

Simplified Credit Amendment User Guide

Oracle Banking Credit Facilities Process Management

Release 14.7.0.0.0

Part No. F75096-01

November 2022

Oracle Banking Credit Facilities Process Management User Guide
Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

Copyright © 2007, 2022, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.
U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.
This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.
The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

ORACLE®
Financial Services

Table of Contents

Preface	1
<i>About this guide</i>	1
<i>Intended Audience</i>	1
<i>Conventions Used</i>	1
<i>Common Icons in OBCFPM</i>	2
<i>Simplified Credit Amendment Overview</i>	3
Amendment Initiation	4
<i>Customer Info</i>	6
<i>Funding Requirement</i>	7
<i>Comments</i>	9
<i>Summary</i>	9
Amendment Review and Recommendation	13
Amendment Approval	14
Amendment Handoff	20
Handoff - Manual Retry	21
Document Upload and Checklist	26
Reference and Feedback	29
<i>References</i>	29
<i>Feedback and Support</i>	29

Chapter 1 - Introduction

Preface

About this guide

This guide provides the user with all the information necessary to initiate Simplified Credit Amendment process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for modifying and approving credit facility / liability for the existing customers.

Conventions Used

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

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates <ul style="list-style-type: none">• Field name• Drop down options• Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Introduction

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

Simplified Credit Amendment Overview

The Simplified Credit Amendment process is a three stage process to modify credit facility / liability offered to the customers. Banks can initiate this process whenever the Amount, Tenor, and Pricing are to be modified for the existing customer.

The following stages are available in Simplified Credit Amendment process:

- Initiation
- Review and Recommendation
- Approval

Chapter 3 - Initiation

Amendment Initiation

In this stage, the user can initiate Simplified Credit Amendment Process for the requested customer by modifying the facility details.

To initiate Simplified Credit Amendment Process, perform the following steps:

Initiation Steps

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

The screenshot displays the 'My Portfolio' interface. At the top, there is a search bar with the text 'Type to filter' and a '+ New Proposal' button. Below this is a table with the following columns: Customer, Customer Id, Amount Sanctioned, Balance Available, Earmarked, and Annual Review Date. The table contains one row with the following data: Customer (partially obscured), Customer Id: PTY201514287, Amount Sanctioned: \$0.00, Balance Available: \$0.00, Earmarked: NA, and Annual Review Date: (blank). Below the table, there are several sections: '1 Entities' with a sub-table for 'Funded' and 'Non Funded' facilities, each showing '\$0.00 Sanctioned' and '\$0.00 Available'; 'Upcoming events' with a 'View all' link and 'No items to display.'; 'Financial Info' with a 'View all' link and 'No items to display.'; 'WIP Applications' with a 'View all' link and three items: 'Facility Application', 'Collateral Application', and 'Policy Exception'; and 'Ratings' with a 'View all' link and 'No items to display.'. At the bottom of the page, there is a row of buttons: 'Initiate Amendment', 'Initiate PSN', 'Initiate Closure', 'Initiate T&c Compliance', 'Initiate GC Amendment', 'Initiate GC Extension', 'Initiate Facility Review', and 'Initiate SF Credit Process'.

3. Click and expand the required customer.
4. Click **Initiate SF Credit Process**. The *Initiation* page appears.

Or

5. Navigate to **Credit Facilities > Corporate > Simplified Credit Amendment**. The *Initiation* page appears:

Chapter 3 - Initiation

ORACLE Simplified Credit Amendment

Application Priority: Low Medium High

Application Branch: 004

Party Id: PTY192560509

Party Information

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

Party Id: PTY192560509 | Register No: RN534345231 | Legal Status: Proprietorship | Liability Amount: \$22,000,000.00 | Is KYC Compliant: No

Share Holders: 2 | Contractors: 2 | Guarantors: 2 | Bankers: 3

Please select required operation.

In order to initiate SF credit process, Please select dzire option.

Amount Pricing Tenor Collateral Multiple

Initiate SF Credit Process

6. Select the **Application Priority** based on requirement. The options available are **Low, Medium, and High**.

7. Search and select the **Application Branch** and **Party Id**.

Upon clicking the search icon in **Party Id** field, the *Customer Search* window appears as shown below:

Customer search..

Customer Number: Customer Name:

Fetch

Customer Number	Customer Name
PTY201514287	ABC CORP
PTY201518987	DEF LTD
PTY201835452	GHI INC
PTY201835453	JKL PRIVATE
PTY201835454	MNO PARTNERSHIP

Page 4 of 4 (31 - 35 of 35 items) < 1 2 3 4 >

8. Type the **Customer Number / Customer Name**. This is an optional step. If customer number or name is not provided, the system will list all the associated customers.

9. Click **Fetch**. Customer list is populated.

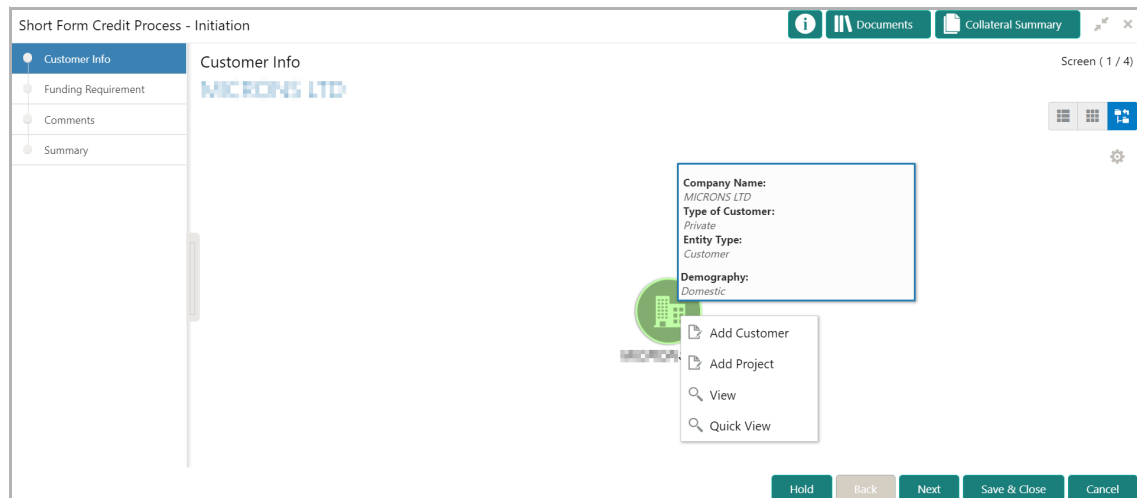
10. Click on the required customer. The **Party Id** field is updated with the selected customer number.

