

# Oracle® Banking Credit Facilities Process Management Risk Weighted Asset (RWA) Eligibility



Release 14.8.2.0.0

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

ORACLE®

Oracle Banking Credit Facilities Process Management Risk Weighted Asset (RWA) Eligibility, Release 14.8.2.0.0

G55014-01

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## Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

## Before You Begin

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

## Pre-requisites

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

## Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

## Documentation Accessibility

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

## 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.

## Conventions

The following text conventions are used in this document:

**Table Conventions**

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

## Related Resources

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

- *Oracle Banking Credit Facilities Process Management Getting Started User Guide.*
- *Oracle Banking Credit Facilities Process Management Maintenance User Guide.*

## 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.

## Acronyms and Abbreviations

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

Table Acronyms and Abbreviations

| Abbreviation | Description         |
|--------------|---------------------|
| RWA          | Risk Weighted Asset |

## Basic Actions

Table Basic Actions

| Action                      | Description                                                                                                                                                                                     |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Approve</b>              | Used to approve the initiated report.<br>This button is displayed, once the user click <b>Authorize</b> .                                                                                       |
| <b>Audit</b>                | Used to view the maker details, checker details, and report status.                                                                                                                             |
| <b>Authorize</b>            | Used to authorize the report created.<br>A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.                               |
| <b>Close</b>                | Used to close a record.<br>This action is available only when a record is created.                                                                                                              |
| <b>Confirm</b>              | Used to confirm the performed action.                                                                                                                                                           |
| <b>Cancel</b>               | Used to cancel the performed action.                                                                                                                                                            |
| <b>Compare</b>              | Used to view the comparison through the field values of old record and the current record.<br>This button is displayed in the widget, once the user click <b>Authorize</b> .                    |
| <b>Collapse All</b>         | Used to hide the details in the sections.<br>This button is displayed, once the user click <b>Compare</b> .                                                                                     |
| <b>Expand All</b>           | Used to expand and view all the details in the sections.<br>This button is displayed, once the user click <b>Compare</b> .                                                                      |
| <b>New</b>                  | Used to add a new record.<br>When the user click <b>New</b> , the system displays a new record enabling to specify the required data.                                                           |
| <b>Ok</b>                   | Used to confirm the details in the screen.                                                                                                                                                      |
| <b>Save</b>                 | Used to save the details entered or selected in the screen.                                                                                                                                     |
| <b>View</b>                 | Used to view the report details in a particular modification stage.<br>This button is displayed in the widget, once the user click <b>Authorize</b> .                                           |
| <b>View Difference only</b> | Used to view a comparison through the field element values of old record and the current record, which has undergone changes.<br>This button is displayed, once the user click <b>Compare</b> . |
| <b>Unlock</b>               | Used to update the details of an existing record.<br>System displays an existing record in editable mode.                                                                                       |

## Icons

This guide has the following list of icons.

Table Icons - Common














| Icon                                                                                | Function                        |
|-------------------------------------------------------------------------------------|---------------------------------|
|    | Minimize                        |
|    | Maximize                        |
|    | Close                           |
|    | Perform Search                  |
|    | Open a list                     |
|   | Add a new record                |
|  | Navigate to the first record    |
|  | Navigate to the last record     |
|  | Navigate to the previous record |
|  | Navigate to the next record     |
|  | Grid view                       |
|  | List view                       |
|  | Refresh                         |

Table Icons – Audit Details












| Icon                                                                              | Function                      |
|-----------------------------------------------------------------------------------|-------------------------------|
|  | A user                        |
|  | Date and time                 |
|  | Unauthorized or Closed status |
|  | Authorized or Open status     |
|  | Rejected status               |

Table Icons - Widget

| Icon                                                                                | Function            |
|-------------------------------------------------------------------------------------|---------------------|
|  | Open status         |
|  | Unauthorized status |
|  | Closed status       |
|  | Authorized status   |
|  | Rejected status     |
|  | Modification Number |

## Post-requisites

After finishing all the requirements, please log out from the Home screen.

# 1

## Overview of Risk Weighted Asset (RWA) Eligibility

This topic describes the information about Overview of Risk Weighted Asset (RWA) Eligibility.

According to Basel III regulations, banks must evaluate and categorize collateral as either Risk Weighted Asset (RWA) eligible or ineligible using clear criteria and rules. This classification is essential for managing internal risks and is also used for regular reporting to both internal governance teams and external regulatory authorities.

RWA eligibility assessment relies on key data points such as customer information, collateral, facility details, liabilities, and other factors collected during the credit application process. In the past, the Oracle Banking Credit Facilities Process Management (OBCFPM) solution lacked the ability to consistently assess or track the RWA eligibility status of collaterals.

To meet this regulatory and operational need, the Collateral RWA Eligibility Checker has been created. This tool allows banks to:

- Keep and set up parameterized lists of data points and questions related to eligibility assessments, including their dependencies and hierarchies.
- Gather and verify relevant data from both facility and collateral applications, ensuring it is complete and accurate.
- Enable bankers to add extra information to system-extracted data as necessary during the eligibility checking process.
- Use advanced, predefined rule sets on the compiled data—automatically determining RWA eligibility results according to Basel III standards.
- Offer end users a structured interface for checking eligibility status, comprehending the decision logic, and aiding compliance and audit needs.

This solution helps banks maintain strong governance over collateral eligibility, ensure consistency in regulatory reporting, and fully align with changing global banking standards.

# 2

## Process to Create RWA Parameter

This topic describes the systematic instructions about Process to Create RWA Parameter.

### To Create RWA Parameter:

1. From **Homescreen**, click **Credit Facilities**. Under Credit Facilities, click **Maintenance**. Under **Maintenance**, click **RWA Parameter Maintenance**. Under RWA Parameter Maintenance, click **Create RWA Parameter**.

The **Create RWA Parameter** screen is displayed.

**Figure 2-1 Create RWA Parameter**

The screenshot shows the 'Create RWA Parameter' interface. At the top, there are three input fields: 'Branch' with the value '000', 'Collateral Type' with a dropdown menu showing 'Select', and 'Collateral Category' with a dropdown menu showing 'Select'. Below these are two tabs: 'Field Configuration' and 'Eligibility Rule Configuration'. Under 'Field Configuration', there is a table with the following columns: Order, Code, Type, Description, Linked Code, Fact Code, Fact Data Type, Default Value, Display Logic, and Action. The table is currently empty, displaying 'No data to display.' at the bottom. At the bottom right of the screen, there are 'Cancel' and 'Save' buttons.

