Credit Facilities Process Maintenance User Guide

Oracle Banking Credit Facilities Process Management

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Credit Facilities Process Maintenance User Guide
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Introduction

About this Guide

This guide helps you to get familiarize with the Maintenance module in Oracle Banking Credit Facilities Process Management (OBCFPM) for managing the parameters used in business processes, such as Credit Proposal, Credit Amendment, and Facility Review.

Intended Audience

This document is intended for the bank users responsible for maintaining the following parameters in OBCFPM:

- Business Process
- Financial Category
- Financial Code
- Financial Document Template
- Financial Ratio Benchmark
- Questionnaire Details
- Questionnaire Process Linkage
- Facility Template
- Write-up Category
- Terms & Conditions
- Mask Management
- Notifications

List of Topics

The following table lists the topics that are covered in this document:

Topics	Description
Business Process	Provides information on maintaining the business processes such as Credit Proposal and Credit Amendment
Financial Category	Provides information on maintaining the financial category for financial code and financial document template maintenance
Financial Code	Provides information on maintaining the financial code for financial document template maintenance
Financial Document Template	Provides information on maintaining the template for financial documents to be uploaded
Questionnaire Details	Provides information on maintaining the questionnaire for evaluation / analysis in business processes
Questionnaire Process Linkage	Provides information on linking the questionnaire with a business process

Topics	Description
Facility Template	Provides information on maintaining the facility template for facility creation
Write-up Category	Provides information on maintaining write-up category for write-up data segment in the business processes
Terms & Conditions	Provides information on maintaining the terms & conditions for linking with customer or other entities
Mask Management	Provides information on maintaining format for automatic generation of IDs such as facility, collateral, and party IDs
Notifications	Provides information on maintaining E-mail configurations, E-mail template, and events for notification

Business Process

The ‘Business Process’ sub-menu under ‘Maintenance’ menu allows to customize all the business processes, such as Policy Definition, Credit Proposal, Credit Amendment, and Facility Closure, available in OBCFPM. You can choose to display / hide a particular data segment and field for any process through this maintenance, according to your business need.

Create Business Process

The **Create Business Process** page provides an option to select and customize the business processes maintained in ‘Common Core Maintenance’ module.

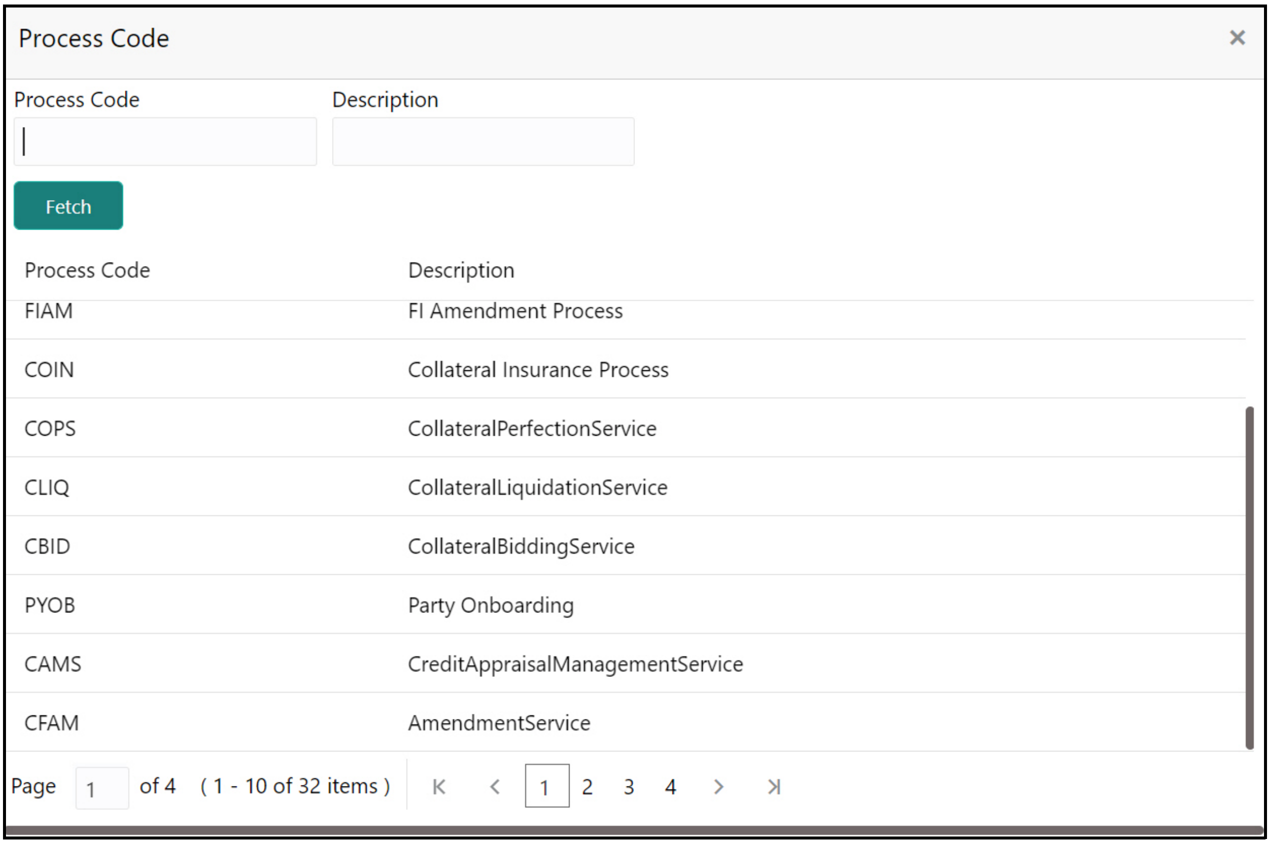
Steps to create business process:

1. Navigate to **Credit Facilities > Maintenance > Business Process > Create Business Process.**

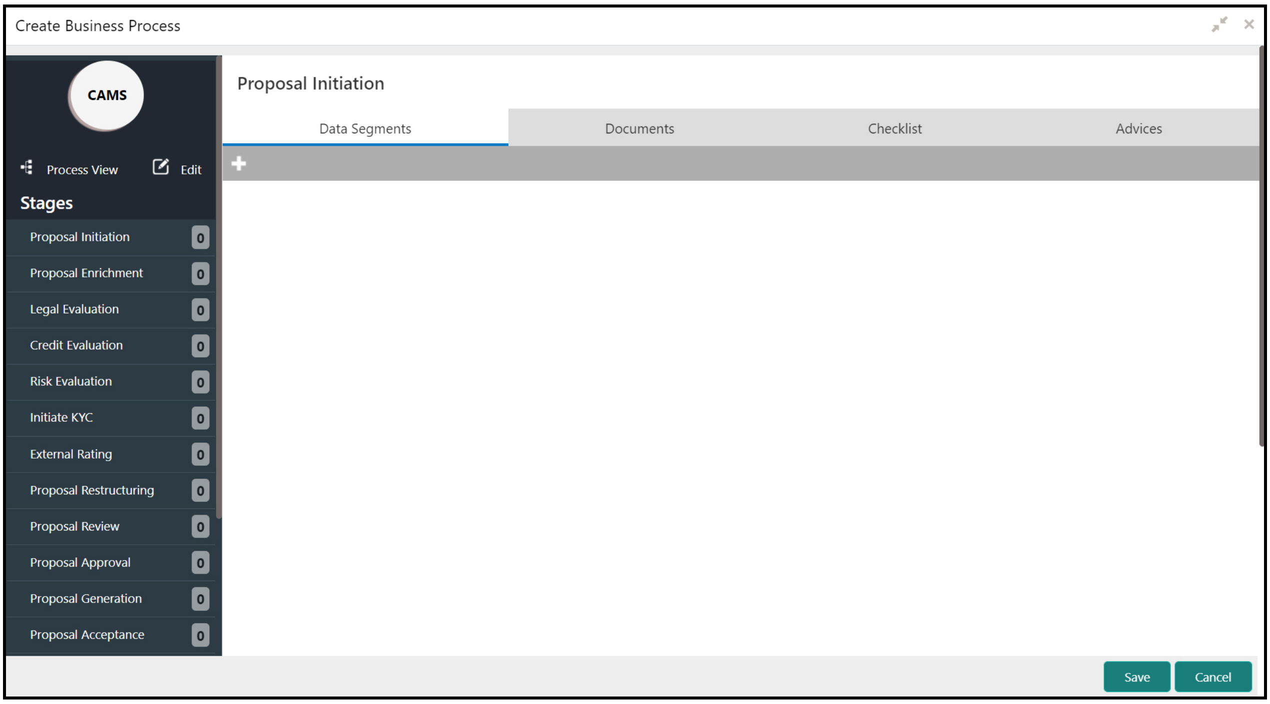
2. Provide the process details based on description in the following table.

Field	Description
Process Code	Click the search icon and select the required process code. Process codes maintained in the ‘Common Core Maintenance’ module are displayed in the LOV.
Process Description	Description provided for the process code in **Process Code Maintenance** screen gets defaulted.
Business Process Code	Type a unique code for the business process to be created.
Business Process Description	Type brief description for the business process to be created.

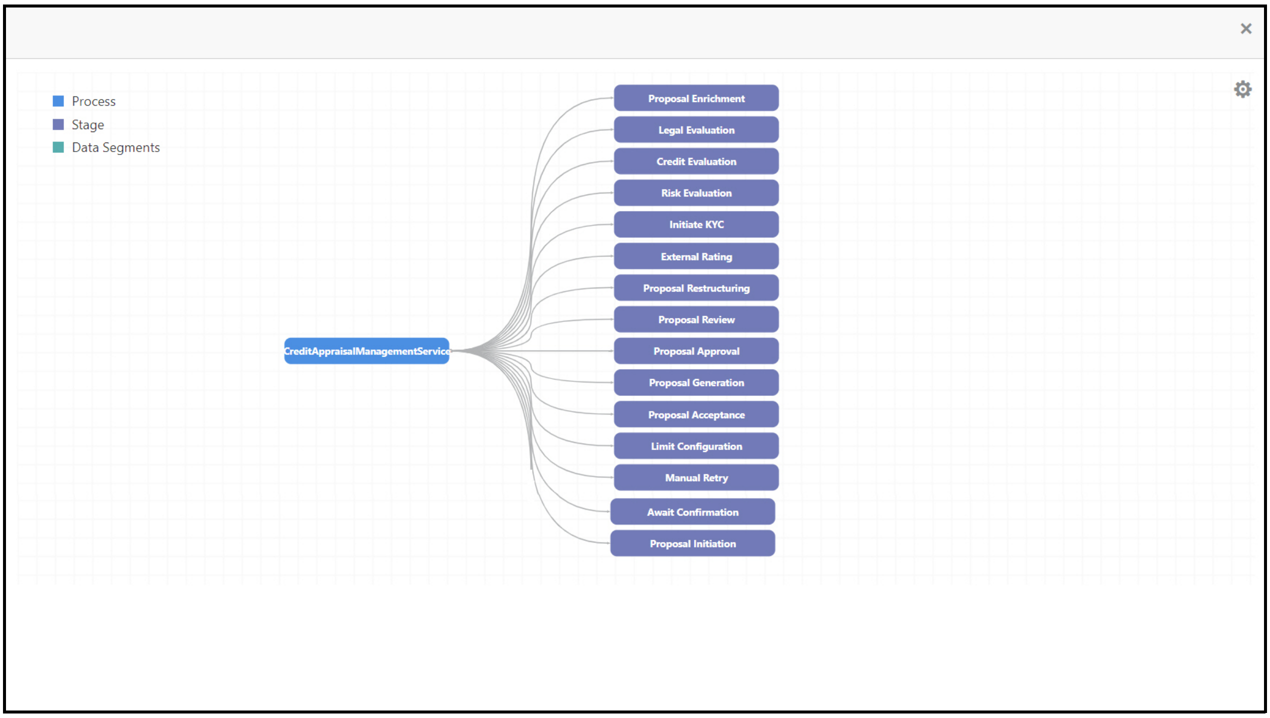
Upon clicking the search icon in **Process Code** field, the following window is displayed.



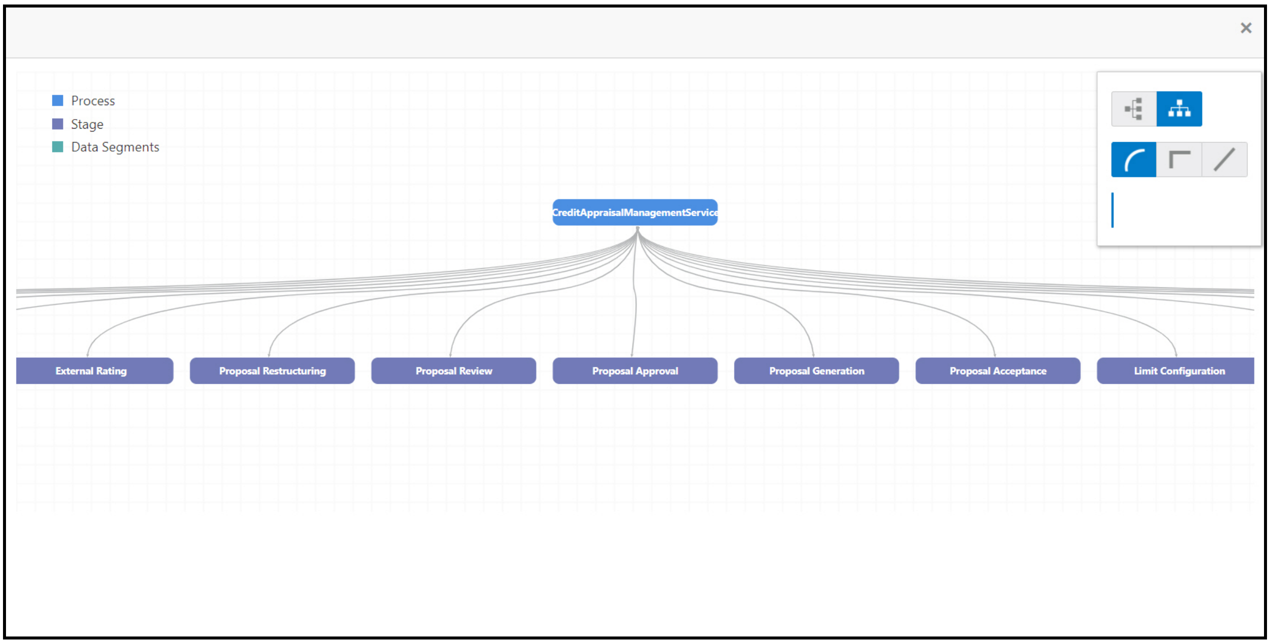
3. Click **Fetch**. The process codes maintained in the 'Common Core Maintenance' module gets populated.
4. Click on the required **Process Code**. **Process Code** and **Process Description** fields in the **Create Business Process** screen gets updated with the selected code details, and the following screen is displayed.



5. To view the business process diagram, click the **Process View** icon. The process flow diagram is displayed as shown below.



6. To change the layout of the process flow diagram, click the settings icon at the top right corner and select the required layout. The layout is changed based on the selected layout options. Sample screenshot is provided below for reference.

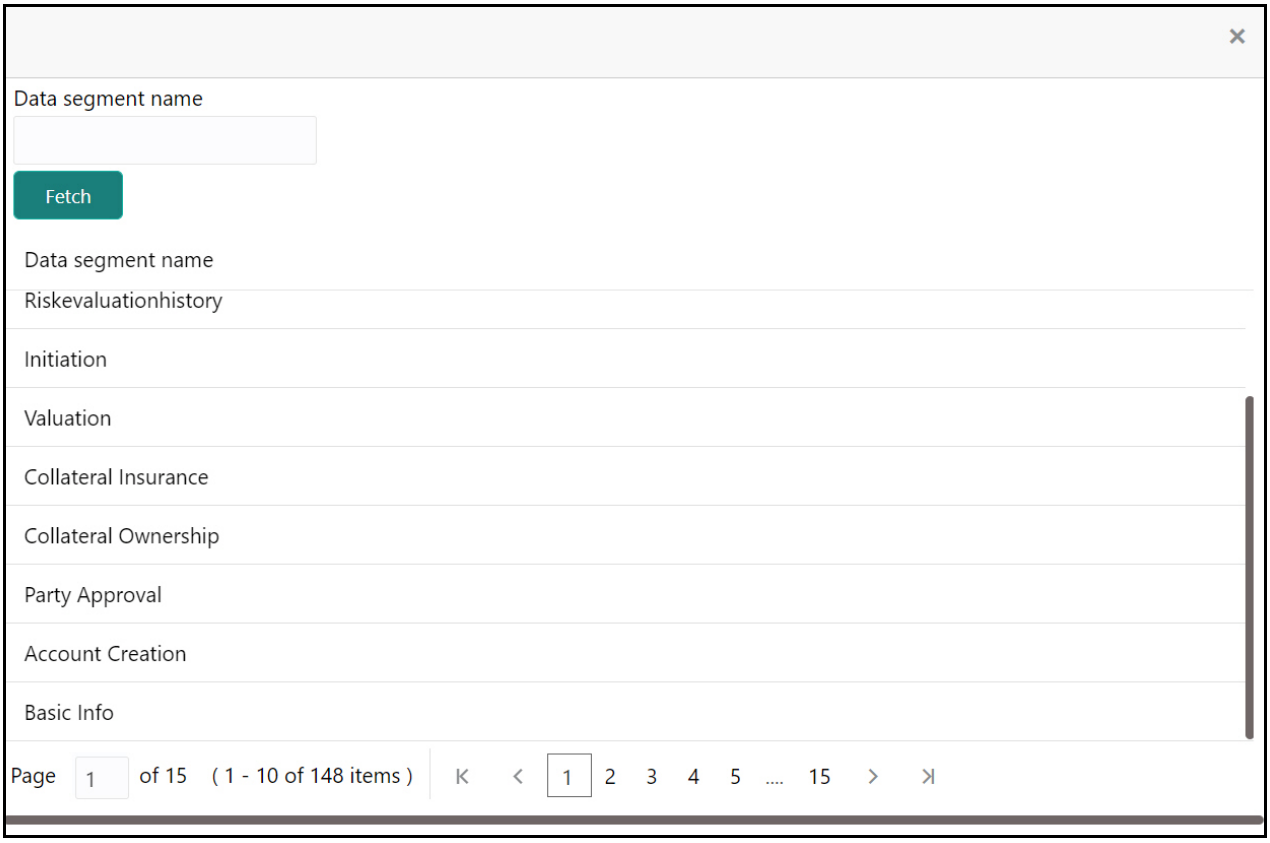


7. To exit the layout window, click the close icon at the top right corner.

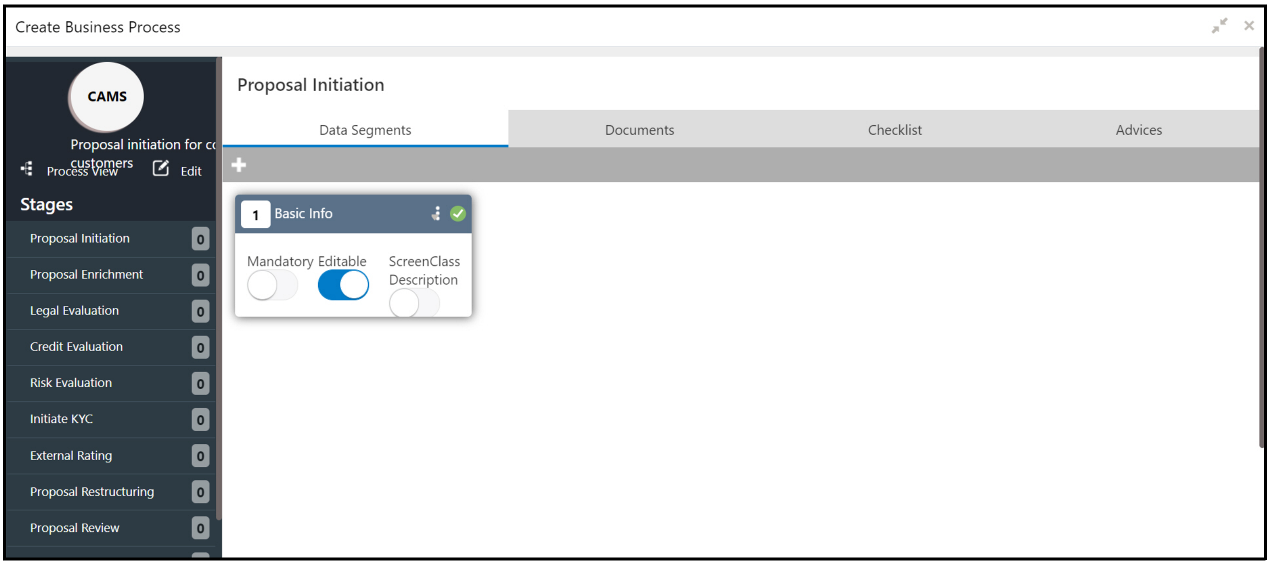
In the **Create Business Process** page, stages maintained for the selected process in 'Common Core Maintenance' module are displayed in the left pane. You cannot add / remove the stages in OBCFPM.

Data Segments

1. To add data segments for a stage, select the required stage from left pane and click the add icon in the **Data Segment** tab. The following window is displayed.



2. Click **Fetch** and select the required data segment. The data segment is added in the **Data Segment** tab as shown below.



3. To add another data segment, perform the above two steps again.

By default, the system arranges the data segments in order in which they are added. You can rearrange the data segments by dragging and dropping them at the desired position.

4. To set the data segment as mandatory in the business process, enable the **Mandatory** flag.

The data segments added in the **Data Segment** tab can be configured as editable or non-editable. By default, the **Editable** flag is enabled for all the data segments. If you want the data segment to appear as display only page in the business process, disable the **Editable** flag.

5. Enable the **ScreenClass Description** flag, if the data segment can be combined with other data segment.

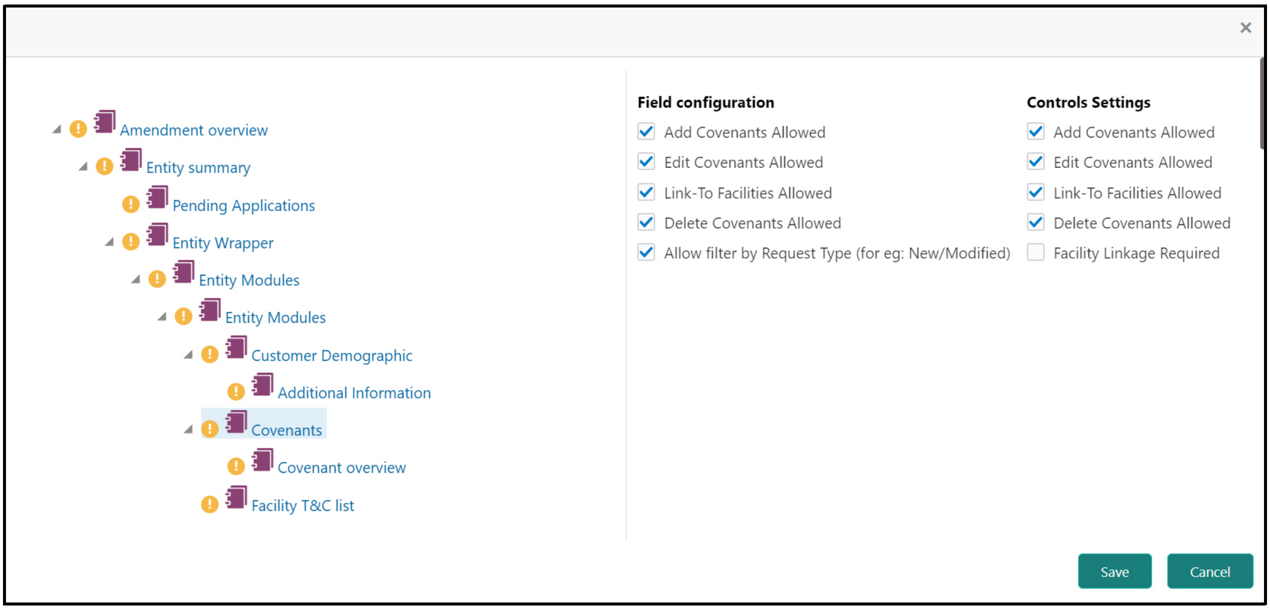
The Hamburger icon  in the added data segment widget has the following options:

- Field Configuration
- Remove

Field Configuration

You can use this option to display / hide a particular field in any of the data segments.

Upon clicking **Field Configuration**, the following screen is displayed.



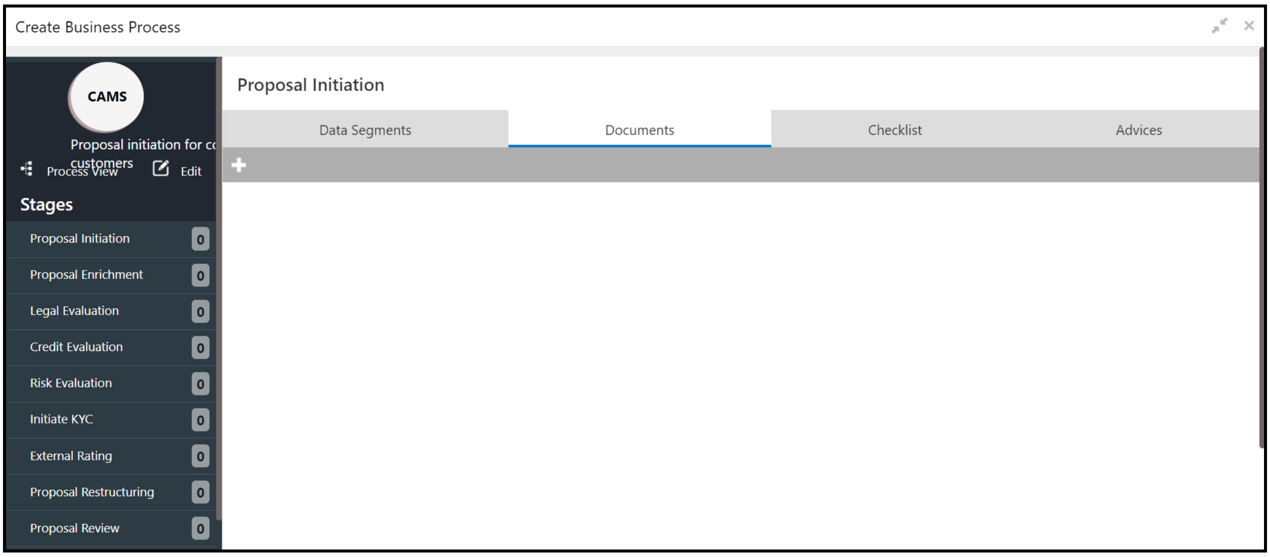
1. Select the required component from the left pane. Fields related to the component are displayed.
2. Enable / disable the required check boxes and click **Save**.

Remove

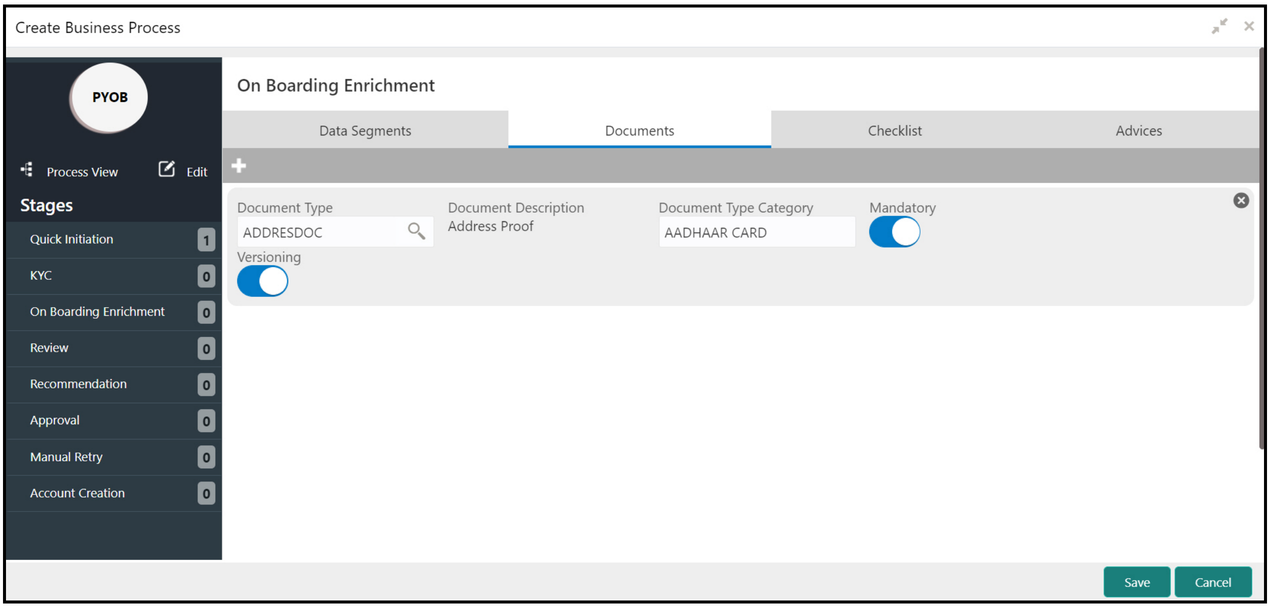
This option allows you to remove the added data segment. If you do not require a particular data segment in the stage, click the hamburger icon and select **Remove** option. The data segment will be removed from the **Data Segment** tab.

Documents

This tab allows to configure the documents list that appears in the Link Document / Upload Document window throughout the business process.



1. Click the add icon. The **Documents** tab is displayed as shown below:



2. Provide the document details based on description in the following table.

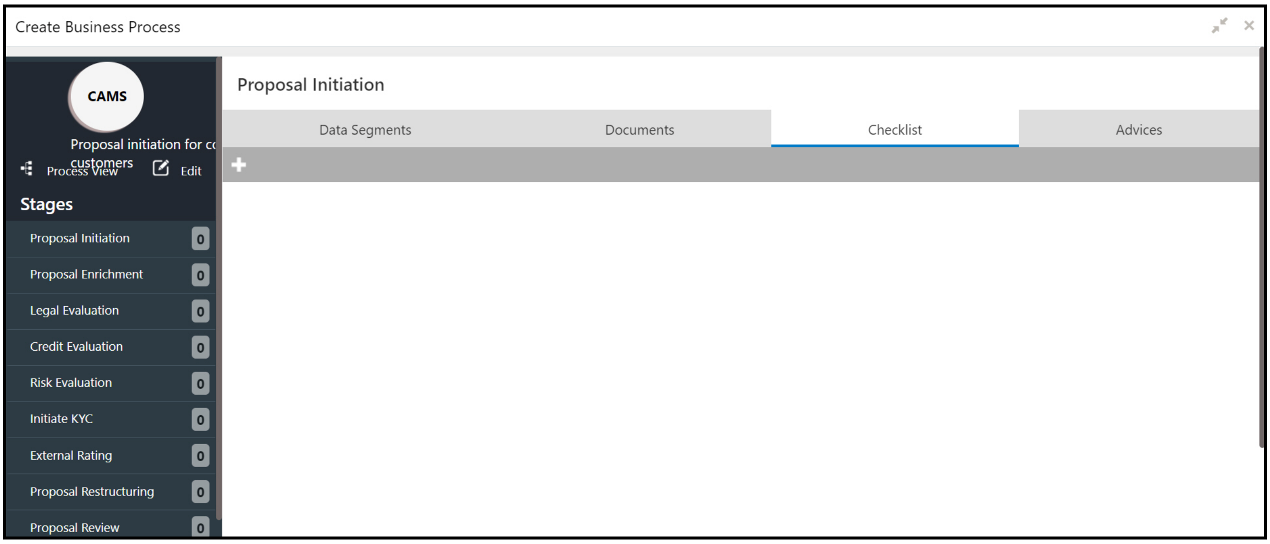
Field	Description	Sample Value
Document Type	Click the search icon and select the document type. The document types maintained in 'Common Core Maintenance' module are displayed in the LOV.	Refer screenshot
Document Description	Document description provided for the document type gets defaulted on selecting the document type.	Refer screenshot
Document Type Category	Specify the document type category. For example, if the document type is selected as 'address proof', you can specify 'aadhaar card' as document type category.	Refer screenshot

Field	Description	Sample Value
Mandatory	Enable this flag to specify that the document is mandatory.	-
Versioning	Enable this flag to allow uploading of same document in different versions.	-

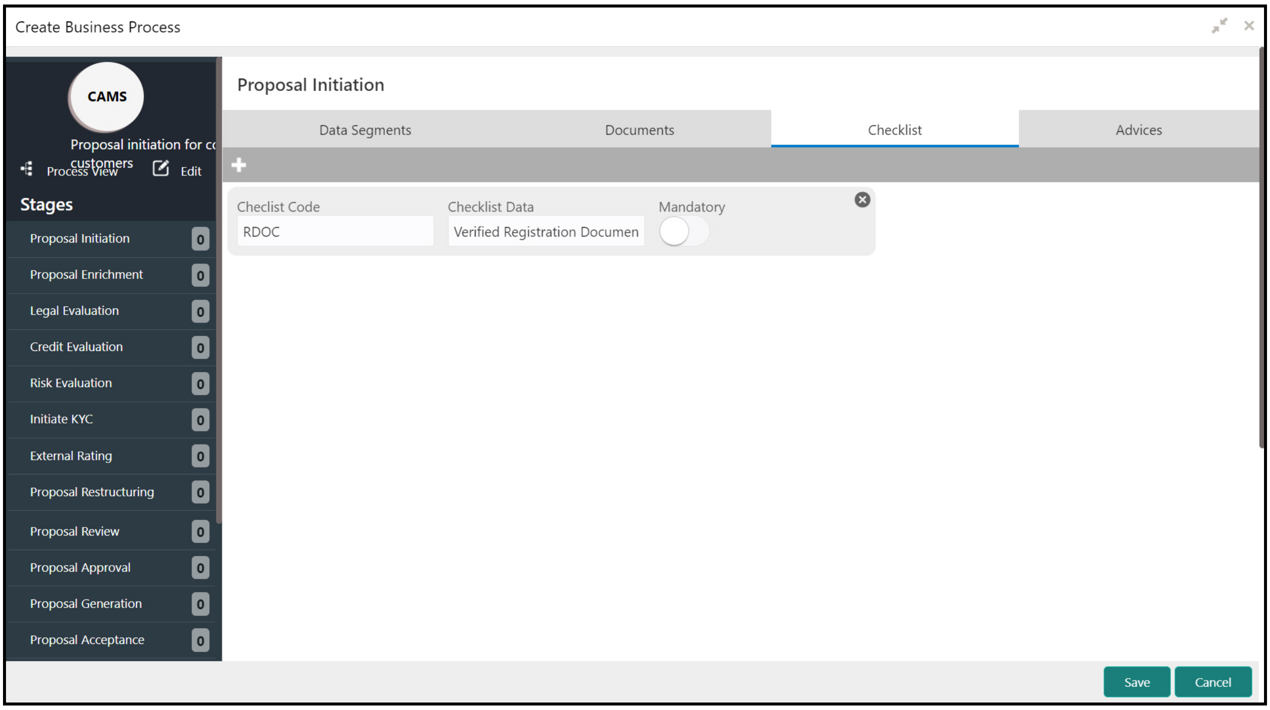
3. To add another document type, click the add icon again and provide the necessary details.
4. To remove the added document type, click the close icon.
5. After configuring the documents list, click **Save**.

