

Credit Extension Process User Guide

**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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# Chapter 1 - Preface

## Preface

### About this guide

This guide walks you through the Credit Extension Process in OBCFPM for extending the expiry date of liability and its associated facilities.

### Intended Audience

This document is intended for the banking personnel responsible for extending, reviewing, and approving the expiry date of liability and facility.

### 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"><li>• Field name</li><li>• Drop down options</li><li>• Other UX labels</li></ul>
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

# Chapter 1 - Preface

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## 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 4 - Overview

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## About Credit Extension Process

The Credit Extension process is a simple work-flow for modifying the expiry date of facilities available under a particular liability to any future date based on requirement.

This process can be initiated for any of the bank's existing customers under many circumstances, among which following are two examples:

- The borrower requests an amendment to the expiry date of the facility
- The financial regulatory body announces to extend the facility expiry date due to natural calamities or other situations

Upon successful completion of all the stages in this process, the expiry date of facility modified will get updated in the back office system (OBELCM) and the facility will be made available to the borrower till the mentioned expiry date.

The stages available in the Credit Extension process are:

- Credit Extension Initiation
- Credit Extension Enrichment
- Credit Extension Review and Recommendation
- Credit Extension Approval
- Credit Extension Documentation

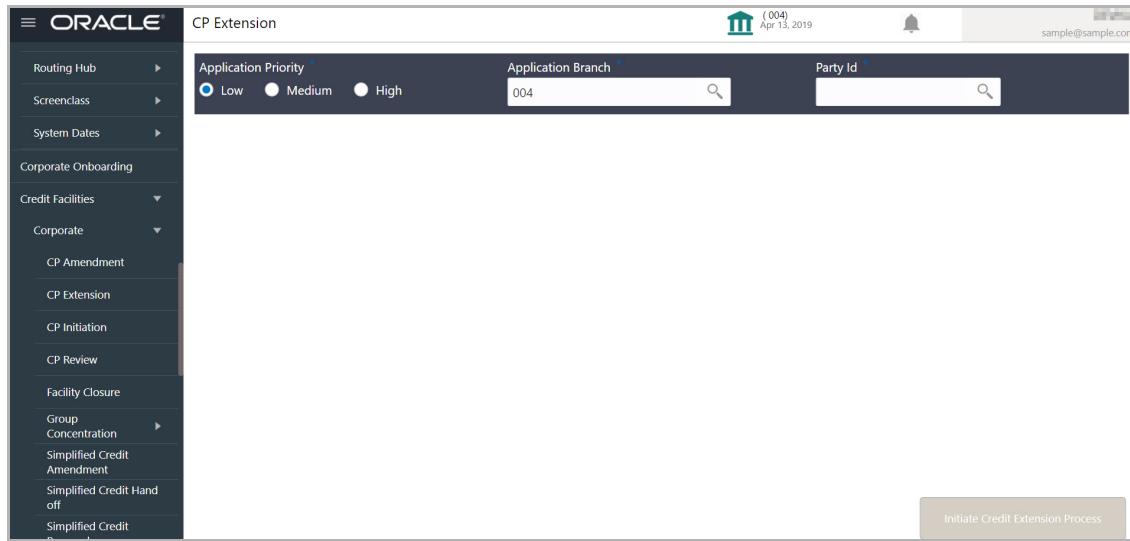
Each of the above stages must be performed by the bank users assigned to perform the respective task.

# Chapter 4 - Credit Extension Initiation

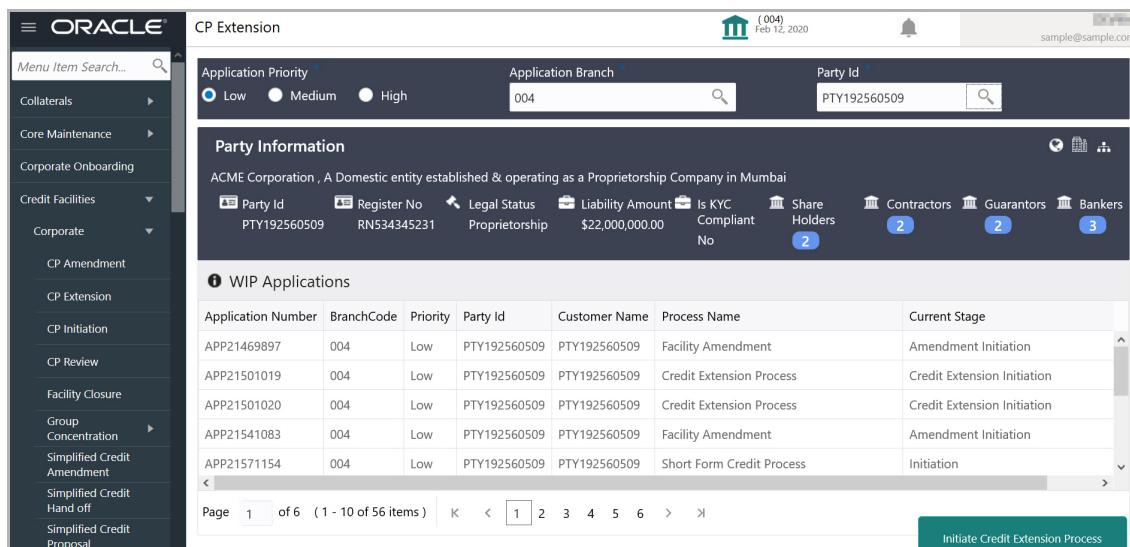
## Credit Extension Initiation

In this stage, the Relationship Manager or other user responsible for this stage must select the required party and initiate the Credit Extension process.

1. Login to OBCFPM.



2. Navigate to **Credit Facilities > Corporate > CP Extension**. The *CP Extension* page appears.



3. Select the CP Extension **Application Priority**. The options available are: **Low**, **Medium**, and **High**.
4. Select the **Application Branch**. Branches maintained in 'Common Core Maintenance' module are displayed in the LOV.
5. Select the required **Party Id**. Party Ids of the on-boarded customers are displayed in the LOV.

# Chapter 4 - Credit Extension Initiation

Upon selecting the **Party Id**, the system displays the Customer Information and the WIP Applications created for the party and enables the **Initiate Credit Extension Process** button.

6. Click **Initiate Credit Extension Process**. The system creates a unique application number for the Credit Extension application and displays the *Credit Extension Initiation - Customer Creation* page.

## Customer Creation

In the Customer Creation page, you can view the details of party in tree view, list view as well as table view.

Customer Creation

Company Name: Corporation  
Type of Customer: Single  
Entity Type: Customer  
Demography: Domestic

Corporation

Hold Back Next Save & Close Cancel

7. In tree view, right click on the party icon and select **View** to view the detailed information of party.

Customer Creation

Party Id: 000409 Name: Corporation Demographic Type: Domestic Organization Type: Single  
Entity Type: Proprietorship

Hold Back Next Save & Close Cancel

8. In list view, click the **Party Id** to view the detailed information of party.

# Chapter 4 - Credit Extension Initiation

Credit Extension Process - Credit Extension Initiation

Customer Creation

Screen ( 1 / 5)

Corporation

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
000409	Corporation	Domestic	Single	Proprietorship		

Hold Back Next Save & Close Cancel

9. In table view, click the ID in **Party Id** column to view detailed information of the party.
10. After viewing the party details, click **Next**. The *Liability* page appears.

## Liability

Liabilities created for the party during proposal initiation / amendment process are displayed in this page. You can specify a common extended expiry date for all the facilities available under a particular liability here.

Credit Extension Process - Credit Extension Initiation

Liability

Screen ( 2 / 5)

PTY201514287

Party Id: **PTY201514287**  
Liability Expiry Date: **20-12-30**

Name: **██████████** Liability Number: **005884**  
OverAll Limit Amount: **\$22,000,000.00** Available Limit Amount: **\$6,243,000.00**

Hold Back Next Save & Close Cancel

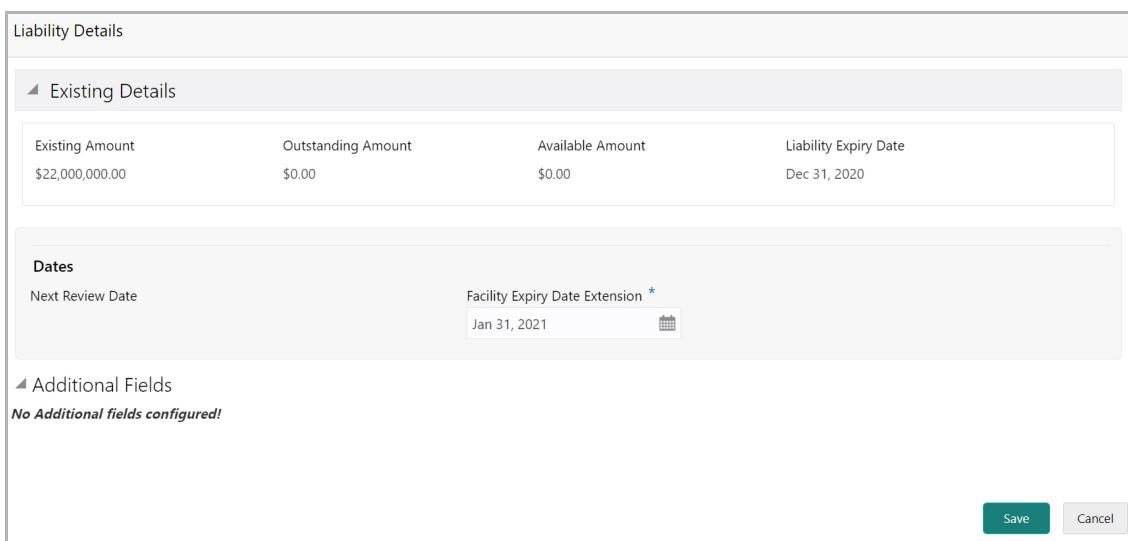


In the above screen, liabilities available under both the parent and child parties are listed. To view only the liabilities under particular party, click the down arrow next to party name at the top left corner and select the required party.