Chapter 3 - Initiation

11. Select the required parameter for amendment and click **Initiate SF Credit Process**. The options available are **Amount, Pricing, Tenor, Collateral,** and **Multiple**. The *Initiation - Customer Info* page appears.

Customer Info

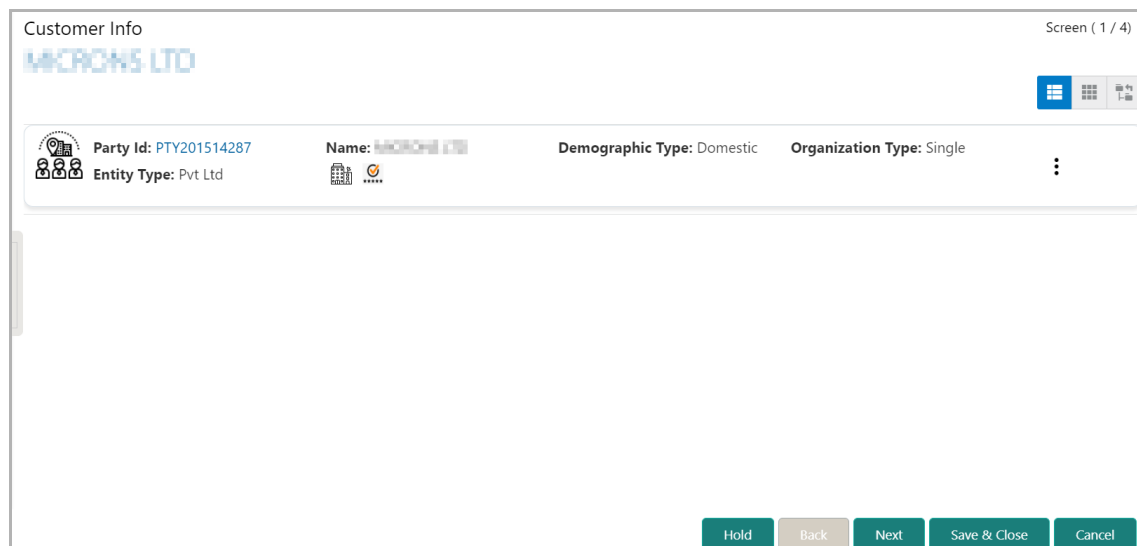
This data segments allows the user to view all the information about the customer added in credit proposal process.



12. Mouse hover on the customer icon to view basic information about the customer.

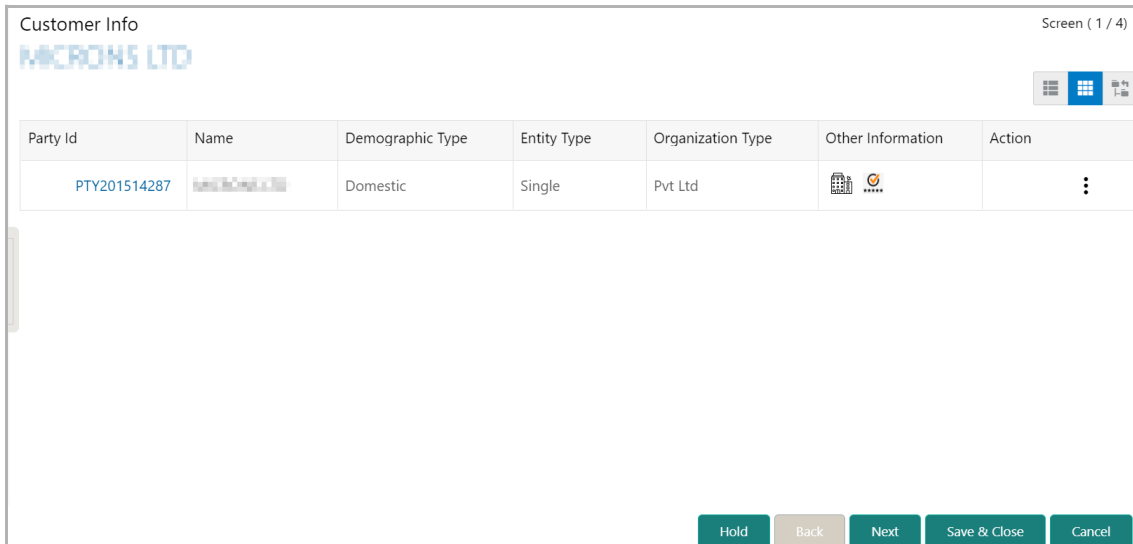
13. To view the detailed information about the customer, right click on the customer icon and select **View**.

