

Credit 360 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 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">• Field name• Drop down options• Other UX labels |
|  | 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.

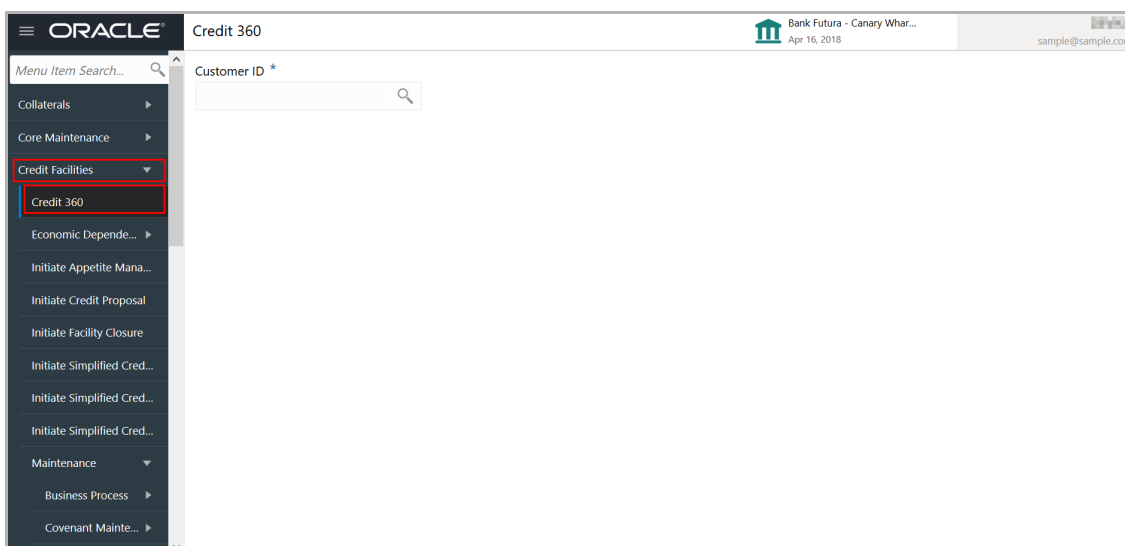
Chapter 2 - Customer Credit 360

Customer Credit 360

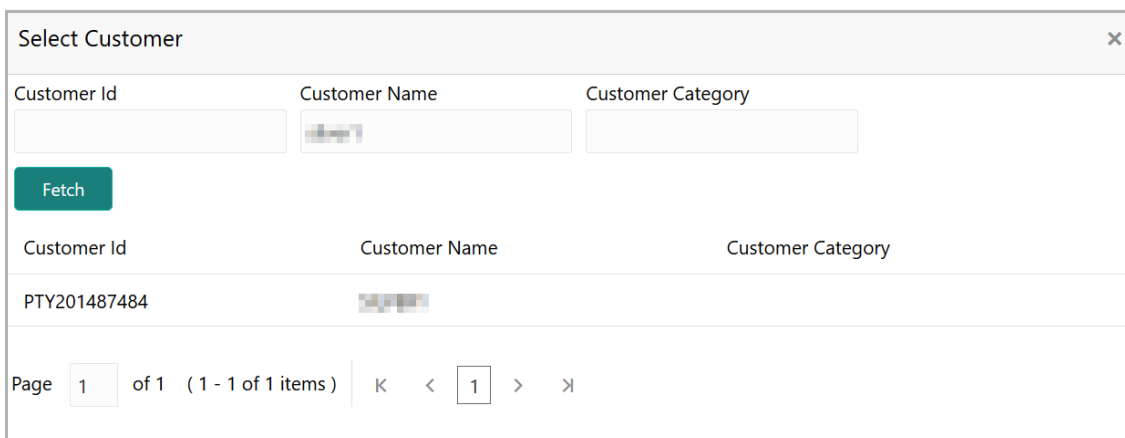
You can view Credit 360 information for all the existing customers to whom the facility is provided by the bank.

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 MHI INDUSTRIES LTD (MHI)

Party Information
 Customer Name: MHI INDUSTRIES LTD (MHI) | Demographic Type: Domestic | Entity: | Country: | Party Id: 1115 | Register No: | Liability Amount: \$66,000,000.00 | Expiry date: Mar 31, 2021 | KVC Compliant: No | Share Holders: | Contractors: | Guarantors: | Bankers:

Facility Summary
 Liability Sanctioned Amount: \$66,000,000.00 | Liability Utilized Amount: \$32,473,455.52 | Liability OverUtilized Amount: \$0.00

Collateral summary
 Total collateral value: \$340,000.00

Existing Facilities held with Other Bank
 Total existing facilities: \$0.00 | Takeover amount: \$0.00 | Takeover in this application: \$0.00

Pricing
 Total Pricing: 0
 Interest: 0 | Charges: 0 | Commission: 0
 Added: 0 | Modified: 0 | Removed: 0

Covenants
 Total Covenants: 0
 Only Allow: 0 | Truly Met: 0 | Breached: 0 | Not Met: 0
 Met: 0 Financial | 0 Non Financial
 Breached: 0 Financial | 0 Non Financial

Group entities
 1

Scores
 40 of 61 (65.6%)

 Risk Evaluation: 7 of 15 (46.7%)
 Legal Evaluation: 7 of 10 (70.0%)
 Credit Evaluation: 26 of 36 (72.2%)

Groupwise Exposure Details
 \$1,000,000.00

Connected Parties
 Gross Facility Amount Contribution
 No data to display

Financial Profile | View all
 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 | View all
 Show results for Next 3 years

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

Upcoming events | View all
 February 2020 | 12-February-2020
 No items to display.

