Collateral 360 User Guide Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide Oracle Financial Services Software Limited 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/ Copyright © 2018, 2021, 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.

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1. Welcome to Oracle Banking Credit Facilities Process Management

Welcome to the Oracle Banking Credit Facilities Process Management (OBCFPM) User Manual. This manual provides an overview on the OBCFPM application and guides you through the various steps involved in creating and processing collaterals and credit facilities transactions.

If you need any information, look out for the help icon.

This document is intended for helping you to conveniently create and process collaterals and credit facilities transactions in OBCFPM

Overview of OBCFPM

OBCFPM is a collateral and credit facilities middle office platform which enables your bank to streamline the Collateral and Credit facilities operations.

Benefits

OBCFPM application provides service for the customers and financial institutions. This service helps the financial institutions to manage the Collaterals and Credit Facilities of the corporate clients. OBCFPM allows you to:

- Handle Collateral Evaluation, Collateral Perfection, Collateral Review, Collateral Release, Collateral Liquidation and Collateral Insurance process
- Handle Credit Proposal with Customer on-boarding
- Handle Amendment and Closure of an existing facility
- Financial Document Upload of the corporate clients.
- Quantitative and Qualitative analysis of the corporate clients
- Handle Credit Exceptions
- Define Credit Policy
- On Boarding Group Customers

Key Features

- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards
- 360 Degree view of Collaterals

2. Collateral 360 Degree View

As part of Credit Framework, there would be a need to present 360-degree view of a collateral based on different business needs. Based on different user roles, OBCFPM currently supports the 360-degree view of a collateral for

- Relationship Manager
- Bank User
- Customer

2.1 Collateral 360 Degree View – Relationship Manager

The below shown screen will be displayed whenever an user, with a Relationship Manager role logs in into the system and on selecting the Collateral 360 Degree option from the Menu. The Dashboard is categorized into various widgets with each widget presenting a unique business functionality



The Collateral 360 Degree view provides an option to select the customer managed by the Relationship Manager. On selecting the customer from the drop down and on clicking the search button, all the widgets will be refreshed. The following widgets will be displayed for an RM user at the abstract level.

- Overall Facility Limits
- Overall Collateral
- LTV Details
- Collateral Transaction Details
- Collateral Covenant Compliance
- Upcoming Events
- Guidelines
- Deal Enablers

2.1.1 Overall Facility Limits

This widget provides the details about overall facility sanctioned to the customer. This widget also provides sub-classification of the facilities like

- Sanctioned Limit
- Available Limit
- Utilized Limit
- Earmark Limit

2.1.20verall Collateral

This widget provides the details about the Overall Collateral composition of the collateral against various collateral types. This widget also provides details about the overall utilization done against the collateral and the overall earmarking done against the collaterals

On selecting a collateral pie chart, the below shown screen will be displayed which shows the various collaterals along with the basic collateral attributes. Also shown against those collaterals were the quicker options to either Release, Re-Valuate or Substitute those collaterals



On Pressing the Utilization details in the widget, the below shown screen will be displayed



This screen shows the Line Chart with the details of how an ideal utilization of the collateral should be against the actual utilization of the collateral

On pressing the Trend Analysis button which is available at the top of the widget, the below shown screen will be displayed

😑 🍞 FuTura Bo	ınk	My Portfolio		m In-Country Ret (🗰 Apr 1, 2015	Bharath
Collaterals		Walmart	× Q			
Core Maintenance					-	
Credit Facilities		Overall Facility Lir	Collateral Trend		Transactions	
Dashboard			Collateral Id			6
My Portfolio		100M	111222 🔻			0
Party Onboarding		Sanctioned Lim	\$18.00K		N	ork In Progress
Policy			\$15.00K			
Security Management		80M	\$12.00K		0 Recent C	completed Transactions
Tasks		Utilized Limit	\$9.00K	 Collateral Value 	e	
Trade Finance		Collateral Covena	\$6.00K			View all
Transaction Facilitors		4.5	\$3.00K			
		4.0	\$0.00		1	
		3.0		ОК		
		2.0	- Duc			
		1.5	19 12 13 14 15 16 17 18			
		0.5	20 19 20 21 22 23 24 25			
		0.0	21 26 27 28 29 30 31			

This screen shows the trend in the collateral valuation of a particular collateral across various periods. On selecting a particular Collateral ID from the dropdown, the chart refreshes accordingly with the collateral value

2.1.3LTV Details

This widget provides the details about the LTV like the Total LTV against the portfolio, Movable Collateral LTV and Immovable Collateral LTV

