

Facility Closure User Manual

Oracle Banking Credit Facilities Process Management Cloud Service

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Oracle Banking Credit Facilities Process Management Cloud Service User Guide
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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
About Closure Process	3
Closure Initiation	5
<i>Liability / Facility Closure</i>	8
<i>Closure Summary</i>	11
<i>Comments</i>	11
Closure Validation	13
Closure Approval	14
<i>Facility / Liability Closure</i>	14
<i>Closure Summary</i>	17
<i>Comments</i>	18
Customer Notification	19
<i>Draft Generation</i>	19
<i>Closure Summary</i>	20
<i>Comments</i>	21
Handoff - Manual Retry	23

Document Upload and Checklist 24

Reference and Feedback 27

References27

Feedback and Support27

Chapter 1 - Introduction

Preface

About this guide




This guide provides step-by-step instructions to close the liability / facility provided to the corporate customer.

Intended Audience

This document is intended for the banking personnel responsible for performing Liability / Facility Closure process for the corporate customer.

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

About Closure Process

Liability / Facility closure is the process of closing / canceling a single or a group of facilities / liability offered to the corporate customer. This process can be initiated by both the bank as well as the customer under certain circumstances.

The circumstances under which the customer initiates Closure process include:

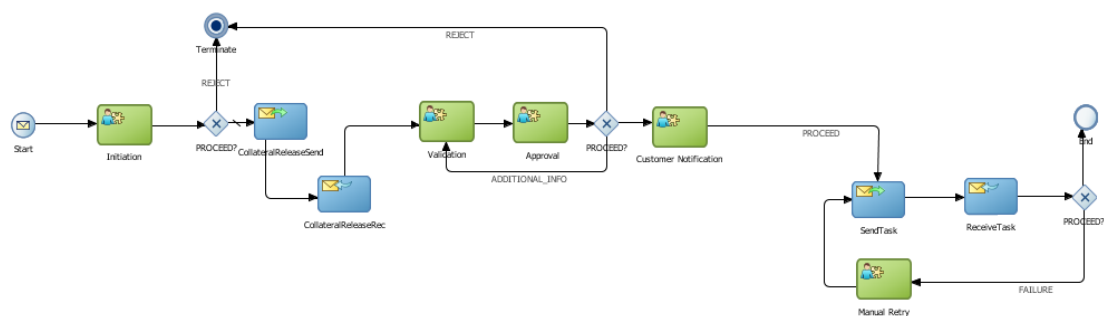
- The facility is no more required by the customer
- The customer is offered with higher amount of facilities from the competing bank
- The customer is offered with similar amount of facilities at a better rate of interest from the competing bank
- The customer is unable to repay the outstanding amount, thus decided to liquidate the collateral and close the facilities

The circumstances under which the bank initiates Closure process include:

- The customer is unable to repay the outstanding amount, thus the bank has decided to liquidate the collateral
- Worsening of the financial performance of the customer
- The customer breaches the covenant or Terms and Conditions set by the bank
- Maturity of the facility as per its natural course
- The bank has discontinued the sanctioned facilities, tenor, rates, etc.

Process Flow Diagram

The flow diagram illustrating various stages in the Closure process is provided below for reference:



Chapter 3 - Overview

The Closure process in OBCFPM has the following stages:

- Initiation
- Validation
- Approval
- Customer Notification
- Manual Retry

Refer each chapter in this book for information on the stages in Closure process.

Chapter 3 - Initiation

Closure Initiation

In this stage, the user can close the liability / facilities provided to the customer as well as the collaterals provided as a security for the facility.

To initiate Liability / Facility Closure:

1. Login to OBCFPM.
2. Navigate to **Credit Facilities > Corporate > Facility Closure** from the left menu. The *Facility Closure Initiation* window appears:

Facility Closure

(004) Feb 12, 2020 sample@sample.com

Application Priority ☒ Low ☐ Medium ☐ High

Application Branch 004

Party Id PTY192560509

Party Information

Customer Name: Corporation Demographic Type: Domestic Entity: Proprietorship Country: INDIA

Party Id: PTY192560509 Register No: RN534345231 Liability Amount: \$22,000,000.00 Expiry date: Jan 27, 2021 Is KYC Compliant: No Share Holders: 2 Contractors: 2 Guarantors: 2 Bankers: 3

WIP Applications

Application Number	BranchCode	Priority	Party Id	Customer Name	Process Name	Current Stage
APP21901500	004	Low	PTY192560509	PTY192560509	Group Concentration Extension Process	Group Concentration Extension Initial
APP21991635	004	Low	PTY192560509	PTY192560509	Facility Review Process	Facility Review Initiation
APP211051744	004	High	PTY192560509	Corporation	Facility Review Process	Facility Review Initiation
APP211051745	004	High	PTY192560509	Corporation	Facility Review Process	Facility Review Initiation
APP211051746	004	High	PTY192560509	Corporation	Facility Review Process	Facility Review Initiation

Page 1 of 7 (1 - 10 of 69 items)

Closure Type ☒ Liability ☐ Facility

Select Liabilities

Liability Name	Total Facilities	No Of Outstanding Facilities	Total Collaterals	Closure Eligibility
Corporation	15	15	0	No

Initiate Facility Closure

3. Choose the facility closure **Application Priority**. The options available are: Low, Medium, and High.
4. Select the **Application Branch**. Bank branches maintained in the system are displayed in the LOV.
5. Click the search icon in **Party Id** field and select the required customer. The system displays basic information of the customer along with the WIP applications created for the customer, and enables the **Initiate Facility Closure** button.
6. Select the **Closure Type**. The options available are **Liability** and **Facility**.