2. On **Create RWA Parameter** screen, specify the fields.

### Note

The fields marked as **Required** are mandatory.

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

**Table 2-1 Create RWA Parameter - Field Description**







| Field Name | Description                                                                                                                              |
|------------|------------------------------------------------------------------------------------------------------------------------------------------|
| Branch     | Click  icon and select the branch code from the list. |

Table 2-1 (Cont.) Create RWA Parameter - Field Description

| Field Name                 | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Collateral Type</b>     | Select the collateral type from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Account Receivables</b></li> <li>• <b>Account Contracts</b></li> <li>• <b>Aircraft</b></li> <li>• <b>Bill Of Exchange</b></li> <li>• <b>Bond</b></li> <li>• <b>Cash Collaterals</b></li> <li>• <b>Commercial Paper</b></li> <li>• <b>Commodity</b></li> <li>• <b>Corporate Deposits</b></li> <li>• <b>Crop</b></li> <li>• <b>Fund</b></li> <li>• <b>Guarantee</b></li> <li>• <b>Insurance</b></li> <li>• <b>Inventory</b></li> <li>• <b>Machine</b></li> <li>• <b>Miscellaneous</b></li> <li>• <b>Other Bank Deposits</b></li> <li>• <b>PDC</b></li> <li>• <b>Perishable</b></li> <li>• <b>Precious Metals</b></li> <li>• <b>Promissory Note</b></li> <li>• <b>Property</b></li> <li>• <b>Ship</b></li> <li>• <b>Stock</b></li> <li>• <b>Vehicle</b></li> </ul> |
| <b>Collateral Category</b> | Select the collateral category from the drop-down list.<br><b>Note:</b> User can select the collateral category based on the collatera type.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Field Configuration</b> | This section is used to provide parameter codes for the branch.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Order</b>               | The sequence in which the fields appear or evaluated.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Code</b>                | Indicates the unique identification code for the parameters.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Type</b>                | Select the type from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Application Data</b></li> <li>• <b>Question</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Description</b>         | Specify the description.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Linked Code</b>         | Click  icon and select the linked code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Fact Code</b>           | Click  icon and select the fact code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Fact Data Type</b>      | Select the fact data type from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>NUMBER</b></li> <li>• <b>TEXT</b></li> <li>• <b>BOOLEAN</b></li> <li>• <b>DATE</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

**Table 2-1 (Cont.) Create RWA Parameter - Field Description**

| Field Name           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Default Value</b> | Default value will pre-populated in eligibility screen.<br>For Example: User chosen Linked code like YNCODE, they will get option to choose Yes/No in drop-down under default value selection.                                                                                                                                                                                                                                                                               |
| <b>Display Logic</b> | Select the display logic from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Always:</b> Parameter will always be displayed on the end user eligibility screen.</li> <li>• <b>Never:</b> Parameter will not be displayed to the end user (but will remain available for use in any eligibility logic).</li> <li>• <b>Rule:</b> Parameter will be displayed to the end user based on additional display rule logic.</li> </ul> |
| <b>Display Rule</b>  | If user configured <b>Rule</b> information will display here along with edit facility.                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Dependent By</b>  | User can map the appropriate <b>Field Code</b> for resolving the possible value by another selected value.<br>For Example: Render state list, country code is mandatory. Hence user will map the country Code will fetch from CP3.                                                                                                                                                                                                                                           |
| <b>Action</b>        | Use the available icons to perform actions on the parameter row.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Edit:</b> Click  icon to modify the parameter details.</li> <li>• <b>Delete:</b> Click  icon to remove the parameter from the list.</li> </ul>                 |



3. Click  icon to configure **Field Configuration**.

The **Create RWA Parameter Field Configurations** screen is displayed.

**Figure 2-2 Create RWA Parameter - Field Configuration**

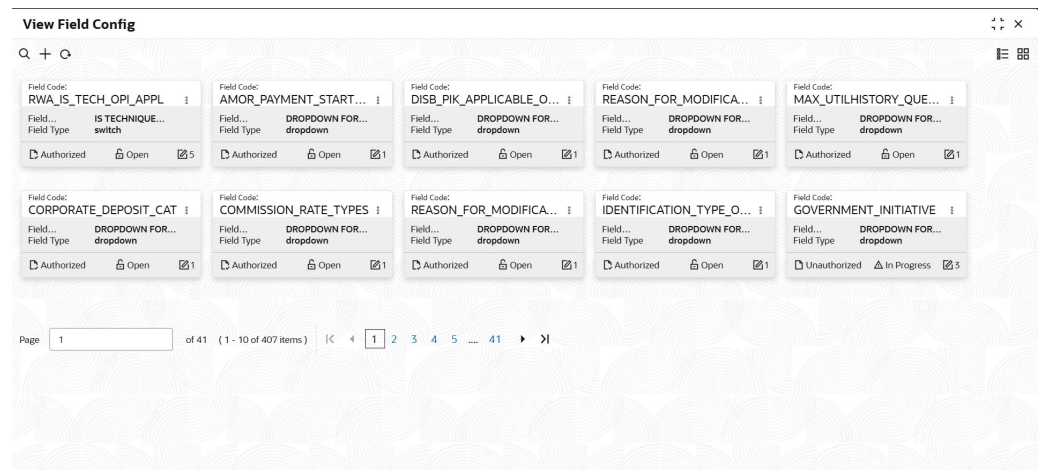
For more information on fields, refer to the field description table.

