

Oracle Banking Digital Experience

**Credit Facility Management User Manual
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Credit Facility Management User Manual
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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 19.2.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

| | |
|-----------|--|
| NH | No Host Interface Required. |
| ✓ | Pre integrated Host interface available. |
| × | Pre integrated Host interface not available. |

| Sr. No | Transaction / Function Name | Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.3.0.0.0 |
|--------|-----------------------------|---|
| 1 | Overview (Dashboard) | ✓ |
| 2 | Facility Summary | ✓ |
| 3 | Credit Facility Details | ✓ |
| 4 | Collateral Details | ✓ |
| 5 | Collateral Summary | ✓ |

[Home](#)

3. Credit Facility Management

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

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

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

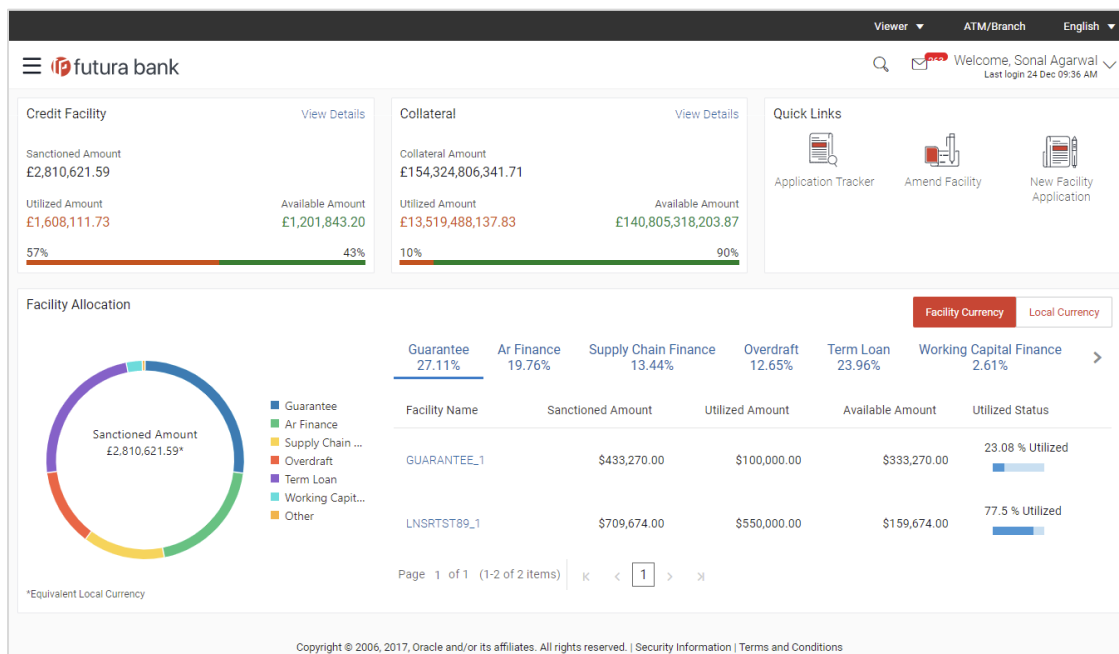
3.1 Overview (Dashboard)

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

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

- Credit Facility
- Collateral
- Quick Links
- Facility Allocation

Overview



Credit Facility

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

The widget displays the following:

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

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

Collateral

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

The widget displays the following:

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

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

Quick Links

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

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

Facility Allocation

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

The widget displays the following:

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

[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.

futura bank Welcome, Pad Maker
Last login 13 Dec 10:27 AM

Facility Summary Search By Description

Sunrise Coffee

GUARANTEE_1 View Hierarchy

[Main Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|------------------|
| GUARANTEE | Yes | \$433,270.00 | \$100,000.00 | \$333,270.00 | 17 Apr 2020 | 23.06 % Utilized |

LINE_CD_1 View Hierarchy

[Main Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|------------------|
| AR FINANCE | Yes | \$300,000.00 | \$110,000.00 | \$190,000.00 | 18 Mar 2021 | 36.67 % Utilized |

LINE_OF_1 View Hierarchy

[Main Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|----------------------|----------------|-------------------|-----------------|------------------|-------------|------------------|
| SUPPLY CHAIN FINANCE | Yes | \$135,182.00 | \$110,000.00 | \$23,182.00 | 31 Mar 2020 | 82.50 % Utilized |

LINE_FIN_1 View Hierarchy

[Main Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|------------------|
| AR FINANCE | Yes | \$533,270.00 | \$250,000.00 | \$283,270.00 | 31 Mar 2020 | 46.88 % Utilized |

LINE_OD_1 View Hierarchy

[Main Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|------------------|
| OVERDRAFT | Yes | \$433,270.00 | \$155,370.00 | \$277,900.00 | 31 Mar 2020 | 35.85 % Utilized |