If the **Liability** option is selected, all the liabilities available for the selected customer are displayed.

Chapter 3 - Initiation

If the **Facility** option is selected, all the facilities created for the selected customer are displayed in the **Select Facilities** drop down list.

7. Select the required liability / facility and click **Initiate Facility Closure**. The *Company Name - Closure* page appears.

Or

8. Navigate to **Credit Facilities > My Portfolio**.
9. Expand the required customer.

My Portfolio

(DEFAULTTENTITY) Bank Futura - Canary Whar... Feb 15, 2020

sample@sample.com

Type to filter

+ New Proposal

Customer	Customer Id	Amount Sanctioned	Balance Available
▲ [REDACTED] LTD	PTY201514287	\$2,000.00	\$1,000.00

1 Entities

Funded		Non Funded	
\$2,000.00	\$1,000.00	\$0.00	\$0.00

Upcoming events

No items to display.

Financial Info View all

No items to display.

WIP Applications View all

- 0 Facility Application
- 0 Collateral Application
- 0 Policy Exception

Ratings

No items to display.

Initiate Amendment Initiate PSN Initiate Closure Initiate T&c Compliance Initiate GC Amendment Initiate GC Extension Initiate Facility Review

10. Click **Initiate Closure**. The *Company Name - Closure* page is displayed.

ACME Corporation - Closure

Closure Type *

☐ Liability ☐ Facility

Submit Cancel

Chapter 3 - Initiation

11. Select the **Closure Type**. The options available are **Liability** and **Facility**.
12. To close the liability, select **Liability** option.

Upon selecting the Liability option, all the liabilities associated with the customer are displayed as shown below:

ACME Corporation - Closure

Closure Type *

☒ Liability ☐ Facility

Select Liabilities

Liability Name	Total Facilities	No Of Outstanding Facilities	Total Collaterals	Closure Eligibility
✓ ACME Corporation	13	13	0	Yes

Submit Cancel

13. Select the liability and click **Submit**. The *Liability Closure* page is displayed.
14. To close the facility, click the **Facility** option.

Upon selecting the Facility option, all the facilities associated with the customer are displayed as shown below:

ACME Corporation - Closure

Closure Type *

☐ Liability ☒ Facility

Select Facilities

ACME Corporation ▼

i Click Submit to initiate Facility closure for the ACME Corporation

Submit Cancel

15. Select the required facility from the **Select Facilities** drop down list.
16. Click **Submit**. The *Facility Closure* page is displayed.

Chapter 3 - Initiation

Liability / Facility Closure

This page allows the user to initiate closure for liabilities, facilities and collaterals linked to facilities.

Facility Closure - Closure Initiation

Liability Closure

Liability Closure

Liability

Facility

Collaterals

Screen (1 / 3)

Filter

Type to filter

CLOSE

Party Id: PTY201344330

undefined: PTY201344329

Name:

Liability Number: 04567

Closure Remarks

CLOSE

Party Id: PTY003

undefined: PTY201344330

Name:

Liability Number: 04567

CLOSE

Party Id: PTY002

undefined: PTY201344330

Name:

Liability Number: 04567

Hold

Back

Next

Save & Close

Cancel

In the **Liabilities** tab:

17. To filter a liability, click the **Filter** icon and specify the search parameters or directly type the liability detail in **Type to filter** text box.
18. To change the liability view to table view, click the table view icon.
19. To change the liability view to tree view, click the tree view icon.
20. To view the liability details of a party, click the corresponding **Party Id**.
21. To initiate liability closure for a party, click the Hamburger icon in corresponding record and select **Closure Remarks**.

Closure Remarks

Enter text here...

Post

No items to display.

Ok

22. Specify the comments for closure in the **Closure Remarks** text box.
23. Click **Post**. Comments are posted below the text box.

