

Oracle® Banking Credit Facilities Process Management Cloud Service Policy Definition User Guide



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1

Preface

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1.1 About this guide

This guide provides the user with all the information necessary to define a policy for credit processes in **OBCFPMCS**.

1.2 Intended Audience

This document is intended for the banking personnel's responsible for defining and approving policies associated with credit processes.

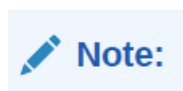
1.3 Conventions Used

The following table lists the conventions that are used in this document.

Table 1-1 Conventions Used

Convention	Description
Bold	Bold indicates: • Field Name • Screen Name • Drop-down Options • Other UX labels
	This icon indicates a Note.

Figure 1-1 Note



1.4 Common Icons in OBCFPM

The following table describes the icons that are commonly used in **OBCFPM**:

Table 1-2 Common Icons

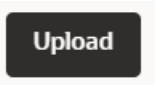
Icons	Purpose
Figure 1-2 Add 	To add new record.
Figure 1-3 Edit 	To modify existing record.
Figure 1-4 Delete 	To delete a record.
Figure 1-5 Calendar 	To select start or end date.
Figure 1-6 Upload 	To upload a record.

Table 1-2 (Cont.) Common Icons

Icons	Purpose
 Remove	To remove the record.
	To change the screen layout to list view.
	To change the screen layout to table view.
	To change the screen layout to tree view.
	To view, edit, and delete a record

Table 1-2 (Cont.) Common Icons

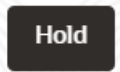
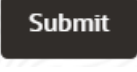
Icons	Purpose
Figure 1-12 Hold	To hold the process.
	
Figure 1-13 Back	To go back to the previous screen.
	
Figure 1-14 Next	To go to the next data segment.
	
Figure 1-15 Save and Close	To save the captured information and exit the process window.
	
Figure 1-16 Submit	To submit the task to next stage.
	

Table 1-2 (Cont.) Common Icons

Icons	Purpose
	To exit the window without saving the captured information.

Figure 1-17 Cancel



2

Policy Definition Overview

Policy Definition is the process followed by Policy Analysts in the financial institutions to define Credit Policy for various Financial products and services based on the guidelines from the regulatory bodies. Credit Policies defined in **OBCFPM** acts as the tool to validate business transaction and mitigate the overall risk. The fields validated in credit processes are listed separately in the document.

The following are the stages involved in **Policy Definition**:

- Policy Initiation
- Sector Evaluation
- Headroom Definition
- Policy Definition
- Business Recommendation
- Approval from Legal Head
- Approval from Policy Team
- Approval from Credit Team
- Risk Recommendations
- Compliance Recommendations
- Policy Approval

3

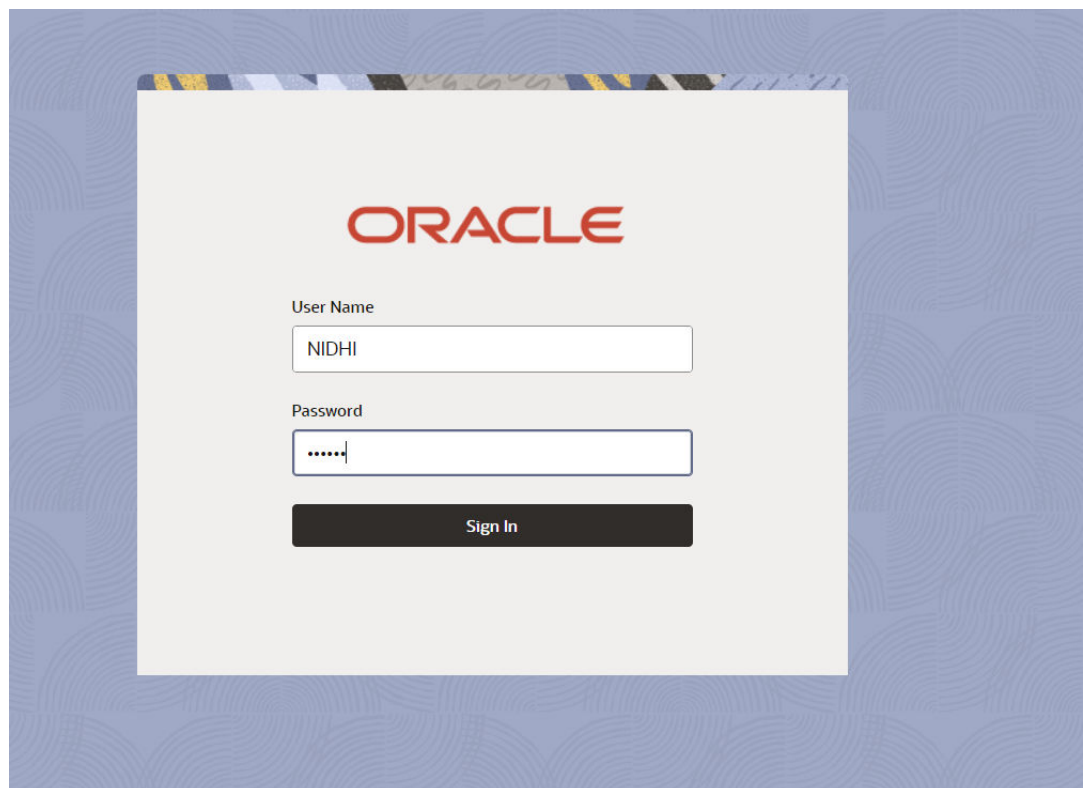
Policy Initiation

Policy initiation is the first stage in policy definition process. In this stage, actual policy is defined by the Policy Analyst and sent for multiple approvals. The policy defined in **OBCFPM** is used to validate the data captured throughout the credit processes to facilitate the overall process performed in bank.

Steps to define policy

1. Login to **OBCFPM**. Enter your **User Name**, **Password** and click **Sign In**.

Figure 3-1 Login Screen



2. Navigate to **Policy > Policy Definition**. Select **Sector** from drop-down list and Click **Initiate Policy**. **Policy Initiation** page is displayed.

Figure 3-2 Policy Initiation

The screenshot shows the Oracle Policy Definition page. On the left is a navigation menu with 'Policy' selected, containing 'Policy Definition' and 'Policy Library'. The main area is titled 'Policy Definition' and features a 'Select Sector' dropdown menu with 'Materials' selected. Below this is an 'Initiate Policy' button. The background has a subtle geometric pattern.

Figure 3-3 Policy Initiation

The screenshot shows the 'Policy Definition - Policy Initiation' page. On the left is a navigation menu with 'Select Sector' selected, containing 'Sector Evaluation', 'Headroom Definition', 'Policy Definition', 'Policy Summary', and 'Comments'. The main area is titled 'Select Sector' and features a 'Basic Information' tab. Below this are four selection steps: 1. Select Sector (with a search bar and 'Energy', 'Utilities' suggestions), 2. Select industry group (with a search bar and 'Materials' suggestion), 3. Select Industry (with a search bar and 'No items to display'), and 4. Select Sub Industry (with a search bar and 'No items to display'). At the bottom are 'Audit', 'Cancel', 'Save & Close', and 'Next' buttons.

- [Policy Initiation](#)
- [Sector Evaluation](#)
- [Headroom Definition](#)
- [Policy Definition](#)
- [Policy Summary](#)
- [Comments](#)

3.1 [Policy Initiation](#)

In **OBCFPM**, the Policy Analysts can set the policy for the sector and its associated industry group, industry and sub-industry while defining the policy.

Figure 3-4 Policy Initiation

Policy Definition - Policy Initiation Screen(1/6)

Select Sector

Basic Information

Policy ID: PL23139142

Effective Date: Required

Valid Till: Required

Next Review Date: Required

Currency: Required

Policy Description:

1. Select Sector

e.g Energy

Energy

Utilities

2. Select Industry group

e.g Materials

Materials

☐ Materials

3. Select Industry

Type to search

No items to display.

4. Select Sub Industry

Type to search

No items to display.

Audit **Cancel** **Save & Close** **Next**

Figure 3-5 Policy Initiation

Policy Definition - Policy Initiation Screen(1/6)

Select Sector

1. Select Sector

e.g Energy

Energy

Utilities

Real Estate

Materials

Industrials

Consumer Discretionary

Consumer Staples

Health Care

Financials

Information Technology

Telecommunication Services

2. Select Industry group

e.g Materials

Materials

☐ Materials

3. Select Industry

Type to search

No items to display.

4. Select Sub Industry

Type to search

No items to display.

Audit **Cancel** **Save & Close** **Next**

Select Sector screen:

For information on Select Sector, refer the below table.

Table 3-1 Select Sector

Fields/Icons	Description
Effective Date	Select Effective Date for the policy by clicking Calendar icon. The Effective Date should be in future.
Valid Till	Select Valid Till date for the policy by clicking Calendar icon. The Valid Till date should be in future and more than the effective date.
Next Review Date	Select Next Review Date date for the policy by clicking Calendar icon. The Next Review Date should be in future and more than the effective date.
Currency	Search and fetch Currency for the policy.
Policy Description	Enter the description for the policy in Policy Description field.

Table 3-1 (Cont.) Select Sector

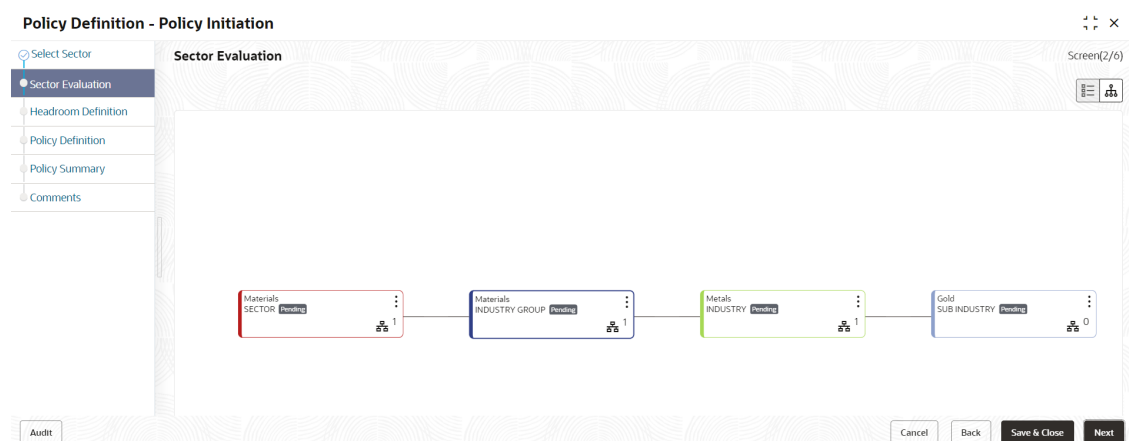
Fields/Icons	Description
Select Sector	Select Sector for which policy needs to be defined.

1. In Select **Industry Group** section, select the required group.
2. In Select **Industry** and **Sub - Industry** section:
Select required **Industry** and **Sub - Industry**.
3. Click **Next**. **Sector Evaluation** page is displayed.

3.2 Sector Evaluation

OBCFPM allows the Policy Analysts to evaluate the sector, industry group, industry and sub - industry selected and view the score for each evaluation instantly.

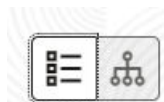
Figure 3-6 Sector Evaluation



In **Sector Evaluation** page:

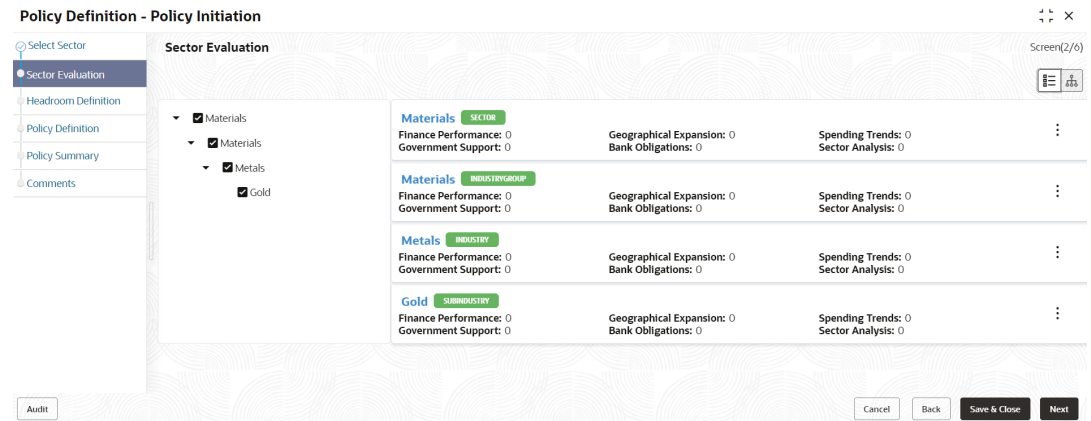
1. To change the layout of the tree view, click the configuration icon at the top right corner. The layout options are displayed as shown below:

Figure 3-7 Layout



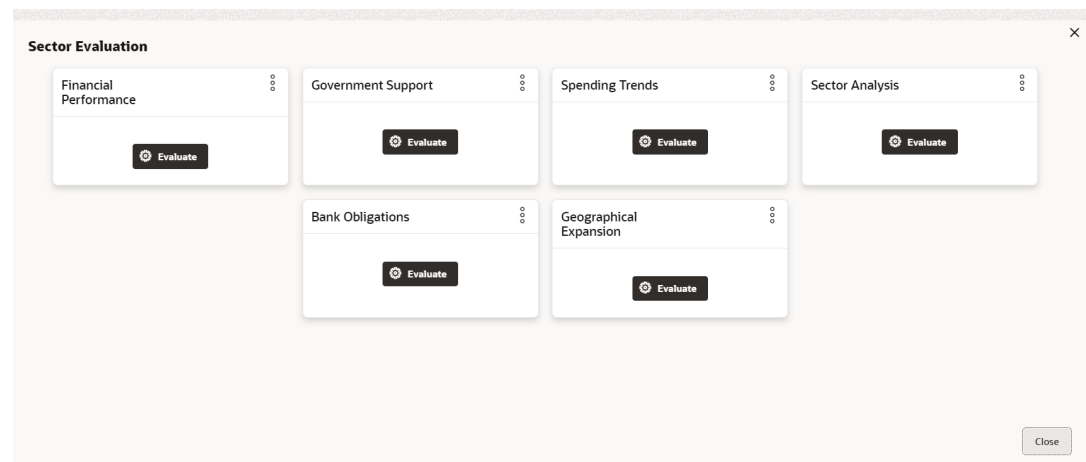
2. To change the tree view to list view, click the list icon at the top left corner. **Sector Evaluation** page view is changed as shown below:

Figure 3-8 Sector Evaluation



- To evaluate the sector, click **Evaluate Now** button in list view or right click sector icon in tree view. **Sector Evaluation** window is displayed.

