

Oracle Banking Credit Facilities Process Management Facility Closure Process User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Contents

1 Preface

1.1	Before You Begin	1
1.2	Pre-requisites	1
1.3	Purpose	1
1.4	Acronyms and Abbreviations	1
1.5	Audience	1
1.6	Basic Actions	1
1.7	Conventions	2
1.8	Critical Patches	2
1.9	Diversity and Inclusion	3
1.10	Documentation Accessibility	3
1.11	Related Resources	3
1.12	Screenshot Disclaimer	3
1.13	Symbols and Icons	3
1.14	Post-requisites	6

2 About Closure Process

3 Closure Initiation

3.1	Initiation - Closure Summary	5
3.2	Liability Details	5
3.3	Initiation - Facility Closure	7
3.4	Initiation - Comments	11

4 Closure Validation

5 Closure Approval

5.1	Liability Details	1
5.2	Approval - FacilityClosure	3
5.3	Approval - Closure Summary	7

5.4	Approval - Comments	8
-----	---------------------	---

6 Customer Notification

6.1	Draft Generation	1
6.2	Customer Notification - Closure Summary	3
6.3	Customer Notification - Comments	4

7 Handoff - Manual Retry

8 Document Upload and Checklist

9 Reference and Feedback

9.1	References	1
9.2	Documentation Accessibility	1
9.3	Feedback and Support	1

Index

1

Preface

1.1 Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

1.2 Pre-requisites

Specify the **User ID** and **Password**, and login to **Home** screen.

1.3 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

1.4 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1-1 Acronyms and Abbreviations

Abbreviation	Description
System	Core Maintenance Module
NLP	Natural Language Processing
REST	Representational State Transfer

1.5 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

1.6 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.

Table 1-2 (Cont.) Basic Actions

Action	Description
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Used to add a new record. When the user click New , the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.7 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.8 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.9 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.10 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.11 Related Resources

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

- *Oracle Banking Security Management System User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Getting Started User Guide*

1.12 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.13 Symbols and Icons

The following icons are used in the screens.

Table 1-3 Symbols and Icons - Common



Symbol/Icon	Function
	Minimize
	Maximize

Table 1-3 (Cont.) Symbols and Icons - Common














Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.

Table 1-3 (Cont.) Symbols and Icons - Common




Symbol/Icon	Function
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details





Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols and Icons - Widget





Symbol/Icon	Function
	Open status
	Unauthorized status

Table 1-5 (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Closed status
	Authorized status

1.14 Post-requisites

After finishing all the requirements, please log out from the Home screen.

2

About Closure Process

This topic describes about Closure Process in the Facility Closure.

Liability / Facility closure is the process of closing / canceling a single or a group of facilities / liability offered to the corporate customer. This process can be initiated by both the bank as well as the customer under certain circumstances.

The circumstances under which the customer initiates Closure process include:

- The facility is no more required by the customer
- The customer is offered with higher amount of facilities from the competing bank
- The customer is offered with similar amount of facilities at a better rate of interest from the competing bank
- The customer is unable to repay the outstanding amount, thus decided to liquidate the collateral and close the facilities

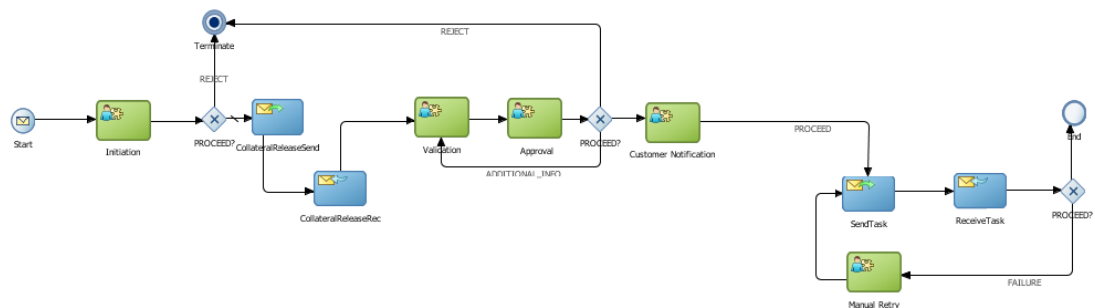
The circumstances under which the bank initiates Closure process include:

- The customer is unable to repay the outstanding amount, thus the bank has decided to liquidate the collateral
- Worsening of the financial performance of the customer
- The customer breaches the covenant or Terms and Conditions set by the bank
- Maturity of the facility as per its natural course
- The bank has discontinued the sanctioned facilities, tenor, rates, etc.

Process Flow Diagram

The flow diagram illustrating various stages in the Closure process is provided below for reference:

Figure 2-1 Process Flow Diagram



The Closure process in OBCFPM has the following stages:

- Initiation
- Validation
- Approval
- Customer Notification
- Manual Retry

Refer each chapter in this book for information on the stages in Closure process.

3

Closure Initiation

This topic describes information about the Closure Initiation stage in Facility Closure.

In this stage, the user can close the liability / facilities provided to the customer as well as the collaterals provided as a security for the facility.

1. On **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **Corporate**. Under Corporate, select **Facility Closure**.

The **Facility Closure** Initiation window is displayed.

Figure 3-1 Facility Closure

Facility Closure

Application priority: Low Medium High

Application branch: 000 - FLEXCUBE UNIVERSAL BRANCH

Customer type: Corporate Financial institution

Party ID: 230744213

SIGNATURE BANK (Party ID: 230744213)

Registration number: Q2435SDF Country: INDIA Demographic type: Domestic

Entity: Is KYC compliant: No Liability amount: \$10,000,000.00

Expiry date: Mar 31, 2023

WIP applications

Application number	Branch code	Priority	Party ID	Customer name	Process name	Current stage	User name
APP2411410869	000	Low	230744213	SIGNATURE BANK	Post Sanction Process	Manual Retry	

Page 1 of 1 (1 - 1 of 1 items)

Closure type: Liability Facility

Select liabilities

Total facilities	No of outstanding facilities	Total collaterals	Closure eligibility
1	0	0	Yes

Initiate facility closure

For information on fields in the Facility Closure screen, refer the below table.

Table 3-1 Facility closure

Fields	Description
Application Priority.	Choose the facility closure Application Priority . The options available are: Low, Medium, and High.
Application Branch	Select the Application Branch . Bank branches maintained in the system are displayed in the LOV.
Party Id	Click the search icon in Party Id field and select the required customer. The system displays basic information of the customer along with the WIP applications created for the customer, and enables the Initiate Facility Closure button.
Closure Type	Select the Closure Type . The options available are Liability and Facility.
Liability	If the Liability option is selected, all the liabilities available for the selected customer are displayed.
Facility	If the Facility option is selected, all the facilities created for the selected customer are displayed in the Select Facilities drop down list.
Initiate Facility Closure	Select the required liability / facility and click Initiate Facility Closure The Company Name-Closure page is displayed..

2. On **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **My Portfolio**.
3. Expand the required customer.

Figure 3-2 My Portfolio

The screenshot shows a web interface titled "My Portfolio". In the top right corner, there is a button labeled "+ New Proposal". Below this is a table with the following columns: Customer, Customer ID, Amount Sanctioned, Balance Available, Earmarked, and Annual Review Date. The table body contains the text "Initializing..." and is overlaid with a large, light-colored circular pattern.

4. Click **Initiate Closure**.
The **Company Name - Closure** page is displayed.

Figure 3-3 ACME Corporation- Closure

The screenshot shows a web form titled "ACME Corporation - Closure". Under the heading "Closure Type *", there are two radio button options: "Liability" and "Facility". At the bottom right of the form, there are two buttons: "Submit" and "Cancel".

For information on fields in the ACME Corporation- Closure screen, refer the below table.

Table 3-2 ACME Corporation- Closure

Fields	Description
Closure Type	Select the Closure Type . The options available are Liability and Facility.
Facility	To close the facility, click the Facility option.
Liability	To close the liability, select Liability option.