Ratings
 FRAC TAL | 2016 | AA

WIP Applications | View all
 7 Facility Application
 0 Collateral Application
 0 Policy Exception
 0 Post Sanction Application

Project Summary | View All
 Existing Limit: \$16.09M
 Outstanding Limit: \$16.09M

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
- Project Summary


Customer Information

This tile displays the basic information about the selected customer.

The screenshot shows a 'Party Information' tile with the following data:


| Party Id | Register No | Liability Amount | Expiry date | Is KYC Compliant | Share Holders | Contractors | Guarantors | Bankers |
|----------|-------------|------------------|--------------|------------------|---------------|-------------|------------|---------|
| 1115 | | \$66,000,000.00 | Mar 31, 2021 | No | 0 | 0 | 0 | 0 |

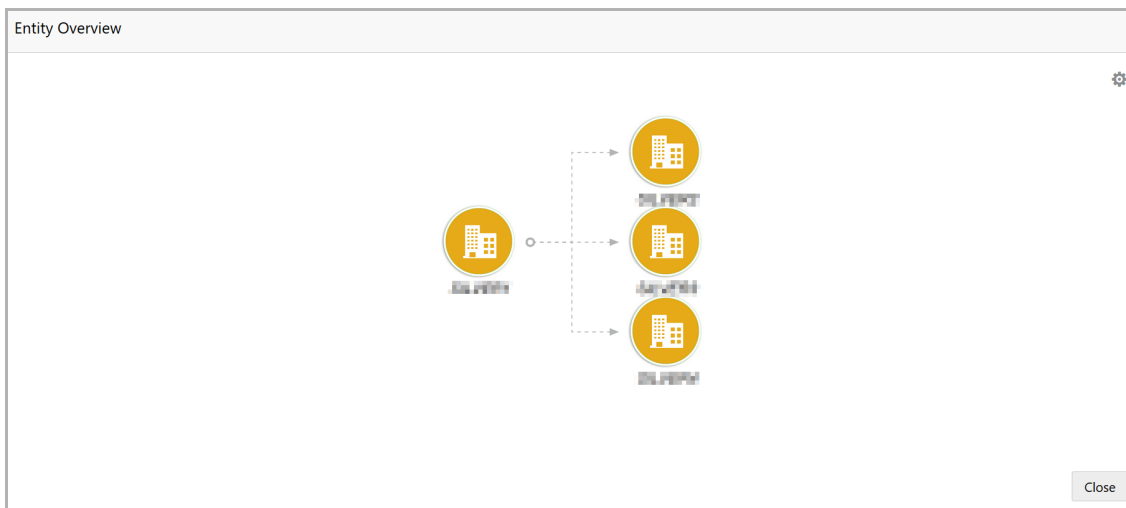
Additional information displayed: Customer Name: INDUSTRIES LTD (MHI), Demographic Type: Domestic, Entity: Country:

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

Chapter 2 - Customer Credit 360

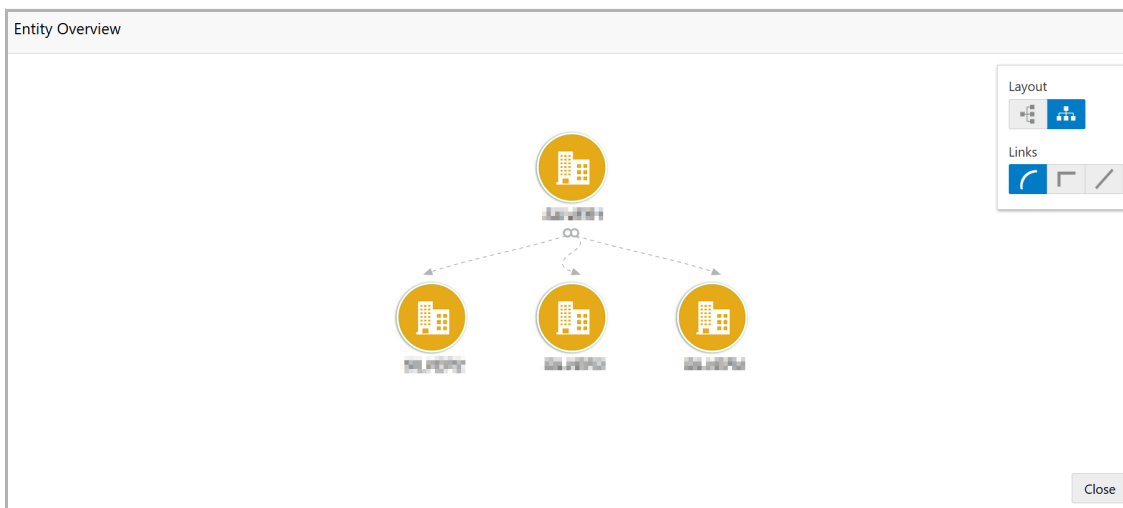
| Industry Details | | | |
|------------------|----------------|------------------|----------------|
| Sectors | Industry Group | Industries | Sub Industries |
| Energy | Energy | Energy Equipment | Oil Drilling |

- 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.

