

# Oracle® Banking Credit Facilities Process Management Group Concentration Extension User Guide



Release 14.8.1.0.0

G54417-01

October 2025

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 information about the Overview in the Group Concentration Extension Process.

The validity of liability set for the group entity during Group Concentration Limit Process is determined based on the performance of the group entity. As the group entity's performance improve over the period of time, the banks can increase the validity of set limit.

The Group Concentration Extension Process in OBCFPM is a simple process specifically designed with the following stages to extend the expiry of group concentration limit:

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

# 3

## Extension Initiation

This topic provides systematic instructions about the Extension Initiation stage in Group Concentration Extension Process.

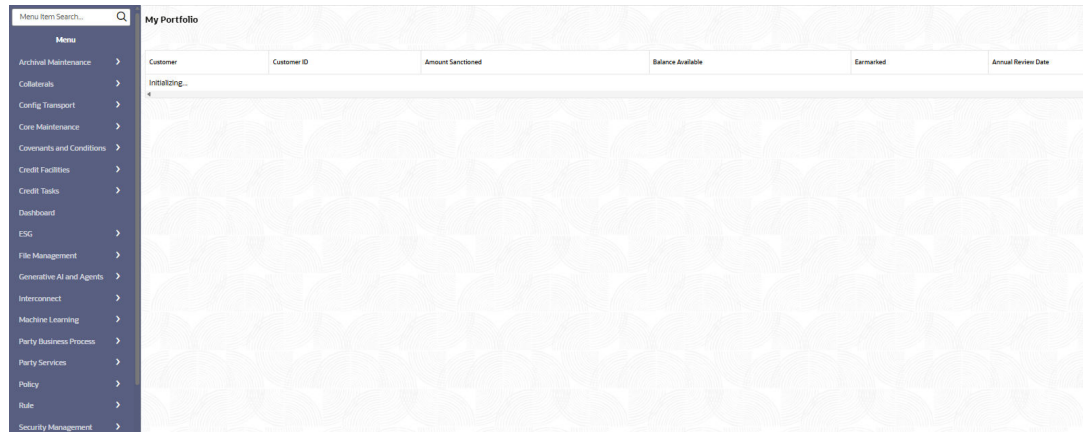
In this stage, the user can initiate the Group Concentration Extension Process for the requested group entity.

To initiate Group Concentration Extension Process, perform the following steps:

1. From **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **My Portfolio**.

The **My Portfolio** page is displayed.

**Figure 3-1 My Portfolio**



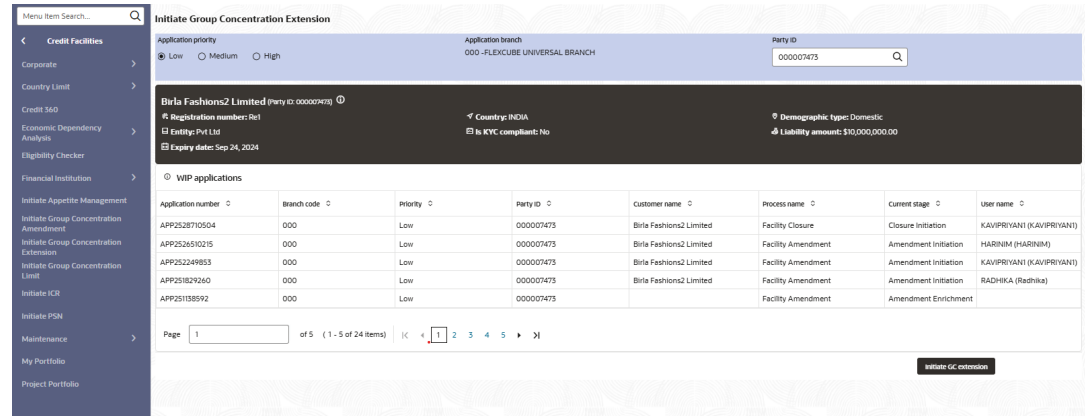
2. Click and expand the required customer.
3. Click **Initiate GC Extension**. The **Initiation** page is displayed.

Or

4. From **Home** screen, select **Credit Facilities**. Under Credit Facilities, select **Corporate**. Under Corporate, select **Group Concentration**. Under Group Concentration, select **GC Extension**.

The **GC Initiation** page is displayed.

Figure 3-2 GC Extension



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

Table 3-1 GC Extension

Field	Description
<b>Application Priority</b>	Select the GC Extension <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 Extension Process has to be initiated. The system displays all the WIP Applications for the selected party and enables the Initiate <b>Initiate GC Extension</b> button.

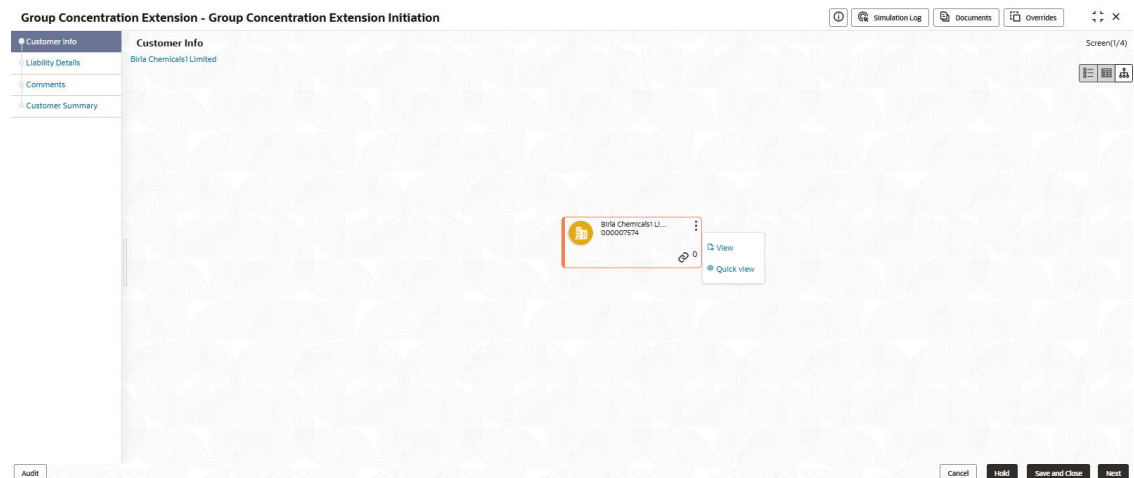
- Click the **Initiate GC Extension** button.  
The **Initiation -Customer Info** page is displayed.
  - [Customer Info](#)  
This topic provides systematic instructions about the Customer Info data segment in Group Concentration Extension Process.
  - [Liability Details](#)  
This topic provides systematic instructions about the Liability Details data segment in Group Concentration Extension Process.
  - [Comments](#)  
The topic provides systematic instructions about the Comments data segment in Group Concentration Extension Process.
  - [Summary](#)  
This topic provides systematic instructions about the Summary data segment in Group Concentration Extension Process.

## 3.1 Customer Info

This topic provides systematic instructions about the Customer Info data segment in Group Concentration Extension Process.

