

## **SME Onboarding User Guide**

# **Oracle Banking Branch**

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## **SME Onboarding User Guide**

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## Contents

<b>1</b>	<b>Preface.....</b>	<b>1</b>
1.1	Introduction.....	1
1.2	Audience .....	1
1.3	Document Accessibility .....	1
1.4	List of Topics .....	1
1.5	Related Documents.....	1
1.6	Symbols and Icons.....	2
1.7	Basic Actions.....	3
<b>2</b>	<b>SME Onboarding.....</b>	<b>5</b>
2.1	Overview .....	5
2.2	Onboarding Initiation .....	7
2.3	KYC .....	11
2.4	Onboarding Enrichment .....	13
2.5	Review.....	21
2.6	Recommendation .....	23
2.7	Approval .....	27
2.8	Amendment.....	30
<b>3</b>	<b>List Of Menus.....</b>	<b>32</b>

# 1 Preface

## 1.1 Introduction

This guide provides step-by-step instructions to onboard a Small and Medium (SME) customer using Oracle Banking Enterprise Party Management.

## 1.2 Audience

This manual is for the Bankers responsible for onboarding Small and Medium (SME) customers into the bank.

## 1.3 Document Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.4 List of Topics

**Table 1: List of Topics**

Topic	Description
<b>Customer Onboarding</b>	This topic provides an overview of the Customer Onboarding process and covers the actions to be performed in the Onboarding process.
<b>List of Menus</b>	This topic displays the list of main screens in the document along with its reference








## 1.5 Related Documents

1. Getting Started User Guide
2. SME 360 User Guide

## 1.6 Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

**Table 2: Symbols and Icons**

Symbol	Function
→	Represents Results
	Calendar icon
	Minimize
	Maximize
	Close
	Perform search
	Open a list
	Increase/decrease value

## 1.7 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions. The table below gives a snapshot of them:

**Table 3: Basic Actions**

Action	Description
<b>Submit</b>	<p>On click of 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, the task will be submitted. The following options are available for 'Outcome':</p> <ul style="list-style-type: none"> <li>• Proceed – move the task to next stage or complete the onboarding process in Approval stage. User can select this option in the Initiation, Enrichment, Review, Recommendation, and Approval stages.</li> <li>• Approve – the onboarding process is approved. User can select this option in KYC stage.</li> <li>• Reject – the onboarding process is rejected. User can select this option in KYC and Approval stages.</li> <li>• Additional Info – the task is moved back to the Manual retry queue for further. User can select this option in Review and Approval stages.</li> </ul>
<b>Post</b>	On click of Post, the system posts the comments below the <b>Comments</b> text box.
<b>Cancel</b>	On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.
<b>Hold</b>	<p>On click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.</p>

Action	Description
<b>Next</b>	On click of Next, the details of the captured will be saved and then system will move to the next screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
<b>Back</b>	On click of Back, the details of the captured will be saved and then system will move to the previous screen.
<b>Save &amp; Close</b>	On click of Save & Close, the captured details will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields are captured.

## 2 SME Onboarding

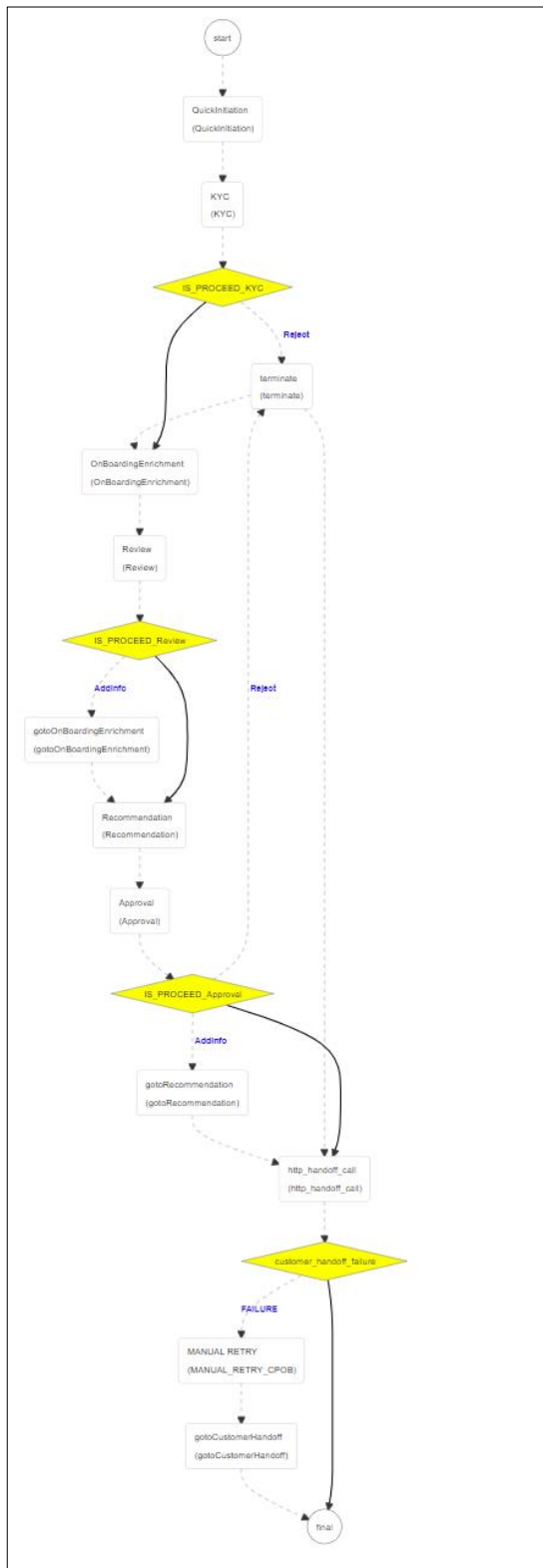
### 2.1 Overview

SME Onboarding is an umbrella term that is often used to describe the entire process that users go through when they start their journey as a customer of a banking product or service. Onboarding is an ongoing process, which helps banks to create a relationship with customers. In a bank, there would be a Relationship Manager for every Small and Medium Enterprise that will be on-boarded as a customer. The respective RM would take care of the customer to successfully onboard into the bank. The various activities performed for the SME Onboarding process are:

- Initiation
- KYC
- Enrichment
- Review
- Recommendation
- Approval

#### 2.1.1 Process Flow Diagram

The flow diagram illustrating the different stages in SME Onboarding process is shown below for reference:

**Figure 1: SME Onboarding Process Flow**

## 2.2 Onboarding Initiation

In this stage, the Relationship Manager can capture basic demographic information about the SME to be on-boarded using Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

1. From the **Home page**, navigate to the left menu, and select **Party Services**. Under **Party Services**, click **Small Medium Enterprise**.
2. Under **Small Medium Enterprise**, click **Onboarding**.

