

Simplified Credit Amendment User Guide

Oracle Banking Credit Facilities Process Management Cloud Service

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Oracle Banking Credit Facilities Process Management Cloud Service User Guide
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Chapter 1 - Introduction

Preface

About this guide

This guide provides the user with all the information necessary to initiate Simplified Credit Amendment process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for modifying and approving credit facility / liability for the existing customers.

Conventions Used

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

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

Chapter 1 - 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

Simplified Credit Amendment Overview

The Simplified Credit Amendment process is a three stage process to modify credit facility / liability offered to the customers. Banks can initiate this process whenever the Amount, Tenor, and Pricing are to be modified for the existing customer.

The following stages are available in Simplified Credit Amendment process:

- Initiation
- Review and Recommendation
- Approval

Chapter 3 - Initiation

Amendment Initiation

In this stage, the user can initiate Simplified Credit Amendment Process for the requested customer by modifying the facility details.

To initiate Simplified Credit Amendment 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' page. At the top, there's a header with 'Bank Futura - Canary Whar...' and 'Apr 13, 2019'. Below the header, there's a search bar 'Type to filter' and a '+ New Proposal' button. The main table has columns: Customer, Customer Id, Amount Sanctioned, Balance Available, Earmarked, and Annual Review Date. A single row is visible with Customer Id 'PTY201514287' and Amount Sanctioned '\$0.00'. Below the table, there are several sections: '1 Entities' with a 'View all' link; 'Financial Info' with a 'View all' link; 'WIP Applications' with a 'View all' link, containing 'Facility Application', 'Collateral Application', and 'Policy Exception'; and 'Ratings' with a 'View all' link. At the bottom, there are buttons for '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 SF Credit Process**. The *Initiation* page appears.

Or

5. Navigate to **Credit Facilities > Corporate > Simplified Credit Amendment**. The *Initiation* page appears:

Chapter 3 - Initiation

Oracle Simplified Credit Amendment

Application Priority: ☒ Low ☐ Medium ☐ High

Application Branch: 004

Party Id: PTY192560509

Party Information

ACME Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY192560509	RN534345231	Proprietorship	\$22,000,000.00	No	2	2	2	3

Please select required operation.

In order to initiate SF credit process, Please select dzire option.

☒ Amount ☒ Pricing ☒ Tenor ☒ Collateral ☒ Multiple

Initiate SF Credit Process

6. Select the **Application Priority** based on requirement. The options available are **Low, Medium, and High**.

7. Search and select the **Application Branch** and **Party Id**.

Upon clicking the search icon in **Party Id** field, the *Customer Search* window appears as shown below:

Customer search..

Customer Number: Customer Name:

Fetch

Customer Number	Customer Name
PTY201514287	ABC CORP
PTY201518987	DEF LTD
PTY201835452	GHI INC
PTY201835453	JKL PRIVATE
PTY201835454	MNO LIMITED

Page 4 of 4 (31 - 35 of 35 items) < 1 2 3 4 >

8. Type the **Customer Number / Customer Name**. This is an optional step. If customer number or name is not provided, the system will list all the associated customers.

9. Click **Fetch**. Customer list is populated.

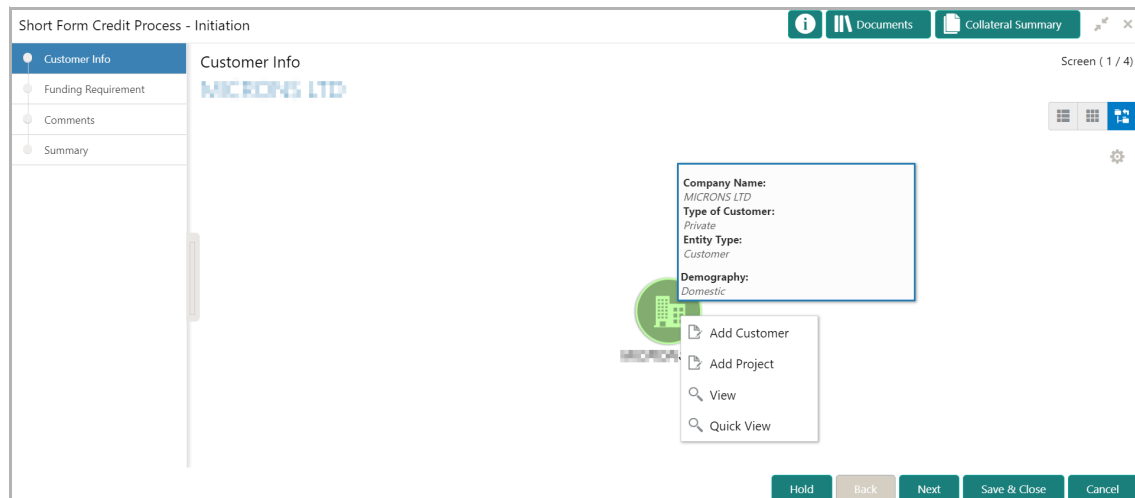
10. Click on the required customer. The **Party Id** field is updated with the selected customer number.

