

Dashboard User Manual

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
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Chapter 1 - Introduction

Preface

About this guide




This guide helps the user in getting familiarize with the various tiles in OBCFPM Dashboard and performing necessary operations from the Dashboard.

Intended Audience

This document is intended for all the users of OBCFPM application in the bank.

Conventions Used








The following table lists the conventions that are used in this document:

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates <ul style="list-style-type: none">• Field name• Drop down options• Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Introduction

Common Icons in OBCFPM

The following table describes the icons that are commonly used in OBCFPM:

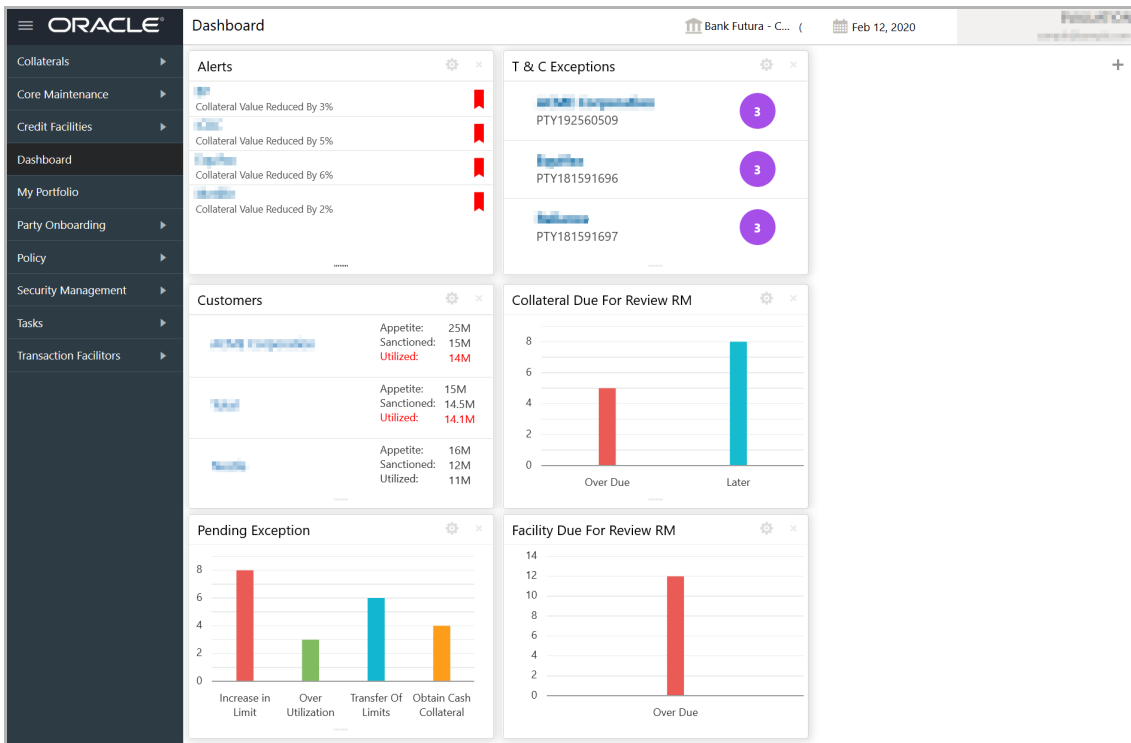
Icons	Icon Name
	Add icon
	Calendar icon
	Configuration / settings icon
	Delete icon
	Edit icon
	Search icon
	Hamburger icon

Chapter 2 - Overview

About Dashboard

Dashboard in OBCFPM is a smart UI built to simplify the work of banking personnels. Information displayed in the Dashboard highlights the activities to be performed by the Banker over a certain period of time. It also allows to quickly navigate to the required page to perform the listed actions or to view customer information. By taking all the necessary actions listed in the Dashboard, the Banker can increase their productivity and ensure smooth functioning of the bank.


Dashboard in OBCFPM differs based on the user roles. A sample RM Dashboard in OBCFPM is shown below for reference:



Customize Dashboard

All the Dashboards (Dashboard specific to all the users) in OBCFPM are customizable, thus the user can customize it based on their preference.

In the Dashboard:

1. To configure a tile, click  the configure icon in the tile. The *Configure Dashboard Tile* window appears:

Configure Dashboard Tile ✕

Allow the user to...