Figure 3-9 Sector Evaluation



- Click **Evaluate** button and evaluate the following elements:

- Financial Performance
- Government Support
- Spending Trends
- Sector Analysis
- Bank Obligations
- Geographical Expansion

Click **Evaluate** button, questions related to the evaluation appears:

Figure 3-10 Geographical Expansion

The screenshot shows a window titled "Geographical Expansion" with a close button (X) in the top right corner. On the left, there is a "Score" field displaying "0". The main area contains a question: "Does the line of business create product or services which are in demand globally". Below the question are two radio button options: "Yes" and "No". At the bottom of the question area, it says "Showing 1 of 1". In the bottom right corner of the window, there are two buttons: "Cancel" and "Submit".

5. Select the answer for the displayed question. Score is displayed for the evaluation based on the selected answer.
6. Click right arrow to view the next question.
7. Answer all the questions and click **Submit**. Overall score is displayed for the evaluated element as shown below:

Figure 3-11 Sector Evaluation

The screenshot shows a dashboard titled "Sector Evaluation" with a close button (X) in the top right corner. The dashboard displays six evaluation cards arranged in two rows. The first card, "Geographical Expansion", shows a score of "4" in a large circle. The other five cards are "Financial Performance", "Sector Analysis", "Spending Trends", "Government Support", and "Bank Obligations", each with an "Evaluate" button. A "Close" button is located in the bottom right corner of the dashboard.

8. Click **Submit**. **Sector Evaluation** page is updated with the evaluation scores as shown below:

Figure 3-12 Sector Evaluation

The screenshot shows the 'Sector Evaluation' screen. On the left is a sidebar with navigation links: 'Select Sector', 'Sector Evaluation' (selected), 'Headroom Definition', 'Policy Definition', 'Policy Summary', and 'Comments'. The main area displays a tree view of the hierarchy: Materials (checked), Metals (checked), and Gold (checked). To the right, a table shows evaluation metrics for each level. The table has four columns: 'Materials' (with a 'SECTOR' tag), 'Metals' (with an 'INDUSTRY GROUP' tag), 'Metals' (with an 'INDUSTRY' tag), and 'Gold' (with a 'SUBINDUSTRY' tag). Each column contains 'Finance Performance: 0', 'Government Support: 0', 'Geographical Expansion: 4', 'Bank Obligations: 0', 'Spending Trends: 0', and 'Sector Analysis: 0'. At the bottom are buttons: 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

9. Evaluate **Industry Group**, **Industry** and all the **Sub - Industry**.
10. Click **Next**.

3.3 Headroom Definition

In this data segment, the Policy Analysts can define headroom for the selected sector, industry group, industry and sub -industry based on the capital available in the Bank.

Figure 3-13 Headroom Definition

The screenshot shows the 'Headroom Definition' screen. The sidebar is the same as in Figure 3-12, but 'Headroom Definition' is selected. The main area displays a flow diagram with four boxes connected by lines. The boxes are: 'Materials SECTOR' (with a 'Pending' tag and a value of 1), 'Materials INDUSTRY GROUP' (with a 'Pending' tag and a value of 1), 'Metals INDUSTRY' (with a 'Pending' tag and a value of 1), and 'Gold SUB INDUSTRY' (with a 'Pending' tag and a value of 0). At the bottom are buttons: 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

Refer **Sector Evaluation** section for information on changing the layout of the tree view.

1. To change the tree view to list view, click the list icon at the top left corner. **Headroom Definition** page view is changed as shown below:

Figure 3-14 Headroom Definition

Select Sector
Screen(3/6)

- Sector Evaluation
- Headroom Definition**
- Policy Definition
- Policy Summary
- Comments

Headroom Definition

- ☒ Materials
- ☒ Materials
 - ☒ Metals
 - ☒ Gold

Materials SECTION	
Total Available Capital: ₹0.00	Maximum Capital Allocation: ₹0.00
Non-Fund Based Limit: ₹0.00	Fund Based Limit: ₹0.00

Materials BROAD CATEGORY	
Total Available Capital: ₹0.00	Maximum Capital Allocation: ₹0.00
Non-Fund Based Limit: ₹0.00	Fund Based Limit: ₹0.00

Metals INDUSTRY	
Total Available Capital: ₹0.00	Maximum Capital Allocation: ₹0.00
Non-Fund Based Limit: ₹0.00	Fund Based Limit: ₹0.00

Gold SUBINDUSTRY	
Total Available Capital: ₹0.00	Maximum Capital Allocation: ₹0.00
Non-Fund Based Limit: ₹0.00	Fund Based Limit: ₹0.00

Audit
Cancel
Back
Save & Close
Next

2. To define appetite for the sector, click **Define Appetite** button in list view or right click the sector icon in tree view.

Figure 3-15 Define Appetite

Select Sector
Screen(3/6)

- Sector Evaluation
- Headroom Definition**
- Policy Definition
- Policy Summary
- Comments

Headroom Definition

- ☒ Materials
 - ☒ Materials
 - ☒ Metals
 - ☒ Gold

Materials SECTION			
Total Available Capital:	₹0.00	Maximum Capital Allocation:	₹0.00
Non-Fund Based Limit:	₹0.00	Fund Based Limit:	₹0.00

Materials HEADS/TYPE/GROUP			
Total Available Capital:	₹0.00	Maximum Capital Allocation:	₹0.00
Non-Fund Based Limit:	₹0.00	Fund Based Limit:	₹0.00

Metals INDUSTRY			
Total Available Capital:	₹0.00	Maximum Capital Allocation:	₹0.00
Non-Fund Based Limit:	₹0.00	Fund Based Limit:	₹0.00

Gold SUBINDUSTRY			
Total Available Capital:	₹0.00	Maximum Capital Allocation:	₹0.00
Non-Fund Based Limit:	₹0.00	Fund Based Limit:	₹0.00

Audit
Cancel Back Save & Close Next

The **Appetite Setting** window appears:

Figure 3-16 Appetite Setting

The screenshot shows the 'Appetite Setting' form for the 'Telecommunication Services' sector. The form is divided into several sections: 'Total Available Capital' with fields for 'Currency' (USD), 'Bank Total Available Capital' (\$1,000,000.00), and 'Suggested Capital Allocation' (100%); 'Capital Allocation' with 'Effective Capital Available For Allocation' (\$1,000,000.00); 'Fund Based Allocation' with 'Effective Appetite' (\$500,000.00); and 'Non Fund Based Allocation' with 'Effective Appetite' (\$500,000.00). At the bottom right are 'Cancel' and 'Submit' buttons.

Appetite Setting		Evaluation Score
Sector: Telecommunication Services		
Total Available Capital		
Currency: USD	Bank Total Available Capital: \$1,000,000.00	Suggested Capital Allocation: 100%
Capital Allocation		
Effective Capital Available For Allocation: \$1,000,000.00		
Fund Based Allocation		
Effective Appetite: \$500,000.00		
Non Fund Based Allocation		
Effective Appetite: \$500,000.00		
		Cancel Submit

Figure 3-17 Appetite Setting

This screenshot shows the 'Appetite Setting' form with the 'Capital Allocation' section expanded. It includes the same 'Total Available Capital' section as Figure 3-16, followed by 'Capital Allocation' (\$1,000,000.00), 'Fund Based Allocation' (\$500,000.00), and 'Non Fund Based Allocation' (\$500,000.00). A new 'Additional Details' section is at the bottom, containing a 'Remarks' text area. 'Cancel' and 'Submit' buttons are at the bottom right.

Appetite Setting	
Capital Allocation	
Effective Capital Available For Allocation: \$1,000,000.00	
Fund Based Allocation	
Effective Appetite: \$500,000.00	
Non Fund Based Allocation	
Effective Appetite: \$500,000.00	
Additional Details	
Remarks	
Cancel Submit	

Note:

In **Appetite Setting** page, all the amount specified will be considered in Currency selected in the **Policy Initiation** page.

For information on fields in the Appetite Setting screen, refer the below table.

Table 3-2 Appetite Setting

Fields/Icons	Description
Total Available Capital	Enter fields given in Total Available Capital . The Currency is displayed by default.
Bank Total Available Capital	Specify Bank Total Available Capital .
Suggested Capital Allocation	Specify percentage to be allocated for the selected sector in Suggested Capital Allocation field. Note: Suggested Capital Allocation can be specified either by directly entering the percentage or selecting the increment/decrement option on the right. Decrement option will be enabled, if the value entered in Suggested Capital Allocation field is greater than zero. Use Decrement option to reduce the percentage.
Capital Allocation	Enter Effective Capital Available For Allocation field for Capital Allocation .
Fund Based Allocation	Enter Effective Appetite field for Fund Based Allocation .
Non Fund Based Allocation	Enter Effective Appetite field for Non Fund Based Allocation .
Additional Details	Enter Remarks fields for Additional Details .

- Click **Submit**. Allocated amount is displayed in **Appetite Setting** page as shown below:

Figure 3-18 Appetite Setting

The screenshot shows the 'Headroom Definition' screen. On the left, a navigation pane lists 'Select Sector', 'Sector Evaluation', 'Headroom Definition' (selected), 'Policy Definition', 'Policy Summary', and 'Comments'. The main area displays a table with the following data:

Materials	Total Available Capital	Maximum Capital Allocation	Fund Based Limit
Materials (SECTOR)	Total Available Capital: ₹50,000,000.00 Non-Fund Based Limit: ₹0.00	Maximum Capital Allocation: ₹0.00	Fund Based Limit: ₹0.00
Materials (INDUSTRY GROUP)	Total Available Capital: ₹0.00 Non-Fund Based Limit: ₹0.00	Maximum Capital Allocation: ₹0.00	Fund Based Limit: ₹0.00
Metals (INDUSTRY)	Total Available Capital: ₹0.00 Non-Fund Based Limit: ₹0.00	Maximum Capital Allocation: ₹0.00	Fund Based Limit: ₹0.00
Gold (SUBINDUSTRY)	Total Available Capital: ₹0.00 Non-Fund Based Limit: ₹0.00	Maximum Capital Allocation: ₹0.00	Fund Based Limit: ₹0.00

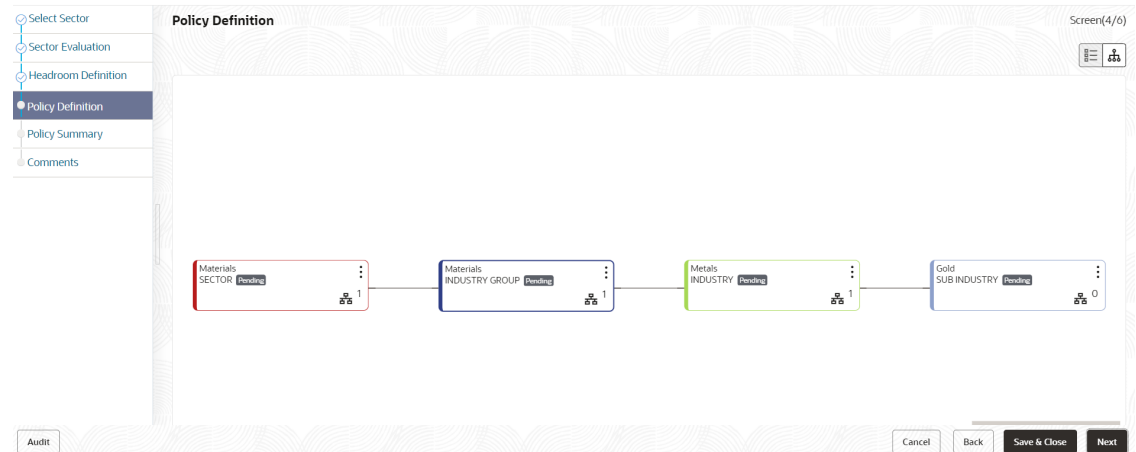
At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

- Define **Appetite** for the Industry Group, Industry and all the Sub - Industry.
- Click **Next**.

3.4 Policy Definition

In **Policy Definition** data segment, you will set the rules and regulations of lending.

Figure 3-19 Policy Definition



Note:

Refer **Sector Evaluation** section for information on changing the layout of the tree view.

