Oracle® Banking Digital Experience

Corporate Credit Facility Inquiry User Guide

Innovation Release 25.1.2.0.0
G54633-01
April 2026

Oracle Banking Digital Experience Corporate Credit Facility Inquiry User Guide, Innovation Release 25.1.2.0.0

G54633-01

Contents

Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

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

Diversity and Inclusion

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

Related Resources

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

- Oracle Banking Digital Experience Cloud Service Licensing Manuals

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table Acronyms and Abbreviations

Abbreviation	Description
OBDXCS	Oracle Banking Digital Experience Cloud Service

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table Symbols and Icons

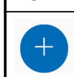
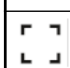
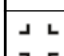
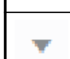
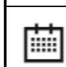
Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search

Table (Cont.) Symbols and Icons

Symbols and Icons	Description
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

1 Corporate Credit Facility Inquiry

The Corporate Credit Facility Inquiry enables corporate users to submit requests for credit facilities by providing funding requirements, company details, and contact information. Users can optionally select a specific product, enter the required funding amount, and specify the nature of the inquiry. The form captures key organizational details such as company registration, legal structure, revenue, and area of operations, along with contact details for further communication. Upon submission, the bank’s relationship manager will review the request and reach out to the customer for further assistance.

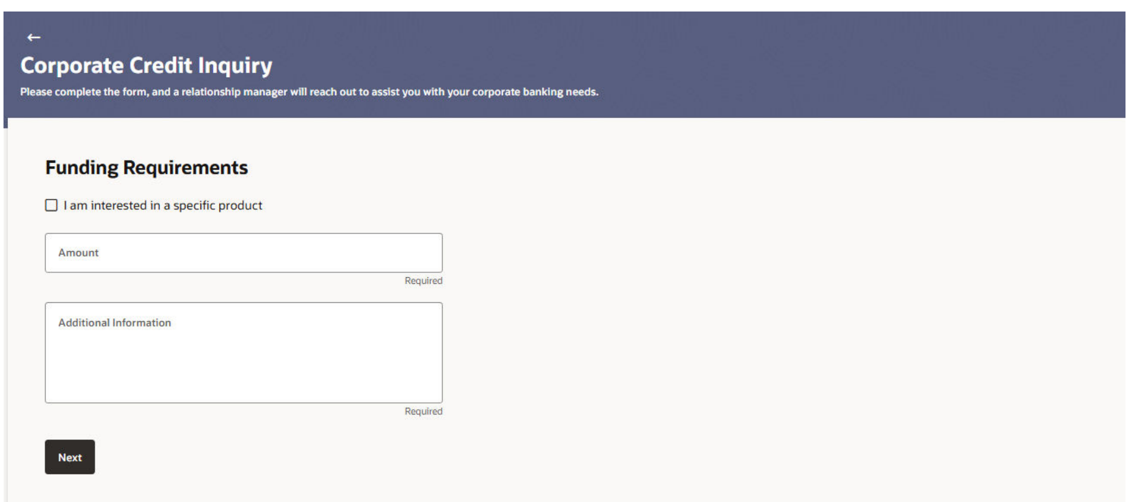
To initiate a Credit Facility Inquiry:

1. Perform the following steps to navigate to the **Credit Facility** inquiry screen.
    a. On the Bank Portal page, click on the **Corporate** tab and scroll down to access the **Product Offerings** section, click **Corporate Lending**.
    b. From the Corporate Lending page, click **Inquire Now**.
    The **Corporate Credit Facility Inquiry** form is displayed.

- Corporate Credit Inquiry - Funding Requirements
- Corporate Credit Inquiry - Company Information
- Corporate Credit Inquiry - Contact Information
- Email ID Verification
- Submitted Inquiry – Confirmation

1.1 Corporate Credit Inquiry - Funding Requirements

Figure 1-1 Funding Requirements



1. Specify the funding requirements of the corporate under the **Funding Requirements** section of the**Corporate Credit Facility Inquiry** form.

