

Credit Facility Servicing User Manual  
Oracle Banking Digital Experience Cloud Service  
Release 25.1.1.0.0

Part No. G46517-01

October 2025

Credit Facility Servicing User Manual

April 2025

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# 1. Preface

## 1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

## 1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

## 1.3 Documentation Accessibility

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

### **Access to Oracle Support**

Oracle customers that have purchased support 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 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](#).

## 1.5 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.

## 1.6 Conventions

The following text conventions are used in this document:

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.

## 1.7 **Screenshot Disclaimer**

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.

## 1.8 **Acronyms and Abbreviations**

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

<b>Abbreviation</b>	<b>Description</b>
<b>OBDX</b>	Oracle Banking Digital Experience

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## 2. 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.**

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

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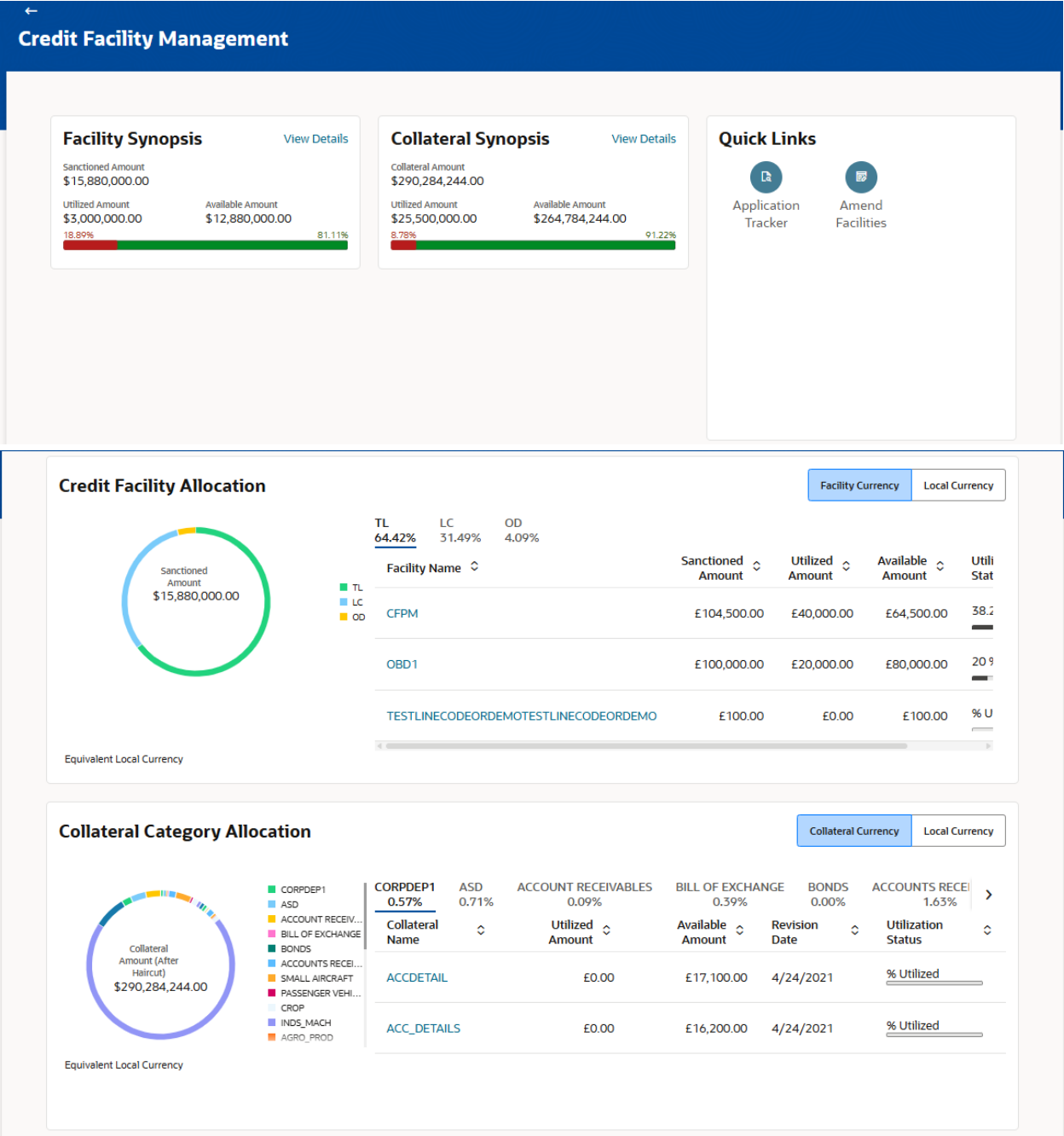
### 2.1 Overview (Dashboard)

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



- **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 Facilities** - Click this link to go Amend Facilities transaction.

### 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 list 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.

### 3. Facility Summary

Facility summary screen 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 colour 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.

An option is provided on the screen to search a specific facility by entering key word. Additionally, an option to download the facility summary for a facility is also provided. Related party's facilities can be viewed by selecting the desired related party from the drop-down.




### Facility Summary

OBDXCFPM | \*\*\*477

Group Corporate Id: 000089 | OBDXFRANSON1

Selected Party  
OBDXCFPM | \*\*\*477

Q Search..

CFPM\_1View Hierarchy

Main Line

Facility Category	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount	
Term Loan	Yes	£100,900.00	£40,000.00	£60,900.00	<div>39.64% Utilized</div>
Expiry Date 1/10/2023					

CFPMCHILD\_1View Hierarchy

Sub Line

Facility Category	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount	
Overdraft	No	£10,000.00	£0.00	£10,000.00	<div>0% Utilized</div>
Expiry Date 1/3/2023					

CFPM2\_1View Hierarchy

←

Facility Summary

OBDXCFPM | \*\*\*477

Group Corporate Id: 000089 | OBDXFRANSON1

Selected Party

OBDXCFPM | \*\*\*477

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Line Code	Facility Category	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount	Expiry Date
▶ CFPM	Term Loan	Yes	£100,900.00	£40,000.00	£60,900.00	1/10/2023
CFPM2	Letter Of Credit	No	£100,000.00	£0.00	£100,000.00	
▶ OBD1	Term Loan	No	£100,000.00	£20,000.00	£80,000.00	12/30/2022
▶ OBD2	Overdraft	Yes	£6,000.00	£0.00	£6,000.00	
▶ OBD3	Overdraft	Yes	£7,000.00	£0.00	£7,000.00	
OBD4	Letter Of Credit	No	€100,000.00	€0.00	€100,000.00	
TESTLINECODEORDEMOTESTLINECODEORDEMO	Term Loan	No	£100.00	£0.00	£100.00	

Back

## Facility Summary- Download Screen

←

Facility Summary

OBDXCFPM | \*\*\*477

Group Corporate Id: 000089 | OBDXFRANSON1

Selected Party

OBDXCFPM | \*\*\*477

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⬇️

Facilities

12 Record(s)

⬇️ Download

🔧 Manage Columns

Filter

✕

Line Code	Category	Revolving Line	Utilized Amount	Available Amount	Effective Amount
CFPM	TL	Yes	£40,000.00	£60,900.00	£100,900.00
CFPM2	LC	No	£0.00	£100,000.00	£100,000.00
CFPMCHILD	OD	No	£0.00	£10,000.00	£10,000.00
OBD1	TL	No	£20,000.00	£80,000.00	£100,000.00
OBD2	OD	Yes	£0.00	£6,000.00	£6,000.00
OBD2A	OD	Yes	£0.00	£1,000.00	£1,000.00
OBD3	OD	Yes	£0.00	£7,000.00	£7,000.00
OBD3A	OD	Yes	£0.00	£1,000.00	£1,000.00
OBD4	LC	No	€0.00	€100,000.00	€100,000.00
OBDCHILD	TL	No	£0.00	£10,000.00	£10,000.00
OBDGRNDCHILD1	WCF	No	£0.00	£5,000.00	£5,000.00
TESTLINECODEORDEMOTESTLINECODEORDEMO	TL	No	£0.00	£100.00	£100.00

