Oracle® Banking Credit Facilities Process Management Cloud Service

Drawing Power User Guide

Release 14.8.1.0.0
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Oracle Banking Credit Facilities Process Management Cloud Service Drawing Power User Guide, Release 14.8.1.0.0

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Contents

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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 Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

1.3 Prerequisite

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

1.4 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

Table 1-1 (Cont.) Acronyms and Abbreviations

Abbreviation	Description
REST	Representational State Transfer

1.5 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.

1.6 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**.
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.

1.7 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.

1.8 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.9 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.10 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.

1.11 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*

1.12 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.

1.13 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

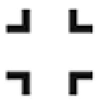
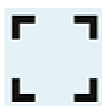
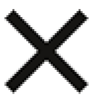
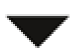
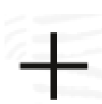
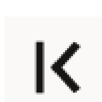
Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record

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

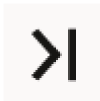
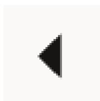
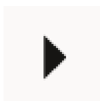
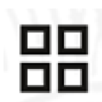
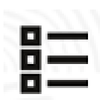
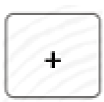
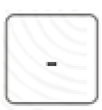
Symbol/Icon	Function
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.

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

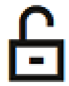
Symbol/Icon	Function
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

Table 1-4 Symbols and Icons - Audit Details

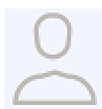
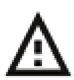
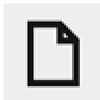
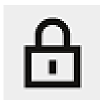
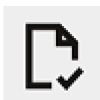
Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 1-5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status

Table 1-5 (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Unauthorized status
	Closed status
	Authorized status

2
Banking Arrangement

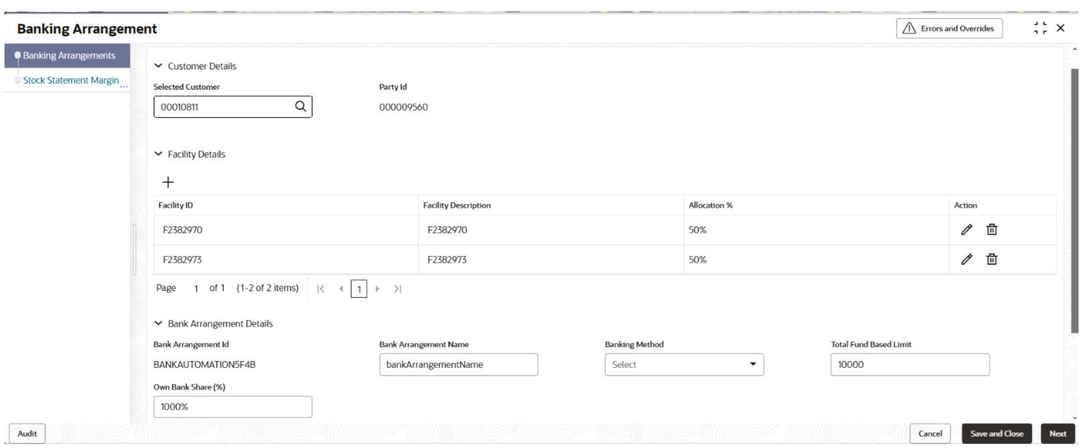
This topic describes the systematic instructions to Create Banking Arrangement.

The Banking Arrangement functionality enables banks to define and manage how the Drawing Power is calculated for a facility or a group of facilities extended to a customer. For each customer, multiple banking arrangements can be created to accommodate different lending structures, such as sole or multiple banking relationships. Within each banking arrangement, users can configure specific parameters, including the inclusion or exclusion of variables in the drawing power calculation, applicable margins on individual variables, and the validity period for each arrangement. These configurable options allow banks to monitor and calculate drawing power effectively, ensuring that lending practices align with agreed-upon terms and regulatory requirements.

1. On **Home screen**, click **Drawing Power**. Under Drawing Power, click **Banking Arrangements**.
2. Under Banking Arrangements, click **Create Banking Arrangements**.

   The **Banking Arrangement** screen displays.

Figure 2-1 Banking Arrangement



On Banking Arrangements screen, specify the fields. For more information on fields, refer to the field description table.

Table 2-1 Banking Arrangement

Field	Description
Selected Customer	Click **Search** icon and select the customer.
Bank Arrangement ID	Specify the **Bank Arrangement ID**.
Bank Arrangement Name	Specify the **Bank Arrangement Name**.
Liability ID	Specify the **Liability ID**.

