

Group Concentration Extension User Guide

Oracle Banking Credit Facilities Process Management Cloud Service

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Oracle Banking Credit Facilities Process Management Cloud Service User Guide
Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

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Table of Contents

Preface	1
<i>About this guide</i>	1
<i>Intended Audience</i>	1
<i>Conventions Used</i>	1
<i>Common Icons in OBCFPM</i>	2
Overview	3
Extension Initiation	4
<i>Customer Info</i>	5
<i>Liability Details</i>	6
<i>Comments</i>	8
<i>Summary</i>	8
Extension Enrichment	13
Extension Review and Recommendation	14
Extension Approval	20
Extension Documentation	26
Handoff	32
Handoff - Manual Retry	33
Document Upload and Checklist	38
Reference and Feedback	41
<i>References</i>	41
<i>Feedback and Support</i>	41

Chapter 1 - Introduction

Preface

About this guide




This guide walks you through all the stages in Group Concentration Extension Process for increasing the validity of group concentration limit set for the group entity.

Intended Audience

This document is intended for the banking personnel responsible for setting validity for the group concentration limit.

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 <ul style="list-style-type: none">• Field name• Drop down options• Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Introduction

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 3 - Overview

Overview

The validity of liability set for the group entity during Group Concentration Limit Process is determined based on the performance of the group entity. As the group entity's performance improve over the period of time, the banks can increase the validity of set limit.

The Group Concentration Extension Process in OBCFPM is a simple process specifically designed with the following stages to extend the expiry of group concentration limit:

- Initiation
- Enrichment
- Review and Recommendation
- Approval
- Documentation
- Handoff
- Handoff - Manual Retry (applicable in case of Handoff failure)

Chapter 3 - Initiation

Extension Initiation

In this stage, the user can initiate the Group Concentration Extension Process for the requested group entity.

To initiate Group Concentration Extension Process, perform the following steps:

Initiation Steps

1. Login to OBCFPM.
2. Navigate to **Credit Facilities > My Portfolio**. The *My Portfolio* page appears:

The screenshot displays the 'My Portfolio' interface. At the top, there's a header with 'Bank Futura - Canary Whar...' and a date 'Apr 13, 2019'. Below the header is a search bar with 'Type to filter' and a '+ New Proposal' button. The main table lists customer details. Below the table, there are several sections: '1 Entities' with a summary of Sanctioned and Available amounts; 'Financial Info' with a 'View all' link; 'WIP Applications' with links for Facility Application, Collateral Application, and Policy Exception; and 'Ratings' with a 'View all' link. At the bottom, there's a row of buttons for various actions: 'Initiate Amendment', 'Initiate PSN', 'Initiate Closure', 'Initiate T&c Compliance', 'Initiate GC Amendment', 'Initiate GC Extension', 'Initiate Facility Review', and 'Initiate SF Credit Process'.

3. Click and expand the required customer.
4. Click **Initiate GC Extension**. The *Initiation* page appears.

Or

5. Navigate to **Credit Facilities > Corporate > Group Concentration > GC Extension**. The *Initiation* page appears.

Chapter 3 - Initiation

Oracle GC Extension interface showing application details and WIP Applications table.

Application Number	BranchCode	Priority	Party Id	Customer Name	Process Name	Current Stage
APP21501019	004	Low	PTY192560509	PTY192560509	Credit Extension Process	Credit Extension Initiation
APP21501020	004	Low	PTY192560509	PTY192560509	Credit Extension Process	Credit Extension Initiation
APP21541083	004	Low	PTY192560509	PTY192560509	Facility Amendment	Amendment Initiation
APP21571154	004	Low	PTY192560509	PTY192560509	Short Form Credit Process	Initiation
APP21621234	004	Low	PTY192560509	PTY192560509	Group Concentration Amendment Process	Group Concentration Amendment In

6. Select the GC Extension **Application Priority**. The options available are: Low, Medium, and High.
7. Select the **Application Branch**. Bank branches maintained in the system are displayed in LOV.
8. Search and select the required **Party Id** for which GC Extension process has to be initiated. The system displays all the WIP Applications for the selected party and enables the **Initiate GC Extension** button.
9. Click the **Initiate GC Extension** button. The *Initiation - Customer Info* page appears.

Customer Info

This data segments allows you to view all the information about the group entity added in Group Concentration Limit process.

Group Concentration Extension - Group Concentration Extension Initiation window showing Customer Info details.

Customer Info: MICRONS LTD

Company Name: MICRONS LTD
Type of Customer: Private
Entity Type: Customer
Demography: Domestic

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

Chapter 3 - Initiation

- 10. Mouse hover on the customer icon to view basic information about the group entity.
- 11. To view the detailed information about the group entity, right click on the customer icon and select **View**.
- 12. To change the layout of *Customer Info* page to list view, click the **List View** icon.

Customer Info

Screen (1 / 4)

Party Id: PTY201514287

Entity Type: Pvt Ltd

Name: MICRONS LTD

Demographic Type: Domestic

Organization Type: Single

Hold

Back

Next

Save & Close

Cancel

- 13. To change the layout of *Customer Info* page to table view, click the **Table View** icon.

Customer Info

Screen (1 / 4)

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
PTY201514287	MICRONS LTD	Domestic	Single	Pvt Ltd	 	

Hold

Back

Next

Save & Close

Cancel

- 14. To view the entity details in Table View and List View, click the Party Id in corresponding record.
- 15. To go to the *Liability Details* page, click **Next**.

Chapter 3 - Initiation

Liability Details

This data segment lists all the liabilities of group entity added in Group Concentration Limit process. You can capture the liability expiry date requested by the selected group entity in this data segment.

Liability Details

Screen (2 / 4)

MICRONS LTD

Filter Type to filter

Party Id: PTY201514287 Name: MICRONS LTD Liability Number: 005884 Liability Expiry Date: 20-12-31

Edit

Hold Back Next Save & Close Cancel

16. To filter the required liability, click the **Filter** icon and specify the filter parameters or directly type the liability detail in **Type to filter** text box.

17. To modify the liability details, click the Hamburger icon in corresponding record and select **Edit**. The *Liability Details* window appears:

Liability Details

Existing Details

Existing Amount	Outstanding Amount	Liability Expiry Date
\$22,000,000.00	\$15,757,000.00	Dec 30, 2020

Dates

Next Review Date * Requested Expiry Date *

Dec 30, 2020 Mar 2, 2021

Additional Fields

No Additional fields configured!

Save Cancel

In the *Liability Details* window, the **Existing Details** section displays the following details:

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

Chapter 3 - Initiation

Dates

18. Click the Calendar icon and select the **Next Review Date**. Review task for the Group Concentration Extension application will be created on the selected date.
19. Click the Calendar icon and select the **Requested Expiry date** (expiry date requested by the entity).



