

# Oracle® Banking Credit Facilities Process Management Credit 360 User Guide



Release 14.8.2.0.0

G53737-02

April 2026

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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# 1

## Preface

### 1.1 About this Guide

A brief introduction to the Credit 360 User Guide.

This guide helps you to get familiarize with the Credit 360 interface in OBCFPM for performing necessary actions in the Credit 360.

### 1.2 Intended Audience

Audience of Credit 360 User Guide.

This document is intended for all the users of the Credit Facilities module in Oracle Banking Credit Facilities Process Management (OBCFPM).

### 1.3 Common Icons in OBCFPM

List of icons commonly used in OBCFPM for quick reference.

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

**Table 1-1 Common Icons**



Icons	Purpose
<p data-bbox="363 1289 636 1320"><b>Figure 1-1 Add Icon</b></p> 	<p data-bbox="922 1230 1127 1257">To add new record.</p>
<p data-bbox="363 1566 574 1598"><b>Figure 1-2 Edit</b></p> 	<p data-bbox="922 1507 1192 1535">To modify existing record.</p>

Table 1-1 (Cont.) Common Icons




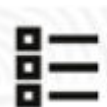

Icons	Purpose
<b>Figure 1-3 View</b> 	To view existing record.
<b>Figure 1-4 Delete</b> 	To delete a record.
<b>Figure 1-5 Calender</b> 	To pick start or end date.
<b>Figure 1-6 Screen Layout</b> 	To change the screen layout to list view.
<b>Figure 1-7 Screen Layout to Grid View</b> 	To change the screen layout to grid view.

Table 1-1 (Cont.) Common Icons





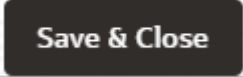

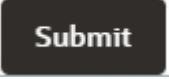

Icons	Purpose
<p><b>Figure 1-8 View, Edit, and Record</b></p> 	<p>To view, edit, and delete a record..</p>
<p><b>Figure 1-9 Hold</b></p> 	<p>To hold the process.</p>
<p><b>Figure 1-10 Back</b></p> 	<p>To go back to the previous screen.</p>
<p><b>Figure 1-11 Next</b></p> 	<p>To go to the next data segment.</p>
<p><b>Figure 1-12 Save and Close</b></p> 	<p>To save and close the record.</p>

Table 1-1 (Cont.) Common Icons

Icons	Purpose
<p data-bbox="363 373 625 405"><b>Figure 1-13 Cancel</b></p>  A rectangular button with rounded corners, a light gray background, and a thin gray border. The word "Cancel" is centered in a dark gray, sans-serif font.	<p data-bbox="920 310 1146 342">To cancel the record.</p>
<p data-bbox="363 667 625 699"><b>Figure 1-14 Submit</b></p>  A rectangular button with rounded corners, a dark gray background, and a thin gray border. The word "Submit" is centered in a white, sans-serif font.	<p data-bbox="920 604 1146 636">To submit the record.</p>
<p data-bbox="363 961 883 993"><b>Figure 1-15 Screen Layout to Tree View</b></p>  An icon consisting of a small square on the left side, followed by three horizontal lines of varying lengths extending to the right, representing a tree view structure.	<p data-bbox="920 898 1357 930">To change the screen layout to tree view.</p>

# 2

## About Credit 360

### 2.1 Overview of Credit 360

Brief introduction about Credit 360 interface in OBCFPM.

Credit 360 in OBCFPM is a smart interface designed to track all the credit related components from single place. The credit related components include facilities, collateral, covenants, terms and conditions, financial profile, etc, that are required to be monitored on regular basis.

The users with functional access to Credit 360 module can use the same to view information about any of the existing customers. The information displayed in Credit 360 help the user to take necessary business decision such as increase or decrease the credit limit.

# 3

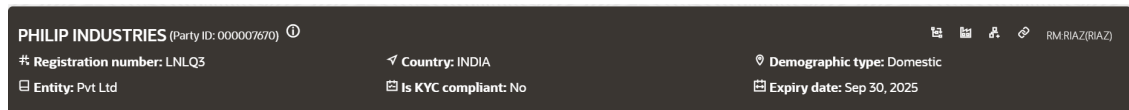
## Customer Credit 360


### 3.1 Customer Information

Information on the **Customer Information** tile in **Credit 360** interface.

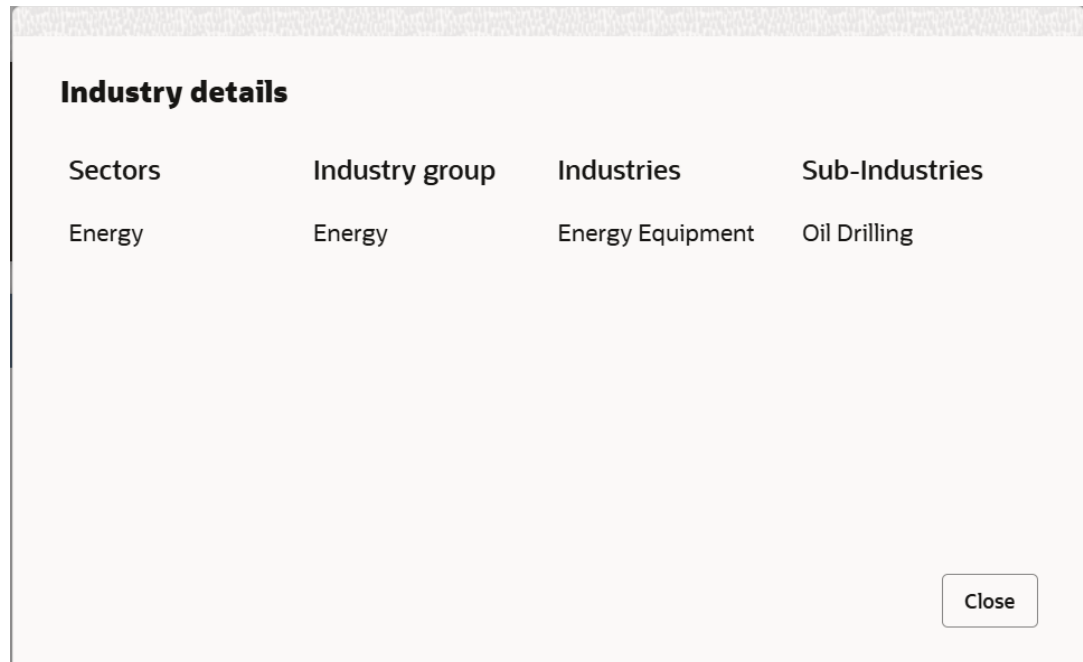
The **Customer Information** tile displays basic information about the selected customer.

