

Credit Facility Management Patchset Release
Oracle Banking Digital Experience
Patchset Release 22.1.2.0.0

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ORACLE®

Credit Facility Management User Manual

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Table of Contents

1. Preface	1-1
1.1 Intended Audience.....	1-1
1.2 Documentation Accessibility.....	1-1
1.3 Access to Oracle Support.....	1-1
1.4 Structure	1-1
1.5 Related Information Sources.....	1-1
2. Transaction Host Integration Matrix	2-1
3. Credit Facility Management	3-1
3.1 Overview (Dashboard).....	3-1
4. Facility Summary	4-1
5. Credit Facility Details	5-1
5.1 Collateral Groups.....	5-3
5.2 Covenants.....	5-6
5.3 Transaction Summary.....	5-7
6. Collateral Summary	6-1
7. Collateral Details.....	7-1
7.1 Covenants.....	7-14

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 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>.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 22.1.2.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr. No	Transaction / Function Name	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.4.0.0.0
1	Overview (Dashboard)	✓
2	Facility Summary	✓
3	Credit Facility Details	✓
4	Collateral Summary	✓
5	Collateral Details	✓

[Home](#)

3. Credit Facility Management

Credit facility is an umbrella of financial assistance offered by Banks or Financial institutions to Corporates to meet their financial needs. It may also be called as a loan which provides capital that the customer can draw upon for various purposes, any time he is in need.

Credit Facility Management module of OBDX will enable corporate users to originate new Credit Facilities along with the management of their existing Facilities and Collaterals. **Corporates can also inquire their Facilities and Collateral details and request for amendment of the facility.**

Note: Corporate Credit Facility Management module support is currently not available on mobile and tablet devices.

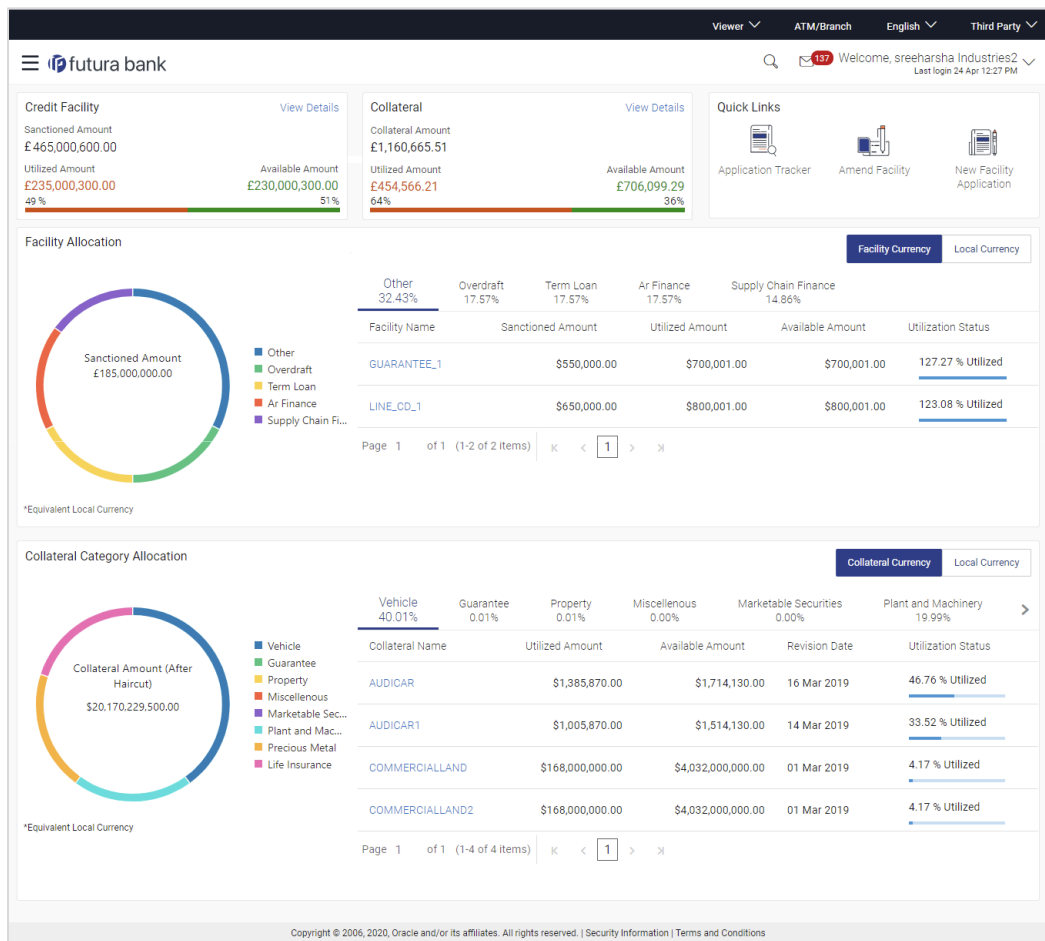
3.1 Overview (Dashboard)

Credit Facility Management Dashboard provides a holistic view of the credit exposure of the corporate, which enables the corporate in effective utilization of funds. It provides the synopsis of available and utilized amount of Credit Facilities and collaterals for a corporate in a graphical manner to facilitate quick decisioning.

The widgets shown in on the Credit Facility Dashboard are as follows:

- Credit Facility
- Collateral
- Quick Links
- Facility Allocation
- Collateral Category Allocation

Overview



Credit Facility

This widget displays the information of the credit facility position based on the available and sanctioned amount in the local currency. This widget provides view of total position in terms of the total credit exposure that is currently available & utilized to the corporate user.

The widget displays the following:

- **Sanctioned Amount:** This is the total sanctioned amount of all the credit facilities of the primary party ID of the logged in user in the local currency (sum of sanctioned amount of all the credit facilities in local currency).
- **Utilized Amount:** This is the total amount that has been utilized across all the credit facilities of the primary party ID of the logged in user in the local currency (sum of utilized amount of all the credit facilities in local currency).
- **Available Amount:** This is the total amount that is currently available across all the credit facilities of the primary party ID of the logged in user in the local currency (sum of available amount of all the credit facilities in local currency).
- **Utilization Graph:** This line graph depicts the total utilized and available percentage of all the Credit Facilities of the corporate.

