

Oracle® Banking Credit Facilities Process Management Post Sanction Process User Guide



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ORACLE®

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1

Preface

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1.1 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

1.2 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.4 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches](#), [Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Related Resources

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

- *Oracle Banking Security Management System User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Getting Started User Guide*

1.8 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.9 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1-1 Acronyms and Abbreviations

Abbreviation	Description
System	Core Maintenance Module
NLP	Natural Language Processing
REST	Representational State Transfer

1.10 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Used to add a new record. When the user click New , the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.11 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize

Table 1-3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record

Table 1-3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

2

Overview

- [About Post Sanction Process](#)

2.1 About Post Sanction Process

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

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

- New credit proposal
- Amendment to existing proposal

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

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

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

3

Docket Generation

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

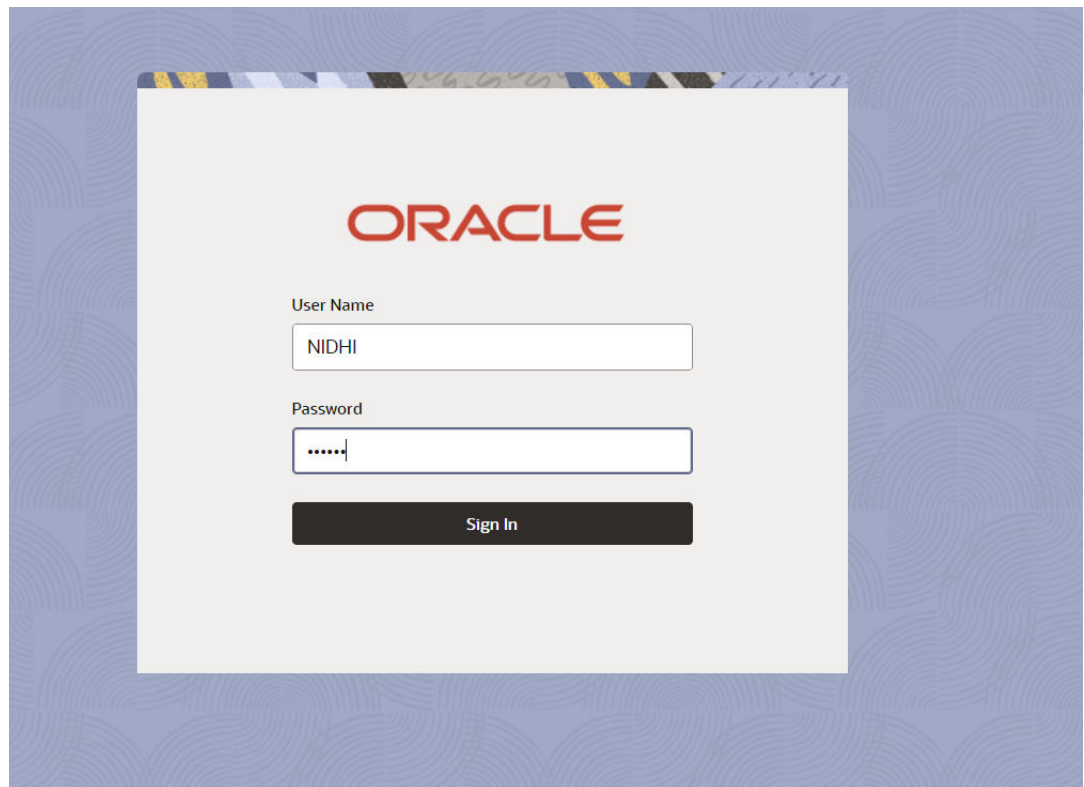
The following table provides a high level overview about the Docket Generation stage in PSN process.

Table 3-1 Docket Generation Information and Activities

Information available for user	Activities that can be performed by user
• Latest approved Credit Proposal (Gold copy) • Approved facility amount • Released facility amount	• Select Group for which PSN to be initiated • Initiate PSN

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

Figure 3-1 Login Screen



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

Figure 3-2 My Portfolio

Menu Item Search...

Credit Facilities

- Corporate
- Country Limit
- Credit 360
- Economic Dependency Analysis
- Financial Institution
- Initiate Appetite Management
- Initiate Group Concentration Amendment
- Initiate Group Concentration Extension
- Initiate Group Concentration Limit
- Initiate ICR
- Initiate PSN
- Initiate Terms and Condition Compliance
- Maintenance
- My Portfolio
- Project Portfolio

My Portfolio

Type to filter

+ New proposal

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

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

Figure 3-3 My Portfolio - Expanded View

Menu Item Search...

Credit Facilities

- Credit 360
- Economic Dependency Analysis
- Financial Institution
- Initiate Appetite Management
- Initiate Group Concentration Amendment
- Initiate Group Concentration Extension
- Initiate Group Concentration Limit
- Initiate ICR
- Initiate PSN
- Initiate Terms and Condition Compliance
- Maintenance
- My Portfolio
- Project Portfolio

My Portfolio

Type to filter

+ New proposal

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

Initiate process

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

★ Ratings

No items to display.

📅 Upcoming events

Upcoming events

No items to display.

📄 Financial info

No items to display.

[View all](#)

📄 WIP applications

[View all](#)

- 0 CP applications
- 0 GC applications
- 0 Collateral applications

Figure 3-4 My Portfolio - Expanded View

The screenshot shows the Oracle My Portfolio - Expanded View. The sidebar on the left contains navigation links: Credit 360, Economic Dependency Analysis, Financial Institution, Initiate Appetite Management, Initiate Group Concentration Amendment, Initiate Group Concentration Extension, Initiate Group Concentration Limit, Initiate ICR, Initiate PSN, Initiate Terms and Condition Compliance, Maintenance, My Portfolio, and Project Portfolio. The main content area features a table with columns: Customer, Customer ID, Amount sanctioned, Balance available, Earmarked, and Annual review date. The table lists two customers: 'psn party 09' (PTY2022A09) and 'psn party 06' (PTY2022A06). Below the table, there are sections for Entities (1), Funded (\$0.00), Ratings (No items to display), and Upcoming events (No items to display). A dropdown menu is open, showing options: Initiate amendment, Initiate PSN, Initiate closure, Initiate terms and conditions compliance, Initiate GC amendment, Initiate GC extension, Initiate facility review, Initiate SF credit process, and Initiate credit extension process.

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

Party selection screen is displayed below:

Figure 3-5 Party Selection

The screenshot shows the Oracle Initiate PSN Party Selection screen. The table has columns: Action, Party ID, Party Name, No of Entities, Approved Facility Amount, Released Facility Amount, Collateral Value, and Collateral Held Value. The table lists one party: 'psn party 06' (PTY2022A06) with 1 entity, an approved facility amount of \$100,000.00, and a released facility amount of \$0.00. A dropdown menu is open, showing options: Initiate PSN and WIP PSN.

- Summary
- Write Up
- Limit Configuration
- Facilities Layout Options
- Collateral
- Covenants
- Terms and Conditions
- Comments

