Group Concentration Limit Amendment User Guide

Oracle Banking Credit Facilities Process Management

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ORACLE
Financial Services

Oracle Banking Credit Facilities Process Management User Guide
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Preface

About this guide

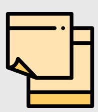
This guide provides the user with all the information necessary to perform Group Concentration Limit Amendment process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for modifying liability limit for the group entity.

Conventions Used

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

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

Common Icons in OBCFPM

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

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

Chapter 3 - Overview

Overview

The Group Concentration Limit Amendment process is defined to modify the group concentration limit set for the group entity using Group Concentration Limit process. The banks can initiate this process whenever the group concentration limit has to be modified.

The following stages are available in the Group Concentration Limit Amendment process:

- Initiation
- Enrichment
- KYC Check (Optional)
- Review and Recommendation
- Approval
- Documentation
- Handoff
- Handoff - Manual Retry (applicable in case of Handoff failure)

Chapter 3 - Initiation

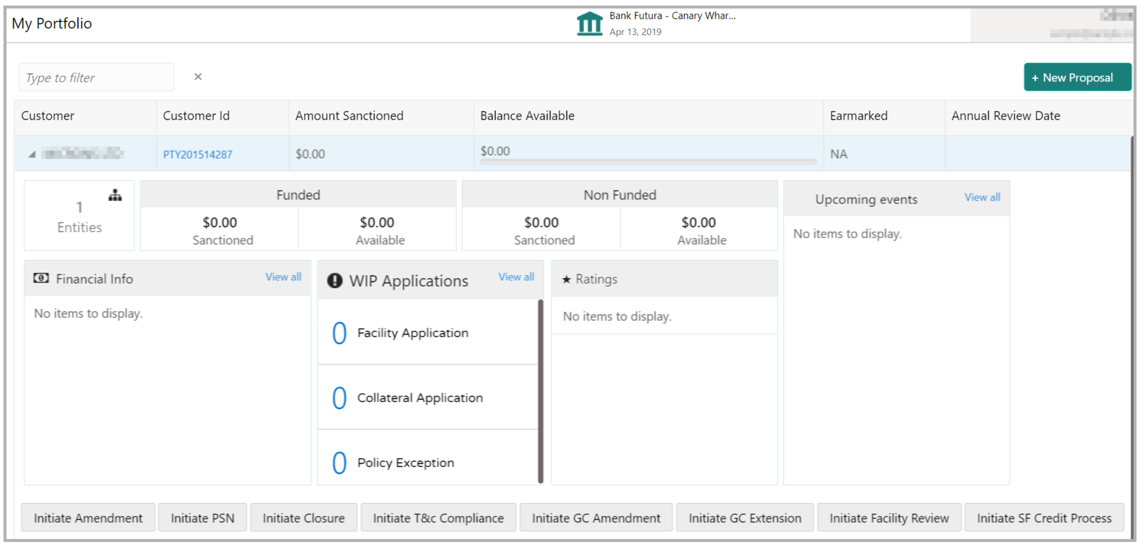
Amendment Initiation

In this stage, the user can initiate Group Concentration Limit Amendment for the requested customer by modifying the facility details.

To initiate Group Concentration Limit Amendment Process, perform the following steps:

Initiation Steps

1. Login to OBCFPM.
2. Navigate to **Credit Facilities > My Portfolio.** The *My Portfolio* page appears:

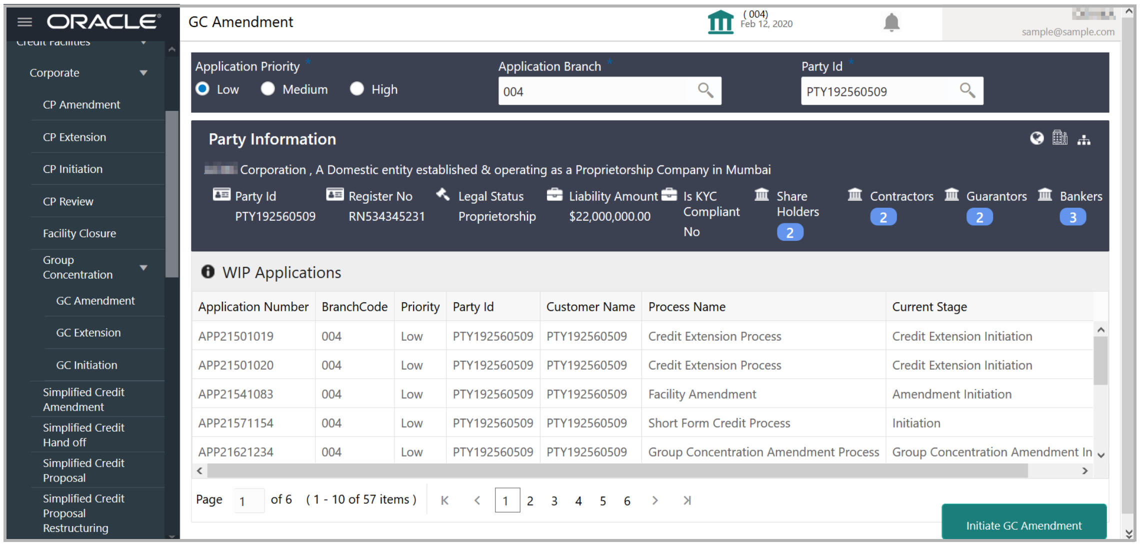


3. Click and expand the required customer.
4. Click **Initiate GC Amendment**. The *Initiation* page appears.

Or

5. Navigate to **Credit Facilities > Corporate > Group Concentration > GC Amendment**. The *Initiation* page appears.

Chapter 3 - Initiation



6. Select the GC Amendment **Application Priority**. The options available are: Low, Medium, and High.

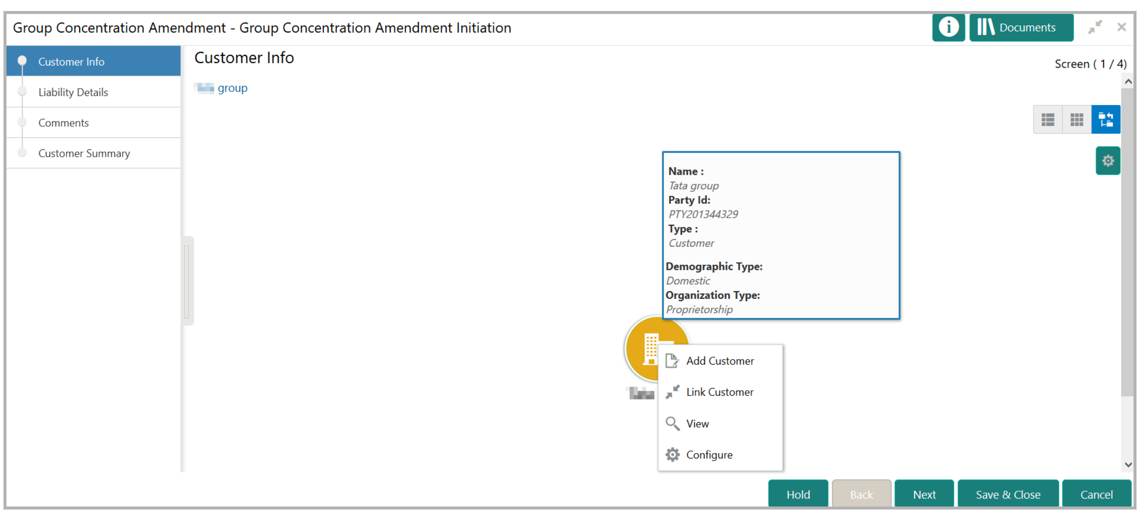
7. Select the **Application Branch**. Bank branches maintained in the system are displayed in LOV.

8. Search and select the required **Party Id** for which GC amendment has to be initiated. The system displays all the WIP applications for the selected party and enables **Initiate GC Amendment** button.

9. Click the **Initiate GC Amendment** button. The *Initiation - Customer Info* page appears.

Customer Info

This data segments allows the user to view and manage all the information about the group entity added in Group Concentration Limit Initiation process.



10. Mouse hover on the customer icon to view basic information about the group entity.

11. Right click on the party / child party icon to perform the following actions:
    - **Add Customer** for the party / child party
    - **Link Customer** to the party / child party
    - **Delink Customer** (applicable only for linked customers)
    - **Move** (child party) **Internally**
    - **Delete** (applicable only for child parties added using **Add Customer** option)
    - **Undo** linkage
    - **View** party / child party information
    - **Quick View** party / child party information
    - **Configure** party / child party information

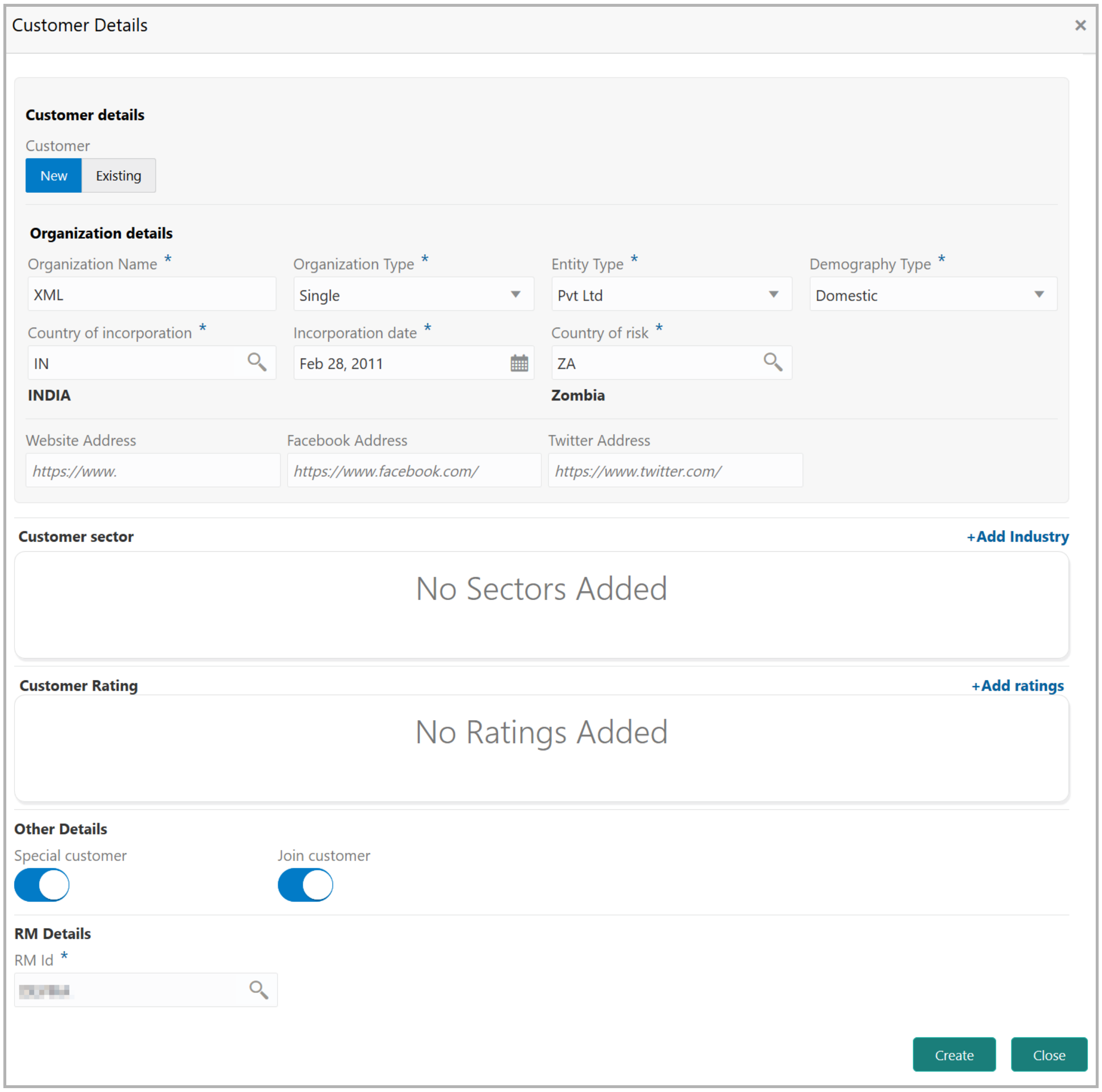
The following table describes the functionality of each actions listed above:

Actions	Functionality
Add Customer	Displays the *Customer Details* window to add customer of the group entity
Link Customer	Displays the *Select Customer* window to link existing customer
View	Displays the *Customer Details* window for viewing detailed information about the group entity
Quick View	Displays *View Entity Details* window with basic information about the group entity
Configure	Displays the *Customer Details* window for modifying group entity details
Delink Customer	Removes the customer from the entity group for linking with other entity group
Move Internally	Displays a window to select an internal parent party
Delete	Permanently deletes the customer and their details from the database

Add Customer

In the *Customer Info* page, you can add any number of customers (child party) to the party / child party. If a child party is marked as a joint customer while adding customer to the party / child party, you cannot add customers to that child party.

12. To add a child party to the party / child party, click **Add Customer.** The *Customer Details* window appears.



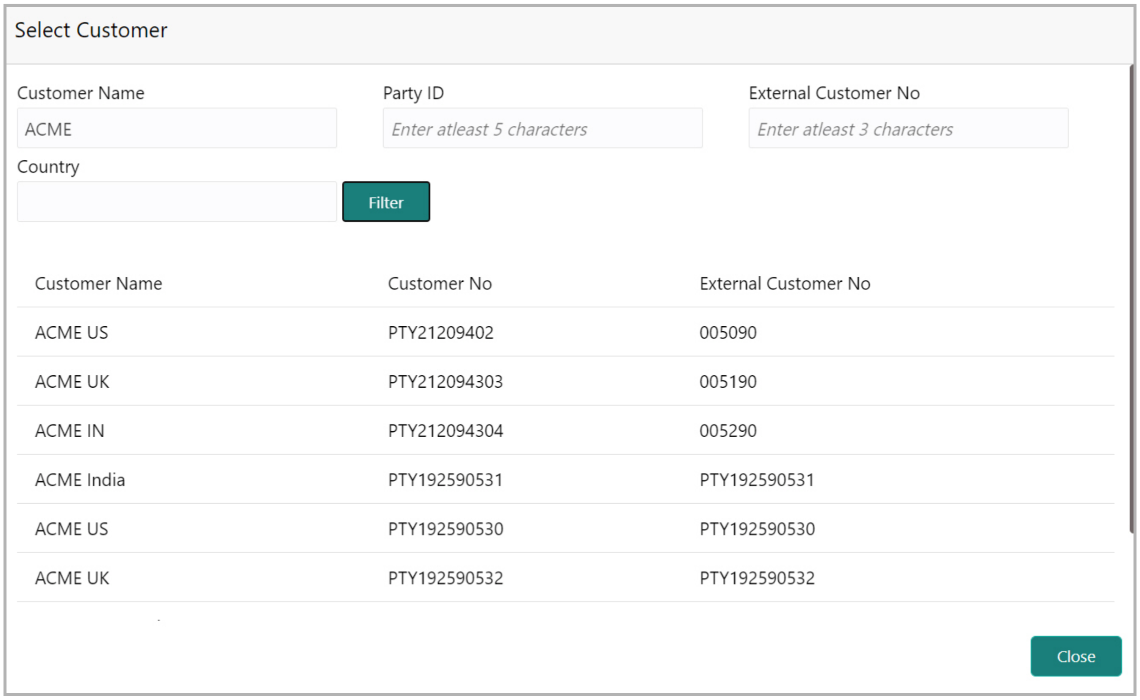
Customer details

13. Specify if the **Customer** is **New** or **Existing** by selecting respective option.

Upon selecting the **Existing** option, **Select Customer** link appears.

14. Click the **Select Customer** link. The *Select Customer* window appears.

Chapter 3 - Initiation



15. Specify any or all of the following filter parameters:
    - Customer Name
    - Party ID
    - External Customer No
    - Country
16. Click **Filter**. Customer records matching the filter parameters appear.
17. Click on the required customer record. Customer details get defaulted in the *Initiate Group Concentration Limit* window.

Organization details

If the **Customer** is selected as **New**:

18. Type the **Organization Name.**
19. Select the **Organization Type** from the drop down list. The options available are **Single** and **Conglomerate**.
20. Select the **Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.
21. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

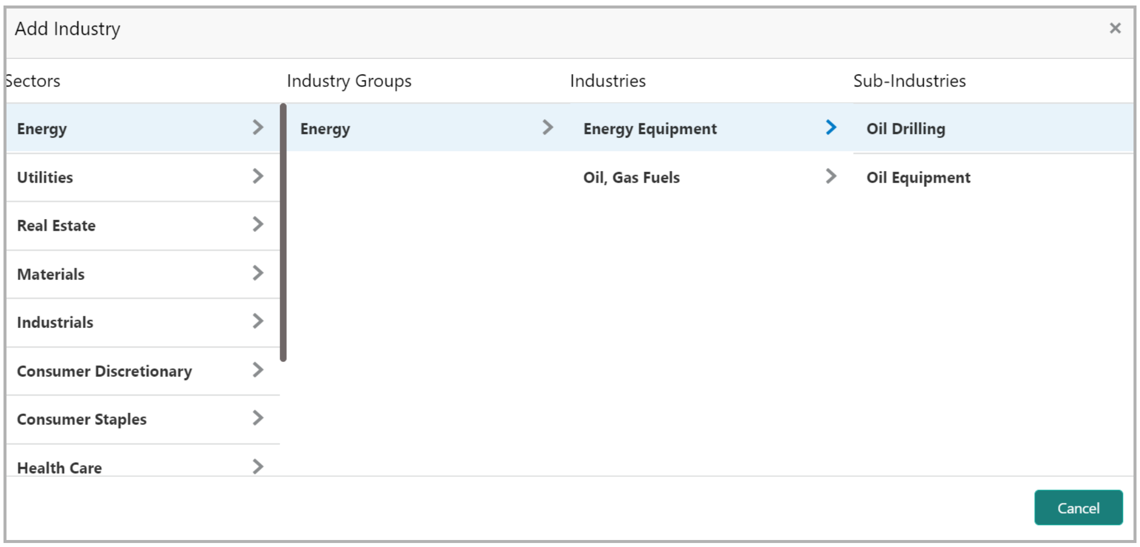
Upon selecting **Global** option, **Geographical Spread** field appears.

22. Search and select all the countries in which the group entity is operating as **Geographical Spread**.

23. Select the **Country of incorporation** from the drop down list.
24. Click the calendar icon and select the **Incorporation date** of group entity.
25. Select the party's **Country of risk** from the drop down list.
26. Type the following addresses in respective fields:
    - Website Address
    - Facebook Address
    - Twitter Address

Customer sector

27. Click the **+Add sector** link to capture industry and rating details of the group entity. The *Add Industry* window appears:



28. Select a sector of the group entity. Available **Industry Groups** appear.
29. Select the **Industry Group** of the group entity. Available **Industries** appear.
30. Select the Industry of the group entity. Available **Sub-Industries** appear.
31. Select the sub-industry of the group entity. Industry details are added and displayed in **Industry** section as shown below:

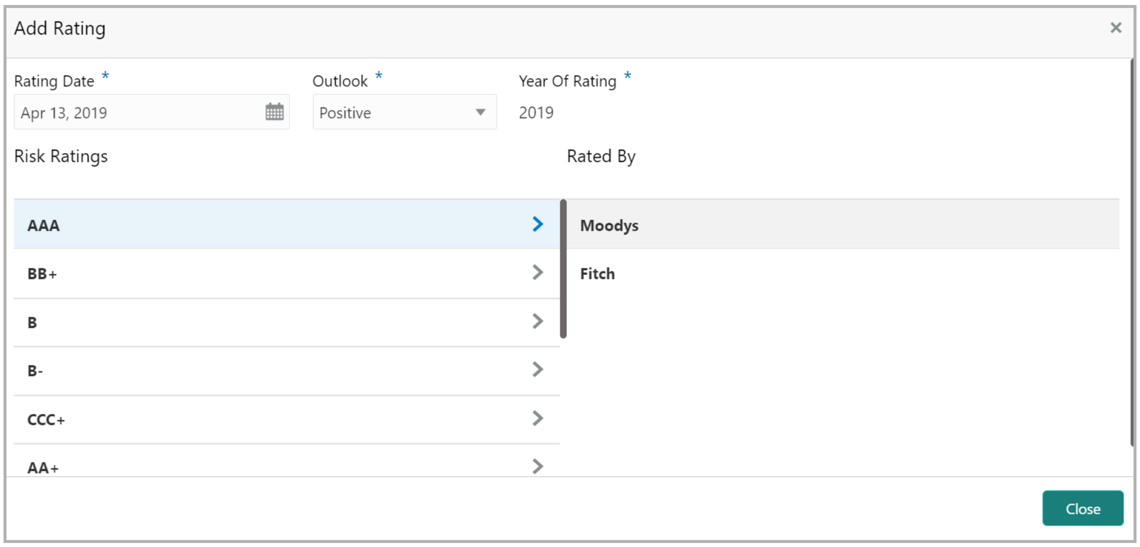
32. To delete the added industry, click the delete icon.