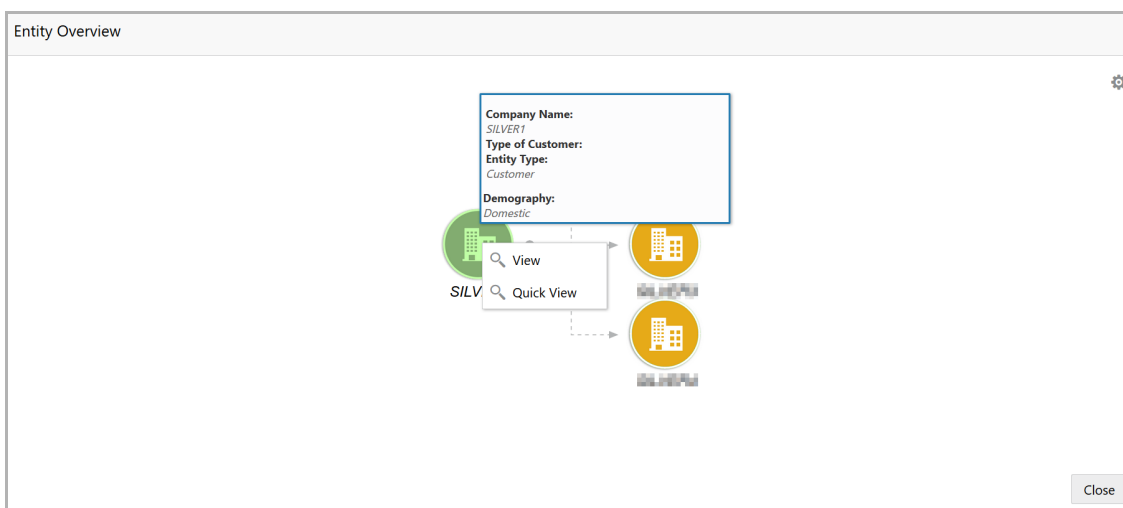


- 8. To change the layout of the entity overview, click the settings icon. Layout options appear as shown below.

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**.

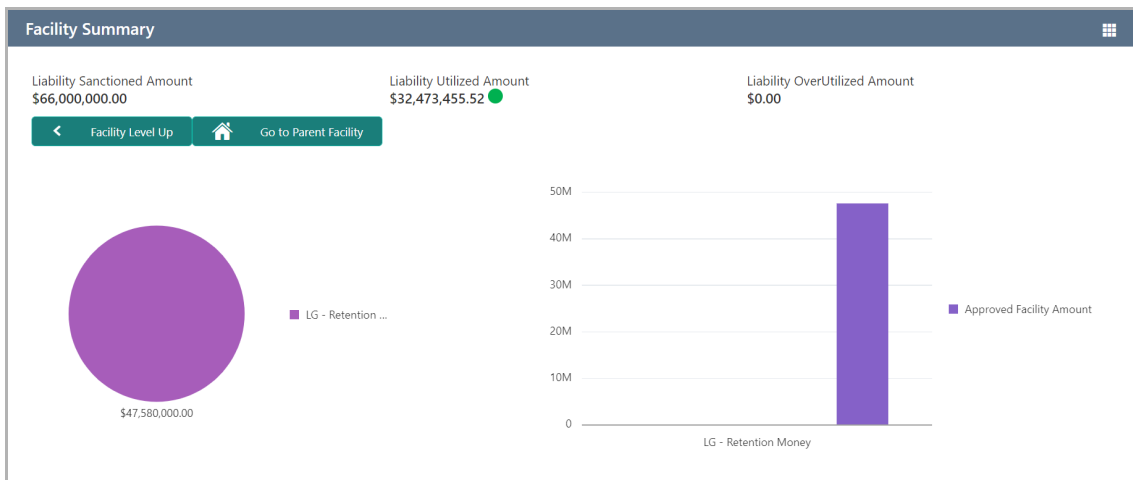
Facility Summary

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 ×

| | | |
|--|---|--|
|  Line Number: <input type="text" value="1"/> Facility Description: Description | Requested Amount: Facility Category: Term Loan | Product Type: Funded Next Review Date: |
|  Line Number: <input type="text" value="1"/> Facility Description: Guarantee | Requested Amount: Facility Category: Guarantee | Product Type: Non Funded Next Review Date: 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

Save Cancel

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.

