

FI Credit Proposal Extension User Guide

# **Oracle Banking Credit Facilities Process Management**

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**ORACLE®**  
Financial Services

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# Chapter 1 - Preface

-

## Preface

[About this guide](#)

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

	This icon indicates a warning	This guide walks you through the FI Credit Proposal Extension process in OBCFPM to extend the expiry date of limit set for
---	-------------------------------	--

Financial Institutions.

### Intended Audience

This document is intended for the banking personnel responsible for monitoring and managing credit limit set for the Financial Institutions.

### Conventions Used






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

# 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 2 - Overview

■

### About FI Credit Proposal Extension

FI Credit Proposal Extension process in OBCFPM is a dedicated process to modify the expiry date of credit limit offered to the Financial Institutions. This process can be directly initiated by the bank as a result of credit review process or initiated based on the customer's request.

The various stages available in the FI Credit Proposal Extension process are:

- Credit Initiation
- Review and Recommendation
- Approval
- Draft Generation
- Customer Acceptance
- Handoff - Manual Retry (applicable only in case of automatic handoff failure)



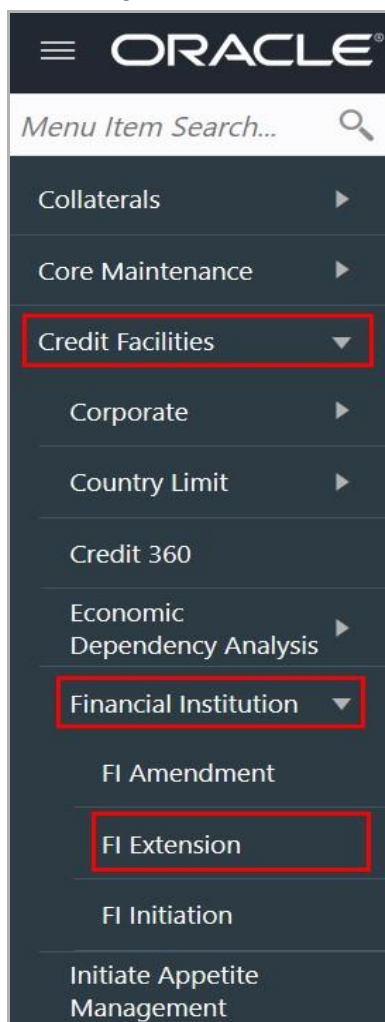
# Chapter 3 - Credit Initiation

## Credit Initiation

In this stage, the Relationship Manager can capture the customer's expiry extension request, and perform evaluation to determine the credit worthiness of the Financial Institution.

To initiate FI Credit Extension process, perform the following steps:

1. Login to OBCFPM.



2. Navigate to **Credit Facilities > Financial Institution > FI Extension** from the left menu. The *FI Extension* screen appears.

# Chapter 3 - Credit Initiation

Oracle FI Extension (DEFAULTTENTY) FLEXCUBE UNIVERSAL BRA... Apr 13, 2018

Menu Item Search...

Application Priority: ☒ Low ☐ Medium ☐ High

Application Branch: 004

Party Id: PTY203536470

**Party Information**

Customer Name: DanFI Demographic Type: Domestic Entity: Proprietorship Country: INDIA

Party Id: PTY203536470 Register No: 111 Liability Amount: \$12,000.00 Expiry date: Dec 30, 2020 Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

**WIP Applications**

Application Number	BranchCode	Priority	Party Id	Customer Name	Process Name	Current Stage
APP211394170	004	Low	PTY203536470	PTY203536470	FI Extension Process	Extension Review and Recommendation
APP211203824	004	Low	PTY203536470	DanFI	FI Amendment Process	Amendment Initiation
APP211203822	004	Low	PTY203536470	DanFI	FI Extension Process	Extension Initiation
APP211203792	000	Low	PTY203536470	DanFI	Credit Extension Process	Manual Retry
APP211183727	000	Low	PTY203536470		FI Amendment Process	Amendment Proposal Approval
APP21191034	004	Low	PTY203536470	DanFI	FI Amendment Process	Amendment Initiation

Initiate FI Extension Process

3. Select the FI extension **Application Priority**. The options available are Low, Medium, and High.
4. Select the **Application Branch**. Bank branches maintained in the system are displayed in the LOV.
5. Search and select the required **Party Id**.

The system displays the basic information about the selected party along with the WIP Applications available for the party.

6. Click **Initiate FI Extension Process**. The *Initiation - Kyc* page appears.

## KYC Evaluation

This data segment allows you to update the KYC details of the Financial Institution captured in FI Credit Proposal Initiation / Amendment process. KYC details must be up to date as it is necessary to determine the originality of the Financial Institution.

FI Extension Process - Extension Initiation

KYC

Filter Type to filter

**BANK**

Party Id: 005281 Entity Type: Proprietorship KYC Status: Evaluation Score: 0

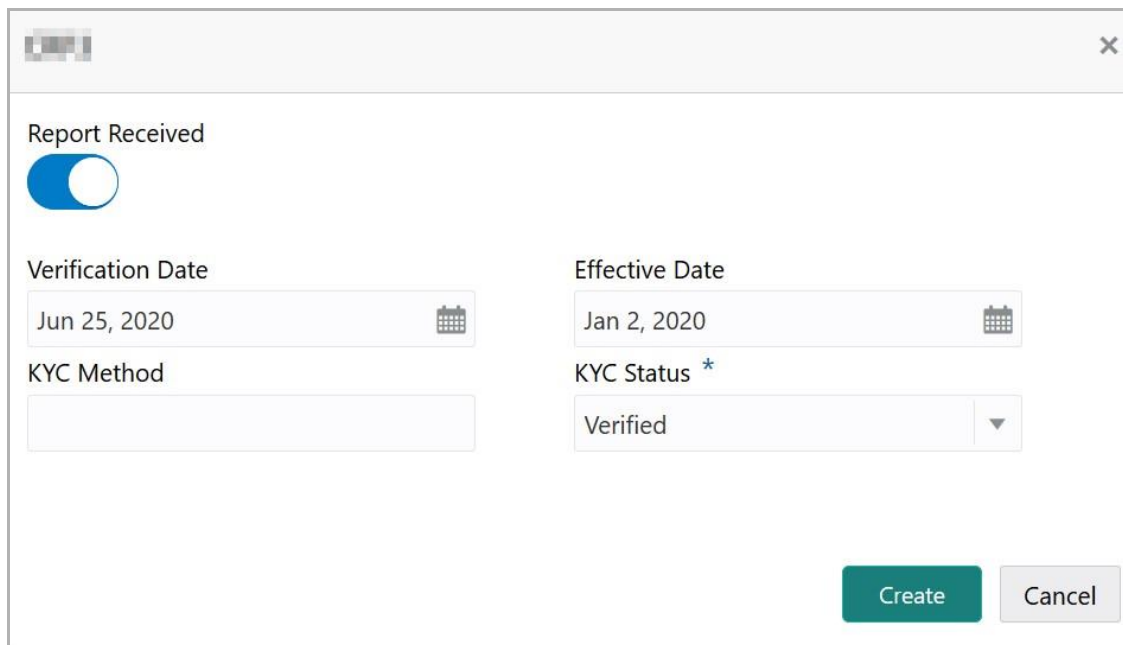
Verification Date: KYC Method:

Page 1 of 0 (1 - 0 of 0 items)

Audit Hold Back Next Save & Close Cancel

## Chapter 3 - Credit Initiation

7. Click or mouse hover on the hamburger icon. The following options appears:
  - KYC Details
  - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
8. To add the KYC Details, click **KYC Details** option. The *KYC Details* window appears:



Report Received

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method:

KYC Status: Verified

Create Cancel

9. If KYC report is available for the Financial Institution, enable the **Report Received** switch.
10. Click the calendar icon and select the KYC **Verification Date**.
11. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
12. Type the **KYC Method**. For example: Field verification is a KYC Method.
13. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.
14. Click **Create**. KYC details are updated in the *KYC* page as shown below.

# Chapter 3 - Credit Initiation

KYC Screen ( 2 / 3)

Filter

**OFSSS**  
Party Id : **PTY203221262**      Entity Type : **Pvt Ltd**      KYC Status : **Verified**  
Verification Date : **20-11-16**      KYC Method : **Field Verification**

⋮

Page  of 0 ( 1 - 0 of 0 items )    K   <   >   >

Hold Back Next Save & Close Cancel

- To perform KYC evaluation, click the hamburger icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation appears.

**KYC Evaluation**

< Previous Category
Next Category >
Total Score 9

**Profitability**
Score 3

Is the real financial strength significantly different from what is reflected in the financial statement?

Yes
No

Cancel Save

- Select answers for the available questions and click **Next Category**.
- Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

Total score is generated and displayed for the KYC evaluation based on each answer provided.

- Click **Save**. The *KYC* page is updated with the Evaluation Score as shown below.

# Chapter 3 - Credit Initiation

KYC

Screen ( 2 / 3)

Filter Type to filter

**OFSSS**

Party Id : **PTY203221262** Entity Type : **Pvt Ltd** KYC Status : **Verified**

Verification Date : **20-11-16** KYC Method : **Field Verification** **Evaluation Score : 12**

Page 1 of 0 ( 1 - 0 of 0 items ) K < > >

Hold Back Next Save & Close Cancel

- After adding KYC details or performing KYC evaluation, click **Next**. The *Risk Evaluation* page appears:

## Risk Evaluation

This data segment allows you to perform questionnaire-based risk evaluation for the Financial Institution.

FI Extension Process - Extension Initiation

Documents Collateral Summary Overrides

KYC Risk Evaluation Legal Evaluation Credit Evaluation Funding Requirement Policy Exception Write up Comments

Risk Evaluation

BANK 005281

Risk Evaluation

0

Evaluate

Screen ( 2 / 8)

Hold Back Next Save & Close Cancel

- Click **Evaluate** in the Risk Evaluation tile. The *Questionnaire* window appears.

