

Simplified Credit Amendment User Guide

**Oracle Banking Credit Facilities Process
Management Cloud Service**

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ORACLE®
Financial Services

Oracle Banking Credit Facilities Process Management Cloud Service User Guide
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Chapter 1 - Introduction

Preface

About this guide

This guide provides the user with all the information necessary to initiate Simplified Credit Amendment process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for modifying and approving credit facility / liability for the existing customers.

Conventions Used

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

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates <ul style="list-style-type: none">• Field name• Drop down options• Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 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

Simplified Credit Amendment Overview

The Simplified Credit Amendment process is a three stage process to modify credit facility / liability offered to the customers. Banks can initiate this process whenever the Amount, Tenor, and Pricing are to be modified for the existing customer.

The following stages are available in Simplified Credit Amendment process:

- Initiation
- Review and Recommendation
- Approval

Chapter 3 - Initiation

Amendment Initiation

In this stage, the user can initiate Simplified Credit Amendment Process for the requested customer by modifying the facility details.

To initiate Simplified Credit Amendment Process, perform the following steps:

Initiation Steps

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

3. Click and expand the required customer.
4. Click **Initiate SF Credit Process**. The *Initiation* page appears.

Or

5. Navigate to **Credit Facilities > Corporate > Simplified Credit Amendment**. The *Initiation* page appears:

Chapter 3 - Initiation

6. Select the **Application Priority** based on requirement. The options available are **Low**, **Medium**, and **High**.
7. Search and select the **Application Branch** and **Party Id**.

Upon clicking the search icon in **Party Id** field, the *Customer Search* window appears as shown below:

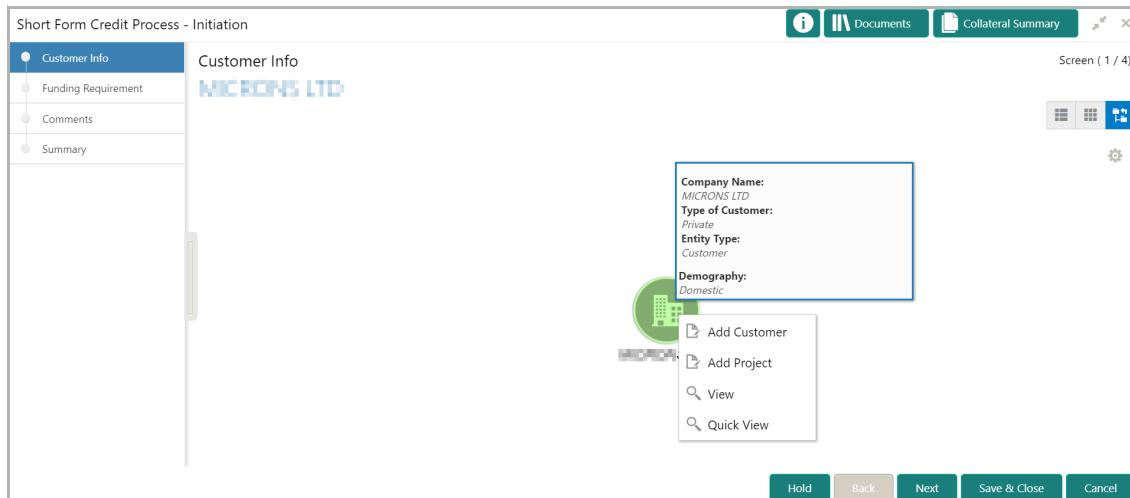
8. Type the **Customer Number / Customer Name**. This is an optional step. If customer number or name is not provided, the system will list all the associated customers.
9. Click **Fetch**. Customer list is populated.
10. Click on the required customer. The **Party Id** field is updated with the selected customer number.

Chapter 3 - Initiation

11. Select the required parameter for amendment and click **Initiate SF Credit Process**. The options available are **Amount**, **Pricing**, **Tenor**, **Collateral**, and **Multiple**. The *Initiation - Customer Info* page appears.