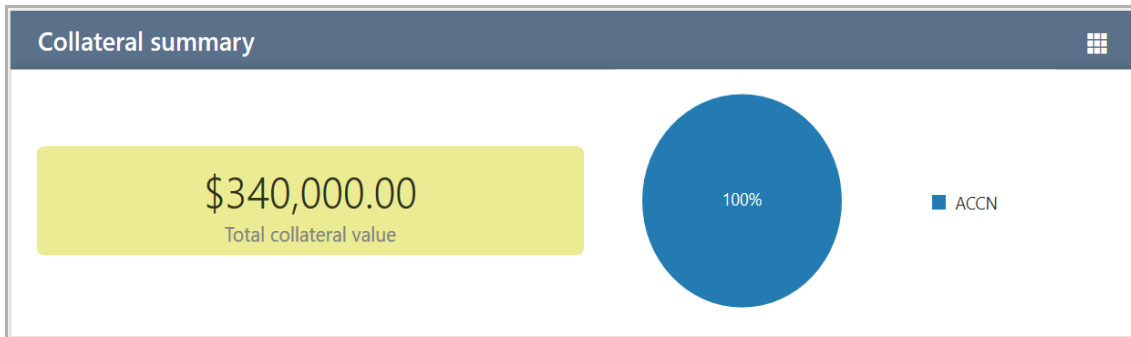
23. To exit the *Facility List* window, click **Close**.



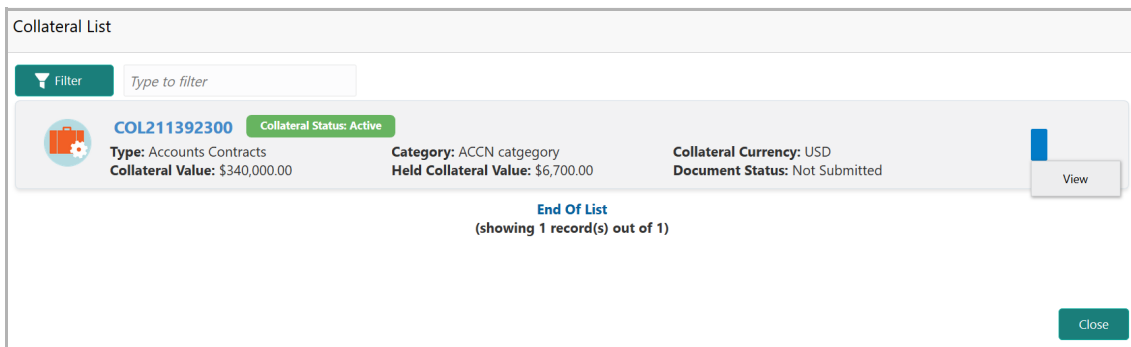
All the amounts displayed in the pie chart are in liability currency.

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.



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 hamburger icon in the required collateral record and select **View**. The *Collateral Basic Details* window appears.

Chapter 2 - Customer Credit 360

| 1 Basic Details | 2 Collateral Details | 3 Collateral Facility Linkage | 4 Comments |
|--------------------------|-------------------------|-------------------------------|-----------------------|
| Collateral Id * | External Reference ID * | Collateral Type * | Collateral Category * |
| COL211392300 | REF23123232 | Accounts Contracts | ACCN category |
| Collateral Currency * | Collateral Value * | Held Collateral Value | Collateral Start Date |
| USD | \$340,000.00 | \$6,700.00 | Apr 4, 2021 |
| Collateral End Date | Collateral Expiry Date | Charge Type * | Seniority of Charge * |
| May 30, 2021 | Jun 23, 2021 | Select | Select |
| Collateral Status * | LGD Type | Collateral Classification | LTV % |
| Active | Select | Select | 0 |
| Tangible | Document Status | | |
| <input type="checkbox"/> | Not Submitted | | |
| Collateral Description | | | |
| Remarks | | | |

For information on adding or releasing collaterals and Collateral Facility Linkage data segment, refer **Credit Proposal User Manual**.

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) | \$0.00 - (0) | \$0.00 - (0) |
| Total existing facilities | Takeover amount | Takeover in this application |

30. 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

| | | | |
|---|---|--|----------------------|
|  | 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

31. 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

32. Type / select the required filter parameter.

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

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


35. 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', 'Charges', and 'Commission', each with a value of 0. Each section has three buttons: 'Added' (green), 'Modified' (red), and 'Removed' (blue).

36. 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, there is a 'Filter' button and a 'Type to filter' text box. A record is displayed with ID '2224' and a 'NEW' tag. The record details are: Component Name: Annual interest, Component Type: Main, and Rate Type: Fixed. There is a 'View' link for the record. At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' and a 'Close' button.

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

38. 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.