Clicking the **View Details** link takes you to the Facility Summary screen to view the list of all the corporate facilities.

Collateral

This widget displays the collateral information of all the collaterals held by the corporate. This widget provides view of the total collateral position in terms of the total collateral amount currently available and utilized.

The widget displays the following:

- **Collateral Amount:** This is the total collateral amount across all the collaterals that the corporate has pledged with the Bank.
- **Utilized Amount:** This is the total collateral amount that has got utilized or linked to Facilities, Loans etc.
- **Available Amount:** This is the total available amount across all the collaterals that the customer has pledged with the Bank.
- **Utilization Graph:** This line graph depicts the total utilized and available percentage of all the collaterals of the corporate.

Clicking the **View Details** link takes you to the Collateral Summary screen to view the list of all the Collateral groups and collaterals under those group for the corporate.

Quick Links

The following commonly used transactions can be initiated from this section:

- **Application Tracker** – Click this link to go to Application Tracker.
- **Amend Facility** - Click this link to modify an existing Facility. On clicking this link user will be asked to select the Facility ID that he/she wants to modify.
- **New Facility Application** - Click this link to apply for a new facility.

Facility Allocation

This widget displays the allocation of different facilities in the tabular as well as donut graph form. It provides view to the corporate user for analyzing the spread of Credit facilities under different funding types.

The widget displays the following:

- **Facility Allocation Donut Graph:** This graph provides a quick snapshot of the spread of Credit Facilities across different Funding Types (facility categories). User can view the total sanctioned amount under each funding type on the hover on each slice of the graph.
- **Funding Type:** These tabs lists down all the Credit Facilities under different Funding type. User can also view the percentage allocation under each funding type displayed on each tab.
- **Facility Name:** The facility number or the ID assigned to the facility. Clicking the Facility Name takes you to Credit Facility Details screen to view the facility details.
- **Sanctioned Amount:** The total limit amount for the facility.
- **Utilized Amount:** The amount that has been utilized.
- **Available Amount:** The current available amount for the facility.
- **Utilization Status:** The percentage utilization of the facility.

Collateral Category Allocation

This widget displays the list of collaterals pledged by corporate with the bank across different categories like Property, Vehicle, Stocks Plant & Machineries etc. It provides a view to the corporate user for analyzing the spread of the pledged collaterals across different categories along with the information on available and utilized amount of each collateral.

The widget displays the following:

- **Collateral Allocation donut graph:** This graph provides a quick snapshot of the spread of the pledged collaterals across different Collateral Types. User can view the aggregated limit amount (after Haircut) for each collateral type on the hover on each slice of the Graph.
- **Collateral Amount (After Haircut)** in the center of donut graph: This is the total collateral Limit Amount (After Haircut) of all the collaterals pledged with Primary party ID in the Local Currency (Sum of Limit Amount (After Haircut) of all the collaterals in Local Currency).
- **Collateral Type:** Under these tabs all the pledged Collaterals under the respective Collateral Types gets listed. Percentage allocation of collaterals under each collateral type is also displayed on each tab.
- **Collateral Name:** The collateral number or the ID assigned to the collateral. Clicking the Collateral Name takes you to Collateral Details screen to view the collateral details.
- **Utilized Amount:** Collateral amount that has been utilized.
- **Available Amount:** The available amount with the collateral.
- **Revision Date:** The next revision date of the collateral.
- **Utilization Status:** The percentage utilization of the Collateral in a line graph.
- **Collateral Currency:** Click on this button to view Sanctioned Amount, Utilized Amount, and Available Amount for the Collaterals associated with party ID in the respective Collateral currency.
- **Local Currency:** Click on this button to view Sanctioned Amount, Utilized Amount and Available Amount for the Collateral associated with party ID in Local currency.

[Home](#)

4. Facility Summary

Facility summary page displays the summary of all the facilities available for the primary party ID of the logged in corporate user. All Main Lines & Sub Line are listed together with different color tags for easier identification. An option to view the hierarchy of the specific facility is also provided on the screen. The hierarchy will help the user to understand the parent and the child lines of the selected facility.

There is a filter available on the screen to narrow down the user's search basis on different parameters like Funding Type, Revolving Line, Currency, Expiry Date and Available Amount.

How to reach here:

Toggle Menu > Credit Facility Management > Credit Facility > Facility Summary

OR

Credit Facility > Credit Facility Widget > View Details

Facility Summary

Summary of all the facilities of the corporate are listed on this screen. User can choose to inquire the complete details of a specific facility by clicking on a facility ID.

Facility Summary

ACME Corporation | ***409

Search...

Facility ID	Facility Category	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount	Expiry Date	Utilization
FAC1_1	Ar Finance	Yes	USD5,377,219.53	USD0.00	USD700,000.00	Not Applicable	0 % Utilized
LINEPOOL_1	Ar Finance	Yes	USD9,954,439.06	USD0.00	USD600,000.00	Not Applicable	0 % Utilized
LINE_CD_1	Ar Finance	No	GBP600,000.00	GBP450.00	GBP600,000.00	Not Applicable	0.08 % Utilized
LINE_CM_1	Overdraft	Yes	USD75,000.00	USD502.00	USD75,000.00	Not Applicable	0.67 % Utilized
TERMLOAN_1	Term Loan	Yes	USD20,000.00	USD0.00	USD20,000.00	Not Applicable	0 % Utilized

(Showing 5 out of 11 items)

Load More

Back

Help

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Field Description

Field Name	Description
------------	-------------

Search	User can enter any key word to search a facility.
---------------	---




Below fields to filter the search criteria appears if you click the  icon.

