

Oracle® Banking Credit Facilities Process Management Post Sanction Process User Guide



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Purpose

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

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.

Acronyms and Abbreviations

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

Table Acronyms and Abbreviations

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

Basic Actions

Table Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .

Table (Cont.) Basic Actions

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

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](#).

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

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Related Resources

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

- End user license agreement.
- Oracle Banking Enterprise Limits and Collateral Management User Manuals.

Icons

The following icons are used in the screens.

Table Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize

Table (Cont.) 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
	Grid view
	List view
	Refresh

Table (Cont.) Icons - Common

Symbol/Icon	Function
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table Symbols and Icons - Audit Details

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

Table (Cont.) Symbols and Icons - Audit Details

Symbol/Icon	Function
	Authorized or Open status

Table Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

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

About Post Sanction Process

In **OBCFPM**, the Post Sanction Process run manually to complete the post approval and pre disbursement activities as stipulated during the approval of the credit process.

For existing customers, the PSN process must be initiated in the following scenarios:

- New credit proposal
- Amendment to existing proposal

Facility can be released partially or completely based on the requirement. Once the application is created, the same must go through different stages for approval from different teams.

The Post Sanction process explained in this user manual is a model flow. Banks can configure the data segments to appear in various stages of the process flow based on their requirement as part of implementation. The stages available in the Post Sanction Process are:

- Docket Generation
- Document Execution
- Business Head Review
- Document Officer Review
- Legal Check (Optional)
- Final Check
- Limit Activation

The process and functionalities are same with the difference being the entity type.

2

Docket Generation

This topic provides the systematic instructions about Docket Generation.

This stage acts as the initiation stage for the Post Sanction process where the Document Officer must upload the necessary customer documents for evaluation and mark the facility for release with the Credit Proposal application details as gold copy.

The following table provides a high level overview about the Docket Generation stage in post sanction process.

Table 2-1 Docket Generation Information and Activities

Information available for user	Activities that can be performed by user
• Latest approved Credit Proposal (Gold copy) • Approved facility amount • Released facility amount	• Select Group for which PSN to be initiated • Initiate PSN

1. On Home screen, click **Credit Facilities**. Under credit facilities, click **My Portfolio**.
The **My Portfolio** screen is displayed.

Figure 2-1 My Portfolio

My Portfolio					
Type to filter					
+ New proposal					
Customer	Customer ID	Amount sanctioned	Balance available	Earmarked	Annual review date
▶ psn party 09	PTY2022A09	\$100,000.00	\$100,000.00	NA	
▶ psn party 06	PTY2022A06	\$100,000.00	\$100,000.00	NA	April 1, 2023

2. Click **Triangle** icon and expand the required customer.

Figure 2-2 My Portfolio - Expanded View

My Portfolio

Type to filter New proposal

Customer	Customer ID	Amount sanctioned	Balance available	Earmarked	Annual review date
▶ psn party 09	PTY2022A09	\$100,000.00	\$100,000.00	NA	
▼ psn party 06	PTY2022A06	\$100,000.00	\$100,000.00	NA	April 1, 2023

Initiate process

Entities
1

Funded
\$0.00 \$0.00

Non funded
\$0.00 \$0.00

Ratings
No items to display.

Upcoming events
Upcoming events
No items to display.

Financial info
No items to display. [View all](#)

WIP applications
[CP applications](#)
[GC applications](#)
[Collateral applications](#)

Figure 2-3 My Portfolio - Expanded View

My Portfolio

Type to filter New proposal

Customer	Customer ID	Amount sanctioned	Balance available	Earmarked	Annual review date
▶ psn party 09	PTY2022A09	\$100,000.00	\$100,000.00	NA	
▼ psn party 06	PTY2022A06	\$100,000.00	\$100,000.00	NA	April 1, 2023

Initiate process

Entities
1

Funded
\$0.00 \$0.00

Non funded
\$0.00

Ratings
No items to display.

Upcoming events
Upcoming events
No items to display.

Financial info
No items to display. [View all](#)

WIP applications
[CP applications](#)
[GC applications](#)
[Collateral applications](#)

Initiate amendment
 Initiate PSN
 Initiate closure
 Initiate terms and conditions compliance
 Initiate GC amendment
 Initiate GC extension
 Initiate facility review
 Initiate SF credit process
 Initiate credit extension process

- Click on **Initiate PSN** to Initiate the PSN task and the **Docket Generation - Summary** screen is directly displayed.

The **Party Selection** screen displays.

Figure 2-4 Party Selection

The screenshot shows a web application window titled "Initiate PSN". It features a "Filter" button and a table with the following columns: Action, Party ID, Party Name, No of Entities, Approved Facility Amount, Released Facility Amount, Collateral Value, and Collateral Held Value. A single row is visible with the following data: Action (a dropdown menu), Party ID (PTY2022A06), Party Name (psn party 06), No of Entities (1), Approved Facility Amount (\$100,000.00), Released Facility Amount (\$0.00), Collateral Value, and Collateral Held Value. The dropdown menu is open, showing two options: "Initiate PSN" and "WIP PSN".

Action	Party ID	Party Name	No of Entities	Approved Facility Amount	Released Facility Amount	Collateral Value	Collateral Held Value
⋮ Initiate PSN WIP PSN	PTY2022A06	psn party 06	1	\$100,000.00	\$0.00		

- [Summary](#)
This topic provide systematic instructions about the summary in docket genegartion.
- [Write Up](#)
This topic provides systematic instructions about the write up in docket genegartion.
- [Limit Configuration](#)
This topic provides systematic instructions about Limit Configuration.
- [Comments](#)
This topic provides systematic instructions about comments.

2.1 Summary

This topic provide systematic instructions about the summary in docket genegartion.

The **Summary** screen displays the following information based on the data captured in the credit proposal / amendment process:

- Party Information
- Facility Summary
- Group Entities
- Pricing
- Groupwise Exposure Details
- Covenants
- Terms and Conditions
- Financial Profile
- Projections
- Connected Parties
- WIP Applications
- Project Limit Summary

Figure 2-5 Summary

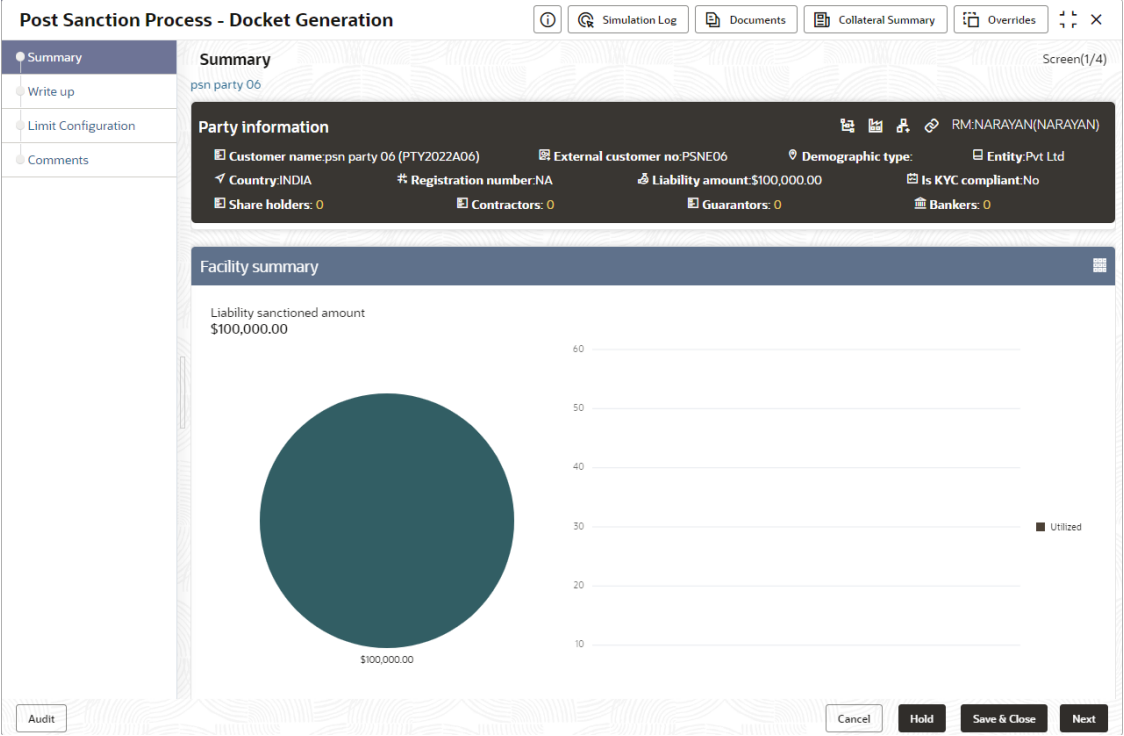


Figure 2-6 Summary

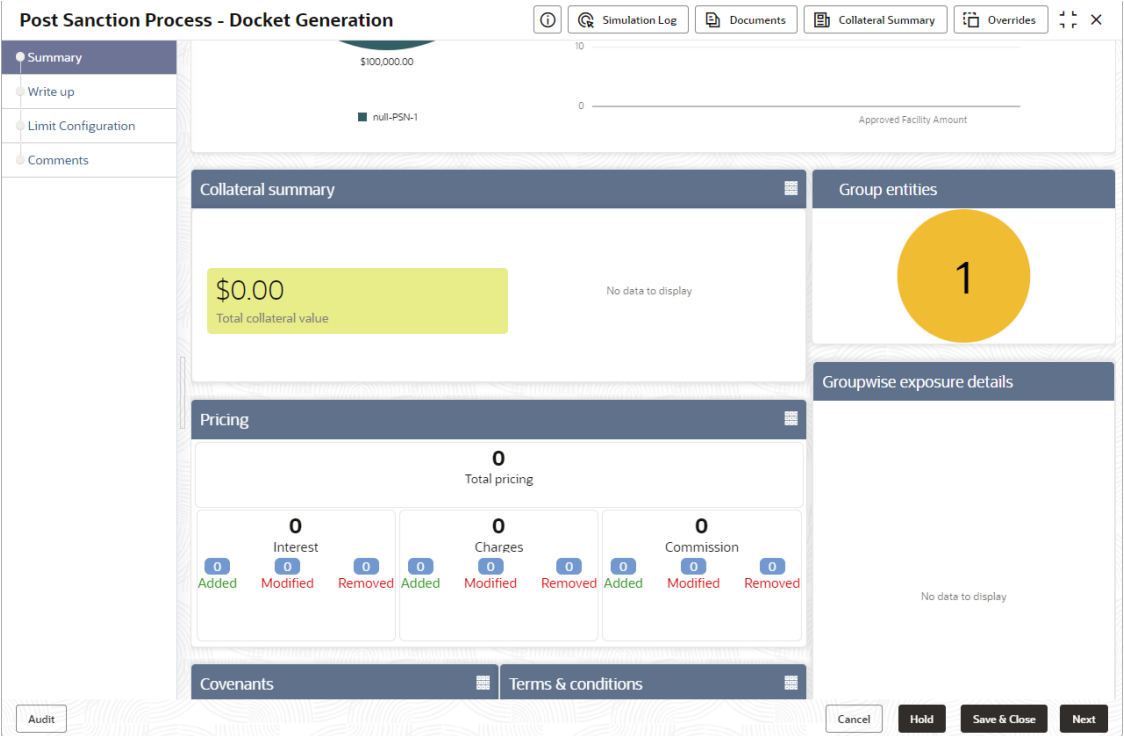


Figure 2-7 Summary

Post Sanction Process - Docket Generation

Summary | Write up | Limit Configuration | Comments

Covenants

0 Total Covenants

0 Entity Wise **0** Facility Wise **0** Financial **0** Non Financial

0 Newly Added **0** Financial **0** Non Financial

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

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

Terms & conditions

0 Total terms & conditions

0 Entity **0** Facility **0** Pre disbursement **0** Post disbursement

0 Newly added **0** Pre disbursement **0** Post disbursement

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

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

Financial profile [View all](#)

Show results for: Previous 3 years

Category	2016-2017	Variance %	2017-2018	Variance %	2018-2019
No data to display.					

Projections [View all](#)

Audit

Cancel Hold Save & Close Next

Connected parties

Gross facility amount contribution

No data to display

Figure 2-8 Summary

Post Sanction Process - Docket Generation

Summary | Write up | Limit Configuration | Comments

Projections [View all](#)

Show results for: Next 3 years

Category	2019-2020	Variance %	2020-2021	Variance %	2021-2022
No data to display.					

WIP applications [View all](#)

1 CP applications

0 GC applications

0 Collateral applications

0 FI applications

0 Policy applications

3 PSN applications

Project Limit Summary

No data to display.

Audit

Cancel Hold Save & Close Next

For more information, refer **Credit 360** User Guide on actions that can be performed in the **Summary** screen.

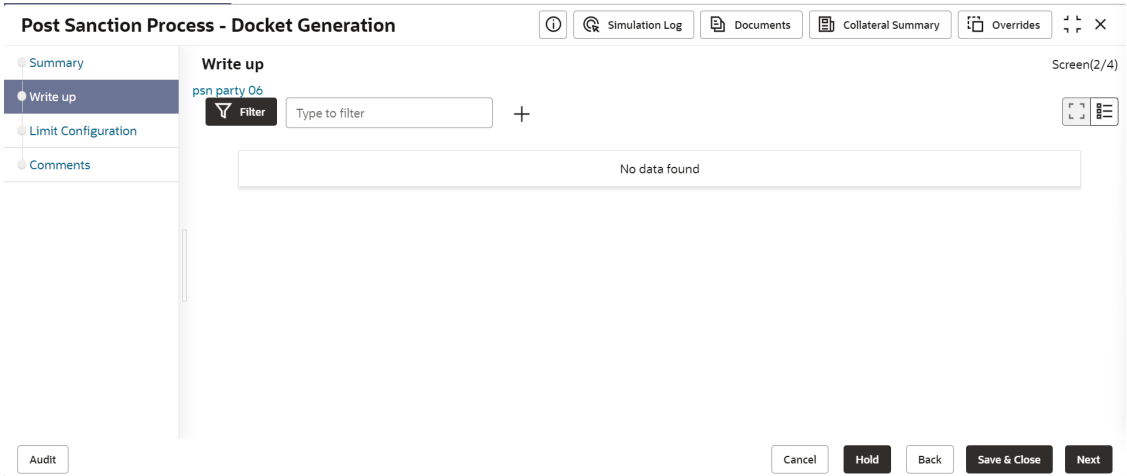
To go to the next screen, click **Next**. The **Write-up** screen is displayed.

2.2 Write Up

This topic provides systematic instructions about the write up in docket genegartion.

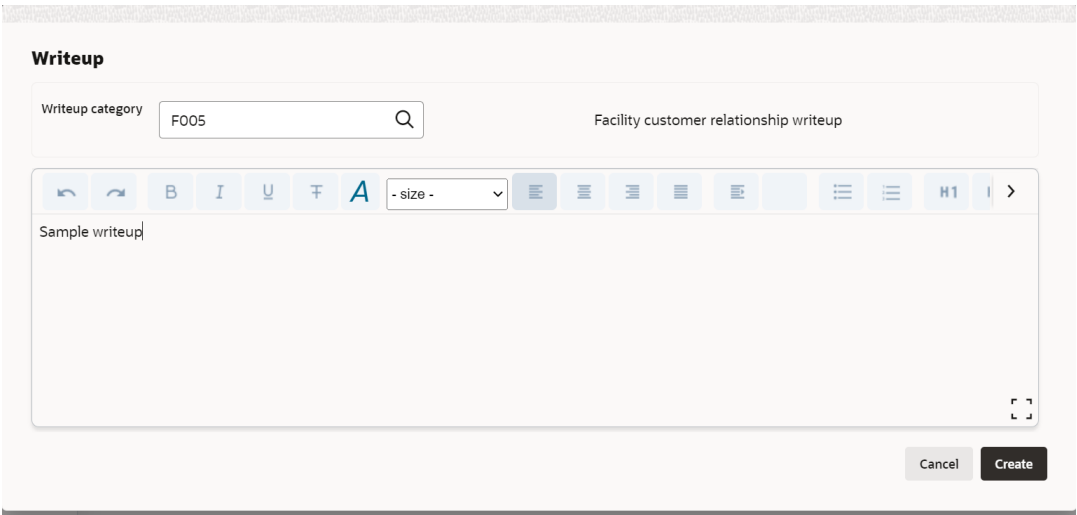
The **Write up** screen is displayed only if it is configured in the Maintenance module. You can add any additional information related to the party or facility in this screen.

Figure 2-9 Write up



1. To add write-up, click **Add** icon. The **Write Up** window appears

Figure 2-10 Write Up



2. Click **Search** icon in **Writeup Category** field. The list of categories maintained in the Maintenance module is displayed in **Writeup Category** window.

Figure 2-11 Writeup Category

Writeup category

Writeup category code:

Writeup category description:

Fetch

Writeup category code	Writeup category description
F005	Facility customer relationship writeup
F001	Credit Memorandum

Page of 1 (1 - 2 of 2 items) | < > 1 >

3. Click on the required category code. Selected code is displayed in **Writeup Category** field
4. Enter the observations in the text box and click **Create**. The observations are added in **Write Up** page as shown below:

Figure 2-12 Write Up

Post Sanction Process - Docket Generation

Write up

psn party 06

Filter: +

Facility customer relationship writeup

Sample writeup

View complete writeup View documents View history

Audit Cancel Hold Back Save & Close Next

5. To change the layout of **Write Up** data segment to the expanded view, click the **Expanded View** icon at the top right corner. The write up is expanded as shown below: Similarly, you can change it to **Tile View** and **Complete View** by clicking layout icon at top right corner.

Figure 2-13 Tile View

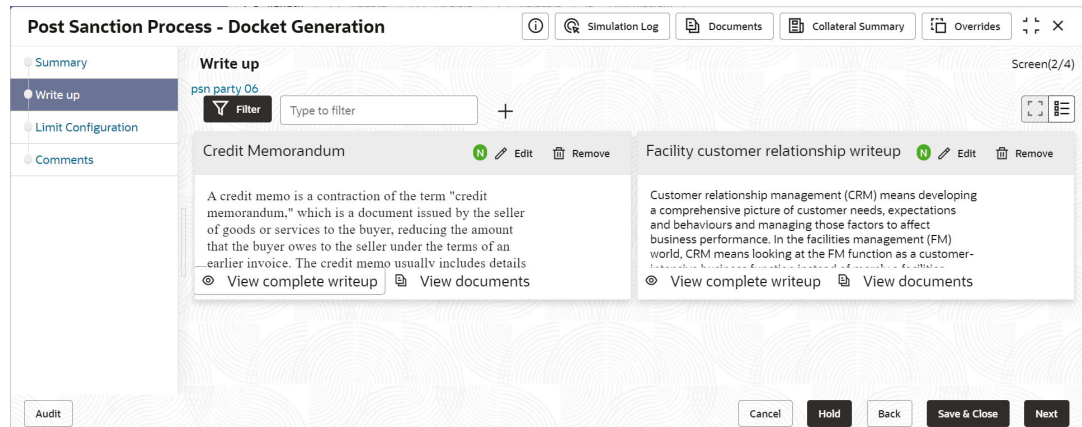
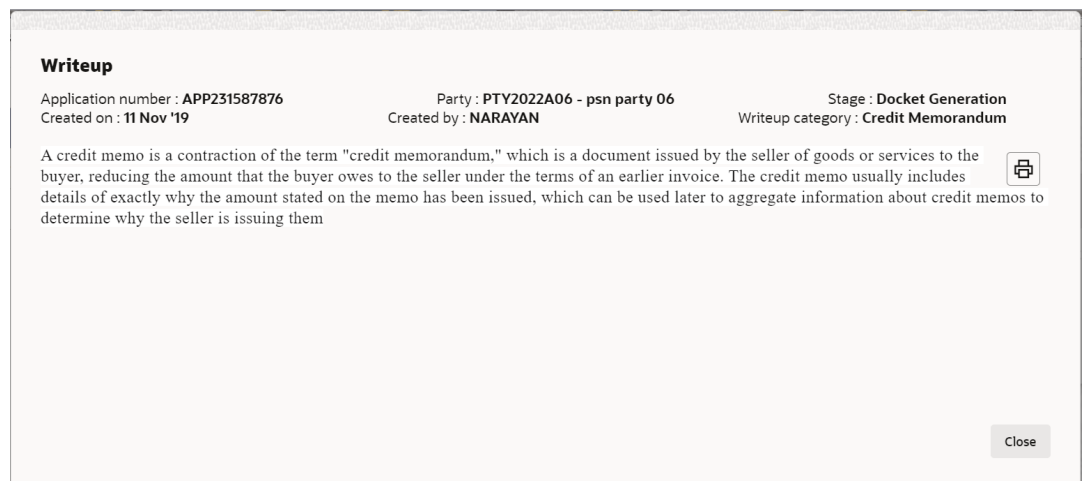


Figure 2-14 Complete View



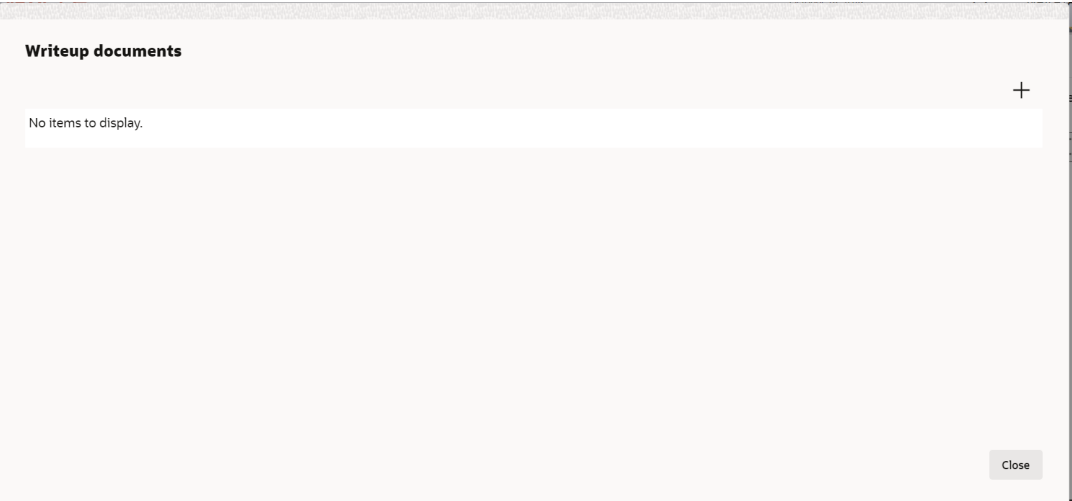
6. To modify the writeup, click **Edit** icon and change the information.
7. To delete the writeup, click **Remove** icon. A confirmation message appears.
8. Click **Yes**.
9. To view the writeup history, click **View History** icon.
10. To print the write up, click **Print** icon.

Note

To print the write up from tile view, click the **View complete writeup** icon and then click the **Print** icon.

11. To attach or view writeup related documents, click **View Documents** icon. The following window appears:

Figure 2-15 Write Up Documents



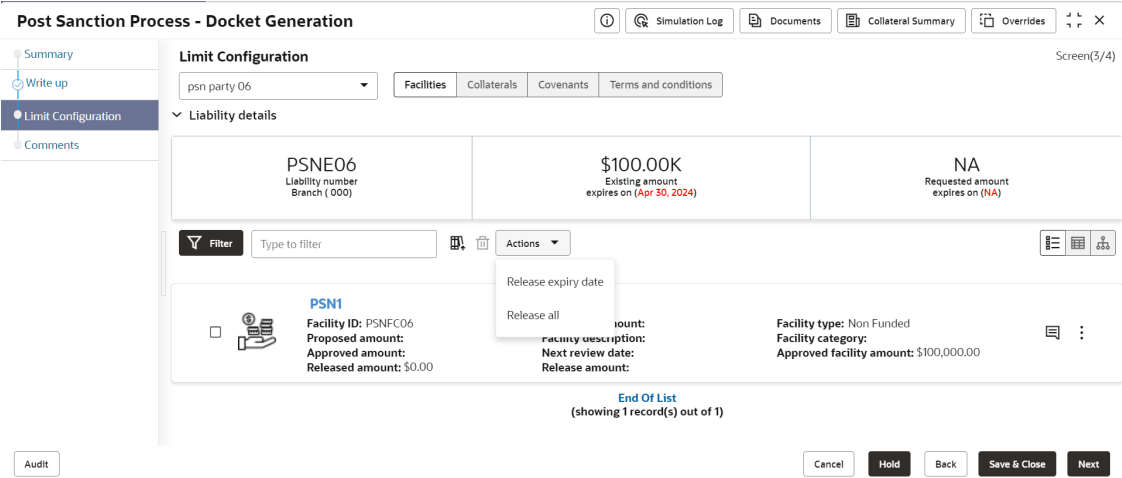
- 12. To add new documents, click **Add New Documents**.
- 13. To exit **Writeup Documents** screen, click **Close**.
- 14. To go to the next page, click **Next**. The **Limit Configuration** page appears.

2.3 Limit Configuration

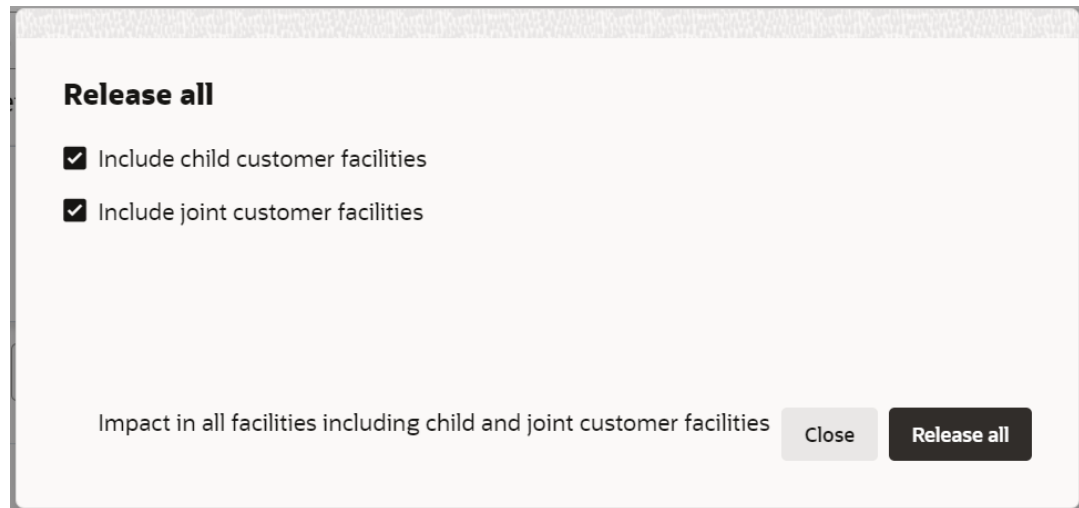
This topic provides systematic instructions about Limit Configuration.

In this screen, the facility amount to be released to the customer must be specified and the documents necessary for the PSN process must be uploaded.

Figure 2-16 Limit Configuration



- 1. To mark all the facilities for release, click **Action** icon and select **Release All**.
The **Release All** screen displays.

Figure 2-17 Release AllThe screenshot shows a dialog box titled "Release all". It contains two checked checkboxes: "Include child customer facilities" and "Include joint customer facilities". At the bottom, there is a text label "Impact in all facilities including child and joint customer facilities" and two buttons: "Close" and "Release all".

Release all

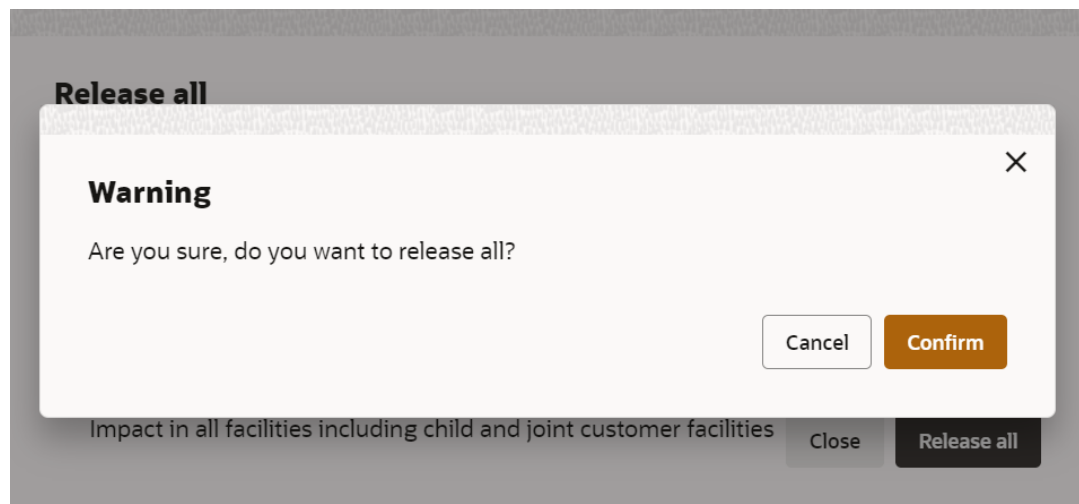
☒ Include child customer facilities

☒ Include joint customer facilities

Impact in all facilities including child and joint customer facilities

Close Release all

2. Select **Include child customer facilities** and **Include joint customer facilities** check boxes, in case you want to mark those facilities as well for release.
3. Click **Release All**. The **Warning** window is displayed.

