

# Oracle® Banking Credit Facilities Process Management Credit Proposal Extension User Guide



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# 1

## Preface

### 1.1 About this Guide

A brief introduction to the Credit 360 User Guide.

This guide helps you to get familiarize with the Credit 360 interface in OBCFPM for performing necessary actions in the Credit 360.

### 1.2 Intended Audience

Audience of Credit 360 User Guide.

This document is intended for all the users of the Credit Facilities module in Oracle Banking Credit Facilities Process Management (OBCFPM).

### 1.3 Common Icons in OBCFPM

List of icons commonly used in OBCFPM for quick reference.

The following table describes the icons that are commonly used in OBCFPM:

**Table 1-1 Common Icons**



Icons	Purpose
<b>Figure 1-1 Add Icon</b> 	To add new record.
<b>Figure 1-2 Edit</b> 	To modify existing record.

Table 1-1 (Cont.) Common Icons




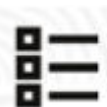







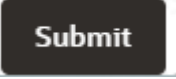

Icons	Purpose
<p><b>Figure 1-3 View</b></p> 	To view existing record.
<p><b>Figure 1-4 Delete</b></p> 	To delete a record.
<p><b>Figure 1-5 Calender</b></p> 	To pick start or end date.
<p><b>Figure 1-6 Screen Layout</b></p> 	To change the screen layout to list view.
<p><b>Figure 1-7 Screen Layout to Grid View</b></p> 	To change the screen layout to grid view.

Table 1-1 (Cont.) Common Icons

Icons	Purpose
<p><b>Figure 1-8 View, Edit, and Record</b></p> 	<p>To view, edit, and delete a record..</p>
<p><b>Figure 1-9 Hold</b></p> 	<p>To hold the process.</p>
<p><b>Figure 1-10 Back</b></p> 	<p>To go back to the previous screen.</p>
<p><b>Figure 1-11 Next</b></p> 	<p>To go to the next data segment.</p>
<p><b>Figure 1-12 Save and Close</b></p> 	<p>To save and close the record.</p>

**Table 1-1 (Cont.) Common Icons**

Icons	Purpose
<p><b>Figure 1-13 Cancel</b></p> 	<p>To cancel the record.</p>
<p><b>Figure 1-14 Submit</b></p> 	<p>To submit the record.</p>
<p><b>Figure 1-15 Screen Layout to Tree View</b></p> 	<p>To change the screen layout to tree view.</p>

# 2

## About Credit Proposal Extension

This topic describes about the Credit Proposal Extension Process in OBCFPM.

The Credit Extension process is a simple work-flow for modifying the expiry date of facilities available under a particular liability to any future date based on requirement.

This process can be initiated for any of the bank's existing customers under many circumstances, among which following are two examples:

- The borrower requests an amendment to the expiry date of the facility
- The financial regulatory body announces to extend the facility expiry date due to natural calamities or other situations

Upon successful completion of all the stages in this process, the expiry date of facility modified will get updated in the back office system (OBELCM) and the facility will be made available to the borrower till the mentioned expiry date.

The stages available in the Credit Extension process are:

- Credit Extension Initiation
- Credit Extension Enrichment
- Credit Extension Review and Recommendation
- Credit Extension Approval
- Credit Extension Documentation

Each of the above stages must be performed by the bank users assigned to perform the respective tasks.

# 3

## Credit Extension Initiation

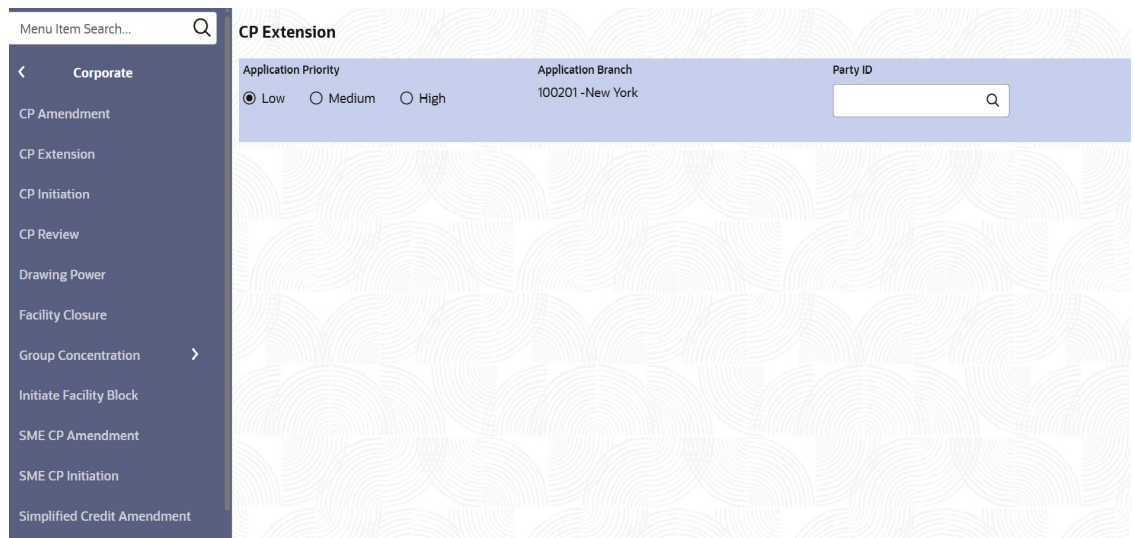
This topic provides systematic instructions about the Credit Extension Initiation stage in the Credit Proposal Extension Process.

In this stage, the Relationship Manager or other user responsible for this stage must select the required party and initiate the Credit Extension process.

To initiate Credit Proposal Extension process:

1. Login to OBCFPM.

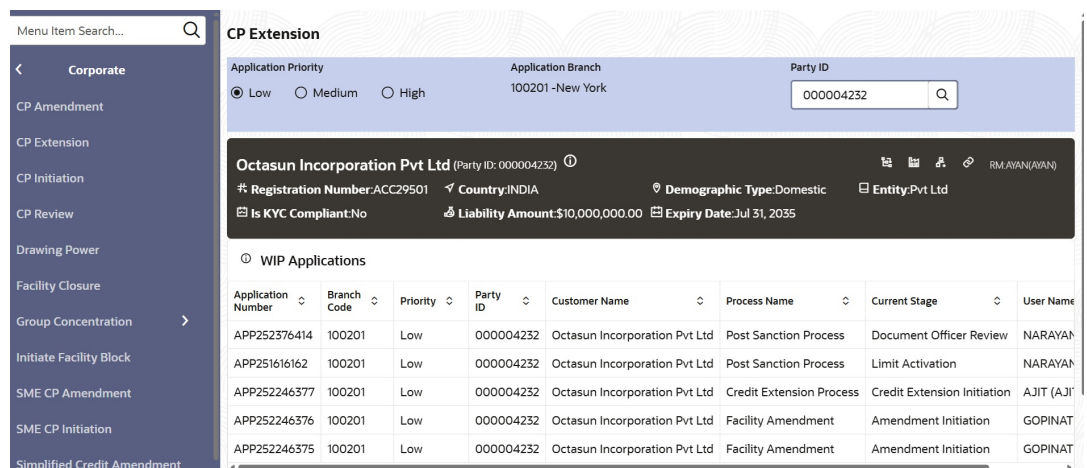
**Figure 3-1 Navigation Menu**



2. On **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **Corporate**. Under Corporate, select **CP Extension**.

The **CP Extension** screen is displayed.

**Figure 3-2 CP Extension**



3. Select the CP Extension **Application Priority**.

The options available are:

- Low
- Medium
- High

4. Select the **Application Branch**.

Branches maintained in Common Core Maintenance module are displayed in the option list.

5. Select the required **Party Id**.

Party Ids of the on-boarded customers are displayed in the option list.

Upon selecting the **Party Id**, the system displays the Customer Information and the WIP Applications created for the party and enables the **Initiate Credit Extension Process** button.

6. Click **Initiate Credit Extension Process**.

The system creates a unique application number for the Credit Extension application and displays the **Initiation - Customer Creation** screen.

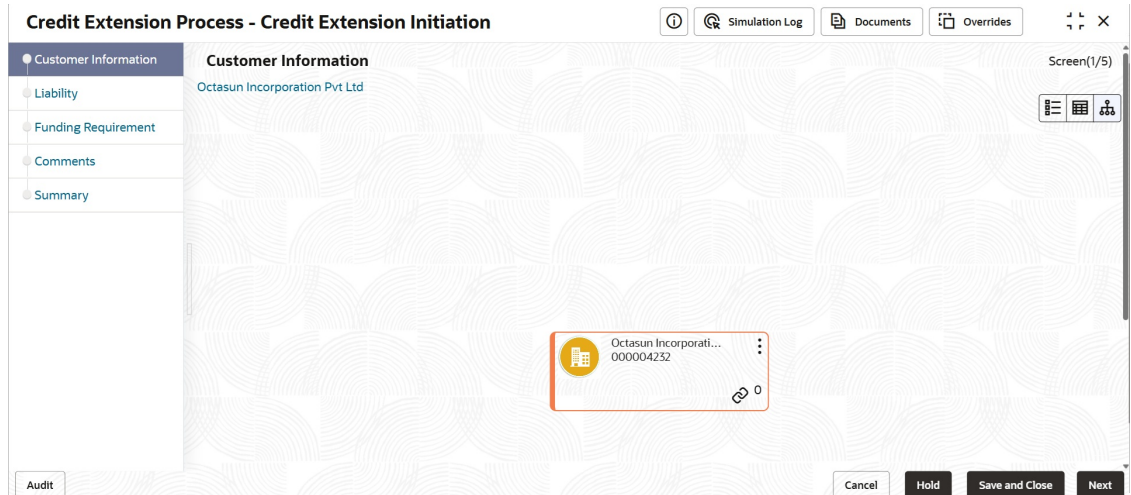
- [Customer Creation](#)  
This topic provides systematic instructions about the Customer Creation data segment in the Credit Extension Initiation stage.
- [Liability](#)  
This topic provides systematic instructions about the procedure to extend the expiry date of all the facilities in Credit Extension Initiation stage.
- [Funding Requirement](#)  
This topic provides systematic instructions about the procedure to extend the expiry date of a single facility in Credit Extension Initiation stage.
- [Comments](#)  
This topic provides systematic instructions about the procedure to add overall comments for the Credit Extension Initiation stage.
- [Summary](#)  
This topic provides systematic instructions about the procedure to view the Summary and submit the Initiation task.

## 3.1 Customer Creation

This topic provides systematic instructions about the Customer Creation data segment in the Credit Extension Initiation stage.

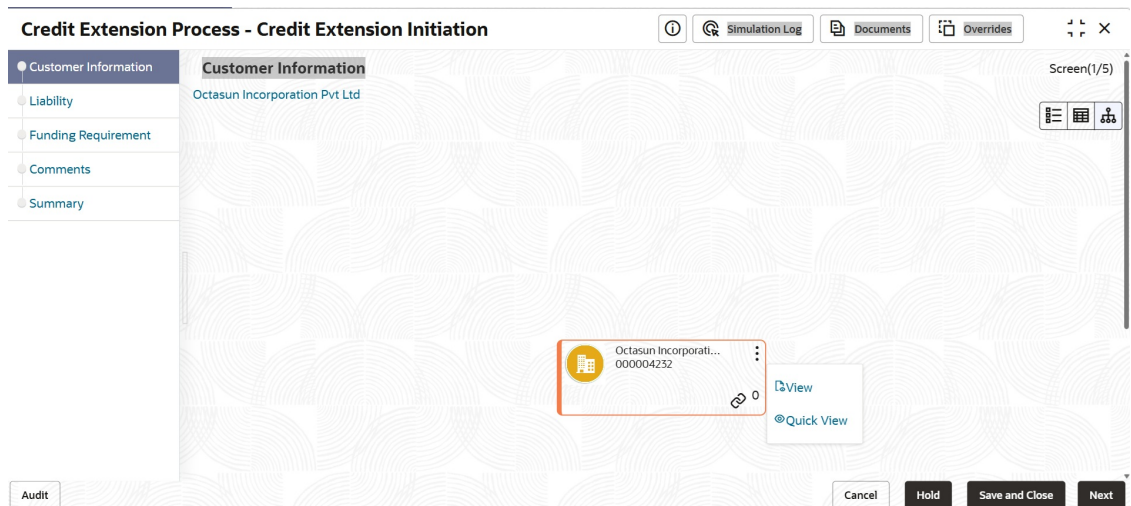
In the Customer Creation data segment, you can view the details of party in tree view, list view as well as table view.

Figure 3-3 Initiation - Customer Creation



1. In the tree view, right click on the party icon and select **View** to view the detailed information of party.

Figure 3-4 Initiation - Customer Creation - List



2. In the list view, click the **Party Id** to view the detailed information of party.

Figure 3-5 Initiation - Customer Creation - Table

3. In the table view, click the ID in **Party Id** column to view detailed information of the party.
4. After viewing the party details, click **Next**.  
The **Initiation - Liability** screen is displayed.

## 3.2 Liability

This topic provides systematic instructions about the procedure to extend the expiry date of all the facilities in Credit Extension Initiation stage.