Chapter 3 - Initiation

11. Select the required parameter for amendment and click **Initiate SF Credit Process**. The options available are **Amount**, **Pricing**, **Tenor**, **Collateral**, and **Multiple**. The *Initiation - Customer Info* page appears.

Customer Info

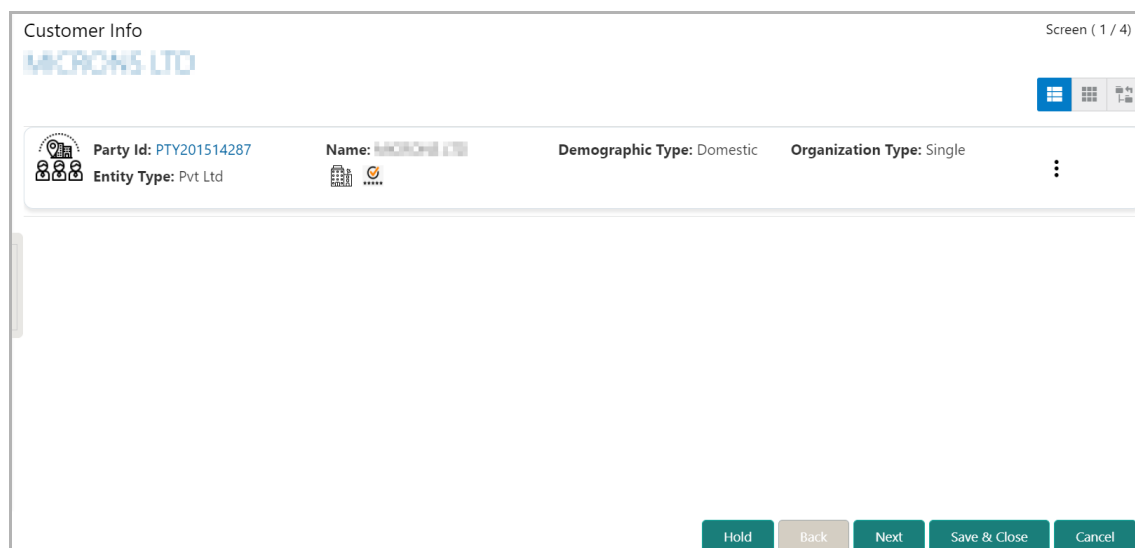
This data segments allows the user to view all the information about the customer added in credit proposal process.



12. Mouse hover on the customer icon to view basic information about the customer.

13. To view the detailed information about the customer, right click on the customer icon and select **View**.

14. To change the layout of *Customer Info* page to list view, click the **List View** icon.



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

Chapter 3 - Initiation

Customer Info

Screen (1 / 4)

MICRONS LTD

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

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

Funding Requirement

This data segment lists all the existing facilities of the selected customer. The user can modify the parameters selected in the Amendment Initiation page in this data segment.

Short Form Credit Process - Initiation

Documents

Collateral Summary

Screen (2 / 4)

Basic Info

Funding Requirement

Comments

Customer Summary

Funding Requirement

ACME IN

Filter

Type to filter

List View

Table View

Facility Structure

STLOAN1

Facility Id: FD12

Facility Description: STLOAN

Requested Amount:

Facility Category: TL

Product Type: Non Funded

Next Review Date: 20-08-19

Edit Facility

Link Document

Hold

Back

Next

Save & Close

Cancel

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

18. To modify the facility, click the Hamburger icon in corresponding record and select **Edit Facility**. The *Facility Details* window appears:

Chapter 3 - Initiation

Short Term WC IND - Working Capital Finance

Save

Facility Details

Facility Basic Info

Schedule

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Credit Rating

FX Rate Revaluation

Utilization History

Line Code *
STWCIND

Line Serial Number *
1

Facility Description *
Short Term WC IND

Parent Facility Id
F19256939

Parent Line Number
STWC1

Facility Type
☒ Funded ☐ Non Funded
☐ Cascade

Facility Category
Working Capital Finance

Next Review Date *
Dec 2, 2019

Line Start Date *
Jul 11, 2019

Currency *
USD

Requested Amount *
\$200,000.00

Project Id

Availability Period
(in months)

Commitment Status
☐ Committed ☐ Cascade
☐ Uncommitted

Secured?
☒ Secured ☐ Cascade

☐ Revaluation Required

Line Expiry Date *
Mar 31, 2022

Sanctioned Amount
\$1,000,000.00

Utilized Amount
\$1,000,000.00

Available Amount
\$0.00

OSUC Amount
\$0.00

Total repaid amount
\$0.00

Outstanding utilized amount
\$0.00

Net Utilization
\$0.00

Peak Utilization
\$0.00

Average Utilization
\$0.00

Additional Fields
No Additional fields configured!

