

# **Oracle Banking Digital Experience**

**Credit Facility Servicing User Manual  
Release 18.3.0.0.0**

**Part No. F12056-01**

**December 2018**

**ORACLE®**

Credit Facility Servicing User Manual  
December 2018

Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

**U.S. GOVERNMENT END USERS:** Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

# Table of Contents

<b>1. Preface</b>	<b>4</b>
1.1 Intended Audience	4
1.2 Documentation Accessibility	4
1.3 Access to Oracle Support	4
1.4 Structure	4
1.5 Related Information Sources	4
<b>2. Transaction Host Integration Matrix</b>	<b>5</b>
<b>3. Credit Facility Management</b>	<b>6</b>
3.1 Overview (Dashboard)	6
<b>4. Facility Summary</b>	<b>9</b>
<b>5. Credit Facility Details</b>	<b>13</b>
5.2 Credit Facility Details – Details	14
5.3 Credit Facility Details – Collateral Groups	15
5.4 Credit Facility Details – Covenants	19
<b>6. Collateral Summary</b>	<b>20</b>
<b>7. Collateral Details</b>	<b>27</b>
7.1 Details	28
7.2 Covenants	30

# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

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

## 1.3 Access to Oracle Support

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

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

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

## 1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.3.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
<b>✓</b>	Pre integrated Host interface available.
<b>×</b>	Pre integrated Host interface not available.

Sr. No	Transaction / Function Name	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.2.0.0*
1	Overview (Dashboard)	✓
2	Facility Summary	✓
3	Credit Facility Details	✓
4	Collateral Details	✓
5	Collateral Summary	✓

\* Oracle Banking Digital Experience 18.3.0.1.0 (patch set 1) is integrated with Oracle FLEXCUBE Universal Banking 14.2.0.0.0

[Home](#)

### 3. Credit Facility Management

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

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

**Note:** 1) Corporate Credit Facility Management module support is currently not available on mobile and tablet devices.

2) This module has been added as part of 18.3.0.1.0 patch release, and is not available in 18.3 release.

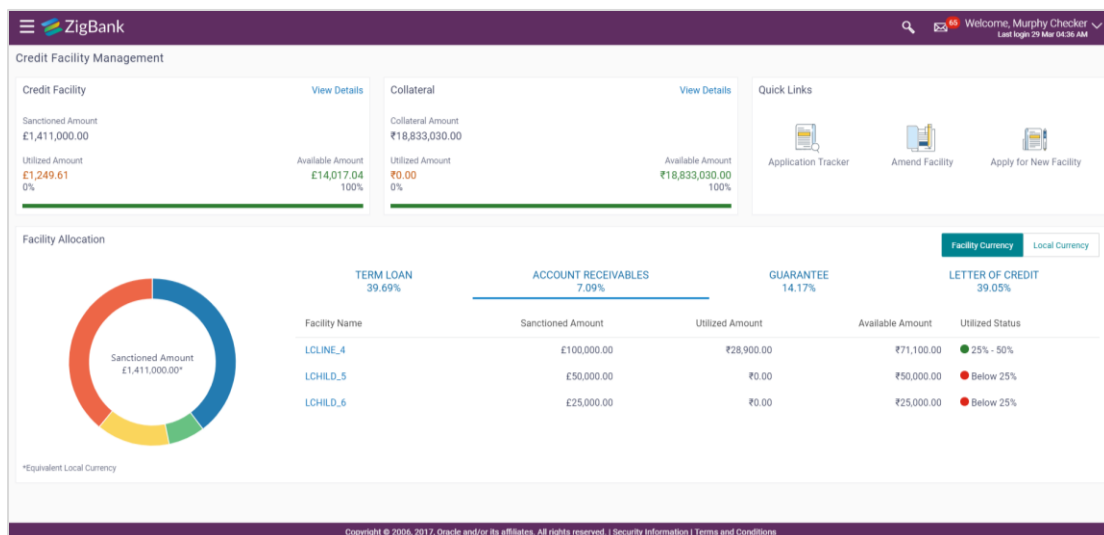
#### 3.1 Overview (Dashboard)

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

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

- Credit Facility
- Collateral
- Quick Links
- Facility Allocation

#### Overview



## Credit Facility

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

The widget displays the following:

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

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

## Collateral

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

The widget displays the following:

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

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

## Quick Links

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

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

## Facility Allocation

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

The widget displays the following:

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

[Home](#)



## 4. Facility Summary

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

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

### **How to reach here:**

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

*OR*

*Credit Facility > Credit Facility Widget > View Details*

## Facility Summary

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

**ZigBank** | Welcome, Murphy Checker | Last login: 25 Mar 12:23 AM

**Facility Summary**

Murphy Toys Inc


Search By Description

Facility ID	Funding Type	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount	Expiry Date	Utilization
LCLINE_1	TERM LOAN	Yes	€500,000.00	€24,000.00	€439,000.00	12 Feb 2020	4.8 % Utilized
LCHILD_1	TERM LOAN	Yes	€266,875.00	€0.00	€254,875.00	13 Mar 2020	0 % Utilized
LCLINE_7		Yes	€50,000.00	€0.00	€50,000.00		0 % Utilized
LCLINE_8		Yes	€3,000.00	€0.00	€3,000.00		0 % Utilized
LCLINE_9		Yes	€2,000.00	€0.00	€2,000.00		0 % Utilized
LCHILD_8		Yes	€50,000.00	€0.00	€50,000.00		0 % Utilized
LCHILD_9		Yes	€4,000.00	€0.00	€4,000.00		0 % Utilized
LCHILD_10		Yes	€3,000.00	€0.00	€3,000.00		0 % Utilized
LCHILD_11		Yes	€76,718.75	€0.00	€76,718.75		0 % Utilized
LCLINE_1_1	TERM LOAN	No	€60,000.00	€333.00	€59,667.00		0.56 % Utilized
LCLINE_4	ACCOUNT RECEIVABLES	Yes	€100,000.00	€28,900.00	€71,100.00		28.9 % Utilized
LCHILD_5	ACCOUNT RECEIVABLES	Yes	€50,000.00	€0.00	€50,000.00		0 % Utilized

Cancel

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

## Field Description

Field Name	Description
<b>Search</b>	User can enter any key word to search a facility.
Below fields to filter the search criteria appears if you click the  icon.	
<b>Funding Type</b>	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.
<b>Revolving Line</b>	Select whether the credit line is revolving or not.
<b>Expiring in</b>	Select the duration in which facility expires.
<b>Currency</b>	Select the currency of the facility.
<b>Available Amount Range</b>	Enter an available amount range.
<b>Search Results</b>	
<b>Facility ID</b>	The unique facility number or the ID assigned to the facility.
<b>View Hierarchy</b>	The link to view the facility structure (parent and child lines of that facility).
<b>Main Line/ Sub line</b>	A tag denoting if the facility is the main line or is a sub line.
<b>Funding Type</b>	The purpose or the facility category under which the facility has been opened. For e.g. Term Loan, Working Capital Finance, Over draft, etc.
<b>Revolving Line</b>	This field displays if the line is revolving or not.
<b>Sanctioned Amount</b>	The total limit amount sanctioned for the facility.
<b>Utilized Amount</b>	The amount utilized for the facility.
<b>Available Amount</b>	The current available amount for the facility.
<b>Expiry Date</b>	The date on which facility expires.
<b>Utilized</b>	Displays the percentage utilization of the facility in a line graph.

1. Click the **Facility ID** link of a specific facility, of which you want to view the details. The **Credit Facility Details** screen appears.  
OR  
Click the **View Hierarchy** link to view the hierarchical structure of a facility.

