Oracle® Banking Credit Facilities Process Management Eligibility Checker User Guide





Oracle Banking Credit Facilities Process Management Eligibility Checker User Guide, Release 14.7.5.0.0

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Preface

- Purpose
- Audience
- Documentation Accessibility
- Conventions
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1.1 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

1.2 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

1.3 Documentation Accessibility

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

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.4 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.

Convention	Meaning
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.5 Related Resources

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

- Oracle Banking Security Management System User Guide
- Routing Hub Configuration User Guide
- Oracle Banking Getting Started User Guide

1.6 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.7 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1-1 Acronyms and Abbreviations

Abbreviation	Description
System	Core Maintenance Module
NLP	Natural Language Processing
REST	Representational State Transfer

1.8 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.

Table 1-2 (Cont.) Basic Actions

Action	Description
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Used to add a new record. When the user click New , the system displays a new record enabling to specify the required data.
ок	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.9 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
J L	Minimize
7 F	
гэ	Maximize
L J	
×	Close



Table 1-3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Perform Search
Q	
	Open a list
•	
	Add a new record
+	
	Navigate to the first record
17	Travigate to the mat record
K	
	Navigate to the last record
>1	
71	
	Navigate to the previous record
4	
,	
	Navigate to the next record
•	
12121	Grid view
l III	
5500	List view
昌	



Table 1-3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
G	Refresh
+	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
6	Click to modify the fields.
:	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

Symbol/Icon	Function
0	A user
	Date and time

Table 1-4 (Cont.) Symbols and Icons - Audit Details

Symbol/Icon	Function
A	Unauthorized or Closed status
\otimes	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
E	Open status
	Unauthorized status
A	Closed status
	Authorized status

1.10 Prerequisite

Specify the User ID and Password, and login to Home screen.

Eligibility Checker

This topic describes the systematic instructions to Create Eligibility Checker.

 On Home screen, click Credit Facilities. Under Credit Facilities, click Eligibility Checker.

The Eligibility Checker screen displays.

Figure 2-1 Eligibility Checker



2. On Eligibility Checker screen, click Create New EC.

The Eligibility Checker - Demographics Details screen displays.



For more information on fields, refer to the field description table.

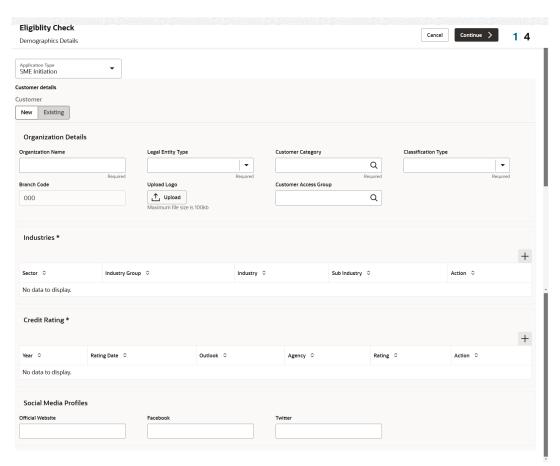
Table 2-1 Eligibility Check

Fields	Description
Application Type	Select the Application Type. The available options are: SME Initiation SME Amendment

3. On Eligibility Check Demographics Details screen, click SME Initiation.

The **Demographics Details - SME Initiation** screen displays.

Figure 2-2 Demographics Details - SME Initiation



For more information on fields, refer to the field description table.

Table 2-2 Demographics Details - SME Initiation

Field	Description
Customer	Specify the Customer. The available options are: New Existing
Organization Name	Specify the Organization Name.



Table 2-2 (Cont.) Demographics Details - SME Initiation

Field	Description
Legal Entity Type	Specify the Legal Entity Type. The available options are: Pvt Ltd Govt Owned Foreign Bodies Others Trusts Public Ltd
Customer Category	Click Search icon and select the Customer Category.
Classification Type	Specify the Classification Type. The available options are: Micro Small Medium
Branch Code	Specify the Branch Code.
Upload Logo	Click Upload icon and upload the Logo.
Customer Access Group	Click Search icon and specify the Customer Access Group.
Industries	Click + icon to add Industry.
Credit Rating	Click + icon to add Credit Rating.
Official Website	Specify the Official Website.
Facebook	Specify the Facebook profile.
Twitter	Specify the Twitter profile.

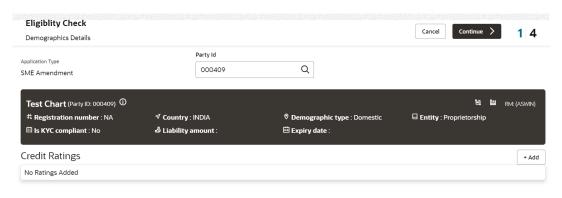


If user selects the **Customer** as **Existing** the above fields are displayed based on the selected customer name.

4. On Demographics Details screen, click SME Amendment.

The **Demographics Details - SME Amendment** screen displays.

Figure 2-3 Demographics Details - SME Amendment



For more information on fields, refer to the field description table.

