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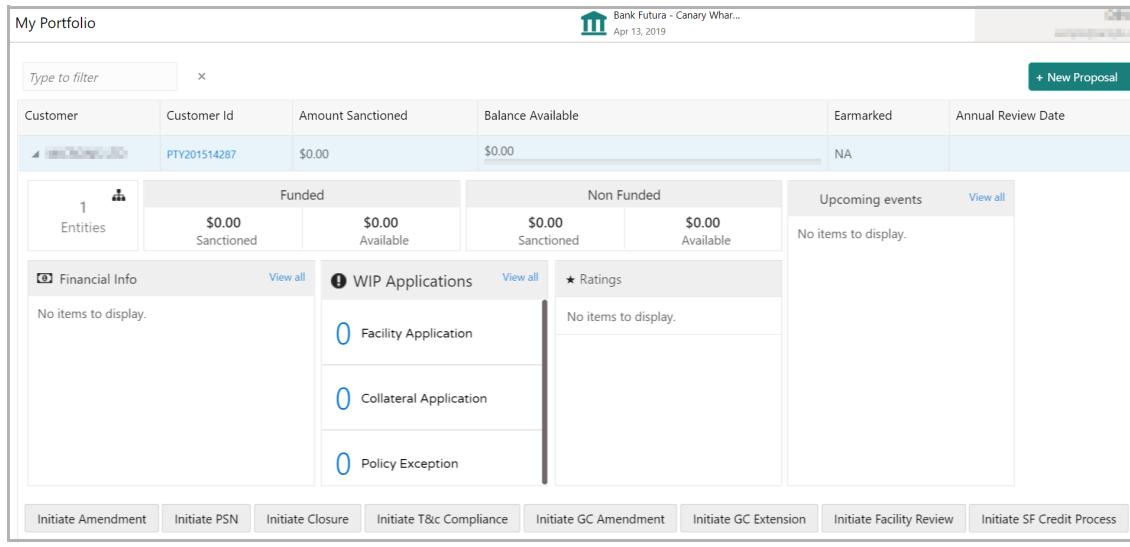
3. Click and expand the required customer.
4. Click **Initiate GC Extension**. The *Initiation* page appears.

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.

Chapter 3 - Initiation

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.
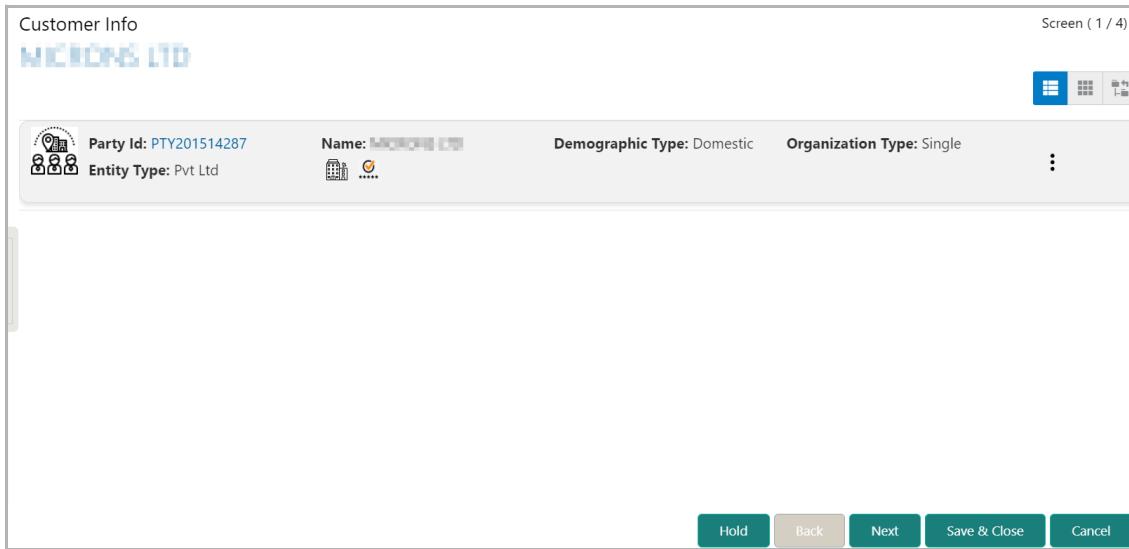
Customer Info				Screen (1 / 4)
MICRONS LTD				
Party Id: PTY201514287 **Entity Type:** Pvt Ltd	**Name:** MICRONS LTD	**Demographic Type:** Domestic	**Organization Type:** Single	⋮

Hold   Back   Next   Save & Close   Cancel

13. To change the layout of *Customer Info* page to table view, click the **Table View** icon.
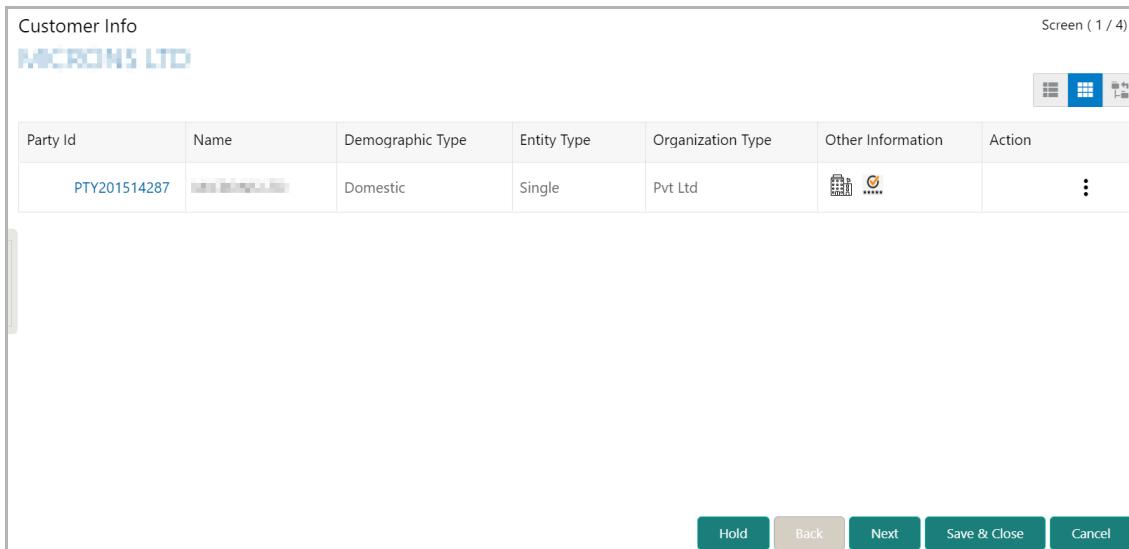
Customer Info						Screen (1 / 4)
MICRONS LTD						
Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTY201514287		Domestic	Single	Pvt Ltd		⋮

