Credit Facility Originations Release Manual
Oracle Banking Digital Experience
Release 22.2.1.0.0

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Credit Facility Originations 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 22.2.1.0.0, 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 Banking Credit Facility Process Management System (OBCFPM) 14.7.1.0.0	Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) 14.7.1.0.0
1	Apply for New Facility	✓	**NH**
2	Amend Facility	✓	**NH**
3	Collateral Evaluation	✓	**NH**
4	Collateral Revaluation	✓	**NH**
3	Application Tracker	✓	**NH**

Home

3. Apply For New Facility

Using this option, corporate customers can apply for a new credit facility by providing the information about their funding requirement, collateral details and uploading the supporting documents. Credit Facility along with its multiple child lines can be applied in a single application.

Credit Facility application goes through various stages starting from applying for a facility till sanction of facility.

On submission of Credit Facility Application from OBDX side, the request is sent to the mid office/back office system for further processing. Bank staff can view and process the application using back office or mid office systems integrated with OBDX.

Corporates can track the status of the facility applications using Application Tracker available within OBDX.

Note:
1) Corporate Credit Facility Management module support is currently not supported for mobile and tablet devices.

2) A new Facility can be applied by only those Corporates who have an existing Liability ID (maintained in ELCM application).

Prerequisites:

- Party preference is maintained
- Corporate users are created
- Approval rule set up for corporate user to perform the actions

How to reach here:

Credit Facility Management – Overview > Quick Links > Apply for New Facility
OR
Toggle Menu > Credit Facility Management > Apply for New Facility

To apply for a new facility:

1. Navigate to the **Facility Application** screen. The **Facility Application** – **Summary** page appears.

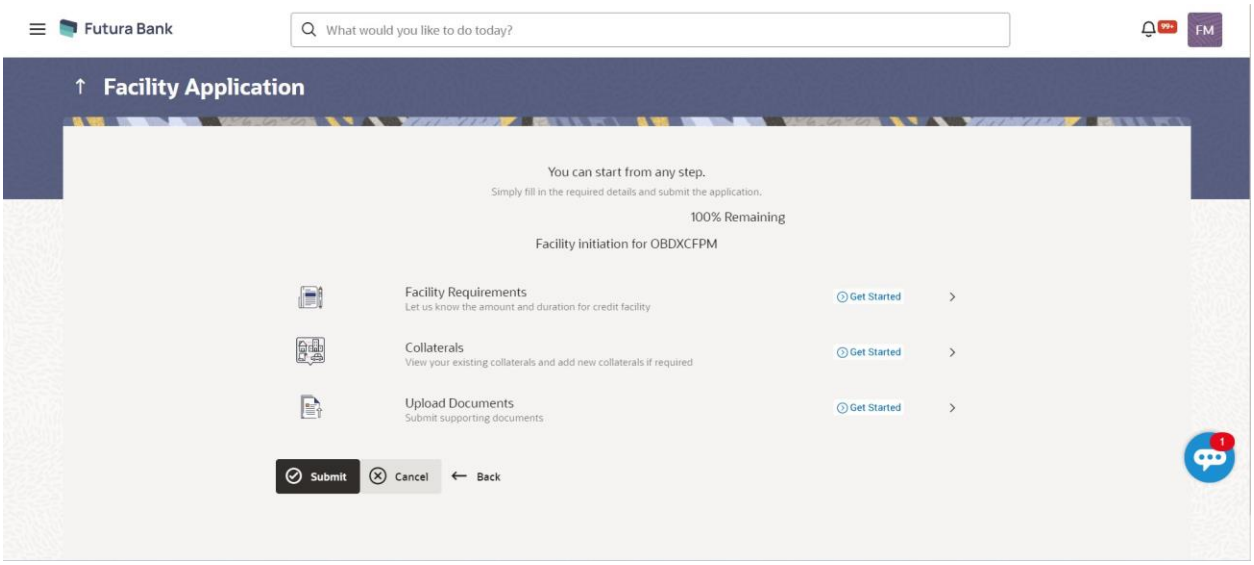
Facility Application – Summary Screen

Credit Facility Application summary screen displays the summary of all steps involved in applying a facility along with the completion status of each step.

Following are the steps that are involved for applying a credit facility:

- **Facility Requirements**: In this step, the user needs to enter the facility requirement like facility amount, duration for which the credit facility is needed, category of the facility etc.
- **Collaterals**: This section lists all the collaterals mapped to the party. The user can add a new collateral by entering the required information like collateral type, description, purpose etc. in the Add Collaterals form.
- **Upload Documents**: This section lists all the documents, which are required to be submitted as part of facility application and the option to upload the document.

Screen also shows the overall facility application completion status with a progress bar. User can start filling up the application in any sequence i.e. user can click on any step and fill in the details. Application can be submitted for processing, only after filling the mandatory information required as a part of each step.



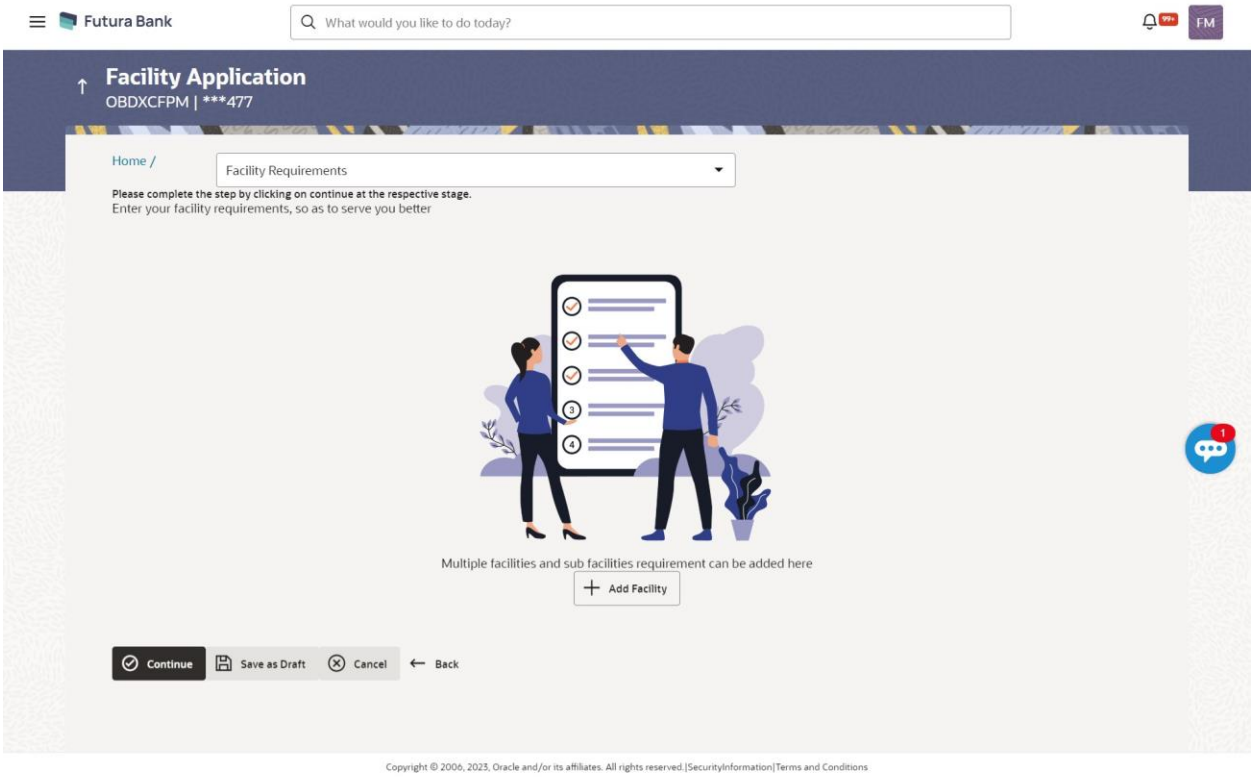
Field Description

Field Name	Description
Progress Bar	The current status of the Credit Facility application completion is displayed graphically with the help of a progress bar.
Facility Requirements	The user clicks this link to define the facility related requirements.
Collaterals	The user clicks this link to define the collateral related requirements.

Field Name	Description
Upload Documents	The user clicks this link for uploading the documents.

2. Click the **Facility Requirements** card. The **Facility Application** screen appears.

Facility Application

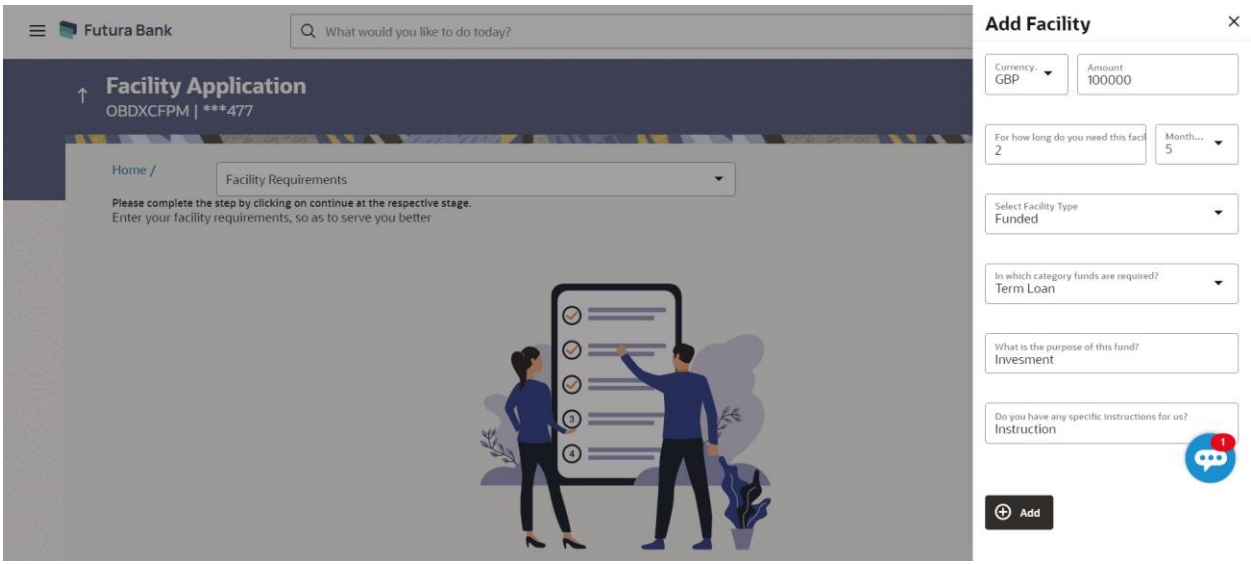


Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details are to be filled for the facility application. OR Click the **Home** link to navigate back to facility application summary screen.
Party Name	Displays the party name for whom the facility is to be applied.

3. Click **Add Facility**. The **Add Facility** overlay screen appears.

Facility Requirements - Add Facility



Field Description

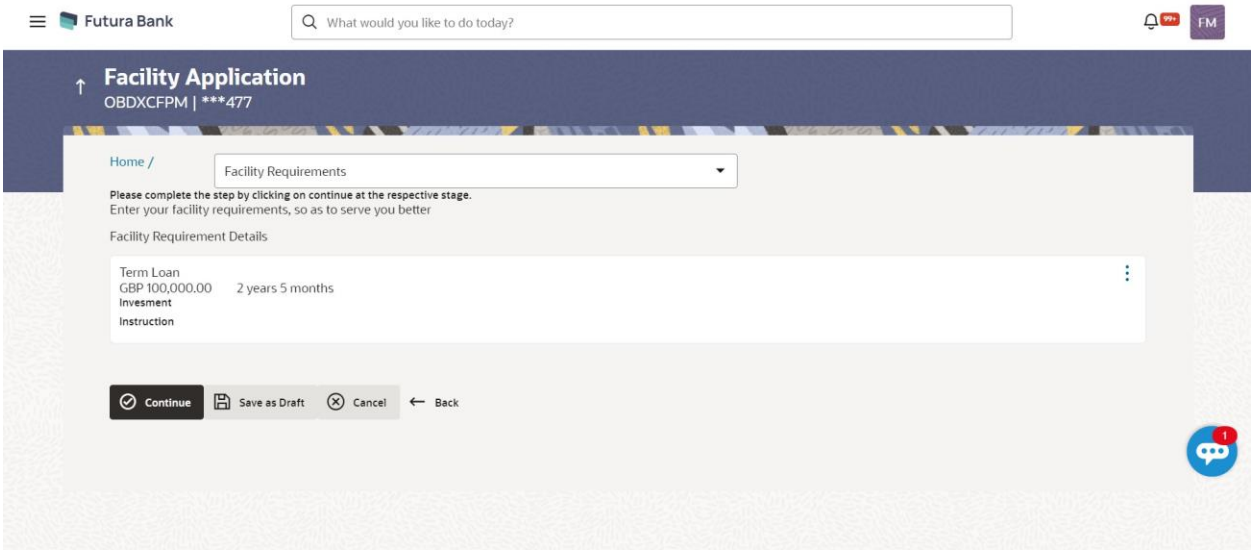
Field Name	Description
Add Facility Overlay	
Currency	The currency in which facility is to be applied.
Amount	The amount for which the facility is to be applied.
For how long do you need this facility?	The tenure for the facility in **Year** and **Months**.
Select Facility Type	Select **Facility Type** to Add Facility Overlay. The facility type under which facility is to be applied.
In which category funds are required?	The facility category under which facility is to be applied.
What is the purpose of this fund?	The purpose for applying the facility.
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

4. From the **Currency** list, select the appropriate currency for the facility.

5. In the **Amount** field, enter the amount for the facility.
6. From the **Year and Month** list, select the tenure for the facility.
7. From the **Funding Type** list, select the appropriate category for the facility.
8. In the **Purpose** field, enter the purpose for applying for the facility.
9. In the **Specific Instructions** field, enter the specific instructions to be given to the bank, if any.
10. Click **Add**. The facility requirement details gets added in a card form in the **Facility Requirement Details** screen.

Facility Application - Facility Requirement Details Screen

This screen will display the facility requirements entered by the user. Also, the user can add multiple sub facilities under the main credit facility from this screen.



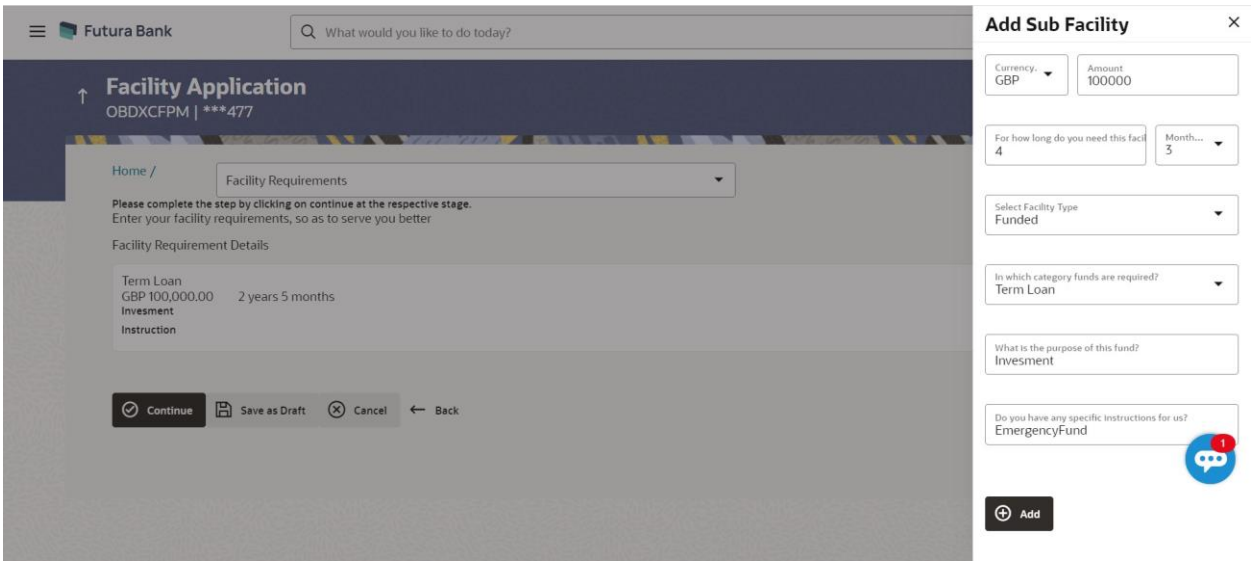
Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details are to be filled for the facility application. OR Click the **Home** link to navigate back to **Facility Application Summary** screen.
Party Name	Displays the party name for which the facility is to be applied.
Facility Requirement Details	The facility details such as facility currency, amount, purpose, and tenure as entered by user will be displayed in a card form.

11. Click ⋮ and then click **Add Sub Facility** to add the sub facility details, if required. The **Add Sub Facility** overlay screen appears.
    OR
    Click ⋮ and then click **Edit Facility** to edit the filled in facility requirements. The **Edit Facility Details** overlay screen appears.
    OR
    Click ⋮ and then click **Remove Facility** to remove the added facility.
    OR
    Click **Continue** to go to the next step.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
    OR
    Click **Back** to navigate back to the previous screen.

Note: Once the application is saved as draft, the user will be able to resume the application from Application Tracker.

Facility Requirements - Add Sub Facility



Field Description

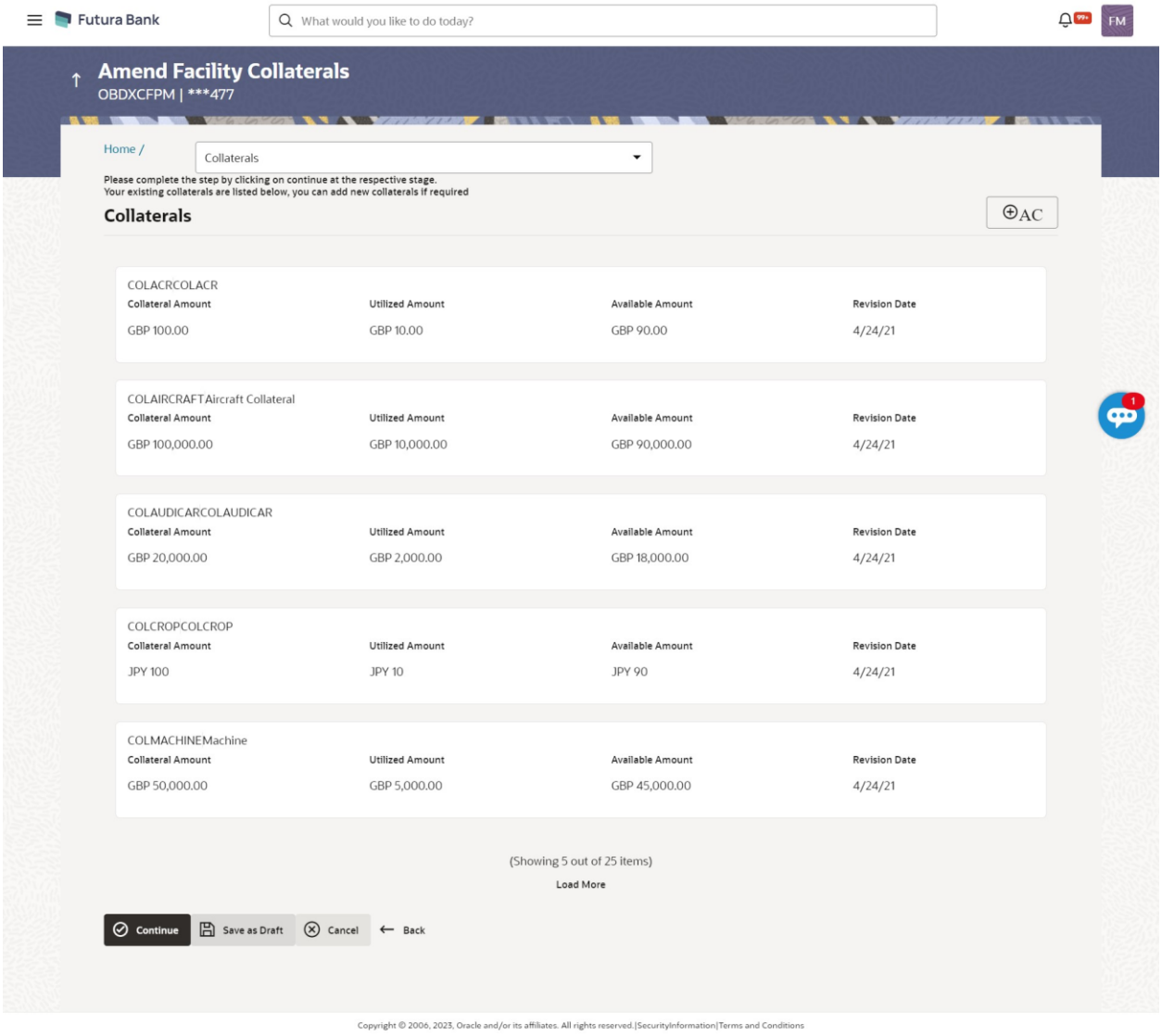
Field Name	Description
Add Sub Facility Overlay	
Currency	The currency in which sub facility is to be applied.

Field Name	Description
Amount	The amount for which the sub facility is to be applied.
For how long do you need this facility?	The tenure for the sub facility in **Year** and **Months**.
Select Facility Type	Click **Select Facility Type** to Add Facility Overlay. The facility type under which facility is to be applied.
In which category funds are required?	The facility category under which sub facility is to be applied.
What is the purpose of this fund?	The purpose for applying the sub facility.
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

12. Enter the relevant information, as required.
13. Click **Add**. The sub facility requirement details gets added in a card form.
14. Click **Continue** to go to the next step. Collaterals details page with all the collaterals mapped to the party appears.
    OR
    Click ⋮ and then click **Add Sub Facility** to add more sub facility details, if required. The **Add Sub Facility** overlay screen appears.
    OR
    Click ⋮ and then click **Edit Facility** to edit the filled in facility requirements. The **Edit Facility Details** overlay screen appears.
    OR
    Click ⋮ and then click **Remove Facility** to remove the added sub facility.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section.)
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
    OR
    Click **Back** to navigate back to the previous screen.

