# Oracle® Banking Credit Facilities Process Management Post Sanction Process User Guide



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ORACLE

Oracle Banking Credit Facilities Process Management Post Sanction Process User Guide, Release 14.7.2.0.0

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# 1 Preface

# 1.1 About this Guide

This guide provides you with all the information necessary to perform Post Sanction process in **OBCFPM**.

# 1.2 Intended Audience

This document is intended for the users with following roles in the bank:

- Relationship Manager
- Document Officer
- Document Manager
- Credit / Senior Credit Manager
- Credit Approver
- Legal Officer
- Business Head

# 1.3 Conventions Used

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

Convention	Description
Bold	Bold indicates: Field Name
	Screen Name
	Drop-down Options
	Other UX labels
	This icon indicates a Note.

### Table 1-1 Conventions Used

### Figure 1-1 Note

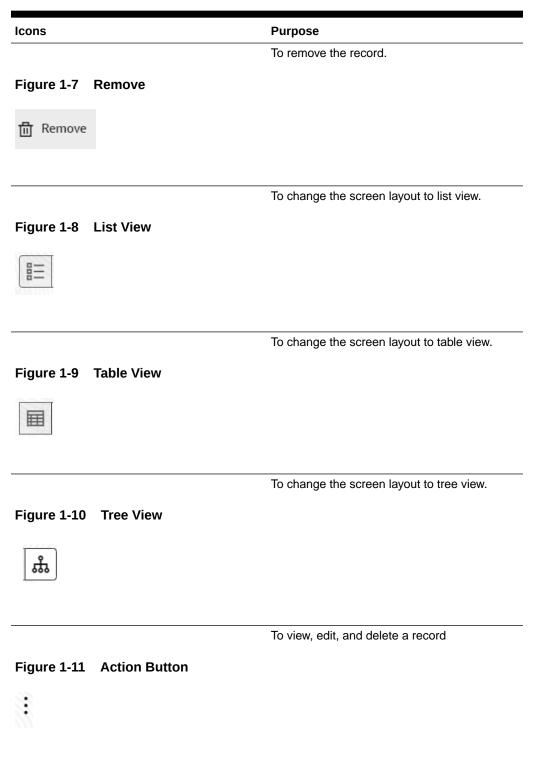




# 1.4 Common Icons in OBCFPM

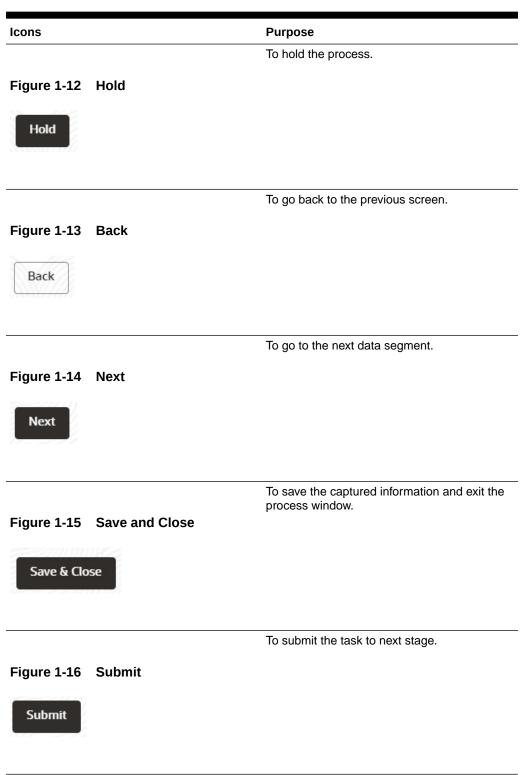
The following table describes the icons that are commonly used in **OBCFPM**:

Table 1-2 Common Icons Icons Purpose To add new record. Figure 1-2 Add +To modify existing record. Figure 1-3 Edit To delete a record. Figure 1-4 Delete To select start or end date. Figure 1-5 Calendar 閫 To upload a record. Figure 1-6 Upload Upload



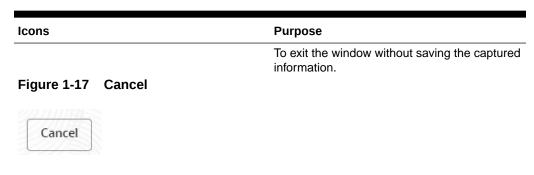
## Table 1-2 (Cont.) Common Icons





### Table 1-2 (Cont.) Common Icons





# Table 1-2 (Cont.) Common Icons





# 2.1 About Post Sanction Process

In **OBCFPM**, the PSN process is run manually to complete the post approval and pre disbursement activities as stipulated during the approval of the credit process.

For existing customers, the PSN process must be initiated in the following scenarios:

- New credit proposal
- Amendment to existing proposal

Facility can be released partially or completely based on the requirement. Once the application is created, the same must go through different stages for approval from different teams.

The Post Sanction process explained in this user manual is a model flow. Banks can configure the data segments to appear in various stages of the process flow based on their requirement as part of implementation. The stages available in the Post Sanction Process are:

- Docket Generation
- Document Execution
- Business Head Review
- Document Officer Review
- Legal Check (Optional)
- Final Check
- Limit Activation



# 3 <u>Docket Generation</u>

This stage acts as the initiation stage for the PSN process where the Document Officer must upload the necessary customer documents for evaluation and mark the facility for release with the Credit Proposal application details as gold copy.

The following table provides a high level overview about the Docket Generation stage in PSN process.

#### Table 3-1 Docket Generation Information and Activities

Inf	formation available for user	Ac	tivities that can be performed by user
•	Latest approved Credit Proposal (Gold copy) Approved facility amount	•	Select Group for which PSN to be initiated Initiate PSN
•	Released facility amount		

1. Login to OBCFPM. Enter your User Name, Password and click Sign In.

-	176-646
	ORACLE
	User Name
	NIDHI
	Password
	Sign In

### Figure 3-1 Login Screen

 Navigate to Credit Facilities > My Portfolio from the left Navigation menu. The My Portfolio screen is displayed.



ORACLE					DEFAULTENTITY (DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019	Q NARAYAN
Menu Item Search	Q	My Portfolio					
Credit Facilities		Type to filter					+ New propo
		Customer	Customer ID	Amount sanctioned	Balance available	Earmarked	Annual review date
		<ul> <li>psn party 09</li> </ul>	PTY2022A09	\$100,000.00	\$100,000.00	NA	Annual review date
		psn party 06	PTY2022A06	\$100,000.00	\$100,000.00	NA	April 1, 2023
Economic Dependency Analysis		P par party 00	PTIZOZZAGO	\$100,000.00			April 1, 2023
Initiate Appetite Manageme							
Initiate Group Concentratio Amendment							
Initiate Group Concentratio Extension							
Initiate Group Concentratio Limit							
Initiate Terms and Condition Compliance							
Maintenance							
Project Portfolio							

Figure 3-2 My Portfolio

3. Click **Triangle** icon and expand the required customer.

DEFAULTENTITY (DEFAULT... FLEXCUBE UNIVERSAL B... October 28, 2019  $\hat{Q}$  NARAYAN  $\vee$ Credit 360 My Portfolio + New proposal Type to filter Customer Customer ID Amount sanctioned Balance available Earmarked Annual review date \$100,000.00 \$100,000.00 > psn party 09 PTY2022A09 NA 🕶 psn party 06 PTY2022A06 \$100,000.00 \$100,000.00 April 1, 2023 NA }□ Initiate process ▼ Entit Initiate Terms and Cond Compliance ☆ Ratings Upcoming events No items to display. 000 Upcoming events No items to display. View all View all Financial info ③ WIP applications No items to display. O CP applications GC applications O Collateral applications

