Oracle® Banking Credit Facilities Process Management

Environment Social and Governance Management User Guide

Release 14.8.1.0.0

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Oracle Banking Credit Facilities Process Management Environment Social and Governance Management User Guide, Release 14.8.1.0.0

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Preface

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.
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
	Perform Search

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

Symbol/Icon	Function
▼	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
↻	Refresh

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.
	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
	Unauthorized or Closed status

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

Symbol/Icon	Function
	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

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.

3

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.

1. 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.

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.**

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

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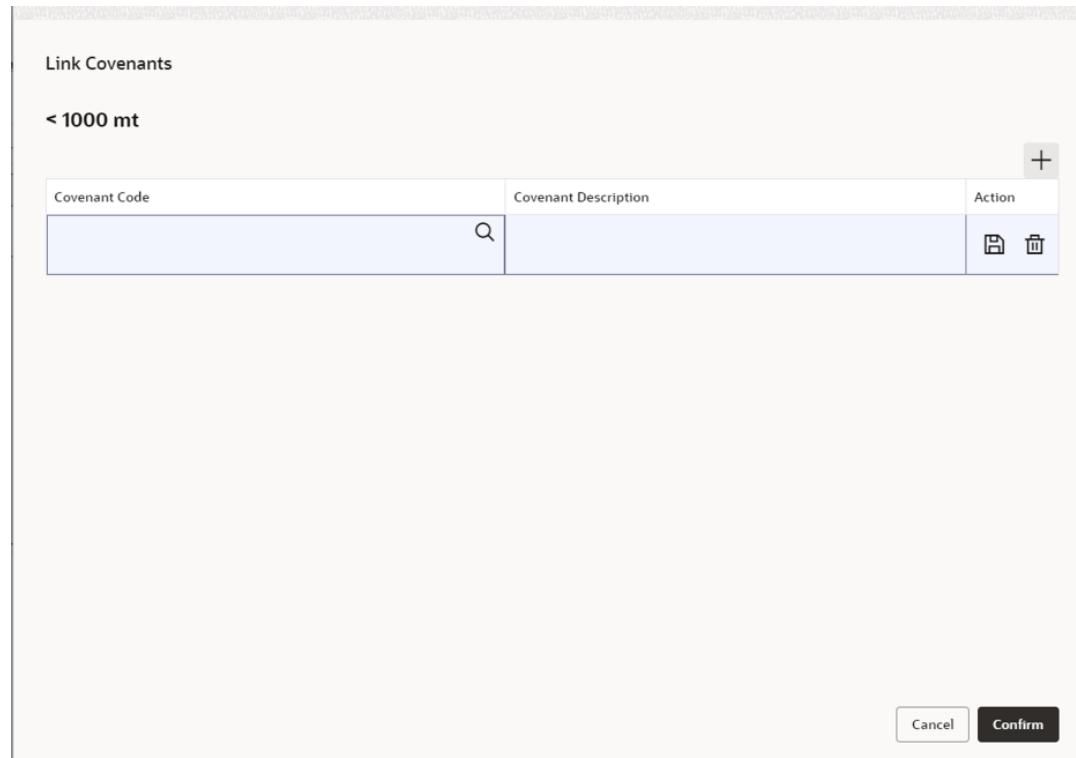
For more information on fields, refer to the field description table.

