

# Oracle® Banking Credit Facilities Process Management Cloud Service

## Post Sanction Process User Guide



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# 1

## Preface

### 1.1 [About this Guide](#)

This guide provides you with all the information necessary to perform Post Sanction process in **OBCFPM**.

### 1.2 [Intended Audience](#)

This document is intended for the users with following roles in the bank:

- Relationship Manager
- Document Officer
- Document Manager
- Credit / Senior Credit Manager
- Credit Approver
- Legal Officer
- Business Head

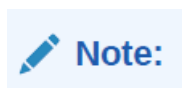
### 1.3 [Conventions Used](#)

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

**Table 1-1 Conventions Used**

Convention	Description
Bold	Bold indicates: <ul style="list-style-type: none"><li>• Field Name</li><li>• Screen Name</li><li>• Drop-down Options</li><li>• Other UX labels</li></ul>
	This icon indicates a Note.

**Figure 1-1 Note**



## 1.4 Common Icons in OBCFPM

The following table describes the icons that are commonly used in **OBCFPM**:

**Table 1-2 Common Icons**





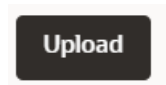
Icons	Purpose
	To add new record.
	To modify existing record.
	To delete a record.
	To select start or end date.
	To upload a record.

Table 1-2 (Cont.) Common Icons

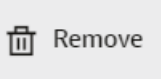




Icons	Purpose
	To remove the record.
	To change the screen layout to list view.
	To change the screen layout to table view.
	To change the screen layout to tree view.
	To view, edit, and delete a record

Table 1-2 (Cont.) Common Icons

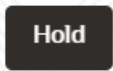


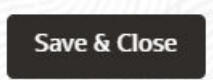

Icons	Purpose
	To hold the process.
<b>Figure 1-12</b> Hold	
	To go back to the previous screen.
<b>Figure 1-13</b> Back	
	To go to the next data segment.
<b>Figure 1-14</b> Next	
	To save the captured information and exit the process window.
<b>Figure 1-15</b> Save and Close	
	To submit the task to next stage.
<b>Figure 1-16</b> Submit	

Table 1-2 (Cont.) Common Icons

Icons	Purpose
	To exit the window without saving the captured information.

Figure 1-17 Cancel



# 2

## Overview

### 2.1 About Post Sanction Process

In **OBCFPM**, the PSN process is run manually to complete the post approval and pre disbursement activities as stipulated during the approval of the credit process.

For existing customers, the PSN process must be initiated in the following scenarios:

- New credit proposal
- Amendment to existing proposal

Facility can be released partially or completely based on the requirement. Once the application is created, the same must go through different stages for approval from different teams.

The Post Sanction process explained in this user manual is a model flow. Banks can configure the data segments to appear in various stages of the process flow based on their requirement as part of implementation. The stages available in the Post Sanction Process are:

- Docket Generation
- Document Execution
- Business Head Review
- Document Officer Review
- Legal Check (Optional)
- Final Check
- Limit Activation

# 3

## Docket Generation

This stage acts as the initiation stage for the PSN process where the Document Officer must upload the necessary customer documents for evaluation and mark the facility for release with the Credit Proposal application details as gold copy.

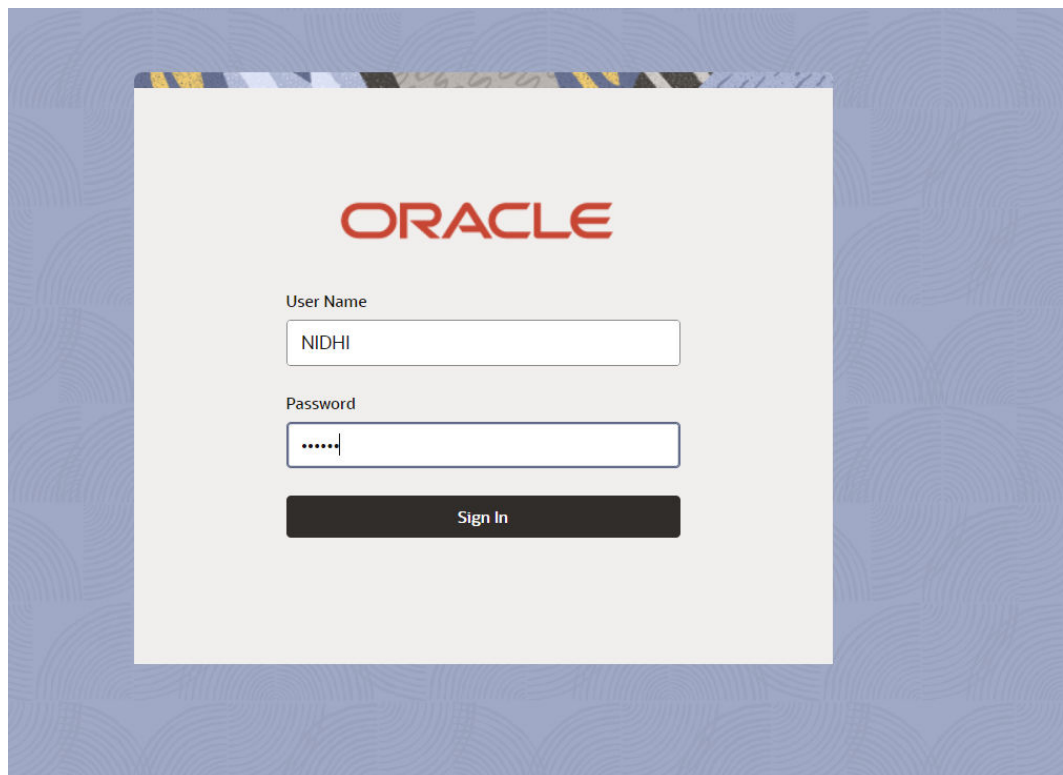
The following table provides a high level overview about the Docket Generation stage in PSN process.

**Table 3-1 Docket Generation Information and Activities**

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"><li>• Latest approved Credit Proposal (Gold copy)</li><li>• Approved facility amount</li><li>• Released facility amount</li></ul>	<ul style="list-style-type: none"><li>• Select Group for which PSN to be initiated</li><li>• Initiate PSN</li></ul>

1. Login to **OBCFPM**. Enter your **User Name**, **Password** and click **Sign In**.

**Figure 3-1 Login Screen**



2. Navigate to **Credit Facilities > My Portfolio** from the left Navigation menu.  
The **My Portfolio** screen is displayed.

Figure 3-2 My Portfolio

**My Portfolio**

Type to filter

Customer	Customer ID	Amount sanctioned	Balance available	Earmarked	Annual review date
▶ psn party 09	PTY2022A09	\$100,000.00	\$100,000.00	NA	
▶ psn party 06	PTY2022A06	\$100,000.00	\$100,000.00	NA	April 1, 2023

+ New proposal

- Click **Triangle** icon and expand the required customer.

Figure 3-3 My Portfolio - Expanded View

**My Portfolio**

Type to filter

Customer	Customer ID	Amount sanctioned	Balance available	Earmarked	Annual review date
▶ psn party 09	PTY2022A09	\$100,000.00	\$100,000.00	NA	
▼ psn party 06	PTY2022A06	\$100,000.00	\$100,000.00	NA	April 1, 2023

+ New proposal

Initiate process

Entities	Funded		Non funded	
1	\$0.00	\$0.00	\$0.00	\$0.00

☆ Ratings  
No items to display.

Upcoming events  
Upcoming events  
No items to display.

Financial info [View all](#)  
No items to display.

WIP applications [View all](#)

- CP applications
- GC applications
- Collateral applications

Figure 3-4 My Portfolio - Expanded View

The screenshot shows the Oracle My Portfolio - Expanded View. The sidebar on the left contains navigation links: Credit 360, Economic Dependency Analysis, Financial Institution, Initiate Appetite Management, Initiate Group Concentration Amendment, Initiate Group Concentration Extension, Initiate Group Concentration Limit, Initiate ICR, Initiate PSN, Initiate Terms and Condition Compliance, Maintenance, My Portfolio, and Project Portfolio. The main content area features a table with columns: Customer, Customer ID, Amount sanctioned, Balance available, Earmarked, and Annual review date. The table lists two customers: 'psn party 09' with Customer ID 'PTY2022A09' and 'psn party 06' with Customer ID 'PTY2022A06'. Below the table, there are three sections: 'Entities' showing 1 entity, 'Ratings' with 'No items to display', and 'Upcoming events' with 'No items to display'. A context menu is open over the 'Initiate PSN' option, listing actions: Initiate amendment, Initiate PSN, Initiate closure, Initiate terms and conditions compliance, Initiate GC amendment, Initiate GC extension, Initiate facility review, Initiate SF credit process, and Initiate credit extension process.

- Click on **Initiate PSN** to Initiate the PSN task and the **Docket Generation - Summary** screen is directly displayed.

Party selection screen is displayed below:

Figure 3-5 Party Selection

The screenshot shows the Oracle Initiate PSN Party Selection screen. The table has columns: Action, Party ID, Party Name, No of Entities, Approved Facility Amount, Released Facility Amount, Collateral Value, and Collateral Held Value. The table lists one party: 'psn party 06' with Party ID 'PTY2022A06'. A context menu is open over the 'Initiate PSN' option, listing actions: Initiate PSN and WIP PSN.

