Simplified Credit Amendment User Guide

Oracle Banking Credit Facilities Process Management

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Financial Services

Oracle Banking Credit Facilities Process Management User Guide
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Financial Services

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Chapter 1 - Introduction

Preface

About this guide

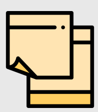
This guide provides the user with all the information necessary to initiate Simplified Credit Amendment process in OBCFPM.

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

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

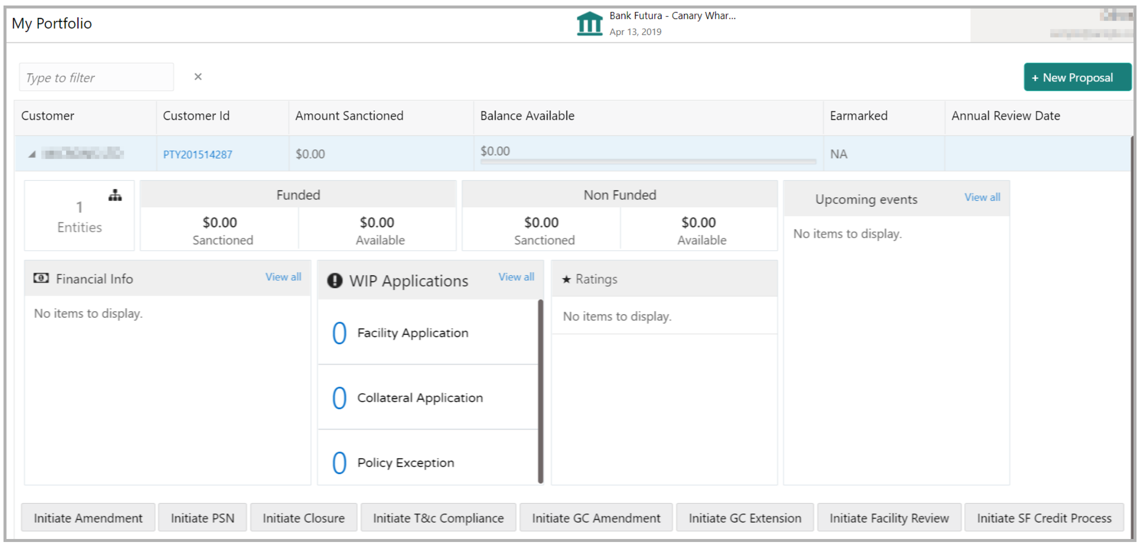
Amendment Initiation

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

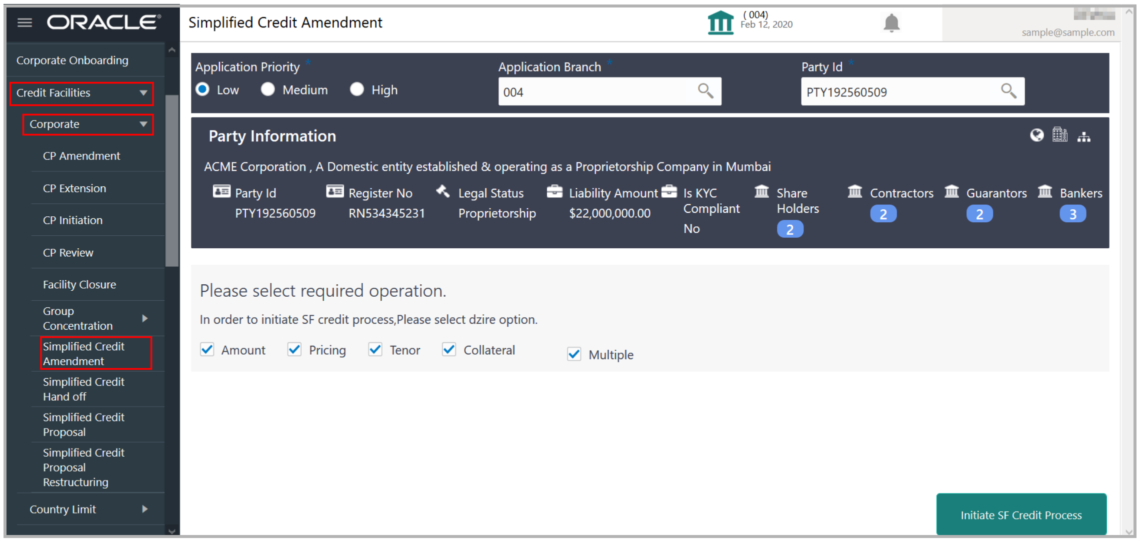
1. Login to OBCFPM.
2. Navigate to **Credit Facilities > My Portfolio.** The *My Portfolio* page appears:



3. Click and expand the required customer.
4. Click **Initiate SF Credit Process**. The *Initiation* page appears.

Or

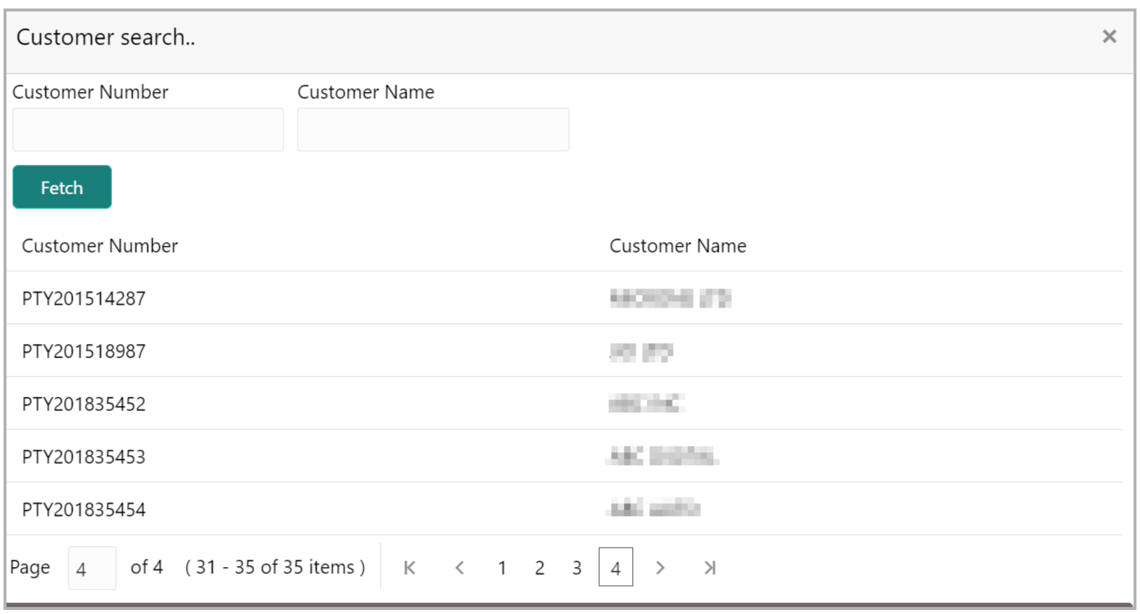
5. Navigate to **Credit Facilities > Corporate > Simplified Credit Amendment**. The *Initiation* page appears:



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:



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.

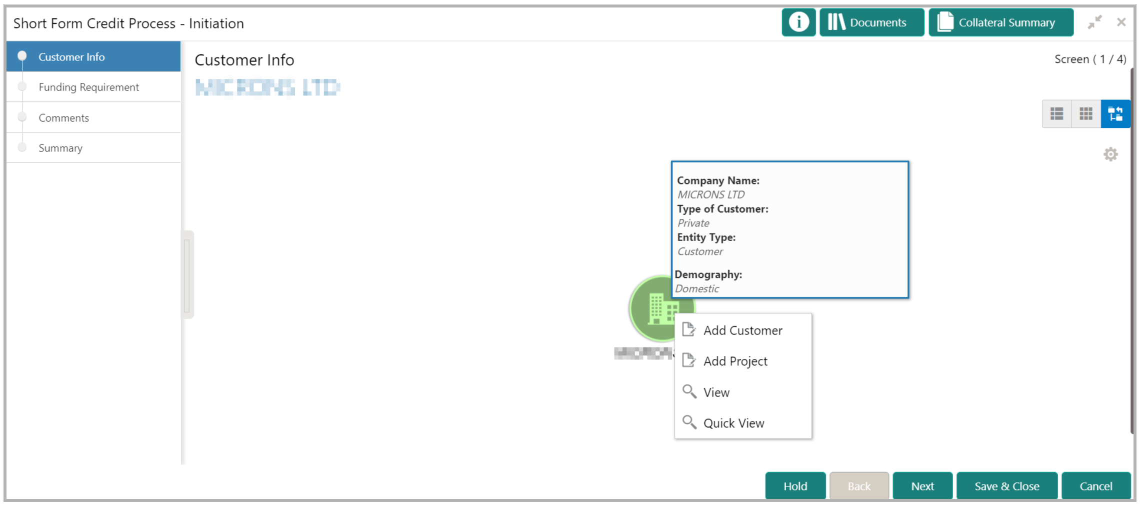
9. Click **Fetch**. Customer list is populated.