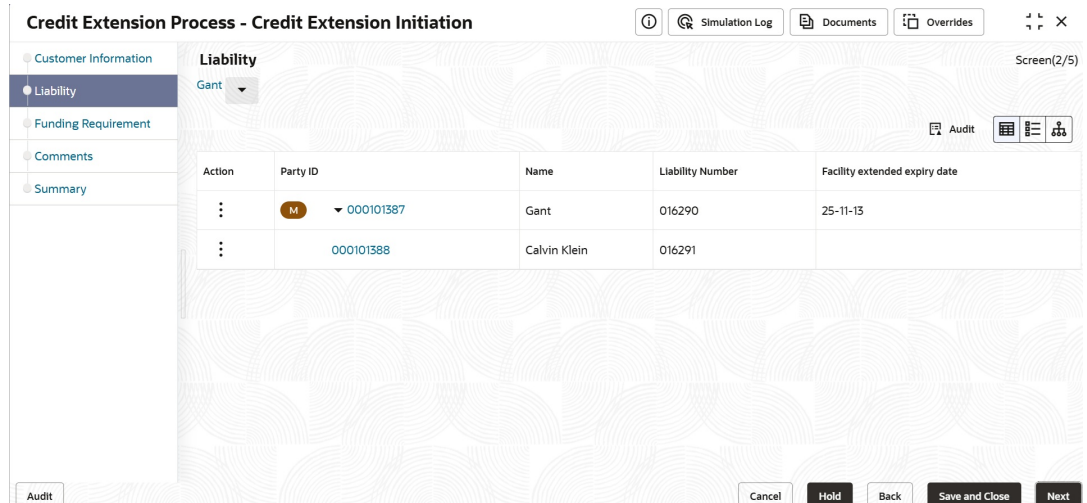
Liabilities created for the party during proposal initiation / amendment process are displayed in this data segment. You can specify a common extended expiry date for all the facilities available under a particular liability here.

### 📘 Note

In the above screen, liabilities available under both the parent and child parties are listed. To view only the liabilities under particular party, click the down arrow next to party name at the top left corner and select the required party.

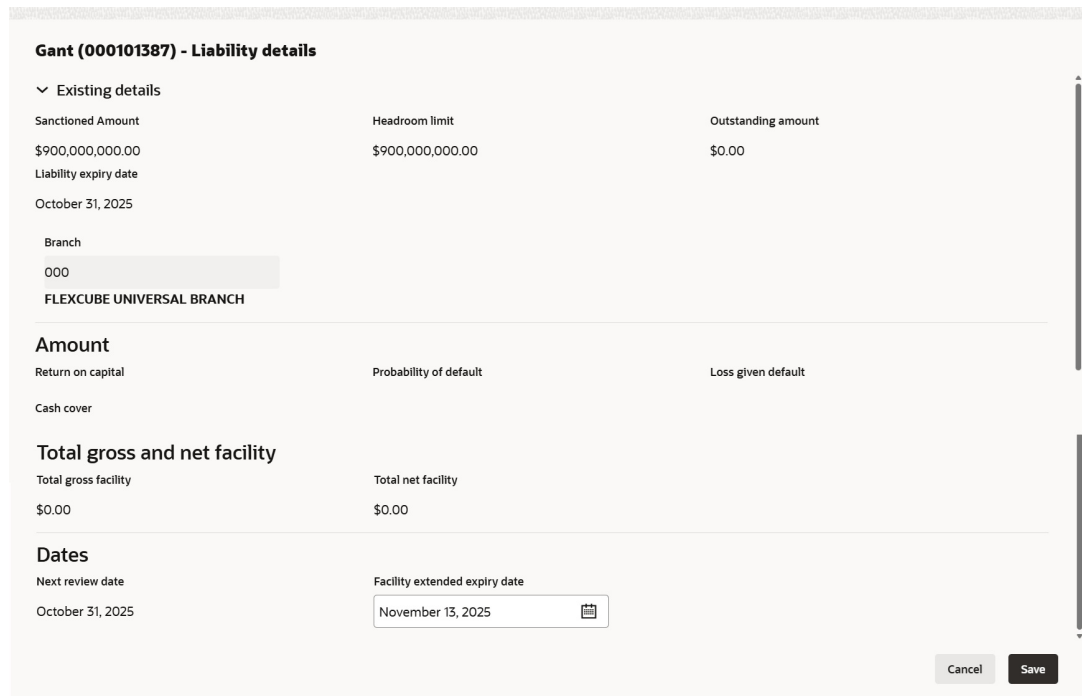
1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.  
The **Initiation - Liability** screen displays.

**Figure 3-6 Initiation - Liability**



2. Click the action icon in the required liability record and select **Edit**.  
The **Initiation - Liability Details** screen displays.

**Figure 3-7 Initiation - Liability Details**



**Table 3-1 Liability Details**

Fields	Description
<b>Sanctioned Amount</b>	Specify the sanctioned amount.
<b>Headroom Limit</b>	Specify the amount of headroom limit.
<b>Outstanding Amount</b>	Displays the outstanding amount.

Table 3-1 (Cont.) Liability Details

Fields	Description
<b>Liability Expiry Date</b>	Displays the liability expiry date.
<b>Branch</b>	Displays the branch code.
<b>Return on Capital</b>	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.
<b>Probability of Default</b>	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
<b>Loss Given Default</b>	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
<b>Cash Cover</b>	Amount deposited by the party in your bank.
<b>Total Gross Facility</b>	Displays the total gross facility.
<b>Total Net Facility</b>	Displays the total net facility.
<b>Next Review Date</b>	Select the next review date when the party's liability needs to be reviewed.
<b>Facility Extended Expiry Date</b>	Select the facility extended expiry date for the liability based on your party request.

 **Note**

For more information on fields, refer [Field Configuration Parameter](#)

In the **Initiation - Liability Details** window, you can update only the **Facility Expiry Date Extension**.

- Specify the extended expiry date for facilities in the **Facility Expiry Date Extension** field.

If the liability expiry date is earlier than the extended expiry date provided for the facility, then the system extends the liability expiry date till the extended expiry date of facility.

- Click **Save**.
- To change the layout of the **Initiation - Liability** screen to Table View or Tree View, click the corresponding icon.
- To go to the next screen, click **Next**.

The **Initiation - Funding Requirement** screen is displayed.

## 3.3 Funding Requirement

This topic provides systematic instructions about the procedure to extend the expiry date of a single facility in Credit Extension Initiation stage.

The Funding Requirement data segment displays all the facilities availed by the party. You can extend the expiry date of individual facility from this data segment, if required. Facilities for which extended expiry date is not provided in this data segment will have the common expiry date provided in the **Initiation - Liability Details** window as extended expiry date.

**Note**

In the below screen, all the facilities available under both the parent and child parties are listed. To view only the facilities under particular party, click the down arrow next to party name at the top left corner and select the required party.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The Funding Requirement screen displays.

**Figure 3-8 Initiation - Funding Requirement**

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Sanctioned Amount	Utilized amount	Available amount	Edit
⋮	Modified ALLENLINE	Funded	Term Loan	Allensolly line	May 20, 2021		\$30,000.00	\$0.00	\$0.00	✓ ✕
⋮	CALVINLN1	Non Funded	Term L...	Calvin line	May 18, 2021		\$700,000.00	\$0.00	\$0.00	✎

2. Click the action icon in the required facility record and select **Edit**.  
The **Funding Requirement - Facility Details** window is displayed.

Figure 3-9 Funding requirement - Facility Details

**GANT LINE-Term Loan**
Save Cancel ← → 1/1

Facility Details
Other Details

---

**Basic Info**

Branch 000 FLEXCUBE UNIVERSAL BRANCH	Line Code GANTLN	Line Serial Number 1
Parent Facility ID	Facility Type Non Funded	Cascade <input type="checkbox"/> Cascade
Facility Category Term Loan	Facility Description Gant Line	Project Id
Class Code	Commitment Status <input type="radio"/> Committed <input checked="" type="radio"/> Uncommitted	Cascade <input type="checkbox"/> Cascade
Secured? No	Cascade <input type="checkbox"/> Cascade	<input type="checkbox"/> Revaluation required
Drop line Limits Off		

**Sanction**

Currency USD	Probability of Default	Loss Given Default
Facility Risk Rating	RAROC	Day Light Limit \$0.00
Shadow Limit <input type="checkbox"/> Shadow Limit	Day Light Overdraft Limit \$0.00	Effective line amount \$0.00
Limit Amount Basis	Bulk Payment <input type="checkbox"/> Bulk Payment	Internal Remarks

**Utilization order**

Limit amount	Collateral amount	Pool amount
--------------	-------------------	-------------

**Availability**

Line Start Date May 18, 2021	Line Expiry Date	Renewal Date
Maintenance Value Date May 20, 2021	Drawing Power Backed Yes	Last Stock Statement Date
Drawing Power	Revolving Line Yes	Is Non Revolving Special Line No
Unadvised No	Available Yes	Availability Period

**Release**

Released amount \$0.00
---------------------------

**Limit Review**

Limit status	Next Review Date	Review Frequency E
--------------	------------------	-----------------------

**Limit extension**

Extended expiry date <input type="text"/> Required
---

**Utilization**

Available amount \$0.00	Blocked amount \$0.00	Utilized amount \$0.00
Total repaid amount \$0.00	Outstanding Unutilized Commitment Amount \$0.00	Outstanding utilized amount \$0.00
Utilization Tracking		

**Exception**

Exception Transaction Amount	Netting Required No	Exception Breach Percentage
------------------------------	------------------------	-----------------------------

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Table 3-2 Basic Info

Fields	Description
<b>Branch</b>	Search and Select <b>Branch</b> from list of <b>Branch Code</b> .
<b>Line Code</b>	Enter <b>Line Code</b> for the facility.
<b>Line Serial Number</b>	<b>Line Serial Number</b> will be defaulted to 1 and you cannot modify line serial number.
<b>Parent Facility ID</b>	Search and Select <b>Parent Facility ID</b> and enter the following fields: <ul style="list-style-type: none"> <li>• Facility ID</li> <li>• Facility Description</li> <li>• Line Code</li> <li>• Line Serial</li> </ul>
<b>Facility Type</b>	Select <b>Facility Type</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Funded</li> <li>• Non Funded</li> </ul>
<b>Facility Category</b>	Search and Select <b>Facility Category</b> from list of <b>Category Code</b> .
<b>Facility Description</b>	Enter <b>Facility Description</b> for the facility.
<b>Project Id</b>	Search and Select <b>Project Id</b> from list of <b>Category Code</b> .
<b>Class Code</b>	Search and Select <b>Class Code</b> from list of <b>Category Code</b> .
<b>Commitment Status</b>	Select <b>Commitment Status</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul>
<b>Secured</b>	Click <b>Secured</b> option and select Cascade check box, if required.
<b>Revaluation Required</b>	Select <b>Revaluation Required</b> option, if required.
<b>Rate Agreement Required</b>	Select <b>Rate Agreement Required</b> option, if required.
<b>Drop Line Limits</b>	Switch to indicate, if the facility limit drops over time based on a schedule.

Table 3-3 Sanction

Fields	Description
<b>Currency</b>	Search and select <b>Currency</b> in which the facility has to be offered.
<b>Requested Amount</b>	Specify the amount requested by the party in <b>Requested Amount</b> field.
<b>Probability of Default</b>	Enter <b>Probability of Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the probability.
<b>Loss Given Default</b>	Enter <b>Loss Given Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the loss given.
<b>Facility Risk Rating</b>	Enter <b>Facility Risk Rating</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the facility risk rating.
<b>RAROC</b>	Enter <b>RAROC</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the RAROC.
<b>Day Light Limit</b>	Enter <b>Day Light Limit</b> for the facility.
<b>Shadow Limit</b>	Click <b>Shadow Limit</b> check box to select <b>Shadow Limit</b> .
<b>Limit Amount Basis</b>	Select <b>Limit Amount Basis</b> from the below drop-down list. The options are: <ul style="list-style-type: none"> <li>• Limit Amount</li> <li>• Limit Amount + Collateral Contribution</li> <li>• Minimum of Limit Amount or Collateral</li> </ul>

Table 3-3 (Cont.) Sanction

Fields	Description
<b>Bulk Payment</b>	Click <b>Bulk Payment</b> check box to select <b>Bulk Payment</b> .
<b>Internal Remarks</b>	Enter <b>Internal Remarks</b> , if required.

Table 3-4 Availability

Fields	Description
<b>Line Start Date</b>	Select <b>Date</b> for <b>Line Start Date</b> .
<b>Line Expiry Date</b>	Click <b>Select Date</b> and select date for <b>Line Expiry Date</b> .
<b>Renewal Date</b>	Click <b>Renewal Date</b> and select date for <b>Renewal Date</b> .
<b>Maintenance Value Date</b>	Click <b>Maintenance Value Date</b> and select date for <b>Maintenance Value Date</b> .
<b>Drawing Power Backed</b>	Enable <b>Drawing Power Backed</b> , if required.
<b>Revolving Line</b>	Enable <b>Revolving Line</b> , if required.
<b>Is Non Revolving Special Line</b>	Enable <b>Is Non Revolving Special Line</b> , if required.
<b>Unadvised</b>	Enable <b>Unadvised</b> , if required.
<b>Available</b>	Displays the current <b>Available</b> status of the line.
<b>Availability Period</b>	Specify the <b>Availability Period</b> for the facility.

Table 3-5 Limit Review

Fields	Description
<b>Limit Status</b>	Select <b>Limit Status</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> <li>• Frozen</li> </ul>
<b>Next Review Date</b>	Select <b>Date</b> for <b>Next Review Date</b> .
<b>Review Frequency</b>	Select <b>Review Frequency</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Half yearly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul>

Table 3-6 Utilization

Fields	Description
<b>Utilization Tracking</b>	Select <b>Utilization Tracking</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Local</li> <li>• Global</li> </ul>

Table 3-7 Exception

Fields	Description
<b>Exception Transaction Amount</b>	Enter <b>Exception Transaction Amount</b> for the facility.
<b>Netting Required</b>	Select <b>Netting Required</b> , if required.

Table 3-7 (Cont.) Exception

Fields	Description
<b>Exception Breach Percentage</b>	Enter <b>Exception Breach Percentage</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the exception breach percentage.

In the **Funding Requirement - Facility Details** window, you can modify only the **Extended Expiry Date**.