Note: The user can add sub facilities up to seven levels.

Facility Application - Collaterals



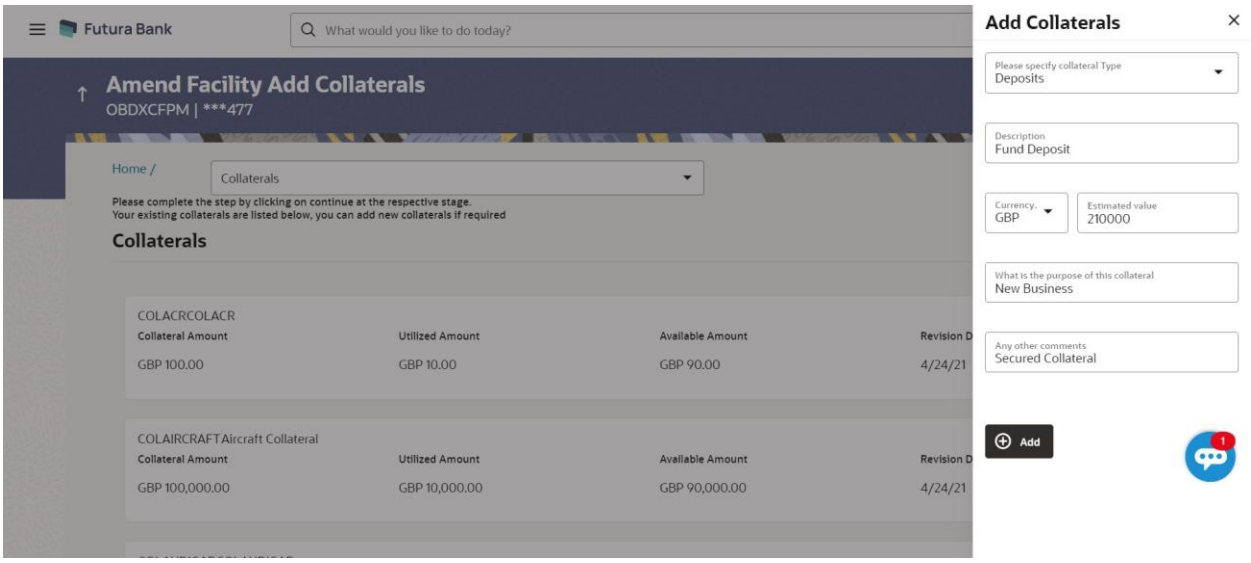
Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop-down list to navigate to the step in which details are to be filled for the facility application. OR Click the **Home** link to navigate back to facility application summary screen.
Party Name	Displays the party name for whom the facility is to be applied.

Field Name	Description
Collaterals All the collaterals linked to the party gets displayed on this screen. User can also request for addition of new collateral from this screen.	
Collateral ID	Collateral ID of the facility.
Collateral Description	The description of the collateral.
Collateral Amount	This collateral amount evaluated against the pledged collateral.
Utilized Amount	The total utilized amount of the collateral.
Available Amount	The current available amount for collateral.
Revision Date	The revision date of the collateral.

15. Click **Add Collateral** to add the collateral details. The **Add Collateral** overlay screen appears.
    OR
    Click **Continue** to go to the next step.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section.)
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
    OR
    Click **Back** to navigate back to the previous screen.

Facility Application - Add Collaterals

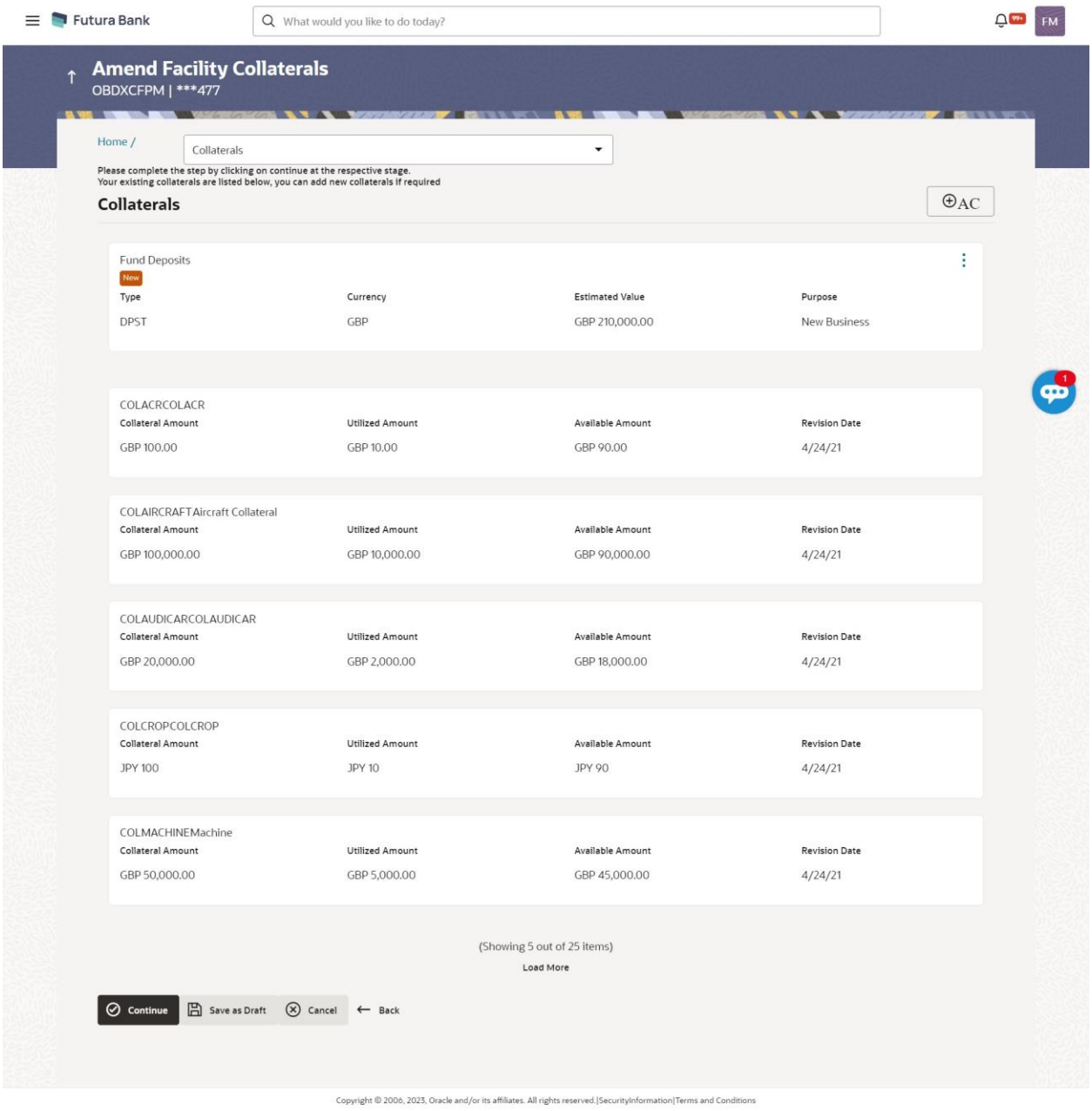


Field Description

Field Name	Description
Please specify collateral type	The collateral type like Plant & Machinery, Vehicle, Stocks etc.
Description	The description of the collateral.
Currency	Select **Currency** from drop-down list.
Estimated Value	The estimated value of the collateral.
What is the purpose of this collateral?	The purpose for the new collateral.
Any other comments?	The remarks/ instructions that needs to be communicated to the bank, if any.

16. From the **Collateral type** list, select the appropriate collateral type.
17. In the **Collateral description** field, enter the description of the collateral.
18. From the **Currency** list, select the appropriate currency for entering the estimated value of collateral.
19. In the **Estimated Value** field, enter the collateral amount.
20. In the **Purpose** field, enter the purpose for collateral.
21. In the **Comments** field, enter the specific instructions to be given to the bank, if any.
22. Click **Add**. The new collateral is added as a new card on the **Collaterals Details** screen.

Facility Application - Collaterals - New Collateral



23. Click **Continue** to go to the next step. The **Facility Application - Upload Documents** screen to upload the documents appears.
    OR
    Click ⋮ and then click **Edit** to edit the details of newly added collateral. The **Add Collateral** overlay screen appears in the editable form.
    OR
    Click ⋮ and then click **Remove** to remove the newly added collateral.
    OR
    Click **Add Collaterals**, if you want to add more collaterals.
    OR

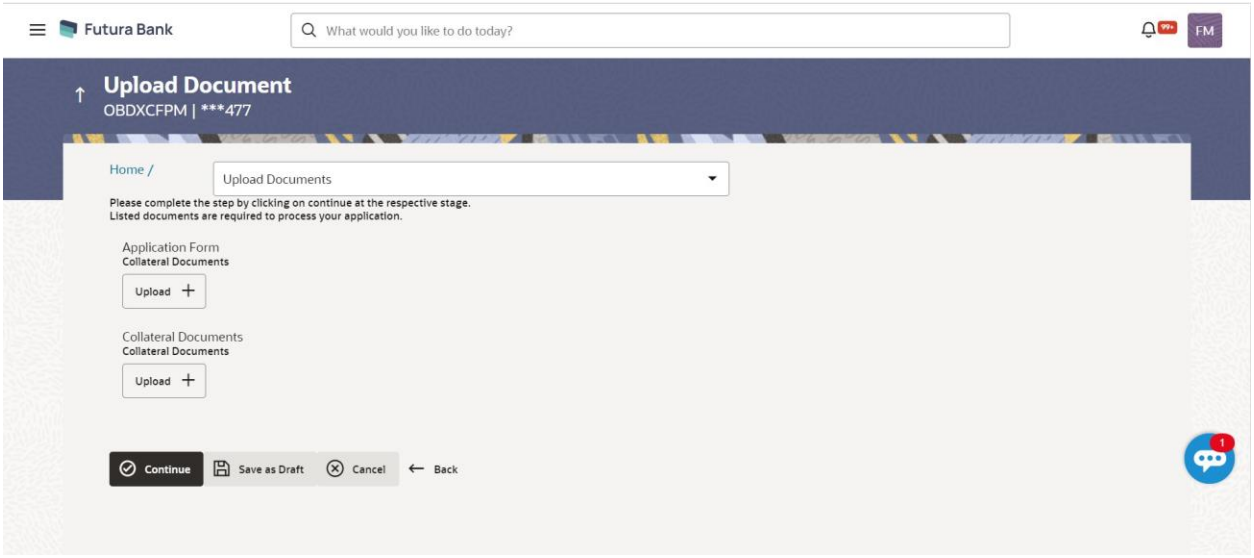
Click **Load More Collaterals**, to load more collaterals.
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft, prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section.)

OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** Screen.
OR
Click **Back** to navigate back to the previous screen.

Facility Application - Upload Documents

Following screen is shown when user clicks on **Upload Documents** step from the **Facility Application Summary** screen or on accessing the step from breadcrumb option available as a part of each step details screen or by clicking on continue on the collateral details page.

As a part of this step, corporate user can see the list of documents that needs to be submitted for applying a facility. User can upload the documents and proceed with the facility application. The list of documents displayed here are fetched from integrated mid-office/back office application.

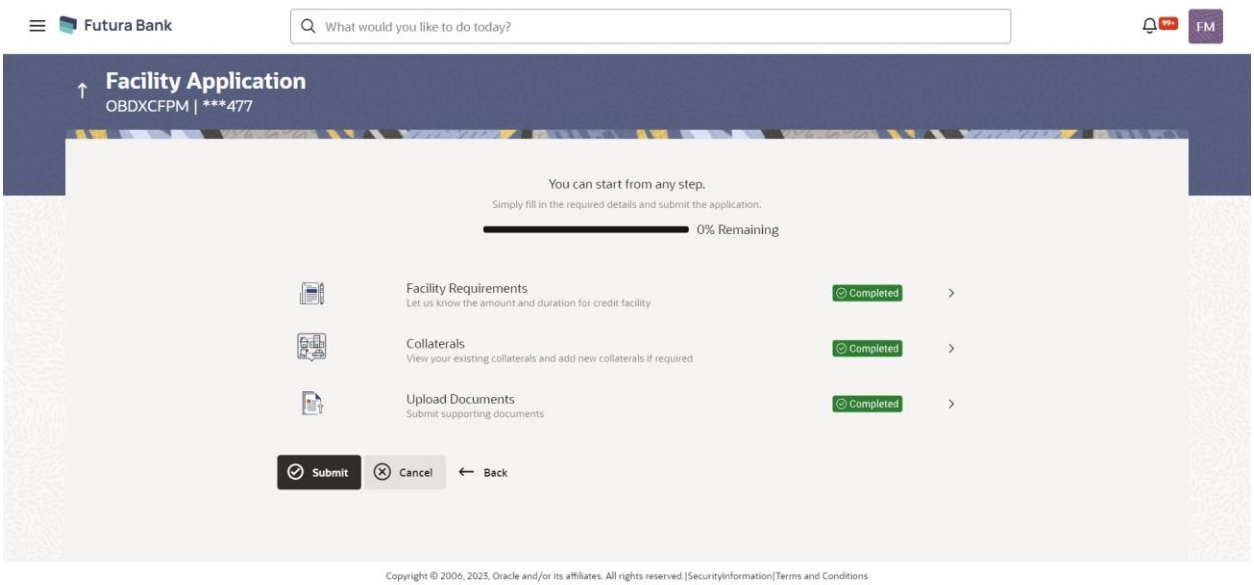


Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details are to be filled for the facility application. OR Click the **Home** link to navigate back to facility application screen.
Party Name	Displays the party name for whom the facility is to be applied.
Document Name	The document that the corporate is expected to submit as a part of application. The list of the documents is fetched from the mid-office based on the selected product type.

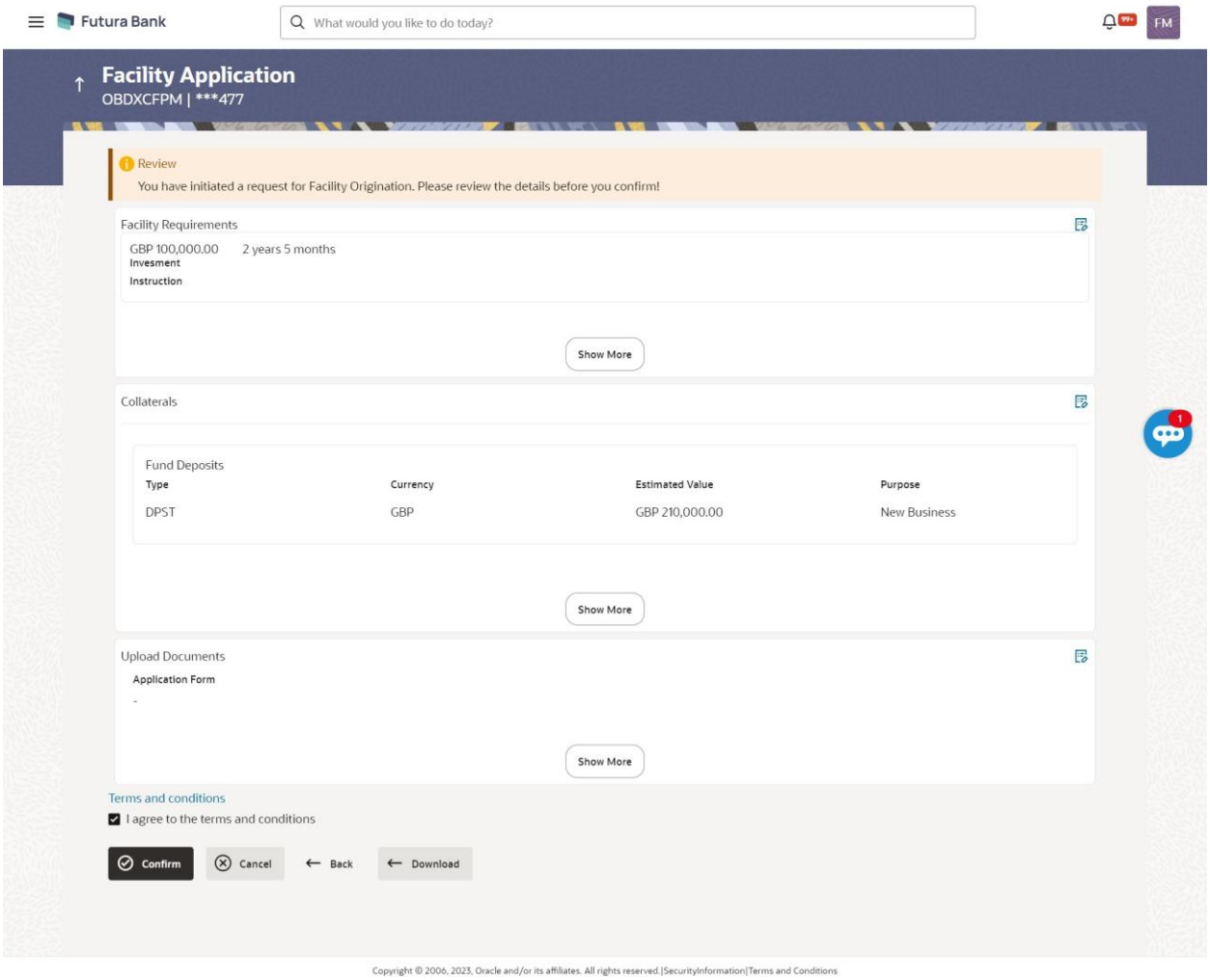
24. Click Upload + to browse and upload the required document to process the application.
25. Select the appropriate file to be uploaded and click **Open** to upload the documents.
26. Click **Continue**. The **Facility Application** screen displaying completion of all the three steps to apply for the facility appears.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
    OR
    Click **Back** to navigate back to the previous screen.

Facility Application



27. Click **Submit**.
    OR
    Click the **link against each card to view the Facility Requirements/ Collaterals/ Upload Documents section details**.
    OR
    Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
    OR
    Click **Back** to navigate back to the previous screen.
28. The **Facility Application - Review** screen appears.

Facility Application - Review

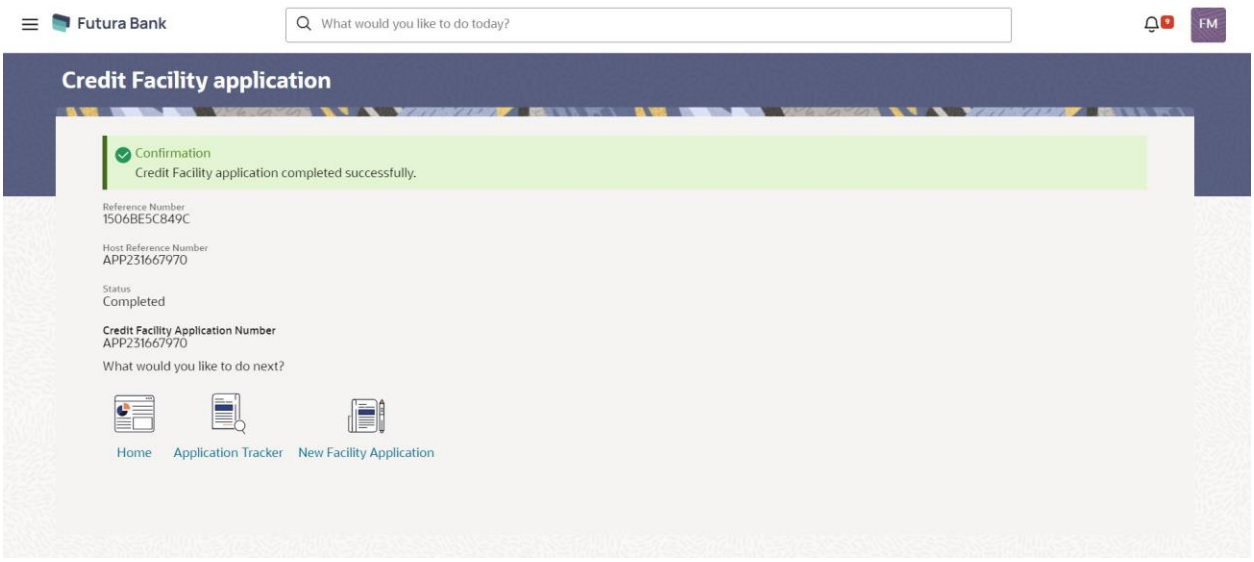


29. Click the See **Terms and Conditions** link to view the terms and conditions.
30. Select **I agree to the Term & Conditions** check box to accept the terms and conditions.
31. Verify the details and click **Confirm**.
    OR
    Click against the section that you want to edit. The screen appears in editable form.
    OR

Click **Show More** to view the **Facility Requirements/ Collaterals/ Upload Documents** section details.
OR
Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
OR
Click **Back** to navigate back to the previous screen.

32. On successful submission, confirmation message for initiating the facility request appears along with the application reference number to track the status of your application.
Click the **Back to Dashboard** link to go to Dashboard screen.
OR
Click the **Application Tracker** link to track your facility application.

Facility Application - Confirm



Home

4. Amend Facility

This option enables the corporate user to request for changes in an existing credit facility. These amendments could be with respect to enhancement of the limits, extension of tenure, addition of new collateral or upload of new documents.

Similar to New Facility origination, Facility Amendment also has various stages, using the OBDX platform user can only request for modification in his/her existing facility

On submission of Amendment of Credit Facility Application from OBDX side, the request is sent to the bank for further processing. Bank staff can view and process the application using back office or mid office systems integrated with OBDX.

