Group Concentration Extension User Guide

Oracle Banking Credit Facilities Process Management Cloud Service

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ORACLE

Financial Services

Oracle Banking Credit Facilities Process Management Cloud Service User Guide
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Chapter 1 - Introduction

Preface

About this guide

This guide walks you through all the stages in Group Concentration Extension Process for increasing the validity of group concentration limit set for the group entity.

Intended Audience

This document is intended for the banking personnel responsible for setting validity for the group concentration limit.

Conventions Used

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

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

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

Overview

The validity of liability set for the group entity during Group Concentration Limit Process is determined based on the performance of the group entity. As the group entity's performance improve over the period of time, the banks can increase the validity of set limit.

The Group Concentration Extension Process in OBCFPM is a simple process specifically designed with the following stages to extend the expiry of group concentration limit:

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

Chapter 3 - Initiation

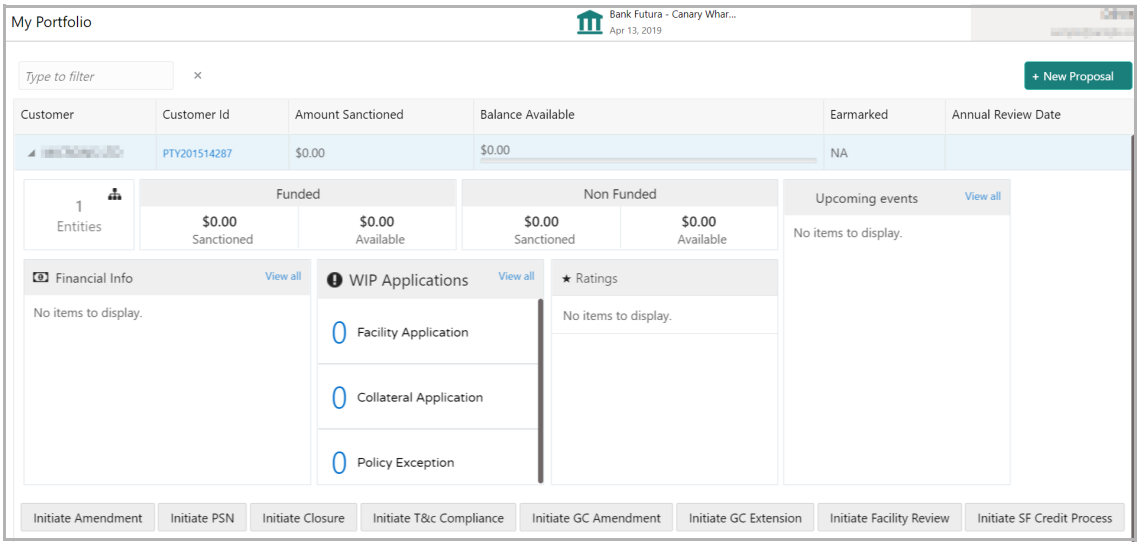
Extension Initiation

In this stage, the user can initiate the Group Concentration Extension Process for the requested group entity.

To initiate Group Concentration Extension Process, perform the following steps:

Initiation Steps

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

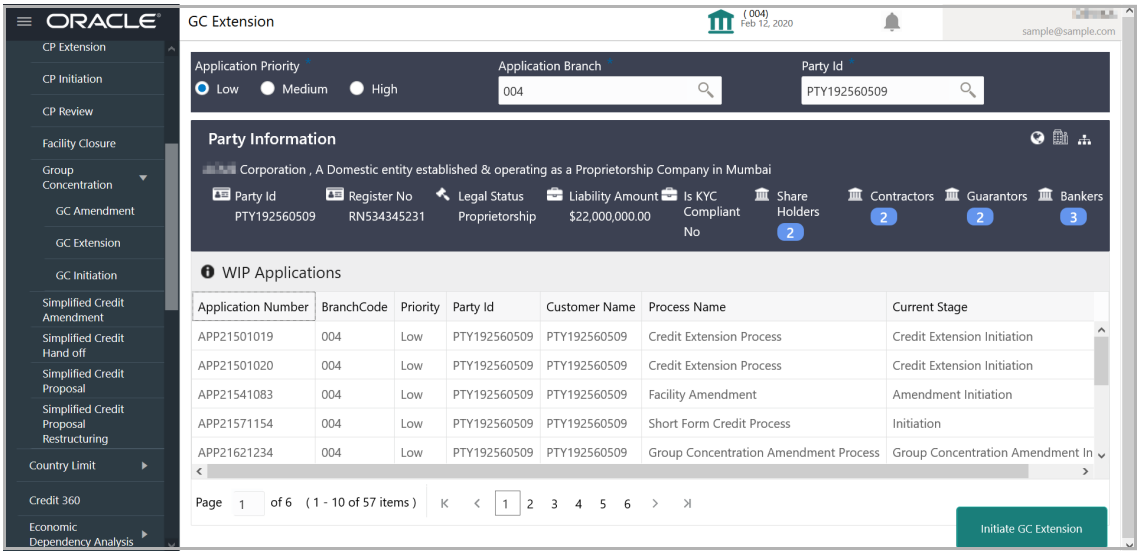


3. Click and expand the required customer.
4. Click **Initiate GC Extension**. The *Initiation* page appears.

Or

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

Chapter 3 - Initiation



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

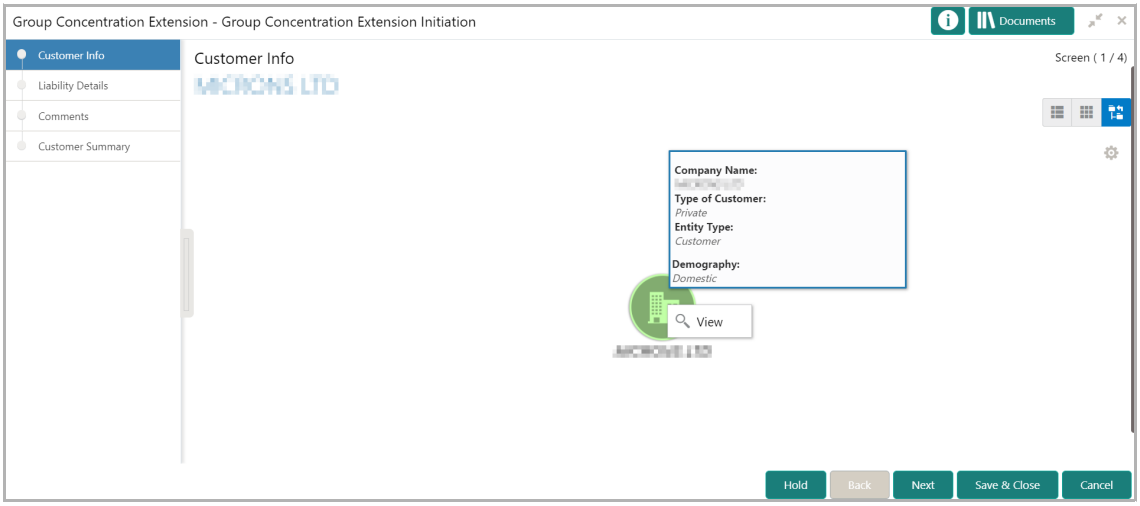
7. Select the **Application Branch**. Bank branches maintained in the system are displayed in LOV.

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

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

Customer Info

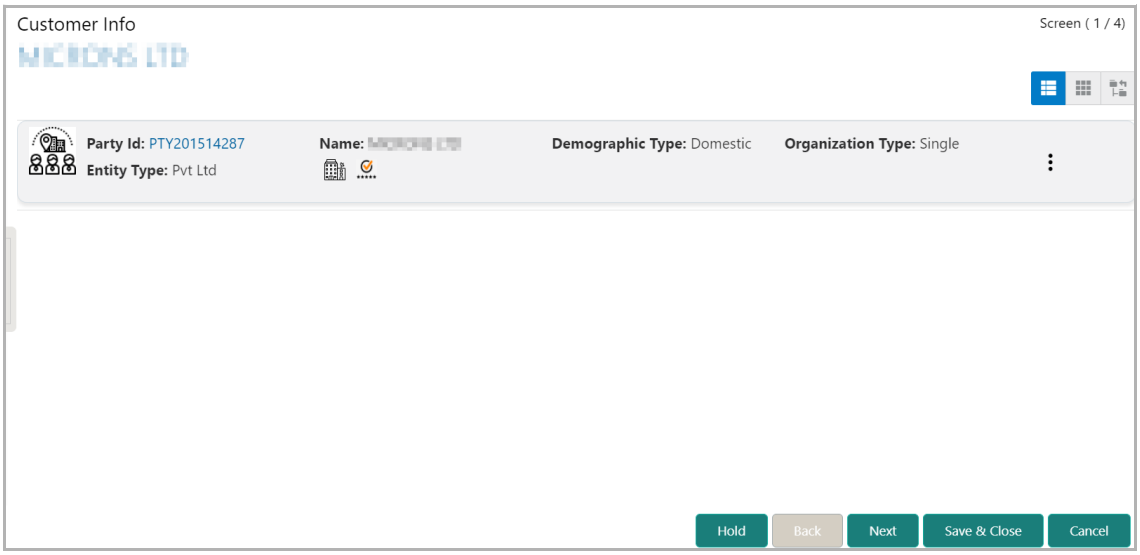
This data segments allows you to view all the information about the group entity added in Group Concentration Limit process.



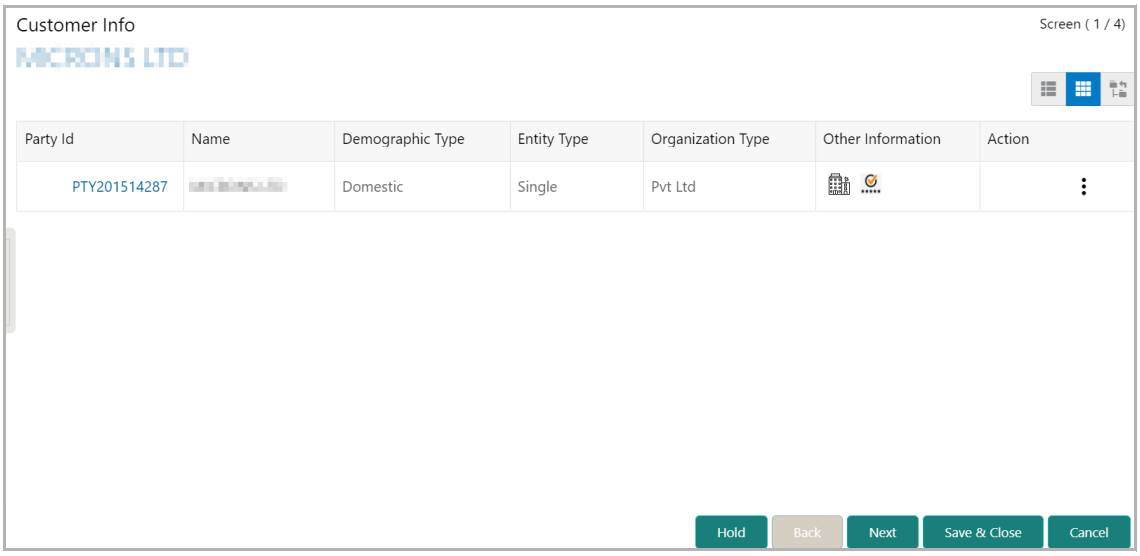
10. Mouse hover on the customer icon to view basic information about the group entity.

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

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



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



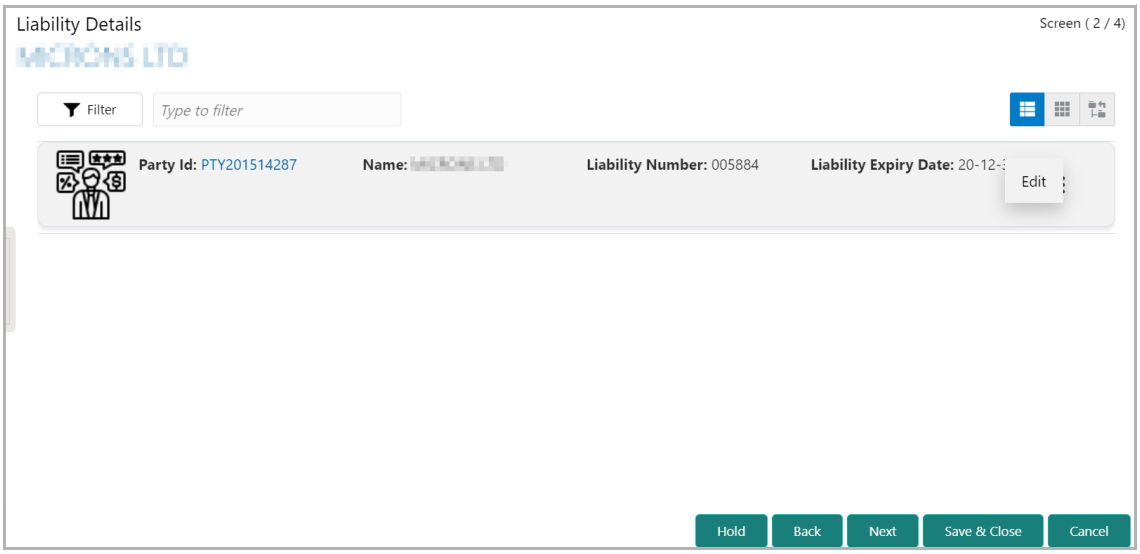
14. To view the entity details in Table View and List View, click the Party Id in corresponding record.

