

# Oracle® Banking Credit Facilities Process Management Group Concentration Limit Amendment 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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# 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
<b>Approve</b>	Used to approve the initiated report. This button is displayed, once the user click <b>Authorize</b> .
<b>Audit</b>	Used to view the maker details, checker details, and report status.

Table 1-2 (Cont.) Basic Actions

Action	Description
<b>Authorize</b>	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.
<b>Close</b>	Used to close a record. This action is available only when a record is created.
<b>Confirm</b>	Used to confirm the performed action.
<b>Cancel</b>	Used to cancel the performed action.
<b>Compare</b>	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 <b>Authorize</b> .
<b>Collapse All</b>	Used to hide the details in the sections. This button is displayed, once the user click <b>Compare</b> .
<b>Expand All</b>	Used to expand and view all the details in the sections. This button is displayed, once the user click <b>Compare</b> .
<b>New</b>	Used to add a new record. When the user click <b>New</b> , the system displays a new record enabling to specify the required data.
<b>OK</b>	Used to confirm the details in the screen.
<b>Save</b>	Used to save the details entered or selected in the screen.
<b>View</b>	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click <b>Authorize</b> .
<b>View Difference only</b>	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 <b>Compare</b> .
<b>Unlock</b>	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
<b>boldface</b>	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

## Overview

This topic describes about the Overview of the Group Concentration Limit Amendment.

The Group Concentration Limit Amendment process is defined to modify the group concentration limit set for the group entity using Group Concentration Limit process. The banks can initiate this process whenever the group concentration limit has to be modified.

The following stages are available in the Group Concentration Limit Amendment process:

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

# 3

## Amendment Initiation

Brief Introduction to the Amendment Initiation stage in Group Concentration Limit Amendment process.

In this stage, the user can initiate Group Concentration Limit Amendment for the requested customer by modifying the facility details.

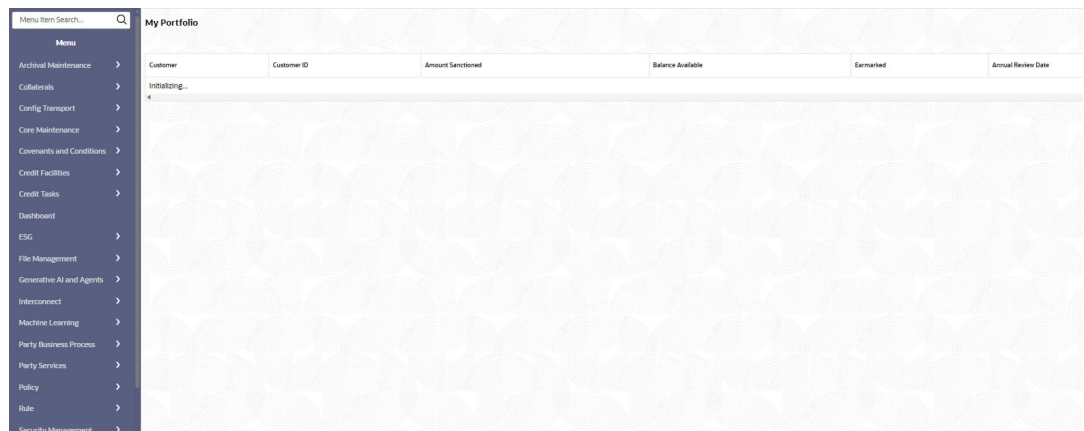
To initiate Group Concentration Limit Amendment Process, perform the following steps:

### Initiation Steps

1. Login to OBCFPM.
2. Navigate to **Credit Facilities > My Portfolio**.

The **My Portfolio** page is displayed.

**Figure 3-1 My Portfolio**



3. Click and expand the required customer.
  4. Click **Initiate GC Amendment**. The Initiation page is displayed.
- Or
5. Navigate to **Credit Facilities > Corporate > Group Concentration > GC Amendment**. The **GC Amendment** page is displayed.

Figure 3-2 GC Amendment

For information on fields in the **GC Amendment** page, refer the below table.

Table 3-1 GC Amendment

Field/Icon	Description
<b>Application Priority</b>	Select the GC Amendment <b>Application Priority</b> . The options available are: Low, Medium, and High.
<b>Application Branch</b>	Select the <b>Application Branch</b> . Bank branches maintained in the system are displayed in LOV.
<b>Party Id</b>	Search and select the required <b>Party Id</b> for which GC Amendment has to be initiated. The system displays all the WIP Applications for the selected party and enables the Initiate <b>GC Amendment</b> .

6. Click the **Initiate GC Amendment**.

The Initiation - **Customer Info** screen is displayed.

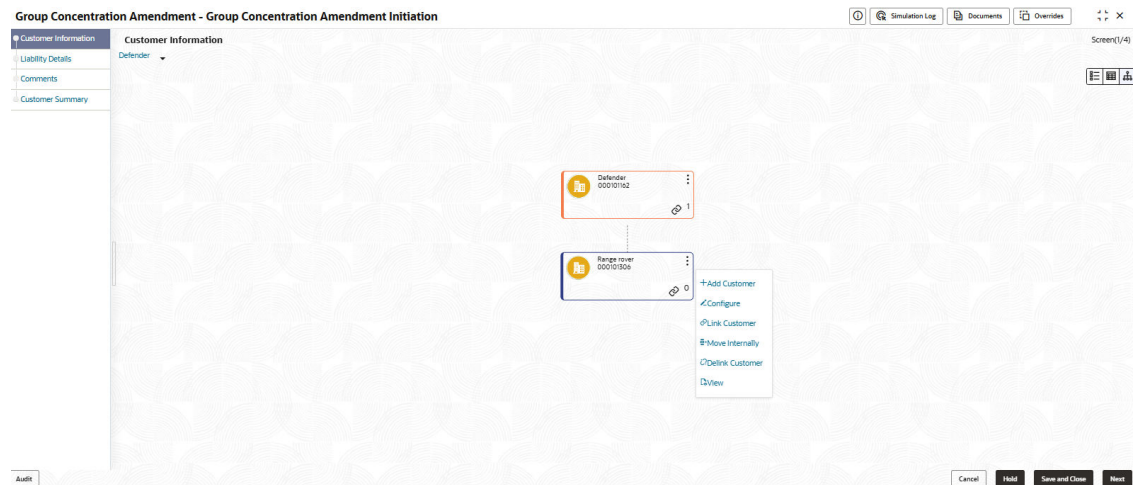
- [Customer Info](#)  
This topic provides systematic instructions about the Customer Info data segment in Group Concentration Limit Amendment process.
- [Liability Details](#)  
This topic provides systematic instructions about the Liability Details data segment in Group Concentration Limit Amendment process.
- [Comments](#)  
This topic provides systematic instructions about the Comments data segment in Group Concentration Limit Amendment process.
- [Summary](#)  
This topic provides systematic instructions about the Summary data segment in Group Concentration Limit Amendment process.

## 3.1 Customer Info

This topic provides systematic instructions about the Customer Info data segment in Group Concentration Limit Amendment process.

This data segments allows the user to view and manage all the information about the group entity added in Group Concentration Limit Initiation process.

Figure 3-3 Initiation\_Customer Info



1. Mouse hover on the customer icon to view basic information about the group entity.
2. Right click on the party / child party icon to perform the following actions:
  - **Add Customer** for the party / child party
  - **Link Customer** to the party / child party
  - **Delink Customer** (applicable only for linked customers)
  - **Move** (child party) **Internally**
  - **Delete** (applicable only for child parties added using Add Customer option)
  - **Undo** linkage
  - **View** party / child party information
  - **Quick View** party / child party information
  - **Configure** party / child party information

The following table describes the functionality of each actions listed above:

Table 3-2 Customer Info

Actions	Functionality
<b>Add Customer</b>	Displays the Customer Details window to add customer of the group entity
<b>Link Customer</b>	Displays the Select Customer window to link existing customer
<b>View</b>	Displays the Customer Details window for viewing detailed information about the group entity
<b>Quick View</b>	Displays View Entity Details window with basic information about the group entity
<b>Configure</b>	Displays the Customer Details window for modifying group entity details
<b>Delink Customer</b>	Removes the customer from the entity group for linking with other entity group
<b>Move Internally</b>	Displays a window to select an internal parent party
<b>Delete</b>	Permanently deletes the customer and their details from the database

In the Customer Info page, you can add any number of customers (child party) to the party / child party. If a child party is marked as a joint customer while adding customer to the party / child party, you cannot add customers to that child party.

- To add a child party to the party / child party, click **Add Customer**.

The **Customer Details** window is displayed.

**Figure 3-4 Customer Details**

**Customer Details**

**Organization Details**

Organization Name Short Name Organization Type Legal Entity Type

Country Of Incorporation <sup>Required</sup> Incorporation Date <sup>Required</sup> Country Of Risk <sup>Required</sup> Customer Category <sup>Required</sup>

Demography Type Classification Type Branch Code Upload Logo

Customer Access Group Joint Customer Special Customer RM Id

**Industries \***

Sector	Industry Group	Industry	Sub Industry	Action
Energy	Energy	Energy Equipment	Oil Drilling	

**Credit Rating \***

Year	Rating Date	Outlook	Agency	Rating	Action
No data to display.					

**Social Media Profiles**

Official Website Facebook Twitter

- Specify if the **Customer** is **New** or **Existing** by selecting respective option. Upon selecting the **Existing** option, **Select Customer** link is displayed.
- Click the **Select Customer** link. The **Select Customer** window is displayed.

