

# Oracle® Banking Credit Facilities

## Process Management

### Environment Social and Governance Management User Guide



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# 1

## 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
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<code>monospace</code>	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
<b>Approve</b>	Used to approve the initiated report. This button is displayed, once the user click <b>Authorize</b> .
<b>Audit</b>	Used to view the maker details, checker details, and report status.
<b>Authorize</b>	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.
<b>Close</b>	Used to close a record. This action is available only when a record is created.
<b>Confirm</b>	Used to confirm the performed action.
<b>Cancel</b>	Used to cancel the performed action.
<b>Compare</b>	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 <b>Authorize</b> .

**Table 1-2 (Cont.) Basic Actions**

Action	Description
<b>Collapse All</b>	Used to hide the details in the sections. This button is displayed, once the user click <b>Compare</b> .
<b>Expand All</b>	Used to expand and view all the details in the sections. This button is displayed, once the user click <b>Compare</b> .
<b>New</b>	Used to add a new record. When the user click <b>New</b> , the system displays a new record enabling to specify the required data.
<b>OK</b>	Used to confirm the details in the screen.
<b>Save</b>	Used to save the details entered or selected in the screen.
<b>View</b>	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click <b>Authorize</b> .
<b>View Difference only</b>	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 <b>Compare</b> .
<b>Unlock</b>	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.

# 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

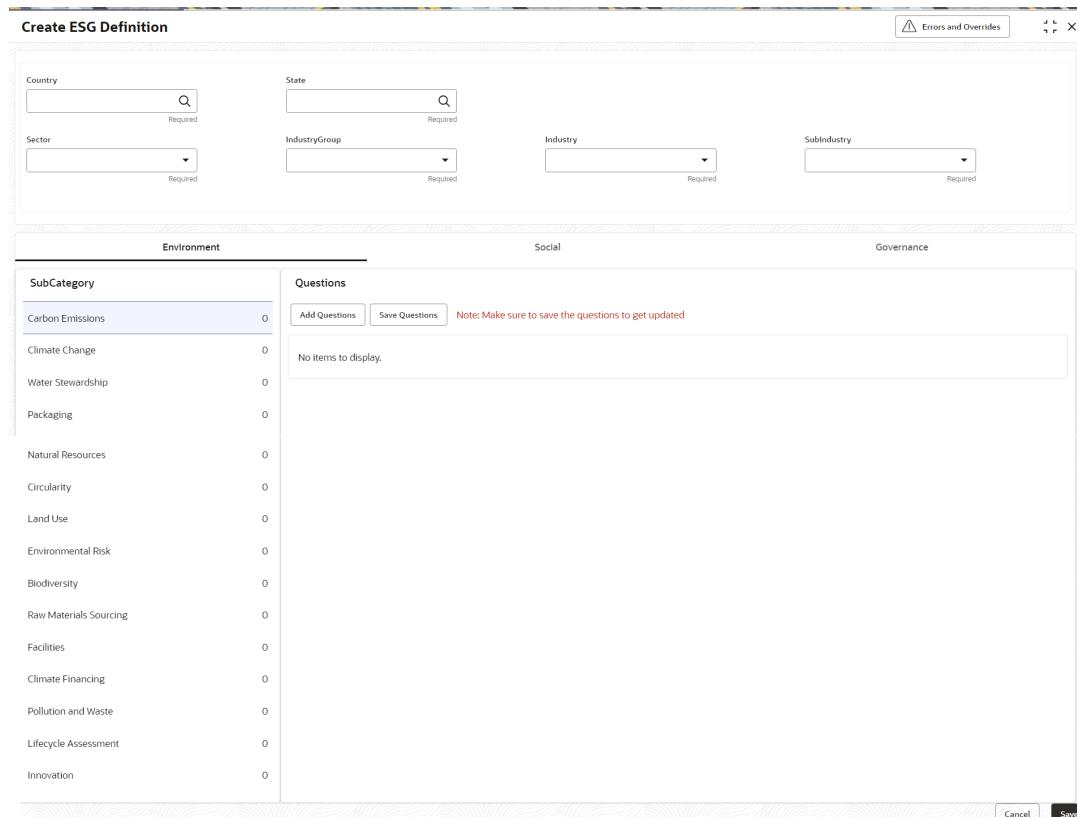
This topic describes the systematic instructions to Create ESG Definition.

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**



SubCategory	Questions
Carbon Emissions	0
Climate Change	0
Water Stewardship	0
Packaging	0
Natural Resources	0
Circularity	0
Land Use	0
Environmental Risk	0
Biodiversity	0
Raw Materials Sourcing	0
Facilities	0
Climate Financing	0
Pollution and Waste	0
Lifecycle Assessment	0
Innovation	0

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

**Table 3-1 Create ESG Definition**

Fields	Description
<b>Country</b>	Click <b>Search</b> icon and select the <b>Country</b> from the list.

**Table 3-1 (Cont.) Create ESG Definition**

Fields	Description
<b>State</b>	Click <b>Search</b> icon and select the <b>State</b> from the list.
<b>Sector</b>	Specify the <b>Sector</b> . The options available are: <ul style="list-style-type: none"> <li>• <b>Energy</b></li> <li>• <b>Utilities</b></li> <li>• <b>Real Estate</b></li> <li>• <b>Materials</b></li> <li>• <b>Industrials</b></li> <li>• <b>Consumer Discretionary</b></li> <li>• <b>Consumer Staples</b></li> <li>• <b>Health Care</b></li> <li>• <b>Financials</b></li> <li>• <b>Information Technology</b></li> <li>• <b>Telecommunication Services</b></li> </ul>
<b>Industry Group</b>	Specify the <b>Industry Group</b> .
<b>Industry</b>	Specify the <b>Industry</b> .
<b>Sub Industry</b>	Specify the <b>Sub Industry</b> .