Back

## Facility Summary

OBDXCFPM | \*\*\*477

Group Corporate Id: 000089 | OBDXFRANSON1

Selected Party  
OBDXCFPM | \*\*\*477



### Facilities

12 Record(s)

Download

Manage Columns

Filter

PDF

CSV

Line Code	Category	Revolving Line	Effective Amount	U	Available Amount
CFPM	TL	Yes	£100,900.00	£40,000.00	£60,900.00
CFPM2	LC	No	£100,000.00	£0.00	£100,000.00
CFPMCHILD	OD	No	£10,000.00	£0.00	£10,000.00
OBD1	TL	No	£100,000.00	£20,000.00	£80,000.00
OBD2	OD	Yes	£6,000.00	£0.00	£6,000.00
OBD2A	OD	Yes	£1,000.00	£0.00	£1,000.00
OBD3	OD	Yes	£7,000.00	£0.00	£7,000.00
OBD3A	OD	Yes	£1,000.00	£0.00	£1,000.00
OBD4	LC	No	€100,000.00	€0.00	€100,000.00
OBDCHILD	TL	No	£10,000.00	£0.00	£10,000.00
OBDGRNDCHILD1	WCF	No	£5,000.00	£0.00	£5,000.00
TESTLINECODEORDEMOTESTLINECODEORDEMO	TL	No	£100.00	£0.00	£100.00

Back

## Facility Summary - Manage Columns Screen

←

Facility Summary

OBDCXCFPM | \*\*\*477

Group Corporate Id: 000089 | OBDCXFRANSON1

Selected Party

OBDCXCFPM | \*\*\*477

Facilities

12 Record(s)

Filter

×

Download

Manage Columns

Line Code	Category	Revolving Line	Utilized Amount	Available Amount	Effective Amount
CFPM	TL	Yes	£40,000.00	£60,900.00	£100,900.00
CFPM2	LC	No	£0.00	£100,000.00	£100,000.00
CFPMCHILD	OD	No	£0.00	£10,000.00	£10,000.00
OBD1	TL	No	£20,000.00	£80,000.00	£100,000.00
OBD2	OD	Yes	£0.00	£6,000.00	£6,000.00
OBD2A	OD	Yes	£0.00	£1,000.00	£1,000.00
OBD3	OD	Yes	£0.00	£7,000.00	£7,000.00
OBD3A	OD	Yes	£0.00	£1,000.00	£1,000.00
OBD4	LC	No	€0.00	€100,000.00	€100,000.00
OBDCHILD	TL	No	£0.00	£10,000.00	£10,000.00
OBDGRNDCHILD1	WCF	No	£0.00	£5,000.00	£5,000.00
TESTLINECODEORDEMO	TL	No	£0.00	£100.00	£100.00

Back

Manage Columns

Here columns can be reordered or modified

Line Code

Fixed

≡

Category

Fixed

≡

☒ Revolving Line

≡

Utilized Amount

Fixed

≡

Available Amount

Fixed

≡


☒ Effective Amount

≡



Reset

Apply

## Field Description

Field Name	Description
Search	User can enter any key word to search a facility.
Download	Click <b>Download</b> to download credit facility report in pdf format or csv format (password protected).
Manage Columns	<p>Click <b>Manage Columns</b> to re-arrange the table column position by dragging equalSign.png and dropping in the desired place.</p> <p><b>Note:</b> Fixed label referring the column with fixed position.</p> <ul style="list-style-type: none"> <li>Click <b>Apply</b> / <b>Reset</b> button to view the changes in the column position.</li> </ul>
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.

Field Name	Description
Revolving Line	Select whether the credit line is revolving or not.
Expiring in	Select the duration in which facility expires.
Currency	Select the currency of the facility.
Available Amount Range	Enter an available amount range.
<b>Search Results</b>	
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 **Amend Facility** to go to the Amend Facilities 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.

Futura Bank

What would you like to do today?

↑ Facility Summary

OBDXCFPM - \*\*\*477

Main line

Facility Category	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount
WCF	No	GBP 100,000.00	GBP 0.00	GBP 100,000.00
Expiry Date	Not Applicable			

OBD1\_1View Hierarchy

Main line

Facility Category	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount
WCF	No	GBP 100,000.00	GBP 20,000.00	GBP 80,000.00
Expiry Date	Not Applicable			

OBD1\_1 Hierarchy

OBD1\_1  
Main Line  
Sanctioned Amount  
GBP 100,000.00

OBDCHILD\_1  
Sanctioned Amount  
GBP 10,000.00

OBDGRNDCHILD1\_1  
Sanctioned Amount  
GBP 5,000.00


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### 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.


2.

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.



## 4. 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 navigate to Amend Facilities screen from this page:

### 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

The screenshot shows the 'Credit Facility Details' screen for facility 'OBD1\_1'. A modal titled 'Choose Facility' is open, allowing selection of a facility from a dropdown menu. The background screen displays various details including Sanctioned Amount (£100,000.00), Utilized Amount (£20,000.00), Collateral Value (£1.80), and Contribution to Facility (£2.00). The modal has a 'Proceed' button.

### Field Description

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

<b>Facility Name</b>	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 screenshot shows the 'Credit Facility Details' screen for facility 'OBD1\_1'. The top section displays key metrics: Sanctioned Amount (£100,000.00), Utilized Amount (£20,000.00), Available Amount (£80,000.00), and Collateral Value (£1.80). Below this, there are tabs for 'Collateral Groups', 'Covenants', and 'Transaction Summary'. The 'Collateral Groups' tab is active, showing a table with one group, 'P001', which is a 'Group' type and is 'Linked Collateral'. The table lists the Collateral Group Amount (£180.00), Utilized Amount (£1.80), Block Amount (£0.00), Available Amount (£178.20), and Contribution to Facility (£2.00). A 'Back' button is at the bottom left, and an 'Amend Facility' link is at the top right.

Facility Name	Sanctioned Amount	Utilized Amount	Available Amount	Collateral Value
OBD1_1	£100,000.00	£20,000.00	£80,000.00	£1.80

[More Information](#)

**Collateral Groups** | Covenants | Transaction Summary

Group	Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	Contribution to Facility
P001	£180.00	£1.80	£0.00	£178.20	£2.00

[Linked Collateral](#)

[Back](#)

[Amend Facility](#)

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

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

## Credit Facility Details- More Information Screen

This screenshot shows the 'Credit Facility Details' screen with the 'More Information' section expanded. It displays additional details about the facility 'OBD1\_1', including Funding Type (TERM LOAN), Facility Type (SECURED), Status (ACTIVE), Review Frequency (--), Start Date (4/24/2021), Expiry Date (12/30/2022), Renew Date (--), and Next Review Date (--). The 'Collateral Groups' tab remains active, showing the same table as the previous screen. A 'Less Information' link is now visible above the tabs. The 'Back' button and 'Amend Facility' link are also present.