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

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

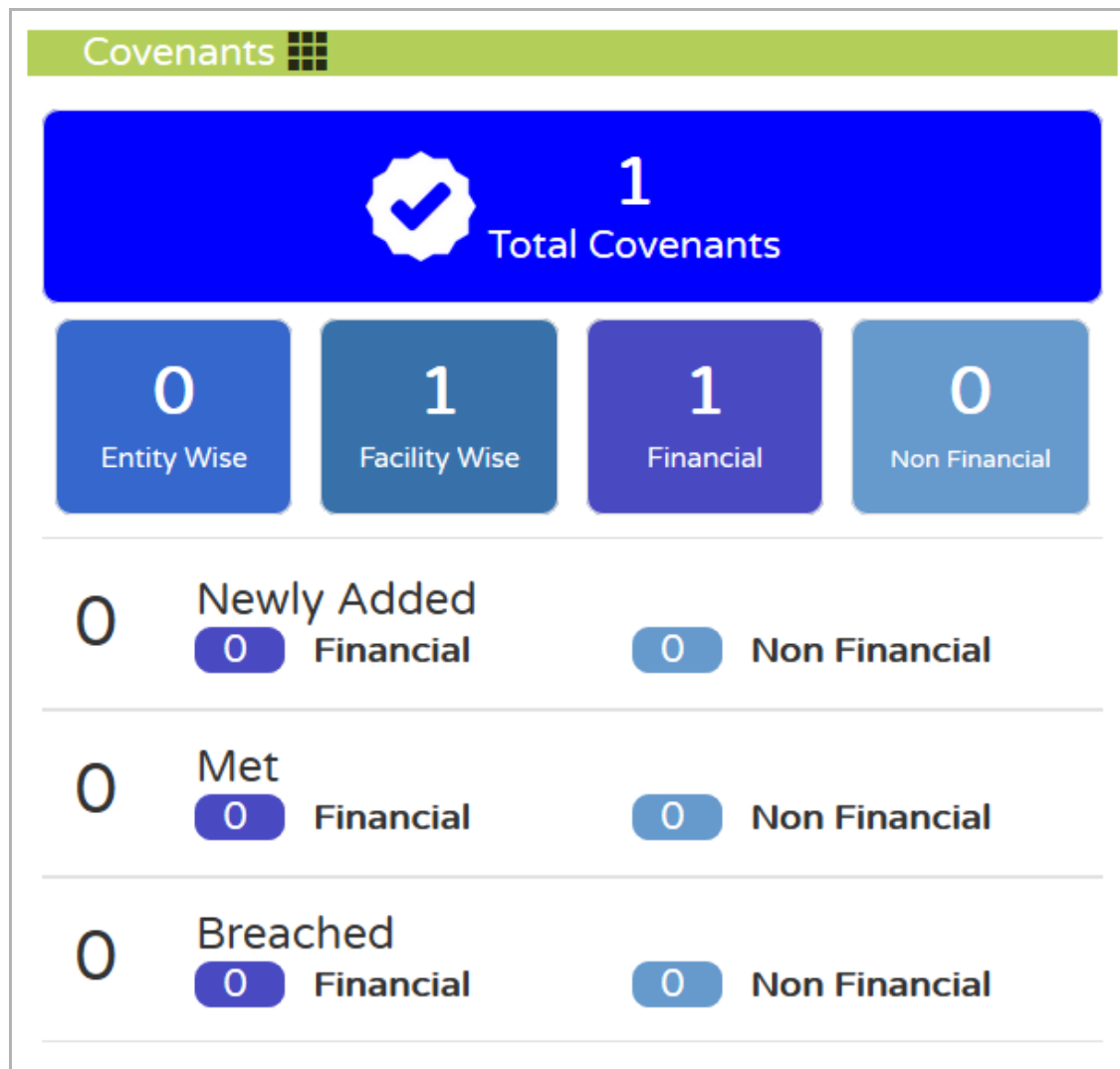
41. To exit the *Pricing* window, click **Close**.

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



42. 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 this is a red vertical bar and a small icon of three overlapping cards. The main content area displays a covenant entry for "MACHINE percentage should be between 35% and 55% with 1000". The entry details are as follows:

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

43. 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





44. Type / select the required filter parameter.
45. Click **Apply**. Covenants that match the filter parameters appear.
46. 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 |
|-----------------------------|------------------------------|

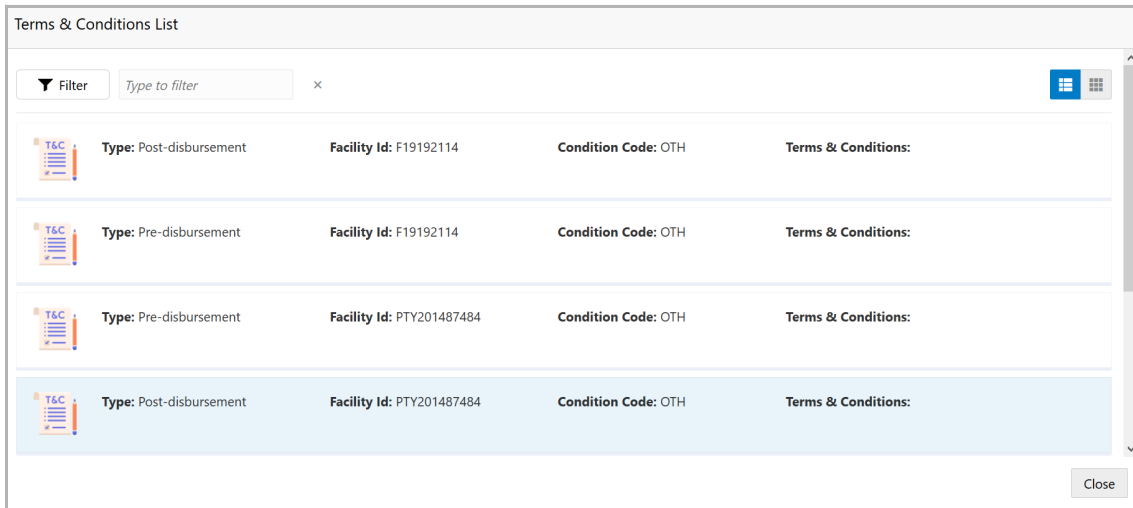
0 Newly added
 Pre-Distributed Post-Distributed