**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.

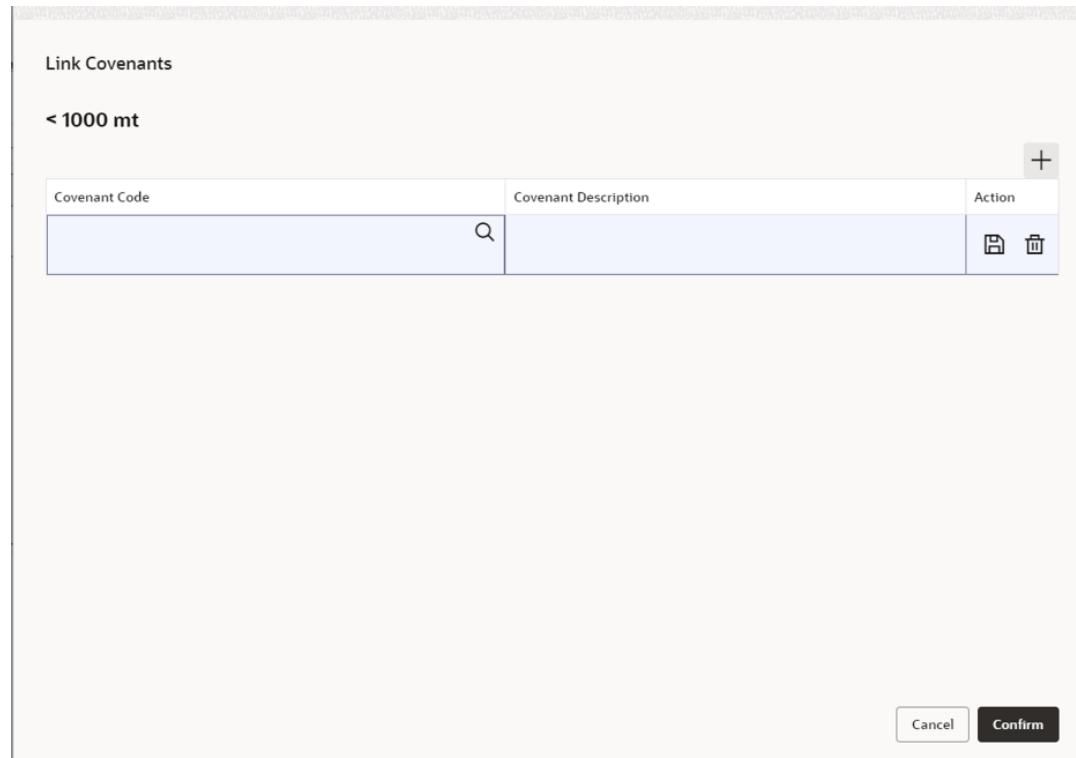
**Table 3-2 Add Question**

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

**Figure 3-3 Create ESG Definition**

- 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
<b>Covenant Code</b>	Click <b>Search</b> to view and select the <b>Covenant Code</b> .
<b>Covenant Description</b>	Displays the <b>Covenant Description</b> based on the <b>Covenant Code</b> selected.
<b>Action</b>	<ul style="list-style-type: none"> <li>Click <b>Save</b> icon to save the added Covenant Code.</li> <li>Click <b>Delete</b> icon to delete the added Covenant Code.</li> </ul>
<b>Cancel</b>	Click <b>Cancel</b> to close the details without saving.
<b>Confirm</b>	Click <b>Confirm</b> 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
<b>Condition Code</b>	Click <b>Search</b> to view and select the <b>Condition Code</b> .
<b>Condition Description</b>	Displays the <b>Condition Description</b> based on the <b>Condition Code</b> selected.
<b>Action</b>	<ul style="list-style-type: none"> <li>Click <b>Save</b> icon to save the added T&amp;C.</li> <li>Click <b>Delete</b> icon to delete the added T&amp;C.</li> </ul>
<b>Cancel</b>	Click <b>Cancel</b> to close the details without saving.
<b>Confirm</b>	Click <b>Confirm</b> 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**

