

Group Concentration Limit Amendment 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 - Introduction

## Preface

### About this guide




This guide provides the user with all the information necessary to perform Group Concentration Limit Amendment process in OBCFPM.

### Intended Audience

This document is intended for the banking personnel responsible for modifying liability limit for the group entity.

### 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 - 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

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## Overview

The Group Concentration Limit Amendment process is defined to modify the group concentration limit set for the group entity using Group Concentration Limit process. The banks can initiate this process whenever the group concentration limit has to be modified.

The following stages are available in the Group Concentration Limit Amendment process:

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

# Chapter 3 - Initiation

## Amendment Initiation

In this stage, the user can initiate Group Concentration Limit Amendment for the requested customer by modifying the facility details.

To initiate Group Concentration Limit Amendment Process, perform the following steps:

### Initiation Steps

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

The screenshot displays the 'My Portfolio' page. At the top, there's a header with 'Bank Futura - Canary Whar...' and 'Apr 13, 2019'. Below the header, there's a search bar with 'Type to filter' and a '+ New Proposal' button. The main content area features a table with the following columns: Customer, Customer Id, Amount Sanctioned, Balance Available, Earmarked, and Annual Review Date. The table shows one customer with Customer Id 'PTY201514287' and Amount Sanctioned '0.00'. Below the table, there are several sections: '1 Entities' with a 'View all' link, 'Financial Info' with a 'View all' link, 'WIP Applications' with a 'View all' link, 'Ratings' with a 'View all' link, and 'Upcoming events' with a 'View all' link. At the bottom, there are buttons for 'Initiate Amendment', 'Initiate PSN', 'Initiate Closure', 'Initiate T&c Compliance', 'Initiate GC Amendment', 'Initiate GC Extension', 'Initiate Facility Review', and 'Initiate SF Credit Process'.

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

Or

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

# Chapter 3 - Initiation

6. Select the GC Amendment **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 amendment has to be initiated. The system displays all the WIP applications for the selected party and enables **Initiate GC Amendment** button.
9. Click the **Initiate GC Amendment** button. The *Initiation - Customer Info* page appears.

## Customer Info

This data segments allows the user to view and manage all the information about the group entity added in Group Concentration Limit Initiation process.

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



# Chapter 3 - Initiation

11. Right click on the party / child party icon to perform the following actions:
- **Add Customer** for the party / child party
  - **Link Customer** to the party / child party
  - **Delink Customer** (applicable only for linked customers)
  - **Move** (child party) **Internally**
  - **Delete** (applicable only for child parties added using **Add Customer** option)
  - **Undo** linkage
  - **View** party / child party information
  - **Quick View** party / child party information
  - **Configure** party / child party information

The following table describes the functionality of each actions listed above:

Actions	Functionality
Add Customer	Displays the <i>Customer Details</i> window to add customer of the group entity
Link Customer	Displays the <i>Select Customer</i> window to link existing customer
View	Displays the <i>Customer Details</i> window for viewing detailed information about the group entity
Quick View	Displays <i>View Entity Details</i> window with basic information about the group entity
Configure	Displays the <i>Customer Details</i> window for modifying group entity details
Delink Customer	Removes the customer from the entity group for linking with other entity group
Move Internally	Displays a window to select an internal parent party
Delete	Permanently deletes the customer and their details from the database

## **Add Customer**

In the *Customer Info* page, you can add any number of customers (child party) to the party / child party. If a child party is marked as a joint customer while adding customer to the party / child party, you cannot add customers to that child party.

12. To add a child party to the party / child party, click **Add Customer**. The *Customer Details* window appears.

# Chapter 3 - Initiation

Customer Details

Customer details

Customer

New Existing

Organization details

Organization Name \*XML

Organization Type \*Single

Entity Type \*Pvt Ltd

Demography Type \*Domestic

Country of incorporation \*IN

Incorporation date \*Feb 28, 2011

Country of risk \*ZA

INDIA

Zombia

Website Addresshttps://www.

Facebook Addresshttps://www.facebook.com/

Twitter Addresshttps://www.twitter.com/

Customer sector

+Add Industry

No Sectors Added

Customer Rating

+Add ratings

No Ratings Added

Other Details

Special customer

Join customer

RM Details

RM Id \*

CreateClose

## Customer details

13. Specify if the **Customer** is **New** or **Existing** by selecting respective option.

Upon selecting the **Existing** option, **Select Customer** link appears.

14. Click the **Select Customer** link. The *Select Customer* window appears.

# Chapter 3 - Initiation

Select Customer

Customer Name

ACME

Party ID

Enter atleast 5 characters

External Customer No

Enter atleast 3 characters

Country

Filter

Customer Name	Customer No	External Customer No
ACME US	PTY21209402	005090
ACME UK	PTY212094303	005190
ACME IN	PTY212094304	005290
ACME India	PTY192590531	PTY192590531
ACME US	PTY192590530	PTY192590530
ACME UK	PTY192590532	PTY192590532

Close

15. Specify any or all of the following filter parameters:

- Customer Name
- Party ID
- External Customer No
- Country

16. Click **Filter**. Customer records matching the filter parameters appear.

17. Click on the required customer record. Customer details get defaulted in the *Initiate Group Concentration Limit* window.

## Organization details

If the **Customer** is selected as **New**:

18. Type the **Organization Name**.

19. Select the **Organization Type** from the drop down list. The options available are **Single** and **Conglomerate**.

20. Select the **Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.

21. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

Upon selecting **Global** option, **Geographical Spread** field appears.

22. Search and select all the countries in which the group entity is operating as **Geographical Spread**.

## Chapter 3 - Initiation

23. Select the **Country of incorporation** from the drop down list.
24. Click the calendar icon and select the **Incorporation date** of group entity.
25. Select the party's **Country of risk** from the drop down list.
26. Type the following addresses in respective fields:
  - Website Address
  - Facebook Address
  - Twitter Address

### Customer sector

27. Click the **+Add sector** link to capture industry and rating details of the group entity. The *Add Industry* window appears:

The 'Add Industry' window displays a hierarchical selection process:

Sectors	Industry Groups	Industries	Sub-Industries
Energy >	Energy >	Energy Equipment >	Oil Drilling
Utilities >		Oil, Gas Fuels >	Oil Equipment
Real Estate >			
Materials >			
Industrials >			
Consumer Discretionary >			
Consumer Staples >			
Health Care >			

A 'Cancel' button is located at the bottom right of the window.

28. Select a sector of the group entity. Available **Industry Groups** appear.
29. Select the **Industry Group** of the group entity. Available **Industries** appear.
30. Select the Industry of the group entity. Available **Sub-Industries** appear.
31. Select the sub-industry of the group entity. Industry details are added and displayed in **Industry** section as shown below:

The 'Customer sector' window shows the selected industry details:

- Energy** (Sector)
- Energy** (Industry Group)
- Energy Equipment** (Industry)
- Oil Drilling** (Sub-Industry)

A '+Add sector' link is visible in the top right corner.

# Chapter 3 - Initiation

32. To delete the added industry, click the delete icon.



If the customer is into different sectors, all the sector details must be captured while adding the customer. To add another sector information, click +Add sector and capture the information again.

The industry added first will be considered as the default industry.

## Customer Rating

33. Click the **+Add ratings** link to add customer's rating information. The *Add Rating* window appears:

Risk Ratings	Rated By
AAA	Moodys
BB+	Fitch
B	
B-	
CCC+	
AA+	

34. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

The **Year Of Rating** is automatically populated based on the selected **Rating Date**.

Upon selection of the above details, the rating is added and displayed in the ratings section as shown below:

Customer Rating [+Add ratings](#)

**Moodys**

**AAA**  
Positive  
2019

## Chapter 3 - Initiation

35. To modify the added rating, click the edit icon.
36. To delete the added rating, click the delete icon.



If the customer is rated by different rating firms, all the rating information must be captured while adding customer. To add another rating information, click **+Add ratings** and capture the information again.

### Other Details

37. Enable the **Special Customer** flag, if the customer is special to your bank.
38. Enable the **Join Customer** flag, if the customer is a joint customer of another party.

### RM Details

User Id of the logged in user gets defaulted in this field. You can modify the RM Id, if required.