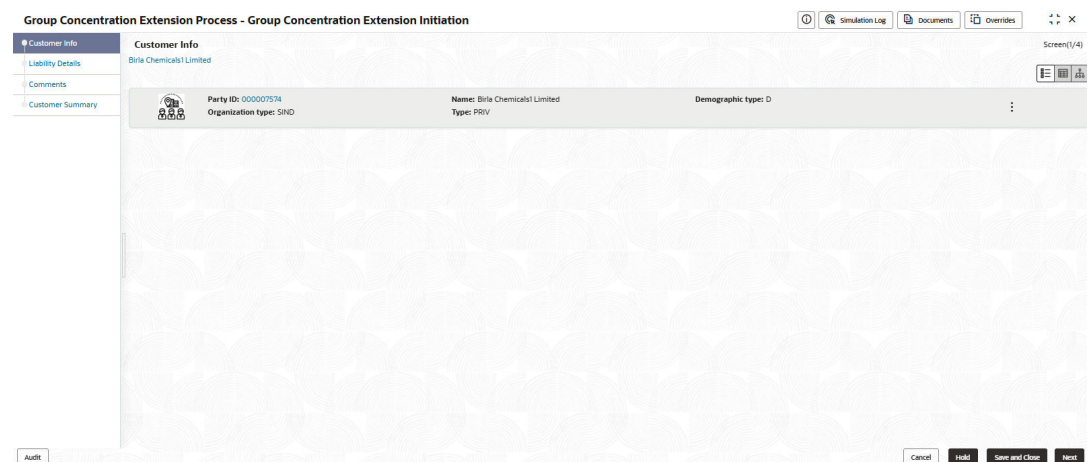
This data segments allows you to view all the information about the group entity added in Group Concentration Limit process.

**Figure 3-3 Customer Info**



1. Mouse hover on the customer icon to view basic information about the group entity.
2. To view the detailed information about the group entity, right click on the customer icon and select **View**.
3. To change the layout of Customer Info page to list view, click the **List View** icon.

**Figure 3-4 Customer Info**



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

Figure 3-5 Customer Info

Action	Party ID	Name	Demographic type	Type	Organization type
⋮	000007574	Birla Chemicals Limited		Single	Pvt Ltd

- To view the entity details in Table View and List View, click the Party Id in corresponding record.
- 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 Extension Process.

This data segment lists all the liabilities of group entity added in Group Concentration Limit process. You can capture the liability expiry date requested by the selected group entity in this data segment.

Figure 3-6 Liability Details

Party ID	Name	Liability Number	Facility extended expiry date
⋮	000101162	Defender	015976
⋮	000101306	Range rover	000101306

- 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.
- To modify the liability details, click the Hamburger icon in corresponding record and select **Edit**.

The **Liability Details window** is displayed.

**Figure 3-7 Liability Details**

**Gant (000101387) - Liability details**

Existing details

Sanctioned Amount	Available amount	Headroom limit
\$900,000,000.00	\$900,000,000.00	\$900,000,000.00
Outstanding amount	Liability expiry date	
\$0.00	October 31, 2025	
Branch	Requested liability currency	
000 FLEXCUBE UNIVERSAL BRANCH	USD	

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

#### Liability Details - Dates

**Table 3-2 Liability Details**

Fields	Description
<b>Sanctioned Amount</b>	Specify the sanctioned amount.
<b>Available Amount</b>	Specify the available 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>Requested Liability Currency</b>	Specify the requested liability currency.
<b>Save</b>	Click <b>Save</b> . The Liability Details page is updated with the modified details.

#### **Note**

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

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

## 3.3 Comments

The topic provides systematic instructions about the Comments data segment in Group Concentration Extension Process.

You can post overall comments about the Extension 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 3-8 Comments**

The screenshot displays the Oracle Group Concentration Extension Process interface for the 'Group Concentration Extension Initiation' stage. The 'Comments' section is highlighted in the left-hand navigation menu. The main content area features a text input field with a placeholder 'Enter text here...' and a 'Post' button. Below the input field, there is a message 'No items to display'. The interface includes a top navigation bar with 'Simulation Log', 'Documents', and 'Overrides' tabs, and a bottom navigation bar with 'Cancel', 'Hold', 'Back', 'Save and Close', and 'Next' buttons.

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 Extension Process.

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



- Filter the liabilities using the Filter icon or Type to filter text box
- Click the Party Id to view the party details
- Use the Table View, List View, and Tree View icons to change the layout of Liability Summary widget

### **Note**

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

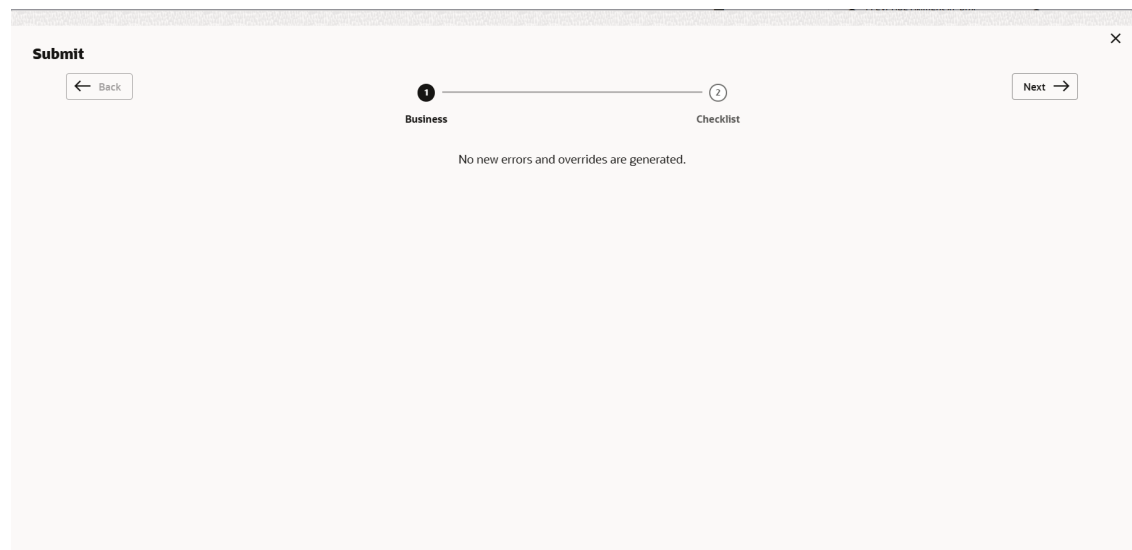
For information on fields in the **Customer Summary** page, refer the below table.

**Table 3-3 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 Extension 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 3-10 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 3-11 Checklist**

**Submit** [Close]

← Back

1 Business — 2 Checklist

Next →

No items to display.

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

Outcome  Required

Submit

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

# 4

## Extension Enrichment

This topic describes about the Extension Enrichment stage in the Group Concentration Extension User Guide.

In this stage, the user can propose an expiry date for the liability of group entity based on the customer request, product feature, or due to lack of information to complete the group concentration (GC) review.

Refer **Initiation** chapter for field level explanation on Extension Enrichment stage.

Upon submitting the enriched extension application, the application is moved to the **Review and Recommendation** stage.

# 5

## Extension Review and Recommendation

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

In this stage, the user can review the requested and proposed expiry dates and specify the approved expiry date for the liability based on customer request, product feature or due to lack of information to complete the group concentration (GC) review.