→ The system displays the **Quick Initiation** screen.

**Figure 2: SME Quick Initiation**

The screenshot shows the 'Quick Initiation' form. It has a header 'Quick Initiation'. Below it are four main sections: 'Organization details' with input fields for 'Organization Name', 'Entity Type', and 'Classification Type', plus an 'Upload Logo' button; 'Industries' with a table for 'Sector', 'Industry Group', 'Industry', and 'Sub Industry', and an 'Add Industry' button; 'Credit Rating' with a table for 'Year', 'Agency', and 'Rating', and an 'Add Rating' button; and 'Social Media Profiles' with input fields for 'Official Website', 'Facebook', and 'Twitter'. At the bottom right are three buttons: 'Submit', 'Submit And Enrich', and 'Cancel'.

3. On **Quick Initiation** screen, specify the details of the customer. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

**Table 4: Quick Initiation – Field Description**

Field Name	Field description
<b>Organization details</b>	Specify the fields under this section.
<b>Organization Name</b>	Specify the Registered Name of the organization.

Field Name	Field description
<b>Entity Type</b>	<p>Select the Type of business entity from the drop-down values:</p> <ul style="list-style-type: none"> <li>• Private Limited</li> <li>• Public Limited</li> <li>• Trusts</li> <li>• Government Owned</li> <li>• Associations, etc.</li> </ul>
<b>Classification Type</b>	Classification of the SME as Micro, Small or Medium as per the local regulations.
<b>Logo</b>	Upload logo of the company.
<b>Industries</b>	Specify the fields under this section.
<b>Sector</b>	<p>Specify the Industry Sector to which the SME belongs. For example,</p> <ul style="list-style-type: none"> <li>• Energy</li> <li>• Real Estate</li> <li>• Utilities</li> <li>• Consumer</li> <li>• Staples, etc.</li> </ul>
<b>Industry Group</b>	<p>Specify the Industry group within the sector. For example,</p> <ul style="list-style-type: none"> <li>• Software</li> <li>• Hardware</li> <li>• Semiconductor Industry Groups within Information technology Sector</li> </ul>
<b>Industry</b>	Specify the industry within the Industry group. For example, IT services, Software Products within Software.

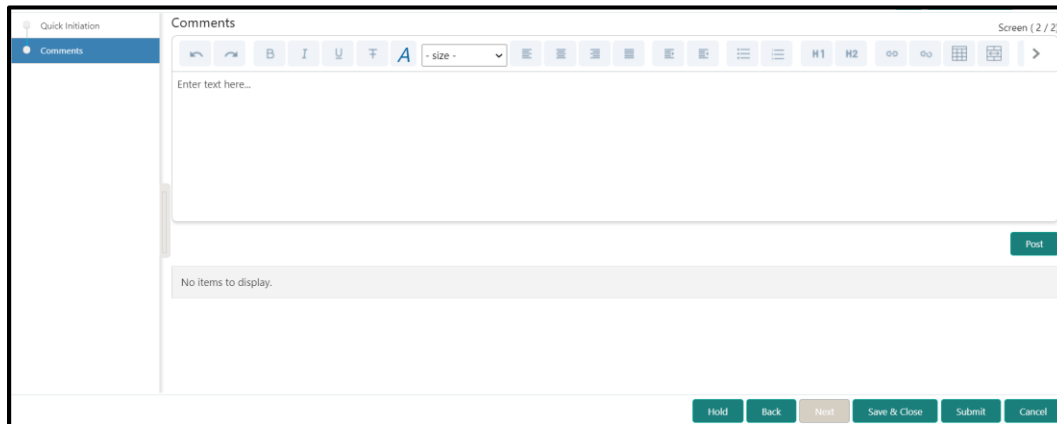
Field Name	Field description
<b>Sub Industry</b>	Specify the sub Industry within the Industry. For example, <ul style="list-style-type: none"> <li>IT Consulting Services</li> <li>Data Processing Services</li> <li>Internet Services within IT services.</li> </ul>
<b>Credit Rating</b>	Specify the fields under this section.
<b>Rating Agency</b>	Specify the Name of the Credit Rating agency, which has given rating to the SME. If rating from agency is not available, then Bank's internal rating can be captured.
<b>Rating</b>	Specify the Rating provided by the credit rating Agency.
<b>Social Media Profile</b>	Specify the fields under this section.
<b>Official Website</b>	Specify the official website address for the SME.
<b>Facebook</b>	Specify the Facebook URL for the SME.
<b>Twitter</b>	Specify the SME's twitter handle.

- Click **Submit**. The system creates unique party ID for the customer and displays the **Initiation - Basic Details** page.

5. Click **Next**.

→ The system displays the **Initiation – Comments** page.

**Figure 3: Initiation – Comments**



**NOTE:** The Relationship Managers can capture overall comments for the Initiation stage in this data segment. Capturing comments helps in better understanding of the task by the banker who will work with this task in the next stage.

6. Specify the overall comments for the Onboarding Initiation stage, and click **Post**.

## 2.3 KYC

In this stage, the Relationship Manager can capture KYC details about the SME to be on-boarded using Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

1. To acquire and edit the KYC task, navigate to **Tasks**. Under **Tasks**, click **Free Tasks**.

→ The system displays the **Free Tasks** screen.