LINE_TM_1 View Hierarchy

[Main Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|----------------|
| TERM LOAN | Yes | \$100,000.00 | \$226,000.00 | \$126,000.00 | 31 Mar 2020 | 226 % Utilized |

LN_TM_ITM_1 View Hierarchy

[Sub Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|----------------|
| TERM LOAN | Yes | \$10,000.00 | \$70,000.00 | -\$60,000.00 | 31 Mar 2020 | 700 % Utilized |

LN_TM_IT_1 View Hierarchy

[Sub Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|----------------|
| TERM LOAN | Yes | \$10,000.00 | \$40,000.00 | -\$30,000.00 | 31 Mar 2020 | 400 % Utilized |

LN_TM_CB_1 View Hierarchy

[Sub Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|----------------|
| TERM LOAN | Yes | \$10,000.00 | \$10,000.00 | \$0.00 | 31 Mar 2020 | 100 % Utilized |

LN_TM_IE_1 View Hierarchy

[Sub Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|----------------|
| TERM LOAN | Yes | \$10,000.00 | \$10,000.00 | \$0.00 | 31 Mar 2020 | 100 % Utilized |

LN_TM_LS_1 View Hierarchy

[Sub Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|----------------|
| TERM LOAN | Yes | \$10,000.00 | \$10,000.00 | \$0.00 | 31 Mar 2020 | 100 % Utilized |

LN_TM_PM_1 View Hierarchy

[Sub Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|----------------|
| TERM LOAN | Yes | \$10,000.00 | \$10,000.00 | \$0.00 | 31 Mar 2020 | 100 % Utilized |

LN_TM_ST_1 View Hierarchy

[Sub Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|----------------|
| TERM LOAN | Yes | \$100,000.00 | \$115,000.00 | \$15,000.00 | 31 Mar 2020 | 115 % Utilized |

NEW_LINE_1 View Hierarchy

[Main Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|-------------|--------------|
| TERM LOAN | Yes | \$10,000.00 | \$700.00 | \$9,300.00 | 29 Nov 2020 | 7 % Utilized |

OULIAB_1_1 View Hierarchy

[Main Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------|----------------|-------------------|-----------------|------------------|----------------|----------------|
| Other | No | \$10,000.00 | \$24,000.00 | -\$14,000.00 | Not Applicable | 240 % Utilized |

WORKCAP_1 View Hierarchy


[Main Line](#)

| Facility Category | Revolving Line | Sanctioned Amount | Utilized Amount | Available Amount | Expiry Date | Utilized |
|-------------------------|----------------|-------------------|-----------------|------------------|-------------|---------------|
| WORKING CAPITAL FINANCE | Yes | \$10,000.00 | \$5,000.00 | \$5,000.00 | 30 Aug 2019 | 50 % Utilized |

[Cancel](#)

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Field Description

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

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

OR

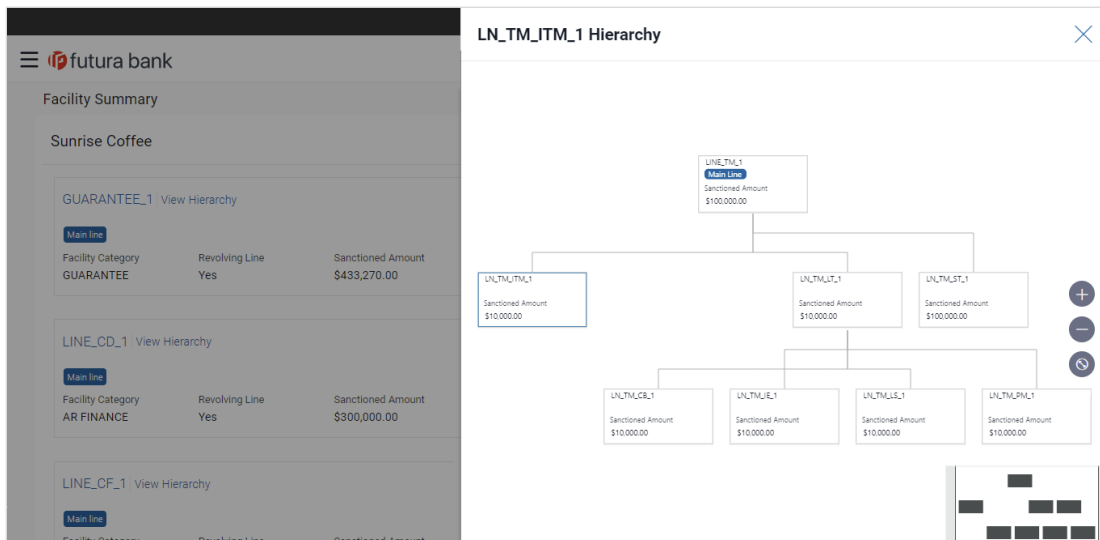
Click  and then click **Add Sub Facility** to go to the Add Sub Facility screen.