Hold   Back   Next   Save & Close   Cancel

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

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

Group Concentration Extension User Manual

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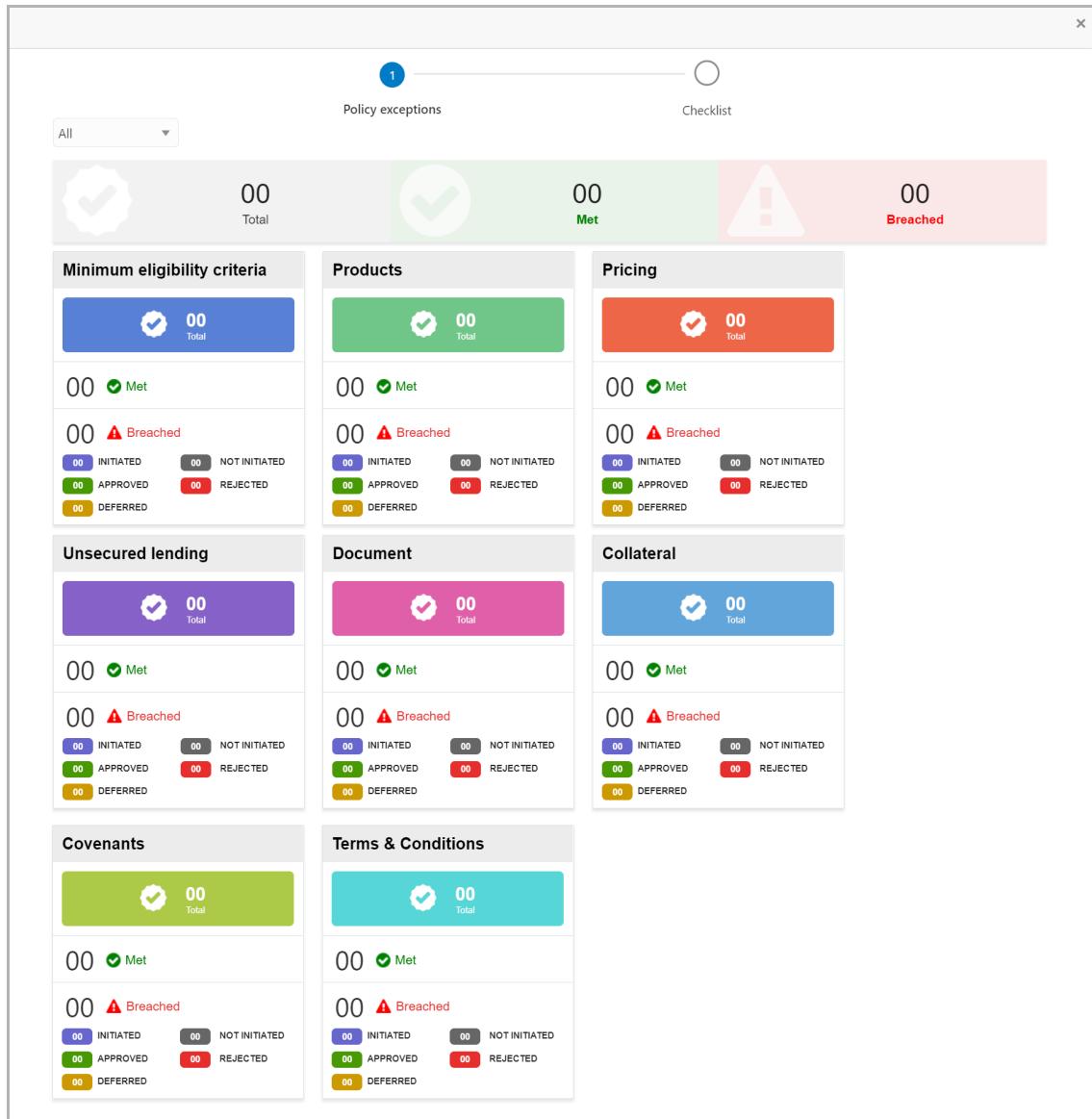
By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

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

Chapter 3 - Initiation
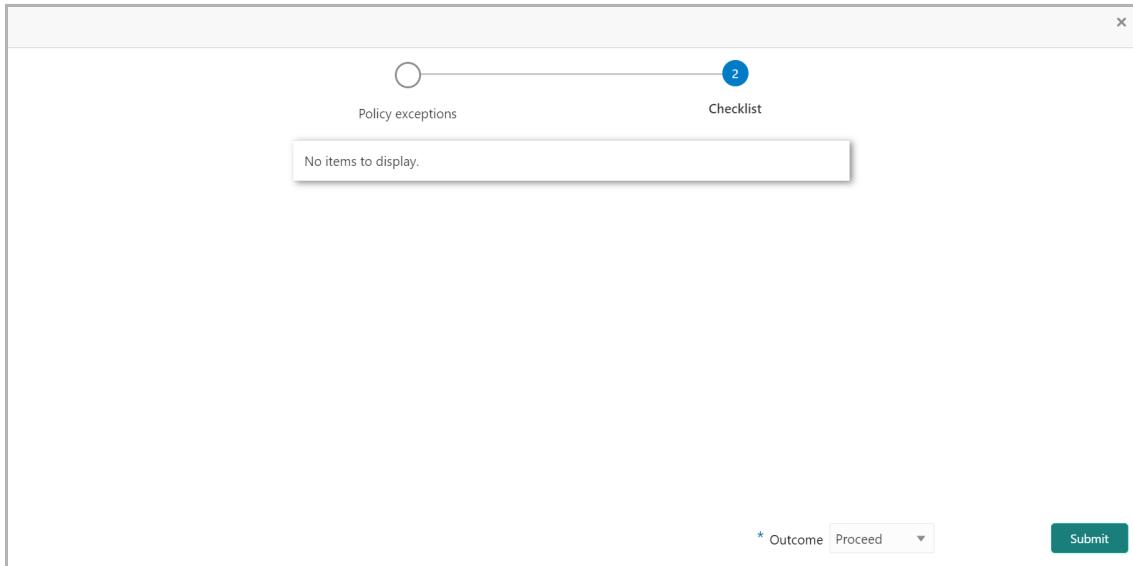
32. Select the **Outcome** as 'Proceed' and click **Submit**. The extension application is moved to the 'Enrichment' stage.

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.

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:

Free Tasks

Bank Futura - Canary Whar...
Apr 13, 2019

sample@sample.com

C Refresh | ⟲ Acquire | ⓘ Assign | ⋮⋮ Flow Diagram

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
☐	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
☐	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	
☐	Acquire & Edit		Facility Amendment	APP202457463	APP202457463	Amendment Enrichment	
☐	Acquire & Edit	Medium	Credit Origination	APP202457458	APP202457458	Proposal Initiation	20-09-01
☐	Acquire & Edit	High	Short Form Credit Proce...	APP202447442	APP202447442	Initiation	20-08-31
☐	Acquire & Edit	High	Short Form Credit Proce...	APP202447441	APP202447441	Initiation	20-08-31
☐	Acquire & Edit	Medium	Short Form Credit Proce...	APP202447440	APP202447440	Initiation	20-08-31
☐	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	
☐	Acquire & Edit		Collateral Review	APP202407409	APP202407409	DataEnrichment	

Page 1 of 27 (1 - 20 of 528 items) |< < 1 2 3 4 5 .... 27 > >|

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

Group Concentration Extension Process - GC Review and Recommendation   Pipeline Analysis   Documents

Customer Summary

Customer Summary   Screen (1 / 3)

Liability Details

Comments

MICRONS LTD

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

Liability summary

Filter   Type to filter

Party Id: PTY201514287   Name: ...   Liability Number: 005884   Liability Expiry Date: 20-12-30

Facility Summary

Liability Sanctioned Amount
$22,000,000.00

Liability Utilized Amount
$15,757,000.00

Liability OverUtilized Amount
$0.00

$12,000.00   description

Legend:
- Sanctioned
- Requested
- Proposed
- Approved

description

Collateral summary

$0.00
Total collateral value

0%
Customer LTV

No data to display

Ratings
No items to display.