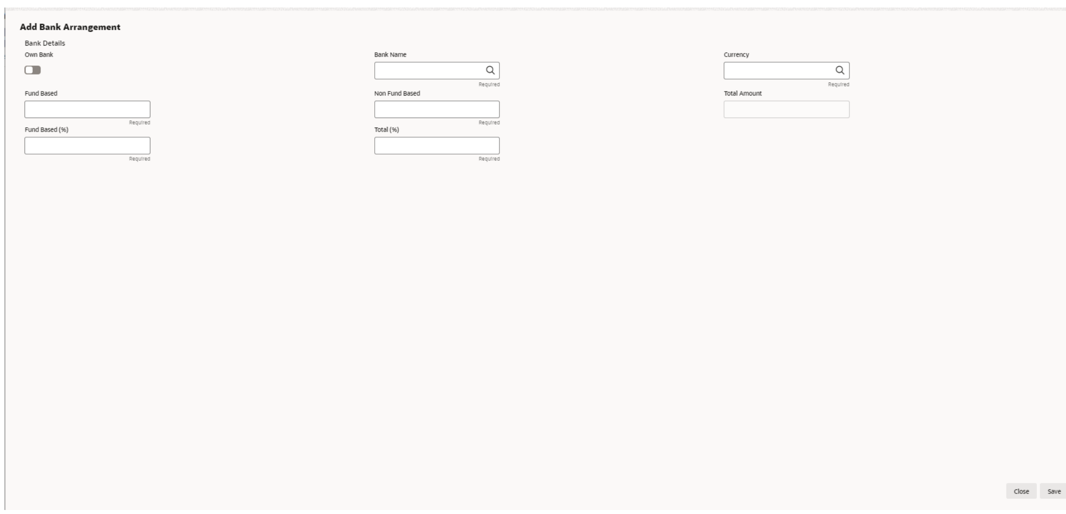
Table 2-1 (Cont.) Banking Arrangement

Field	Description
Facility ID	Specify the **Facility ID**.
Facility Name	Specify the **Facility Name**.
Banking Method	Specify the **Banking Method**. The available options are: • **Consortium** • **Multiple** • **Sole**
Total Fund Based Limit	Specify the **Total Fund Based Limit**.
Own Bank Share (%)	Specify the Own Bank Share percentage

3. On **Banking Arrangements** screen, click **+** and **Add Bank Arrangement**.

   The **Add Bank Arrangement** screen displays.

Figure 2-2 Add Bank Arrangement



On Add Bank Arrangements screen, specify the fields.For more information on fields, refer to the field description table.

Table 2-2 Add Bank Arrangement

Field	Description
Own Bank	Switch to  if the bank is **Own Bank**. Switch to  if the bank is not **Own Bank**.
Bank Name	Click **Search** icon and specify the **Bank Name** .
Currency	Click **Search** icon and specify the **Currency**.
Fund Based	Specify the **Fund Based**.
Non Fund Based	Specify the **Non Fund Based**.
Total Amount	Specify the **Total Amount**.

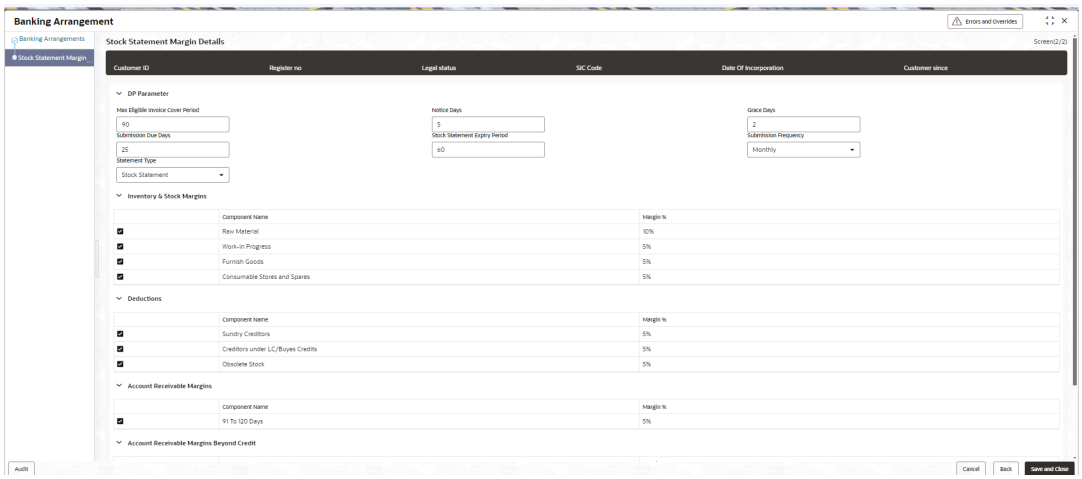
Table 2-2 (Cont.) Add Bank Arrangement

Field	Description
Fund Based (%)	Specify the fund based percentage.
Total (%)	Specify the total percentage.
Close	Click **Close** to close the details without saving.
Save	Click **Save** to save the details.

4. On **Banking Arrangements** screen, click **Next**.

   The **Stock Statement Margin Details** screen displays.

Figure 2-3 Stock Statement Margin Details



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

Table 2-3 Stock Statement Margin Details

Field	Description
Max Eligible Cover Period	Specify the **Max Eligible Cover Period**.
Notice Days	Specify the **Notice Days**.
Grace Days	Specify the **Grace Gays**.
Submission Due Days	Specify the **Submission Due Days**.
Stock Statement Expiry Period	Specify the **Stock Statement Expiry Period** .
Submission Frequency	Specify the **Submission Frequency** The available options are: • **Annually** • **Monthly** • **Quarterly** • **Semi-Annually**
Statement Type	Specify the **Statement Type**. The available options are: • **Cash Budget** • **Stock Statement**

> **Note**
>
> Users can choose the **Component Name** from the Inventory & Stock Margins, Deductions, and Account Receivable Margins tabs on the **Stock Statement Margin Details** screen.

