Oracle® Banking Credit Facilities Process Management Sustainability Management User Guide





Oracle Banking Credit Facilities Process Management Sustainability Management User Guide, Release 14.7.5.0.0

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Preface

- Purpose
- Audience
- Documentation Accessibility
- Related Resources
- Conventions
- Screenshot Disclaimer
- Acronyms and Abbreviations
- Basic Actions
- · Symbols and Icons
- Prerequisite

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 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

1.5 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.
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.

1.6 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.
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 .



Table 1-2 (Cont.) Basic Actions

Action	Description
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
	Minimize
- -	
7 F	
	Maximize
r 7	
L J	
×	Close
Q	Perform Search



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

Symbol/Icon	Function
	Open a list
•	
	Add a new record
8	
-	
	Navigate to the first record
K	
1	
	Navigate to the last record
NI.	Travigate to the last record
> I	
	Navigate to the previous record
•	
	Navigate to the next record
•	
33381	Grid view
器	
ш	
	List view
8=	
6—	
	Refresh
C*	

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

Symbol/Icon	Function
+	Click this icon to add a new row.
	Click this icon to delete an existing row.
₽	Click to view the created record.
<u>-</u>	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
	A user
0	
	Date and time
	Unauthorized or Closed status
\triangle	



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

Symbol/Icon	Function
\odot	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
6	Open status
	Unauthorized status
<u>+</u>	Closed status
	Authorized status

1.10 Prerequisite

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

2

ESG Management

ESG Definition

Environmental, Social and Governance (ESG) management is the ability to identify factors that determine whether an organization is performing well or poorly in terms of ESG. Therefore, banks need to finalize the list of factors they will assess before evaluating their corporate borrowers. Regulatory bodies generally recommend that companies conduct ESG parametrization across two main dimensions: Country/Region and Sector/Industry.

Banks should identify the parameters and establish benchmarks for each factor within a specific region or sector. Banks can implement measures for data or responses that do not meet the benchmarks, using these definitions. These measures may include covenants, terms and conditions, or adjustments to pricing, such as processing fees and charges.



Create ESG Definition

This topic describes the systematic instructions to Create ESG Definition.

The bank needs to capture ESG related data points which helps the banks to assess the ESG performance of the borrower.

 On Homescreen, click Credit Facilities. Under Credit Facilities, click Maintenance. Under Maintenance, click ESG Definition Maintenance. Under ESG Definition Maintenance, click Create ESG Definition.

The Create ESG Definition screen displays.

Country

Country

State

Financial

Financia

Figure 3-1 Create ESG Definition

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

Table 3-1 Create ESG Definition

Fields	Description
Country	Click Search icon and select the Country from the list.



Table 3-1 (Cont.) Create ESG Definition

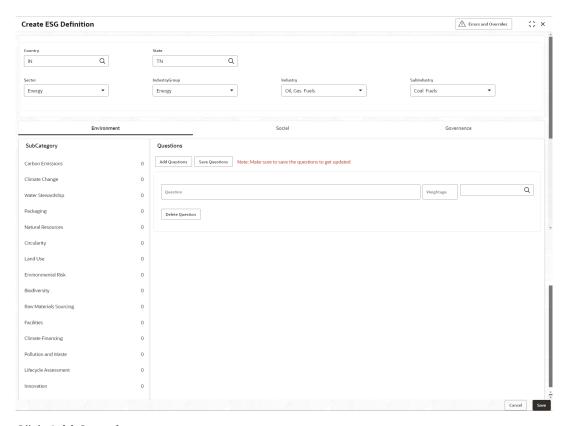
Fields	Description
State	Click Search icon and select the State from the list.
Sector	Specify the Sector. The options available are: Energy Utilities Real Estate Materials Industrials Consumer Discretionary Consumer Staples Health Care Financials Information Technology Telecommunication Services
Industry Group	Specify the Industry Group.
Industry	Specify the Industry .
Sub Industry	Specify the Sub Industry .

Environment

2. Click on **Environment** and select **Sub Category** to which question to be add.

The **Create ESG Definition - Environment** screen displays.