## 3.1 Summary

The **Summary** screen displays the following information based on the data captured in the credit proposal / amendment process:

- Party Information
- Facility Summary
- Group Entities
- Pricing
- Groupwise Exposure Details

- Covenants
- Terms and Conditions
- Financial Profile
- Projections
- Connected Parties
- WIP Applications
- Project Limit Summary

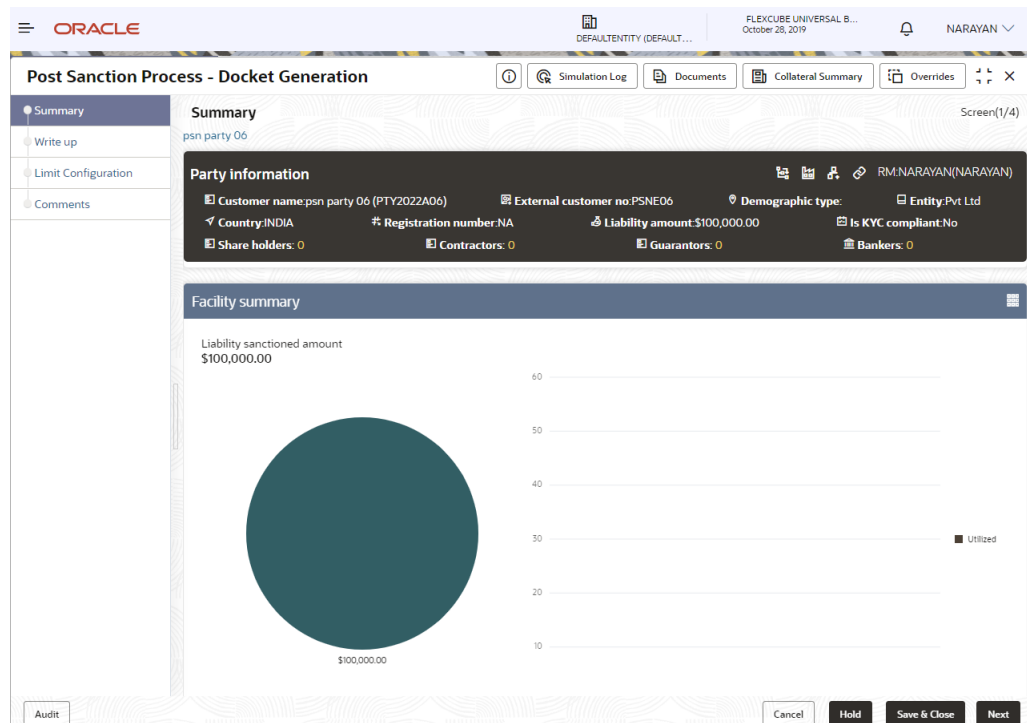
**Figure 3-6 Summary**

Figure 3-7 Summary

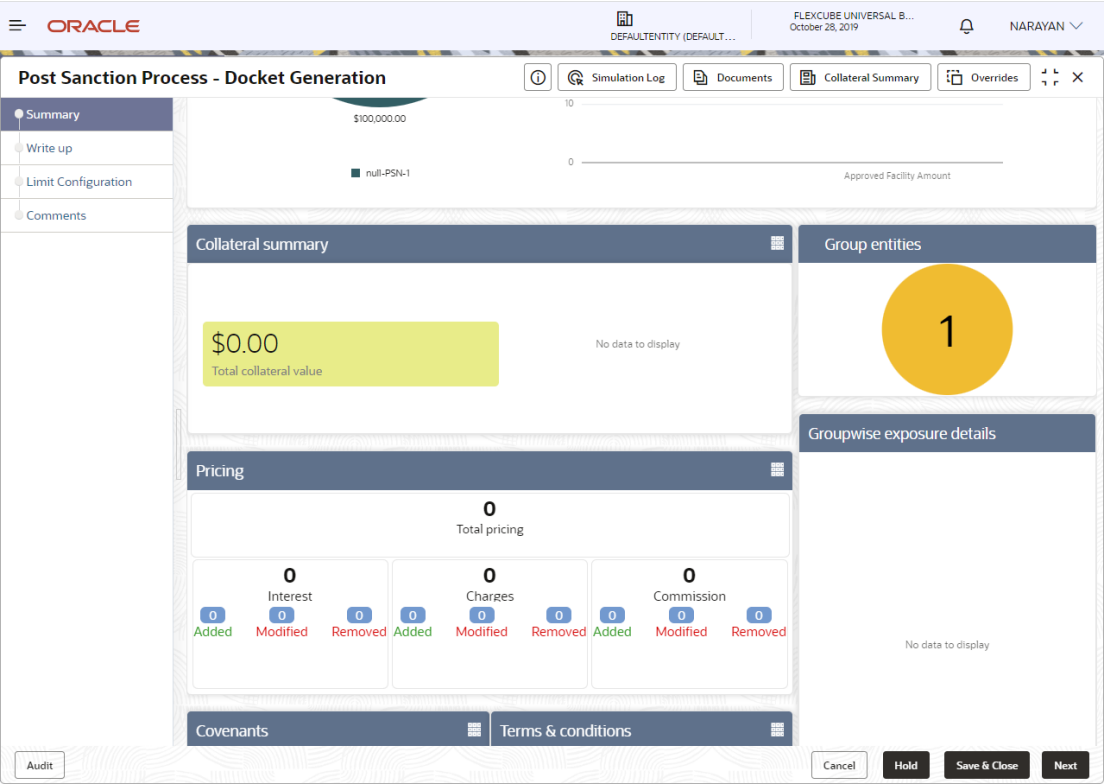


Figure 3-8 Summary

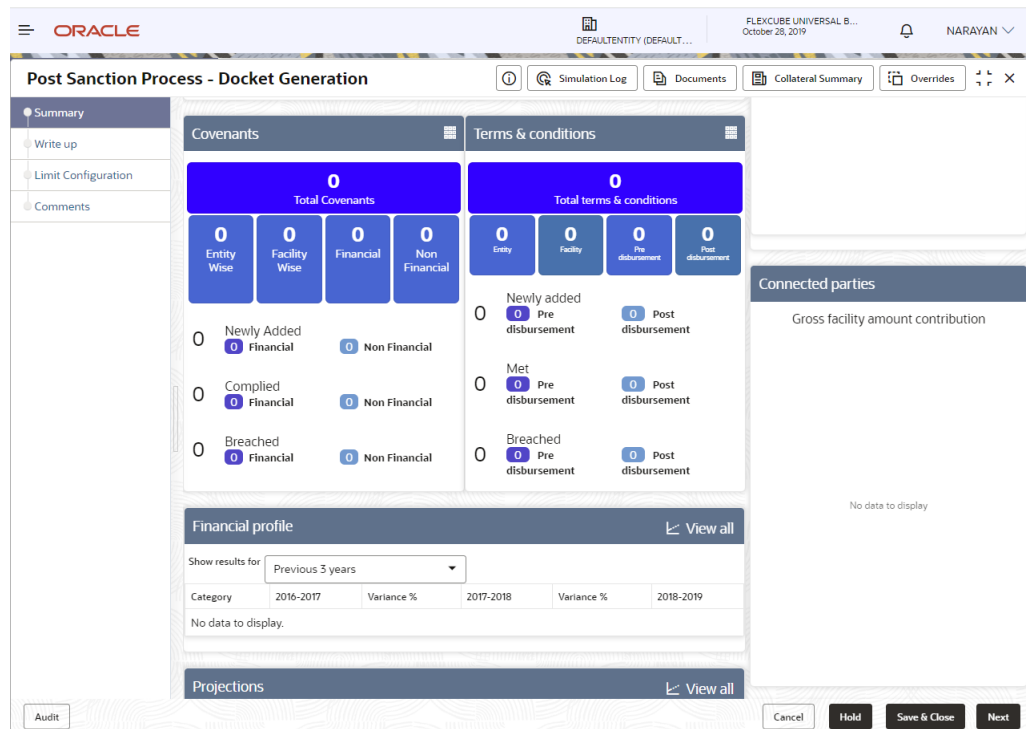
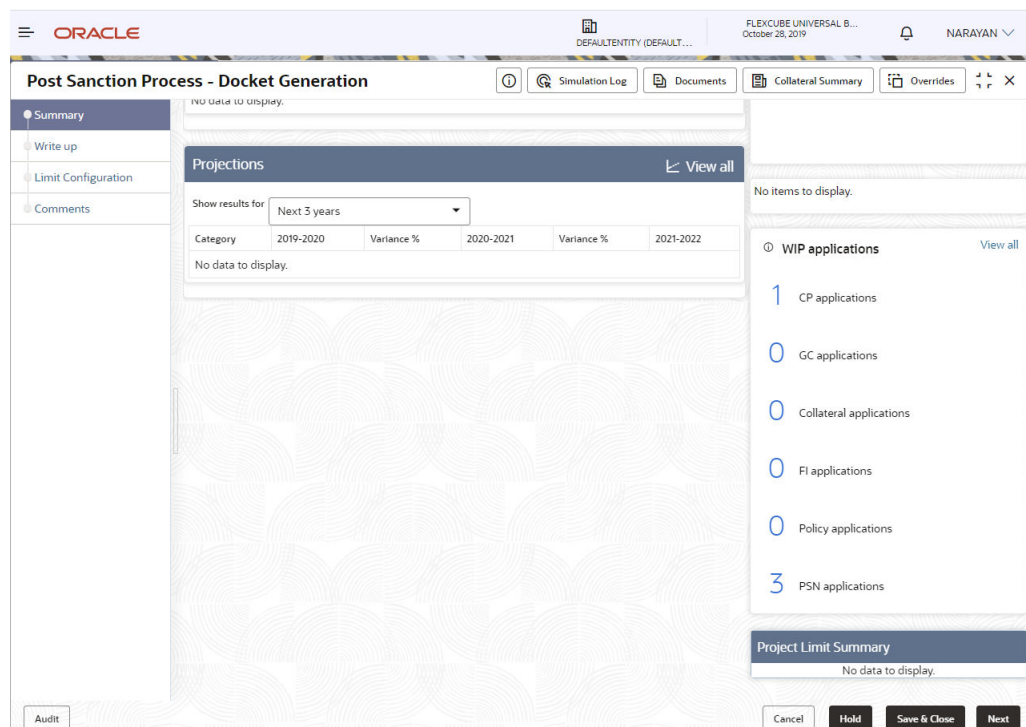