**Figure 4: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	*TY0001237001	PT00001237001	KYC	21-08-27	000	PT0001237001
Acquire & Edit	Medium	Retail Party Amendment	*TY0001237002	PT00001237002	Review	21-08-25	000	PT0001237002
Acquire & Edit	Medium	SME Onboarding	*TY0001237003	PT00001237003	Manual Retry	21-08-24	000	PT0001237003
Acquire & Edit	Medium	Retail Party Amendment	*TY0001237004	PT00001237004	Manual Retry	21-08-25	000	PT0001237004
Acquire & Edit	Medium	Retail Onboarding	*TY0001237005	PT00001237005	Onboarding Enrichment	70-01-01	000	PT0001237005
Acquire & Edit	Medium	Retail Onboarding	*TY0001237006	PT00001237006	Onboarding Enrichment	70-01-01	000	PT0001237006
Acquire & Edit	Medium	Retail Onboarding	*TY0001237007	PT00001237007	KYC MANUAL RETRY	70-01-01	000	PT0001237007
Acquire & Edit	Medium	Retail Onboarding	*TY0001237008	PT00001237008	Manual Retry	70-01-01	000	PT0001237008
Acquire & Edit	Medium	Corporate Onboarding	*TY0001237009	PT00001237009	Recommendation	21-08-24	000	PT0001237009
Acquire & Edit	Medium	Retail Onboarding	*TY0001237010	PT00001237010	Manual Retry	70-01-01	000	PT0001237010
Acquire & Edit	Medium	Retail Onboarding	*TY0001237011	PT00001237011	Manual Retry	70-01-01	000	PT0001237011
Acquire & Edit	Medium	Retail Onboarding	*TY0001237012	PT00001237012	Review	21-08-24	000	PT0001237012
Acquire & Edit	Medium	Retail Onboarding	*TY0001237013	PT00001237013	Manual Retry	21-08-24	000	PT0001237013

2. On **Free Tasks** screen, select the required task, and click **Acquire and Edit**.

→ The system displays the **KYC – Customer KYC Details** summary page.

**Figure 5: Customer KYC Details**

Party Id	Organization Name	Entity Type	KYC Status	Actions
*TY2* 0705731	ABC Enterprises	Pvt Ltd	Verified	KYC Details

3. On **Customer KYC Details** screen, click **KYC Details** to update the status of KYC Check. For more information on fields, refer to the field description table.

**Table 5: KYC – Field Description**

Field Name	Description
<b>Report Received</b>	On click, it highlights blue. It indicates that report is true and it is received. By default, it is selected to false.
<b>Verification Date</b>	Specify the date or use the calendar icon to select the KYC verification date.
<b>Effective Date</b>	Specify the date or use the calendar icon to select the KYC effective from date.
<b>KYC Method</b>	Specify the Method by which the KYC is completed.
<b>KYC Status</b>	Select the KYC status from the dropdown.

4. Once details are updated, click **Next**.  
 → The system displays the **KYC – Comments** page.

**Figure 6: KYC – Comments**

5. Specify the overall comments for the **KYC** stage, and click **Post**.

## 2.4 Onboarding Enrichment

In this stage, the Relationship Manager can capture detailed information about the SME to be added in Oracle Banking Enterprise Party Management.

To initiate the Onboarding process:

1. To acquire and edit the Onboarding Enrichment task, navigate to **Tasks**.
2. Under **Tasks**, click **Free Tasks**.

→ The system displays the **Free Tasks** screen.

**Figure 7: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Corporate Onboarding	+1N10W121041001	PT0000121041001	KYC	21-08-27	000	PTV000121041001
Acquire & E...	Medium	Retail Party Amendment	+1N10W121041001	AP0012371403	Review	21-08-25	000	PTV000121041001
Acquire & E...	Medium	SME Onboarding	TY000012370412	PT0000121041001	Manual Retry	21-08-24	000	PTV00012370012
Acquire & E...	Medium	Retail Party Amendment	TY000012371808	AP00121041001	Manual Retry	21-08-25	000	PTV00012371808
Acquire & E...	Medium	Retail Onboarding	+1N10W121041001	PT0000121041001	Onboarding Enrichment	70-01-01	000	PTV000121041001
Acquire & E...	Medium	Retail Onboarding	+1N10W121041001	STP12675005121	Onboarding Enrichment	70-01-01	000	PTV000121041001
Acquire & E...	Medium	Retail Onboarding	TY000012360004	PT0000121041001	KYC MANUAL RETRY	70-01-01	000	PTV00012360004
Acquire & E...	Medium	Retail Onboarding	TY000012360003	PT0000121041001	Manual Retry	70-01-01	000	PTV00012360003
Acquire & E...	Medium	Corporate Onboarding	+1N10W121041001	PT0000121041001	Recommendation	21-08-24	000	PTV000121041001
Acquire & E...	Medium	Retail Onboarding	+1N10W121041001	STP11TEST00000	Manual Retry	70-01-01	000	PTV000121041001
Acquire & E...	Medium	Retail Onboarding	TY000012301900	PT0000121041001	Manual Retry	70-01-01	000	PTV00012301900
Acquire & E...	Medium	Retail Onboarding	TY000012301903	PT0000121041001	Review	21-08-24	000	PTV00012301903
Acquire & E...	Medium	Retail Onboarding	+1N10W121041001	PT0000121041001	Manual Retry	21-08-24	000	PTV000121041001
Acquire & E...	Medium	Retail Onboarding	PT000012300000	PT000012300000	Onboarding Enrichment	21-08-24	000	PTV00012300000

3. On **Free Tasks** screen, select the required task, and click **Acquire and Edit**.

→ The system displays the **Onboarding Enrichment** Summary page.