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

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

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

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

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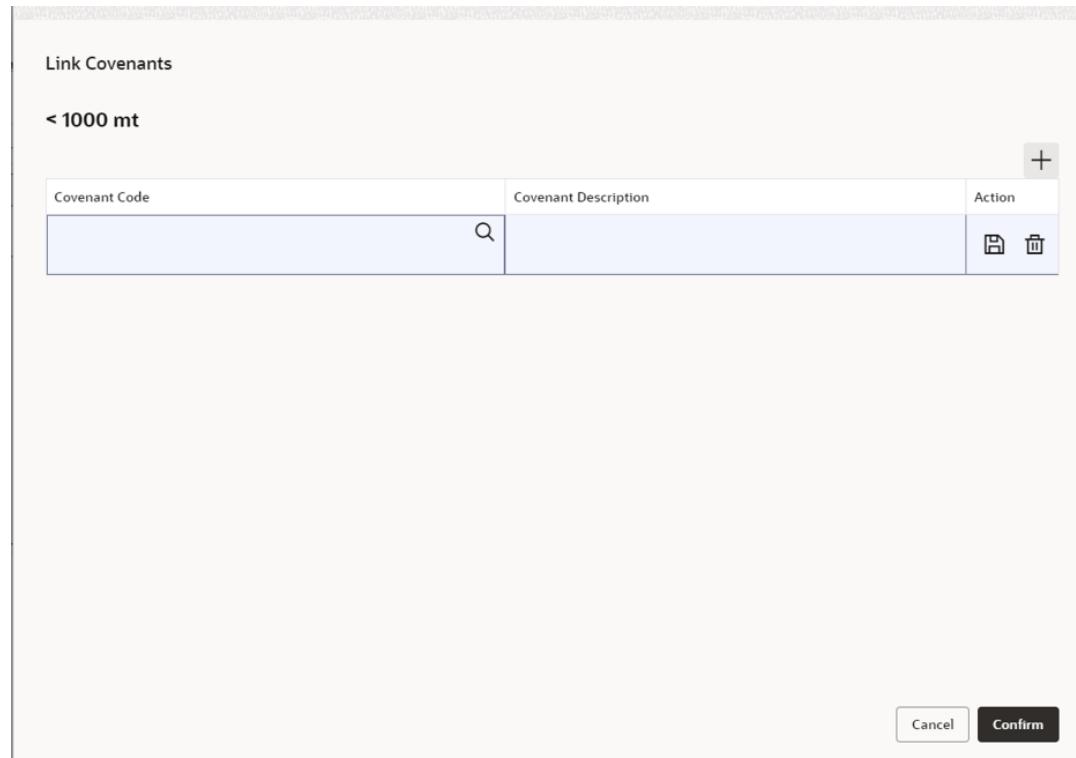
For more information on fields, refer to the field description table.

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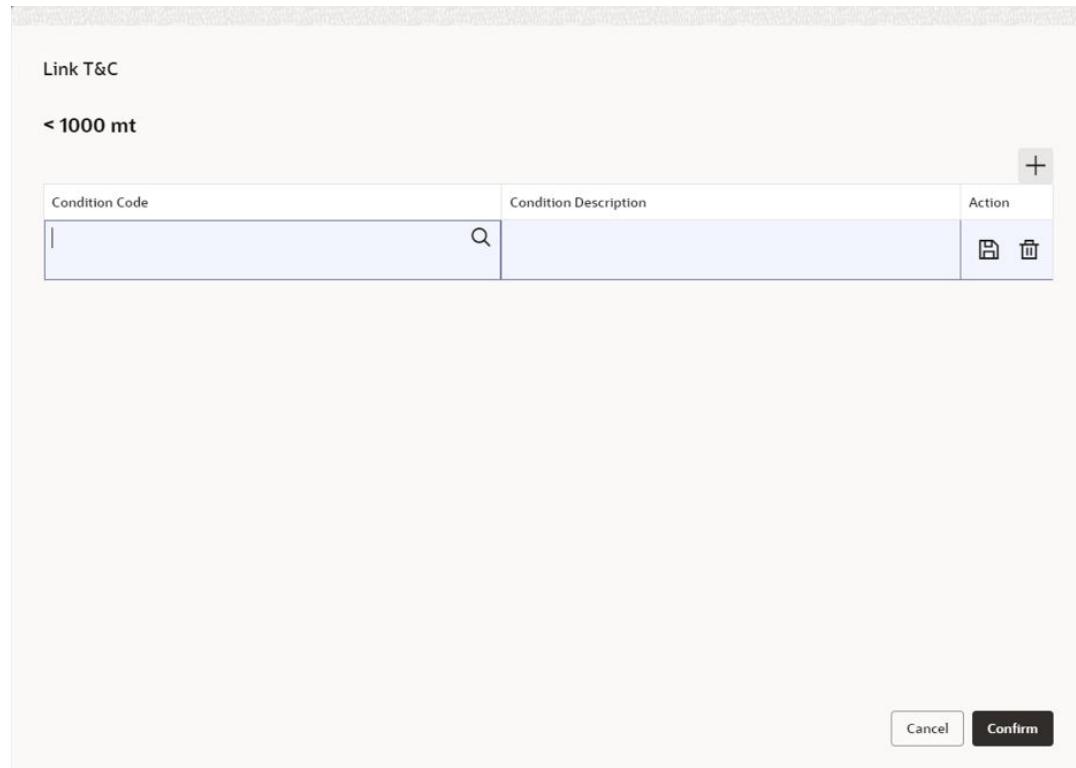
For more information on fields, refer to the field description table.