Figure 3-3 My Portfolio - Expanded View



ORACLE				DEFAULTENTI	TY (DEFAULT	FLEXCUBE UI October 28, 201		Q NARAYAN
Credit 360	Customer	Customer ID	Amount sanctioned	Balance avai	lable		Earmarked	Annual review date
Economic Dependency >	▶ psn party 09	PTY2022A09	\$100,000.00	\$100,000.0	00		NA	
	✓ psn party 06	PTY2022A06	\$100,000.00	\$100,000.0	00		NA	April 1, 2023
	1							
Initiate Group Concentration Amendment	Entities		Funded				Initiate amendme	nt
nitiate Group Concentration Extension	1	\$0.00		0.00	-	\$0.00	Initiate PSN	
nitiate Group Concentration Limit		\$0.00		0.00		\$0.00	Initiate closure	
	☆	Ratings			🖾 Uрсо	ming events	Initiate terms and	conditions compliant
	No it	ems to display.			Upcomin	g events	Initiate GC amend	lment
nitiate Terms and Condition Compliance					No items to	-	Initiate GC extens	ion
							Initiate facility rev	iew
My Portfolio							Initiate SF credit p	process
Project Portfolio							Initiate credit exte	ension process

Figure 3-4 My Portfolio - Expanded View

4. Click on Initiate PSN to Initiate the PSN task and the Docket Generation - Summary screen is directly displayed.

Party selection screen is displayed below:

C	RACLE				DEFAULTENTITY (DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019	Q NARAYAN 🗸
Initia	te PSN						::>
<b>Filte</b>							
ction	Party ID	Party Name	No of Entities	Approved Facility Amount	Released Facility Amount	Collateral Value	Collateral Held Value
:	PTY2022A06	psn party 06	1	\$100,000.00	\$0.00		
WIP P	5N						

#### Figure 3-5 Party Selection

# 3.1 Summary

The **Summary** screen displays the following information based on the data captured in the credit proposal / amendment process:

- Party Information
- Facility Summary
- Group Entities
- Pricing
- Groupwise Exposure Details



- Covenants
- Terms and Conditions
- Financial Profile
- Projections
- Connected Parties
- WIP Applications
- Project Limit Summary

# Figure 3-6 Summary

		DEFAULTEN	FLEXCUBE October 28, 2	UNIVERSAL B 019 DARAYAN V
Post Sanction Pro	ocess - Docket Generation	(i) 🕞 Simulation Lo	g 🕒 Documents 📳 Coll	ateral Summary
Summary     Write up	Summary psn party 06			Screen(1/4)
Limit Configuration	Party information		隆	🛗 👫 🔗 RM:NARAYAN(NARAYAN)
Comments	E Customer name.psn party 06 (PTY2022A06) ✓ Country:INDIA # Registration num E Share holders: 0 El Contra		IDE:PSNE06 © Demograp bility amount:\$100,000.00 El Guarantors: 0	phic type: 日 Entity:Pvt Ltd 현 Is KYC compliant:No 會 Bankers: 0
	Facility summary			
	Liability sanctioned amount \$100,000.00	60		
		50		
		40		
		30		Utilized
		20		
	\$100,000.00	10		
Audit			Can	cel Hold Save & Close Next



ORACLE		DEFAULTENTITY (DEFAULT.	FLEXCUBE UNIVERSAL B October 28, 2019 Q NARAYAN \
ost Sanction Pro	ocess - Docket Generation		ocuments 📳 Collateral Summary 🛗 Overrides 🕂 🖕
Summary	\$100,000.00	10	
Write up		0	
mit Configuration	null-PSN-1		Approved Facility Amount
omments			
	Collateral summary		Group entities
			1
	\$0.00	No data to display	
	Total collateral value		
			Groupwise exposure details
	Pricing		
		<b>O</b> Total pricing	
	O Interest Added Modified Removed Added	O Charges O Commission Modified Removed Added Modified	Removed No data to display
	Covenants	■ Terms & conditions	
udit			Cancel Hold Save & Close Nex

## Figure 3-7 Summary



					DEFAU	LTENTITY (DEF	ULT	FLEXCUBE UNIVERSAL B October 28, 2019	$\hat{\mathcal{Q}}$ NARAYAN $\vee$
Post Sanction Pro	cess - Docket G	eneration		Ū	G Simulation	n Log	Documents	Collateral Summary	Overrides
• Summary	1					100222211			
Write up	Covenants		000	Terms 8	s conditions		000 000 000	4	
Limit Configuration		0				0			
Comments		Total Covenants			Total term	is & conditio	ns		
	O C Entity Faci Wise Wi	lity Financial	<b>O</b> Non Financial	0 Entity	0 Facility	0 Pre disbursement	O Post disbursement		
	0 Newly Adde		inancial	0 🖸	ewly added Pre Bursement	0 Po disburse		Connected parties	amount contribution
	0 Complied <b>1</b> Financia	l 🚺 Non F	inancial		et Pre ibursement	0 Po disburse			
	0 Breached <b>Financia</b>	l 🚺 Non F	inancial	0 🖸	eached Pre Bursement	0 Po disburse			
	Financial profile						Ŀ View all	No d	ata to display
	Show results for Pre	vious 3 years	•	]					
	Category 201	6-2017 Varia	nce %	2017-2018	Variance 9	6 20	018-2019		
	No data to display.								
				<u>H</u> RIIIIIII		ullis)))will		rd.	
	Projections						∠ View all		
Audit								Cancel Hold	Save & Close Next

## Figure 3-8 Summary

# Figure 3-9 Summary

ost Sanction Pr	ocess - Docke		on	Ó	G Simulation Log	Documents	Collateral Summary	errides , , ,
Summary		nay.						
Write up								
Limit Configuration	Projections					∠ View all	No items to display.	
Comments	Show results for	Next 3 years		•			No items to display.	
	Category	2019-2020	Variance %	2020-2021	Variance %	2021-2022	WIP applications	View
	No data to disp	play.						
							CP applications	
							GC applications	
							0	
							O Collateral applications	
							Collateral applications	
							Fl applications	
							Fl applications	
							FI applications     Policy applications	
							FI applications     Policy applications	



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

To go to the next screen, click Next. The Write-up screen is displayed.

# 3.2 Write Up

The **Write up** screen is displayed only if it is configured in the Maintenance module. You can add any additional information related to the party or facility in this screen.