OR

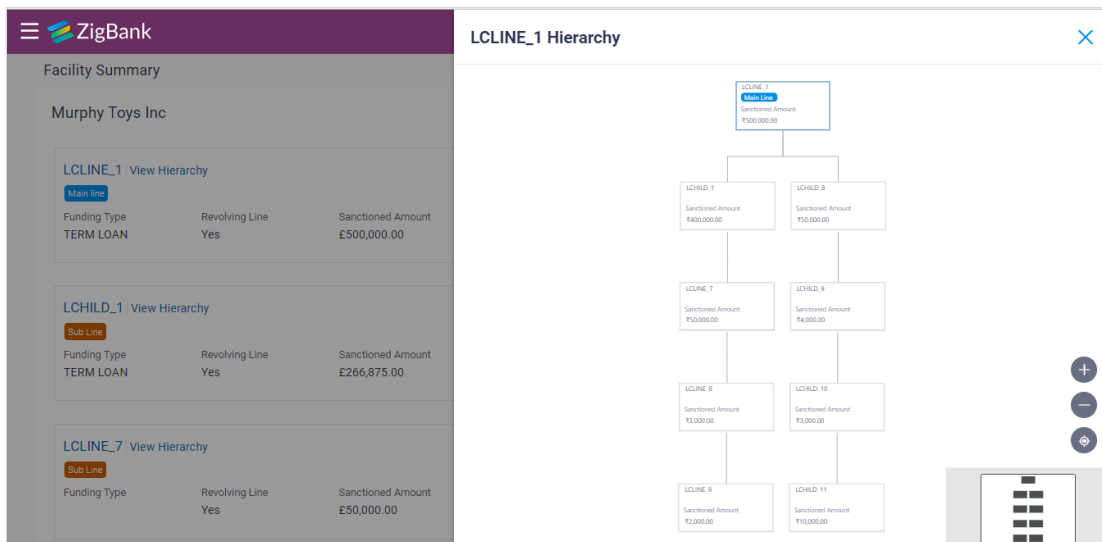
Click  and then click **Add Sub Facility** to go to the Add Sub Facility screen.

Click  and then click **Amend Facility** to go to the Amend Facility screen.

Click  and then click **View Covenants** to view the linked covenants to the selected facility.


### View Hierarchy


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




### Field Description

Field Name	Description
<b>Facility ID</b>	The unique facility number or the ID assigned to the parent/child facility.
<b>Sanctioned Amount</b>	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.

[Home](#)

## 5. Credit Facility Details

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

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

- Add a new sub facility
- Amend the existing Facility

### How to reach here:

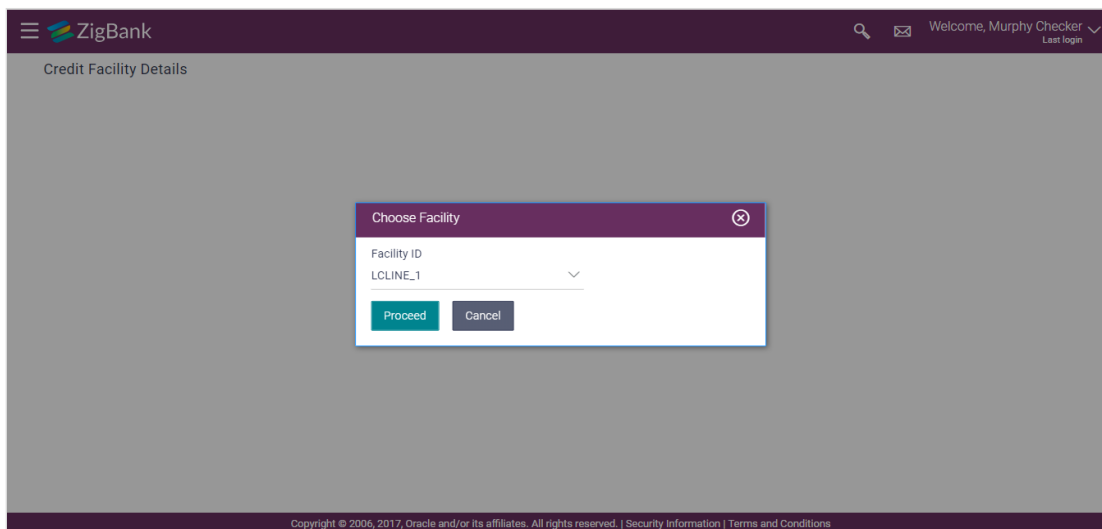
*Dashboard > Toggle Menu > Credit Facility Management > Credit Facility > Facility Details*

*OR*

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

**To view the credit facility details of a facility:**

### Credit Facility Details



### Field Description

Field Name	Description
<b>Facility ID</b>	The unique facility number or the ID assigned to the facility.

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

## 5.2 Credit Facility Details – Details

This section provides a detailed view of the facilities of the corporate user.

### Credit Facility Details – Details

The screenshot displays the 'Credit Facility Details' page for a facility with ID 'LCHILD\_1'. The summary table shows a sanctioned amount of £266,875.00, with £0.00 utilized and £254,875.00 available. The collateral amount is also £266,875.00. The facility is a 'TERM LOAN' of 'SECURED' type, with a block amount of £12,000.00 and an active status. It was started on 12 Mar 2018 and expires on 13 Mar 2020, with monthly reviews. The facility schedule shows two payments of £5,000.00 on 12 Mar 2018 and 12 Apr 2018.