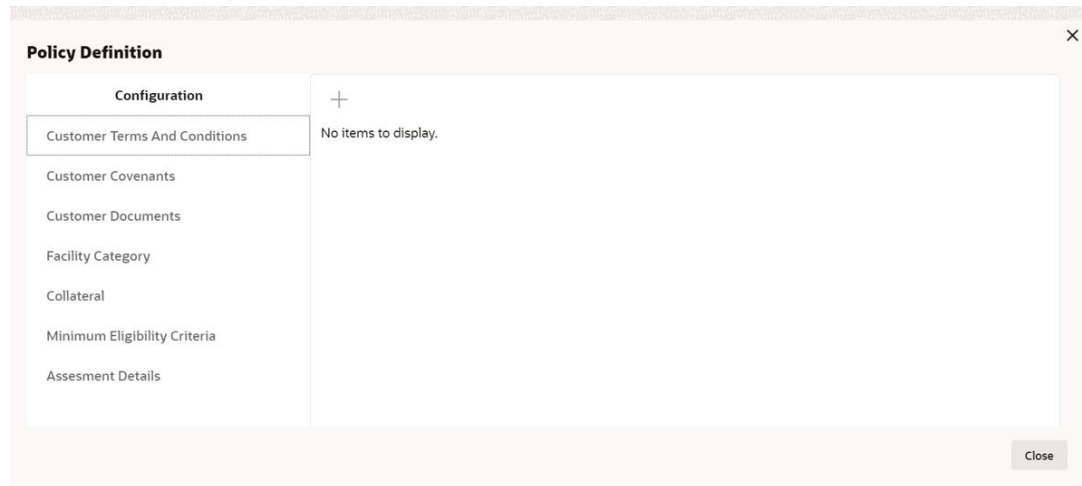
1. To change the tree view to list view, click the list icon at the top left corner. **Policy Definition** page view is changed as shown below:

Figure 3-20 Policy Definition

The screenshot shows the 'Policy Definition' screen with a list view on the left. The list view shows the hierarchy: Materials SECTOR, Materials INDUSTRY GROUP, Metals INDUSTRY, and Gold SUB INDUSTRY. The 'Materials SECTOR' is selected. The main area shows a table with columns for 'Products', 'TermsCondition', 'Lendings', 'Collaterals', 'Covenants', 'Pricing', and 'Documents'. The table has four rows corresponding to the hierarchy levels. The bottom of the screen has buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

Level	Products	TermsCondition	Lendings	Collaterals	Covenants	Pricing	Documents
Materials SECTOR	0	0	0	0	0	0	0
Materials INDUSTRY GROUP	0	0	0	0	0	0	0
Metals INDUSTRY	0	0	0	0	0	0	0
Gold SUB INDUSTRY	0	0	0	0	0	0	0

2. To define policy for the sector, click the **Define Policy** button in list view or right click the sector icon in tree view. **Configuration window** is displayed.

Figure 3-21 Configuration window

Configuring window

3. In **Configuration** window, policy can be defined for the following dimensions:

- Customer Terms And Conditions
- Customer Covenants
- Customer Documents
- Facility Category
- Collateral
- Minimum Eligibility Criteria
- Assessment Details
- [Configuring Customer Terms and Conditions](#)
- [Configuring Customer Covenants](#)
- [Configuring Customer Documents](#)
- [Configuring Facility Category](#)
- [Configuring Collateral](#)
- [Configuring Minimum Eligibility Criteria](#)
- [Configuring Assessment Details](#)

3.4.1 Configuring Customer Terms and Conditions

Configuring Customer Terms and Conditions

1. To add terms and conditions, click **Customer Terms And Conditions** from the menu and click + icon. **Terms And Conditions** window is displayed:

Figure 3-22 Terms And Conditions

Policy Definition

Configuration

- Customer Terms And Conditions
- Customer Covenants
- Customer Documents
- Facility Category
- Collateral
- Minimum Eligibility Criteria
- Assesment Details

No items to display.

Close

Figure 3-23 Terms And Conditions

Terms And Conditions

Condition Code: Annual Fees Charges

Terms And Conditions Type: Post-Disbursement

Is Waivable: ☒

Condition Description: Charges worth of \$39000 has to be paid

Comments:

Clear Cancel Add

For information on fields in the **Terms and Conditions** screen, refer the below table.

Table 3-3 Terms and Conditions

Fields/Icons	Description
Condition Code	Select Condition Code from the drop-down list.
Customer Terms And Conditions Type	Select Customer Terms And Conditions Type from the drop-down list. The options available are: - Pre-Disbursement - Post-Disbursement
Is Waivable?	Enable Is Waivable? check box, if waive off option is allowed for the terms and conditions.
Condition Description and Comments	Enter Condition Description and Comments to help Approvers in making quick decision.
Add	Click Add . Terms and conditions are added and displayed in the Terms And Conditions window.
Edit	To modify the added terms and conditions, click Edit icon.
Delete	To delete the terms and conditions, click Delete icon.
View	To view the added terms and condition, click View icon.

2. Default and Validation

The following fields will get defaulted from **Policy Definition** to the **OBCFPM** processes which are linked to policy definition and policy validation.

- Code
- Type
- Is Waivable?

The following fields will get validated against policy definition and the compliance will be reported in **Policy Exception**

- Code
- Type
- Is Waivable?

3.4.2 Configuring Customer Covenants

Configuring Customer Covenants

1. To add a customer covenants, click **Customer Covenants** from the left menu and then click + icon. **Covenant Details** window is displayed:

Figure 3-24 Customer Covenants

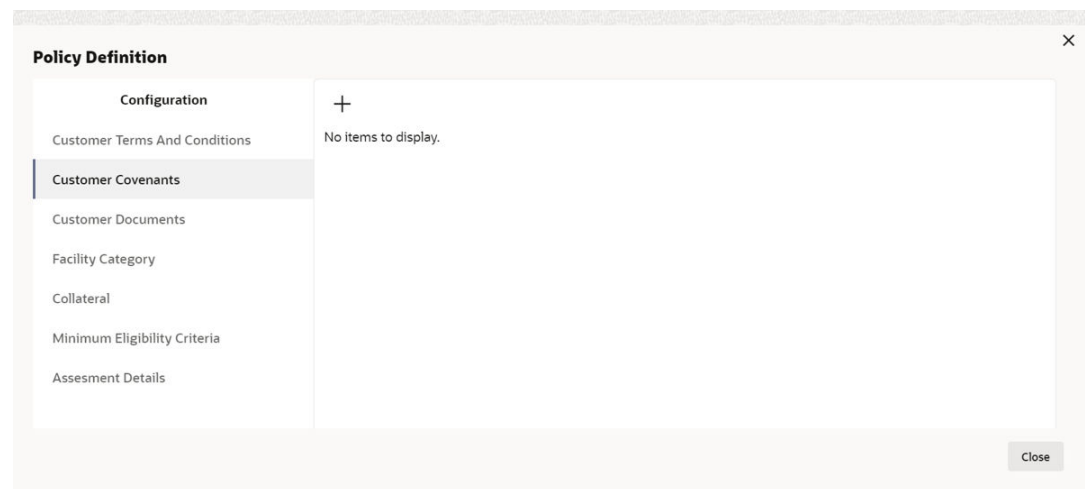


Figure 3-25 Covenant Details

The screenshot shows the 'Covenant Details' form with the following data:

Covenant Details			
Covenant ID	Covenant Name	Classification Type	Covenant Type
TestCovenant	TestCovenant	Internal	Financial
Frequency	Notice Days	Covenant Description	
Yearly	2	TestCovenant	

Target condition

Is Waivable? ☒

Target condition: Greater than

Target Value: 10000.00

Comments:

Buttons: Cancel, Clear, Add

Figure 3-26 Covenant Details

The screenshot shows the 'Covenant Details' form with the following data:

Covenant Details			
Covenant ID	Covenant Name	Classification Type	Covenant Type
CV5000021	Audited Quartely Fin Statement	External	Non Financial
Frequency	Notice Days	Covenant Description	
Monthly	1	Audited Quartely Fin Statement	

Target condition

Is Waivable? ☐

Comments:

Buttons: Cancel, Clear, Add

For information on fields in the **Covenant Details** screen, refer the below table.

Table 3-4 Covenant Details

Fields/Icons	Description
Covenant ID	Search and select Covenant ID from the list of already created and maintained customer covenants. Details associated with the customer covenants are automatically fetched and displayed in the Covenant Details window.
Is Waivable?	Enable Is Waivable? check box, if waive off option is allowed for the customer covenant.

Table 3-4 (Cont.) Covenant Details

Fields/Icons	Description
Target Condition	Select Target Condition from drop-down list. The following options are available: • Between • Equal to • Greater than • Greater than or equal to • Less than • Less than or equal to Note: If you have selected Covenant Type as Financial , then this field is displayed. For Covenant Type selected as Non-financial this field is not available.
Target Value	Enter Target Value . Note: If you have selected Covenant Type as Financial , then this field is displayed. For Covenant Type selected as Non-financial this field is not available.
Comments	Enter Comments to help Approvers in making quick decision.
Add	Click Add . Covenant Details are added and displayed in Customer Covenants window.
Edit	To modify the added customer covenant, click Edit icon.
Delete	To delete the added customer covenant, click Delete icon.
View	To view the added customer covenant, click View icon.

2. Default and Validation

The following fields will get defaulted from **Policy Definition** to the **OBCFPM** processes which are linked to policy definition and policy validation.

- Code
- Is Waivable?
- Target Condition
- Target Value

The following fields will get validated against policy definition and the compliance will be reported in **Policy Exception**.

- Code
- Is Waivable?
- Target Condition
- Target Value

3.4.3 Configuring Customer Documents

Configuring Customer Documents

1. To add the document related policy, click **Customer Documents** from the left menu and then click + icon. **Document Details** window is displayed:

Figure 3-27 Customer Documents

The screenshot shows a window titled "Policy Definition" with a close button (X) in the top right corner. On the left is a sidebar menu with the following items: Configuration, Customer Terms And Conditions, Customer Covenants, Customer Documents (highlighted with a blue bar), Facility Category, Collateral, Minimum Eligibility Criteria, and Assessment Details. The main area on the right has a plus sign (+) icon and the text "No items to display." At the bottom right of the window is a "Close" button.

Figure 3-28 Documents Details

The screenshot shows a window titled "Document Details" with a close button (X) in the top right corner. It contains two fields: "Document Type" with a dropdown menu showing "Appetite Documents" and a downward arrow, and "Is Mandatory?" with a toggle switch that is currently turned off. At the bottom right are "Cancel" and "Add" buttons.

For information on fields in the **Document Details** screen, refer the below table.

Table 3-5 Document Details

Fields/Icons	Description
Document Details	Select Document Details from the drop-down list.
Is Mandatory?	Enable Is Mandatory? check box.
Add	Click Add . Document Details are added and displayed in Customer Documents window.
Edit	To modify the document details, click Edit icon.
Delete	To delete the document details, click Delete icon.
View	To view the added document details, click View icon.

2. **Default and Validation**

The following fields will get defaulted from **Policy Definition** to the **OBCFPM** processes which are linked to policy definition and policy validation.

- Document Type

The following fields will get validated against policy definition and the compliance will be reported in **Policy Exception**.

- Document Type

3.4.4 Configuring Facility Category

Configuring Facility Category:

1. To add Facility Category related policy, click **Facility Category** from the left menu and then click + icon. **Facility Category** window is displayed:

Figure 3-29 Facility Category

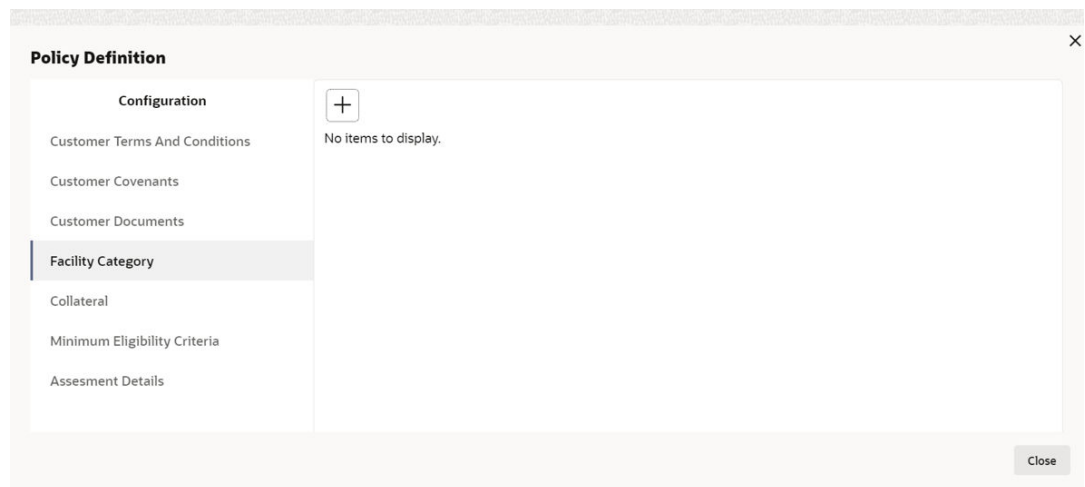


Figure 3-30 Facility Category

The screenshot shows a window titled "Facility category" with a close button (X) in the top right corner. The main area contains four input fields: "Facility category" (a dropdown menu with "Select Product" and a downward arrow, labeled "Required" below it), "Currency" (a text field with "USD" entered), "Minimum Amount" (a text field, labeled "Required" below it), and "Maximum Amount" (a text field, labeled "Required" below it). At the bottom of the window is a horizontal tab bar with five tabs: "Currency", "Covenants", "Terms & Conditions", "Documents", and "Pricing" (which is the active tab, indicated by a blue underline). Below the tabs is a "+" icon. At the bottom right are "Cancel" and "Add" buttons.