## Chapter 3 - Credit Initiation

test fi

Total Score 5

Score 1

**Financial Risk** 1/3

Number of days company was unable to perform its functions in the last year due to machinery break down

✓ 15 - 20 days

7 - 10 days

Above 20 days

Less than a week

10 - 15 days

Comment

Cancel Save

21. Select answers for the available questions and click **Next Category**.
22. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

Risk score is generated and displayed for the Financial Institution based on the answers provided.

23. Click **Save**.

After performing the risk evaluation, a cumulative score appears in the Risk Evaluation tile.

24. Click **Next**. The *Legal Evaluation* page appears.

### Legal Evaluation

This data segment allows you to perform questionnaire-based legal evaluation for the Financial Institution.

## Chapter 3 - Credit Initiation

Legal Evaluation is similar to Risk Evaluation. Refer [“Risk Evaluation” on page 8](#) for information on performing legal evaluation.

25. After performing legal evaluation, click **Next**. The *Credit Evaluation* page appears.

### Credit Evaluation

This data segment allows you to perform credit evaluation to determine the credit worthiness of the Financial Institution.

26. To analyze the account conduct, click **Evaluate** in **Account Conduct** tile.

# Chapter 3 - Credit Initiation

Corporation > Account Conduct

Account OverView

Current Accounts

Loan Accounts

Deposit Accounts

Refresh

Add

View

Edit

Delete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Mo
489022244	USD	45000000000	30000000000		20000000000000	

Page 1 of 1 (1 of 1 items)

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Comment

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Enter text here...

Post

No items to display.

Close

27. To view the summary of current, loan and deposit accounts, click and expand the **Account Overview** section.
28. To add the current account, click **Add**. The *Current Account Performance Details* window appears.



## Chapter 3 - Credit Initiation

Current Account Performance Details

Current Account No *	Branch
489022244	004
Currency *	Average Credit Balance *
USD	\$45,000,000,000.00
Average Debit Balance *	Limit
\$3,000,000,000.00	
Current Balance	No Of Excess In 6 Months
\$2,000,000,000,000.00	0

OK
Clear
Cancel

29. Type the **Current Account No**.
30. Search and select the **Branch** and **Currency**.
31. Specify the following details in corresponding fields:
  - Average Credit Balance
  - Average Debit Balance
  - Limit
  - Current Balance
  - No Of Excess in 6 Months
32. Click **OK**. Details are added and displayed in *Current Accounts* page.
33. To refresh the current account list, click **Refresh**.
34. To view the current account details, select the current account and click **View**.
35. To modify the current account details, select the current account and click **Edit**.
36. To delete the current account details, select the current account and click **Delete**.
37. To add the loan account, click the **Loan Accounts** tab and then click **Add**. The *Loan Account Performance Details* window appears.

## Chapter 3 - Credit Initiation

Loan Account Performance Details

Loan Account No \*

3245343

Sanctioned Amount \*

\$450,000,000.00

EMI Paid

\$300,000,000.00

Balance Outstanding

\$150,000,000.00

Currency \*

USD

Tenor (In Months)

30

EMI Remaining

\$12.00

Discrepancy

☐

OK

Clear

Cancel

38. Type the **Loan Account No.**
39. Search and select the **Currency**.
40. Specify the following details in corresponding fields:
  - Sanctioned Amount
  - Tenor (In Months)
  - EMI Paid
  - EMI Remaining
  - Balance Outstanding
41. If there is a discrepancy in payment, enable the **Discrepancy** switch.
42. Click **OK**. Details are added and displayed in *Loan Accounts* page.
43. To refresh the loan account list, click **Refresh**.
44. To view the loan account details, select the loan account and click **View**.
45. To modify the loan account details, select the loan account and click **Edit**.
46. To delete the loan account details, select the loan account and click **Delete**.
47. To add the deposit account, click the **Deposit Accounts** tab and then click **Add**. The *Deposit Account Performance Details* window appears.

## Chapter 3 - Credit Initiation

Deposit Account Performance Details

Deposit Account No \*  
9000000022

Branch  
004

Balance  
\$5,000,000,000.00

Account Type \*  
Savings

Currency  
USD

OK Clear Cancel

48. Type the **Deposit Account No.**
49. Select the **Account Type** from the drop down list.
50. Search and select the **Branch** and **Currency**.
51. Specify the **Balance** in deposit account.
52. Click **OK**. Details are added and displayed in *Deposit Accounts* page.
53. To refresh the deposit account list, click **Refresh**.
54. To view the deposit account details, select the deposit account and click **View**.
55. To modify the deposit account details, select the deposit account and click **Edit**.
56. To delete the deposit account details, select the deposit account and click **Delete**.
57. **Post** the **Comments** for the account conduct.
58. Close the *Account Conduct* window. A score is generated for the account conduct and displayed in the *Qualitative Analysis* window.
59. To perform peer analysis, click **Evaluate** in **Peer Analysis** tile. The *Peer Analysis* window appears.

# Chapter 3 - Credit Initiation

ACME Corporation > Peer Analysis

Period

Quarter

Select Customer

Score

0

History

Ratio	Benchmark	Value
No data to display.		

Comment

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Enter text here...

Post

No items to display.

Close

60. Select the **Period** and the **Quarter** and then perform the peer analysis. A score is generated for the analysis.
61. **Post** the **Comment** for the Peer Analysis.
62. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
63. To perform financial analysis, click **Evaluate** in the **Financial Analysis** tile. The *Financial Analysis* window appears.

# Chapter 3 - Credit Initiation

ACME Corporation > Financial Analysis

Period

Quarter

Score

0

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
No items to display.									

Comment

Close

64. Select the **Period** and the **Quarter** and then perform the financial analysis. A score is generated for the analysis.
65. **Post** the **Comment** for the Financial Analysis.
66. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
67. To perform covenant analysis, click **Evaluate** in the **Covenant Analysis** tile. The *Covenant Analysis* window appears.

## Chapter 3 - Credit Initiation

ACME Corporation > Covenant Analysis

N.A.  
No Of New Covenants Proposed

N.A.  
No Of Existing Covenants

New Covenant Proposed

No items to display.

Page 1 (0 of 0 items) < 1 >

Existing Covenant Past Performance

No items to display.

Comment

Enter text here...

Post

No items to display.

Close

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

68. View the covenant details and **Post** the **Comments**.

69. Click **Close**. Met and Breached covenants are displayed in **Covenants** tile.

70. To analyze terms & conditions, click **Evaluate** in the **T&C Analysis** tile. The *T&C Analysis* window appears.

## Chapter 3 - Credit Initiation

ACME Corporation > T&C Analysis

0  
No Of New T&C Proposed

0  
No Of Existing T&C Compliance

**New Terms And Conditions Proposed**

Filter  ×

No items to display.

Page 1 of 0 (1 - 0 of 0 items) K < > X

**Existing Terms & conditions compliance**

Filter  ×

No items to display.

Page 1 of 0 (1 - 0 of 0 items) K < > X

**Comment**

Post

No items to display.

Close

In *T&C Analysis* window, the following information are displayed:

- New Terms And Conditions Proposed
  - Existing Terms & conditions compliance
71. View the terms and conditions and then **Post** the **Comments**.
  72. Click **Close**. Count of New, Removed and Modified terms and conditions is displayed in the **T&C Analysis** tile.
  73. To perform the analysis again, click **Edit** in the corresponding tile.
  74. To capture comments for the analysis, click **Comment** in the corresponding tile.
  75. After performing credit evaluation, click **Next**. The *Funding Requirement* page appears.

FI Extension Process - Extension Initiation

Documents Collateral Summary Overrides

KYC Risk Evaluation Legal Evaluation Credit Evaluation **Funding Requirement** Policy Exception Write up Comments

Funding Requirement

BANK

Liability details

005281  
Liability Number  
branch ( 004)

NA  
Existing Amount  
expires on (Dec 14, 2021)

NA  
Requested Amount  
expires on (May 7, 2020)

Filter Type to filter

Facility Id	Facility Category	Facility Type	Next Review Date	Facility Description
TRADELN1	Term Loan	Funded	Dec 20, 2020	AMAR BANK
LOANLN1	Term Loan	Funded	Dec 28, 2020	AMAR BANK

End Of List  
(showing 2 records) out of 21

Audit Hold Back Next Save & Close Cancel

## Funding Requirement

You can update the expiry date of liability and facilities offered to the Financial Institution (party) in this data segment.

To update Facility Expiry Date at liability level:

76. Expand and mouse hover on the **Liability details** section. The **Edit** icon appears.

77. Click the **Edit** icon. The *Liability Details* window appears.

Liability Details

Dates

Next Review Date *	Requested Expiry Date *	Facility Expiry Date Extension *
May 7, 2020	May 7, 2020	May 7, 2020

Additional Fields

No Additional fields configured!

Save Cancel

## Dates

78. Select the **Next Review Date** for the Credit Proposal Extension application.

79. Select the **Requested Expiry Date** for the liability based on your customer request.

80. In the **Facility Expiry Date Extension** field, specify the proposed extension date for facilities.

81. Click **Save**. Details are updated in the **Liability details** section.



# Chapter 3 - Credit Initiation



In Review and Recommendation stage, the stage specific field **Proposed Expiry Date** appears in the Liability Details window. The reviewer must capture their extended expiry date based on the customer performance.

To update Facility Expiry Date at facility level:

- Click the hamburger icon in the corresponding facility record, and select **Edit Facility**. The *Facility Details* window appears:

BANK - TL

Facility Details

Save

Facility Basic Info

Schedule

Tenor Restrictions

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Credit Rating

FX Rate Revaluation

Utilization History

Line Code \*

TRADELN

Line Serial Number \*

1

Facility Description \*

BANK

Parent Facility Id

Facility Type

☒ Funded
☐ Non Funded

Facility Category

TL - Term Loan

Next Review Date

Dec 20, 2020

Line Start Date \*

Feb 12, 2020

Currency \*

USD

Project Id

Availability Period (in months)

Commitment Status

☐ Committed
☐ Uncommitted
☐ Cascade

Secured?