Figure 2-18 Release All - WarningThe screenshot shows a "Warning" dialog box overlaid on the "Release all" dialog. The "Warning" box has a title bar with a close button (X) and the text "Warning". The main text asks "Are you sure, do you want to release all?". At the bottom are "Cancel" and "Confirm" buttons. The "Release all" dialog is visible in the background.

Release all

Warning

Are you sure, do you want to release all?

Cancel Confirm

Impact in all facilities including child and joint customer facilities

Close Release all

Click **Confirm** to release all the selected facilities.

Facilities will be marked for release with release amount as full amount.

Figure 2-19 Limit Configuration - Release All

Post Sanction Process - Docket Generation

Simulation Log Documents Success
All applicable facilities are marked for release

Limit Configuration

psn party 06 Facilities Collaterals Covenants Terms and conditions

Liability details

PSNE06 Liability number Branch (000)	\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)
---	---	---

Filter Type to filter Actions

☐	PSN1 RELEASE Facility ID: PSNFC06 Proposed amount: Approved amount: Released amount: \$0.00	Requested amount: Facility description: Next review date: Release amount: \$100,000.00	Facility type: Non Funded Facility category: Approved facility amount: \$100,000.00
--------------------------	---	---	---

End Of List

Audit Cancel Hold Back Save & Close Next

Note

While marking all the facilities for release, the system will validate and skip the facilities that are already marked for release in different WIP PSN application.

Release All option appears in all the stages, only if it is configured in Business Process configuration.

- To mark all the facilities for release expiry date, click **Action** icon and select **Release Expiry Date**.

Figure 2-20 Release Expiry Date

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides Screen(3/4)

Limit Configuration

psn party 06 Facilities Collaterals Covenants Terms and conditions

Liability details

PSNE06 Liability number Branch (000)	\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)
---	---	---

Filter Type to filter Actions

☐	PSN1 Facility ID: PSNFC06 Proposed amount: Approved amount: Released amount: \$0.00	Requested amount: Facility description: Next review date: Release amount:	Facility type: Non Funded Facility category: Approved facility amount: \$100,000.00
--------------------------	---	--	---

End Of List
(showing 1 record(s) out of 1)

Audit Cancel Hold Back Save & Close Next

Figure 2-21 Release Expiry Date

The screenshot shows a web form titled "Release expiry date". It contains the following fields and controls:

- Organization name:** psn party 06
- Liability expiry date:** Apr 30, 2024
- Release expiry date:** A date picker field with a calendar icon. Below it, a note reads: "Enter a date between October 28, 2019 and April 30, 2024."
- Include joint customer facilities:** A checked checkbox.
- Include child customer facilities:** A checked checkbox.
- Impact in all facilities including child and joint customer facilities:** A text label.
- Buttons:** "Close" and "Save" buttons at the bottom right.

Enter or select **Release Expiry Date** and Select **Include joint customer facilities** and **Include child customer facilities** check boxes, in case you want to mark those facilities as well for release expiry date.

Click **Save**. The **Warning** window is displayed.

Figure 2-22 Release Expiry Date- Warning

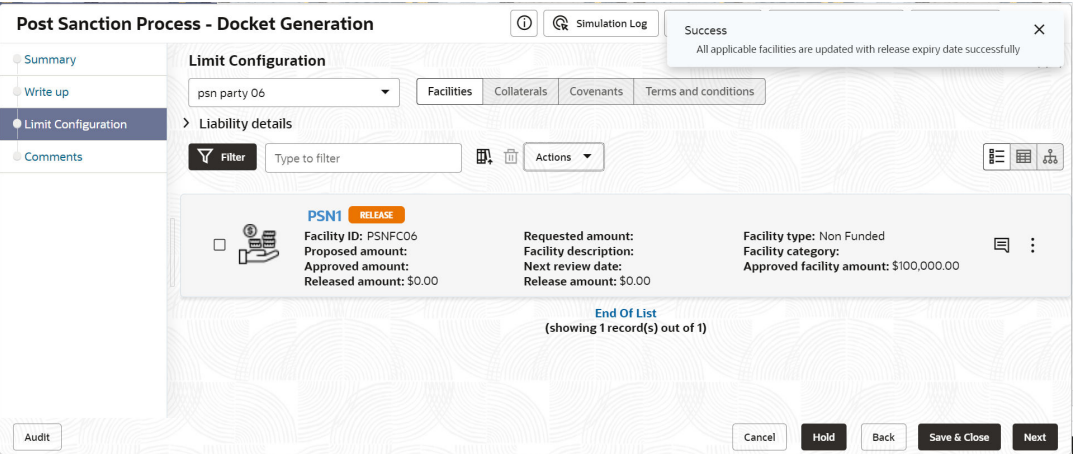
The screenshot shows the same "Release expiry date" configuration window as in Figure 2-21, but with a "Warning" dialog box overlaid in the center. The dialog box contains the following:

- Title:** Warning
- Message:** Are you sure, do you want to proceed with changes?
- Buttons:** "Cancel" and "Confirm" buttons.

The background configuration window is dimmed, showing the same fields and controls as before.

Click **Confirm** to update expiry date for all the selected facilities. All applicable facilities are updated with release expiry date and displayed as below.

Figure 2-23 Limit Configuration - Release Expiry Date Updated



5. To mark a particular facility for release, click **Action** icon in the required facility and select **Edit Facility**.
- The **Facility Details** window auto-populated with the details provided in credit proposal or amendment process is displayed.

Figure 2-24 Edit Facility

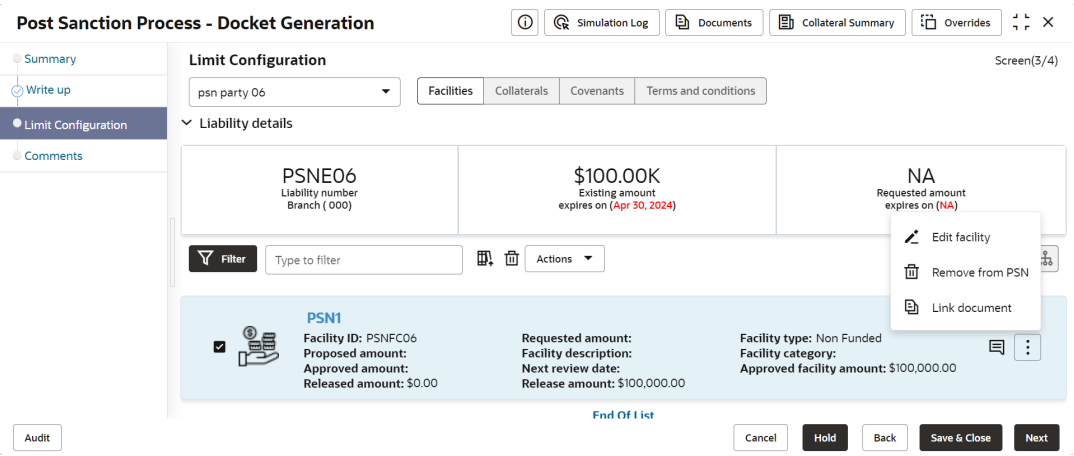


Figure 2-25 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Save

Basic info

Line code

PSN

Line serial number

1

Facility description

Enter facility description

Required

Branch

000

Parent facility ID

Facility type

☐ Funded

☒ Non Funded

☐ Cascade

Facility category

Project id

Commitment status

☐ Committed

☐ Cascade

☒ Uncommitted

Secured?

☐ Cascade

☐ Revaluation required

☐ Rate agreement required

Sanction

Currency

USD

Requested amount

Proposed amount

Approved amount

Sanctioned amount

\$100,000.00

Day light limit

Shadow limit

Effective line amount

Limit amount basis

Save

Cancel

Figure 2-26 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Shadow limit

☐ Shadow limit

Bulk payment

☐ Bulk payment

Effective line amount

\$0.00

Limit amount basis

Internal remarks

Availability

Line start date

May 1, 2021

Line expiry date

May 1, 2025

Renewal date

Auto-renewal

☐

Unadvised

☐

Availability period

(in months)

Release

Release type

☒ Full

☐ Partial

Released amount

\$0.00

Yet to be released amount

\$100,000.00

Release amount

\$100,000.00

Release expiry date

Save

Cancel

Figure 2-27 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Limit review

Next review date Review frequency

Utilization

Available amount	Blocked amount	Utilized amount
\$0.00	\$0.00	\$0.00
Total repaid amount	OSUC amount	Utilization tracking
\$0.00	\$0.00	Local

Exception

Exception transaction amount Netting required ☐ Exception breach percentage

Utilization statistics

Net utilization	Peak utilization	Average utilization
\$0.00	\$0.00	\$0.00

Restrictions

Customer ☐ Allowed ☒ Disallowed

☐ Customer No Customer Name Short Name External Customer No

Save

Cancel

Figure 2-28 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Currency code ☐ **Currency Name**

No data to display.

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

Branch ☐ Allowed ☒ Disallowed

☐ **Branch code** **Branch Name**

No data to display.

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

Product ☐ Allowed ☒ Disallowed

☐ **Source Code** **Description**

No data to display.

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

Exposure ☐ Allowed ☒ Disallowed

☐ **Exposure Code** **Exposure Type** **Exposure Description**

No data to display.

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

Fetch latest UDF

Save

Cancel

Note

Only the steps related to **Post Sanction Process** are explained in this user Guide. Refer **Credit Proposal** User Guide for information on all the side menus in the **Facility Details** window.

6. Select the facility **Release Type**. The options available are: **Full** and **Partial**.
7. In the **Release Amount** field, specify the amount to be released.

The system allows to enter the **Release Amount**, only if **Partial** is selected as **Release Type**. In this case, you cannot enter the full amount manually.

If **Full** is selected as the **Release Type**, the **Release Amount** is automatically filled with the **Approved Facility Amount**.

In the **Released Amount** field, the facility amount already released to the party is displayed.

In the **Yet to be Released Amount** field, the balance facility amount is displayed.

8. Click **Save** and then click **Close**. Post sanction details are saved and the facility is displayed as **Release** as shown below:

Post sanction details are saved and the facility is displayed as **Release** as shown below.

Figure 2-29 Post Sanction Process

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Summary Write up **Limit Configuration** Comments

Limit Configuration

psn party 06 Facilities Collaterals Covenants Terms and conditions

Liability details

PSNE06 Liability number Branch (000)	\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)
--	---	---

Filter Type to filter Actions

PSN1 RELEASE	Facility ID: PSNFC06 Proposed amount: Approved amount: Released amount: \$0.00	Requested amount: Facility description: Next review date: Release amount: \$100,000.00	Facility type: Non Funded Facility category: Approved facility amount: \$100,000.00
--------------	---	---	---

End Of List (showing 1 record(s) out of 1)

Audit Cancel Hold Back Save & Close Next

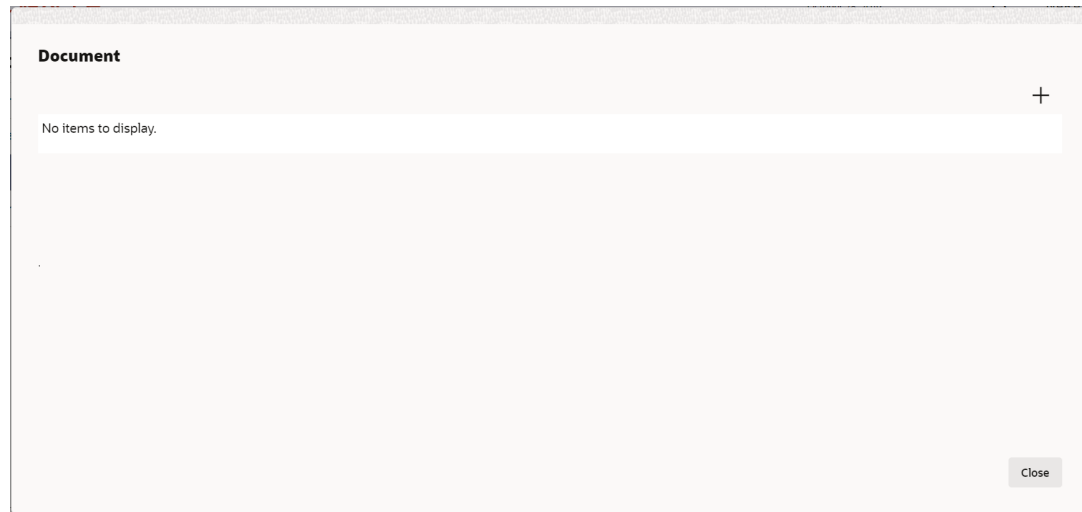
Once the facility status is changed to **Release**, you can delete the facility or remove the facility from PSN process.

9. To delete the facility, select the facility and click **Delete** icon.
10. To release the facility from PSN process, click **Hamburger** icon in the corresponding facility and select **Remove from PSN**.

Note

At least one facility must be marked for release to proceed further.

11. To upload necessary customer documents for the facility, click **Hamburger** icon in the corresponding facility and select **Link Document**. The following screen is displayed.

Figure 2-30 Link Document

12. Click **Add New Documents**. The Document window appears:

Figure 2-31 Add New Documents

 A screenshot of a web application window titled "Document". The window contains several input fields and a file upload section.
 - "Document type": A text input field with a search icon and the label "Required" below it.
 - "Document type description": A text input field.
 - "Document code": A text input field with a search icon and the label "Required" below it.
 - "Document code description": A text input field.
 - "Document expiry date": A date picker icon and the label "Required" below it.
 - "Remarks": A text input field.
 - "Drop files here or click to select": A dashed border box containing the text "Drop files here or click to select".
 - "Selected files": A label with a small square icon below it.
 In the bottom right corner, there are two buttons: "Close" and "Upload".

13. Search and select **Document Type** from the drop-down list maintained in the Maintenance module.

The **Document Type Description** is automatically populated based on the selected **Document Type**.

14. Search and select **Document Code** from the drop-down list maintained in the Maintenance module.

The **Document Code Description** is automatically populated based on the selected **Document Code**.

15. Click **Calendar** icon and select **Document Expiry Date**.

16. Enter **Remarks** for the document, if any.

17. In the **Drag files here or click to select** section, drag and drop or click and select the necessary documents.

The **Selected Files** count is displayed below the **Drag files here or click to select** section

18. Click **Upload**. The documents are uploaded

- [Facilities Layout Options](#)
This topic provides systematic instructions about Facilities Layout.
- [Collateral](#)
This topic provides systematic instructions about collateral.
- [Covenants](#)
This topic provides systematic instructions about covenants.
- [Terms and Conditions](#)
This topic provides systematic instructions about terms and conditions.

2.3.1 Facilities Layout Options

This topic provides systematic instructions about Facilities Layout.

1. To change the layout of **Facilities** tab in the **Limit Configuration** screen to table view, click **Table View** icon.

The layout is changed as shown below.

Figure 2-32 Facilities

Post Sanction Process - Docket Generation

Simulation Log Documents Overrides

Limit Configuration Screen(3/4)

Defender

Facilities Collaterals Covenants Conditions

Actions

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Requested amount	Sanctioned Amount	Utilized amount	Available amount	Re an
⋮	LC0011	Non Funded	Term...	Automotive component ...	May 13, 2021	December 31, 2025		\$2,700,000.00	\$0.00	\$60,000.00	\$6

Audit Cancel Hold Back Save and Close Next

2. To view the facility details in table view, click the required **Line Number**.

The **Facility Details** window is displayed.

Figure 2-33 Facility Basic Details

AUTOMOTIVE COMPONENTS-Term Loan
Facility ID: F25261588

Close ← → /0

Facility Details Other Details

▼ Closure Details

Utilized amount
\$0.00

▼ Basic Info

Branch 000 FLEXCUBE UNIVERSAL BRANCH	Line Code LC001	Line Serial Number 1
Parent Facility ID	Facility Type Non Funded	Cascade ☐ Cascade
Facility Category Term Loan	Facility Description Automotive components	Project Id
Class Code	Commitment Status ☐ Committed ☒ Uncommitted	Cascade ☐ Cascade
Secured? No	Cascade ☐ Cascade	☐ Revaluation required ☐ Rate agreement required
Drop line Limits Off		

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

Table 2-2 Basic Info

Fields	Description
Utilized Amount	Displays the utilized amount.
Branch	Search and Select Branch from list of Branch Code .
Line Code	Enter Line Code for the facility.
Line Serial Number	Line Serial Number will be defaulted to 1 and you cannot modify line serial number.
Parent Facility ID	Search and Select Parent Facility ID and enter the following fields: • Facility ID • Facility Description • Line Code • Line Serial
Facility Type	Select Facility Type from the below checklist. The available options are: • Funded • Non Funded
Facility Category	Search and Select Facility Category from list of Category Code .
Facility Description	Enter Facility Description for the facility.
Project Id	Search and Select Project Id from list of Category Code .
Class Code	Search and Select Class Code from list of Category Code .
Commitment Status	Select Commitment Status from the below checklist. The available options are: • Committed • Uncommitted
Secured	Click Secured option and select Cascade check box, if required.

Table 2-2 (Cont.) Basic Info

Fields	Description
Revaluation Required	Select Revaluation Required option, if required.
Rate Agreement Required	Select Rate Agreement Required option, if required.
Drop Line Limits	Switch to indicate, if the facility limit drops over time based on a schedule.

Figure 2-34 Sanction

The screenshot shows the 'Sanction' configuration screen. It is organized into three columns. The first column contains fields: Currency (USD), Facility Risk Rating, Day Light Limit (\$0.00), Effective line amount (\$60,000.00), and Internal Remarks. The second column contains: Probability of Default, RAROC, Shadow Limit (with an unchecked checkbox), and Limit Amount Basis. The third column contains: Loss Given Default, Sanctioned amount (\$2,700,000.00), Day Light Overdraft Limit (\$0.00), Bulk Payment (with an unchecked checkbox), and Bulk Payment.

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

Table 2-3 Sanction

Fields	Description
Currency	Search and select Currency in which the facility has to be offered.
Requested Amount	Specify the amount requested by the party in Requested Amount field.
Probability of Default	Enter Probability of Default . Select Decrement and Increment drop-down list option on right to increase or decrease the probability.
Loss Given Default	Enter Loss Given Default . Select Decrement and Increment drop-down list option on right to increase or decrease the loss given.
Facility Risk Rating	Enter Facility Risk Rating . Select Decrement and Increment drop-down list option on right to increase or decrease the facility risk rating.
RAROC	Enter RAROC . Select Decrement and Increment drop-down list option on right to increase or decrease the RAROC.
Sanctioned Amount	Displays the sanctioned amount.
Day Light Limit	Enter Day Light Limit for the facility.
Shadow Limit	Click Shadow Limit check box to select Shadow Limit .
Day Light Overdraft Limit	Displays the day light overdraft limit.
Effective Line Amount	Displays the effective line amount.
Limit Amount Basis	Select Limit Amount Basis from the below drop-down list. The available options are: • Limit Amount • Limit Amount + Collateral Contribution • Minimum of Limit Amount or Collateral
Bulk Payment	Click Bulk Payment check box to select Bulk Payment .
Internal Remarks	Enter Internal Remarks , if required.

Figure 2-35 Facility -Utilization Order

Utilization order

Limit amount Collateral amount Pool amount

Availability

Line Start Date
May 13, 2021

Line Expiry Date

Renewal Date

Maintenance Value Date

Drawing Power Backed
Off

Last Stock Statement Date

Drawing Power
Unadvised
Off

Revolving Line
Off

Is Non Revolving Special Line
No

Available
On

Availability Period

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

Table 2-4 Availability

Fields	Description
Limit Amount	Specify the line amount.
Collateral Amount	Specify the collateral amount.
Pool Amount	Specify the pool amount.
Line Start Date	Select Date for Line Start Date .
Line Expiry Date	Click Select Date and select date for Line Expiry Date .
Renewal Date	Click Renewal Date and select date for Renewal Date .
Maintenance Value Date	Click Maintenance Value Date and select date for Maintenance Value Date .
Drawing Power Backed	Enable Drawing Power Backed , if required.
Revolving Line	Enable Revolving Line , if required.
Is Non Revolving Special Line	Enable Is Non Revolving Special Line , if required.
Unadvised	Enable Unadvised , if required.
Available	Displays the current Available status of the line.
Availability Period	Specify the Availability Period for the facility.

Figure 2-36 Facility -Release

Release

Release type

☐ Full

☒ Partial

Released amount
\$60,000.00

Yet to be released amount
\$2,640,000.00

Release Amount
\$60,000.00

Release expiry date
October 31, 2025

Limit Review

Limit status

Next Review Date

Review Frequency

For information on fields, refer the field below.

Table 2-5 Limit Review

Fields/Icon	Description
Release Type	Select Release Type from the drop-down list. The available options are: • Full • Partial
Released Amount	Displays the released amount.
Yet to be Released Amount	Displays the amount yet to be released.
Limit Status	Select Limit Status from the drop-down list. The available options are: • Active • Closed • Frozen
Next Review Date	Select Date for Next Review Date .
Review Frequency	Select Review Frequency from the drop-down list. The available options are: • Half yearly • Monthly • Quarterly • Yearly

Figure 2-37 Facility - Utilization

Utilization Available amount \$60,000.00 Blocked amount \$0.00 Utilized amount \$0.00		
Total repaid amount \$0.00 Outstanding Unutilized Commitment Amount \$0.00 Outstanding utilized amount \$0.00		
Utilization Tracking		
Exception Exception Transaction Amount Netting Required Off Exception Breach Percentage		
Utilization statistics Net utilization \$0.00 Peak utilization \$0.00 Average utilization \$0.00		

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

Table 2-6 Utilization

Fields	Description
Available Amount	Specify the available amount.
Blocked Amount	Specify the blocked amount.
Utilized Amount	Specify the utilized amount.
Total Repaid Amount	Specify the total repaid amount.
Outstanding Unutilized Commitment Amount	Displays the utilized outstanding amount.
Outstanding Utilized Amount	Displays the utilized amount.

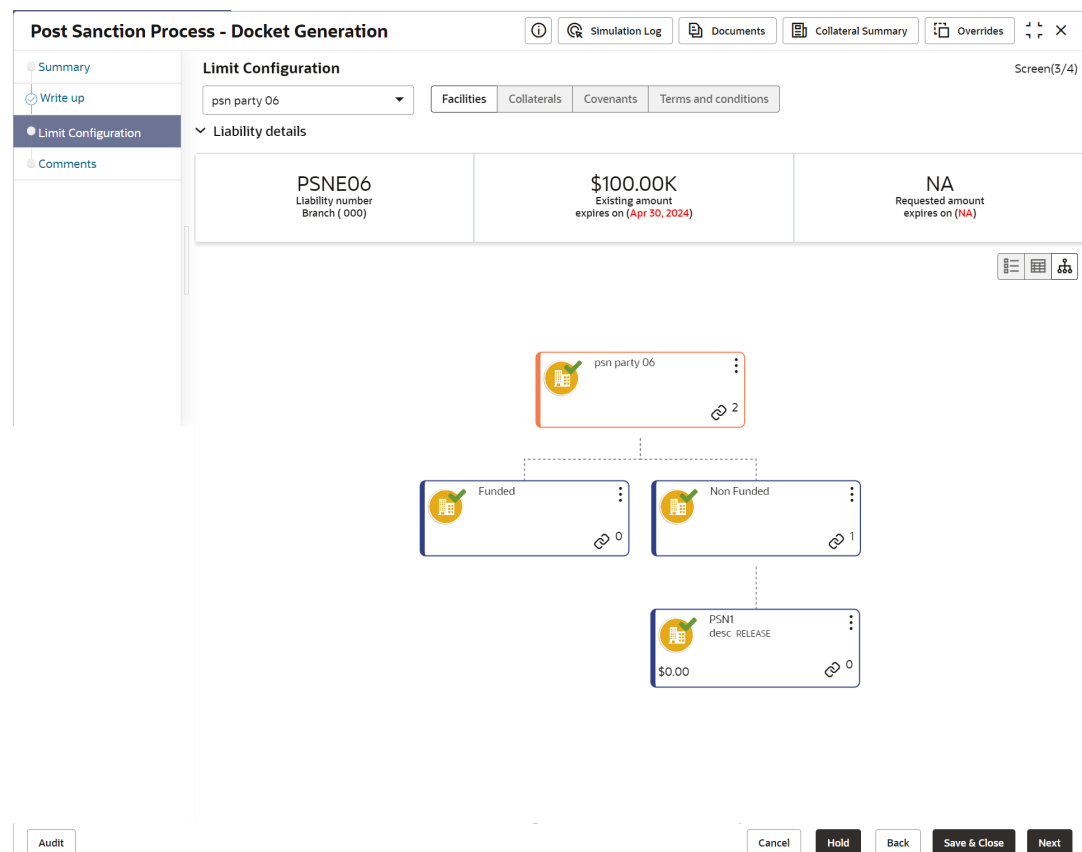
Table 2-6 (Cont.) Utilization

Fields	Description
Utilization Tracking	Select Utilization Tracking from the drop-down list. The available options are: • Local • Global
Exception Transaction Amount	Specify the transaction amount.
Netting Required	Select the option from the available list.
Exception Breach Percentage	Specify the exception breach percentage.
Net Utilization	Displays the net utilization.
Peak Utilization	Displays the peak utilization.
Average Utilization	Displays the average utilization.

- To view the facility writeup, click the writeup icon in **Writeups** column.
- To change the layout of **Facilities** tab in **Limit Configuration** screen to structural view, click **Facility Structure** icon.

The layout is changed as shown below.

Figure 2-38 Facilities - Structure View



Note

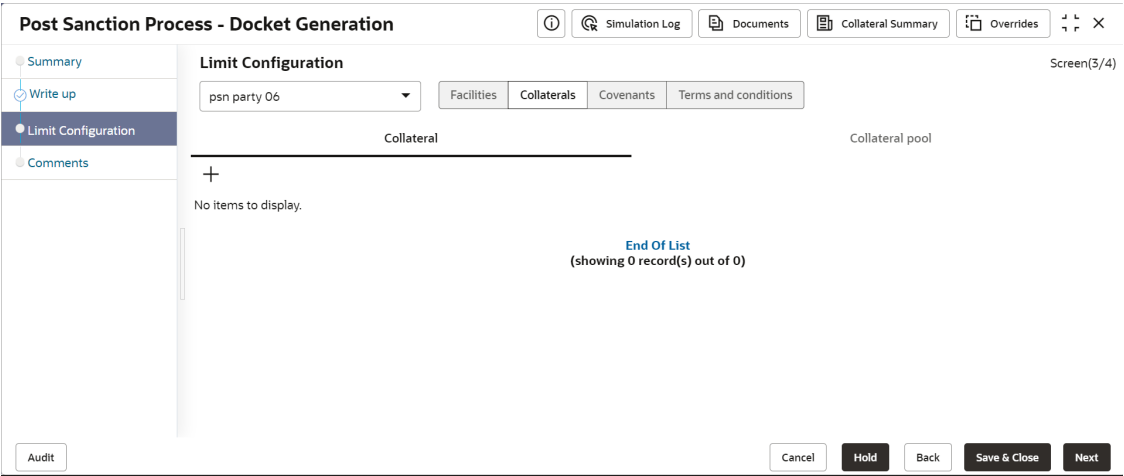
For more information on fields, refer [Field Configuration Parameters](#)

5. Select the required layout option.
The facility structure is changed to the selected layout.

2.3.2 Collateral

This topic provides systematic instructions about collateral.
To manage the collateral, click **Collateral** tab.

Figure 2-39 Collateral

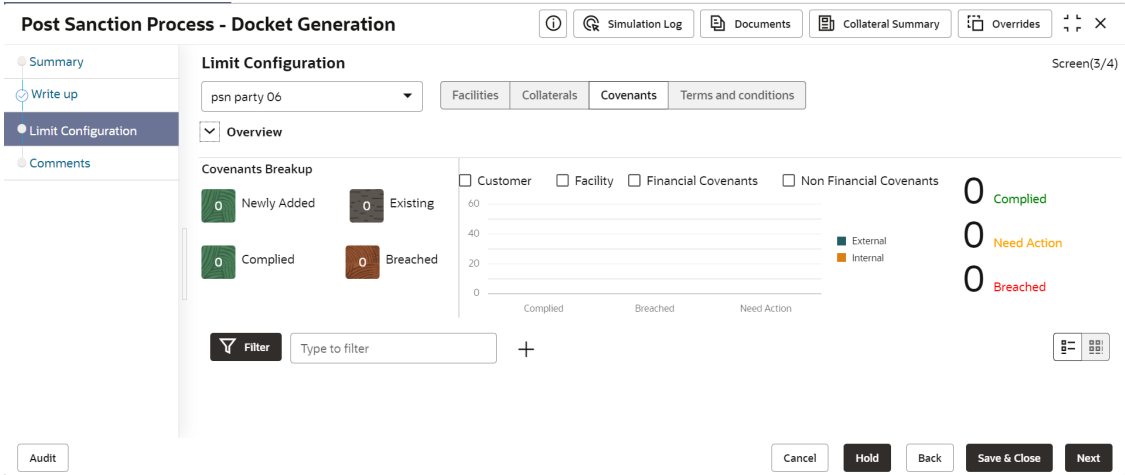


In the **Collateral** tab, you can view, modify or add collateral for the facility. Refer **Credit Proposal** User Guide for information on managing collateral.