Chapter 3 - Initiation

24. Click **Ok**.

In the **Facility** tab:

The screenshot shows the 'Facility Closure' screen with the 'Facility' tab selected. At the top, there are four summary cards: 'Total Facilities' (1), 'With Outstanding' (1), 'Without Outstanding', and 'Marked for Closure'. Below these is a filter section with a 'Filter' icon and a 'Type to filter' text box. A table displays one facility record for 'F202049' with details like 'Line Number: LIN1', 'Facility Description: TESTTL', 'Requested Amount', 'Facility Category: TESTTL', 'Product Type: Funde', and 'Next Review Date'. A 'Close Facility' button is visible next to the record. At the bottom, there are navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

26. To change the facility view to table view, click the table view icon.

27. To change the facility view to tree view, click the tree view icon.

28. To initiate closure for a facility, click the Hamburger icon in the corresponding record and select **Close Facility**. The **Comments** window appears:

The screenshot shows the 'Comments' window. It features a rich text editor at the top with various formatting icons (bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, H1, H2, undo, redo, print, and a right arrow). Below the editor is a large text area with the placeholder 'Enter text here...'. A 'Post' button is located to the right of the text area. Below the text area, a message states 'No items to display.' At the bottom right, there is an 'Ok' button.

29. Type the **Comments** for facility closure in the text box.

30. Click **Post**. Comments are posted below the text box.

31. Click **Ok**.

Chapter 3 - Initiation

In the **Collaterals** tab:

The screenshot shows the 'Facility Closure' application with the 'Collaterals' tab selected. At the top, there are three summary boxes: 'Total Collateral to be Released' (blue), 'Collaterals Updated with Release Instructions' (orange), and 'Collaterals Yet to be Updated with Release Instructions' (green). Below these is a filter section with a 'Filter' icon, a 'Type to filter' text box, and a 'Type to filter' button. A table view icon is also present. The main area displays a list of collateral items. The first item is highlighted, showing details: 'Collateral Id: COL202470460', 'Collateral Type: Machine', 'Owner Estimated Value:', 'Charge Hierarchy: -1', 'Valuation Date:', 'Valuation Amount:', and 'Collateral Details:'. At the bottom, there are navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

32. To filter a collateral, click the **Filter** icon and specify the search parameters or directly type the collateral detail in **Type to filter** text box.

33. To change the collateral view to table view, click the table view icon.

34. To view the details of particular collateral, click the **Collateral Id** in corresponding record.

35. To initiate closure for a collateral, select the collateral and click the Close Collateral icon. The *Comments* window appears:

The screenshot shows the 'Comments' window. It has a title bar 'Comments'. Below the title bar is a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, H1, H2, H3, H4, H5, H6, and a 'Post' button. The text area contains the placeholder text 'Enter text here...'. Below the text area is a 'Post' button. At the bottom, there is a message 'No items to display.' and an 'Ok' button.

36. Type the **Comments** for collateral closure in the text box.

37. Click **Post**. Comments are posted below the text box.

38. Click **Ok**.

39. Click **Next** to go to the next page. The *Closure Summary* page appears.

Chapter 3 - Initiation

Closure Summary

This data segment provides a preview of the actions made in the Liability / *Facility Closure* page. The user can check the facilities and collaterals detail and make necessary decision.

Closure Summary Screen (2 / 3)

Customer Information

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

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY212094301		Proprietorship	\$22,000,000.00	No	0	0	0	0

Entities	Facilities	Collaterals
1 Added	13 Closed	0 Released

► Entities

► Facilities

► Collaterals

Hold Back Next Save & Close Cancel

40. Review the Closure Summary.
41. Click **Next** to go to the *Comments* page.

Comments

This data segment allows the user to capture overall comments for the Closure Initiation stage.

Comments Screen (3 / 3)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

42. Type the **Comments** for the Closure Initiation stage in the text box.
43. Click **Post**. Comments are posted below the text box.

Chapter 3 - Initiation

- 44. To hold the Closure Initiation task, click **Hold**.
- 45. To go back to the previous page, click **Back**.
- 46. To save and exit the page, click **Save & Close**.
- 47. To go to the next stage, click **Submit**.
- 48. To cancel the Facility Closure operation, click **Cancel**.

Upon clicking **Submit**, the *checklist* window appears.

- 49. Select the **Outcome** as Proceed and click **Submit**. The task is moved to the Closure Validation stage.

Closure Validation

In this stage, the credit officer validates the Liability / Facility Closure request and further enhance it before submitting for approval.

To validate the Closure request:

1. Navigate to **Task > Free Task** from the left menu. The *Free Task* page appears:

<div>Refresh Acquire Delegate Reassign Flow Diagram</div>								
	Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
<input type="checkbox"/>	Acquire & Edit	Low	APP191407528	000	ACME Corporation	£0.00	Facility Closure	Validation
<input type="checkbox"/>	Acquire & Edit	Medium	APP191377514	004	PTY183443391	\$129,000.00	Collateral Perfection	Data Enrichment
<input type="checkbox"/>	Acquire & Edit	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Risk Evaluation
<input type="checkbox"/>	Acquire & Edit	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Legal Evaluation
<input type="checkbox"/>	Acquire & Edit	Low	APP191377509	004	SampleOrg	\$0.00	Facility Amendment	Legal Evaluation

2. **Acquire & Edit** the required Validation task. The Liability / *Facility Closure* page appears.

The Closure Validation task is similar to the Closure Initiation task. Refer **Initiation** chapter for information on validating the Closure request.

Upon submitting the Closure Validation task, the task is moved to the Approval stage.