Insert or Remove the tile

Reorder the tile

Put the tile into other states:

Flipped

Expanded


Both flipped and expanded at the same time

Note: To allow the tile to be both flipped and expanded at the same time, both the Flipped and the Expanded states must also be enabled.

The following table describes the settings available in the *Configure Dashboard Tile* window:



Chapter 2 - Customize Dashboard

Settings	Description
Insert or Remove the tile	To enable insert and remove options for the tile
Reorder the tile	To enable reorder option for the tile
Flipped	To enable flip option for the tile
Expanded	To enable expand option for the tile
Both flipped and expanded at the same time	To enable both flip and expand options for the tile

2. Select the required settings in the *Configure Dashboard Tile* window.
3. Click the close icon.
4. To close the tile that is not required, click  the close icon in the tile.




The close icon appears in the tile, only if the **Inset or Remove the tile** setting is enabled in the *Configure Dashboard Tile* window.

5. To flip the tile forward, click  the flip forward icon.
6. To flip the tile backward, click  the flip back icon.



The flip forward and flip back icons appears in the tile, only if the **Flipped** setting is enabled in the *Configure Dashboard Tile* window.

7. To reorder the tile, click  the drag to reorder icon and drag the tile to the required position.




The drag to reorder icon appears in the tile, only if **Reorder the tile** setting is enabled in the *Configure Dashboard Tile* window.

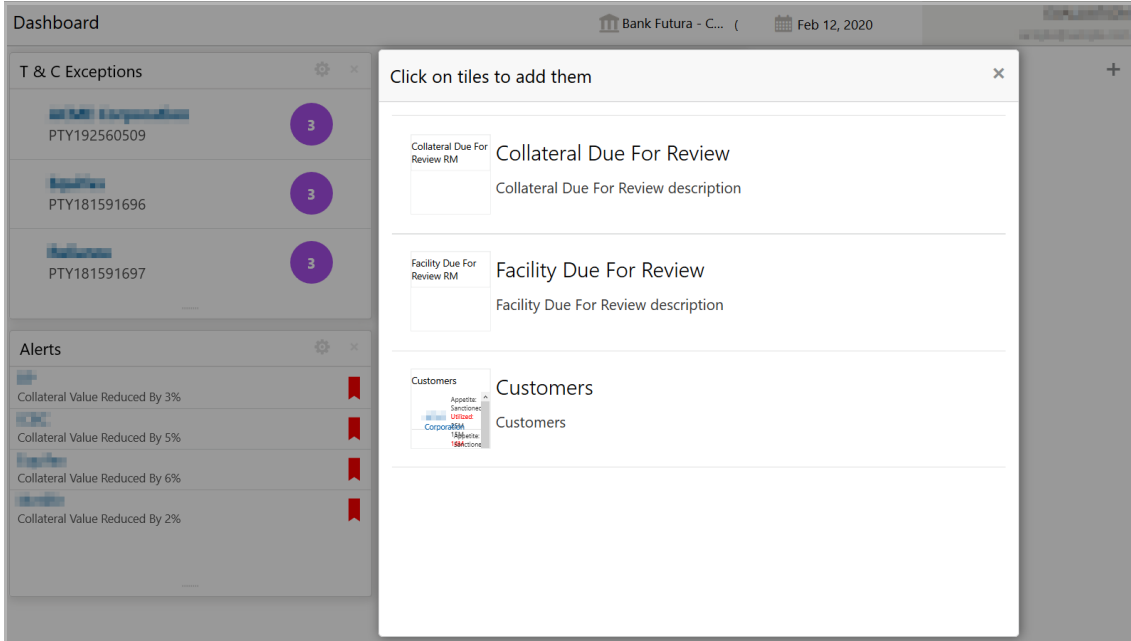
8. To expand the tile, click  the expand tile icon.



The expand tile icon appears in the tile, only if the **Expanded** setting is enabled in the *Configure Dashboard Tile* window.

Chapter 2 - Customize Dashboard

9. To add a new tile, click  the add icon at the top right corner. The *Add Tiles* window appears:



10. Click on the required tile. The tile is added to the Dashboard.

Navigate from Dashboard

Navigating to the required page to perform necessary action or view a piece of information is time consuming. To enable the user to quickly jump to the required page, the Dashboard is provided with corresponding links in each tile.