Figure 3-9 Summary



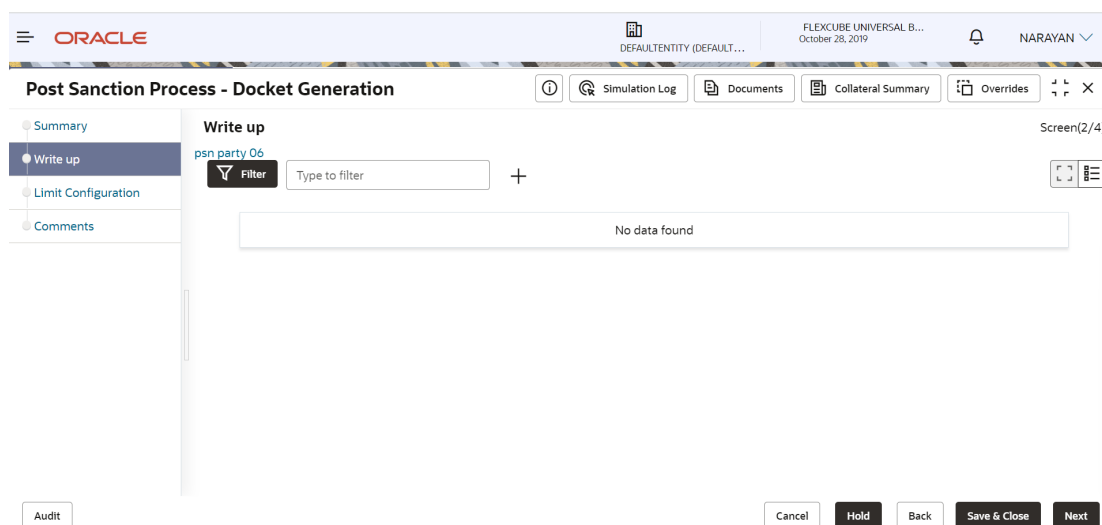
Refer **Credit 360** User Guide for information on actions that can be performed in the **Summary** screen.

To go to the next screen, click **Next**. The **Write-up** screen is displayed.

## 3.2 Write Up

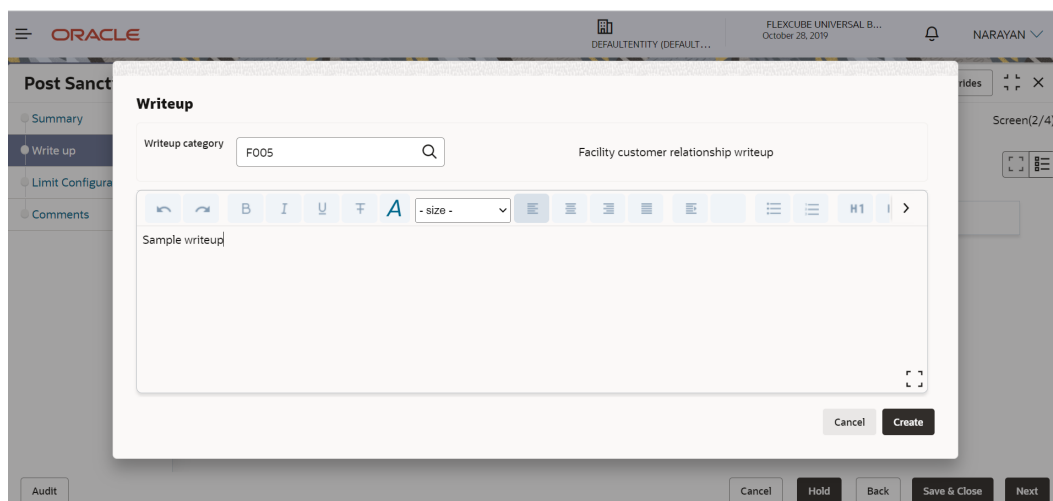
The **Write up** screen is displayed only if it is configured in the Maintenance module. You can add any additional information related to the party or facility in this screen.

**Figure 3-10 Write up**



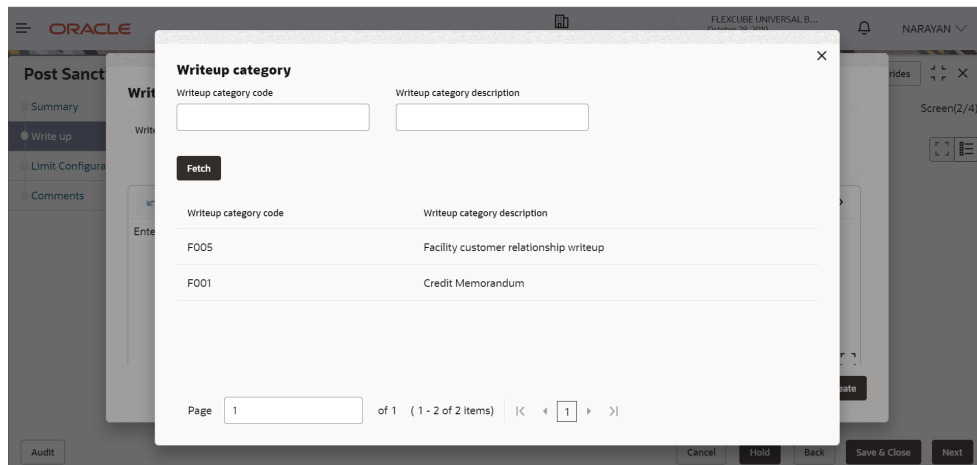
1. To add write-up, click **Add** icon. The **Write Up** window appears

**Figure 3-11 Write Up**



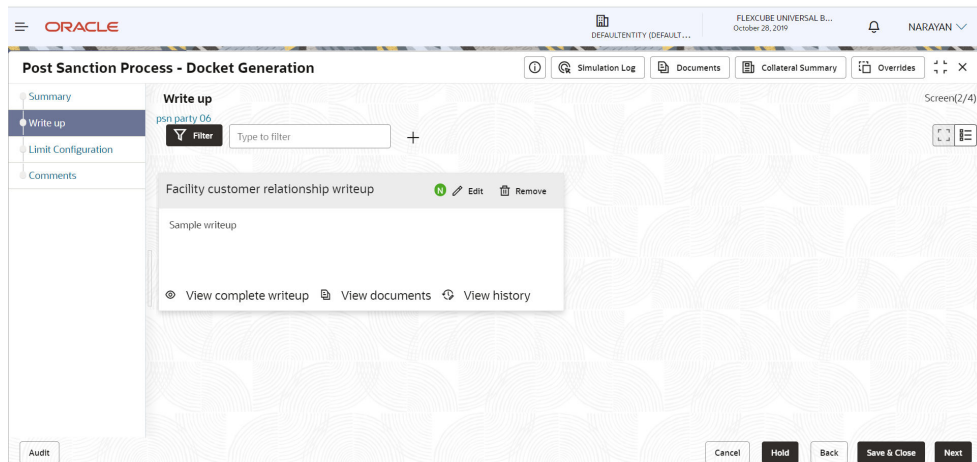
2. Click **Search** icon in **Writeup Category** field. The list of categories maintained in the Maintenance module is displayed in **Writeup Category** window.

Figure 3-12 Writeup Category



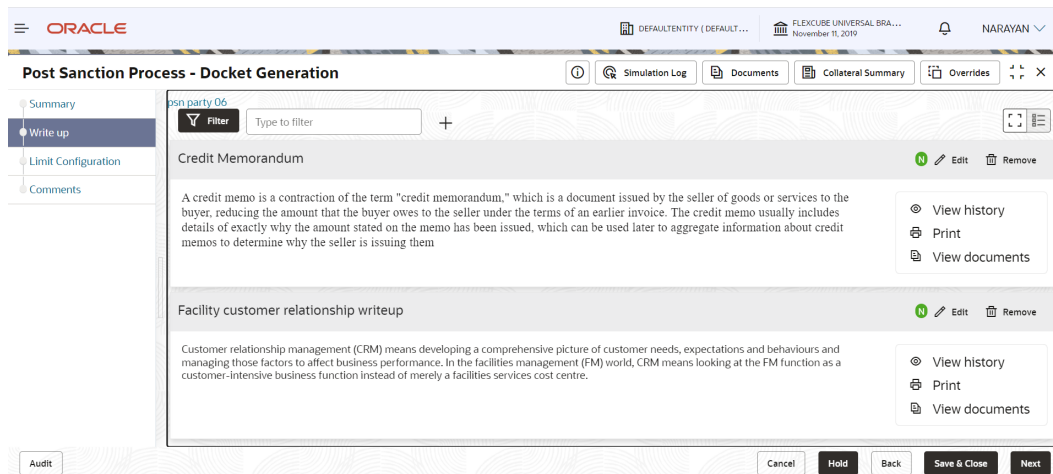
3. Click on the required category code. Selected code is displayed in **Writeup Category** field
4. Enter the observations in the text box and click **Create**. The observations are added in **Write Up** page as shown below:

Figure 3-13 Write Up



5. To change the layout of **Write Up** data segment to the expanded view, click the **Expanded View** icon at the top right corner. The write up is expanded as shown below:

Figure 3-14 Expanded View



Similarly, you can change it to **Tile View** and **Complete View** by clicking layout icon at top right corner.