**Figure 3-1 Customer Information**

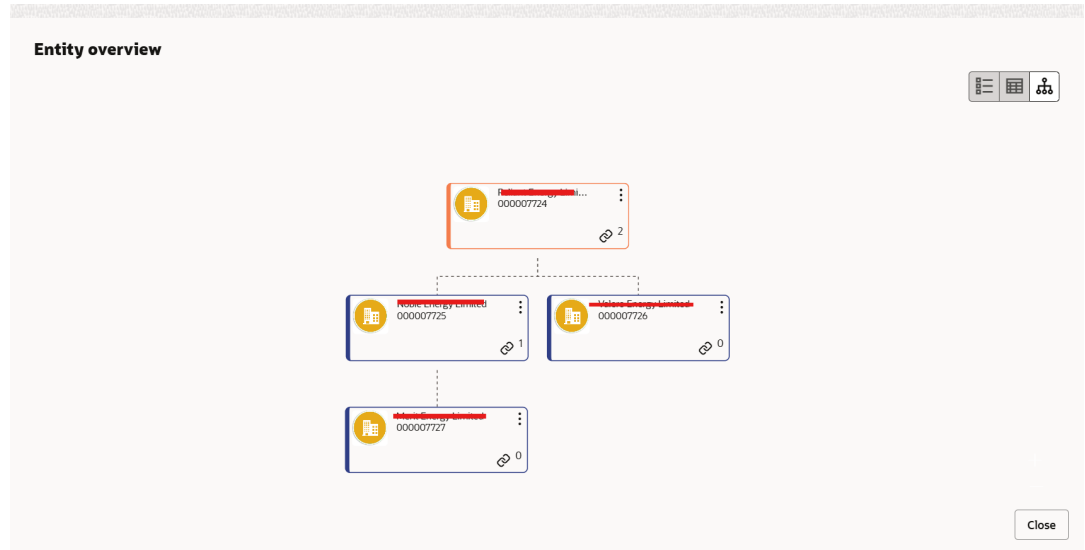


1. To view the customer's industry details, click  the industry icon. The **Industry Details** window is displayed.

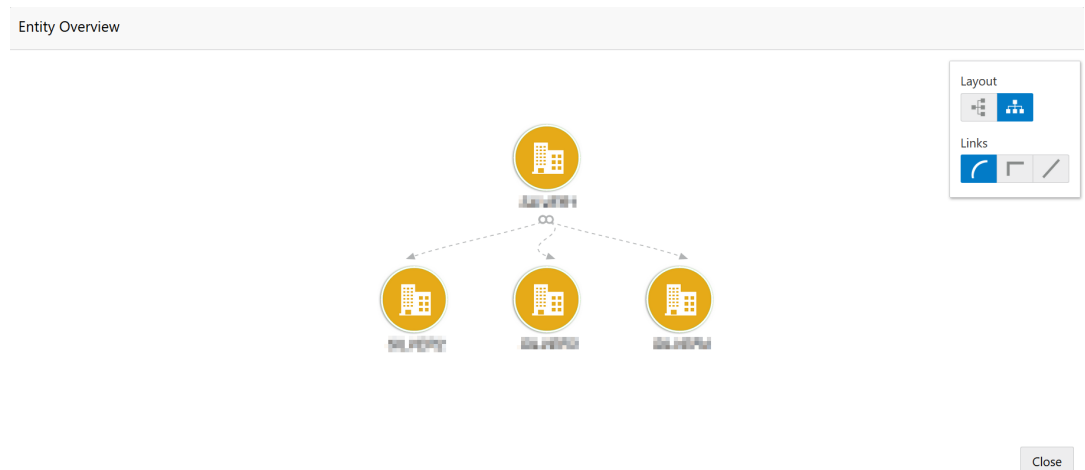
**Figure 3-2 Industry Details**



2. To exit the **Industry Details** window, click **Close**.
3. To view the entity overview, click the Tree View icon. The **Entity Overview** window is displayed.

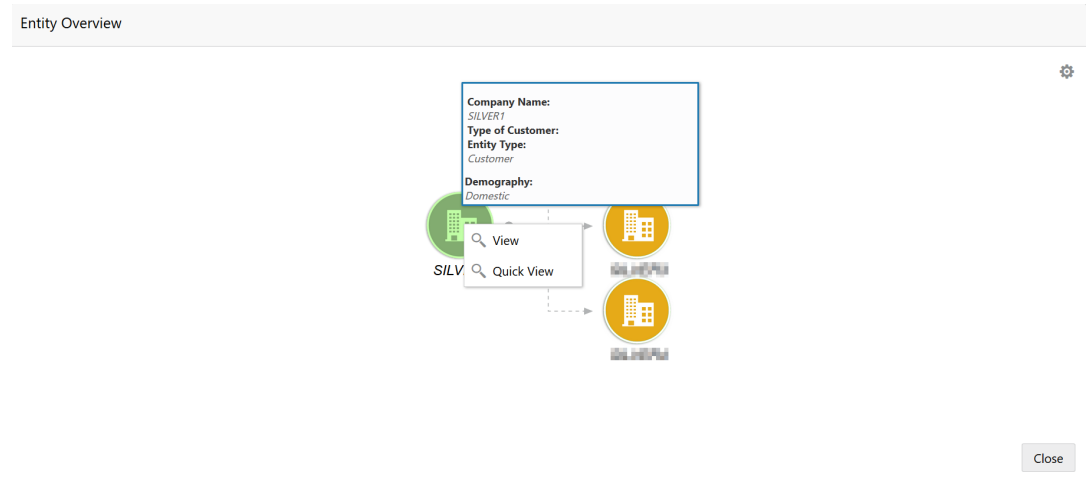
**Figure 3-3 Entity Overview**

4. To change the layout of the entity overview, click the settings icon. Layout options are displayed as shown below.

**Figure 3-4 Entity Overview - Layout**

5. Select the required **Layout** and **Link**.  
The entity overview is changed to the selected layout.

Figure 3-5 Entity Overview Right Click Options



Mouse hovering on the entity icon displays the basic details about the entity.

6. To **View** or **Quick View** the entity details, right click the entity icon and select the required option.
7. To exit the **Entity Overview** window, click **Close**.

## 3.2 Facility Summary

Information on the **Facility Summary** tile in **Credit 360** interface.

The **Facility Summary** tile displays the amount of liability sanctioned and utilized in all the categories maintained in the system, such as Guarantee, Term Loan, Working Capital, and Letter of Credit, along with the **Liability OverUtilized** amount.

Figure 3-6 Facility Summary



**Note**

All the amounts displayed in the pie chart are in liability currency.

- To view more information about the specific facility category, click on the required category in the pie chart.

The data for the selected category are displayed.

**Figure 3-7 Facility Category Details**



- To view further information about the displayed categories, click on the required category in the pie chart.
- To view the previous category information, click **Facility Level Up**.
- To view the parent facility, click **Go to Parent Facility**.
- To view the facility list, click the Table View icon.

The **Facility List** window is displayed.

**Figure 3-8 Facility List**

**Facility list**

Facility details

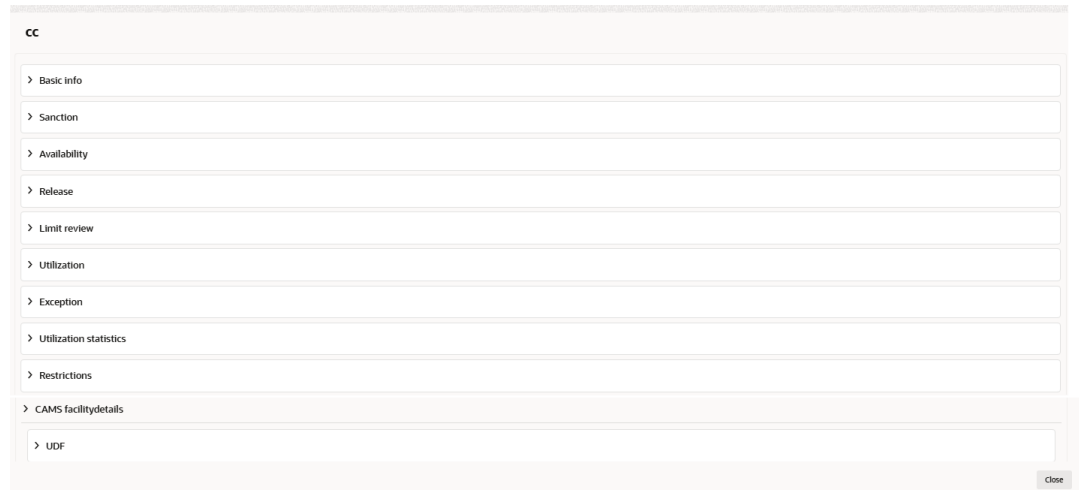
Filter Type to filter

<input checked="" type="checkbox"/>	<b>OD</b> Facility ID: F24325766 Facility category: Overdraft	Facility type: Funded Next review date: October 6, 2025	Facility description: Over draft Parent line code: null	
<input type="checkbox"/>	<b>CC</b> Facility ID: F24325765 Facility category: Cashcredit	Facility type: Funded Next review date: October 6, 2025	Facility description: Cash credit Parent line code: null	
<input type="checkbox"/>	<b>LC</b> Facility ID: F24325764 Facility category: Letter of credit	Facility type: Non Funded Next review date: October 6, 2025	Facility description: Letter of credit Parent line code: null	
<input type="checkbox"/>	<b>DL</b> Facility ID: F24325763 Facility category: Demand Loan	Facility type: Funded Next review date: October 6, 2026	Facility description: Demand Loan Parent line code: null	

Close

- To view the liability details, mouse hover on the **Liability details** section and click **View**. The **Liability details** window is displayed.