Covenants

0
Total Covenants

0	0	0	0
Entity Wise	Facility Wise	Financial	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

0
Total Terms and Conditions

0	0	0	0
Entity	Facility	Pre disbursement	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

Financial Profile   View all

Show results for Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020

No data to display.

Projections   View all

Show results for Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023

No data to display.

Upcoming events   View all

September 2020   21-September-2020

WK	S	M	T	W	T	F	S
35			1	2	3	4	5
36	6	7	8	9	10	11	12
37	13	14	15	16	17	18	19
38	20	21	22	23	24	25	26
39	27	28	29	30			

No items to display.

Hold   Back   Next   Save & Close   Submit   Cancel

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

Liability Details   Screen (2 / 3)

MICRONS LTD

<table>
<tr><td>▼ Filter</td><td>Type to filter</td></tr>
</table>

Party Id: PTY201514287   Name: Liability Number: 005884   Liability Expiry Date: 20-12-...   Edit

Hold   Back   Next   Save & Close   Cancel

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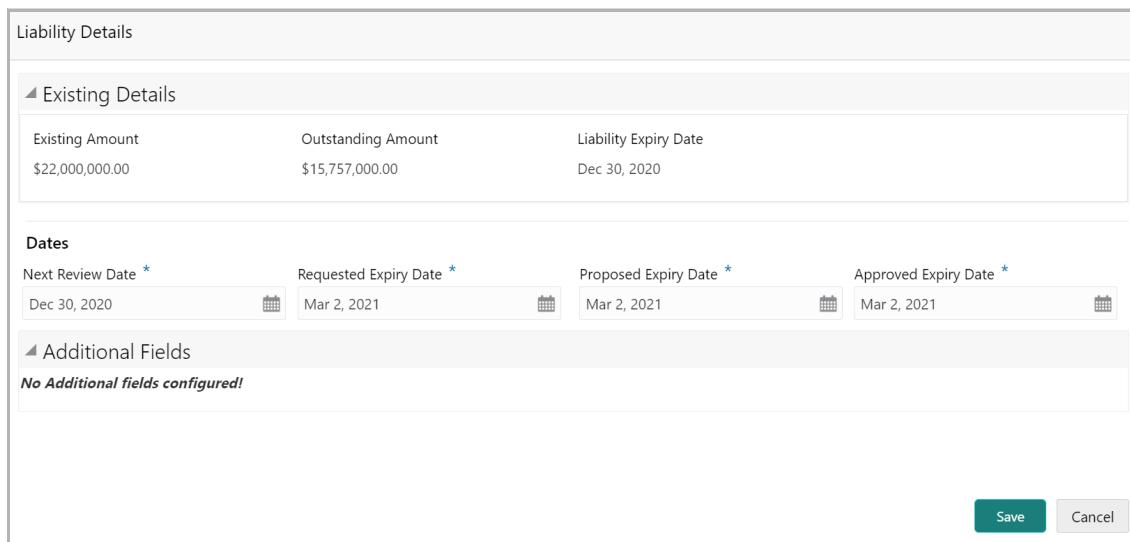
Liability Details

▲ Existing Details

Existing Amount	Outstanding Amount	Liability Expiry Date
$22,000,000.00	$15,757,000.00	Dec 30, 2020

Dates

Next Review Date *	Requested Expiry Date *	Proposed Expiry Date *	Approved Expiry Date *
Dec 30, 2020	Mar 2, 2021	Mar 2, 2021	Mar 2, 2021

▲ Additional Fields

No Additional fields configured!

Save   Cancel

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:

Comments   Screen (3 / 3)

| ↶ ↷ B I U F A - size - ⌄ ≡ ≡ ≡ ≡ ≡ ≡ ≣ ≣ H1 ▶ > |

Enter text here...

Post

No items to display.

[Hold] [Back] [Next] [Save & Close] [Submit] [Cancel]

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:

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 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:

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
☐	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
☐	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	
☐	Acquire & Edit		Facility Amendment	APP202457463	APP202457463	Amendment Enrichment	
☐	Acquire & Edit	Medium	Credit Origination	APP202457458	APP202457458	Proposal Initiation	20-09-01
☐	Acquire & Edit	High	Short Form Credit Proce...	APP202447442	APP202447442	Initiation	20-08-31
☐	Acquire & Edit	High	Short Form Credit Proce...	APP202447441	APP202447441	Initiation	20-08-31
☐	Acquire & Edit	Medium	Short Form Credit Proce...	APP202447440	APP202447440	Initiation	20-08-31
☐	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	

Free Tasks — Bank Futura - Canary Whar... Apr 13, 2019 — sample@sample.com

Refresh · Acquire · Assign · Flow Diagram

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2. **Acquire & Edit** the required 'Approval' task.

Group Concentration Extension Process - Group Concentration Proposal Approval   ℹ️ ▊ Documents ⤢ ✕

Customer Summary

Customer Summary   Screen (1 / 3)

MICRONS LTD

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

Liability summary

🔽 Filter | Type to filter   ▦ ▦ ▦

| 👤 | Party Id: PTY201514287 | Name: ... | Liability Number: 005884 | Liability Expiry Date: 20-12-30 |

Facility Summary   ▦

Liability Sanctioned Amount   Liability Utilized Amount   Liability OverUtilized Amount
$22,000,000.00 $15,757,000.00 🟢 $0.00

	🟦 Sanctioned
	🟨 Requested
	🟥 Proposed
	🟪 Approved

description

Collateral summary   ▦   ★ Ratings

| $0.00 |
| Total collateral value |

No data to display

| 0% |
| Customer LTV |

No items to display.

Covenants   ▦   ## Terms & conditions   ▦

| ✔️ 0 Total Covenants | | ✔️ 0 Total Terms and Conditions |

| 0 Entity Wise | 0 Facility Wise | 0 Financial | 0 Non Financial |

| 0 Entity | 0 Facility | 0 Pre disbursement | 0 Post disbursement |

0 Newly Added   0 Financial   0 Non Financial   0 Newly added   0 Pre disbursement   0 Post disbursement

0 Met   0 Financial   0 Non Financial   0 Met   0 Pre disbursement   0 Post disbursement

0 Breached   0 Financial   0 Non Financial   0 Breached   0 Pre disbursement   0 Post disbursement

Financial Profile   📈 View all

Show results for Previous 3 years ▼

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020

No data to display.

Projections   📈 View all

Show results for Next 3 years ▼

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023

No data to display.