39. Click **Create**. Customer is added and displayed in the *Customer Info* page.

### Link Customer

If you want to link a customer that is already a part of different entity group to a party in this group, you can select the Link Customer option.

Using this option, both the existing customers for which parent party is not available and the existing customers that already have parent can be linked to a new party.

Linkage of existing customers that already have parent party with a new party can be done in the case of mergers and acquisitions, etc. In order to perform this, the party to be linked to the new party must be delinked from its current parent party.

Refer [“Delink Customer” on page 14](#) for information on delinking a child party from its parent party.

40. To link existing customer, right click the party icon and select **Link Customer**. The *Select Customer* window appears:

# Chapter 3 - Initiation

Select Customer

Customer Id

Customer name

Fetch

Customer Id	Customer name
PTY202615250	Springer
PTY202615252	Myer
PTY202615260	WPC
PTY303174375	COLMEX
PTY202104309	Smith
PTY202835702	McKen
PTY202885743	Completed 123
PTY203096101	Teller

Page

2

of 11

( 11 - 10 of 107 items )

K

<

1

2

3

4

5

....

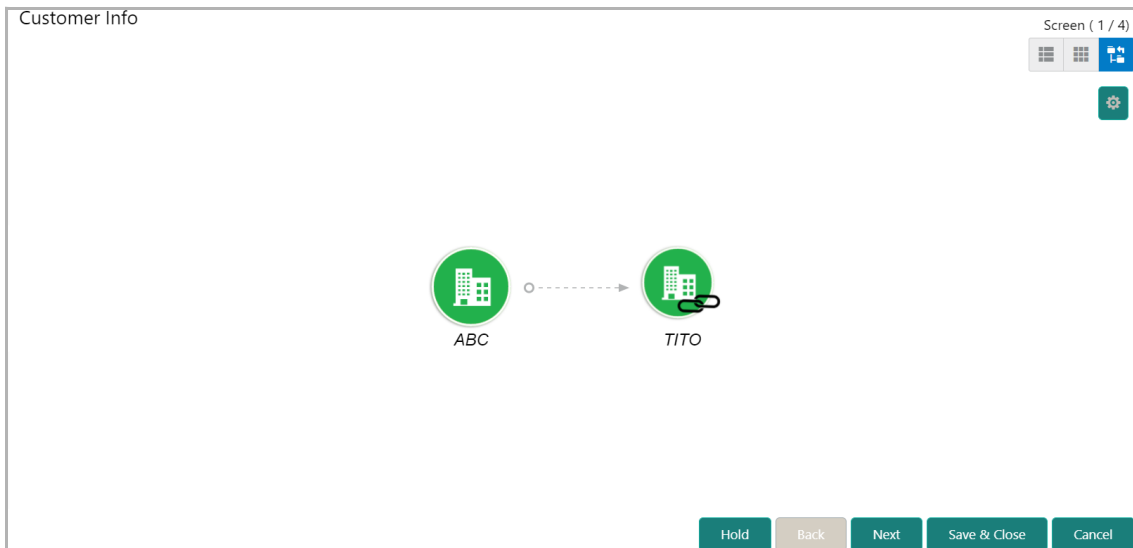
11

>

>|

41. Click **Fetch** and select the required customer record. Selected customer is linked to the parent party as shown below:

# Chapter 3 - Initiation



After linking existing customer, the following actions can be performed by right clicking the linked party icon:

- **Add Customer** for the child party
- **Link Customer** for the child party
- **View** child party details
- **Quick View** child party details
- **Configure** child party information
- **Move** (child party) **Internally**
- **Undo** linkage

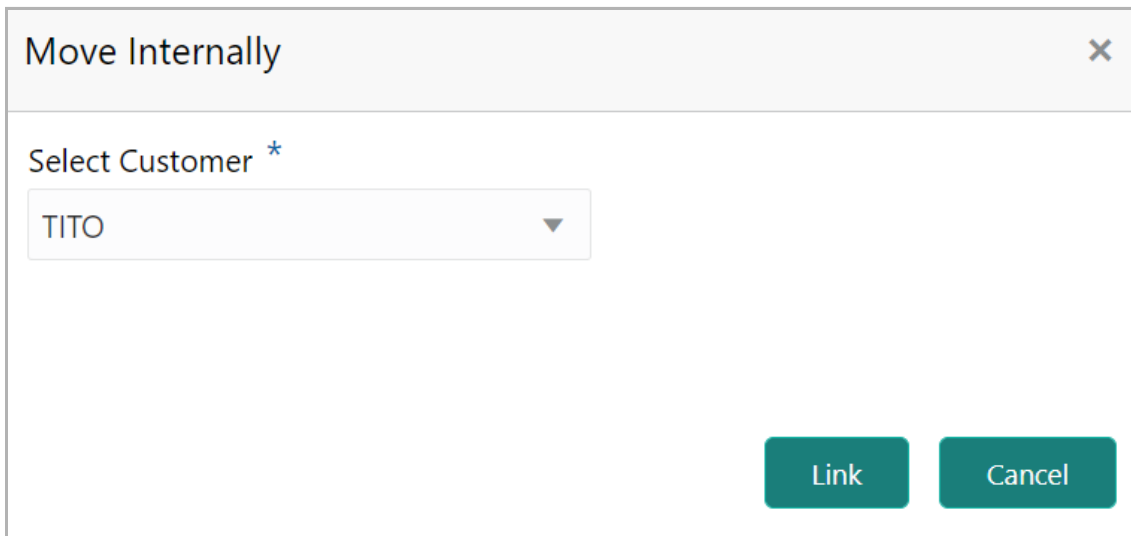
## Move Internally

Existing customers linked to a new party can be internally moved within the hierarchical structure by using this option.

42. Right click on the linked party icon and select **Move Internally**. The following window appears:



## Chapter 3 - Initiation



43. **Select Customer** from the drop down list.
44. Click **Link**. The linked existing party is moved under the selected party.



You can also directly drag on drop the linked party icon under the required party to move them internally within the hierarchy.

### Undo

You can always undo the link established between the existing customer and the new parent party.

45. Right click on the linked party icon and select **Undo**, a confirmation dialog box appears.
46. Click **Confirm**. The linked existing customer is delinked from the hierarchy.

### Delink Customer

For linking a party under a particular group entity to different group entity, it must be delinked from its current hierarchy using **Delink Customer** option.

To delink a child party:

47. Initiate **Group Concentration Amendment** process for the group from which the child party has to be delinked.
48. Right click the party icon and select **Delink Customer**. A confirmation dialog box appears.
49. Click **Confirm**.

The party will be delinked once the approver approves the operation and the system hands off the details to back office system (OBELCM).

# Chapter 3 - Initiation

## View / Quick View

50. To **View / Quick view** the customer information, right click the party icon and click the respective option.

## Configure

51. To modify the organization information, right click the party icon and click **Configure**.

## Layout Options

You can view the party information in three different layouts, such as List View, Table View and Tree View.

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

The screenshot shows the 'Customer Info' page for 'MICROINS LTD'. The page header includes the title 'Customer Info' and 'Screen ( 1 / 4)'. Below the header, there is a section with customer details: 'Party Id: PTY201514287', 'Name: MICROINS LTD', 'Demographic Type: Domestic', and 'Organization Type: Single'. A dropdown menu is open next to the 'Add Customer' button, showing the option 'Add Customer'. At the bottom of the page, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.




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

# Chapter 3 - Initiation

Customer Info

Screen ( 1 / 4)

MICRONS LTD

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTY201514287		Domestic	Single	Pvt Ltd	 	<div><div></div><div>Add Customer</div></div>

Hold

Back

Next

Save & Close

Cancel

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

## Liability Details

This data segment lists all the liabilities of the group entity added in Group Concentration Limit Initiation process. The user can modify the liability details in this data segment based on bank's / entity's requirement.

Liability Details


Screen ( 2 / 4)

Oracle Corporation

Filter

Type to filter

×

 Party Id: 000409 Name: Oracle Corporation

Edit

Hold

Back

Next

Save & Close

Cancel

55. 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.