11. To filter a particular liability, click the **Filter** icon and specify the filter parameters or directly type the filter parameter in **Type to filter** text box.

# Chapter 4 - Credit Extension Initiation

12. Click the Hamburger icon in the required liability record and select **Edit**. The **Liability Details** window appears:



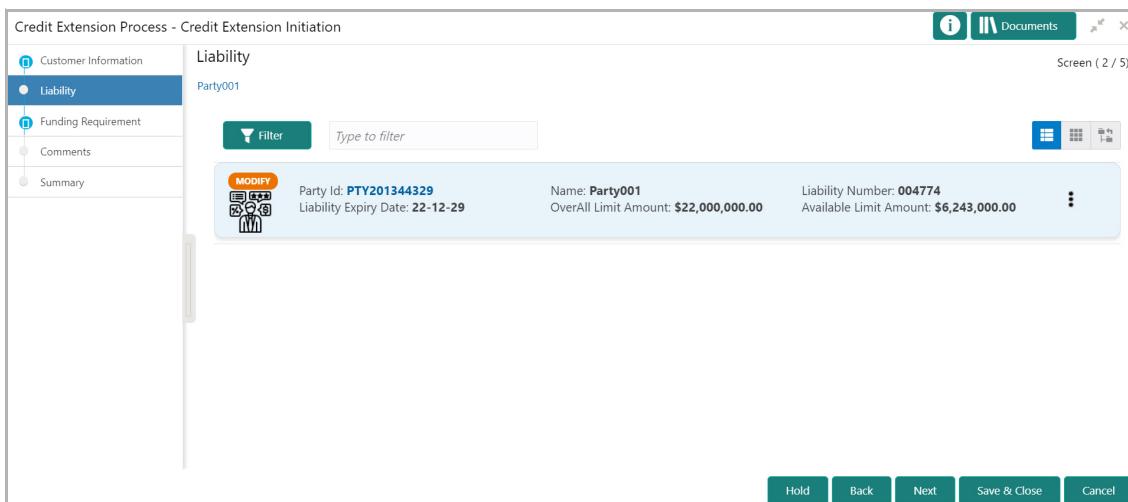
The screenshot shows the 'Liability Details' window. It has a header 'Liability Details' and a section 'Existing Details' containing four fields: Existing Amount (\$22,000,000.00), Outstanding Amount (\$0.00), Available Amount (\$0.00), and Liability Expiry Date (Dec 31, 2020). Below this is a 'Dates' section with 'Next Review Date' and a 'Facility Expiry Date Extension' field set to Jan 31, 2021. At the bottom, there are 'Save' and 'Cancel' buttons.

In the Liability Details window, you can update only the **Facility Expiry Date Extension**.

13. Specify the extended expiry date for the facilities in **Facility Expiry Date Extension** field.

If the liability expiry date is earlier than the extended expiry date provided for the facility, then the system extends the liability expiry date till the extended expiry date of facility.

14. Click **Save**. The expiry date is modified and the status is displayed as shown below:



The screenshot shows the 'Credit Extension Process - Credit Extension Initiation' page. The left sidebar has tabs: Customer Information, **Liability** (selected), Funding Requirement, Comments, and Summary. The main area shows 'Liability' for 'Party001'. It includes a 'MODIFY' button, a 'Filter' button, and a 'Type to filter' input field. Below this, it displays: Party Id: PTY201344329, Liability Expiry Date: 22-12-29, Name: Party001, Liability Number: 004774, OverAll Limit Amount: \$22,000,000.00, Available Limit Amount: \$6,243,000.00. At the bottom are buttons: Hold, Back, Next, Save & Close, and Cancel.

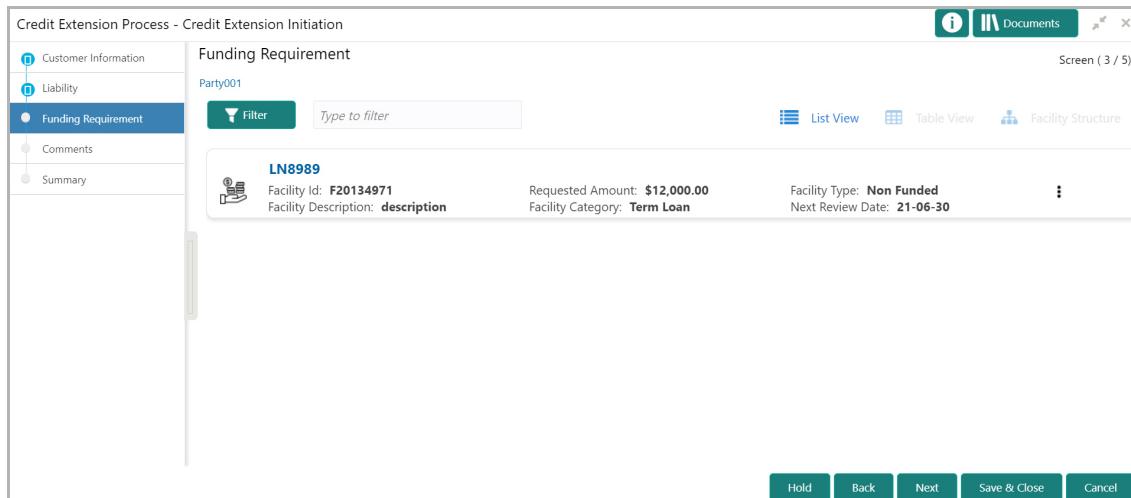
15. To change the layout of the *Liability* page to Table View or Tree View, click the corresponding icon.

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

# Chapter 4 - Credit Extension Initiation

## Funding Requirement

The extended expiry date entered on the **Liability Details** screen will not get propagated as the extended expiry date in **Facility Details** screen for all facilities under the liability. However, the extended expiry date captured at the liability level will automatically apply to all active facilities during Handoff from CFPM to ELCM.



Credit Extension Process - Credit Extension Initiation

Customer Information

Liability

**Funding Requirement**

Comments

Summary

Party001

LN8989

Facility Id: F20134971  
Facility Description: description

Requested Amount: \$12,000.00  
Facility Category: Term Loan

Facility Type: Non Funded  
Next Review Date: 21-06-30

Screen ( 3 / 5 )

List View Table View Facility Structure

Filter Type to filter

Hold Back Next Save & Close Cancel



In the above screen, all the facilities available under both the parent and child parties are listed. To view only the facilities under particular party, click the down arrow next to party name at the top left corner and select the required party.

17. To filter a particular facility, click the **Filter** icon and specify the filter parameters or directly type the filter parameter in **Type to filter** text box.
18. Click the Hamburger icon in the required facility record and select **Edit**. The *Facility Details* window appears:

# Chapter 4 - Credit Extension Initiation

In the Facility Details window, you can modify only the **Extended Expiry Date**.

19. Specify the **Extended Expiry Date** for the facility.



Extended expiry date of the facility must not exceed the liability's expiry date.

20. Click **Save**. Facility expiry date is modified and the status is displayed as shown below:

# Chapter 4 - Credit Extension Initiation

Credit Extension Process - Credit Extension Initiation

Screen (3 / 5)

Funding Requirement	
 <b>LC1</b> <span style="border: 1px solid red; padding: 2px;">MODIFIED</span>	Facility Id: <b>FC99999</b> Facility Description: <b>LC</b>
Requested Amount: Facility Category: <b>LC</b>	Facility Type: <b>Non Funded</b> Next Review Date: <b>20-08-18</b>
 <b>LTLOAN1</b>	Facility Id: <b>FC99998</b> Facility Description: <b>LTLOAN</b>
Requested Amount: Facility Category: <b>TL</b>	Facility Type: <b>Non Funded</b> Next Review Date: <b>20-08-18</b>
 <b>STWCIND1</b>	Facility Id: <b>FC99997</b> Facility Description: <b>STWCIND</b> Parent Line Number: <b>STWC1</b>
Requested Amount: Facility Category: <b>WC</b>	Facility Type: <b>Non Funded</b> Next Review Date: <b>20-08-18</b>
 <b>STWCUS1</b>	Facility Id: <b>FC99996</b> Facility Description: <b>STWCUS</b> Parent Line Number: <b>STWC1</b>
Requested Amount: Facility Category: <b>WC</b>	Facility Type: <b>Non Funded</b> Next Review Date: <b>20-08-18</b>

Hold Back Next Save & Close Cancel

21. To change the layout of the *Funding Requirement* page to Table View or Tree View, click the corresponding icon.
22. To go to the next page, click **Next**. The *Comments* page appears.

## Comments

In this page, you can mention why an extension is required / requested. Posting comments help the user in the next stage to better understand the application.

Credit Extension Process - Credit Extension Initiation

Screen (4 / 5)

Comments	
	Enter text here...
<b>Post</b>	No items to display.

Hold Back Next Save & Close Cancel

23. Type the initiation **Comments**.
24. Click **Post**. The comments are posted below the **Comments** text box.
25. To go to the next page, click **Next**. The *Summary* page appears.

## Summary

This page displays all the customer information along with the modification details. You can preview the changes made in previous pages here and make necessary action.

# Chapter 4 - Credit Extension Initiation

Credit Extension Process - Credit Extension Initiation

Screen ( 5 / 5 )

**Summary**

**Customer Information**

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

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY201514287		Pvt Ltd	\$22,000,000.00	No	0	0	0	0

Entities	Other Bank Facilities		Facilities
0 Added	0 Total Facility	0 Total Takeover	0 Added

Collaterals	Pricing		
	Interest	Charge	Commission
0 Added	0 Added	0 Added	0 Added

▶ Pricing  
▶ Entities  
▶ Other Bank Facilities  
▶ Facilities  
▶ Collaterals

Hold Back Next Save & Close Submit Cancel

26. To hold the initiation task, click **Hold**.
27. To go back to the previous page and modify necessary details, click **Back**.
28. To save and exit the window, click **Save & Close**.
29. If changes are not necessary, click **Submit**.
30. To exit the window without saving information, click **Cancel**.