- Specify the **Extended Expiry Date** for the facility.

**Note**

Extended expiry date of the facility must not exceed the liability's expiry date.

- Click **Save**.
- To change the layout of the **Initiation - Funding Requirement** screen to Table View or Tree View, click the corresponding icon.
- To go to the next screen, click **Next**.

The **Initiation - Comments** screen is displayed.

## 3.4 Comments

This topic provides systematic instructions about the procedure to add overall comments for the Credit Extension Initiation stage.

In the Comments data segment, you can mention why an extension is required/requested. Posting comments help the user in the next stage to better understand the application.

Figure 3-10 Initiation - Comments

- Type the initiation **Comments** in the text box.
- Click **Post**.

The comments are posted below the **Comments** text box.

- To go to the next screen, click **Next**.  
The **Initiation - Summary** screen is displayed.

## 3.5 Summary

This topic provides systematic instructions about the procedure to view the Summary and submit the Initiation task.

The Summary data segment displays all the customer information along with the modification details. You can preview the changes made in previous screens here and make necessary action.

**Figure 3-11** Initiation - Summary

**Credit Extension Process - Credit Extension Initiation** (Screen(5/5))

**Summary**  
Octasun Incorporation Pvt Ltd

Octasun Incorporation Pvt Ltd (Party ID: 000004232)

# Registration Number: ACC29501 | Country: INDIA | Demographic Type: Domestic | Entity: Pvt Ltd

Is KYC Compliant: No | Liability Amount: \$10,000,000.00 | Expiry Date: Jul 31, 2035

Entities 0 Added	Other Bank Facilities 1 Total Facility	Facilities 0 Added	Collaterals 0 Added
Total Takeover			

> Entities

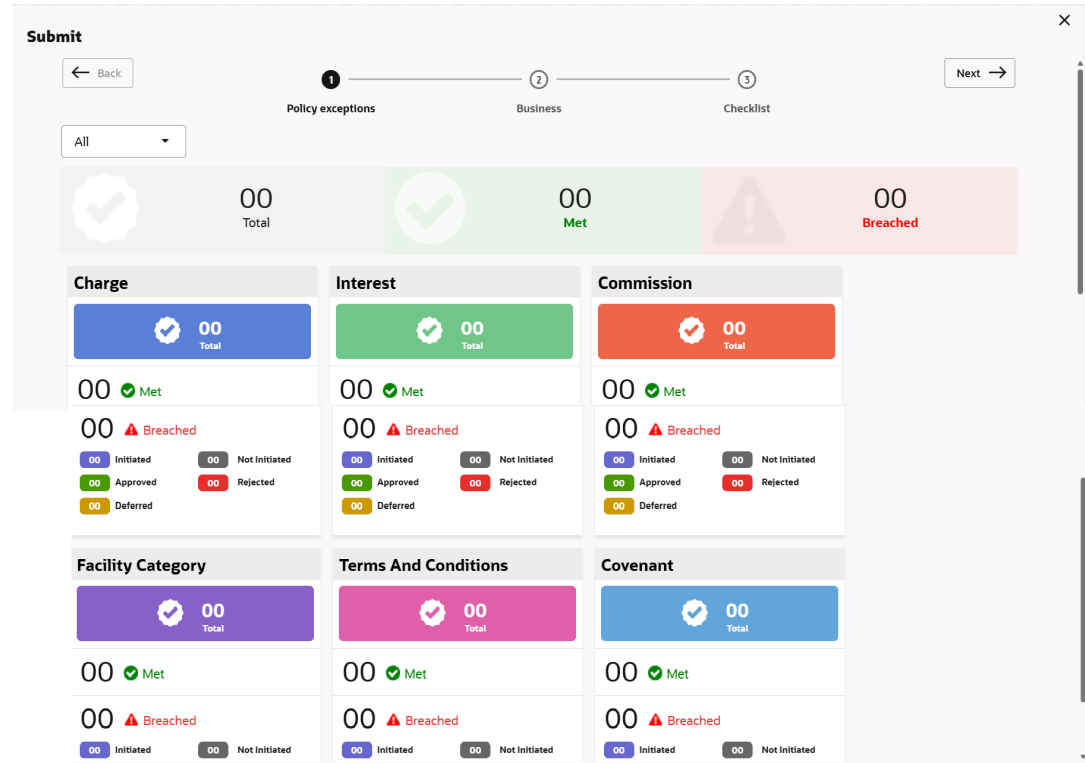
> Other Bank Facilities

∨ Facility details

Audit | Cancel | Hold | Back | Show all | Save and Close | Submit

- To go back to the previous screen and modify necessary details, click **Back**.
- If changes are not necessary, click **Submit**.  
The **Policy Exception** window is displayed.

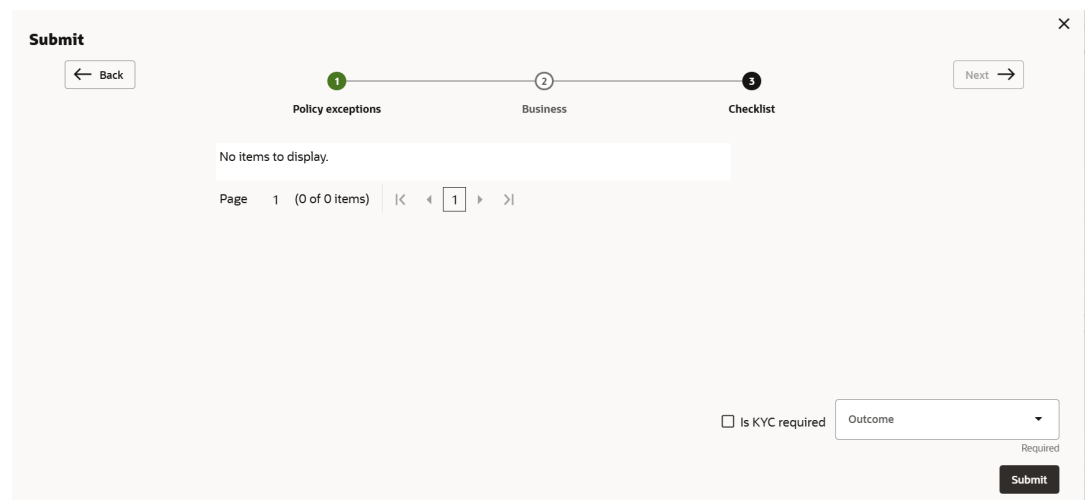
Figure 3-12 Policy Exception



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

3. View the policy exceptions and click the **Checklist** data segment.

Figure 3-13 Checklist



4. Select the **Outcome** as **Proceed** and click **Submit**.  
The CP Extension application is moved to the Enrichment stage.

# 4

## Credit Extension Enrichment

This topic provides systematic instructions about the Credit Extension Enrichment stage in the Credit Proposal Extension Process.

The Enrichment task is performed by the same user who initiated the Credit Extension process. In this stage, the facility expiry date captured in the Initiation stage can be modified before sending it for review.

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** screen is displayed.

**Figure 4-1 Free Tasks**

Priority	Process Name	Process Reference Number	Application Number	Stage
Low	Credit Origination	APP252386415	APP252386415	Risk Evaluation
Low	Credit Origination	APP252386415	APP252386415	Credit Evaluation
Medium	FI Credit Process	APP252206371	APP252206371	FI Credit Initiation
Low	FI Credit Process	APP252196368	APP252196368	FI Credit Initiation
Medium	Covenant Tracking	INS202508061859	INS202508061859	RM Response
Medium	Customer Appetite M...	APP252176364	APP252176364	Appetite Initiation
Low	FI Credit Process	APP252176359	APP252176359	FI Credit Initiation
Low	Country Limit Initiation	APP252166355	APP252166355	Initiation
Low	Country Limit Initiation	APP252166354	APP252166354	Initiation
Low	Credit Origination	APP252126349	APP252126349	Proposal Enrichment

2. Click **Acquire & Edit** in the required row.

The **Credit Extension Enrichment - Customer Creation** screen is displayed.

### Note

Refer Credit Extension Initiation chapter for information on enriching the credit extension application.

The Outcomes available for selection in the Enrichment stage are:

- Proceed
- Reject

If the **Outcome** is selected as **Proceed**, the credit extension application is moved to the Review and Recommendation stage on clicking **Submit**.

If the **Outcome** is selected as **Reject**, the Credit Extension process is terminated on clicking **Submit**.

- [Liability](#)  
This topic provides systematic instructions about the procedure to extend the expiry date of all the facilities in Approval stage.
- [Funding Requirement](#)  
This topic provides systematic instructions about the procedure to approve, reject, and send back the Credit Extension application in Credit Extension Approval stage.

## 4.1 Liability

This topic provides systematic instructions about the procedure to extend the expiry date of all the facilities in Approval stage.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Approval - Liability** screen displays.

**Figure 4-2 Liability**

**Credit Extension Process - Credit Extension Enrichment**

Liability

Action	Party ID	Name	Liability Number	Facility extended expiry date
⋮	M 000101387	Gant	016290	25-11-15
⋮	000101388	Calvin Klein	016291	

Buttons: Audit, Cancel, Hold, Back, Save and Close, Next

2. Click the action icon in the required liability record and select **Edit**.

The **Initiation - Liability Details** screen displays.

Figure 4-3 Liability

**Defender (000101162) - Liability details**

Existing details

Sanctioned Amount	Headroom limit	Outstanding amount
\$3,000,000,000.00	\$4,799,940,000.00	\$0.00
Liability expiry date		
September 18, 2025		
Branch		
000		
FLEXCUBE UNIVERSAL BRANCH		

**Amount**

Return on capital	Probability of default	Loss given default
Cash cover		

**Total gross and net facility**

Total gross facility	Total net facility
\$0.00	\$0.00

**Dates**

Next review date	Facility extended expiry date
September 18, 2025	December 31, 2025

Cancel Save

Table 4-1 Liability Details

Fields	Description
<b>Sanctioned Amount</b>	Specify the sanctioned amount.
<b>Headroom Limit</b>	Specify the amount of headroom limit.
<b>Outstanding Amount</b>	Displays the outstanding amount.
<b>Liability Expiry Date</b>	Displays the liability expiry date.
<b>Branch</b>	Displays the branch code.
<b>Return on Capital</b>	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.
<b>Probability of Default</b>	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
<b>Loss Given Default</b>	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
<b>Cash Cover</b>	Amount deposited by the party in your bank.
<b>Total Gross Facility</b>	Displays the total gross facility.
<b>Total Net Facility</b>	Displays the total net facility.
<b>Next Review Date</b>	Select the next review date when the party's liability needs to be reviewed.
<b>Facility Extended Expiry Date</b>	Select the facility extended expiry date for the liability based on your party request.

**Note**

For more information on fields, refer [Field Configuration Parameters](#)

3. Click **Audit**.

The **Audit** screen displays.

**Figure 4-4 Audit**

The screenshot shows the 'Audit' screen with a search bar for 'Liability Number' containing '016423'. Below it is an 'Audit History' section with a dropdown menu showing 'CFPM\_FA\_CPEX\_INIT' and a 'Liability Details' link. A table displays audit history with the following data:

Field Name	updatedUTC	Status
CFPM_FA_CPEX_INIT	2025-11-25 16:31:16	MODIFIED
CFPM_FA_CPEX_ENRIC 1	2025-11-25 17:47:49	

If the liability expiry date is earlier than the extended expiry date provided for the facility, then the system extends the liability expiry date till the extended expiry date of facility.

4. Click **Save**.

5. To change the layout of the **Liability** screen to Table View or Tree View, click the corresponding icon.

6. To go to the next screen, click **Next**.

The **Funding Requirement** screen is displayed.

## 4.2 Funding Requirement

This topic provides systematic instructions about the procedure to approve, reject, and send back the Credit Extension application in Credit Extension Approval stage.

In the Funding Requirement data segment, you can approve, reject, or send back a particular facility for which expiry date is extended.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The Funding Requirement screen displays.

Figure 4-5 Funding requirement

The screenshot displays the 'Credit Extension Process - Credit Extension Enrichment' window. The left sidebar contains a navigation menu with 'Funding Requirement' selected. The main area shows a table of facility records. The table has columns for Action, Line number, Facility type, Facility category, Facility description, Start Date, Matures, Sanctioned Amount, Utilized amount, Available amount, and Edit. A single record is visible with the following details:

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Sanctioned Amount	Utilized amount	Available amount	Edit
⋮	GANTLNI	Non Funded	Term Loan	Gant Line	May 18, 2021		\$700,000.00	\$0.00	\$0.00	✎

At the bottom of the window, there are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save and Close', and 'Next'.

2. Click the action icon in the required facility record and select **Edit**.  
The **Funding Requirement - Facility Details** window is displayed.

