

Credit 360 User Manual

Oracle Banking Credit Facilities Process Management

Release 14.7.4.0.0

Part No. F99834-01

June 2024

ORACLE[®]
Financial Services

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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.

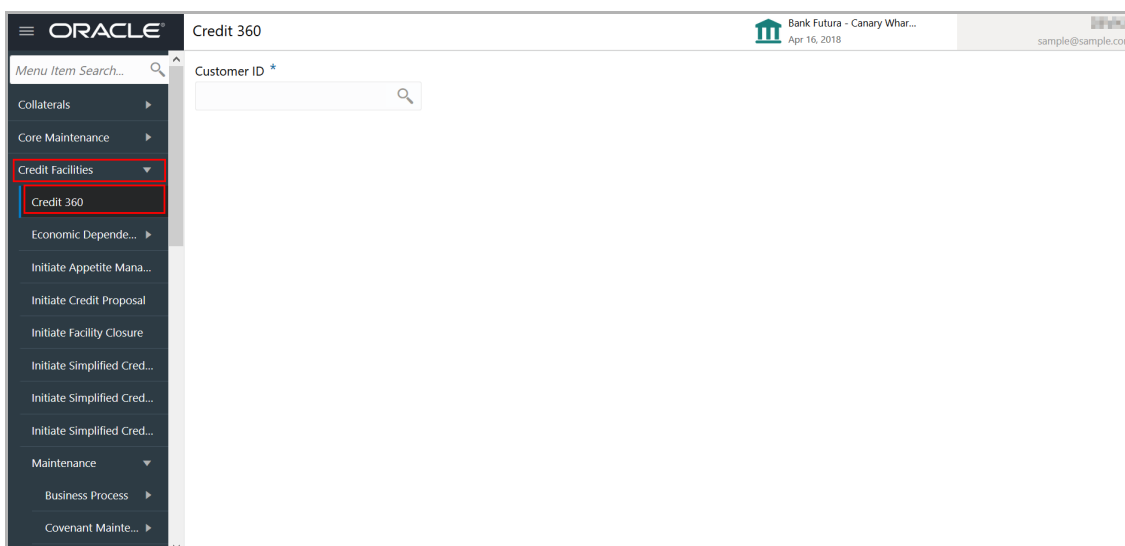
Chapter 2 - Customer Credit 360

Customer Credit 360

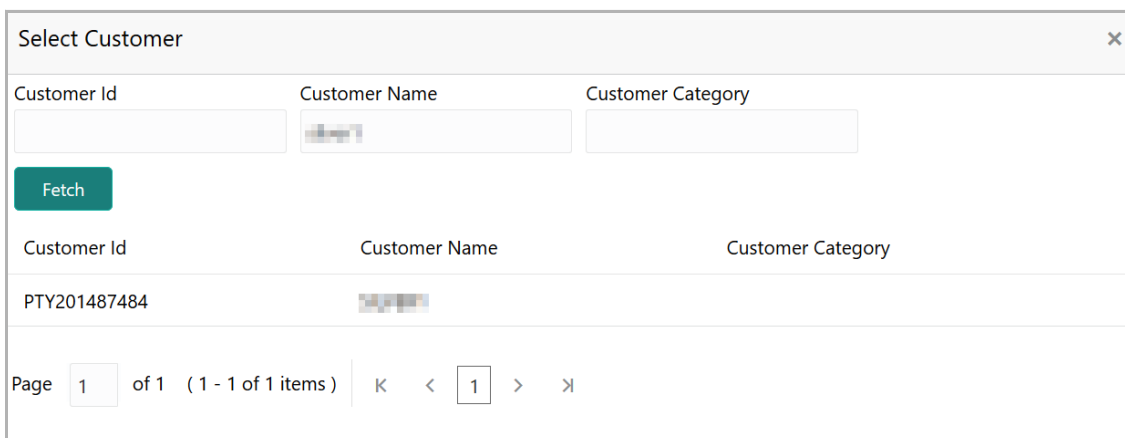
You can view Credit 360 information for all the existing customers to whom the facility is provided by the bank.

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 Contractors: 0 Guarantors: 0 Bankers: 0

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 (100% ACN)

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 Modified Removed Added Modified Removed Added Modified Removed

Covenants
 Total Covenants: 0
 Only Allow: 0 Trade Allow: 0 Financial: 0 Non Financial: 0
 Met: 0 Breached: 0

Terms & conditions
 Total Terms and Conditions: 0
 Date: 0 Fee: 0 Pre Disbursement: 0 Post Disbursement: 0
 Met: 0 Breached: 0

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 (ABC INC)

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

Project Summary
 Existing Limit: \$16.09M
 Outstanding Limit: \$16.09M

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.