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

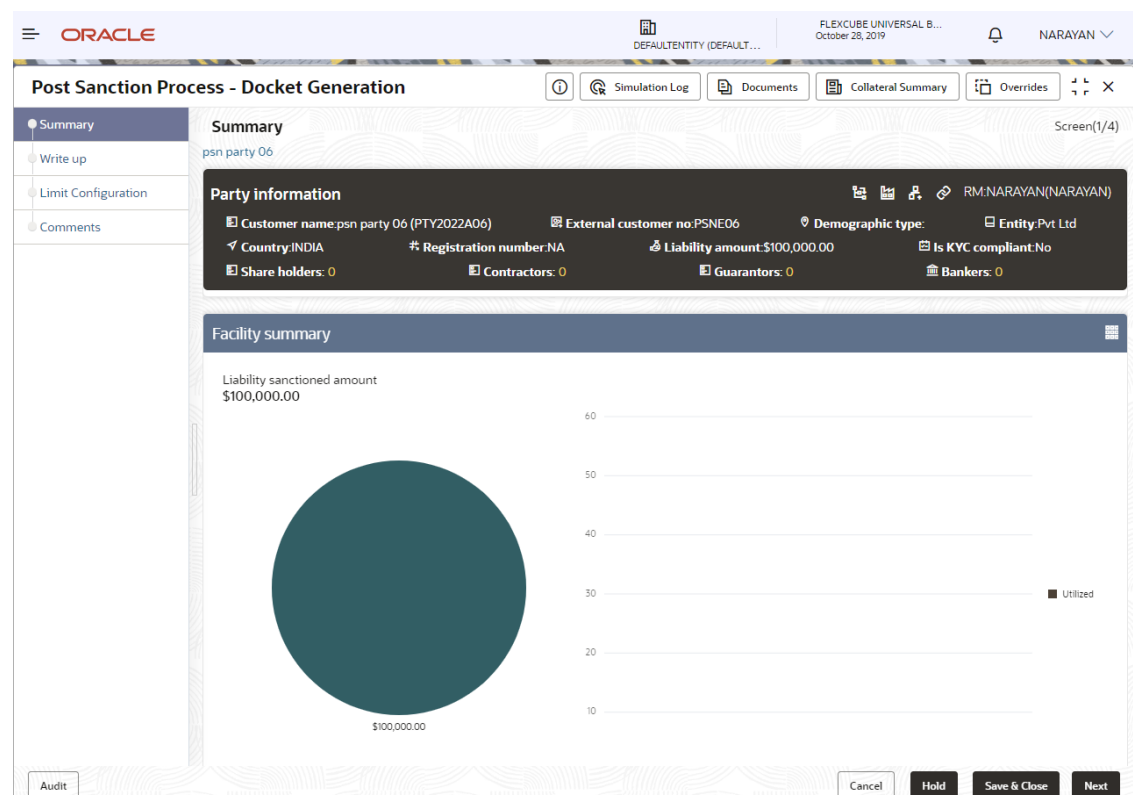


Figure 3-7 Summary

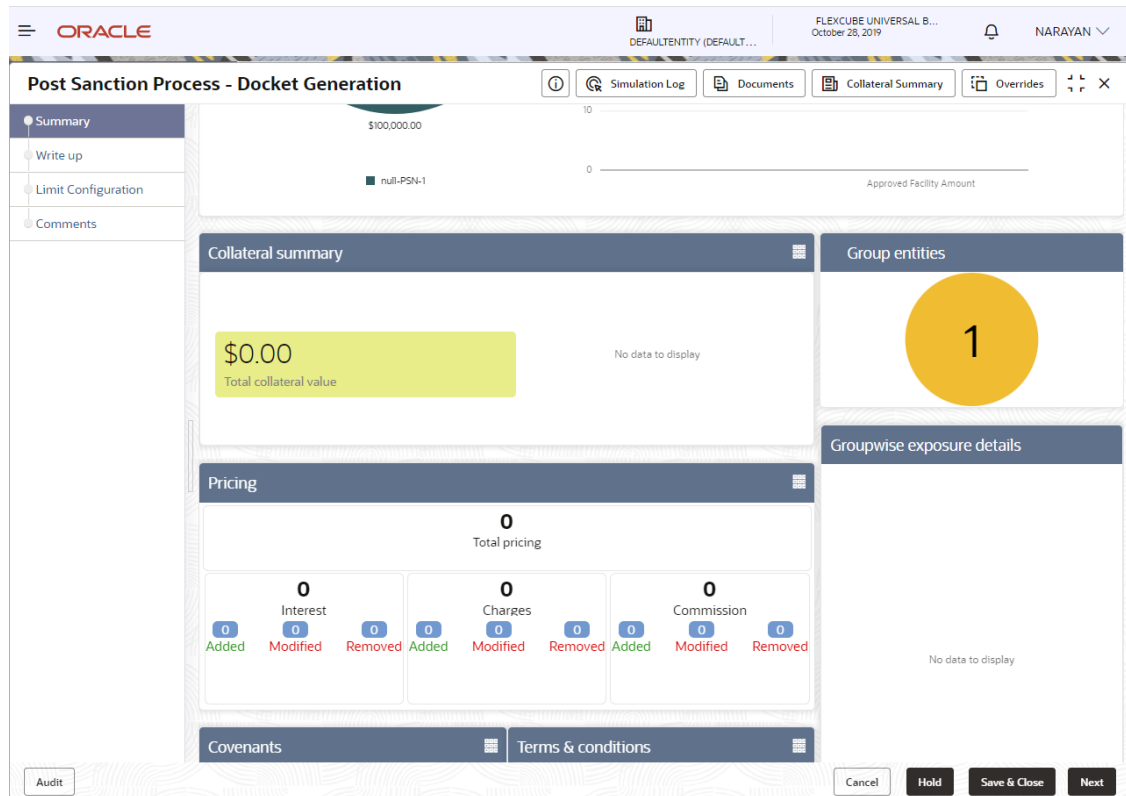


Figure 3-8 Summary

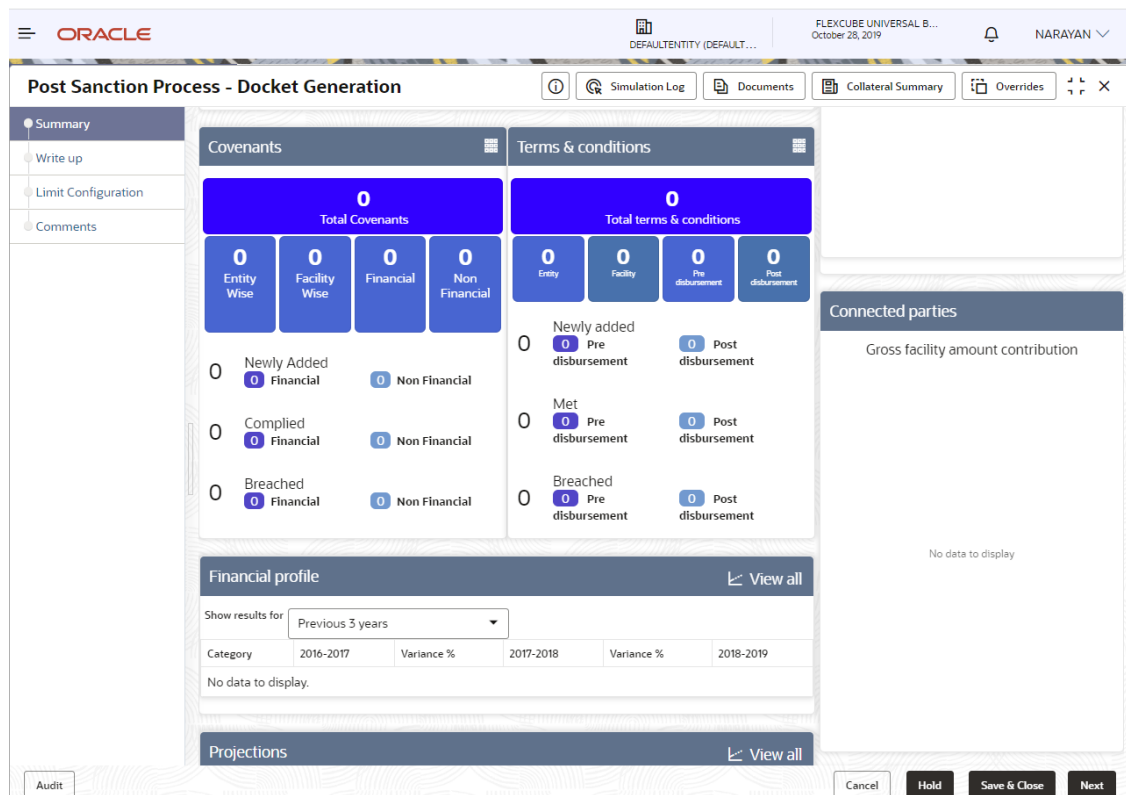


Figure 3-9 Summary

The screenshot displays the Oracle Credit 360 interface for the 'Post Sanction Process - Docket Generation' module. The top navigation bar includes the Oracle logo, user information (NARAYAN), and system details (FLEXCUBE UNIVERSAL B..., October 28, 2019). The main content area is divided into a sidebar and a central pane. The sidebar on the left contains a list of options: Summary (selected), Write up, Limit Configuration, and Comments. The central pane is titled 'Post Sanction Process - Docket Generation' and features a 'Summary' tab. Below the tab, there is a 'Projections' section with a 'Show results for' dropdown set to 'Next 3 years'. A table with columns 'Category', '2019-2020', 'Variance %', '2020-2021', 'Variance %', and '2021-2022' is shown, but it contains 'No data to display.' Below this is a large area with a repeating pattern. On the right side of the central pane, there is a 'WIP applications' section with a 'View all' link. It lists various application types with counts: CP applications (1), GC applications (0), Collateral applications (0), FI applications (0), Policy applications (0), and PSN applications (3). Below this is a 'Project Limit Summary' section, also showing 'No data to display.' At the bottom of the screen, there is a bar with buttons: 'Audit', 'Cancel', 'Hold', 'Save & Close', and 'Next'.