Figure 4-6 Funding requirement - Facility Details

**GANT LINE-Term Loan**  
Facility ID: F25295986

Save Cancel ← → 1/1

Facility Details

Other Details

**Basic Info**

Branch 000 FLEXCUBE UNIVERSAL BRANCH	Line Code GANTLN	Line Serial Number 1
Parent Facility ID	Facility Type Non Funded	Cascade <input type="checkbox"/> Cascade
Facility Category Term Loan	Facility Description Gant Line	Project Id
Class Code	Commitment Status <input type="radio"/> Committed <input checked="" type="radio"/> Uncommitted	Cascade <input type="checkbox"/> Cascade
Secured? No	Cascade <input type="checkbox"/> Cascade	<input type="checkbox"/> Revaluation required
Drop line Limits Off		

**Sanction**

Currency USD	Probability of Default	Loss Given Default
Facility Risk Rating	RAROC	Day Light Limit \$0.00
Shadow Limit <input type="checkbox"/> Shadow Limit	Day Light Overdraft Limit \$0.00	Effective line amount \$0.00
Limit Amount Basis	Bulk Payment <input type="checkbox"/> Bulk Payment	Internal Remarks

**Utilization order**

Limit amount	Collateral amount	Pool amount
--------------	-------------------	-------------

**Availability**

Line Start Date May 18, 2021	Line Expiry Date	Renewal Date
Maintenance Value Date May 20, 2021	Drawing Power Backed Yes	Last Stock Statement Date
Drawing Power	Revolving Line Yes	Is Non Revolving Special Line No
Unadvised No	Available Yes	Availability Period

**Release**

Released amount  
\$0.00

**Limit Review**

Limit status	Next Review Date	Review Frequency E
--------------	------------------	-----------------------

**Limit extension**

Extended expiry date  
  
Required

**Utilization**

Available amount \$0.00	Blocked amount \$0.00	Utilized amount \$0.00
Total repaid amount \$0.00	Outstanding Unutilized Commitment Amount \$0.00	Outstanding utilized amount \$0.00
Utilization Tracking		

**Exception**

Exception Transaction Amount	Netting Required No	Exception Breach Percentage
------------------------------	------------------------	-----------------------------

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Table 4-2 Basic Info

Fields	Description
<b>Branch</b>	Search and Select <b>Branch</b> from list of <b>Branch Code</b> .
<b>Line Code</b>	Enter <b>Line Code</b> for the facility.
<b>Line Serial Number</b>	<b>Line Serial Number</b> will be defaulted to 1 and you cannot modify line serial number.
<b>Parent Facility ID</b>	Search and Select <b>Parent Facility ID</b> and enter the following fields: <ul style="list-style-type: none"> <li>• Facility ID</li> <li>• Facility Description</li> <li>• Line Code</li> <li>• Line Serial</li> </ul>
<b>Facility Type</b>	Select <b>Facility Type</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Funded</li> <li>• Non Funded</li> </ul>
<b>Facility Category</b>	Search and Select <b>Facility Category</b> from list of <b>Category Code</b> .
<b>Facility Description</b>	Enter <b>Facility Description</b> for the facility.
<b>Project Id</b>	Search and Select <b>Project Id</b> from list of <b>Category Code</b> .
<b>Class Code</b>	Search and Select <b>Class Code</b> from list of <b>Category Code</b> .
<b>Commitment Status</b>	Select <b>Commitment Status</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul>
<b>Secured</b>	Click <b>Secured</b> option and select Cascade check box, if required.
<b>Revaluation Required</b>	Select <b>Revaluation Required</b> option, if required.
<b>Rate Agreement Required</b>	Select <b>Rate Agreement Required</b> option, if required.
<b>Drop Line Limits</b>	Switch to indicate, if the facility limit drops over time based on a schedule.

Table 4-3 Sanction

Fields	Description
<b>Currency</b>	Search and select <b>Currency</b> in which the facility has to be offered.
<b>Requested Amount</b>	Specify the amount requested by the party in <b>Requested Amount</b> field.
<b>Probability of Default</b>	Enter <b>Probability of Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the probability.
<b>Loss Given Default</b>	Enter <b>Loss Given Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the loss given.
<b>Facility Risk Rating</b>	Enter <b>Facility Risk Rating</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the facility risk rating.
<b>RAROC</b>	Enter <b>RAROC</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the RAROC.
<b>Day Light Limit</b>	Enter <b>Day Light Limit</b> for the facility.
<b>Shadow Limit</b>	Click <b>Shadow Limit</b> check box to select <b>Shadow Limit</b> .
<b>Limit Amount Basis</b>	Select <b>Limit Amount Basis</b> from the below drop-down list. The options are: <ul style="list-style-type: none"> <li>• Limit Amount</li> <li>• Limit Amount + Collateral Contribution</li> <li>• Minimum of Limit Amount or Collateral</li> </ul>

Table 4-3 (Cont.) Sanction

Fields	Description
<b>Bulk Payment</b>	Click <b>Bulk Payment</b> check box to select <b>Bulk Payment</b> .
<b>Internal Remarks</b>	Enter <b>Internal Remarks</b> , if required.

Table 4-4 Availability

Fields	Description
<b>Line Start Date</b>	Select <b>Date</b> for <b>Line Start Date</b> .
<b>Line Expiry Date</b>	Click <b>Select Date</b> and select date for <b>Line Expiry Date</b> .
<b>Renewal Date</b>	Click <b>Renewal Date</b> and select date for <b>Renewal Date</b> .
<b>Maintenance Value Date</b>	Click <b>Maintenance Value Date</b> and select date for <b>Maintenance Value Date</b> .
<b>Drawing Power Backed</b>	Enable <b>Drawing Power Backed</b> , if required.
<b>Revolving Line</b>	Enable <b>Revolving Line</b> , if required.
<b>Is Non Revolving Special Line</b>	Enable <b>Is Non Revolving Special Line</b> , if required.
<b>Unadvised</b>	Enable <b>Unadvised</b> , if required.
<b>Available</b>	Displays the current <b>Available</b> status of the line.
<b>Availability Period</b>	Specify the <b>Availability Period</b> for the facility.

Table 4-5 Limit Review

Fields	Description
<b>Limit Status</b>	Select <b>Limit Status</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> <li>• Frozen</li> </ul>
<b>Next Review Date</b>	Select <b>Date</b> for <b>Next Review Date</b> .
<b>Review Frequency</b>	Select <b>Review Frequency</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Half yearly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul>

Table 4-6 Utilization

Fields	Description
<b>Utilization Tracking</b>	Select <b>Utilization Tracking</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Local</li> <li>• Global</li> </ul>

Table 4-7 Exception

Fields	Description
<b>Exception Transaction Amount</b>	Enter <b>Exception Transaction Amount</b> for the facility.
<b>Netting Required</b>	Select <b>Netting Required</b> , if required.

Table 4-7 (Cont.) Exception

Fields	Description
<b>Exception Breach Percentage</b>	Enter <b>Exception Breach Percentage</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the exception breach percentage.

3. Click **Audit**.

The **Audit** screen displays.

Figure 4-7 Audit

**Note**

Extended expiry date of the facility must not exceed the liability's expiry date.

4. Click **Save**.
5. To change the layout of the **Funding Requirement** screen to Table View or Tree View, click the corresponding icon.
6. To go to the next screen, click **Next**.  
The **Comments** screen is displayed.

# 5

## Review and Recommendation

This topic provides systematic instructions about the Review and Recommendation stage in the Credit Proposal Extension Process.

In the Review and Recommendation stage, the Credit Reviewer in the Credit department has to review the extended expiry date of facility and provide their recommendation, if any.

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** screen is displayed.

**Figure 5-1 Free Tasks**

Priority	Process Name	Process Reference Number	Application Number	Stage
Low	Credit Origination	APP252386415	APP252386415	Risk Evaluation
Low	Credit Origination	APP252386415	APP252386415	Credit Evaluation
Medium	FI Credit Process	APP252206371	APP252206371	FI Credit Initiation
Low	FI Credit Process	APP252196368	APP252196368	FI Credit Initiation
Medium	Covenant Tracking	INS202508061859	INS202508061859	RM Response
Medium	Customer Appetite M...	APP252176364	APP252176364	Appetite Initiation
Low	FI Credit Process	APP252176359	APP252176359	FI Credit Initiation
Low	Country Limit Initiation	APP252166355	APP252166355	Initiation
Low	Country Limit Initiation	APP252166354	APP252166354	Initiation
Low	Credit Origination	APP252126349	APP252126349	Proposal Enrichment

2. Click **Acquire & Edit** in the required row.

The **Review and Recommendation - Customer Summary** screen is displayed.

- [Customer Summary](#)  
This topic describes information about the Customer Summary data segment in the Review and Recommendation stage.
- [Liability](#)  
This topic provides systematic instructions about the procedure to extend the expiry date of all the facilities in Review and Recommendation stage.
- [Funding Requirement](#)  
This topic provides systematic instructions about the procedure to extend the expiry date of a single facility in Credit Extension Review and Recommendation stage.
- [Comments](#)  
This topic provides systematic instructions about the procedure to capture comments for the Review and Recommendation stage and submit the task.

## 5.1 Customer Summary

This topic describes information about the Customer Summary data segment in the Review and Recommendation stage.

The Customer Summary data segment has the following widgets / tiles to display specific information about the party:

- Customer Information
- Facility summary
- Collateral summary
- Group Entities
- Covenants
- Terms and conditions
- Ratings
- Project Summary
- Financial Profile
- Projections

Figure 5-2 Review and Recommendation - Customer Summary

Credit Extension Process - CPEX Review and Recommendation
Pipeline Analysis Documents

- Customer Summary
- Liability
- Funding Requirement
- Comments

Customer Summary
Screen ( 1 / 4 )

**Customer Information**

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

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY212094301		Pvt Ltd	\$22,000,000.00	No	0	0	0	0

**Facility Summary**

Liability Sanctioned Amount  
**\$22,000,000.00**

Liability Utilized Amount  
**\$22,000,000.00**

Liability OverUtilized Amount  
**\$0.00**

LC-LC-1	\$3,660,000.00
STLOAN-STLO...	\$6,100,000.00
LTWC-LTWC-1	\$6,100,000.00
STWC-STWC-1	\$1,830,000.00
LTLOAN-LTLOA...	\$3,050,000.00
GTY-GTY-1	\$6,100,000.00
STLNUS-STLN...	\$1,500,000.00

Category	Sanctioned	Utilized
LC	~3.5M	~3.5M
STLOAN	~6M	~6M
LTWC	~1.8M	~1.8M
STWC	~3M	~3M
LTLOAN	~6M	~6M
GTY	~6M	~6M

**Collateral summary**

**\$1,000,000.00**  
Total collateral value

2200%  
Customer LTV

100% MCHN

**Group entities**

1

**Covenants**

0 Total Covenants

0 Entity Wise	0 Facility Wise	0 Financial	0 Non Financial
Newly Added		0 Financial	
Met		0 Non Financial	
Breachd		0 Financial	
		0 Non Financial	

**Terms & conditions**

1 Total Terms and Conditions

0 Entity	0 Facility	0 Pre disbursement	0 Post disbursement
Newly added		0 Post disbursement	
Met		0 Post disbursement	
Breachd		0 Post disbursement	

**★ Ratings**

No items to display.

**Project Summary**

No data to display.

**Financial Profile** View all

Previous 3 yea... ▾

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

**Projections** View all

Show results for Next 3 years ▾

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

Hold
Back
Next
Save & Close
Cancel

**Note**

Refer Credit 360 User Guide for information on actions that can be performed in the Review and Recommendation - Customer Summary screen.

After performing necessary actions in the **Review and Recommendation - Customer Summary** screen, click **Next**. The **Review and Recommendation - Liability** screen is displayed.

## 5.2 Liability

This topic provides systematic instructions about the procedure to extend the expiry date of all the facilities in Review and Recommendation stage.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Review and Recommendation - Liability** screen displays.

**Figure 5-3 Liability**

Party ID	Name	Liability Number	Facility extended expiry date
⋮	M 000101387	Gant	016290
⋮	000101388	Calvin Klein	016291

2. Click the action icon in the required liability record and select **Edit**.

The **Initiation - Liability Details** screen displays.

Figure 5-4 Liability

**Defender (000101162) - Liability details**

Existing details

Sanctioned Amount	Headroom limit	Outstanding amount
\$3,000,000,000.00	\$4,799,940,000.00	\$0.00
Liability expiry date		
September 18, 2025		
Branch		
000		
FLEXCUBE UNIVERSAL BRANCH		

**Amount**

Return on capital	Probability of default	Loss given default
Cash cover		

**Total gross and net facility**

Total gross facility	Total net facility
\$0.00	\$0.00

**Dates**

Next review date	Facility extended expiry date
September 18, 2025	December 31, 2025

Cancel Save

Table 5-1 Liability Details

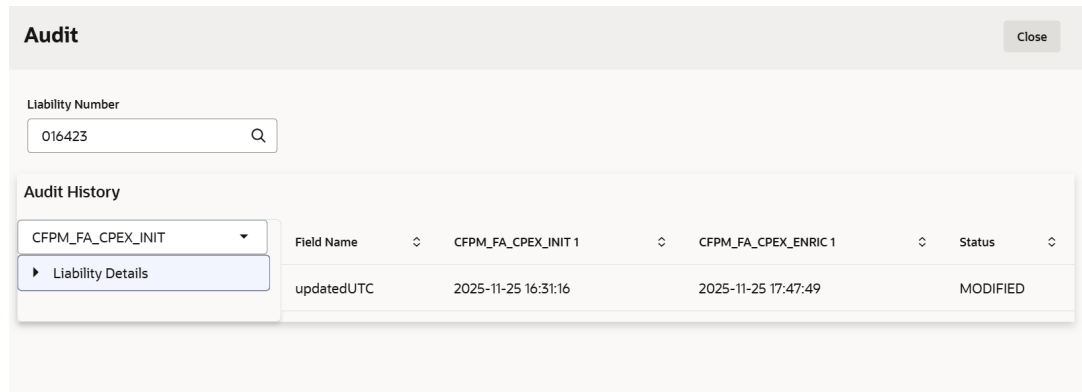
Fields	Description
<b>Sanctioned Amount</b>	Specify the sanctioned amount.
<b>Headroom Limit</b>	Specify the amount of headroom limit.
<b>Outstanding Amount</b>	Displays the outstanding amount.
<b>Liability Expiry Date</b>	Displays the liability expiry date.
<b>Branch</b>	Displays the branch code.
<b>Return on Capital</b>	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.
<b>Probability of Default</b>	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
<b>Loss Given Default</b>	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
<b>Cash Cover</b>	Amount deposited by the party in your bank.
<b>Total Gross Facility</b>	Displays the total gross facility.
<b>Total Net Facility</b>	Displays the total net facility.
<b>Next Review Date</b>	Select the next review date when the party's liability needs to be reviewed.
<b>Facility Extended Expiry Date</b>	Select the facility extended expiry date for the liability based on your party request.