Figure 3-2 Create ESG Definition - Environment



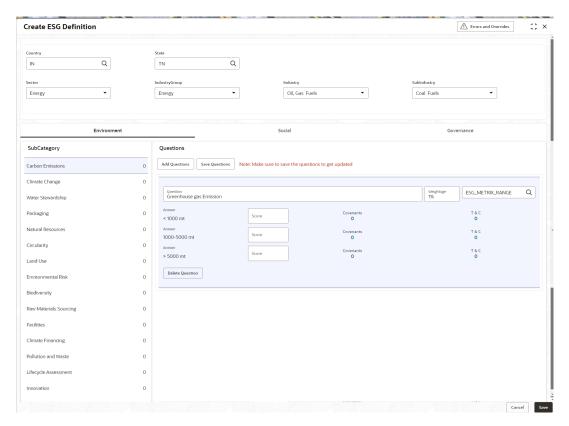
3. Click Add Questions.



Table 3-2 Add Question

Field	Description
Question	Enter the Question.
Weight age	Enter the Weight age of the question.
Linked Code Details	Click Search icon and select the Linked Code Details from the list.

Figure 3-3 Create ESG Definition



4. Click **Covenants** to add covenant to the answer.

The Link Covenants screen displays.

Figure 3-4 Link Covenants

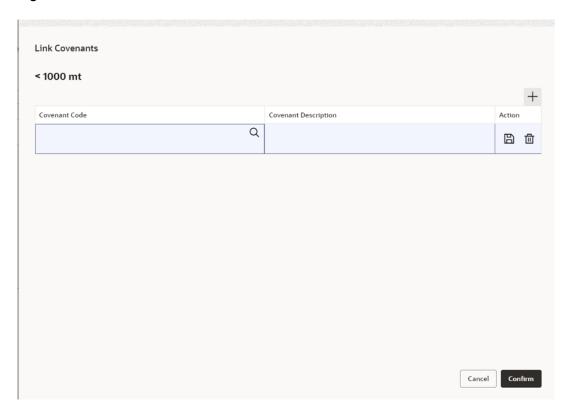


Table 3-3 Link Covenants

Field	Description
Covenant Code	Click Search to view and select the Covenant Code.
Covenant Description	Displays the Covenant Description based on the Covenant Code selected.
Action	 Click Save icon to save the added Covenant Code. Click Delete icon to delete the added Covenant Code.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

5. Click on **T&C** to add the Terms and Conditions to the answer.

The **Link T&C** screen displays.

Figure 3-5 Link T&C

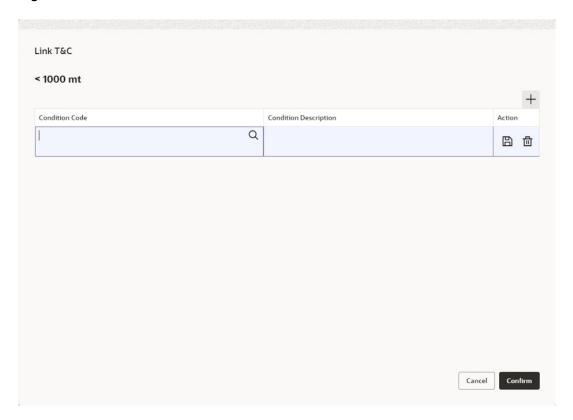


Table 3-4 Link T&C

Field	Description
Condition Code	Click Search to view and select the Condition Code .
Condition Description	Displays the Condition Description based on the Condition Code selected.
Action	Click Save icon to save the added T&C.Click Delete icon to delete the added T&C.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

Social

6. Click on Social and select Sub Category to which question to be add.

The Create ESG Definition - Social screen displays.

Figure 3-6 Create ESG Definition - Social

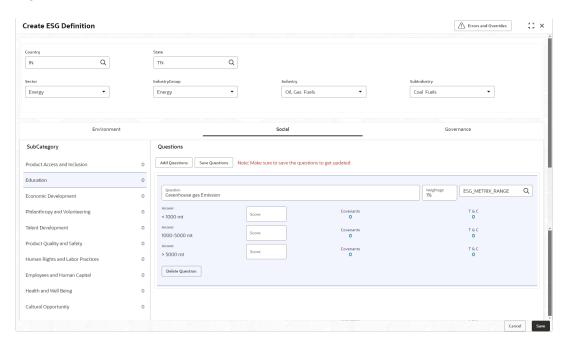


Table 3-5 Create ESG Definition - Social

Field	Description
Add Questions	Click Add Questions and enter the question.
Question	Enter the Question.
Weight age	Enter the Weight age of the question.
Linked Code Details	Click Search icon and select the Linked Code Details from the list.