Upon selecting the **Liability** option, all the liabilities associated with the customer are displayed as shown below:

Figure 3-4 ACME Corporation- Closure

The screenshot shows the same "ACME Corporation - Closure" form, but now the "Liability" radio button is selected. Below the radio buttons, there is a section titled "Select Liabilities" containing a table with the following data:

Liability Name	Total Facilities	No Of Outstanding Facilities	Total Collaterals	Closure Eligibility
ACME Corporation	13	13	0	Yes

At the bottom right of the form, there are two buttons: "Submit" and "Cancel".

For information on fields in the ACME Corporation- Closure screen, refer the below table.

Table 3-3 ACME Corporation- Closure

Fields	Description
Submit	Select the liability and click Submit . The Liability Closure screen is displayed.
Facility	To close the facility, click the Facility option.

Upon selecting the **Facility** option, all the facilities associated with the customer are displayed as shown below:

Figure 3-5 ACME Corporation- Closure

For information on fields in the ACME Corporation- Closure screen, refer the below table.

Table 3-4 ACME Corporation- Closure

Fields	Description
Select Facilities	Select the required facility from the Select Facilities drop down list.
Submit	Click Submit . The Facility Closure page is displayed.

- [Initiation - Closure Summary](#)
Detailed information about the Closure Summary of the Facility Closure Process.
- [Liability Details](#)
This topic describes the information about the liability details.
- [Initiation - Facility Closure](#)
This topic describes information about the Liability and Facility Closure stage in the Facility Closure.
- [Initiation - Comments](#)
This topic provides systematic instructions about the Comments of the Facility Closure.

3.1 Initiation - Closure Summary

Detailed information about the Closure Summary of the Facility Closure Process.

Login to OBCFPM.

This data segment provides a preview of the actions made in the Liability / Facility Closure page. The user can check the facilities and collaterals detail and make necessary decision.

Figure 3-6 Closure Summary

The screenshot displays the 'Closure Summary' interface. At the top, it shows 'Customer Information' for a Corporation, A Domestic entity established & operating as a Proprietorship Company in. Key details include: Customer ID (PTY212094301), Register No, Legal Status (Proprietorship), Liability Amount (\$22,000,000.00), Is KYC Compliant (No), Share Holders (0), Contractors (0), Guarantors (0), and Bankers (0). Below this, a summary table shows: 1 Entity Added, 13 Facilities Closed, and 0 Collaterals Released. The interface includes expandable sections for Entities, Facilities, and Collaterals, and a bottom navigation bar with buttons for Hold, Back, Next, Save & Close, and Cancel.

Entities	Facilities	Collaterals
1 Added	13 Closed	0 Released

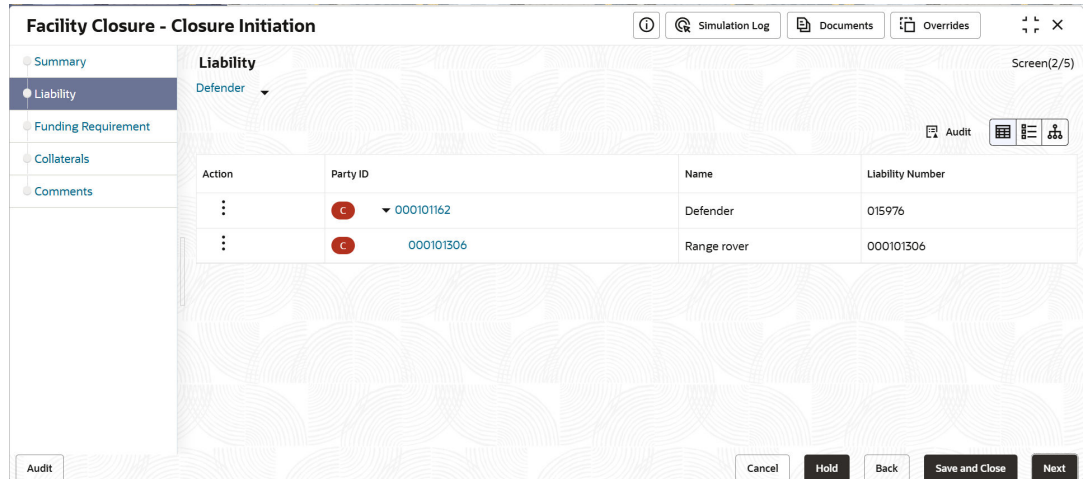
1. Review the Closure Summary.
2. Click **Next** to go to the Comments page.

3.2 Liability Details

This topic describes the information about the liability details.

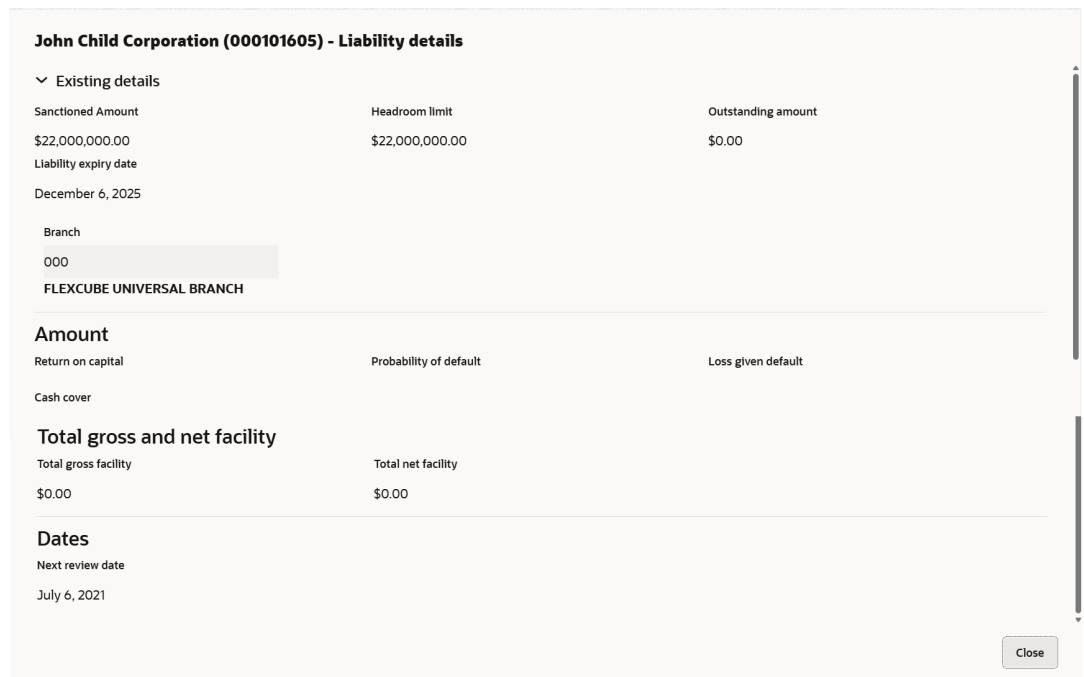
1. Click **Next** in the **Connected Parties** screen.
The **Liability Details** page is displayed.

Figure 3-7 Liability



2. Select the required liability and click **Edit**.
The **Liability Details** window is displayed.

Figure 3-8 Liability Details



3. Specify the details on the **Liability Details** page.

Table 3-5 Liability Details

Fields	Description
Sanctioned Amount	Specify the sanctioned amount.
Headroom Limit	Specify the headroom limit.
Outstanding Amount	Specify the outstanding amount.