Customer Info

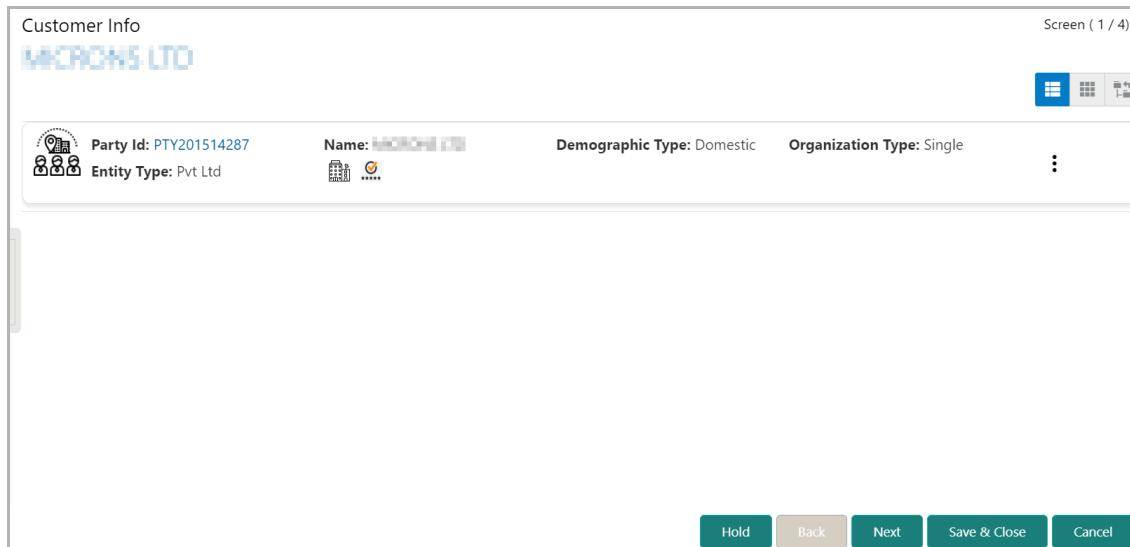
This data segments allows the user to view all the information about the customer added in credit proposal process.



12. Mouse hover on the customer icon to view basic information about the customer.

13. To view the detailed information about the customer, right click on the customer icon and select **View**.

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



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

Chapter 3 - Initiation

Customer Info

MICRONS LTD

Screen (1 / 4)

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTY201514287	Micros Ltd	Domestic	Single	Pvt Ltd		

Hold Back Next Save & Close Cancel

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

Funding Requirement

This data segment lists all the existing facilities of the selected customer. The user can modify the parameters selected in the Amendment Initiation page in this data segment.

Short Form Credit Process - Initiation

Funding Requirement

ACME IN

Screen (2 / 4)

STLOAN1

Facility Id: FD12 Facility Description: STLOAN Requested Amount: Facility Category: TL Product Type: Non Funded Next Review Date: 20-08-18

Edit Facility **Link Document**

Filter Type to filter List View Table View Facility Structure

Hold Back Next Save & Close Cancel

17. To filter the required facility, click the **Filter** icon and specify the filter parameters or directly type the facility detail in **Type to filter** text box.

18. To modify the facility, click the Hamburger icon in corresponding record and select **Edit Facility**. The *Facility Details* window appears:

Chapter 3 - Initiation

Short Term WC IND - Working Capital Finance

Facility Details			Save
Facility Basic Info	Line Code * STWCIND	Line Serial Number * 1	Facility Description * Short Term WC IND
Schedule	Parent Facility Id F19256939	Parent Line Number STWC1	Facility Type <input checked="" type="radio"/> Funded <input type="radio"/> Non Funded <input type="checkbox"/> Cascade
Exposure	Facility Category Working Capital Finance	Next Review Date * Dec 2, 2019	Line Start Date * Jul 11, 2019
Fee	Currency * USD	Requested Amount * \$200,000.00	Project Id
Pool Linkage	Availability Period (in months)	Commitment Status <input type="radio"/> Committed <input type="checkbox"/> Cascade <input type="radio"/> Uncommitted	Secured? <input checked="" type="radio"/> Secured <input type="checkbox"/> Cascade
Pricing	Revaluation Required	Line Expiry Date * Mar 31, 2022	Sanctioned Amount \$1,000,000.00
Facility collateral linkage	Rate Agreement Required	Utilized Amount \$1,000,000.00	Available Amount \$0.00
Credit Rating	Total repaid amount \$0.00	Outstanding utilized amount \$0.00	OSUC Amount \$0.00
FX Rate Revaluation	Peak Utilization \$0.00	Average Utilization \$0.00	Net Utilization \$0.00
Utilization History	Additional Fields No Additional fields configured!		

Close



The left menus in the above screen can be configured using Business Process Maintenance screen. In this document, only the procedure to modify Amount, Pricing, and Tenor is explained.

For information on all dimensions in the left menu, refer **Credit Amendment User Manual**.

In the *Facility Details* window:

- The **Requested Amount** can be modified, only if **Amount** is selected in the *Initiation* page.
- The **Line Expiry Date** can be modified, only if **Tenor** is selected in the *Initiation* page.
- The **Pricing** can be modified, only if **Pricing** is selected in the *Initiation* page.



The **Pricing** is applicable only for funded facility. To modify pricing details, click **Pricing** from the left menu, select the required pricing record, and click the edit icon.

