

Credit Extension Process User Guide

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
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Chapter 1 - Preface

Preface

About this guide

This guide walks you through the Credit Extension Process in OBCFPM for extending the expiry date of liability and its associated facilities.

Intended Audience

This document is intended for the banking personnel responsible for extending, reviewing, and approving the expiry date of liability and facility.

Conventions Used

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

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates • Field name • Drop down options • Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Preface

Common Icons in OBCFPM

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

Icons	Icon Name
	Add icon
	Calendar icon
	Configuration / settings icon
	Delete icon
	Edit icon

Chapter 4 - Overview

About Credit Extension Process

The Credit Extension process is a simple work-flow for modifying the expiry date of facilities available under a particular liability to any future date based on requirement.

This process can be initiated for any of the bank's existing customers under many circumstances, among which following are two examples:

- The borrower requests an amendment to the expiry date of the facility
- The financial regulatory body announces to extend the facility expiry date due to natural calamities or other situations

Upon successful completion of all the stages in this process, the expiry date of facility modified will get updated in the back office system (OBELCM) and the facility will be made available to the borrower till the mentioned expiry date.

The stages available in the Credit Extension process are:

- Credit Extension Initiation
- Credit Extension Enrichment
- Credit Extension Review and Recommendation
- Credit Extension Approval
- Credit Extension Documentation

Each of the above stages must be performed by the bank users assigned to perform the respective task.

Chapter 4 - Credit Extension Initiation

Credit Extension Initiation

In this stage, the Relationship Manager or other user responsible for this stage must select the required party and initiate the Credit Extension process.

1. Login to OBCFPM.

ORACLE CP Extension

Application Priority: ☒ Low ☐ Medium ☐ High

Application Branch: 004

Party Id:

Initiate Credit Extension Process

2. Navigate to **Credit Facilities > Corporate > CP Extension**. The *CP Extension* page appears.

ORACLE CP Extension

Application Priority: ☒ Low ☐ Medium ☐ High

Application Branch: 004

Party Id: PTY192560509

Party Information

ACME 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	2	3

WIP Applications

Application Number	BranchCode	Priority	Party Id	Customer Name	Process Name	Current Stage
APP21469897	004	Low	PTY192560509	PTY192560509	Facility Amendment	Amendment Initiation
APP21501019	004	Low	PTY192560509	PTY192560509	Credit Extension Process	Credit Extension Initiation
APP21501020	004	Low	PTY192560509	PTY192560509	Credit Extension Process	Credit Extension Initiation
APP21541083	004	Low	PTY192560509	PTY192560509	Facility Amendment	Amendment Initiation
APP21571154	004	Low	PTY192560509	PTY192560509	Short Form Credit Process	Initiation

Page 1 of 6 (1 - 10 of 56 items)

Initiate Credit Extension Process

3. Select the CP Extension **Application Priority**. The options available are: **Low**, **Medium**, and **High**.
4. Select the **Application Branch**. Branches maintained in 'Common Core Maintenance' module are displayed in the LOV.
5. Select the required **Party Id**. Party Ids of the on-boarded customers are displayed in the LOV.

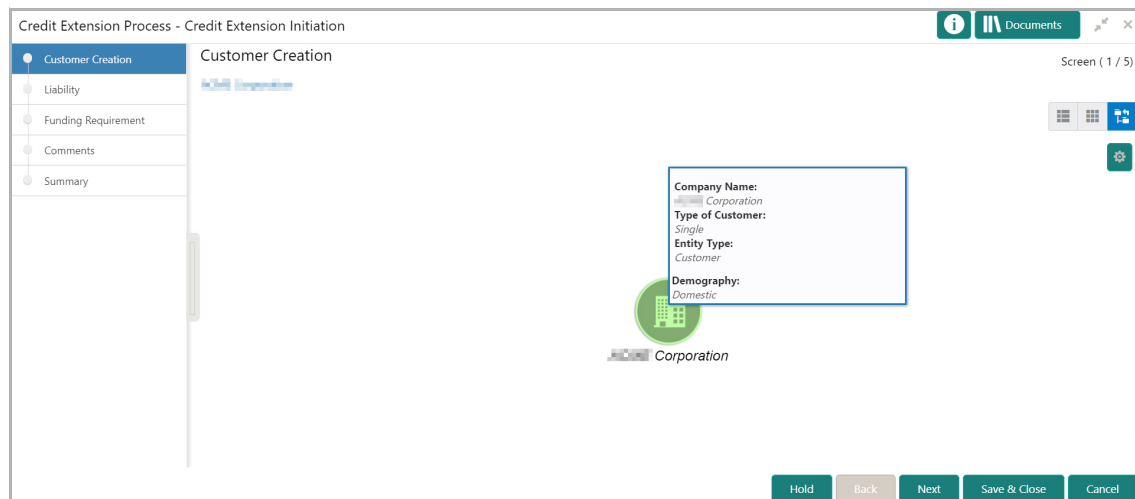
Chapter 4 - Credit Extension Initiation

Upon selecting the **Party Id**, the system displays the Customer Information and the WIP Applications created for the party and enables the **Initiate Credit Extension Process** button.

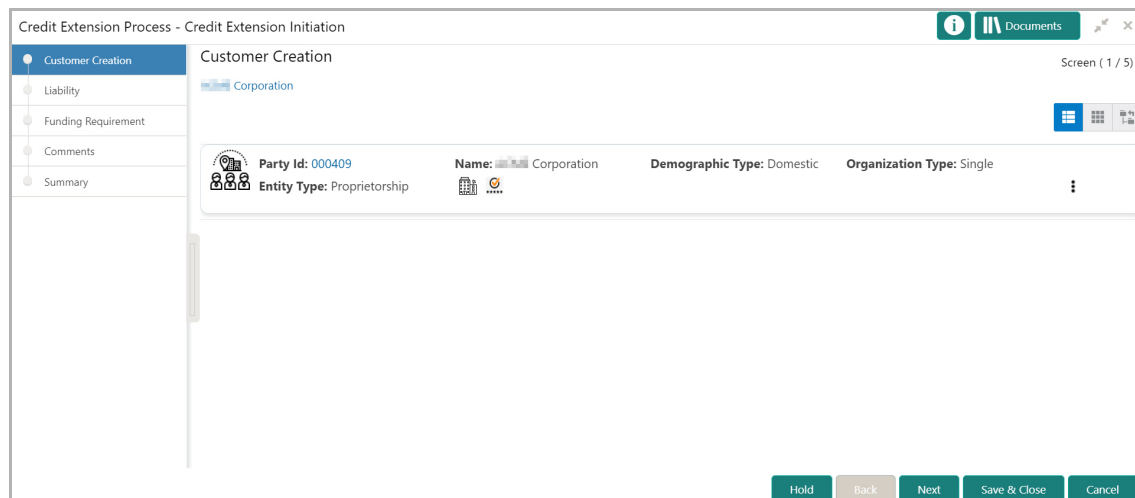
- Click **Initiate Credit Extension Process**. The system creates a unique application number for the Credit Extension application and displays the *Credit Extension Initiation - Customer Creation* page.

Customer Creation

In the Customer Creation page, you can view the details of party in tree view, list view as well as table view.



- In tree view, right click on the party icon and select **View** to view the detailed information of party.



- In list view, click the **Party Id** to view the detailed information of party.