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

# Chapter 4 - Credit Extension Initiation

Policy Exceptions

1 Policy exceptions Checklist

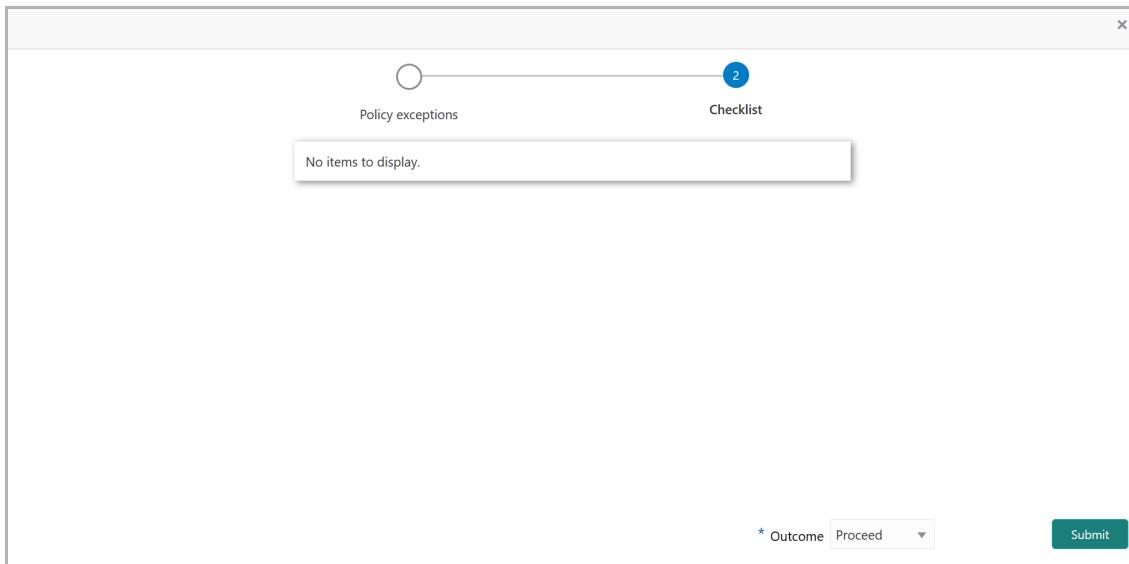
All

Segment	Total	Status	Initiated	Approved	Not Initiated	Rejected
Minimum eligibility criteria	00	Met	00	00	00	00
Products	00	Met	00	00	00	00
Pricing	00	Met	00	00	00	00
Unsecured lending	00	Met	00	00	00	00
Document	00	Met	00	00	00	00
Collateral	00	Met	00	00	00	00
Covenants	00	Met	00	00	00	00
Terms & Conditions	00	Met	00	00	00	00

By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

31. View the policy exceptions and click the **Checklist** data segment.

# Chapter 4 - Credit Extension Initiation



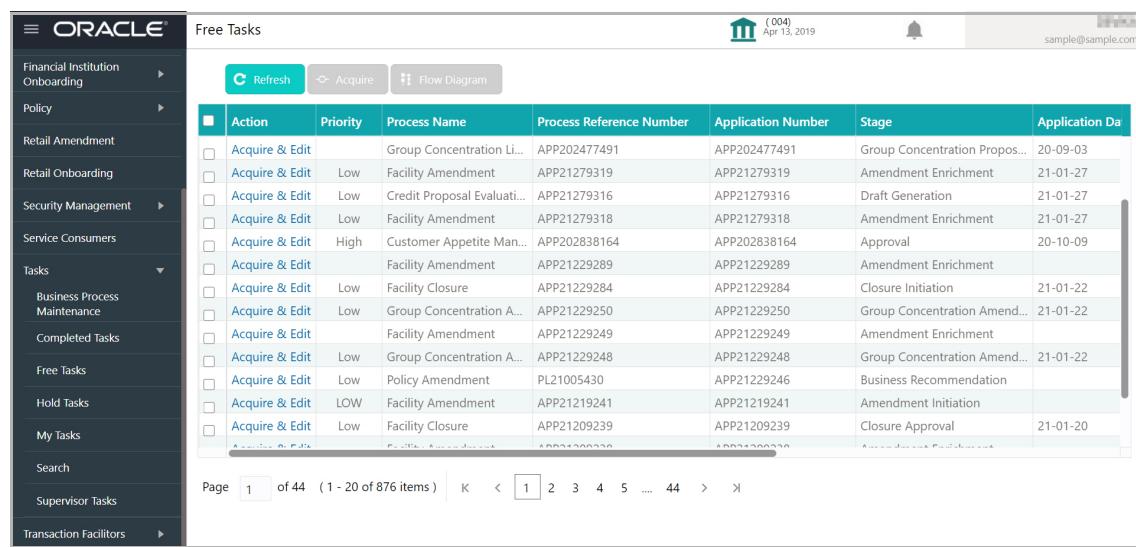
32. Select the **Outcome** as 'Proceed' and click **Submit**. The CP Extension application is moved to the 'Enrichment' stage.

# Chapter 4 - Credit Extension Enrichment

## Credit Extension Enrichment

The Enrichment task is performed by the same user who initiated the Credit Extension process. In this stage, the facility expiry date captured in the Initiation stage can be modified before sending it for review.

1. To Acquire and Edit the Credit Extension Enrichment task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> Acquire & Edit	Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03	
<input type="checkbox"/> Acquire & Edit	Low	Facility Amendment	APP21279319	Amendment Enrichment	21-01-27	
<input type="checkbox"/> Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	Draft Generation	21-01-27	
<input type="checkbox"/> Acquire & Edit	Low	Facility Amendment	APP21279318	Amendment Enrichment	21-01-27	
<input type="checkbox"/> Acquire & Edit	High	Customer Appetite Man...	APP202838164	Approval	20-10-09	
<input type="checkbox"/> Acquire & Edit		Facility Amendment	APP21229289	Amendment Enrichment		
<input type="checkbox"/> Acquire & Edit	Low	Facility Closure	APP21229284	Closure Initiation	21-01-22	
<input type="checkbox"/> Acquire & Edit	Low	Group Concentration A...	APP21229250	Group Concentration Amend...	21-01-22	
<input type="checkbox"/> Acquire & Edit		Facility Amendment	APP21229249	Amendment Enrichment		
<input type="checkbox"/> Acquire & Edit	Low	Group Concentration A...	APP21229248	Group Concentration Amend...	21-01-22	
<input type="checkbox"/> Acquire & Edit	Low	Policy Amendment	PL21005430	Business Recommendation		
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP21219241	Amendment Initiation		
<input type="checkbox"/> Acquire & Edit	Low	Facility Closure	APP21209239	Closure Approval	21-01-20	

2. Click **Acquire & Edit** in the required row. The *Credit Extension Enrichment - Customer Creation* page appears.
3. Refer **Credit Extension Initiation** chapter for information on enriching the credit extension application.

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

- Proceed
- Reject

If the **Outcome** is selected as 'Proceed', the credit extension application will be moved to the Review and Recommendation stage on clicking **Submit**.

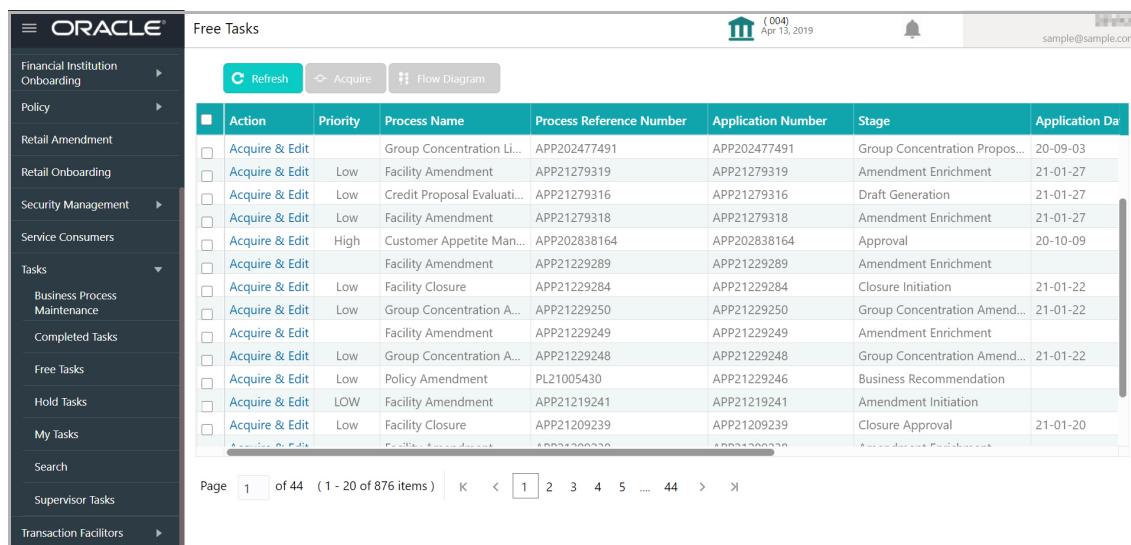
If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

# Chapter 4 - Review and Recommendation

## Review and Recommendation

In this stage, the Credit Reviewer in the Credit department has to review the extended expiry date of facility and provide their recommendation, if any.

1. To Acquire and Edit the Credit Extension Review and Recommendation task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
<a href="#">Acquire &amp; Edit</a>	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
<a href="#">Acquire &amp; Edit</a>	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
<a href="#">Acquire &amp; Edit</a>	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
<a href="#">Acquire &amp; Edit</a>	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
<a href="#">Acquire &amp; Edit</a>	Low	Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
<a href="#">Acquire &amp; Edit</a>	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
<a href="#">Acquire &amp; Edit</a>	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
<a href="#">Acquire &amp; Edit</a>	Low	Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
<a href="#">Acquire &amp; Edit</a>	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
<a href="#">Acquire &amp; Edit</a>	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
<a href="#">Acquire &amp; Edit</a>	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
<a href="#">Acquire &amp; Edit</a>	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *CPEX - Review and Recommendation* page appears.