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

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


View Hierarchy

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




Field Description


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

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:

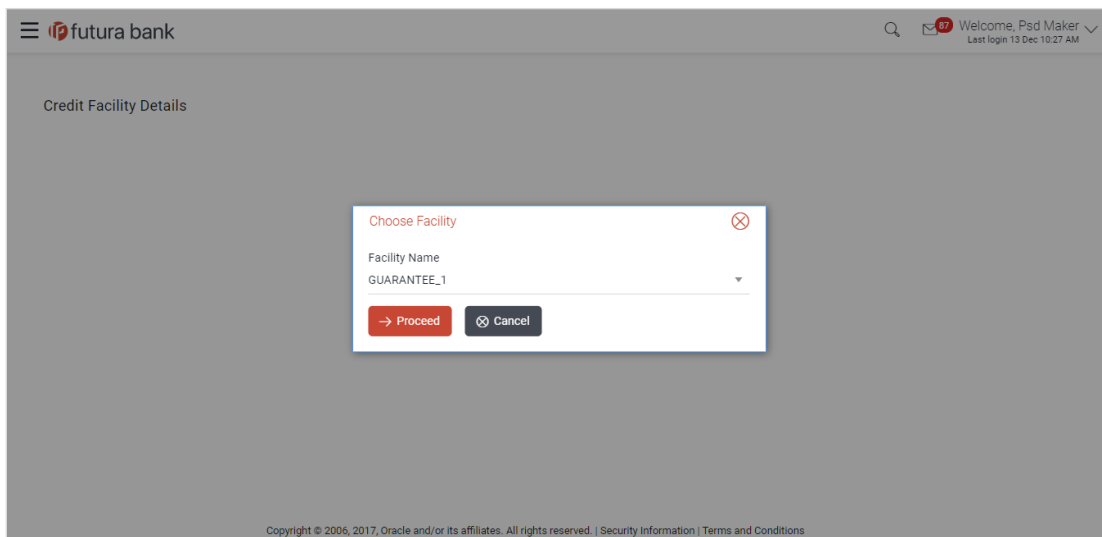
Dashboard > Toggle Menu > Credit Facility Management > Credit Facility > Facility Details

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

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

5.2 Details

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

Details

The screenshot displays the 'Credit Facility Details' page for 'NEW_LINE_1'. The summary table shows a sanctioned amount of \$10,000.00, with \$700.00 utilized and \$8,300.00 available. The collateral amount is \$26,400,000.00, and the facility is set to renew on 27 Mar 2020. The 'Details' tab provides further information: it is a TERM LOAN, SECURED, with a block amount of £1,000.00 and an active status. The start date is 16 Mar 2019, and the expiry date is 29 Nov 2020. The review frequency is monthly, with the next review date on 12 Feb 2020. The facility schedule indicates two payments of £5,000.00 on 12 Mar 2018 and 12 Apr 2018.

Field Description

| Field Name | Description |
|--------------------------|---|
| Facility ID | The unique facility number or the ID assigned to the facility. |
| Sanctioned Amount | The total limit amount sanctioned for the facility. |
| Utilized Amount | The amount that has been utilized for the facility. |
| Available Amount | The current available amount for the facility. |
| Collateral Amount | The collateral amount linked to the facility. |
| Renew Date | The renew date of the facility. |
| Details | |
| Funding Type | The funding type or the facility category of the selected facility. |
| Start Date | The date on which the facility was opened. |

| Field Name | Description |
|-------------------------|---|
| Facility Type | The type of facility, that is 'secured' or 'unsecured'. |
| Expiry Date | The date on which facility will be expired. |
| Block Amount | The block or earmarked amount of the facility. |
| Revolving Line | This field displays if the line is revolving or not. |
| Review Frequency | The review frequency of the facility. |
| Status | The status of the facility. |
| Next Review Date | The next review date of the facility. |

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 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 shows the 'Credit Facility Details' page for 'GUARANTEE_1'. The 'Collateral Groups' tab is selected, displaying a table for the group 'MYASSET1'. The table includes the following data:

| Facility Name | Sanctioned Amount | Utilized Amount | Available Amount | Collateral Value | Renew Date |
|---------------|-------------------|-----------------|------------------|------------------|-------------|
| GUARANTEE_1 | \$433,270.00 | \$100,000.00 | \$333,270.00 | \$433,270.00 | 02 Mar 2020 |

| Collateral Group | Collateral Group Amount | Utilized Amount | Block Amount | Available Amount | Contribution to Facility |
|------------------|-------------------------|-----------------|--------------|------------------|--------------------------|
| MYASSET1 | \$4,332,700.00 | \$2,599,620.00 | \$15,000.00 | \$1,718,080.00 | \$433,270.00 |

At the bottom of the screenshot, there is a 'Cancel' button and a 'Back' button. The footer contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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 Credit Facility or Loans) of the collateral group.