### Field Description

Field Name	Description
<b>Facility ID</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 Amount</b>	The collateral amount linked to the facility.
<b>Renew Date</b>	The renew date of the facility.
<b>Details</b>	
<b>Funding Type</b>	The funding type of the selected facility.
<b>Start Date</b>	The date on which the facility was opened.
<b>Facility Type</b>	The type of facility, that is 'secured' or 'unsecured'.

Field Name	Description
<b>Expiry Date</b>	The date on which facility will be expired.
<b>Block Amount</b>	The block or earmarked amount of the facility.
<b>Review Frequency</b>	The review frequency of the facility.
<b>Status</b>	The status of the facility.
<b>Next Review Date</b>	The next review date of the facility.
<b>Facility Schedule</b>	This section displays the availability of limit amount on the given dates.

1. Click the **Collateral Groups** tab to view the details of the linked collateral group. The **Credit Facility Details - Collateral Groups** screen appears.  
OR  
Click **Add Sub Facility** to apply for a new sub facility.  
OR  
Click **Amend Facility** to go to the Amend Facility screen.  
OR  
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.  
OR  
Click **Back** to navigate back to the previous screen.

### 5.3 Credit Facility Details – Collateral Groups

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

#### Collateral Groups

The screenshot displays the 'Credit Facility Details' interface for facility 'LCHILD\_1'. The main summary table shows:

Facility ID	Sanctioned Amount	Utilized Amount	Available Amount	Collateral Amount	Renew Date
LCHILD_1	£266,875.00	£0.00	£254,875.00	£266,875.00	

The 'Collateral Groups' tab is selected, showing details for the 'MURPHYPOOL' group:

Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	0% Utilized
£1,334,375.00	£0.00	£867,343.75	£467,031.25	<div style="width: 0%;"></div>

Navigation buttons: **Cancel** and **Back**.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<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>% Utilized</b>	The total utilized amount of the collateral group in percentage terms.

1. Click the **Linked Collateral** link to view all the collaterals that are linked to the collateral group.  
OR  
Click the **Covenants** tab. The **Covenants** (linked to the selected facility) screen appears.  
OR  
Click **Cancel** to navigate to **Dashboard** Screen.  
OR  
Click **Back** to navigate back to the previous screen.



## Linked Collateral

By clicking on this link user can view the details of the collaterals that are under the collateral group.

The screenshot displays the 'Credit Facility Details' page for facility ID LCHILD\_1. The top summary row shows: Sanctioned Amount £266,875.00, Utilized Amount £0.00, Available Amount £254,875.00, Collateral Amount £266,875.00, and a Renew Date. Below this, the 'Collateral Groups' tab is active, showing a list of groups under the 'MURPHYPOOL' facility. Each group includes fields for Collateral Group Amount, Utilized Amount, Block Amount, Available Amount, Revision Date, and Contribution to Group. A progress bar indicates the percentage of utilization for each group.

Facility ID	Sanctioned Amount	Utilized Amount	Available Amount	Collateral Amount	Renew Date
LCHILD_1	£266,875.00	£0.00	£254,875.00	£266,875.00	

Collateral Group	Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	% Utilized
MURPHYPOOL	£1,334,375.00	£0.00	£867,343.75	£467,031.25	0%
LPARCEL	£4,850,000.00	£727,500.00	£4,122,500.00	17 Mar 2023	15%
BRANDNAME	£2,462,500.00	£369,375.00	£2,093,125.00	-	15%
DIAMOND_3	£2,375,000.00	£237,500.00	£2,137,500.00	21 Mar 2029	10%

## Field Description

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

### Collateral Groups

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

**Collateral Group Amount** The total collateral group amount.

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

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

**Available Amount** The current available amount for collateral group.

**% Utilized** The total utilized amount of the collateral group in percentage terms.

Field Name	Description
<b>Linked Collateral</b>	
<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>Utilized Amount</b>	The total amount utilized of a collateral.
<b>Available Amount</b>	The current available amount for collateral.
<b>Revision Date</b>	The revision date of the collateral.
<b>Block Amount</b>	The earmarked or the block amount of 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.

