

Oracle® Banking Credit Facilities Process Management Eligibility Checker User Guide



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Preface

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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
<i>italic</i>	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

Eligibility Checker

Pending Eligibility Checker

Enable to view team list ☐ **Create New EC +**

EC Number	Party Name	Program	Action
No data to display.			

Page 1 (0 of 0 items) |< < 1 > >|

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

The **Eligibility Checker - Demographics Details** screen displays.

Eligibility Check

Demographics Details

Cancel Continue > 1 4

Application Type ▼

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

Eligibility Check
Demographics Details

Cancel Continue 1 4

Application Type
SME Initiation

Customer details
Customer
New Existing

Organization Details

Organization Name Required
Legal Entity Type Required
Customer Category Required
Classification Type Required
Branch Code Required
000
Upload Logo
Maximum file size is 100kb
Customer Access Group Required

Industries *

Sector	Industry Group	Industry	Sub Industry	Action
No data to display.				

Credit Rating *

Year	Rating Date	Outlook	Agency	Rating	Action
No data to display.					

Social Media Profiles

Official Website Facebook Twitter

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

Eligibility Check
Demographics Details

Cancel Continue > 1 4

Application Type
SME Amendment

Party Id
000409

Test Chart (Party ID: 000409) ⓘ

Registration number : NA Country : INDIA Demographic type : Domestic Entity : Proprietorship

Is KYC compliant : No Liability amount : Expiry date :

RM: (ASWIN)

Credit Ratings + Add

No Ratings Added

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 .

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

The **Existing bank details - Other bank facility** screen displays.

Figure 2-4 Existing bank details - Other bank facility

Eligibility Check
Existing bank details

Cancel Continue > 2 4

Other bank facility

Other Bank Currency Total funded facility Total non funded facility

USD \$1,000.00 \$1,000.00

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

Eligibility check
Financial Information

Cancel Continue > 3 4

Financial Details Upload Financial Documents

Current Assets

Current Investments Cash TurnOver Net Sales

Cost Of Goods Sold Average Account Receivables Depreciation

Cash And Cash Equivalents Cash and Bank Balances

General

EBITDA Amortization Interest Expense

Sales No Of Days In An Year Net Income

Net Operating Profit

Non-Current Assets

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

Upload Financial Document

Balance Sheet Profit Loss Statement Cash Flow Statement

Select Fiscal Year

Select Period
FY2023

Select Quarter

Select Quarter
AN

Financial Document Upload +

BalanceSheet_18-19.xlsx [clear](#)

Close Upload

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	C	D	E	F	G	H	I	J	K	L	M	N	O
	Note														
1															
2	Code Description	Digtronics 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													
34															

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		£58,400,000.00
Other Long Term Liabilities		£4,776,600,000.00
Deferred Tax Liability (Net)		£3,366,800,000.00
Other Non-Current Assets		£9360,800,000.00
Cash and Bank Balances		£8,217,500,000.00
Long Term Debt		£53,739,000,000.00
Tangible Assets		£33,491,500,000.00
Close Populate		

Figure 2-9 Extracted Financial Data with Previous Amount

Financial Data			
Field	Old Amount	New Amount	
Current Investments	£40,400,000.00	£20,200,000.00	
Deferred tax Assets (Net)	£4,538,500,000.00	£3,358,500,000.00	
Long Term Loans and Advances	£628,400,000.00	£588,400,000.00	
Other Long Term Liabilities	£6,026,600,000.00	£4,776,600,000.00	
Deferred Tax Liability (Net)	£3,024,026,800,000.00	£3,266,800,000.00	
Other Non-Current Assets	£10,290,800,000.00	£960,800,000.00	
Cash and Bank Balances	£8,583,500,000.00	£8,272,500,000.00	
Long Term Debt	£121,439,000,000.00	£53,799,000,000.00	
Tangible Assets	£21,431,500,000.00	£33,491,500,000.00	

- 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

Eligibility check
Financial Information

Financial Details

Current Assets

Current Investments: 20,200,000

Cost Of Goods Sold

Cash And Cash Equivalents

Cash TurnOver

Average Account Receivables

Cash and Bank Balances: 8,272,500,000

Net Sales

Depreciation

General

EBITDA

Sales

Net Operating Profit

Amortization

No Of Days In An Year

Interest Expense

Net Income

Non-Current Assets

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

The **Eligible Program** screen displays.

Figure 2-11 Eligible Program

The screenshot shows the 'Eligibility Check' window with a 'Check Eligibility' button and 'Cancel'/'Submit' options. The 'Eligible Program' section is expanded, showing 'Program Management 1 (PM1)' with details for 'Facilities' (TL - Term Loan, \$25,000.00, 15 days, 15% ROI) and 'Documents - 1'.

12. On **Eligibility Program** screen, click **Program Management**.
The **Eligibility Summary** screen displays.

Figure 2-12 Eligibility summary

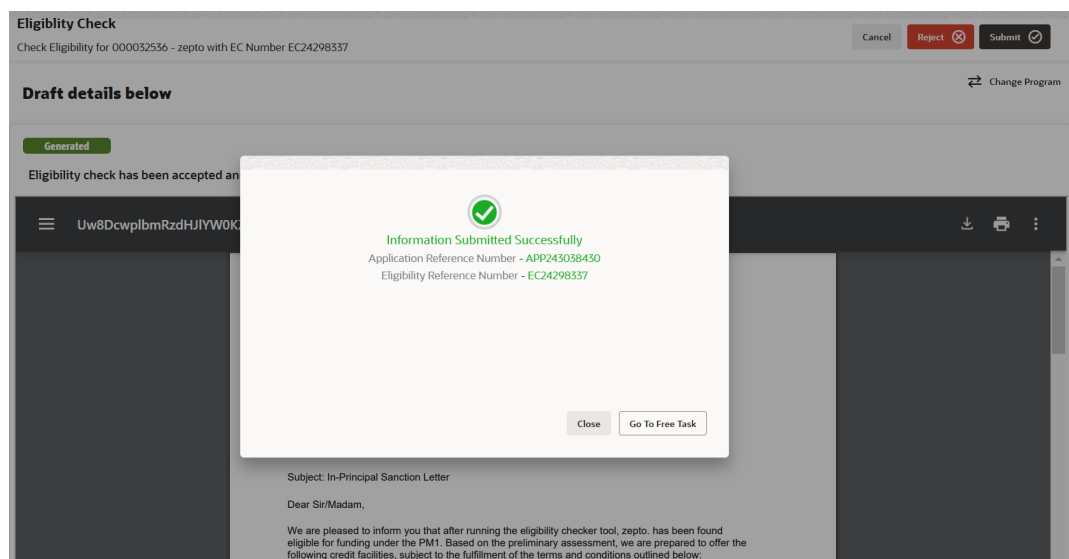
The screenshot shows the 'Eligibility Summary' window. It includes fields for 'Date of eligibility check' (July 7, 2018) and 'Expiry date of eligibility check' (August 6, 2018). Under 'Product Details', there are two boxes: 'TL' (\$25,000.00, 15 days, 15 ROI) and 'OD' (\$20,000.00, 15 days, 10 ROI). Below these are sections for 'Covenant', 'Collateral', and 'Documents'. A table with 7 columns (Covenant Code, Covenant Name, Covenant Type, Target Condition, Target From Value, Target To Value, Currency) is shown with 'No data to display.' Below the table is a pagination bar showing 'Page 1 (0 of 0 items)' and a 'Generate In-principle sanction letter' button.

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 principle 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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E

Eligibility Checker, [2-1](#)