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

Available Amount The current available amount for collateral group.

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

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 'GUARANTEE_1'. The main table shows:

| Facility Name | Sanctioned Amount | Utilized Amount | Available Amount | Collateral Value | Renew Date |
|---------------|-------------------|-----------------|------------------|------------------|-------------|
| GUARANTEE_1 | \$433,270.00 | \$100,000.00 | \$333,270.00 | \$433,270.00 | 02 Mar 2020 |

Below this, the 'Collateral Groups' tab is selected, showing three groups:

- MYASSET1** (Linked Collateral): Collateral Group Amount \$4,332,700.00, Utilized Amount \$2,599,620.00, Block Amount \$15,000.00, Available Amount \$1,718,080.00, Contribution to Facility \$433,270.00.
- ROADROLLER** (road roller machine): Collateral Value \$28,000,000.00, Collateral Amount(after a haircut) \$26,880,000.00, End Date 14 Mar 2024, Margin 96%, Contribution to Group \$4,032,000.00 (100%).
- AUDICAR**: Collateral Value \$3,100,000.00, Collateral Amount(after a haircut) \$3,007,000.00, End Date 10 Mar 2021, Margin 97%, Contribution to Group \$300,700.00 (100%).

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

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.

| Field Name | Description |
|--|---|
| Contribution to Facility | The total amount contributed by the collateral to the Facility Line. |
| Linked Collateral | |
| Collateral ID and Description | The collateral ID and description of the linked collateral. |
| Collateral Amount | The total collateral amount for the linked collateral. |
| Collateral Amount (After Haircut) | The final collateral amount contribution that will be applicable for a Limit after haircut. |
| End Date | Displays the end date of the collateral. |
| Margin | The bank's lendable margin assigned for the Collateral. |
| Contribution to Group | The percentage contribution of collateral towards the group. One collateral can be linked to multiple collateral groups and this field denotes the allocated percentage of the total collateral amount. |

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 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 shows the 'Credit Facility Details' page for Futura Bank. At the top, there is a header with 'futura bank' and a user profile 'Welcome, Psd Maker' with a last login of '13 Dec 10:27 AM'. Below the header, there is a table with the following data:

| Facility Name | Sanctioned Amount | Utilized Amount | Available Amount | Collateral Amount | Renew Date |
|---------------|-------------------|-----------------|------------------|-------------------|-------------|
| LINE_CD_1 | \$300,000.00 | \$110,000.00 | \$190,000.00 | \$0.00 | 12 Mar 2020 |

Below the table, there are three tabs: 'Details', 'Collateral Groups', and 'Covenants'. The 'Covenants' tab is selected. It displays a table with the following data:

| Covenant Id | Revision Date | Description |
|------------------|---------------|-----------------------|
| REGISTRATION DOC | 01 Mar 2019 | Registration document |

At the bottom of the Covenants section, there are two buttons: 'Cancel' and 'Back'.

Field Description

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

Covenants

| | |
|----------------------|------------------------------------|
| Covenant ID | The covenant ID. |
| Revision Date | The revision date of the covenant. |
| Description | The description of the covenant. |

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

The screenshot displays the 'Collateral Summary' interface for 'Sunrise Coffee'. The main content area shows a table of collateral items with the following data:

| Collateral ID | Description | Collateral Value | Collateral Amount (after a haircut) | End Date | Margin |
|---------------|------------------------------|----------------------|-------------------------------------|-------------|--------|
| FLAT1 | new flat at carter road | \$5,400,000.00 | \$5,238,000.00 | 14 Mar 2024 | 97% |
| GOLDSAVINGS | Gold Savings with BANK | \$200,000,000,000.00 | \$192,000,000,000.00 | 31 Mar 2021 | 96% |
| GUARANTEEBANK | Bank Guarantee for Corporate | \$4,000,000.00 | \$3,840,000.00 | 16 Mar 2021 | 96% |


The right-hand sidebar contains a filter panel with the following options:

- Apply Filter** (button)
- By Collateral Group
- By Collateral
- By Non Collateral Group
- Group ID: _____
- Group Amount Range: 1 to 100000000C
- Available Amount Range: 1 to 100000000C
- Apply** (button)
- Reset** (button)

Field Description

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

Search Filter Fields

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

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

Below fields are 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.