= 🍞 FuTura Bank	My Portfol	io		🏦 In-Country Ret (Apr 1, 2015 Bharath
Collaterals	Walmart				
Core Maintenance	Tunnare				
Credit Facilities	Product V	vise LTV Break up			
Dashboard	ماد	OD			6
My Portfolio		Amount Sanctioned: 50M Linked Collateral Value: 40M	Effective Value: 80%	Required LTV: 85%	
Party Onboarding 📃 🕨					Increase LTV
Policy 🕨	•••	CC Amount Sanctioned: 50M	Effective Value: 80%	Required LTV: 85%	Decrease LTV
Security Management 🛛 🕨		Linked Collateral Value: 40M			ompleted Transactions
Tasks 🕨		BG	Effective Value 000/	Beruized ITV: 050/	
Trade Finance 🕨 🕨		Linked Collateral Value: 40M	Effective value: 00%	Required LIV: 0576	View all
Transaction Facilitors	24	LC			
		Amount Sanctioned: 50M Linked Collateral Value: 40M	Effective Value: 80%	Required LTV: 85%	≡ ▼
					ОК
	1.5		19 12 13 14 15 16 17 18		
	1.0		20 19 20 21 22 23 24 25		
	0.5		21 26 27 28 29 30 31		

On selecting the LTV details widget, the below shown screen will be displayed

This screen displays the transaction against which the collateral is linked along with the Collateral Value, Effective value and the Required LTV. This screen also provides an option to Increase or Decrease the LTV values for a particular transaction, which in turn triggers the corresponding tasks.

2.1.4Collateral Transaction Details

This widget provides the details about the Collateral transaction that the RM is handling/handled. The widget also provides the number of work in progress and the number of completed transactions.

On pressing the Work in progress or completed transactions, the below shown screen will be displayed

≡	루 FuTura Bank	My Portfolio		1 In-Country Ret (👘 Apr 1, 2015	Bharath
Colla	aterals >	Walmart	▼ Q		
Cre	WIP Transactions				
Da My	111222 Collateral Type: Resid Collateral Value: 20M	lential property	Type Of Transaction: Valuation Transaction Initiated Date: 2009-04-01	Status: With Valuer	
Par Pol Ser	222333 Collateral Type: Indus Collateral Value: 40M	strial Property	Type Of Transaction: Valuation Transaction Initiated Date: 2009-04-01	Status: With Valuer	
Tas Tra	222335 Collateral Type: Com Collateral Value: 30M	mercial Property	Type Of Transaction: Substitution Transaction Initiated Date: 2009-04-01	Status: With RM	5
Tra	444555 Collateral Type: Bond Collateral Value: 10M		Type Of Transaction: Release Transaction Initiated Date: 2009-04-01	Status: With Back office	- 1
					ОК
		1.5 —	19 12 13 14 15 16 17 18 20 19 20 21 22 23 24 25 21 26 27 28 29 30 31		

This screen shows the list of Collateral transactions that the RM has initiated and their status. The screen also displays the type of the transaction and the date on which the transaction is initiated. On selecting a particular Collateral ID in this screen, Collateral Summary screen will be displayed.

2.1.5Collateral Covenant Compliance

This widget provides the details about the Covenant Compliance pertaining to the Collaterals. The widget displays the bar chart with details of the number of Covenants breached and the number of Covenants due for renewal.

му Ропто	10	100101	100101		Commerci	Total LTV Across Portfolio	Work In Progress	
Party Onbo	oarding 🕨 🕨	Sanctioned Limit	Available Limit		Bond			
Policy	۰.				Guarantee			
Security I	Breached Covena	ants						tions
Tasks								
Trade Fin	Financial							
Trancacti	Covenant Name:	DSCR	Brai	nch Date: 2019-04-30		Status: Breached		ew all
Tansacti	Financial							
	Covenant Name:	LTV	Brai	nch Date: 2019-04-30		Status: Breached		
	Financial							
	Covenant Name:	LTV	Bran	nch Date: 2019-04-30		Status: Breached		
	Financial							
	Covenant Name:	LTV	Brai	nch Date: 2019-04-30		Status: Breached		
							OK	ew All
							OK	
		Accredited Solicitors		Collateral Policy Guide	iine 🔹	Machine	· ·	
		Channai						
		Chennal		Covenant Policy Id: 889090		Deviation Allowed: Yes	Deviation Approval: AA4	

On selecting the bar chart, the below shown screen will be shown

This screen shows the list of covenants belonging to the transactions initiated by the RM which are already in breached status or which are due for renewal. This screen also shows the details about the Covenants and the breach date if breached.