Close



The left menus in the above screen can be configured using Business Process Maintenance screen. In this document, only the procedure to modify Amount, Pricing, and Tenor is explained.

For information on all dimensions in the left menu, refer **Credit Amendment User Manual**.

In the *Facility Details* window:

- The **Requested Amount** can be modified, only if **Amount** is selected in the *Initiation* page.
- The **Line Expiry Date** can be modified, only if **Tenor** is selected in the *Initiation* page.
- The **Pricing** can be modified, only if **Pricing** is selected in the *Initiation* page.



The **Pricing** is applicable only for funded facility. To modify pricing details, click **Pricing** from the left menu, select the required pricing record, and click the edit icon.

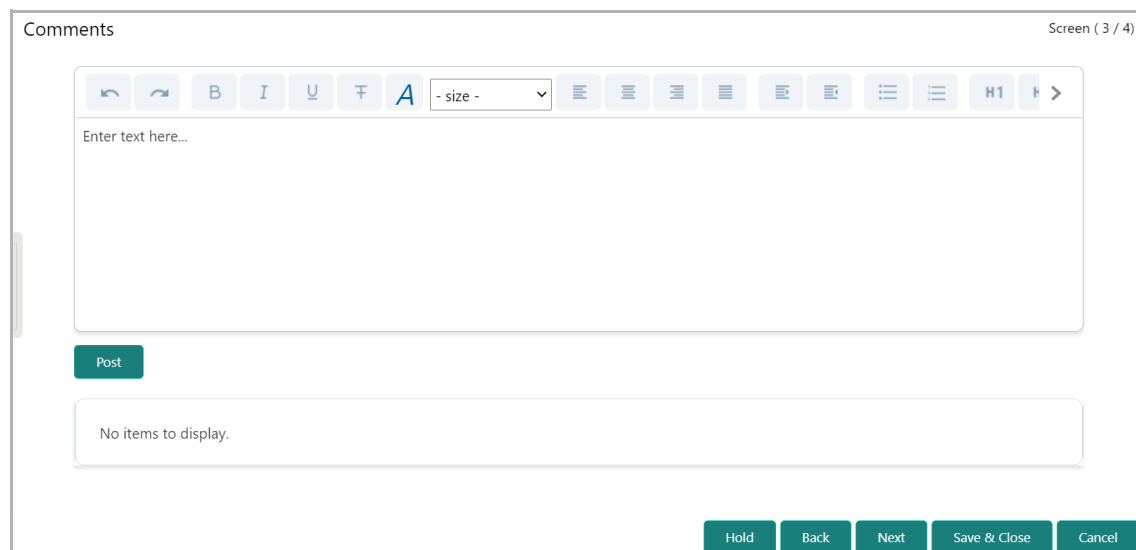
19. Modify the required parameter.

Chapter 3 - Initiation

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

Comments

You can post overall comments about the Amendment Initiation stage in this data segment. Providing comments helps the users in next stage to understand the application and make better decision.



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**.

Summary

This data segment is the graphical representation of customer information such as 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 Summary

Screen (1 of 8)

Party Information

PTY192560509 RNS34345231 Proprietorship \$22,000,000.00 No

Facility Summary

Liability Sanctioned Amount
\$22,000,000.00

Liability Utilized Amount
\$15,757,000.00

Liability OverUtilized Amount
\$0.00

\$5,000,000.00

\$2,500,000.00

\$3,000,000.00

\$1,000,000.00

\$5,000,000.00

Short Term Wor...

Letter of Credit...

Short Term Loa...

Long Term Loa...

Long Term Wor...

Guarantee-GTY-1

24M

20M

16M

12M

8M

4M

0

Short Term Working Capital

Letter of Credit

Short Term Loan

Long Term Loan

Long Term Working Capital

Guarantee

Utilized

Approved Facility Amount

Collateral summary

\$0.00

Total collateral value

0%

Customer LTV

No data to display

Existing Facilities held with Other Bank

\$0.00 (0)

\$0.00 (0)

\$0.00 (0)

Total existing facilities

Takeover amount

Takeover in this application

Pricing

1

Total Pricing

1

Interest

Added Modified Removed

0

Charges

Added Modified Removed

0

Commission

Added Modified Removed

Covenants

15

Total Covenants

7

Not Met

0

Met

12

Financial

3

Non Financial

1

Newly Added

0

Financial

1

Non Financial

1

Met

0

Financial

1

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

5

Total Terms and Conditions

3

Not Met

2

Met

2

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 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Projections

View all

Show results for Next 3 years

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

No data to display.