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

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 Result

The screenshot displays the 'Collateral Summary' search results for 'Sunrise Coffee'. It lists three collateral groups: MYASSET1, TESTPOOL, and VASSET. Each group is represented by a card containing a table of financial data and a utilization progress bar.

| Collateral Group | Collateral Group Amount | Utilized Amount | Block Amount | Available Amount | Utilization |
|------------------|-------------------------|-----------------|--------------|------------------|--------------|
| MYASSET1 | \$4,332,700.00 | \$2,599,620.00 | \$15,000.00 | \$1,718,080.00 | 60% Utilized |
| TESTPOOL | \$331,826.00 | \$33,182.00 | \$0.60 | \$298,643.40 | 10% Utilized |
| VASSET | \$4,633,400.00 | \$973,014.00 | \$0.00 | \$3,660,386.00 | 21% Utilized |

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Field Description

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

Search Result

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

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

Collateral Group Amount The total amount of the collateral group.

Utilized Amount The total utilized amount of the collateral group.

Block Amount The total amount earmarked or blocked in the collateral group.

Available Amount The current available amount for collateral group.

Utilization Percentage The total amount utilized by the collateral group in percentage terms in a line graph.

| Field Name | Description |
|--|---|
| Linked Collateral | Click on this link to view the collaterals under the collateral group. |
| | All the Collateral under the collateral groups appears if user click on the <u>Linked Collateral</u> link. Below fields are available in each collateral card. |
| Collateral ID & Description | The collateral ID and description of the collateral. Click on the <u>Collateral ID</u> link to view the Collateral Details . |
| Collateral Amount | The total amount available for the collateral in local currency. The System defaults the local currency of the bank. |
| Collateral Amount (After Haircut) | The final collateral amount contribution that will be applicable for a Limit after haircut |
| End Date | Displays the end date of the collateral. |
| Margin | The bank's lendable margin assigned for the Collateral. |
| Contribution to Group | The total amount contributed by the collateral to the collateral group in percentage. |

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..
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

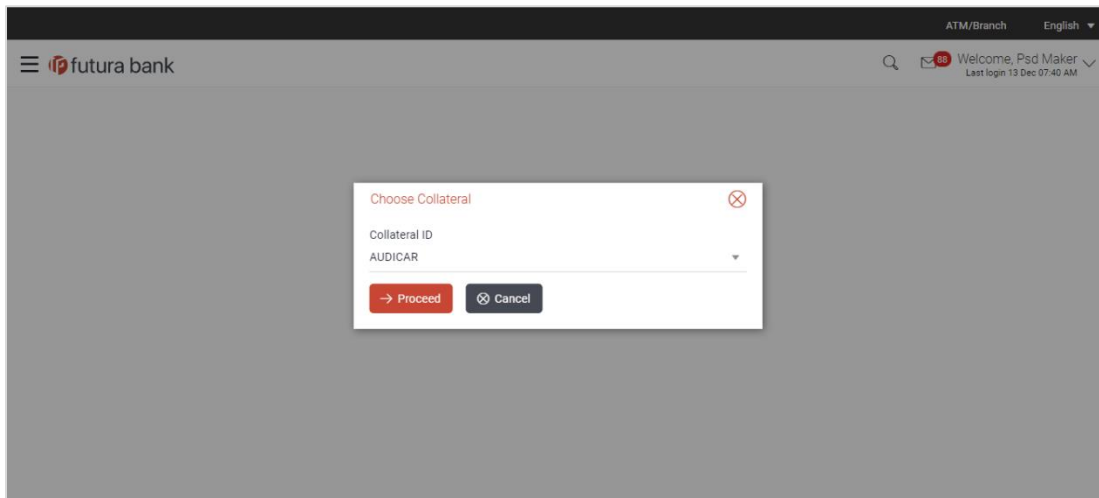
OR

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 |
|----------------------|---|
| 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.

7.1 Details

Click **Details** tab to view the details of selected collateral. Fields in Collateral details screen gets displayed depending upon the collateral type

7.1.1 Collateral Details – Plant & Machineries

Below fields are appears if collateral category is Plant & Machineries.

Collateral Details – Plant & Machineries

| Collateral Value | Collateral Amount(after a haircut) | Utilized Amount | Block Amount | Available Amount | Start Date | End Date | Revision Date | Margin |
|------------------|------------------------------------|-----------------|--------------|------------------|-------------|-------------|---------------|--------|
| \$28,000,000.00 | \$26,880,000.00 | \$10,264,000.00 | - | \$16,616,000.00 | 16 Mar 2019 | 14 Mar 2024 | 12 Mar 2020 | 96% |

| Machine Detail | Invoice Value | Replacement Value |
|-------------------|--------------------|---------------------|
| Road Roller | \$3,200,000.00 | \$3,000,000.00 |
| Manufacturer | Written Down Value | Machinery Condition |
| JCB | \$3,000,000.00 | Good |
| Manufactured Year | Assessed value | Intended Use |
| 2018 | \$28,000,000.00 | making road |
| Purchased Year | Machinery Location | Machine Value Basis |
| 2019 | GB | assessedvalue |