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



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

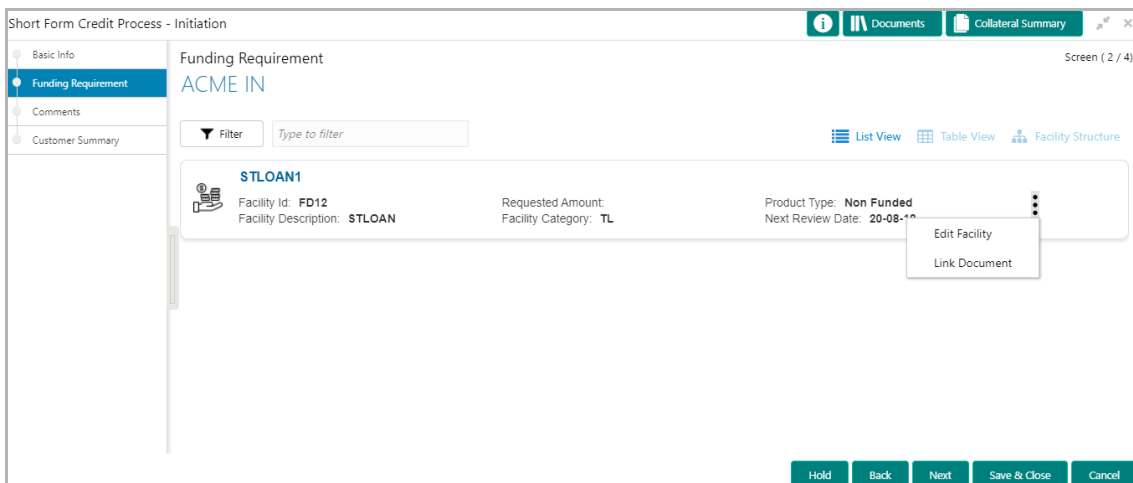
Chapter 3 - Initiation



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

Funding Requirement

This data segment lists all the existing facilities of the selected customer. The user can modify the parameters selected in the Amendment Initiation page in this data segment.



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

18. To modify the facility, click the Hamburger icon in corresponding record and select **Edit Facility**. The *Facility Details* window appears:

Chapter 3 - Initiation

Short Term WC IND - Working Capital Finance

Save

Facility Details

Facility Basic Info

Schedule

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Credit Rating

FX Rate Revaluation

Utilization History

Line Code *	Line Serial Number *	Facility Description *
STWCIND	1	Short Term WC IND
Parent Facility Id	Parent Line Number	Facility Type
F19256939	STWC1	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded
Facility Category	Next Review Date *	<input type="checkbox"/> Cascade
Working Capital Finance	Dec 2, 2019	Line Start Date *
Currency *	Requested Amount *	Jul 11, 2019
USD	\$200,000.00	Project Id
Availability Period (in months)	Commitment Status	Secured?
<input type="checkbox"/> Revaluation Required	<input type="radio"/> Committed <input type="checkbox"/> Cascade	<input checked="" type="radio"/> Secured <input type="checkbox"/> Cascade
<input type="checkbox"/> Rate Agreement Required	<input type="radio"/> Uncommitted	Sanctioned Amount
Utilized Amount	Line Expiry Date *	\$1,000,000.00
\$1,000,000.00	Mar 31, 2022	OSUC Amount
Total repaid amount	Available Amount	\$0.00
\$0.00	\$0.00	Net Utilization
Peak Utilization	Outstanding utilized amount	\$0.00
\$0.00	\$0.00	Average Utilization
	\$0.00	

Additional Fields

No Additional fields configured!

Close



The left menus in the above screen can be configured using Business Process Maintenance screen. In this document, only the procedure to modify Amount, Pricing, and Tenor is explained.

For information on all dimensions in the left menu, refer **Credit Amendment User Manual**.

In the *Facility Details* window:

- The **Requested Amount** can be modified, only if **Amount** is selected in the *Initiation* page.
- The **Line Expiry Date** can be modified, only if **Tenor** is selected in the *Initiation* page.
- The **Pricing** can be modified, only if **Pricing** is selected in the *Initiation* page.



The **Pricing** is applicable only for funded facility. To modify pricing details, click **Pricing** from the left menu, select the required pricing record, and click the edit icon.

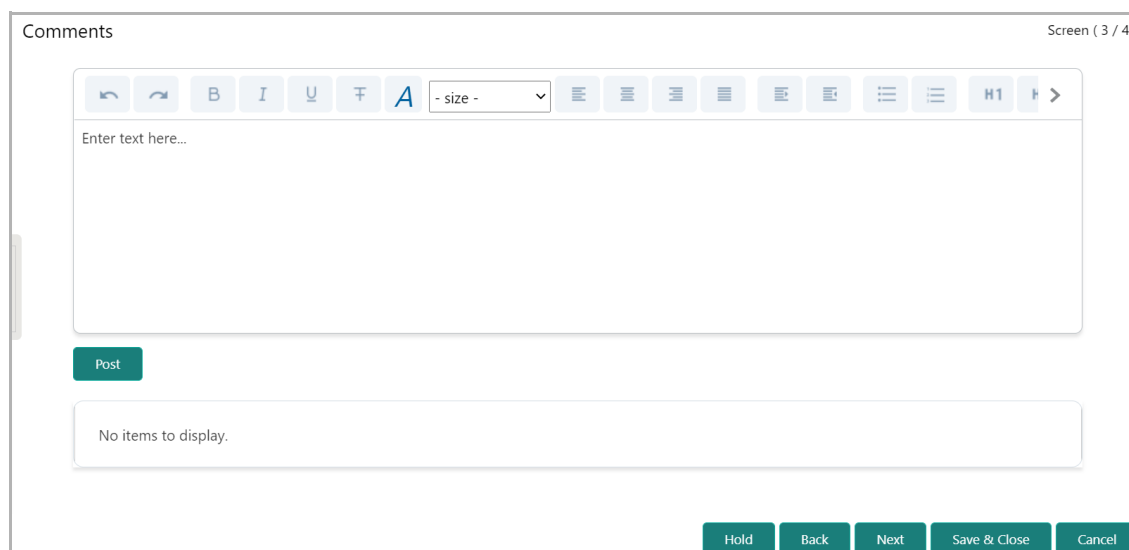
19. Modify the required parameter.

Chapter 3 - Initiation

20. Click **Save**. The *Funding Requirement* page is updated with the modified details.
21. To change the layout of Funding Requirement page to table view, click the **Table View** icon.
22. To change the layout of Funding Requirement page to tree view, click the **Facility Structure** icon.
23. To go to the *Comments* page, click **Next**.