Upcoming events

View all

< February 2020 >

12-February-2020

WK S M T W T F S

4 1

5 2 3 4 5 6 7 8

6 9 10 11 12 13 14 15

7 16 17 18 19 20 21 22

8 23 24 25 26 27 28 29

No items to display.

Group entities

4

Scores

40

of 61

65.6 %

Risk Evaluation
Fair 46.7% 7 of 15

Legal Evaluation
Fair 70.0% 7 of 10

Credit Evaluation
Good 72.2% 26 of 36

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's

AAA Positive 2018

Project Summary

No data to display

Hold

Back

Next

Save & Close

Submit

Cancel

Chapter 3 - Initiation



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

26. To hold the Amendment Initiation, 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 Amendment Initiation task, click **Submit**.
30. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

The screenshot displays a window titled "Policy exceptions" with a progress bar at the top showing step 1 of 1. Below the title bar, there are two tabs: "Policy exceptions" (selected) and "Checklist". A dropdown menu is set to "All". The main content area is divided into a grid of criteria cards. Each card has a header, a status bar, and a detailed breakdown of counts.

Criteria	Total	Met	Breached
Minimum eligibility criteria	00	00	00
Products	00	00	00
Pricing	00	00	00
Unsecured lending	00	00	00
Document	00	00	00
Collateral	00	00	00
Covenants	00	00	00
Terms & Conditions	00	00	00

Each criteria card also includes a breakdown of counts for various statuses: INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED. For example, under "Minimum eligibility criteria", there are 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, and 00 DEFERRED.

Chapter 3 - Initiation

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. After viewing policy exceptions or overrides, click the **Checklist** data segment.

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

In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

32. Manually verify all the checklist and enable the corresponding check box.
33. Select the **Outcome** as 'Proceed' and click **Submit**. The amendment application is moved to the 'Review and Recommendation' stage.

Chapter 3 - Review and Recommendation

Amendment Review and Recommendation

In this stage, the user can review the modifications made in the Amendment Initiation stage and recommend a new Tenor, Amount and Pricing for the customer based on the customer's capability.

Review and Recommendation Steps

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

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐	Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
☐	Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
☐	Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
☐	Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
☐	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
☐	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	

Page 1 of 27 (1 - 20 of 535 items) | K < 1 2 3 4 5 ... 27 > X

2. **Acquire & Edit** the required 'Review and Recommendation' task.

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

The user can select the **Outcome** of this stage as 'Proceed' or 'Send Back' in the Checklist window.

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

If the **Outcome** is selected as 'Send Back', the Amendment application is moved back to the Initiation stage. The user who initiated the Simplified Credit Amendment process must modify the necessary detail and re-submit the application to Review and Recommendation stage.

Chapter 3 - Approval

Amendment Approval

In this stage, the Approver can view the modified facility details and take necessary actions such as Approve, Reject or Send Back the amendment 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 D:
☐	Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
☐	Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
☐	Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
☐	Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
☐	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
☐	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	

Page 1 of 27 (1 - 20 of 535 items) K < 1 2 3 4 5 ... 27 > »

2. **Acquire & Edit** the required 'Approval' task. The *Customer Summary* page appears.

Chapter 3 - Approval

ORACLE

Free Tasks

111

1,004

Feb 11, 2020

Documents

Screen (1 / 3)

Short Form Credit Process - Approval

Summary

Approval

Comments

Party Information

ALM Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id: PTY192560509, Register No: RN534545231, Legal Status: Proprietorship, Liability Amount: \$22,000,000.00, Is KYC: Compliant, Share Holders: 2, Contractors: 2, Guarantors: 2, Bankers: 3

Facility Summary

Liability Sanctioned Amount: \$22,000,000.00, Liability Utilized Amount: \$15,757,000.00, Liability OverUtilized Amount: \$0.00

Facility Type	Amount
Short Term Working Capital	\$5,000,000.00
Letter of Credit	\$1,000,000.00
Short Term Loan	\$1,000,000.00
Long Term Loan	\$5,000,000.00
Long Term Working Capital	\$5,000,000.00
Guarantee	\$1,000,000.00

Facility Type	Utilized	Approved Facility Amount
Short Term Working Capital	\$5,000,000.00	\$5,000,000.00
Letter of Credit	\$1,000,000.00	\$1,000,000.00
Short Term Loan	\$1,000,000.00	\$1,000,000.00
Long Term Loan	\$5,000,000.00	\$5,000,000.00
Long Term Working Capital	\$5,000,000.00	\$5,000,000.00
Guarantee	\$1,000,000.00	\$1,000,000.00

Collateral summary

Total collateral value: \$0.00, Customer LTV: 0%, No data to display

Existing Facilities held with Other Bank

Total existing facilities: \$0.00, Takeover amount: \$0.00, Takeover in this application: \$0.00

