

Scoring Maintenance User Guide

Oracle Banking Credit Facilities Process Management

Release 14.1.0.1.0

Part No. F13287-01

December 2018

Oracle Banking Credit Facilities Process Management User Guide
Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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1. Welcome to Oracle Banking Credit Facilities Process Management

Welcome to the Oracle Banking Credit Facilities Process Management (OBCFPM) User Manual. This manual provides an overview on the OBCFPM application and guides you through the various steps involved in creating and processing collaterals and credit facilities transactions.

If you need any information, look out for the help icon.

This document is intended for helping you to conveniently create and process collaterals and credit facilities transactions in OBCFPM

Overview of OBCFPM

OBCFPM is a collateral and credit facilities middle office platform which enables your bank to streamline the Collateral and Credit facilities operations.

Benefits

OBCFPM application provides service for the customers and financial institutions. This service helps the financial institutions to manage the Collaterals and Credit Facilities of the corporate clients.

OBCFPM allows you to:

- Handle Collateral Evaluation, Collateral Perfection, Collateral Review, Collateral Release and Collateral Liquidation process
- Handle Credit Proposal with Customer on-boarding
- Financial Document Upload of the corporate clients.
- Quantitative and Qualitative analysis of the corporate clients
- Handle Credit Exceptions

Key Features

- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards

2. Scoring Infrastructure Maintenance

As part of Credit Portfolio management, there may be a need for the Credit Administrator to define the infrastructure for Evaluating the credit worthiness on various aspects like Quantitative, Qualitative, Risk etc. The following facilities are provided to the Credit Administrator for defining the infrastructure for computing the customer's credit and risk score.

- Facility to define Financial Category
- Facility to define Financial Codes
- Facility to define Benchmark Values for Financial Codes
- Facility to define Financial Document Template
- Facility to define Questionnaire for a Business Category
- Facility to link the Questionnaire to a specific Sector/Industry.
- Facility to link the Questionnaire to a specific stage in a process flow

2.1 Financial Category Maintenance

The maintenance screen allows to create Financial Categories

The maintenance screen can be accessed by the below mentioned path

Credit Facilities > Maintenance > Financial Category > Create Financial Category

The screenshot shows a web application window titled "Financial Category Maintenance". At the top left, there is a "New" button. Below it, there are three input fields: "Category Code" with the value "CAT3", "Parent Category" with the value "CAT" and a search icon, and "Category Description" with the value "CATAGORY3". At the bottom right, there are "Save" and "Cancel" buttons.

1. In the Financial Category Maintenance screen, provide the required details:
 - Category Code: Enter a unique category code for the category to be defined
 - Parent Category: Click **Search** to view and select the corresponding parent category of the category to be defined
 - Category Description: Enter description about the category to be defined
2. Click **Save** to save the entered information
3. Financial Category Summary can be viewed by navigating to the Summary Screen as mentioned below

Credit Facilities > Maintenance > Financial Category > View Financial Category

2.2 Financial Code Maintenance

The maintenance screen allows to create Financial Code

Credit Facilities > Maintenance > Financial Code > Create Financial Code

Financial Code Maintenance

New

Financial Code: FCID003

Financial Description: FCID003

Category Code: AST

Input Mode: Derived

Construct the formula

Formula Builder

Deferred Tax Liability (Net)

Average Account Receivables

Formula Preview

DTL/AACR

Reset

Add Another Value

Score Details

Add Score Details

Ratio Range Min Value	Ratio Range Max Value	Score	Actions
10	15	11	Remove
5	10	5	Remove

Save Cancel

1. In the Financial Code Maintenance screen, provide the required details:
 - Financial Code: Enter a unique category code for the category to be defined
 - Financial Description: Enter description about the financial code to be defined
 - Category Code: Click **Search** to view and select the corresponding category to which the Financial Code to be linked
 - Input Mode: Select either Derived or User Input from the dropdown provided.
 - If the selected option is Derived, Formula Constructor will be displayed in the screen
 - Select the Financial Code from the dropdown and select the logical operator from the logic operator group.
 - Press the **Delete** icon available next to the Financial Code dropdown to remove a particular element from the formula
 - Formula Preview: Displays the constructed formula.
 - Press the **Reset** button to clear the constructed formula
2. Click **Add Score Details** button in the **Score Details** section to add various score for value range
 - a. Ratio Range Min Value: Enter the Min value in the range for the Financial Ratio
 - b. Ratio Range Max Value: Enter the Maximum value in the range for the Financial Ratio
 - c. Score: Enter the score for the value range.
 - d. Press **Remove** button to remove a particular value range
3. Click **Save** to save the entered information
4. Financial Code Summary can be viewed by navigating to the Summary Screen as mentioned below