Corporates can track the status of the amendment applications using Application Tracker available within OBDX.

Prerequisites:

- Party preference is maintained
- Corporate users are created
- Approval rule set up for corporate user to perform the actions

How to reach here:

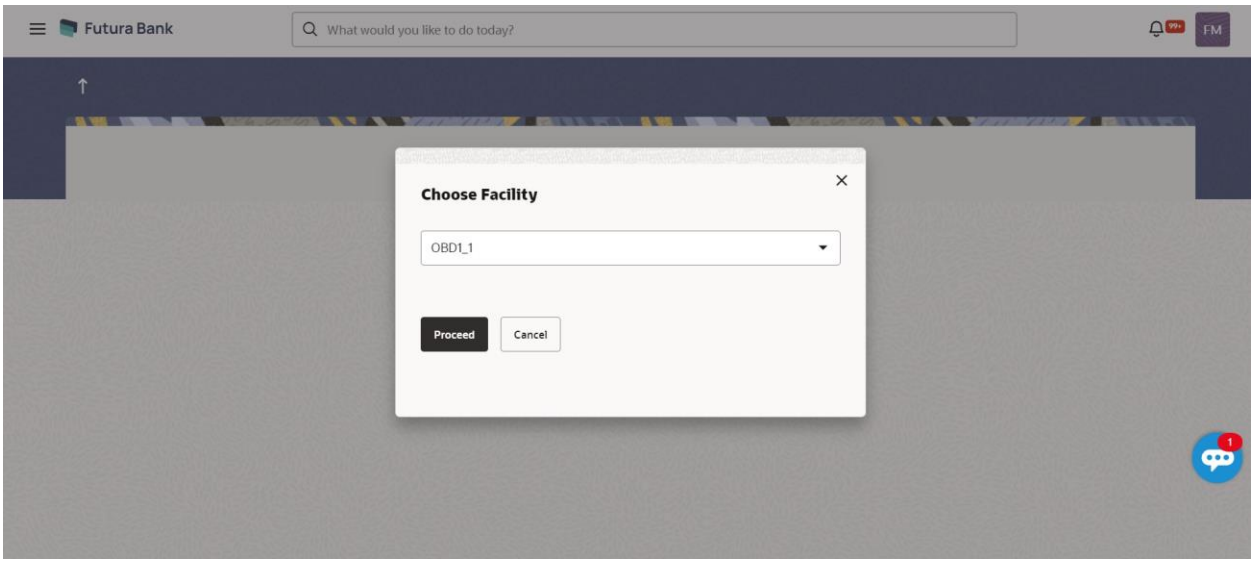
Credit Facility Management – Overview > Quick Links > Amend Facility
OR
Toggle Menu > Credit Facility Management > Amend Facility

OR
Toggle Menu > Credit Facility Management > Credit Facility > Facility Details > Amend Facility

To modify the details of an existing facility: (in case the user has not clicked on Amend Facility from the Facility details screen)

1. Click the **Amend Facility** option (from toggle menu or from Quick links). A pop up having option to select the Facility ID appears.

Amend Facility - Select Facility ID



Field Description

Field Name	Description
Facility ID	List of all the Facility IDs mapped to the corporate.

2. From the **Facility ID** field, select the appropriate facility ID.
3. Click **Proceed**. The **Facility Application – Amendment** screen appears.
   OR
   Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.

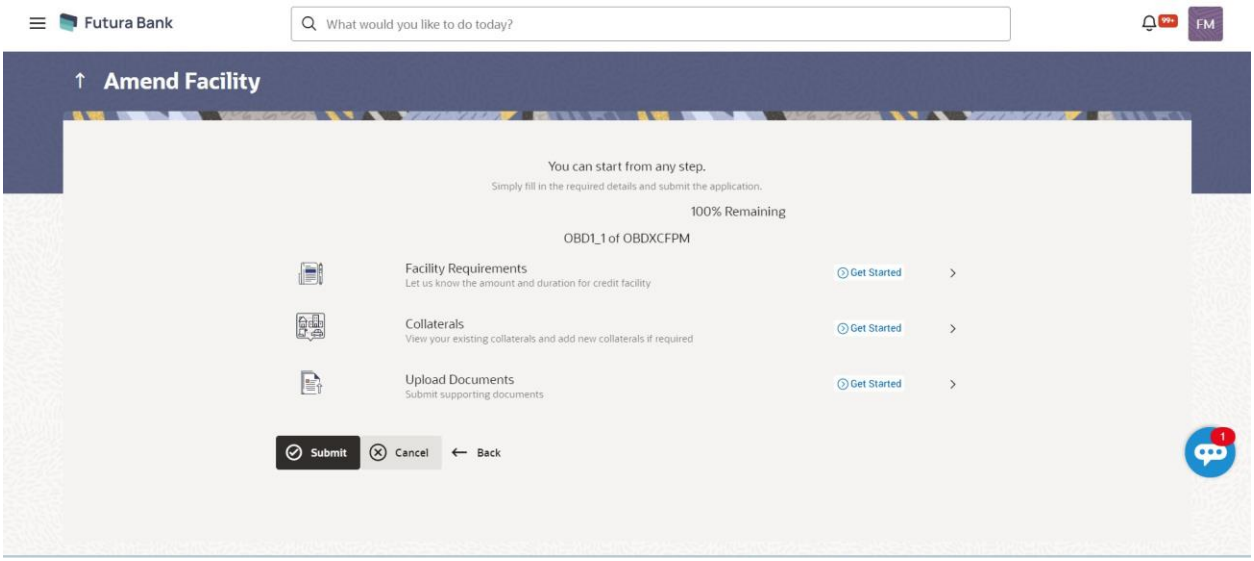
Facility Application – Summary Screen

Credit Facility Amendment Application Summary screen displays the summary of all steps involved in modification of a facility.

Following are the changes that the user can modify in an existing facility:

- Facility Amount
- Facility Tenure
- Addition of a New Sub-facility
- Addition of a new Collateral
- Upload of additional documents

User can select any of the step for modification from the home page, i.e. user can click on any step and modify the details.

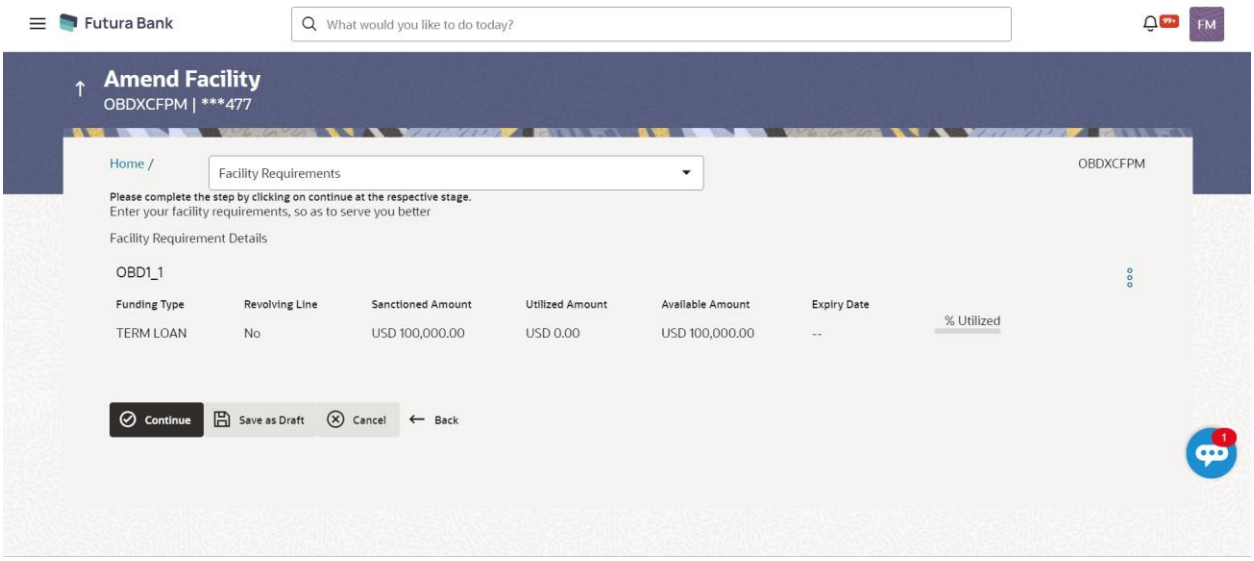

Futura Bank
What would you like to do today?
FM
Amend Facility
You can start from any step.
Simply fill in the required details and submit the application.
100% Remaining
OBD1_1 of OBDXCFPM
Facility Requirements
Let us know the amount and duration for credit facility
Get Started
Collaterals
View your existing collaterals and add new collaterals if required
Get Started
Upload Documents
Submit supporting documents
Get Started
Submit
Cancel
Back

Field Description

Field Name	Description
Facility Requirements	The user clicks this link to modify the facility amount and tenure.
Collaterals	The user clicks this link to add a new collateral.
Upload Documents	The user clicks this link for uploading the documents.

4. Click the **Facility Requirements card**. The **Facility Application** screen appears.

Facility Application - Facility Requirement Details



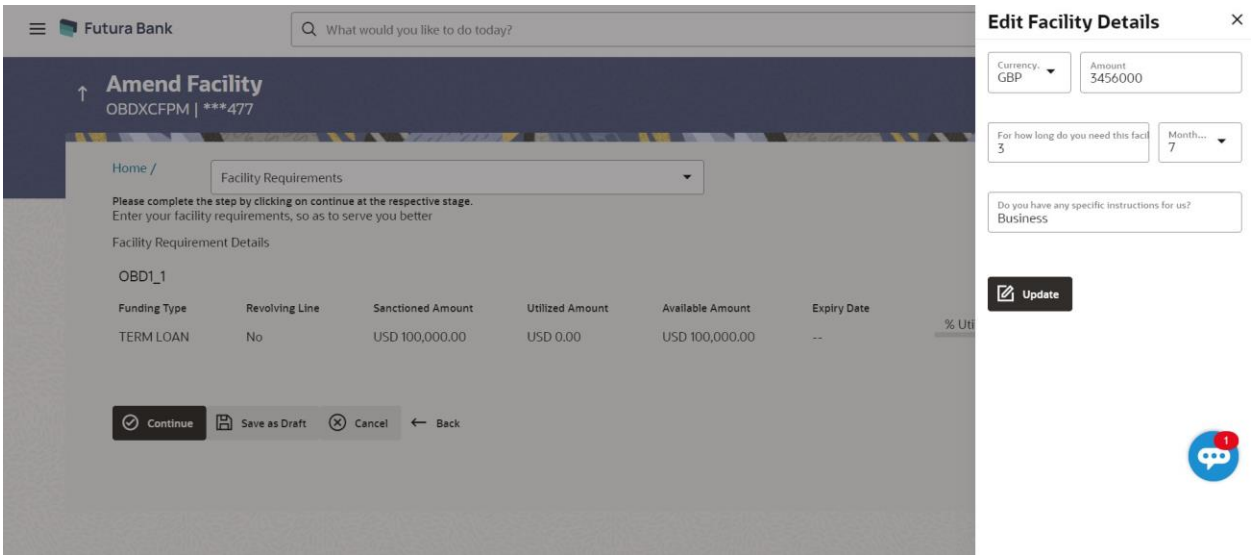
Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list whose details are to be filled for the facility application. OR Click the **Home** link to navigate back to facility application summary screen.
Party Name	Displays the party name for whom the facility is being amended.
Facility Requirement Details This card shows the details of the selected facility.	

Field Name	Description
Facility ID	ID of the Credit Facility selected for amendment.
Funding Type	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 facility 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.

5. Click and then click **Edit Facility** to modify the details of an existing facility. The **Edit Facility Details** overlay screen appears.
   OR
   Click and then click **Add Sub Facility** to add the details for a sub facility under the selected facility. The **Add Sub Facility** overlay screen appears.
   OR
   Click **Continue** to go to the next step.
   OR
   Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section)
   OR
   Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
   OR
   Click **Back** to navigate back to the previous screen.

Edit Facility Details

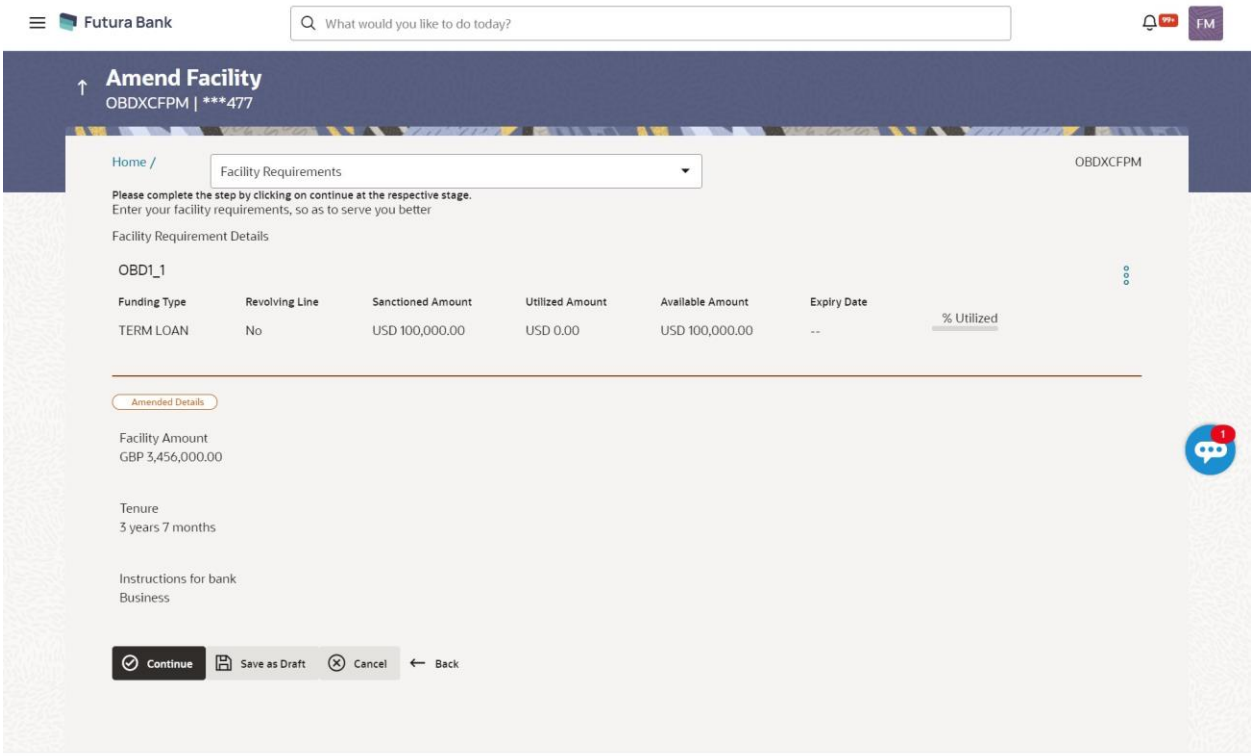

Futura Bank
What would you like to do today?
Amend Facility
OBDXCFPM | ***477
Home /
Facility Requirements
Please complete the step by clicking on continue at the respective stage.
Enter your facility requirements, so as to serve you better
Facility Requirement Details
OBD1_1
Funding Type
Revolving Line
Sanctioned Amount
Utilized Amount
Available Amount
Expiry Date
TERM LOAN
No
USD 100,000.00
USD 0.00
USD 100,000.00
--
Continue
Save as Draft
Cancel
Back
Edit Facility Details
Currency
GBP
Amount
3456000
For how long do you need this facil
3
Month...
7
Do you have any specific instructions for us?
Business
Update

Field Description

Field Name	Description
Edit Facility Details	
Currency	The currency in which facility was applied originally is displayed.
Amount	The amount for which the facility is applied.
For how long do you need this facility?	The tenure for the facility in **Year** and **Months**.
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

6. In the **Currency** list, system displays the currency in which the facility was originally applied.
7. In the **Amount** field, modify the amount for the facility, if required.
8. From the **Year** and **Month** list, modify the tenure for the facility if required.
9. In the **Specific Instructions** field, modify the specific instructions to be given to the bank, if any.
10. Click **Update**. The **Facility Requirement Details** screen gets updated and facility details will be saved and appear in a card form, with old and newly edited details.

Amend Facility - Facility Requirement Details



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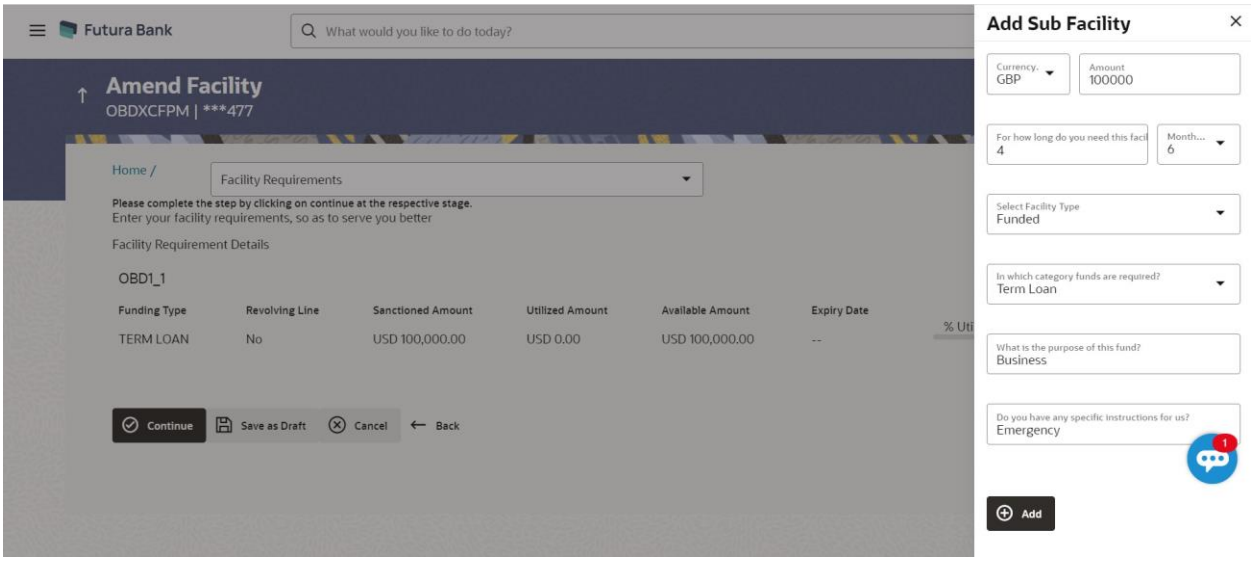
11. Click **Continue** to go to the next step.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with a draft name. (For more information, refer **Save as Draft** section).
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
    OR
    Click **Back** to navigate back to the previous screen.
    OR
    Click ⋮ and then click **Add Sub Facility** to add the details for a sub facility under the selected facility. The **Add Sub Facility** overlay screen appears.
    OR
    Click ⋮ and then click **Edit Facility** to modify any other details of an existing facility, if required. The **Edit Facility Details** overlay screen appears.

Add Sub Facility



Field Description

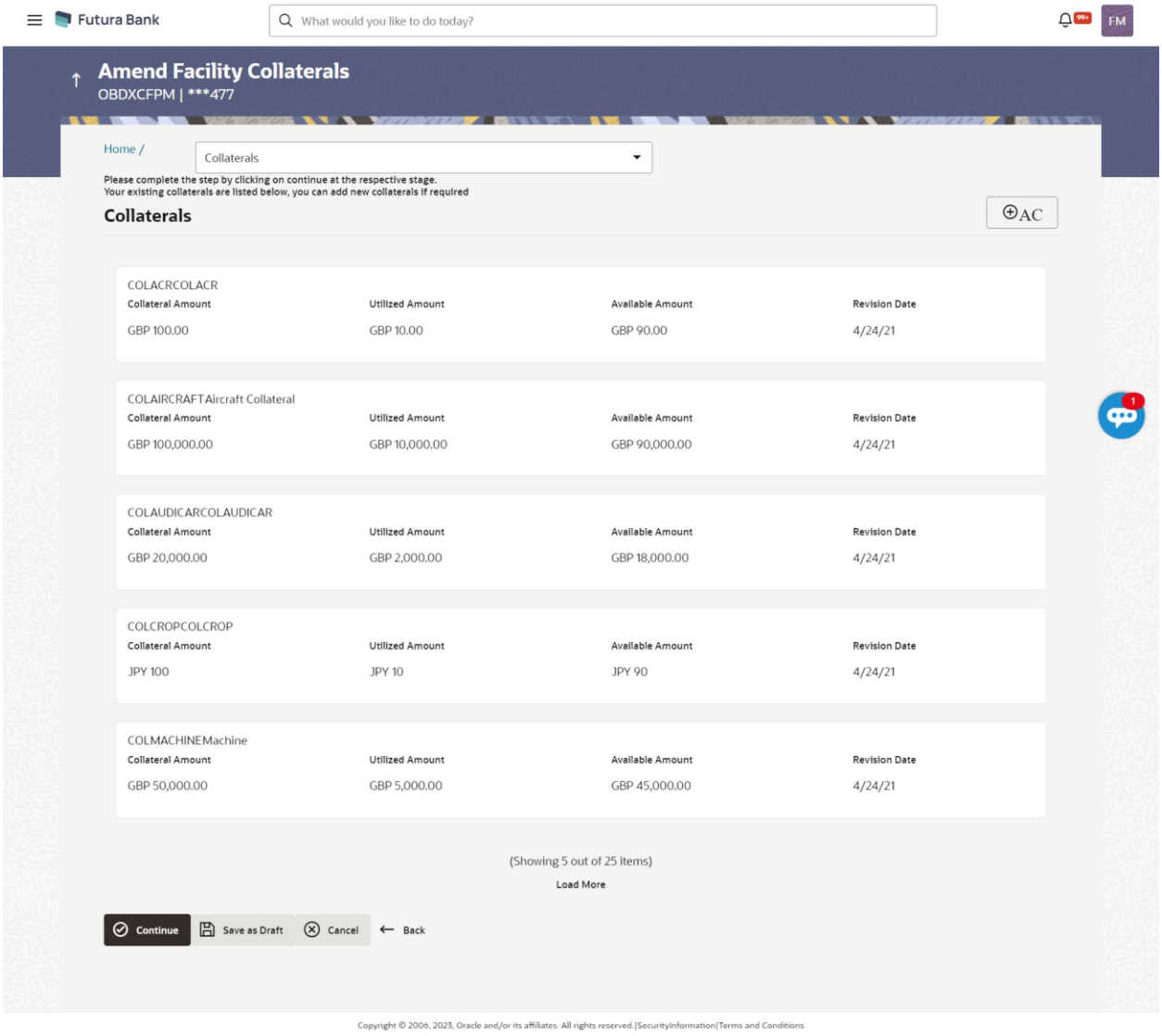
Field Name	Description
Add Sub Facility Overlay	
Currency	The currency in which sub facility is to be applied.
Amount	The amount for which the sub facility is to be applied.
For how long do you need this facility?	The tenure for the sub facility in **Year** and **Months**.