Chapter 4 - Credit Extension Initiation

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
000409	Corporation	Domestic	Single	Proprietorship		

9. In table view, click the ID in **Party Id** column to view detailed information of the party.

10. After viewing the party details, click **Next**. The *Liability* page appears.

Liability

Liabilities created for the party during proposal initiation / amendment process are displayed in this page. You can specify a common extended expiry date for all the facilities available under a particular liability here.

Party Id	Name	Liability Number	Available Limit Amount
PTY201514287		005884	\$6,243,000.00



In the above screen, liabilities available under both the parent and child parties are listed. To view only the liabilities under particular party, click the down arrow next to party name at the top left corner and select the required party.

11. To filter a particular liability, click the **Filter** icon and specify the filter parameters or directly type the filter parameter in **Type to filter** text box.

Chapter 4 - Credit Extension Initiation

12. Click the Hamburger icon in the required liability record and select **Edit**. The *Liability Details* window appears:

Liability Details

Existing Details

Existing Amount	Outstanding Amount	Available Amount	Liability Expiry Date
\$22,000,000.00	\$0.00	\$0.00	Dec 31, 2020

Dates

Next Review Date

Facility Expiry Date Extension *
Jan 31, 2021

Additional Fields
No Additional fields configured!

Save Cancel

In the Liability Details window, you can update only the **Facility Expiry Date Extension**.

13. Specify the extended expiry date for the facilities in **Facility Expiry Date Extension** field.

If the liability expiry date is earlier than the extended expiry date provided for the facility, then the system extends the liability expiry date till the extended expiry date of facility.

14. Click **Save**. The expiry date is modified and the status is displayed as shown below:

Credit Extension Process - Credit Extension Initiation

Customer Information

Liability

Funding Requirement

Comments

Summary

Liability

Party001

Filter Type to filter

MODIFY

Party Id: PTY201344329
Liability Expiry Date: 22-12-29

Name: Party001
OverAll Limit Amount: \$22,000,000.00

Liability Number: 004774
Available Limit Amount: \$6,243,000.00

Hold Back Next Save & Close Cancel

15. To change the layout of the *Liability* page to Table View or Tree View, click the corresponding icon.

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

Chapter 4 - Credit Extension Initiation

Funding Requirement

The extended expiry date entered on the **Liability Details** screen will not get propagated as the extended expiry date in **Facility Details** screen for all facilities under the liability. However, the extended expiry date captured at the liability level will automatically apply to all active facilities during Handoff from CFPM to ELCM.

Credit Extension Process - Credit Extension Initiation

Customer Information
Liability
Funding Requirement
Comments
Summary

Funding Requirement
Party001

Filter Type to filter

List View Table View Facility Structure

Facility Id	Facility Description	Requested Amount	Facility Category	Facility Type	Next Review Date
LN8989	F20134971 description	\$12,000.00	Term Loan	Non Funded	21-06-30

Hold Back Next Save & Close Cancel



In the above screen, all the facilities available under both the parent and child parties are listed. To view only the facilities under particular party, click the down arrow next to party name at the top left corner and select the required party.

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

18. Click the Hamburger icon in the required facility record and select **Edit**. The *Facility Details* window appears:

Chapter 4 - Credit Extension Initiation

Facility Details

Save

Facility Basic Info

Schedule

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Credit Rating

FX Rate Revaluation

Line Code *
LN89

Line Serial Number *
89

Facility Description *
description

Parent Facility Id

Facility Type
☐ Funded ☐ Non Funded
☐ Cascade

Facility Category
Term Loan

Next Review Date *
Jun 30, 2021

Line Start Date *
May 6, 2020

Line Expiry Date *
May 21, 2020

Currency *
USD

Requested Amount *
\$12,000.00

Tenor
(in months)

Project Id

Availability Period
(in months)

Commitment Status
☐ Committed ☐ Cascade
☐ Uncommitted

Secured?
☒ ☐ Cascade

OSUC Amount
\$0.00

Total repaid amount
\$0.00

Outstanding utilized amount
\$0.00

Extended Expiry Date

Net Utilization
\$0.00

Peak Utilization
\$0.00

Average Utilization
\$0.00

Additional Fields
No Additional fields configured!

Close

In the Facility Details window, you can modify only the **Extended Expiry Date**.

19. Specify the **Extended Expiry Date** for the facility.



Extended expiry date of the facility must not exceed the liability's expiry date.

20. Click **Save**. Facility expiry date is modified and the status is displayed as shown below:

Chapter 4 - Credit Extension Initiation

The screenshot shows the 'Funding Requirement' page in the 'Credit Extension Process - Credit Extension Initiation' application. The left sidebar contains a navigation menu with 'Customer Information', 'Liability', 'Funding Requirement' (selected), 'Comments', and 'Summary'. The main content area displays a table of funding requirements. The table has columns for Facility ID, Facility Description, Requested Amount, Facility Category, Facility Type, and Next Review Date. The first row is highlighted in grey and marked as 'MODIFIED'. The table is currently in 'List View' mode, with icons for 'List View', 'Table View', and 'Facility Structure' visible at the top right. At the bottom of the table, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Facility ID	Facility Description	Requested Amount	Facility Category	Facility Type	Next Review Date
LC1	FC99999		LC	Non Funded	20-08-18
LTLOAN1	FC99998		TL	Non Funded	20-08-18
STWCIND1	FC99997		WC	Non Funded	20-08-18
STWCUS1	FC99996		WC	Non Funded	20-08-18

21. To change the layout of the *Funding Requirement* page to Table View or Tree View, click the corresponding icon.

22. To go to the next page, click **Next**. The *Comments* page appears.

Comments

In this page, you can mention why an extension is required / requested. Posting comments help the user in the next stage to better understand the application.

The screenshot shows the 'Comments' page in the 'Credit Extension Process - Credit Extension Initiation' application. The left sidebar contains a navigation menu with 'Customer Creation', 'Liability', 'Funding Requirement', 'Comments' (selected), and 'Summary'. The main content area displays a text box for entering comments. Above the text box is a rich text editor toolbar with various formatting options. Below the text box is a 'Post' button. At the bottom of the page, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

23. Type the initiation **Comments**.

24. Click **Post**. The comments are posted below the **Comments** text box.

25. To go to the next page, click **Next**. The *Summary* page appears.

Summary

This page displays all the customer information along with the modification details. You can preview the changes made in previous pages here and make necessary action.

Chapter 4 - Credit Extension Initiation

Credit Extension Process - Credit Extension Initiation

Summary

Screen (5 / 5)

Customer Information

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

Customer ID: PTY201514287 Register No: Legal Status: Pvt Ltd Liability Amount: \$22,000,000.00 Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Entities	Other Bank Facilities		Facilities
0 Added	0 Total Facility	0 Total Takeover	0 Added

Collaterals	Pricing		
0 Added	Interest	Charge	Commission
	0 Added	0 Added	0 Added