**Figure 3-9 Liability Details**



The screenshot displays a window titled "cc" with a list of expandable sections. The sections are:

- > Basic info
- > Sanction
- > Availability
- > Release
- > Limit review
- > Utilization
- > Exception
- > Utilization statistics
- > Restrictions
- > CAMS facilitydetails
- > UDF

A "Close" button is visible in the bottom right corner of the window.

**Figure 3-10 Liability Details**

**Liability Details**

---

**Currency**  
Requested Liability Currency: \*

---

**Amount**  
 Requested Liability Amount: \*   
 Return On Capital     
 Probability Of Default     
 Loss Given Default     
 Cash Cover

---

**Proposed and Approved**  
 Proposed Funded Sell Down   
 Proposed Unfunded Sell Down   
 Approved Funded Sell Down   
 Approved Unfunded Sell Down

---

**Total Gross and Net Facility**  
 Total Gross Facility   
 Total Net Facility

---

**Dates**  
 Next Review Date \*    
 Requested Expiry Date: \*

---

additional fields

- UDF
- TMIS
- CMIS

7. To exit the **Liability Details** window, click **Cancel**.
8. To filter the required facility from the **Facility List**, click the **Filter** icon or type the first three characters of the filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the **Filter** window is displayed as shown below.

Figure 3-11 Filter Facility

Filter ×

Status

New

Amended

Removed

---

Facility Type

Funded

Non Funded

---

Product Type

Term Loan

Working Capital Finance

AR Finance

OverDraft


Letter Of Credit

Guarantee

Others

---

Currency



---

From Amount

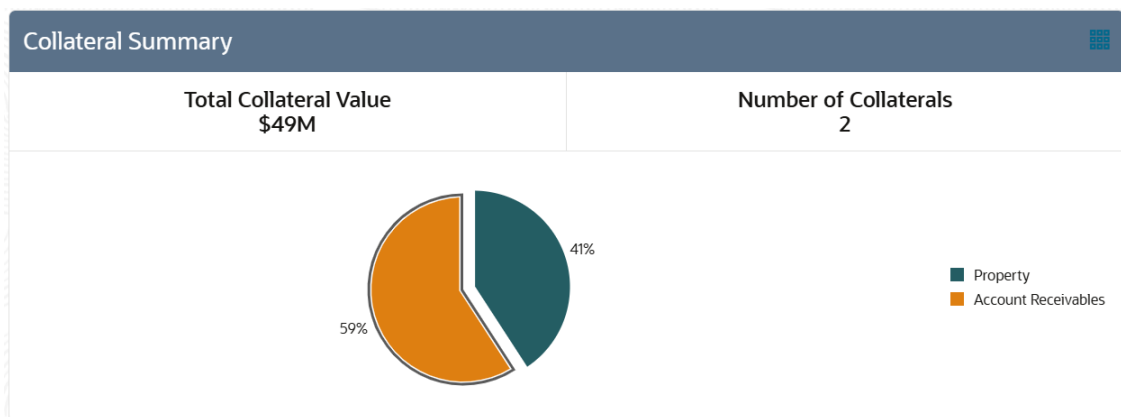
9. Select / specify the required filter parameter and click **Apply**.  
Facilities that match the selected filter parameter are displayed.
10. To change the Facility list layout to table view, click the Table View icon.
11. To change the Facility list layout to tree view, click the Tree View icon.
12. To exit the **Facility List** window, click **Close**.

## 3.3 Collateral Summary

Information on **Collateral Summary** tile in **Credit 360** interface.



The **Collateral Summary** tile displays details about the collaterals provided by the customer for availing facility.

**Figure 3-12 Collateral Summary**



1. To view the collateral list, click the Table View icon.  
The **Collateral List** window is displayed.

**Figure 3-13 Collateral List**

Collateral List			
	<b>COL2432516071</b> Collateral Type: Property	Collateral Value: \$20,000,000.00	Collateral Category: RESIDENTIAL PROPERTY
	<b>COL2432516073</b> Collateral Type: Account Receivables	Collateral Value: \$29,000,000.00	Collateral Category: ACCOUNTS RECEIVABLE

Page 1 of 1 (1-2 of 2 items) < 1 >

Close

2. To filter the required collateral, click the **Filter** icon or directly type the first three characters of filter parameter in the **Type to filter** text box.

Upon clicking the **Filter** icon, the **Filter** window is displayed as shown below.

Figure 3-14 Filter Collateral

Filter ×

Collateral Type

- Machine
- Deposit
- Property
- Bond
- Stock
- Fund
- Vehicle
- Guarantee
- Aircraft
- Insurance
- Precious Metals
- Ship
- Account Receivables
- Cash Collateral
- Inventory

Charge Hierarchy

- 1
- 2
- 3



3. Type / select the required filter parameters.
4. Click **Apply**.  
Collaterals that match the filter parameters are displayed.
5. To change the layout of **Collateral List** to table view, click the Table View icon.
6. To view the collateral details, click the action icon in the required collateral record and select **View**.

The **Collateral Basic Details** window is displayed.

**Figure 3-15 Collateral Basic Details**

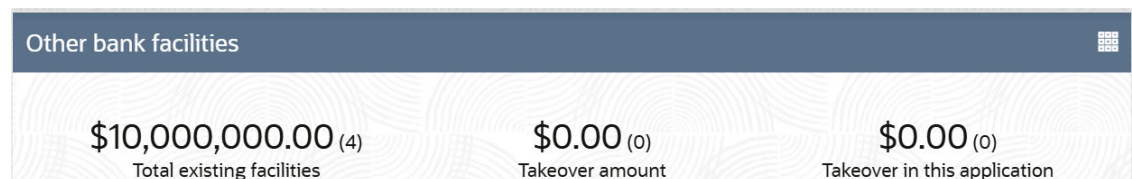
For information on adding or releasing collaterals and **Collateral Facility Linkage** data segment, refer Credit Proposal User Guide.

## 3.4 Existing Facilities Held with Other Bank

Information on the **Existing Facilities Held with Other Bank** tile in **Credit 360** interface.

Details about the facilities availed by the customer from other banks and the facilities taken over by your bank among the existing facilities are displayed in this tile.

**Figure 3-16 Other Bank Facilities**



- To view the other bank facility list, click the Table View icon.  
The **Existing Facilities List** is displayed.

**Figure 3-17 Other Bank Facilities List**

The screenshot shows a table titled "Other bank facilities" with a search bar at the top. The table contains four rows of data, each representing a different bank facility. The columns include Facility ID, Sanctioned amount, Take over status, Bank name, Product type, Outstanding amount, and Facility category.

Facility ID	Sanctioned amount	Take over	Bank name	Product type	Outstanding amount	Facility category
EF24325764	\$3,000,000.00	No	HSBC	Funded	\$2,750,000.00	PG Cash Credit
EF24325765	\$4,000,000.00	No	CITI	Funded	\$3,950,000.00	Overdraft
EF24325762	\$1,000,000.00	No	WELLS FARGO	Non Funded	\$1,000,000.00	PG Bank Guarantee
EF24325763	\$2,000,000.00	No	BARCLAYS	Funded	\$1,900,000.00	PG WCGL

Page 1 of 1 (1-4 of 4 items) | < 1 >

- To filter the required other bank facility, click the **Filter** icon or directly type the first three characters of filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the **Filter** window is displayed as shown below.