If the customer is into different sectors, all the sector details must be captured while adding the customer. To add another sector information, click +Add sector and capture the information again.

The industry added first will be considered as the default industry.

Customer Rating

33. Click the **+Add ratings** link to add customer's rating information. The *Add Rating* window appears:



34. Select the following details:
    - Rating Date
    - Outlook
    - Risk Ratings
    - Rated By

The **Year Of Rating** is automatically populated based on the selected **Rating Date**.

Upon selection of the above details, the rating is added and displayed in the ratings section as shown below:

35. To modify the added rating, click the edit icon.
36. To delete the added rating, click the delete icon.

If the customer is rated by different rating firms, all the rating information must be captured while adding customer. To add another rating information, click **+Add ratings** and capture the information again.

Other Details

37. Enable the **Special Customer** flag, if the customer is special to your bank.
38. Enable the **Join Customer** flag, if the customer is a joint customer of another party.

RM Details

User Id of the logged in user gets defaulted in this field. You can modify the RM Id, if required.

39. Click **Create**. Customer is added and displayed in the *Customer Info* page.

Link Customer

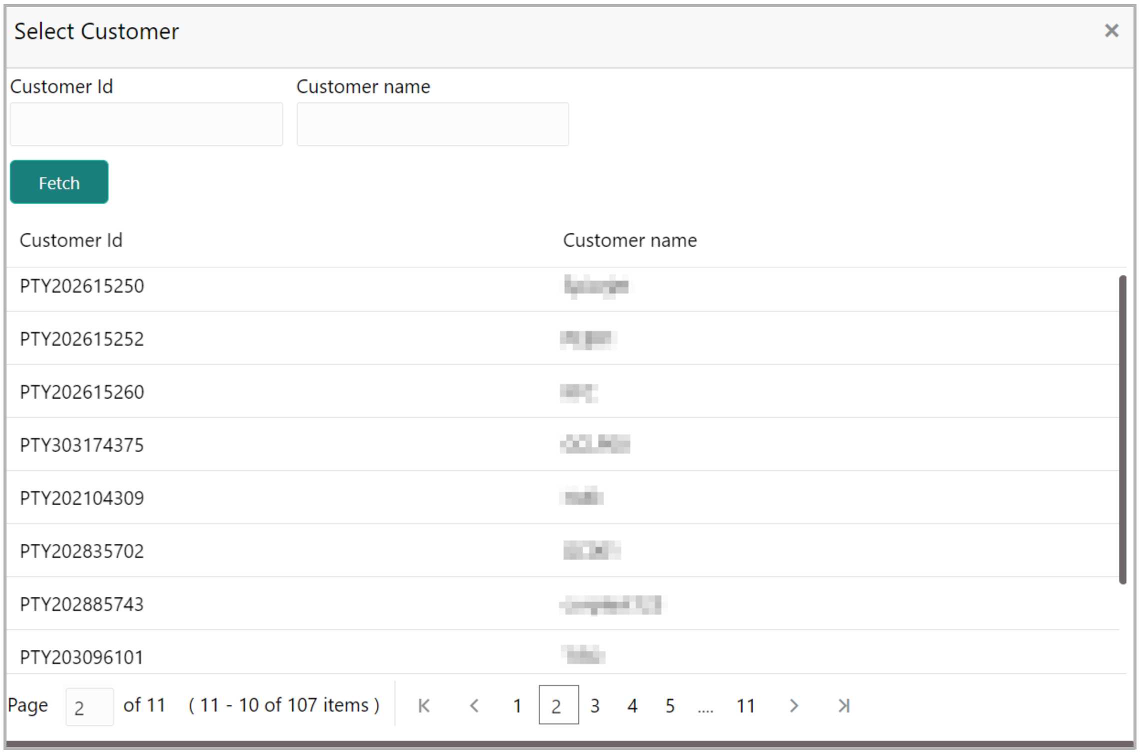
If you want to link a customer that is already a part of different entity group to a party in this group, you can select the Link Customer option.

Using this option, both the existing customers for which parent party is not available and the existing customers that already have parent can be linked to a new party.

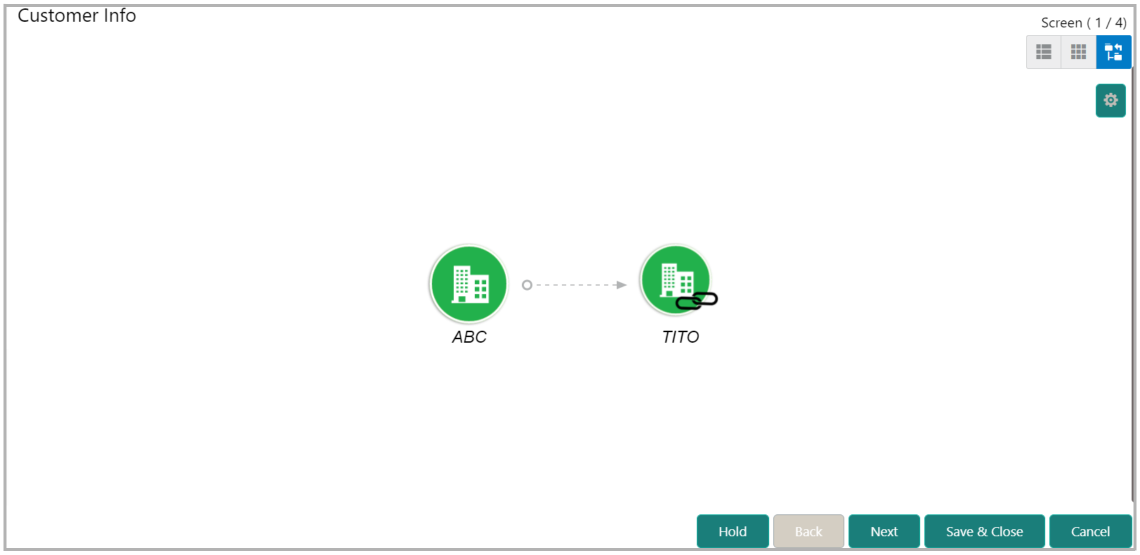
Linkage of existing customers that already have parent party with a new party can be done in the case of mergers and acquisitions, etc. In order to perform this, the party to be linked to the new party must be delinked from its current parent party.

Refer “Delink Customer” on page 14 for information on delinking a child party from its parent party.

40. To link existing customer, right click the party icon and select **Link Customer**. The *Select Customer* window appears:



41. Click **Fetch** and select the required customer record. Selected customer is linked to the parent party as shown below:



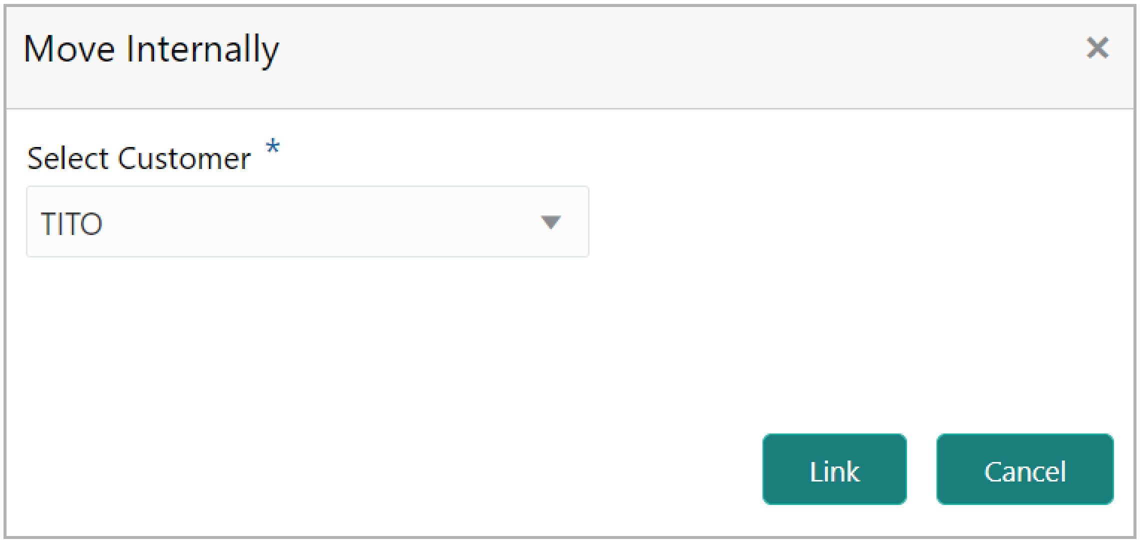
After linking existing customer, the following actions can be performed by right clicking the linked party icon:

- **Add Customer** for the child party
- **Link Customer** for the child party
- **View** child party details
- **Quick View** child party details
- **Configure** child party information
- **Move** (child party) **Internally**
- **Undo** linkage

Move Internally

Existing customers linked to a new party can be internally moved within the hierarchical structure by using this option.

42. Right click on the linked party icon and select **Move Internally**. The following window appears:



43. **Select Customer** from the drop down list.
44. Click **Link**. The linked existing party is moved under the selected party.

You can also directly drag on drop the linked party icon under the required party to move them internally within the hierarchy.

Undo

You can always undo the link established between the existing customer and the new parent party.

45. Right click on the linked party icon and select **Undo**, a confirmation dialog box appears.
46. Click **Confirm**. The linked existing customer is delinked from the hierarchy.

Delink Customer

For linking a party under a particular group entity to different group entity, it must be delinked from its current hierarchy using **Delink Customer** option.

To delink a child party:

47. Initiate **Group Concentration Amendment** process for the group from which the child party has to be delinked.
48. Right click the party icon and select **Delink Customer**. A confirmation dialog box appears.
49. Click **Confirm**.

The party will be delinked once the approver approves the operation and the system hands off the details to back office system (OBELCM).

Chapter 3 - Initiation

View / Quick View

50. To **View / Quick view** the customer information, right click the party icon and click the respective option.

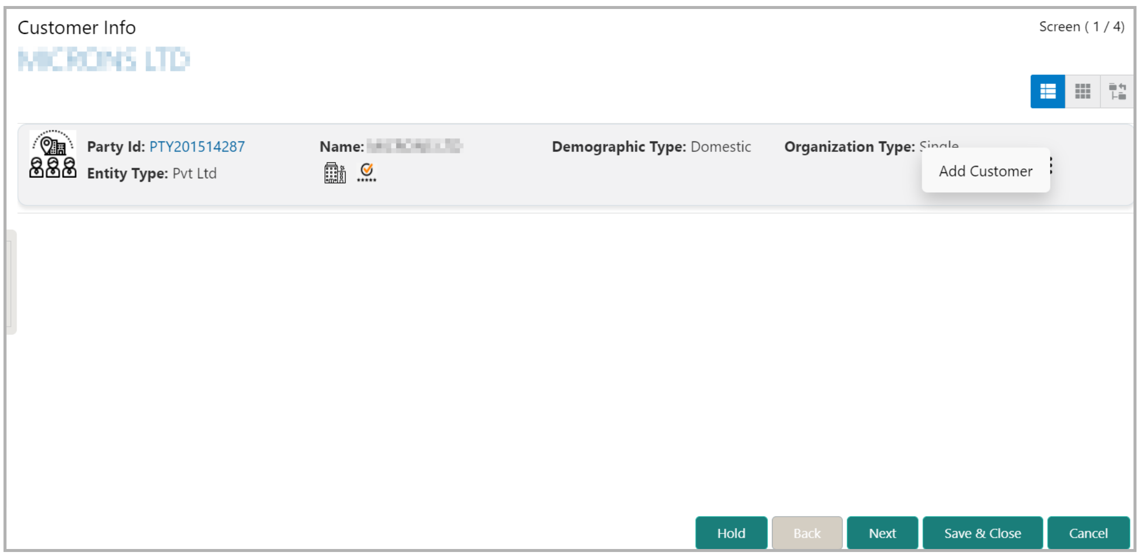
Configure

51. To modify the organization information, right click the party icon and click **Configure**.

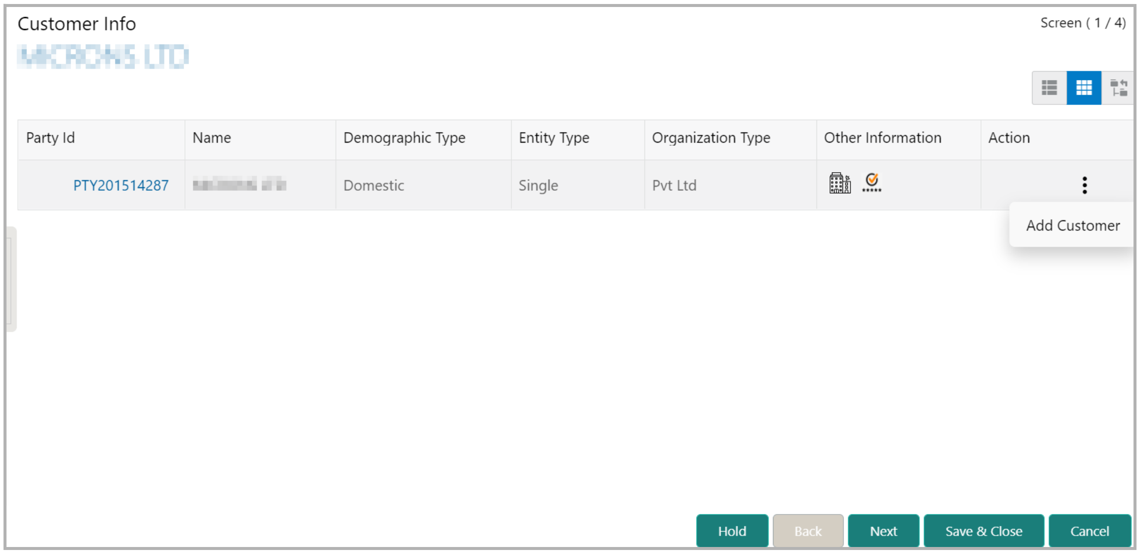
Layout Options

You can view the party information in three different layouts, such as List View, Table View and Tree View.

52. To change the layout of *Customer Info* page to list view, click the **List View** icon.



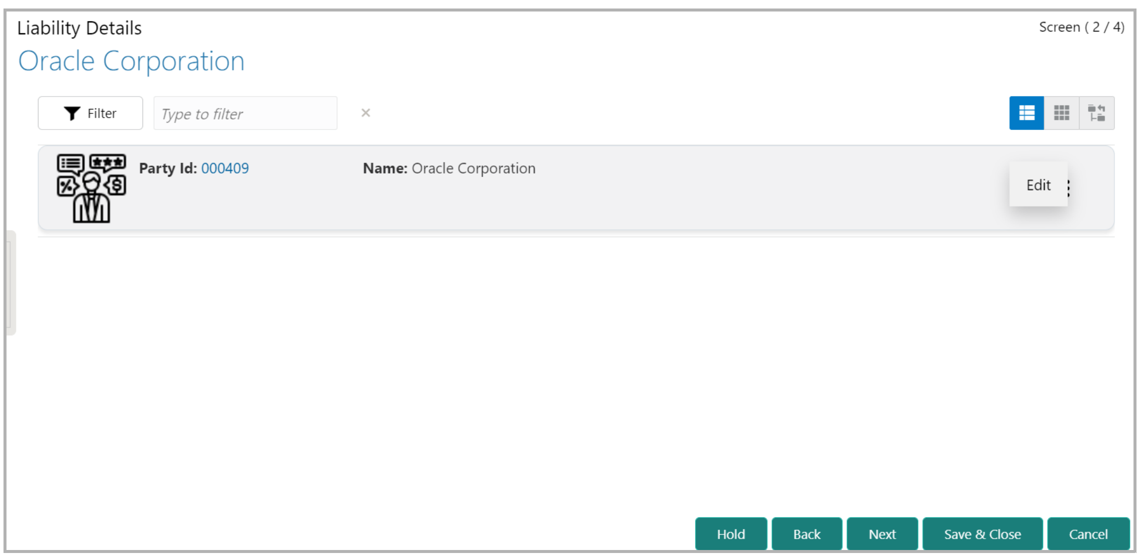
53. To change the layout of *Customer Info* page to table view, click the **Table View** icon.



54. To go to the *Liability Details* page, click **Next**.

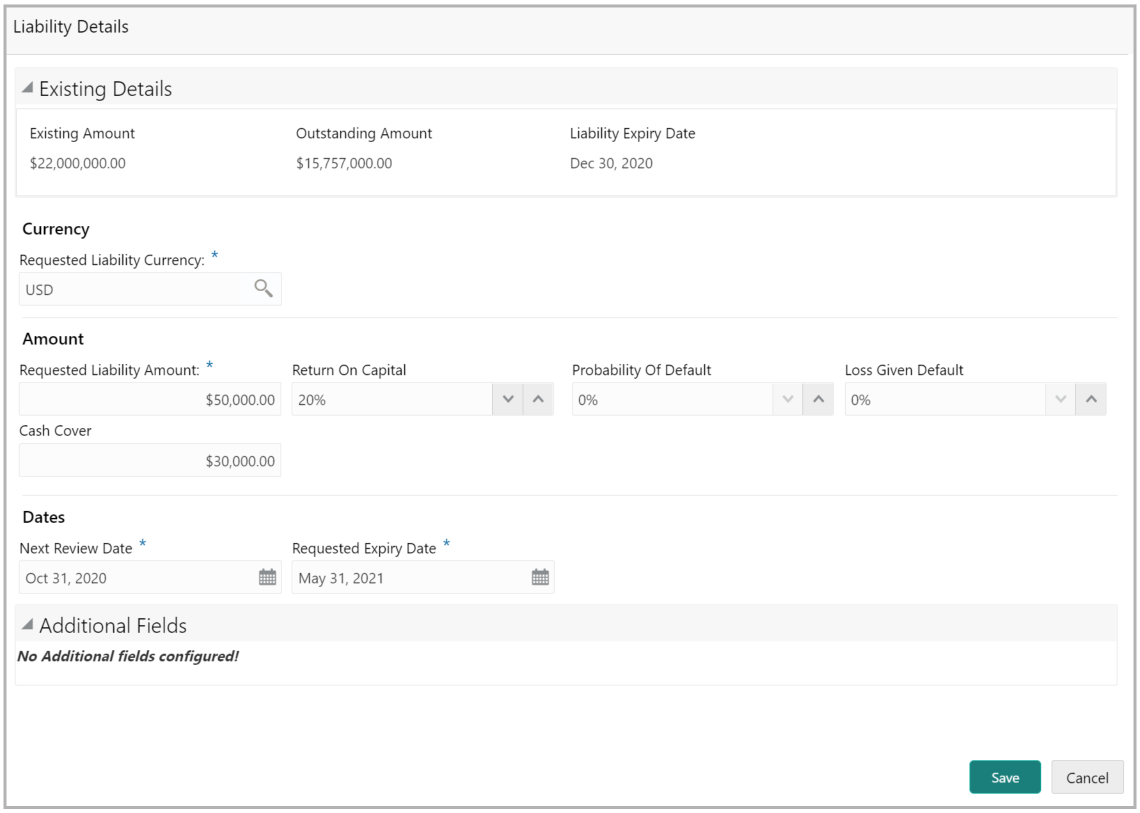
Liability Details

This data segment lists all the liabilities of the group entity added in Group Concentration Limit Initiation process. The user can modify the liability details in this data segment based on bank's / entity's requirement.