► Pricing

► Entities

► Other Bank Facilities

► Facilities

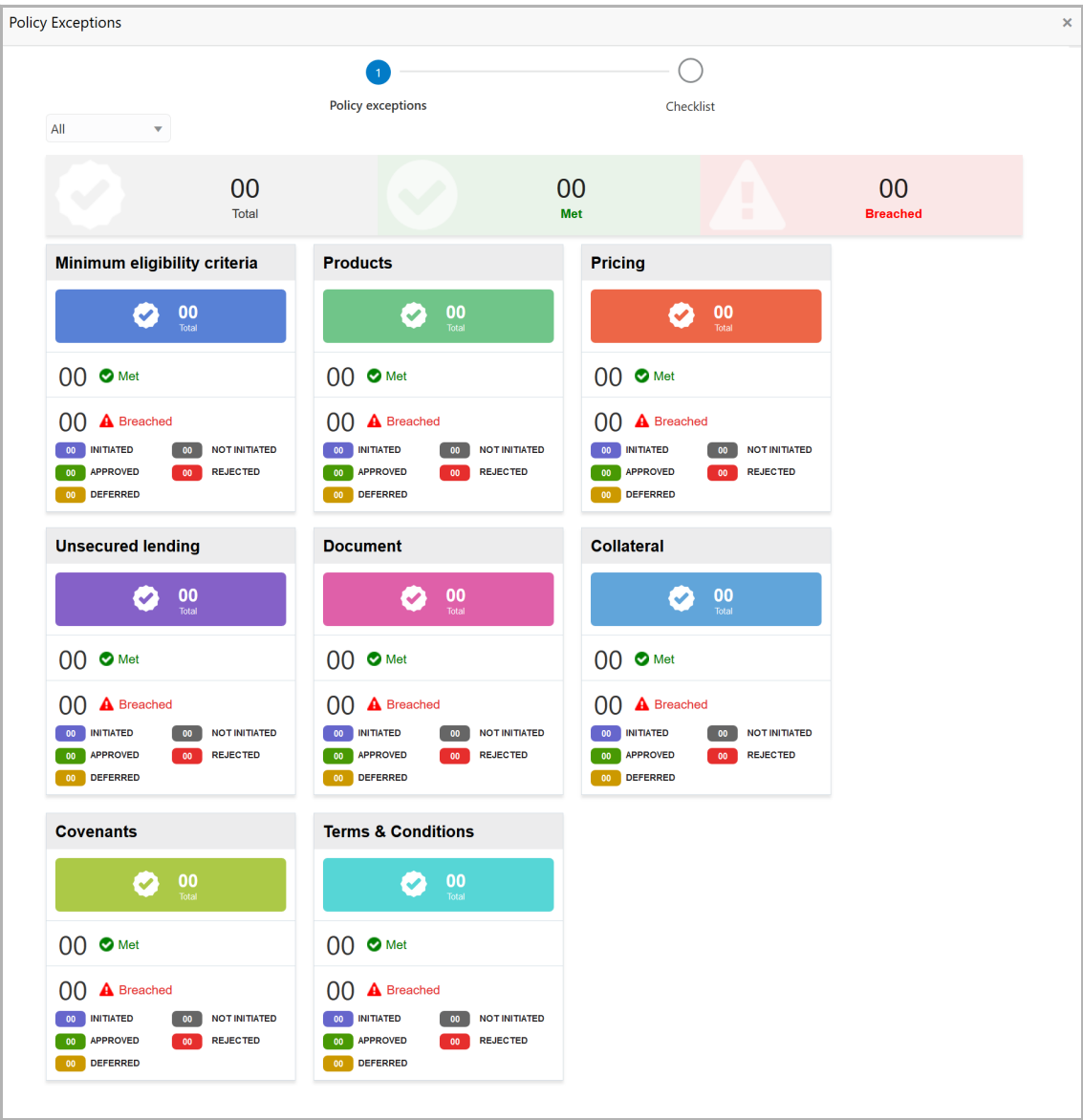
► Collaterals

Hold Back Next Save & Close Submit Cancel

26. To hold the initiation task, click **Hold**.
27. To go back to the previous page and modify necessary details, click **Back**.
28. To save and exit the window, click **Save & Close**.
29. If changes are not necessary, click **Submit**.
30. To exit the window without saving information, click **Cancel**.

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

Chapter 4 - Credit Extension Initiation



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

31. View the policy exceptions and click the **Checklist** data segment.

Chapter 4 - Credit Extension Initiation

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

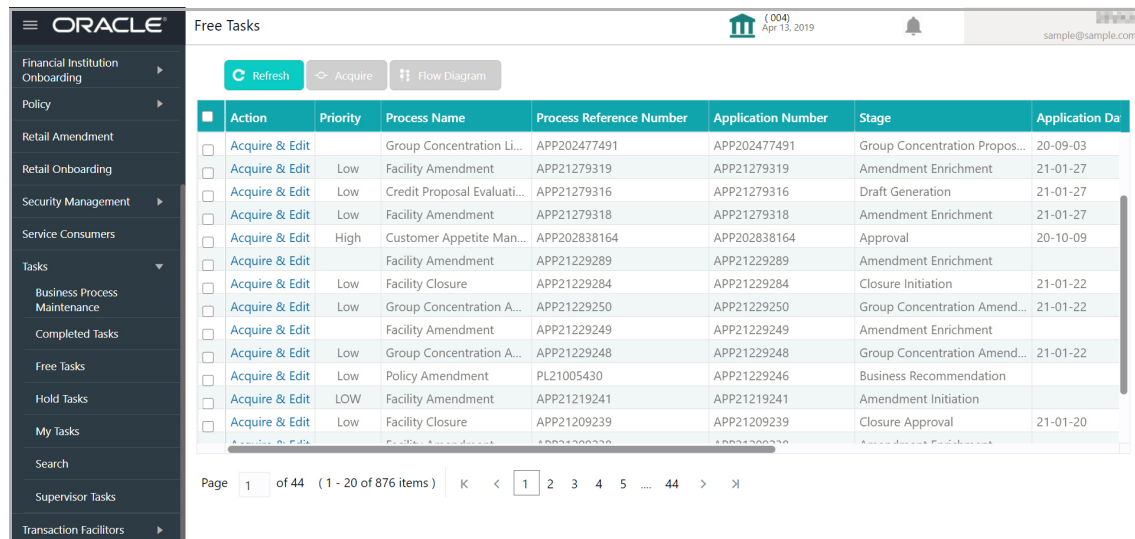
32. Select the **Outcome** as 'Proceed' and click **Submit**. The CP Extension application is moved to the 'Enrichment' stage.

Chapter 4 - Credit Extension Enrichment

Credit Extension Enrichment

The Enrichment task is performed by the same user who initiated the Credit Extension process. In this stage, the facility expiry date captured in the Initiation stage can be modified before sending it for review.

1. To Acquire and Edit the Credit Extension Enrichment task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



The screenshot shows the Oracle Free Tasks page. The left sidebar contains a navigation menu with options like Financial Institution Onboarding, Policy, Retail Amendment, Retail Onboarding, Security Management, Service Consumers, Tasks (selected), Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main area displays a table of tasks with columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The table lists various tasks such as Group Concentration Li..., Facility Amendment, Credit Proposal Evaluati..., Customer Appetite Man..., Facility Closure, and Policy Amendment. Each row has an 'Acquire & Edit' button. At the bottom, there is a pagination bar showing 'Page 1 of 44 (1 - 20 of 876 items)' and navigation controls.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
Acquire & Edit	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
Acquire & Edit	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
Acquire & Edit	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
Acquire & Edit		Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
Acquire & Edit	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
Acquire & Edit	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
Acquire & Edit		Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
Acquire & Edit	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
Acquire & Edit	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
Acquire & Edit	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
Acquire & Edit	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *Credit Extension Enrichment - Customer Creation* page appears.

3. Refer **Credit Extension Initiation** chapter for information on enriching the credit extension application.

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

- Proceed
- Reject

If the **Outcome** is selected as 'Proceed', the credit extension application will be moved to the Review and Recommendation stage on clicking **Submit**.

