Country Limit Amendment User Guide

Oracle Banking Credit Facilities Process Management Cloud Service

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Financial Services

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Table of Contents

Preface 2

About this guide 2

Intended Audience 2

Conventions Used 2

Common Icons in OBCFPM 2

About Country Limit Amendment 4

Country Limit Amendment 6

Summary 6

Basic Info 7

Department Limit 8

Rating 9

Comments 10

Country Limit Approval 12

Summary 12

Comments 13

Reference and Feedback 15

References 15

Feedback and Support 15

Chapter 2 - Preface

Preface

About this guide

This guide walks you through the Country Limit Amendment process in OBCFPM to modify the country limit set for the countries using Country Limit Amendment process.

Intended Audience

This document is intended for the banking personnel responsible for managing country level credit limit for the supported countries.

Conventions Used

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

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

Chapter 2 - 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 5 - Overview

About Country Limit Amendment

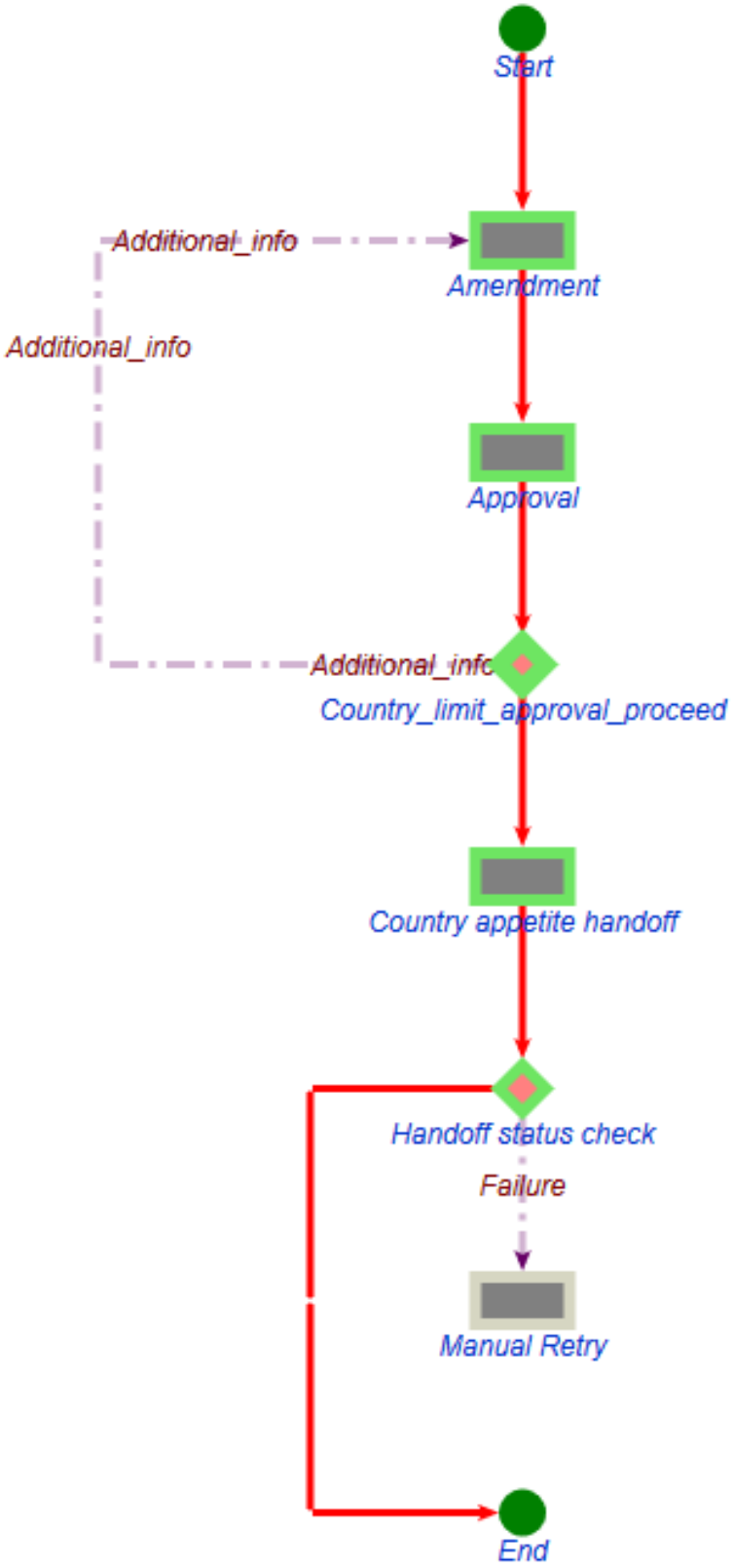
Banks might want to modify the credit limit set for countries for several reasons. Some of which include:

- The country's credit worth is increased due to economical changes
- Banks have more capital to be allocated to the country due to a higher profitability from that country

The Country Limit Amendment process in OBCFPM is a simple two-stage workflow for modifying and approving country limit set for the countries. This process can be initiated for all the countries for which credit limit is already set based on the requirement. Once the country limit is successfully modified for a particular country, the modified limit will be used for validating the overall limit set for a sector in that country.

