

Credit 360 User Manual

# **Oracle Banking Credit Facilities Process Management**

Release 14.5.0.0.0

**Part No. F42343-01**

May 2021

**ORACLE**<sup>®</sup>  
Financial Services

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/](http://www.oracle.com/financialservices/)

Copyright © 2007, 2021, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.  
U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.  
This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.  
The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

**ORACLE®**  
Financial Services

# Table of Contents

Preface .....	1
<i>About this guide</i> .....	1
<i>Intended Audience</i> .....	1
<i>Conventions Used</i> .....	1
<i>Common Icons in OBCFPM</i> .....	2
About Credit 360 .....	3
Customer Credit 360 .....	4
<i>Customer Information</i> .....	6
<i>Facility Summary</i> .....	8
<i>Collateral Summary</i> .....	12
<i>Existing Facilities held with Other Bank</i> .....	14
<i>Pricing</i> .....	17
<i>Covenants</i> .....	17
<i>Terms and Conditions</i> .....	19
<i>Financial Profile</i> .....	22
<i>Projections</i> .....	24
<i>Upcoming Events</i> .....	26
<i>Scores</i> .....	26
<i>Groupwise Exposure Details</i> .....	29
<i>Connected Parties</i> .....	31
<i>WIP Applications</i> .....	32

Reference and Feedback .....	34
<i>References</i> .....	34
<i>Feedback and Support</i> .....	34

# Chapter 2 - Introduction

## Preface

### About this guide




This guide helps you to get familiarize with the Credit 360 interface for performing necessary actions in the Credit 360.

### Intended Audience

This document is intended for all the users of the Credit Facilities module in Oracle Banking Credit Facilities Process Management (OBCFPM).

### 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"><li>• Field name</li><li>• Drop down options</li><li>• Other UX labels</li></ul>
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

# Chapter 2 - 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

# Chapter 2 - Overview

---

## About Credit 360

Credit 360 in OBCFPM is a smart interface designed to track all the credit related components from single place. The credit related components include facilities, collateral, covenants, terms and conditions, financial profile, etc, that are required to be monitored on a regular basis.

The users with functional access to Credit 360 module can use the same to view information about any of the existing customers. The information displayed in Credit 360 help the user to take necessary business decision such as increase or decrease the credit limit.

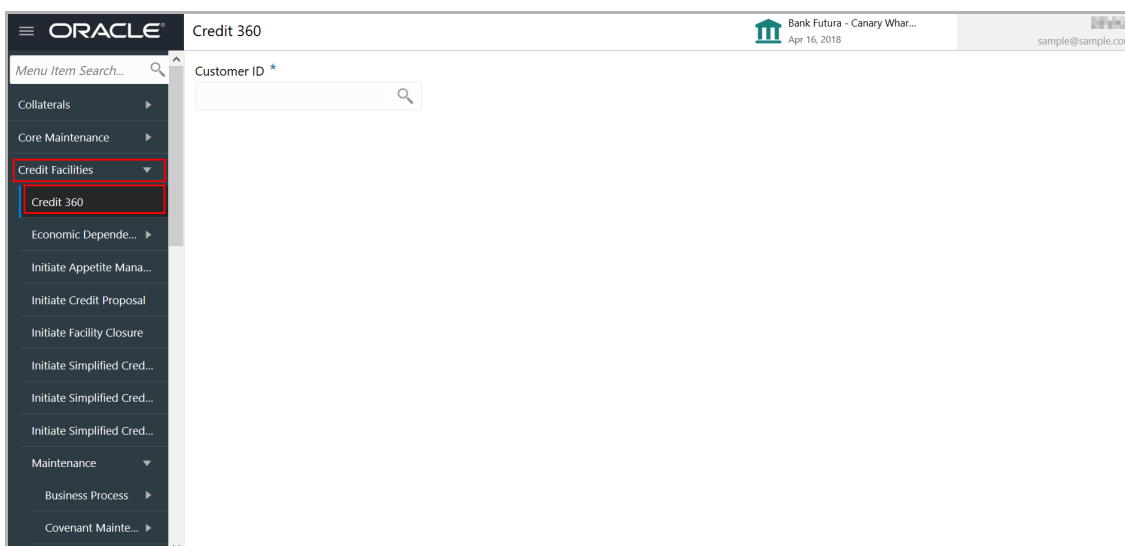
# Chapter 2 - Customer Credit 360

## Customer Credit 360

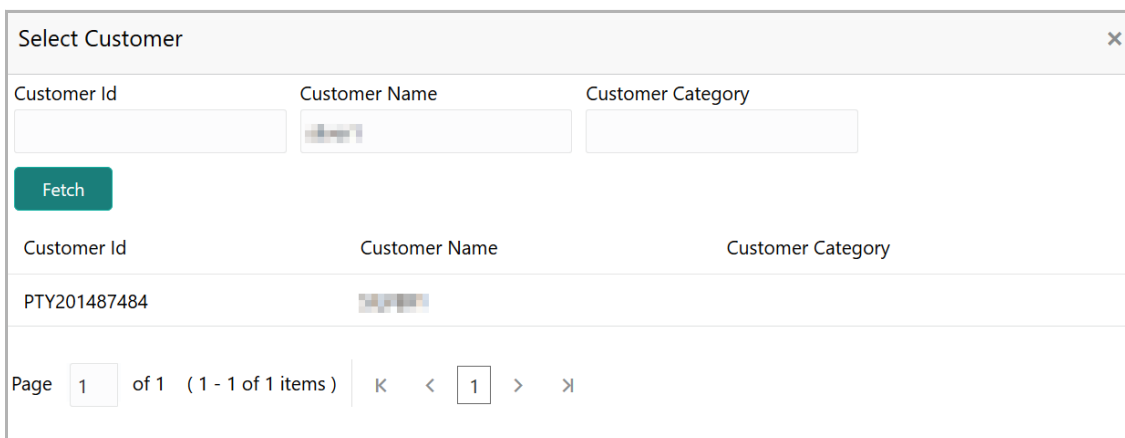
You can view Credit 360 information for all the existing customers to whom the facility is provided by the bank.

To view the Credit 360 of required customer, perform the following steps:

1. Navigate to **Credit Facilities > Credit 360** from the left menu. The *Credit 360* page appears.



2. Click the search icon. The *Select Customer* window appears.



3. Type any of the following details:
  - Customer Id
  - Customer Name
  - Customer Category
4. Click **Fetch**. The *Customer Credit 360* page appears.



# Chapter 2 - Customer Credit 360

**Credit 360 of MIBU... [X]**

**Party Information**

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

Party Id: PTY201514287   Register No:   Legal Status: Pvt Ltd   Liability Amount:   KYC Compliant:   Share Holders:   Contractors:   Guarantors:   Bankers:

**Facility Summary**

Liability Sanctioned Amount  
\$22,000,000.00

Liability Utilized Amount  
\$15,757,000.00

Liability OverUtilized Amount  
\$0.00

Facility Level Up   Go to Parent Facility

**Collateral summary**

**\$0.00**

Total collateral value

0% Customer LTV

No data to display

**Existing Facilities held with Other Bank**

**\$0.00**

Total existing facilities

**\$0.00**

Takeover amount

**\$0.00**

Takeover in this application

**Pricing**

**0**

Total Pricing

**0**

Interest

Added Modified Removed

**0**

Charges

Added Modified Removed

**0**

Commission

Added Modified Removed

**Covenants**

**Terms & conditions**

**0**

Total Covenants

Met Breached

Financial Non Financial

**0**

Total Terms and Conditions

Met Breached

Pre-disbursement Post-disbursement

**Financial Profile**

Show results for Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

**Projections**

Show results for Next 3 years

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

**Upcoming events**

February 2020   12-February-2020

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

No items to display.