Upcoming events   View all

◀ September 2020 ▶   21-September-2020

WK	S	M	T	W	T	F	S
35			1	2	3	4	5
36	6	7	8	9	10	11	12
37	13	14	15	16	17	18	19
38	20	21	22	23	24	25	26
39	27	28	29	30			

No items to display.

Hold | Back | Next | Save & Close | Submit | Cancel

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.

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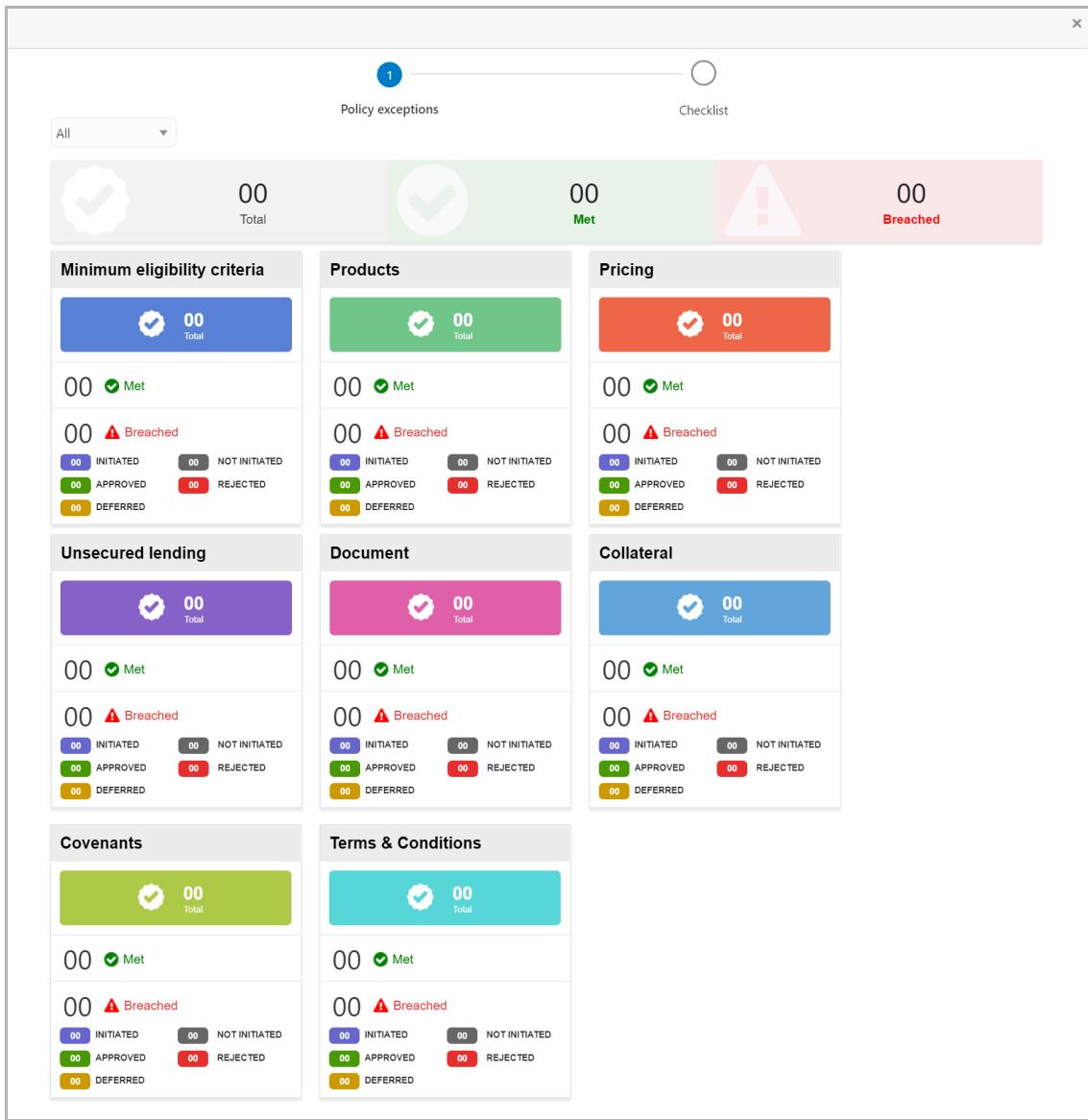
By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

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

Chapter 3 - Approval
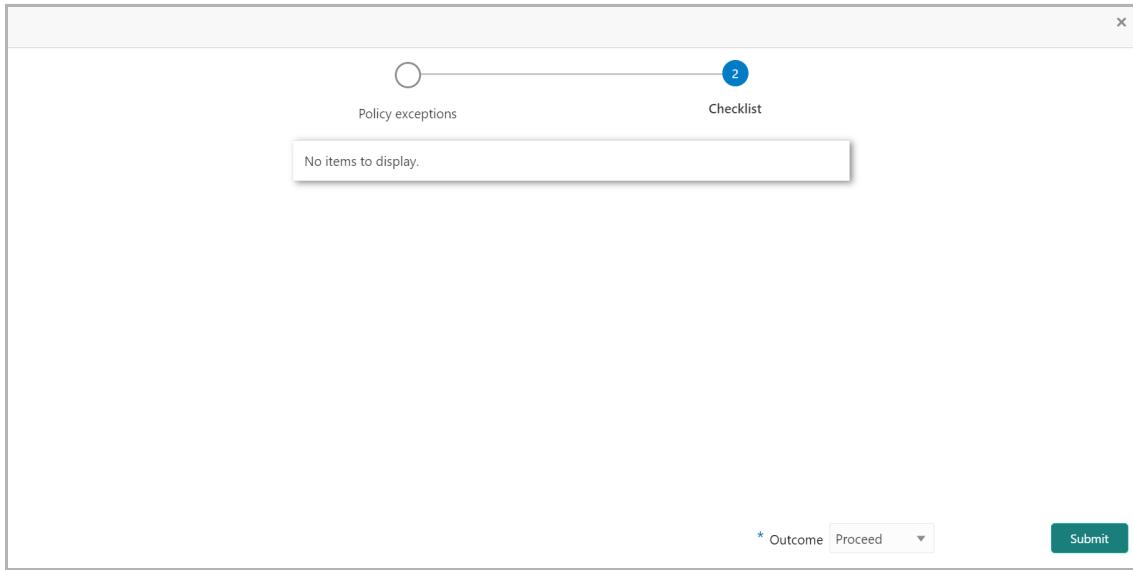
12. Select the required **Outcome.** The options available are **Approve** and **Reject**.