The flow diagram illustrating the Country Limit Amendment process is shown below for reference:

Chapter 5 - Overview



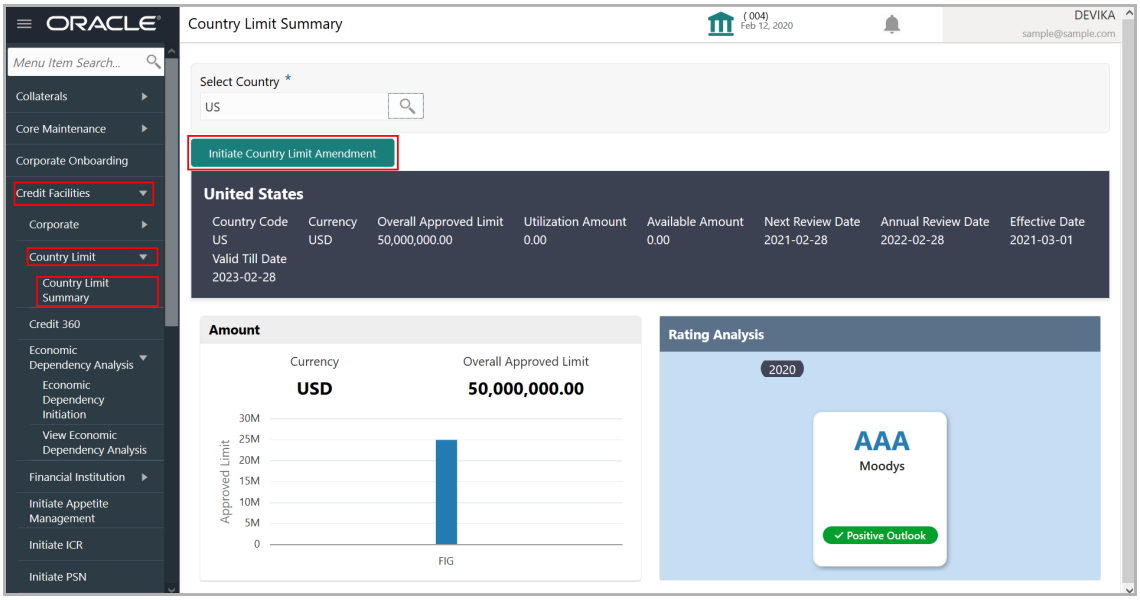
Chapter 5 - Initiation

Country Limit Amendment

In this stage, the Credit Officer in bank can modify the overall country limit and the department level limit set for all the departments in the country based on the country's performance.

To initiate the Country Limit Amendment process:

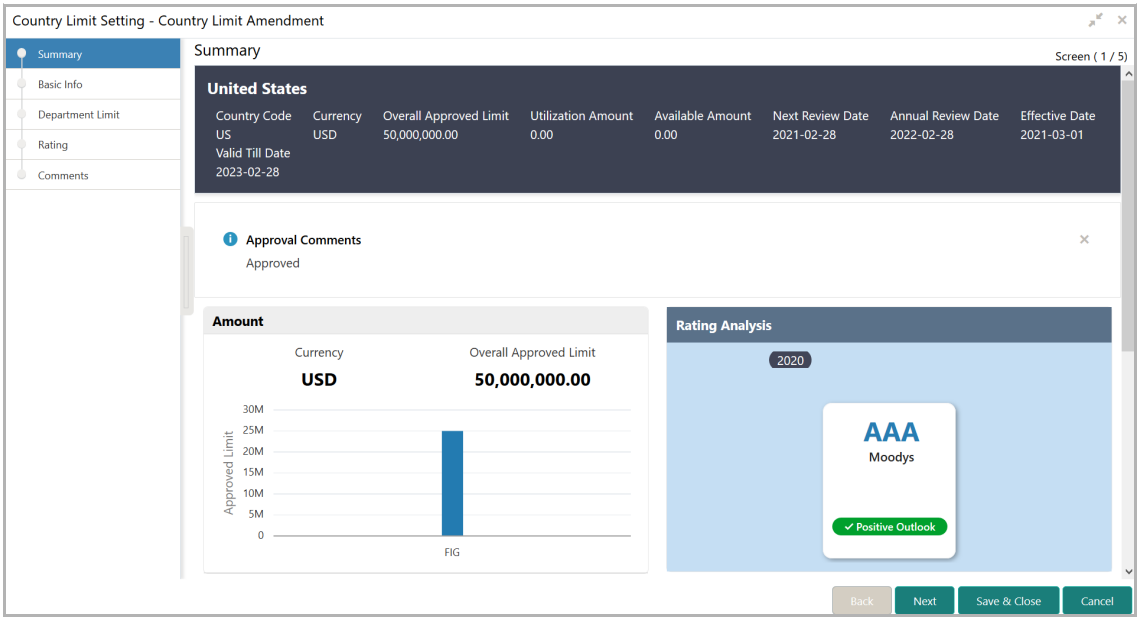
1. Login to OBCFPM.