## Customer Summary

The *Customer Summary* page has the following widgets / tiles to display specific information about the party:

- Customer Information
- Facility summary
- Collateral summary
- Group Entities
- Covenants
- Terms & conditions
- Ratings
- Project Summary
- Financial Profile
- Projections

# Chapter 4 - Review and Recommendation

Credit Extension Process - CPEX Review and Recommendation

Customer Summary

Customer Information

Customer ID: PTY121094301, Legal Status: Pvt Ltd, Liability Amount: \$22,000,000.00, Is KYC Compliant: No, Share Holders: 0, Contractors: 0, Guarantors: 0, Bankers: 0

Facility Summary

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

Facility Level Up, Go to Parent Facility

Collateral summary

Total collateral value: \$1,000,000.00, Customer LTV: 2200%

Group entities

1 MCHN

Covenants

Total Covenants: 0

Entity Wise: 0, Facility Wise: 0, Financial: 0, Non Financial: 0

Newly Added: 0, Financial: 0, Non Financial: 0

Met: 0, Financial: 0, Non Financial: 0

Breached: 0, Financial: 0, Non Financial: 0

Terms & conditions

Total Terms and Conditions: 1

Entity: 0, Facility: 0, Pre disbursement: 0, Post disbursement: 0

Newly added: 0, Pre disbursement: 0, Post disbursement: 0

Met: 0, Pre disbursement: 0, Post disbursement: 0

Breached: 0, Pre disbursement: 0, Post disbursement: 0

Financial Profile

View all

Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

Projections

Show results for: Next 3 years

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

Hold, Back, Next, Save & Close, Cancel

# Chapter 4 - Review and Recommendation



Refer **Credit 360 User Manual** for information on actions that can be performed in the *Customer Summary* page.

3. After performing necessary actions in the *Customer Summary* page, click **Next**. The *Liability* page appears.

## Liability

Refer “[Liability](#)” on page 16 for information on modifying the expiry date of liability.

4. After performing necessary actions in the *Liability* page, click **Next**. The *Funding Requirement* page appears.

## Funding Requirement

Refer “[Funding Requirement](#)” on page 18 for information on modifying the expiry date of facility.

5. After performing necessary actions in the *Funding Requirement* page, click **Next**. The *Comments* page appears.

## Comments

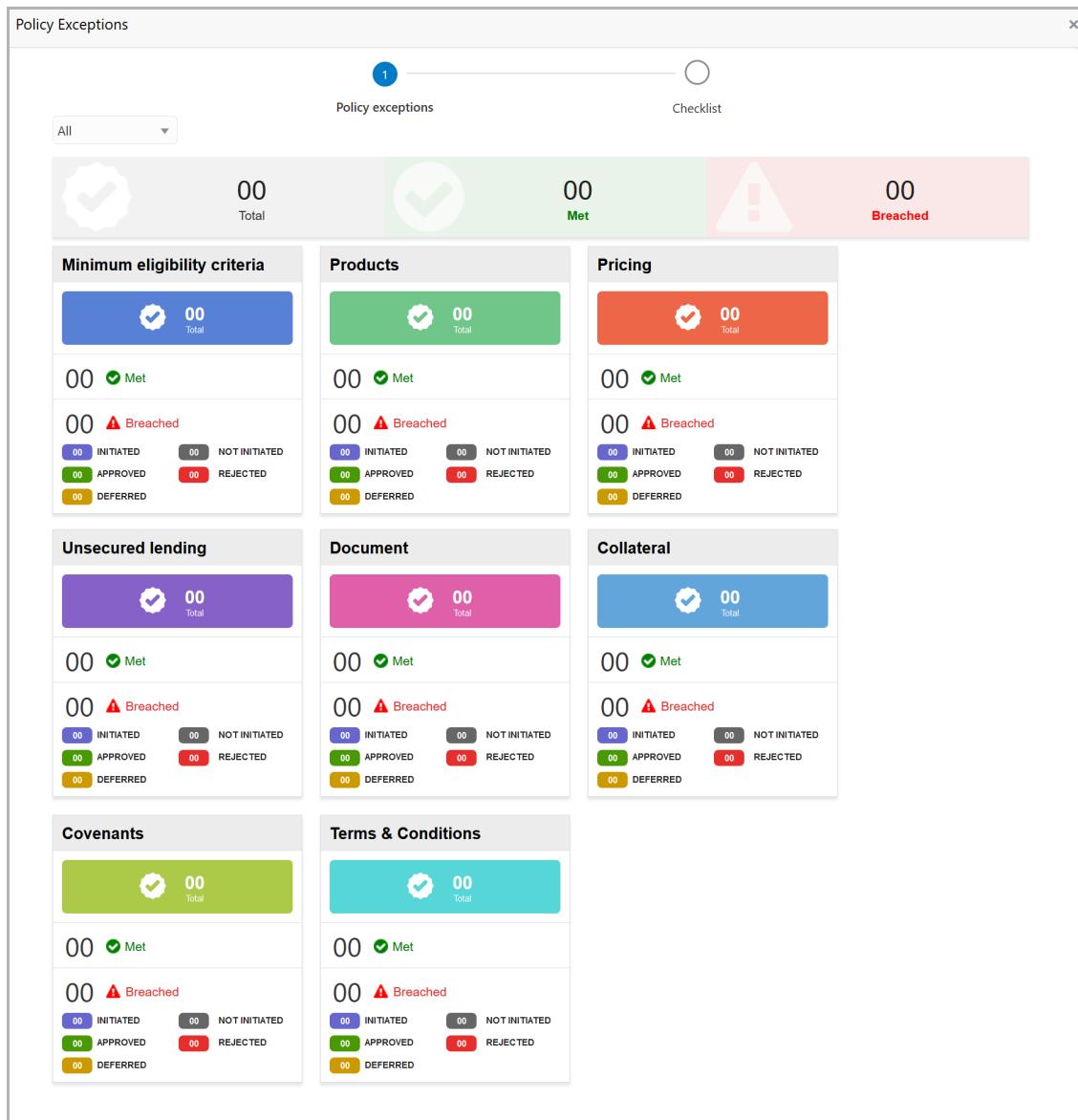
In this page, you can add the review comments and send it to the Approval stage, or add the recommendation and send it to the Enrichment stage.

6. Type the review / recommendation **Comments**.
7. Click **Post**. The comments are posted below the **Comments** text box.
8. To hold the review and recommendation task, click **Hold**.
9. To go back to the previous page and modify necessary details, click **Back**.

# Chapter 4 - Review and Recommendation

10. To save and exit the window, click **Save & Close**.
11. If changes are not necessary, click **Submit**.
12. To exit the window without saving information, click **Cancel**.

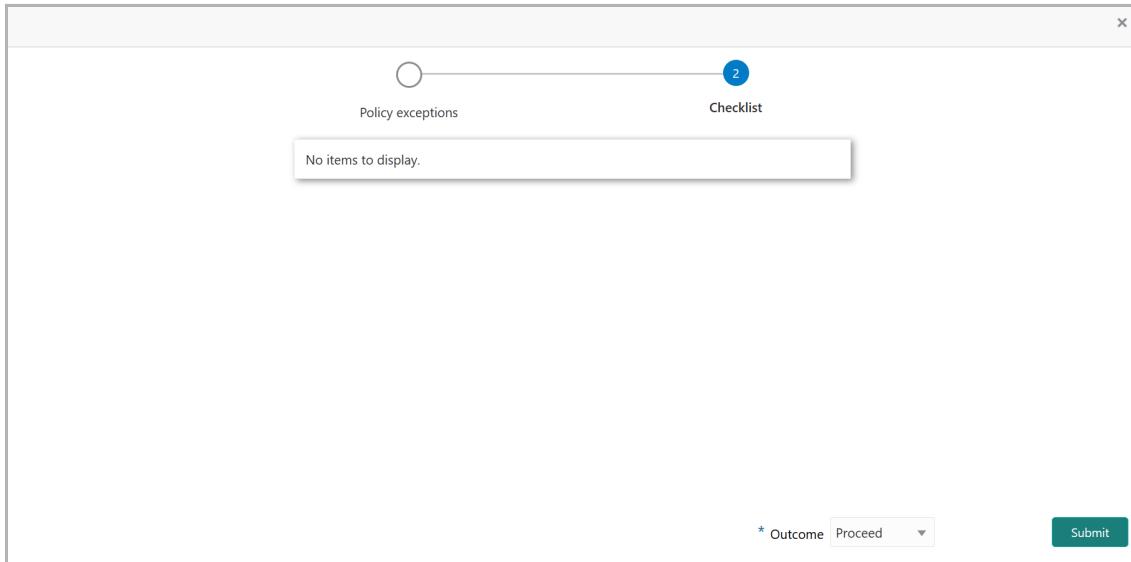
Upon clicking **Submit**, the *Policy Exception* window appears:



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

13. View the policy exceptions and click the **Checklist** data segment.

# Chapter 4 - Review and Recommendation



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

15. Click **Submit**.

If the **Outcome** is selected as 'Proceed', the credit extension application will be moved to the Approval stage on clicking **Submit**.