5. On **Stock Statement Margin Details** screen, click **Save and Close**.

3

View Banking Arrangements

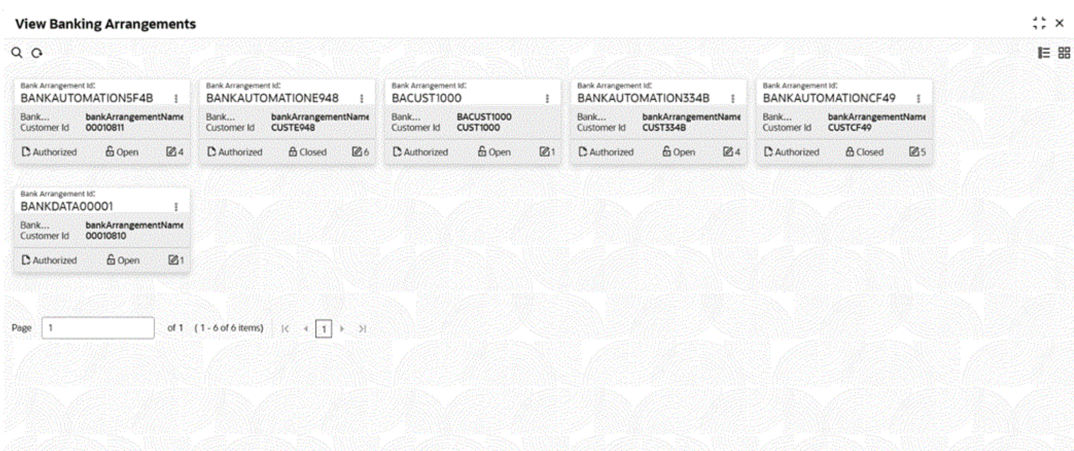
This topic describes the systematic instructions to view the borrowing capacity.

Users can set up the Banking Arrangement through the Banking Arrangement screen. Initially, the status of the created capacity shows as Unauthorized and Open. After the checker approves it, the status changes to Authorized and Open.

1. On **Home screen**, click **Drawing Power**. Under Drawing Power, click **Banking Arrangements**.
2. Under Banking Arrangements, click **View Banking Arrangements**.

   The **View Banking Arrangement** screen displays.

Figure 3-1 View Banking Arrangement



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

Table 3-1 View Banking Arrangement

Field	Description
Bank Arrangement ID	Displays the **Bank Arrangement ID**.
Bank Facility Name	Displays the **Bank Facility Name**.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**

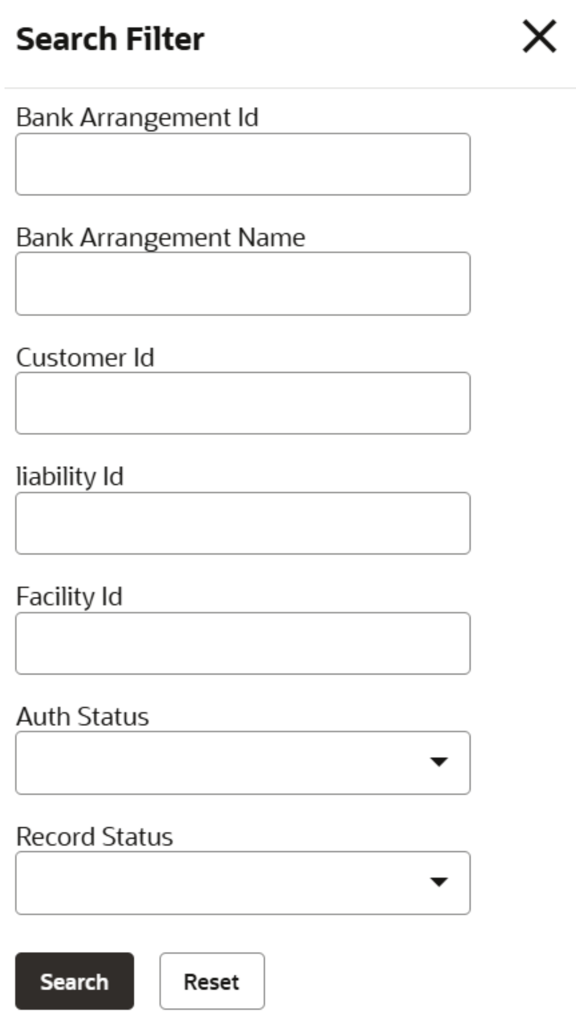
Table 3-1 (Cont.) View Banking Arrangement

Field	Description
Modification Number	Displays the number of modification performed on the record.

3. On **View Banking Arrangement** screen, click 

   The **View Banking Arrangement - Search** screen displays.

Figure 3-2 View Banking Arrangement - Search



4. On **View Banking Arrangement - Search** screen, specify the Search Filter to fetch the required Banking Arrangement.

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

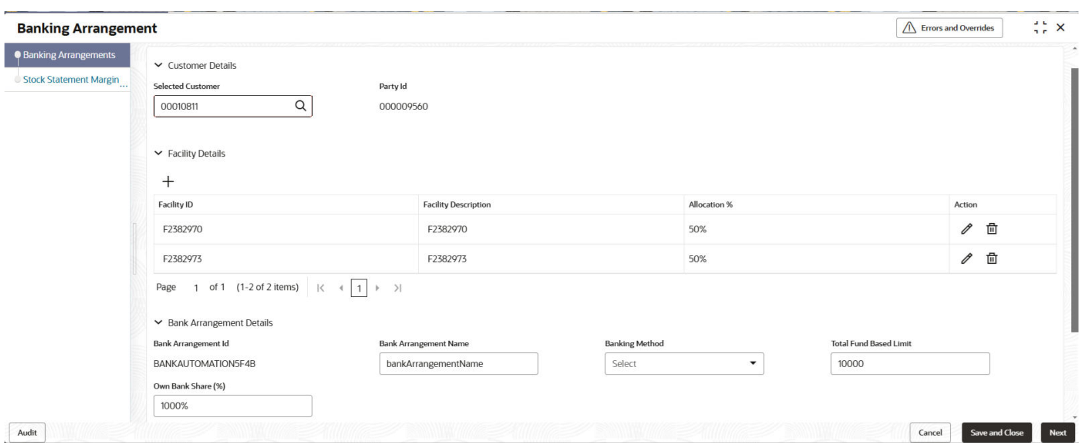
Table 3-2 View Banking Arrangement - Search