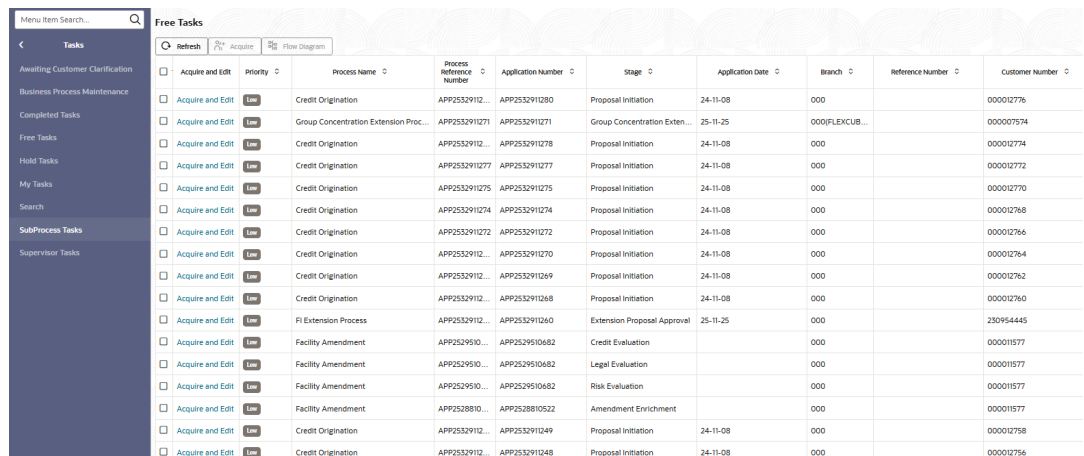
### Note

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 5-1 Free Tasks



Process Name	Application Number	Stage	Application Date	Branch	Reference Number	Customer Number
Credit Origination	APP253291280	Proposal Initiation	24-11-08	000		00001276
Group Concentration Extension Proc...	APP253291271	Group Concentration Exten...	25-11-25	000(FLEXCUB...		000007574
Credit Origination	APP253291278	Proposal Initiation	24-11-08	000		000012774
Credit Origination	APP253291277	Proposal Initiation	24-11-08	000		000012772
Credit Origination	APP253291275	Proposal Initiation	24-11-08	000		000012770
Credit Origination	APP253291274	Proposal Initiation	24-11-08	000		000012768
Credit Origination	APP253291272	Proposal Initiation	24-11-08	000		000012766
Credit Origination	APP253291270	Proposal Initiation	24-11-08	000		000012764
Credit Origination	APP253291269	Proposal Initiation	24-11-08	000		000012762
Credit Origination	APP253291268	Proposal Initiation	24-11-08	000		000012760
FI Extension Process	APP253291260	Extension Proposal Approval	25-11-25	000		230954445
Facility Amendment	APP2529510682	Credit Evaluation		000		000015777
Facility Amendment	APP2529510682	Legal Evaluation		000		000015777
Facility Amendment	APP2529510682	Risk Evaluation		000		000015777
Facility Amendment	APP2528810522	Amendment Enrichment		000		000015777
Credit Origination	APP253291249	Proposal Initiation	24-11-08	000		000012758
Credit Origination	APP253291248	Proposal Initiation	24-11-08	000		000012756

2. **Acquire & edit** the required **Review and Recommendation** task.

The **Review and Recommendation - Summary** page is displayed.

Figure 5-2 Customer Summary

Group Concentration Extension Process - GC Review and Recommendation

Customer Summary

NOV 12

Liability summary

Party ID: 000007687  
 Liability expiry date: September 30, 2028  
 Available limit: \$1,000,000.00

Name: NOV 12  
 Next review date: September 30, 2025

Liability number: 00000000000000010110  
 Over All limit: \$1,000,000.00

Facility summary

Liability sanctioned amount: \$1,000,000.00

Collateral Summary

No Collateral found

Project Limit Summary

No data to display.

Covenants

0 Total Covenants

0	0	0	0
0	0	0	0

Conditions

3 Total Conditions

0	3	0	3
0	3	0	3

Financial profile

Show results for: Previous 3 years

Category	FY2025-2024	Variance %	FY2022-2023	Variance %	FY2021-2022	Variance %
Year Over Year Growth	No data to display		No data to display		No data to display	
Return On Investment	No data to display		No data to display		No data to display	
Return On Equity	No data to display		No data to display		No data to display	
Return On Asset	No data to display		No data to display		No data to display	

Projections

Show results for: Next 3 years

Category	FY2025-2026	Variance %	FY2026-2027	Variance %	FY2027-2028	Variance %
Year Over Year Growth	No data to display		No data to display		No data to display	
Return On Investment	No data to display		No data to display		No data to display	
Return On Equity	No data to display		No data to display		No data to display	
Return On Asset	No data to display		No data to display		No data to display	

Upcoming events

8-November-2024

No items to display.

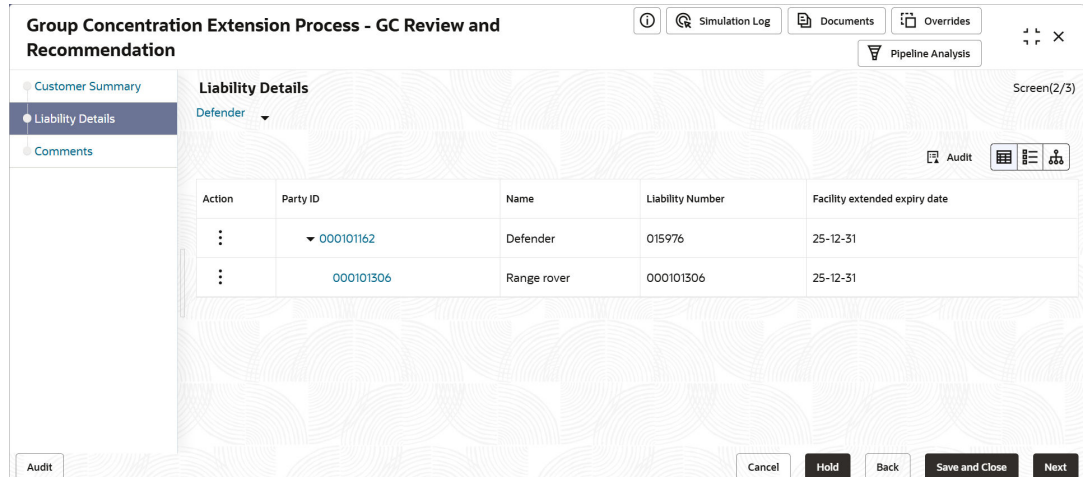
Page 1 (0 of 0 items)

