

Oracle® Banking Credit Facilities Process Management Sustainability Management User Guide



Release 14.8.1.0.0
G41999-01
October 2025

ORACLE®

Copyright © 2019, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

1	Preface	
1.1	Purpose	1-1
1.2	Audience	1-1
1.3	Documentation Accessibility	1-1
1.4	Related Resources	1-1
1.5	Conventions	1-2
1.6	Screenshot Disclaimer	1-2
1.7	Acronyms and Abbreviations	1-2
1.8	Basic Actions	1-2
1.9	Symbols and Icons	1-3
1.10	Prerequisite	1-6
2	ESG Management	
3	Create ESG Definition	
4	Create Score Range	
5	View Score Range	
6	ESG Assessment	
6.1	ESG Assessment - Initiation	6-2
6.2	ESG Assessment - Approval	6-7
7	ESG Dashboard	

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
boldface	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.
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

- 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

- 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

Create ESG Definition

Country: IN State: TN

Sector: Energy IndustryGroup: Energy Industry: Oil, Gas Fuels SubIndustry: Coal Fuels

Environment Social Governance

SubCategory

- 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

Questions

Add Questions Save Questions Note: Make sure to save the questions to get updated

Question	Weightage	ESG_METRIX_RANGE
Greenhouse gas Emission	1%	
Answer: < 1000 mt	Score	Covenants 0 T & C 0
Answer: 1000-5000 mt	Score	Covenants 0 T & C 0
Answer: > 5000 mt	Score	Covenants 0 T & C 0

Delete Question

Cancel Save

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

The **Link Covenants** screen displays.

Figure 3-4 Link Covenants

Link Covenants

< 1000 mt

Covenant Code	Covenant Description	Action

Cancel Confirm

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.

- 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

Link T&C

< 1000 mt

Condition Code	Condition Description	Action
		Save Delete

Cancel Confirm

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

- 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

Create ESG Definition

Country: IN State: TN

Sector: Energy IndustryGroup: Energy Industry: Oil, Gas, Fuels SubIndustry: Coal Fuels

SubCategory

- Product Access and Inclusion 0
- Education 0**
- Economic Development 0
- Philanthropy and Volunteering 0
- Talent Development 0
- Product Quality and Safety 0
- Human Rights and Labor Practices 0
- Employees and Human Capital 0
- Health and Well Being 0
- Cultural Opportunity 0

Questions

Add Questions Save Questions *Note: Make sure to save the questions to get updated*

Question	Answer	Score	Covenants	Weightage	ESG_METRIX_RANGE
Greenhouse gas Emission	< 1000 mt	Score	Covenants 0	1%	T & C 0
	1000-5000 mt	Score	Covenants 0		T & C 0
	> 5000 mt	Score	Covenants 0		T & C 0

Delete Question

Cancel Save

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.

- Click **Covenants** to add Covenants to the question.
The **Link Covenants** screen displays.

Figure 3-7 Link Covenants

Link Covenants

< 1000 mt

Covenant Code	Covenant Description	Action

Cancel Confirm

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.

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

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

Figure 3-8 Link T&C

Link T&C

< 1000 mt

Condition Code	Condition Description	Action

Cancel Confirm

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

- 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

Create ESG Definition

Country: IN State: TN

Sector: Energy IndustryGroup: Energy Industry: Oil, Gas, Fuels SubIndustry: Coal Fuels

SubCategory

- Talent Development 0
- Product Access and Inclusion 0
- Cultural Opportunity 0
- Human Rights and Labor Practices 0
- Economic Development 0
- Philanthropy and Volunteering 0
- Product Quality and Safety 0
- Education 0
- Employees and Human Capital 0
- Health and Well Being 0

Questions

Add Questions Save Questions *Note: Make sure to save the questions to get updated*

Question	Answer	Score	Covenants	ESG_METRIX_RANGE
Greenhouse gas Emission	< 1000 mt	Score	Covenants 0	T & C 0
	1000-5000 mt	Score	Covenants 0	T & C 0
	> 5000 mt	Score	Covenants 0	T & C 0

Delete Question

Cancel Save

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.

