Oracle® Banking Credit Facilities Process Management Cloud Service

Post Sanction Process User Guide





Oracle Banking Credit Facilities Process Management Cloud Service Post Sanction Process User Guide, Release 14.7.5.0.0

G14683-01

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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: Field Name Screen Name Drop-down Options Other UX labels

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 $\ensuremath{\mathsf{OBCFPM}}$:

Table 1-2 Common Icons

Icons		Purpose
		To add new record.
Figure 1-2	Add	
+		
		To modify existing record.
Figure 1-3	Fdit	
ga. o _ o		
0		
		To delete a record.
Figure 1.4	Doloto	10 201010 ti 100010.
Figure 1-4	Delete	
Till		
		To select start or end date.
Figure 1-5	Calendar	
		To upload a record.
Figure 4.0	Unload	το αρισάα α τέσστα.
Figure 1-6	Upload	
Upload		



Table 1-2 (Cont.) Common Icons

Icons	Purpose
	To remove the record.
Figure 1-7 Remove	
☐ Remove	
	To change the screen layout to list view.
Figure 1.9 List View	Ç
Figure 1-8 List View	
	To change the screen layout to table view.
Figure 1-9 Table View	
■	
	To change the screen layout to tree view.
Figure 1-10 Tree View	
க்	
	To view, edit, and delete a record
Figure 4.44 Asting Botton	To view, early area delete a record
Figure 1-11 Action Button	
3	



Table 1-2 (Cont.) Common Icons

Icons		Purpose
		To hold the process.
5 :	-1-1	
Figure 1-12 H	ola	
Hold		
Name of the same o		
-		
		To go back to the previous screen.
Figure 1-13 B	ack	
rigare 1 10 B	uon	
Back		
Canada		
		To go to the next data segment.
		To go to the floxt data obginerit.
Figure 1-14 N	ext	
Next		
Next		
		To save the captured information and exit the
		process window.
Figure 1-15 Sa	ave and Close	
5=52////IIIIIk	78	
Save & Close		
		To submit the task to next stage.
Figure 1-16 S	uhmit	
Figure 1-10 3	uviill	
Submit		
h		

Table 1-2 (Cont.) Common Icons

Purpose
To exit the window without saving the captured information.



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



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	
•	Latest approved Credit Proposal (Gold copy)	•	Select Group for which PSN to be initiated
•	Approved facility amount	•	Initiate PSN
•	Released facility amount		

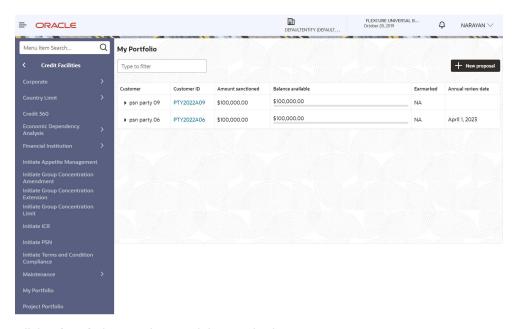
1. Login to OBCFPM. Enter your User Name, Password and click Sign In.

Figure 3-1 Login Screen



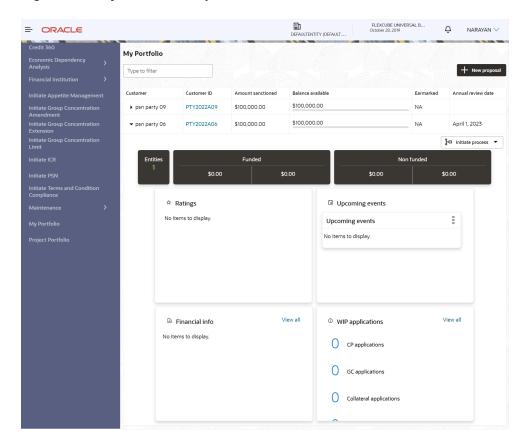
Navigate to Credit Facilities > My Portfolio from the left Navigation menu.
 The My Portfolio screen is displayed.