**Table 2-2 Create RWA Parameter - Field Configuration**

| Field                 | Description                                                                                                                                                                                                             |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Order</b>          | The sequence in which the fields appear or evaluated.                                                                                                                                                                   |
| <b>Code</b>           | Displays the code.                                                                                                                                                                                                      |
| <b>Type</b>           | Select the type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Application Data</b></li> <li>• <b>Question</b></li> </ul>                                              |
| <b>Description</b>    | Specify the description.                                                                                                                                                                                                |
| <b>Linked Code</b>    | Click  icon and select the linked code from the list.                                                                                  |
| <b>Fact Code</b>      | Click  icon and select the fact code from the list.                                                                                    |
| <b>Fact Data Type</b> | Select the fact data type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>NUMBER</b></li> <li>• <b>TEXT</b></li> <li>• <b>BOOLEAN</b></li> <li>• <b>DATE</b></li> </ul> |
| <b>Default Value</b>  | Specify the default value.                                                                                                                                                                                              |
| <b>Display Value</b>  | Select the display value. The available options are: <ul style="list-style-type: none"> <li>• <b>Always</b></li> <li>• <b>Never</b></li> <li>• <b>Rule</b></li> </ul>                                                   |
| <b>Action</b>         | Use the available icons to perform actions on the parameter row. The available options are: <ul style="list-style-type: none"> <li>• <b>Save</b></li> <li>• <b>Cancel</b></li> </ul>                                    |

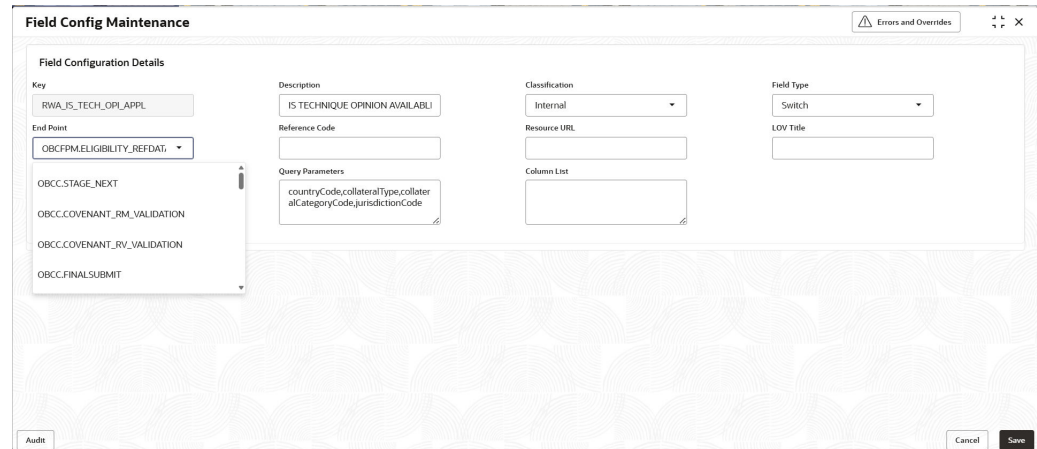
4. To configure the **Linked Code** and **Fact Code**.
  - a. For **Linked Code** from menu search **View Field Configuration**  
The **View Field Configuration** screen is displayed.

**Figure 2-3 View Field Configuration**



- b. Click **Unlock** to modify the field configuration.  
The **Field Config Maintenance** screen is displayed.

Figure 2-4



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

Table 2-3 Field Config Maintenance - Field Description

| Field                   | Description                                                                                                                                                                                                                                                                                                                                        |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Key</b>              | Displays the key.                                                                                                                                                                                                                                                                                                                                  |
| <b>Description</b>      | Displays the description.                                                                                                                                                                                                                                                                                                                          |
| <b>Classification</b>   | Select the classification from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Internal</b></li> <li>• <b>External</b></li> </ul>                                                                                                                                                                       |
| <b>Field Type</b>       | Select the classification from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>LOV</b></li> <li>• <b>Dropdown</b></li> <li>• <b>Number</b></li> <li>• <b>Date</b></li> <li>• <b>Text</b></li> <li>• <b>Textarea</b></li> <li>• <b>Switch</b></li> <li>• <b>Link</b></li> <li>• <b>Amount</b></li> </ul> |
| <b>End Point</b>        | Select the required key from the drop-down list.                                                                                                                                                                                                                                                                                                   |
| <b>Reference Code</b>   | Specify the Reference Code.                                                                                                                                                                                                                                                                                                                        |
| <b>Resource URL</b>     | Specify the Resource URL.                                                                                                                                                                                                                                                                                                                          |
| <b>LOV Title</b>        | Specify the LOV title.                                                                                                                                                                                                                                                                                                                             |
| <b>Query Parameters</b> | Displays the Query Parameters                                                                                                                                                                                                                                                                                                                      |
| <b>Column List</b>      | Specify the column list.                                                                                                                                                                                                                                                                                                                           |

- c. Click **Save** to save the record.
5. To create **Fact Code** from menu search **Rule** under **Rule** select **Fact** under fact select **Create Fact**.

The **Create Fact** screen is displayed.

Figure 2-5 Create Fact

The screenshot shows the 'Create Fact' form with the following fields and controls:

- Fact Reference:** A toggle switch is currently turned off.
- Code:** A text input field with a 'Required' label below it.
- Description:** A text input field with a 'Required' label below it.
- Product Processor:** A search input field with a magnifying glass icon and a 'Required' label below it.
- Tag:** A text input field.
- Type:** A dropdown menu with 'NUMBER' selected.
- Buttons:** 'Save' (bottom left) and 'Download Template' (bottom right).


- Specify the fields on the **Create Fact** screen.

**Note**

The fields marked as Required are mandatory.

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

Table 2-4 Create Fact - Field Description

| Field                    | Description                                                                                                                                                                                                                                                  |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Code</b>              | Specify the code.                                                                                                                                                                                                                                            |
| <b>Description</b>       | Specify the description.                                                                                                                                                                                                                                     |
| <b>Product Processor</b> | Click  and select the product processor from the list.                                                                                                                  |
| <b>Tag</b>               | Specify the tag.                                                                                                                                                                                                                                             |
| <b>Type</b>              | Select the type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>NUMBER</b></li> <li>• <b>TEXT</b></li> <li>• <b>BOOLEAN</b></li> <li>• <b>DATE</b></li> <li>• <b>ARRAY</b></li> <li>• <b>ENUM</b></li> </ul> |

- Click **Save** to save the fact.
- To create **Facts to Attribute Mapping** From **Homescreen**, click **Credit Facilities**. Under Credit Facilities, click **Maintenance**.
- Under **Maintenance**, click **Fact Attributes Mapping**. Under Fact Attributes Mapping, click **Create Fact Attributes Mapping**.

The **Create Fact Attributes Mapping** screen is displayed.

**Figure 2-6 Create Fact Attributes Mapping**

- On **Create Fact Attributes Mapping** screen, specify the fields.  
For more information on fields, refer to the field description table.

**Note**

The fields marked as **Required** are mandatory.

