

Oracle® Banking Credit Facilities Process Management Collateral 360 User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Oracle Banking Credit Facilities Process Management User Guide

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1

Preface

About this Guide

A brief introduction to the Collateral 360 User Guide.

This guide helps you get familiar with the Collateral 360 interface in OBCFPM for performing necessary actions in the Collateral 360.

Audience

Audience of Collateral 360 User Guide.

This guide is intended for the Credit Officers and the Relationship Managers responsible for collateral life-cycle management in OBCFPM.

Common Icons in OBCFPM

List of icons commonly used in OBCFPM for quick reference.

The following table describes the icons that are commonly used in OBCFPM:

Table 1-1 Common Icons













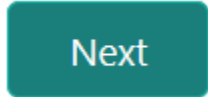

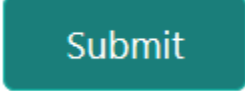

Icons	Purpose
	To add new record.
	To modify existing record.
	To delete a record.
	To pick start or end date.
	To configure or change default settings.
	To view the data in graphical format.

Table 1-1 (Cont.) Common Icons

Icons	Purpose
	To change the screen layout to list view.
	To change the screen layout to table view.
	To change the screen layout to tree view.
	To view, edit, and delete a record.
	To hold the process.
	To go back to the previous screen.
	To go to the next data segment.
	To save the captured information and exit the process window.
	To submit the task to next stage.
	To exit the window without saving the captured information.

2

Collateral 360

Collateral 360

Detailed information about the Collateral 360 interface in OBCFPM.

Collateral 360 is a smart dashboard which displays different dimensions of the customer collaterals in graphical and table formats. Dimensions of collaterals include covenant compliance status, valuation details, collateral related transactions, and linked facilities. With the information available in Collateral 360, you can easily track the performance of collateral and take necessary actions to mitigate security risks.

1. To launch the **Collateral 360** screen, navigate to Collaterals > Collateral 360 from the left menu.

Figure 2-1 Collateral 360

Collateral 360

(DEFAULT ENTITY) FLEXCUBE UNIVERSAL BR... APR 13, 2018

Krishnan
sample@sample.com

Menu Item Search...

Collaterals

- Collateral 360
- Evaluation
- Insurance
- Liquidation
- Perfection
- Release
- Review
- Simplified Amend
- Substitution
- Core Maintenance
- Credit Facilities
- Dashboard
- Party Services
- Policy
- Rule
- Security Management
- Task Management
- Tasks
- Awaiting Customer Clarification
- Business Process Maintenance
- Completed Tasks
- Free Tasks
- Hold Tasks
- My Tasks
- Search
- Supervisor Tasks
- Transaction Facilitors

Select Customer ID

CUST2000 RM View

Customer ID	Register no	Legal status	SIC Code	Date Of Incorporation	Customer since
CUST1000					

Collateral Covenant Compliance

Overall Collateral

Total Collateral Value £4.93M	Collateral Utilization £1.45K	Earmark £0
---	---	----------------------

Collateral Types

Collateral Types Break Up

Property

Collateral Valuation List

<p>COL22102195</p> <p>Collateral Type: Property Agency name: Valuation frequency:</p>	<p>Collateral Value: \$100,000.00 Bank Haircut: 0</p>	<p>Valuation Date: Collateral Utilization: 0</p>
<p>COL22102199</p> <p>Collateral Type: Insurance Agency name: Valuation frequency:</p>	<p>Collateral Value: \$8,100.00 Bank Haircut: 0</p>	<p>Valuation Date: Collateral Utilization: 0</p>
<p>COL22102201</p> <p>Collateral Type: Bond Agency name: Valuation frequency:</p>	<p>Collateral Value: \$9,900.00 Bank Haircut: 0</p>	<p>Valuation Date: Collateral Utilization: 0</p>

Page 1 of 18 (1-3 of 54 items) 1 2 3 4 5 ... 18

Transactions

<p>COL22192509</p> <p>Collateral Type: Transaction Initiated Date: Jan 19, 2028</p>	<p>Collateral Value: Status:</p>	<p>Type Of Transaction:</p>
<p>COL22192511</p> <p>Collateral Type: Transaction Initiated Date: Jan 19, 2028</p>	<p>Collateral Value: Status:</p>	<p>Type Of Transaction:</p>

Load More
(showing 2 record(s) out of 3)

Facility Summary

Liability Sanctioned Amount \$10,000,000.00	Liability Utilized Amount \$800.00	Liability OverUtilized Amount \$0.00
---	--	--

2. **Select Customer ID** to view collaterals of required customer.

