

Country Limit Amendment User Guide

Oracle Banking Credit Facilities Process Management Cloud Service

Release 14.7.4.0.0

Part No. F99835-01

June 2024

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

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

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Chapter 2 - Preface

Preface

About this guide




This guide walks you through the Country Limit Amendment process in OBCFPM to modify the country limit set for the countries using Country Limit Amendment process.

Intended Audience

This document is intended for the banking personnel responsible for managing country level credit limit for the supported countries.

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 2 - Preface

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 5 - Overview

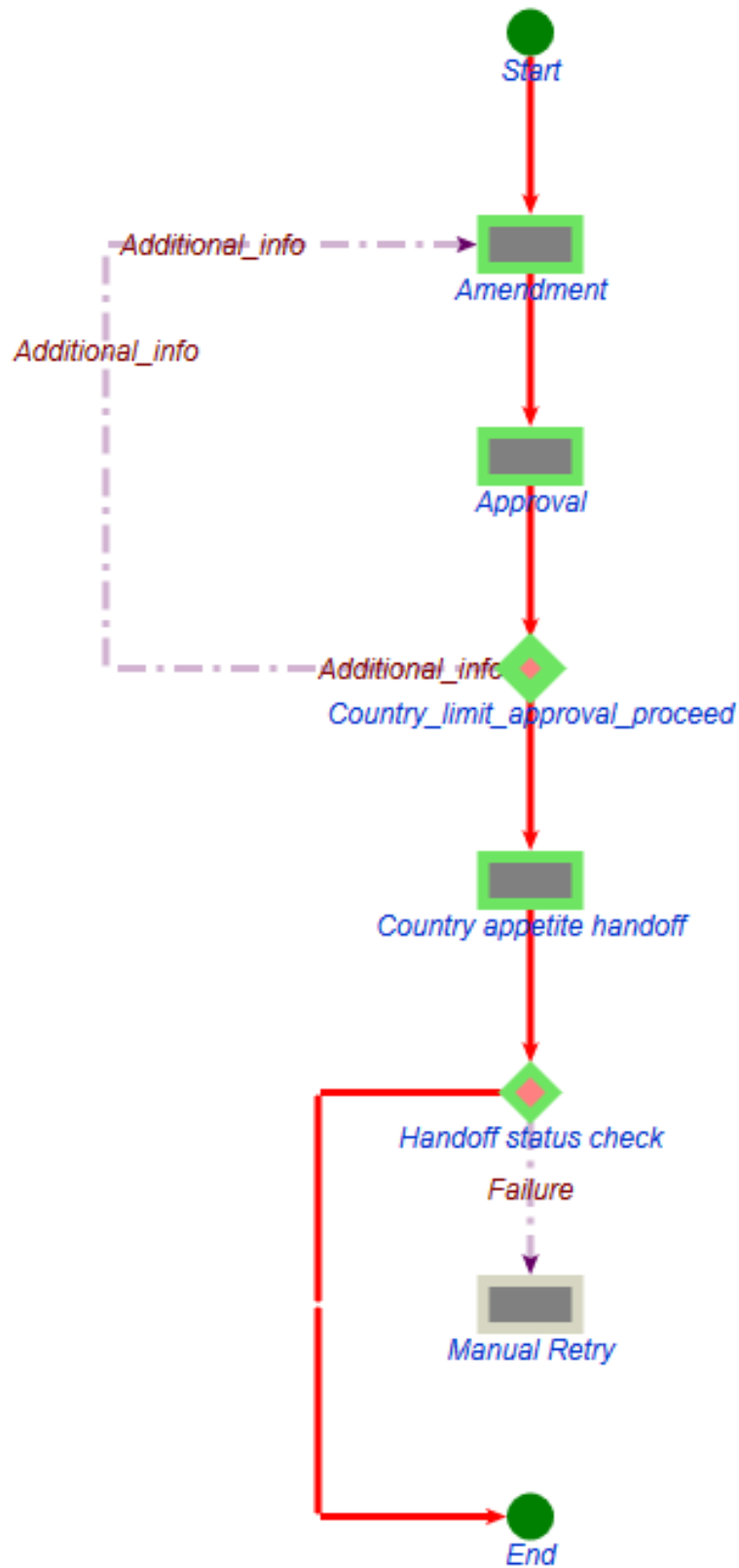
About Country Limit Amendment

Banks might want to modify the credit limit set for countries for several reasons. Some of which include:

- The country's credit worth is increased due to economical changes
- Banks have more capital to be allocated to the country due to a higher profitability from that country

The Country Limit Amendment process in OBCFPM is a simple two-stage workflow for modifying and approving country limit set for the countries. This process can be initiated for all the countries for which credit limit is already set based on the requirement. Once the country limit is successfully modified for a particular country, the modified limit will be used for validating the overall limit set for a sector in that country.

The flow diagram illustrating the Country Limit Amendment process is shown below for reference:



Chapter 5 - Initiation

Country Limit Amendment

In this stage, the Credit Officer in bank can modify the overall country limit and the department level limit set for all the departments in the country based on the country's performance.

To initiate the Country Limit Amendment process:

1. Login to OBCFPM.

The screenshot shows the Oracle Country Limit Summary page. The sidebar on the left contains a search bar and a list of navigation items: Collaterals, Core Maintenance, Corporate Onboarding, Credit Facilities, Corporate, Country Limit, and Country Limit Summary. The main content area is titled 'Country Limit Summary' and features a 'Select Country' dropdown menu with 'US' selected. Below this, there is a button labeled 'Initiate Country Limit Amendment'. The 'United States' section displays a table with the following data:

Country Code	Currency	Overall Approved Limit	Utilization Amount	Available Amount	Next Review Date	Annual Review Date	Effective Date
US	USD	50,000,000.00	0.00	0.00	2021-02-28	2022-02-28	2021-03-01

Below the table, there is a bar chart titled 'Amount' showing the 'Approved Limit' for 'USD' as 50,000,000.00. To the right of the chart is a 'Rating Analysis' section showing a 'AAA' rating from Moody's with a 'Positive Outlook'.

2. Navigate to **Credit Facilities > Country Limit > Country Limit Summary**. The *Country Limit Summary* page appears.
3. Search and **Select Country** for which the Country Limit Amendment process has to be initiated.
4. Click **Initiate Country Limit Amendment**. The *Country Limit Amendment - Summary* page appears.

Summary

This page displays the country limit and the ratings added in Country Limit Setting process in graphical format.

Chapter 5 - Initiation

Country Limit Setting - Country Limit Amendment

Summary

Screen (1 / 5)

United States

Country Code	Currency	Overall Approved Limit	Utilization Amount	Available Amount	Next Review Date	Annual Review Date	Effective Date
US	USD	50,000,000.00	0.00	0.00	2021-02-28	2022-02-28	2021-03-01

Valid Till Date: 2023-02-28

Approval Comments

Approved

Amount

Currency: USD

Overall Approved Limit: 50,000,000.00

Approved Limit: 30M, 25M, 20M, 15M, 10M, 5M, 0

FIG

Rating Analysis

2020

AAA
Moody's

✓ Positive Outlook

Back Next Save & Close Cancel

5. To close the **Approval Comments** added in Country Limit Setting process, click the close icon.

6. View the information and click **Next**. The *Basic Info* page appears

Basic Info

This page displays the overall country limit with its validity and review dates set in the Country Limit Setting Process along with the utilization and available amount details. You can modify the limit or expiry date based on your requirement.

Country Limit Setting - Country Limit Amendment

Basic Info

Screen (2 / 5)

Country Code	Country Name	Available Amount
US	United States	

Utilization Amount	Currency	Next Review Date
	USD	Feb 28, 2021

Annual Review Date	Effective Date	Valid Till Date
Feb 28, 2022	Mar 1, 2021	Feb 28, 2023

Overall Approved Limit: \$60,000,000.00

Back Next Save & Close Cancel

In the above page, the **Available Amount** and **Utilization Amount** out of the overall country limit are displayed based on utilization of limits in all the industries in country. The **Country Code** and **Country Name** are defaulted based on the **Country Code** maintenance in the **Core Maintenance** module.