Field Name	Description
Select Facility Type	Click **Select Facility Type** to Add Facility Overlay. The facility type under which facility is to be applied.
In which category funds are required?	The facility category under which sub facility is to be applied.
What is the purpose of this fund?	The purpose for applying the sub facility.
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

12. Enter the relevant information, as required.
13. Click **Add**. The sub facility Requirement details gets added in a card form.
14. Click **Continue** to go to the next step. Collaterals details page with all the collaterals mapped to the party appears.
    OR
    Click and then click **Add Sub Facility** to add more sub facility details, if required. The **Add Sub Facility** overlay screen appears.
    OR
    Click and then click **Edit Facility** to amend the facility, if required. The **Edit Facility Details** overlay screen appears.
    OR
    Click and then click **Remove Facility to remove the added sub facility.**
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
    OR
    Click **Back** to navigate back to the previous screen.

Note: The user can add sub facilities up to seven levels.

Facility Application - Collaterals

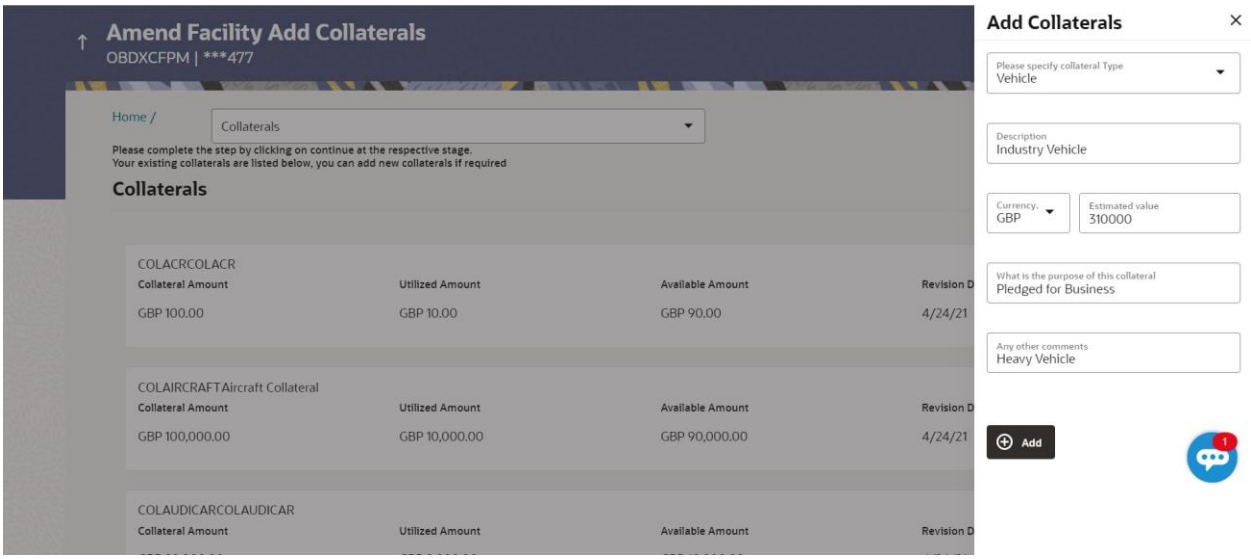


Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list whose details needs to be filled for the facility modification. OR Click the **Home** link to navigate back to facility application summary screen.
Party Name	Displays the party name for whom the facility is to be applied.
Collaterals All the collaterals linked to the party gets displayed on this screen. User can also request for addition of new collateral from this screen.	
Collateral ID	Collateral ID of the facility.
Collateral Description	The description of the collateral.
Collateral Amount	The collateral amount evaluated against the pledged collateral.
Utilized Amount	The total utilized amount of the collateral.
Available Amount	The current available amount for collateral.
Revision Date	The revision date of the collateral.

15. Click **Add Collateral** to add the collateral details. The **Add Collateral** overlay screen appears.
    OR
    Click **Continue** to go to the next step.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, click Save as Draft.)
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
    OR
    Click **Back** to navigate back to the previous screen.

Facility Application - Add Collaterals

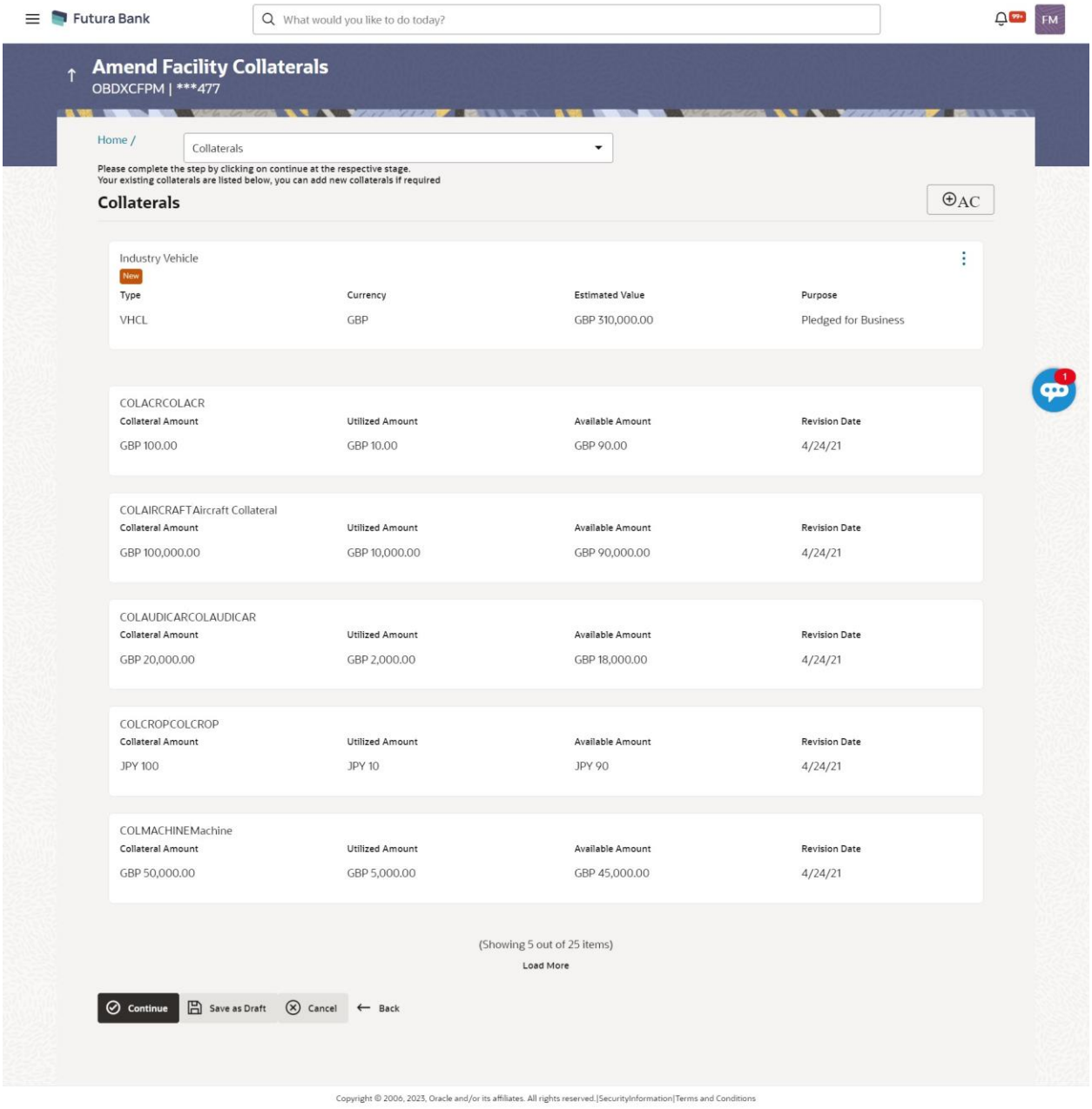


Field Description

Field Name	Description
Please specify collateral type	The collateral type like Plant & Machinery, Vehicle, Stocks etc.
Description	The description of the collateral.
Currency	Select **Currency** from drop-down list.
Estimated Value	The estimated value of the collateral.
What is the purpose of this collateral?	The purpose for the new collateral.
Any other comments?	The remarks/ instructions that needs to be communicated to the bank, if any.

16. From the **Collateral type** list, select the appropriate collateral type.
17. In the **Description** field, enter the description of the collateral.
18. From the **Currency** list, select the appropriate currency.
19. In the **Estimated value** field, enter the collateral amount.
20. In the **Purpose** field, enter the purpose for collateral.
21. In the **Comments** field, enter the specific instructions to be given to the bank, if any.
22. Click **Add**. The new collateral is added as a new card on the **Collaterals Details** screen.

Facility Application - Collaterals - New Collateral



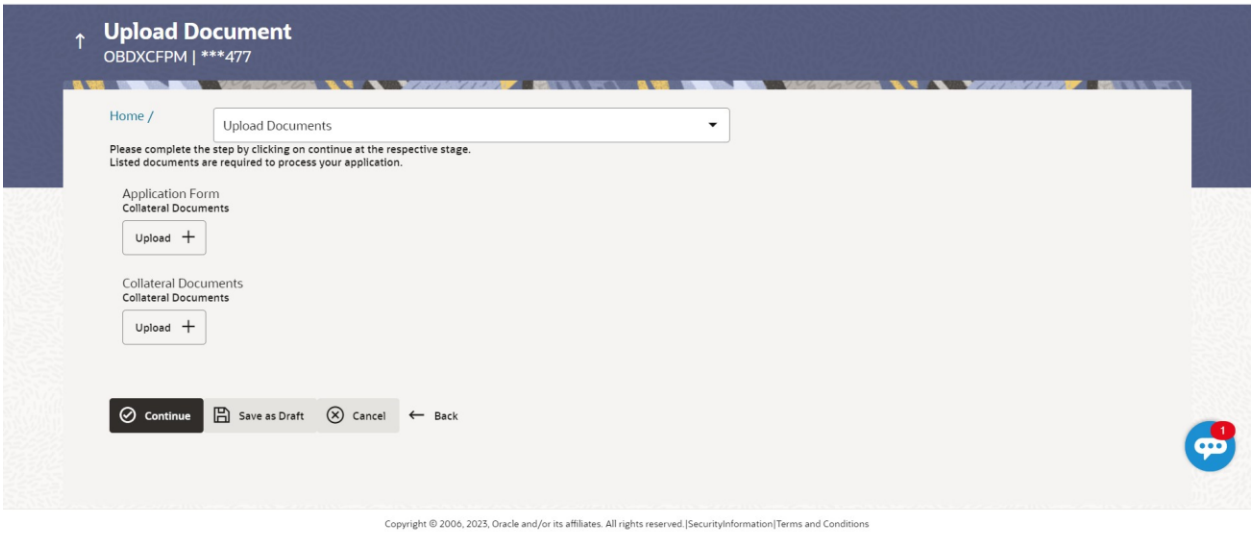
23. Click **Continue** to go to the next step. The **Facility Application - Upload Documents** screen to upload the documents appears.
    OR
    Click ⋮ and then click **Edit** to edit the newly added collateral. The **Add Collateral** overlay screen appears in the editable form.
    OR
    Click ⋮ and then click **Remove** to remove the newly added collateral.
    OR
    Click **Add Collaterals**, if you want to add more collaterals.
    OR

Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
OR
Click **Back** to navigate back to the previous screen.

Facility Application - Upload Documents

Following screen is shown when user clicks on **Upload Documents** step from the **Facility Application Summary** screen or on accessing the step from breadcrumb available as a part of each step details screen or by clicking on continue on the collateral details screen.

As a part of this step, corporate user can see the list of documents that needs to be submitted for applying a facility. User can upload the documents and proceed with the facility application. The list of documents displayed here are fetched from integrated mid-office/back office application.



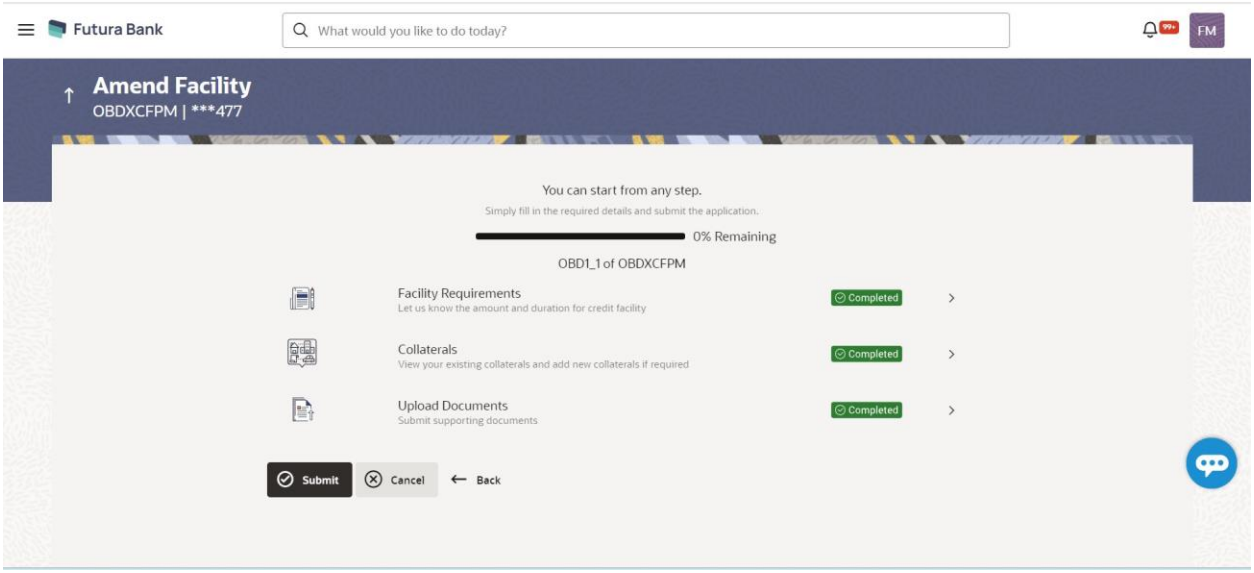
Field Description

Field Name	Description
Party Name	Displays the party name for whom the facility is to be applied.
Document Name	The document that the corporate is expected to submit as a part of application. The list of the documents is fetched from the mid-office based on the selected product type.

24. Click Upload against each document to browse and upload the required document to process the application.
25. Select the appropriate file to be uploaded and click **Open** to upload the documents.
26. Click **Continue**. The **Facility Application** screen displaying all the three steps completed for facility application appears.

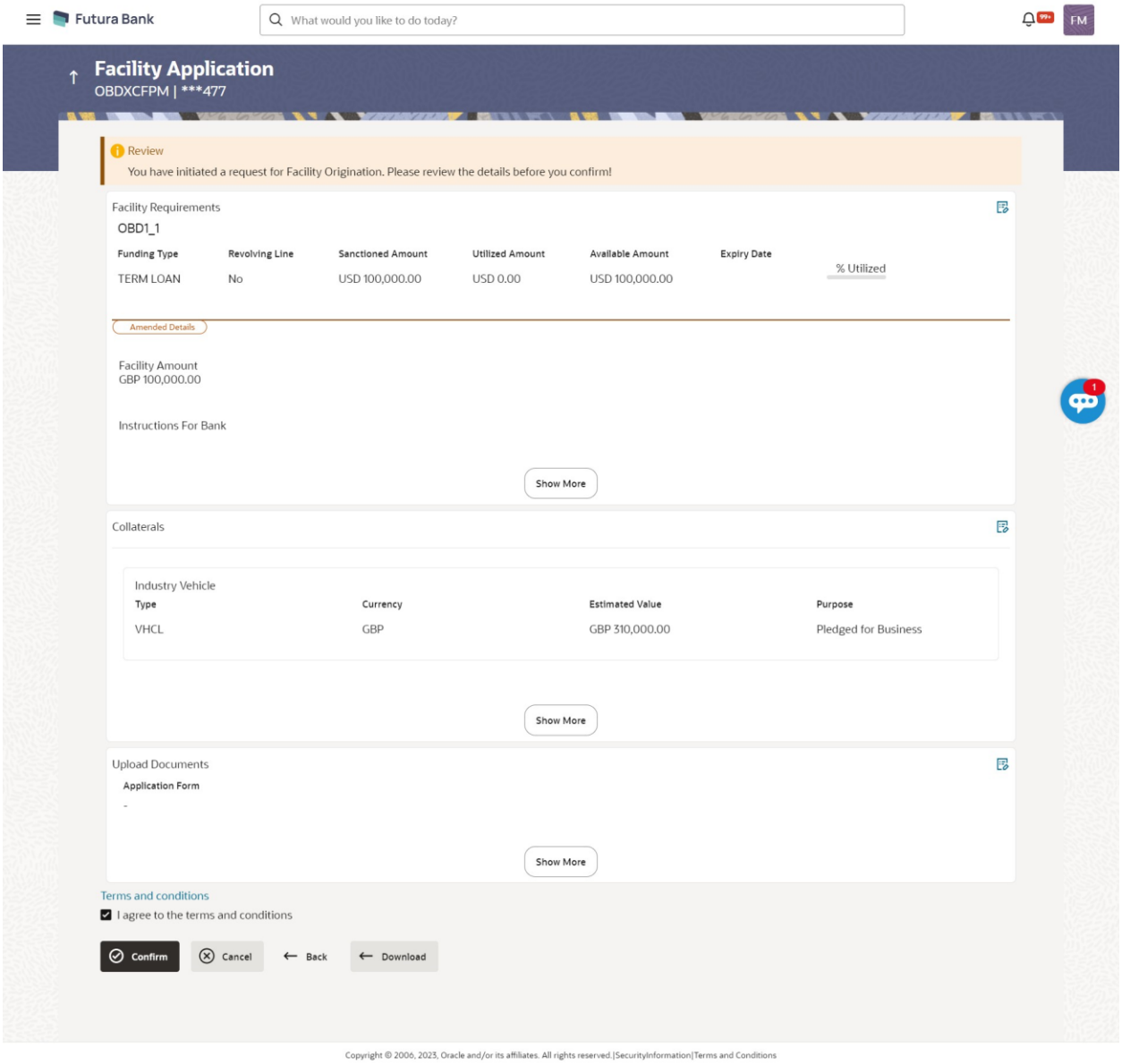
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section.)
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
OR
Click **Back** to navigate back to the previous screen.

Facility Application



27. Click **Submit**.
    OR
    Click the link against each card to view the **Facility Requirements/ Collaterals/ Upload Documents** section details.
    OR
    Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
    OR
    Click **Back** to navigate back to the previous screen.
28. The **Facility Application - Review** screen appears.

Amend Facility - Review



29. Click the **Terms and Conditions** link to view the terms and conditions.
30. Select the **I agree to the Term & Conditions** check box to accept the terms and conditions.
31. Verify the details and click **Confirm**.
    OR
    Click against the section that you want to edit. The screen appears in editable form.
    OR
    Click **Show More** to view the **Facility Requirements/ Collaterals/ Upload Documents** section details.
    OR
    Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
    OR
    Click **Back** to navigate back to the previous screen.
    OR

Click **Download** to download and view the facility amendment details in PDF format.

32. The message for initiating the facility request appears along with the application reference number to track the status of your application.

Home

5. Apply For Sub Facility

Using this option, corporate users can apply for a new sub facility to an existing credit facility. The user selects the credit facility under which the new sub facility needs to be applied. Multiple Sub facilities can also be applied with this option.