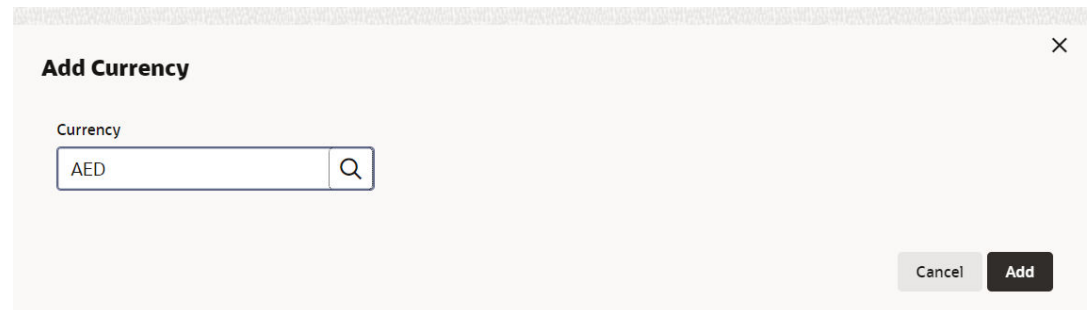
For information on fields in the **Facility Category** screen, refer the below table.

Table 3-6 Facility Category

Fields/ Icons	Description
Facility Category	Select Facility Category from the drop-down list.
Currency	Search and select Currency in which the facility can be utilized.
Minimum Amount and Maximum Amount	Specify Minimum Amount and Maximum Amount for the selected Facility Category.

In the **Facility Category** window, the following dimensions can be defined for a Facility Category:

- Currency
 - Covenants
 - Terms & Conditions
 - Documents
 - Pricing
2. To add **Currency** in which the Facility Category can be offered, click + icon. **Add Currency** window is displayed.

Figure 3-31 Add Currency

For information on fields in the **Add Currency** screen, refer the below table.

Table 3-7 Add Currency

Fields/ Icons	Description
Currency	Search and select Currency .
Save	Click Save . Currency is added and listed in Facility Category window.

3. To capture covenant details for the Facility Category, click the Covenants tab in **Facility Category** window and then click + icon. **Covenant Details** window is displayed to add covenant.

Figure 3-32 Covenant Details

Covenant Details

Covenant ID: TestCovenant

Covenant Name: TestCovenant

Classification Type: Internal

Covenant Type: Financial

Frequency: Yearly

Notice Days: 2

Covenant Description: TestCovenant

Target condition

Is Waivable? ☐

Target condition: Greater than

Target Value: 10000.00

Comments

Cancel Clear Add

For information on fields in the **Add Covenant** screen, refer the below table.

Table 3-8 Add Covenant

Fields/ Icons	Description
Covenant Details	Search and Select Covenant Details from the list of already created and maintained covenants. The following details associated with the covenants are automatically fetched and displayed in the Covenant Details window. - Covenant Name - Classification Type - Covenant Type - Frequency - Notice Days - Covenant Description
Is Waivable?	Enable Is Waivable? check box, if waive off option is allowed for the covenant.
Target Condition	Select Target Condition from drop-down list. The following options are available: - Between - Equal to - Greater than - Greater than or equal to - Less than - Less than or equal to Note: This field is available only for Covenant Type selected as Financial . For Covenant Type , selected as Non-Financial it is not available. For more information refer Configuring Customer Covenants Section.
Target Value	Enter Target Value . Note: This field is available only for Covenant Type selected as Financial . For Covenant Type , selected as Non-Financial it is not available. For more information refer Configuring Customer Covenants Section.
Comments	Enter Comments to help Approvers in making quick decision.

Table 3-8 (Cont.) Add Covenant

Fields/ Icons	Description
Add	Click Add . Covenant Details are added and displayed in Facility Category window.

- To add the terms and conditions for Facility Category, click **Terms & Conditions** tab in **Facility Category** window and then click + icon. **Terms & Conditions** window is displayed.

Figure 3-33 Terms and Conditions

For information on fields in the **Add Terms & Conditions** screen, refer the below table.

Table 3-9 Add Terms & Conditions

Fields/ Icons	Description
Condition Code	Select Condition Code from the drop-down list. Condition Description is displayed based on the selected condition code. The options available in Condition Code are: - Interest Repayment - Annual Fees Charges - Others
Terms And Conditions Type	Select Terms And Conditions Type from the drop-down list. The options available are: - Pre-Disbursement - Post-Disbursement.
Is Waivable?	Enable Is Waivable? check box, if waive off option is allowed for the terms and conditions.
Comments	Enter Comments to help Approvers in making quick decision.
Save	Click Save . Terms and conditions are added and displayed in the Facility Category window.

- To add document details, click the **Documents** tab in the **Facility Category** window and then click + icon. **Document Details** screen is displayed.

Figure 3-34 Document Details

For information on fields in the **Document Details** screen, refer the below table.

Table 3-10 Documents

Fields/ Icons	Description
Document Details	Select Document Details from the drop-down list. The options available are: • Appetite Documents • Application Form • Legal Agreement Document • Collateral De-Registration Acknowledgment • Collateral De-Registration Form • Collateral Particulars • Collateral Documents • Collateral Release Document • Collateral External Check Documents • Collateral Evaluation Documents • External Legal Opinion Document • Collateral Field Investigation Documents • Collateral Hypothecation Documents • Collateral Invoice Documents
Is Mandatory?	Enable Is Mandatory? check box, if required.
Add	Click Add . Document Details are added and displayed in Facility Category window.

6. To add pricing details for the Facility Category, click **Pricing** tab in **Facility Category** window and then click + icon. **Pricing Details** is displayed.

Figure 3-35 Pricing Details

In **Pricing Details** window, policy related to Charge, Interest, and Commission can be defined for any **Currency**, **Charge Code** and **Charge Type**.

7. To add **Charge** related policy, click **Add** icon. **Charge Details** window is displayed.

Figure 3-36 Charge Details

For information on fields in the **Charge Details** screen, refer the below table.

Table 3-11 Charge Details

Fields/Icons	Description
Currency	Search and fetch Currency for associating the Charge Details.
Minimum Spread (%) and Maximum Spread (%)	Specify Minimum Spread (%) and Maximum Spread (%) . The spread mentioned while adding charge in any credit process will be validated with respect to this Minimum Spread and Maximum Spread.

Table 3-11 (Cont.) Charge Details

Fields/Icons	Description
Charge Code	Select Charge Code from the drop-down list. The following charge code are available: • Documentation Charge • Legal Charge • Non-Utilization Charge • Risk Charge
Minimum Charge Amount and Maximum Charge Amount	Specify Minimum Charge Amount and Maximum Charge Amount .
Is Charge Waivable	Enable Is Charge Waivable check box, if waver can be availed according to this policy.
Charge Type	Enter Charge Type .

8. Click **Add**. Charge is added and listed as shown below:

Figure 3-37 Pricing Details

9. To add **Interest** related policy, click **Interest** tab and then click **Add** icon. **Interest Details** window is displayed.

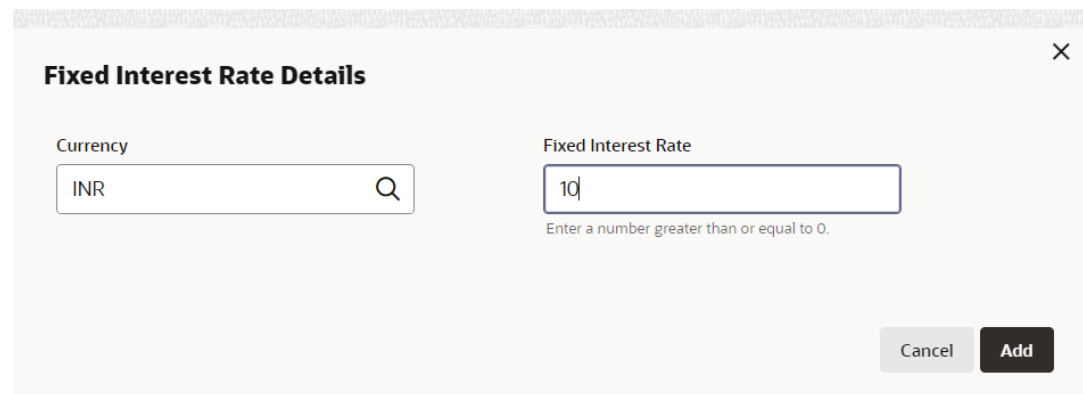
Figure 3-38 Interest Details

For field level information Interest Details screen, refer the below table.

Table 3-12 Interest Details

Fields/Icons	Description
Component Type	Select Component Type and Rate Type from the drop- down list. The following component type are available: • Main Interest • Penalty Interest • Prepayment The following rate type are available: • Fixed • Floating • Special Amount
Rate Type	If Rate Type is selected as Fixed, then Fixed Interest Rate Details must be added.

10. Click **Add** icon. **Fixed Interest Rate Details** window is displayed.

Figure 3-39 Fixed Interest Rate Details

Fixed Interest Rate Details X

Currency: INR

Fixed Interest Rate: 10
Enter a number greater than or equal to 0.

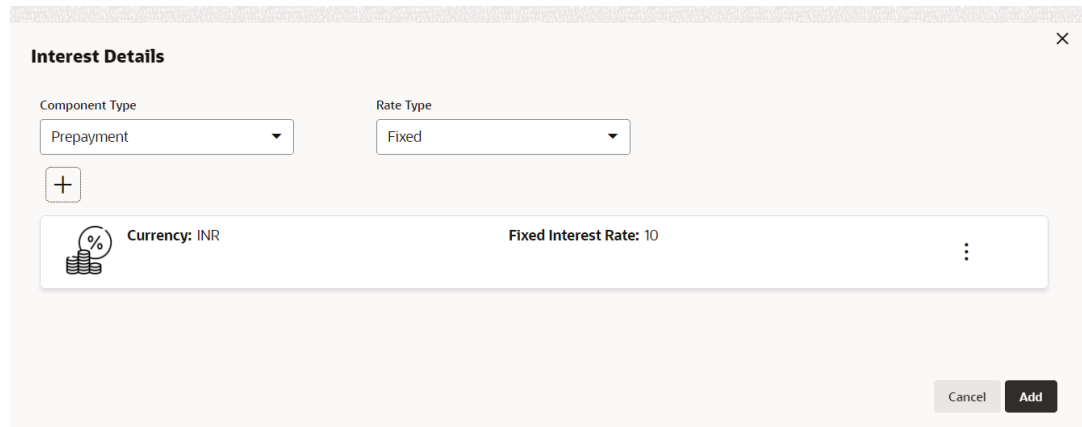
Cancel Add

For field level information Fixed Interest Rate Details screen, refer the below table.

Table 3-13 Fixed Interest Rate Details

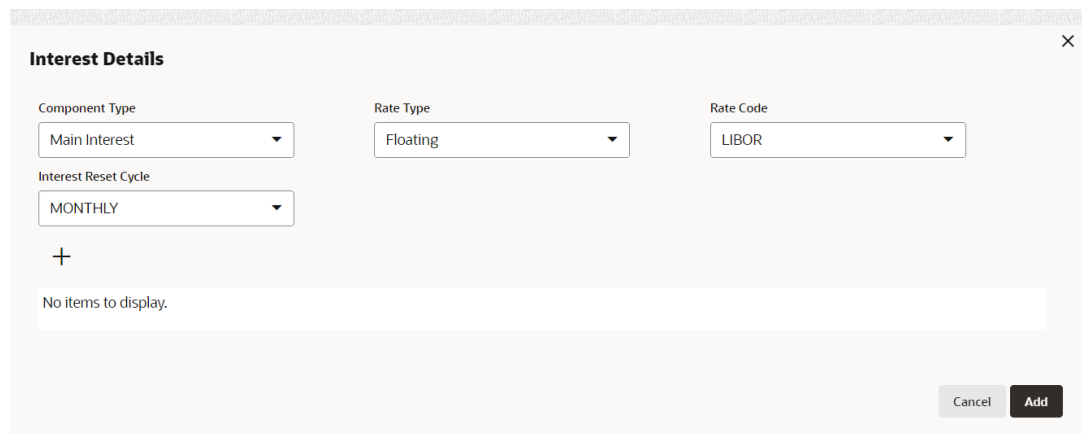
Fields/Icons	Description
Currency	Search and fetch Currency for the interest.
Fixed Interest Rate	Specify Fixed Interest Rate .

11. Click **Add**. Fixed Interest Rate Details are added and displayed as shown below:

Figure 3-40 Interest Details


The screenshot shows the 'Interest Details' window. It has a title bar with a close button (X). Inside, there are two dropdown menus: 'Component Type' set to 'Prepayment' and 'Rate Type' set to 'Fixed'. Below these is a plus icon (+). A summary bar displays a currency icon, 'Currency: INR', and 'Fixed Interest Rate: 10'. At the bottom right are 'Cancel' and 'Add' buttons.