**Group entities**

1

**Scores**

40 of 61

Risk Evaluation: 7 of 15 (For: 46.7%)

Legal Evaluation: 7 of 10 (For: 70.0%)

Credit Evaluation: 26 of 36 (Good: 72.2%)

**Groupwise Exposure Details**

\$2,000,000.00

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Ratings**

FRACTAL   2016   AA

**WIP Applications**

7 Facility Application

0 Collateral Application

0 Policy Exception

0 Post Sanction Application

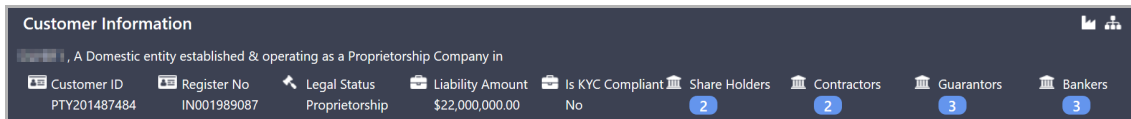
# Chapter 2 - Customer Credit 360


The following tiles are available in the *Customer Credit 360* page:

- Customer Information
- Facility Summary
- Collateral Summary
- Existing Facilities held with Other Bank
- Pricing
- Covenants
- Terms & Conditions
- Financial Profile
- Projections
- Upcoming Events
- Group entities
- Scores
- Groupwise Exposure Details
- Connected Parties
- Ratings
- WIP Applications

## Customer Information


This tile displays the basic information about the selected customer.

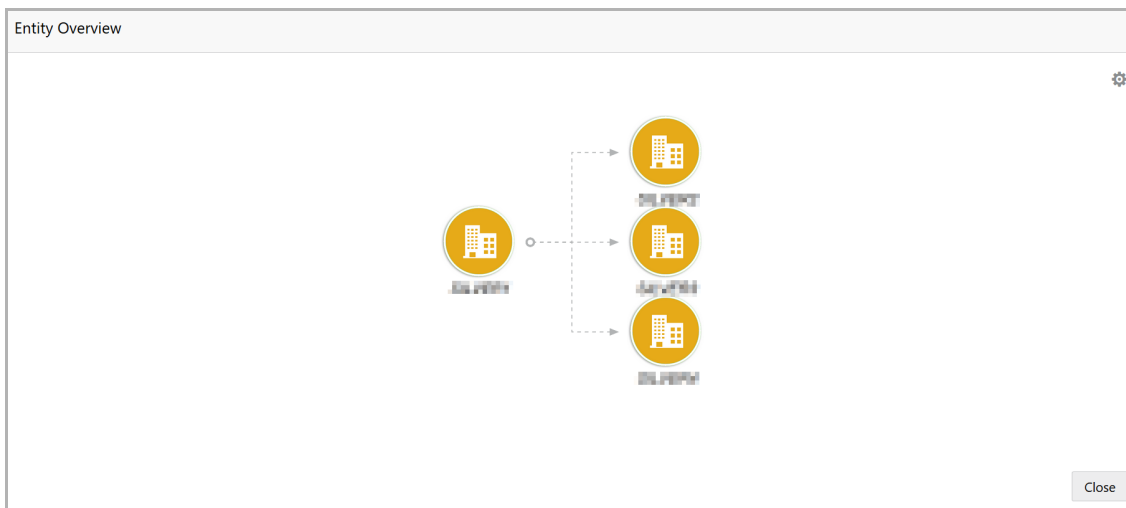


5. To view the customer's industry details, click  the industry icon. The *Industry Details* window appears.

# Chapter 2 - Customer Credit 360

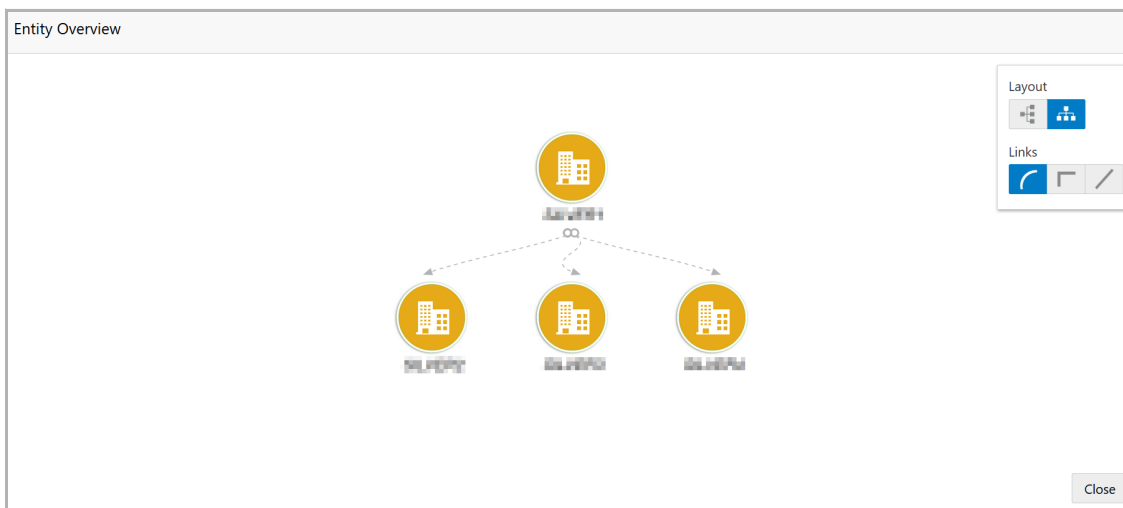
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment	Oil Drilling

- 6. To exit the *Industry Details* window, click **Close**.
- 7. To view the entity overview, click  the tree view icon. The *Entity Overview* window appears.

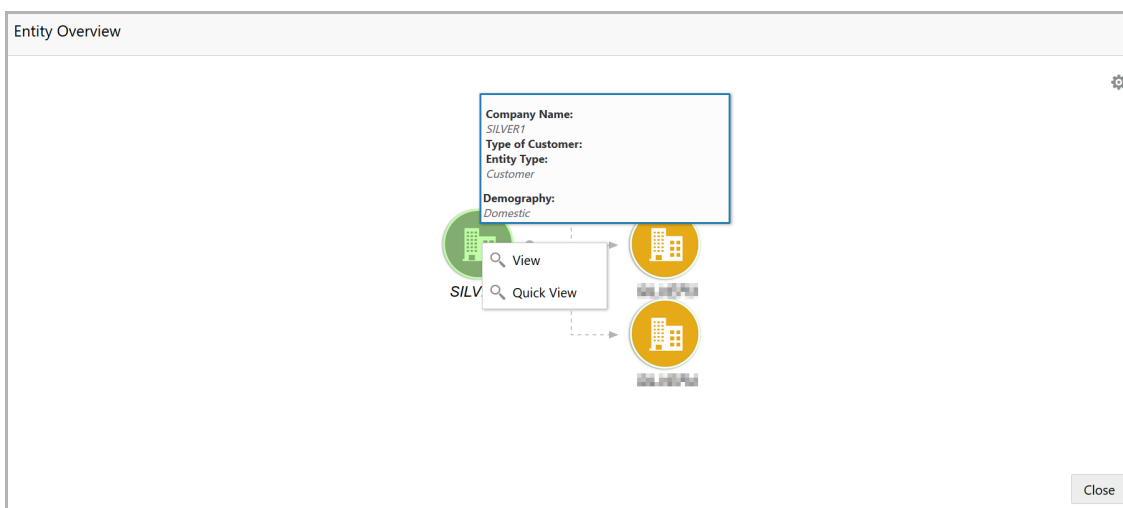


- 8. To change the layout of the entity overview, click the settings icon. Layout options appear as shown below.