Credit Facilities > Maintenance > Financial Code > View Financial Code

2.3 Benchmark Maintenance

The maintenance screen allows to define Benchmark value for various Financial Ratio

Credit Facilities > Maintenance > Financial Ratio Benchmark > Create Financial Ratio Benchmark

Benchmark Details

New

Benchmark Details

Benchmark Code	BCID001	Industry Type	Agriculture And Allied Industry
Customer Segment	Segment2	Effective Date	Nov 1, 2018
Applicable Period	FY16-17	Balancesheet Currency	ZAR
Balancesheet Size - From	ZAR5,000.00	Balancesheet Size - To	ZAR10,000.00

Financial Code Details

Add Benchmark

Financial Code	Bank Benchmark Value	Industry Benchmark Value	Absolute Range Min.	Absolute Range Max.	Actions
ASST011	1000	2000	10	20	Remove

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Save Cancel

- In the Benchmark Maintenance screen, provide the required details:
 - Benchmark Code: Enter a unique code for the benchmark values to be defined
 - Industry Type: Select Industry to which the benchmark values to be associated
 - Customer Segment: Select Customer Segment to which the benchmark values to be associated
 - Effective Date: Select the date from the calendar from which the maintenance is effective
 - Applicable Period: Select the applicable period to which the benchmark values to be associated
 - Benchmark Currency: Click **Search** to view and select the currency in which the balance sheet size is to be defined
 - Balance Sheet Size- From: Enter the starting range for the Balance Sheet
 - Balance Sheet Size – To: Enter the ending range for the Balance Sheet
- Click **Add Benchmark** button in the **Financial Code Details** section to add benchmark values for various financial codes
 - Financial Code: Click **Search** to view and select the Financial Code for which the benchmark values is to be defined.
 - Bank Benchmark Value: Enter the bank benchmark value for the financial code
 - Industry Benchmark Value: Enter the industry benchmark value for the financial code
 - Absolute Range Min: Enter the minimum absolute range for the financial code
 - Absolute Range Max: Enter the maximum absolute range for the financial code
 - Press **Remove** button to remove a particular value range

3. Click **Save** to save the entered information
4. Benchmark Summary can be viewed by navigating to the Summary Screen as mentioned below

Credit Facilities > Maintenance > Financial Ratio Benchmark > View Financial Ratio Benchmark

2.4 Financial Document Template Maintenance

The maintenance screen allows to define template for various Financial Documents

Credit Facilities > Maintenance > Financial Document Template > Create Financial Document Template

Create Financial Document Template

New

* Sector Code: Materials

* SubIndustry Code: Multi-Utilities

* Industry Code: Multi-Utilities

* Financial Year: FY18-19

* Balance Sheet Size - From: \$100.00

* Balance Sheet Size - To: \$200.00

Fetch

Show Template

▶ Asset

▶ Category

Save Cancel

1. In the Financial Document Template Maintenance screen, provide the required details:
 - Sector Code: Select Sector code for which the template to be defined
 - Industry Code: Select Industry Code for which the template to be defined
 - Sub Industry Code: Select Sub Industry Code for which the template to be defined
 - Applicable Period: Select the applicable period to which the benchmark values to be associated
 - Benchmark Currency: Click **Search** to view and select the currency in which the balance sheet size is to be defined
 - Balance Sheet Size- From: Enter the starting range for the Balance Sheet
 - Balance Sheet Size – To: Enter the ending range for the Balance Sheet
2. Press **Fetch** Button to load the Financial Category and the Financial Code's linked to the Category. The financial code's will be grouped under each of the financial category. Press **Remove** button available against each row under a financial category to remove a financial code that is not applicable.
3. Press **Show Template** to preview the template based on the selected values
4. Click **Save** to save the entered information
5. Financial Document Template Summary can be viewed by navigating to the Summary Screen as mentioned below

Credit Facilities > Maintenance > Financial Document Template > View Financial Document Template

2.5 Questionnaire Maintenance

The maintenance screen allows to define Questionnaire

Credit Facilities > Maintenance > Questionnaire Details > Create Questionnaire Details

Questionnaire Details Maintenance

New

Questionnaire Details

* Questionnaire Code: QSTNRID399

Description:

* Category Code: risk

Question Details

Add Question

Question Description	Factor	Action
Is this year profit good?	3	Edit Remove
What is the rating?	5	Edit Remove

Answer Details

Is this year profit good?