If **Rate Type** is selected as **Floating**, then **Interest Details** window is displayed as shown below:

Figure 3-41 Interest Details


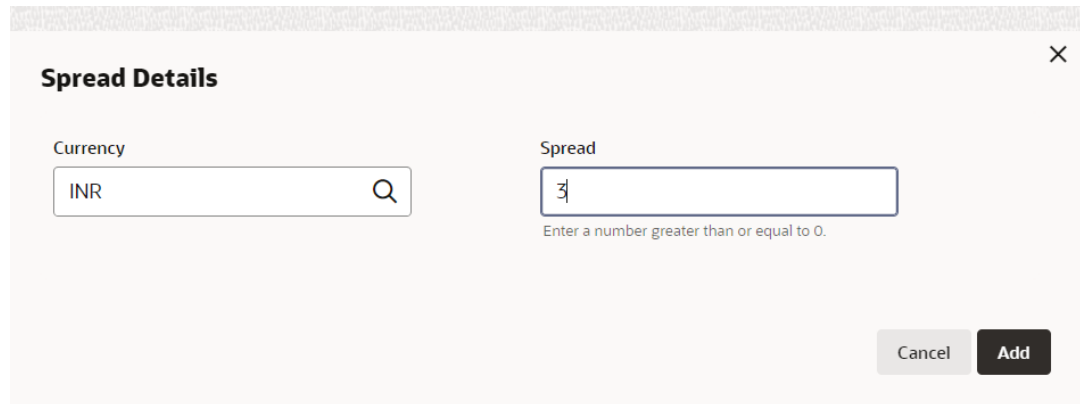
The screenshot shows the 'Interest Details' window with 'Rate Type' set to 'Floating'. It includes three dropdown menus: 'Component Type' (Main Interest), 'Rate Type' (Floating), and 'Rate Code' (LIBOR). There is also an 'Interest Reset Cycle' dropdown set to 'MONTHLY'. Below these is a plus icon (+) and a message 'No items to display.' At the bottom right are 'Cancel' and 'Add' buttons.

For field level information Interest Details screen, refer the below table.

Table 3-14 Interest Details

Fields/Icons	Description
Rate Code	Select Rate Code . The options available are: - LIBOR - SIBOR
Interest Rest Cycle	Select Interest Rest Cycle . The options available are: - Auto - Half-Yearly - Monthly - Quarterly

- Click + icon. **Spread Details** window displayed.

Figure 3-42 Spread DetailsA dialog box titled "Spread Details" with a close button (X) in the top right corner. It contains two input fields: "Currency" with a search icon and "Spread" with a numeric input field containing the value "3". Below the "Spread" field is a hint text: "Enter a number greater than or equal to 0.". At the bottom right are "Cancel" and "Add" buttons.

Spread Details

Currency: INR

Spread: 3

Enter a number greater than or equal to 0.

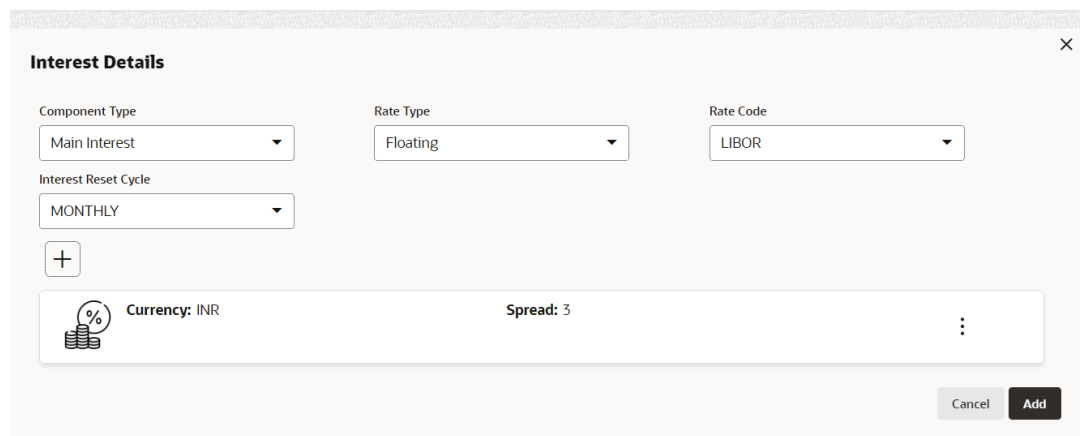
Cancel Add

For field level information Spread Details screen, refer the below table.

Table 3-15 Spread Details

Fields/Icons	Description
Currency	Search and fetch Currency for the Spread .
Spread	Specify Spread .

13. Click **Add**. Spread details are added and displayed as shown below:

Figure 3-43 Interest DetailsA dialog box titled "Interest Details" with a close button (X) in the top right corner. It contains three dropdown menus: "Component Type" (Main Interest), "Rate Type" (Floating), and "Rate Code" (LIBOR). Below these is an "Interest Reset Cycle" dropdown menu (MONTHLY). A plus icon (+) is located below the reset cycle. At the bottom, there is a summary bar showing a currency icon, "Currency: INR", "Spread: 3", and a vertical ellipsis icon. At the bottom right are "Cancel" and "Add" buttons.

Interest Details

Component Type: Main Interest

Rate Type: Floating

Rate Code: LIBOR

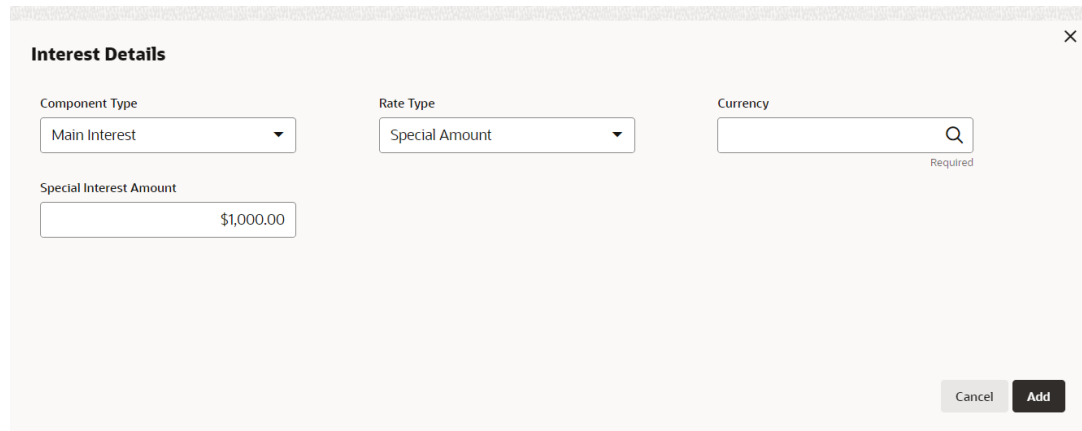
Interest Reset Cycle: MONTHLY

+

Currency: INR Spread: 3

Cancel Add

If **Rate Type** is selected as **Special Amount**, then **Interest Details** window displayed as shown below:

Figure 3-44 Interest Details

The **Interest Details** dialog box contains the following fields:

- Component Type:** A dropdown menu with "Main Interest" selected.
- Rate Type:** A dropdown menu with "Special Amount" selected.
- Currency:** An empty text field with a search icon and a "Required" label below it.
- Special Interest Amount:** A text field containing "\$1,000.00".

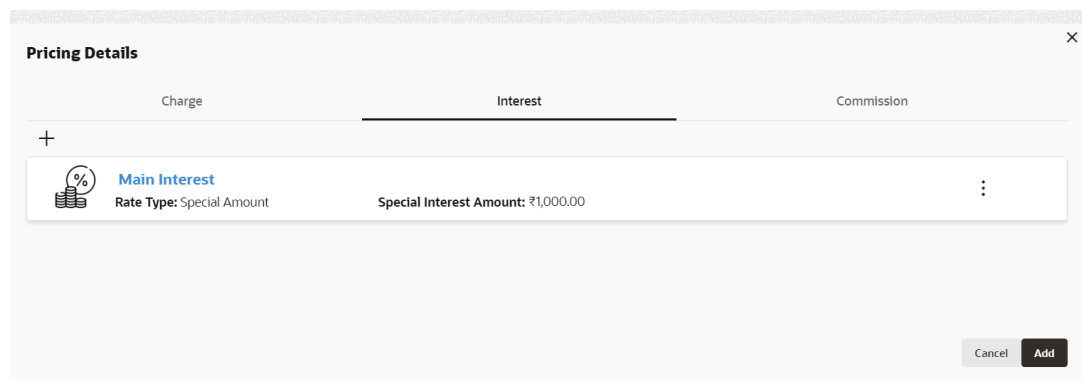
At the bottom right, there are **Cancel** and **Add** buttons.

For field level information Interest Details screen, refer the below table.

Table 3-16 Interest Details

Fields/Icons	Description
Currency	Search and fetch Currency for the Special Interest Amount .
Special Interest Amount	Specify Special Interest Amount .

Click **Add**. Interest Details are added and displayed in **Pricing Details** window as shown below:

Figure 3-45 Pricing Details

The **Pricing Details** dialog box shows three tabs: **Charge**, **Interest** (selected), and **Commission**. Below the tabs, there is a list of items. The first item is:

- Main Interest** (with a percentage icon)
- Rate Type:** Special Amount
- Special Interest Amount:** ₹1,000.00

At the bottom right, there are **Cancel** and **Add** buttons.

- To add commission related policy, click **Commission** tab. **Commission Details** window is displayed.

Figure 3-46 Commission Details

Commission Details [X]

Rate Type:

Rate Basis:

Commission Type:

Commission Period:

Minimum Commission Amount:

[+]

Currency: INR Commission Rate: 10

[Cancel] [Add]

For field level information Commission Details screen, refer the below table.

Table 3-17 Commission Details

Fields/Icons	Description
Commission Details	Select details for the following fields from the drop-down list: - Rate Type - Rate Basis - Commission Type - Commission Period
Rate Type	If Rate Type is selected as FIXED RATE , specify Minimum Commission Amount and then click Add icon to capture Commission Rate .

15. If **Rate Type** is selected as **FLAT AMOUNT**, **Commission Details** window displayed as shown below:

Figure 3-47 Commission Details

Commission Details [X]

Rate Type:

Rate Basis:

Commission Type:

Commission Period:

Currency:

Commission Amount:

[Cancel] [Add]

For information on fields in the **Commission Details** screen, refer the below table.

Table 3-18 Commission Details

Fields/ Icons	Description
Currency	Search and select Currency for the Commission Amount .
Commission Amount	Specify Commission Amount .
Delete	To delete the pricing detail, select the pricing and click Delete icon.

16. Click **Add**. Commission Details are added and displayed in **Pricing Details** window as shown below:

Figure 3-48 Pricing Details

17. Click **Add**. Pricing Details are added and displayed in **Facility Category** window as shown below:

Figure 3-49 Facility Category

18. Default and Validation

The following fields will get defaulted from **Policy Definition** to the **OBCFPM** processes which are linked to policy definition and policy validation.

- Facility Category (under Facility Category - Covenants will get defaulted)
- Covenants (under Covenants - Code, Target Condition, and Target Value will get defaulted)
- T & C (under T & C - Code, Type, and Is Waivable? (Y/N) will get defaulted)

- Document will get defaulted
- Pricing (under Pricing - Interest, Charges, and Commission will get defaulted)

The following fields will get validated against policy definition and the compliance will be reported in **Policy Exception**.

- Facility Category (under Facility Category - Type, Currency, Minimum Amount, and Maximum Amount will get validated)
- Currency will get validated
- Covenants (under Covenants- Is Waivable?, Code, Target Condition, and Target Value will get validated)
- T & C (under T & C - Code, Type, and Is Waivable (Y/N) will get defaulted)
- Document will get validated
- Pricing (under Pricing - Interest, Charges, and Commission will get validated)

3.4.5 Configuring Collateral

Configuring Collateral

1. To add collateral related policy, click **Collateral** from the left menu and then click + icon. **Collateral Details** window is displayed.

Figure 3-50 Collateral Details

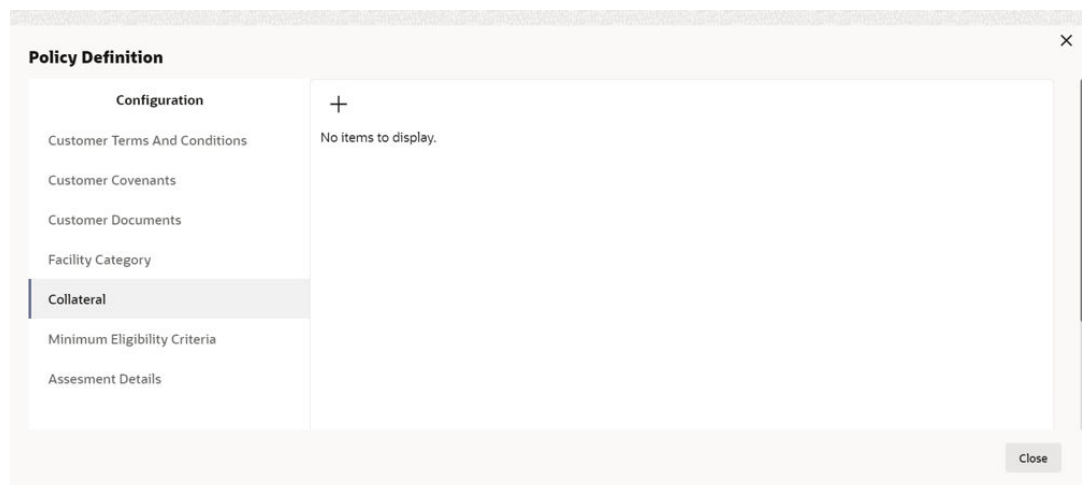


Figure 3-51 Collateral Details

For information on fields in the **Collateral Details** screen, refer the below table.