Figure 3-15 Tile View

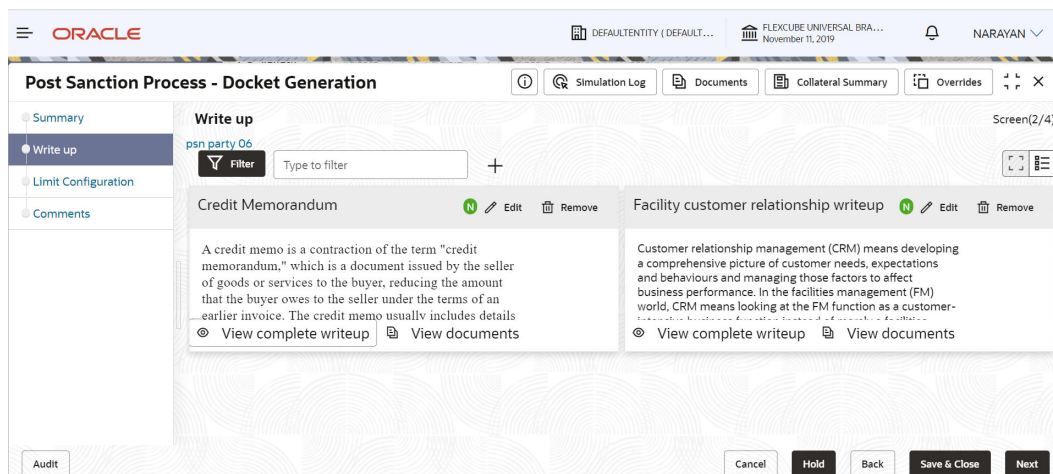
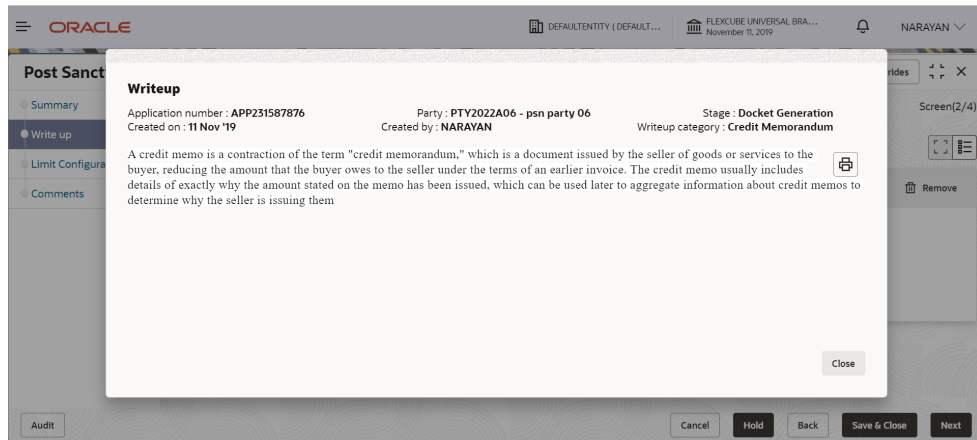


Figure 3-16 Complete View



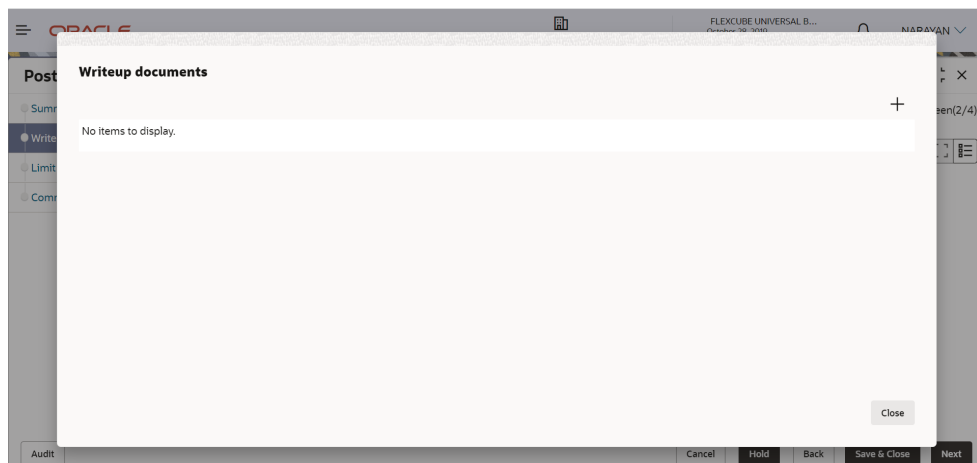
6. To modify the writeup, click **Edit** icon and change the information.
7. To delete the writeup, click **Remove** icon. A confirmation message appears.
8. Click **Yes**. The writeup is removed.
9. To view the writeup history, click **View History** icon.
10. To print the write up, click **Print** icon.

 **Note:**

To print the write up from tile view, click the **View complete writeup** icon and then click the **Print** icon.

11. To attach or view writeup related documents, click **View Documents** icon. The following window appears:

Figure 3-17 Write Up Documents



12. To add new documents, click **Add New Documents**.
13. To exit **Writeup Documents** window, click **Close**.

14. To go to the next page, click **Next**. The **Limit Configuration** page appears.

## 3.3 Limit Configuration

In this screen, the facility amount to be released to the customer must be specified and the documents necessary for the PSN process must be uploaded.

**Figure 3-18 Limit Configuration**

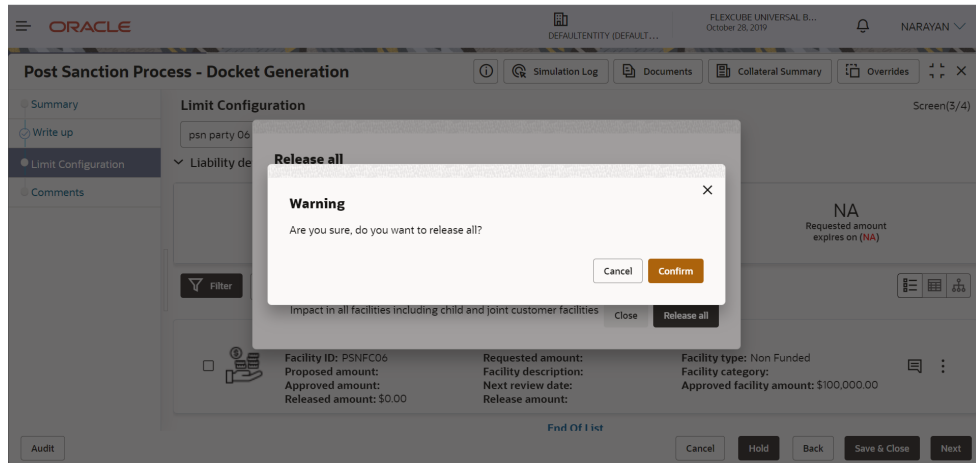
1. To mark all the facilities for release, click **Action** icon and select **Release All**.  
The following window is displayed.

**Figure 3-19 Release All**

2. Select **Include child customer facilities** and **Include joint customer facilities** check boxes, in case you want to mark those facilities as well for release.

- Click **Release All**. The **Warning** window is displayed.

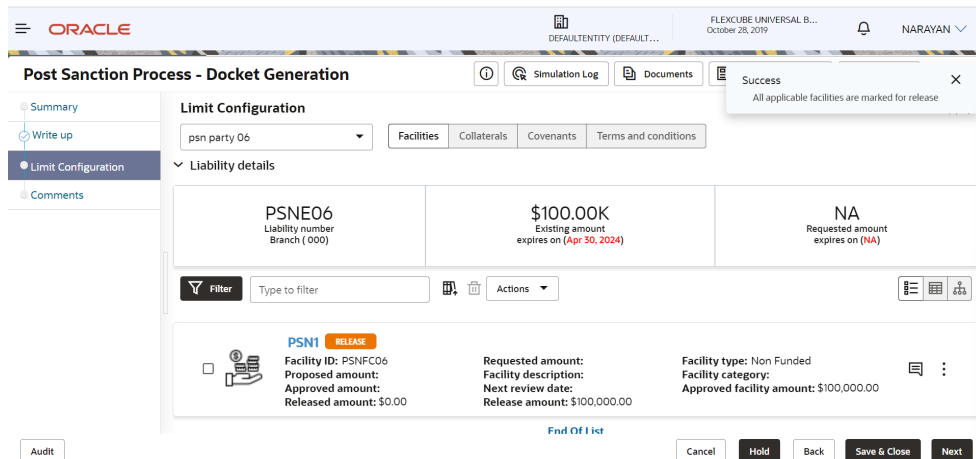
Figure 3-20 Release All - Warning



Click **Confirm** to release all the selected facilities.

Facilities will be marked for release with release amount as full amount.

Figure 3-21 Limit Configuration - Release All



#### Note:

While marking all the facilities for release, the system will validate and skip the facilities that are already marked for release in different WIP PSN application.