If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

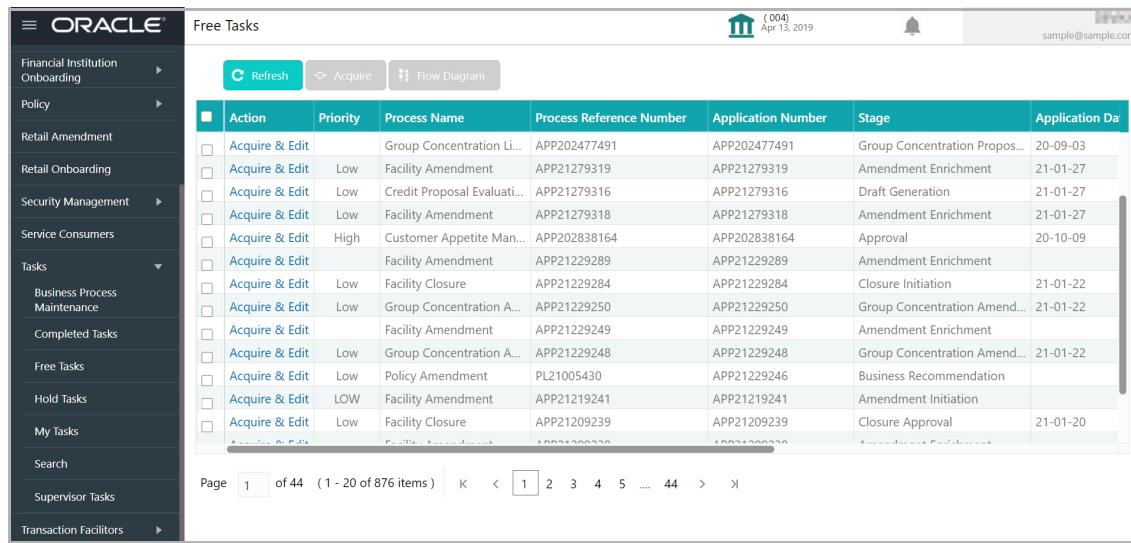
If the **Outcome** is selected as 'Send Back', the credit extension application will be moved back to the Enrichment stage on clicking **Submit**.

# Chapter 4 - Approval

## Credit Extension Approval

In this stage, the Credit Approver in the Credit department has to review the credit extension application and make appropriate decision, such as Approve or Reject the application.

1. To Acquire and Edit the Credit Extension Approval task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



The screenshot shows the Oracle Free Tasks page. The left sidebar includes links for Financial Institution Onboarding, Policy, Retail Amendment, Retail Onboarding, Security Management, Service Consumers, Tasks (selected), Business Process Maintenance, Completed Tasks, Free Tasks (selected), Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main content area is titled 'Free Tasks' and contains a table with columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table lists 14 tasks, mostly 'Acquire & Edit' type, involving Group Concentration, Facility Amendment, and Policy Amendment. The first task is 'Acquire & Edit' for Group Concentration with Application Number APP202477491 and Stage 'Group Concentration Propos...'. The last task listed is 'Acquire & Edit' for Facility Closure with Application Number APP21209239 and Stage 'Closure Approval'. The bottom of the page shows a navigation bar with 'Page 1 of 44 (1 - 20 of 876 items)' and a page number selector.

2. Click **Acquire & Edit** in the required row. The *Credit Extension Proposal Approval* page appears.

## Customer Summary

The *Customer Summary* page has the following widgets / tiles to display specific information about the party:

- Customer Information
- Facility summary
- Collateral summary
- Group Entities
- Covenants
- Terms & conditions
- Ratings
- Project Summary
- Financial Profile
- Projections

# Chapter 4 - Approval

Credit Extension Process - Credit Extension Proposal Approval

Customer Summary

ACME Corporation

**Customer Information**

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

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY12094301		Pvt Ltd	\$22,000,000.00	No	0	0	0	0

**Facility Summary**

Liability Sanctioned Amount \$22,000,000.00

Liability Utilized Amount \$22,000,000.00

Liability OverUtilized Amount \$0.00

Facility Level Up Go to Parent Facility

LC-LC-1 STLOAN-STLO... LTWC-LTWC-1 STWC-STWC-1 LTLOAN-LTLOA... GTY-GTY-1 STLNUS-STLN...

\$1,500,000.00 \$3,660,000.00 \$6,100,000.00 \$6,100,000.00 \$1,830,000.00 \$3,050,000.00

7M 6M 5M 4M 3M 2M 1M 0

LC STLOAN LTWC STWC LTLOAN GTY

Sanctioned Utilized

**Collateral summary**

\$1,000,000.00 Total collateral value

2200% Customer LTV

100% MCHN

**Group entities**

1

**Covenants**

0 Total Covenants

0 Entity Wise 0 Facility Wise 0 Financial 0 Non Financial

0 Newly Added 0 Financial 0 Non Financial

0 Met 0 Financial 0 Non Financial

0 Breached 0 Financial 0 Non Financial

**Terms & conditions**

1 Total Terms and Conditions

0 Entity 0 Facility 0 Pre disbursement 0 Post disbursement

0 Newly added 0 Pre disbursement 0 Post disbursement

0 Met 0 Pre disbursement 0 Post disbursement

0 Breached 0 Pre disbursement 0 Post disbursement

**Ratings**

No items to display.

**Project Summary**

No data to display.

**Financial Profile**

View all

Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

**Projections**

View all

Show results for Next 3 years

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

Hold Back Next Save & Close Cancel

# Chapter 4 - Approval



Refer **Credit 360 User Manual** for information on actions that can be performed in the *Customer Summary* page.

3. After performing necessary actions in the *Customer Summary* page, click **Next**. The *Liability* page appears.

## Liability

Refer “**Liability**” on page 16 for information on modifying the expiry date of liability.

4. After performing necessary actions in the *Liability* page, click **Next**. The *Funding Requirement* page appears.

## Funding Requirement

In this page, you can approve, reject, or send back a particular facility for which expiry date is extended.

Facility ID	Facility Description	Requested Amount	Facility Category	Facility Type	Next Review Date
LC1	FC99999 Facility Description: LC		LC	Non Funded	20-08-18
LTLOAN1	FC99998 Facility Description: LTLOAN		TL	Non Funded	20-08-18
STWCIND1	FC99997 Facility Description: STWCIND Parent Line Number: STWC1		WC	Non Funded	20-08-18
STWCUS1	FC99996 Facility Description: STWCUS Parent Line Number: STWC1		WC	Non Funded	20-08-18

5. To approve a facility expiry date extension, select the required facility record and click the **Approve** icon. The following window appears:

# Chapter 4 - Approval

Approve Facility



Line Number: 1  
Facility Description: LC

Requested Amount:  
Facility Category: LC

Product Type: Funded  
Approved Amount:

Comments

Enter text here...

Post

No items to display.

Approve Cancel

6. Type the approval comments and click **Post**. The comments are posted below the **Comments** text box.
7. Click **Approve**. The facility is marked as Approved.
8. To send back the facility for review, select the required facility record and click the **Send Facility Back For More Info** icon. The following window appears: 

# Chapter 4 - Approval

Send Facility Back For More Info



Line Number: 1  
Facility Description: LC

Requested Amount:  
Facility Category: LC

Product Type: Funded  
Approved Amount:

Comments

Enter text here...

Post

No items to display.

Required More Info      Cancel

9. Type the comments for reviewer and click **Post**. The comments are posted below the **Comments** text box.
10. Click **Required More Info**.
11. To reject a facility expiry date extension, select the required facility record and click  the **Reject** icon. The following window appears:

# Chapter 4 - Approval

Reject Facility



Line Number: 1  
Facility Description: LC

Requested Amount:  
Facility Category: LC

Product Type: Funded  
Approved Amount:

Comments

Enter text here...

Post

No items to display.

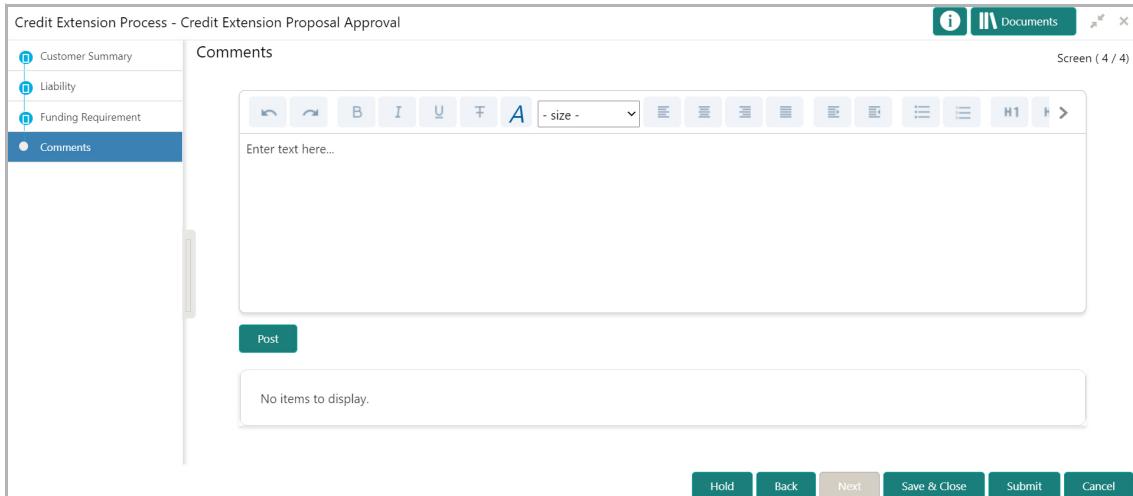
Reject Cancel

12. Type the rejection comments and click **Post**. The comments are posted below the **Comments** text box.
13. Click **Reject**.
14. After performing necessary actions in the *Funding Requirement* page, click **Next**. The *Comments* page appears

## Comments

In this page, you can capture the overall comments for the Approval stage. Posting comments help the user in the next stage to better understand the application.

# Chapter 4 - Approval



The screenshot shows a software interface for 'Credit Extension Process - Credit Extension Proposal Approval'. On the left, a vertical navigation bar lists 'Customer Summary', 'Liability', 'Funding Requirement', and 'Comments', with 'Comments' being the selected tab. The main area is titled 'Comments' and contains a rich text editor with a toolbar for bold, italic, underline, and font size. Below the toolbar is a text input field with the placeholder 'Enter text here...'. A 'Post' button is located at the bottom left of the text area. At the bottom of the screen, there is a row of buttons: 'Hold', 'Back', 'Next' (which is highlighted in grey), 'Save & Close', 'Submit', and 'Cancel'. The top right corner of the window shows 'Screen ( 4 / 4 )'.

15. Type the approval **Comments**.
16. Click **Post**. The comments are posted below the **Comments** text box.
17. To hold the approval task, click **Hold**.
18. To go back to the previous page and modify necessary details, click **Back**.
19. To save and exit the window, click **Save & Close**.
20. If changes are not necessary, click **Submit**.
21. To exit the window without saving information, click **Cancel**.