Figure 3-18 Filter Existing Facility

Filter ×

Bank Name

---

Branch Name

---

Take Over

---

Product Type

Term Loan

Working Capital Finance

AR Finance

Overdraft


Letter Of Credit

Guarantee

Others

---

Currency

---

From Amount

---

To Amount

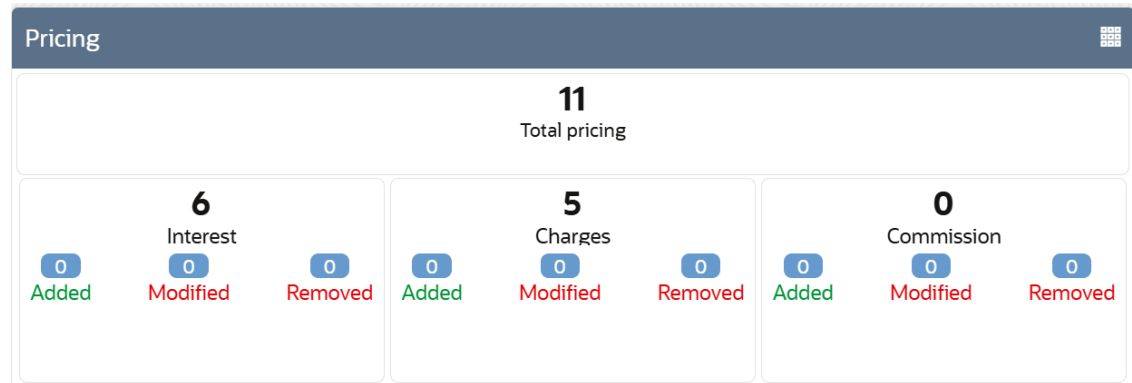
3. Type / select the required filter parameter.
4. Click **Apply**.  
Other bank facilities that match the filter parameters are displayed.
5. To change the layout of Other Bank Facilities list to table view, click the Table View icon.
6. To view the other bank facility details, click the **Facility Id** in Other Bank Facility list.

## 3.5 Pricing

Information on the **Pricing** tile in **Credit 360** interface.

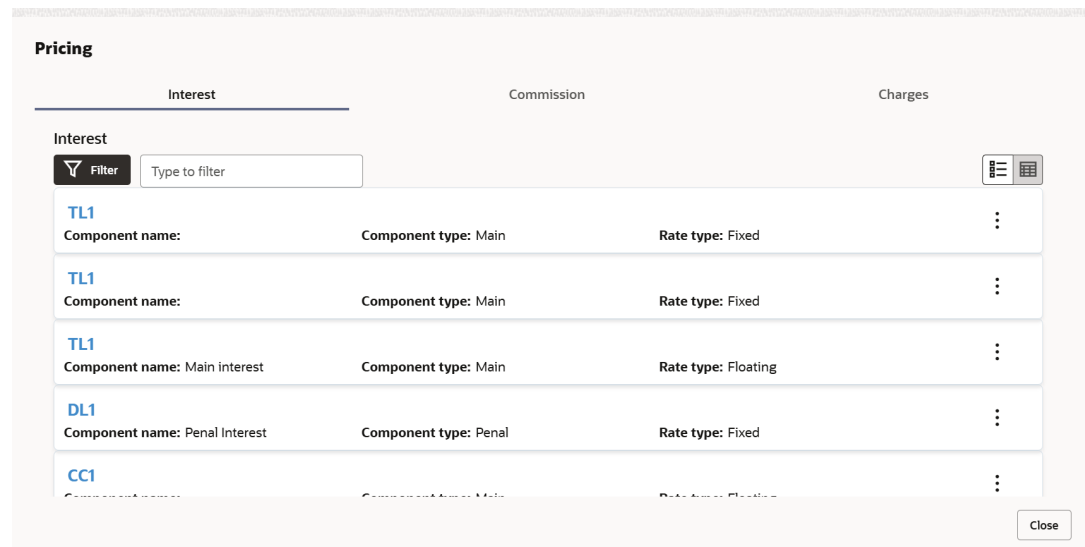
The **Pricing** tile displays details about the pricing added for the facility, such as interest, charges, and commission.

**Figure 3-19 Pricing**



1. To view detailed information about the pricing, click the Table View icon.  
The **Pricing Details** window is displayed.

**Figure 3-20 Pricing Details**



2. To view the **Commission** or **Charges** detail, click the corresponding tab.
3. To filter the required pricing record, click the **Filter** icon and specify the filter parameters or directly type the parameter in the **Type to filter** text box.
4. To change the layout of **Pricing** window to table view, click the Table View icon.
5. To view a particular pricing record, click **View** on the record.
6. To exit the **Pricing** window, click **Close**.

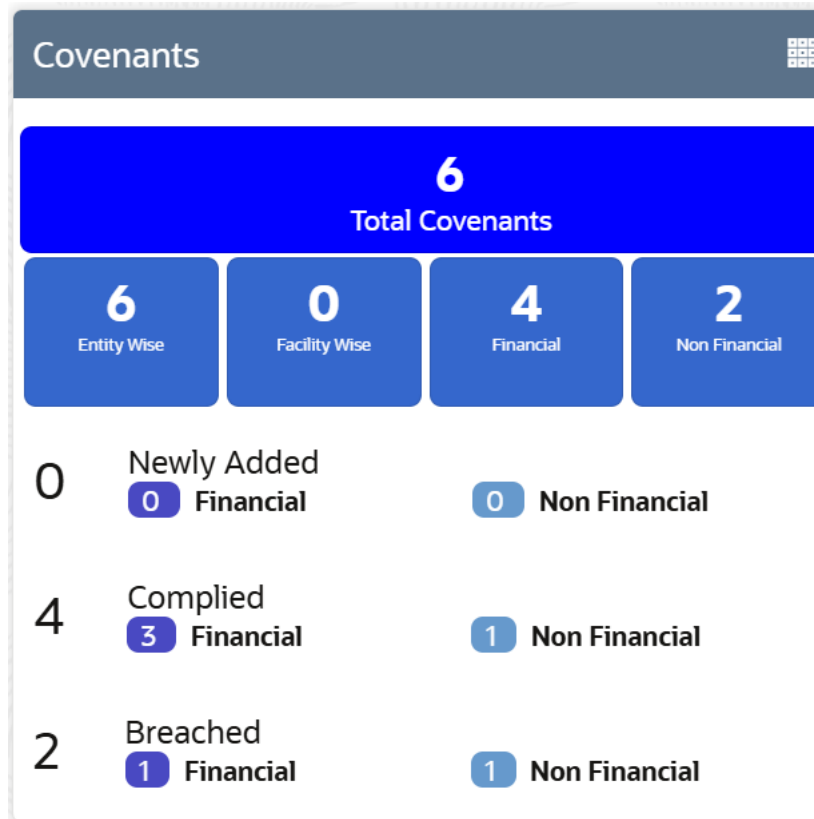
## 3.6 Covenants

Information on **Covenants** tile in **Credit 360** interface.