Field	Description
Bank Arrangement Id	Specify the **Bank Arrangement Id**.
Bank Arrangement Name	Specify the **Bank Arrangement Name**.
Customer ID	Specify the **Customer ID**.
Liability ID	Specify the **Liability ID**.
Facility ID	Specify the **Facility ID**.
Authorization Status	Specify the **Authorization Status**. The available options are: • **Authorized** • **Unauthorized** • **Reject**
Record Status	Specify the **Record Status**. The available options are: • **Open** • **Closed** • **In Progress**

5. Click **Search** to display to required Banking Arrangement.
6. In **View Banking Arrangement**, click ⋮ icon to Unlock, Delete, Authorize or View banking arrangement you created.
7. Click Unlock to modify the Banking Arrangement.

   The **Banking Arrangement - Modify** screen displays.

Figure 3-3 Banking Arrangement - Modify

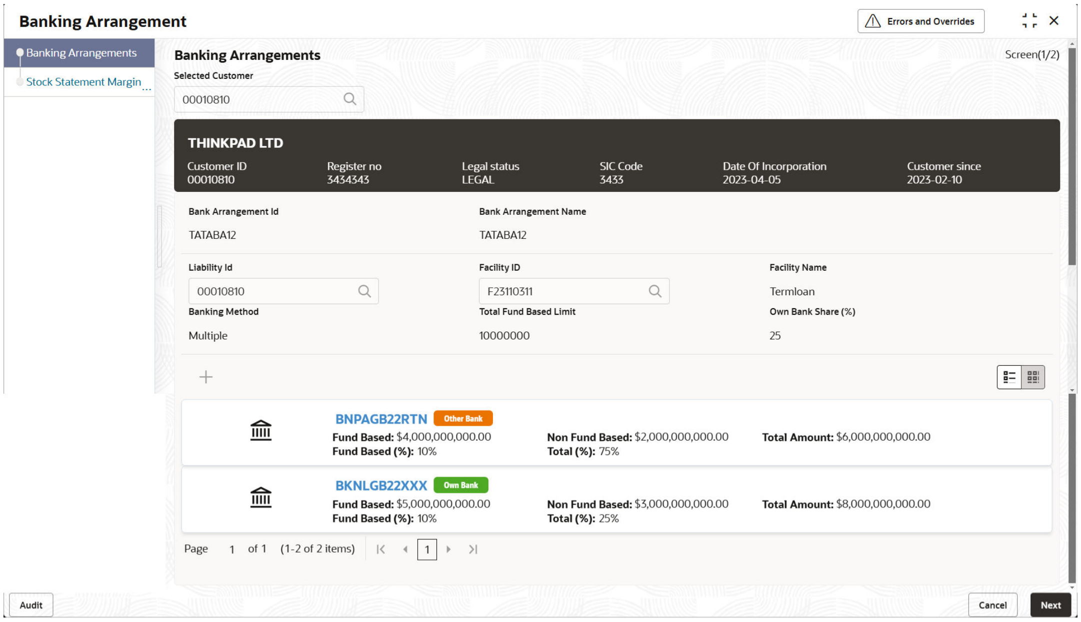


> **Note**
>
> For more information about Banking Arrangement, refer Banking Arrangement.

8. Click **Save** to update the modified fields.
9. Click **View** to view the Banking Arrangement.

   The **Banking Arrangement – View** screen displays.

Figure 3-4 Banking Arrangements - View



On Banking Arrangements screen, specify the fields. For more information on fields, refer to the field description table.