Chapter 5 - Initiation

7. To modify the currency, click the search icon in the **Currency field** and select the required currency. Currencies maintained in the Core Maintenance module are displayed in the LOV.
8. Modify the following dates, if required:
 - Next Review Date - Due date for next review of the country limit
 - Annual Review Date - Due date for annual review of the country limit
 - Effective Date - Date on which the country limit will become effective
 - Valid Till Date - Date on which the country limit will become ineffective

The system will generate a country limit review task on the mentioned review dates. You can review the country limit and make necessary actions.

9. Modify the **Overall Approved Limit** for the country.
10. Click **Next**. The *Department Limit* page appears.

Department Limit

In this page, you can modify the department level limit set in the Country Limit Setting process as well as add new department level limit based on the department performance.



The sum of limits set for each department should not exceed the overall limit set for the country.

Country Limit Setting - Country Limit Amendment

Department Limit

Screen (3 / 5)

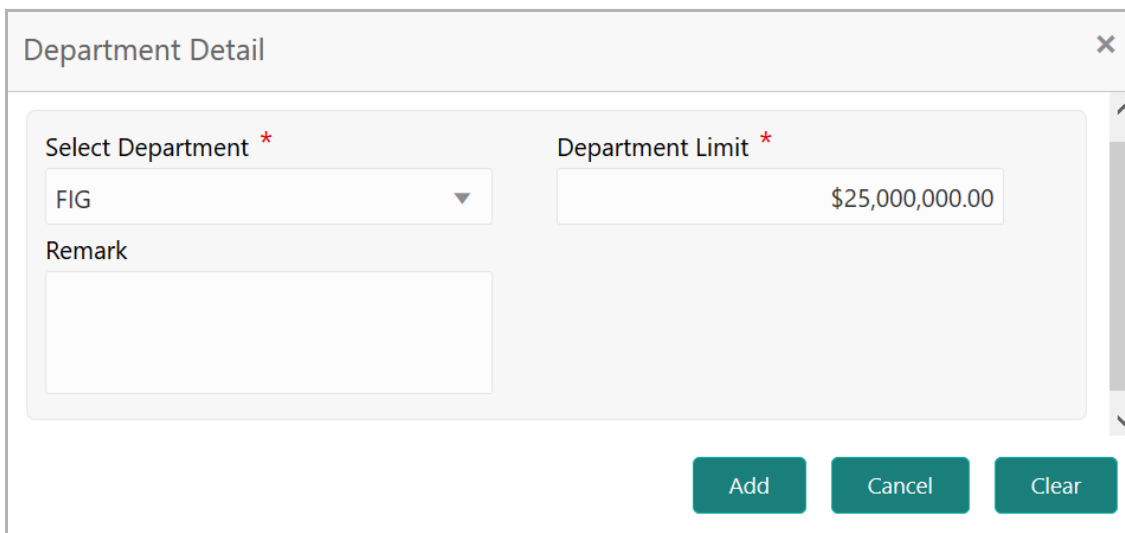
Department Name: FIG Overall Limit: \$25,000,000.00

Page 1 of 1 (1 - 1 of 1 items)