5

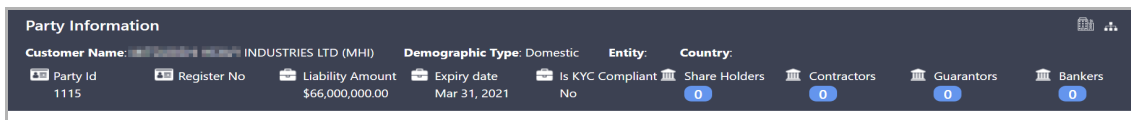
Chapter 2 - Customer Credit 360

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.




Party Information									
Customer Name:	INDUSTRIES LTD (MHI)			Demographic Type:	Domestic	Entity:	Country:		
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	

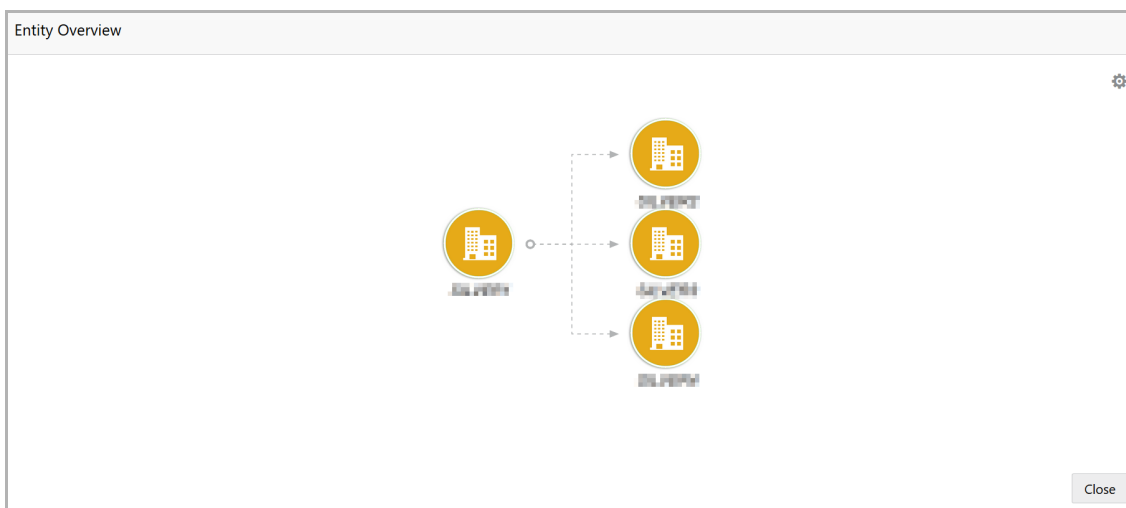
5. To view the customer's industry details, click  the industry icon. The *Industry Details* window appears.

Chapter 2 - Customer Credit 360

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

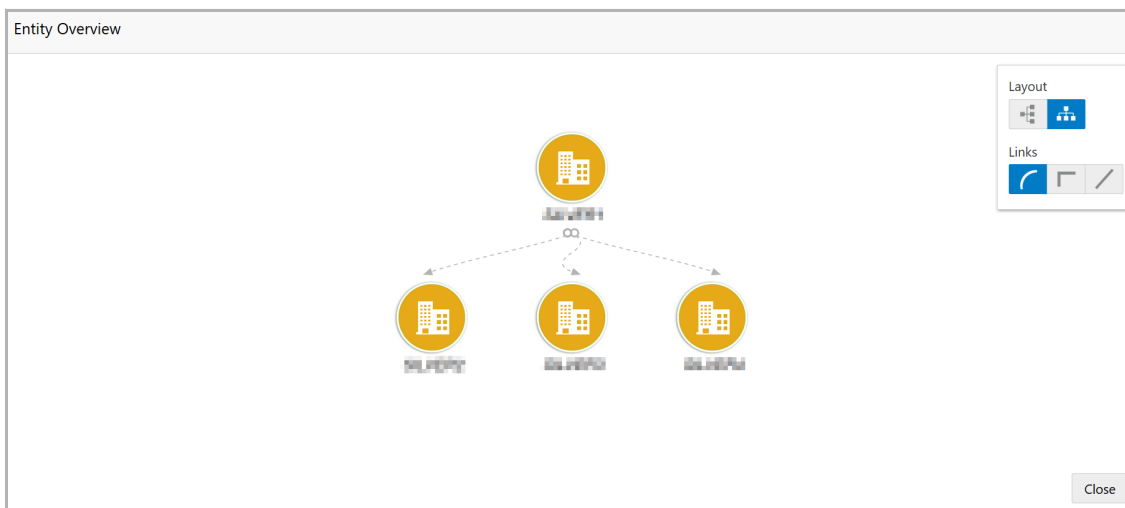
6. To exit the *Industry Details* window, click **Close**.