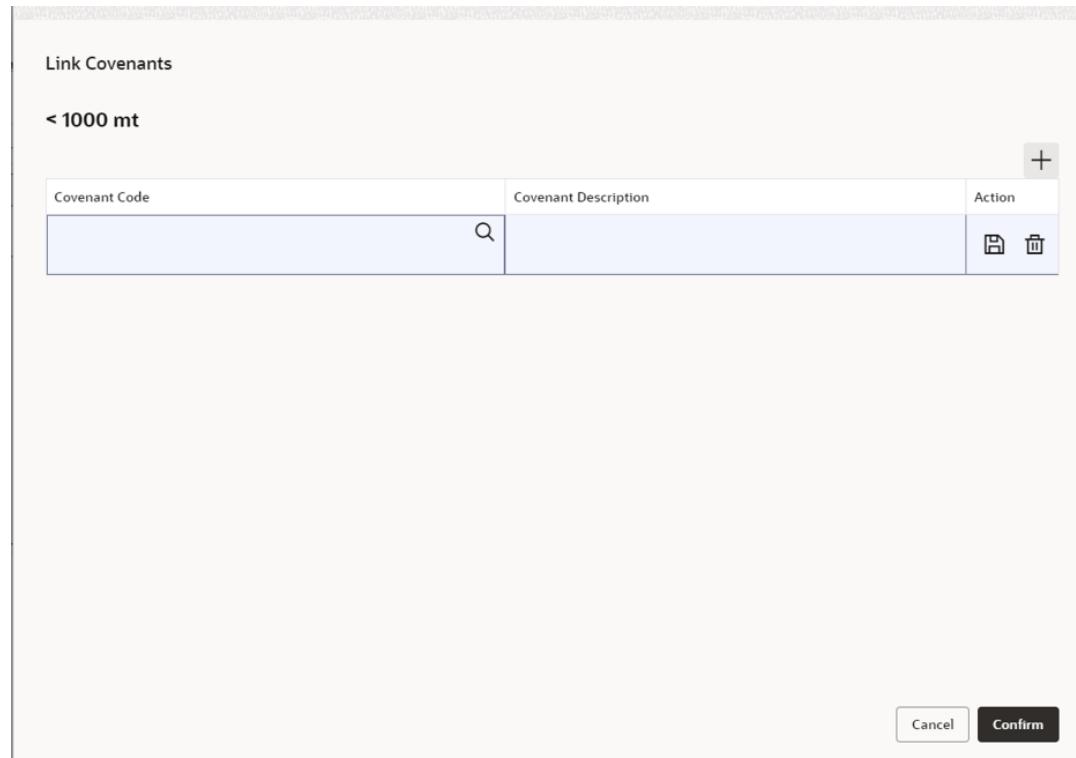
For more information on fields, refer to the field description table.

**Table 3-5 Create ESG Definition - Social**

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

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

The **Link Covenants** screen displays.

**Figure 3-7 Link Covenants**

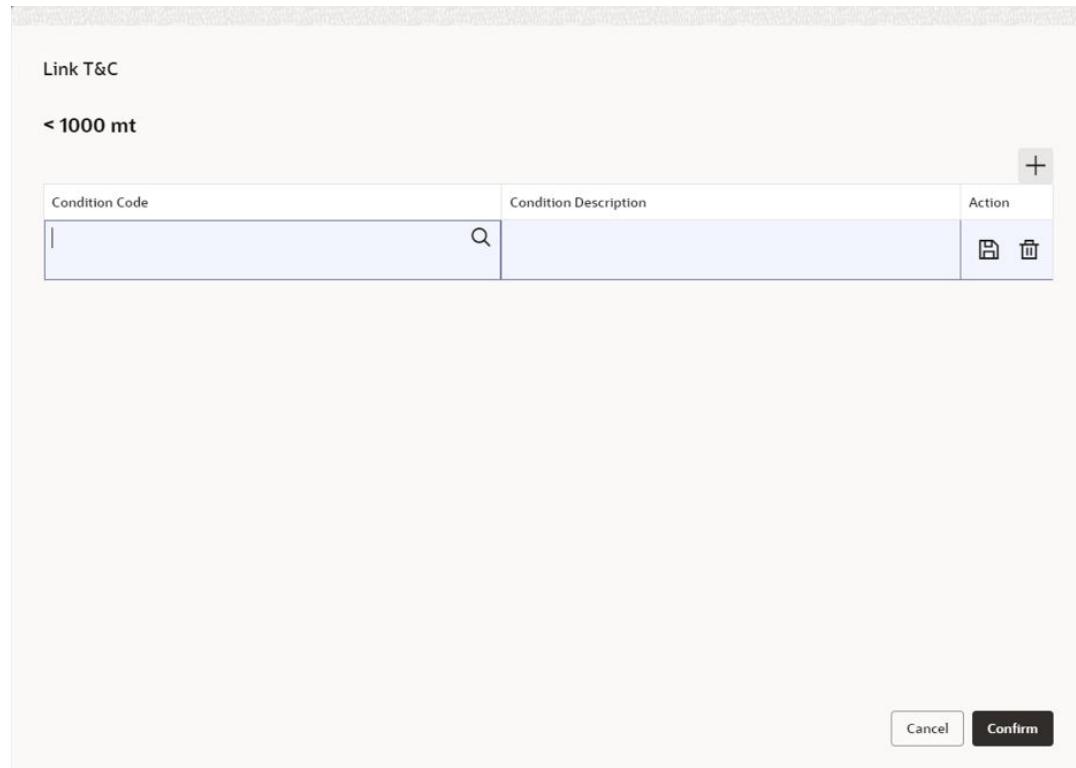
For more information on fields, refer to the field description table.

**Table 3-6 Link Covenants**

Field	Description
<b>Covenant Code</b>	Click <b>Search</b> to view and select the <b>Covenant Code</b> .
<b>Covenant Description</b>	Displays the <b>Covenant Description</b> based on the <b>Covenant Code</b> selected.
<b>Action</b>	<ul style="list-style-type: none"><li>Click <b>Save</b> icon to save the added Covenant Code.</li><li>Click <b>Delete</b> icon to delete the added Covenant Code.</li></ul>
<b>Cancel</b>	Click <b>Cancel</b> to close the details without saving.
<b>Confirm</b>	Click <b>Confirm</b> 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
<b>Condition Code</b>	Click <b>Search</b> to view and select the <b>Condition Code</b> .
<b>Condition Description</b>	Displays the <b>Condition Description</b> based on the <b>Condition Code</b> selected.
<b>Action</b>	<ul style="list-style-type: none"> <li>Click <b>Save</b> icon to save the added T&amp;C.</li> <li>Click <b>Delete</b> icon to delete the added T&amp;C.</li> </ul>
<b>Cancel</b>	Click <b>Cancel</b> to close the details without saving.
<b>Confirm</b>	Click <b>Confirm</b> to save the details.