					(DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019	۵ NA	ARAYAN $\vee$
Post Sanction Pro	cess - Docket	Generation	C	) 🕞 Simulation Log	Documents	Collateral Summary	Overrides	;; ×
Summary	Write up							Screen(2/4)
• Write up	psn party 06	Type to filter	+					[] 📰
Limit Configuration		Type to filter						
Comments				No data found	ł			
Audit					Ca	Hold Back	Save & Close	Next

#### Figure 3-10 Write up

1. To add write-up, click Add icon. The Write Up window appears

Figure 3-11 Write Up

	.e	$\textcircled{\label{eq:field} flexcube universal.b}_{\mbox{default}} \begin{tabular}{c} \mbox{flexcube universal.b}\\ \mbox{default} \begin{tabular}{c} \mbox{flexcube universal.b}\\ \mbox{default}\\ \mbox{default} \begin{tabular}{c} \mbox{flexcube universal.b}\\ \mbox{default}\\ \mbox{default}\\ \mbox{default}\\ \begin{tabular}{c} \mbox{default}\\ \mbox{default}\\ \mbox{default}\\ \begin{tabular}{c} \mbox{default}\\ \mbox{default}\\ \mbox{default}\\ \mbox{default}\\ \begin{tabular}{c} \mbox{default}\\ \mbox{default}\\\mbox{default}\\\mbox{default}\\\mbox{default}\\d$
Post Sanct	Writeup	rides t + × Screen(2/4
Write up	Writeup category F005 Q	Facility customer relationship writeup
Comments	$\square$	
	Sample writeup	
		Cancel Create
Audit		Cancel Hold Back Save & Close Next

2. Click Search icon in Writeup Category field. The list of categories maintained in the Maintenance module is displayed in Writeup Category window.



	_€			FLEXCUBE UNIVERSAL B Oriology 30:3010	Û	NARAYAN $\vee$
Post Sanct		Writeup category		×		rides JL X
Summary	Write	Writeup category code	Writeup category description			Screen(2/4)
• Write up Limit Configura	· · · ·	Fetch				
Comments		Writeup category code	Writeup category description		>	
	Ente	F005	Facility customer relationship writeup			
		F001	Credit Memorandum			
					51	
		Page 1	of 1 (1 - 2 of 2 items)  < ∢ 1 → >		eate	
Audit				Cancel Hold Back	Save &	x Close Next

Figure 3-12 Writeup Category

- 3. Click on the required category code. Selected code is displayed in Writeup Category field
- 4. Enter the observations in the text box and click **Create**. The observations are added in **Write Up** page as shown below:

Figure 3-13 Write Up

			DEFAULTENTITY	(DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019	Ô Ν	arayan $\smallsetminus$
Post Sanction Pro	ocess - Docket Generation	Ō	G Simulation Log	Documents	Collateral Summary	Overrides	;; ×
Summary Write up Limit Configuration Comments	Write up         ps party 06         ▼ Reer         Type to filter         +         Facility customer relationship writeup         ③	Remove					Screen(2/4)
Audit				Car	Hold Back	Save & Close	Next

5. To change the layout of Write Up data segment to the expanded view, click the Expanded View icon at the top right corner. The write up is expanded as shown below:



Post Sanction Pro	ocess - Docket Generation	🛈 🔍 Simulation Log 🕒 Documents 📳	Collateral Summary
Summary	psn party 06		
	Y Filter Type to filter +		
Limit Configuration	Credit Memorandum		🔃 🖉 Edit 🕅 Removi
Comments	A credit memo is a contraction of the term "credit memorandum." buyer, reducing the amount that the buyer owers to the seller under details of exactly why the amount stated on the memo has been iss memos to determine why the seller is issuing them	the terms of an earlier invoice. The credit memo usually inclu-	udes
	Facility customer relationship writeup		🔃 🖉 Edit 🛗 Remov
	Customer relationship management (CRM) means developing a compr managing those factors to affect business performance. In the facilities customer-intensive business function instead of merely a facilities serve	s management (FM) world, CRM means looking at the FM function	

## Figure 3-14 Expanded View

Similarly, you can change it to **Tile** View and **Complete** View by clicking layout icon at top right corner.

# Figure 3-15 Tile View

Post Sanction Pr	ocess - Docket Generation	(i) 🕞 Simula	tion Log Documents Collateral Summary	rrides 🚽 🎽 🗙
Summary	Write up			Screen(2,
Write up	psn party 06	+		
Limit Configuration				[[]]
Comments	Credit Memorandum	🔃 🧷 Edit 🛛 🛅 Remove	Facility customer relationship writeup  🔃 🖉 Edi	t 🗇 Remove
	A credit memo is a contraction of the term "credit memorandum," which is a document issued by the seller of goods or services to the buyer, reducing the amount that the buyer owes to the seller under the terms of an earlier invoice. The credit memo usually includes details View complete writeup D View documents		Customer relationship management (CRM) means developing a comprehensive picture of customer needs, expectations and behaviours and managing those factors to affect business performance. In the facilities management (FM) world, CRM means looking at the FM function as a customer-	



ORACLE	DEFAULTENTITY ( DEF	FAULT fLEXCUBE UNIVERSAL BRA November 11, 2019	$\hat{Q}$ NARAYAN $\vee$
st Sanct Writeup			rides 1 L X
mmary Application number : APP231587876 Created on : 11 Nov '19	Party : PTY2022A06 - psn party 06 Created by : NARAYAN	Stage : Docket Generation Writeup category : Credit Memorandum	Screen(2/4)
A credit memo is a contraction of the terr	n "credit memorandum," which is a document issued by t	de estre é este la construction de des	[] =
details of exactly why the amount stated	r owes to the seller under the terms of an earlier invoice. on the memo has been issued, which can be used later to	The electrone memor accounty menoded	s to   Remove
determine why the seller is issuing them			
		Cld	
			, se
		Cancel Hold Back	Save & Close Next

## Figure 3-16 Complete View

- 6. To modify the writeup, click **Edit** icon and change the information.
- 7. To delete the writeup, click **Remove** icon. A confirmation message appears.
- 8. Click Yes. The writeup is removed.
- 9. To view the writeup history, click View History icon.
- **10.** To print the write up, click **Print** icon.



**11.** To attach or view writeup related documents, click **View Documents** icon. The following window appears:

= _	האכו ב	₿	FLEXCUBE UNIVERSAL B October 29, 2010	
Post	Writeup documents			: ×
) Sumr				+ en(2/4)
• Write	No items to display.			
Limit				<u> </u>
Comr				
				Close
Audit			Cancel Hold Bar	k Save & Close Next

Figure 3-17 Write Up Documents

- 12. To add new documents, click Add New Documents.
- **13.** To exit **Writeup Documents** window, click **Close**.



**14.** To go to the next page, click **Next**. The **Limit Configuration** page appears.

# 3.3 Limit Configuration

In this screen, the facility amount to be released to the customer must be specified and the documents necessary for the PSN process must be uploaded.

#### Figure 3-18 Limit Configuration

		DEFAULTENTITY (DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019 Q NARAYAN V
Post Sanction Pro	cess - Docket Generation	🛈 🕼 Simulation Log 🕒 Docume	nts 📳 Collateral Summary 🗄 Overrides 🚦 🕇 🗙
Summary	Limit Configuration		Screen(3/4)
🖉 Write up	psn party 06	collaterals Covenants Terms and conditions	
Limit Configuration	✓ Liability details		
Comments	PSNE06 Liability number Branch ( 000)	\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)
	Type to filter  Type to filter  PSN1  Facility ID: PSNFC06 Proposed amount: Released amount: \$0.00	Facility description: Facility	ty type: Non Funded ty category: veed facility amount: \$100,000.00
		End Of List (showing 1 record(s) out of 1)	
Audit			Cancel Hold Back Save & Close Next

 To mark all the facilities for release, click Action icon and select Release All. The following window is displayed.

