

Credit 360 User Manual

Oracle Banking Credit Facilities Process Management Cloud Service

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Oracle Banking Credit Facilities Process Management Cloud Service 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.

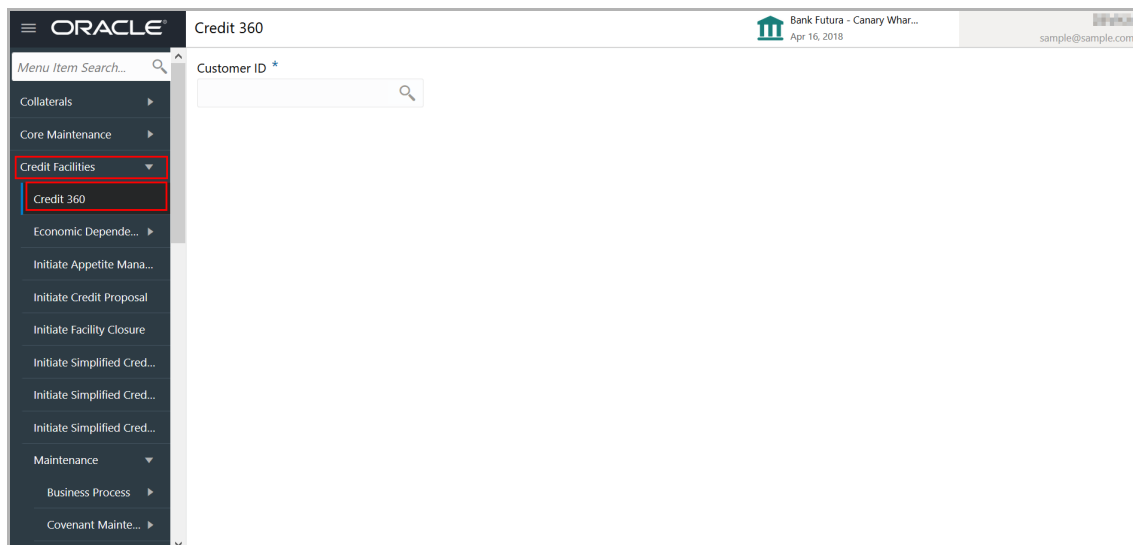
Chapter 2 - Customer Credit 360

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.