7. Click **Covenants** to add Covenants to the question.

The Link Covenants screen displays.

Figure 3-7 Link Covenants

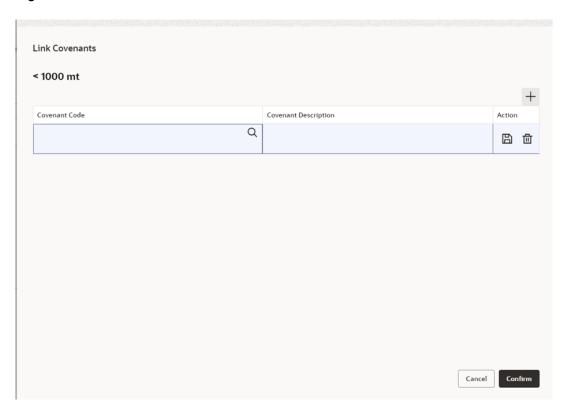


Table 3-6 Link Covenants

Field	Description
Covenant Code	Click Search to view and select the Covenant Code.
Covenant Description	Displays the Covenant Description based on the Covenant Code selected.
Action	 Click Save icon to save the added Covenant Code. Click Delete icon to delete the added Covenant Code.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

8. Click **T&C** to add the Terms and Conditions to the question.

The **Link T&C** screen displays.

Figure 3-8 Link T&C

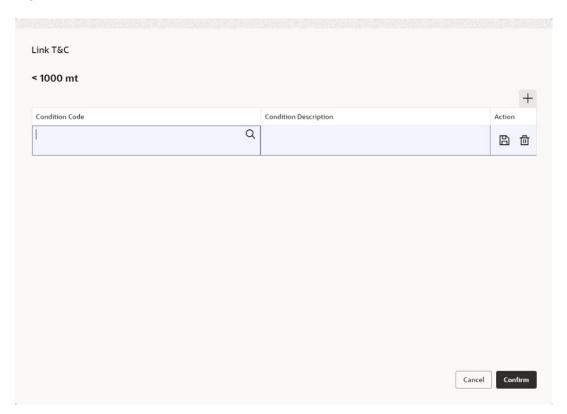


Table 3-7 Link T&C

Field	Description
Condition Code	Click Search to view and select the Condition Code.
Condition Description	Displays the Condition Description based on the Condition Code selected.
Action	 Click Save icon to save the added T&C. Click Delete icon to delete the added T&C.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

Governance

9. Click Governance and select Sub Category to which question to be add.

The Create ESG Definition - Governance screen displays.

Create ESG Definition Errors and Overrides Q TN Q Energy Energy Oil, Gas Fuels Coal Fuels Questions SubCategory Add Questions Save Questions Note: Make sure to save the questions to get updated Talent Development Product Access and Inclusion ESG_METRIX_RANGE Question Greenhouse gas Emission T & C 0 Human Rights and Labor Practices Score 1000-5000 mt Philanthropy and Volunteering T & C > 5000 mt Product Quality and Safety

Figure 3-9 Create ESG Definition - Governance

Delete Question

Table 3-8 Create ESG Definition - Governance

Field	Description
Add Questions	Click Add Questions and enter the question.
Question	Enter the Question.
Weight age	Enter the Weight age of the question.
Linked Code Details	Click Search icon and select the Linked Code Details from the list.

10. Click Covenants to add Covenants to the answer.

The Link Covenants screen displays.

