility summary
- Collateral summary
- Group Entities
- Covenants
- Terms & conditions
- Ratings
- Project Summary
- Financial Profile
- Projections

# Chapter 6 - Approval

Credit Extension Process - Credit Extension Proposal Approval
Documents
Screen (1 / 4)

- Customer Summary
- Liability
- Funding Requirement
- Comments

### Customer Summary

ACME Corporation

**Customer Information**

ACME Corporation, A Domestic entity established & operating as a Pvt Ltd Company in

Customer ID: PTY212094301
Register No: Pvt Ltd
Legal Status: Pvt Ltd
Liability Amount: \$22,000,000.00
Is KYC Compliant: No
Share Holders: 0
Contractors: 0
Guarantors: 0
Bankers: 0

**Facility Summary**

Liability Sanctioned Amount: \$22,000,000.00
Liability Utilized Amount: \$22,000,000.00
Liability OverUtilized Amount: \$0.00

< Facility Level Up
Go to Parent Facility >

Facility Type	Amount
LC-LC-1	\$1,500,000.00
STLOAN-STLOA...	\$3,660,000.00
LTWC-LTWC-1	\$6,100,000.00
STWC-STWC-1	\$6,100,000.00
LTLOAN-LTLOA...	\$6,100,000.00
GTY-GTY-1	\$1,830,000.00
STLNUS-STLN...	\$3,050,000.00

Facility Type	Sanctioned	Utilized
LC	~3.5M	~3.5M
STLOAN	~6M	~6M
LTWC	~1.8M	~1.8M
STWC	~3M	~3M
LTLOAN	~6M	~6M
GTY	~6M	~6M

**Collateral summary**

\$1,000,000.00

Total collateral value

2200%
Customer LTV

100%

100%

MCHN

**Group entities**

1

**★ Ratings**

No items to display.

**Project Summary**

No data to display.

**Covenants**

0

Total Covenants

0

0

0

0

Entity Wise   Facility Wise   Financial   Non Financial

Newly Added

0

0

0

0

Financial   Non Financial

Met

0

0

Financial   Non Financial

Breachd

0

0

Financial   Non Financial

**Terms & conditions**

1

Total Terms and Conditions

0

0

0

0

Entity   Facility   Pre disbursement   Post disbursement

Newly added

0

0

Pre disbursement   Post disbursement

Met

0

0

Pre disbursement   Post disbursement

Breachd

0

0

Pre disbursement   Post disbursement

**Financial Profile**

Previous 3 yea... ▾

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

**Projections**

Show results for Next 3 years ▾

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

Hold
Back
Next
Save & Close
Cancel

# Chapter 6 - Approval



Refer **Credit 360 User Manual** for information on actions that can be performed in the *Customer Summary* page.

3. After performing necessary actions in the *Customer Summary* page, click **Next**. The *Liability* page appears.

## Liability

Refer “[Liability](#)” on page 6 for information on modifying the expiry date of liability.

4. After performing necessary actions in the *Liability* page, click **Next**. The *Funding Requirement* page appears.


## Funding Requirement

In this page, you can approve, reject, or send back a particular facility for which expiry date is extended.

The screenshot displays the 'Funding Requirement' page within the 'Credit Extension Process - Credit Extension Proposal Approval' application. The page features a navigation sidebar on the left with options for 'Customer Summary', 'Liability', 'Funding Requirement' (selected), and 'Comments'. The main content area shows a list of funding requirements with the following details:


Facility ID	Facility Description	Requested Amount	Facility Category	Facility Type	Next Review Date
FC99999	LC		LC	Non Funded	20-08-18
FC99998	LTLOAN		TL	Non Funded	20-08-18
FC99997	STWCIND		WC	Non Funded	20-08-18
FC99996	STWCUS		WC	Non Funded	20-08-18

At the bottom of the page, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The 'Next' button is highlighted in green, indicating it is the next step in the process.

5. To approve a facility expiry date extension, select the required facility record and click  the **Approve** icon. The following window appears:

# Chapter 6 - Approval

Approve Facility



Line Number: 1  
Facility Description: LC

Requested Amount:  
Facility Category: LC

Product Type: Funded  
Approved Amount:

Comments

Enter text here...

Post

No items to display.