☒ Secured
☐ Cascade

Revaluation Required

☐

Rate Agreement Required

☐

Line Expiry Date \*

Mar 15, 2021

Sanctioned Amount

\$200,000.00

Available Amount

\$200,000.00

OSUC Amount

\$0.00

Total repaid amount

\$0.00

Outstanding utilized amount

\$0.00

Extended Expiry Date

May 6, 2020

Net Utilization

\$0.00

Peak Utilization

\$0.00

Average Utilization

\$0.00

Released Amount

\$200,000.00

Additional Fields

UDF

Country Code

Description

Close

- Specify the **Extended Expiry Date** for the facility.
- Click **Save** and then click **Close**.

## Filtering Facility

- To filter the required facility from the list, click **Filter** button. The *Filter* window appears.

## Chapter 3 - Credit Initiation

Filter
Reset
Apply

Limit
☒ Joint Customer

Status
☒ New
☐ Modified
☐ Removed

Facility Type
☒ Funded
☐ Non Funded

Product Type
☒ Term Loan
☐ Working Capital Finance
☐ AR Finance
☐ OverDraft
☐ Letter Of Credit
☐ Guarantee
☐ Others

Currency

From Amount

To Amount

86. Type and / or select the filter parameters.
87. Click **Apply**. Facility that matches the filter parameters are displayed.
88. To filter the facility using single filter parameter, type the parameter directly in **Type to filter** text box.

## Chapter 3 - Credit Initiation



Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.

89. To delete the facility, **select** the facility and click delete icon.
90. To change the layout of facility details to table view, click the **Table View** icon.
91. To change the layout of facility details to list view, click the **List View** icon.
92. To go to the next page, click **Next**. The *Policy Exception* page appears.

### Policy Exception

This data segment displays the policy exceptions for the Financial Institution, if any.

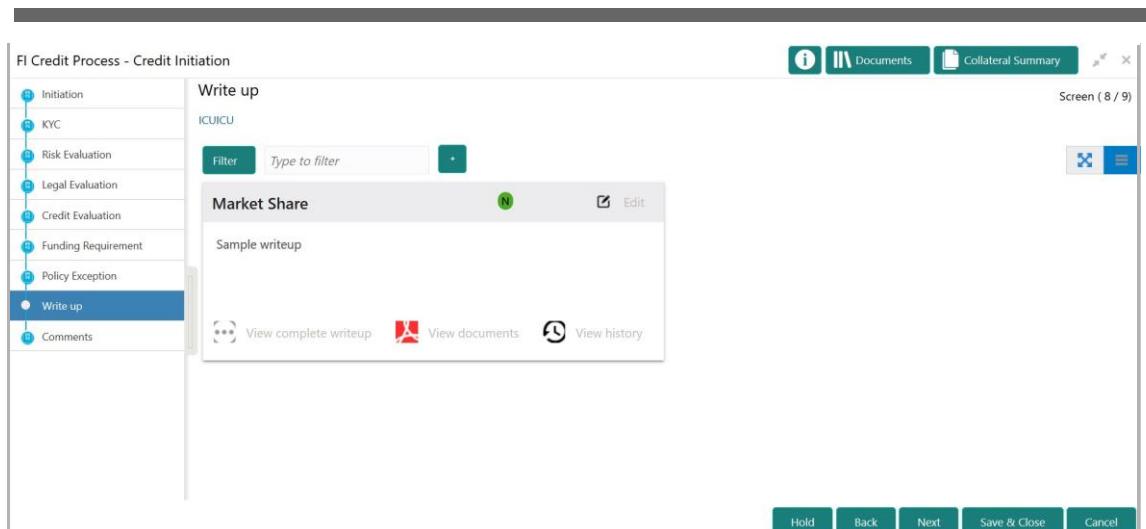
93. After viewing the policy exceptions, click **Next**. The *Writeup* page appears.

### Writeup

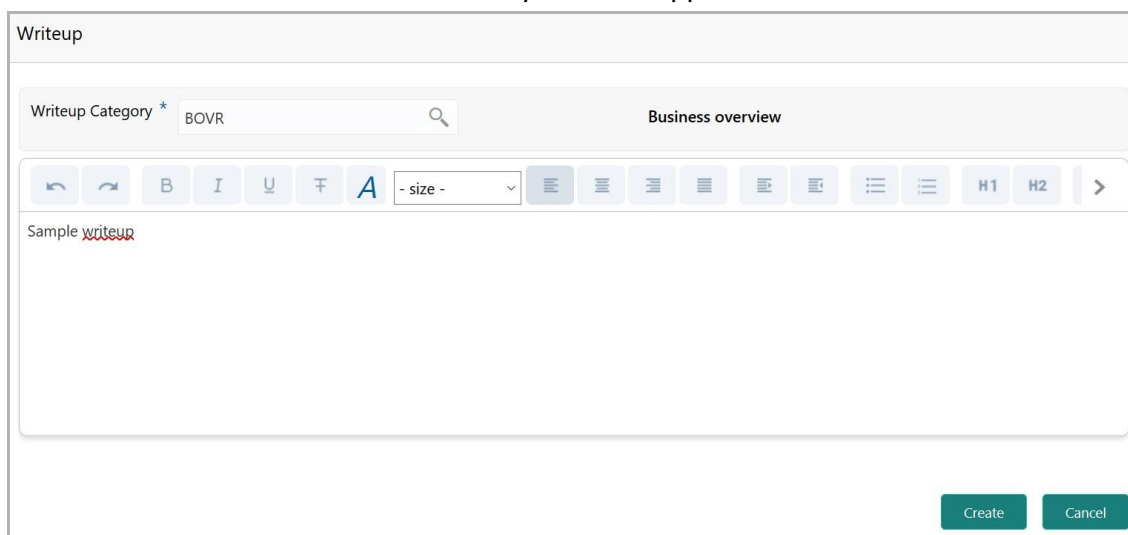
This data segment allows you to add writeup for the party in the available writeup categories. The history of writeup for the customer will be available to the users throughout the customer's association with the bank.



Write up data segment appears only if that data segment is enabled in the Maintenance module.



94. Click the add icon. The *Write Up* window appears:



95. Click the search icon in the **Writeup Category** field. The *Fetch Writeup Category* window with the list of categories maintained in the Maintenance module appears:

# Chapter 3 - Credit Initiation

Writeup Category

Writeup Category Code

Writeup Category Description

Fetch

Writeup Category Code	Writeup Category Description
PURP	Facility Purpose
PRIC	Facility Pricing Writeup
F005	Facility Customer Relationship Writeup
MKTI	Market Intelligence
BOVR	Business overview
CALL	Call Report
PIPE	PIPELINE

Page

1

of 1

( 1 - 7 of 7 items )

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

Write up

Screen ( 5 / 6 )

Corporation

Filter

Type to filter

+

✕

☰

Facility Purpose

N

Edit

Remove

Sample Writeup

View complete writeup

View documents

View history

98. 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:

# Chapter 3 - Credit Initiation

Write up Screen ( 5 / 6)

Corporation Filter

Facility Pricing Writeup N Edit Remove

Sample writeup

View history  
Print  
View documents

Hold Back Next Save & Close Cancel

99. To modify the writeup, click the **Edit** icon and change the information.
100. To delete the writeup, click the **Remove** icon. A confirmation message appears.
101. Click **Yes**. The writeup is removed.
102. To view the writeup history, click the **View history** icon.
103. To print the write up, click the **Print** icon.



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

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

Writeup documents

Add New Documents

No items to display.

Close

---

## Chapter 3 - Credit Initiation

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

## Chapter 3 - Credit Initiation

106. To exit the Writeup documents window, click **Close**.

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

### Comments

This data segments allows you to post overall comments for the Initiation stage. Posting comments helps the user of next stage to better understand the application.

The screenshot shows the 'FI Extension Process - Extension Initiation' window. The left sidebar contains a list of stages: KYC, Risk Evaluation, Legal Evaluation, Credit Evaluation, Funding Requirement, Policy Exception, Write up, and Comments (which is selected). The main area is titled 'Comments' and features 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, and heading styles (H1, H2). Below the editor is a 'Post' button. Underneath the post button, it says 'No items to display.' At the bottom of the window, there is a navigation bar with buttons: Audit, Hold, Back, Next, Save & Close, Submit, and Cancel. The top right corner of the window shows 'Screen ( 8 / 8)'.