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

# Chapter 3 - Initiation

Liability Details

Existing Details

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

Currency

Requested Liability Currency: \*  
USD

Amount

Requested Liability Amount: \*  
\$50,000.00

Return On Capital  
20%  
v ^

Probability Of Default  
0%  
v ^

Loss Given Default  
0%  
v ^

Cash Cover

\$30,000.00

Dates

Next Review Date \*  
Oct 31, 2020

Requested Expiry Date \*  
May 31, 2021

Additional Fields

No Additional fields configured!

Save

Cancel

## Chapter 3 - Initiation

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

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

### Currency

57. Search and select the **Requested Liability Currency**.

### Amount

58. Specify the following details for Group Concentration Limit Amendment:

- Requested Liability Amount
- Return on Capital
- Probability of Default
- Loss Given Default
- Cash Cover

### Dates

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

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

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

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

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

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

## Comments

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

# Chapter 3 - Initiation

Comments Screen ( 3 / 4 )

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Cancel

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

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

## Summary

This data segment is the graphical representation of customer information such as 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.



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

Customer Summary Screen ( 4 / 4 )

**Customer Information**

WICORP LTD, 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	\$50,000.00	No	0	0	0	0

**Facility Summary**

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

Hold Back Next Save & Close Submit Cancel

## Chapter 3 - Initiation

67. To hold the Amendment Initiation, click **Hold**.
68. To go back to the previous page, click **Back**.
69. To save and exit the window, click **Save & Close**.
70. To submit the Amendment Initiation task, click **Submit**.
71. To cancel the operation, click **Cancel**.

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

The screenshot displays the 'Policy Exception' window, which is a checklist interface. At the top, there is a progress bar with a single step labeled '1'. Below the progress bar, there are two tabs: 'Policy exceptions' (selected) and 'Checklist'. A dropdown menu on the left shows 'All'. The main content area is divided into several sections, each representing a different policy exception category. Each section has a header, a status bar with a total count, and a list of items with their respective statuses.

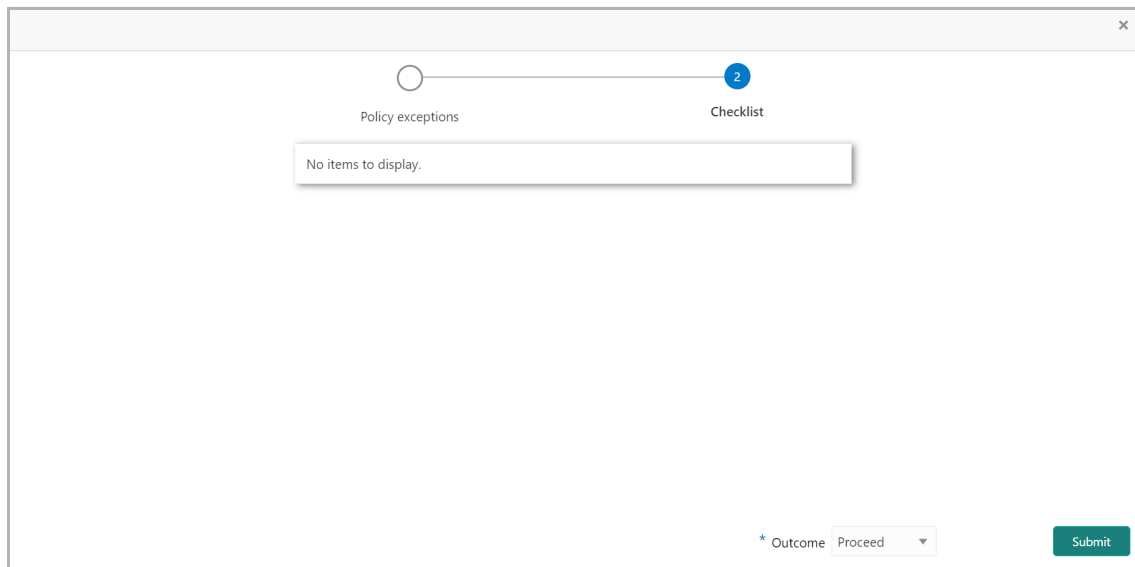
Category	Total	Met	Breached
Minimum eligibility criteria	00	00	00
Products	00	00	00
Pricing	00	00	00
Unsecured lending	00	00	00
Document	00	00	00
Collateral	00	00	00
Covenants	00	00	00
Terms & Conditions	00	00	00

Each section also includes a status bar with the following labels: INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED. The status bar for each section shows the count for each status.

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.

72. Click the **Checklist** data segment.

## Chapter 3 - Initiation



Policy exceptions Checklist

No items to display.

\* Outcome Proceed ▼ Submit



In Enrichment stage, **Is KYC Required** check box appears in the above window. Select the **Is KYC Required** check box to create KYC Check task.

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



# Chapter 3 - Enrichment

---

## Amendment Enrichment

In this stage, the user can enrich the Group Concentration Limit Amendment application by modifying the liability details added in Amendment Initiation stage.

Refer Initiation chapter for field level explanation on Amendment Enrichment stage.

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

If **Is KYC Required** option is selected in the **Checklist** window, the application is moved to the 'KYC Check' stage on clicking **Submit**.

# Chapter 3 - KYC Check

## KYC Check

This is an optional stage and it is applicable only if the **Is KYC Required** check box is selected in the 'Enrichment' stage. If the KYC details are available for the group entity, then the banker can add the KYC details to the Group Concentration Limit Amendment application. Adding KYC details helps the Reviewer and Approver to determine the originality of the organization.



Company's KYC related data must be updated as per bank and regulatory policy requirement.

### Steps to add KYC details

To add KYC details, perform the following steps:

1. In OBCFPM, navigate to **Tasks > Free Tasks**. The *Free Task* page appears:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
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	

2. **Acquire & Edit** the required KYC Check task. The *KYC Evaluation - Summary* page appears.

# Chapter 3 - KYC Check

Group Concentration Amendment Process - KYC Evaluation

Summary  
KYC Check  
Comments

Customer Summary

**Customer Information**

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

Customer ID: PTY201514287, Register No, Legal Status: Pvt Ltd, Liability Amount: \$50,000.00, 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: \$15,757,000.00, Liability Overutilized Amount: \$0.00

Hold Back Next Save & Close Submit Cancel

3. Review the *Customer Summary* and click **Next**. The *KYC Check* page appears:

KYC Check

KYC Status: Verified

Customer Name: Field Verification

**MICRONS LTD**  
Party Id : PTY201514287, Entity Type : Pvt Ltd, KYC Status : Verified, Verification Date : 20-09-01, KYC Method : Field Verification

KYC Details  
KYC Evaluation

Page 1 of 0 (1 - 0 of 0 items)

Hold Back Next Save & Close Cancel

In the *KYC* page, provision to add KYC details for the group entity is provided.

- Click the hamburger icon in the required record. The following options appears:
  - KYC Details
  - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
- To add the KYC Details, click **KYC Details** option. The *KYC Details* window appears.

## Chapter 3 - KYC Check

The screenshot shows a web form titled "MICHIGAN LTD" with a close button (X) in the top right corner. The form contains the following fields and controls:

- Report Received:** A toggle switch that is currently turned on (blue).
- Verification Date:** A text input field containing "Sep 1, 2020" and a calendar icon to the right.
- Effective Date:** A text input field containing "Sep 1, 2020" and a calendar icon to the right.
- KYC Method:** A text input field containing "Field Verification".
- KYC Status:** A dropdown menu with a blue asterisk icon, currently showing "Verified" and a downward arrow.
- Buttons:** "Create" (green) and "Cancel" (grey) buttons at the bottom right.

6. If KYC report is available for the organization, enable the **Report Received** switch.
7. Click the calendar icon and select the KYC **Verification Date**.
8. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
9. Type the **KYC Method**. For example: Field verification is a KYC Method.
10. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.
11. Click **Create**. KYC details are updated in the *KYC* page.
12. To perform KYC evaluation, click the hamburger icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation appears.

The screenshot shows a web form titled "MICHIGAN LTD" with navigation buttons "< Previous Category" and "Next Category >" at the top left. A "Total Score 4" badge is at the top right. The main content area is titled "Profitability" and includes a "Score 4" badge. The questionnaire asks: "Is the real financial strength significantly different from what is reflected in the financial statement?". Below the question are two radio button options: "Yes" and "No". The "No" option is selected, indicated by a green bar. Below the options is a "Comment" text input field. At the bottom right, there are "Cancel" and "Save" buttons.