2.3.3 Covenants

This topic provides systematic instructions about covenants.
To manage the covenants, click **Covenants** tab.

Figure 2-40 Covenants



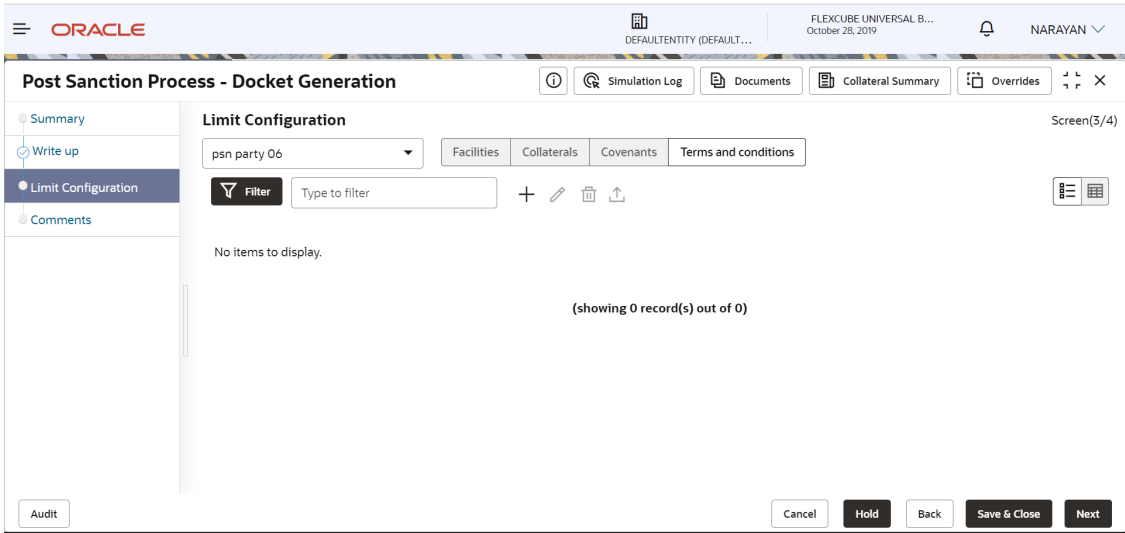
In the **Covenants** tab, you can view, modify or add covenants for the facility. Refer **Credit Proposal User Guide** for information on managing covenants.

2.3.4 Terms and Conditions

This topic provides systematic instructions about terms and conditions.

1. To manage the terms and conditions, click **Terms & Conditions** tab.

Figure 2-41 Terms and Conditions



In the **Terms & Conditions** tab, you can view, modify or add terms and conditions for the facility. Refer **Credit Proposal User Guide** for information on managing terms and conditions.

2. To go to the next screen, click **Next**.
The **Comments** screen is displayed.

2.4 Comments

This topic provides systematic instructions about comments.

In this page, you can add your overall comments for the stage. Adding comments help the user of the next stage in making better decisions.

Figure 2-42 Comments

The screenshot shows the 'Post Sanction Process - Docket Generation' application window. The 'Comments' tab is active in the sidebar. The main content area features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, and font size. Below the editor is a 'Post' button. A message 'No items to display.' is shown below the editor. At the bottom of the window, there are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save & Close', and 'Submit'.

1. Enter the comments in the text box and click **Post**. Comments are posted below the text box.
2. To Hold the Docket Generation task, click **Hold**.
3. To go back to the previous page, click **Back**.
4. To save the provided information and exit the window, click **Save & Close**.
5. To submit the task to the next stage, click **Submit**.
6. To exit the window without saving provided information, click **Cancel**.
7. Click **Submit**, **Policy Exception** window appears:

Figure 2-43 Policy Exception

Submit

← Back 1 Policy exceptions 2 Business 3 Checklist Next →

All ▾

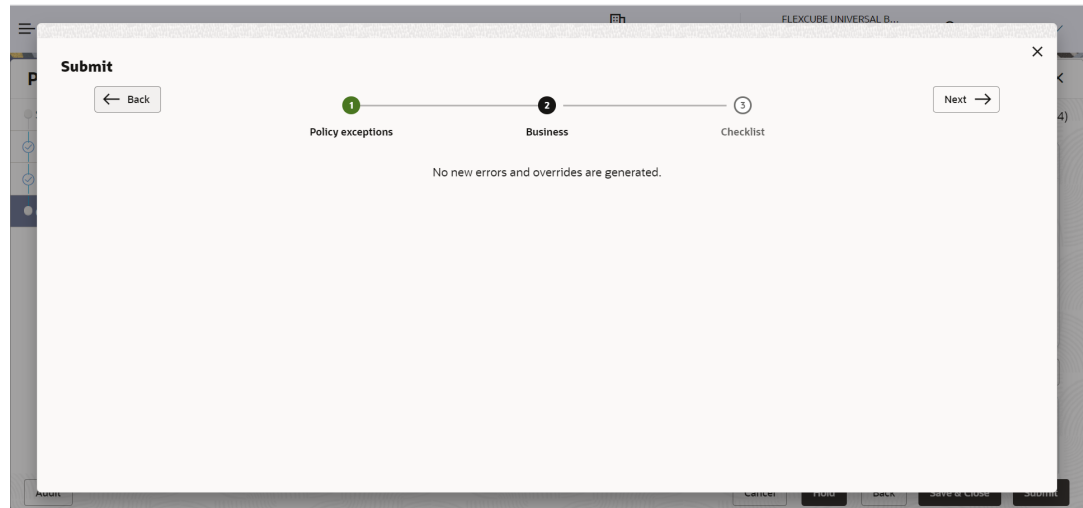
 00 Total	 00 Met	 00 Breached
---	---	--

Charge	Interest	Commission
 00 Total	 00 Total	 00 Total
00  Met	00  Met	00  Met
00  Breached	00  Breached	00  Breached
00 Initiated 00 Not Initiated	00 Initiated 00 Not Initiated	00 Initiated 00 Not Initiated
00 Approved 00 Rejected	00 Approved 00 Rejected	00 Approved 00 Rejected
00 Deferred	00 Deferred	00 Deferred

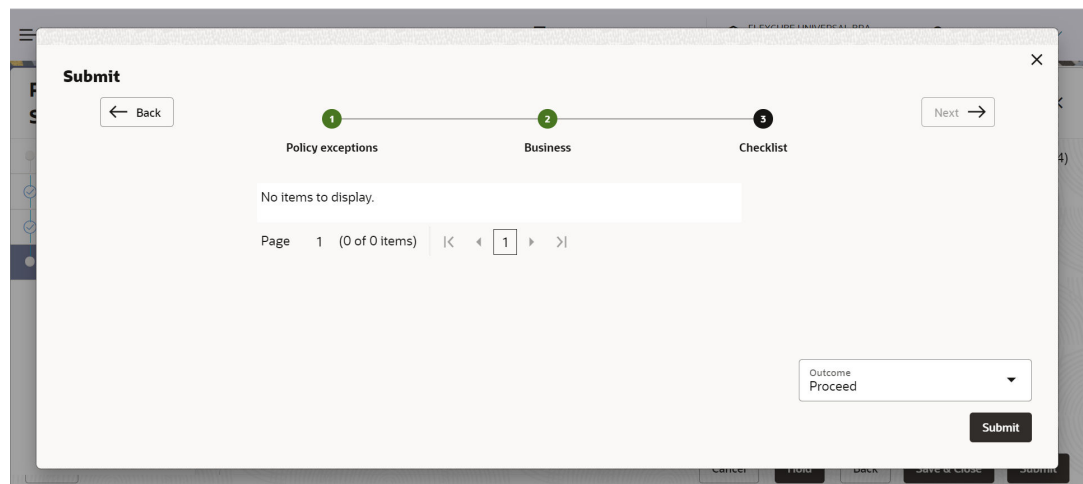
Product	Collateral	Minimum Eligibility Criteria
 00 Total	 00 Total	 00 Total
00  Met	00  Met	00  Met
00  Breached	00  Breached	00  Breached
00 Initiated 00 Not Initiated	00 Initiated 00 Not Initiated	00 Initiated 00 Not Initiated
00 Approved 00 Rejected	00 Approved 00 Rejected	00 Approved 00 Rejected
00 Deferred	00 Deferred	00 Deferred

Terms And Conditions	Covenant	Document
 00 Total	 00 Total	 00 Total
00  Met	00  Met	00  Met
00  Breached	00  Breached	00  Breached
00 Initiated 00 Not Initiated	00 Initiated 00 Not Initiated	00 Initiated 00 Not Initiated
00 Approved 00 Rejected	00 Approved 00 Rejected	00 Approved 00 Rejected
00 Deferred	00 Deferred	00 Deferred

8. Click **Next**, **Business** window appears:

Figure 2-44 Business

9. Click **Submit**, **Checklist** window appears:

Figure 2-45 Checklist

In case the checklist is configured for verification in the Maintenance module, the same appears in the above window. You have to manually ensure the checklist and enable check box.

10. Select **Outcome** as **Proceed**.
11. Click **Submit**.
The PSN application is moved to **Document Execution** stage on clicking **Submit**.

3

Document Execution

This topic provides systematic instructions about Document Execution.

In this stage, the Relationship Manager or the Credit Manager can review the documents added in Docket Generation stage and also add additional documents if any. In addition, the Release Amount specified in the Docket Generation stage can be modified, new facility can be marked for release or the facilities already marked for release can be removed from release.

The following table provides a high level overview about the **Document Execution** stage in PSN process.

Table 3-1 Document Execution Information and Activities

Information available for user	Activities that can be performed by user
• Latest approved Credit Proposal (Gold copy) • Customer summary – Liabilities approved – Facilities approved – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Demographic details	• Check documents/agreements related to facility/collateral/Covenants/T&C for completion • Upload new documents received • Update facility amount for release • Update collateral held value • Submit application for review

Document Execution stage is similar to the Docket Generation stage. Refer **Docket Generation** for field level information.

The **Outcomes** available for selection in this stage are:

- Proceed
- Additional Info

If **Outcome** is selected as **Proceed**, the PSN application is moved to the Business Head Review stage on clicking **Submit**.

You can select **Additional Info**, if the information provided in the Docket Generation stage is not sufficient for you to proceed further.

If **Outcome** is selected as **Additional Info**, the PSN application is moved to **Docket Generation** stage on clicking **Submit**.

- [Summary](#)
This topic provides systematic instructions about Summary.
- [Write Up](#)
This topic provides systematic instructions about Writeup.
- [Limit Configuration](#)
This topic provides systematic instructions about Limit Configuration.

- [Comments](#)
This topic provides systematic instructions about Comments data segment in the Document Execution stage.

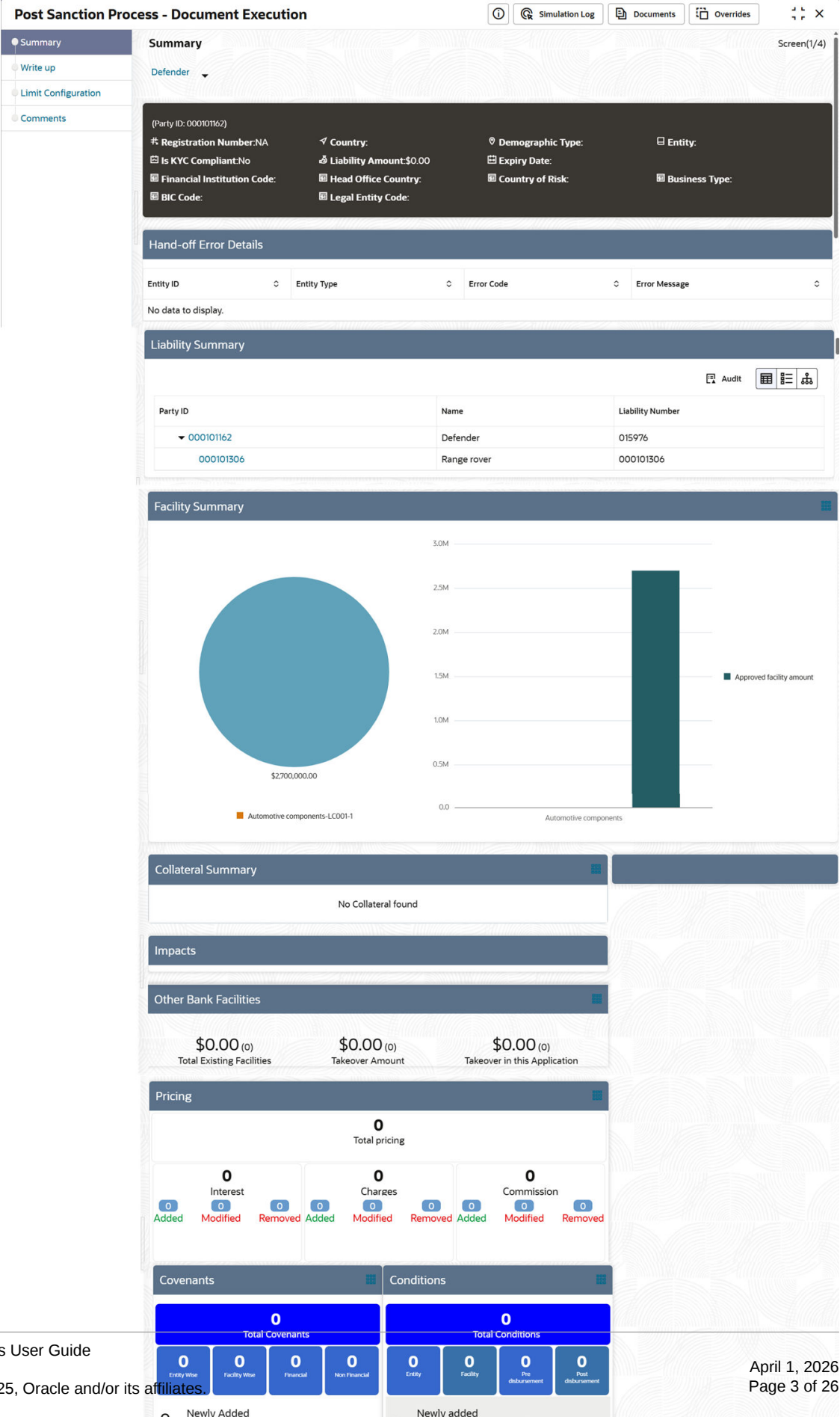
3.1 Summary

This topic provides systematic instructions about Summary.

The **Summary** screen displays the following information based on the data captured in the credit proposal / amendment process:

- Party Information
- Hand-off Error Details
- Liability Summary
- Facility Summary
- Collateral summary
- Impacts
- Other Bank Facilities
- Pricing
- Covenants
- Conditions
- Upcoming Events
- Financial Profile
- Projections

Figure 3-1 Summary



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

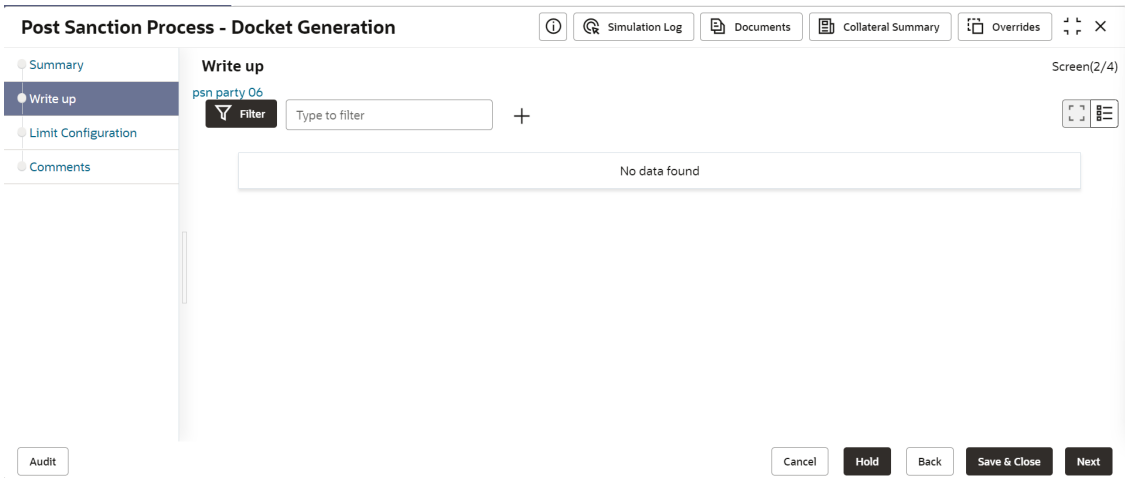
To go to the next screen, click **Next**. The **Write-up** screen is displayed.

3.2 Write Up

This topic provides systematic instructions about Writeup.

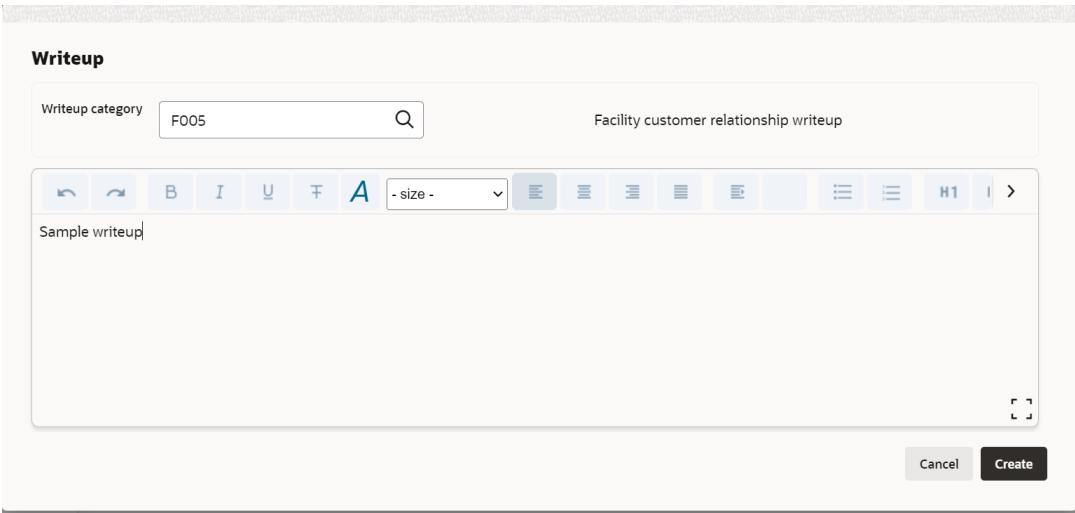
The **Write up** screen is displayed only if it is configured in the Maintenance module. You can add any additional information related to the party or facility in this screen.

Figure 3-2 Write up



1. To add write-up, click **Add** icon. The **Write Up** window appears

Figure 3-3 Write Up



2. Click **Search** icon in **Writeup Category** field. The list of categories maintained in the Maintenance module is displayed in **Writeup Category** window.

Figure 3-4 Writeup Category

Writeup category

Writeup category code:

Writeup category description:

Fetch

Writeup category code	Writeup category description
F005	Facility customer relationship writeup
F001	Credit Memorandum

Page of 1 (1 - 2 of 2 items) | < > 1 >

3. Click on the required category code. Selected code is displayed in **Writeup Category** field
4. Enter the observations in the text box and click **Create**. The observations are added in **Write Up** page as shown below:

Figure 3-5 Write Up

Post Sanction Process - Docket Generation

Write up

psn party 06

Filter +

Facility customer relationship writeup

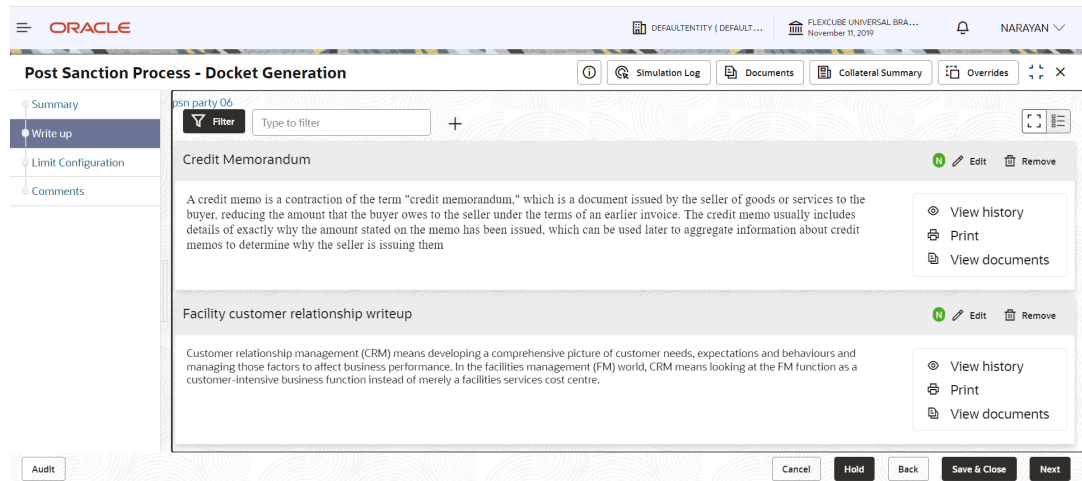
Sample writeup

[View complete writeup](#) [View documents](#) [View history](#)

Audit **Cancel** **Hold** **Back** **Save & Close** **Next**

5. To change the layout of **Write Up** data segment to the expanded view, click the **Expanded View** icon at the top right corner. The write up is expanded as shown below:

Figure 3-6 Expanded View



Similarly, you can change it to **Tile View** and **Complete View** by clicking layout icon at top right corner.

Figure 3-7 Tile View

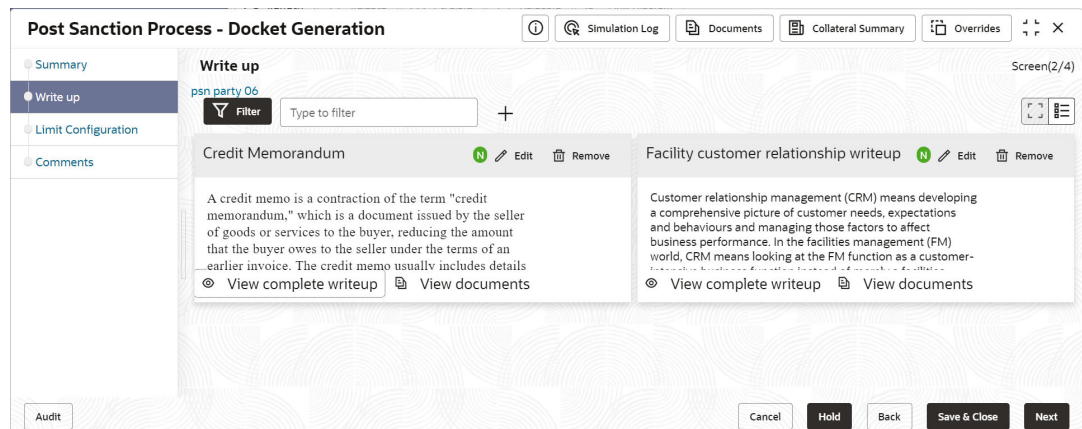


Figure 3-8 Complete View

Writeup

Application number : APP231587876 Party : PTY2022A06 - psn party 06 Stage : Docket Generation
Created on : 11 Nov '19 Created by : NARAYAN Writeup category : Credit Memorandum

A credit memo is a contraction of the term "credit memorandum," which is a document issued by the seller of goods or services to the buyer, reducing the amount that the buyer owes to the seller under the terms of an earlier invoice. The credit memo usually includes details of exactly why the amount stated on the memo has been issued, which can be used later to aggregate information about credit memos to determine why the seller is issuing them

Close

6. To modify the writeup, click **Edit** icon and change the information.
7. To delete the writeup, click **Remove** icon. A confirmation message appears.
8. Click **Yes**. The writeup is removed.
9. To view the writeup history, click **View History** icon.
10. To print the write up, click **Print** icon.

Note

To print the write up from tile view, click the **View complete writeup** icon and then click the **Print** icon.

11. To attach or view writeup related documents, click **View Documents** icon. The following window appears:

Figure 3-9 Write Up Documents

Writeup documents

No items to display.

+

Close

12. To add new documents, click **Add New Documents**.

- 13. To exit **Writeup Documents** window, click **Close**.
- 14. To go to the next page, click **Next**. The **Limit Configuration** page appears.

3.3 Limit Configuration

This topic provides systematic instructions about Limit Configuration.

In this screen, the facility amount to be released to the customer must be specified and the documents necessary for the PSN process must be uploaded.

Figure 3-10 Facilities

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Sanctioned Amount	Released amount	Release amount
⋮	LC0011	Non Funded	Term...	Automotive component ...	May 13, 2021	December 31, 2025	\$2,700,000.00	\$60,000.00	\$60,000.00

- 1. To mark all the facilities for release, click **Action** icon and select **Release All**. The following window is displayed.

Figure 3-11 Release All

Release all

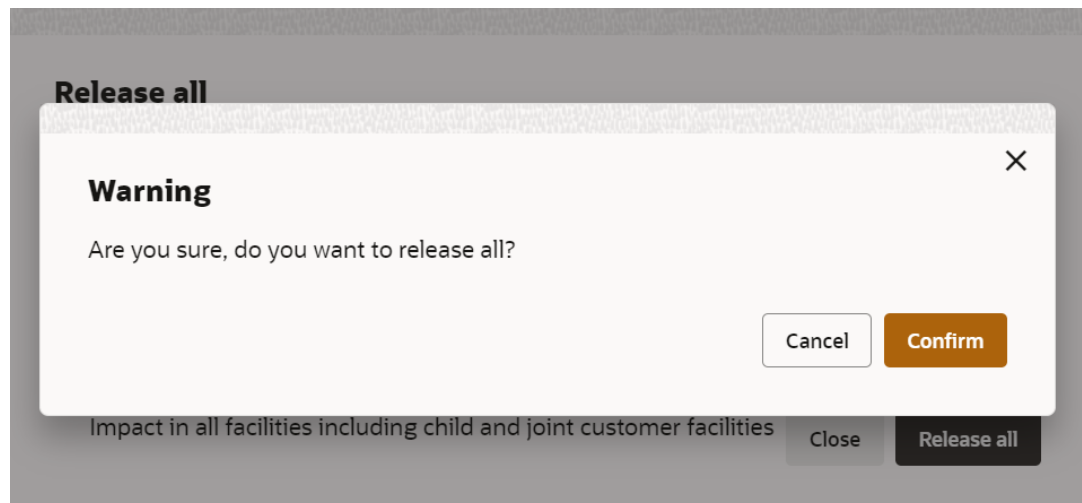
- ☒ Include child customer facilities
- ☒ Include joint customer facilities

Impact in all facilities including child and joint customer facilities

Close **Release all**

2. Select **Include child customer facilities** and **Include joint customer facilities** check boxes, in case you want to mark those facilities as well for release.
3. Click **Release All**. The **Warning** window is displayed.

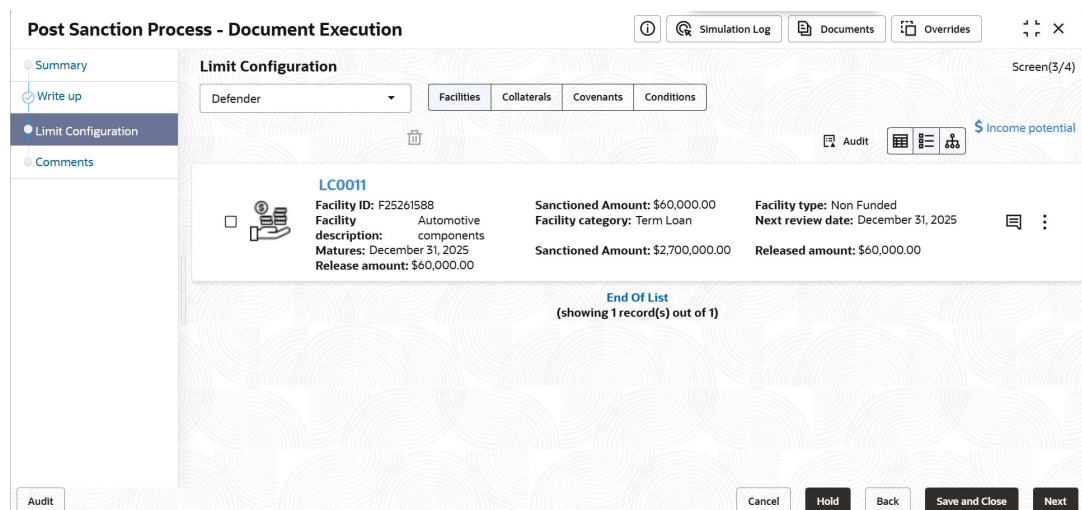
Figure 3-12 Release All - Warning



Click **Confirm** to release all the selected facilities.

Facilities will be marked for release with release amount as full amount.

Figure 3-13 Release all



Note

While marking all the facilities for release, the system will validate and skip the facilities that are already marked for release in different WIP PSN application.

Release All option appears in all the stages, only if it is configured in Business Process configuration.

4. To mark all the facilities for release expiry date, click **Action** icon and select **Release Expiry Date**.

Figure 3-14 Release Expiry Date

The screenshot shows a configuration window titled "Release expiry date". It contains the following fields and options:

- Organization name:** psn party 06
- Liability expiry date:** Apr 30, 2024
- Release expiry date:** A date picker field with a calendar icon. Below it, a note says: "Enter a date between October 28, 2019 and April 30, 2024."
- ☒ **Include joint customer facilities**
- ☒ **Include child customer facilities**

At the bottom, there is a summary text: "Impact in all facilities including child and joint customer facilities". To the right of this text are two buttons: "Close" and "Save".

