Oracle® Banking Credit Facilities Process Management

Eligibility Checker User Guide

Release 14.8.0.0.0
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Oracle Banking Credit Facilities Process Management Eligibility Checker User Guide, Release 14.8.0.0.0

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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.
OK	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

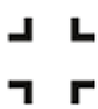
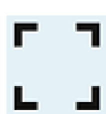
Symbol/Icon	Function
	Minimize
	Maximize
	Close

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

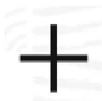
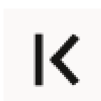
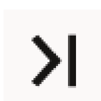
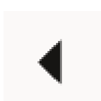
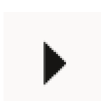
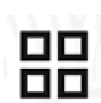
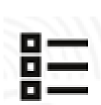
Symbol/Icon	Function
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view

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

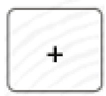
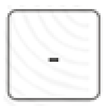
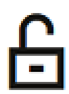
Symbol/Icon	Function
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

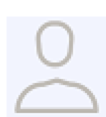
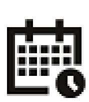
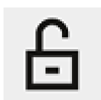
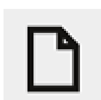
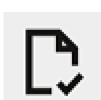
Symbol/Icon	Function
	A user
	Date and time

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

Symbol/Icon	Function
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

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

1.10 Prerequisite

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

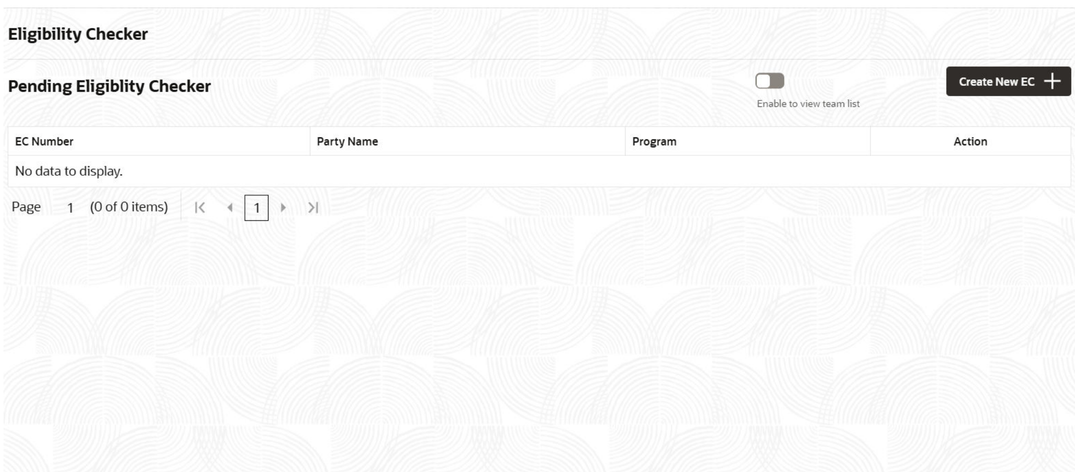
2
Eligibility Checker

This topic describes the systematic instructions to Create Eligibility Checker.

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

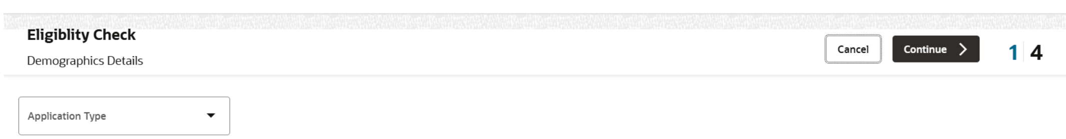
   The **Eligibility Checker** screen displays.

   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.