# Chapter 2 - Customer Credit 360



9. Select the required **Layout** and **Link**. The entity overview is changed to the selected layout.



Mouse hovering on the entity icon displays the basic details about the entity.

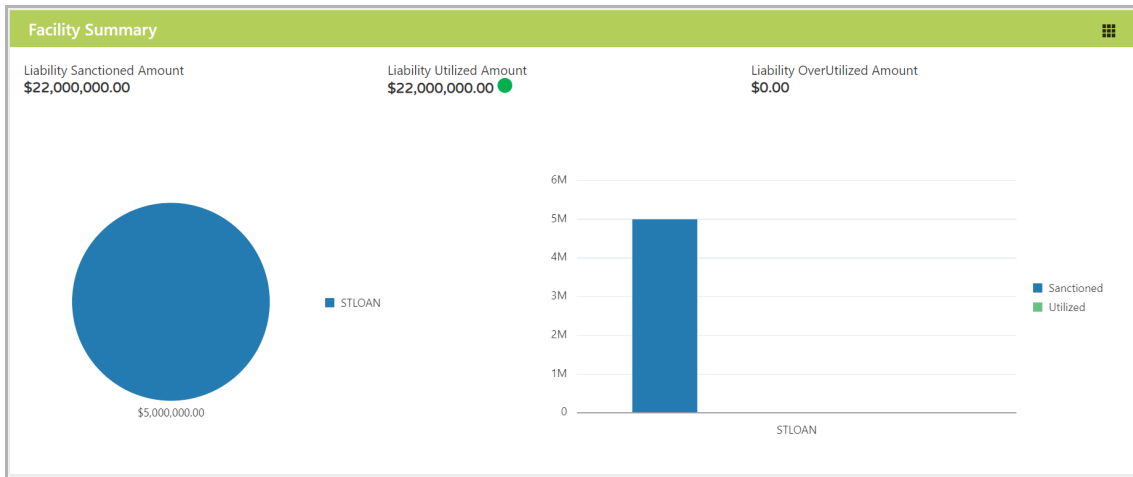
10. To **view** or **Quick View** the entity details, right click the entity icon and select the required option.

11. To exit the *Entity Overview* window, click **Close**.

## Facility Summary

This tile displays the amount of liability sanctioned and utilized in all the categories maintained in the system, such as Guarantee, Term Loan, Working Capital, and Letter of Credit, along with the Liability OverUtilized amount.

# Chapter 2 - Customer Credit 360




12. To view more information about the specific facility category, click on the required category in the pie chart. The data for the selected category appears.



13. To view further information about the displayed categories, click on the required category in the pie chart.

14. To view the previous category information, click **Facility Level Up**.

15. To view the parent facility, click **Go to Parent Facility**.

16. To view the facility list, click  the table icon. The *Facility List* window appears.



# Chapter 2 - Customer Credit 360

Facility List Facility Category: LC IND  
Facility Amount: \$5.00M

Liability details

004 Branch	003522 Liability Number	\$22,000,000.00 Existing Liability Amount	NA Requested Liability Amount:
---------------	----------------------------	--	-----------------------------------

Filter  × [Grid] [List] [Print]

 <b>Line Number:</b> [ID] <b>Facility Description:</b> Description	<b>Requested Amount:</b> [Value] <b>Facility Category:</b> Term Loan	<b>Product Type:</b> Funded <b>Next Review Date:</b> [Date]
 <b>Line Number:</b> [ID] <b>Facility Description:</b> Guarantee	<b>Requested Amount:</b> [Value] <b>Facility Category:</b> Guarantee	<b>Product Type:</b> Non Funded <b>Next Review Date:</b> 21-05-06

Close

17. To view the liability details, mouse hover on the **Liability details** section and click **View**. The *Liability details* window appears.

Liability Details

**Currency**  
Requested Liability Currency: \*

**Amount**  
Requested Liability Amount: \*  Return On Capital  Probability Of Default   
Loss Given Default   
Cash Cover

**Proposed and Approved**  
Proposed Funded Sell Down  Proposed Unfunded Sell Down  Approved Funded Sell Down   
Approved Unfunded Sell Down

**Total Gross and Net Facility**  
Total Gross Facility  Total Net Facility

**Dates**  
Next Review Date \*  Requested Expiry Date: \*

additional fields

- ▶ UDF
- ▶ TMIS
- ▶ CMIS

## Chapter 2 - Customer Credit 360

18. To exit the *Liability Details* window, click **Close**.

19. To filter the required facility from the **Facility List**, click the **Filter** icon or type the first three characters of the filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the *Filter* window appears as shown below.

Filter ×

Status

New

Amended

Removed

---

Facility Type

Funded

Non Funded

---

Product Type

Term Loan

Working Capital Finance

AR Finance

OverDraft

Letter Of Credit

Guarantee

Others

---

Currency

---

From Amount

To Amount

**Apply** **Reset**

20. Select / specify the required filter parameter and click **Apply**. Facilities that match the selected filter parameter appear.

21. To change the Facility list layout to table view, click the table view icon.

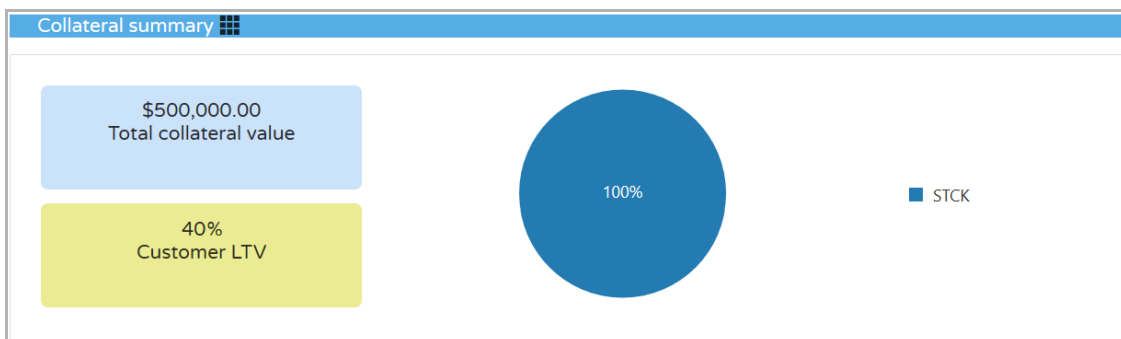
# Chapter 2 - Customer Credit 360

22. To change the Facility list layout to tree view, click the tree view icon.

23. To exit the *Facility List* window, click **Close**.

## Collateral Summary

Details about the collaterals provided by the customer for availing facility are displayed in this tile.



24. To view the collateral list, click  the table icon. The *Collateral List* window appears.

The figure shows the 'Collateral List' window. It has a header with a 'Filter' button and a search box labeled 'Type to filter'. Below the header is a table with two rows of data. Each row includes a shopping cart icon, collateral ID, type, owner estimated value, charge hierarchy, valuation date, and valuation amount. A 'Collateral Details' link is also present for each row. At the bottom, there is a pagination bar showing 'Page 1 of 0 (1 - 0 of 0 items)' and a 'Close' button.