**Release All** option appears in all the stages, only if it is configured in Business Process configuration.

4. To mark all the facilities for release expiry date, click **Action** icon and select **Release Expiry Date**.

Figure 3-22 Release Expiry Date

Oracle  
FLEXCUBE UNIVERSAL B...  
October 28, 2019  
NARAYAN

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Summary Write up Limit Configuration Comments

Limit Configuration

psn party 06 Facilities Collaterals Covenants Terms and conditions

Liability details

Facility ID	Amount	Release Expiry Date
PSNE06 Liability number Branch ( 000)	\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)

Filter Type to filter

Actions

Release expiry date

Release all

Facility ID: PSNE06  
Proposed amount:  
Approved amount:  
Released amount: \$0.00

Facility type: Non Funded  
Facility category:  
Approved facility amount: \$100,000.00

End Of List  
(showing 1 record(s) out of 1)

Audit Cancel Hold Back Save & Close Next

Figure 3-23 Release Expiry Date

Oracle  
FLEXCUBE UNIVERSAL B...  
October 28, 2019  
NARAYAN

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Summary Write up Limit Configuration Comments

Limit Configuration

psn party 06

Liability expiry date

Apr 30, 2024

Release expiry date

Enter a date between October 28, 2019 and April 30, 2024.

☒ Include joint customer facilities

☒ Include child customer facilities

Impact in all facilities including child and joint customer facilities

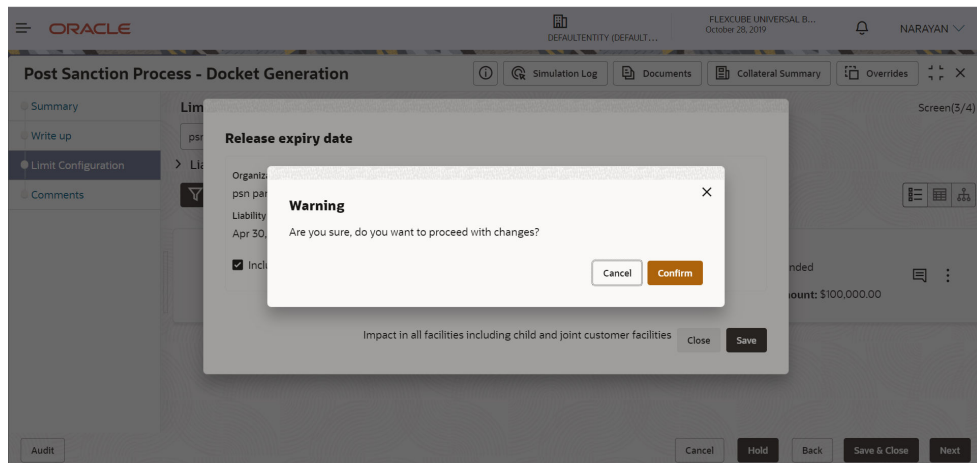
Close Save

Audit Cancel Hold Back Save & Close Next

Enter or select **Release Expiry Date** and Select **Include joint customer facilities** and **Include child customer facilities** check boxes, in case you want to mark those facilities as well for release expiry date.

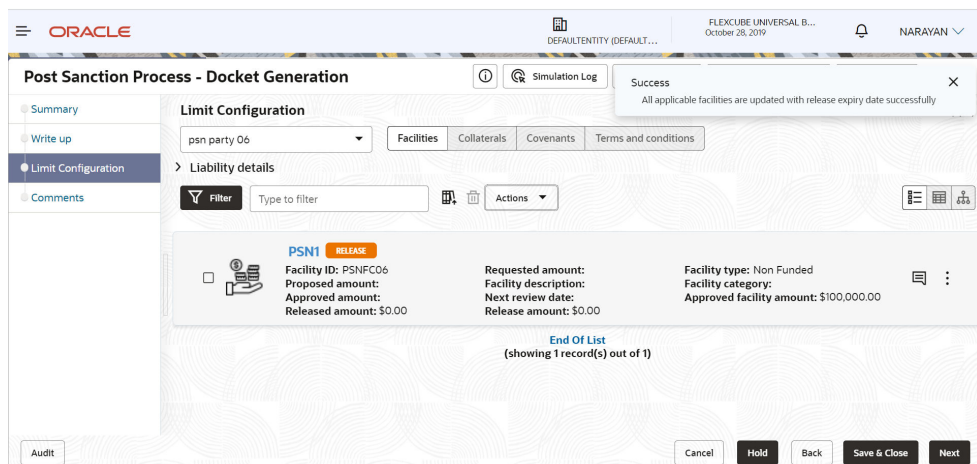
Click **Save**. The **Warning** window is displayed.

Figure 3-24 Release Expiry Date- Warning



Click **Confirm** to update expiry date for all the selected facilities. All applicable facilities are updated with release expiry date and displayed as below.

Figure 3-25 Limit Configuration - Release Expiry Date Updated



5. To mark a particular facility for release, click **Action** icon in the required facility and select **Edit Facility**.

The **Facility Details** window auto-populated with the details provided in credit proposal or amendment process is displayed.

Figure 3-26 Edit Facility

Oracle  
FLEXCUBE UNIVERSAL B...  
October 28, 2019  
NARAYAN

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Summary Write up Limit Configuration Comments

Limit Configuration

psn party 06 Facilities Collaterals Covenants Terms and conditions

Liability details

Liability number	Amount	NA
PSNE06 Liability number Branch ( 000)	\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)

Filter Type to filter Actions

PSN1  
Facility ID: PSNFC06  
Proposed amount:  
Approved amount:  
Released amount: \$0.00

Requested amount:  
Facility description:  
Next review date:  
Release amount: \$100,000.00

Facility type: Non Funded  
Facility category:  
Approved facility amount: \$100,000.00

End Of List

Audit Cancel Hold Back Save & Close Next

Figure 3-27 Facility Details

Oracle  
FLEXCUBE UNIVERSAL B...  
October 28, 2019  
NARAYAN

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Summary Write up Limit Configuration Comments

Limit Configuration

psn party 06 Facilities Collaterals Covenants Terms and conditions

Liability details

Liability number	Amount	NA
PSNE06 Liability number Branch ( 000)	\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)

Filter Type to filter Actions

PSN1  
Facility ID: PSNFC06  
Proposed amount:  
Approved amount:  
Released amount: \$0.00

Requested amount:  
Facility description:  
Next review date:  
Release amount: \$100,000.00

Facility type: Non Funded  
Facility category:  
Approved facility amount: \$100,000.00

End Of List

Audit Cancel Hold Back Save & Close Next

Figure 3-28 Facility Details

**NA - NA**

**Facility Details**

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Shadow limit

☐ Shadow limit

Effective line amount

\$0.00

Limit amount basis

Bulk payment

☐ Bulk payment

Internal remarks

**Availability**

Line start date

May 1, 2021

Line expiry date

May 1, 2025

Renewal date

☐ No

Unadvised

☐

Availability period

(in months)

**Release**

Release type

☒ Full

☐ Partial

Released amount

\$0.00

Yet to be released amount

\$100,000.00

Release amount

\$100,000.00

Release expiry date

Save

Cancel

End Of List

Audit

Cancel

Hold

Back

Save & Close

Next

Figure 3-29 Facility Details

**NA - NA**

**Facility Details**

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

**Limit review**

Next review date

Review frequency

**Utilization**

Available amount

\$0.00

Blocked amount

\$0.00

Utilized amount

\$0.00

Total repaid amount

\$0.00

OSUC amount

\$0.00

Utilization tracking

Local

**Exception**

Exception transaction amount

Nesting required

☐

Exception breach percentage

**Utilization statistics**

Net utilization

\$0.00

Peak utilization

\$0.00

Average utilization

\$0.00

**Restrictions**

Customer

☐ Allowed

☒ Disallowed

☐ Customer No

Customer Name

Short Name

External Customer No

Save

Cancel

Audit

Cancel

Hold

Back

Save & Close

Next

Figure 3-30 Facility Details

 **Note:**

Only the steps related to **Post Sanction Process** are explained in this user Guide. Refer **Credit Proposal** User Guide for information on all the side menus in the **Facility Details** window.

**6. Post Sanction Details**

7. Select the facility **Release Type**. The options available are: **Full** and **Partial**.
8. In the **Release Amount** field, specify the amount to be released.

The system allows to enter the **Release Amount**, only if **Partial** is selected as **Release Type**. In this case, you cannot enter the full amount manually. If **Full** is selected as the **Release Type**, the **Release Amount** is automatically filled with the **Approved Facility Amount**.

In the **Released Amount** field, the facility amount already released to the party is displayed.

In the **Yet to be Released Amount** field, the balance facility amount is displayed.

9. Click **Save** and then click **Close**. Post sanction details are saved and the facility is displayed as **Release** as shown below:

Figure 3-31 Post Sanction Process

**Post Sanction Process - Docket Generation**

Limit Configuration: psn party 06

Facilities | Collaterals | Covenants | Terms and conditions

Liability details

Facility ID	Requested amount	Facility type
PSNE06 Liability number Branch (000)	\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)

Filter: Type to filter

PSN1 RELEASE

Facility ID: PSNFC06  
Proposed amount:  
Approved amount:  
Released amount: \$0.00

Requested amount:  
Facility description:  
Next review date:  
Release amount: \$100,000.00

Facility type: Non Funded  
Facility category:  
Approved facility amount: \$100,000.00

End Of List  
(showing 1 record(s) out of 1)

Audit

Cancel Hold Back Save & Close Next

Once the facility status is changed to **Release**, you can delete the facility or remove the facility from PSN process.