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:

	Free Tasks			Bank Futura - Canary Whar... Apr 13, 2019			sample@sample.com

C Refresh | Acquire | Assign | Flow Diagram

☐	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
☐	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
☐	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	
☐	Acquire & Edit		Facility Amendment	APP202457463	APP202457463	Amendment Enrichment	
☐	Acquire & Edit	Medium	Credit Origination	APP202457458	APP202457458	Proposal Initiation	20-09-01
☐	Acquire & Edit	High	Short Form Credit Proce...	APP202447442	APP202447442	Initiation	20-08-31
☐	Acquire & Edit	High	Short Form Credit Proce...	APP202447441	APP202447441	Initiation	20-08-31
☐	Acquire & Edit	Medium	Short Form Credit Proce...	APP202447440	APP202447440	Initiation	20-08-31
☐	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	
☐	Acquire & Edit		Collateral Review	APP202407400	APP202407400	DataEnrichment	

Page 1 of 27 (1 - 20 of 528 items) ⏮ ◁ 1 2 3 4 5 .... 27 ▷ ⏭

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.
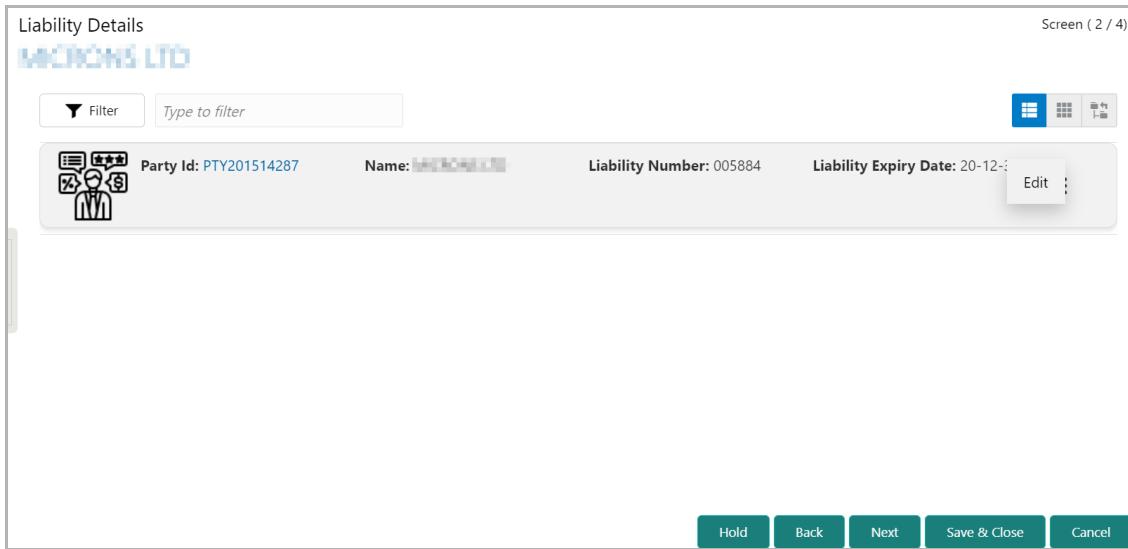
Liability Details   Screen (2 / 4)

MICRONS LTD

| Filter | Type to filter |

Party Id: PTY201514287   Name: ████████   Liability Number: 005884   Liability Expiry Date: 20-12-█   Edit

Hold   Back   Next   Save & Close   Cancel

4. To go to the next page, click **Next**. The *Draft Generation* page appears:
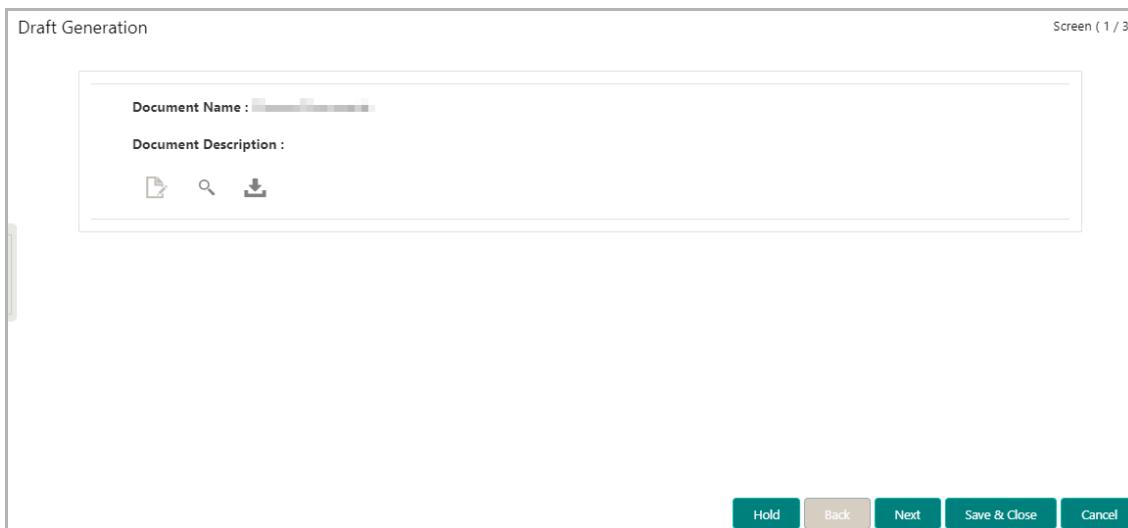
Draft Generation   Screen (1 / 3)

Document Name : ███████████

Document Description :

Hold   Back   Next   Save & Close   Cancel

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:

Comments   Screen (3 / 3)

Enter text here...

Post

No items to display.

Hold   Back   Next   Save & Close   Submit   Cancel

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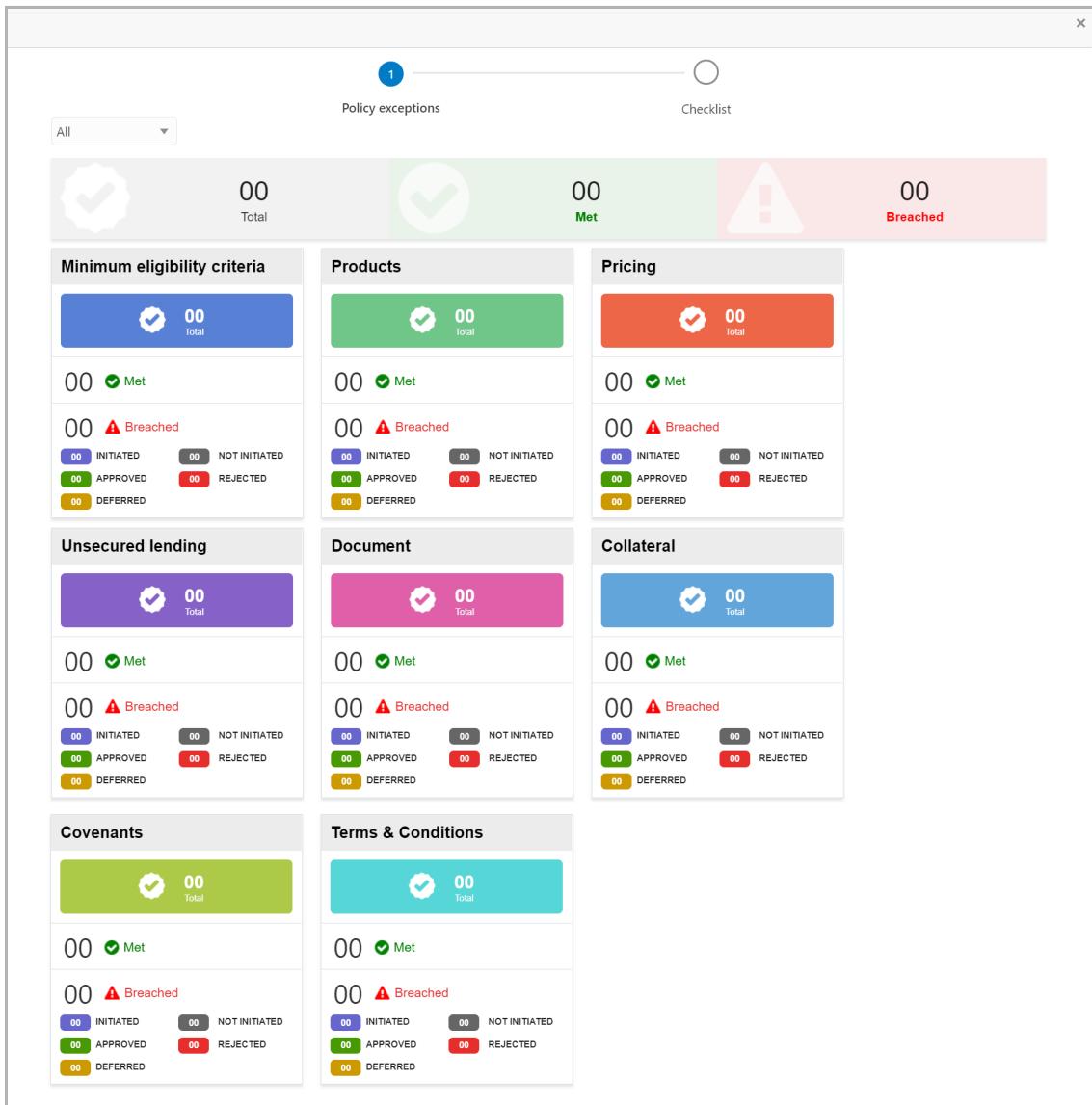
By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