Pricing

Total Pricing: 1

Interest: 1, Charges: 0, Commission: 0

Covenants

Total Covenants: 15

Newly Added: 7 Financial, 8 Non Financial, Met: 1 Financial, 1 Non Financial, Breached: 0 Financial, 0 Non Financial

Terms & conditions

Total Terms and Conditions: 5

Newly added: 3 Pre-disbursement, 2 Post-disbursement, Met: 0 Pre-disbursement, 0 Post-disbursement, Breached: 0 Pre-disbursement, 0 Post-disbursement

Financial Profile

View all

Show results for: Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$10,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Projections

View all

Show results for: Next 3 years

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

Upcoming events

View all

February 2020, 12-February-2020

No items to display.

Group entities

4

Scores

40 of 61

Risk Evaluation

7 of 15

Legal Evaluation

7 of 10

Credit Evaluation

26 of 36

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's: AAA, Positive, 2018

Project Summary

No data to display

Hold

Back

Next

Save & Close

Cancel

Chapter 3 - Approval



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

3. View the **Customer Summary** and click **Next**. The *Funding Requirement / Approval* page appears:

Funding Requirement Screen (2 / 3)

Filter

List View **Table View** **Facility Structure**

STLOAN1

Facility Id: **FD12** Requested Amount: Product Type: **Non Funded**
Facility Description: **STLOAN** Facility Category: **TL** Next Review Date: **20-08-19**

Edit Facility

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

4. To filter the required facility, click the **Filter** icon and specify the filter parameters or directly type the facility detail in **Type to filter** text box.
5. To approve the facility amendment, select the facility from the list and click the Approve icon (tick mark).
6. To send back the facility amendment to the previous stage, select the facility from the list and click the Send Back icon next to the Approve icon.
7. To reject the facility amendment, select the facility from the list and click the Reject icon next to the Send Back icon.
8. To change the layout of *Funding Requirement* page to table view, click the **Table View** icon.
9. To change the layout of *Funding Requirement* page to tree view, click the **Facility Structure** icon.
10. To go to the *Comments* page, click **Next**.

Comments

Screen (3 / 3)

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Enter text here...