## Chapter 3 - KYC Check

13. Select answers for the available questions and click **Next Category**.
14. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

Total score is generated and displayed for the KYC evaluation based on each answer provided.

15. Click **Save**. The *KYC* page is updated with the Evaluation Score as shown below:

KYC Check Screen ( 2 / 3 )

KYC Status  
Verified

Customer Name  
Field Verification

<b>MICROBANK LTD</b>	Party Id : PTY201514287	Entity Type : Pvt Ltd	KYC Status : Verified	⋮
	Verification Date : 20-09-01	KYC Method : Field Verification	Evaluation Score : 12	

Page 1 of 0 ( 1 - 0 of 0 items ) | K < > >

Hold Back Next Save & Close Cancel

16. After adding KYC details or performing KYC evaluation for the group entity, click **Next**. The *Comments* page appears:

Comments Screen ( 3 / 3 )

Enter text here...

Post

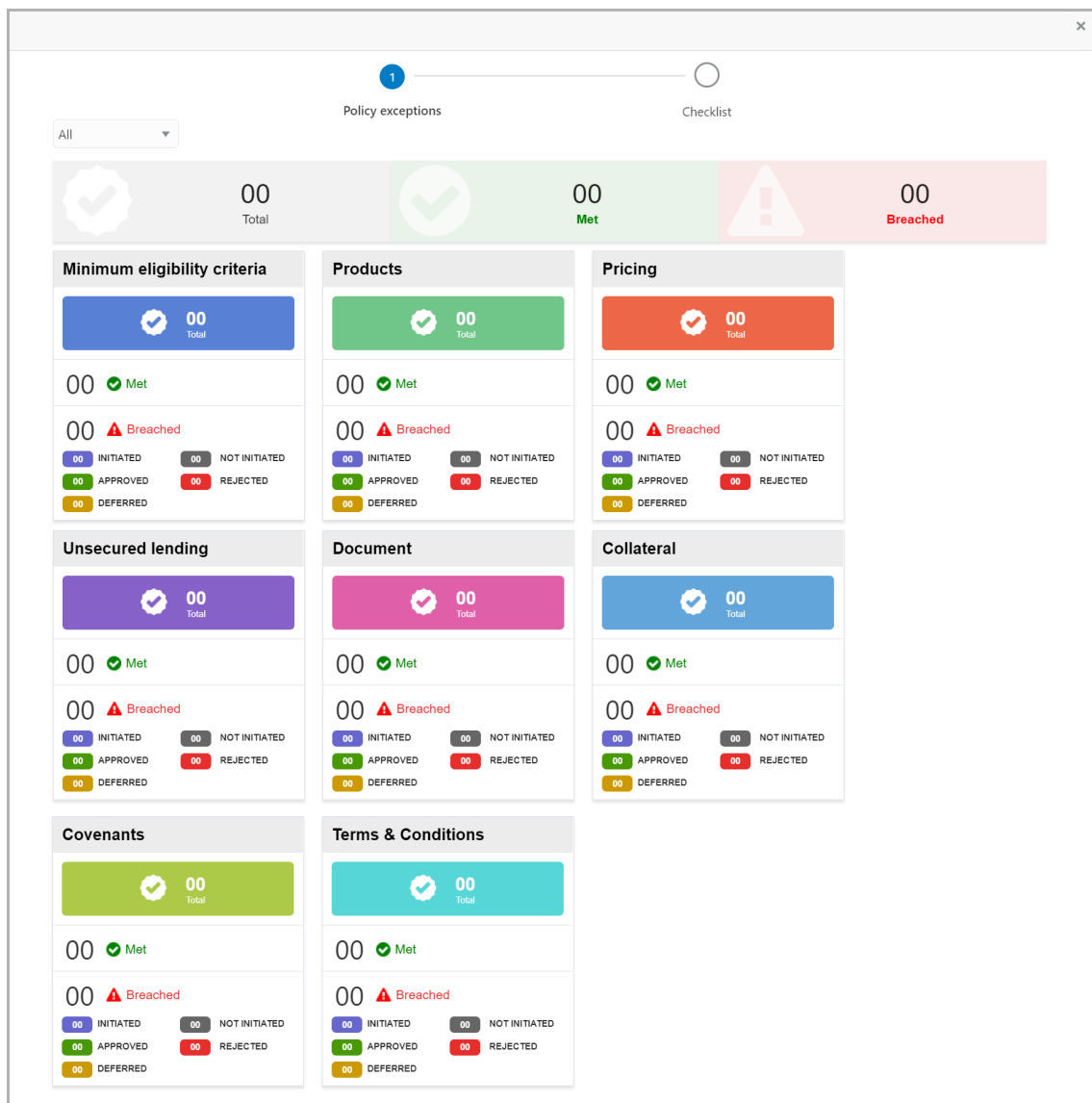
No items to display.

Hold Back Next Save & Close Submit Cancel

17. **Post** comments, if required. Posted comment is displayed below the **Comments** box.

18. Click **Submit**. The *Policy exceptions* window appears.

# Chapter 3 - KYC Check

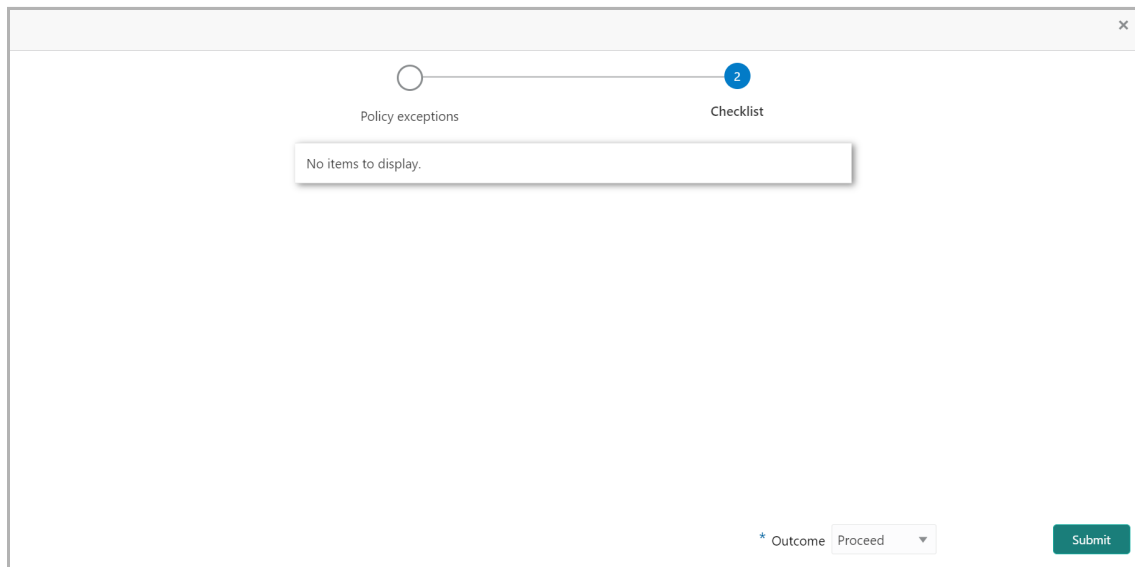


By default, policy exceptions are displayed for both the organization (party) and its child party.

19. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

20. Click the **Checklist** data segment.

## Chapter 3 - KYC Check



The screenshot displays a web interface for a KYC check. At the top, a progress bar indicates two steps: 'Policy exceptions' (inactive) and 'Checklist' (active, marked with a blue circle containing the number 2). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

21. Select the **Outcome** as **PROCEED**.
22. Click **Submit**. The amendment application is moved to the 'Review and Recommendation' stage.

# Chapter 3 - Review and Recommendation

## Amendment Review and Recommendation

In this stage, the user can review the liability modifications made in the Amendment Enrichment stage and propose the liability amount, funded sell down, and unfunded sell down.