Approve Cancel

6. Type the approval comments and click **Post**. The comments are posted below the **Comments** text box.


7. Click **Approve**. The facility is marked as Approved.

8. To send back the facility for review, select the required facility record and click the **Send Facility Back For More Info** icon. The following window appears:



# Chapter 6 - Approval

Send Facility Back For More Info



**Line Number:** 1  
**Facility Description:** LC

**Requested Amount:**  
**Facility Category:** LC

**Product Type:** Funded  
**Approved Amount:**

Comments

Enter text here...


Post

No items to display.

Required More Info Cancel

9. Type the comments for reviewer and click **Post**. The comments are posted below the **Comments** text box.


10. Click **Required More Info**.

11. To reject a facility expiry date extension, select the required facility record and click  the **Reject** icon. The following window appears:



# Chapter 6 - Approval

Reject Facility



Line Number: 1  
Facility Description: LC

Requested Amount:  
Facility Category: LC

Product Type: Funded  
Approved Amount:

Comments

Enter text here...

Post

No items to display.

Reject Cancel

12. Type the rejection comments and click **Post**. The comments are posted below the **Comments** text box.

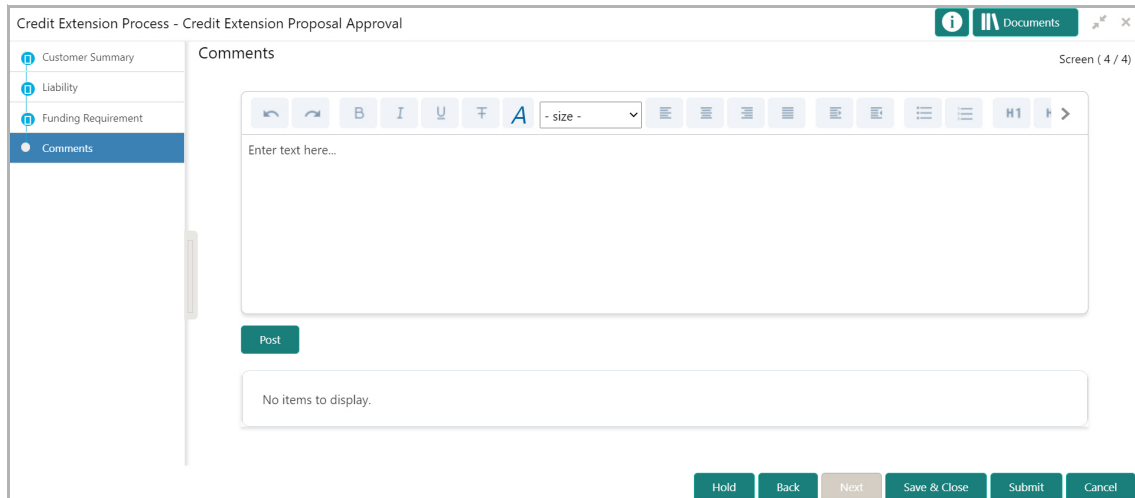
13. Click **Reject**.

14. After performing necessary actions in the *Funding Requirement* page, click **Next**. The *Comments* page appears

## Comments

In this page, you can capture the overall comments for the Approval stage. Posting comments help the user in the next stage to better understand the application.

# Chapter 6 - Approval



15. Type the approval **Comments**.
16. Click **Post**. The comments are posted below the **Comments** text box.
17. To hold the approval task, click **Hold**.
18. To go back to the previous page and modify necessary details, click **Back**.
19. To save and exit the window, click **Save & Close**.
20. If changes are not necessary, click **Submit**.
21. To exit the window without saving information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exception* window appears:

# Chapter 6 - Approval

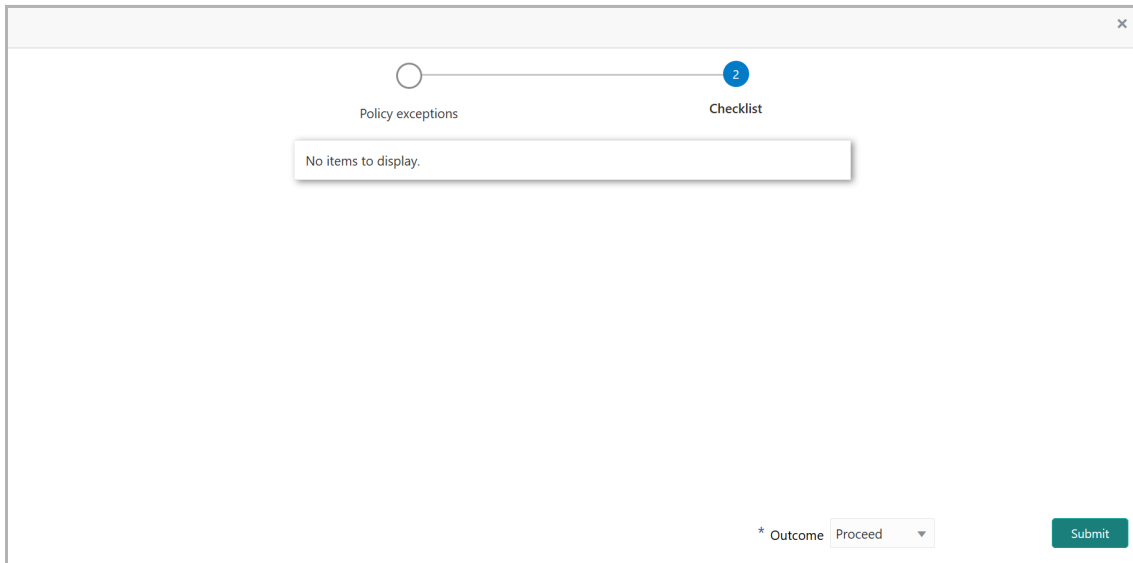
The screenshot displays the 'Policy Exceptions' dashboard. At the top, there are two tabs: 'Policy exceptions' (selected) and 'Checklist'. A dropdown menu is set to 'All'. The summary bar shows 00 Total, 00 Met, and 00 Breached. Below this, eight categories are listed, each with a status bar and a detailed breakdown of counts for various stages: INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED.

Category	Total	Met	Breached
Minimum eligibility criteria	00	00	00
Products	00	00	00
Pricing	00	00	00
Unsecured lending	00	00	00
Document	00	00	00
Collateral	00	00	00
Covenants	00	00	00
Terms & Conditions	00	00	00

By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

22. View the policy exceptions and click the **Checklist** data segment.

# Chapter 6 - Approval



23. Select the required **Outcome**. The options available are: **Approve**, **Send Back**, and **Reject**.

24. Click **Submit**.

If the **Outcome** is selected as 'Approve', the credit extension application will be moved to the Documentation stage on clicking **Submit**.

If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

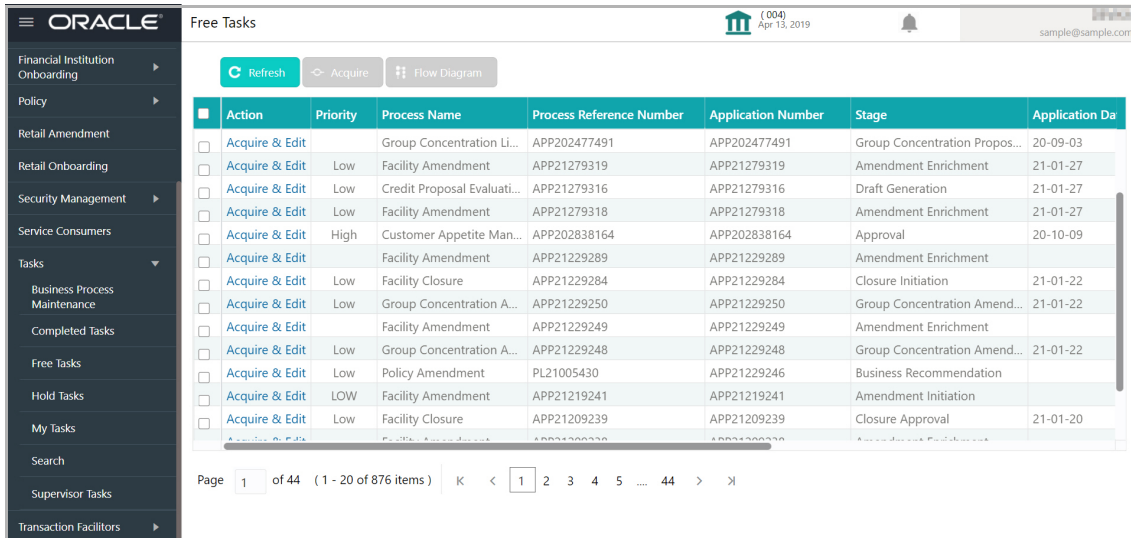
If the **Outcome** is selected as 'Send Back', the credit extension application will be moved back to the Review and Recommendation stage on clicking **Submit**.