Facility Category	Select the purpose or the facility category under which the facility has got opened. For e.g. Term Loan, Working Capital Finance, Over draft, etc.
--------------------------	--

Revolving Line	Select whether the credit line is revolving or not.
-----------------------	---

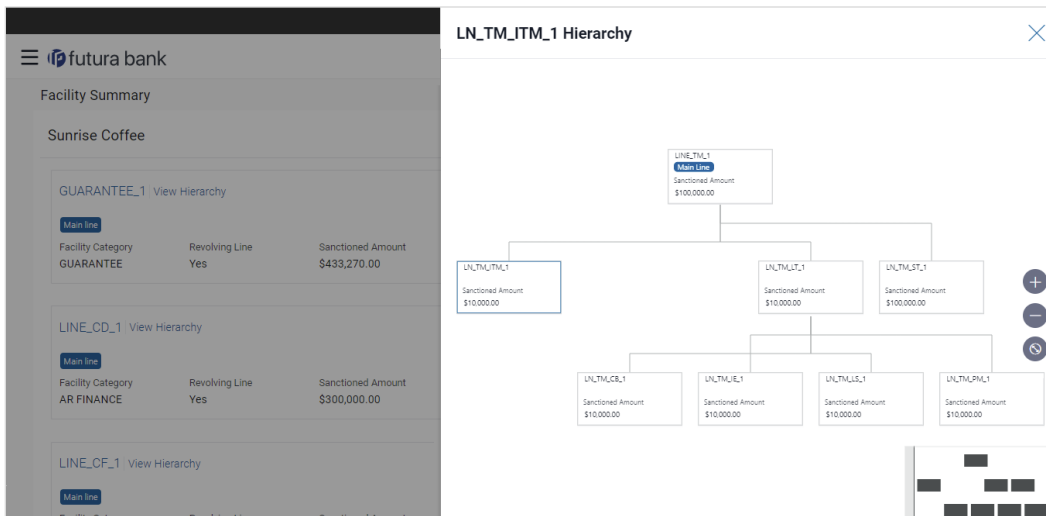
Expiring in	Select the duration in which facility expires.
--------------------	--

Field Name	Description
Currency	Select the currency of the facility.
Available Amount Range	Enter an available amount range.
Search Results	
Facility ID	The unique facility number or the ID assigned to the facility.
View Hierarchy	The link to view the facility structure (parent and child lines of that facility).
Main Line/ Sub line	A tag denoting if the facility is the main line or is a sub line.
Facility Category	The purpose or the facility category under which the facility has been opened. For e.g. Term Loan, Working Capital Finance, Over draft, etc.
Revolving Line	This field displays if the line is revolving or not.
Sanctioned Amount	The total limit amount sanctioned for the facility.
Utilized Amount	The amount utilized for the facility.
Available Amount	The current available amount for the facility.
Expiry Date	The date on which facility expires.
Utilized	Displays the percentage utilization of the facility in a line graph.

1. Click the **Facility ID** link of a specific facility, of which you want to view the details. The **Credit Facility Details** screen appears.
OR
Click the **View Hierarchy** link to view the hierarchical structure of a facility.
OR
Click  and then click **Add Sub Facility** to go to the Add Sub Facility screen.
Click  and then click **Amend Facility** to go to the Amend Facility screen.
Click  and then click **View Covenants** to view the linked covenants to the selected facility.
OR
Click **Load More** to view remaining group of facilities.
OR
Click **Back** to go back to the previous screen.




View Hierarchy

This hierarchy displays the parent and child line of the selected facility. This enables the corporate user to have a view of the facility structure.



Field Description

Field Name	Description
Facility ID	The unique facility number or the ID assigned to the parent/child facility.
Sanctioned Amount	The total amount sanctioned for the facility.

- Click  to zoom the account structure image.
 OR
 Click  to zoom the account structure image.
 OR
 Click  to fit the account structure image to the screen.

[Home](#)

5. Credit Facility Details

This feature provides a detailed view of a facility to the corporate user. Facility details such as funding type, expiry date, review frequency, revolving line, next review date, block amount, status start date etc. are displayed.

The customer can also perform the following activities on the specific credit facility from this page:

- Add a new sub facility
- Amend the existing Facility

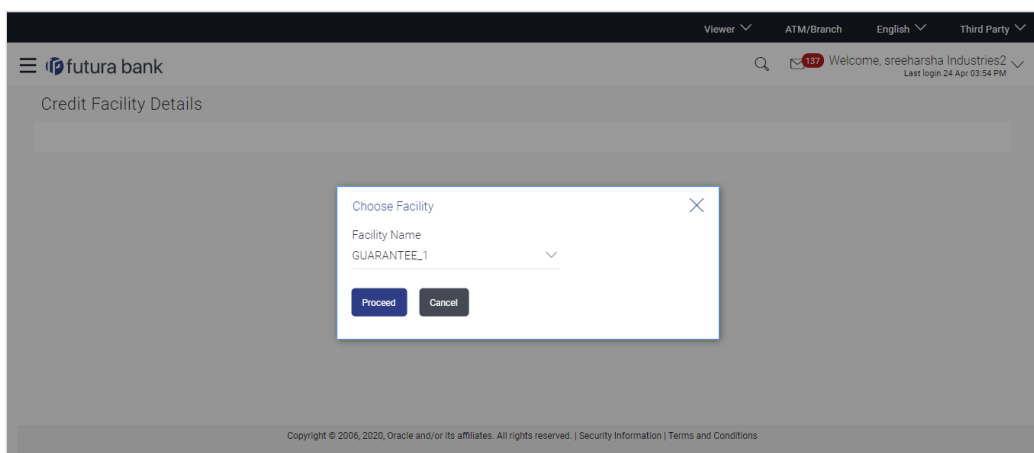
How to reach here:

Dashboard > Toggle Menu > Credit Facility Management > Credit Facility > Facility Details
OR

Dashboard > Toggle Menu > Credit Facility Management > Credit Facility > Facility Summary > Click Facility ID link > Facility Details

To view the credit facility details of a facility:

Choose Facility

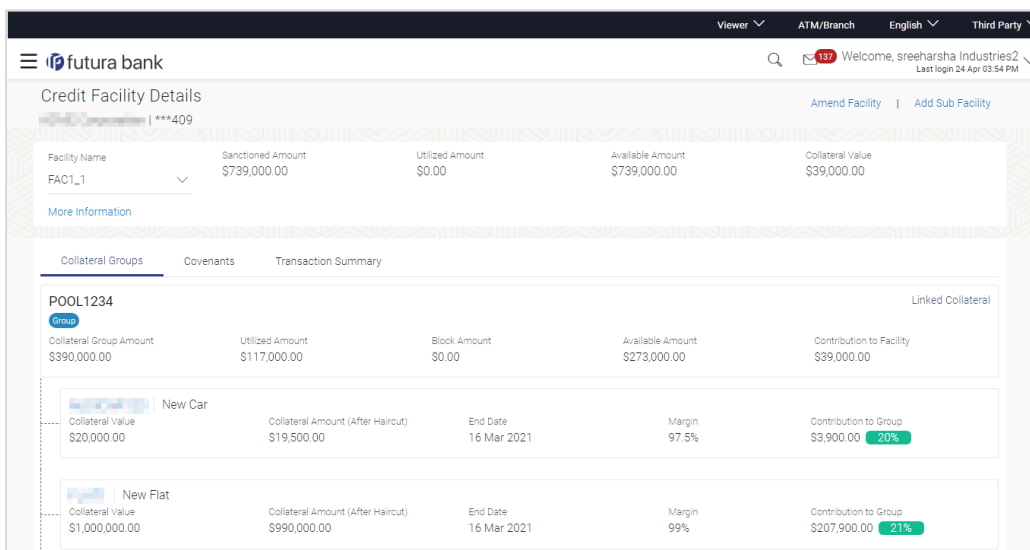


Field Description

Field Name	Description
Facility Name	The unique facility number or the ID assigned to the facility.

1. From the **Facility Name** field, select the appropriate facility ID.
2. Click **Proceed**. The **Credit Facility Details** screen appears.
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.

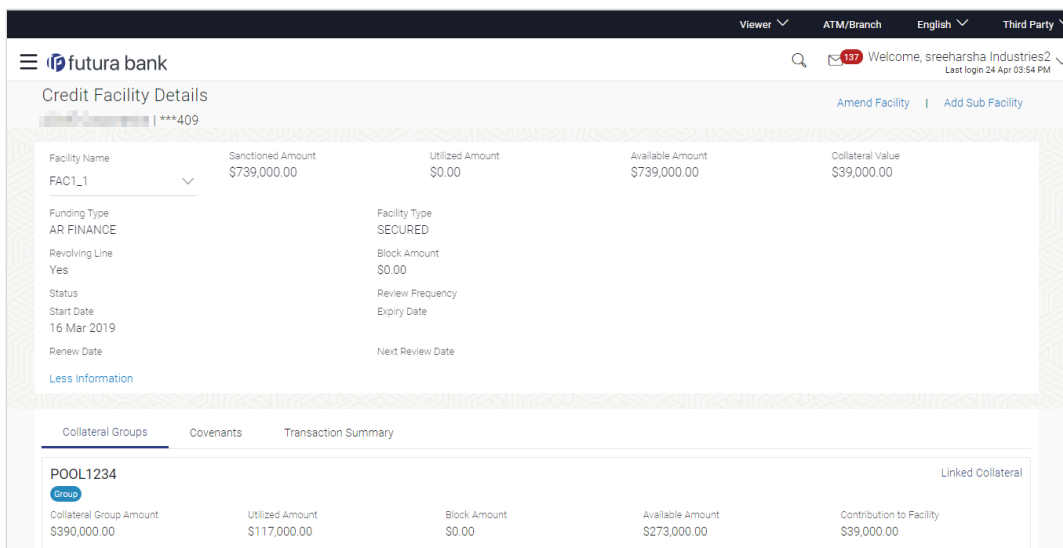
Credit Facility Details



The top section in the **Credit Facility Details** screen provides a detailed view of the facilities of the corporate user.

3. Click **More Information** to expand the section. The **Credit Facility Details** screen appears as shown below.

Credit Facility Details



Field Description

Field Name	Description
------------	-------------



Facility Name	The unique facility number or the ID assigned to the facility.
----------------------	--

Field Name	Description
Sanctioned Amount	The total limit amount sanctioned for the facility.
Utilized Amount	The amount that has been utilized for the facility.
Available Amount	The current available amount for the facility.
Collateral Value	The collateral amount linked to the facility.
Funding Type	The funding type or the facility category of the selected facility.
Facility Type	The type of facility, that is 'secured' or 'unsecured'.
Revolving Line	This field displays if the line is revolving or not.
Block Amount	The block or earmarked amount of the facility.
Status	The status of the facility.
Review Frequency	The review frequency of the facility.
Start Date	The date on which the facility was opened.
Expiry Date	The date on which facility will be expired.
Renew Date	The renew date of the facility.
Next Review Date	The next review date of the facility.

4. Click **Amend Facility** to go to the Amend Facility screen.
OR
Click **Add Sub Facility** to apply for a new sub facility.
OR
Click **Back** to navigate back to the previous screen.

5.1 Collateral Groups

This tab provides details of the collateral group linked to the selected facility and the collaterals under that group.

Collateral Groups	Covenants	Transaction Summary
POOL1234 Linked Collateral		
Collateral Group Amount \$390,000.00	Utilized Amount \$117,000.00	Block Amount \$0.00
		Available Amount \$273,000.00
		Contribution to Facility \$39,000.00
<hr/>		
 New Car		
Collateral Value \$20,000.00	Collateral Amount (After Haircut) \$19,500.00	End Date 16 Mar 2021
		Margin 97.5%
		Contribution to Group \$3,900.00 20%
<hr/>		
 New Flat		
Collateral Value \$1,000,000.00	Collateral Amount (After Haircut) \$990,000.00	End Date 16 Mar 2021
		Margin 99%
		Contribution to Group \$207,900.00 21%

Field Description

Field Name	Description
------------	-------------

Collateral Groups

Collateral Group ID The unique ID of the collateral group, linked to the selected facility.

Collateral Group Amount The total collateral group amount.

Utilized Amount The total amount utilized (amount linked to Facility or Loans) of the collateral group.

Block Amount The earmarked or the block amount of the collateral group.

Available Amount The current available amount for collateral group.

Contribution to Facility The total amount contributed by the collateral to the Facility Line.

Linked Collateral

Collateral ID and Description The collateral ID and description of the linked collateral.

Collateral Amount The total collateral amount for the linked collateral.

Collateral Amount (After Haircut) The final collateral amount contribution that will be applicable for a Limit after haircut.

End Date Displays the end date of the collateral.

Margin The bank's lendable margin assigned for the Collateral.