**Table 2-5 Create Fact Attributes Mapping - Field Description**

| Field Name                 | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Product Processor</b>   | Product processor is a fundamental backend system that oversees the entire lifecycle of banking products such as loans, accounts, and deposits. It manages transaction processing, interest calculations, and account upkeep. It serves as a record-keeping system, handling debits and credits while supplying data for decision-making. This system is different from payment processors, which enable instant transactions between merchants and customers. |
| <b>Tag</b>                 | Select the tag from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Domain List</b>         | A domain list is a set of internet domains (like oracle.com, example.org) that are grouped for a specific reason—usually to manage or examine access, email, or traffic.                                                                                                                                                                                                                                                                                       |
| <b>Business Model List</b> | A Business Model List is a collection of the business models that a company employs (or endorses). It is typically used to standardize reporting, pricing, sales strategies, and the methods for recognizing or tracking revenue.                                                                                                                                                                                                                              |

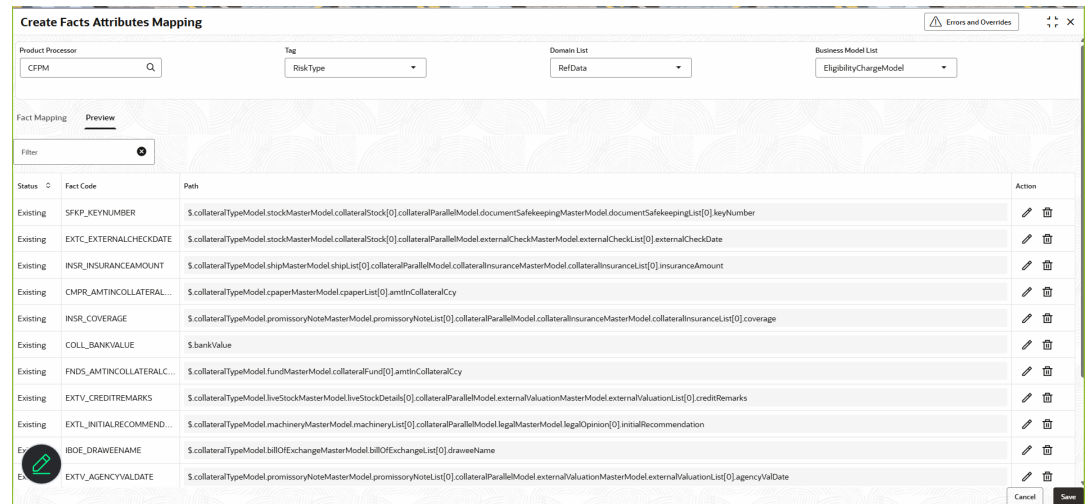
- On **Fact Mapping** tab, drag the **Fact Code** and drop in specific **Business Model**.  
The **Fact code** screen displays.

**Figure 2-7 Fact Code**



12. Select the **Preview** tab.  
The Preview screen displays.

**Figure 2-8 Preview**





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

**Table 2-6 Set Field Value - Field Description**

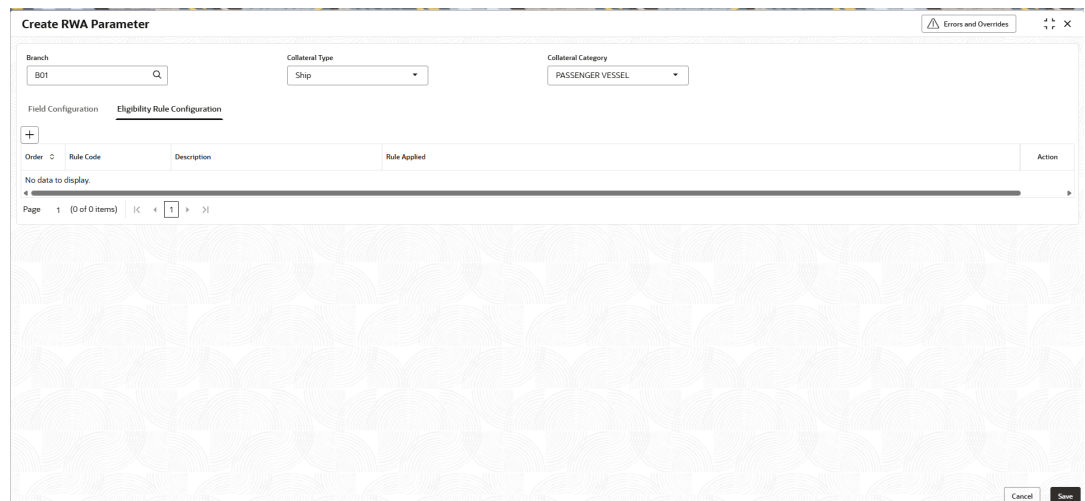
| Field            | Description                                                                                                                                                                                                           |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Status</b>    | Displays the status of the fact code.                                                                                                                                                                                 |
| <b>Fact Code</b> | A Fact Code is usually a standard identifier (code) that labels a specific "fact"—a measurable data point or business event—allowing it to be stored, referenced, and reported consistently across different systems. |
| <b>Path</b>      | Displays the path of the fact code.                                                                                                                                                                                   |


Table 2-6 (Cont.) Set Field Value - Field Description

| Field         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Action</b> | <p>Use the available icons to perform actions in fact code. The available options are:</p> <ul style="list-style-type: none"> <li><b>Edit:</b> Click  icon to modify the parameter details.</li> <li><b>Delete:</b> Click  icon to remove the parameter from the list.</li> </ul> |

- Click, **Save** to save the details and Click **Cancel** to discard the changes and close the screen.
- On the **Create RWA Parameter** screen, select **Eligibility Rule Configuration** to specify the details.

The **Create RWA Parameter Eligibility Rule Configuration** screen is displayed.



- Click  icon to configure **Eligibility Rule Configure** .  
The **Configure Rule** screen is displayed.

**Note**  
The fields marked as **Required** are mandatory.

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

**Table 2-7 Configure Rule - Field Description**

| Field                 | Description                 |
|-----------------------|-----------------------------|
| <b>Rule Code</b>      | Displays the rule code.     |
| <b>Order Sequence</b> | Specify the order sequence. |
| <b>Description</b>    | Specify the description.    |

**16. Click Add Set.**

The **Add Set** screen is displayed.