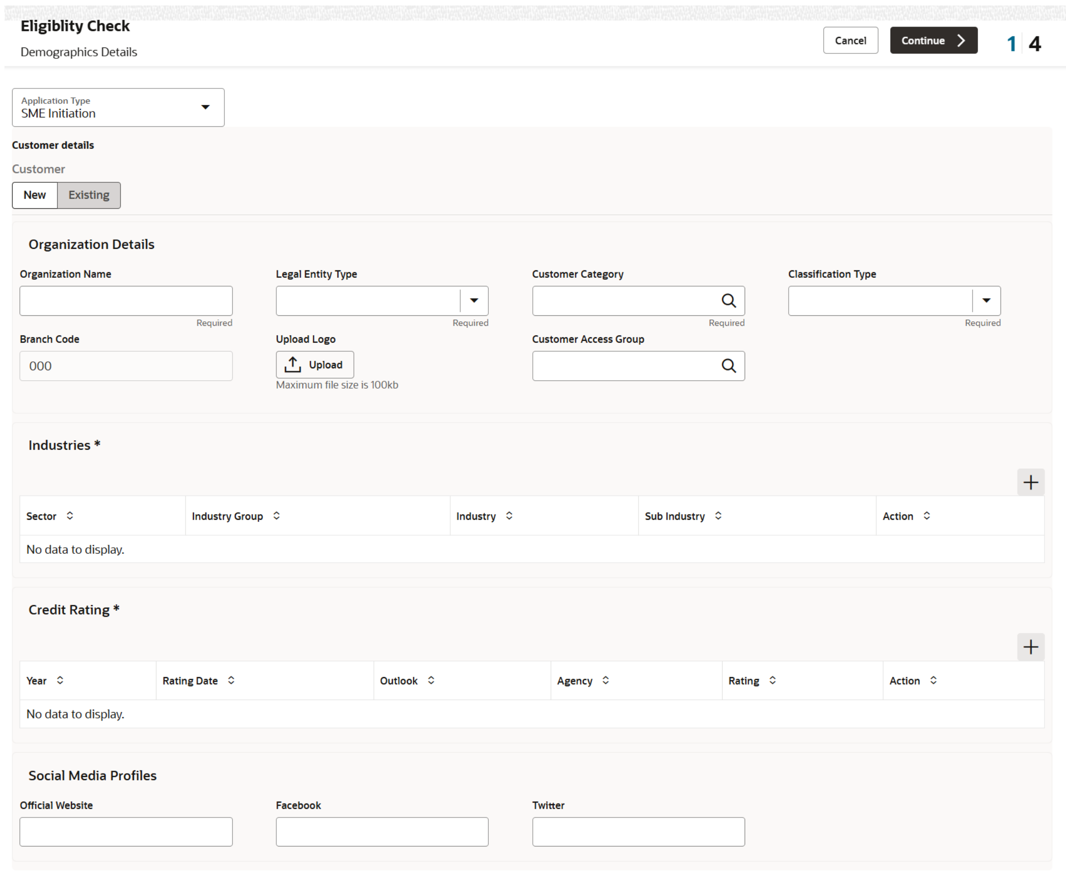
Table 2-1 Eligibility Check

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

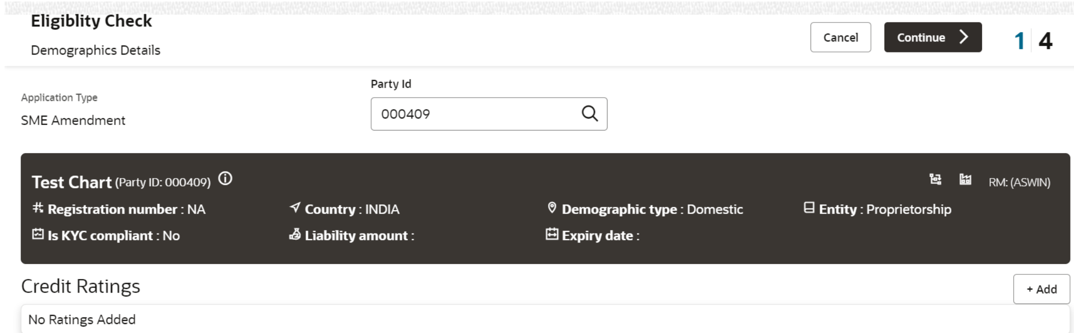
Field	Description
Legal Entity Type	Specify the **Legal Entity Type**. The available options are: • **Pvt Ltd** • **Govt Owned** • **Foreign Bodies** • **Others** • **Trusts** • **Public Ltd**
Customer Category	Click **Search** icon and select the **Customer Category**.
Classification Type	Specify the **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.

> **Note:**
>
> 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.