108. Type the necessary comments in the text box and click **Post**. Comment is posted.

109. To hold the FI credit proposal extension process, click **Hold**.

110. To go back to the previous stage, click **Back**.

111. To save the process for future edit, click **Save & Close**.

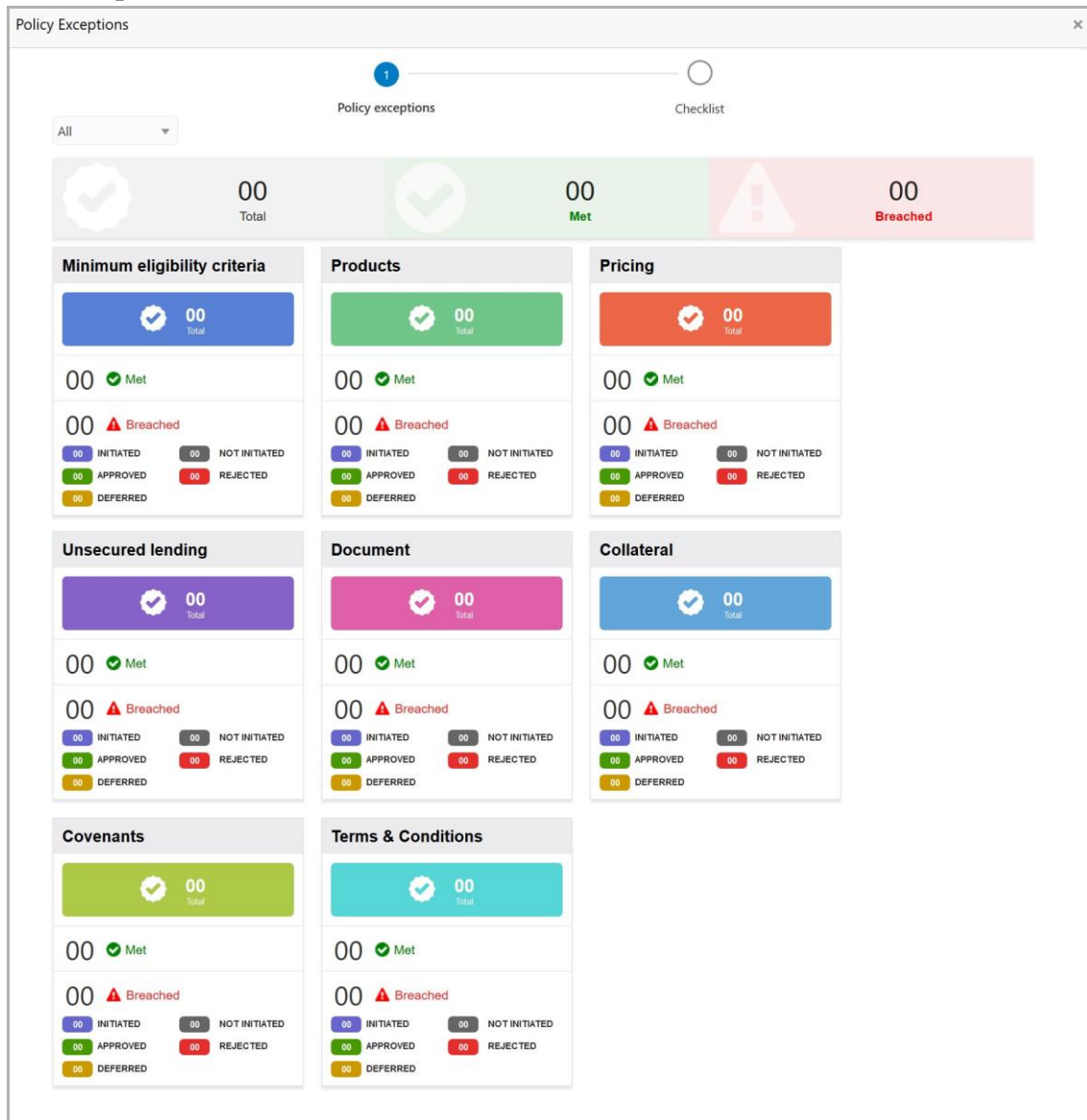
112. To submit the application for review, click **Submit**.

113. To exit the process without saving the information, click **Cancel**.

Upon clicking the **Submit** button, the *Policy Exception* window appears.



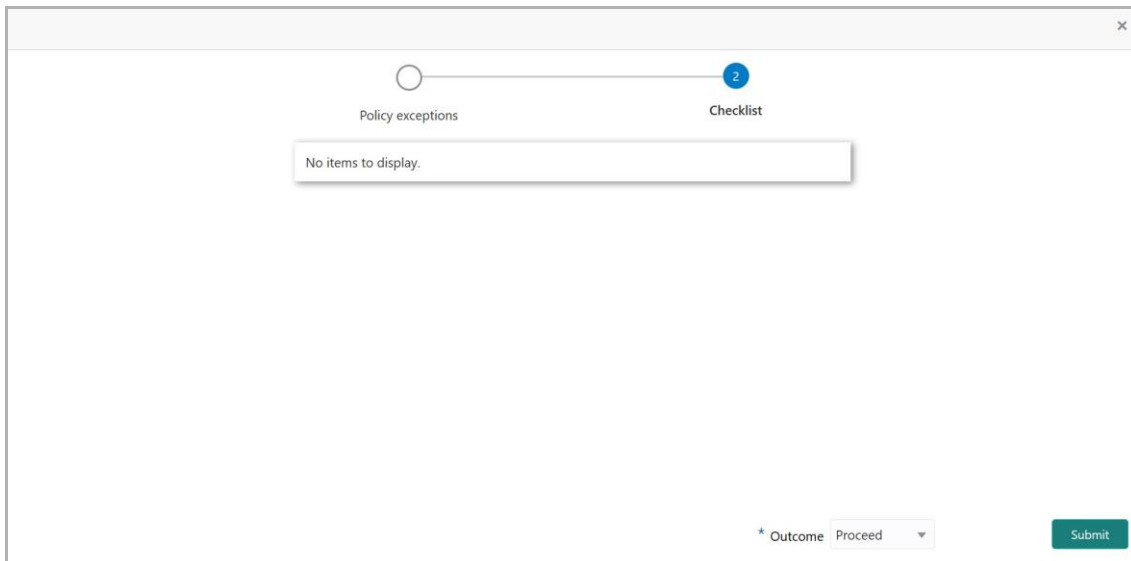
# Chapter 3 - Credit Initiation



By default, policy exceptions are displayed for both the party and its child party.

## Chapter 3 - Credit Initiation

114. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
115. Click the **Checklist** data segment.



116. Select the **Outcome** as **PROCEED**.
117. Click **Submit**.

Upon submitting the FI credit proposal extension application, the application is moved to Review and Recommendation stage.

# Chapter 4 - Review and Recommendation

## Review and Recommendation

In this stage, the user configured for this stage must review the Credit Proposal Extension application and provide their recommendations based on credit performance of the Financial Institution. Additionally, the details captured in the initiation stage can be managed or new record can be created based on the requirement.

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<a href="#">Acquire &amp; Edit</a>		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
<a href="#">Acquire &amp; Edit</a>	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
<a href="#">Acquire &amp; Edit</a>	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
<a href="#">Acquire &amp; Edit</a>		TASync Process	TASync7	TASync7	Manual Retry	18-08-16
<a href="#">Acquire &amp; Edit</a>		TASync Process	TASync6	TASync6	HandOff Success	18-08-16
<a href="#">Acquire &amp; Edit</a>		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
<a href="#">Acquire &amp; Edit</a>		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
<a href="#">Acquire &amp; Edit</a>		FI Credit Process	TASync1	TASync1	Review and Recommendation	18-08-16
<a href="#">Acquire &amp; Edit</a>		FI Credit Process	TASync	TASync	Customer Acceptance	18-08-16
<a href="#">Acquire &amp; Edit</a>	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
<a href="#">Acquire &amp; Edit</a>	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
<a href="#">Acquire &amp; Edit</a>	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
<a href="#">Acquire &amp; Edit</a>	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

---

## Chapter 4 - Review and Recommendation

2. **Acquire & edit** the required Review and Recommendation task. The *Review and Recommendation - FI Summary* page appears:

# Chapter 4 - Review and Recommendation

FI Extension Process - Extension Review and Recommendation

FI Summary

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

AMAR BANK

Party Information

Customer Name: AMAR BANK

Demographic Type: Domestic

Entity: Proprietorship

Country: Great Britain

Party Id: 005281

Register No: 1234

Liability Amount

Expiry date: Dec 14, 2021

Is KYC Compliant: No

Share Holders: 0

Contractors: 0

Guarantors: 0

Bankers: 0

Facility Summary

Liability Utilized Amount: \$200,000.00

Liability OverUtilized Amount: \$200,000.00

\$200,000.00

\$500,000.00

AMAR BANK-T...

AMAR BANK-L...

60

50

40

30

20

10

0

AMAR BANK

AMAR BANK

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

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

0

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

Show results for: 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.

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

No items to display.

Audit

Hold

Back

Next

Save & Close

Cancel

ed.  
33

---

## Chapter 4 - Review and Recommendation



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

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

Upon selecting the **Outcome** as 'Proceed' and clicking **Submit**, the FI Credit Proposal Extension application is moved to the Approval stage.

# Chapter 5 - Approval

## Approval

In this stage, the higher officials such as the head of credit department in the bank must review the FI Credit Proposal Extension application and make necessary decision such as Approve or Reject the application.

Only approval steps are provided in this chapter. Refer **Credit Initiation** chapter for field level explanation on all the data segments in this stage.

To approve the facility, perform the following steps:

- Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

- Acquire & Edit** the required Approval task. The *Approval - FI Summary* page appears:

# Chapter 5 - Approval

FI Summary

Risk Evaluation

Legal Evaluation

Credit Evaluation

Funding Requirement

Policy Exception

Write up

Comments

FI Summary

AMAR BANK

Party Information

Customer Name: AMAR BANK

Demographic Type: Domestic

Entity: Proprietorship

Country: Great Britain

Party Id: 005281

Register No: 1234

Liability Amount

Expiry date: Dec 14, 2021

Is KYC Compliant: No

Share Holders: 0

Contractors: 0

Guarantors: 0

Bankers: 0

Facility Summary

Liability Utilized Amount: \$200,000.00

Liability OverUtilized Amount: \$200,000.00

\$500,0...

\$200,0...

AMAR BANK-T...

AMAR BANK-L...

60

50

40

30

20

10

0

AMAR BANK

AMAR BANK

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

Added

Modified

Removed

0

Charges

Added

Modified

Removed

0

Commission

Added

Modified

Removed

Covenants

0

Total Covenants

0

Entity Wile

0

Facility Wile

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

0

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

Show results for: Previous 3 yea...

Category

2018-2019

Variance %

2019-2020

Variance %

2020-2021

No data to display.

Projections

Show results for: Next 3 years

Category

2021-2022

Variance %

2022-2023

Variance %

2023-2024

No data to display.

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

No items to display.