The information that can be viewed from or the actions that can be performed from the following Dashboard tiles are explained in detail in this chapter:

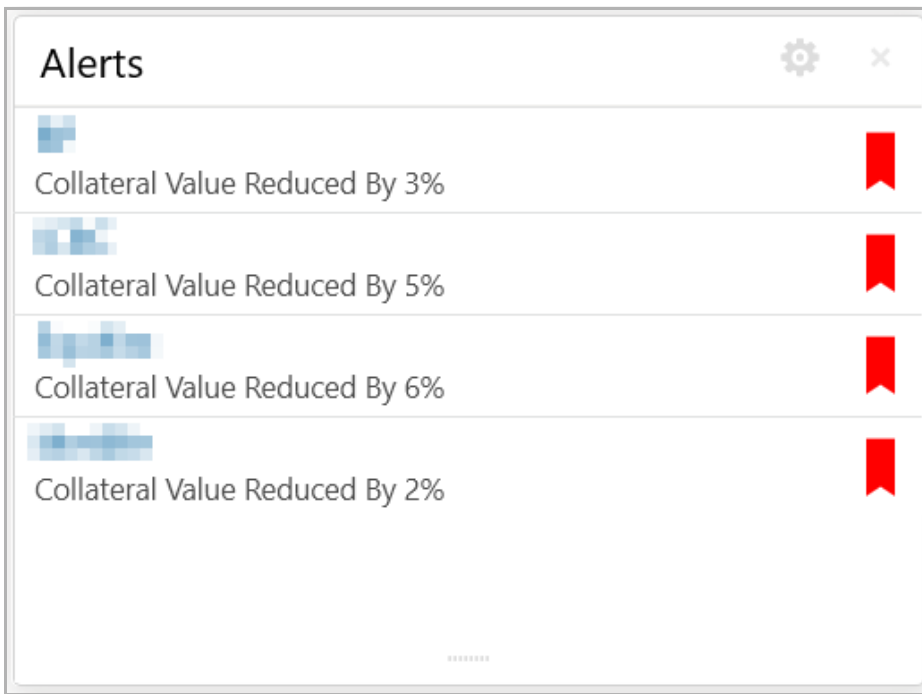
- Alerts
- Collateral Due for Review
- Facility Due for Review
- Collateral Due for Review RM
- Facility Due for Review RM
- Pending Exception
- T & C Exceptions
- Customers

Alerts

This tile lists the action items that require immediate attention by the user. The user can view the action details and perform any of the actions listed in the following table:

Action	Result
Facility Amendment	Facility Amendment process will be initiated
Facility Closure	Facility Closure process will be initiated
Dismiss	Alert will be dismissed
Reschedule	Upon clicking Reschedule option, Reschedule date field appears. Select the Reschedule date. Alert will be snoozed for the specified time period

Chapter 2 - Navigate From Dashboard



1. Click the required action item. The *Action Details* window appears:

Chapter 2 - Navigate From Dashboard

Action Details

Action *

Facility amendment Facility closure Dismiss Reschedule

Customer Information

, A entity established & operating as a Company in

Customer ID: PTY181391502 Register No: Legal Status: Liability Amount: \$0.00 Is KYC Compliant: Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility Summary

Total funded - \$0.00	Total non funded - \$0.00
No data to display	No data to display

[Facility summary list](#)

Group entities

1

Collateral summary

Total collateral value: \$0.00

Customer LTV: 0%

No data to display

Covenants

0	0	0	0	0
Financial	Non Financial	Met	Breached	Total

Terms & conditions

0	0
Pre disbursement	Post disbursement

Actuals vs Projections

Liquidity

Ratio	Actual value	Projected value
Quick Ratio	~1.6	~1.2
Working Capital Ratio	~1.8	~1.6

Financial Profile

Year Over Year Growth	Return On Investment	Return On Equity	Return On Asset
No data to display	No data to display	No data to display	No data to display

Upcoming events

June 2020 11-June-2020

22	1	2	3	4	5	6
23	7	8	9	10	11	12
24	14	15	16	17	18	19
25	21	22	23	24	25	26
26	28	29	30			

No items to display.

Scores

Evaluation not yet done

Ratings

No items to display.

WIP Applications

No items to display.

OK

Chapter 2 - Navigate From Dashboard

2. View the action details and select the required option.
3. Click **OK**.

Collateral Due for Review

This tile lists the collaterals which past the review date or for which the review is pending.