#### Governance

- 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
<b>Add Questions</b>	Click <b>Add Questions</b> and enter the question.
<b>Question</b>	Enter the <b>Question</b> .
<b>Weight age</b>	Enter the <b>Weight age</b> of the question.
<b>Linked Code Details</b>	Click <b>Search</b> icon and select the <b>Linked Code Details</b> from the list.

10. Click **Covenants** to add Covenants to the answer.

The **Link Covenants** screen displays.

**Figure 3-10 Link Covenants**

Covenant Code	Covenant Description	Action
<input type="text"/>		

Cancel **Confirm**

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

**Table 3-9 Link Covenants**

Field	Description
<b>Covenant Code</b>	Click <b>Search</b> to view and select the <b>Covenant Code</b> .
<b>Covenant Description</b>	Displays the <b>Covenant Description</b> based on the <b>Covenant Code</b> selected.
<b>Action</b>	<ul style="list-style-type: none"> <li>Click <b>Save</b> icon to save the added Covenant Code.</li> <li>Click <b>Delete</b> icon to delete the added Covenant Code.</li> </ul>
<b>Cancel</b>	Click <b>Cancel</b> to close the details without saving.
<b>Confirm</b>	Click <b>Confirm</b> 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

The screenshot shows a configuration interface for 'Link T&C'. At the top left is a search bar with the placeholder text 'Condition Code' and a magnifying glass icon. To its right is a table with three columns: 'Condition Code', 'Condition Description', and 'Action'. The 'Condition Code' column contains a text input field with a placeholder 'Condition Code' and a search icon. The 'Condition Description' column is empty. The 'Action' column contains icons for 'Save' (document) and 'Delete' (trash). At the top right of the table is a plus sign icon. At the bottom right are 'Cancel' and 'Confirm' buttons.

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

**Table 3-10** Link T&C

Field	Description
<b>Condition Code</b>	Click <b>Search</b> to view and select the <b>Condition Code</b> .
<b>Condition Description</b>	Displays the <b>Condition Description</b> based on the <b>Condition Code</b> selected.
<b>Action</b>	<ul style="list-style-type: none"><li>Click <b>Save</b> icon to save the added T&amp;C.</li><li>Click <b>Delete</b> icon to delete the added T&amp;C.</li></ul>
<b>Cancel</b>	Click <b>Cancel</b> to close the details without saving.
<b>Confirm</b>	Click <b>Confirm</b> to save the details.

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

# 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
<b>Country Code</b>	Click <b>Search</b> icon and specify the <b>Country Code</b> .
<b>State Code</b>	Click <b>Search</b> icon and specify the <b>State Code</b> .

Table 4-1 (Cont.) Create Score Range

Field	Description
<b>Sector Code</b>	Specify the <b>Sector Code</b> . The available options are: <ul style="list-style-type: none"> <li>• <b>Consumer Discretionary</b></li> <li>• <b>Consumer Staples</b></li> <li>• <b>Energy</b></li> <li>• <b>Financials</b></li> <li>• <b>Health Care</b></li> <li>• <b>Industrials</b></li> <li>• <b>Information Technology</b></li> <li>• <b>Materials</b></li> <li>• <b>Real Estate</b></li> <li>• <b>Telecommunication Services</b></li> <li>• <b>Utilities</b></li> </ul>
<b>Bench Mark Value</b>	Specify the <b>Bench Mark Value</b> .
<b>Range From</b>	Specify the starting point of the range. It represents the minimum value.
<b>Range To</b>	Specify the endpoint of the range. It indicates the maximum value.
<b>Grade</b>	Specify the <b>Grade</b> . The available options are: <ul style="list-style-type: none"> <li>• <b>A</b></li> <li>• <b>A-</b></li> <li>• <b>A+</b></li> <li>• <b>AA</b></li> <li>• <b>AA-</b></li> <li>• <b>AA+</b></li> <li>• <b>AAA</b></li> <li>• <b>B</b></li> <li>• <b>B-</b></li> <li>• <b>B+</b></li> <li>• <b>BB</b></li> <li>• <b>BBB</b></li> <li>• <b>BBB-</b></li> <li>• <b>BBB+</b></li> <li>• <b>C</b></li> <li>• <b>CC</b></li> <li>• <b>CCC</b></li> <li>• <b>CCC+</b></li> <li>• <b>D</b></li> <li>• <b>DD</b></li> <li>• <b>DDD</b></li> </ul>
<b>Message</b>	Enter the message.
<b>Discount Percentage</b>	Enter a number between 0 and 100%.
<b>Impact</b>	Specify the <b>Impact</b> . The available options are; <ul style="list-style-type: none"> <li>• <b>Additional</b></li> <li>• <b>Discounted</b></li> </ul>
<b>Action</b>	<ul style="list-style-type: none"> <li>• Click <b>Edit</b> icon to edit the Grade Details</li> <li>• Click <b>Save</b> icon to save the Grade Details</li> <li>• Click <b>Delete</b> icon to delete the Grade Details</li> </ul>