Facility Name	Sanctioned Amount	Utilized Amount	Available Amount	Collateral Value
OBD1_1	£100,000.00	£20,000.00	£80,000.00	£1.80

Funding Type TERM LOAN	Facility Type SECURED	Revolving Line Yes	Block Amount £0.00
Status ACTIVE	Review Frequency --	Start Date 4/24/2021	Expiry Date 12/30/2022
Renew Date --	Next Review Date --		

[Less Information](#)

**Collateral Groups** | Covenants | Transaction Summary

Group	Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	Contribution to Facility
P001	£180.00	£1.80	£0.00	£178.20	£2.00

[Linked Collateral](#)

[Back](#)

[Amend Facility](#)

## Field Description

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

4. Click **Amend Facility** to go to the Amend Facilities screen.  
OR  
Click **Back** to navigate back to the previous screen.

## 4.1 Collateral Groups

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

## Collateral Groups

←

Credit Facility Details

Amend Facility

OBDXCFPM | \*\*\*477

Facility Name

OBD1\_1

Sanctioned Amount

£100,000.00

Utilized Amount

£20,000.00

Available Amount

£80,000.00

Collateral Value

£1.80

More Information

Collateral Groups

Covenants

Transaction Summary

P001

Group

Linked Collateral

Collateral Group Amount

£180.00

Utilized Amount

£1.80

Block Amount

£0.00

Available Amount

£178.20

Contribution to Facility

£2.00

← Back

## Field Description

Field Name	Description
<b>Collateral Groups</b>	
<b>Collateral Group ID</b>	The unique ID of the collateral group, linked to the selected facility.
<b>Collateral Group Amount</b>	The total collateral group amount.
<b>Utilized Amount</b>	The total amount utilized (amount linked to Credit Facility or Loans) of the collateral group.
<b>Block Amount</b>	The earmarked or the block amount of the collateral group.
<b>Available Amount</b>	The current available amount for collateral group.
<b>Contribution to Facility</b>	The total amount contributed by the collateral to the Facility Line.

## Linked Collateral

- Click **Linked Collateral** link to view the collaterals in the collateral group. The **Collateral Groups** tab expands as shown below.

←

Credit Facility Details

Amend Facility

OBDXCFPM | \*\*\*477

Facility Name

OBD1\_1

Sanctioned Amount

£100,000.00

Utilized Amount

£20,000.00

Available Amount

£80,000.00

Collateral Value

£1.80

Funding Type

TERM LOAN

Facility Type

SECURED

Revolving Line

Yes

Block Amount

£0.00

Status

ACTIVE

Review Frequency

--

Start Date

4/24/2021

Expiry Date

12/30/2022

Renew Date

--

Next Review Date

--

Less Information

Collateral Groups

Covenants

Transaction Summary

P001

Group

Linked Collateral

Collateral Group Amount

£180.00

Utilized Amount

£1.80

Block Amount

£0.00

Available Amount

£178.20

Contribution to Facility

£2.00

LIFEINSURANCELIFEINSURANCE

Collateral Value

£20,000.00

Collateral Amount (After Haircut)

£18,000.00

End Date

4/28/2050

Margin

90%

Contribution to Group

£180.00

1%

← Back

## Field Description

Field Name	Description
<b>Collateral Groups</b>	
<b>Collateral Group ID</b>	The unique ID of the collateral group, linked to the selected facility.
<b>Collateral Group Amount</b>	The total collateral group amount.
<b>Utilized Amount</b>	The total amount utilized (amount linked to Facility or Loans) of the collateral group.
<b>Block Amount</b>	The earmarked or the block amount of the collateral group.
<b>Available Amount</b>	The current available amount for collateral group.
<b>Contribution to Facility</b>	The total amount contributed by the collateral to the Facility Line.
<b>Linked Collateral</b>	

Field Name	Description
<b>Collateral ID and Description</b>	The collateral ID and description of the linked collateral.
<b>Collateral Amount</b>	The total collateral amount for the linked collateral.
<b>Collateral Amount (After Haircut)</b>	The final collateral amount contribution that will be applicable for a Limit after haircut.
<b>End Date</b>	Displays the end date of the collateral.
<b>Margin</b>	The bank's lendable margin assigned for the Collateral.
<b>Contribution to Group</b>	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.

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

## 4.2 **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**

←

Credit Facility Details

Amend Facility

OBDXCFPM | \*\*\*477

Facility Name

OBD1\_1

Sanctioned Amount

£100,000.00

Utilized Amount

£20,000.00

Available Amount

£80,000.00

Collateral Value

£1.80

Funding Type

TERM LOAN

Facility Type

SECURED

Revolving Line

Yes

Block Amount

£0.00

Status

ACTIVE

Review Frequency

--

Start Date

4/24/2021

Expiry Date

12/30/2022

Renew Date

--

Next Review Date

--

Less Information

Collateral Groups

Covenants

Transaction Summary

Q Search...

Covenant Name

Description

Revision Date

TESTCOVENANT1

TESTCOVENANT

5/24/2021

← Back

## Field Description

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

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

## 4.3 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

←

Credit Facility Details

OBDXCFPM | \*\*\*477

Amend Facility

Facility Name

OBD1\_1

▼

Sanctioned Amount

£100,000.00

Utilized Amount

£20,000.00

Available Amount

£80,000.00

Collateral Value

£1.80

Funding Type

TERM LOAN

Facility Type

SECURED

Revolving Line

Yes

Block Amount

£0.00

Status

ACTIVE

Review Frequency

--

Start Date

4/24/2021

Expiry Date

12/30/2022

Renew Date

--

Next Review Date

--

Less Information

Collateral Groups

Covenants

Transaction Summary

6 Record(s)

Filters

Download

Manage Columns

Filter

✕

Date	Reference Number	Available Amount	Amount	Transaction Type
4/24/2021		£100,000.00	£0.00	Facility Creation
4/24/2021		£100,000.00	£0.00	Limit Amendment
4/24/2021		£100,000.00	£0.00	Limit Amendment
4/24/2021	CFPMUTIL	£80,000.00	£20,000.00	Utilization
4/24/2021		£80,000.00	£0.00	Limit Amendment
4/24/2021		£80,000.00	£0.00	Limit Amendment

← Back

## Transaction Summary- Download Screen



←

Amend Facility

Credit Facility Details

OBDXCFCPM | \*\*\*477

Facility Name  
OBD1\_1

Sanctioned Amount  
£100,000.00

Funding Type  
TERM LOAN

Status  
ACTIVE

Renew Date  
--

Utilized Amount  
£20,000.00

Facility Type  
SECURED

Review Frequency  
--

Next Review Date  
--

Available Amount  
£80,000.00

Revolving Line  
Yes

Start Date  
4/24/2021

Collateral Value  
£1.80

Block Amount  
£0.00

Expiry Date  
12/30/2022

Less Information

Collateral Groups

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Transaction Summary

6 Record(s)

Filters

Download

Manage Columns

Filter

PDF

CSV

Date	Reference Number	Available Amount	Amount	Type
4/24/2021		£100,000.00	£0.00	Facility Creation
4/24/2021		£100,000.00	£0.00	Limit Amendment
4/24/2021		£100,000.00	£0.00	Limit Amendment
4/24/2021	CFPMUTIL	£80,000.00	£20,000.00	Utilization
4/24/2021		£80,000.00	£0.00	Limit Amendment
4/24/2021		£80,000.00	£0.00	Limit Amendment

← Back

Transaction Summary - Filters Screen

Futura Bank

Q

Search

←

Credit Facility Details

OBDXCFPM | \*\*\*477

Facility Name

OBD1\_1

Sanctioned Amount

£100,000.00

Utilized Amount

£20,000.00

Available Amount

£80,000.00

Collateral Value

£1.80

Funding Type

TERM LOAN

Facility Type

SECURED

Revolving Line

Yes

Block Amount

£0.00

Status

ACTIVE

Review Frequency

--

Start Date

4/24/2021

Expiry Date

12/30/2022

Renew Date

--

Next Review Date

--

Less Information

Collateral Groups

Covenants

Transaction Summary

6 Record(s)

Filters

Download

Filter

✕

Date

Reference Number

Available Amount

Amount

Transaction Type

4/24/2021

£100,000.00

£0.00

Facility Creation

4/24/2021

£100,000.00

£0.00

Limit Amendment

4/24/2021

£100,000.00

£0.00

Limit Amendment

Filters

Date From

3/1/2021

To

3/20/2025

Enter a date between 5/1/2021 and 3/20/2025.