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
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	
<input type="checkbox"/>	Acquire & Edit		Facility Amendment	APP202457463	APP202457463	Amendment Enrichment	
<input type="checkbox"/>	Acquire & Edit	Medium	Credit Origination	APP202457458	APP202457458	Proposal Initiation	20-09-01
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447442	APP202447442	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447441	APP202447441	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	Medium	Short Form Credit Proce...	APP202447440	APP202447440	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	

Page 1 of 27 ( 1 - 20 of 528 items )

K < 1 2 3 4 5 ... 27 > »

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

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



# Chapter 3 - Review and Recommendation

Group Concentration Amendment Process - GC Review and Recommendation

Summary | Liability Details | Comments

### Customer Summary

**Customer Information**

Customer ID: PTY201514287 | Register No: | Legal Status: Pvt Ltd | Liability Amount: \$50,000.00 | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

**Facility Summary**

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

Hold Back Next Save & Close Submit Cancel

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

Liability Details

Filter Type to filter

**MODIFY** Party Id: PTY201514287 Name: Requested Liability Amount: \$50,000.00

Requested Expiry Date: 21-05-31 Next Review Date: 20-10-31

Edit

Hold Back Next Save & Close Cancel

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

# Chapter 3 - Review and Recommendation

Liability Details

Existing Details

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

Currency

Requested Liability Currency: \*

USD

Amount

Requested Liability Amount: *	Return On Capital	Probability Of Default	Loss Given Default
\$50,000.00	20%	0%	0%

Cash Cover

\$30,000.00

Proposed and Approved

Proposed Liability Currency: *	Proposed Liability Amount: *
USD	\$50,000.00
Proposed Funded Sell Down	Proposed Unfunded Sell Down
\$30,000.00	\$20,000.00

Dates

Next Review Date *	Requested Expiry Date *	Proposed Expiry Date *
Oct 31, 2020	May 31, 2021	May 31, 2021

Additional Fields

No Additional fields configured!

Save

Cancel

In the **Proposed and Approved** section:

5. Search and select the **Proposed Liability Currency** and propose the following in selected currency:
  - Proposed Liability Amount
  - Proposed Funded Sell Down
  - Proposed Unfunded Sell Down

In the **Dates** section:


6. Propose an expiry date for the liability by clicking the calendar icon and selecting the **Proposed Expiry Date**.
7. Click **Save**. The proposed liability details are displayed in the *Liability Details* page as shown below.

# Chapter 3 - Review and Recommendation

Liability Details Screen ( 2 / 3 )

**MICRONS LTD**

Filter


 **MODIFY** **Party Id:** PTY201514287 **Name:** MICRONS LTD **Liability Number:** 005884 **Requested Liability Amount:** \$50,000.00

**Requested Expiry Date:** 21-05-31 **Next Review Date:** 20-10-31 **Proposed Liability Amount:** \$50,000.00 **Proposed Expiry Date:** 21-05-31

**Hold** **Back** **Next** **Save & Close** **Cancel**

8. Click **Next**. The *Comments* page appears:

Comments Screen ( 3 / 3 )



Enter text here...

**Post**

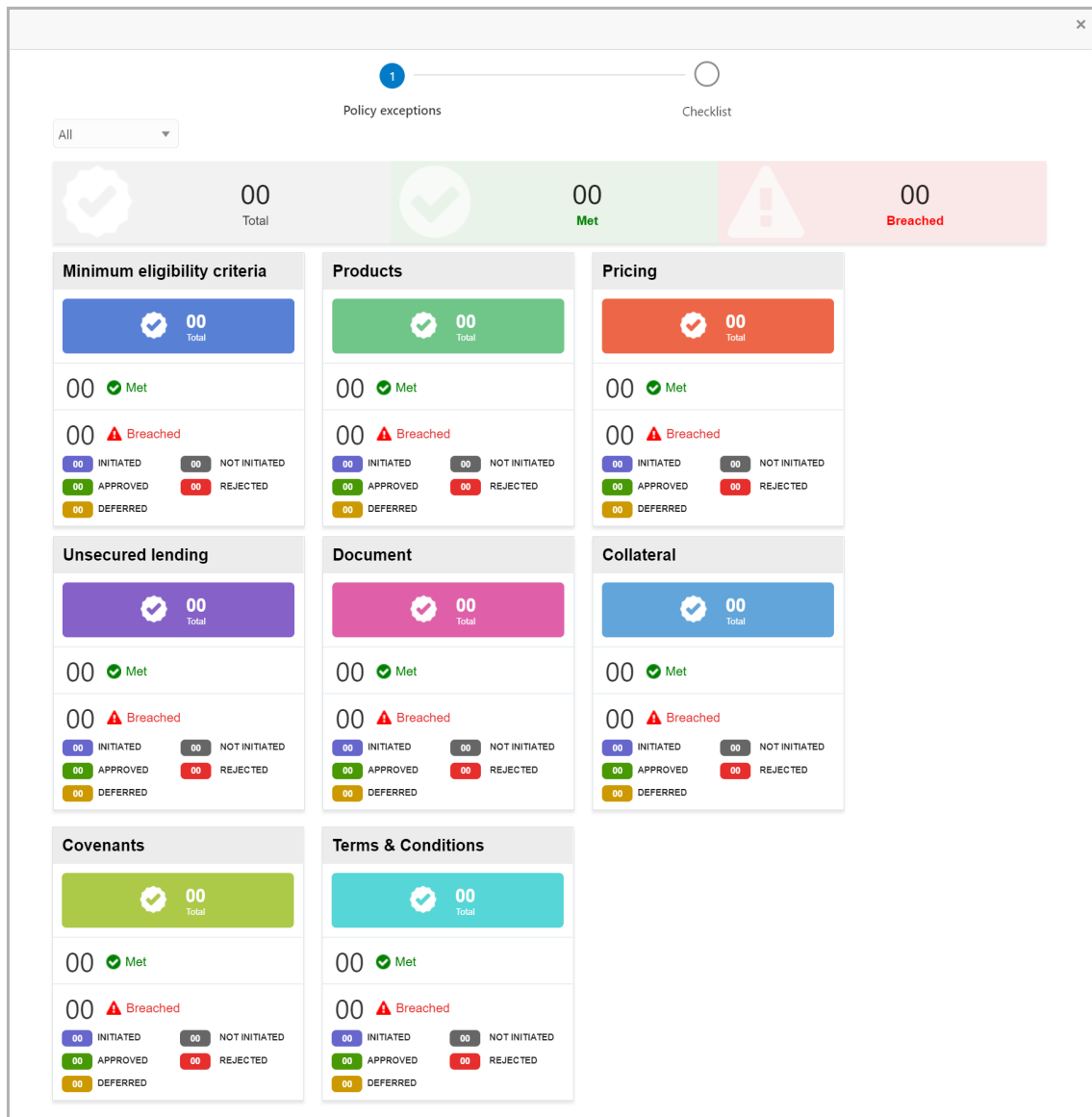
No items to display.

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

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 - Review and Recommendation



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

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

## Chapter 3 - Review and Recommendation

The screenshot shows a web interface with a progress bar at the top. The progress bar has two steps: 'Policy exceptions' (indicated by a circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a section titled 'Policy exceptions' and 'Checklist'. A message box in the center states 'No items to display.' At the bottom right, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

12. Select the required **Outcome**. The options available are **Proceed** and **Send Back**.

If the **Outcome** is selected as 'Proceed', the Amendment application is moved to the Approval stage.

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

# Chapter 3 - Approval

## Amendment Approval

In this stage, the Approver can view the proposed liability details and take necessary actions such as Approve, Reject or Send Back the amendment application.

### Approval 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

RefreshAcquireAssignFlow Diagram

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

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

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

# Chapter 3 - Approval

Group Concentration Amendment Process - Group Concentration Proposal Approval

Summary | Liability Details | Comments

Customer 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	\$50,000.00	No	0	0	0	0

**Facility Summary**

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

Hold Back Next Save & Close Submit Cancel



For information on 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:

Liability Details

Screen ( 2 / 3 )

Filter Type to filter

**MODIFY**

Party Id: PTY201514287	Name: MICRONUS LTD	Liability Number: 005884	Requested Liability Amount: \$50,000.00
Requested Expiry Date: 21-05-31	Next Review Date: 20-10-31	Proposed Liability Amount: \$50,000.00	Proposed Expiry Date: 21-05-31

Hold Back Next Save & Close Cancel

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 approve a liability amendment, click the Hamburger icon in the corresponding record and select **Edit**. The *Liability Details* window appears.