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

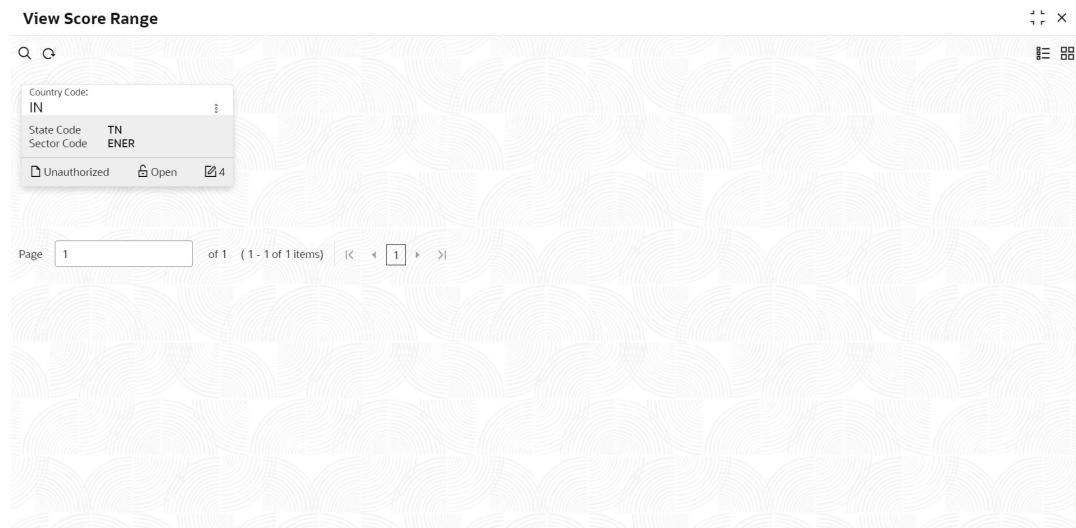
# View Score Range

This topic describes the systematic instructions to View Score Range.

1. On Home screen, Click **Credit Facilities**. Under **Credit Facilities**, click **Maintenance**.
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**

Grade

Sector Basicinfo

Country Code	IN	State Code	TN	Sector Code	Energy	Bench Mark Value	7.5
--------------	----	------------	----	-------------	--------	------------------	-----

Grade Details

Range From	Range To	Grade	Message	Discount Percentage	Impact	Action
0	0.833	D	Poor relative ESG performance	12.1%	Additional	
0.833	1.666	DD	Poor relative ESG performance	45.7%	Additional	
1.666	2.5	DDD	Poor relative ESG performance	40%	Additional	
2.5	3.333	C	Satisfactory relative ESG performance	35%	Additional	
3.333	4.166	CC	Satisfactory relative ESG performance	30%	Additional	
4.166	5	CCC	Satisfactory relative ESG performance	25%	Additional	
5	5.833	B	Good relative ESG performance	20%	Additional	
5.833	6.666	BB	Good relative ESG performance	15%	Additional	
6.666	7.5	BBB	Good relative ESG performance	25%	Discounted	
7.5	8.333	A	Excellent relative ESG performance	35%	Discounted	

Page 1 of 2 (1-10 of 12 items)

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

**Table 5-1 Grade**

Field	Description
<b>Country Code</b>	Displays the <b>Country Code</b> .
<b>State Code</b>	Displays the <b>State Code</b> .
<b>Sector Code</b>	Displays the <b>Sector Code</b> .
<b>Bench Mark Value</b>	Displays the <b>Bench Mark Value</b> .
<b>Range From</b>	Displays the range. It represents the minimum value or earliest date included in the range.
<b>Range To</b>	Displays the range. It indicates the maximum value or latest date that is included in the range.
<b>Grade</b>	Displays the <b>Grade</b> .
<b>Message</b>	Displays the message.
<b>Discount Percentage</b>	Displays the <b>Discount Percentage</b> .
<b>Impact</b>	Displays the <b>Impact</b> .
<b>Action</b>	<ul style="list-style-type: none"> <li>Click <b>Edit</b> icon to edit the Grade Details</li> <li>Click <b>Delete</b> icon to delete the Grade Details</li> </ul>

# 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
<b>Application Priority</b>	Specify the <b>Application Priority</b> . The available options are: <ul style="list-style-type: none"> <li>• Low</li> <li>• Medium</li> <li>• High</li> </ul>
<b>Branch</b>	Displays the branch name.
<b>Party ID</b>	Specify the <b>Party ID</b> .
<b>Period</b>	Specify the <b>Period</b> .
<b>Sector Code</b>	Displays the <b>Sector Code</b> for the selected Party ID.
<b>Industry Group Code</b>	Displays the <b>Industry Group Code</b> for the selected Party ID.
<b>Industry Code</b>	Displays the <b>Industry Code</b> for the selected Party ID.
<b>Sub Industry</b>	Displays the <b>Sub Industry</b> 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.