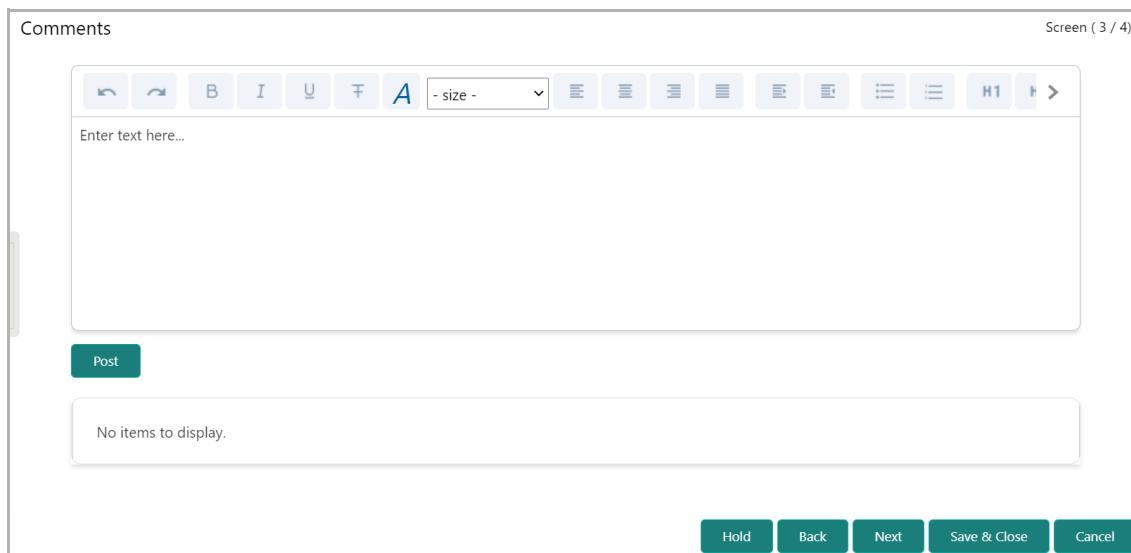
19. Modify the required parameter.

Chapter 3 - Initiation

20. Click **Save**. The *Funding Requirement* page is updated with the modified details.
21. To change the layout of Funding Requirement page to table view, click the **Table View** icon.
22. To change the layout of Funding Requirement page to tree view, click the **Facility Structure** icon.
23. To go to the *Comments* page, click **Next**.

Comments

You can post overall comments about the Amendment Initiation stage in this data segment. Providing comments helps the users in next stage to understand the application and make better decision.



Comments

Screen (3 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Cancel

24. Type the necessary comments in the text box and click **Post**. Comments are added below the text box.
25. To go to the Summary page, click **Next**.

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.

Chapter 3 - Initiation

Customer Summary

Screen (1 of 1)

Party Information

ABC Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY192560509	RN534345231	Proprietorship	\$22,000,000.00	No	2	2	3	

Facility Summary

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

Facility Type	Value
Short Term Working Capital	\$2,500,000.00
Letter of Credit	\$3,000,000.00
Short Term Loan	\$1,500,000.00
Long Term Loan	\$5,000,000.00
Long Term Working Capital	\$1,000,000.00
Guarantee	\$4,000,000.00

Facility Type	Utilized	Approved
Short Term Working Capital	\$2,500,000.00	\$3,000,000.00
Letter of Credit	\$3,000,000.00	\$3,000,000.00
Short Term Loan	\$1,500,000.00	\$1,500,000.00
Long Term Loan	\$5,000,000.00	\$5,000,000.00
Long Term Working Capital	\$1,000,000.00	\$1,000,000.00
Guarantee	\$4,000,000.00	\$4,000,000.00

Collateral summary

Total collateral value: \$0.00 | Customer LTV: 0%

Group entities

4

Scores

40 | 65.6%

Risk Evaluation

Fair | 46.7%

Legal Evaluation

Fair | 70.0%

Credit Evaluation

Good | 72.2%

Groupwise Exposure Details

No data to display

Pricing

1 Total Pricing

Interest	Charges	Commission
Added: 1 Modified: 1 Removed: 1	Added: 0 Modified: 1 Removed: 1	Added: 0 Modified: 1 Removed: 1

Covenants

15 Total Covenants

Entity wise	Facility wise	Financial	Non Financial
1 Newly Added Financial	1 Non Financial	0 Met Financial	1 Non Financial
0 Breached Financial	0 Non Financial	0 Met Pre disbursement	0 Post disbursement

Terms & conditions

5 Total Terms and Conditions

Entity wise	Facility wise	Pre disbursement	Post disbursement
0 Newly added	0 Pre disbursement	0 Post disbursement	0 Post disbursement
0 Met	0 Pre disbursement	0 Post disbursement	0 Post disbursement
0 Breached	0 Pre disbursement	0 Post disbursement	0 Post disbursement