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

Chapter 3 - Initiation

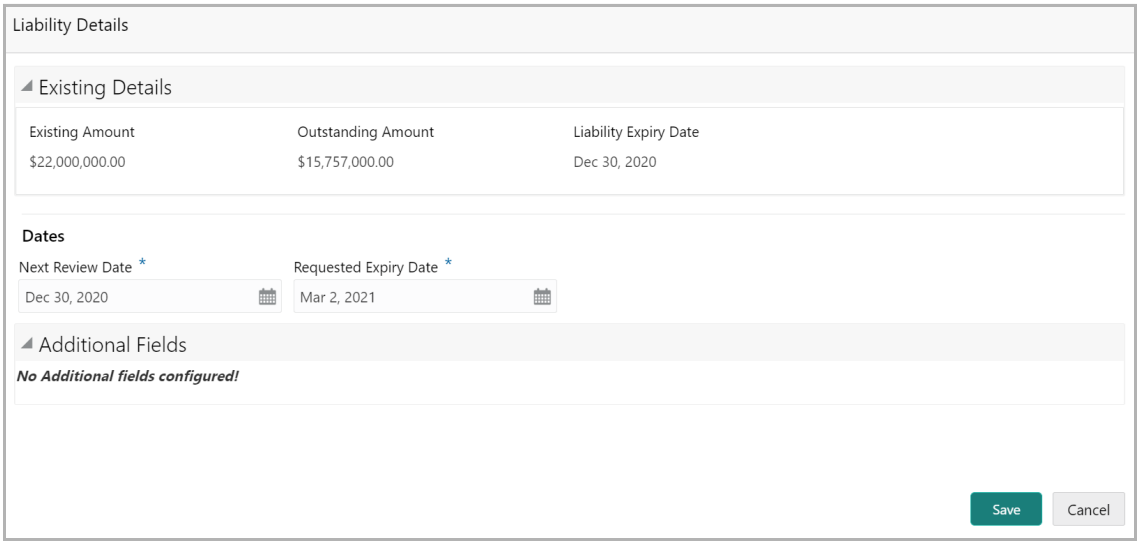
Liability Details

This data segment lists all the liabilities of group entity added in Group Concentration Limit process. You can capture the liability expiry date requested by the selected group entity in this data segment.



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

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



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

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

Chapter 3 - Initiation

Dates

18. Click the Calendar icon and select the **Next Review Date**. Review task for the Group Concentration Extension application will be created on the selected date.

19. Click the Calendar icon and select the **Requested Expiry date** (expiry date requested by the entity).

In Enrichment stage, **Proposed Expiry Date** field appears in the Liability Details window. Select the **Proposed Expiry Date** to propose an expiry for the liability.

20. Click **Save**. The *Liability Details* page is updated with the modified details.

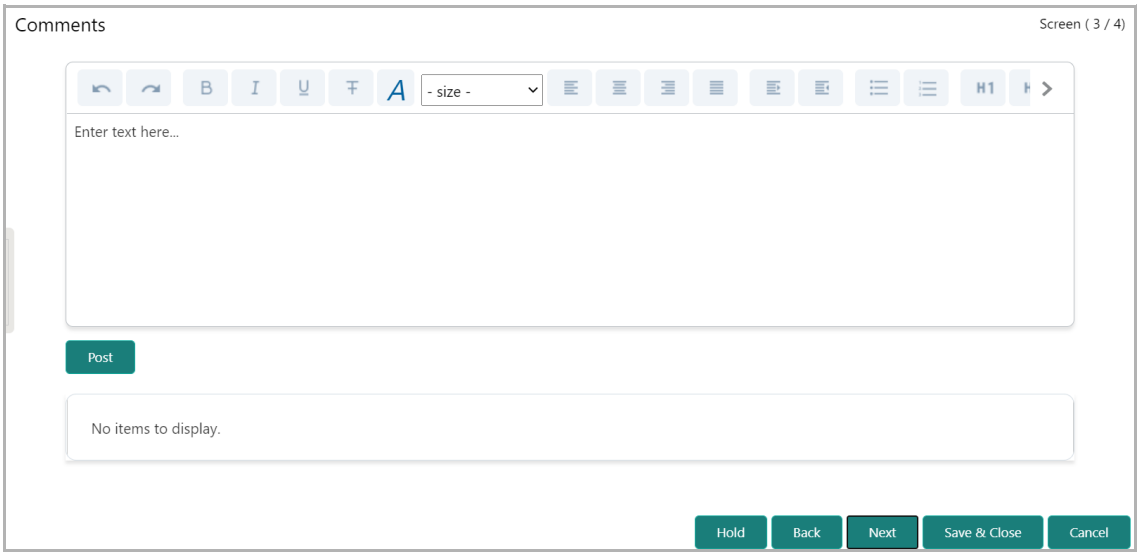
21. To change the layout of *Liability Details* page to table view, click the **Table View** icon.

22. To change the layout of *Liability Details* page to tree view, click the **Tree View** icon.

23. To go to the *Comments* page, click **Next**.

Comments

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



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

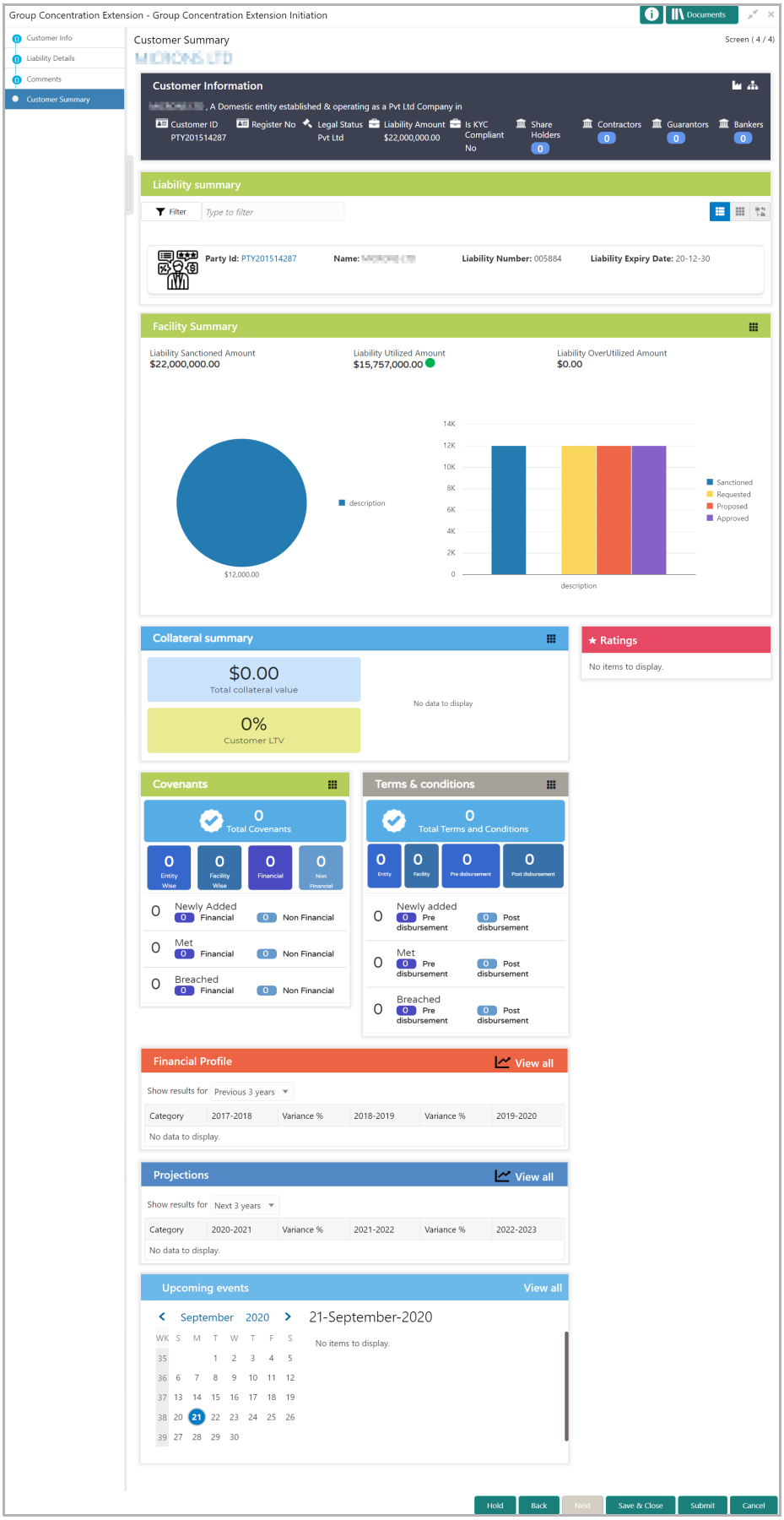
25. To go to the Summary page, click **Next**.

Chapter 3 - Initiation

Summary

This data segment is the graphical representation of customer information such as Liability Summary, 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



In the **Liability Summary** widget, you can perform the following actions:

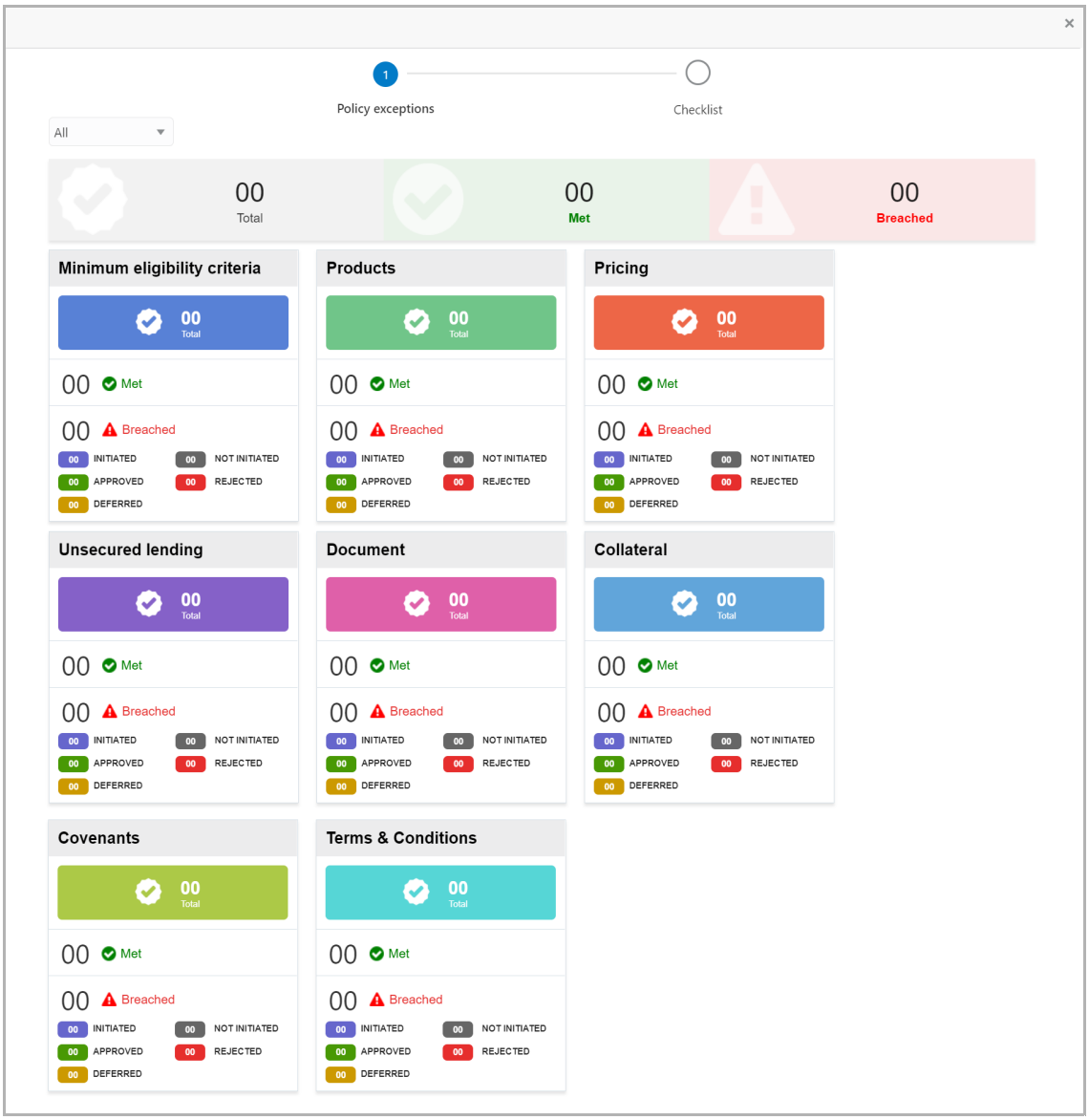
- Filter the liabilities using the Filter icon or Type to filter text box
- Click the Party Id to view the party details
- Use the Table View, List View, and Tree View icons to change the layout of Liability Summary widget

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

26. To hold the Extension Initiation task, 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 Extension Initiation task, click **Submit**.
30. To cancel the operation, click **Cancel**.