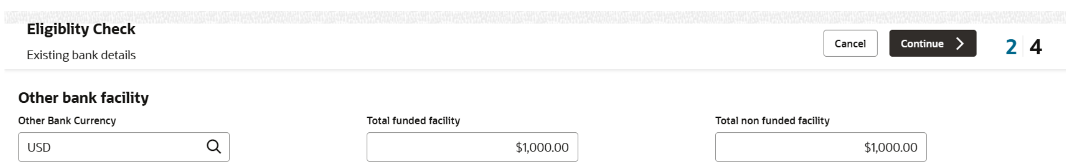
Table 2-3 Demographics Details - SME Amendment

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.

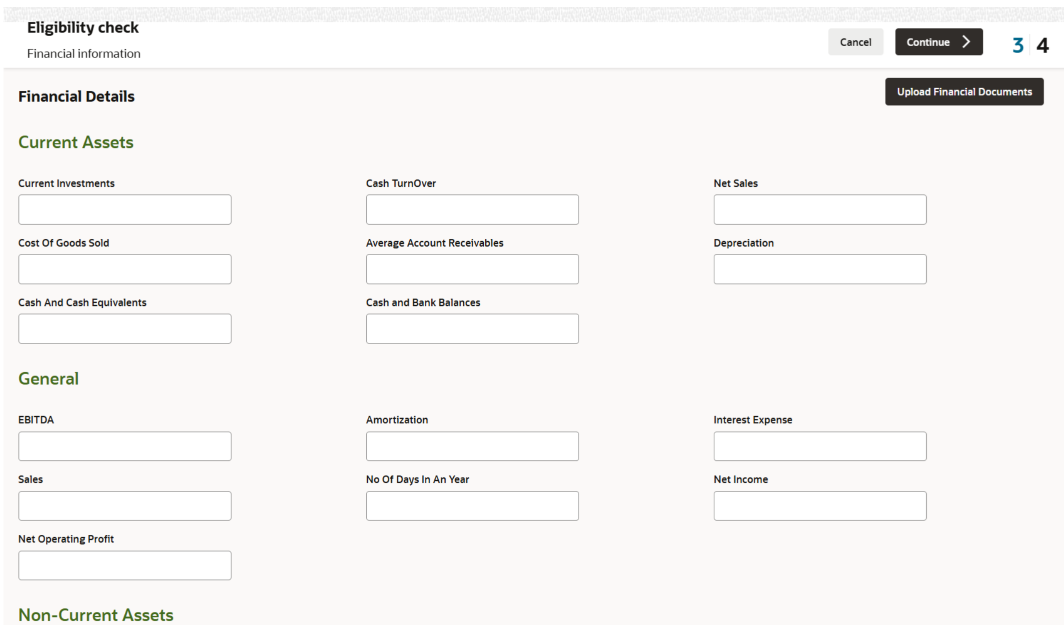
Table 2-4 Existing bank details - Other bank facility

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**.