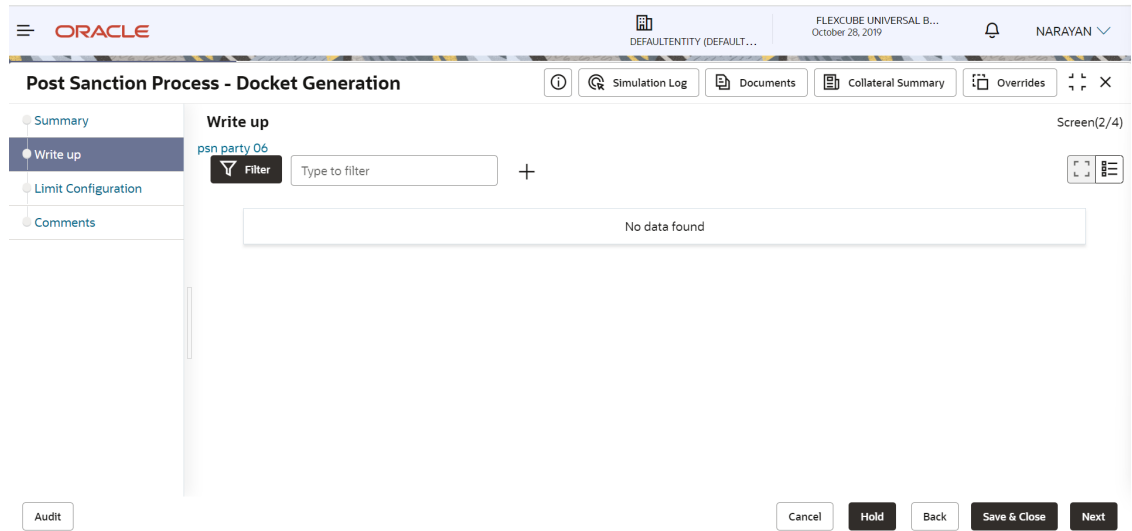
Refer **Credit 360** User Guide for information on actions that can be performed in the **Summary** screen.

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

3.2 Write Up

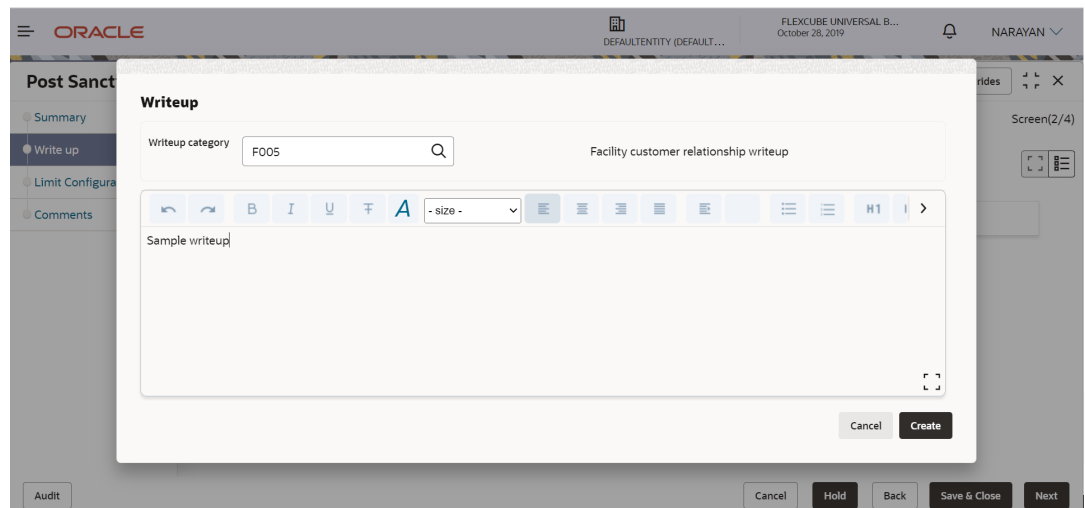
The **Write up** screen is displayed only if it is configured in the Maintenance module. You can add any additional information related to the party or facility in this screen.

Figure 3-10 Write up



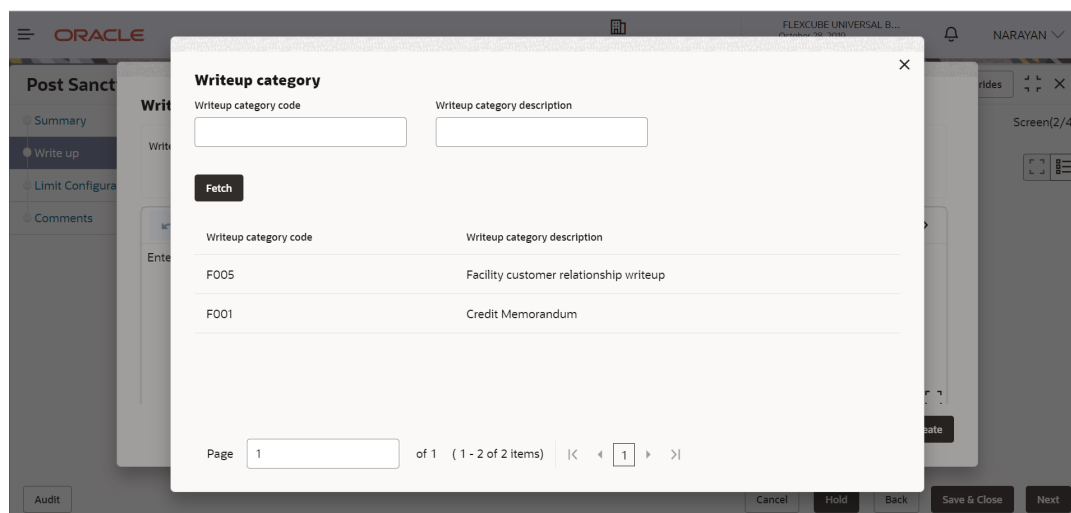
1. To add write-up, click **Add** icon. The **Write Up** window appears

Figure 3-11 Write Up



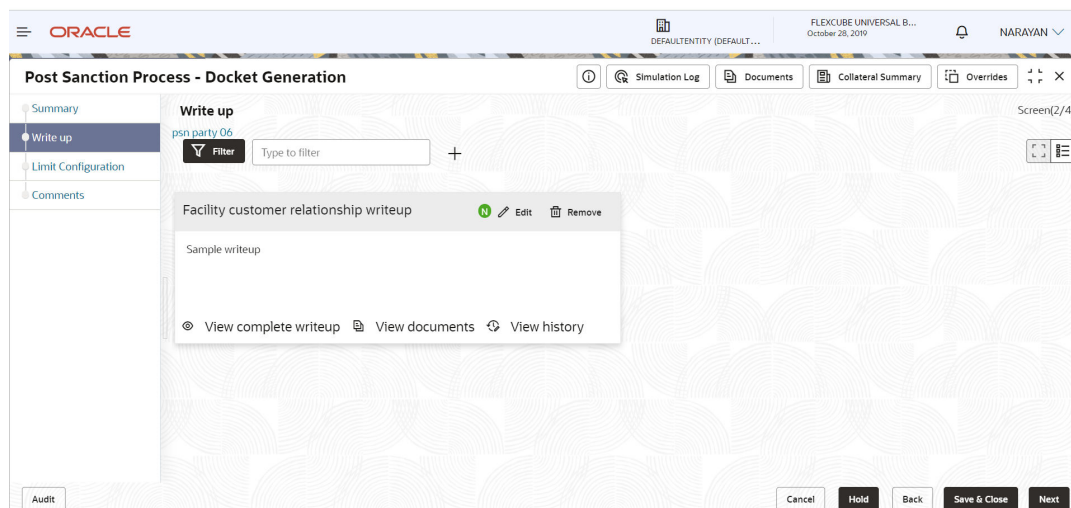
2. Click **Search** icon in **Writeup Category** field. The list of categories maintained in the Maintenance module is displayed in **Writeup Category** window.