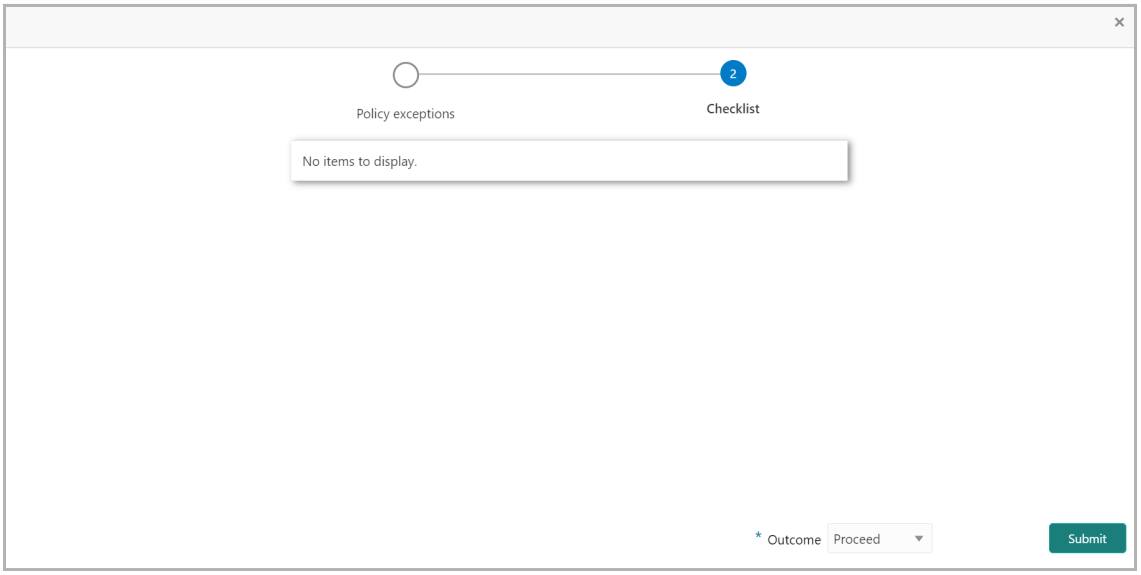
Chapter 3 - Initiation

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



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

31. Click the **Checklist** data segment.



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

Chapter 3 - Enrichment

Extension Enrichment

In this stage, the user can propose an expiry date for the liability of group entity based on the customer request, product feature, or due to lack of information to complete the group concentration (GC) review.

Refer **Initiation** chapter for field level explanation on Extension Enrichment stage.

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

Chapter 3 - Review and Recommendation

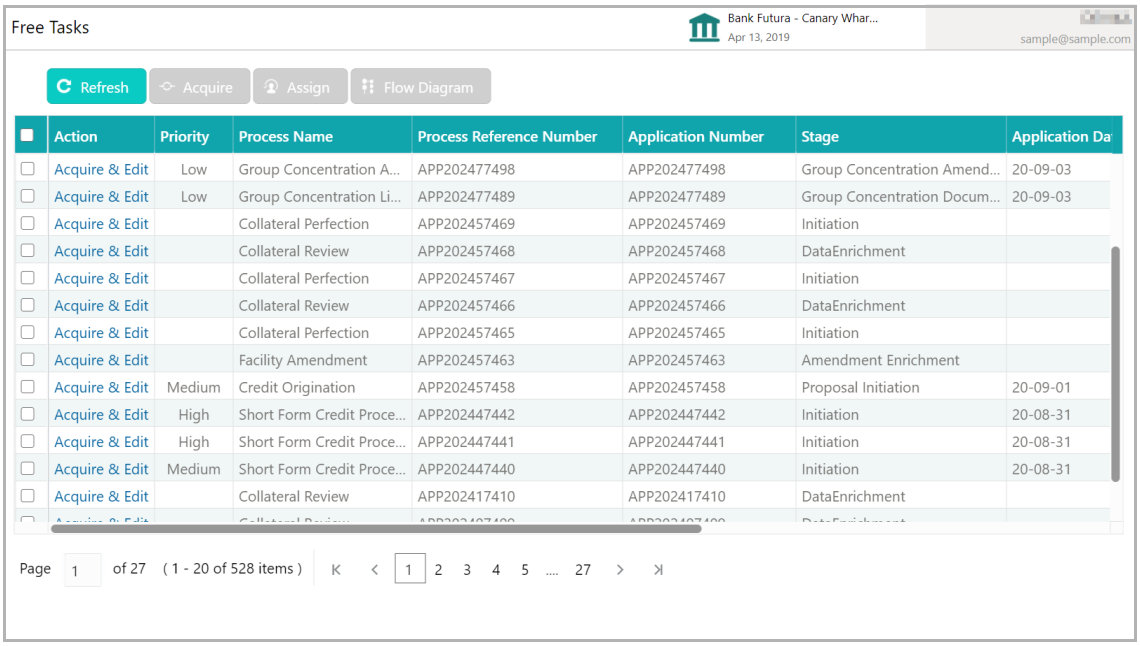
Extension Review and Recommendation

In this stage, the user can review the requested and proposed expiry dates and specify the approved expiry date for the liability based on customer request, product feature or due to lack of information to complete the group concentration (GC) review.

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

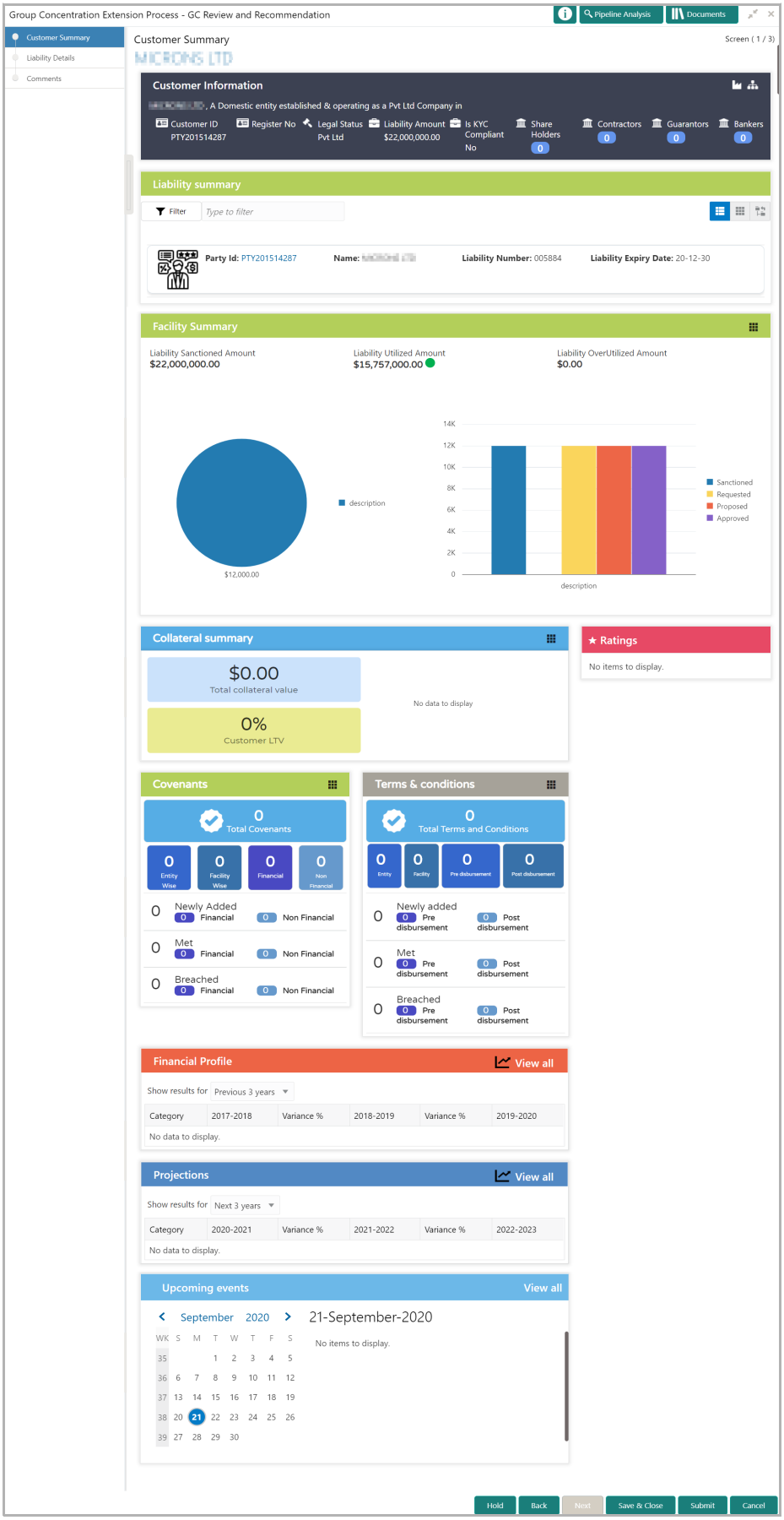
Review and Recommendation Steps

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



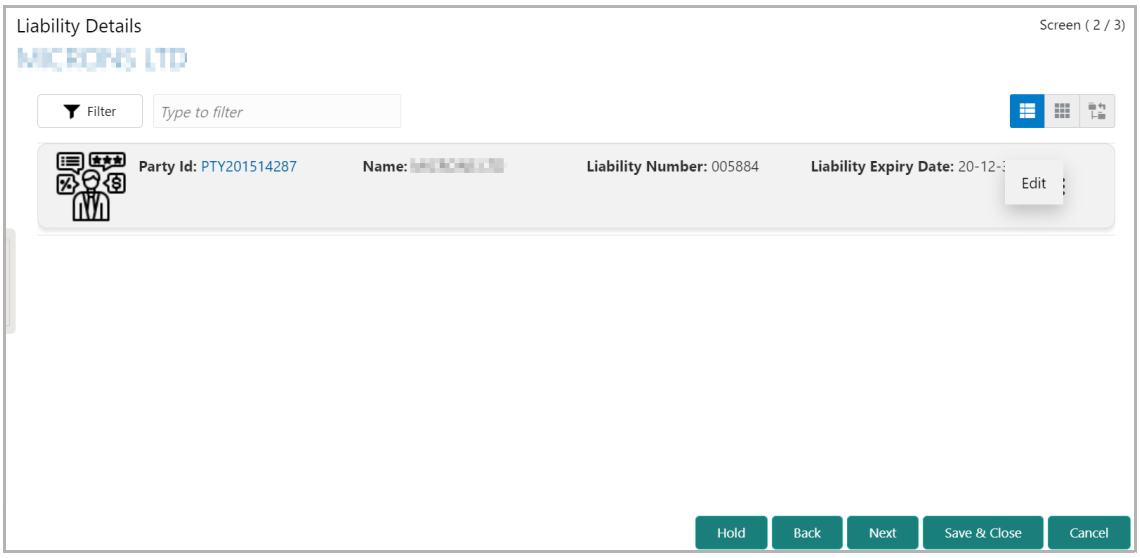
2. **Acquire & Edit** the required 'Review and Recommendation' task. The *Review and Recommendation - Summary* page appears:

Chapter 3 - Review and Recommendation

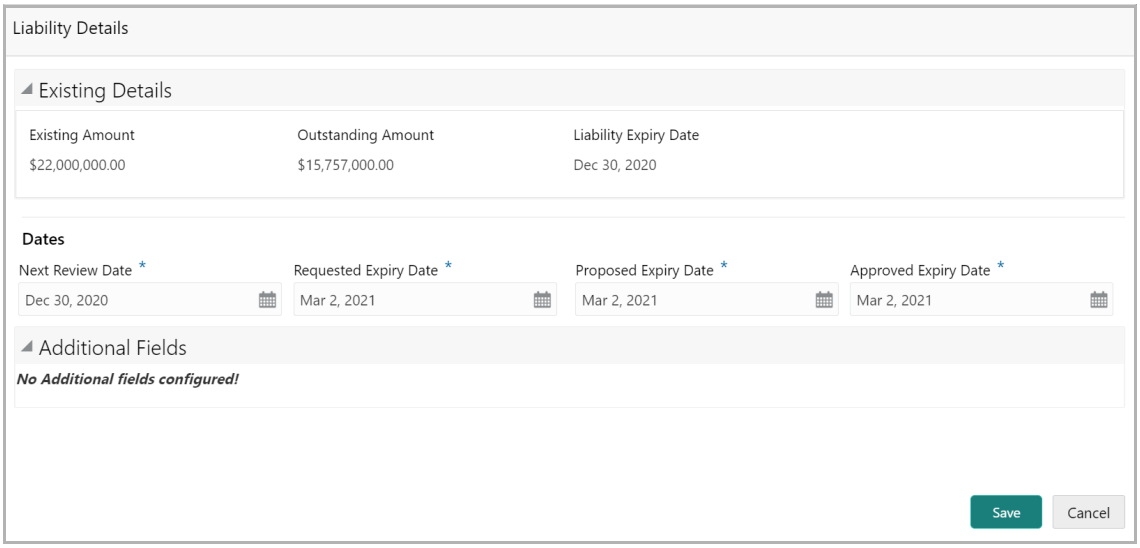


Chapter 3 - Review and Recommendation

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



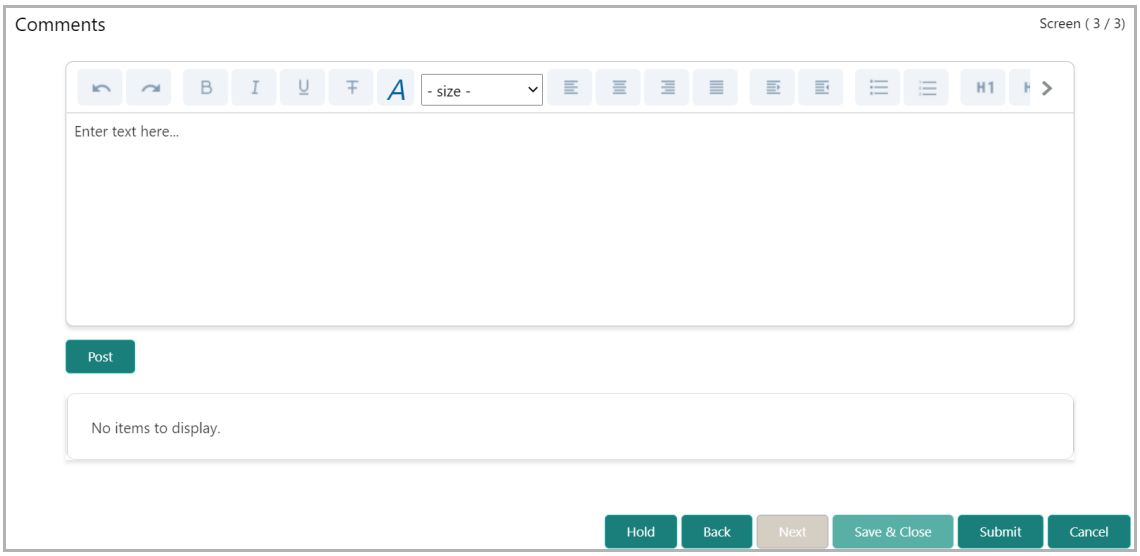
4. To review and recommend the expiry date, click the Hamburger icon in the corresponding record and select **Edit**. The *Liability Details* window appears:



In the **Dates** section:

5. Search and select the **Approved Expiry Date.**
6. Click **Save**.

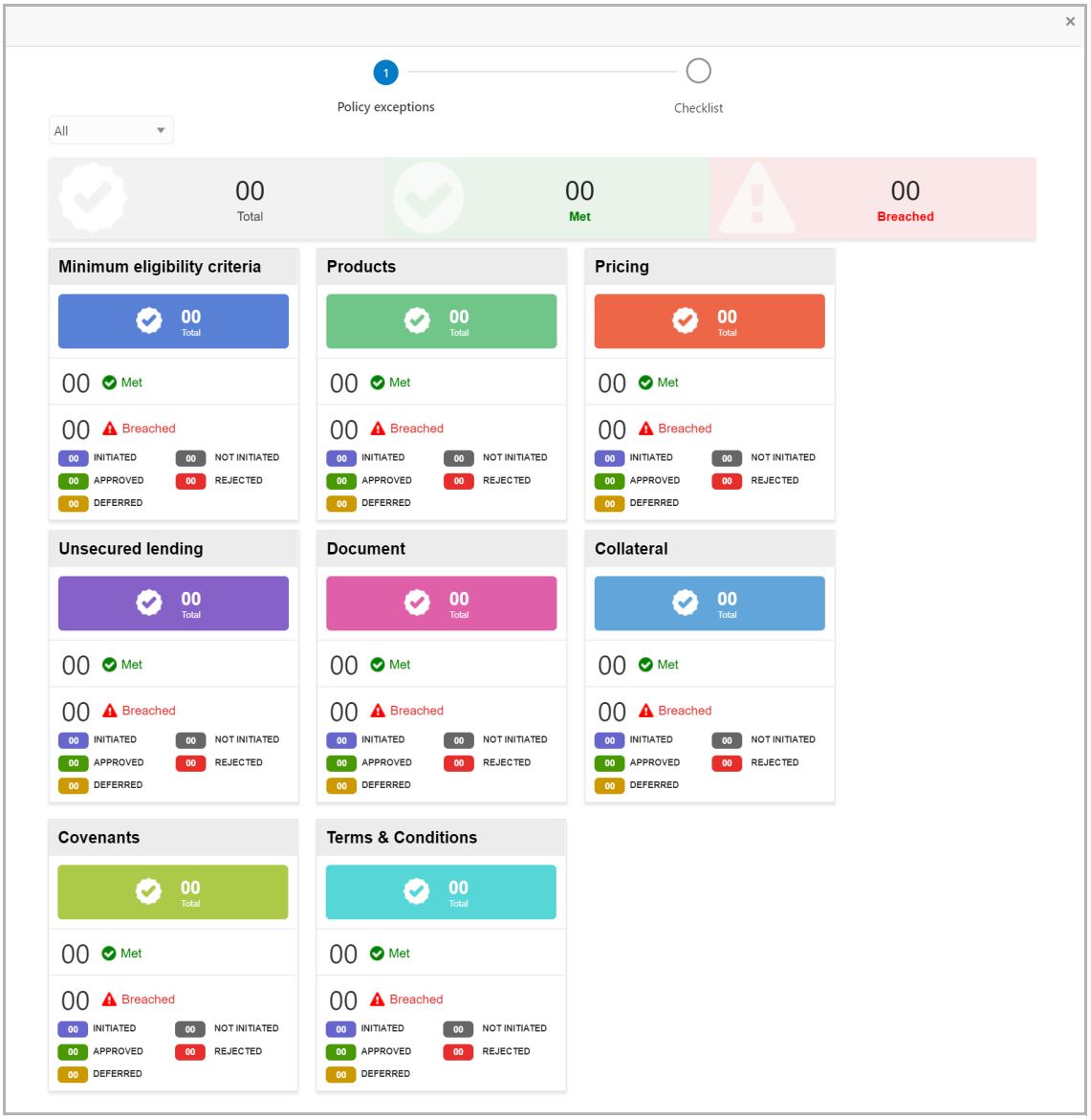
7. To go to the next page, click **Next**. The *Comments* page appears:



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

9. Click **Submit**. The *Policy Exception* window appears:

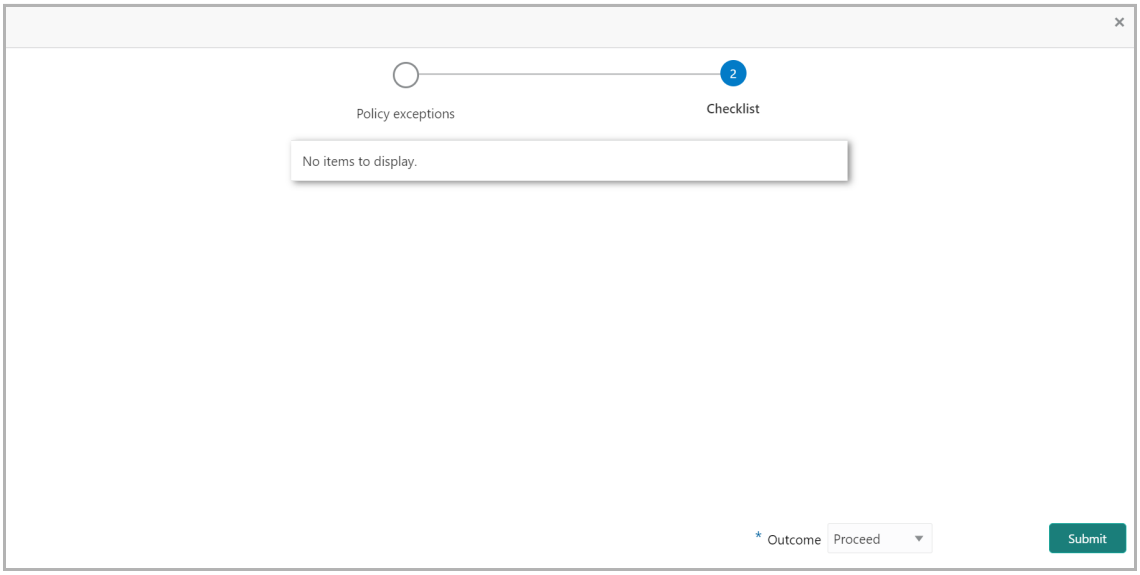
Chapter 3 - Review and Recommendation



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

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

Chapter 3 - Review and Recommendation



11. Select the required **Outcome.** The options available are **Proceed**, **Send Back** and **Reject**.

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

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

If the **Outcome** is selected as ‘Reject’, the extension application is rejected.

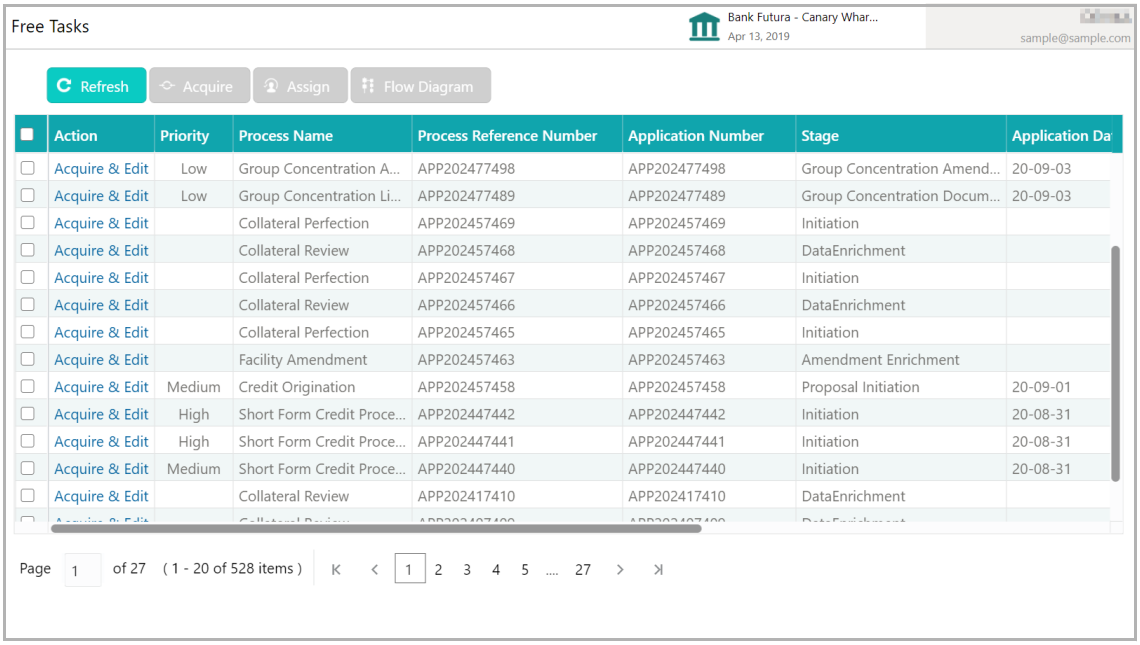
Chapter 3 - Approval

Extension Approval

In this stage, the Approver can view requested, proposed and approved expiry dates for the group concentration limit and take necessary actions such as Approve or Reject the extension application.