# Chapter 3 - Approval

Liability Details

Existing Details

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

Currency

Requested Liability Currency: \*

USD

Amount

Requested Liability Amount: \*

\$50,000.00

Loss Given Default

0%

Cash Cover

\$30,000.00

Proposed and Approved

Proposed Liability Currency: \*

USD

Proposed Liability Amount: \*

\$50,000.00

Approval Liability Currency: \*

USD

Approval Liability Amount: \*

\$50,000.00

Approved Funded Sell Down

\$30,000.00

Approved Unfunded Sell Down

\$20,000.00

Dates

Next Review Date \*

Oct 31, 2020

Requested Expiry Date \*

May 31, 2021

Proposed Expiry Date \*

May 31, 2021

Approved Expiry Date \*

May 31, 2021

Additional Fields

No Additional fields configured!

Save

Cancel

In the **Proposed and Approved** section:

6. Search and select the **Approval Liability Currency** and specify the following in selected currency:

- Approval Liability Amount
- Approved Funded Sell Down
- Approved Unfunded Sell Down

In the **Dates** section:

7. Click the calendar icon and select the **Approved Expiry Date**. The liability will be expired on the Approved Expiry Date.
8. Click **Save**. The approved liability details are displayed in the *Liability Details* page.
9. Click **Next** in the *Liability Details* page. The *Comments* page appears.



Comments

Screen ( 3 / 3 )

B

I

U

T

A

- size -

H1

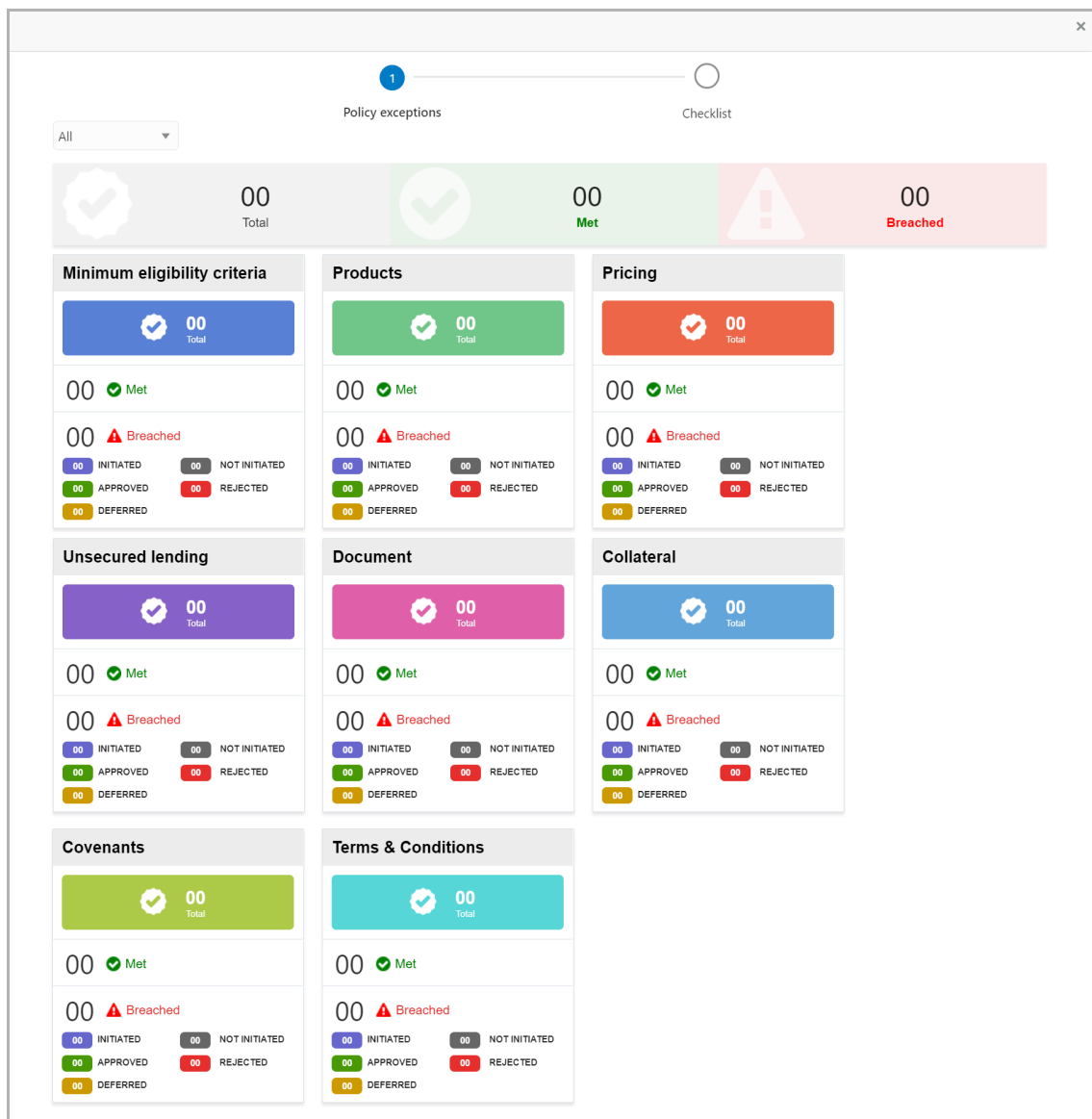
Enter text here....

Post

No items to display.

10. Type the necessary comments in the text box and click **Post**. Comments are added below the text box.
11. 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.

12. Click the **Checklist** data segment.

## Chapter 3 - Approval

The screenshot displays a web interface for the approval process. At the top, a progress bar shows two steps: 'Policy exceptions' (inactive) and 'Checklist' (active, marked with a blue circle containing the number 2). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

14. Click **Submit**.

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

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

If the **Outcome** is selected as 'Reject', the amendment application will be rejected on clicking **Submit**.

# Chapter 3 - Documentation

## Amendment Documentation

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



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

1. To acquire and edit the Group Concentration Limit Amendment documentation task, 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

Refresh

Acquire

Assign

Flow Diagram

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

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

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

# Chapter 3 - Documentation

Group Concentration Amendment Process - Group Concentration Documentation

Summary | Liability Details | Comments | Draft Generation

Customer Summary

**Customer Information**

Customer ID: PTY201514287 | Register No: | Legal Status: Pvt Ltd | Liability Amount: \$50,000.00 | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

**Facility Summary**

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

Hold Back Next Save & Close Submit Cancel

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

Liability Details

Filter Type to filter

**MODIFY**

Party Id: PTY201514287	Name: [Redacted]	Liability Number: 005884	Requested Liability Amount: \$50,000.00
Requested Expiry Date: 21-05-31	Next Review Date: 20-10-31	Proposed Liability Amount: \$50,000.00	Proposed Expiry Date: 21-05-31
Approval Liability Amount: \$50,000.00	Approved Expiry Date: 21-05-31		

Hold Back Next Save & Close Cancel

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

# Chapter 3 - Documentation

The screenshot shows a 'Comments' section with a title bar 'Comments' and a page indicator 'Screen ( 3 / 4 )'. Below the title bar is a rich text editor toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), text color (A), font size (size), bulleted list, numbered list, decrease indent, increase indent, link, unlink, table, and a 'H1' heading icon. Below the toolbar is a large text area with the placeholder text 'Enter text here...'. Underneath the text area is a green 'Post' button. Below the 'Post' button is a box containing the text 'No items to display.'. At the bottom right of the section are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