Comments

You can post overall comments about the Amendment Initiation stage in this data segment. Providing comments helps the users in next stage to understand the application and make better decision.



24. Type the necessary comments in the text box and click **Post**. Comments are added below the text box.
25. 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.

Chapter 3 - Initiation

Customer Summary
Screen (1 | 1)

Party Information

PT192560909 RNS34345231 Proprietorship \$22,000,000.00 No Compliant No 2 2 3

Facility Summary

Liability Sanctioned Amount: \$22,000,000.00
 Liability Utilized Amount: \$15,757,000.00
 Liability OverUtilized Amount: \$0.00

Collateral summary

Total collateral value: \$0.00
 Customer LTV: 0%

Existing Facilities held with Other Bank

Total existing facilities: \$0.00, Takeover amount: \$0.00, Takeover in this application: \$0.00

Pricing

Total Pricing: 1

Interest: 1 Added, Modified, Removed
 Charges: 0 Added, Modified, Removed
 Commission: 0 Added, Modified, Removed

Covenants

Total Covenants: 15

7 Compliant, 8 Ready to Add, 12 Financial, 3 Non-Financial

1 Newly Added (0 Financial, 1 Non-Financial)
 1 Met (0 Financial, 1 Non-Financial)
 0 Breached (0 Financial, 0 Non-Financial)

Terms & conditions

Total Terms and Conditions: 5

3 Compliant, 2 Ready to Add, 2 Disbursement, 0 Breached

0 Newly added (0 Pre-disbursement, 0 Post-disbursement)
 0 Met (0 Pre-disbursement, 0 Post-disbursement)
 0 Breached (0 Pre-disbursement, 0 Post-disbursement)

Group entities

4

Scores

40 of 61 (65.6%)

Risk Evaluation: Fair (46.7%) 7 of 15
 Legal Evaluation: Fair (70.0%) 7 of 10
 Credit Evaluation: Good (72.2%) 26 of 36

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's: AAA Positive 2018

Project Summary

No data to display

Financial Profile

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Projections

No data to display.

Upcoming events

February 2020 - 12-February-2020

No items to display.

Hold Back Next Save & Close Submit Cancel

Chapter 3 - Initiation



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

26. To hold the Amendment Initiation, click **Hold**.
27. To go back to the previous page, click **Back**.
28. To save and exit the window, click **Save & Close**.
29. To submit the Amendment Initiation task, click **Submit**.
30. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

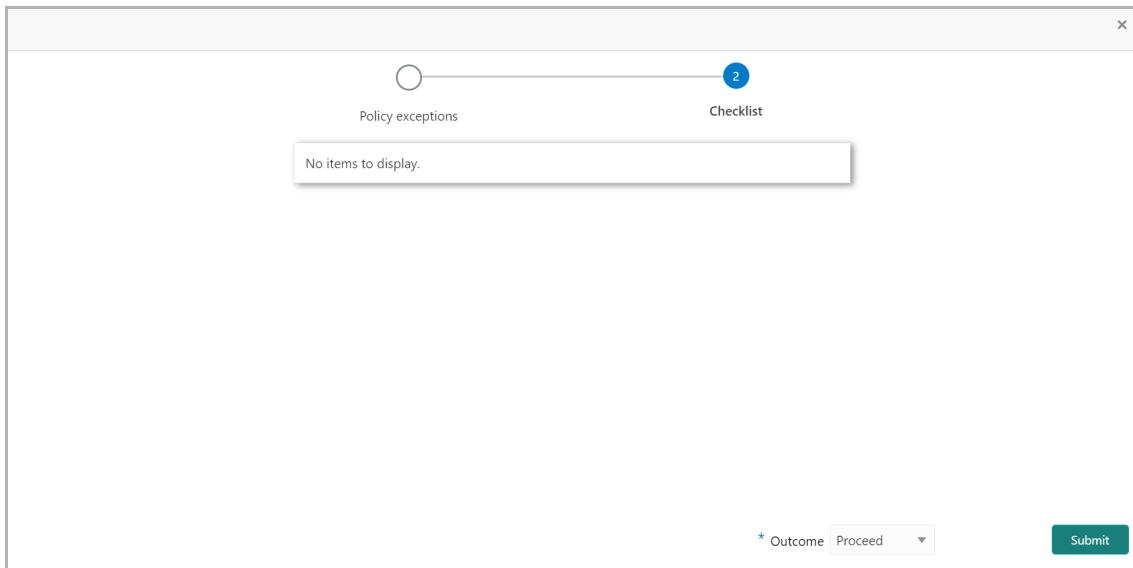
The screenshot displays a window titled "Policy exceptions" with a progress indicator at 1. It features a navigation bar with "All" (selected), "Policy exceptions", and "Checklist". Below the navigation bar is a summary bar showing "00 Total", "00 Met", and "00 Breached". The main content area is divided into several categories, each with a summary bar and a detailed breakdown:

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

Chapter 3 - Initiation

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.

31. After viewing policy exceptions or overrides, click the **Checklist** data segment.



In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

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

33. Select the **Outcome** as 'Proceed' and click **Submit**. The amendment application is moved to the 'Review and Recommendation' stage.

Chapter 3 - Review and Recommendation

Amendment Review and Recommendation

In this stage, the user can review the modifications made in the Amendment Initiation stage and recommend a new Tenor, Amount and Pricing for the customer based on the customer's capability.

Review and Recommendation Steps

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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	

2. **Acquire & Edit** the required 'Review and Recommendation' task.

Review and Recommendation task is similar to the Initiation task. Refer Initiation chapter for field level explanation on the Review and Recommendation stage.

The user can select the **Outcome** of this stage as 'Proceed' or 'Send Back' in the Checklist window.

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 Initiation stage. The user who initiated the Simplified Credit Amendment process 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 modified facility 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:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	

2. **Acquire & Edit** the required 'Approval' task. The *Customer Summary* page appears.