Table 3-5 (Cont.) Liability Details

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

 **Note**

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

4. Click **Next**.

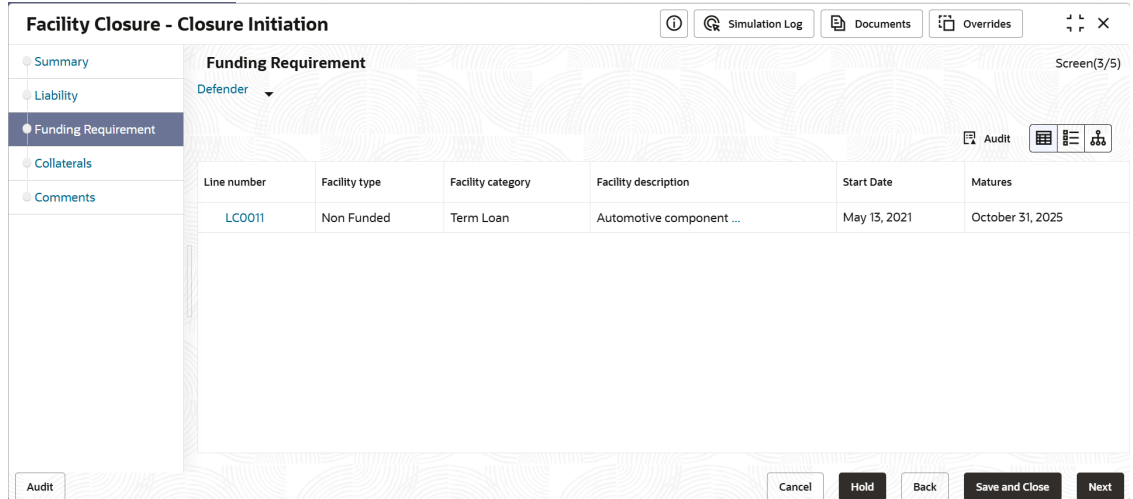
The **Funding Requirement** page appears.

3.3 Initiation - Facility Closure

This topic describes information about the Liability and Facility Closure stage in the Facility Closure.

This page allows the user to initiate closure for liabilities, facilities and collaterals linked to facilities.

Figure 3-9 Funding Requirements



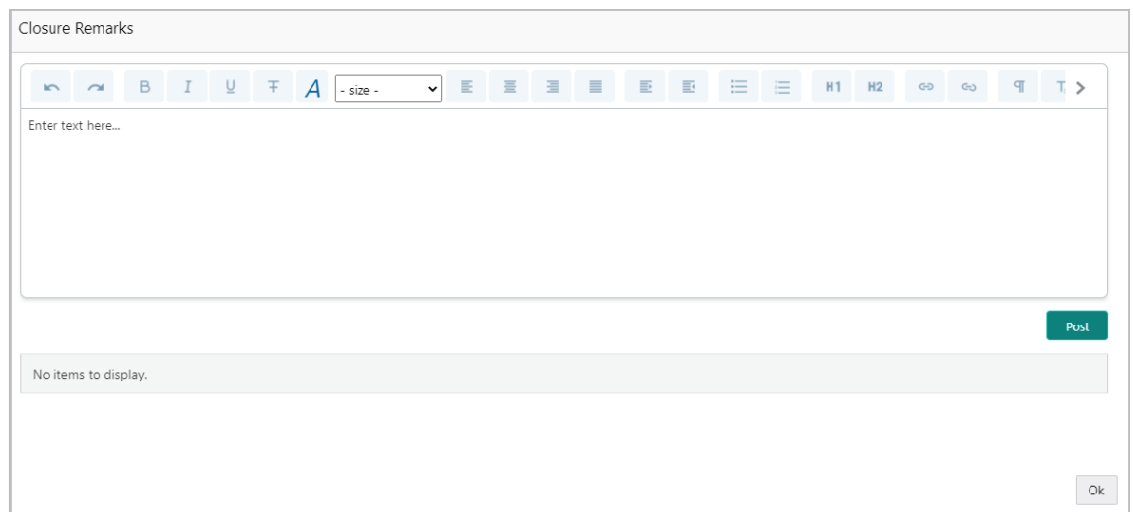
For information on fields in the **Liability Closure** screen, refer the below table.

In the **Liabilities** tab:

Table 3-6 Liability Closure

Fields	Description
Filter	To filter a liability, click the Filter icon and specify the search parameters or directly type the liability detail in Type to filter text box.
Table view	To change the liability view to table view, click the Table view icon.
Tree view	To change the liability view to tree view, click the tTree view icon.
Party Id	To view the liability details of a party, click the corresponding Party Id .
Closure Remarks	To initiate liability closure for a party, click the Hamburger icon in corresponding record and select Closure Remarks .

Figure 3-10 Closure Remarks



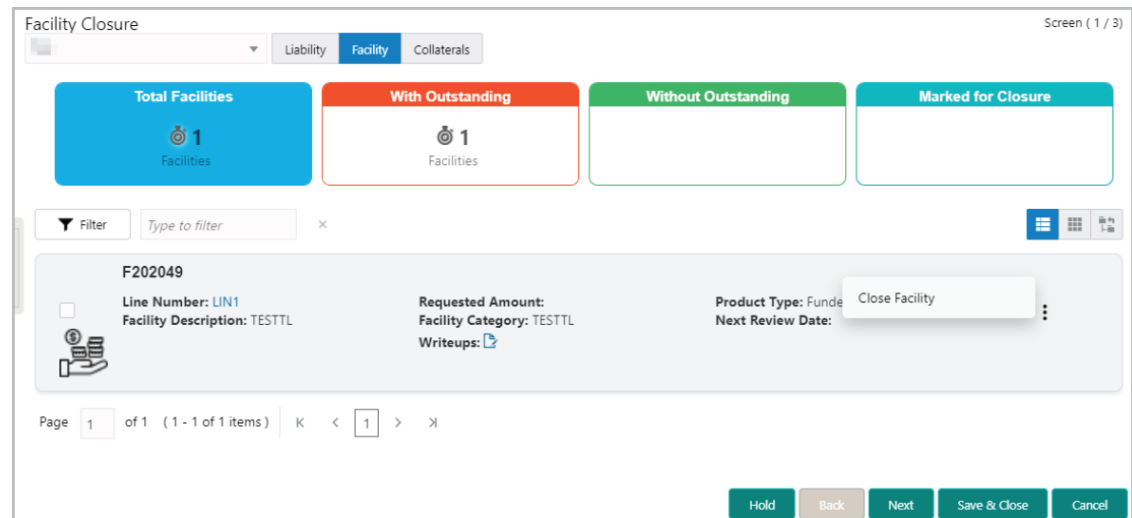
For information on fields in the **Closure Remarks** screen, refer the below table.

Table 3-7 Closure Remarks

Fields	Description
Closure Remarks	Specify the comments for closure in the Closure Remarks text box.
Post	Click Post . Comments are posted below the text box.
Ok	Click Ok .

In the **Facility** tab:

Figure 3-11 Facility Closure

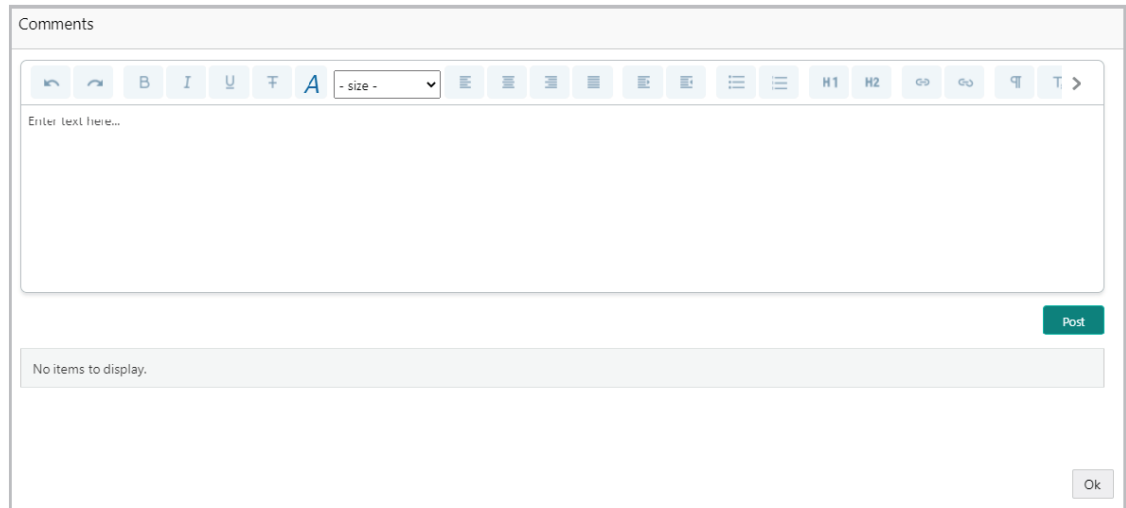


For information on fields in the **Facility Closure** screen, refer the below table.