Apply

Reset

## Transaction Summary - Manage Columns Screen

Futura Bank

Q

Search

←

Credit Facility Details

OBDXCFPM | \*\*\*477

Facility Name

OBD1\_1

Sanctioned Amount

£100,000.00

Utilized Amount

£20,000.00

Available Amount

£80,000.00

Collateral Value

£1.80

Funding Type

TERM LOAN

Facility Type

SECURED

Revolving Line

Yes

Block Amount

£0.00

Status

ACTIVE

Review Frequency

--

Start Date

4/24/2021

Expiry Date

12/30/2022

Renew Date

--

Next Review Date

--

Less Information

Collateral Groups

Covenants

Transaction Summary

6 Record(s)

Filters

Download

Filter

✕

Date

Reference Number

Available Amount

Amount

Transaction Type

4/24/2021

£100,000.00

£0.00

Facility Creation

4/24/2021

£100,000.00

£0.00

Limit Amendment

Manage Columns

Here columns can be reordered or modified

Date

Fixed

=

☒

Reference Number

=

☒

Available Amount

=

Amount

Fixed

=

Transaction Type

Fixed

=

Reset

Apply

## Field Description


Field Name	Description
<b>Transaction Summary</b>	
<b>Date</b>	Displays the transaction date.
<b>Reference Number</b>	Displays the transaction reference number.
<b>Transaction Type</b>	Displays the name of the transaction initiated on credit facility. It will tell the user if the facility has been utilized, renewed, closed etc.
<b>Amount</b>	Displays the transaction amount.
<b>Available Amount</b>	Displays the available amount on credit facility after processing the transaction.

8. Enter search criteria and click  icon.

OR

Click **Filter** 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 and csv format (password protected).
11. Click **Manage Columns** to re-arrange the table column position by dragging  and dropping in the desired place.

**Note:** Fixed label referring the column with fixed position.

- Click **Apply / Reset** button to view the changes in the column position.

## 5. 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, 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 main party are listed by default. Related party's collaterals can be viewed by selecting the desired related party from the drop down.

### Collateral Summary

Collateral Summary

OBDXCFPM | \*\*\*477

Group Corporate Id: 000088 | 655477

Selected Party  
OBDXCFPM | \*\*\*477

Q Search

ACCDetail

Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
£19,000.00	£17,100.00	£17,100.00	-	90%

ACCONTRACTS

Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
£28,000.00	£25,200.00	£25,200.00	-	90%

ACCOUNTRECEIVABLES

Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
£6,000.00	£5,400.00	£5,400.00	10/16/2023	90%

←

Collateral Summary

OBDXCFPM | \*\*\*477

Group Corporate Id: 000088 | 655477

Selected Party

OBDXCFPM | \*\*\*477

OBDXCFPM | \*\*\*477

OBDX-CFPM2 | \*\*\*479

Q Search

Y

	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
	£0.00	£17,100.00	-	90%

ACCONTRACTS

Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
£28,000.00	£25,200.00	£25,200.00	-	90%

ACCOUNTRECEIVABLES

Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
£6,000.00	£5,400.00	£5,400.00	10/16/2023	90%

P001A

Linked Collateral

Group

Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	0% Utilized
£3,195.00	£0.00	£0.00	£3,195.00	

COLMACHINEMachine

Collateral Value	Collateral Amount(After Haircut)	End Date	Margin	Contribution to Group
£50,000.00	£45,000.00	-	90%	£900.00 2%

GUARANTEE

Collateral Value	Collateral Amount(After Haircut)	End Date	Margin	Contribution to Group
£85,000.00	£76,500.00	3/31/2025	90%	£2,295.00 3%

POOL001B

Linked Collateral


Group

Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	0% Utilized
£1,530.00	£0.00	£0.00	£1,530.00	

Back


**Note :** For Collateral Groups, click on "Linked Collateral" link to expand and view the collaterals part of the group.

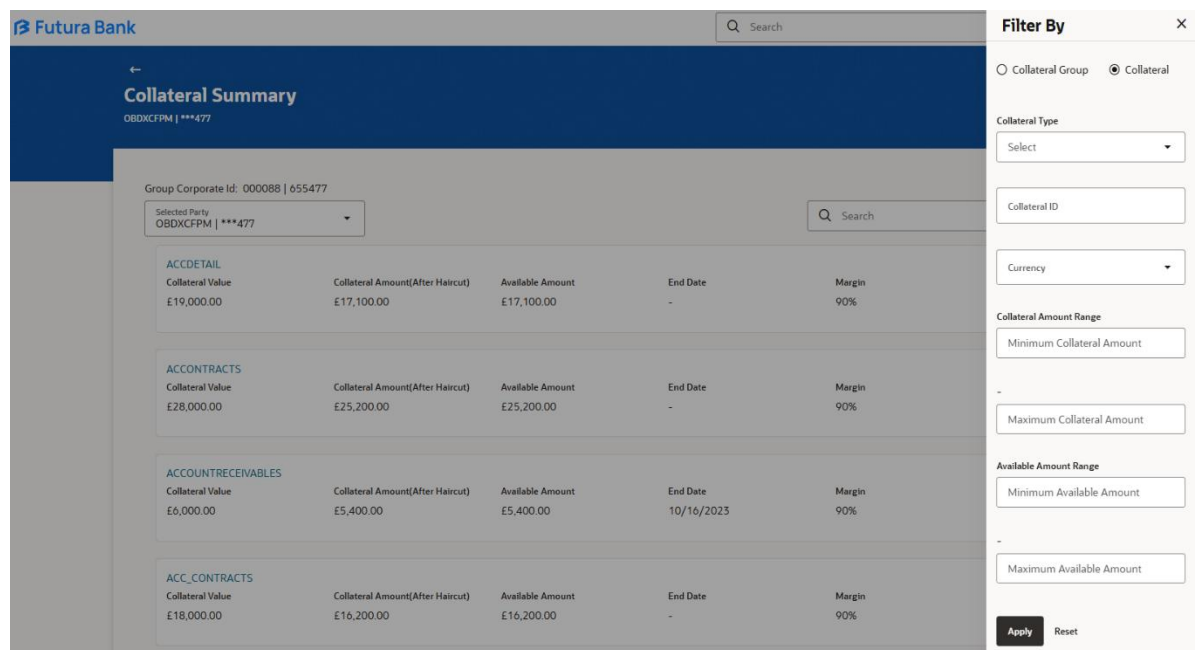
### Field Description

Field Name	Description
<b>Selected Party</b>	Dropdown to choose the party from the list of logged in user's main party and related parties.
<b>Search By Collateral ID</b>	Search criteria to search the collateral based on the collateral Id.
<b>Search Filter Fields</b>  Below options are available to filter the search criteria appears, if you click the  icon. <ul style="list-style-type: none"><li>• Collateral Group</li><li>• Collateral</li></ul>	
Below fields are enabled, if the <b>Collateral</b> option is selected in <b>Search</b> criteria.	