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

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

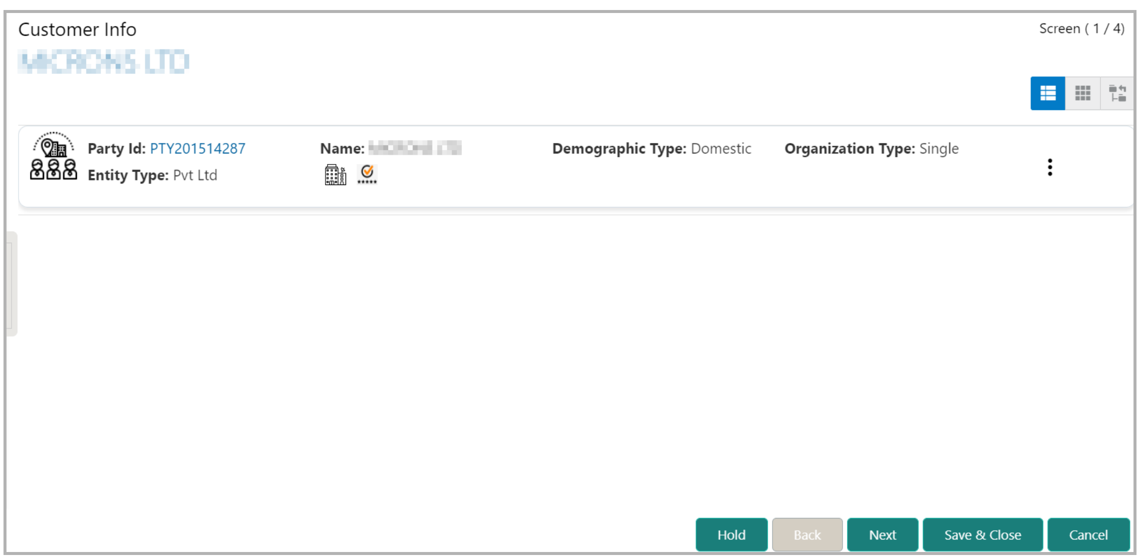
This data segments allows the user to view all the information about the customer added in credit proposal process.



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

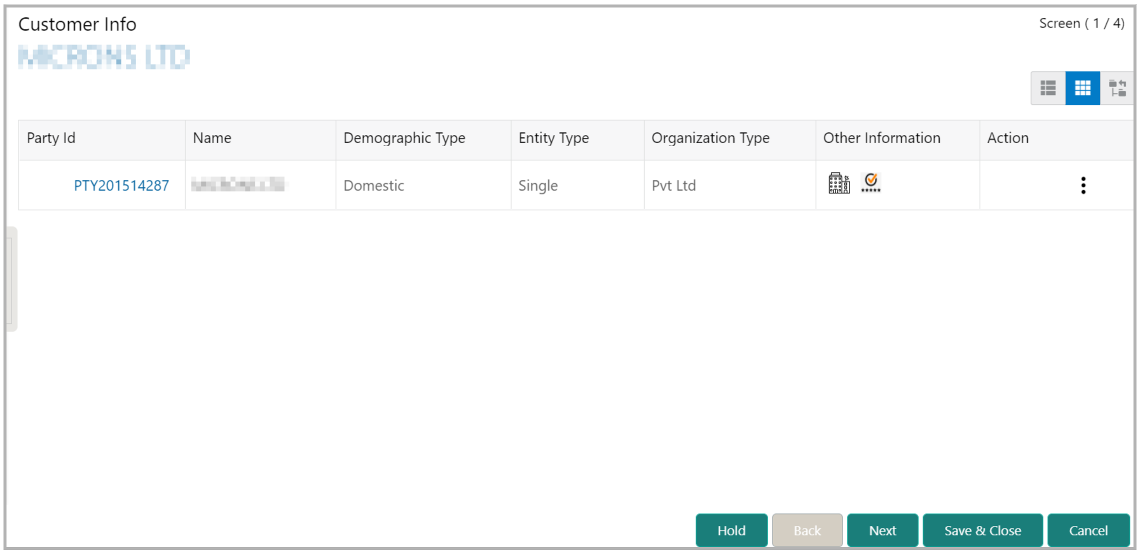
13. To view the detailed information about the customer, right click on the customer icon and select **View**.

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.