Collateral Id	Collateral Type	Owner Estimated Value	Charge Hierarchy	Valuation Date	Valuation Amount	Collateral Details
COL182150191	Stock		1	70-01-01	\$250,000.00	
COL182150192	Stock		1	70-01-01	\$250,000.00	

25. To filter the required collateral, click the **Filter** icon or directly type the first three characters of filter parameter in the **Type to filter** text box.

Upon clicking the **Filter** icon, the *Filter* window appears as shown below.



Filter ×

Collateral Type

- Machine
- Deposit
- Property
- Bond
- Stock
- Fund
- Vehicle
- Guarantee
- Aircraft
- Insurance
- Precious Metals
- Ship
- Account Receivables
- Cash Collateral
- Inventory

Charge Hierarchy

- 1
- 2
- 3

26. Type / select the required filter parameters.

27. Click **Apply**. Collaterals that match the filter parameters appear.

28. To change the layout of **Collateral List** to table view, click the Table View icon.

29. To view the collateral details, click the **Collateral Id** in collateral list. The *Collateral Details* window appears.

### Collateral Details

**Reevaluate Collateral**

**Collateral Id**  
COL182150191

**Collateral Description \***  
*Enter Collateral Description*

**Collateral Currency \***  
USD

**Purpose Of Collateral \***  
*Enter Collateral Purpose*

**Collateral Type \***  
Stock


**Charge Hierarchy \***  
 1  2  3

**Collateral Value \***

30. View the collateral details and click **Close**.

## Existing Facilities held with Other Bank

Details about the facilities availed by the customer from other banks and the facilities taken over by your bank among the existing facilities are displayed in this tile.



Existing Facilities held with Other Bank 		
\$0.00- (0) Total existing facilities	\$0.00- (0) Takeover amount	\$0.00- (0) Takeover in this application

31. To view the other bank facility list, click  the table icon. The *Existing Facilities* window appears.

# Chapter 2 - Customer Credit 360

Existing Facilities held with Other Bank

Filter Type to filter

	Facility Id: EF192774 Facility Category: Term Loan	Outstanding Amount: \$30,000.00 Take Over: Yes	Product Type: Funded
	Facility Id: EF192775 Facility Category: Term Loan	Outstanding Amount: \$130,000.00 Take Over: Yes	Product Type: Funded

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

Close

32. To filter the required other bank facility, click the **Filter** icon or directly type the first three characters of filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the *Filter* window appears as shown below.

Filter ×

Bank Name

---

Branch Name

---

Take Over

---

Product Type

Term Loan

Working Capital Finance

AR Finance


Overdraft

Letter Of Credit

Guarantee

Others

---

Currency  
 

---

From Amount

To Amount

33. Type / select the required filter parameter.

34. Click **Apply**. Other bank facilities that match the filter parameters appear.

35. To change the layout of **Other Bank Facilities** list to table view, click the Table View icon.


36. To view the other bank facility details, click the **Facility Id** in Other Bank Facility list.

# Chapter 2 - Customer Credit 360

## Pricing

This tile displays details about the pricing added for the facility, such as interest, charges, and commission.

The image shows a 'Pricing' summary tile. At the top, it says 'Pricing' with a table icon. Below that, 'Total Pricing' is shown as 0. Underneath are three sections: 'Interest' (0), 'Charges' (0), and 'Commission' (0). Each section has three buttons: 'Added' (green), 'Modified' (red), and 'Removed' (blue).

37. To view the more information about the pricing, click  the table icon. The *Pricing Details* window appears.

The image shows the 'Pricing Details' window. It has three tabs: 'Interest', 'Commission', and 'Charges'. The 'Interest' tab is selected. Below the tabs is a filter section with a 'Filter' button and a 'Type to filter' text box. There are two table view icons. Below that, a pricing record is shown: '2224' with a 'NEW' tag, 'Component Name: Annual interest', 'Component Type: Main', and 'Rate Type: Fixed'. There is a 'View' link. Below the record is a pagination bar: 'Page 1 of 1 (1 of 1 items)' with navigation arrows and a '1' in a box. A 'Close' button is in the bottom right corner.

38. To view the **Commission** or **Charges** detail, click the corresponding tab.

39. To filter the required pricing record, click the **Filter** icon and specify the filter parameters or directly type the parameter in the **Type to filter** text box.

40. To change the layout of *Pricing* window to table view, click the **Table view** icon.

41. To view a particular pricing record, click **View** on the record.

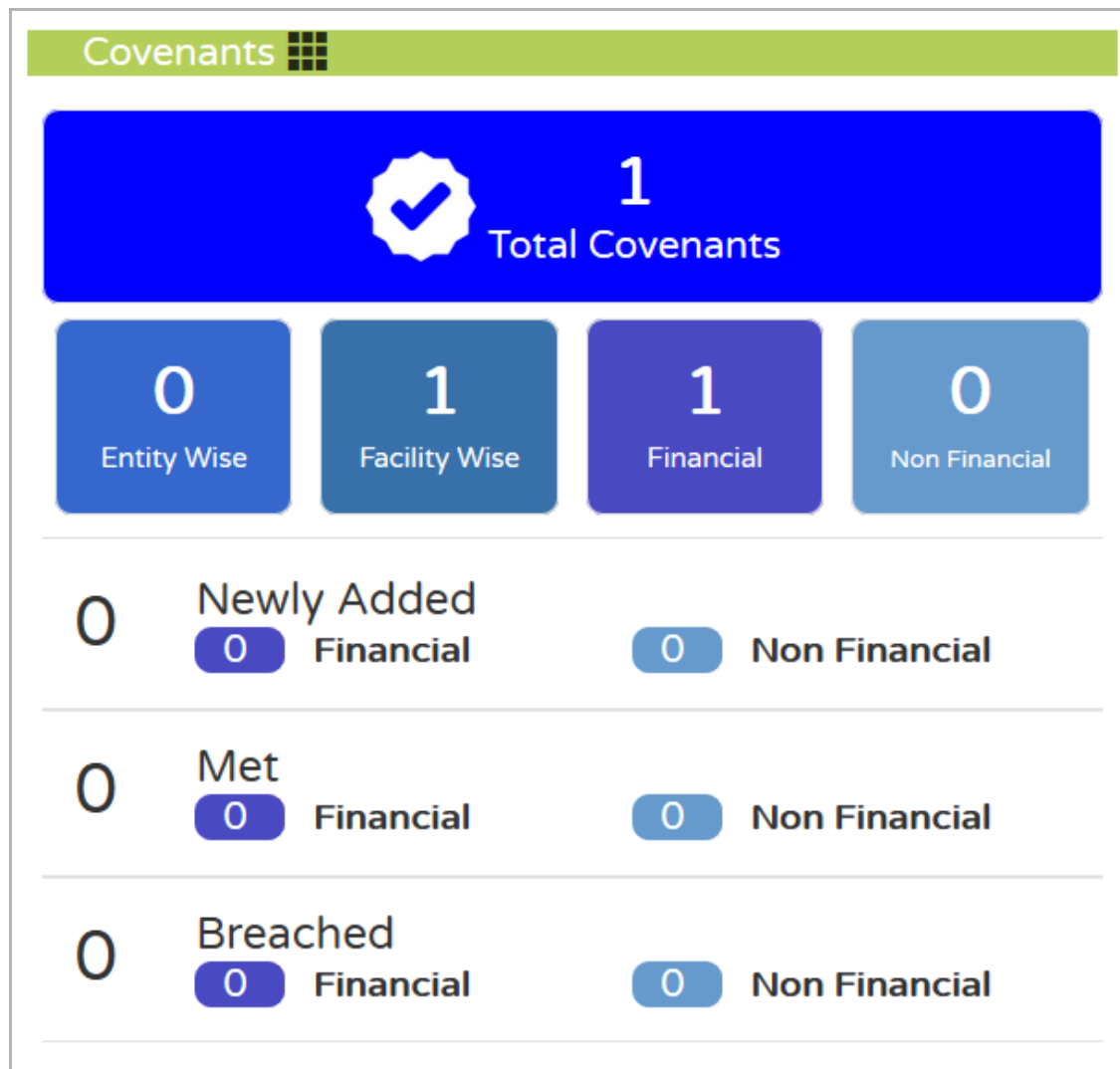
42. To exit the *Pricing* window, click **Close**.