Field Name	Description
<b>Collateral Type</b>	<p>The collateral type under which collaterals are defined.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Plant &amp; Machinery</li> <li>• Vehicle</li> <li>• Property</li> <li>• Precious Metals</li> <li>• Bank Guarantee</li> <li>• Life Insurance</li> <li>• Miscellaneous</li> <li>• Fund</li> <li>• Stock</li> <li>• Account-Contract</li> <li>• Accounts Receivable</li> <li>• Aircraft</li> <li>• Bill of Exchange</li> <li>• Bond</li> <li>• Collateral Corporate</li> <li>• Crop</li> <li>• Livestock</li> <li>• Inventory</li> <li>• Post Dated Cheque (PDC)</li> <li>• Perishable</li> <li>• Promissory Note</li> <li>• Commercial Papers</li> <li>• Commodity</li> <li>• Ships</li> </ul>
<b>Collateral ID</b>	The unique collateral ID of the collateral defined under corporate party.
<b>Currency</b>	Choose the currency for the amount range input.
<b>Collateral Amount Range</b>	Enter the minimum and maximum amount sanctioned by the bank against the collateral.
<b>Available Amount Range</b>	Enter the minimum and maximum available amount for the collateral to filter based on available amount range.

Field Name	Description
Below fields are enabled, if the <b>Collateral Group</b> option is selected in <b>Search</b> criteria.	
<b>Group ID</b>	The unique collateral group ID defined under corporate party.
<b>Currency</b>	Choose the currency for the amount range input.
<b>Group Amount Range</b>	Enter the minimum and maximum sanctioned amount for the collateral group to filter based on sanctioned amount range for the collateral group.
<b>Available Amount Range</b>	Enter the minimum and maximum available amount for the collateral group 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.
2. If you select **Collateral** in **Search** criteria.



**Futura Bank** Search

**Collateral Summary**  
OBDCFPM | \*\*\*477

Group Corporate Id: 000088 | 655477

Selected Party: OBDCFPM | \*\*\*477

Search

ACCDTAIL	Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
	£19,000.00	£17,100.00	£17,100.00	-	90%

ACCONTRACTS	Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
	£28,000.00	£25,200.00	£25,200.00	-	90%

ACCOUNTRECEIVABLES	Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
	£6,000.00	£5,400.00	£5,400.00	10/16/2023	90%

ACC_CONTRACTS	Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
	£18,000.00	£16,200.00	£16,200.00	-	90%

**Filter By** X

☐ Collateral Group ☒ Collateral

Collateral Type: Select

Collateral ID:

Currency:

Collateral Amount Range

Minimum Collateral Amount:

Maximum Collateral Amount:

Available Amount Range

Minimum Available Amount:

Maximum Available Amount:

Apply Reset



- From the **Collateral Type** field, select the collateral type under whom collaterals are defined.
  - In the **Collateral ID** field, enter the unique collateral ID of the collateral.
  - In the **Collateral Amount Range** field, enter the minimum and maximum amount sanctioned by the bank against the collateral in local currency.
  - In the **Available Amount Range** field, enter the minimum and maximum total amount available for the collateral in local currency.
- OR
- If you select **Collateral Group** in **Search** criteria.

**Futura Bank** Search

**Collateral Summary**  
OBDCFFPM | \*\*\*477

Group Corporate Id: 000088 | 655477

Selected Party  
OBDCFFPM | \*\*\*477

Search

ACCDetail	Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
	£19,000.00	£17,100.00	£17,100.00	-	90%

ACCONTRACTS	Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
	£28,000.00	£25,200.00	£25,200.00	-	90%

ACCOUNTRECEIVABLES	Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
	£6,000.00	£5,400.00	£5,400.00	10/16/2023	90%

ACC\_CONTRACTS

**Filter By** X

☒ Collateral Group ☐ Collateral

Group ID

Currency

**Group Amount Range**

Minimum Group Amount

Maximum Group Amount


**Available Amount Range**

Minimum Available Amount

Maximum Available Amount

Apply Reset

- In the **Group ID** field, enter the unique collateral group ID defined under corporate party.
- Select the currency for the amount range.
- In the **Group Amount Range** field, enter the minimum and maximum amount sanctioned by the bank against the collateral group.

- d. In the **Available Amount Range** field, enter the minimum and maximum limit of total amount limit available for the collateral group.
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

←

Collateral Summary

OBDXCFPM | \*\*\*477

Group Corporate Id: 000088 | 655477

Selected Party

OBDXCFPM | \*\*\*477

Q MACHINE

⌵

COLMACHINE

Collateral Value	Collateral Amount(After Haircut)	Available Amount	End Date	Margin
£50,000.00	£45,000.00	£44,100.00	-	90%

Back

### Field Description

Field Name	Description
<b>Search Result</b>	
<b>Collateral Group Name</b>	The collateral group name defined under corporate party.
<b>Group</b>	This tag denotes if it is collateral group or an individual collateral.
<b>Collateral Group Amount</b>	The total amount of the collateral group.
<b>Utilized Amount</b>	The total utilized amount of the collateral group.
<b>Block Amount</b>	The total amount earmarked or blocked in the collateral group.
<b>Available Amount</b>	The current available amount for collateral group.

Field Name	Description
<b>Utilization Percentage</b>	The total amount utilized by the collateral group in percentage terms in a line graph.
<b>Linked Collateral</b>	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 <b><u>Linked Collateral</u></b> link. Below fields are available in each collateral card.	
<b>Collateral ID &amp; Description</b>	The collateral ID and description of the collateral. Click on the <b><u>Collateral ID</u></b> link to view the <b>Collateral Details</b> .
<b>Collateral Value</b>	The total amount available for the collateral in local currency. The system defaults the local currency of the bank.
<b>Collateral Amount (After Haircut)</b>	The final collateral amount contribution that will be applicable for a Limit after haircut.
<b>End Date</b>	Displays the end date of the collateral.
<b>Margin</b>	The bank's lendable margin assigned for the Collateral.
<b>Contribution to Group</b>	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.

## 6. Collateral Details

This option allows the corporate user to view the details of a specific collateral. The collateral can be Plant & Machinery, Vehicle, Property, Precious Metals, Bank Guarantee, Life Insurance, Miscellaneous, Fund, Stock, Account-Contract, Accounts Receivable, Aircraft, Bill of Exchange, Bond, Collateral Corporate, Crop, Livestock, Inventory, Post Dated Cheque (PDC), Perishable, Promissory Note, Commercial Papers, Commodity, Ships, 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*