55. To filter the required liability, click the **Filter** icon and specify the filter parameters or directly type the liability detail in **Type to filter** text box.

56. To modify the liability details, click the Hamburger icon in corresponding record and select **Edit**. The *Liability Details* window appears:


Liability Details
Existing Details
Existing Amount
$22,000,000.00
Outstanding Amount
$15,757,000.00
Liability Expiry Date
Dec 30, 2020
Currency
Requested Liability Currency: *
USD
Amount
Requested Liability Amount: *
$50,000.00
Return On Capital
20%
Probability Of Default
0%
Loss Given Default
0%
Cash Cover
$30,000.00
Dates
Next Review Date *
Oct 31, 2020
Requested Expiry Date *
May 31, 2021
Additional Fields
No Additional fields configured!
Save
Cancel

In the *Liability Details* window, the **Existing Details** section displays the following details:

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

Currency

57. Search and select the **Requested Liability Currency**.

Amount

58. Specify the following details for Group Concentration Limit Amendment:
    - Requested Liability Amount
    - Return on Capital
    - Probability of Default
    - Loss Given Default
    - Cash Cover

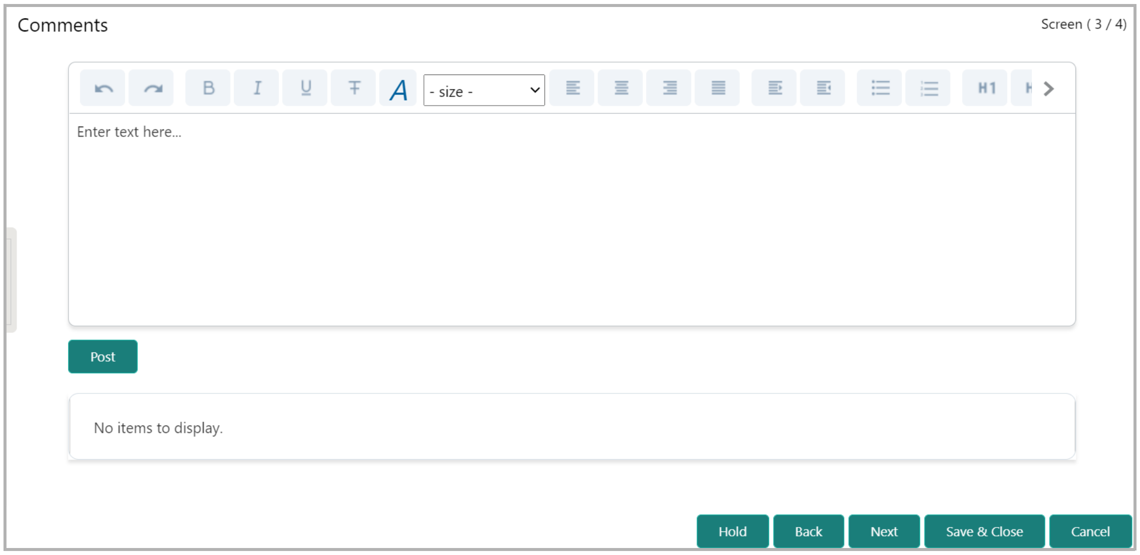
Dates

59. Click the Calendar icon and select the **Next Review Date**. Review task for the Group Concentration Limit Amendment application will be created on the selected date.
60. Click the Calendar icon and select the **Requested Expiry date** (expiry date requested by the entity).
61. Click **Save**. The *Liability Details* page is updated with the modified details.
62. To change the layout of Liability Details page to table view, click the **Table View** icon.
63. To change the layout of Liability Details page to tree view, click the **Tree View** icon.
64. To go to the *Comments* page, click **Next**.

Comments

The user can post overall comments about the Amendment Initiation stage in this data segment. Providing comments for a stage allows the other users to easily identify the actions performed in that stage.

Chapter 3 - Initiation



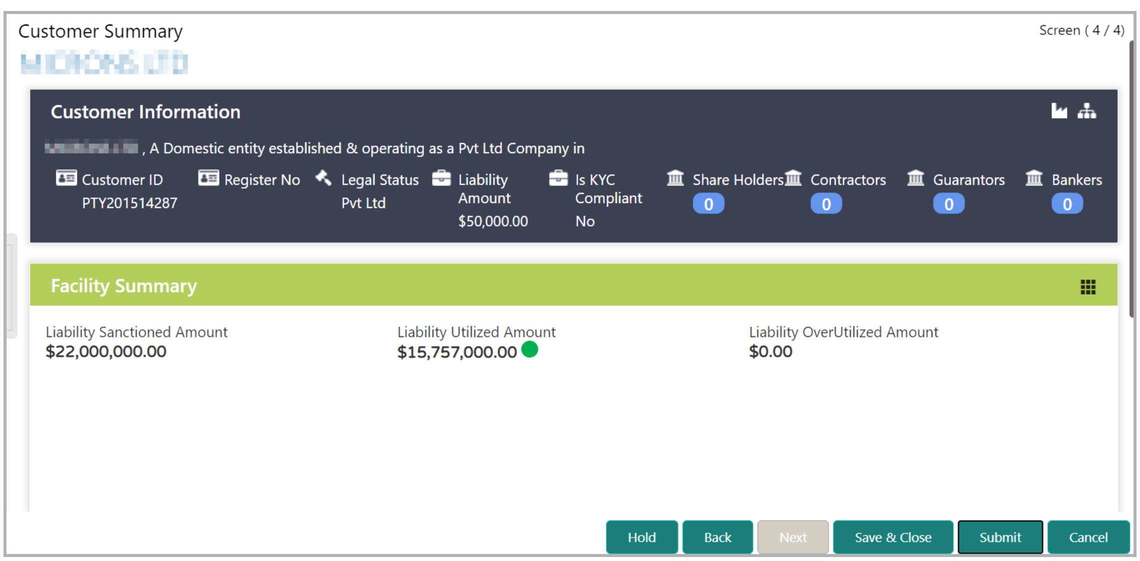
65. Type the necessary comments in the text box and click **Post.** Comments are added below the text box.

66. To go to the Summary page, click **Next**.

Summary

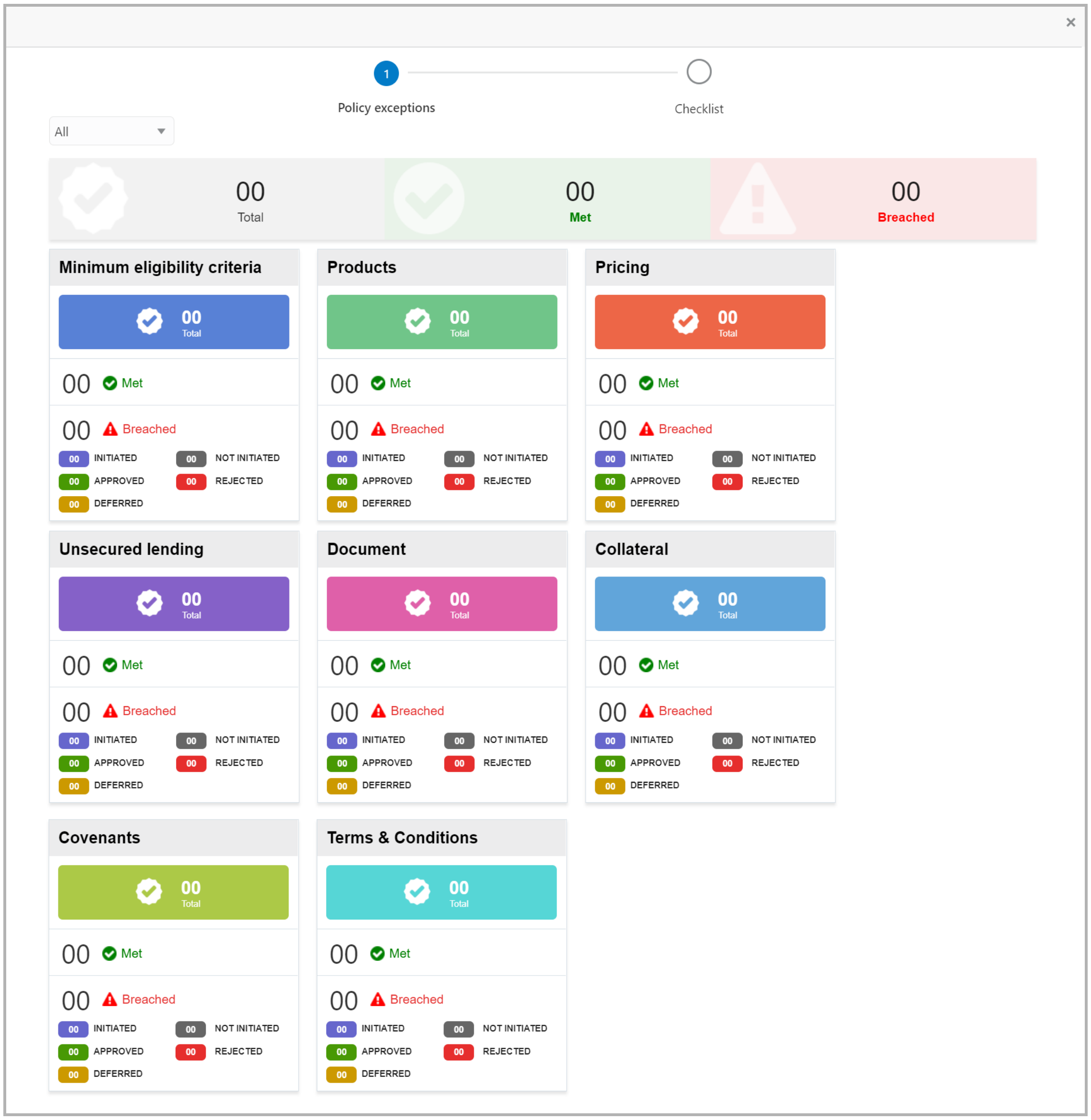
This data segment is the graphical representation of customer information such as Facility Summary, Collateral Summary, Other Bank Facilities, Covenants, Terms & Conditions, Financial Profile, Projections, Upcoming Events, Group Entities, Scores, Groupwise Exposure Details, Connected Parties, and Ratings.

For information on the actions that can be performed in this *Summary* page, refer Credit 360 User Manual.



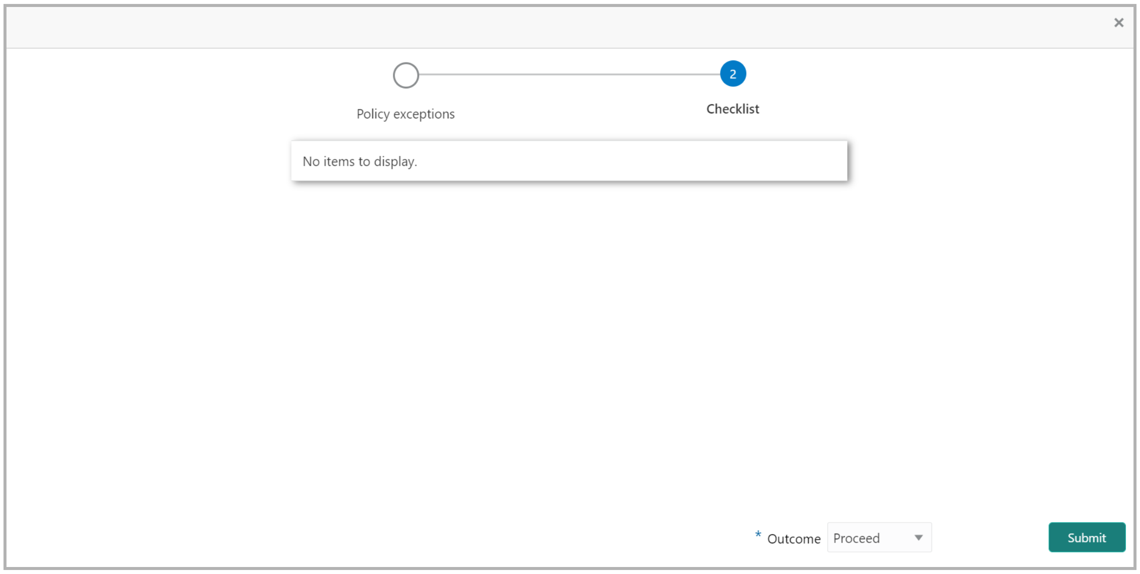
67. To hold the Amendment Initiation, click **Hold**.
68. To go back to the previous page, click **Back**.
69. To save and exit the window, click **Save & Close**.
70. To submit the Amendment Initiation task, click **Submit**.
71. To cancel the operation, click **Cancel**.

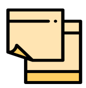
Upon clicking **Submit**, the *Policy Exception* window appears:



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

72. Click the **Checklist** data segment.





In Enrichment stage, **Is KYC Required** check box appears in the above window. Select the **Is KYC Required** check box to create KYC Check task.

73. Select the **Outcome** as 'Proceed' and click **Submit**. The amendment application is moved to the 'Enrichment' stage.

Amendment Enrichment

In this stage, the user can enrich the Group Concentration Limit Amendment application by modifying the liability details added in Amendment Initiation stage.

Refer Initiation chapter for field level explanation on Amendment Enrichment stage.

Upon submitting the enriched amendment application, the application is moved to the 'Review and Recommendation' stage.

If **Is KYC Required** option is selected in the **Checklist** window, the application is moved to the 'KYC Check' stage on clicking **Submit**.

Chapter 3 - KYC Check

KYC Check

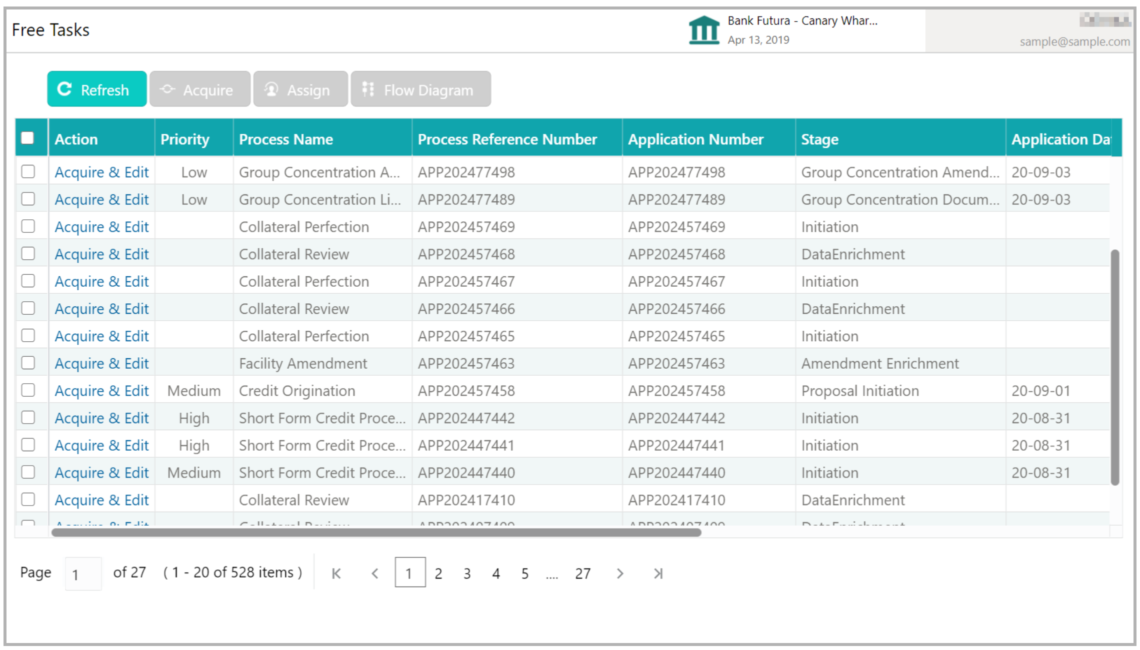
This is an optional stage and it is applicable only if the **Is KYC Required** check box is selected in the 'Enrichment' stage. If the KYC details are available for the group entity, then the banker can add the KYC details to the Group Concentration Limit Amendment application. Adding KYC details helps the Reviewer and Approver to determine the originality of the organization.

Company's KYC related data must be updated as per bank and regulatory policy requirement.

Steps to add KYC details

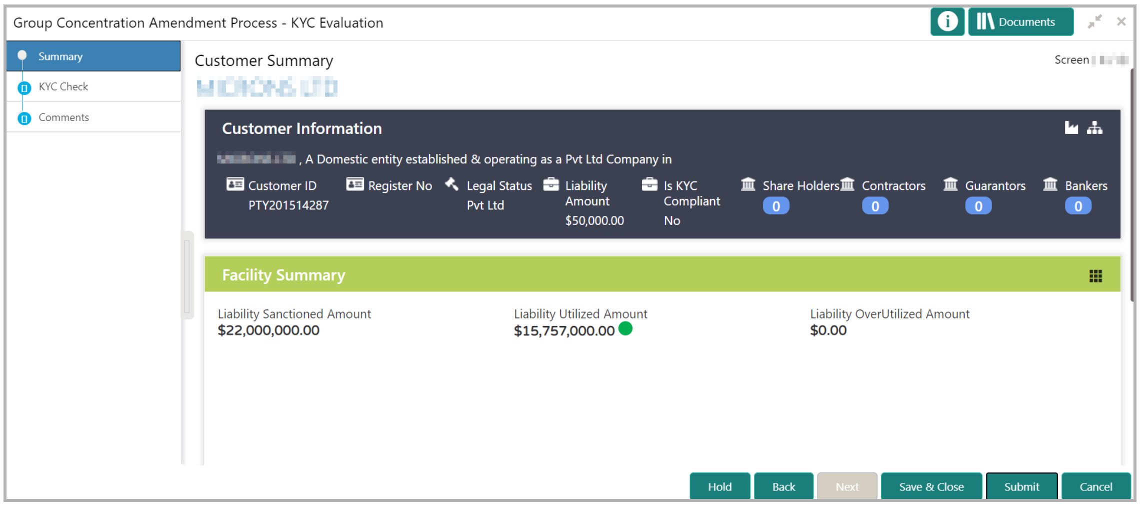
To add KYC details, perform the following steps:

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

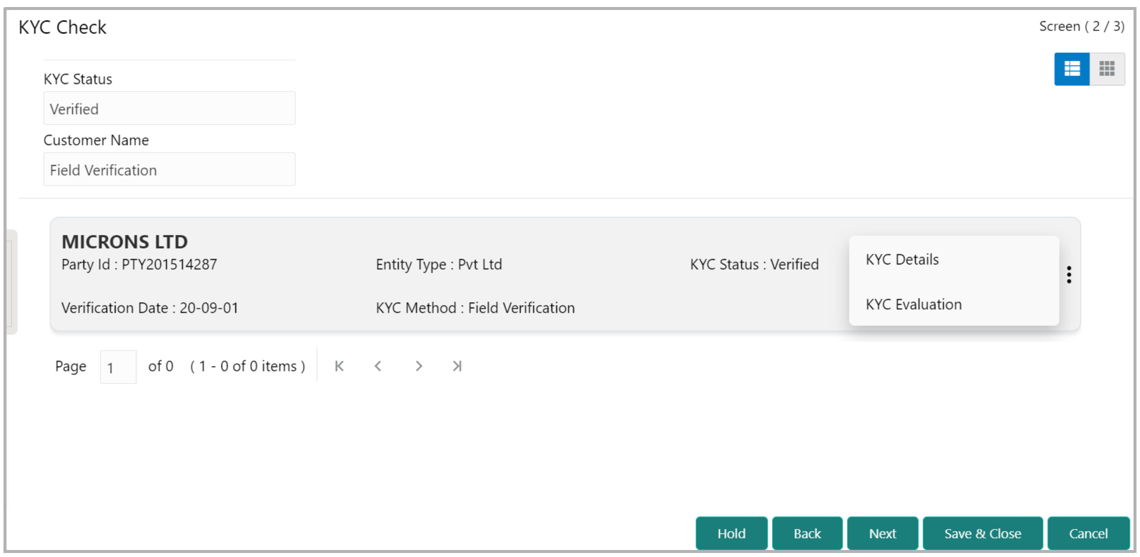


2. **Acquire & Edit** the required KYC Check task**.** The *KYC Evaluation - Summary* page appears**.**