2. Click the **Covenants** tab. The **Covenants** (linked to selected facility) screen appears.  
OR  
Click **Cancel** to navigate to **Dashboard** Screen.  
OR  
Click **Back** to navigate back to the previous screen.

## 5.4 Credit Facility Details – 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

The screenshot displays the 'Covenants' section of the ZigBank interface. At the top, a summary bar provides key financial metrics for Facility ID LINE\_CD\_1. Below this, the 'Covenants' tab is selected, showing a list of two covenants. The first covenant, 'REGISTRATION DOC', has a revision date of 01 Mar 2019 and is described as a 'Registration document'. The second covenant, 'SHARES', also has a revision date of 01 Mar 2019 and is described as 'Share Certificates'. Navigation buttons for 'Cancel' and 'Back' are located at the bottom of the list.

### 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.

1. Click **Cancel** to navigate to **Dashboard** Screen.  
OR  
Click **Back** to navigate back to the previous screen.

[Home](#)

## 6. Collateral Summary

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

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

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

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

### **How to reach here:**

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

*OR*

*Dashboard > Toggle menu > Credit Facility Management > Overview > Collaterals Widget > [View Details link](#)*

### **To view the collateral summary:**

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

## Collateral Summary

**Murphy Toys Inc** Search By Description 🔍

Collateral Group	Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	Utilization
MURPHYPOOL	£1,334,375.00	£0.00	£867,343.75	£467,031.25	0% Utilized
MURPHY_POOL_2	£1,700,000.00	£70,000.00	£51,000.00	£1,579,000.00	4.12% Utilized
MYASSET1	£3,429,675.00	£531,000.00	£0.00	£2,898,675.00	15.48% Utilized
MYASSET2	₹754,600.00	₹0.00	₹0.00	₹754,600.00	0% Utilized
MYASSET3	₹1,658,520.00	₹0.00	₹0.00	₹1,658,520.00	0% Utilized

[Load More Collaterals](#)

[Cancel](#)

⬆

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

### Field Description

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

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

### Search

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

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

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

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

**Collateral Type** The collateral type under which collaterals are defined.

The options are:

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

**Collateral Amount** The amount sanctioned by the bank against the collateral in local currency.

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

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

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


**Collateral Group Amount Range** Enter the minimum and maximum sanctioned amount for the collateral group in local currency to filter based on sanctioned amount range for the collateral group.

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

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

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

Field Name	Description
<b>Amount Range</b>	Enter the minimum and maximum sanctioned amount for the collateral in local currency to filter based on sanctioned amount range.
<b>Available Amount Range</b>	Enter the minimum and maximum available amount for the collateral in local currency to filter based on available amount range.

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

OR

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

  - a. In the Group **ID** field, enter the unique collateral group ID defined under corporate party.
  - b. In the **Group Amount Range** field, enter the minimum and maximum amount sanctioned by the bank against the collateral group in local currency.
  - c. In the **Available Amount Range** field, enter the minimum and maximum limit of total amount **limit** available for the collateral group in local currency.
4. Enter search criteria as required.
5. Click **Apply** to view the summary of specific collateral or collateral group. The collateral summary appears.

OR

Click **Cancel** to cancel the transaction.

### Collateral Summary- Search Criteria

**ZigBank** | Welcome, Murphy Checker | Last login 11 Mar 06:39 AM

**Collateral Summary**

**Murphy Toys Inc**

Search By Description

Group	Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	Utilization %
<b>MURPHYPOOL</b>	£1,334,375.00	£0.00	£867,343.75	£467,031.25	0%
<b>MURPHY_POOL_2</b>	£1,700,000.00	£70,000.00	£51,000.00	£1,579,000.00	4.1%
<b>MYASSET1</b>					

Filter Panel:

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

Group ID: AW1234

Group Amount Range: 1000 - 25000

Available Amount Range: 1000 - 30000

Buttons: Reset, Apply



### Collateral Summary- Search Result

**MURPHYPOOL** Group [Linked Collateral](#) [Linked Facilities](#)

Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	0% Utilized
£1,334,375.00	£0.00	£800,625.00	£533,750.00	

**MURPHY\_POOL\_2** Group [Linked Collateral](#) [Linked Facilities](#)

Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	4.12% Utilized
£1,700,000.00	£70,000.00	£51,000.00	£1,579,000.00	