6. Click **Next**. The *Draft Generation* page appears.

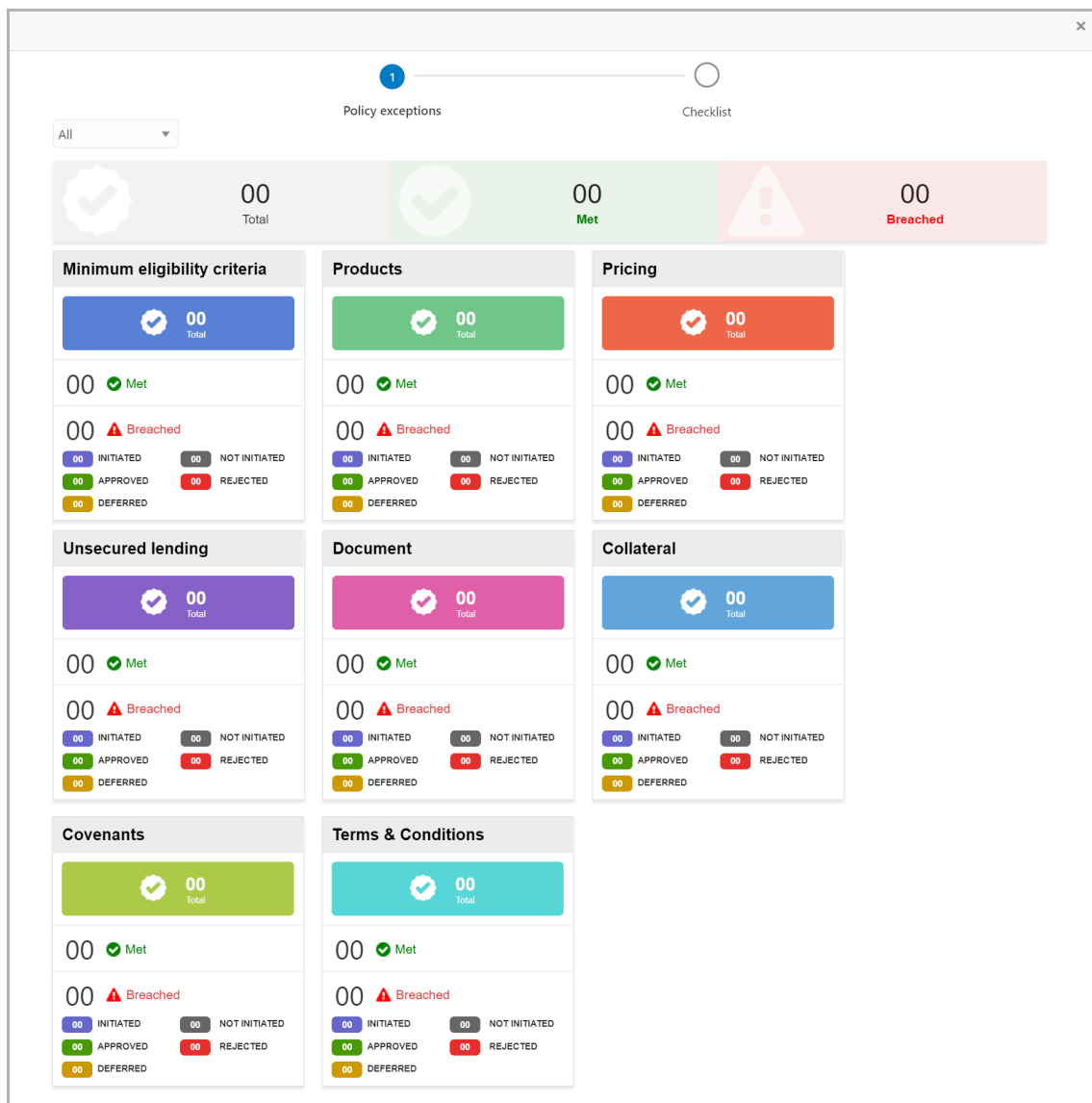
The screenshot shows a 'Draft Generation' section with a title bar 'Draft Generation' and a page indicator 'Screen ( 1 / 3 )'. Below the title bar is a form with two fields: 'Document Name : ' followed by a text input field, and 'Document Description : ' followed by a larger text input field. Below the 'Document Description' field are three icons: a document icon, a search icon, and a download icon. At the bottom right of the section are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

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

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

The screenshot shows a web application window with a close button (X) in the top right corner. A horizontal progress bar at the top indicates the current step in a process. The first step, 'Policy exceptions', is represented by an empty circle. The second step, 'Checklist', is represented by a blue circle with the number '2' inside. Below the progress bar, a message box states 'No items to display.' At the bottom of the window, there is a label '\* Outcome' followed by a dropdown menu currently set to 'Proceed'. To the right of the dropdown is a green 'Submit' button.

11. Select the **Outcome** as 'Proceed'.
12. Click **Submit**. The Group Concentration Limit Amendment application is moved to the Handoff stage.



# Chapter 3 - Handoff

---

## Amendment Handoff

The Group Concentration Limit Amendment application will be automatically handed off to the back office system (OBELCM) after successful submission of the application.

In case of failure, the system will create a Handoff - Manual Retry task for manual submission of the application.

# Chapter 3 - Handoff - Manual Retry

## Handoff - Manual Retry

In this stage, the user can manually retry handoff for the failed Amendment 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 Da
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	
<input type="checkbox"/>	Acquire & Edit		Facility Amendment	APP202457463	APP202457463	Amendment Enrichment	
<input type="checkbox"/>	Acquire & Edit	Medium	Credit Origination	APP202457458	APP202457458	Proposal Initiation	20-09-01
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447442	APP202447442	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447441	APP202447441	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	Medium	Short Form Credit Proce...	APP202447440	APP202447440	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	

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

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

# Chapter 3 - Handoff - Manual Retry

Short Form Credit Process - Manual Retry

Summary

Limit Configuration

Comments

Summary  
ACME IN

Screen ( 1 / 3 )

Customer Information

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

Customer ID

PTY212094304

Register No

Legal Status

Pvt Ltd

Liability Amount

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
No data to display.			

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.					

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Hold

Back

Next

Save & Close

Cancel

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

4. Click **Next**. The *Limit Configuration / Liability Details* page appears based on the data segment configuration in Business Process Maintenance.

# Chapter 3 - Handoff - Manual Retry

Limit Configuration Screen ( 2 / 3 )

Facilities Collaterals Covenants Terms & Conditions

Filter

List View Table View Facility Structure

**STLOAN1**

Facility Id: **FD12**  
Facility Description: **STLOAN**

Requested Amount:  
Facility Category: **TL**

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

Hold Back Next Save & Close Cancel

5. View the limit details and 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

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.

# Chapter 3 - Handoff- Manual Retry

1

Policy exceptions

Checklist

All

00

Total

00

Met

00

Breached

Minimum eligibility criteria

00

Total

00 Met

00 Breached

00 INITIATED

00 NOT INITIATED

00 APPROVED

00 REJECTED

00 DEFERRED

Products

00

Total

00 Met

00 Breached

00 INITIATED

00 NOT INITIATED

00 APPROVED

00 REJECTED

00 DEFERRED

Pricing

00

Total

00 Met

00 Breached

00 INITIATED

00 NOT INITIATED

00 APPROVED

00 REJECTED

00 DEFERRED

Unsecured lending

00

Total

00 Met

00 Breached

00 INITIATED

00 NOT INITIATED

00 APPROVED

00 REJECTED

00 DEFERRED

Document

00

Total

00 Met

00 Breached

00 INITIATED

00 NOT INITIATED

00 APPROVED

00 REJECTED

00 DEFERRED

Collateral

00

Total

00 Met

00 Breached

00 INITIATED

00 NOT INITIATED

00 APPROVED

00 REJECTED

00 DEFERRED

Covenants

00

Total

00 Met

00 Breached

00 INITIATED

00 NOT INITIATED

00 APPROVED

00 REJECTED

00 DEFERRED

Terms & Conditions

00

Total

00 Met

00 Breached

00 INITIATED

00 NOT INITIATED

00 APPROVED

00 REJECTED

00 DEFERRED

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

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

## Chapter 3 - Handoff - Manual Retry

The screenshot shows a web application window with a close button (X) in the top right corner. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right, there is a label '\* Outcome' followed by a dropdown menu currently showing 'Proceed' with a downward arrow. To the right of the dropdown is a green 'Submit' button.

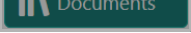
14. Select the **Outcome** as 'Proceed'.
15. Click **Submit**. The Amendment application will be handed off to the Back Office System (OBELCM).