Figure 3-12 Writeup Category



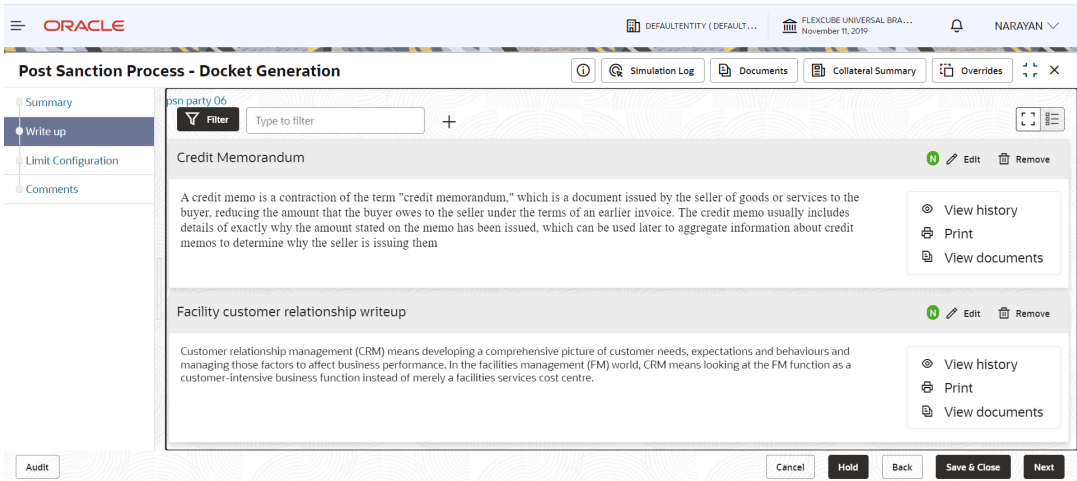
3. Click on the required category code. Selected code is displayed in **Writeup Category** field
4. Enter the observations in the text box and click **Create**. The observations are added in **Write Up** page as shown below:

Figure 3-13 Write Up



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

Figure 3-14 Expanded View



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

Figure 3-15 Tile View

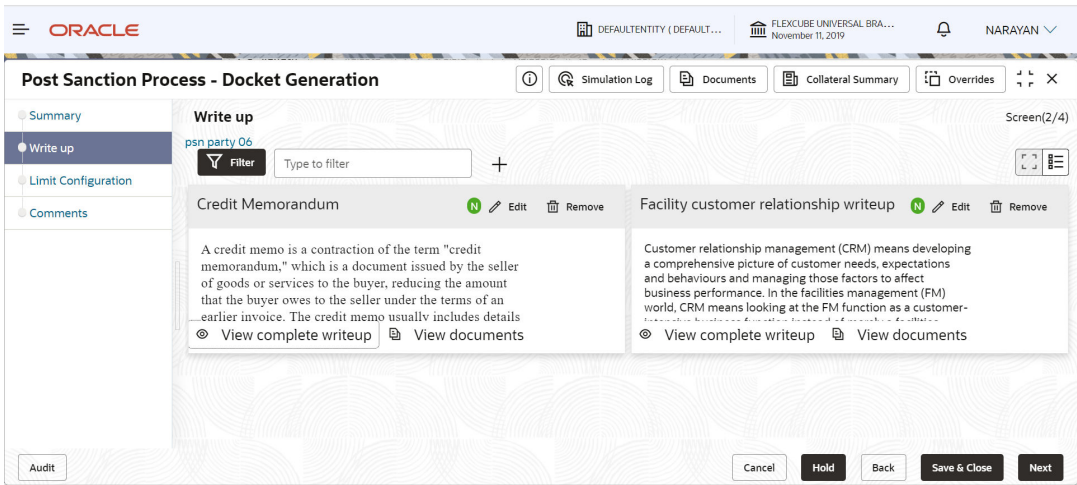
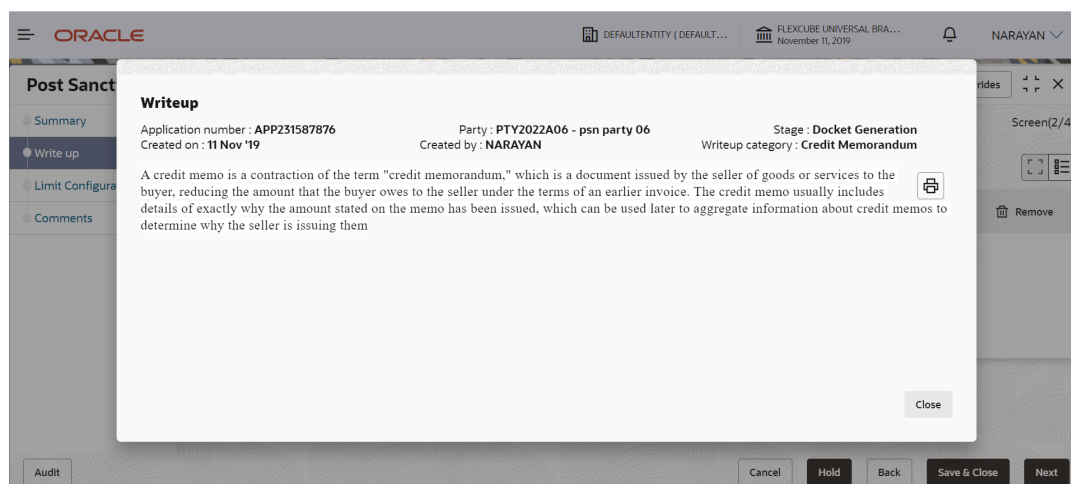


Figure 3-16 Complete View



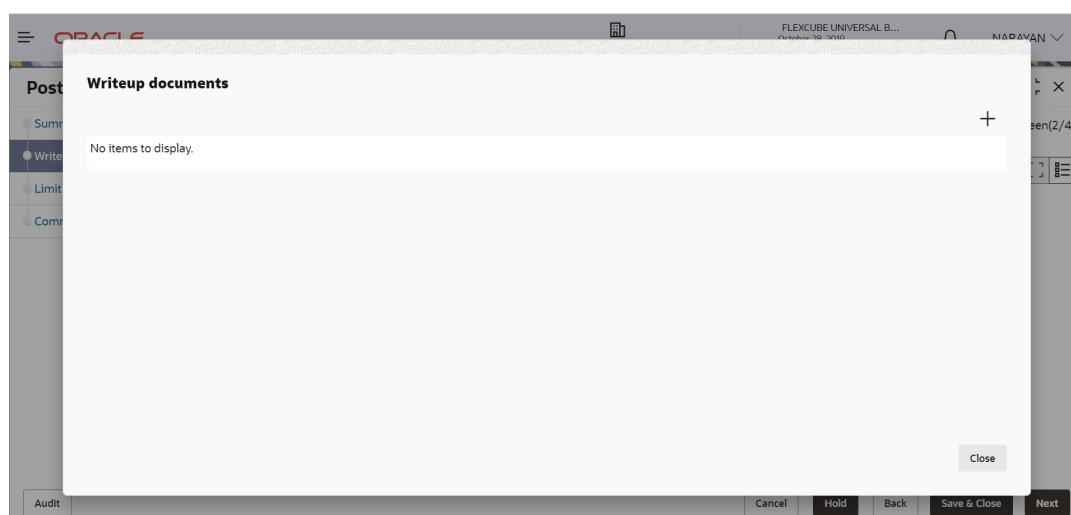
6. To modify the writeup, click **Edit** icon and change the information.
7. To delete the writeup, click **Remove** icon. A confirmation message appears.
8. Click **Yes**. The writeup is removed.
9. To view the writeup history, click **View History** icon.
10. To print the write up, click **Print**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

 Note:

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

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

Figure 3-17 Write Up Documents



12. To add new documents, click **Add New Documents**.

13. To exit **Writeup Documents** window, click **Close**.
14. To go to the next page, click **Next**. The **Limit Configuration** page appears.