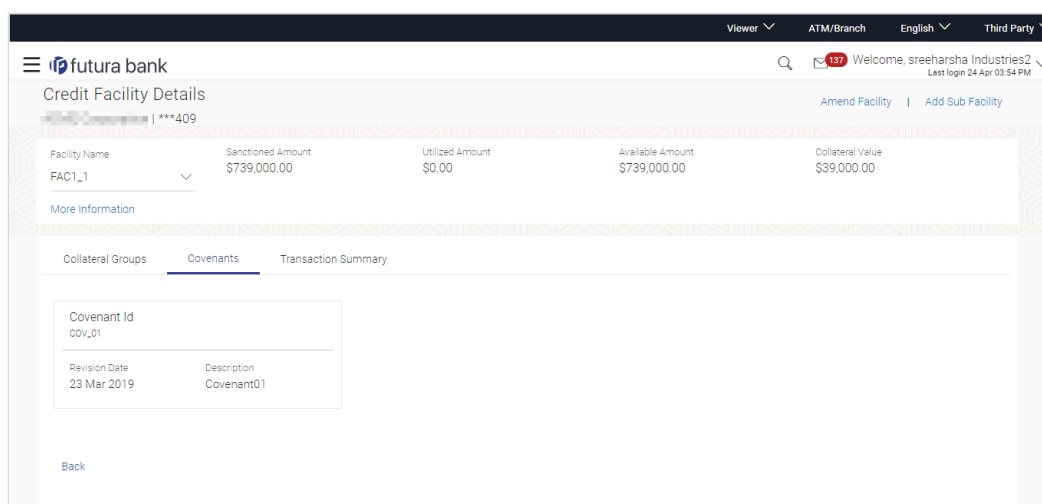
Field Name	Description
Contribution to Group	The percentage contribution of collateral towards the group. One collateral can be linked to multiple collateral groups and this field denotes the allocated percentage of the total collateral amount.

- Click the **Covenants** tab. The **Covenants** (linked to the selected facility) screen appears.

5.2 Covenants

As a part of maintaining Collaterals/Facilities, you may collect certain required information and documents from the customer regularly. Based on the information you may revise the collateral/facility details. The information or documents collected from the customer is termed as a 'Covenant'.

Covenants



Field Description

Field Name	Description
Covenants	
Covenant ID	The covenant ID.
Revision Date	The revision date of the covenant.
Description	The description of the covenant.

- Click the **Transaction Summary** tab. The **Transaction Summary** screen appears.

5.3 Transaction Summary

Using this screen, the corporate user can inquire facility utilization details for a specific Facility ID.

This screen lists down all the transactions performed on a Credit Facility along with the reference number of the transaction.

An option is also provided on the screen to search a specific transaction by entering any key word. Additionally user can search the transactions based on Date range.

An option to download the Transaction summary for a facility is also provided.

Transaction Summary

The screenshot shows the 'Credit Facility Details' page for 'FAC1_1'. The facility has a sanctioned amount of \$739,000.00, a utilized amount of \$0.00, and an available amount of \$739,000.00. The collateral value is \$39,000.00. The 'Transaction Summary' tab is active, showing a table of transactions with columns for Date, Reference Number, Transaction Type, Amount, and Available Amount. The table lists seven transactions, all dated 16 Mar 2019, including one 'Facility Creation' and six 'Limit Amendment' transactions. A search bar and a 'Download' button are visible above the table. The page footer indicates 'Page 1 of 1 (1-7 of 7 items)'.

Date	Reference Number	Transaction Type	Amount	Available Amount
16 Mar 2019	--	Facility Creation	--	\$10,000.00
16 Mar 2019	--	Limit Amendment	--	\$10,000.00
16 Mar 2019	--	Limit Amendment	--	\$10,000.00
16 Mar 2019	--	Limit Amendment	--	\$10,000.00
16 Mar 2019	--	Limit Amendment	--	\$10,000.00
16 Mar 2019	--	Limit Amendment	--	\$10,000.00
16 Mar 2019	--	Limit Amendment	--	\$10,000.00

Field Description

Field Name	Description
------------	-------------

Transaction Summary



Date	Displays the transaction date.
-------------	--------------------------------

Reference Number	Displays the transaction reference number.
-------------------------	--

Transaction Type	Displays the name of the transaction initiated on credit facility. It will tell the user if the facility has been utilized, renewed, closed etc.
-------------------------	--

Amount	Displays the transaction amount.
---------------	----------------------------------

Field Name	Description
Available Amount	Displays the available amount on credit facility after processing the transaction.

8. Enter search criteria, and click  icon.
OR
Click  icon;
In the **Date From** and **To** field, select starting and end date to view credit facility utilization transactions.
9. The credit facility utilization transactions summary appears based on the search criteria.
10. Click **Download** to download credit facility utilization transaction details report in pdf format (password protected).

[Home](#)

6. Collateral Summary

Collateral is the borrower's pledge of a specific asset to secure a Credit Facility. This asset serves as protection for the bank against borrower's default of payment.

The collateral summary gives consolidated view of Collaterals and Collateral groups that are pledged by the corporate. Corporate user can also view the Collaterals linked to the Collateral group.

A Collateral group is a pool of collaterals, defined by the users, which gets linked to a credit facility.

An option is also provided on the screen to search a specific collateral by entering any key word. Apart from that, the user can also filter the collateral based on Collateral Groups, Collateral, Non Collateral Groups, Collateral Group ID, Group Amount Range, and Available Amount Range.

How to reach here:

Dashboard > Toggle menu > Credit Facility Management > Collaterals > Collateral Summary

OR

Dashboard > Toggle menu > Credit Facility Management > Overview > Collaterals Widget > View Details link

To view the collateral summary:

On navigating to the screen, the summary of all collaterals of a corporate user are listed by default.

Collateral Summary

The screenshot shows the 'Collateral Summary' interface for 'futura bank'. The main content area displays a table with the following data:

Collateral Type	Collateral Value	Collateral Amount(After Haircut)	End Date
GUARANTEE	\$100,000.00	\$99,000.00	-
MISC	\$1,000.00	\$990.00	-
ROADROLLER	\$30,000.00	\$29,550.00	-
VEHICLE_1			


The right sidebar contains the following filters:

- Apply Filter:** Radio buttons for 'By Collateral Group', 'By Collateral' (selected), and 'By Non Collateral Group'.
- Collateral Type:** A dropdown menu with 'Select' as the current value.
- Collateral ID:** A text input field.
- Collateral Amount Range:** Input fields for 'Minimum' (value: '-') and 'Maximum'.
- Available Amount Range:** Input fields for 'Minimum' and 'Maximum'.
- Buttons:** 'Apply' and 'Reset' buttons.