Table 3-8 Facility Closure

Fields	Description
Filter	To Filter a facility, click the Filter icon and specify the search parameters or directly type the facility detail in Type to filter text box.
Table view	To change the facility view to Table view , click the table view icon.
Tree view	To change the facility view to Tree view , click the tree view icon
Close Facility	To initiate closure for a facility, click the Hamburger icon in the corresponding record and select Close Facility .

Figure 3-12 Comments



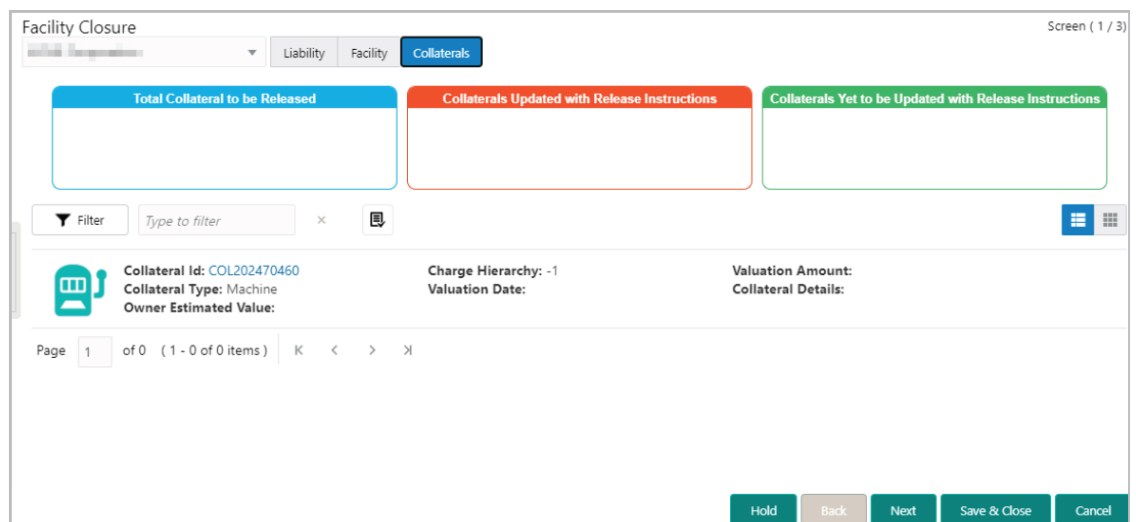
For information on fields in the **Comments** screen, refer the below table.

Table 3-9 Comments

Fields	Description
Comments	Type the Comments for facility closure in the text box.
Post	Click Post . Comments are posted below the text box.
Ok.	Click Ok .

In the **Collaterals** tab:

Figure 3-13 Facility Closure - Collaterals



For information on fields in the **Facility Closure - Collaterals** screen, refer the below table.

Table 3-10 Facility Closure - Collaterals

Fields	Description
Filter	To Filter a collateral, click the Filter icon and specify the search parameters or directly type the collateral detail in Type to filter text box.
Table view	To change the collateral view to Table view , click the Table view icon.
Table view	To view the details of particular collateral, click the Collateral Id in corresponding record.
Collateral	To initiate closure for a Collateral , select the collateral and click the Close Collateral icon.

Figure 3-14 Comments

For information on fields in the **Comments** screen, refer the below table.

Table 3-11 Comments

Fields	Description
Comments	Type the Comments for collateral closure in the text box.
Post	Click Post . Comments are posted below the text box.
Ok	Click Ok .
Next	Click Next to go to the next page. The Closure Summary page is displayed.

3.4 Initiation - Comments

This topic provides systematic instructions about the Comments of the Facility Closure.

This data segment allows the user to capture overall comments for the Closure Initiation stage.

Figure 3-15 Comments

For information on fields in the **Comments** screen, refer the below table.

Table 3-12 Comments

Fields	Description
Comments	Type the Comments for the Closure Initiation stage in the text box.
Post	Click Post . Comments are posted below the text box.
Hold	To hold the Closure Initiation task, click Hold .
Back	To go back to the previous page, click Back
Save & Close	To save and exit the page, click Save & Close .
Submit	To go to the next stage, click Submit .
Cancel	To cancel the Facility Closure operation, click Cancel .

Click **Submit**, the checklist window is displayed.

- Select the **Outcome** as Proceed and click **Submit**. The task is moved to the Closure Validation stage.

4

Closure Validation

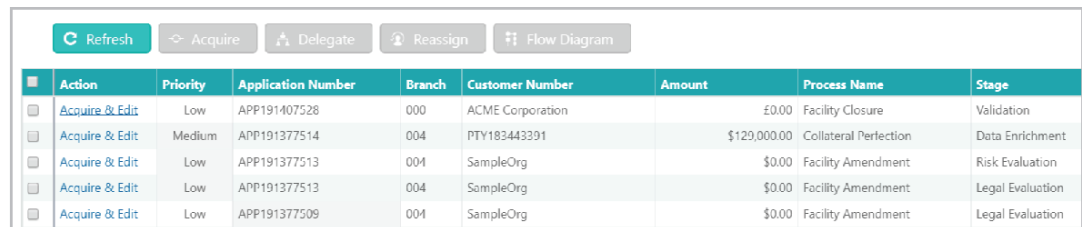
This topic provides systematic instructions about the Closure Validation in the Facility Closure Process.

In this stage, the credit officer validates the Liability / Facility Closure request and further enhance it before submitting for approval.

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

The **Free Tasks** page is displayed.

Figure 4-1 Free Tasks



	Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
<input type="checkbox"/>	Acquire & Edit	Low	APP191407528	000	ACME Corporation	£0.00	Facility Closure	Validation
<input type="checkbox"/>	Acquire & Edit	Medium	APP191377514	004	PTY183443391	\$129,000.00	Collateral Perfection	Data Enrichment
<input type="checkbox"/>	Acquire & Edit	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Risk Evaluation
<input type="checkbox"/>	Acquire & Edit	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Legal Evaluation
<input type="checkbox"/>	Acquire & Edit	Low	APP191377509	004	SampleOrg	\$0.00	Facility Amendment	Legal Evaluation

2. **Acquire & Edit** the required Validation task.

The **Liability / Facility Closure** page is displayed.

The Closure Validation task is similar to the Closure Initiation task. Refer **Initiation** chapter for information on validating the Closure request.

Upon submitting the Closure Validation task, the task is moved to the Approval stage.

5

Closure Approval

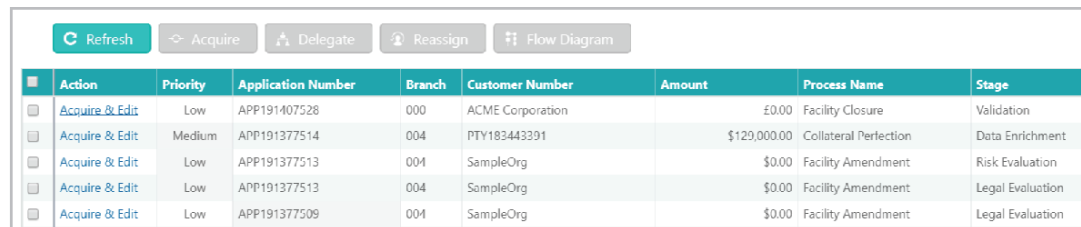
This topic provides systematic instructions about the Closure Approval in the Facility Closure Process.

In this stage, the Credit Approver reviews the Closure request and takes any of the following actions based on the available information:

- Approve
 - Send Back for more info
 - Reject
1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** page is displayed.

Figure 5-1 Free tasks



	Action	Priority	Application Number	Branch	Customer Number	Amount	Process Name	Stage
<input type="checkbox"/>	Acquire & Edit	Low	APP191407528	000	ACME Corporation	£0.00	Facility Closure	Validation
<input type="checkbox"/>	Acquire & Edit	Medium	APP191377514	004	PTY183443391	\$129,000.00	Collateral Perfection	Data Enrichment
<input type="checkbox"/>	Acquire & Edit	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Risk Evaluation
<input type="checkbox"/>	Acquire & Edit	Low	APP191377513	004	SampleOrg	\$0.00	Facility Amendment	Legal Evaluation
<input type="checkbox"/>	Acquire & Edit	Low	APP191377509	004	SampleOrg	\$0.00	Facility Amendment	Legal Evaluation

2. **Acquire & Edit** the required Approval task. The **Approval - Facility Closure / Liability Closure** page is displayed.
- [Liability Details](#)
This topic describes the information about the liability details.
 - [Approval - Facility Closure](#)
This topic provides systematic instructions about the Facility Closure of the Facility Closure.
 - [Approval - Closure Summary](#)
This topic provides detailed information about the Closure Summary data segment in the Approval Stage.
 - [Approval - Comments](#)
etailed information about the Comments data segment in the Approval Stage.