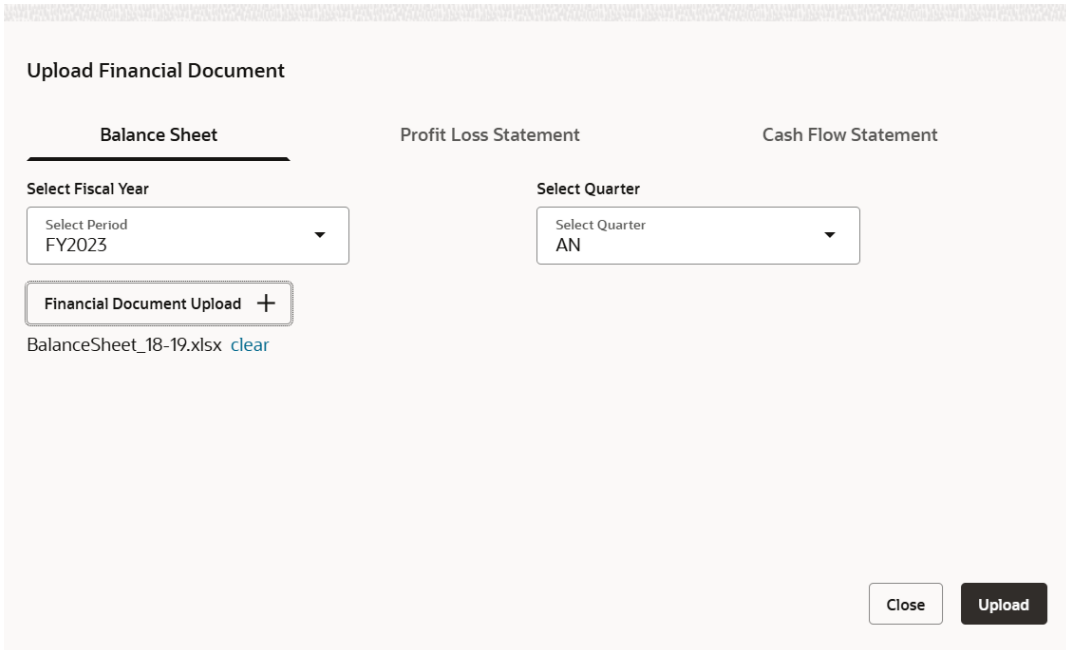
Table 2-5 (Cont.) Financial Details

Field	Description
Current Tax	Specify the **Current Tax**.

7. Click **Upload Financial Documents**.

   The **Upload Financial Documents** screens displays.

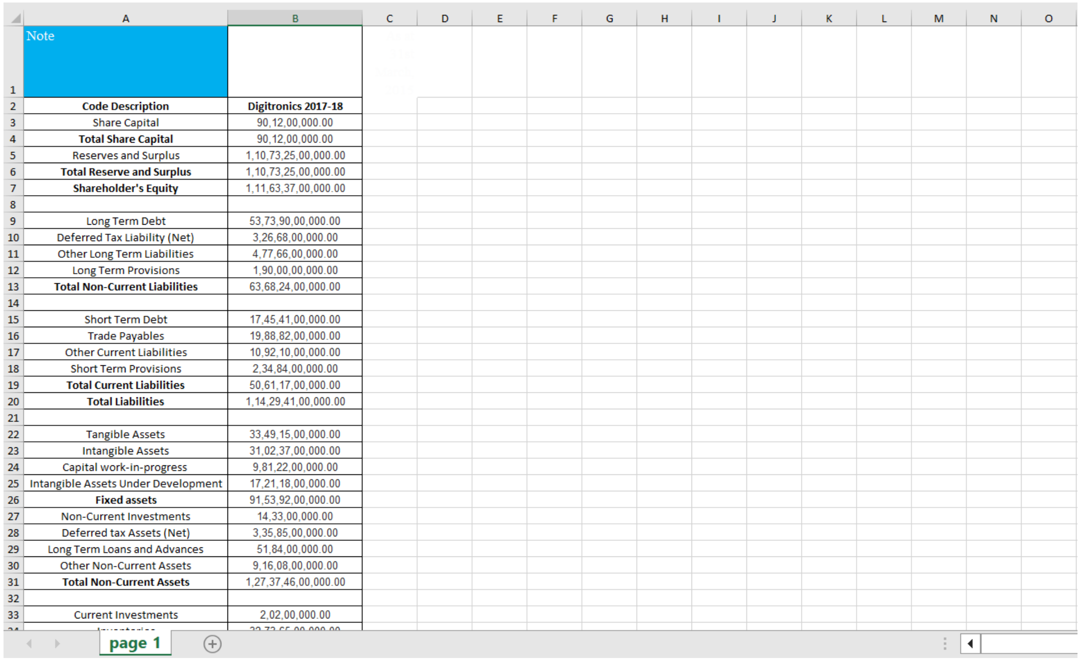
Figure 2-6 Upload Financial Document



8. Select the **Fiscal Year** and upload the **Financial Document** in excel format. Ensure that all the data included in Sheet-1 with two columns as financial code description and financial code value.

   The **Financial Document Format** screen displays.