0 Met
 Pre-Distributed Post-Distributed

0 Breached
 Pre-Distributed Post-Distributed

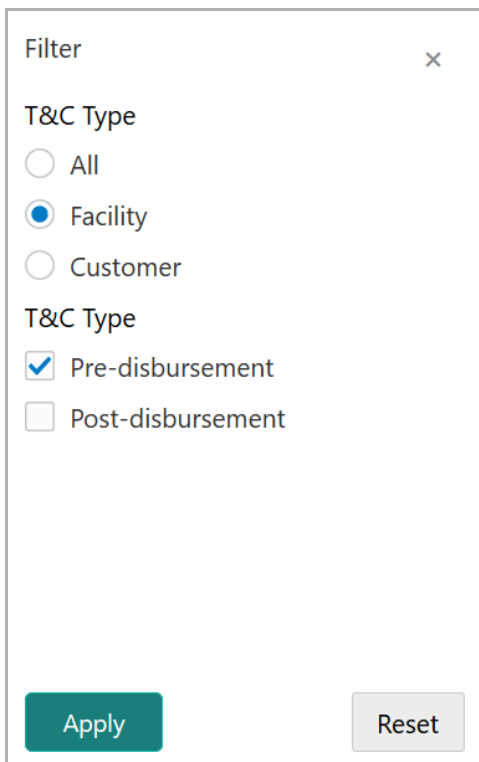
47. To view the terms and conditions list, click  the table icon. The *Terms & Conditions List* window appears.

Chapter 2 - Customer Credit 360



48. 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.



49. Select the required filter parameter.


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

51. 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 View all  | | | | | |
|--|-------------|------------|-------------|------------|-------------|
| Show results for Previous 3 years ▼ | | | | | |
| 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.

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

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

Chapter 2 - Customer Credit 360


| Financial Profile x | | | | | | |
|--|-------------|------------|-------------|------------|-------------|----|
| 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% |

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54. 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 View all  | | | | | | |
|--|-------------|------------|-------------|------------|-------------|------------|
| Show results for Next 3 years ▼ | | | | | | |
| 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.

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

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

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| 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% |

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57. 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.

The screenshot shows a tile titled "Upcoming events" with a "View all" link in the top right corner. On the left, there is a calendar for July 2020. The calendar shows the days of the week (WK, S, M, T, W, T, F, S) and the dates from 26 to 31. The date 3 is highlighted with a blue circle. To the right of the calendar, the text "3-July-2020" is displayed, followed by a box containing "No items to display."

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

The screenshot shows a window titled "Upcoming events" with a close icon (X) in the top right corner. The window contains a table with the following columns: "Event On", "Type", "Customer Name", "Purpose", and "Action Taken". The table has one row of data:

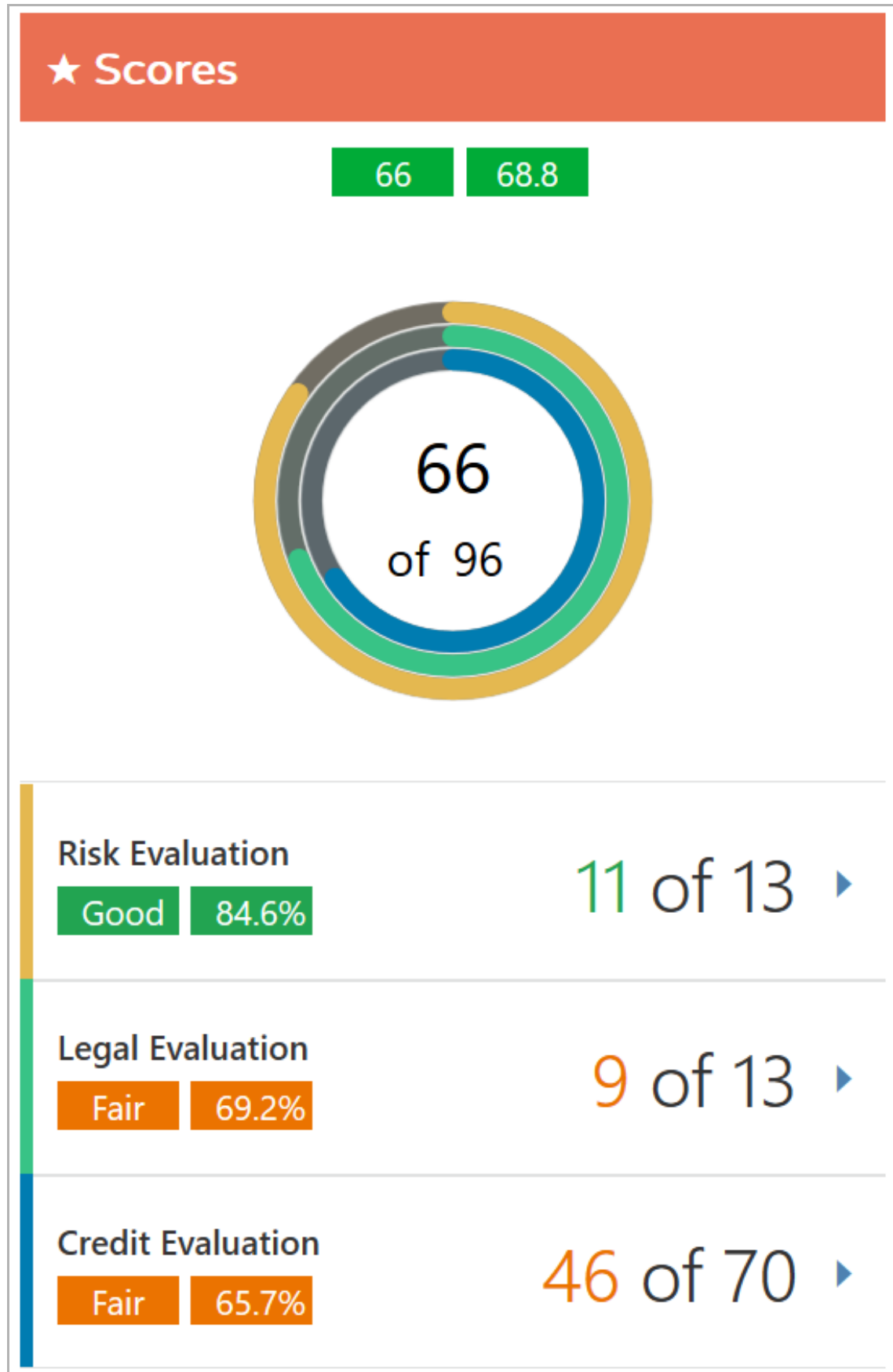
| Event On | Type | Customer Name | Purpose | Action Taken |
|------------|-----------|---------------|---------|--------------|
| 2020-06-29 | Completed | SILVER1 | Initial | Review |