3.3 Limit Configuration

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

Figure 3-18 Limit Configuration

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

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Screen(3/4)

Limit Configuration

psn party 06

Facilities Collaterals Covenants Terms and conditions

Liability details

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

Filter Type to filter

Actions

Release expiry date

Release all

Release amount

PSN1

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

Facility description:
Next review date:
Release amount:

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

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

Audit

Cancel Hold Back Save & Close Next

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

Figure 3-19 Release All

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

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Screen(3/4)

Limit Configuration

psn party 06

Facilities Collaterals Covenants Terms and conditions

Liability details

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

Filter Type to filter

Actions

Release expiry date

Release all

Release amount

PSN1

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

Facility description:
Next review date:
Release amount:

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

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

Audit

Cancel Hold Back Save & Close Next

Release all

☒ Include child customer facilities

☒ Include joint customer facilities

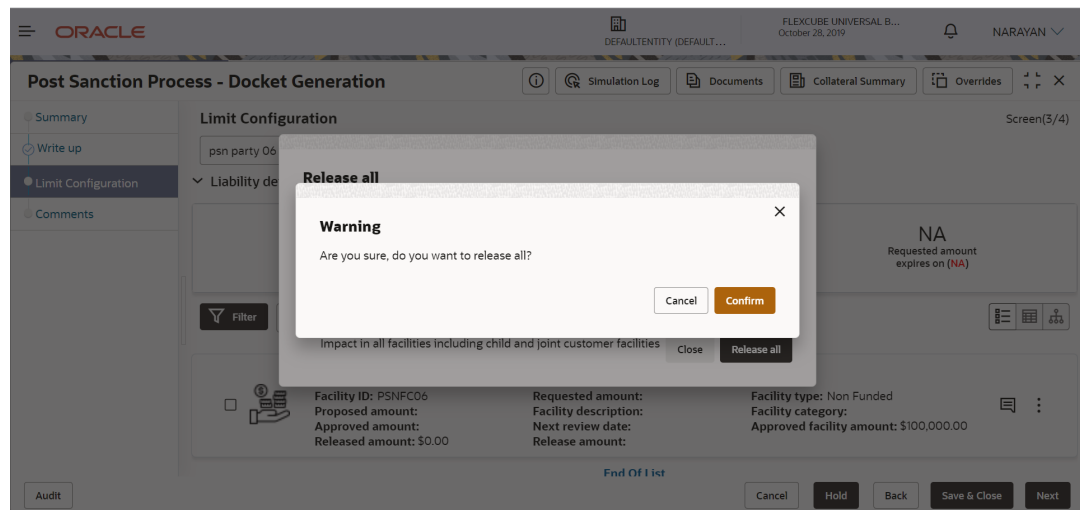
Impact in all facilities including child and joint customer facilities

Close 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.

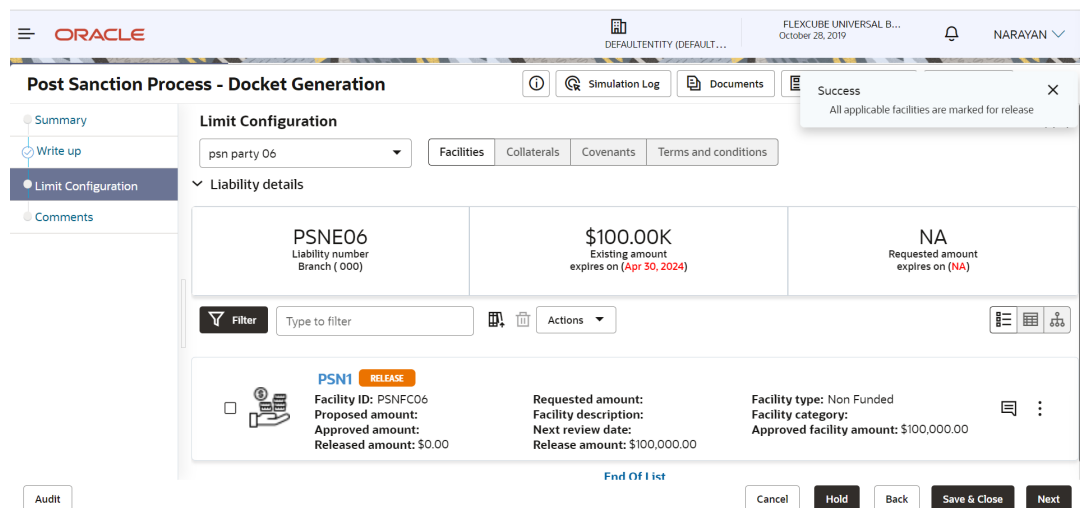
Figure 3-20 Release All - Warning



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.

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

Figure 3-22 Release Expiry Date

The screenshot shows the Oracle Post Sanction Process - Docket Generation interface. The 'Limit Configuration' section is active, displaying a table with columns for Facility ID, Existing amount, and Requested amount. The 'Release expiry date' action is highlighted in the Actions dropdown menu.

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

Actions dropdown menu options:

- Release expiry date
- Release all

Facility details for PSN1:

- Facility ID: PSNFC06
- Proposed amount: \$100,000.00
- Approved amount: \$0.00
- Released amount: \$0.00
- Facility type: Non Funded
- Facility category: Approved facility amount: \$100,000.00

Buttons: Cancel, Hold, Back, Save & Close, Next

Figure 3-23 Release Expiry Date

The screenshot shows the Oracle Post Sanction Process - Docket Generation interface with the 'Release expiry date' dialog box open. The dialog box contains the following information:

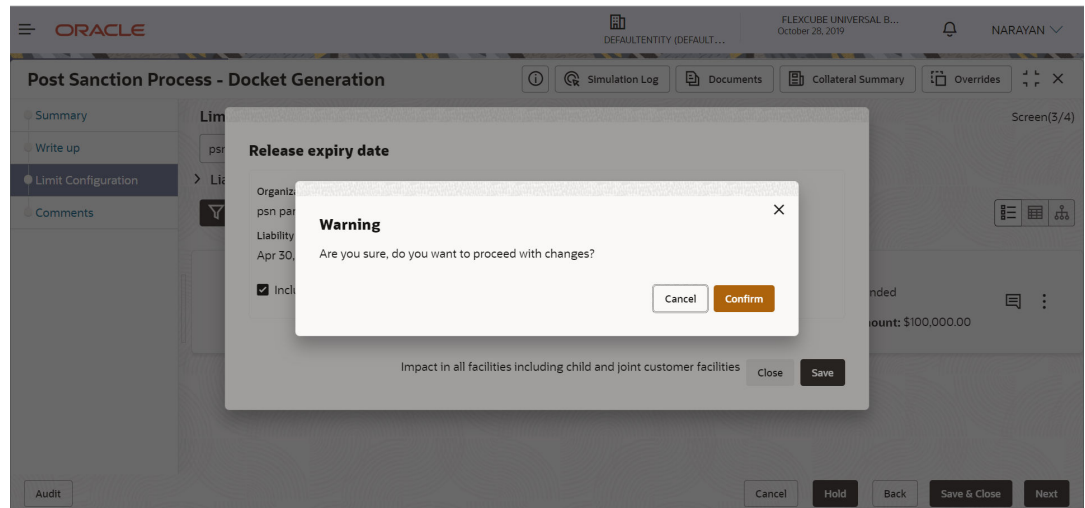
- Organization name: psn party 06
- Liability expiry date: Apr 30, 2024
- Release expiry date: [Date picker]
- Include joint customer facilities: ☒
- Include child customer facilities: ☒

Buttons: Close, Save

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

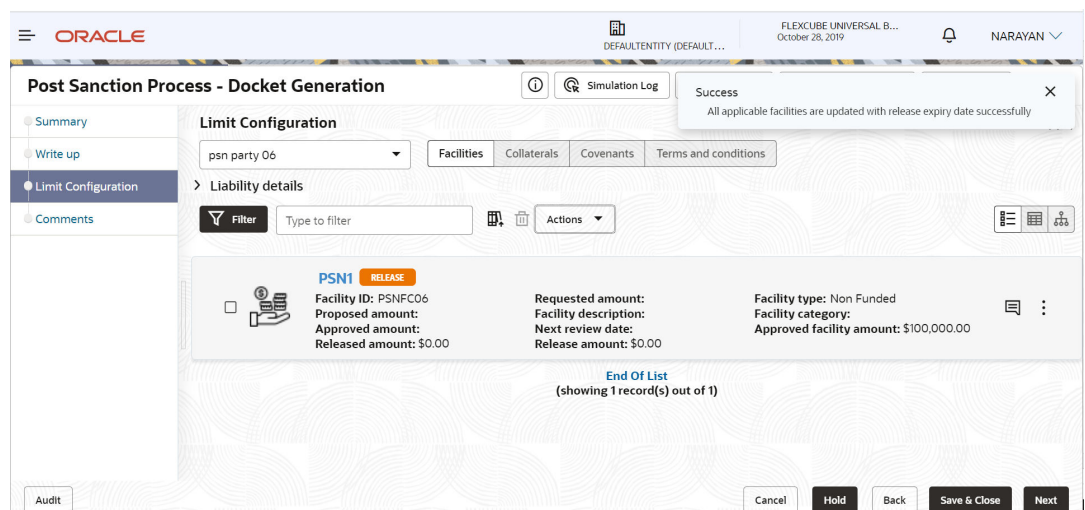
Click **Save**. The **Warning** window is displayed.