Prerequisites:

- Party preference is maintained
- Corporate users are created
- Approval rule set up for corporate user to perform the actions

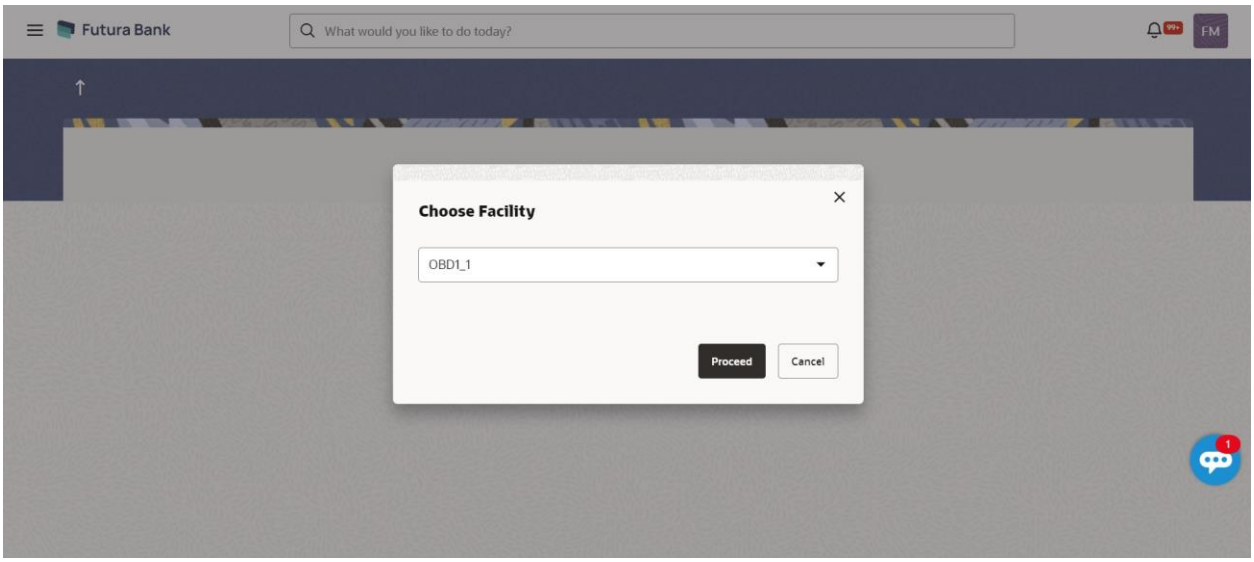
How to reach here:

Toggle Menu > Credit Facility Management > Credit Facility > Apply for Sub Facility

To apply for a new sub facility:

1. Click the **Apply for Sub Facility** option (from toggle menu or from Quick links). A pop up having option to select the Facility ID appears.

Sub Facility Application - Select Facility ID



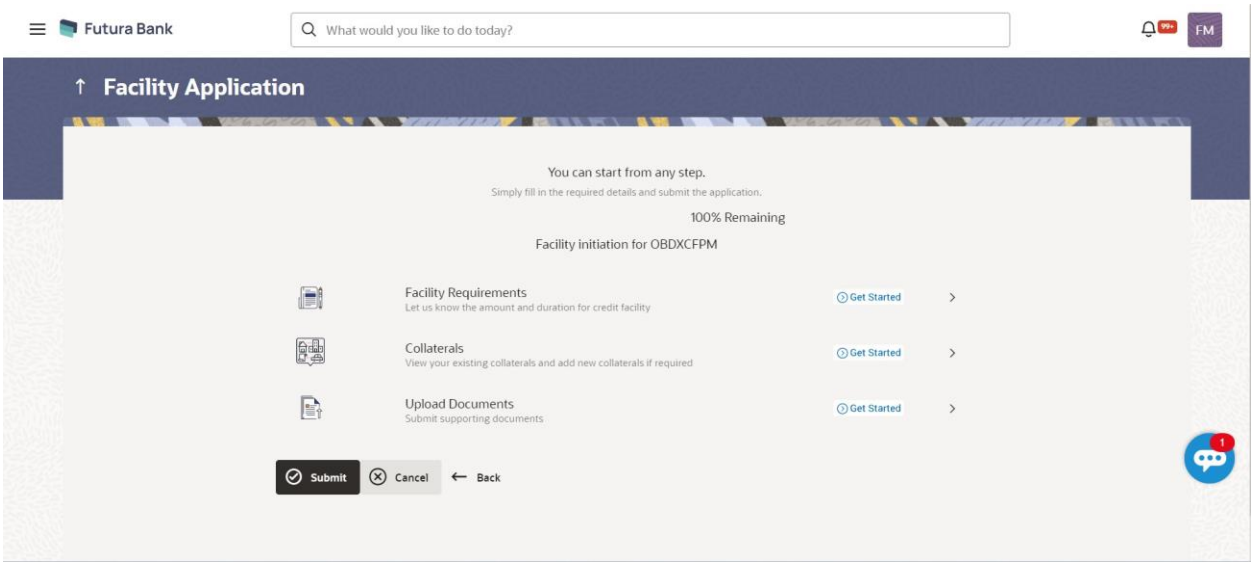
Field Description

Field Name	Description
Facility ID	List of all the Facility IDs mapped to the corporate.

2. From the **Facility ID** field, select the appropriate facility ID.
3. Click **Proceed**. The **Facility Application – Amendment** screen appears.
   OR
   Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.

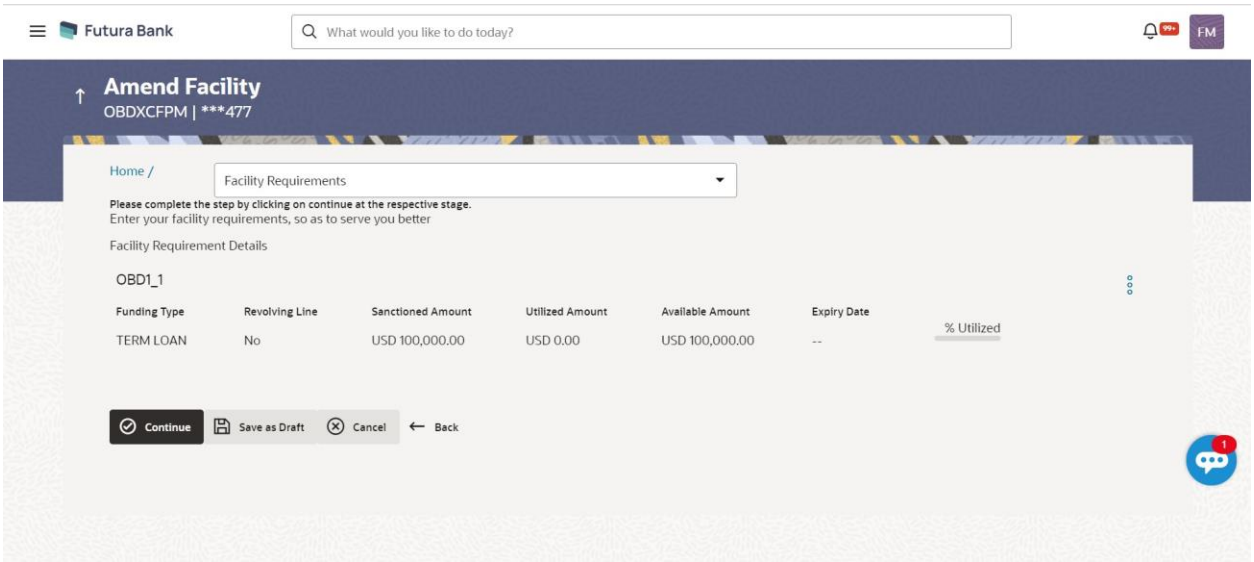
Facility Application - Summary Screen

Credit Facility Amendment Application summary screen displays the summary of all steps involved along with the completion status of each step.



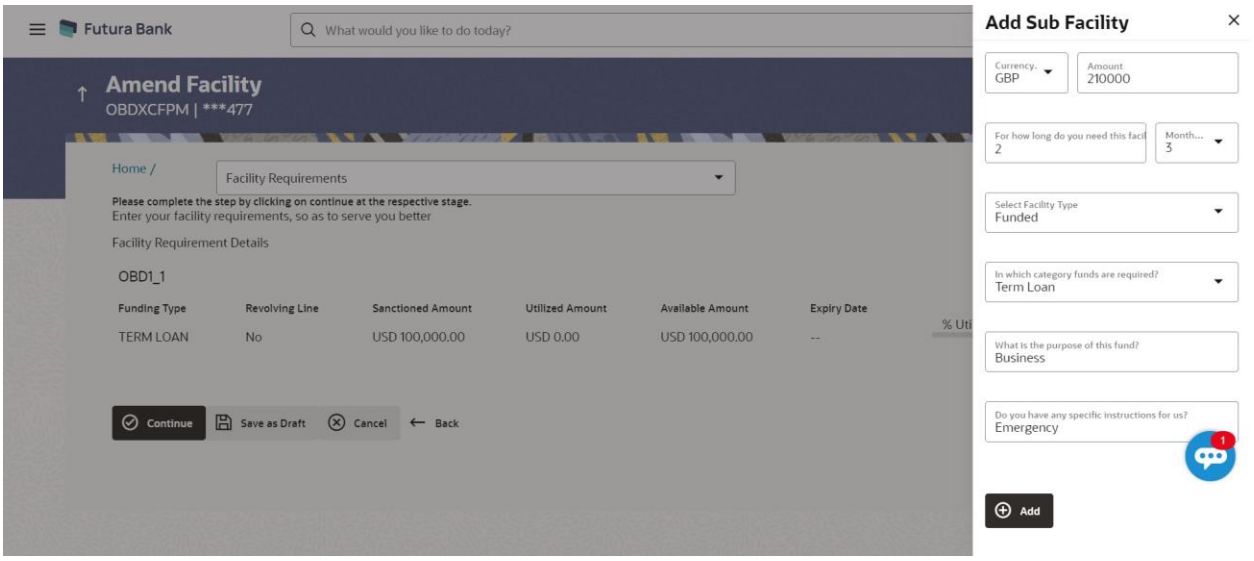
4. Click the **Facility Requirements** card. The Facility Application screen appears.

Facility Application - Facility Requirement Details



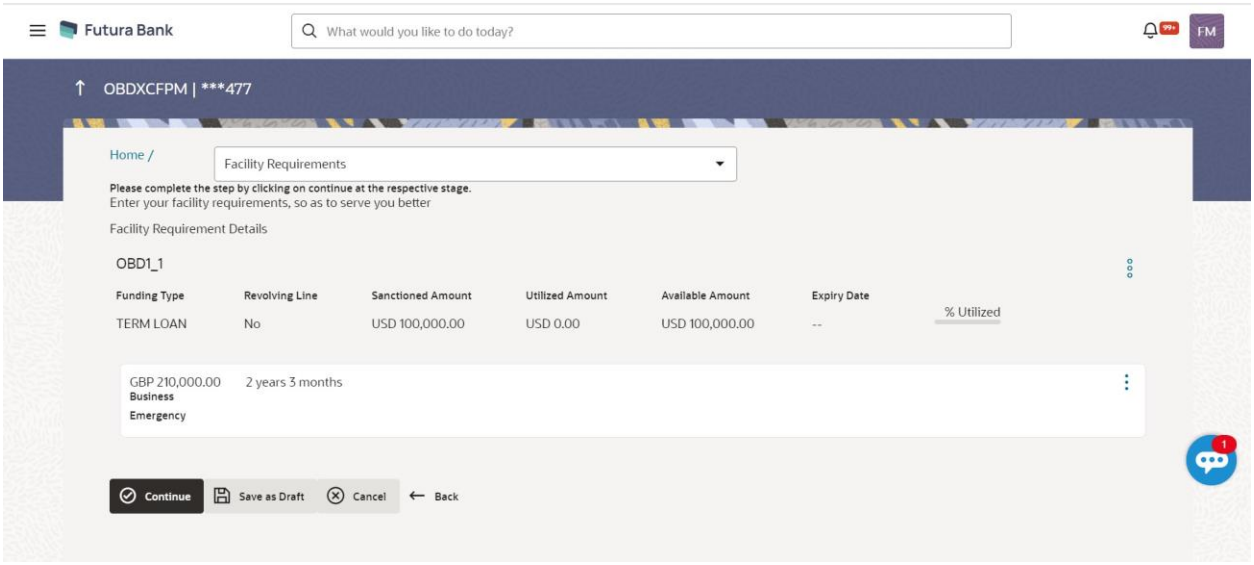
5. Click ⋮ and then click **Add Sub Facility** to add the details for a sub facility under the selected facility. The **Add Sub Facility** overlay screen appears.

Add Sub Facility



Sub Facility Application - Sub Facility Requirement Details

This screen will display the sub facility requirements entered by the user. Also, the user can add multiple sub facilities under the main credit facility from this screen.



6. Click **Continue** to go to the next step. Collaterals details page with all the collaterals mapped to the party appears.
   OR
   Click ⋮ and then click **Add Sub Facility** to add more sub facility details, if required. The **Add Sub Facility** overlay screen appears.
   OR
   Click ⋮ and then click **Edit Facility** to edit the filled in facility requirements. The **Edit Facility Details** overlay screen appears.
   OR

Click and then click **Remove Facility** to remove the added facility.
OR
Click **Save as Draft** to save the application as a draft. The application is save as a draft prompting the user to save the application with the draft name. gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
OR
Click **Back** to navigate back to the previous screen.

For information on adding Collaterals and uploading documents, refer **Amend Facility** section.

Note:
1) Once the application is saved as draft, the user will be able to resume the application from Application Tracker.
2) The user can add sub facilities up to seven levels.

Home

6. Collateral Evaluation

Collateral Evaluation is a process in which the customer approaches the bank and requests the bank to evaluate his collateral. Bank assess the collateral and informs the customer about the value of the collateral that the Bank can offer, if the customer agrees to the value proposed by the bank and to the other Terms and Conditions, then the collateral gets pledged with the Bank.

Using this option, corporate customers can request for evaluation of a collateral by providing the required details like collateral type, its description, market value, its ownership information and the details of banks where the collateral is already pledged. Corporate user can also upload the required supporting documents using the OBDX platform.

Collateral evaluation process goes through various stages starting from providing the details of collateral that is to be evaluated, until the review and acceptance of collateral evaluation application.

Corporate user can track the status of the collateral evaluation applications using Application Tracker available within OBDX and can view, download and accept or reject the Collateral Evaluation offer generated by the mid office/back office.

Prerequisites:

- Party preference is maintained
- Corporate users are created
- Approval rule set up for corporate user to perform the actions

How to reach here:

Toggle Menu > Credit Facility Management > Collaterals > Collateral Evaluation

To request for Collateral evaluation:

1. Navigate to the **Collateral Evaluation** screen. The **Collateral Evaluation – Summary** page appears.

Collateral Evaluation – Summary Screen

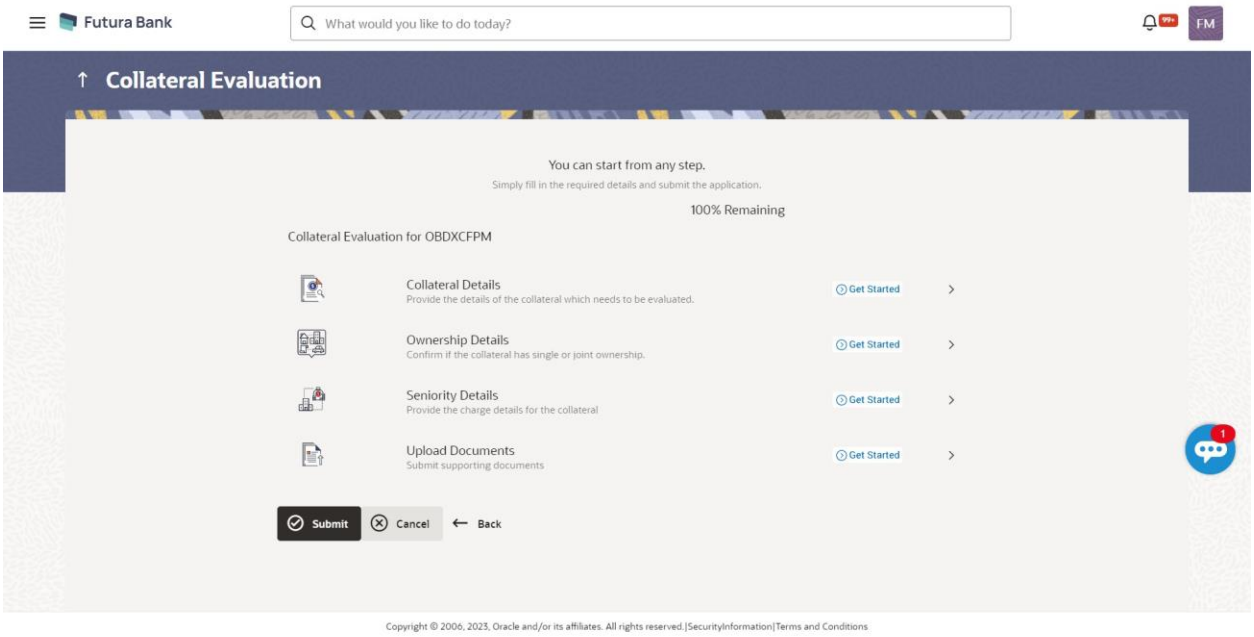
Collateral Evaluation summary page displays the summary of all steps involved in evaluation with the completion status of each step.

Following are the steps involved in the evaluation of a collateral:

- **Collateral Details**: In this section, user needs to provide the details of all the collateral, which needs to be evaluated. User needs to provide information like collateral type, estimated value of the collateral, description, purpose, insurance details if any etc.
- **Ownership Details**: In this section, user needs to provide the ownership details of the collateral for which the collateral evaluation request is being submitted. Ownership details like Name of the owner(s) with their Party ID and ownership percentage can be provided in this section.
- **Seniority Details**: In this section, user needs to enter the details of bank with which the collateral is already pledged.

- **Upload Documents**: This section lists all the documents, which are required to be submitted as part of collateral evaluation application and user will be required to upload all the mandatory documents.

The **Home** screen also displays the collateral evaluation application completion status with a progress bar. User can start filling up the application in any sequence i.e. user can click on any step and fill in the details. Application can be submitted for processing, only after filling the mandatory information required as a part of each step.



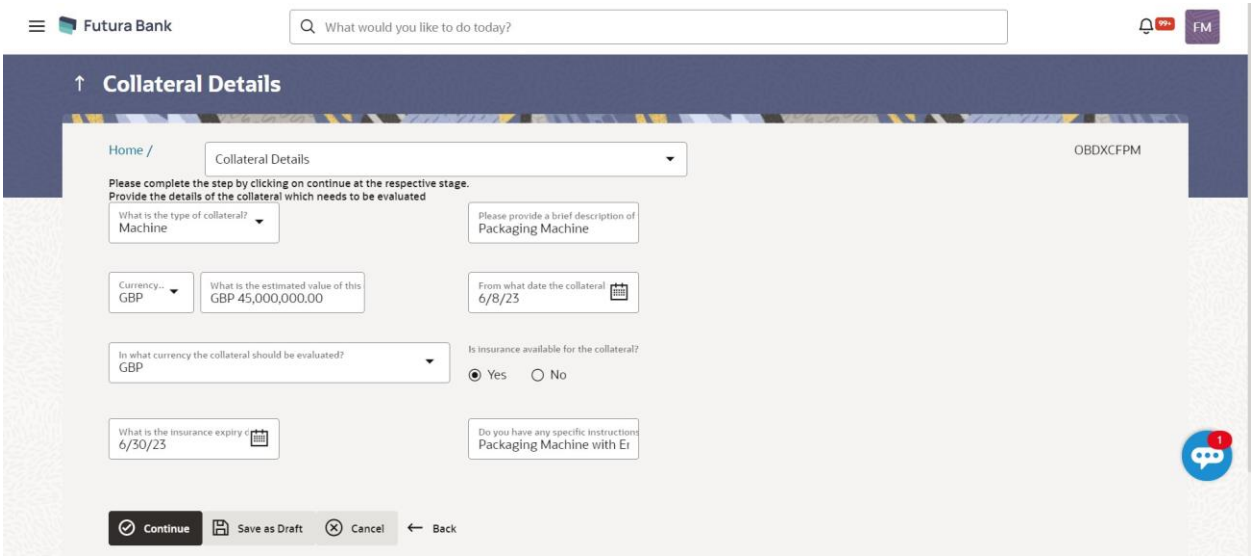
Field Description

Field Name	Description
Party Name	Displays the primary party name of the user for which the collateral needs to be evaluated.
Progress Bar	Completion status of the Collateral Evaluation application is displayed graphically with the help of a progress bar.
Collateral Details	User can click on this step to add the details of the collateral, which is required to be evaluated.
Ownership Details	User can click on this step to fill in the ownership details of the Collateral.
Seniority Details	User can click on this step to add the Bank's details with which the collateral is already pledged.

Field Name	Description
Upload Documents	The user can click on this link for uploading the required documents.

2. Click the **Collateral Details** card. The **Collateral Details** screen appears.

Collateral Details



Field Description

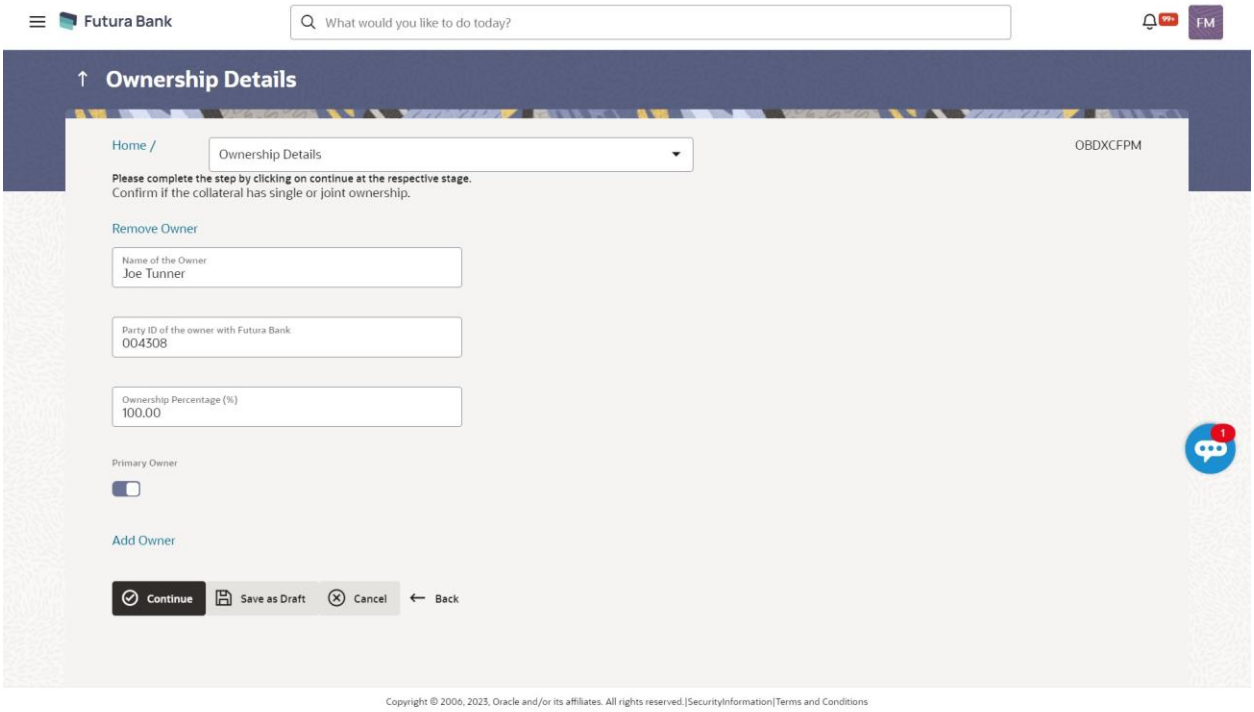
Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step for which details are to be filled for the collateral evaluation application. OR Click the **Home** link to navigate back to collateral evaluation summary screen.
Party Name	Displays the primary party name of the user for which the collateral needs to be evaluated.
What is the type of Collateral?	Select the collateral type like Plant & Machinery, Vehicle, Stocks etc.
Please provide a brief description of the collateral	The description of the collateral, which is to be evaluated.