Figure 3-5 Select Customer

**Select customer**

Customer name  Party ID  External Customer Number

Country  Filter

Customer Name	Customer No	External Customer No
No data to display.		

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

Close

6. Specify any or all of the following filter parameters:
  - Customer Name
  - Party ID
  - External Customer No
  - Country
7. Click **Filter**. Customer records matching the filter parameters appear.
8. Click on the required customer record. Customer details get defaulted in the Initiate Group Concentration Limit window.

For information on fields in the **Customer Details** page, refer the below tables.

If the **Customer** is selected as **New**:

Table 3-3 Organization details

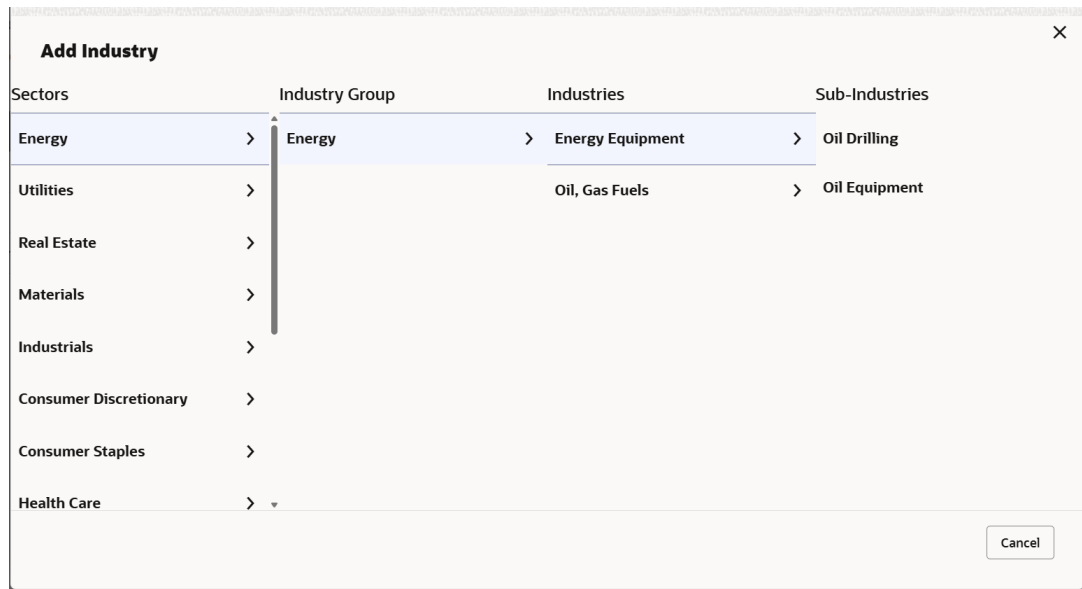
Fields	Description
<b>Organization Name</b>	Type the <b>Organization Name</b> .
<b>Organization Type</b>	Select the <b>Organization Type</b> from the drop down list. The options available are <b>Single</b> and <b>Conglomerate</b> .
<b>Entity Type</b>	Select the <b>Entity Type</b> from the drop down list. The options available are <b>Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO</b> and <b>Others</b> .
<b>Demography Type</b>	Select the <b>Demography Type</b> from the drop down list. The options available are <b>Domestic</b> and <b>Global</b> . Upon selecting <b>Global</b> option, <b>Geographical Spread</b> field appears.
<b>Geographical Spread</b>	Search and select all the countries in which the group entity is operating as <b>Geographical Spread</b> .
<b>Country of incorporation.</b>	Select the <b>Country of incorporation</b> from the drop down list.

**Table 3-3 (Cont.) Organization details**

Fields	Description
<b>Incorporation date</b>	Click the calendar icon and select the <b>Incorporation date</b> of group entity.
<b>Country of risk</b>	Select the party's <b>Country of risk</b> from the drop down list.

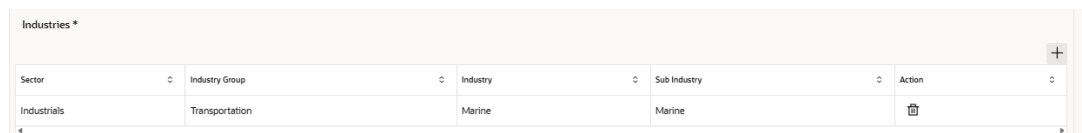
9. Type the following addresses in respective fields:
  - Website Address
  - Facebook Address
  - Twitter Address
10. Click **+Add sector** to capture industry and rating details of the group entity. The **Add Industry** window is displayed.

**Figure 3-6 Add Industry**



11. Select a sector of the group entity. Available **Industry Groups** is displayed.
12. Select the **Industry Group** of the group entity. Available **Industries** is displayed.
13. Select the Industry of the group entity. Available **Sub-Industries** is displayed.
14. Select the sub-industry of the group entity. Industry details are added and displayed in **Industry** section as shown below:

**Figure 3-7 Customer sector**



15. To delete the added industry, click the **delete** icon.

**Note**

If the customer is into different sectors, all the sector details must be captured while adding the customer. To add another sector information, click **+Add sector** and capture the information again.

The industry added first will be considered as the default industry.

16. Click the **+Add ratings** link to add customer's rating information.

The **Add Rating** window is displayed.

**Figure 3-8 Add Rating**

Rated By	Risk Rating
MRS	BBB
Moody's	BBB+
S and P	A-
Fitch	A+
	AA-
	AA
	BBB-

17. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

The **Year Of Rating** is automatically populated based on the selected **Rating Date**.

Upon selection of the above details, the rating is added and displayed in the ratings section as shown below:

**Figure 3-9 Customer Rating**

Credit Rating *					
Year	Rating Date	Outlook	Agency	Rating	Action
2024	2024-11-07	Positive	Moody's	A-	

18. To modify the added rating, click the **edit** icon.
19. To delete the added rating, click the **delete** icon.

**Note**

If the customer is rated by different rating firms, all the rating information must be captured while adding customer. To add another rating information, click **+Add ratings** and capture the information again.

20. Enable the **Special customer** flag, if the customer is special to your bank.
21. Enable the **Join Customer** flag, if the customer is a joint customer of another party.

**RM Details**

User Id of the logged in user gets defaulted in this field. You can modify the RM Id, if required.

22. Click **Create**. Customer is added and displayed in the Customer Info page.

**Link Customer**

If you want to link a customer that is already a part of different entity group to a party in this group, you can select the Link Customer option.

Using this option, both the existing customers for which parent party is not available and the existing customers that already have parent can be linked to a new party.

Linkage of existing customers that already have parent party with a new party can be done in the case of mergers and acquisitions, etc. In order to perform this, the party to be linked to the new party must be delinked from its current parent party.

Refer **Delink Customer** for information on delinking a child party from its parent party.

23. To link existing customer, right click the party icon and select **Link Customer**. The Select Customer window is displayed.

**Figure 3-10 Select Customer**

**Select Customer**

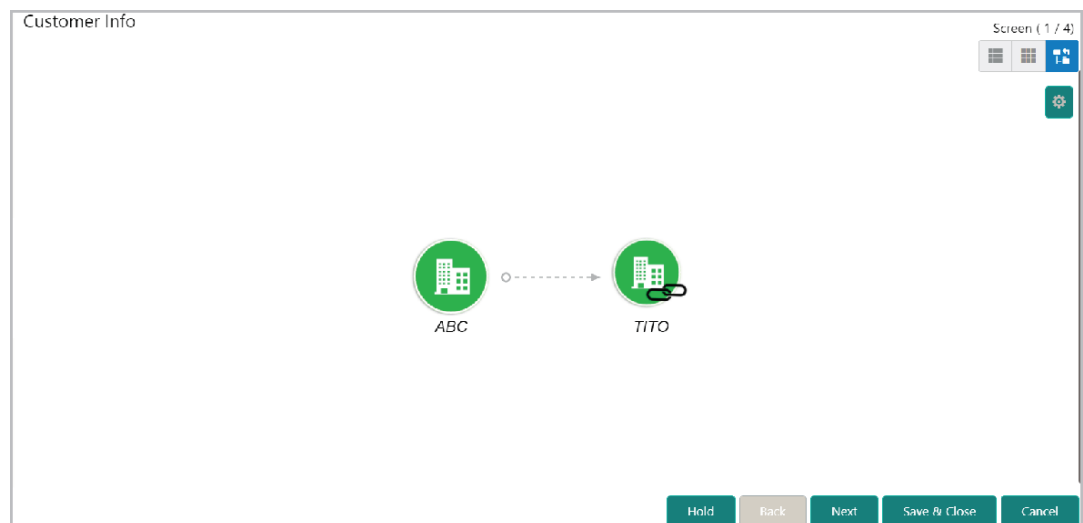
Customer ID  Customer Name

**Fetch**

Customer ID Customer Name

No data to display.

24. Click **Fetch** and select the required customer record. Selected customer is linked to the parent party as shown below:

**Figure 3-11 Customer Info****Note**

After linking existing customer, the following actions can be performed by right clicking the linked party icon:

- **Add Customer** for the child party
- **Link Customer** for the child party
- **View** child party details

- **Quick View** child party details
- **Configure** child party information
- **Move** (child party) Internally
- **Undo** linkage

### Move Internally

Existing customers linked to a new party can be internally moved within the hierarchical structure by using this option.