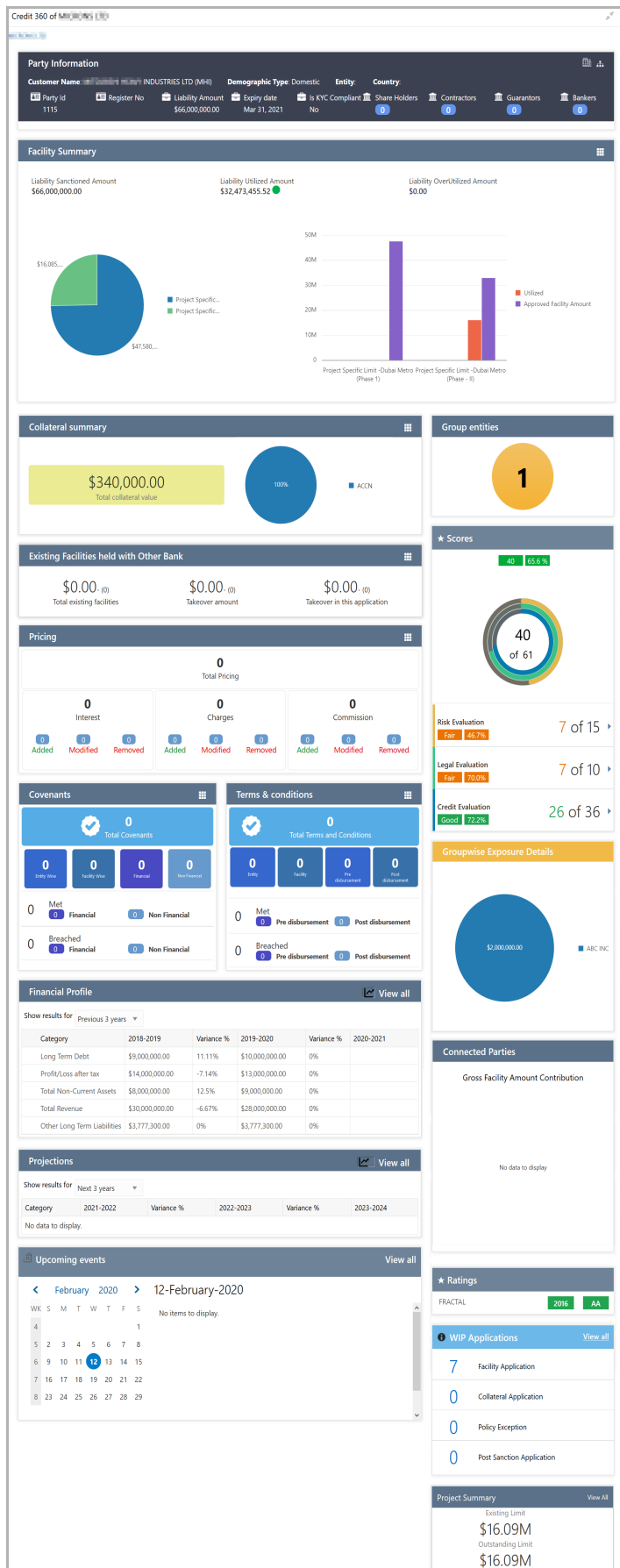


2. Click the search icon. The *Select Customer* window appears.

The 'Select Customer' window is a modal dialog. It has a title bar with a close button. Below the title bar, there are three input fields: 'Customer Id', 'Customer Name', and 'Customer Category'. A green 'Fetch' button is positioned below the 'Customer Id' field. Below the inputs is a table with the same three columns. The first row of the table contains the values 'PTY201487484', a blurred name, and a blurred category. At the bottom of the window, there is a pagination control showing 'Page 1 of 1 (1 - 1 of 1 items)' and navigation icons.

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













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.

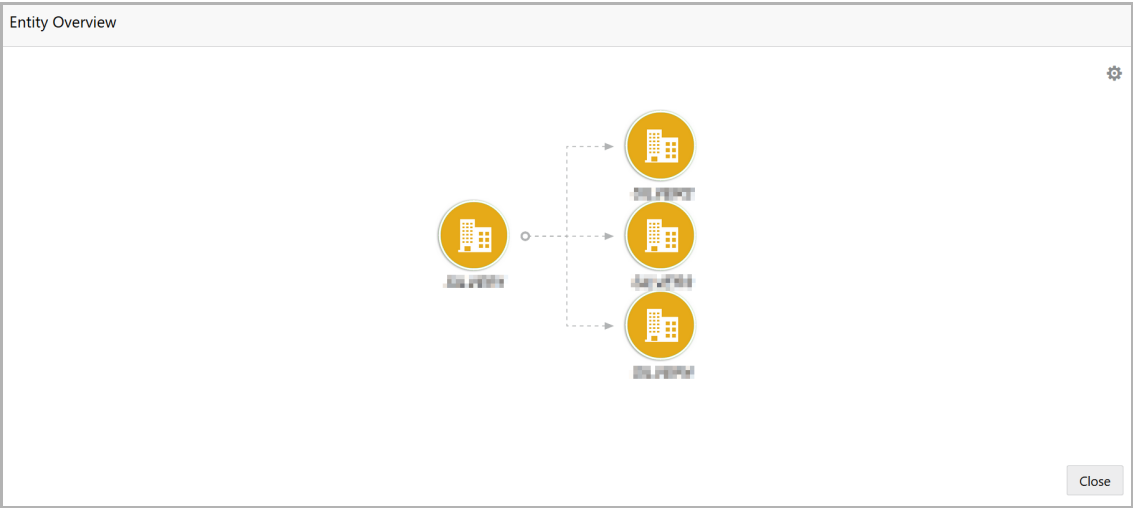
Party Information									
Customer Name:  INDUSTRIES LTD (MHI)		Demographic Type: Domestic		Entity:		Country:			
 Party Id	 Register No	 Liability Amount	 Expiry date	 Is KYC Compliant	 Share Holders	 Contractors	 Guarantors	 Bankers	
1115		\$66,000,000.00	Mar 31, 2021	No	0	0	0	0	

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

Chapter 2 - Customer Credit 360

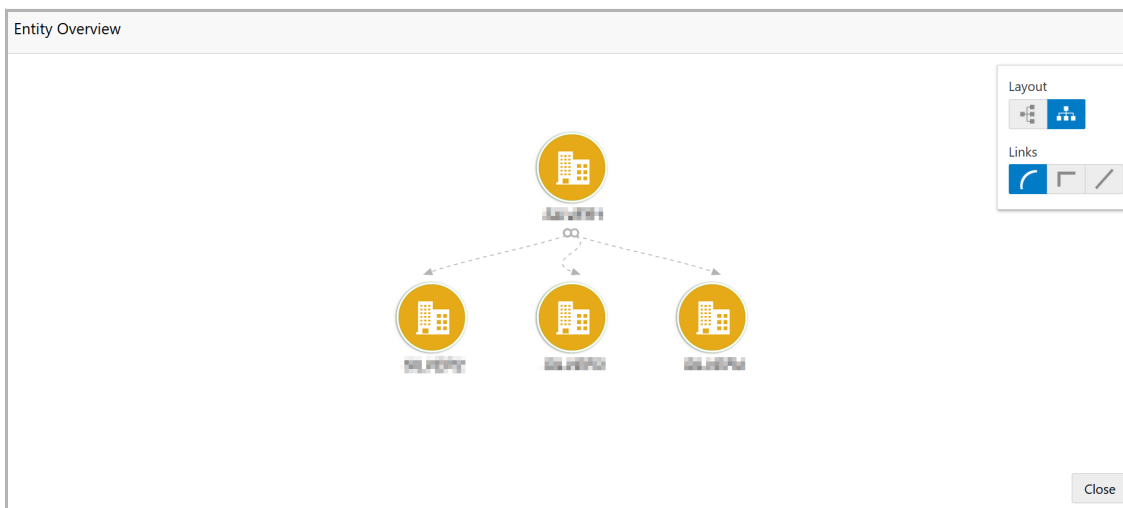
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment	Oil Drilling
<div>Close</div>			

- 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.