Field Name	Description
What is the estimated value of this collateral?	Select the currency and enter the estimated value of the collateral.
From what date the collateral is available?	The date from which Collateral will be available to the bank.
In what currency the collateral should be evaluated?	Select the currency in which collateral needs to be evaluated.
Is insurance available for the collateral?	Specify if collateral is secured with insurance or not.
What is the insurance expiry date?	The date of expiry of the insurance, if collateral is secured with insurance. This field appears if you select **Yes** option against **Is insurance available for the collateral?**
Do you have any specific instructions for us?	The remarks/ instructions that needs to be communicated to the bank.

3. From the **What is the type of collateral?** list, select the appropriate collateral type.
4. In the **Please provide a brief description of the collateral** field, enter the description of the collateral.
5. From the **What is the estimated value of this collateral?** list, select the appropriate currency and enter the estimated collateral value.
6. From the **In what currency the collateral should be evaluated?** list, select the appropriate currency in which collateral needs to be evaluated.
7. In the **Is insurance available for the collateral?** field, select whether the insurance is available or not for the collateral.
    a. If you select **Yes** option, select the insurance expiration date from the **What is the insurance expiry date?** field.
8. In the **From what date the collateral is available?** field, select the date from which Collateral will be available to the bank.
9. In the **Do you have any specific instructions for us?** field, enter the remarks/ instructions that needs to be communicated to the bank, if any.
10. Click **Continue** to go to the next step. The **Ownership Details** screen appears.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer

Save as Draft section).
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
OR
Click **Back** to navigate back to the previous screen.

Ownership Details



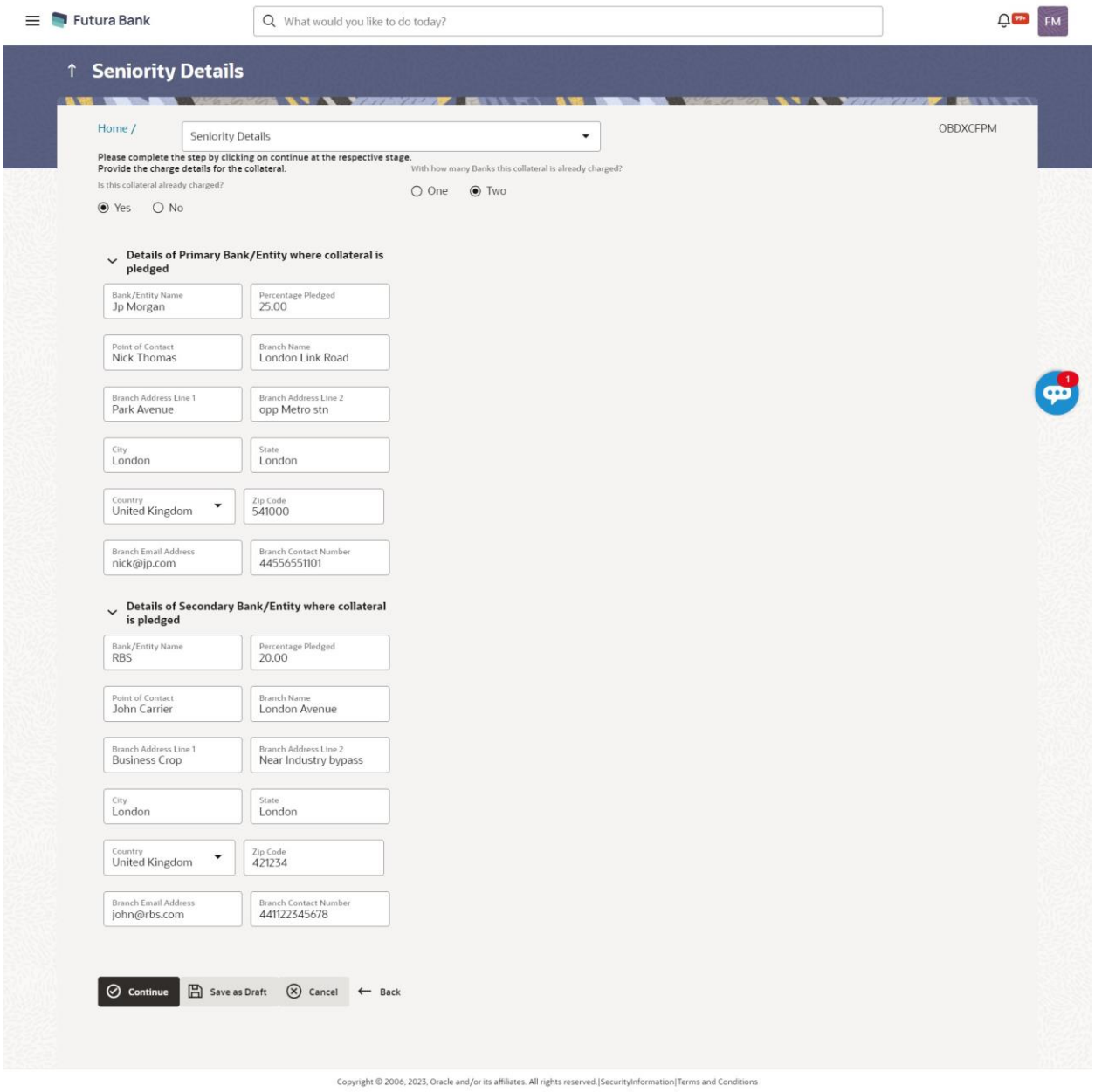
Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details have to be filled for the collateral evaluation application. OR Click the **Home** link to navigate back to collateral evaluation summary screen.
Party Name	Displays the party name of the user for which the collateral needs to be evaluated.
Name of the Owner	The name of the collateral owner.
Party ID of the owner with Futura Bank	The party id for collateral owner associated with the Bank.
Ownership Percentage (%)	Enter ownership percentage associated with collateral. If a single ownership then ownership percentage should be 100 % and if an ownership is joint with multiple owners then addition of percentage shared between all owners should be equal to 100 %.

Field Name	Description
Primary Owner	Enable the toggle switch against the details of Primary owner. This will define if the owner is the primary owner of the collateral.
Add Owner	The link to add additional co-owner(s) details with whom collateral ownership is shared.

11. In the **Name of the Owner** field, enter the name of the collateral owner.
12. In the **Party ID of the owner with Futura Bank** field, enter the party id for collateral owner.
13. In the **Ownership Percentage (%)** field, enter the percentage of ownership associated with collateral.
14. Click the **Primary Owner** toggle button, if the details entered are of the primary owner.
15. Click **Continue** to go to the next step. The **Seniority Details** screen appears.
    OR
    Click the **Add Owner** link to add the details of co-owners, if the collateral is shared by more than one owner.
    OR
    Click the **Remove Owner** link if you want to remove the added owner details.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft** section).
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
    OR
    Click **Back** to navigate back to the previous screen.

Seniority Details



Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details are to be filled for the collateral evaluation application. OR Click the **Home** link to navigate back to collateral evaluation summary screen.

Field Name	Description
Party Name	Displays the primary party name of the user for which the collateral needs to be evaluated.
Is this collateral already charged?	Specify if there is any existing charge on the collateral. The options are: • Yes • No
With how many Banks this collateral is already charged?	The number of banks/ financial institute with which collateral is already charged (pledged). The options are: • One • Two
Details of Primary Bank/ Entity where collateral is pledged Below fields capture the details of First Charge Holder	
Bank/ Entity Name	The name of the bank / financial institute, where the collateral is already pledged.
Percentage Pledged	The percentage of charge on the collateral by Primary Bank / financial institute. The charged percentage must be always less than 100%.
Point of Contact	Name for the point of contact of the bank / financial institute where the collateral is pledged.
Branch Name	The branch name of bank/financial institute.
Branch Address Line 1 -2	The branch address where bank /financial institute is located.
City	The city in which bank /financial institute is located.
State	The state name where bank /financial institute is located.
Country	The country in which bank /financial institute is located.
Zip Code	The zip code of the area where bank /financial institute is located.
Branch Email Address	The email address of the bank branch.

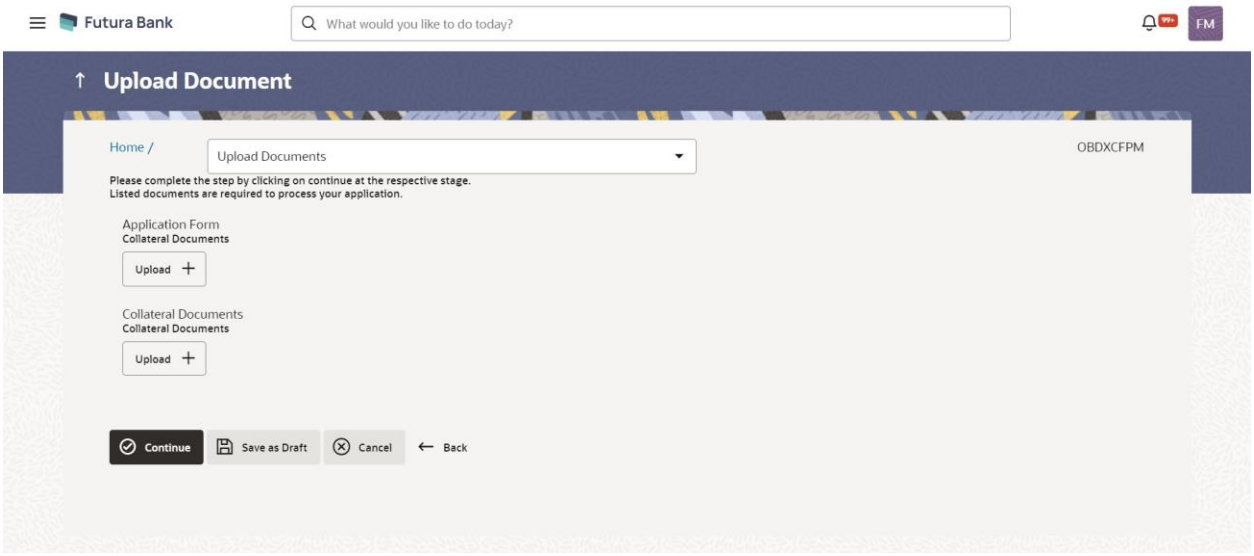
Field Name	Description
Branch Contact Number	The contact number of the bank branch.
Details of Secondary Bank/ Entity where Collateral is pledged This section appears if you select **Two** in the field, "**With how many Banks this collateral is already charged?**"	
Note: Fields that appear in this section are same as described in **Details of Primary Bank/ Entity where collateral is pledged** section.	

16. In the **Is this collateral already charged** field, select the appropriate option whether collateral is already charged or not.
17. In the **With how many Banks this collateral is already charged** field, select the appropriate option.
18. In the **Bank/ Entity Name** field, enter the name of the bank / financial institute, which holds an existing charge on the collateral.
19. In the **Percentage Pledged** field, enter the percentage of charge held by the bank / financial institute.
20. In the **Point of Contact** field, enter the name of the contact person of the bank.
21. In the **Branch Name** field, enter the name of bank branch.
22. In the **Branch Address Line 1 and 2** field, enter the address of the bank.
23. In the **City** field, enter the city to of the bank branch.
24. In the **State** field, enter the state of the bank branch.
25. From the **Country** list, select the country of the bank branch.
26. In the **Zip Code** field, enter the zip code of the bank branch.
27. In the **Branch Email Address** field, enter the email address of the bank branch.
28. In the **Branch Contact Number** field, enter the contact number of the bank branch.
29. In the **Details of Secondary Bank/ Entity where Collateral is pledged** section, enter the relevant details, if you have selected option **Two** in the field "With **how many Banks this collateral is already charged?**"
30. Click **Continue** to go to the next step. The **Upload Documents** screen appears.
    OR
    Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer Save as Draft section).
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
    OR
    Click **Back** to navigate back to the previous screen.

Note: Once the application is saved as draft, the user will be able to resume the application from Application Tracker.

Upload Documents

Following screen is shown when user clicks on **Upload Documents** step from the **Collateral Evaluation Summary** screen or on accessing the step from breadcrumb option available as a part of each step details screen. As a part of this step, corporate user can see the list of documents that needs to be submitted for applying for a Collateral Evaluation. User can upload the documents and proceed with the application. The list of documents displayed here are fetched from integrated mid-office/back office application.



This screen lists down all documents required to initiate the evaluation process of the collateral. The list of documents listed here are fetched from mid-office/back-office application.

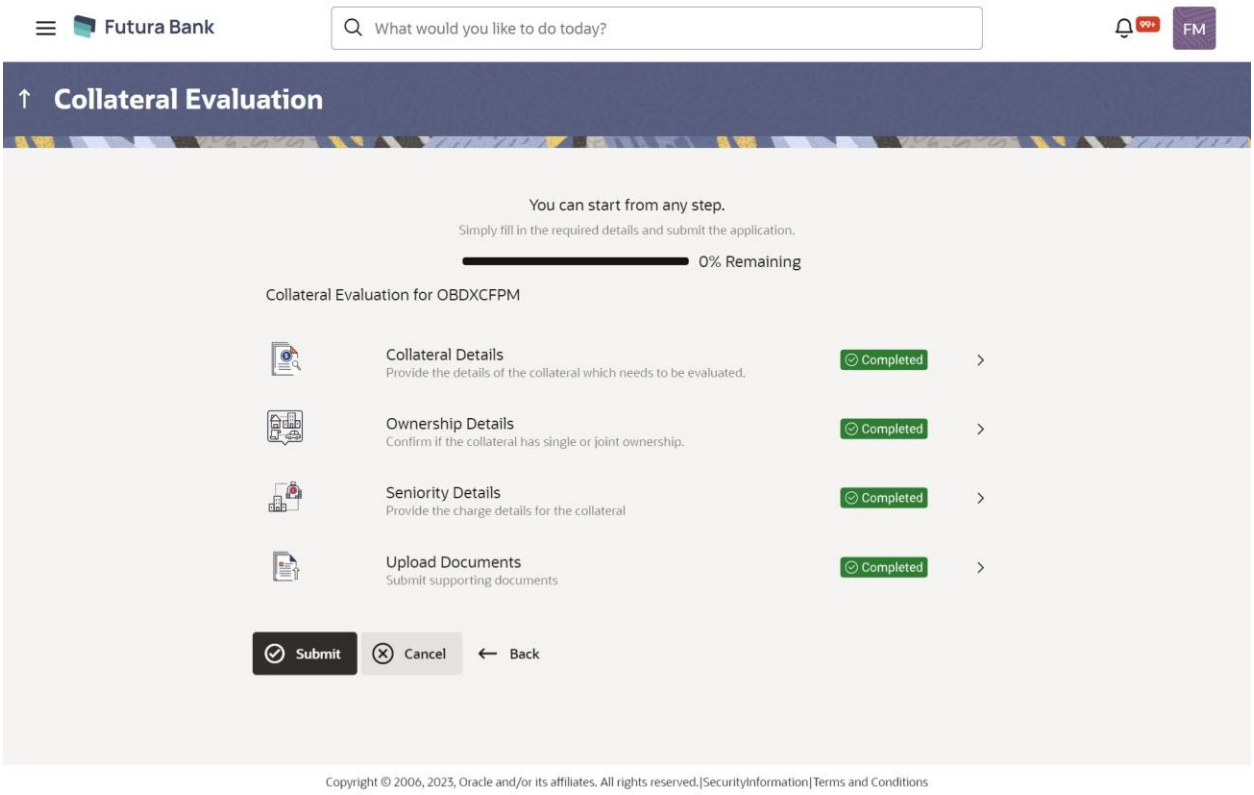
Field Description

Field Name	Description
Navigating path to the step	Select the step from the drop- down list to navigate to the step in which details are to be filled for the collateral evaluation application. OR Click the **Home** link to navigate back to collateral evaluation summary screen.
Party Name	Displays the party name of the user for which the collateral needs to be evaluated.
Document Name	List of documents that the corporate is expected to submit as part of Collateral Evaluation application along with the option to upload the document. The list of the documents are fetched from the mid-office based on the selected application type.

31. Click Upload + to browse and upload the required document to process the application.
32. Select the appropriate file to be uploaded and click Open to upload the documents.
33. Click **Continue**. The **Collateral Evaluation** Home screen with the completion of all the steps appears.

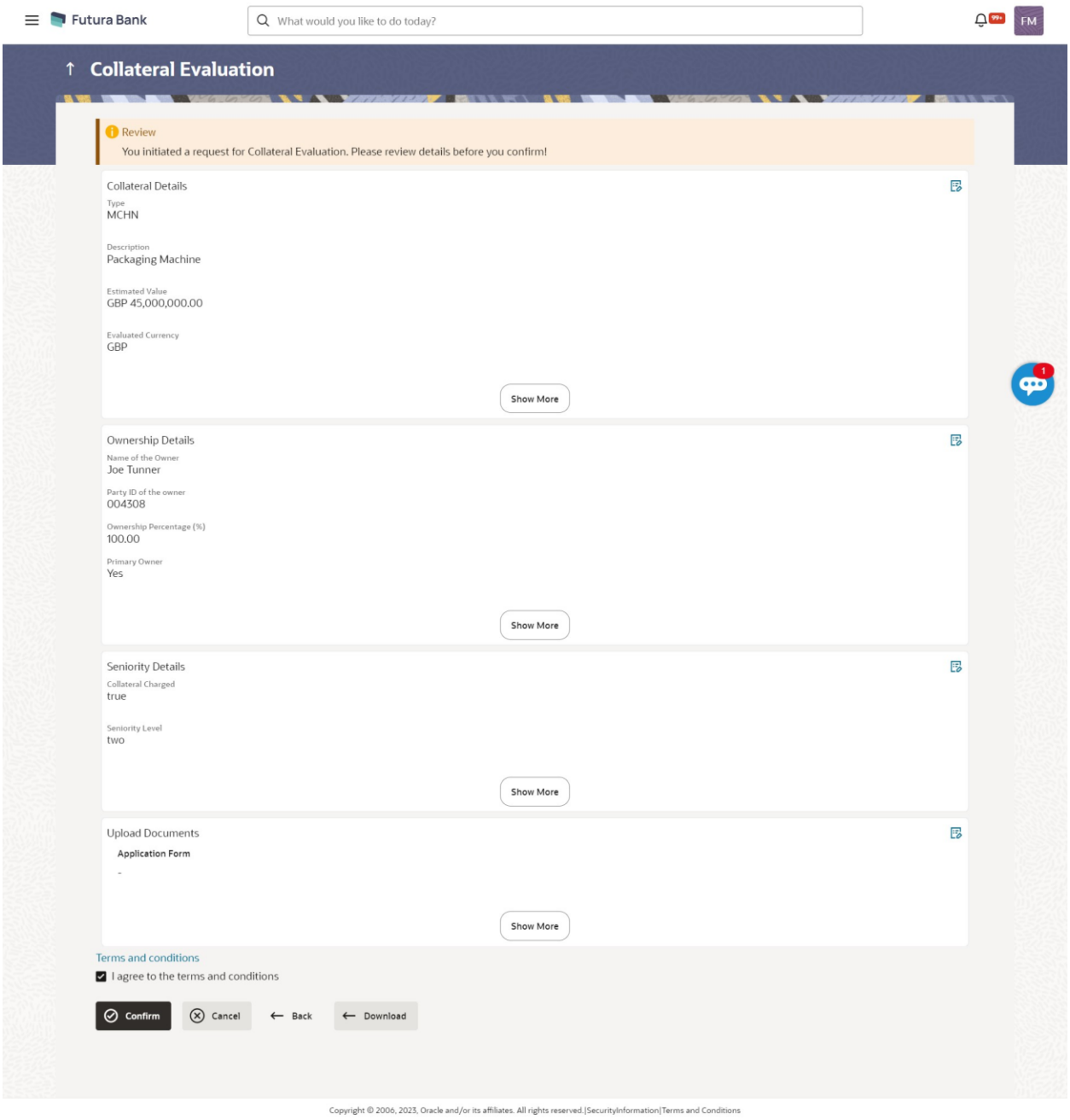
OR
Click **Save as Draft** to save the application as a draft. The application gets saved as a draft prompting the user to save the application with the draft name. (For more information, refer **Save as Draft section**).
OR
Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.
OR
Click **Back** to navigate back to the previous screen.