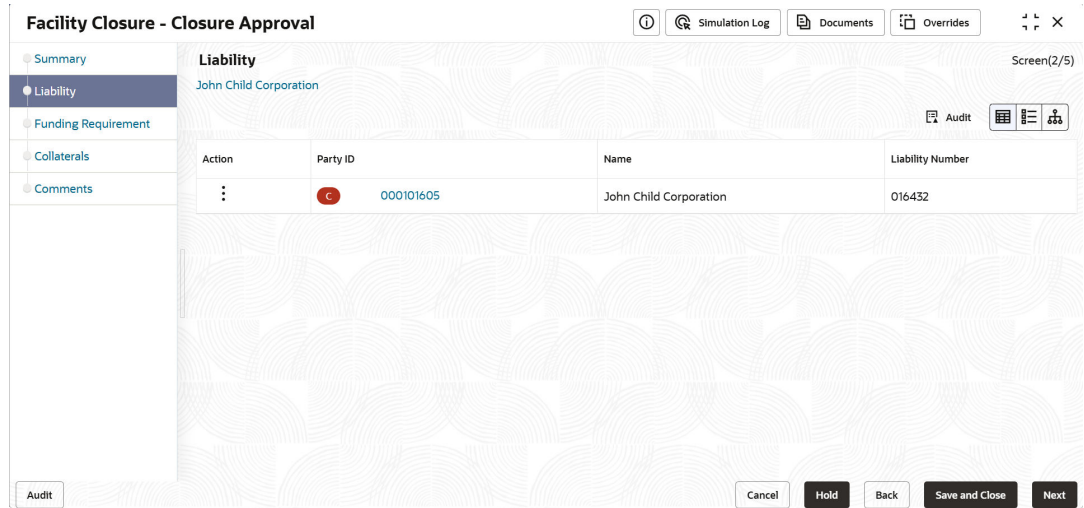
5.1 Liability Details

This topic describes the information about the liability details.

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

The **Liability Details** page is displayed.

Figure 5-2 Liability



2. Select the required liability and click **Edit**.
The **Liability Details** window is displayed.

Figure 5-3 Liability Details

Medigo (000101367) - Liability details

Branch: 000 FLEXCUBE UNIVERSAL BRANCH

Requested liability currency: USD

Amount

Requested liability amount: \$9,000,000,000.00

Loss given default: [dropdown]

Return on capital: [dropdown]

Cash cover: [input field]

Probability of default: [dropdown]

Total gross and net facility

Total gross facility: \$900,000.00

Total net facility: \$900,000.00

Dates

Next review date: October 17, 2025

Requested expiry date: October 17, 2025

Buttons: Cancel, Save

3. Specify the details on the **Liability Details** page.

Table 5-1 Liability Details

Fields	Description
Requested Liability Currency	Select the currency in which the liability is requested by the party.
Requested Liability Amount	Liability amount requested by the party.
Return On Capital	Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital.

Table 5-1 (Cont.) Liability Details

Fields	Description
Probability of Default	Estimate of the likelihood that the entity will be unable to meet its debt obligations.
Loss Given Default	Amount of money a bank or other financial institution loses when a borrower defaults on a loan.
Cash Cover	Amount deposited by the party in your bank.
Total Gross Facility	Displays the total gross facility.
Total Net Facility	Displays the total net facility.
Next Review Date	Select the next review date when the party's liability needs to be reviewed.
Requested Expiry Date	Select the requested expiry date for the liability based on your party request.

Note

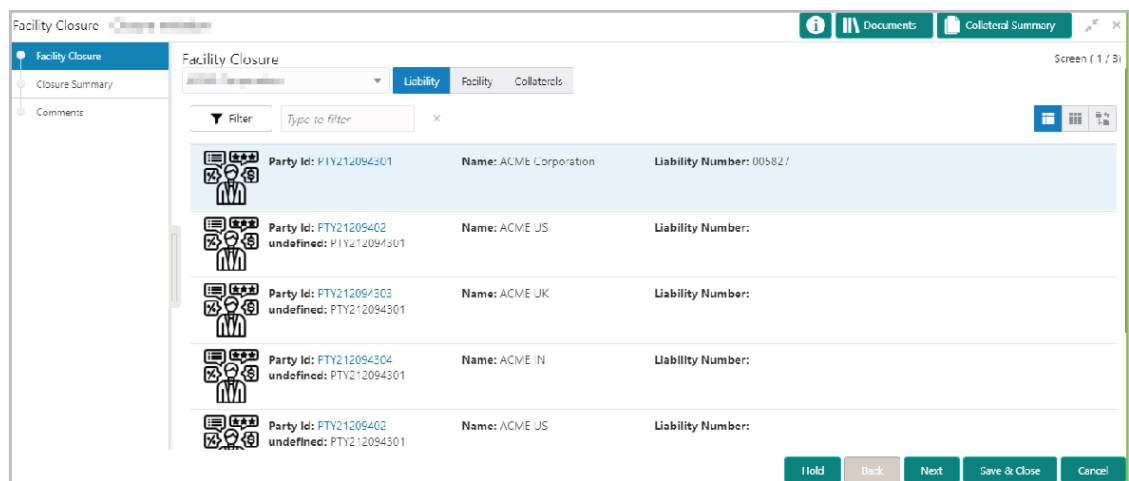
For more information on fields, refer [Field Configuration Parameters](#)

- Click **Next**.
The **Funding Requirement** page appears.

5.2 Approval - FacilityClosure

This topic provides systematic instructions about the Facility Closure of the Facility Closure.

Figure 5-4 Facility Closure - Liability



In the **Liability** tab:

Table 5-2 Facility Closure - Liability - Fields and Description

Fields	Description
Filter	To Filter a liability, click the Filter icon and specify the search parameters or directly type the liability detail in Type to filter text box.
Table view	To change the liability view to Table view , click the table view icon.
Tree view	To change the liability view to Tree view , click the tree view icon.
Party Id	To view the liability details of a party, click the corresponding Party Id .
Approve	To Approve the liability closure request for a party, click the Hamburger icon in corresponding record and select Approve.

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 5-5 Funding Requirement

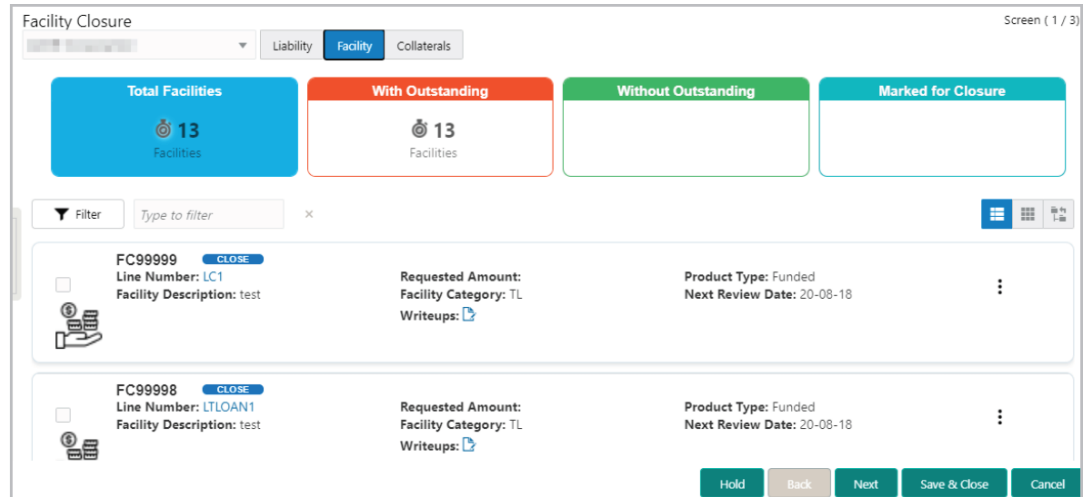
Line number	Facility type	Facility category	Facility description	Start Date	Matures
Close TL21	Funded	Term Loan	Guarantee	May 20, 2021	October 14, 2025

2. Post the approval comments.
3. Click **Ok**.

Similarly, to reject or send back the closure application for a party, click the Hamburger icon in corresponding record and select the required option.