In Enrichment stage, **Proposed Expiry Date** field appears in the Liability Details window. Select the **Proposed Expiry Date** to propose an expiry for the liability.

20. Click **Save**. The *Liability Details* page is updated with the modified details.
21. To change the layout of *Liability Details* page to table view, click the **Table View** icon.
22. To change the layout of *Liability Details* page to tree view, click the **Tree View** icon.
23. To go to the *Comments* page, click **Next**.

Comments

You can post overall comments about the Extension Initiation stage in this data segment. Providing comments for a stage allows the other users to easily identify the actions performed in that stage.

24. Type the necessary comments in the text box and click **Post**. Comments are added below the text box.
25. To go to the Summary page, click **Next**.

Chapter 3 - Initiation

Summary

This data segment is the graphical representation of customer information such as Liability Summary, Facility Summary, Collateral Summary, Other Bank Facilities, Covenants, Terms & Conditions, Financial Profile, Projections, Upcoming Events, Group Entities, Scores, Groupwise Exposure Details, Connected Parties, and Ratings.

Chapter 3 - Initiation

Customer Info

Liability Details

Comments

Customer Summary

Customer Summary

Customer Information

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

Customer ID

PTY201514287

Register No

Legal Status

Pvt Ltd

Liability Amount

\$22,000,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Liability summary

Filter

Type to filter

Party Id: PTY201514287

Name:

Liability Number: 005884

Liability Expiry Date: 20-12-30

Facility Summary

Liability Sanctioned Amount

\$22,000,000.00

Liability Utilized Amount

\$15,757,000.00

Liability OverUtilized Amount

\$0.00

\$12,000.00

description

14K

12K

10K

8K

6K

4K

2K

0

description

Sanctioned

Requested

Proposed

Approved

Collateral summary

\$0.00

Total collateral value

No data to display

0%

Customer LTV

No data to display

Covenants

0

Total Covenants

0

Empty

0

Facility

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

Empty

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 years

Category

2017-2018

Variance %

2018-2019

Variance %

2019-2020

No data to display.

Projections

Show results for

Next 3 years

Category

2020-2021

Variance %

2021-2022

Variance %

2022-2023

No data to display.

Upcoming events

<

September

2020

>

21-September-2020

No items to display.

Hold

Back

Next

Save & Close

Submit

Cancel

10

Chapter 3 - Initiation

In the **Liability Summary** widget, you can perform the following actions:

- Filter the liabilities using the Filter icon or Type to filter text box
- Click the Party Id to view the party details
- Use the Table View, List View, and Tree View icons to change the layout of Liability Summary widget

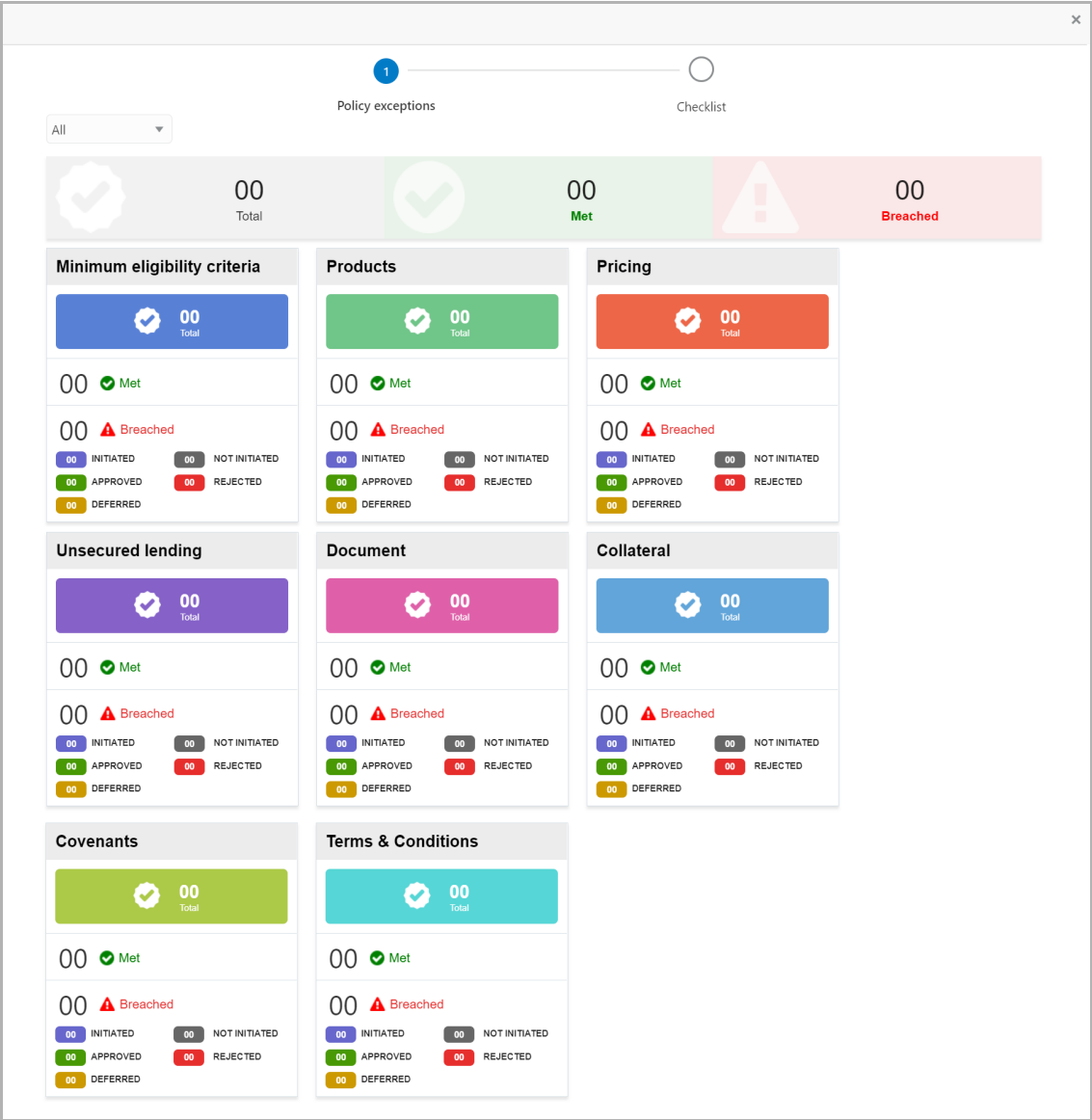


For information on actions that can be performed in the other widgets in this *Summary* page, refer Credit 360 User Manual.

26. To hold the Extension Initiation task, click **Hold**.
27. To go back to the previous page, click **Back**.
28. To save and exit the window, click **Save & Close**.
29. To submit the Extension Initiation task, click **Submit**.
30. To cancel the operation, click **Cancel**.