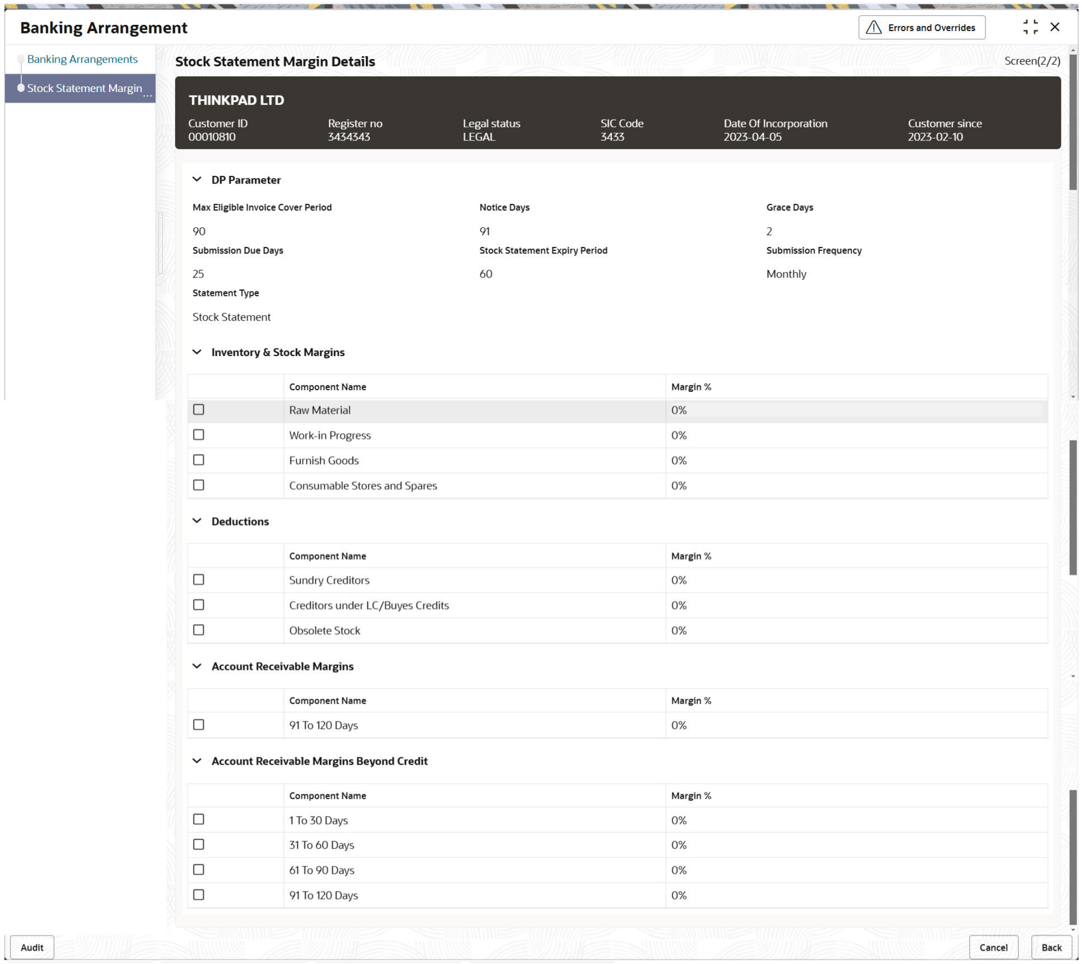
Table 3-3 Banking Arrangement – View

Field	Description
Selected Customer	Displays the **Selected Customer**.
Bank Arrangement ID	Displays the **Bank Arrangement ID**.
Bank Arrangement Name	Displays the **Bank Arrangement Name**.
Liability ID	Displays the **Liability ID**.
Facility ID	Displays the **Facility ID**.
Facility Name	Displays the **Facility Name**.
Banking Method	Displays the **Banking Method**.
Total Fund Based Limit	Displays the **Total Fund Based Limit**.
Own Bank Share (%)	Displays the **Own Bank Share (%)**.

10. On **Banking Arrangements** screen, click **Next**.

    The **Stock Statement Margin Details - View** screen displays.

Figure 3-5 Stock Statement Margin Details - View



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

Table 3-4 Stock Statement Margin Details - View

Field	Description
Max Eligible Cover Period	Displays the **Max Eligible Cover Period**.
Notice Days	Displays the **Notice Days**.
Grace Days	Displays the **Grace Gays**.
Submission Due Days	Displays the **Submission Due Days**.
Stock Statement Expiry Period	Displays the **Stock Statement Expiry Period** .
Submission Frequency	Displays the **Submission Frequency**
Statement Type	Displays the **Statement Type**.

4

Drawing Power Summary

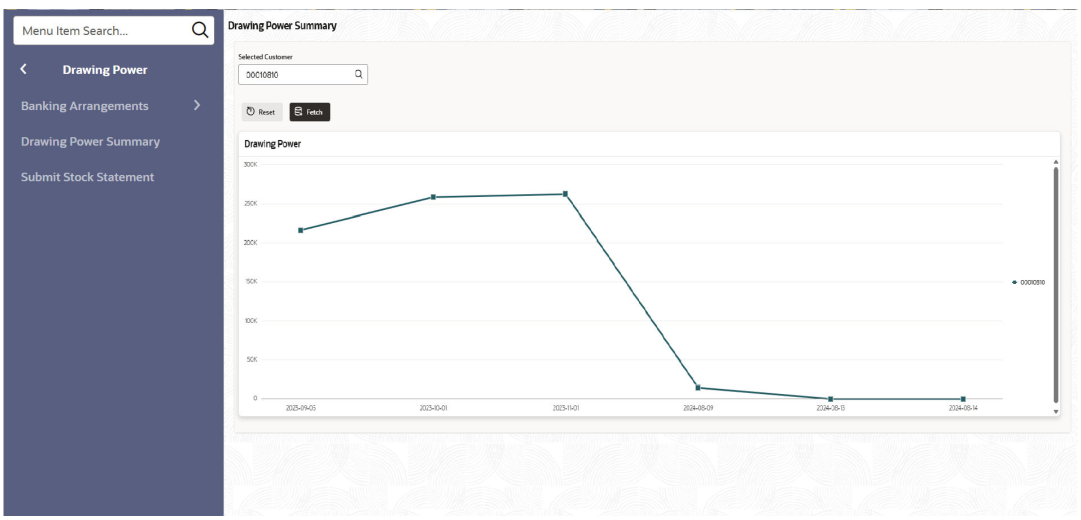
This topic describes about the Drawing Power Summary.

The Drawing Power Summary provides bank users with a comprehensive overview of a customer’s facilities that are based on drawing power. Through this summary page, users can retrieve customer details at any time and analyze how the drawing power for each facility has varied over a specified period. This visibility enables effective monitoring of each facility, ensuring that drawing power calculations remain appropriate for the customer’s financial profile. Additionally, the summary helps users determine if any adjustments to the facility structure are required to better align with the customer's needs or risk profile.

- On **Home screen**, click **Drawing Power**. Under Drawing Power, click **Drawing Power Summary**.