If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

Chapter 4 - Review and Recommendation

Review and Recommendation

In this stage, the Credit Reviewer in the Credit department has to review the extended expiry date of facility and provide their recommendation, if any.

1. To Acquire and Edit the Credit Extension Review and Recommendation task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
☐ Acquire & Edit		Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
☐ Acquire & Edit	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
☐ Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
☐ Acquire & Edit	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
☐ Acquire & Edit	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
☐ Acquire & Edit		Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
☐ Acquire & Edit	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
☐ Acquire & Edit	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
☐ Acquire & Edit		Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
☐ Acquire & Edit	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
☐ Acquire & Edit	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
☐ Acquire & Edit	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
☐ Acquire & Edit	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *CPEX - Review and Recommendation* page appears.

Customer Summary

The *Customer Summary* page has the following widgets / tiles to display specific information about the party:

- Customer Information
- Facility summary
- Collateral summary
- Group Entities
- Covenants
- Terms & conditions
- Ratings
- Project Summary
- Financial Profile
- Projections

Chapter 4 - Review and Recommendation

Credit Extension Process - CPEX Review and Recommendation

Customer Summary

Liability

Funding Requirement

Comments

Customer Information

Facility Summary

Collateral summary

Covenants

Terms & conditions

Financial Profile

Projections

Group entities

★ Ratings

Project Summary

Screen (1 / 4)

Customer Information

Customer ID

PTY212094301

Register No

Legal Status

Pvt Ltd

Liability Amount

\$22,000,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Facility Summary

Liability Sanctioned Amount

\$22,000,000.00

Liability Utilized Amount

\$22,000,000.00

Liability OverUtilized Amount

\$0.00

Facility Level Up

Go to Parent Facility

\$1,500,000.00

\$6,10...

\$6,100,0...

\$3,050,000.00

\$1,830,0...

\$6,...

\$3,660,000.00

LC-LC-1

STLOAN-STLO...

LTWC-LTWC-1

STWC-STWC-1

LTLOAN-LTLOA...

GTY-GTY-1

STLNUS-STLN...

LC

STLOAN

LTWC

STWC

LTLOAN

GTY

Sanctioned

Utilized

Collateral summary

\$1,000,000.00

Total collateral value

2200%

Customer LTV

100%

MCHN

Group entities

1

Covenants

0

Total Covenants

0

Entity Wise

0

Facility Wise

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

Financial Profile

View all

Previous 3 yea...

Category

2018-2019

Variance %

2019-2020

Variance %

2020-2021

No data to display.

Projections

View all

Show results for

Next 3 years

Category

2021-2022

Variance %

2022-2023

Variance %

2023-2024

No data to display.

Hold

Back

Next

Save & Close

Cancel

Chapter 4 - Review and Recommendation



Refer **Credit 360 User Manual** for information on actions that can be performed in the *Customer Summary* page.

3. After performing necessary actions in the *Customer Summary* page, click **Next**. The *Liability* page appears.

Liability

Refer “[Liability](#)” on page 16 for information on modifying the expiry date of liability.

4. After performing necessary actions in the *Liability* page, click **Next**. The *Funding Requirement* page appears.

Funding Requirement

Refer “[Funding Requirement](#)” on page 18 for information on modifying the expiry date of facility.

5. After performing necessary actions in the *Funding Requirement* page, click **Next**. The *Comments* page appears.

Comments

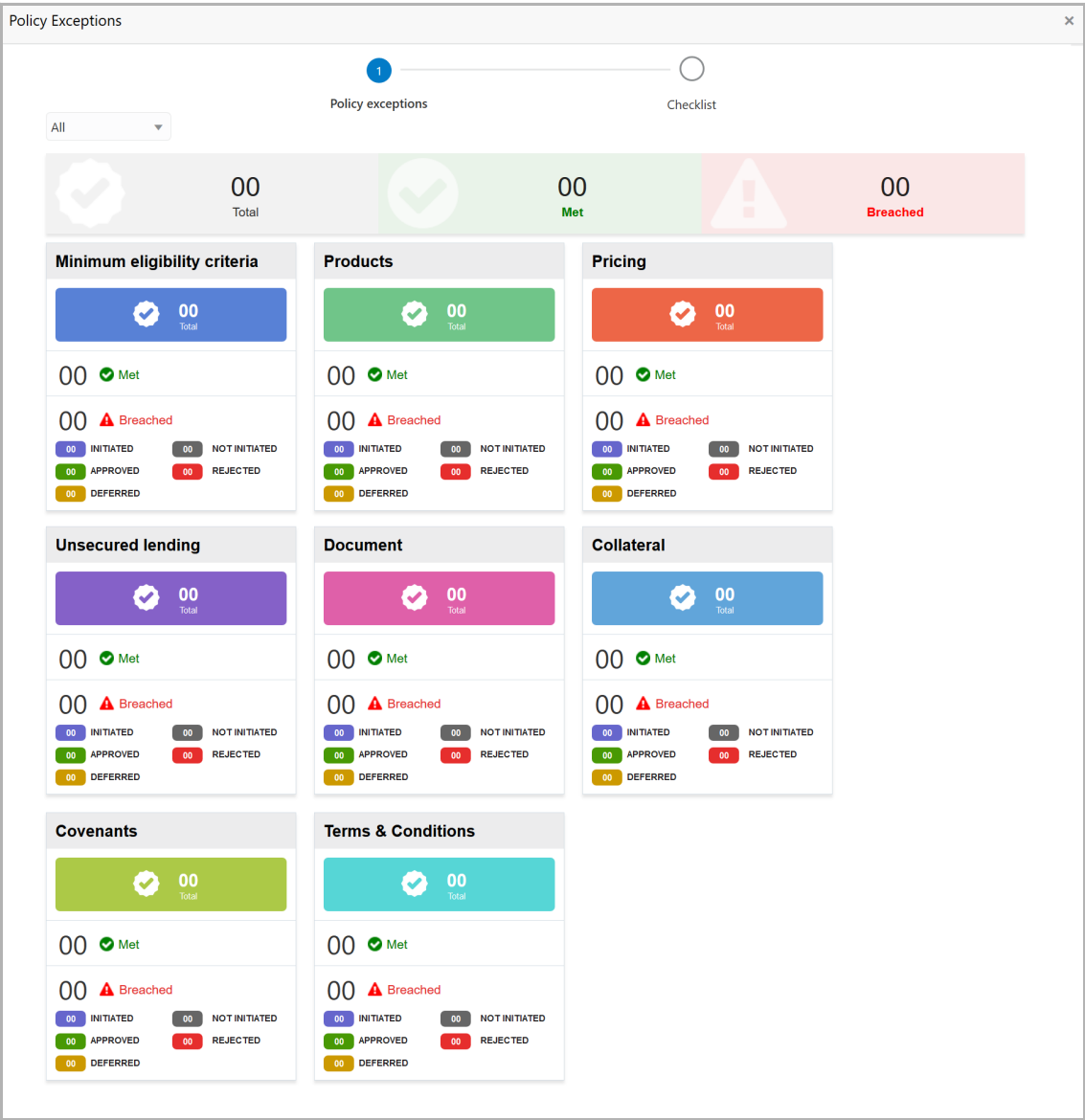
In this page, you can add the review comments and send it to the Approval stage, or add the recommendation and send it to the Enrichment stage.