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

Chapter 3 - Documentation
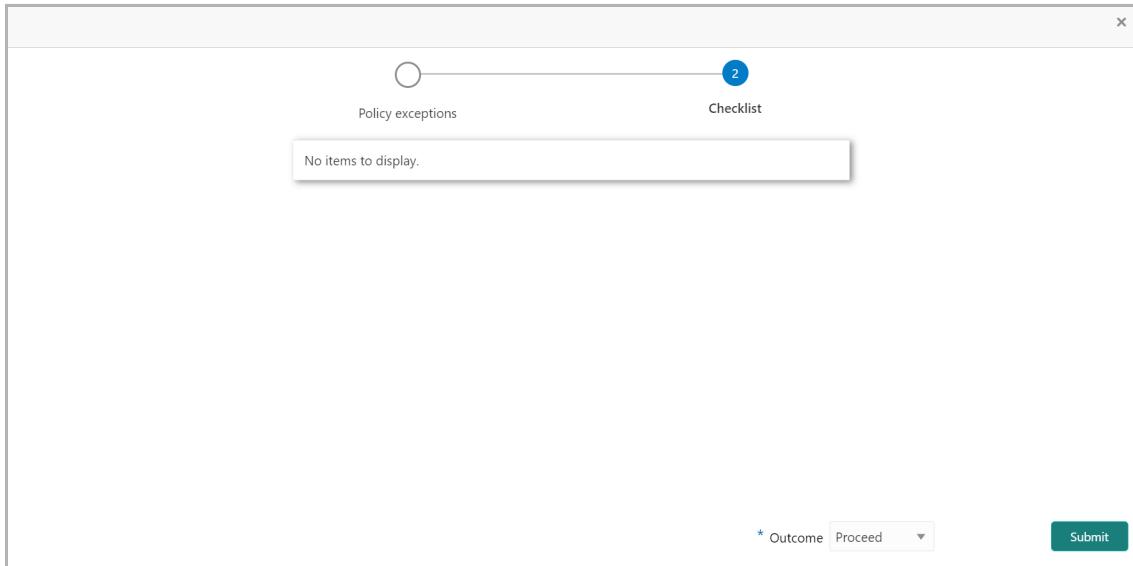
11. Select the **Outcome** as 'Proceed'.

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.

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:

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Dat
☐	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
☐	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	
☐	Acquire & Edit		Facility Amendment	APP202457463	APP202457463	Amendment Enrichment	
☐	Acquire & Edit	Medium	Credit Origination	APP202457458	APP202457458	Proposal Initiation	20-09-01
☐	Acquire & Edit	High	Short Form Credit Proce...	APP202447442	APP202447442	Initiation	20-08-31
☐	Acquire & Edit	High	Short Form Credit Proce...	APP202447441	APP202447441	Initiation	20-08-31
☐	Acquire & Edit	Medium	Short Form Credit Proce...	APP202447440	APP202447440	Initiation	20-08-31
☐	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	

Page 1 of 27 (1 - 20 of 528 items) 1 2 3 4 5 27

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

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

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

Liability Details			Screen (2 / 4)

MICRONS LTD

Filter | Type to filter

Party Id: PTY201514287   Name: ▓▓▓▓   Liability Number: 005884   Liability Expiry Date: 20-12-   Edit

Hold | Back | Next | Save & Close | Cancel
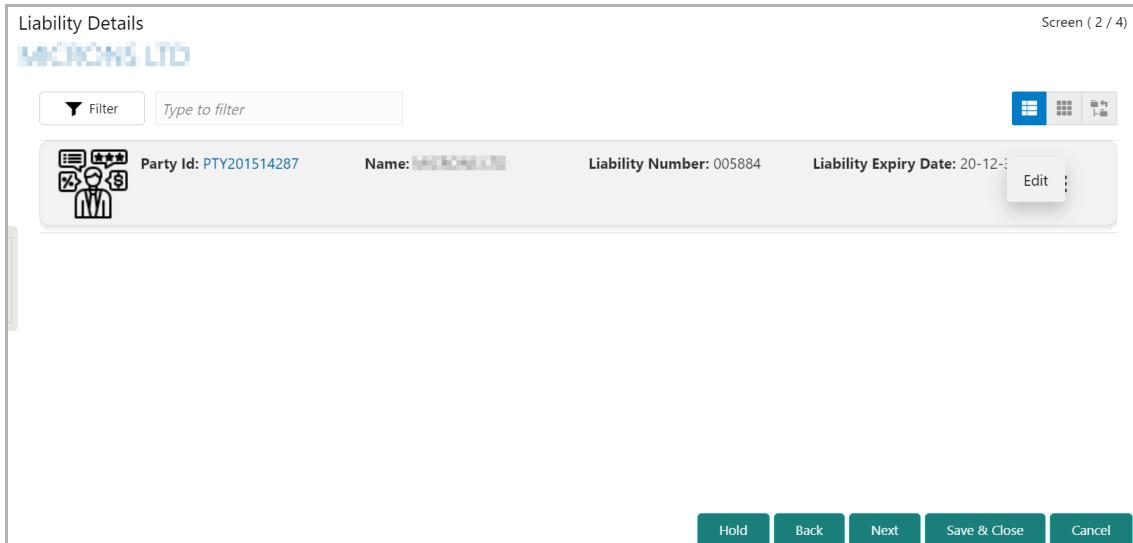
5. View the liability details and click **Next**. The *comments* page appears:

| Comments	Screen (3 / 3)

- size -   H1

Enter text here...