7. To view the entity overview, click  the tree view icon. The *Entity Overview* window appears.

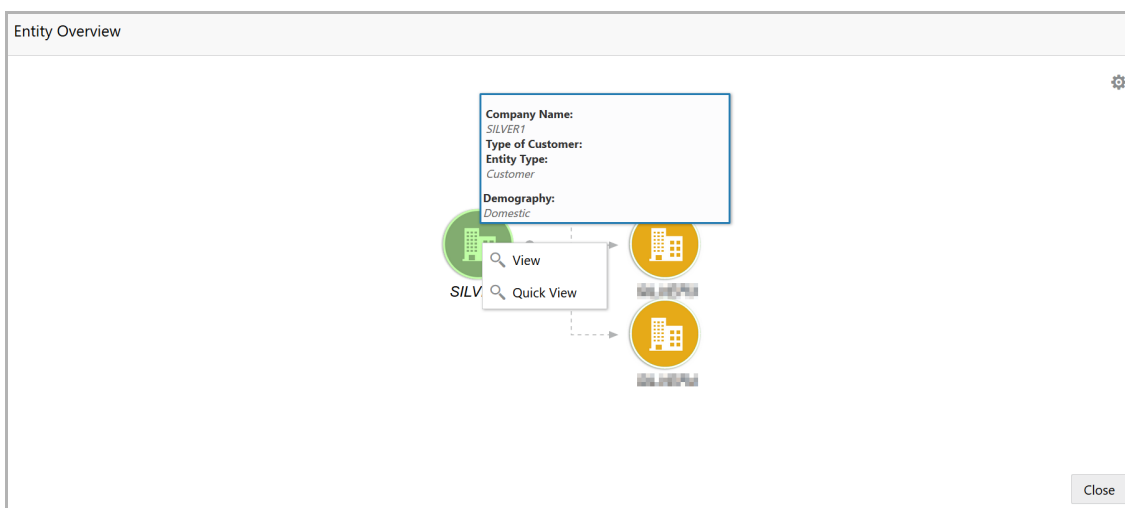


8. To change the layout of the entity overview, click the settings icon. Layout options appear as shown below.

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**.

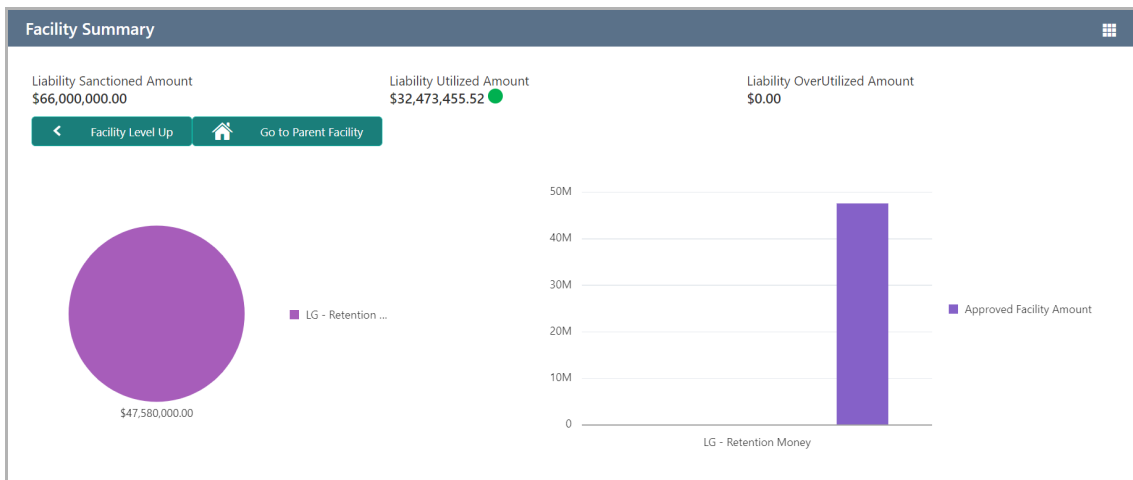
Facility Summary

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]

	Line Number: [ID] Facility Description: Description	Requested Amount: Facility Category: Term Loan	Product Type: Funded Next Review Date:
	Line Number: [ID] 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