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.

Figure 3-9   Create ESG Definition - Governance

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

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.

Figure 3-10   Link Covenants

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

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

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

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.

4

Create Score Range

This topic describes the systematic instructions to Create 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 **Create Score Range**.

   The **Create Score Range** screen displays.

Figure 4-1   Create Score Range

> 📝 **Note:**
>
> The fields marked as **Required** are mandatory.

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.
Grade	Specify the **Grade**. The available options are: • **A** • **A-** • **A+** • **AA** • **AA-** • **AA+** • **AAA** • **B** • **B-** • **B+** • **BB** • **BBB** • **BBB-** • **BBB+** • **C** • **CC** • **CCC** • **CCC+** • **D** • **DD** • **DDD**
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.
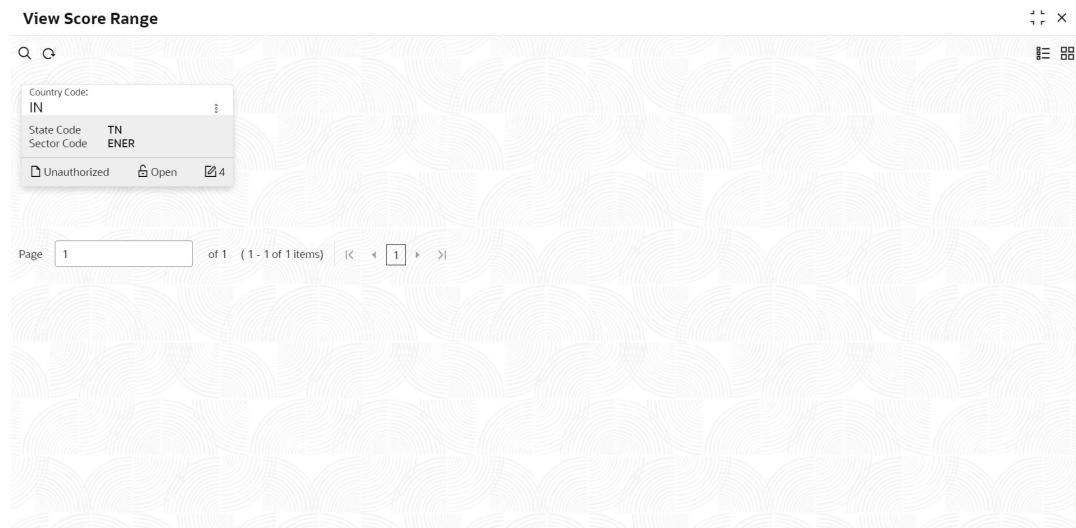
5

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**.

2. 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

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

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

6

ESG Assessment

This topic describes the systematic instructions to initiate ESG Assessment.

1. 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
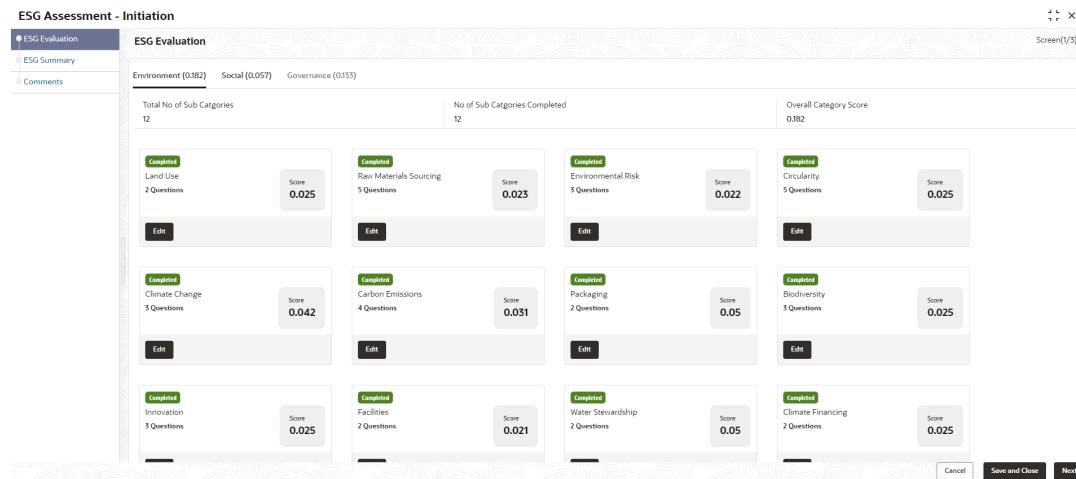 This topic describes the systematic instruction to Approve ESG Assessment.