Back Next Save & Close Cancel

11. To set department limit for new department, click the add icon. The *Department Detail* window appears.

Chapter 5 - Initiation

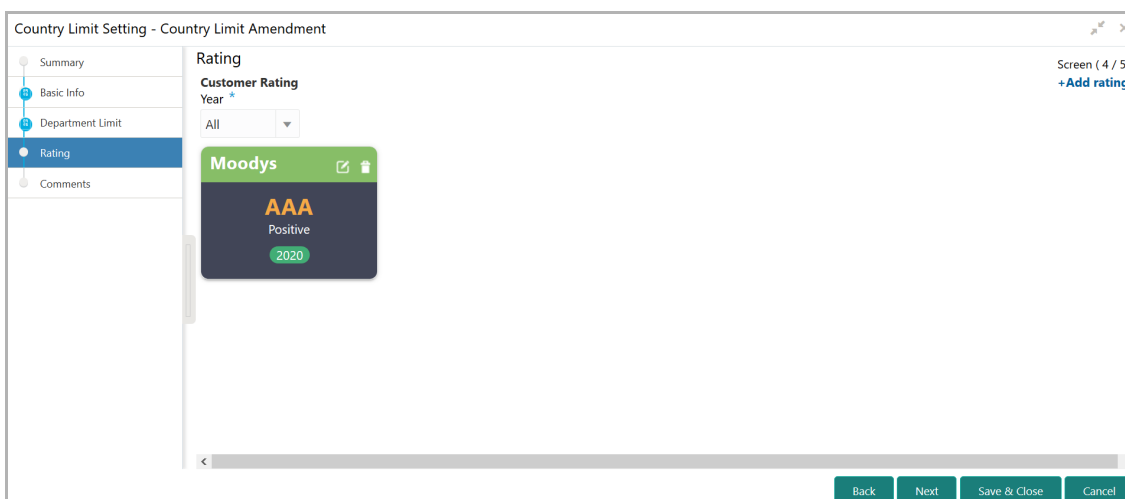


The screenshot shows a 'Department Detail' form. It has a title bar with a close button. The form contains two main sections: 'Select Department *' with a dropdown menu showing 'FIG', and 'Department Limit *' with a text input field containing '\$25,000,000.00'. Below these is a 'Remark' section with a large text area. At the bottom right, there are three buttons: 'Add', 'Cancel', and 'Clear'.

12. **Select Department** from the drop down list.
13. Specify limit for the selected department in **Department Limit** field.
14. Capture **Remarks** for the department, if any.
15. Click **Add**. The department limit is added and displayed in the *Department Limit* page.
16. To **Edit**, **View**, or **Delete** the added department limit, click the hamburger icon in corresponding record and select the required option.
17. Click **Next**. The *Rating* page appears.

Rating

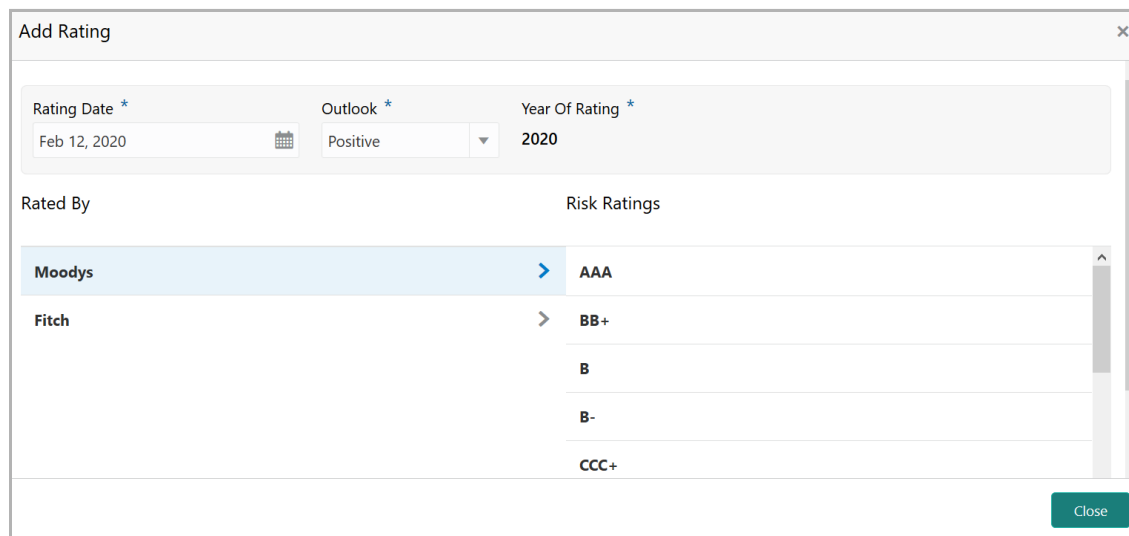
In this page, you can capture new rating information if it is available for the country as well as manage the existing ratings.