2.1.6Upcoming Events

This widget provides the details about the important events that are due on a particular date. On selecting a particular date in the calendar, if there are any events occurring on that date, the details of the transaction and the event type will be displayed.

Security Management	•	80M	5M	100M	50M	4()% 4	10%	0 Recent Completed Transactio	ns		
Tasks	•	Utilized Limit	Earmark Lim	it Utilizatio	n Earmark	Movable	Collateral Im	movable				
Trade Finance	•	Collateral Covena	nt Compliance	🛗 Upcomin	Upcoming events					all		
Transaction Facilitors	•	4.5		✓ February 2019 > 18-February-2019								
		4.0	Upcoming eve	Upcoming events ×					Customer Name: Status:			
		3.0	Event On 🔺	Туре	Customer Name	Purpose	Action Taken		Walles Inc. active			
		2.0	2019-02-15	Collateral Review	Walles Inc.	Yes	Active					
		1.0	2019-02-18	Collateral Review 2	Walles Inc.	Yes	Active					
		0.5	0.5	0.0	2019-02-02	Collateral Review	Walles Inc.	Yes	Active			
			2019-02-28	Collateral Review	Walles Inc.	Yes	Active					
		Bank Deal En	2019-02-25	Collateral Review	Walles Inc.	Yes	Active		View	AII		
		Accredited Solicit						Ok	•			
Chennai JS Associates			5	Covenant Policy Id: 88 Effective Da	39090 a te: 2019-01-01	Deviation	n Allowed: Yes		Deviation Approval: AA4			
		ABC Partn	iers									

On pressing the view all link on top of the widget, the below screen will be displayed

This screen shown the list of all the events due for occurrence with the date on which the event is due along with the type of the event.

2.1.7Guidelines

This widget provides the details about the guidelines for a particular collateral type and Guideline Type. On selecting these values, the applicable policy is displayed along with the deviation details.

On pressing the view details link, the below shown screen will be displayed

Tasks		Utilized Limit	Earmark Limit	Utilization	Earmark	Movable Collateral	Immovable		
Trade Finance	•	Collateral Covenan	t Compliance	Upcoming events					View all
Transaction Facilitors	•	4.5		< February	2019 >	18-February-20	19		
		3.5 — Collateral	Policy Guidelines	es			tomer Name: Sta lles Inc. ac	atus: tive	
		2.5 Guideline T	ype		Collateral Type	2			
		1.5 Collateral	Policy Guideline	Ŧ	Machine	•			
		1.0 0.5 Covena 0.0 Policy Id Effective	nt : 889090 Date: 2019-01-01	Deviation Allowed	l: Yes	Deviation Approva	I: AA4		
	Dea Acc Reg Chi JS	Ba Deal Er Accres Region Chenr					ОК	ation Approval: AA4	View All
		JS Associates	rs						

2.1.8Bank Deal Enablers

This widget provides the details about the Collateral Deal Enablers. Based on the type and the region selected, the corresponding deal enablers will be displayed

Tasks		Utilized Lin	nit Earmark Limit	Utilization	Earmark	Movable Collateral Imm	ovable			
Trade Finance	•	Collateral Cov	venant Compliance	1 Upcoming event	ts					View all
Transaction Facilitors	s > 45 40 35 30 25 20 15 10 05 00 0 8 Bank Deal Enat Accredit Region Chennai	4.5 4.0 3.5	Bank Accredited Solicitor	'S				Customer Name:		
		3.0 — 2.5 — 2.0 — 1.5 —	ABC Partners Contact Person: Steve Mad	idy Contact Nun	n ber: 9233323234	Email: SM@abc.com		Walles Inc. active	active	
		1.0 — 0.5 — 0.0 —	HAHK Solicitors Contact Person: Salman Jar	ved Contact Nun	n ber: 9807787378	Email: j.salman@gmail.com				
		🔳 Bank De	BTS and Sons Firm Contact Person: BT David	Contact Nun	nber: 8875545980	Email: Btdavid@BTS.com				View All
		Deal Enabler Accredited	High Deal Agency Contact Person: Kevin Smit	th Contact Nun	nber: 9445509890	Email: kevin.s@hda.com		.		
		Chennai	Superior & Sons Contact Person: Tom Smith	Contact Nun	n ber: 9123343212	Email: Smith.t@Superior.com	Deviation Approval: A		AA4	
		JS Assoc	Partners				OK			