# Chapter 7 - Documentation

## Credit Extension Documentation

In this stage, customer's communication address can be configured and the draft document with modified expiry date can be generated for customer acceptance.

1. To Acquire and Edit the Credit Extension Documentation task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



The screenshot shows the Oracle 'Free Tasks' interface. The table contains the following data:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
Acquire & Edit	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
Acquire & Edit	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
Acquire & Edit	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
Acquire & Edit		Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
Acquire & Edit	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
Acquire & Edit	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
Acquire & Edit		Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
Acquire & Edit	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
Acquire & Edit	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
Acquire & Edit	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
Acquire & Edit	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *Credit Extension Documentation - Summary* page appears.

# Chapter 7 - Documentation

OFSS - Draft Generation

1 Summary 2 Draft Generation 3 Comments

Summary

OFSS

**Customer Information**

OFSS, A entity established & operating as a Public Ltd Company in

Customer ID: PTY201814590 | Register No: | Legal Status: Public Ltd | Liability Amount: | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

**Facility Summary**

Total funded - \$5,000,000.00 | Total non funded - \$0.00

6M  
4M  
2M  
0

Funded

■ Term Loan

Facility summary list

No data to display

**Collateral summary**

\$0.00  
Total collateral value

0%  
Customer LTV

No data to display

**Existing Facilities**

\$0.00 - (0) | \$0.00 - (0) | \$0.00 - (0)

Total existing facilities | Takeover amount | Takeover in this application

**Covenants**

0 Total Covenants

0 Entity Wise | 0 Facility Wise | 0 Financial | 0 Non Financial

No items to display.

**Terms & conditions**

0 Total Terms and Conditions

0 Pre-Distributed | 0 Post-Distributed

0 Newly added | 0 Pre-Distributed | 0 Post-Distributed

0 Met | 0 Pre-Distributed | 0 Post-Distributed

0 Breached | 0 Pre-Distributed | 0 Post-Distributed

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

Show results for Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020	Variance %
No data to display.						

**Projections** [View all](#)

Show results for Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
No data to display.						