Chapter 3 - Initiation

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



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

- 31. Click the **Checklist** data segment.

Chapter 3 - Initiation

Policy exceptions Checklist

No items to display.

* Outcome Proceed ▼ Submit

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

Chapter 3 - Enrichment

Extension Enrichment

In this stage, the user can propose an expiry date for the liability of group entity based on the customer request, product feature, or due to lack of information to complete the group concentration (GC) review.

Refer **Initiation** chapter for field level explanation on Extension Enrichment stage.

Upon submitting the enriched extension application, the application is moved to the 'Review and Recommendation' stage.

Chapter 3 - Review and Recommendation

Extension Review and Recommendation

In this stage, the user can review the requested and proposed expiry dates and specify the approved expiry date for the liability based on customer request, product feature or due to lack of information to complete the group concentration (GC) review.



In this chapter, only the steps to review and recommend are provided. For more field level explanation, refer the Initiation chapter.

Review and Recommendation Steps

1. In OBCFPM, navigate to **Tasks > Free Tasks** from the left navigation menu. The **Free Tasks** page appears:

Free Tasks

Bank Futura - Canary Whar...

Apr 13, 2019

sample@sample.co

Refresh

Acquire

Assign

Flow Diagram

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	
<input type="checkbox"/>	Acquire & Edit		Facility Amendment	APP202457463	APP202457463	Amendment Enrichment	
<input type="checkbox"/>	Acquire & Edit	Medium	Credit Origination	APP202457458	APP202457458	Proposal Initiation	20-09-01
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447442	APP202447442	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447441	APP202447441	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	Medium	Short Form Credit Proce...	APP202447440	APP202447440	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	

Page

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of 27

(1 - 20 of 528 items)

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Page 1 of 27 (1 - 20 of 528 items) K < 1 2 3 4 5 ... 27 > X

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

Group Concentration Extension User Manual

5

Chapter 3 - Review and Recommendation

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears:

Liability Details Screen (2 / 3)

MICRONS LTD

Filter

Party Id: PTY201514287 Name: Liability Number: 005884 Liability Expiry Date: 20-12-2020 Edit

Hold Back Next Save & Close Cancel

4. To review and recommend the expiry date, click the Hamburger icon in the corresponding record and select **Edit**. The *Liability Details* window appears:

Liability Details

Existing Details

Existing Amount	Outstanding Amount	Liability Expiry Date
\$22,000,000.00	\$15,757,000.00	Dec 30, 2020

Dates

Next Review Date *	Requested Expiry Date *	Proposed Expiry Date *	Approved Expiry Date *
Dec 30, 2020	Mar 2, 2021	Mar 2, 2021	Mar 2, 2021

Additional Fields

No Additional fields configured!

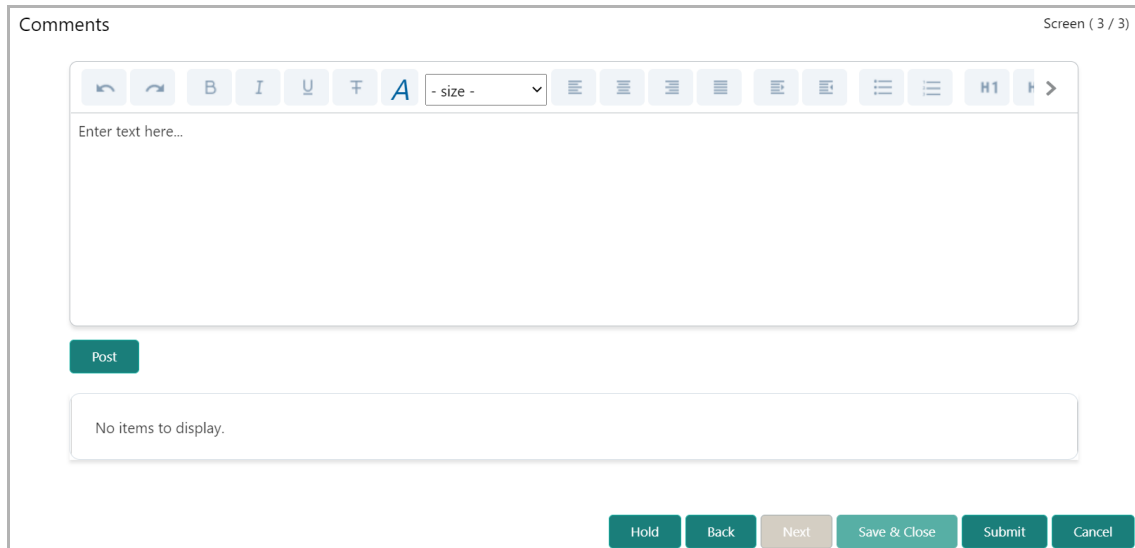
Save Cancel

In the **Dates** section:

5. Search and select the **Approved Expiry Date**.
6. Click **Save**.

Chapter 3 - Review and Recommendation

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

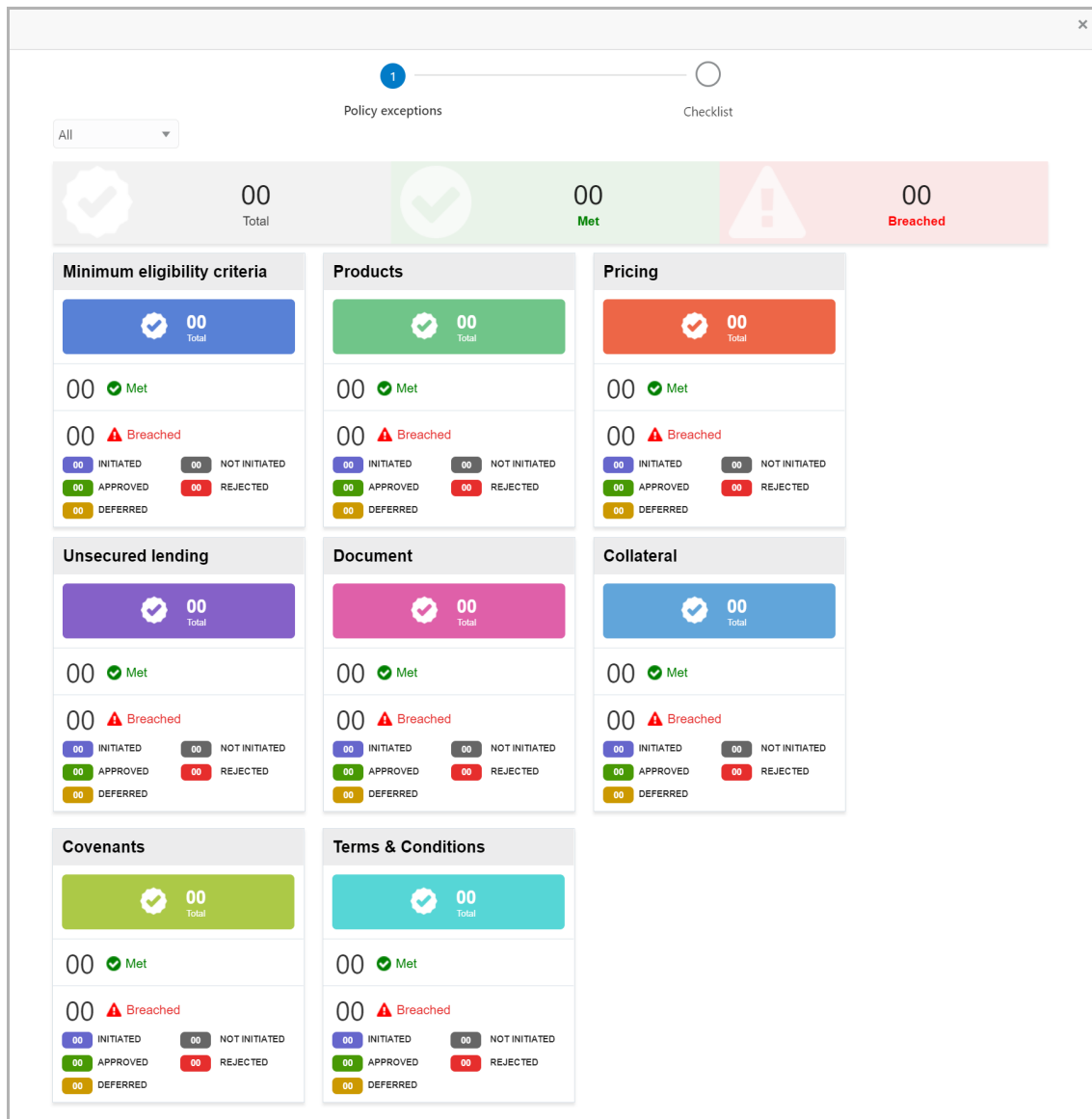


The screenshot shows a web interface titled "Comments" in the top left corner and "Screen (3 / 3)" in the top right corner. Below the title is a rich text editor toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), text color (A), font size (dropdown), bulleted list, numbered list, decrease indent, increase indent, link, unlink, table, and H1. Below the toolbar is a large text input area with the placeholder text "Enter text here...". Underneath the text area is a green "Post" button. Below the "Post" button is a container showing "No items to display." At the bottom of the interface is a row of buttons: "Hold", "Back", "Next" (highlighted in a light grey color), "Save & Close", "Submit", and "Cancel".

8. Type the necessary comments in the text box and click **Post**. Comments are added below the text box.

9. Click **Submit**. The *Policy Exception* window appears:

Chapter 3 - Review and Recommendation



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

10. Click the **Checklist** data segment.

Chapter 3 - Review and Recommendation

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

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

If the **Outcome** is selected as 'Proceed', the extension application is moved to the Approval stage.

If the **Outcome** is selected as 'Send Back', the extension application is moved back to the Enrichment stage. The user who enriched the Group Concentration Extension application must modify the necessary detail and re-submit the application to Review and Recommendation stage.

If the **Outcome** is selected as 'Reject', the extension application is rejected.

Chapter 3 - Approval

Extension Approval

In this stage, the Approver can view requested, proposed and approved expiry dates for the group concentration limit and take necessary actions such as Approve or Reject the extension application.

Approval Steps

1. In OBCFPM, navigate to **Tasks > Free Tasks** from the left navigation menu. The *Free Tasks* page appears:

Free Tasks

Bank Futura - Canary Whar...
Apr 13, 2019

sample@sample.com

Refresh

Acquire

Assign

Flow Diagram

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	
<input type="checkbox"/>	Acquire & Edit		Facility Amendment	APP202457463	APP202457463	Amendment Enrichment	
<input type="checkbox"/>	Acquire & Edit	Medium	Credit Origination	APP202457458	APP202457458	Proposal Initiation	20-09-01
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447442	APP202447442	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447441	APP202447441	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	Medium	Short Form Credit Proce...	APP202447440	APP202447440	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202407400	APP202407400	DataEnrichment	

Page 1 of 27 (1 - 20 of 528 items)

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X

2. **Acquire & Edit** the required 'Approval' task.

Group Concentration Extension User Manual

5

Chapter 3 - Approval



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

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears:

Liability Details Screen (2 / 3)

MICRON LTD

Filter

Party Id: PTY201514287 Name: MICRON LTD Liability Number: 005884 Liability Expiry Date: 20-12-31 Edit

Hold Back Next Save & Close Cancel

4. To filter the required liability, click the **Filter** icon and specify the filter parameters or directly type the liability detail in **Type to filter** text box.
5. To modify the liability expiry date, click the Hamburger icon in the corresponding record and select **Edit**. The *Liability Details* window appears:

Liability Details

Existing Details

Existing Amount	Outstanding Amount	Liability Expiry Date
\$22,000,000.00	\$15,757,000.00	Dec 30, 2020

Dates

Next Review Date * Requested Expiry Date * Proposed Expiry Date * Approved Expiry Date *

Dec 30, 2020 Mar 2, 2021 Mar 2, 2021 Mar 2, 2021

Additional Fields

No Additional fields configured!

Save Cancel

In the **Dates** section:

6. Modify the **Approved Expiry Date**.
7. Click **Save**. The approved liability details are displayed in the *Liability Details* page.