  The **Drawing Power Summary** screen displays.

Figure 4-1   Drawing Power Summary



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

Table 4-1   Drawing Power Summary

Field	Description
Selected Customer	Click **Search** icon and select the customer.
Bank Arrangement Name	Specify the **Bank Arrangement Name**.
Reset	Click **Reset** to reset the selected customer.
Fetch	Click **Fetch** to select the customer.

5 Submit Stock Statement

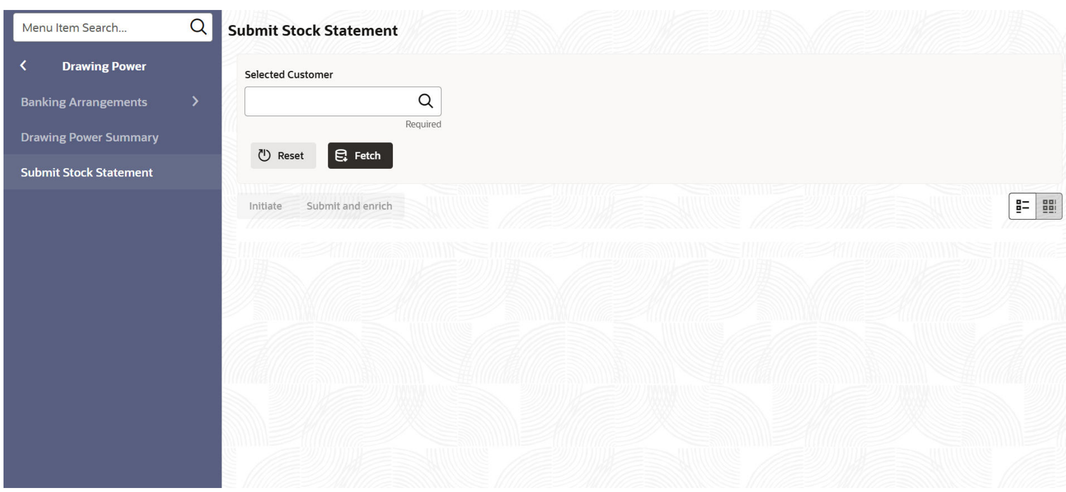
This topic describes the systematic instructions to Submit Stock Statement.

The Submit Stock Statement process enables bankers to periodically upload stock statements or other relevant documents to update the drawing power for customer facilities. Through this process, users can review historical drawing power values and submit new documents in the prescribed format, upon which the system will automatically compute and update the drawing power. The system provides a fast, transparent experience by displaying details of the calculation, including the variables included and excluded, the applied margins, and the underlying methodology. After recalculating the drawing power, the revised collateral values are also presented, and both facility and collateral details are seamlessly forwarded to the back-office system for further processing. This streamlined approach ensures accurate, timely updates and enhances operational efficiency in managing customer facilities.

1. On **Home screen**, click **Drawing Power**. Under Drawing Power, click **Submit Stock Statement**.

   The **Submit Stock Statement** screen displays.

Figure 5-1 Submit Stock Statement



On Submit Stock Statement screen, specify the fields. For more information on fields, refer to the field description table.

Table 5-1 Submit Stock Statement

Field	Description
Selected Customer	Click **Search** icon and select the customer.
Reset	Click **Reset** to reset the selected customer.
Fetch	Click **Fetch** to select the customer.

2. On **Submit Stock Statement** screen, select the customer and click **Initiate** or **Submit and enrich**.

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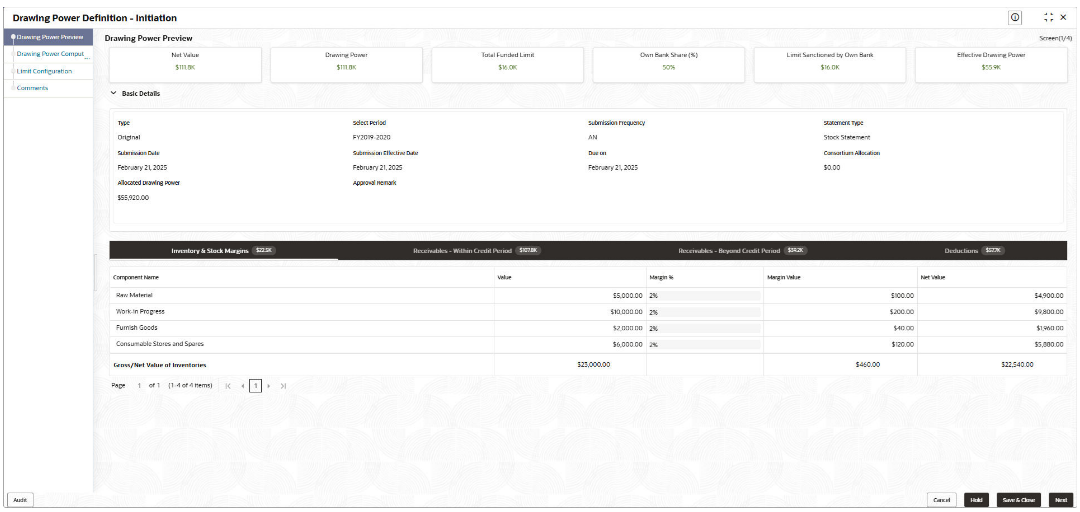
Drawing Power

This topic describes the systematic instructions for Drawing Power.

1. On **Submit Stock Statement** screen, select the customer and click **Submit and enrich**

   The **Drawing Power Preview** screen displays.