**Group entities**

1

**Scores**

⚠ Evaluation not yet done

**Groupwise Exposure Details**

\$5,000,000.00

■ GE20181562

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Ratings**

Moody's AAA

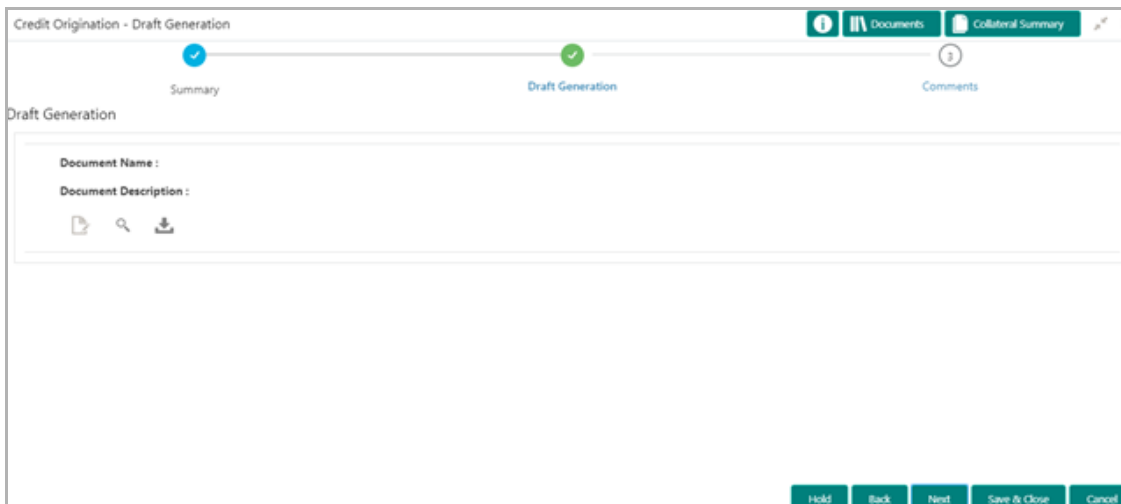
Hold Back Next Save & Close Cancel



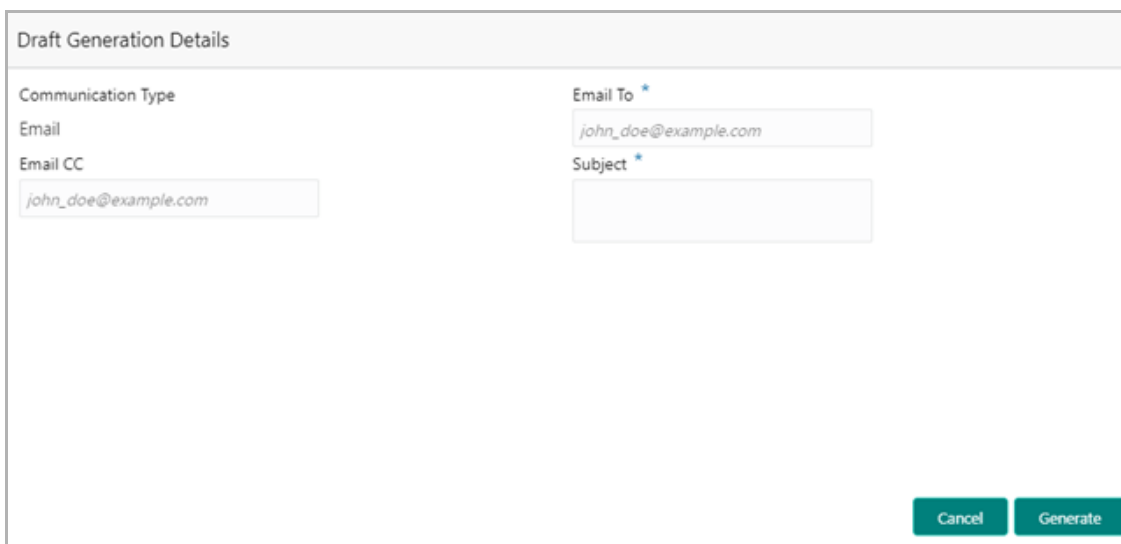
Refer **Credit 360 User Manual** for information on actions that can be performed in the *Summary* page.

# Chapter 7 - Documentation

3. After reviewing the *Summary*, click **Next**. The *Draft Generation* page appears.



4. Click the generate icon (first icon below the Document Description). The *Draft Generation Details* window appears.



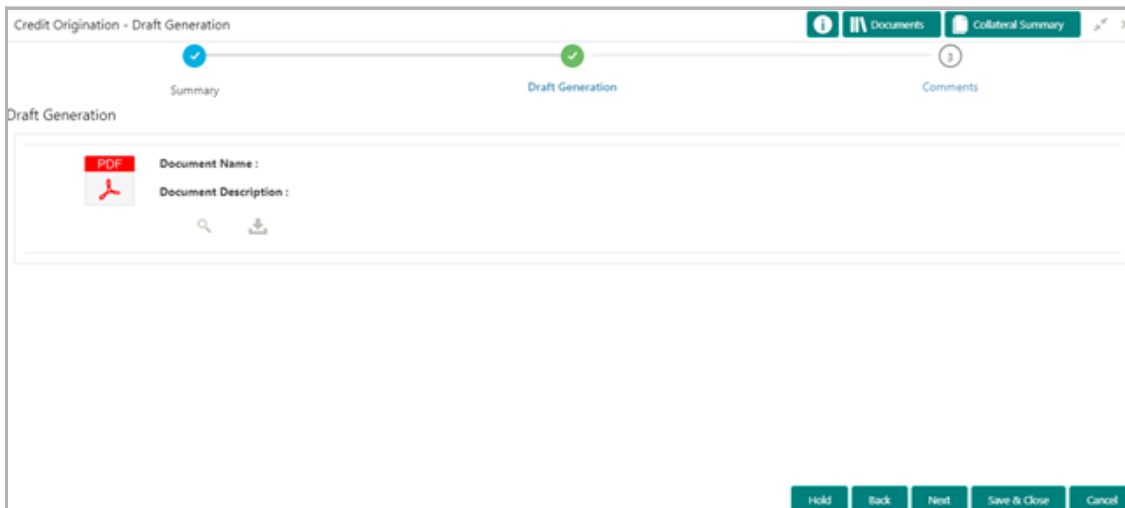
5. In **Email To** field, type the Email address to which the draft document has to be sent.