Table 3-19 Collateral Details

Fields/ Icons	Description
Collateral Type	Select Collateral Type from the drop-down list. The options available are: • Machine • Deposits • Bond • Stock • Fund • Vehicle • Guarantee • Property • Aircraft • Insurance • Precious Metals • Ship • Account Receivables • Cash Collaterals • Inventory • Accounts Contracts • Crop • Commercial Paper • Perishable • Commodity • PDC • Bill Of Exchange • Promissory Note • Miscellaneous • Corporate Deposits • Livestock • Intangible Assets • Agreements Undertaking

Table 3-19 (Cont.) Collateral Details

Fields/ Icons	Description
Minimum frequency for valuation (yrs)	Specify the frequency for evaluating the collateral in Minimum frequency for valuation (yrs) field.

2. Add **Covenant, Terms & Conditions**, and **Documents** details for the collateral. Refer **Configuring Covenants, Configuring Terms & Conditions**, and **Configuring Documents**, for information on adding Covenants, Terms & Conditions, and Documents.
3. Click **Add** in Collateral Details window.
The added details are displayed in the **Policy Definition** window:

Figure 3-52 Collateral Details

Collateral Details

Collateral Type: Machine

Minimum frequency for valuation (yrs): 7

Covenants | Terms & Conditions | Documents

+ Is Waivable?: No BV Target condition: Between 1 and 2

Clear Cancel Add

Default and Validation

The following fields will get defaulted from **Policy Definition** to the **OBCFPM** processes which are linked to policy definition and policy validation.

- Minimum frequency of validation will get defaulted
- Covenants (under Covenants - is Waviable?, Target Condition, and Target Value will get defaulted)
- T & C will get defaulted
- Document will get defaulted

The following fields will get validated against policy definition and the compliance will be reported in **Policy Exception**.

- Type will get validated
- Minimum frequency of validation will get validated
- Covenants (under Covenants - is Waviable?, Target Condition, and Target Value will get validated)
- T & C will get validated
- Document will get validated

3.4.6 Configuring Minimum Eligibility Criteria

Configuring Minimum Eligibility Criteria:

1. Click **Minimum Eligibility Criteria** from the left menu. **Vintage** window is displayed.

Figure 3-53 Policy Definition - Vintage

The screenshot shows the 'Policy Definition' window with the 'Vintage' tab selected. The left sidebar lists configuration options: Customer Terms And Conditions, Customer Covenants, Customer Documents, Facility Category, Collateral, Minimum Eligibility Criteria (highlighted), and Assessment Details. The main content area is titled 'Secured Lending' and contains two input fields: 'Minimum years of operations' and 'Minimum years of financial documents available'. A 'Close' button is located at the bottom right.

2. Specify **Minimum years of operations** and **Minimum years of financial documents available** requirement for the following elements:
 - Secured Lending
3. To capture **Ratings & Grading** requirement, click **Ratings & Grading** next to **Vintage**. **Ratings & Grading** window is displayed.

Figure 3-54 Ratings and Grading

The screenshot shows the 'Policy Definition' window with the 'Ratings & Grading' tab selected. The left sidebar is the same as in Figure 3-53. The main content area contains input fields for 'Moody's', 'Fitch', 'S&P', 'CRISIL', and 'Default grading'. A 'Close' button is located at the bottom right.

4. Capture **Ratings & Gratings** requirement from the following agencies:
 - Moodys
 - Fitch

- S&P
 - CRISIL
 - Default Grading
5. Specify **Default Grading** requirement and click **Legal Status** next to **Rating & Grading**. **Legal Status** window is displayed.

Figure 3-55 Legal Status

The screenshot shows the 'Policy Definition' window with the 'Legal Status' tab selected. The sidebar on the left lists configuration options: Customer Terms And Conditions, Customer Covenants, Customer Documents, Facility Category, Collateral, Minimum Eligibility Criteria (highlighted), and Assessment Details. The main content area is divided into three tabs: 'Vintage', 'Ratings & Grading', and 'Legal Status'. Under the 'Legal Status' tab, there is a grid of buttons for different legal entities. Each entity has two buttons: 'Allowed' and 'Not Allowed'. The entities are: Pvt Ltd, Proprietorship, Partnership, Public Ltd, Government owned, Society, Trust, and HUF. A 'Save' button is located below the grid, and a 'Close' button is in the bottom right corner.

For information on adding Legal Status fields screen, refer the below table.

Table 3-20 Legal Status

Fields/Icons	Description
Legal Status	Capture Legal Status requirement by selecting Allowed or Not Allowed for the following fields: • Pvt Ltd • Proprietorship • Partnership • Public Ltd • Government Owned • Society • Trust • HUF
Save	Click Save .

6. Validation

The following fields will get validated against policy definition and the compliance will be reported in **Policy Exception**

- Vintage (under Vintage- Minimum years of operation will get validated)
- Ratings & Grading will get validated
- Legal Status will get validated

3.4.7 Configuring Assessment Details

Configuring Assessment Details:

1. Click **Assessment Details** from the left menu. **Assessment** window is displayed.

Figure 3-56 Assessment Details

2. Click **Quantitative Assessment** tab.

Figure 3-57 Quantitative Assessment

For information on adding Quantitative Assessment fields screen, refer the below table

Table 3-21 Quantitative Assessment

Fields/Icons	Description
Balance sheet Size - From and Balance sheet Size - To	Specify the balance sheet size requirement in Balance sheet Size - From and Balance sheet Size - To fields, respectively.

3. To capture **Benchmark Details**, click + icon. **Benchmark Details** window is displayed.

Figure 3-58 Benchmark Details

Benchmark Details

Financial Code: CGFO

Financial Description: Cash Generated from Operations

Industry Benchmark Value: 555

Absolute Range Minimum: 559

Absolute Range Maximum: 660

Target Condition: < > = BETWEEN

Benchmark Target Condition: Between

From Benchmark Value: 561

To Benchmark Value: 660

Cancel Add

For information on fields in the **Benchmark Details** screen, refer the below table.

Table 3-22 Benchmark Details

Fields/ Icons	Description
Financial Code	Search and select Financial Code . Financial Description details is displayed based on the selected financial code. The list of financial codes will be displayed on basis of financial code maintenance done in OBCFPM .
Industry Benchmark Value	Specify Industry Benchmark Value .
Absolute Range Minimum and Absolute Range Maximum	Specify the allowed Benchmark range in Absolute Range Minimum and Absolute Range Maximum fields.
Target Condition	Specify Benchmark Target Condition by selecting options available in Target Condition. The available options are: • < • > • = • Between Note: If Between is selected as Target Condition, From Benchmark Value and To Benchmark Value will be displayed instead of Bank Benchmark Value. Enter the details.

Click **Add**. **Quantitative Assessment** details are displayed as shown below:

Figure 3-59 Quantitative Assessment

For information on adding Questionnaire Linkage Details fields screen, refer the below table.

Table 3-23 Quantitative Assessment Details

Fields/Icons	Description
Benchmark Details	To add another Benchmark Details , click + icon again and perform the necessary steps.
Edit	Click Edit , to modify the entered details.
Delete	Click Delete , to delete the entered details.
View	Click View , to delete the entered details.

Note:

In Quantitative Analysis of CP applications the ratio will be populated for only those Financial codes which meet the below three requirements:

- Financial code Maintained as part of Financial Code Maintenance.
- Financial Code added as part of table *CFPM_TM_FINANCIAL_RATIO* with formula defined. Factory shipped 14 financial codes are included in this table. Any new financial code which needs to be considered for scoring should be added into this table.
- Financial code added as part of Policy definition quantitative assessment details.

- Click **Qualitative Assessment** tab. **Questionnaire Linkage Details** window is displayed.

Figure 3-60 Questionnaire Linkage Details

Questionnaire Linkage Details

Category Code

Legal Evaluation

From Balance Sheet Size

₹55,550,000.00

To Balance Sheet Size

₹100,000,000.00

Question Linkage

Sub Categories

Operational Legal

Financial Legal

Question Code	Question Description	Factor	Actions
QUECD354	Is the entity legally valid	5	Remove View

Cancel

Add

For information on adding **Questionnaire Linkage Details** fields screen, refer the below table.

Table 3-24 Questionnaire Linkage Details

Fields/Icons	Description
Category Code	Select the Category Code from the drop-down list. The available options are: • Other Analysis • Shareholder Analysis • Guarantor Analysis • Banker Analysis • Currency Analysis • Country Analysis • Advisors Analysis • Insurance Analysis • Management Team Analysis • Directors Analysis • Supplier Analysis • Legal Evaluation • Risk Evaluation • Economic Conduct • Economic domestic Conduct • Geographic Expansion • Financial Performance • Speeding Trends • Government Support • Bank Obligations • Industrial Performance • Qualitative Analysis • Sector Analysis • Creditor Analysis • Qualitative Analysis • Debtor Analysis • Customer Analysis • Contractor Analysis • KYC • Loan Account Analysis • Trading Operations Analysis • Rating Analysis • Market Share Analysis • External Credit Scoring Analysis • Peer Analysis This list will be populated based on the Questionnaire maintained as part of OBCFPM.
From Balance Sheet Size and To Balance Sheet Size	Specify the balance sheet size requirement in From Balance Sheet Size and To Balance Sheet Size fields.

In **Question Linkage** sections, already maintained question details are listed.

Figure 3-61 Questionnaire Linkage Details

Questionnaire Linkage Details

Category Code: Legal Evaluation

From Balance Sheet Size: ₹55,550,000.00

To Balance Sheet Size: ₹100,000,000.00

Question Linkage

Sub Categories: Operational Legal, Financial Legal

Question Code	Question Description	Factor	Actions
QUECD354	Is the entity legally valid	5	- Remove - View

Cancel Add

- Click **View** icon in **Actions** column. **Question Details** window is displayed.

Figure 3-62 Question Details

Question Details

Question Code: QUECD354

Question Description: Is the entity legally valid

Factor: 5

Answer Description	Score
No	1
Yes	5

Done

For information on adding Question Details fields screen, refer the below table.

Table 3-25 Question Details

Fields/Icons	Description
Done	View the details and click Done .
Remove	To remove the question, click Remove icon in the Action column.

6. Click **Add**. Assessment details are added as shown below:

Figure 3-63 Assessment Details

The screenshot shows a 'Policy Definition' window with a sidebar on the left containing a list of configuration options: 'Customer Terms And Conditions', 'Customer Covenants', 'Customer Documents', 'Facility Category', 'Collateral', 'Minimum Eligibility Criteria', and 'Assessment Details' (which is highlighted). The main area is divided into two tabs: 'Quantitative Assessment' and 'Qualitative Assessment'. Under the 'Quantitative Assessment' tab, there is a '+', a clipboard icon, and a 'Peer Analysis' section. The 'Peer Analysis' section includes a green badge 'Number Of Questions: 1' and two fields: 'From Balance Sheet Size: ₹1,000.00' and 'To Balance Sheet Size: ₹100,000.00'. A 'Close' button is located at the bottom right of the window.

For information on adding Assessment details screen, refer the below table.

Table 3-26 Assessment details

Fields/Icons	Description
Save	To save the overall configuration details, click Save . Policy Definition page is displayed.
Next	Define policy for the sub sector and all the sub industries, and then click Next . Policy Summary page is displayed.

Default Fields

The Questionnaire set as part of **Qualitative Assessment** section will get defaulted in the CP processes and the Financial codes defined for **Quantitative Assessment** will get defaulted in the CP transactions.

- under Assessment Details under Qualitative Assessment **Questionnaire** will get defaulted in **Credit** application
- under Assessment Details under Quantitative Assessment **Financial Codes** will get defaulted in **Credit** application

3.5 Policy Summary

The summary page provides a holistic view of all the dimensions configured in this policy definition initiation stage.

Select **Sector**, **Industry Group**, **Industry**, and **Sub-Industry** in **Policy Summary** window and Click **Go**.

Figure 3-64 Policy Summary

The screenshot shows the 'Policy Definition - Initiation' window with the 'Policy Summary' tab selected. The left sidebar contains a navigation menu with 'Policy Summary' highlighted. The main content area is titled 'Policy Summary' and shows four dropdown menus: 'Sector' (Materials), 'Industry Group' (Materials), 'Industry' (Metals), and 'Sub-Industry' (Gold). A 'Go' button is located below the 'Sector' dropdown. At the bottom of the window are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

Policy Summary window is displayed with all details.

Figure 3-65 Policy Summary

The screenshot shows the 'Policy Summary' window with the 'Policy Summary' tab selected. The left sidebar contains a navigation menu with 'Policy Summary' highlighted. The main content area is titled 'Policy Summary' and shows 'Displaying Results for - Sector Health Care'. The results are displayed in three columns: 'Appetite Summary', 'Policy Evaluation Summary', and 'Minimum Eligibility Criteria'. The 'Appetite Summary' column shows 'Currency' and 'Allocated Capital' with a value of 0. The 'Policy Evaluation Summary' column shows 'Geographic Expansion', 'Financial Performance', 'Spending Trends', 'Government Support', and 'Bank Obligations' with a value of 0. The 'Minimum Eligibility Criteria' column shows 'Vintage', 'Financial Ratios', 'Ratings', and 'Legal Status' with a value of 0. At the bottom of the window are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

Figure 3-66 Policy Summary

The screenshot shows the 'Policy Summary' window with the 'Policy Summary' tab selected. The left sidebar contains a navigation menu with 'Policy Summary' highlighted. The main content area is titled 'Policy Summary' and shows 'Displaying Results for - Facility Category'. The results are displayed in three columns: 'Facility Category', 'Collateral Max LTV', and 'Terms and Conditions'. The 'Facility Category' column shows 'No data to display'. The 'Collateral Max LTV' column shows 'No data to display'. The 'Terms and Conditions' column shows 'No items to display'. At the bottom of the window are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

1. To modify the necessary details, click **Back** button.
2. To cancel the policy definition process, click **Cancel** button.
3. To save the entered details and close the process, click **Save & Close**.
4. View the **Policy Summary** and click **Next** after verifying all the details.