Figure 6-1   Drawing Power Preview



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

Table 6-1   Drawing Power Preview

Field	Description
Net Value	Displays the **Net Value**.
Drawing Power	Displays the **Drawing Power**value.
Total Funded Limit	Displays the **Total Funded Limit**.
Own Bank Share (%)	Displays the **Own Bank Share (%)**.
Limit Sanctioned by Own Bank	Displays the **Limit Sanctioned by Own Bank**.
Effective Drawing Power	Displays the **Effective Drawing Power**.
Type	Displays the **Type**
Select Period	Displays the **Select Period**.
Submission Frequency	Displays the **Submission Frequency**.
Statement Type	Displays the **Statement Type**.
Submission Date	Displays the **Submission Date**.
Submission Effective Date	Displays the **Submission Effective Date**.
Due on	Displays the **Due on** date.

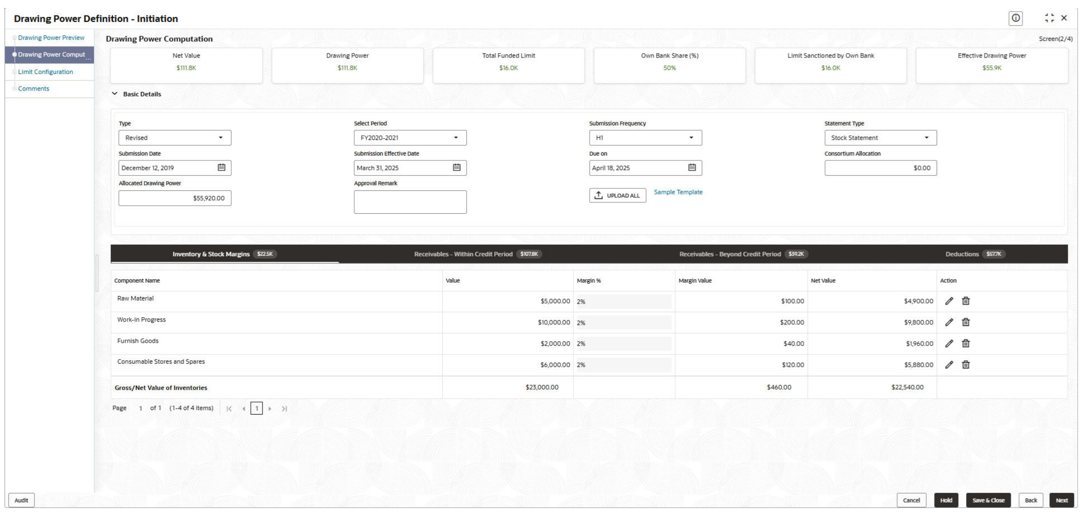
Table 6-1 (Cont.) Drawing Power Preview

Field	Description
Consortium Allocation	Displays the **Consortium Allocation**.
Allocated Drawing Power	Displays the **Allocated Drawing Power**.
Approval Remarks	Displays the **Approval Remarks**.

2. On **Drawing Power Preview** screen, click **Next**.

   The **Drawing Power Computation** screen displays.

Figure 6-2 Drawing Power Computation



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

Table 6-2 Drawing Power Computation

Field	Description
Net Value	Displays the **Net Value**.
Drawing Power	Displays the **Drawing Power**value.
Total Funded Limit	Displays the **Total Funded Limit**.
Own Bank Share (%)	Displays the **Own Bank Share (%)**.
Limit Sanctioned by Own Bank	Displays the **Limit Sanctioned by Own Bank**.
Effective Drawing Power	Displays the **Effective Drawing Power**.
Type	Specify the **Type**
Select Period	Specify the **Select Period**.
Submission Frequency	Specify the **Submission Frequency** The available options are: • **Annually** • **Monthly** • **Quarterly** • **Semi-Annually**

Table 6-2 (Cont.) Drawing Power Computation

Field	Description
Statement Type	Specify the **Statement Type**. The available options are: • **Cash Budget** • **Stock Statement**
Submission Date	Specify the **Submission Date**.
Submission Effective Date	Specify the **Submission Effective Date**.
Due on	Specify the **Due on** date.
Consortium Allocation	Specify the **Consortium Allocation**.
Allocated Drawing Power	Specify the **Allocated Drawing Power**.
Approval Remarks	Specify the **Approval Remarks**.

3. On **Drawing Power Computation** screen, user can **Edit** or **Delete** the **Component Name** from **Inventory & Stock Margins, Deductions and Account Receivable Margins** tabs.
4. On **Drawing Power Computation** screen, click **Next**.

   The **Limit Configuration** screen displays.