Buttons: Re-evaluate, Cancel, Back

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Field Description

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

| Field Name | Description |
|---|---|
| End Date | Displays the end date of the collateral. |
| Revision Date | Displays the revaluation date of the collateral. |
| Lendable Margin | <p>It is the percentage of the collateral value which decides the collateral Amount.</p> <p>For Example: Collateral is valued at \$1000 (Collateral Value), and Bank wants to offer the customer credit only worth \$980 (Collateral value after Haircut). This amount is 98% of the collateral contribution. $(1000 - 980) / 1000 = 2\%$ is the Hair cut percentage This means Banks want to have a lendable margin of 98%.</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. |
| Machinery Location | The location where the machinery is present. |
| Replacement Value | The replacement value of the machinery. |
| Machinery Condition | The current condition of the machinery. |
| Intended Use | The purpose for which machinery is used. |
| Machine Value Basis | The written down/ Assessed/ Invoice value of the machinery. |

7.1.2 Collateral Details – Vehicle

Below fields are appears if collateral category is **Vehicle**.

Collateral Details – Vehicle

AUDICAR

| Collateral Value | Collateral Amount(after a haircut) | Utilized Amount | Block Amount | Available Amount | Start Date | End Date | Revision Date | Margin |
|------------------|------------------------------------|-----------------|--------------|------------------|-------------|-------------|---------------|--------|
| \$3,100,000.00 | \$3,007,000.00 | \$1,292,870.00 | \$225,000.00 | \$1,714,130.00 | 16 Mar 2019 | 10 Mar 2021 | 16 Mar 2020 | 97% |

Details Covenants

| | | |
|---------------------|------------------------|---------------------|
| Vehicle Type | Registration Number | Resale Value |
| F | 34544+565656 | \$2,500,000.00 |
| Type Over used | Chassis Number | Invoice Value |
| | wdddsf544546546 | \$3,200,000.00 |
| Make | Engine Number | Valuation Date |
| 2011 | 45466v45646v46 | 2015-03-12T00:00:00 |
| Model | Owner | Valuation Amount |
| Ferrari | rally inx | \$3,100,000.00 |
| Manufacturing Year | Registration Authority | |
| 2015-03-03T00:00:00 | rto | |

Re-evaluate Cancel Back

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Field Description

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

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

7.1.3 Collateral Details – Property

Below fields are appears if collateral category is Property.

Collateral Details – Property

| Collateral Value | Collateral Amount(after a haircut) | Utilized Amount | Block Amount | Available Amount | Start Date | End Date | Revision Date | Margin |
|------------------|------------------------------------|-----------------|--------------|------------------|-------------|-------------|---------------|--------|
| \$5,400,000.00 | \$5,238,000.00 | \$20,000.00 | \$300,000.00 | \$5,218,000.00 | 16 Mar 2019 | 14 Mar 2024 | 11 Mar 2020 | 97% |

| Details | | Covenants | |
|---------------|------------------------|----------------------|---------------------|
| Property Type | RESIDENTIAL BUILDING | Construction Date | 2014-03-12T00:00:00 |
| Country | US | Purchase Date | 2015-03-04T00:00:00 |
| Address | flat n0 34 carter road | Market Value | \$5,400,000.00 |
| | | Government Value | \$5,000,000.00 |
| | | Property Index Value | \$3,050,000.00 |
| | | Property Value Basis | marketvalue |

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Field Description

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

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

7.1.4 Collateral Details – Precious Metal

Below fields are appears if collateral category is Precious Metal.

Collateral Details – Precious Metal

The screenshot displays the 'GOLDSAVINGS' collateral details page. At the top, there's a navigation bar with 'futura bank' logo and user information 'Welcome, Nick Fury'. Below this is a summary table:

| Collateral Value | Collateral Amount(after a haircut) | Utilized Amount | Block Amount | Available Amount | Start Date | End Date | Revision Date | Margin |
|----------------------|------------------------------------|-----------------|--------------|----------------------|-------------|-------------|---------------|--------|
| \$200,000,000,000.00 | \$192,000,000,000.00 | \$0.00 | - | \$192,000,000,000.00 | 16 Mar 2019 | 31 Mar 2021 | 16 Mar 2020 | 96% |

Below the table, there are two tabs: 'Details' (selected) and 'Covenants'. The 'Details' section shows the following information:

- Precious Metal Type: GOLD
- Weight In Grams: 3500
- Valuation Amount: \$200,000,000,000.00
- Unit Rate: \$40,000.00
- Precious Metal Form: COIN

At the bottom of the details section, there are three buttons: 'Re-evaluate' (with a refresh icon), 'Cancel' (with a close icon), and 'Back' (with a left arrow icon).