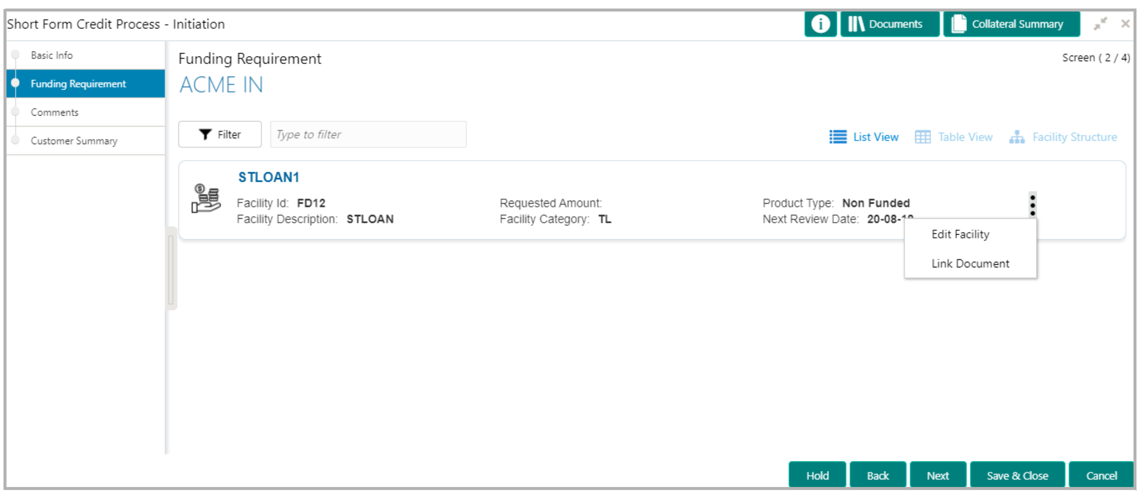
Chapter 3 - Initiation



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

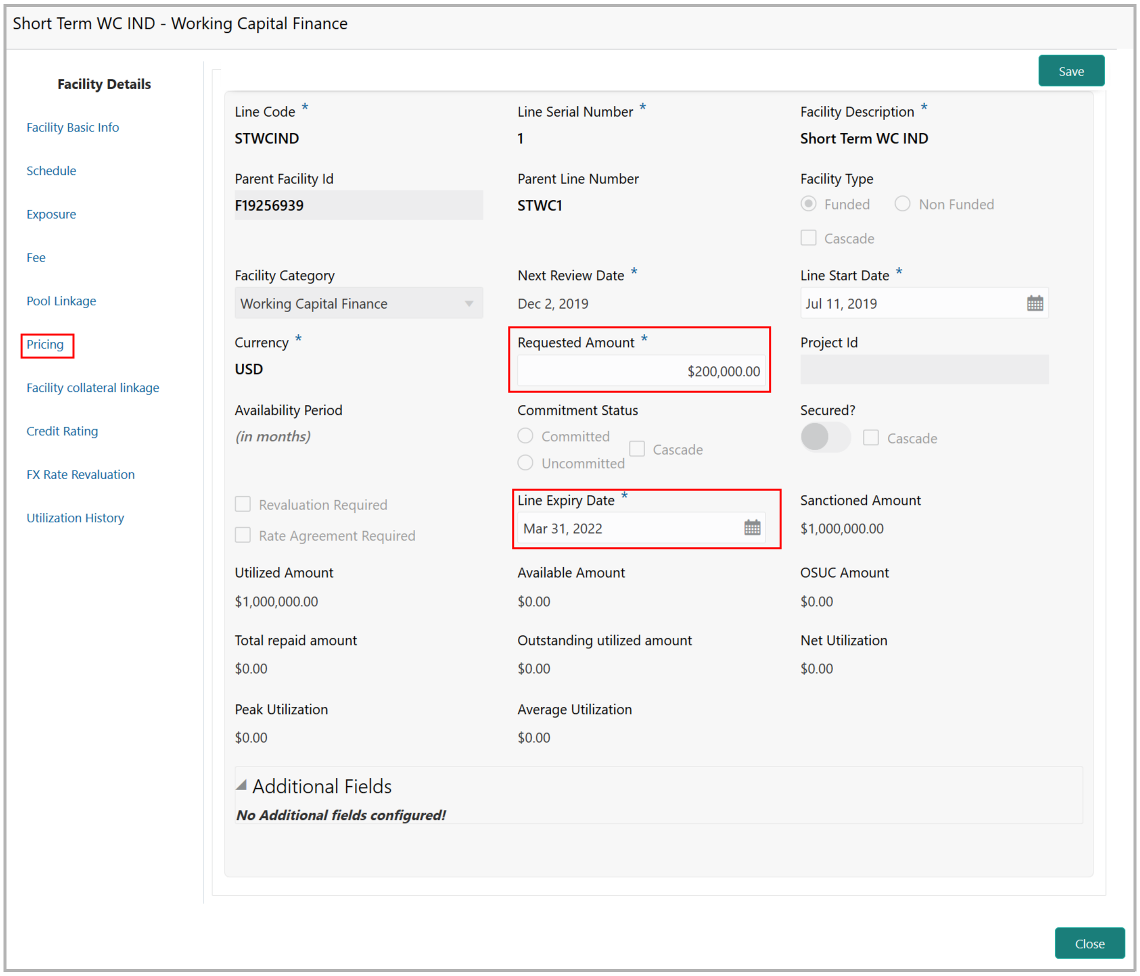
Funding Requirement

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.



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:



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.

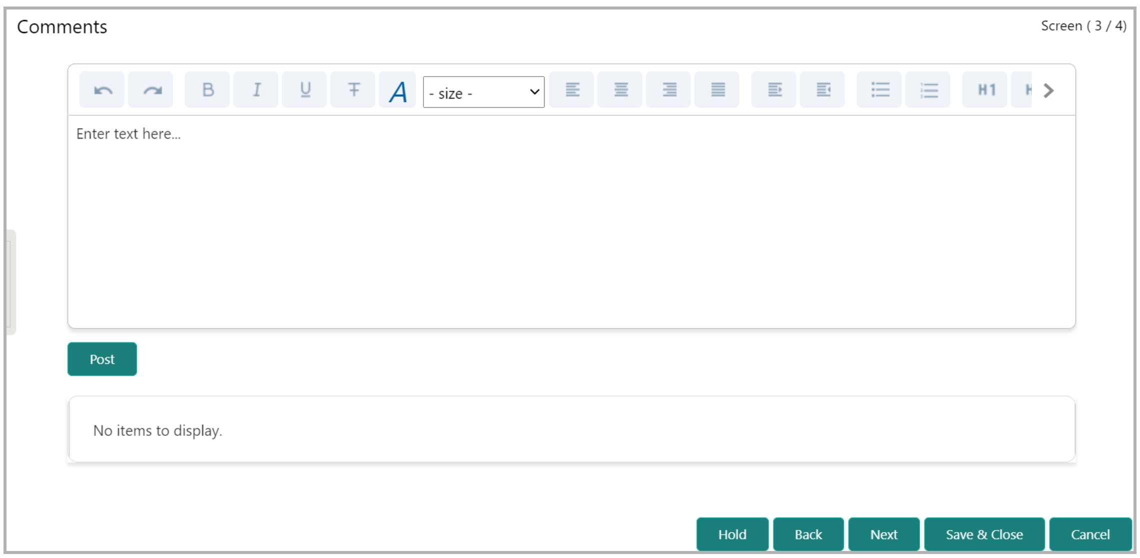
The **Pricing** is applicable only for funded facility. To modify pricing details, click **Pricing** from the left menu, select the required pricing record, and click the edit icon.

19. Modify the required parameter.

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.

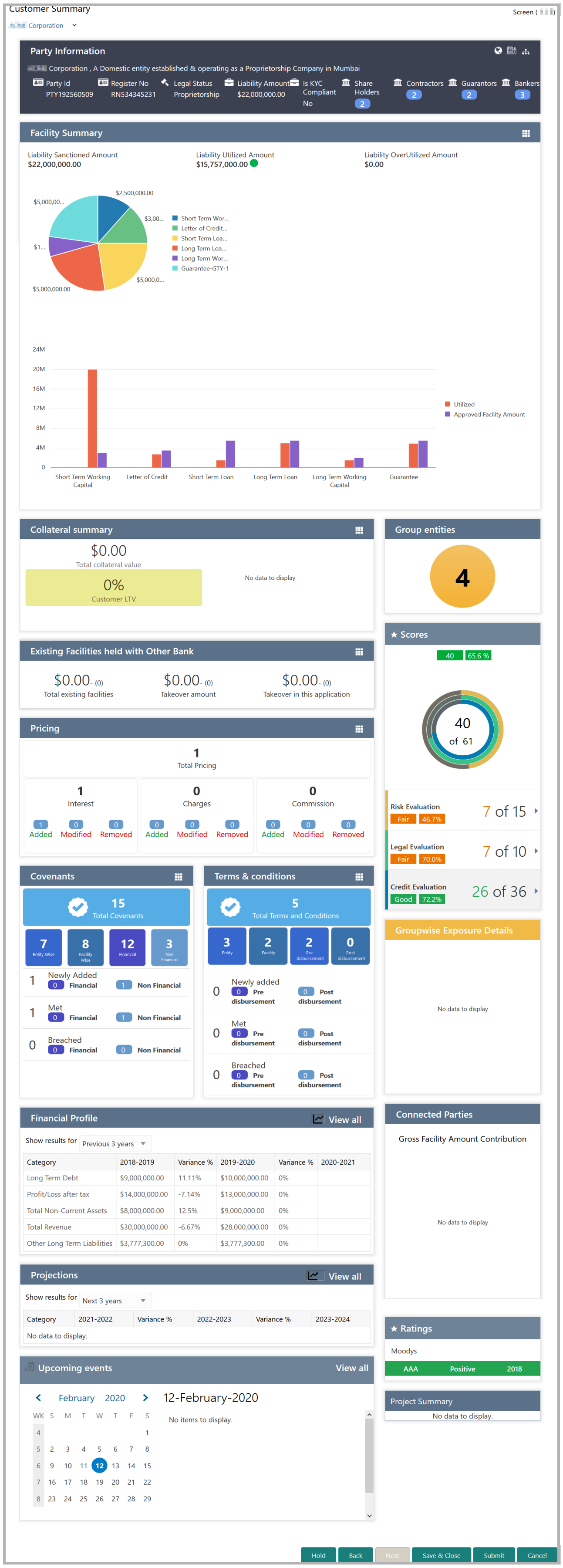


24. Type the necessary comments in the text box and click **Post.** Comments are added below the text box.
25. To go to the Summary page, click **Next**.

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.