Collateral ID	Provider	Review Date
COL181520538	Equifax	16-October-2018
COL181520536	Equifax	16-October-2018
COLL201803301214	Equifax	16-October-2018

4. Click on the required collateral ID. The *Collateral Summary* appears:

Chapter 2 - Navigate From Dashboard

Collateral Summary

ACME Corporation

Customer ID: 000039 | Application ID: APP192602525 | Date Initiated: 2018-07-30 | Current Status: Customer Agreement Completed | Documents: 0

Basic Information

COL192600089
Collateral of \$112,500 of 4 Quantum Computers

Collateral Type: Machine | Ownership Type: Joint | Collateral Currency: USD | Owner Estimated Value: \$112500 | Available From: 2018-07-30 | Available Till: 2022-07-30 | Shareable Across Customers: No

Applicable Business: LT_Lending | Exposure Type: Industry | Charge Type: Hypothecation | Purpose Of Collateral: New Facility

Ownership	View Details	Seniority of charge	View details	Configured Stage Status
<p>VIL 20% IH 80%</p>		1 Position		Internal legal opinion Completed
		Total percentage of seniority: 0	Percentage available for us: 100	Field investigation Completed
0 Covenants proposed Standard covenants applicable		1 Active Insurance		External check Completed
Complied Covenants: 0	Breached Covenants: 0	Total Insurance Amount: \$125,000.00		External valuation In progress
				Internal valuation In progress
				Risk evaluation Completed
				Legal opinion Completed

5. Review the collateral summary.
6. Click the close icon at the top right corner.

Chapter 2 - Navigate From Dashboard

Facility Due for Review

This tile lists the facilities which past the review date or for which the review is pending.

Facility ID	Facility Name	Review Date
FY1804251504	General Motors	1-June-2018
FY1804251503	Hathway Cables	1-June-2018
FY1804251506	Equifax	1-June-2018

7. Click on the required facility ID. The *Facility Summary* appears:

Chapter 2 - Navigate From Dashboard

The screenshot displays a 'Facility Summary' dashboard with the following components:

- Facility Summary:** Two cards showing 'Total funded - \$0.00' and 'Total non funded - \$0.00', both with 'No data to display' and a 'Facility summary list' link.
- Collateral summary:** A card showing '0 Total collateral value' and '0% Customer LTV', with 'No data to display' for the remaining area.
- Covenants:** A card with five gauges for 'Financial', 'Non Financial', 'Met', 'Breached', and 'Total', all showing '0'.
- Terms & conditions:** A card with two gauges for 'Pre disbursement' and 'Post disbursement', both showing '0'.
- Actuals vs Projections:** A bar chart titled 'Liquidity' comparing 'Quick Ratio' and 'Working Capital Ratio' for 'Actual value' (blue) and 'Projected value' (green).
- Financial Profile:** A card with four sections: 'Year Over Year Growth', 'Return On Investment', 'Return On Equity', and 'Return On Asset', all showing 'No data to display'.
- Upcoming events:** A calendar view for June 2020, showing 'No items to display'.
- Group entities:** A card with a large orange circle containing the number '1'.
- Ratings:** A card with a star icon and the text 'No items to display'.