Table 1-1 Funding Requirements - Field Description

Field	Description
I am interested in a specific product	Select this checkbox if you wish to identify a specific credit facility product.
Choose a Product	Select the credit facility product of choice from the drop-down list. The options can be: • **Revolving Credit Facility** • **Non-Revolving Credit Facility** • **Short Term Loan** • **Working Capital Loan** • **Project Finance** • **Overdraft** • **Cash Credit** This field is enabled only when the **I am interested in a specific product** checkbox is selected.
Amount	Specify the amount of funding required by the company.
Additional Information	Specify information pertaining to the credit facility or overall funding requirement. This is a free-text field.

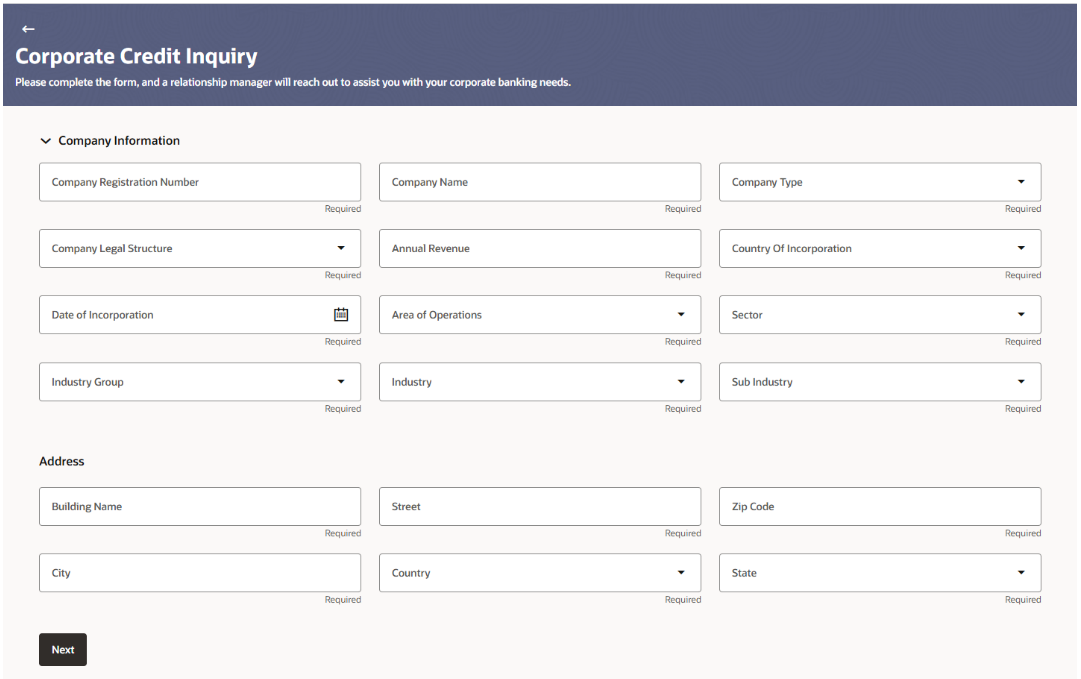
   a. Select the **I am interested in a specific product** checkbox to indicate whether a specific credit facility product is to be identified.
   b. If the **I am interested in a specific product** checkbox is selected, select a product from the **Select a Product** drop-down list.
   c. In the **Amount** field, specify the amount of funding required by the company.
   d. In the **Additional Information** field, specify information pertaining to the funding requirements. This is a free-text field.
2. Click **Next** to proceed to the next section.

1.2 Corporate Credit Inquiry - Company Information

1. Click **Next** on the funding requirements section.

   The **Company Information** section is expanded.

Figure 1-2 Company Information



2. In the **Company Information** section, specify the details of the company.

Table 1-2 Company Information - Field Description

Field	Description
Company Registration Number	Enter the unique registration number of the company issued by the official registration authority.
Company Name	Enter the name of the company.
Company Type	Select the type of company from the drop-down list. The available options are: • **Conglomerate** • **Single**
Company Legal Structure	Select the legal structure under which the company operates. The available options are: • **Proprietorship** • **Pvt Ltd** • **Public Ltd** • **Govt Owned** • **Trusts** • **Clubs** • **Society** • **Associations** • **Limited Liability Partnership** • **Foreign bodies** • **NGO** • **Others**
Annual Revenue	Specify the average annual revenue generated by the company.
Country Of Incorporation	Select the country in which the company was incorporated.
Date of Incorporation	Specify the date on which the company was incorporated.