Collateral Evaluation



34. Click **Submit**.
    OR
    Click the link against each card to view the **Collateral Details/ Ownership Details/ Seniority Details/ Upload Documents** section details.
    OR
    Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
    OR
    Click **Back** to navigate back to the previous screen.
35. The **Collateral Evaluation - Review** screen appears.

Collateral Evaluation – Review



36. Click **Terms and Conditions link** to view the terms and conditions**.**

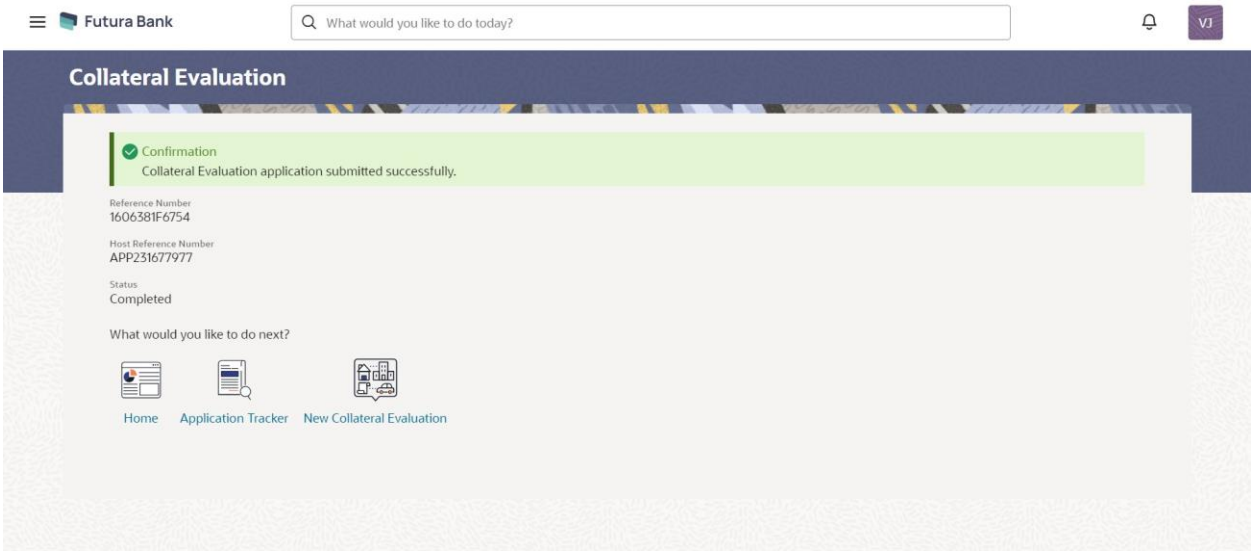
37. Select **I agree to the Term & Conditions check box** to accept the terms and conditions**.**

38. Verify the details and click **Confirm**.
    OR
    Click against the section that you want to edit. The screen appears in editable form.
    OR
    Click **Show More** to view the **Collateral Details/ Ownership Details/ Seniority Details/ Upload Documents** section details.
    OR
    Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.

OR
Click **Back** to navigate back to the previous screen.
OR
Click **Download** to download and view the collateral evaluation details in PDF format.

39. On successful submission, confirmation message for initiating the collateral evaluation appears along with the Application ID to track the status of your application and status of the application.
Click the **Go To Dashboard** link to go to the **Dashboard** screen.
OR
Click the **Go To Application Tracker** link to go to the **Application Tracker** screen.
OR
Click the **New Collateral Evaluation** link to initiate new collateral Evaluation application.

Collateral Evaluation – Confirm



Home

7. Collateral Revaluation

Using Collateral revaluation function, corporate user can request for revaluation of an existing collateral. Generally a corporate would request for revaluation of a collateral if the market value of the pledged collateral has changed.

Corporate user needs to provide the reason for getting the collateral revaluated and the same gets submitted to mid office/back office user. Corporate user can also upload documents as part of collateral re-valuation application.

User can track the status of the collateral re-valuation application using Application Tracker available within OBDX and can also view, download and accept or reject the Collateral Revaluation offer generated by the mid office/back office.

Prerequisites:

- Party preference is maintained
- Corporate users are created
- Approval rule set up for corporate user to perform the actions

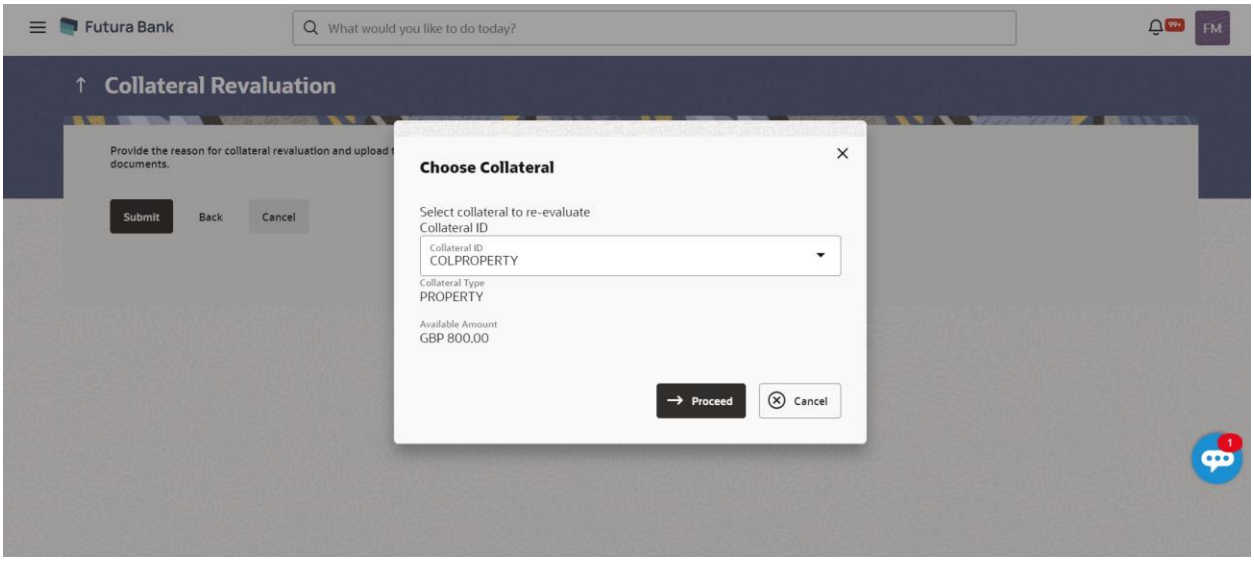
How to reach here:

Toggle Menu > Credit Facility Management > Collaterals > Collateral Revaluation

To request for re-evaluation of a collateral:

40. Navigate to the **Collateral Revaluation** option. **Choose Collateral** pop-up appears.

Choose Collateral

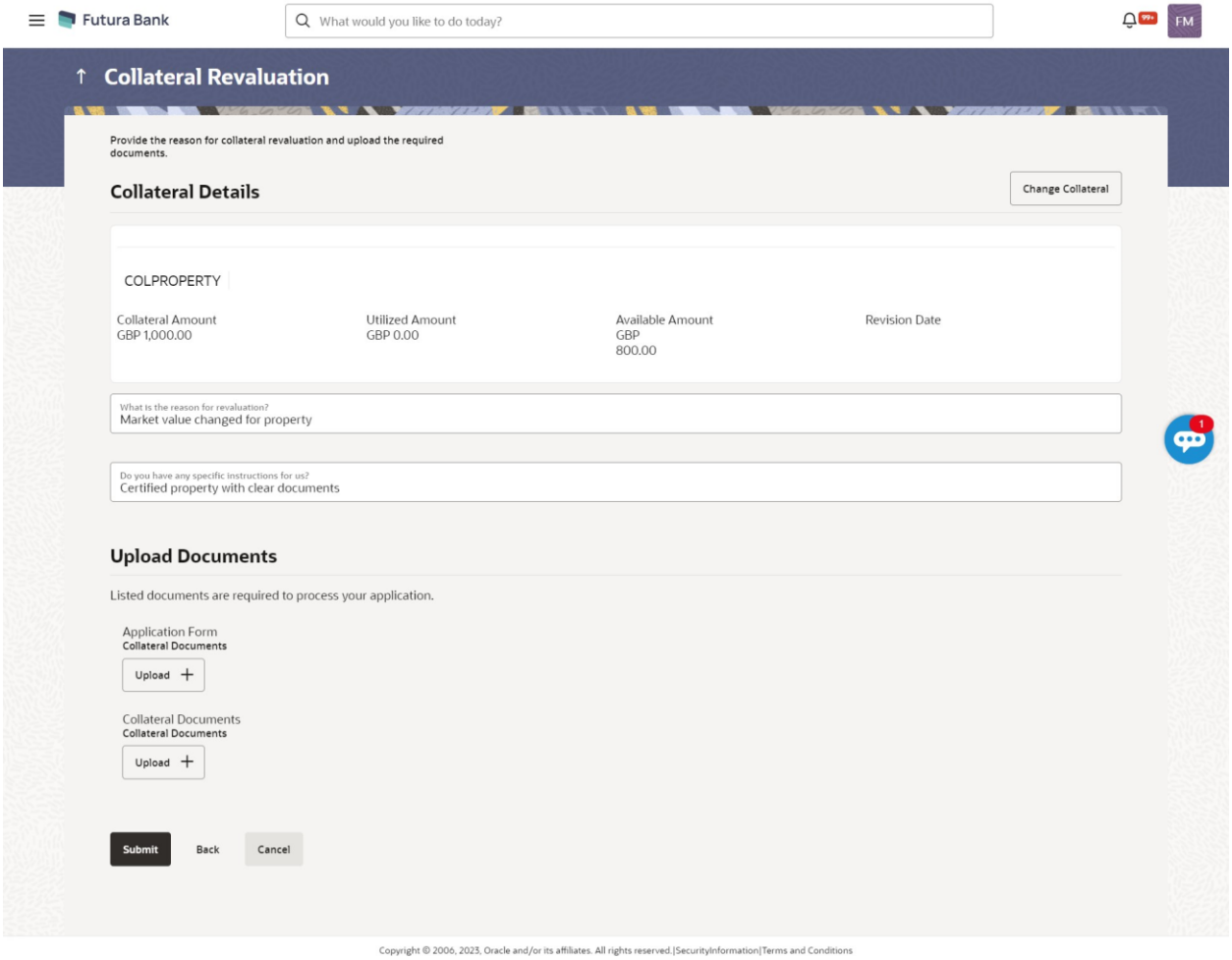


Field Description

Field Name	Description
Select collateral to re-evaluate Collateral ID	Select the collateral ID of the collateral that needs to be revaluated from the list of available collateral IDs.
Collateral Type	Displays the collateral type under which the selected collaterals is defined.
Available amount	Displays the current available amount for the selected collateral.

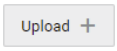
41. From **Collateral ID** list, select the collateral for revaluation.
42. Click **Proceed**. The **Collateral Revaluation Application** screen appears.
    OR
    Click **Cancel** to cancel the transaction and navigate to the **Dashboard** screen.

Collateral Revaluation Details



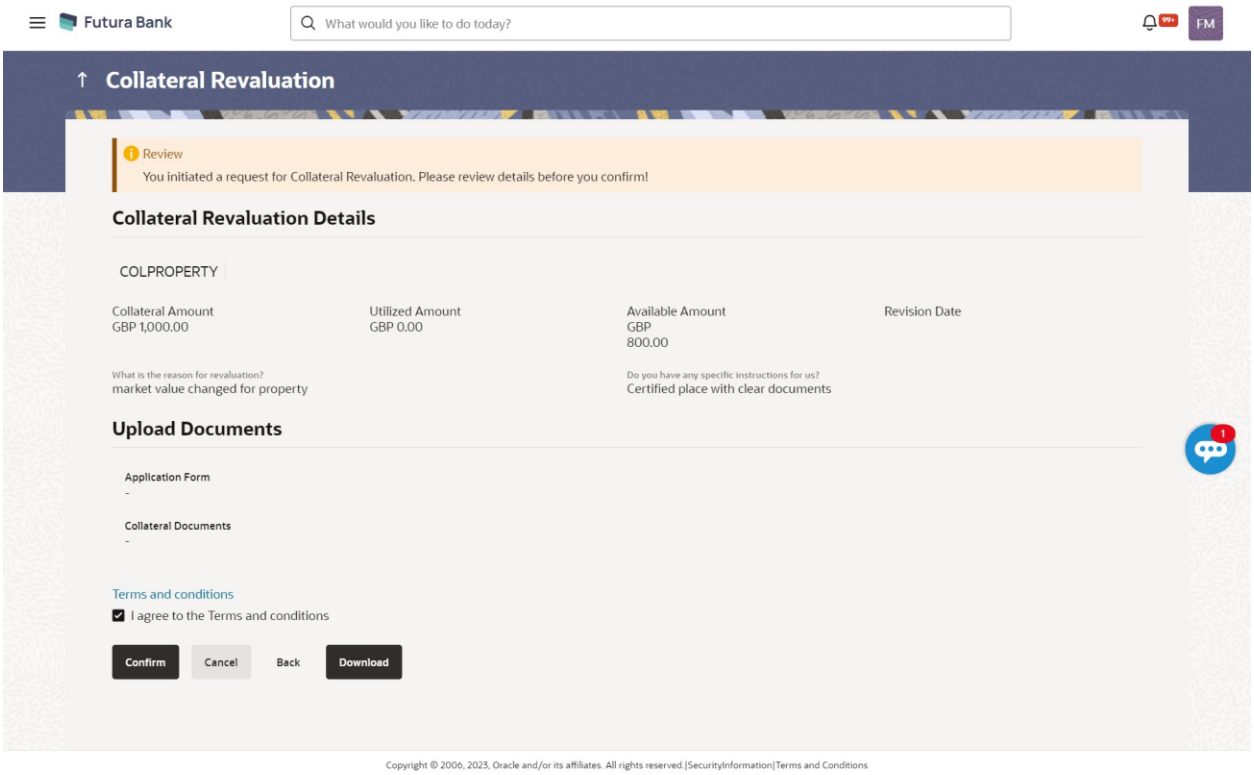
Field Description

Field Name	Description
Collateral Details	
Collateral ID	The unique collateral ID and description of the collateral.
Collateral Amount	The total collateral amount of the selected collateral.
Utilized Amount	The total utilized amount of the collateral.
Available Amount	The current available amount for collateral.
Revision Date	The next revaluation date of the collateral.
What is the reason for revaluation?	Enter the reason for getting the collateral revaluated.
Do you have any specific instructions for us?	Enter any remarks/instructions, which needs to be communicated to the bank.
Upload Documents	This field lists down all the documents, which are required to be submitted as part of Collateral revaluation application. The user can upload the required documents against the list of documents getting displayed.

43. Click **Change Collateral**, if you want to change the selected collateral for revaluation.
44. In the **What is the reason for revaluation?** field, enter the reason of revaluation of the collateral.
45. In the **Do you have any specific instructions for us?** field, enter remarks/instructions of a collateral, if any.
46. Click 

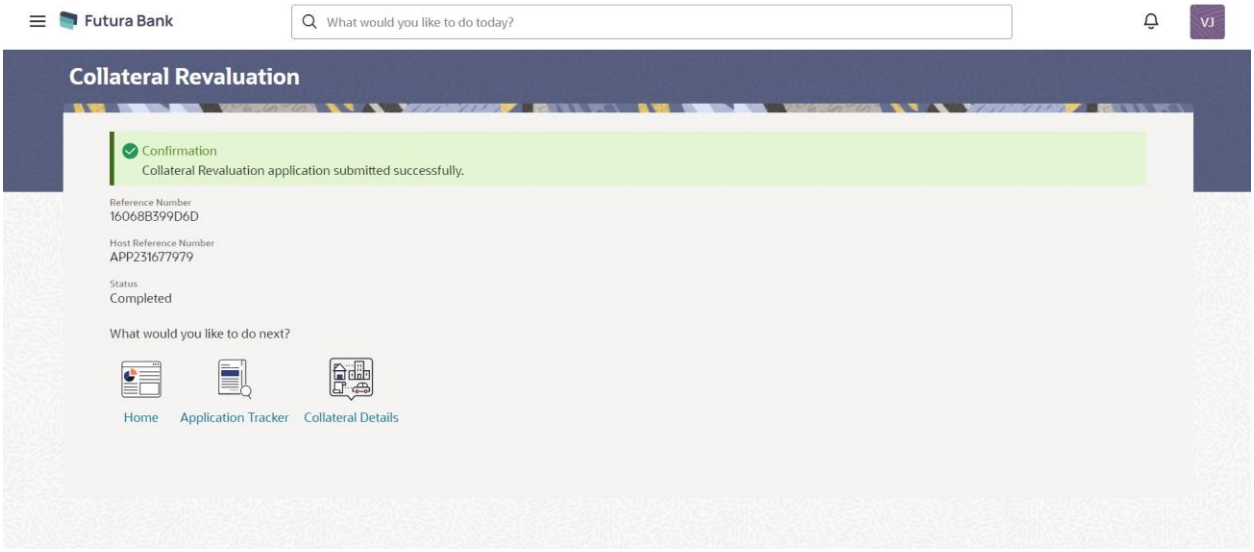
to browse and upload the required documents to process the application.
47. Select the appropriate file to be uploaded and click **Open** to upload the documents.
48. Click **Submit**.
    OR
    Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
    OR
    Click **Back** to navigate back to the previous screen.
49. The **Collateral Revaluation - Review** screen appears.

Collateral Revaluation – Review



50. Click **Terms and Conditions** link to view the terms and conditions.
51. Select **I agree to the Term & Conditions** check box to accept the terms and conditions.
52. Verify the details and click **Confirm**.
    OR
    Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
    OR
    Click **Back** to navigate back to the previous screen.
    OR
    Click **Download** to download and view the collateral revaluation details in PDF format.
53. On successful submission, confirmation message for initiating the collateral revaluation appears along with the Application ID to track the status of your application and status of the application gets displayed.
    Click the **Go To Dashboard** link to go to the **Dashboard** screen.
    OR
    Click the **Go To Application Tracker** link to go to the **Application Tracker** screen.
    OR
    Click the **New Collateral Evaluation** link to initiate new collateral Evaluation application.

Collateral Revaluation - Confirm



Home

8. Application Tracker- Credit Facility

The Application Tracker enables the corporate to view the current status of submitted applications and also to retrieve and resume applications that have been saved as draft. User can search for the required application using various search criteria.

Through the application tracker, Corporate can perform the following actions:

- **Resume Draft Applications**: While filling out an application form, user has the option to save the application as draft, and the saved application can be viewed and resumed via application tracker.
- **Submitted Application Details**: The application tracker enables the corporate user to track the current status of the application and to view the details of submitted applications which were entered by the user at the time of application submission.
- **Offer Acceptance:** Corporate user can view, download and accept or reject the Collateral Agreement offer received from mid office/back office.

How to reach here:

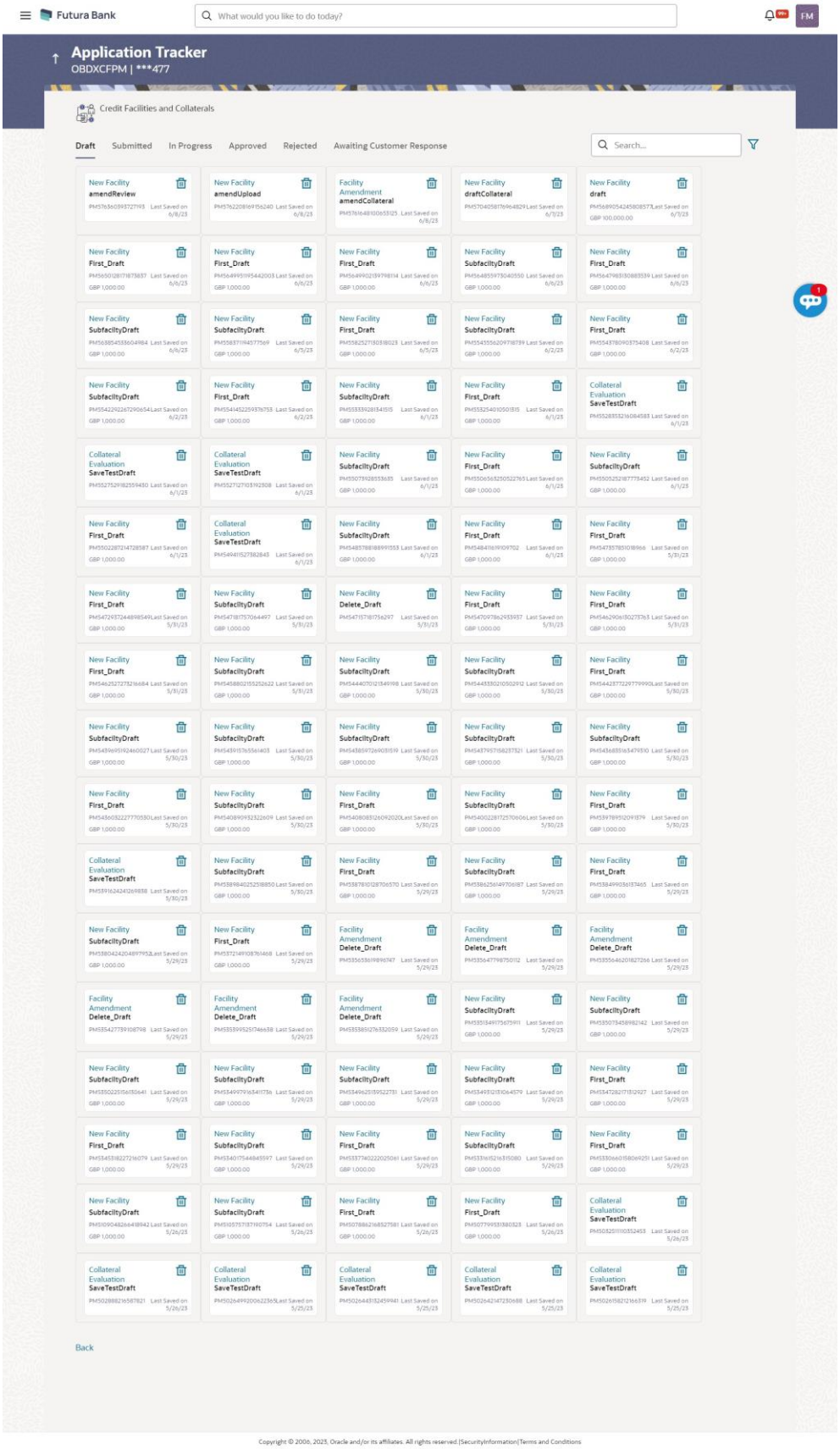
Dashboard > Toggle menu > Application Tracker > Credit Facility and Collaterals

To track an application:

54. Click on the **Credit Facilities and Collaterals** option in **Select Module** section.
    The **Application Tracker- Credit Facilities and Collaterals** screen appears.