The Covenants tile displays information about the covenants set for the selected customer in the following categories along with the category-wise count of Newly Added, Met, and Breached covenants:

- Entity Wise
- Facility Wise
- Financial
- Non Financial

**Figure 3-21 Covenants**



1. To view the covenant list, click the Table View icon.  
The **Covenant List** window is displayed.

Figure 3-22 Covenant List

**Covenant list**

Filter

<input type="checkbox"/>	<p><b>LTV</b></p> <p>Covenant Code: LTV Frequency: Monthly</p> <p>Start Date: November 30, 2024</p>	<p>Covenant Type: Non Financial Linkage Type: Customer</p> <p>End Date: December 31, 2026</p>	<p>Description: Loan to value ratio</p> <p>Linked: 00000000000000013232</p> <p>Entity:</p> <p>Review Date: December 30, 2024</p>	⋮
<input type="checkbox"/>	<p><b>DEBTEQUITYRATIO ratio should be between 1 and 2</b> <span>Complied with 2</span></p> <p>Covenant Code: DER Frequency: Quarterly</p> <p>Start Date: November 27, 2024</p>	<p>Covenant Type: Financial Linkage Type: Customer</p> <p>End Date: February 27, 2026</p>	<p>Description: Contribution of creditors...</p> <p>Linked: 00000000000000013232</p> <p>Entity:</p> <p>Review Date: February 27, 2025</p>	⋮
<input type="checkbox"/>	<p><b>YEARLY_SUBMISSION_OF_FIRE_SAFETY_REPORT</b></p> <p>Covenant Code: FIREREPORTSUBM Frequency: Yearly</p> <p>Start Date: November 30, 2024</p>	<p>Covenant Type: Non Financial Linkage Type: Customer</p> <p>End Date: November 30, 2031</p>	<p>Description: Yearly Submission of Fire...</p> <p>Linked: 00000000000000013232</p> <p>Entity:</p> <p>Review Date: November 30, 2024</p>	⋮

Close

- To filter the required covenant, click the **Filter** icon or directly type the first three characters of filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the **Filter** window is displayed as shown below.

Figure 3-23 Filter Covenant

Filter ×

Covenant Type

Non Financial

Financial

Linkage Type

Facility

Customer

Frequency

Weekly

FortNightly

Monthly


Custom

SemiAnnual


Annual

Quarterly

From Due Date



To Due Date



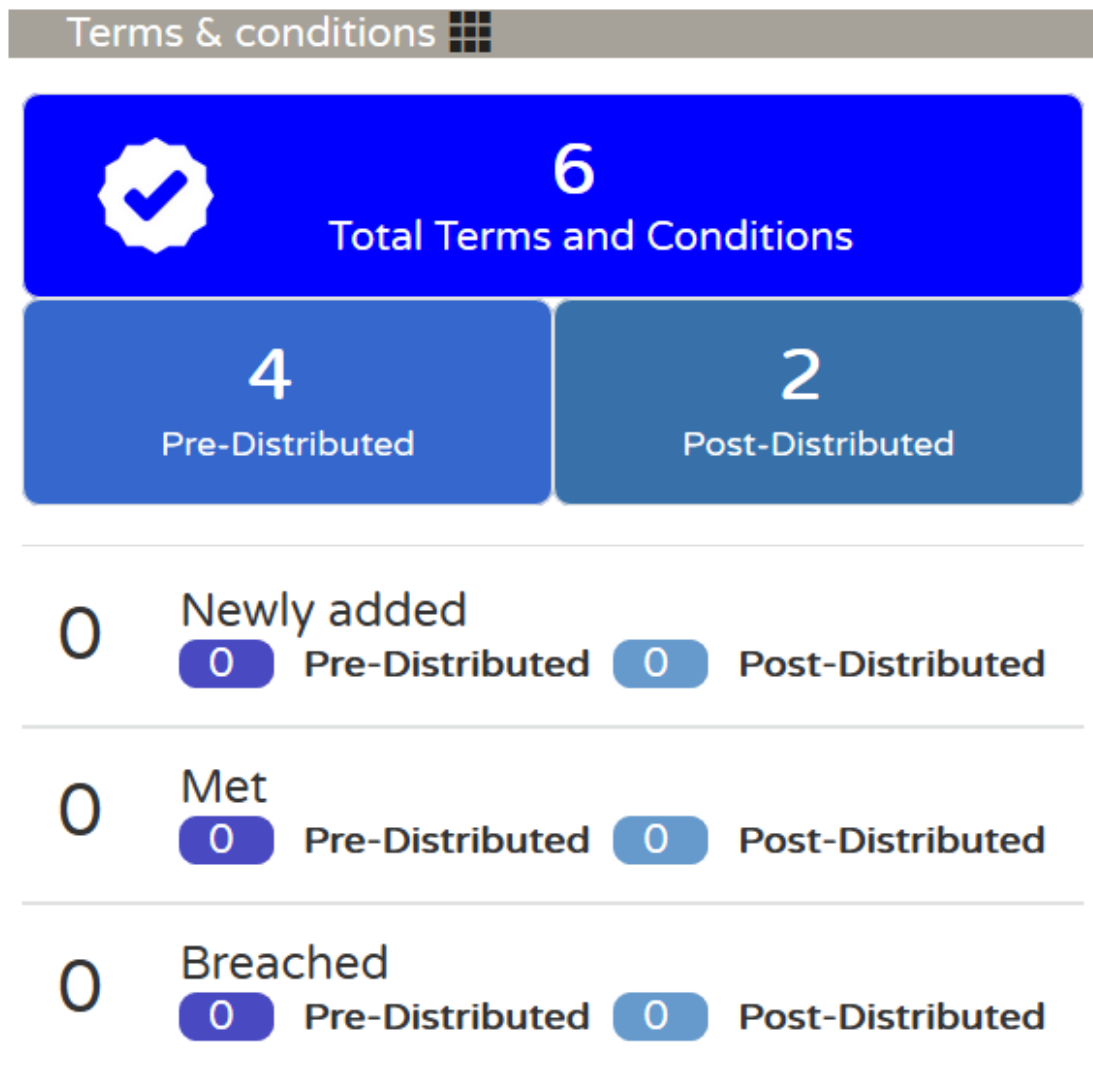
3. Type or select the required filter parameter.
4. Click **Apply**.  
Covenants that match the filter parameters are displayed.
5. To change the layout of **Covenant List** to table view, click the Table View icon.

## 3.7 Terms and Conditions

Information on the **Terms and Conditions** tile in **Credit 360** interface.

The **Terms and Conditions** tile displays information about the pre-disbursement and post-disbursement terms and conditions set for the selected customer along with the category-wise count of **Newly Added**, **Met**, and **Breached** terms and conditions.

**Figure 3-24 Terms and Conditions**



1. To view the terms and conditions list, click the Table View icon.  
The **Terms and Conditions List** window is displayed.

**Figure 3-25 Terms and Conditions List**

Type	Facility Id	Condition Code	Terms & Conditions
Post-disbursement	F19192114	OTH	
Pre-disbursement	F19192114	OTH	
Pre-disbursement	PTY201487484	OTH	
Post-disbursement	PTY201487484	OTH	

2. To filter the required terms and conditions, click the **Filter** icon or directly type the first three characters of filter parameter in **Type to filter** text box.

Upon clicking the **Filter** icon, the **Filter** window is displayed as shown below.

Figure 3-26 Filter Terms and Conditions

Filter ×

T&C Type

All

Facility

Customer

T&C Type

Pre-disbursement

Post-disbursement

Apply Reset

3. Select the required filter parameter.
4. Click **Apply**.  
Terms and conditions that match the filter parameters are displayed.
5. To change the layout of **Terms and Conditions List** to table view, click the Table View icon.

## 3.8 Financial Profile

Information on the **Financial Profile** tile in Credit 360 interface.

The **Financial Profile** tile displays financial information of the customer for last five years based on the financial documents uploaded in Credit Proposal processes such as Credit Proposal Initiation Process.

**Figure 3-27 Financial Profile**

Financial profile <span style="float: right;">View all</span>						
Show results for <span style="border: 1px solid #ccc; padding: 2px;">Previous 3 years</span>						
Category	FY2023-2024	Variance %	FY2022-2023	Variance %	FY2021-2022	Variance %
Share Capital	\$38,000,000.00	0%	\$36,000,000.00	5.56%	\$21,600,000.00	66.67%
Reserves and surplus	\$790,400,000.00	0%	\$770,400,000.00	2.6%	\$462,240,000.00	66.67%
Shareholder Equity	\$828,400,000.00	0%	\$806,400,000.00	2.73%	\$483,840,000.00	66.67%
Long Term Debt					\$173,940,000.00	66.67%

By default, financial information is displayed for last three years.