In the **Facilities** tab:

Figure 5-6 Facility Closure - Facility

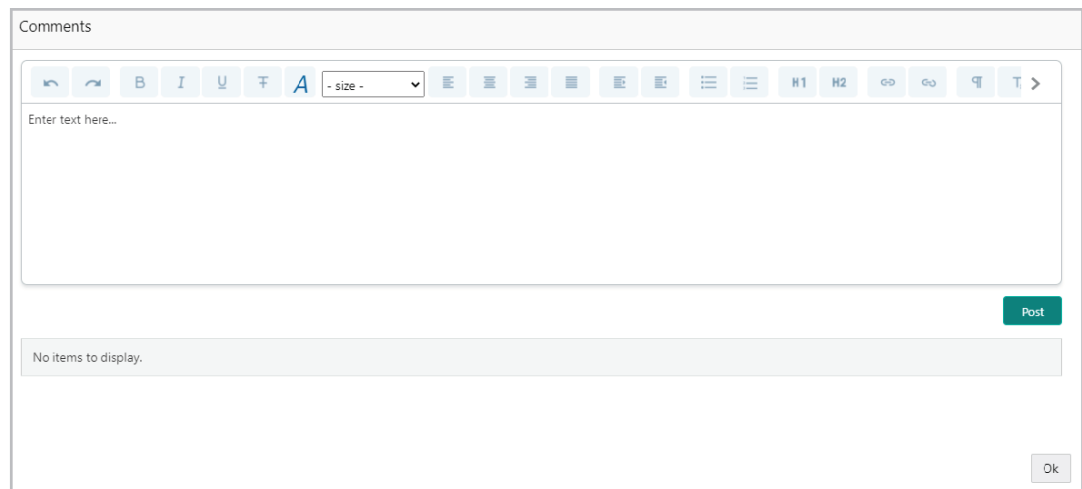


For information on fields in the **Facility Closure - Facility** screen, refer the below table.

Table 5-3 Facility Closure - Facility

Fields	Description
Filter	To Filter a facility, click the Filter icon and specify the search parameters or directly type the facility detail in Type to filter text box.
Table view	To change the facility view to Table view , click the table view icon.
Tree view	To change the facility view to Tree view , click the tree view icon.
Approve	To Approve closure request for a party, click the Hamburger icon in the corresponding record and select Approve.

Figure 5-7 Facility Closure - Comments



For information on fields in the **Facility Closure - Comments** screen, refer the below table.

Table 5-4 Facility Closure - Comments

Fields	Description
Comments	Type the approval Comments in the text box.
Post	Click Post . Comments are posted below the text box.
Ok	Click Ok .

In the **Collaterals** tab:

Figure 5-8 Facility Closure - Collaterals

For information on fields in the **Facility Closure** screen, refer the below table.

Table 5-5 Facility Closure - Collaterals

Fields	Description
Filter	To Filter a collateral, click the Filter icon and specify the search parameters or directly type the collateral detail in Type to filter text box.
Table view	To change the collateral view to Table view , click the table view icon.
Collateral Id	To view the details of particular collateral, click the Collateral Id in corresponding record.

- To close a **Collateral**, select the collateral and click the Close Collateral icon.
The **Comments** window is displayed.

Figure 5-9 Facility Closure - Collaterals -Comments

For information on fields in the **Comments** screen, refer the below table.

Table 5-6 Comments

Fields	Description
Comments	Type the Comments for collateral closure in the text box.
Post	Click Post . Comments are posted below the text box.
Ok	Click Ok .
Next	Click Next to go to the next page. The Closure Summary screen is displayed.

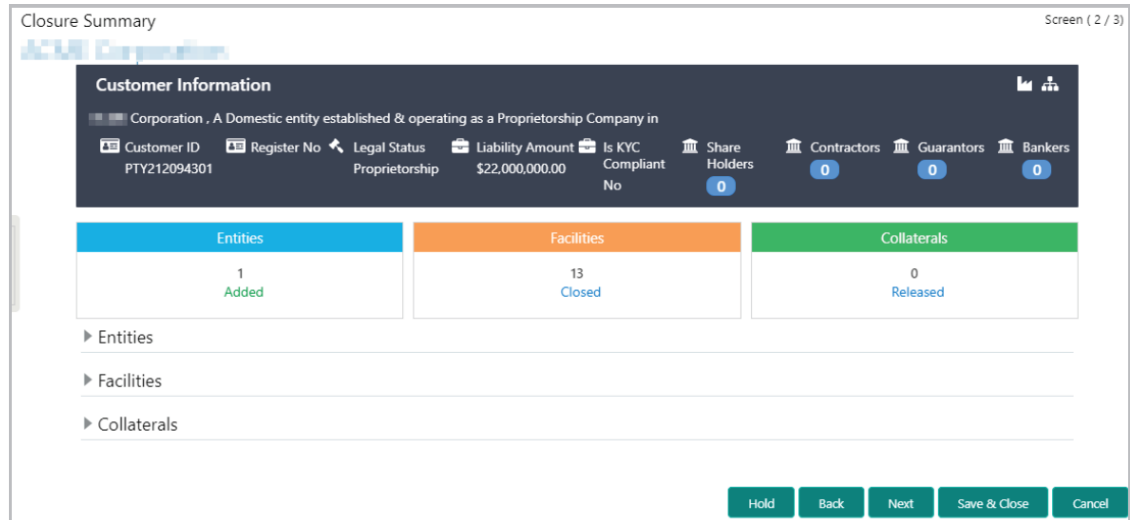
5.3 Approval - Closure Summary

This topic provides detailed information about the Closure Summary data segment in the Approval Stage.

Login to OBCFPM.

This data segment provides a preview of the actions made in the Facility / Liability Closure page. The user can check the facilities and collaterals detail and make necessary decision.

Figure 5-10 Closure Summary



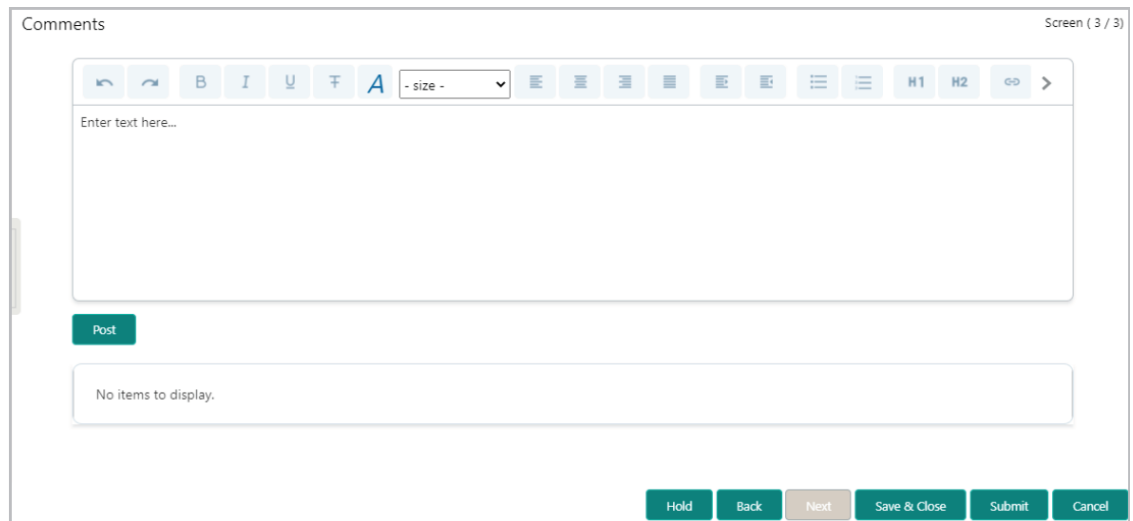
1. Review the Closure Summary.
2. Click **Next** to go to the Comments page.