- Click **Covenants** to add Covenants to the answer.
The **Link Covenants** screen displays.

Figure 3-10 Link Covenants

Link Covenants

< 1000 mt

Covenant Code	Covenant Description	Action

Cancel Confirm

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.

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

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

Figure 3-11 Link T&C

Link T&C

< 1000 mt

Condition Code	Condition Description	Action

Cancel Confirm

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

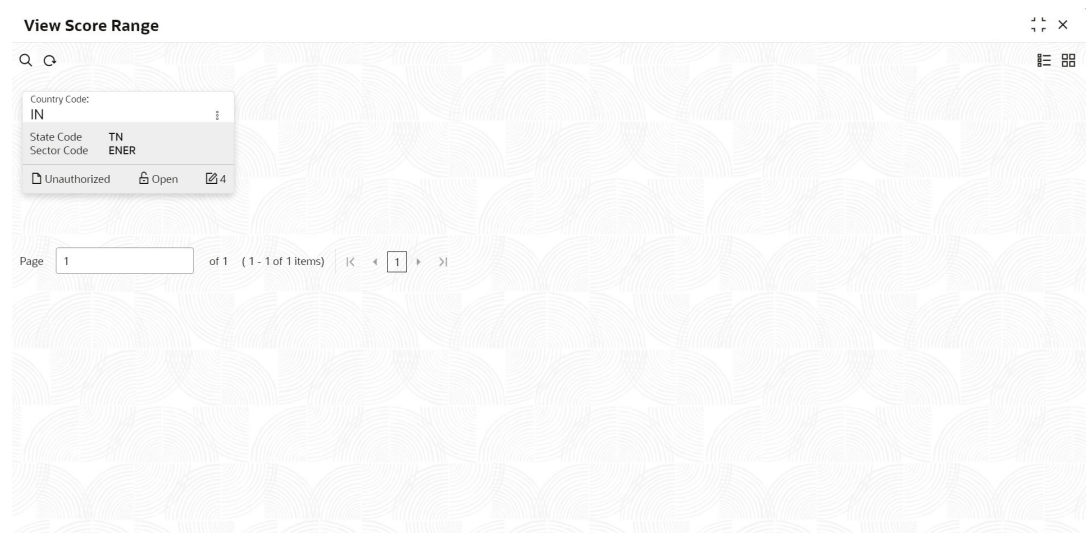
View Score Range

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

Grade Errors and Overrides

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) 1 2

Audit Cancel Save

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

The screenshot displays the 'ESG Assessment - Initiation' screen. On the left is a sidebar with 'ESG Evaluation' selected, and sub-items 'ESG Summary' and 'Comments'. The main area is titled 'ESG Evaluation' and shows three categories: Environment (0.182), Social (0.057), and Governance (0.133). Below this, it indicates 'Total No of Sub Categories: 12' and 'No of Sub Categories Completed: 12'. The 'Overall Category Score' is 0.182. A grid of 12 sub-category cards is shown, each with a 'Completed' status, a score, and a question count. Each card has an 'Edit' button. The sub-categories and their details are:

Sub-Category	Score	Questions
Land Use	0.025	2
Raw Materials Sourcing	0.023	5
Environmental Risk	0.022	3
Circularity	0.025	5
Climate Change	0.042	3
Carbon Emissions	0.031	4
Packaging	0.05	2
Biodiversity	0.025	3
Innovation	0.025	3
Facilities	0.021	2
Water Stewardship	0.05	2
Climate Financing	0.025	2

At the bottom right are buttons for 'Cancel', 'Save and Close', and 'Next'.