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

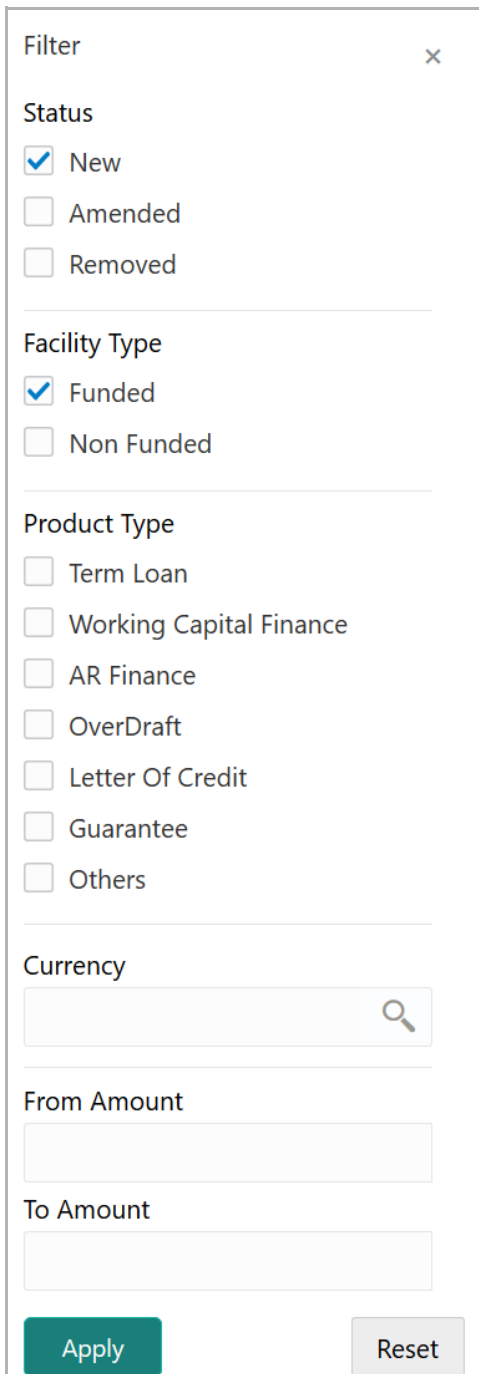
OverDraft

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.

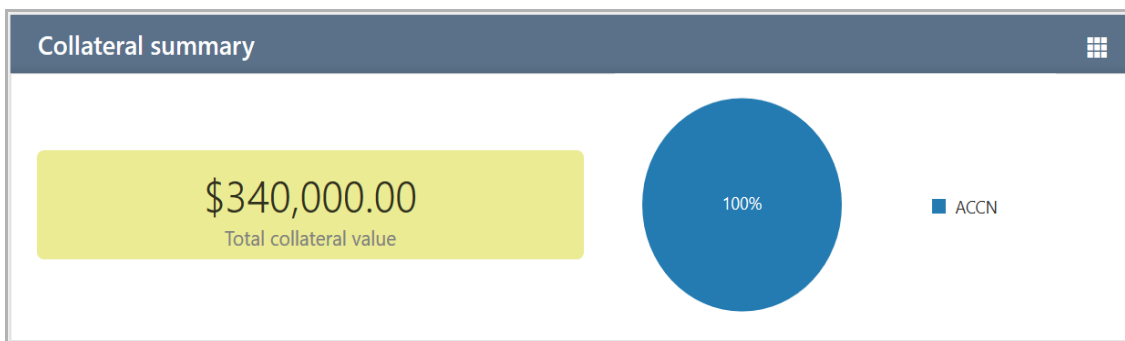
23. To exit the *Facility List* window, click **Close**.



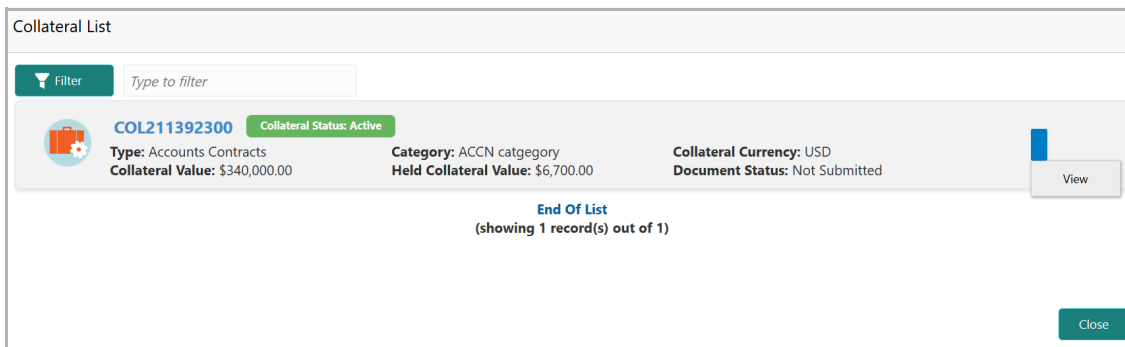
All the amounts displayed in the pie chart are in liability currency.

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 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

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.