Collateral details are fetched and displayed in the following widgets.

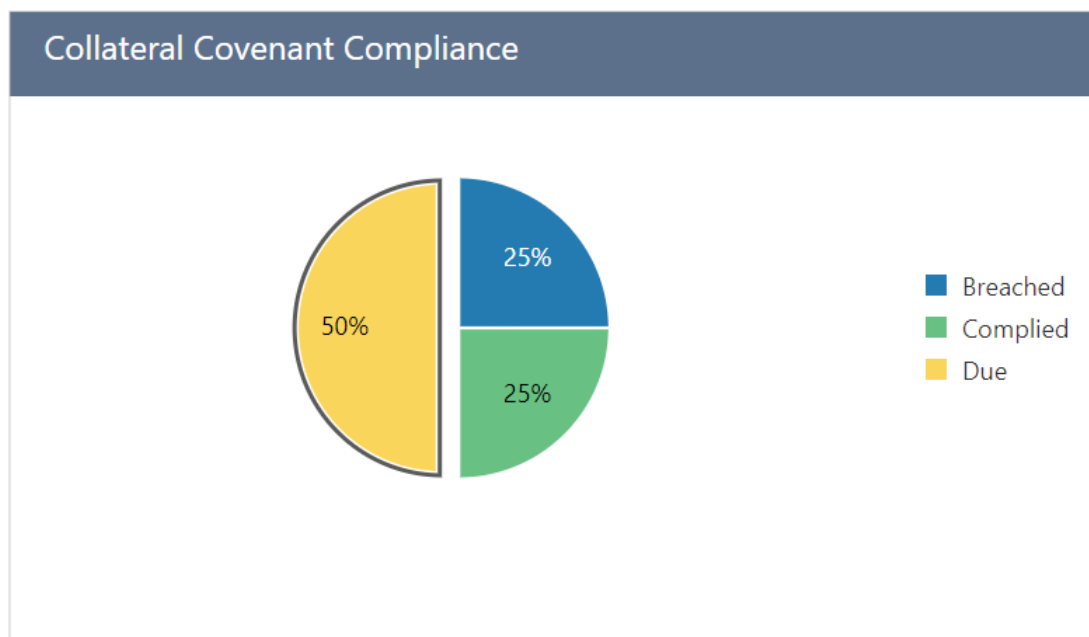
- Collateral Covenant Compliance
- Overall Collateral
- Collateral Valuation List
- Transactions
- Facility Summary

For information on data displayed in each widget, refer the corresponding topics.

Collateral Covenant Compliance

Information on the Collateral Covenant Compliance widget in Collateral 360 screen.

Figure 2-2 Collateral Covenant Compliance

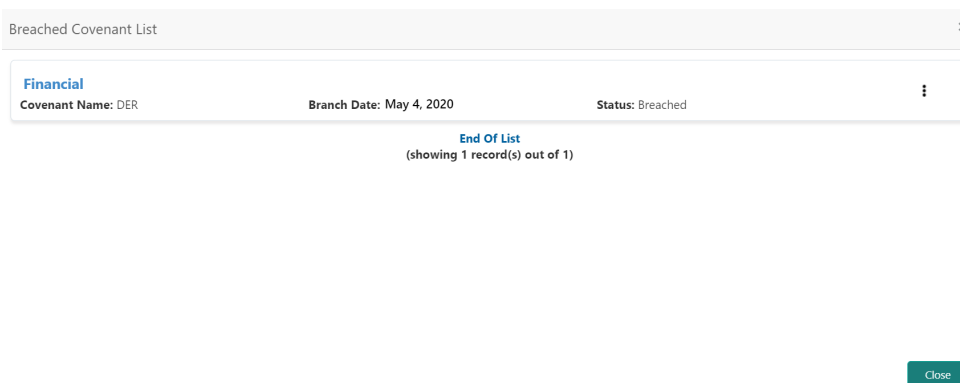


This widget provides an insight about the collateral's covenant compliance status by displaying the percentage of breached, complied, and due covenants.

1. Click on the required section in the pie chart to view detailed information.

The **Covenant List** of selected category is displayed as shown below.