Checklist

You can configure checklist for manual verification of each stage in this tab. The checklist configured here will be displayed in the **Checklist** window that appears on clicking **Submit** button in any of the stages.



1. To add checklist, click the add icon. The **Checklist** tab is displayed as shown below.



2. Specify the checklist details based on description provided in the following table.

Field	**Description**	**Sample Value**
Checklist Code	Specify a unique code for the checklist.	Refer screenshot
Checklist Data	Specify the checklist for manual verification. For example, Verified Registration Documents. The checklist data provided here will appear as check box in the Checklist window.	Refer screenshot
Mandatory	Enable this flag to set the checklist as mandatory.	-

3. To add another checklist, click the add icon again and provide the necessary details.

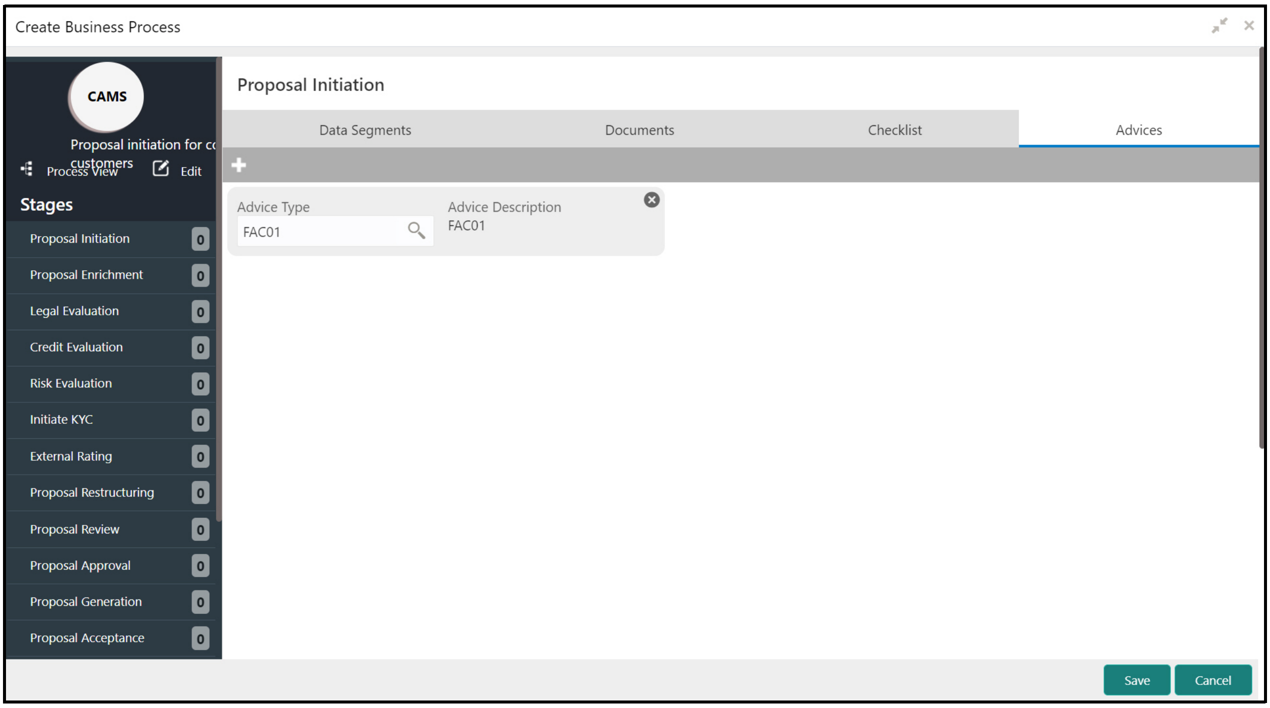
4. To remove the added checklist, click the close icon.

5. After configuring the checklist, click **Save**.

Advices

Advices are the draft documents to be sent to the customers from bank. You can configure advice for the **Draft Generation** stage in any business process in this tab.

1. To configure advice for a stage, click the add icon. The **Advice** tab is displayed as shown below.



2. Specify the advice details based on description in the following table.

Field	Description	Sample Value
Advice Type	Click the search icon and select the advice type. Advice types maintained in the 'Common Core Maintenance' module are displayed in the LOV.	Refer screenshot
Advice Description	Advice description provided for the selected advice type gets defaulted.	Refer screenshot

3. To add another advice, click the add icon again and provide the necessary details.

4. To remove the added advice, click the close icon.

5. After configuring the advice, click **Save**.

Modify Business Process

To modify any business process, the business process record must be in an authorized state. The unauthorized record can be modified only by the user who created the record.

1. Navigate to **Credit Facilities > Maintenance > Business Process > View Business Process.**

2. Click the list icon at the top right corner to change the table view to list view. The **View Business Process** page appears as shown below.

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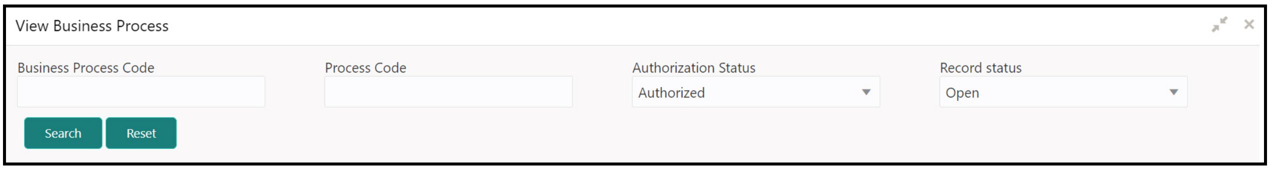
3. Click the search icon to search the required business process. The search bar appears as shown below.



4. Specify / select value any or all of the following filter parameters:
   - Business Process Code
   - Process Code
   - Authorization Status
   - Record Status
5. Click **Search**. Records matching the filter criteria are displayed.

In the **View Business Process** page:

6. Click the refresh icon to refresh the business process record list.
7. Click the add icon to define new business process.

Steps to modify business process

In the **View Business Process** page:

1. Click the hamburger icon on the required business process record and select **Unlock**. The **Business Process Definition** page appears in edit mode.
2. Modify the required field values.
3. Click **Save**. Business process will be modified upon authorization.

Close Business Process

You can close the business processes that are no longer required for your business operations. To perform this action, the record must be in an authorized state. Unauthorized records can be closed only by the maker of the record.

Note: Authorization is required for closing the business process.

Steps to close business process

In the **View Business Process** page:

1. Click the hamburger icon in the required business process record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The business process details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Business Process

You can reopen the closed business process when it is required for your business operations again.

Note: Authorization is required for reopening the closed business process.

Steps to open business process

In the **View Business Process** page:

1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.
3. Click **View**. The mask management details are displayed.
4. Click **Proceed**. The record is reopened upon confirmation.

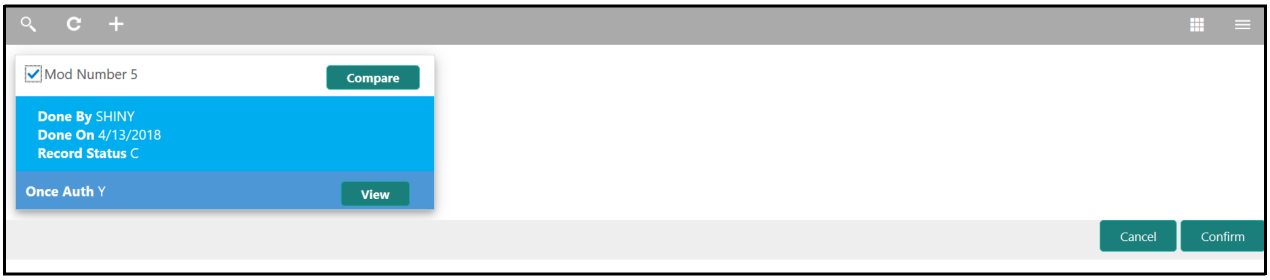
Approve Business Process

All the business processes created in the 'Maintenance' module must be approved by the authorized person. Unauthorized Business Process will not be listed in the left navigation menu in OBCFPM.

Steps to approve business process

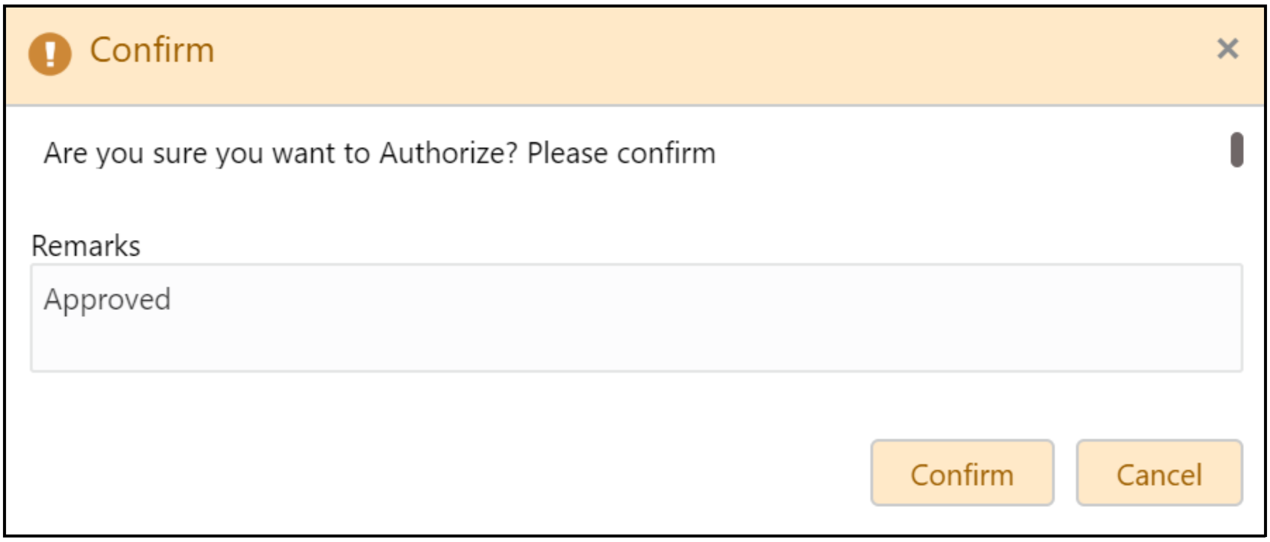
In the **View Business Process** page:

1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Select the **Mod Number**.

3. Click **Confirm**. The confirmation dialogue box appears.



4. Type the **Remarks**.
5. Click **Confirm**. The business process maintenance action is approved.

The ‘Financial Category’ sub-menu under ‘Maintenance’ menu allows you to manage (create, edit, close, reopen, and approve) the financial categories in OBCFPM. Financial categories are the top most components in the financial document. For example, following are the three major financial categories in balance sheet:

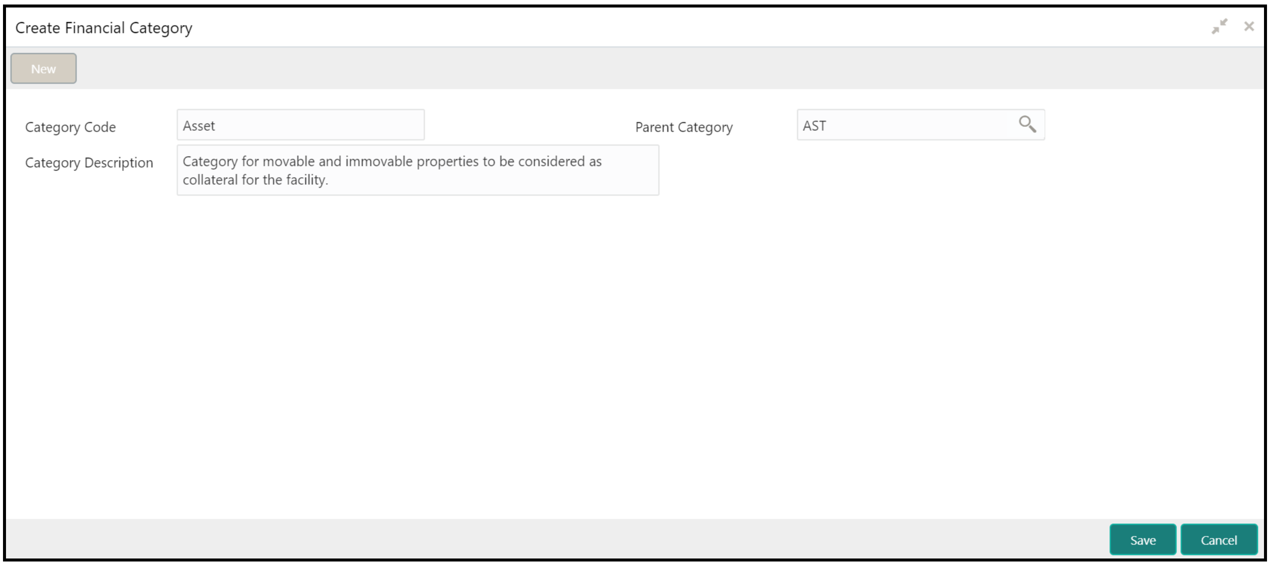
- Assets
- Liabilities
- Ownership Equity

Create Financial Category

The **Create Financial Category** page provides an option to define financial categories available in the financial documents in OBCFPM.

Steps to create financial category:

1. Navigate to **Credit Facilities > Maintenance > Financial Category > Create Financial Category**.



2. Provide the financial category details based on description in the following table.

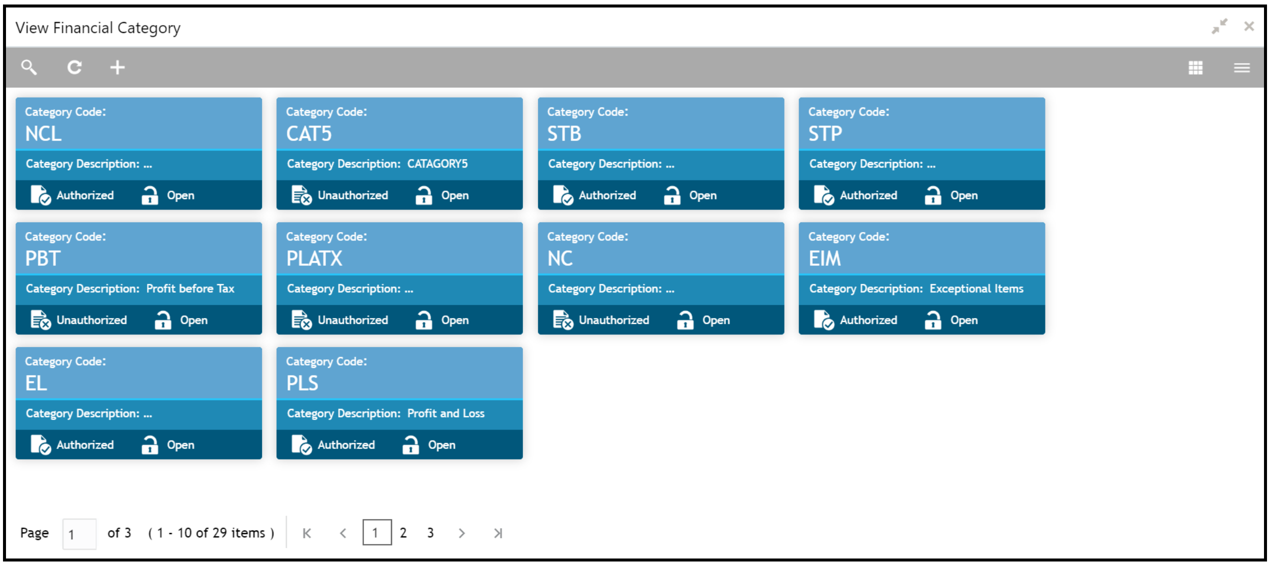
Field	Description	Sample Value
Category Code	Type a unique code for the financial category to be defined.	Refer screenshot
Category Description	Type a brief description for the financial category to be defined.	Refer screenshot
Parent Category	Search and select the parent category for the financial category to be defined.	Refer screenshot

3. Click **Save**.

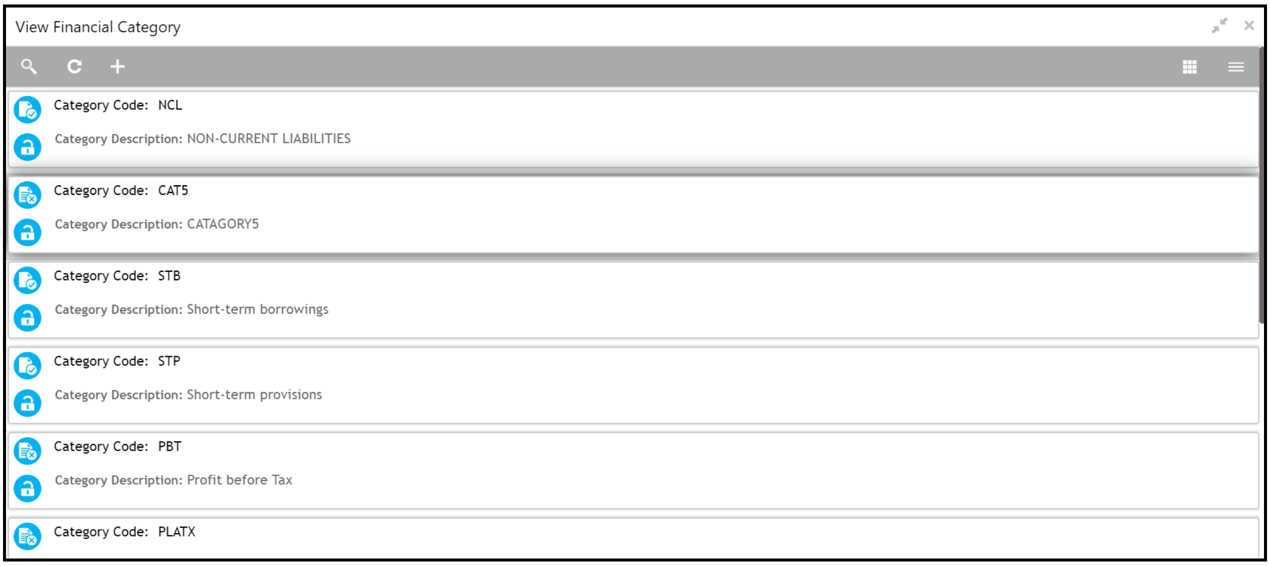
Modify Financial Category

To modify any financial category, the category record must be in an authorized state. The unauthorized financial category record can be modified only by the user who created the record.

1. Navigate to **Credit Facilities > Maintenance > Financial Category > View Financial Category.**



2. Click the list icon at the top right corner to change the table view to list view. The **View Financial Category** page is displayed as shown below.



3. Click the search icon to search the required financial category. The search bar appears as shown below.

4. Select the status of financial category based on description in the following table.

Field	Description	Sample Value
Auth Status	Select the authorization status of the financial category. The options available are **Authorized** and **Unauthorized**.	Refer screenshot
Record Status	Select the record status of the financial category. The options available are Open and Closed.	Refer screenshot

5. Click **Search**. The financial category records that match the search parameters are displayed.

In the **View Financial Category** page:

1. Click the refresh icon to refresh the financial category records list.
2. Click the add icon to define new financial category.

Steps to modify financial category

In the **View Financial Category** page:

1. Click on the hamburger icon in the required record and select **Unlock**. The **Financial Category Maintenance** page appears in edit mode.
2. Modify the required details.
3. Click **Save**. The financial category will be modified upon authorization.

Close Financial Category

You can close the financial category that are no longer required for financial code maintenance. To perform this action, the record must be in an authorized state. Unauthorized records can be closed only by the maker of the record.

Note: Authorization is required for closing the financial category.

Steps to close financial category

In the **View Financial Category** page:

1. Click the hamburger icon in the required record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The financial category details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Financial Category

You can reopen the closed financial category when you require the category for financial code maintenance again.

Note: Authorization is required for reopening the closed financial category.

Steps to open financial category

In the **View Financial Category** page:

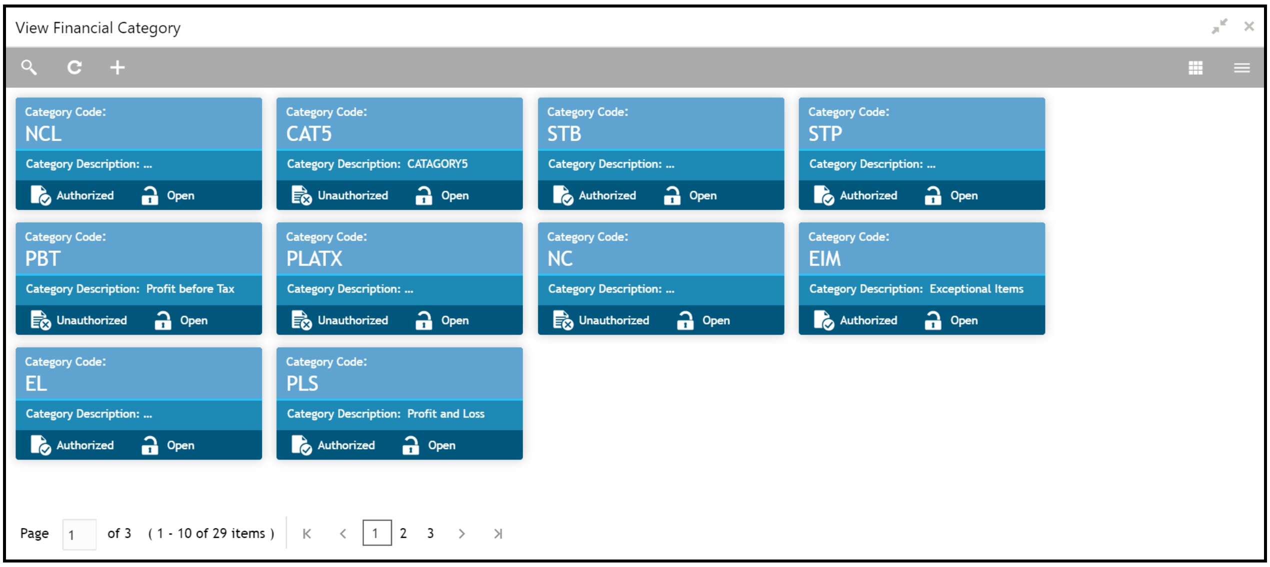
1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.
3. Click **View**. The financial category details are displayed.
4. Click **Proceed**. The record is reopened upon confirmation.

Approve Financial Category

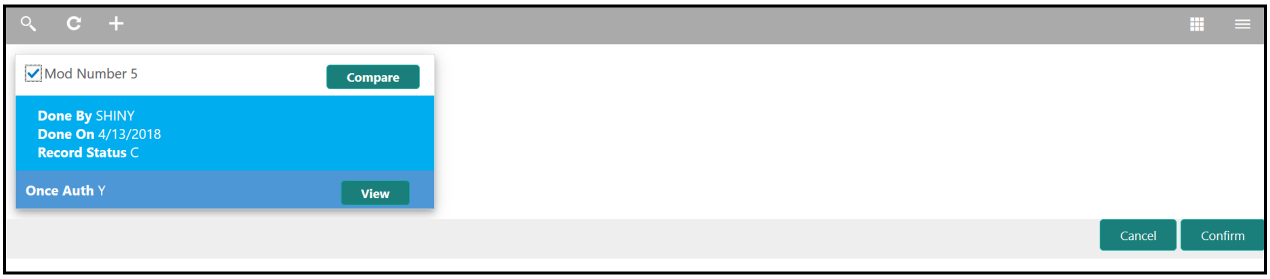
All the maintenance activities of financial categories must be approved by the authorized person. Unauthorized financial category will not be listed in the financial code maintenance page.

Steps to approve financial category

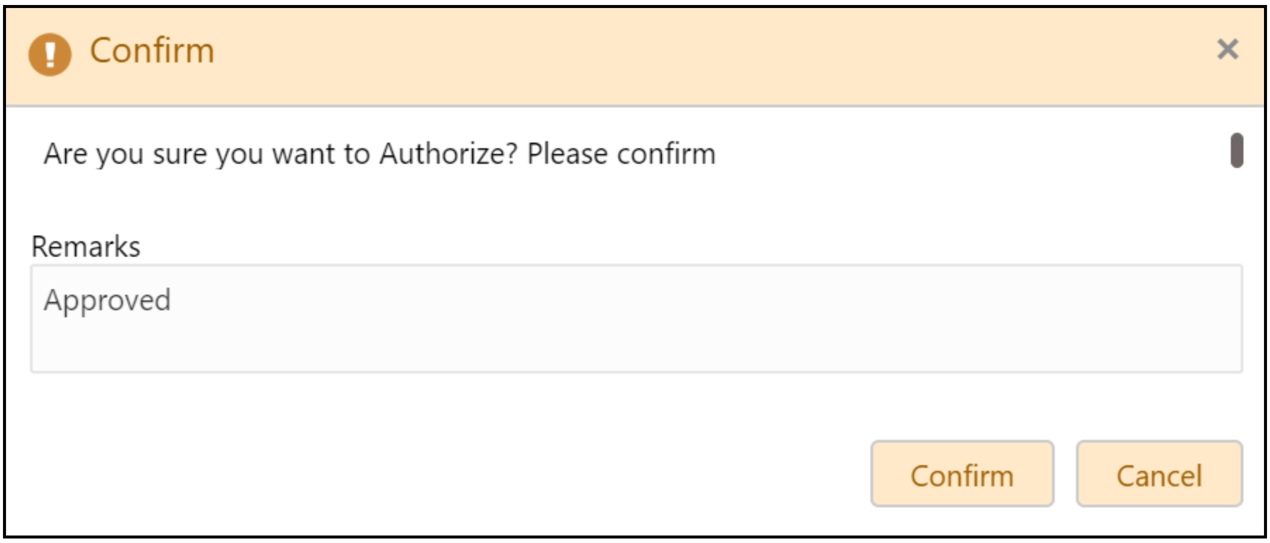
In the **View Financial Category** page:



1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Select the Mod Number.
3. Click **Confirm**. The confirmation dialogue box appears.



4. Type the **Remarks**.
5. Click **Confirm**. The financial category maintenance action is approved.

Financial Code

The ‘Financial Code’ sub-menu under ‘Maintenance’ menu allows you to manage (create, edit, close and approve) the financial codes (sub-categories) available in the financial documents in OBCFPM.

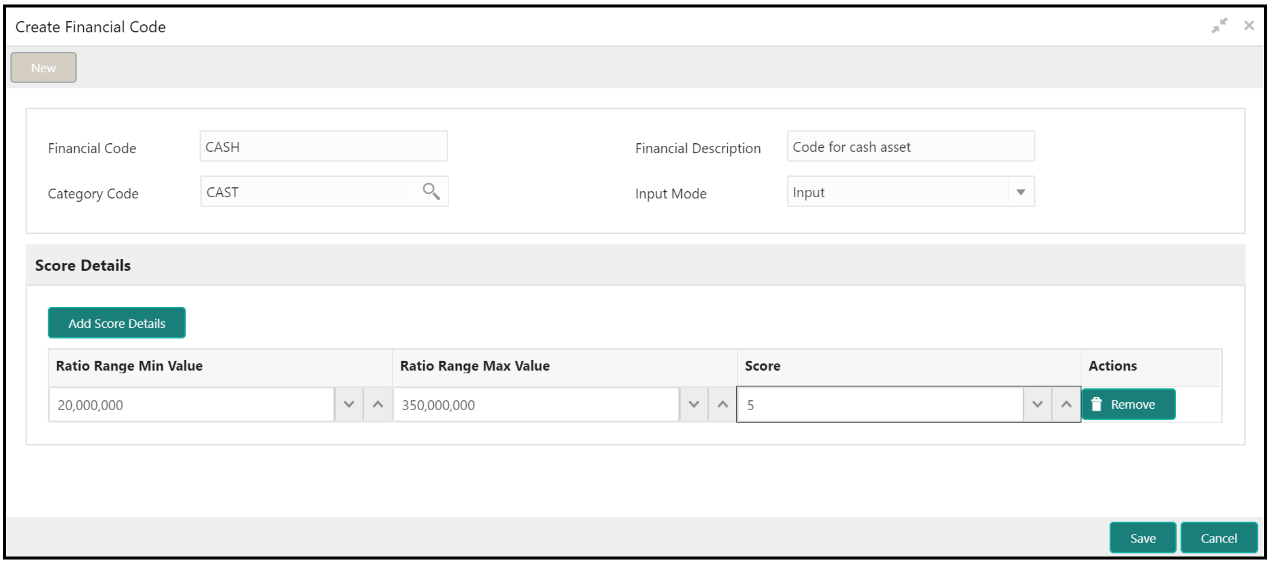
Create Financial Code

The **Create Financial Code** page provides an option to define financial code for financial document template maintenance.

Steps to create financial code:

1. Navigate to **Credit Facilities > Maintenance > Financial Code > Create Financial Code.**

If the **Input Mode** is selected as Input, the **Create Financial Code** page appears as shown below.



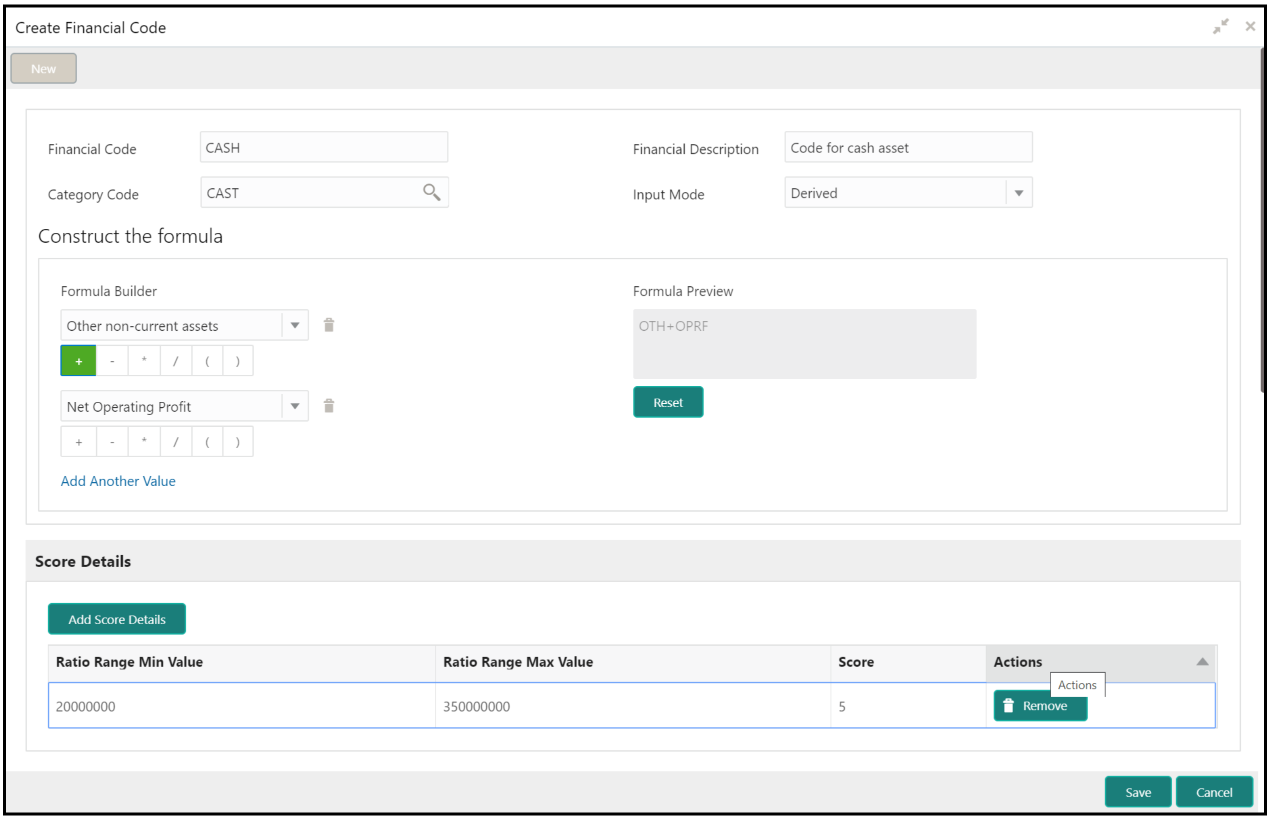
2. Provide the financial code details based on description in the following table.

Field	Description	Sample Value
Financial Code	Type a unique code for the sub-category to be created.	Refer screenshot
Financial Description	Type brief description for the sub-category to be created.	Refer screenshot
Category Code	Search and select the category code for associating with the financial code. Financial categories maintained in the **Financial Category Maintenance** screen are listed in the LOV.	Refer screenshot
Input Mode	Select the mode for fetching financial details from the financial documents. The options available are **Input** and **Derived**.	Refer screenshot
Ratio Range Min Value	Specify the minimum financial value to define organization’s financial score.	Refer screenshot

Field	Description	Sample Value
Ratio Range Max Value	Specify the maximum financial value to define organization's financial score.	Refer screenshot
Score	Specify the score for the financial value range. If the financial value of the organization is in mentioned range, mentioned score is the organization's financial score.	Refer screenshot

3. Click **Add Score Details**.
4. To delete the added score detail, click **Remove** in the **Action** column.
5. Click **Save**. The financial code will be created upon authorization.

If the **Input Mode** is selected as Derived, the **Create Financial Code** page appears as shown below.