Financial Profile

View all

Show results for Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Projections

View all

Show results for Next 3 years

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

Upcoming events

View all

February 2020 | 12-February-2020

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

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's

AAA	Positive	2018
AAA	Positive	2018

Project Summary

No data to display

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

Chapter 3 - Initiation



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

26. To hold the Amendment Initiation, click **Hold**.
27. To go back to the previous page, click **Back**.
28. To save and exit the window, click **Save & Close**.
29. To submit the Amendment Initiation task, click **Submit**.
30. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

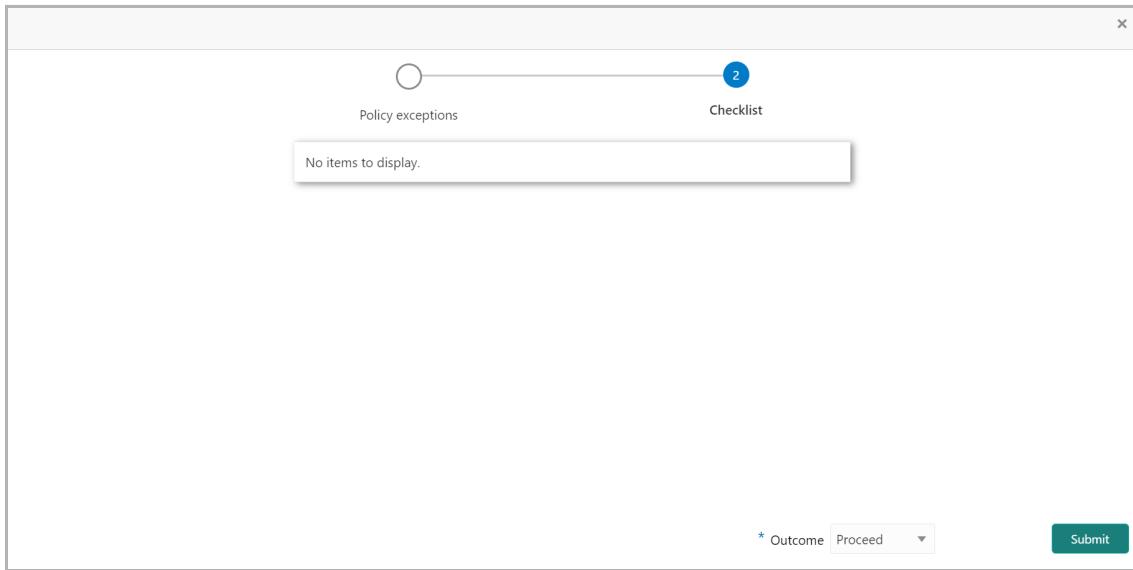
The screenshot shows the 'Policy exceptions' window with the following sections and their status counts:

- Minimum eligibility criteria:** Total 00, Met 00, Breached 00. Buttons: INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Products:** Total 00, Met 00, Breached 00. Buttons: INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Pricing:** Total 00, Met 00, Breached 00. Buttons: INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Unsecured lending:** Total 00, Met 00, Breached 00. Buttons: INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Document:** Total 00, Met 00, Breached 00. Buttons: INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Collateral:** Total 00, Met 00, Breached 00. Buttons: INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Covenants:** Total 00, Met 00, Breached 00. Buttons: INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Terms & Conditions:** Total 00, Met 00, Breached 00. Buttons: INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).

Chapter 3 - Initiation

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

31. After viewing policy exceptions or overrides, click the **Checklist** data segment.



The screenshot shows a software interface for managing credit amendments. At the top, there are two tabs: 'Policy exceptions' (which is empty) and 'Checklist' (which shows 2 items). A message 'No items to display.' is displayed below the tabs. At the bottom, there is a dropdown labeled 'Outcome' with 'Proceed' selected, and a 'Submit' button.

In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

32. Manually verify all the checklist and enable the corresponding check box.
33. Select the **Outcome** as 'Proceed' and 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 modifications made in the Amendment Initiation stage and recommend a new Tenor, Amount and Pricing for the customer based on the customer's capability.

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... <small>Apr 13, 2019</small> sample@sample.com							
Refresh Acquire Assign Flow Diagram							
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	
Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06	
Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04	
Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04	
Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04	
Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03	
Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03	
Acquire & Edit	Low	Group Concentration Amend...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03	
Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	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		

2. **Acquire & Edit** the required 'Review and Recommendation' task.

Review and Recommendation task is similar to the Initiation task. Refer Initiation chapter for field level explanation on the Review and Recommendation stage.

The user can select the **Outcome** of this stage as 'Proceed' or 'Send Back' in the Checklist window.

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 Initiation stage. The user who initiated the Simplified Credit Amendment process 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 modified facility 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							
	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
<input type="checkbox"/>	Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
<input type="checkbox"/>	Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
<input type="checkbox"/>	Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
<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...	APP202477497	APP202477497	Manual Retry	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 Only	Collateral Review		APP202457465	APP202457465	Initiation	

Page 1 of 27 (1 - 20 of 535 items) 1 2 3 4 5 27 > K

2. **Acquire & Edit** the required 'Approval' task. The *Customer Summary* page appears.