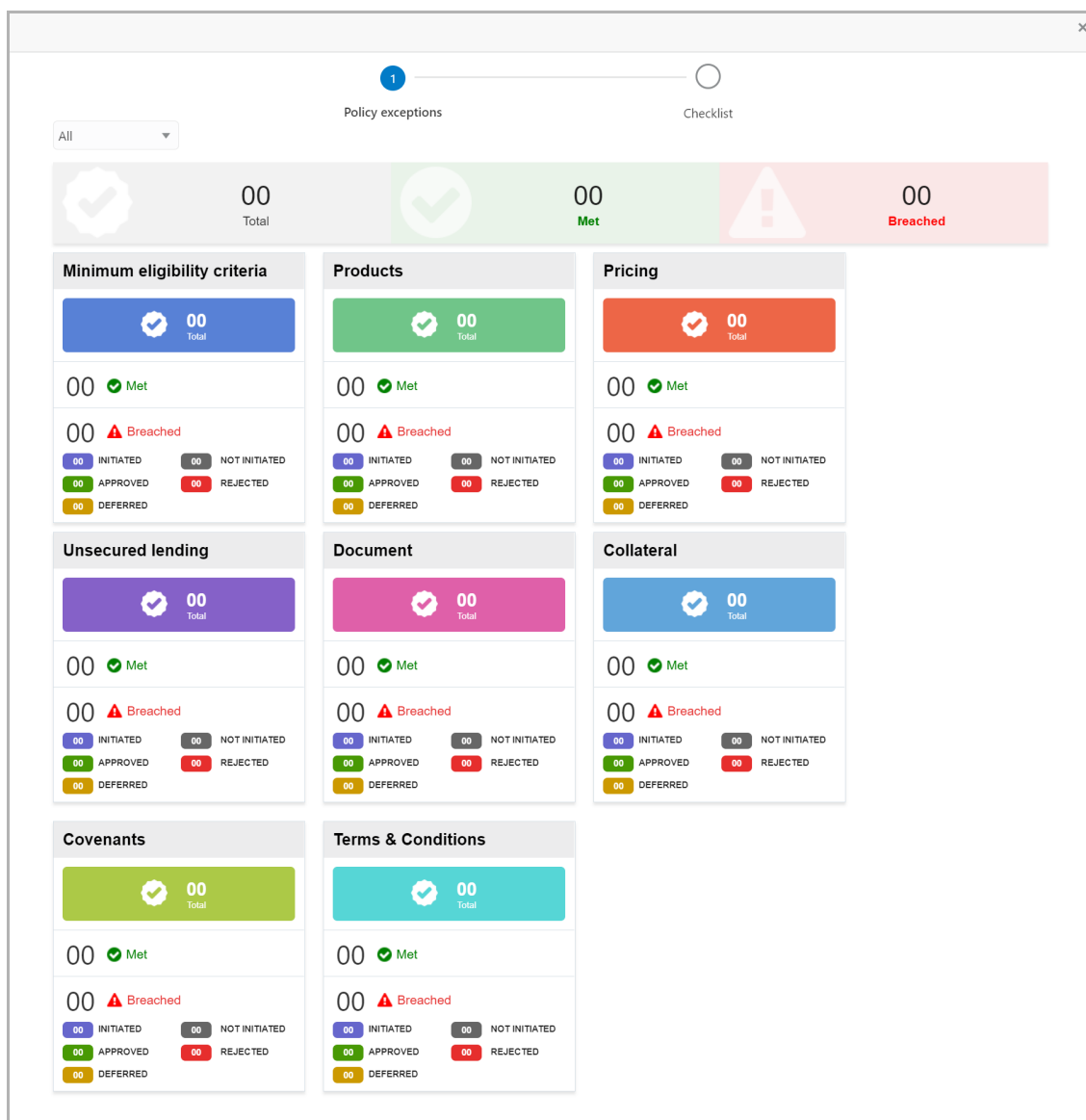
Post

No items to display.

11. Type the necessary comments for the Approval stage in the text box.
12. Click **Post**. Comments are added below the text box.
13. To hold the Approval task, click **Hold**.
14. To go back to the previous page, click **Back**.
15. To save and exit the window, click **Save & Close**.
16. To submit the Approval task, click **Submit**.
17. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration.

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.

18. After viewing policy exceptions / overrides, click the **Checklist** data segment.

Chapter 3 - Approval

The screenshot shows a web application window titled 'Approval'. 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 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.

In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

19. Manually verify all the checklist and enable the corresponding check box.
20. Select the required **Outcome**. The options available are **Approve**, **Send Back**, and **Reject**.
21. Click **Submit**.

If the **Outcome** is selected as 'Approve', the amendment application will be handed off to the back office system (OBELCM) on clicking **Submit**.

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

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

Chapter 3 - Handoff

Amendment Handoff

The Simplified Credit Amendment 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 Amendment 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:

	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
☐	Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
☐	Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
☐	Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
☐	Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
☐	Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
☐	Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
☐	Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
☐	Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
☐	Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	

Page 1 of 27 (1 - 20 of 535 items) K < 1 2 3 4 5 ... 27 > »

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

Chapter 3 - Handoff - Manual Retry

Short Form Credit Process - Manual Retry

Summary

Limit Configuration

Comments

Summary
ACME IN

Screen (1 / 3)

Customer Information

ACME IN , 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

Hold

Back

Next

Save & Close

Cancel

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

Chapter 3 - Handoff - Manual Retry

Limit Configuration Screen (2 / 3)

Facilities Collaterals Covenants Terms & Conditions

Filter

List View Table View Facility Structure

STLOAN1

Facility Id: **FD12**
Facility Description: **STLOAN**

Requested Amount:
Facility Category: **TL**

Product Type: **Non Funded**
Next Review Date: **20-08-18**

Hold Back Next Save & Close Cancel

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

Comments Screen (3 / 3)

Enter text here...