Closure Approval

In this stage, the Credit Approver reviews the Closure request and takes any of the following actions based on the available information:

- Approve
- Send Back for more info
- Reject

1. Navigate to **Task > Free Task** from the left menu. The *Free Task* page appears:

<div> Refresh Acquire Delegate Reassign Flow Diagram </div>								
	Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
<input type="checkbox"/>	Acquire & Edit	Low	APP191407528	000	ACME Corporation	£0.00	Facility Closure	Validation
<input type="checkbox"/>	Acquire & Edit	Medium	APP191377514	004	PTY183443391	\$129,000.00	Collateral Perfection	Data Enrichment
<input type="checkbox"/>	Acquire & Edit	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Risk Evaluation
<input type="checkbox"/>	Acquire & Edit	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Legal Evaluation
<input type="checkbox"/>	Acquire & Edit	Low	APP191377509	004	SampleOrg	\$0.00	Facility Amendment	Legal Evaluation

2. **Acquire & Edit** the required Approval task. The *Approval - Facility Closure / Liability Closure* page appears.

Facility / Liability Closure

This page allows the Approver to approve, reject or send back the facility / liability closure request, and release collaterals associated with the facility.

Facility Closure -

Documents
Collateral Summary

Facility Closure

Liability
Facility
Collaterals

Filter
Type to filter

Party Id: PTY212094301
Name: ACME Corporation
Liability Number: 005827

Party Id: PTY21209402
undefined: PTY212094301
Name: ACME US
Liability Number:

Party Id: PTY212094303
undefined: PTY212094301
Name: ACME UK
Liability Number:

Party Id: PTY212094304
undefined: PTY212094301
Name: ACME IN
Liability Number:

Party Id: PTY21209402
undefined: PTY212094301
Name: ACME US
Liability Number:

Hold
Back
Next
Save & Close
Cancel

In the **Liability** tab:

3. To filter a liability, click the **Filter** icon and specify the search parameters or directly type the liability detail in **Type to filter** text box.
4. To change the liability view to table view, click the table view icon.
5. To change the liability view to tree view, click the tree view icon.

Chapter 3 - Approval

6. To view the liability details of a party, click the corresponding **Party Id**.
7. To approve the liability closure request for a party, click the Hamburger icon in corresponding record and select **Approve**. The *Comments* window appears.
8. Post the approval comments.
9. Click **Ok**.

Similarly, to reject or send back the closure application for a party, click the Hamburger icon in corresponding record and select the required option.

In the **Facilities** tab:

Facility Closure

Liability Facility Collaterals

Total Facilities 13 Facilities

With Outstanding 13 Facilities

Without Outstanding

Marked for Closure

Filter Type to filter

FC99999 CLOSE
Line Number: LC1
Facility Description: test
Requested Amount:
Facility Category: TL
Writeups:

Product Type: Funded
Next Review Date: 20-08-18

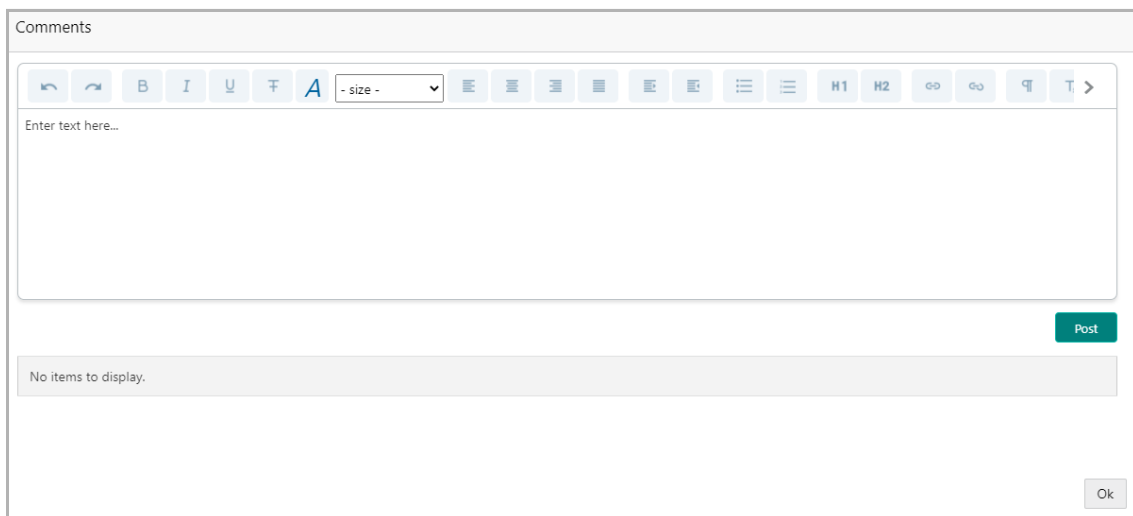
FC99998 CLOSE
Line Number: LTLOAN1
Facility Description: test
Requested Amount:
Facility Category: TL
Writeups:

Product Type: Funded
Next Review Date: 20-08-18

Hold Back Next Save & Close Cancel

10. To filter a facility, click the **Filter** icon and specify the search parameters or directly type the facility detail in **Type to filter** text box.
11. To change the facility view to table view, click the table view icon.
12. To change the facility view to tree view, click the tree view icon.
13. To approve closure request for a party, click the Hamburger icon in the corresponding record and select **Approve**. The *Comments* window appears:

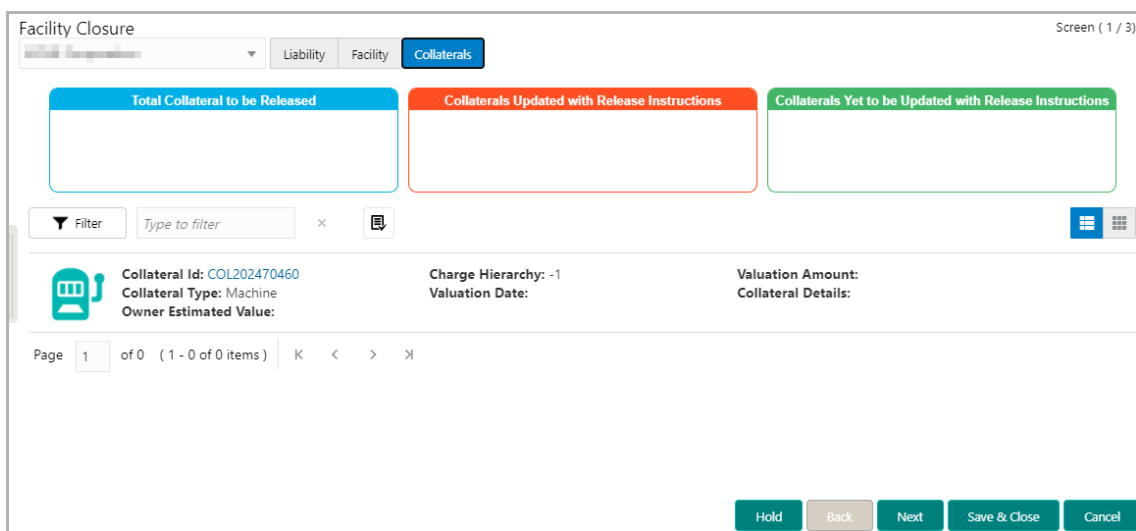
Chapter 3 - Approval



The screenshot shows a 'Comments' window with a rich text editor at the top. The editor includes a toolbar with icons for undo, redo, bold, italic, underline, text color, font size (set to - size -), bulleted list, numbered list, link, unlink, indent, outdent, decrease indent, increase indent, and a 'T' icon. Below the toolbar is a large text area with the placeholder 'Enter text here...'. To the right of the text area is a green 'Post' button. Below the text area is a grey bar with the text 'No items to display.' At the bottom right of the window is a grey 'Ok' button.

14. Type the approval **Comments** in the text box.
15. Click **Post**. Comments are posted below the text box.
16. Click **Ok**.

In the **Collaterals** tab:



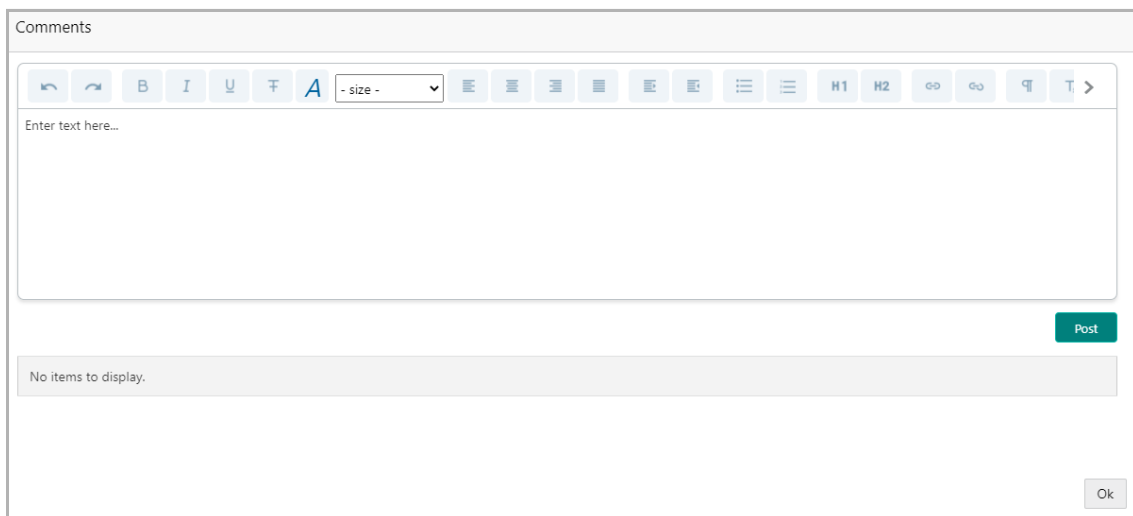
The screenshot shows the 'Facility Closure' application with the 'Collaterals' tab selected. At the top, there are tabs for 'Liability', 'Facility', and 'Collaterals'. Below the tabs are three colored boxes: 'Total Collateral to be Released' (blue), 'Collaterals Updated with Release Instructions' (orange), and 'Collaterals Yet to be Updated with Release Instructions' (green). Below these boxes is a filter section with a 'Filter' icon, a 'Type to filter' text box, and a 'x' icon. To the right of the filter section is a 'Filter' icon. Below the filter section is a table with the following data:

Collateral Id	Charge Hierarchy	Valuation Amount
COL202470460	-1	

Below the table is a pagination bar showing 'Page 1 of 0 (1 - 0 of 0 items)' and navigation icons. At the bottom right of the window are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

17. To filter a collateral, click the **Filter** icon and specify the search parameters or directly type the collateral detail in **Type to filter** text box.
18. To change the collateral view to table view, click the table view icon.
19. To view the details of particular collateral, click the **Collateral Id** in corresponding record.
20. To close a collateral, select the collateral and click the Close Collateral icon. The *Comments* window appears:

Chapter 3 - Approval

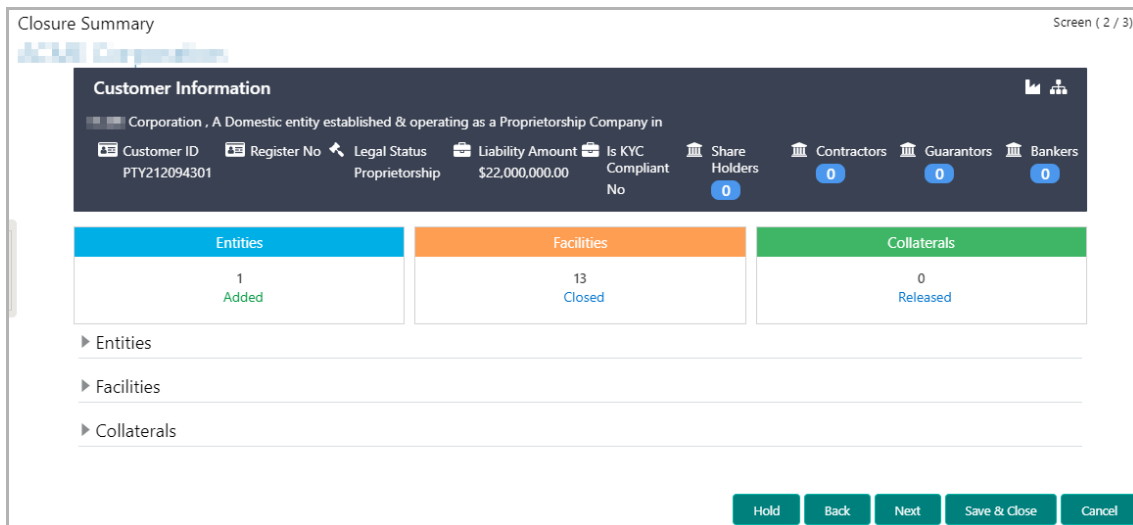


The Comments form interface includes a title bar 'Comments', a rich text editor toolbar with icons for undo, redo, bold, italic, underline, text color, background color, bulleted list, numbered list, link, unlink, indent, outdent, and text alignment, along with a font size dropdown. Below the toolbar is a large text area with the placeholder 'Enter text here...'. To the right of the text area is a green 'Post' button. Below the text area is a grey box with the text 'No items to display.'. At the bottom right is a grey 'Ok' button.

21. Type the **Comments** for collateral closure in the text box.
22. Click **Post**. Comments are posted below the text box.
23. Click **Ok**.
24. Click **Next** to go to the next page. The *Closure Summary* page appears.

Closure Summary

This data segment provides a preview of the actions made in the *Facility / Liability Closure* page. The user can check the facilities and collaterals detail and make necessary decision.



The Closure Summary screen displays a summary of customer information and closure statistics. The title bar shows 'Closure Summary' and 'Screen (2 / 3)'. The main content area is divided into two sections. The top section, 'Customer Information', shows details for 'ACTM Corporation' and includes a table with the following data:

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY212094301		Proprietorship	\$22,000,000.00	No	0	0	0	0

The bottom section, 'Entities', 'Facilities', and 'Collaterals', shows the following data:

Entities	Facilities	Collaterals
1 Added	13 Closed	0 Released

Below the tables are expandable sections for 'Entities', 'Facilities', and 'Collaterals'. At the bottom right are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

25. Review the Closure Summary.
26. Click **Next** to go to the *Comments* page.

Chapter 3 - Approval

Comments

This data segment allows the user to capture overall comments for the Closure Approval stage.

Comments

Screen (3 / 3)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

27. Type the **Comments** for the Closure Approval stage in the text box.
28. Click **Post**. Comments are posted below the text box.
29. To hold the Closure Approval task, click **Hold**.
30. To go back to the previous page, click **Back**.
31. To save and exit the page, click **Save & Close**.
32. To go to the next stage, click **Submit**.
33. To cancel the Closure operation, click **Cancel**.