6. Type the review / recommendation **Comments**.
7. Click **Post**. The comments are posted below the **Comments** text box.
8. To hold the review and recommendation task, click **Hold**.
9. To go back to the previous page and modify necessary details, click **Back**.

Chapter 4 - Review and Recommendation

- 10. To save and exit the window, click **Save & Close**.
- 11. If changes are not necessary, click **Submit**.
- 12. To exit the window without saving information, click **Cancel**.

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



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

- 13. View the policy exceptions and click the **Checklist** data segment.

Chapter 4 - Review and Recommendation

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

14. Select the required **Outcome**. The options available are: Proceed, Reject, and Send Back.

15. Click **Submit**.

If the **Outcome** is selected as 'Proceed', the credit extension application will be moved to the Approval stage on clicking **Submit**.

If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

If the **Outcome** is selected as 'Send Back', the credit extension application will be moved back to the Enrichment stage on clicking **Submit**.

Chapter 4 - Approval

Credit Extension Approval

In this stage, the Credit Approver in the Credit department has to review the credit extension application and make appropriate decision, such as Approve or Reject the application.

1. To Acquire and Edit the Credit Extension Approval task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
Acquire & Edit		Group Concentration Li...	APP202477491	APP202477491	Group Concentration Propos...	20-09-03
Acquire & Edit	Low	Facility Amendment	APP21279319	APP21279319	Amendment Enrichment	21-01-27
Acquire & Edit	Low	Credit Proposal Evaluati...	APP21279316	APP21279316	Draft Generation	21-01-27
Acquire & Edit	Low	Facility Amendment	APP21279318	APP21279318	Amendment Enrichment	21-01-27
Acquire & Edit	High	Customer Appetite Man...	APP202838164	APP202838164	Approval	20-10-09
Acquire & Edit		Facility Amendment	APP21229289	APP21229289	Amendment Enrichment	
Acquire & Edit	Low	Facility Closure	APP21229284	APP21229284	Closure Initiation	21-01-22
Acquire & Edit	Low	Group Concentration A...	APP21229250	APP21229250	Group Concentration Amend...	21-01-22
Acquire & Edit		Facility Amendment	APP21229249	APP21229249	Amendment Enrichment	
Acquire & Edit	Low	Group Concentration A...	APP21229248	APP21229248	Group Concentration Amend...	21-01-22
Acquire & Edit	Low	Policy Amendment	PL21005430	APP21229246	Business Recommendation	
Acquire & Edit	LOW	Facility Amendment	APP21219241	APP21219241	Amendment Initiation	
Acquire & Edit	Low	Facility Closure	APP21209239	APP21209239	Closure Approval	21-01-20

2. Click **Acquire & Edit** in the required row. The *Credit Extension Proposal Approval* page appears.

Customer Summary

The *Customer Summary* page has the following widgets / tiles to display specific information about the party:

- Customer Information
- Facility summary
- Collateral summary
- Group Entities
- Covenants
- Terms & conditions
- Ratings
- Project Summary
- Financial Profile
- Projections

Chapter 4 - Approval

Credit Extension Process - Credit Extension Proposal Approval

Customer Summary

ACME Corporation

Screen (1 / 4)

Customer Information

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

Customer ID

PTY212094301

Register No

Legal Status

Pvt Ltd

Liability Amount

\$22,000,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Facility Summary

Liability Sanctioned Amount

\$22,000,000.00

Liability Utilized Amount

\$22,000,000.00

Liability OverUtilized Amount

\$0.00

Facility Level Up

Go to Parent Facility

\$1,500,000.00

\$6,10...

\$6,100,0...

\$3,050,000.00

\$1,830,0...

\$6,...

\$3,660,000.00

LC-LC-1

STLOAN-STLO...

LTWC-LTWC-1

STWC-STWC-1

LTLOAN-LTLOA...

GTY-GTY-1

STLNUS-STLN...

7M

6M

5M

4M

3M

2M

1M

0

LC

STLOAN

LTWC

STWC

LTLOAN

GTY

Sanctioned

Utilized

Collateral summary

\$1,000,000.00

Total collateral value

2200%

Customer LTV

100%

MCHN

Group entities

1

Covenants

0

Total Covenants

0

Entity Wise

0

Facility Wise

0

Financial

0

Non Financial

0

Newly Added

0

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

1

Total Terms and Conditions

0

Entity

0

Facility

0

Pre disbursement

0

Post disbursement

0

Newly added

0

Pre disbursement

0

Post disbursement

0

Met

0

Pre disbursement

0

Post disbursement

0

Breached

0

Pre disbursement

0

Post disbursement

★ Ratings

No items to display.

Project Summary

No data to display.

Financial Profile

View all

Previous 3 yea...

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

Projections

View all

Show results for Next 3 years

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

Hold

Back

Next

Save & Close

Cancel

Chapter 4 - Approval



Refer **Credit 360 User Manual** for information on actions that can be performed in the *Customer Summary* page.

3. After performing necessary actions in the *Customer Summary* page, click **Next**. The *Liability* page appears.

Liability

Refer “[Liability](#)” on page 16 for information on modifying the expiry date of liability.

4. After performing necessary actions in the *Liability* page, click **Next**. The *Funding Requirement* page appears.

Funding Requirement

In this page, you can approve, reject, or send back a particular facility for which expiry date is extended.

Credit Extension Process - Credit Extension Proposal Approval

Customer Summary
Liability
Funding Requirement
Comments

Funding Requirement

Filter Type to filter

List View Table View Facility Structure

Screen (3 / 4)

LC1	Facility Id: FC99999 Facility Description: LC	Requested Amount: Facility Category: LC	Facility Type: Non Funded Next Review Date: 20-08-18	:
LTLOAN1	Facility Id: FC99998 Facility Description: LTLOAN	Requested Amount: Facility Category: TL	Facility Type: Non Funded Next Review Date: 20-08-18	:
STWCIND1	Facility Id: FC99997 Facility Description: STWCIND Parent Line Number: STWC1	Requested Amount: Facility Category: WC	Facility Type: Non Funded Next Review Date: 20-08-18	:
STWCUS1	Facility Id: FC99996 Facility Description: STWCUS Parent Line Number: STWC1	Requested Amount: Facility Category: WC	Facility Type: Non Funded Next Review Date: 20-08-18	:

Hold Back Next Save & Close Cancel

5. To approve a facility expiry date extension, select the required facility record and

click  the **Approve** icon. The following window appears:

Chapter 4 - Approval

Approve Facility



Line Number: 1

Facility Description: LC

Requested Amount:

Facility Category: LC

Product Type: Funded

Approved Amount:

Comments





- size -



Enter text here...

Post

No items to display.

Approve

Cancel

6. Type the approval comments and click **Post**. The comments are posted below the **Comments** text box.

7. Click **Approve**. The facility is marked as Approved.

8. To send back the facility for review, select the required facility record and click the **Send Facility Back For More Info** icon. The following window appears:

A small teal square icon with a white circular arrow pointing to the right, representing the 'Send Facility Back For More Info' action.

17

Chapter 4 - Approval

Send Facility Back For More Info



Line Number: 1
Facility Description: LC

Requested Amount:
Facility Category: LC

Product Type: Funded
Approved Amount:

Comments

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- size -

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≡

≡

H1

H2

↵

>

Enter text here...

Post

No items to display.