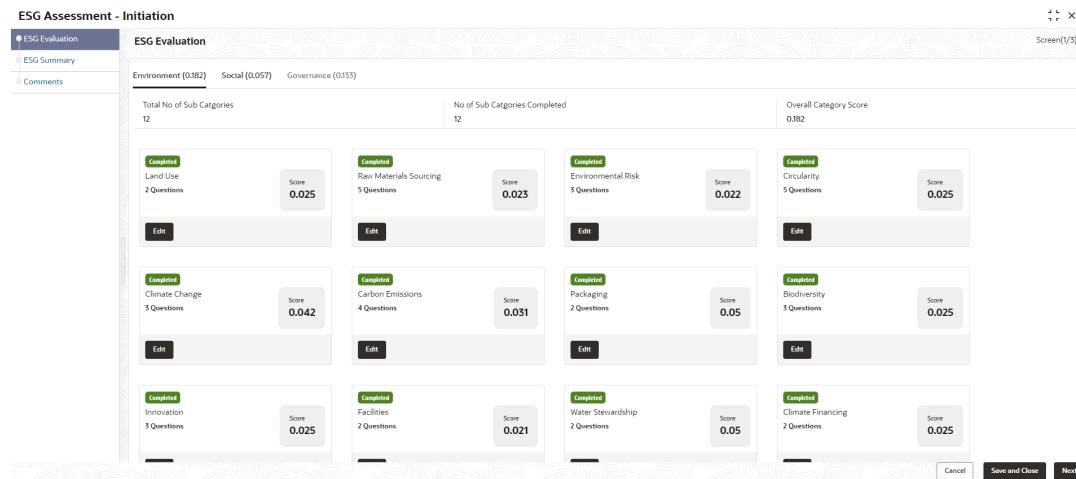
## 6.1 ESG Assessment - Initiation

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**

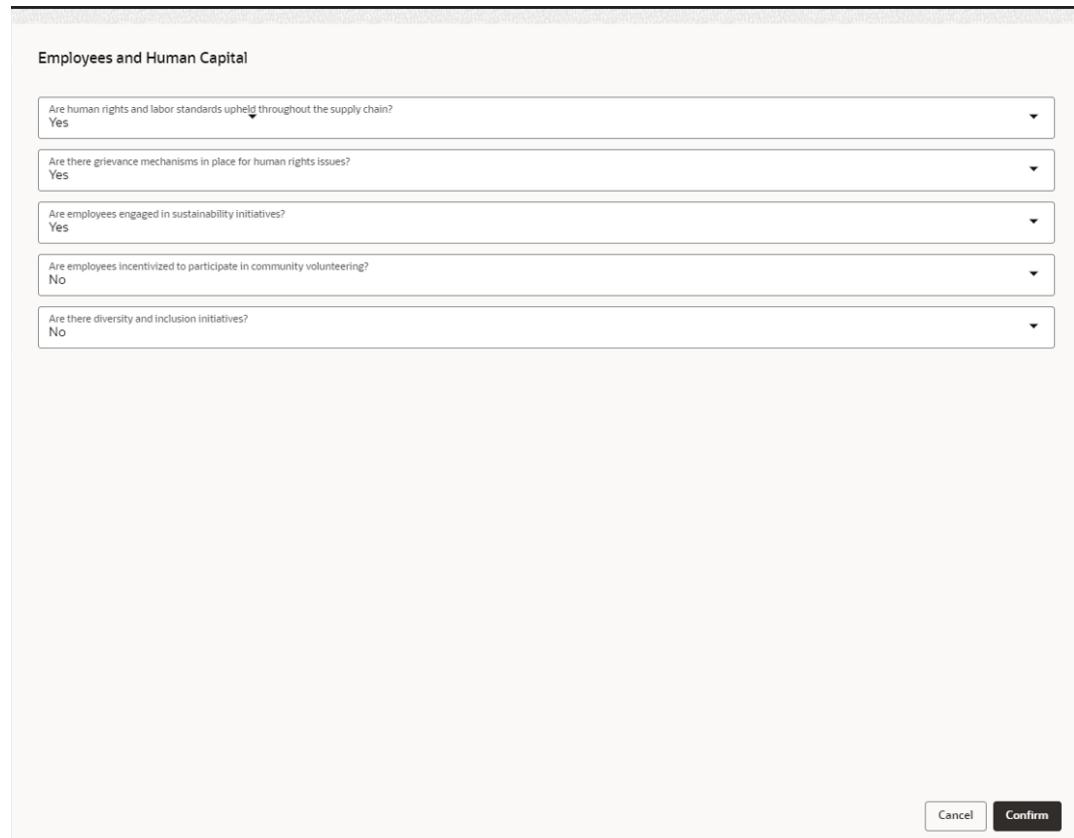


### ESG Evaluation

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



The screenshot shows a software interface for ESG assessment. The title 'Employees and Human Capital' is at the top. Below it is a list of five questions, each with a dropdown menu showing a single option. At the bottom right are 'Cancel' and 'Confirm' buttons.

Question	Answer
Are human rights and labor standards upheld throughout the supply chain?	Yes
Are there grievance mechanisms in place for human rights issues?	Yes
Are employees engaged in sustainability initiatives?	Yes
Are employees incentivized to participate in community volunteering?	No
Are there diversity and inclusion initiatives?	No

 **Note:**

Specify the answers to the questions displayed. 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

Employees and Human Capital

Are human rights and labor standards upheld throughout the supply chain?  
Yes

Are there grievance mechanisms in place for human rights issues?  
Yes

Are employees engaged in sustainability initiatives?  
Yes

Are employees incentivized to participate in community volunteering?  
No

Are there diversity and inclusion initiatives?  
No

Cancel Confirm

 **Note:**

Specify the answers to the questions displayed. 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