Figure 2-7 Financial Document Format

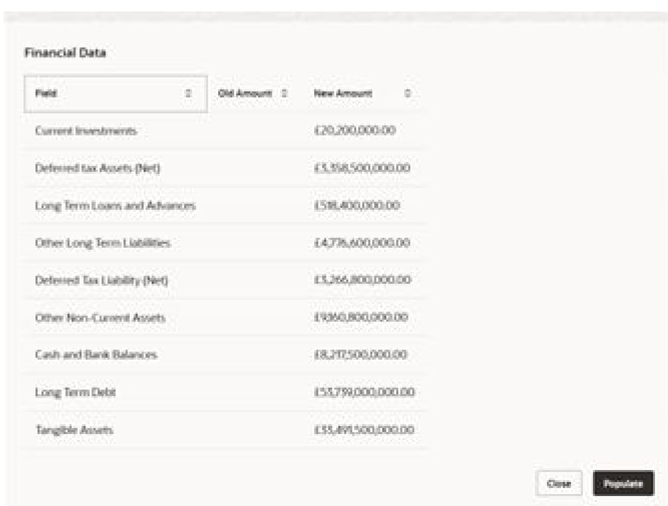


	A	B
1	Note	
2	**Code Description**	**Digitronics 2017-18**
3	Share Capital	90,12,00,000.00
4	**Total Share Capital**	90,12,00,000.00
5	Reserves and Surplus	1,10,73,25,00,000.00
6	**Total Reserve and Surplus**	1,10,73,25,00,000.00
7	**Shareholder's Equity**	1,11,63,37,00,000.00
8		
9	Long Term Debt	53,73,90,00,000.00
10	Deferred Tax Liability (Net)	3,26,68,00,000.00
11	Other Long Term Liabilities	4,77,66,00,000.00
12	Long Term Provisions	1,90,00,00,000.00
13	**Total Non-Current Liabilities**	63,68,24,00,000.00
14		
15	Short Term Debt	17,45,41,00,000.00
16	Trade Payables	19,88,82,00,000.00
17	Other Current Liabilities	10,92,10,00,000.00
18	Short Term Provisions	2,34,84,00,000.00
19	**Total Current Liabilities**	50,61,17,00,000.00
20	**Total Liabilities**	1,14,29,41,00,000.00
21		
22	Tangible Assets	33,49,15,00,000.00
23	Intangible Assets	31,02,37,00,000.00
24	Capital work-in-progress	9,81,22,00,000.00
25	Intangible Assets Under Development	17,21,18,00,000.00
26	**Fixed assets**	91,53,92,00,000.00
27	Non-Current Investments	14,33,00,000.00
28	Deferred tax Assets (Net)	3,35,85,00,000.00
29	Long Term Loans and Advances	51,84,00,000.00
30	Other Non-Current Assets	9,16,08,00,000.00
31	**Total Non-Current Assets**	1,27,37,46,00,000.00
32		
33	Current Investments	2,02,00,000.00

9. Click **Upload**, the system extracts financial code values from the uploaded Excel file and displays them in a popup. The user can review the extracted values for each financial code.

   The **Extracted Financial Data** screen displays.

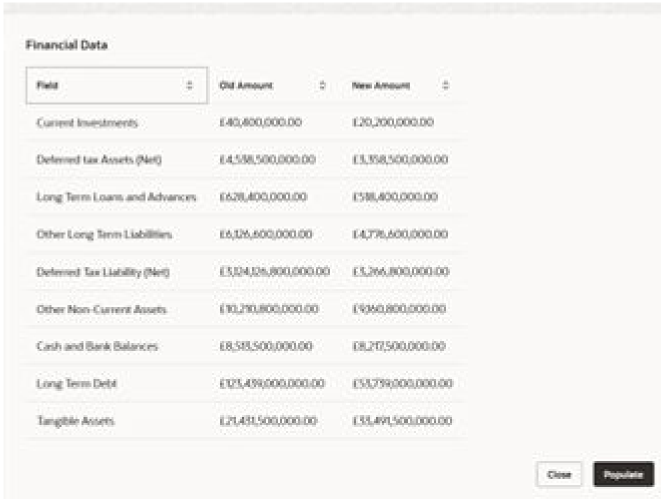
Figure 2-8 Extracted Financial Data



Financial Data

Field	Old Amount	New Amount
Current Investments		£20,200,000.00
Deferred tax Assets (Net)		£3,358,500,000.00
Long Term Loans and Advances		£518,400,000.00
Other Long Term Liabilities		£4,776,600,000.00
Deferred Tax Liability (Net)		£3,266,800,000.00
Other Non-Current Assets		£9,160,800,000.00
Cash and Bank Balances		£8,217,500,000.00
Long Term Debt		£53,739,000,000.00
Tangible Assets		£33,491,500,000.00