Figure 3-2 My Portfolio



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

Figure 3-3 My Portfolio - Expanded View





Initiate facility review
Initiate SF credit process
Initiate credit extension process

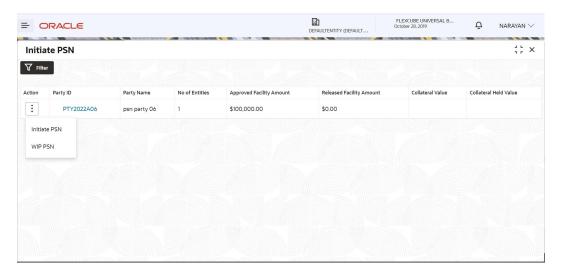
DEFAULTENTITY (DEFAULT. FLEXCUBE UNIVERSAL B... October 28, 2019 = ORACLE NARAYAN V \$100,000.00 PTY2022A09 \$100,000.00 psn party 09 NA \$100,000.00 ▼ psn party 06 PTY2022A06 \$100.000.00 NA April 1, 2023 Initiate amendment Funded Initiate PSN \$0.00 \$0.00 Initiate closure Initiate terms and conditions compliance Upcoming events Initiate GC amendment No items to display. Upcoming events Initiate Terms and Condition Initiate GC extension No items to display.

Figure 3-4 My Portfolio - Expanded View

 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



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

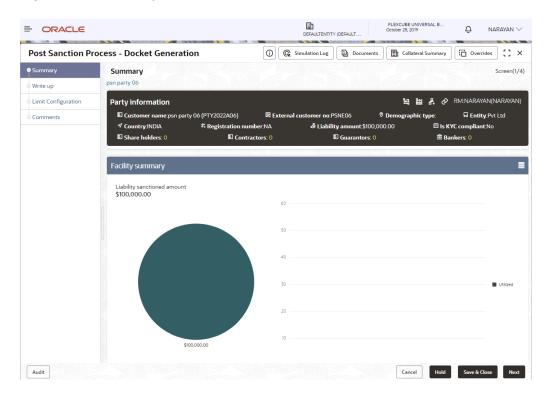




Figure 3-7 Summary

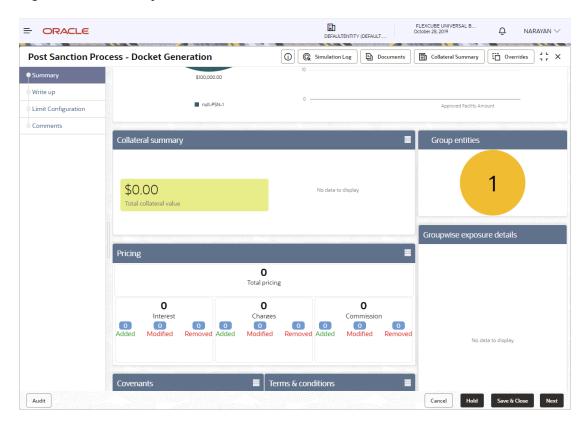




Figure 3-8 Summary

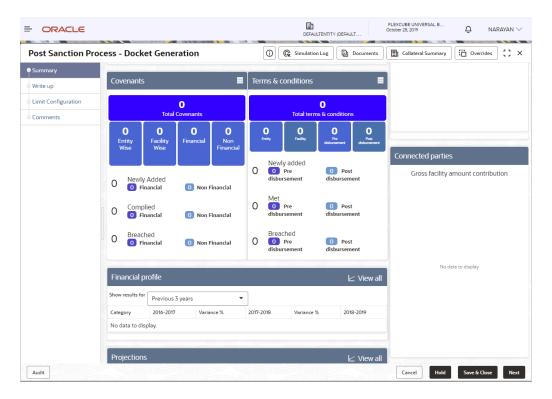
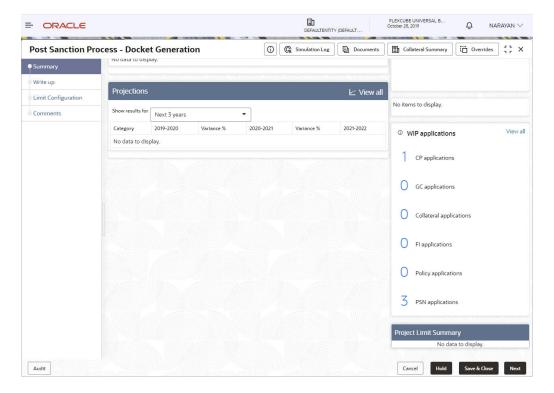