Figure 2-3 Covenant List

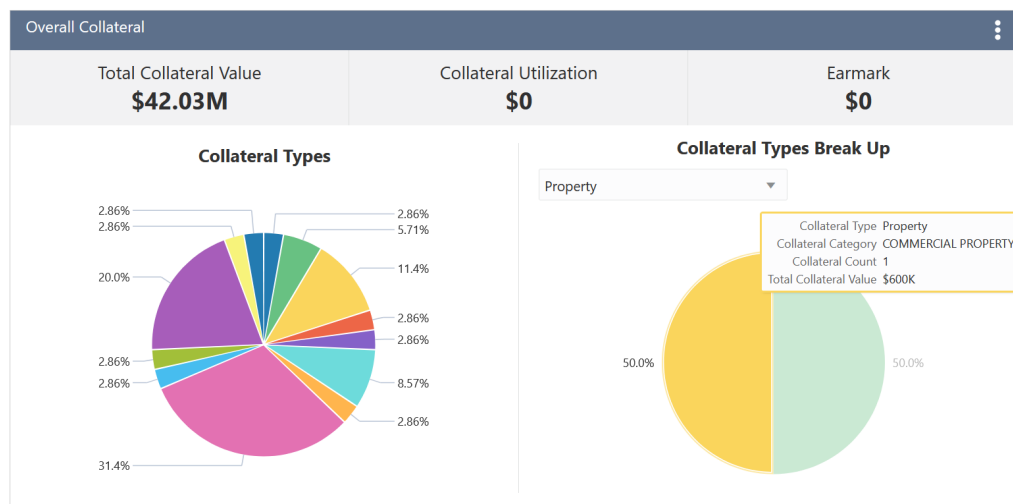


2. Click the action icon in the covenant record to perform necessary actions.
3. To exit the **Covenant List** screen, click **Close**.

Overall Collateral

Information on the Overall Collateral widget in Collateral 360 screen.

Figure 2-4 Overall Collateral








This widget displays the customer's overall collateral value, collateral utilization, and earmark amount along with the details of contribution from different collateral types.

1. To view the collaterals list by its type, click on the required section in the pie chart.
The Collateral List is displayed based on selected collateral type.

Figure 2-5 Collateral List

Aircraft - PASSENGER AIRCRAFT ×

Filter

	COL22202549 Collateral Type: Aircraft	Collateral Value: \$82,000.00	Collateral Category: PASSENGER AIRCRAFT	<ul style="list-style-type: none"> Insurance Review Release Liquidation
	TEST22202549 Collateral Type: Aircraft	Collateral Value: \$82,000.00	Collateral Category: PASSENGER AIRCRAFT	
	COL213422217 Collateral Type: Aircraft	Collateral Value: \$10,000,000.00	Collateral Category: PASSENGER AIRCRAFT	
	COL213441217 Collateral Type: Aircraft	Collateral Value: \$10,000,000.00	Collateral Category: PASSENGER AIRCRAFT	
	COL213441917 Collateral Type: Aircraft	Collateral Value: \$10,000,000.00	Collateral Category: PASSENGER AIRCRAFT	

Load More
 (showing 5 record(s) out of 11)

Close

2. To view the **Collateral Summary**, click the Collateral ID in the **Collateral List** screen.
3. To initiate **Insurance, Review, Release**, and / or **Liquidation** process for the collateral, click the action icon and select the required option.
4. To exit the **Collateral List** screen, click **Close**.
5. To view the break up of collateral types, select the required collateral type from the **Collateral Types Break Up** drop down list.

Contribution from each collateral category is displayed.