3.6 Comments

In this page, the overall comments for the policy definition initiation stage are captured. The comments captured in this page are used by the Approvers to make quick decisions.

Click **Next** in **Policy Summary** page, **Comments** page is displayed.

Figure 3-67 Comments

Select Sector

Sector Evaluation

Headroom Definition

Policy Definition

Policy Summary

Comments

CommentsScreen(6/6)

↶ ↷ B I U T A - size ▾ ☰ ☱ ☲ ☳ ☴ ☵ ☶ ☷ H1 H2 ⌂ >

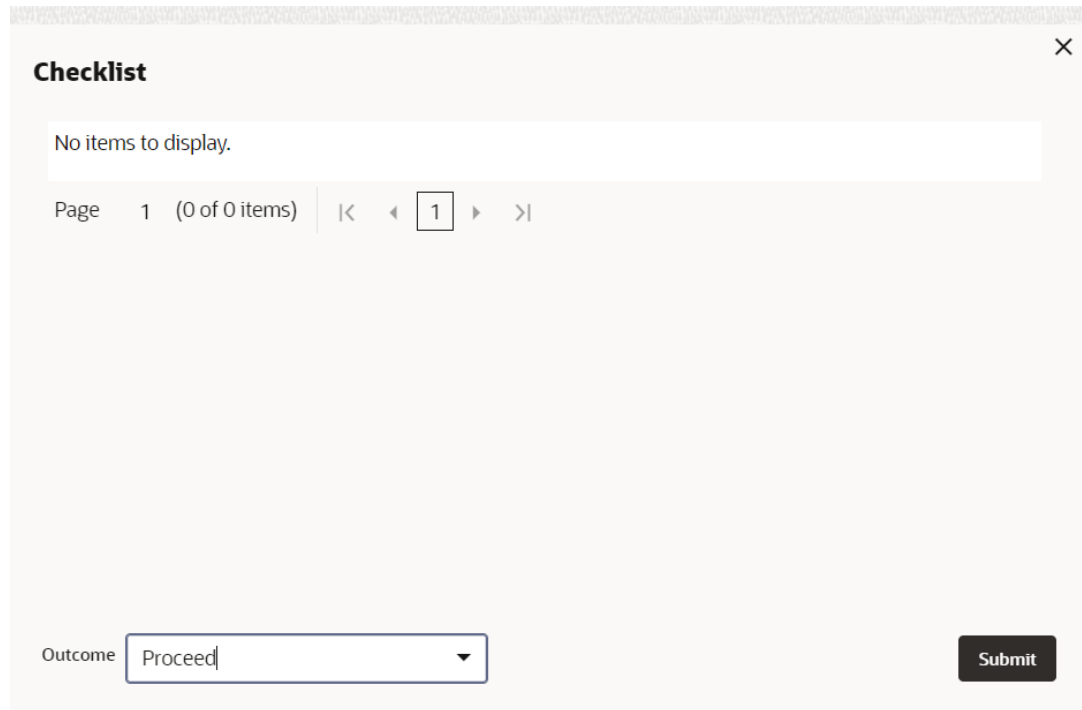
Enter text here...

No items to display.

Post

AuditCancelBackSave & CloseSubmit

1. **Post the Comments** for this stage. Posted comments appear at the bottom of the **Comments** box.
2. Click **Submit**. **Checklist** related to the policy definition process is displayed.

Figure 3-68 Checklist

The screenshot shows a 'Checklist' dialog box with a close button (X) in the top right corner. Inside the dialog, there is a message 'No items to display.' in a light gray box. Below this, a pagination bar shows 'Page 1 (0 of 0 items)' and navigation icons. At the bottom, there is an 'Outcome' dropdown menu with 'Proceed' selected and a 'Submit' button.

Checklist

No items to display.

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

Outcome Proceed ▾

Submit

3. Select the **Outcome** as **Proceed** and then click **Submit**. The policy is moved to **Business Recommendation** stage.

4

Business Recommendation

In this stage, Business Head in the bank verifies the policy details defined by the Policy Analysts and recommends the necessary changes.



Note:

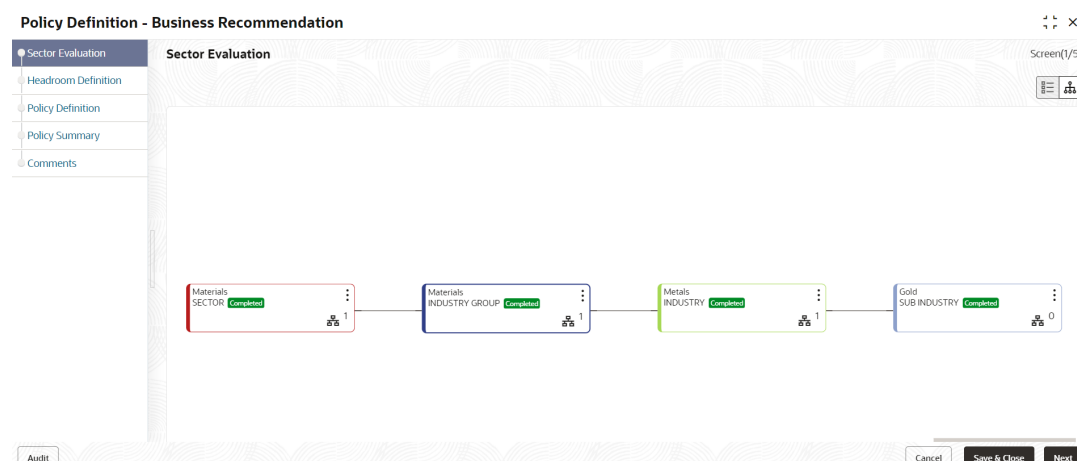
In this Chapter, only the actions that must be performed by the Business Head are explained. Refer **Initiating Policy Definition** chapter for field level explanations.

1. To acquire the Business Recommendation task, navigate to **Tasks > Free Tasks** from the **Navigation Menu**.

Figure 4-1 Free Tasks

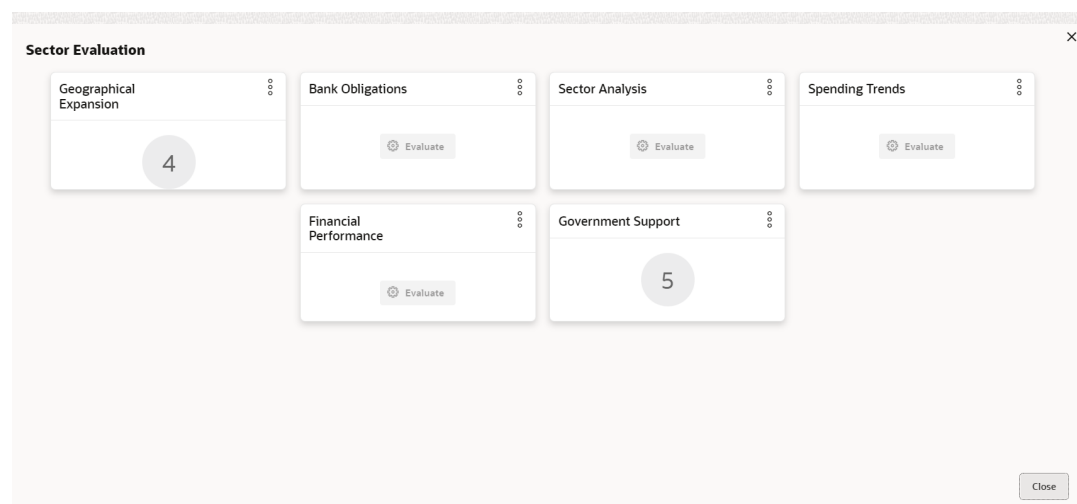
Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
☐	Low	Policy Definition	PL23139143	PL23139143	Business Recommendation	23-05-19	000
☐	Low	Collateral Perfection	APP231467666	APP231467666	Risk Evaluation	19-09-20	000
☐	Low	Collateral Perfection	APP231467666	APP231467666	Legal Opinion	19-09-20	000
☐	Low	Collateral Perfection	APP231467666	APP231467666	External Valuation	19-09-20	000
☐	Low	Collateral Perfection	APP231457649	APP231457649	Risk Evaluation	19-09-20	000
☐	Low	Collateral Perfection	APP231457649	APP231457649	External Valuation	19-09-20	000
☐	Low	Collateral Perfection	APP231457649	APP231457649	Field Investigation	19-09-20	000
☐	Low	Collateral Perfection	APP231457649	APP231457649	Legal Opinion	19-09-20	000
☐	Low	Collateral Perfection	APP231457648	APP231457648	Legal Opinion	19-09-20	000

2. Click **Acquire and Edit** and acquire the required task. **Sector Evaluation** page is displayed.

Figure 4-2 Sector Evaluation

In **Sector Evaluation** page, business head can perform re-evaluation and capture comments for the evaluation.

3. Right click the sector, industry group, industry and sub - industry and then click **Evaluate Now**. **Sector Evaluation** window is displayed.

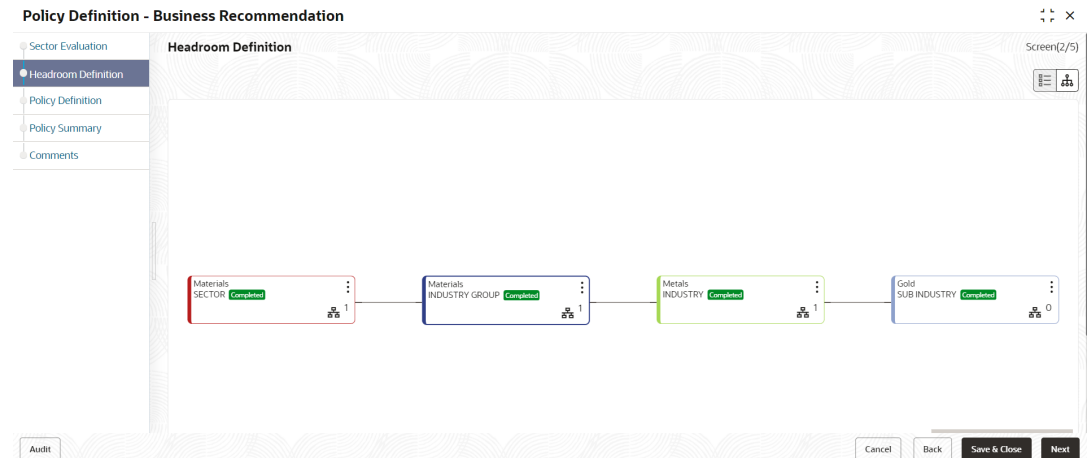
Figure 4-3 Sector Evaluation

For information on fields in the Sector Evaluation screen, refer the below table.

Table 4-1 Sector Evaluation

Fields/Icons	Description
Edit	To perform re-evaluation, click Edit .
Comments	To capture comments for the evaluation, click Comments .
Close	Click Close to close the window.

4. In **Section Evaluation** page, click **Next**. **Headroom Definition** page is displayed.

Figure 4-4 Headroom Definition

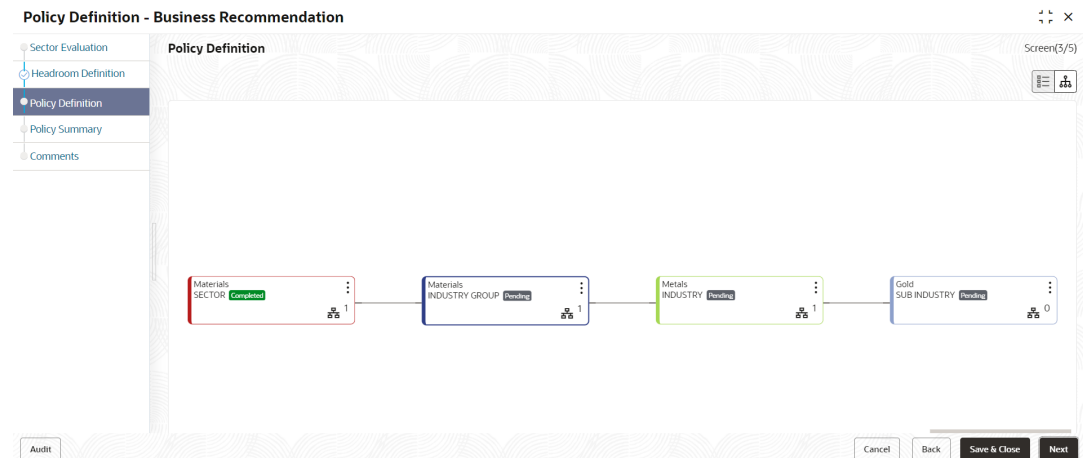
5. Right click the sector, industry group, industry and sub - industry and then click **Define Appetite**. **Appetite Setting** window is displayed.