2. Navigate to **Credit Facilities > Country Limit > Country Limit Summary**. The *Country Limit Summary* page appears.
3. Search and **Select Country** for which the Country Limit Amendment process has to be initiated.
4. Click **Initiate Country Limit Amendment**. The *Country Limit Amendment - Summary* page appears.

Summary

This page displays the country limit and the ratings added in Country Limit Setting process in graphical format.

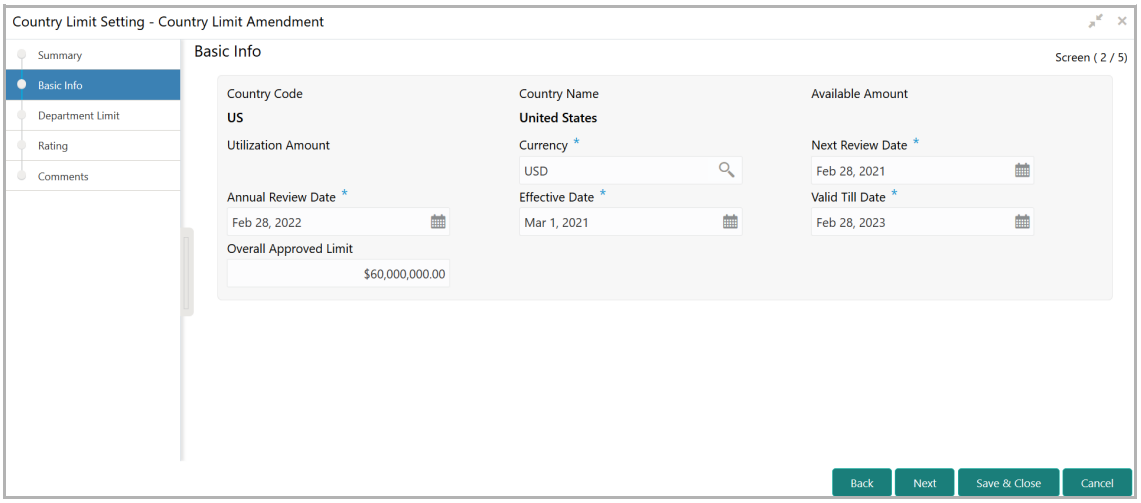


5. To close the **Approval Comments** added in Country Limit Setting process, click the close icon.

6. View the information and click **Next**. The *Basic Info* page appears

Basic Info

This page displays the overall country limit with its validity and review dates set in the Country Limit Setting Process along with the utilization and available amount details. You can modify the limit or expiry date based on your requirement.



In the above page, the **Available Amount** and **Utilization Amount** out of the overall country limit are displayed based on utilization of limits in all the industries in country. The **Country Code** and **Country Name** are defaulted based on the **Country Code** maintenance in the **Core Maintenance** module.

7. To modify the currency, click the search icon in the **Currency field** and select the required currency. Currencies maintained in the Core Maintenance module are displayed in the LOV.
8. Modify the following dates, if required:
   - Next Review Date - Due date for next review of the country limit
   - Annual Review Date - Due date for annual review of the country limit
   - Effective Date - Date on which the country limit will become effective
   - Valid Till Date - Date on which the country limit will become ineffective