Figure 3-9 Summary





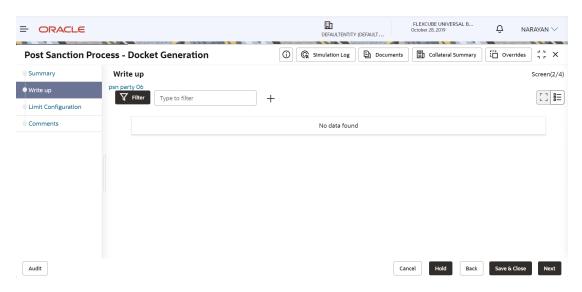
Refer **Credit 360** User Guide for information on actions that can be performed in the **Summary** screen.

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

3.2 Write Up

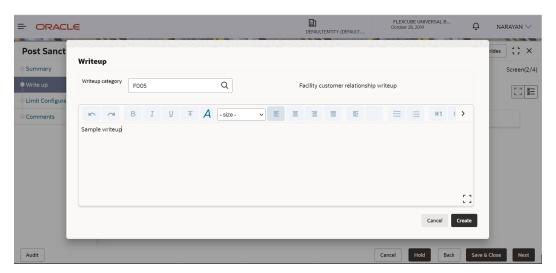
The **Write up** screen is displayed only if it is configured in the Maintenance module. You can add any additional information related to the party or facility in this screen.

Figure 3-10 Write up



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

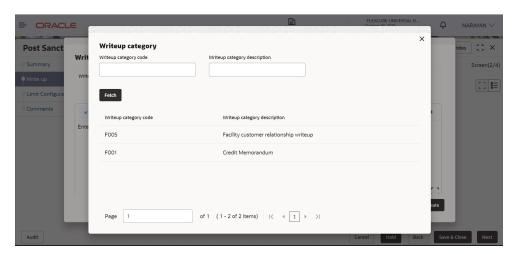
Figure 3-11 Write Up



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

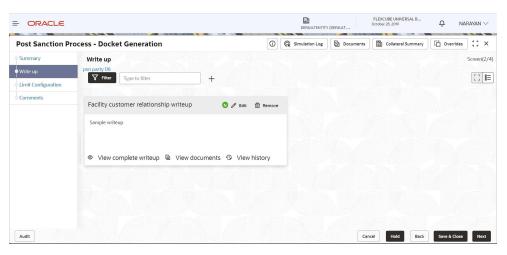


Figure 3-12 Writeup Category



- 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:

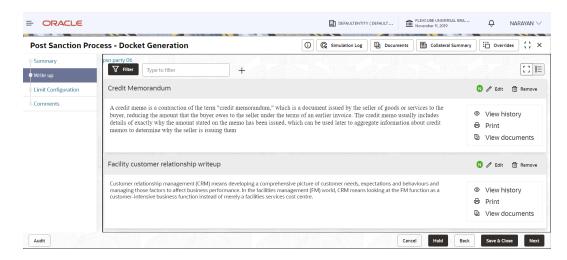
Figure 3-13 Write Up



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

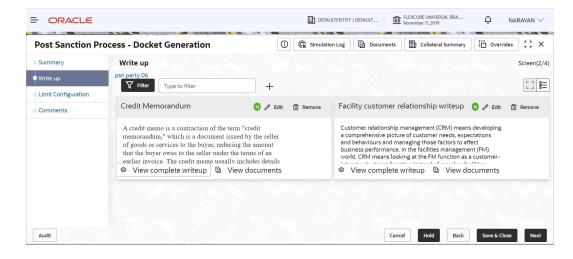
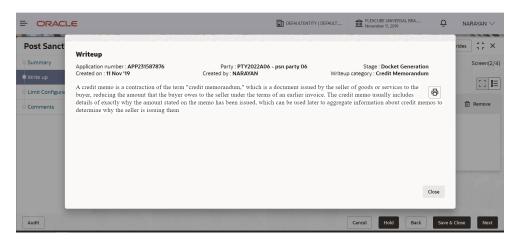




Figure 3-16 Complete View



- 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.