**Note**

For more information on field, refer [Field Configuration Parameters](#)

3. Click **Audit**.  
The **Audit** screen displays.

**Figure 5-5 Audit**



If the liability expiry date is earlier than the extended expiry date provided for the facility, then the system extends the liability expiry date till the extended expiry date of facility.

4. Click **Save**.
5. To change the layout of the **Liability** screen to Table View or Tree View, click the corresponding icon.
6. To go to the next screen, click **Next**.  
The **Funding Requirement** screen is displayed.

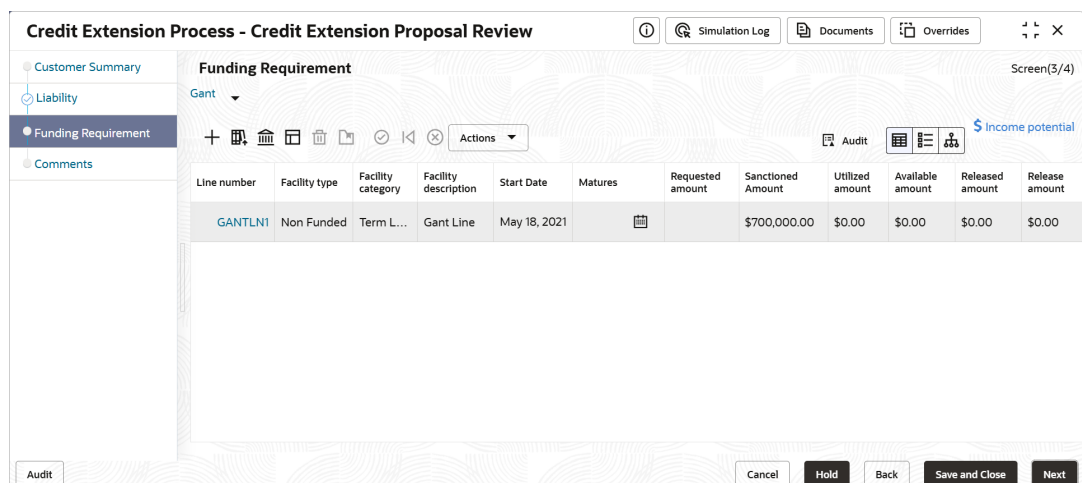
## 5.3 Funding Requirement

This topic provides systematic instructions about the procedure to extend the expiry date of a single facility in Credit Extension Review and Recommendation stage.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Funding Requirement** screen displays.

**Figure 5-6 Facility**



2. Click the action icon in the required facility record and select **Edit**.  
The **Funding Requirement - Facility Details** window is displayed.

Figure 5-7 Funding requirement - Facility Details

**GANT LINE-Term Loan**  
Facility ID: F25295986

Save Cancel ← → 1/1

Facility Details

Other Details

**Basic Info**

Branch 000 FLEXCUBE UNIVERSAL BRANCH	Line Code GANTLN	Line Serial Number 1
Parent Facility ID	Facility Type Non Funded	Cascade <input type="checkbox"/> Cascade
Facility Category Term Loan	Facility Description Gant Line	Project Id
Class Code	Commitment Status <input type="radio"/> Committed <input checked="" type="radio"/> Uncommitted	Cascade <input type="checkbox"/> Cascade
Secured? No	Cascade <input type="checkbox"/> Cascade	<input type="checkbox"/> Revaluation required
Drop line Limits Off		

**Sanction**

Currency USD	Probability of Default	Loss Given Default
Facility Risk Rating	RAROC	Day Light Limit \$0.00
Shadow Limit <input type="checkbox"/> Shadow Limit	Day Light Overdraft Limit \$0.00	Effective line amount \$0.00
Limit Amount Basis	Bulk Payment <input type="checkbox"/> Bulk Payment	Internal Remarks

**Utilization order**

Limit amount	Collateral amount	Pool amount
--------------	-------------------	-------------

**Availability**

Line Start Date May 18, 2021	Line Expiry Date	Renewal Date
Maintenance Value Date May 20, 2021	Drawing Power Backed Yes	Last Stock Statement Date
Drawing Power	Revolving Line Yes	Is Non Revolving Special Line No
Unadvised No	Available Yes	Availability Period

**Release**

Released amount \$0.00		
---------------------------	--	--

**Limit Review**

Limit status	Next Review Date	Review Frequency E
--------------	------------------	-----------------------

**Limit extension**

Extended expiry date <input type="text"/>		
--	--	--

**Utilization**

Available amount \$0.00	Blocked amount \$0.00	Utilized amount \$0.00
Total repaid amount \$0.00	Outstanding Unutilized Commitment Amount \$0.00	Outstanding utilized amount \$0.00
Utilization Tracking		

**Exception**

Exception Transaction Amount	Netting Required No	Exception Breach Percentage
------------------------------	------------------------	-----------------------------

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Table 5-2 Basic Info

Fields	Description
<b>Branch</b>	Search and Select <b>Branch</b> from list of <b>Branch Code</b> .
<b>Line Code</b>	Enter <b>Line Code</b> for the facility.
<b>Line Serial Number</b>	<b>Line Serial Number</b> will be defaulted to 1 and you cannot modify line serial number.
<b>Parent Facility ID</b>	Search and Select <b>Parent Facility ID</b> and enter the following fields: <ul style="list-style-type: none"> <li>• Facility ID</li> <li>• Facility Description</li> <li>• Line Code</li> <li>• Line Serial</li> </ul>
<b>Facility Type</b>	Select <b>Facility Type</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Funded</li> <li>• Non Funded</li> </ul>
<b>Facility Category</b>	Search and Select <b>Facility Category</b> from list of <b>Category Code</b> .
<b>Facility Description</b>	Enter <b>Facility Description</b> for the facility.
<b>Project Id</b>	Search and Select <b>Project Id</b> from list of <b>Category Code</b> .
<b>Class Code</b>	Search and Select <b>Class Code</b> from list of <b>Category Code</b> .
<b>Commitment Status</b>	Select <b>Commitment Status</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul>
<b>Secured</b>	Click <b>Secured</b> option and select Cascade check box, if required.
<b>Revaluation Required</b>	Select <b>Revaluation Required</b> option, if required.
<b>Rate Agreement Required</b>	Select <b>Rate Agreement Required</b> option, if required.
<b>Drop Line Limits</b>	Switch to indicate, if the facility limit drops over time based on a schedule.

Table 5-3 Sanction

Fields	Description
<b>Currency</b>	Search and select <b>Currency</b> in which the facility has to be offered.
<b>Requested Amount</b>	Specify the amount requested by the party in <b>Requested Amount</b> field.
<b>Probability of Default</b>	Enter <b>Probability of Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the probability.
<b>Loss Given Default</b>	Enter <b>Loss Given Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the loss given.
<b>Facility Risk Rating</b>	Enter <b>Facility Risk Rating</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the facility risk rating.
<b>RAROC</b>	Enter <b>RAROC</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the RAROC.
<b>Day Light Limit</b>	Enter <b>Day Light Limit</b> for the facility.
<b>Shadow Limit</b>	Click <b>Shadow Limit</b> check box to select <b>Shadow Limit</b> .
<b>Limit Amount Basis</b>	Select <b>Limit Amount Basis</b> from the below drop-down list. The options are: <ul style="list-style-type: none"> <li>• Limit Amount</li> <li>• Limit Amount + Collateral Contribution</li> <li>• Minimum of Limit Amount or Collateral</li> </ul>

Table 5-3 (Cont.) Sanction

Fields	Description
<b>Bulk Payment</b>	Click <b>Bulk Payment</b> check box to select <b>Bulk Payment</b> .
<b>Internal Remarks</b>	Enter <b>Internal Remarks</b> , if required.

Table 5-4 Availability

Fields	Description
<b>Line Start Date</b>	Select <b>Date</b> for <b>Line Start Date</b> .
<b>Line Expiry Date</b>	Click <b>Select Date</b> and select date for <b>Line Expiry Date</b> .
<b>Renewal Date</b>	Click <b>Renewal Date</b> and select date for <b>Renewal Date</b> .
<b>Maintenance Value Date</b>	Click <b>Maintenance Value Date</b> and select date for <b>Maintenance Value Date</b> .
<b>Drawing Power Backed</b>	Enable <b>Drawing Power Backed</b> , if required.
<b>Revolving Line</b>	Enable <b>Revolving Line</b> , if required.
<b>Is Non Revolving Special Line</b>	Enable <b>Is Non Revolving Special Line</b> , if required.
<b>Unadvised</b>	Enable <b>Unadvised</b> , if required.
<b>Available</b>	Displays the current <b>Available</b> status of the line.
<b>Availability Period</b>	Specify the <b>Availability Period</b> for the facility.

Table 5-5 Limit Review

Fields	Description
<b>Limit Status</b>	Select <b>Limit Status</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> <li>• Frozen</li> </ul>
<b>Next Review Date</b>	Select <b>Date</b> for <b>Next Review Date</b> .
<b>Review Frequency</b>	Select <b>Review Frequency</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Half yearly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul>

Table 5-6 Utilization

Fields	Description
<b>Utilization Tracking</b>	Select <b>Utilization Tracking</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Local</li> <li>• Global</li> </ul>

Table 5-7 Exception

Fields	Description
<b>Exception Transaction Amount</b>	Enter <b>Exception Transaction Amount</b> for the facility.
<b>Netting Required</b>	Select <b>Netting Required</b> , if required.

**Table 5-7 (Cont.) Exception**

Fields	Description
<b>Exception Breach Percentage</b>	Enter <b>Exception Breach Percentage</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the exception breach percentage.

In the **Review and Recommendation - Facility Details** window, you can modify only the **Extended Expiry Date**.

- Specify the **Extended Expiry Date** for the facility.

**Note**

Extended expiry date of the facility must not exceed the liability's expiry date.

- Click **Audit**.

The **Audit** screen displays.

**Figure 5-8 Audit**

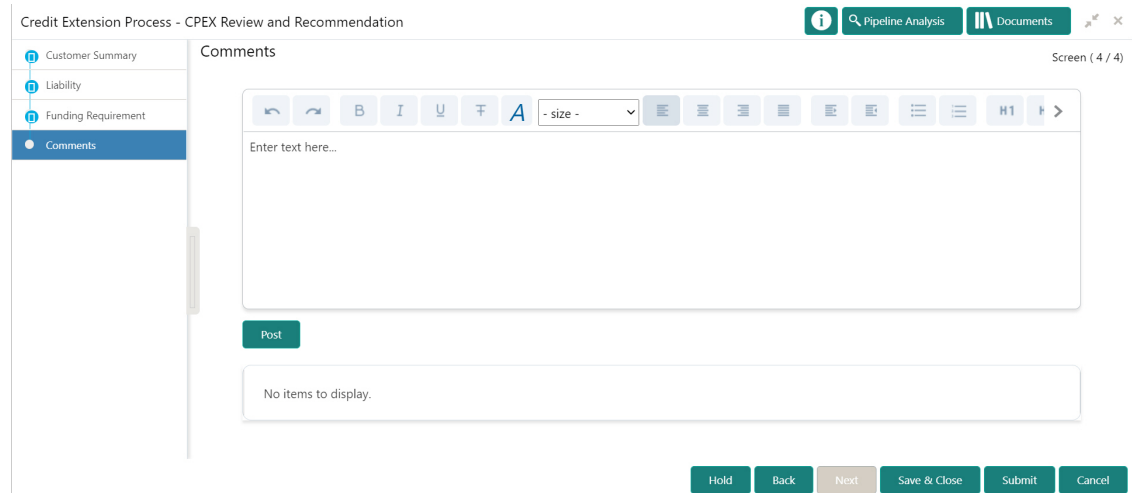
- Click **Save**.
- To change the layout of the **Review and Recommendation - Funding Requirement** screen to Table View or Tree View, click the corresponding icon.
- To go to the next screen, click **Next**.  
The **Comments** screen is displayed.

## 5.4 Comments

This topic provides systematic instructions about the procedure to capture comments for the Review and Recommendation stage and submit the task.

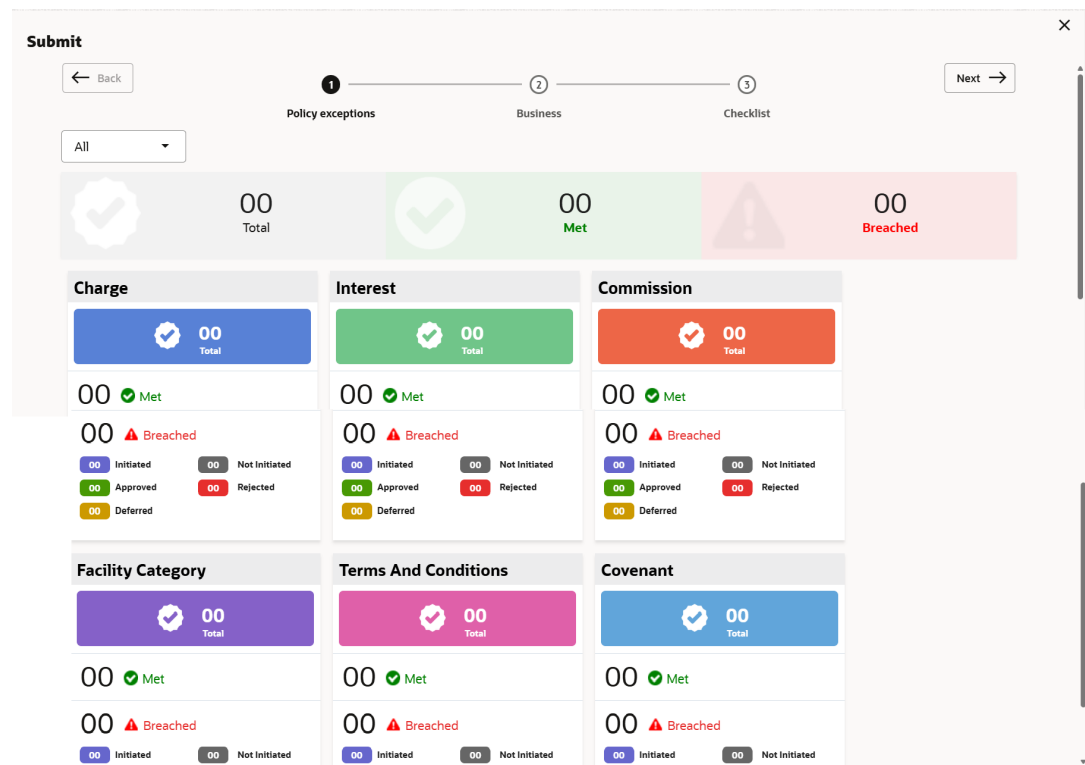
In the Comments data segment, you can add the review comments and send the application to the Approval stage, or add the recommendation and send the application to the Enrichment stage.