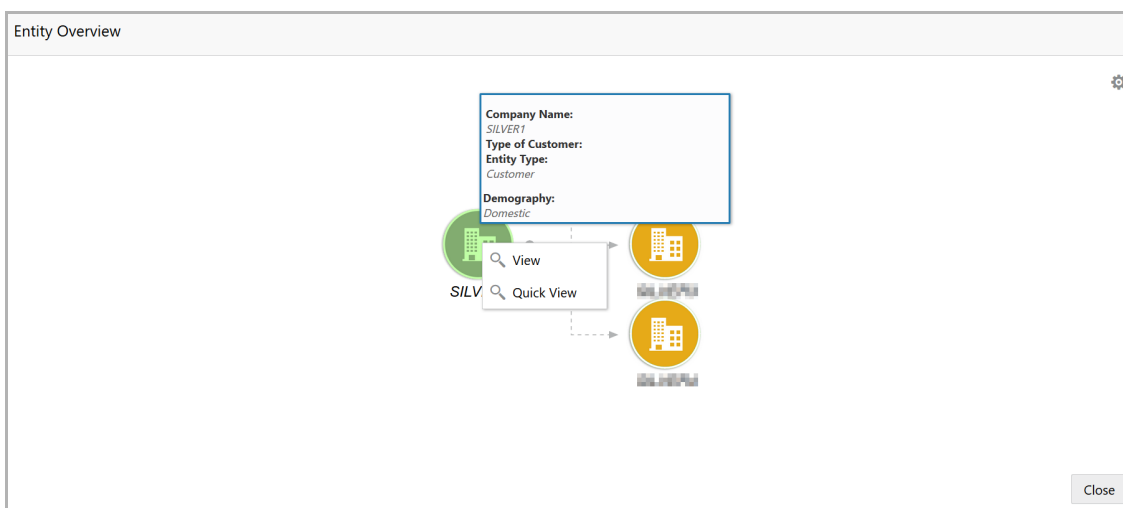


- 8. To change the layout of the entity overview, click the settings icon. Layout options appear as shown below.

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**.

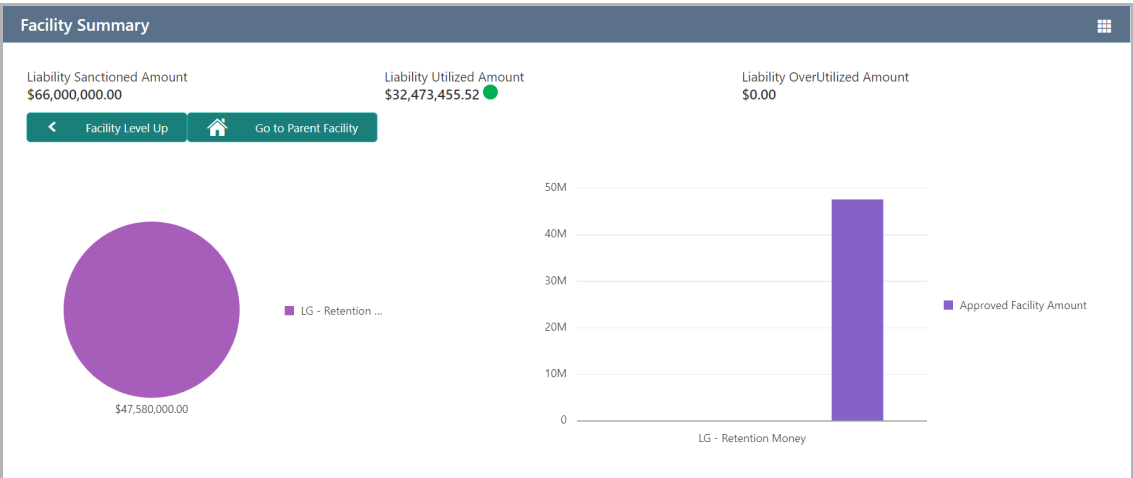
Facility Summary

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

Type to filter

×

Line Number:
Facility Description: Description

Requested Amount:
Facility Category: Term Loan

Product Type: Funded
Next Review Date:

Line Number:
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: *

USD

Amount

Requested Liability Amount: *

\$5,000,000.000

Return On Capital

20%

Probability Of Default

20%

Loss Given Default

20%

Cash Cover

\$6,000,000.000

Proposed and Approved

Proposed Funded Sell Down

\$4,000,000.000

Proposed Unfunded Sell Down

\$1,000,000.000

Approved Funded Sell Down

\$4,000,000.000

Approved Unfunded Sell Down

\$1,000,000.000

Total Gross and Net Facility

Total Gross Facility

Total Net Facility

Dates

Next Review Date *

Jun 1, 2021

Requested Expiry Date: *

Jul 5, 2022

additional fields

▶ UDF

▶ TMIS

▶ CMIS

Save

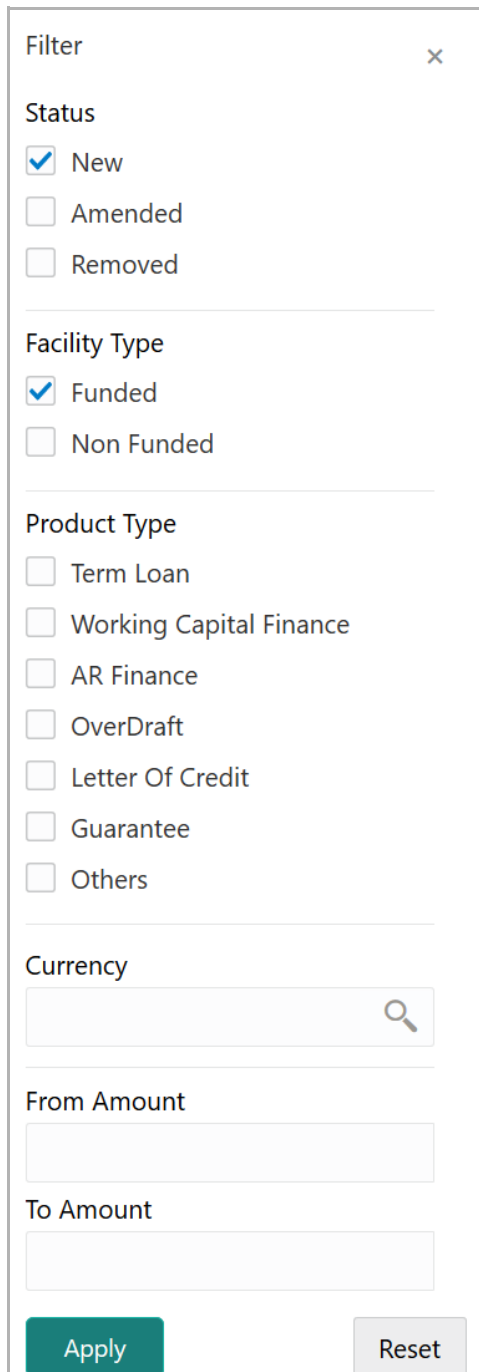
Cancel

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.



The screenshot shows a 'Filter' window with a close button (X) in the top right corner. The window contains several sections for filtering facilities:

- Status**: Three checkboxes are listed: ☒ New, ☐ Amended, and ☐ Removed.
- Facility Type**: Two checkboxes are listed: ☒ Funded and ☐ Non Funded.
- Product Type**: Seven checkboxes are listed: ☐ Term Loan, ☐ Working Capital Finance, ☐ AR Finance, ☐ OverDraft, ☐ Letter Of Credit, ☐ Guarantee, and ☐ Others.
- Currency**: A text input field with a magnifying glass icon on the right.
- From Amount**: A text input field.
- To Amount**: A text input field.

At the bottom of the window, there are two buttons: a green 'Apply' button and a grey 'Reset' button.

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.

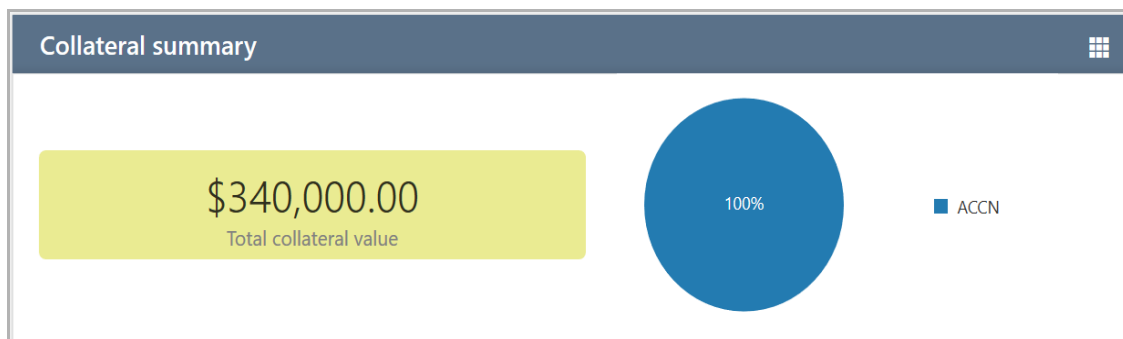
23. To exit the *Facility List* window, click **Close**.



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.

The figure is a 'Collateral List' window. It has a light gray header with the title 'Collateral List'. Below the header is a filter section with a 'Filter' button and a 'Type to filter' text box. The main content area displays a single record for 'COL211392300' with a green 'Collateral Status: Active' tag. The record details are as follows:

COL211392300	Collateral Status: Active	Type: Accounts Contracts	Category: ACCN category	Collateral Currency: USD
Collateral Value: \$340,000.00		Held Collateral Value: \$6,700.00		Document Status: Not Submitted

Below the record, it says 'End Of List (showing 1 record(s) out of 1)'. There is a 'View' button on the right and a 'Close' button at the bottom right.