On selecting the view details link, the below shown screen will be displayed

2.2 Collateral 360 Degree View – Bank User View

The below shown screen will be displayed whenever an user, with a Credit User role logs in into the system and on selecting the Collateral 360 Degree option from the Menu. The Dashboard is categorized into various widgets with each widget presenting a unique business functionality

Bank View							
Apple Inc.							
Customer ID C000123	Register no Reg0001			SIC Code SIC0001	Date Of Incorpora 19 Feb 2010	ition 🛱 Cu 19	stomer since Feb 1990
Overall Facility Limits	<u>م.</u>	Overall Collateral	9 9	LTV Details		Transactions	
200mn Sanctioned Limit	50mn Available Limit		Machine Bond Property Fund Guarantee	50 Total LTV Acr)% ross Collaterals	Worl	6 k In Progress
150mn Utilized Limit	100mn Earmark Limit	200mr Utilization	n <mark>50mn</mark> n Earmark	25% Movable Collateral LTV	25% Immovable Collateral LTV	5 Recent Con	npleted Transactions
Collateral Covenant Comp	liance		Collateral Seniority				View All
2.4	_		COLL20182020 Collateral Type: Machine Collateral Value: \$20000 Cha			Hierarchy: First	Change Hierarchy
1.6 1.2 0.8 0.4 0.0		Waived Met Deferred Breached	COLL2018221 Collateral Type: Machine Collateral Value: \$30000 C			Hierarchy: First	Change Hierarchy
Collateral Valuation List							View All
Colla Colla Colla Effect	L20182020 teral Type: Machine teral Value: \$20000 tive Value: \$10000	Valu Ager	uation Date: 25-04-2018 ncy name: Exoter	Market Value: \$1500 Bank Haircut: 5%	Collateral Utili Next Valuation	zation: 90% 1 Date: 25-03-2022	= *
Colla Colla Colla Effect	L2018221 teral Type: Machine teral Value: \$30000 tive Value: \$10000	Valu Ager	ation Date: 25-05-2018 ncy name: Exoter	Market Value: \$1500 Bank Haircut: 5%	Collateral Utili Next Valuation	zation: 90% 1 Date: 25-03-2022	≡ ▼
					Hold	Back Next Save	e & Close Submit Cancel

The Collateral 360 Degree view provides an option to view the below mentioned details from an overall collateral portfolio perspective.

- Overall Facility Limits
- Overall Collateral
- LTV Details
- Collateral Transaction Details
- Collateral Covenant Compliance
- Collateral Seniority
- Collateral Valuation List

2.2.10verall Facility Limits

This widget provides the details about overall facility sanctioned at the bank level. This widget also provides sub-classification of the facilities like

- Sanctioned Limit
- Available Limit
- Utilized Limit
- Earmark Limit

2.2.20verall Collateral

This widget provides the details about the Overall Collateral composition of the collateral against various collateral types. This widget also provides details about the overall utilization done against the collateral and the overall earmarking done against the collaterals

On selecting a collateral pie chart, the below shown screen will be displayed which shows the various collaterals along with the basic collateral attributes. Also shown against those collaterals were the quicker options to either Release, Re-Valuate or Substitute those collaterals



On Pressing the Utilization details in the widget, the below shown screen will be displayed



This screen shows the Line Chart with the details of how an ideal utilization of the collateral should be against the actual utilization of the collateral

On pressing the Trend Analysis button which is available at the top of the widget, the below shown screen will be displayed

😑 🍞 FuTura Bo	ınk	My Portfolio		m In-Country Ret (🗰 Apr 1, 2015	Bharath
Collaterals		Walmart	× Q			
Core Maintenance					-	
Credit Facilities		Overall Facility Lir	Collateral Trend		Transactions	
Dashboard			Collateral Id			6
My Portfolio		100M	111222 🔻			0
Party Onboarding		Sanctioned Lim	\$18.00K		N	ork In Progress
Policy			\$15.00K			
Security Management		80M	\$12.00K		0 Recent C	completed Transactions
Tasks		Utilized Limit	\$9.00K	 Collateral Value 	e	
Trade Finance		Collateral Covena	\$6.00K			View all
Transaction Facilitors		4.5	\$3.00K			
		4.0	\$0.00		1	
		3.0		ОК		
		2.0	- Duc			
		1.5	19 12 13 14 15 16 17 18			
		0.5	20 19 20 21 22 23 24 25			
		0.0	21 26 27 28 29 30 31			