Table 1-2 (Cont.) Company Information - Field Description

Field	Description
Area of Operations	Select the company's area of operations. The available options are: • **Domestic** • **Global**
Countries of Operation	Select the countries in which the company operates. This field is displayed and mandatory when **Global** is selected under **Area of Operations**.
Sector	Select the sector in which the company operates.
Industry Group	Select the industry group based on the selected sector.
Industry	Select the industry based on the selected industry group.
Sub Industry	Select the sub-industry based on the selected industry.
Address	Specify the company’s address in the following fields.
Building Name	Specify the name of the building in which the company operates.
Street	Enter the name of the street on which the company’s registered office operates.
City	Enter the name of the city in which the company’s registered office operates.
Zip Code	Enter the zip code of the company address.
Country	Select the country in which the company's registered office is located.
State	Specify the state in which the company’s registered office is located.

a. In the **Company Registration Number** field, enter the unique registration number of the company issued by the official registration authority.

b. In the **Company Name** field, enter the name of the company.

c. From the **Company Type** drop-down list, select the type of company.

d. From the **Company Legal Structure** drop-down list, select the legal structure under which the company operates.

e. In the **Annual Revenue** field, specify the average annual revenue generated by the company.

f. From the **Country Of Incorporation** drop-down list, select the country in which the company was incorporated.

g. In the **Date of Incorporation** field, select the date on which the company was incorporated.

h. From the **Area of Operations** drop-down list, select the area of operations of the company.

i. If **Global** is selected, select the applicable countries from the **Countries of Operation** multi-select drop-down list.

j. From the **Sector** drop-down list, select the sector in which the company operates.

k. From the **Industry Group** drop-down list, select the industry group based on the selected sector.

l. From the **Industry** drop-down list, select the industry based on the selected industry group.

m. From the **Sub Industry** drop-down list, select the sub-industry based on the selected industry.

n. Under the **Address** sub-sections, specify the company's address in the following:

   - In the **Building Name** field, enter the name of the building in which the company operates.
   - In the **Street** field, enter the name of the street on which the company's registered office operates.
   - In the **Zip Code** field, enter the zip code of the company address.
   - In the **City** field, enter the name of the city in which the company's registered office operates.
   - From the **Country** drop-down list, select the country in which the company's registered office is located.
   - In the **State** field, specify the state in which the company's registered office is located.

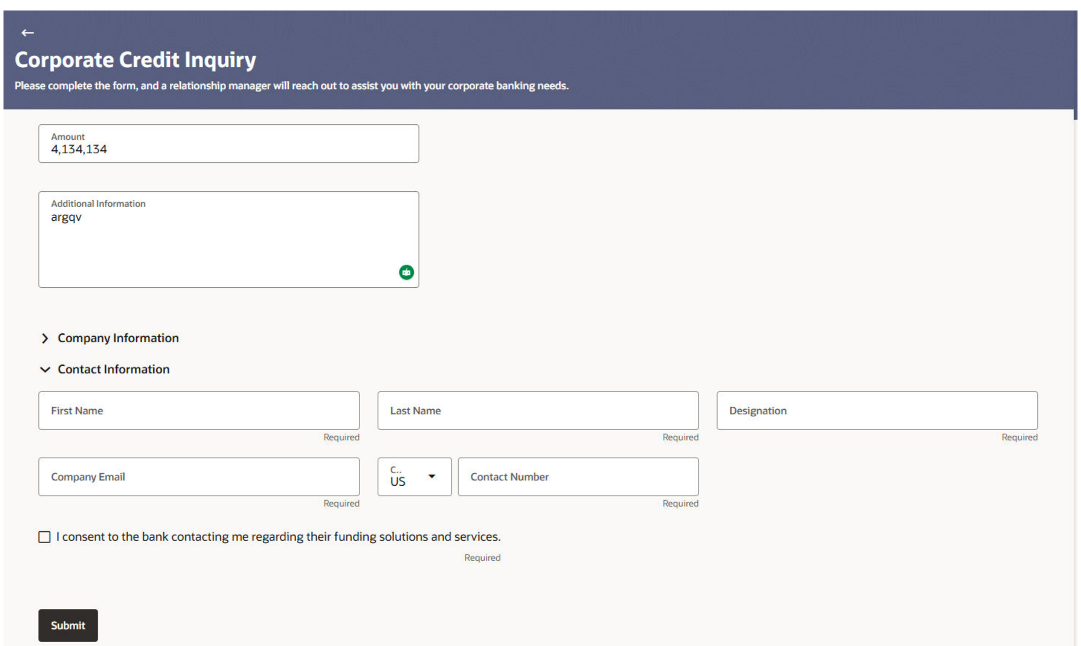
3. Click **Next** to proceed to the next section.