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

Apply

Reset

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

Basic Details

1

2

3

4

Basic Details

Collateral Details

Collateral Facility Linkage

Comments

Collateral Id *

COL211392300

External Reference ID *

REF23123232

Collateral Type *

Accounts Contracts

Collateral Category *

ACCN category

Collateral Currency *

USD

Collateral Value *

\$340,000.00

Held Collateral Value

\$6,700.00

Collateral Start Date

Apr 4, 2021

Collateral End Date

May 30, 2021

Collateral Expiry Date

Jun 23, 2021

Charge Type *

Select

Seniority of Charge *

Select

Collateral Status *

Active

LGD Type

Select

Collateral Classification

Select

LTV %

0

Tangible

☐

Document Status

Not Submitted

Collateral Description

Remarks

Back

Next

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			
<div><div>Filter</div><div>Type to filter</div></div>		<div><div></div><div></div></div>	
	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
<div>Page 1 of 1 (1-2 of 2 items) <div>< 1 > >></div></div>			
			<div>Close</div>

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

Apply

Reset

32. Type / select the required filter parameter.

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

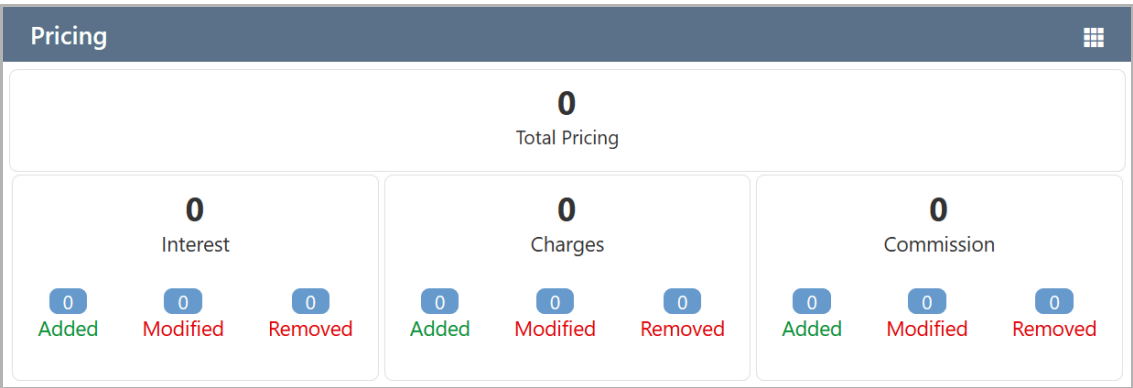
34. To change the layout of **Other Bank Facilities** list to table view, click the Table View icon.