25. Right click on the linked party icon and select **Move Internally**. The following window is displayed.

**Figure 3-12 Move Internally**

26. **Select Customer** from the drop down list.
27. Click **Link**. The linked existing party is moved under the selected party.

#### **Note**

You can also directly drag on drop the linked party icon under the required party to move them internally within the hierarchy.

28. Right click on the linked party icon and select **Undo**, a confirmation dialog box is displayed.
29. Click **Confirm**. The linked existing customer is delinked from the hierarchy.

### Delink Customer

For linking a party under a particular group entity to different group entity, it must be delinked from its current hierarchy using **Delink Customer** option.

To delink a child party:

30. Initiate **Group Concentration Amendment** process for the group from which the child party has to be delinked.
31. Right click the party icon and select **Delink Customer**. A confirmation dialog box is displayed.
32. Click **Confirm**.

The party will be delinked once the approver approves the operation and the system hands off the details to back office system (OBELCM).

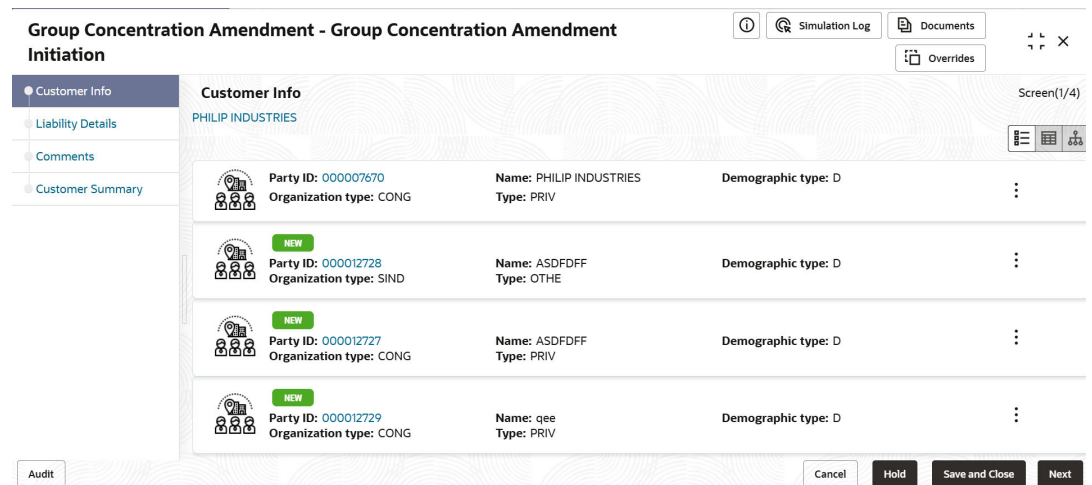
- 33. To **View / Quick view** the customer information, right click the party icon and click the respective option.
- 34. To modify the organization information, right click the party icon and click **Configure**.

**Layout Options**

You can view the party information in three different layouts, such as List View, Table View and Tree View.

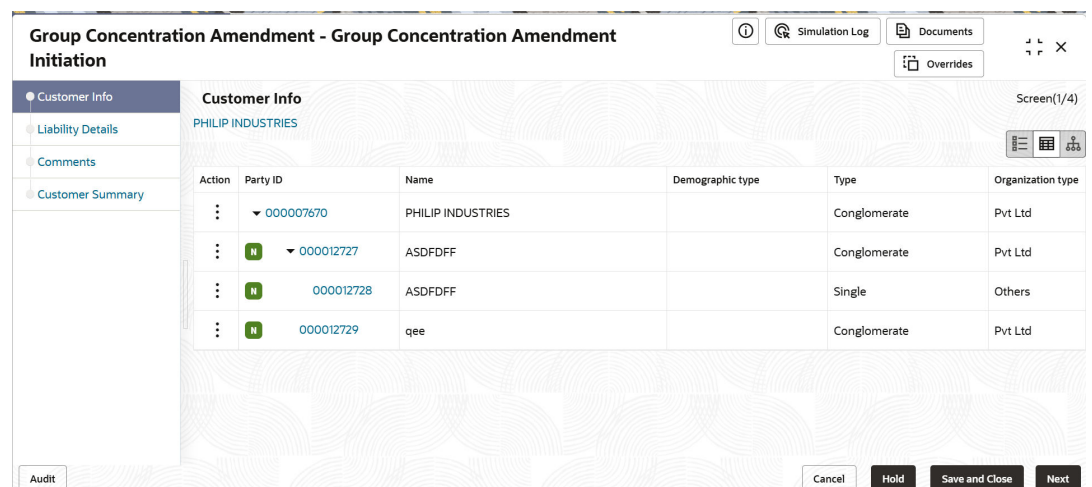
- 35. To change the layout of Customer Info page to list view, click the **List View** icon.

**Figure 3-13 Initiation\_Customer Info**



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

**Figure 3-14 Customer Info**



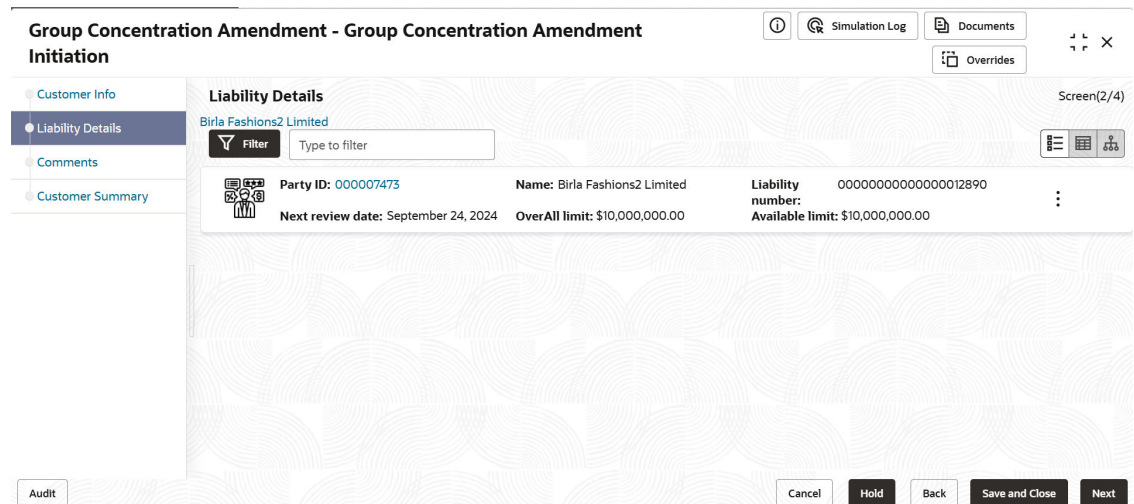
- 37. To go to the Liability Details page, click **Next**.

## 3.2 Liability Details

This topic provides systematic instructions about the Liability Details data segment in Group Concentration Limit Amendment process.

This data segment lists all the liabilities of the group entity added in Group Concentration Limit Initiation process. The user can modify the liability details in this data segment based on bank's / entity's requirement.

**Figure 3-15** Initiation\_Liability Details



1. To filter the required liability, click the **Filter** icon and specify the filter parameters or directly type the liability detail in **Type to filter** text box.
2. To modify the liability details, click the Hamburger icon in corresponding record and select **Edit**.

The **Liability Details** window is displayed.

**Figure 3-16 Liability Details**

**Range rover (000101306) - Liability details**

Existing details

Sanctioned Amount	Headroom limit	Outstanding amount
\$1,800,000,000.00	\$1,799,500,000.00	\$0.00

Liability expiry date  
September 18, 2025

Branch  
000  
FLEXCUBE UNIVERSAL BRANCH

Appetite details

Cancel Save

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

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

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

**Table 3-4 Liability Details**

Fields	Description
<b>Sanctioned Amount</b>	Specify the sanctioned amount.
<b>Headroom Limit</b>	Displays the headroom limit.
<b>Outstanding Amount</b>	Specify the outstanding amount.
<b>Liability Expiry Date</b>	Specify the expiry date.
<b>Branch</b>	Specify the branch code.
<b>Save</b>	Click <b>Save</b> . The Liability Details page is updated with the modified details.

**Note**

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

3. Search and select the **Requested Liability Currency**.
4. Specify the following details for Group Concentration Limit Amendment:
  - Requested Liability Amount
  - Return on Capital
  - Probability of Default

- Loss Given Default
  - Cash Cover
5. Click the Calendar icon and select the **Next Review Date**. Review task for the Group Concentration Limit Amendment application will be created on the selected date.
  6. Click the Calendar icon and select the **Requested Expiry date** (expiry date requested by the entity).
  7. Click **Save**. The Liability Details page is updated with the modified details.
  8. To change the layout of Liability Details page to table view, click the **Table View** icon.
  9. To change the layout of Liability Details page to tree view, click the **Tree View** icon.
  10. To go to the Comments page, click **Next**.

## 3.3 Comments

This topic provides systematic instructions about the Comments data segment in Group Concentration Limit Amendment process.

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

**Figure 3-17 Comments**

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

## 3.4 Summary

This topic provides systematic instructions about the Summary data segment in Group Concentration Limit Amendment process.

This data segment is the graphical representation of customer information such as Facility Summary, Collateral Summary, Other Bank Facilities, Covenants, Terms & Conditions,

Financial Profile, Projections, Upcoming Events, Group Entities, Scores, Groupwise Exposure Details, Connected Parties, and Ratings.