1.3 Corporate Credit Inquiry - Contact Information

1. Click **Next** on the company information section.

   The **Contact Information** section is expanded.

Figure 1-3 Contact Information



2. In **Contact Information** section, specify the details of the contact person for this inquiry.

Table 1-3 Contact Information - Field Description

Field	Description
First Name	Enter the first name of the contact person for the credit facility inquiry.
Last Name	Enter the last name of the contact person for the credit facility inquiry.
Designation	Enter the designation of the contact person.
Company Email	Enter the email address for communication regarding the credit facility inquiry.
ISD Code	Select the ISD code for the contact number.
Contact Number	Enter the phone number for the bank to contact regarding the credit facility inquiry.
Consent Checkbox	Select to provided checkbox to provide the required consent/s to the bank to process the application.

a. In the **First Name** field, enter the first name of the contact person.

b. In the **Last Name** field, enter the last name of the contact person.

c. In the **Designation** field, enter the designation of the contact person.

d. In the **Company Email** field, enter the email address at which the bank can contact the company with regards to this credit facility inquiry.

e. From the **ISD Code** drop-down list, select the applicable ISD code.

f. In the **Contact Number** field, enter the phone number for contact.

g. Select the **Consent Checkbox** to provide required consent to the bank to process the application.

3. Click **Submit** to submit the credit facility inquiry form.

   The **Verification Code** screen is displayed.

1.4 Email ID Verification

This step will be part of the corporate credit facility inquiry form submission process only if email ID verification is enabled by the bank.

This helps the bank ensure that the provided email address is valid, reduces incorrect or fake submissions and enables secure communication with the customer for updates and follow-ups.

Figure 1-4 Email ID Verification

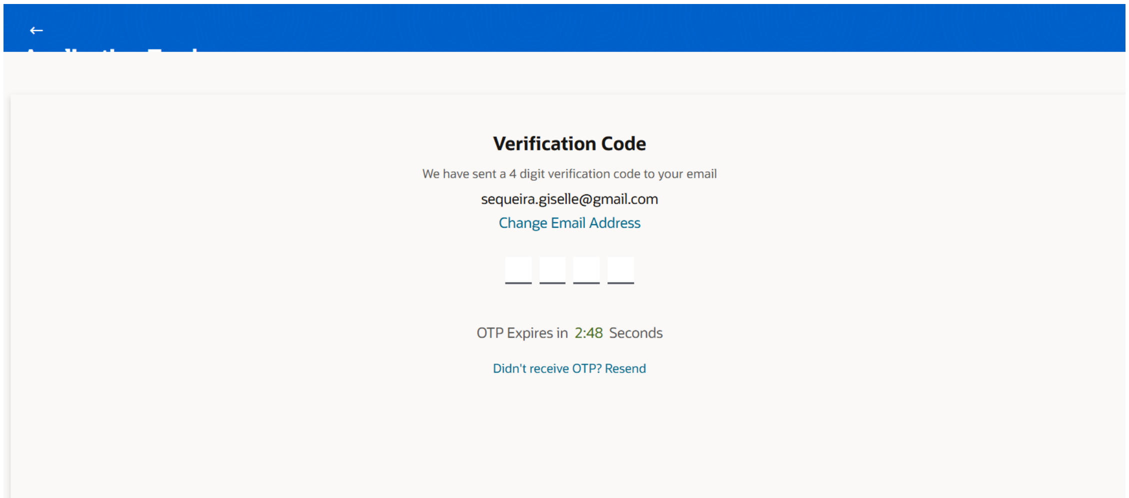


Table 1-4 Email ID Verification - Field Description

Field	Description
One Time Password	Enter the OTP sent to the email ID specified in the inquiry form.