Chapter 3 - Approval

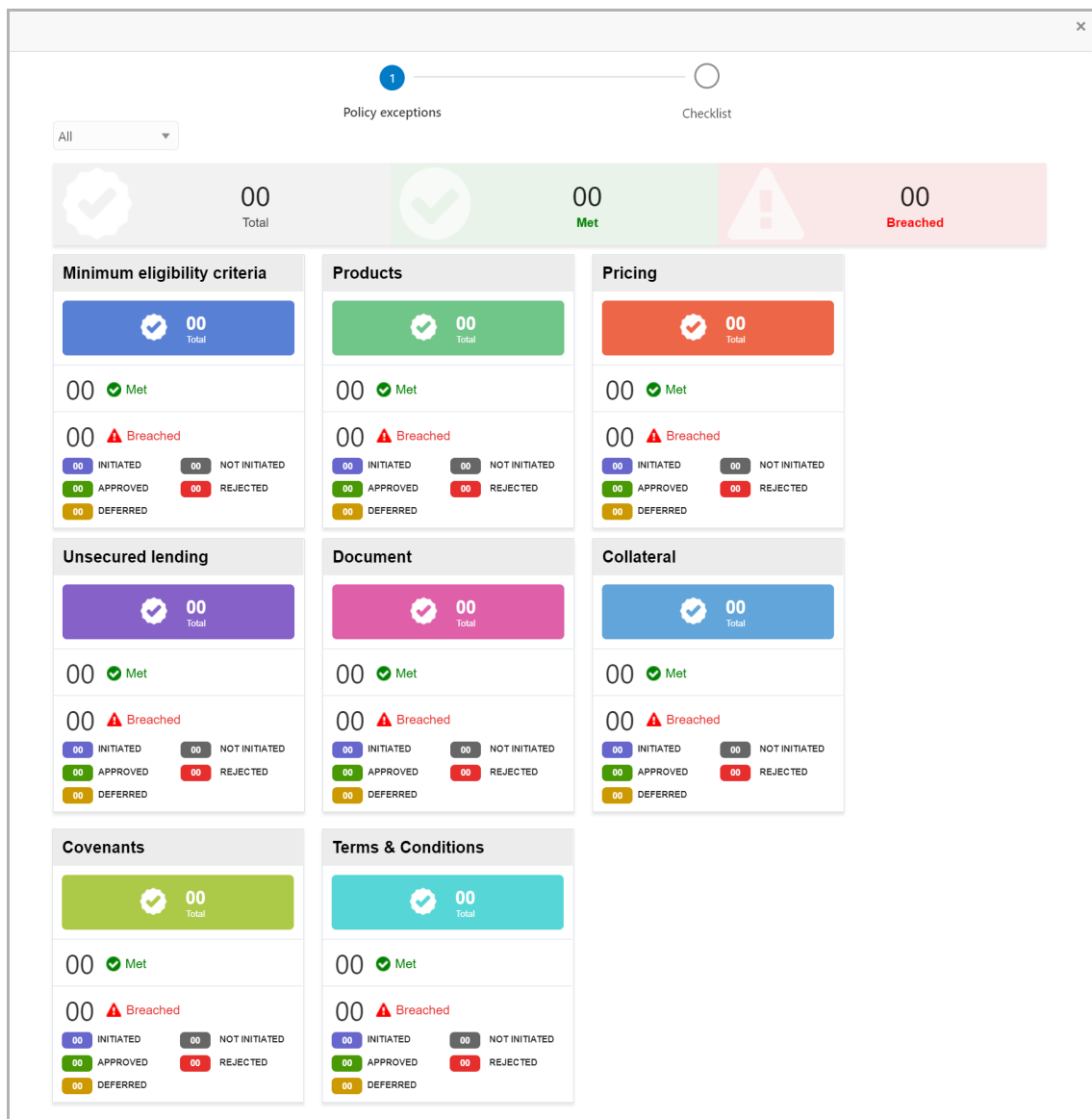
8. Click **Next** in the *Liability Details* page. The *Comments* page appears:

The screenshot shows a web interface titled "Comments" in the top left corner and "Screen (3 / 3)" in the top right corner. Below the title bar is a rich text editor toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), text color (A), font size (dropdown), bulleted list, numbered list, decrease indent, increase indent, link, unlink, table, and a "H1" heading button. Below the toolbar is a large text input area with the placeholder text "Enter text here...". Underneath the text area is a green "Post" button. Below the "Post" button is a container showing "No items to display." At the bottom of the interface is a row of navigation buttons: "Hold", "Back", "Next" (highlighted in a light grey color), "Save & Close", "Submit", and "Cancel".

9. Type the necessary comments in the text box and click **Post**. Comments are added below the text box.

10. Click **Submit**. The *Policy Exception* window appears:

Chapter 3 - Approval



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

11. Click the **Checklist** data segment.

Chapter 3 - Approval

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

12. Select the required **Outcome**. The options available are **Approve** and **Reject**.

13. Click **Submit**.

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

If the **Outcome** is selected as 'Reject', the extension application will be rejected on clicking **Submit**.

Chapter 3 - Documentation

Extension Documentation

In this stage, the Group Concentration Extension document can be generated and downloaded.



In this chapter, only the procedure to generate and download the extension document is explained. For field level explanation, refer the Initiation chapter.

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

Free Tasks

Bank Futura - Canary Whar...

Apr 13, 2019

sample@sample.com

Refresh

Acquire

Assign

Flow Diagram

<input type="checkbox"/>	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	
<input type="checkbox"/>	Acquire & Edit		Facility Amendment	APP202457463	APP202457463	Amendment Enrichment	
<input type="checkbox"/>	Acquire & Edit	Medium	Credit Origination	APP202457458	APP202457458	Proposal Initiation	20-09-01
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447442	APP202447442	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447441	APP202447441	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	Medium	Short Form Credit Proce...	APP202447440	APP202447440	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202417409	APP202417409	DataEnrichment	

Page

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of 27

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X

2. **Acquire & Edit** the required documentation task. The *Group Concentration Documentation - Customer Summary* page appears:

Chapter 3 - Documentation

Customer Summary

Liability Details

Draft Generation

Comments

Customer Summary

MACRONS LTD

Customer Information

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

Customer ID

PTY201514287

Register No

Legal Status

Pvt Ltd

Liability Amount

\$22,000,000.00

Is KYC Compliant

No

Share Holders

0

Contractors

0

Guarantors

0

Bankers

0

Liability summary

Filter

Type to filter

Party Id: PTY201514287

Name:

Liability Number: 005884

Liability Expiry Date: 20-12-30

Facility Summary

Liability Sanctioned Amount

\$22,000,000.00

Liability Utilized Amount

\$15,757,000.00

Liability OverUtilized Amount

\$0.00

\$12,000.00

description

14K

12K

10K

8K

6K

4K

2K

0

Sanctioned

Requested

Proposed

Approved

Collateral summary

\$0.00

Total collateral value

0%

Customer LTV

No data to display

★ Ratings

No items to display.

Covenants

0

Total Covenants

0

Empty

0

Facility

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

Empty

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 years

Category

2017-2018

Variance %

2018-2019

Variance %

2019-2020

No data to display.

Projections

Show results for

Next 3 years

Category

2020-2021

Variance %

2021-2022

Variance %

2022-2023

No data to display.

Upcoming events

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September

2020

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21-September-2020

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No items to display.

Hold

Back

Next

Save & Close

Submit

Cancel

5

Chapter 3 - Documentation

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears.

Liability Details Screen (2 / 4)

MICRONS LTD

Filter

Party Id: PTY201514287 Name: [redacted] Liability Number: 005884 Liability Expiry Date: 20-12-2020 Edit

Hold Back Next Save & Close Cancel

4. To go to the next page, click **Next**. The *Draft Generation* page appears:

Draft Generation Screen (1 / 3)

Document Name : [redacted]

Document Description :

Hold Back Next Save & Close Cancel

5. Click the Generate icon next to the search icon. Draft document will be generated.
6. Click the Download icon next to the search icon. Draft document will be downloaded.