Required More InfoCancel

9. Type the comments for reviewer and click **Post**. The comments are posted below the **Comments** text box.
10. Click **Required More Info**.
11. To reject a facility expiry date extension, select the required facility record and click  the **Reject** icon. The following window appears:

18

Chapter 4 - Approval

Reject Facility



Line Number: 1
Facility Description: LC

Requested Amount:
Facility Category: LC

Product Type: Funded
Approved Amount:

Comments



Enter text here...

Post

No items to display.

Reject Cancel

12. Type the rejection comments and click **Post**. The comments are posted below the **Comments** text box.

13. Click **Reject**.

14. After performing necessary actions in the *Funding Requirement* page, click **Next**. The *Comments* page appears

Comments

In this page, you can capture the overall comments for the Approval stage. Posting comments help the user in the next stage to better understand the application.

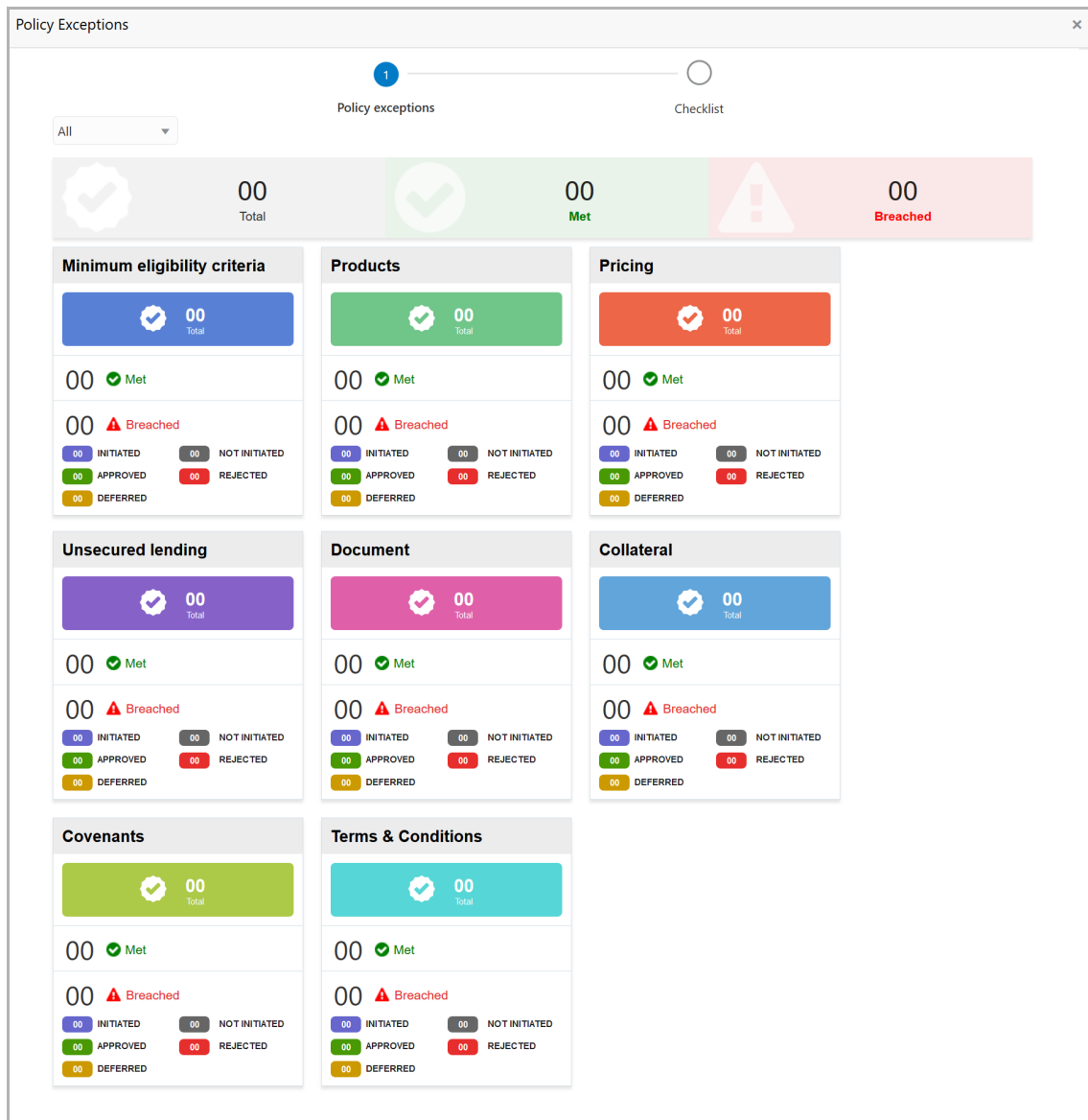
Chapter 4 - Approval

The screenshot shows a web application window titled "Credit Extension Process - Credit Extension Proposal Approval". On the left is a sidebar with a navigation menu containing "Customer Summary", "Liability", "Funding Requirement", and "Comments" (which is selected and highlighted in blue). The main content area is titled "Comments" and includes a rich text editor with a toolbar (containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, and H1) and a text input field with the placeholder "Enter text here...". Below the editor is a green "Post" button. Underneath the post button is a box displaying "No items to display." At the bottom of the window is a navigation bar with buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel". The top right corner of the window shows a "Documents" icon and "Screen (4 / 4)".

15. Type the approval **Comments**.
16. Click **Post**. The comments are posted below the **Comments** text box.
17. To hold the approval task, click **Hold**.
18. To go back to the previous page and modify necessary details, click **Back**.
19. To save and exit the window, click **Save & Close**.
20. If changes are not necessary, click **Submit**.
21. To exit the window without saving information, click **Cancel**.

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

Chapter 4 - Approval



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

22. View the policy exceptions and click the **Checklist** data segment.

Chapter 4 - Approval

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

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

24. Click **Submit**.

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

If the **Outcome** is selected as 'Reject', the Credit Extension process will get terminated on clicking **Submit**.

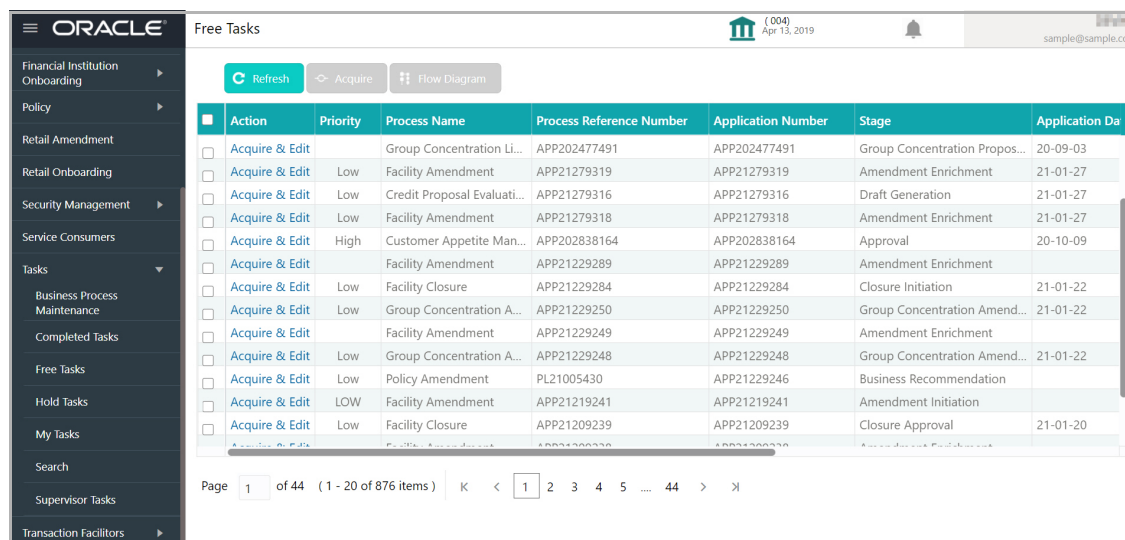
If the **Outcome** is selected as 'Send Back', the credit extension application will be moved back to the Review and Recommendation stage on clicking **Submit**.