Field Description

Field Name	Description
Party ID	The primary party ID of the logged in corporate user whose collateral summary is to be viewed.
Search By Description	Search criteria to search the collateral based on the collateral description.

Search Filter Fields

Below options are available to filter the search criteria appears, if you click the  icon.

- By Collateral Group
- By Collateral
- By Non Collateral Group

Below fields are enabled, if the **By Collateral** option is selected in **Search** criteria.

Collateral Type The collateral type under which collaterals are defined.

The options are:

- Property
- Security
- Vehicle
- Plant & Machinery
- Life Insurance
- Precious Metals
- Guarantee
- Miscellaneous

Collateral ID The unique collateral ID of the collateral defined under corporate party.


Collateral Amount Range Enter the minimum and maximum amount sanctioned by the bank against the collateral in local currency.

Available Amount Range Enter the minimum and maximum available amount for the collateral in local currency to filter based on available amount range.

Below fields are enabled, if the **By Collateral Group** option is selected in **Search** criteria.

Group ID The unique collateral group ID defined under corporate party.

Field Name	Description
Group Amount Range	Enter the minimum and maximum sanctioned amount for the collateral group in local currency to filter based on sanctioned amount range for the collateral group.
Available Amount Range	Enter the minimum and maximum available amount for the collateral group in local currency to filter based on available amount range.
Below fields are enabled, if the By Non Collateral Group option is selected in Search criteria.	
Collateral ID	The unique collateral ID of the collateral defined under corporate party.
Group Amount Range	Enter the minimum and maximum sanctioned amount for the collateral group in local currency to filter based on sanctioned amount range.
Available Amount Range	Enter the minimum and maximum available amount for the collateral in local currency to filter based on available amount range.

1. Click  icon, search criteria filter appears to view the summary based on the collateral or collateral group, non-collateral group.
2. If you select **By Collateral** in **Search** criteria.
 - a. From the **Collateral Type** field, select the collateral type under whom collaterals are defined.
 - b. In the **Collateral ID** field, enter the unique collateral ID of the collateral.
 - c. In the **Collateral Amount Range** field, enter the minimum and maximum amount sanctioned by the bank against the collateral in local currency.
 - d. In the **Available Amount Range** field, enter the minimum and maximum total amount available for the collateral in local currency.

OR


If you select **By Collateral Group** in **Search** criteria.

 - a. In the **Group ID** field, enter the unique collateral group ID defined under corporate party.
 - b. In the **Group Amount Range** field, enter the minimum and maximum amount sanctioned by the bank against the collateral group in local currency.
 - c. In the **Available Amount Range** field, enter the minimum and maximum limit of total amount limit available for the collateral group in local currency.

OR

If you select **By Non Collateral Group** in **Search** criteria.

 - a. In the **Collateral ID** field, enter the unique collateral ID of the collateral.
 - b. In the **Group Amount Range** field, enter the minimum and maximum amount sanctioned by the bank against the collateral group in local currency.
 - c. In the **Available Amount Range** field, enter the minimum and maximum total amount available for the collateral in local currency.

3. Click **Apply** to view the summary of specific collateral or collateral group. The **collateral summary** appears.
- OR
- Click **Reset** to reset the search criteria.
- OR
- Click the  Close icon to exit the filter window.

Collateral Summary- Search Result

The screenshot displays the 'Collateral Summary' page for ACME Corporation. It features a search bar and a list of collateral groups. Each group card shows the following information:

- 1COMMERCIALLAND:** Collateral Value: USD500,000,000.00; Collateral Amount (After Haircut): USD450,000,000.00; End Date: 16 Mar 2024; Margin: 90%. Status: Not a part of any group.
- 1RESBUILDING:** Collateral Value: USD5,882,352.94; Collateral Amount (After Haircut): USD5,235,294.12; End Date: 16 Mar 2024; Margin: 89%. Status: Not a part of any group.
- MYASSET1 (Group):** Collateral Group Amount: USD484,650.00; Utilized Amount: USD0.00; Block Amount: USD0.00; Available Amount: USD484,650.00; 0% Utilized. Status: Linked Collateral.
- POOL1234 (Group):** Collateral Group Amount: USD46,772,195.29; Utilized Amount: USD14,031,658.00; Block Amount: USD0.59; Available Amount: USD32,740,536.70; 30% Utilized. Status: Linked Collateral.
- VEHICLE (Group):** Collateral Group Amount: USD29,117.65; Utilized Amount: USD0.00; Block Amount: USD0.00; Available Amount: USD29,117.65; 0% Utilized. Status: Linked Collateral.

At the bottom of the page, there is a 'Back' button and a 'Help' button. The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information Terms and Conditions'.

Field Description

Field Name	Description
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Search Result

Collateral Group Name The collateral group name defined under corporate party.

Group This tag denotes if it is collateral group or an individual collateral.

Field Name	Description
Collateral Group Amount	The total amount of the collateral group.
Utilized Amount	The total utilized amount of the collateral group.
Block Amount	The total amount earmarked or blocked in the collateral group.
Available Amount	The current available amount for collateral group.
Utilization Percentage	The total amount utilized by the collateral group in percentage terms in a line graph.
Linked Collateral	Click on this link to view the collaterals under the collateral group.

All the Collateral under the collateral groups appears if you click on the **Linked Collateral** link. Below fields are available in each collateral card.

Collateral ID & Description	The collateral ID and description of the collateral. Click on the <u>Collateral ID</u> link to view the Collateral Details .
Collateral Value	The total amount available for the collateral in local currency. The System defaults the local currency of the bank.
Collateral Amount (After Haircut)	The final collateral amount contribution that will be applicable for a Limit after haircut
End Date	Displays the end date of the collateral.
Margin	The bank's lendable margin assigned for the Collateral.
Contribution to Group	The total amount contributed by the collateral to the collateral group in percentage.

4. Click **Load More Collaterals** to view remaining group of collaterals.
5. Click on the **Linked Collaterals** link to view collaterals linked to the collateral group..
6. Click **Back** to go back to the previous screen.

[Home](#)

7. Collateral Details

This option allows the corporate user to view the details of a specific collateral. The collateral can be Property, Automobile, Plant & Machineries, Security, Insurance, License, Precious Metals, Guarantee or as defined in the back office system.