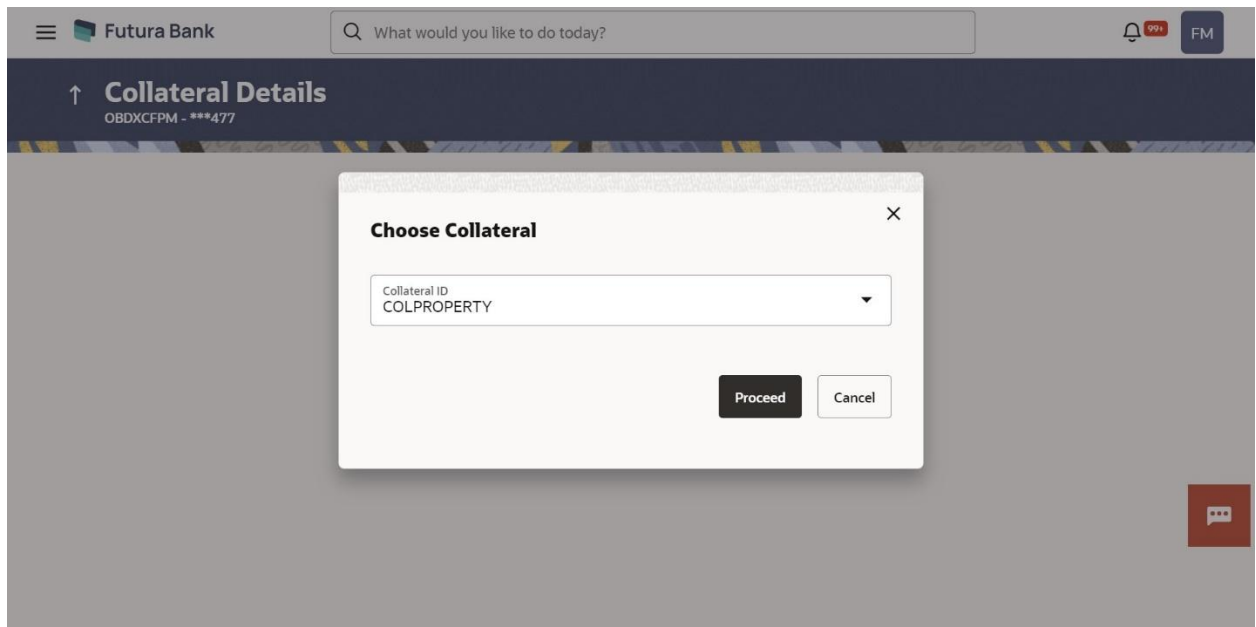
*OR*

*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




The screenshot displays the Futura Bank interface. At the top, there is a navigation bar with the Futura Bank logo, a search bar containing the text "What would you like to do today?", and a notification bell icon with "991" and an "FM" button. Below the navigation bar, the page title "Collateral Details" is shown with a breadcrumb "OBDXCFPM - \*\*\*477". The main content area is a light gray background. A white "Choose Collateral" popup window is centered on the screen. The popup has a title bar with a close button (X). Inside the popup, there is a dropdown menu labeled "Collateral ID" with the selected value "COLPROPERTY". At the bottom of the popup, there are two buttons: "Proceed" (dark gray) and "Cancel" (light gray). In the bottom right corner of the main content area, there is a red square button with a white speech bubble icon.



### 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





↑ Collateral Details

OBDXCFPM - \*\*\*477

Collateral Code  
COLPROPERTY

Collateral Amount (After Haircut)  
GBP 800.00

Collateral Type  
PROPERTY

Utilized Amount  
GBP 0.00

Collateral Category  
COMMERCIAL PROPERTY

Block Amount  
GBP 0.00

Collateral Value  
GBP 1,000.00

Available Amount  
GBP 800.00

Collateral Details

Property Type	Address	Basis Of Property Value	Government Value	Market Value	Property Index Value	Purchase Date
RESIDENTIAL BUILDING	North Street	propertyindexvalue	GBP 250.00	GBP 1,000.00	GBP 1,000.00	

Show Less Information

Covenants

Covenant Name	Description	Revision Date
No data to display.		

Back

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.

Field Name	Description
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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
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.

Field Name	Description
<b>Machinery Location</b>	The location where the machinery is present.
<b>Replacement Value</b>	The replacement value of the machinery.
<b>Machinery Condition</b>	The current condition of the machinery.
<b>Intended Use</b>	The purpose for which machinery is used.
<b>Machine Value Basis</b>	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
<b>Collateral ID</b>	The ID of the collateral for which collateral details are to be viewed.
<b>Collateral Value</b>	Amount for which the collateral is valued by the bank.
<b>Collateral Amount (After Haircut)</b>	Collateral amount after applying the haircut.
<b>Utilized Amount</b>	The total utilized amount of the collateral.
<b>Block Amount</b>	Amount put on hold or earmarked by the bank.
<b>Available Amount</b>	The total available amount of the collateral.
<b>Start Date</b>	Date on which the collateral got created in the system.
<b>End Date</b>	Displays the end date of the collateral.
<b>Revision Date</b>	Displays the revaluation date of the collateral.



Field Name	Description
<b>Lendable Margin</b>	<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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b><math>(1000 - 980) / 1000 = 2\%</math> is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
<b>Vehicle Type</b>	The type of vehicle. (For e.g. Two Wheeler, Three Wheeler, Four Wheeler, Heavy or Light commercial vehicle, Construction Equipment).
<b>Type Over</b>	The type of the vehicle, whether it is used or new.
<b>Make</b>	The make year of the vehicle.
<b>Model</b>	The model name of the vehicle.
<b>Manufacturing Year</b>	The manufacturing year of the vehicle.
<b>Registration Number</b>	The registration number of the vehicle.
<b>Chassis Number</b>	The chassis number or identification number of the vehicle.
<b>Engine Number</b>	The engine number of the vehicle.
<b>Owner</b>	The name of the owner of the vehicle.
<b>Registration Authority</b>	The registration authority is an authority who verifies and issues the authority of the vehicle.
<b>Resale Value</b>	The resale value of the vehicle.
<b>Invoice Value</b>	The invoice value of the vehicle.
<b>Valuation Date</b>	The valuation date is the date on which market value of the vehicle is assigned.

Field Name	Description
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.
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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>

Field Name	Description
Collateral details are displayed depending on the selected collateral type.	
<b>Property Type</b>	The property type like residential building, commercial building land etc.
<b>Country</b>	The country in which the property is present.
<b>Address</b>	The address details of the property.
<b>Construction Date</b>	The construction date of the property.
<b>Purchase Date</b>	The purchased date of the property.
<b>Market Value</b>	The market value of the property.
<b>Government Value</b>	The government estimated value of the property.
<b>Property Value</b>	The value of property.
<b>Property Index Value</b>	The price change in percentage of the property.
<b>Basis of Property Value</b>	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
<b>Collateral ID</b>	The ID of the collateral for which collateral details are to be viewed.
<b>Collateral Value</b>	Amount for which the collateral is valued by the bank.
<b>Collateral Amount (After Haircut)</b>	Collateral amount after applying the haircut.
<b>Utilized Amount</b>	The total utilized amount of the collateral.

Field Name	Description
<b>Block Amount</b>	Amount put on hold or earmarked by the bank.
<b>Available Amount</b>	The total available amount of the collateral.
<b>Start Date</b>	Date on which the collateral got created in the system.
<b>End Date</b>	Displays the end date of the collateral.
<b>Revision Date</b>	Displays the revaluation date of the collateral.
<b>Lendable Margin</b>	<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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
<b>Precious Metal Type</b>	The type of precious metal.
<b>Weight in grams</b>	The weight of precious metal in grams.
<b>Valuation Amount</b>	The valuation amount is the market value of the precious metal.
<b>Unit Rate</b>	The per unit rate of precious metal.
<b>Precious Metal Form</b>	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
<b>Collateral ID</b>	The ID of the collateral for which collateral details are to be viewed.
<b>Collateral Value</b>	Amount for which the collateral is valued by the bank.
<b>Collateral Amount (After Haircut)</b>	Collateral amount after applying the haircut.
<b>Utilized Amount</b>	The total utilized amount of the collateral.
<b>Block Amount</b>	Amount put on hold or earmarked by the bank.
<b>Available Amount</b>	The total available amount of the collateral.
<b>Start Date</b>	Date on which the collateral got created in the system.
<b>End Date</b>	Displays the end date of the collateral.
<b>Revision Date</b>	Displays the revaluation date of the collateral.
<b>Lendable Margin</b>	<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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b><math>(1000 - 980) / 1000 = 2\%</math> is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
<b>Guarantor Name</b>	The name of the guarantor.
<b>Guarantee Type</b>	The type of bank guarantee.
<b>Guarantee Amount</b>	The guarantee amount.