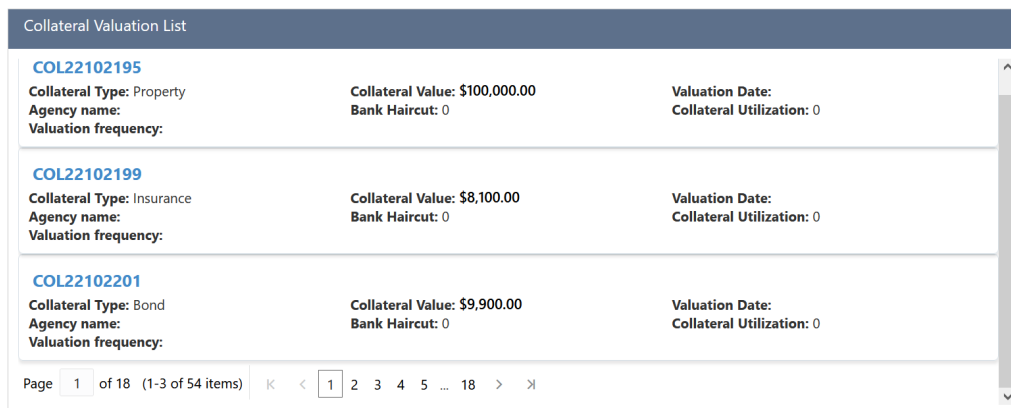
 **Note:**

You can click the required section in the break up pie chart to view the list of collaterals in selected category and initiate necessary process.

Collateral Valuation List

Information on the Collateral Valuation List widget in Collateral 360 screen.

Figure 2-6 Collateral Valuation List



Collateral Valuation List		
COL22102195 Collateral Type: Property Agency name: Valuation frequency:	Collateral Value: \$100,000.00 Bank Haircut: 0	Valuation Date: Collateral Utilization: 0
COL22102199 Collateral Type: Insurance Agency name: Valuation frequency:	Collateral Value: \$8,100.00 Bank Haircut: 0	Valuation Date: Collateral Utilization: 0
COL22102201 Collateral Type: Bond Agency name: Valuation frequency:	Collateral Value: \$9,900.00 Bank Haircut: 0	Valuation Date: Collateral Utilization: 0

Page 1 of 18 (1-3 of 54 items) < 1 2 3 4 5 ... 18 > X

If the collateral is valued by external agencies, the valuation details from all the agencies are listed in this widget.

1. Click on the **Collateral ID** to view the **Collateral Summary**.

Figure 2-7 Collateral Summary

Collateral Summary ×

Customer ID
CUST2000
Application ID
Current Status
Documents
0
Collateral Type
Vehicle
Collateral Category
PASSENGER VEHICLE
Ownership Type
Single

Basic Information

COL22212589
VEHICLE1

Collateral Currency USD	Agreed Collateral Value \$27,000.00	Held Collateral Value	Available From Apr 13, 2018	Available Till	Applicable Business Trade
Exposure Type -	Charge Type Pledge	Purpose Of Collateral New Facility	Shareable Across Customers No		

Vehicle ⋮

1

Collateral

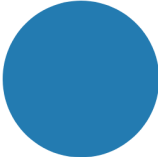
\$33K

Collateral Value

Linked Facilities Details ⋮

No data to display

Ownership



■ 100%

Seniority of charge

1

Position

0	100
Total Percentage	Percentage Available

Covenants

0

Covenants proposed
Standard Covenants Applicable

0	0
Complied Covenants	Breached Covenants

Insurance

0

Active Insurance

USD 0.00

Total Insurance Amount

Configured Stage Status

Risk Evaluation Not applicable	External Legal Opinion Not applicable	External Valuation Not applicable
External Check Not applicable	Field Investigation Not applicable	

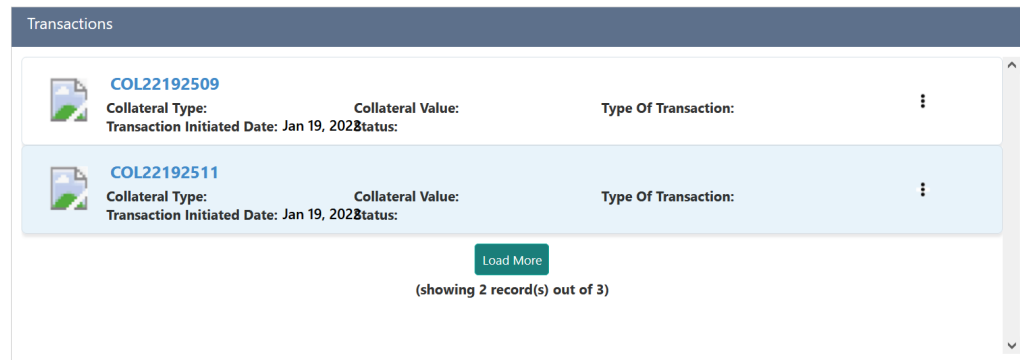
Close

2. To exit the **Collateral Summary** screen, click **Close**.

Transactions

Information on the Transactions widget in Collateral 360 screen.