Chapter 3 - Approval

ORACLE Free Tasks

Short Form Credit Process - Approval

Summary

Party Information

Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id: PTY192560509 Register No: RN534345231 Legal Status: Proprietorship Liability Amount: \$22,000,000.00 Is KYC Compliant: No Share Holders: 2 Contractors: 2 Guarantors: 2 Bankers: 3

Facility Summary

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

Facility Utilization Chart:

Facility Type Utilized Approved Facility Amount

Facility Type	Utilized	Approved Facility Amount
Short Term Working Capital	20M	2M
Letter of Credit	2M	2M
Short Term Loan	2M	2M
Long Term Loan	2M	2M
Long Term Working Capital	2M	2M
Guarantee	2M	2M

Collateral summary

Total collateral value: \$0.00 Customer LTV: 0%

Existing Facilities held with Other Bank

Total existing facilities: \$0.00 (0) Takeover amount: \$0.00 (0) Takeover in this application: \$0.00 (0)

Pricing

Total Pricing: 1

Interest	Charges	Commission
Added: 0 Modified: 0 Removed: 0	Added: 0 Modified: 0 Removed: 0	Added: 0 Modified: 0 Removed: 0

Covenants

Total Covenants: 15

Category	Count
Financial	7
Non Financial	8
Total	12
Historical	3

Terms & conditions

Total Terms and Conditions: 5

Category	Count
Pre disbursement	3
Post disbursement	2
Met	2
Breached	0

Financial Profile

Show results for: Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Projections

Show results for: Next 3 years

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

Upcoming events

February 2020: 12-February-2020

Day	1	2	3	4	5	6	7	8
1	2	3	4	5	6	7	8	
9	10	11	12	13	14	15		
16	17	18	19	20	21	22		
23	24	25	26	27	28	29		

Connected Parties

Gross Facility Amount Contribution

No data to display.

Ratings

Moody's: AAA Positive 2018

Project Summary

No data to display.

Chapter 3 - Approval



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 *Funding Requirement / Approval* page appears:

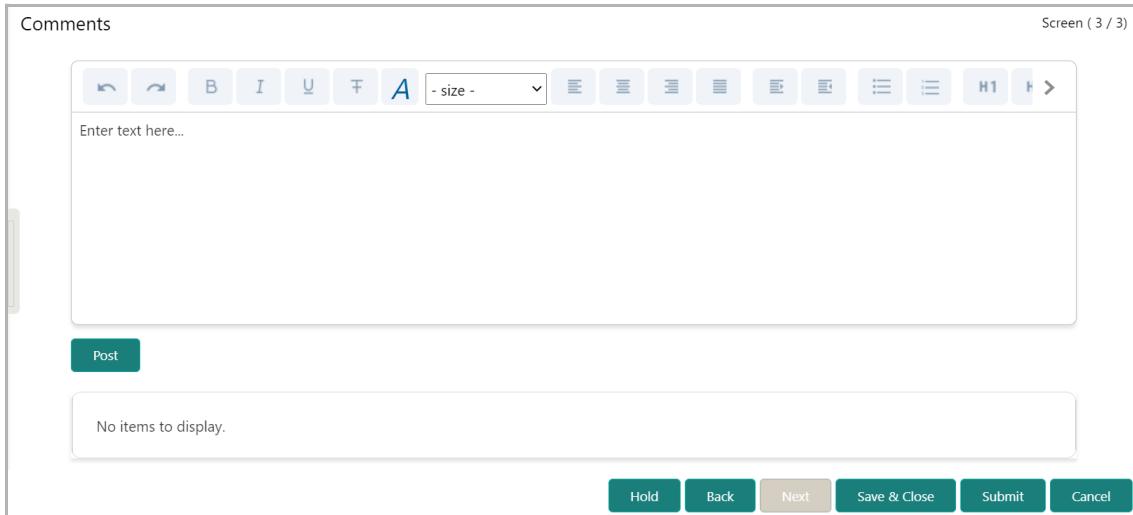
The screenshot shows the 'Funding Requirement' page with the following details:

- Facility Id:** FD12
- Facility Description:** STLOAN
- Requested Amount:** (not visible)
- Facility Category:** TL
- Product Type:** Non Funded
- Next Review Date:** 20-08-18

Buttons at the bottom include: Hold, Back, Next, Save & Close, and Cancel.