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

# Chapter 4 - Approval

Policy Exceptions

1 Policy exceptions Checklist

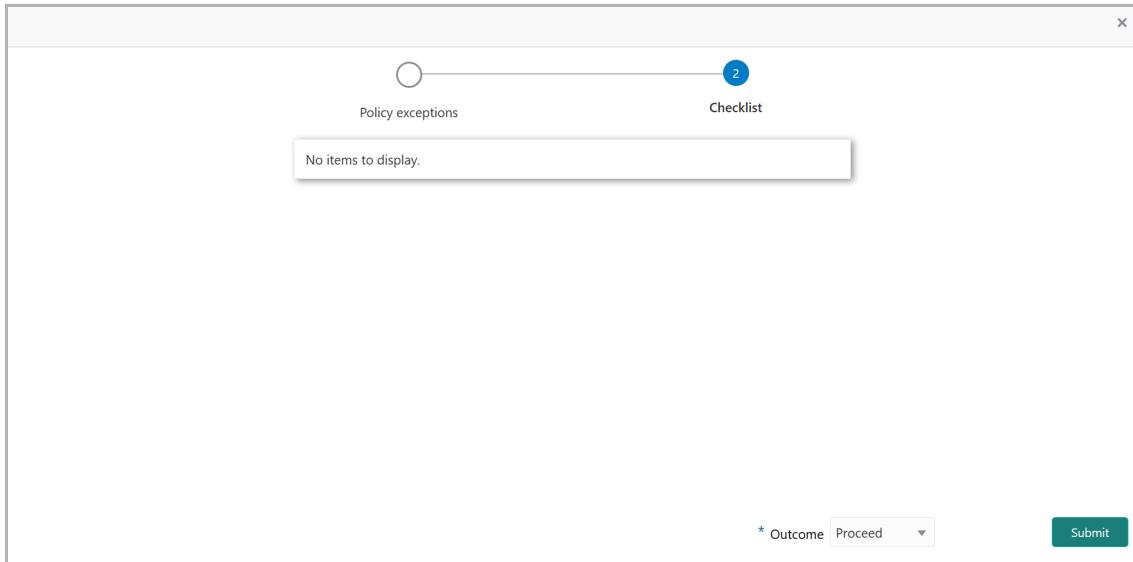
All

Segment	Total	Status
Minimum eligibility criteria	00	Met
Products	00	Met
Pricing	00	Breached
Unsecured lending	00	Met
Document	00	Met
Collateral	00	Met
Covenants	00	Breached
Terms & Conditions	00	Met

By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

22. View the policy exceptions and click the **Checklist** data segment.

# Chapter 4 - Approval



23. Select the required **Outcome**. The options available are: **Approve**, **Send Back**, and **Reject**.

24. Click **Submit**.

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

If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

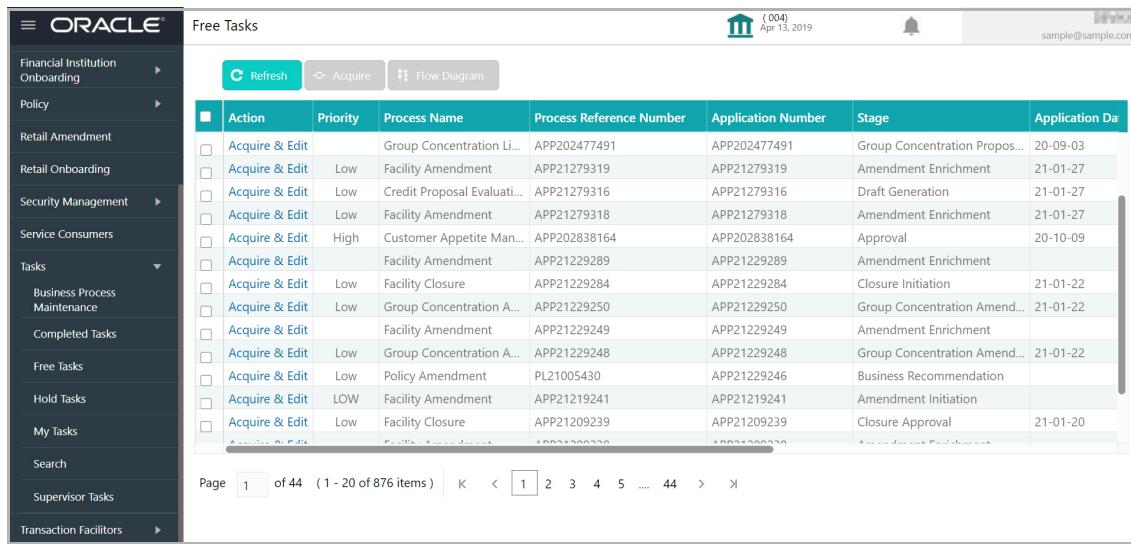
If the **Outcome** is selected as 'Send Back', the credit extension application will be moved back to the Review and Recommendation stage on clicking **Submit**.

# Chapter 4 - Documentation

## Credit Extension Documentation

In this stage, customer's communication address can be configured and the draft document with modified expiry date can be generated for customer acceptance.

1. To Acquire and Edit the Credit Extension Documentation task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



The screenshot shows the Oracle Free Tasks page. The left sidebar includes links for Financial Institution Onboarding, Policy, Retail Amendment, Retail Onboarding, Security Management, Service Consumers, Tasks (selected), Business Process Maintenance, Completed Tasks, Free Tasks (selected), Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main content area is titled 'Free Tasks' and contains a table with the following data:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03	
Acquire & Edit	Low	Facility Amendment	APP21279319	Amendment Enrichment	21-01-27	
Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	Draft Generation	21-01-27	
Acquire & Edit	Low	Facility Amendment	APP21279318	Amendment Enrichment	21-01-27	
Acquire & Edit	High	Customer Appetite Man...	APP202838164	Approval	20-10-09	
Acquire & Edit	Facility Amendment	APP21229289	APP21229289	Amendment Enrichment		
Acquire & Edit	Low	Facility Closure	APP21229284	Closure Initiation	21-01-22	
Acquire & Edit	Low	Group Concentration A...	APP21229250	Group Concentration Amend...	21-01-22	
Acquire & Edit	Facility Amendment	APP21229249	APP21229249	Amendment Enrichment		
Acquire & Edit	Low	Group Concentration A...	APP21229248	Group Concentration Amend...	21-01-22	
Acquire & Edit	Low	Policy Amendment	PL21005430	Business Recommendation		
Acquire & Edit	LOW	Facility Amendment	APP21219241	Amendment Initiation		
Acquire & Edit	Low	Facility Closure	APP21209239	Closure Approval	21-01-20	

Page 1 of 44 (1 - 20 of 876 items) K < 1 2 3 4 5 .... 44 > > > >

2. Click **Acquire & Edit** in the required row. The *Credit Extension Documentation - Summary* page appears.

# Chapter 4 - Documentation

**Credit Organization - Draft Generation**

1. Summary      2. Draft Generation      3. Comments

Summary      OFSS

**Customer Information**  
OFSS, A entity established & operating as a Public Ltd Company in  
 Customer ID: PTY201814590    Register No:    Legal Status: Public Ltd    Liability Amount:    Is KYC Compliant: No  
 Share Holders: 0    Contractors: 0    Guarantors: 0    Bankers: 0

**Facility Summary**  
Total funded - \$5,000,000.00    Total non funded - \$0.00    Facility summary list  
 6M    4M    2M    0    Funded  
 Term Loan

**Collateral summary**  
\$0.00    Total collateral value  
0%    Customer LTV

**Existing Facilities**  
\$0.00- (0)    Total existing facilities    \$0.00- (0)    Takeover amount    \$0.00- (0)    Takeover in this application

**Covenants**  
Total Covenants: 0  
 Entity Wise: 0    Facility Wise: 0    Financial: 0    Non Financial: 0  
 No items to display.

**Terms & conditions**  
Total Terms and Conditions: 0  
 Pre-Distributed: 0    Post-Distributed: 0  
 Newly added: 0    Pre-Distributed: 0    Post-Distributed: 0  
 Met: 0    Pre-Distributed: 0    Post-Distributed: 0  
 Breached: 0    Pre-Distributed: 0    Post-Distributed: 0

**Financial Profile**  
View all  
Show results for: Previous 3 years  

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

**Projections**  
View all  
Show results for: Next 3 years  

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

**Group entities**  
1

**Scores**  
Evaluation not yet done

**Groupwise Exposure Details**  
\$5,000,000.00    GE20181562

**Connected Parties**  
Gross Facility Amount Contribution  
No data to display

**Ratings**  
Moodys    AAA

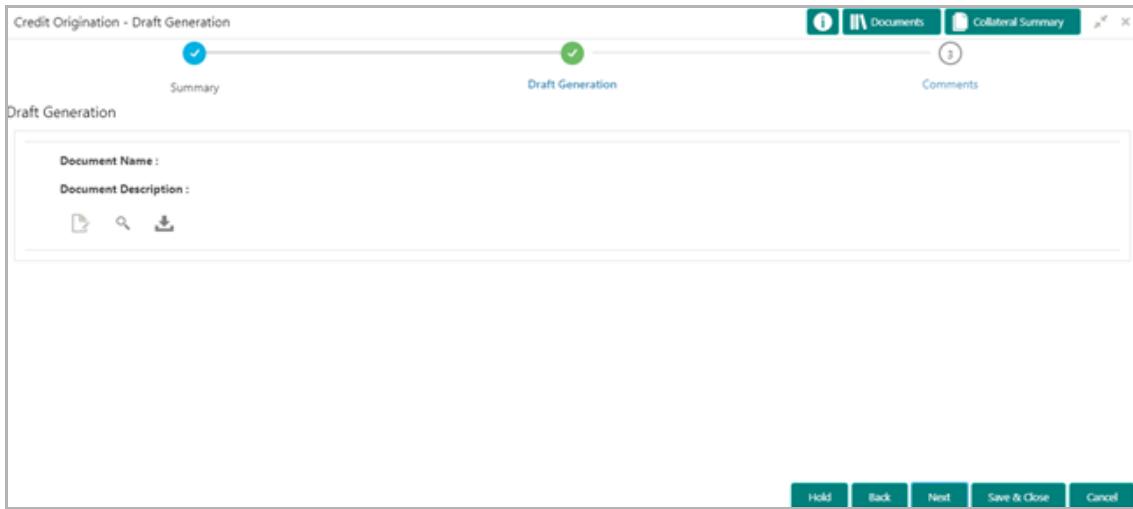
Hold    Back    Next    Save & Close    Cancel