Audit

Cancel Hold Save and Close Next

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

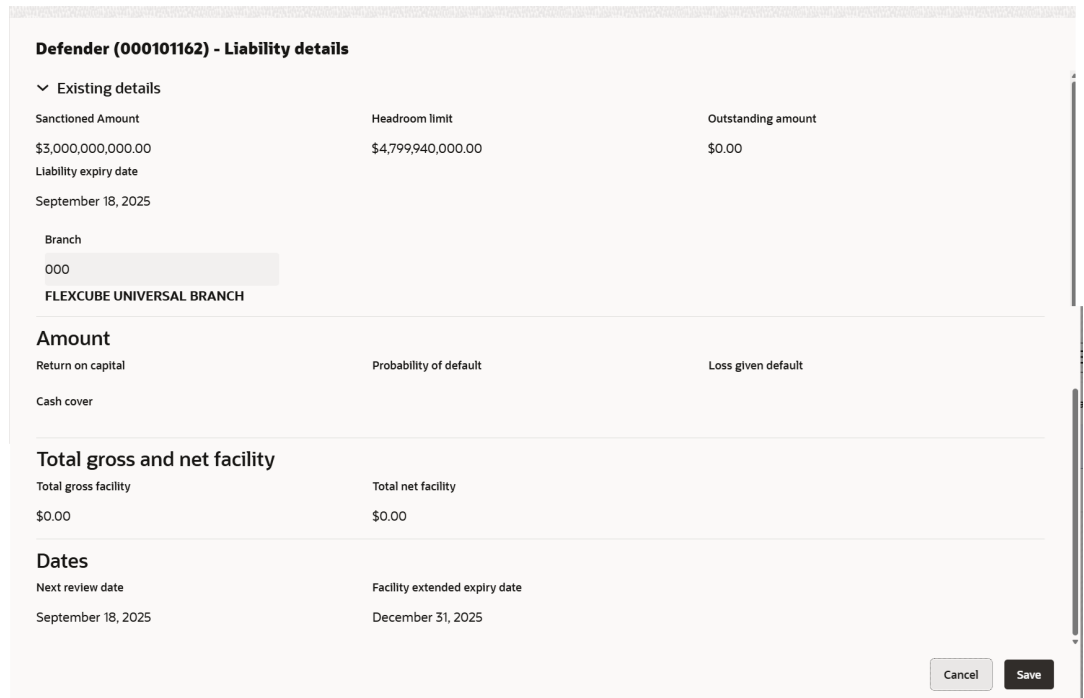
**Figure 5-3 Liability**



- To review and recommend the expiry date, click the Hamburger icon in the corresponding record and select **Edit**.

The **Liability Details** screen displays.

**Figure 5-4 Liability**



**Table 5-1 Liability Details**

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

Table 5-1 (Cont.) Liability Details

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

5. Click **Audit**.

The **Audit** screen displays.

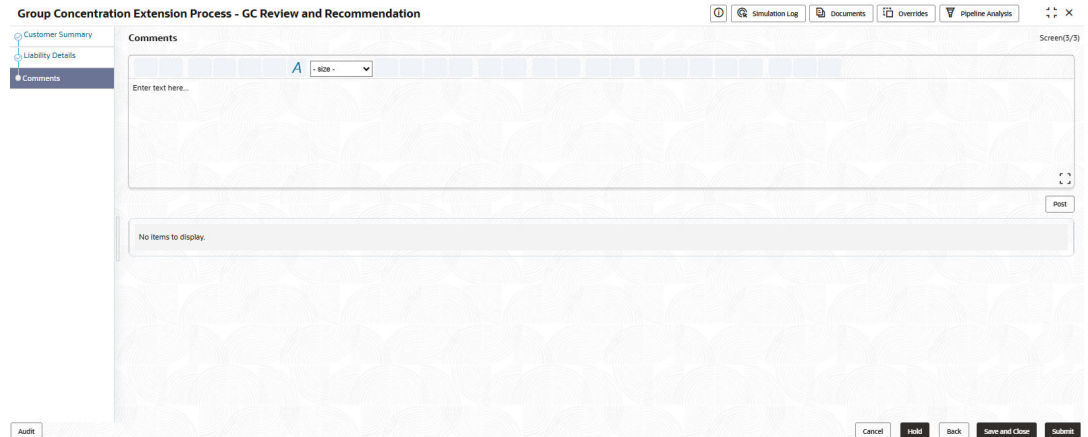
Figure 5-5 Audit

The screenshot shows the 'Audit' screen with a 'Close' button in the top right. Below the title bar, there is a search bar for 'Liability Number' containing the value '016423'. Underneath is an 'Audit History' section with a dropdown menu currently set to 'CFPM\_FA\_CPEX\_INIT'. Below the dropdown is a table with the following data:

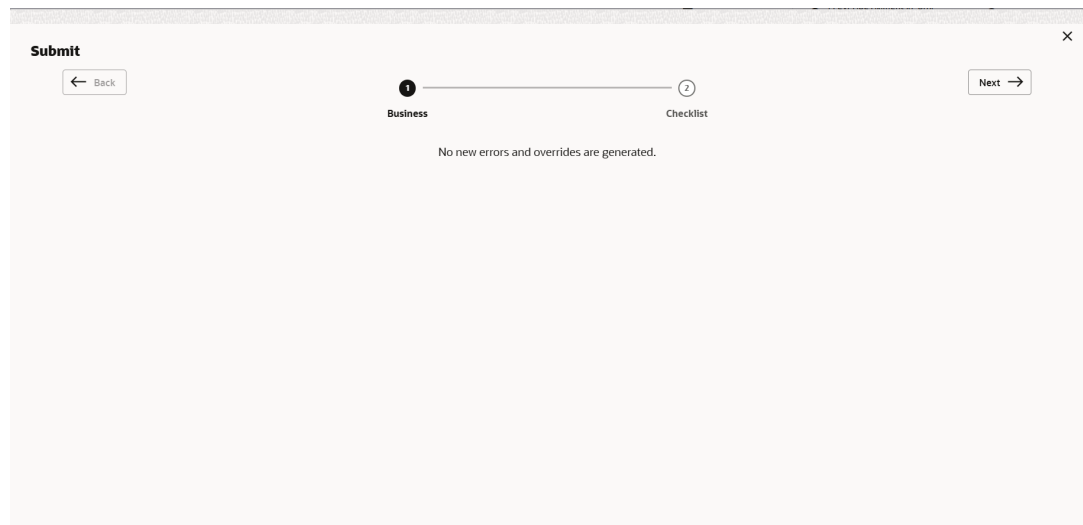
Field Name	updatedUTC	Status
CFPM_FA_CPEX_INIT 1	2025-11-25 16:31:16	MODIFIED
CFPM_FA_CPEX_ENRIC 1	2025-11-25 17:47:49	

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

The **Comments** page is displayed.

**Figure 5-6 Comments**

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

**Figure 5-7 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.

9. Click the **Checklist** data segment.

**Figure 5-8 Checklist**

The screenshot shows a 'Submit' window with a progress bar at the top. The progress bar has two steps: 'Business' (step 1, highlighted with a green circle) and 'Checklist' (step 2, highlighted with a black circle). Below the progress bar, there is a 'Back' button on the left and a 'Next' button on the right. The main content area displays 'No items to display.' and a pagination control showing 'Page 1 (0 of 0 items)' with navigation arrows and a '1' in a box. At the bottom right, there is a dropdown menu labeled 'Outcome' with a 'Required' label below it, and a 'Submit' button.

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

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

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

If the **Outcome** is selected as **Reject**, the extension application is rejected.

# 6

## Extension Approval

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

In this stage, the Approver can view requested, proposed and approved expiry dates for the group concentration limit and take necessary actions such as Approve or Reject the extension application.

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

The **Free Tasks** page is displayed.