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Field Description

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

| Field Name | Description |
|---|---|
| Lendable Margin | <p>It is the percentage of the collateral value which decides the collateral Amount.</p> <p>For Example: Collateral is valued at \$1000 (Collateral Value), and Bank wants to offer the customer credit only worth \$980 (Collateral value after Haircut). This amount is 98% of the collateral contribution. $(1000 - 980) / 1000 = 2\%$ is the Hair cut percentage This means Banks want to have a lendable margin of 98%.</p> |
| Collateral details are displayed depending on the selected collateral type. | |
| Precious Metal Type | The type of precious metal. |
| Weight in grams | The weight of precious metal in grams. |
| Valuation Amount | The valuation amount is the market value of the precious metal. |
| Unit Rate | The per unit rate of precious metal. |
| Precious Metal Form | The form of precious metal that is coin, jewelry, Biscuits etc. |

7.1.5 Collateral Details – Bank Guarantee

Below fields are appears if collateral category is Bank Guarantee.

Collateral Details – Bank Guarantee

The screenshot displays the 'GUARANTEE' details for a Bank Guarantee. At the top, there is a navigation bar with 'Viewer', 'ATM/Branch', and 'English' options. The user is identified as 'Welcome, Nick Fury' with a last login time of '24 Dec 03:44 PM'. The main content area shows a table with the following data:

| Collateral Value | Collateral Amount(after a haircut) | Utilized Amount | Block Amount | Available Amount | Start Date | End Date | Revision Date | Margin |
|------------------|------------------------------------|-----------------|--------------|------------------|-------------|-------------|---------------|--------|
| \$2,400,000.00 | \$2,352,000.00 | \$0.00 | - | \$2,352,000.00 | 16 Mar 2019 | 27 Mar 2025 | 19 Mar 2020 | 98% |

Below the table, there are two tabs: 'Details' (selected) and 'Covenants'. The 'Details' section shows the following information:

| | | | |
|----------------|---------------------|------------------------|----------------|
| Guarantor Name | ABG bank | Guarantee Amount | \$2,400,000.00 |
| Guarantee Type | CORPORATE GUARANTEE | Total Guarantee Amount | \$2,400,000.00 |

At the bottom of the details section, there are three buttons: 'Re-evaluate' (with a refresh icon), 'Cancel' (with a close icon), and 'Back' (with a left arrow icon).

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

7.1.6 Collateral Details – Life Insurance

Below fields are appears if collateral category is Life Insurance.

Collateral Details – Life Insurance

The screenshot displays the 'LIFEINSURANCE' collateral details page. At the top, there is a summary table with the following data:

| Collateral Value | Collateral Amount(after a haircut) | Utilized Amount | Block Amount | Available Amount | Start Date | End Date | Revision Date | Margin |
|------------------|------------------------------------|-----------------|--------------|------------------|-------------|-------------|---------------|--------|
| \$310,000,000.00 | \$300,700,000.00 | \$0.00 | | \$300,700,000.00 | 16 Mar 2019 | 31 Mar 2022 | - | 97% |

Below the summary table, the 'Details' tab is active, showing the following information:

| | | |
|--|--|--|
| Policy Number 123458 | Premium Amount \$110,000.00 | Renewal Frequency FREQUENCY |
| Insurance Amount \$310,000,000.00 | Assignment Date 2019-04-16T00:00:00 | Next Renewal Date 2020-03-16T00:00:00 |
| Policy Start Date 2019-03-16T00:00:00 | Insurer Details HDFC | |

At the bottom of the details section, there are three buttons: 'Re-evaluate' (with a refresh icon), 'Cancel' (with a close icon), and 'Back' (with a left arrow icon).

Field Description

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

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

7.1.7 Collateral Details – Miscellaneous Assets

Below fields are appears if collateral category is Miscellaneous Assets.

Collateral Details – Miscellaneous Assets

MISASSETS

| Collateral Value | Collateral Amount(after a haircut) | Utilized Amount | Block Amount | Available Amount | Start Date | End Date | Revision Date | Margin |
|------------------|------------------------------------|-----------------|--------------|------------------|-------------|-------------|---------------|--------|
| \$2,000,000.00 | \$1,900,000.00 | \$0.00 | - | \$1,900,000.00 | 16 Mar 2019 | 19 Mar 2026 | 19 Mar 2020 | 95% |

Details Covenants

Collateral Description: Group of brand names
 Unit Value: \$100,000.00
 Units: 20
 Notes: -

Re-evaluate Cancel Back

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Field Description

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

| Field Name | Description |
|-------------------------------|---|
| Lendable Margin | <p>It is the percentage of the collateral value which decides the collateral Amount.</p> <p>For Example: Collateral is valued at \$1000 (Collateral Value), and Bank wants to offer the customer credit only worth \$980 (Collateral value after Haircut). This amount is 98% of the collateral contribution. $(1000 - 980) / 1000 = 2\%$ is the Hair cut percentage</p> <p>This means Banks want to have a lendable margin of 98%.</p> |
| Collateral Description | The description about the collateral. |
| Units | The number of units of assets. |
| Unit Value | The value of units of asset. |
| Notes | The brief note about the assets. |

Collateral details are displayed depending on the selected collateral type.