Post

No items to display.

Hold | Back | Next | Save & Close | Submit | Cancel
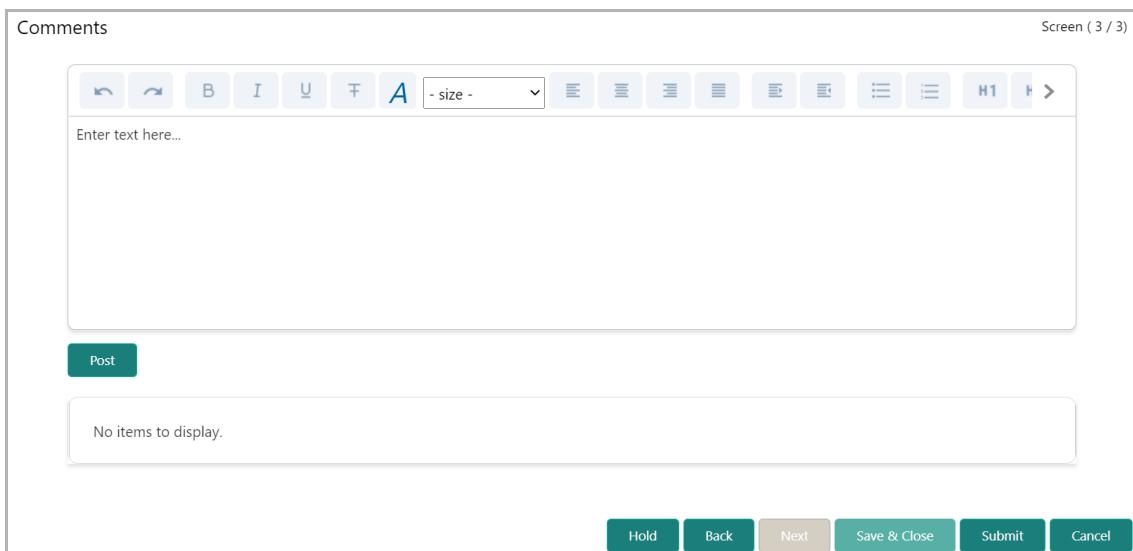
6. Type the necessary comments for Handoff - Manual Retry stage in the text box.

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**.

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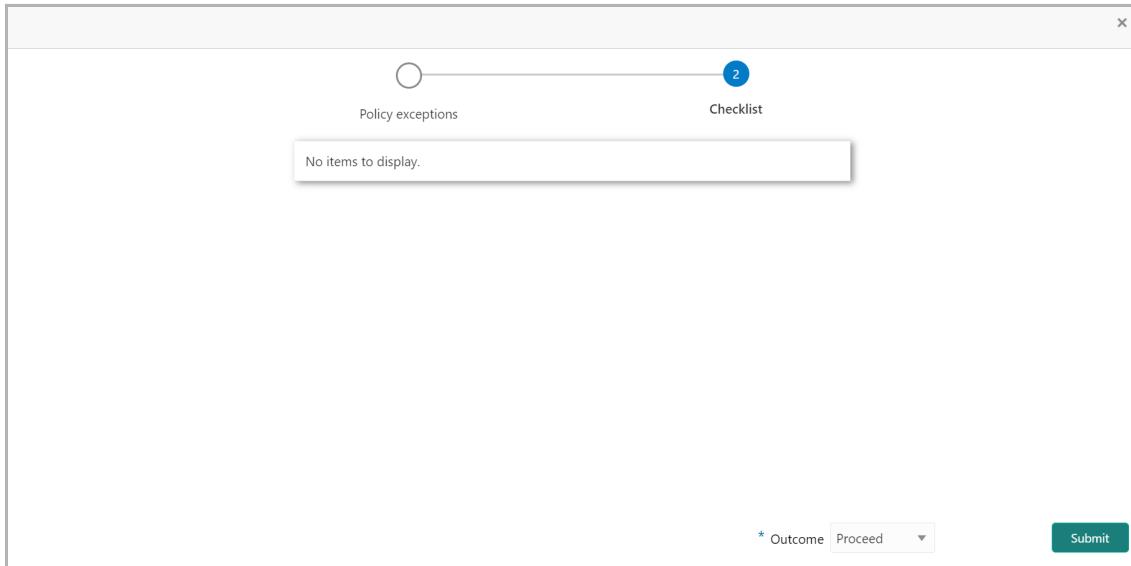
14. Select the **Outcome** as 'Proceed'**.**

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
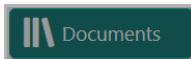
1. Click [Documents] at the top right corner of any page. The *Documents* window appears.
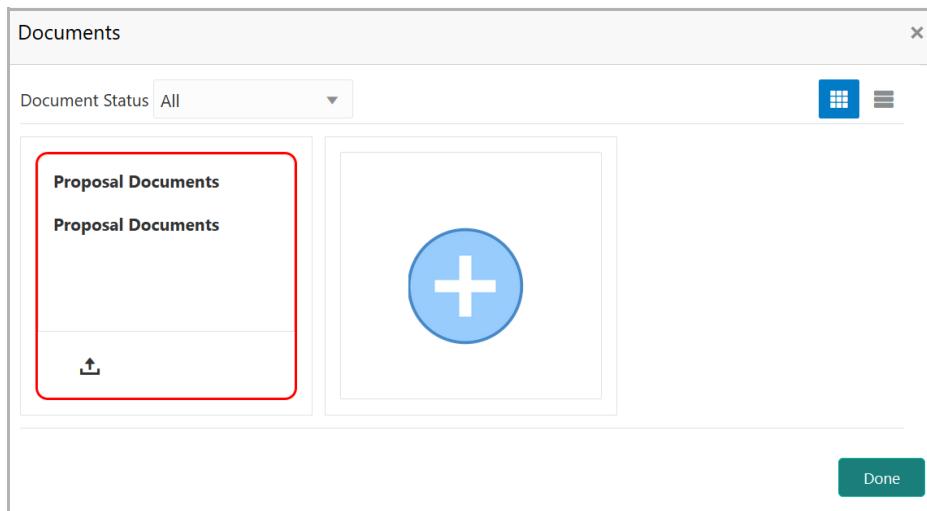
If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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