Audit

Hold

Back

Next

Save & Close

Cancel



# Chapter 5 - Approval

3. Navigate to the *Funding Requirement* page by clicking **Next**.

Funding Requirement Screen ( 5 / 8)

**BANK**

Liability details

005281 Liability Number branch ( 004)	NA Existing Amount expires on (Dec 14, 2021) <a href="#">Edit</a> <a href="#">View</a>	NA Requested Amount expires on (May 7, 2020)
---	---	--

Filter  [✓](#) [↺](#) [↻](#)

<input type="checkbox"/>	<b>TRADELN1</b> <span style="background-color: orange; color: white; padding: 2px;">MODIFIED</span> Facility Id: TRADLN Facility Category: Term Loan	Facility Type: Funded Next Review Date: Dec 20, 2020	Facility Description: <span style="background-color: #ccc;">BANK</span>	<a href="#">⋮</a>
<input type="checkbox"/>	<b>LOANLN1</b> Facility Id: LOANLN Facility Category: Term Loan	Facility Type: Funded Next Review Date: Dec 28, 2020	Facility Description: <span style="background-color: #ccc;">BANK</span>	<a href="#">⋮</a>

End Of List  
(showing 2 record(s) out of 2)

[Hold](#) [Back](#) [Next](#) [Save & Close](#) [Cancel](#)

4. Mouse hover on the **Liability Details** section and click the edit icon. The *Liability Details* window appears.

Liability Details

Dates				
Next Review Date *	Requested Expiry Date *	Facility Expiry Date Extension *	Proposed Expiry Date *	Approved Expiry Date *
May 7, 2020	<a href="#">📅</a> May 7, 2020	<a href="#">📅</a> May 7, 2020	<a href="#">📅</a> May 7, 2021	<a href="#">📅</a> May 7, 2021

Additional Fields

No Additional fields configured!

[Save](#) [Cancel](#)

5. Specify the **Approved Expiry Date**.



Approved Expiry Date can be before or after the Requested or Proposed Expiry Date.

6. Click **Save**. The approval details are saved.

# Chapter 5 - Approval

7. In the *Funding Requirement* page, click the hamburger icon in the required facility and select **Edit**. The *Facility Details* window appears.

The screenshot shows the 'Facility Details' window for a facility named 'BANK - TL'. The window is divided into a left sidebar with navigation links and a main content area with various fields. The 'Extended Expiry Date' field is highlighted with a red box.

Facility Details		Save	
Line Code *	Line Serial Number *	Facility Description *	Parent Facility Id
TRADELN	1	BANK	
Facility Type	Facility Category	Next Review Date	Line Start Date *
<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded	TL - Term Loan	Dec 20, 2020	Feb 12, 2020
<input type="checkbox"/> Cascade			
Currency *	Project Id	Availability Period (in months)	Commitment Status
USD			<input type="radio"/> Committed <input type="checkbox"/> Cascade
<input type="checkbox"/> Secured?	<input type="checkbox"/> Revaluation Required	Line Expiry Date *	Sanctioned Amount
<input type="checkbox"/> Cascade	<input type="checkbox"/> Rate Agreement Required	Mar 15, 2021	\$200,000.00
Available Amount	OSUC Amount	Total repaid amount	Outstanding utilized amount
\$200,000.00	\$0.00	\$0.00	\$0.00
Extended Expiry Date	Net Utilization	Peak Utilization	Average Utilization
May 6, 2020	\$0.00	\$0.00	\$0.00
Released Amount			
\$200,000.00			
Additional Fields			
UDF			
Country Code	Description		
Close			

In the above window, the **Extended Expiry Date** recommended in the Review and Recommendation stage is displayed.

8. Modify the **Extended Expiry Date**, if required.
9. Click **Save**.
10. To exit the *Facility Details* window, click **Close**.
11. In the *Funding Requirement* page, click **Next** to go to the *Comments* page.
12. **Post** comments, if required.
13. Click **Submit**. The *Policy Exception* window appears.
14. Click the **Checklist** data segment and select the **Outcome** as 'Approve'.
15. Click **Submit**. The proposal is sent to the Draft Generation stage.

To reject the facility, select the **Outcome** as 'Reject' and click **Submit**.

# Chapter 6 - Draft Generation

## Draft Generation

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

To generate draft for the proposal, perform the following steps:

1. Navigate to **Tasks > Free Tasks**. The *Free Task* page appears.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
<input type="checkbox"/> Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
<input type="checkbox"/> Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
<input type="checkbox"/> Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
<input type="checkbox"/> Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
<input type="checkbox"/> Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
<input type="checkbox"/> Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

2. **Acquire & Edit** the required draft generation task. The *Draft Generation - FI Summary* page appears.

# Chapter 6 - Draft Generation

FI Extension Process - Draft Generation

Documents

Collateral Summary

Overrides

Screen ( 1 / 3 )

FI Summary

Draft Generation

Comments

FI Summary

AMAR BANK

Party Information

Customer Name: AMAR BANK   Demographic Type: Domestic   Entity: Proprietorship   Country: Great Britain

Party Id: 005281   Register No: 1234   Liability Amount   Expiry date: Dec 14, 2021   Is KYC Compliant: No   Share Holders: 0   Contractors: 0   Guarantors: 0   Bankers: 0

Facility Summary

Liability Utilized Amount: \$200,000.00   Liability OverUtilized Amount: \$200,000.00

\$200,0...

\$500,0...

AMAR BANK-T...

AMAR BANK-L...

60

50

40

30

20

10

0

AMAR BANK

AMAR BANK

Collateral summary

\$0.00  
Total collateral value

No data to display

Pricing

0  
Total Pricing

0  
Interest

0  
Charges

0  
Commission

Added Modified Removed

Added Modified Removed

Added Modified Removed

Covenants

0  
Total Covenants

0  
Entity Wks

0  
Facility Wks

0  
Financial

0  
Non Financial

0  
Newly Added

0  
Financial

0  
Non Financial

0  
Met

0  
Financial

0  
Non Financial

0  
Breachd

0  
Financial

0  
Non Financial

Terms & conditions

0  
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  
Breachd

0  
Pre disbursement

0  
Post disbursement

Financial Profile

Show results for: Previous 3 years...

Category: 2018-2019   Variance %   2019-2020   Variance %   2020-2021

No data to display.

Projections

Show results for: Next 3 years

Category: 2021-2022   Variance %   2022-2023   Variance %   2023-2024

No data to display.

Group entities

1

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

No items to display.

Audit

Hold

Back

Next

Save & Close

Cancel

ed.  
40

# Chapter 6 - Draft Generation



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

- 3. After performing necessary actions in the *FI Summary* page, click **Next**. The *Draft Generation* page appears.

Draft Generation

Screen ( 2 / 3 )

FAC01

+

FAC01

Generate Document

Hold

Back

Next

Save & Close

Cancel

- 4. Click **Generate Document**. The *Draft Generation Details* window appears.

Draft Generation Details

Communication Type

Email

E-Mail CC

john\_doe@example.com

E-Mail To \*

john\_doe@example.com

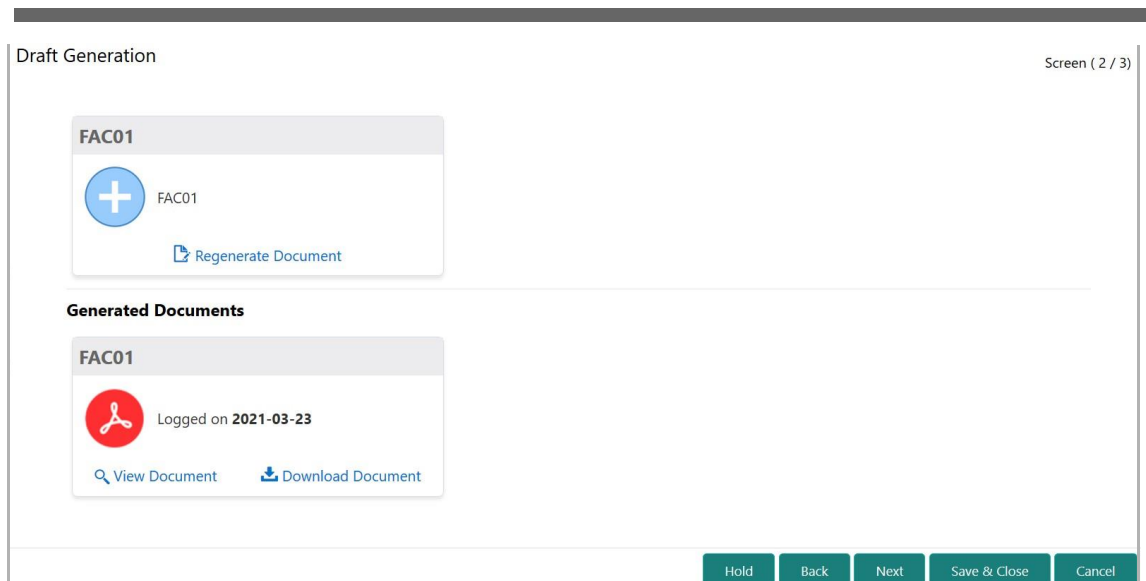
Subject \*

Proposal draft

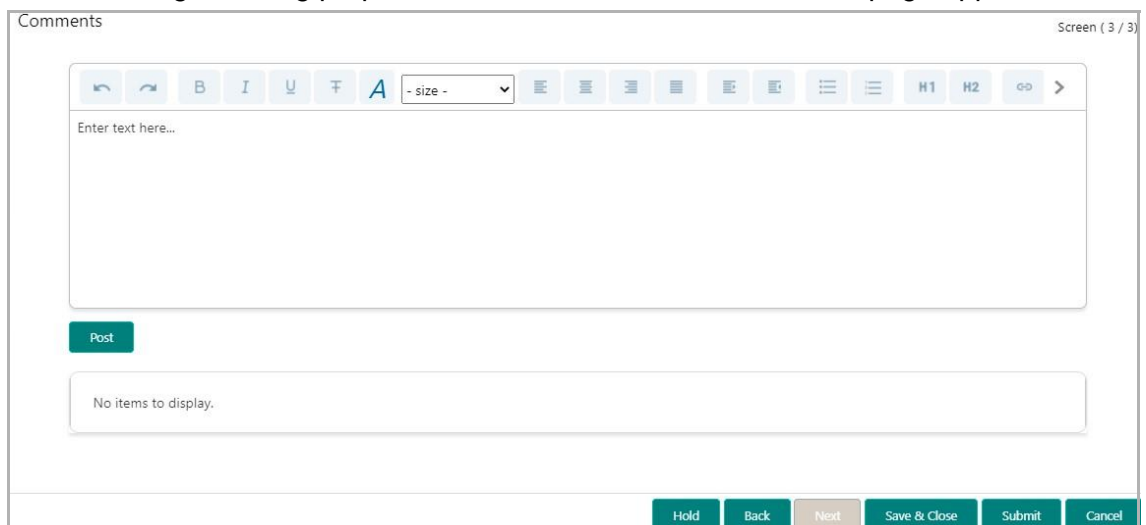
Cancel

Generate

- 5. In **E-mail To** field, type the E-mail address to which the proposal draft has to be sent.
- 6. In **E-mail CC** field, type the E-mail address which has to be in CC of draft proposal mail.
- 7. In **Subject** field, type the mail subject.
- 8. Click **Generate**. Proposal draft configured in the system is sent to the mail ID mentioned in **E-Mail To** field.