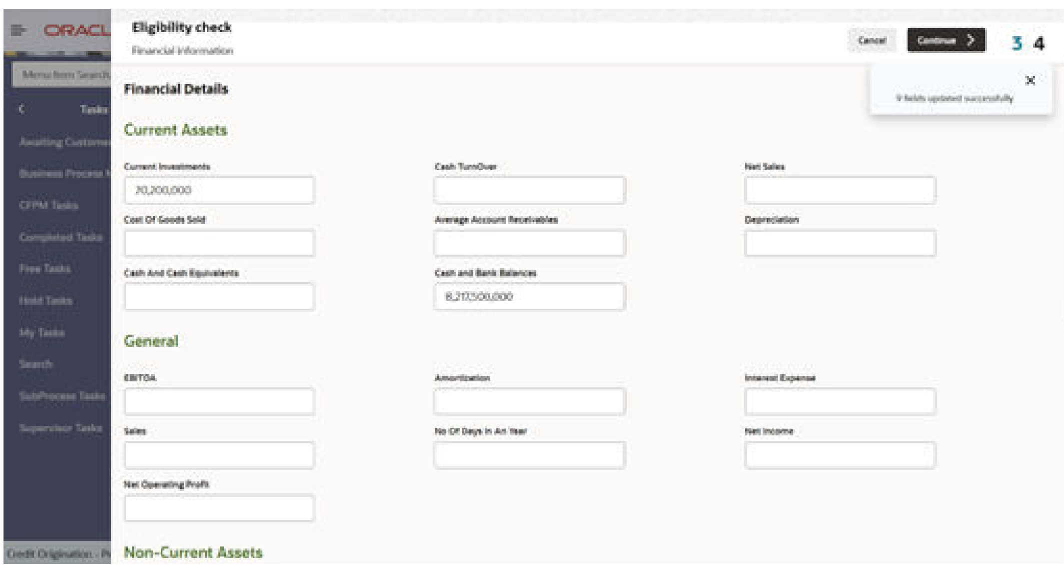
Figure 2-9   Extracted Financial Data with Previous Amount



10. Click **Populate** to transfer the extracted financial code values to the Financial Information screen if the values are satisfactory.

    The **Eligibility Check** screen displays.

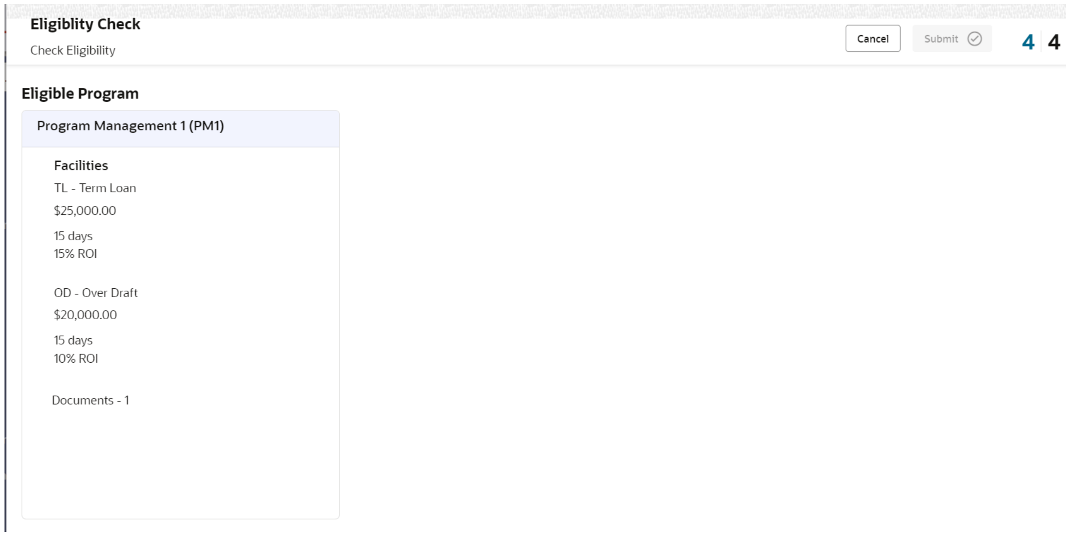
Figure 2-10   Eligibility Check



11. On **Financial Details** screen, click **Continue**.

    The **Eligibile Program** screen displays.