**Figure 8: SME Onboarding Enrichment**

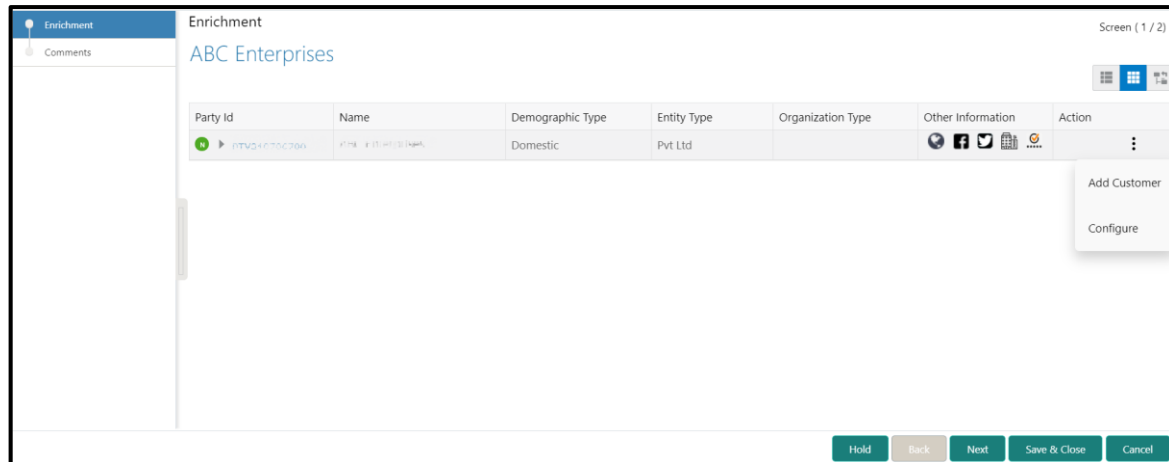
Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTY 21045780	ABC Enterprises	Domestic	Pvt Ltd			

4. By default, the onboarded customer is displayed as an icon under the Tree view. Default view can be changed to List View or Table View, if required.

5. On **Enrichment** screen, right click on the customer icon for the following options. For more information on options, refer to the field description table.

- Add Customer
- Configure

**Figure 9: SME Onboarding Enrichment – Actions**



**Table 6: Enrichment – Field Description**

Field Name	Description
<b>Add Customer</b>	Select this option to open a popup screen with multiple options, where you can add the child customer details and link with the parent customer.
<b>Configure</b>	<p>Select this option to open a popup screen, where you can add the following details:</p> <ul style="list-style-type: none"> <li>• Financial profile</li> <li>• Projections</li> <li>• Customer profile</li> <li>• Stakeholders</li> <li>• Assets details</li> </ul>

Figure 10: SME Onboarding Enrichment Screen – Configure Demographic Details

ABC Enterprises

Party Details Demographic Details

Customer Profile > Basic Info Address Rating

Financial Profile

Stakeholders >

Assets

Company Details

Registration Number \*

Entity Type

Country Of Risk \*

Established Date

Company Name

Demographic Type

Place Of Incorporation

Upload Logo

Company Web site

Employee Strength

Is Blocklisted? ☐

Listed Company ☐

Facebook URL

No. Of Years In Business

Is KYC Complaint? ☒

Language \*

Organisation Type

Country Of Incorporation \*

Incorporated Date

RM Id \*

Twitter URL

No. Of Companies In the Group

Last KYC Date

Media \*

KYC Details

Received ☒

Verification Date

Effective Date

Verification Method

Figure 11: SME Onboarding Enrichment Screen – Financial Profile

Financial Profile

Year \*  Enter a number between 2011 and 2021.

Currency \*

Year Over Year Growth \*

Capital Adequacy Ratio \*

Liquid assets \*

NPA ratio \*

Total Assets \*

Balance Sheet Size \*

Return On Investment \*

Cost to Income ratio \*

Loan Loss Res / Impaired Loans \*

Return on Avg Equity \*

Unreserved Equity \*

Operating Profit \*

Return On Equity \*

Equity \*

Net loans by deposit and Structured funding

Return on Avg Assets \*

Net Profit \*

Return On Asset \*

Gross Impaired Loans \*

\*NPA coverage ratio \*

Tier 1 CAR \*

**Figure 12: SME Onboarding Enrichment – Stakeholders – Sponsors**

Name	Promoter Type	Stake Percentage
Jyoti Chinnai	Individual	80%

**Figure 13: SME Onboarding Enrichment – Stakeholders – Management Team**

Name	Designation	Other Industry Associations	Stake Percentage	Experience Summary
Frank	CEO		80%	15 years
Dave	CTO		20%	12 Years

**Figure 14: SME Onboarding Enrichment – Stakeholders – Bankers**

Bank Name	Bank Id	Branch Name	Business Type
US Bank	21102017	Washington Field	Commercial Banking

**Figure 15: SME Onboarding Enrichment – Stakeholders – Suppliers**

**Stakeholders** Suppliers

Sponsors

Management Team

Bankers

Guarantors

**Suppliers**

Insurers

**Supplier Details:**

- Name: XYZ Electrical Supplier
- SPC: John D. Supplier
- Supplier Experience: 10
- Supplier Summary: Supplier of electrical equipments

OK

**Figure 16: SME Onboarding Enrichment – Stakeholders – Insurers**

**Stakeholders** Insurers

Sponsors

Management Team

Bankers

Guarantors

Suppliers

**Insurers**

**Insurer Details:**

- Insurer Name: ABC Insurance Company
- Policy Number: 1234567890
- Insurance Amount: 1,000,000.00
- Premium Currency: USD
- Premium Amount: 1,950.00

OK

**Figure 17: SME Onboarding Enrichment Screen – Table View**

OnBoardingEnrichment - Y20211024

Enrichment

Demo Corp

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
1234567890	Demo Corp	Domestic	Single	Pvt Ltd	Facebook, Twitter, LinkedIn, YouTube	...
1234567891	Demo Motors	Domestic	PRIV		Facebook, Twitter, LinkedIn, YouTube	...
1234567892	Demo Two Wheelers	Domestic	PRIV		Facebook, Twitter, LinkedIn, YouTube	...
1234567893	Demo Auto Parts	Domestic	PRIV		Facebook, Twitter, LinkedIn, YouTube	...
1234567894	Demo Chemicals	Domestic	PRIV		Facebook, Twitter, LinkedIn, YouTube	...