**Note**

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

**Figure 3-18 Initiation\_Customer Summary**

**Group Concentration Amendment - Group Concentration Amendment Initiation**

**Customer Summary**  
Birla Fashions2 Limited

**Liability summary**

Party ID: 000007473    Name: Birla Fashions2 Limited    Liability number: 0000000000000012890  
 Liability expiry date: September 24, 2024    Next review date: September 24, 2024    OverAll limit: \$10,000,000.00  
 Available limit: \$10,000,000.00

**Financial profile** [View all](#)

Show results for: Previous 3 years

Category	FY2023-2024	Variance %	FY2022-2023	Variance %	FY2021-2022	Variance %
No data to display.						

**Projections** [View all](#)

Show results for: Next 3 years

Category	FY2025-2026	Variance %	FY2026-2027	Variance %	FY2027-2028	Variance %
No data to display.						

**Group entities**

1

**Groupwise exposure details**

**Connected parties**

Gross facility amount contribution

No items to display.

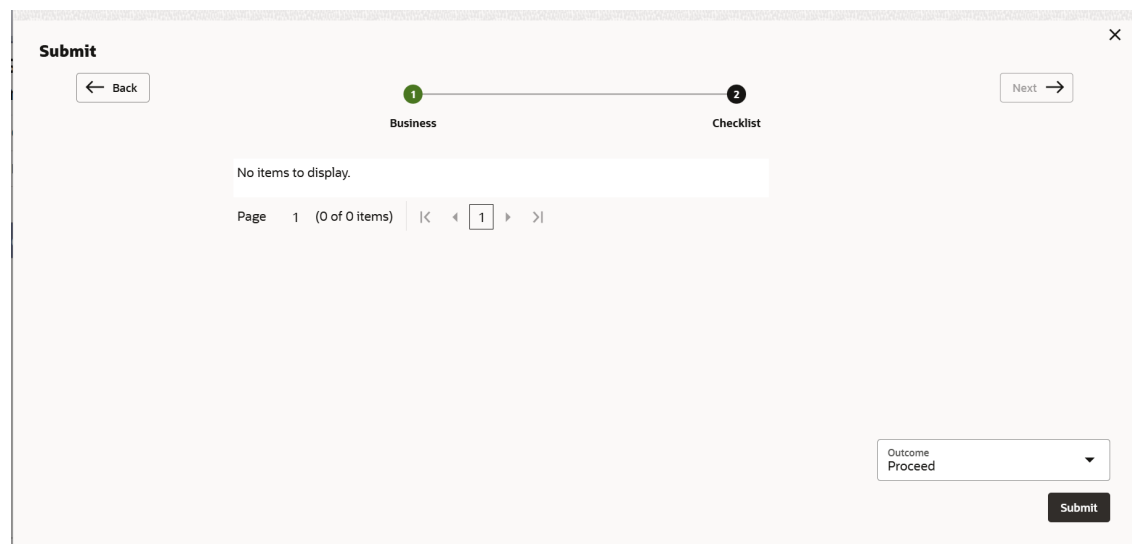
Cancel   Hold   Back   Save and Close   Submit

For information on fields in the **Customer Summary** page, refer the below tables.

**Table 3-5 Customer Summary**

Fields	Description
<b>Hold</b>	To hold the Amendment Initiation, click <b>Hold</b> .
<b>Back</b>	To go back to the previous page, click <b>Back</b> .
<b>Save &amp; Close</b>	To save and exit the window, click <b>Save &amp; Close</b> .
<b>Submit</b>	To submit the Amendment Initiation task, click <b>Submit</b> .
<b>Cancel</b>	To cancel the operation, click <b>Cancel</b> .

Click **Submit**, the Policy Exception window is displayed.

**Figure 3-19 Business**

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

1. Click the **Checklist** data segment.

Figure 3-20 Checklist

**Submit** [X]

← Back

1 Business 2 Checklist

Next →

No items to display.

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

Outcome  
Proceed

Submit

**Note**

In Enrichment stage, **Is KYC Required** check box appears in the above window. Select the **Is KYC Required** check box to create KYC Check task.

2. Select the **Outcome** as **Proceed** and click **Submit**. The amendment application is moved to the **Enrichment** stage.

# 4

## Amendment Enrichment

This topic describes information about the Amendment Enrichment in the Group Concentration Limit Amendment Process.

In this stage, the user can enrich the Group Concentration Limit Amendment application by modifying the liability details added in Amendment Initiation stage.

Refer Initiation chapter for field level explanation on Amendment Enrichment stage.

Submit the enriched amendment application, the application is moved to the **Review and Recommendation** stage.

If **Is KYC Required** option is selected in the **Checklist** window, the application is moved to the **KYC Check** stage on clicking **Submit**.

# 5

## KYC Check

This topic provides systematic instructions about the KYC Check stage in the Group Concentration Limit Amendment Process.

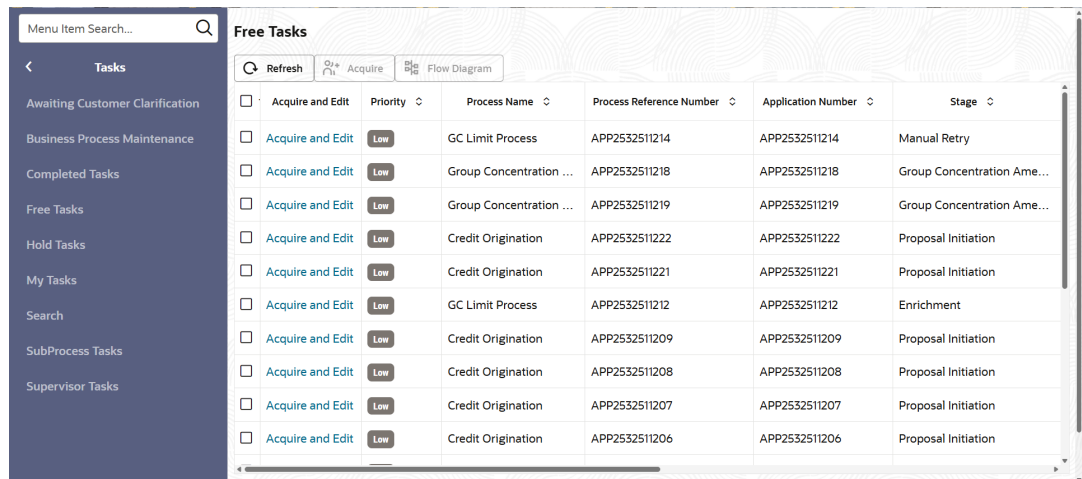
This is an optional stage and it is applicable only if the Is KYC Required check box is selected in the 'Enrichment' stage. If the KYC details are available for the group entity, then the banker can add the KYC details to the Group Concentration Limit Amendment application. Adding KYC details helps the Reviewer and Approver to determine the originality of the organization.

### Note

Company's KYC related data must be updated as per bank and regulatory policy requirement.

1. From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.  
The **Free Tasks** page is displayed.

**Figure 5-1 Free Tasks**



<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Acquire and Edit	Low	GC Limit Process	APP2532511214	APP2532511214	Manual Retry
<input type="checkbox"/>	Acquire and Edit	Low	Group Concentration ...	APP2532511218	APP2532511218	Group Concentration Ame...
<input type="checkbox"/>	Acquire and Edit	Low	Group Concentration ...	APP2532511219	APP2532511219	Group Concentration Ame...
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511222	APP2532511222	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511221	APP2532511221	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	GC Limit Process	APP2532511212	APP2532511212	Enrichment
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511209	APP2532511209	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511208	APP2532511208	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511207	APP2532511207	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511206	APP2532511206	Proposal Initiation

2. **Acquire & Edit** the required KYC task. The KYC Evaluation - **Customer Summary** page is displayed.

Figure 5-2 KYC\_Customer Summary

Group Concentration Amendment Process - KYC Evaluation

Customer Summary

PHILIP INDUSTRIES

Liability summary

Party ID	Name	Parent party ID
000007670	PHILIP INDUSTRIES	
000012728	ASDFDFF	000012727
000012727	ASDFDFF	000007670
000012729	qee	000007670

Next

- Review the Customer Summary and click **Next**.  
The **KYC Check** page is displayed.

Figure 5-3 KYC\_Check

Group Concentration Amendment Process - KYC Evaluation

KYC Check

Party ID	Customer name	KYC status	Verification date	KYC method	Evaluation Score	Action
000007670	PHILIP INDUSTRIES				0	<a href="#">View scc</a> <a href="#">KYC evaluation</a>
000012727	ASDFDFF				<a href="#">View score</a>	
000012728	ASDFDFF				<a href="#">View score</a>	
000012729	qee				<a href="#">View score</a>	

Next

In the KYC page, provision to add KYC details for the group entity is provided.

- Click the hamburger icon in the required record. The following options appears:
  - KYC Details
  - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
- To add the KYC Details, click **KYC Details** option.  
The **KYC Details** window is displayed.

**Figure 5-4** KYC Details

Report Received

Verification Date: Sep 1, 2020

Effective Date: Sep 1, 2020

KYC Method: Field Verification

KYC Status: Verified

Create Cancel

For information on fields in the **KYC Details** page, refer the below table.