1. Provide the financial code details based on description in the following table.

Field	Description	Sample Value
Financial Code	Type a unique code for sub-category to be defined.	Refer screenshot
Financial Description	Type a brief description for the sub-category to be defined.	Refer screenshot
Category Code	Search and select the category code for associating with the financial code. Financial categories maintained in the **Financial Category Maintenance** screen are listed in the LOV.	Refer screenshot

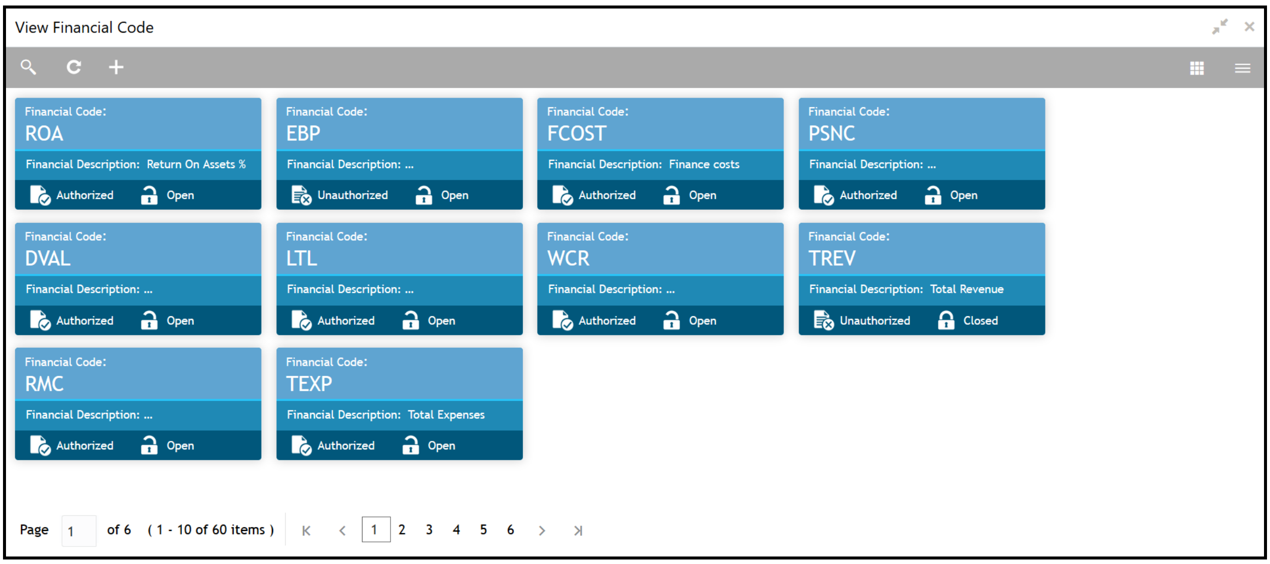
Field	Description	Sample Value
Input Mode	Select the mode for fetching financial details from the financial documents. The options available are **Input** and **Derived**.	Refer screenshot
Formula Builder	Select the variables and the operators to construct formula for deriving financial value from the financial document. **Note** • To add another variable, click **Add Another Value** • To reset the formula, click **Reset**	Refer Screenshot
Ratio Range Min Value	Specify the minimum financial value to define organization's financial score.	Refer screenshot
Ratio Range Max Value	Specify the maximum financial value to define organization's financial score.	Refer screenshot
Score	Specify the score for the financial value range. If the financial value of the organization is in mentioned range, mentioned score is the organization's financial score.	Refer screenshot

2. Click **Add Score Details**.
3. To delete the added score detail, click **Remove** in the **Action** column.
4. Click **Save**. The financial code will be created upon authorization.

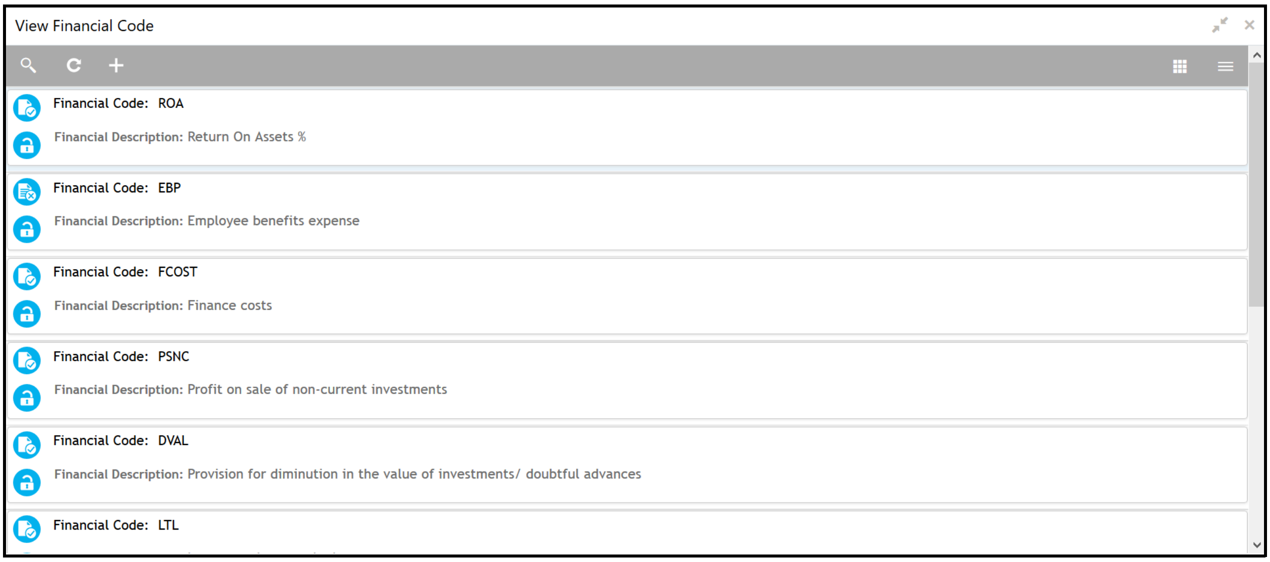
Modify Financial Code

To modify any financial code, the financial code record must be in an authorized state. The unauthorized financial code record can be modified only by the user who created the record.

1. Navigate to **Credit Facilities > Maintenance > Financial Code > View Financial Code.**



2. Click the list icon at the top right corner to change the table view to list view. The **View Financial Code** page appears as shown below.



3. Click the search icon to search the required financial code. The search bar appears as shown below.

4. Select the status of financial code based on description in the following table.

Field	Description	Sample Value
Auth Status	Select the authorization status of the financial code. The options available are **Authorized** and **Unauthorized**.	Refer screenshot
Record Status	Select the record status of the financial code. The options available are **Open** and **Closed**.	Refer screenshot

5. Click **Search**. The financial codes that match the search parameters are displayed.

In the **View Financial Code** page:

6. Click the refresh icon to refresh the financial code record list.
7. Click the add icon to define new financial code.

Steps to modify financial code

In the **View Financial Code** page:

1. Click on the hamburger icon in the required record and select **Unlock**. The **Financial Code Maintenance** page appears in edit mode.
2. Modify the required details.
3. Click **Save**. The financial code record will be modified upon authorization.

Close Financial Code

You can close the financial code that are no longer required for the financial document template maintenance. To perform this action, the record must be in an authorized state. Unauthorized records can be closed only by the maker of the record.

Note: Authorization is required for closing the financial code.

Steps to close financial code

In the **View Financial Code** page:

1. Click the hamburger icon in required record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The financial code details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Financial Code

You can reopen the closed financial code, when the code is required for financial document template maintenance again.

Note: Authorization is required for reopening the closed financial code.

Steps to open financial code

In the **View Financial Code** page:

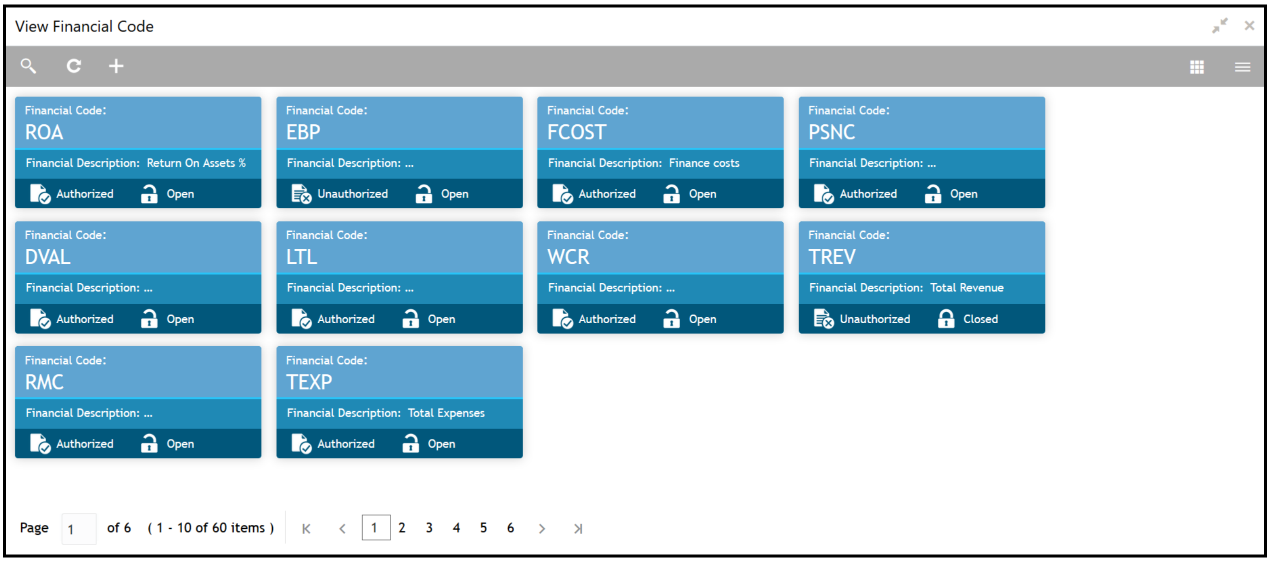
1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.
3. Click **View**. The financial code details are displayed.
4. Click **Proceed**. The record is reopened upon confirmation.

Approve Financial Code

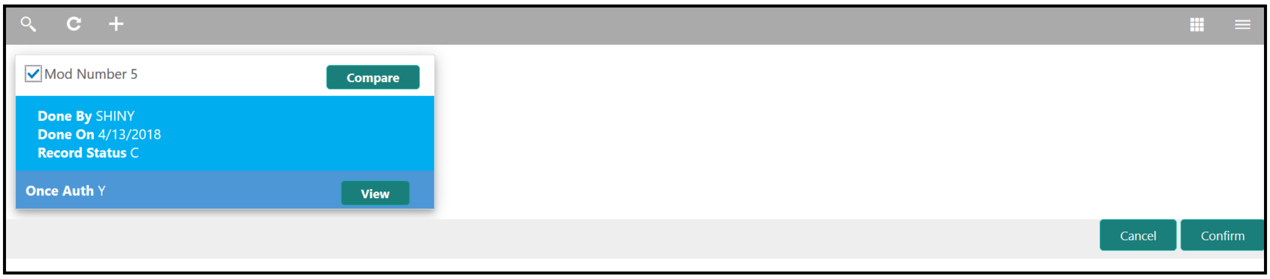
All the maintenance activities of financial code must be approved by the authorized person. Unauthorized financial code will not be listed in the **Financial Document Template Maintenance** screen.

Steps to approve financial code

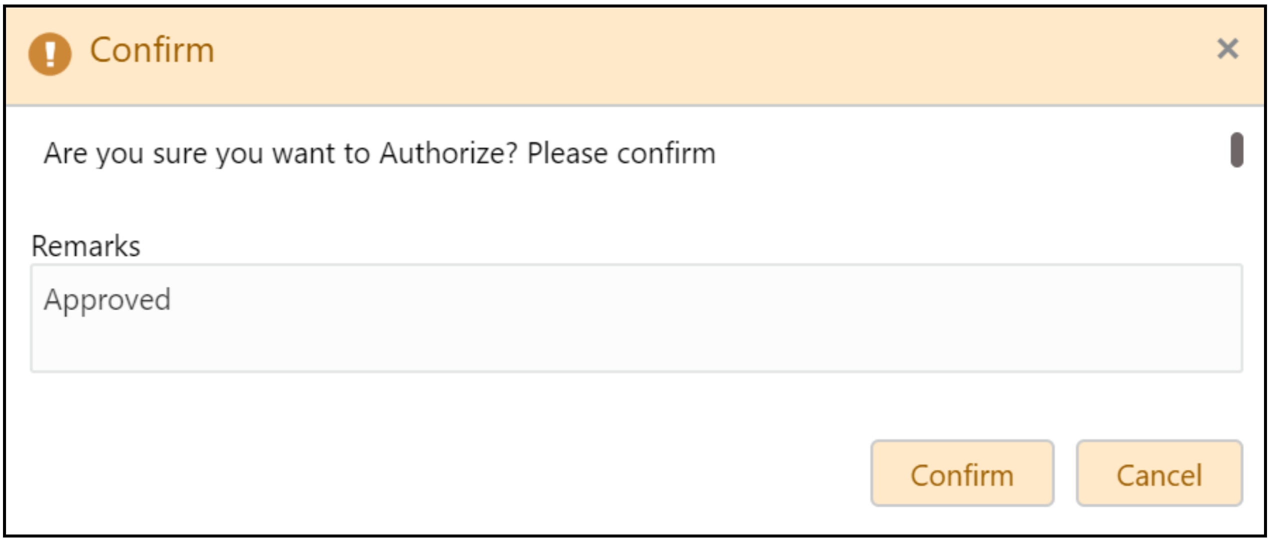
In the **View Financial Code** page:



1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Select the Mod Number.
3. Click **Confirm**. The confirmation dialogue box appears.



4. Type the **Remarks**.
5. Click **Confirm**. The financial code maintenance action is approved.

Financial Document Template

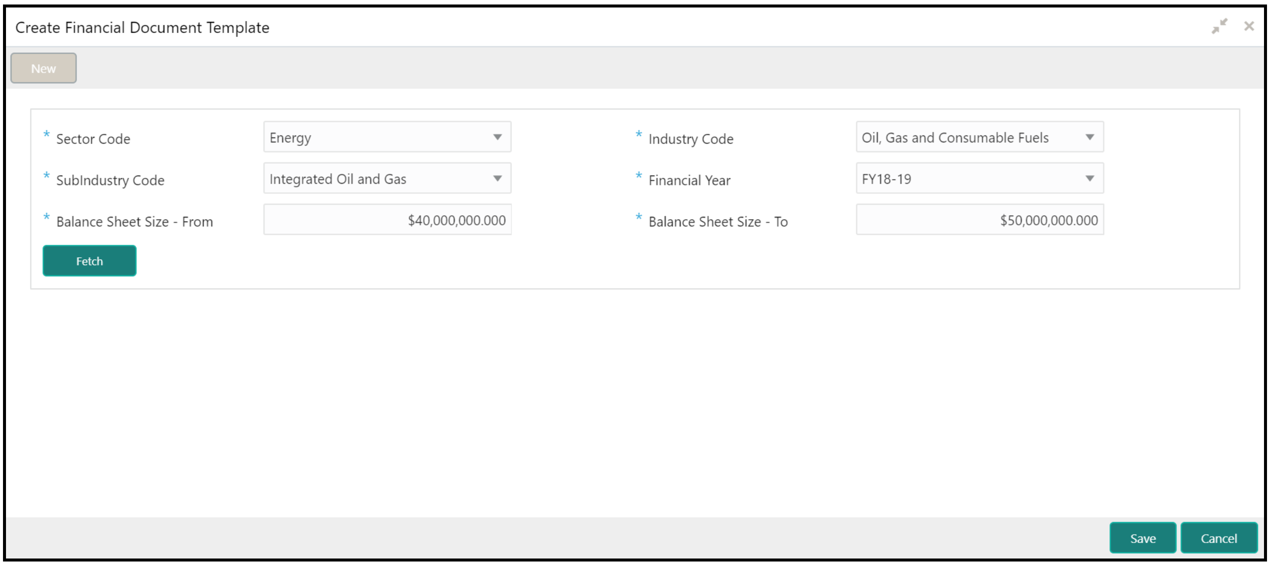
The 'Financial Document Template' sub-menu under 'Maintenance' menu allows you to define a template for the financial documents of customers, such as balance sheet. Documents to be uploaded by the bank user must be in the format defined in template, so that the system can fetch and process the data from uploaded document.

Create Financial Document Template

The **Create Financial Document Template** page provides an option to define new template for the financial document.

Steps to create financial document template:

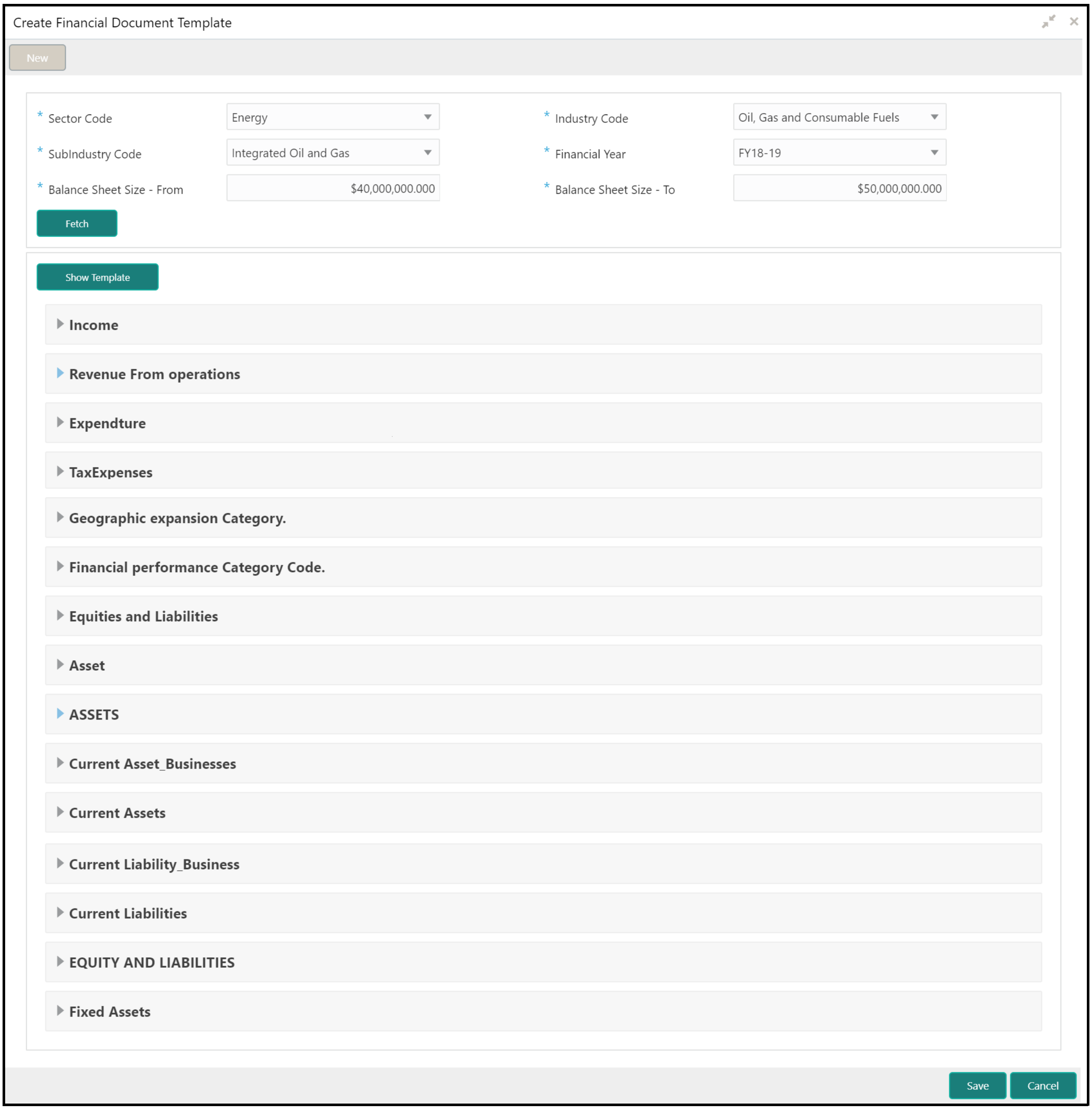
1. Navigate to **Credit Facilities > Maintenance > Financial Document Template > Create Financial Document Template.** The **Create Financial Document Template** page appears.



2. Select / provide the financial document template details based on description in the following table.

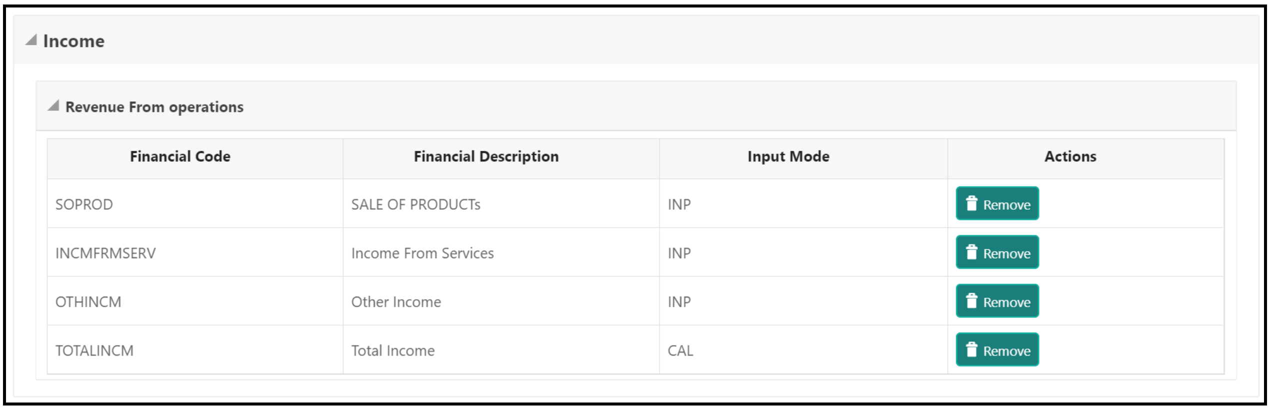
Field	Description	Sample Value
Sector Code	Select the sector code for associating with the template to be defined.	Refer screenshot
Industry Code	Select the industry code for associating with the template to be defined.	Refer screenshot
SubIndustry Code	Select the sub-industry code for associating with the template to be defined.	Refer screenshot
Financial Year	Select the financial year for which you want to define the template.	Refer screenshot
Balance Sheet Size - From	Specify the minimum balance sheet size for which the template is applicable.	Refer screenshot
Balance Sheet Size - To	Specify the maximum balance sheet size for which the template is applicable.	Refer screenshot

3. Click **Fetch**. All the financial categories maintained in **Financial Category Maintenance** screen appear as shown below.



4. Click and expand the required financial category. Sub-categories of the financial categories maintained in **Financial Code Maintenance** screen appears.

5. Click and expand the required sub-category. Financial codes appear as shown below.



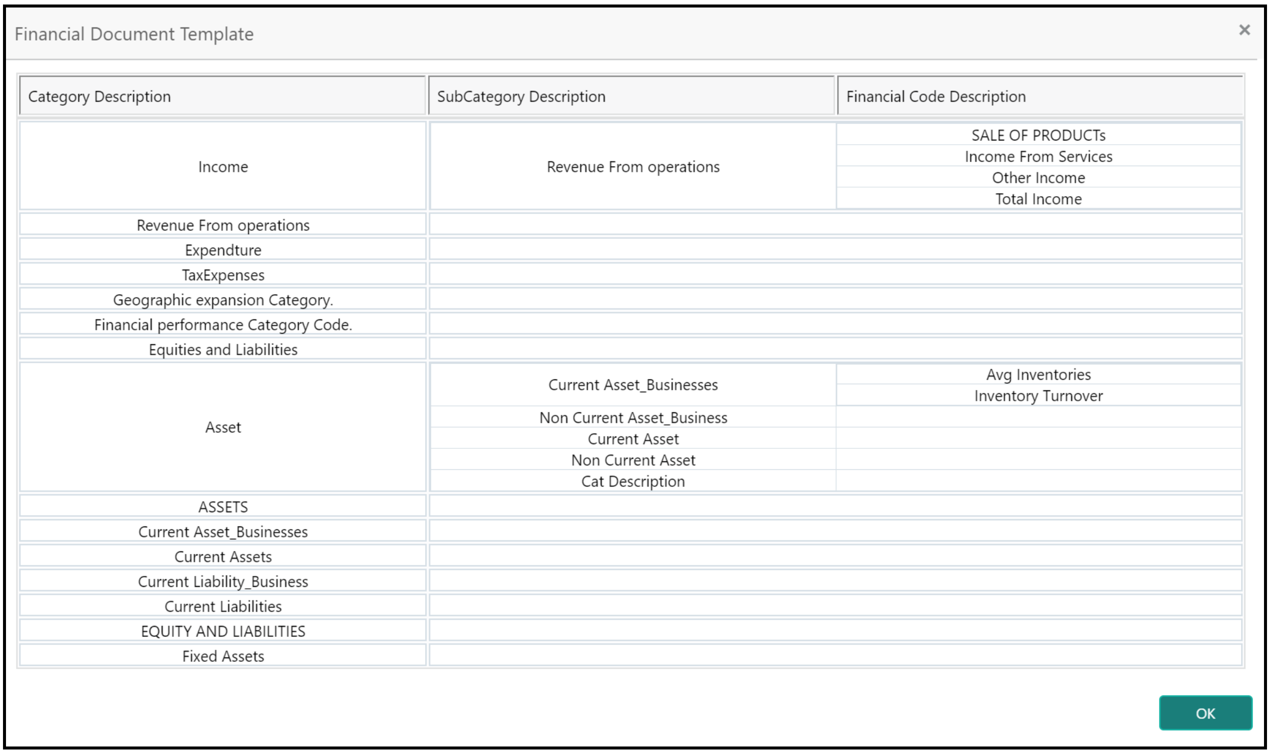
Income

Revenue From operations

Financial Code	Financial Description	Input Mode	Actions
SOPROD	SALE OF PRODUCTs	INP	Remove
INCMFRMSERV	Income From Services	INP	Remove
OTHINCM	Other Income	INP	Remove
TOTALINCM	Total Income	CAL	Remove

6. **Remove** the financial codes that are not required.

7. After removing the financial codes from all the financial categories, click **Show Template**. The financial document template appears as shown below.



Financial Document Template

Category Description	SubCategory Description	Financial Code Description
Income	Revenue From operations	SALE OF PRODUCTs
		Income From Services
		Other Income
		Total Income
Revenue From operations		
Expendture		
TaxExpenses		
Geographic expansion Category.		
Financial performance Category Code.		
Equities and Liabilities		
Asset	Current Asset_Businesses	Avg Inventories
		Inventory Turnover
	Non Current Asset_Business	
	Current Asset	
	Non Current Asset	
	Cat Description	
ASSETS		
Current Asset_Businesses		
Current Assets		
Current Liability_Business		
Current Liabilities		
EQUITY AND LIABILITIES		
Fixed Assets		

OK

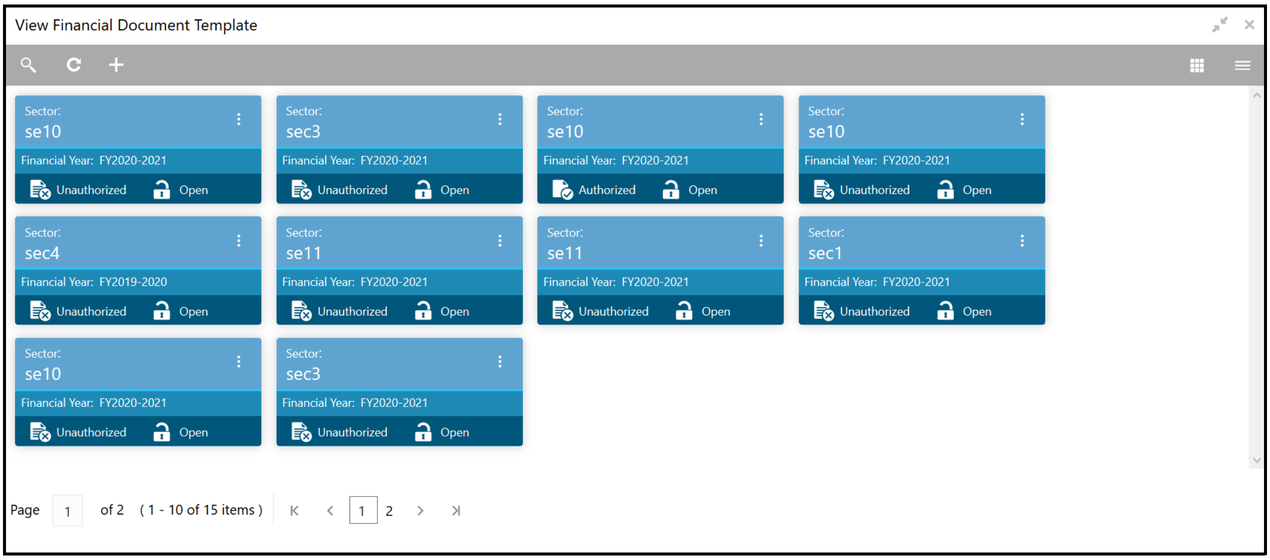
8. View the template and click **OK**. The template is closed.

9. Click **Save** in the **Create Financial Document Template** page. The template is created upon authorization.

Modify Financial Document Template

To modify the financial document template, the template record must be in an authorized state. The unauthorized financial document template record can be modified only by the user who created the record.

1. Navigate to **Credit Facilities > Maintenance > Financial Document Template > View Financial Document Template.** The **View Financial Document Template** page appears.



2. Click the list icon at the top right corner to change the table view to list view.
3. Click the search icon to search the required financial document template. The search bar appears as shown below.

4. Select the status of financial document template based on description in the following table.

Field	Description	Sample Value
Auth Status	Select the authorization status of the financial document template. The options available are **Authorized** and **Unauthorized**.	Refer screenshot
Record Status	Select the record status of the financial document template. The options available are **Open** and **Closed**.	Refer screenshot

5. Click **Search**. The financial document templates that match the search parameters are displayed.

In the **View Financial Document Template** page:

6. Click the refresh icon to refresh the template record list.
7. Click the add icon to define new template.

Steps to modify financial document template

In the **View Financial Document Template** page:

1. Click on the hamburger icon in the required record and select **Unlock**. The **Create Financial Document Template** page appears in edit.
2. Modify the required details.
3. Click **Save**. The financial document template will be modified upon authorization.

Close Financial Document Template

You can close any financial document template created for the sector, industry, and sub-industry combination, if the template is not required.

Note: Authorization is required for closing the financial document template.

Steps to close financial document template

In the **View Financial Document Template** page:

1. Click the hamburger icon in the required record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The template details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Financial Document Template

You can reopen the closed financial document template created for the sector, industry, and sub-industry combination, if required.

Note: Authorization is required for reopening the closed financial document template.

Steps to open financial document template

In the **View Financial Document Template** page:

1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.
3. Click **View**. The template details are displayed.
4. Click **Proceed**. The record is reopened upon confirmation.

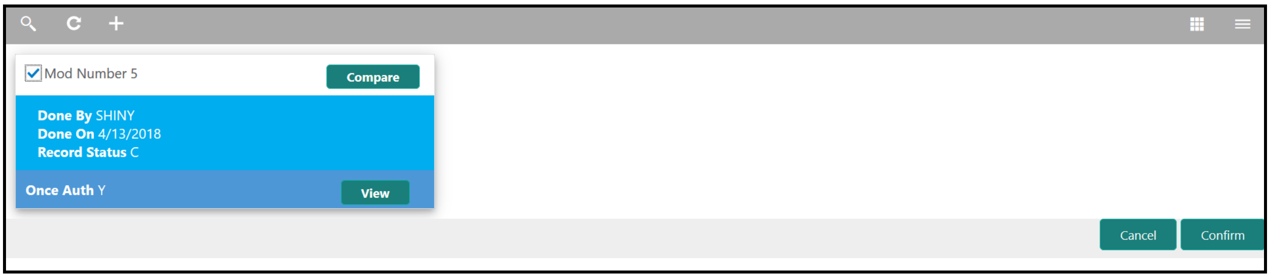
Approve Financial Document Template

All the maintenance activities of financial document templates created for the sector, industry and sub-industry combination must be approved by the authorized person.

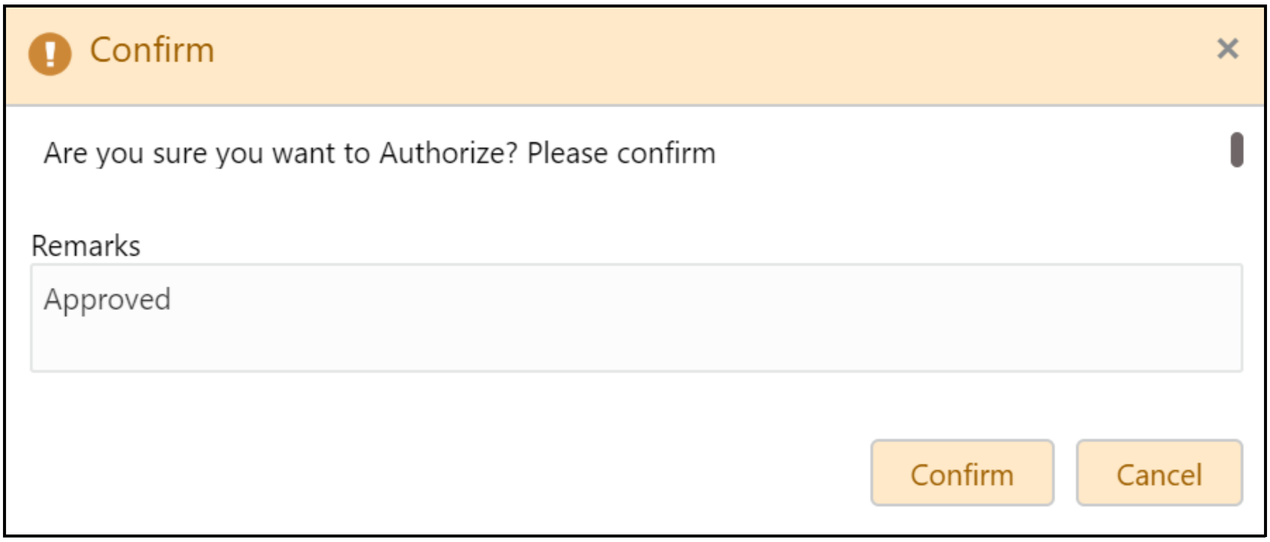
Steps to approve financial document template

In the **View Financial Document Template** page:

1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Click **Confirm**. The confirmation dialogue box appears.