Chapter 3 - KYC Check

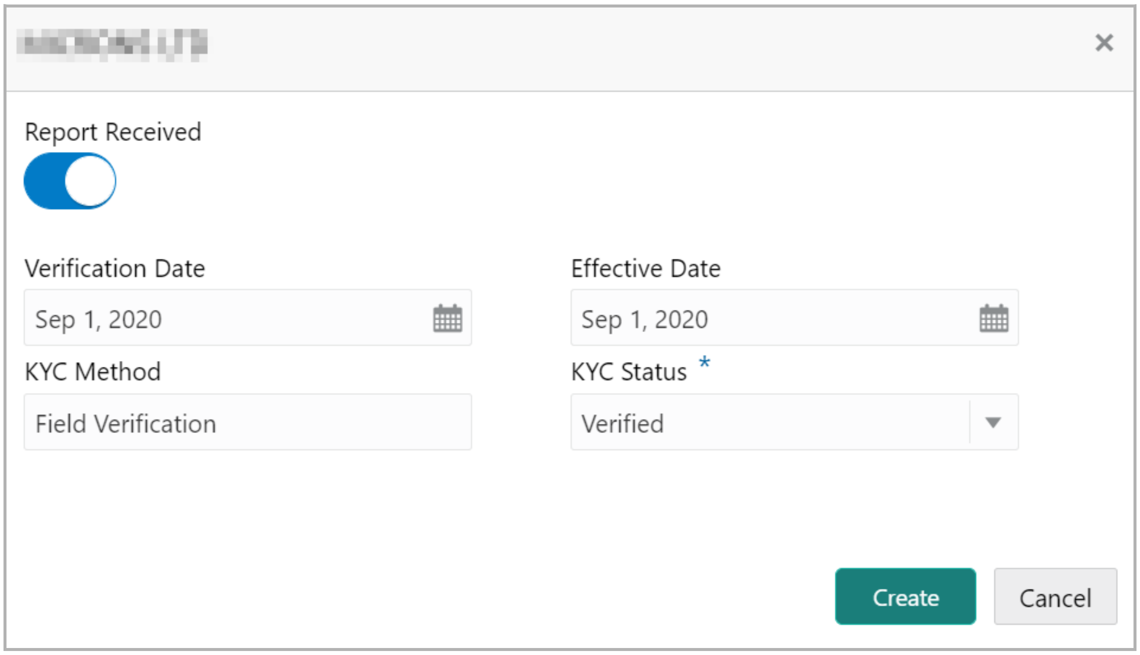


3. Review the *Customer Summary and* click **Next**. *The KYC Check* page appears:

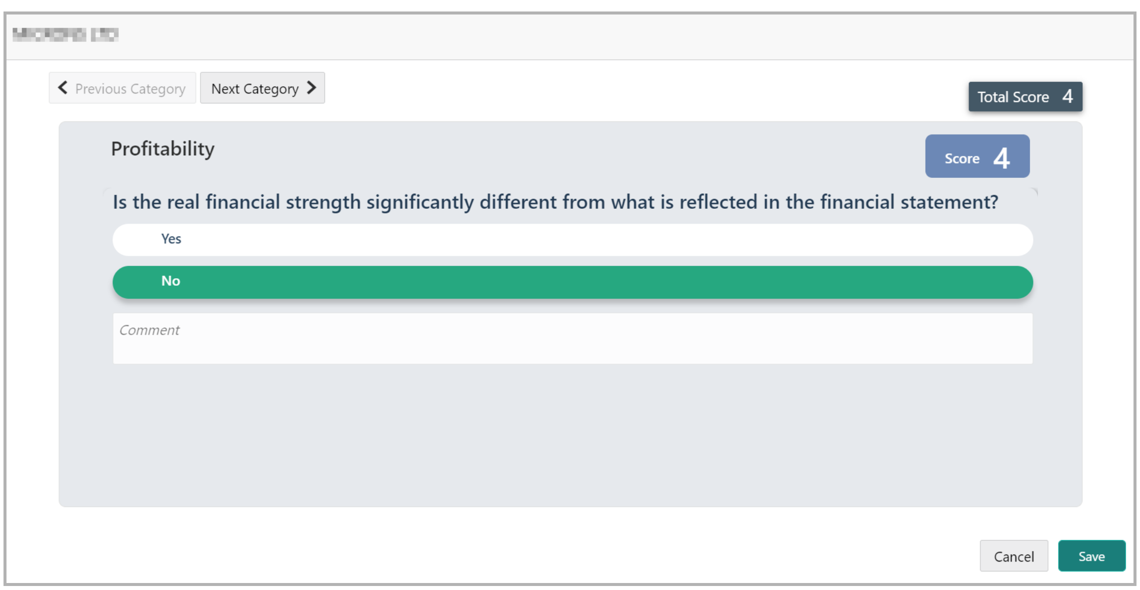


In the *KYC* page, provision to add KYC details for the group entity is provided.

4. Click the hamburger icon in the required record. The following options appears:
   - KYC Details
   - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
5. To add the KYC Details, click **KYC Details** option. The *KYC Details* window appears.



6. If KYC report is available for the organization, enable the **Report Received** switch.
7. Click the calendar icon and select the KYC **Verification Date**.
8. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
9. Type the **KYC Method.** For example: Field verification is a KYC Method**.**
10. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.
11. Click **Create**. KYC details are updated in the *KYC* page.
12. To perform KYC evaluation, click the hamburger icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation appears.

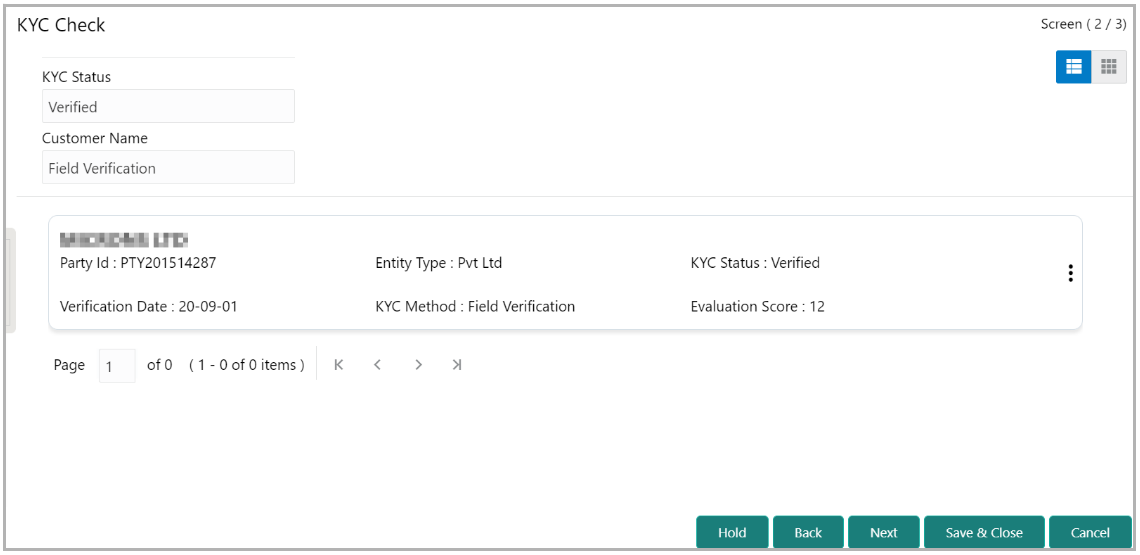


13. Select answers for the available questions and click **Next Category**.

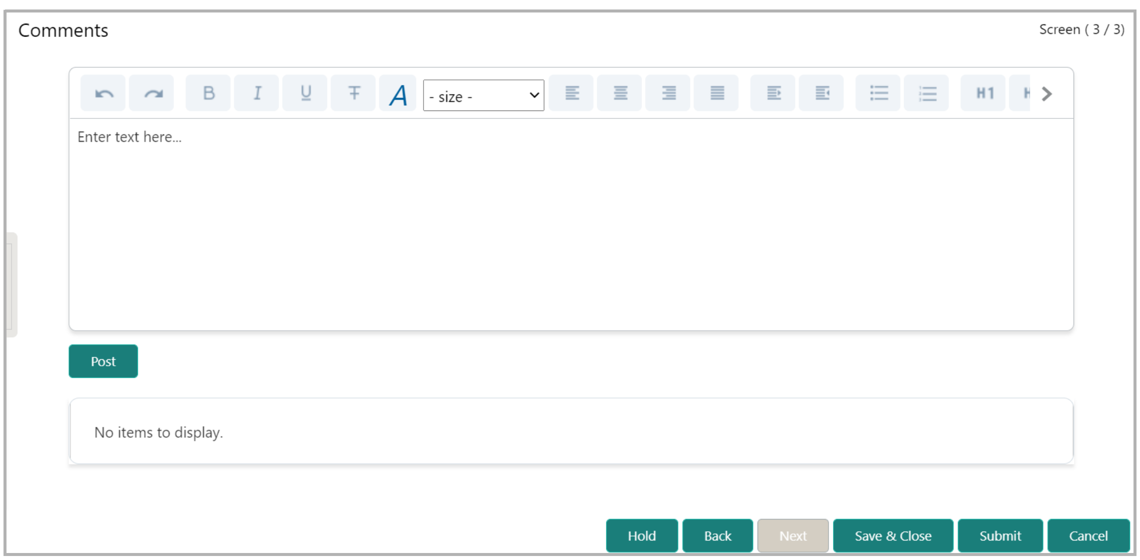
14. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

Total score is generated and displayed for the KYC evaluation based on each answer provided.

15. Click **Save**. The *KYC* page is updated with the Evaluation Score as shown below:

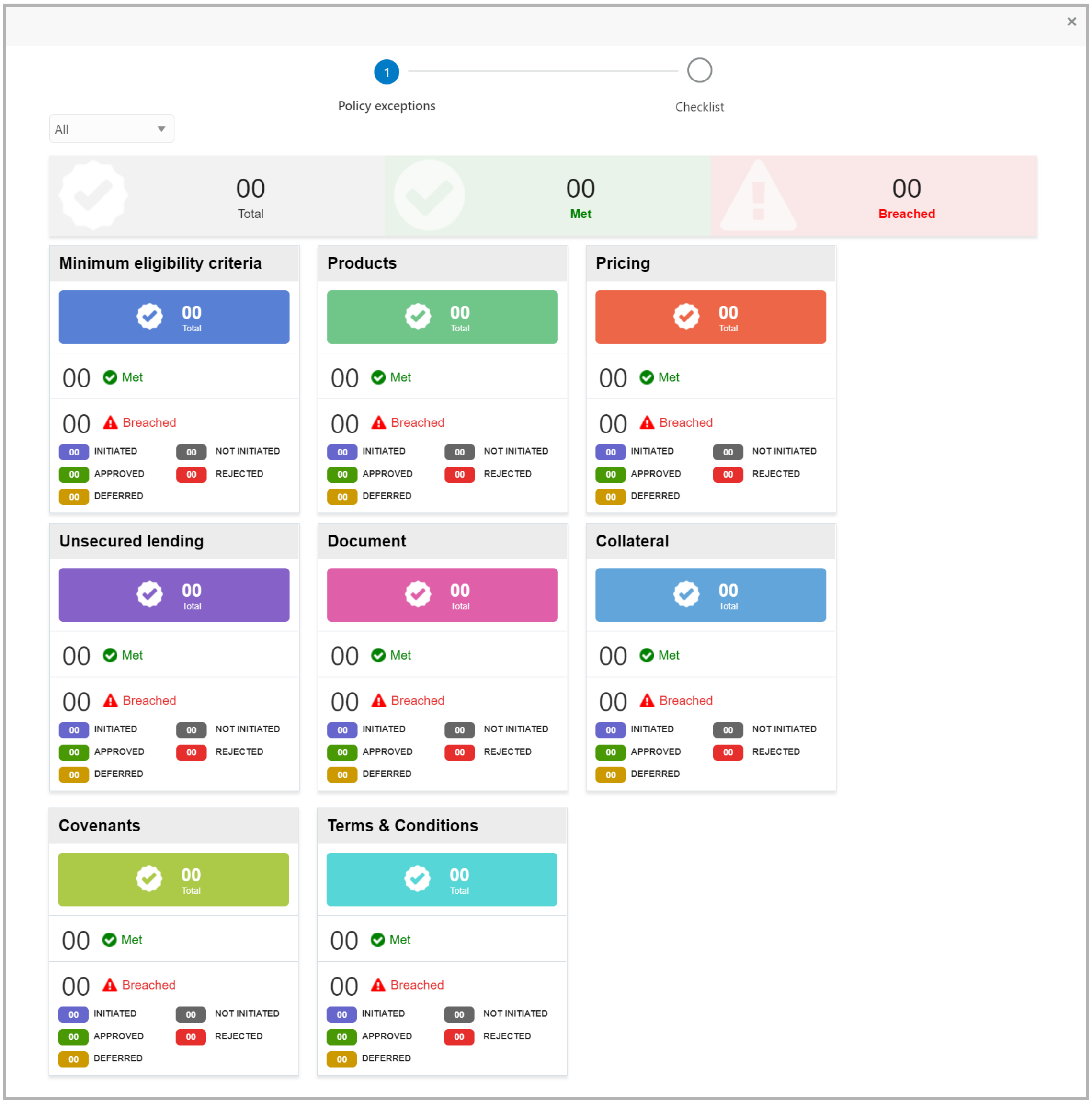


16. After adding KYC details or performing KYC evaluation for the group entity, click **Next**. *The Comments* page appears:



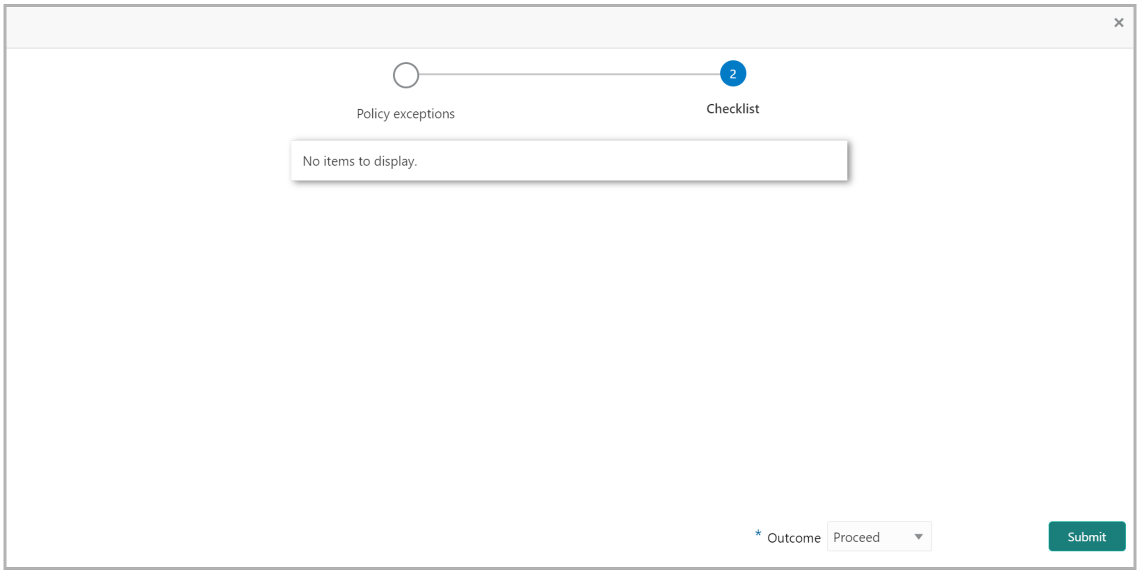
17. Post comments, if required. Posted comment is displayed below the **Comments** box.

18. Click **Submit.** The *Policy exceptions* window appears.



By default, policy exceptions are displayed for both the organization (party) and its child party.

19. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
20. Click the **Checklist** data segment.



21. Select the **Outcome** as **PROCEED**.
22. Click **Submit**. The amendment application is moved to the ‘Review and Recommendation’ stage.

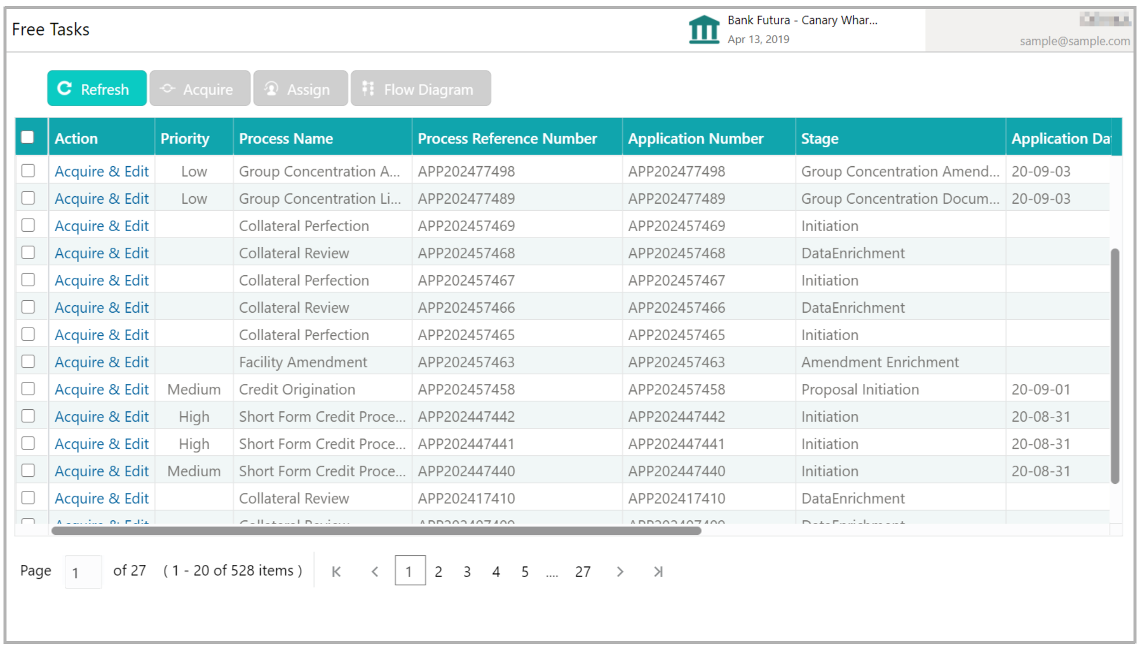
Amendment Review and Recommendation

In this stage, the user can review the liability modifications made in the Amendment Enrichment stage and propose the liability amount, funded sell down, and unfunded sell down.

In this chapter, only the steps to review and recommend are provided. For more field level explanation, refer the Initiation chapter.