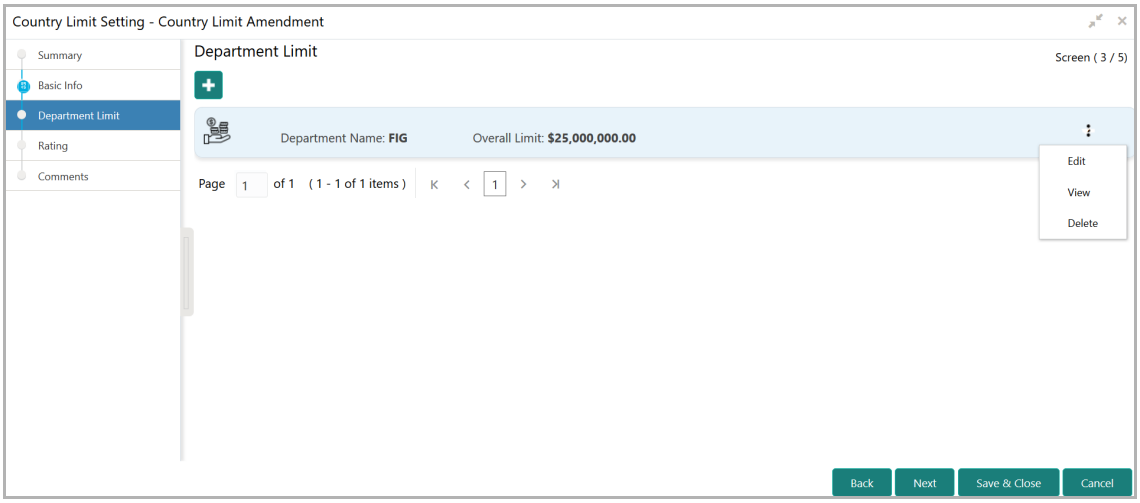
The system will generate a country limit review task on the mentioned review dates. You can review the country limit and make necessary actions.

9. Modify the **Overall Approved Limit** for the country.
10. Click **Next**. The *Department Limit* page appears.

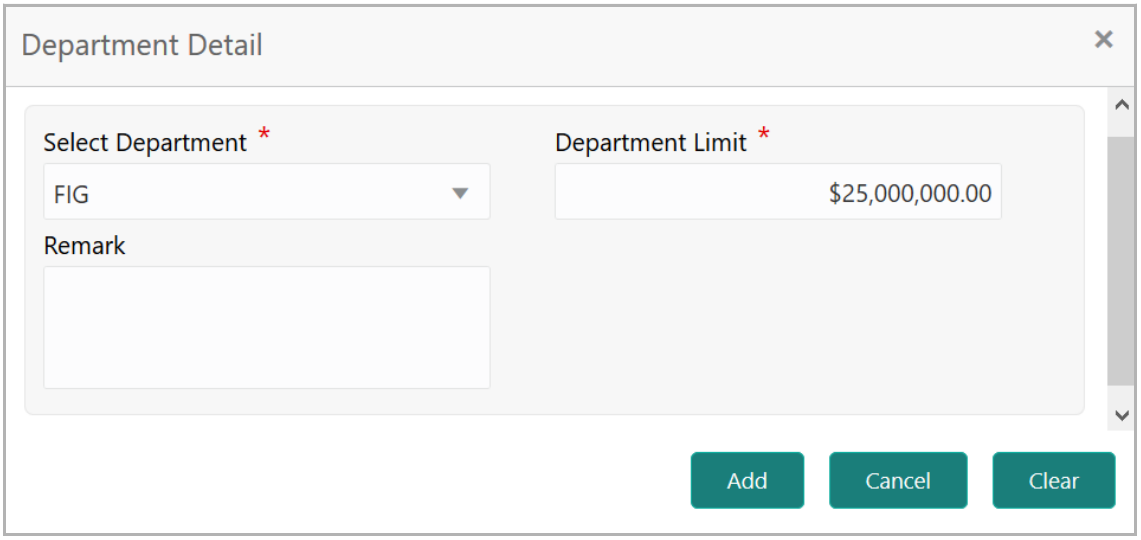
Department Limit

In this page, you can modify the department level limit set in the Country Limit Setting process as well as add new department level limit based on the department performance.

The sum of limits set for each department should not exceed the overall limit set for the country.