Documents   ✕

Document Status All ▼   ⬛⬛⬛ ☰

(+)   **Proposal Documents / Proposal Documents**
          ⬆

(+)   Add additional document

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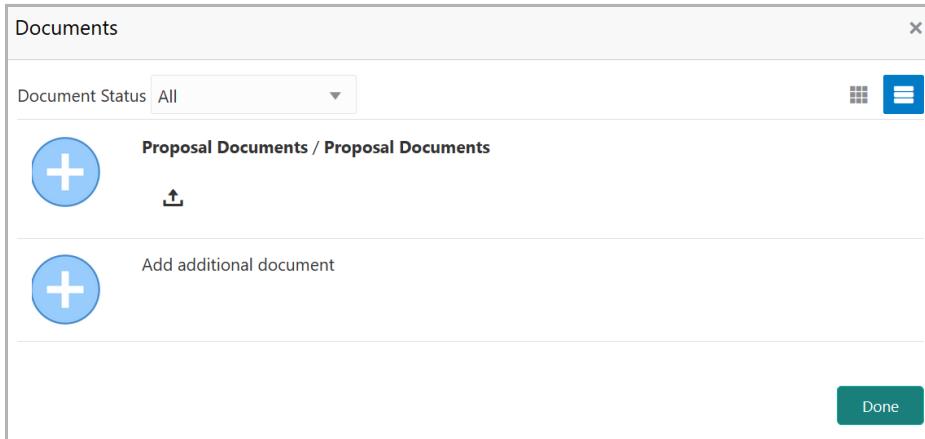
3. Click the add icon. The *Document Details* window appears.
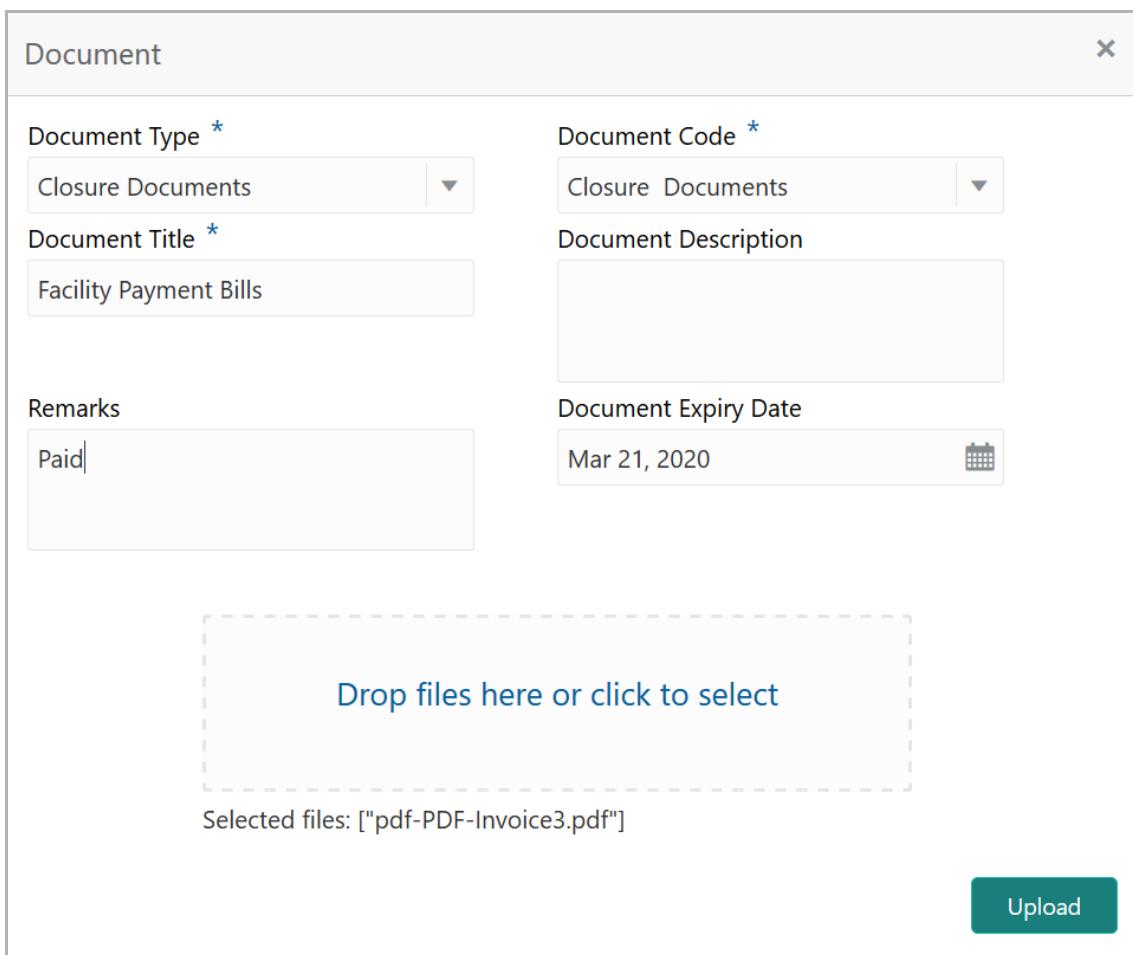
Document   ✕

Document Type *   Document Code *

Closure Documents ▼   Closure Documents ▼

Document Title *   Document Description

Facility Payment Bills

Remarks   Document Expiry Date

Paid   Mar 21, 2020   🗓

                        Drop files here or click to select

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

                                                                                    Upload

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.

5. Type the **Document Title.**

6. Type a brief description about the document in the **Document Description** field.

7. Type the **Remarks**, if any.

8. Click the calendar icon and select the **Document Expiry Date**.

9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

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

10. Click **Upload**. The *Checklist* window appears.
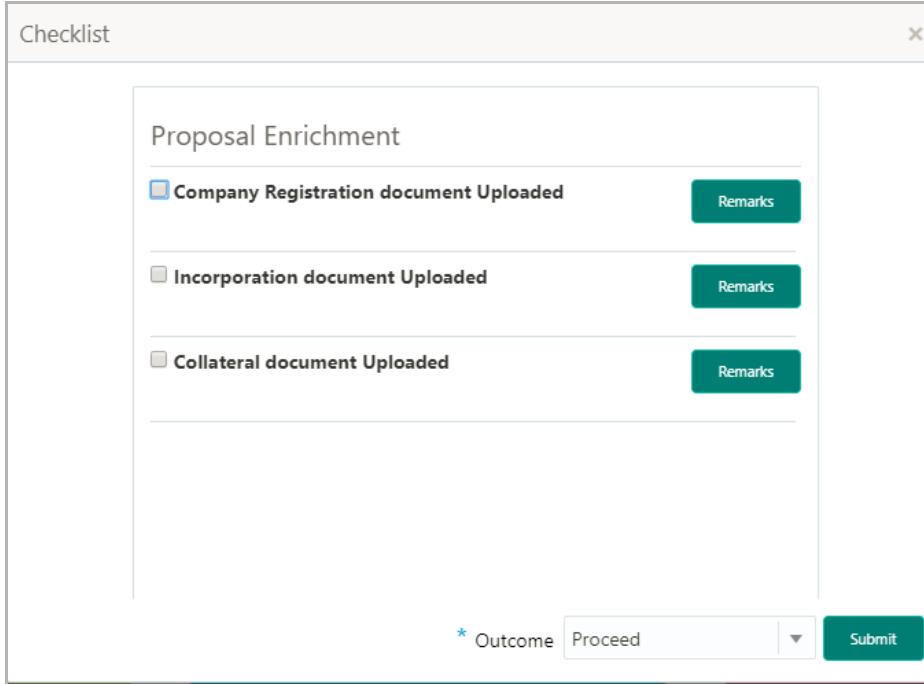
11. Manually verify all the checklist and enable the corresponding check box.

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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