3. Type the **Remarks**.
4. Click **Confirm**. The financial document template maintenance action is approved.

Financial Ratio Benchmark

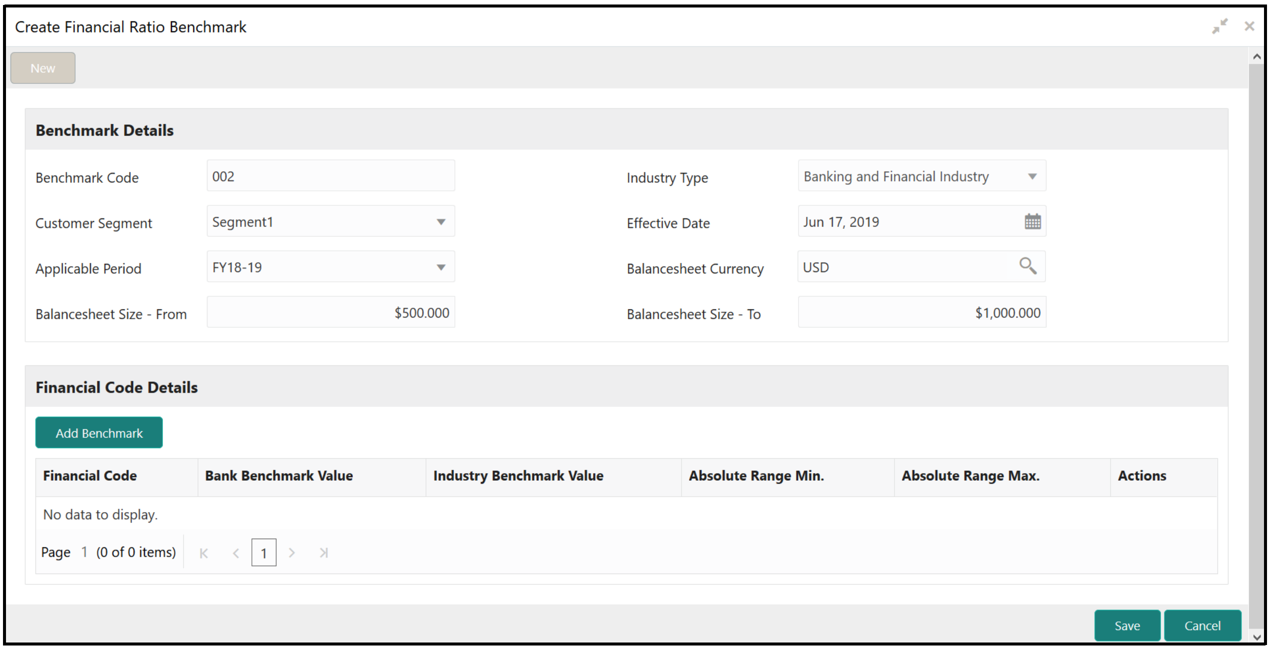
The ‘Financial Ratio Benchmark’ sub-menu under ‘Maintenance’ menu allows you to maintain both bank’s and Industry’s Benchmark for a financial value of the customer.

Create Financial Ratio Benchmark

The **Create Financial Ratio Benchmark** page provides an option to define new benchmark for a financial value.

Steps to create financial ratio benchmark

1. Navigate to **Credit Facilities > Maintenance > Financial Ratio Benchmark > Create Financial Ratio Benchmark**. The **Create Financial Ratio Benchmark** page appears.

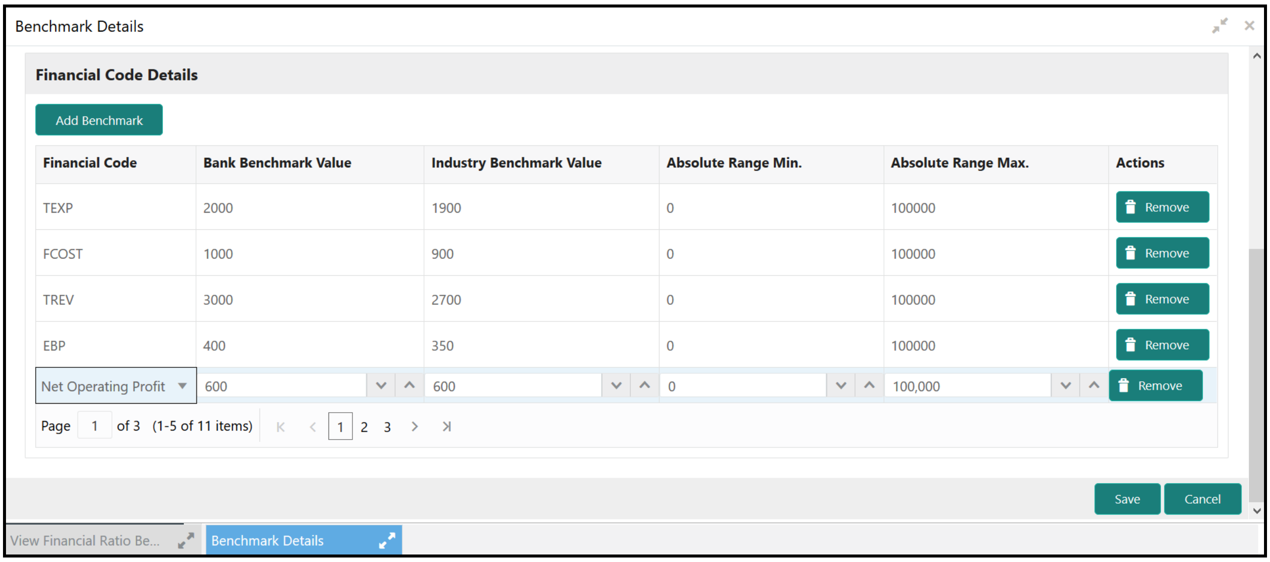


2. Provide / select the benchmark details based on description in the following table.

Field	Description	Sample Value
Benchmark Code	Specify a unique code for the benchmark to be defined.	Refer screenshot
Industry Type	Specify the type of industry for which the benchmark is to be defined.	Refer screenshot
Customer Segment	Select the customer segment from the drop down list.	Refer screenshot
Effective Date	Click the calendar icon and select the effective date for benchmark.	Refer screenshot
Applicable Period	Select the financial year for which the Benchmark is applicable from the drop down list.	Refer screenshot
Balancesheet Currency	Search and select the balance sheet currency.	Refer screenshot

Field	Description	Sample Value
Balancesheet Size - From	Specify the minimum balance sheet size for defining benchmark.	Refer screenshot
Balancesheet Size - To	Specify the maximum balance sheet size for defining benchmark.	Refer screenshot

3. Click **Add Benchmark** in the **Financial Code Details** section. New row for specifying the financial code details is created as shown below.



4. Select / specify the financial code details based on description in the following table.

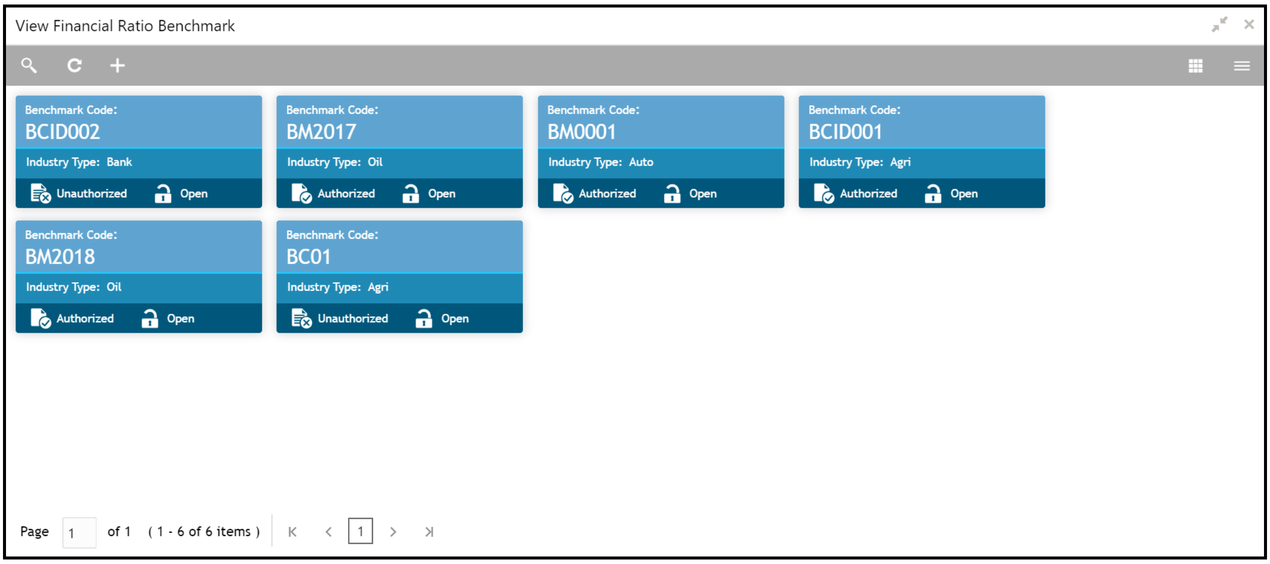
Field	Description	Sample Value
Financial Code	Select the financial code from the list of codes maintained in **Financial Code Maintenance** screen.	Refer screenshot
Bank Benchmark Value	Specify the bank's benchmark value for a particular financial range.	Refer screenshot
Industry Benchmark Value	Specify the industry benchmark value for a particular financial range.	Refer screenshot
Absolute Range Min.	Specify the minimum financial value for defining financial range.	Refer screenshot
Absolute Range Max.	Specify the maximum financial value for defining financial range.	Refer screenshot

5. To remove the financial code entry, click **Remove** in the Actions column.
6. To create Financial Ratio Benchmark, click **Save**. The Financial Ratio Benchmark will be created upon authorization.

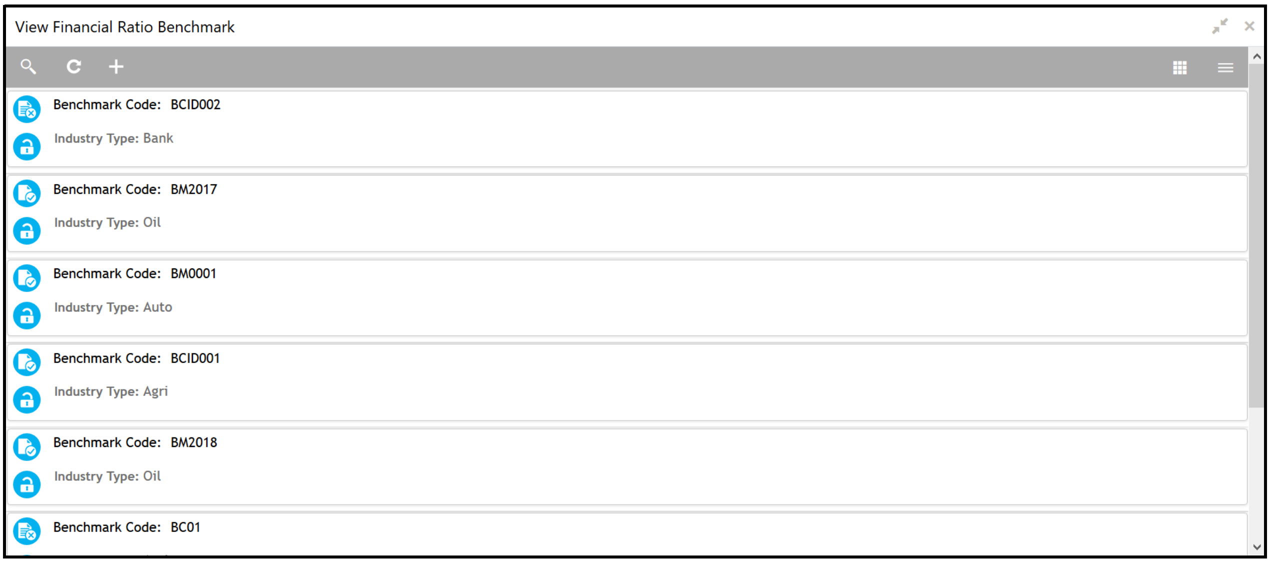
Modify Financial Ratio Benchmark

To modify any financial ratio benchmark, the benchmark record must be in an authorized state. The unauthorized financial ratio benchmark record can be modified only by the user who created the record.

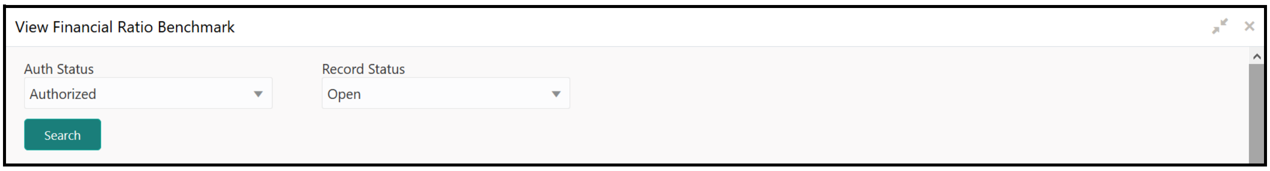
1. Navigate to **Credit Facilities > Maintenance > Financial Ratio Benchmark > View Financial Ratio Benchmark.**



2. Click the list icon at the top right corner to change the table view to list view. The **View Financial Ratio Benchmark** page appears as shown below.



3. Click the search icon to search the required benchmark record. The search bar appears as shown below.



4. Select the status of financial ratio benchmark record based on description in the following table.

Field	Description	Sample Value
Auth Status	Select the authorization status of the financial ratio benchmark record. The options available are **Authorized** and **Unauthorized**.	Refer screenshot

Field	Description	Sample Value
Record Status	Select the record status of the financial ratio benchmark. The options available are **Open** and **Closed**.	Refer screenshot

5. Click **Search**. The financial ratio benchmark records that match the search parameters are displayed.

In the **View Financial Ratio Benchmark** page:

6. Click the refresh icon to refresh the benchmark record list.

7. Click the add icon to define new financial ratio benchmark.

Steps to modify financial ratio benchmark details

In the **View Financial Ratio Benchmark** page:

1. Click on the hamburger icon in the required record and select **Unlock**. The **Create Financial Ratio Benchmark** page appears in edit mode.
2. Modify the required details.
3. Click **Save**. The benchmark record will be modified upon authorization.

Close Financial Ratio Benchmark

You can close the financial ratio benchmark record that are no longer required.

Note: Authorization is required for closing the financial ratio benchmark.

Steps to close financial ratio benchmark record

In the **View Financial Ratio Benchmark** page:

1. Click the hamburger icon in the required record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The benchmark details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Financial Ratio Benchmark

You can reopen the closed financial ratio benchmark record, whenever the benchmark is required in the business process.

Note: Authorization is required for reopening the closed financial ratio benchmark.

Steps to open financial ratio benchmark record

In the **View Financial Ratio Benchmark** page:

1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.

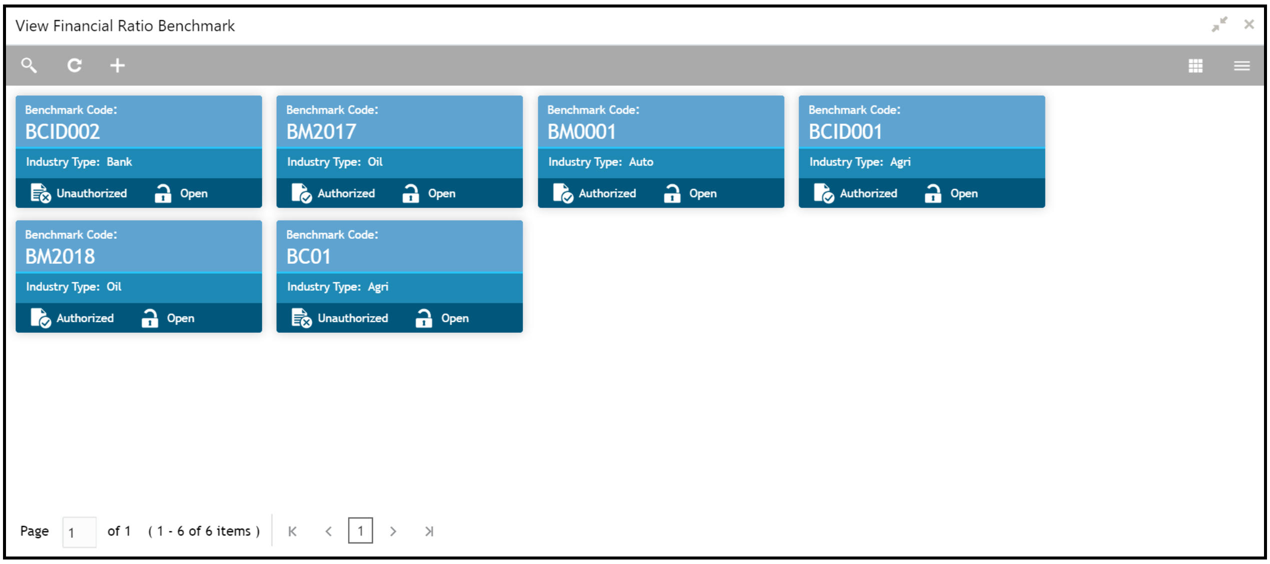
3. Click **View**. The benchmark details are displayed.
4. Click **Proceed**. The record is reopened upon confirmation.

Approve Financial Ratio Benchmark

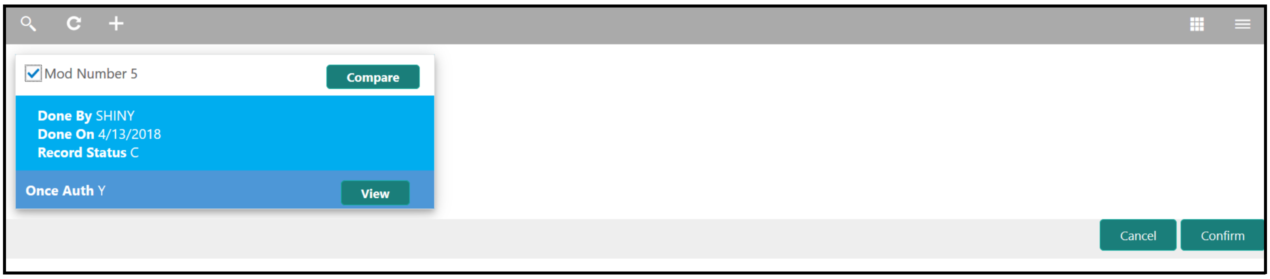
All the maintenance activities of financial ratio benchmark must be approved by the authorized person. Unauthorized financial ratio benchmark cannot be used in the business processes.

Steps to approve the financial ratio benchmark

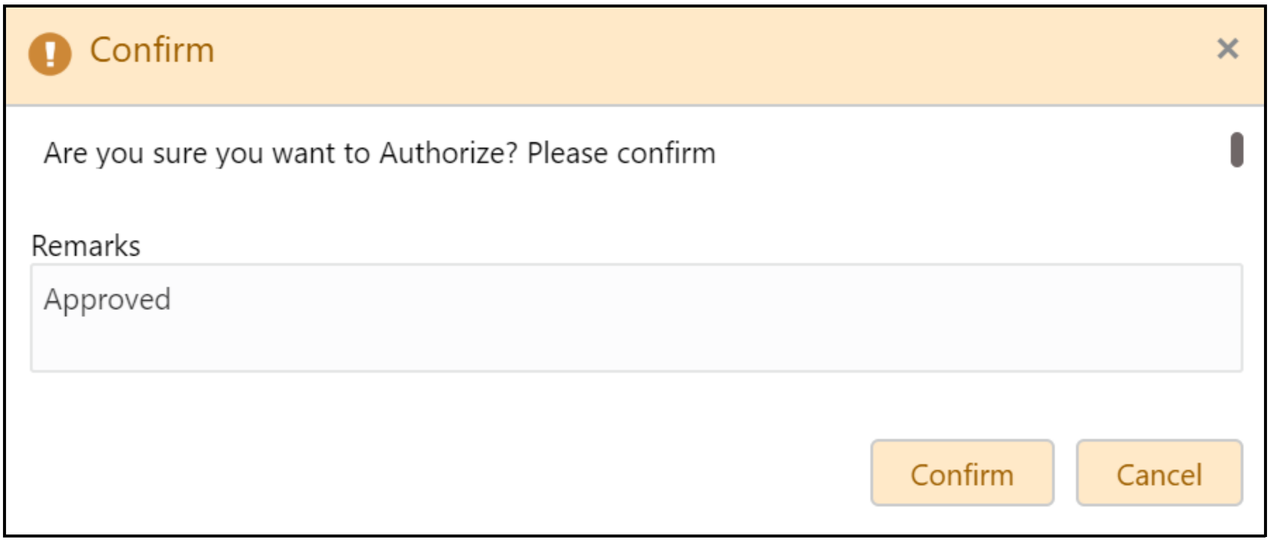
In the **View Financial Ratio Benchmark** page:



1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Click **Confirm**. The confirmation dialogue box appears.



3. Type the **Remarks**.
4. Click **Confirm**. The financial ratio benchmark maintenance action is approved.

Questionnaire Details

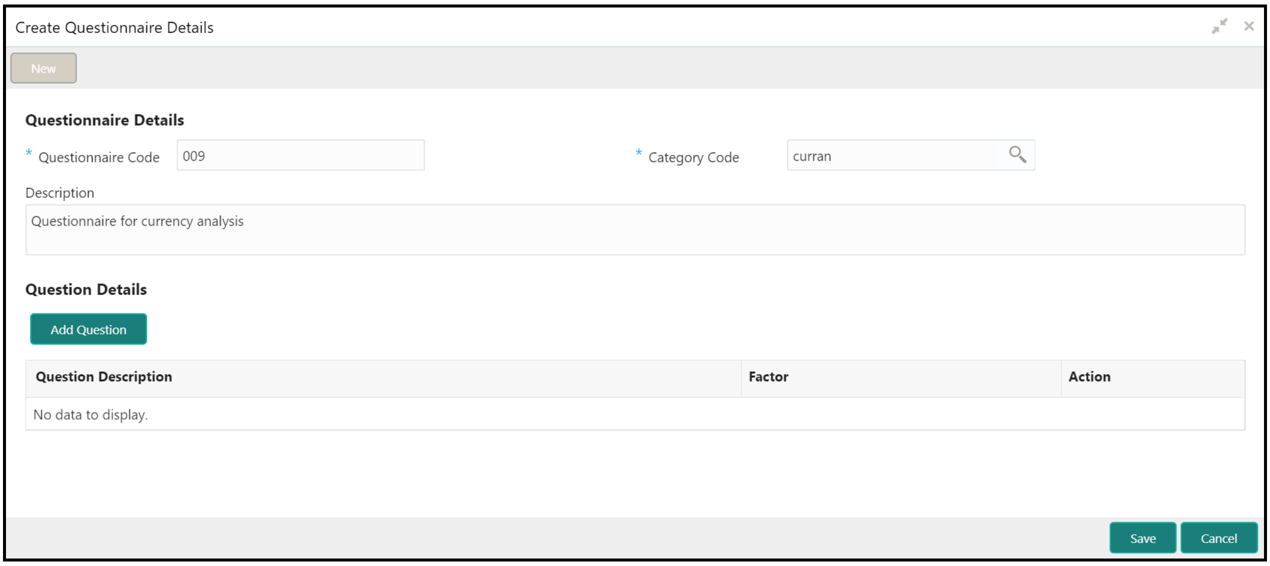
The ‘Questionnaire Details’ sub-menu under ‘Maintenance’ menu allows you to manage the evaluation / analysis questions for all the business processes in OBCFPM.

Create Questionnaire Details

The **Create Questionnaire Details** page provides an option to add new questions for evaluation (for example, Risk Evaluation) or analysis (for example, Peer Analysis).

Steps to create questionnaire details

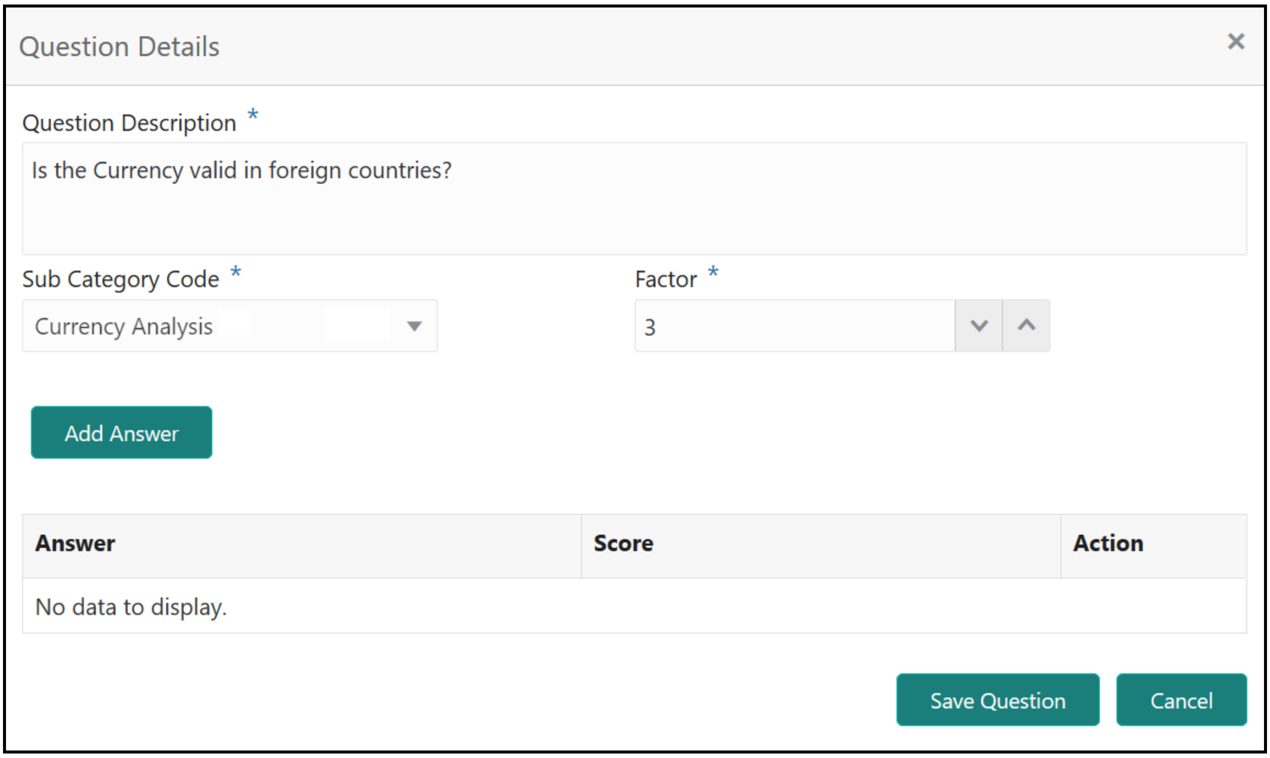
1. Navigate to **Credit Facilities > Maintenance > Questionnaire Details > Create Questionnaire Details**. The **Create Questionnaire Details** page appears.



2. Provide / select the questionnaire details based on description in the following table.

Field	Description	Sample Value
Questionnaire Code	Specify a unique code for the questionnaire to be created.	Refer screenshot
Category Code	Select the Category Code from the drop down list.	Refer screenshot
Description	Type a brief description for the questionnaire to be created.	Refer screenshot

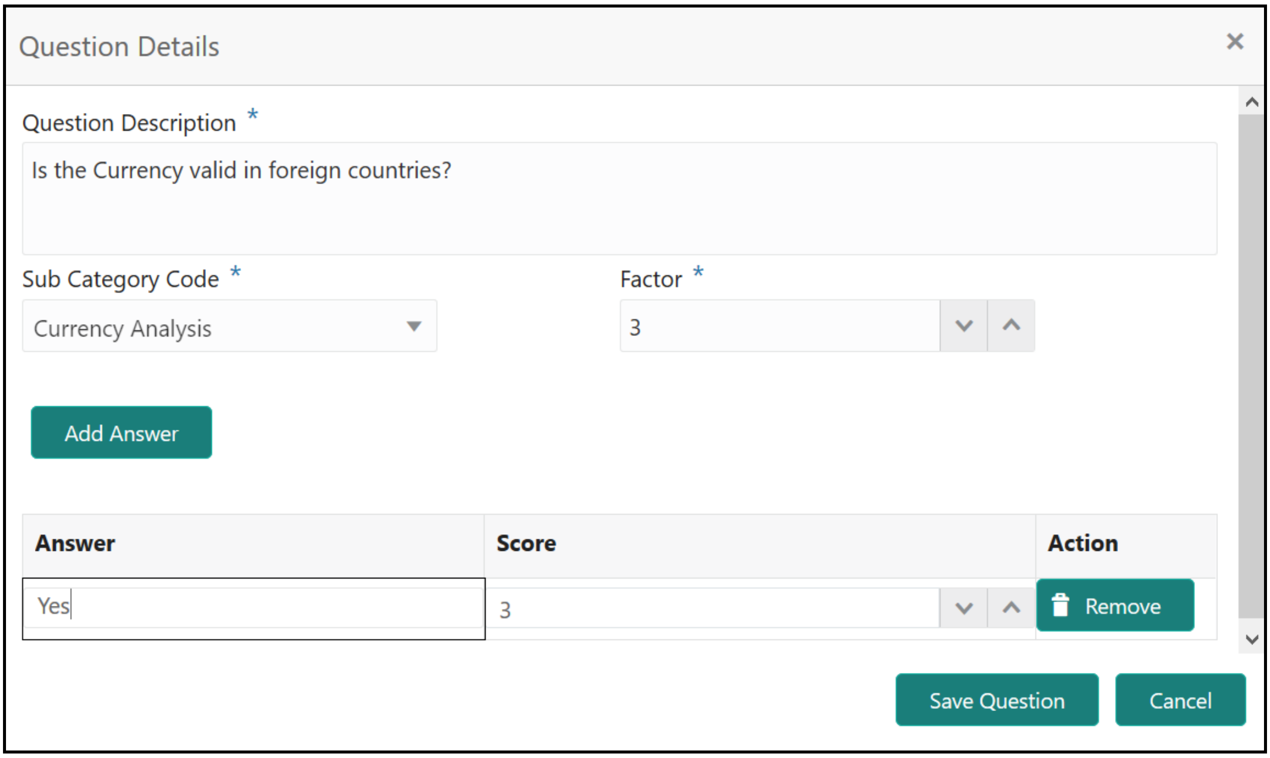
3. Click **Add Question** in the **Question Details** section. The **Question Details** window appears.



4. Provide / select the question details based on description in following table.

Field	Description	Sample Value
Question Description	Type the question for evaluation / analysis.	Refer screenshot
Sub Category Code	Select the sub category code from the drop down list.	Refer screenshot
Factor	Specify the maximum score for the question.	Refer screenshot

5. Click **Add Answer**. New row for entering the answer is created as shown below.

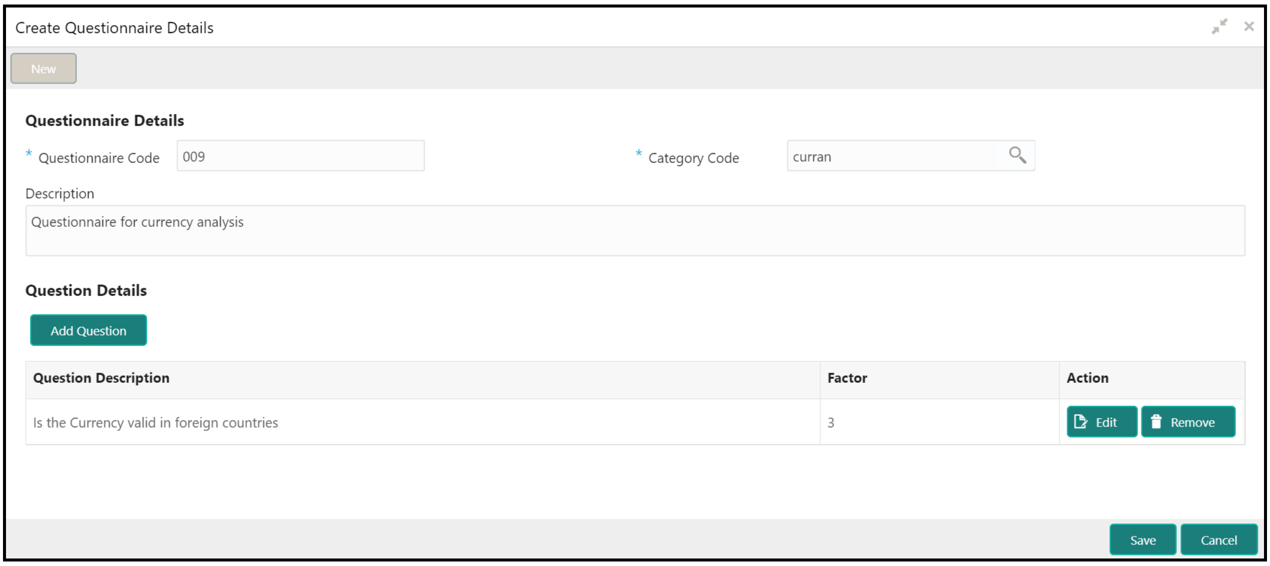


6. Provide the answer details based on description in following table.

Field	Description	Sample Value
Answer	Type the answer option for the evaluation question. To add multiple answer options for the question, click **Add Answer** and add required number of rows for answer options.	Refer screenshot
Score	Specify the score for the answer.	Refer screenshot

7. To remove the answer, click **Remove** in the **Action** column.

8. To save the question detaisl, click **Save Question**. The question details are added in the **Create Questionnaire Details** page as shown below.