How to reach here:

*Dashboard > Toggle menu > Credit Facility Management > Collaterals > Collateral Summary > Collateral ID > **Linked Collateral** link > Collateral ID*

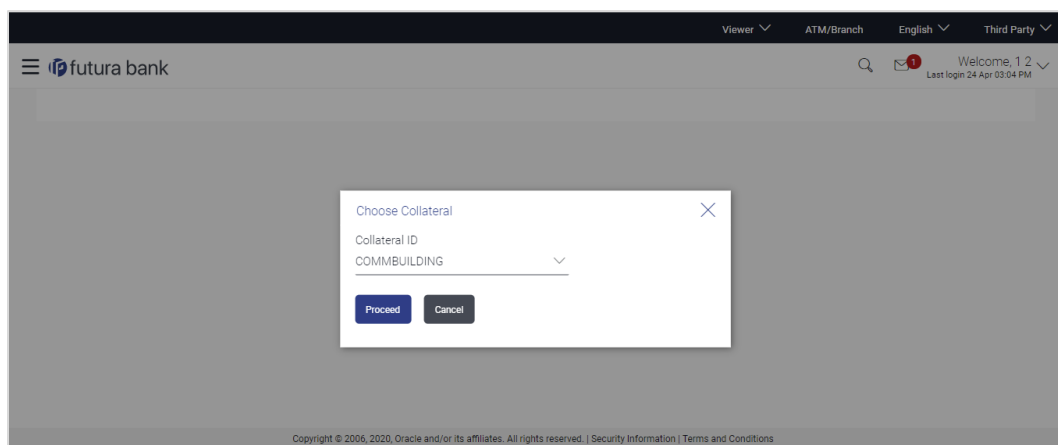
OR

Dashboard > Toggle menu > Credit Facility Management > Collaterals > Collateral Details

To view the collateral details:

1. In the **Choose Collateral** popup window, select the required **collateral ID** for which collateral details are to be viewed.

Choose Collateral



Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.

2. Click **Proceed** to continue the transaction. The system displays the collateral details.
OR
Click **Cancel** to cancel the transaction.

Collateral Details

Viewer ATM/Branch English

futura bank Search ... Welcome, Sreeharsha Industries
Last login 08 Jun 12:05 PM

Credit Facility Details

ACME Corporation | ***409

Collateral Value	Collateral Amount (After Haircut)	Utilized Amount	Block Amount	Available Amount
USD500,000,000.00	USD450,000,000.00	USD0.00	USD0.00	USD450,000,000.00

Collateral Details

Property Type	Address	Basis Of Property Value	Government Value	Market Value	Property Index Value	Purchase Date
COMMERCIAL PLOT	link Road GB map	marketvalue	USD450,000,000.00	USD500,000,000.00	USD2.00	01 Mar 2019

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

Show Less Information

Covenants

No items to display.

Back

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Help

The collateral details displayed in the above screen varies based on the type of selected collateral.

Collateral Details – Plant & Machineries

Below fields appear, if the collateral category is Plant & Machineries.

Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.

Field Name	Description
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	<p>It is the percentage of the collateral value which decides the collateral Amount.</p> <p>For Example:</p> <p>Collateral is valued at \$1000 (Collateral Value), and Bank wants to offer the customer credit only worth \$980 (Collateral value after Haircut). This amount is 98% of the collateral contribution.</p> <p>(1000 - 980) / 1000 = 2% is the Hair cut percentage</p> <p>This means Banks want to have a lendable margin of 98%.</p> <p>Collateral details are displayed depending on the selected collateral type.</p>
Machine Details	The description about the machinery.
Manufacturer	The manufacturer details of the machinery.
Manufactured Year	The manufacturing year of the machinery,
Purchase Year	The purchased year of the machinery.
Invoice Value	The invoice value of the machinery.
Written Down Value	The written down value of the machinery.
Assessed Value	The market or assessed value of the machinery.
Machinery Location	The location where the machinery is present.
Replacement Value	The replacement value of the machinery.
Machinery Condition	The current condition of the machinery.
Intended Use	The purpose for which machinery is used.
Machine Value Basis	The written down/ Assessed/ Invoice value of the machinery.

Collateral Details – Vehicle

Below fields appear, if the collateral category is **Vehicle**.

Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	<p>It is the percentage of the collateral value which decides the collateral Amount.</p> <p>For Example:</p> <p>Collateral is valued at \$1000 (Collateral Value), and Bank wants to offer the customer credit only worth \$980 (Collateral value after Haircut). This amount is 98% of the collateral contribution.</p> <p>$(1000 - 980) / 1000 = 2\%$ is the Hair cut percentage</p> <p>This means Banks want to have a lendable margin of 98%.</p>
Collateral details are displayed depending on the selected collateral type.	
Vehicle Type	The type of vehicle. (For e.g. Two Wheeler, Three Wheeler, Four Wheeler, Heavy or Light commercial vehicle, Construction Equipment).
Type Over	The type of the vehicle, whether it is used or new.
Make	The make year of the vehicle.

Field Name	Description
Model	The model name of the vehicle.
Manufacturing Year	The manufacturing year of the vehicle.
Registration Number	The registration number of the vehicle.
Chassis Number	The chassis number or identification number of the vehicle.
Engine Number	The engine number of the vehicle.
Owner	The name of the owner of the vehicle.
Registration Authority	The registration authority is an authority who verifies and issues the authority of the vehicle.
Resale Value	The resale value of the vehicle.
Invoice Value	The invoice value of the vehicle.
Valuation Date	The valuation date is the date on which market value of the vehicle is assigned.
Valuation Amount	The valuation amount is the market value of the vehicle.

Collateral Details – Property

Below fields appear, if the collateral category is Property.

Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.

Field Name	Description
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	<p>It is the percentage of the collateral value which decides the collateral Amount.</p> <p>For Example:</p> <p>Collateral is valued at \$1000 (Collateral Value), and Bank wants to offer the customer credit only worth \$980 (Collateral value after Haircut). This amount is 98% of the collateral contribution.</p> <p>(1000 - 980) / 1000 = 2% is the Hair cut percentage</p> <p>This means Banks want to have a lendable margin of 98%.</p>
Collateral details are displayed depending on the selected collateral type.	
Property Type	The property type like residential building, commercial building land etc.
Country	The country in which the property is present.
Address	The address details of the property.
Construction Date	The construction date of the property.
Purchase Date	The purchased date of the property.
Market Value	The market value of the property.
Government Value	The government estimated value of the property.
Property Value	The value of property.
Property Index Value	The price change in percentage of the property.