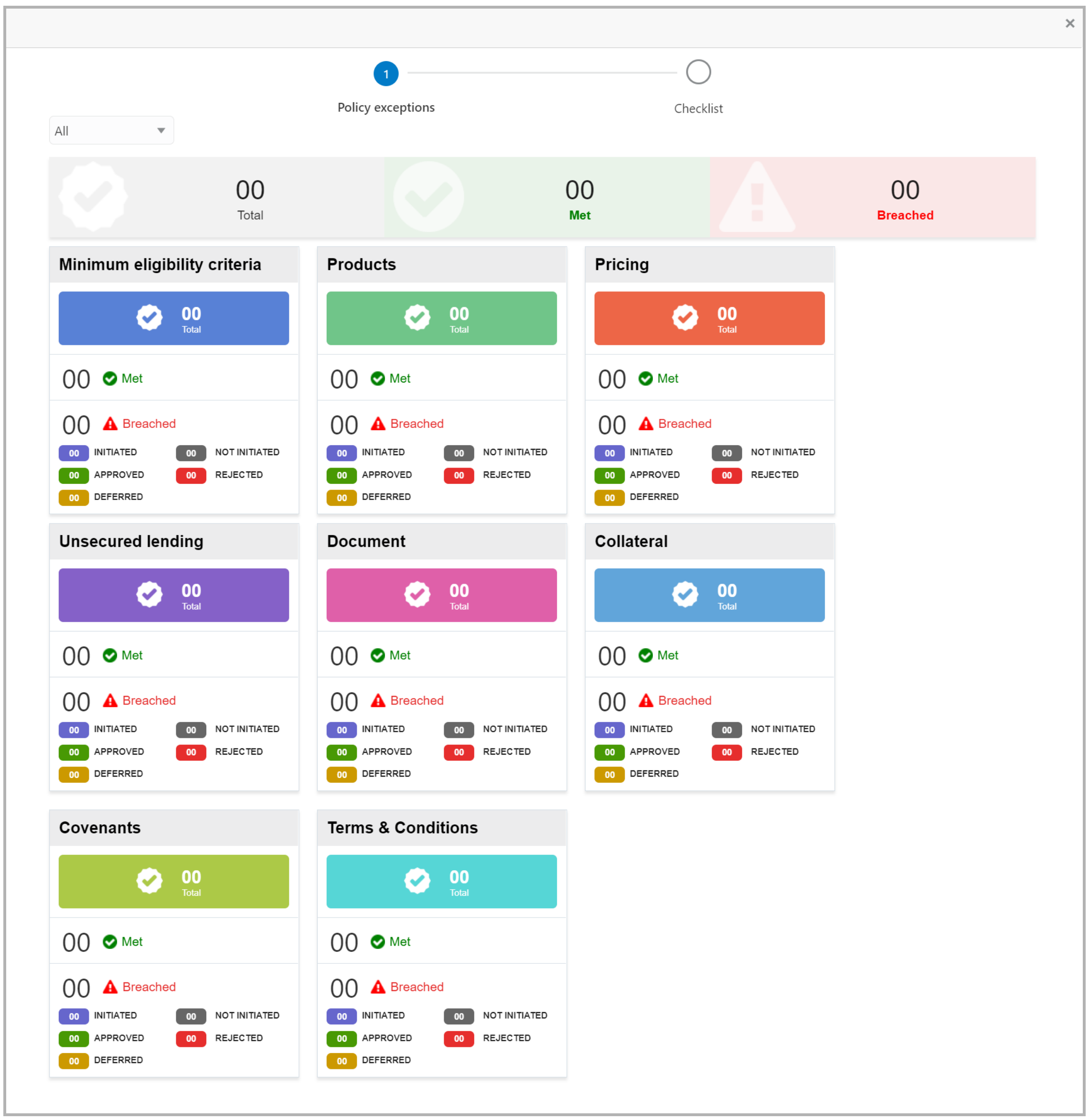
Chapter 3 - Initiation



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

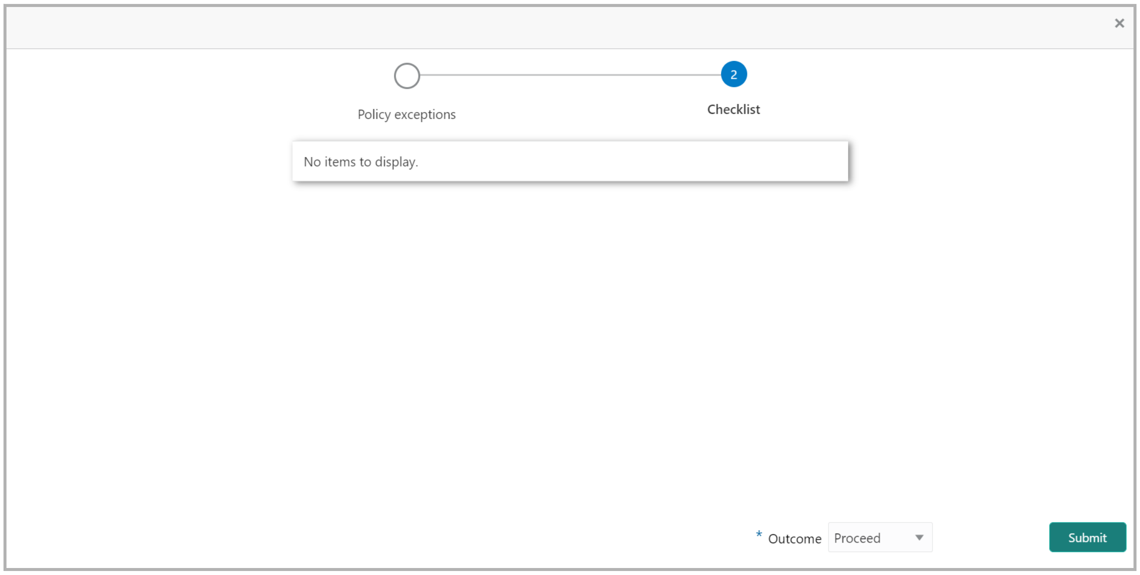
26. To hold the Amendment Initiation, click **Hold**.
27. To go back to the previous page, click **Back**.
28. To save and exit the window, click **Save & Close**.
29. To submit the Amendment Initiation task, click **Submit**.
30. To cancel the operation, click **Cancel**.

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



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.



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

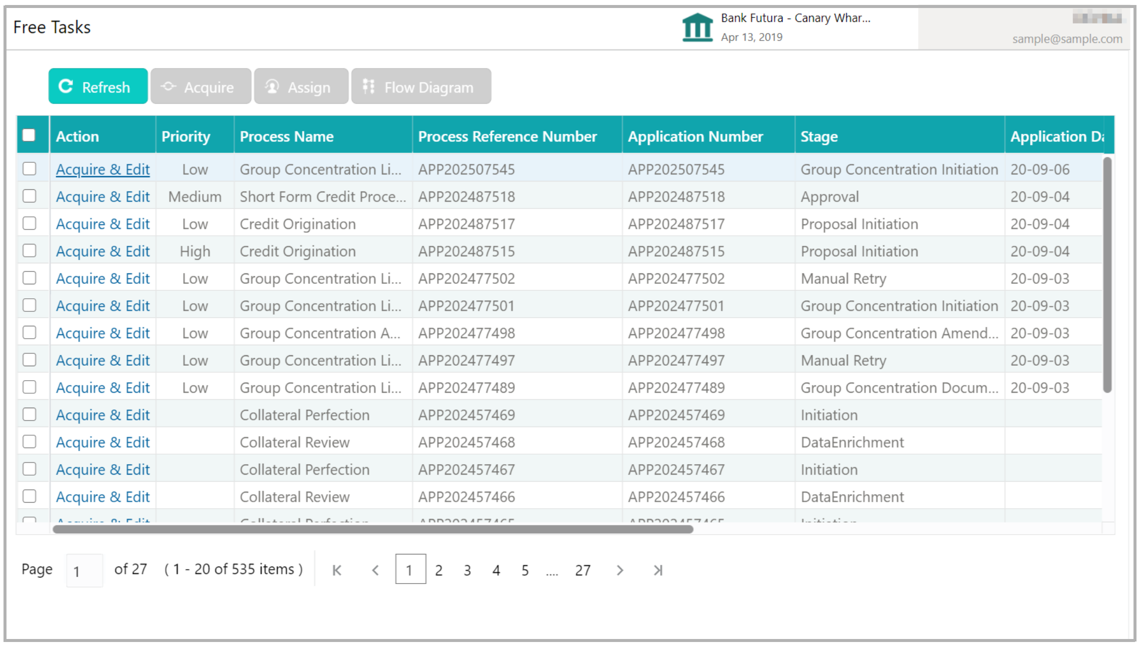
32. Manually verify all the checklist and enable the corresponding check box.
33. Select the **Outcome** as ‘Proceed’ and click **Submit**. The amendment application is moved to the ‘Review and Recommendation’ stage.

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:



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
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) 1 2 3 4 5 27

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.

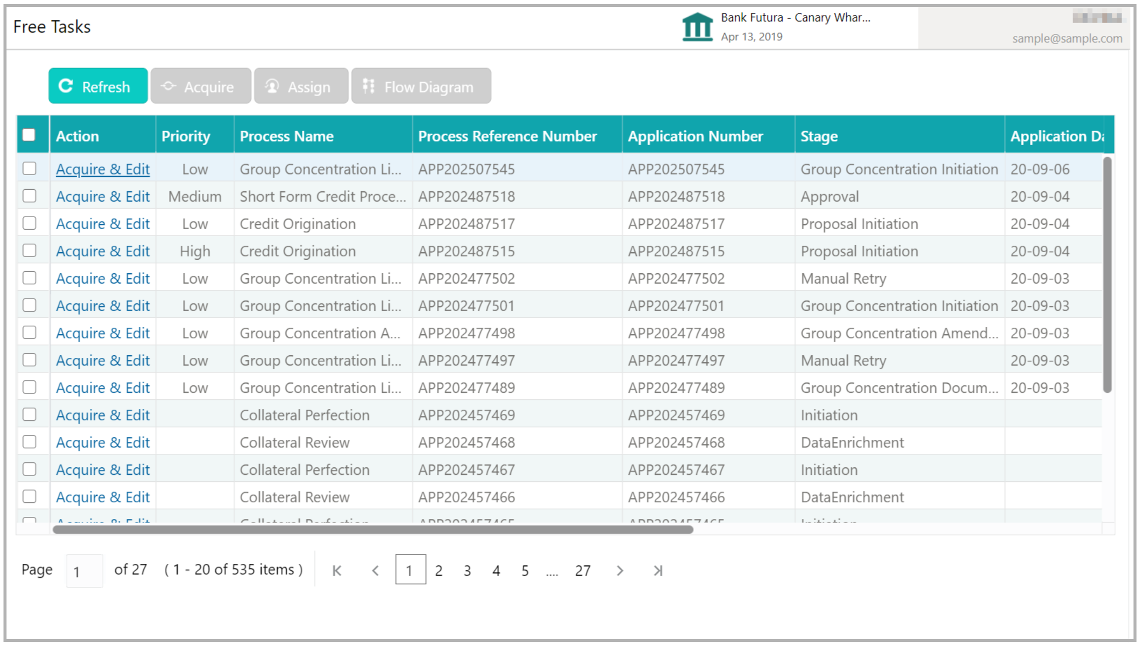
If the **Outcome** is selected as 'Send Back', the Amendment application is moved back to the Initiation stage. The user who initiated the Simplified Credit Amendment process must modify the necessary detail and re-submit the application to Review and Recommendation stage.