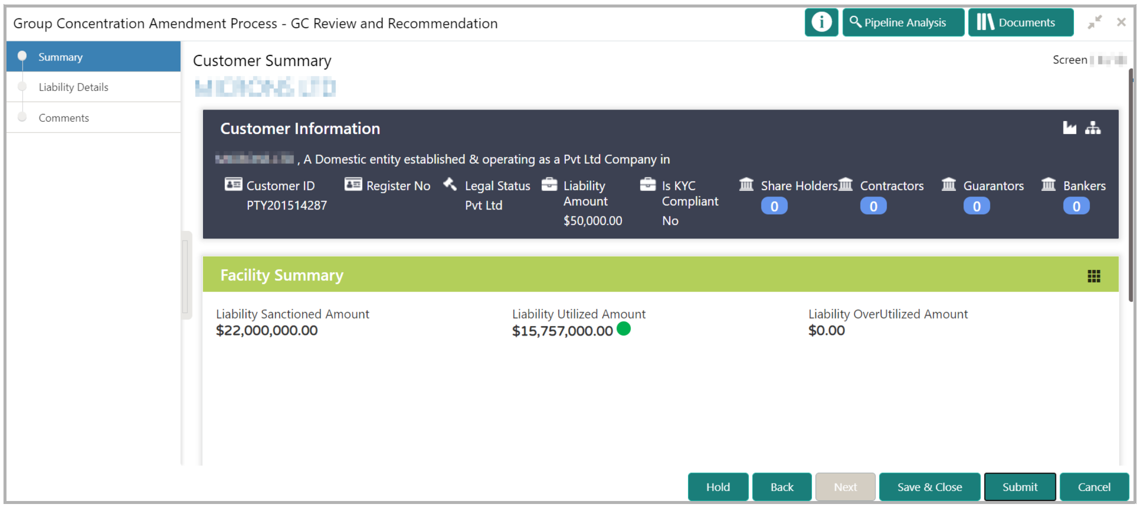
Review and Recommendation Steps

1. In OBCFPM, navigate to **Tasks > Free Tasks** from the left navigation menu**.** The *Free Tasks* page appears:

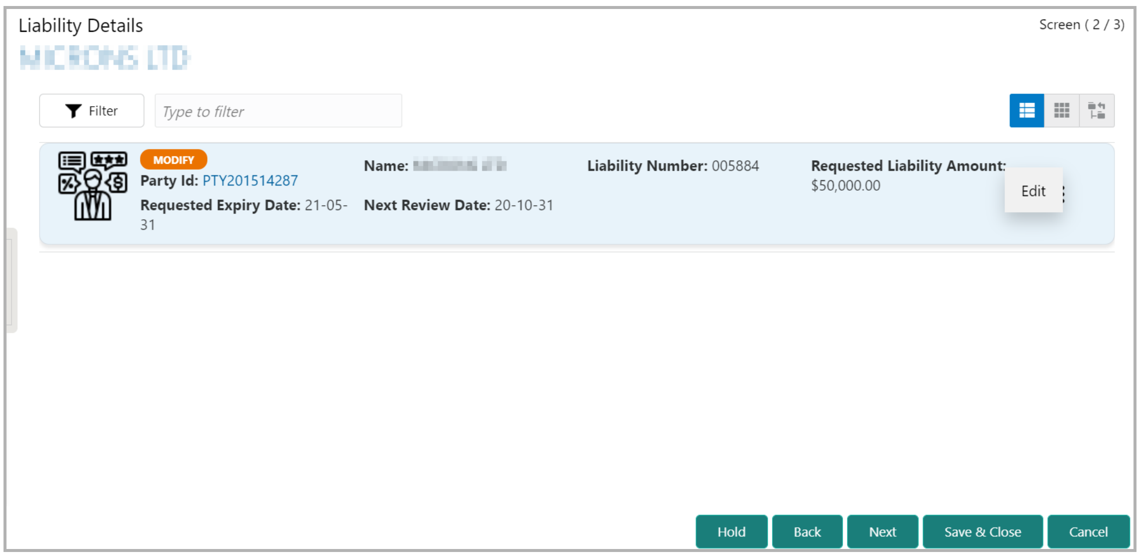


2. **Acquire & Edit** the required 'Review and Recommendation' task. The *Review and Recommendation - Summary* page appears.

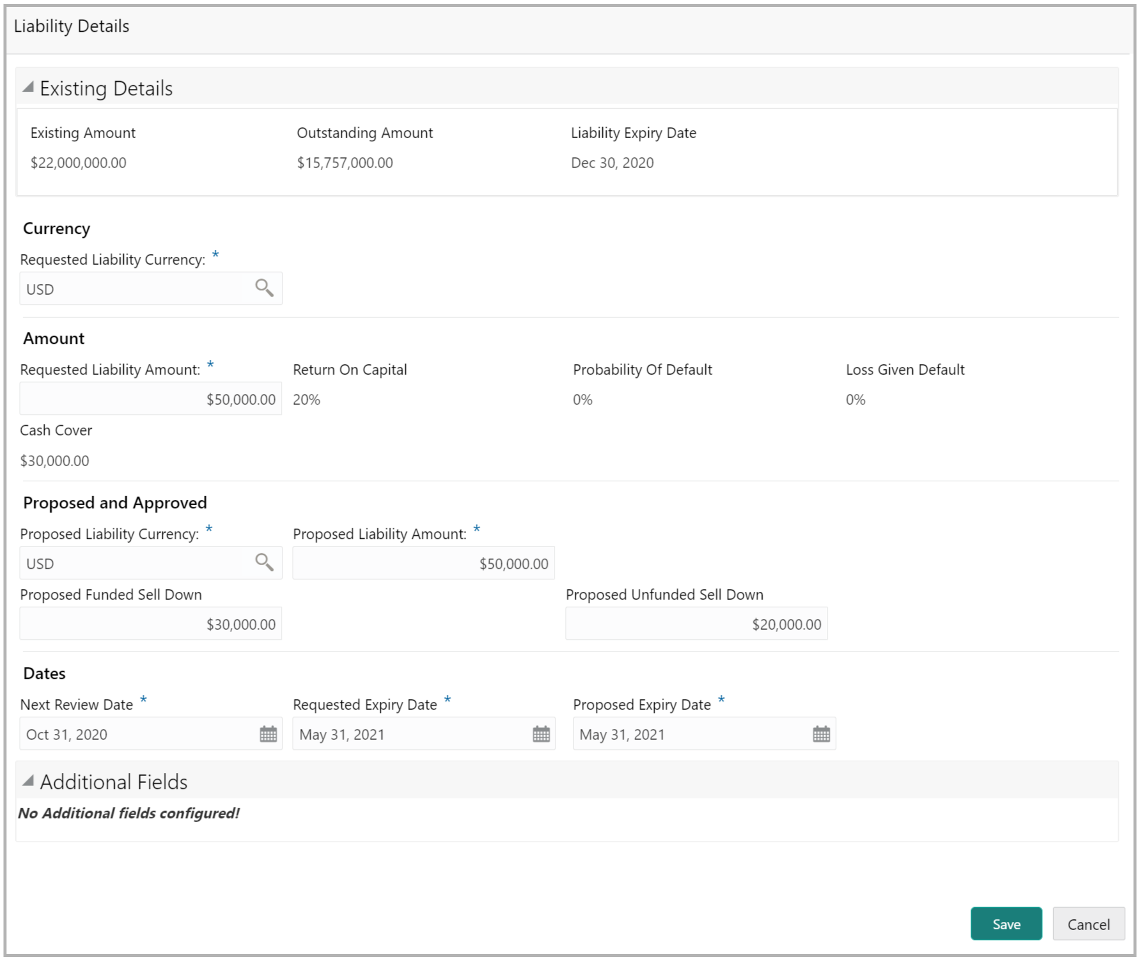
Chapter 3 - Review and Recommendation



3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears:



4. To review and recommend a liability, click the Hamburger icon in the corresponding record and select **Edit**. The *Liability Details* window appears.

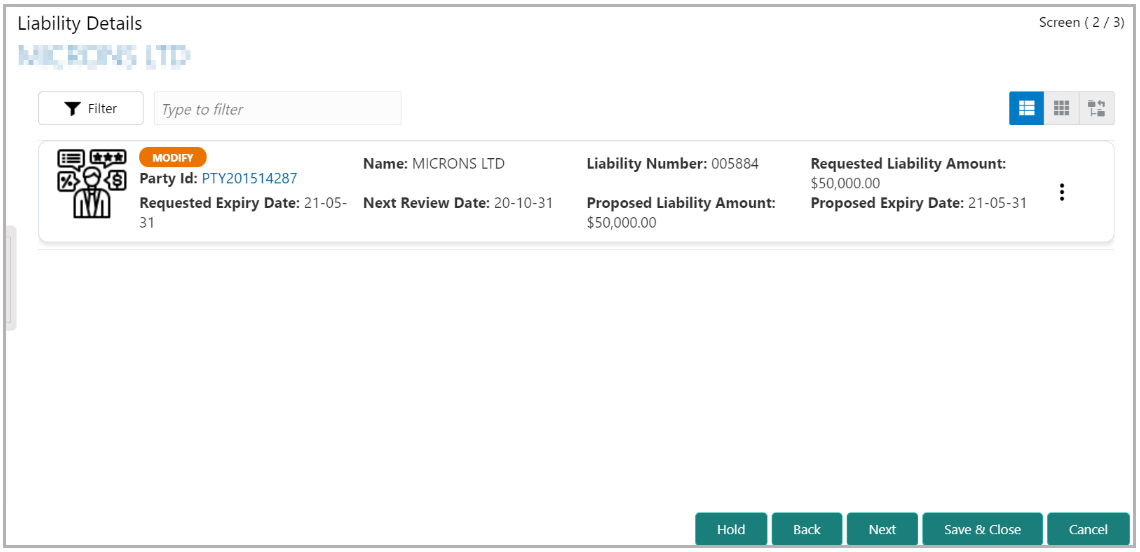


In the **Proposed and Approved** section:

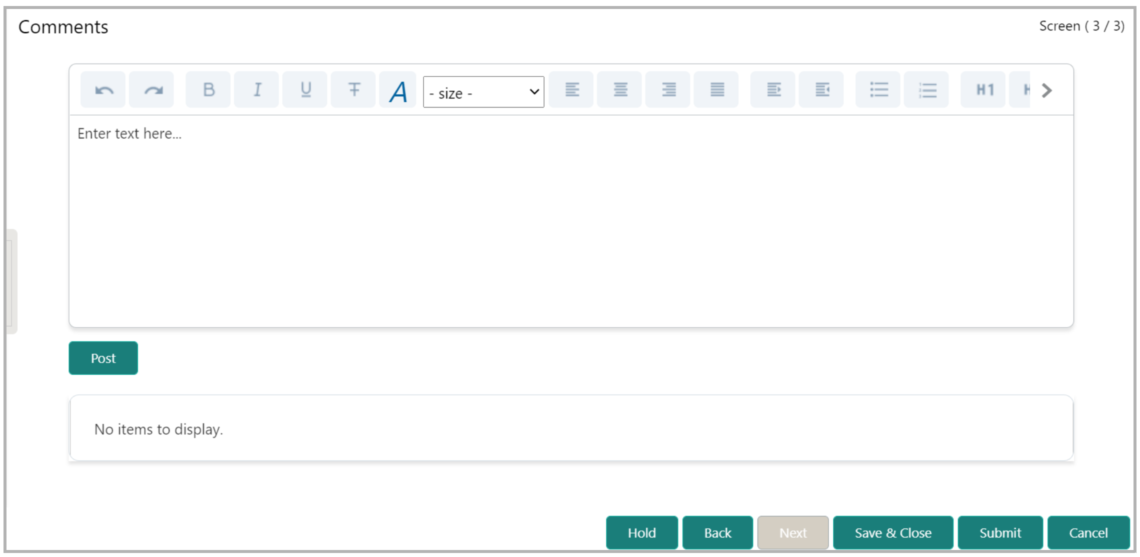
5. Search and select the **Proposed Liability Currency** and propose the following in selected currency:
   - Proposed Liability Amount
   - Proposed Funded Sell Down
   - Proposed Unfunded Sell Down

In the **Dates** section:

6. Propose an expiry date for the liability by clicking the calendar icon and selecting the **Proposed Expiry Date**.
7. Click **Save**. The proposed liability details are displayed in the *Liability Details* page as shown below.

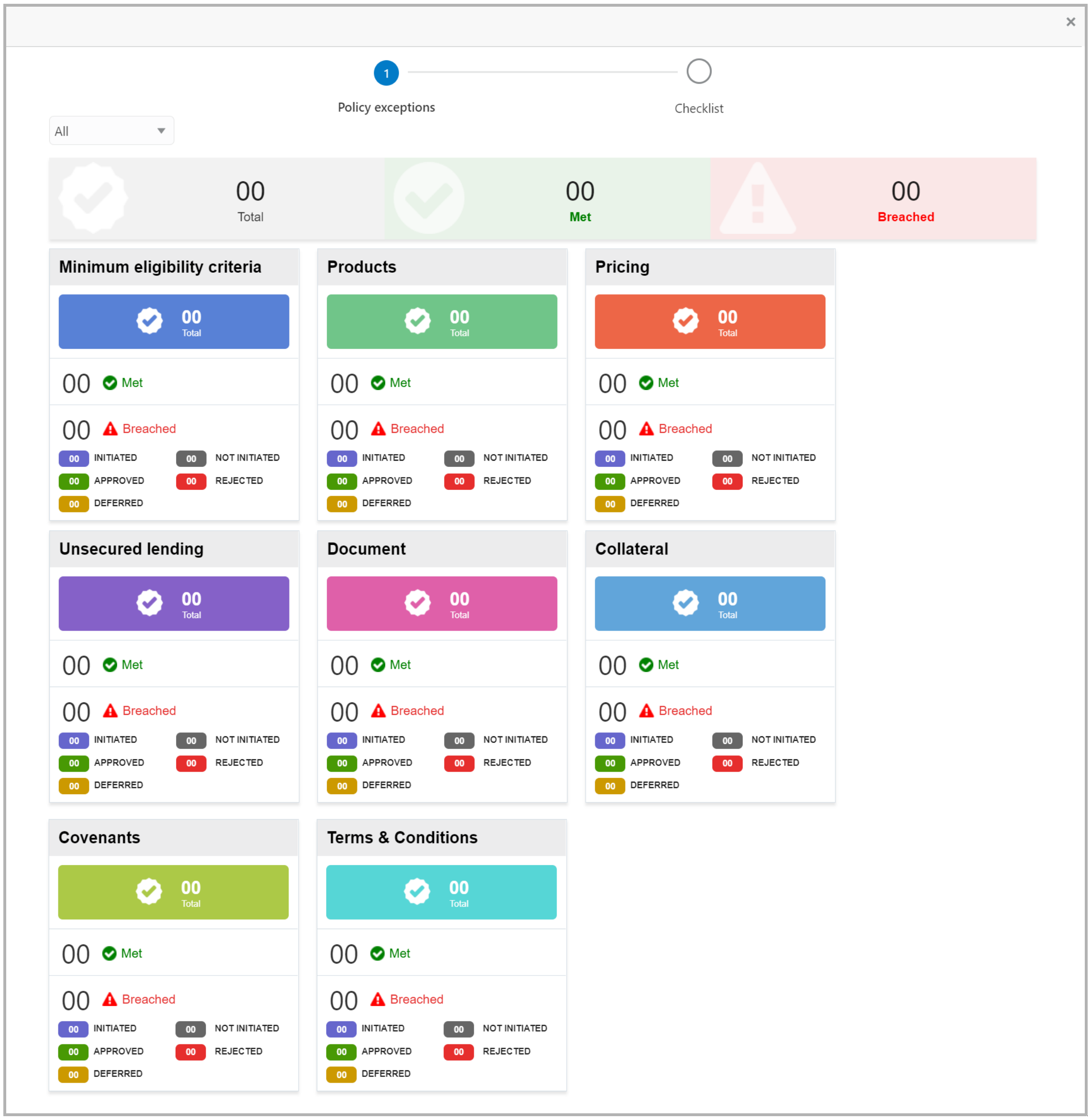


8. Click **Next**. The *Comments* page appears:



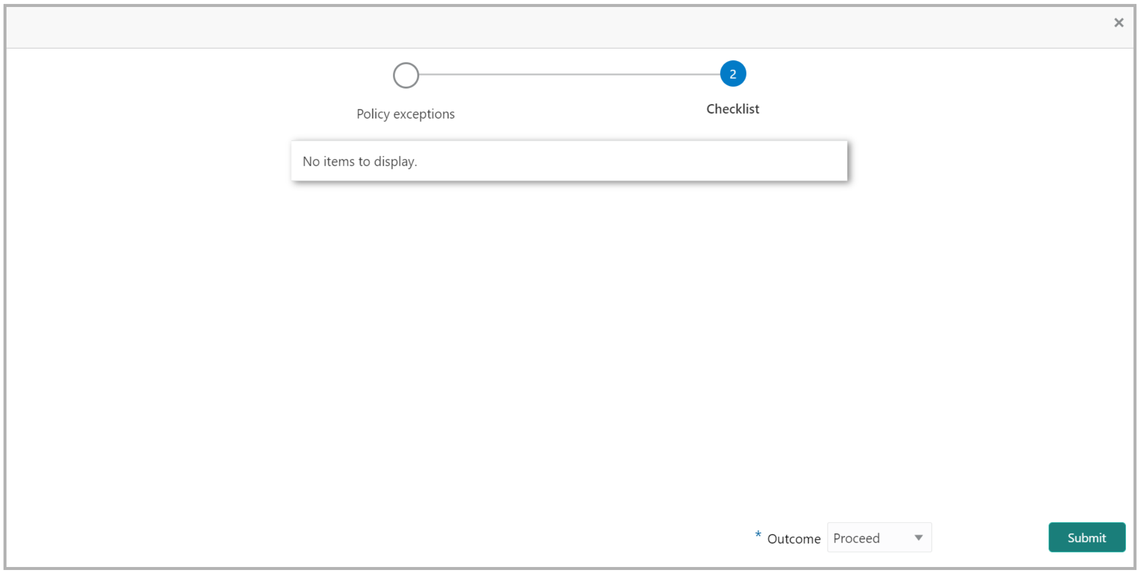
9. Type the necessary comments in the text box and click **Post.** Comments are added below the text box.

10. Click **Submit**. The *Policy Exception* window appears.



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

11. Click the **Checklist** data segment.



12. Select the required **Outcome.** The options available are **Proceed** and **Send Back**.

If the **Outcome** is selected as ‘Proceed’, the Amendment application is moved to the Approval stage.

If the **Outcome** is selected as ‘Send Back’, the Amendment application is moved back to the Enrichment stage. The user who enriched the Group Concentration Limit Amendment application must modify the necessary detail and re-submit the application to Review and Recommendation stage.