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.

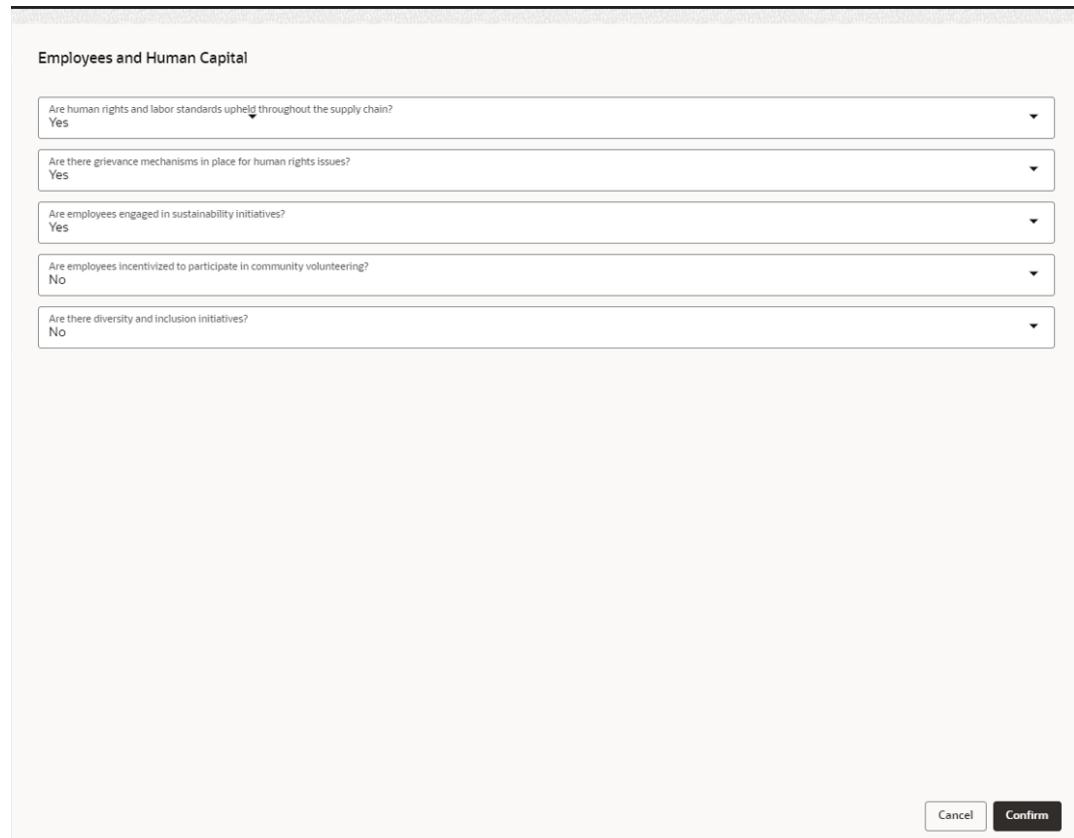   **Figure 6-2   ESG Assessment - Initiation**

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

> ✎ **Note:**
>
> 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.

Chapter 6
ESG Assessment - Initiation

Figure 6-4   Questions

> ✏️ **Note:**
>
> 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.