Figure 3-24 Release Expiry Date- Warning



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

Figure 3-25 Limit Configuration - Release Expiry Date Updated



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

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

Figure 3-26 Edit Facility

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

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Summary Write up Limit Configuration Comments

Limit Configuration

psn party 06

Facilities Collaterals Covenants Terms and conditions

Liability details

PSNE06
Liability number
Branch (000)

\$100.00K
Existing amount
expires on (Apr 30, 2024)

NA
Requested amount
expires on (NA)

Filter Type to filter Actions

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

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

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

Edit facility
Remove from PSN
Link document

End Of List

Audit

Cancel Hold Back Save & Close Next

Figure 3-27 Facility Details

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

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Summary Write up Limit Configuration Comments

Facility Details

Facility basic info
Schedule
Tenor restrictions
Exposure
Fee
Pool linkage
Pricing
Facility collateral linkage
Credit rating
FX rate revaluation
Utilization history

NA - NA

Save

Basic info

Line code
PSN

Line serial number
1

Facility description
Enter facility description
Required

Branch
000

Parent facility ID
FLEXCUBE UNIVERSAL BRANCH

Facility category

Project Id

Facility type
☐ Funded ☒ Non Funded
☐ Cascade

Commitment status
☐ Committed ☐ Cascade
☒ Uncommitted

Secured?
☐ Cascade

Revaluation required
Rate agreement required

Sanction

Currency
USD

Requested amount

Proposed amount

Approved amount

Sanctioned amount
\$100,000.00

Day light limit

Shadow limit

Effective line amount

Limit amount basis

Save

Cancel

End Of List

Audit

Cancel Hold Back Save & Close Next

Figure 3-28 Facility Details

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

Post NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Shadow limit

☐ Shadow limit

Effective line amount

\$0.00

Limit amount basis

Bulk payment

☐ Bulk payment

Internal remarks

Availability

Line start date

May 1, 2021

Line expiry date

May 1, 2025

Renewal date

Unadvised

☐

Availability period

(in months)

Release

Release type

☒ Full

☐ Partial

Released amount

\$0.00

Yet to be released amount

\$100,000.00

Release amount

\$100,000.00

Release expiry date

Save

Cancel

Audit

End Of List

Cancel Hold Back Save & Close Next

Figure 3-29 Facility Details

Post

Summ

Write

Limit

Comm

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Limit review

Next review date

Review frequency

Utilization

Available amount

\$0.00

Blocked amount

\$0.00

Utilized amount

\$0.00

Total repaid amount

\$0.00

OSUC amount

\$0.00

Utilization tracking

Local

Exception

Exception transaction amount

Netting required

Exception breach percentage

Utilization statistics

Net utilization

\$0.00

Peak utilization

\$0.00

Average utilization

\$0.00

Restrictions

Customer

Allowed

Disallowed

Customer No

Customer Name

Short Name

External Customer No

Save

Cancel

Audit

Cancel

Hold

Back

Save & Close

Next

Figure 3-30 Facility Details

Note:

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

6. Post Sanction Details

7. Select the facility **Release Type**. The options available are: **Full** and **Partial**.

8. In the **Release Amount** field, specify the amount to be released.

The system allows to enter the **Release Amount**, only if **Partial** is selected as **Release Type**. In this case, you cannot enter the full amount manually.

If **Full** is selected as the **Release Type**, the **Release Amount** is automatically filled with the **Approved Facility Amount**.

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

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

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

Figure 3-31 Post Sanction Process

Oracle
FLEXCUBE UNIVERSAL B...
October 26, 2019
NARAYAN

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Summary
Write up
Limit Configuration
Comments

Limit Configuration

psn party 06 Facilities Collaterals Covenants Terms and conditions

Liability details

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

Filter Type to filter Actions

☐	PSN1 RELEASE Facility ID: PSNFC06 Proposed amount: Approved amount: Released amount: \$0.00	Requested amount: Facility description: Next review date: Release amount: \$100,000.00	Facility type: Non Funded Facility category: Approved facility amount: \$100,000.00
--------------------------	--	---	---

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

Audit Cancel Hold Back Save & Close Next

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

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

Note:

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

- 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

Oracle
FLEXCUBE UNIVERSAL B...
October 26, 2019
NARAYAN

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Summary
Write up
Limit Configuration
Comments

Limit Configuration

psn party 06 Facilities Collaterals Covenants Terms and conditions

Liability details

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

Filter Type to filter Actions

☐	PSN1 RELEASE Facility ID: PSNFC06 Proposed amount: Approved amount: Released amount: \$0.00	Requested amount: Facility description: Next review date: Release amount: \$100,000.00	Facility type: Non Funded Facility category: Approved facility amount: \$100,000.00
--------------------------	--	---	---

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

Audit Cancel Hold Back Save & Close Next

Document

No items to display.

Close

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

Figure 3-33 Add New Documents

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

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

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

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

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

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

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

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

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

3.4 Facilities Layout Options

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

The layout is changed as shown below.

Figure 3-34 Facilities - Table View

The screenshot displays the Oracle Post Sanction Process - Docket Generation interface. The top navigation bar includes the Oracle logo, user information (NARAYAN), and system details (FLEXCUBE UNIVERSAL B..., October 28, 2019). The main header is "Post Sanction Process - Docket Generation". Below this, there are tabs for "Simulation Log", "Documents", "Collateral Summary", and "Overrides". The left sidebar contains a navigation menu with "Summary", "Write up", "Limit Configuration" (selected), and "Comments". The main content area is titled "Limit Configuration" and shows a dropdown for "psn party 06". Below this, there are tabs for "Facilities", "Collaterals", "Covenants", and "Terms and conditions". The "Facilities" tab is active, displaying a table view of liability details. The table has columns for Action, Line number, Facility type, Facility category, Writeups, Facility description, Next review date, Requested amount, Proposed amount, Approved amount, Parent line number, Approved facility amount, Released amount, and Release amount. The first row shows a facility with Line number "R", Facility type "PSN1", Facility category "NF", and Facility description "desc". The table also shows a summary of the liability details: PSNE06 (Liability number, Branch (000)), \$100.00K (Existing amount, expires on Apr 30, 2024), and NA (Requested amount, expires on NA). At the bottom, there are buttons for "Audit", "Cancel", "Hold", "Back", "Save & Close", and "Next".

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Summary Write up Limit Configuration Comments

Limit Configuration

psn party 06

Facilities Collaterals Covenants Terms and conditions

Liability details

PSNE06
Liability number
Branch (000)

\$100.00K
Existing amount
expires on (Apr 30, 2024)

NA
Requested amount
expires on (NA)

Actions

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

Audit Cancel Hold Back Save & Close Next

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

Figure 3-35 Facilities - Structure View

The screenshot shows the Oracle Post Sanction Process - Docket Generation interface. The top navigation bar includes the Oracle logo, user information (NARAYAN), and various tabs (Simulation Log, Documents, Collateral Summary, Overrides). The main section is titled "Post Sanction Process - Docket Generation" and includes a "Limit Configuration" dropdown menu. The "Limit Configuration" section shows "psn party 06" selected, with tabs for "Facilities", "Collaterals", "Covenants", and "Terms and conditions". The "Liability details" section displays a table with the following information:

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

Below the table, a hierarchical structure is shown. The root node is "psn party 06" (2 children). It branches into "Funded" (0 children) and "Non Funded" (1 child). The "Non Funded" node further branches into "PSN1 desc: RELEASE" (0 children).

The bottom of the interface includes an "Audit" button and a row of action buttons: "Cancel", "Hold", "Back", "Save & Close", and "Next".