**Figure 5-9 Review and Recommendation - Comments**



1. Type the review / recommendation **Comments** in the text box.
2. Click **Post**.  
The comments are posted below the **Comments** text box.
3. To go back to the previous screen and modify necessary details, click **Back**.
4. If changes are not necessary, click **Submit**.  
The **Policy Exception** window is displayed.

**Figure 5-10 Policy Exception**



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

5. View the policy exceptions and click the **Checklist** data segment.

**Figure 5-11 Checklist**

The screenshot shows a web form titled "Submit" with a close button (X) in the top right corner. A progress bar at the top indicates three steps: "Policy exceptions" (step 1, highlighted in green), "Business" (step 2), and "Checklist" (step 3, highlighted in black). Below the progress bar, there is a message "No items to display." and a pagination control showing "Page 1 (0 of 0 items)". At the bottom right, there is a checkbox labeled "Is KYC required" and a dropdown menu labeled "Outcome" with the value "Outcome" selected. A "Submit" button is located at the bottom right.

6. Select the required **Outcome**.

The options available are:

- Proceed
- Reject
- Send Back

7. Click **Submit**.

If the **Outcome** is selected as **Proceed**, the credit extension application is moved to the Approval stage on clicking **Submit**.

If the **Outcome** is selected as **Reject**, the Credit Extension process is terminated on clicking **Submit**.

If the **Outcome** is selected as **Send Back**, the credit extension application is moved back to the Enrichment stage on clicking **Submit**.

# 6

## Approval

This topic provides systematic instructions about the Approval data segment in the Credit Proposal Extension process.

In this stage, the Credit Approver in the Credit department has to review the credit extension application and make appropriate decision, such as Approve or Reject the application.

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** screen is displayed.

**Figure 6-1 Free Tasks**

Priority	Process Name	Process Reference Number	Application Number	Stage
Low	Credit Origination	APP252386415	APP252386415	Risk Evaluation
Low	Credit Origination	APP252386415	APP252386415	Credit Evaluation
Medium	FI Credit Process	APP252206371	APP252206371	FI Credit Initiation
Low	FI Credit Process	APP252196368	APP252196368	FI Credit Initiation
Medium	Covenant Tracking	INS202508061859	INS202508061859	RM Response
Medium	Customer Appetite M...	APP252176364	APP252176364	Appetite Initiation
Low	FI Credit Process	APP252176359	APP252176359	FI Credit Initiation
Low	Country Limit Initiation	APP252166355	APP252166355	Initiation
Low	Country Limit Initiation	APP252166354	APP252166354	Initiation
Low	Credit Origination	APP252126349	APP252126349	Proposal Enrichment

2. Click **Acquire & Edit** in the required row.

The **Approval - Customer Summary** screen is displayed.

- [Customer Summary](#)  
This topic describes about the Customer Summary data segment in the Credit Extension Approval stage.
- [Liability](#)  
This topic provides systematic instructions about the procedure to extend the expiry date of all the facilities in Approval stage.
- [Funding Requirement](#)  
This topic provides systematic instructions about the procedure to approve, reject, and send back the Credit Extension application in Credit Extension Approval stage.
- [Comments](#)  
This topic provides systematic instructions about the procedure to post comments for the Credit Extension Approval stage and submit the task.

## 6.1 Customer Summary

This topic describes about the Customer Summary data segment in the Credit Extension Approval stage.

The Customer Summary data segment has the following widgets / tiles to display specific information about the party:

- Customer Information
- Facility summary
- Collateral summary
- Group Entities
- Covenants
- Terms and conditions
- Ratings
- Project Summary
- Financial Profile
- Projections

Figure 6-2 Approval - Customer Summary

Credit Extension Process - Credit Extension Proposal Approval
Documents

- Customer Summary
- Liability
- Funding Requirement
- Comments

**Customer Summary**

ACME Corporation

Screen ( 1 / 4 )

**Customer Information**

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

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY212094301		Pvt Ltd	\$22,000,000.00	No	0	0	0	0

**Facility Summary**

Liability Sanctioned Amount  
**\$22,000,000.00**

Liability Utilized Amount  
**\$22,000,000.00**

Liability OverUtilized Amount  
**\$0.00**

Facility Level Up
Go to Parent Facility

Facility Type	Amount
LC-LC-1	\$1,500,000.00
STLOAN-STLO...	\$3,660,000.00
LTWC-LTWC-1	\$6,100,000.00
STWC-STWC-1	\$6,100,000.00
LTLOAN-LTLOA...	\$6,100,000.00
GTY-GTY-1	\$1,830,000.00
STLNUS-STLN...	\$3,050,000.00

Facility Type	Sanctioned	Utilized
LC	~3.5M	0
STLOAN	~6M	0
LTWC	~1.8M	0
STWC	~3M	0
LTLOAN	~6M	0
GTY	~6M	0

**Collateral summary**

**\$1,000,000.00**

Total collateral value

2200%

Customer LTV

100%

■ MCHN

**Group entities**

1

**Covenants**

**0**

Total Covenants

**0**

Entity Wise

**0**

Facility Wise

**0**

Financial

**0**

Non Financial

Newly Added

**0** Financial **0** Non Financial

Met

**0** Financial **0** Non Financial

Breached

**0** Financial **0** Non Financial

**Terms & conditions**

**1**

Total Terms and Conditions

**0**

Entity

**0**

Facility

**0**

Pre disbursement

**0**

Post disbursement

Newly added

**0** Pre disbursement **0** Post disbursement

Met

**0** Pre disbursement **0** Post disbursement

Breached

**0** Pre disbursement **0** Post disbursement

**★ Ratings**

No items to display.

**Project Summary**

No data to display.

**Financial Profile**

Previous 3 yea... ▾

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

**Projections**

Show results for Next 3 years ▾

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

Hold
Back
Next
Save & Close
Cancel

**Note**

Refer Credit 360 User Guide for information on actions that can be performed in the Approval - Customer Summary screen.

After performing necessary actions in the **Approval - Customer Summary** screen, click **Next**. The **Approval - Liability** screen is displayed.

## 6.2 Liability

This topic provides systematic instructions about the procedure to extend the expiry date of all the facilities in Approval stage.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Approval - Liability** screen displays.

**Figure 6-3 Liability**

**Credit Extension Process - Credit Extension Proposal Approval**

Customer Summary  
**Liability**  
 Funding Requirement  
 Comments

**Liability**  
 Gant

Party ID	Name	Liability Number	Facility extended expiry date
⋮	M 000101387	Gant	016290
⋮	000101388	Calvin Klein	016291

Audit

Cancel Hold Back Save and Close Next

2. Click the action icon in the required liability record and select **Edit**.

The **Initiation - Liability Details** screen displays.

Figure 6-4 Liability

**Defender (000101162) - Liability details**

Existing details

Sanctioned Amount	Headroom limit	Outstanding amount
\$3,000,000,000.00	\$4,799,940,000.00	\$0.00
Liability expiry date		
September 18, 2025		
Branch		
000		
FLEXCUBE UNIVERSAL BRANCH		

**Amount**

Return on capital	Probability of default	Loss given default
Cash cover		

**Total gross and net facility**

Total gross facility	Total net facility
\$0.00	\$0.00

**Dates**

Next review date	Facility extended expiry date
September 18, 2025	December 31, 2025

Cancel Save

Table 6-1 Liability Details

Fields	Description
<b>Sanctioned Amount</b>	Specify the sanctioned amount.
<b>Headroom Limit</b>	Specify the amount of headroom limit.
<b>Outstanding Amount</b>	Displays the outstanding amount.
<b>Liability Expiry Date</b>	Displays the liability expiry date.
<b>Branch</b>	Displays the branch code.
<b>Return on Capital</b>	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.
<b>Probability of Default</b>	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
<b>Loss Given Default</b>	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
<b>Cash Cover</b>	Amount deposited by the party in your bank.
<b>Total Gross Facility</b>	Displays the total gross facility.
<b>Total Net Facility</b>	Displays the total net facility.
<b>Next Review Date</b>	Select the next review date when the party's liability needs to be reviewed.
<b>Facility Extended Expiry Date</b>	Select the facility extended expiry date for the liability based on your party request.

**Note**

For more information on fields, refer [Field Configuration Parameters](#)

In the **Liability Details** window, you can update only the **Facility Expiry Date Extension**.

3. Specify the extended expiry date for facilities in the **Facility Expiry Date Extension** field.

If the liability expiry date is earlier than the extended expiry date provided for the facility, then the system extends the liability expiry date till the extended expiry date of facility.

4. Click **Audit**.

The **Audit** screen displays.

**Figure 6-5 Audit**

The screenshot shows the 'Audit' window. At the top, there is a header bar with the title 'Audit' and a 'Close' button. Below the header, there is a search field for 'Liability Number' with the value '016290' and a magnifying glass icon. Underneath the search field is an 'Audit History' section. It contains a dropdown menu with the selected value 'CFPM\_FA\_CPEX\_ENRIC' and the text 'No data to display.' below it.

5. Click **Save**.
6. To change the layout of the **Liability** screen to Table View or Tree View, click the corresponding icon.
7. To go to the next screen, click **Next**.

The **Funding Requirement** screen is displayed.

## 6.3 Funding Requirement

This topic provides systematic instructions about the procedure to approve, reject, and send back the Credit Extension application in Credit Extension Approval stage.

In the Funding Requirement data segment, you can approve, reject, or send back a particular facility for which expiry date is extended.

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The Funding Requirement screen displays.

Figure 6-6 Facility

Credit Extension Process - Credit Extension Proposal Approval

Customer Summary | Liability | **Funding Requirement** | Comments

Funding Requirement

Gant

Actions

Line number	Facility type	Facility category	Facility description	Start Date	Matures	Requested amount	Sanctioned Amount	Utilized amount	Available amount	Released amount	Release amount
GANTLNI	Non Funded	Term L...	Gant Line	May 18, 2021			\$700,000.00	\$0.00	\$0.00	\$0.00	\$0.00

Audit | Cancel | Hold | Back | Save and Close | Next

2. Click the action icon in the required facility record and select **Edit**.  
The **Funding Requirement - Facility Details** window is displayed.

Figure 6-7 Funding requirement - Facility Details

**GANT LINE-Term Loan**  
Facility ID: F25295986

Save Cancel ← → 1/1

Facility Details

Other Details

**Basic Info**

Branch 000 FLEXCUBE UNIVERSAL BRANCH	Line Code GANTLN	Line Serial Number 1
Parent Facility ID	Facility Type Non Funded	Cascade <input type="checkbox"/> Cascade
Facility Category Term Loan	Facility Description Gant Line	Project Id
Class Code	Commitment Status <input type="radio"/> Committed <input checked="" type="radio"/> Uncommitted	Cascade <input type="checkbox"/> Cascade
Secured? No	Cascade <input type="checkbox"/> Cascade	<input type="checkbox"/> Revaluation required
Drop line Limits Off		

**Sanction**

Currency USD	Probability of Default	Loss Given Default
Facility Risk Rating	RAROC	Day Light Limit \$0.00
Shadow Limit <input type="checkbox"/> Shadow Limit	Day Light Overdraft Limit \$0.00	Effective line amount \$0.00
Limit Amount Basis	Bulk Payment <input type="checkbox"/> Bulk Payment	Internal Remarks

**Utilization order**

Limit amount	Collateral amount	Pool amount
--------------	-------------------	-------------

**Availability**

Line Start Date May 18, 2021	Line Expiry Date	Renewal Date
Maintenance Value Date May 20, 2021	Drawing Power Backed Yes	Last Stock Statement Date
Drawing Power	Revolving Line Yes	Is Non Revolving Special Line No
Unadvised No	Available Yes	Availability Period

**Release**

Released amount \$0.00
---------------------------

**Limit Review**

Limit status	Next Review Date	Review Frequency E
--------------	------------------	-----------------------

**Limit extension**

Extended expiry date <input type="text"/> Required
---

**Utilization**

Available amount \$0.00	Blocked amount \$0.00	Utilized amount \$0.00
Total repaid amount \$0.00	Outstanding Unutilized Commitment Amount \$0.00	Outstanding utilized amount \$0.00
Utilization Tracking		

**Exception**

Exception Transaction Amount	Netting Required No	Exception Breach Percentage
------------------------------	------------------------	-----------------------------

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Table 6-2 Basic Info

Fields	Description
<b>Branch</b>	Search and Select <b>Branch</b> from list of <b>Branch Code</b> .
<b>Line Code</b>	Enter <b>Line Code</b> for the facility.
<b>Line Serial Number</b>	<b>Line Serial Number</b> will be defaulted to 1 and you cannot modify line serial number.
<b>Parent Facility ID</b>	Search and Select <b>Parent Facility ID</b> and enter the following fields: <ul style="list-style-type: none"> <li>• Facility ID</li> <li>• Facility Description</li> <li>• Line Code</li> <li>• Line Serial</li> </ul>
<b>Facility Type</b>	Select <b>Facility Type</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Funded</li> <li>• Non Funded</li> </ul>
<b>Facility Category</b>	Search and Select <b>Facility Category</b> from list of <b>Category Code</b> .
<b>Facility Description</b>	Enter <b>Facility Description</b> for the facility.
<b>Project Id</b>	Search and Select <b>Project Id</b> from list of <b>Category Code</b> .
<b>Class Code</b>	Search and Select <b>Class Code</b> from list of <b>Category Code</b> .
<b>Commitment Status</b>	Select <b>Commitment Status</b> from the below checklist. The options are: <ul style="list-style-type: none"> <li>• Committed</li> <li>• Uncommitted</li> </ul>
<b>Secured</b>	Click <b>Secured</b> option and select Cascade check box, if required.
<b>Revaluation Required</b>	Select <b>Revaluation Required</b> option, if required.
<b>Rate Agreement Required</b>	Select <b>Rate Agreement Required</b> option, if required.
<b>Drop Line Limits</b>	Switch to indicate, if the facility limit drops over time based on a schedule.