Chapter 4 - Documentation

Credit Extension Documentation

In this stage, customer's communication address can be configured and the draft document with modified expiry date can be generated for customer acceptance.

1. To Acquire and Edit the Credit Extension Documentation task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears:



The screenshot displays the Oracle Free Tasks page. The left sidebar contains a navigation menu with options like Financial Institution Onboarding, Policy, Retail Amendment, Retail Onboarding, Security Management, Service Consumers, Tasks, Business Process Maintenance, Completed Tasks, Free Tasks, Hold Tasks, My Tasks, Search, Supervisor Tasks, and Transaction Facilitors. The main content area shows a table of tasks. The table has columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, and Application Date. The first row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Group Concentration Li...', Process Reference Number 'APP202477491', Application Number 'APP202477491', Stage 'Group Concentration Propos...', and Application Date '20-09-03'. The second row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Facility Amendment', Process Reference Number 'APP21279319', Application Number 'APP21279319', Stage 'Amendment Enrichment', and Application Date '21-01-27'. The third row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Credit Proposal Evaluati...', Process Reference Number 'APP21279316', Application Number 'APP21279316', Stage 'Draft Generation', and Application Date '21-01-27'. The fourth row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Facility Amendment', Process Reference Number 'APP21279318', Application Number 'APP21279318', Stage 'Amendment Enrichment', and Application Date '21-01-27'. The fifth row shows a task with Action 'Acquire & Edit', Priority 'High', Process Name 'Customer Appetite Man...', Process Reference Number 'APP202838164', Application Number 'APP202838164', Stage 'Approval', and Application Date '20-10-09'. The sixth row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Facility Amendment', Process Reference Number 'APP21229289', Application Number 'APP21229289', Stage 'Amendment Enrichment', and Application Date '21-01-22'. The seventh row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Facility Closure', Process Reference Number 'APP21229284', Application Number 'APP21229284', Stage 'Closure Initiation', and Application Date '21-01-22'. The eighth row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Group Concentration A...', Process Reference Number 'APP21229250', Application Number 'APP21229250', Stage 'Group Concentration Amend...', and Application Date '21-01-22'. The ninth row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Facility Amendment', Process Reference Number 'APP21229249', Application Number 'APP21229249', Stage 'Amendment Enrichment', and Application Date '21-01-22'. The tenth row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Group Concentration A...', Process Reference Number 'APP21229248', Application Number 'APP21229248', Stage 'Group Concentration Amend...', and Application Date '21-01-22'. The eleventh row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Policy Amendment', Process Reference Number 'PL21005430', Application Number 'APP21229246', Stage 'Business Recommendation', and Application Date '21-01-22'. The twelfth row shows a task with Action 'Acquire & Edit', Priority 'LOW', Process Name 'Facility Amendment', Process Reference Number 'APP21219241', Application Number 'APP21219241', Stage 'Amendment Initiation', and Application Date '21-01-20'. The thirteenth row shows a task with Action 'Acquire & Edit', Priority 'Low', Process Name 'Facility Closure', Process Reference Number 'APP21209239', Application Number 'APP21209239', Stage 'Closure Approval', and Application Date '21-01-20'. The page footer shows 'Page 1 of 44 (1 - 20 of 876 items)' and a navigation bar with buttons for 'K', '<', '1', '2', '3', '4', '5', '...', '44', '>', and '>|'.

2. Click **Acquire & Edit** in the required row. The *Credit Extension Documentation - Summary* page appears.

Chapter 4 - Documentation

1

Summary

2

Draft Generation

3

Comments

Documents

Collateral Summary

Summary

OFSS

Customer Information

OFSS, A entity established & operating as a Public Ltd Company in

Customer ID

PTY201814590

Register No

Legal Status

Public Ltd

Liability Amount

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Facility Summary

Total funded - \$5,000,000.00

6M

4M

2M

0

Funded

Term Loan

Total non funded - \$0.00

Facility summary list

No data to display

Collateral summary

\$0.00

Total collateral value

0%

Customer LTV

No data to display

Existing Facilities

\$0.00 - (0)

Total existing facilities

\$0.00 - (0)

Takeover amount

\$0.00 - (0)

Takeover in this application

Covenants

0

Total Covenants

0

Entity Wise

0

Facility Wise

0

Financial

0

Non Financial

0

No items to display.

Terms & conditions

0

Total Terms and Conditions

0

Pre-Distributed

0

Post-Distributed

0

Newly added

0

Pre-Distributed

0

Post-Distributed

0

Met

0

Pre-Distributed

0

Post-Distributed

0

Breached

0

Pre-Distributed

0

Post-Distributed

0

Financial Profile

View all

Show results for Previous 3 years

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

Projections

View all

Show results for Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
No data to display.						