Chapter 3 - Approval

ORACLE
Free Tasks
11:04 AM 10/11/2020
Documents

Short Form Credit Process - Approval

Summary

Corporation

Party Information

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

Party Id: PTY192560509 | Register No: RNS34345231 | Legal Status: Proprietorship | Liability Amount: \$22,000,000.00 | Is KYC Compliant: No

Share Holders: 2 | Contractors: 2 | Guarantors: 2 | Bankers: 3

Facility Summary

Liability Sanctioned Amount: \$22,000,000.00 | Liability Utilized Amount: \$15,757,000.00 | Liability Overutilized Amount: \$0.00

Collateral summary

Total collateral value: \$0.00 (0%) Customer LTV

Existing Facilities held with Other Bank

Total existing facilities: \$0.00 (0) | Takeover amount: \$0.00 (0) | Takeover in this application: \$0.00 (0)

Pricing

Total Pricing: 1

Interest: 1 (Added, Modified, Removed) | Charges: 0 (Added, Modified, Removed) | Commission: 0 (Added, Modified, Removed)

Covenants

Total Covenants: 15

Newly Added: 7 Financial, 8 Non Financial | Met: 1 Financial, 1 Non Financial | Breached: 0 Financial, 0 Non Financial

Terms & conditions

Total Terms and Conditions: 5

Newly added: 0 Pre-disbursement, 0 Post-disbursement | Met: 0 Pre-disbursement, 0 Post-disbursement | Breached: 0 Pre-disbursement, 0 Post-disbursement

Group entities

4

Scores

40 of 61

Risk Evaluation: Fair (80.7%) 7 of 15

Legal Evaluation: Fair (70.0%) 7 of 10

Credit Evaluation: Good (72.2%) 26 of 36

Groupwise Exposure Details

No data to display

Financial Profile

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Projections

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

Upcoming events

12-February-2020

WK 5 M T W T F S

4 1

5 2 3 4 5 6 7 8

6 9 10 11 12 13 14 15

7 16 17 18 19 20 21 22

8 23 24 25 26 27 28 29

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's: AAA Positive 2018

Project Summary

No data to display.

Home Back Next Save & Close Cancel

Chapter 3 - Approval



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 *Funding Requirement / Approval* page appears:

Funding Requirement Screen (2 / 3)

Filter

List View Table View Facility Structure

STLOAN1

Facility Id: FD12	Requested Amount:	Product Type: Non Funded	⋮ Edit Facility
Facility Description: STLOAN	Facility Category: TL	Next Review Date: 20-08-19	

Hold Back Next Save & Close Cancel

4. To filter the required facility, click the **Filter** icon and specify the filter parameters or directly type the facility detail in **Type to filter** text box.
5. To approve the facility amendment, select the facility from the list and click the Approve icon (tick mark).
6. To send back the facility amendment to the previous stage, select the facility from the list and click the Send Back icon next to the Approve icon.
7. To reject the facility amendment, select the facility from the list and click the Reject icon next to the Send Back icon.
8. To change the layout of *Funding Requirement* page to table view, click the **Table View** icon.
9. To change the layout of *Funding Requirement* page to tree view, click the **Facility Structure** icon.
10. To go to the *Comments* page, click **Next**.

Chapter 3 - Approval

Comments Screen (3 / 3)

Enter text here...

Post

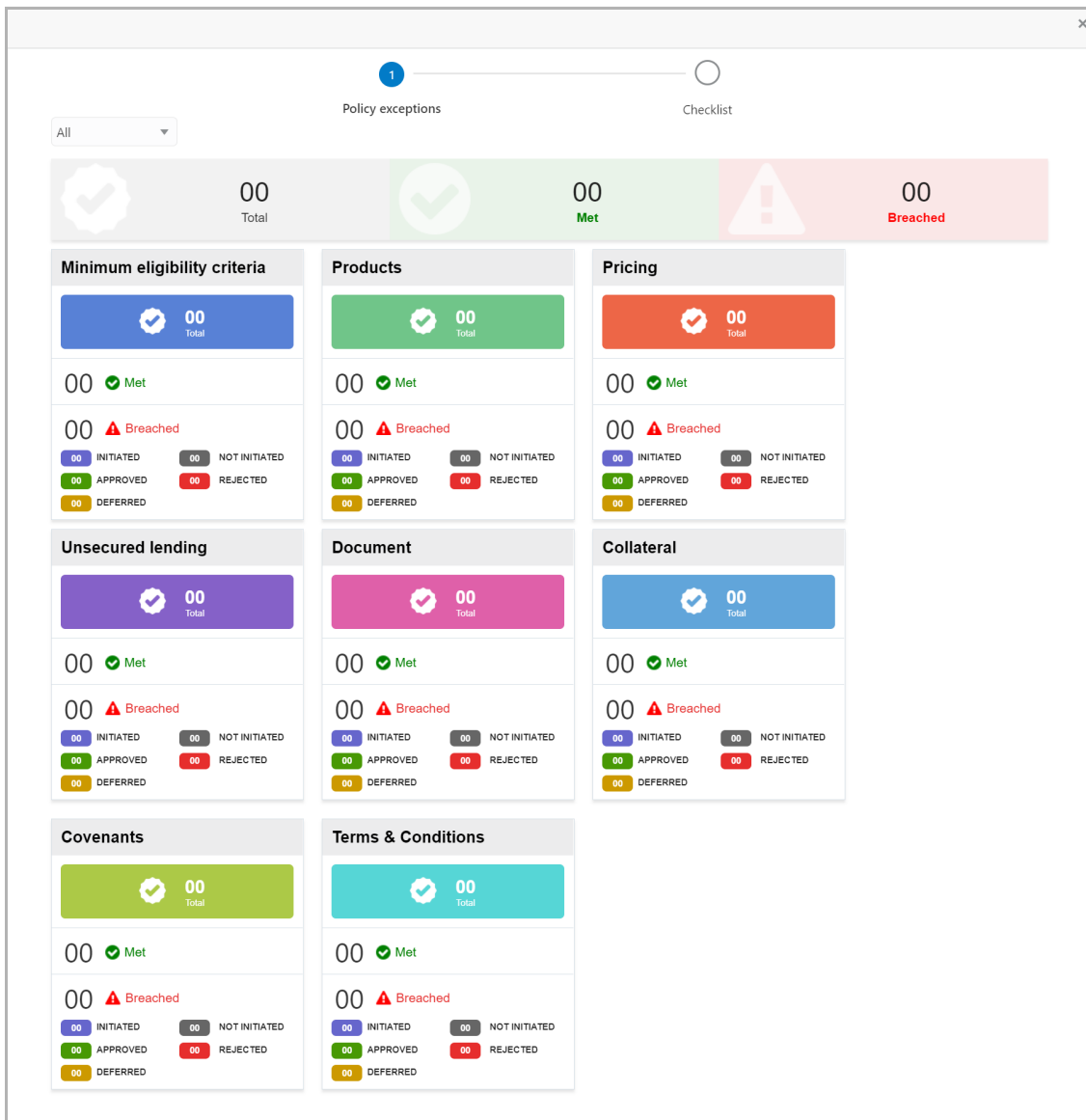
No items to display.