Table 6-3 Sanction

Fields	Description
<b>Currency</b>	Search and select <b>Currency</b> in which the facility has to be offered.
<b>Requested Amount</b>	Specify the amount requested by the party in <b>Requested Amount</b> field.
<b>Probability of Default</b>	Enter <b>Probability of Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the probability.
<b>Loss Given Default</b>	Enter <b>Loss Given Default</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the loss given.
<b>Facility Risk Rating</b>	Enter <b>Facility Risk Rating</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the facility risk rating.
<b>RAROC</b>	Enter <b>RAROC</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the RAROC.
<b>Day Light Limit</b>	Enter <b>Day Light Limit</b> for the facility.
<b>Shadow Limit</b>	Click <b>Shadow Limit</b> check box to select <b>Shadow Limit</b> .
<b>Limit Amount Basis</b>	Select <b>Limit Amount Basis</b> from the below drop-down list. The options are: <ul style="list-style-type: none"> <li>• Limit Amount</li> <li>• Limit Amount + Collateral Contribution</li> <li>• Minimum of Limit Amount or Collateral</li> </ul>

Table 6-3 (Cont.) Sanction

Fields	Description
<b>Bulk Payment</b>	Click <b>Bulk Payment</b> check box to select <b>Bulk Payment</b> .
<b>Internal Remarks</b>	Enter <b>Internal Remarks</b> , if required.

Table 6-4 Availability

Fields	Description
<b>Line Start Date</b>	Select <b>Date</b> for <b>Line Start Date</b> .
<b>Line Expiry Date</b>	Click <b>Select Date</b> and select date for <b>Line Expiry Date</b> .
<b>Renewal Date</b>	Click <b>Renewal Date</b> and select date for <b>Renewal Date</b> .
<b>Maintenance Value Date</b>	Click <b>Maintenance Value Date</b> and select date for <b>Maintenance Value Date</b> .
<b>Drawing Power Backed</b>	Enable <b>Drawing Power Backed</b> , if required.
<b>Revolving Line</b>	Enable <b>Revolving Line</b> , if required.
<b>Is Non Revolving Special Line</b>	Enable <b>Is Non Revolving Special Line</b> , if required.
<b>Unadvised</b>	Enable <b>Unadvised</b> , if required.
<b>Available</b>	Displays the current <b>Available</b> status of the line.
<b>Availability Period</b>	Specify the <b>Availability Period</b> for the facility.

Table 6-5 Limit Review

Fields	Description
<b>Limit Status</b>	Select <b>Limit Status</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Active</li> <li>• Closed</li> <li>• Frozen</li> </ul>
<b>Next Review Date</b>	Select <b>Date</b> for <b>Next Review Date</b> .
<b>Review Frequency</b>	Select <b>Review Frequency</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Half yearly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Yearly</li> </ul>

Table 6-6 Utilization

Fields	Description
<b>Utilization Tracking</b>	Select <b>Utilization Tracking</b> from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• Local</li> <li>• Global</li> </ul>

Table 6-7 Exception

Fields	Description
<b>Exception Transaction Amount</b>	Enter <b>Exception Transaction Amount</b> for the facility.
<b>Netting Required</b>	Select <b>Netting Required</b> , if required.

Table 6-7 (Cont.) Exception

Fields	Description
<b>Exception Breach Percentage</b>	Enter <b>Exception Breach Percentage</b> . Select <b>Decrement</b> and <b>Increment</b> drop-down list option on right to increase or decrease the exception breach percentage.

3. Click **Audit**.

The **Audit** screen displays.

Figure 6-8 Audit

4. After performing necessary actions in the **Approval - Funding Requirement** screen, click **Next**.

The **Approval - Comments** screen is displayed.

## 6.4 Comments

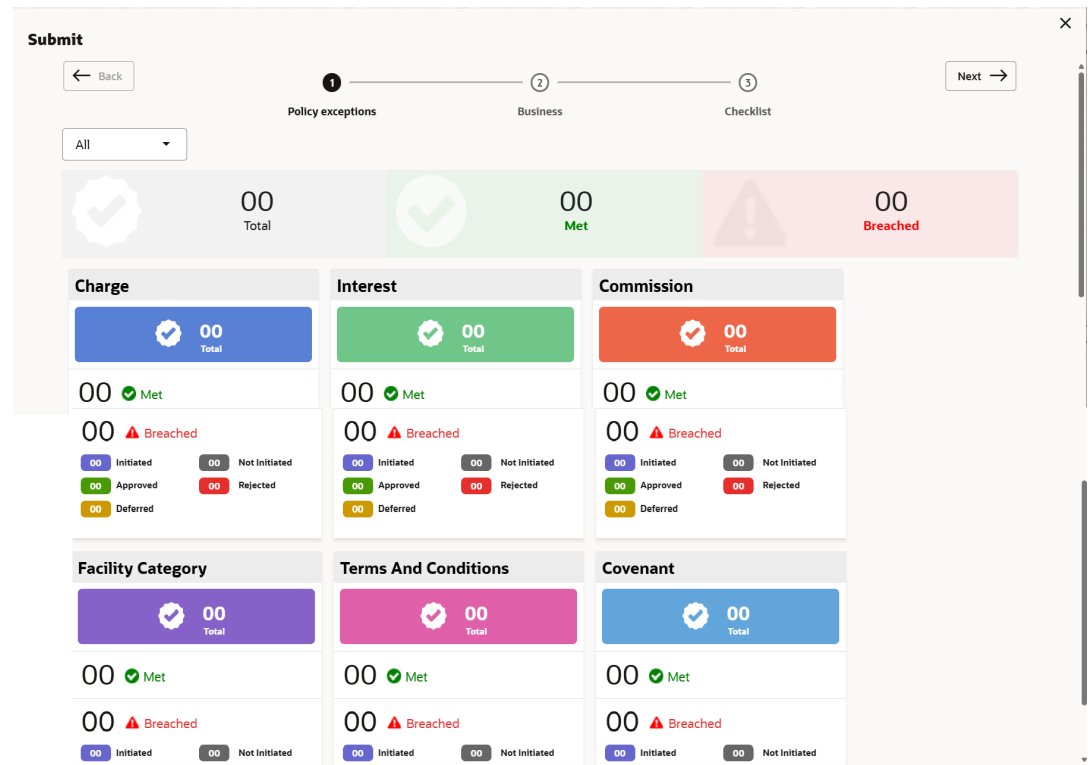
This topic provides systematic instructions about the procedure to post comments for the Credit Extension Approval stage and submit the task.

In this data segment, you can capture the overall comments for the Approval stage. Posting comments help the user in the next stage to better understand the application.

Figure 6-9 Approval - Comments

1. Type the approval **Comments**.
2. Click **Post**.  
The comments are posted below the **Comments** text box.
3. To go back to the previous screen and modify necessary details, click **Back**.
4. If changes are not necessary, click **Submit**.  
The **Policy Exception** window is displayed.

**Figure 6-10 Policy Exceptions**



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

5. View the policy exceptions and click the **Checklist** data segment.

Figure 6-11 Checklist

**Submit** [Close]

← Back

1 2 3

Policy exceptions Business Checklist

No items to display.

Page 1 (0 of 0 items) |< < 1 > >|

Is KYC required

Outcome

Required

Submit

6. Select the required **Outcome**.

The options available are:

- Approve
- Send Back
- Reject

7. Click **Submit**.

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

If the **Outcome** is selected as **Reject**, the Credit Extension process is terminated on clicking **Submit**.

If the **Outcome** is selected as **Send Back**, the credit extension application is moved back to the Review and Recommendation stage on clicking **Submit**.

# 7

## Credit Extension Documentation

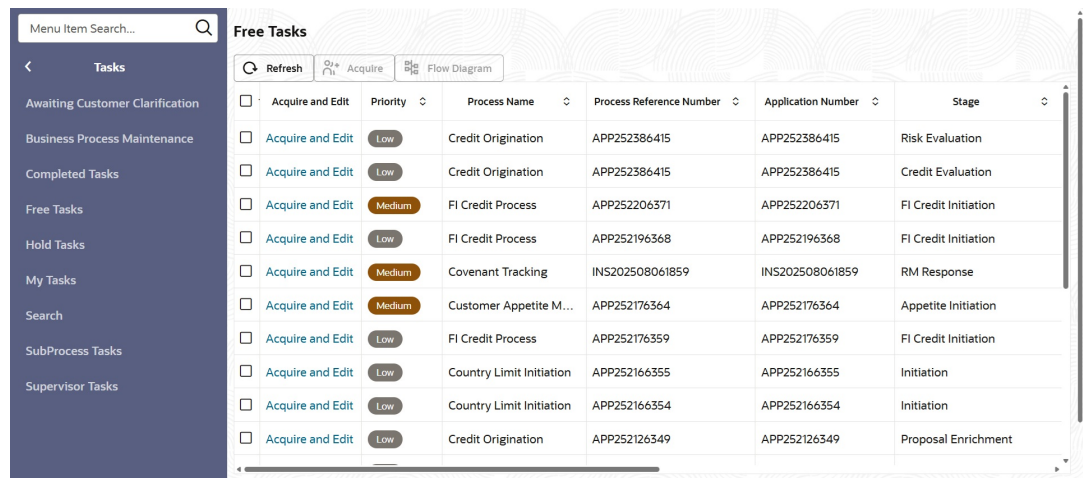
This topic provides systematic instructions about the Credit Extension Documentation stage in the Credit Proposal Extension Process.

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

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** screen is displayed.

**Figure 7-1 Free Tasks**



	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP252386415	APP252386415	Risk Evaluation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP252386415	APP252386415	Credit Evaluation
<input type="checkbox"/>	Acquire and Edit	Medium	FI Credit Process	APP252206371	APP252206371	FI Credit Initiation
<input type="checkbox"/>	Acquire and Edit	Low	FI Credit Process	APP252196368	APP252196368	FI Credit Initiation
<input type="checkbox"/>	Acquire and Edit	Medium	Covenant Tracking	INS202508061859	INS202508061859	RM Response
<input type="checkbox"/>	Acquire and Edit	Medium	Customer Appetite M...	APP252176364	APP252176364	Appetite Initiation
<input type="checkbox"/>	Acquire and Edit	Low	FI Credit Process	APP252176359	APP252176359	FI Credit Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Country Limit Initiation	APP252166355	APP252166355	Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Country Limit Initiation	APP252166354	APP252166354	Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP252126349	APP252126349	Proposal Enrichment

2. Click **Acquire & Edit** in the required row.

The **Credit Extension Documentation - Summary** screen is displayed.

- [Summary](#)  
For information on actions that can be performed in the Credit Extension Documentation - Summary screen, refer Credit 360 User Guide.
- [Draft Generation](#)  
This topic provides systematic instructions about the Procedure for the draft generation in Credit Extension Documentation stage.
- [Comments](#)  
Procedure to post comments for the Credit Extension Documentation stage and submit the task.

# 7.1 Summary

For information on actions that can be performed in the Credit Extension Documentation - Summary screen, refer Credit 360 User Guide.

**Figure 7-2 Credit Extension Documentation - Summary**

**Customer Information**  
OFSS , A entity established & operating as a Public Ltd Company in

Customer ID: PTY201814590 | Register No: | Legal Status: Public Ltd | Liability Amount: | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

**Facility Summary**  
Total funded - \$5,000,000.00 | Total non funded - \$0.00 | Facility summary list

**Collateral summary**  
Total collateral value: \$0.00 | Customer LTV: 0% | No data to display

**Existing Facilities**  
Total existing facilities: \$0.00 - (0) | Takeover amount: \$0.00 - (0) | Takeover in this application: \$0.00 - (0)

**Covenants**  
Total Covenants: 0  
Entity Wise: 0 | Facility Wise: 0 | Financial: 0 | Non Financial: 0  
No items to display.

**Terms & conditions**  
Total Terms and Conditions: 0  
Pre-Distributed: 0 | Post-Distributed: 0

**Financial Profile**  
Show results for: Previous 3 years

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

**Projections**  
Show results for: Next 3 years

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

**Group entities**  
1

**Scores**  
Evaluation not yet done

**Groupwise Exposure Details**  
\$5,000,000.00 | GE20181562

**Connected Parties**  
Gross Facility Amount Contribution  
No data to display

**Ratings**  
Moody's: AAA

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

After reviewing the Summary, click **Next**.  
The **Documentation - Draft Generation** screen is displayed.