1. To view the financial information for last five years, select **Previous 5 years** option from the **Show results for** drop down list.
2. To expand the **Financial Profile**, click **View all**.

The **Financial Profile** window is displayed as shown below:

**Figure 3-28 Financial Profile - Expanded View**

Financial profile					
Category	FY2023-2024	Variance %	FY2022-2023	Variance %	FY2021-2022
Share Capital	\$38,000,000.00	0%	\$36,000,000.00	5.56%	\$21,600,000.00
Reserves and surplus	\$790,400,000.00	0%	\$770,400,000.00	2.6%	\$462,240,000.00
Shareholder Equity	\$828,400,000.00	0%	\$806,400,000.00	2.73%	\$483,840,000.00
Long Term Debt					\$173,940,000.00
Other Long Term Liabilities	\$66,500,000.00	0%	\$66,500,000.00	0%	\$39,500,000.00
Long Term Provisions	\$90,100,000.00	0%	\$90,100,000.00	0%	\$54,000,000.00
Short Term Debt					\$66,000,000.00
Other Current Liabilities	\$170,800,000.00	0%	\$170,800,000.00	0%	\$102,000,000.00
Tangible Assets	\$103,700,000.00	0%	\$103,700,000.00	0%	\$62,000,000.00
Intangible Assets	\$866,700,000.00	0%	\$866,700,000.00	0%	\$520,000,000.00

Close


3. To exit the **Financial Profile** window, click the close icon.

## 3.9 Projections

Information on the **Projections** tile in **Credit 360** interface.

The **Projections** tile displays the customer's financial data projected for next five years based on the projection documents added in Credit Proposal processes such as Credit Proposal Initiation Process.

**Figure 3-29 Projections**

Projections View all 

Show results for

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$5,671.00	18.67%	\$6,730.00	30.64%	\$8,792.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	-\$5,452.00	-67.52%	-\$1,771.00	-43.37%	-\$1,003.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

By default, financial projections are displayed for next three years.

1. To view the financial projections for next five years, select **Next 5 years** option from the **Show results for** drop down list.
2. To expand the **Projections**, click **View all**.

The **Projections** window is displayed as shown below.

Figure 3-30 Projections - View All

Projections <span style="float: right;">×</span>						
Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$5,671.00	18.67%	\$6,730.00	30.64%	\$8,792.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	-\$5,452.00	-67.52%	-\$1,771.00	-43.37%	-\$1,003.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Shareholders Funds	\$0.00	0%	\$0.00	0%	\$0.00	0%
Inventory TurnOver ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Current tax	\$119.69	75.45%	\$210.00	42.86%	\$300.00	0%
Receivables TurnOver days	\$0.00	0%	\$0.00	0%	\$0.00	0%
Other expenses	\$7,793.00	-29.53%	\$5,492.00	18.21%	\$6,492.00	0%
Total Debt	\$0.00	0%	\$0.00	0%	\$0.00	0%
Shareholder's Equity	\$0.00	0%	\$0.00	0%	\$0.00	0%
Finance Costs	\$97.60	-100%	\$0.00	0%	\$200.00	0%
Cash Generated from Operations	\$0.00	0%	\$0.00	0%	\$0.00	0%
Capitalization Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Debt to Equity Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Working Capital Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit/Loss after tax	-\$5,271.45	-60.71%	-\$2,071.00	-37.08%	-\$1,303.00	0%
Revenue from operations	\$0.00	0%	\$0.00	0%	\$0.00	0%
Other income	\$5,671.00	18.67%	\$6,730.00	30.64%	\$8,792.00	0%
Return On Sales %	\$0.00	0%	\$0.00	0%	\$0.00	0%
Return On Assets %	\$0.00	0%	\$0.00	0%	\$0.00	0%
Cash TurnOver	\$0.00	0%	\$0.00	0%	\$0.00	0%
Depreciation and amortisation expense	\$2,765.00	-23.73%	\$2,109.00	9.2%	\$2,303.00	0%
Operating cash flow before working capital changes	\$2,860.60	-26.27%	\$2,109.00	18.68%	\$2,503.00	0%
Deferred tax	\$105.76	-14.9%	\$90.00	-100%	\$0.00	0%
Payables Turnover in Days	\$0.00	0%	\$0.00	0%	\$0.00	0%
Interest Coverage Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Exceptional Items	\$0.00	0%	\$0.00	0%	\$0.00	0%
Gross Profit Margin	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Expenses	\$12,023.00	-29.29%	\$8,501.00	15.22%	\$9,795.00	0%
Total Shareholder Funds	\$0.00	0%	\$0.00	0%	\$0.00	0%
Long Term Debt to Working Capital	\$0.00	0%	\$0.00	0%	\$0.00	0%
Employee benefits expense	\$895.00	0.56%	\$900.00	11.11%	\$1,000.00	0%
Finance costs	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Debt To Assets	\$0.00	0%	\$0.00	0%	\$0.00	0%

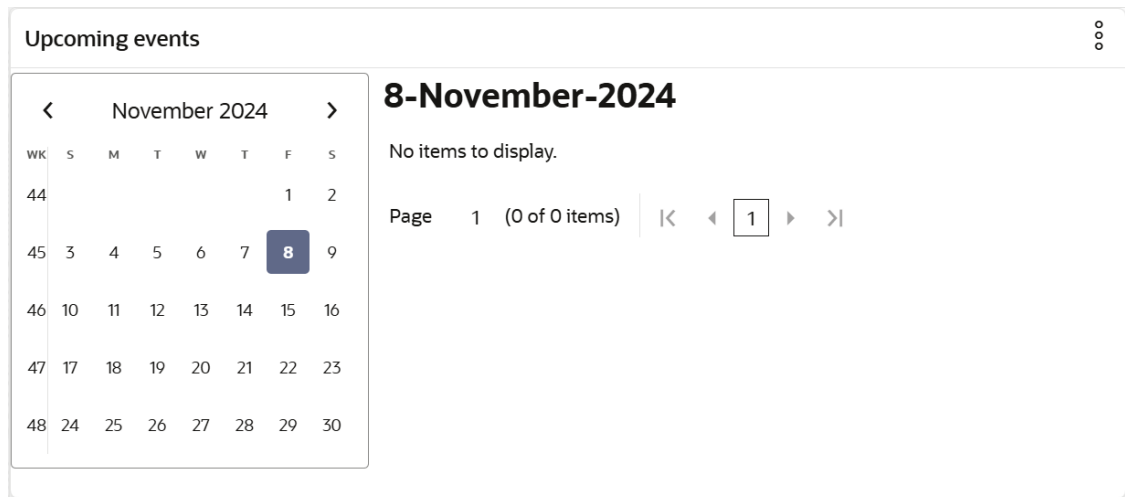
- To exit the **Projections** window, click the close icon.

## 3.10 Upcoming Events

Information on the **Upcoming Events** tile in **Credit 360** interface.

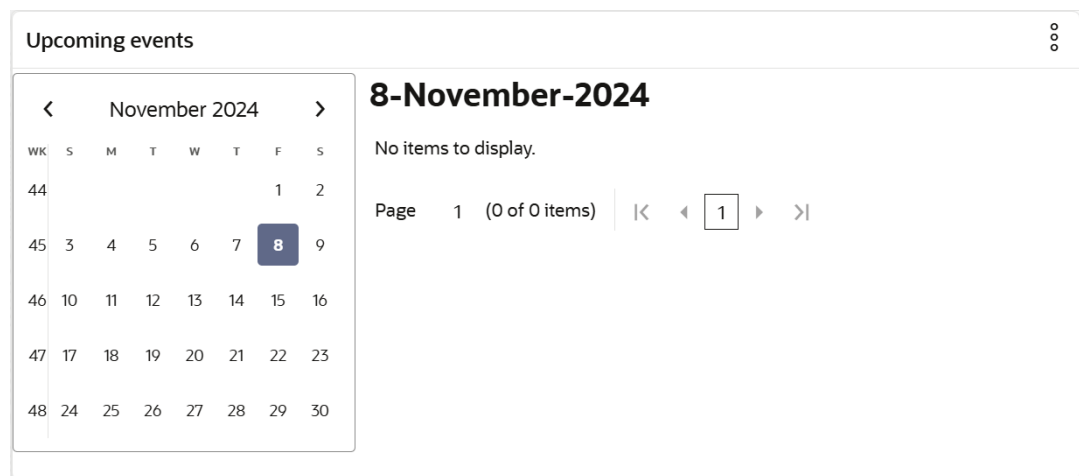
The **Upcoming Events** tile displays all the upcoming events such as facility review, collateral review, covenant review, and terms and conditions review for the customer.