Employees and Human Capital

Health and Well Being

Figure 3-10 Link Covenants

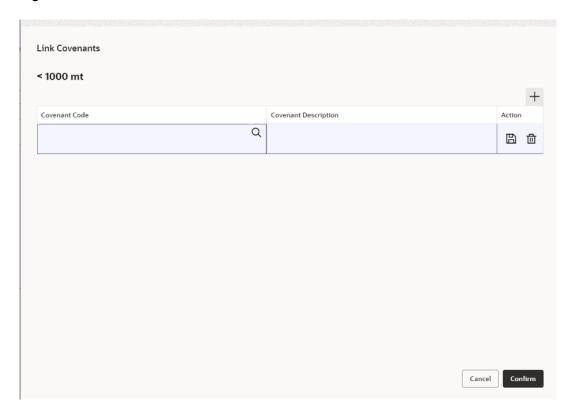


Table 3-9 Link Covenants

Field	Description
Covenant Code	Click Search to view and select the Covenant Code.
Covenant Description	Displays the Covenant Description based on the Covenant Code selected.
Action	 Click Save icon to save the added Covenant Code. Click Delete icon to delete the added Covenant Code.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

11. Click **T&C** to add the Terms and Conditions to the question.

The **Link T&C** screen displays.

Figure 3-11 Link T&C

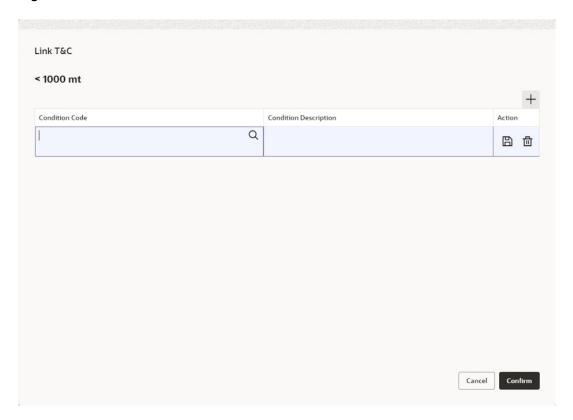


Table 3-10 Link T&C

Field	Description
Condition Code	Click Search to view and select the Condition Code.
Condition Description	Displays the Condition Description based on the Condition Code selected.
Action	 Click Save icon to save the added T&C. Click Delete icon to delete the added T&C.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

12. Click **Save** to save the details.

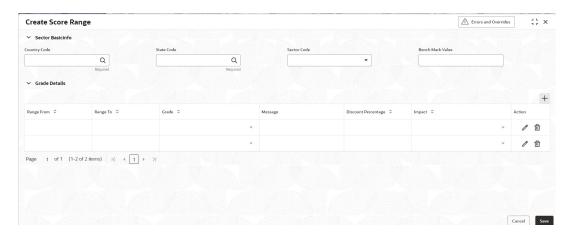
Create Score Range

This topic describes the systematic instructions to Create Score Range.

 On Home screen, Click Credit Facilities. Under Credit Facilities, click Maintenance. Under Maintenance, click Score Range Maintenance. Under Score Range Maintenance, click Create Score Range.

The Create Score Range screen displays.

Figure 4-1 Create Score Range





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

Table 4-1 Create Score Range

Field	Description
Country Code	Click Search icon and specify the Country Code.
State Code	Click Search icon and specify the State Code.

Table 4-1 (Cont.) Create Score Range

Field	Description
Sector Code	Specify the Sector Code. The available options are: Consumer Discretionary Consumer Staples Energy Financials Health Care Industrials Information Technology Materials Real Estate Telecommunication Services Utilities
Bench Mark Value	Specify the Bench Mark Value.
Range From	Specify the starting point of the range. It represents the minimum value.
Range To	Specify the endpoint of the range. It indicates the maximum value.
Massaga	Specify the Grade. The available options are: A A- A+ AA AA- AAA B B- BB BB BBB BBB- BBB+ CC CC CCC CCC+ DD DDD Enter the message
Message	Enter the message.
Discount Percentage	Enter a number between 0 and 100%.
Impact	Specify the Impact. The available options are; • Additional • Discounted
Action	 Click Edit icon to edit the Grade Details Click Save icon to save the Grade Details Click Delete icon to delete the Grade Details

- 2. Click **Save** to save the details
- 3. Click **Cancel** to close the details without saving.



View Score Range

This topic describes the systematic instructions to View Score Range.

- 1. On Home screen, Click Credit Facilities. Under Credit Facilities, click Maintenance.
- Under Maintenance, click Score Range Maintenance. Under Score Range Maintenance, click View Score Range.

The View Score Range screen displays.

Figure 5-1 View Score Range



3. Click on the View Score Range, Click **View** to view the score.

The **Grade** screen displays.