Hold Back Next Save & Close Cancel

6. Following additional information can be added or enriched for the SME under **Configure** option. For more information on fields, refer to the field description table. The fields which are marked with asterisk are mandatory.

**Table 7: Onboarding Enrichment – Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Customer Profile</b>	Specify the fields under this segment.
<b>Registration Number</b>	Specify the Registration Number of the Company
<b>Company Name</b>	Specify the Company Name
<b>Type of Company</b>	Select the type of the Company
<b>Geographical Spread</b>	Select the geographical spread of the company from the given list
<b>Place of In-corporation</b>	Specify the Place of incorporation of the company
<b>Incorporation Date</b>	Specify the Incorporation Date
<b>Established Date</b>	Specify the Established Date
<b>RM ID</b>	Select the RM to be associated with the Customer
<b>Company Website</b>	Specify the Company Website
<b>Facebook URL</b>	Specify the Facebook URL of the company
<b>Twitter URL</b>	Specify the Twitter URL of the company
<b>Employee Strength</b>	Specify the employee strength of the company
<b>No. Of Years In Business</b>	Specify the number of years the SME is in business

Field Name	Description
<b>No. Of Companies In the Group</b>	Specify the number of companies that are part of the SME group
<b>Language</b>	Specify the preferred language to be used for communication
<b>Media</b>	Specify the preferred mode of communication.
<b>Financial Profile</b>	Specify the fields under this segment.
<b>Year</b>	Specify the year for which the financial details will be captured
<b>Currency</b>	Specify the currency for capturing Financial details
<b>Balance Sheet Size</b>	Specify the Balance Sheet size of the SME for the selected year
<b>Operating Profit</b>	Specify the Operating Profit of the SME for the selected year
<b>Net Profit</b>	Specify the Net Profit of the SME for the selected year
<b>Year Over Year Growth</b>	Specify the year on year growth
<b>Return On Investment</b>	Specify the return on investment for the selected year
<b>Return On Equity</b>	Specify the return on equity for the selected year
<b>Return On Asset</b>	Specify the return on asset for the selected year
<b>Stakeholders</b>	Specify the fields under this segment.
<b>Sponsors</b>	Specify the details of the Sponsors for the SME
<b>Management Team</b>	Specify the details of the SME's Management Team

Field Name	Description
<b>Bankers</b>	Specify the details of other Bankers with which the SME has banking relations
<b>Guarantors</b>	Specify the details of the Guarantors for the SME
<b>Suppliers</b>	Specify the details of the Suppliers for the SME
<b>Insurers</b>	Specify the details of the Insurers for the SME

7. Click **Next**.

→ The system displays the **Onboarding Enrichment – Comments** page.

**Figure 18: Enrichment – Comments**

The screenshot displays the 'OnBoardingEnrichment - Comments' interface. It features a sidebar with 'Enrichment' and 'Comments' tabs. The main area contains a rich text editor with a toolbar and a text input field labeled 'Enter text here...'. Below the editor, a list of comments is shown, with one comment expanded. The comment is dated '26 Jan '21 19:39:15' and is from 'OnBoardingEnrichment'. The text of the comment reads: 'Demo Corp is a group company based out of Amn, TX and has operations across Energy, Automobile, and Chemicals Industry. They are looking for a long-term relationship for their Banking requirements. Their immediate requirement is for OD and Cash management for the parent organization with more business expected from the subsidiaries in terms of Loans and Deposits.' There is a 'Read more' link below the comment text. At the bottom of the page, there are several action buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

**NOTE:** The Relationship Managers can capture overall comments for the Enrichment stage in this data segment. Capturing comments helps in better understanding of the task by the banker who will work with this task in next stage.

8. Specify the overall comments for the **Onboarding Enrichment** stage, and click **Next**.

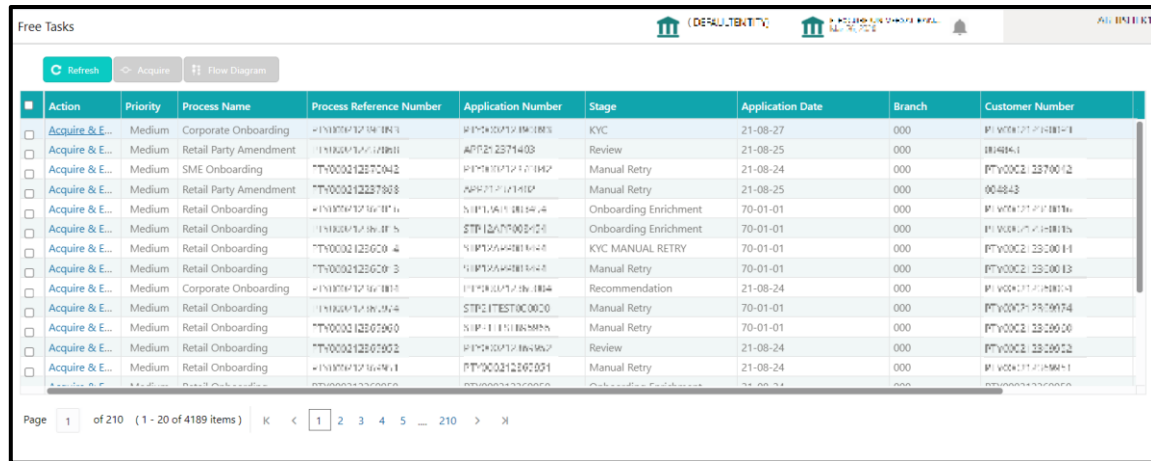
## 2.5 Review

In this stage, the final reviewer reviews the customer details and moves the task to the Approval stage if the details are appropriate. If the details are inappropriate, the reviewer can send the task back to the previous stage.

1. To acquire and edit the Review task, navigate to **Tasks > Free Tasks**.

→ The system displays the **Free Tasks** screen.