**Note**  
The fields marked as **Required** are mandatory.

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

**Table 2-8 Add Set - Field Description**

| Field              | Description                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Item Code</b>   | Select the item code from the drop-down list.<br><b>Note:</b> User can select the item code based on the code.                                                                                                                                                                                                                                                                                      |
| <b>Description</b> | Displays the description.                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Condition</b>   | Select the condition from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>NOTIN</b></li> <li>• <b>&lt; Less than</b></li> <li>• <b>&gt; Greater than</b></li> <li>• <b>== Equals</b></li> <li>• <b>!= Not equal to</b></li> <li>• <b>&gt;= Greater than or Equal to</b></li> <li>• <b>&lt;= Less than or Equal to</b></li> <li>• <b>IN</b></li> </ul> |

17. On the **Configure Rule** screen, select the condition type and define it respectively.

a. Select **Set Eligibility Outcome**.

The **Set Eligibility Outcome** screen is displayed.

**Figure 2-9 Set Eligibility Outcome**

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

**Table 2-9 Set Eligibility Outcome - Field Description**

| Field                   | Description                                                                                                                                                                                                 |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Eligibility Type</b> | Displays the eligibility type.                                                                                                                                                                              |
| <b>RWA Type</b>         | Select the RWA type from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>RWA Global</b></li> <li>• <b>RWA Regional</b></li> <li>• <b>RWA Local</b></li> </ul> |
| <b>Display Next To</b>  | Displays the warning next to specific field.                                                                                                                                                                |
| <b>Warning/Reason</b>   | Specify the warning/Reason.                                                                                                                                                                                 |

b. Select **Set Field Value**. This set field value is used to set a value based on rule.

The **Set Field Value** screen is displayed.

**Figure 2-10 Set Field Value**

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

**Table 2-10 Set Field Value - Field Description**

| Field                | Description                                                                                               |
|----------------------|-----------------------------------------------------------------------------------------------------------|
| <b>Field Code</b>    | Select the field code from the drop-down list.<br>Note: User can select the field code based on the code. |
| <b>Description</b>   | Displays the description.                                                                                 |
| <b>Default Value</b> | Displays the default value.                                                                               |
| <b>Else Value</b>    | Displays the else value.                                                                                  |

**18.** Perform one of the following action:

- a. Click **Save** to save the details.

The **Parameter** is successfully created and can be viewed using the **View RWA Parameter** screen.

- b. Click **Cancel** to discard the changes and close the screen.

# 3

## View RWA Parameter

This topic describes the systematic instructions about View a list of RWA Parameters.

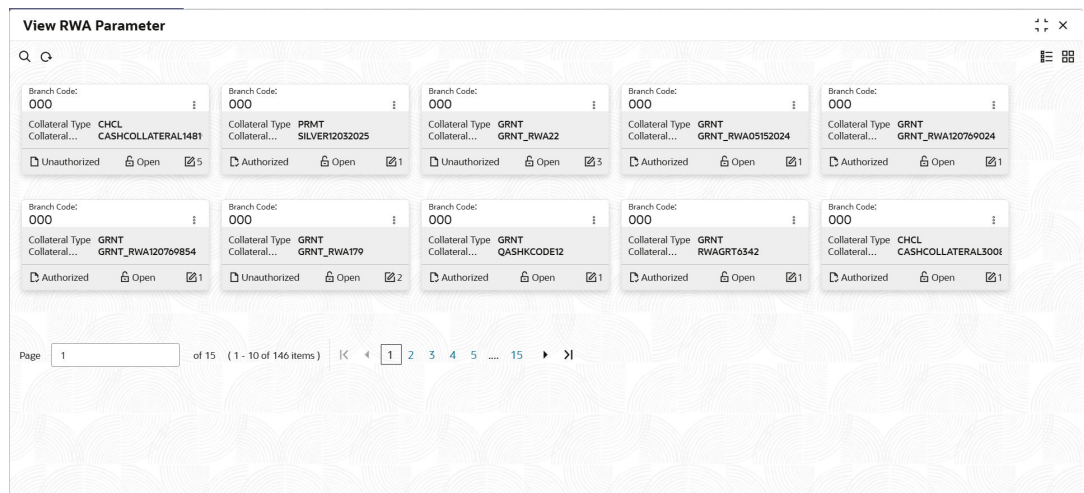
User can view the list of RWA Parameters created in the system and search for a particular Parameter.

### To view the list of RWA Parameters

1. From **Homescreen**, click **Credit Facilities**. Under Credit Facilities, click **Maintenance**.
2. Under **Maintenance**, click **RWA Parameter Maintenance**. Under RWA Parameter Maintenance, click **View RWA Parameter**.

The **View RWA Parameter** screen is displayed.

**Figure 3-1 View RWA Parameter**




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

**Table 3-1 View RWA Parameter - Field Description**

| Field Name                    | Description                                                                                                                                                                           |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Branch Code</b>            | Displays the branch code.                                                                                                                                                             |
| <b>Collateral Type</b>        | Displays the collateral type.                                                                                                                                                         |
| <b>Collateral Description</b> | Displays the description of the collateral                                                                                                                                            |
| <b>Authorization Status</b>   | Select the authorization status of the collateral.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Unauthorized</b></li> <li>• <b>Authorized</b></li> </ul> |

**Table 3-1 (Cont.) View RWA Parameter - Field Description**

| Field Name           | Description                                                                                                                                             |
|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Record Status</b> | Select the status of the record.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Closed</b></li> </ul> |