**Table 5-1** KYC Details

Fields	Description
<b>Report Received</b>	If KYC report is available for the organization, enable the <b>Report Received</b> switch.
<b>Verification Date</b>	Click the calendar icon and select the <b>KYC Verification Date</b> .
<b>Effective Date</b>	Click the calendar icon and select the <b>Effective Date</b> on which the KYC verification is approved.
<b>KYC Method</b>	Type the <b>KYC Method</b> . For example: Field verification is a KYC Method.
<b>KYC Status</b>	Select the <b>KYC Status</b> . The options available are <b>Verified</b> , <b>Yet To Verify</b> , and <b>Verification Failed</b> .
<b>Create</b>	Click <b>Create</b> . KYC details are updated in the <b>KYC page</b> .

- To perform KYC evaluation, click the hamburger icon and select **KYC Evaluation**. Questionnaire maintained for the **KYC evaluation** is displayed.

**Figure 5-5 KYC Evaluation**

MICROME LTD

< Previous Category    Next Category >

Total Score 4

Profitability Score 4

Is the real financial strength significantly different from what is reflected in the financial statement?

Yes

**No**

Comment

Cancel    Save

7. Select answers for the available questions and click **Next Category**.
8. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

Total score is generated and displayed for the KYC evaluation based on each answer provided.

9. Click **Save**. The KYC page is updated with the Evaluation Score as shown below.

**Figure 5-6 KYC Evaluation**

KYC Check Screen ( 2 / 3 )

KYC Status  
Verified

Customer Name  
Field Verification

<b>MICROME LTD</b>	Entity Type : Pvt Ltd	KYC Status : Verified	⋮
Party Id : PTY201514287	KYC Method : Field Verification	Evaluation Score : 12	
Verification Date : 20-09-01			

Page 1 of 0 ( 1 - 0 of 0 items )    K < > X

Hold    Back    Next    Save & Close    Cancel

10. After adding KYC details or performing KYC evaluation for the group entity, click **Next**. The **Comments** page is displayed.

**Figure 5-7 Comments**

11. **Post** comments, if required. Posted comment is displayed below the **Comments** box.

12. Click **Submit**.

The **Policy exceptions** window is displayed.

**Figure 5-8 Business**

By default, policy exceptions are displayed for both the organization (party) and its child party.

13. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

14. Click the **Checklist** data segment.

Figure 5-9 Checklist

**Submit** ×

← Back 1 Business 2 Checklist Next →

No items to display.

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

Outcome  
Proceed

Submit

15. Select the **Outcome** as **PROCEED**.
16. Click **Submit**. The amendment application is moved to the **Review and Recommendation** stage.

# 6

## Amendment Review and Recommendation

This topic provides systematic instructions about the Review and Recommendation stage in the Group Concentration Limit Amendment Process.

In this stage, the user can review the liability modifications made in the Amendment Enrichment stage and propose the liability amount, funded sell down, and unfunded sell down.

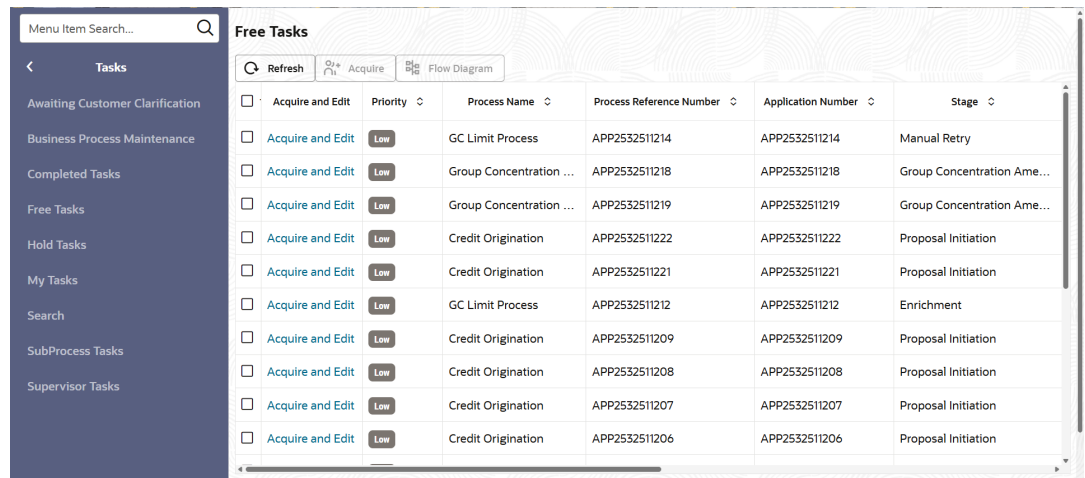
### Note

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

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	GC Limit Process	APP2532511214	APP2532511214	Manual Retry
Low	Group Concentration ...	APP2532511218	APP2532511218	Group Concentration Ame...
Low	Group Concentration ...	APP2532511219	APP2532511219	Group Concentration Ame...
Low	Credit Origination	APP2532511222	APP2532511222	Proposal Initiation
Low	Credit Origination	APP2532511221	APP2532511221	Proposal Initiation
Low	GC Limit Process	APP2532511212	APP2532511212	Enrichment
Low	Credit Origination	APP2532511209	APP2532511209	Proposal Initiation
Low	Credit Origination	APP2532511208	APP2532511208	Proposal Initiation
Low	Credit Origination	APP2532511207	APP2532511207	Proposal Initiation
Low	Credit Origination	APP2532511206	APP2532511206	Proposal Initiation

2. **Acquire & edit** the required **Review and Recommendation** task. The Review and Recommendation - **Summary** page is displayed.

Figure 6-2 Customer Summary

Group Concentration Amendment Process - GC Review and Recommendation

Customer Summary

**Customer Information**

MICHONS LTD, 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
PTY201514287		Pvt Ltd	\$50,000.00	No	0	0	0	0

**Facility Summary**

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

Hold Back Next Save & Close Submit Cancel

- View the **Customer Summary** and click **Next**.  
The **Liability Details** page is displayed.

Figure 6-3 Liability

Group Concentration Amendment Process - Group Concentration Amendment Enrichment

Liability Details

Defender

Action	Party ID	Name	Liability Number	Sanctioned Amount	Available limit	Liability expiry date
⋮	000101162	Defender	015976	\$3,000,000,000.00	\$3,000,000,000.00	25-09-18
⋮	000101306	Range rover	000101306	\$1,800,000,000.00	\$1,800,000,000.00	25-09-18

Audit

Cancel Hold Back Save and Close Next

- To review and recommend a liability, click the Hamburger icon in the corresponding record and select **Edit**.  
The **Liability Details** window is displayed.

**Figure 6-4 Liability Details**

**Range rover (000101306) - Liability details**

Existing details

Sanctioned Amount	Headroom limit	Outstanding amount
\$1,800,000,000.00	\$1,799,500,000.00	\$0.00

Liability expiry date  
September 18, 2025

Branch  
000  
FLEXCUBE UNIVERSAL BRANCH

Appetite details

Cancel Save

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

**Table 6-1 Liability Details**

Fields	Description
<b>Sanctioned Amount</b>	Specify the sanctioned amount.
<b>Headroom Limit</b>	Displays the headroom limit.
<b>Outstanding Amount</b>	Specify the outstanding amount.
<b>Liability Expiry Date</b>	Specify the expiry date.
<b>Branch</b>	Specify the branch code.
<b>Save</b>	Click <b>Save</b> . The Liability Details page is updated with the modified details.

**Note**

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

In the **Proposed and Approved** section:

- Search and select the **Proposed Liability Currency** and propose the following in selected currency:
  - Proposed Liability Amount
  - Proposed Funded Sell Down
  - Proposed Unfunded Sell Down
- Propose an expiry date for the liability by clicking the calendar icon and selecting the **Proposed Expiry Date**.
- Click **Audit**.

The **Audit** screen displays.

**Figure 6-5 Audit**

The screenshot shows the 'Audit' screen with a search bar for 'Liability Number' containing '016423'. Below it is the 'Audit History' section with a dropdown menu set to 'CFPM\_FA\_CPEX\_INIT'. A table displays the audit history with columns for Field Name, updatedUTC, and Status.

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

8. Click **Save**.
9. Click **Next**. The **Comments** page is displayed.

**Figure 6-6 Comments**

The screenshot shows the 'Comments' screen with a rich text editor containing the placeholder text 'Enter text here...'. Below the editor is a 'Post' button. At the bottom of the screen, there are navigation buttons: Hold, Back, Next, Save & Close, Submit, and Cancel.

10. Type the necessary comments in the text box and click **Post**. Comments are added below the text box.
11. Click **Submit**. The **Policy Exception** window is displayed.

Figure 6-7 Business

The screenshot shows a 'Submit' dialog box with a progress bar at the top. The progress bar has two steps: 'Business' (step 1, highlighted in green) and 'Checklist' (step 2). 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 dropdown menu for 'Outcome' with 'Proceed' selected, and a 'Submit' button.

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

- Click the **Checklist** data segment.

Figure 6-8 Checklist

The screenshot shows a 'Submit' dialog box with a progress bar at the top. The progress bar has two steps: 'Business' (step 1) and 'Checklist' (step 2, highlighted in green). 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 dropdown menu for 'Outcome' with 'Proceed' selected, and a 'Submit' button.

- Select the required **Outcome**. The options available are **Proceed** and **Send Back**.

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

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

# 7

## Amendment Approval

This topic provides systematic instructions about the Amendment Approval stage in the Group Concentration Limit Amendment Process.

In this stage, the Approver can view the proposed liability details and take necessary actions such as Approve, Reject or Send Back the amendment application.