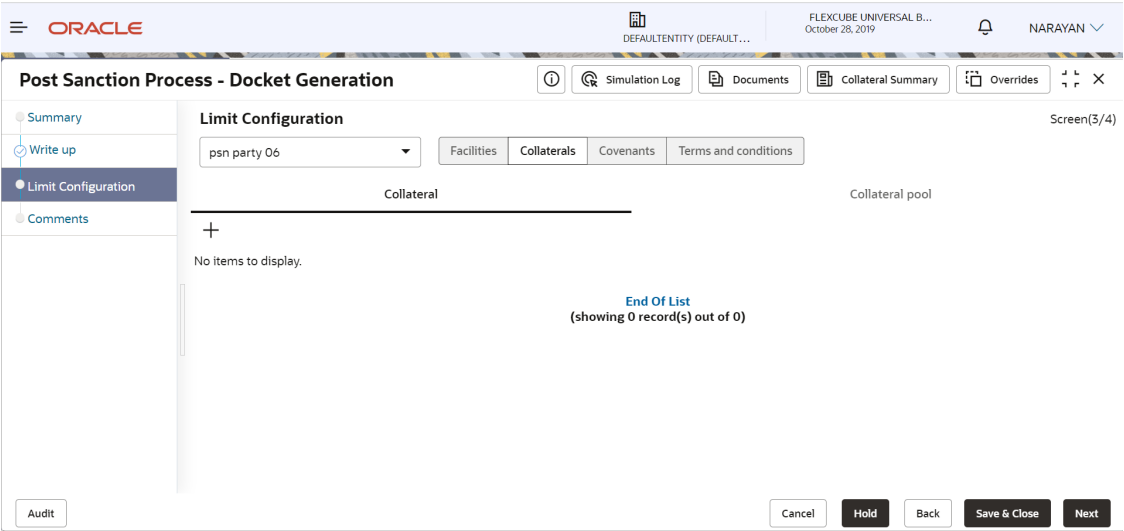
5. Select the required layout option.

The facility structure is changed to the selected layout.

3.5 Collateral

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

Figure 3-36 Collateral

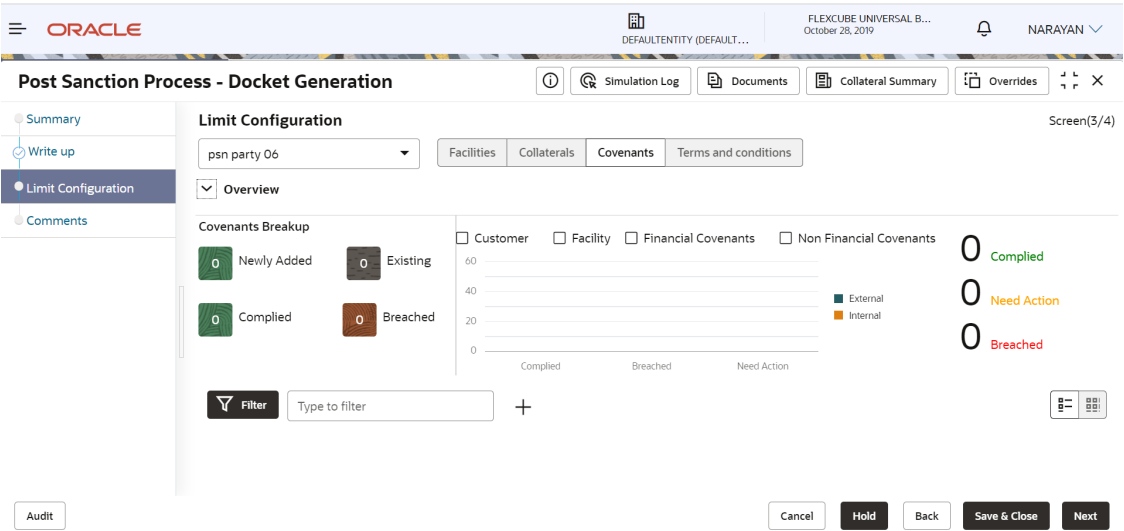


In the **Collateral** tab, you can view, modify or add collateral for the facility. Refer **Credit Proposal User Guide** for information on managing collateral.

3.6 Covenants

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

Figure 3-37 Covenants



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

3.7 Terms and Conditions

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

Figure 3-38 Terms and Conditions

The screenshot displays the Oracle 'Post Sanction Process - Docket Generation' interface. The top navigation bar includes the Oracle logo, user information (FLEXCUBE UNIVERSAL B..., October 28, 2019, NARAYAN), and a search icon. The main header is 'Post Sanction Process - Docket Generation'. The left sidebar contains a menu with 'Summary', 'Write up', 'Limit Configuration' (selected), and 'Comments'. The main content area has a 'Limit Configuration' section with a dropdown menu showing 'psn party 06'. Below this is a filter section with a 'Filter' button and a text input 'Type to filter'. The main content area is empty, displaying 'No items to display.' and '(showing 0 record(s) out of 0)'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Next'.

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

2. To go to the next screen, click **Next**.
The **Comments** screen is displayed.

3.8 Comments

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

Figure 3-39 Comments

The screenshot shows the Oracle Flexcube Universal Banking interface. The main window is titled "Post Sanction Process - Docket Generation". On the left, there is a sidebar with navigation links: "Summary", "Write up", "Limit Configuration", and "Comments" (which is currently selected). The main content area is titled "Comments" and contains a large text box for entering comments. Below the text box is a "Post" button. At the bottom of the window, there are several buttons: "Audit", "Cancel", "Hold", "Back", "Save & Close", and "Submit". The top of the window shows the Oracle logo, user information (NARAYAN), and system details (FLEXCUBE UNIVERSAL B..., October 28, 2019).

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

Figure 3-40 Policy Exception

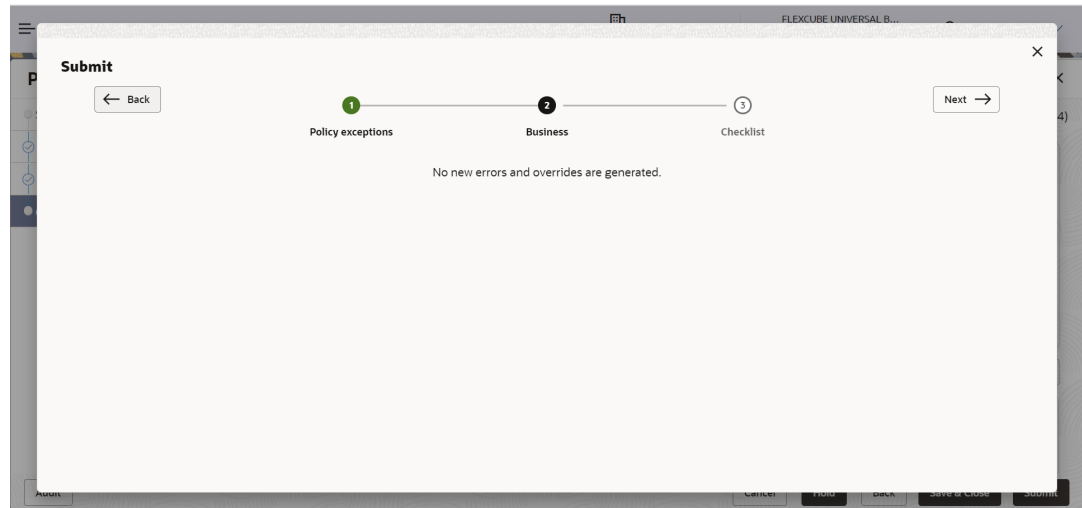
The screenshot shows a 'Submit' window for a 'Policy Exception'. At the top, there is a progress bar with three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Business' step is currently active. Below the progress bar, there is a dropdown menu set to 'All'. The main content area is a grid of policy exception categories, each with a status indicator (checkmark or warning triangle) and a count of '00'.

Category	Status	Count
Total	Met	00
Charge	Met	00
Interest	Met	00
Commission	Met	00
Product	Met	00
Collateral	Met	00
Minimum Eligibility Criteria	Met	00
Terms And Conditions	Met	00
Covenant	Met	00
Document	Met	00

Each category card also displays a breakdown of counts for various statuses: Initiated, Not Initiated, Approved, Rejected, and Deferred. For example, the 'Charge' card shows 00 Initiated, 00 Not Initiated, 00 Approved, 00 Rejected, and 00 Deferred.