6. In **Email CC** field, type the Email address which has to be in CC of draft mail.

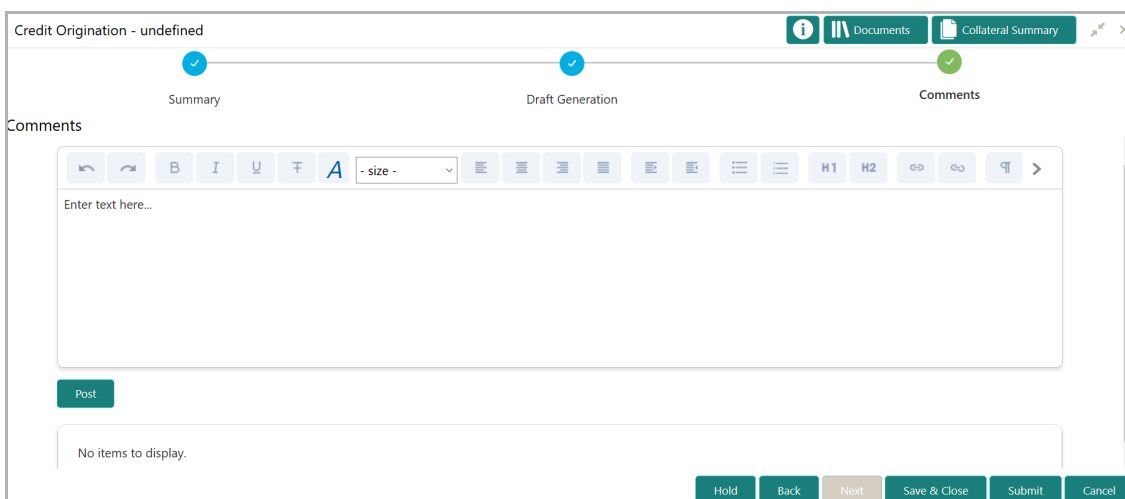
7. In **Subject** field, type the mail subject.