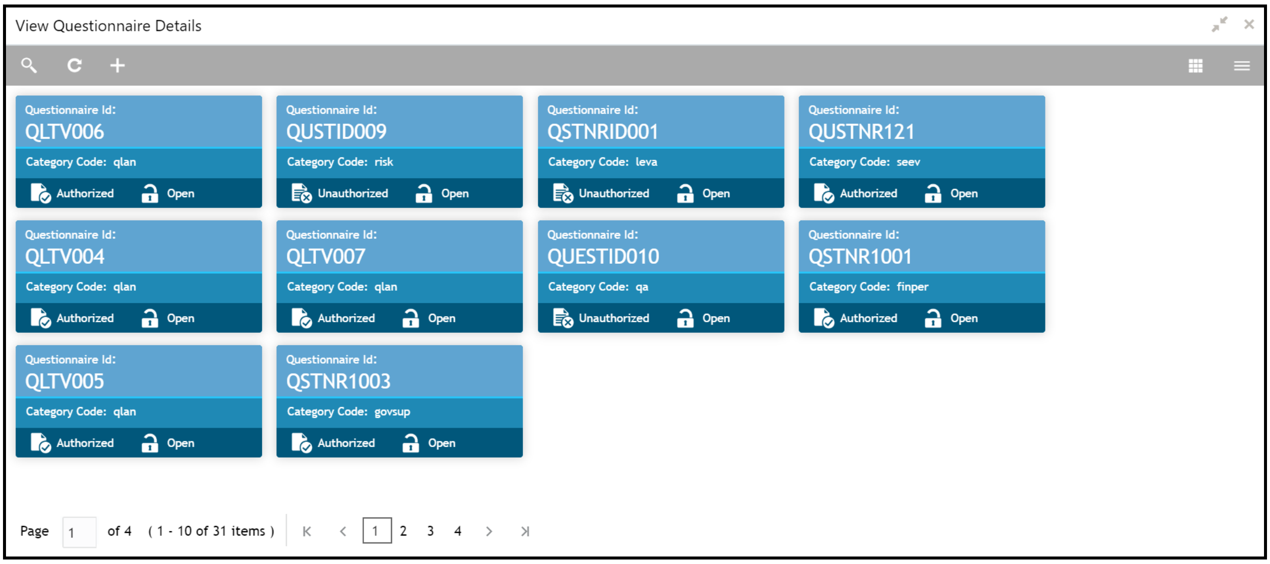


9. To **Edit** or **Remove** the question detail, click the corresponding icon in **Action** column.
10. Click **Save**. Questionnaire will be created upon authorization.

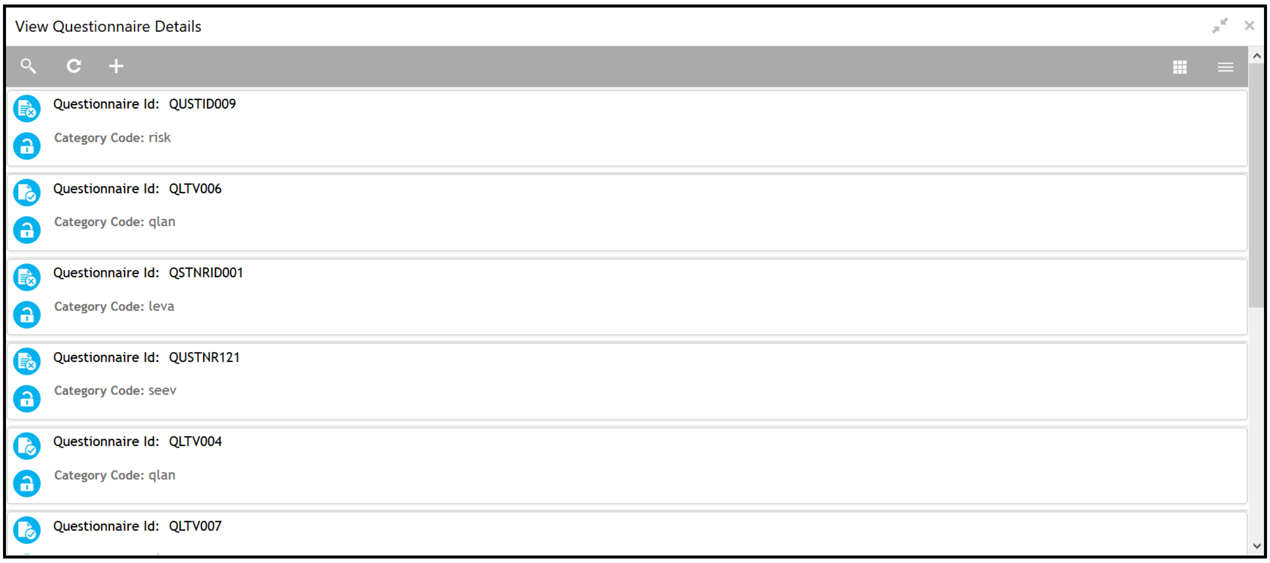
Modify Questionnaire Details

To modify any questionnaire detail, the questionnaire details record must be in an authorized state. The unauthorized questionnaire details record can be modified only by the user who created the record.

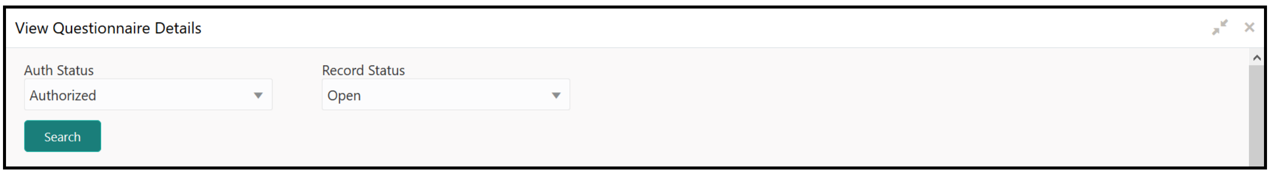
1. Navigate to **Credit Facilities > Maintenance > Questionnaire Details > View Questionnaire Details.**



2. Click the list icon at the top right corner to change the table view to list view. The **View Questionnaire Details** page appears as shown below.



3. Click the search icon to search the required questionnaire details record. The search bar appears as shown below.



4. Select the status of questionnaire details record based on description in the following table.

Field	Description	Sample Value
Auth Status	Select the authorization status of the questionnaire details record. The options available are **Authorized** and **Unauthorized**.	Refer screenshot
Record Status	Select the record status of the questionnaire details. The options available are **Open** and **Closed**.	Refer screenshot

5. Click **Search**. The system displays the Questionnaire Details that match the search parameters.

In the **View Questionnaire Details** page:

6. Click the refresh icon to refresh the questionnaire details record list.
7. Click the add icon to define new questionnaire.

Steps to modify questionnaire details

In the **View Questionnaire Details** page:

1. Click on the hamburger icon in the required record and select **Unlock**. The **Questionnaire Details Maintenance** page appears in edit mode.
2. Modify the required details.
3. Click **Save**. The questionnaire details will be modified upon authorization.

Close Questionnaire

You can close the questionnaire details record that are no longer required for analysis / evaluation in the business processes.

Note: Authorization is required for closing the questionnaire details record.

Steps to close questionnaire details record

In the **View Questionnaire Details** page:

1. Click the hamburger icon in the required record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The questionnaire details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Questionnaire

You can reopen the closed questionnaire details record, whenever the questionnaire is required for analysis / evaluation in the business process.

Note: Authorization is required for reopening the closed questionnaire details record.

Steps to open questionnaire details record

In the **View Questionnaire Details** page:

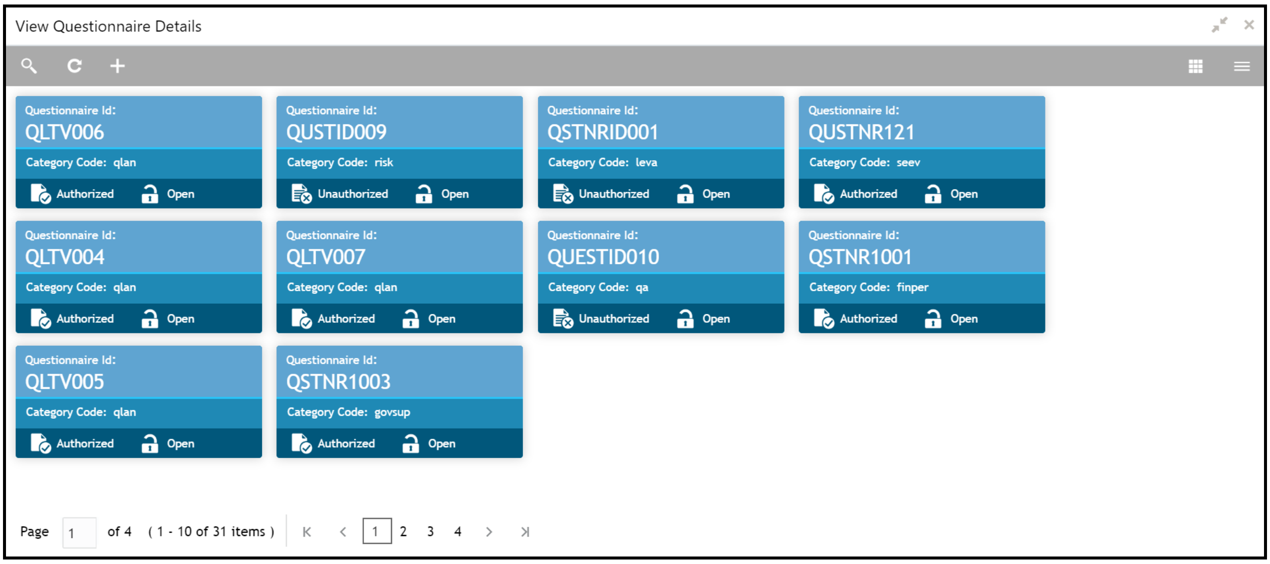
1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.
3. Click **View**. The questionnaire details are displayed.
4. Click **Proceed**. The record is reopened upon confirmation.

Approve Questionnaire

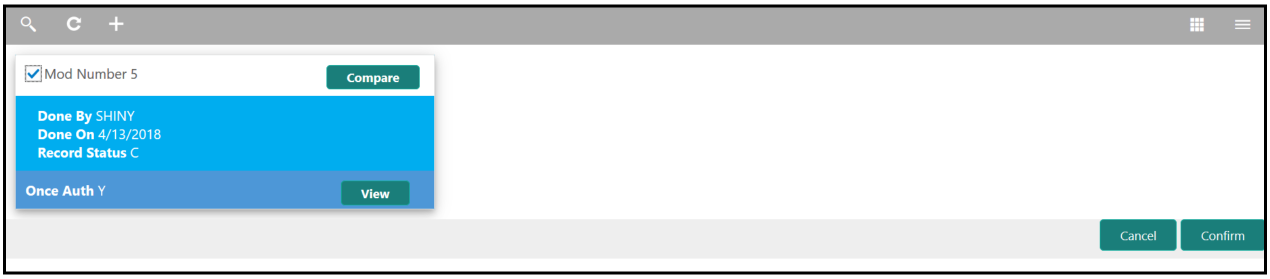
In order to link the questionnaire with the business process for analysis / evaluation, all the questionnaire maintenance activities must be approved by the authorized person. Unauthorized questionnaire cannot be linked with the business process.

Steps to approve questionnaire

In the **View Financial Ratio Benchmark** page:

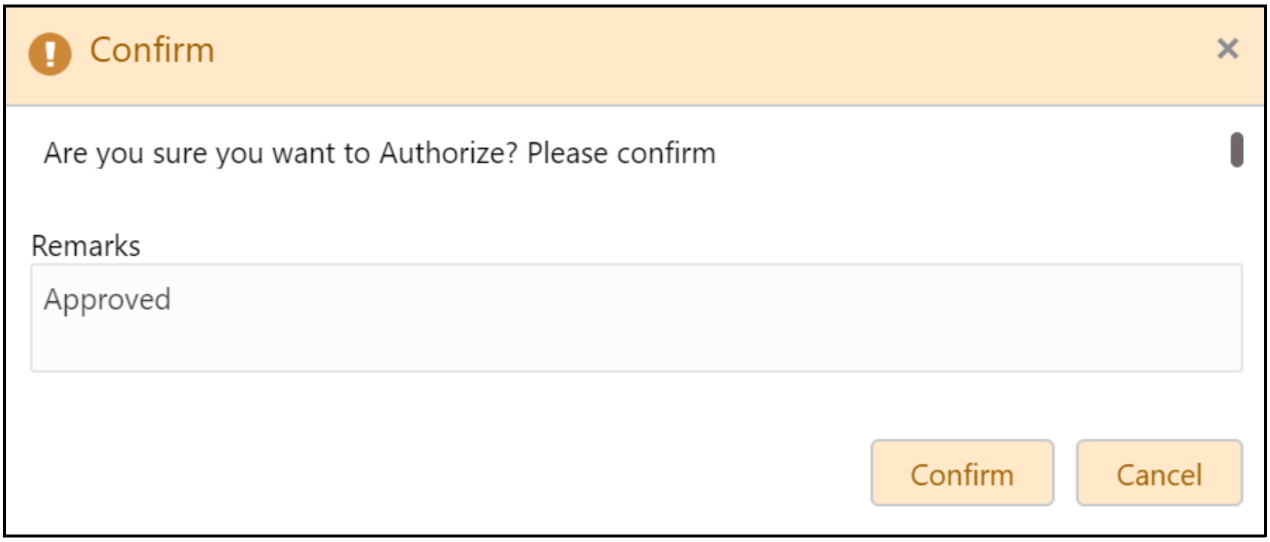


1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Select the Mod Number.

3. Click **Confirm**. The confirmation dialogue box appears.



4. Type the **Remarks**.
5. Click **Confirm**. The questionnaire details maintenance action is approved.

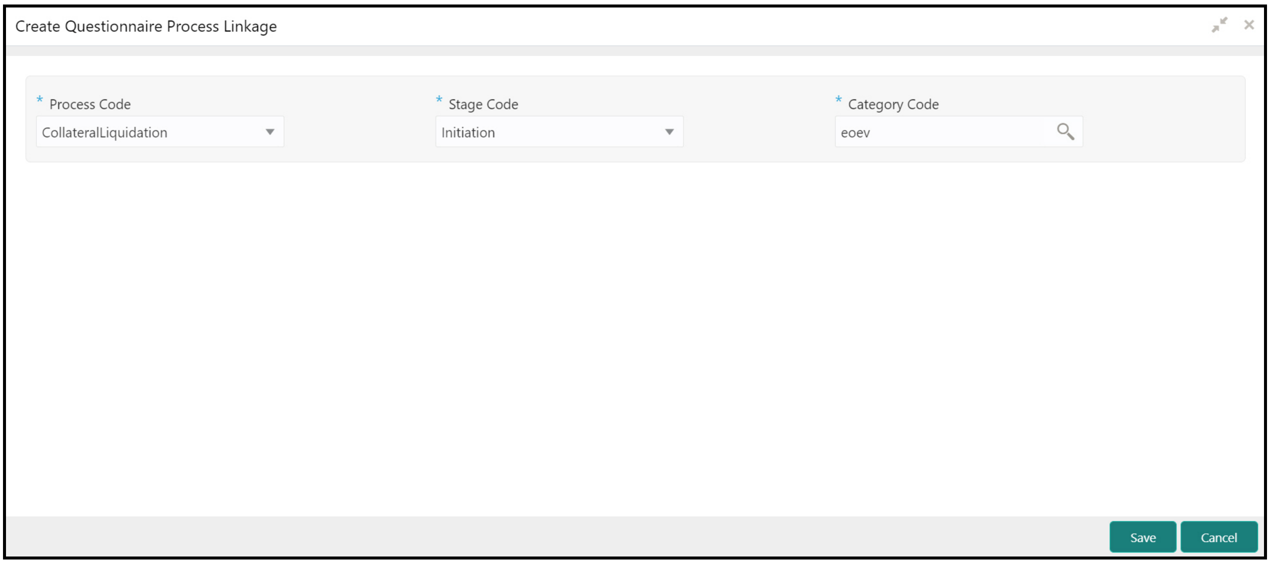
Questionnaire Process Linkage

All the questionnaire maintained through **Questionnaire Details Maintenance** screen can be linked to any process and stage from the 'Questionnaire Process Linkage' sub-menu under 'Maintenance' Menu for evaluation / analysis purpose.

Create Questionnaire Process Linkage

The **Create Questionnaire Process Linkage** screen allows you to link the questionnaire with a process.

1. Navigate to **Credit Facilities > Maintenance > Questionnaire Process Linkage > Create Questionnaire Process Linkage**.



2. Specify the questionnaire process linkage details based on description in the following table.

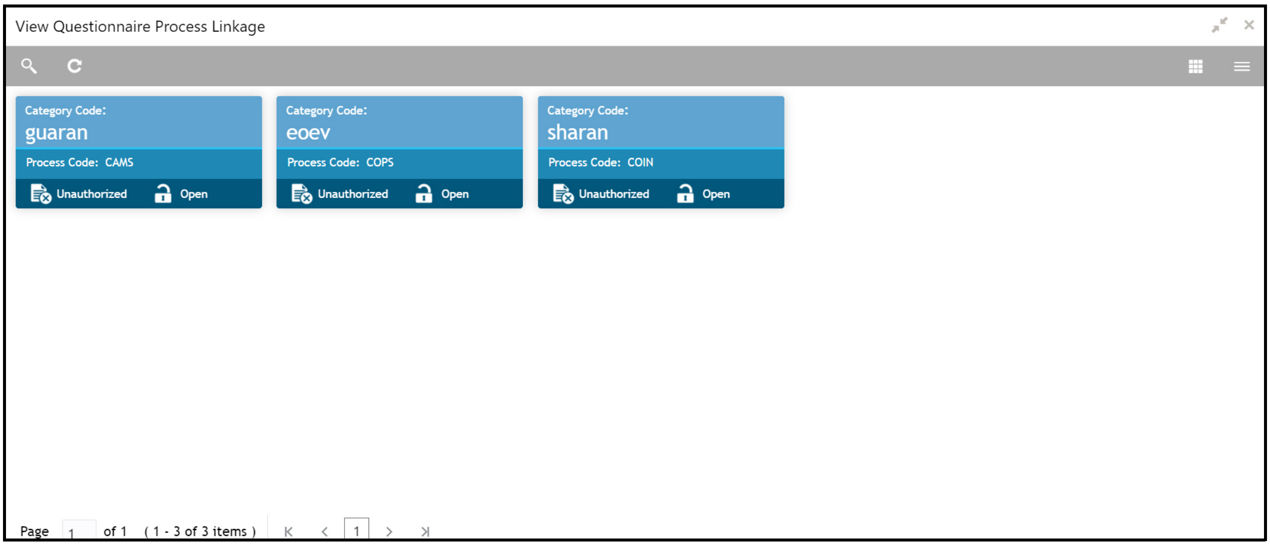
Field	Description	Sample Value
Process Code	Select the process code for linking the questionnaire with a particular process.	Refer screenshot
Stage Code	Select the stage code for linking the questionnaire with a particular stage. Stage Codes are listed in drop down based on the selected process code.	Refer screenshot
Category Code	Search and select the required category code.	Refer screenshot

3. Click **Save**. Questionnaire will be linked to the specified process and stage upon authorization.

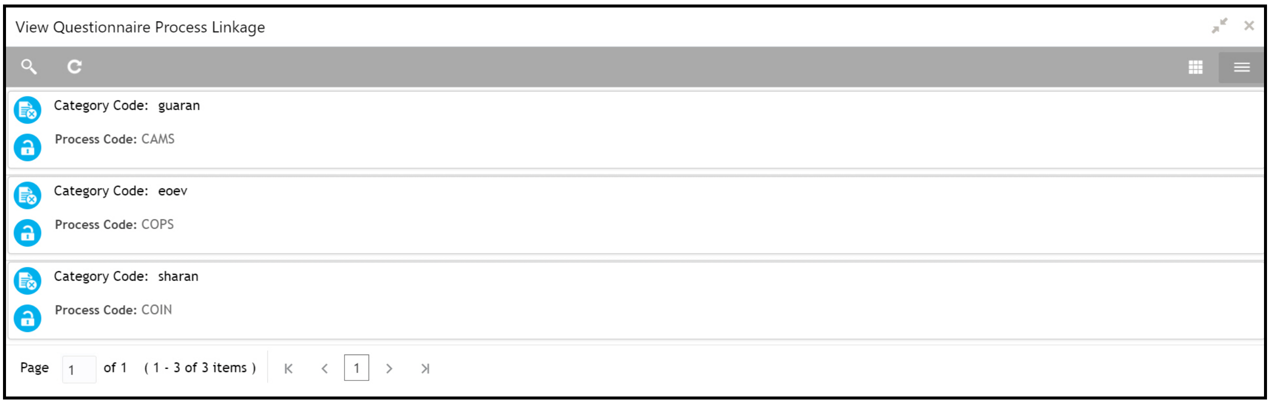
Modify Questionnaire Process Linkage

To modify the questionnaire process linkage detail, the linkage record must be in an authorized state. The unauthorized record can be modified only by the user who created the record.

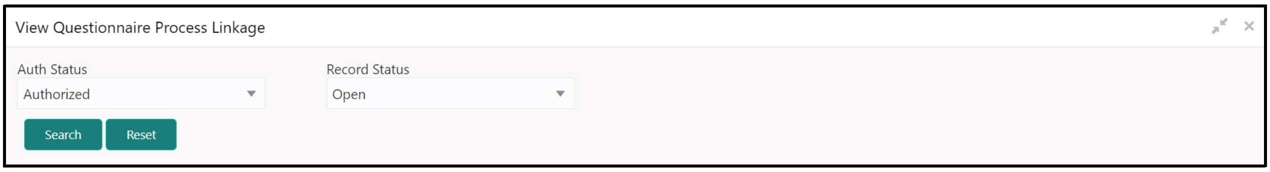
1. Navigate to **Credit Facilities > Maintenance > Questionnaire Process Linkage > View Questionnaire Process Linkage.**



2. Click the list icon at the top right corner to change the table view to list view. The **View Questionnaire Process Linkage** page appears as shown below.



3. Click the search icon to search the required linkage record. The search bar appears as shown below.



4. Select the status of questionnaire process linkage record based on description in the following table.

Field	Description	Sample Value
Auth Status	Select the authorization status of the questionnaire process linkage record. The options available are **Authorized** and **Unauthorized**.	Refer screenshot
Record Status	Select the status of the questionnaire process linkage record. The options available are **Open** and **Closed**.	Refer screenshot

5. Click **Search**. The questionnaire process linkage records that match the search parameters are displayed.

In the **View Questionnaire Process Linkage** page:

6. Click the refresh icon to refresh the linkage record list.
7. Click the add icon to define new questionnaire process linkage.

Steps to modify questionnaire process linkage

In the **View Questionnaire Process Linkage** page:

1. Click on the hamburger icon in the required record and select **Unlock**. The **Questionnaire Process Maintenance** page appears in edit mode.
2. Modify the required details.
3. Click **Save**. The questionnaire process linkage details will be modified upon authorization.

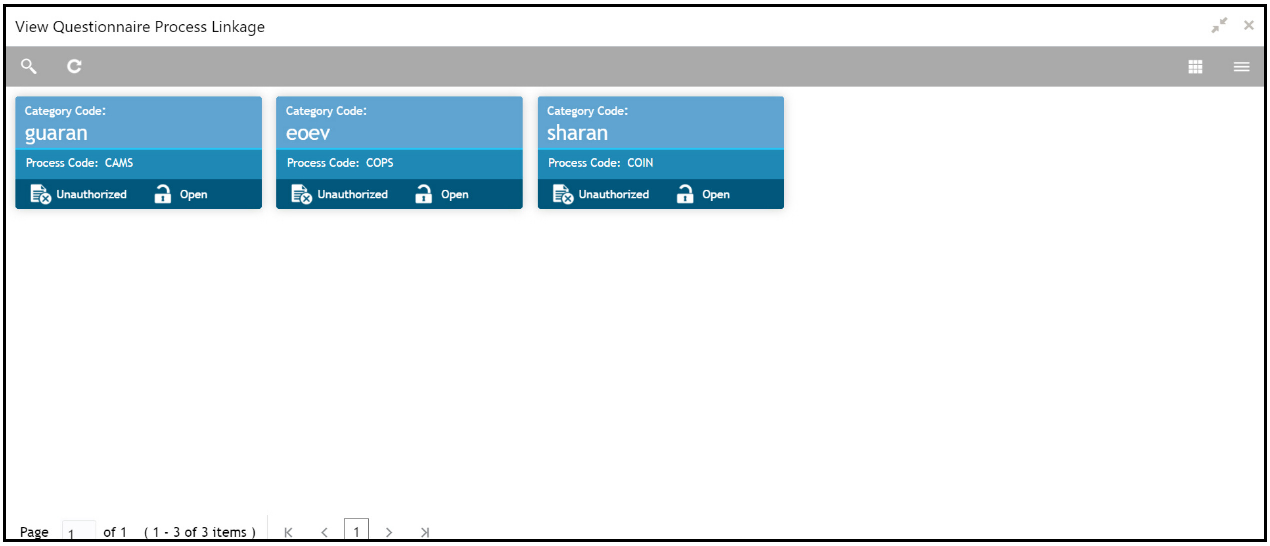
Close Questionnaire Process Linkage

You can close the questionnaire process linkage record, if you want to delink the questionnaire from a business process.

Note: Authorization is required for closing the questionnaire process linkage record.

Steps to close questionnaire process linkage

In the **View Questionnaire Process Linkage** page:



1. Click the hamburger icon in the required record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The linkage details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Questionnaire Process Linkage

You can reopen the closed questionnaire process linkage record, whenever you want to re-link the questionnaire with the business process.

Note: Authorization is required for reopening the closed questionnaire process linkage record.

Steps to open linkage record

In the **View Questionnaire Process Linkage** page:

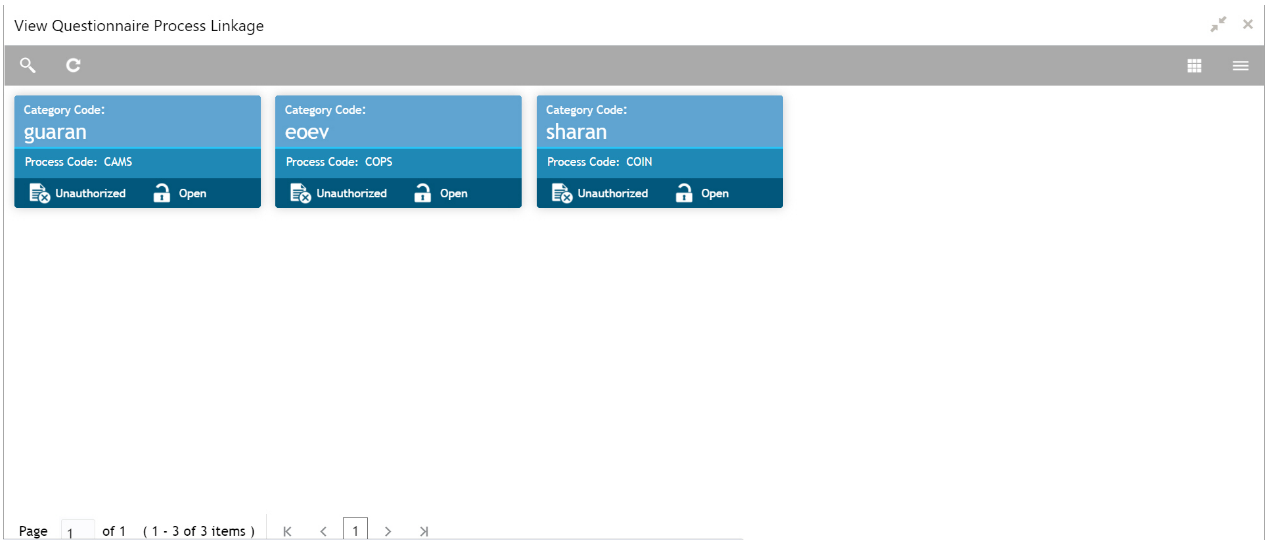
1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.
3. Click **View**. The linkage details are displayed.
4. Click **Proceed**. The record is reopened upon confirmation.

Approve Questionnaire Process Linkage

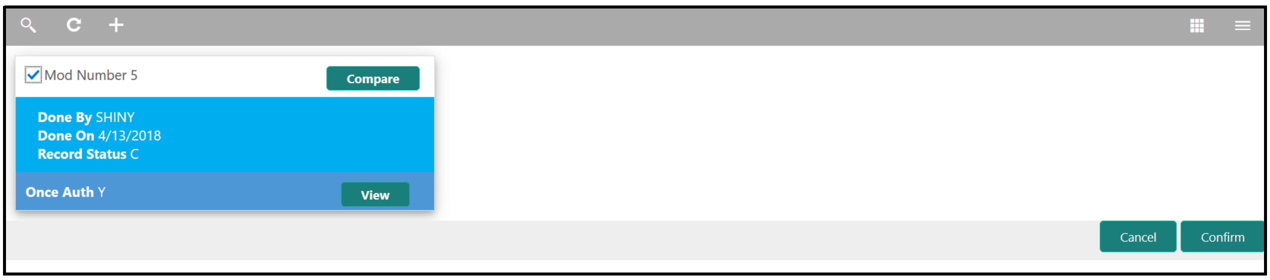
The questionnaire process linkage will become effective only after an authorized person approves the maintenance activity.

Steps to approve questionnaire process linkage

In the **View Questionnaire Process Linkage** page:

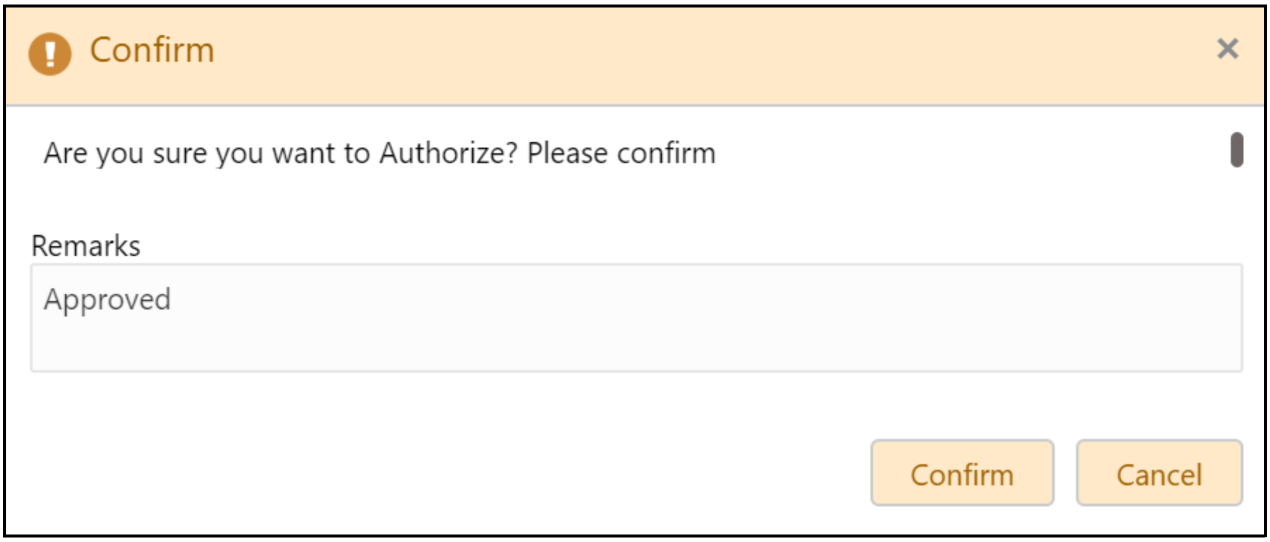


1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Select the Mod number.

3. Click **Confirm**. The confirmation dialogue box appears.



4. Type the **Remarks**.
5. Click **Confirm**. The questionnaire process linkage maintenance action is approved.

Facility Template

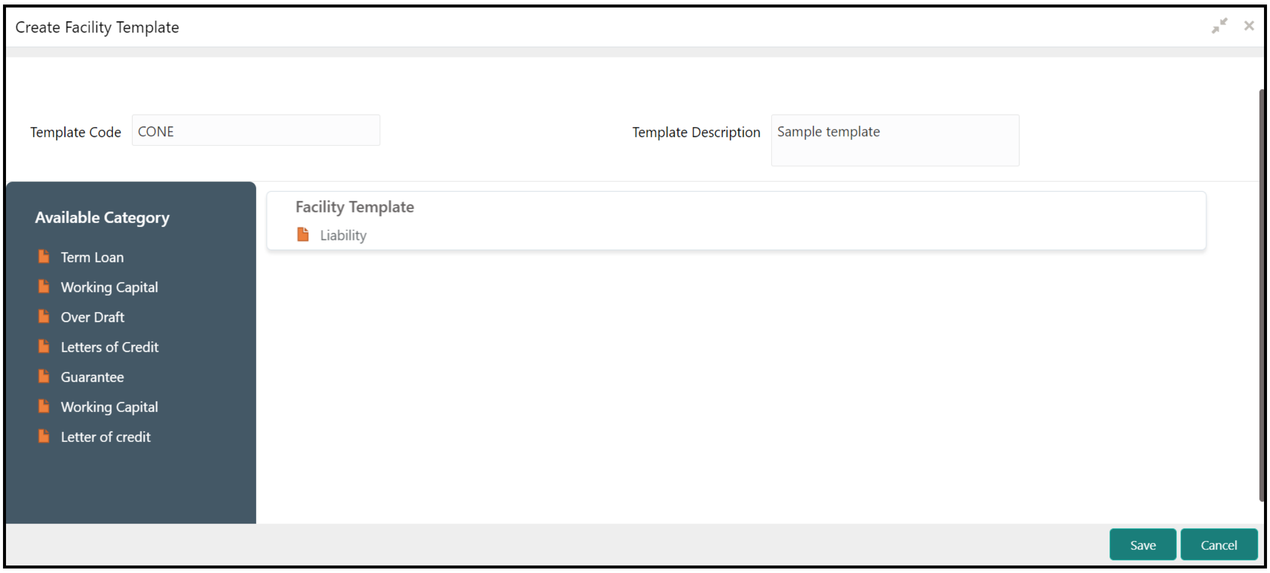
The ‘Financial Template’ sub-menu under ‘Maintenance’ menu allows you to create a template for facility creation in business processes such as Credit Proposal, Credit Amendment and Facility Review. The bank users can fetch and use these facility templates while creating facility, rather than creating the facility by entering all the facility details.

Create Facility Template

The **Create Facility Template** page provides an option to create new template for facility creation.

Steps to create facility template

1. Navigate to **Credit Facilities > Maintenance > Facility Template > Create Facility Template**. The **Create Facility Template** page appears.