**Figure 3-31 Upcoming Events**



- Click **View all** to view the upcoming events list.  
The **Upcoming events** window is displayed.

**Figure 3-32 Upcoming Events - View All**



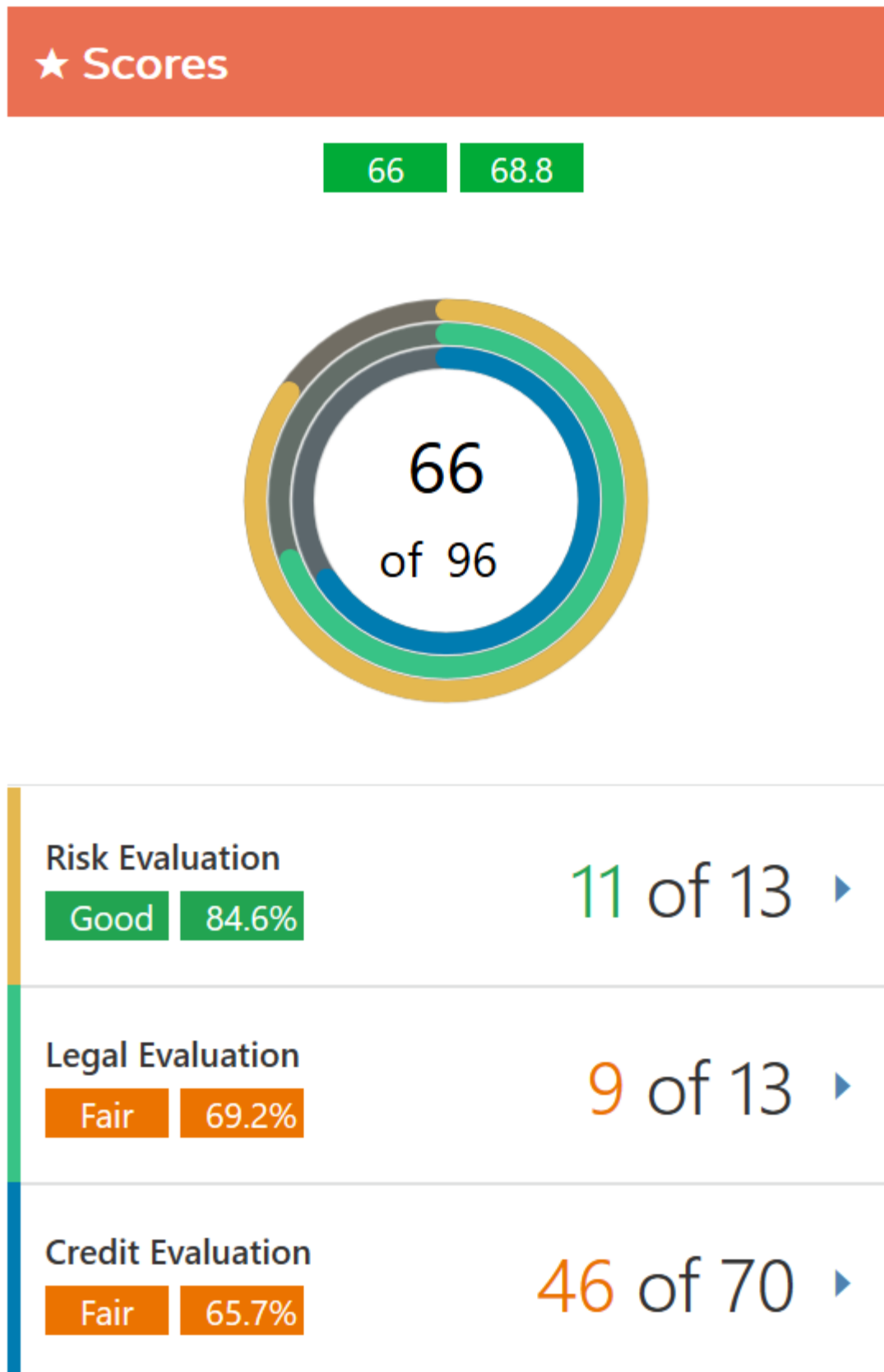
- To exit the **Upcoming events** window, click **Ok** or the close icon.

## 3.11 Scores

Information on **Scores** tile in **Credit 360** interface.

The **Scores** tile displays the scores generated for the customer by performing risk, legal, and credit evaluations.

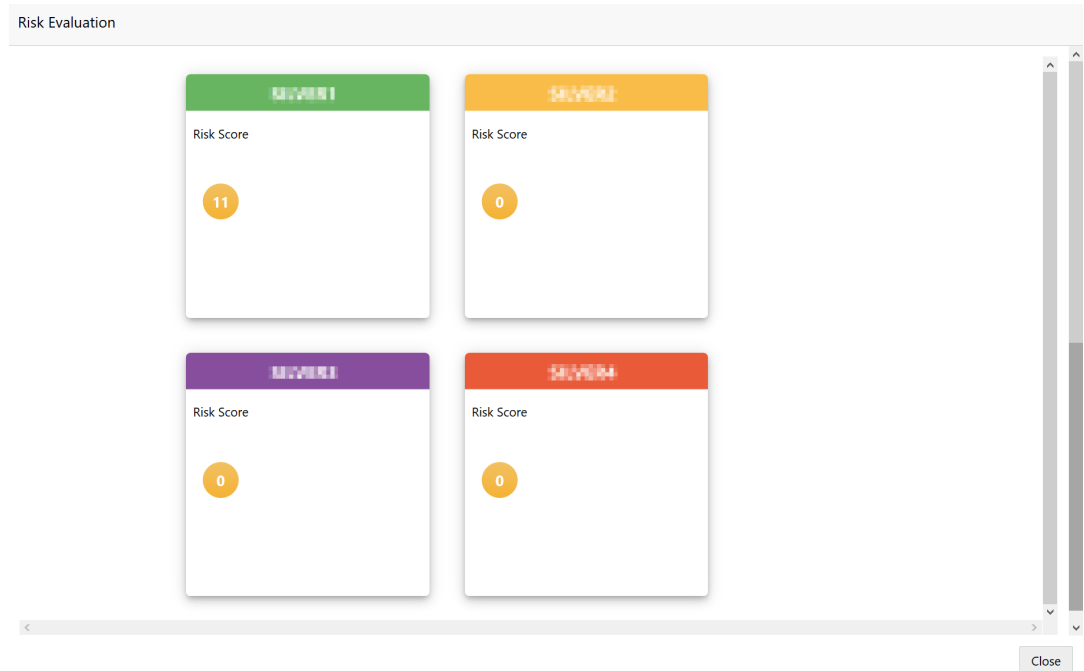
Figure 3-33 Scores



1. To view the detailed scores of **Risk Evaluation**, **Legal Evaluation**, and **Credit Evaluation**, click on the corresponding section.

The **Evaluation** window appears as shown below.