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

The **Free Tasks** page is displayed.

**Figure 7-1 Free Tasks**

<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Acquire and Edit	Low	GC Limit Process	APP2532511214	APP2532511214	Manual Retry
<input type="checkbox"/>	Acquire and Edit	Low	Group Concentration ...	APP2532511218	APP2532511218	Group Concentration Ame...
<input type="checkbox"/>	Acquire and Edit	Low	Group Concentration ...	APP2532511219	APP2532511219	Group Concentration Ame...
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511222	APP2532511222	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511221	APP2532511221	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	GC Limit Process	APP2532511212	APP2532511212	Enrichment
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511209	APP2532511209	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511208	APP2532511208	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511207	APP2532511207	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511206	APP2532511206	Proposal Initiation

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

**Figure 7-2 Customer Summary**

Customer Information		
Customer ID	Register No	Legal Status
PTY201514287		Pvt Ltd
Liability Amount	Is KYC Compliant	Share Holders
\$50,000.00	No	0
Contractors	Guarantors	Bankers
0	0	0

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

**Note**

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

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

**Figure 7-3 Liability**

4. To filter the required liability, click the **Filter** icon and specify the filter parameters or directly type the liability detail in **Type to filter** text box.
5. To approve a liability amendment, click the Hamburger icon in the corresponding record and select **Edit**. The **Liability Details** window is displayed.  
The **Approve Facility** window is displayed.

**Figure 7-4 Liability Details**

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

**Table 7-1 Liability Details**

Fields	Description
<b>Sanctioned Amount</b>	Specify the sanctioned amount.
<b>Headroom Limit</b>	Displays the headroom limit.
<b>Outstanding Amount</b>	Specify the outstanding amount.
<b>Liability Expiry Date</b>	Specify the expiry date.
<b>Branch</b>	Specify the branch code.
<b>Save</b>	Click <b>Save</b> . The Liability Details page is updated with the modified details.

**Note**

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

In the **Proposed and Approved** section:

6. Search and select the **Approval Liability Currency** and specify the following in selected currency:
  - Approval Liability Amount
  - Approved Funded Sell Down
  - Approved Unfunded Sell Down
7. Click the calendar icon and select the **Approved Expiry Date**. The liability will be expired on the Approved Expiry Date.
8. Click **Audit**.

The **Audit** screen displays.

**Figure 7-5 Audit**

The screenshot shows the 'Audit' interface. At the top right is a 'Close' button. Below it is a search bar for 'Liability Number' containing '016423'. Underneath is the 'Audit History' section, which includes a dropdown menu currently set to 'CFPM\_FA\_CPEX\_INIT'. Below the dropdown is a table with the following data:

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

9. Click **Save**. The approved liability details are displayed in the Liability Details page.
10. Click **Next** in the Liability Details page. The **Comments** page is displayed.

**Figure 7-6 Comments**

11. Type the necessary comments in the text box and click **Post**. Comments are added below the text box.
12. Click **Submit**. The **Policy Exception** window is displayed.

**Figure 7-7 Business**

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

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

Figure 7-8 Checklist

The screenshot shows a 'Submit' window with a progress indicator at the top. The progress bar has two steps: 'Business' (marked with a green '1') and 'Checklist' (marked with a black '2'). A 'Back' button is on the left and a 'Next' button is on the right. 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 dropdown menu for 'Outcome' with 'Proceed' selected, and a 'Submit' button.

14. Select the required **Outcome**. The options available are **Approve**, **Send Back**, and **Reject**.

15. Click **Submit**.

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

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

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

# 8

## Amendment Documentation

This topic provides systematic instructions about the Amendment Documentation stage in the Group Concentration Limit Amendment Process.

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

### Note

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

1. To acquire and edit the Group Concentration Limit Amendment documentation task, From **Home** screen, click **Tasks**. Under Tasks, click **Free Tasks**.

The **Free Tasks** page is displayed.

**Figure 8-1 Free Tasks**

<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Acquire and Edit	Low	GC Limit Process	APP2532511214	APP2532511214	Manual Retry
<input type="checkbox"/>	Acquire and Edit	Low	Group Concentration ...	APP2532511218	APP2532511218	Group Concentration Ame...
<input type="checkbox"/>	Acquire and Edit	Low	Group Concentration ...	APP2532511219	APP2532511219	Group Concentration Ame...
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511222	APP2532511222	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511221	APP2532511221	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	GC Limit Process	APP2532511212	APP2532511212	Enrichment
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511209	APP2532511209	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511208	APP2532511208	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511207	APP2532511207	Proposal Initiation
<input type="checkbox"/>	Acquire and Edit	Low	Credit Origination	APP2532511206	APP2532511206	Proposal Initiation

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

Figure 8-2 Customer Summary

Group Concentration Amendment Process - Group Concentration Documentation

Customer Summary

**MICRONS LTD**

Customer Information

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
PTY201514287		Pvt Ltd	\$50,000.00	No	0	0	0	0

Facility Summary

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

Hold Back Next Save & Close Submit Cancel

- View the **Customer Summary** and click **Next**. The **Liability Details** page is displayed.

Figure 8-3 Liability Details

Liability Details

**MICRONS LTD**

Filter Type to filter

<b>MODIFY</b>	Name: [REDACTED]	Liability Number: 005884	Requested Liability Amount: \$50,000.00
Party Id: PTY201514287	Next Review Date: 20-10-31	Proposed Liability Amount: \$50,000.00	Proposed Expiry Date: 21-05-31
Requested Expiry Date: 21-05-31	Approved Expiry Date: 21-05-31		
Approval Liability Amount: \$50,000.00			

Hold Back Next Save & Close Cancel

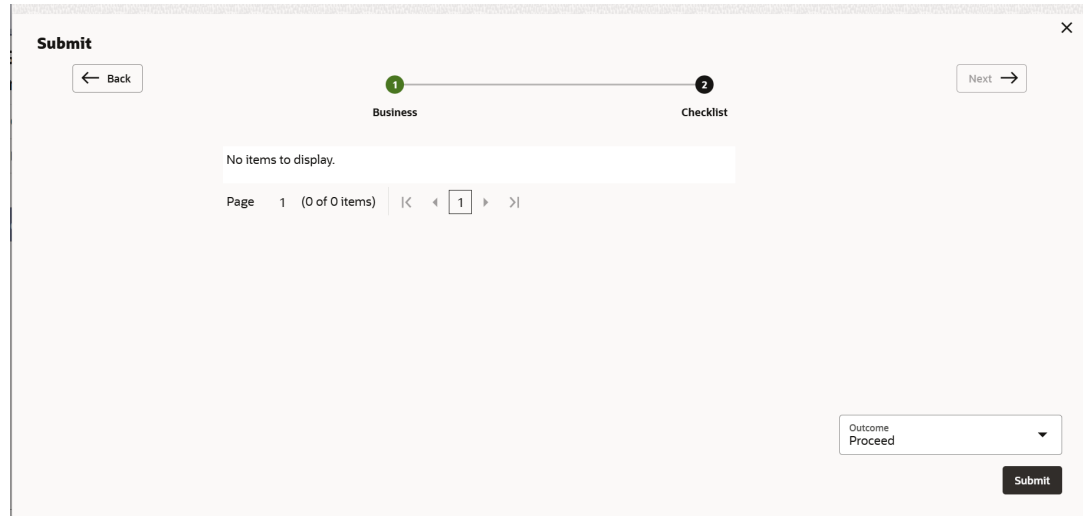
- Click **Next** in the Liability Details page. The **Comments** page is displayed.

**Figure 8-4 Comments**

5. **Post** comments for the Documentation stage, if required. Posted comment is displayed below the **Comments** box.
6. Click **Next**. The **Draft Generation** page is displayed.

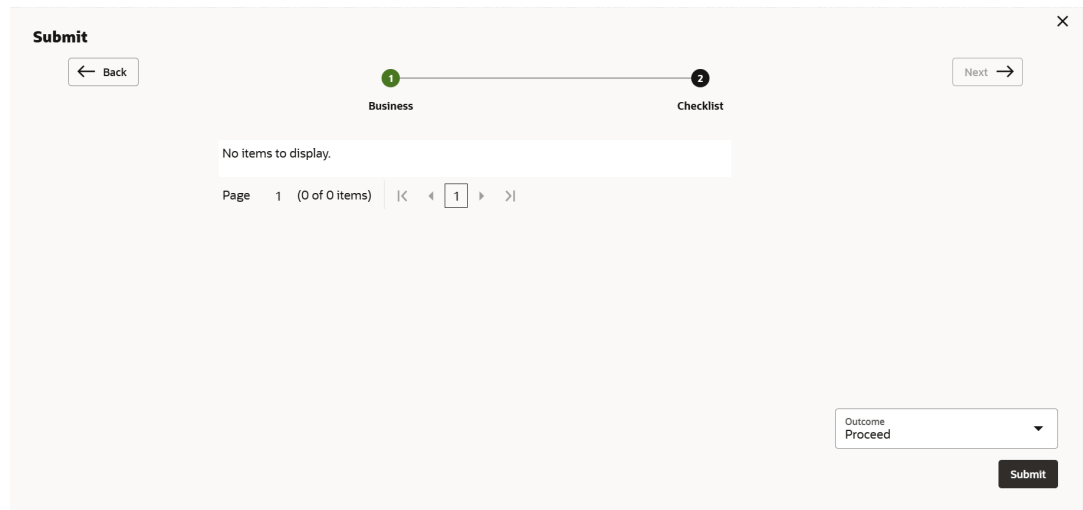
**Figure 8-5 Draft Generation**

7. Click the Generate icon next to the search icon. Draft document will be generated.
8. Click the Download icon next to the search icon. Draft document will be downloaded.
9. To submit the documentation task, click **Submit**. The **Policy Exception** Summary window is displayed.