Figure 6-3 Limit Configuration

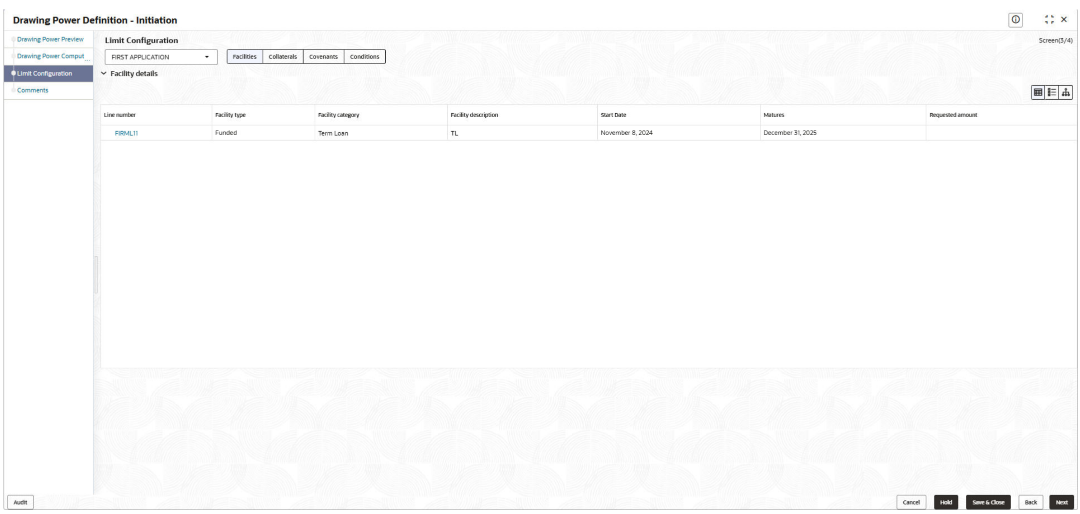


Table 6-3 Limit Configurations

Field	Description
Limit Configuration	Select the limit configuration from the drop-down list.
Facility Details	Displays the facility details.
Line number	Displays the line number.
Facility Type	Displays the facility type.
Facility Category	Displays the facility category.
Facility Description	Displays the facility category.
Start Date	Displays the start date.
Matures	Displays the maturity date .

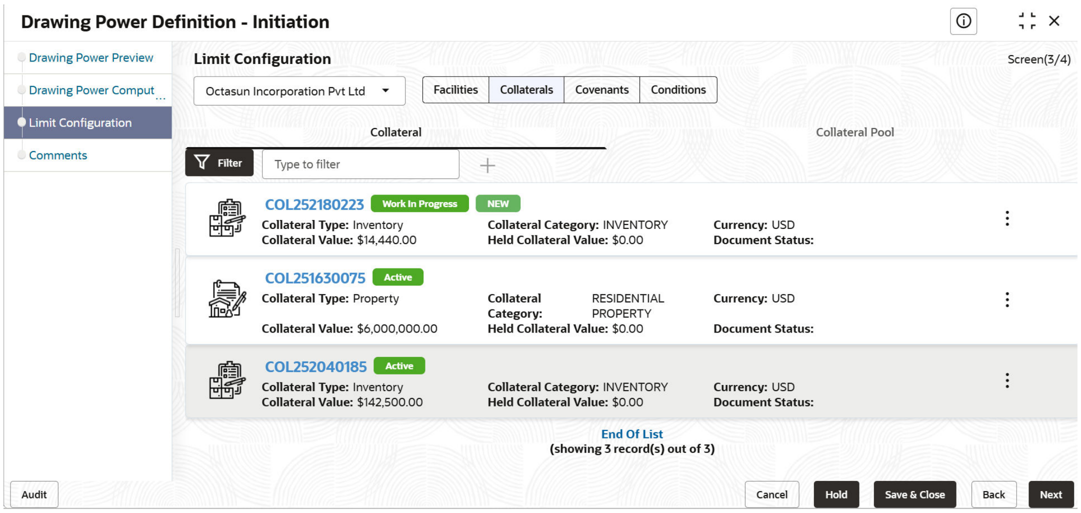
Table 6-3 (Cont.) Limit Configurations

Field	Description
Requested Amount	Displays the requested amount.

5. Click **Collaterals** on Limit Configuration screen.

   The **Collaterals** screen displays.

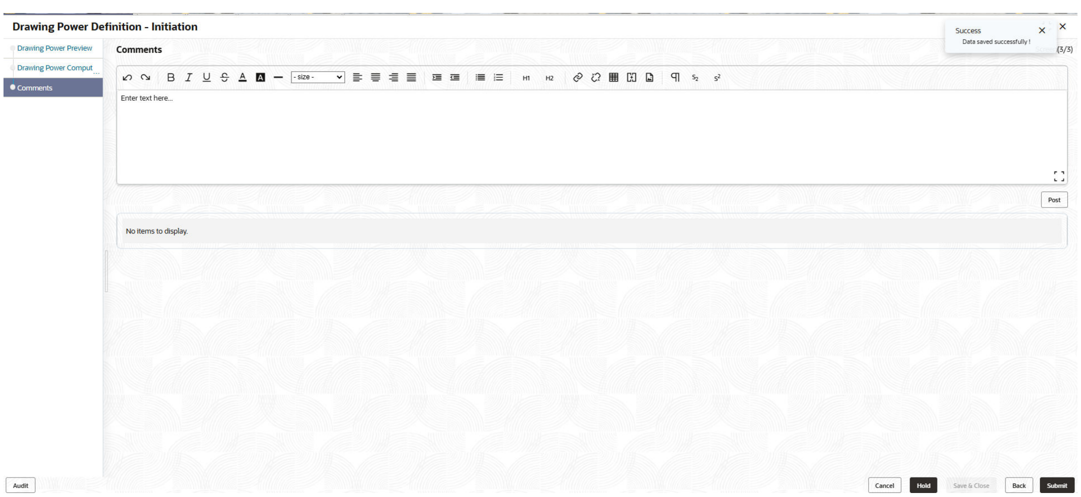
Figure 6-4 Collaterals



6. On **Limit Configuration** screen, click **Next**.

   The **Comments** screen displays.

Figure 6-5 Comments



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

Table 6-4 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 drawing power process.
Save & Close	Click **Save & Close**, to save the process for future edit.
Submit	Click **Submit**, to submit the drawing power.
Cancel	Click **Cancel**, to exit the process without saving the information.

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