10. To delete the facility, select the facility and click **Delete** icon.
11. To release the facility from PSN process, click **Hamburger** icon in the corresponding facility and select **Remove from PSN**.

**Note:**

At least one facility must be marked for release to proceed further.

12. To upload necessary customer documents for the facility, click **Hamburger** icon in the corresponding facility and select **Link Document**. The following screen is displayed.

Figure 3-32 Link Document

**Document**

No items to display.

Close

13. Click **Add New Documents**. The Document window appears:

**Figure 3-33 Add New Documents**

14. Search and select **Document Type** from the drop-down list maintained in the Maintenance module.

The **Document Type Description** is automatically populated based on the selected **Document Type**.

15. Search and select **Document Code** from the drop-down list maintained in the Maintenance module.

The **Document Code Description** is automatically populated based on the selected **Document Code**.

16. Click **Calendar** icon and select **Document Expiry Date**.

17. Enter **Remarks** for the document, if any.

18. In the **Drag files here or click to select** section, drag and drop or click and select the necessary documents.

The **Selected Files** count is displayed below the **Drag files here or click to select** section

19. Click **Upload**. The documents are uploaded

## 3.4 Facilities Layout Options

1. To change the layout of **Facilities** tab in the **Limit Configuration** screen to table view, click **Table View** icon.

The layout is changed as shown below.

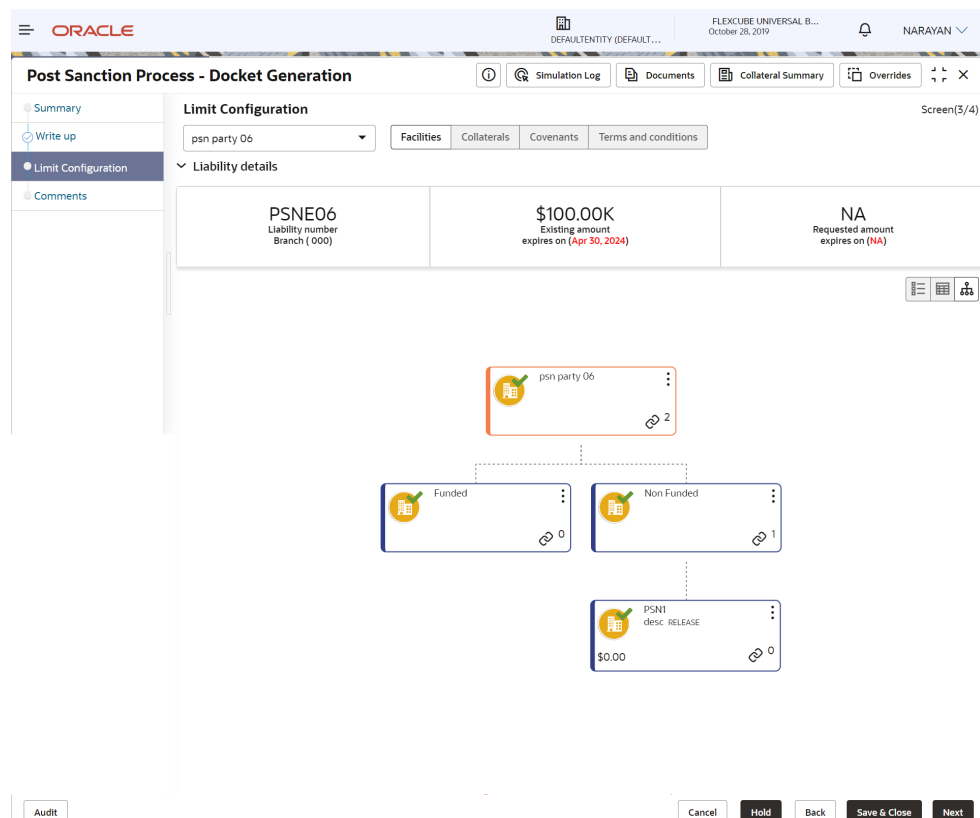
Figure 3-34 Facilities - Table View

The screenshot shows the Oracle Post Sanction Process - Docket Generation interface. The left sidebar contains navigation links: Summary, Write up, Limit Configuration (selected), and Comments. The main area is titled "Limit Configuration" and shows a dropdown for "psn party 06" and tabs for Facilities, Collaterals, Covenants, and Terms and conditions. Below this, the "Liability details" section displays a summary for "PSNE06" (Liability number Branch (000)) with an existing amount of "\$100.00K" (expiring on Apr 30, 2024) and a requested amount of "NA" (expiring on NA). A table below shows the facility details with columns: Action, Line number, Facility type, Facility category, Writeups, Facility description, Next review date, Requested amount, Proposed amount, Approved amount, Parent line number, Approved facility amount, Released amount, and Release amount. The table contains one row with a line number of 1, facility type of PSN1, and facility category of NF. The table also has an "Audit" button and a "Cancel" button.

Action	Line number	Facility type	Facility category	Writeups	Facility description	Next review date	Requested amount	Proposed amount	Approved amount	Parent line number	Approved facility amount	Released amount	Release amount
	1	PSN1	NF		desc						\$100,000.00	\$0.00	\$100,000.00

- To view the facility details in table view, click the required **Line Number**.  
The **Facility Details** window is displayed.
- To view the facility writeup, click the writeup icon in **Writeups** column.
- To change the layout of **Facilities** tab in **Limit Configuration** screen to structural view, click **Facility Structure** icon.  
The layout is changed as shown below.

Figure 3-35 Facilities - Structure View

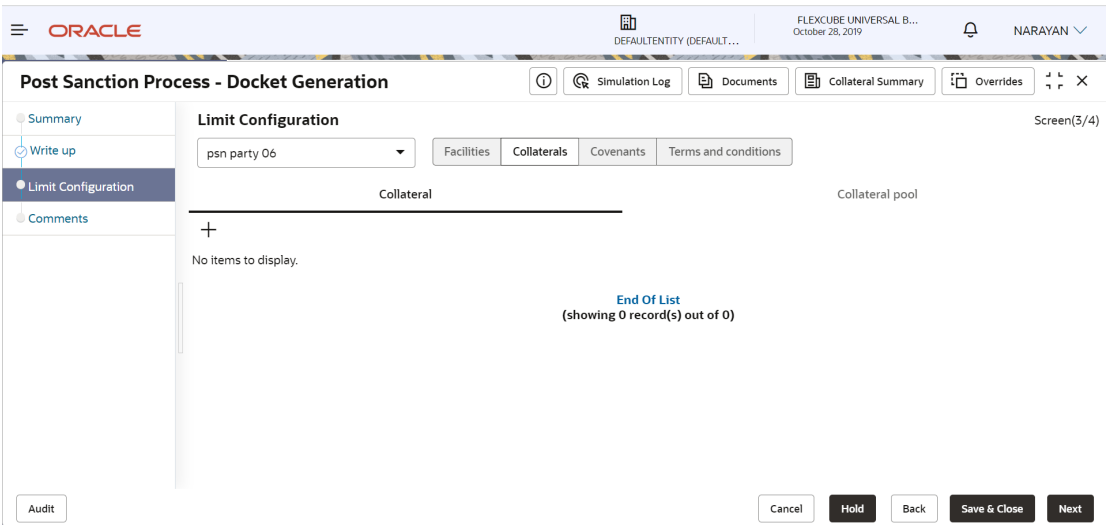


5. Select the required layout option.
- The facility structure is changed to the selected layout.

## 3.5 Collateral

To manage the collateral, click **Collateral** tab.

Figure 3-36 Collateral

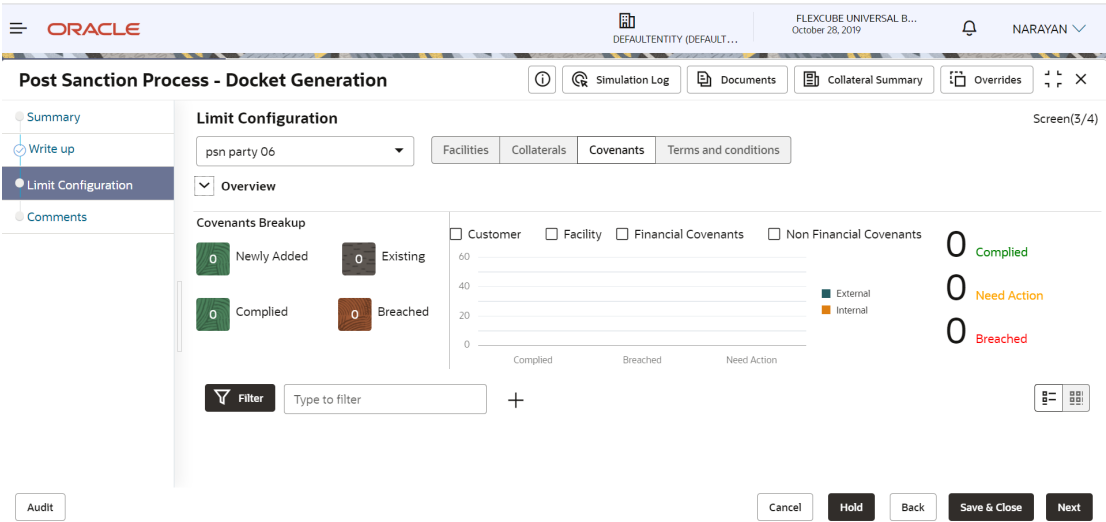


In the **Collateral** tab, you can view, modify or add collateral for the facility. Refer **Credit Proposal User Guide** for information on managing collateral.