**Figure 6-1 Free Tasks**

<input type="checkbox"/>	Acquire and Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Reference Number	Customer Number
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Group Concentration ...	APP2532911279	APP2532911279	Group Concentration Prop...	25-11-25	000(FLEXCUB...		000007687
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Credit Origination	APP2532911280	APP2532911280	Proposal Initiation	24-11-08	000		000012776
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Credit Origination	APP2532911278	APP2532911278	Proposal Initiation	24-11-08	000		000012774
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Credit Origination	APP2532911277	APP2532911277	Proposal Initiation	24-11-08	000		000012772
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Credit Origination	APP2532911275	APP2532911275	Proposal Initiation	24-11-08	000		000012770
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Credit Origination	APP2532911274	APP2532911274	Proposal Initiation	24-11-08	000		000012768
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Credit Origination	APP2532911272	APP2532911272	Proposal Initiation	24-11-08	000		000012766
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Credit Origination	APP2532911270	APP2532911270	Proposal Initiation	24-11-08	000		000012764
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Credit Origination	APP2532911269	APP2532911269	Proposal Initiation	24-11-08	000		000012762
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Credit Origination	APP2532911268	APP2532911268	Proposal Initiation	24-11-08	000		000012760
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	FI Extension Process	APP2532911260	APP2532911260	Extension Proposal Approval	25-11-25	000		230954445
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Facility Amendment	APP2529510682	APP2529510682	Credit Evaluation		000		000015777
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Facility Amendment	APP2529510682	APP2529510682	Legal Evaluation		000		000015777
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Facility Amendment	APP2529510682	APP2529510682	Risk Evaluation		000		000015777
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Facility Amendment	APP2528810522	APP2528810522	Amendment Enrichment		000		000015777
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Credit Origination	APP2532911249	APP2532911249	Proposal Initiation	24-11-08	000		000012758
<input type="checkbox"/>	<a href="#">Acquire and Edit</a>	Low	Credit Origination	APP2532911248	APP2532911248	Proposal Initiation	24-11-08	000		000012756

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

Figure 6-2 Customer Summary

**Group Concentration Extension Process - Group Concentration Proposal Approval**

Customer Summary NOV 12

Party ID: 000007687  
 Liability expiry date: September 30, 2028  
 Available limit: \$1,000,000.00  
 Name: NOV 12  
 Next review date: September 30, 2025  
 Liability number: 0000000000000001310  
 Over All limit: \$1,000,000.00

**Facility summary**

Liability sanctioned amount: \$1,000,000.00

**Collateral Summary**  
No Collateral found

**Project Limit Summary**  
No data to display.

**Covenants** (Total Covenants: 0) | **Conditions** (Total Conditions: 3)

Total Covenants: 0				Total Conditions: 3			
Fin. Ratio	Facility Max	Financial	Non-Financial	Facility	Pre-disbursement	Post-disbursement	Post-disbursement
0	0	0	0	0	3	0	3
0 Newly Added	0 Financial	0 Non Financial	0	0 Newly added	0 Pre-disbursement	0 Post-disbursement	0
0 Complied	0 Financial	0 Non Financial	0	0 Met	0 Pre-disbursement	0 Post-disbursement	0
0 Breached	0 Financial	0 Non Financial	0	0 Breached	0 Pre-disbursement	0 Post-disbursement	0

**Financial profile** (View all)

Show results for: Previous 3 years

Category	FY2025-2024	Variance %	FY2022-2023	Variance %	FY2021-2022	Variance %
No data to display.						
Year Over Year Growth	Return On Investment		Return On Equity		Return On Asset	
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.						
Year Over Year Growth	Return On Investment		Return On Equity		Return On Asset	
No data to display.						

**Upcoming events** (View all)

8-November-2024

No items to display.

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

Audit | Cancel | Hold | Save and Close | Next

**Note**

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

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

**Figure 6-3 Liability**

Group Concentration Extension Process - Group Concentration Proposal Approval

Simulation Log Documents Overrides

Screen(2/3)

Customer Summary Liability Details Defender

Comments Audit

Action	Party ID	Name	Liability Number	Facility extended expiry date
⋮	000101162	Defender	015976	25-12-31
⋮	000101306	Range rover	000101306	25-12-31

Audit Cancel Hold Back Save and Close Next

- 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.
- To modify the liability expiry date, click the Hamburger icon in the corresponding record and select **Edit**. The **Liability Details** window is displayed.

The **Liability Details** screen displays.

Figure 6-4 Liability

**Defender (000101162) - Liability details**

Existing details

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

Branch

000

FLEXCUBE UNIVERSAL BRANCH

**Amount**

Return on capital	Probability of default	Loss given default
Cash cover		

**Total gross and net facility**

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

**Dates**

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

Cancel Save

Table 6-1 Liability Details

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

In the **Dates** section:

**Table 6-2 Liability Details - Dates**

Fields	Description
<b>Approved Expiry Date</b>	Modify the <b>Approved Expiry Date</b> .
<b>Save</b>	Click <b>Save</b> . The approved liability details are displayed in the Liability Details page.

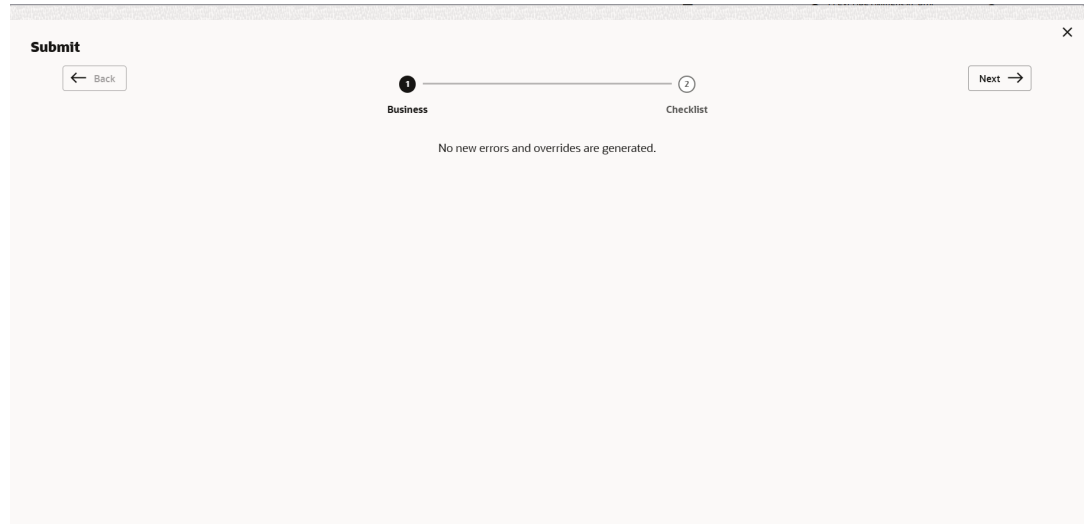
- Click **Audit**.  
The **Audit** screen displays.

**Figure 6-5 Audit**

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

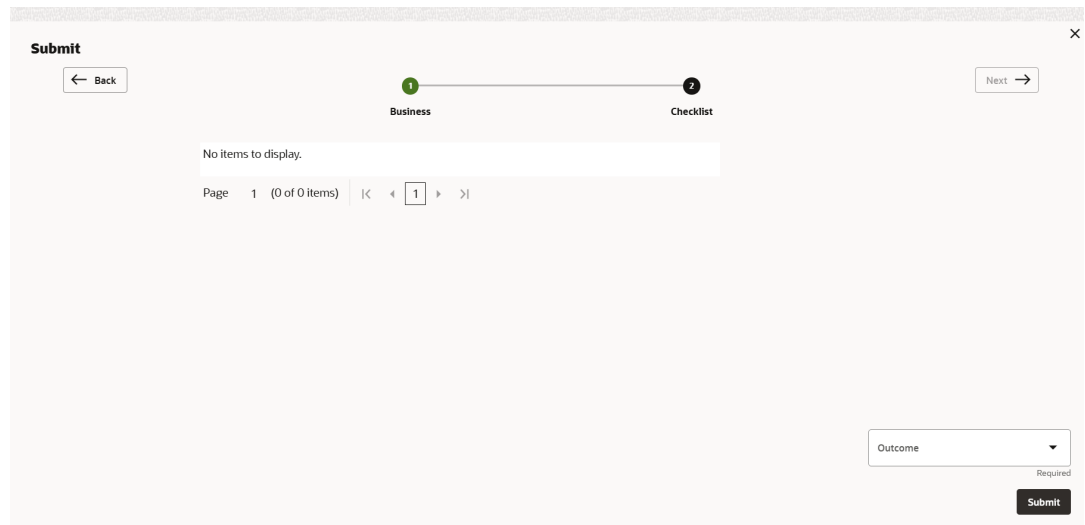
**Figure 6-6 Comments**

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

**Figure 6-7 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.

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

**Figure 6-8 Checklist**

11. Select the required **Outcome**. The options available are **Approve** and **Reject**.
12. Click **Submit**.

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

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

# 7

## Extension Documentation

This topic provides systematic instructions about the Extension Documentation in the Group Concentration Extension Process.