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

# Chapter 4 - Documentation

3. After reviewing the *Summary*, click **Next**. The *Draft Generation* page appears.



Credit Origination - Draft Generation

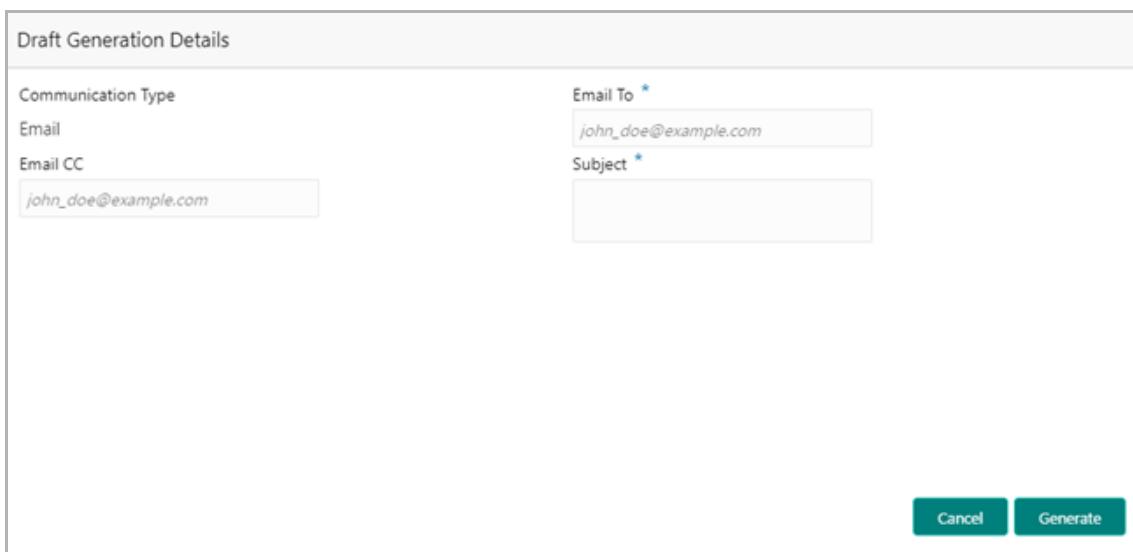
Summary      Draft Generation      Comments

Draft Generation

Document Name :  
Document Description :

Hold Back Next Save & Close Cancel

4. Click the generate icon (first icon below the Document Description). The *Draft Generation Details* window appears.



Draft Generation Details

Communication Type

Email  
Email CC

john\_doe@example.com

Email To \*

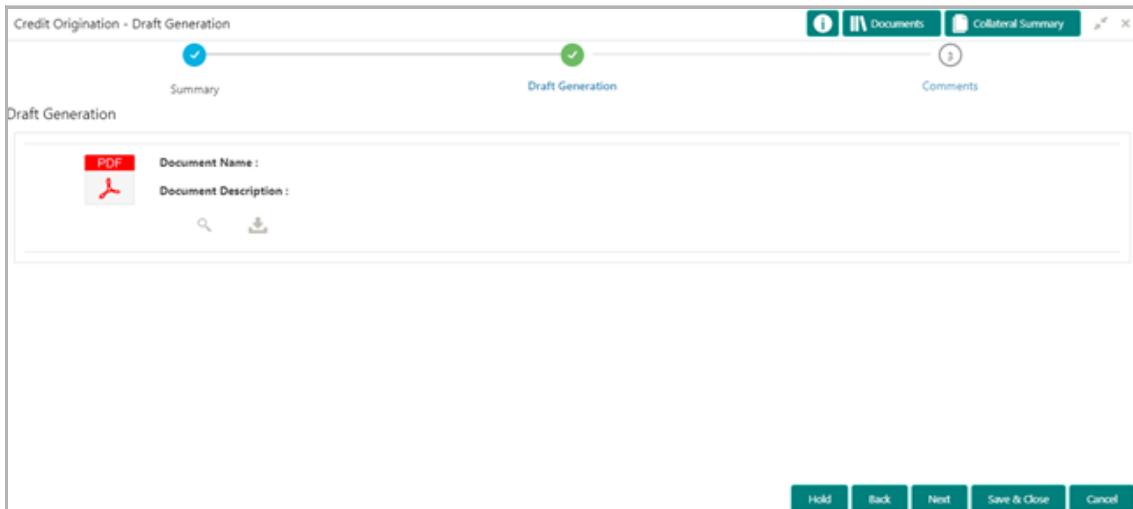
john\_doe@example.com

Subject \*

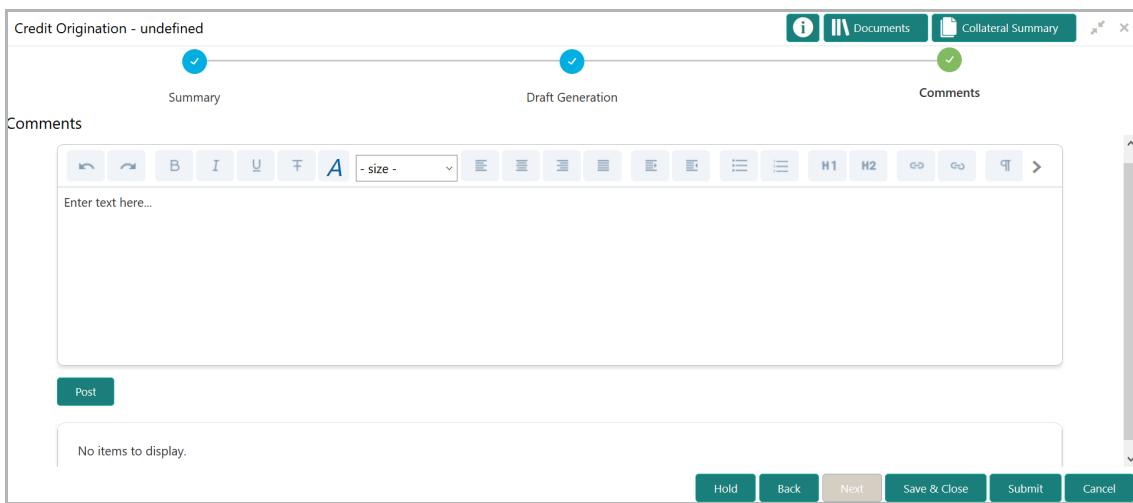
Cancel Generate

5. In **Email To** field, type the Email address to which the draft document has to be sent.
6. In **Email CC** field, type the Email address which has to be in CC of draft mail.
7. In **Subject** field, type the mail subject.
8. Click **Generate**. Draft document is generated and displayed in *Draft Generation* page as shown below.

# Chapter 4 - Documentation



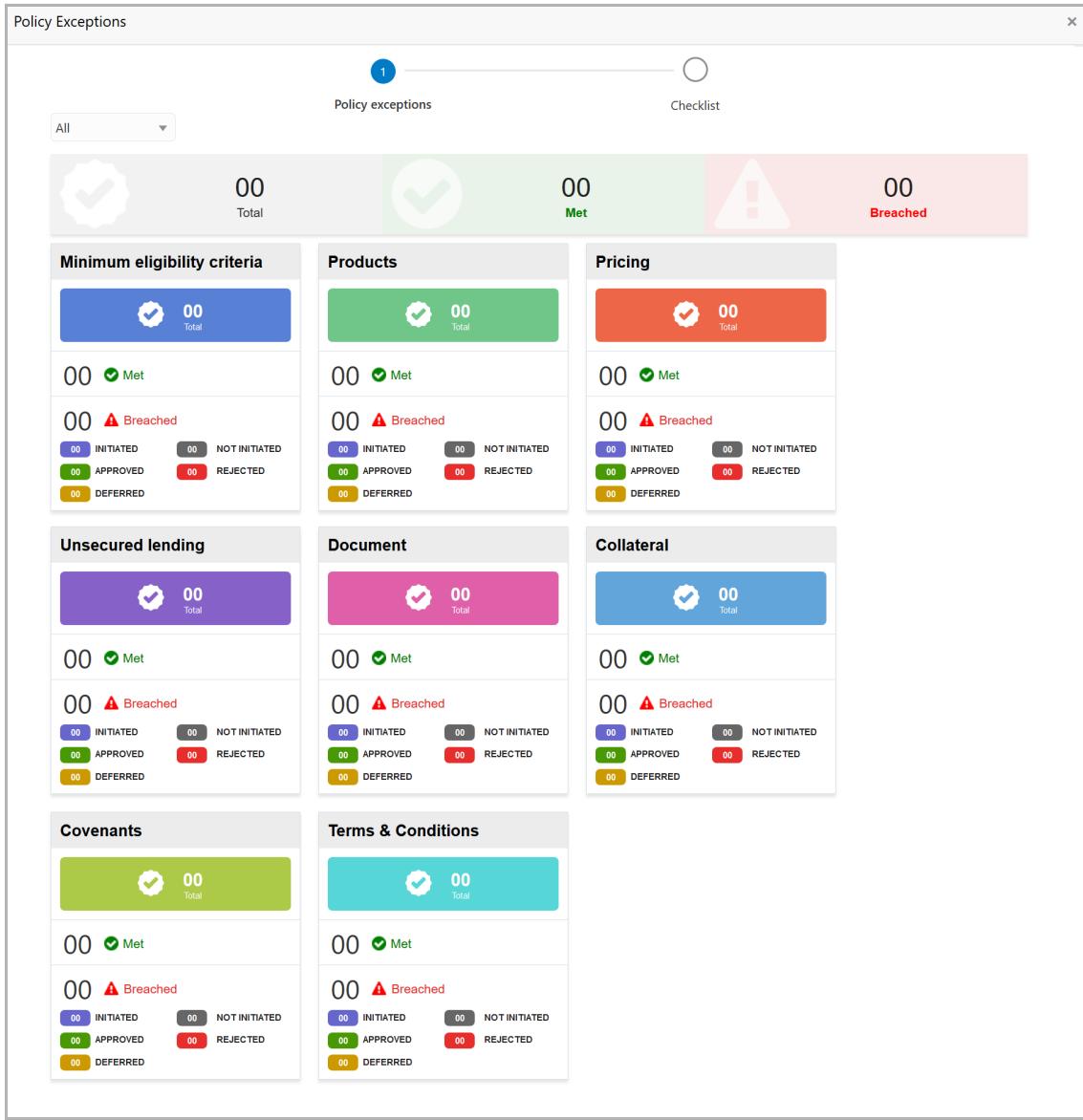
9. Click **Next**. The **Comments** page appears.