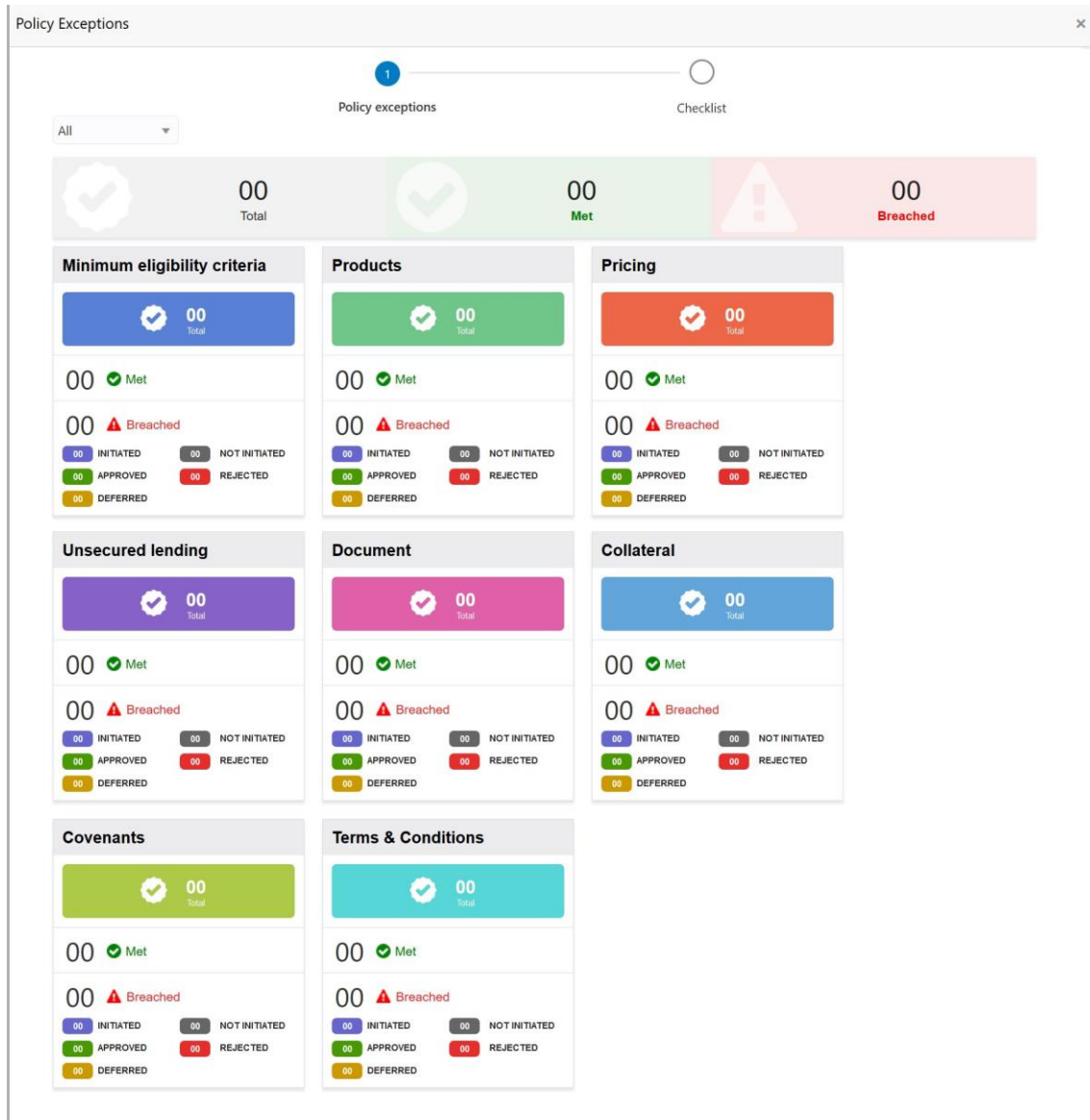


9. To view the generated draft document, click **View Document**.
10. To download the generated draft document, click **Download Document**.
11. After generating proposal draft, click **Next**. The *Comments* page appears:



12. **Post** comments, if any. Posted comment is displayed below the **Comments** box.
13. Click **Submit**. The *Policy exceptions* window appears.

# Chapter 6 - Draft Generation



By default, policy exceptions are displayed for both the party and its child party.

The screenshot displays a web application window with a close button (X) in the top right corner. A progress bar at the top shows two steps: 'Policy exceptions' (unselected) and 'Checklist' (selected with a blue circle containing 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. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
15. Click the **Checklist** data segment.
16. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
17. Click **Submit**. The draft proposal is sent to the mentioned Email ID and the application is moved to the Customer Acceptance stage.



# Chapter 7 - Customer Acceptance

## Customer Acceptance

The user can capture the status of customer acceptance in this stage. Upon acceptance of the draft proposal, the limit expiry details are automatically handed off to the back office system (OBELCM).

To capture the customer acceptance status, perform the following steps:

1. Navigate to **Tasks > Free Tasks**. The *Free Task* page appears.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASync Process	TASync7	TASync7	Manual Retry	18-08-16
Acquire & Edit		TASync Process	TASync6	TASync6	HandOff Success	18-08-16
Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
Acquire & Edit		TASync Process	TASync5	TASync5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASync1	TASync1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASync	TASync	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

2. **Acquire & Edit** the required customer acceptance task. The *Customer Acceptance - FI Summary* page appears.

# Chapter 7 - Customer Acceptance

FI Summary

Customer Acceptance

Comments

FI Extension Process - Customer Acceptance

Documents

Collateral Summary

Overrides

Screen ( 1 / 3 )

Party Information

Customer Name: AMAR BANK

Demographic Type: Domestic

Entity: Proprietorship

Country: Great Britain

Party Id: 005281

Register No: 1234

Liability Amount

Expiry date: Dec 14, 2021

Is KYC Compliant: No

Share Holders: 0

Contractors: 0

Guarantors: 0

Bankers: 0

Facility Summary

Liability Utilized Amount: \$200,000.00

Liability OverUtilized Amount: \$200,000.00

\$200,000.00

AMAR BANK-T...

\$500,000.00

AMAR BANK-L...

60

50

40

30

20

10

0

AMAR BANK

AMAR BANK

Utilized

Collateral summary

\$0.00

Total collateral value

No data to display

Pricing

0

Total Pricing

0

Interest

0

Added

0

Modified

0

Removed

0

Charges

0

Added

0

Modified

0

Removed

0

Commission

0

Added

0

Modified

0

Removed

Group entities

1

Groupwise Exposure Details

No data to display

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

0

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

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

No items to display.

Financial Profile

View all

Show results for: Previous 3 years...

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.					

Audit

Hold

Back

Next

Save & Close

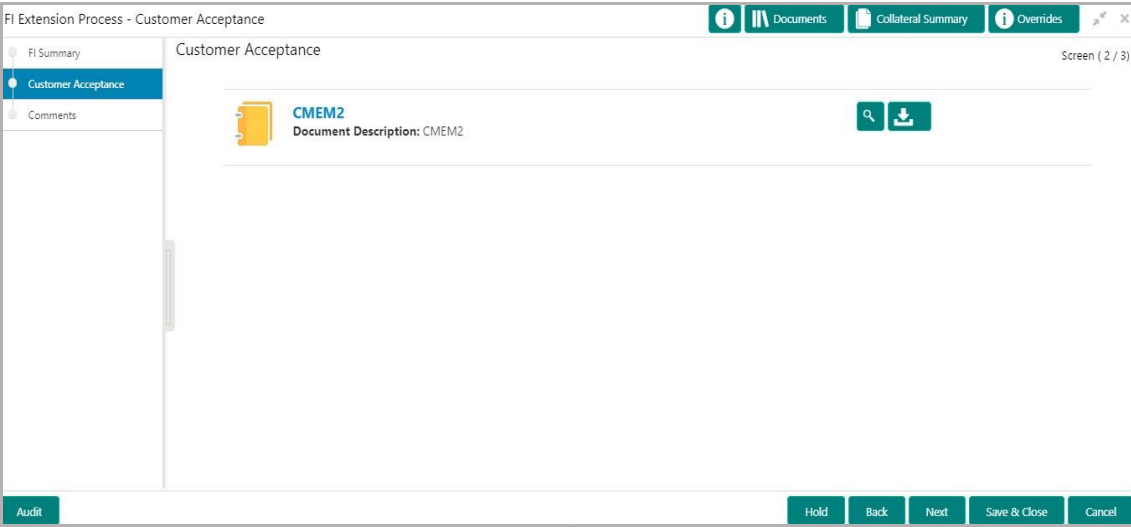
Cancel

# Chapter 7 - Customer Acceptance



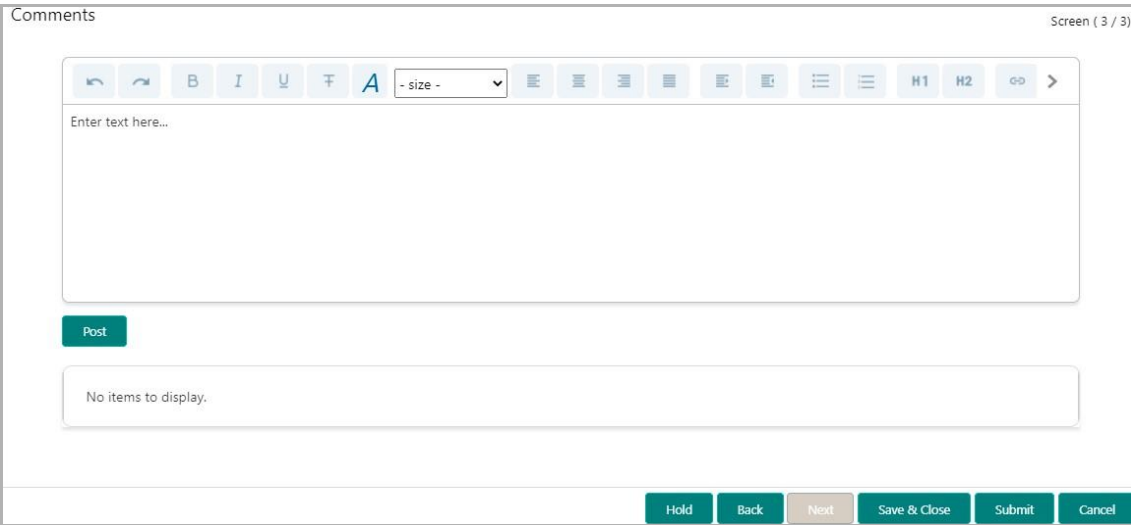
For information on actions that can be performed in the *FI Summary* page, refer **Credit 360 User Manual**.