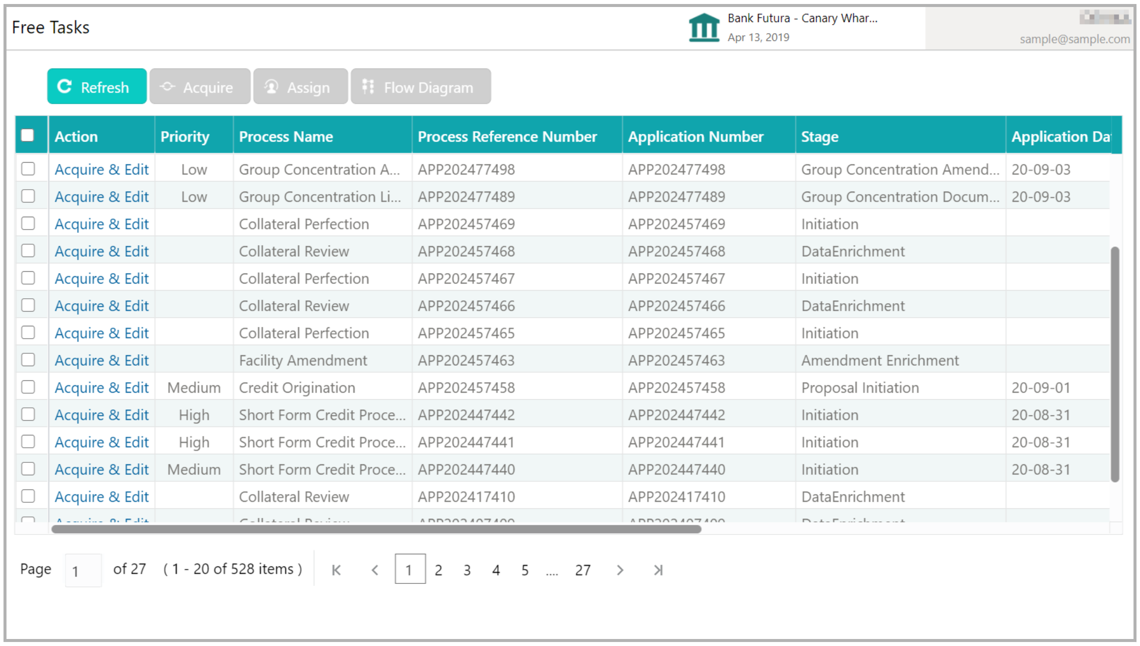
Chapter 3 - Approval

Amendment Approval

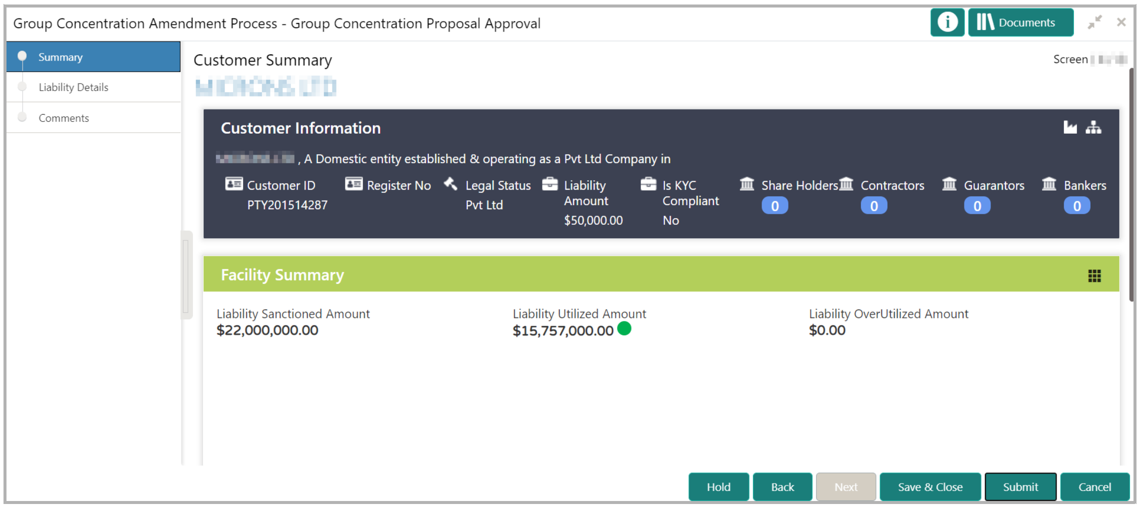
In this stage, the Approver can view the proposed liability details and take necessary actions such as Approve, Reject or Send Back the amendment application.

Approval Steps

1. In OBCFPM, navigate to **Tasks > Free Tasks** from the left navigation menu**.** The *Free Tasks* page appears:

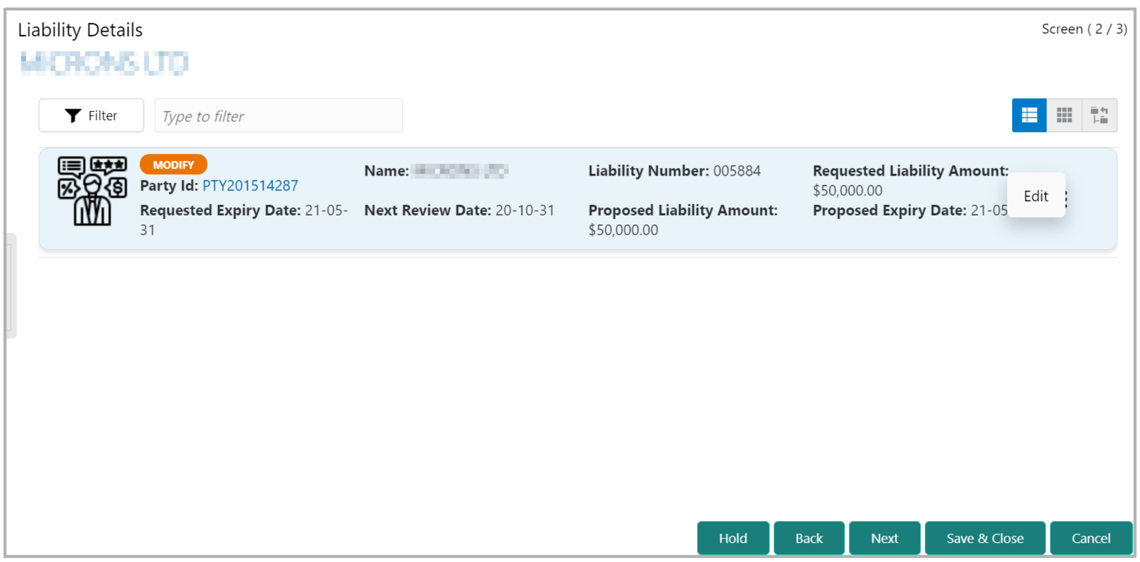


2. **Acquire & Edit** the required ‘Approval’ task.



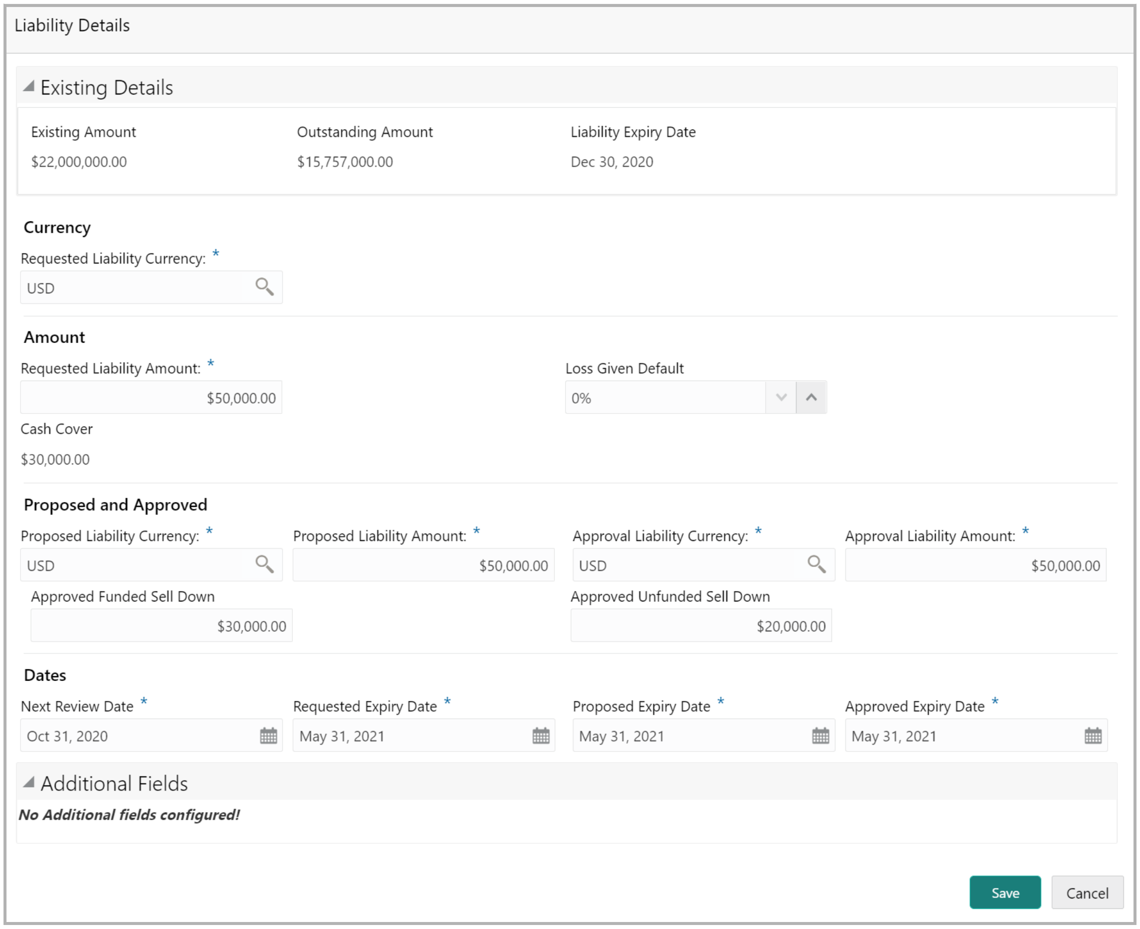
For information on actions that can be performed in the *Customer Summary* page, refer Credit 360 User Manual.

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears:



4. To filter the required liability, click the **Filter** icon and specify the filter parameters or directly type the liability detail in **Type to filter** text box.

5. To approve a liability amendment, click the Hamburger icon in the corresponding record and select **Edit**. The *Liability Details* window appears.

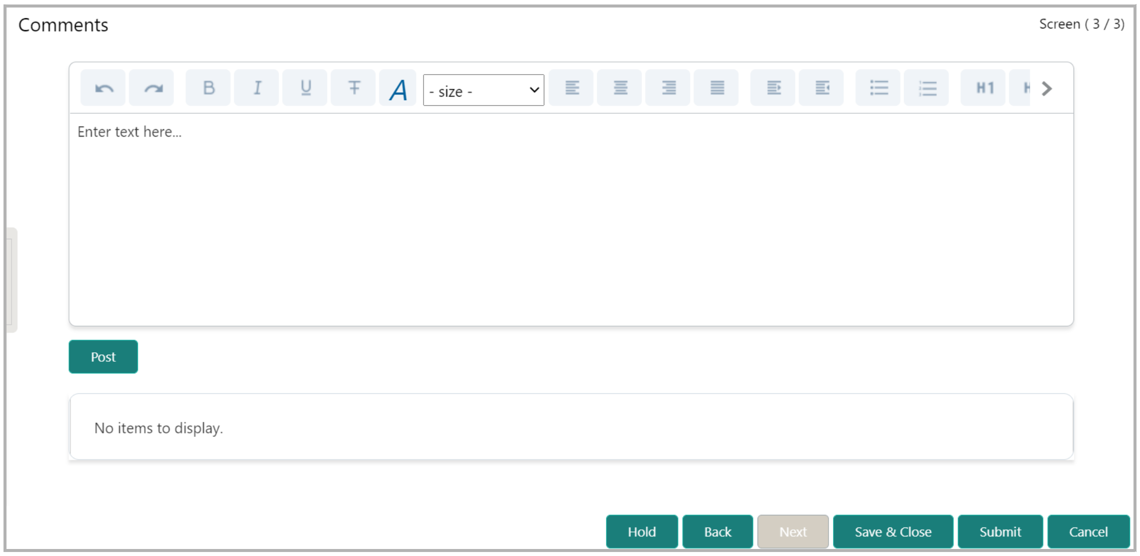


In the **Proposed and Approved** section:

6. Search and select the **Approval Liability Currency** and specify the following in selected currency:
   - Approval Liability Amount
   - Approved Funded Sell Down
   - Approved Unfunded Sell Down

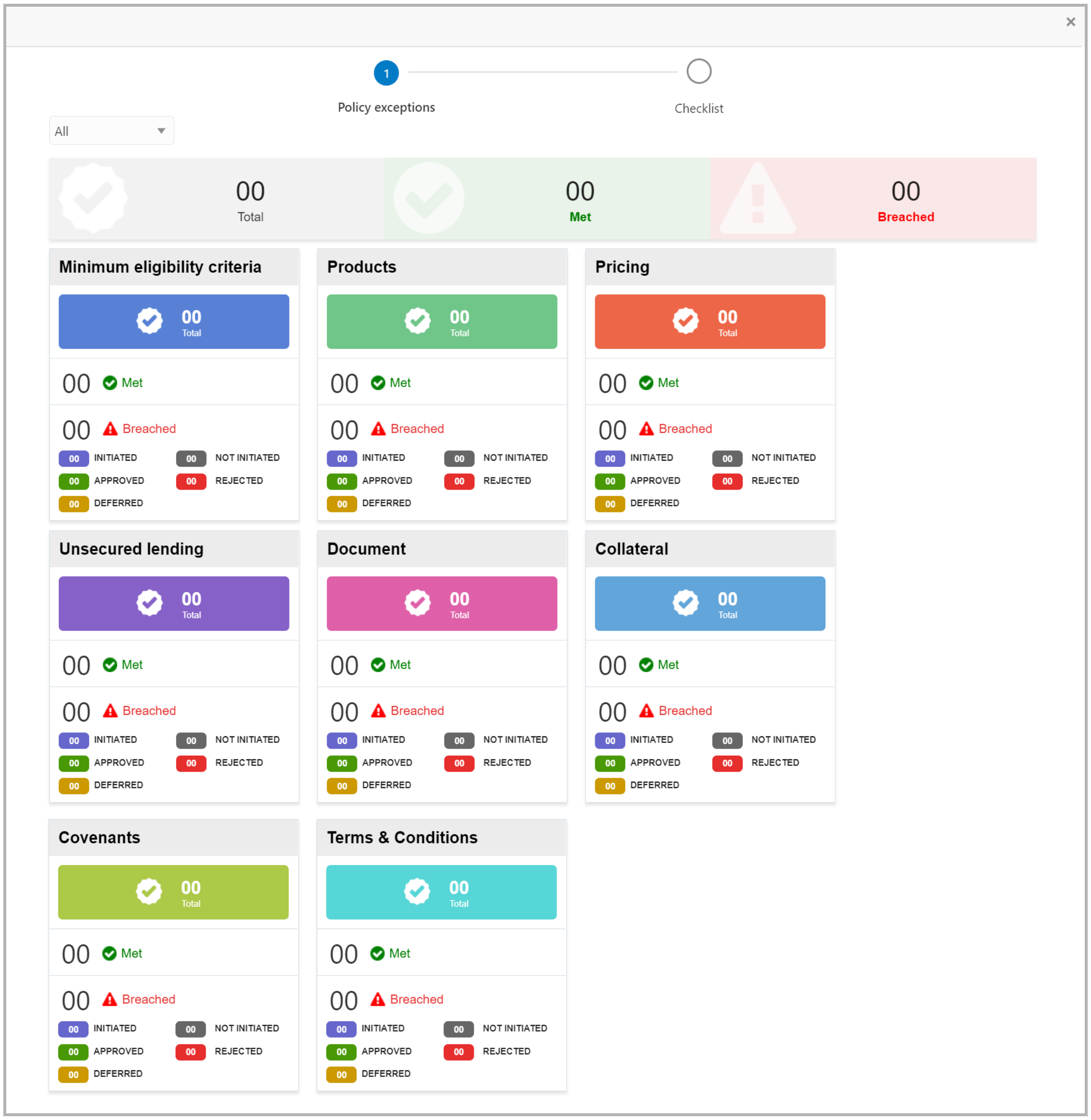
In the **Dates** section:

7. Click the calendar icon and select the **Approved Expiry Date.** The liability will be expired on the Approved Expiry Date.
8. Click **Save**. The approved liability details are displayed in the *Liability Details* page.
9. Click **Next** in the *Liability Details* page. The *Comments* page appears.



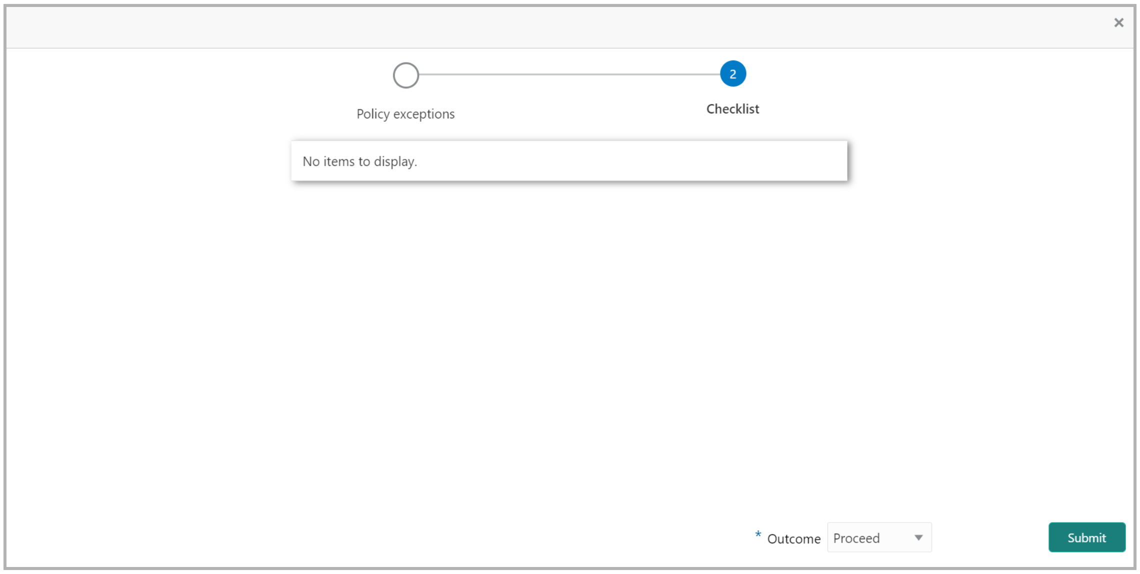
10. Type the necessary comments in the text box and click **Post.** Comments are added below the text box.

11. Click **Submit**. The *Policy Exception* window appears.



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

12. Click the **Checklist** data segment.



13. Select the required **Outcome.** The options available are **Approve**, **Send Back**, and **Reject**.
14. Click **Submit**.

If the **Outcome** is selected as ‘Approve’, the amendment application will be moved to the ‘Documentation’ stage on clicking **Submit**.

If the **Outcome** is selected as ‘Send Back’, the amendment application will be sent back to the ‘Review and Recommendation’ stage on clicking **Submit**.

If the **Outcome** is selected as ‘Reject’, the amendment application will be rejected on clicking **Submit**.

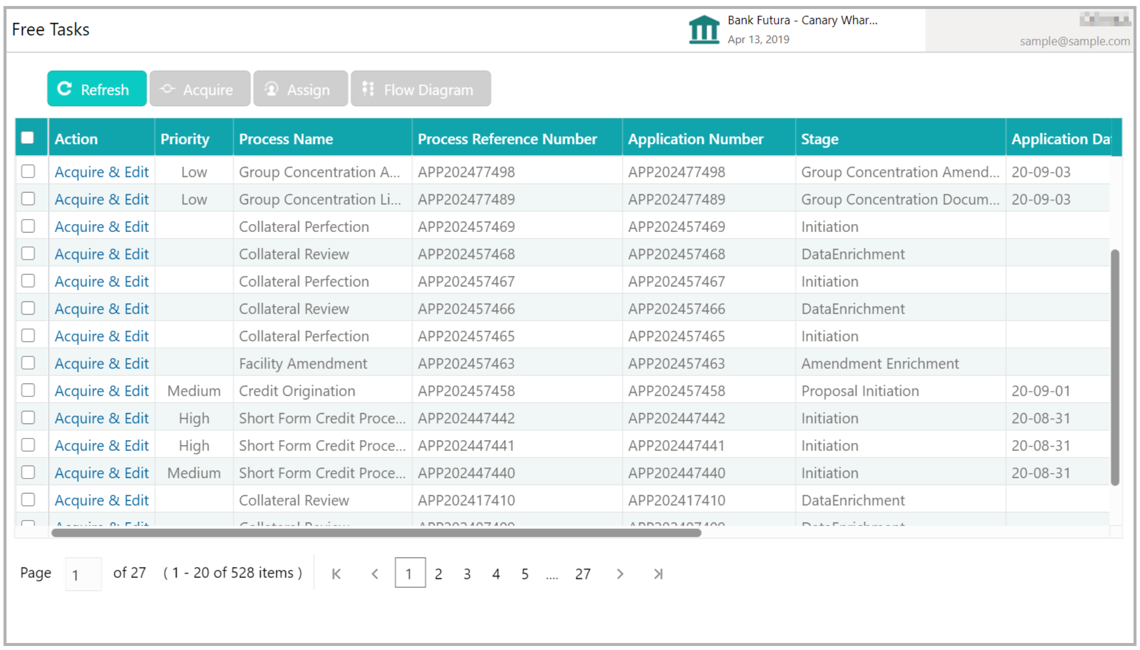
Chapter 3 - Documentation

Amendment Documentation

In this stage, the Group Concentration Limit Amendment document can be generated and downloaded.