Chapter 2 - Customer Credit 360

Filter ×

Bank Name

Branch Name

Take Over

Product Type

Term Loan

Working Capital Finance

AR Finance

Overdraft

Letter Of Credit

Guarantee

Others

Currency

USD

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 interest details. 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.

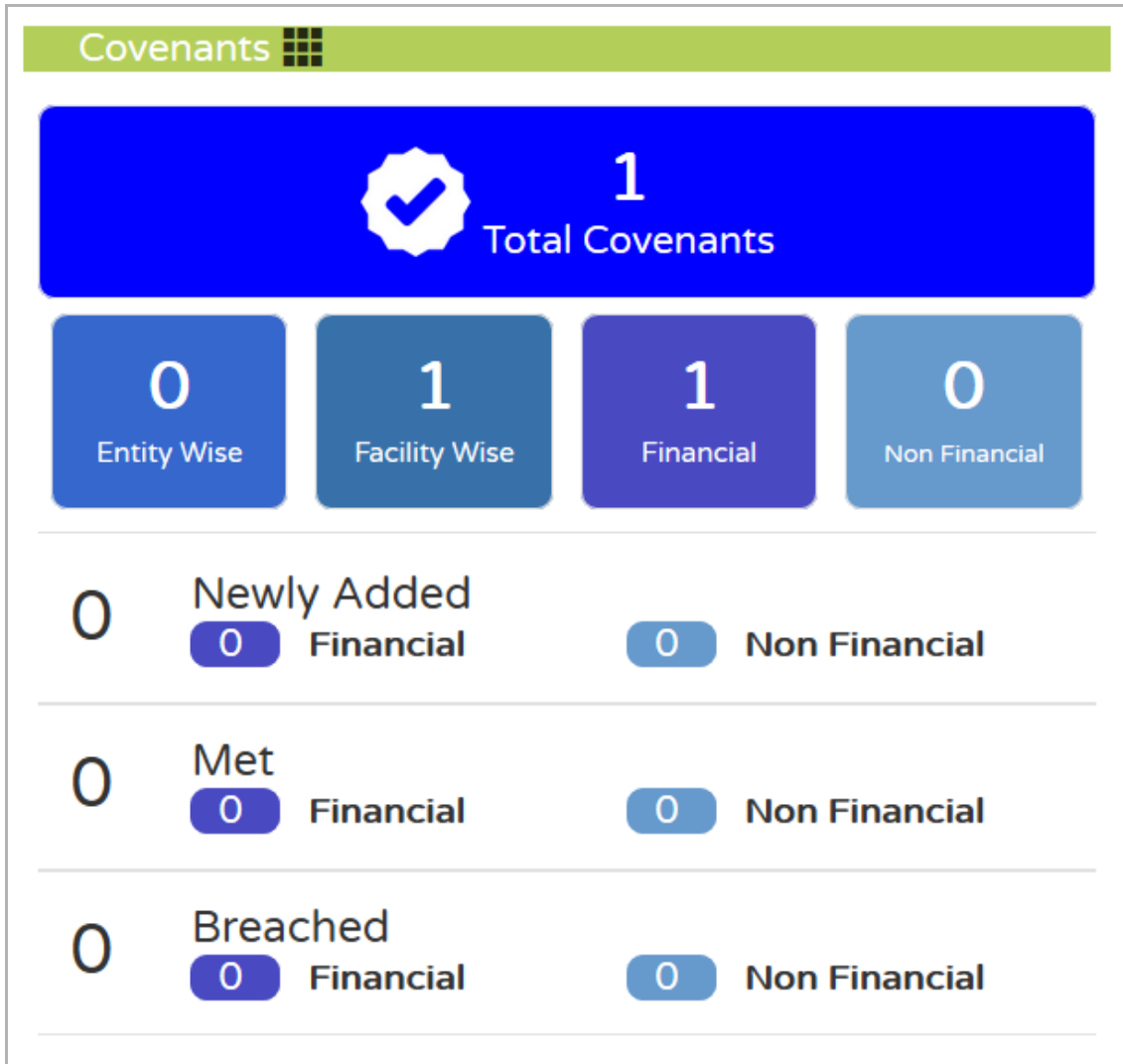
41. To exit the *Pricing* window, click **Close**.

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 hands. The main content area displays a covenant entry with the following details:

- MACHINE** percentage should be between 35% and 55% with 1000
- 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.