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:

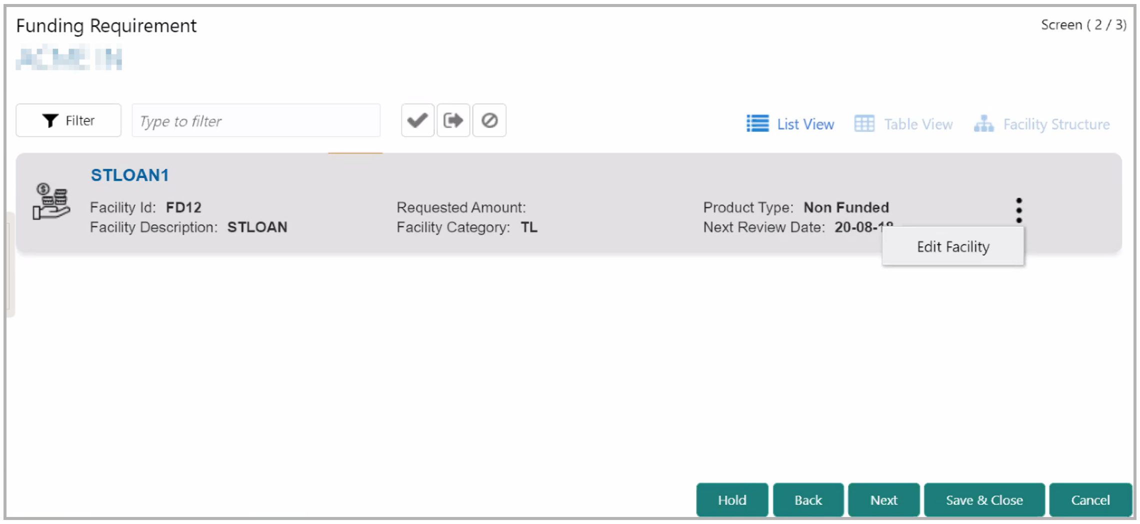


2. **Acquire & Edit** the required ‘Approval’ task. The *Customer Summary* page appears.

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:



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).

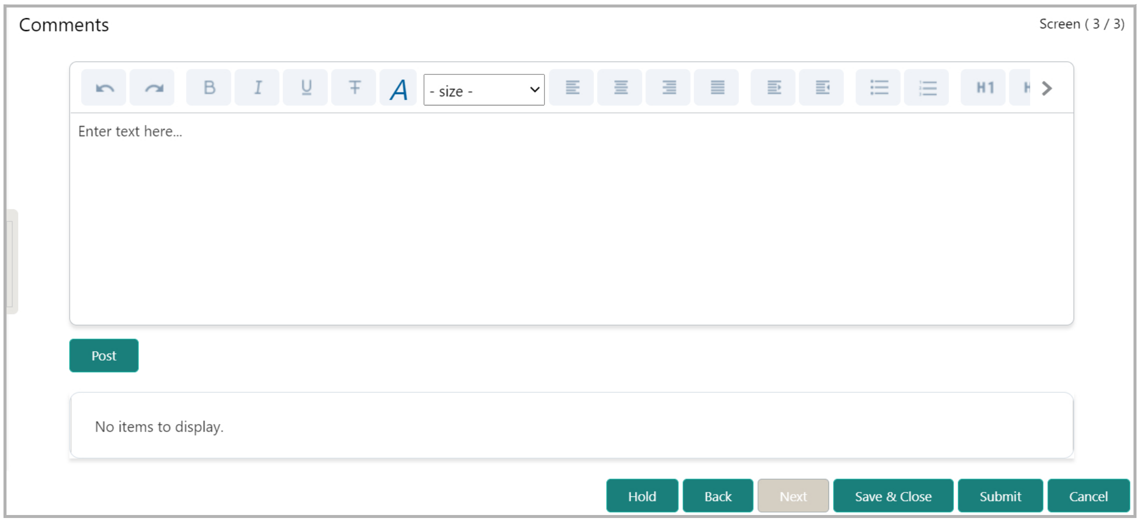
6. To send back the facility amendment to the previous stage, select the facility from the list and click the Send Back icon next to the Approve icon.

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.

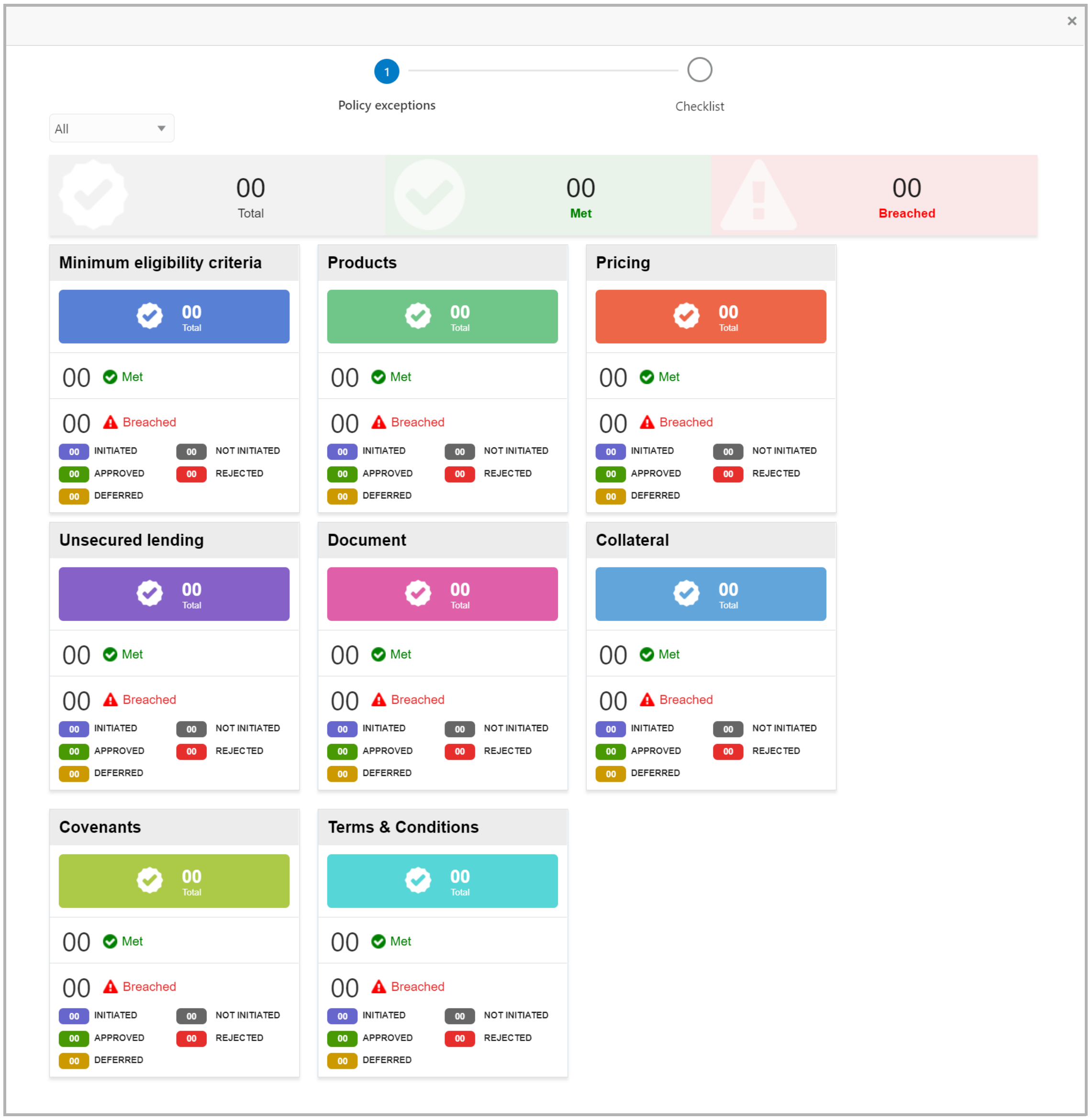
9. To change the layout of *Funding Requirement* page to tree view, click the **Facility Structure** icon.