Employees and Human Capital

Are human rights and labor standards upheld throughout the supply chain?  
Yes

Are there grievance mechanisms in place for human rights issues?  
Yes

Are employees engaged in sustainability initiatives?  
Yes

Are employees incentivized to participate in community volunteering?  
No

Are there diversity and inclusion initiatives?  
No

Cancel Confirm

 **Note:**

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

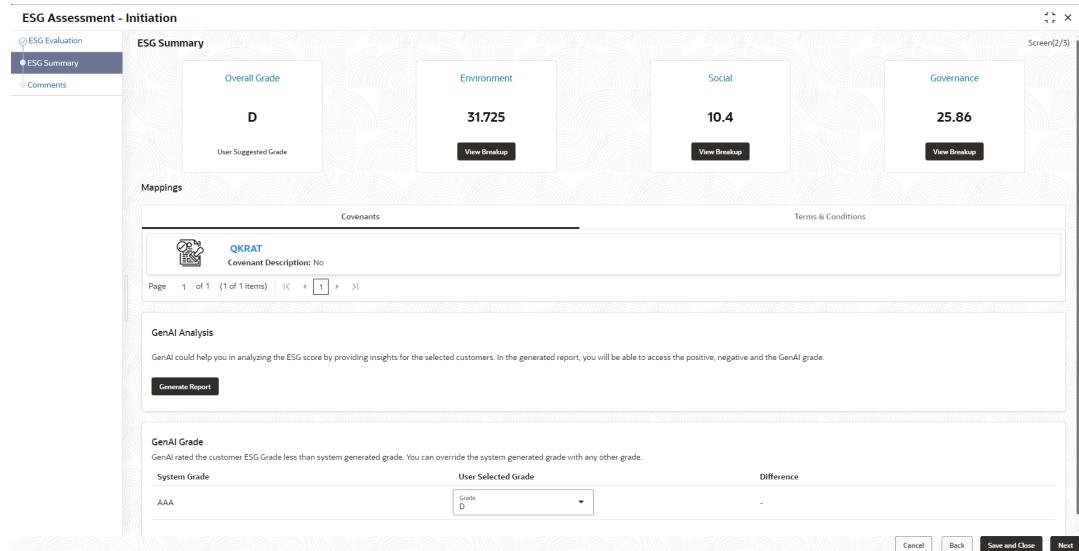
- Yes
- No

**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

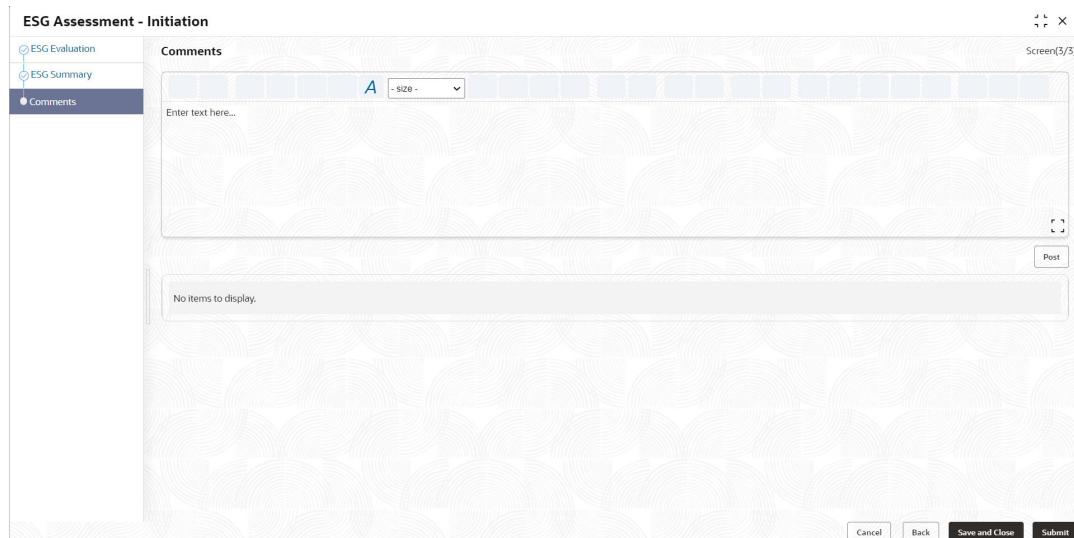
Field	Description
<b>Overall Grade</b>	Displays the <b>Overall Grade</b> .
<b>Environment</b>	Displays the <b>Environment</b> category score.
<b>Social</b>	Displays the <b>Social</b> category score.
<b>Governance</b>	Displays the <b>Governance</b> category score.
<b>Covenant</b>	Displays the <b>Covenant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

### Comments

- 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
<b>Post</b>	Enter the necessary comments in the text box and click <b>Post</b> . The comment is posted.
<b>Hold</b>	Click <b>Hold</b> , to hold the ESG Assessment Initiation process.
<b>Back</b>	Click <b>Back</b> , to go back to the previous Data Segment.
<b>Save and Close</b>	Click <b>Save and Close</b> , to save the process for future edit.
<b>Submit</b>	Click <b>Submit</b> , to submit the enriched application for evaluation.
<b>Cancel</b>	Click <b>Cancel</b> , 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