8. Review the facility summary.
9. Click the close icon at the top right corner.

Chapter 2 - Navigate From Dashboard

Collateral Due for Review RM

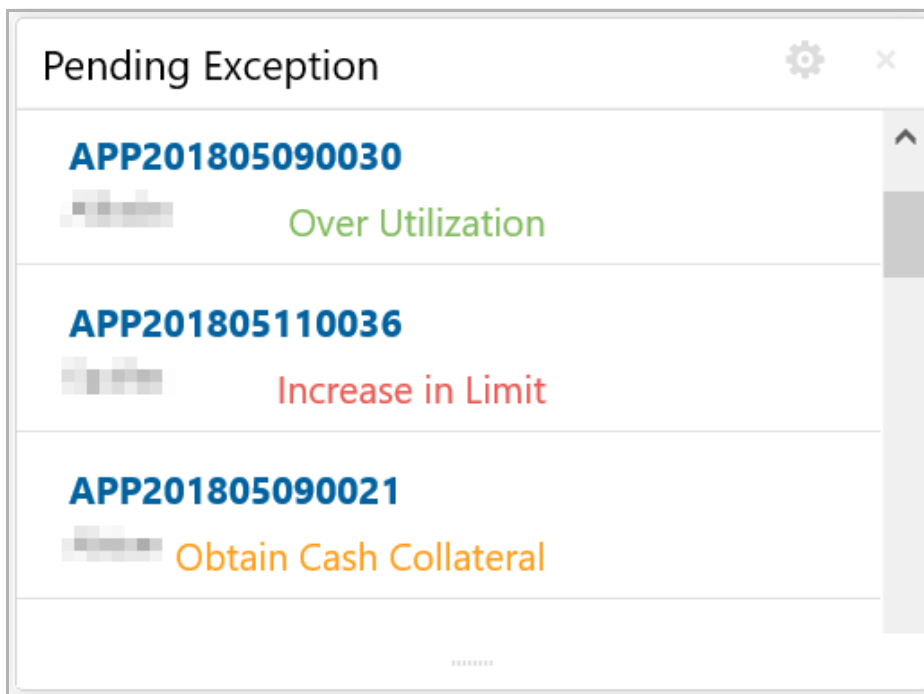
This tile appears only in the Dashboard of Relationship Managers. Refer **Collateral Due for Review** section for information.

Facility Due for Review RM

This tile appears only in the Dashboard of Relationship Managers. Refer **Facility Due for Review** section for information.

Pending Exception

This tile lists the policy exceptions for which the review is pending.



10. Click on the required application ID. The *Exception Summary* appears:

Chapter 2 - Navigate From Dashboard

Exception Summary

Exception Details

Application Number: APP201909210017

Application Date: Sep 21, 2019

Customer Id: 201925 Facilities

Customer Name: Corporation

Customer Type: Corporate

Branch Name: 004

Exception Request From: LN

Utilization Amount: \$2,000,000.00

Exception Status: Increase in Limit Over utilization Transfer of Limits Obtain Cash Collateral Reject

Limit Amount Changed to: \$3,000,000.00

Line Expiry Date Change to: Dec 30, 2019

11. To view the facility details, click **Facilities**. The *Facility Details* window appears:

Facility Details

Customer Number: 201925

Customer Name: Corporation

ID	Customer Number	Linkage Type	Linkage Reference No	Lendable Margin	Available Amount	Utilized Amount	Currency	Desc
No data to display.								

OK

12. View the facility details and click **OK**.

13. To close the *Exception Summary*, click the close icon at the top right corner.

Chapter 2 - Navigate From Dashboard

T & C Exceptions

This tile lists the terms and conditions exceptions for which action is required.

T & C Exceptions	
 PTY192560509	3
 PTY181591696	3
 PTY181591697	3

14. Click on the required customer name. The *Terms and Conditions Exception Summary* appears:

Chapter 2 - Navigate From Dashboard

T & C Exceptions
✕

1
2
3
4

Summary
Deviations

ACME Corporation >

Customer Information

Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Customer ID: PTY192560509
Register No: IN001989087
Legal Status: Proprietorship
Liability Amount: \$22,000,000.00
Is KYC Compliant: No
Share Holders: 3
Contractors: 2
Guarantors: 3
Bankers: 3

Facility Summary

Total funded - **\$14,000,000.00**

Total non funded - **\$8,000,000.00** [Facility summary list](#)

4

Collateral summary

\$25,000,000.00
Total collateral value

88%
Customer LTV

Covenants

4	2	6	0	6
Financial	Non Financial	Met	Breached	Total

Terms & conditions

135	15
Pre disbursement	Post disbursement

Actuals vs Projections

Liquidity

Financial Profile

Year Over Year Growth

Return On Investment

Return On Equity

Return On Asset

Upcoming events

< June 2020 > 11-June-2020

WK	S	M	T	W	T	F	S
22		1	2	3	4	5	6
23	7	8	9	10	11	12	13
24	14	15	16	17	18	19	20
25	21	22	23	24	25	26	27
26	28	29	30				

No items to display.