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

### Note

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

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

The **Free Task** page is displayed.

**Figure 7-1 Free Tasks**

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Reference Number	Customer Number
Group Concentration Prop...	APP253291279	APP253291279	Group Concentration Prop...	25-11-25	000(FLEXCUB...		000007687
Credit Origination	APP253291280	APP253291280	Proposal Initiation	24-11-08	000		000012776
Credit Origination	APP253291278	APP253291278	Proposal Initiation	24-11-08	000		000012774
Credit Origination	APP253291277	APP253291277	Proposal Initiation	24-11-08	000		000012772
Credit Origination	APP253291275	APP253291275	Proposal Initiation	24-11-08	000		000012770
Credit Origination	APP253291274	APP253291274	Proposal Initiation	24-11-08	000		000012768
Credit Origination	APP253291272	APP253291272	Proposal Initiation	24-11-08	000		000012766
Credit Origination	APP253291270	APP253291270	Proposal Initiation	24-11-08	000		000012764
Credit Origination	APP253291269	APP253291269	Proposal Initiation	24-11-08	000		000012762
Credit Origination	APP253291268	APP253291268	Proposal Initiation	24-11-08	000		000012760
FI Extension Process	APP253291260	APP253291260	Extension Proposal Approval	25-11-25	000		230954445
Facility Amendment	APP2529510682	APP2529510682	Credit Evaluation		000		00001577
Facility Amendment	APP2529510682	APP2529510682	Legal Evaluation		000		00001577
Facility Amendment	APP2529510682	APP2529510682	Risk Evaluation		000		00001577
Facility Amendment	APP2528810522	APP2528810522	Amendment Enrichment		000		00001577
Credit Origination	APP253291249	APP253291249	Proposal Initiation	24-11-08	000		000012758
Credit Origination	APP253291248	APP253291248	Proposal Initiation	24-11-08	000		000012756

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

The **Group Concentration Documentation - Customer Summary** screen is displayed.

Figure 7-2 Customer Summary

**Group Concentration Extension Process - Group Concentration Documentation**

Customer Summary

NOV 12

Liability summary

Party ID: 000007687  
 Liability expiry date: September 30, 2028  
 Available limit: \$1,000,000.00

Name: NOV 12  
 Next review date: September 30, 2025

Liability number: 00000000000000001310  
 OverAll limit: \$1,000,000.00

Facility summary

Liability sanctioned amount  
 \$1,000,000.00

Collateral Summary

No Collateral found

Covenants

0 Total Covenants

0 Entry Wtd, 0 Facility Wtd, 0 Financial, 0 Non Financial

Conditions

0 Total Conditions

0 Entry, 0 Facility, 0 Pre Disbursement, 0 Post Disbursement

Financial profile

Show results for: Previous 3 years

No data to display.

Projections

Show results for: Next 3 years

No data to display.

Upcoming events

8-November-2024

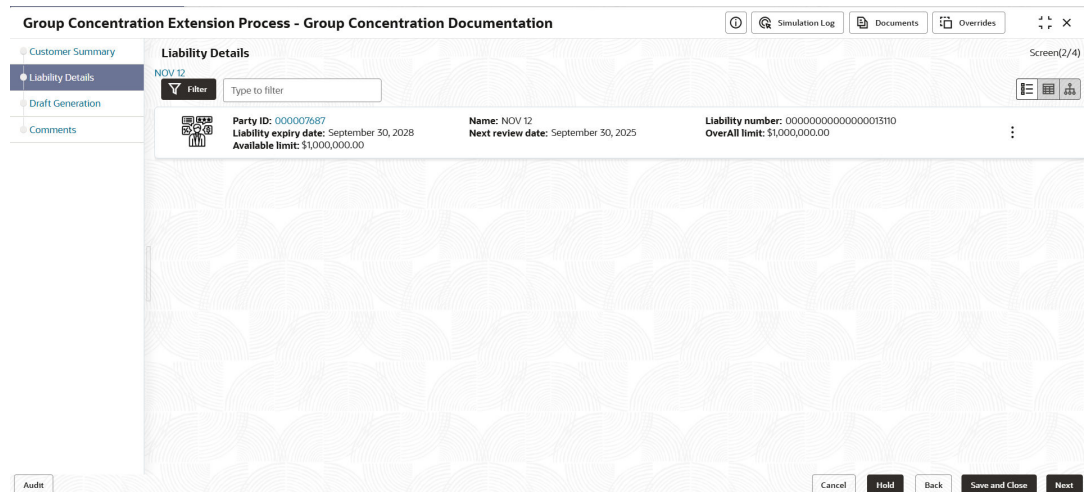
No items to display.

Page 1 (0 of 0 items)

Audit Cancel Hold Save and Close Next

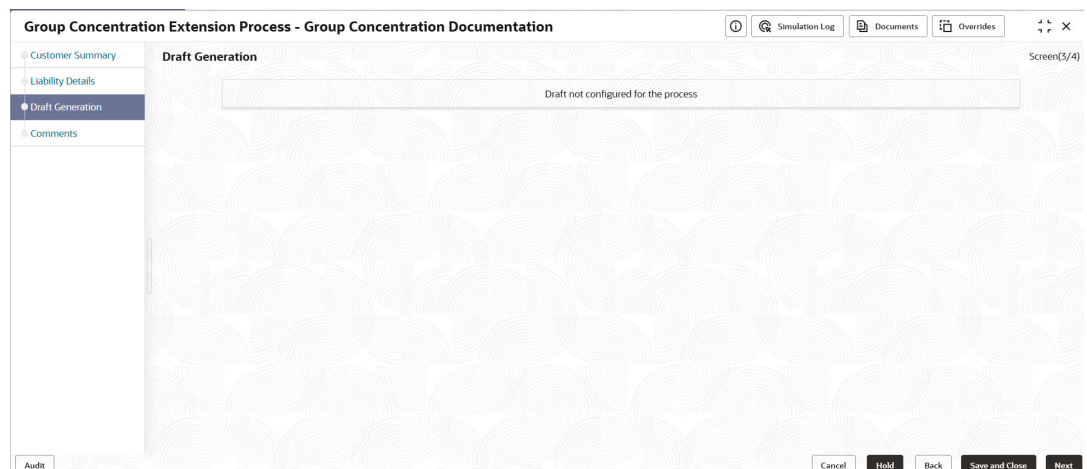
- View the **Customer Summary** and click **Next**.  
 The **Liability Details** page is displayed.