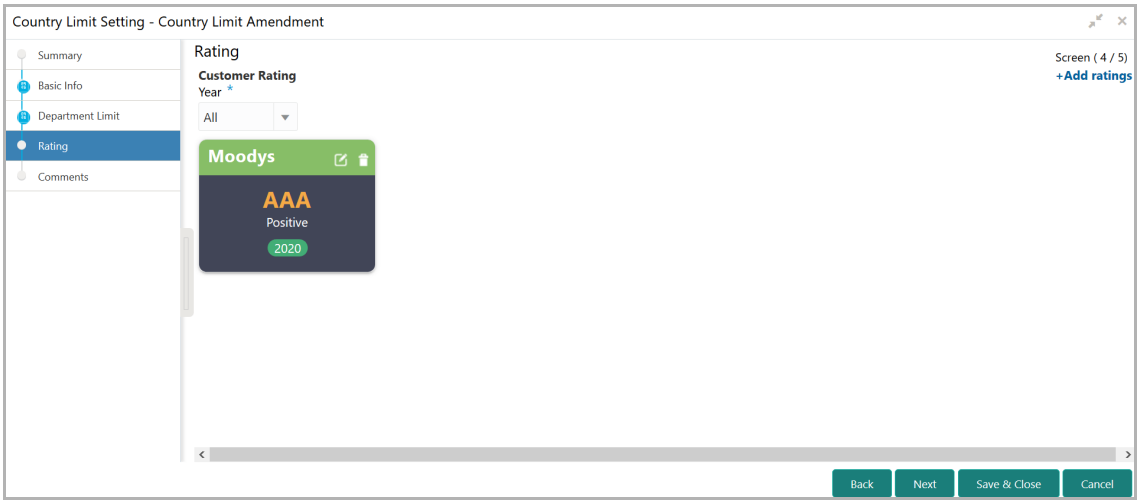
11. To set department limit for new department, click the add icon. The *Department Detail* window appears.



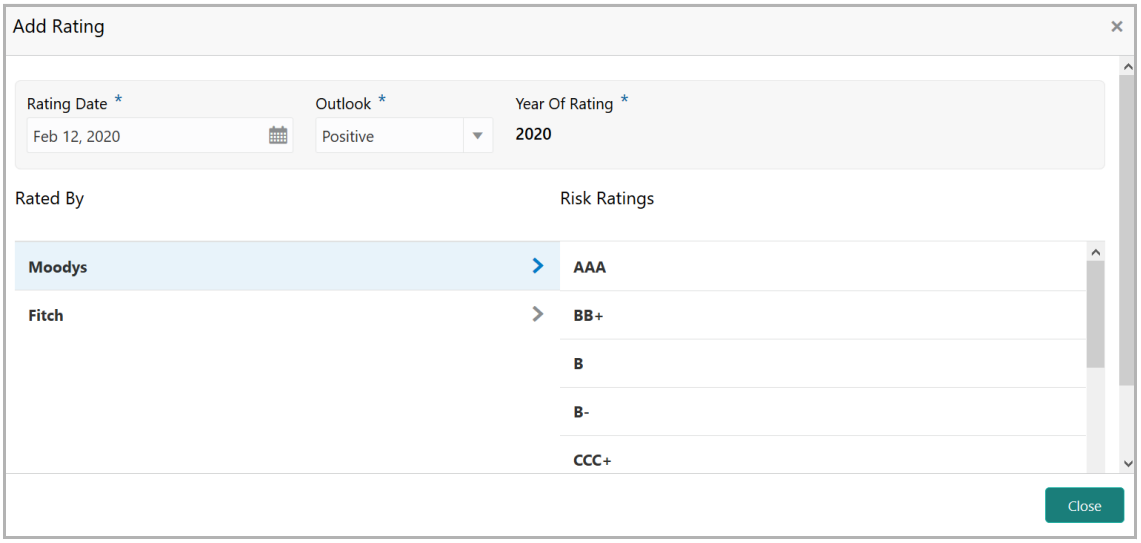
12. **Select Department** from the drop down list.
13. Specify limit for the selected department in **Department Limit** field.
14. Capture **Remarks** for the department, if any.
15. Click **Add**. The department limit is added and displayed in the *Department Limit* page.
16. To **Edit**, **View**, or **Delete** the added department limit, click the hamburger icon in corresponding record and select the required option.
17. Click **Next**. The *Rating* page appears.

Rating

In this page, you can capture new rating information if it is available for the country as well as manage the existing ratings.



18. To add new rating, click **Add Ratings** at the top right corner. The *Add Rating* window appears.



19. Click the calendar icon in **Rating Date** field and select the date on which rating is provided for the country.

20. Select the **Outlook** of rating from the drop down list. The options available are Positive, Negative, and Neutral.

Year of Rating gets defaulted based on the selected Rating Date. You cannot modify the same.