Group entities

Scores

Evaluation not yet done

Ratings

Moody's AAA

WIP Applications [View all](#)

- 0 New Facilities
- 1 Facilities Amended
- 0 Facilities Transferred
- 0 Collateral Events

Chapter 2 - Navigate From Dashboard

15. View the Terms and Conditions Exception Summary.
16. Click the **Deviations** hop. The *Terms and Conditions Deviations* appears:

T & C Exceptions

Summary Deviations

APPROVE

INTEREST
All interest charged including additional interest will be calculated on a monthly rest basis or on a flat rate basis in arrears or in advance in accordance with Rule 78 based on a 365 day year unless otherwise determined by the Bank ✓

STATEMENTS
All costs expenses disbursements and legal charges reasonably incurred or payable by the Bank in enforcing the Banks rights under the Account the Facility and these Terms and Conditions or otherwise in administering demanding and collecting payment of the monies due under the Account the Facility and these Terms and Conditions including but not limited to legal costs as between solicitor and client and the goods and services tax thereon shall be borne by the Customer on a full indemnity basis ✓

CHARGES
All costs expenses disbursements and legal charges reasonably incurred or payable by the Bank in enforcing the Banks rights under the Account the Facility and these Terms and Conditions or otherwise in administering demanding and collecting payment of the monies due under the Account the Facility and these Terms and Conditions including but not limited to legal costs as between solicitor and client and the goods and services tax thereon shall be borne by the Customer on a full indemnity basis

Submit

17. Select the deviations to be approved.
18. Click **Submit**.

Customers

This tile lists the customers associated with the along with the funding information.

Customer	Appetite	Sanctioned	Utilized
[Redacted]	25M	15M	14M
[Redacted]	15M	14.5M	14.1M
[Redacted]	16M	12M	11M

Chapter 2 - Navigate From Dashboard

19. To view the detailed customer information, click on the required customer name. The *Customer Summary* appears:

Customer Summary
✕

ACME Corporation >

Customer Information

Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY192610577	IN001989087	Proprietorship	\$22,000,000.00	Yes	3	2	3	2

Facility Summary

Total funded - **\$14,000,000.00**

Total non funded - **\$8,000,000.00** [Facility summary list](#)



Legend: Working Ca..., Term Loan

Collateral summary

\$25,000,000.00
Total collateral value

88%
Customer LTV



Legend: STCK, BNDS, MCHN

Covenants

4	2	0	0	6
Financial	Non Financial	Met	Breached	Total

Terms & conditions

135	15
Pre disbursement	Post disbursement

4

★ Scores

25 100.0%

25

of 25

Risk Evaluation 15 of 15 >

Good 100.0%

Legal Evaluation 10 of 10 >

Good 100.0%

★ Ratings

Moody's AAA

WIP Applications [View all](#)

- 0 New Facilities
- 1 Facilities Amended
- 0 Facilities Transferred
- 0 Collateral Events

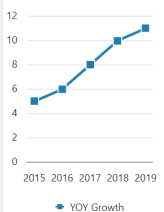
Actuals vs Projections

Liquidity



Legend: Actual value, Projected value

Financial Profile [View all](#)

<p>Year Over Year Growth</p> 	<p>Return On Investment</p> 	<p>Return On Equity</p> 	<p>Return On Asset</p> 
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Upcoming events [View all](#)

June 2020 11-June-2020

No items to display.

WK	S	M	T	W	T	F	S
22		1	2	3	4	5	6
23	7	8	9	10	11	12	13
24	14	15	16	17	18	19	20
25	21	22	23	24	25	26	27
26	28	29	30				

Chapter 2 - Navigate From Dashboard

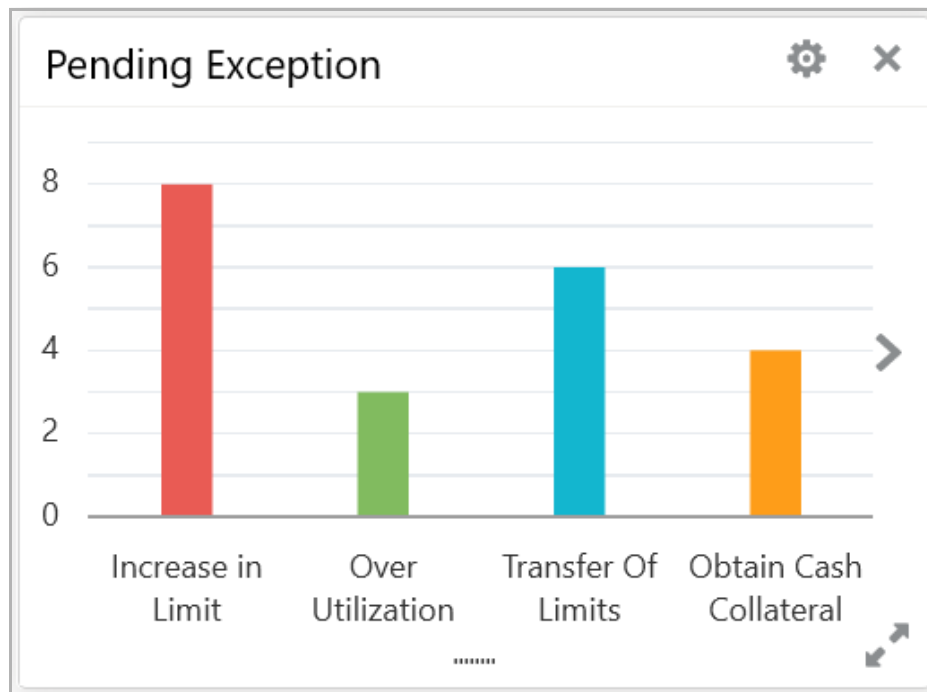
20. Review the Customer Summary.
21. Click the close icon at the top right corner.