Field Name	Description
<b>Total Guarantee Amount</b>	The total guarantee amount.

### Collateral Details – Life Insurance

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

#### Field Description

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

Field Name	Description
Collateral details are displayed depending on the selected collateral type.	
<b>Policy Number</b>	The policy number of the Life Insurance.
<b>Insurance Amount</b>	The amount of money that is being provided by insurance company.
<b>Policy Start Date</b>	The issue date of the Life Insurance policy.
<b>Premium Amount</b>	The amount of money an individual pays for the policy.
<b>Assignment Date</b>	The assignment date of the policy.
<b>Insurer Details</b>	The details of the insurer of the policy.
<b>Renewal Frequency</b>	The frequency in which the policy needs to be renewed.
<b>Next Renewal Date</b>	The next date on which the policy is to be renewed.

## Collateral Details – Miscellaneous

Below fields appear, if the collateral category is Miscellaneous.

### Field Description

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



Field Name	Description
Unit Value	The value of units of asset.
CollateralNotes 1	The brief note about the assets.
CollateralNotes 2	The brief note about the assets.
CollateralNotes 3	The brief note about the assets.
CollateralNotes 4	The brief note about the assets.
CollateralNotes 5	The brief note about the assets.

#### Collateral Details – Fund

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

#### 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.

Field Name	Description
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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
Name of Fund	The name of fund.
Security Code	The Security Code of the Fund.
Holder	The Holder of the Fund.
Total Amount	The Total Amount of the Fund.
Folio Number	The Folio Number of the Fund.
Issuer	The Issue of the Fund.
Price Code	Displays the Price Code of the Fund.
Quantity	Displays the Quantity of the Fund.
Unit Value	The Unit Value of the Fund.

#### Collateral Details – Stock

Below fields appear, if the collateral category is stock.

## Field Description

Field Name	Description
<b>Collateral ID</b>	The ID of the collateral for which collateral details are to be viewed.
<b>Collateral Value</b>	Amount for which the collateral is valued by the bank.
<b>Collateral Amount (After Haircut)</b>	Collateral amount after applying the haircut.
<b>Utilized Amount</b>	The total utilized amount of the collateral.
<b>Block Amount</b>	Amount put on hold or earmarked by the bank.
<b>Available Amount</b>	The total available amount of the collateral.
<b>Start Date</b>	Date on which the collateral got created in the system.
<b>End Date</b>	Displays the end date of the collateral.
<b>Revision Date</b>	Displays the revaluation date of the collateral.
<b>Lendable Margin</b>	<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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
<b>Security Code</b>	The Security Code of the Stock.
<b>Holder</b>	Displays the Holder of the Stock.
<b>Stock Amount</b>	Displays the Stock Amount of the Stock.
<b>Folio Number</b>	The Folio Number of the Stock.

Field Name	Description
Issuer Name	Displays the Issuer Name of the Stock.
Issuer Details	The Issuer Details of the Stock.
Price Code	The Price code of the Stock.
Quantity	Displays the Quantity of the Stock.
Unit Value	The Unit Value of the Stock.
Base Currency Value	The Base Currency Value of the Stock.

#### Collateral Details – Account-Contract

Below fields appear, if the collateral category is **Account-Contract**.

#### 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
<b>Lendable Margin</b>	<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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b><math>(1000 - 980) / 1000 = 2\%</math> is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
<b>Reference Number</b>	The Reference Number of the Account Contract Collateral.
<b>Account Type</b>	The Account Type of the Account Contract.
<b>Value Date</b>	Displays the Value Date of the Account Contract.
<b>Account Balance</b>	Displays Account Balance of the Account Contract.
<b>Lien Amount</b>	The Lien Amount of the Account Contract.
<b>Branch</b>	Display the Branch of the Account Contract.

#### Collateral Details – Accounts Receivable

Below fields appear, if the collateral category is **Accounts Receivable**.

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

Field Name	Description
<b>Block Amount</b>	Amount put on hold or earmarked by the bank.
<b>Available Amount</b>	The total available amount of the collateral.
<b>Start Date</b>	Date on which the collateral got created in the system.
<b>End Date</b>	Displays the end date of the collateral.
<b>Revision Date</b>	Displays the revaluation date of the collateral.
<b>Lendable Margin</b>	<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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
<b>Reference Number</b>	The Reference Number of Accounts Receivable Collateral.
<b>Account Type</b>	Displays the Account Type of Accounts Receivable.
<b>Value Date</b>	The Value Date of Accounts Receivable.
<b>Account Balance</b>	The Account Balance of Accounts Receivable.
<b>Lien Amount</b>	Displays the Lien Amount of Accounts Receivable.
<b>Branch</b>	Displays the Branch of Accounts Receivable.

#### Collateral Details –Aircraft

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

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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
Manufacturer Name	The Manufacturer Name of the Aircraft Collateral.
Aircraft Model	Displays the Aircraft Model of the Aircraft Collateral.
Model Year	Displays the Model Year of the Aircraft.
Market Value	The Market Value of the Aircraft.

Field Name	Description
Invoice Value	Displays the Invoice value of the Aircraft.

### Collateral Details – Bill of Exchange

Below fields appear, if the collateral category is **Bill of Exchange**.

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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b><math>(1000 - 980) / 1000 = 2\%</math> is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
Payee	The Payee of the collateral Bill of Exchange.



Field Name	Description
Place Of Issue	Displays the Place of Issue of the collateral Bill of Exchange.
Status	Displays the Status of the collateral Bill of Exchange.
Type	The Type of the collateral Bill of Exchange.
Issuing Bank Details	Displays Issuing Bank Details of the collateral Bill of Exchange.
Bill Date	Displays Bill Date of the collateral Bill of Exchange.
Presentment Date	The Presentment Date of the collateral Bill of Exchange.
Due Date	Due Date of the Bill of Exchange Collateral.
Drawer	Display the Drawer of the collateral Bill of Exchange.

#### Collateral Details – Bond

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

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
<b>Lendable Margin</b>	<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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b><math>(1000 - 980) / 1000 = 2\%</math> is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
<b>Security Code</b>	The Security Code of the Bond.
<b>Holder</b>	The Holder of the Bond.
<b>Bond Amount</b>	Display Bond Amount of the Bond.
<b>Bond Tenure</b>	The Bond Tenure of the Bond.
<b>Folio Number</b>	Displays the Folio Number of the Bond.
<b>Issued Date</b>	Displays Issued Date of the Bond.
<b>Issuer</b>	Displays Issuer of the Bond.
<b>Maturity Date</b>	The Maturity Date of the Bond.
<b>Price Code</b>	The Price Code of the Bond.
<b>Quantity</b>	Displays the Quantity of the Bond.
<b>Unit Value</b>	The Unit Value of the Bond.
<b>The Unit Value of the Bond</b>	Displays the Base Currency Value of the Bond.