This screen shows the trend in the collateral valuation of a particular collateral across various periods. On selecting a particular Collateral ID from the dropdown, the chart refreshes accordingly with the collateral value

2.2.3LTV Details

This widget provides the details about the LTV like the Total LTV against the portfolio, Movable Collateral LTV and Immovable Collateral LTV

😑 🍞 FuTura Bank	My Portfol	io		🏦 In-Country Ret (Apr 1, 2015 Bharath
Collaterals	Walmart	T			
Core Maintenance	Turrent				
Credit Facilities	Product V	/ise LTV Break up			
Dashboard	-	00			6
My Portfolio		Amount Sanctioned: 50M Linked Collateral Value: 40M	Effective Value: 80%	Required LTV: 85%	
Party Onboarding					Increase LTV
Policy 🕨	•••	CC Amount Sanctioned: 50M	Effective Value: 80%	Required LTV: 85%	Decrease LTV
Security Management 🛛 🕨		Linked Collateral Value: 40M			ompleted Transactions
Tasks 🕨		BG	Effective Malace 000/	Demoised LTM: 050/	
Trade Finance 🕨 🕨	~	Linked Collateral Value: 40M	Effective value: 80%	Required LIV: 05%	View all
Transaction Facilitors	24	LC			
	*	Amount Sanctioned: 50M Linked Collateral Value: 40M	Effective Value: 80%	Required LTV: 85%	
					ОК
	1.5		19 12 13 14 15 16 17 18		
	1.0 —		20 19 20 21 22 23 24 25		
	0.5		21 26 27 28 29 30 31		

On selecting the LTV details widget, the below shown screen will be displayed

This screen displays the transaction against which the collateral is linked along with the Collateral Value, Effective value and the Required LTV. This screen also provides an option to Increase or Decrease the LTV values for a particular transaction, which in turn triggers the corresponding tasks.

2.2.4Collateral Transaction Details

The widget provides the number of work in progress and the number of completed collateral transactions.

On pressing the Work in progress or completed transactions, the below shown screen will be displayed

≡	🍞 FuTura Bank	My Portfolio			🏦 in-Country Ret (🛛 🛗 Apr 1, 2015	Bharath
Coll	aterals >	Walmart	Ŧ	Q		
Cre	WIP Transactions					
Da My	111222 Collateral Type: Reside Collateral Value: 20M	ential property		Type Of Transaction: Valuation Transaction Initiated Date: 2009-04-01	Status: With Valuer	
Par Pol Sec	222333 Collateral Type: Industrial Property Collateral Value: 40M			Type Of Transaction: Valuation Transaction Initiated Date: 2009-04-01	Status: With Valuer	
Tas Tra	222335 Collateral Type: Comm Collateral Value: 30M	nercial Property		Type Of Transaction: Substitution Transaction Initiated Date: 2009-04-01	Status: With RM	5
Tra	444555 Collateral Type: Bond Collateral Value: 10M			Type Of Transaction: Release Transaction Initiated Date: 2009-04-01	Status: With Back office	- 1
						ОК
		1.5 — 1.0 — 0.5 — 0.0 —		19 12 13 14 15 16 17 18 20 19 20 21 22 23 24 25 21 26 27 28 29 30 31		

This screen shows the list of Collateral transactions initiated and their status. The screen also displays the type of the transaction and the date on which the transaction is initiated. On selecting a particular Collateral ID in this screen, Collateral Summary screen will be displayed.

2.2.5Collateral Covenant Compliance

This widget provides the details about the Covenant Compliance pertaining to the Collaterals. The widget displays the bar chart with details of the number of Covenants breached and the number of Covenants due for renewal.

Party Onli	лю boarding ►	Sanctioned Limit	Available Limit		Commerci Bond Guarantee	Total LTV Across Portfolio	Work In Progress	
Security I Tasks	Breached Covena	ants					t	tions
Trade Fin Transacti	Financial Covenant Name:	DSCR	Bran	ich Date: 2019-04-30		Status: Breached	-	ew all
	Financial Covenant Name:	LTV	Bran	ich Date: 2019-04-30		Status: Breached		
	Financial Covenant Name:	LTV	Bran	ich Date: 2019-04-30		Status: Breached		
	Financial Covenant Name: LTV		Bran	ich Date: 2019-04-30		Status: Breached		
							ок	w All
		Accreated Solicitors Region		Collateral Policy Guide	line 🔹	Machine	•	
		Chennai	· · ·	Covenant Policy Id: 889090		Deviation Allowed: Yes	Deviation Approval: AA4	

On selecting the bar chart, the below shown screen will be shown

This screen shows the list of covenants belonging to the transactions which are already in breached status or which are due for renewal. This screen also shows the details about the Covenants and the breach date if breached.