Hold Back Next Save & Close Submit Cancel

11. Type the necessary comments for the Approval stage in the text box.
12. Click **Post**. Comments are added below the text box.
13. To hold the Approval task, click **Hold**.
14. To go back to the previous page, click **Back**.
15. To save and exit the window, click **Save & Close**.
16. To submit the Approval task, click **Submit**.
17. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration.

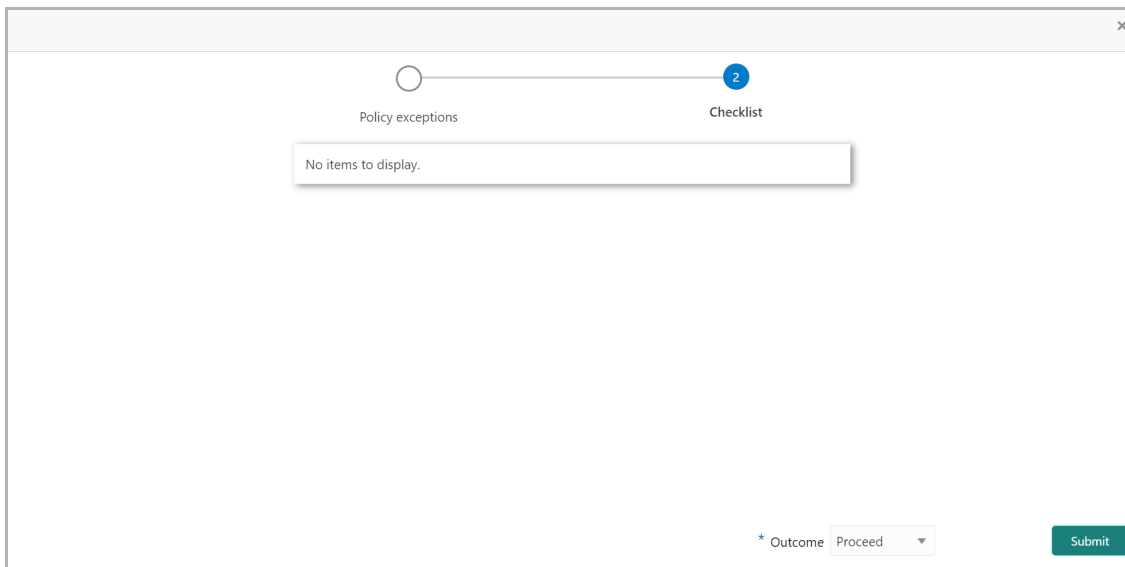
Chapter 3 - Approval



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.

18. After viewing policy exceptions / overrides, click the **Checklist** data segment.

Chapter 3 - Approval



In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

19. Manually verify all the checklist and enable the corresponding check box.
20. Select the required **Outcome**. The options available are **Approve**, **Send Back**, and **Reject**.
21. Click **Submit**.

If the **Outcome** is selected as 'Approve', the amendment application will be handed off to the back office system (OBELCM) 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 - Handoff

Amendment Handoff

The Simplified Credit 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:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	

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

Chapter 3 - Handoff - Manual Retry

Short Form Credit Process - Manual Retry

Summary

ACME IN

Customer Information

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

Customer ID: PTY212094304

Register No

Legal Status: Pvt Ltd

Liability Amount

Is KYC Compliant: No

Share Holders: 0

Contractors: 0

Guarantors: 0

Bankers: 0

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
No data to display.			

Financial Profile

Show results for: Previous 3 years

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

Projections

Show results for: Next 3 years

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

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Hold Back Next Save & Close Cancel

3. View the reason for failure in **Hand-Off Error Details** section and take necessary actions.
4. Click **Next**. The *Limit Configuration* page appears.

Chapter 3 - Handoff - Manual Retry

Limit Configuration Screen (2 / 3)

Facilities Collaterals Covenants Terms & Conditions

Filter List View Table View Facility Structure

STLOAN1

Facility Id: **FD12** Requested Amount: Product Type: **Non Funded**

Facility Description: **STLOAN** Facility Category: **TL** Next Review Date: **20-08-18**

Hold Back Next Save & Close Cancel

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

Comments Screen (3 / 3)

Undo Redo Bold Italic Underline Strikethrough Text Color - size - Bulleted List Numbered List Link Unlink H1

Enter text here...