10. To go to the *Comments* page, click **Next**.



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.



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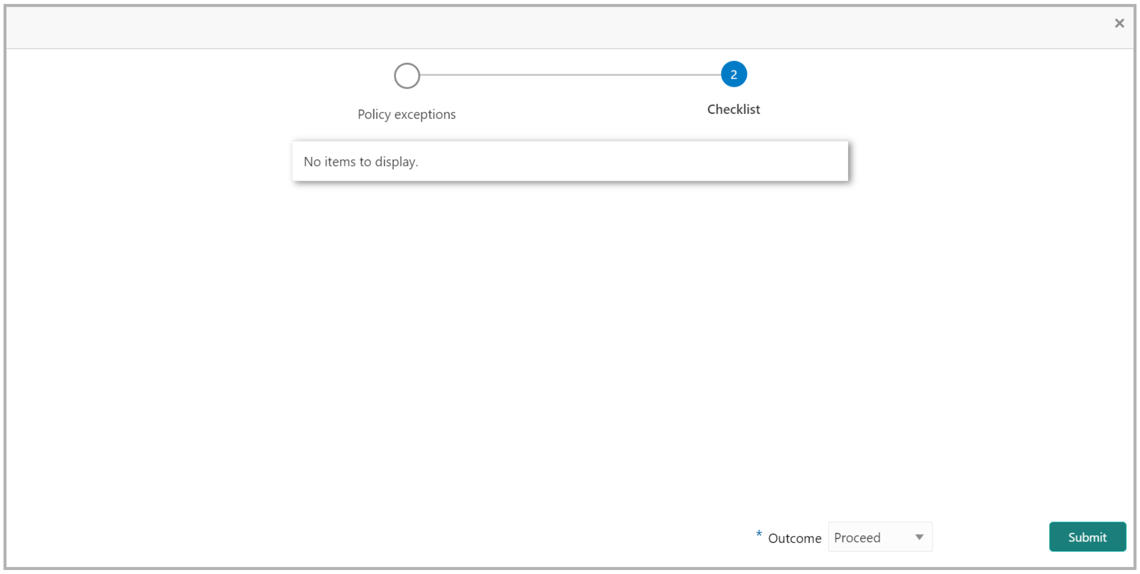
18. After viewing policy exceptions / overrides, click the **Checklist** data segment.



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.

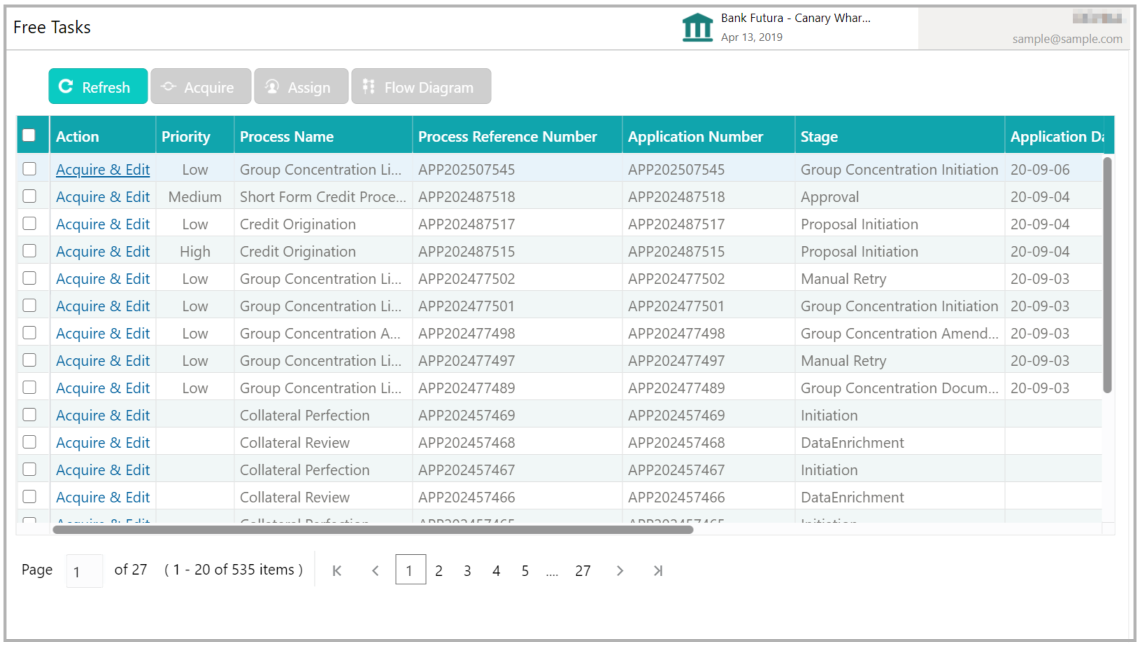
Chapter 3 - Handoff - Manual Retry

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 Da
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
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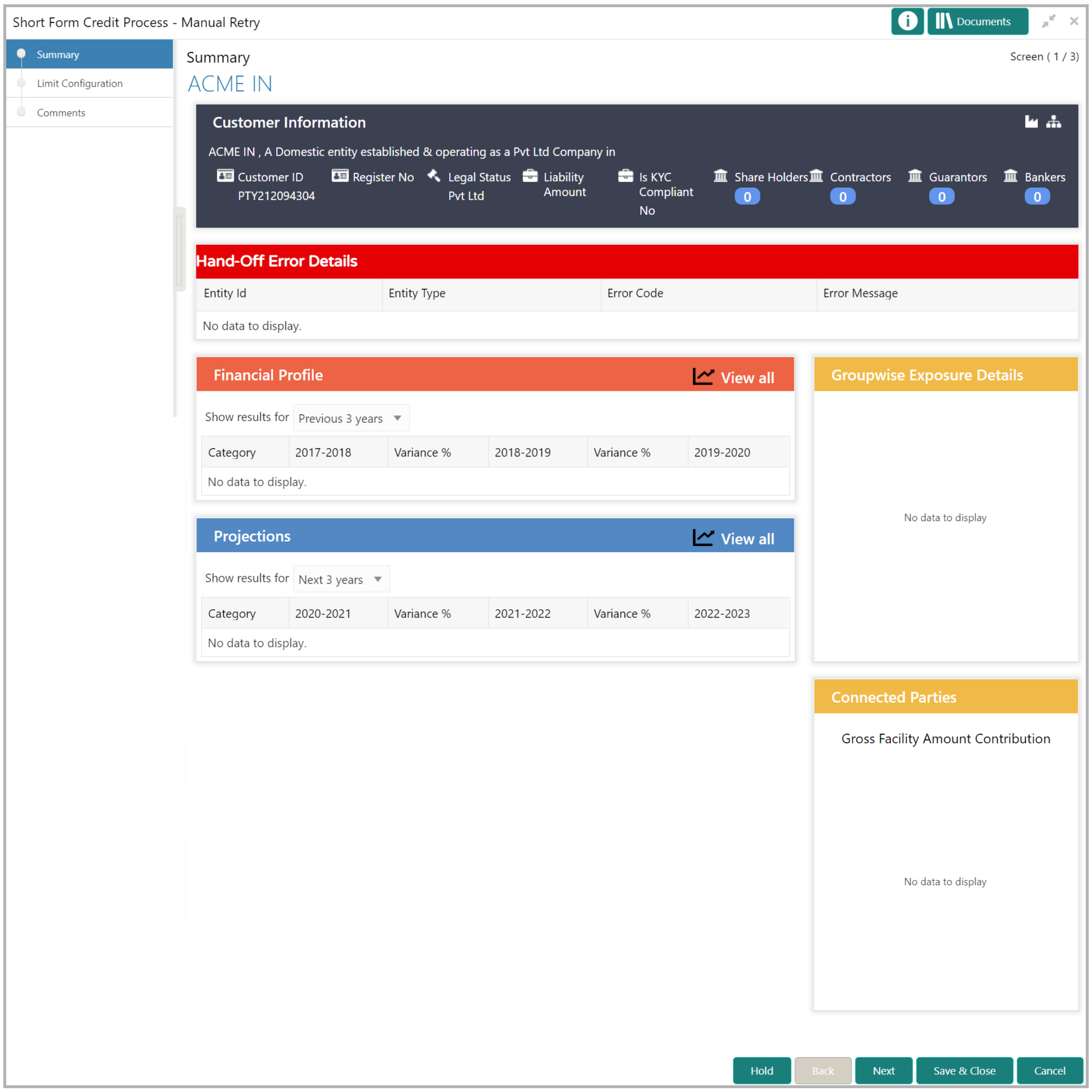
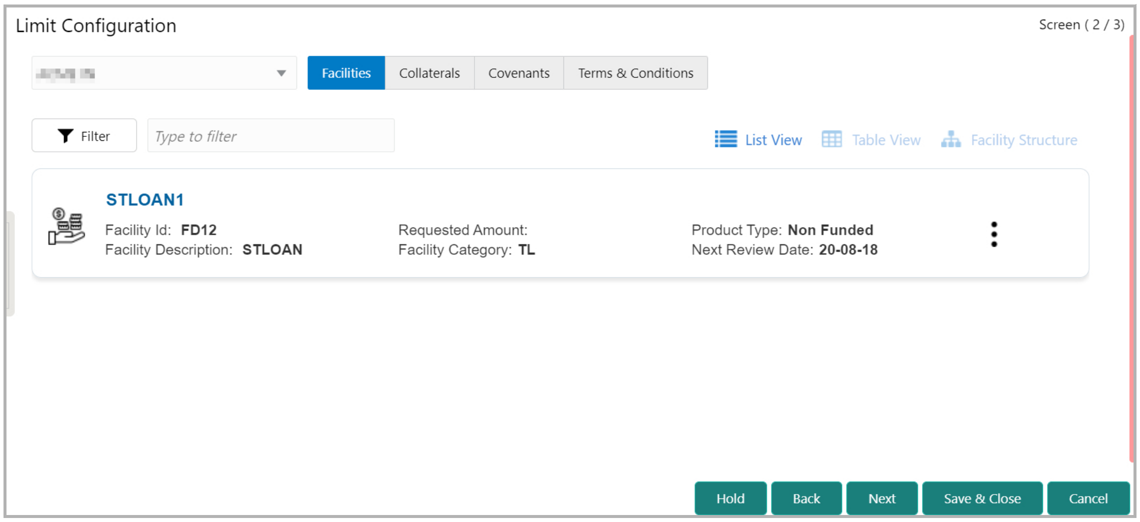
Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	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	