Figure 7-3 Liability Details

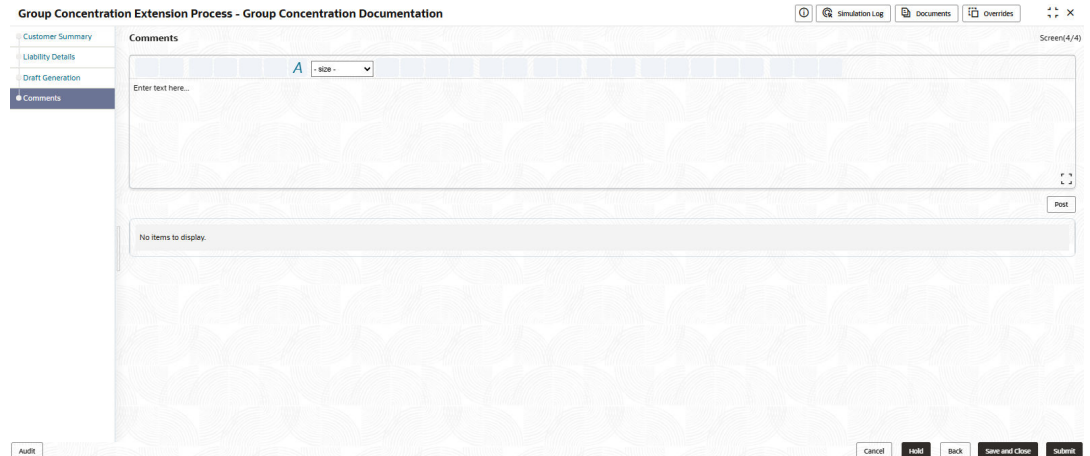


4. To go to the next page, Click **Next**.  
The **Draft Generation** page is displayed.

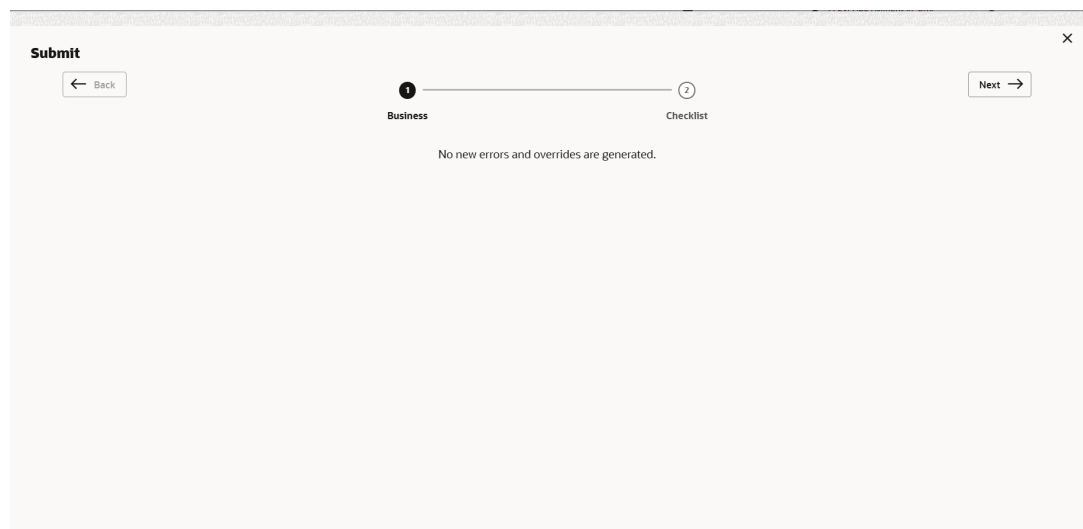
Figure 7-4 Draft Generation



5. Click the Generate icon next to the search icon. Draft document will be generated.
6. Click the Download icon next to the search icon. Draft document will be downloaded.
7. To go to the next page, click **Next**. The **Comments** page is displayed.

**Figure 7-5 Comments**

8. **Post** comments for the Documentation stage, if required. Posted comment is displayed below the **Comments** box.
9. To submit the documentation task, click **Submit**. The **Policy Exception** Summary window is displayed.

**Figure 7-6 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 7-7 Checklist**

**Submit** [Close]

← Back

1 Business 2 Checklist

Next →

No items to display.

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

Outcome  Required

Submit

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

# 8

## Handoff

This topic describes information about the Handoff stage in the Group Concentration Extension Process.

The Group Concentration Extension 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.

# 9

## Handoff - Manual Retry

This topic provides systematic instructions about the Handoff - Manual Retry of the Group Concentration Extension Process.

In this stage, the user can manually retry handoff for the failed extension 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 9-1 Free Tasks**

Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Reference Number	Customer Number
Group Concentration Prop...	APP253291279	APP253291279	Group Concentration Prop...	25-11-25	000(FLEXCUB...		000007687
Credit Origination	APP253291280	APP253291280	Proposal Initiation	24-11-08	000		000012776
Credit Origination	APP253291278	APP253291278	Proposal Initiation	24-11-08	000		000012774
Credit Origination	APP253291277	APP253291277	Proposal Initiation	24-11-08	000		000012772
Credit Origination	APP253291275	APP253291275	Proposal Initiation	24-11-08	000		000012770
Credit Origination	APP253291274	APP253291274	Proposal Initiation	24-11-08	000		000012768
Credit Origination	APP253291272	APP253291272	Proposal Initiation	24-11-08	000		000012766
Credit Origination	APP253291270	APP253291270	Proposal Initiation	24-11-08	000		000012764
Credit Origination	APP253291269	APP253291269	Proposal Initiation	24-11-08	000		000012762
Credit Origination	APP253291268	APP253291268	Proposal Initiation	24-11-08	000		000012760
FI Extension Process	APP253291260	APP253291260	Extension Proposal Approval	25-11-25	000		230954445
Facility Amendment	APP2529510682	APP2529510682	Credit Evaluation		000		000015777
Facility Amendment	APP2529510682	APP2529510682	Legal Evaluation		000		000015777
Facility Amendment	APP2529510682	APP2529510682	Risk Evaluation		000		000015777
Facility Amendment	APP2528810522	APP2528810522	Amendment Enrichment		000		000015777
Credit Origination	APP253291249	APP253291249	Proposal Initiation	24-11-08	000		000012758
Credit Origination	APP253291248	APP253291248	Proposal Initiation	24-11-08	000		000012756

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

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

Figure 9-2 Customer Summary

Manual Retry

Summary

ACME IN

Customer Information

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

Customer ID: PTY212094304

Register No: [icon]

Legal Status: Pvt Ltd

Liability Amount: [icon]

Is KYC Compliant: No

Share Holders: 0

Contractors: 0

Guarantors: 0

Bankers: 0

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
No data to display.			