**HEAVY\_TOOLS** heavy tools used in smelting

Collateral Amount	Utilized Amount	Available Amount	Revision Date	Contribution to Group
£4,900,000.00	£1,225,000.00	£3,675,000.00	22 Mar 2024	£4,900,000.00 <span>25%</span>

**DIAMOND\_3** three diamond

Collateral Amount	Utilized Amount	Available Amount	Revision Date	Contribution to Group
£2,375,000.00	£475,000.00	£1,900,000.00	21 Mar 2029	£2,375,000.00 <span>20%</span>

**MYASSET1** Group [Linked Collateral](#) [Linked Facilities](#)

Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	15.48% Utilized
£3,429,675.00	£531,000.00	£0.00	£2,898,675.00	

**MYASSET2** Group [Linked Collateral](#) [Linked Facilities](#)

Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	0% Utilized
₹754,600.00	₹0.00	₹0.00	₹754,600.00	

**MYASSET3** Group [Linked Collateral](#) [Linked Facilities](#)

Collateral Group Amount	Utilized Amount	Block Amount	Available Amount	0% Utilized
₹1,658,520.00	₹0.00	₹0.00	₹1,658,520.00	

[Load More Collaterals](#) [Cancel](#)

Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

### Field Description

**Field Name**      **Description**

### Search Result

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

Field Name	Description
<b>Group</b>	This tag denotes if it is collateral group or not.
<b>Collateral Group Amount</b>	The total collateral amount sanctioned by the bank against the collateral under the collateral group in local currency.
<b>Utilized Amount</b>	The total amount utilized of the collateral group.
<b>Block Amount</b>	The total amount earmarked or blocked by the collateral group.
<b>Available Amount</b>	The current available amount for collateral group.
<b>Utilization Percentage</b>	The total amount utilized by the collateral group in percentage in a line graph.
<b>Linked Collateral</b>	Click on the link to view the linkage of collateral to the collateral group.
<b>Linked Facilities</b>	Click on the link to view the linkage of collateral group to the parent facilities.

Below fields are appears if user click on the **Linked Collateral** link.

<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 respective <b>Collateral Details</b> .
<b>Collateral Amount</b>	The total amount available for the collateral in local currency. The System defaults the local currency of the bank.
<b>Utilized Amount</b>	The total utilized amount of the collateral in local currency.
<b>Available Amount</b>	The current available amount for collateral group in local currency.
<b>Revision Date</b>	Displays the revaluation date of the collateral.
<b>Contribution to Group</b>	The total amount contributed by the collateral to the collateral group in percentage.

6. Click **Load More Collaterals** to view remaining group of collaterals.
7. Click on the **Linked Collaterals** link to view collaterals linked to the collateral group.  
OR  
Click on the **Linked Facilities** link to view facilities linked the facility group.
8. Click **Cancel** to cancel the transaction.

[Home](#)

## 7. Collateral Details

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

### How to reach here:

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

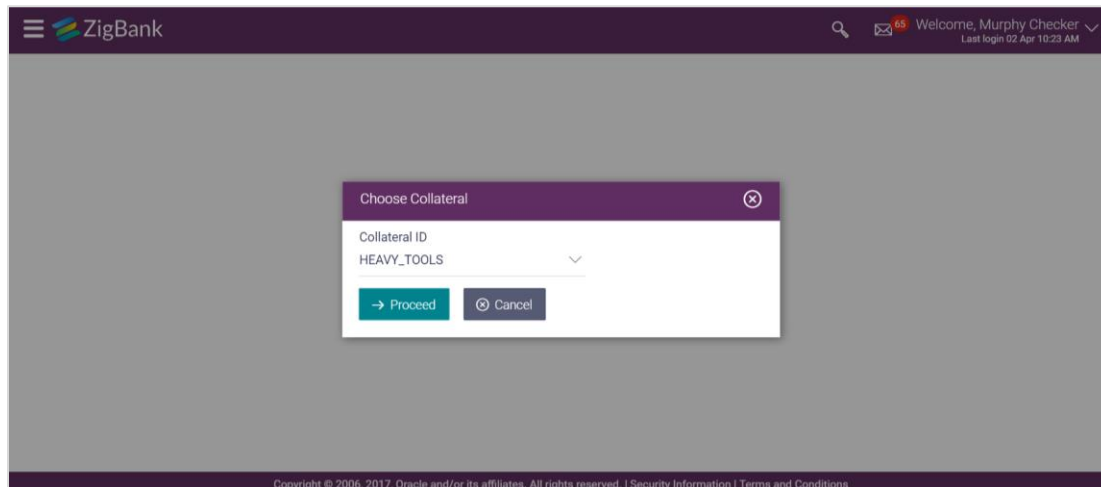
OR

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

### To view the collateral details:

1. From the **Collateral ID** list, select the appropriate collateral ID whose collateral details is to be viewed from the **Choose Collateral** popup window.