**Figure 19: Free Tasks**

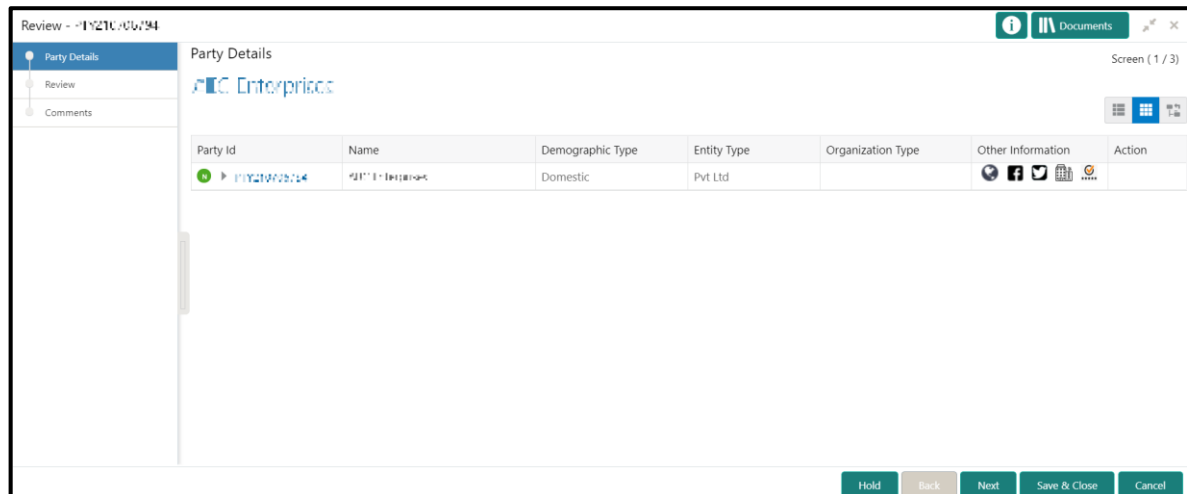


Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PT000012370001	PT000012370001	KYC	21-08-27	000	PT000012370001
Acquire & Edit	Medium	Retail Party Amendment	PT000012370002	PT000012370002	Review	21-08-25	000	PT000012370002
Acquire & Edit	Medium	SME Onboarding	PT000012370003	PT000012370003	Manual Retry	21-08-24	000	PT000012370003
Acquire & Edit	Medium	Retail Party Amendment	PT000012370004	PT000012370004	Manual Retry	21-08-25	000	PT000012370004
Acquire & Edit	Medium	Retail Onboarding	PT000012370005	PT000012370005	Onboarding Enrichment	70-01-01	000	PT000012370005
Acquire & Edit	Medium	Retail Onboarding	PT000012370006	PT000012370006	Onboarding Enrichment	70-01-01	000	PT000012370006
Acquire & Edit	Medium	Retail Onboarding	PT000012370007	PT000012370007	KYC MANUAL RETRY	70-01-01	000	PT000012370007
Acquire & Edit	Medium	Retail Onboarding	PT000012370008	PT000012370008	Manual Retry	70-01-01	000	PT000012370008
Acquire & Edit	Medium	Corporate Onboarding	PT000012370009	PT000012370009	Recommendation	21-08-24	000	PT000012370009
Acquire & Edit	Medium	Retail Onboarding	PT000012370010	PT000012370010	Manual Retry	70-01-01	000	PT000012370010
Acquire & Edit	Medium	Retail Onboarding	PT000012370011	PT000012370011	Manual Retry	70-01-01	000	PT000012370011
Acquire & Edit	Medium	Retail Onboarding	PT000012370012	PT000012370012	Review	21-08-24	000	PT000012370012
Acquire & Edit	Medium	Retail Onboarding	PT000012370013	PT000012370013	Manual Retry	21-08-24	000	PT000012370013

2. On **Free Tasks** screen, select the required task, and click **Acquire and Edit**.

→ The system displays the **Review** page.

**Figure 20: SME – Review**



Review - PT000012370001

Party Details

Screen (1 / 3)

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PT000012370001	PT000012370001	Domestic	Pvt Ltd			

Hold Back Next Save & Close Cancel

3. Right-click on the icon in the tree view and select the view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.

4. After reviewing the customer information, click **Next**.  
→ The system displays the **Review – Review Comments** page.

**Figure 21: Review – Review Comments**

Party Details

Review

Comments

Review

Review Comments

Review customer details. Requesting final approval to onboard the customer

Screen ( 2 / 3 )

Hold Back Next Save & Close Cancel

5. Specify the **Review Comments** and Click **Next**.  
→ The system displays the **Overall Review – Comments** page.

**Figure 22: Review – Overall Comments**

Party Details

Review

Comments

Review

Review Comments

Review customer details. Requesting final approval to onboard the customer

Screen ( 2 / 3 )

Hold Back Next Save & Close Cancel

6. Specify the overall comments for the **Review** stage, and click **Next**.

## 2.6 Recommendation

In this stage, the approver reviews the progress done so far and provides recommendations for each of the data segments with a decision as approve/reject. The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

1. To acquire and edit the **Review** task, navigate to **Tasks**. Under **Tasks**, click **Free Tasks**.

→ The system displays the **Free Tasks** screen.