Figure 5-2 Grade

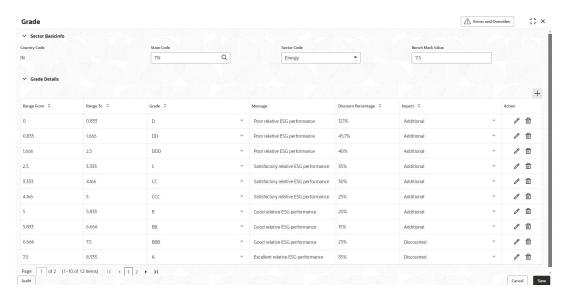


Table 5-1 Grade

Field	Description
Country Code	Displays the Country Code.
State Code	Displays the State Code .
Sector Code	Displays the Sector Code .
Bench Mark Value	Displays the Bench Mark Value.
Range From	Displays the range. It represents the minimum value or earliest date included in the range.
Range To	Displays the range. It indicates the maximum value or latest date that is included in the range.
Grade	Displays the Grade .
Message	Displays the message.
Discount Percentage	Displays the Discount Percentage .
Impact	Displays the Impact .
Action	Click Edit icon to edit the Grade Details
	Click Delete icon to delete the Grade Details

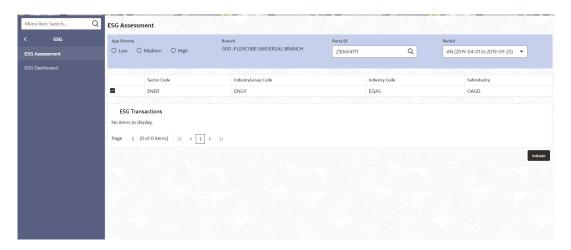


ESG Assessment

This topic describes the systematic instructions to initiate ESG Assessment.

On Home screen, click ESG. Under ESG, click ESG Assessment.
 The ESG Assessment screen displays.

Figure 6-1 ESG Assessment



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

Table 6-1 ESG Assessment

Field	Description
Application Priority	Specify the Application Priority. The available options are: Low Medium High
Branch	Displays the branch name.
Party ID	Specify the Party ID.
Period	Specify the Period .
Sector Code	Displays the Sector Code for the selected Party ID.
Industry Group Code	Displays the Industry Group Code for the selected Party ID.
Industry Code	Displays the Industry Code for the selected Party ID.
Sub Industry	Displays the Sub Industry for the selected Party ID.

- 2. Click Initiate.
- ESG Assessment Initiation

This topic describes the systematic instruction to Initiate ESG Assessment.

• ESG Assessment - Approval

This topic describes the systematic instruction to Approve ESG Assessment.

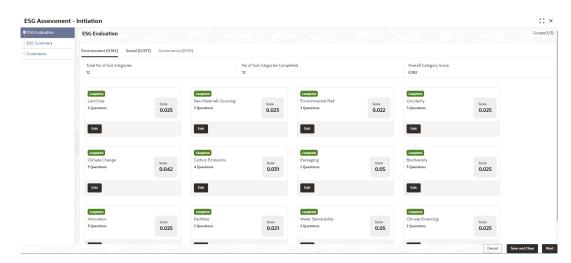
6.1 ESG Assessment - Initiation

This topic describes the systematic instruction to Initiate ESG Assessment.

1. Click Initiate in the ESG Assessment screen to Initiate.

The **ESG Assessment - Initiation** screen displays.

Figure 6-2 ESG Assessment - Initiation



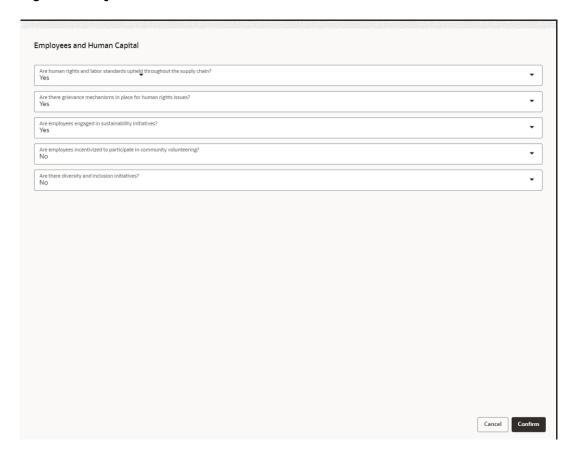
ESG Evaluation

2. Click Environment and click on Edit to configure the answers.

The questions added to the environment sub category screen displays.