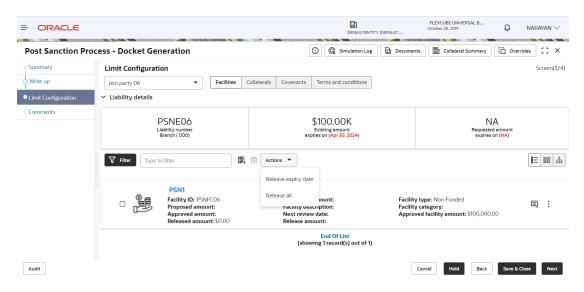


14. To go to the next page, click **Next**. The **Limit Configuration** page appears.

3.3 Limit Configuration

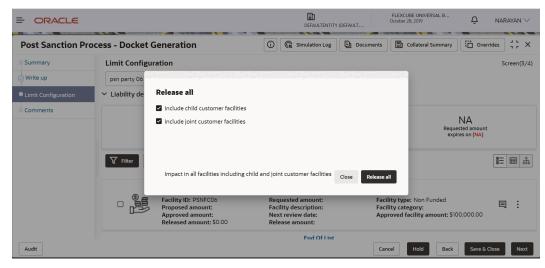
In this screen, the facility amount to be released to the customer must be specified and the documents necessary for the PSN process must be uploaded.

Figure 3-18 Limit Configuration



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

Figure 3-19 Release All

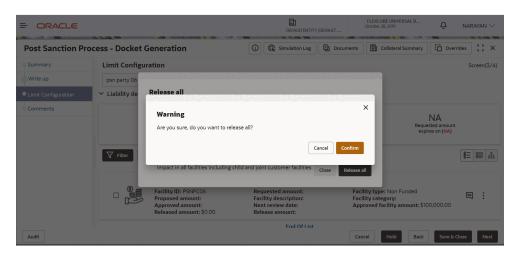


2. Select Include child customer facilities and Include joint customer facilities check boxes, in case you want to mark those facilities as well for release.



3. Click Release All. The Warning window is displayed.

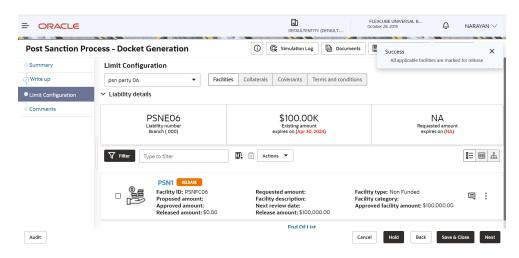
Figure 3-20 Release All - Warning



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

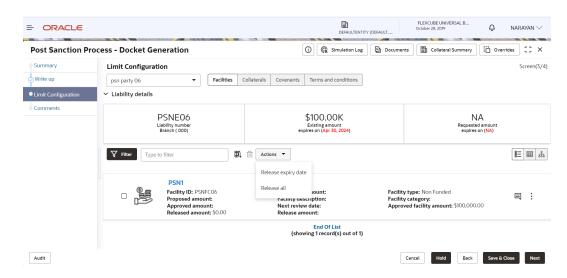
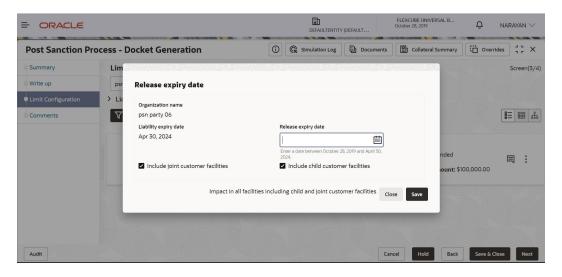


Figure 3-23 Release Expiry Date



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.