Task ID	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Acquire and Edit	High	ESG Assessment	ESG242940168	ESG242940168	Approval	19-12-19	000
Acquire and Edit	Low	Facility Amendment	APP242921314	APP242921314	Amendment Initiation		000
Acquire and Edit	Low	Collateral Perfection	APP242921310	APP242921310	Enrichment	19-12-19	000
Acquire and Edit	Low	Facility Amendment	APP242921309	APP242921309	Amendment Initiation		000
Acquire and Edit	Low	Facility Amendment	APP242921307	APP242921307	Amendment Initiation		000
Acquire and Edit	Low	Collateral Perfection	APP242911505	APP242911505	Enrichment	19-12-19	000
Acquire and Edit	Low	Facility Amendment	APP242911303	APP242911303	Credit Evaluation	24-10-17	000(FLEXCUB..
Acquire and Edit	Low	Facility Amendment	APP242911303	APP242911303	Legal Evaluation	24-10-17	000(FLEXCUB..
Acquire and Edit	Low	Facility Amendment	APP242901302	APP242901302	Amendment Initiation		000
Acquire and Edit	Low	Facility Amendment	APP242901301	APP242901301	Amendment Initiation		000
Acquire and Edit	Low	Credit Origination	APP242901294	APP242901294	Proposal Initiation	19-12-01	000
Acquire and Edit	Low	Credit Origination	APP242901293	APP242901293	Proposal Initiation	19-12-01	000
Acquire and Edit	Low	Credit Origination	APP242901292	APP242901292	Proposal Initiation	19-12-01	000

2. Acquire & Edit the required ESG Assessment task.

The **ESG Assessment - Approval** Screen displays.

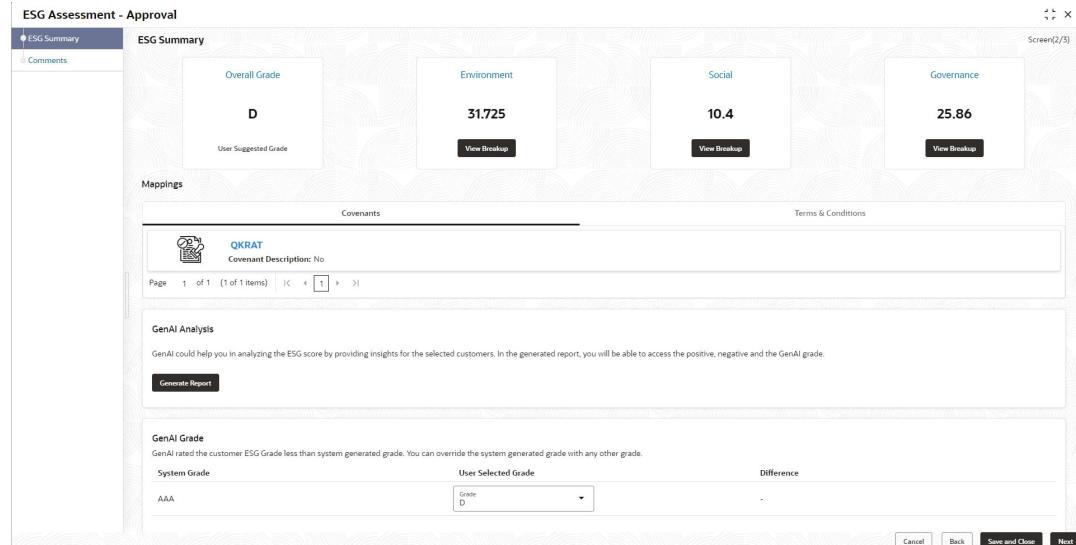
Figure 6-9 ESG Assessment - Approval

### 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

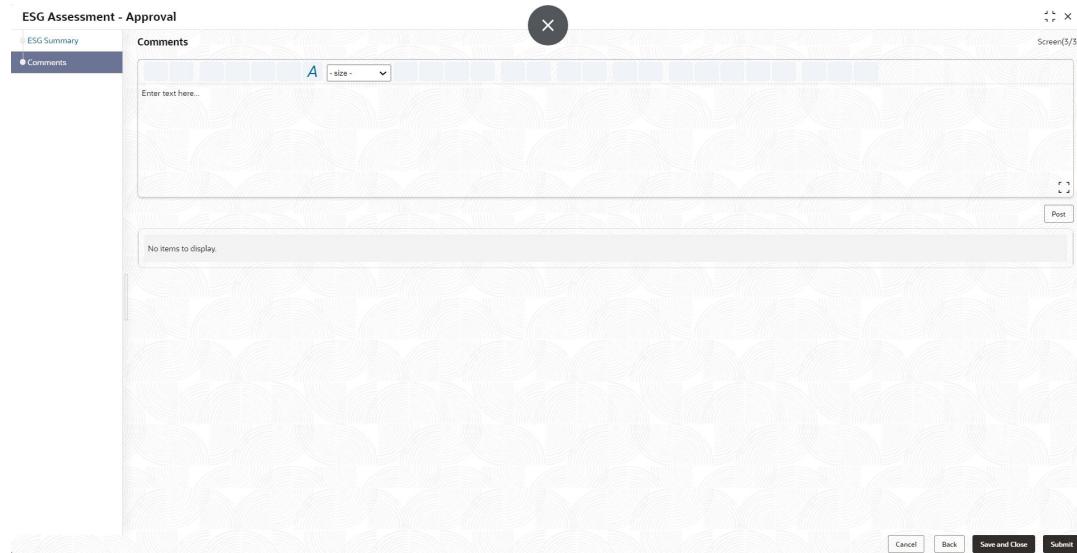
Field	Description
<b>Overall Grade</b>	Displays the <b>Overall Grade</b> .
<b>Environment</b>	Displays the <b>Environment</b> category score.
<b>Social</b>	Displays the <b>Social</b> category score.
<b>Governance</b>	Displays the <b>Governance</b> category score.
<b>Covenant</b>	Displays the <b>Covenant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

#### Comments

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

# 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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