Figure 2-8 Transactions



This widget displays the list of transactions done on the collateral with its type and date. The Collateral Value as on transaction date is also displayed for quick reference.

1. Click the action icon in the transaction record to perform necessary actions.
2. Click on the **Collateral ID** to view the **Collateral Summary**.

The **Collateral Summary** screen is displayed.

Figure 2-9 Collateral Summary

Collateral Summary ×

Customer ID
CUST2000
Application ID
Current Status
Documents
0
Collateral Type
Vehicle
Collateral Category
PASSENGER VEHICLE
Ownership Type
Single

Basic Information

COL22212589
VEHICLE1

Collateral Currency USD	Agreed Collateral Value \$27,000.00	Held Collateral Value	Available From Apr 13, 2018	Available Till	Applicable Business Trade
Exposure Type -	Charge Type Pledge	Purpose Of Collateral New Facility	Shareable Across Customers No		

Vehicle ⋮

1

Collateral

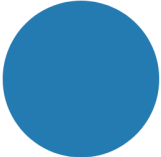
\$33K

Collateral Value

Linked Facilities Details ⋮

No data to display

Ownership



100%

Seniority of charge

1

Position

0	100
Total Percentage	Percentage Available

Covenants

0

Covenants proposed
Standard Covenants Applicable

0	0
Complied Covenants	Breached Covenants

Insurance

0

Active Insurance

USD 0.00

Total Insurance Amount

Configured Stage Status

Risk Evaluation Not applicable	External Legal Opinion Not applicable	External Valuation Not applicable
External Check Not applicable	Field Investigation Not applicable	

Close

3. To exit the **Collateral Summary** screen, click **Close**.

Facility Summary

Information on the Facility Summary widget in Collateral 360 screen.

Figure 2-10 Facility Summary



This widget displays the liability amount sanctioned, utilized, and overutilized against the collaterals in all the categories maintained in the system, such as Guarantee, Term Loan, Working Capital, and Letter of Credit.



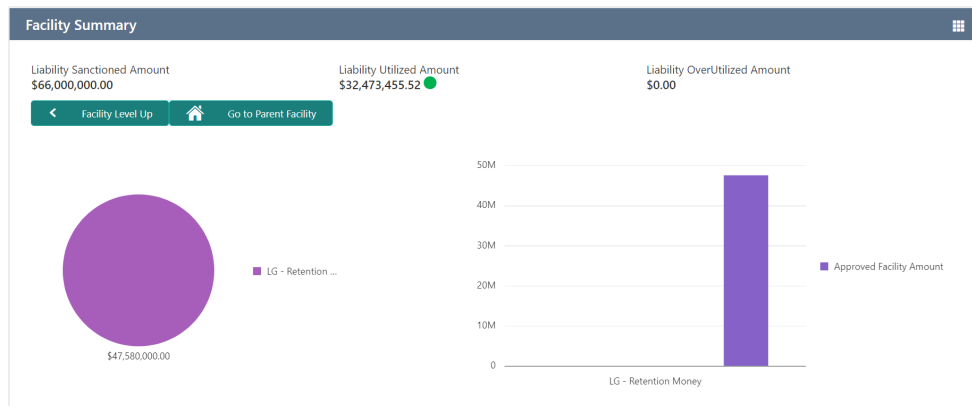
Note:

All the amounts displayed in the pie chart are in collateral currency.

- To view more information about the specific facility category, click on the required category in the pie chart.

The data for the selected category are displayed.

Figure 2-11 Facility Category Details



2. To view further information about the displayed categories, click on the required category in the pie chart.
3. To view the previous category information, click **Facility Level Up**.
4. To view the parent facility, click **Go to Parent Facility**.

3

Collateral 360 - RM View

Collateral 360 - RM View

Detailed information about the Collateral 360 in RM View.

In Collateral 360 - RM View, collateral related information that requires RM's attention are displayed in addition to the general view. The RM can view the details and plan the collateral activities for the customers in an efficient manner. The following additional widgets are available in the RM view.

- Overall Facility Limit
- Upcoming Events
- Bank Deal Enablers
- Guidelines

Upon clicking **RM View** in the **Collateral 360** screen, the 360 degree interface is displayed as shown below.

Figure 3-1 Collateral 360 - RM View

Collateral 360

(DEFAULTTENITY)
FLEXCUBE UNIVERSAL BRA...
Apr 13, 2018
MAN11
sample@sample.com

Menu Item Search...