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

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

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

The screenshot shows a web interface titled "Employees and Human Capital". It contains five dropdown menus, each with a question and a selected answer:

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

At the bottom right of the form, there are two buttons: "Cancel" and "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

ESG Assessment - Initiation

ESG Summary

Overall Grade: **D** (User Suggested Grade)

Environment: **31.725**

Social: **10.4**

Governance: **25.86**

Mappings

Covenants

QKRAT
Covenant Descriptions: No

Page 1 of 1 (1 of 1 items)

GenAI Analysis

GenAI could help you in analyzing the ESG score by providing insights for the selected customers. In the generated report, you will be able to access the positive, negative and the GenAI grade.

Generate Report

GenAI Grade

GenAI rated the customer ESG Grade less than system generated grade. You can override the system generated grade with any other grade.

System Grade	User Selected Grade	Difference
AAA	Grade D	-

Buttons: Cancel, Back, Save and Close, Next

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 referred by the Gen AI.
User Selected Grade	Displays the Grade selected by the user.

Comments

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

The **Comments** screen displays.

Figure 6-7 Comments

ESG Assessment - Initiation

Comments

Enter text here...

Post

No items to display.

Cancel Back Save and Close Submit

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

Menu Item Search...

Tasks

Awaiting Customer Clarification

Business Process Maintenance

Completed Tasks

Free Tasks

Hold Tasks

My Tasks

Search

SubProcess Tasks

Supervisor Tasks

Free Tasks

Refresh

Acquire

Flow Diagram

☐	Acquire and Edit	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	APP242911305	APP242911305	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

Page 1 of 94 (1 - 20 of 1863 items)

2. Acquire & Edit the required ESG Assessment task.
- The **ESG Assessment - Approval** Screen displays.

Figure 6-9 ESG Assessment - Approval

ESG Assessment - Approval

ESG Summary

Comments

ESG Summary

Overall Grade

D

User Suggested Grade

Environment

31.725

View Breakup

Social

10.4

View Breakup

Governance

25.86

View Breakup

Mappings

Covenants

QKRAT

Covenant Description: No

Page 1 of 1 (1 of 1 items)

GenAI Analysis

GenAI could help you in analyzing the ESG score by providing insights for the selected customers. In the generated report, you will be able to access the positive, negative and the GenAI grade.

Generate Report

GenAI Grade

GenAI rated the customer ESG Grade less than system generated grade. You can override the system generated grade with any other grade.

System Grade

AAA

User Selected Grade

Grade D

Difference

-

Cancel

Back

Save and Close

Next

ESG Summary

3. Click **ESG Summary**.
- The **ESG Summary** screen displays.

Figure 6-10 ESG Summary

ESG Assessment - Approval

ESG Summary

Overall Grade: **D** (User Suggested Grade)

Environment: **31.725** (View Breakup)

Social: **10.4** (View Breakup)

Governance: **25.86** (View Breakup)

Mappings

Covenants: QKRAT, Covenant Description: No

Terms & Conditions

GenAI Analysis

GenAI could help you in analyzing the ESG score by providing insights for the selected customers. In the generated report, you will be able to access the positive, negative and the GenAI grade.

GenAI Grade

GenAI rated the customer ESG Grade less than system generated grade. You can override the system generated grade with any other grade.

System Grade	User Selected Grade	Difference
AAA	Grade D	-

Buttons: Cancel, Back, Save and Close, Next

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

- Click **Next** in the **ESG Summary** screen.
The **Comments** screen displays.

Figure 6-11 Comments

The screenshot shows a web application window titled "ESG Assessment - Approval". On the left, there is a sidebar with two items: "ESG Summary" and "Comments", with "Comments" being the active selection. The main content area is titled "Comments" and features a large text input field with a placeholder "Enter text here...". Above the input field is a small toolbar with a font size selector (showing "A" and "size"). To the right of the input field is a "Post" button. Below the input field, a message states "No items to display". At the bottom right of the window, there are four buttons: "Cancel", "Back", "Save and Close", and "Submit".