1. Enter the 4-digit verification code (OTP) sent to the email address in the inquiry form.

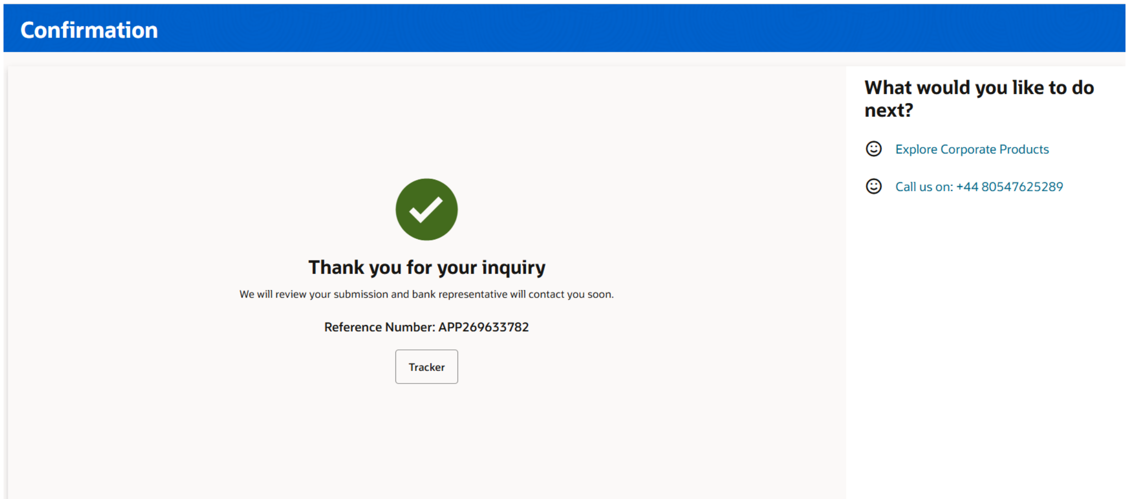
   The OTP is valid for a limited duration as indicated by the OTP expiry timer.
2. Click **Change Email Address** if you wish to modify the email ID.
3. Click **Didn’t receive OTP? Resend** to generate a new OTP.
4. Enter the OTP and proceed to complete the verification.

   The **Confirmation** screen is displayed upon successful verification.

1.5 Submitted Inquiry – Confirmation

The confirmation page appears once you have submitted the inquiry form. This page displays the inquiry reference number along with the link to access the application tracker.

Figure 1-5 Confirmation



Perform the following action:

1. Click the **Tracker** link to navigate to the **Application Tracker**.

2 FAQ

1. **What is a corporate credit facility?**
   A credit facility is a financing solution offered to businesses to support working capital needs, expansion, asset purchases or other operational requirements. It may include loans, overdrafts, revolving credit or even trade finance options.
2. **Who can initiate a corporate credit facility inquiry?**
   Corporate credit facilities are available to registered businesses such as companies, partnerships and sole proprietorships, subject to the bank's eligibility criteria and credit assessment.

   The corporate credit facility inquiry forms are available to corporate customers that are new to the bank i.e. those that do not have any prior relationship with the bank. Existing corporate customers may apply for credit facilities by logging into the bank's website with their login credentials.
3. **What information will I need to submit this form?**
   Besides basic information of the company's funding needs, you will be required to provide details such as company registration number, annual revenue, incorporation details, and area of operations. You will also be required to provide information of the contact person to whom the bank can contact so as to take the inquiry further. Additional information and supporting documents may be requested by the appointed relationship manager after submission.
4. **Can I track the status of my credit facility inquiry/application?**
   Yes. Once your inquiry has been submitted, you can track its progress anytime using the Application Tracker. It will display the current status of your inquiry/application.

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