Post

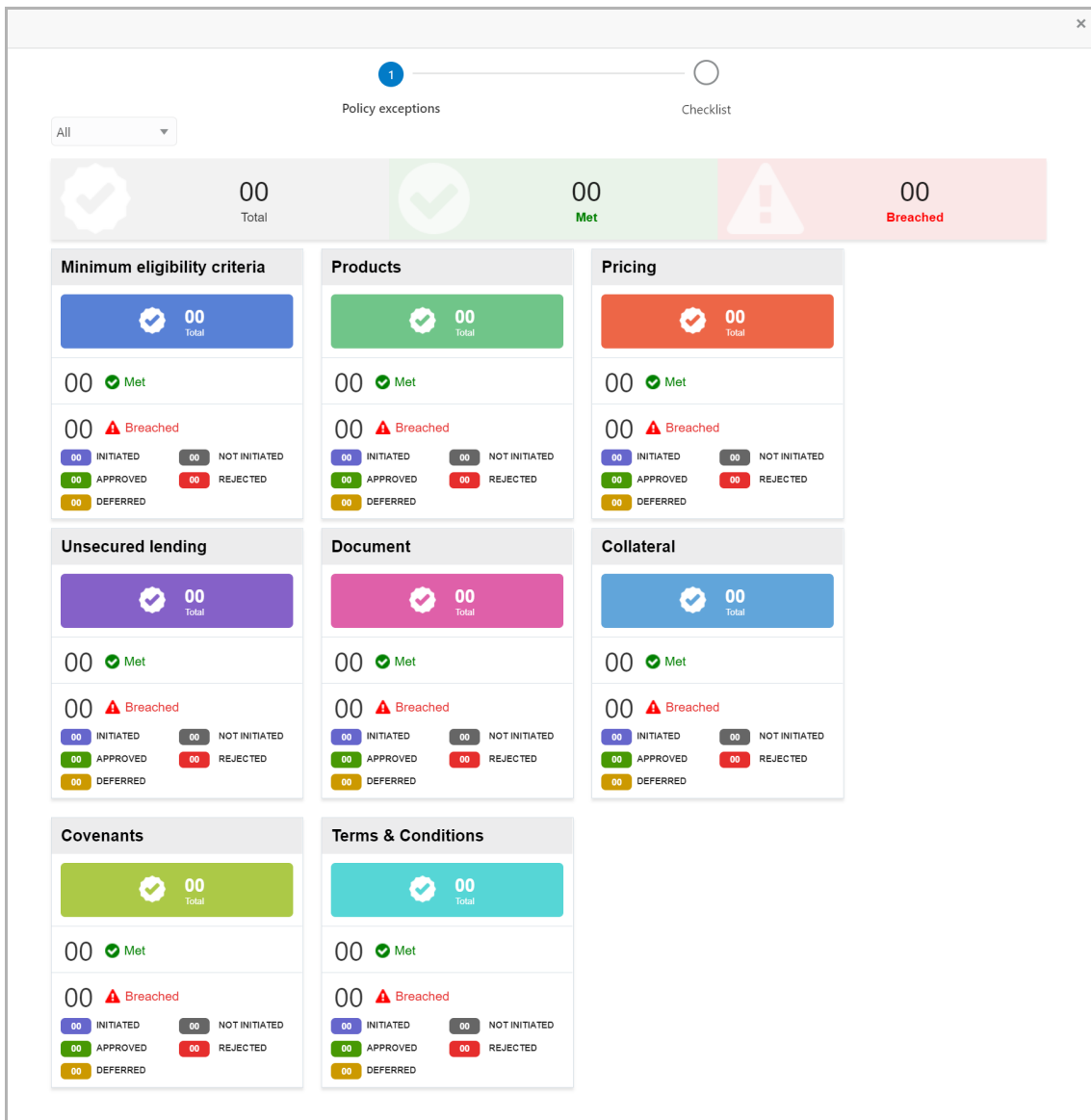
No items to display.

Hold Back Next Save & Close Submit Cancel

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.

Chapter 3 - Handoff- Manual Retry



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.

Chapter 3 - Handoff - Manual Retry

The screenshot shows a web application window with a close button (X) in the top right corner. A progress bar at the top indicates two steps: 'Policy exceptions' (represented by an empty circle) and 'Checklist' (represented by a blue circle with the number 2). Below the progress bar, a text box displays the message 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

14. Select the **Outcome** as 'Proceed'.

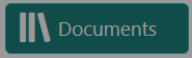
15. Click **Submit**. The Amendment application will be handed off to the Back Office System (OBELCM).

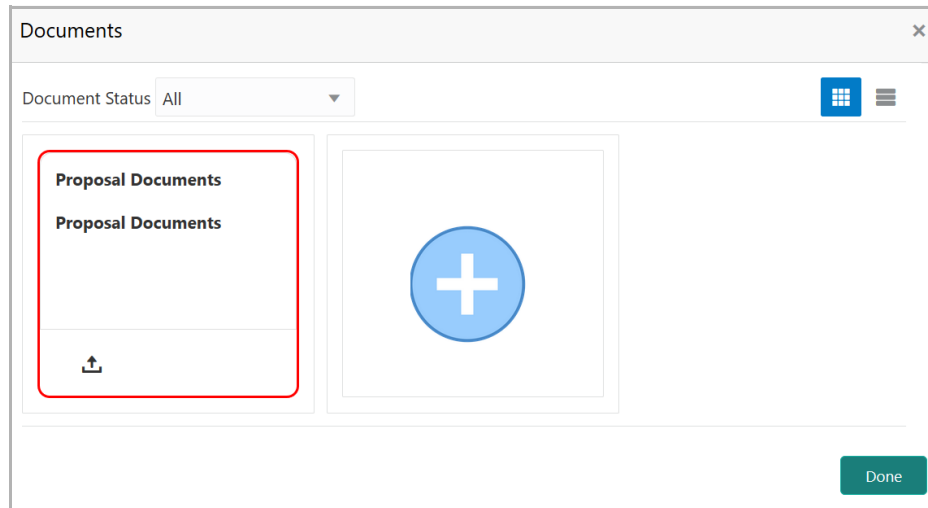
Chapter 3 - Document Upload

Document Upload and Checklist

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Amendment process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the amendment proposal. Documents added for the proposal 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:

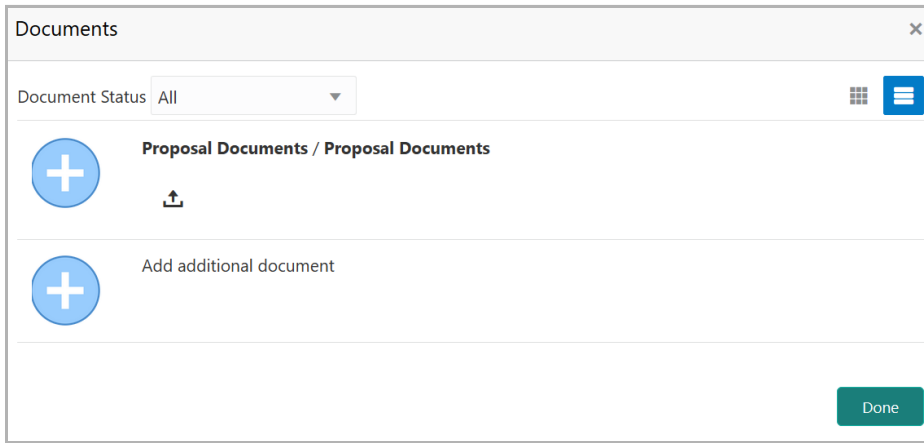


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

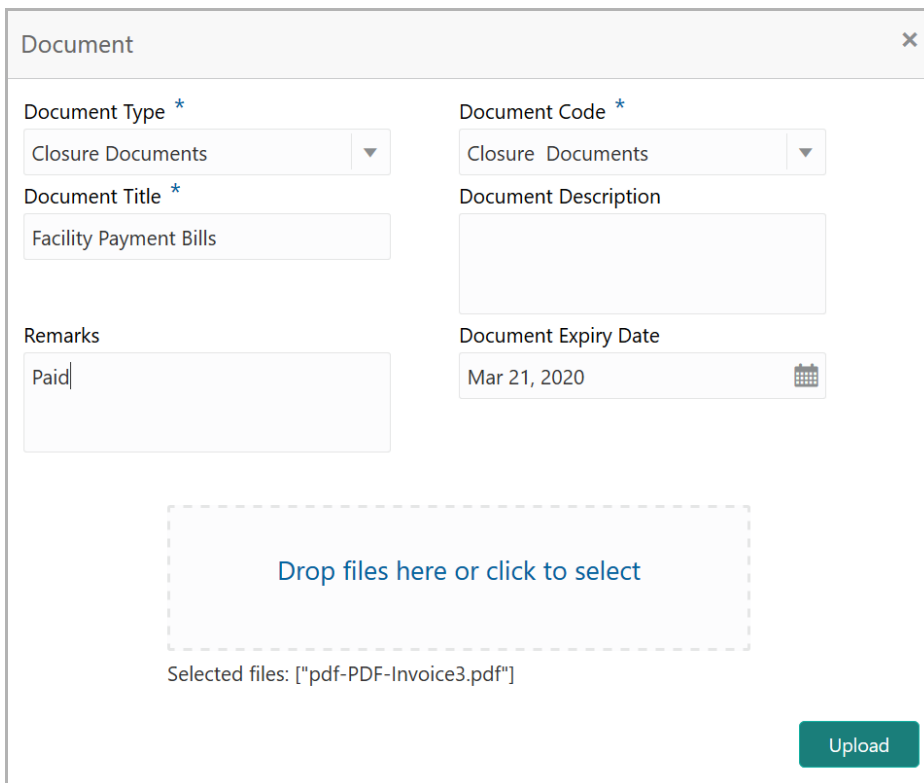
In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

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

Chapter 3 - Document Upload



3. Click the add icon. *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**.

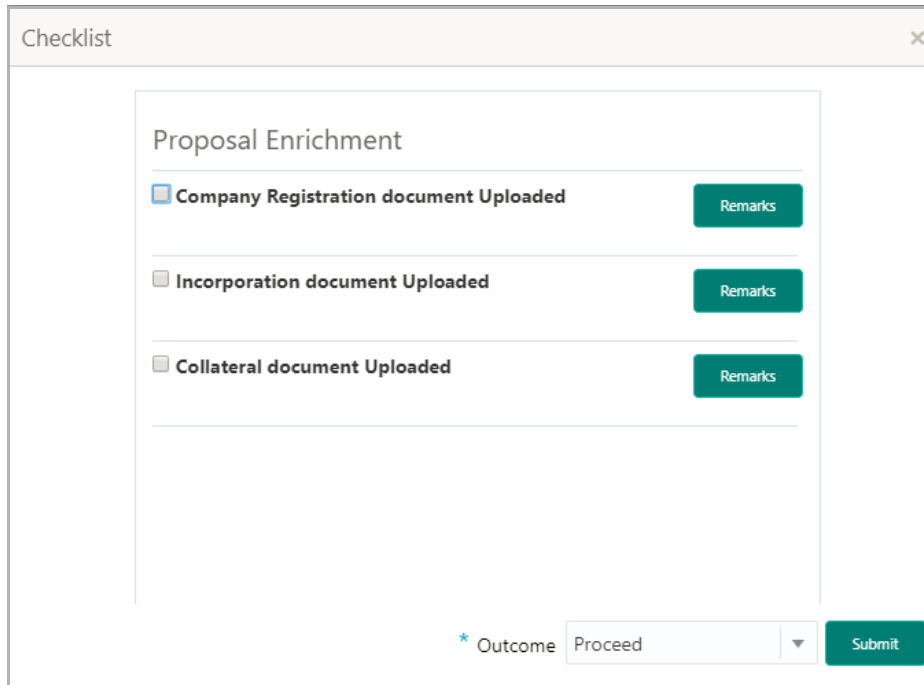
Chapter 3 - Document Upload

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.



Checklist

Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

* Outcome Proceed Submit

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 the *Document* window.

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

Chapter 3 - Reference and Feedback

Reference and Feedback

References

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

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

Documentation Accessibility

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

Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.