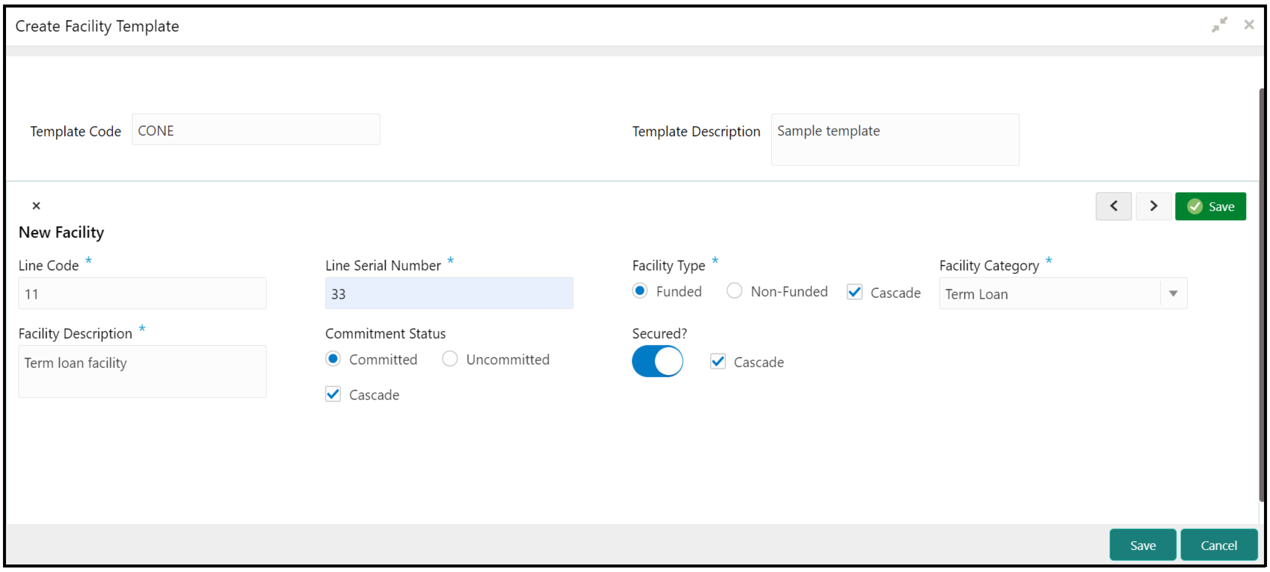


2. Provide the template details based on description in the following table.

Field	Description	Sample Value
Template Code	Specify a unique code for the template.	Refer screenshot
Template Description	Type a brief description for template to be created.	Refer screenshot

3. Drag and drop the required facilities from the **Available Category** section to **Facility Template** section.

4. Click a facility in the **Facility Template** section. The screen expands as shown below.



5. Provide / select the facility details based on description in following table.

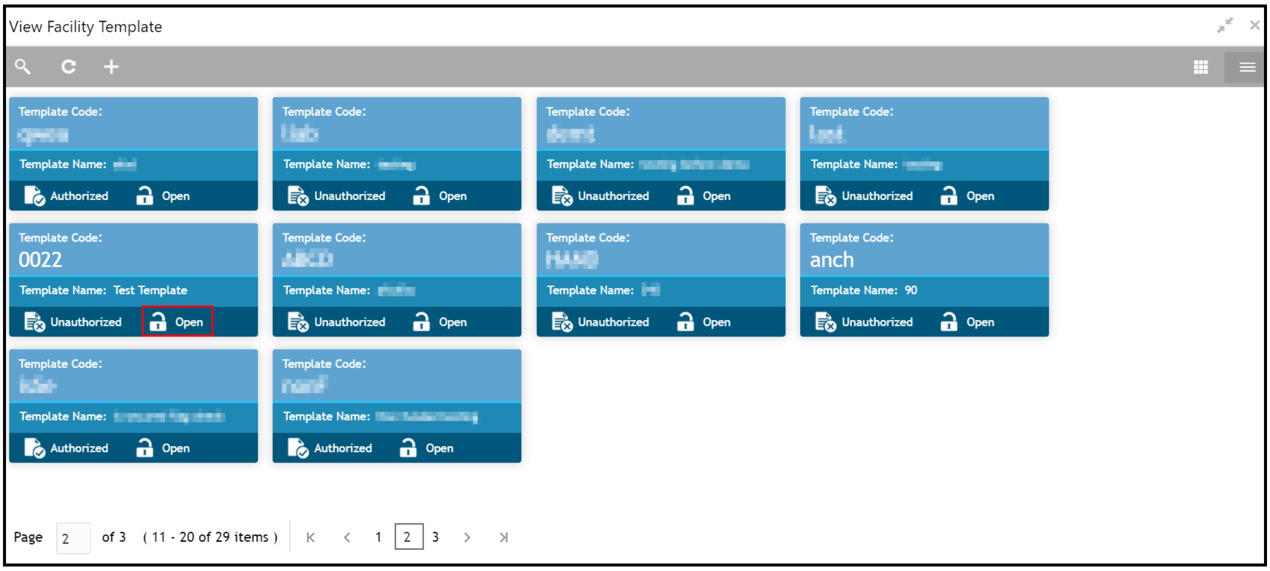
Field	Description	Sample Value
Line Code	Specify the line code for the facility.	Refer screenshot
Line Serial Number	Specify the line serial number for the facility.	Refer screenshot
Facility Type	Select the facility type. The options available are **Funded** and **Non-Funded**. Enable the **Cascade** check box, if required. The system will default the facility type for sub-facilities under this facility based on the option selected in this screen. The user cannot modify the facility type of sub-facility.	Refer screenshot
Facility Category	Select the facility category. Facility categories maintained in the **Facility Category Maintenance** screen are displayed in the LOV.	Refer screenshot
Facility Description	Type a brief description for the facility.	Refer screenshot
Commitment Status	Select the commitment status of the facility. The options available are **Committed** and **Uncommitted**. Enable the **Cascade** check box, if required. The system will default the commitment status for sub-facilities under this facility based on the option selected in this screen. The user cannot modify the commitment status of sub-facility.	Refer screenshot
Secured?	Enable this flag to mark the facility as secured. Enable the **Cascade** check box, if required. The system will mark the sub-facilities under this facility as secured. The user cannot disable this flag.	Refer screenshot

6. Click **Save**.
7. If more facility is added in **Facility Template** section, click the arrows beside **Save** and provide details of all the facility.
8. After providing details for all the facilities, click the close icon at the left corner.
9. To add sub-facility for a facility, right click on the facility and select **Add** or directly drag and drop the facility in the **Available Category** section under the required facility in **Facility Template** section.
10. To remove a facility from the **Facility Template** section, right click on the facility and select **Remove**.
11. Click **Save** in the **Create Facility Template** screen. The facility template will be created upon authorization.

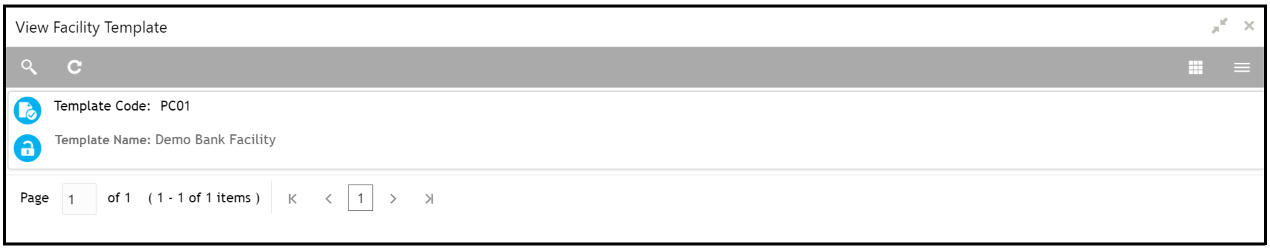
Modify Facility Template

To modify any facility template, the template record must be in an authorized state. The unauthorized facility template record can be modified only by the user who created the record.

1. Navigate to **Credit Facilities > Maintenance > Facility Template > View Facility Template.**



2. Click the list icon at the top right corner to change the table view to list view. The **View Facility Template** page appears as shown below.



3. Click the search icon to search the required template record. The search bar appears.
4. Select the status of facility template record based on description in the following table.

Field	Description
Auth Status	Select the authorization status of the facility template record. The options available are **Authorized** and **Unauthorized**.

5. Click **Search**. The template records that match the search parameters are displayed.

In the **View Facility Template** page:

6. Click the refresh icon to refresh the template record list.

7. Click the add icon to create new template.

Steps to modify facility template

In the **View facility template** page:

1. Click on the hamburger icon in the required record and select **Unlock**. The **Facility Template Maintenance** page appears in edit mode.
2. Modify the required details.
3. Click **Save**. The modified details will be reflected upon authorization.

Close Facility Template

You can close the facility template that are no longer required for facility creation in the business process.

Note: Authorization is required for closing the facility template.

Steps to close facility template

In the **View Facility Template** page:

1. Click the hamburger icon in the required record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The template details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Facility Template

You can reopen the closed facility template, whenever the template is required for facility creation in the business process.

Note: Authorization is required for reopening the closed facility template.

Steps to open facility template

In the **View Facility Template** page:

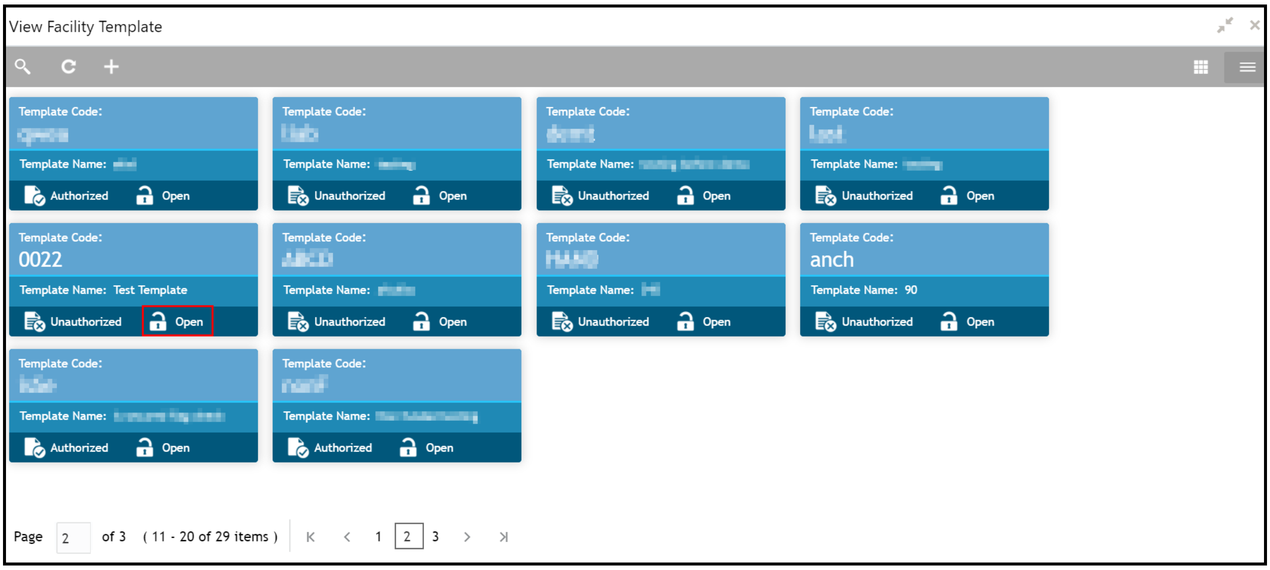
1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.
3. Click **View**. The template details are displayed.
4. Click **Proceed**. The record is reopened upon confirmation.

Approve Facility Template

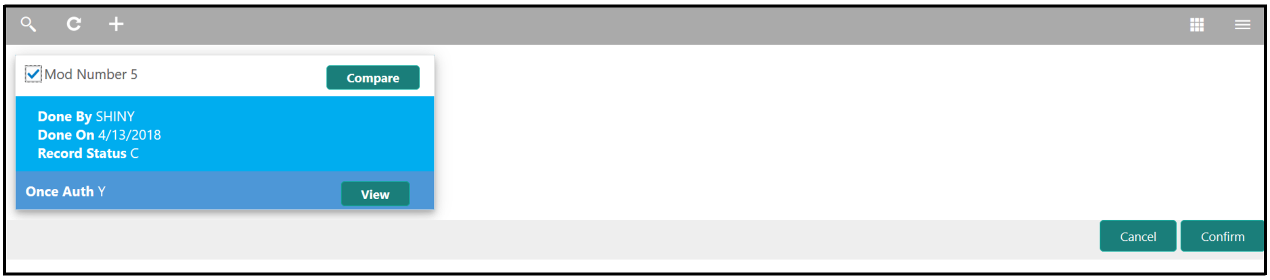
In order to list or hide the facility template for facility creation in business processes, all the maintenance activities of facility template must be approved by the authorized person. Unauthorized template will not be listed in the business processes.

Steps to approve facility template

In the **View Facility Template** page:

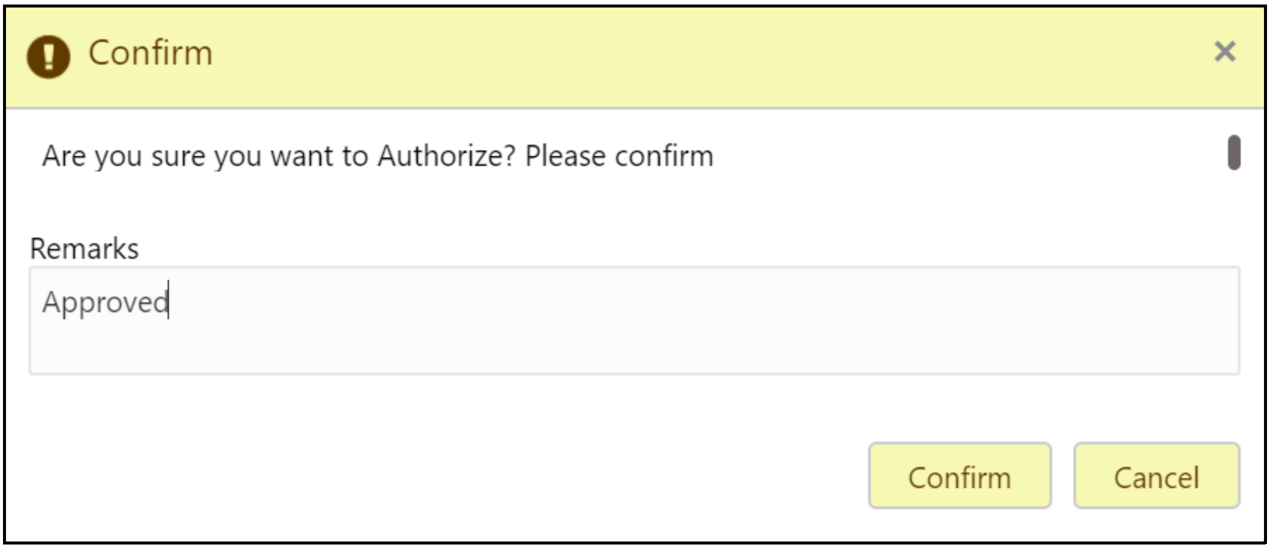


1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Select the Mod Number.

3. Click **Confirm**. The confirmation dialogue box appears.



4. Type the **Remarks**.
5. Click **Confirm**. The facility template maintenance action is approved.

Write-Up Category

The ‘Write-up Category’ sub-menu under ‘Maintenance’ menu allows you to manage write-up categories that appear in the write-up data segment in configured stages.

Create Write-Up Category

The **Create Write-up Category** page provides an option to create a new write-up category.

Steps to create write-up category

1. Navigate to **Credit Facilities > Maintenance > Write-up Category > Create Write-up Category**. The **Create Write-up Category** page appears.

2. Provide / select the write-up category details based on description in the following table.

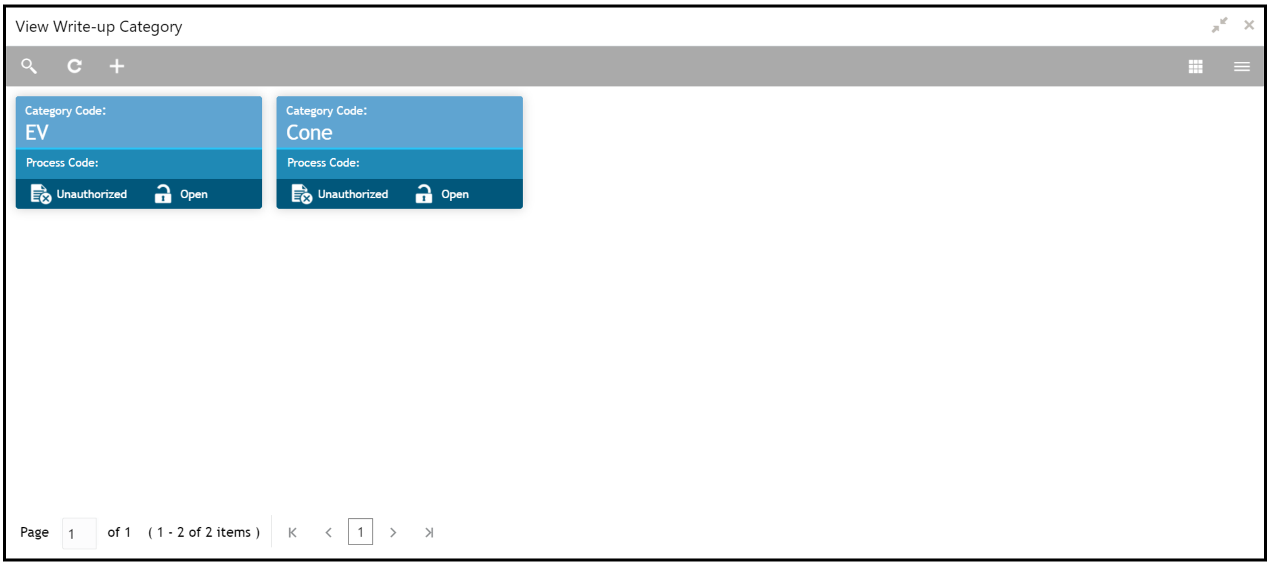
Field	Description	Sample Value
Category Code	Specify a unique code for the write-up category.	Refer screenshot
Category Description	Type a brief description about the write-up category to be created.	Refer screenshot

3. Click **Save**. The write-up category will be created upon authorization.

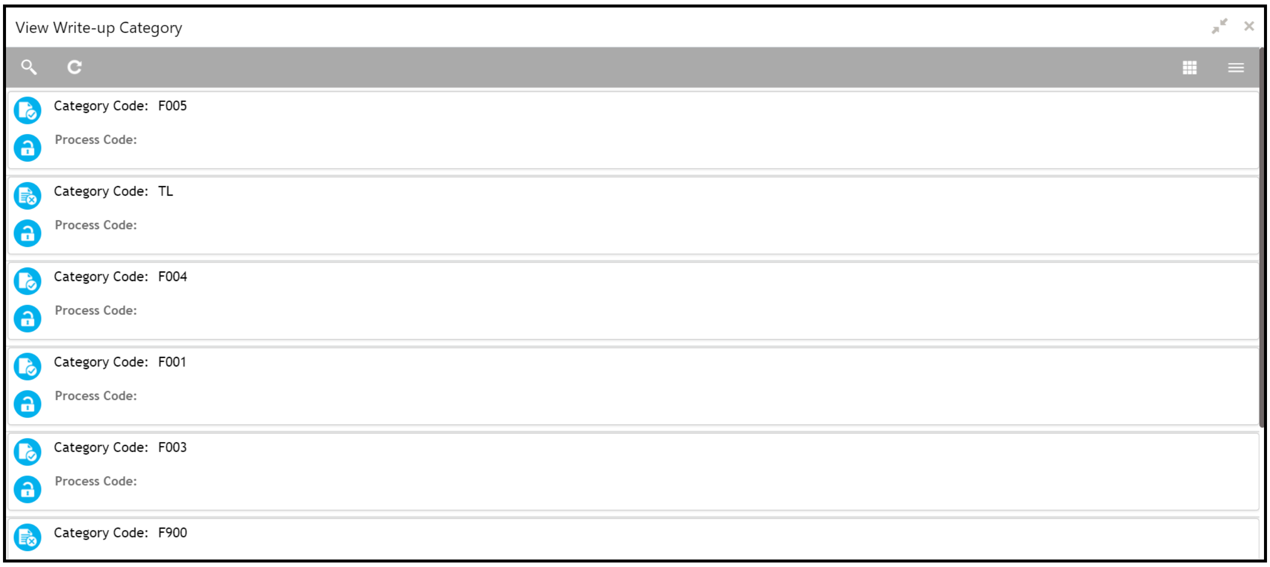
Modify Write-Up Category

To modify any write-up category, the write-up category record must be in an authorized state. The unauthorized write-up category can be modified only by the user who created the category.

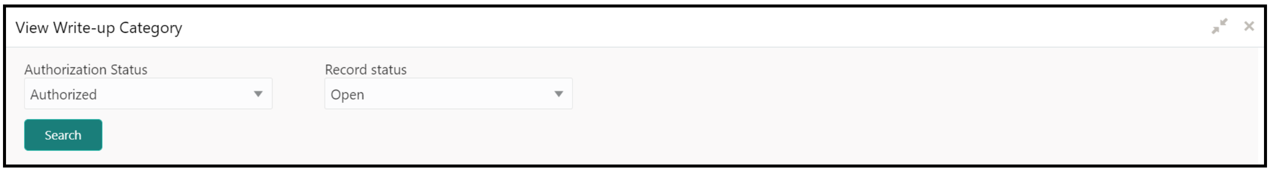
1. Navigate to **Credit Facilities > Maintenance > Write-up Category > View Write-up Category.**



1. Click the list icon at the top right corner to change the table view to list view. The **View Write-up Category** page appears as shown below.



2. Click the search icon to search the required category record. The search bar appears as shown below.



3. Select the status of write-up category record based on description in the following table.

Field	Description	Sample Value
Authorization Status	Select the authorization status of the write-up category record. The options available are **Authorized** and **Unauthorized**.	Refer screenshot
Record Status	Select the record status of the write-up category. The options available are **Open** and **Closed**.	Refer screenshot

4. Click **Search**. The write-up category records that match the search parameters are displayed.

In the **View Write-up Category** page:

5. Click the refresh icon to refresh the category record list.
6. Click the add icon to define new write-up category.

Steps to modify write-up category

In the **View Write-up Category** page:

1. Click on the hamburger icon in the required record and select **Unlock**. The **Writeup Category Maintenance** page appears in edit mode.
2. Modify the required details.
3. Click **Save**. The write-up category record will be modified upon authorization.

Close Write-Up Category

You can close the write-up category that are no longer required in the business processes.

Note: Authorization is required for closing the write-up category.

Steps to close write-up category

In the **View Write-up Category** page:

1. Click the hamburger icon in the required record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The write-up category details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Write-Up Category

You can reopen the closed write-up category, whenever the category is required in the business processes.

Note: Authorization is required for reopening the closed write-up category.

Steps to open write-up category

In the **View Write-up Category** page:

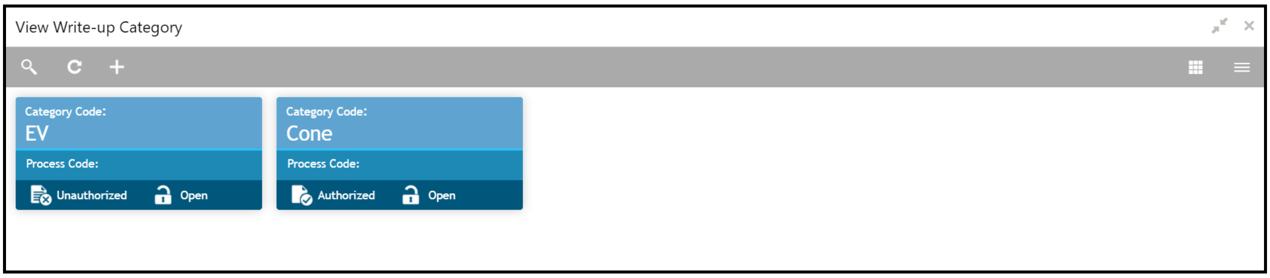
1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.
3. Click **View**. The write-up category details are displayed.
4. Click **Proceed**. The record is reopened upon confirmation.

Approve Write-Up Category

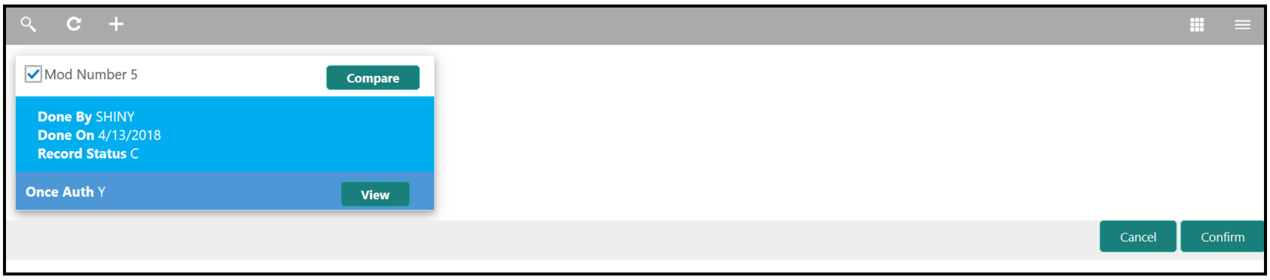
In order to list or hide the write-up category in the business processes, all the maintenance activities of write-up category must be approved by the authorized person. Unauthorized category will not be listed in the business processes.

Steps to approve write-up category

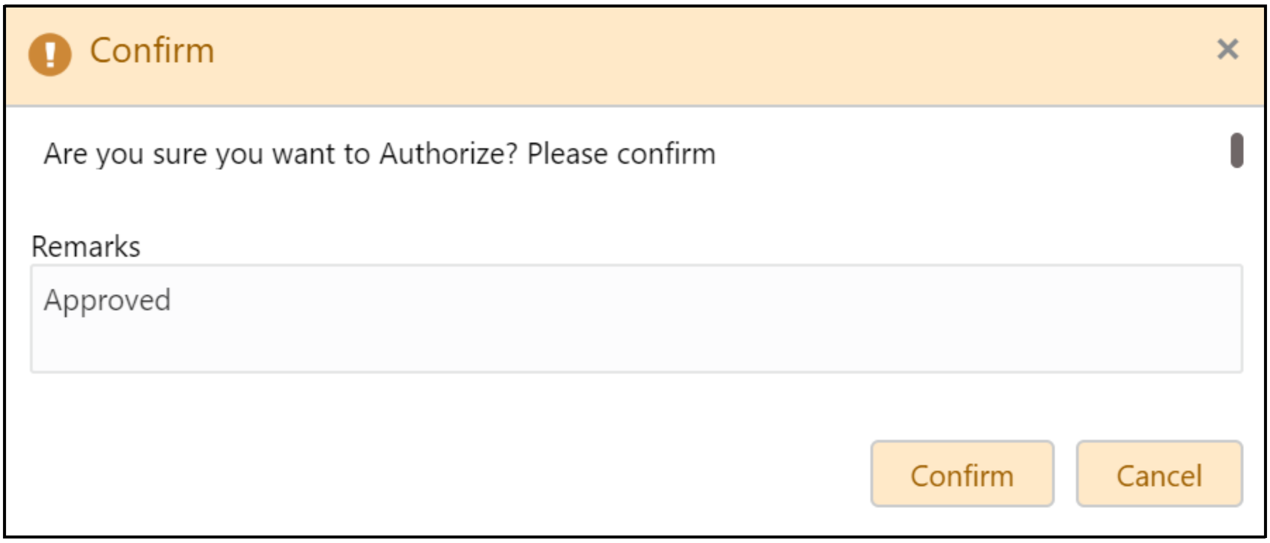
In the **View Write-up Category** page:



1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Select the Mod Number.
3. Click **Confirm**. The confirmation dialogue box appears.



4. Type the **Remarks**.
5. Click **Confirm**. The write-up category maintenance action is approved.

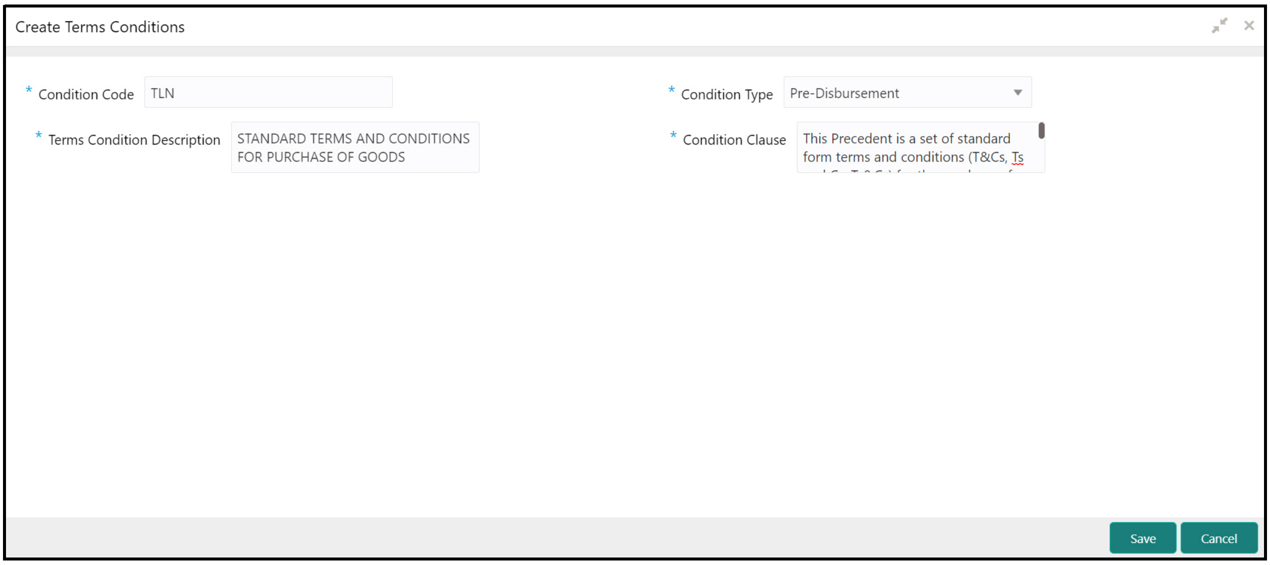
Terms and Conditions

Terms and conditions to be linked with the customer or other entities, such as facility, must be maintained through the ‘Terms Conditions’ sub-menu under ‘Maintenance’ menu.

Create Terms and Conditions

The **Create Terms Conditions** page allows you to define new terms & conditions for linking with any entity / customer.

1. Navigate to **Credit Facilities > Maintenance > Terms Conditions > Create Terms Conditions**.



2. Specify the terms & conditions details based on description in the following table.

Field	Description	Sample Value
Condition Code	Specify a unique code for the terms & conditions. Condition code can contain up to 4 characters / numbers.	Refer screenshot
Condition Type	Select the condition type from the drop down list. The options available are **Pre-disbursement** and **Post-disbursement**.	Refer screenshot
Terms Condition Description	Type a brief description about the terms & conditions.	Refer screenshot
Condition Clause	Type the complete terms & conditions.	Refer screenshot

3. Click **Save**.

Modify Terms & Conditions

To modify the created terms & conditions, the terms & conditions record must be in an authorized state. The unauthorized terms & conditions record can be modified only by the user who created the record.

1. Navigate to **Credit Facilities > Maintenance > Terms Conditions > View Terms Conditions.** The **View Terms Conditions** page is displayed.
2. Click the list icon at the top right corner to change the table view to list view.

3. Click the search icon to search the required terms & conditions record. The search bar appears as shown below.

4. Select the status of terms & conditions record based on description in the following table.

Field	Description	Sample Value
Authorization Status	Select the authorization status of the terms & conditions record. The options available are **Authorized** and **Unauthorized**.	Refer screenshot
Record Status	Select the record status of the terms & conditions. The options available are **Open** and **Closed**.	Refer screenshot

5. Click **Search**. The terms & conditions records that match the search parameters are displayed.

In the **View Terms Conditions** page:

6. Click the refresh icon to refresh the terms & conditions records list.

7. Click the add icon to define new terms & conditions.

Steps to modify terms & conditions

In the **View Terms Conditions** page:

1. Click on the hamburger icon in the required record and select **Unlock**. The **Terms Conditions Maintenance** page appears in edit mode.
2. Modify the required details.
3. Click **Save**. The terms & conditions will be modified upon authorization.

Close Terms & Conditions

You can close the terms & conditions that are no longer required for linking with the customer / other entities.

Note: Authorization is required for closing the terms & conditions.

Steps to close terms & conditions

In the **View Terms Conditions** page:

1. Click the hamburger icon in the required record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The terms & conditions details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Terms & Conditions

You can reopen the closed terms & conditions, whenever it is required for linkage.

Note: Authorization is required for reopening the closed terms & conditions.

Steps to open terms & conditions

In the **View Terms Conditions** page:

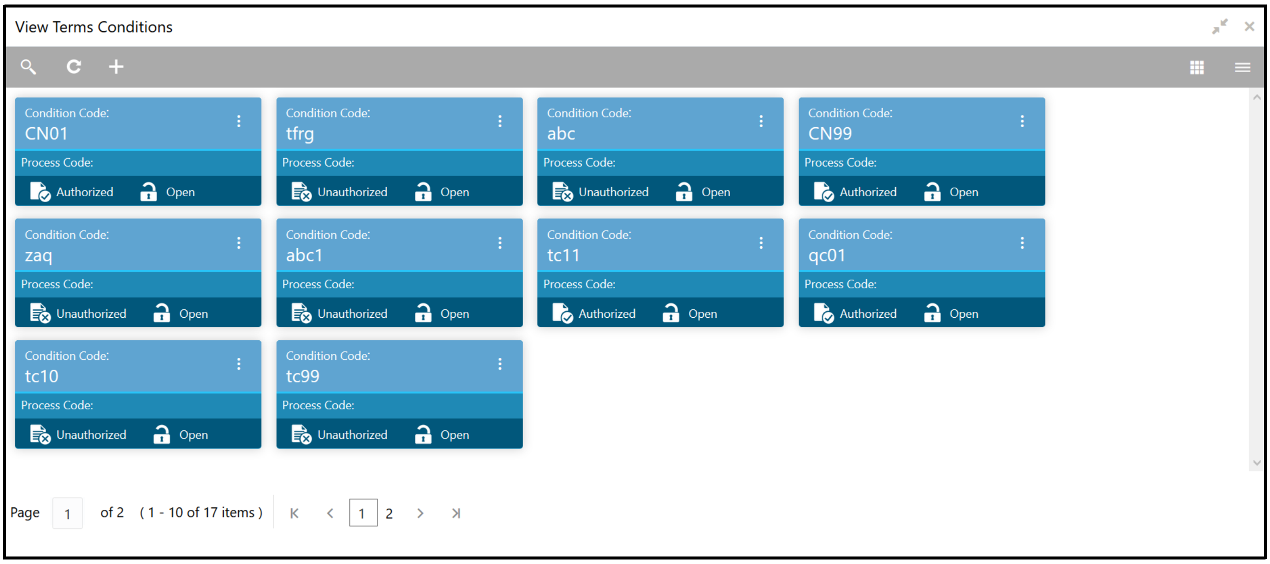
1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.
3. Click **View**. The terms & conditions details are displayed.
4. Click **Proceed**. The record is reopened upon confirmation.