7.1.8 Collateral Details – Security / Share

Below fields are appears if collateral category is Security / Share.

Collateral Details – Security / Share

Viewer ATM/Branch English

TCSSHARE1

| Collateral Value | Collateral Amount(after a haircut) | Utilized Amount | Block Amount | Available Amount | Start Date | End Date | Revision Date | Margin |
|------------------|------------------------------------|-----------------|--------------|------------------|-------------|-------------|---------------|--------|
| \$18,000.00 | \$17,820.00 | \$0.00 | - | \$17,820.00 | 16 Mar 2019 | 05 Mar 2024 | 19 Mar 2020 | 99% |

Details

Covenants

Security Type
PROPERTY

Description
Unit Based

Value
100

Number of units
100

Maturity Date
2022-03-04T00:00:00

Name of the fund
TCS

Name of the scheme
Savings

Interest Payout Frequency
MONTHLY

Interest Rate
4

Bond Duration
30

Last Revaluation Price
\$180.00

Next Revaluation Date
2020-04-03T00:00:00

Re-evaluate
Cancel
← Back

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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: Collateral is valued at \$1000 (Collateral Value), and Bank wants to offer the customer credit only worth \$980 (Collateral value after Haircut). This amount is 98% of the collateral contribution. $(1000 - 980) / 1000 = 2\%$ is the Hair cut percentage</p> <p>This means Banks want to have a lendable margin of 98%.</p> |
| Collateral details are displayed depending on the selected collateral type. | |
| Security Type | The type of security that is share, bond etc. |
| Description | The description about the share or bond. |
| Value | The value of the share or bond. |
| Number of Units | The number of units of share/ bond. |
| Maturity Date | The maturity date of the share/ bond. |
| Name of the fund | The name of fund. |

| Field Name | Description |
|----------------------------------|--|
| Name of the scheme | The name of scheme. |
| Interest Rate | The rate of interest on the security. |
| Bond Duration | The duration of the security. |
| Interest Payout Frequency | The frequency of receiving the interest on the scheme. |
| Last Revaluation Price | The last revaluation price of the scheme. |
| Next Revaluation Date | The date on which the security is next revaluated. |

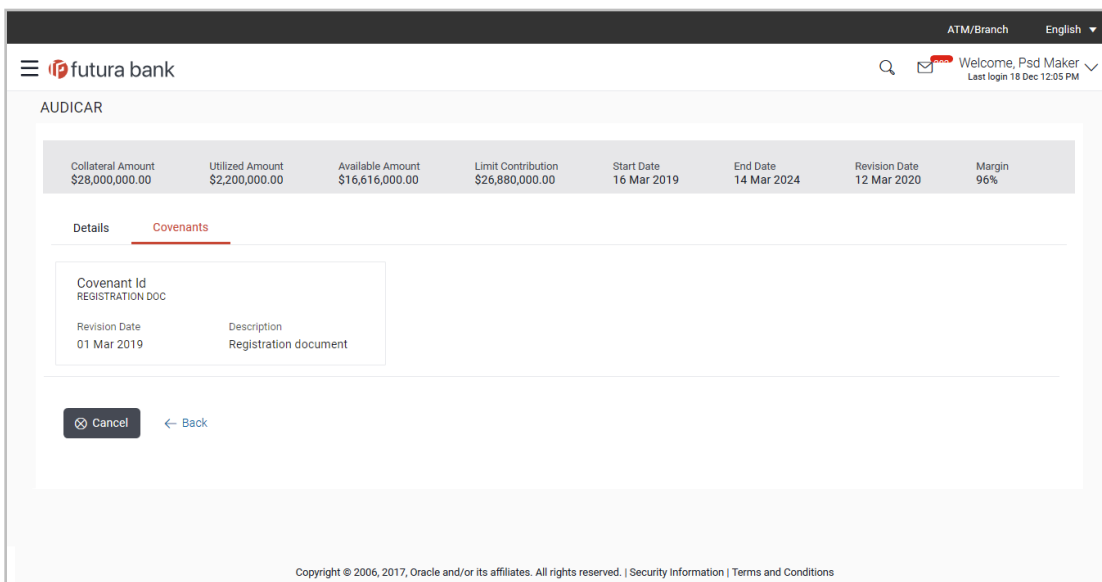
1. Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

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'. Customers may be required to submit the documents on a periodic basis to renew the covenants.

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

Covenants



Field Description

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

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

[Home](#)