4. To filter the required facility, click the **Filter** icon and specify the filter parameters or directly type the facility detail in **Type to filter** text box.
5. To approve the facility amendment, select the facility from the list and click the **Approve** icon (tick mark).
6. To send back the facility amendment to the previous stage, select the facility from the list and click the **Send Back** icon next to the **Approve** icon.
7. To reject the facility amendment, select the facility from the list and click the **Reject** icon next to the **Send Back** icon.
8. To change the layout of *Funding Requirement* page to table view, click the **Table View** icon.
9. To change the layout of *Funding Requirement* page to tree view, click the **Facility Structure** icon.
10. To go to the *Comments* page, click **Next**.

Chapter 3 - Approval



Comments

Screen (3 / 3)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

11. Type the necessary comments for the Approval stage in the text box.
12. Click **Post**. Comments are added below the text box.
13. To hold the Approval task, click **Hold**.
14. To go back to the previous page, click **Back**.
15. To save and exit the window, click **Save & Close**.
16. To submit the Approval task, click **Submit**.
17. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration.

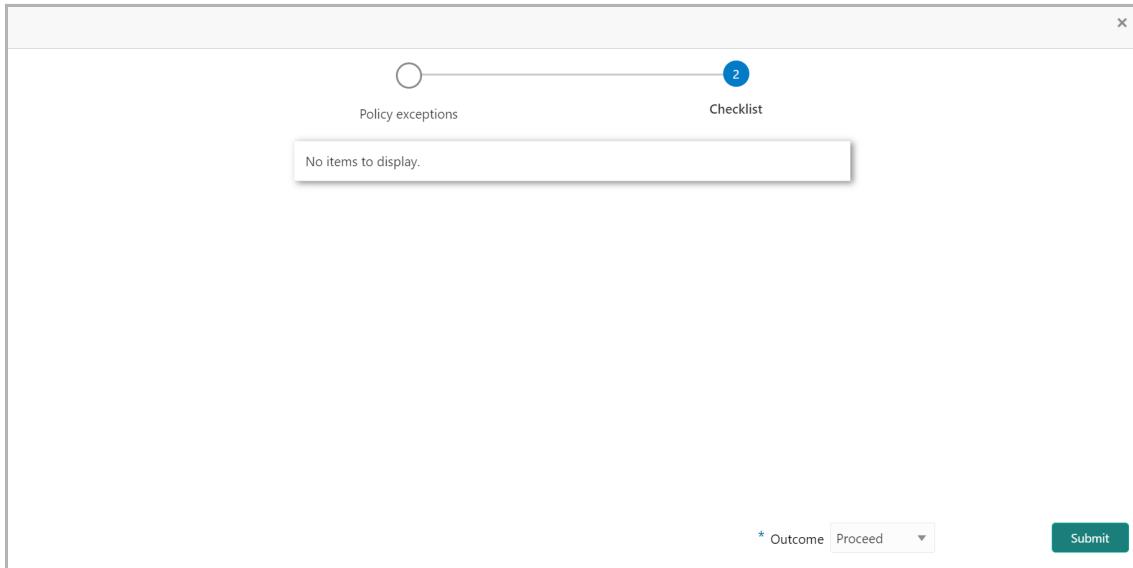
Chapter 3 - Approval

The screenshot shows the 'Policy exceptions' section of the application. At the top, there are three tabs: 'Policy exceptions' (selected), 'Checklist' (disabled), and 'All'. Below the tabs, there are four main data segments: 'Minimum eligibility criteria', 'Products', 'Pricing', and 'Unsecured lending'. Each segment has a summary bar at the top with a checkmark icon and a total count (e.g., 00 Total). Below the summary bar, there are two rows of data. Each row contains a status (Met or Breached) and a breakdown of categories: INITIATED, APPROVED, and DEFERRED. The 'Checklist' tab is visible at the top right of the interface.

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.

18. After viewing policy exceptions / overrides, click the **Checklist** data segment.

Chapter 3 - Approval



In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

19. Manually verify all the checklist and enable the corresponding check box.
20. Select the required **Outcome**. The options available are **Approve**, **Send Back**, and **Reject**.
21. Click **Submit**.

If the **Outcome** is selected as 'Approve', the amendment application will be handed off to the back office system (OBELCM) 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**.

Amendment Handoff

The Simplified Credit 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.