Approve Terms & Conditions

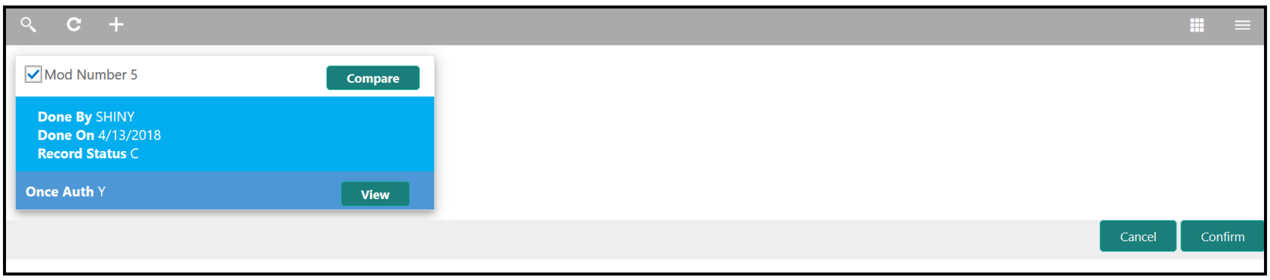
In order to list or hide the terms & conditions in the business processes, all the maintenance activities of terms & conditions must be approved by the authorized person. Unauthorized terms & conditions will not be listed in the **Add Terms & Conditions** screen.

Steps to approve terms & conditions

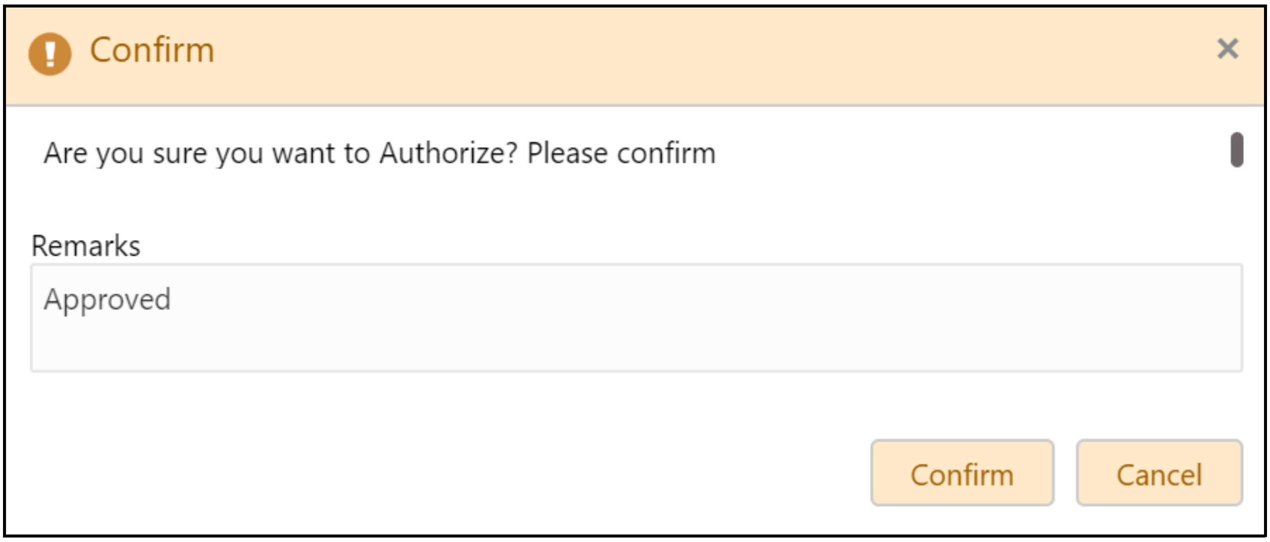
In the **View Terms Conditions** page:



1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Select the Mod Number.
3. Click **Confirm**. The confirmation dialogue box appears.



4. Type the **Remarks**.
5. Click **Confirm**. The terms & conditions maintenance action is approved.

Mask Management

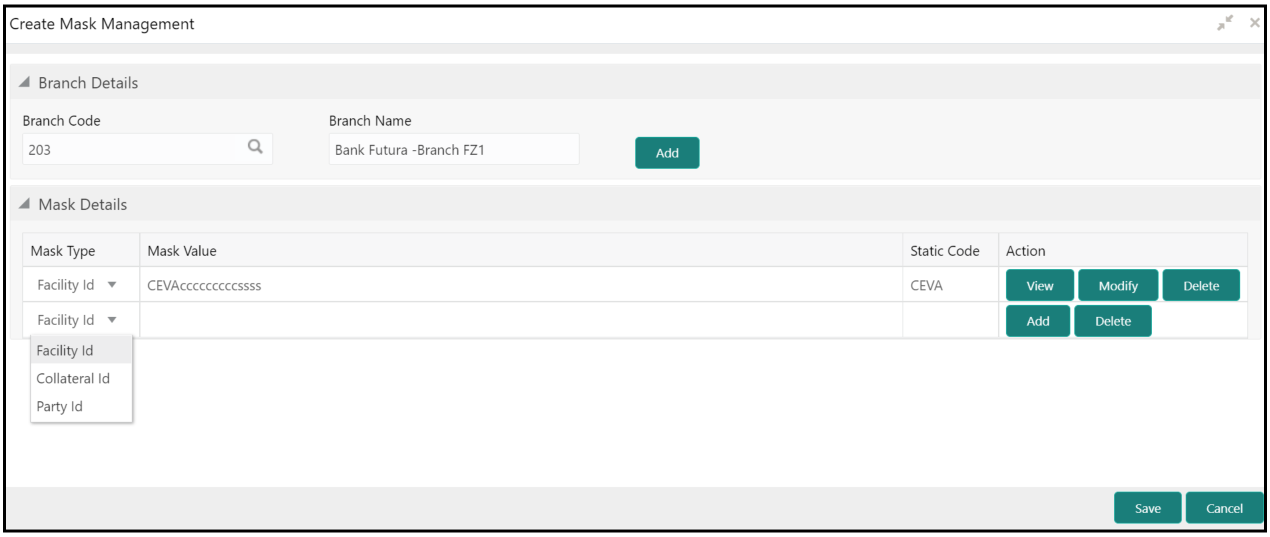
The 'Mask Management' sub-menu under 'Maintenance' menu allows you to maintain format for automatic generation of IDs such as Collateral ID, Facility ID, and Party ID during record creation.

Create Mask Management Record

The **Create Mask Management** page provides an option to create new mask management record.

Steps to create mask management record

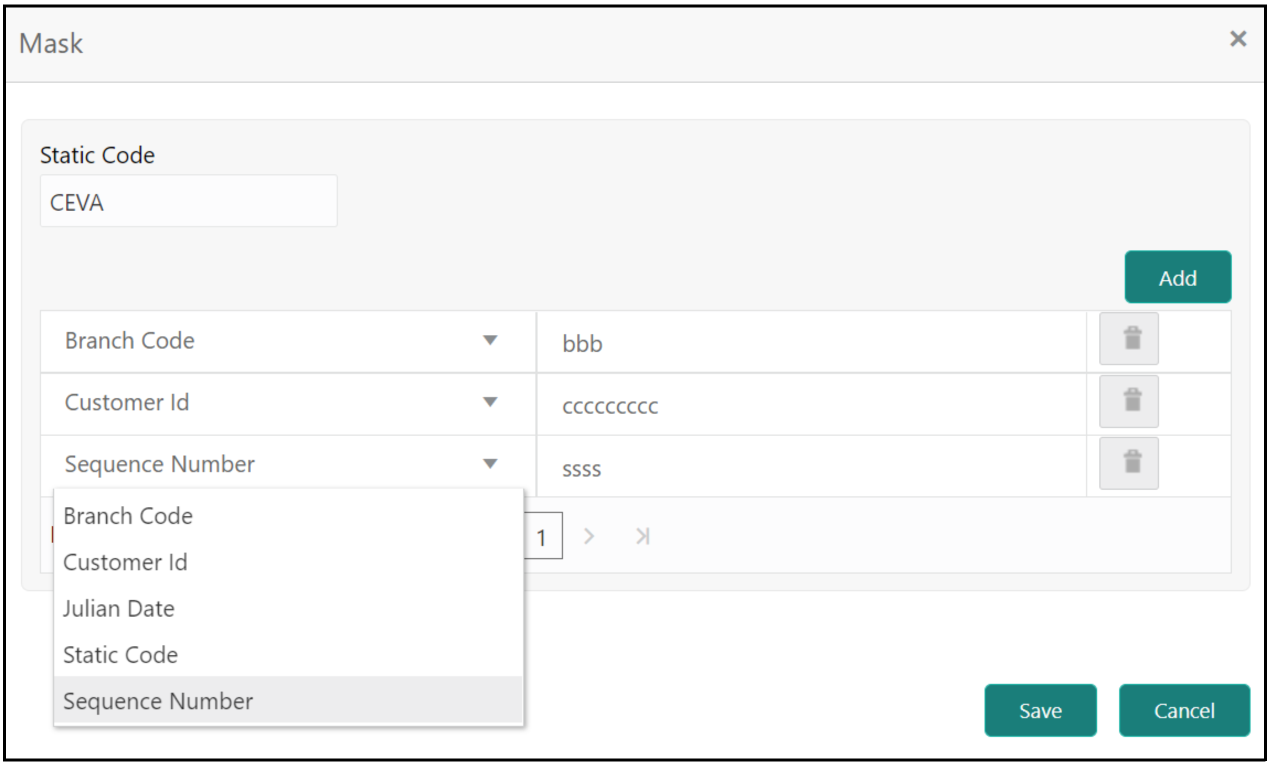
1. Navigate to **Credit Facilities > Maintenance > Mask Management > Create Mask Management**. The **Create Mask Management** page appears.



2. Provide / select the mask details based on description in the following table.

Field	Description	Sample Value
Branch Code	Search and select the bank **Branch Code**. Branch codes maintained in the system are displayed in the LOV.	Refer screenshot
Branch Name	The bank **Branch Name** is defaulted based on the selected branch code.	Refer screenshot
Mask Type	Upon clicking **Add** in the **Branch Details** section, a new mask record is created in the **Mask Details** section. Select the entity ID for which the mask management record must be created. The options available in the drop down list are 'Facility Id', 'Collateral Id', and 'Party Id'.	Refer screenshot

3. Click **Add** in the Action column. The following screen appears:



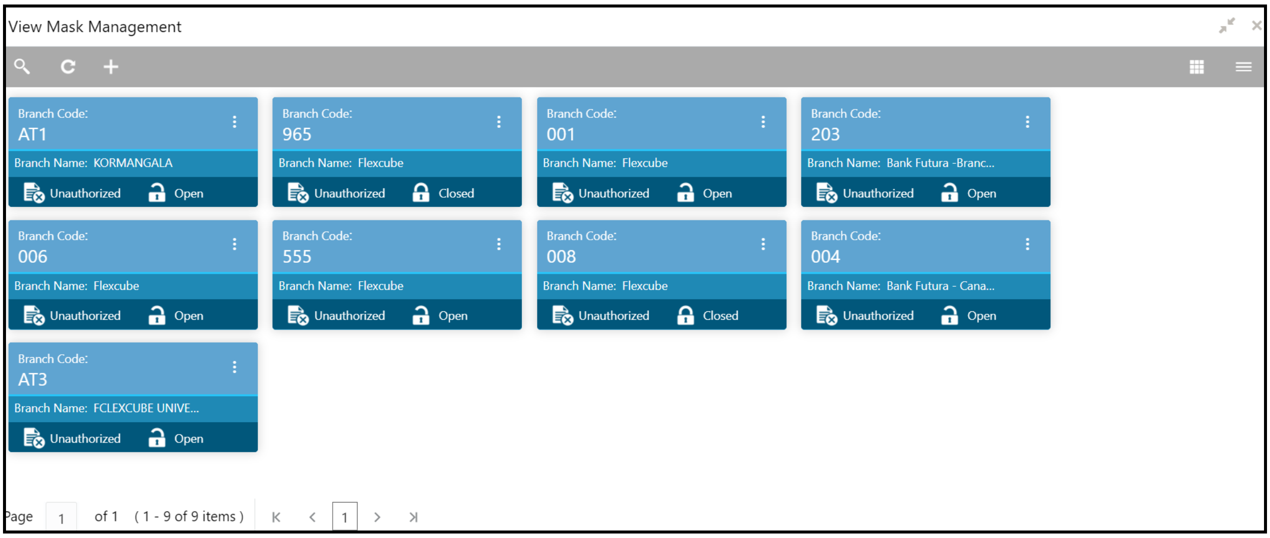
4. Select the parameter that must be included in the mask code format.
5. Click **Add** to add new parameter.
6. Provide **Static Code** in case Static Code option is selected from the drop down.
7. Click **Save**. The Mask Value and Static Code are displayed in the **Create Mask Management** screen.
8. To **View**, **Edit**, or **Delete** the mask management record, click the required options in the **Actions** column.
9. Click **Save** in the **Create Mask Management** screen. The mask management record will be created upon authorization.

Note The system will display an error message in case the total length of mask code exceeds the allowed limit (16 characters). You must delete some parameters and try again.

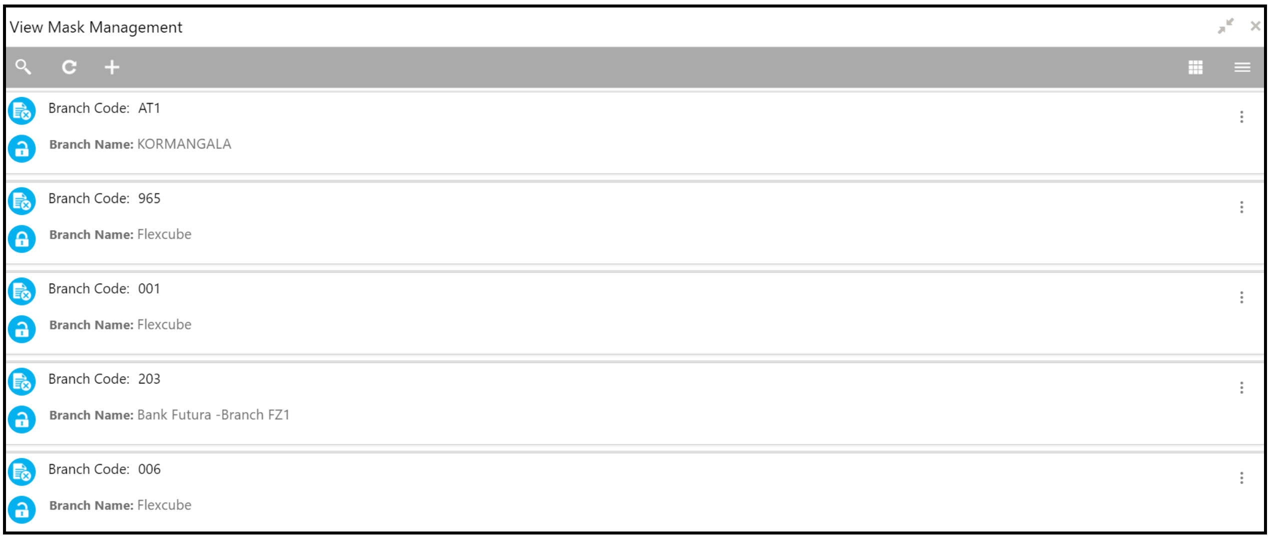
Modify Mask Management Record

To modify any mask management record, the record must be in an authorized state. The unauthorized mask management record can be modified only by the user who created the record.

1. Navigate to **Credit Facilities > Maintenance > Mask Management > View Mask Management.**



2. Click the list icon at the top right corner to change the table view to list view. The **View Mask Management** page appears as shown below.



3. Click the search icon to search the required mask management record. The search bar appears as shown below.

4. Select the status of mask management record based on description in the following table.

Field	Description	Sample Value
Auth Status	Select the authorization status of the mask management record. The options available are **Authorized** and **Unauthorized**.	Refer screenshot
Record Status	Select the record status of the mask management record. The options available are **Open** and **Closed**.	Refer screenshot

5. Click **Search**. The mask management records that match the search parameters are displayed.

In the **View Mask Management** page:

6. Click the refresh icon to refresh the record list.
7. Click the add icon to create new mask management record.

Steps to modify mask management record

In the **View Mask Management** page:

1. Click on the hamburger icon in the required record and select **Unlock**. The **Create Mask** page appears in edit mode.
2. Modify the required details.
3. Click **Save**. The mask management record will be modified upon authorization.

Close Mask Management Record

You can close the mask management record that are no longer required. To perform this action, the record must be in an authorized state. Unauthorized records can be closed only by the maker of the record.

Note: Authorization is required for closing the mask management record.

Steps to close mask management record

In the **View Mask Management** page:

1. Click the hamburger icon in the required record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The mask management details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Mask Management Record

You can reopen the closed mask management record, whenever the mask code format must be used for automatic ID generation.

Note: Authorization is required for reopening the closed mask management record.

Steps to open mask management record

In the **View Mask Management** page:

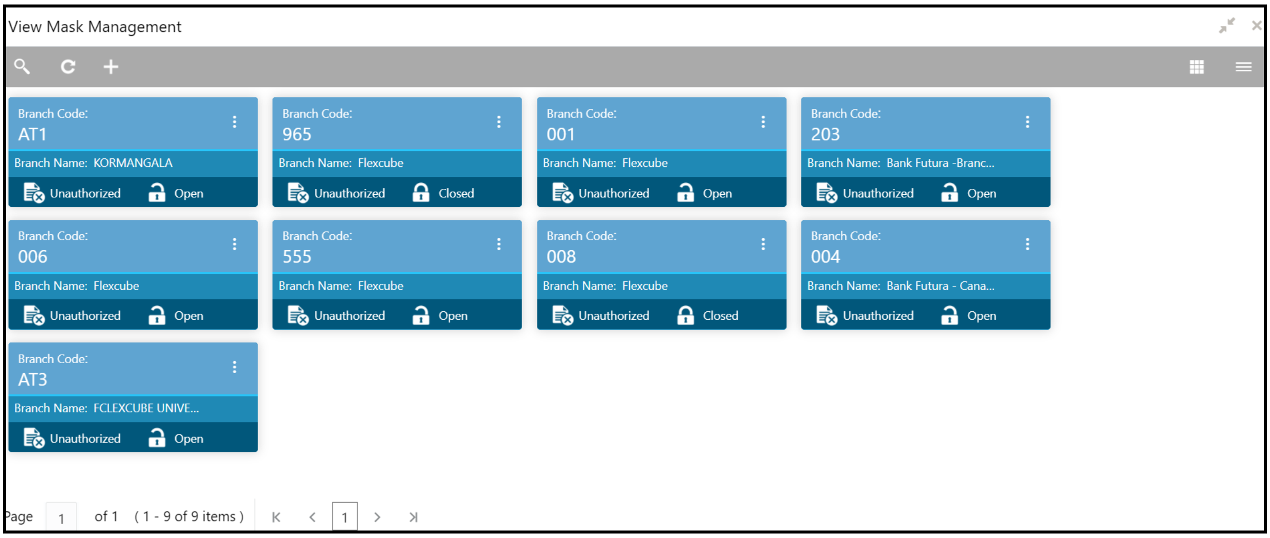
1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.
3. Click **View**. The mask management details are displayed.
4. Click **Proceed**. The record is reopened upon confirmation.

Approve Mask Management Record

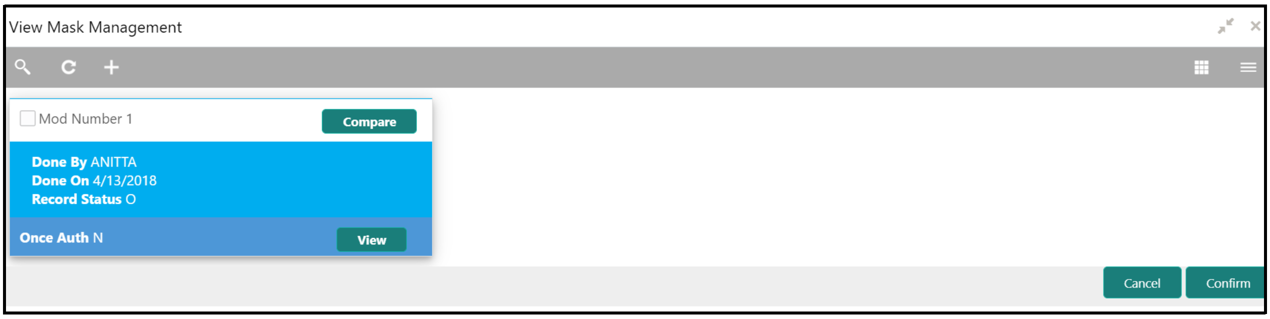
All the maintenance activities of mask management must be approved by the authorized person. Mask code formats maintained in the unauthorized record will not be used for automatic entity ID generation.

Steps to approve the mask management record

In the **View Mask Mangement** page:

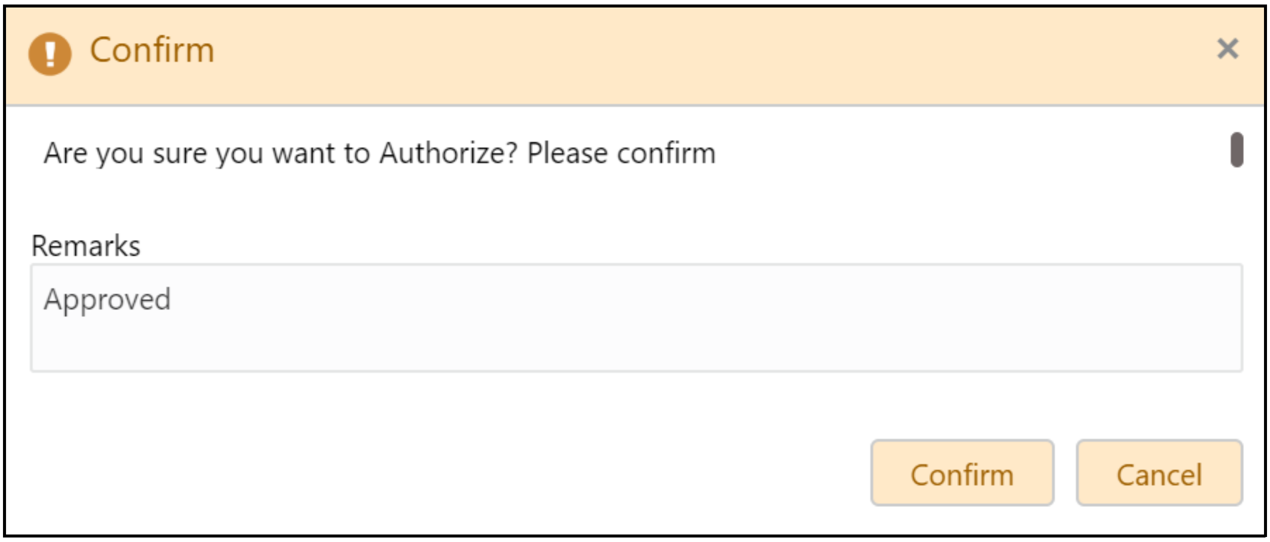


1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Select the **Mod Number**.

3. Click **Confirm**. The confirmation dialogue box appears.



4. Type the **Remarks**.
5. Click **Confirm**. The mask management action is approved.

Notifications

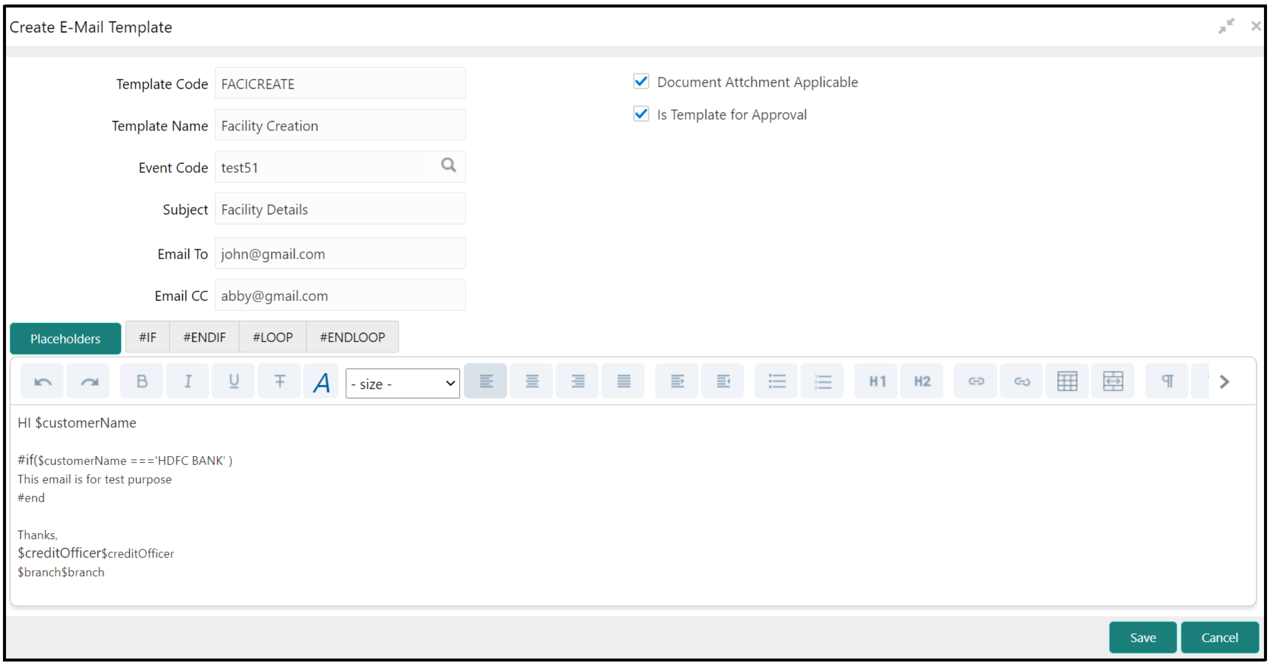
The Notifications sub-menu under the Maintenance menu allows you to configure E-mail server and, create and associate E-mail template with different events. This configuration is mandatory and all the E-mail notifications sent through OBCFPM are based on this maintenance.

Create E-mail Template

The **Create E-Mail Template** page provides an option to create new Email template record.

Steps to create Email template record

1. Navigate to **Credit Facilities > Maintenance > Notifications > Create E-mail Template**. The **Create E-Mail Template** page appears.



2. Provide / select the template details based on description in the following table.

Field	Description	Sample Value
Template Code	Specify a unique code for the E-mail template to be created.	Refer screenshot
Template Name	Specify a name for the E-mail template to be created.	Refer screenshot
Event Code	Search and select the Event Code for associating with the E-Mail template. Event codes created in the Create Event Mapping screen are displayed in the LOV. Refer Create Event Mapping section for information on event creation.	Refer screenshot
Subject	Specify the E-mail subject	Refer screenshot
Email To	Specify the E-mail ID to which notification E-mail has to be sent on occurrence of linked event	Refer screenshot

Field	Description	Sample Value
Email CC	Specify the E-mail ID which has to be in CC of notification E-mail	Refer screenshot
Document Attachment Applicable	Enable this check box, if the event notification has E-mail attachment	Refer screenshot
Is Template for Approval	Enable this check box, if the E-mail template must be sent for approval	Refer screenshot

3. Provide the E-Mail body content in the text box at the bottom of screen.

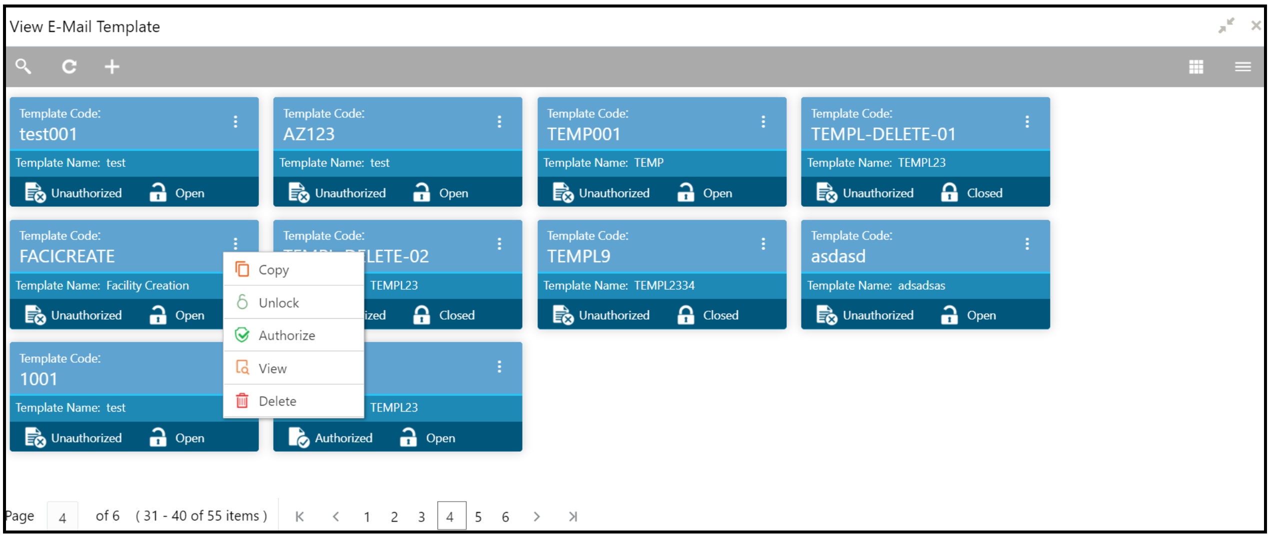
Note In the text box, you can insert Placeholders, #IF condition and #LOOP to create dynamic E-mail content. Placeholders are variables which the system fills with corresponding customer values while sending notification.

4. Click **Save**. The E-mail template record is created upon authorization.

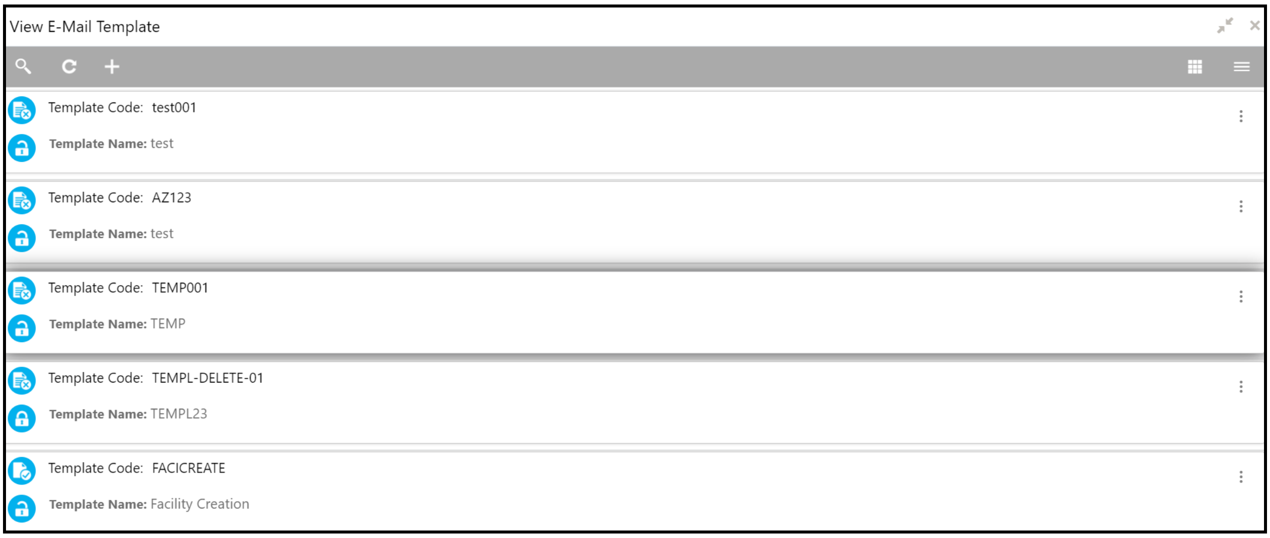
Modify E-mail Template

To modify any E-mail template record, the record must be in an authorized state. The unauthorized record can be modified only by the user who created the record.

1. Navigate to **Credit Facilities > Maintenance > Notifications > View E-Mail Template.**



2. Click the list icon at the top right corner to change the table view to list view. The **View E-Mail Template** page appears as shown below.



3. Click the search icon to search the required E-mail template record. The search bar appears as shown below.

4. Select the status of E-mail template record based on description in the following table.

Field	Description	Sample Value
Auth Status	Select the authorization status of the E-mail template record. The options available are **Authorized** and **Unauthorized**.	Refer screenshot
Record Status	Select the record status of the E-mail template record. The options available are **Open** and **Closed**.	Refer screenshot

5. Click **Search**. The E-mail template records that match the search parameters are displayed.

In the **View E-mail Template** page:

6. Click the refresh icon to refresh the record list.
7. Click the add icon to create new record.

Steps to modify E-mail template record

In the **View E-mail Template** page:

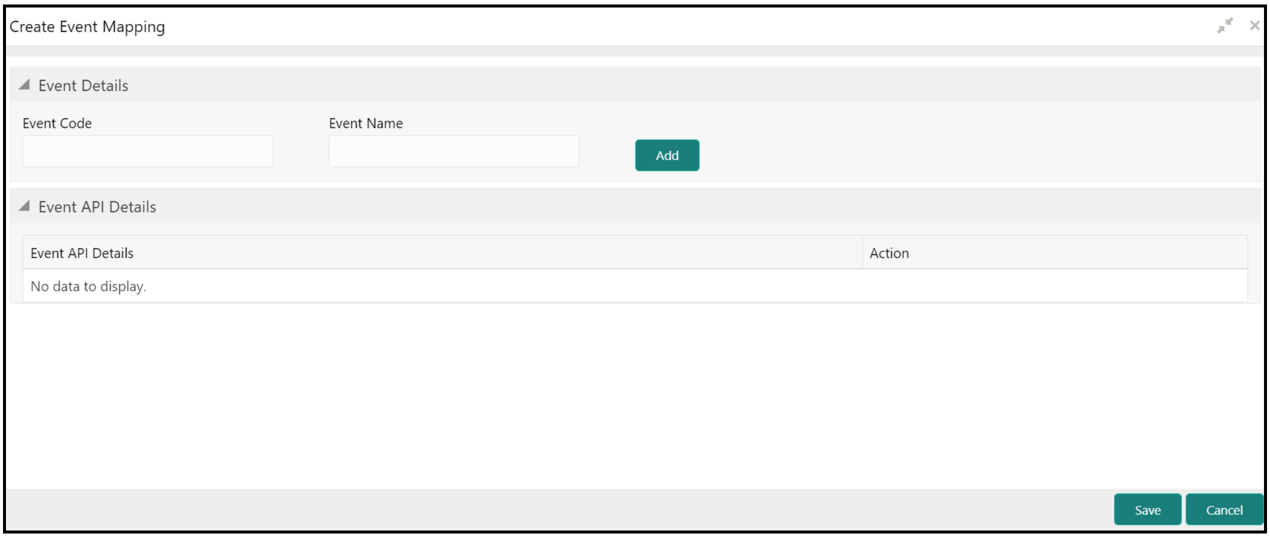
1. Click on the hamburger icon in the required record and select **Unlock**. The **E-mail Template** page appears in edit mode.
2. Modify the required details.
3. Click **Save**. The E-mail template record is modified upon authorization.