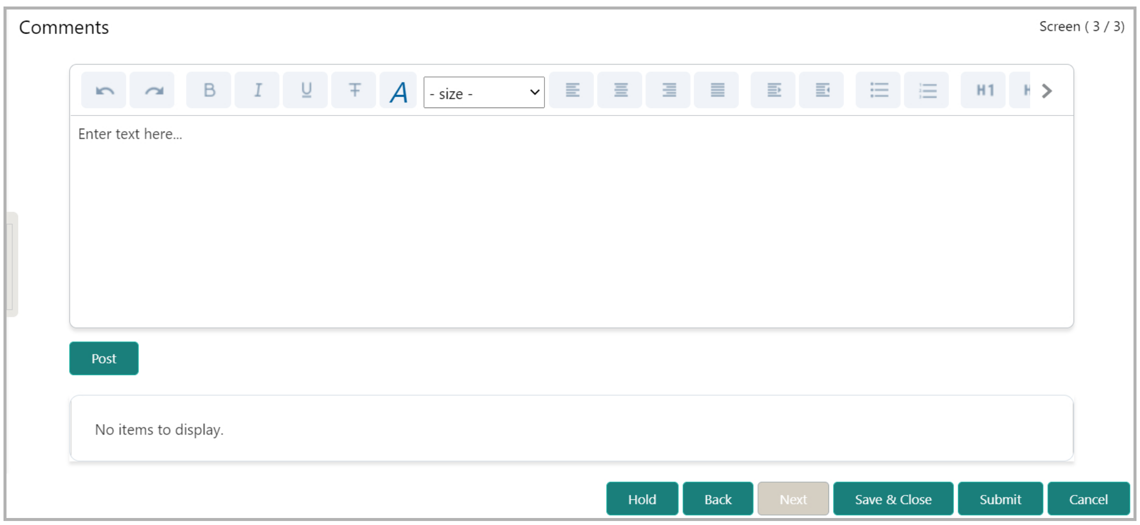
2. **Acquire & Edit** the required ‘Manual Retry’ task. The *Manual Retry - Customer Summary* page appears.