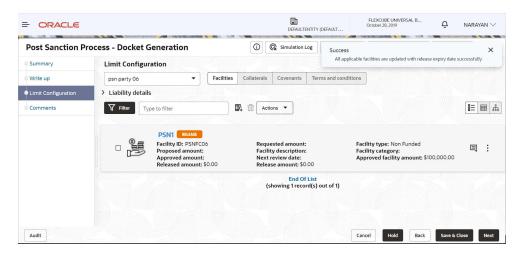
Post Sanction Process - Docket Generation

| DEFAULTENTITY (DEFAULT... | Crocket 28, 2019 | Crocket 28, 2019

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



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

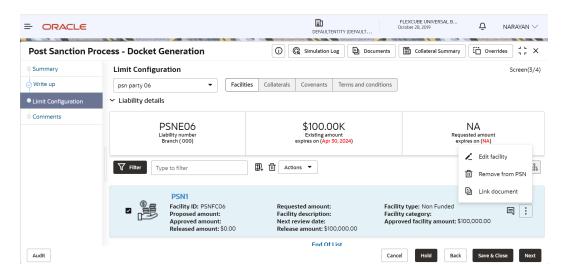


Figure 3-27 Facility Details

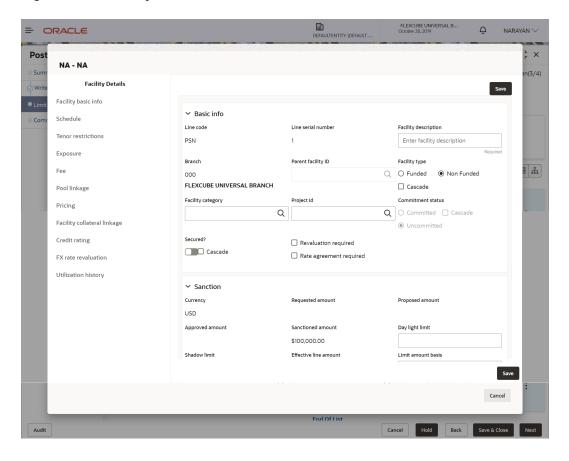




Figure 3-28 Facility Details

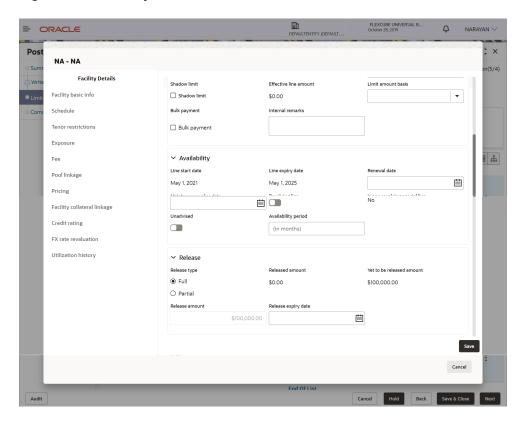


Figure 3-29 Facility Details

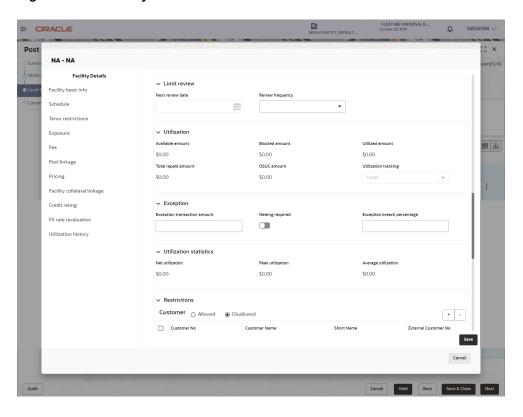
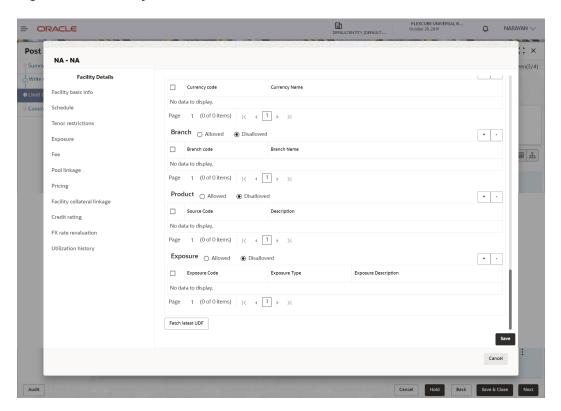




Figure 3-30 Facility Details



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**.