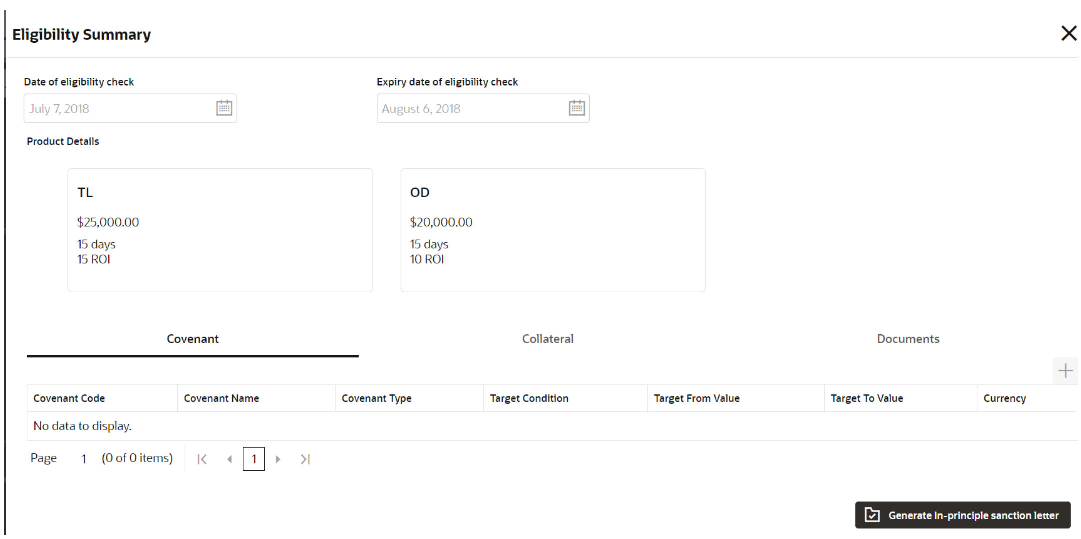
Figure 2-11 Eligibile Program



12. On **Eligibility Program** screen, click **Program Management**.

    The **Eligibility Summary** screen displays.

Figure 2-12 Eligibility summary



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

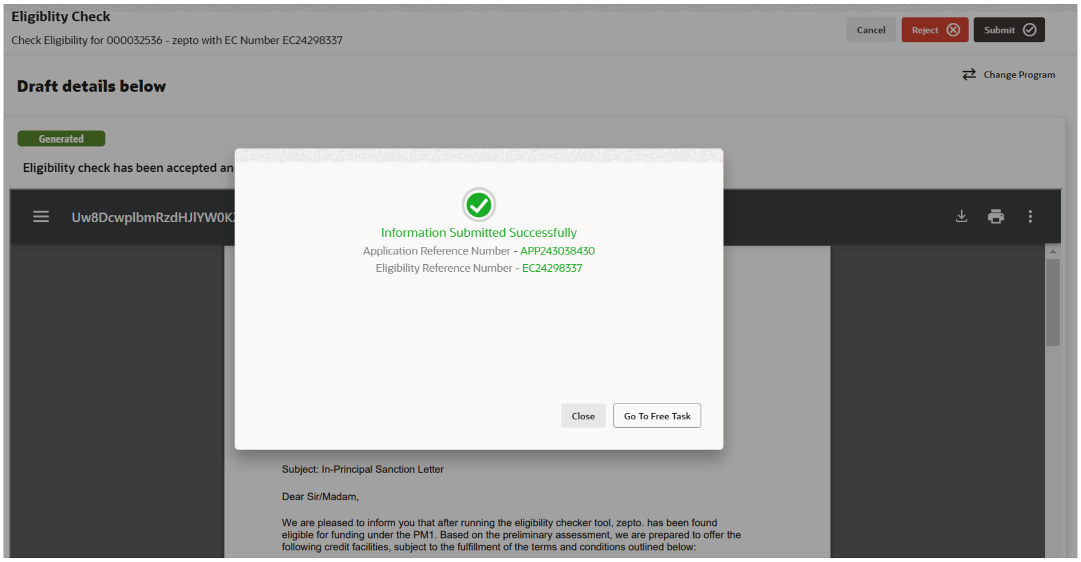
Table 2-6 Eligibility Summary

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

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

    The **Draft details** screen displays.

Figure 2-13 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.

Note:

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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