Answer Description	Score
Yes	5
No	3

Save Cancel

1. In the Questionnaire Details Maintenance screen, provide the required details:
 - Questionnaire Code: Enter a unique Questionnaire code for the set of Questions to be defined
 - Questionnaire Description: Enter description about the questionnaire to be defined
 - Category Code: Click **Search** to view and select the corresponding category to which the Questionnaire to be linked
2. Click the **Add Description** button to add Questions to the Questionnaire. On click of the button, below mentioned screen will be launched

Questionnaire Details Maintenance

Questionnaire Details

* Questionnaire Code: QSTNRID399

* Category Code: risk

Question Details

Add Question

Question Description

Is this year profit good?

Answer Details

Is this year profit good?

Answer Description

Yes

No

Question Details

Question Description *

Is this year profit good?

Add Answer

Factor *

3

Answer	Score	Action
Yes	5	Remove
No	3	Remove

Update **Cancel**

Save **Cancel**

- Question Description: Enter the description about the question
- Factor: Enter the factor for the question. Based on the score derived for the question, factor will be applied to derive at final score.
- Click **Add Answer** button to add answers to the question being defined.
 - Answer: Enter the possible answer for the question
 - Score: Enter the score for the answer
 - Click **Remove** button to remove a particular answer
- Click **Update** button to add the question to the questionnaire

3. Click **Edit** button to edit a particular question
4. Click **Delete** button to remove a particular question from the questionnaire
5. Click **Save** to save the entered information
6. Questionnaire Details Summary can be viewed by navigating to the Summary Screen as mentioned below

Credit Facilities > Maintenance > Questionnaire Details > View Questionnaire Details

2.6 Questionnaire Linkage

The maintenance screen allows to link Questionnaire with a particular Sector/Industry

Credit Facilities > Maintenance > Questionnaire Linkage > Create Questionnaire Linkage

Questionnaire Industry Maintenance

New

Sector: Consumer Discretionary

Sub Industry Code: Broadcasting

Industry Code: Media

Category Code: Ieva

From Balance Sheet Size: \$500.00

To Balance Sheet Size: \$1,000.00

Question Linkage

Sub Categories

Operational Legal

Financial Legal

Add Question

Question Code	Question Description	Factor	Actions
QUECD447	Is your company legally registered as per corporate law?	5	Edit View Remove
QUECD450	Do you have a history of defaults, writs, judgements or bankruptcy?	5	Edit View Remove
QUECD369	What is the company rating?	4	Edit View Remove
QUECD366	Is this year profit good?	5	Edit View Remove

Save Cancel

1. In the Questionnaire Linkage Maintenance screen, provide the required details:
 - Benchmark Code: Enter a unique code for the benchmark values to be defined
 - Sector Code: Select the Sector Code to which questionnaire to be associated
 - Industry Code: Select Industry to which the questionnaire to be associated
 - Sub-Industry Code: Select the Sub Industry to which the questionnaire to be associated
 - Category Code: Select the category code to which the questionnaire to be associated
 - Benchmark Currency: Click **Search** to view and select the currency in which the balance sheet size is to be defined
 - Balance Sheet Size- From: Enter the starting range for the Balance Sheet
 - Balance Sheet Size – To: Enter the ending range for the Balance Sheet
2. **Question Linkage** Section defaults the list of sub-categories that are available under the selected category and the questions defined under those categories. The defaulted questions can be grouped under different sub-categories.
 - a. Press the Edit Button to edit a question
 - b. Press the View Button to view the question details
 - c. Press the Remove Button to remove the question from the sub category
3. Press the Add Question button to add an ad hoc question to the sub category. The following screen will be displayed on pressing the button

Questionnaire Industry Maintenance

New

Sector: Consumer Discretionary
Sub Industry Code: Broadcasting
From Balance Sheet Size:

Question Linkage
Sub Categories:
Operational Legal
Financial Legal

Question Details

Question Code *
QUECD447

Question Description *
Is your company legally registered as per corporate law?