#### Collateral Details – Collateral Corporate

Below fields appear, if the collateral category is **Collateral Corporate**.

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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b><math>(1000 - 980) / 1000 = 2\%</math> is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
Reference Number	The Reference Number of the Collateral Corporate.
Category	The Category of the Collateral Corporate.
Deposit Amount	Display the Deposit Amount against Collateral Corporate.
Deposit Date	Displays the Deposit Date of the Collateral Corporate.

Field Name	Description
<b>Interest Payment Type</b>	The Interest Payment Type of the Collateral Corporate.
<b>Issuer Name</b>	Display Issuer Name of the Collateral Corporate.
<b>Maturity Date</b>	Displays the Maturity Date of the Collateral Corporate.
<b>Maturity Amount</b>	Displays the Maturity Amount of the Collateral Corporate.

### Collateral Details – Crop

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

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

Field Name	Description
<b>Lendable Margin</b>	<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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
<b>Crop Type</b>	The Crop Type of the Crop Collateral like paddy.
<b>Crop Grown Area</b>	Displays Crop Grown Area of the Crop Collateral. Eg., 100H.
<b>Total Produce</b>	The Total Produce of the Crop Collateral.
<b>Crop Value</b>	Displays the Crop Value of the Crop.
<b>External Pricing Value</b>	Displays the External Pricing Value of the Crop.

#### Collateral Details – Livestock

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

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

Field Name	Description
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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b><math>(1000 - 980) / 1000 = 2\%</math> is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
Livestock Type	The Livestock Type will be displayed. Eg., Cow.
Currency	Displays the Currency used for Livestock
Market Value	Display the Market Value against Livestock.

### Collateral Details – Inventory

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

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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b><math>(1000 - 980) / 1000 = 2\%</math> is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
Cost Of Finished Goods	The Cost of Finished Goods of the Inventory.
Cost Of Obsolete Inventory	Displays the Cost of Obsolete Inventory.
Cost Of Raw Materials	Display the Cost of Raw Materials of the Inventory.
Cost Of Work InProgress	Displays the Cost of Work InProgress of the Inventory.
Lien Amount	The Lien Amount of the Inventory.
Total Cost	Displays Total Cost of the Inventory.
Total Inventory Cost	Displays the Total Inventory Cost of the Inventory.

Field Name	Description
Inventory Product Details	Displays the Inventory Product Details of the Inventory.

### Collateral Details Post Dated Cheque (PDC)

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

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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	



Field Name	Description
<b>Instrument Number</b>	The Instrument Number of the Collateral PDC.
<b>Drawee Name</b>	Displays Drawee Name of the Collateral PDC.
<b>Bearer</b>	Display the Bearer of the Collateral PDC.
<b>Branch Name</b>	The Branch name of the Collateral PDC.
<b>Instrument Amount</b>	The Instrument Amount of the Collateral PDC.

### Collateral Details – Perishable

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

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

Field Name	Description
<b>Lendable Margin</b>	<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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b><math>(1000 - 980) / 1000 = 2\%</math> is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
<b>Name Of Perishable</b>	The Number of Perishable available for the Collateral Perishable.
<b>Type</b>	The Type of Perishable.
<b>Quantity Unit</b>	Display the Quantity Unit against Perishable.
<b>Total Produced</b>	Displays the Total Produced of the Perishable.
<b>Market Value</b>	The Market Value of the Perishable.
<b>Date Of Harvested</b>	Displays the Date of Harvested of the Perishable.
<b>End Date</b>	The End Date of Perishable.
<b>Base Currency Value</b>	Displays the Base Currency Value of the Perishable.

### Collateral Details – Promissory Note

Below fields appear, if the collateral category is **Promissory Note**.

Field Name	Description
<b>Collateral ID</b>	The ID of the collateral for which collateral details are to be viewed.
<b>Collateral Value</b>	Amount for which the collateral is valued by the bank.

Field Name	Description
<b>Collateral Amount (After Haircut)</b>	Collateral amount after applying the haircut.
<b>Utilized Amount</b>	The total utilized amount of the collateral.
<b>Block Amount</b>	Amount put on hold or earmarked by the bank.
<b>Available Amount</b>	The total available amount of the collateral.
<b>Start Date</b>	Date on which the collateral got created in the system.
<b>End Date</b>	Displays the end date of the collateral.
<b>Revision Date</b>	Displays the revaluation date of the collateral.
<b>Lendable Margin</b>	<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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
<b>Reference Number</b>	The Reference Number of Promissory Note available for the Collateral Perishable.
<b>Issued Location</b>	The Issued Location of Promissory Note.
<b>Issuer Name</b>	The Issued Name of Promissory Note.
<b>Amount</b>	Displays the Amount of Promissory Note.

### Collateral Details – Commercial Papers

Below fields appear, if the collateral category is **Commercial Papers**.

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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
Issuer Name	The Issuer Name of the Commercial Papers.
Security Code	The Security Code of the Commercial Papers
Interest Rate	Display the Interest Rate against Commercial Papers.
Issued Date	Displays the Issued Date of the Commercial Papers.
Market Value	Displays Market Value of the Commercial Papers.

Field Name	Description
<b>Maturity Amount</b>	The Maturity Amount of the Commercial Papers.
<b>Maturity Date</b>	The Maturity Date of the Commercial Papers.
<b>Maturity Period</b>	The Maturity Period of the Commercial Papers.
<b>Price Code</b>	Displays Price code of the Commercial Paper.
<b>Unit Value</b>	The unit Value of the Commercial Papers.
<b>Reference Number</b>	The Reference Number of the Commercial Papers.
<b>Base Currency Value</b>	Displays Base Currency Value of the Commercial Papers.

#### Collateral Details – Commodity

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

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

Field Name	Description
<b>Lendable Margin</b>	<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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b><math>(1000 - 980) / 1000 = 2\%</math> is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
<b>Commodity Details</b>	Displays the Commodity Details.
<b>Description</b>	The Description of the Commodity.
<b>Reference Number</b>	The Reference Number of the Commodity Details.
<b>Commodity Type</b>	Displays the Commodity Type.
<b>Quantity</b>	The Quantity of the Commodity Details.
<b>Unit Value</b>	The Unit Value of the Commodity Details.
<b>Market Value</b>	Displays the Market Value Commodity Details.

### Collateral Details – Ships

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

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

Field Name	Description
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 (<b>Collateral Value</b>), and Bank wants to offer the customer credit only worth \$980 (<b>Collateral value after Haircut</b>). This amount is 98% of the collateral contribution.</p> <p><b>(1000 - 980) / 1000 = 2% is the Hair cut percentage</b></p> <p>This means Banks want to have a <b>lendable margin of 98%</b>.</p>
Collateral details are displayed depending on the selected collateral type.	
Ship Name	Displays the Ship Name.
Ship License Number	Displays the Ship License Number.
Port Of Registry	Display the Port Of Registry of Ships.
Invoice Value	Displays the Invoice Value for the Ships.
Market Value	The Market Value of the Ships.
External Pricing Value	Display External Pricing Value of the Ships.

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

## 6.1 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

[Collateral Groups](#) [Covenants](#) [Transaction Summary](#)

Covenant Name ↕	Description ↕	Revision Date ↕
TESTCOVENANT1	TESTCOVENANT	5/24/2021

[← Back](#)

### Field Description

Field Name	Description
Covenant Name	Displays the covenant Name of the covenant linked.
Revision Date	Displays the revaluation date of the covenant.
Description	The description of the covenant.
Search	Search using the covenant Name or description.

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