### Figure 3-19 Release All

			DEFAULTENTITY (DEFAUL	FLEXCUBE UNIVERSAL B October 28, 2019 Q NARAYAN V
Post Sanction Pr	ocess - Docket	Generation	i R Simulation Log	Documents 🔲 Collateral Summary
Summary	Limit Configu	uration		Screen(3/4
Write up	psn party 06			
Limit Configuration	✓ Liability de	Release all		
Comments		Include child customer facilities		
	<b>V</b> Filter	Include joint customer facilities		NA Requested amount expires on (NA)
		Impact in all facilities including o	close Close	Release all
		Facility ID: PSNFC06	Requested amount:	Facility type: Non Funded
	P	Proposed amount: Approved amount:	Facility description: Next review date:	Facility category:
		Released amount: \$0.00	Release amount:	
			Fnd Of List	
Audit				Cancel Hold Back Save & Close Next

2. Select Include child customer facilities and Include joint customer facilities check boxes, in case you want to mark those facilities as well for release.



3. Click **Release All**. The **Warning** window is displayed.

			DEFAULTENTITY (DEFA		NIVERSAL B Q	NARAYAN $\vee$
Post Sanction Pr	ocess - Docket	Generation	() R Simulation Log	Documents	eral Summary	rrides 🦼 🖌 🗙
Summary	Limit Configu	ration				Screen(3/4
🛇 Write up	psn party 06					
	✓ Liability de	Release all				
Comments		<b>Warning</b> Are you sure, do you want to re	elease all?	×	NA Requested amount expires on (NA)	
	<b>Filter</b>	Impact in all facilities including	Cancel			10 III III III
		Facility ID: PSNFC06 Proposed amount: Approved amount: Released amount: \$0.00	Requested amount: Facility description: Next review date: Release amount:	Facility type: No Facility category Approved facilit		鸟 :
Audit	i ki		Fnd Of I ist	Cancel Ho	ld Back Save &	Close Next

Figure 3-20 Release All - Warning

Click **Confirm** to release all the selected facilities.

Facilities will be marked for release with release amount as full amount.

		Defaultentity (default	FLEXCUBE UNIVERSAL B October 28, 2019 Q NARAYAN V
Post Sanction Pr	rocess - Docket Generation	🛈 🕞 Simulation Log 🕒 Documen	ts 🗉 Success X
Summary	Limit Configuration		All applicable facilities are marked for release
🔗 Write up	psn party 06 🗸 Facilit	ies Collaterals Covenants Terms and conditio	ns
Limit Configuration	✓ Liability details		
Comments PSNE06 Liability number Branch (000)		\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)
	Type to filter	Actions •	
	Facility ID: PSNFC06 Proposed amount: Released amount: \$0.00	Facility description: F	Facility type: Non Funded acility category: Approved facility amount: \$100,000.00
Audit		Fnd Of List	Cancel Hold Back Save & Close Next

Figure 3-21 Limit Configuration - Release All

# Note:

While marking all the facilities for release, the system will validate and skip the facilities that are already marked for release in different WIP PSN application.

**Release All** option appears in all the stages, only if it is configured in Business Process configuration.

4. To mark all the facilities for release expiry date, click **Action** icon and select **Release Expiry Date**.

		DEFAULTENTITY (DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019 Q NARAYAN V
Post Sanction Pro	ocess - Docket Generation	🚺 🕞 Simulation Log 🕒 Docu	ments 📳 Collateral Summary
Summary	Limit Configuration		Screen(3/4)
🛇 Write up	psn party 06	rals Covenants Terms and conditions	
Limit Configuration	✓ Liability details		
Comments	PSNE06 Liability number Branch (000)	\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)
	Type to filter	Actions 🔻	1= = #
	PSN1 Facility ID: PSNFC06 Proposed amount: Released amount: \$0.00	Facility description: Fac	ility type: Non Funded E : ility category: E : proved facility amount: \$100,000.00
		End Of List (showing 1 record(s) out of 1)	
Audit			Cancel Hold Back Save & Close Next

Figure 3-22 Release Expiry Date

## Figure 3-23 Release Expiry Date

				DEFAULTENTIT	Y (DEFAULT	FLEXCUBE UNIVERSAL October 28, 2019	- <sup>B</sup> Ų	NARAYAN $\vee$
Post Sanction Pro	ocess - D	Oocket Generation	0	G Simulation Log	Documents	Collateral Sum	mary 🚺 Over	rrides Jr X
Summary	Lim							Screen(3/4)
Write up	psr	Release expiry date						
Limit Configuration     Comments	> Lia	Organization name psn party 06						11 II I
		Liability expiry date Apr 30, 2024	[	elease expiry date	28 2019 and Anril 30			
		Include joint customer facilities	2	1024. Include child custon			ded unt: \$100,000.00	曰 :
	Ranna	Impact in all	facilities includi	ng child and joint cust	omer facilities	lose Save		
Audit					c	ancel Hold	Back Save &	Close Next

Enter or select **Release Expiry Date** and Select **Include joint customer facilities** and **Include child customer facilities** check boxes, in case you want to mark those facilities as well for release expiry date.

Click Save. The Warning window is displayed.

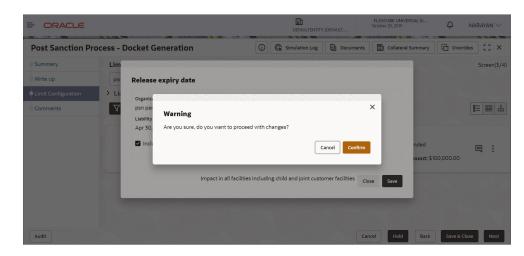


Figure 3-24 Release Expiry Date- Warning

Click **Confirm** to update expiry date for all the selected facilities. All applicable facilities are updated with release expiry date and displayed as below.

### Figure 3-25 Limit Configuration - Release Expiry Date Updated

		DEFAULTENTITY (DEFA	FLEXCUBE UNIVERSAL B October 28, 2019 Dectober 28, 2019		
Post Sanction Pro	ocess - Docket Generation	() R Simulation Log	Success X		
Summary	Limit Configuration		All applicable facilities are updated with release expiry date successfully		
Write up	psn party 06	Collaterals Covenants Terms ar	nd conditions		
Limit Configuration	> Liability details				
Comments	<b>V</b> Filter Type to filter	Actions 🔻			
	PSN1 TAXE Facility ID: PSNFC06 Proposed amount: Released amount: \$0.00	Requested amount:         Facility type: Non Funded         E           Facility description:         Facility category:         E           Next review date:         Approved facility amount: \$100,000,000         Release amount: \$000,000			
		End Of List (showing 1 record(s) out o	of 1)		
Audit			Cancel Hold Back Save & Close Next		

5. To mark a particular facility for release, click **Action** icon in the required facility and select **Edit Facility**.

The **Facility Details** window auto-populated with the details provided in credit proposal or amendment process is displayed.