3. On the **View RWA Parameter** screen, click  icon.  
The **View RWA Parameter - Search** screen is displayed.

**Figure 3-2 View RWA Parameter - Search**

### Search Filter

✕

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Collateral Type

Machine
▼

Branch Code

000

Auth Status

Authorized
▼

Record Status

Open
▼

Search

Reset

4. On the **View RWA Parameter - Search** screen, specify the **Search Filter** to fetch the required parameters.

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

Table 3-2 View RWA Parameter – Search - Field Description

| Field                  | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Collateral Type</b> | <p>Select the collateral type from the drop-down list.<br/>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Machine</b></li> <li>• <b>Deposits</b></li> <li>• <b>Bond</b></li> <li>• <b>Stock</b></li> <li>• <b>Fund</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Guarantee</b></li> <li>• <b>Property</b></li> <li>• <b>Aircraft</b></li> <li>• <b>Insurance</b></li> <li>• <b>PreciousMetals</b></li> <li>• <b>Ship</b></li> <li>• <b>Account Receivables</b></li> <li>• <b>Cash Collaterals</b></li> <li>• <b>Inventory</b></li> <li>• <b>Accounts Contracts</b></li> <li>• <b>Crop</b></li> <li>• <b>Commercial Paper</b></li> <li>• <b>Parishable</b></li> <li>• <b>Commodity</b></li> <li>• <b>PDC</b></li> <li>• <b>Bill of Exchange</b></li> <li>• <b>Promissory Note</b></li> <li>• <b>Miscellaneous</b></li> <li>• <b>Corporate Deposites</b></li> <li>• <b>Livestock</b></li> <li>• <b>INSTANGIBLE ASSETS</b></li> <li>• <b>Agreements Undertaking</b></li> </ul> |
| <b>Auth Status</b>     | <p>Select the authorization status from the drop-down list.<br/>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Reject</b></li> <li>• <b>Unauthorized</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Record Status</b>   | <p>Select the record status from the drop-down list.<br/>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Closed</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |


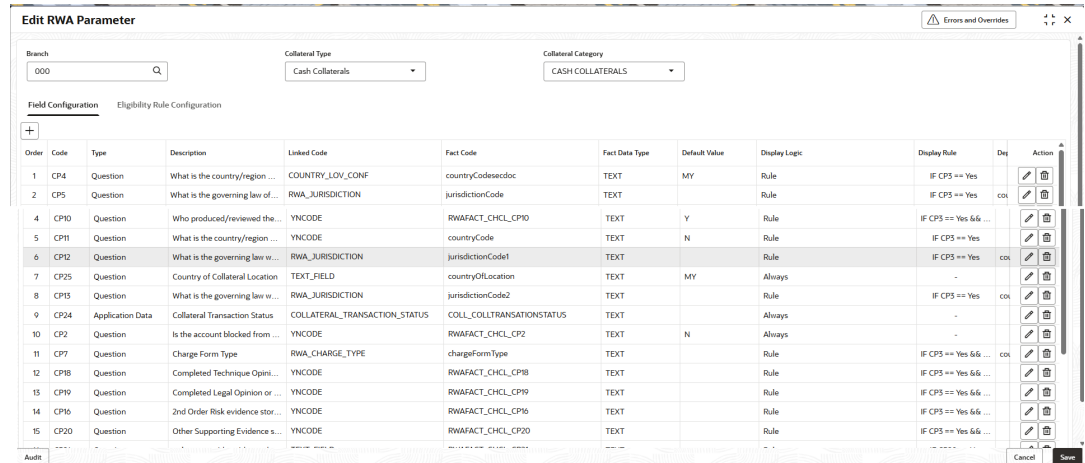
5. Click **Search** to display the required Parameter.
6. On **View RWA Parameter** screen, click  icon to **Unlock, Delete, Authorize** or **View** the Edit RWA Parameter.
7. Click **Unlock** to modify the Edit RWA Parameter.  
The **Edit RWA Parameter - Modify** screen is displayed.

Figure 3-3 Edit RWA Parameter - Modify

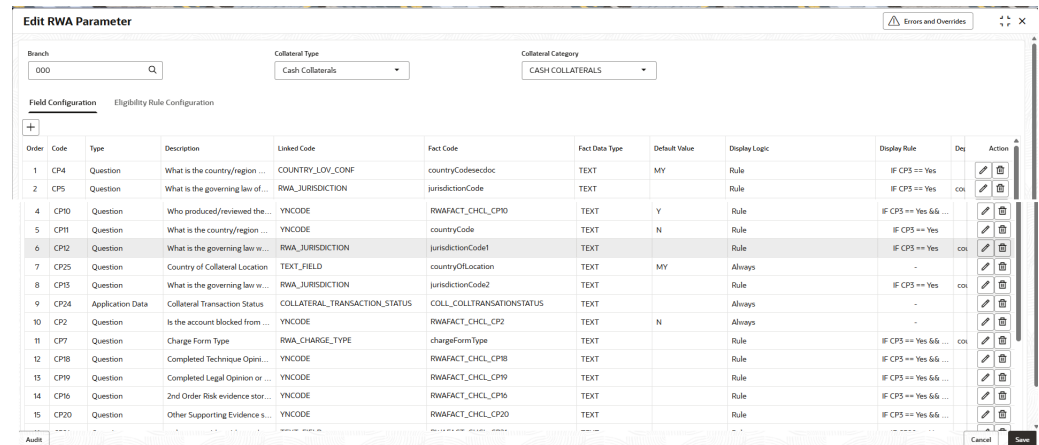


8. Perform any one of the following:

- On the **Edit RWA Parameter - Modify** screen, select **Field Configuration** to specify the details.

The **Edit RWA Parameter Field Configuration** screen is displayed.

Figure 3-4 Edit RWA Parameter - Field Configuration







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

Table 3-3 Edit RWA Parameter - Modify - Field Configuration - Field Description

| Field              | Description                                                                                                                                                     |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Order</b>       | The sequence in which the fields appear or evaluated.                                                                                                           |
| <b>Code</b>        | Indicates the unique identification code for the parameters.                                                                                                    |
| <b>Type</b>        | Select the type of parameters.<br>The available options are: <ul style="list-style-type: none"> <li><b>Application Data</b></li> <li><b>Question</b></li> </ul> |
| <b>Description</b> | Displays the description for the created Parameter.                                                                                                             |

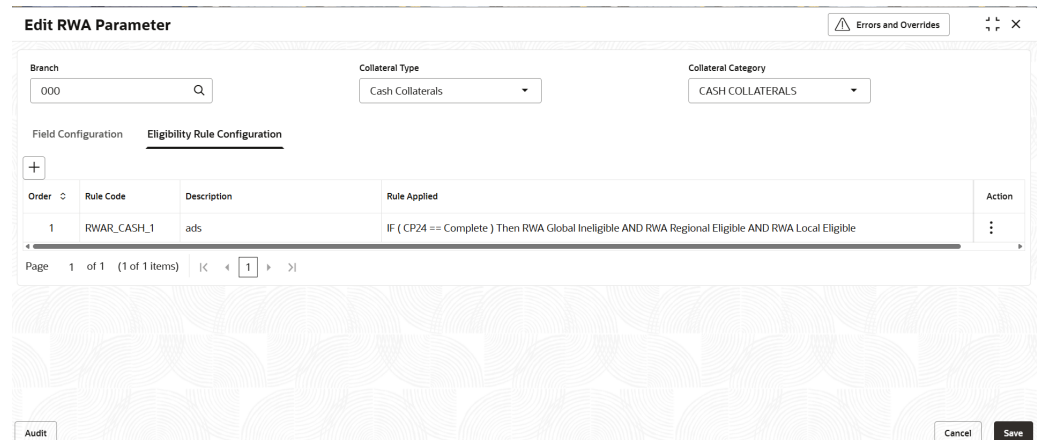
**Table 3-3 (Cont.) Edit RWA Parameter - Modify - Field Configuration - Field Description**