2.2.6Collateral Seniority

This widget provides the list of collateral with their charge hierarchy displayed. This widget also provides facility to initiate a change in seniority by pressing the Change Seniority button in the widget. On pressing this button, seniority change tasks should be invoked and should be taken forward for completion.

On pressing the view details link, the below shown screen will be displayed

Bank View	Seniority List				
150mn Utilized Limit	COLL20182020 Collateral Type: Machine	Collateral Value: \$20000	Charge Hierarchy: First	Change Hierarchy	npleted Transactions
Collateral Covenant Complia	COLL2018221 Collateral Type: Machine	Collateral Value: \$30000	Charge Hierarchy: First	Change Hierarchy	View All
2.0	COLL20182031 Collateral Type: Bond	Collateral Value: \$25000	Charge Hierarchy: First	Change Hierarchy	Change Hierarchy
1.2 0.8 0.4	COLL20182044 Collateral Type: Property	Collateral Value: \$28000	Charge Hierarchy: First	Change Hierarchy OK	Change Hierarchy
0.0					
Collateral Valuation List					View All

2.2.7Collateral Valuation List

This widget provides the list of collateral with their valuation details displayed. This widget also provides facility to review the valuation done on the collateral, review the haircut % defined or initiate a revaluation task for the collateral

Bank View	Co	ollateral V	aluation List					
1.2 0.8		¢	COLL20182020 Collateral Type: Machine Collateral Value: \$20000 Effective Value: \$10000	Valuation Date: 25-04-2018 Agency name: Exoter	Market Value: \$1500 Bank Haircut: 5%	0 Collateral Utilization: 90% Next Valuation Date: 25-03- 2022	Challenge Valuation	nge Hierarchy
0.4 0.0	ation List	\$	COLL2018221 Collateral Type: Machine Collateral Value: \$30000 Effective Value: \$10000	Valuation Date: 25-05-2018 Agency name: Exoter	Market Value: \$1500 Bank Haircut: 5%	Collateral Utilization: 90% Next Valuation Date: 25-03- 2022	Challenge Haircut Re-Valuation	View All
\$	COLL2018 Collateral T Collateral V Effective Va	\$	COLL20182031 Collateral Type: Bond Collateral Value: \$25000 Effective Value: \$10000	Valuation Date: 25-06-2018 Agency name: Exoter	Market Value: \$1500 Bank Haircut: 5%	Collateral Utilization: 90% Next Valuation Date: 25-03- 2022	= •	= •
\$	COLL2018 Collateral Type: Collateral Value Effective Value:	: Machine :: \$30000 \$10000	Valuation Agency na	Date: 25-05-2018 ame: Exoter	Market Value: \$1: Bank Haircut: 5%	500 Collateral Utilizat Next Valuation D	OK ion: 90% ate: 25-03-2022	= *

On pressing the view details link, the above shown screen will be displayed.

2.3 Collateral 360 Degree View – Customer View

The below shown screen will be displayed whenever an user, with a Bank Customer role logs in into the system and on selecting the Collateral 360 Degree option from the Menu. The Dashboard is categorized into various widgets with each widget presenting a unique business functionality



The Collateral 360 Degree view provides an option to view the below mentioned details from a customer's collateral portfolio perspective.

- Overall Facility Limits
- Overall Collateral
- LTV Details
- Collateral Transaction Details
- Collateral Covenant Compliance
- Collateral Seniority
- Collateral Valuation List

2.3.10verall Facility Limits

This widget provides the details about overall facility sanctioned at the bank level. This widget also provides sub-classification of the facilities like

- Sanctioned Limit
- Available Limit
- Utilized Limit
- Earmark Limit

2.3.20verall Collateral

This widget provides the details about the Overall Collateral composition of the collateral against various collateral types. This widget also provides details about the overall utilization done against the collateral and the overall earmarking done against the collaterals

On selecting a collateral pie chart, the below shown screen will be displayed which shows the various collaterals along with the basic collateral attributes. Also shown against those collaterals were the quicker options to either Release, Re-Valuate or Substitute those collaterals



On Pressing the Utilization details in the widget, the below shown screen will be displayed