### Collateral Details



### Field Description

Field Name	Description
<b>Collateral ID</b>	The ID of the collateral whose 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.

## 7.1 Details

1. Click **Details** tab to view the details of selected collateral.

### Collateral Details – Heavy Machinery

The screenshot shows the ZigBank interface for viewing collateral details. At the top, there's a navigation bar with the ZigBank logo and a user greeting 'Welcome, Murphy Checker'. Below this, the page title is 'HEAVY\_TOOLS'. A summary table provides key metrics: Collateral Amount (£5,000,000.00), Utilized Amount (£0.00), Available Amount (£2,205,000.00), Limit Contribution (£4,900,000.00), Start Date (12 Mar 2018), End Date (22 Mar 2024), Revision Date (12 Mar 2019), and Lendable Margin (98%). The 'Details' tab is active, showing a table of machine details:

Machine Detail	Invoice Value	Replacement Value
new smelting tools	£5,200,000.00	£4,700,000.00
Manufacturer	Written Down Value	Machinery Condition
Ashok Leyland	£5,000,000.00	perfect
Manufactured Year	Assessed value	Intended Use
2009	£4,900,000.00	smelting
Purchased Year	Machinery Location	Machine Value Basis
2011	Pun	writtendownvalue

At the bottom of the details section, there are 'Cancel' and 'Back' buttons.

### Field Description

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

<b>Collateral ID</b>	The ID of the collateral whose collateral details are to be viewed.
----------------------	---

<b>Collateral Amount</b>	The total collateral amount of the selected collateral.
--------------------------	---

<b>Utilized Amount</b>	The total amount utilized of the collateral.
------------------------	--

<b>Available Amount</b>	The total amount available at the collateral.
-------------------------	---

<b>Limit Contribution</b>	The limit contribution amount of the collateral.
---------------------------	--

<b>Start Date</b>	Displays the start date of the collateral.
-------------------	--

<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>	It is the percentage of the collateral value that is lent.
------------------------	--

Field Name	Description
	Collateral details are displayed depending on the selected collateral type.
	Below fields are appears if collateral category is <b>Plant &amp; Machineries</b> .
<b>Machine Details</b>	The description about the machinery.
<b>Manufacturer</b>	The manufacturer details of the machinery.
<b>Manufactured Year</b>	The manufacturing year of the machinery,
<b>Purchase Year</b>	The purchased year of the machinery.
<b>Invoice Value</b>	The invoice value of the machinery.
<b>Written Down Value</b>	The written down value of the machinery.
<b>Assessed Value</b>	The market or assessed value of the machinery.
<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.

2. Click **Cancel** to cancel the transaction.  
OR  
Click **Back** to navigate back to previous screen.

## 7.2 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'.

1. Click **Covenants** tab to view the details of documents collected from the customer.

### Covenants

The screenshot displays the ZigBank HEAVYMAC interface. At the top, there is a navigation bar with the ZigBank logo and user information: 'Welcome, Murphy Checker' and 'Last login 11 Mar 09:46 AM'. Below this, the page title 'HEAVYMAC' is shown. A summary table provides key financial metrics:

Collateral Amount	Utilized Amount	Available Amount	Limit Contribution	Start Date	End Date	Revision Date	Lendable Margin
₹4,200,000.00	₹0.00	₹3,666,600.00	₹4,074,000.00	12 Mar 2018			97%

Below the summary table, there are two tabs: 'Details' and 'Covenants'. The 'Covenants' tab is selected. The main content area shows a table with the following data:

Covenant Id	Revision Date	Description
CONV4991	01 Mar 2019	DETAIL OF 4991

At the bottom of the main content area, there are two buttons: 'Cancel' and 'Back'. The footer of the page contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

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

[Home](#)