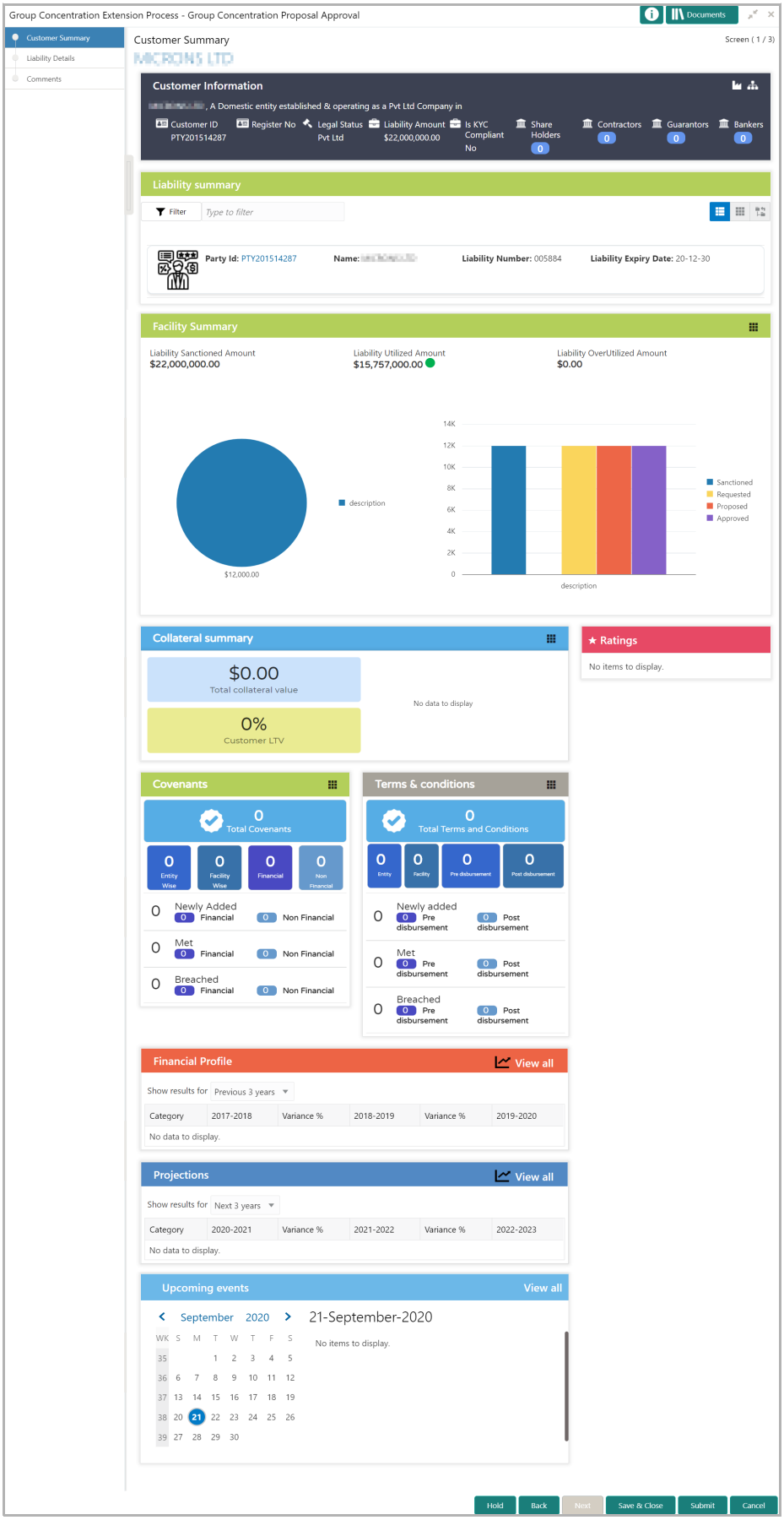
Approval Steps

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



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

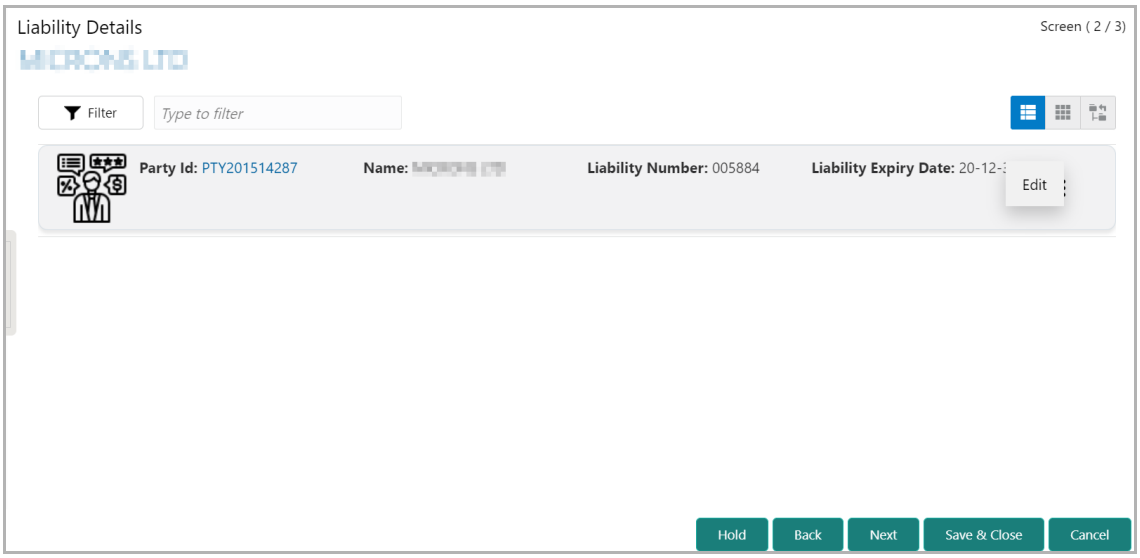
Chapter 3 - Approval



Chapter 3 - Approval

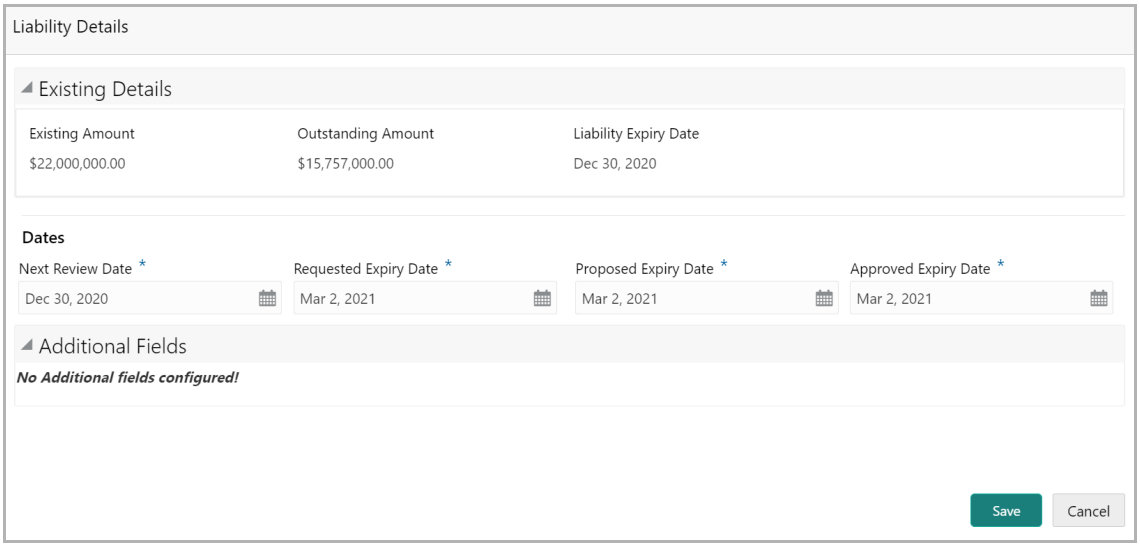
For information on the actions that can be performed in the *Customer Summary* page, refer Credit 360 User Manual.

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



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

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

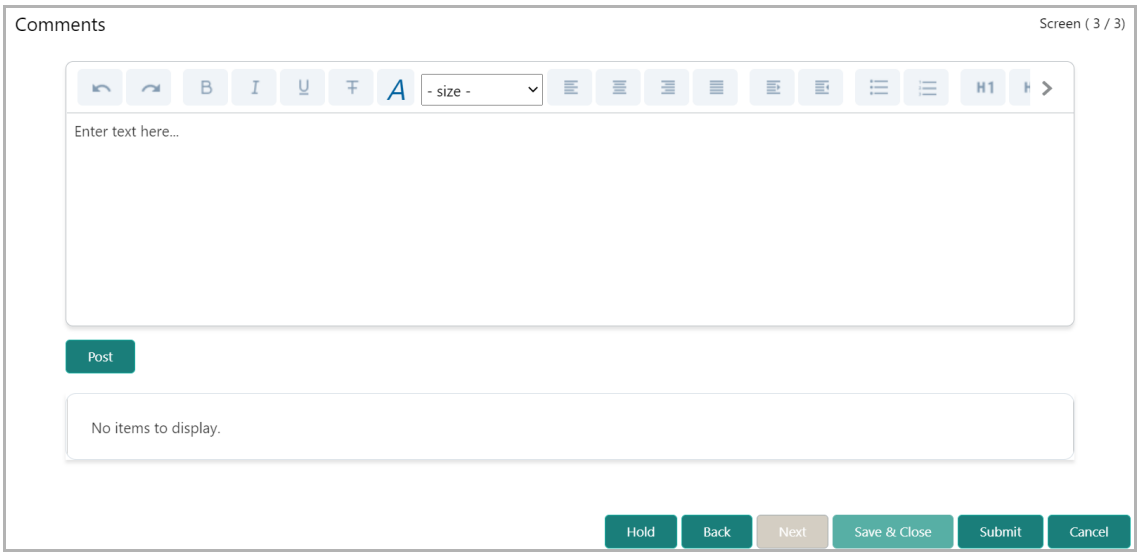


In the **Dates** section:

6. Modify the **Approved Expiry Date.**
7. Click **Save**. The approved liability details are displayed in the *Liability Details* page.

Chapter 3 - Approval

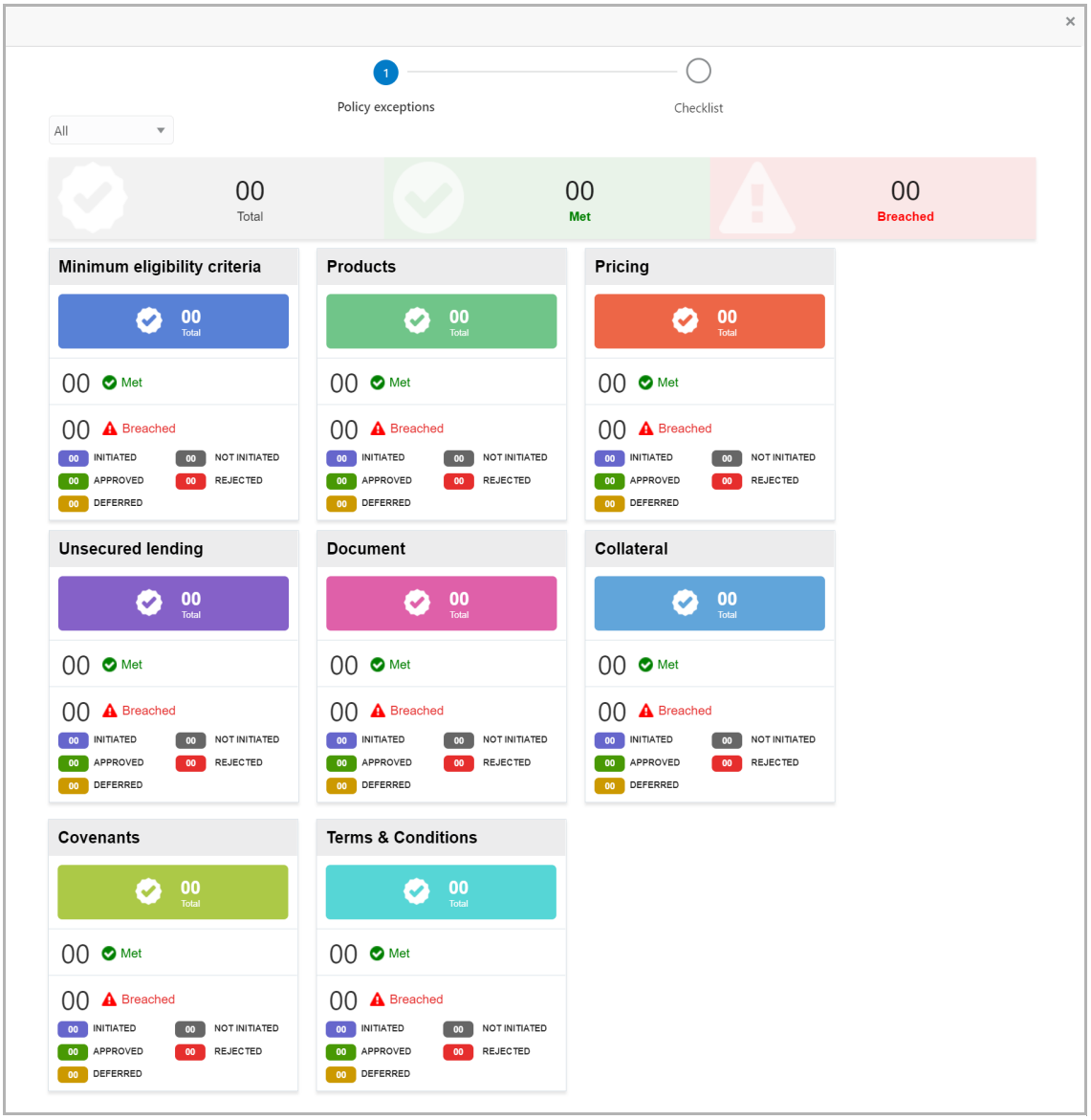
8. Click **Next** in the *Liability Details* page. The *Comments* page appears:



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

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

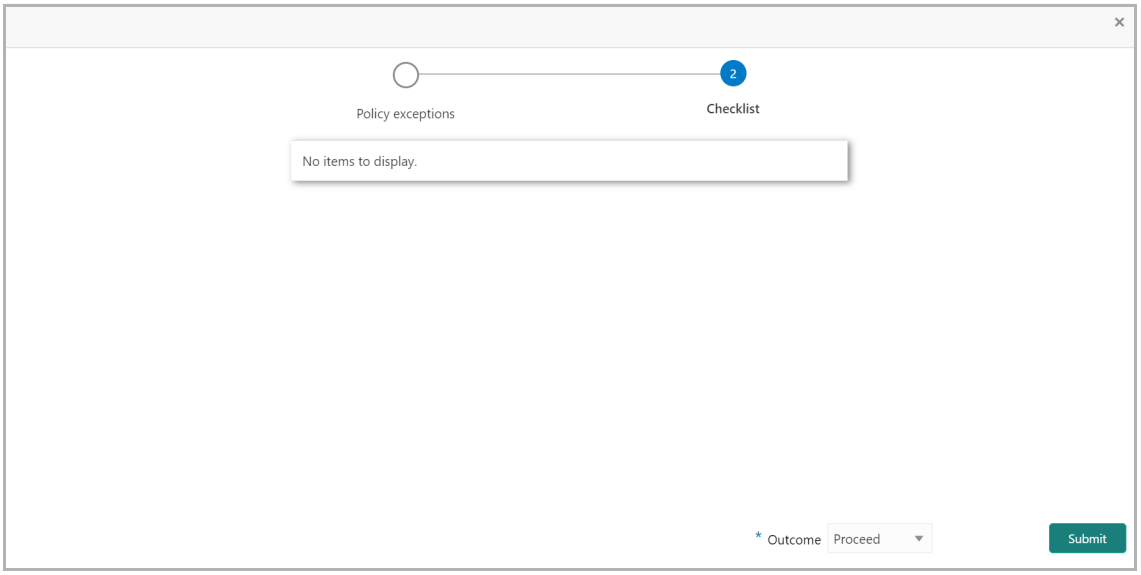
Chapter 3 - Approval



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.