5.4 Approval - Comments

etailed information about the Comments data segment in the Approval Stage.

This data segment allows the user to capture overall comments for the Closure Approval stage.

Figure 5-11 Comments



For information on fields in the **Comments** screen, refer the below table.

Table 5-7 Comments

Fields	Description
Comments	Type the Comments for the Closure Initiation stage in the text box.
Post	Click Post . Comments are posted below the text box.
Hold	To hold the Closure Initiation task, click Hold .
Back	To go back to the previous page, click Back
Save & Close	To save and exit the page, click Save & Close .
Submit	To go to the next stage, click Submit . Upon clicking Submit , the checklist window is displayed. Select the Outcome as Proceed and click Submit. The task is moved to the Closure Validation stage.
Cancel	To cancel the Facility Closure operation, click Cancel .

Upon clicking **Submit**, the checklist window is displayed.

- Select the **Outcome** as Proceed and click **Submit**. The task is moved to the Customer Notification stage.

6

Customer Notification

This topic provides systematic instructions about the Customer Notification Stage in the Facility Closure Process.

In this stage, the Relationship Manager downloads the documents necessary for Facility Closure process and distributes the same to the customer for acceptance.

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

The **Free Tasks** screen is displayed

2. **Acquire & Edit** the required Customer Notification task.

The **Draft Generation** screen is displayed

- [Draft Generation](#)

This topic provides detailed information about the Draft Generation stage in Facility closure Process.

- [Customer Notification - Closure Summary](#)

This topic provides systematic instructions about the Closure Summary data segment in the Customer Notification Stage.

- [Customer Notification - Comments](#)

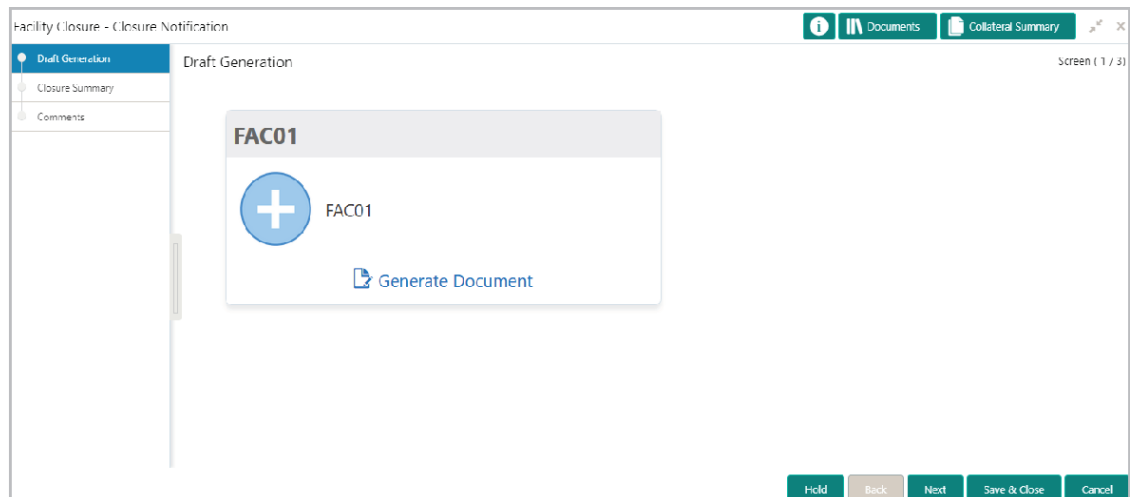
This topic provides detailed information about the Comments in the Customer Notification.

6.1 Draft Generation

This topic provides detailed information about the Draft Generation stage in Facility closure Process.

This data segment allows to configure communication details of the party for email notification.

Figure 6-1 Facility Closure-Closure Notification



- Click **Generate Document**.
The **Draft Generation Details** is displayed.

Figure 6-2 Draft Generation Details

Draft Generation Details

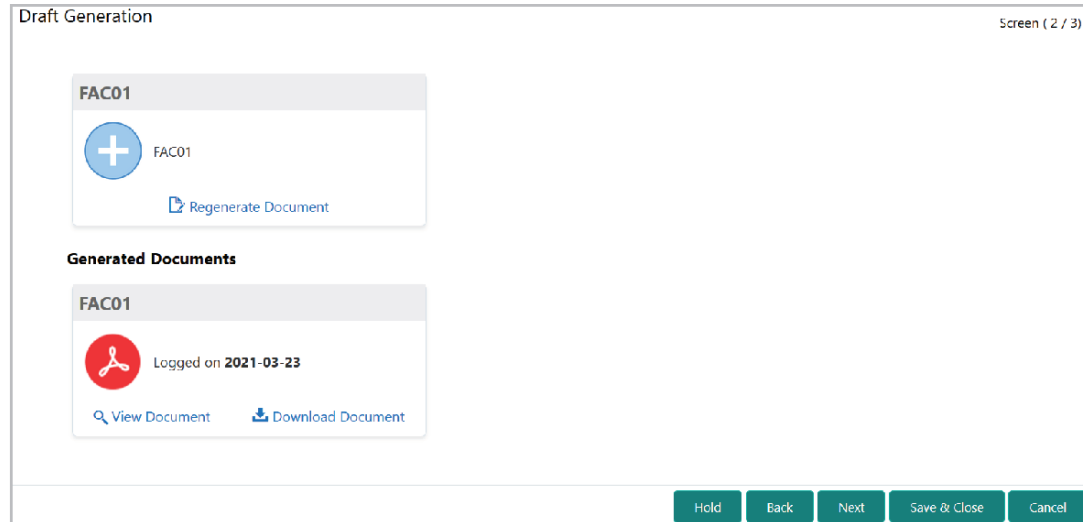
<p>Communication Type</p> <p>Email</p> <p>E-Mail CC</p>	<p>E-Mail To *</p>
<p><i>john_doe@example.com</i></p>	<p><i>john_doe@example.com</i></p>
<p><i>john_doe@example.com</i></p>	<p>Subject *</p> <p>Proposal draft</p>

Cancel
Generate

For information on Draft Generation Details, refer the below table.

Table 6-1 Draft Generation Details

Fields	Description
E-mail	In E-mail To field, type the E-mail address to which the closure draft has to be sent.
E-mail CC	In E-mail CC field, type the E-mail address which has to be in CC of draft closure mail.
Subject	In Subject field, type the mail subject.
Generat	Click Generate . Closure draft configured in the system is sent to the mail ID mentioned in E-Mail To field.

Figure 6-3 Draft generation

For information on Draft generation, refer the below table.

Table 6-2 Draft Generation Details

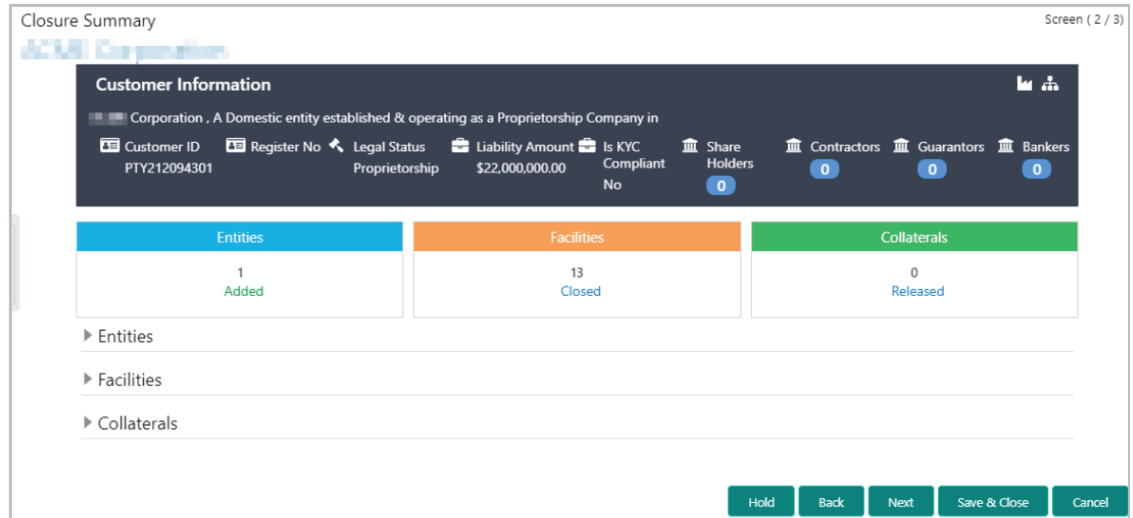
Fields	Description
View Document	To view the generated draft document, click View Document
Download Document	To download the generated draft document, click Download Document .
Next	After generating closure draft, click Next . The Closure Summary page is displayed.