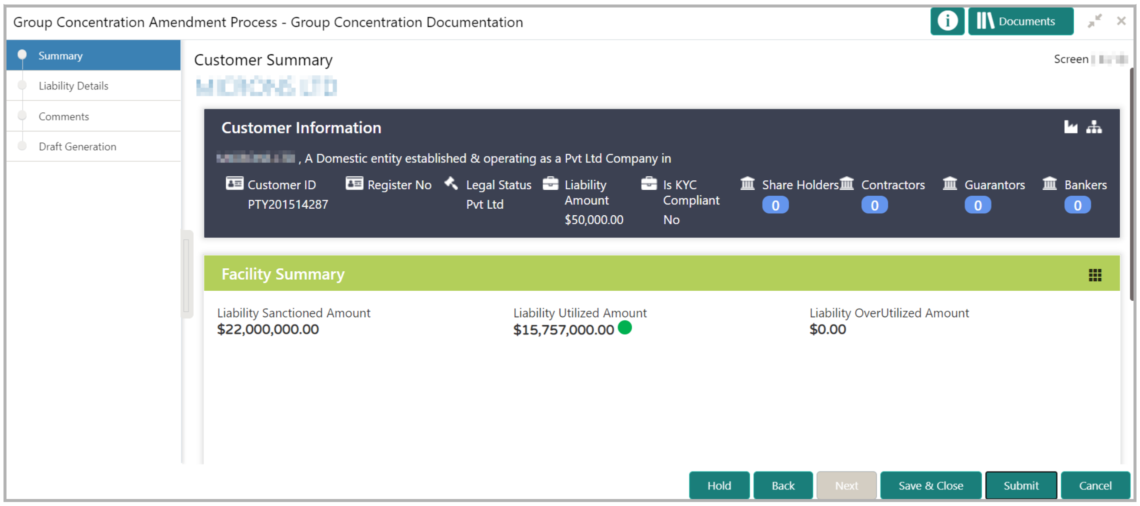
In this chapter, only the procedure to generate and download the amendment document is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the Group Concentration Limit Amendment documentation task, navigate to **Tasks > Free Tasks** from the left Navigation menu. The *Free Task* page appears:

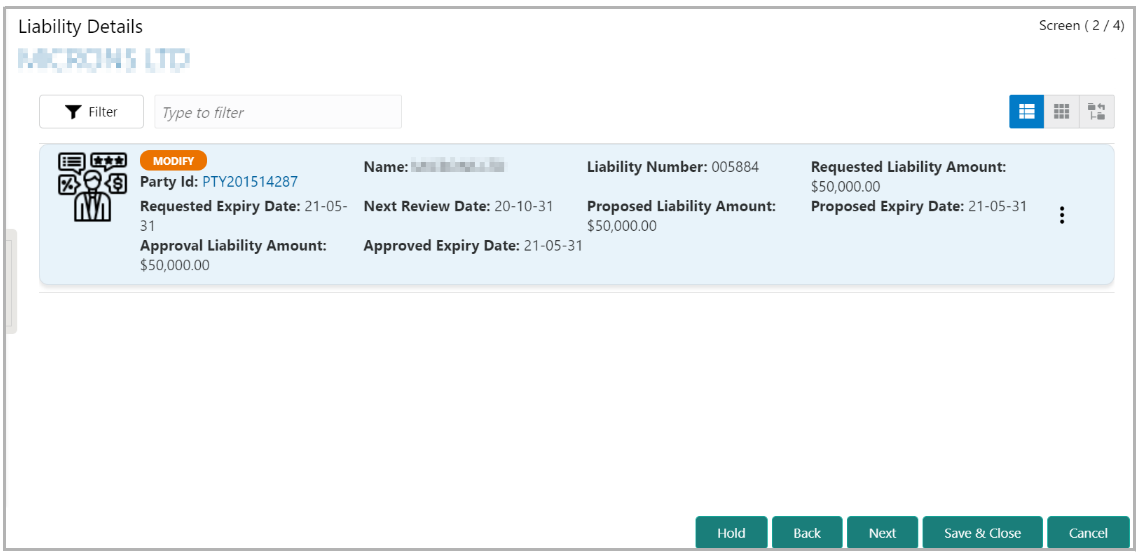


2. **Acquire & Edit** the required documentation task. The *Group Concentration Documentation - Customer Summary* page appears.

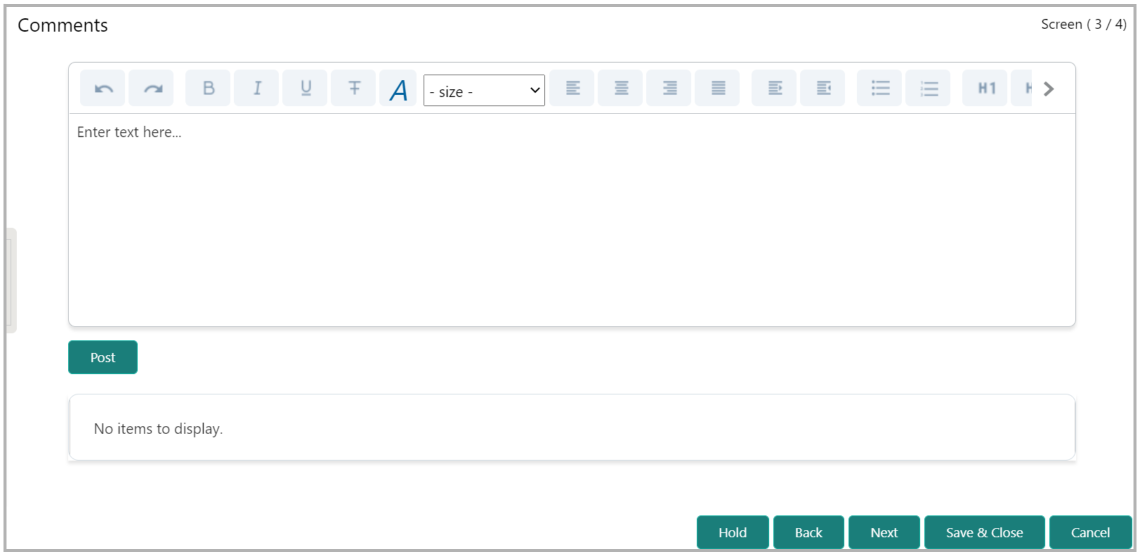
Chapter 3 - Documentation



3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears.

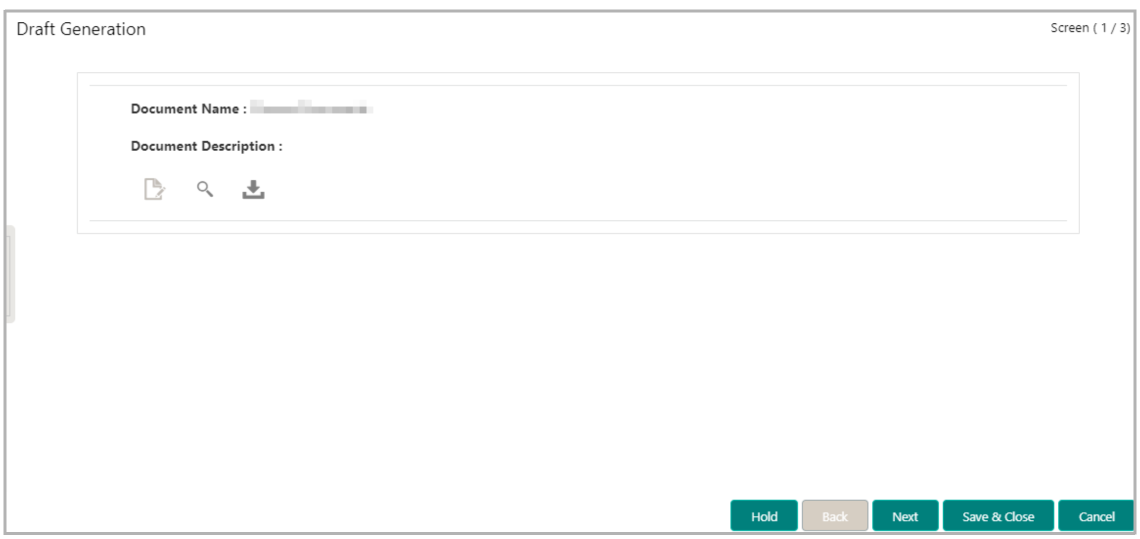


4. Click **Next** in the *Liability Details* page. The *Comments* page appears.



5. **Post** comments for the Documentation stage**,** if required. Posted comment is displayed below the **Comments** box.

6. *Click* **Next**. The *Draft Generation* page appears.

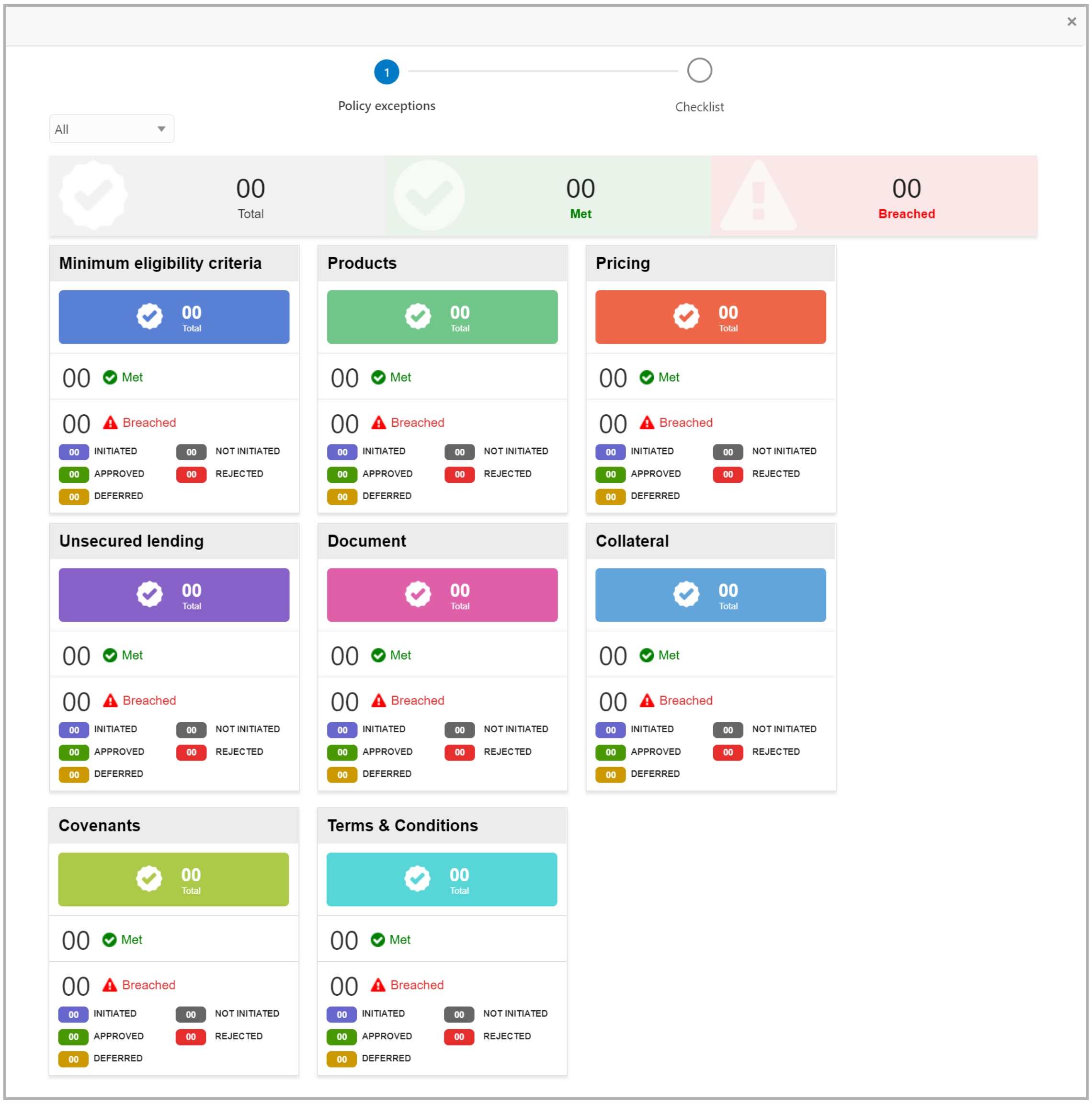


7. Click the Generate icon next to the search icon. Draft document will be generated.

8. Click the Download icon next to the search icon. Draft document will be downloaded.

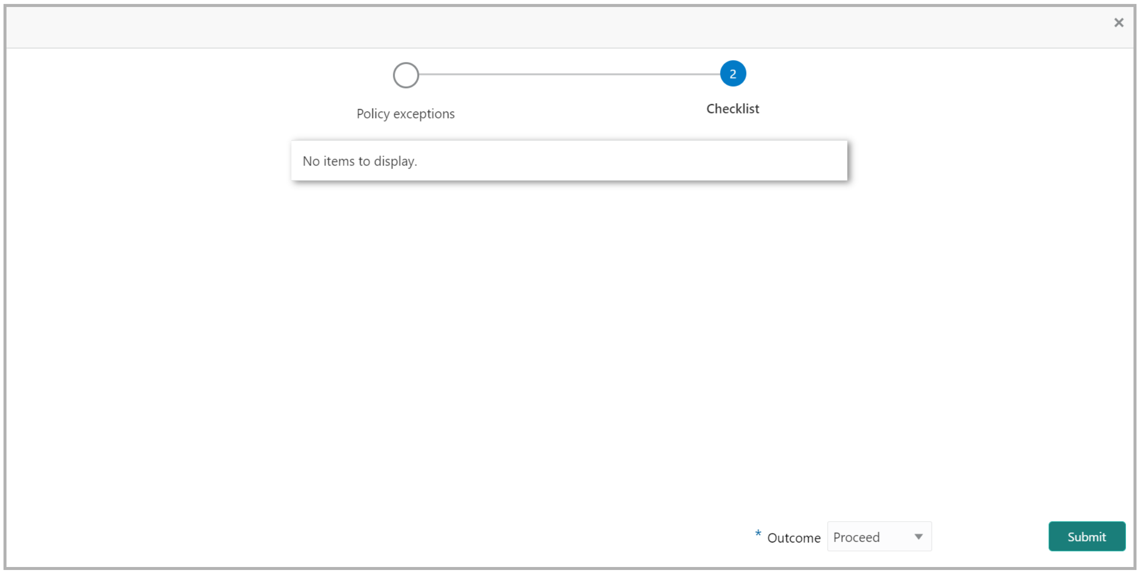
9. To submit the documentation task, click **Submit**. The *Policy Exception Summary* window appears.

Chapter 3 - Documentation



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

10. Click the **Checklist** data segment.



11. Select the **Outcome** as ‘Proceed’.
12. Click **Submit**. The Group Concentration Limit Amendment application is moved to the Handoff stage.

Chapter 3 - Handoff

Amendment Handoff

The Group Concentration Limit Amendment application will be automatically handed off to the back office system (OBELCM) after successful submission of the application.

In case of failure, the system will create a Handoff - Manual Retry task for manual submission of the application.

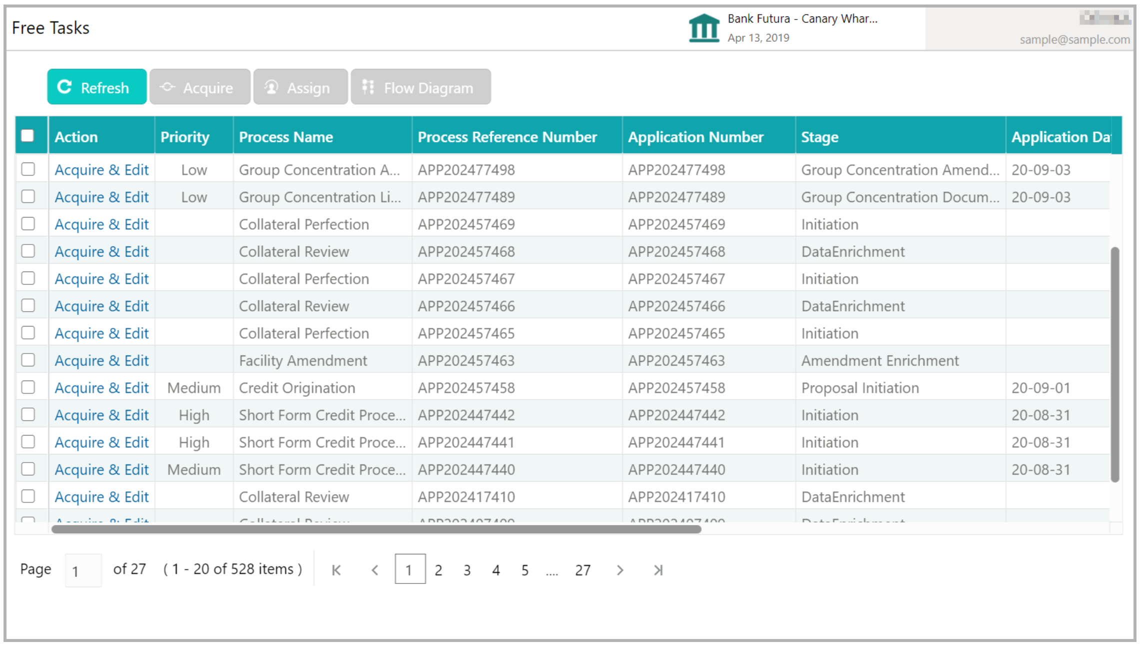
Chapter 3 - Handoff - Manual Retry

Handoff - Manual Retry

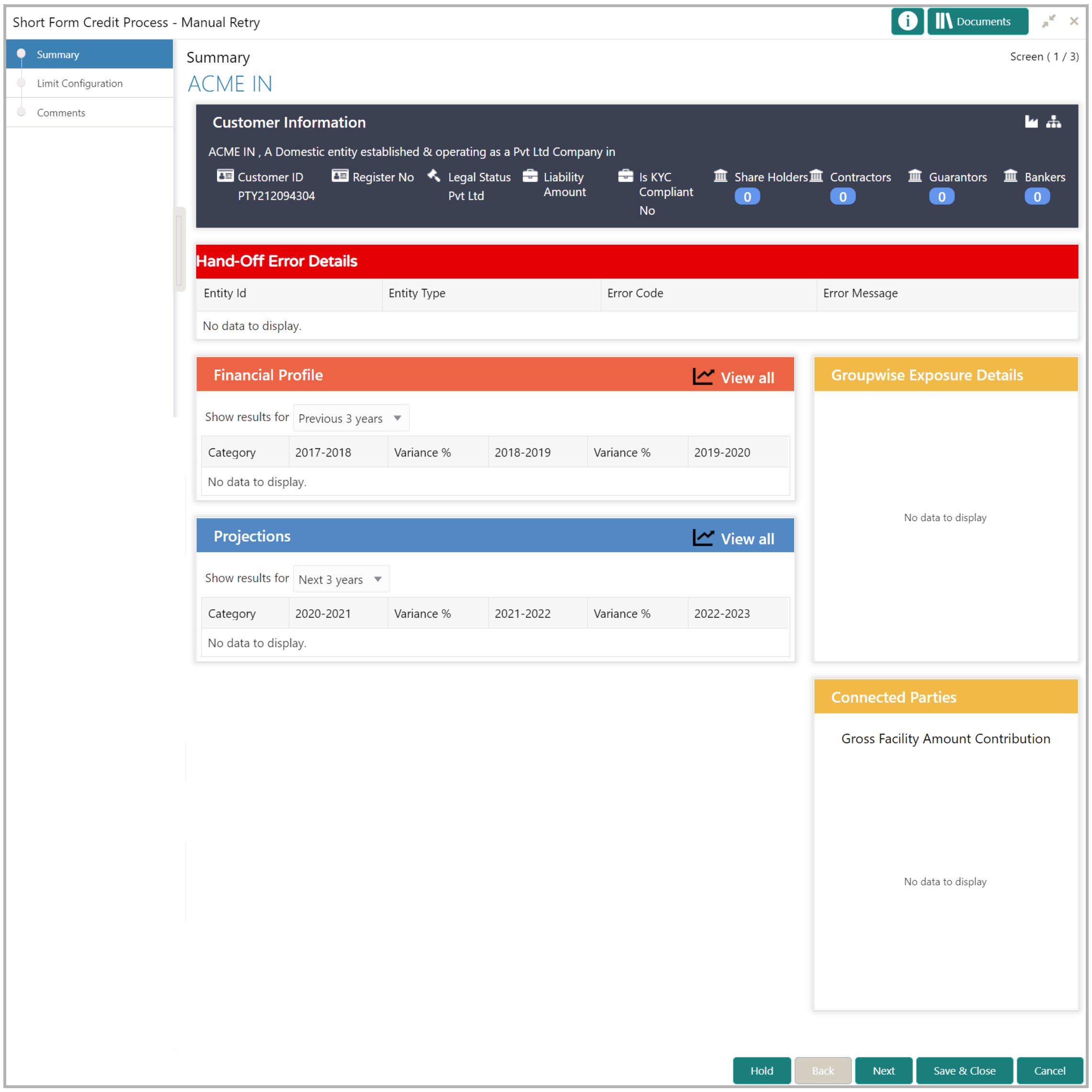
In this stage, the user can manually retry handoff for the failed Amendment application by making necessary changes based on the reason for failure.