## 3.6 Covenants

To manage the covenants, click **Covenants** tab.

Figure 3-37 Covenants



In the **Covenants** tab, you can view, modify or add covenants for the facility. Refer **Credit Proposal** User Guide for information on managing covenants.

## 3.7 Terms and Conditions

1. To manage the terms and conditions, click **Terms & Conditions** tab.

**Figure 3-38 Terms and Conditions**

The screenshot displays the Oracle Credit Proposal system interface. The main window is titled "Post Sanction Process - Docket Generation". On the left, a sidebar contains navigation links: "Summary", "Write up", "Limit Configuration" (which is highlighted), and "Comments". The main content area is titled "Limit Configuration" and features a dropdown menu set to "psn party 06". Below this, there are tabs for "Facilities", "Collaterals", "Covenants", and "Terms and conditions", with "Terms and conditions" being the active tab. A "Filter" button and a text input field "Type to filter" are present. The list area shows "No items to display." and "(showing 0 record(s) out of 0)". At the bottom, there are buttons for "Audit", "Cancel", "Hold", "Back", "Save & Close", and "Next". The top of the interface includes the Oracle logo, a "Simulation Log" button, and a user profile for "NARAYAN".

In the **Terms & Conditions** tab, you can view, modify or add terms and conditions for the facility. Refer **Credit Proposal** User Guide for information on managing terms and conditions.

2. To go to the next screen, click **Next**.

The **Comments** screen is displayed.

## 3.8 Comments

In this page, you can add your overall comments for the stage. Adding comments help the user of the next stage in making better decisions.

Figure 3-39 Comments

The screenshot displays the Oracle Flexcube Universal Banking interface for the 'Post Sanction Process - Docket Generation' task. The 'Comments' tab is active, showing a text area for entering comments and a 'Post' button. The interface includes a sidebar with navigation options: Summary, Write up, Limit Configuration, and Comments. The main content area shows a rich text editor with sample comments and a 'Post' button. Below the text area, a message states 'No items to display.' The bottom of the window features a row of buttons: Audit, Cancel, Hold, Back, Save & Close, and Submit.

1. Enter the comments in the text box and click **Post**. Comments are posted below the text box.
2. To Hold the Docket Generation task, click **Hold**.
3. To go back to the previous page, click **Back**.
4. To save the provided information and exit the window, click **Save & Close**.
5. To submit the task to the next stage, click **Submit**.
6. To exit the window without saving provided information, click **Cancel**.
7. Click **Submit**, **Policy Exception** window appears:

Figure 3-40 Policy Exception

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

Next →

All

Charge	Interest	Commission
00 Total	00 Total	00 Total
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 Initiated	00 Initiated	00 Initiated
00 Approved	00 Approved	00 Approved
00 Deferred	00 Deferred	00 Deferred
00 Not Initiated	00 Not Initiated	00 Not Initiated
00 Rejected	00 Rejected	00 Rejected

Product	Collateral	Minimum Eligibility Criteria
00 Total	00 Total	00 Total
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 Initiated	00 Initiated	00 Initiated
00 Approved	00 Approved	00 Approved
00 Deferred	00 Deferred	00 Deferred
00 Not Initiated	00 Not Initiated	00 Not Initiated
00 Rejected	00 Rejected	00 Rejected

Terms And Conditions	Covenant	Document
00 Total	00 Total	00 Total
00 Met	00 Met	00 Met
00 Breached	00 Breached	00 Breached
00 Initiated	00 Initiated	00 Initiated
00 Approved	00 Approved	00 Approved
00 Deferred	00 Deferred	00 Deferred
00 Not Initiated	00 Not Initiated	00 Not Initiated
00 Rejected	00 Rejected	00 Rejected

8. Click **Next**, **Business** window appears:

Figure 3-41 Business

Submit

← Back

1 Policy exceptions 2 Business 3 Checklist

Next →

No new errors and overrides are generated.

9. Click **Submit**, **Checklist** window appears:

**Figure 3-42 Checklist**

The screenshot shows a 'Submit' window with a progress bar at the top. The progress bar has three steps: 'Policy exceptions' (step 1, green circle), 'Business' (step 2, green circle), and 'Checklist' (step 3, black circle). Below the progress bar, the 'Checklist' section is active, displaying 'No items to display.' and a pagination bar showing 'Page 1 (0 of 0 items)' with navigation arrows. At the bottom right, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a 'Submit' button.

In case the checklist is configured for verification in the Maintenance module, the same appears in the above window. You have to manually ensure the checklist and enable check box.

10. Select **Outcome** as **Proceed**.

11. Click **Submit**.

The PSN application is moved to **Document Execution** stage on clicking **Submit**.

# 4

## Document Execution

In this stage, the Relationship Manager or the Credit Manager can review the documents added in Docket Generation stage and also add additional documents if any. In addition, the Release Amount specified in the Docket Generation stage can be modified, new facility can be marked for release or the facilities already marked for release can be removed from release.

The following table provides a high level overview about the **Document Execution** stage in PSN process.

**Table 4-1 Document Execution Information and Activities**

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> <li>• Latest approved Credit Proposal (Gold copy)</li> <li>• Customer summary               <ul style="list-style-type: none"> <li>– Liabilities approved</li> <li>– Facilities approved</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Demographic details</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Check documents/agreements related to facility/collateral/Covenants/T&amp;C for completion</li> <li>• Upload new documents received</li> <li>• Update facility amount for release</li> <li>• Update collateral held value</li> <li>• Submit application for review</li> </ul>

Document Execution stage is similar to the Docket Generation stage. Refer **Docket Generation** chapter for field level information.

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

- Proceed
- Additional Info

If **Outcome** is selected as **Proceed**, the PSN application is moved to the Business Head Review stage on clicking **Submit**.

You can select **Additional Info**, if the information provided in the Docket Generation stage is not sufficient for you to proceed further.

If **Outcome** is selected as **Additional Info**, the PSN application is moved to **Docket Generation** stage on clicking **Submit**.

# 5

## Business Head Review

In this stage, a senior member of the business team reviews the credit proposal and verifies if all the documents, agreements or any other pre-disbursement related activity to be performed by the customer have been completed. The Reviewer also verifies if the completion of the documents is as per the process or not.

The following table provides a high level overview about the Business Head Review stage in PSN process.

**Table 5-1 Business Head Review Information and Activities**

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> <li>• Latest approved Credit Proposal (Gold copy)</li> <li>• Customer summary               <ul style="list-style-type: none"> <li>– Liabilities approved</li> <li>– Facilities approved</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Demographic details</li> </ul> </li> <li>• Facility marked for release</li> <li>• Collateral value updated as Held</li> <li>• Comments from previous stage</li> </ul>	<ul style="list-style-type: none"> <li>• Verify the document/agreements uploaded in previous stage</li> <li>• Review the facility marked for release</li> <li>• Review the collateral updated as held</li> <li>• Update comments</li> <li>• Submit the application for document review</li> <li>• Send the application back for more information</li> </ul>

Business Head stage is similar to the Docket Generation stage. Refer **Docket Generation** chapter for field level information.

After adding comments for this stage, select **Outcome** as **Proceed** and click **Submit**, the PSN application is moved to the **Document Officer Review** stage.

# 6

## Document Officer Review

In this stage, a member of the documentation team verifies if all the documents, agreements or any other pre-disbursement related activity to be performed by the customer have been completed or not.

The following table provides a high level overview about **Document Officer Review** stage in PSN process.

**Table 6-1 Document Officer Review Information and Activities**

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> <li>• Latest approved Credit Proposal (Gold copy)</li> <li>• Customer summary               <ul style="list-style-type: none"> <li>– Liabilities approved</li> <li>– Facilities approved</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Demographic details</li> </ul> </li> <li>• Facility marked for release</li> <li>• Collateral value updated as Held</li> <li>• Comments from previous stage</li> </ul>	<ul style="list-style-type: none"> <li>• Verify the document/agreements uploaded</li> <li>• Review the facility marked for release</li> <li>• Review the collateral updated as held</li> <li>• Update comments</li> <li>• Submit the application for Legal check</li> <li>• Send the application back for more information</li> </ul>

Refer **Docket Generation** chapter for information on the fields in this stage.

To send the PSN application to the Legal Check stage, enable **Legal Check Required** check box in **Checklist** window, select **Outcome** as **Proceed**, and click **Submit**.

To send the PSN application to the Final Check stage, select **Outcome** as **Proceed** without enabling **Legal Check Required** check box in **Checklist** window and click **Submit**.

To send the PSN application back to the previous stage for gathering additional information, select **Outcome** as **Additional Info** and click **Submit**.

# 7

## Legal Check

This stage is applicable only if the **Legal Check Required** check box is enabled while submitting the application in **Document Officer Review** stage. In this stage, a member of the legal team in the bank verifies the customer executed documents from a legal aspect so as to make sure that the documents will hold good in a court of law if the need arises.

The following table provides a high level overview about the **Legal Check** stage in PSN process.