Enter or select **Release Expiry Date** and Select **Include joint customer facilities** and **Include child customer facilities** check boxes, in case you want to mark those facilities as well for release expiry date.

Click **Save**. The **Warning** window is displayed.

Figure 3-15 Release Expiry Date- Warning

The screenshot shows the same "Release expiry date" configuration window as in Figure 3-14, but with a "Warning" dialog box overlaid in the center. The dialog box has a title bar with a close button (X) and contains the following text:

Warning

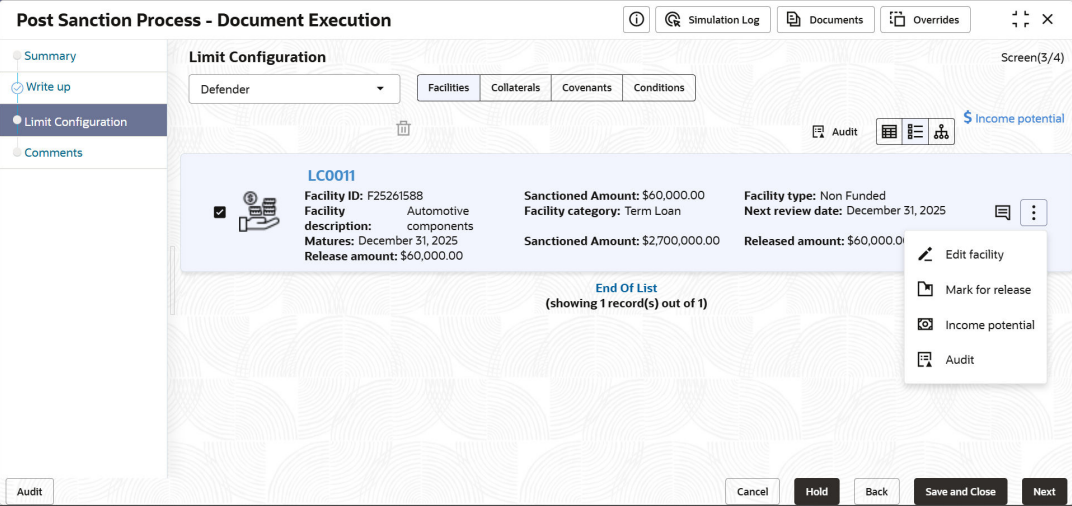
Are you sure, do you want to proceed with changes?

At the bottom of the dialog box are two buttons: "Cancel" and "Confirm".

The background configuration window is dimmed, but the "Impact in all facilities including child and joint customer facilities" text and the "Close" and "Save" buttons are still visible.

Click **Confirm** to update expiry date for all the selected facilities. All applicable facilities are updated with release expiry date and displayed as below.

Figure 3-16 Edit Facility



5. To mark a particular facility for release, click **Action** icon in the required facility and select **Edit Facility**.

The **Facility Details** window auto-populated with the details provided in credit proposal or amendment process is displayed.

Figure 3-17 Edit Facility

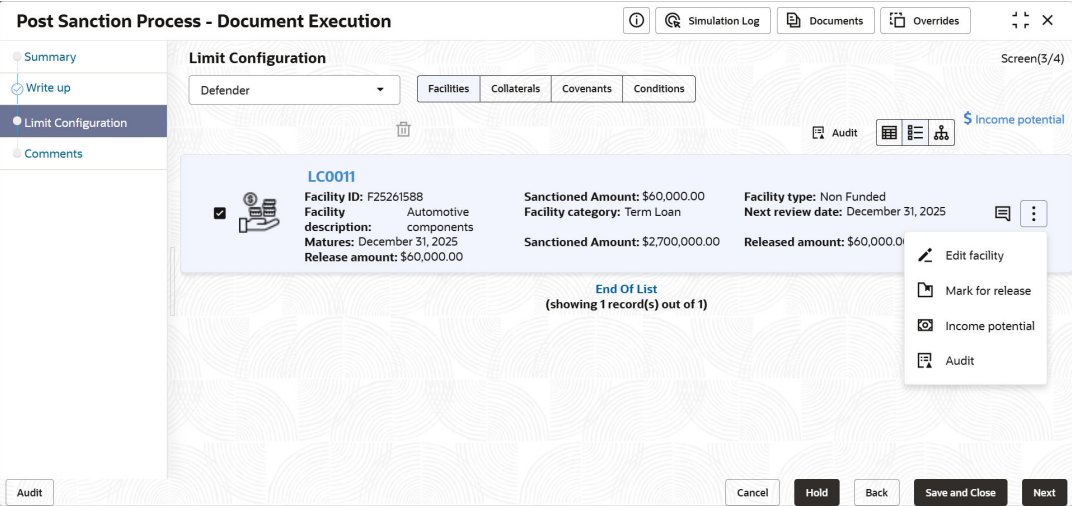


Figure 3-18 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Save

Basic info

Line code

PSN

Line serial number

1

Facility description

Enter facility description

Required

Branch

000

Parent facility ID

Facility type

☐ Funded

☒ Non Funded

☐ Cascade

Facility category

Project ID

Commitment status

☐ Committed

☐ Cascade

☒ Uncommitted

Secured?

☒ Cascade

☐ Revaluation required

☐ Rate agreement required

Sanction

Currency

USD

Requested amount

Proposed amount

Approved amount

Sanctioned amount

\$100,000.00

Day light limit

Shadow limit

Effective line amount

Limit amount basis

Save

Cancel

Figure 3-19 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Shadow limit

☐ Shadow limit

Bulk payment

☐ Bulk payment

Effective line amount

\$0.00

Limit amount basis

Internal remarks

Availability

Line start date

May 1, 2021

Line expiry date

May 1, 2025

Renewal date

Unadvised

☐

Availability period

(in months)

Release

Release type

☒ Full

☐ Partial

Released amount

\$0.00

Yet to be released amount

\$100,000.00

Release amount

\$100,000.00

Release expiry date

Save

Cancel

Figure 3-20 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Limit review

Next review date Review frequency

Utilization

Available amount	Blocked amount	Utilized amount
\$0.00	\$0.00	\$0.00
Total repaid amount	OSUC amount	Utilization tracking
\$0.00	\$0.00	Local

Exception

Exception transaction amount Netting required ☐ Exception breach percentage

Utilization statistics

Net utilization	Peak utilization	Average utilization
\$0.00	\$0.00	\$0.00

Restrictions

Customer ☐ Allowed ☒ Disallowed

☐ Customer No Customer Name Short Name External Customer No

Save

Cancel

Figure 3-21 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Currency code ☐ Currency Name

No data to display.

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

Branch ☐ Allowed ☒ Disallowed

☐ Branch code Branch Name

No data to display.

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

Product ☐ Allowed ☒ Disallowed

☐ Source Code Description

No data to display.

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

Exposure ☐ Allowed ☒ Disallowed

☐ Exposure Code Exposure Type Exposure Description

No data to display.

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

Fetch latest UDF

Save

Cancel

Note

Only the steps related to **Post Sanction Process** are explained in this user Guide. Refer **Credit Proposal** User Guide for information on all the side menus in the **Facility Details** window.

6. Post Sanction Details

7. Select the facility **Release Type**. The options available are: **Full** and **Partial**.
8. In the **Release Amount** field, specify the amount to be released.

The system allows to enter the **Release Amount**, only if **Partial** is selected as **Release Type**. In this case, you cannot enter the full amount manually.

If **Full** is selected as the **Release Type**, the **Release Amount** is automatically filled with the **Approved Facility Amount**.

In the **Released Amount** field, the facility amount already released to the party is displayed.

In the **Yet to be Released Amount** field, the balance facility amount is displayed.

9. Click **Save** and then click **Close**. Post sanction details are saved and the facility is displayed as **Release** as shown below:

Figure 3-22 Post sanction Process

Post Sanction Process - Document Execution

Simulation Log Documents Overrides

Summary Write up Limit Configuration Comments

Defender Facilities Collaterals Covenants Conditions

Audit Income potential

Facility ID	Facility description	Sanctioned Amount	Facility category	Facility type	Next review date
LC0011	Automotive components	\$60,000.00	Term Loan	Non Funded	December 31, 2025
		\$2,700,000.00			

End Of List (showing 1 record(s) out of 1)

Audit Cancel Hold Back Save and Close Next

Once the facility status is changed to **Release**, you can delete the facility or remove the facility from PSN process.

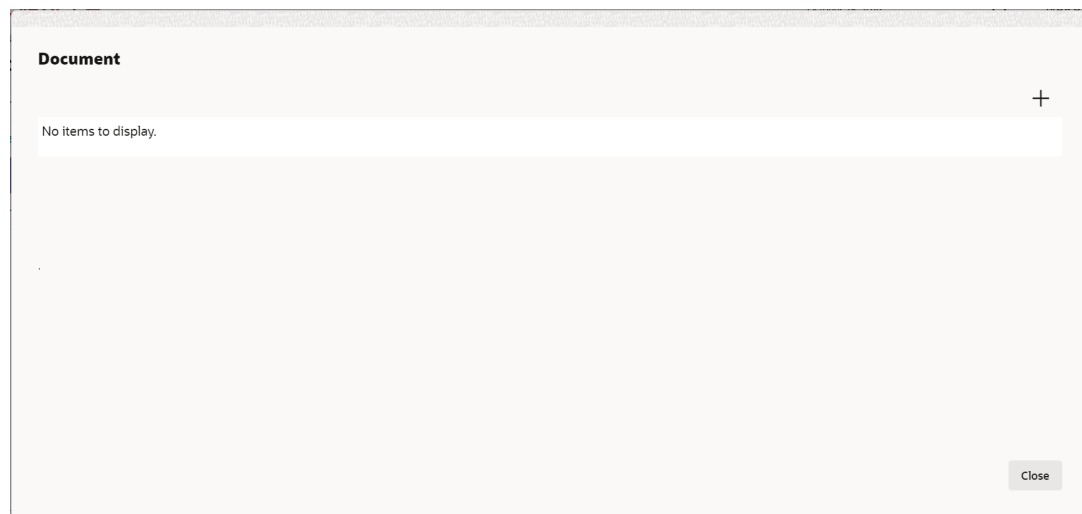
10. To delete the facility, select the facility and click **Delete** icon.
11. To release the facility from PSN process, click **Hamburger** icon in the corresponding facility and select **Remove from PSN**.

Note

At least one facility must be marked for release to proceed further.

12. To upload necessary customer documents for the facility, click **Hamburger** icon in the corresponding facility and select **Link Document**. The following screen is displayed.

Figure 3-23 Link Document



13. Click **Add New Documents**. The Document window appears:

Figure 3-24 Add New Documents

 A screenshot of a web application window titled "Document". The window contains several input fields and a file upload area.

- Document type**: A text input field with a search icon and the label "Required" below it.
- Document type description**: A text input field.
- Document code**: A text input field with a search icon and the label "Required" below it.
- Document code description**: A text input field.
- Document expiry date**: A date picker icon and the label "Required" below it.
- Remarks**: A text input field.
- Drop files here or click to select**: A dashed border box containing this text.
- Selected files**: A small box showing a list of files (currently empty).

 At the bottom right of the window, there are "Close" and "Upload" buttons.

14. Search and select **Document Type** from the drop-down list maintained in the Maintenance module.

The **Document Type Description** is automatically populated based on the selected **Document Type**.

15. Search and select **Document Code** from the drop-down list maintained in the Maintenance module.

The **Document Code Description** is automatically populated based on the selected **Document Code**.

16. Click **Calendar** icon and select **Document Expiry Date**.

17. Enter **Remarks** for the document, if any.
18. In the **Drag files here or click to select** section, drag and drop or click and select the necessary documents.

The **Selected Files** count is displayed below the **Drag files here or click to select** section

19. Click **Upload**. The documents are uploaded
- [Facilities Layout Options](#)
This topic provides systematic instructions about Facilities Layout.
 - [Collateral](#)
This topic provides systematic instructions about collateral.
 - [Covenants](#)
This topic provides systematic instructions about covenants.
 - [Terms and Conditions](#)
This topic provides systematic instructions about terms and conditions.

3.3.1 Facilities Layout Options

This topic provides systematic instructions about Facilities Layout.

1. To change the layout of **Facilities** tab in the **Limit Configuration** screen to table view, click **Table View** icon.

The layout is changed as shown below.

Figure 3-25 Facilities

The screenshot shows the 'Post Sanction Process - Document Execution' window. The 'Limit Configuration' tab is active, displaying a table of facility details. The table has columns for Action, Line number, Facility type, Facility category, Facility description, Start Date, Matures, Sanctioned Amount, Released amount, and Release amount. The first row shows a facility with Line number LC0011, Non Funded type, Term... category, and an Automotive component description. The table is displayed in table view, as indicated by the 'Table View' icon being selected in the top right corner of the table area.

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Sanctioned Amount	Released amount	Release amount
⋮	LC0011	Non Funded	Term...	Automotive component ...	May 13, 2021	December 31, 2025	\$2,700,000.00	\$60,000.00	\$60,000.00

2. To view the facility details in table view, click the required **Line Number**.
The **Facility Details** window is displayed.

Figure 3-26 Facility Basic Details

AUTOMOTIVE COMPONENTS-Term Loan
Facility ID: F25261588

Close ← → /0

Facility Details Other Details

▼ Closure Details

Utilized amount
\$0.00

▼ Basic Info

Branch 000 FLEXCUBE UNIVERSAL BRANCH	Line Code LC001	Line Serial Number 1
Parent Facility ID	Facility Type Non Funded	Cascade ☐ Cascade
Facility Category Term Loan	Facility Description Automotive components	Project Id
Class Code	Commitment Status ☐ Committed ☒ Uncommitted	Cascade ☐ Cascade
Secured? No	Cascade ☐ Cascade	☐ Revaluation required ☐ Rate agreement required
Drop line Limits Off		

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

Table 3-2 Basic Info

Fields	Description
Utilized Amount	Displays the utilized amount.
Branch	Search and Select Branch from list of Branch Code .
Line Code	Enter Line Code for the facility.
Line Serial Number	Line Serial Number will be defaulted to 1 and you cannot modify line serial number.
Parent Facility ID	Search and Select Parent Facility ID and enter the following fields: • Facility ID • Facility Description • Line Code • Line Serial
Facility Type	Select Facility Type from the below checklist. The options are: • Funded • Non Funded
Facility Category	Search and Select Facility Category from list of Category Code .
Facility Description	Enter Facility Description for the facility.
Project Id	Search and Select Project Id from list of Category Code .
Class Code	Search and Select Class Code from list of Category Code .
Commitment Status	Select Commitment Status from the below checklist. The options are: • Committed • Uncommitted
Secured	Click Secured option and select Cascade check box, if required.
Revaluation Required	Select Revaluation Required option, if required.

Table 3-2 (Cont.) Basic Info

Fields	Description
Rate Agreement Required	Select Rate Agreement Required option, if required.
Drop Line Limits	Switch to indicate, if the facility limit drops over time based on a schedule.

Figure 3-27 Sanction

The screenshot shows the 'Sanction' screen with the following fields and values:

- Sanction** (Collapsed)
- Currency**: USD
- Facility Risk Rating**: (Empty)
- Day Light Limit**: \$0.00
- Effective line amount**: \$60,000.00
- Internal Remarks**: (Empty)
- Probability of Default**: (Empty)
- RAROC**: (Empty)
- Shadow Limit**: ☐ Shadow Limit
- Limit Amount Basis**: (Empty)
- Loss Given Default**: (Empty)
- Sanctioned amount**: \$2,700,000.00
- Day Light Overdraft Limit**: \$0.00
- Bulk Payment**: ☐ Bulk Payment

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

Table 3-3 Sanction

Fields	Description
Currency	Search and select Currency in which the facility has to be offered.
Requested Amount	Specify the amount requested by the party in Requested Amount field.
Probability of Default	Enter Probability of Default . Select Decrement and Increment drop-down list option on right to increase or decrease the probability.
Loss Given Default	Enter Loss Given Default . Select Decrement and Increment drop-down list option on right to increase or decrease the loss given.
Facility Risk Rating	Enter Facility Risk Rating . Select Decrement and Increment drop-down list option on right to increase or decrease the facility risk rating.
RAROC	Enter RAROC . Select Decrement and Increment drop-down list option on right to increase or decrease the RAROC.
Sanctioned Amount	Displays the sanctioned amount.
Day Light Limit	Enter Day Light Limit for the facility.
Shadow Limit	Click Shadow Limit check box to select Shadow Limit .
Day Light Overdraft Limit	Displays the day light overdraft limit.
Effective Line Amount	Displays the effective line amount.
Limit Amount Basis	Select Limit Amount Basis from the below drop-down list. The options are: - Limit Amount - Limit Amount + Collateral Contribution - Minimum of Limit Amount or Collateral
Bulk Payment	Click Bulk Payment check box to select Bulk Payment .
Internal Remarks	Enter Internal Remarks , if required.

Figure 3-28 Facility -Utilization Order

Utilization order

Limit amount Collateral amount Pool amount

Availability

Line Start Date
May 13, 2021

Line Expiry Date

Renewal Date

Maintenance Value Date

Drawing Power Backed
Off

Last Stock Statement Date

Drawing Power
Unadvised
Off

Revolving Line
Off

Is Non Revolving Special Line
No

Availability Period

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

Table 3-4 Availability

Fields	Description
Limit Amount	Specify the line amount.
Collateral Amount	Specify the collateral amount.
Pool Amount	Specify the pool amount.
Line Start Date	Select Date for Line Start Date .
Line Expiry Date	Click Select Date and select date for Line Expiry Date .
Renewal Date	Click Renewal Date and select date for Renewal Date .
Maintenance Value Date	Click Maintenance Value Date and select date for Maintenance Value Date .
Drawing Power Backed	Enable Drawing Power Backed , if required.
Revolving Line	Enable Revolving Line , if required.
Is Non Revolving Special Line	Enable Is Non Revolving Special Line , if required.
Unadvised	Enable Unadvised , if required.
Available	Displays the current Available status of the line.
Availability Period	Specify the Availability Period for the facility.

Figure 3-29 Facility -Release

Release

Release type

☐ Full

☒ Partial

Released amount
\$60,000.00

Yet to be released amount
\$2,640,000.00

Release Amount
\$60,000.00

Release expiry date
October 31, 2025

Limit Review

Limit status

Next Review Date

Review Frequency

For information on fields, refer the field below.

Table 3-5 Limit Review

Fields	Description
Release Type	Select Release Type from the drop-down list. The options are: • Full • Partial
Released Amount	Displays the released amount.
Yet to be Released Amount	Displays the amount yet to be released.
Limit Status	Select Limit Status from the drop-down list. The options are: • Active • Closed • Frozen
Next Review Date	Select Date for Next Review Date .
Review Frequency	Select Review Frequency from the drop-down list. The options are: • Half yearly • Monthly • Quarterly • Yearly

Figure 3-30 Facility - Utilization

Utilization Available amount \$60,000.00 Blocked amount \$0.00 Utilized amount \$0.00		
Total repaid amount \$0.00 Outstanding Unutilized Commitment Amount \$0.00 Outstanding utilized amount \$0.00		
Utilization Tracking		
Exception Exception Transaction Amount Netting Required Off Exception Breach Percentage		
Utilization statistics Net utilization \$0.00 Peak utilization \$0.00 Average utilization \$0.00		

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

Table 3-6 Utilization

Fields	Description
Available Amount	Specify the available amount.
Blocked Amount	Specify the blocked amount.
Utilized Amount	Specify the utilized amount.
Total Repaid Amount	Specify the total repaid amount.
Outstanding Unutilized Commitment Amount	Displays the utilized outstanding amount.
Outstanding Utilized Amount	Displays the utilized amount.

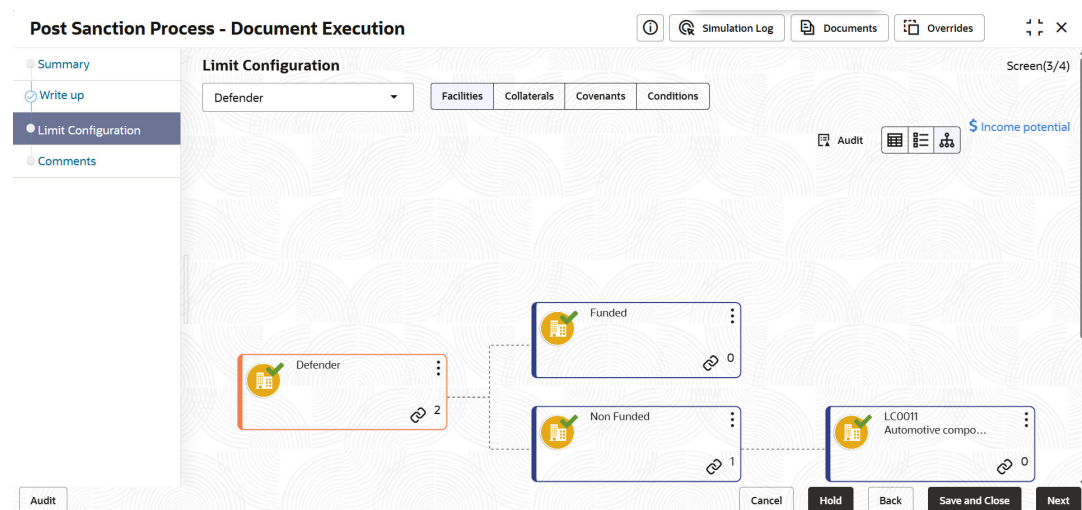
Table 3-6 (Cont.) Utilization

Fields	Description
Utilization Tracking	Select Utilization Tracking from the drop-down list. The available options are: • Local • Global
Exception Transaction Amount	Specify the transaction amount.
Netting Required	Select the option from the available list.
Exception Breach Percentage	Specify the exception breach percentage.
Net Utilization	Displays the net utilization.
Peak Utilization	Displays the peak utilization.
Average Utilization	Displays the average utilization.

- To view the facility writeup, click the writeup icon in **Writeups** column.
- To change the layout of **Facilities** tab in **Limit Configuration** screen to structural view, click **Facility Structure** icon.

The layout is changed as shown below.

Figure 3-31 Structure View



Note

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

- Select the required layout option.
The facility structure is changed to the selected layout.

3.3.2 Collateral

This topic provides systematic instructions about collateral.

To manage the collateral, click **Collateral**.

Figure 3-32 Collateral

The screenshot displays the 'Post Sanction Process - Document Execution' window. On the left, a sidebar contains links for 'Summary', 'Write up', 'Limit Configuration' (which is highlighted), and 'Comments'. The main content area is titled 'Limit Configuration' and features four tabs: 'Facilities', 'Collaterals' (the active tab), 'Covenants', and 'Conditions'. Under the 'Collaterals' tab, there is a 'Defender' dropdown menu. Below this, a section labeled 'Collateral' contains a '+' icon and the text 'No items to display.' To the right of this section, it indicates 'End Of List (showing 0 record(s) out of 0)'. At the bottom of the window, there is a row of buttons: 'Audit', 'Cancel', 'Hold', 'Back', 'Save and Close', and 'Next'.

In the **Collateral** tab, you can view, modify or add collateral for the facility. Refer **Credit Proposal** User Guide for information on managing collateral.

3.3.3 Covenants

This topic provides systematic instructions about covenants.

To manage the covenants, click **Covenants**.

Figure 3-33 Covenants

The screenshot shows the 'Covenant Details' form. It includes three input fields at the top: 'Covenant Code' (with a search icon and 'Required' label), 'Covenant Name' (with placeholder text 'Enter Covenant Name' and 'Required' label), and 'Covenant Description' (with placeholder text 'Enter Description' and 'Required' label). Below these is a 'Classification Type' dropdown menu with the text 'Select Classification Type' and a 'Required' label. A vertical list of expandable sections follows: 'Covenant Details', 'Monitoring Information Details', 'Formula Details', 'Schedule Details', and 'Others'. At the bottom right are 'Cancel' and 'Create' buttons.

In the **Covenants** tab, you can view, modify or add covenants for the facility. Refer **Credit Proposal** User Guide for information on managing covenants.

3.3.4 Terms and Conditions

This topic provides systematic instructions about terms and conditions.

1. To manage the conditions, click **Conditions**.

Figure 3-34 Conditions

The screenshot shows the 'Post Sanction Process - Document Execution' screen. On the left is a sidebar with navigation links: 'Summary', 'Write up', 'Limit Configuration' (which is selected and highlighted in blue), and 'Comments'. The main area is titled 'Limit Configuration' and has a dropdown menu set to 'Defender'. Below this are tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Conditions' (which is active). The main content area shows 'No items to display.' and a 'Load More' button with the text '(showing 0 record(s) out of 0)'. At the bottom are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save and Close', and 'Next'. The top right corner shows 'Screen(3/4)'.

In the **Conditions** tab, you can view, modify or add conditions for the facility. Refer **Credit Proposal** User Guide for information on managing conditions.

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

The **Comments** screen is displayed.

3.4 Comments

This topic provides systematic instructions about Comments data segment in the Document Execution stage.

In the Comments screen, you can add your overall comments for the Document Execution stage. Adding comments help the user of the next stage in making better decisions.

Figure 3-35 Comments

1. Type the comments in the text box and click **Post**.
Comments are posted below the text box.
2. To submit the task to the next stage, click **Submit**.
The **Checklist** window is displayed.

Figure 3-36 Checklist

In case the checklist is configured for verification in the Maintenance module, the same appears in the above window. User have to manually ensure the checklist and enable the check box.

3. Select the required **Outcome**.

The options available are **Proceed**, **Renegotiation**, and **Send for Clarification**.

4. Click **Submit**.

If the **Outcome** is selected as **Proceed**, the PSN application is moved to the Document Execution stage on clicking **Submit**.

If the **Outcome** is selected as **Renegotiation**, the PSN application is moved to the Proposal Structuring stage on clicking **Submit**.

If the **Outcome** is selected as **Send for Clarification**, the PSN application is moved to the Proposal Review stage on clicking **Submit**.

4

Business Head Review

This topic provides information about Business Head Review.

In this stage, a senior member of the business team reviews the credit proposal and verifies if all the documents, agreements or any other pre-disbursement related activity to be performed by the customer have been completed. The Reviewer also verifies if the completion of the documents is as per the process or not.

The following table provides a high level overview about the Business Head Review stage in PSN process.

Table 4-1 Business Head Review Information and Activities

Information available for user	Activities that can be performed by user
• Latest approved Credit Proposal (Gold copy) • Customer summary – Liabilities approved – Facilities approved – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Demographic details • Facility marked for release • Collateral value updated as Held • Comments from previous stage	• Verify the document/agreements uploaded in previous stage • Review the facility marked for release • Review the collateral updated as held • Update comments • Submit the application for document review • Send the application back for more information

Business Head stage is similar to the Docket Generation stage. Refer **Docket Generation** chapter for field level information.

After adding comments for this stage, select **Outcome** as **Proceed** and click **Submit**, the PSN application is moved to the **Document Officer Review** stage.

- [Summary](#)
This topic provides systematic instructions about summary.
- [Write Up](#)
This topic provides systematic instructions about writeup.
- [Limit Configuration](#)
- [Comments](#)
This topic provides systematic instructions about the Comments.

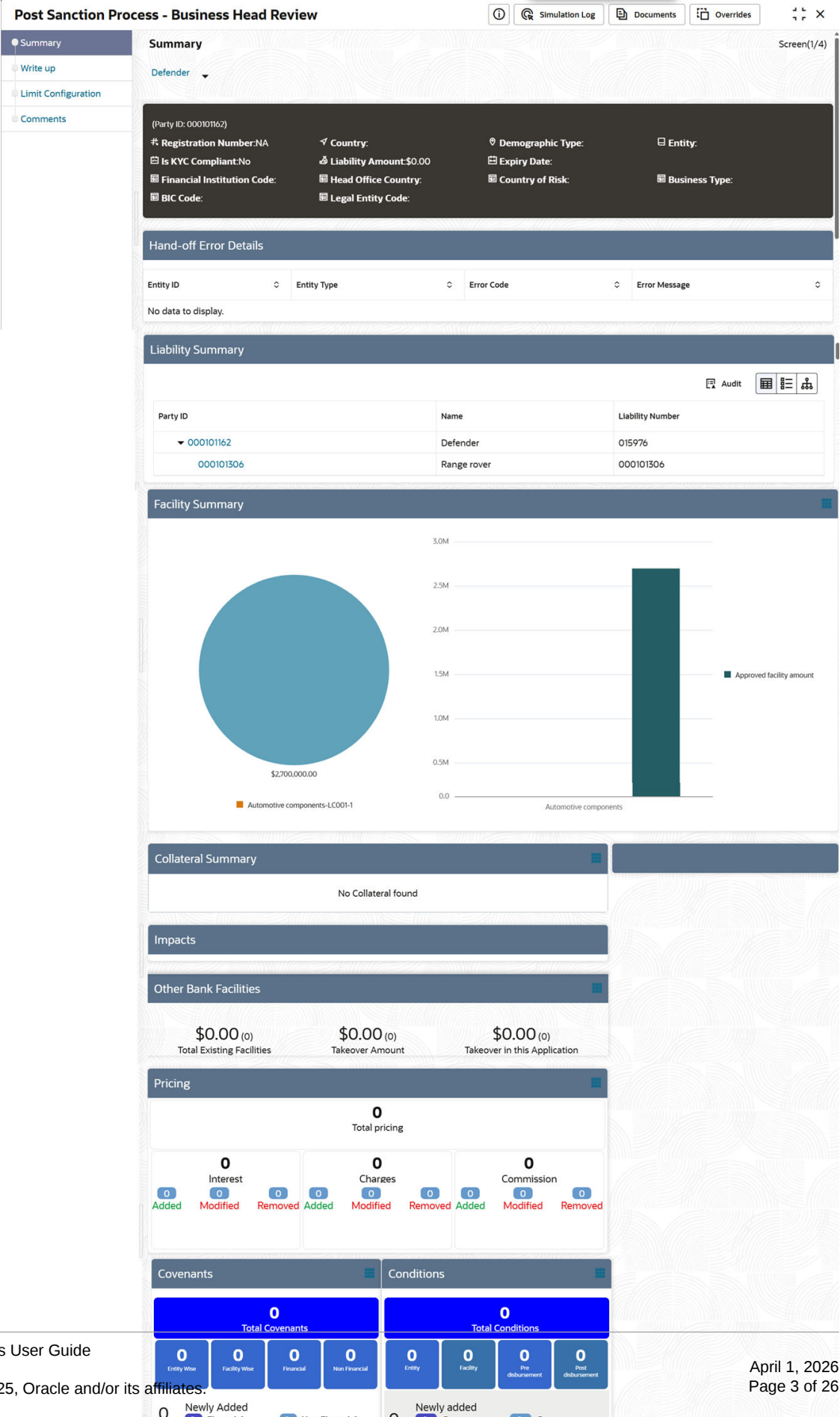
4.1 Summary

This topic provides systematic instructions about summary.