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



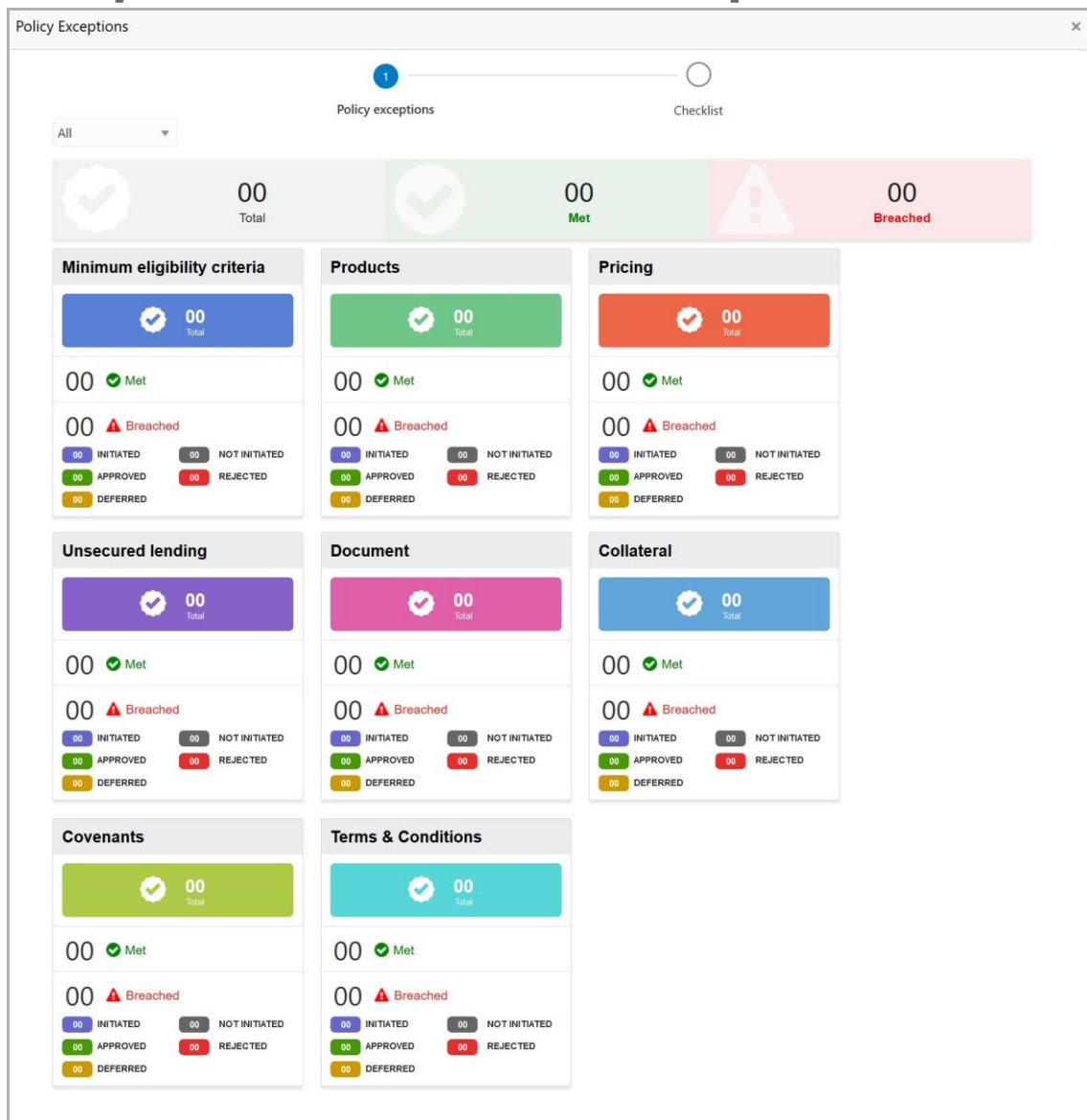
In the *Customer Acceptance* page, the Proposal Draft sent to the customer is displayed.

4. To view the proposal draft, click the View icon.
5. To download the proposal draft, click the download icon.
6. Click **Next**. The *Comments* page appears.



7. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
8. Click **Submit**. The *Policy exceptions* window appears.

# Chapter 7 - Customer Acceptance



By default, policy exceptions are displayed for both the party and its child party.

9. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
10. Click the **Checklist** data segment.

## Chapter 7 - Customer Acceptance

The screenshot shows a web form titled "Customer Acceptance". At the top, there is a progress bar with two steps: "Policy exceptions" (indicated by a grey circle) and "Checklist" (indicated by a blue circle with the number 2). Below the progress bar, there is a text box that says "No items to display." At the bottom of the form, there is a dropdown menu labeled "\* Outcome" with "Proceed" selected. To the right of the dropdown menu is a green "Submit" button.

11. Select the **Outcome** as **PROCEED**, if the customer has accepted the proposal. Otherwise select the Outcome as **Additional Info**.
12. Click **Submit**.

If the **Outcome** is selected as 'Proceed', the limit expiry details are handed off to the back office system on clicking **Submit**.

If the **Outcome** is selected as 'Additional Info', the application is moved to the Review and Recommendation stage on clicking **Submit**.

# Chapter 8 - Handoff - Manual Retry

## Handoff - Manual Retry

The system creates a manual retry task, if the automatic handoff fails due to errors in the application. You can view the error details displayed in the Summary page, make necessary changes, and then manually retry the handoff task.

To manually Handoff the proposal to the Back Office System, perform the following steps:

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Task* page appears.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		FI Credit Process	APP211133540	APP211133540	Review and Recommendation	21-04-23
Acquire & Edit	Medium	Collateral Liquidation	APP211444212	APP211444212	Base Price Fixation	21-05-24
Acquire & Edit	Low	Facility Amendment	APP211143571	APP211143571	Manual Retry	21-04-24
Acquire & Edit		TASYNC Process	TASYNC7	TASYNC7	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC6	TASYNC6	HandOff Success	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		TASYNC Process	TASYNC5	TASYNC5	Manual Retry	18-08-16
Acquire & Edit		FI Credit Process	TASYNC1	TASYNC1	Review and Recommendation	18-08-16
Acquire & Edit		FI Credit Process	TASYNC	TASYNC	Customer Acceptance	18-08-16
Acquire & Edit	Low	Credit Origination	APP211464245	APP211464245	Proposal Enrichment	21-05-26
Acquire & Edit	LOW	Facility Amendment	APP211454244	APP211454244	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454243	APP211454243	Amendment Initiation	
Acquire & Edit	LOW	Facility Amendment	APP211454242	APP211454242	Amendment Initiation	

2. **Acquire & Edit** the required Manual Retry task. The *Manual Retry - FI Summary* page appears:

# Chapter 8 - Handoff - Manual Retry

FI Credit Process - Manual Retry

Documents

Collateral Summary

Overrides

Screen (1 / 4)

FI Summary

Customer Creation

Funding Requirement

Comments

FI Summary

test fi

Party Information

Customer Name: test fiDemographic Type: DomesticEntity: ProprietorshipCountry: INDIA

FI Code: 12Head Office Country: AUSCountry of Risk: INBusiness Type: IslamicFI BIC Code: 12FI Legal Entity Code: 12

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
PTY211139325	Customer	ST-SAVE-004	Failed to Save the Record
PTY211139325	Customer	ST-CIF201	Incorporation Date should be less than Application Date

Facility Summary

No data to display

Collateral summary

\$0.00  
Total collateral value

No data to display

Group entities

1

Groupwise Exposure Details

No data to display

Pricing

0  
Total Pricing

0  
Interest

0  
Charges

0  
Commission

Covenants

0  
Total Covenants

0  
Entity Wdr

0  
Facility Wdr

0  
Financial

0  
Non Financial

Newly Added

0  
Financial

0  
Non Financial

Met

0  
Financial

0  
Non Financial

Breached

0  
Financial

0  
Non Financial

Terms & conditions

1  
Total Terms and Conditions

1  
Entity

0  
Facility

0  
Pre disbursement

0  
Post disbursement

Newly added

0  
Pre disbursement

0  
Post disbursement

Met

0  
Pre disbursement

0  
Post disbursement

Breached

0  
Pre disbursement

0  
Post disbursement

Connected Parties

Gross Facility Amount Contribution

No data to display

Financial Profile

View all

Show results for: Previous 3 years

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.					