- Collaterals
- Core Maintenance
- Credit Facilities
- Dashboard
- Party Services
- Policy
- Rule
- Security Management
- Simplified Amend
- Substitution
- Core Maintenance
- Credit Facilities
- Dashboard
- Party Services
- Policy
- Rule
- Security Management
- Task Management
- Tasks
 - Awaiting Customer Clarification
 - Business Process Maintenance
 - Completed Tasks
 - Free Tasks
 - Hold Tasks
 - My Tasks
 - Search
 - Supervisor Tasks
- Transaction Facilitors

Select Customer ID

Overall Facility Limits		Transactions
£72.46K	£72.46K	3
Sanctioned Limit	Available Limit	Work In Progress
£72.46K	£0	0
Utilized Limit	Earmark Limit	Recent Completed Transactions

Overall Collateral

Total Collateral Value	Collateral Utilization	Earmark
£41.61M	£0	£0

Collateral Types

Collateral Types Break Up

Aircraft

Upcoming events

< April 2018 >

WK	S	M	T	W	T	F	S
13	1	2	3	4	5	6	7
14	8	9	10	11	12	13	14
15	15	16	17	18	19	20	21
16	22	23	24	25	26	27	28
17	29	30					

13-April-2018

Collateral ID: COL22212589
Status: INITIATED

Event Name: release Customer Name:

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

Bank Deal Enablers

No Information Available

Guidelines

Guideline Type: Collateral Policy Guideline
Collateral Type: Guarantee

No items to display.

Collateral Covenant Compliance

Overall Facility Limits

Information on the Overall Facility Limits widget in Collateral 360 - RM View screen.

Figure 3-2 Overall Facility Limits

Overall Facility Limits	
£72.46K Sanctioned Limit	£72.46K Available Limit
£72.46K Utilized Limit	£0 Earmark Limit

This widget displays the following limit details of facility linked to the customer collaterals in collateral currency.

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

Transactions

Information on the Transactions widget in Collateral 360 - RM View screen.

Figure 3-3 Transactions - RM View

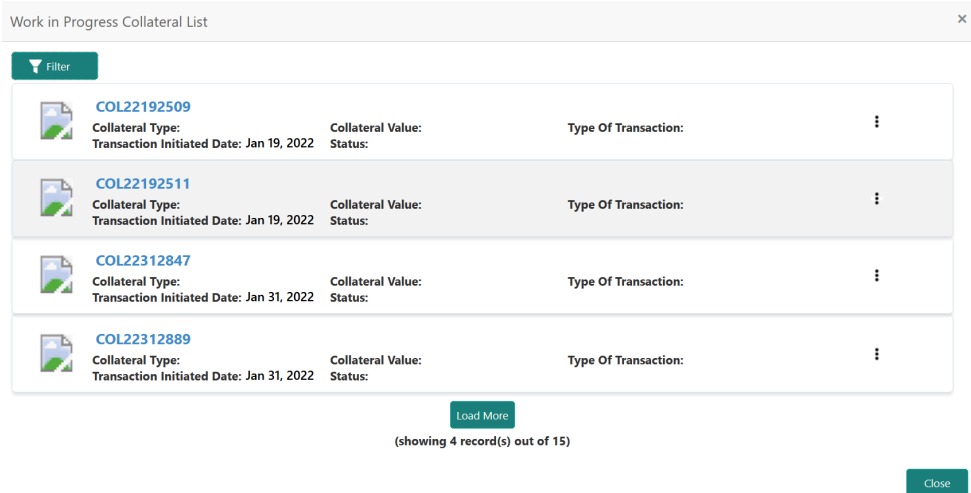
Transactions
3 Work In Progress
0 Recent Completed Transactions

This widget displays the number of transactions that are currently in progress and completed recently.

1. Click the count to view the transaction details.

Transaction list is displayed as shown below.