8. Click **Generate**. Draft document is generated and displayed in *Draft Generation* page as shown below.

# Chapter 7 - Documentation



9. Click **Next**. The *Comments* page appears.

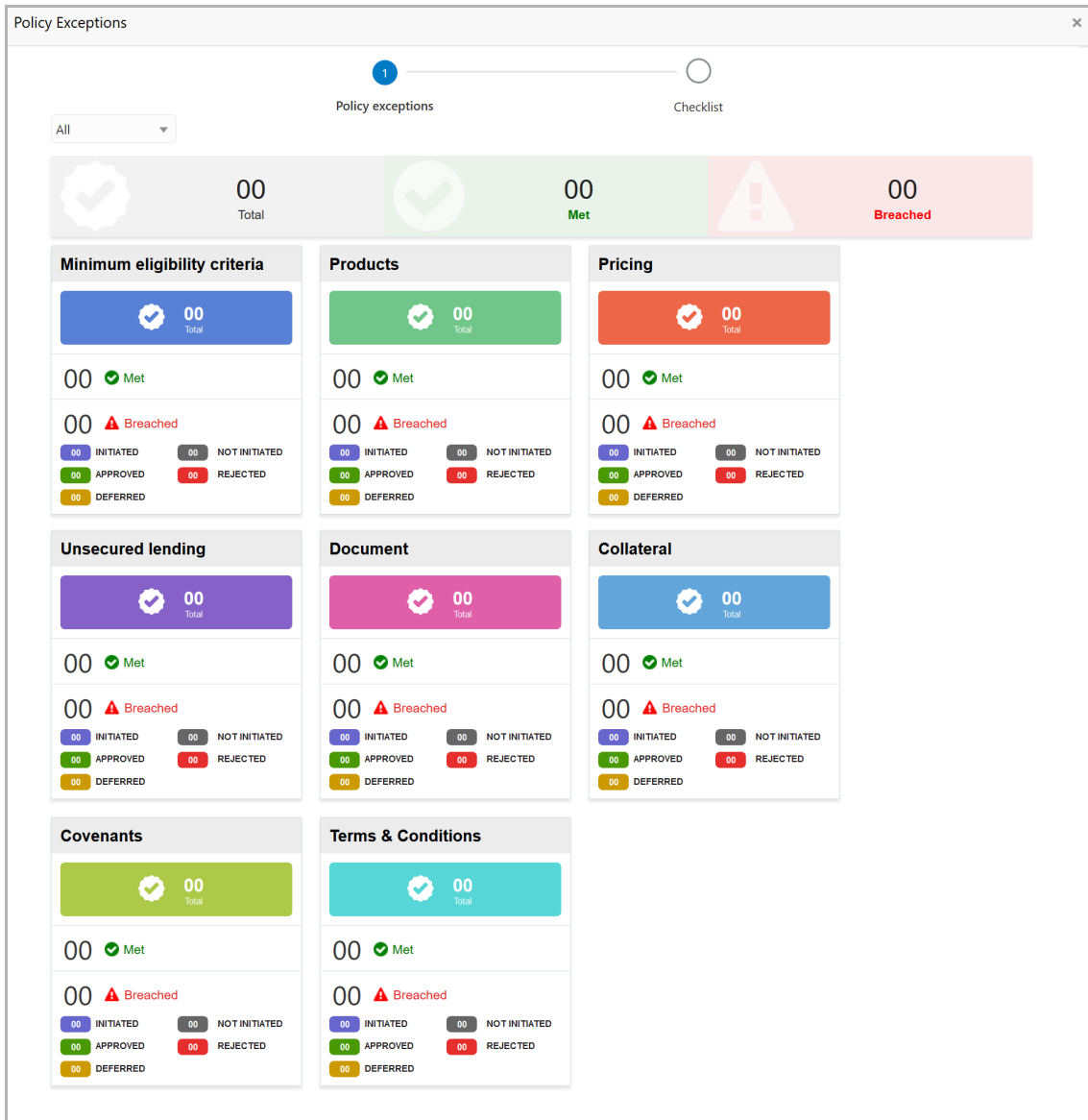


10. Type the overall comments for the Documentation stage.
11. Click **Post**. The comments are posted below the **Comments** text box.
12. To hold the documentation task, click **Hold**.
13. To go back to the previous page and modify necessary details, click **Back**.
14. To save and exit the window, click **Save & Close**.
15. If changes are not necessary, click **Submit**.
16. To exit the window without saving information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exception* window appears:



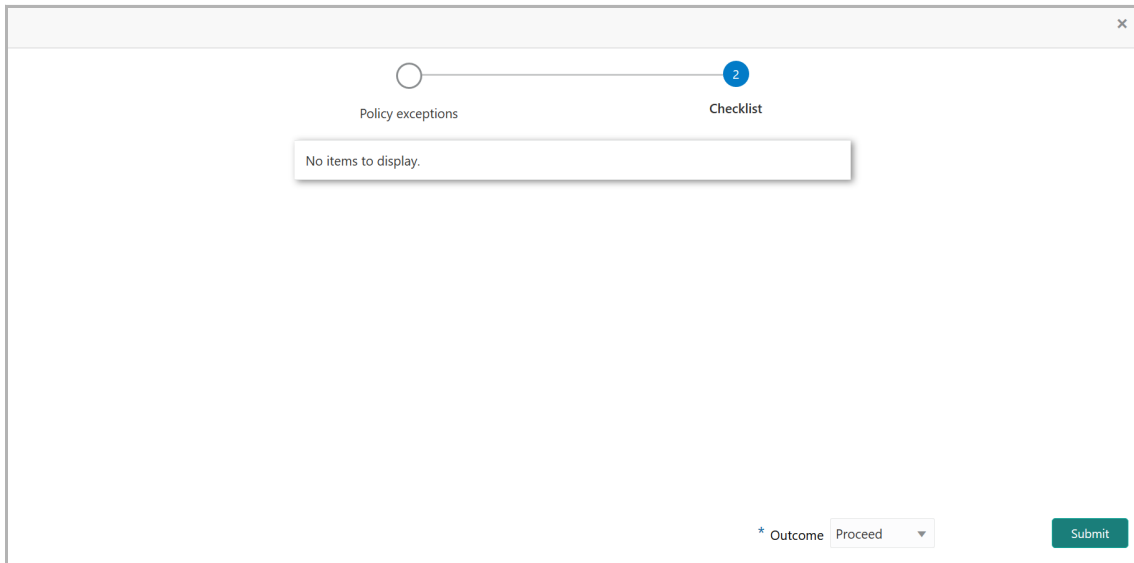
# Chapter 7 - Documentation



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

17. View the policy exceptions and click the **Checklist** data segment.

# Chapter 7 - Documentation



18. Select the **Outcome** as 'Proceed' and click **Submit**. The draft document is sent to the mentioned Email ID.

# Chapter 8 - Manual Retry

---

## Manual Retry

After successful completion of Credit Extension Documentation task, the extended expiry date details are automatically posted to ELCM. If any error occurs during the automatic hand-off process, the system generates the Manual Retry task in Free Task page.