Group entities

1

Scores

Evaluation not yet done

Groupwise Exposure Details

\$5,000,000.00

GE20181562

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's

AAA

Hold

Back

Next

Save & Close

Cancel

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

15

Chapter 4 - Documentation

3. After reviewing the *Summary*, click **Next**. The *Draft Generation* page appears.

4. Click the generate icon (first icon below the Document Description). The *Draft Generation Details* window appears.

5. In **Email To** field, type the Email address to which the draft document has to be sent.

6. In **Email CC** field, type the Email address which has to be in CC of draft mail.

7. In **Subject** field, type the mail subject.

8. Click **Generate**. Draft document is generated and displayed in *Draft Generation* page as shown below.

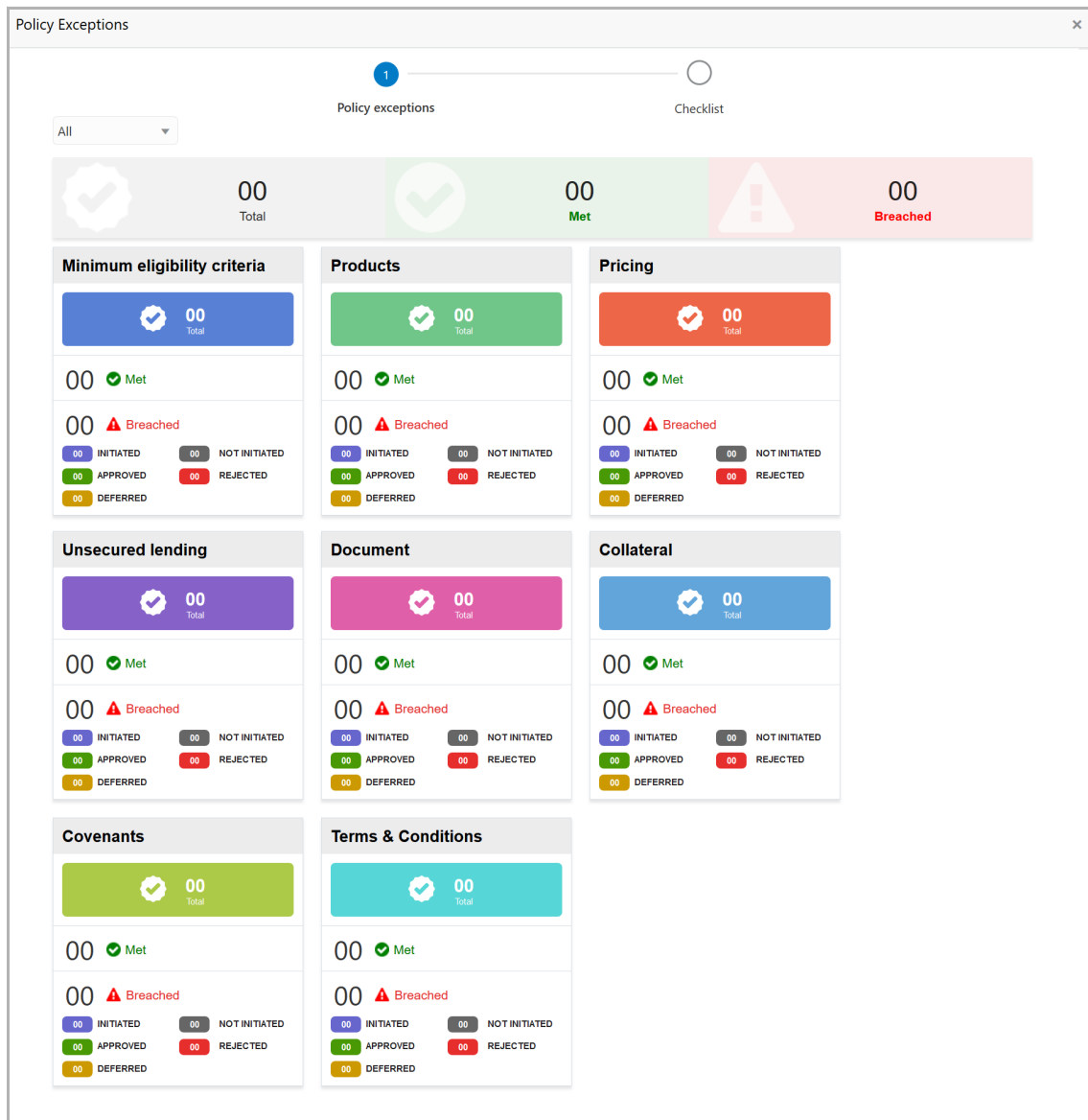
Chapter 4 - Documentation

9. Click **Next**. The *Comments* page appears.

10. Type the overall comments for the Documentation stage.
11. Click **Post**. The comments are posted below the **Comments** text box.
12. To hold the documentation task, click **Hold**.
13. To go back to the previous page and modify necessary details, click **Back**.
14. To save and exit the window, click **Save & Close**.
15. If changes are not necessary, click **Submit**.
16. To exit the window without saving information, click **Cancel**.

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

Chapter 4 - Documentation



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

17. View the policy exceptions and click the **Checklist** data segment.

Chapter 4 - Documentation

Policy exceptions Checklist

No items to display.

* Outcome Proceed ▼ Submit

18. Select the **Outcome** as 'Proceed' and click **Submit**. The draft document is sent to the mentioned Email ID.

Chapter 4 - Manual Retry

Manual Retry

After successful completion of Credit Extension Documentation task, the extended expiry date details are automatically posted to ELCM. If any error occurs during the automatic hand-off process, the system generates the Manual Retry task in Free Task page.

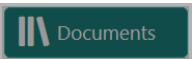
1. Navigate to **Tasks > Free Tasks**.
2. **Acquire & Edit** the required Manual Retry task. The *Manual Retry - Summary* page listing the hand-off error details is displayed.
3. View the **Hand-Off Error Details**.
4. Make necessary changes and **Submit** the task.

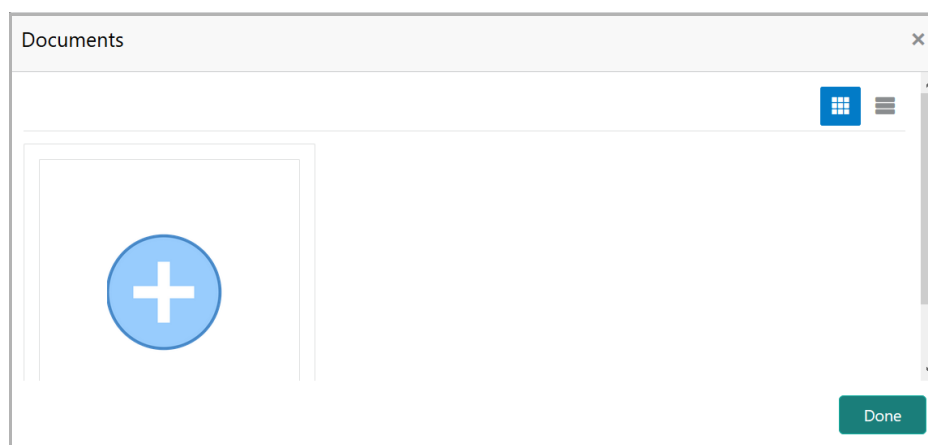
Chapter 4 - Document Upload

Document Upload and Checklist

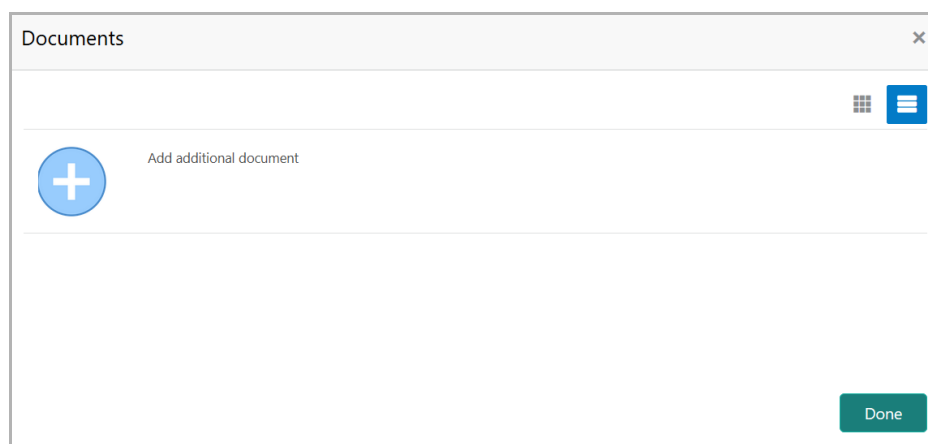
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Credit Extension process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the application. Documents added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

Steps to upload documents

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



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.



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

Chapter 4 - Document Upload

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 the **Document Description** that best describes the document.
7. Type the **Remarks** based on your need.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

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

Chapter 4 - Document Upload

The screenshot shows a 'Checklist' window with a title bar containing a close button. The main content area is titled 'Proposal Enrichment'. It contains three checklist items, each with a checkbox and a 'Remarks' button:

- ☒ Company Registration document Uploaded
- ☐ Incorporation document Uploaded
- ☐ Collateral document Uploaded

At the bottom of the window, there is a label '* Outcome' followed by a dropdown menu currently showing 'Proceed', and a 'Submit' button.

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

Chapter 4 - 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

Documentation Accessibility

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