	Custom	Collateral Utilization		View
Apple Inc.	E Register no Reg0001	90% 80% 70% 60%		oration (☆) Customer since 19 Feb 1990
Overall Facility Limits	<u>1</u>	50% 40% 30% 20%	Actual Utilization Ideal Utilization	Transactions
200mn Sanctioned Limit	50mn Available Limit	10% 0% 01-01-13 01-01-14 01-01-15 01-01-16 01-01-17		Work In Progress
150mn Utilized Limit	100mn Earmark Limit		ОК	5 Recent Completed Transactions
Collateral Covenant Cor	npliance	Collateral Seniority		View All

This screen shows the Line Chart with the details of how an ideal utilization of the collateral should be against the actual utilization of the collateral

On pressing the Trend Analysis button which is available at the top of the widget, the below shown screen will be displayed

😑 🍞 FuTura Bank	My Portfolio		1 In-Country Ret (🛗 Apr 1, 2015	Bharath
Collaterals	Walmart	v 0			
Core Maintenance				-	
Credit Facilities	Overall Facility Li	Collateral Trend		Transactions	
Dashboard		Collateral Id			6
My Portfolio	100M	111222 💌			0
Party Onboarding	Sanctioned Lim	\$18.00K		N	/ork In Progress
Policy 🕨		\$15.00K			
Security Management	80M	\$12.00K		0 Recent C	Completed Transactions
Tasks 🕨	Utilized Limit	\$9.00K	 Collateral Value 	e	
Trade Finance	Collateral Coven	\$6.00K			View all
Transaction Facilitors	4.5	\$3.00K			
	4.0 3.5 3.0 2.5	\$0.00	ОК		
	2.0 — 1.5 —	19 12 13 14 15 16 17 18			
	0.5	20 19 20 21 22 23 24 25 21 26 27 28 29 30 31			

This screen shows the trend in the collateral valuation of a particular collateral across various periods. On selecting a particular Collateral ID from the dropdown, the chart refreshes accordingly with the collateral value

2.3.3LTV Details

This widget provides the details about the LTV like the Total LTV against the portfolio, Movable Collateral LTV and Immovable Collateral LTV

On selecting the LTV details widget, the below shown screen will be displayed

😑 🍞 FuTura Ba	ank	My Portfolio		1 In-Country Ret (Apr 1, 2015
Collaterals		Walmart 🗸	1		
Core Maintenance			`		
Credit Facilities		Product Wise LTV Break up			
Dashboard					6
My Portfolio		Amount Sanctioned: 50M	Effective Value: 80%	Required LTV: 85%	
Party Onboarding					Increase LTV
Policy		Amount Sanctioned: 50M	Effective Value: 80%	Required LTV: 85%	Decrease LTV
Security Management		Linked Collateral Value: 40M			ompleted Transactions
Tasks		BG			
Trade Finance		Amount Sanctioned: 50M Linked Collateral Value: 40M	Effective Value: 80%	Required LTV: 85%	■ ▼ View all
Transaction Facilitors		sile ic			
		Amount Sanctioned: 50M	Effective Value: 80%	Required LTV: 85%	= •
					•
					ОК
		1.5	19 12 13 14 15 16 17 18		
		1.0	20 19 20 21 22 23 24 25		
		0.0	21 26 27 28 29 30 31		

This screen displays the transaction against which the collateral is linked along with the Collateral Value, Effective value and the Required LTV. This screen also provides an option to Increase or Decrease the LTV values for a particular transaction, which in turn triggers the corresponding tasks.

2.3.4Collateral Transaction Details

The widget provides the number of work in progress and the number of completed collateral transactions.

On pressing the Work in progress or completed transactions, the below shown screen will be displayed

Customer View	WIP Transactions					2	7 70
Utilized Limit	987654					nmovable	Collateral LTV
Collateral Covenant Complia	Type Of Transaction: Valuation In	itiated Date: 2009-04-01	Status: With RM	Upload Documents			View All
18	876543		Cardoor Milale DA4			M .	had Deserved
15	Type Of Transaction: Substitution	intiated Date: 2009-04-01	Status: with RM	Upload Documents		Up	load Documents
12	765432						
9	Type Of Transaction: Liquidation In	intiated Date: 2009-04-01	Status: With RM	Upload Documents		M Up	load Documents
3							
0					ОК		
Collateral Valuation List							View All
123456							

This screen shows the list of Collateral transactions initiated and their status. The screen also displays the type of the transaction and the date on which the transaction is initiated. On selecting a particular Collateral ID in this screen, Collateral Summary screen will be displayed. In case if any of the transaction is pending with the customer for a document upload, Upload Documents button will be available and the customer should be able to upload the document against the collateral from this widget.