## 7.2 Draft Generation

This topic provides systematic instructions about the Procedure for the draft generation in Credit Extension Documentation stage.

(Optional) To <manage/change/do something>:

1. Click **Generate**.

The **Draft Generation** Screen displays.  
For more information on fields, refer to the field description table below.

**Table 7-1 Draft Generation**

Fields	Description
<b>Email To</b>	Specify the email address.
<b>Email CC</b>	Specify the email address.
<b>Subject</b>	Specify the mail subject.

2. Click **Generate**.

The **Draft Generation** page displays.

3. Click **Next**.

## 7.3 Comments

Procedure to post comments for the Credit Extension Documentation stage and submit the task.

In this data segment, you can capture the overall comments for the Credit Extension Documentation stage.

**Figure 7-3 Documentation - Comments**

Credit Origination - undefined

Summary Draft Generation Comments

Comments

Enter text here...

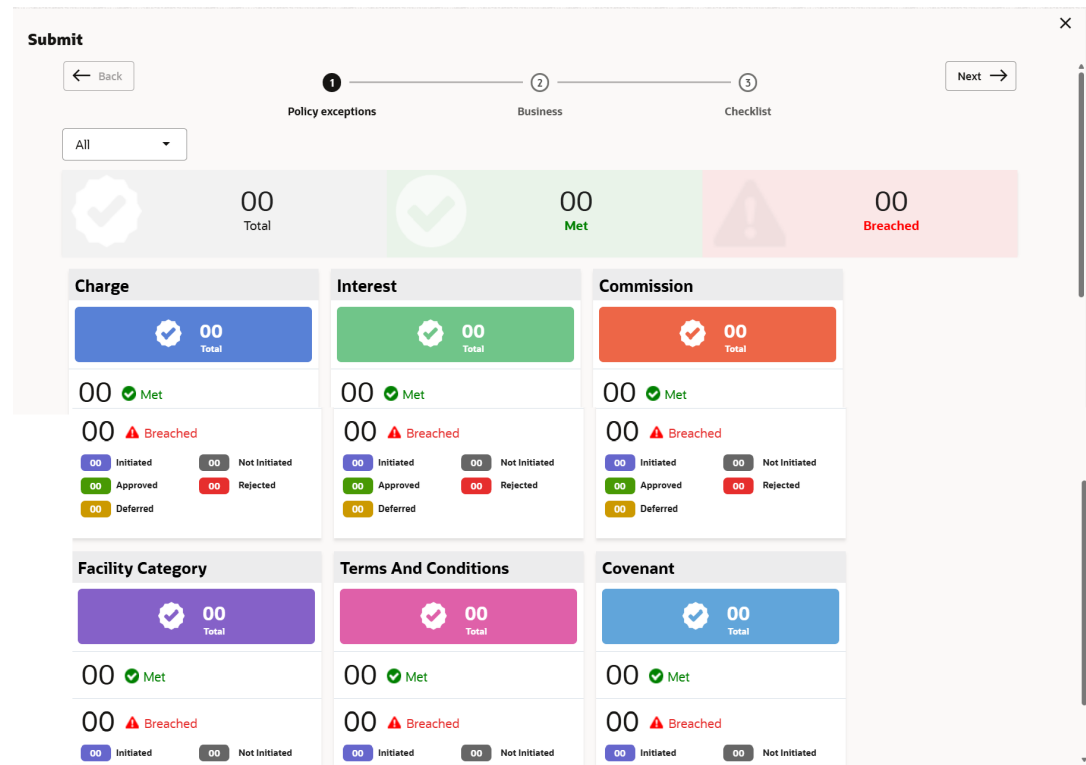
Post

No items to display.

Hold Back Next Save & Close Submit Cancel

1. Type the overall comments for the stage.
2. Click **Post**.  
The comments are posted below the **Comments** text box.
3. To go back to the previous screen and modify necessary details, click **Back**.
4. If changes are not necessary, click **Submit**.  
The **Policy Exception** window is displayed.

**Figure 7-4 Policy Exceptions**



By default, policy exception is displayed for both the party and its child parties. You can select the required party from the drop down list at top left corner to view policy exceptions specific to that party.

5. View the policy exceptions and click the **Checklist** data segment.

Figure 7-5 Checklist

**Submit** ×

← Back Next →

1 2 3

Policy exceptions Business Checklist

No items to display.

Page 1 (0 of 0 items) |< < 1 > >|

Is KYC required Outcome Required

**Submit**

6. Select the **Outcome** as **Proceed** and click **Submit**.  
The draft document is sent to the mentioned Email ID.

# 8

## Handoff - Manual Retry

This topic provides systematic instructions about the Handoff - Manual Retry stage in the Credit Proposal Extension Process.

After successful completion of Credit Extension Documentation task, the extended expiry date details are automatically posted to OBELCM. If any error occurs during the automatic hand-off process, the system generates the Manual Retry task in Free Tasks screen.

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.
2. **Acquire & Edit** the required Manual Retry task.

The **Manual Retry - Summary** screen listing the hand-off error details is displayed.

3. View the Hand-Off Error Details.
4. Make necessary changes and **Submit** the task.

# 9

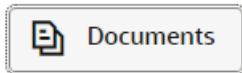
## Document Upload and Checklist

This topic provides systematic instructions about the Document Upload and Checklist stage in the Simplified Credit Amendment Process.

In **Oracle Banking Credit Facilities Process Management**, supporting documents such as financial statements and collateral documents can be uploaded in any stage of credit proposal process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the party and approve the proposal. Documents added for the proposal can be removed whenever the document becomes invalid.

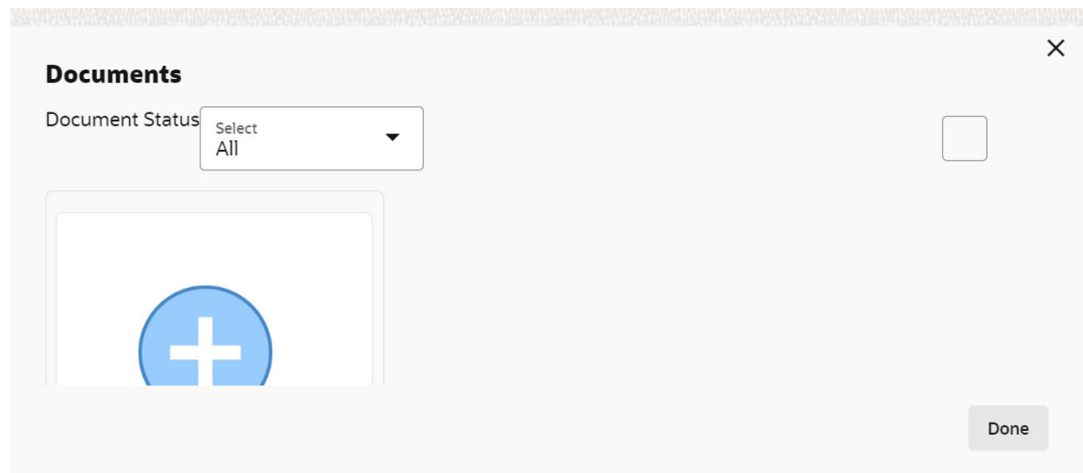
1. Click **Documents** Icon at the top right corner of any page.

**Figure 9-1 Documents**



The **Documents** window is displayed.

**Figure 9-2 Documents**

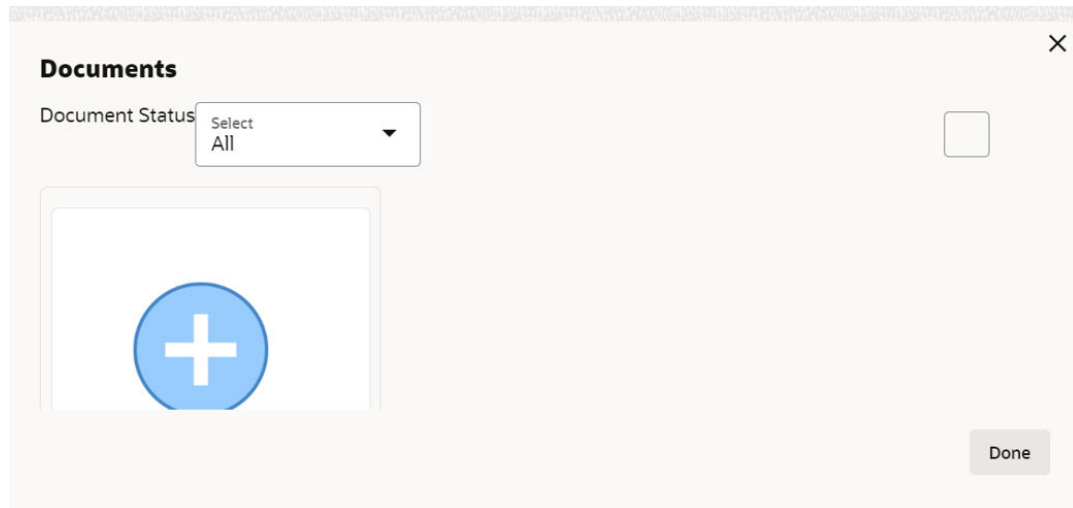


If the document list is configured in **Business Process Maintenance**, the same appears in the above window. You can also click the **Add** icon to upload other documents.

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.

The **Documents** window is displayed.

**Figure 9-3 Documents**

3. Click **Add** icon. The **Document Details** window is displayed.

**Figure 9-4 Document Window**A screenshot of a "Document" form. The form is divided into two columns. The left column contains: "Document Type" (dropdown), "Document Title" (text input, marked "Required"), "Remarks" (text input), and a dashed box for file upload with the text "Drop files here or click to select" and "Selected files:" below it. The right column contains: "Document Code" (dropdown, marked "Required"), "Document Description" (text input, marked "Required"), and "Document Expiry Date" (date picker). At the bottom right, there is a "Link Document" label and three buttons: "Upload", "Link", and "Cancel".

For more information on the fields, refer to the fields description table below.

Table 9-1 Document Details

Fields	Description
<b>Document Type</b>	Select the document to be uploaded. The options listed in this field depend on the domain being used. For example, if a finance is being processed, then finance-related options will appear. Similarly, if an application form is being processed, then onboarding-process-related options will appear. <b>Note:</b> This is a mandatory field. The system validates the value selected in this field, against the value selected in <b>Document Type</b> , to ensure that only the permissible value has been sent in the payload. In other words, user will not be allowed to enter their own values in this field. User can only select from the available options.
<b>Document Code</b>	Select the required document-specific code, which identifies the document. The values listed in this field, depend on the value selected in the Document Type field. For example, if shipping-related documents are being uploaded, then the code could be a delivery note, or a warehouse bill. Or, if application/onboarding-related documents are being uploaded, then the code could be identity proof, or the application-form itself. <b>Note:</b> This is a mandatory field. The system validates the value selected in this field, against the value selected in 'Document Type', to ensure that only the permissible value has been sent in the payload. In other words, user will not be allowed to enter their own values in this field. User can only select from the available options.
<b>Document Title</b>	Enter <b>Document Title</b> of the document. <b>Note:</b> A maximum of 22 characters are allowed. Only alpha-numeric characters and spaces are allowed. Special characters are not allowed.
<b>Document Description</b>	Enter a brief description about the document in the <b>Document Description</b> field.
<b>Remarks</b>	Enter <b>Remarks</b> , if any. <b>Note:</b> A maximum of 1000 characters are allowed. Only alpha-numeric characters and spaces are allowed.
<b>Document Expiry Date</b>	Click <b>Calendar</b> icon and select <b>Document Expiry Date</b> . <b>Note:</b> The document expiry date should be greater than current business date.
<b>Drop files here or click to select</b>	Either drag and drop the document being uploaded. Or click, to browse and select the document from the local machine. Once a document is dragged and dropped, or clicked and selected, the name of the document appears beside selected files. <b>Note:</b> To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.
<b>Link Document</b>	Click this link, to view all the documents uploaded for the corporate customer. On clicking the link a <b>Link Document</b> window pops up, where all the uploaded documents can be viewed, and specific documents can also be searched.

4. Click **Link Document** window.

Figure 9-5 Link Document

For more information on the fields, refer to the fields description table below.

Table 9-2 Link Document

Field	Description
<b>Customer ID</b>	Displays the ID of the customer.
<b>Document ID</b>	Enter the ID or search the title of the document.
<b>Document Type</b>	Select the document type.
<b>Document Code</b>	Select the document code.

5. Click **Fetch**, all the relevant document(s) of the customer will be listed in the grid, with the Document Id, Customer Id, Document Type, Document Code and Reference Number.

6. Click **Upload**.

The **Checklist** window is displayed.

Figure 9-6 Checklist

The screenshot shows a 'Submit' window with a progress indicator at the top. The progress bar has three steps: 1. Policy exceptions, 2. Business, and 3. Checklist. The 'Checklist' step is highlighted. Below the progress bar, there is a text area that says 'No items to display.' and a pagination control showing 'Page 1 (0 of 0 items)'. At the bottom right, there is a dropdown menu for 'Outcome' with a 'Required' label and a 'Submit' button.

- Manually verify all the checklist and enable the corresponding check box.  
For field level information refer the table below.

Table 9-3 Checklist

Fields/ Icons	Description
<b>Outcome</b>	Select <b>Outcome</b> as <b>Proceed</b> .
<b>Submit</b>	Click <b>Submit</b> . Document is uploaded and listed in <b>Document</b> window.
<b>Edit or Delete</b>	To edit or delete the document, click <b>Edit</b> or <b>Delete</b> icons.

# 10

## Reference and Feedback

### References

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

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

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# Glossary

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