Audit

HoldBackNextSave & CloseCancel

# Chapter 8 - Handoff - Manual Retry

3. View the **Hand-Off Error Details**.
4. Click **Next**. The *Customer Creation* page appears.

Customer Creation Screen ( 2 / 4 )

test fi

Name :  
test fi

Party Id:  
PTY211139325

Type :  
Customer

Demographic Type:  
Domestic

Organization Type:  
Proprietorship

View

Quick View

Configure

test fi

Hold Back Next Save & Close Cancel

5. Fix the errors in this page, if any.
6. Click **Next**. The *Funding Requirement* page appears:

Funding Requirement Screen ( 3 / 4 )

test fi

Liability details

211139325 Liability Number branch ( 004 )	\$12.00K Requested Amount expires on (May 13, 2021)	\$12.00K Proposed Amount expires on (May 25, 2021)	\$12.00K Approval Amount expires on (May 30, 2021)
---	---	--	--

Filter Type to filter + - T

TERMLOAN3 NEW

Facility Id: FACI211470008644

Facility Description: test

Requested Amount:

Facility Category:

Facility Type: Non Funded

Next Review Date:

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

Hold Back Next Save & Close Cancel

7. Fix the errors in this page, if any.



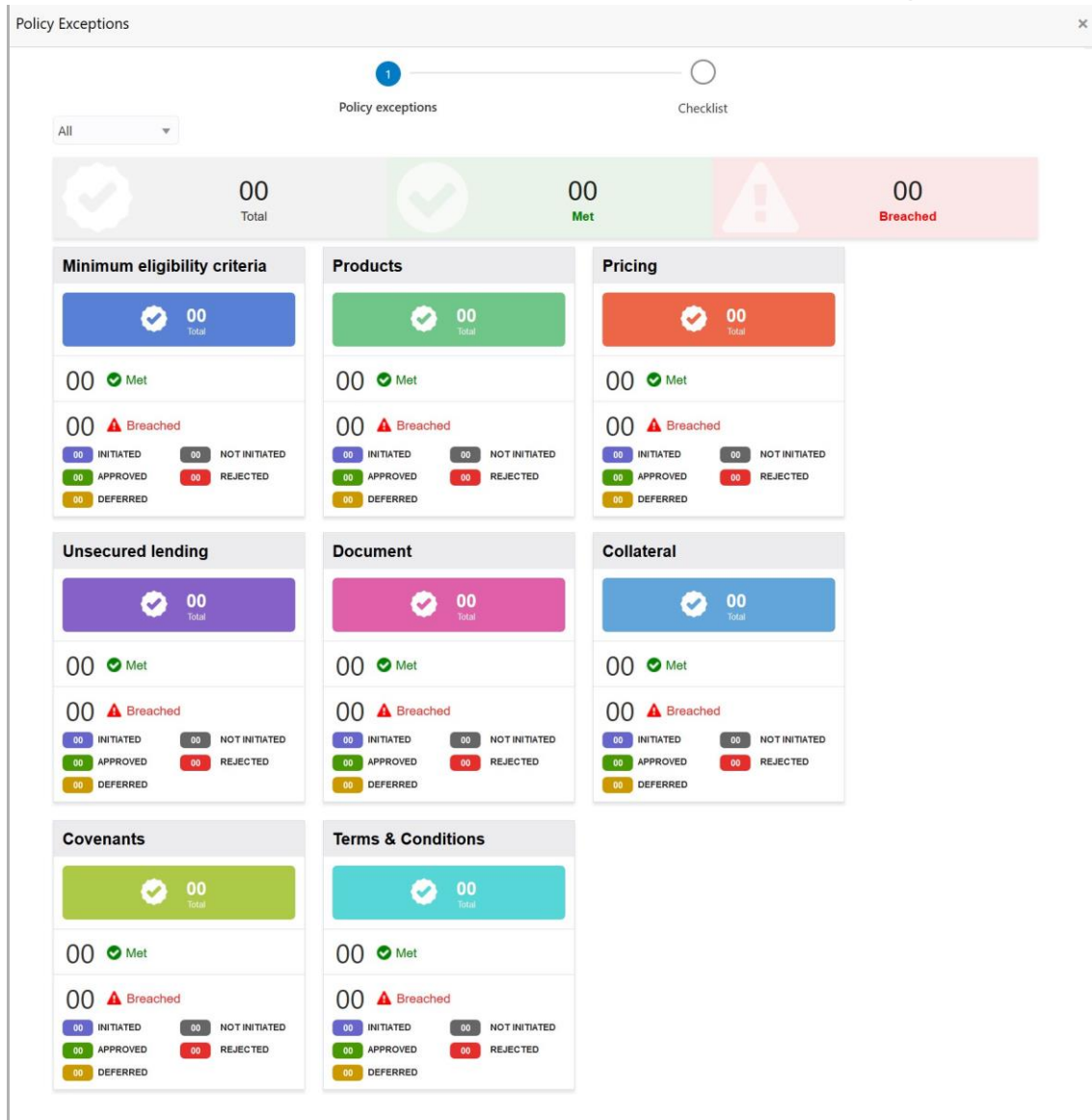
---

## Chapter 8 - Handoff - Manual Retry

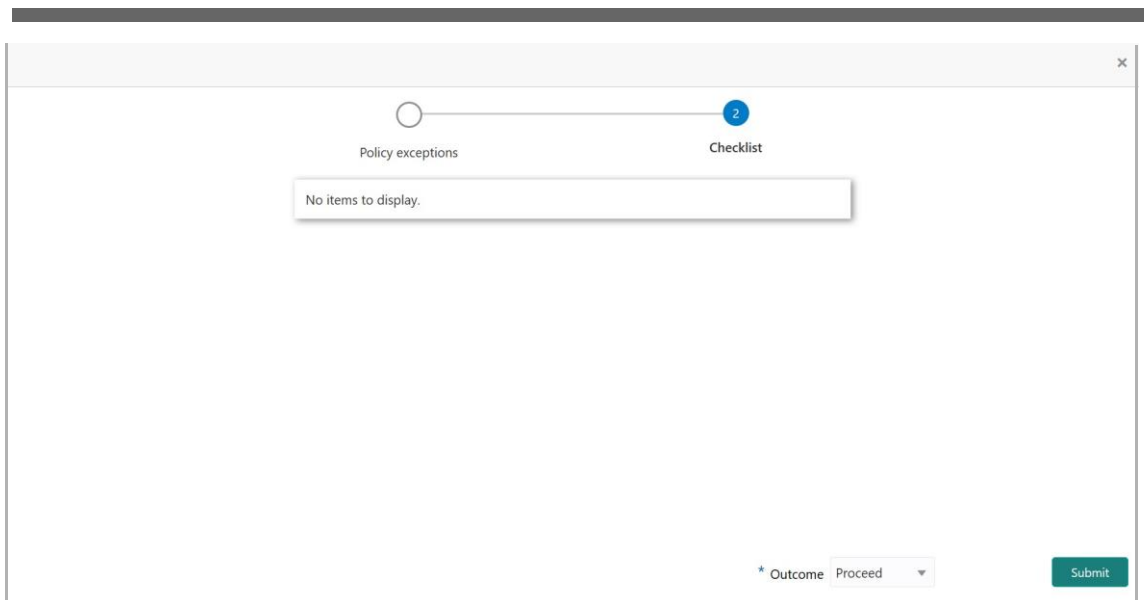
8. Click **Next**. The *Comments* page appears:

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# Chapter 8 - Handoff - Manual Retry



By default, policy exceptions are displayed for both the party and its child party.



Policy exceptions Checklist

No items to display.

\* Outcome Proceed ▼ Submit

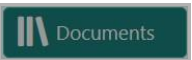
11. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
12. Click the **Checklist** data segment.
13. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
14. Click **Submit**. The proposal is moved to the Back Office System.

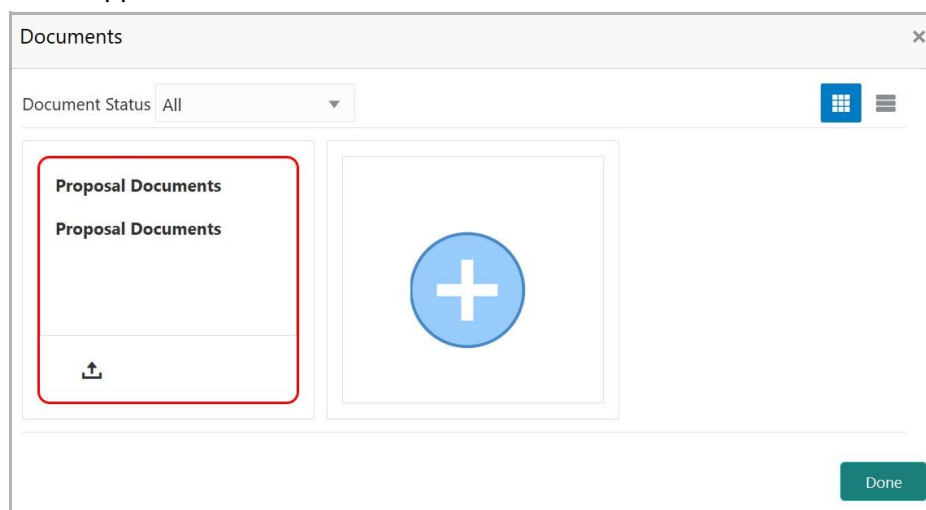
# Chapter 9 - Document Upload

## Document Upload and Checklist

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

### Steps to upload documents

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



If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

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

# Chapter 9 - Document Upload

Documents

Document Status
All

+

Proposal Documents / Proposal Documents

+

Add additional document

Done

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

Document

Document Type \*

Closure Documents

Document Code \*

Closure Documents

Document Title \*

Facility Payment Bills

Document Description

Remarks

Paid

Document Expiry Date

Mar 21, 2020

Drop files here or click to select

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

Upload

## Chapter 9 - Document Upload

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type a brief description about the document in the **Document Description** field.
7. Type the **Remarks**, if any.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

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

Checklist

Proposal Enrichment

<input checked="" type="checkbox"/> Company Registration document Uploaded	Remarks
<input type="checkbox"/> Incorporation document Uploaded	Remarks
<input type="checkbox"/> Collateral document Uploaded	Remarks

\* Outcome: Proceed ▼ Submit

11. Manually verify all the checklist and enable the corresponding check box.
12. Select the **Outcome** as **Proceed**.
13. Click **Submit**. Document is uploaded and listed in Document window.
14. To edit or delete the document, click the edit or delete icons.

---

# Chapter 9 - Document Upload



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# Chapter 10 - 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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