Application Tracker - Credit Facilities and Collaterals

This screen lists down all the Credit Facility applications that are submitted or saved by the corporate user. All the submitted applications gets listed under different tabs (Submitted. In-progress, Approved, Rejected) depending upon their current status at mid office/back office application. Applications which are saved by user are available under Draft tab from where the user can select an application and can resume it.


Futura Bank
What would you like to do today?
FM
Application Tracker
OBDXCFPM | ***477
Credit Facilities and Collaterals
Draft
Submitted
In Progress
Approved
Rejected
Awaiting Customer Response
Search...
Back
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Field Description

Field Name	Description
Search	Enter any key word to search the application in the selected tab.
Filter	
Request Type	To filter the applications based on request type. The options are: • All • New Facility • Facility Amendment • Collateral Evaluation • Collateral Revaluation
Duration	Option to filter the applications based on the time of submission. The options are: • Last 7 Days • Last 15 Days • Last 1 Month • Last 3 Months • Last 6 Months • Last 1 Year
Search Result Applications summary in card form gets displayed basis on the search criteria entered.	
Application Summary	
Facility Request Type	The type of request like **New Facility**, **Facility Amendment**, **Collateral evaluation** etc.
Request Name	The name of the facility/collateral type for which the facility application is saved as draft.
Application Reference Number	The application reference number as generated by the bank at the time the application was saved as draft.

Field Name	Description
Status	The current application's progress. The status can be: • **Draft** – applications which has not yet submitted and is just saved by the applicant. • **Submitted** – application has been filled and submitted for further processing, but action has not been taken by the Bank yet. • **In progress** – application is getting processed in the mid office and is yet to be approved or rejected. • **Approved** – application which are approved by back office/ middle office. • **Rejected** – application which are rejected by back office/ middle office. • **Awaiting Customer Response**: application, which are awaiting for customer response, so that bank, can take the required action once customer approve or reject Collateral Agreement offer.
Amount	The facility/collateral amount in the application.
Submitted On	The date and time on which the application was submitted.
Last Saved On	The date and time on which the application was saved as draft. This is applicable for applications available under Draft tab.

55. Search or filter an application;
    In the **Search By Transaction ID** field, enter the application reference number by which application is to be searched, and click icon.
    OR
    Click icon of the filter by list, the popup showing filter options opens.
    a. From the **Request Type** list, select the appropriate facility request type.
       OR
       From the **Duration** list, select the duration for which the applications needs to be tracked.
    b. Click **Reset** to clear the criteria selected.
56. The widgets of facility application appears based on search criteria.
    If you click the facility application card with the status as **Draft**, it opens the facility application details screen with pre-populated details that you have already entered and saved, you can update those details in the application form and submit the application.
    OR
    If you click on the application card with the status as **"Awaiting Customer Response"** ,It display the collateral agreement offer received from Back office and Application details Summary screen as submitted by the customer for **Collateral Evaluation or Revaluation** application. For more information, refer **Collateral Evaluation- Awaiting Customer Response** section.
    OR
    If you click on the application card with the status as **Submitted**, it opens the facility

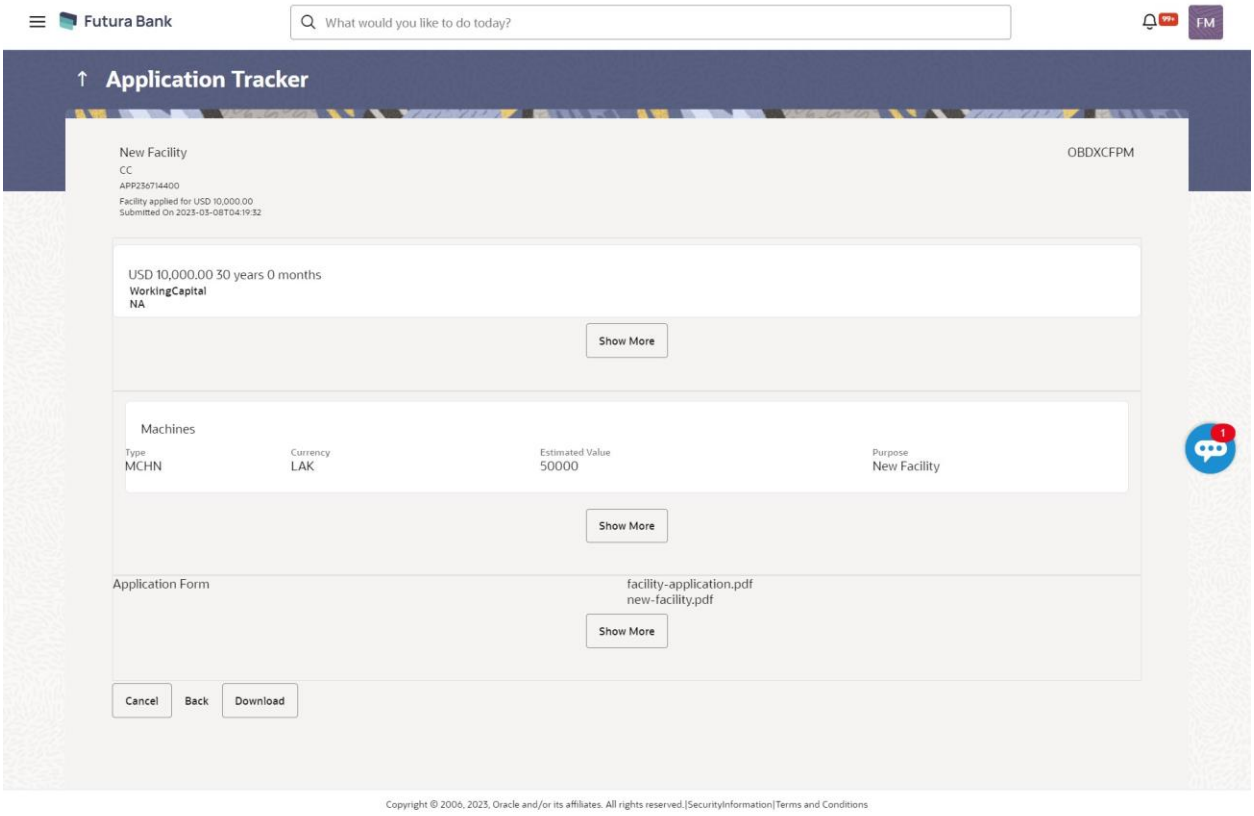
application details screen as **submitted** by the customer.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

8.1.1 Application Details

Once the application is submitted by user, the application moves to different status which depends on the processing of application at the back office/mid office. Basis on the application status the application can be seen in the respective tabs available in application tracker.

If at any given time, during the life cycle of the application, the user wants to view the application details (details entered by him at the time of submitting the application), he can do the same using this function.

Application Details



Field Description

Field Name	Description
Party Name	Displays the name of the party of the user for which the Collateral offer has been received and Application detail is being viewed.
Application Type	Displays the type of the application
Application Reference Number	Displays the application reference number as generated by the mid office/back office at the time the application was submitted.
Status	Displays the current application's status.
Amount	Displays the requested facility/collateral amount (depending upon the application type)
Submitted On	The date on which the application was submitted.
Application Details	This section displays the application entered by user at the time of application initiation

57. Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.
    OR
    Click **Download** to download and view the application details in PDF format.

8.2 Offer Acceptance

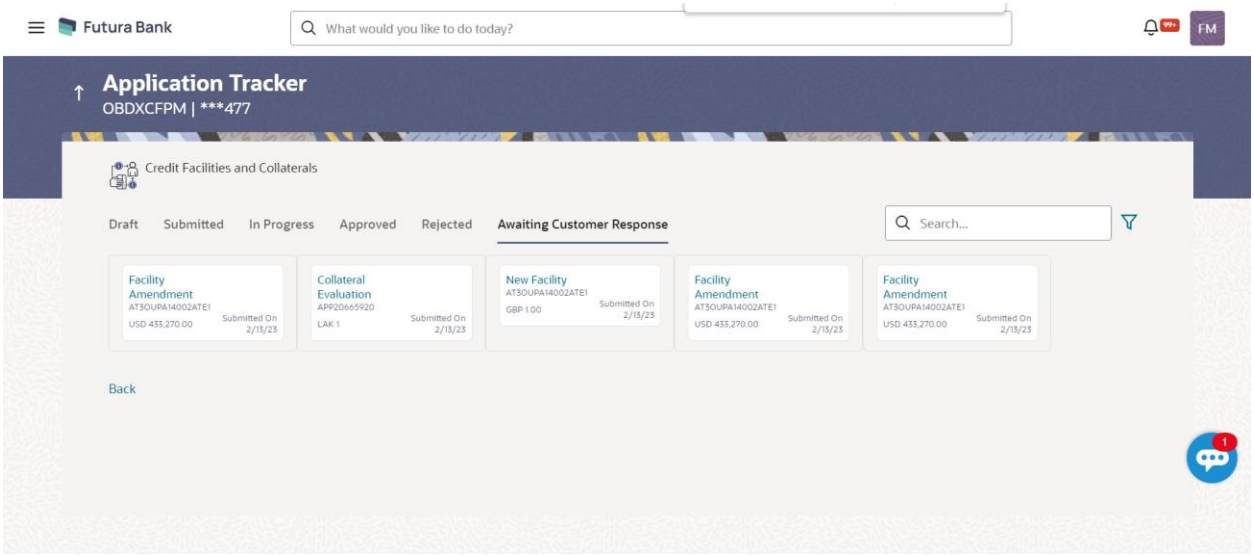
Collateral Evaluation and Revaluation applications which are awaiting for customer's response are shown in **Customer Awaiting Response** tab.

Bank assess the collateral and informs the customer about the value of the collateral that the Bank can offer, if the customer agrees to the value proposed by the bank and to the other Terms and Conditions, then the collateral gets pledged with the Bank.

User can view, download and accept or reject the Collateral Evaluation offer generated by the mid office/back office.

Note: Currently this feature is only supported for Collateral Evaluation and Revaluation applications.

Awaiting Customer Response list



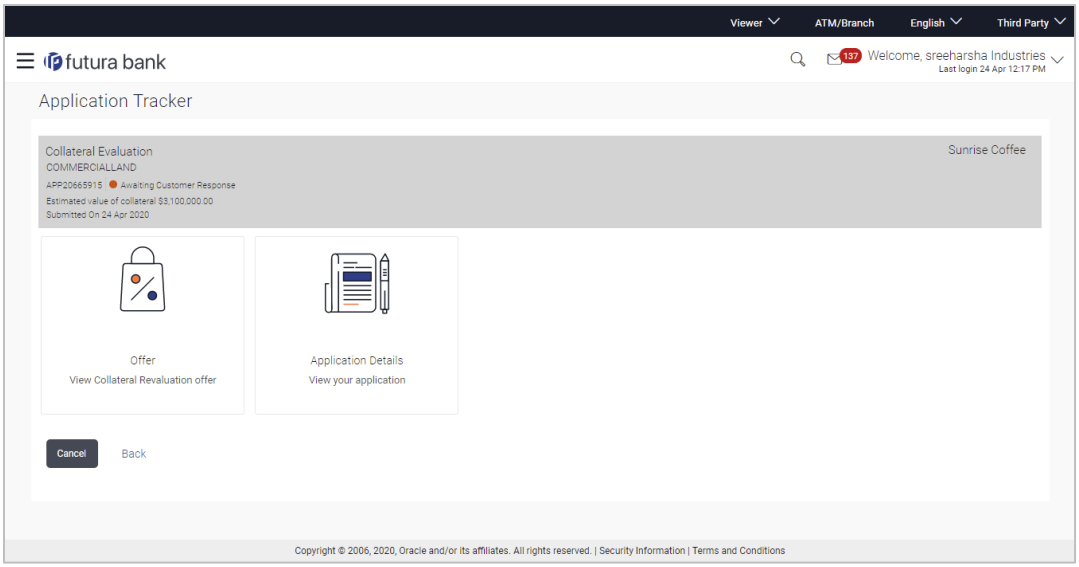
Field Description

Field Name	Description
Party Name	Displays the name of the party of the user for which the Collateral offer has been received.
Application Type	Displays the type of the application whether Collateral Evaluation or Collateral Revaluation.
Application Reference Number	Displays the application reference number as generated by the mid office/back office at the time the application was submitted.
Collateral Amount details	Displays the estimated Collateral amount for Evaluation or Revaluation application.

Field Name	Description
Submitted On	The date on which the application was submitted.

58. Click on **Application Information** card to view the **Collateral Evaluation/ Revaluation** Application details.
59. The screen displays the Collateral Agreement **Offer** card and **Application Details** card.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.

Offer Card



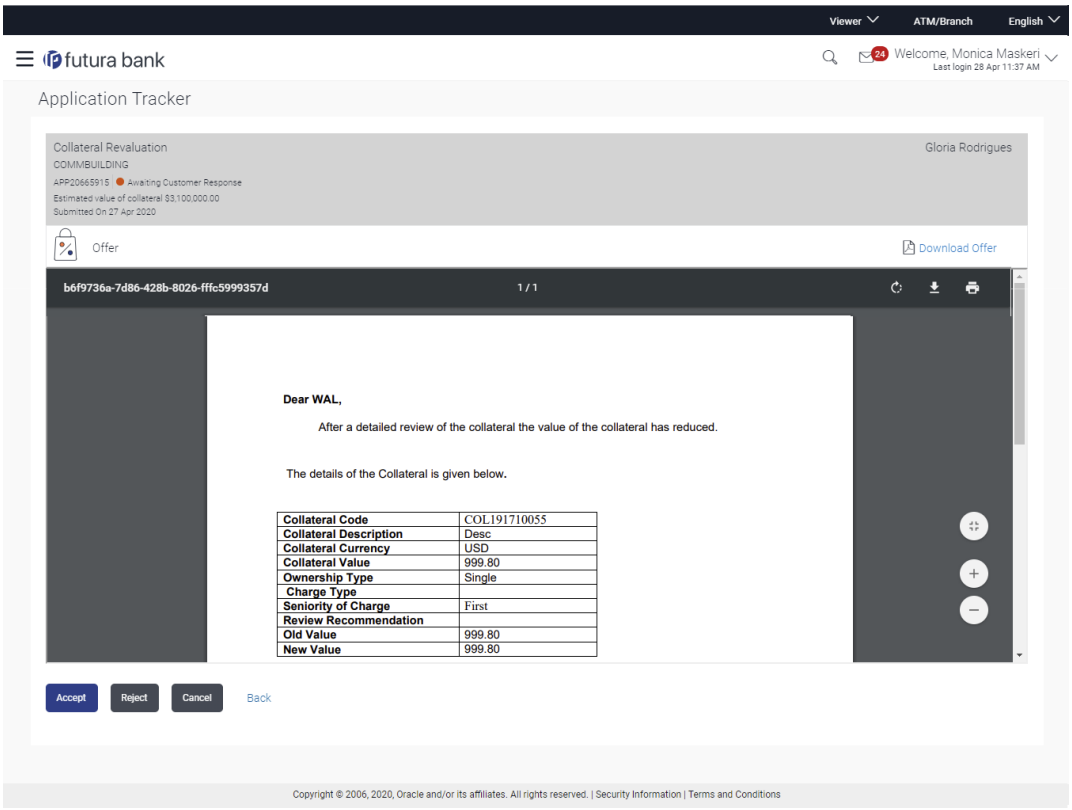
Field Description

Field Name	Description
Party Name	Displays the name of the party of the user for which the Collateral offer has been received.
Application Type	Displays the type of the application whether Collateral Evaluation or Collateral Revaluation.
Application Reference Number	Displays the application reference number as generated by the mid office/back office at the time the application was submitted.

Field Name	Description
Status	Displays the current application's progress. The status can be: • Awaiting Customer Response: application, which are awaiting for customer response
Collateral Amount details	Displays the estimated Collateral amount for Evaluation or Revaluation application.
Submitted On	The date on which the application was submitted.
Offer	Click on this card to view Collateral Agreement offer received from Mid Office / Back Office.
Application Details	Click on this card to view application detail, entered at the time of application submission.

60. Click **Offer** card to view collateral Agreement Evaluation or Revaluation offer. The agreement for the collateral evaluation and revaluation application appears.
    OR
    Click **Application Details** to view the application details.
    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.

Offer Details



Field Description

Field Name	Description
Offers Details	
Party Name	Displays the name of the party of the user for which the Collateral offer has been received.
Application Type	Displays the type of the application whether Collateral Evaluation or Collateral Revaluation.
Application Reference Number	Displays the application reference number as generated by the bank at the time the application was submitted.
Status	Displays the current application's progress. The status can be: • Awaiting Customer Response: application, which are awaiting for customer response

Field Name	Description
Collateral Amount details	Displays the estimated Collateral amount for Evaluation or Revaluation application.
Submitted On	The date on which the application was submitted.
Offer	The collateral agreement received from Mid Office / Back Office.

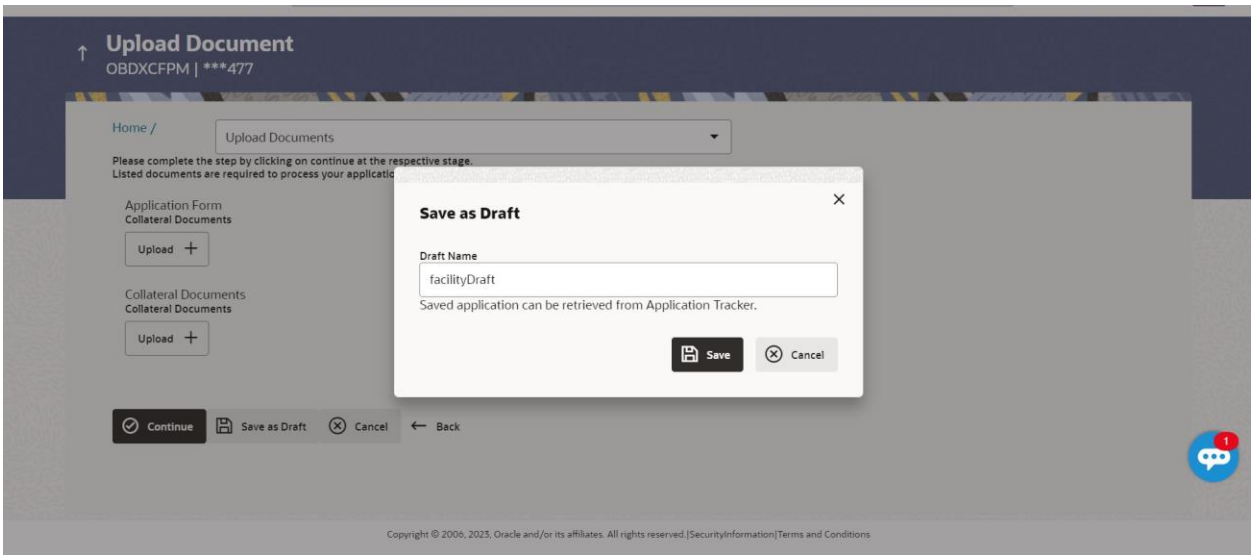
61. Click the **Download Offer** icon to download the collateral agreement for the collateral evaluation and revaluation application.
    OR
    Click **Print Offer** icon to take printout of received application.
62. Click **Accept** to accept the collateral agreement offer.
    a. The popup message appears for confirmation.
       Click **Yes** to confirm.
       OR
       Click **No** to cancel the action.

    OR
    Click **Reject** to reject the collateral agreement offer.
    a. The popup message appears for confirmation.
       Click **Yes** to confirm.
       OR
       Click **No** to cancel the action.

    OR
    Click **Cancel** to cancel the transaction.
    OR
    Click **Back** to navigate back to previous screen.
63. The success message for accepting/rejecting the Collateral Agreement Offer appears along with the reference number.
64. Click the **Go To Dashboard** link to go to the Credit Facility Dashboard screen.
    OR
    Click the **Go To Application Tracker** link to go to the Application Tracker screen.
    OR
    Click the **New Collateral Evaluation** link to initiate new collateral Evaluation application.

8.3 Save as Draft

User can save facility application as a Draft if he is unable to fill the complete application in one go. The draft application can be resumed anytime later by the user. Once the application is saved, it will appear in the application tracker under **Drafts** tab. User can select the draft application he wants to resume and fill in all the required details and submit that application.



Field Description

Field Name	Description
Draft Name	Enter the name of the draft to save the application with a draft name.

65. In the **Draft Name** field, enter the name of the draft.
66. Click **Save**. The success message appears and application gets saved as a draft and appears as card in the **Application Tracker – Summary** screen.
    OR
    Click **Cancel** to cancel the operation and to navigate back to **Dashboard**.
67. Click the **Go to Application** Tracker link to track your application.
    OR
    Click the **New Facility Application** link to apply for a new facility.
    OR
    Click the **Go To Dashboard** link to navigate to back to the **Dashboard**.

Home