Chapter 2 - Customer Credit 360

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

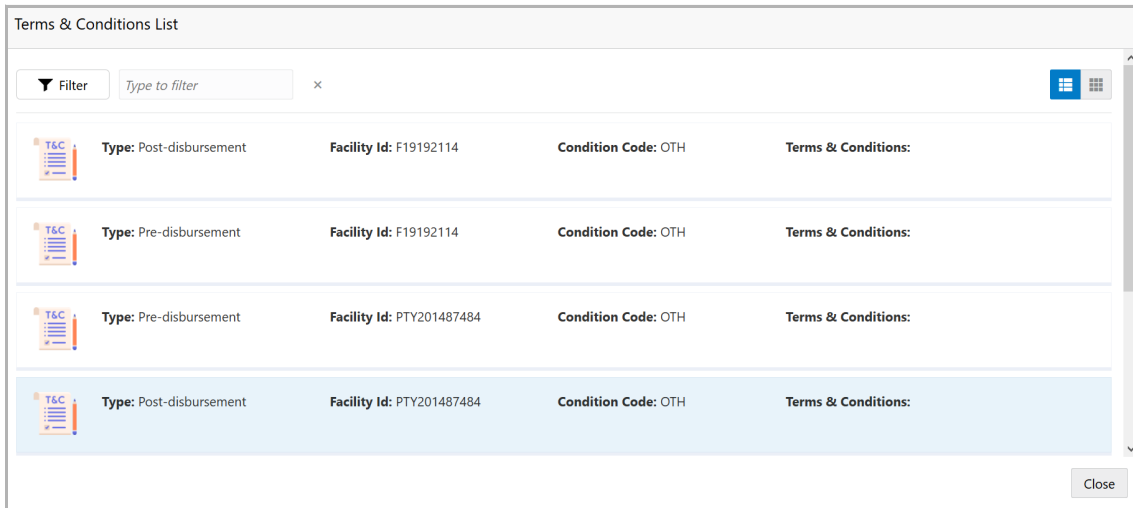
0 Newly added
 Pre-Distributed Post-Distributed

0 Met
 Pre-Distributed Post-Distributed

0 Breached
 Pre-Distributed Post-Distributed

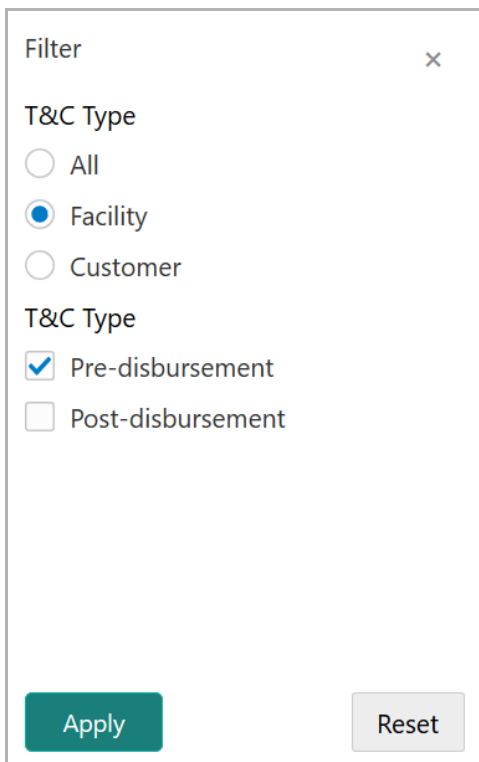
47. To view the terms and conditions list, click  the table icon. The *Terms & Conditions List* window appears.

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 window titled "Upcoming events" with a "View all" link in the top right. On the left is a calendar for July 2020. The date July 3rd is highlighted with a blue circle. To the right of the calendar, the text "3-July-2020" is displayed above 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. It contains a table with the following data:

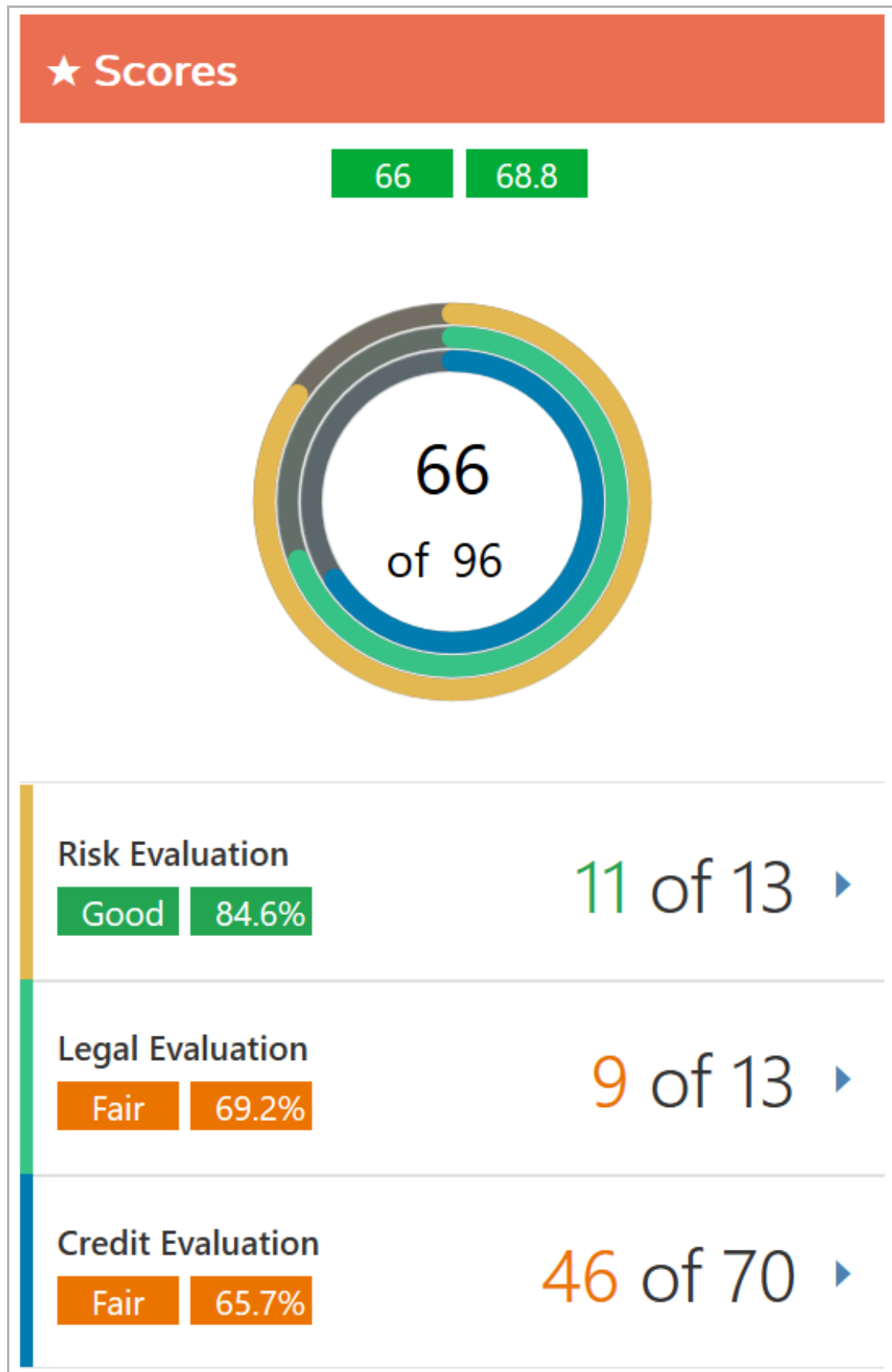
Event On	Type	Customer Name	Purpose	Action Taken
2020-06-29	Completed	SILVER1	Initial	Review

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.

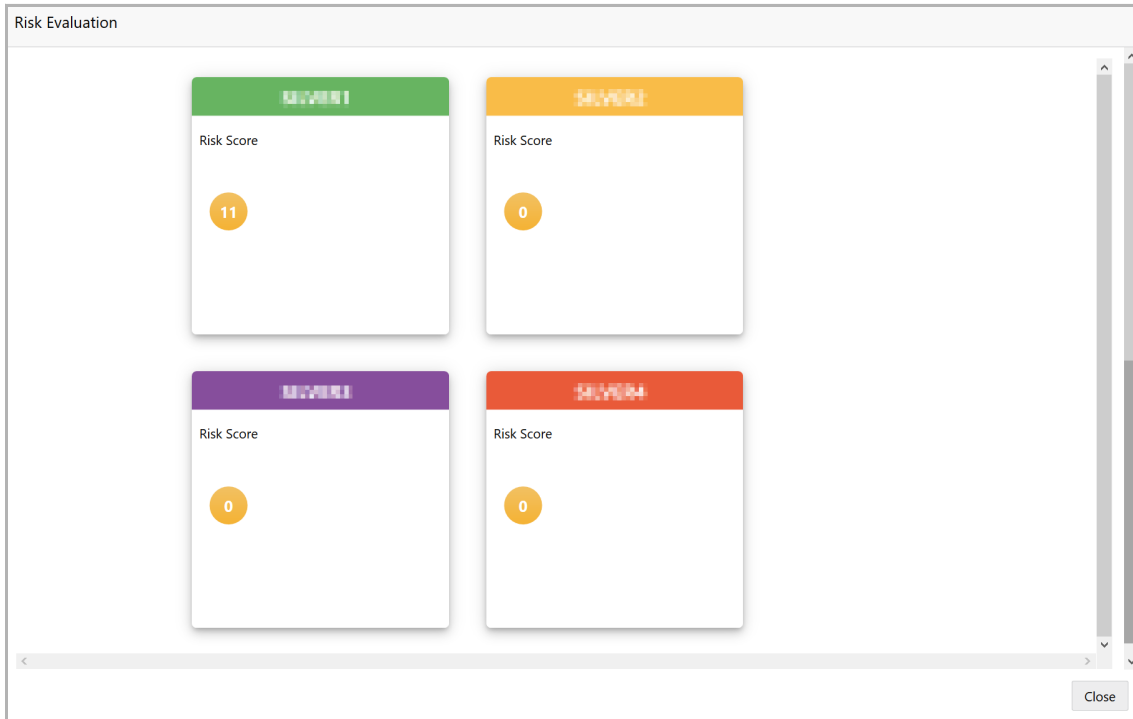
Scores

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



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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.