**Figure 23: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237901	PTV0001237901	KYC	21-08-27	000	PTV0001237901
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237902	PTV0001237902	Review	21-08-25	000	PTV0001237902
Acquire & Edit	Medium	SME Onboarding	PTV0001237903	PTV0001237903	Manual Retry	21-08-24	000	PTV0001237903
Acquire & Edit	Medium	Retail Party Amendment	PTV0001237904	PTV0001237904	Manual Retry	21-08-25	000	PTV0001237904
Acquire & Edit	Medium	Retail Onboarding	PTV0001237905	PTV0001237905	Onboarding Enrichment	70-01-01	000	PTV0001237905
Acquire & Edit	Medium	Retail Onboarding	PTV0001237906	PTV0001237906	Onboarding Enrichment	70-01-01	000	PTV0001237906
Acquire & Edit	Medium	Retail Onboarding	PTV0001237907	PTV0001237907	KYC MANUAL RETRY	70-01-01	000	PTV0001237907
Acquire & Edit	Medium	Retail Onboarding	PTV0001237908	PTV0001237908	Manual Retry	70-01-01	000	PTV0001237908
Acquire & Edit	Medium	Corporate Onboarding	PTV0001237909	PTV0001237909	Recommendation	21-08-24	000	PTV0001237909
Acquire & Edit	Medium	Retail Onboarding	PTV0001237910	PTV0001237910	Manual Retry	70-01-01	000	PTV0001237910
Acquire & Edit	Medium	Retail Onboarding	PTV0001237911	PTV0001237911	Manual Retry	70-01-01	000	PTV0001237911
Acquire & Edit	Medium	Retail Onboarding	PTV0001237912	PTV0001237912	Review	21-08-24	000	PTV0001237912
Acquire & Edit	Medium	Retail Onboarding	PTV0001237913	PTV0001237913	Manual Retry	21-08-24	000	PTV0001237913

2. On **Free Tasks** screen, select the required task, and click **Acquire and Edit**.

→ The system displays the **Recommendation** page.

**Figure 24: SME – Recommendation**

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV0001237901	ABC Enterprises	Domestic	Pvt Ltd			

3. Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.

- Click **Next** to go to Recommendation page which allows decision for each section to be updated by the Approver.

**Figure 25: SME – Update Recommendation**

**Figure 26: SME – Onboarding Approval**

- On **Onboarding Approval** screen, specify the details. For more information on fields, refer to the field description table.

**Table 8: Recommendation – Field Description**

Field Name	Description
<b>Review Comments</b>	Displays the review comments added in the previous stage.
<b>Overall Comments</b>	Displays the overall comments for the customer details entered.

Field Name	Description
<b>Recommendation Comments</b>	Displays the recommendation comments for the customer details entered in recommendation stage.
<b>Party Detail</b>	Fixed field for which contains the specific section – for which the approval needs to be provided.
<b>As per Bank Policies</b>	Select to true, if the customer details of those section is as per bank policy. User Select toggle button, defaulted to false.
<b>Details of Dimensions as per bank policy</b>	If the customer data is not as per bank policy, specify the details of dimensions.
<b>Mitigate</b>	Specify the Mitigate comments.
<b>Recommendation</b>	Select if the customer detail is recommended. User select toggle button, defaulted to false.
<b>Decision</b>	Select Approve or Reject from the dropdown field

Figure 27: SME – Recommendation after decision

Recommendation - 11/19/2024

Party Details

Recommendation

Comments

Overall Comments \*

Good to proceed for final approval

Recommendation Comments \*

Reviewed customer details as per bank's policies.

Screen ( 2 / 3 )

Party Detail	As per bank Policies	Details of dimensions not as per Bank Policy	Mitigate	Recommendation	Decision	Edit
Demographics	Yes			Recommended	Approve	Edit
Geographical Spread	Yes			Recommended	Approve	Edit
Sponsor Details	Yes			Recommended	Approve	Edit
Financial Profile	Yes			Recommended	Approve	Edit
Customers Details	Yes			Recommended	Approve	Edit
Suppliers Details	Yes			Recommended	Approve	Edit
Insurer Details	Yes			Recommended	Approve	Edit
Guarantor Details	Yes			Recommended	Approve	Edit
Banker Details	Yes			Recommended	Approve	Edit
Management Information	Yes			Recommended	Approve	Edit

Hold Back Next Save & Close Cancel

6. After updating the decision on the **Recommendation** page, click **Next**.  
→ The system displays the **Recommendation – Comments** page.

**Figure 28: Recommendation – Overall Comments**

Recommendation - Comments

Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

7. Specify the overall comments for the **Recommendation** stage, and click **Post**.

## 2.7 Approval

In this stage, the approver reviews the activity done across all the stages and provides final signoff to approve the customer onboarding. The approver also has an option to validate of the captured details are as per Bank's policy or not and if there are any steps required to mitigate the risk.

1. To acquire and edit the Review task, navigate to **Tasks > Free Tasks**.  
→ The system displays the **Free Tasks** screen.

**Figure 29: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Corporate Onboarding	+131030121341001	PTV000121341001	KYC	21-08-27	000	PTV000121341001
Acquire & Edit	Medium	Retail Party Amendment	+131030121341001	APR212371403	Review	21-08-25	000	004843
Acquire & Edit	Medium	SME Onboarding	**TY000012370042	PTV000121341002	Manual Retry	21-08-24	000	PTV000012370042
Acquire & Edit	Medium	Retail Party Amendment	**TY00001237808	APR212121404	Manual Retry	21-08-25	000	004843
Acquire & Edit	Medium	Retail Onboarding	+131030121341001	NIP1341001404	Onboarding Enrichment	70-01-01	000	PTV000121341001
Acquire & Edit	Medium	Retail Onboarding	+131030121341001	STP1241000000	Onboarding Enrichment	70-01-01	000	PTV000121341001
Acquire & Edit	Medium	Retail Onboarding	**TY00001236004	NIP1341001404	KYC MANUAL RETRY	70-01-01	000	PTV00001236004
Acquire & Edit	Medium	Retail Onboarding	**TY00001236003	NIP1341001404	Manual Retry	70-01-01	000	PTV00001236003
Acquire & Edit	Medium	Corporate Onboarding	+131030121341001	PTV000121341004	Recommendation	21-08-24	000	PTV000121341004
Acquire & Edit	Medium	Retail Onboarding	+131030121341001	STP1TEST000000	Manual Retry	70-01-01	000	PTV000121341001
Acquire & Edit	Medium	Retail Onboarding	**TY000012302900	NIP1341001404	Manual Retry	70-01-01	000	PTV000012302900
Acquire & Edit	Medium	Retail Onboarding	**TY000012302900	PTV000121341002	Review	21-08-24	000	PTV000012302900
Acquire & Edit	Medium	Retail Onboarding	+131030121341001	PTV000012302900	Manual Retry	21-08-24	000	PTV000121341001

2. On **Free Tasks** screen, select the required task, and click **Acquire and Edit**.  
→ The system displays the **Approval** page.