2.3.5Collateral Covenant Compliance

This widget provides the details about the Covenant Compliance pertaining to the Collaterals. The widget displays the bar chart with details of the number of Covenants breached and the number of Covenants due for renewal.

On selecting the bar chart, the below shown screen will be shown

Party Onb Policy	ioarding	Sanctioned Limit	Available Limit		Commerci Bond Guarantee	Total LTV Across Portfolio	Work In Progress	
Security I Tasks	Breached Cove	nants						tions
Trade Fin Transacti	Financial Covenant Nam	e: DSCR	Branch	Branch Date: 2019-04-30 Status: Breached				ew all
	Financial Covenant Nam	e: LTV	Branci	Date: 2019-04-30		Status: Breached		
	Financial Covenant Name: LTV		Branci	Branch Date: 2019-04-30 Status: Breached				
	Financial Covenant Name: LTV		Branci	Date: 2019-04-30		Status: Breached		
							ОК	w All
		Accredited Solicitors Region Chennai		ollateral Policy Guide Covenant Policy Id: 889090	line 🔻	Machine Deviation Allowed: Yes	Deviation Approval: AA4	

This screen shows the list of covenants belonging to the transactions which are already in breached status or which are due for renewal. This screen also shows the details about the Covenants and the breach date if breached.

2.3.6Collateral Seniority

This widget provides the list of collateral with their charge hierarchy displayed. This widget also provides facility to initiate a change in seniority by pressing the Change Seniority button in the widget. On pressing this button, seniority change tasks should be invoked and should be taken forward for completion.

On	pressing th	ne view	details	link,	the	below s	shown	screen	will be	displayed
----	-------------	---------	---------	-------	-----	---------	-------	--------	---------	-----------

Bank View	Seniority List				
150mn Utilized Limit	COLL20182020 Collateral Type: Machine	Collateral Value: \$20000	Charge Hierarchy: First	Change Hierarchy	pleted Transactions
Collateral Covenant Complia	COLL2018221 Collateral Type: Machine	Collateral Value: \$30000	Charge Hierarchy: First	Change Hierarchy	View All
2.0	COLL20182031 Collateral Type: Bond	Collateral Value: \$25000	Charge Hierarchy: First	Change Hierarchy	Change Hierarchy
1.2 0.8 0.4	COLL20182044 Collateral Type: Property	Collateral Value: \$28000	Charge Hierarchy: First	Change Hierarchy OK	Change Hierarchy
0.0 Collateral Valuation List					View All

2.3.7Collateral Valuation List

This widget provides the list of collateral with their valuation details displayed. This widget also provides facility to review the valuation done on the collateral, review the haircut % defined or initiate a revaluation task for the collateral

Bank View	Collatera	al Valuation List					
1.2 0.8	†	COLL20182020 Collateral Type: Machine Collateral Value: \$20000 Effective Value: \$10000	Valuation Date: 25-04-2018 Agency name: Exoter	Market Value: \$1500 Collate Bank Haircut: 5% Next Va 2022	ral Utilization: 90% aluation Date: 25-03-	Challenge Valuation	nge Hierarchy
0.4 0.0	ation List	COLL2018221 Collateral Type: Machine Collateral Value: \$30000 Effective Value: \$10000	Valuation Date: 25-05-2018 Agency name: Exoter	Market Value: \$1500 Collate Bank Haircut: 5% Next Vi 2022	ral Utilization: 90% aluation Date: 25-03-	Challenge Haircut Re-Valuation	View All
\$	COLL2018 Collateral T Collateral V Effective Va	COLL20182031 Collateral Type: Bond Collateral Value: \$25000 Effective Value: \$10000	Valuation Date: 25-06-2018 Agency name: Exoter	Market Value: \$1500 Collate Bank Haircut: 5% Next V 2022	ral Utilization: 90% aluation Date: 25-03-	= •	= *
\$	COLL2018 Collateral Type: Machin Collateral Value: \$3000 Effective Value: \$10000	e Valuation 0 Agency r	1 Date: 25-05-2018 Jame: Exoter	Market Value: \$1500 Bank Haircut: 5%	Collateral Utilizati Next Valuation Da	on: 90% tte: 25-03-2022	= *

On pressing the view details link, the above shown screen will be displayed.

3. Reference and Feedback

3.1 References

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

- Oracle Banking Getting Started User Guide
- Security Management System User Guide
- Common Core User Guide
- Process Maintenance Worklist User Guide
- Oracle Banking Credit Facilities Process Management Installation Guides

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