			FLEXCUBE UNIVERSAL B Q NARAYAN V
Post Sanction P	rocess - Docket Generation	🛈 🕞 Simulation Log 🕒 Documents	Collateral Summary Collateral Summary
Summary	Limit Configuration		Screen(3/4)
🖉 Write up	psn party 06	S Collaterals Covenants Terms and conditions	
<ul> <li>Limit Configuration</li> </ul>	✓ Liability details		
Comments	PSNE06 Liability number Branch ( 000) V Filter Type to filter	\$100.00K Existing amount expires on (Apr 30, 2024)	Requested amount expires on (NA) ✓ Edit facility ⓓ Remove from PSN
	PSN1 Facility ID: PSNFC06 Proposed amount: Approved amount: Released amount: \$0.00	Facility description: Facilit	y type: Non Funded y category: E : wed facility amount: \$100,000.00
Audit		End Of List	Hold Back Save & Close Next

## Figure 3-26 Edit Facility



= c	DRACLE		DEFAULTENTITY (DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019 Q NARAYAN V
Post	NA - NA			; ×
Sumr	Facility Details			en(3/4) Save
Limit	Facility basic info			_
Comr	Schedule	✓ Basic info		
	Tenor restrictions	Line code PSN	Line serial number 1	Facility description
	Exposure	PSN	1	Enter facility description
	Fee	Branch	Parent facility ID	Facility type
		000 FLEXCUBE UNIVERSAL BRANCH	C	
	Pool linkage	Facility category	Project Id	Cascade
	Pricing	Q		
	Facility collateral linkage			Uncommitted
	Credit rating	Secured?	Revaluation required	
	FX rate revaluation	Cascade	Rate agreement required	
	Utilization history			
		✓ Sanction		
		Currency	Requested amount	Proposed amount
		Approved amount	Sanctioned amount	Day light limit
		Approved amount	\$100,000.00	
		Shadow limit	Effective line amount	Limit amount basis
				Save
				i i
				Cancel
			Fnd Of List	
Audit				Cancel Hold Back Save & Close Next



= -	DRACLE		DEFAULTENTITY (DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019	Q NARAYAN 🗸
Post Sumr	NA - NA				r × en(3/4)
Write	Facility Details	Shadow limit	Effective line amount	Limit amount basis	
• Limit	Facility basic info	Shadow limit	\$0.00		•
Comr	Schedule	Bulk payment	Internal remarks		
	Tenor restrictions	Bulk payment			
	Exposure				
	Fee	✓ Availability			1 3
	Pool linkage	Line start date	Line expiry date	Renewal date	
		May 1, 2021	May 1, 2025		
	Pricing	• • • • • • • • • • • • • • • • • • •		No	
	Facility collateral linkage	Unadvised	Availability period		
	Credit rating		(in months)		
	FX rate revaluation				
	Utilization history	✓ Release			
		Release type	Released amount	Yet to be released amount	
		Full	\$0.00	\$100,000.00	
		<ul> <li>Partial</li> <li>Release amount</li> </ul>	Release expiry date		
		\$100,000.		i i i i i i i i i i i i i i i i i i i	
					Save
					Cancel
					Cancer
			Fnd Of List		
Audit				Cancel Hold Back	Save & Close Next

Figure 3-28 Facility Details

Figure 3-29 Facility Details

NA - NA				
ite Facility Details init G Facility basic info mm Schedule	✓ Limit review Next review date	Review frequency	•	
Tenor restrictions Exposure Fee Pool linkage Pricing	Utilization     Available amount     \$0.00     Total repuid amount     \$0.00	Blocked amount \$0.00 OSUC amount \$0.00	Utilized and \$0.00 Utilization tr Local	
Facility collateral linkage Credit rating FX rate revaluation Utilization history	Exception     Exception amount	Netting required	Exception by	reach percentage
	Utilization statistics Net utilization \$0.00	Peak utilization \$0.00	Average util \$0.00	Ization
	<ul> <li>✓ Restrictions</li> <li>Customer ○ Allowed</li> <li>Customer No</li> </ul>	Disallowed     Customer Name	Short Name	External Customer No
				Sa



= 0	RACLE			ELEXCUB DEFAULTENTITY (DEFAULT	E UNIVERSAL B 2019 D. ARAYAN V
Post	NA - NA				en(3/4)
Summ     Write     Linit C     Comm	Facility Details         Facility basic info         Schedule         Tenor restrictions         Exposure         Face         Pool linkage         Pricing         Facility collateral linkage         Credit rating         FX rate revaluation         Utilization history	Currency code         No data to display.         Page       1 (0 of 0 items)       <         Branch       Allowed       Disallo         Branch code       No data to display.         Page       1 (0 of 0 items)       <         Page       1 (0 of 0 items)       <         Page       1 (0 of 0 items)       <         Product       Allowed       Disallo         Source Code           No data to display.           Page       1 (0 of 0 items)       <          Source Code            No data to display.            Page       1 (0 of 0 items)           Reposure Code            No data to display.            Page       1 (0 of 0 items)           Page       1 (0 of 0 items)           Page       1 (0 of 0 items)	wed Branch Name I → → I interpretation Description I → → I allowed Exposure Type	Exposure Description	· · ·
Audit				Cancel	Cancel Hold Back Save & Close Next

Figure 3-30 Facility Details



Only the steps related to **Post Sanction Process** are explained in this user Guide. Refer **Credit Proposal** User Guide for information on all the side menus in the **Facility Details** window.

- 6. Post Sanction Details
- 7. Select the facility Release Type. The options available are: Full and Partial.
- 8. In the Release Amount field, specify the amount to be released.

The system allows to enter the **Release Amount**, only if **Partial** is selected as **Release Type**. In this case, you cannot enter the full amount manually. If **Full** is selected as the **Release Type**, the **Release Amount** is automatically filled with the **Approved Facility Amount**.

In the **Released Amount** field, the facility amount already released to the party is displayed.

In the Yet to be Released Amount field, the balance facility amount is displayed.

9. Click **Save** and then click **Close**. Post sanction details are saved and the facility is displayed as **Release** as shown below:



		DEFAULTENTITY (DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019 Q NARAYAN V
Post Sanction Pro	ocess - Docket Generation	🛈 🕞 Simulation Log 🕒 Docu	ments 📳 Collateral Summary 🛗 Overrides 📫 🗙
Summary	Limit Configuration		Screen(3/4)
🔶 Write up	psn party 06	Collaterals Covenants Terms and conditions	
Limit Configuration	✓ Liability details		
Comments	PSNE06 Liability number Branch (000)	\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)
	Type to filter	Image: Contract of the second seco	
	Facility ID: PSNFC06 Proposed amount: Released amount: 80.00	Facility description: Fac	ility type: Non Funded Elitity category: Elitity category: Elitity category: S100,000.00
		End Of List (showing 1 record(s) out of 1)	
Audit			Cancel Hold Back Save & Close Next

Figure 3-31 Post Sanction Process

Once the facility status is changed to **Release**, you can delete the facility or remove the facility from PSN process.

- 10. To delete the facility, select the facility and click **Delete** icon.
- 11. To release the facility from PSN process, click **Action** icon in the corresponding facility and select **Remove from PSN**.

Note:

At least one facility must be marked for release to proceed further.

**12.** To upload necessary customer documents for the facility, click **Action** icon in the corresponding facility and select **Link Document**. The following screen is displayed.

Figure 3-32 Link Document



13. Click Add New Documents. The Document window appears:



-			B	FLEXCUBE UNIVERSAL B	
Post	Document				÷ ×
Sumr	Document type	Document type description	Document code	Document code description	
Comr	Document expiry date	Remarks Required	Drop files here or c	lick to select	
			۵		633 E
					:
Audit				Close	Upload

**14.** Search and select **Document Type** from the drop-down list maintained in the Maintenance module.

The **Document Type Description** is automatically populated based on the selected **Document Type**.