Figure 6-3 Questions



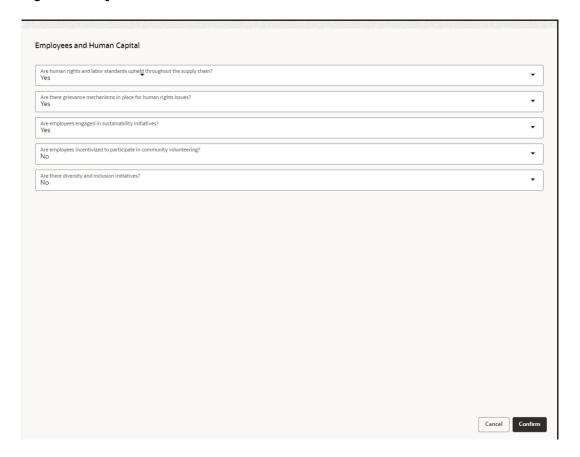


Specify the answers to the questions dispalyed. The options available are :

- Yes
- No
- 3. Click Social and click on Edit to configure the answers..

The questions added to the social sub category screen displays.

Figure 6-4 Questions



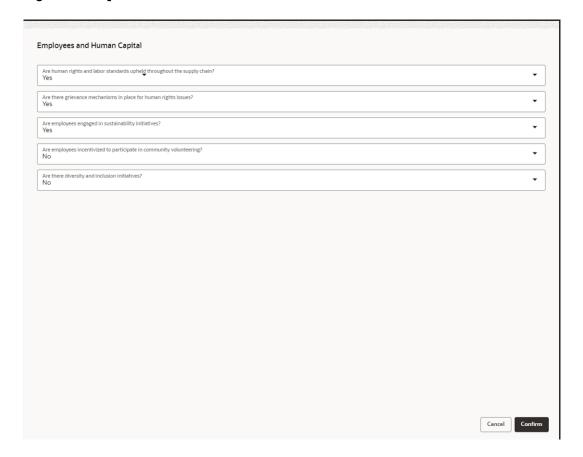


Specify the answers to the questions dispalyed. The options available are :

- Yes
- No
- 4. Click Governance and click on Edit to configure the answers.

The questions added to the governance sub category screen displays.

Figure 6-5 Questions





Specify the answers to the questions dispalyed. The options available are :

- Yes
- No

ESG Summary

5. Click on **Next** in the **ESG Initiation** screen after successfully capturing the data to view the ESG Summary screen.

The **ESG Summary** screen displays.

Figure 6-6 ESG Summary

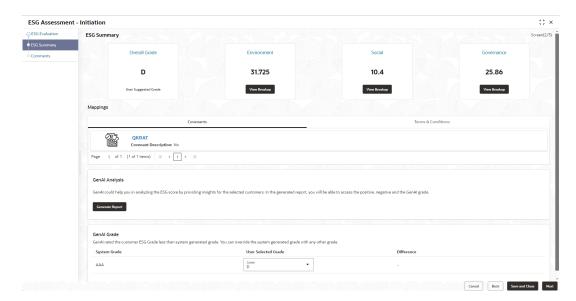


Table 6-2 ESG Summary

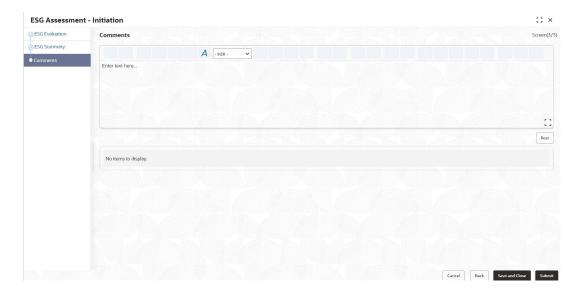
Field	Description
Overall Grade	Displays the Overall Grade.
Environment	Displays the Environment category score.
Social	Displays the Social category score.
Governance	Displays the Governance category score.
Covenant	Displays the Covenant only if that answer is added to it.
Terms & Conditions	Displays the Terms & Conditions only if that answer is added to it.
System Grade	Displays the System Grade refered by the Gen Al.
User Selected Grade	Displays the Grade selected by the user.