Chapter 2 - Filter Data in Dashboard

Filter Data in Dashboard

The user can filter required information from each tile of the Dashboard in the graphical view.

The Pending Exception tile in graphical view is shown below for reference:



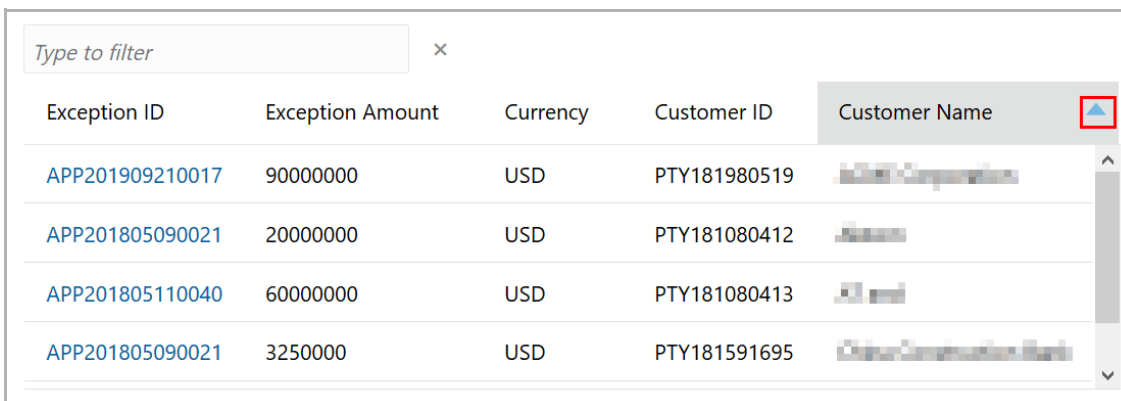
1. Click any bar in the graph. The *Filter* window appears:

A filter window titled "Type to filter" with a search input field. Below the input field is a table with the following data:

Exception ID	Exception Amount	Currency	Customer ID	Customer Name
APP201909210017	90000000	USD	PTY181980519	ABC Corporation
APP201805090021	20000000	USD	PTY181080412	XYZ Bank
APP201805110040	60000000	USD	PTY181080413	DEF Bank
APP201805090021	3250000	USD	PTY181591695	GHI Credit Union Bank

2. Type the filter parameter in the **Type to filter** text box. For example: type the first three characters of customer name, exceptions associated with the mentioned customer are displayed.
3. To sort the data in ascending or descending order, click the triangle next to any header as shown below:

Chapter 2 - Filter Data in Dashboard



The screenshot shows a filter window titled "Type to filter" with a close button (x). It contains a table with the following columns: Exception ID, Exception Amount, Currency, Customer ID, and Customer Name. The Customer Name column is highlighted with a red box and a blue arrow pointing to it. The table lists four rows of data.

Exception ID	Exception Amount	Currency	Customer ID	Customer Name
APP201909210017	90000000	USD	PTY181980519	ABC Corporation
APP201805090021	20000000	USD	PTY181080412	DEF
APP201805110040	60000000	USD	PTY181080413	GHI
APP201805090021	3250000	USD	PTY181591695	JKL Corporation

4. To close the *Filter* window, click anywhere outside the window.

Chapter 2 - Reference and Feedback

Reference and Feedback

References

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

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

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