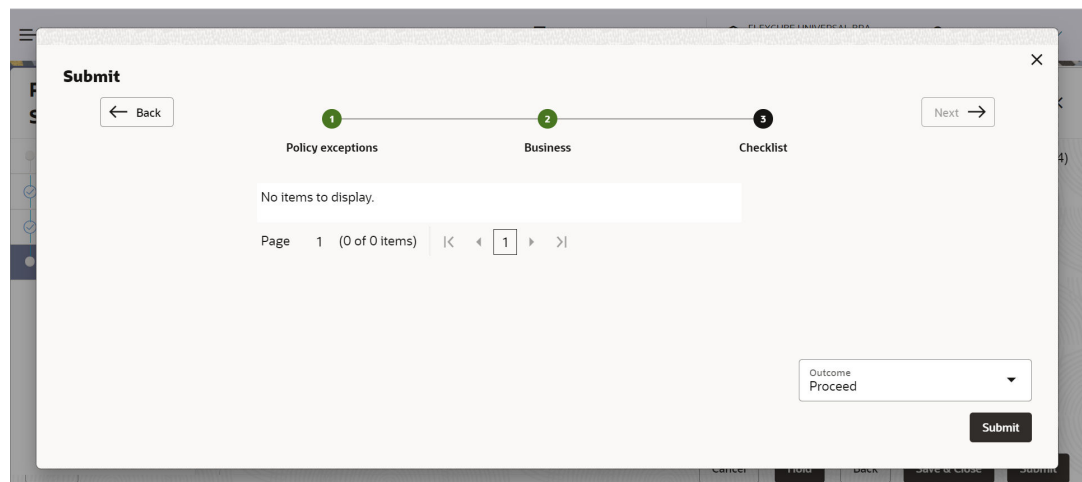
- Click **Next**, **Business** window appears:

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**.

4

Document Execution

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

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

Table 4-1 Document Execution Information and Activities

Information available for user	Activities that can be performed by user
• 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**.

5

Business Head Review

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

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

Table 5-1 Business Head Review Information and Activities

Information available for user	Activities that can be performed by user
• 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 previous stage • Review the facility marked for release • Review the collateral updated as held • Update comments • Submit the application for document review • Send the application back for more information

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

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

6

Document Officer Review

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

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

Table 6-1 Document Officer Review Information and Activities

Information available for user	Activities that can be performed by user
• 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 • Review the facility marked for release • Review the collateral updated as held • Update comments • Submit the application for Legal check • Send the application back for more information

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

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

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

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

7

Legal Check

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

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

Table 7-1 Legal Check Information and Activities

Information available for user	Activities that can be performed by user
• 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.

8

Final Check

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

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

Table 8-1 Final Check Information and Activities

Information available for user	Activities that can be performed by user
• 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 **Outcome** is selected as **Proceed**, the PSN application is moved to the Limit Activation stage.

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

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

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) • 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	• Activating/Handoff of the limit amount to ELCM as per full or partial release done in previous stages • Handoff held collateral value to ELCM • Send the application back for any information • Complete the hand off process

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

- Proceed
- Send back for Additional Info

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

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

10

Document Upload

- [Document Upload and Checklist](#)

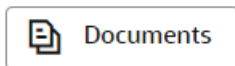
10.1 Document Upload and Checklist

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

Steps to upload documents

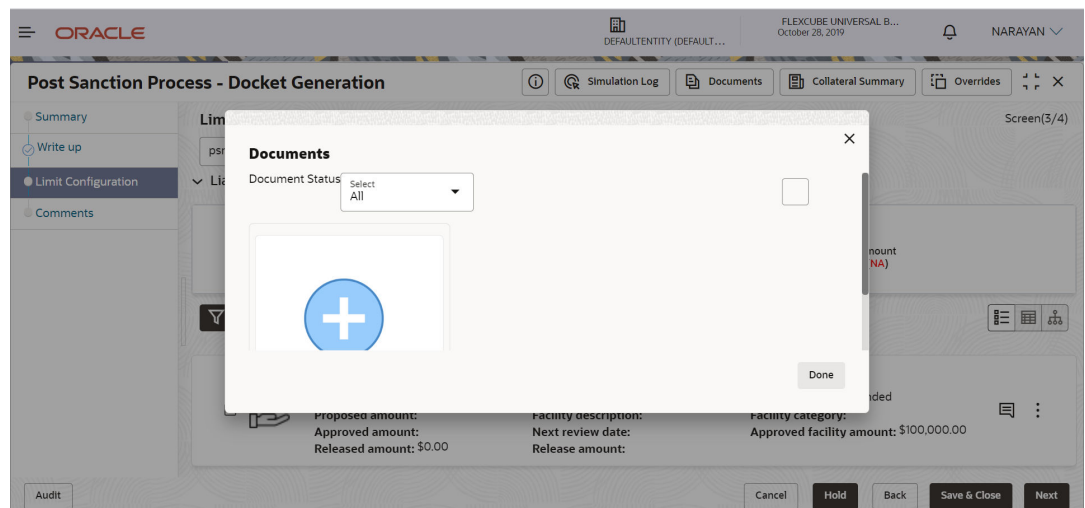
1. Click

Figure 10-1 Documents



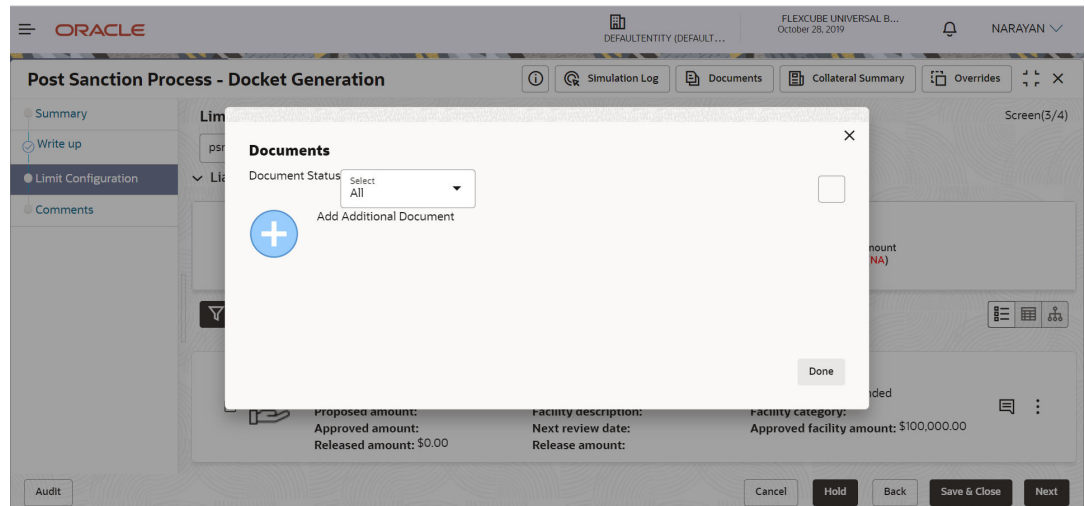
icon at the top right corner of any page. The **Documents** window appears.

Figure 10-2 Documents



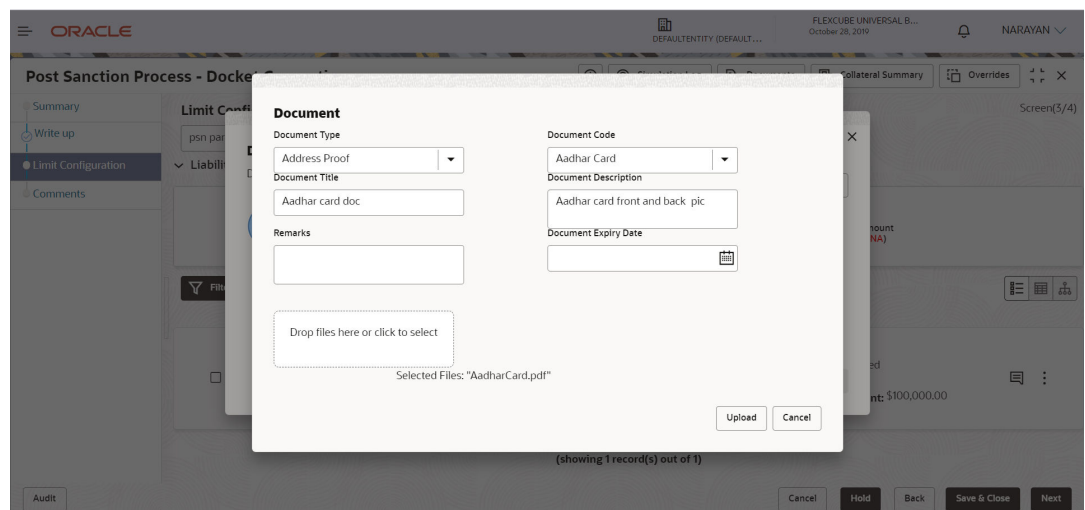
2. To change the table view to the list view, click the list icon at the top right corner. The **Documents** window appears as shown below.

Figure 10-3 Documents



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

Figure 10-4 Document Details



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

 Note:

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

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

Reference and Feedback

Reference and Feedback

References

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

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

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