**Figure 8-6 Business**

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

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

**Figure 8-7 Checklist**

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

# 9

## Amendment Handoff

Brief Introduction about the Amendment Handoff stage in the Group Concentration Limit Amendment Process.

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

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

# 10

## Handoff - Manual Retry

This topic provides systematic instructions about the Handoff - Manual Retry of the Group Concentration Limit Amendment.

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

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

The **Free Tasks** page is displayed.

**Figure 10-1 Free Tasks**

Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage
<input type="checkbox"/>	Low	GC Limit Process	APP2532511214	APP2532511214	Manual Retry
<input type="checkbox"/>	Low	Group Concentration ...	APP2532511218	APP2532511218	Group Concentration Ame...
<input type="checkbox"/>	Low	Group Concentration ...	APP2532511219	APP2532511219	Group Concentration Ame...
<input type="checkbox"/>	Low	Credit Origination	APP2532511222	APP2532511222	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP2532511221	APP2532511221	Proposal Initiation
<input type="checkbox"/>	Low	GC Limit Process	APP2532511212	APP2532511212	Enrichment
<input type="checkbox"/>	Low	Credit Origination	APP2532511209	APP2532511209	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP2532511208	APP2532511208	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP2532511207	APP2532511207	Proposal Initiation
<input type="checkbox"/>	Low	Credit Origination	APP2532511206	APP2532511206	Proposal Initiation

2. **Acquire & Edit** the required **Manual Retry** task.

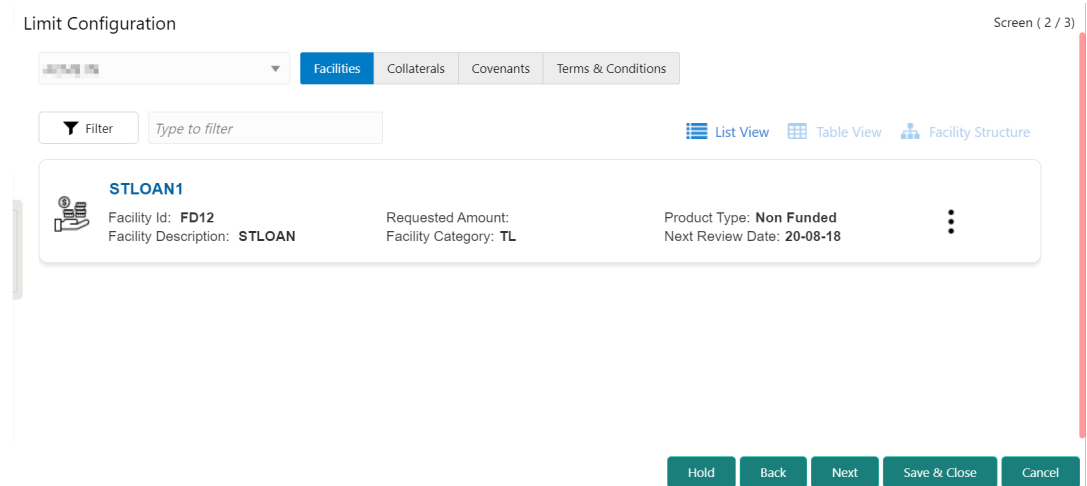
The **Manual Retry -Customer Summary** page is displayed.

**Figure 10-2 Customer Summary**

Entity ID	Entity Type	Error Code	Error Message
000012727	Customer	ST-CIF201	Incorporation Date should be less than Application Date
000012727	Customer	ST-MAND-004	Mandatory Field Media is Not Input
000012727	Customer	ST-MAND-004	Mandatory Field Country is Not Input
000012727	Customer	ST-MAN01	Language cannot be blank
000012727	Customer	ST-MAND-004	Mandatory Field Address 1 is Not Input
000012727	Customer	ST-MAN01	Country cannot be blank
000012727	Customer	ST-MAND-004	Mandatory Field Language is Not Input
000012727	Customer	ST-MAND-004	Mandatory Field Location is Not Input

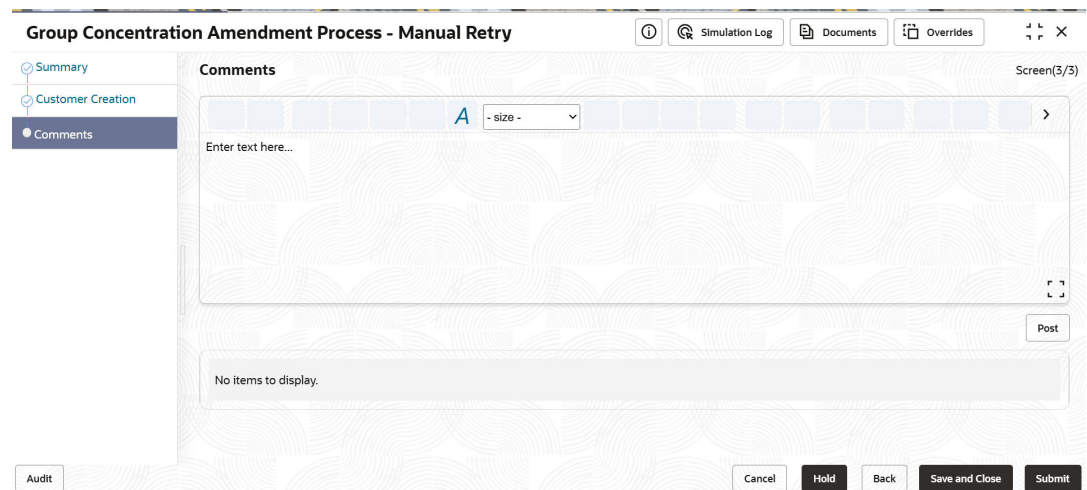
3. View the reason for failure in **Hand-Off Error Details** section and make necessary actions.
4. Click **Next**. The **Limit Configuration** page is displayed.

**Figure 10-3 Limit Configuration**



5. View the limit details and click **Next**. The **comments** page is displayed.

**Figure 10-4 Comments**



6. Type the necessary comments for Handoff - Manual Retry stage in the text box. For information on fields in the **Comments** page, refer the below table.

**Table 10-1 Comments**

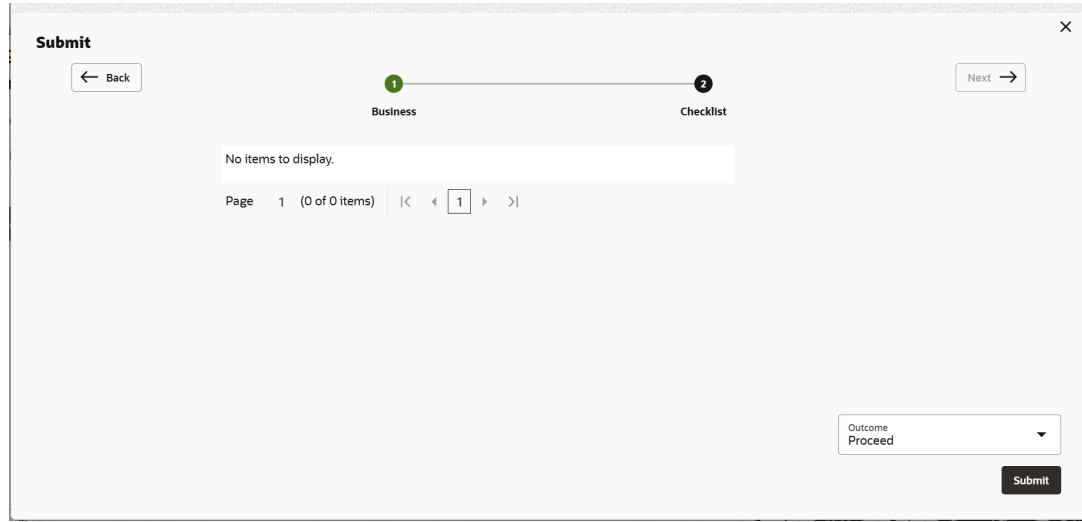
Fields	Description
<b>Post</b>	Click <b>Post</b> . Comments are added below the text box.
<b>Hold</b>	To hold the Handoff - Manual Retry task, click <b>Hold</b> .
<b>Back</b>	To go back to the previous page, click <b>Back</b> .
<b>Save &amp; Close</b>	To save and exit the window, click <b>Save &amp; Close</b> .

**Table 10-1 (Cont.) Comments**

Fields	Description
<b>Submit</b>	To submit the Handoff - Manual Retry task, click <b>Submit</b> .
<b>Cancel</b>	To cancel the operation, click <b>Cancel</b> .

Upon clicking Submit, the **Policy Exception** window is displayed.