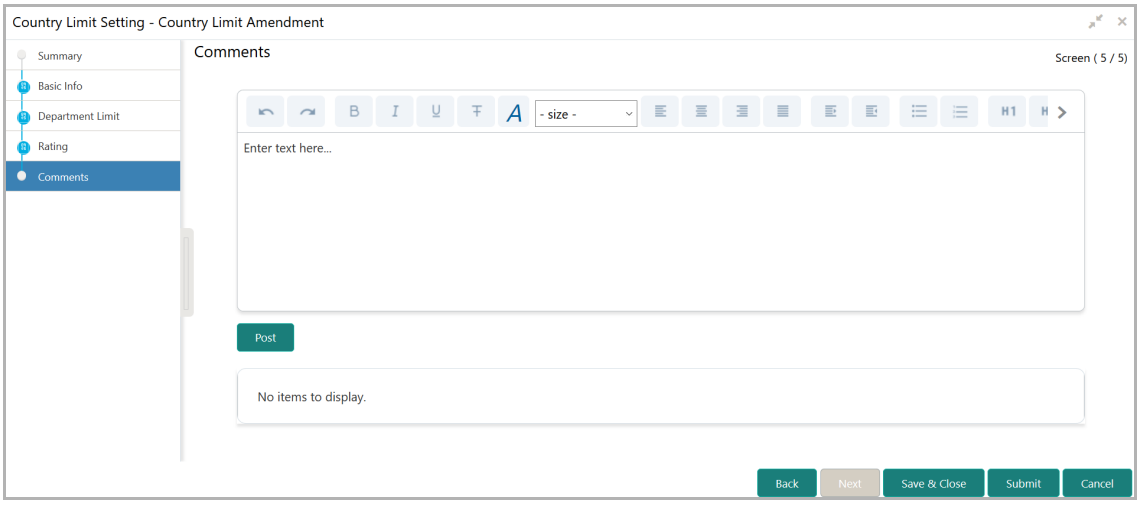
21. Select the **Rated By** agency and **Risk Ratings**. The rating is added and displayed in the *Ratings* page.

22. To edit or delete a rating, click the required icon in the rating tile.

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

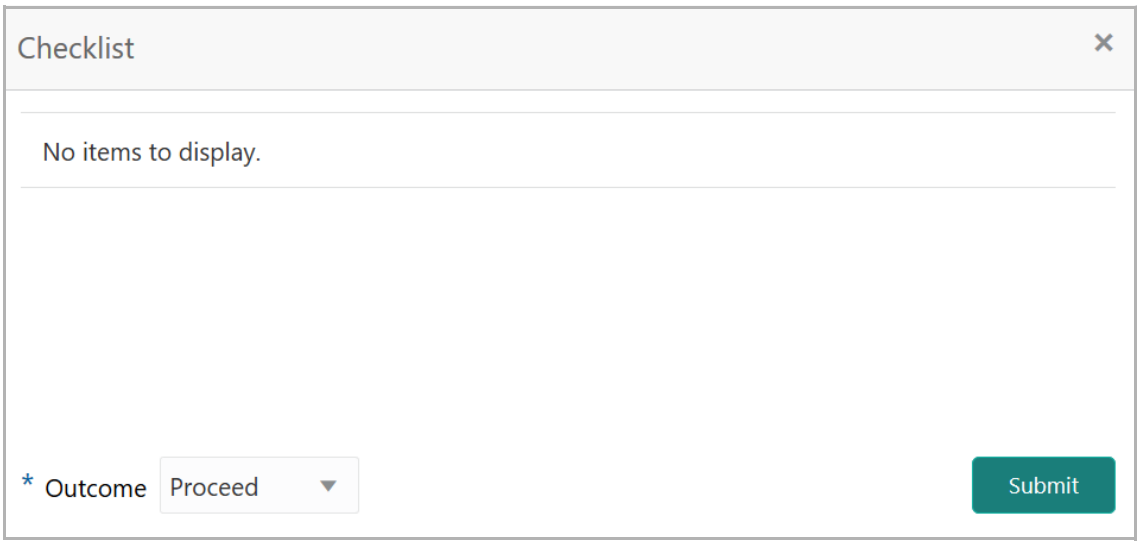
Comments

In this page, you can mention why the country limit amendment is initiated or why the overall limit is changed. Posting comments help the approver to make better decision.



24. Type the necessary comments and click **Post**. The comment is posted below the Comments text box.
25. To hold the Country Limit Amendment Initiation task, click **Hold**.
26. To go back to the previous page, click **Back**.
27. To save the captured information and exit the page, click **Save & Close**.
28. To submit the task for approval, click **Submit**.
29. To exit the process without saving the information, click **Cancel**.

Upon clicking the **Submit** button, the *Checklist* window appears.



In case any checklist is configured in the **Business Process** Maintenance, the same appears in the above window. You need to confirm that the checklist are manually verified by enabling the corresponding check box.