The **Summary** screen displays the following information based on the data captured in the credit proposal / amendment process:

- Party Information
- Hand-off Error Details
- Liability Summary
- Facility Summary
- Collateral summary
- Impacts
- Other Bank Facilities
- Pricing
- Covenants
- Conditions
- Upcoming Events
- Financial Profile
- Projections

Figure 4-1 Summary



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

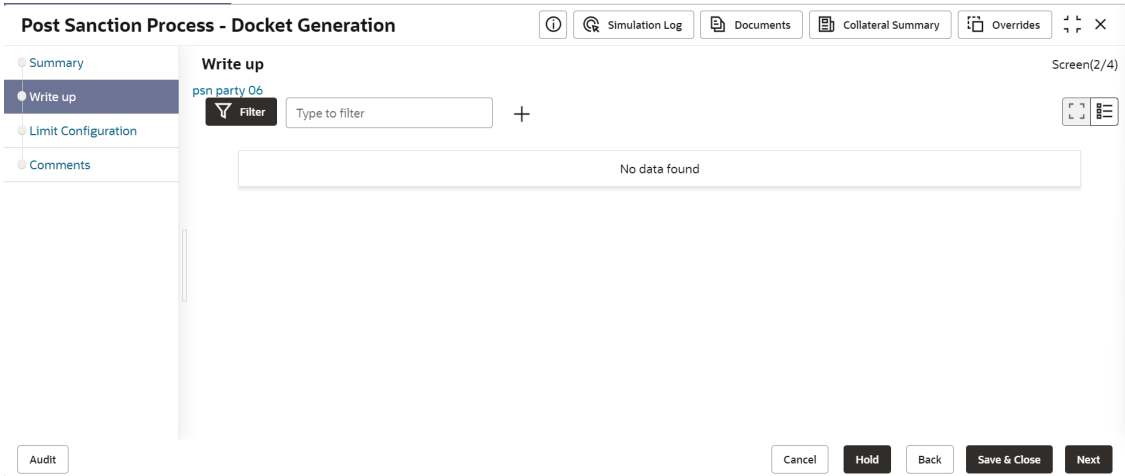
To go to the next screen, click **Next**. The **Write-up** screen is displayed.

4.2 Write Up

This topic provides systematic instructions about writeup.

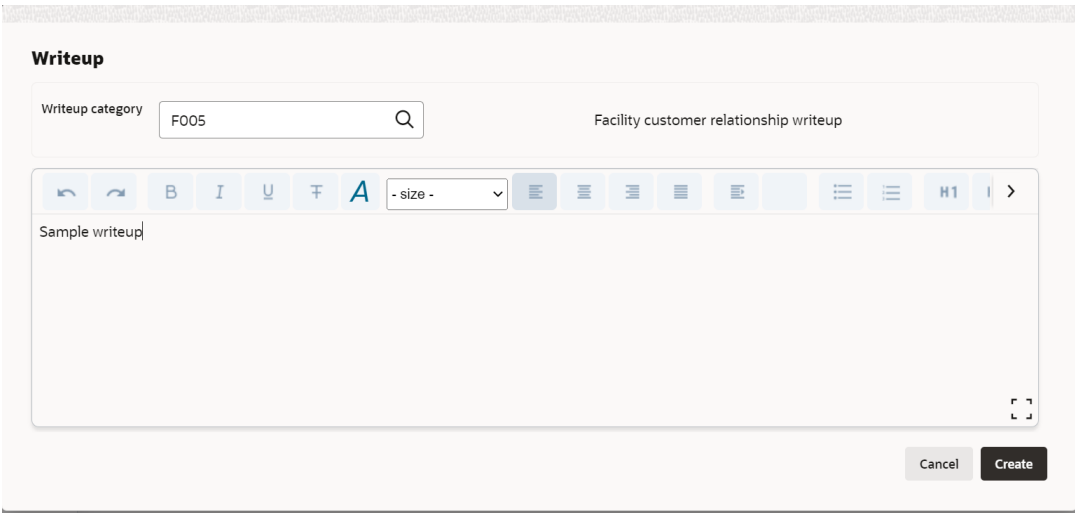
The **Write up** screen is displayed only if it is configured in the Maintenance module. You can add any additional information related to the party or facility in this screen.

Figure 4-2 Write up



1. To add write-up, click **Add** icon. The **Write Up** window appears

Figure 4-3 Write Up



2. Click **Search** icon in **Writeup Category** field. The list of categories maintained in the Maintenance module is displayed in **Writeup Category** window.

Figure 4-4 Writeup Category

Writeup category

Writeup category code:

Writeup category description:

Fetch

Writeup category code	Writeup category description
F005	Facility customer relationship writeup
F001	Credit Memorandum

Page of 1 (1 - 2 of 2 items) | < > 1 >

- Click on the required category code. Selected code is displayed in **Writeup Category** field
- Enter the observations in the text box and click **Create**. The observations are added in **Write Up** page as shown below:

Figure 4-5 Write Up

Post Sanction Process - Docket Generation

Write up

psn party 06

Filter Type to filter +

Facility customer relationship writeup

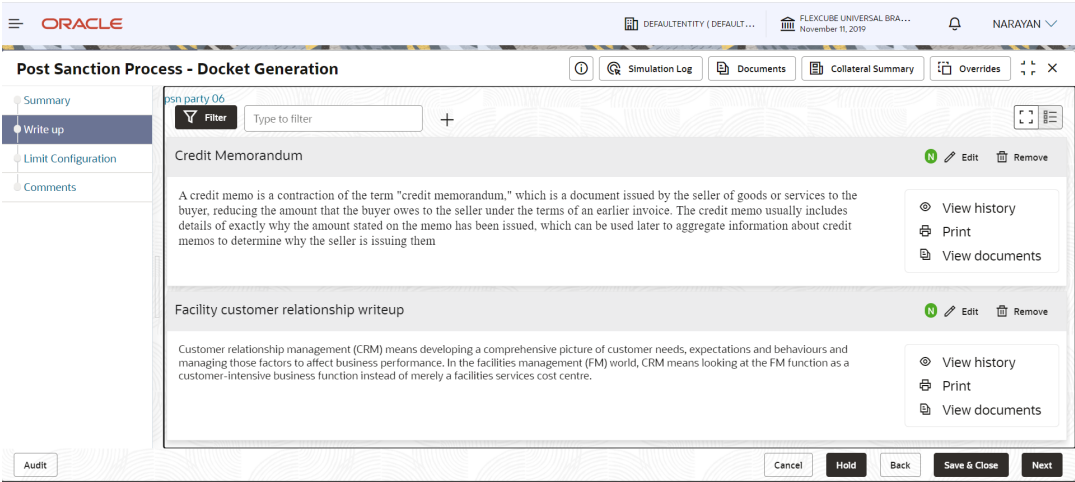
Sample writeup

View complete writeup View documents View history

Audit Cancel Hold Back Save & Close Next

- To change the layout of **Write Up** data segment to the expanded view, click the **Expanded View** icon at the top right corner. The write up is expanded as shown below:

Figure 4-6 Expanded View



Similarly, you can change it to **Tile View** and **Complete View** by clicking layout icon at top right corner.

Figure 4-7 Tile View

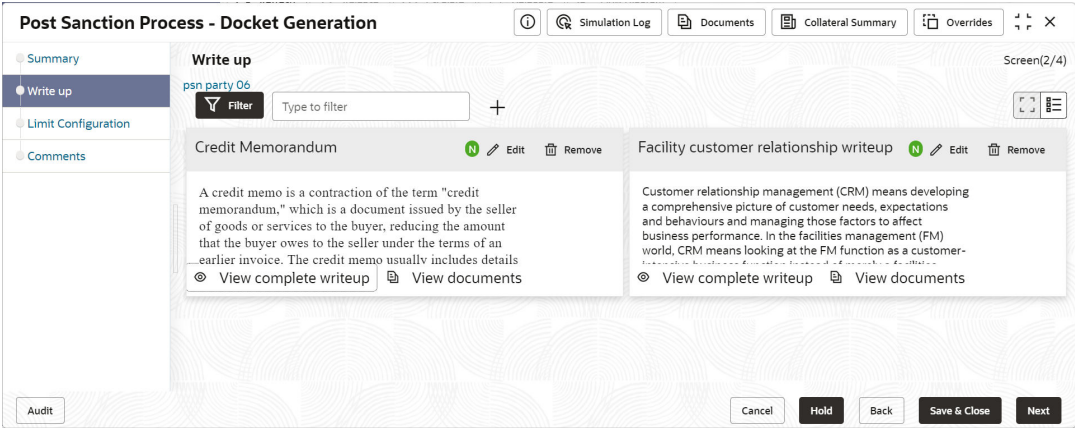


Figure 4-8 Complete View

Writeup

Application number : APP231587876 Party : PTY2022A06 - psn party 06 Stage : Docket Generation
 Created on : 11 Nov '19 Created by : NARAYAN Writeup category : Credit Memorandum

A credit memo is a contraction of the term "credit memorandum," which is a document issued by the seller of goods or services to the buyer, reducing the amount that the buyer owes to the seller under the terms of an earlier invoice. The credit memo usually includes details of exactly why the amount stated on the memo has been issued, which can be used later to aggregate information about credit memos to determine why the seller is issuing them

Close

6. To modify the writeup, click **Edit** icon and change the information.
7. To delete the writeup, click **Remove** icon. A confirmation message appears.
8. Click **Yes**. The writeup is removed.
9. To view the writeup history, click **View History** icon.
10. To print the write up, click **Print** icon.

Note

To print the write up from tile view, click the **View complete writeup** icon and then click the **Print** icon.

11. To attach or view writeup related documents, click **View Documents** icon. The following window appears:

Figure 4-9 Write Up Documents

Writeup documents

No items to display.

Close

12. To add new documents, click **Add New Documents**.

13. To exit **Writeup Documents** window, click **Close**.
14. To go to the next page, click **Next**. The **Limit Configuration** page appears.

4.3 Limit Configuration

In this screen, the facility amount to be released to the customer must be specified and the documents necessary for the PSN process must be uploaded.

Figure 4-10 Facilities

Post Sanction Process - Business Head Review

Defender: [Dropdown] | Facilities | Collaterals | Covenants | Conditions

Summary | Write up | **Limit Configuration** | Comments

Audit | Income potential

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Sanctioned Amount	Released amount	Release amount
⋮	LC0011	Non Funded	Term...	Automotive component ...	May 13, 2021	December 31, 2025	\$2,700,000.00	\$60,000.00	\$60,000.00

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

1. To mark all the facilities for release, click **Action** icon and select **Release All**. The following window is displayed.

Figure 4-11 Release All

Release all

☒ Include child customer facilities

☒ Include joint customer facilities

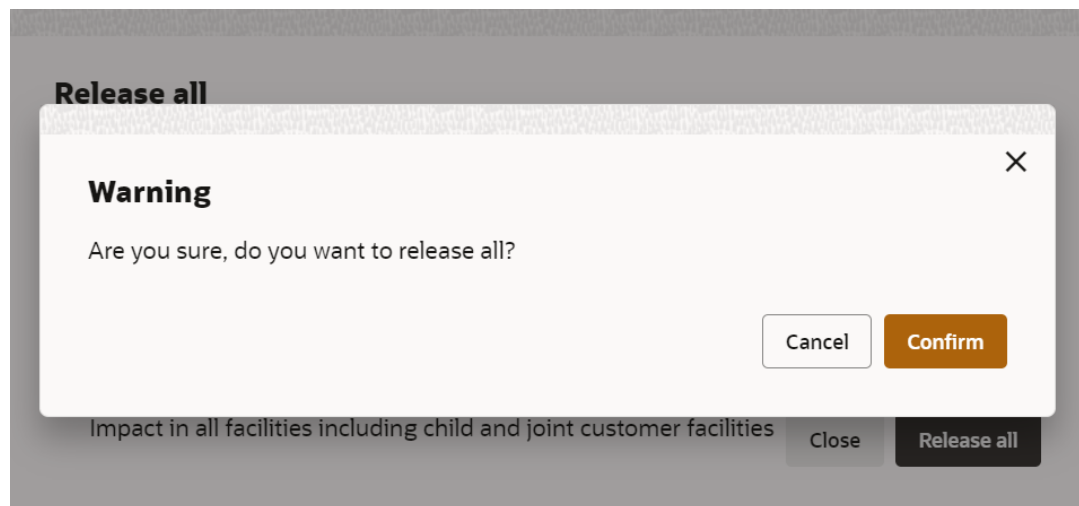
Impact in all facilities including child and joint customer facilities

Close | **Release all**

2. Select **Include child customer facilities** and **Include joint customer facilities** check boxes, in case you want to mark those facilities as well for release.

3. Click **Release All**. The **Warning** window is displayed.

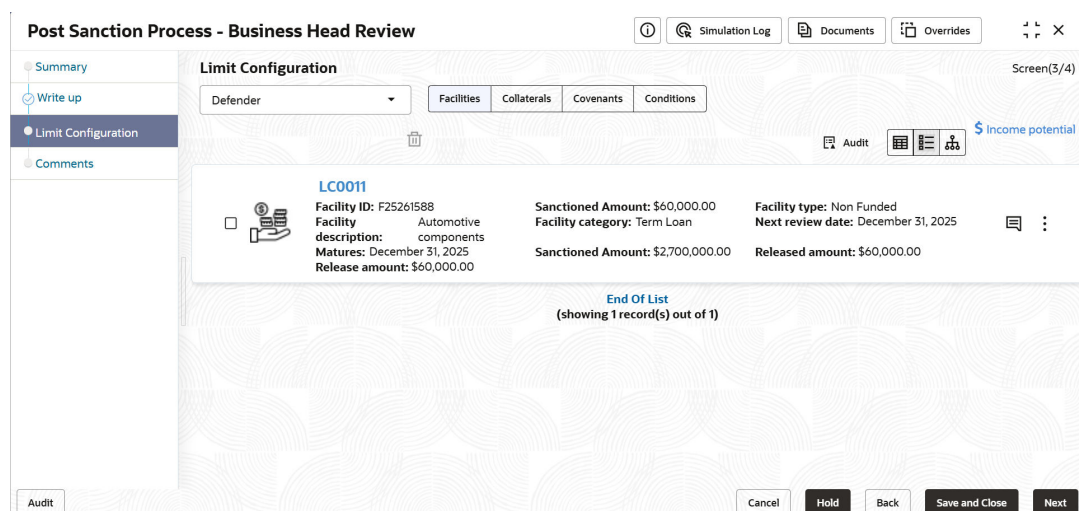
Figure 4-12 Release All - Warning



Click **Confirm** to release all the selected facilities.

Facilities will be marked for release with release amount as full amount.

Figure 4-13 Limit Configuration



Note

While marking all the facilities for release, the system will validate and skip the facilities that are already marked for release in different WIP PSN application.

Release All option appears in all the stages, only if it is configured in Business Process configuration.

- To mark all the facilities for release expiry date, click **Action** icon and select **Release Expiry Date**.

Figure 4-14 Release Expiry Date

The screenshot shows the Oracle Post Sanction Process - Docket Generation interface. The 'Limit Configuration' section is active, displaying a table with columns for Liability details, Amount, and Release Expiry Date. The table contains one record for PSNE06 with an existing amount of \$100.00K and a requested amount of NA. The 'Actions' dropdown menu is open, showing the 'Release expiry date' option.

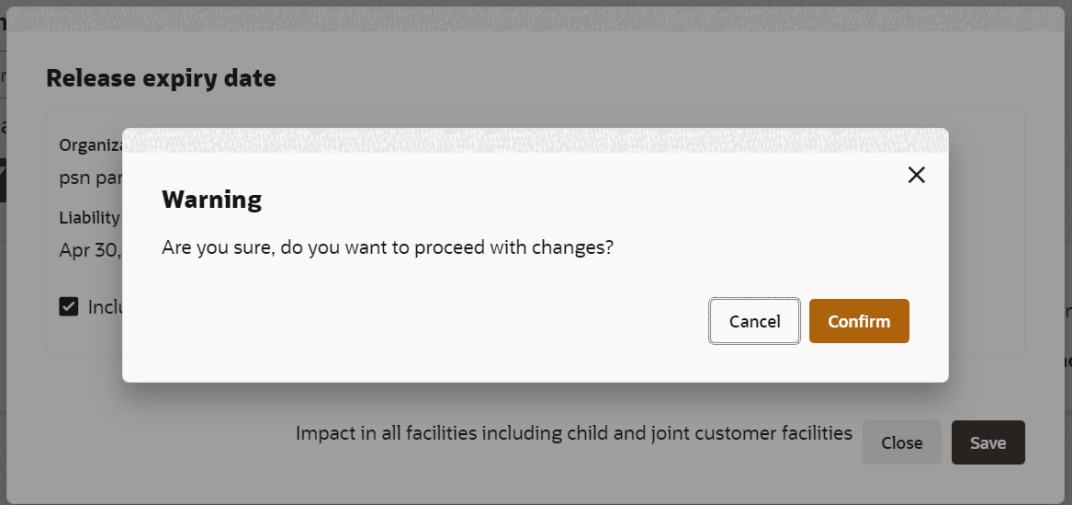
Figure 4-15 Release Expiry Date

The screenshot shows the 'Release expiry date' dialog box. It contains fields for Organization name (psn party 06), Liability expiry date (Apr 30, 2024), and Release expiry date (a date picker). There are two checkboxes: 'Include joint customer facilities' and 'Include child customer facilities', both of which are checked. The dialog also includes a 'Close' button and a 'Save' button.

Enter or select **Release Expiry Date** and Select **Include joint customer facilities** and **Include child customer facilities** check boxes, in case you want to mark those facilities as well for release expiry date.

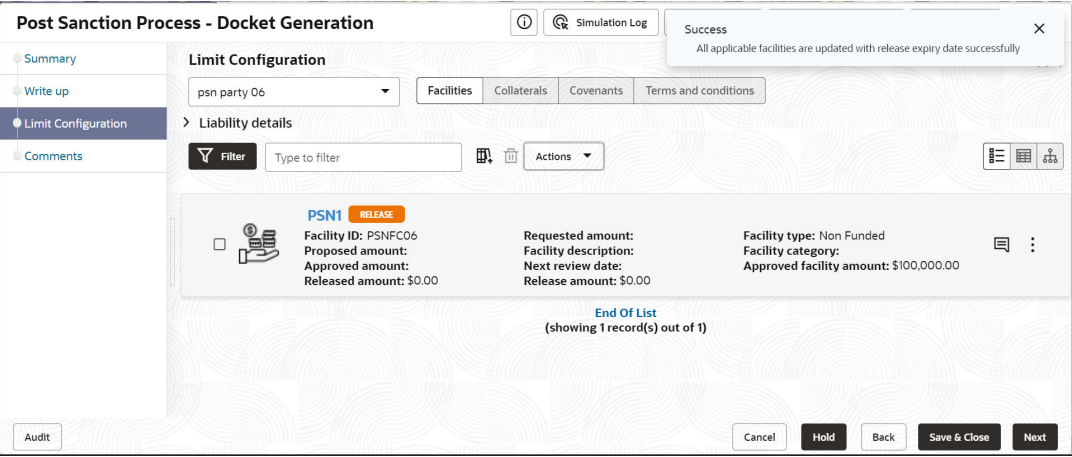
Click **Save**. The **Warning** window is displayed.

Figure 4-16 Release Expiry Date- Warning



Click **Confirm** to update expiry date for all the selected facilities. All applicable facilities are updated with release expiry date and displayed as below.

Figure 4-17 Limit Configuration - Release Expiry Date Updated



5. To mark a particular facility for release, click **Action** icon in the required facility and select **Edit Facility**.

The **Facility Details** window auto-populated with the details provided in credit proposal or amendment process is displayed.

Figure 4-18 Edit Facility

Post Sanction Process - Docket Generation

Simulation Log

Documents

Collateral Summary

Overrides

Summary

Write up

Limit Configuration

Comments

Limit Configuration

psn party 06

Facilities

Collaterals

Covenants

Terms and conditions

Screen(3/4)

Liability details

PSNE06

Liability number

Branch (000)

\$100.00K

Existing amount

expires on (Apr 30, 2024)

NA

Requested amount

expires on (NA)

Filter

Type to filter

Actions

PSN1

Facility ID: PSNFC06

Proposed amount:

Approved amount:

Released amount: \$0.00

Requested amount:

Facility description:

Next review date:

Release amount: \$100,000.00

Facility type: Non Funded

Facility category:

Approved facility amount: \$100,000.00

Edit facility

Remove from PSN

Link document

End Of List

Cancel

Hold

Back

Save & Close

Next

Figure 4-19 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Basic info

Line code

Line serial number

Facility description

Branch

Parent facility ID

Facility type

Facility category

Project id

Commitment status

Secured?

Revaluation required

Rate agreement required

Sanction

Currency

Requested amount

Proposed amount

Approved amount

Sanctioned amount

Day light limit

Shadow limit

Effective line amount

Limit amount basis

Save

Cancel

Figure 4-20 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Shadow limit

☐ Shadow limit

Effective line amount

\$0.00

Limit amount basis

Bulk payment

☐ Bulk payment

Internal remarks

Availability

Line start date

May 1, 2021

Line expiry date

May 1, 2025

Renewal date

Auto-renewal

☐

Unadvised

☐

Availability period

(in months)

Release

Release type

☒ Full

☐ Partial

Released amount

\$0.00

Yet to be released amount

\$100,000.00

Release amount

\$100,000.00

Release expiry date

Save

Cancel

Post Sanction Process User Guide
G54419-01
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Figure 4-21 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Limit review

Next review date Review frequency

Utilization

Available amount	Blocked amount	Utilized amount
\$0.00	\$0.00	\$0.00
Total repaid amount	OSUC amount	Utilization tracking
\$0.00	\$0.00	Local

Exception

Exception transaction amount Netting required ☐ Exception breach percentage

Utilization statistics

Net utilization	Peak utilization	Average utilization
\$0.00	\$0.00	\$0.00

Restrictions

Customer ☐ Allowed ☒ Disallowed

☐ Customer No Customer Name Short Name External Customer No

Save

Cancel

Figure 4-22 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Currency code ☐ Currency Name

No data to display.

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

Branch ☐ Allowed ☒ Disallowed

☐ Branch code Branch Name

No data to display.

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

Product ☐ Allowed ☒ Disallowed

☐ Source Code Description

No data to display.

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

Exposure ☐ Allowed ☒ Disallowed

☐ Exposure Code Exposure Type Exposure Description

No data to display.

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

Fetch latest UDF

Save

Cancel

Note

Only the steps related to **Post Sanction Process** are explained in this user Guide. Refer **Credit Proposal** User Guide for information on all the side menus in the **Facility Details** window.

6. Post Sanction Details

7. Select the facility **Release Type**. The options available are: **Full** and **Partial**.
8. In the **Release Amount** field, specify the amount to be released.

The system allows to enter the **Release Amount**, only if **Partial** is selected as **Release Type**. In this case, you cannot enter the full amount manually.

If **Full** is selected as the **Release Type**, the **Release Amount** is automatically filled with the **Approved Facility Amount**.

In the **Released Amount** field, the facility amount already released to the party is displayed.

In the **Yet to be Released Amount** field, the balance facility amount is displayed.

9. Click **Save** and then click **Close**. Post sanction details are saved and the facility is displayed as **Release** as shown below:

Figure 4-23 Post Sanction Process

Post Sanction Process - Docket Generation

Simulation Log Documents Collateral Summary Overrides

Summary Write up Limit Configuration Comments

Limit Configuration

psn party 06 Facilities Collaterals Covenants Terms and conditions

Liability details

Facility ID	Amount	Release Type
PSNE06 Liability number Branch (000)	\$100.00K Existing amount expires on (Apr 30, 2024)	NA Requested amount expires on (NA)

Filter Type to filter Actions

Facility ID	Amount	Release Type
PSN1 Facility ID: PSNFC06 Proposed amount: Approved amount: Released amount: \$0.00	Requested amount: Facility description: Next review date: Release amount: \$100,000.00	Facility type: Non Funded Facility category: Approved facility amount: \$100,000.00

End Of List (showing 1 record(s) out of 1)

Audit Cancel Hold Back Save & Close Next

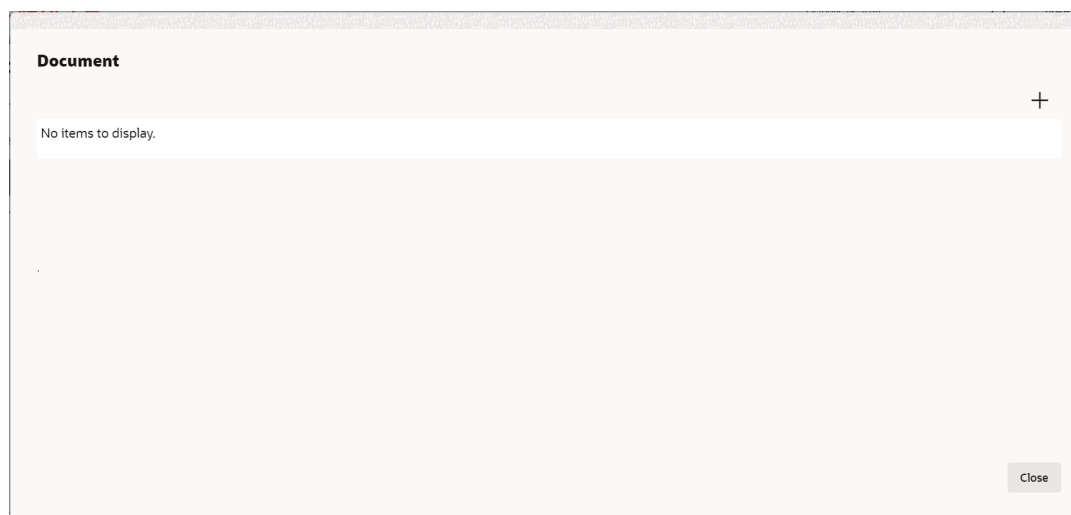
Once the facility status is changed to **Release**, you can delete the facility or remove the facility from PSN process.

10. To delete the facility, select the facility and click **Delete** icon.
11. To release the facility from PSN process, click **Hamburger** icon in the corresponding facility and select **Remove from PSN**.

Note

At least one facility must be marked for release to proceed further.

12. To upload necessary customer documents for the facility, click **Hamburger** icon in the corresponding facility and select **Link Document**. The following screen is displayed.

Figure 4-24 Link Document

13. Click **Add New Documents**. The Document window appears:

Figure 4-25 Add New Documents

 A screenshot of a web application window titled "Document". The window contains several input fields and a file upload section.

- Document type**: A text input field with a search icon and the label "Required" below it.
- Document type description**: A text input field.
- Document code**: A text input field with a search icon and the label "Required" below it.
- Document code description**: A text input field.
- Document expiry date**: A date picker icon and the label "Required" below it.
- Remarks**: A text input field.
- Drop files here or click to select**: A dashed box containing the text "Drop files here or click to select".
- Selected files**: A small box showing a file icon and the text "Selected files".

 In the bottom right corner, there are two buttons: "Close" and "Upload".

14. Search and select **Document Type** from the drop-down list maintained in the Maintenance module.

The **Document Type Description** is automatically populated based on the selected **Document Type**.

15. Search and select **Document Code** from the drop-down list maintained in the Maintenance module.

The **Document Code Description** is automatically populated based on the selected **Document Code**.

16. Click **Calendar** icon and select **Document Expiry Date**.

17. Enter **Remarks** for the document, if any.

18. In the **Drag files here or click to select** section, drag and drop or click and select the necessary documents.

The **Selected Files** count is displayed below the **Drag files here or click to select** section

19. Click **Upload**. The documents are uploaded

- [Facilities Layout Options](#)
This topic provides systematic instructions about facilities.
- [Collateral](#)
This topic provides systematic instructions about collateral.
- [Covenants](#)
This topic provides systematic instructions about covenants.
- [Conditions](#)
This topic provides systematic instructions about conditions.