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Figure 6-5   Questions

> **✏ Note:**
>
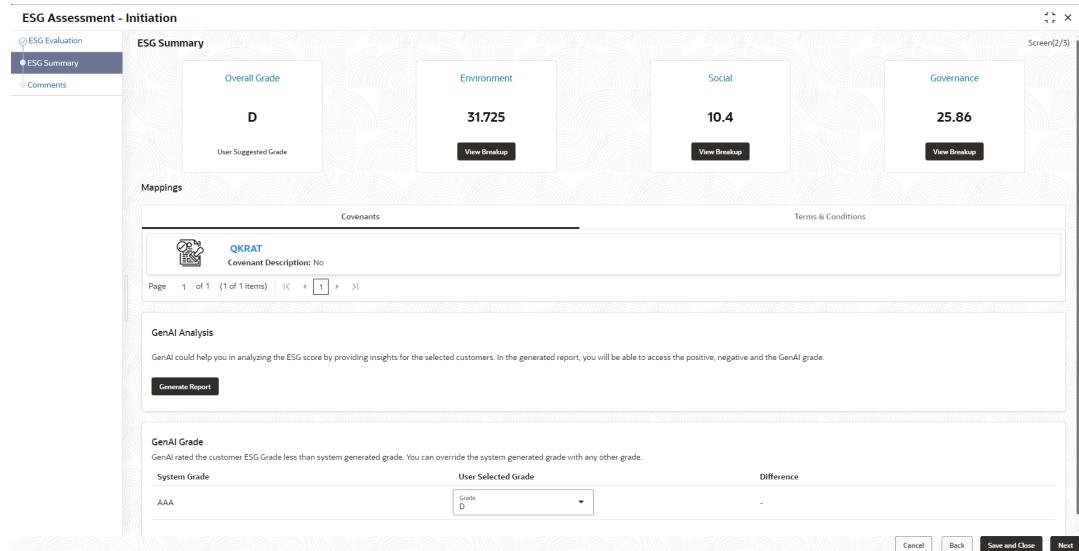> Specify the answers to the questions dispalyed. The options available are :
>
> • Yes
>
> • No

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

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

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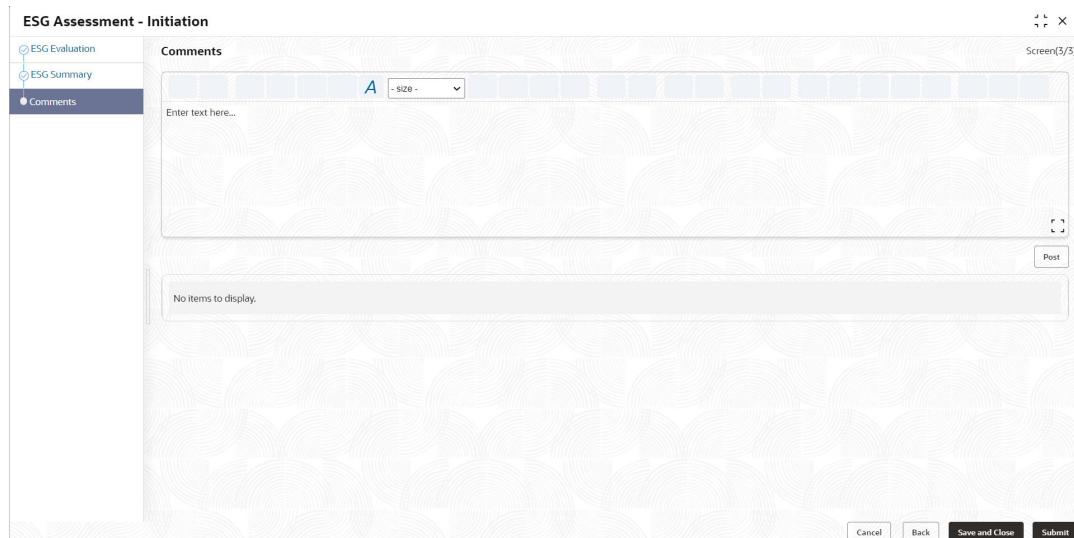
For information on fields in the Comments screen, refer the below table.