The screenshot shows the 'Country Limit Setting - Country Limit Amendment' page, specifically the 'Rating' tab. The left sidebar has a navigation menu with 'Summary', 'Basic Info', 'Department Limit', 'Rating' (selected), and 'Comments'. The main content area is titled 'Rating' and 'Customer Rating'. It has a 'Year *' dropdown menu set to 'All'. Below this is a card for 'Moody's' with a green header, a dark blue body showing 'AAA Positive' and '2020', and a green footer. At the top right, it says 'Screen (4 / 5)' and '+Add ratings'. At the bottom, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

18. To add new rating, click **Add Ratings** at the top right corner. The *Add Rating* window appears.

Chapter 5 - Initiation



The 'Add Rating' dialog box contains the following fields and options:

- Rating Date ***: A date field with a calendar icon, showing 'Feb 12, 2020'.
- Outlook ***: A dropdown menu showing 'Positive'.
- Year Of Rating ***: A text field showing '2020'.
- Rated By**: A list with 'Moody's' and 'Fitch'. 'Moody's' is selected and highlighted in blue.
- Risk Ratings**: A list of ratings: 'AAA', 'BB+', 'B', 'B-', and 'CCC+'. 'AAA' is selected and highlighted in blue.
- Close**: A green button at the bottom right.

19. Click the calendar icon in **Rating Date** field and select the date on which rating is provided for the country.

20. Select the **Outlook** of rating from the drop down list. The options available are Positive, Negative, and Neutral.

Year of Rating gets defaulted based on the selected Rating Date. You cannot modify the same.

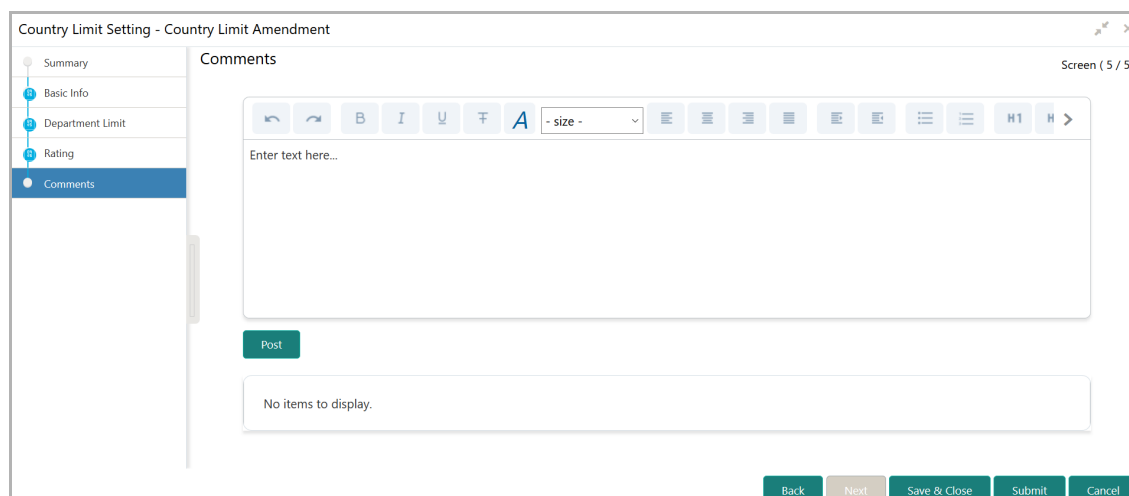
21. Select the **Rated By** agency and **Risk Ratings**. The rating is added and displayed in the *Ratings* page.

22. To edit or delete a rating, click the required icon in the rating tile.

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

Comments

In this page, you can mention why the country limit amendment is initiated or why the overall limit is changed. Posting comments help the approver to make better decision.