**Figure 30: SME – Approval**

Approval - PTV000121341002

Party Details

ABC Enterprises

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTV000121341002	ABC Enterprises	Domestic	Pvt Ltd			

Hold Back Next Save & Close Cancel

3. Right-click on the icon in tree view and select view option or click on the Party Id hyperlink in List or table view to view details captured for the SME.

4. Verify the details captured for the SME, and click **Next** to move to **Approval** page.

**Figure 31: SME – Approval Decision and Comments**

Approval - P121001042

Party Details

Approval

Screen ( 2 / 3 )

Party Detail	As per bank Policies	Details of dimensions not as per Bank Policy	Mitigate	Recommendation	Decision	Edit
Demographics	Yes			Recommended	Approve	Edit
Geographical Spread	Yes			Recommended	Approve	Edit
Sponsor Details	Yes			Recommended	Approve	Edit
Financial Profile	Yes			Recommended	Approve	Edit
Customers Details	Yes			Recommended	Approve	Edit
Suppliers Details	Yes			Recommended	Approve	Edit
Insurer Details	Yes			Recommended	Approve	Edit
Guarantor Details	Yes			Recommended	Approve	Edit
Banker Details	Yes			Recommended	Approve	Edit
Management Information	Yes			Recommended	Approve	Edit

Customer Approved ☒

Approver Comments \*

Approved

Hold Back Next Save & Close Cancel

5. On **Approval** screen, specify the details to mark the final approval. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table.

**Table 9: Approval – Field Description**

Field Name	Description
<b>Customer Approval</b>	Select if the customer detail is Approved or not. User select toggle button, defaulted to false.
<b>Approver Comments</b>	Specify the customer approval comments.

6. After updating the **Approval Comments** on the **Approval** page, click **Next**.  
→ The system displays the **Overall Approval – Comments** page.

**Figure 32: Recommendation – Overall Comments**

Approval - PTY2107056542

Party Details  
Approval  
Comments

Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

7. Specify the overall comments for the **Approval** stage, and click **Post**.

## 2.8 Amendment

In this stage, the Relationship Manager can amend the information or can add additional information about a SME customer using Oracle Banking Enterprise Party Management.

To initiate the Amendment process:

1. From the home page, click **Party Services**. Under **Party Services**, click **Small Medium Enterprise**.
2. Under **Small Medium Enterprise**, click **Amendment**.

→ The system displays the **Amendment** screen.

**Figure 33: Amendment – Enter Customer Id**

The screenshot shows the 'Amendment' screen. At the top, there is a header bar with the title 'Amendment' and several navigation icons. Below the header, there is a large search bar with a magnifying glass icon on the right. To the right of the search bar is a button labeled 'Amend Customer'.

3. On **Amendment** screen, specify the Customer id, and Click **Amend Customer**.

→ The system displays the **SME Amendment** screen.

**Figure 34: Amendment – SME Amendment**

The screenshot shows the 'Corporate Amendment' screen. It has a sidebar on the left with 'Quick Initiation' and 'Comments' options. The main area is titled 'Quick Initiation' and contains several sections:

- Organization details:** Fields for Organization Name (with a dropdown), Organization Type (with a dropdown), Entity Type (with a dropdown), Demography Type (with a dropdown), Classification Type (with a dropdown), and an Upload Logo button.
- Industries:** A table with columns for Sector, Industry Group, Industry, and Sub Industry. It includes an 'Add Industry' button and a 'Delete' button.
- Credit Rating:** A table with columns for Year, Agency, and Rating. It includes an 'Add Rating' button and a 'Delete' button.
- Social Media Profiles:** Fields for Official Website, Facebook, and Twitter.

At the bottom of the screen, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

4. On **SME Amendment** screen, edit the information for the desired fields and submit the task to move to **SME Amendment - KYC** stage. The fields which are marked with asterisk are mandatory. For more information on fields, refer to [Table 4](#).  
 → The system moves the task to the **SME Amendment KYC** stage.
5. To acquire the **SME Amendment KYC** task, perform the following steps:
  - a. Navigate to home screen, and click **Tasks** in the main menu.
  - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
  - c. Update the status of KYC Check in this stage, and submit the KYC task. For more information on enrichment stage, refer to [2.4 Onboarding Enrichment](#).  
 → The system moves the task to **SME Amendment – Enrichment** stage.
6. To acquire the **SME Amendment Enrichment** task, perform the following steps:
  - a. Navigate to home screen, and click **Tasks** in the main menu.
  - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
  - c. Update the status of KYC Check in this stage and submit the KYC task. For more information on enrichment stage, refer to [2.5 Review](#).  
 → The system moves the task to **SME Amendment – Review** stage.
7. To acquire the **SME Amendment Enrichment** task, perform the following steps:
  - a. Navigate to home screen, and click **Tasks** in the main menu.
  - b. Under **Tasks**, click **Free Tasks**, and select **Acquire and Edit**.
  - c. Update the desired information in the enrichment stage, and submit the task to move to following stages in the sequential order:
    - **SME Amendment - Review** stage. For more information on review stage, refer to [2.5 Review](#).
    - **SME Amendment – Recommendation** stage. For more information on recommendation stage, refer to [2.6 Recommendation](#).
    - **SME Amendment – Approval** stage. For more information on approval stage, refer to [2.7 Approval](#).

### 3 List Of Menus

1. Amendment - [Amendment](#) (pg. 30)
2. Approval Stage - [Approval](#) (pg. 27)
3. Enrichment Stage - [Onboarding Enrichment](#) (pg. 13)
4. Initiation Stage - [Onboarding Initiation](#) (pg. 7)
5. KYC Stage - [KYC](#) (pg. 11)
6. Recommendation Stage - [Recommendation](#) (pg. 23)
7. Review Stage - [Review](#) (pg. 21)