Create Event Mapping

The **Create Event Mapping** page provides an option to create new event mapping record. You can link the event mapping created here with an E-mail template to trigger E-mail notification whenever the event occurs.

Steps to create event mapping record

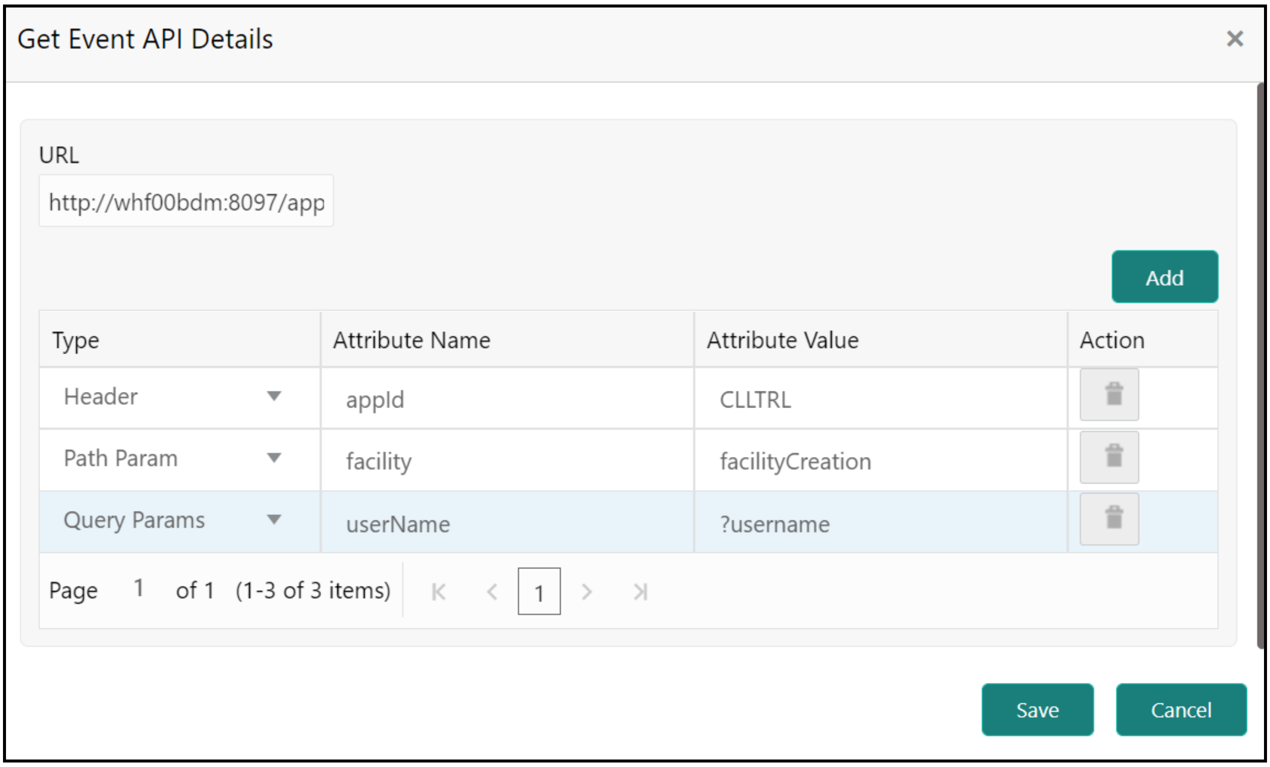
1. Navigate to **Credit Facilities > Maintenance > Notifications > Create Event Mapping**. The **Create Email Mapping** page appears.



2. Provide / select the event mapping details based on description in the following table.

Field	Description	Sample Value
Event Code	Specify a unique Event Code.	-
Event Name	Specify a name for the event to be added.	-

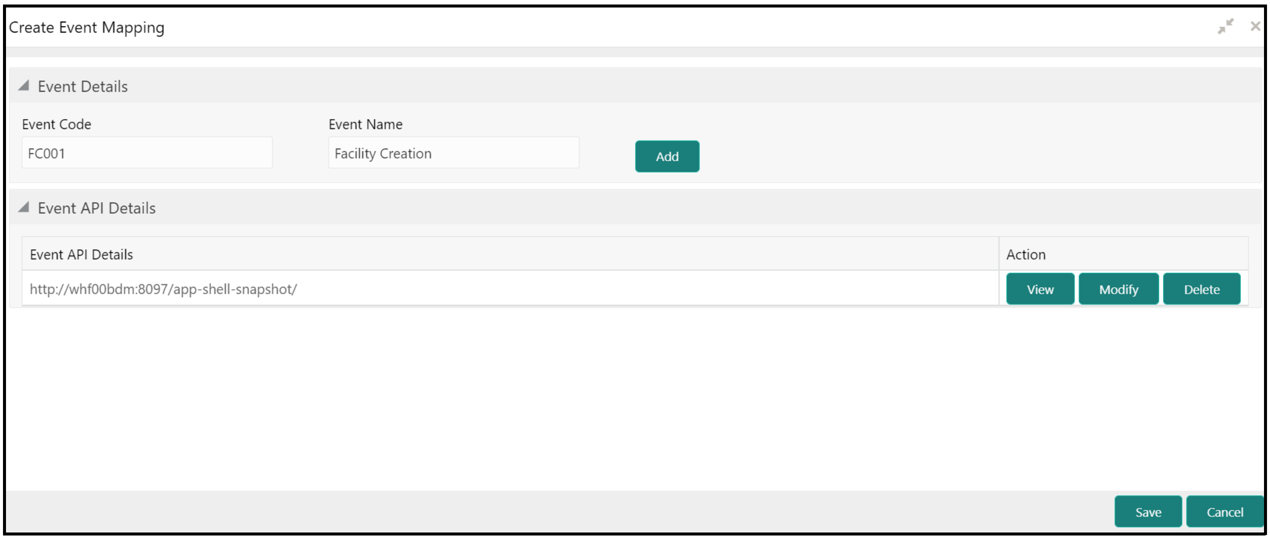
3. Click **Add**. The Get Event API Details window appears:



4. Specify the event API details based on description in the following table.

Field	Description	Sample Value
URL	Specify the API endpoint **URL**.	Refer screenshot
Type	Select the required **Type** from the drop down list. The options available are: Header, Query Params, and Path Param.	Refer screenshot
Attribute Name	Specify the **Attribute Name** for the selected **Type**.	Refer screenshot
Attribute Value	Specify value for the attribute provided in the **Attribute Name** field.	Refer screenshot
Action	Click the delete icon in this column to delete the entire row. To add new row, click **Add**.	Refer screenshot

5. Click **Save**. The event API details are added and displayed as shown below:



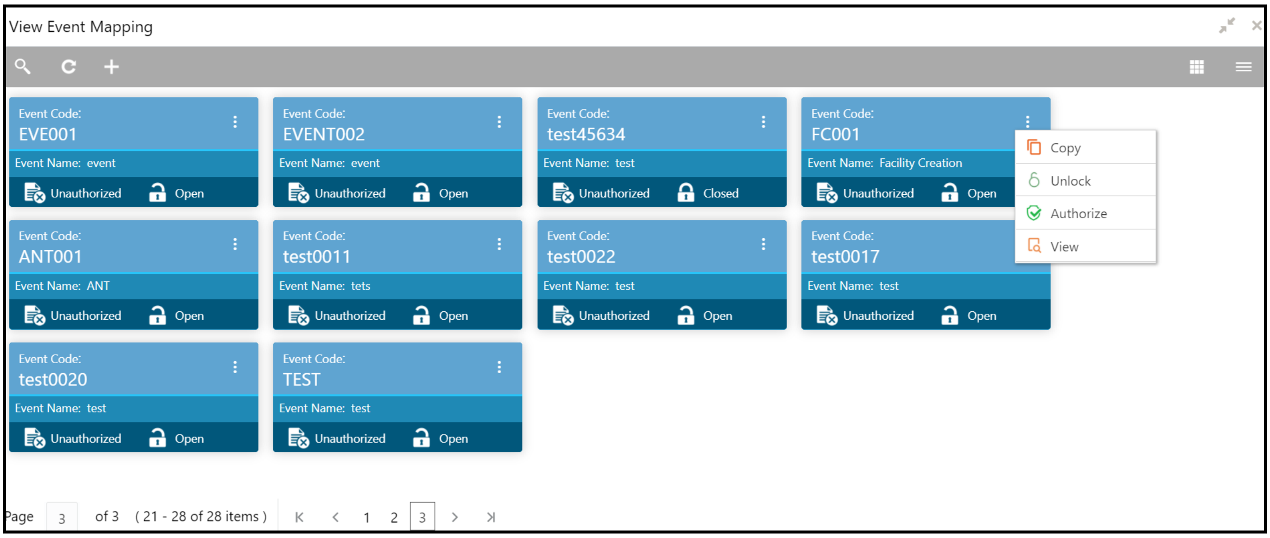
6. To **View**, **Modify**, or **Delete** the API details, click the corresponding option in the **Action** column.

7. Click **Save**. The event mapping record is created upon authorization.

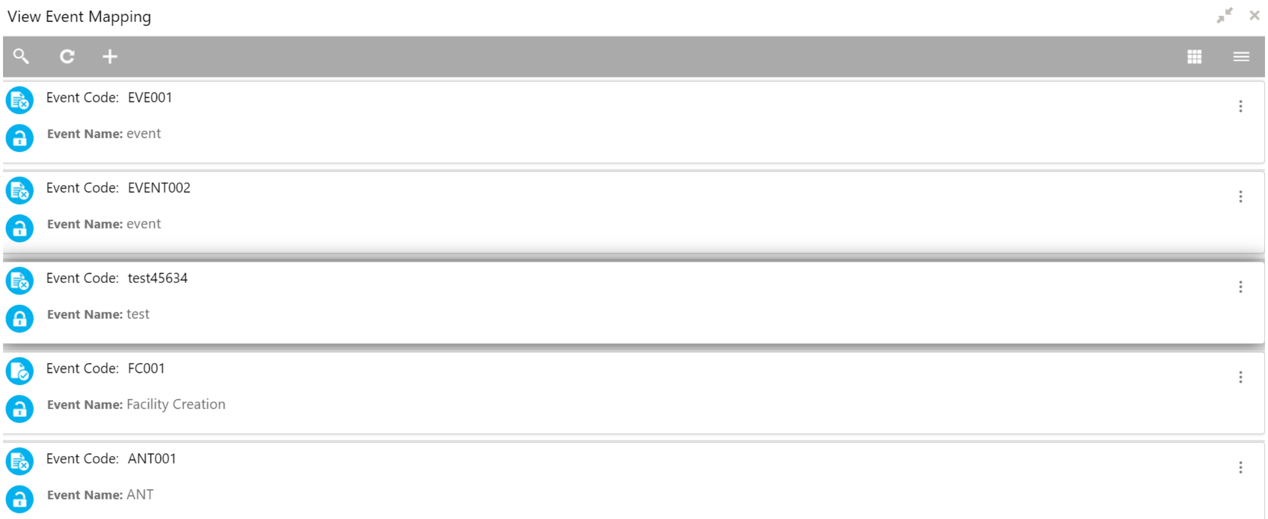
Modify Event Mapping Record

To modify any event mapping record, the record must be in an authorized state. The unauthorized record can be modified only by the user who created the record.

1. Navigate to **Credit Facilities > Maintenance > Notifications > View Event Mapping.**



2. Click the list icon at the top right corner to change the table view to list view. The **View Event Mapping** page appears as shown below.



3. Click the search icon to search the required event mapping record. The search bar appears as shown below.

4. Select the status of event mapping record based on description in the following table.

Field	Description	Sample Value
Auth Status	Select the authorization status of the event mapping record. The options available are **Authorized** and **Unauthorized**.	Refer screenshot
Record Status	Select the record status of the event mapping record. The options available are **Open** and **Closed**.	Refer screenshot

5. Click **Search**. The records that match the search parameters are displayed.

In the **View Event Mapping** page:

6. Click the refresh icon to refresh the record list.

7. Click the add icon to create record.

Steps to modify event mapping record

In the **View Event Mapping** page:

1. Click on the hamburger icon in the required record and select **Unlock**. The **Event Mapping** page appears in edit mode.

2. Modify the required details.

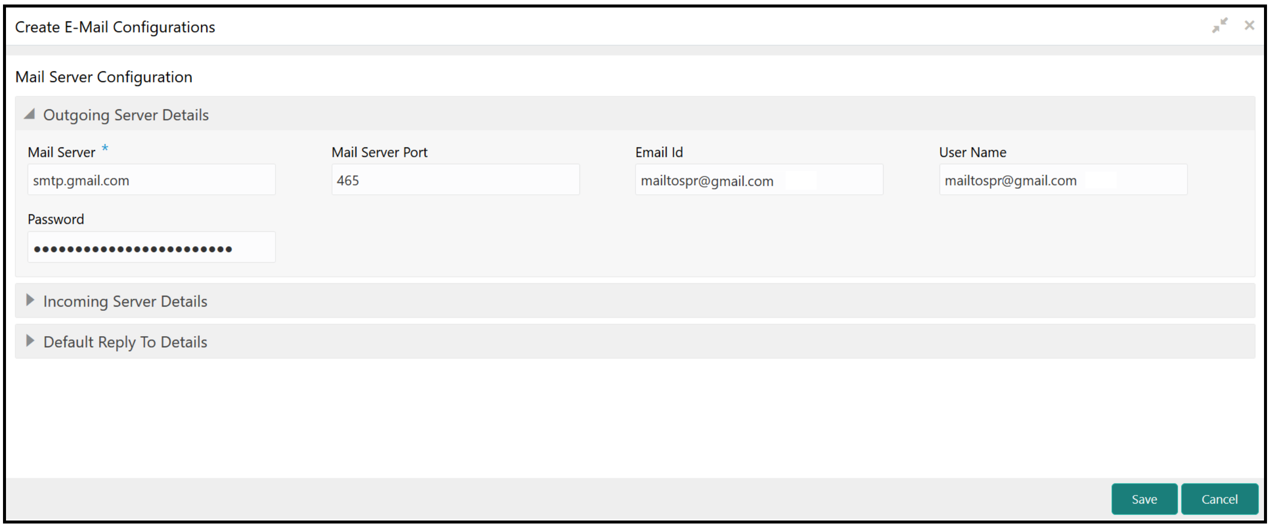
3. Click **Save**. The record will be modified upon authorization.

Create E-Mail Configurations

The **Create E-Mail Configurations** page provides an option to create E-mail Configuration record by providing mail server details.

Steps to create E-mail configuration record

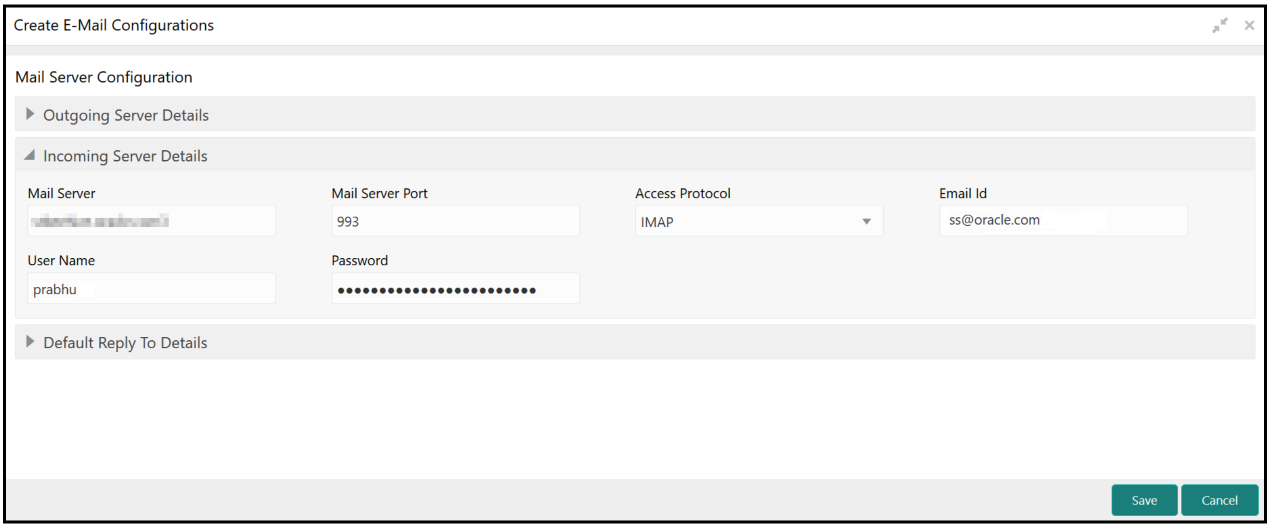
1. Navigate to **Credit Facilities > Maintenance > Notifications > Create E-mail Configurations**. The **Create E-Mail Configurations** page appears.



2. In the **Outgoing Server Details** section, provide / select the outgoing mail server details based on description in the following table.

Field	Description	Sample Value
Mail Server	Specify the outgoing mail server address.	Refer screenshot
Mail Server Port	Specify the SSL port number of the outgoing mail server.	Refer screenshot
Email Id	Specify the E-mail Id from which the mail has to be sent from OBCFPM on occurrence of event.	Refer screenshot
User Name	Specify the user name of outgoing mail server. E-mail Id and User Name can be the same.	Refer screenshot
Password	Specify the password associated with the entered user name.	Refer screenshot

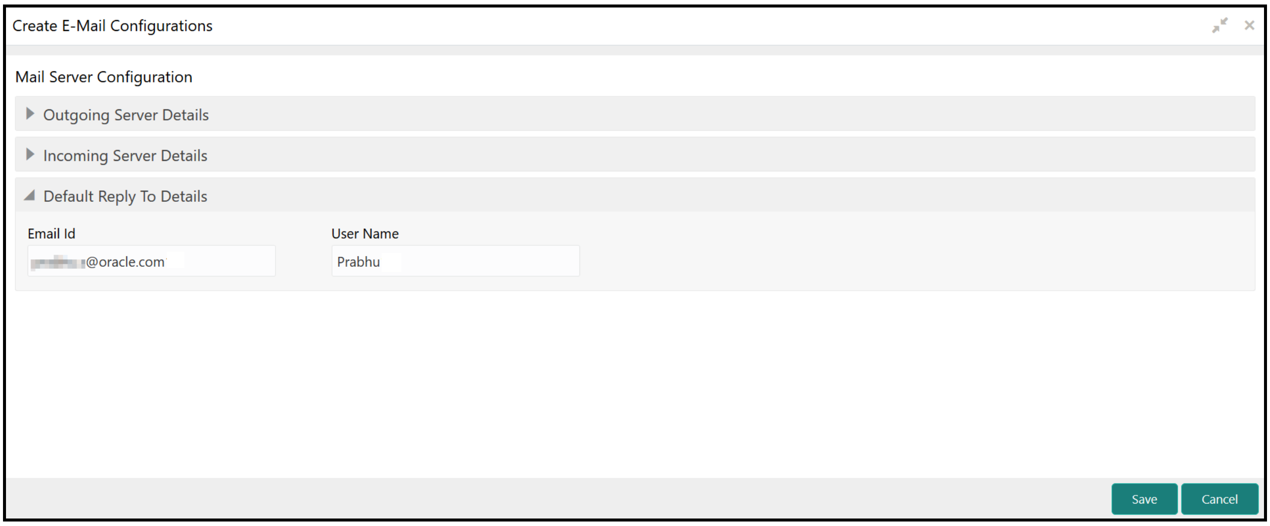
3. In the **Incoming Server Details** section:



4. Provide / select the incoming mail server details based on description in the following table.

Field	**Description**	**Sample Value**
Mail Server	Specify the incoming mail server address.	Refer screenshot
Mail Server Port	Specify the SSL port number of the incoming mail server.	Refer screenshot
Access Protocol	Select the access protocol from the drop down list. The options available are: IMAP and POP3. Note: Currently the system supports only IMAP protocol	Refer screenshot
Email Id	Specify the E-mail Id to which mails from the customer has to be sent.	Refer screenshot
User Name	Specify the user name of incoming mail server. E-mail Id and User Name can be the same.	Refer screenshot
Password	Specify the password associated with the entered user name.	Refer screenshot

5. In the **Default Reply To Details** section:



6. Provide the E-mail details of the account to which default replies from the customer has to be sent. Refer the following table for field level descriptions.

Field	Description	Sample Value
Email Id	Specify the E-mail Id to which default replies from the customer has to be sent.	Refer screenshot
User Name	Specify the user name of incoming mail server. E-mail Id and User Name can be the same.	Refer screenshot

7. Click **Save**. The E-mail configuration record is created.

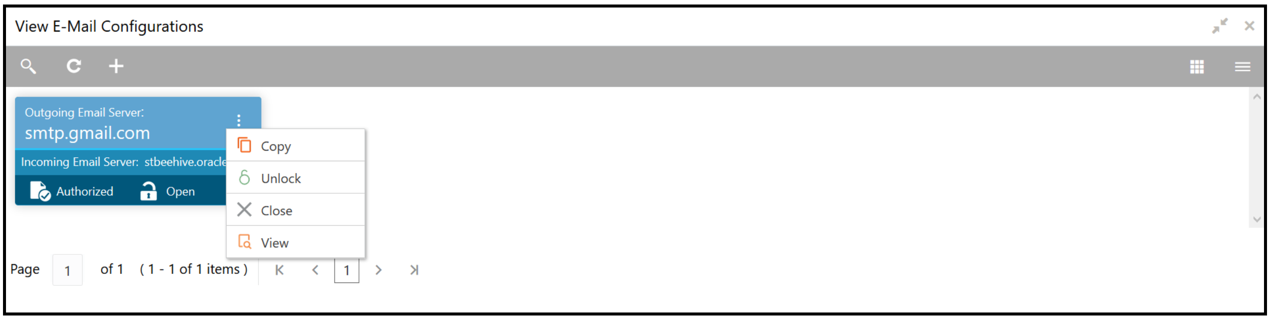
Note The system allows to create only one E-mail Configuration record for all communication.

To create different record, delete the current record and create new one.

Modify E-Mail Configuration Record

To modify the E-mail configuration record, the record must be in an authorized state. The unauthorized record can be modified only by the user who created the record.

1. Navigate to **Credit Facilities > Maintenance > Notifications > View E-Mail Configurations.**



2. Click on the hamburger icon in the record and select **Unlock**. The **E-Mail Configurations** page appears in edit mode.
3. Modify the required details.
4. Click **Save**. The E-mail configuration record is modified upon authorization.

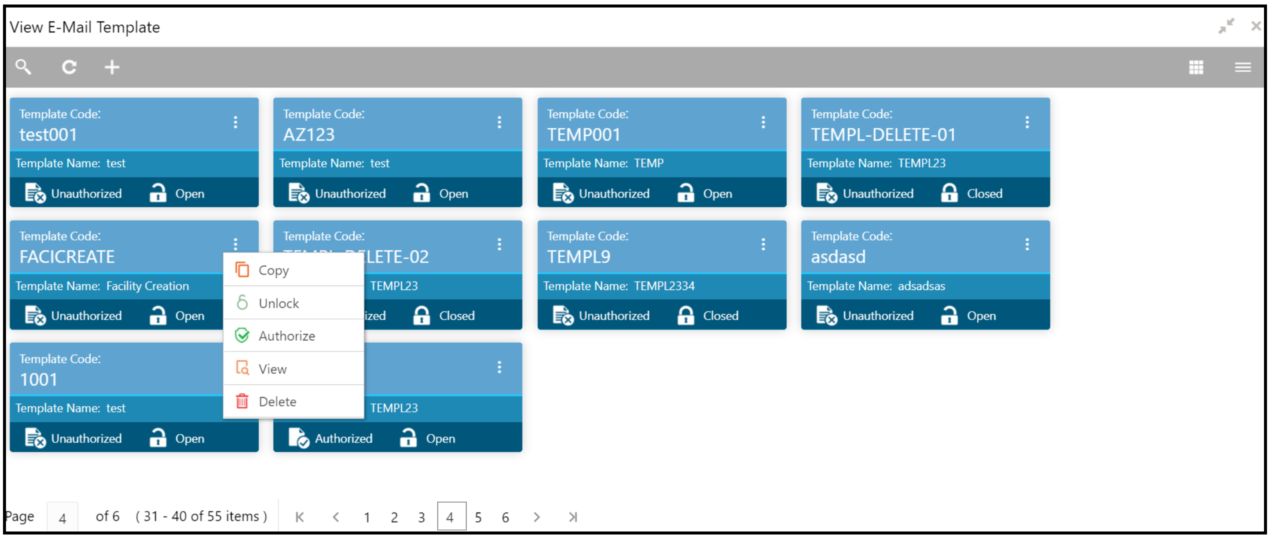
Close Records (Email Template / Event Mapping / E-Mail Configuration)

You can close the Event Mapping, E-mail template, and E-Mail Configuration records that are no longer required. To perform this action, the record must be in an authorized state. Unauthorized records can be closed only by the maker of the record.

Note: Authorization is required for closing the record.

Steps to close record

In the **View Event Mapping / View E-Mail Template / View E-Mail Configuration** page:



1. Click the hamburger icon in the required record and select **Close**. Options to **View** the record details and **Proceed** with close operation are displayed.
2. Click **View**. The record details are displayed.
3. Click **Proceed**. The record status is changed to closed.

Reopen Records (Email Template / Event Mapping / E-Mail Configuration)

You can reopen the closed Event Mapping, E-mail template, and E-Mail Configuration records, whenever required.

Note: Authorization is required for reopening the closed record.

Steps to reopen record

In the **View Event Mapping / View E-Mail Template / View E-Mail Configuration** page:

1. Click the hamburger icon in the required record for which close action is authorized.
2. Select the **Reopen** option. Options to **View** the record details and **Proceed** with reopen operation are displayed.
3. Click **View**. The record details are displayed.

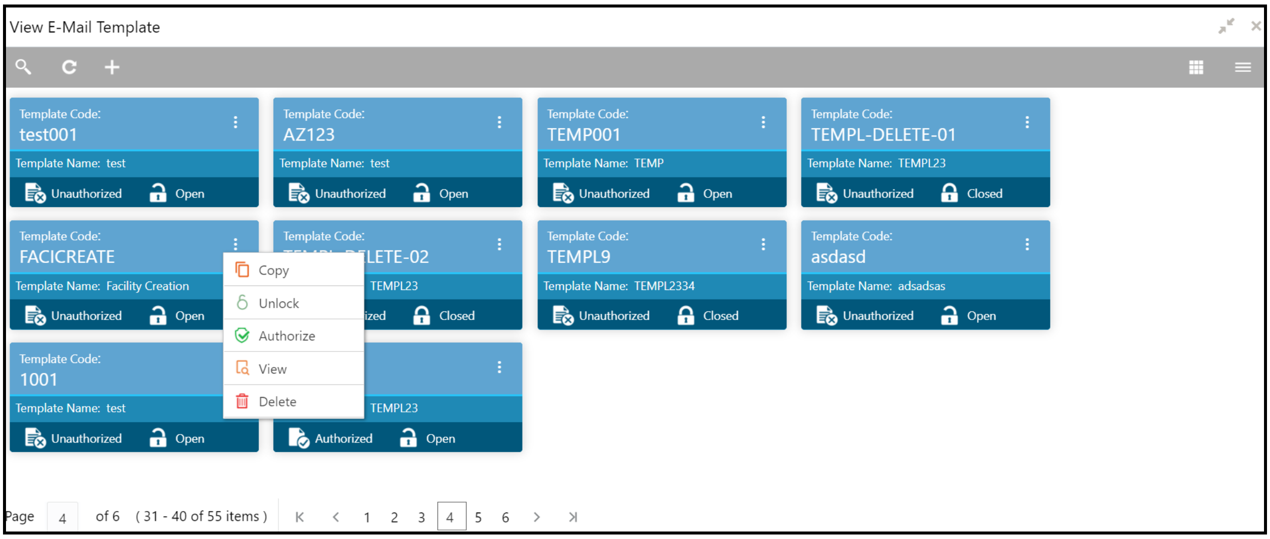
4. Click **Proceed**. The record is reopened upon confirmation.

Approve Records (Email Template / Event Mapping / E-Mail Configuration)

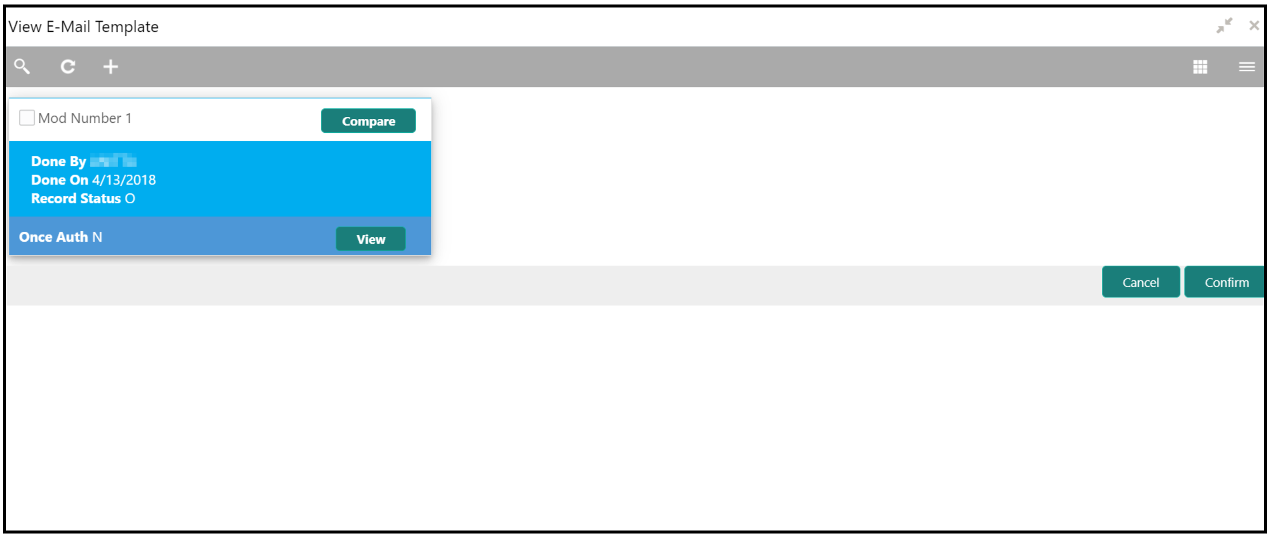
All the activities of Event Mapping, E-Mail Template, and E-Mail Configuration maintenance must be approved by the authorized person. The system does not consider the unauthorized records for processing.

Steps to approve unauthorized record

In the **View Event Mapping / View E-Mail Template / View E-Mail Configurations** page:

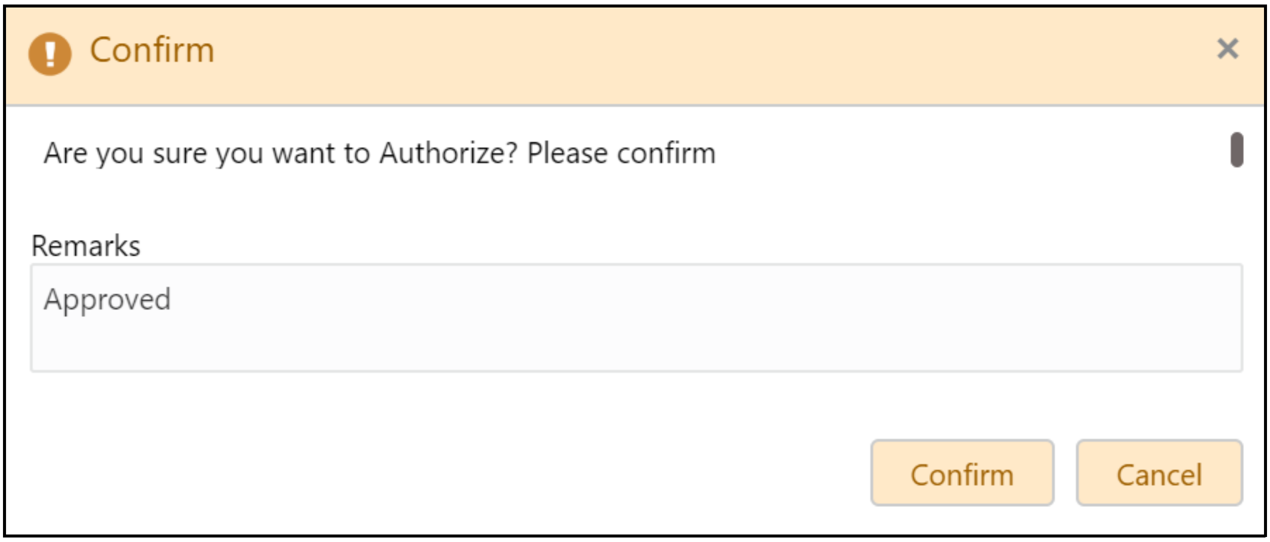


1. Click the hamburger icon in the record that needs to be authorized and then select **Authorize**. The following screen appears.



2. Select the **Mod Number**.

3. Click **Confirm**. The confirmation dialogue box appears.



4. Type the **Remarks**.
5. Click **Confirm**. The notification maintenance action is approved.

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 Security Management System User Guide
- Oracle Banking Common Core User Guide
- Oracle Banking Credit Facilities Process Management Installation Guides

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