# Chapter 2 - Customer Credit 360

## Covenants

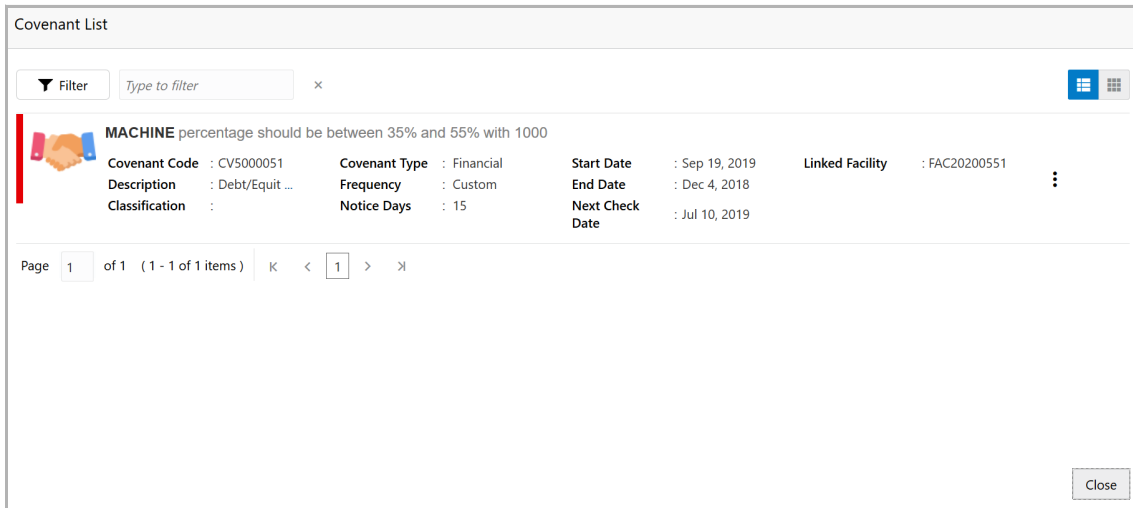
This tile displays information about the covenants set for the selected customer in the following categories along with the category-wise count of **Newly Added**, **Met**, and **Breached** covenants:

- Entity Wise
- Facility Wise
- Financial
- Non Financial



43. To view the covenant list, click  the table icon. The *Covenant List* window appears.

# Chapter 2 - Customer Credit 360



The screenshot shows a window titled "Covenant List". At the top left, there is a "Filter" button with a downward arrow and a text input field labeled "Type to filter" with a clear 'x' icon. To the right of the input field is a blue icon with a grid pattern. Below the filter bar, a red vertical bar is on the left, followed by a small icon of three hands. The main content area displays a list of covenants. The first covenant is titled "MACHINE percentage should be between 35% and 55% with 1000". Below the title, the following details are listed:

Covenant Code	: CV5000051	Covenant Type	: Financial	Start Date	: Sep 19, 2019	Linked Facility	: FAC20200551
Description	: Debt/Equit ...	Frequency	: Custom	End Date	: Dec 4, 2018		
Classification	:	Notice Days	: 15	Next Check Date	: Jul 10, 2019		

At the bottom left of the window, there is a pagination control showing "Page 1 of 1 (1 - 1 of 1 items)" and navigation arrows. A "Close" button is located at the bottom right of the window.

44. To filter the required covenant, click the **Filter** icon or directly type the first three characters of filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the *Filter* window appears as shown below.

Filter ×

Covenant Type

Non Financial

Financial

Linkage Type

Facility

Customer

Frequency

Weekly

FortNightly

Monthly


Custom

SemiAnnual


Annual

Quarterly

From Due Date



To Due Date




45. Type / select the required filter parameter.
46. Click **Apply**. Covenants that match the filter parameters appear.
47. To change the layout of **Covenant List** to table view, click the Table View icon.


## Terms and Conditions

This tile displays information about the pre-disbursement and post-disbursement terms and conditions set for the selected customer along with the category-wise count of **Newly Added**, **Met**, and **Breached** terms and conditions.



# Chapter 2 - Customer Credit 360

Terms & conditions 

 **6**  
Total Terms and Conditions

**4**  
Pre-Distributed

**2**  
Post-Distributed

---


**0** Newly added  
 Pre-Distributed  Post-Distributed

---

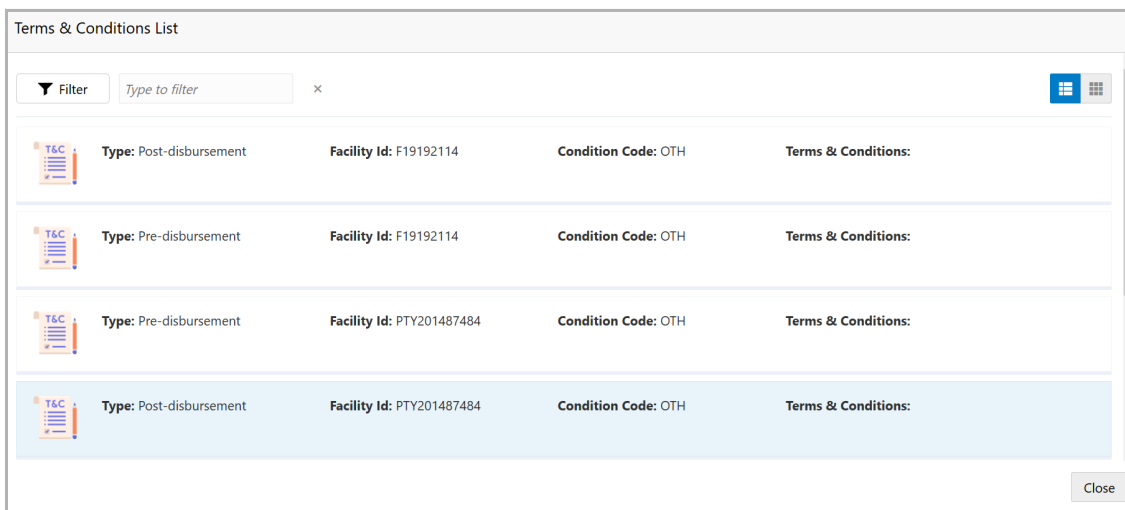
**0** Met  
 Pre-Distributed  Post-Distributed

---

**0** Breached  
 Pre-Distributed  Post-Distributed

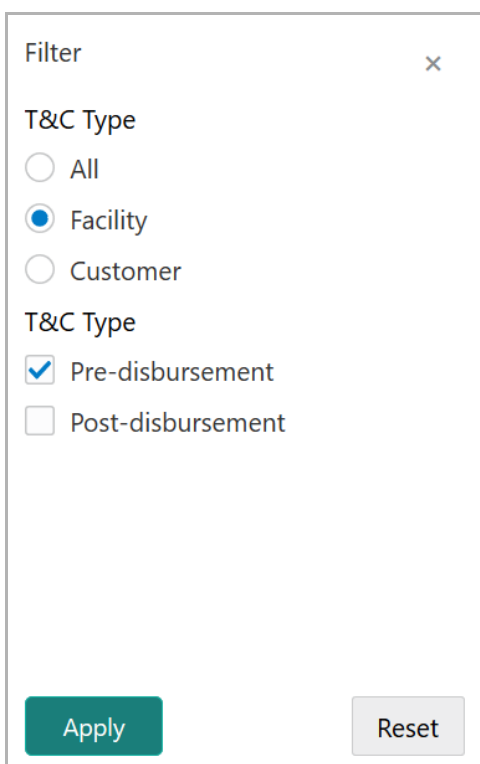
48. To view the terms and conditions list, click  the table icon. The *Terms & Conditions List* window appears.