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.
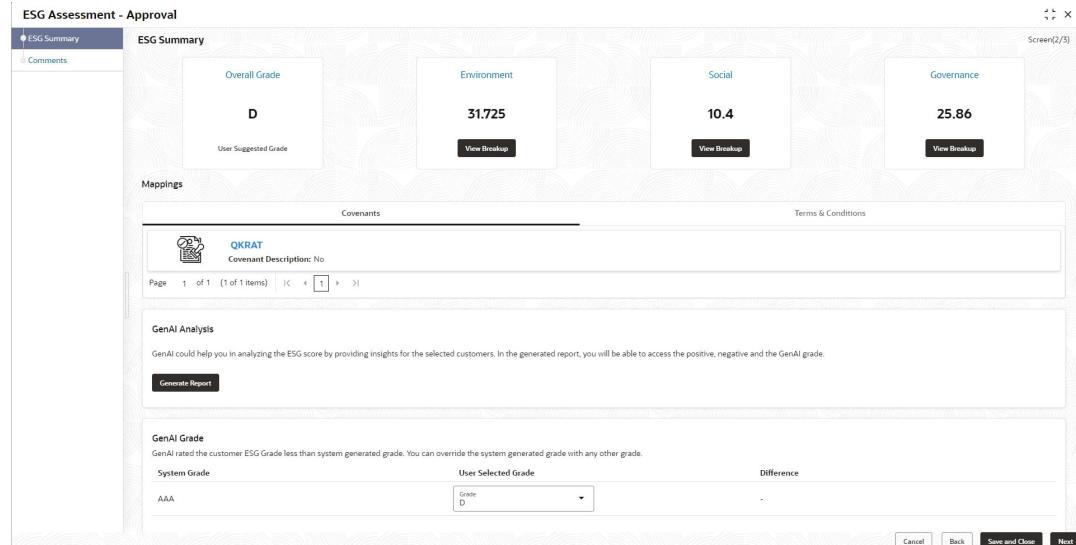
Figure 6-9   ESG Assessment - Approval

ESG Summary

3. Click **ESG Summary**.

    The **ESG Summary** screen displays.

Figure 6-10   ESG Summary

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

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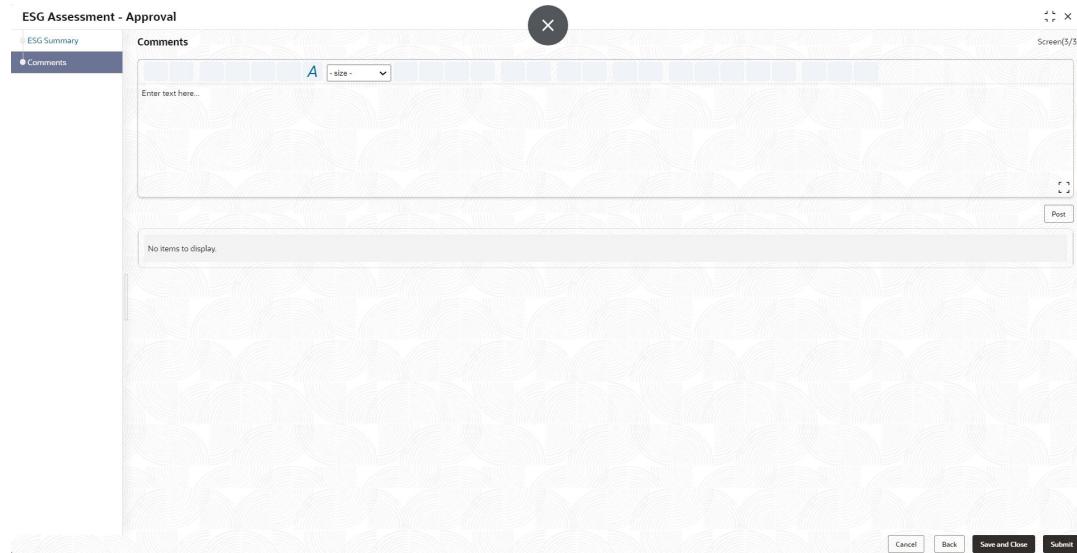
For information on fields in the Comments screen, refer the below table.

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.

7

ESG Dashboard

This topic describes the systematic information of ESG Dashboard.

This tool is available to the Regional Manager, giving a clear overview of the organization's ESG (Environmental, Social, and Governance) score. It breaks down important ESG metrics, helping the regional manager track performance.

The **ESG Dashboard** screen displays.

Figure 7-1   ESG Dashboard

For more information on ESG dashboard, refer below:

- **Portfolio Performance**: Customers who haven't finished the ESG evaluation will be marked as non-rated in the portfolio performance section.

- **Risk Assessment**: The risk assessment tile shows the total number of users whose liability matches the required collateral amount.

- **Covenants Compliance Report**: The compliance report shows the customer's breached covenants and the count of compliance.

- **Conditions Compliance Report**: In conditions compliance report tile displays the customers conditions breached and compliance count

- **Most breached** : This tile displays the customers covenant breached count with its name.

- **Performance over time**: The performance over time tile shows the average ESG score of customers and the collateral value of those below the benchmark.

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