**Table 7-1 Legal Check Information and Activities**

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> <li>• Latest approved Credit Proposal (Gold copy)</li> <li>• Customer summary               <ul style="list-style-type: none"> <li>– Liabilities approved</li> <li>– Facilities approved</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Demographic details</li> </ul> </li> <li>• Facility marked for release</li> <li>• Collateral value updated as Held</li> <li>• Comments from previous stage</li> </ul>	<ul style="list-style-type: none"> <li>• Verify the document / agreements uploaded in all the stages from a legal perspective</li> <li>• Review the facility marked for release</li> <li>• Review the collateral updated as held</li> <li>• Update comments</li> <li>• Submit the application for Final check</li> <li>• Send the application back for more information</li> <li>• Upload any Legal related documents, if necessary</li> </ul>

Refer **Docket Generation** chapter for information on the fields in this stage. The Outcomes available for selection in this stage are:

- Proceed
- Send to Document Officer Review

If **Outcome** is selected as **Proceed**, the PSN application is moved to the Final Check stage on clicking **Submit**.

If **Outcome** is selected as **Send to Document Officer Review**, the PSN application is moved to **Document Officer Review** stage on clicking **Submit**.

You can select **Proceed** as **Outcome**, if Document Officer Review is not required before the Final Check.

# 8

## Final Check

In this stage, a senior member of the documentation team goes through the credit proposal, the facilities and the collateral, and verifies the corresponding documents submitted by the customer to make sure that the documents are in order for Limit activation.

The following table provides a high level overview about the Final Check stage in PSN process.

**Table 8-1 Final Check Information and Activities**

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> <li>• Latest approved Credit Proposal (Gold copy)</li> <li>• Customer summary               <ul style="list-style-type: none"> <li>– Liabilities approved</li> <li>– Facilities approved</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Demographic details</li> </ul> </li> <li>• Facility marked for release</li> <li>• Collateral value updated as Held</li> <li>• Comments from previous stage</li> </ul>	<ul style="list-style-type: none"> <li>• Verify all the document/agreements uploaded are complete in nature for the final time</li> <li>• Review and edit the facility marked for release if necessary</li> <li>• Review and edit the collateral updated as held if necessary</li> <li>• Update comments</li> <li>• Submit the application for Limit activation</li> <li>• Send the application back for more information</li> <li>• Upload more documents if needed</li> </ul>

Refer **Docket Generation** chapter for information on fields in this stage. The Outcomes available for selection in this stage are:

- Proceed
- Additional Info
- Send to Document Officer Review

If **Outcome** is selected as **Proceed**, the PSN application is moved to the Limit Activation stage.

If **Outcome** is selected as **Additional Info**, the PSN application is moved to the Legal Check stage on clicking **Submit**.

If **Outcome** is selected as **Send to Document Officer Review**, the PSN application is moved to the Document Officer Review stage on clicking **Submit**.

# 9

## Limit Activation

In this stage, a member of the release team goes through the Credit Proposal and the PSN application and updates the facility release amount either in partial or in full and collateral held value as per the documentation submitted in the previous stages.

The following table provides a high level overview about the **Limit Activation** stage in PSN process.

**Table 9-1 Limit Activation Information and Activities**

Information available for user	Activities that can be performed by user
<ul style="list-style-type: none"> <li>• Latest approved Credit Proposal (Gold copy)</li> <li>• Customer summary               <ul style="list-style-type: none"> <li>– Liabilities approved</li> <li>– Facilities approved</li> <li>– Collateral Offered</li> <li>– Covenants stipulated</li> <li>– T&amp;C stipulated</li> <li>– Financials</li> <li>– Demographic details</li> </ul> </li> <li>• Facility marked for release</li> <li>• Collateral value updated as Held</li> <li>• Comments from previous stage</li> </ul>	<ul style="list-style-type: none"> <li>• Activating/Handoff of the limit amount to ELCM as per full or partial release done in previous stages</li> <li>• Handoff held collateral value to ELCM</li> <li>• Send the application back for any information</li> <li>• Complete the hand off process</li> </ul>

Refer **Docket Generation** chapter for information on fields in this stage. The Outcomes available for selection in this stage are:

- Proceed
- Send back for Additional Info

If **Outcome** is selected as **Proceed**, the PSN application is handed off to Oracle Banking Enterprise Limits and Collateral Management system (**OBELCM**) for Limit Activation.

If **Outcome** is selected as **Send back for additional Info**, the PSN application is moved to **Final Check** stage on clicking **Submit**.

# 10

## Document Upload

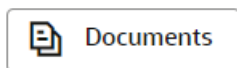
### 10.1 Document Upload and Checklist

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

#### Steps to upload documents

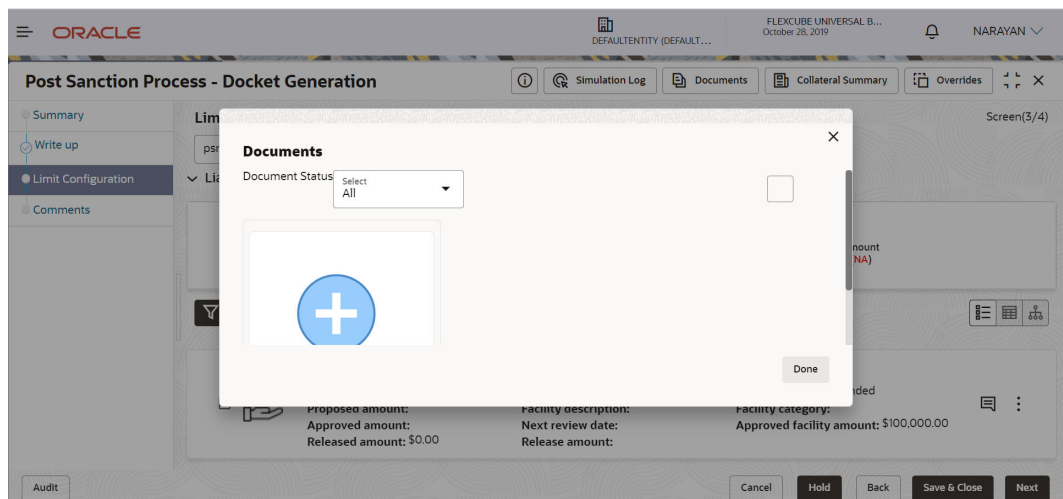
1. Click

Figure 10-1 Documents



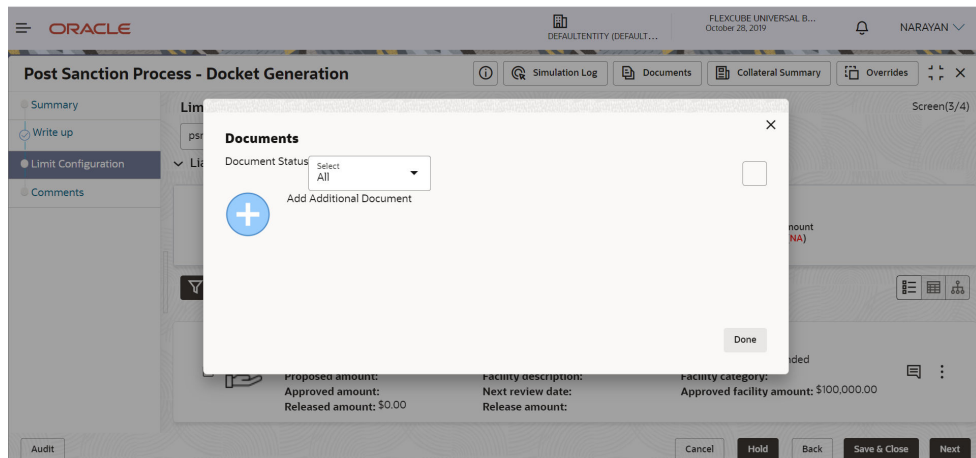
icon at the top right corner of any page. The **Documents** window appears.

Figure 10-2 Documents



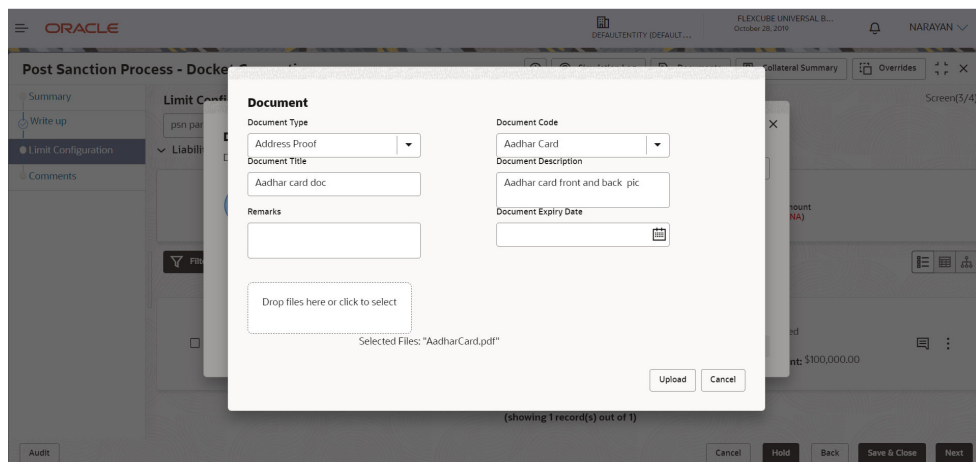
2. To change the table view to the list view, click the list icon at the top right corner. The **Documents** window appears as shown below.

**Figure 10-3 Documents**



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

**Figure 10-4 Document Details**



4. Select **Document Type** and **Document Code** from the drop-down list. The options available are: **Amendment Documents**, **Proposal Documents** and **Closure Documents**.
5. Enter **Document Title**.
6. Enter **Document Description** that best describes the document.
7. Enter **Remarks** based on your need.
8. Click **Calendar** icon and select **Document Expiry Date**.
9. In **Drop files here or click to select**, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

 **Note:**

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

# 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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