Post

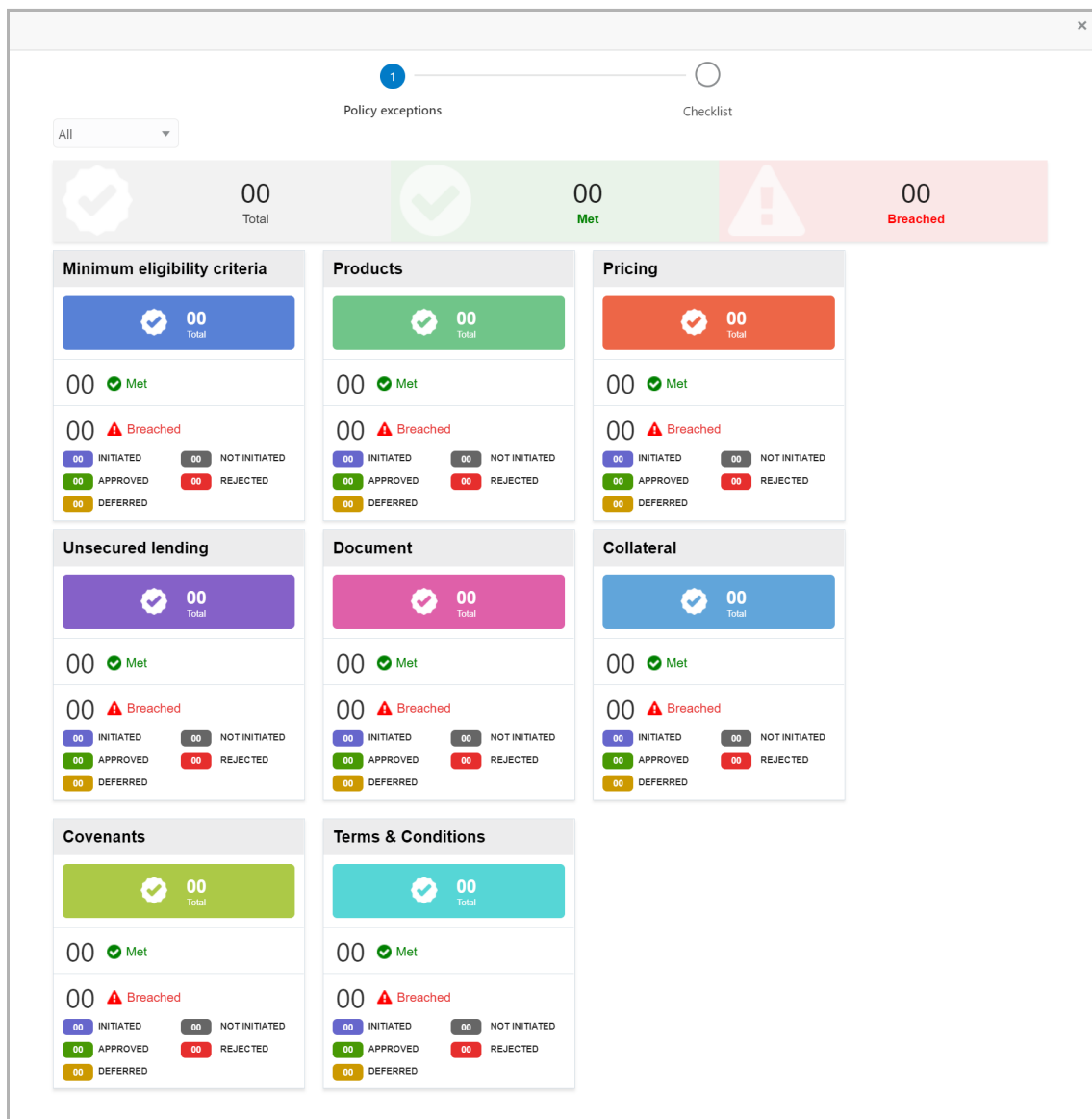
No items to display.

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**.

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

Chapter 3 - Handoff- Manual Retry



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

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

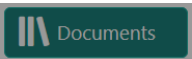
14. Select the **Outcome** as 'Proceed'.
15. Click **Submit**. The Amendment application will be handed off to the Back Office System (OBELCM).

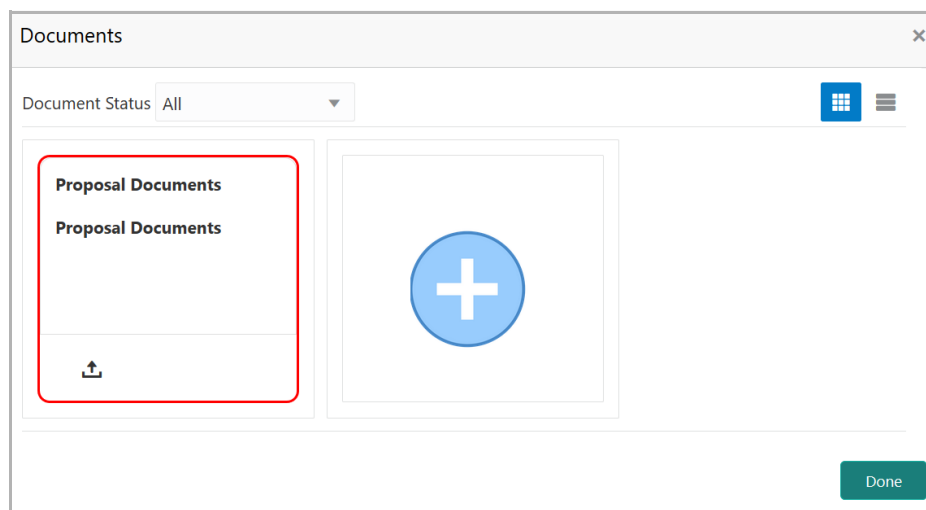
Chapter 3 - Document Upload

Document Upload and Checklist

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Amendment process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the amendment proposal. 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:

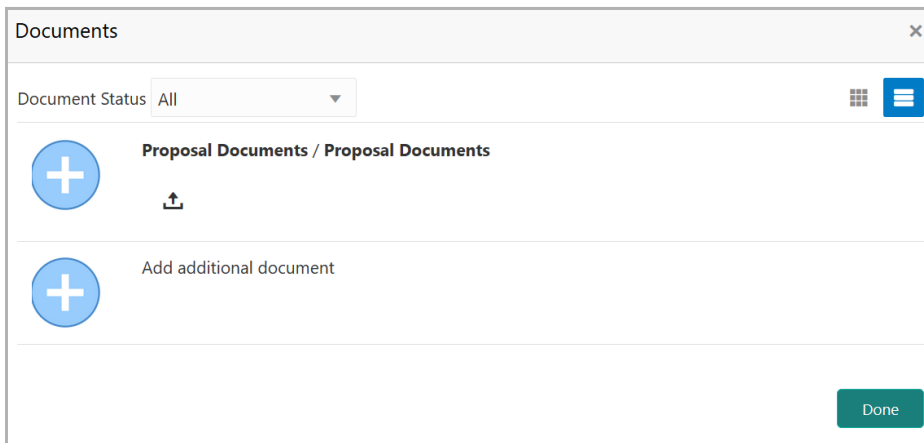


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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

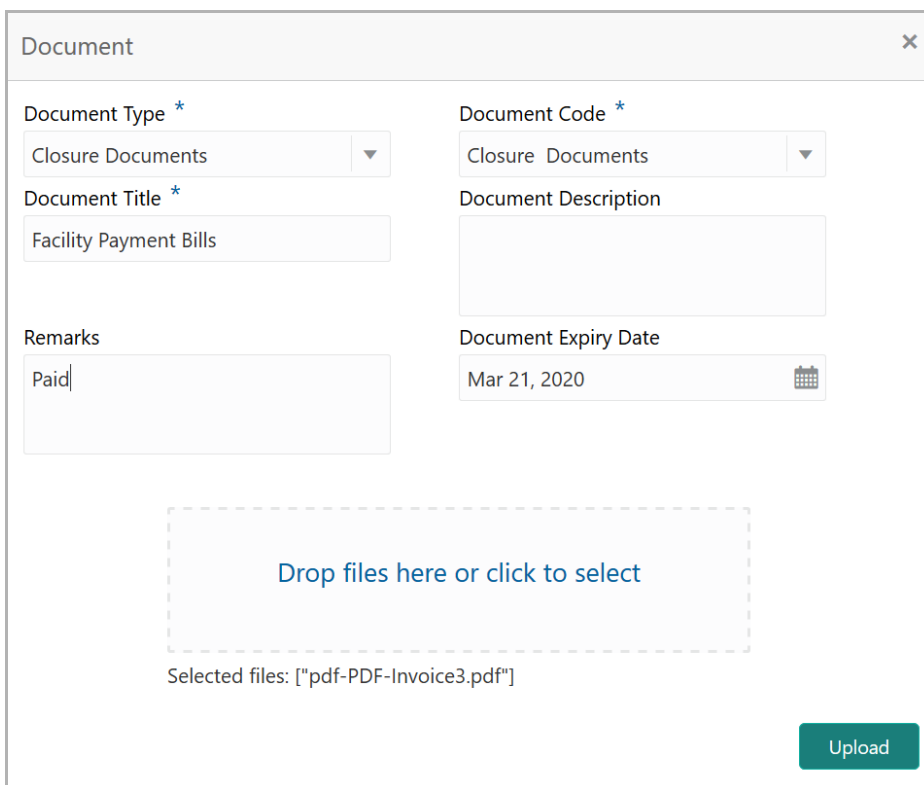
2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:

Chapter 3 - Document Upload



The 'Documents' window has a title bar with a close button. Below the title bar 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. The main content area has a section titled 'Proposal Documents / Proposal Documents' with a blue circular icon containing a white plus sign and an upload icon. Below this is another blue circular icon with a white plus sign and the text 'Add additional document'. At the bottom right is a green 'Done' button.

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



The 'Document' window has a title bar with a close button. The form contains several fields: 'Document Type' and 'Document Code' are dropdown menus, both set to 'Closure Documents'. 'Document Title' is a text field with 'Facility Payment Bills'. 'Document Description' is a large text area. 'Remarks' is a text field with 'Paid'. 'Document Expiry Date' is a date field set to 'Mar 21, 2020' with a calendar icon. Below these fields is a dashed box with the text 'Drop files here or click to select'. Below the dashed box is the text 'Selected files: ["pdf-PDF-Invoice3.pdf"]'. At the bottom right 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.
7. Type the **Remarks**, if any.
8. Click the calendar icon and select the **Document Expiry Date**.

Chapter 3 - Document Upload

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

☒ Company Registration document Uploaded	Remarks
☐ Incorporation document Uploaded	Remarks
☐ 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 the *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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