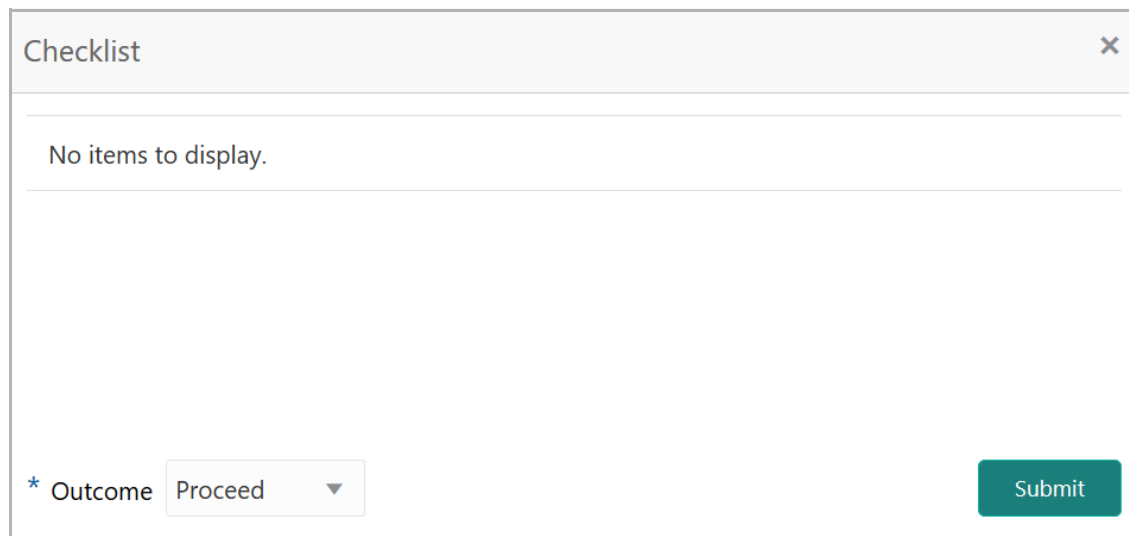


The 'Country Limit Setting - Country Limit Amendment' page shows the 'Comments' section. The left sidebar has a navigation menu with 'Summary', 'Basic Info', 'Department Limit', 'Rating', and 'Comments' (selected). The main content area has a 'Comments' header and a text editor with a toolbar (undo, redo, bold, italic, underline, text color, background color, link, unlink, list, list, H1, H, >). The text editor contains the placeholder 'Enter text here...'. Below the text editor is a 'Post' button. At the bottom, there is a message 'No items to display.' and a row of buttons: 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

Chapter 5 - Initiation

24. Type the necessary comments and click **Post**. The comment is posted below the Comments text box.
25. To hold the Country Limit Amendment Initiation task, click **Hold**.
26. To go back to the previous page, click **Back**.
27. To save the captured information and exit the page, click **Save & Close**.
28. To submit the task for approval, click **Submit**.
29. To exit the process without saving the information, click **Cancel**.

Upon clicking the **Submit** button, the *Checklist* window appears.



Checklist

No items to display.

* Outcome Proceed ▼

Submit

In case any checklist is configured in the **Business Process** Maintenance, the same appears in the above window. You need to confirm that the checklist are manually verified by enabling the corresponding check box.

30. Select the **Outcome** as **Proceed**.
31. Click **Submit**. The task is moved to the Approval stage.

Chapter 5 - Approval

Country Limit Approval

In this stage, the Credit Approver in bank must approve / send back the country limit Amendment application based on the country's performance.

1. To acquire and edit the approval task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Country Limit Amend...	APP21429780	APP21429780	Approval	21-02-11
Acquire & Edit		Facility Amendment	APP21419752	APP21419752	Amendment Enrichment	
Acquire & Edit		Facility Amendment	APP21409739	APP21409739	Amendment Enrichment	
Acquire & Edit	Low	Credit Extension Process	APP21409738	APP21409738	Credit Extension Initiation	21-02-09
Acquire & Edit		Collateral Perfection	APP21409723	APP21409723	Initiation	
Acquire & Edit		Collateral Perfection	APP21409721	APP21409721	Initiation	
Acquire & Edit		Collateral Perfection	APP21409720	APP21409720	Initiation	
Acquire & Edit		Facility Amendment	APP21409715	APP21409715	Amendment Enrichment	
Acquire & Edit	LOW	Credit Extension Process	APP21409713	APP21409713	Credit Extension Initiation	
Acquire & Edit	LOW	Credit Extension Process	APP21409712	APP21409712	Credit Extension Initiation	
Acquire & Edit	LOW	Credit Extension Process	APP21409711	APP21409711	Credit Extension Initiation	
Acquire & Edit	LOW	Credit Extension Process	APP21409710	APP21409710	Credit Extension Initiation	
Acquire & Edit		Collateral Perfection	APP21409708	APP21409708	Initiation	
Acquire & Edit		Collateral Perfection	APP21409707	APP21409707	Initiation	

2. **Acquire & Edit** the required approval task. The *Approval - Summary* page appears.