**15.** Search and select **Document Code** from the drop-down list maintained in the Maintenance module.

The **Document Code Description** is automatically populated based on the selected **Document Code**.

- 16. Click Calendar icon and select Document Expiry Date.
- 17. Enter **Remarks** for the document, if any.
- In the Drag files here or click to select section, drag and drop or click and select the necessary documents.

The **Selected Files** count is displayed below the **Drag files here or click to select** section

19. Click Upload. The documents are uploaded

# 3.4 Facilities Layout Options

1. To change the layout of **Facilities** tab in the **Limit Configuration** screen to table view, click **Table View** icon.

The layout is changed as shown below.



Post Sanction Pr	ocess - D	Oocket Gene	eratio	n		(i)	GR Sim	ulation Log	Docu	ments [	Collater	al Summary	Override	is 1, ×	
Summary	Limit	Configuration	ı											Screen(3/	
🛇 Write up	psn party 06					Collaterals	Cove	nants Tei	ms and con	ditions					
Limit Configuration	✓ Liab	ility details													
Comments	PSNE06 Liability number Branch (000)						\$100.00K Existing amount expires on (Apr 30, 2024)				NA Requested amount expires on (NA)				
	<b>⊡</b> , 1	Actions	•										臣 🖬 恭		
	Action	Line number	Facility type	Facility category	Writeups	Facility description	Next review date	Requested amount	Proposed amount	Approved amount	Parent line number	Approved facility amount	Released amount	Release amount	
	÷	R PSN1	NF			desc						\$100,000.00	\$0.00	\$100,000.0	

Figure 3-34 Facilities - Table View

- To view the facility details in table view, click the required Line Number.
   The Facility Details window is displayed.
- 3. To view the facility writeup, click the writeup icon in **Writeups** column.
- 4. To change the layout of **Facilities** tab in **Limit Configuration** screen to structural view, click **Facility Structure** icon.

The layout is changed as shown below.

				DEFAULTE	NTITY (DEFAULT	FLEXCUBE UNIVE October 28, 2019	RSAL B	Ĉ	NARAYAN $\vee$
Post Sanction Pro	ocess - Docket Generation		0	G Simulation L	.og Docume	nts 📳 Collateral	Summary	Overric	les Jr X
Summary	Limit Configuration								Screen(3/4
🖉 Write up	psn party 06 💌	Facilities	Collaterals	Covenants	Terms and conditi	ions			
Limit Configuration	✓ Liability details								
Comments	PSNE06 Liability number Branch ( 000)			\$100.C Existing am expires on (Apr	ount			NA ested amount ires on (NA)	
		Fun	ded	psn party 0	6 : 2 Non Fur	•			1 III III III
		L		¢ 0	PSN1 desc real \$0.00	© 1 EASE :			
Audit						Cancel Hold	Back	Save & Clo	ose Next

Figure 3-35 Facilities - Structure View



5. Select the required layout option.

The facility structure is changed to the selected layout.

# 3.5 Collateral

To manage the collateral, click **Collateral** tab.

### Figure 3-36 Collateral

		DEFAULTENTITY (DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019	${f Q}$ NARAYAN $\lor$
Post Sanction Proc	cess - Docket Generation	Documents	Collateral Summary	Overrides
Summary	Limit Configuration			Screen(3/4)
🖉 Write up	psn party 06	Collaterals Covenants Terms and conditions		
Limit Configuration	Collateral		Collateral pool	
Comments	+			
	No items to display.			
		End Of List (showing 0 record(s) out of 0)		
Audit		C:	ncel Hold Back	Save & Close Next

In the **Collateral** tab, you can view, modify or add collateral for the facility. Refer **Credit Proposal** User Guide for information on managing collateral.

# 3.6 Covenants

To manage the covenants, click **Covenants** tab.

Figure 3-37 Covenants

ORACLE			DEFAULTENTITY	Oc	LEXCUBE UNIVERSAL B tober 28, 2019	$\hat{\mathcal{Q}}$ NARAYAN $\vee$
Post Sanction Pr	ocess - Docket Generation	٥	G Simulation Log	Documents	Collateral Summary	Overrides
Summary	Limit Configuration					Screen(3/4)
🛇 Write up	psn party 06 💌	Facilities Collateral	s Covenants Terr	ms and conditions		
<ul> <li>Limit Configuration</li> </ul>	✓ Overview					
Comments	Covenants Breakup	Customer	Facility 🗌 Financial	Covenants 🗌 No	n Financial Covenants	0
	0 Newly Added 0 Existing	60				O Complied
		40			External	0 Need Action
	Complied Dereached	20			Internal	
		0Complied	Breached	Need Action		U Breached
	<b>Filter</b> Type to filter	+				8= 88



In the **Covenants** tab, you can view, modify or add covenants for the facility. Refer **Credit Proposal** User Guide for information on managing covenants.

# 3.7 Terms and Conditions

1. To manage the terms and conditions, click **Terms & Conditions** tab.

#### Figure 3-38 Terms and Conditions

		DEFAULTENTITY (DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019	Q NARAYAN	~
Post Sanction Proc	cess - Docket Generation	🛈 🕞 Simulation Log 🕒 Documents	Collateral Summary	Overrides	×
Summary	Limit Configuration			Screen	1(3/4)
🖉 Write up	psn party 06	Collaterals Covenants Terms and conditions			
Limit Configuration	<b>Filter</b> Type to filter	+ 🖉 🗇 🗘			
Comments					
	No items to display.				
		(showing 0 record(s) out of 0)			
Audit		Ca	ncel Hold Back	Save & Close Ne	ext

In the **Terms & Conditions** tab, you can view, modify or add terms and conditions for the facility. Refer **Credit Proposal** User Guide for information on managing terms and conditions.

2. To go to the next screen, click **Next**.

The **Comments** screen is displayed.

# 3.8 Comments

In this page, you can add your overall comments for the stage. Adding comments help the user of the next stage in making better decisions.



#### DEFAULTENTITY (DEFAULT. FLEXCUBE UNIVERSAL B... Û NARAYAN $\vee$ **Post Sanction Process - Docket Generation** 🛈 🕞 Simulation Log 🕒 Documents 📳 Collateral Summary 🔛 Overrides 🖞 🔆 🗙 Summary Comments Screen(4/4) Write up 🗠 🛥 B I 🖳 Ŧ A -size-▼ E E E E E E E E H1 H2 > Limit Configuration Sample comments 23 Post No items to display Hold Back Save & Close Submit Audit Cancel

Figure 3-39 Comments

- **1.** Enter the comments in the text box and click **Post**. Comments are posted below the text box.
- 2. To Hold the Docket Generation task, click Hold.
- 3. To go back to the previous page, click **Back**.
- 4. To save the provided information and exit the window, click **Save & Close**.
- 5. To submit the task to the next stage, click **Submit**.
- 6. To exit the window without saving provided information, click **Cancel**.
- 7. Click Submit, Policy Exception window appears:

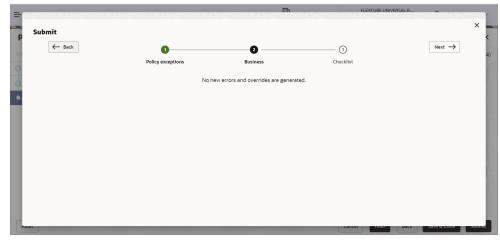


		100 h	FLEXCUBE UNIVERSAL B
Submit			×
← Back	O     O     O     O     O     O     O     O     O	(j) ss Checklist	$\overset{\text{Next}}{\rightarrow}$
OO		00 Met	00 Breached
Charge	Interest	Commission	
OO Total	OO Total	🐼 00 Total	
00 👁 Met	00 👁 Met	00 👁 Met	
OO         A Breached           60         Initiated         00         Not Initiated           00         Approved         00         Rejected           00         Deferred	00     A Breached       00     Initiated     00     Not Initiated       00     Approved     00     Rejected       00     Deferred	OO         A Breached           OO         Initiated         OO         Not Initiated           OO         Approved         OO         Rejected           OO         Deferred         OO         Percent	
Product	Collateral	Minimum Eligibility Criteria	
CO Total	OO Total	CO Total	
00 👁 Met	00 👁 Met	00 👁 Met	
00 A Breached	00 A Breached	00 A Breached	
00 Approved 00 Rejected 00 Deferred	00 Approved 00 Rejected	00 Approved 00 Rejected	
Terms And Conditions	Covenant	Document	
CO Total	OO Total	CO Total	
00 👁 Met	00 👁 Met	00 👁 Met	
00 🔺 Breached	00 A Breached	00 A Breached	
00     Initiated     00     Not Initiated       00     Approved     00     Rejected       00     Deferred	00     Initiated       00     Approved       00     Rejected       00     Deferred	00     Initiated     00     Not Initiated       00     Approved     00     Rejected       00     Deferred	

Figure 3-40 Policy Exception

8. Click Next, Business window appears:

Figure 3-41 Business



9. Click Submit, Checklist window appears:



Submit ← Back	0	2		Next →
	Policy exceptions	Business	Checklist	
	No items to display.			
	Page 1 (0 of 0 items)	<		
			Outcome Proceed	•

Figure 3-42 Checklist

In case the checklist is configured for verification in the Maintenance module, the same appears in the above window. You have to manually ensure the checklist and enable check box.

## **10.** Select **Outcome** as **Proceed**.

## 11. Click Submit.

The PSN application is moved to **Document Execution** stage on clicking **Submit**.



# 4 Document Execution

In this stage, the Relationship Manager or the Credit Manager can review the documents added in Docket Generation stage and also add additional documents if any. In addition, the Release Amount specified in the Docket Generation stage can be modified, new facility can be marked for release or the facilities already marked for release can be removed from release.

The following table provides a high level overview about the **Document Execution** stage in PSN process.

Information available for user		Ac	tivities that can be performed by user
	test approved Credit Proposal (Gold copy) Istomer summary Liabilities approved Facilities approved Collateral Offered Covenants stipulated T&C stipulated Financials Demographic details	•	Check documents/agreements related to facility/collateral/Covenants/T&C for completion Upload new documents received Update facility amount for release Update collateral held value Submit application for review

### Table 4-1 Document Execution Information and Activities

Document Execution stage is similar to the Docket Generation stage. Refer **Docket Generation** chapter for field level information.

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

- Proceed
- Additional Info

If **Outcome** is selected as **Proceed**, the PSN application is moved to the Business Head Review stage on clicking **Submit**.

You can select **Additional Info**, if the information provided in the Docket Generation stage is not sufficient for you to proceed further.

If **Outcome** is selected as **Additional Info**, the PSN application is moved to **Docket Generation** stage on clicking **Submit**.



# 5 <u>Business Head Review</u>

In this stage, a senior member of the business team reviews the credit proposal and verifies if all the documents, agreements or any other pre-disbursement related activity to be performed by the customer have been completed. The Reviewer also verifies if the completion of the documents is as per the process or not.

The following table provides a high level overview about the Business Head Review stage in PSN process.

Inf	ormation available for user	Activities that can be performed by user
•	Latest approved Credit Proposal (Gold copy)	<ul> <li>Verify the document/agreements uploaded in</li> </ul>
•	Customer summary	previous stage
	<ul> <li>Liabilities approved</li> </ul>	<ul> <li>Review the facility marked for release</li> </ul>
	<ul> <li>Facilities approved</li> </ul>	<ul> <li>Review the collateral updated as held</li> </ul>
	<ul> <li>Collateral Offered</li> </ul>	Update comments
	<ul> <li>Covenants stipulated</li> </ul>	Submit the application for document review
	<ul> <li>T&amp;C stipulated</li> </ul>	<ul> <li>Send the application back for more</li> </ul>
	– Financials	information
	<ul> <li>Demographic details</li> </ul>	
•	Facility marked for release	
•	Collateral value updated as Held	
•	Comments from previous stage	

#### Table 5-1 Business Head Review Information and Activities

Business Head stage is similar to the Docket Generation stage. Refer **Docket Generation** chapter for field level information.

After adding comments for this stage, select **Outcome** as **Proceed** and click **Submit**, the PSN application is moved to the **Document Officer Review** stage.



# 6 <u>Document Officer Review</u>

In this stage, a member of the documentation team verifies if all the documents, agreements or any other pre-disbursement related activity to be performed by the customer have been completed or not.

The following table provides a high level overview about **Document Officer Review** stage in PSN process.

Table 6-1	Document (	Officer	Review	Information	and Activities
	Document		I COVICAN	mormation	

Information available for user		Activities that can be performed by user		
•	Latest approved Credit Proposal (Gold copy)	Verify the document/agreements uploaded		
•	Customer summary	<ul> <li>Review the facility marked for release</li> </ul>		
	<ul> <li>Liabilities approved</li> </ul>	<ul> <li>Review the collateral updated as held</li> </ul>		
	<ul> <li>Facilities approved</li> </ul>	Update comments		
	<ul> <li>Collateral Offered</li> </ul>	Submit the application for Legal check		
	<ul> <li>Covenants stipulated</li> </ul>	Send the application back for more		
	<ul> <li>T&amp;C stipulated</li> </ul>	information		
	– Financials			
	<ul> <li>Demographic details</li> </ul>			
•	Facility marked for release			
•	Collateral value updated as Held			
•	Comments from previous stage			

Refer **Docket Generation** chapter for information on the fields in this stage.

To send the PSN application to the Legal Check stage, enable **Legal Check Required** check box in **Checklist** window, select **Outcome** as **Proceed**, and click **Submit**.

To send the PSN application to the Final Check stage, select **Outcome** as **Proceed** without enabling **Legal Check Required** check box in **Checklist** window and click **Submit**.

To send the PSN application back to the previous stage for gathering additional information, select **Outcome** as **Additional Info** and click **Submit**.



# 7 <u>Legal Check</u>

This stage is applicable only if the **Legal Check Required** check box is enabled while submitting the application in **Document Officer Review** stage. In this stage, a member of the legal team in the bank verifies the customer executed documents from a legal aspect so as to make sure that the documents will hold good in a court of law if the need arises.

The following table provides a high level overview about the **Legal Check** stage in PSN process.