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

Chapter 3 - Approval



12. Select the required **Outcome.** The options available are **Approve** and **Reject**.
13. Click **Submit**.

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

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

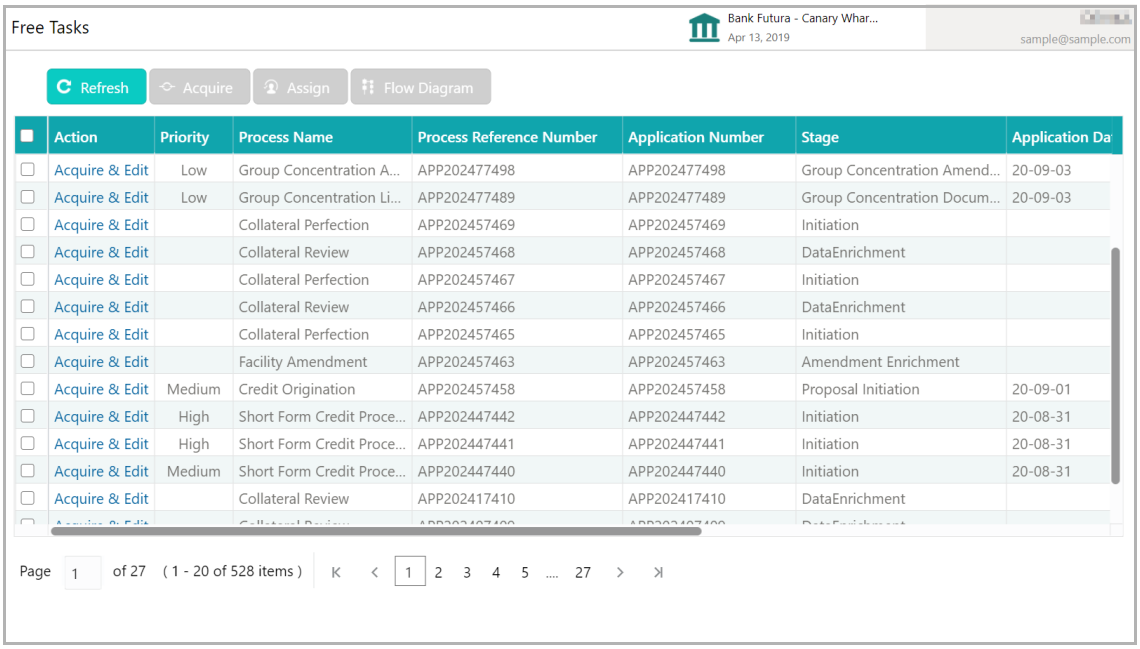
Chapter 3 - Documentation

Extension Documentation

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

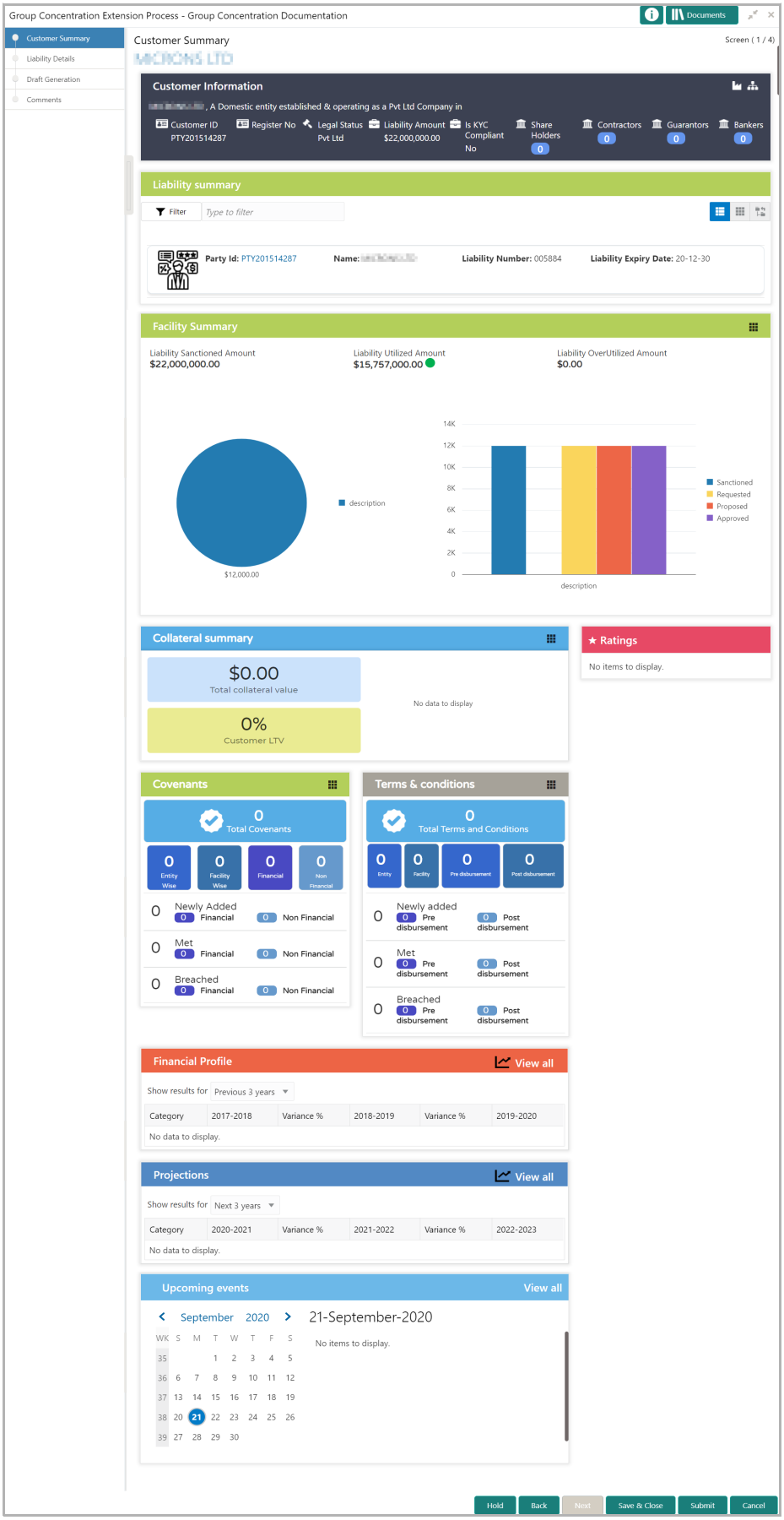
In this chapter, only the procedure to generate and download the extension document is explained. For field level explanation, refer the Initiation chapter.

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



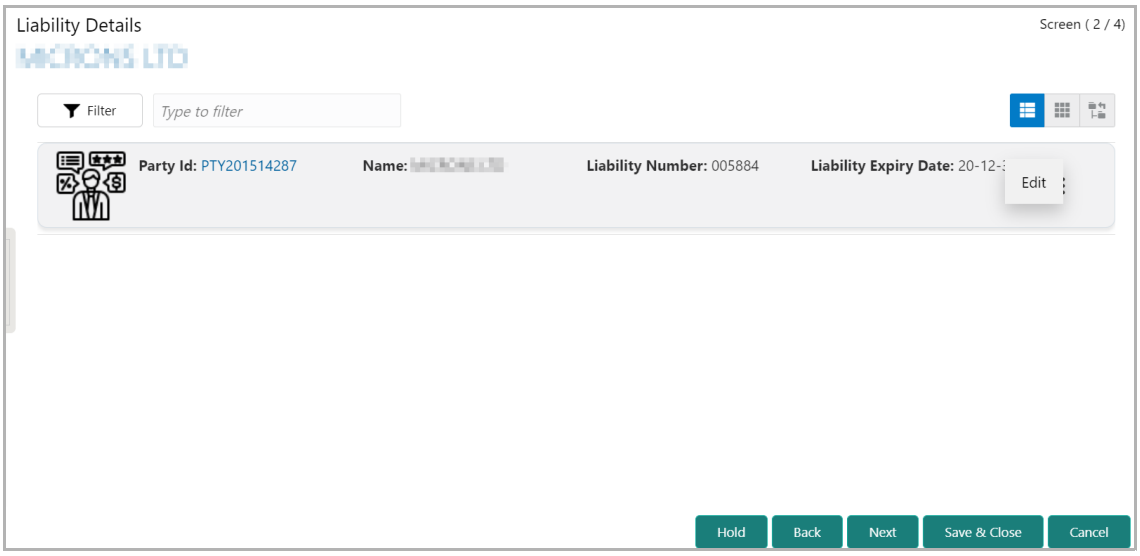
2. **Acquire & Edit** the required documentation task. The *Group Concentration Documentation - Customer Summary* page appears:

Chapter 3 - Documentation

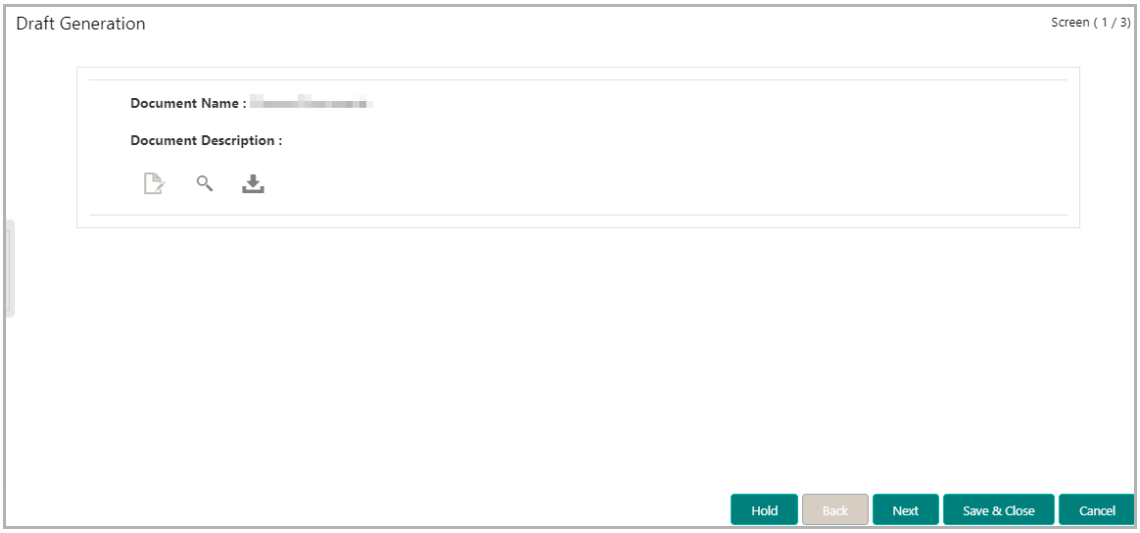


Chapter 3 - Documentation

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



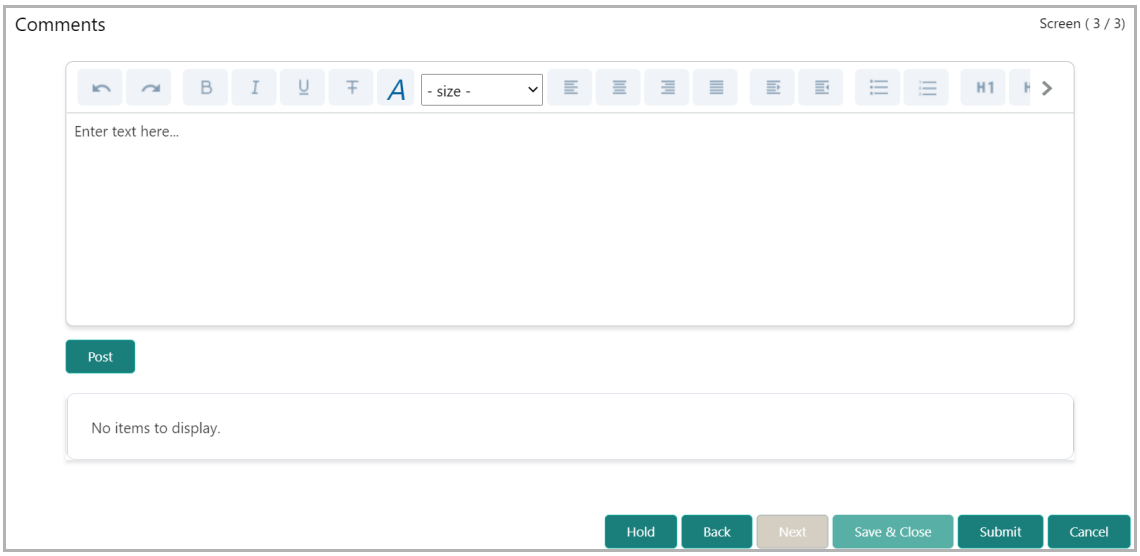
4. To go to the next page, click **Next**. The *Draft Generation* page appears:



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

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

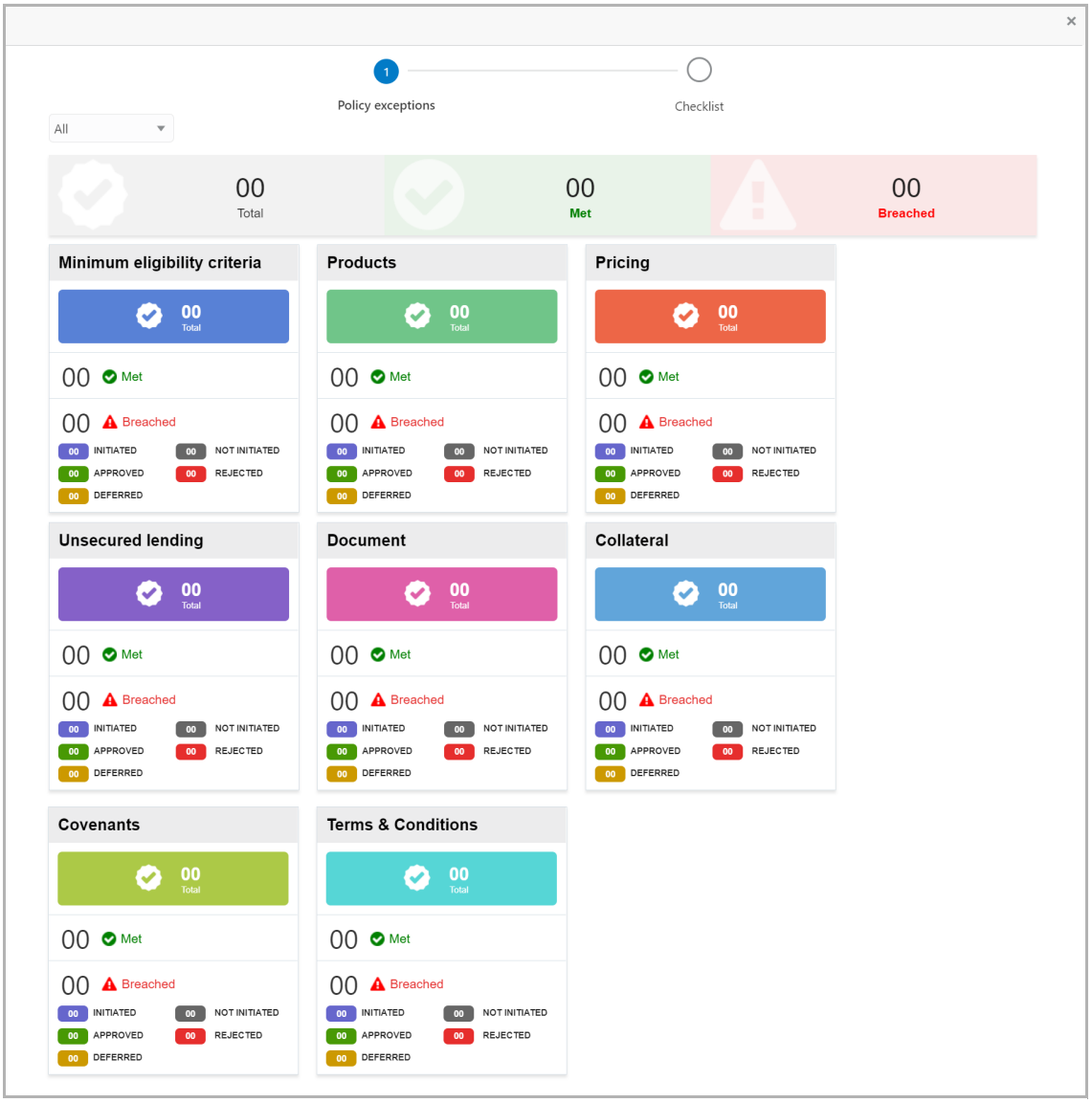
7. To go to the next page, click **Next**. The *Comments* page appears:



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

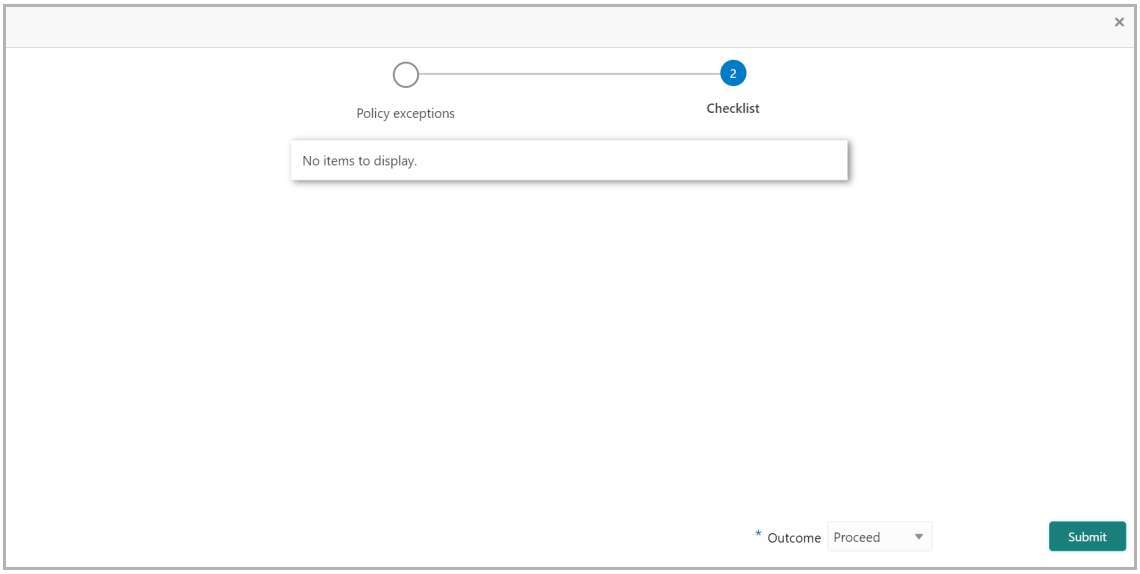
9. To submit the documentation task, click **Submit**. The *Policy Exception Summary* window appears:

Chapter 3 - Documentation



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

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



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

12. Click **Submit**. The Group Concentration Extension application is moved to the Handoff stage.

Chapter 3 - Handoff

Handoff

The Group Concentration Extension 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.

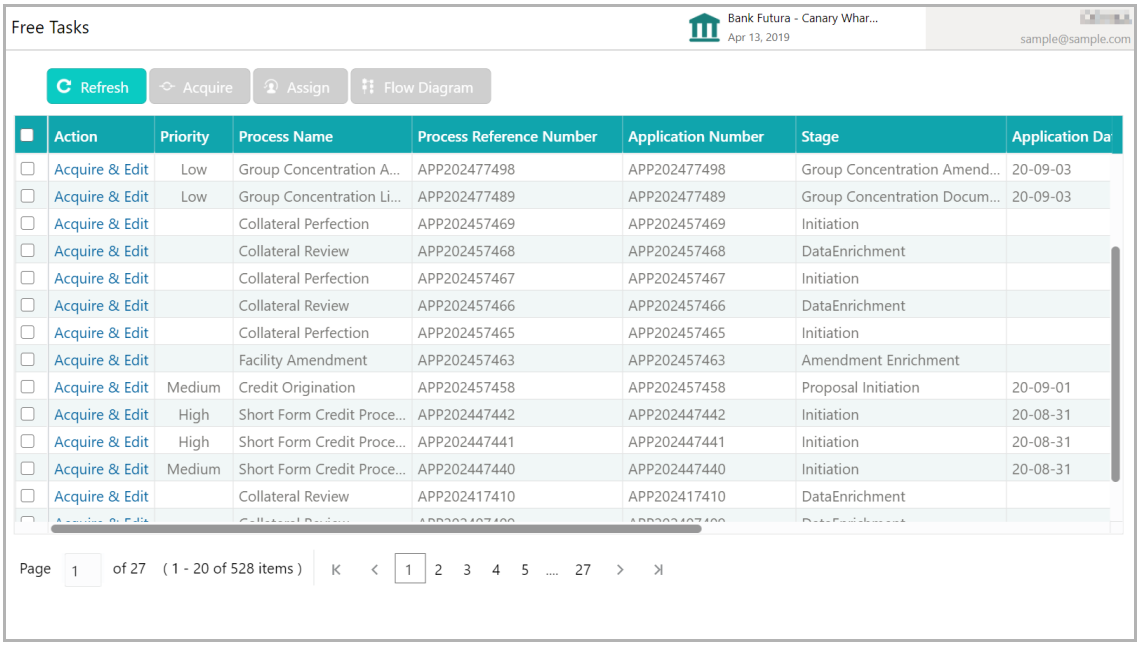
Chapter 3 - Handoff - Manual Retry

Handoff - Manual Retry

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

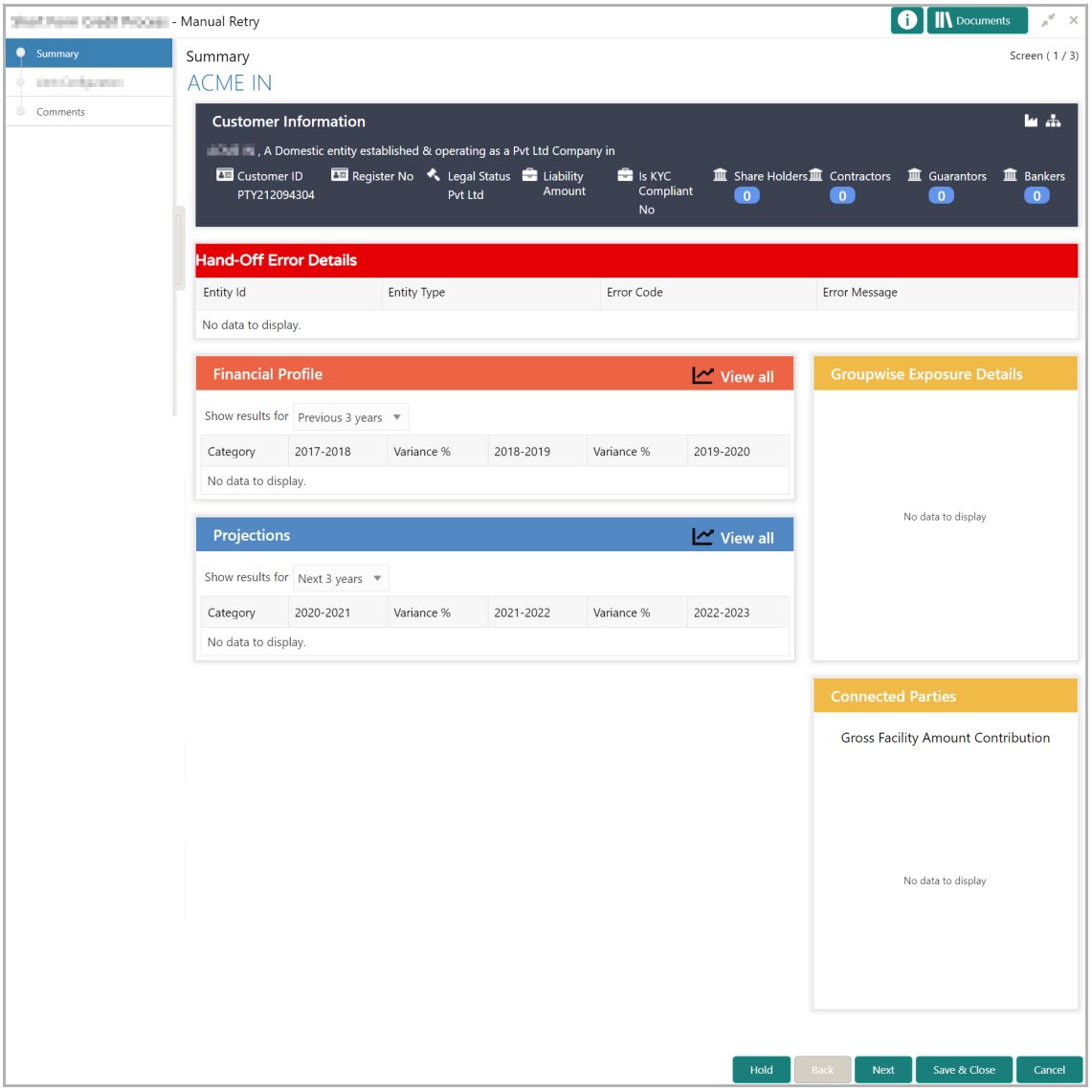
Manual Retry Steps

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



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

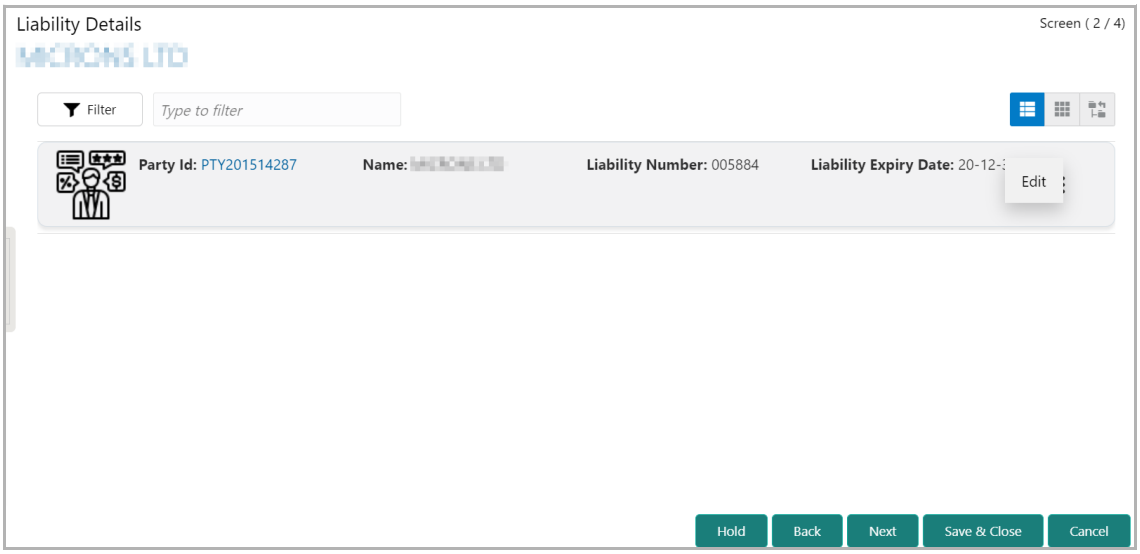
Chapter 3 - Handoff - Manual Retry



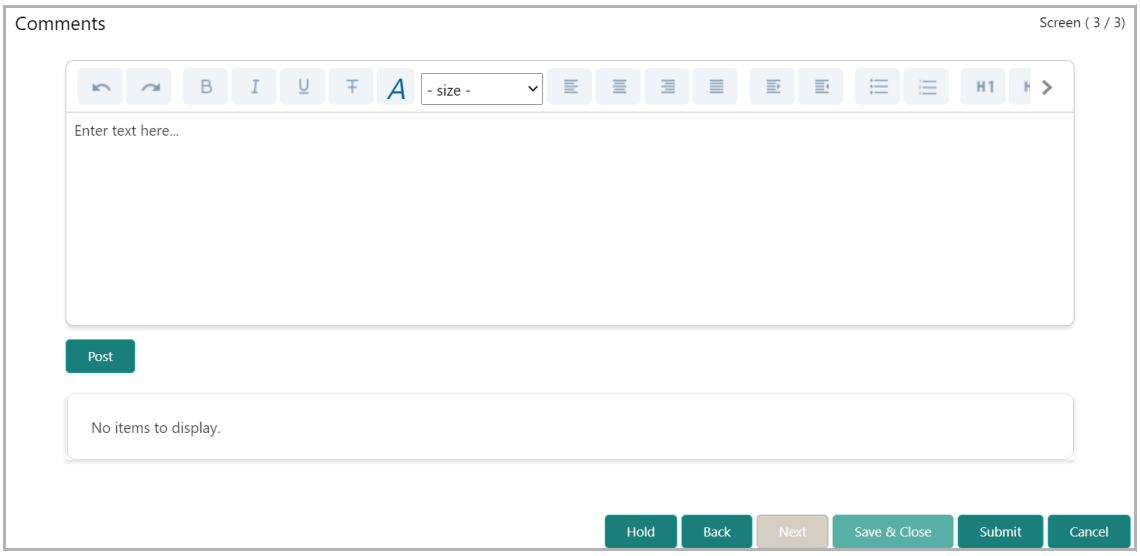
3. View the reason for failure in **Hand-Off Error Details** section and make necessary actions.