Table 2-3 Demographics Details - SME Amendment

Field	Description
Party ID	Click Search icon and select the Party ID.

5. On **Demographics Details** screen, click **Continue**.

The Existing bank details - Other bank facility screen displays.

Figure 2-4 Existing bank details - Other bank facility



For more information on fields, refer to the field description table.

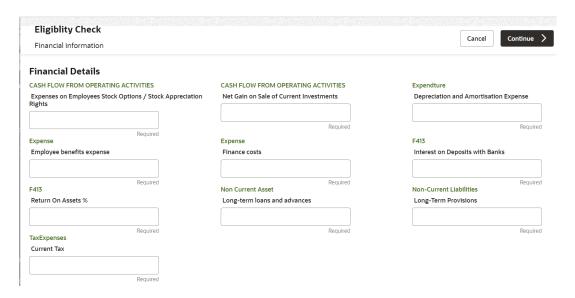
Table 2-4 Existing bank details - Other bank facility

Field	Description
Other Bank Currency	Click Search icon and select the Other Bank Currency.
Total funded facility	Specify the Total funded facility.
Total non funded facility	Specify the Total non funded facility .

6. On Existing bank details - Other bank facility screen, click Continue.

The Financial Details screen displays.

Figure 2-5 Financial Details



For more information on fields, refer to the field description table.

Table 2-5 Financial Details

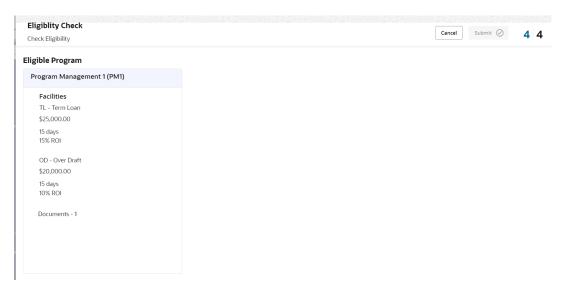
Field	Description
Expenses on Employee Stock Options/ Stock Appreciation Rights	Specify the Expenses on Employee Stock Options/ Stock Appreciation Rights.
Net Gain on Sale of Current Investments	Specify the Net Gain on Sale of Current Investments.
Depreciation and Amortisation Expense	Specify the Depreciation and Amortisation Expense .
Employee benefits expense	Specify the Employee benefits expense.
Finance costs	Specify the Finance costs .
Interest on Deposits with Banks	Specify the Interest on Deposits with Banks.
Return On Assets%	Specify the Return On Assets%.
Long-term loans and advances	Specify the Long-term loans and advances.
Long-term Provisions	Specify the Long-term Provisions.
Current Tax	Specify the Current Tax.

7. On Financial Details screen, click Continue.

The **Eligibile Program** screen displays.



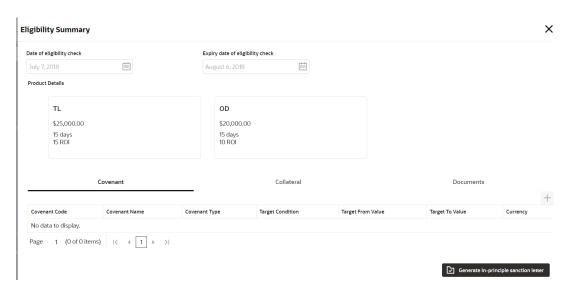
Figure 2-6 Eligibile Program



8. On Eligibility Program screen, click Program Management.

The **Eligibility Summary** screen displays.

Figure 2-7 Eligibility summary



For more information on fields, refer to the field description table.

Table 2-6 Eligibility Summary

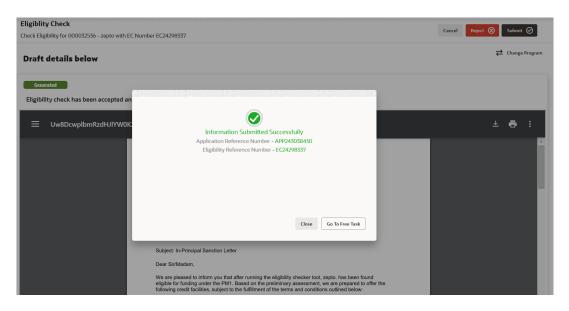
Field	Description
Date of eligibility check	Displays the Date of eligibility check.
Expiry date of eligibility check	Displays the Expiry date of eligibility check .

9. On Eligibility Summary screen, click Generate In-principle sanction letter.

The **Draft details** screen displays.



Figure 2-8 Draft details



For more information on fields, refer to the field description table.

Table 2-7 Draft details

Field	Description
Cancel	Click Cancel to cancel the action performed.
Reject	Click Reject to reject the action performed.
Submit	Click Submit to save and submit the action performed.



After generating **In priciple sanction letter**, user can Accept/Reject the Eligibility Checker transaction.

- Upon acceptance, system will create a new SME Initiation/Amendment task.
- Upon reject, system will mark the eligibility checker transaction as rejected.

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Eligibility Checker, 2-1