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

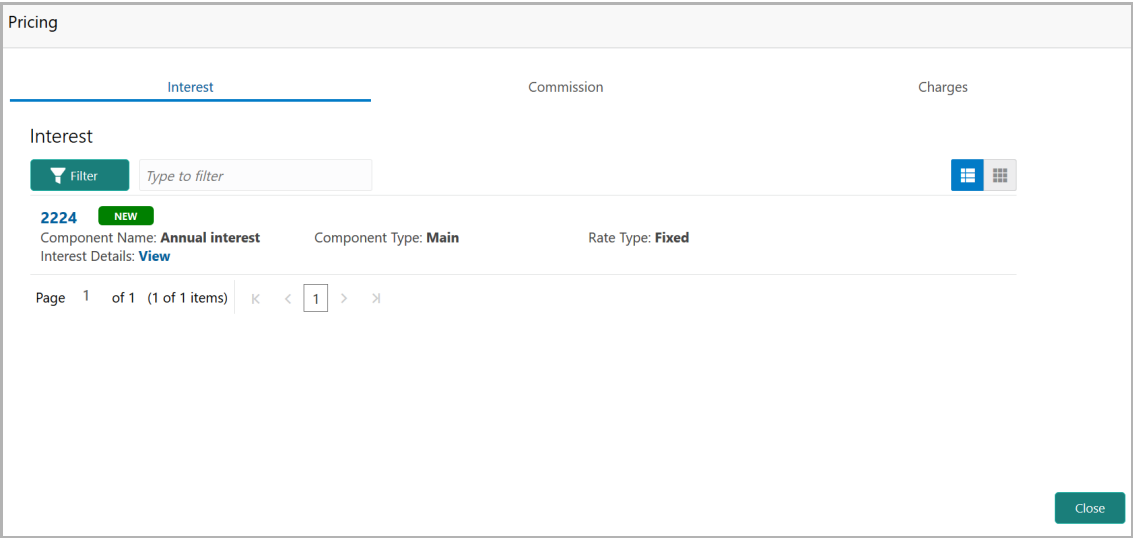
Chapter 2 - Customer Credit 360

Pricing

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



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



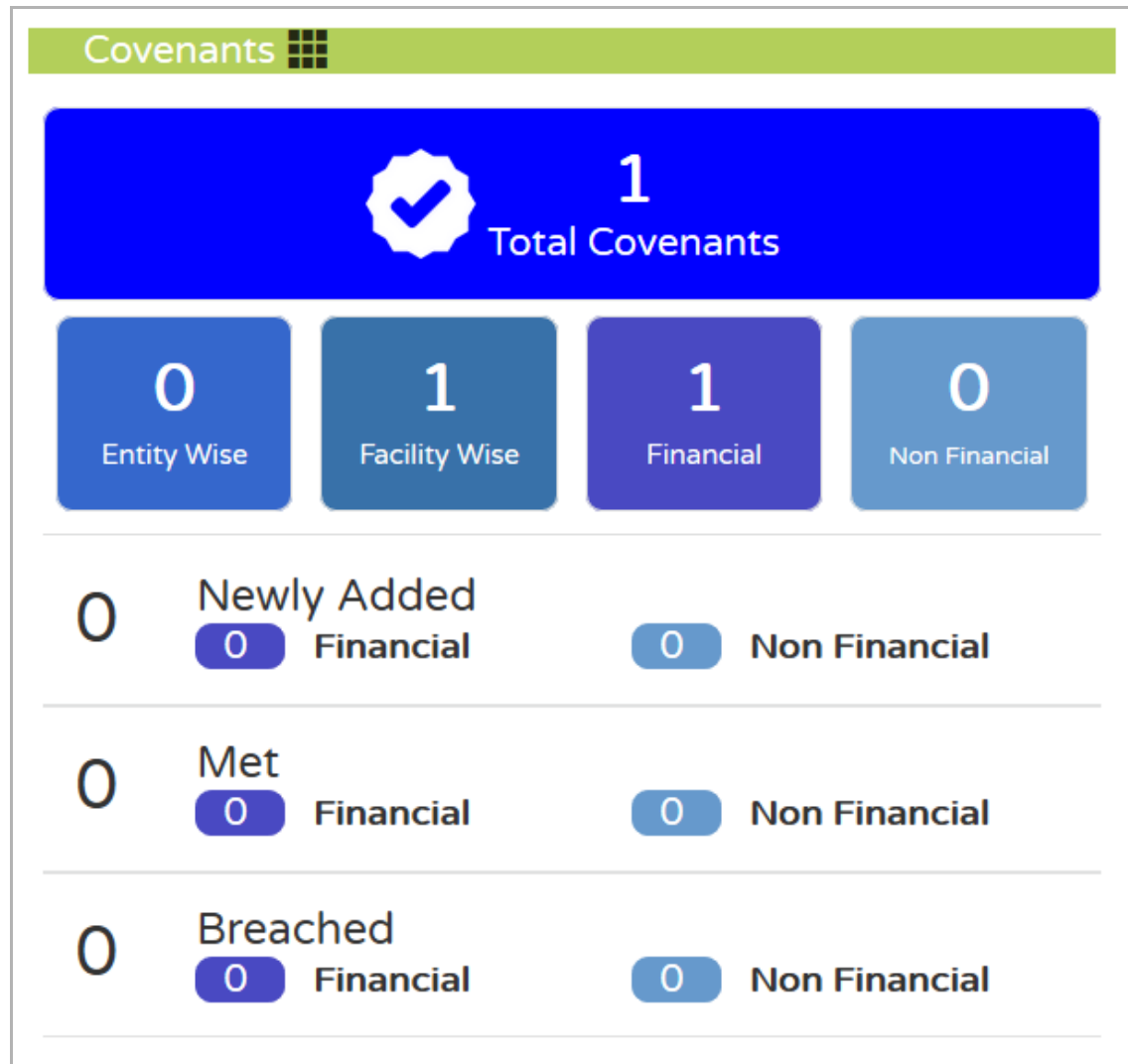
- 37. To view the **Commission** or **Charges** detail, click the corresponding tab.
- 38. To filter the required pricing record, click the **Filter** icon and specify the filter parameters or directly type the parameter in the **Type to filter** text box.
- 39. To change the layout of *Pricing* window 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

Covenant List

Filter

Type to filter

×

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

Page 1 of 1 (1 - 1 of 1 items)

K

<

1

>

⌂

Close

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.

19

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

Apply

Reset


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

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

Chapter 2 - Customer Credit 360

Terms & Conditions List				
	Type to filter			
	Type: Post-disbursement	Facility Id: F19192114	Condition Code: OTH	Terms & Conditions:
	Type: Pre-disbursement	Facility Id: F19192114	Condition Code: OTH	Terms & Conditions:
	Type: Pre-disbursement	Facility Id: PTY201487484	Condition Code: OTH	Terms & Conditions:
	Type: Post-disbursement	Facility Id: PTY201487484	Condition Code: OTH	Terms & Conditions:
Close				

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.

Filter

T&C Type

☐ All

☒ Facility

☐ Customer

T&C Type

☒ Pre-disbursement

☐ Post-disbursement

Apply

Reset

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 ×						
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

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.

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

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.

Upcoming events

<

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	

3-July-2020

No items to display.