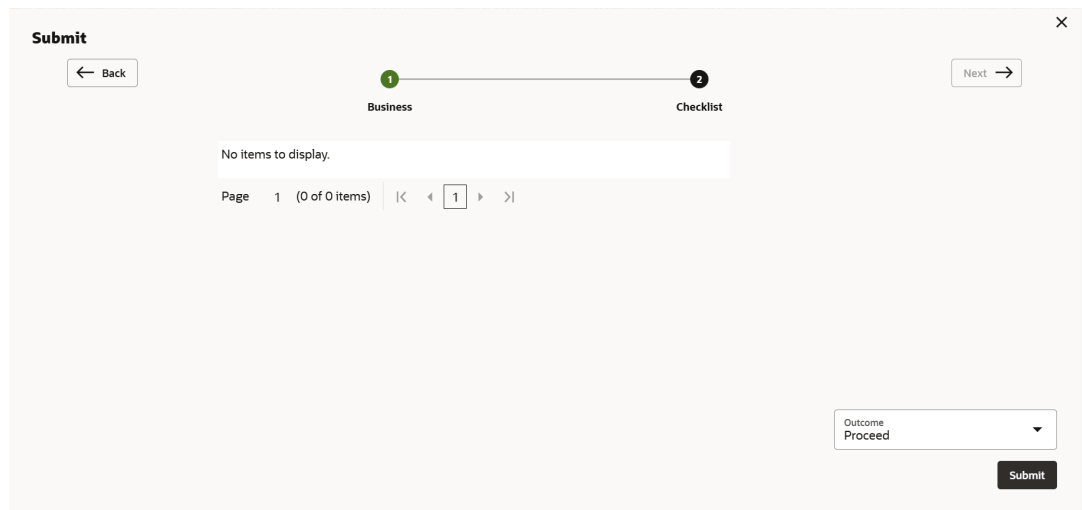
**Figure 10-5 Business**



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

7. Click the **Checklist** data segment.

**Figure 10-6 Checklist**



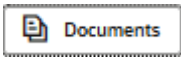
8. Select the **Outcome** as **Proceed**.
9. Click **Submit**. The Amendment application will be handed off to the Back Office System (OBELCM).

# 11

## Document Upload and Checklist

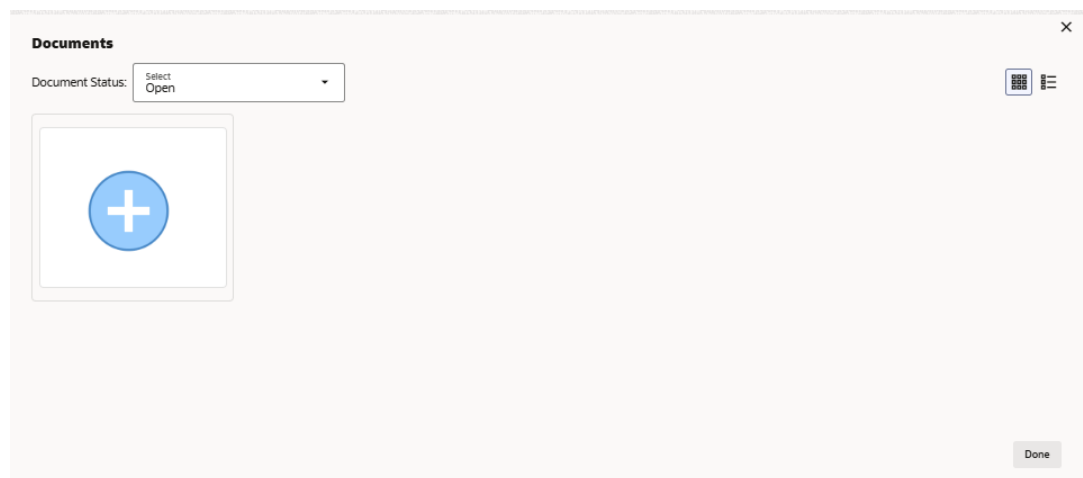
This topic provides systematic instructions about the Document Upload and Checklist of the Group Concentration Limit Amendment.

In Oracle Banking Credit Facilities Process Management, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Group Concentration Limit Amendment process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the amendment. Documents added for the amendment process can be removed whenever the document becomes invalid.

1. Click  at the top right corner of any page.

The **Documents** window is displayed.

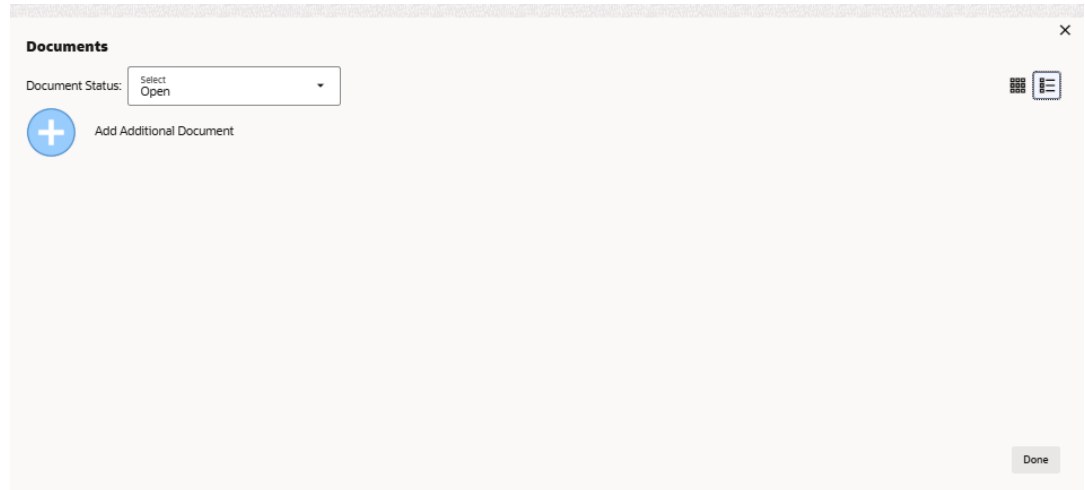
**Figure 11-1 Documents**



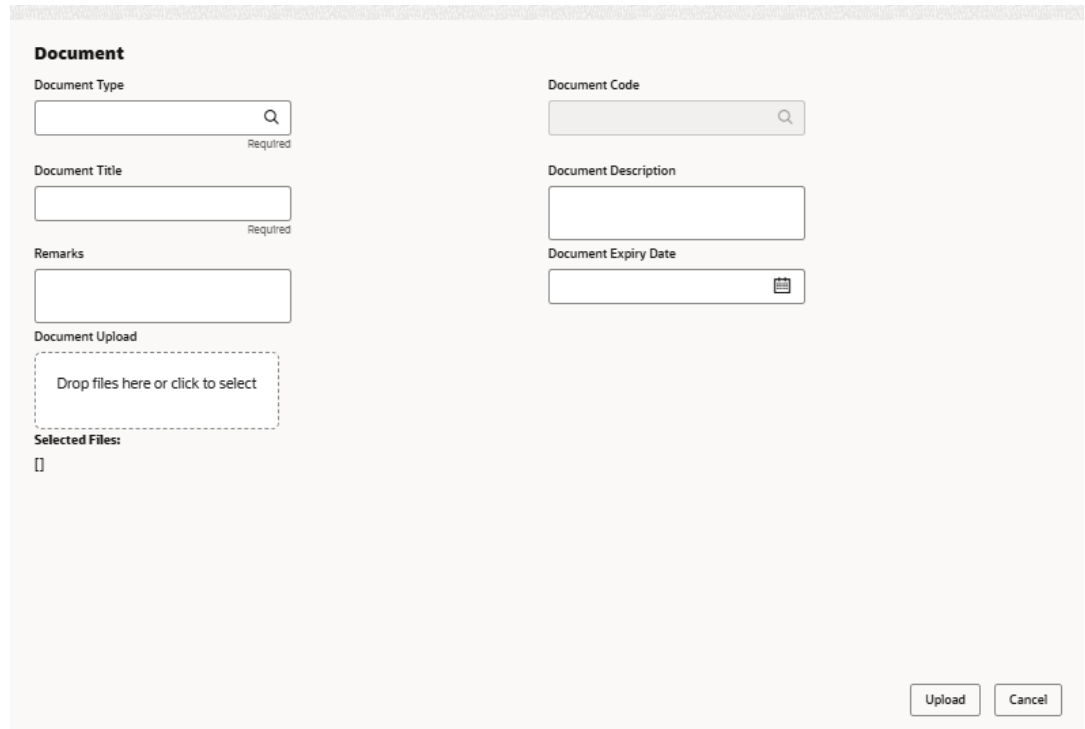
If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

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.

**Figure 11-2 Documents**

3. Click the **add** icon. The **Document Details** window is displayed.

**Figure 11-3 Document Details**The screenshot shows a "Document" details form. It contains several input fields: "Document Type" (required), "Document Title" (required), "Remarks", "Document Code", "Document Description", and "Document Expiry Date" (with a calendar icon). Below these is a "Document Upload" section with a dashed box containing the text "Drop files here or click to select". Underneath is a "Selected Files:" label followed by an empty list box. At the bottom right, there are "Upload" and "Cancel" buttons.

For information on fields in the **Document** page, refer the below table.

Table 11-1 Documents

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

4. Click **Upload**.

The **Checklist** window is displayed.

Figure 11-4 Checklist

Checklist

Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

\* Outcome Proceed Submit

5. Manually verify all the checklist and enable the corresponding check box.
6. Select the **Outcome** as **Proceed**.
7. Click **Submit**. Document is uploaded and listed in the Document window.
8. To edit or delete the document, click the **edit** or **delete** icons.

# 12

## Reference and Feedback

This topic describes about the 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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