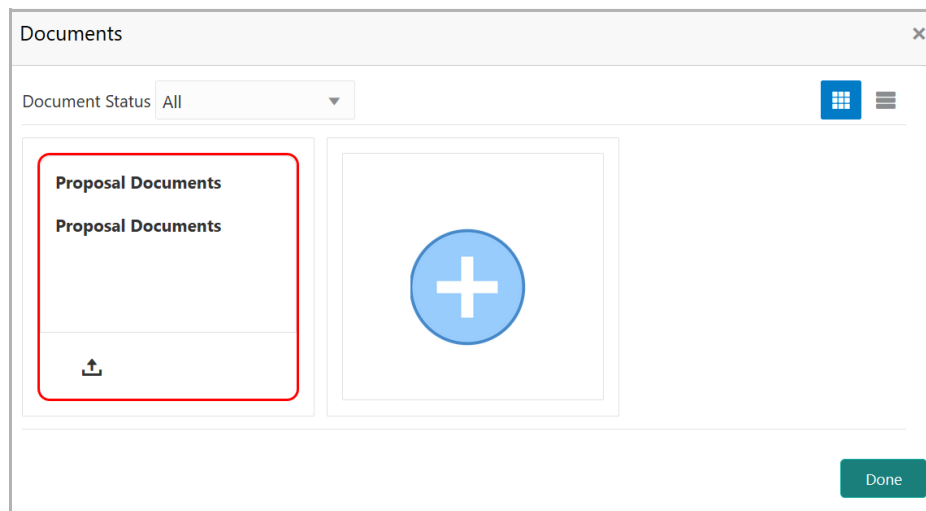
# Chapter 3 - Document Upload

## Document Upload and Checklist

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Group Concentration Limit Amendment process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the amendment. Documents added for the amendment process can be removed whenever the document becomes invalid.

### Steps to upload documents

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

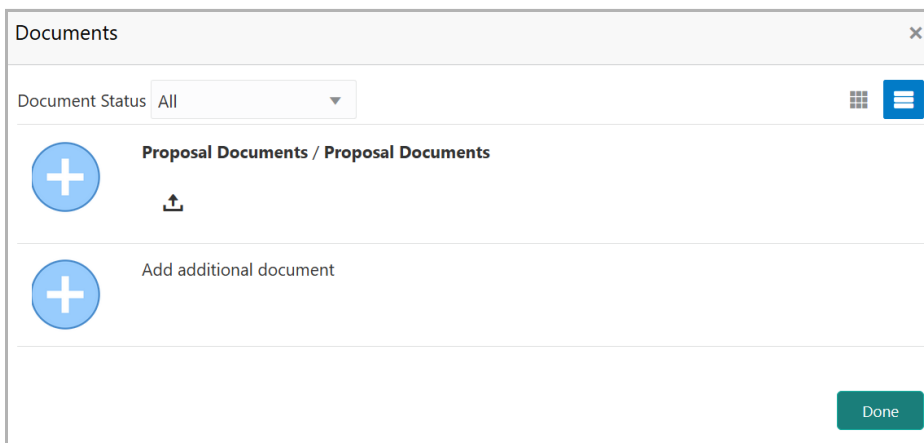


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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

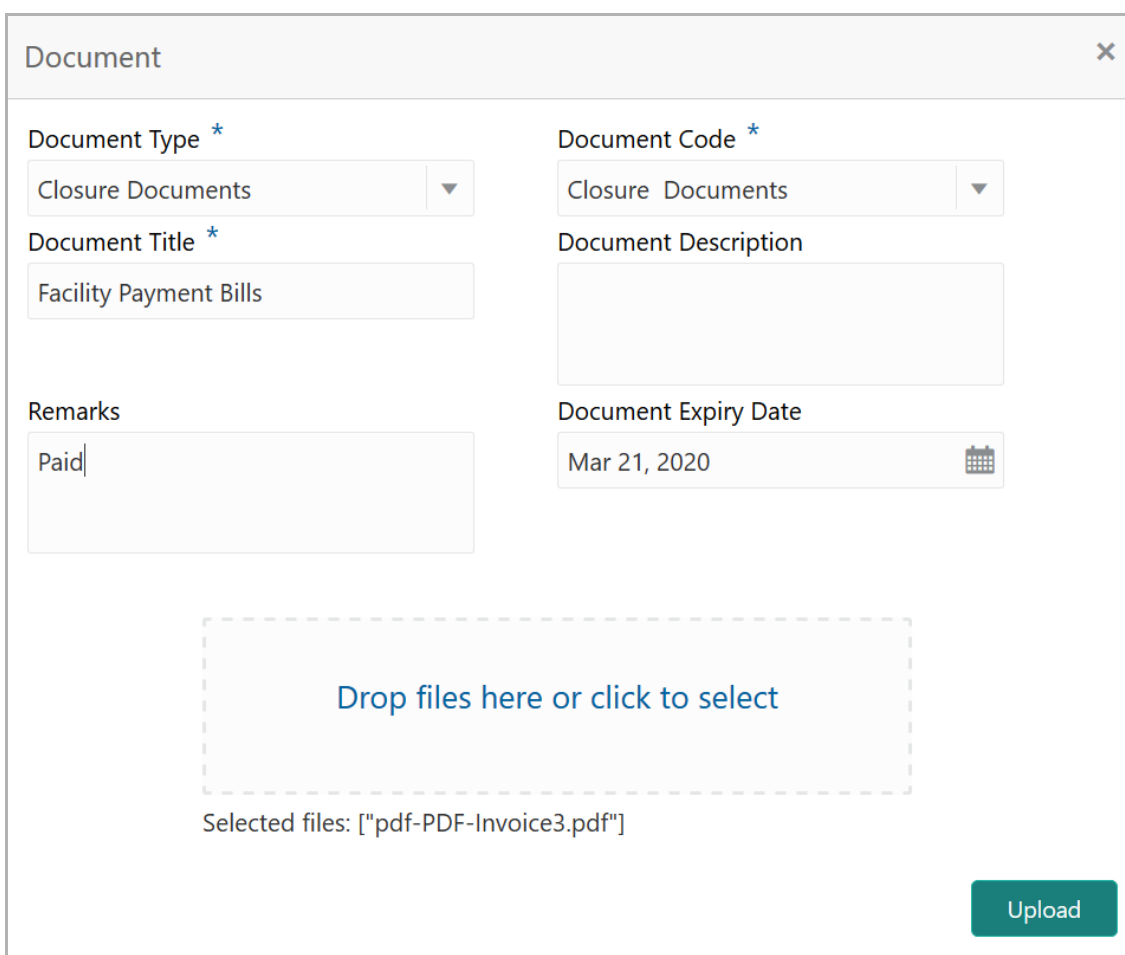
2. To change the table view to the list view, click the list icon at the top right corner. The *Documents* window appears as shown below.

## Chapter 3 - Document Upload



The 'Documents' window has a title bar with a close button. Below it is a 'Document Status' dropdown menu set to 'All'. There are two document entries, each with a blue circular add icon (+). The first entry is labeled 'Proposal Documents / Proposal Documents' and has an upload icon. The second entry is labeled 'Add additional document'. A 'Done' button is at the bottom right.

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



The 'Document' window contains the following fields:

- Document Type \***: Dropdown menu with 'Closure Documents' selected.
- Document Code \***: Dropdown menu with 'Closure Documents' selected.
- Document Title \***: Text input field containing 'Facility Payment Bills'.
- Document Description**: Large text area for description.
- Remarks**: Text input field containing 'Paid'.
- Document Expiry Date**: Date picker showing 'Mar 21, 2020'.

At the bottom, there is a dashed box with the text 'Drop files here or click to select'. Below this box, it says 'Selected files: ["pdf-PDF-Invoice3.pdf"]'. An 'Upload' button is at the bottom right.

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



## Chapter 3 - Document Upload

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



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

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

Checklist

Proposal Enrichment

<input checked="" type="checkbox"/> Company Registration document Uploaded	Remarks
<input type="checkbox"/> Incorporation document Uploaded	Remarks
<input type="checkbox"/> Collateral document Uploaded	Remarks

\* Outcome: Proceed ▼ Submit

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

# Chapter 3 - 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

### Documentation Accessibility

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