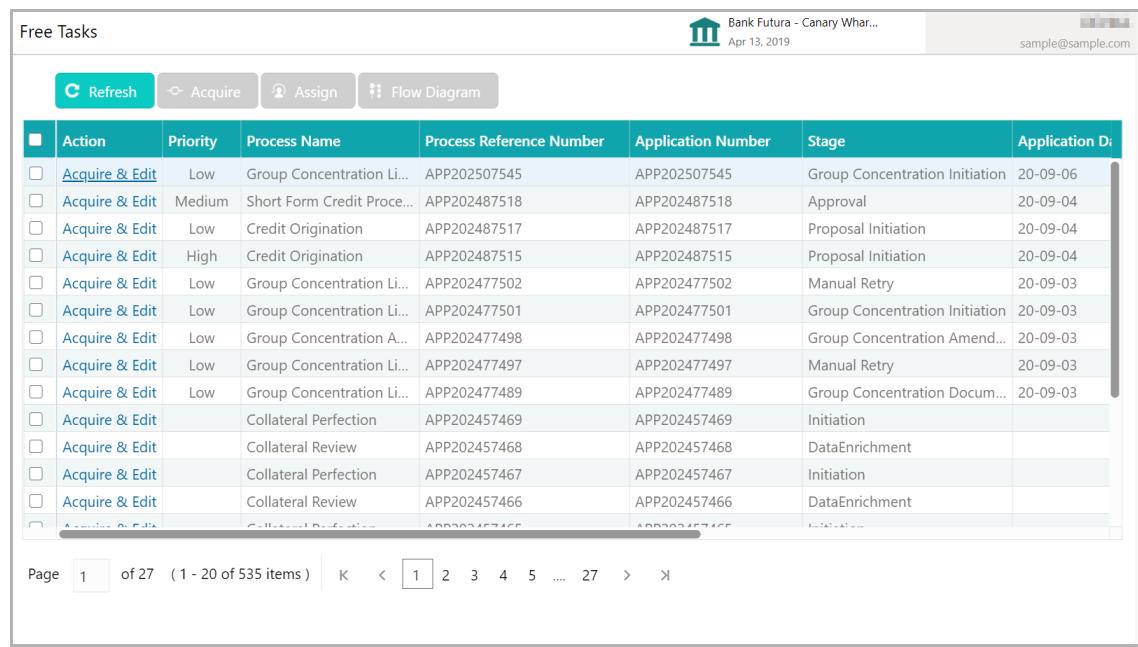
Chapter 3 - Handoff - Manual Retry

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:



Free Tasks						
	Action	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation
<input type="checkbox"/>	Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval
<input type="checkbox"/>	Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation
<input type="checkbox"/>	Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...
<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 Review	APP202457465	APP202457465	Initiation

Page 1 of 27 (1 - 20 of 535 items) K < 1 2 3 4 5 27 > K

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

ACME IN

Customer Information

ACME IN, 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
PTY212094304		Pvt Ltd		No	0	0	0	0

Hand-Off Error Details

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

Financial Profile

Show results for Previous 3 years

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

Groupwise Exposure Details

No data to display

Projections

Show results for Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023
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 take necessary actions.
4. Click **Next**. The *Limit Configuration* page appears.

Chapter 3 - Handoff - Manual Retry

Limit Configuration

Screen (2 / 3)

Facilities Collaterals Covenants Terms & Conditions

Filter Type to 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)

B I U A - size -

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

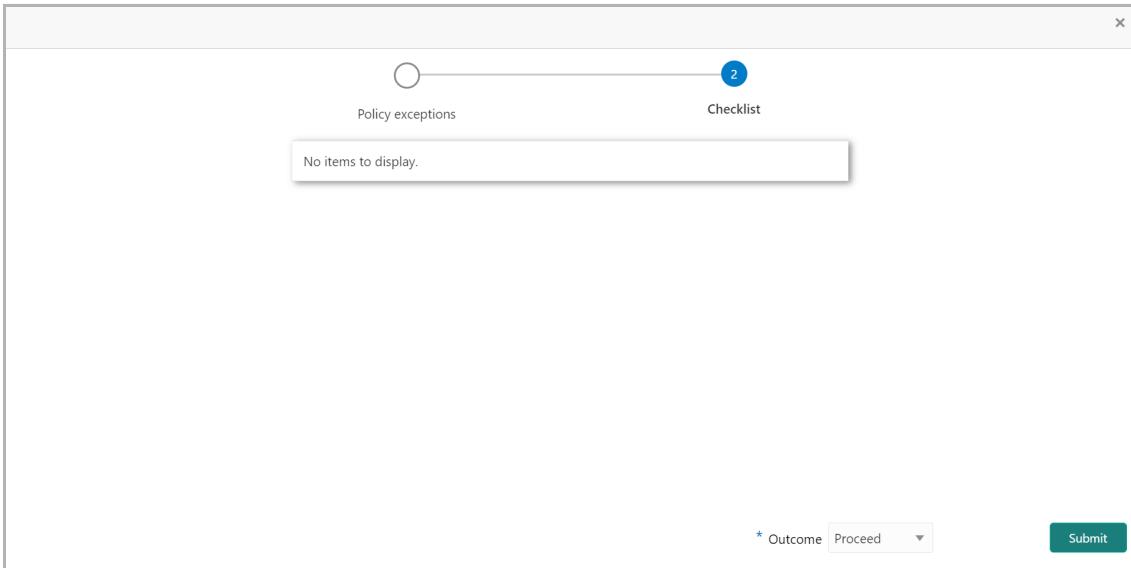
The screenshot shows the 'Policy exceptions' section of the Simplified Credit Amendment User Manual. At the top, there are two tabs: 'Policy exceptions' (selected) and 'Checklist'. Below the tabs, there is a dropdown menu set to 'All'. The main area is divided into several data segments:

- Minimum eligibility criteria:** Shows 00 Total, 00 Met (green checkmark), and 00 Breached (red exclamation mark). Below this are sub-sections for INITIATED (00), APPROVED (00), REJECTED (00), and DEFERRED (00).
- Products:** Shows 00 Total, 00 Met (green checkmark), and 00 Breached (red exclamation mark). Below this are sub-sections for INITIATED (00), APPROVED (00), REJECTED (00), and DEFERRED (00).
- Pricing:** Shows 00 Total, 00 Met (green checkmark), and 00 Breached (red exclamation mark). Below this are sub-sections for INITIATED (00), APPROVED (00), REJECTED (00), and DEFERRED (00).
- Unsecured lending:** Shows 00 Total, 00 Met (green checkmark), and 00 Breached (red exclamation mark). Below this are sub-sections for INITIATED (00), APPROVED (00), REJECTED (00), and DEFERRED (00).
- Document:** Shows 00 Total, 00 Met (green checkmark), and 00 Breached (red exclamation mark). Below this are sub-sections for INITIATED (00), APPROVED (00), REJECTED (00), and DEFERRED (00).
- Collateral:** Shows 00 Total, 00 Met (green checkmark), and 00 Breached (red exclamation mark). Below this are sub-sections for INITIATED (00), APPROVED (00), REJECTED (00), and DEFERRED (00).
- Covenants:** Shows 00 Total, 00 Met (green checkmark), and 00 Breached (red exclamation mark). Below this are sub-sections for INITIATED (00), APPROVED (00), REJECTED (00), and DEFERRED (00).
- Terms & Conditions:** Shows 00 Total, 00 Met (green checkmark), and 00 Breached (red exclamation mark). Below this are sub-sections for INITIATED (00), APPROVED (00), REJECTED (00), and DEFERRED (00).

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



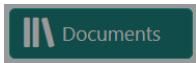
14. Select the **Outcome** as 'Proceed'.
15. Click **Submit**. The Amendment application will be handed off to the Back Office System (OBELCM).

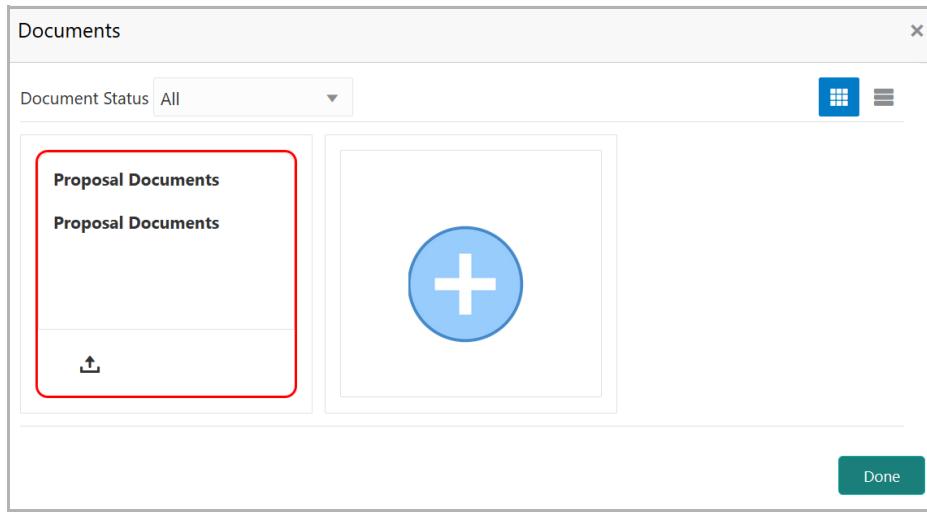
Chapter 3 - Document Upload

Document Upload and Checklist

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Amendment process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the amendment proposal. Documents added for the proposal 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. *Documents* window appears as shown below:

Chapter 3 - Document Upload

Documents

Document Status All

Proposal Documents / Proposal Documents

Add additional document

Done

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

Document

Document Type *

Closure Documents

Document Code *

Closure Documents

Document Title *

Facility Payment Bills

Document Description

Remarks

Paid

Document Expiry Date

Mar 21, 2020

Drop files here or click to select

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

Upload

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

5. Type the **Document Title**.

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

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

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

Chapter 3 - Document Upload

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

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

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 the *Document* window.
14. To edit or delete the document, click the edit or delete icons.

Chapter 3 - Reference and Feedback

Reference and Feedback

References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

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