# Chapter 2 - Customer Credit 360



49. To filter the required terms and conditions, click the **Filter** icon or directly type the first three characters of filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the *Filter* window appears as shown below.



50. Select the required filter parameter.


51. Click **Apply**. Terms and conditions that match the filter parameters appear.

52. To change the layout of **Terms & Conditions List** to table view, click the Table View icon.

# Chapter 2 - Customer Credit 360

## Financial Profile

This tile displays the financial information of the customer available for the last five years.

Financial Profile <a href="#">View all</a> 					
Show results for <span>Previous 3 years</span> ▼					
Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00
Total Revenue	\$5,671.00	18.67%	\$6,730.00	30.64%	\$8,792.00
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00
Profit before Tax	-\$5,452.00	-67.52%	-\$1,771.00	-43.37%	-\$1,003.00
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00

By default, financial information is displayed for last three years.

53. To view the financial information for last five years, select **Previous 5 years** option from the **Show results for** drop down list.

54. To expand the Financial Profile, click **View all**. The *Financial Profile* window appears as shown below:

# Chapter 2 - Customer Credit 360


Financial Profile <span style="float: right;">x</span>						
Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020	
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$5,671.00	18.67%	\$6,730.00	30.64%	\$8,792.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	-\$5,452.00	-67.52%	-\$1,771.00	-43.37%	-\$1,003.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Shareholders Funds	\$0.00	0%	\$0.00	0%	\$0.00	0%
Inventory TurnOver ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Current tax	\$113.69	84.71%	\$210.00	42.86%	\$300.00	0%
Receivables TurnOver days	\$0.00	0%	\$0.00	0%	\$0.00	0%
Other expenses	\$7,763.00	-29.25%	\$5,492.00	18.21%	\$6,492.00	0%
Total Debt	\$0.00	0%	\$0.00	0%	\$0.00	0%
Shareholder's Equity	\$0.00	0%	\$0.00	0%	\$0.00	0%
Finance Costs	\$95.60	-100%	\$0.00	0%	\$200.00	0%
Cash Generated from Operations	\$0.00	0%	\$0.00	0%	\$0.00	0%
Capitalization Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Debt to Equity Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Working Capital Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit/Loss after tax	-\$5,671.45	-63.48%	-\$2,071.00	-37.08%	-\$1,303.00	0%
Revenue from operations	\$0.00	0%	\$0.00	0%	\$0.00	0%
Other income	\$5,671.00	18.67%	\$6,730.00	30.64%	\$8,792.00	0%
Return On Sales %	\$0.00	0%	\$0.00	0%	\$0.00	0%
Return On Assets %	\$0.00	0%	\$0.00	0%	\$0.00	0%
Cash TurnOver	\$0.00	0%	\$0.00	0%	\$0.00	0%
Depreciation and amortisation expense	\$2,465.00	-14.44%	\$2,109.00	9.2%	\$2,303.00	0%
Operating cash flow before working capital changes	\$2,560.60	-17.64%	\$2,109.00	18.68%	\$2,503.00	0%
Deferred tax	\$105.76	-14.9%	\$90.00	-100%	\$0.00	0%
Payables Turnover in Days	\$0.00	0%	\$0.00	0%	\$0.00	0%
Interest Coverage Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Exceptional Items	\$0.00	0%	\$0.00	0%	\$0.00	0%
Gross Profit Margin	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Expenses	\$11,123.00	-23.57%	\$8,501.00	15.22%	\$9,795.00	0%
Total Shareholder Funds	\$0.00	0%	\$0.00	0%	\$0.00	0%
Long Term Debt to Working Capital	\$0.00	0%	\$0.00	0%	\$0.00	0%
Employee benefits expense	\$895.00	0.56%	\$900.00	11.11%	\$1,000.00	0%
Finance costs	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Debt To Assets	\$0.00	0%	\$0.00	0%	\$0.00	0%

# Chapter 2 - Customer Credit 360

55. To exit the *Financial Profile* window, click the close icon.

## Projections

This tile displays the customer's financial data projected for the next five years.

Projections <a href="#">View all</a> 						
Show results for <span>Next 3 years</span> ▼						
Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$5,671.00	18.67%	\$6,730.00	30.64%	\$8,792.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	-\$5,452.00	-67.52%	-\$1,771.00	-43.37%	-\$1,003.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

By default, financial projections are displayed for next three years.

56. To view the financial projections for next five years, select **Next 5 years** option from the **Show results for** drop down list.

57. To expand the Projections, click **View all**. The *Projections* window appears as shown below.

# Chapter 2 - Customer Credit 360

Projections						
Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$5,671.00	18.67%	\$6,730.00	30.64%	\$8,792.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	-\$5,452.00	-67.52%	-\$1,771.00	-43.37%	-\$1,003.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Shareholders Funds	\$0.00	0%	\$0.00	0%	\$0.00	0%
Inventory TurnOver ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Current tax	\$119.69	75.45%	\$210.00	42.86%	\$300.00	0%
Receivables TurnOver days	\$0.00	0%	\$0.00	0%	\$0.00	0%
Other expenses	\$7,793.00	-29.53%	\$5,492.00	18.21%	\$6,492.00	0%
Total Debt	\$0.00	0%	\$0.00	0%	\$0.00	0%
Shareholder's Equity	\$0.00	0%	\$0.00	0%	\$0.00	0%
Finance Costs	\$97.60	-100%	\$0.00	0%	\$200.00	0%
Cash Generated from Operations	\$0.00	0%	\$0.00	0%	\$0.00	0%
Capitalization Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Debt to Equity Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Working Capital Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit/Loss after tax	-\$5,271.45	-60.71%	-\$2,071.00	-37.08%	-\$1,303.00	0%
Revenue from operations	\$0.00	0%	\$0.00	0%	\$0.00	0%
Other income	\$5,671.00	18.67%	\$6,730.00	30.64%	\$8,792.00	0%
Return On Sales %	\$0.00	0%	\$0.00	0%	\$0.00	0%
Return On Assets %	\$0.00	0%	\$0.00	0%	\$0.00	0%
Cash TurnOver	\$0.00	0%	\$0.00	0%	\$0.00	0%
Depreciation and amortisation expense	\$2,765.00	-23.73%	\$2,109.00	9.2%	\$2,303.00	0%
Operating cash flow before working capital changes	\$2,860.60	-26.27%	\$2,109.00	18.68%	\$2,503.00	0%
Deferred tax	\$105.76	-14.9%	\$90.00	-100%	\$0.00	0%
Payables Turnover in Days	\$0.00	0%	\$0.00	0%	\$0.00	0%
Interest Coverage Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Exceptional Items	\$0.00	0%	\$0.00	0%	\$0.00	0%
Gross Profit Margin	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Expenses	\$12,023.00	-29.29%	\$8,501.00	15.22%	\$9,795.00	0%
Total Shareholder Funds	\$0.00	0%	\$0.00	0%	\$0.00	0%
Long Term Debt to Working Capital	\$0.00	0%	\$0.00	0%	\$0.00	0%
Employee benefits expense	\$895.00	0.56%	\$900.00	11.11%	\$1,000.00	0%
Finance costs	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Debt To Assets	\$0.00	0%	\$0.00	0%	\$0.00	0%

# Chapter 2 - Customer Credit 360

58. To exit the *Projections* window, click the close icon.

## Upcoming Events

In this tile, all the upcoming events such as facility review, collateral review, covenant review and terms & conditions review are displayed.