Upon clicking **Submit**, the *checklist* window appears.

34. Select the **Outcome** as Proceed and click **Submit**. The task is moved to the Customer Notification stage.

Chapter 3 - Customer Notification

Customer Notification

In this stage, the Relationship Manager downloads the documents necessary for Facility Closure process and distributes the same to the customer for acceptance.

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears.
2. **Acquire & Edit** the required Customer Notification task. The *Draft Generation* page appears.

Draft Generation

This data segment allows to configure communication details of the party for email notification.

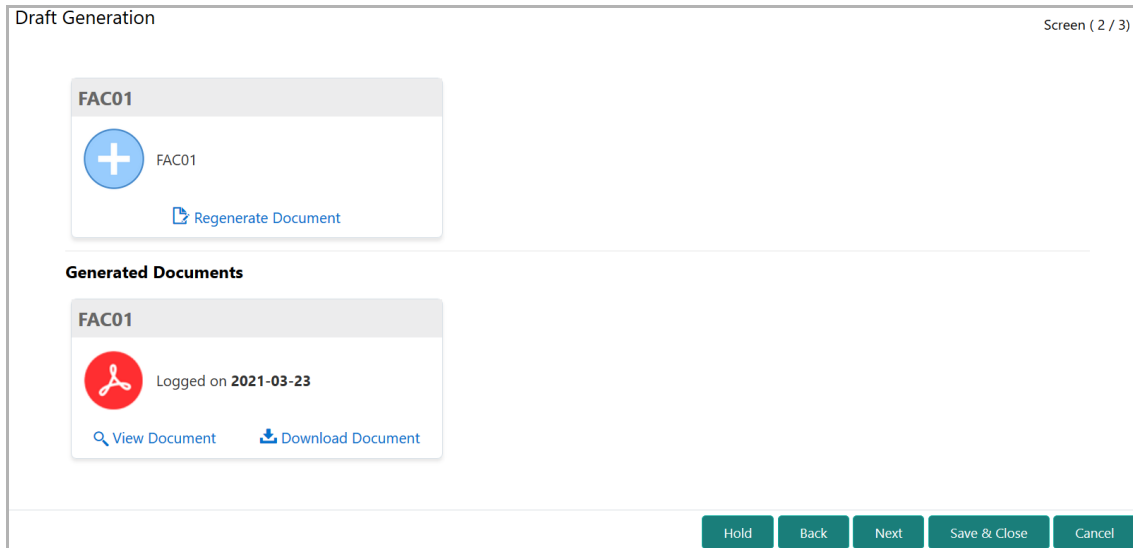
The screenshot shows the 'Draft Generation' window. On the left is a sidebar with 'Draft Generation' selected, and 'Closure Summary' and 'Comments' below it. The main area has a header 'Draft Generation' and a sub-header 'FAC01'. Below this is a card with a blue circle containing a white plus sign, followed by 'FAC01' and a 'Generate Document' button with a document icon. At the bottom right are buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows 'Screen (1 / 3)'.

3. Click **Generate Document**. The *Draft Generation Details* window appears.

The screenshot shows the 'Draft Generation Details' window. It has a header 'Draft Generation Details'. Below this are two columns of form fields. The left column has 'Communication Type' with a dropdown set to 'Email', 'E-Mail CC' with a text field containing 'john_doe@example.com', and 'E-Mail To' with a text field containing 'john_doe@example.com'. The right column has 'Subject' with a text field containing 'Proposal draft'. At the bottom right are 'Cancel' and 'Generate' buttons.

Chapter 3 - Customer Notification

4. In **E-mail To** field, type the E-mail address to which the closure draft has to be sent.
5. In **E-mail CC** field, type the E-mail address which has to be in CC of draft closure mail.
6. In **Subject** field, type the mail subject.
7. Click **Generate**. Closure draft configured in the system is sent to the mail ID mentioned in **E-Mail To** field.



8. To view the generated draft document, click **View Document**.
9. To download the generated draft document, click **Download Document**.
10. After generating closure draft, click **Next**. The *Closure Summary* page appears.

Closure Summary

This data segment provides a preview of the actions made in the *Facility / Liability Closure* page. The user can check the facilities and collaterals detail in this page.

Chapter 3 - Customer Notification

Closure Summary Screen (2 / 3)

Customer Information

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

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY212094301		Proprietorship	\$22,000,000.00	No	0	0	0	0

Entities	Facilities	Collaterals
1 Added	13 Closed	0 Released

► Entities

► Facilities

► Collaterals

Hold Back Next Save & Close Cancel

11. Review the Closure Summary.
12. Click **Next** to go to the *Comments* page.

Comments

This data segment allows the user to capture overall comments for the Customer Notification stage.