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

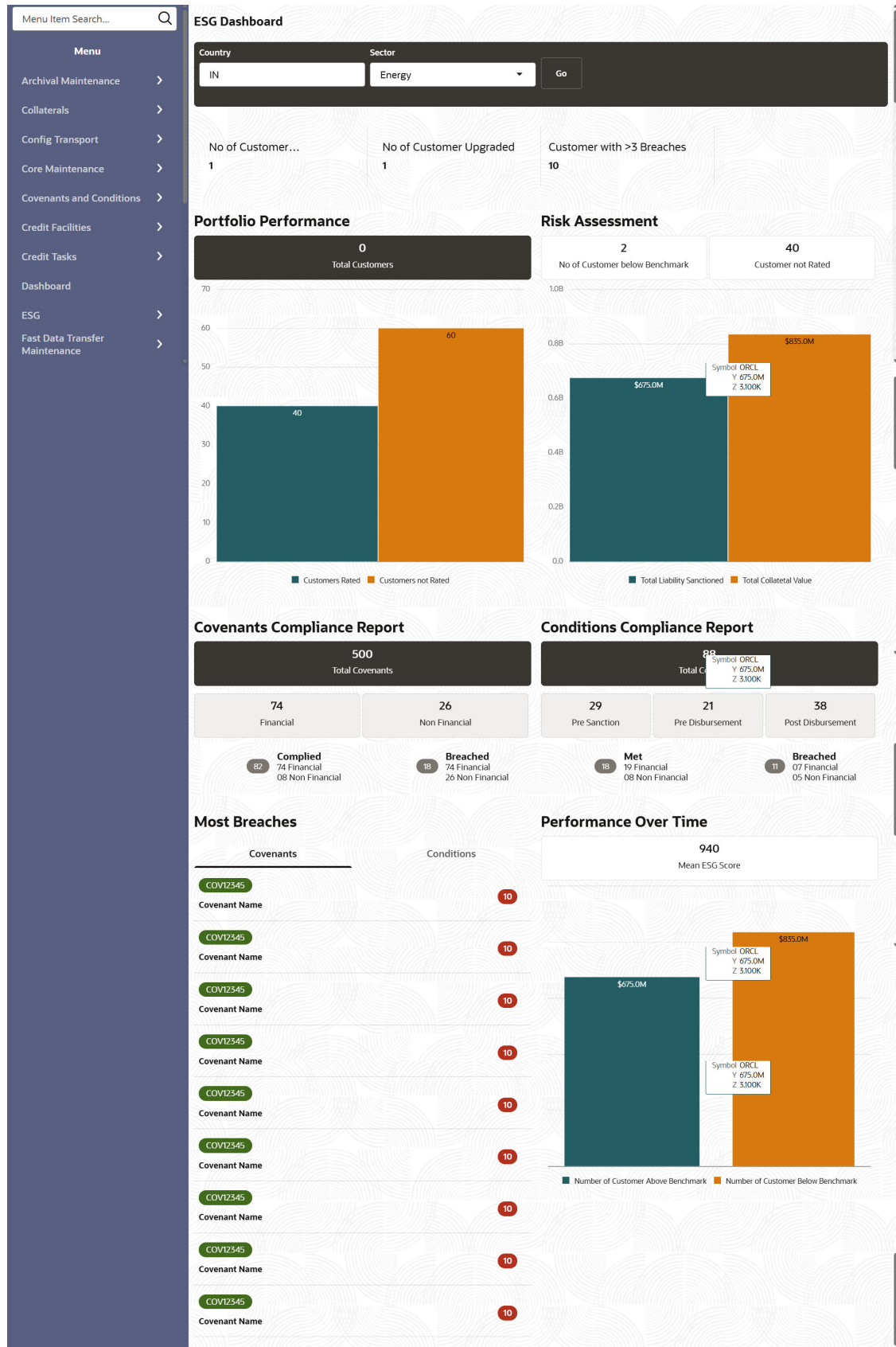
ESG Dashboard

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.

Index

C

Create ESG Definition, [3-1](#)
Create Score Range, [4-1](#)

E

ESG Assessment, [6-1](#)

ESG Assessment - Approval, [6-7](#)
ESG Assessment - initiation, [6-2](#)
ESG Definition, [2-1](#)

V

View Score Range, [5-1](#)