Upcoming events View all

< July 2020 > 3-July-2020

WK	S	M	T	W	T	F	S
26				1	2	3	4
27	5	6	7	8	9	10	11
28	12	13	14	15	16	17	18
29	19	20	21	22	23	24	25
30	26	27	28	29	30	31	

No items to display.

59. Click **View all** to view the upcoming events list. The *Upcoming events* window appears.

Upcoming events ×

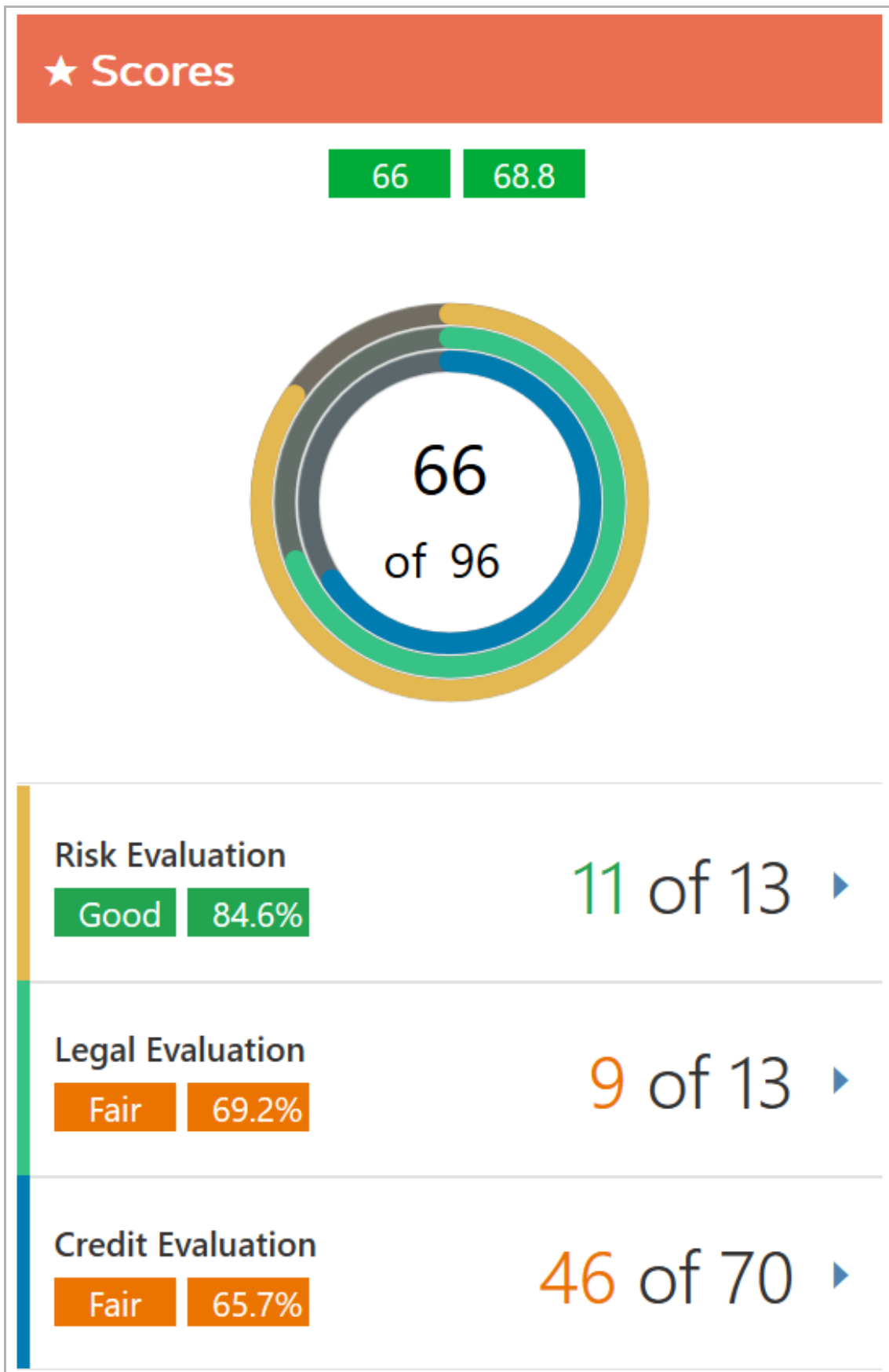
Event On	Type	Customer Name	Purpose	Action Taken
2020-06-29	Completed	SILVER1	Initial	Review

Ok

60. To exit the *Upcoming events* window, click **Ok** or the close icon.

## Scores

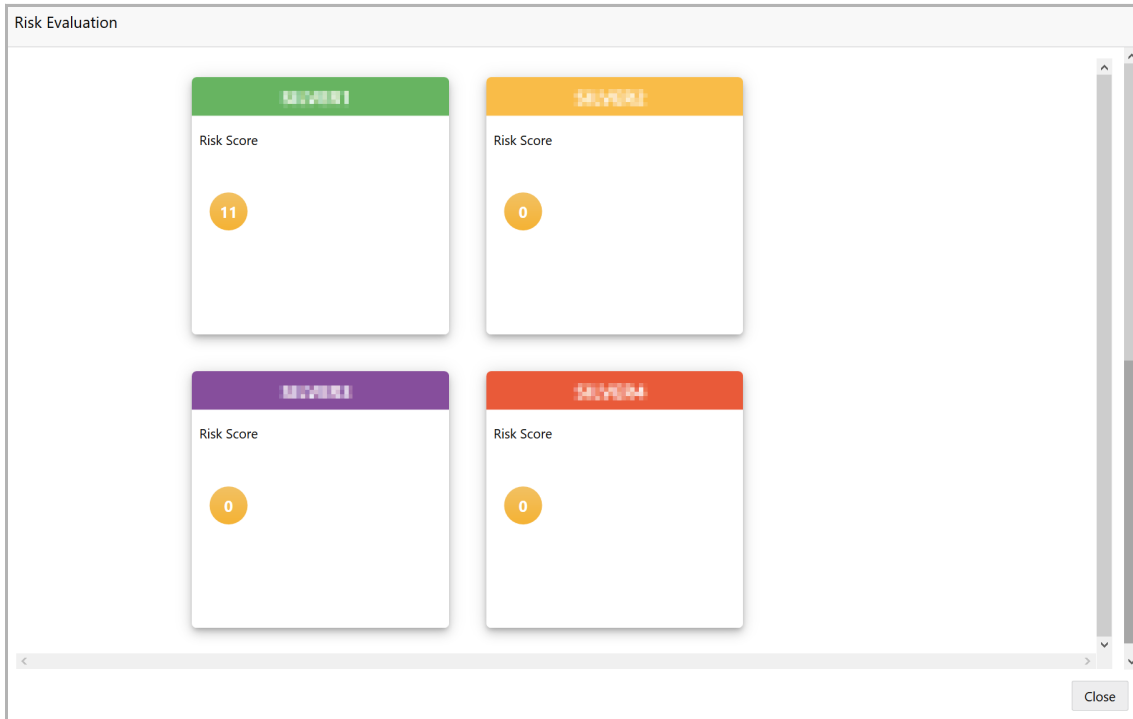
This tile displays the scores generated for the customer by performing risk, legal, and credit evaluations.