[View all](#)

58. 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		SILVER1		

Ok

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

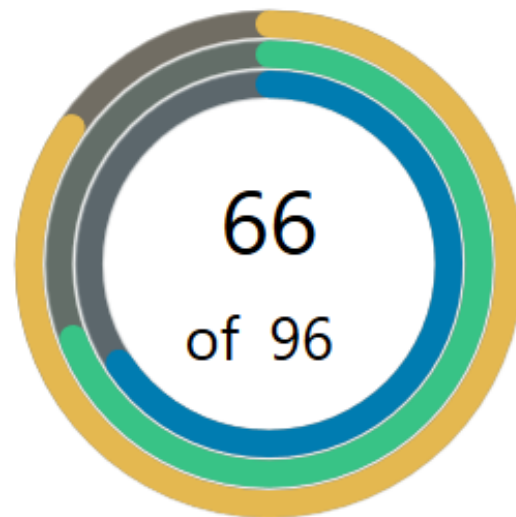
Scores

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

★ Scores

66

68.8



Risk Evaluation

Good 84.6%

11 of 13 ▶

Legal Evaluation

Fair 69.2%

9 of 13 ▶

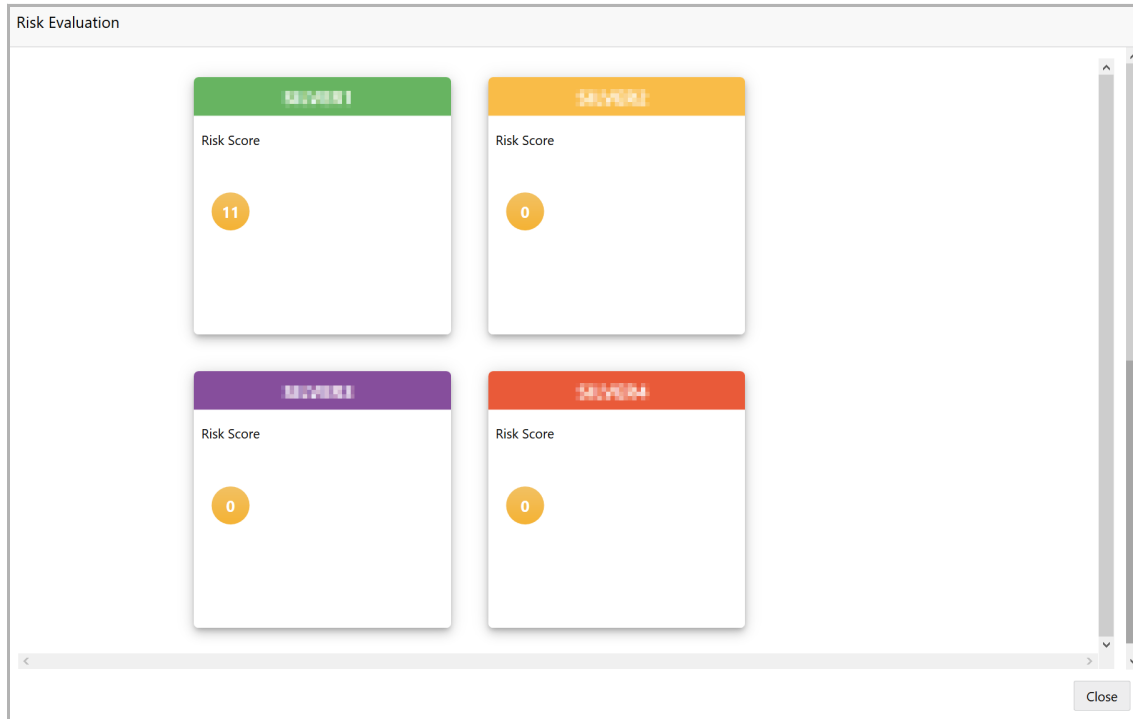
Credit Evaluation

Fair 65.7%

46 of 70 ▶

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.