Summary

This page displays the overall approved limit, the department level limit, and the ratings added / modified in the Amendment Initiation stage in graphical format.

Country Code	Currency	Overall Approved Limit	Utilization Amount	Available Amount	Next Review Date	Annual Review Date	Effective Date
US	USD	60,000,000.00	0.00	0.00	2021-02-28	2022-02-28	2021-03-01

Valid Till Date: 2023-02-28

Approval Comments: Approved

Amount: USD, Overall Approved Limit: 60,000,000.00

Rating Analysis: 2020, AAA Moody's, Positive Outlook

3. To close the **Approval Comments** added in Country Limit Setting process, click the close icon.

Comments

Country Limit Amendment - Approval

SummaryComments

Screen (2 / 2)

B

I

U

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A

- size -

H1

H >

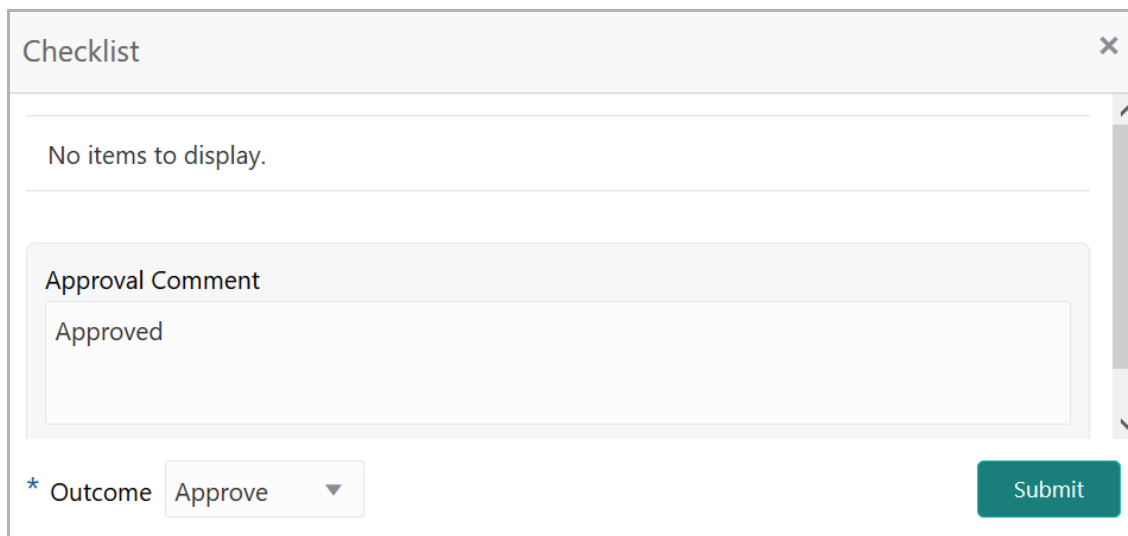
Enter text here...

Post

No items to display.

- Upon clicking the **Submit** button, the *Checklist* window appears.

Chapter 5 - Approval



The screenshot shows a web form titled "Checklist" with a close button (X) in the top right corner. Inside the form, there is a section labeled "No items to display." followed by a horizontal line. Below this is a section titled "Approval Comment" which contains a text input field with the word "Approved" entered. At the bottom left, there is a required field labeled "* Outcome" with a dropdown menu currently showing "Approve". At the bottom right, there is a green "Submit" button.

11. Specify the **Approval Comment**.
12. Select the required **Outcome**. The options available are Approve and Additional Info.
13. Click **Submit**.

If the **Outcome** is selected as **Approve**, the Country Limit Amendment process will get completed and the amendment details will be handed off to the back office system (ELCM) on clicking **Submit**.

If the **Outcome** is selected as **Additional Info**, the Country Limit Amendment application will be moved back to the Initiation stage on clicking **Submit**. The user of the Initiation stage must modify the requested details and send the application for approval again.

Chapter 5 - 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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