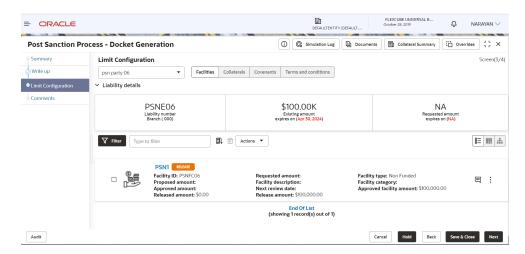
In the **Released Amount** field, the facility amount already released to the party is displayed.

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

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



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**.



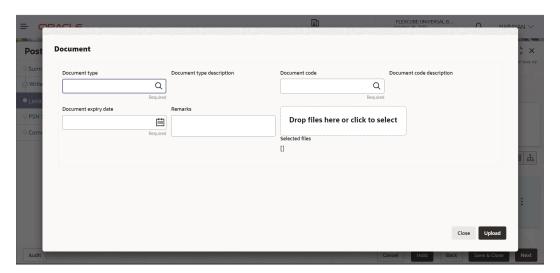
12. To upload necessary customer documents for the facility, click **Hamburger** icon in the corresponding facility and select **Link Document**. The following screen is displayed.

Figure 3-32 Link Document



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

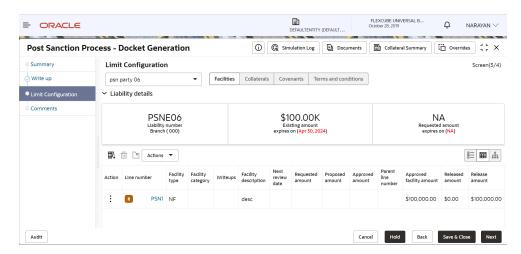
3.4 Facilities Layout Options

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.



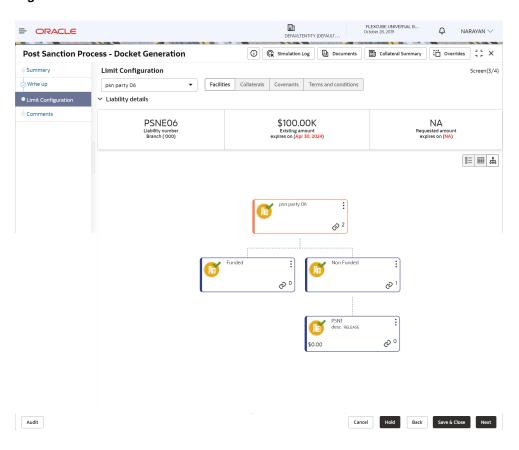
Figure 3-34 Facilities - Table View



- 2. To view the facility details in table view, click the required **Line Number**.
 - The Facility Details window is displayed.
- 3. To view the facility writeup, click the writeup icon in **Writeups** column.
- 4. 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





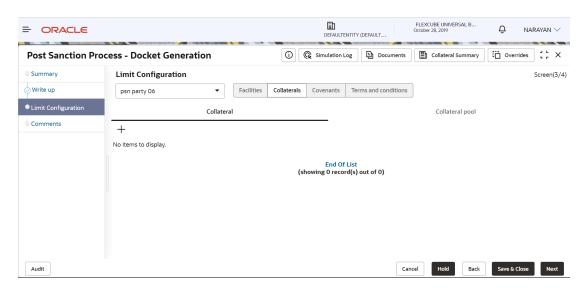
5. Select the required layout option.

The facility structure is changed to the selected layout.