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

Comments

Screen (3 / 3)

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Enter text here...

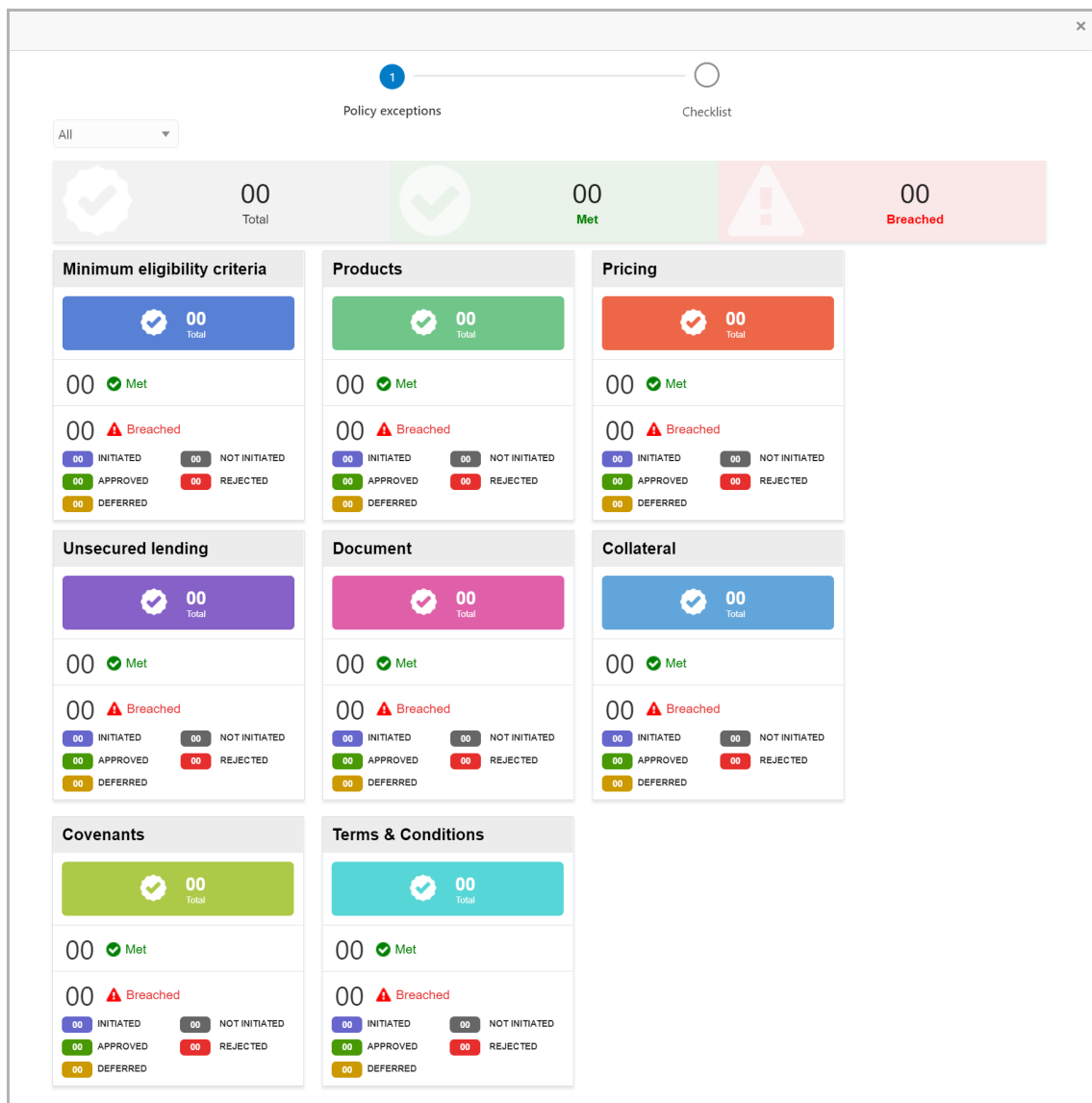
Post

No items to display.

8. Post comments for the Documentation stage, if required. Posted comment is displayed below the **Comments** box.

9. To submit the documentation task, click **Submit**. The *Policy Exception Summary* window appears:

Chapter 3 - Documentation



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

10. Click the **Checklist** data segment.

Chapter 3 - Documentation

The screenshot shows a web application window with a close button (X) in the top right corner. A progress bar at the top indicates 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 label '* Outcome' followed by a dropdown menu currently set to 'Proceed', and a green 'Submit' button.

11. Select the **Outcome** as 'Proceed'.
12. Click **Submit**. The Group Concentration Extension application is moved to the Handoff stage.

Chapter 3 - Handoff

Handoff

The Group Concentration Extension application will be automatically handed off to the back office system (OBELCM) after successful submission of the application.

In case of failure, the system will create a Handoff - Manual Retry task for manual submission of the application.

Chapter 3 - Handoff- Manual Retry

Handoff - Manual Retry

In this stage, the user can manually retry handoff for the failed extension application by making necessary changes based on the reason for failure.

Manual Retry Steps

1. In OBCFPM, navigate to **Tasks > Free Tasks** from the left navigation menu. The *Free Tasks* page appears:

Free Tasks

Bank Futura - Canary Whar...

Apr 13, 2019

sample@sample.com

Refresh

Acquire

Assign

Flow Diagram

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Da
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
<input type="checkbox"/>	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Perfection	APP202457465	APP202457465	Initiation	
<input type="checkbox"/>	Acquire & Edit		Facility Amendment	APP202457463	APP202457463	Amendment Enrichment	
<input type="checkbox"/>	Acquire & Edit	Medium	Credit Origination	APP202457458	APP202457458	Proposal Initiation	20-09-01
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447442	APP202447442	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	High	Short Form Credit Proce...	APP202447441	APP202447441	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit	Medium	Short Form Credit Proce...	APP202447440	APP202447440	Initiation	20-08-31
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202417410	APP202417410	DataEnrichment	
<input type="checkbox"/>	Acquire & Edit		Collateral Review	APP202407400	APP202407400	DataEnrichment	

Page 1 of 27 (1 - 20 of 528 items)

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

Manual Retry

Summary

Comments

Screen (1 / 3)

Customer Information

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

Customer ID
PTY212094304

Register No

Legal Status
Pvt Ltd

Liability Amount

Is KYC Compliant
No

Share Holders
0

Contractors
0

Guarantors
0

Bankers
0

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
No data to display.			