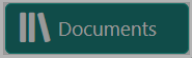
1. Navigate to **Tasks > Free Tasks**.
2. **Acquire & Edit** the required Manual Retry task. The *Manual Retry - Summary* page listing the hand-off error details is displayed.
3. View the **Hand-Off Error Details**.
4. Make necessary changes and **Submit** the task.

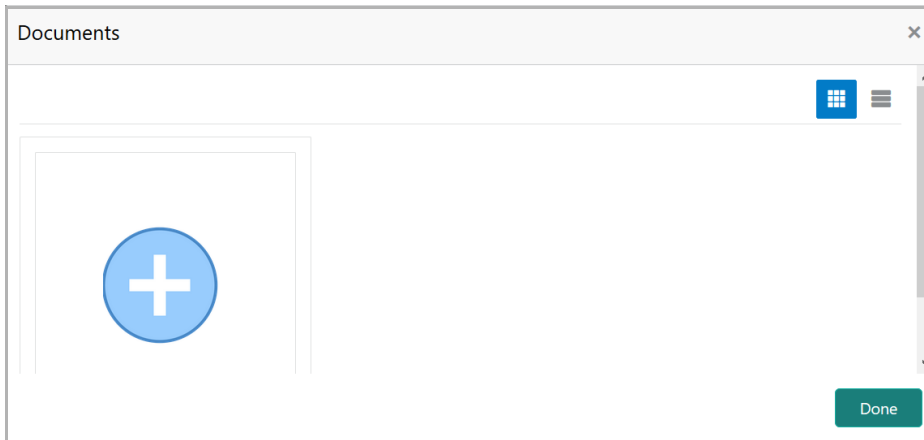
# Chapter 9 - Document Upload

## Document Upload and Checklist

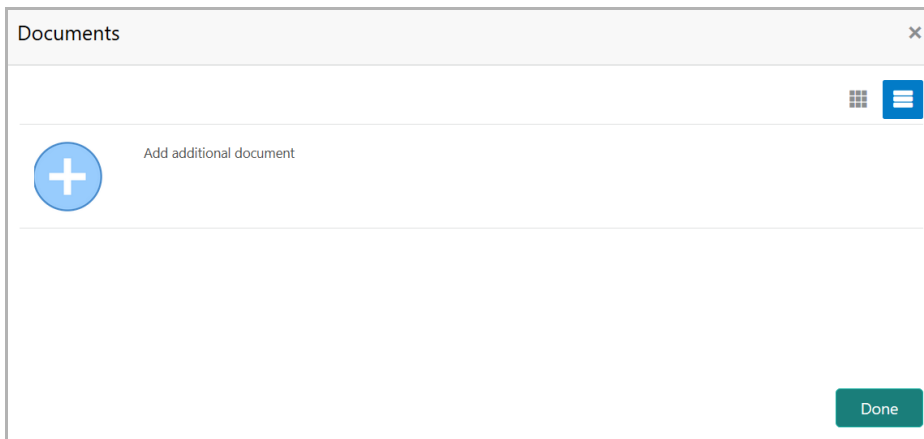
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Credit Extension process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the application. Documents added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

### Steps to upload documents

1. Click  at the top right corner of any page. The *Documents* window appears.



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



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

# Chapter 9 - Document Upload

Document ✕

Document Type * Closure Documents ▼	Document Code * Closure Documents ▼
Document Title * Facility Payment Bills	Document Description <input type="text"/>
Remarks Paid	Document Expiry Date Mar 21, 2020

Drop files here or click to select

Selected files: ["pdf-PDF-Invoice3.pdf"]

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**. The *Checklist* window appears.

# Chapter 9 - Document Upload

Checklist

Proposal Enrichment

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

\* Outcome Proceed Submit

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 10 - 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

### Documentation Accessibility

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