4.3.1 Facilities Layout Options

This topic provides systematic instructions about facilities.

1. To change the layout of **Facilities** tab in the **Limit Configuration** screen to table view, click **Table View** icon.

The layout is changed as shown below.

Figure 4-26 Facilities

Post Sanction Process - Business Head Review

Simulation Log Documents Overrides

Limit Configuration Defender Facilities Collaterals Covenants Conditions

Audit Income potential

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Sanctioned Amount	Released amount	Release amount	
⋮	LCO011	Non Funded	Term...	Automotive component ...	May 13, 2021	December 31, 2025	\$2,700,000.00	\$60,000.00	\$60,000.00	

Audit Cancel Hold Back Save and Close Next

2. To view the facility details in table view, click the required **Line Number**.

The **Facility Details** window is displayed.

Figure 4-27 Facility Basic Details

AUTOMOTIVE COMPONENTS-Term Loan
Facility ID: F25261588

Close ← → /0

Facility Details Other Details

▼ Closure Details

Utilized amount
\$0.00

▼ Basic Info

Branch 000 FLEXCUBE UNIVERSAL BRANCH	Line Code LC001	Line Serial Number 1
Parent Facility ID	Facility Type Non Funded	Cascade ☐ Cascade
Facility Category Term Loan	Facility Description Automotive components	Project Id
Class Code	Commitment Status ☐ Committed ☒ Uncommitted	Cascade ☐ Cascade
Secured? No	Cascade ☐ Cascade	☐ Revaluation required ☐ Rate agreement required
Drop line Limits Off		

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

Table 4-2 Basic Info

Fields	Description
Utilized Amount	Displays the utilized amount.
Branch	Search and Select Branch from list of Branch Code .
Line Code	Enter Line Code for the facility.
Line Serial Number	Line Serial Number will be defaulted to 1 and you cannot modify line serial number.
Parent Facility ID	Search and Select Parent Facility ID and enter the following fields: • Facility ID • Facility Description • Line Code • Line Serial
Facility Type	Select Facility Type from the below checklist. The available options are: • Funded • Non Funded
Facility Category	Search and Select Facility Category from list of Category Code .
Facility Description	Enter Facility Description for the facility.
Project Id	Search and Select Project Id from list of Category Code .
Class Code	Search and Select Class Code from list of Category Code .
Commitment Status	Select Commitment Status from the below checklist. The available options are: • Committed • Uncommitted
Secured	Click Secured option and select Cascade check box, if required.
Revaluation Required	Select Revaluation Required option, if required.

Table 4-2 (Cont.) Basic Info

Fields	Description
Rate Agreement Required	Select Rate Agreement Required option, if required.
Drop Line Limits	Switch to indicate, if the facility limit drops over time based on a schedule.

Figure 4-28 Sanction

The screenshot shows the 'Sanction' screen with the following fields and values:

- Sanction** (Collapsed)
- Currency**: USD
- Facility Risk Rating**: (Empty)
- Day Light Limit**: \$0.00
- Effective line amount**: \$60,000.00
- Internal Remarks**: (Empty)
- Probability of Default**: (Empty)
- RAROC**: (Empty)
- Shadow Limit**: ☐ Shadow Limit
- Limit Amount Basis**: (Empty)
- Loss Given Default**: (Empty)
- Sanctioned amount**: \$2,700,000.00
- Day Light Overdraft Limit**: \$0.00
- Bulk Payment**: ☐ Bulk Payment

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

Table 4-3 Sanction

Fields	Description
Currency	Search and select Currency in which the facility has to be offered.
Requested Amount	Specify the amount requested by the party in Requested Amount field.
Probability of Default	Enter Probability of Default . Select Decrement and Increment drop-down list option on right to increase or decrease the probability.
Loss Given Default	Enter Loss Given Default . Select Decrement and Increment drop-down list option on right to increase or decrease the loss given.
Facility Risk Rating	Enter Facility Risk Rating . Select Decrement and Increment drop-down list option on right to increase or decrease the facility risk rating.
RAROC	Enter RAROC . Select Decrement and Increment drop-down list option on right to increase or decrease the RAROC.
Sanctioned Amount	Displays the sanctioned amount.
Day Light Limit	Enter Day Light Limit for the facility.
Shadow Limit	Click Shadow Limit check box to select Shadow Limit .
Day Light Overdraft Limit	Displays the day light overdraft limit.
Effective Line Amount	Displays the effective line amount.
Limit Amount Basis	Select Limit Amount Basis from the below drop-down list. The options are: - Limit Amount - Limit Amount + Collateral Contribution - Minimum of Limit Amount or Collateral
Bulk Payment	Click Bulk Payment check box to select Bulk Payment .
Internal Remarks	Enter Internal Remarks , if required.

Figure 4-29 Facility -Utilization Order

Utilization order

Limit amount Collateral amount Pool amount

Availability

Line Start Date
May 13, 2021

Line Expiry Date

Renewal Date

Maintenance Value Date

Drawing Power Backed
Off

Last Stock Statement Date

Drawing Power
Unadvised
Off

Revolving Line
Off

Is Non Revolving Special Line
No

Available
On

Availability Period

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

Table 4-4 Availability

Fields	Description
Limit Amount	Specify the line amount.
Collateral Amount	Specify the collateral amount.
Pool Amount	Specify the pool amount.
Line Start Date	Select Date for Line Start Date .
Line Expiry Date	Click Select Date and select date for Line Expiry Date .
Renewal Date	Click Renewal Date and select date for Renewal Date .
Maintenance Value Date	Click Maintenance Value Date and select date for Maintenance Value Date .
Drawing Power Backed	Enable Drawing Power Backed , if required.
Revolving Line	Enable Revolving Line , if required.
Is Non Revolving Special Line	Enable Is Non Revolving Special Line , if required.
Unadvised	Enable Unadvised , if required.
Available	Displays the current Available status of the line.
Availability Period	Specify the Availability Period for the facility.

Figure 4-30 Facility -Release

Release

Release type
☐ Full
☒ Partial

Release Amount
\$60,000.00

Release expiry date
October 31, 2025

Released amount
\$60,000.00

Yet to be released amount
\$2,640,000.00

Limit Review

Limit status Next Review Date Review Frequency

For information on fields, refer the field below.

Table 4-5 Limit Review

Fields/Icon	Description
Release Type	Select Release Type from the drop-down list. The available options are: • Full • Partial
Released Amount	Displays the released amount.
Yet to be Released Amount	Displays the amount yet to be released.
Limit Status	Select Limit Status from the drop-down list. The available options are: • Active • Closed • Frozen
Next Review Date	Select Date for Next Review Date .
Review Frequency	Select Review Frequency from the drop-down list. The available options are: • Half yearly • Monthly • Quarterly • Yearly

Figure 4-31 Facility - Utilization

Utilization		
Available amount	Blocked amount	Utilized amount
\$60,000.00	\$0.00	\$0.00
Total repaid amount	Outstanding Unutilized Commitment Amount	Outstanding utilized amount
\$0.00	\$0.00	\$0.00
Utilization Tracking		
Exception		
Exception Transaction Amount	Netting Required	Exception Breach Percentage
	Off	
Utilization statistics		
Net utilization	Peak utilization	Average utilization
\$0.00	\$0.00	\$0.00

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

Table 4-6 Utilization

Fields/Icon	Description
Available Amount	Specify the available amount.
Blocked Amount	Specify the blocked amount.
Utilized Amount	Specify the utilized amount.
Total Repaid Amount	Specify the total repaid amount.
Outstanding Unutilized Commitment Amount	Displays the utilized outstanding amount.

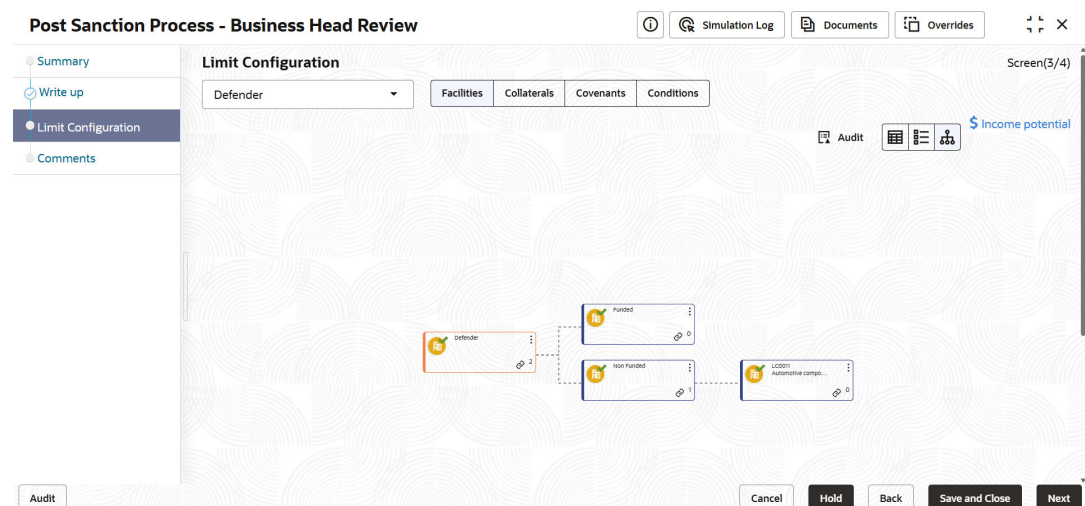
Table 4-6 (Cont.) Utilization

Fields/Icon	Description
Outstanding Utilized Amount	Displays the utilized amount.
Utilization Tracking	Select Utilization Tracking from the drop-down list. The available options are: • Local • Global
Exception Transaction Amount	Specify the transaction amount.
Netting Required	Select the option from the available list.
Exception Breach Percentage	Specify the exception breach percentage.
Net Utilization	Displays the net utilization.
Peak Utilization	Displays the peak utilization.
Average Utilization	Displays the average utilization.

- To view the facility writeup, click the writeup icon in **Writeups** column.
- To change the layout of **Facilities** tab in **Limit Configuration** screen to structural view, click **Facility Structure** icon.

The layout is changed as shown below.

Figure 4-32 Structure View



Note

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

- Select the required layout option.

The facility structure is changed to the selected layout.

4.3.2 Collateral

This topic provides systematic instructions about collateral.

To manage the collateral, click **Collateral** tab.

Figure 4-33 Collateral

The screenshot shows the 'Post Sanction Process - Business Head Review' window. The 'Limit Configuration' tab is active, and the 'Collateral' sub-tab is selected. The main area displays a 'Collateral Pool' with a message 'No items to display.' and 'End Of List (showing 0 record(s) out of 0)'. The left sidebar shows navigation options: Summary, Write up, Limit Configuration (selected), and Comments. The bottom of the interface has buttons for Audit, Cancel, Hold, Back, Save and Close, and Next.

In the **Collateral** tab, you can view, modify or add collateral for the facility. Refer **Credit Proposal** User Guide for information on managing collateral.

4.3.3 Covenants

This topic provides systematic instructions about covenants.

To manage the covenants, click **Covenants** tab.

Figure 4-34 Covenants

Covenant Details

Covenant Code Required

Covenant Name Enter Covenant Name Required

Covenant Description Enter Description Required

Classification Type Select Classification Type Required

> Covenant Details

> Monitoring Information Details

> Formula Details

> Schedule Details

> Others

Cancel Create

In the **Covenants** tab, you can view, modify or add covenants for the facility. Refer **Credit Proposal** User Guide for information on managing covenants.

4.3.4 Conditions

This topic provides systematic instructions about conditions.

1. To manage the conditions, click **Conditions** tab.

The **Conditions** screen displays.

Figure 4-35 Condition

Post Sanction Process - Business Head Review

Summary Write up Limit Configuration Comments

Limit Configuration

Defender Facilities Collaterals Covenants Conditions

+ -

No items to display.

Load More

(showing 0 record(s) out of 0)

Audit Cancel Hold Back Save and Close Next

In the **Conditions** tab, you can view, modify or add conditions for the facility. Refer **Credit Proposal** User Guide for information on managing conditions.

2. To go to the next screen, click **Next**.
The **Comments** screen is displayed.

4.4 Comments

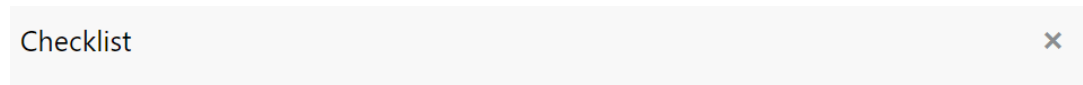
This topic provides systematic instructions about the Comments.

In the Comments screen, you can add your overall comments for the Docket Generation stage. Adding comments help the user of the next stage in making better decisions.

Figure 4-36 Comments

The screenshot shows the 'Comments' screen within the 'Post Sanction Process - Docket Generation' workflow. The workflow progress bar at the top indicates four stages: Summary, Write up, Limit Configuration, and Comments. The 'Comments' stage is currently active, marked with a green checkmark. Below the progress bar, the 'Comments' section features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, decrease indent, increase indent, link, unlink, H1, H2, link icon, unlink icon, and a right arrow. The text area of the editor contains the placeholder text 'For document officer review:'. Below the text area is a green 'Post' button. Underneath the 'Post' button is a box displaying 'No items to display.' At the bottom right of the screen, there is a row of buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

1. Type the comments in the text box and click **Post**.
Comments are posted below the text box.
2. To submit the task to the next stage, click **Submit**.
The **Checklist** window is displayed.

Figure 4-37 ChecklistA screenshot of a web application window titled 'Checklist'. The window has a light gray header bar with the title 'Checklist' on the left and a close button (an 'x' icon) on the right. The main body of the window is empty.A screenshot of a form element. It consists of a label '* Outcome' followed by a dropdown menu. The dropdown menu is open, showing the word 'Proceed' as the selected option. To the right of the dropdown is a small downward-pointing triangle icon.**Submit**

In case the checklist is configured for verification in the Maintenance module, the same appears in the above window. You have to manually ensure the checklist and enable the check box.

3. Select the required Outcome.

The options available are **Proceed**, **Renegotiation**, and **Send for Clarification**.

4. Click Submit.

If the **Outcome** is selected as **Proceed**, the PSN application is moved to the Document Execution stage on clicking **Submit**.

If the **Outcome** is selected as **Renegotiation**, the PSN application is moved to the Proposal Structuring stage on clicking **Submit**.

If the **Outcome** is selected as **Send for Clarification**, the PSN application is moved to the Proposal Review stage on clicking **Submit**.

5

Document Officer Review

This topic provides systematic instructions about document officer review.

In this stage, a member of the documentation team verifies if all the documents, agreements or any other pre-disbursement related activity to be performed by the customer have been completed or not.

The following table provides a high level overview about **Document Officer Review** stage in PSN process.

Table 5-1 Document Officer Review Information and Activities

Information available for user	Activities that can be performed by user
• Latest approved Credit Proposal (Gold copy) • Customer summary – Liabilities approved – Facilities approved – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Demographic details • Facility marked for release • Collateral value updated as Held • Comments from previous stage	• Verify the document/agreements uploaded • Review the facility marked for release • Review the collateral updated as held • Update comments • Submit the application for Legal check • Send the application back for more information

Refer **Docket Generation** chapter for information on the fields in this stage.

To send the PSN application to the Legal Check stage, enable **Legal Check Required** check box in **Checklist** window, select **Outcome** as **Proceed**, and click **Submit**.

To send the PSN application to the Final Check stage, select **Outcome** as **Proceed** without enabling **Legal Check Required** check box in **Checklist** window and click **Submit**.

To send the PSN application back to the previous stage for gathering additional information, select **Outcome** as **Additional Info** and click **Submit**.

- [Summary](#)
This topic provides systematic instructions about summary.
- [Write Up](#)
This topic provides systematic instructions about writeup screen.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Document Officer Review stage.

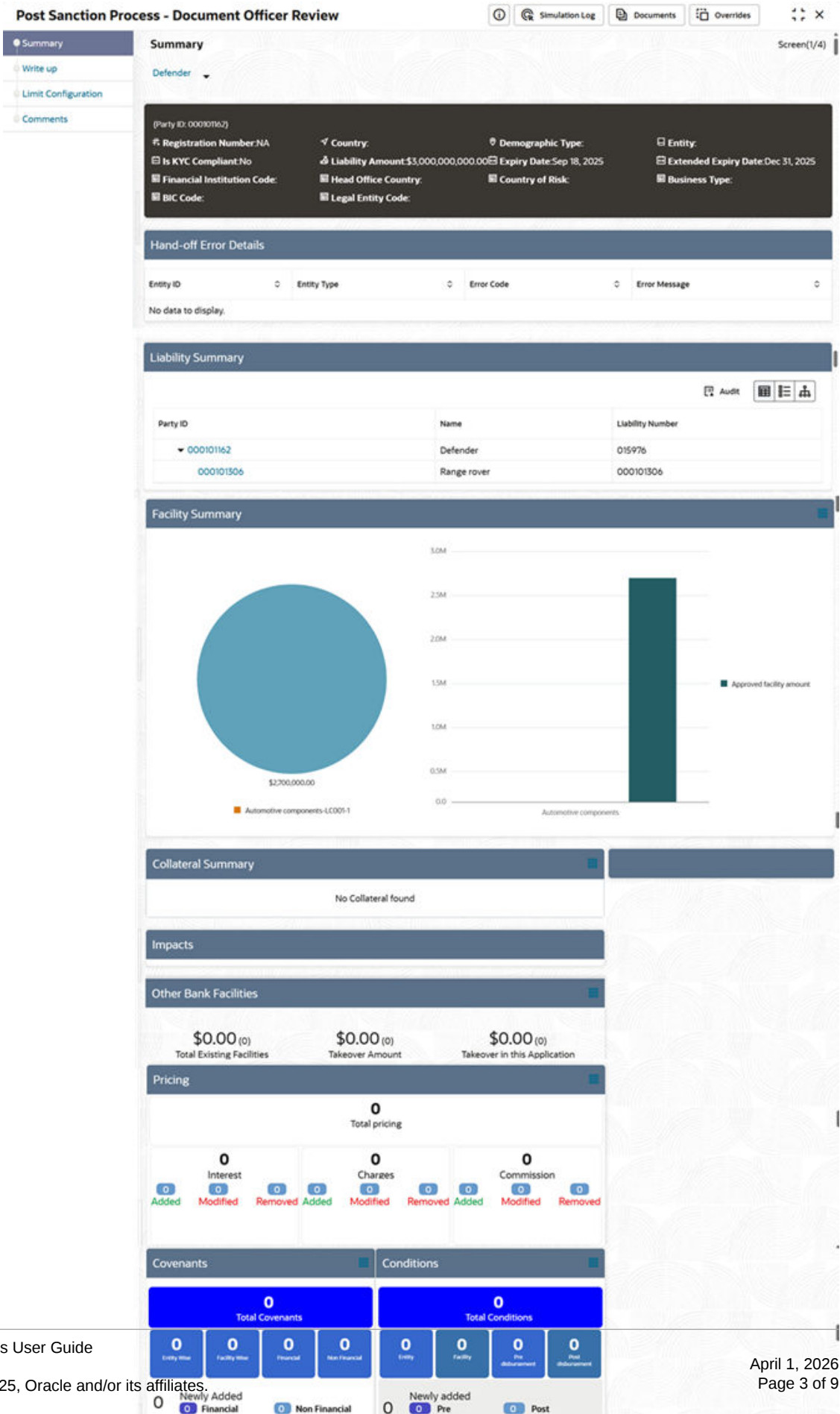
5.1 Summary

This topic provides systematic instructions about summary.

The **Summary** screen displays the following information based on the data captured in the credit proposal / amendment process:

- Party Information
- Hand-off Error Details
- Liability Summary
- Facility Summary
- Collateral summary
- Impacts
- Other Bank Facilities
- Pricing
- Covenants
- Conditions
- Upcoming Events
- Financial Profile
- Projections

Figure 5-1 Document Officer Review



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

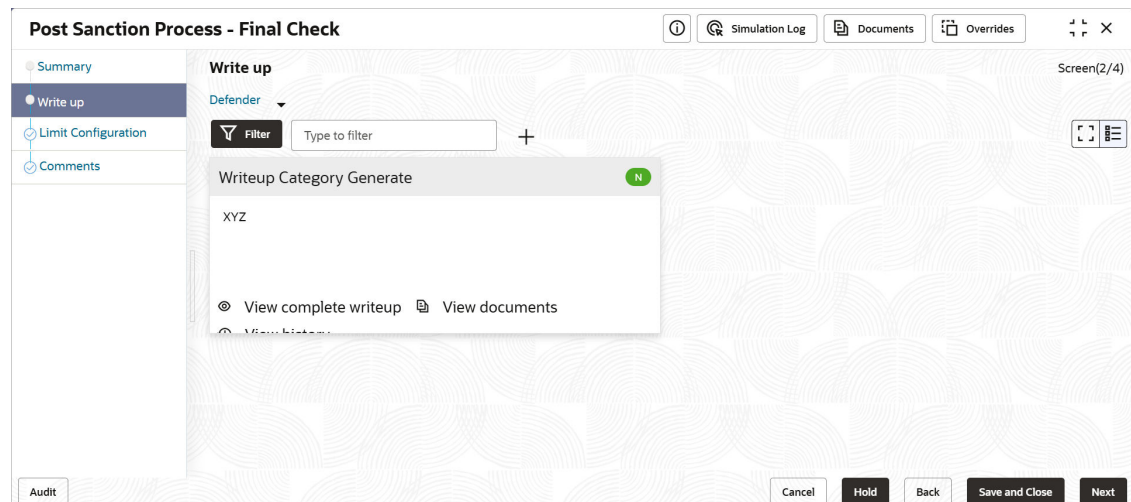
To go to the next screen, click **Next**. The **Write-up** screen is displayed.

5.2 Write Up

This topic provides systematic instructions about writeup screen.

The **Write up** screen is displayed only if it is configured in the Maintenance module. You can add any additional information related to the party or facility in this screen.

Figure 5-2 Write up



1. To add write-up, click **Add** icon. The **Write Up** window appears

Figure 5-3 Write up



2. Click **Search** icon in **Writeup Category** field. The list of categories maintained in the Maintenance module is displayed in **Writeup Category** window.

Figure 5-4 Search

Writeup category

Writeup category code Writeup category description

Fetch

Writeup category code	Writeup category description	Input type
No data to display.		

Page 1 of 0 (1 - 0 of 0 items)

3. Click on the required category code. Selected code is displayed in **Writeup Category** field
4. Enter the observations in the text box and click **Create**. The observations are added in **Write Up** page as shown below:

Figure 5-5 Write up

Post Sanction Process - Final Check

Summary
Write up
Limit Configuration
Comments

Writeup Category Generate

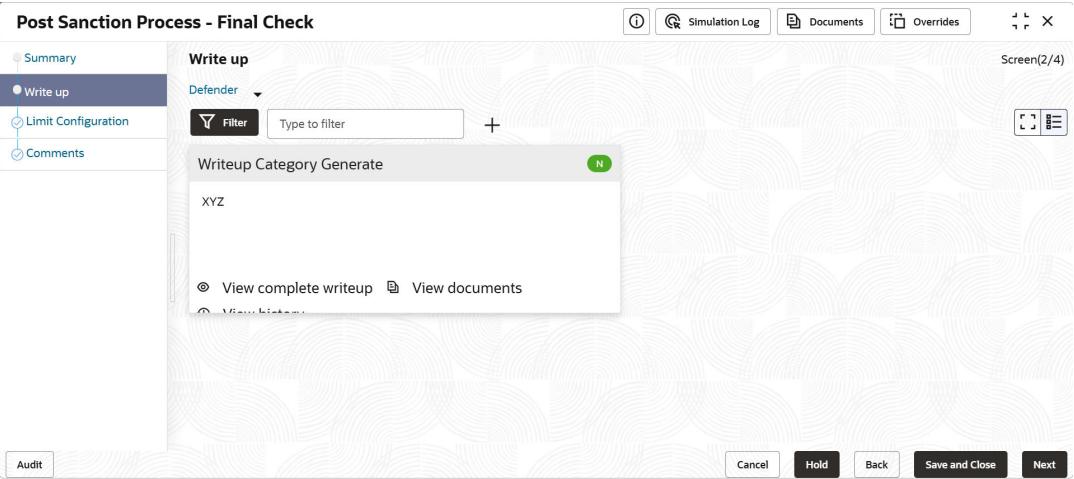
XYZ

View complete writeup View documents View history

Audit Cancel Hold Back Save and Close Next

5. To change the layout of **Write Up** data segment to the expanded view, click the **Expanded View** icon at the top right corner. The write up is expanded as shown below:

Figure 5-6 Write up



Similarly, you can change it to **Tile View** and **Complete View** by clicking layout icon at top right corner.

Figure 5-7 Write up

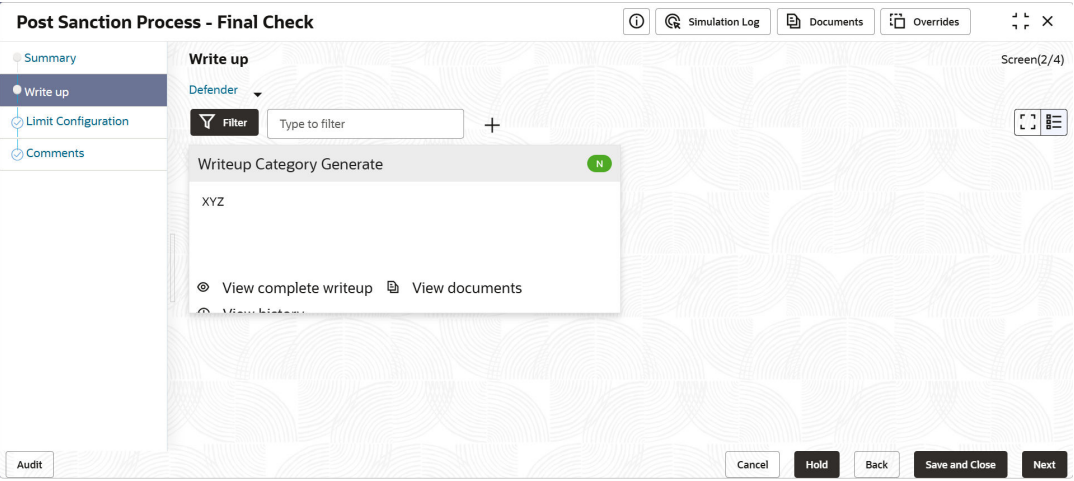
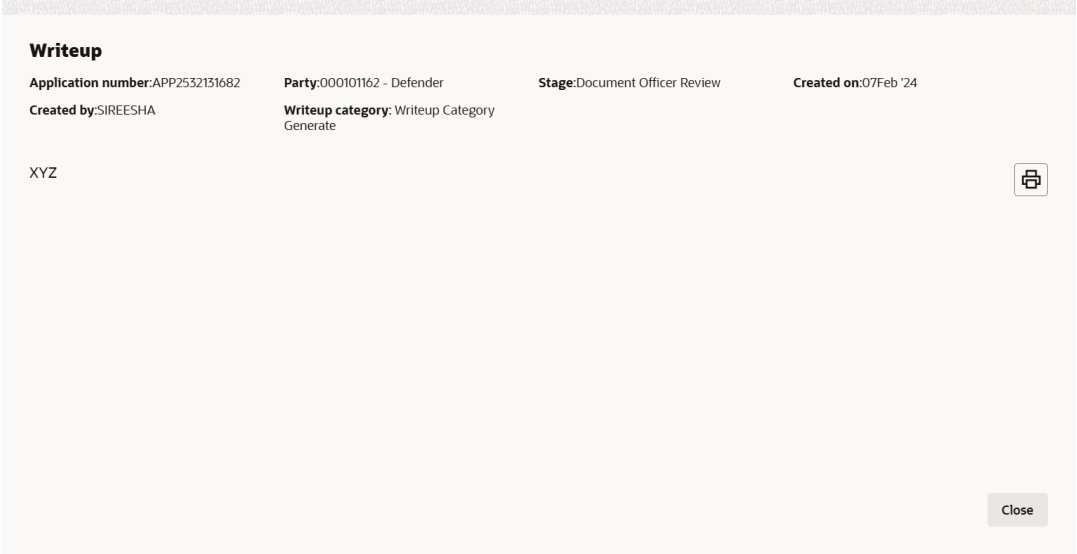


Figure 5-8 Complete View



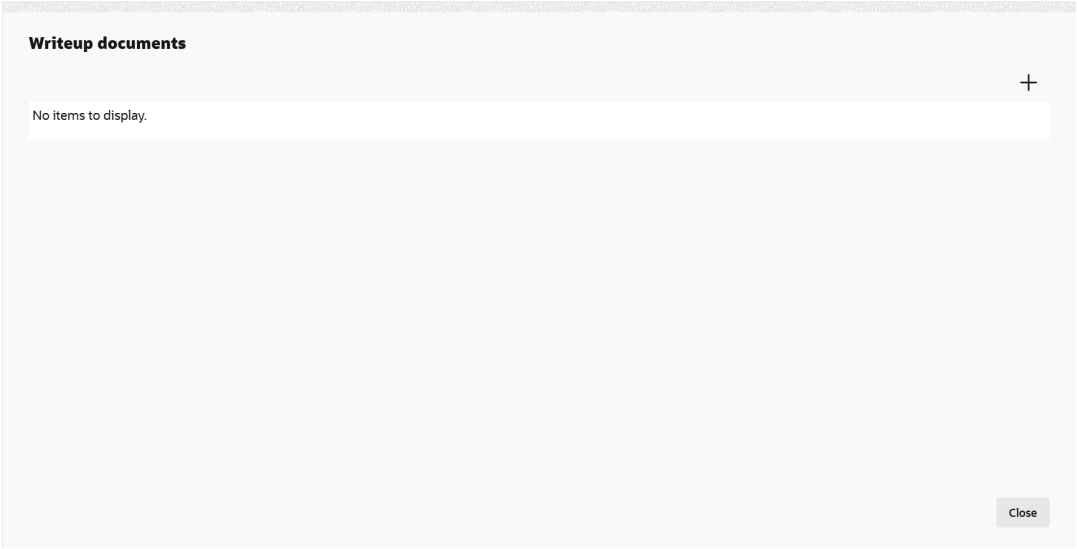
- 6. To modify the writeup, click **Edit** icon and change the information.
- 7. To delete the writeup, click **Remove** icon. A confirmation message appears.
- 8. Click **Yes**. The writeup is removed.
- 9. To view the writeup history, click **View History** icon.
- 10. To print the write up, click **Print** icon.