Comments Screen (3 / 3)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

13. Type the **Comments** for the Customer Notification stage in the text box.
14. Click **Post**. Comments are posted below the text box.
15. To hold the Closure Notification task, click **Hold**.
16. To go back to the previous page, click **Back**.
17. To save and exit the page, click **Save & Close**.
18. To go to the next stage, click **Submit**.

Chapter 3 - Customer Notification

19. To cancel the Facility / Liability Closure operation, click **Cancel**.

Upon clicking **Submit**, the *checklist* window appears.

20. Select the **Outcome** as Proceed and click **Submit**. The application will be automatically transferred to the Back Office System for closing the facility.

Handoff - Manual Retry

If Handoff to the Back Office System fails in automatic Handoff stage, the credit officer can manually retry the Handoff process.

To acquire the Facility Closure - Manual Retry task, navigate to **Tasks > Free Tasks** and click **Acquire & Edit** on the required item.

Refer **Initiation** chapter for field level explanation of the data segments in Handoff - Manual Retry process.

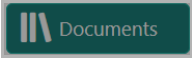
Upon submitting the Handoff - Manual Retry task, the closure application will be sent to the Back Office System.

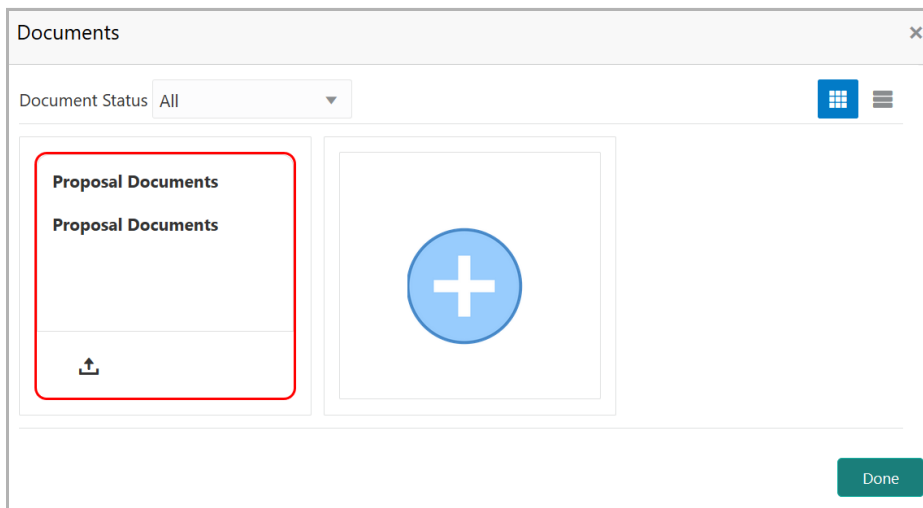
Chapter 3 - Document Upload

Document Upload and Checklist

In OBCFPM, closure documents can be uploaded in any stage of Facility Closure process. Uploading documents help the senior officers in bank to accurately evaluate the closure application and approve the same.

Steps to upload documents

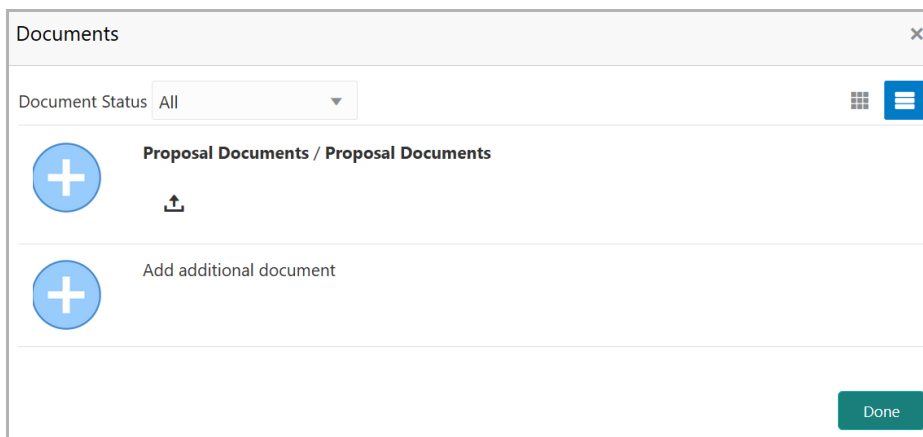
1. Click  at the top right corner of any page. The *Documents* window appears.



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

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

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



Chapter 3 - Document Upload

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

Document

Document Type *

Closure Documents

Document Code *

Closure Documents

Document Title *

Facility Payment Bills

Document Description

Remarks

Paid

Document Expiry Date

Mar 21, 2020

Drop files here or click to select

Selected files: ["pdf-PDF-Invoice3.pdf"]

Upload

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type a brief description about the document in the **Document Description** field.
7. Type the **Remarks**, if any.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

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

Chapter 3 - Document Upload

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.

Reference and Feedback

References

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

- Oracle Banking Getting Started User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core User Guide
- Oracle Banking Process Maintenance Worklist User Guide
- Oracle Banking Credit Facilities Process Management Installation Guides

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