3.5 Collateral

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

Figure 3-36 Collateral

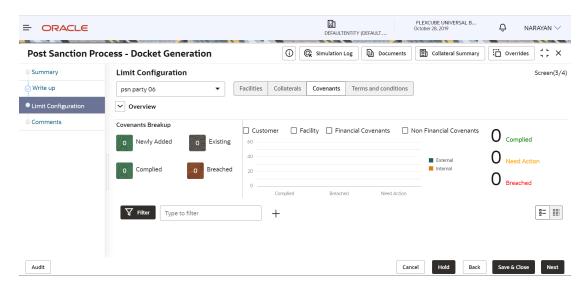


In the **Collateral** tab, you can view, modify or add collateral for the facility. Refer **Credit Proposal** User Guide for information on managing collateral.

3.6 Covenants

To manage the covenants, click Covenants tab.

Figure 3-37 Covenants



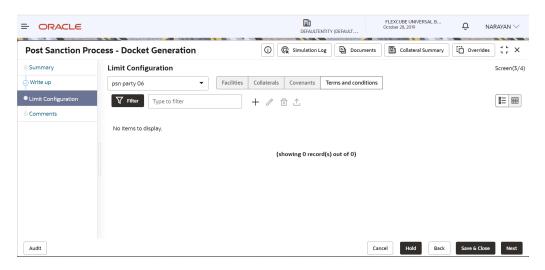


In the **Covenants** tab, you can view, modify or add covenants for the facility. Refer **Credit Proposal** User Guide for information on managing covenants.

3.7 Terms and Conditions

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

Figure 3-38 Terms and Conditions



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.

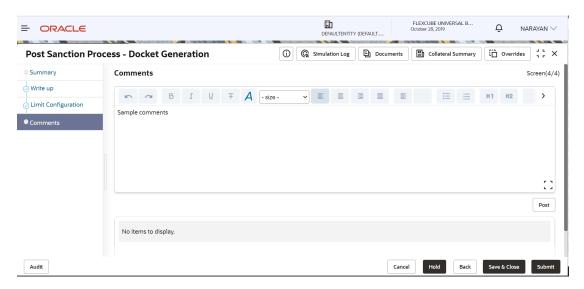
2. To go to the next screen, click **Next**.

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



- 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:

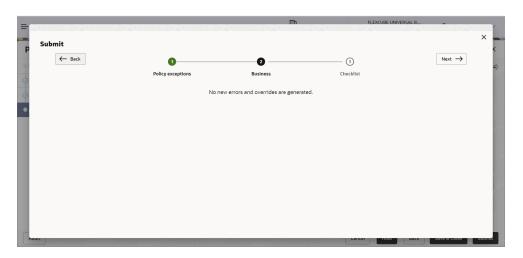


Submit ← Back Next → 3 Checklist All 00 Total 00 00 Interest Charge Commission **O**0 00 **⊘** Met 00 **⊘** Met 00 **⊘** Met OO 🛦 Breached OO A Breached OO A Breached 00 00 00 Approved Collateral Minimum Eligibility Criteria Product OO Total **②** 00 **0**0 00 **⊘** Met 00 **⊘** Met 00 **⊘** Met 00 ▲ Breached 00 ▲ Breached 00 ▲ Breached 00 Initiated
00 Approved
00 Deferred 00 Initiated
00 Approved
00 Deferred 00 Initiated
00 Approved
00 Deferred Terms And Conditions Document **Ø** 00 **0**0 **②** 00 00 **⊘** Met 00 **⊘** Met 00 **⊘** Met 00 🛦 Breached 00 🛦 Breached 00 🛦 Breached 00 Initiated
00 Approved 00 Not Initia

Figure 3-40 Policy Exception

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

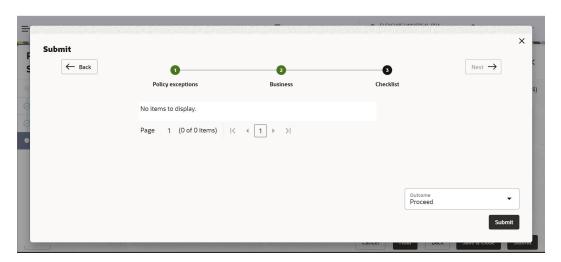
Figure 3-41 Business



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



Figure 3-42 Checklist



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**.



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	
 Latest approved Credit Proposal (Gold copy) Customer summary Liabilities approved Facilities approved Collateral Offered Covenants stipulated T&C stipulated Financials Demographic details 	 Check documents/agreements related to facility/collateral/Covenants/T&C for completion Upload new documents received Update facility amount for release Update collateral held value Submit application for review 	

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**.