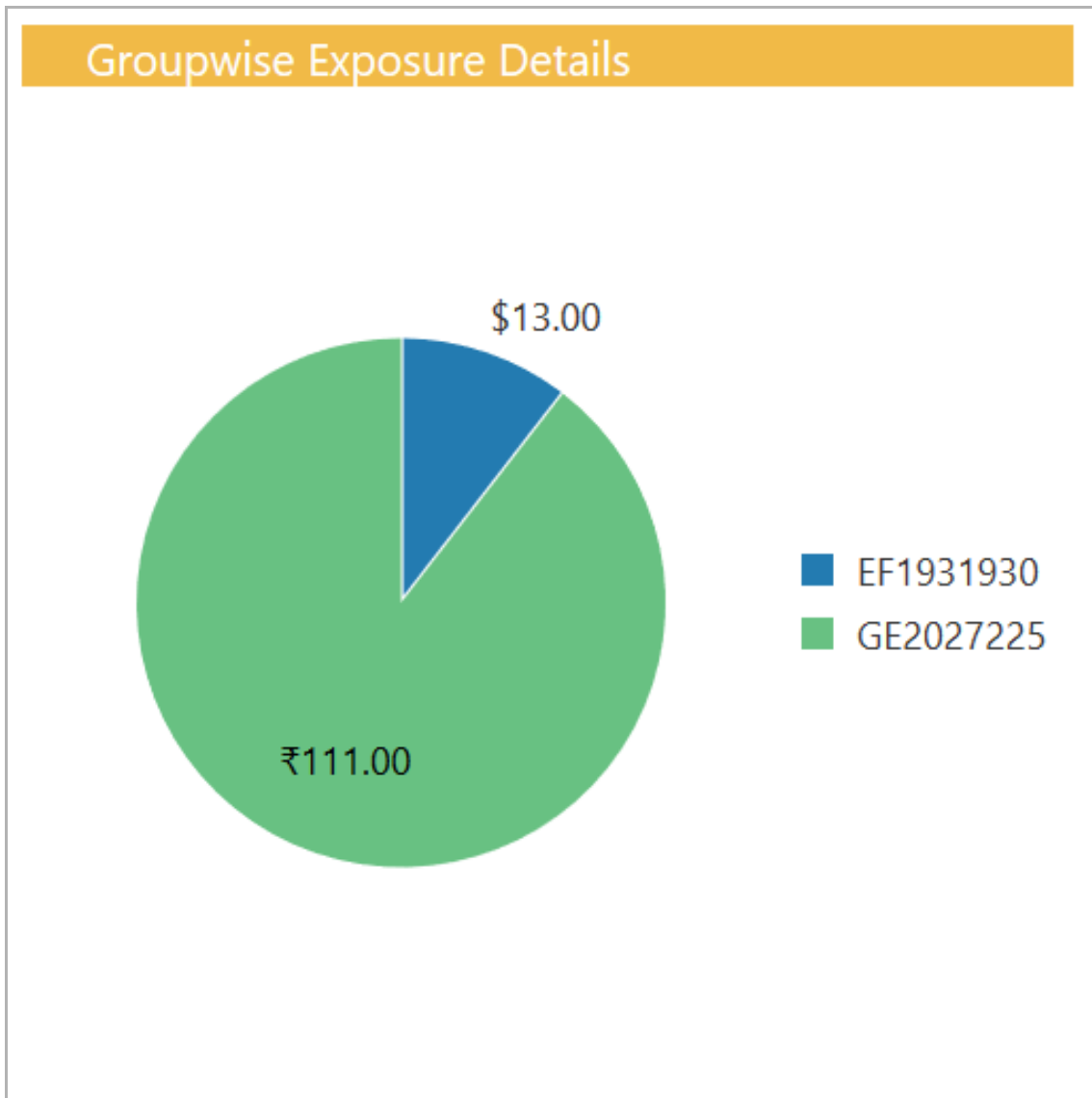
61. Click on each score to view the questions and answers provided at the time of evaluation.

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

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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	

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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.							
						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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