Financial Profile

View all

Show results for Previous 3 years

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

Projections

View all

Show results for Next 3 years

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

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution


No data to display

HoldBackNextSave & CloseCancel



3. View the reason for failure in **Hand-Off Error Details** section and make necessary actions.
4. Click **Next**. The *Liability Details* page appears.

Chapter 3 - Handoff - Manual Retry

Liability Details Screen (2 / 4)




Filter

 Party Id: **PTY201514287** Name: **MICRONS LTD** Liability Number: 005884 Liability Expiry Date: 20-12-2015 

Hold **Back** **Next** **Save & Close** **Cancel**

5. View the liability details and click **Next**. The *comments* page appears:

Comments Screen (3 / 3)



Enter text here...

Post

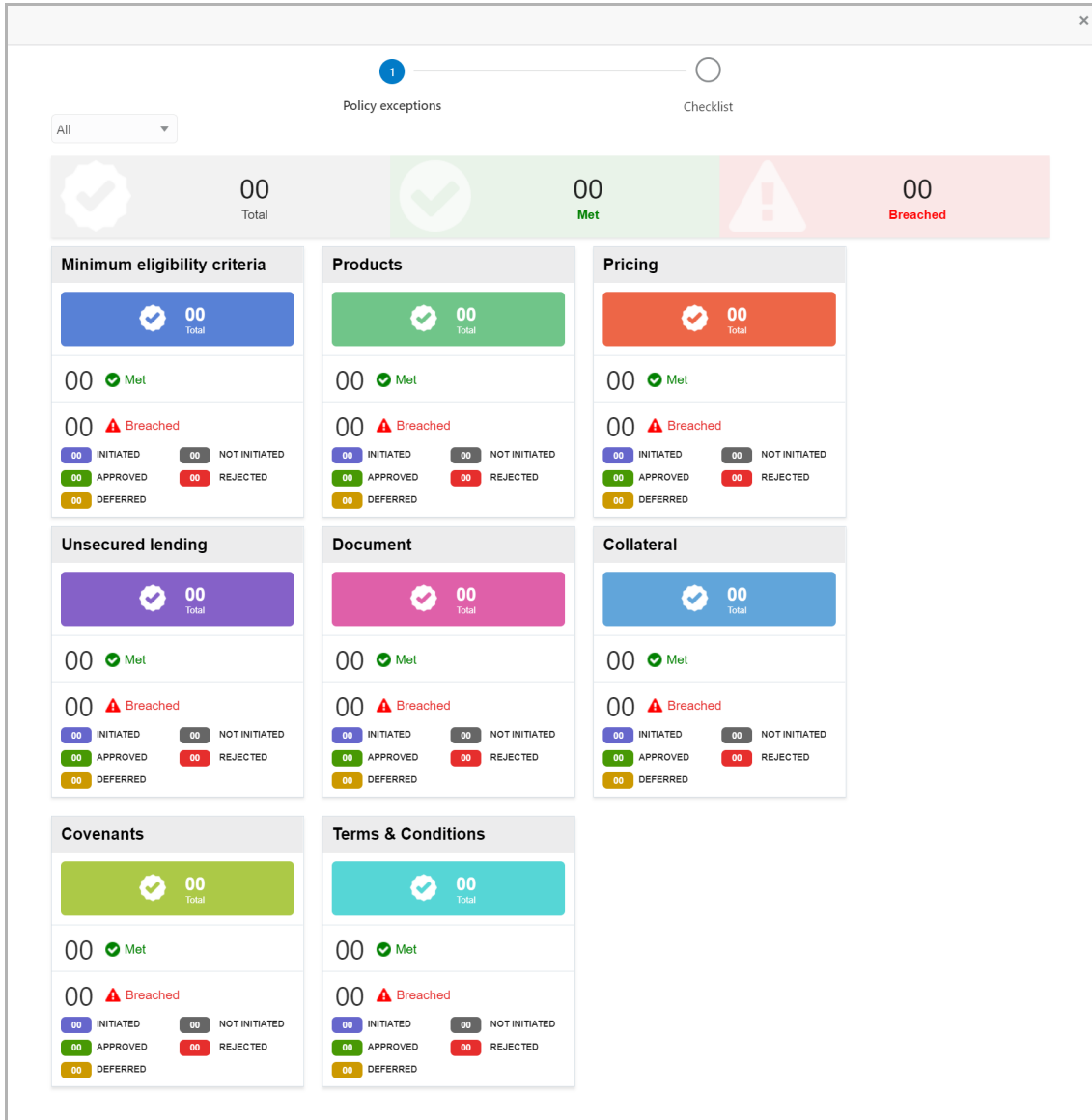
No items to display.

Hold **Back** **Next** **Save & Close** **Submit** **Cancel**

6. Type the necessary comments for Handoff - Manual Retry stage in the text box.
7. Click **Post**. Comments are added below the text box.
8. To hold the Handoff - Manual Retry task, click **Hold**.
9. To go back to the previous page, click **Back**.
10. To save and exit the window, click **Save & Close**.
11. To submit the Handoff - Manual Retry task, click **Submit**.
12. To cancel the operation, click **Cancel**.

Chapter 3 - Handoff- Manual Retry

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



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

13. Click the **Checklist** data segment.

Chapter 3 - Handoff - Manual Retry

Policy exceptions Checklist

No items to display.

* Outcome Proceed ▼ Submit

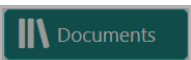
14. Select the **Outcome** as 'Proceed'.
15. Click **Submit**. The extension application will be handed off to the Back Office System (OBELCM).