Figure 3-4 Transaction List

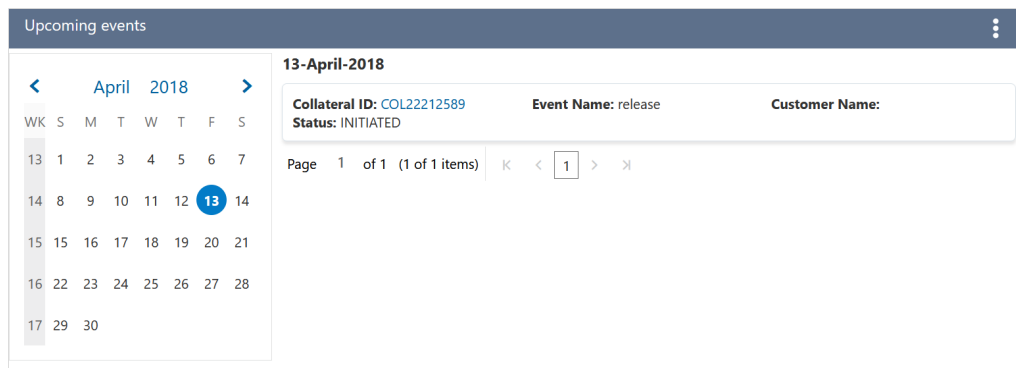


2. Click the action icon in the transaction record and perform necessary action.
3. To exit the **Transaction List** screen, click **Close**.

Upcoming Events

Information on the Upcoming Events widget in Collateral 360 - RM View screen.

Figure 3-5 Upcoming Events



This widget displays the upcoming collateral events such as Review and Release based on the event date specified during the collateral processes.

1. Click on the **Collateral ID** to view the **Collateral Summary**.

Figure 3-6 Collateral Summary

Collateral Summary ×

Customer ID CUST2000	Application ID	Current Status	Documents 0	Collateral Type Vehicle	Collateral Category PASSENGER VEHICLE	Ownership Type Single
-------------------------	----------------	----------------	----------------	----------------------------	--	--------------------------

Basic Information

COL22212589
VEHICLE1

Collateral Currency USD	Agreed Collateral Value \$27,000.00	Held Collateral Value	Available From Apr 13, 2018	Available Till	Applicable Business Trade
Exposure Type -	Charge Type Pledge	Purpose Of Collateral New Facility	Shareable Across Customers No		

Vehicle ⋮

1
Collateral

\$33K
Collateral Value

Linked Facilities Details ⋮

No data to display

Ownership

■ 100%

Seniority of charge

1
Position

0
Total Percentage

100
Percentage Available

Covenants

0
Covenants proposed
Standard Covenants Applicable

0
Complied Covenants

0
Breached Covenants

Insurance

0
Active Insurance

USD 0.00
Total Insurance Amount

Configured Stage Status

<p>Risk Evaluation</p> <div style="background-color: #34495e; color: white; padding: 2px 5px; border-radius: 3px;">Not applicable</div>	<p>External Legal Opinion</p> <div style="background-color: #34495e; color: white; padding: 2px 5px; border-radius: 3px;">Not applicable</div>	<p>External Valuation</p> <div style="background-color: #34495e; color: white; padding: 2px 5px; border-radius: 3px;">Not applicable</div>
<p>External Check</p> <div style="background-color: #34495e; color: white; padding: 2px 5px; border-radius: 3px;">Not applicable</div>	<p>Field Investigation</p> <div style="background-color: #34495e; color: white; padding: 2px 5px; border-radius: 3px;">Not applicable</div>	

Close

2. To exit the **Collateral Summary** screen, click **Close**.

Bank Deal Enablers

Information on the Bank Deal Enablers widget in Collateral 360 - RM View screen.

Figure 3-7 Bank Deal Enablers

Bank Deal Enablers

No Information Available

This widget displays the list of external agencies which valued the customer collaterals during different processes in Collateral Life-Cycle Management.

Guidelines

Information on the Guidelines widget in Collateral 360 - RM View screen.

Figure 3-8 Guidelines

The screenshot shows a web interface for 'Guidelines'. At the top is a dark blue header bar with the text 'Guidelines' on the left and a three-dot menu icon on the right. Below the header, there are two dropdown menus. The first is labeled 'Guideline Type' and has 'Collateral Policy Guideline' selected. The second is labeled 'Collateral Type' and has 'Guarantee' selected. Below these dropdowns, there is a horizontal line, followed by the text 'No items to display.', another horizontal line, and a large empty rectangular area.

This widget allows you to view the following guidelines for all the supported collateral types. You can select the Guideline Type and Collateral Type to check policy adherence.

- Collateral Policy Guideline
- Product Policy Guideline
- Covenant Policy Guideline
- Terms and Conditions
- Secured Lending
- Unsecured Lending