Figure 4-5 Appetite Setting

In **Appetite Setting** window, the values cannot be modified.

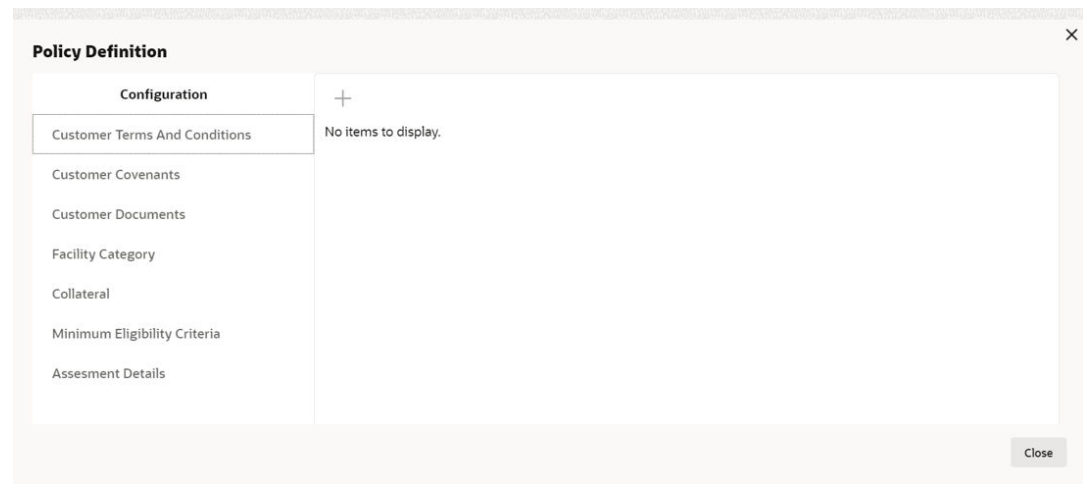
6. View the necessary details and click **Submit**.
7. In the **Headroom Definition** page, click **Next**. **Policy Definition** page is displayed.

Figure 4-6 Policy Definition



8. Right click the sector, industry group, industry and sub - industry and then click **Configure**. **Policy Definition Configuration** window is displayed.

Figure 4-7 Policy Definition Configuration



- [Policy Definition Configuration](#)

4.1 Policy Definition Configuration

1. **Terms And Conditions**
2. To capture business recommendations for the terms and conditions, click **Terms And Conditions** from the left menu.

Figure 4-8 Terms And Conditions

The screenshot shows a window titled "Policy Definition" with a close button (X) in the top right corner. Inside the window, there is a "Configuration" tab selected. On the left side of the configuration area, there is a list of items: "Customer Terms And Conditions", "Customer Covenants", "Customer Documents", "Facility Category", "Collateral", "Minimum Eligibility Criteria", and "Assessment Details". The "Customer Terms And Conditions" item is highlighted. To the right of this list, there is a large white area with a plus sign (+) in the top left corner and the text "No items to display." in the center. At the bottom right of the window, there is a "Close" button.

3. Select the required terms and conditions and then click **Edit** icon. **Terms And Conditions** window is displayed.

Figure 4-9 Terms And Conditions

The screenshot shows a window titled "Terms And Conditions" with a close button (X) in the top right corner. The window contains a form with the following fields: "Condition Code" (with the value "Interest Repayment"), "Terms And Conditions Type" (with the value "Pre-Disbursement"), and "Is Waivable?" (a toggle switch that is currently turned off). Below these fields is a "Condition Description" field with the value "Repayment of Interest". There is also a "Comments" field with the value "Pre-disbursement condition for Energy Sector". At the bottom of the form is a "Business Recommendations" field, which is currently empty. At the bottom right of the window, there are "Cancel" and "Save" buttons.

Figure 4-10 Terms And Conditions

The screenshot shows a window titled "Terms And Conditions" with a close button (X) in the top right corner. The window contains a form with the following fields: "Condition Description" (with the value "Repayment of Interest"), "Comments" (with the value "Pre-disbursement condition for Energy Sector"), and "Business Recommendations" (an empty text area). At the bottom right of the window, there are "Cancel" and "Save" buttons.

For information on fields in the Terms And Conditions screen, refer the below table.

Table 4-2 Terms And Conditions

Fields/Icons	Description
Business Recommendations	View the details and enter Business Recommendations .
Save	Click Save , to save the details.
Customer Covenants	To capture business recommendations for Customer Covenants , click Customer Covenants from the left menu.

4. Select the required customer covenant and then click **Edit** icon. **Covenant Details** window is displayed.

Figure 4-11 Covenant Details

The screenshot shows a 'Covenant Details' window with the following fields and values:

Covenant ID	Covenant Name	Classification Type	Covenant Type
CV5000041_	DSCR by EBITDA	Internal	Financial
	Notice Days	Covenant Description	
	1	DSCR by EBITDA	

Target condition

Is Valuable?	Covenant Target Condition	Target Value
☐	GT	12500000.00

Comments

Business Recommendations

Cancel Save

For information on fields in the Covenant Details screen, refer the below table.

Table 4-3 Covenant Details

Fields/Icons	Description
Business Recommendations	View the details and enter Business Recommendations .
Save	Click Save , to save the details.

5. Click **Customer Documents** from the left menu.

Figure 4-12 Customer Documents

Policy Definition

Configuration

- Customer Terms And Conditions
- Customer Covenants
- Customer Documents**
- Facility Category
- Collateral
- Minimum Eligibility Criteria
- Assessment Details

Collateral Invoice Documents
Is Mandatory?: No

View

Close

In **Customer Documents** window, either new customer document details can be added or the already added customer document details can be viewed.
For information on fields in the Customer Documents screen, refer the below table.

Table 4-4 Customer Documents

Fields/Icons	Description
Add	To add new document details, click + icon.
View	To View the document details, select the detail and then click View icon.
Facility Category	To capture business recommendation for the Facility Category , click Facility Category from the left menu.

6. Select the **Facility Category** and then click **Edit** icon. **Facility Category** window is displayed.

Figure 4-13 Facility Category

Facility category

Facility category: Select Product (Required)

Currency: USD

Minimum Amount: (Required)

Maximum Amount: (Required)

Currency | Covenants | Terms & Conditions | Documents | Pricing

+

Cancel **Add**

For information on fields in the Facility Category screen, refer the below table.

Table 4-5 Facility Category

Fields/Icons	Description
Business Recommendations	View the details and enter Business Recommendations .
Save	Click Save , to save the details.
Collateral	To capture business recommendations for the collateral, click Collateral from the left menu.

7. Select the required collateral details and then click the **Edit** icon. **Collateral Details** window is displayed.

Figure 4-14 Collateral Details

Collateral Details [X]

Collateral Type: Agreements Undertaking (dropdown)

Minimum frequency for valuation (yrs): [text field] Required

Covenants | Terms & Conditions | Documents

+
No items to display.

Clear Cancel Add

For information on fields in the Collateral Details screen, refer the below table.

Table 4-6 Collateral Details

Fields/Icons	Description
Business Recommendations	View the details and enter Business Recommendations .
Save	Click Save .

8. To capture business recommendations for the minimum eligibility criteria, click **Minimum Eligibility Criteria** from the left menu. **Vintage** window is displayed.

Figure 4-15 Vintage

For information on fields in the Minimum Eligibility Criteria screen, refer the below table.

Table 4-7 Minimum Eligibility Criteria

Fields/Icons	Description
Business Recommendations	View the details and enter Business Recommendations .
Save	Click Save and then click Submit .
Ratings & Gradings	To capture business recommendations for Ratings & Gradings , click right arrow at the top right corner. Ratings & Grading window is displayed.

Figure 4-16 Ratings and Grading

9. View the details in **Ratings & Grading**.
10. To view **Legal Status**, click right arrow at the top right corner. **Legal Status** window is displayed.

Figure 4-17 Legal Status

Pvt Ltd.		Proprietorship		Partnership		Public Ltd	
Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed
Government owned		Society		Trust		HUF	
Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Allowed	Not Allowed

Note: **Business Recommendation** remark is captured only in **Legal Status** screen and in Vintage and Rating & Grading screens remarks cannot be captured you can only view the screens.

- To view **Policy Summary**, click **Next** in **Policy Definition** page.

Figure 4-18 Policy Summary

Policy Definition - Business Recommendation

Policy Summary

Sector: Materials Industry Group: Materials Industry: Metals Sub-Industry: Gold

Go Cancel Back Save & Close Next

Figure 4-19 Policy Summary

Screen(4/5)

Policy Summary

Displaying Results for - Sector Health Care

Appetite Summary

Currency	0 Allocated Capital
0 Allocated for Fund Based Facilities	

Policy Evaluation Summary

Geographic Expansion	0
Financial Performance	0
Spending Trends	0

Minimum Eligibility Criteria

Min 100000000 Years	6 Ratios Financial Ratios
4 Agencies Ratings	8 Allowed Legal Status

Figure 4-20 Policy Summary

Facility Category

No data to display

Collateral Max LTV

No data to display

Terms and Conditions

No items to display.

Figure 4-21 Policy Summary

Minimum Documents Required For

No items to display.

Quantitative Assessment

Benchmark Value From	0
Benchmark Value To	0
Number Of Financial Codes	0

Qualitative Assessment

Balance Sheet Size From	1000
Balance Sheet Size To	100000
Number Of Questions	1

For information on fields in the Policy Definition screen, refer the below table.

Table 4-8 Policy Definition

Fields/Icons	Description
Go	Select the sector, industry group, industry and sub - industry and then click Go . Policy Summary is displayed.

Table 4-8 (Cont.) Policy Definition

Fields/Icons	Description
Policy Summary	View the Policy Summary and click Next after verifying all the details.
Back	To modify the necessary details, click Back .
Cancel	To cancel the policy definition process, click Cancel .
Save & Close	To save the entered details and close the process, click Save & Close .

Click **Next** button in **Policy Summary** page, **Comments** page is displayed.

Figure 4-22 Comments

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

Table 4-9 Comments

Fields/Icons	Description
Post	Post the Comments for this stage. Posted comments appear at the bottom of the Comments box.
Submit	Click Submit . Checklist related to the policy definition process is displayed.

Figure 4-23 Checklist

Checklist X

No items to display.

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

Proceed

Additional Info

Outcome Proceed ▾

Submit

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

Table 4-10 Checklist

Fields/Icons	Description
Outcome	Select the Outcome. The options available are: • Proceed • Additional Info If Proceed is selected as Outcome, the policy is moved to the Credit Approval stage. If Additional Info is selected as Outcome, the policy is moved back to the Policy Initiation stage. The Policy Manager has to modify the policy details and submit it again for Business Recommendation stage.

5

Approval from Legal Head

In this stage, the Legal Head in the legal team can capture their comments after viewing the policy details. If the information provided in the **Policy Initiation** Stage is insufficient, then the additional information can be requested.



Note:

Legal Head Approval stage is similar to the **Business Recommendation** stage. Refer **Business Recommendation** chapter for information on capturing **Legal Comments**.

6

Approval from Policy Team

In **Policy Approval** stage, the policy team in the bank can capture their comments after viewing the policy details. If the information provided in the **Policy Initiation** Stage is insufficient, then the additional information can be requested.



Note:

Policy Approval stage is similar to the **Business Recommendation** stage. Refer **Business Recommendation** chapter for information on capturing **Policy Approver Comments**.

7

Approval from Credit Team

The policy submitted in the **Business Recommendation** stage is moved to multiple parallel stages for approval. In **Credit Approval** stage, the Credit Approver in the bank can capture their comments after viewing the policy details. If the information provided in the **Policy Initiation** Stage is insufficient, then the additional information can be requested.



Note:

Credit Approval stage is similar to the **Business Recommendation** stage. Refer **Business Recommendation** chapter for information on capturing Credit Approver Comments.

8

Risk Recommendations

Recommendations from the risk team is necessary for the final policy approver in taking better decision. In this stage, the risk team in the bank can capture their comments after viewing the policy details. If the information provided in the **Policy Initiation** Stage is insufficient, then the additional information can be requested.



Note:

Risk Recommendations stage is similar to the **Business Recommendation** stage. Refer **Business Recommendation** chapter for information on capturing **Risk Approver Comments**.

9

Compliance Recommendations

Compliance recommendations from the compliance team plays a vital role in eliminating non-compliance related penalties. In this stage, the compliance team in the bank can capture their comments after viewing the policy details. If the information provided in the **Policy Initiation** Stage is insufficient, then the additional information can be requested.



Note:

Compliance Recommendations stage is similar to the **Business Recommendation** stage. Refer **Business Recommendation** chapter for information on capturing **Compliance Head Comments**.

10

Policy Approval

After the multiple stages of approval and recommendation, the policy head finalizes the policy in this stage.

Figure 10-1 Covenant Details

Covenant Details

Covenant Details

Covenant ID	Covenant Name	Classification Type	Covenant Type
TestCovenant	TestCovenant	Internal	Financial
Frequency	Notice Days	Covenant Description	
Yearly			

Target condition

Is Waivable?	Covenant Target Condition	Target Value
☐	GT	10000.00

Comments

Policy Approver Comments

Policy Approved

Cancel

For all the dimensions in **Policy Definition** data segment, view the policy details and the previous comments and then capture **Approver Comments**.

If the Outcome is selected as **Approve** in this stage, the policy is approved.

If the Outcome is selected as **Reject** the policy definition process is terminated.

Reference and Feedback

References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

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