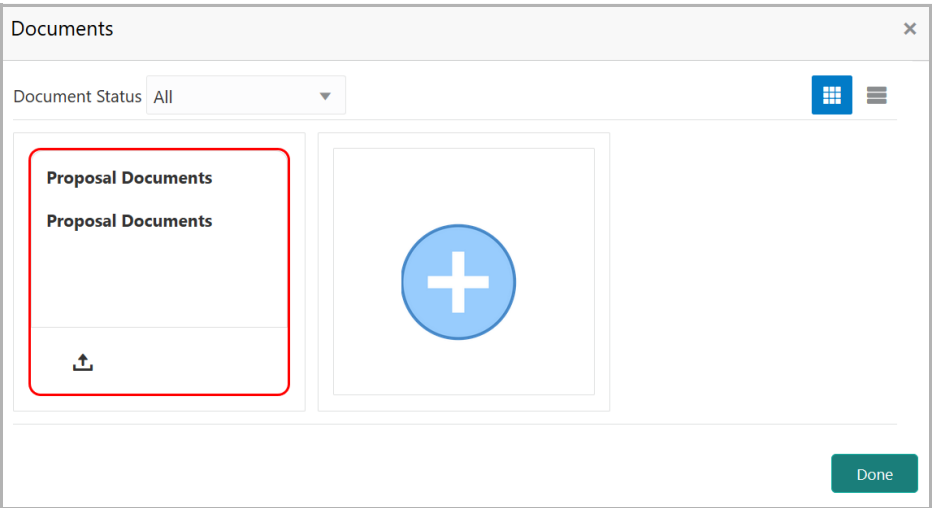
Chapter 3 - Document Upload

Document Upload and Checklist

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

Steps to upload documents

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

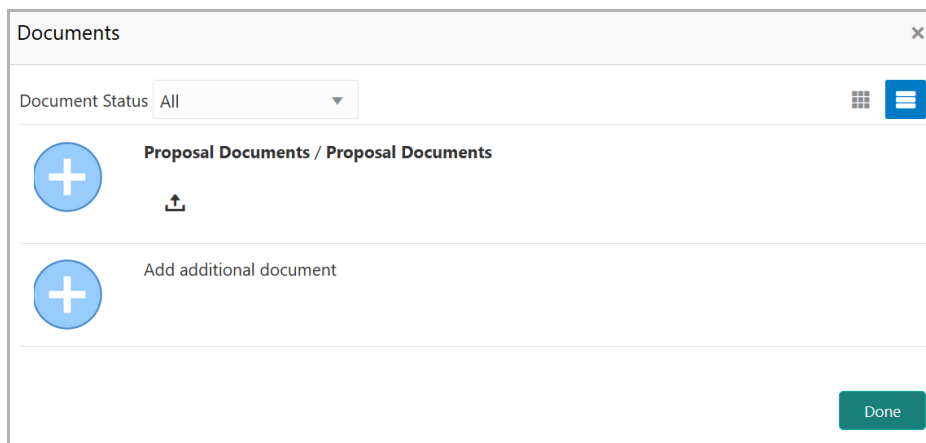


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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

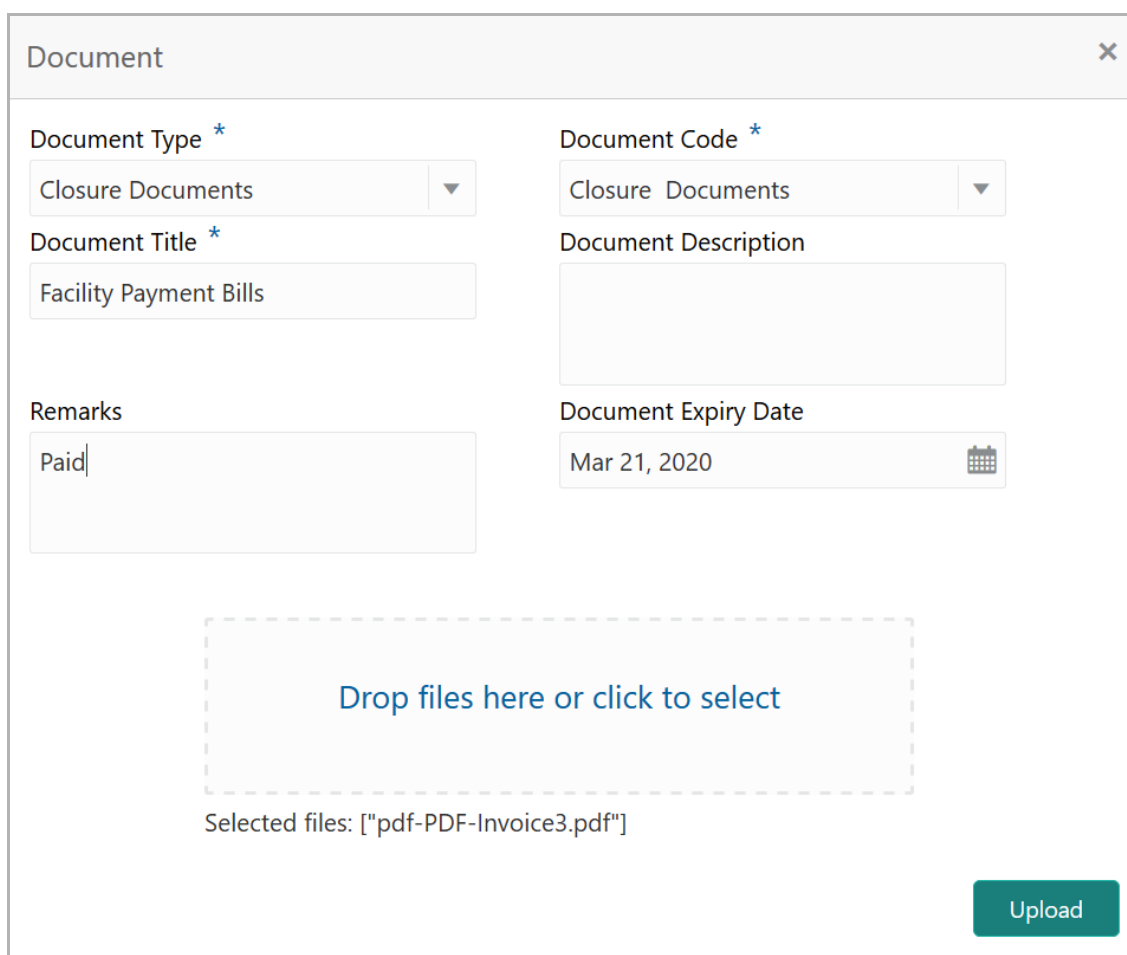
2. To change the table view to the list view, click the list icon at the top right corner. The *Documents* window appears as shown below.

Chapter 3 - Document Upload



The screenshot shows a window titled "Documents" with a close button (X) in the top right corner. Below the title bar, there is a "Document Status" dropdown menu set to "All". To the right of the dropdown are two icons: a grid icon and a list icon. Below this, there is a section titled "Proposal Documents / Proposal Documents" with a blue circular icon containing a white plus sign and an upload icon. Below this section is another blue circular icon with a white plus sign and the text "Add additional document". At the bottom right of the window is a green "Done" button.

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



The screenshot shows a window titled "Document" with a close button (X) in the top right corner. The form contains several fields:

- Document Type ***: A dropdown menu with "Closure Documents" selected.
- Document Code ***: A dropdown menu with "Closure Documents" selected.
- Document Title ***: A text input field containing "Facility Payment Bills".
- Document Description**: A large text area.
- Remarks**: A text input field containing "Paid".
- Document Expiry Date**: A date picker showing "Mar 21, 2020".

 Below these fields is a dashed box containing the text "Drop files here or click to select". Below this box, it says "Selected files: [\"pdf-PDF-Invoice3.pdf\"]". At the bottom right of the window is a green "Upload" button.

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.

Chapter 3 - Document Upload

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.

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 3 - Reference and Feedback

Reference and Feedback

References

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

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

Documentation Accessibility

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