4. Click **Next**. The *Liability Details* page appears.

Chapter 3 - Handoff - Manual Retry



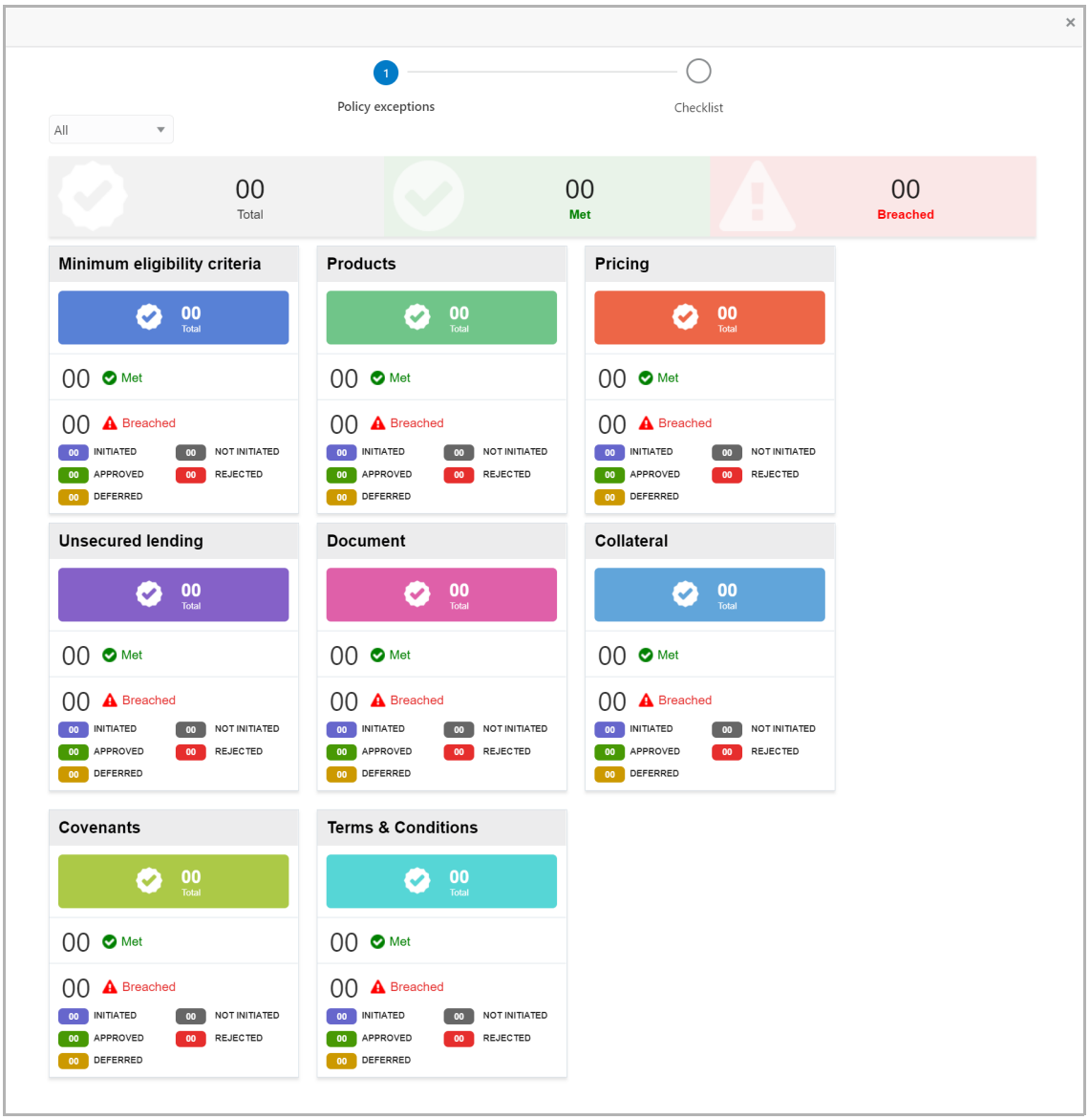
5. View the liability details and click **Next**. The *comments* page appears:



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

Chapter 3 - Handoff - Manual Retry

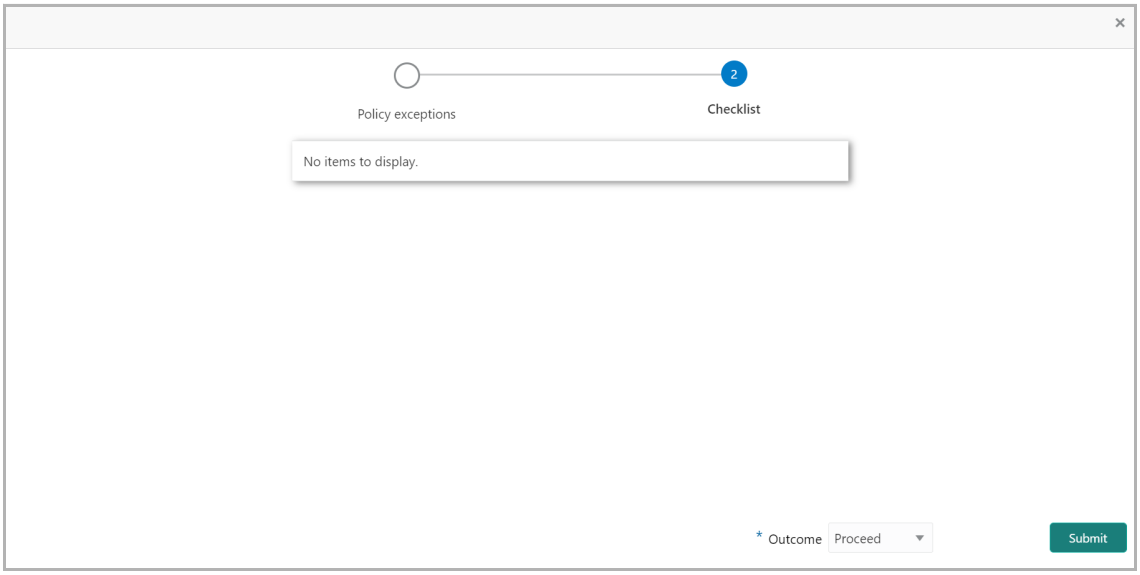
Upon clicking **Submit**, the *Policy Exception* window appears:



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

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

Chapter 3 - Handoff - Manual Retry



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

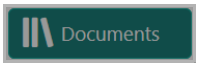
15. Click **Submit**. The extension application will be handed off to the Back Office System (OBELCM).

Chapter 3 - Document Upload

Document Upload and Checklist

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Group Concentration Extension 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 extension process can be removed whenever the document becomes invalid.

Steps to upload documents

1. Click 

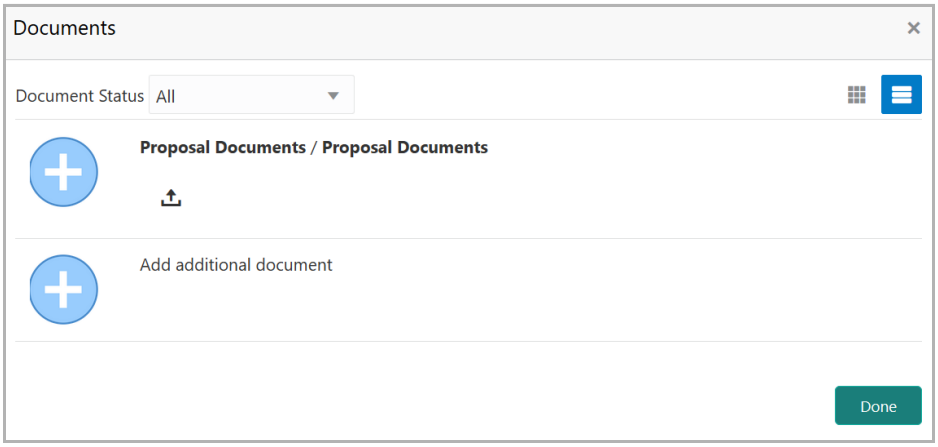
at the top right corner of any page. The *Documents* window appears.

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

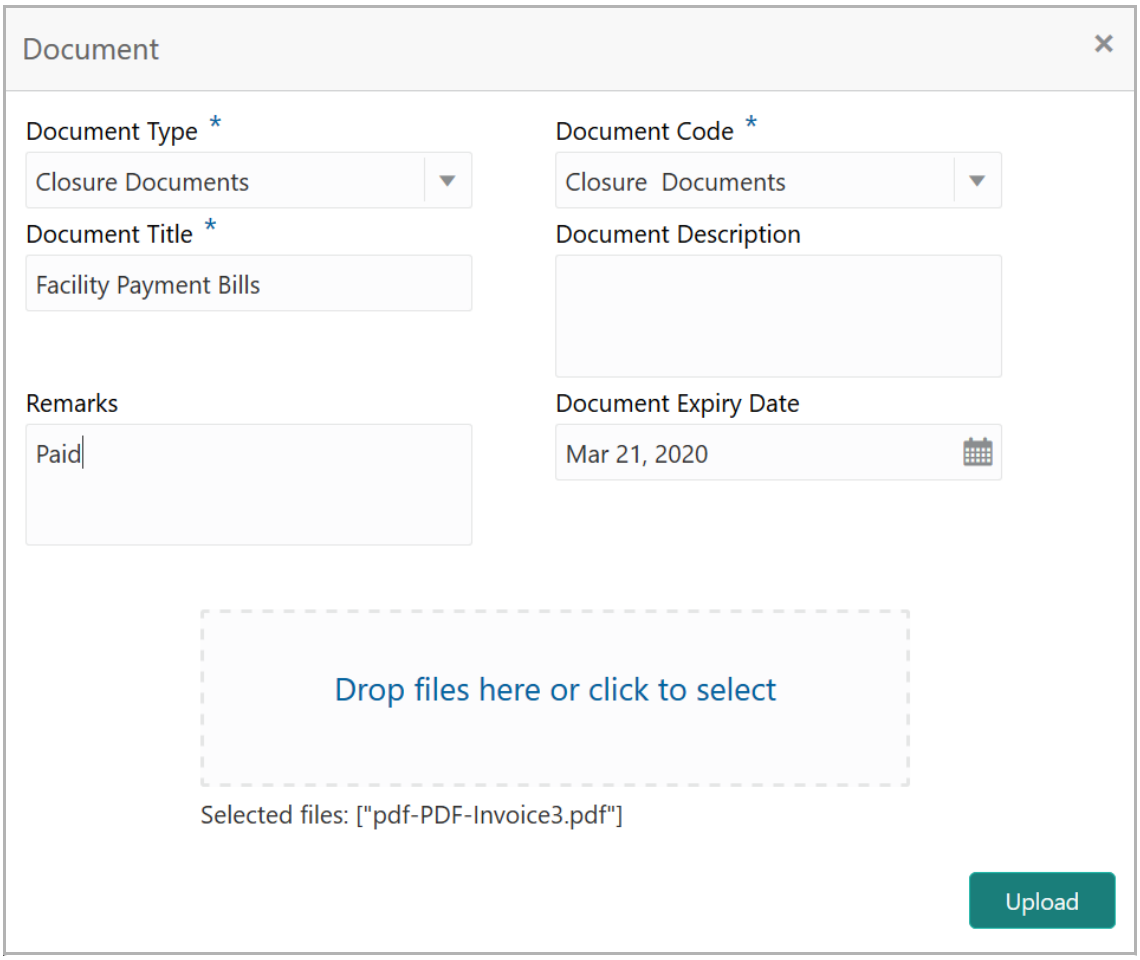
In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

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

Chapter 3 - Document Upload



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



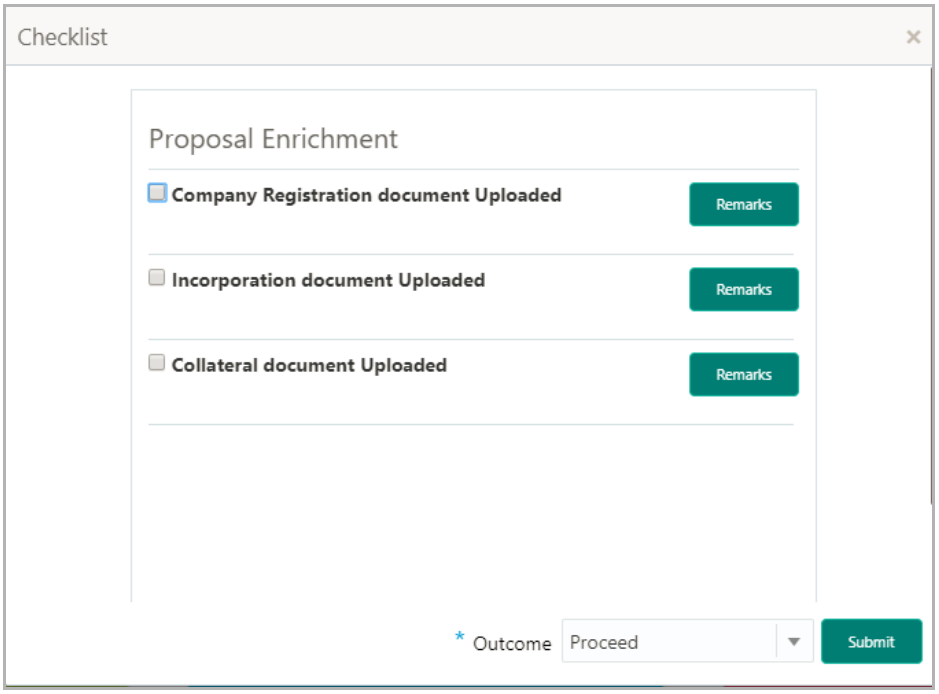
4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title.**
6. Type a brief description about the document in the **Document Description** field.

Chapter 3 - Document Upload

7. Type the **Remarks**, if any.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

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

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



11. Manually verify all the checklist and enable the corresponding check box.
12. Select the **Outcome** as **Proceed**.
13. Click **Submit**. Document is uploaded and listed in Document window.
14. To edit or delete the document, click the edit or delete icons.

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

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