An "Ok" button is located in the bottom right corner of the window.

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

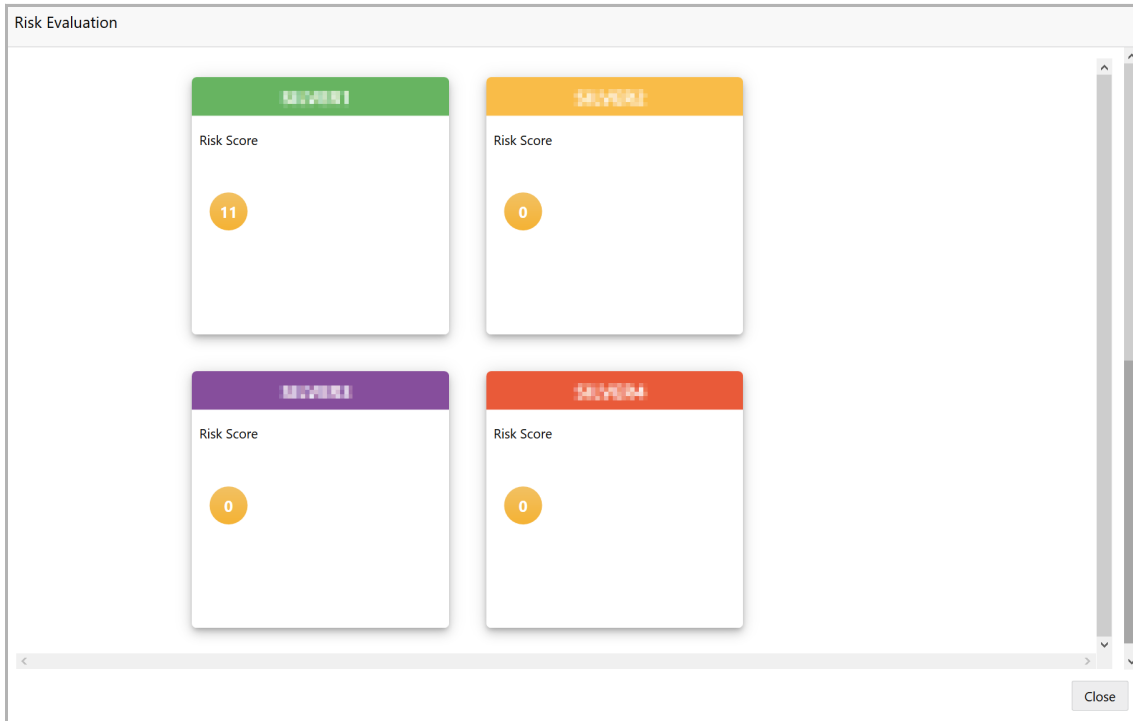
Scores

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



Chapter 2 - Customer Credit 360

60. 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.