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

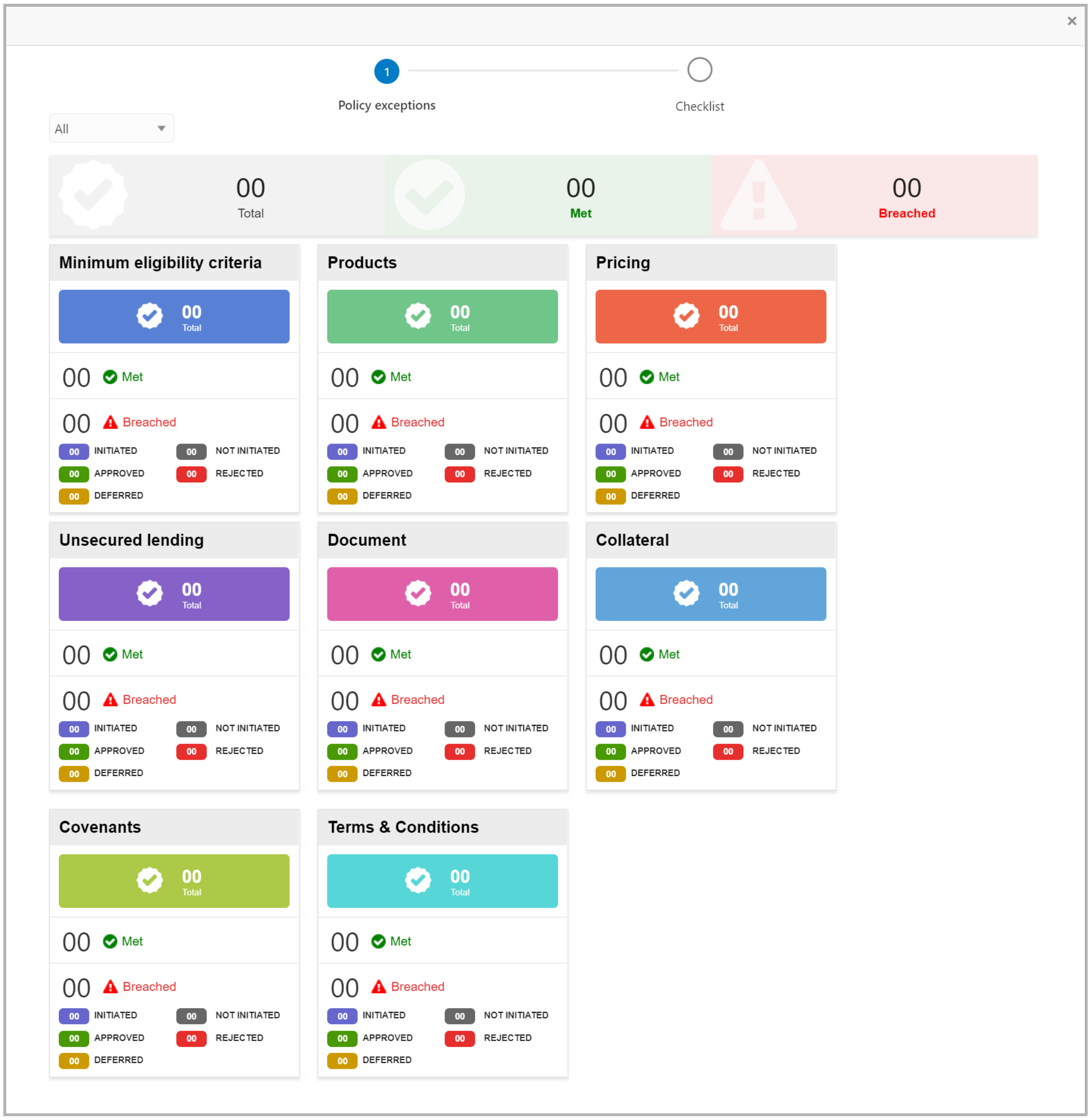


5. View the limit details and click **Next**. The comments page appears:



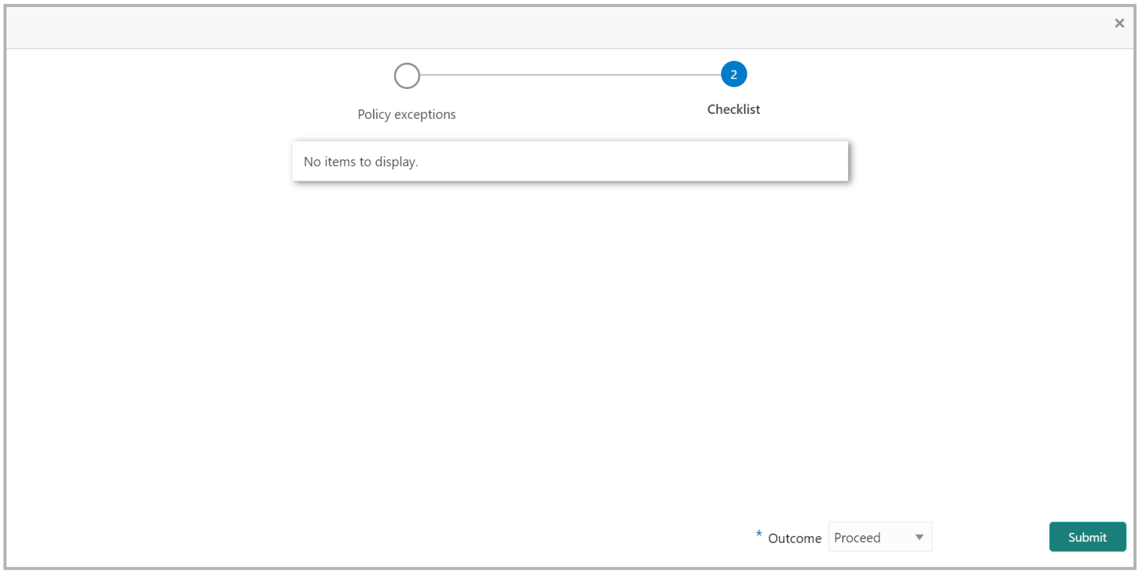
6. Type the necessary comments for Handoff - Manual Retry stage in the text box.
7. Click **Post.** Comments are added below the text box.
8. To hold the Handoff - Manual Retry task, click **Hold**.
9. To go back to the previous page, click **Back**.
10. To save and exit the window, click **Save & Close**.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



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.



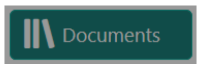
14. Select the **Outcome** as ‘Proceed’**.**
15. Click **Submit**. The Amendment application will be handed off to the Back Office System (OBELCM).

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

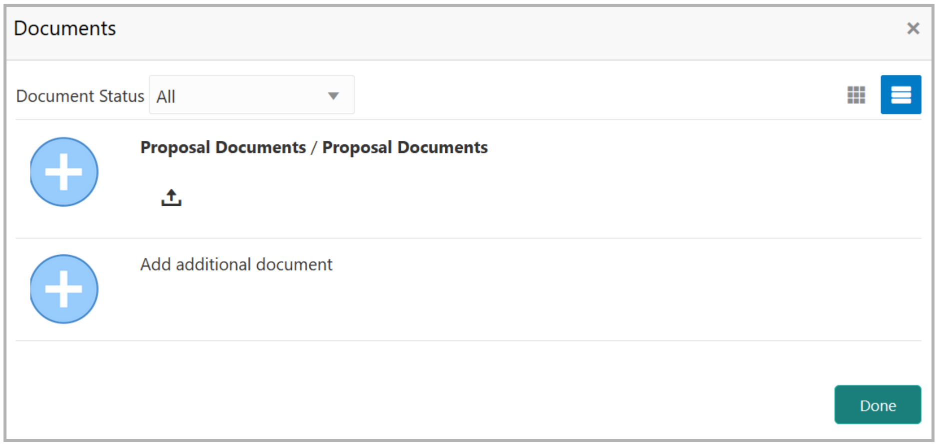
1. Click 

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

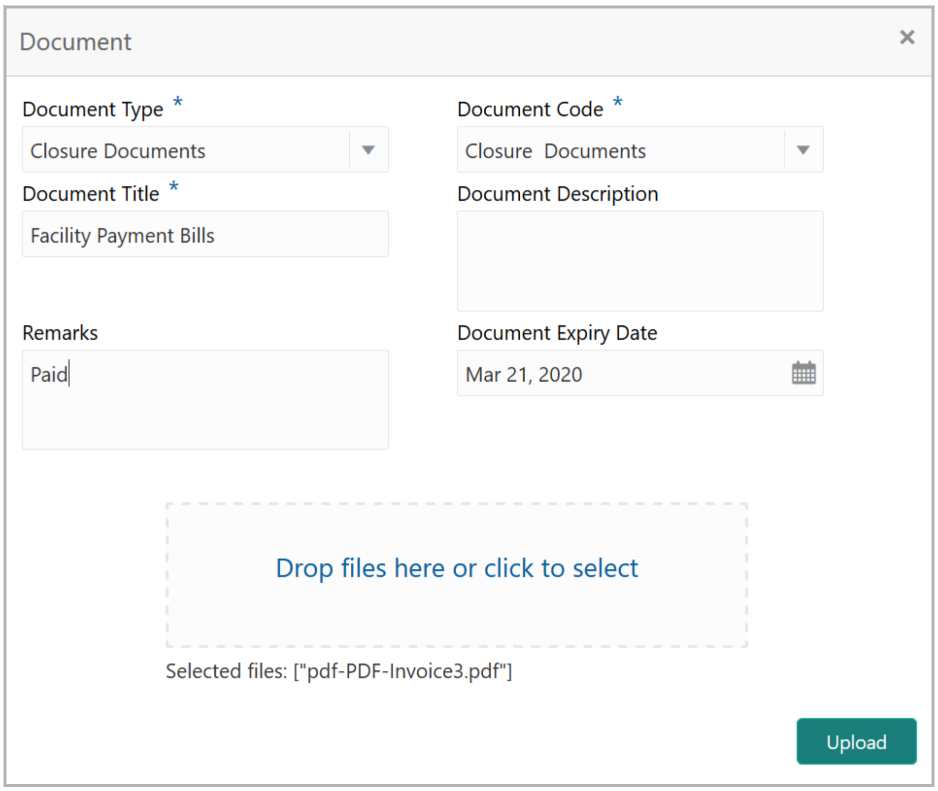
If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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:



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

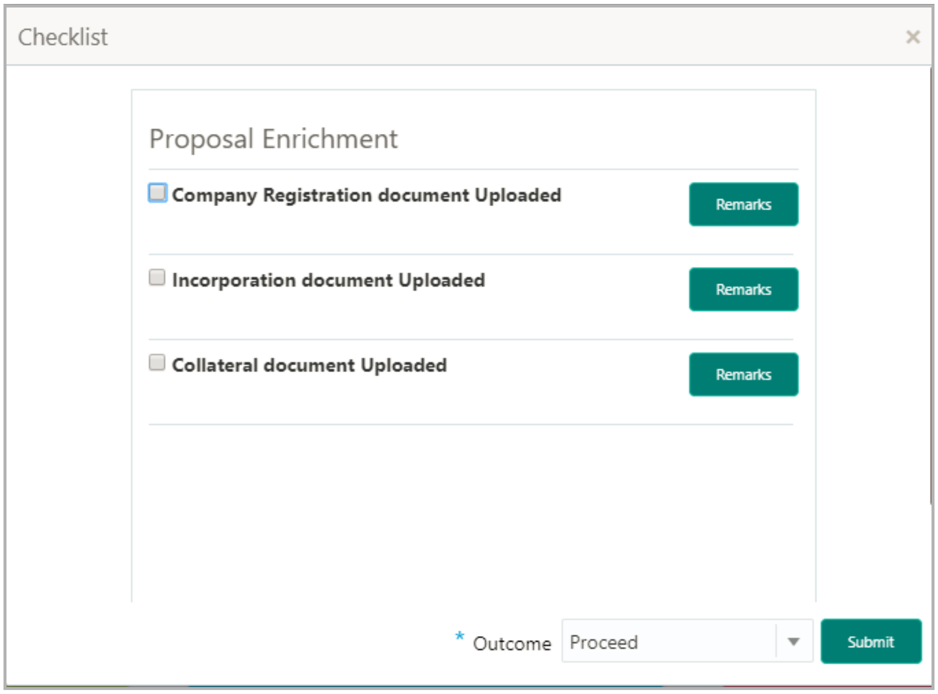


4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title.**
6. Type a brief description about the document in the **Document Description** field.
7. Type the **Remarks**, if any.
8. Click the calendar icon and select the **Document Expiry Date**.

9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

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

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



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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