Note

To print the write up from tile view, click the **View complete writeup** icon and then click the **Print** icon.

- 11. To attach or view writeup related documents, click **View Documents** icon. The following window appears:

Figure 5-9 Write up Documents



12. To add new documents, click **Add New Documents**.
13. To exit **Writeup Documents** window, click **Close**.
14. To go to the next page, click **Next**. The **Limit Configuration** page appears.

5.3 Comments

This topic provides systematic instructions about the Comments data segment in the Document Officer Review stage.

In the Comments screen, you can add your overall comments for the Document Officer Review stage. Adding comments help the user of the next stage in making better decisions.

Figure 5-10 Comments

1. Type the comments in the text box and click **Post**.
Comments are posted below the text box.
2. To submit the task to the next stage, click **Submit**.
The **Checklist** window is displayed.

Figure 5-11 Checklist

Submit [Close]

← Back

1 Business 2 Checklist

No items to display.

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

☐ Legal check required

Outcome
Proceed

Submit

In case the checklist is configured for verification in the Maintenance module, the same appears in the above window. You have to manually ensure the checklist and enable the check box.

3. Select the required Outcome.

The options available are **Proceed**, **Renegotiation**, and **Send for Clarification**.

4. Click Submit.

If the **Outcome** is selected as **Proceed**, the PSN application is moved to the Document Execution stage on clicking **Submit**.

If the **Outcome** is selected as **Renegotiation**, the PSN application is moved to the Proposal Structuring stage on clicking **Submit**.

If the **Outcome** is selected as **Send for Clarification**, the PSN application is moved to the Proposal Review stage on clicking **Submit**.

6

Legal Check

This topic provides systematic instructions about legal check.

This stage is applicable only if the **Legal Check Required** check box is enabled while submitting the application in **Document Officer Review** stage. In this stage, a member of the legal team in the bank verifies the customer executed documents from a legal aspect so as to make sure that the documents will hold good in a court of law if the need arises.

The following table provides a high level overview about the **Legal Check** stage in PSN process.

Table 6-1 Legal Check Information and Activities

Information available for user	Activities that can be performed by user
• Latest approved Credit Proposal (Gold copy) • Customer summary – Liabilities approved – Facilities approved – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Demographic details • Facility marked for release • Collateral value updated as Held • Comments from previous stage	• Verify the document / agreements uploaded in all the stages from a legal perspective • Review the facility marked for release • Review the collateral updated as held • Update comments • Submit the application for Final check • Send the application back for more information • Upload any Legal related documents, if necessary

Refer **Docket Generation** chapter for information on the fields in this stage. The Outcomes available for selection in this stage are:

- Proceed
- Send to Document Officer Review

If **Outcome** is selected as **Proceed**, the PSN application is moved to the Final Check stage on clicking **Submit**.

If **Outcome** is selected as **Send to Document Officer Review**, the PSN application is moved to **Document Officer Review** stage on clicking **Submit**.

You can select **Proceed** as **Outcome**, if Document Officer Review is not required before the Final Check.

7

Final Check

In this stage, a senior member of the documentation team goes through the credit proposal, the facilities and the collateral, and verifies the corresponding documents submitted by the customer to make sure that the documents are in order for Limit activation.

The following table provides a high level overview about the Final Check stage in PSN process.

Table 7-1 Final Check Information and Activities

Information available for user	Activities that can be performed by user
• Latest approved Credit Proposal (Gold copy) • Customer summary – Liabilities approved – Facilities approved – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Demographic details • Facility marked for release • Collateral value updated as Held • Comments from previous stage	• Verify all the document/agreements uploaded are complete in nature for the final time • Review and edit the facility marked for release if necessary • Review and edit the collateral updated as held if necessary • Update comments • Submit the application for Limit activation • Send the application back for more information • Upload more documents if needed

Refer **Docket Generation** chapter for information on fields in this stage. The Outcomes available for selection in this stage are:

- Proceed
- Additional Info
- Send to Document Officer Review

If **Outcome** is selected as **Proceed**, the PSN application is moved to the Limit Activation stage.

If **Outcome** is selected as **Additional Info**, the PSN application is moved to the Legal Check stage on clicking **Submit**.

If **Outcome** is selected as **Send to Document Officer Review**, the PSN application is moved to the Document Officer Review stage on clicking **Submit**.

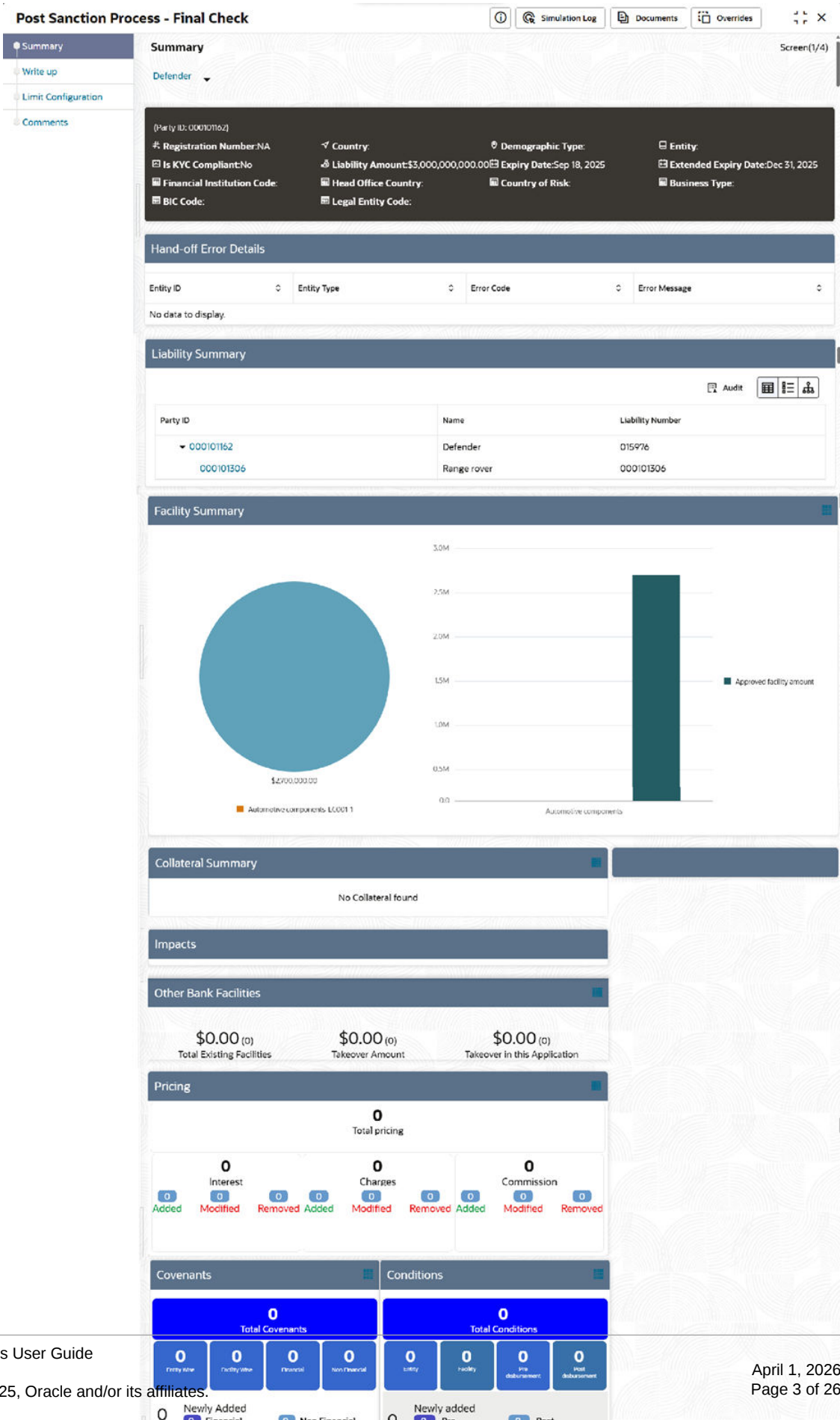
- [Summary](#)
- [Write Up](#)
- [Limit Configuration](#)
This topic provides systematic instructions about limit configuration.
- [Comments](#)
This topic provides systematic instructions about the Comments data segment in the Final Check stage.

7.1 Summary

The **Summary** screen displays the following information based on the data captured in the credit proposal / amendment process:

- Party Information
- Hand-off Error Details
- Liability Summary
- Facility Summary
- Collateral summary
- Impacts
- Other Bank Facilities
- Pricing
- Covenants
- Conditions
- Upcoming Events
- Financial Profile
- Projections

Figure 7-1 Summary



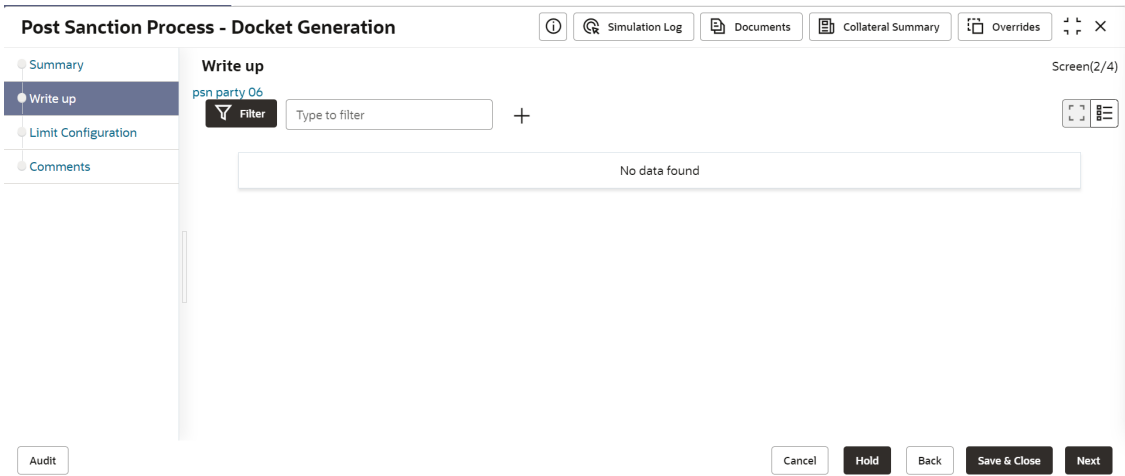
Refer **Credit 360** User Guide for information on actions that can be performed in the **Summary** screen.

To go to the next screen, click **Next**. The **Write-up** screen is displayed.

7.2 Write Up

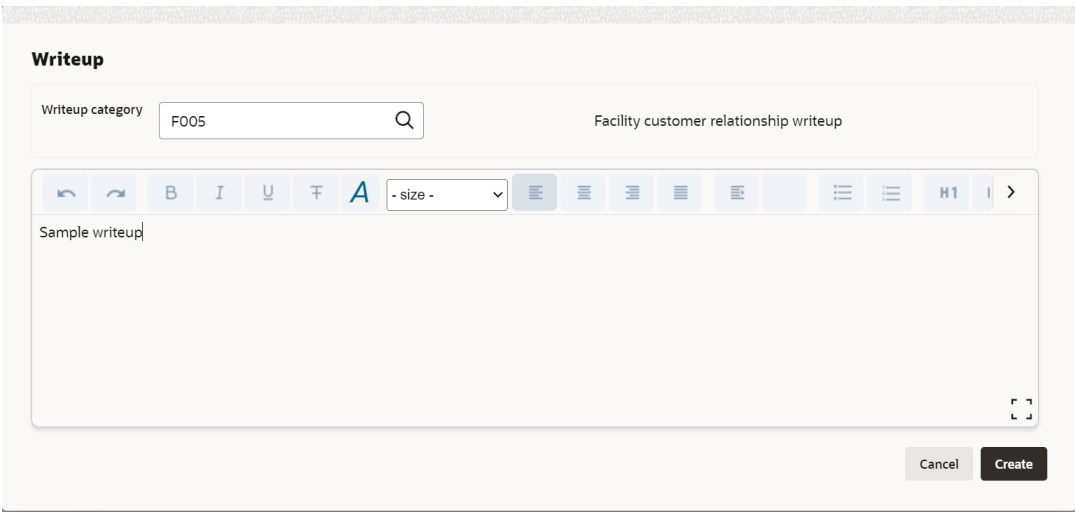
The **Write up** screen is displayed only if it is configured in the Maintenance module. You can add any additional information related to the party or facility in this screen.

Figure 7-2 Write up



1. To add write-up, click **Add** icon. The **Write Up** window appears

Figure 7-3 Write Up



2. Click **Search** icon in **Writeup Category** field. The list of categories maintained in the Maintenance module is displayed in **Writeup Category** window.

Figure 7-4 Writeup Category

Writeup category

Writeup category code:

Writeup category description:

Fetch

Writeup category code	Writeup category description
F005	Facility customer relationship writeup
F001	Credit Memorandum

Page of 1 (1 - 2 of 2 items) | < > 1 >

3. Click on the required category code. Selected code is displayed in **Writeup Category** field
4. Enter the observations in the text box and click **Create**. The observations are added in **Write Up** page as shown below:

Figure 7-5 Write Up

Post Sanction Process - Docket Generation

Write up

psn party 06

Filter Type to filter +

Facility customer relationship writeup

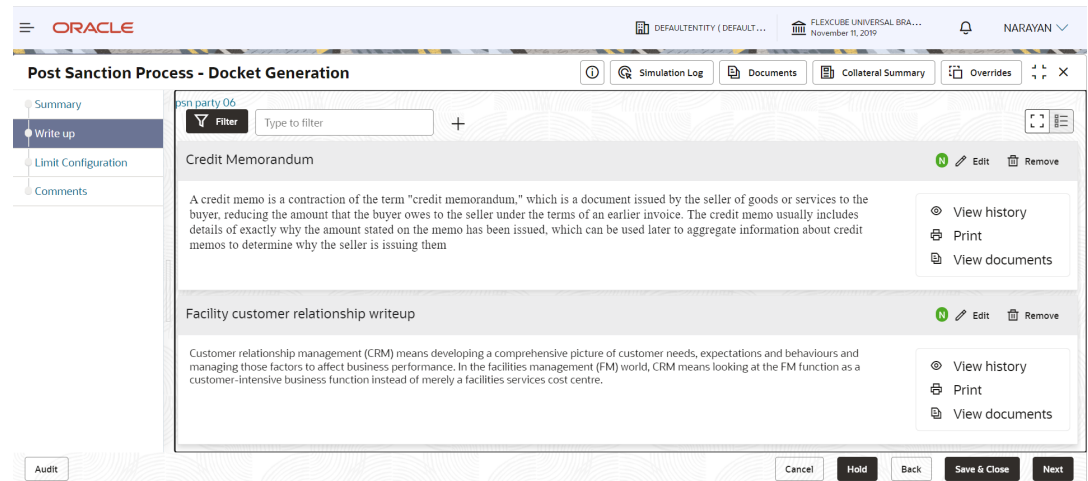
Sample writeup

View complete writeup View documents View history

Audit Cancel Hold Back Save & Close Next

5. To change the layout of **Write Up** data segment to the expanded view, click the **Expanded View** icon at the top right corner. The write up is expanded as shown below:

Figure 7-6 Expanded View



Similarly, you can change it to **Tile View** and **Complete View** by clicking layout icon at top right corner.

Figure 7-7 Tile View

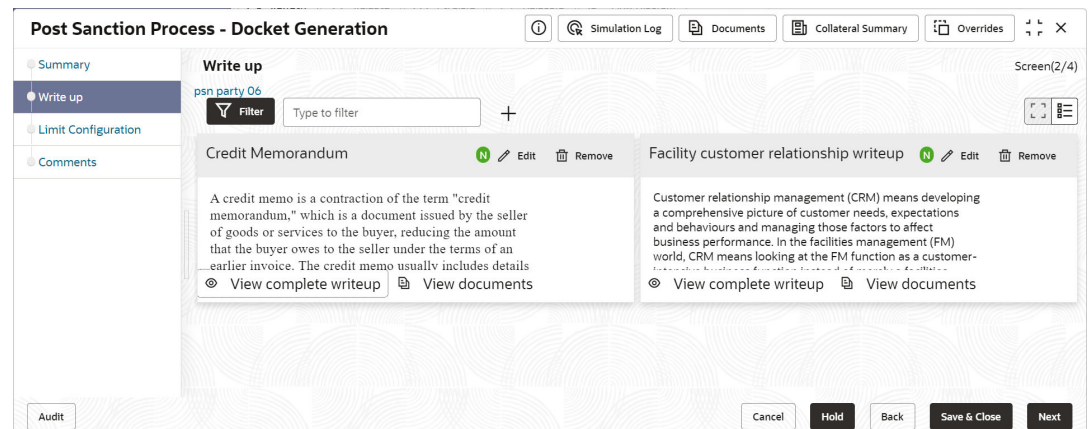


Figure 7-8 Complete View

Writeup

Application number : APP231587876 Party : PTY2022A06 - psn party 06 Stage : Docket Generation
 Created on : 11 Nov '19 Created by : NARAYAN Writeup category : Credit Memorandum

A credit memo is a contraction of the term "credit memorandum," which is a document issued by the seller of goods or services to the buyer, reducing the amount that the buyer owes to the seller under the terms of an earlier invoice. The credit memo usually includes details of exactly why the amount stated on the memo has been issued, which can be used later to aggregate information about credit memos to determine why the seller is issuing them

Close

6. To modify the writeup, click **Edit** icon and change the information.
7. To delete the writeup, click **Remove** icon. A confirmation message appears.
8. Click **Yes**. The writeup is removed.
9. To view the writeup history, click **View History** icon.
10. To print the write up, click **Print** icon.

Note

To print the write up from tile view, click the **View complete writeup** icon and then click the **Print** icon.

11. To attach or view writeup related documents, click **View Documents** icon. The following window appears:

Figure 7-9 Write Up Documents

Writeup documents

+

No items to display.

Close

12. To add new documents, click **Add New Documents**.

13. To exit **Writeup Documents** window, click **Close**.
14. To go to the next page, click **Next**. The **Limit Configuration** page appears.

7.3 Limit Configuration

This topic provides systematic instructions about limit configuration.

In this screen, the facility amount to be released to the customer must be specified and the documents necessary for the PSN process must be uploaded.

Figure 7-10 Limit Configuration

Post Sanction Process - Final Check

Simulation Log Documents Overrides Screen(3/4)

Limit Configuration

Defender

Facilities Collaterals Covenants Conditions

Filter Type to filter

Audit

LC0011

Facility ID: F25261588

Facility description: Automotive components

Matures: December 31, 2025

Release amount: \$60,000.00

Sanctioned Amount: \$60,000.00

Facility category: Term Loan

Sanctioned Amount: \$2,700,000.00

Facility type: Non Funded

Next review date: December 31, 2025

Released amount: \$60,000.00

End Of List (showing 1 record(s) out of 1)

Audit Cancel Hold Back Save and Close Next

1. To mark all the facilities for release, click **Action** icon and select **Release All**.
The following window is displayed.

Figure 7-11 Release All

Release all

☒ Include child customer facilities

☒ Include joint customer facilities

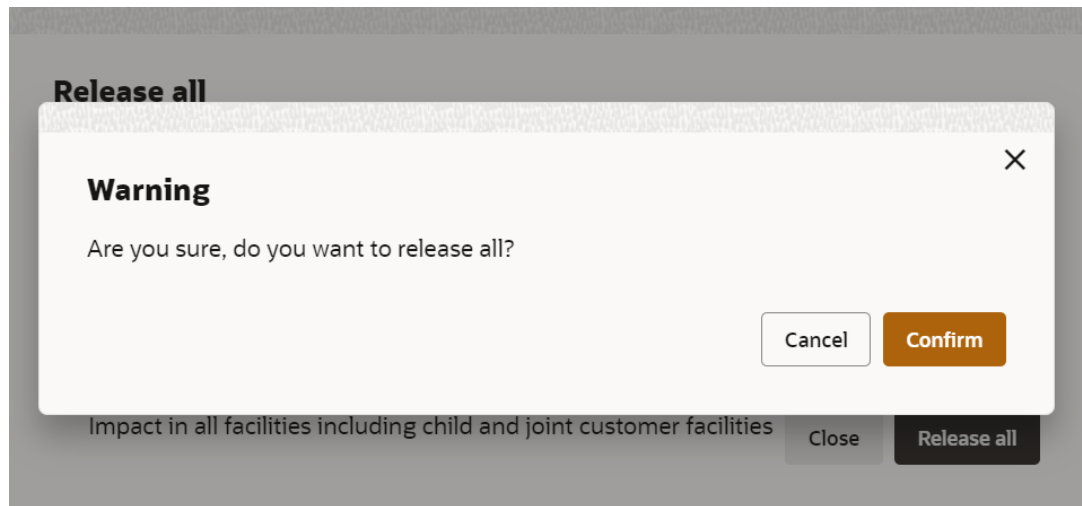
Impact in all facilities including child and joint customer facilities

Close Release all

2. Select **Include child customer facilities** and **Include joint customer facilities** check boxes, in case you want to mark those facilities as well for release.

- Click **Release All**. The **Warning** window is displayed.

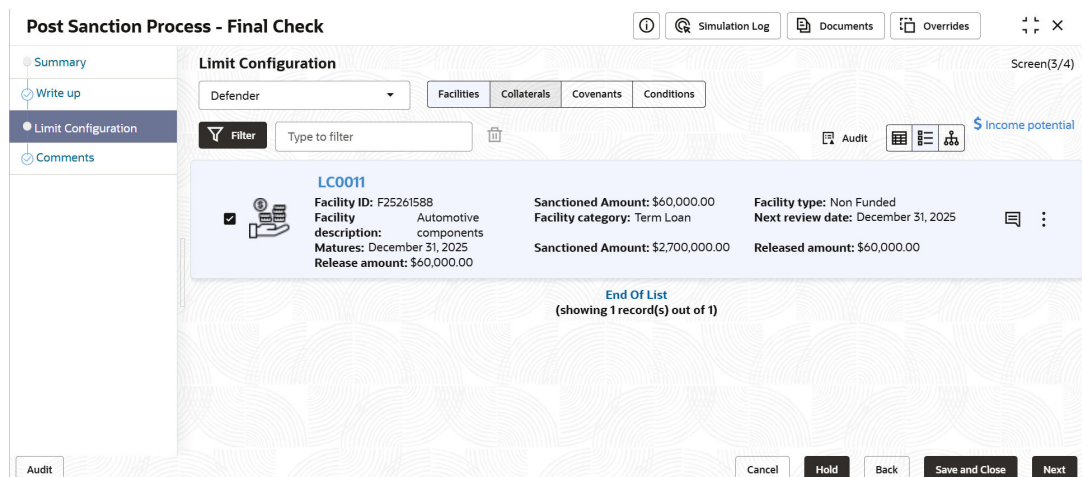
Figure 7-12 Release All - Warning



Click **Confirm** to release all the selected facilities.

Facilities will be marked for release with release amount as full amount.

Figure 7-13 Limit Configuration



Note

While marking all the facilities for release, the system will validate and skip the facilities that are already marked for release in different WIP PSN application.

Release All option appears in all the stages, only if it is configured in Business Process configuration.

- To mark all the facilities for release expiry date, click **Action** icon and select **Release Expiry Date**.

Figure 7-14 Action

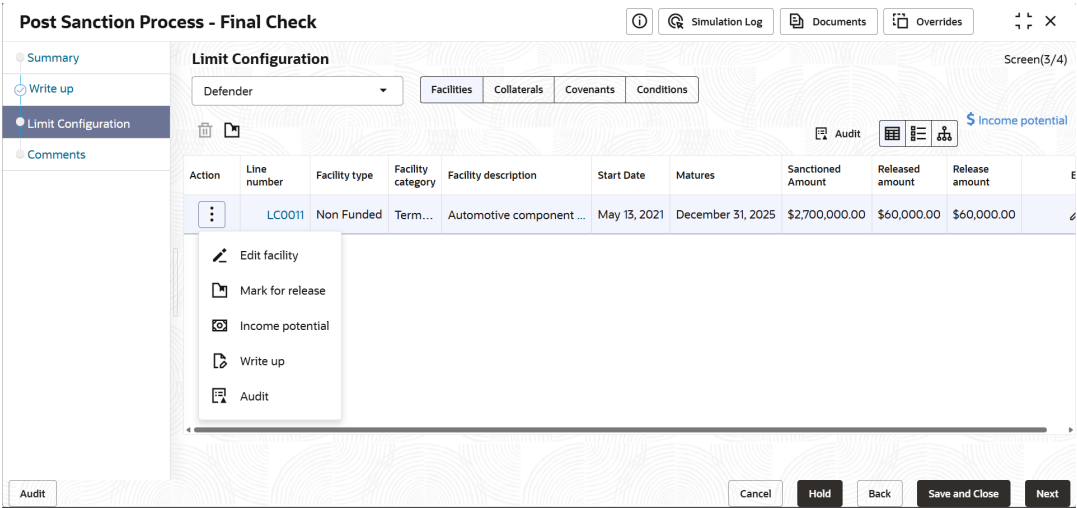


Figure 7-15 Release Expiry Date

Release expiry date

Organization name
psn party 06

Liability expiry date
Apr 30, 2024

Release expiry date



Enter a date between October 28, 2019 and April 30, 2024.

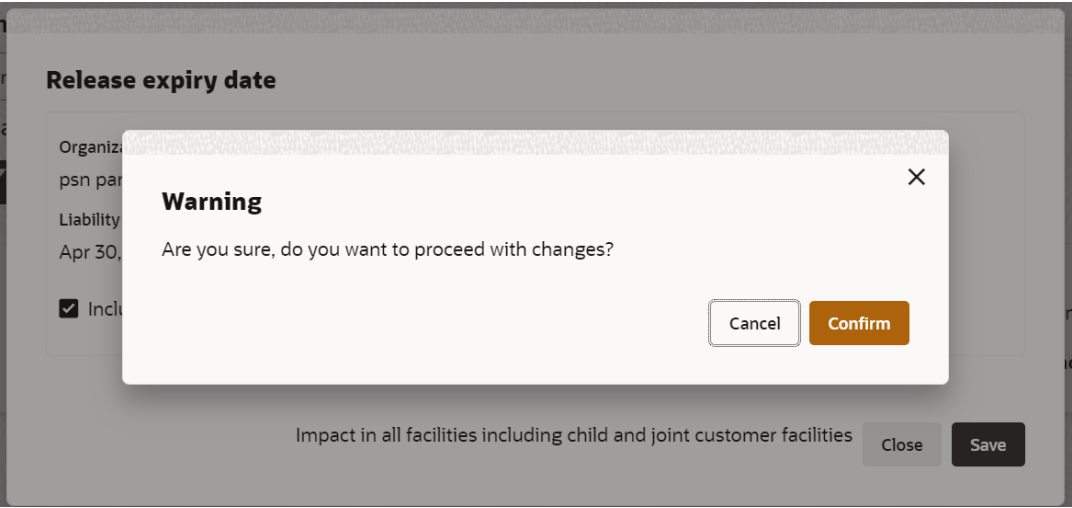
☒ Include joint customer facilities ☒ Include child customer facilities

Impact in all facilities including child and joint customer facilities

Enter or select **Release Expiry Date** and Select **Include joint customer facilities** and **Include child customer facilities** check boxes, in case you want to mark those facilities as well for release expiry date.