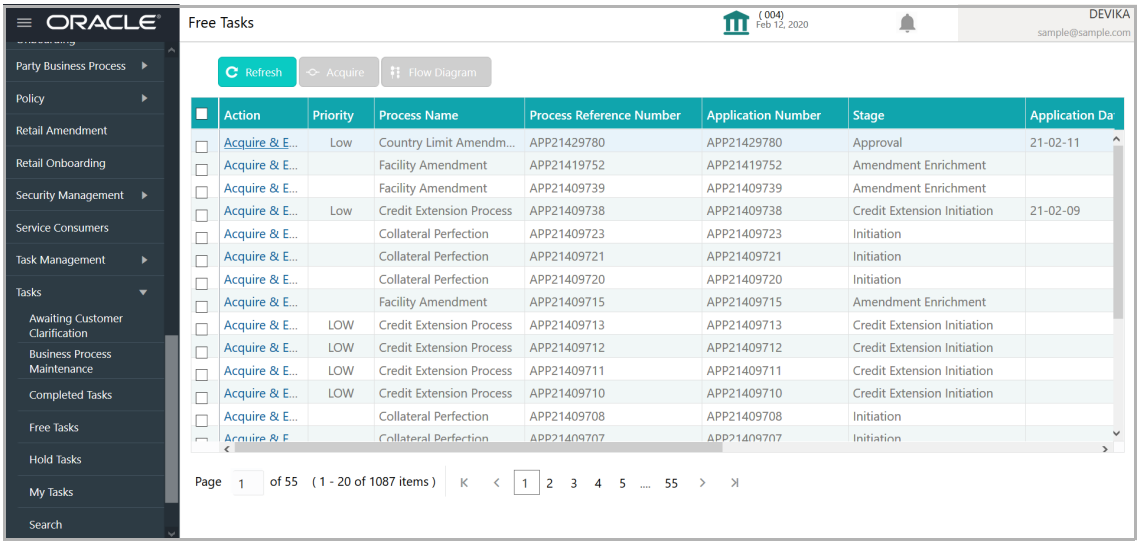
30. Select the **Outcome** as **Proceed**.
31. Click **Submit**. The task is moved to the Approval stage.

Chapter 5 - Approval

Country Limit Approval

In this stage, the Credit Approver in bank must approve / send back the country limit Amendment application based on the country's performance.

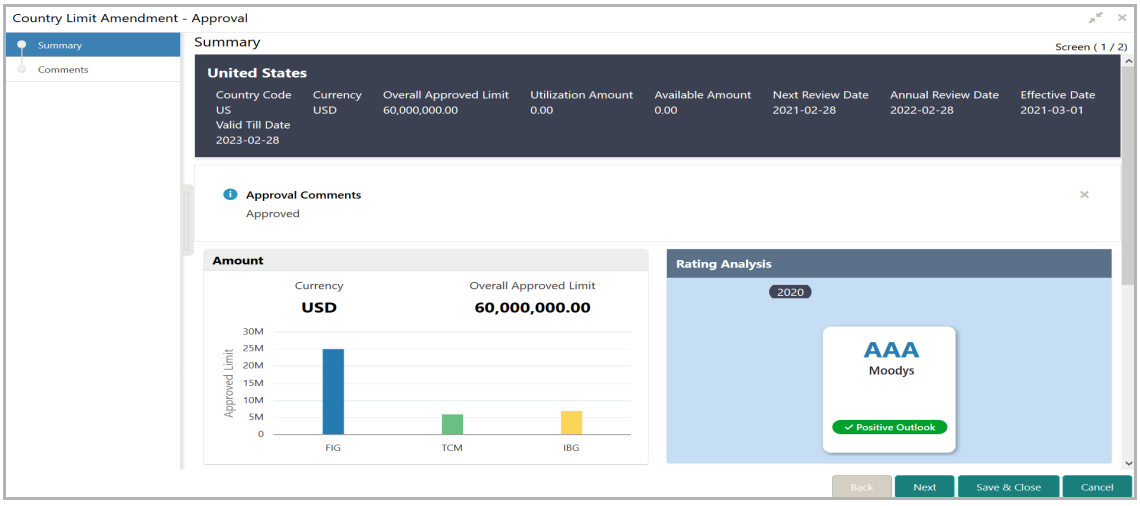
1. To acquire and edit the approval task, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears.



2. **Acquire & Edit** the required approval task. The *Approval - Summary* page appears.

Summary

This page displays the overall approved limit, the department level limit, and the ratings added / modified in the Amendment Initiation stage in graphical format.