Manual Retry Steps

1. In OBCFPM, navigate to **Tasks > Free Tasks** from the left navigation menu**.** The *Free Tasks* page appears:

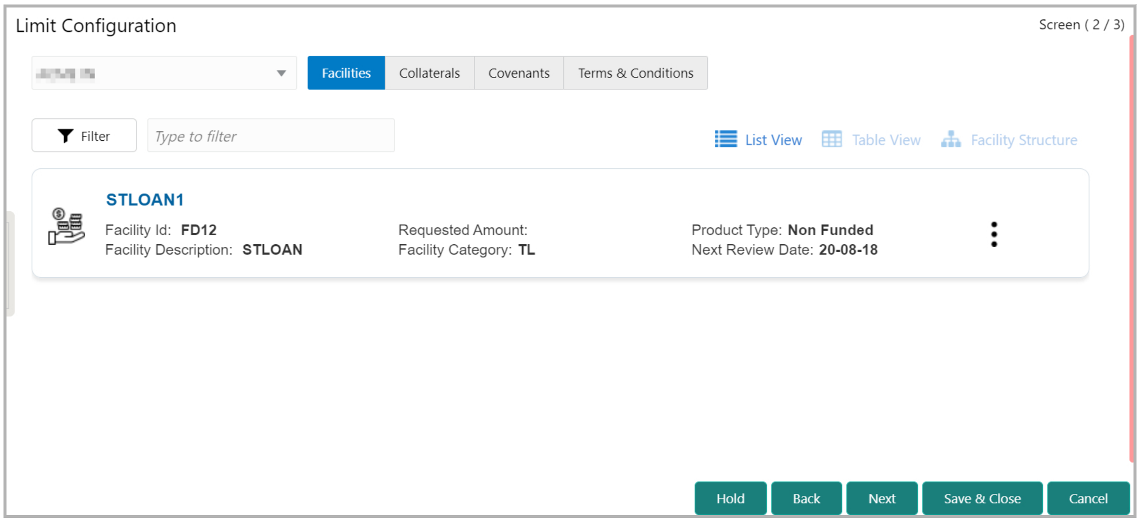


2. **Acquire & Edit** the required 'Manual Retry' task. The *Manual Retry - Customer Summary* page appears.

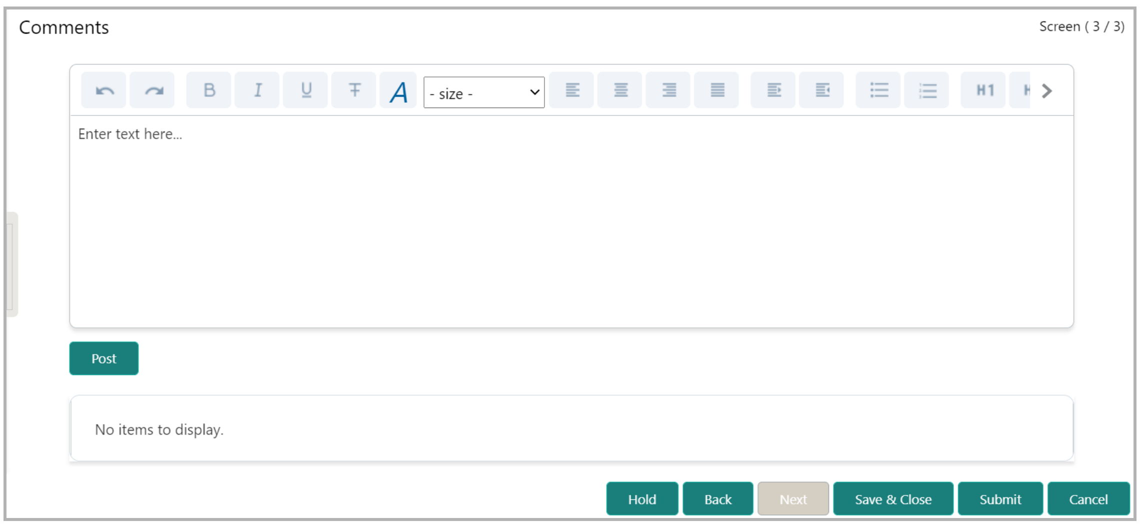


3. View the reason for failure in **Hand-Off Error Details** section and make necessary actions.

4. Click **Next**. The *Limit Configuration / Liability Details* page appears based on the data segment configuration in Business Process Maintenance.

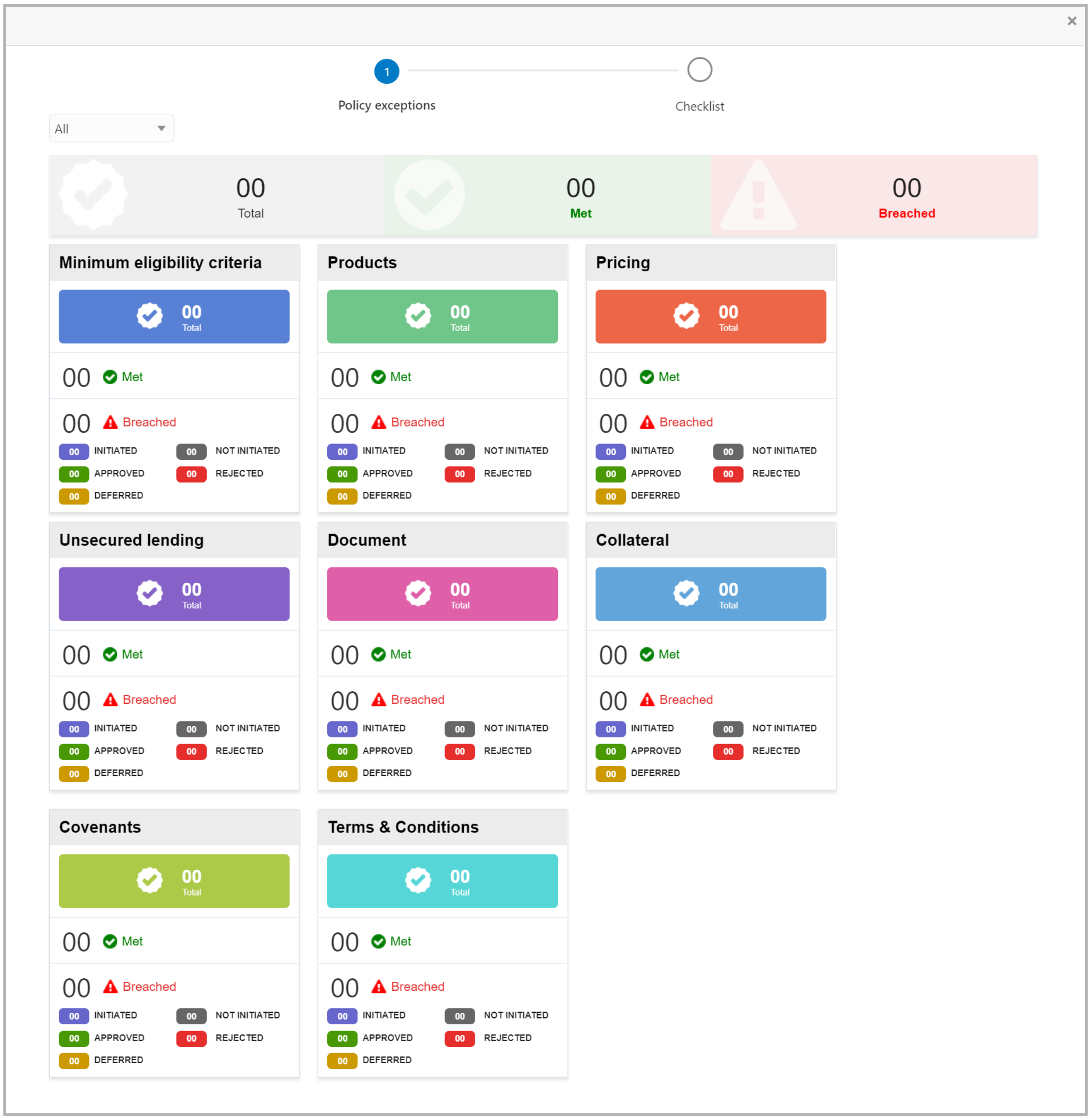


5. View the limit details and click **Next**. The comments page appears.



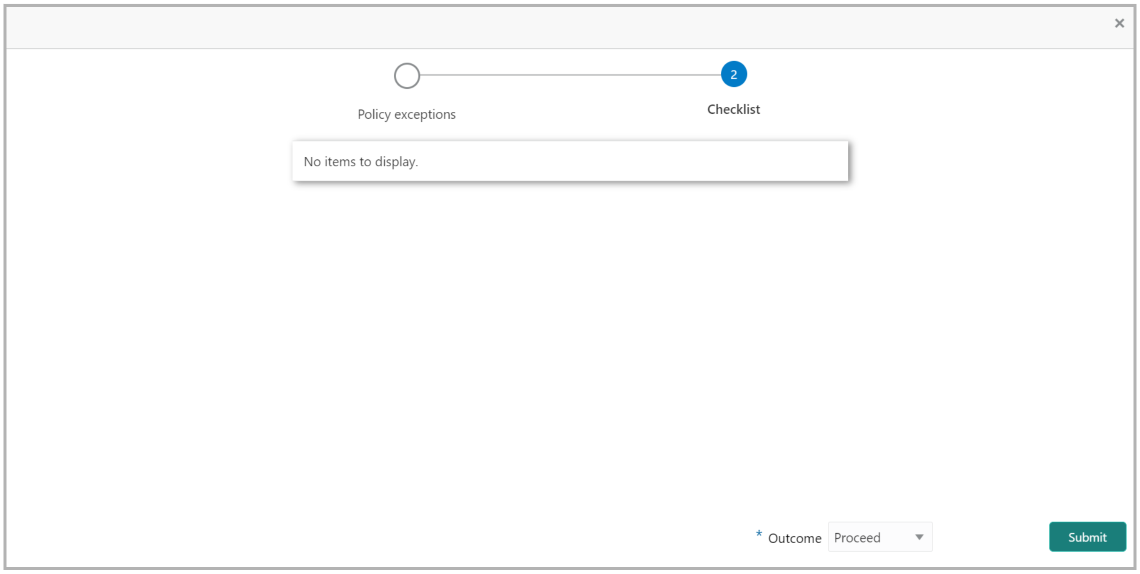
6. Type the necessary comments for Handoff - Manual Retry stage in the text box.
7. Click **Post.** Comments are added below the text box.
8. To hold the Handoff - Manual Retry task, click **Hold**.
9. To go back to the previous page, click **Back**.
10. To save and exit the window, click **Save & Close**.
11. To submit the Handoff - Manual Retry task, click **Submit**.
12. To cancel the operation, click **Cancel**.

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



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

13. Click the **Checklist** data segment.



14. Select the **Outcome** as ‘Proceed’**.**

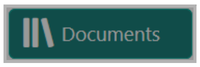
15. Click **Submit**. The Amendment application will be handed off to the Back Office System (OBELCM).

Chapter 3 - Document Upload

Document Upload and Checklist

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

Steps to upload documents

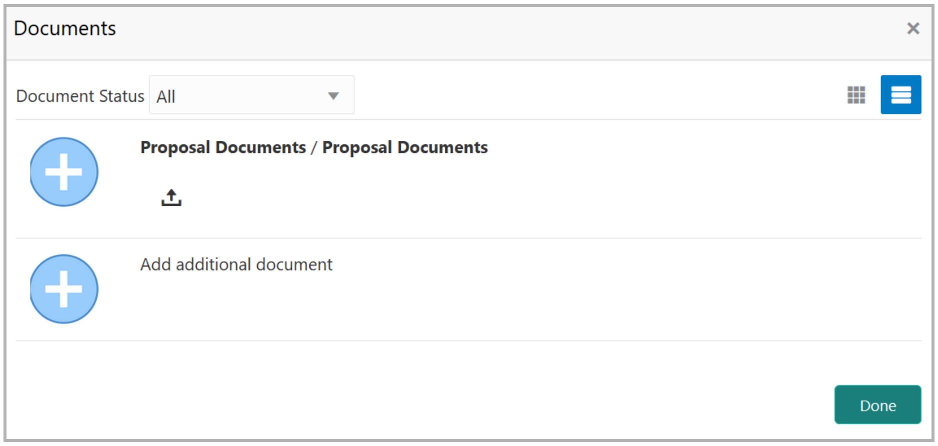
1. Click 

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

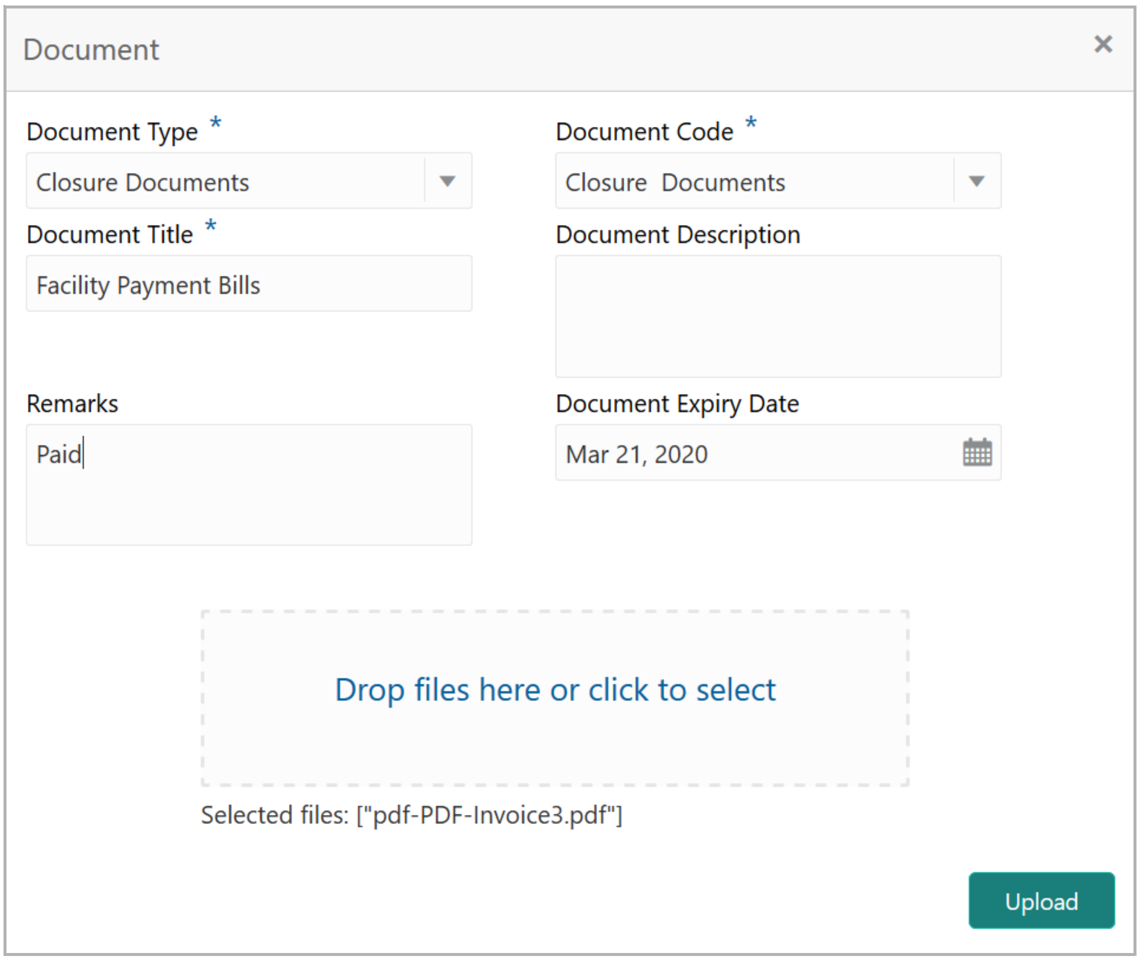
If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

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



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



4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title.**
6. Type a brief description about the document in the **Document Description** field.

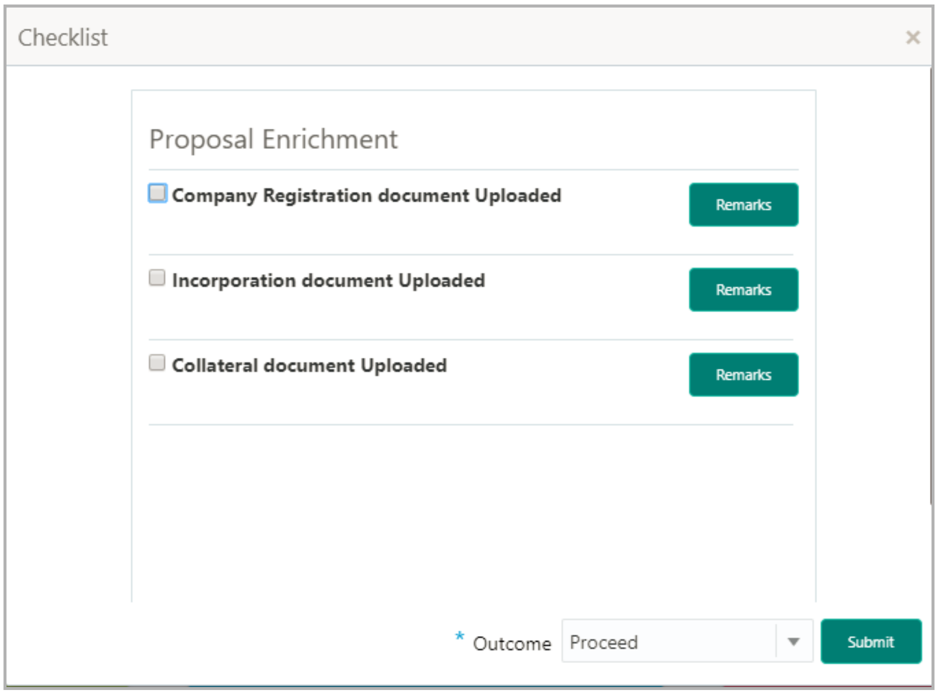
7. Type the **Remarks**, if any.

8. Click the calendar icon and select the **Document Expiry Date**.

9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

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

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



11. Manually verify all the checklist and enable the corresponding check box.

12. Select the **Outcome** as **Proceed**.

13. Click **Submit**. Document is uploaded and listed in Document window.

14. To edit or delete the document, click the edit or delete icons.

Reference and Feedback

References

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

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

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