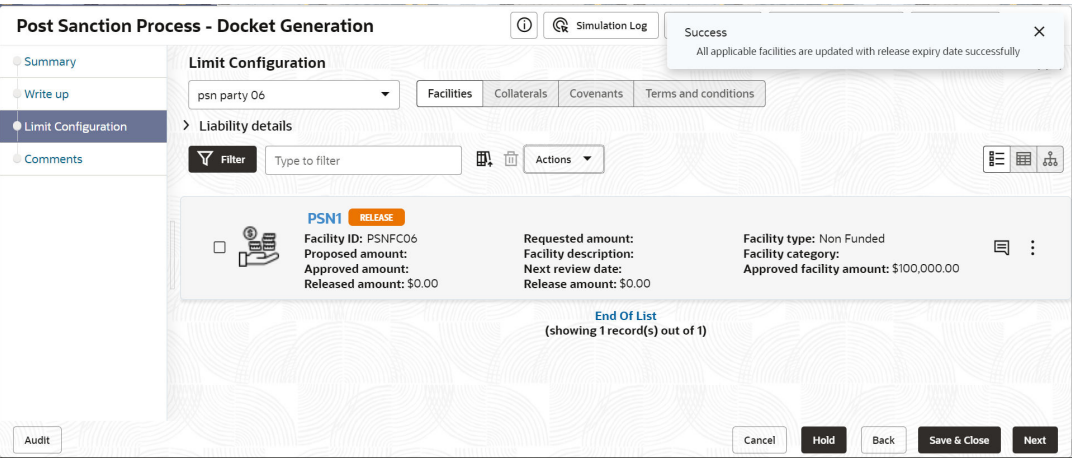
Click **Save**. The **Warning** window is displayed.

Figure 7-16 Release Expiry Date- Warning



Click **Confirm** to update expiry date for all the selected facilities. All applicable facilities are updated with release expiry date and displayed as below.

Figure 7-17 Limit Configuration - Release Expiry Date Updated



5. To mark a particular facility for release, click **Action** icon in the required facility and select **Edit Facility**.

The **Facility Details** window auto-populated with the details provided in credit proposal or amendment process is displayed.

Figure 7-18 Action

Post Sanction Process - Final Check

Summary | Write up | **Limit Configuration** | Comments

Defender Facilities Collaterals Covenants Conditions

Audit Income potential

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Sanctioned Amount	Released amount	Release amount
	LC0011	Non Funded	Term...	Automotive component ...	May 13, 2021	December 31, 2025	\$2,700,000.00	\$60,000.00	\$60,000.00

- Edit facility
- Mark for release
- Income potential
- Write up
- Audit

Audit Cancel Hold Back Save and Close Next

Figure 7-19 Facility Details

NA - NA

Facility Details

Facility basic info | Schedule | Tenor restrictions | Exposure | Fee | Pool linkage | Pricing | Facility collateral linkage | Credit rating | FX rate revaluation | Utilization history

Basic info

Line code: PSN | Line serial number: 1 | Facility description: Required

Branch: 000 | Parent facility ID:

FLEXCUBE UNIVERSAL BRANCH

Facility category: | Project Id:

Secured? ☒ Cascade | ☐ Revaluation required | ☐ Rate agreement required

Facility type: ☐ Funded | ☒ Non Funded

☐ Cascade

Commitment status: ☐ Committed | ☐ Cascade | ☒ Uncommitted

Sanction

Currency: USD | Requested amount: | Proposed amount:

Approved amount: | Sanctioned amount: \$100,000.00 | Day light limit:

Shadow limit: | Effective line amount: | Limit amount basis:

Save Cancel

Figure 7-20 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Shadow limit

☐ Shadow limit

Bulk payment

☐ Bulk payment

Effective line amount

\$0.00

Limit amount basis

Internal remarks

Availability

Line start date

May 1, 2021

Line expiry date

May 1, 2025

Renewal date

Unadvised

☐

Availability period

(in months)

Release

Release type

☒ Full

☐ Partial

Released amount

\$0.00

Yet to be released amount

\$100,000.00

Release amount

\$100,000.00

Release expiry date

Save

Cancel

Figure 7-21 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Limit review

Next review date

Review frequency

Utilization

Available amount

\$0.00

Blocked amount

\$0.00

Utilized amount

\$0.00

Total repaid amount

\$0.00

OSUC amount

\$0.00

Utilization tracking

Local

Exception

Exception transaction amount

Netting required

Exception breach percentage

Utilization statistics

Net utilization

\$0.00

Peak utilization

\$0.00

Average utilization

\$0.00

Restrictions

Customer

Allowed

Disallowed

Customer No

Customer Name

Short Name

External Customer No

Save

Cancel

Figure 7-22 Facility Details

NA - NA

Facility Details

Facility basic info

Schedule

Tenor restrictions

Exposure

Fee

Pool linkage

Pricing

Facility collateral linkage

Credit rating

FX rate revaluation

Utilization history

Currency code

Currency Name

No data to display.

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

Branch

Allowed

Disallowed

Branch code

Branch Name

No data to display.

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

Product

Allowed

Disallowed

Source Code

Description

No data to display.

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

Exposure

Allowed

Disallowed

Exposure Code

Exposure Type

Exposure Description

No data to display.

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

Fetch latest UDF

Save

Cancel

Note

Only the steps related to **Post Sanction Process** are explained in this user Guide. Refer **Credit Proposal** User Guide for information on all the side menus in the **Facility Details** window.

6. Post Sanction Details

7. Select the facility **Release Type**. The options available are: **Full** and **Partial**.
8. In the **Release Amount** field, specify the amount to be released.

The system allows to enter the **Release Amount**, only if **Partial** is selected as **Release Type**. In this case, you cannot enter the full amount manually.

If **Full** is selected as the **Release Type**, the **Release Amount** is automatically filled with the **Approved Facility Amount**.

In the **Released Amount** field, the facility amount already released to the party is displayed.

In the **Yet to be Released Amount** field, the balance facility amount is displayed.

9. Click **Save** and then click **Close**. Post sanction details are saved and the facility is displayed as **Release** as shown below:

Figure 7-23 Action

Post Sanction Process - Final Check

Defender: [Dropdown] | Facilities | Collaterals | Covenants | Conditions

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Sanctioned Amount	Released amount	Release amount
[Menu]	LC0011	Non Funded	Term...	Automotive component ...	May 13, 2021	December 31, 2025	\$2,700,000.00	\$60,000.00	\$60,000.00

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

Once the facility status is changed to **Release**, you can delete the facility or remove the facility from PSN process.

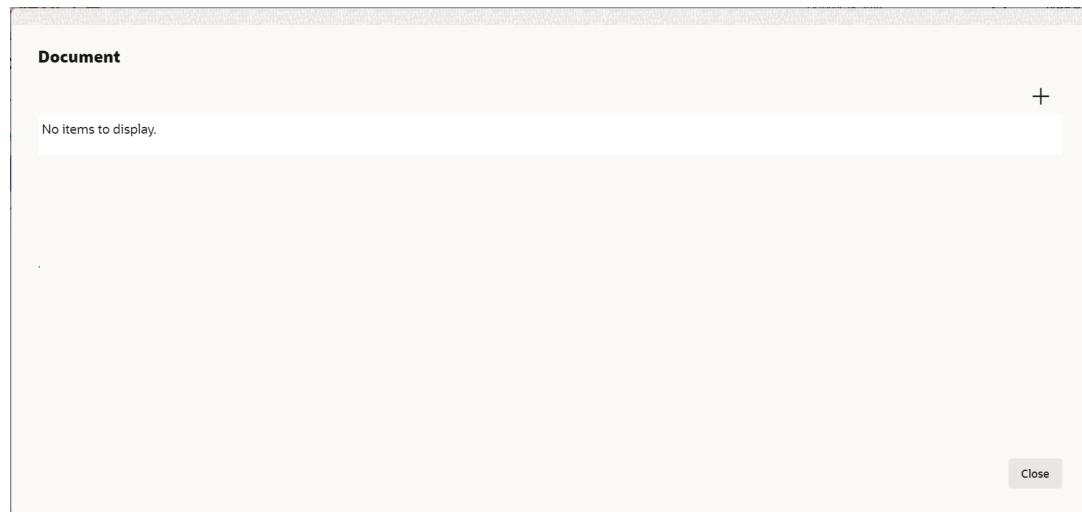
10. To delete the facility, select the facility and click **Delete** icon.
11. To release the facility from PSN process, click **Hamburger** icon in the corresponding facility and select **Remove from PSN**.

Note

At least one facility must be marked for release to proceed further.

12. To upload necessary customer documents for the facility, click **Hamburger** icon in the corresponding facility and select **Link Document**. The following screen is displayed.

Figure 7-24 Link Document



13. Click **Add New Documents**. The Document window appears:

Figure 7-25 Add New Documents

 A screenshot of a web application window titled "Document". The window contains several input fields and a file upload area.

- Document type**: A text input field with a search icon and the label "Required" below it.
- Document type description**: A text input field.
- Document code**: A text input field with a search icon and the label "Required" below it.
- Document code description**: A text input field.
- Document expiry date**: A date picker icon and the label "Required" below it.
- Remarks**: A text input field.
- Drop files here or click to select**: A dashed border box containing this text.
- Selected files**: A small box showing a list of files (currently empty).

 In the bottom right corner, there are "Close" and "Upload" buttons.

14. Search and select **Document Type** from the drop-down list maintained in the Maintenance module.

The **Document Type Description** is automatically populated based on the selected **Document Type**.

15. Search and select **Document Code** from the drop-down list maintained in the Maintenance module.

The **Document Code Description** is automatically populated based on the selected **Document Code**.

16. Click **Calendar** icon and select **Document Expiry Date**.

17. Enter **Remarks** for the document, if any.
18. In the **Drag files here or click to select** section, drag and drop or click and select the necessary documents.

The **Selected Files** count is displayed below the **Drag files here or click to select** section

19. Click **Upload**. The documents are uploaded

- [Facilities Layout Options](#)
- [Collateral](#)
- [Covenants](#)
- [Conditions](#)

7.3.1 Facilities Layout Options

1. To change the layout of **Facilities** tab in the **Limit Configuration** screen to table view, click **Table View** icon.

The layout is changed as shown below.

Figure 7-26 Facilities

Post Sanction Process - Final Check

Simulation Log Documents Overrides

Limit Configuration Screen(3/4)

Defender

Facilities Collaterals Covenants Conditions

Audit

Action	Line number	Facility type	Facility category	Facility description	Start Date	Matures	Sanctioned Amount	Released amount	Release amount
⋮	LC001	Non Funded	Term...	Automotive component ...	May 13, 2021	December 31, 2025	\$2,700,000.00	\$60,000.00	\$60,000.00

Audit Cancel Hold Back Save and Close Next

2. To view the facility details in table view, click the required **Line Number**.

The **Facility Details** window is displayed.

Figure 7-27 Facility Basic Details

AUTOMOTIVE COMPONENTS-Term Loan
Facility ID: F25261588

Close ← → /0

Facility Details Other Details

▼ Closure Details

Utilized amount
\$0.00

▼ Basic Info

Branch 000 FLEXCUBE UNIVERSAL BRANCH	Line Code LC001	Line Serial Number 1
Parent Facility ID	Facility Type Non Funded	Cascade ☐ Cascade
Facility Category Term Loan	Facility Description Automotive components	Project Id
Class Code	Commitment Status ☐ Committed ☒ Uncommitted	Cascade ☐ Cascade
Secured? No	Cascade ☐ Cascade	☐ Revaluation required ☐ Rate agreement required
Drop line Limits Off		

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

Table 7-2 Basic Info

Fields	Description
Utilized Amount	Displays the utilized amount.
Branch	Search and Select Branch from list of Branch Code .
Line Code	Enter Line Code for the facility.
Line Serial Number	Line Serial Number will be defaulted to 1 and you cannot modify line serial number.
Parent Facility ID	Search and Select Parent Facility ID and enter the following fields: - Facility ID - Facility Description - Line Code - Line Serial
Facility Type	Select Facility Type from the below checklist. The options are: - Funded - Non Funded
Facility Category	Search and Select Facility Category from list of Category Code .
Facility Description	Enter Facility Description for the facility.
Project Id	Search and Select Project Id from list of Category Code .
Class Code	Search and Select Class Code from list of Category Code .

Table 7-2 (Cont.) Basic Info

Fields	Description
Commitment Status	Select Commitment Status from the below checklist. The options are: - Committed - Uncommitted
Secured	Click Secured option and select Cascade check box, if required.
Revaluation Required	Select Revaluation Required option, if required.
Rate Agreement Required	Select Rate Agreement Required option, if required.
Drop Line Limits	Switch to indicate, if the facility limit drops over time based on a schedule.

Figure 7-28 Sanction

The screenshot shows the 'Sanction' screen with the following fields and values:

- Sanction** (dropdown menu)
- Currency**: USD
- Facility Risk Rating**: RAROC
- Day Light Limit**: \$0.00
- Effective line amount**: \$60,000.00
- Internal Remarks**: (empty)
- Probability of Default**: (empty)
- RAROC**: (empty)
- Shadow Limit**: ☐ Shadow Limit
- Limit Amount Basis**: (empty)
- Loss Given Default**: (empty)
- Sanctioned amount**: \$2,700,000.00
- Day Light Overdraft Limit**: \$0.00
- Bulk Payment**: ☐ Bulk Payment

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

Table 7-3 Sanction

Fields/Icon	Description
Currency	Search and select Currency in which the facility has to be offered.
Requested Amount	Specify the amount requested by the party in Requested Amount field.
Probability of Default	Enter Probability of Default . Select Decrement and Increment drop-down list option on right to increase or decrease the probability.
Loss Given Default	Enter Loss Given Default . Select Decrement and Increment drop-down list option on right to increase or decrease the loss given.
Facility Risk Rating	Enter Facility Risk Rating . Select Decrement and Increment drop-down list option on right to increase or decrease the facility risk rating.
RAROC	Enter RAROC . Select Decrement and Increment drop-down list option on right to increase or decrease the RAROC.
Sanctioned Amount	Displays the sanctioned amount.
Day Light Limit	Enter Day Light Limit for the facility.

Table 7-3 (Cont.) Sanction

Fields/Icon	Description
Shadow Limit	Click Shadow Limit check box to select Shadow Limit .
Day Light Overdraft Limit	Displays the day light overdraft limit.
Effective Line Amount	Displays the effective line amount.
Limit Amount Basis	Select Limit Amount Basis from the below drop-down list. The options are: - Limit Amount - Limit Amount + Collateral Contribution - Minimum of Limit Amount or Collateral
Bulk Payment	Click Bulk Payment check box to select Bulk Payment .
Internal Remarks	Enter Internal Remarks , if required.

Figure 7-29 Facility -Utilization Order

The screenshot displays the 'Facility -Utilization Order' screen. It is divided into two main sections: 'Utilization order' and 'Availability'.

Utilization order section:

- Limit amount:** A text input field.
- Collateral amount:** A text input field.
- Pool amount:** A text input field.

Availability section:

- Line Start Date:** A date picker showing 'May 13, 2021'.
- Line Expiry Date:** A date picker.
- Renewal Date:** A date picker.
- Maintenance Value Date:** A date picker.
- Drawing Power Backed:** A radio button group with 'Off' selected.
- Revolving Line:** A radio button group with 'Off' selected.
- Is Non Revolving Special Line:** A radio button group with 'No' selected.
- Availability Period:** A date range picker.
- Drawing Power:** A radio button group with 'Unadvised' selected.
- Unadvised:** A radio button group with 'Off' selected.

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

Table 7-4 Availability

Fields/Icon	Description
Limit Amount	Specify the line amount.
Collateral Amount	Specify the collateral amount.
Pool Amount	Specify the pool amount.
Line Start Date	Select Date for Line Start Date .
Line Expiry Date	Click Select Date and select date for Line Expiry Date .
Renewal Date	Click Renewal Date and select date for Renewal Date .
Maintenance Value Date	Click Maintenance Value Date and select date for Maintenance Value Date .
Drawing Power Backed	Enable Drawing Power Backed , if required.
Revolving Line	Enable Revolving Line , if required.
Is Non Revolving Special Line	Enable Is Non Revolving Special Line , if required.

Table 7-4 (Cont.) Availability

Fields/Icon	Description
Unadvised	Enable Unadvised , if required.
Available	Displays the current Available status of the line.
Availability Period	Specify the Availability Period for the facility.

Figure 7-30 Facility -Release

The screenshot shows a web form for 'Facility -Release'. It is divided into two main sections: 'Release' and 'Limit Review'.

Release Section:

- Release type:** Radio buttons for 'Full' and 'Partial'. 'Partial' is selected.
- Released amount:** \$60,000.00
- Yet to be released amount:** \$2,640,000.00
- Release Amount:** A text input field containing '\$60,000.00'.
- Release expiry date:** A date picker showing 'October 31, 2025'.

Limit Review Section:

- Limit status:** (Field is present but empty in the screenshot)
- Next Review Date:** (Field is present but empty in the screenshot)
- Review Frequency:** (Field is present but empty in the screenshot)

For information on fields, refer the field below.

Table 7-5 Limit Review

Fields/Icon	Description
Release Type	Select Release Type from the drop-down list. The options are: • Full • Partial
Released Amount	Displays the released amount.
Yet to be Released Amount	Displays the amount yet to be released.
Limit Status	Select Limit Status from the drop-down list. The options are: • Active • Closed • Frozen
Next Review Date	Select Date for Next Review Date .
Review Frequency	Select Review Frequency from the drop-down list. The options are: • Half yearly • Monthly • Quarterly • Yearly

Figure 7-31 Facility - Utilization

Utilization		
Available amount	Blocked amount	Utilized amount
\$60,000.00	\$0.00	\$0.00
Total repaid amount	Outstanding Unutilized Commitment Amount	Outstanding utilized amount
\$0.00	\$0.00	\$0.00
Utilization Tracking		
Exception		
Exception Transaction Amount	Netting Required	Exception Breach Percentage
	Off	
Utilization statistics		
Net utilization	Peak utilization	Average utilization
\$0.00	\$0.00	\$0.00

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

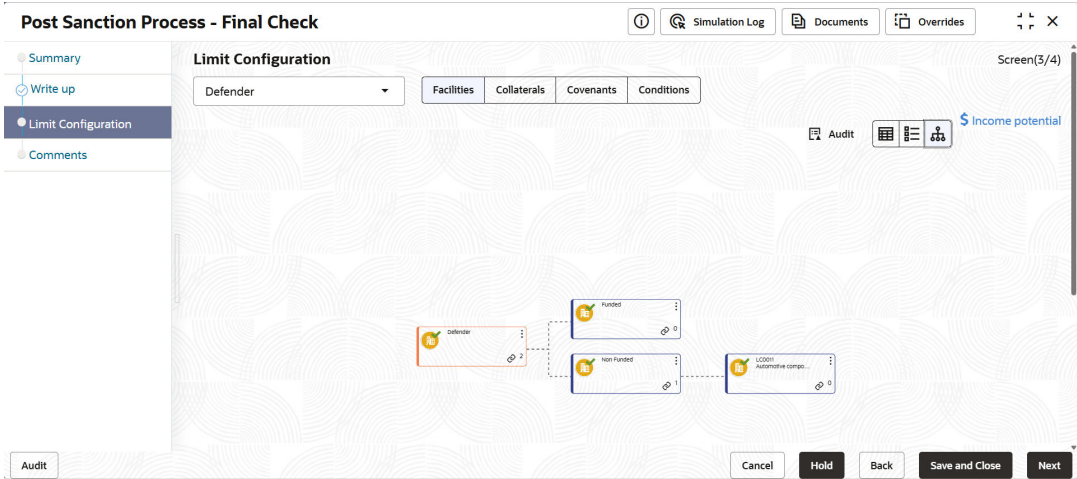
Table 7-6 Utilization

Fields/Icon	Description
Available Amount	Specify the available amount.
Blocked Amount	Specify the blocked amount.
Utilized Amount	Specify the utilized amount.
Total Repaid Amount	Specify the total repaid amount.
Outstanding Unutilized Commitment Amount	Displays the utilized outstanding amount.
Outstanding Utilized Amount	Displays the utilized amount.
Utilization Tracking	Select Utilization Tracking from the drop-down list. The options are: - Local - Global
Exception Transaction Amount	Specify the transaction amount.
Netting Required	Select the option from the available list.
Exception Breach Percentage	Specify the exception breach percentage.
Net Utilization	Displays the net utilization.
Peak Utilization	Displays the peak utilization.
Average Utilization	Displays the average utilization.

- To view the facility writeup, click the writeup icon in **Writeups** column.
- To change the layout of **Facilities** tab in **Limit Configuration** screen to structural view, click **Facility Structure** icon.

The layout is changed as shown below.

Figure 7-32 Structured View



Note

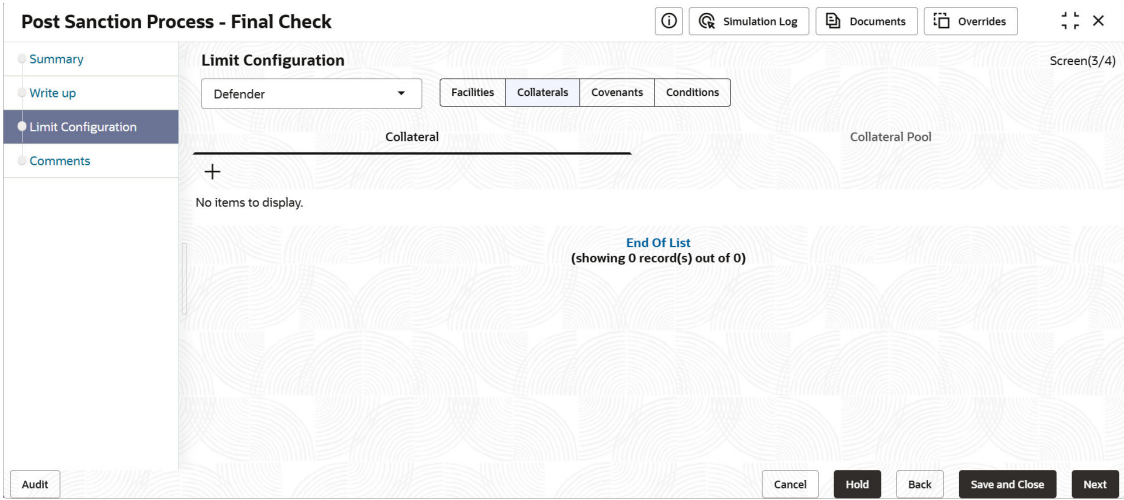
For more information on fields, refer [Field Configuration Parameters](#)

- 5. Select the required layout option.
The facility structure is changed to the selected layout.

7.3.2 Collateral

To manage the collateral, click **Collateral** tab.

Figure 7-33 Collaterals



In the **Collateral** tab, you can view, modify or add collateral for the facility. Refer **Credit Proposal User Guide** for information on managing collateral.

7.3.3 Covenants

To manage the covenants, click **Covenants** tab.

Figure 7-34 Covenants

Covenant Details

Covenant Code Required

Covenant Name Enter Covenant Name Required

Covenant Description Enter Description Required

Classification Type Select Classification Type Required

> Covenant Details

> Monitoring Information Details

> Formula Details

> Schedule Details

> Others

Cancel Create

In the **Covenants** tab, you can view, modify or add covenants for the facility. Refer **Credit Proposal** User Guide for information on managing covenants.

7.3.4 Conditions

1. To manage the conditions, click **Conditions** tab.

Figure 7-35 Conditions

Post Sanction Process - Final Check

Simulation Log Documents Overrides

Summary Write up Limit Configuration Comments

Limit Configuration

Defender Facilities Collaterals Covenants Conditions

+ -

Audit Cancel Hold Back Save and Close Next

In the **Conditions** tab, you can view, modify or add conditions for the facility. Refer **Credit Proposal** User Guide for information on managing conditions.

2. To go to the next screen, click **Next**.
The **Comments** screen is displayed.

7.4 Comments

This topic provides systematic instructions about the Comments data segment in the Final Check stage.

In the Comments screen, you can add your overall comments for the Docket Generation stage. Adding comments help the user of the next stage in making better decisions.

Figure 7-36 Comments

The screenshot displays the 'Post Sanction Process - Final Check' window. On the left, a sidebar lists 'Summary', 'Write up', 'Limit Configuration', and 'Comments', with 'Comments' being the active selection. The main content area, titled 'Comments', features a rich text editor with a comprehensive toolbar including undo, redo, bold, italic, underline, link, unlink, text color, background color, font size, bulleted list, numbered list, indent, outdent, decrease indent, increase indent, heading 1, heading 2, and link. A text box with the placeholder 'Enter text here...' is provided for input. Below the text box is a 'Post' button. A message 'No items to display.' is shown below the post button. At the bottom of the screen are buttons for 'Audit', 'Cancel', 'Hold', 'Back', 'Save and Close', and 'Submit'. The top right corner indicates 'Screen(4/4)'.

1. Type the comments in the text box and click **Post**.
Comments are posted below the text box.
2. To submit the task to the next stage, click **Submit**.
The **Checklist** window is displayed.

Figure 7-37 Checklist

Submit [Close]

← Back

1 Business 2 Checklist

Next →

No items to display.

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

☐ Legal check required

Outcome
Proceed

Submit

In case the checklist is configured for verification in the Maintenance module, the same appears in the above window. You have to manually ensure the checklist and enable the check box.

3. Select the required Outcome.

The options available are **Proceed**, **Renegotiation**, and **Send for Clarification**.

4. Click Submit.

If the **Outcome** is selected as **Proceed**, the PSN application is moved to the Document Execution stage on clicking **Submit**.

If the **Outcome** is selected as **Renegotiation**, the PSN application is moved to the Proposal Structuring stage on clicking **Submit**.

If the **Outcome** is selected as **Send for Clarification**, the PSN application is moved to the Proposal Review stage on clicking **Submit**.

8

Limit Activation

This topic provides information about limit activation.

In this stage, a member of the release team goes through the Credit Proposal and the PSN application and updates the facility release amount either in partial or in full and collateral held value as per the documentation submitted in the previous stages.

The following table provides a high level overview about the **Limit Activation** stage in PSN process.

Table 8-1 Limit Activation Information and Activities

Information available for user	Activities that can be performed by user
• Latest approved Credit Proposal (Gold copy) • Customer summary – Liabilities approved – Facilities approved – Collateral Offered – Covenants stipulated – T&C stipulated – Financials – Demographic details • Facility marked for release • Collateral value updated as Held • Comments from previous stage	• Activating/Handoff of the limit amount to ELCM as per full or partial release done in previous stages • Handoff held collateral value to ELCM • Send the application back for any information • Complete the hand off process

Refer **Docket Generation** chapter for information on fields in this stage. The Outcomes available for selection in this stage are:

- Proceed
- Send back for Additional Info

If **Outcome** is selected as **Proceed**, the PSN application is handed off to Oracle Banking Enterprise Limits and Collateral Management system (**OBELCM**) for Limit Activation.

If **Outcome** is selected as **Send back for additional Info**, the PSN application is moved to **Final Check** stage on clicking **Submit**.

9

Document Upload

- [Document Upload and Checklist](#)

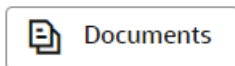
9.1 Document Upload and Checklist

In **OBCFPM**, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of PSN 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 PSN process can be removed whenever the document becomes invalid.

Steps to upload documents

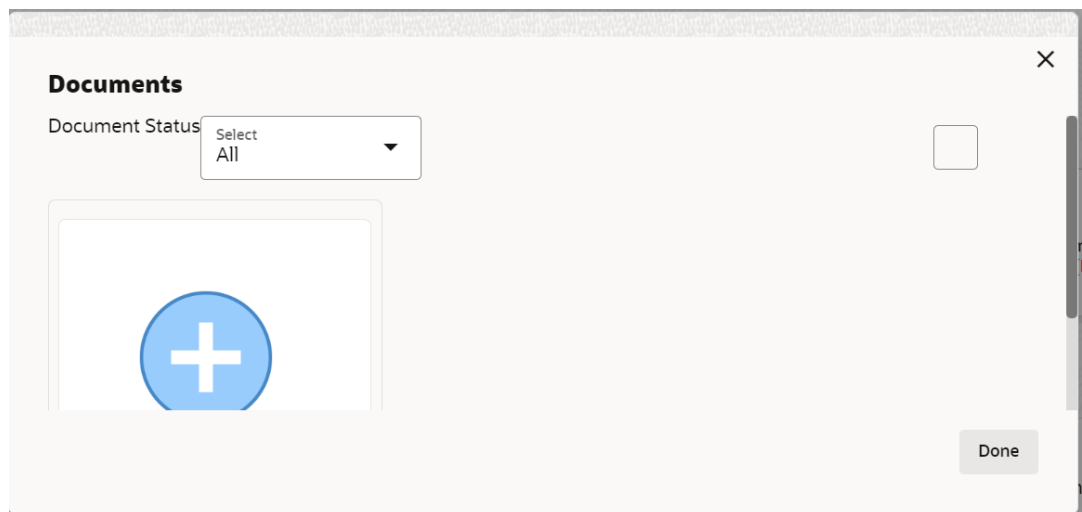
1. Click

Figure 9-1 Documents



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

Figure 9-2 Documents



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 9-3 Documents

3. Click the **Add** icon. The **Document Details** window appears.

Figure 9-4 Document Details

4. Select **Document Type** and **Document Code** from the drop-down list. The options available are: **Amendment Documents**, **Proposal Documents** and **Closure Documents**.
5. Enter **Document Title**.
6. Enter **Document Description** that best describes the document.
7. Enter **Remarks** based on your need.
8. Click **Calendar** icon and select **Document Expiry Date**.
9. In **Drop files here or click to select**, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.

Note

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

10. Click **Upload**. The **Checklist** window appears.
11. Select **Outcome** as **Proceed**.
12. Click **Submit**. Document is uploaded and listed in **Document** window
13. To edit or delete the document, click **Edit** or **Delete** icons.

Reference and Feedback

Reference and Feedback

References

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

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

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