**Figure 3-34 Risk Evaluation**



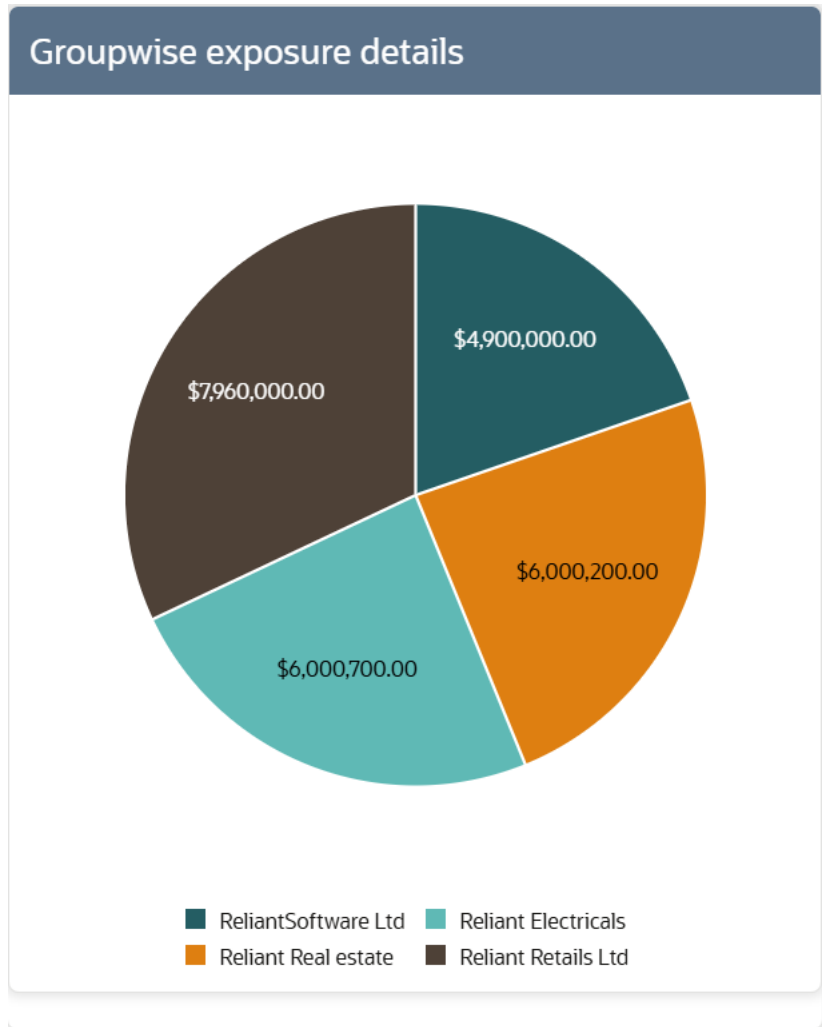
2. Click on each score to view the questions and answers provided at the time of evaluation.
3. To exit the **Evaluation** window, click **Close**.

## 3.12 Groupwise Exposure Details

Information on the **Groupwise Exposure Details** tile in **Credit 360** interface.

The **Groupwise Exposure Details** tile displays information about the facilities borrowed by the customer from the other bank.

Figure 3-35 Groupwise Exposure Details



1. Click on each section in the pie chart to view detailed information.

The **Groupwise Exposure Details** window is displayed as shown below.

**Figure 3-36 Detailed Groupwise Exposure**

Groupwise Exposure Details

Entity Name *	Customer Name *
ABC INC	ABC CORPORATION
Relation *	Currency *
<input type="radio"/> Borrower <input checked="" type="radio"/> Connected Party	USD
Approved Limit *	Outstanding Limit Amount *
\$13,000	\$12,000
Tenor *	Commitment Status *
2019	Committed

Series: EF1931930  
Value: 13.00

Close

2. To exit the **Groupwise Exposure Details** window, click **Close**.

## 3.13 Connected Parties

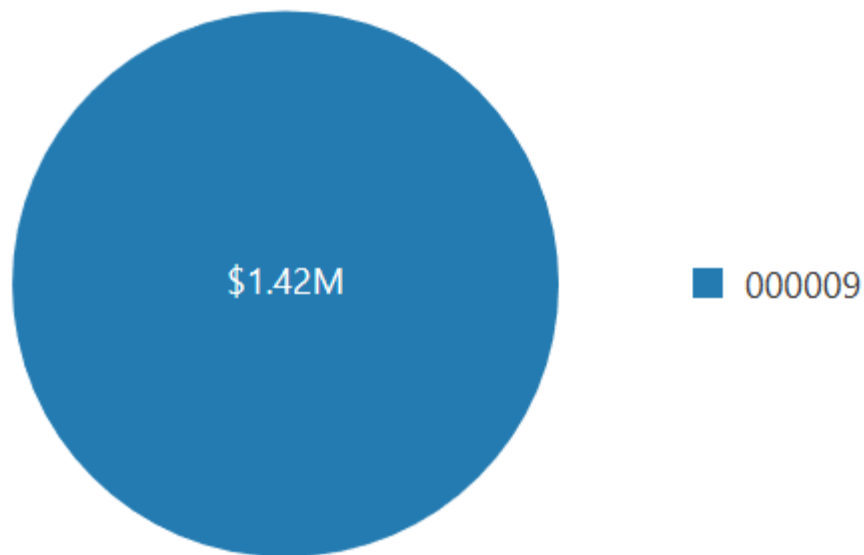
Information on **Connected Parties** tile in **Credit 360** interface.

The **Connected Parties** tile displays information about the customer's connected parties.

Figure 3-37 Connected Parties

## Connected Parties

## Gross Facility Amount Contribution



1. Click on the pie chart to view the facility details.

**Figure 3-38 Connected Parties - Facility Details**

Line Number:	Tenor (months):	Limit Amount:	Commitment Status:
LN0211	22	\$20,000.00	
NESTLN1	0	¥5,000	
LINE1	0	£300,000.00	
MIC21	0	£500,000.00	

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2. To change the **Facility Details** layout to table view, click the Table View icon.
3. To change the **Facility Details** layout to tree view, click the Tree View icon.
4. To exit the **Facility Details** window, click **Close**.

## 3.14 WIP Applications

Information on the **WIP Applications** tile in **Credit 360** interface.

The **WIP Applications** tile displays details about the customer applications that are currently in progress.

Figure 3-39 WIP Applications



Click **View all** to view details of all the applications. The following window listing all the WIP applications belonging to different processes is displayed.

Figure 3-40 WIP Applications - View All

**WIP applications**

**CP applications**

Application number	Branch code	Priority	Party ID	Customer name	Process name	Current stage	User name
APP25868413	000	Low	000007724	Reliant Energy Limited	Facility Closure	Closure Initiation	AJIT (AJIT
APP25868405	000	Low	000007724	Reliant Energy Limited	Credit Extension Process	Credit Extension Initiation	AJIT (AJIT
APP25868402	000	Low	000007724	Reliant Energy Limited	Facility Amendment	Amendment Initiation	AJIT (AJIT
APP2433014372	000	Low	000007724	Reliant Energy Limited	Facility Amendment	Amendment Initiation	FRANSON
APP2432713593	000	Low	000007724	Reliant Energy Limited	Facility Amendment	Amendment Initiation	JENNING

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**GC applications**

Application number	Branch code	Priority	Party ID	Customer name	Process name	Current stage	User name
No data to display.							

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**Collateral applications**

Application number	Branch code	Priority	Party ID	Customer name	Process name	Current stage	User name
No data to display.							

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**FI applications**

Application number	Branch code	Priority	Party ID	Customer name	Process name	Current stage	User name
No data to display.							

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**Policy applications**

Application number	Branch code	Priority	Party ID	Customer name	Process name	Current stage	User name
No data to display.							

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**PSN applications**

Application number	Branch code	Priority	Party ID	Customer name	Process name	Current stage	User name
No data to display.							

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Ok

# 4

## Reference and Feedback

### 4.1 References

This topic provides the information about user guides of modules related to Credit 360 interface.

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 User Guide
- Oracle Banking Credit Facilities Process Management Installation Guides

### 4.2 Feedback and Support

This topic provides Information about Oracle's feedback and support policy.

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.