10. Type the overall comments for the Documentation stage.
11. Click **Post**. The comments are posted below the **Comments** text box.
12. To hold the documentation task, click **Hold**.
13. To go back to the previous page and modify necessary details, click **Back**.
14. To save and exit the window, click **Save & Close**.
15. If changes are not necessary, click **Submit**.
16. To exit the window without saving information, click **Cancel**.

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

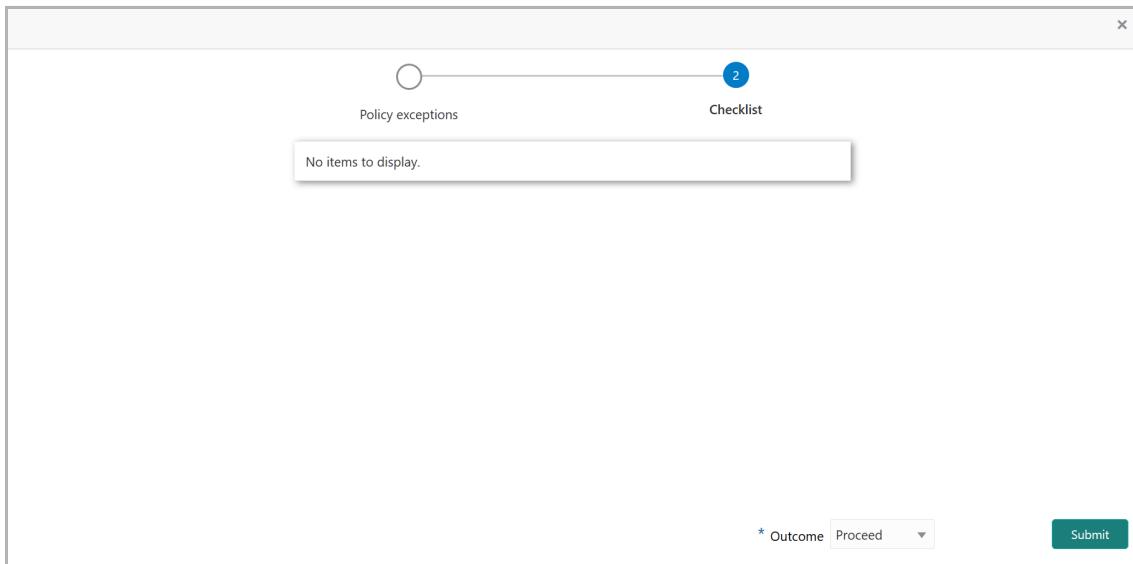
# Chapter 4 - Documentation



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

17. View the policy exceptions and click the **Checklist** data segment.

# Chapter 4 - Documentation



18. Select the **Outcome** as 'Proceed' and click **Submit**. The draft document is sent to the mentioned Email ID.

# Chapter 4 - Manual Retry

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## Manual Retry

After successful completion of Credit Extension Documentation task, the extended expiry date details are automatically posted to ELCM. If any error occurs during the automatic hand-off process, the system generates the Manual Retry task in Free Task page.

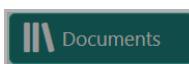
1. Navigate to **Tasks > Free Tasks**.
2. **Acquire & Edit** the required Manual Retry task. The *Manual Retry - Summary* page listing the hand-off error details is displayed.
3. View the **Hand-Off Error Details**.
4. Make necessary changes and **Submit** the task.

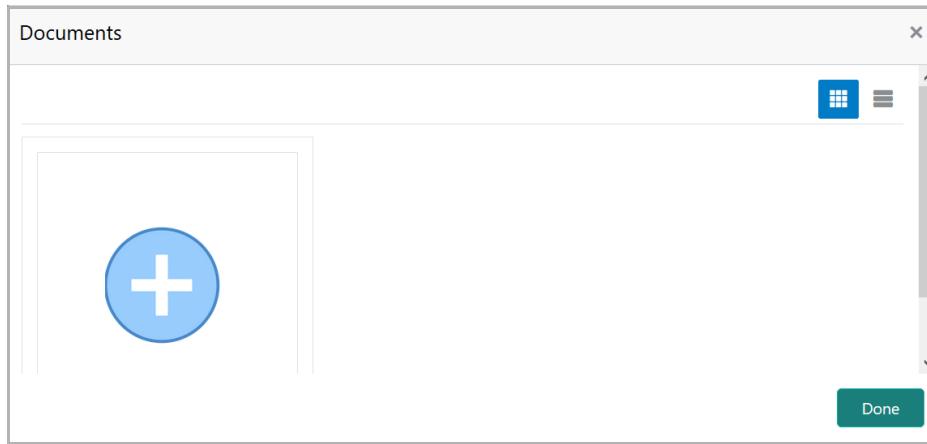
# Chapter 4 - Document Upload

## Document Upload and Checklist

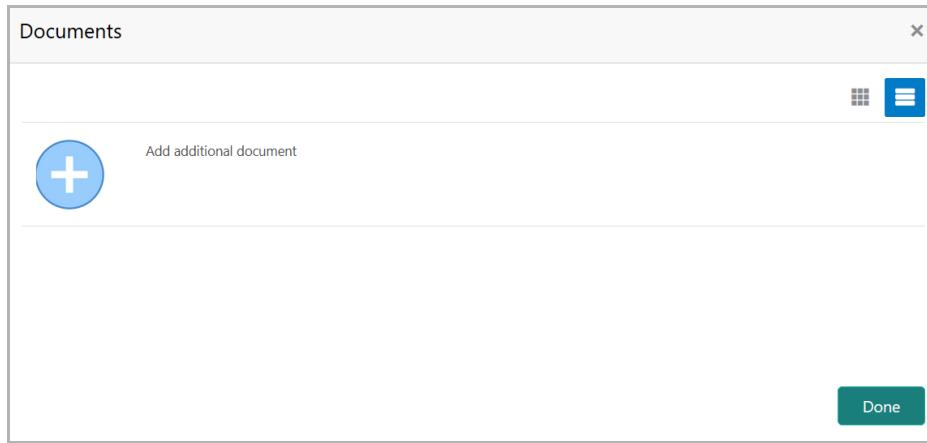
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Credit Extension process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the application. Documents added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



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.



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

# Chapter 4 - Document Upload

Document X

Document Type *	Document Code *
Closure Documents	Closure Documents
Document Title *	Document Description
Facility Payment Bills	
Remarks	Document Expiry Date
Paid	Mar 21, 2020 <span style="float: right;">Calendar icon</span>

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 the **Document Description** that best describes the document.
7. Type the **Remarks** based on your need.
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 4 - Document Upload

Checklist

X

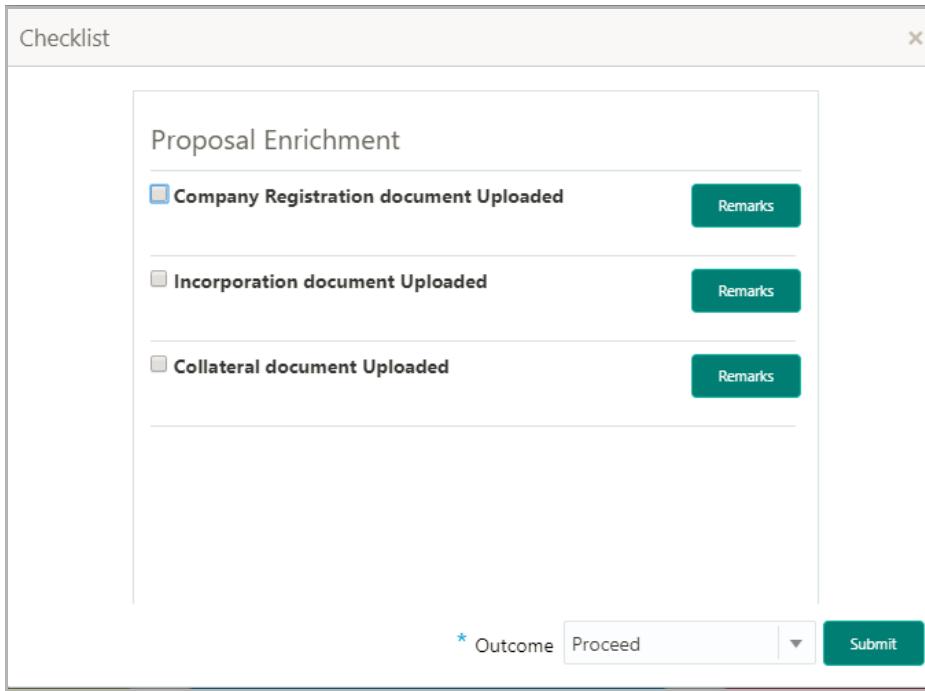
Proposal Enrichment

**Company Registration document Uploaded** Remarks

**Incorporation document Uploaded** Remarks

**Collateral document Uploaded** Remarks

\* Outcome Proceed Submit



11. Select the **Outcome** as **Proceed**.
12. Click **Submit**. Document is uploaded and listed in Document window.
13. To edit or delete the document, click the edit or delete icons.

# Chapter 4 - Reference and Feedback

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## 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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