Factor *
5

Add Answer

Answer Description	Score	Actions
Yes	5	Remove
No	3	Remove

Update Cancel

Save Cancel

- The question and the corresponding answer and score details are capturing and on pressing the Update Button, the question gets linked to the selected sub category

4. Click **Save** to save the entered information
5. Questionnaire Linkage Summary can be viewed by navigating to the Summary Screen as mentioned below

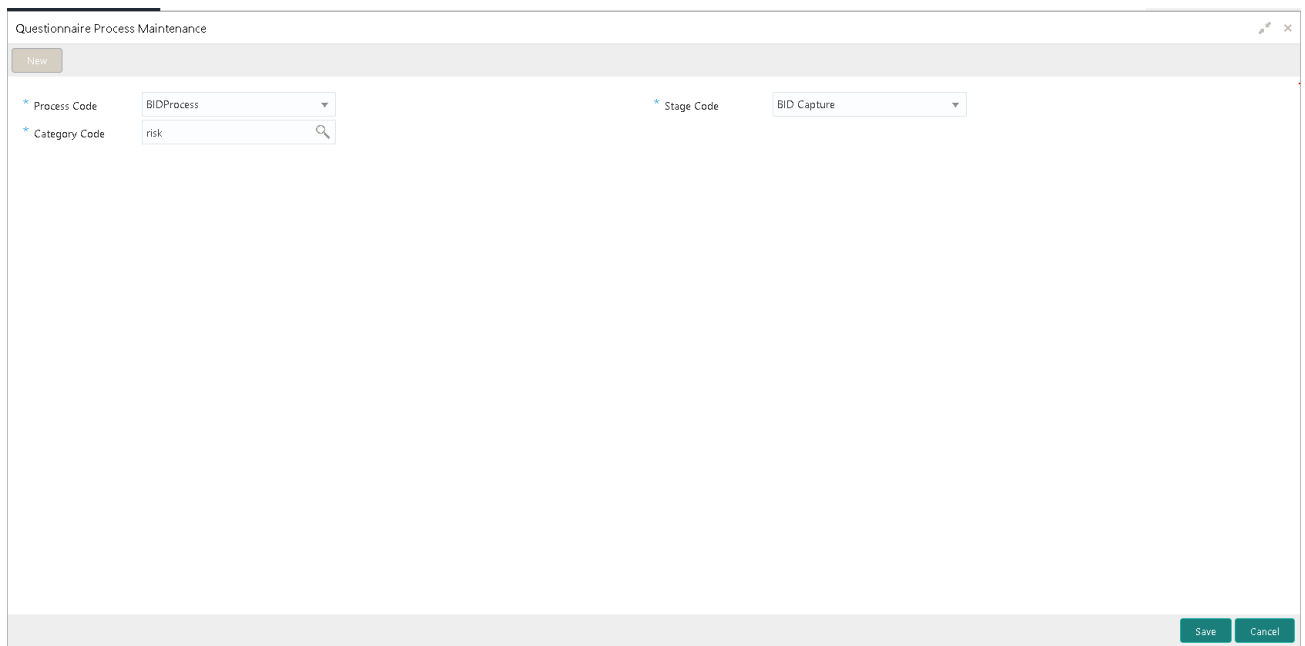
Credit Facilities > Maintenance > Questionnaire Linkage > View Questionnaire Linkage

2.7 Questionnaire Process Linkage

The maintenance screen allows to link a Questionnaire to a particular stage in the process

The maintenance screen can be accessed by the below mentioned path

Credit Facilities > Maintenance > Questionnaire Process Linkage > Create Questionnaire Process Linkage



Questionnaire Process Maintenance

New

* Process Code: BIDProcess

* Stage Code: BID Capture

* Category Code: risk

Save Cancel

1. In the Questionnaire Process linkage Maintenance screen, provide the required details:
 - Process Code: Select a process to which the questionnaire to be linked
 - Stage Code: Select a particular stage in the process
 - Category Code: Select the questionnaire category to be linked
2. Click **Save** to save the entered information
3. Questionnaire Process Linkage Summary can be viewed by navigating to the Summary Screen as mentioned below

Credit Facilities > Maintenance > Questionnaire Process Linkage > View Questionnaire Process Linkage

3. Reference and Feedback

3.1 References

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

- Oracle Banking Getting Started User Guide
- Security Management System User Guide
- Common Core User Guide
- Process Maintenance Worklist User Guide
- Oracle Banking Credit Facilities Process Management Installation Guides

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