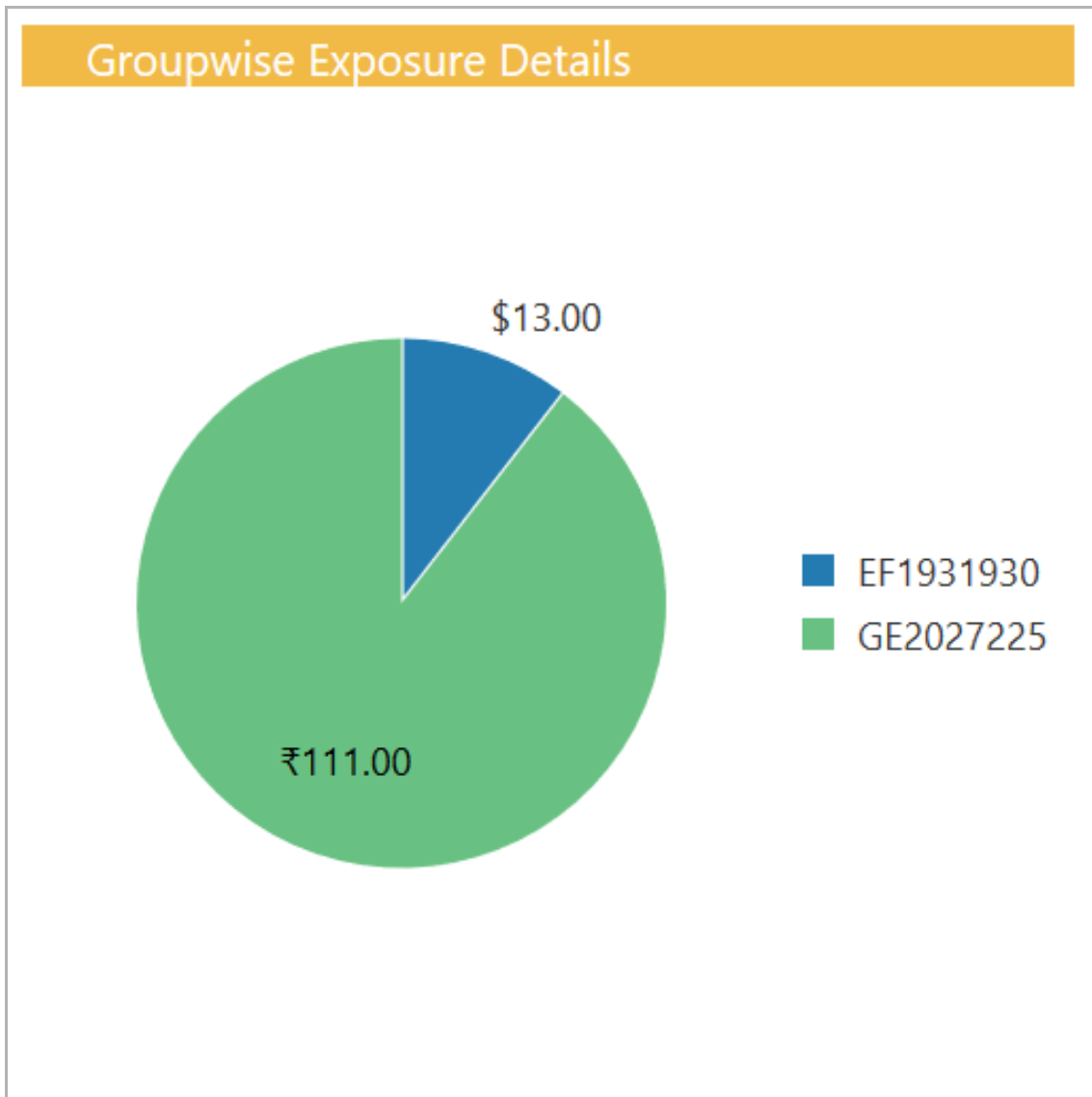
61. Click on each score to view the questions and answers provided at the time of evaluation.

62. 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.



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

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Groupwise Exposure Details

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

Close

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

Connected Parties

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



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

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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 | |

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Close

- 66. To change the **Facility Details** layout to table view, click the table view icon.
- 67. To change the **Facility Details** layout to tree view, click the tree view icon.
- 68. 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 View all | |
|---|---------------------------|
| 7 | Facility Application |
| 0 | Collateral Application |
| 0 | Policy Exception |
| 0 | Post Sanction Application |

Chapter 2 - Customer Credit 360

69. 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. | | | | | | | |
| <input type="button" value="Ok"/> | | | | | | | |

Project Summary

This tile displays the existing and outstanding amounts in the limit offered to a project, in case any project is linked to the customer.

| Project Summary | View All |
|-------------------|----------|
| Existing Limit | |
| \$16.09M | |
| Outstanding Limit | |
| \$16.09M | |

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70. To view the Project Aggregation, click **View All**.

Project Aggregation ✕

Customer Name : ██████████ INDUSTRIES LTD (MHI)

| Project Id | Project Name | Existing Limit | Outstanding Limit |
|------------|------------------------|----------------|-------------------|
| 461 | Dubai Metro (Phase II) | \$16.09M | \$16.09M |

Cancel

71. To view the facility details, click on the Project Id. The following window appears:

Facility Details ✕

| Facility Id | Line Number | Product Type | Facility Description | Existing Limit | Outstanding Limit | Next Rev |
|-------------|-------------|--------------|--|----------------|-------------------|----------|
| 90019721 | 0011150131 | NF | Project Specific Limit -Dubai Metro (Phase - II) | AED13.18M | AED13.18M | |

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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

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