Field Name	Description
Basis of Property Value	The basis on which the value of the property is estimated, like Market value, Government value etc.

Collateral Details – Precious Metal

Below fields appear, if the collateral category is Precious Metal.

Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount.

For Example:

Collateral is valued at \$1000 (**Collateral Value**), and Bank wants to offer the customer credit only worth \$980 (**Collateral value after Haircut**). This amount is 98% of the collateral contribution.

$(1000 - 980) / 1000 = 2\%$ is the Hair cut percentage

This means Banks want to have a **lendable margin of 98%**.

Collateral details are displayed depending on the selected collateral type.

Field Name	Description
Precious Metal Type	The type of precious metal.
Weight in grams	The weight of precious metal in grams.
Valuation Amount	The valuation amount is the market value of the precious metal.
Unit Rate	The per unit rate of precious metal.
Precious Metal Form	The form of precious metal that is coin, jewellery, Biscuits etc.

Collateral Details – Bank Guarantee

Below fields appear, if the collateral category is Bank Guarantee.

Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.

Field Name	Description
Lendable Margin	<p>It is the percentage of the collateral value which decides the collateral Amount.</p> <p>For Example:</p> <p>Collateral is valued at \$1000 (Collateral Value), and Bank wants to offer the customer credit only worth \$980 (Collateral value after Haircut). This amount is 98% of the collateral contribution.</p> <p>(1000 - 980) / 1000 = 2% is the Hair cut percentage</p> <p>This means Banks want to have a lendable margin of 98%.</p> <p>Collateral details are displayed depending on the selected collateral type.</p>
Guarantor Name	The name of the guarantor.
Guarantee Type	The type of bank guarantee.
Guarantee Amount	The guarantee amount.
Total Guarantee Amount	The total guarantee amount.

Collateral Details – Life Insurance

Below fields appear, if the collateral category is Life Insurance.

Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.

Field Name	Description
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	<p>It is the percentage of the collateral value which decides the collateral Amount.</p> <p>For Example:</p> <p>Collateral is valued at \$1000 (Collateral Value), and Bank wants to offer the customer credit only worth \$980 (Collateral value after Haircut). This amount is 98% of the collateral contribution.</p> <p>(1000 - 980) / 1000 = 2% is the Hair cut percentage</p> <p>This means Banks want to have a lendable margin of 98%.</p> <p>Collateral details are displayed depending on the selected collateral type.</p>
Policy Number	The policy number of the Life Insurance.
Insurance Amount	The amount of money that is being provided by insurance company.
Policy Start Date	The issue date of the Life Insurance policy.
Premium Amount	The amount of money an individual pays for the policy.
Assignment Date	The assignment date of the policy.
Insurer Details	The details of the insurer of the policy.
Renewal Frequency	The frequency in which the policy needs to be renewed.
Next Renewal Date	The next date on which the policy is to be renewed.

Collateral Details – Miscellaneous Assets

Below fields appear, if the collateral category is Miscellaneous Assets.

Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	<p>It is the percentage of the collateral value which decides the collateral Amount.</p> <p>For Example:</p> <p>Collateral is valued at \$1000 (Collateral Value), and Bank wants to offer the customer credit only worth \$980 (Collateral value after Haircut). This amount is 98% of the collateral contribution.</p> <p>$(1000 - 980) / 1000 = 2\%$ is the Hair cut percentage</p> <p>This means Banks want to have a lendable margin of 98%.</p>
Collateral Description	The description about the collateral.
Units	The number of units of assets.
Unit Value	The value of units of asset.

Collateral details are displayed depending on the selected collateral type.

Field Name	Description
Notes	The brief note about the assets.

Collateral Details – Security / Share

Below fields appear, if the collateral category is Security / Share.

Field Description

Field Name	Description
Collateral ID	The ID of the collateral for which collateral details are to be viewed.
Collateral Value	Amount for which the collateral is valued by the bank.
Collateral Amount (After Haircut)	Collateral amount after applying the haircut.
Utilized Amount	The total utilized amount of the collateral.
Block Amount	Amount put on hold or earmarked by the bank.
Available Amount	The total available amount of the collateral.
Start Date	Date on which the collateral got created in the system.
End Date	Displays the end date of the collateral.
Revision Date	Displays the revaluation date of the collateral.
Lendable Margin	It is the percentage of the collateral value which decides the collateral Amount.

For Example:

Collateral is valued at \$1000 (**Collateral Value**), and Bank wants to offer the customer credit only worth \$980 (**Collateral value after Haircut**). This amount is 98% of the collateral contribution.

$(1000 - 980) / 1000 = 2\%$ is the Hair cut percentage

This means Banks want to have a **lendable margin of 98%**.

Collateral details are displayed depending on the selected collateral type.

Field Name	Description
Security Type	The type of security that is share, bond etc.
Description	The description about the share or bond.
Value	The value of the share or bond.
Number of Units	The number of units of share/ bond.
Maturity Date	The maturity date of the share/ bond.
Name of the fund	The name of fund.
Name of the scheme	The name of scheme.
Interest Rate	The rate of interest on the security.
Bond Duration	The duration of the security.
Interest Payout Frequency	The frequency of receiving the interest on the scheme.
Last Revaluation Price	The last revaluation price of the scheme.
Next Revaluation Date	The date on which the security is next revaluated.

3. Click **Back** to navigate back to previous screen.

7.1 Covenants

As a part of maintaining Collaterals/Facilities, you may collect certain required information and documents from the customer regularly. Based on the information you may revise the collateral/facility details. The information or documents collected from the customer is termed as a 'Covenant'. Customers may be required to submit the documents on a periodic basis to renew the covenants.

In the **Covenants** tab, you can view the details of documents collected from the customer.

Covenants

Covenants	
Covenant Id	COV_01
Revision Date	Description
23 Mar 2019	Covenant01

[Back](#)

Field Description

Field Name	Description
Covenant ID	Displays the covenant id of the covenant linked.
Revision Date	Displays the revaluation date of the covenant.
Description	The description of the covenant.

- Click **Back** to navigate back to the previous screen.

[Home](#)