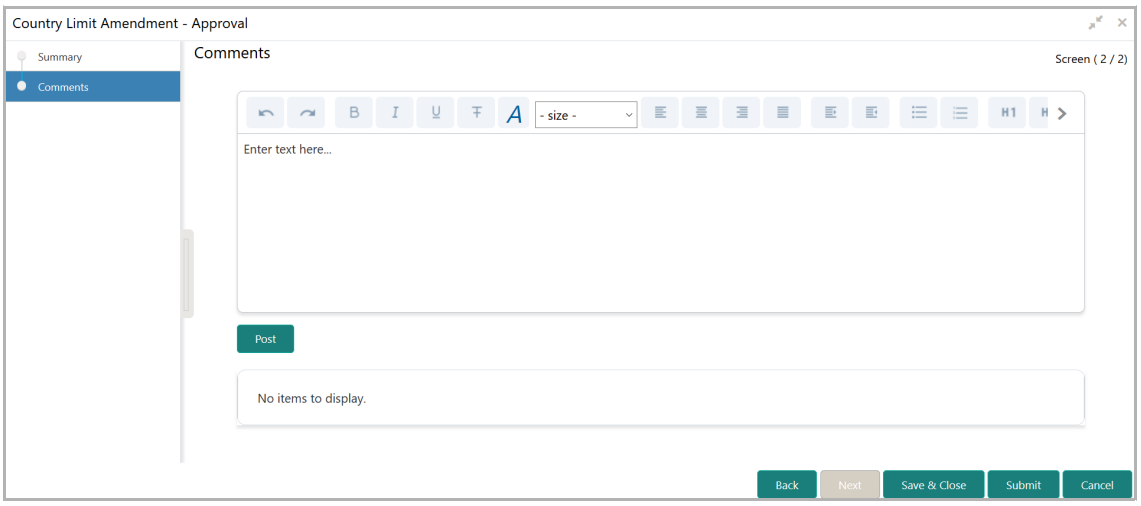


3. To close the **Approval Comments** added in Country Limit Setting process, click the close icon.

4. View the information and click **Next**. The *Comments* page appears.

Comments

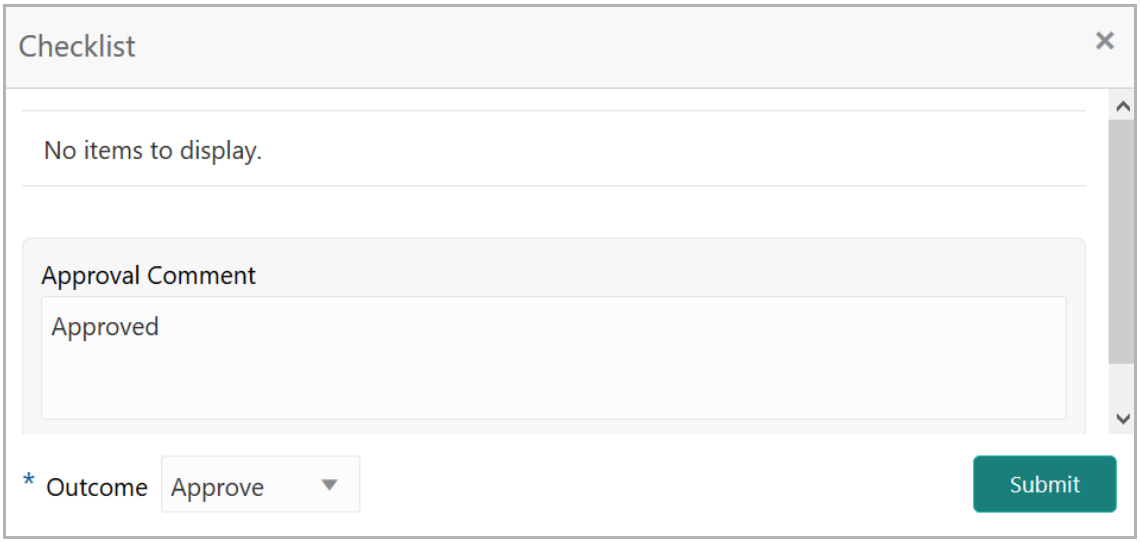
In this page, you can provide justification for the action to be taken in this stage.



5. Type the necessary comments and click **Post**. The comment is posted below the Comments text box.
6. To hold the Country Limit Amendment Approval task, click **Hold**.
7. To go back to the previous page, click **Back**.
8. To save the captured information and exit the page, click **Save & Close**.
9. To hand off the amendment details to ELCM / send back the application to the Initiation stage, click **Submit**.
10. To exit the process without saving the information, click **Cancel**.

Upon clicking the **Submit** button, the *Checklist* window appears.

Chapter 5 - Approval



11. Specify the **Approval Comment**.
12. Select the required **Outcome**. The options available are Approve and Additional Info.
13. Click **Submit**.

If the **Outcome** is selected as **Approve**, the Country Limit Amendment process will get completed and the amendment details will be handed off to the back office system (ELCM) on clicking **Submit**.

If the **Outcome** is selected as **Additional Info**, the Country Limit Amendment application will be moved back to the Initiation stage on clicking **Submit**. The user of the Initiation stage must modify the requested details and send the application for approval again.

Chapter 5 - 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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