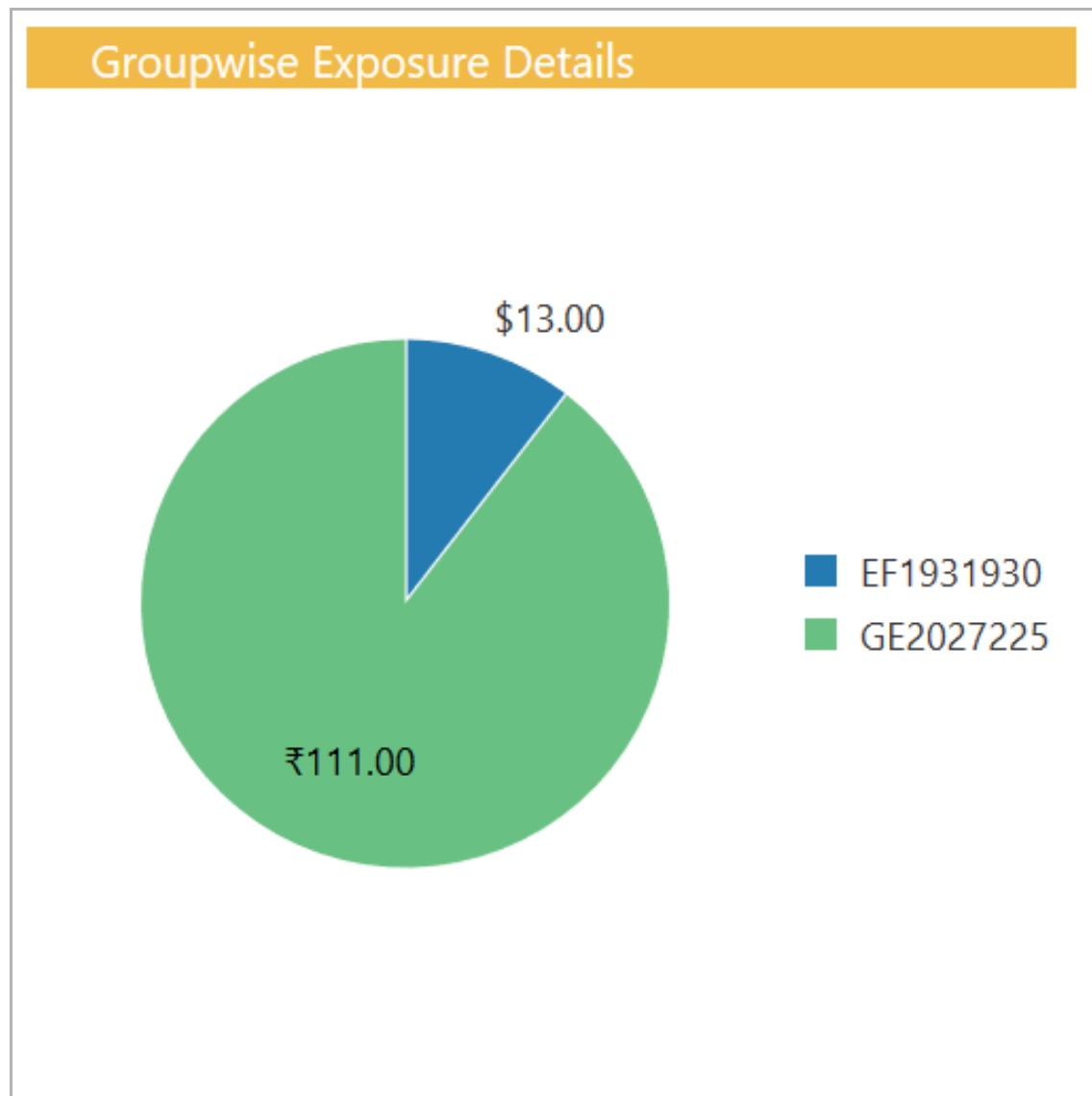
61. Click on each score to view the questions and answers provided at the time of evaluation.

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.

Chapter 2 - Customer Credit 360

Groupwise Exposure Details

Entity Name *

Relation *

☐ Borrower ☒ Connected Party

Approved Limit *

\$13,000

Tenor *

2019

Customer Name *

Currency *

USD

Outstanding Limit Amount *

\$12,000

Commitment Status *

Committed

Series EF1931930

Value 13.00

Close

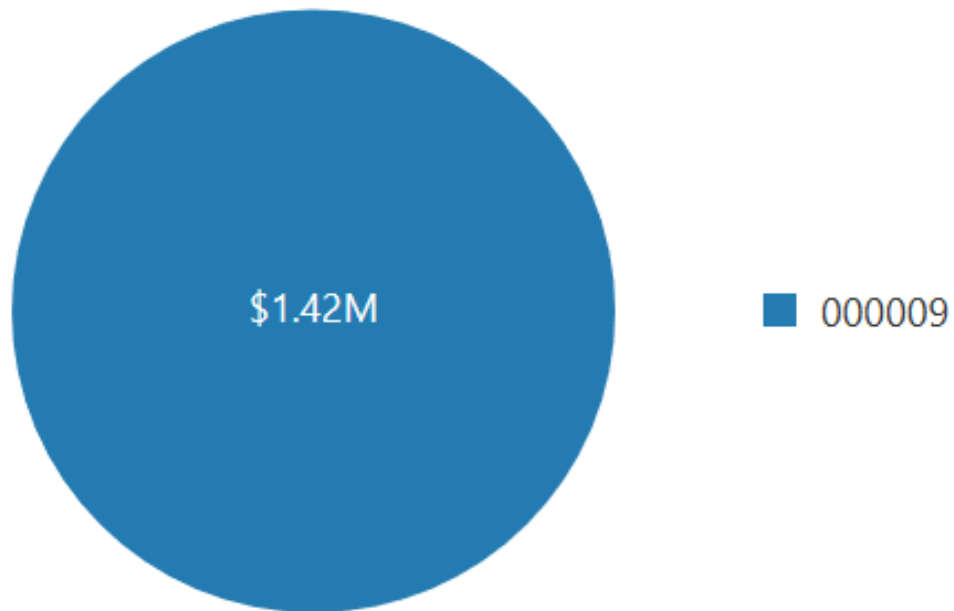
64. To exit the *Groupwise Exposure Details* window, click **Close**.

Connected Parties

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

Connected Parties

Gross Facility Amount Contribution



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

Chapter 2 - Customer Credit 360

Facility Details

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

Page 1 of 1 (1-8 of 8 items)

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.						

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

Chapter 2 - Customer Credit 360

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	

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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