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
•	Latest approved Credit Proposal (Gold copy) Customer summary Liabilities approved Facilities approved Collateral Offered Covenants stipulated	 Verify the document/agreements uploaded in previous stage Review the facility marked for release Review the collateral updated as held Update comments Submit the application for document review
•	 T&C stipulated Financials Demographic details Facility marked for release Collateral value updated as Held 	Send the application back for more information
•	Comments from previous stage	

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.

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 Latest approved Credit Proposal (Gold copy) Verify the document/agreements uploaded Customer summary Review the facility marked for release Liabilities approved Review the collateral updated as held Facilities approved Update comments Collateral Offered Submit the application for Legal check Covenants stipulated Send the application back for more T&C stipulated information Financials Demographic details Facility marked for release Collateral value updated as Held Comments from previous stage

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**.

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	
•	Latest approved Credit Proposal (Gold copy) Customer summary Liabilities approved Facilities approved Collateral Offered Covenants stipulated T&C stipulated Financials Demographic details Facility marked for release Collateral value updated as Held Comments from previous stage	 Verify the document / agreements uploaded in all the stages from a legal perspective Review the facility marked for release Review the collateral updated as held Update comments Submit the application for Final check Send the application back for more information Upload any Legal related documents, if necessary 	

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.

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	
 Latest approved Credit Proposal (Gold copy) Customer summary Liabilities approved Facilities approved Collateral Offered Covenants stipulated T&C stipulated Financials Demographic details Facility marked for release Collateral value updated as Held Comments from previous stage 	 Verify all the document/agreements uploaded are complete in nature for the final time Review and edit the facility marked for release if necessary Review and edit the collateral updated as held if necessary Update comments Submit the application for Limit activation Send the application back for more information Upload more documents if needed 	

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 ${f Outcome}$ is selected as ${f Proceed}$, 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**.

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 Latest approved Credit Proposal (Gold copy) Activating/Handoff of the limit amount to ELCM as per full or partial release done in Customer summary previous stages Liabilities approved Handoff held collateral value to ELCM Facilities approved Send the application back for any information Collateral Offered Complete the hand off process Covenants stipulated T&C stipulated Financials Demographic details Facility marked for release Collateral value updated as Held Comments from previous stage

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**.

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

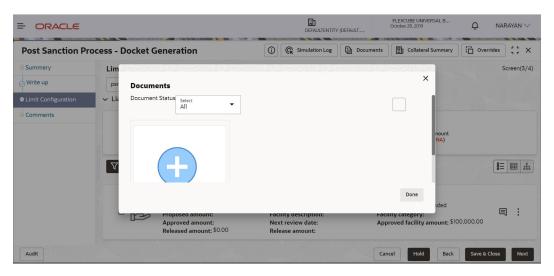
1. Click

Figure 10-1 Documents



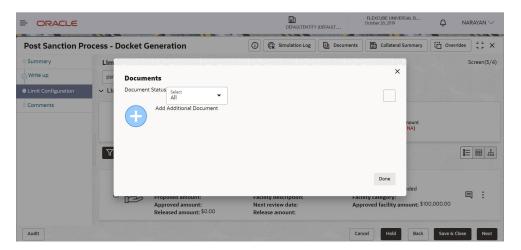
icon at the top right corner of any page. The **Documents** window appears.

Figure 10-2 Documents



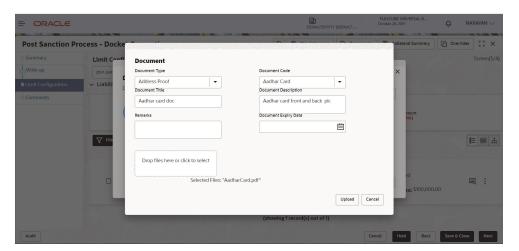
2. To change the table view to the list view, click the list icon at the top right corner. The **Documents** window appears as shown below.

Figure 10-3 Documents



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

Figure 10-4 Document Details



- 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.
- 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.



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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