Financial Profile

Show results for: Previous 3 years

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

Projections

Show results for: Next 3 years

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

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Hold Back Next Save & Close Cancel

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

**Figure 9-3 Liability Details**

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

**Figure 9-4 Comments**

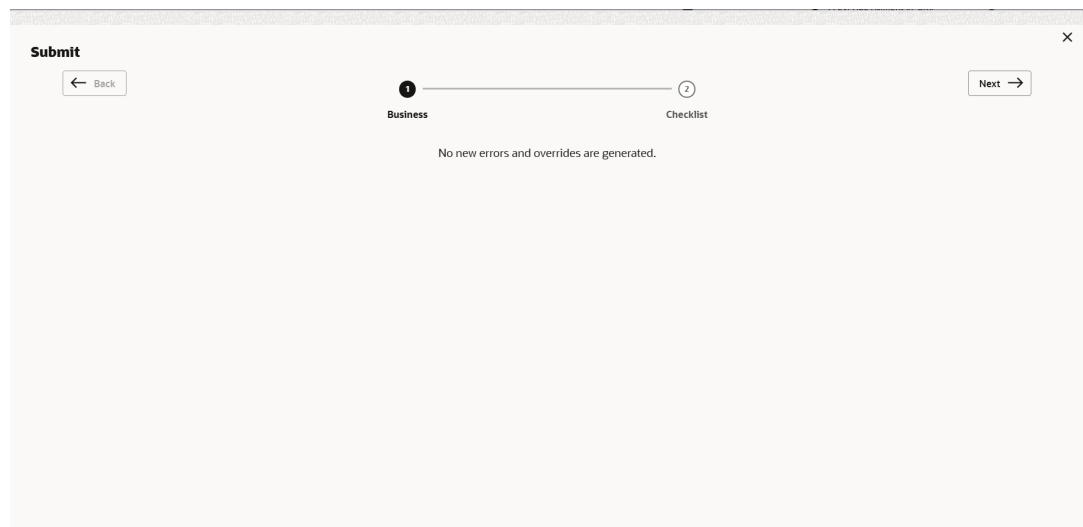
6. Type the necessary comments for Handoff - Manual Retry stage in the text box.  
For information on fields in the **Comments** page, refer the below table.

**Table 9-1 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> .
<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.

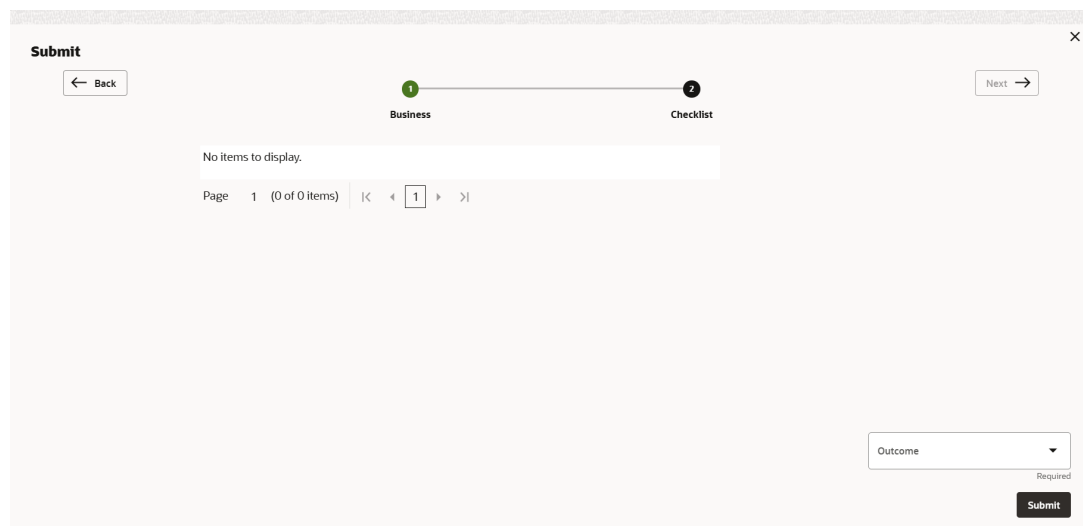
**Figure 9-5 Business**



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 9-6 Checklist**



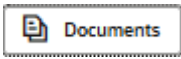
8. Select the **Outcome** as **Proceed**.
9. Click **Submit**. The extension application will be handed off to the Back Office System (OBELCM).

# 10

## Document Upload and Checklist

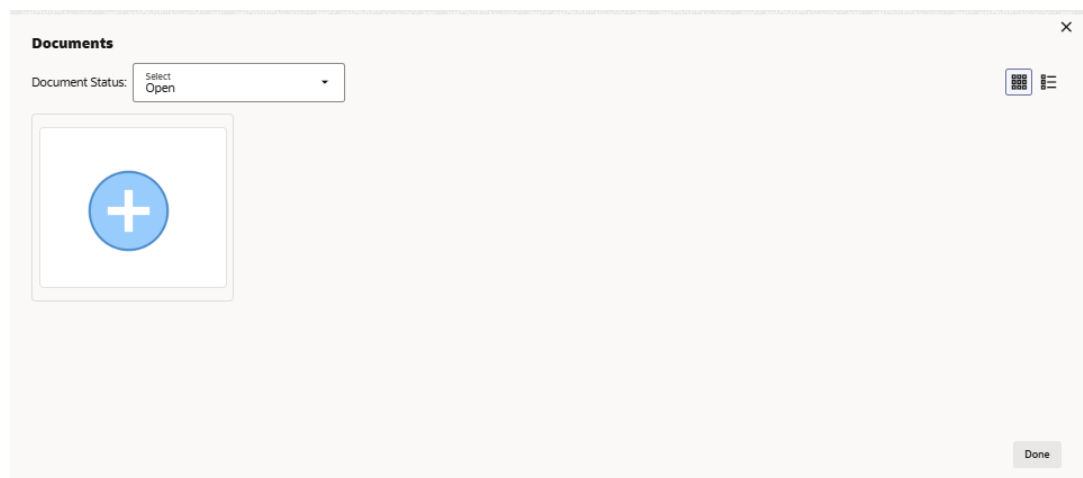
This topic provides systematic instructions about the Document Upload and Checklist stage in the Group Concentration Extension Process.

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 Extension process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the application. Documents added for the extension process can be removed whenever the document becomes invalid.

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

The **Documents** window is displayed.

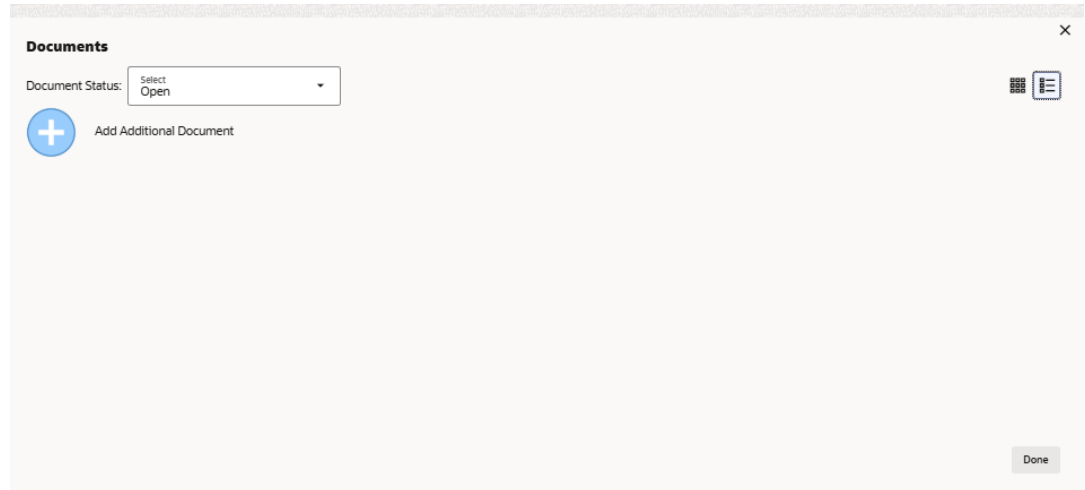
**Figure 10-1 Documents**



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 10-2 Documents**

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

**Figure 10-3 Document Details**

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

Table 10-1 Document Details

Fields	Description
<b>Document Type</b> and <b>Document Code</b>	Select the <b>Document Type</b> and <b>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.

- Click **Upload**.

The **Checklist** screen is displayed.

Figure 10-4 Checklist

Checklist

Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

\* Outcome Proceed Submit

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

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## 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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