Comments

6. Click **Next** in the **ESG Summary** screen.

The **Comments** screen displays.

Figure 6-7 Comments



For information on fields in the Comments screen, refer the below table.

Table 6-3 Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post . The comment is posted.
Hold	Click Hold , to hold the ESG Assessment Initiation process.
Back	Click Back , to go back to the previous Data Segment.
Save and Close	Click Save and Close , to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information.

6.2 ESG Assessment - Approval

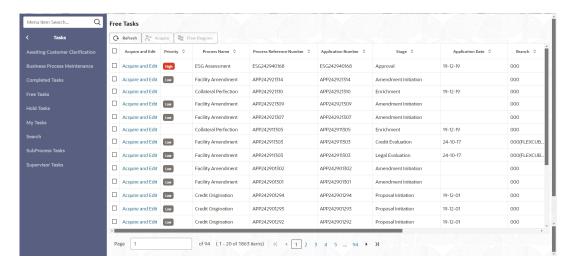
This topic describes the systematic instruction to Approve ESG Assessment.

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

1. On Home screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The Free Tasks screen displays.

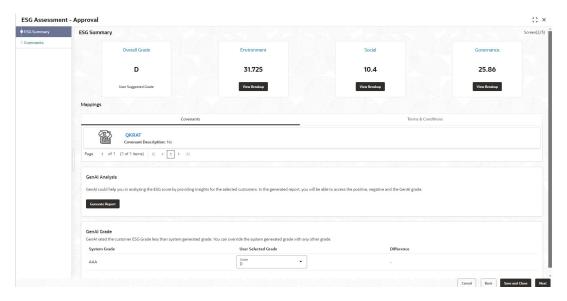
Figure 6-8 Free Tasks



2. Acquire & Edit the required ESG Assessment task.

The ESG Assessment - Approval Screen displays.

Figure 6-9 ESG Assessment - Approval



ESG Summary

Click ESG Summary.

The ESG Summary screen displays.

Figure 6-10 ESG Summary

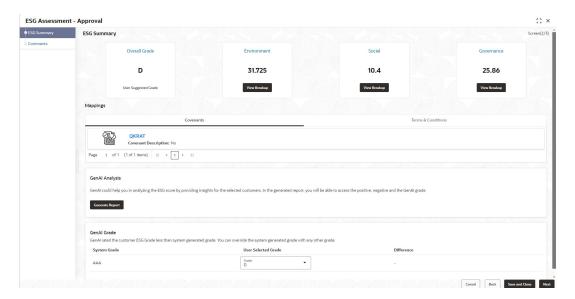


Table 6-4 ESG Summary

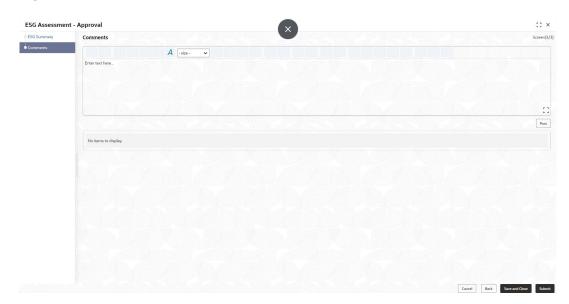
Field	Description
Overall Grade	Displays the Overall Grade.
Environment	Displays the Environment category score.
Social	Displays the Social category score.
Governance	Displays the Governance category score.
Covenant	Displays the Covenant only if that answer is added to it.
Terms & Conditions	Displays the Terms & Conditions only if that answer is added to it.
System Grade	Displays the System Grade referred by the Gen Al.
User Selected Grade	Displays the Grade selected by the user.

Comments

4. Click **Next** in the **ESG Summary** screen.

The **Comments** screen displays.

Figure 6-11 Comments



For information on fields in the Comments screen, refer the below table.

Table 6-5 Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post . The comment is posted.
Hold	Click Hold , to hold the ESG Assessment Initiation process.
Back	Click Back , to go back to the previous stage.
Save and Close	Click Save and Close, to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information.

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