| Field                 | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Linked Code</b>    | Click  to fetch the linked code.                                                                                                                                                                                                                                                                                                                                           |
| <b>Fact Code</b>      | Click  to fetch the fact code.                                                                                                                                                                                                                                                                                                                                             |
| <b>Fact Data Type</b> | Displays the fact data type.                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Default Value</b>  | Displays the default value.                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Display Logic</b>  | Select the display logic.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Always</b></li> <li>• <b>Never</b></li> <li>• <b>Rule</b></li> </ul>                                                                                                                                                                                                                                                                                    |
| <b>Display Rule</b>   | Displays the display rule.                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Dependent By</b>   | Displays the dependent by.                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Action</b>         | Use the available icons to perform actions on the parameter row.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Edit:</b> Click  icon to modify the parameter details.</li> <li>• <b>Delete:</b> Click  icon to remove the parameter from the list.</li> </ul> |

- On **Edit RWA Parameter - Modify** screen, select **Eligibility Rule Configuration** to specify the details.



The **Edit RWA Parameter Eligibility Rule Configuration** screen is displayed.

**Figure 3-5 Edit RWA Parameter - Eligibility Rule Configuration**



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

**Table 3-4 Field Description - Edit RWA Parameter - Modify - Eligibility Rule Configuration**

| Field               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Order</b>        | The sequence in which the fields appear or evaluated.                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Rule Code</b>    | Displays the rule code.                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Description</b>  | Displays the description.                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Rule Applied</b> | Displays the applied rule                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Action</b>       | Use the available icons to perform actions on the parameter row. The available options are: <ul style="list-style-type: none"> <li><b>Edit:</b> Click  icon to modify the parameter details.</li> <li><b>Delete:</b> Click  icon to remove the parameter from the list.</li> </ul> |

9. Click **Save** to update the modified fields.
10. Click **View** to view the **Edit RWA Parameter**.
  - a. On the **Edit RWA Parameter - View** screen, select **Field Configuration** to specify the details.

The **Edit RWA Parameter - View - Field Configuration** screen is displayed.

**Figure 3-6 Edit RWA Parameter - View - Field Configuration**

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

**Table 3-5 Field Description - Edit RWA Parameter - View - Field Configuration**

| Field Name                 | Description                                                     |
|----------------------------|-----------------------------------------------------------------|
| <b>Branch</b>              | Displays the branch code.                                       |
| <b>Collateral Type</b>     | Displays the collateral type.                                   |
| <b>Collateral Category</b> | Displays the collateral category.                               |
| <b>Field Configuration</b> | This section is used to provide parameter codes for the branch. |
| <b>Order</b>               | The sequence in which the fields appear or evaluated.           |

**Table 3-5 (Cont.) Field Description - Edit RWA Parameter - View - Field Configuration**

| Field Name            | Description                                                                                                                                                                                                                                                     |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Code</b>           | Displays the code.                                                                                                                                                                                                                                              |
| <b>Type</b>           | Displays the type.                                                                                                                                                                                                                                              |
| <b>Description</b>    | Displays the description.                                                                                                                                                                                                                                       |
| <b>Linked Code</b>    | Displays the linked code.                                                                                                                                                                                                                                       |
| <b>Fact Code</b>      | A Fact Code is a unique alphanumeric ID given to these data points.                                                                                                                                                                                             |
| <b>Fact Data Type</b> | A Fact Data Type refers to the type or structure of data used to hold a "fact" value (which can be a measurable metric or an event attribute) within a system. This allows the platform to understand how to validate, store, calculate, and present that fact. |
| <b>Default Value</b>  | Displays the default value.                                                                                                                                                                                                                                     |
| <b>Display Logic</b>  | Displays the display logic.                                                                                                                                                                                                                                     |
| <b>Display Rule</b>   | Displays the display rule.                                                                                                                                                                                                                                      |
| <b>Dependent By</b>   | Displays the dependent by.                                                                                                                                                                                                                                      |
| <b>Action</b>         | Displays the action.                                                                                                                                                                                                                                            |

- b. On **Edit RWA Parameter - View** screen, select **Eligibility Rule Configuration** to specify the details.

The **Edit RWA Parameter - View Eligibility Rule Configuration** screen is displayed.

**Figure 3-7 Edit RWA Parameter - View - Eligibility Rule Configuration**

The screenshot shows the 'Edit RWA Parameter' interface. At the top, there are fields for Branch (000), Collateral Type (Cash Collaterals), and Collateral Category (CASH COLLATERALS). Below these, there are two tabs: 'Field Configuration' and 'Eligibility Rule Configuration'. The 'Eligibility Rule Configuration' tab is active, showing a table with the following data:

| Order | Rule Code   | Description | Rule Applied                                                                                      | Action |
|-------|-------------|-------------|---------------------------------------------------------------------------------------------------|--------|
| 1     | RWAR_CASH_1 | ads         | IF (CP24 == Complete) Then RWA Global Ineligible AND RWA Regional Eligible AND RWA Local Eligible |        |

At the bottom of the table, it says 'Page 1 of 1 (1 of 1 items)'. There are also 'Audit' and 'Cancel' buttons at the bottom of the screen.