Information available for user	Activities that can be performed by user		
<ul> <li>Latest approved Credit Proposal (Gold copy)</li> <li>Customer summary         <ul> <li>Liabilities approved</li> <li>Facilities approved</li> <li>Collateral Offered</li> <li>Covenants stipulated</li> <li>T&amp;C stipulated</li> <li>Financials</li> </ul> </li> </ul>	<ul> <li>Verify the document / agreements uploaded in all the stages from a legal perspective</li> <li>Review the facility marked for release</li> <li>Review the collateral updated as held</li> <li>Update comments</li> <li>Submit the application for Final check</li> <li>Send the application back for more information</li> </ul>		
<ul> <li>Demographic details</li> </ul>	<ul> <li>Upload any Legal related documents, if</li> </ul>		
<ul> <li>Facility marked for release</li> </ul>	necessary		
<ul> <li>Collateral value updated as Held</li> </ul>			
Comments from previous stage			

Refer **Docket Generation** chapter for information on the fields in this stage. The Outcomes available for selection in this stage are:

- Proceed
- Send to Document Officer Review

If **Outcome** is selected as **Proceed**, the PSN application is moved to the Final Check stage on clicking **Submit**.

If **Outcome** is selected as **Send to Document Officer Review**, the PSN application is moved to **Document Officer Review** stage on clicking **Submit**.

You can select **Proceed** as **Outcome**, if Document Officer Review is not required before the Final Check.



# 8 <u>Final Check</u>

In this stage, a senior member of the documentation team goes through the credit proposal, the facilities and the collateral, and verifies the corresponding documents submitted by the customer to make sure that the documents are in order for Limit activation.

The following table provides a high level overview about the Final Check stage in PSN process.

Information available for user	Activities that can be performed by user				
<ul> <li>Latest approved Credit Proposal (Gold copy)</li> <li>Customer summary <ul> <li>Liabilities approved</li> <li>Facilities approved</li> <li>Collateral Offered</li> <li>Covenants stipulated</li> <li>T&amp;C stipulated</li> <li>Financials</li> <li>Demographic details</li> </ul> </li> <li>Facility marked for release</li> <li>Collateral value updated as Held</li> <li>Comments from previous stage</li> </ul>	<ul> <li>Verify all the document/agreements uploaded are complete in nature for the final time</li> <li>Review and edit the facility marked for release if necessary</li> <li>Review and edit the collateral updated as held if necessary</li> <li>Update comments</li> <li>Submit the application for Limit activation</li> <li>Send the application back for more information</li> <li>Upload more documents if needed</li> </ul>				

#### Table 8-1 Final Check Information and Activities

Refer **Docket Generation** chapter for information on fields in this stage. The Outcomes available for selection in this stage are:

- Proceed
- Additional Info
- Send to Document Officer Review

If **Outcome** is selected as **Proceed**, the PSN application is moved to the Limit Activation stage.

If **Outcome** is selected as **Additional Info**, the PSN application is moved to the Legal Check stage on clicking **Submit**.

If **Outcome** is selected as **Send to Document Officer Review**, the PSN application is moved to the Document Officer Review stage on clicking **Submit**.



# 9 Limit Activation

In this stage, a member of the release team goes through the Credit Proposal and the PSN application and updates the facility release amount either in partial or in full and collateral held value as per the documentation submitted in the previous stages.

The following table provides a high level overview about the **Limit Activation** stage in PSN process.

Inf	ormation available for user	Activities that can be performed by user					
•	Latest approved Credit Proposal (Gold copy) Customer summary – Liabilities approved – Facilities approved – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Demographic details Facility marked for release	<ul> <li>Activating/Handoff of the limit amount to ELCM as per full or partial release done in previous stages</li> <li>Handoff held collateral value to ELCM</li> <li>Send the application back for any information</li> <li>Complete the hand off process</li> </ul>					
•	Collateral value updated as Held						
•	Comments from previous stage						

### Table 9-1 Limit Activation Information and Activities

Refer **Docket Generation** chapter for information on fields in this stage. The Outcomes available for selection in this stage are:

- Proceed
- Send back for Additional Info

If **Outcome** is selected as **Proceed**, the PSN application is handed off to Oracle Banking Enterprise Limits and Collateral Management system (**OBELCM**) for Limit Activation.

If **Outcome** is selected as **Send back for additional Info**, the PSN application is moved to **Final Check** stage on clicking **Submit**.



# 10 <u>Document Upload</u>

# 10.1 Document Upload and Checklist

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

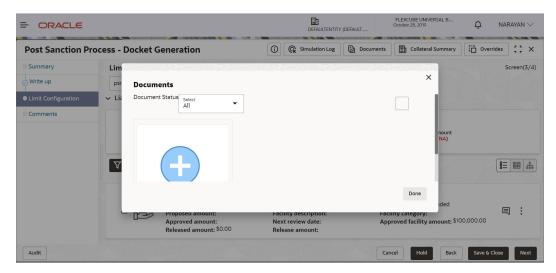
### Steps to upload documents

1. Click

### Figure 10-1 Documents



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



#### Figure 10-2 Documents

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.



ORACLE Post Sanction Process - Docket Generation				DEFAULTENTITY (DEFAULT		FLEXCUBE UNIVERSAL B October 28, 2019	$\hat{\mathcal{Q}}$ NARAYAN $\vee$
			0	G Simulation Log	Documents	Collateral Summary	Overrides
Summary	Lim						Screen(3/4)
Write up	psr	Documents				×	
Limit Configuration	~ Lia	Document Status					
Comments		Add Additional Document				nount NA)	<b>≣</b> ■ åå
	ď	Approved amount:		ity aescription: review date:		Done nded nty category: roved facility amount: \$10	E :
		Released amount: \$0.00	Relea	ase amount:			
Audit					Can	cel Hold Back	Save & Close Next

Figure 10-3 Documents

3. Click the Add icon. The Document Details window appears.

Figure 10-4 Document Details

			DEFAULT	ENTITY (DEFAULT	FLEXCUBE UNIVERSAL B October 28, 2019	$\hat{\mathbb{Q}}$ NARAYAN $\vee$
Post Sanction P	rocess - Docke				Collateral Summary	Overrides
Summary	Limit Confi	Document Document Type	Document Code		×	Screen(3/4)
Limit Configuration	↓ psn par ↓ Liabili	Address Proof	Aadhar Card Document Description	•		
Comments		Aadhar card doc	Aadhar card front and back	pic		
		Remarks	Document Expiry Date	<b></b>	hount NA)	
	T Filt					8= <b>=</b> &
		Drop files here or click to select				
		Selected Files: "Aad	harCard.pdf"		ed nt: \$100,000.	曰:
				Upload		
			(showing 1 record(s) out o	f 1)		
Audit				C	ancel Hold Back	Save & Close Next

- 4. Select **Document Type** and **Document Code** from the drop-down list. The options available are: **Amendment Documents**, **Proposal Documents** and **Closure Documents**.
- 5. Enter Document Title.
- 6. Enter **Document Description** that best describes the document.
- 7. Enter **Remarks** based on your need.
- 8. Click Calendar icon and select Document Expiry Date.
- 9. In **Drop files here or click to select**, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

### Note:

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

ORACLE

- 10. Click Upload. The Checklist window appears.
- **11.** Select **Outcome** as **Proceed**.
- 12. Click Submit. Document is uploaded and listed in Document window
- **13.** To edit or delete the document, click **Edit** or **Delete** icons.



# 11 <u>Reference and Feedback</u>

## **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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