## Chapter 2 - Customer Credit 360

61. To view the detailed scores of **Risk Evaluation**, **Legal Evaluation**, and **Credit Evaluation**, click on the corresponding section. The *Evaluation* window appears as shown below.



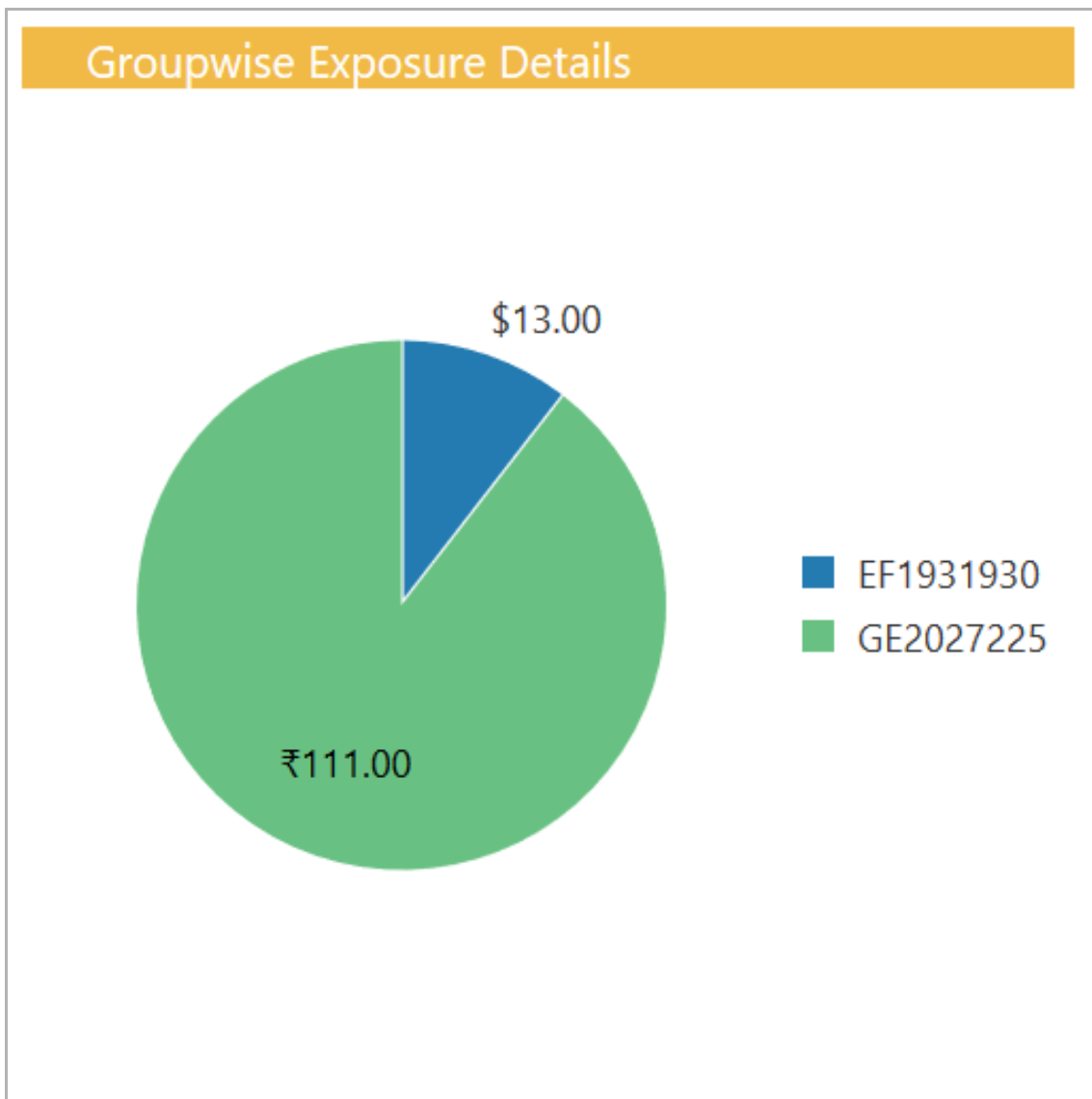
62. Click on each score to view the questions and answers provided at the time of evaluation.

63. To exit the *Evaluation* window, click the **Close** icon.

# Chapter 2 - Customer Credit 360

## Groupwise Exposure Details

This tile displays information about the facilities borrowed by the customer from the other bank.



64. Click on each section in the pie chart to view detailed information. The *Groupwise Exposure Details* window appears as shown below.

# Chapter 2 - Customer Credit 360

Groupwise Exposure Details

Entity Name *	Customer Name *
Relation *	Currency *
Approved Limit *	Outstanding Limit Amount *
Tenor *	Commitment Status *

Close

65. To exit the *Groupwise Exposure Details* window, click **Close**.

# Chapter 2 - Customer Credit 360

## Connected Parties

This tile displays information about the customer's connected parties.



66. Click on the pie chart to view the facility details.

# Chapter 2 - Customer Credit 360

Facility Details

Line Number:	Limit Amount:	Commitment Status:
LN0211 Tenor (months): 22	\$20,000.00	
NESTLN1 Tenor (months): 0	¥5,000	
LINE1 Tenor (months): 0	£300,000.00	
MIC21 Tenor (months): 0	£500,000.00	

Page 1 of 1 (1-8 of 8 items) | < 1 > | Close

- 67. To change the **Facility Details** layout to table view, click the table view icon.
- 68. To change the **Facility Details** layout to tree view, click the tree view icon.
- 69. To exit the *Facility Details* window, click **Close**.

## WIP Applications

This tile displays details about the customer applications that are currently in progress.

WIP Applications		<a href="#">View all</a>
7	Facility Application	
0	Collateral Application	
0	Policy Exception	
0	Post Sanction Application	

# Chapter 2 - Customer Credit 360

70. Click **View all** to view details of all the applications. The following window listing all the WIP applications belonging to different processes appears.

WIP Applications ×

### Facility Application

Application Number	BranchCode	Priority	Party Id	Customer Name	Process Name	Current Stage
APP21339470	004	Low	PTY192560509	PTY192560509	Facility Amendment	Amendment Initiation
APP21349555	004	Low	PTY192560509	PTY192560509	Facility Amendment	Amendment Initiation
APP21369638	004	Low	PTY192560509	PTY192560509	Facility Amendment	Legal Evaluation
APP21369638	004	Low	PTY192560509	PTY192560509	Facility Amendment	Credit Evaluation
APP21369638	004	Low	PTY192560509	PTY192560509	Facility Amendment	KYC Evaluation
APP21369638	004	Low	PTY192560509	PTY192560509	Facility Amendment	Risk Evaluation
APP21369639	004	Low	PTY192560509	PTY192560509	Facility Amendment	Amendment Initiation

### Collateral Application

Application Number	BranchCode	Priority	Party Id	Collateral ID	Customer Name	Process Name	Current Stage
No data to display.							

### Policy Exception

Application Number	BranchCode	Priority	Party Id	Customer Name	Process Name	Current Stage
No data to display.						

### Post Sanction Application

Application Number	BranchCode	Priority	Party Id	Customer Name	Process Name	Current Stage
No data to display.						

Ok

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

### Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

### Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.