6.2 Customer Notification - Closure Summary

This topic provides systematic instructions about the Closure Summary data segment in the Customer Notification Stage.

This data segment provides a preview of the actions made in the Facility / Liability Closure page. The user can check the facilities and collaterals detail in this page.

Figure 6-4 Closure Summary



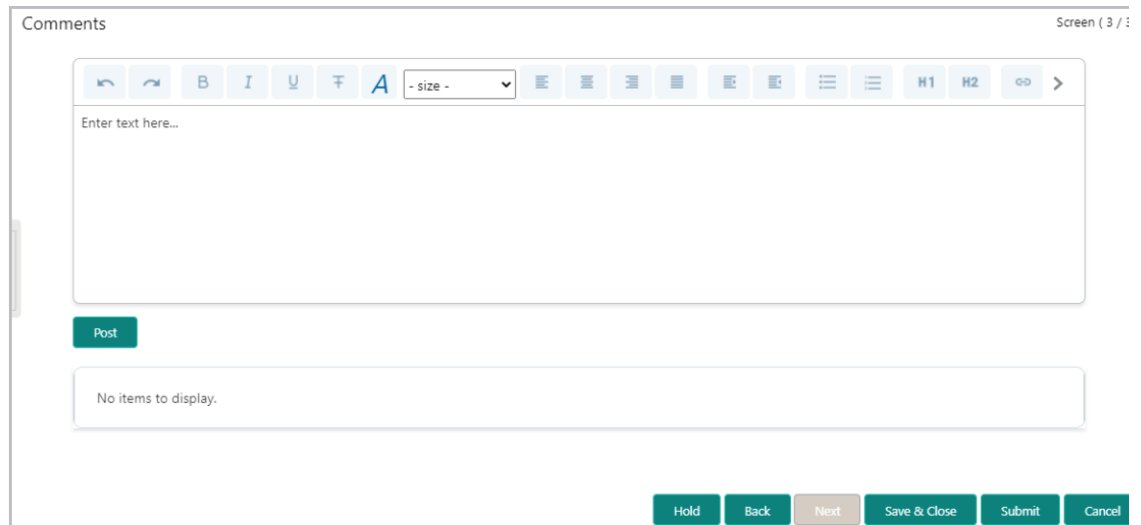
1. Review the Closure Summary.
2. Click **Next** to go to the Comments page.

6.3 Customer Notification - Comments

This topic provides detailed information about the Comments in the Customer Notification.

This data segment allows the user to capture overall comments for the Customer Notification stage.

Figure 6-5 Comments



For information on fields in the **Comments** screen, refer the below table.

Table 6-3 Customer Notification - Comments

Fields	Description
Comments	Type the Comments for the Closure Initiation stage in the text box.
Post	Click Post . Comments are posted below the text box.
Hold	To hold the Closure Initiation task, click Hold .
Back	To go back to the previous page, click Back
Save & Close	To save and exit the page, click Save & Close .
Submit	To go to the next stage, click Submit . Upon clicking Submit , the checklist window is displayed. Select the Outcome as Proceed and click Submit. The task is moved to the Closure Validation stage.
Cancel	To cancel the Facility Closure operation, click Cancel .

Upon clicking **Submit**, the checklist window is displayed.

- Select the **Outcome** as Proceed and click **Submit**. The application will be automatically transferred to the Back Office System for closing the facility.

7

Handoff - Manual Retry

This topic describes about the Handoff - Manual Retry Stage in the Facility Closure Process.

If Handoff to the Back Office System fails in automatic Handoff stage, the credit officer can manually retry the Handoff process.

On **Home** screen, select **Tasks**. Under Tasks, select **Free Tasks**. Click **Acquire & Edit** on the required item.

Refer **Initiation** chapter for field level explanation of the data segments in Handoff - Manual Retry process.

Upon submitting the Handoff - Manual Retry task, the closure application will be sent to the Back Office System.

8

Document Upload and Checklist

This topic provides systematic instructions about Document Upload and Checklist stage in the Facility Closure Process.

In OBCFPM, closure documents can be uploaded in any stage of Facility Closure process. Uploading documents help the senior officers in bank to accurately evaluate the closure application and approve the same.


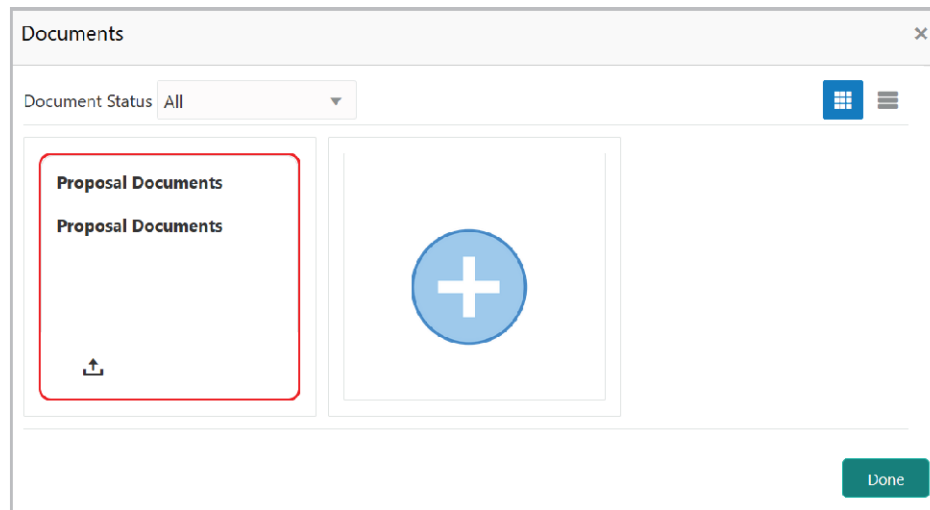
1. Click  at the top right corner of any page.
The **Documents window** is displayed.

Figure 8-1 Documents window



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** is displayed.

Figure 8-2 Documents

The screenshot shows a window titled "Documents" with a close button (X) in the top right corner. Below the title bar, there is a "Document Status" dropdown menu set to "All". To the right of the dropdown are a grid icon and a hamburger menu icon. The main content area contains a section titled "Proposal Documents / Proposal Documents" with a blue plus icon and an upload icon. Below this is a button with a blue plus icon and the text "Add additional document". At the bottom right of the window is a green "Done" button.

3. Click the **add** icon.

The **Document Details** is displayed.

Figure 8-3 Document Details

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

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

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

For information on Document Details, refer the below table.

Table 8-1 Document Details

Fields	Description
Document Type and Document Code	Select the Document Type and Document Code from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
Document Title	Type the Document Title .
Document Description	Type a brief description about the document in the Document Description field.
Remarks	Type the Remarks , if any.
Document Expiry Date	Click the calendar icon and select the Document Expiry Date .
Drop files here or click to select	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. Note: To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.
Upload	Click upload, to upload the documents.

4. Click **Upload**.

The **Checklist** window is displayed.

Figure 8-4 Checklist

Checklist

Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

* Outcome Proceed Submit

For information on Checklist, refer the below table.

Table 8-2 Checklist

Fields	Description
Check box	Manually verify all the checklist and enable the corresponding Check box .
Outcome	Select the Outcome as Proceed.
Submit	Click Submit . Document is uploaded and listed in the Document window.
Edit or delete	To Edit or delete the document, click the edit or delete icons.

9

Reference and Feedback

- [References](#)
- [Documentation Accessibility](#)
- [Feedback and Support](#)

9.1 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

9.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

9.3 Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

Glossary

Index