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

**Table 3-6 Field Description - Edit RWA Parameter - View - Eligibility Rule Configuration**

| Field Name   | Description         |
|--------------|---------------------|
| <b>Order</b> | Displays the order. |

**Table 3-6 (Cont.) Field Description - Edit RWA Parameter - View - Eligibility Rule Configuration**

| Field Name          | Description                                                                                                                                                                                                                                                                                                          |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rule Code</b>    | A Rule Code is a distinct alphanumeric ID (usually 10 characters) that specifies certain conditions for charges, fees, or interest. Rules are created using expressions (facts, operators, data types) to establish application conditions, like slab/tier structures for interest or charges based on transactions. |
| <b>Description</b>  | Displays the description.                                                                                                                                                                                                                                                                                            |
| <b>Rule Applied</b> | Displays the applied rule.                                                                                                                                                                                                                                                                                           |

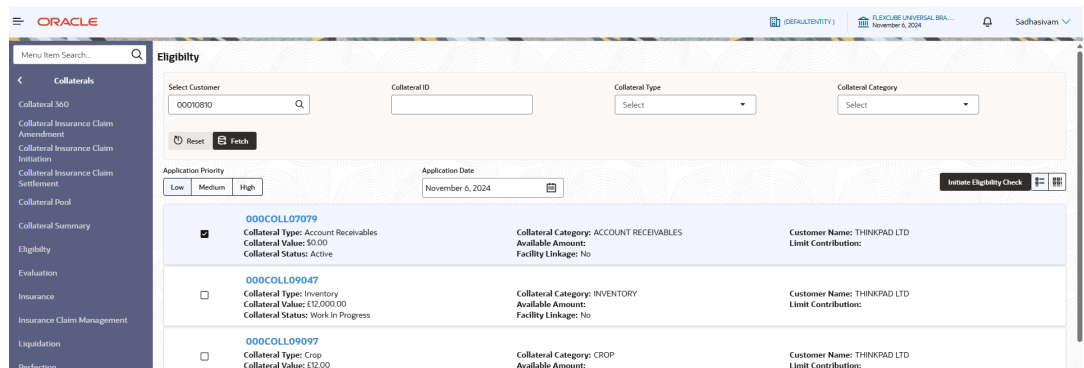
# 4

## Collateral Eligibility Check

This topic describes the systematic instructions about Collateral Eligibility Check.

1. From **Homescreen**, click **Collaterals**. Under Collaterals , click **Eligibility**.  
The Eligibility Initiation screen displays.

**Figure 4-1 Eligibility - Initiation**



2. Specify the fields on the **Eligibility Initiation** screen.

**Note**

The fields marked as **Required** are mandatory.

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

**Table 4-1 Eligibility Initiation - Field Description**


| Field Name      | Description                                                                                                                              |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------|
| Select Customer | Click  icon and select the customer no from the list. |
| Collateral ID   | Displays the collateral ID.                                                                                                              |

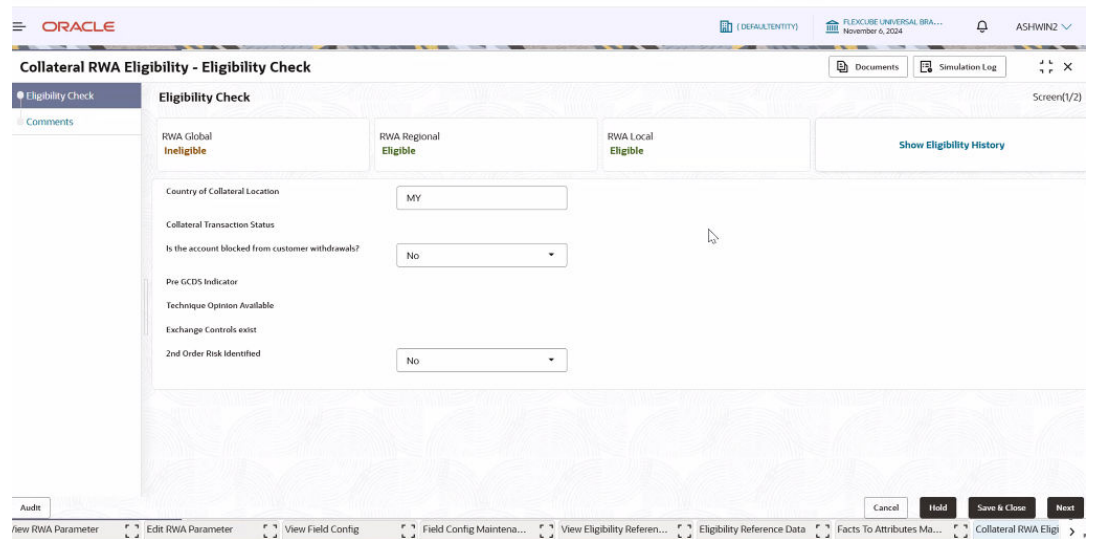
Table 4-1 (Cont.) Eligibility Initiation - Field Description

| Field Name                 | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Collateral Type</b>     | <p>Select the collateral type from the drop-down list.<br/>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Account Receivables</b></li> <li>• <b>Account Contracts</b></li> <li>• <b>Aircraft</b></li> <li>• <b>Bill Of Exchange</b></li> <li>• <b>Bond</b></li> <li>• <b>Cash Collaterals</b></li> <li>• <b>Commercial Paper</b></li> <li>• <b>Commodity</b></li> <li>• <b>Corporate Deposits</b></li> <li>• <b>Crop</b></li> <li>• <b>Fund</b></li> <li>• <b>Guarantee</b></li> <li>• <b>Insurance</b></li> <li>• <b>Inventory</b></li> <li>• <b>Machine</b></li> <li>• <b>Miscellaneous</b></li> <li>• <b>Other Bank Deposits</b></li> <li>• <b>PDC</b></li> <li>• <b>Perishable</b></li> <li>• <b>Precious Metals</b></li> <li>• <b>Promissory Note</b></li> <li>• <b>Property</b></li> <li>• <b>Ship</b></li> <li>• <b>Stock</b></li> <li>• <b>Vehicle</b></li> </ul> |
| <b>Collateral Category</b> | <p>Select the collateral category from the drop-down list.<br/><b>Note:</b> User can select the collateral category based on the collatera type.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

3. Click to Initiate Eligibility check

The **Collateral RWA Eligibility - Eligibility check** screen displays.

**Figure 4-2 Collateral RWA Eligibility - Eligibility check**



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

**Table 4-2 Collateral Eligibility checker - Field Description**

| Field Name          | Description                               |
|---------------------|-------------------------------------------|
| <b>RWA Global</b>   | Displays the eligibility of RWA Global.   |
| <b>RWA Local</b>    | Displays the eligibility of RWA Local.    |
| <b>RWA Regional</b> | Displays the eligibility of RWA Regional. |

**Note**

The questions shown on the collateral eligibility checker screen depend on the configured questionnaire.

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